

WEBINAR:

# Understanding and Improving Your Bank's Relationship Profitability

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# How commercial banks talk about themselves...

## Why Citi Commercial Bank

Citi Commercial Bank provides the highest quality financial advice, helping business like yours prosper and grow in domestic markets, as well as internationally. Our distinctive approach puts your business at the center of everything we do. By understanding your industry and learning your business priorities, our Relationship Managers bring you insights designed to help you succeed. Whether you need capital to fund growth or refinance debt, we offer the right capital structure to meet your short- and long-term financing needs. With the full spectrum of Citi's capabilities and access to our global network, we deliver tailored solutions to meet your unique goals and objectives.

## Relationships Built On



### Insights

Our dedicated Relationship Management Teams offer unparalleled industry knowledge and market insights.



### Solutions

Award-winning, sophisticated solutions that help mid-sized companies achieve results.



### Network

Provides local and global expertise to help you succeed.



## Working with You

We take the time to understand your business – from your operations to your long-term vision and goals.

And we support you with local relationship managers and bankers, who work alongside your team to help keep your business on track and moving forward.

YOUR BANKING PARTNER

## Why Sterling

Extraordinary is what you expect and deserve.

Sterling National Bank leverages its commitment to strong relationships, deep expertise, and a robust suite of products and services to bring you the extraordinary banking experience you expect—and deserve. See how.

Get Started

## Position your company to succeed.

We combine a relationship-based approach to matching your company with a custom suite of financial solutions that can help you meet your growth and bottom line goals.

Dedicated experts to guide you through your banking, financing & other needs.

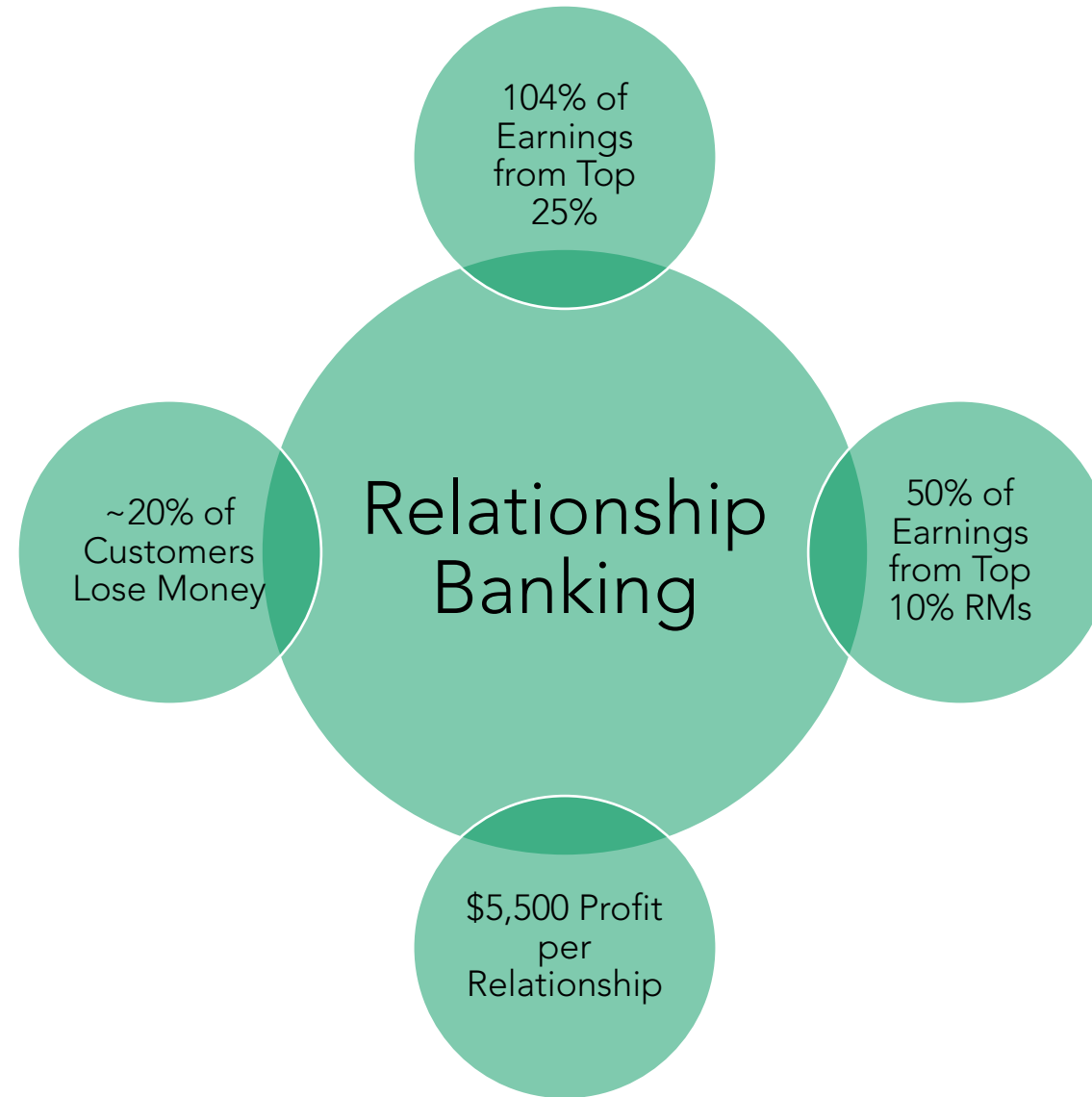
The universal elements?

RELATIONSHIPS  
EXPERTISE  
TRUST

Helping you and your business manage through change.

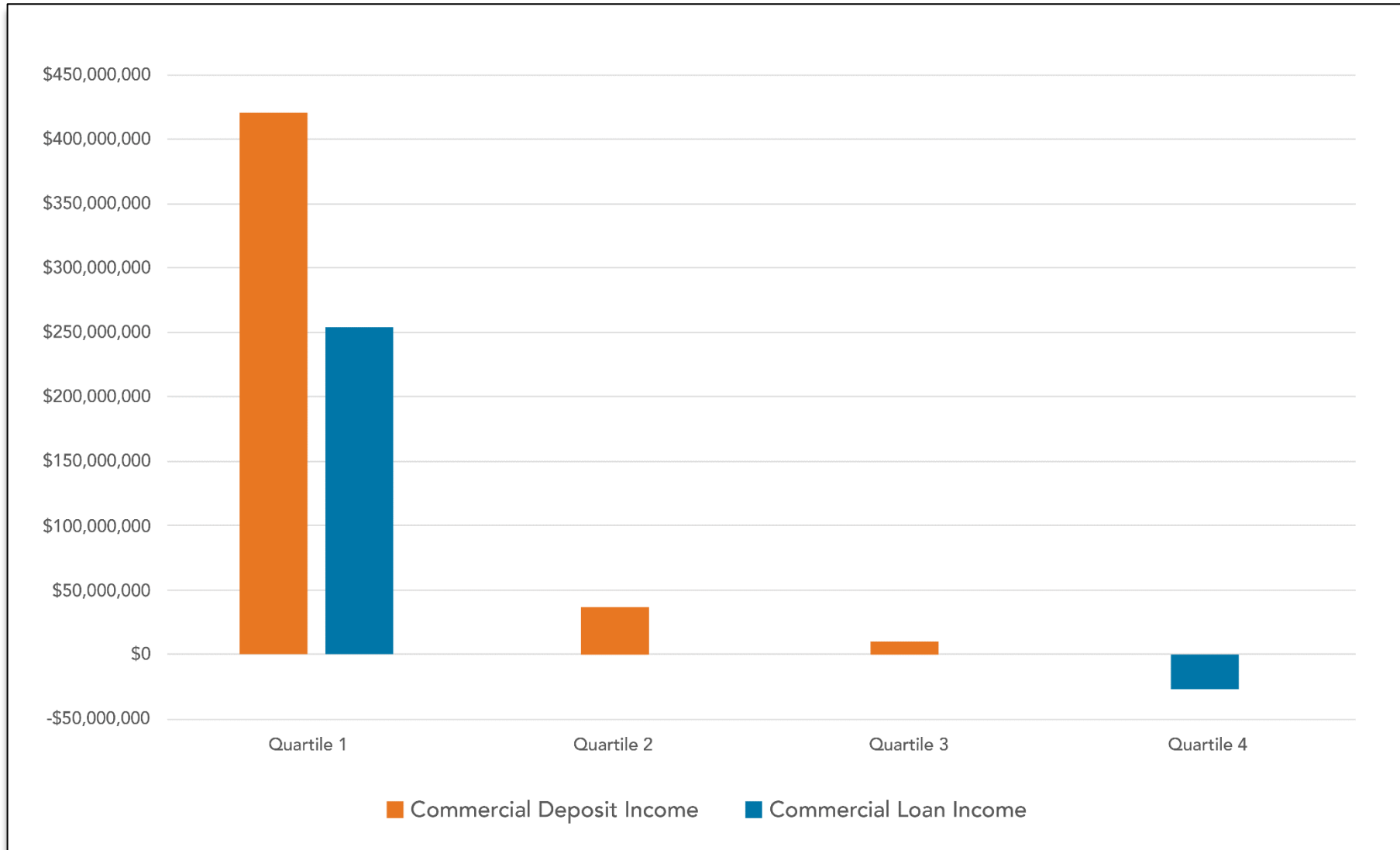
Bank of America Business Banking serves companies with annual revenues between \$5 and \$50 million. Connect with your relationship manager for insights and ideas to help you navigate today's economy and stay focused on your objectives.





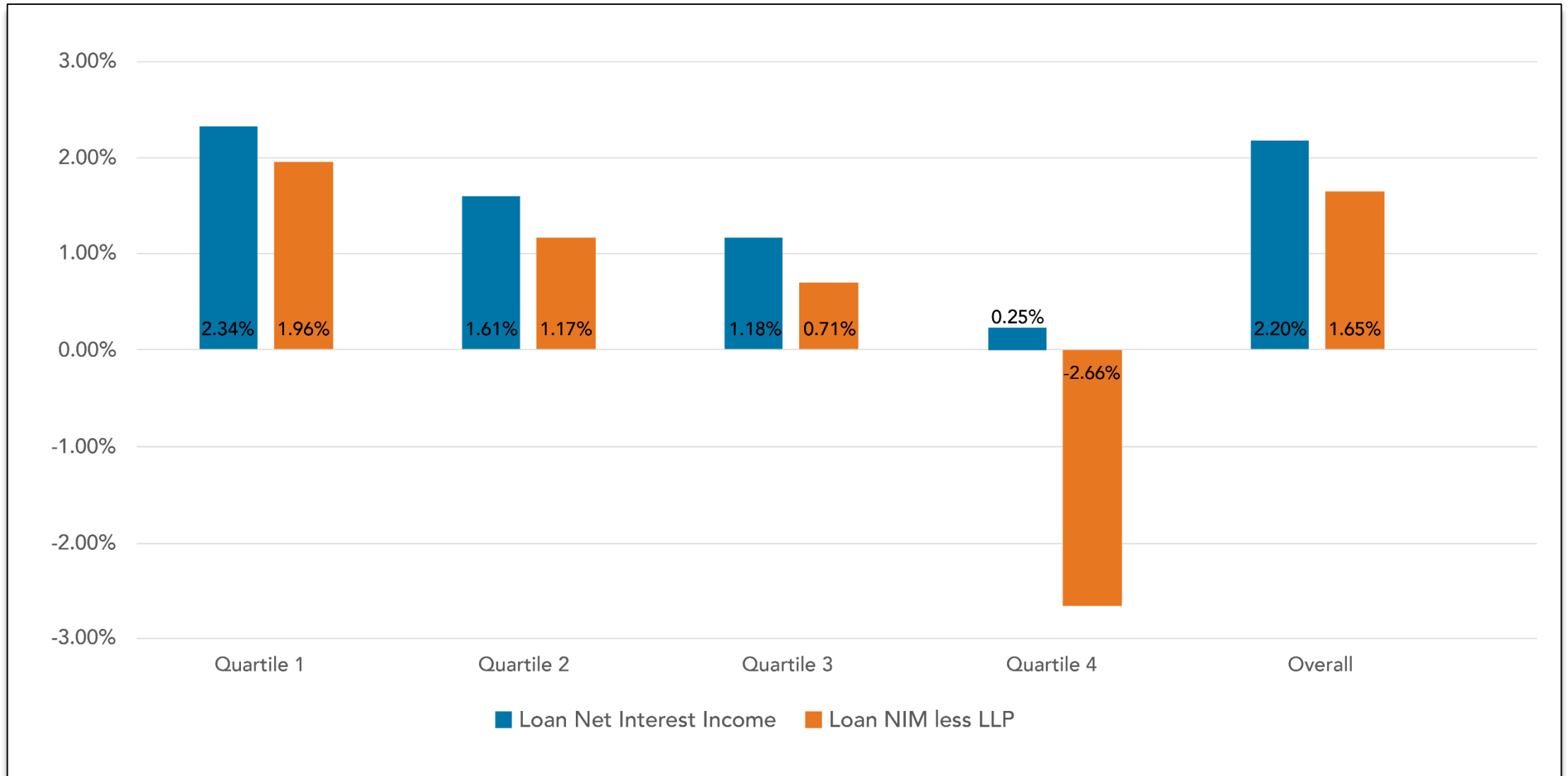
# Bank of Surprise

## Income by Customer Profitability Quartile



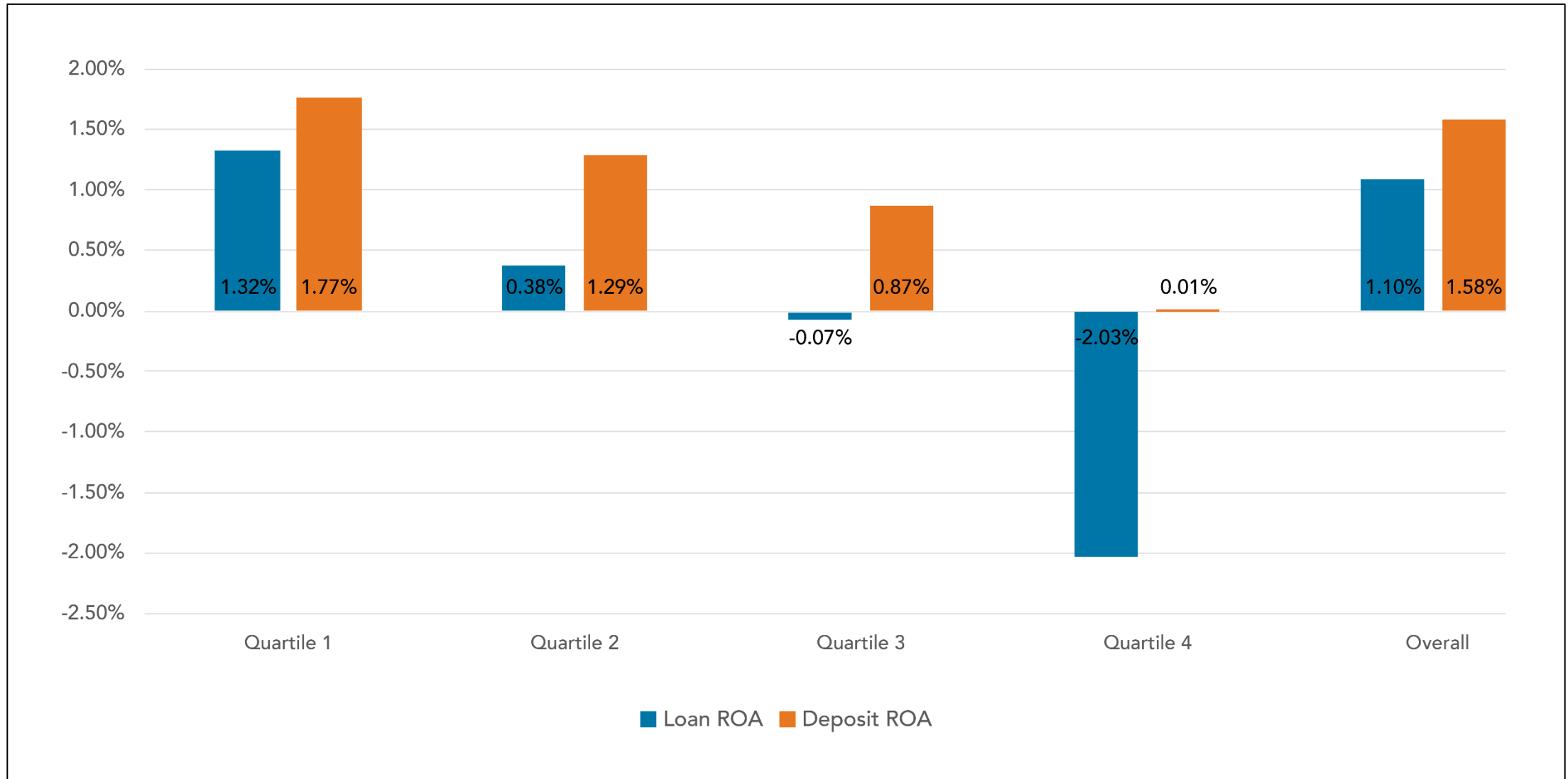
# Bank of Surprise

## Loan Spreads by Customer Profitability Quartile

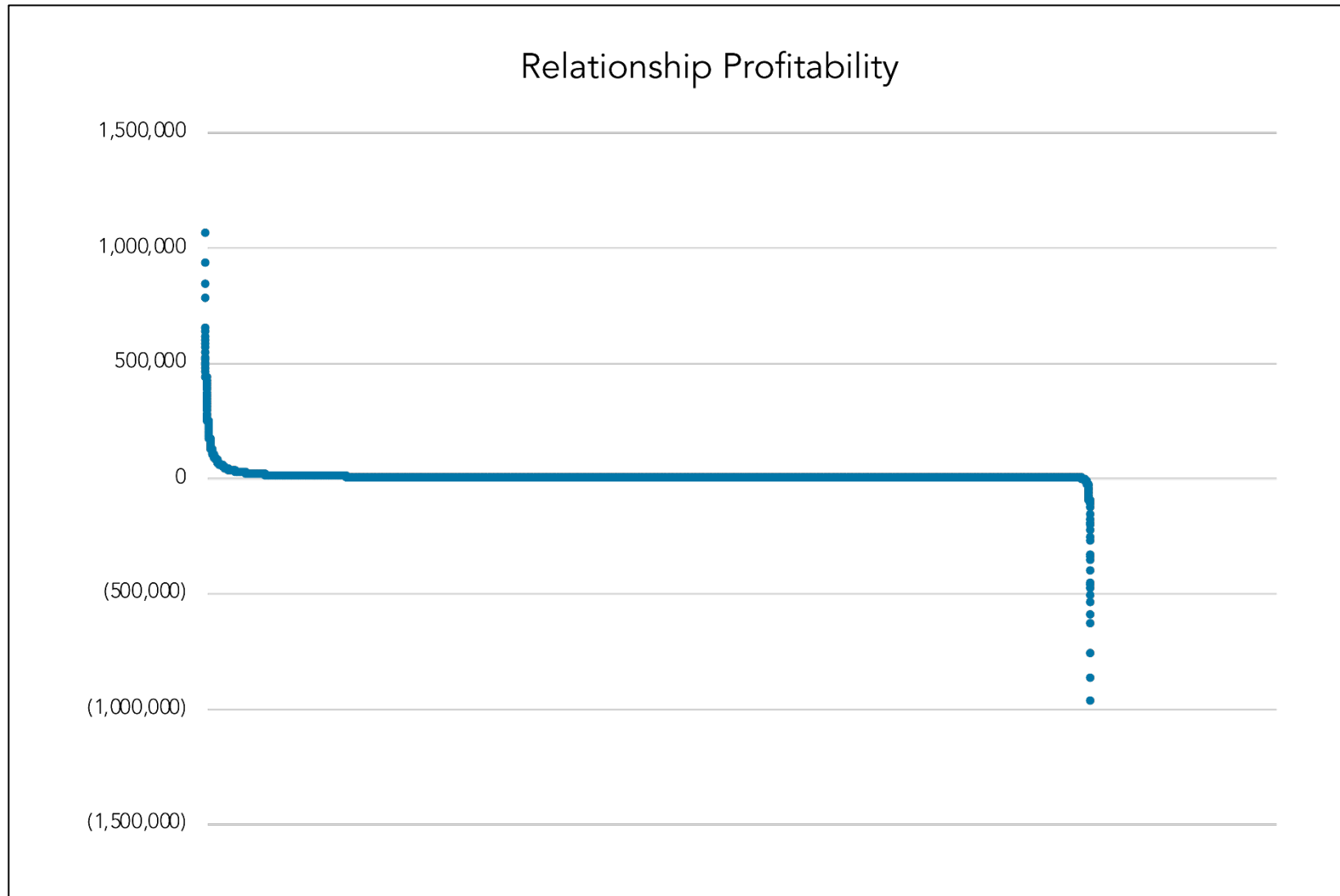


# Bank of Surprise

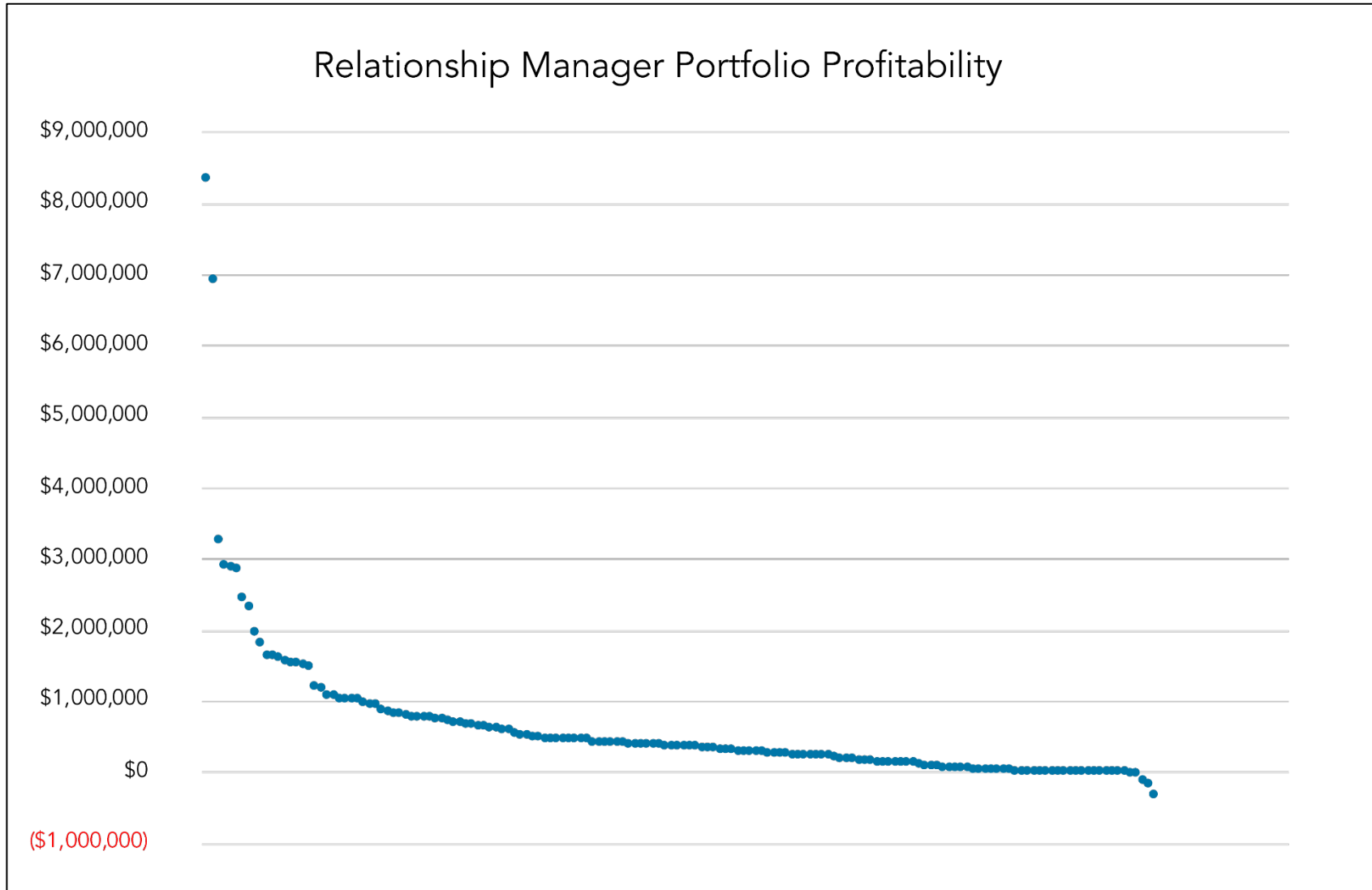
## ROA by Customer Profitability Quartile



# Deadweight Bank

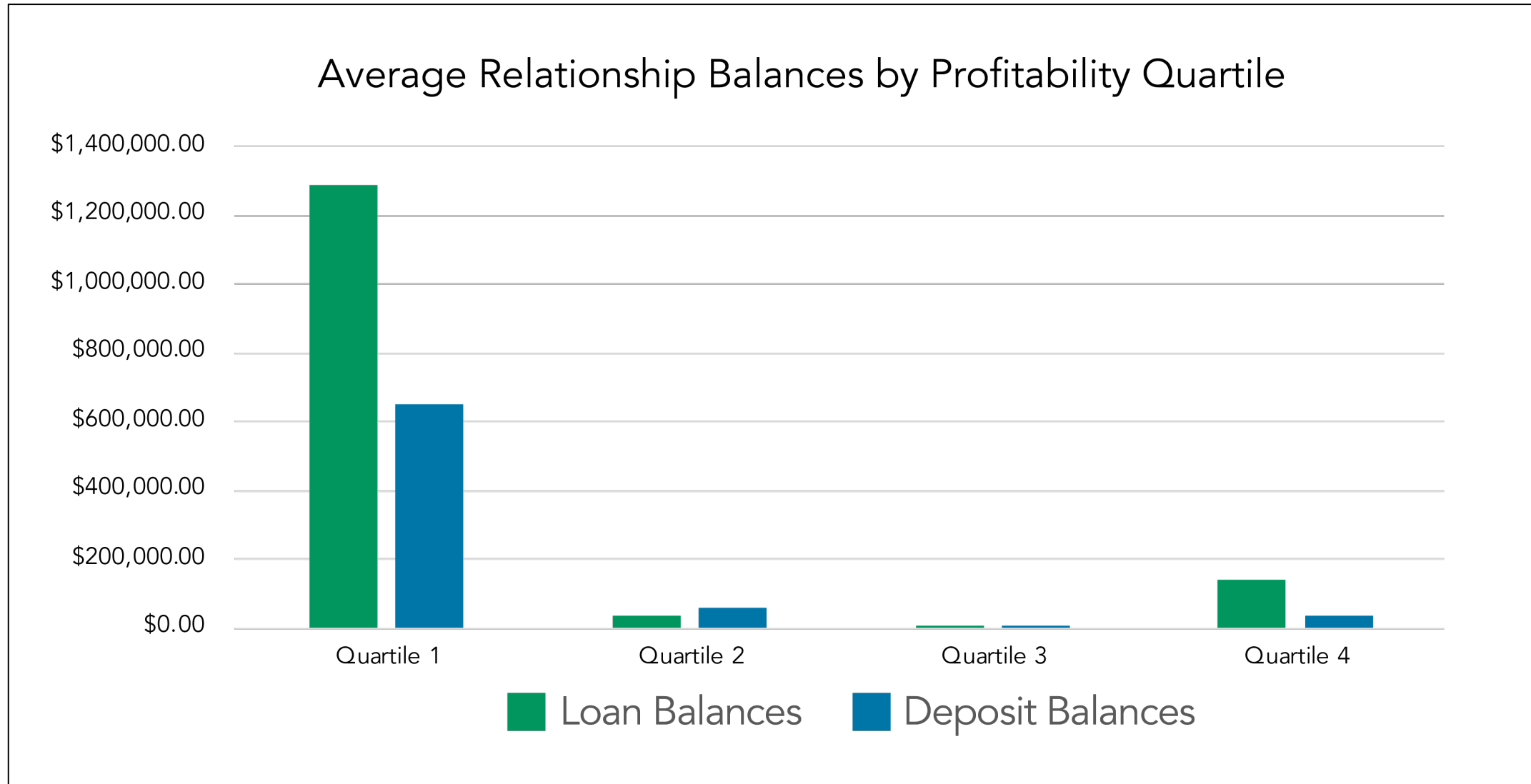


# Deadweight Bank

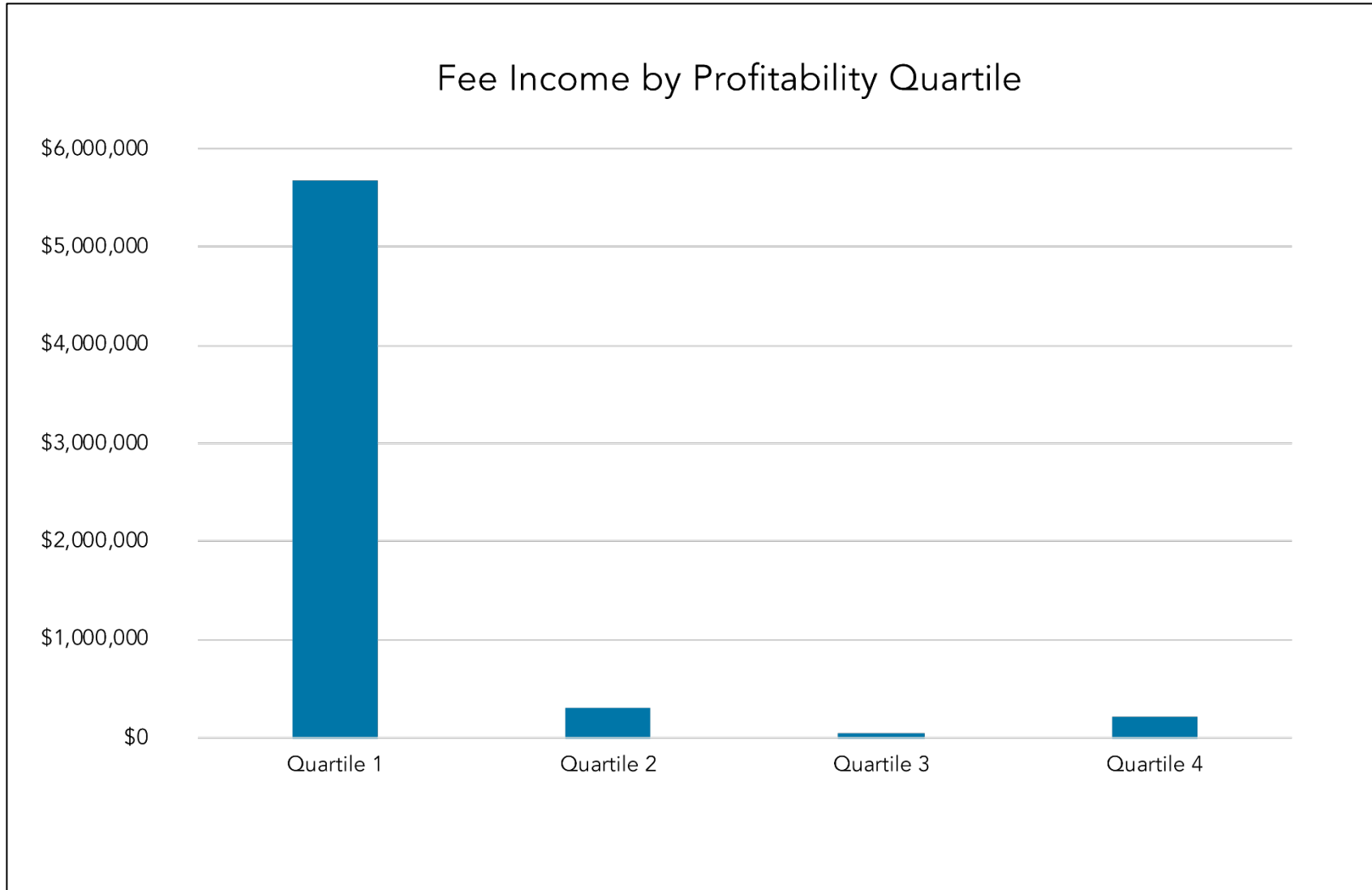




# Deadweight Bank

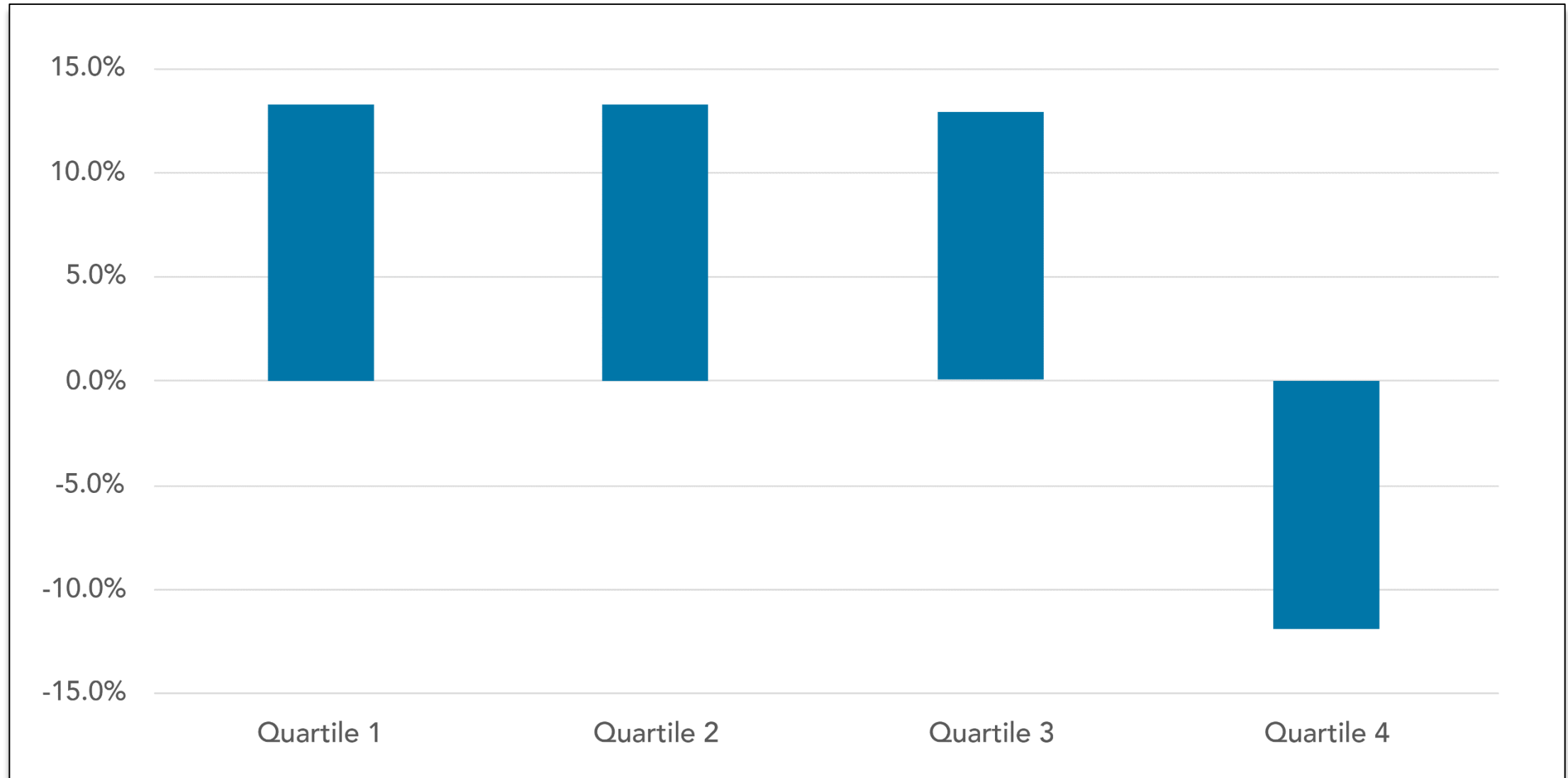


# Deadweight Bank



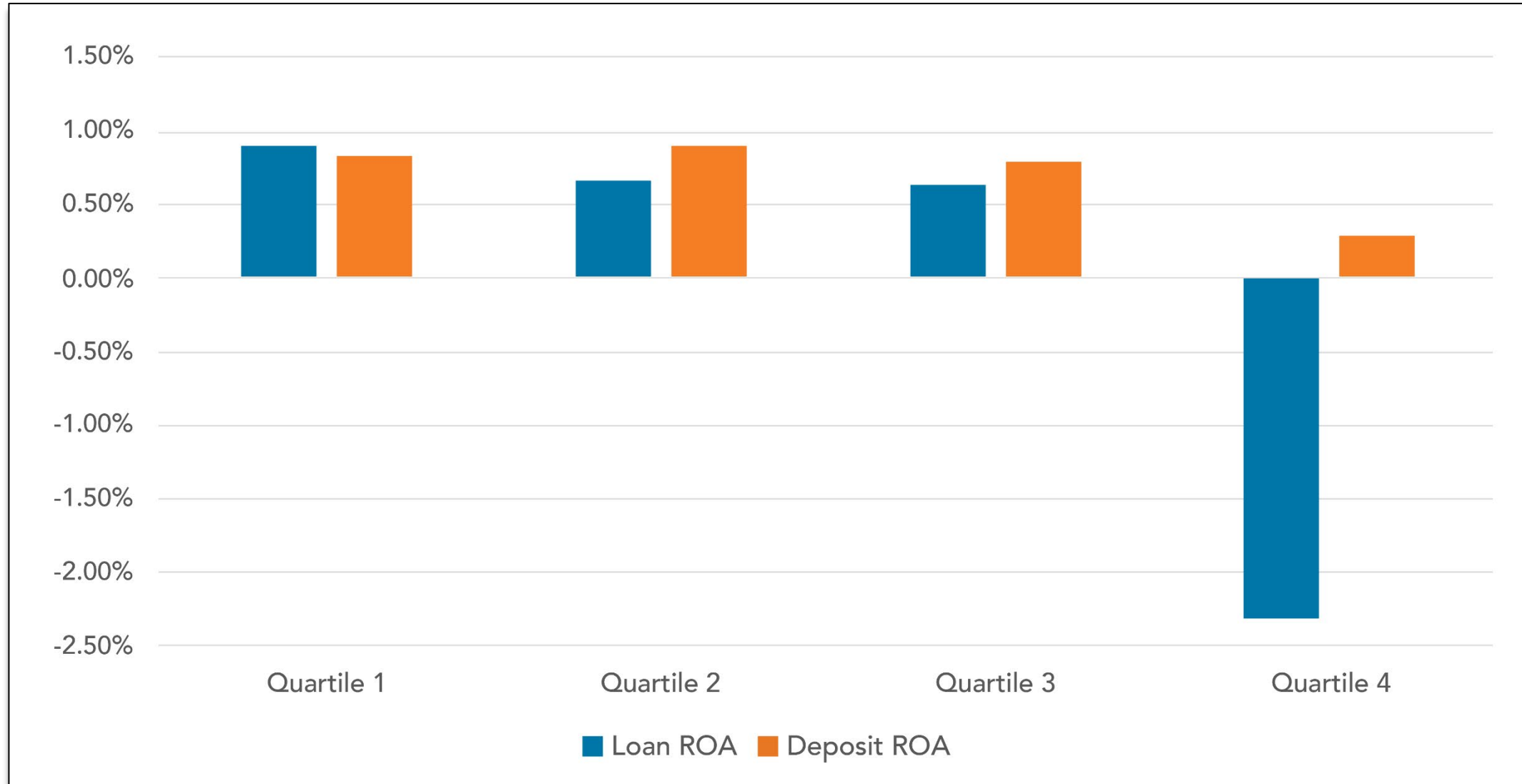
# Consistency Bank

RAROC by Customer Profitability Quartile



# Consistency Bank

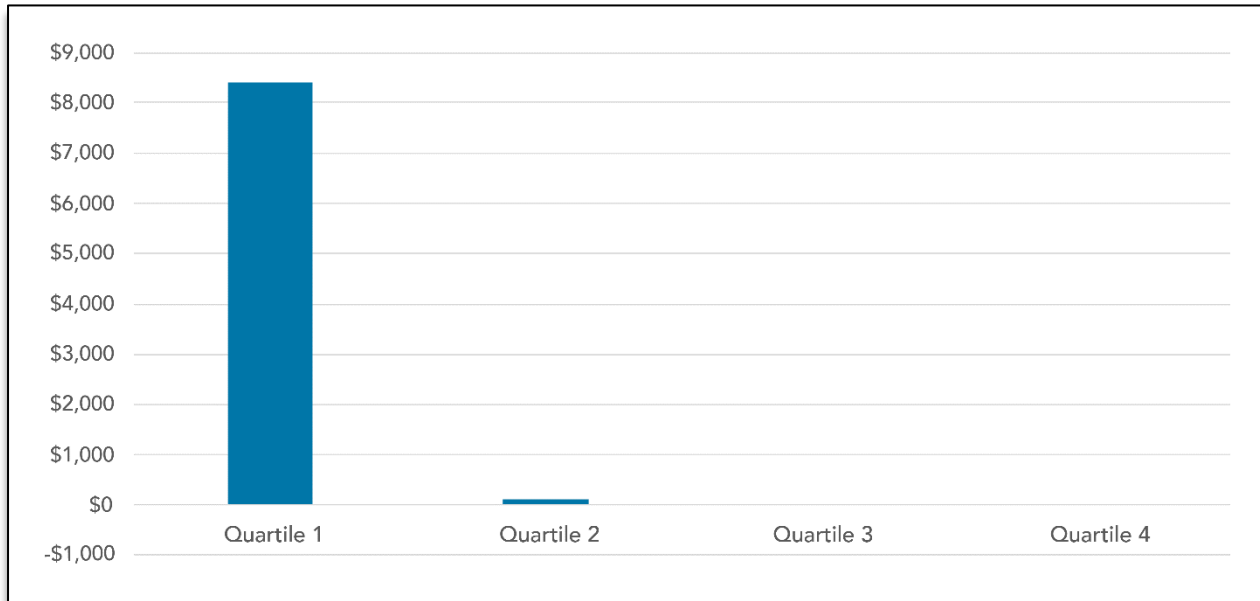
Returns by Customer Profitability Quartile



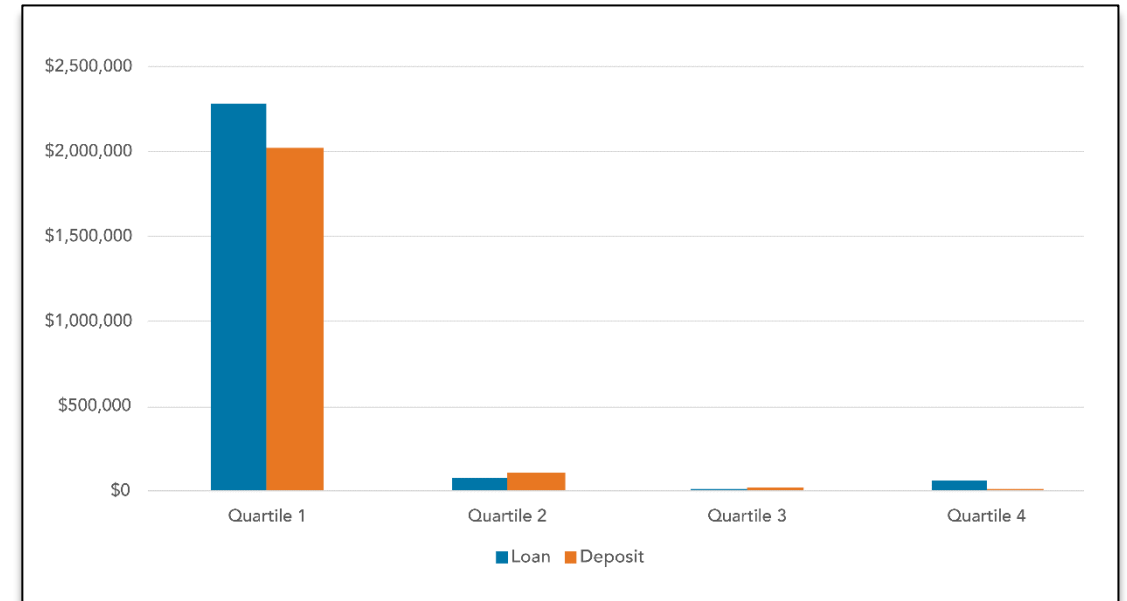
# Consistency Bank

“Whale” Driven Performance

## Average Fee Income



## Average Balances



Thank you