9 Steps to Immediate BRM Improvement

1. Assess current annual revenue value your company represent for all its current banks across all banking products;

2. Independently assess your current credit risk rating, by approximation, in order to validate and /or constructively challenge the qualification of the bank;

3. Independently assess the capital requirement under the Basel Rules specifically applicable to your situation associated with the current revenue value;

Result:
Know objectively where you stand today towards each of your banks

4. Isolate your own contribution to the overall shareholder´s return of each bank;

5. Assess the Service Quality of each bank in a tailored survey;

6. Assess your bank on KPI´s that are relevant for you, as in:
   - overall operating costs (including bank staff compensation);
   - bank shareholder return requirements;

7. Define the optimisation strategy:
   - define Suppliers - how many banks to work with?
   - which banks are preferred suppliers?
   - how to divide the business across the defined banks;
   - define most attractive terms and conditions as basis of co-operation;

Result:
Establish whether for your bank you are "mittel. (punkt)" or "mittelpunkt"

8. Execute & achieve sustainable win-win;

9. Continuously monitor and improve.

Vallstein Clearly Better Banking
Vallstein Headquarters Aeschenvorstadt 71, CH-4051 Basel, Switzerland
+800 33 00 33 11 info@vallstein.com www.vallstein.com