

Driving Better Results Through Sales Enablement

Presented by: Andy Max

Managing Director, First National Bank

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Background

- First National Bank
 - 160 years old
 - Privately Held
- Andy Max
 - 13 years of experience at FNB
 - Teller, Finance, CRM, Treasury

Where we've been



Where we've been

- CRM + PL
 - Integration
 - Live reporting
 - Dashboards
 - Accountability
 - Benefit for the Lender
 - Formalizing existing book and new business strategies
 - Changing the conversation from Growth/Spread to ROE/Net Income
 - Changing the Lender conversation from transactions to relationships

Where we are headed

- Salesforce target approval workflow
 - Continue to build story telling skills for lenders
- Lender Incentives driven by profitability metrics not just growth metrics
- Andi Skills
 - Lender efficiencies
- Commercial Customer Onboarding

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Presented by: Peter Kelley

SVP, TD Bank, America's Most Convenient Bank

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Background

- **TD Bank, America's Most Convenient Bank**
 - Based in Mt. Laurel, NJ
 - Part of TD Bank Group (Canadian Parent)
 - 9 million retail customers from Maine to Florida served by 1,300 stores
 - Acquired banks date back 160 years
- Peter Kelley
 - 25+ years experience, last 10 years at TD Bank
 - Head of Commercial Pricing and Profitability
 - Treasury and Balance Sheet Management

Where we were...just a year ago

- Volume and spread...rinse and repeat
- Salesforce used by LOB for 12+ years
 - Pipeline and contact management
 - Referrals to/from business groups
- RAROC was excel-based and used by credit management
 - No central deal history
 - Approvals done via email

Here we are...

- PrecisionLender fully deployed in late 2017
 - 400 Relationship Managers and lending executives
- Leveraged Salesforce to create automated approval workflow using PrecisionLender ROE targets and output
 - After retiring RAROC excel tool, PrecisionLender usage by the RMs increased by 300%
- Volume is still key driver, however Relationship ROE is top priority

Where we're going...

- ROE: Increasing the numerator; it pays the (Capital) bills
- Utilize data and Andi Skills to push information to RMs
- View PrecisionLender as a relationship management tool
It's not just a calculator!
- Completing the loop with nCino