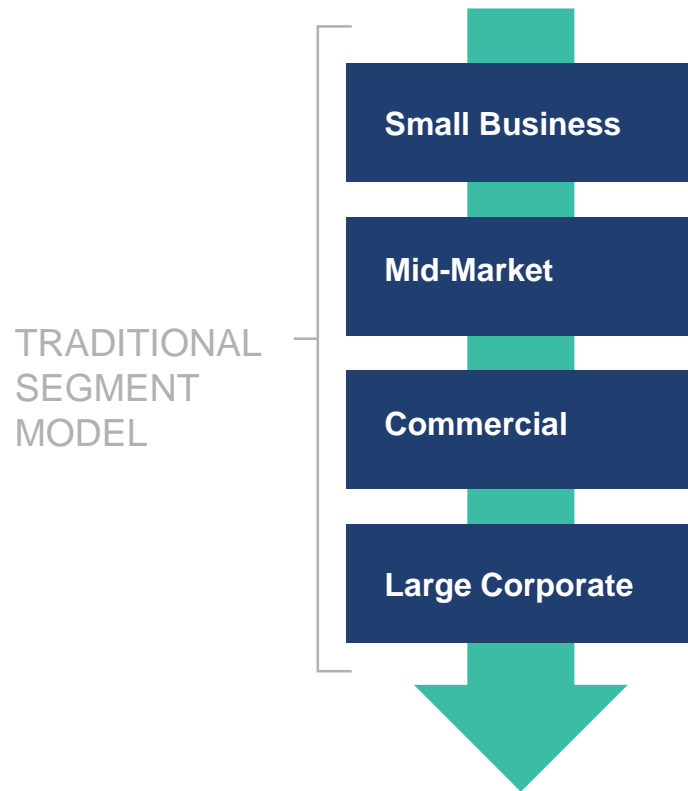


Commercial Lending: The Good, The Bad and The Opportunity

Presented by: Paula O'Reilly
Managing Director, Accenture

CONNECT. SHARE. GROW.

The Good and The Bad



CURRENT LENDING APPROACH

- Sales strategy, credit process, and products driven by traditional LOB constructs
- Processes are customized for each LOB, with inconsistent experiences
- Siloed structure creates duplication of functions, skills, and technology across LOBs
- Multiple handoffs during processing, with little communication between front & back offices
- Model is highly susceptible to new entrants, new business models, and digital disruptors
- High cost to operate due to duplicated effort, applications, and roles



NO-TOUCH

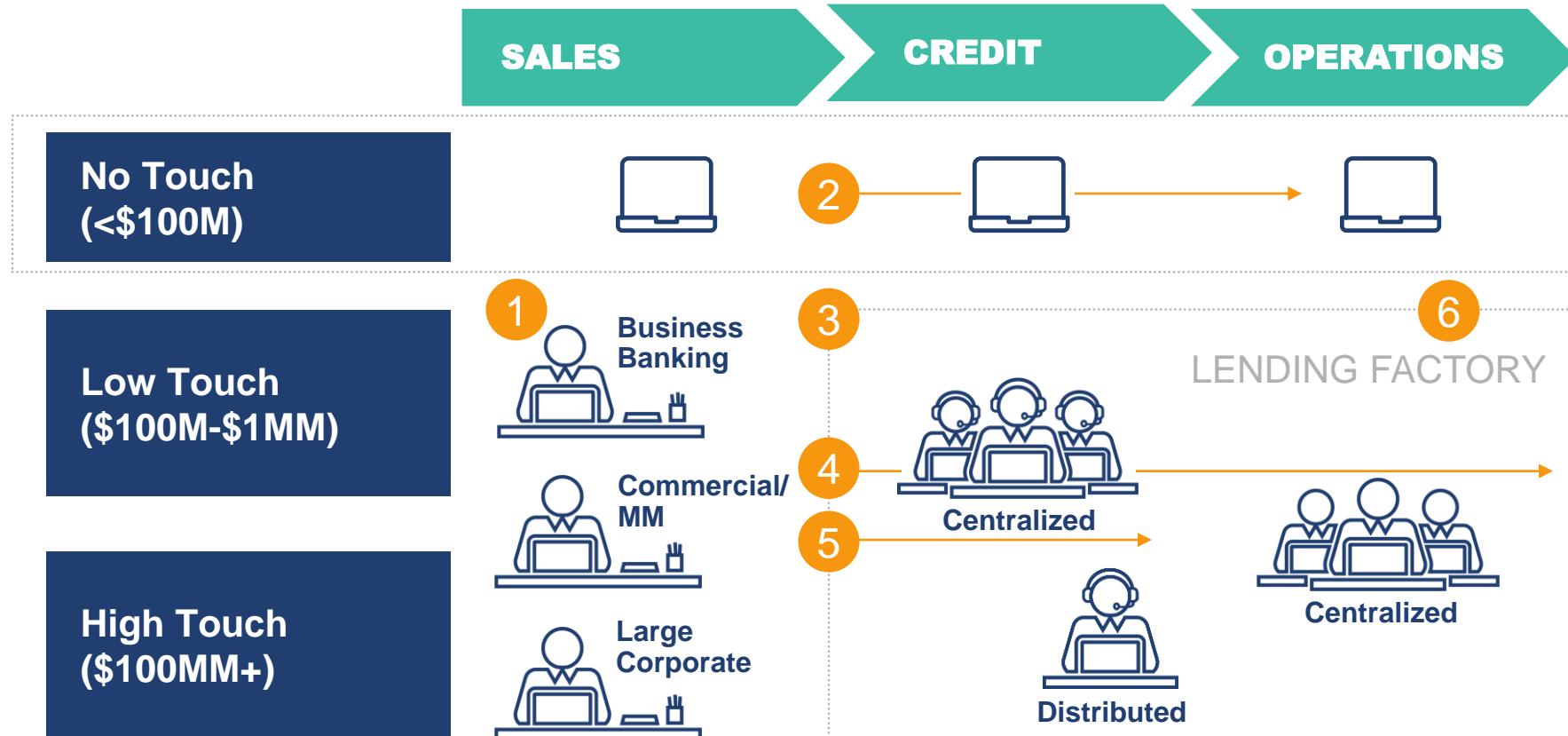


LOW-TOUCH

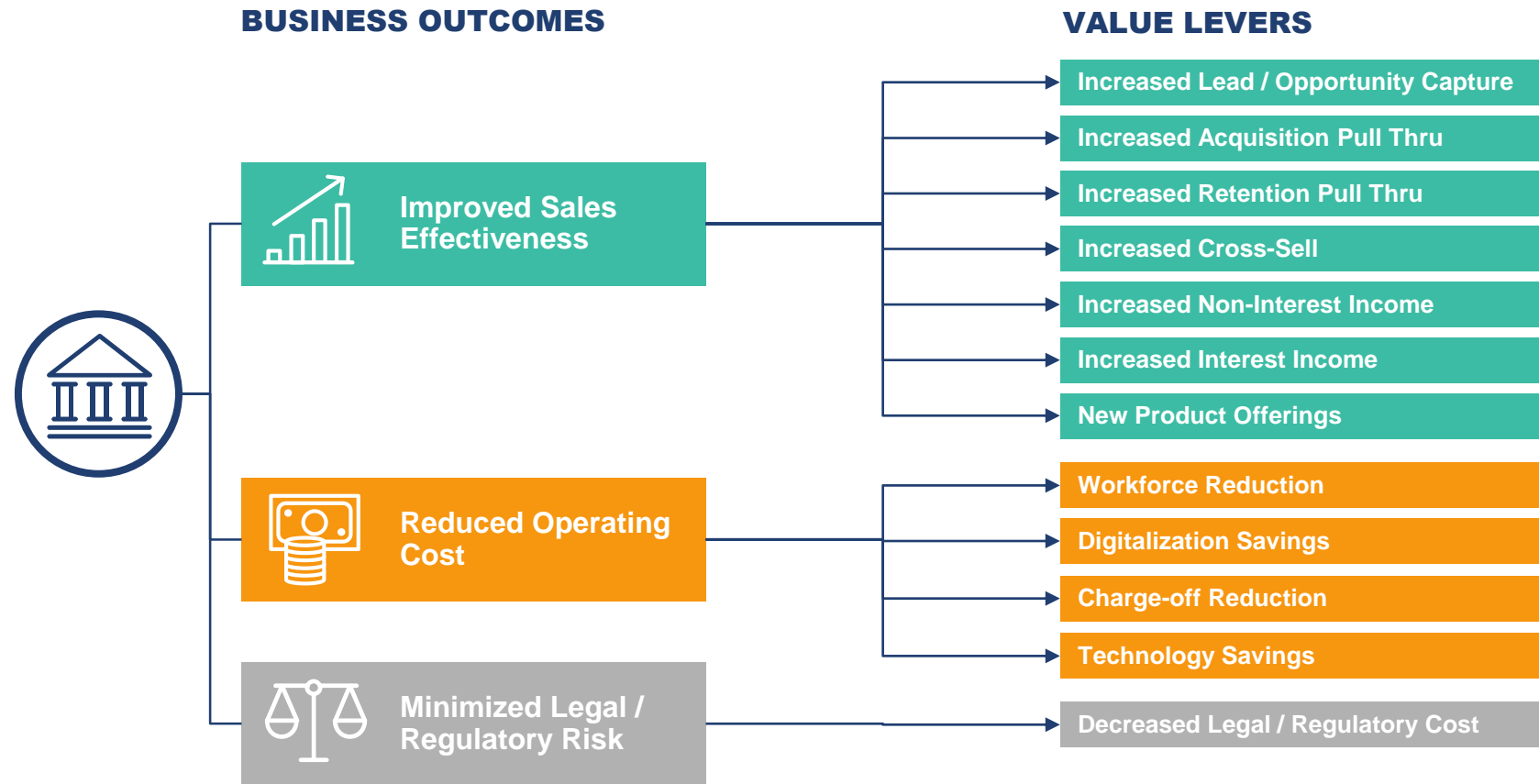


HIGH-TOUCH

Moving Forward



Value Levers



The Opportunity

Basic Product Optimization with prices that pivot on product



Customer Centric Prices and offers that maximize customer life-time value across all products



Real Time Analytics to deliver dynamic pricing across products and channels

