



Executive Summary: ROE & Back-Office Customer Services

- London subsidiary of a leading German bank, lack luster performance so needed to show its ability to improve
- Results here positioned country unit as best performer in Bank, and led to further programs in New York and Hong Kong subsidiaries

Challenges

- Higher revenue and profits through focused, proactive and effective sales activity
- Greater customer retention by addressing key customer satisfaction issues:
- Reliable and accurate forex and commercial transaction processing
- Rapid response in credit approvals

Results

- Credit approval down from 93 to 11 days
- Process redesign to Straight-Through Processing with Transaction settlement time down from 700 to 60 minutes and first time correct up from 97% to 99.6%
- Transaction and Settlements staff down by 50%
- Profitability increased 400% within 13 months

"Driving quality with time has not only proven to be the right formula to improve our profitability and to grow our business, but has also given management and the whole team a new sense of direction, inspiration and confidence"



Executive Summary: Post-Merger Integration

- Merger of two leading German Banks with particular emphasis on IT Project Management Organisations
- Implementation covering:
 - Delivering PM Effectiveness
 - Delivering PM Target Organisation
 - Developing People
 - Moving to one set of business processes

Challenges

- Clash of two cultures (Company, Business, IT, PM and different geographic regions)
- Alignment of both organisations covering policy, processes, standards, structures and IT tools
- Time & quality constraints to deliver results put on the merger by public observance and the worldwide financial crisis
- Maintaining high level of morale

Results

- Maintained top quality people
- Reduced frustrations
- Attained targets for professional accreditation of Project Managers
- Company wide IT Integration Projects ran to budget



Executive Summary: Data Logistics Governance

- Triple A Bank, HQ in the Netherlands.
- Simplification of the work processes to achieve reliability and availability of data from source systems.
- The need to be “in-control” at all time.
- The need to have management information available from a “helicopter view” instead of an “island view”.

Challenges

- Creating clear definitions, as the basis for a uniform set of KPI's
- Reducing of time to market by reducing complexity in the production of management info
- Reducing of operational cost thru simplification
- Optimization of the existing ERP (SAP/BW) application
- Clarity of operation under new governance approach

Results

- Reduction of “closing time” from 6-8 weeks to 2 weeks. (fast-close)
- 200 % reduction of “time to market” of management information.
- Reducing of pressure on Centers of Competence by creating availability of information
- Creation of “one version of the truth” for management / financial information.
- new governance approach with appropriate processes and authorizations.
- 50% reduction in Cost of Ownership in IT



Executive Summary: Pre-Merger Preparation and Post-Merger Stabilisation

- **One of Russia's Leading Private Banks needed to drive the process from pre-merger preparation through post-merger stabilisation**
- **Working with the Management Board and Key Leaders a 12-month coaching program was implemented using both Russian and English speaking coaches**

Challenges

- **No previous experience of this kind of merger**
- **Banks from different cultural and ethnic backgrounds**
- **Young management team**

Results

- **Successful merger delivered while financial turmoil in the industry**
- **Capital ratio improved while still lending**
- **Strengthened its geographical reach**
- **Improved its Investment Banking position by restructuring to concentrate on more traditional merchant banking activities: M&A, IPO, corporate loan re-financing**



Executive Summary: Growth

- Global Canadian-based Company with Regional Headquarters in Hong Kong
- Need to grow sales force to increase revenue, consolidate three business unit operations into one in Philippines

Challenges

- Internal progress on consolidation was stalled
- Sales and Marketing growth was stagnant
- IT responsiveness to internal needs not happening
- Productivity in all administrative processes stagnant, (Finance, Client Services, and Sales and Marketing)
- Recruiting of new agents was not happening, too much turnover
- Regional/local communication lacking

Results

- Reduced monthly financial reports by +70%
- Eliminated 75% of end of month reconciliation activity through timing, streamlining and linkages
- Consolidated three SBUs into one within three months (after two-year delay), reduced headcount by 25%
- Reduced agent recruiting from 22 to 8 days
- Reprioritized IT projects/resources to achieve \$500k savings in 1st. year systems acceleration
- Trained key staff in ongoing improvements, six months later still applying TG methodology
- Established improved Sales efforts in campaigns, productivity and recruitment / retention as a result of cultural survey and barrier removals



Executive Summary: Risk Management

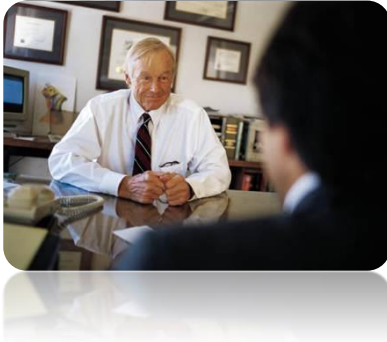
- The bank needed to enhance their approach to operational risk to match their standards on financial risk

Challenges

- Skills not at a level necessary to develop the operational risk profiling
- Only basic processes in place for operational risk

Results

- Created and Implemented better philosophy and principles and processes for operational risk management
- In particular created an extended governance framework for risk to allow operational and financial risk to be balanced
- Created and implemented an extended Talent Management approach to under-pin new philosophy, principles, processes, governance and behaviours



Executive Summary: Organisational Development

- An organisational Design and Development program support
- The need to separate Equity Research more formally from rest of Investment Bank rather than informal application of 'Chinese walls'
- The need to review breadth and depth of Talent to be more 'business savvy' along with professional/technical high flyers

Challenges

- Adaptation of behaviour to support changes in process and organisational structure
- Clarity of operation under new governance approach

Results

- A new governance approach with appropriate processes, behaviours to allow a more formal separation of the Equity Research Division from the rest of Investment Banking
- A new Talent Management process to highlight skills and experience gaps and drive a new strategy for workforce planning;
 - Selection/hiring with more formal assessment centres, people development with stronger Personal Development Planning and goal setting, mentoring and development centres.
 - Along with implementation of an enhanced education and training curriculum
- Executive Coaching for the top management in Equity Research