

FOCUS ON GROWTH

SERVICES AND SOLUTIONS FOR BANKS & CREDIT UNIONS

It's an environment of opportunity. Make the most of it.

THE BOTTOM LINE

INCREASE PROFITABILITY and SPEED TO REVENUE

TRANSFORM BANK OPERATIONS

CROSS SELL MORE EFFECTIVELY

RETAIN YOUR MOST PROFITABLE
CUSTOMERS

IMPROVE EFFICIENCY and SCALABILITY
of YOUR OPERATIONS

Banks and credit unions need to develop and execute smart strategies to grow profitably and operate efficiently in this competitive environment.

The financial services industry is undergoing profound change. Sustained low interest rates, increased regulation, and weak loan demand is challenging revenue growth, while competition is increasing from non-traditional fintech companies. Many institutions have already pruned the “low-hanging fruit” to manage costs. How can banks and credit unions grow in this environment? Consider:

- ◆ Are you capitalizing on growth opportunities across your lines of business?
- ◆ Are you attracting and retaining the most profitable customers?
- ◆ Are you pursuing or considering acquisitions to grow?

Today's challenges present new opportunities. Those that take the right steps to understand key profitability drivers and refocus on customer relationships will find themselves well positioned for success.

Choose the right partner

If you are looking for an experienced business partner—with the emphasis on partner—take a closer look at West Monroe Partners. Combining extensive industry knowledge and experience, innovative services, and a unique approach, West Monroe Partners can help you develop, manage, and implement growth-

oriented strategies while increasing your efficiency today.

We have been in your shoes

West Monroe Partners complements your team with professionals who have years of management experience in your industry. People who have managed the critical initiatives ahead of you. People who understand and have helped solve for the issues you face.

We understand the internal and external challenges you face. Your unique operating environment. Your risks. Your competitive pressures. Your expectations for return. In fact, our clients tell us they value the fact that we have been in their shoes.

Maximize key opportunities for growth

West Monroe Partners will work with you to maximize your growth opportunities, whether organic or inorganic, and optimize your operating models to achieve your revenue goals more quickly. Here's how we work with our clients to help them grow profitably:

Treasury Management Optimization

For many institutions, treasury management remains an untapped opportunity with many potential benefits, including deepening your

WEST MONROE PARTNERS APPLIES DEEP INDUSTRY EXPERIENCE, INSIGHT, and PROVEN APPROACHES to HELP BANKS IMPLEMENT GROWTH-ORIENTED STRATEGIES WHILE INCREASING EFFICIENCIES.

relationships with commercial clients and increasing non-interest income. However, with the wrong product mix or an inefficient onboarding process, you may be leaving revenue on the table. Our services include:

- ◆ Strategy and market research
- ◆ Product optimization
- ◆ Client onboarding and servicing optimization

Commercial Lending Optimization

The effectiveness and efficiency of your commercial loan origination and portfolio management processes directly affect customer satisfaction, revenue, and your bottom line. Our approach focuses on solving pain points in your processes before introducing new technologies, contributing to a more effective overall solution. Our services include:

- ◆ Pre-loan origination system strategy
- ◆ Commercial loan origination system implementation

- ◆ Commercial credit policy design
- ◆ Lending process optimization

Mergers and Acquisitions

The key to your bank's future success may be a merger or acquisition. But before the benefits are realized, there will be real challenges to face, and savvy institutions know there is important work to do before third parties enter the picture and negotiations begin. We have supported our clients on over 900 M&A deals of all types. Our services include:

- ◆ Pre-deal readiness and strategy assessment
- ◆ Pre-close due diligence management
- ◆ Post-close integration planning and execution
- ◆ Post-integration synergy exam

Maintain your competitive edge

The current environment requires you to act to maintain your competitive edge. Your choice of partner can make a real difference. With tailored solutions, an uncommon blend of business and technology expertise, and a strong track record for delivering results, West Monroe Partners is the partner that can help your bank move ahead.

