

An AFS® Case Study: Revenue Enhancement

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Bank gains \$48 million in new revenue from existing commercial loan portfolio

Client:

A top 30 U.S. Commercial Bank with approximately 38,000 commercial loans.

Business Problem:

Need to increase margin on commercial loan portfolio to achieve target profit objectives.

Financial Incentive

- ◆ Identify and reduce revenue leakage
- ◆ Identify, implement and track opportunities for revenue enhancement
- ◆ Identify, implement and track opportunities for expense reduction

Selection Process

Extension of an already productive, well-established relationship. Client chose a revenue enhancement agreement to leverage AFS' market pricing knowledge, lending expertise, and change management tracking capabilities to supplement bank resources.

Resulting Benefit

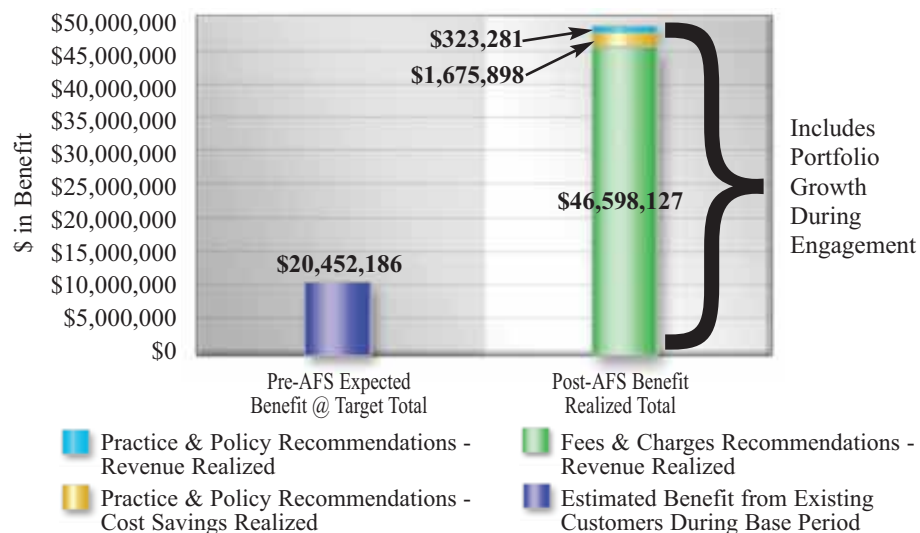
Mandate ...

Increase revenue and reduce cost within the existing commercial lending portfolio with minimal investment and without compromising competitive position.

... Achieved

- ◆ Over \$48million in benefits to the client over the life of a 3 year agreement
- ◆ Development and documentation of explicit pricing policies
- ◆ Quantified revenue and cost reduction potential by organizational unit
- ◆ Roll-out across commercial lending organization
- ◆ Ongoing benefit tracking relative to mutually established goals

AFS Bank—Revenue Enhancement Results from 3 Year Engagement



From Contract to Delivery within 6 months:

- ◆ Interviewed staff and conducted analysis to identify revenue and cost reduction opportunities
- ◆ Developed and presented recommendations for management review
- ◆ Implemented accepted recommendations
- ◆ Implemented systems to track and report benefit and compliance levels



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