

## **Commercial Policy and Process Assessment**

**Client Need:** A top 10 bank was experiencing a commercial credit decision bottleneck that was negatively impacting new loan volume and straining well established customer relationships. Management was interested in a review and comparison of its originations organization to a consistent set of industry benchmarks.

**Solution:** After conducting numerous reviews in multiple locations, BenchMark identified impediments to the effectiveness of client originations. To eliminate these impediments, policy, workflow and training recommendations were developed that served to better align the client's organization with industry 'peer' high performers and to increase productivity while retaining its customer-centric focus.

**Results:** BenchMark's recommendations along with an implementation strategy were delivered to management for improved sales, customer relationships and an annual \$500,000 increase to interest earnings.