

WEBINAR

July 2021

# Connecting Commercial Bank Technology



TIM  
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VP/Head of  
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& Partnerships

precision**lender**.  
a **Q2** company



NATHAN  
**DUBE**

Senior Manager  
Group Finance  
Officer



*-- Poll Question --*

On a scale of 1 – 5,  
what type of ROI are  
you getting on your  
CRM today?

# What Deal Flow Feels Like ...



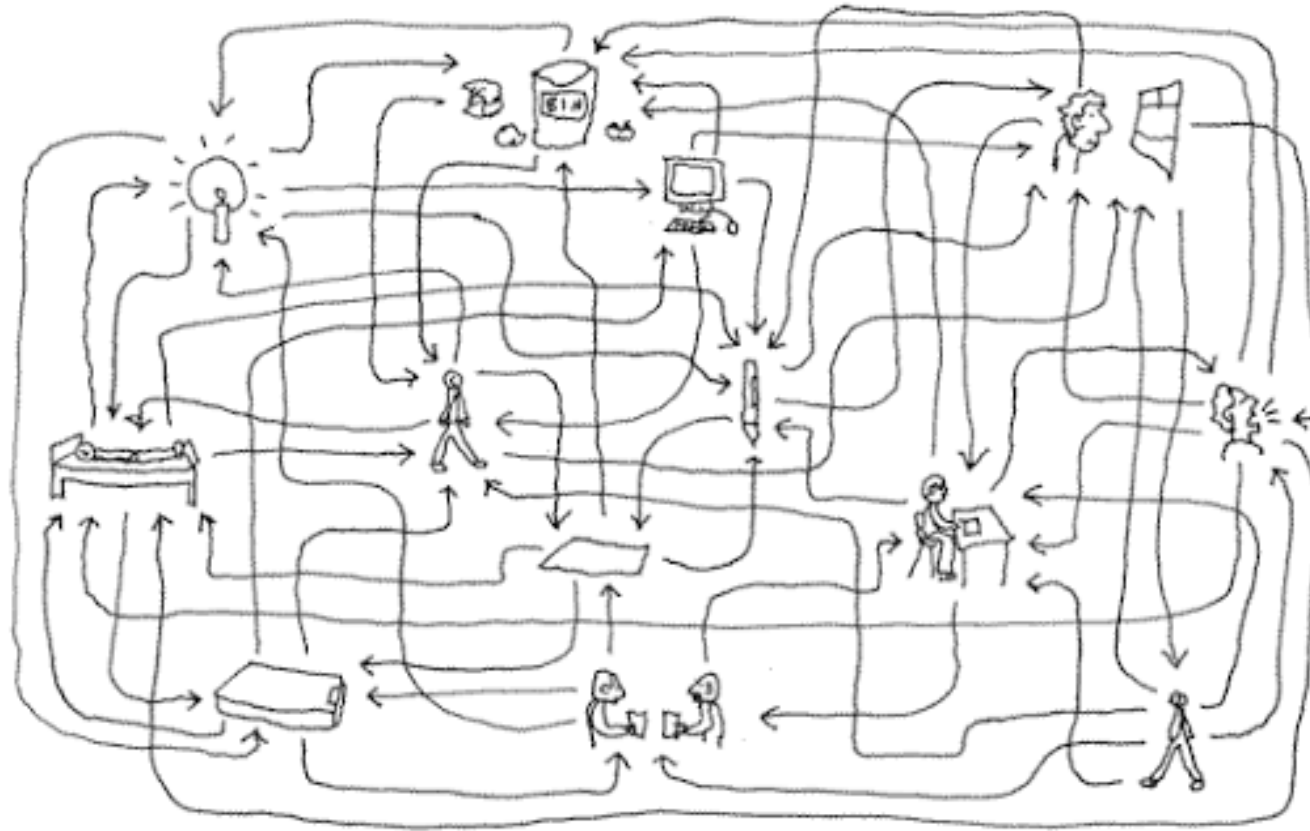
**CRM**

**STRUCTURING  
& PRICING**

**LOS**

# ...And how it impacts the bank as a result

Bankers frustrated with CRM and LOS, disjointed sales processes, going to multiple places for information...



# Lacking Connected Systems

An issue for many reasons



Data quality issues  
Inconsistent metrics  
Inaccurate reporting

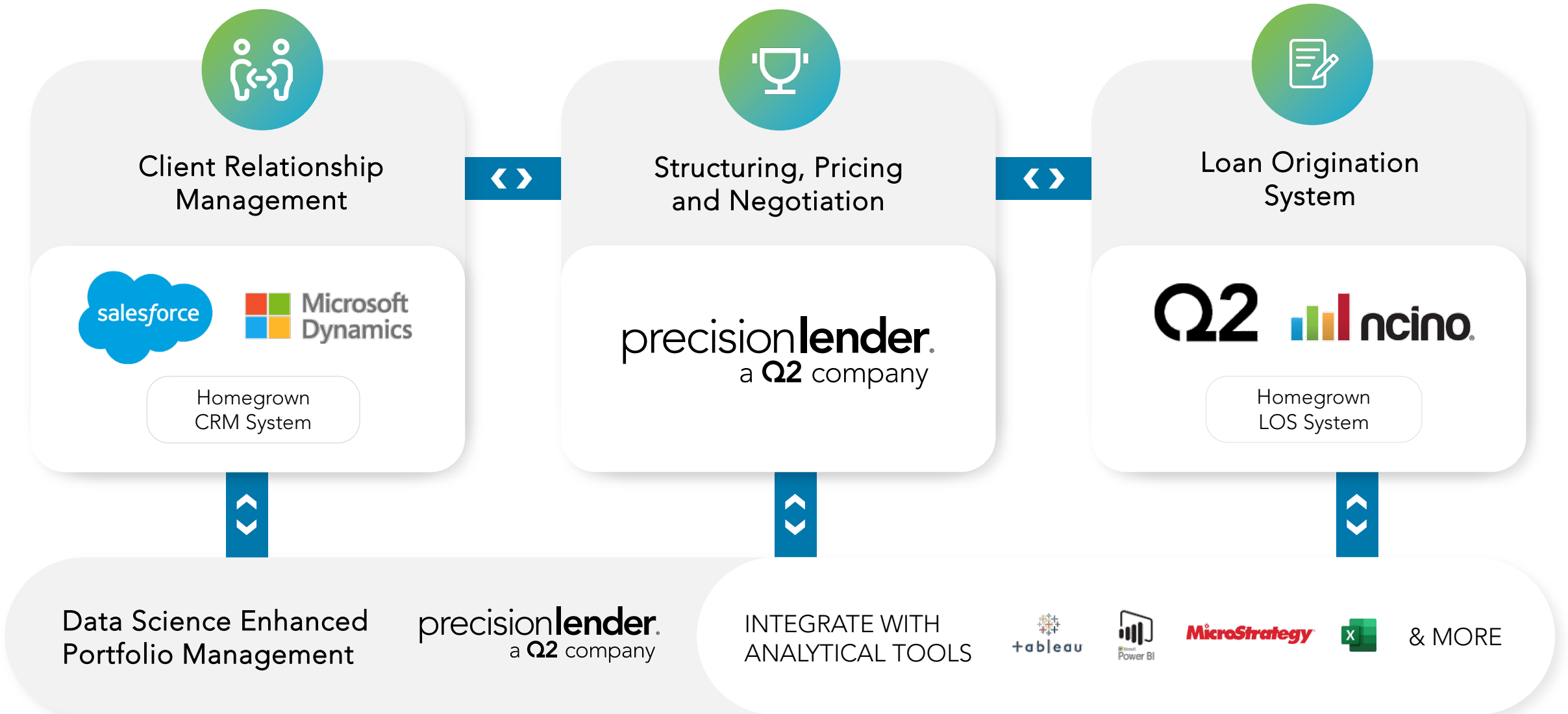


Less efficient workflow  
Rekeying information  
CRM adoption / ROI



Suboptimal UX  
Downstream impact on CX  
Longer time-to-revenue

# Deal Flow with PrecisionLender Connectors



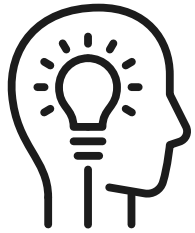
*-- Poll Question --*

Have you ever  
considered connecting  
these technologies?

# CRM Connector

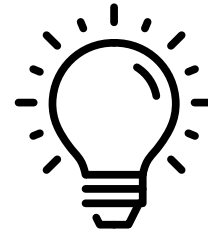


# CRM not Connected



## What's the problem?

With the CRM siloed, the deal process is disjointed. Duplicate data entry is required, impacting efficiency. Data discrepancies result in inaccurate pipeline and performance reporting. Use of CRM and resulting ROI limited.



## What can be done?

Integration between CRM and PrecisionLender will automatically populate all data from PL into CRM. Rekeying eliminated. Data quality issues solved. Pipeline and reporting now accurate. Massive uplift in CRM ROI.

# Seamless CRM & Pricing Connection

PrecisionLender fills out the CRM opportunity for the banker, improving efficiency, data quality, UX

The screenshot displays a CRM interface for an opportunity named "Circle Bldg #3". The top navigation bar includes "Sales", "Home", "Opportunities", "Leads", "Tasks", "Accounts", "Contacts", "Dashboards", "Reports", "Calendar", and "Cases". The opportunity details section shows the account name "Scott Integrated & Co", opportunity owner "Tim Shanahan", and close date "7/30/2021". A progress bar indicates the current stage is "Quoted - 10%", with other stages like "Actively Pricing - 25%", "Terms Accepted - 50%", "Awaiting Approval - 75%", "Awaiting Close - 95%", and "Closed". The "Details" section includes a "Scenario" dropdown set to "Scenario 1: Credit + Deposits + Cash Mgt". Below this is a "Summary" table with financial metrics:

Field	Value
PrecisionLender Scenario Name	Scenario 1: Credit + Deposits + Cash Mgt
ROE	16.89%
Loan Gross Funding	\$2,000,000
Is Pipeline Scenario	<input checked="" type="checkbox"/>
Target ROE	15.85%
Loan Commitment	\$2,000,000
Scenario Description	
ROA	1.63%
Loan Net Funding	\$2,000,000
Scenario Type	Alternative
Target ROA	1.53%
Loan Average Balance	\$1,044,069
Net Income	\$17,845

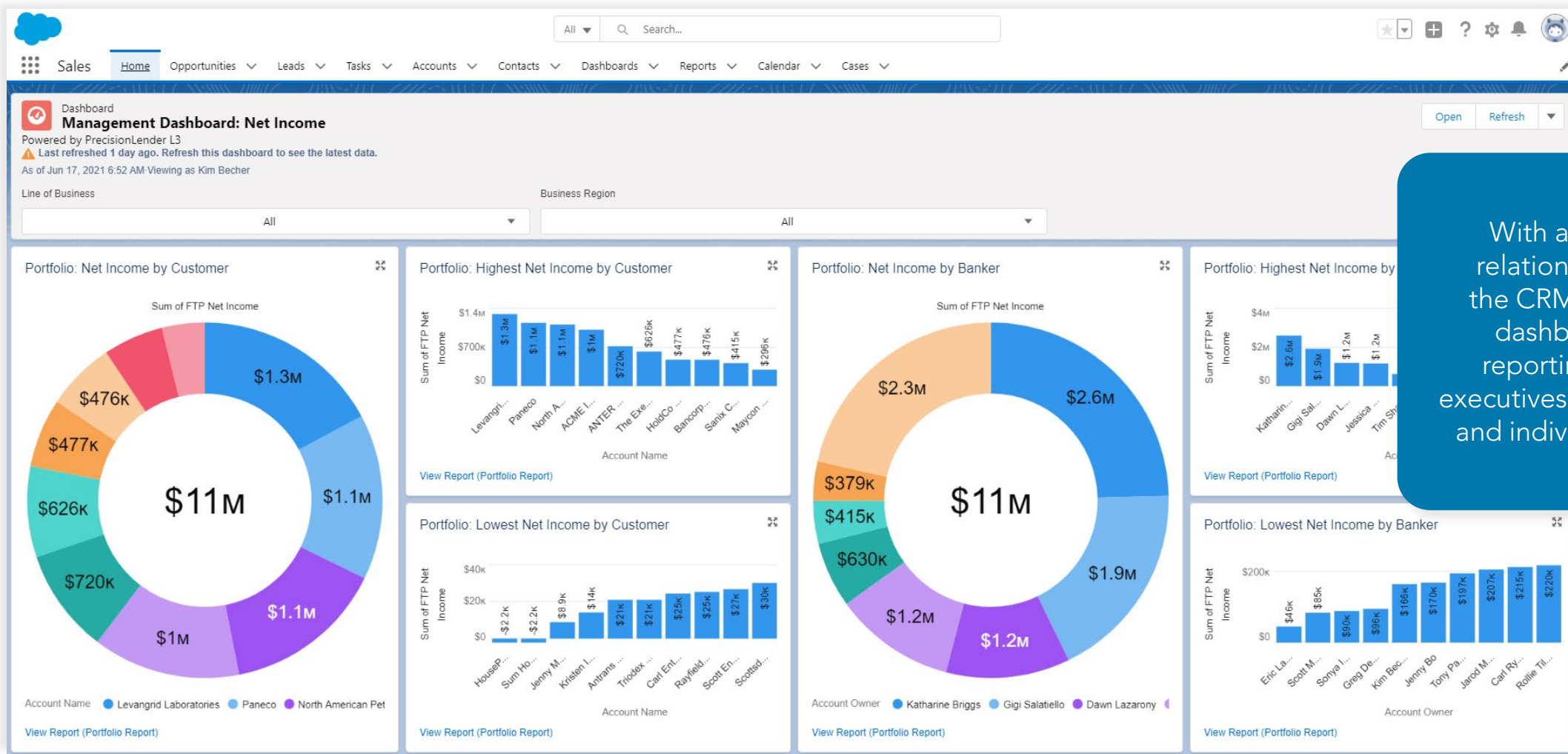
Additional details include Opportunity Owner "Tim Shanahan" and Close Date "7/30/2021". A "Price in PrecisionLender" section contains a "Price in PrecisionLender" button, and a "Sync Deal Team in PrecisionLender" button is also visible. A "Stage History (1)" section shows the current stage "Quoted - 10%" with an amount of \$0.00 and a probability of 10%.

With the click of a button, bankers access PrecisionLender directly from the CRM

When a deal is saved in PrecisionLender, all deal data, for all scenarios, is instantly pushed back into the CRM. An explosion of valuable information – PL essentially fills out the CRM for the banker

# Improved Pipeline & Performance Reporting

Create valuable dashboards and reporting for both leaders and bankers



With all deal and relationship data in the CRM, can create dashboards and reporting for bank executives, team leaders, and individual bankers

# Improving CRM Adoption: FNBO's Story



Our Salesforce adoption improved mainly due to the value of Precision Lender. Lenders wanted to **understand how profitable their customers were**. In order to get there, they had to be in Salesforce.

**Andy Max**  
Senior Director, Data  
Enablement



BEFORE CRM CONNECTOR:  
RMs averaged 1 CRM  
login/month

AFTER CRM CONNECTOR:  
RMs averaged 1 CRM  
login/day

**30x**  
improvement

# Clients Using CRM Connector Outperform Others

Key Metric	PrecisionLender CRM Clients	All PrecisionLender Clients	All Banks
<b>Profitability</b>			
Funding Cost	0.26%	0.32%	0.76%
Non-Interest Income / Assets	2.69%	1.28%	1.36%
Net Operating Income / Assets	1.83%	1.42%	1.30%
ROE	16.95%	14.14%	11.69%
ROA	1.85%	1.44%	1.34%
<b>Growth</b>			
Commercial Loan Growth YoY	15.38%	15.07%	1.35%
Total Non Int. Deposit Growth	102.62%	89.59%	45.44%
<b>Risk</b>			
Past Due Commercial Loans	0.47%	0.57%	1.01%

<b>PrecisionLender CRM Improvement Favorable or Unfavorable</b>	
<b>Vs. All PrecisionLender Clients</b>	<b>Vs. All Banks</b>
Fav 6bps	Fav 50bps
Fav 141bps	Fav 103bps
Fav 41bps	Fav 53bps
Fav 281bps	Fav 526bps
Fav 41bps	Fav 51bps
<b>Growth</b>	
Fav 31bps	Fav 1403bps
Fav 1303bps	Fav 5718bps
<b>Risk</b>	
Fav 54bps	Fav 10bps

Time period: 1Q2021 (PL Bank Clients for 5+ Quarters)  
 Data Sources: S&P Global Market Intelligence & PrecisionLender data

# Demo | CRM Connector

Account **Scott Integrated & Co** Change Record Type View Account Hierarchy Edit

Account Owner: **Sonya Imm** Account Number: **ScottMerge1** Active

### PrecisionLender Details

Details

#### Relationship Details

Owner ID <b>Kim Becher</b>	Total Loan Balance \$3,046,131
Percentile 50%	Total Loan Interest Income \$149,384
Regional Percentile 20%	Total Loan Commitment \$4,579,966
Owner Percentile 30%	Total Deposit Balance \$273,423
Risk Rating 3. average	Total Deposit Interest Income \$3,089
Risk Rating Scorecard	Total Other Income \$3,362
Industry Code 333242	Total Other Interest Income \$0

#### Financial Statement

**Strategic Value** Funds Transfer Pricing (FTP)

Interest Income \$152,474	Average Yield 4.593%
Interest Expense \$28,277	Net Interest Margin 3.741%
Net Interest Income \$124,197	Loan Average Balance \$3,046,131
Non Interest Expense \$7,715	Loan Gross Funding \$3,839,951

**Open Relationship in PrecisionLender**  
[Open Relationship in PrecisionLender](#)

**Contacts (0)**

**Opportunities (3+)**

- Camden Warehouse Expansion**  
Stage: Actively Pricing - 25%  
Amount:  
Close Date: 9/29/2021
- Broadway Bank Example**  
Stage: Actively Pricing - 25%  
Amount:  
Close Date: 9/21/2021
- KB Building Expansion**  
Stage: Quoted - 10%  
Amount:  
Close Date: 9/6/2021

[View All](#)

**Cases (0)**

**Open Activities (0)**

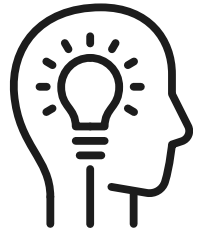
**Activity History (0)**

**Notes & Attachments (0)**  
[Upload Files](#)

# LOS Connector

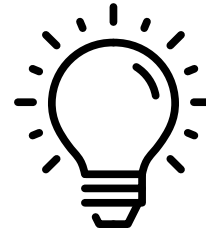


# LOS not Connected



## What's the problem?

Banks need to move deals smoothly from structuring/pricing to underwriting and onboarding. That's a clunky, manual, error-prone process, full of duplicate data entry, and lengthens the deal timeline.



## What can be done?

Integration between PrecisionLender and LOS allows a deal to transition seamlessly into underwriting and onboarding. Efficiency is improved. UX and CX are improved. Deal close rate improves. Time-to-revenue improves.

# Speeding Up Deal Flow with the LOS Connector

**Submit Opportunity To LOS**

Send?	Account	Product	Product Line	Product Type	Product
<input checked="" type="checkbox"/>	Commercial Real Estate - Owner Occupied	Commercial Real Estate - Owner Occupied	Commercial	Real Estate	Purchase
<input checked="" type="checkbox"/>	Operating Line of Credit	Operating Line of Credit	Consumer	Unsecured	Line of Credit

**Opportunity Summary**

ROE	Commercial Real Estate - ...	Current Opportunity
15.8%	17.32%	17.32%

**Relationship Impact Summary**

ROE	If We Lose	Existing Relationship	If We Win
24.37%	17.65%	17.65%	17.65%

- Simple one-click process
- Manual and duplicative data entry is eliminated
- **Result:** Faster deal flow, fewer errors, improved UX/CX, better time-to-revenue

# Easily Reprice Deals

Reprice in PrecisionLender

## STEP 1

Reprice a loan in PrecisionLender directly from the LOS loan.

## STEP 2

Updated loan data pushed back into the LOS

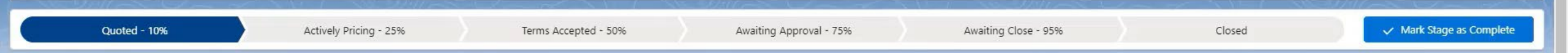


The screenshot shows the PrecisionLender web interface. At the top, there is a navigation bar with "precisionlender." on the left and "Help My Account Logout" on the right. Below the navigation bar, there are tabs for "Advanced Analytics" and "Assumptions". A blue callout box with the text "Update in LOS" is overlaid on the interface. The main content area displays loan details for "Scenario 1" under the "Operating Line of Credit" category. The details are organized into sections: "Amount" (\$1,000,000), "Rate" (3.5%), "Payment Type" (Amortizing), "Interest Options" (Actual/360 / Monthly), "Maturity" (60 months), "Amortization" (60 months), "Rate Type" (Fixed), "Fees" (No Fees), "Origination Channel" (New Business), "Servicing Channel" (Standard), "Risk Rating" (3. Average), "Collateral" (\$1,250,000 / 80% LTV), "Guarantees" (None), "Participations" (None), and "Payoff/Renewal" (None). At the bottom, there are two summary sections: "Opportunity Summary" and "Relationship Impact Summary". The "Opportunity Summary" shows a bar chart comparing "Commercial Installment" (0.39%) and "Current Opportunity" (0.48%). The "Relationship Impact Summary" shows a bar chart comparing "If We Lose" (N/A), "Current Relationship" (N/A), and "If We Win" (0.48%).

# Demo | LOS Connector

**Opportunity Robert's New Location (#7)** Change Record Type Delete Submit for Approval

Account Name	Opportunity Owner	Close Date	Loan Commitment	ROE	Target ROE
Roberts Coffee House Inc.	Tim Shanahan	9/30/2021			



**Details**

Scenario: **Thrive Bank - Alternative Offer 1**

Summary | Financial Statement | PrecisionLender Accounts

PrecisionLender Scenario Name	ROE	Loan Gross Funding
Thrive Bank - Alternative Offer 1	14.15%	\$3,500,000
Is Pipeline Scenario	Target ROE	Loan Commitment
<input checked="" type="checkbox"/>	14.74%	\$4,000,000
Scenario Description	ROA	Loan Net Funding
	1.38%	\$3,485,000
Scenario Type	Target ROA	Loan Average Balance
Alternative	1.44%	\$3,026,402
	Net Income	
	\$41,822	

Opportunity Owner	Tim Shanahan	Close Date	9/30/2021
Opportunity Name	Robert's New Location (#7)	Probability (%)	10%
Account Name	Roberts Coffee House Inc.	Stage	Quoted - 10%
Potential Loan Incentive	\$0.00	Next Step	
Total Product Count		Primary Campaign Source	
	Potential Fees Incentive		\$0.00

**Price in PrecisionLender**

Price in PrecisionLender

**Sync Deal Teams in PrecisionLender**

Sync Deal Team in PrecisionLender

**Opportunity Team (0)**


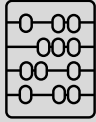
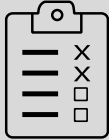
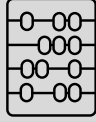

**Stage History (1)**

Stage:	Quoted - 10%
Amount:	\$0.00
Probability (%):	10%
Expected Revenue:	
Close Date:	9/30/2021
Last Modified By:	Tim Shanahan
Last Modified:	7/27/2021 2:56 PM

[View All](#)

# Implementation

# Implementation Overview

	 Discovery	 Sandbox Installation & Setup	 Testing	 Production Installation & Setup	 User Training & Rollout
CRM <u>or</u> LOS	Weeks 1-2	Weeks 3-6	Weeks 7-10	Week 11	Weeks 12+
CRM <u>and</u> LOS	Weeks 1-4	Weeks 5-10	Weeks 11-14	Week 15	Weeks 16+

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Thank you

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