

# Strategy: One Page Strategic Plan

Organization Name: ABC Bank

## People (Relationship Drivers)

### Employees

1. Employee Satisfaction
2. 80% As and Bs
3. Training Hours

### Customers

1. Avg Products per Customer
2. Customer Satisfaction (NPS)

### Shareholders

1. ROE >12%
2. Year over Year Growth
3. Annual dividends

CORE VALUES/BELIEFS (Should/Shouldn't)
Integrity
Community
Teamwork
Focus on customer
Results oriented

Purpose (Why)
To help our customers achieve their dreams
Actions To Live Values, Purpose, BHAG
1 Kelly schedule daily executive huddle and weekly exec team meeting 2/18
2 James to do start, stop, keep survey twice a year 6/30
3
4
5

TARGETS (3-5 YEARS) (Where)
Future Date: 12/31/15
Assets: \$320MM
Region 1 Loans \$150MM
Region 2 Loans \$110MM
Capital >10%
ROA 1%
Sandbox
Consumer and small business in {Region 1} and {Region 2}
Key Thrusts/Capabilities 3 – 5 Year Priorities
1 Improve Region 1 branch performance (all profitable) and improve efficiencies/talent
2 Upgrade Region 2 with quality talent and add branch
3 Develop business banker/commercial lending capabilities
4 New products, pricing, packaging to respond to regulatory/market opportunities
5 Great systems and processes

GOALS (1 YEAR) (What)
Yr Ending 2011
Assets: \$175MM
Loans: \$105MM
Deposits: \$175MM
Capital 10.5%
ROA 0.56%
Key Initiatives Annual Priorities
1 Grow Region 2 Matt
2 Improve branch performance Karen
3 Update/adjust product offering, pricing & packaging Joan
4 Quality loan growth Dave
5 Process/systems improvement Beth

Core Competencies
C&I lending
Charging & collecting fees
Good regulatory relationship
Good deposit base
Using technology

Profit/X
Profit per primary relationship
BHAG®
\$500 in profits per primary relationship by 2020

Brand Promise KPIs
Refund %
Brand Promises
Money back guarantee
Fast turnarounds
Executive team access

Critical #: People (B/S)
Avg of 2.3 products per customer
2.1
Between green & red
1.9
Critical #: Process (Loans)
\$110MM
\$105MM
Between green & red
\$98MM

### Strengths

1. Good branch network
2. Stable ownership
3. Strong capital

### Weaknesses

1. Turnover
2. Lack of sales culture
3. Lack of ownership

Your Name:

Date:

### Process (Productivity Drivers)

#### Sell

1. Pipeline of 2x Quarterly Sales Goal
2. Apptmts per Week: CRO - 8, Biz Banker-15, Branch Mgr - 5
3. 300 Leads per Qtr

#### Deliver

1. Non RE Consumer Loans decisioned < 10 mins
2. Comm LO Process <10% exceptions or rework

#### Manage Risk

1. No repeat findings
2. KRI <76%
3. NA < 1%

#### ACTIONS (QTR) (How)

Qtr #:	03/31
Assets	\$160MM
Loans	\$94MM

#### Rocks

##### Quarterly Priorities Who

1	Engage search firm & identify several candidates for Region 2	Matt
2	Define business product set, packaging & pricing	Joan
3	Create the branch performance & staffing model/ each branch analyzes top 50 accts for additional offerings	Karen
4	Define/document Business Banker/ Commercial lender model	Dave
5	Document current new acct and loan origination for consumer and commercial and sales model	Beth

#### THEME (QTR/ANNUAL)

Deadline:	12/31
Measurable Target/Critical #	\$105MM in loans

**Theme Name**  
"We're all business"

**Scoreboard Design**  
*Describe and/or sketch your design in this space*

Mad Men cocktail glass that rises as we reach our loan goal

#### YOUR ACCOUNTABILITY (Who/When)

Your KPIs	Goal
1 ROA	>.98
2 Customer visits	30
3	

Your Quarterly Priorities	Due
1 Contract with search firm	1/31
2 Offer out	3/31
3 Schedule and make customer visits	30
4	
5	

#### Critical #: People (B/S)

- ☐ Green ☐ Red  
☐ Yellow Between green & red  
☐ Red

#### Critical #: Process (P/L)

- ☐ Green \$100MM  
☐ Green \$98MM  
☐ Yellow Between green & red  
☐ Red \$95MM

#### Celebration

Mad Men Party

#### Critical #: People (B/S)

- ☐ Green ☐ Red  
☐ Yellow Between green & red  
☐ Red

#### Critical #: Process (P/L)

- ☐ Green ☐ Red  
☐ Yellow Between green & red  
☐ Red

#### Opportunities

1. Fee income
2. Region 2 area growth
3. Can develop their people

#### Threats

1. Legislation
2. Credit Unions
3. Regulatory enforcement
4. Talent pool