



Discussion:

How can lenders add value to the small business relationship

Panelists



Donald Gibson | President & CEO – **BOGC**

- Former NYBA Chairman



Allen Austin | VP - **BOGC**

- Director of Cash Management & Administration

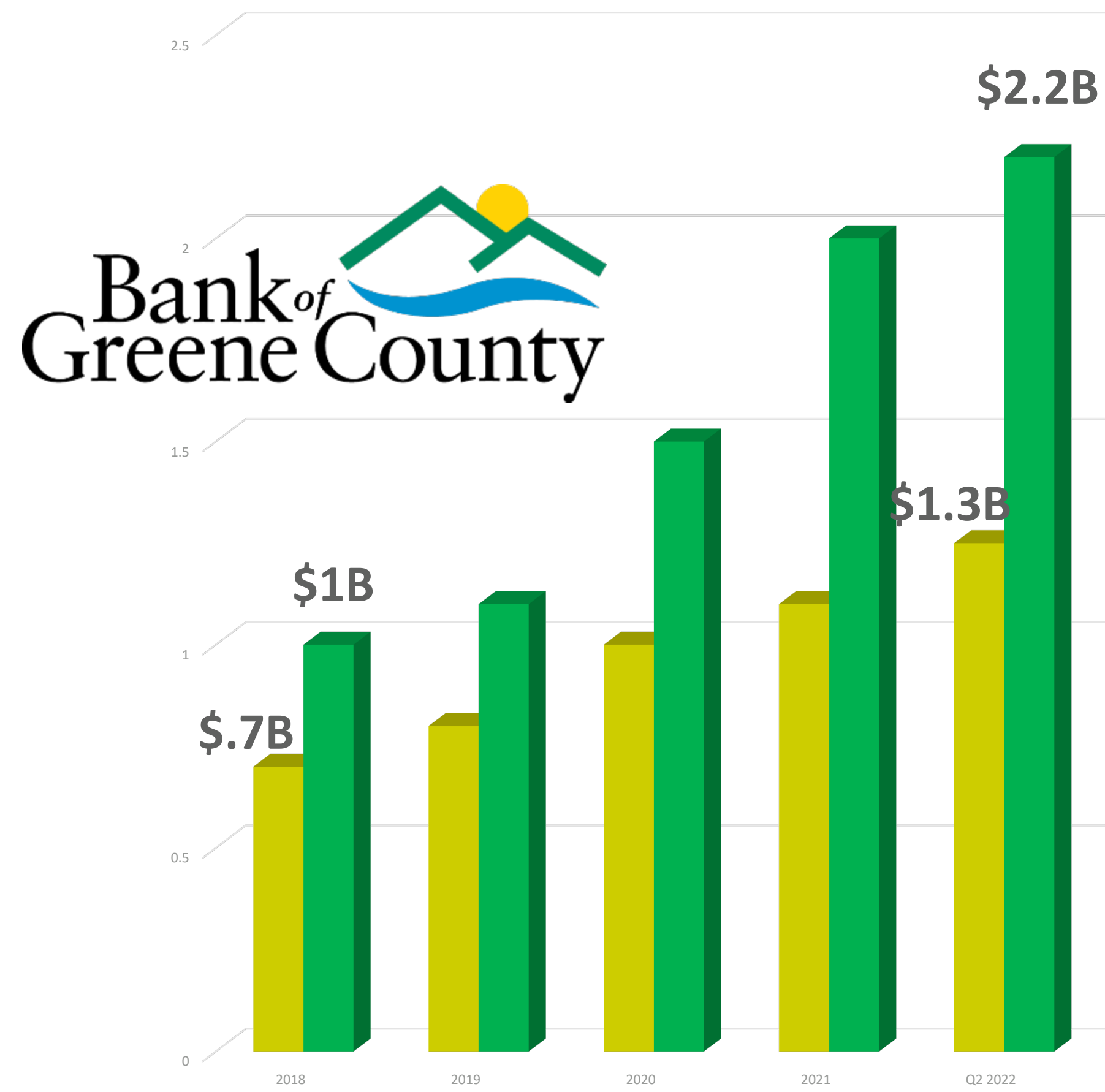
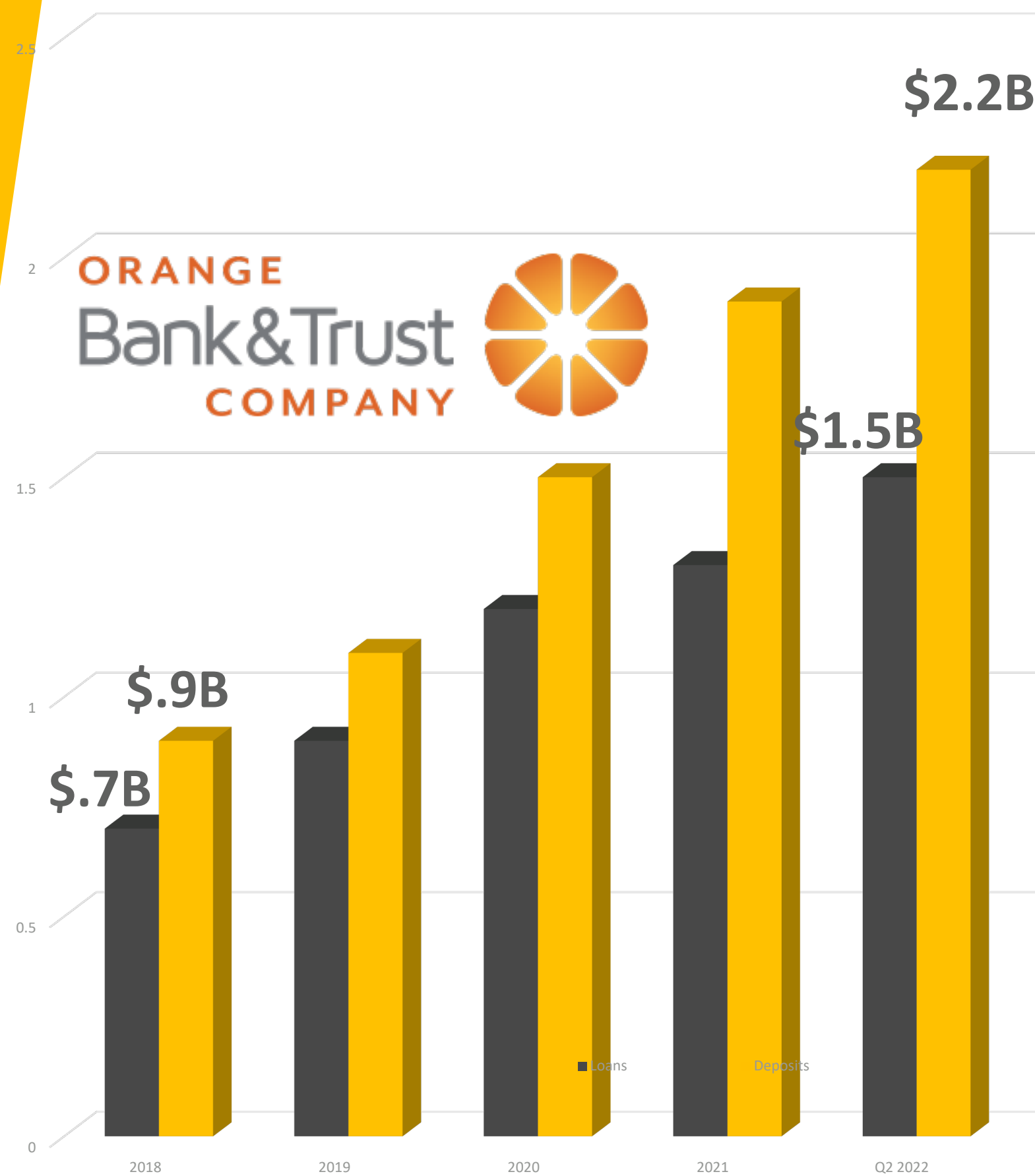


Anthony Pili | SVP - **OBT**

- Director of Cash Management

3.5 Year Organic Performance

Presenters View: Adding Value = Outperformance

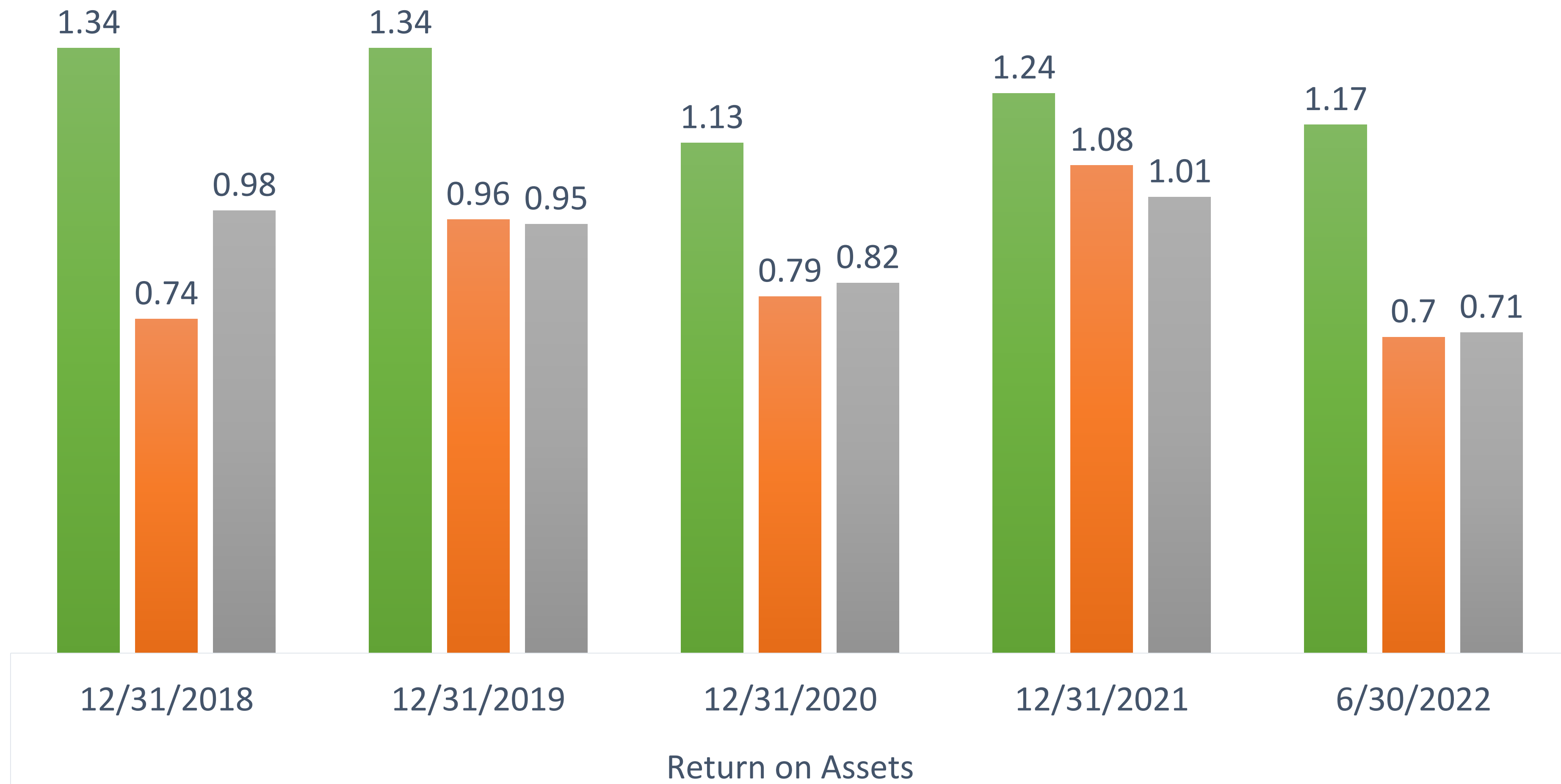


Outperforming the competi

Presenters View.

Return on Assets

■ BOGC ■ OBT ■ Peers

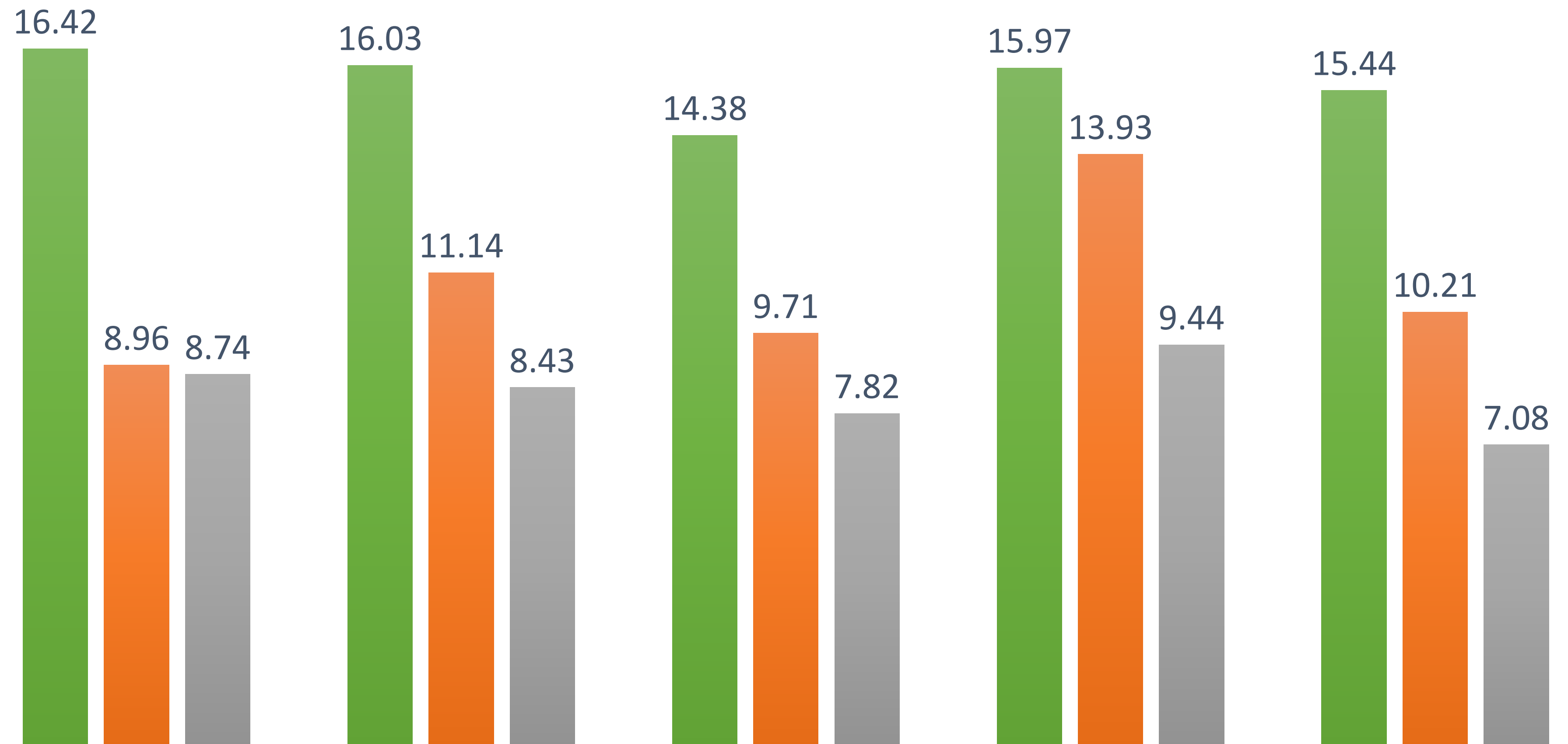


Outperforming the competi

Presenters View.

Return on Equity

■ BOGC ■ OBT ■ Peers



12/31/2018

12/31/2019

12/31/2020

12/31/2021

6/30/2022

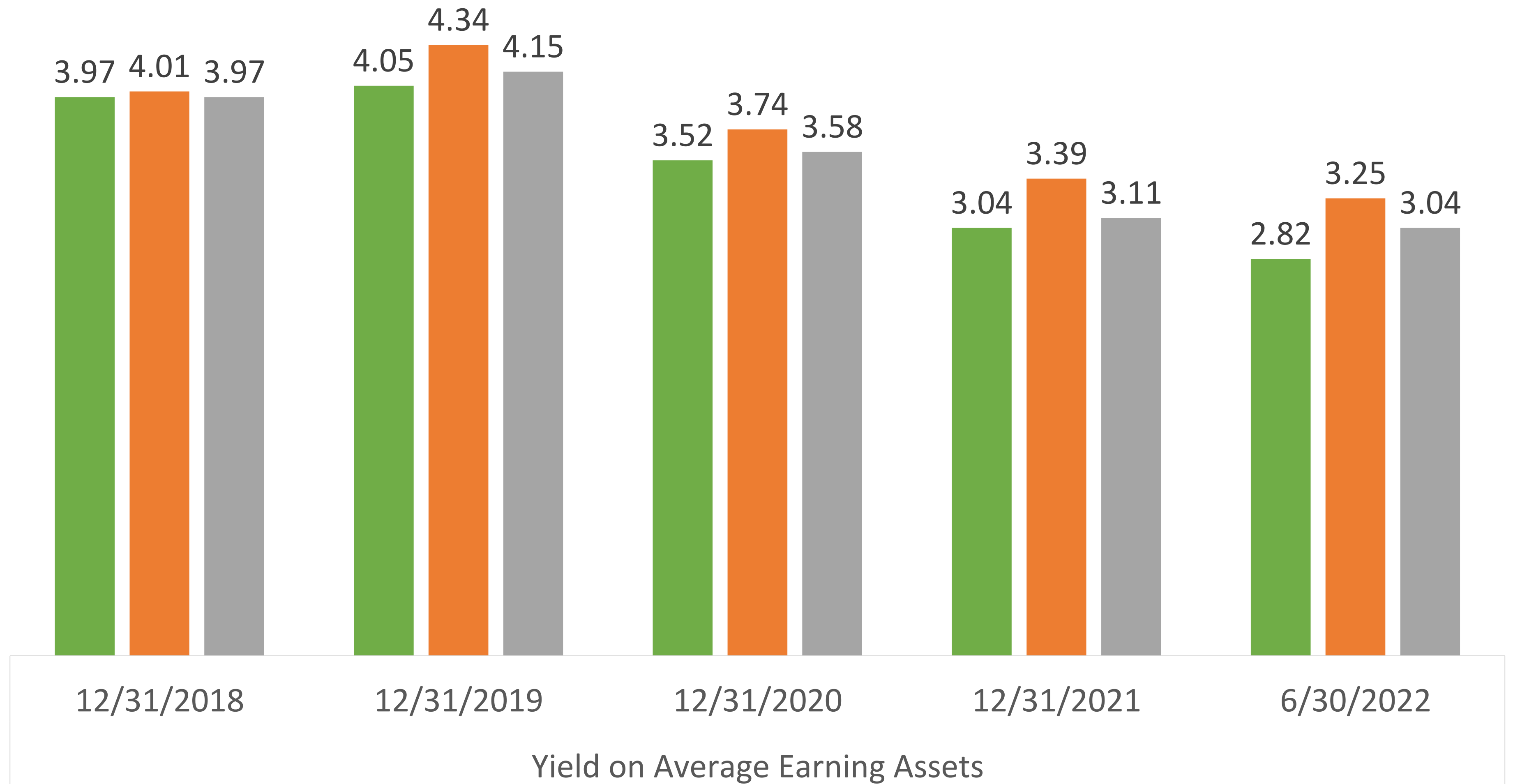
Return on Equity

Outperforming the competi

Presenters View

Yield on Average Earning Assets

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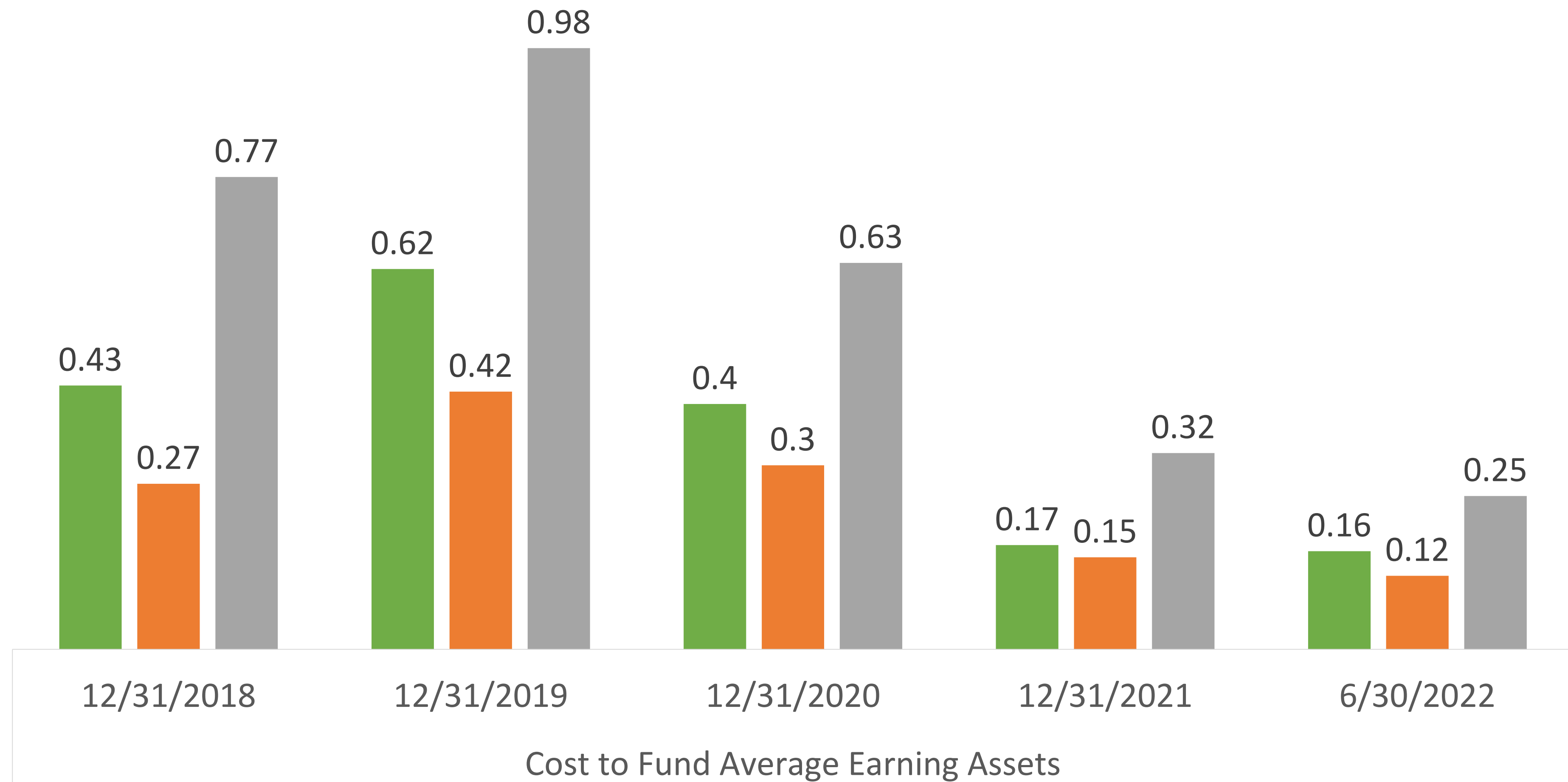


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Cost to Fund Average Earning Assets

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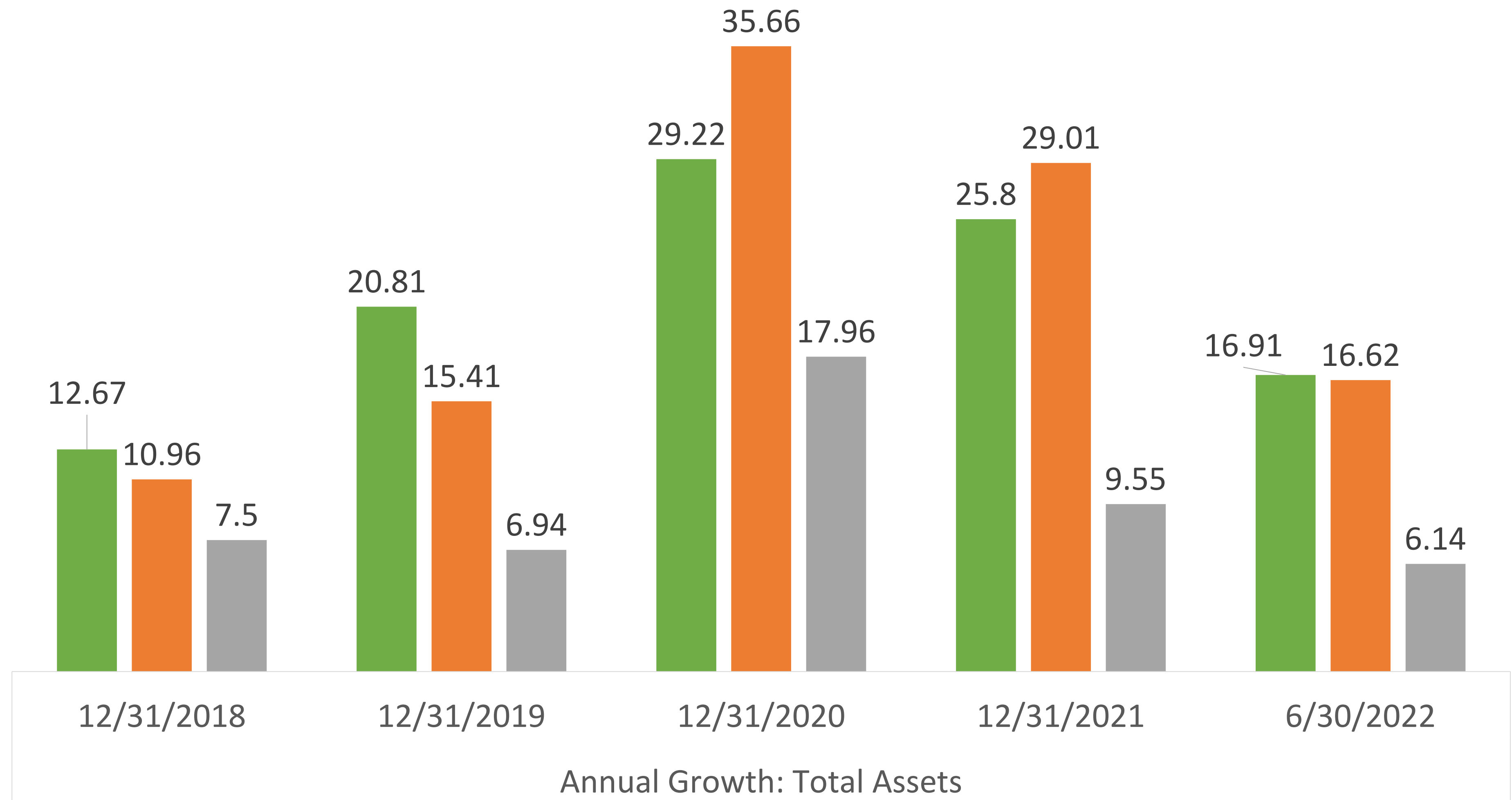


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Presenters View

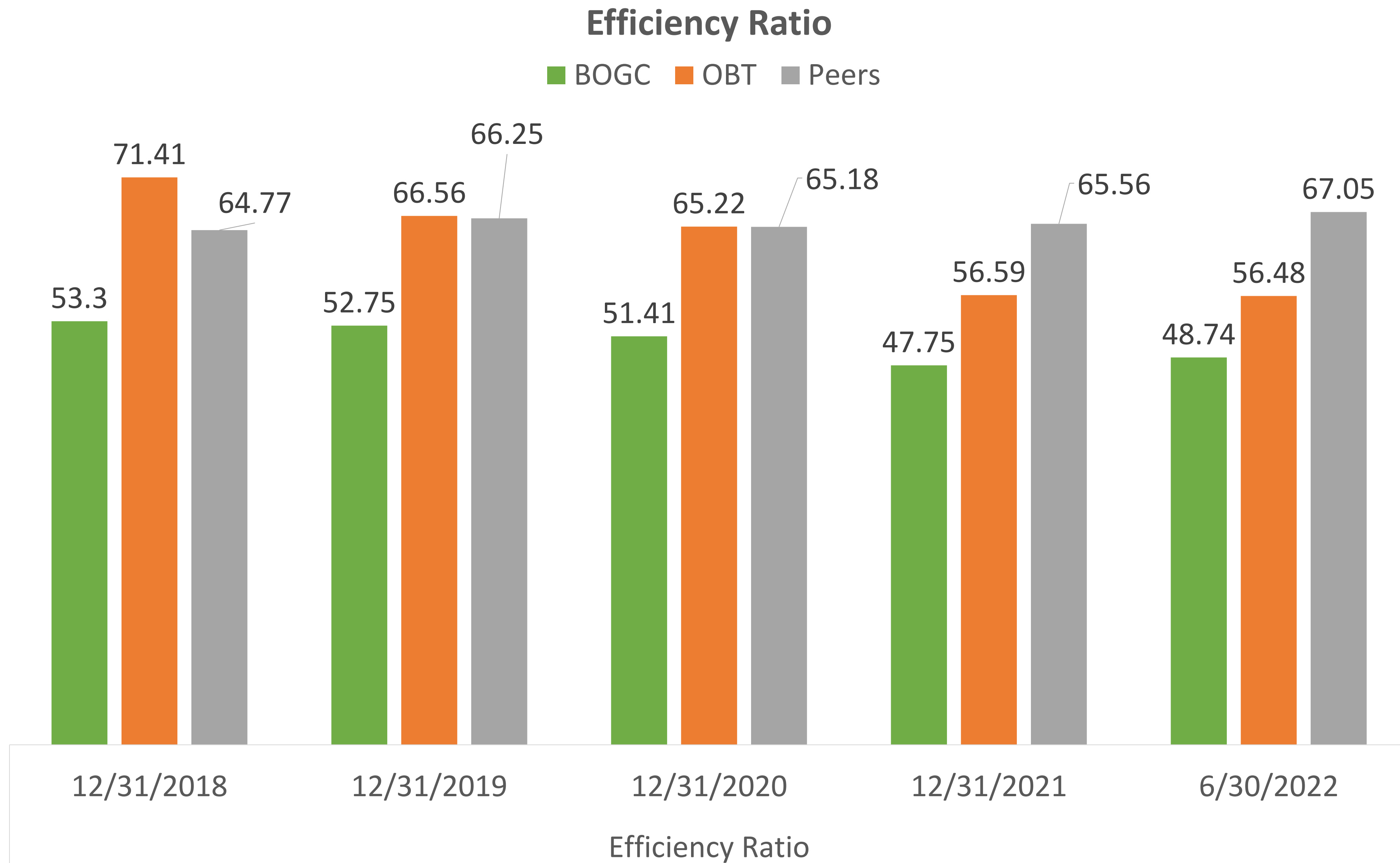
Annual Growth: Total Assets

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Presenters View

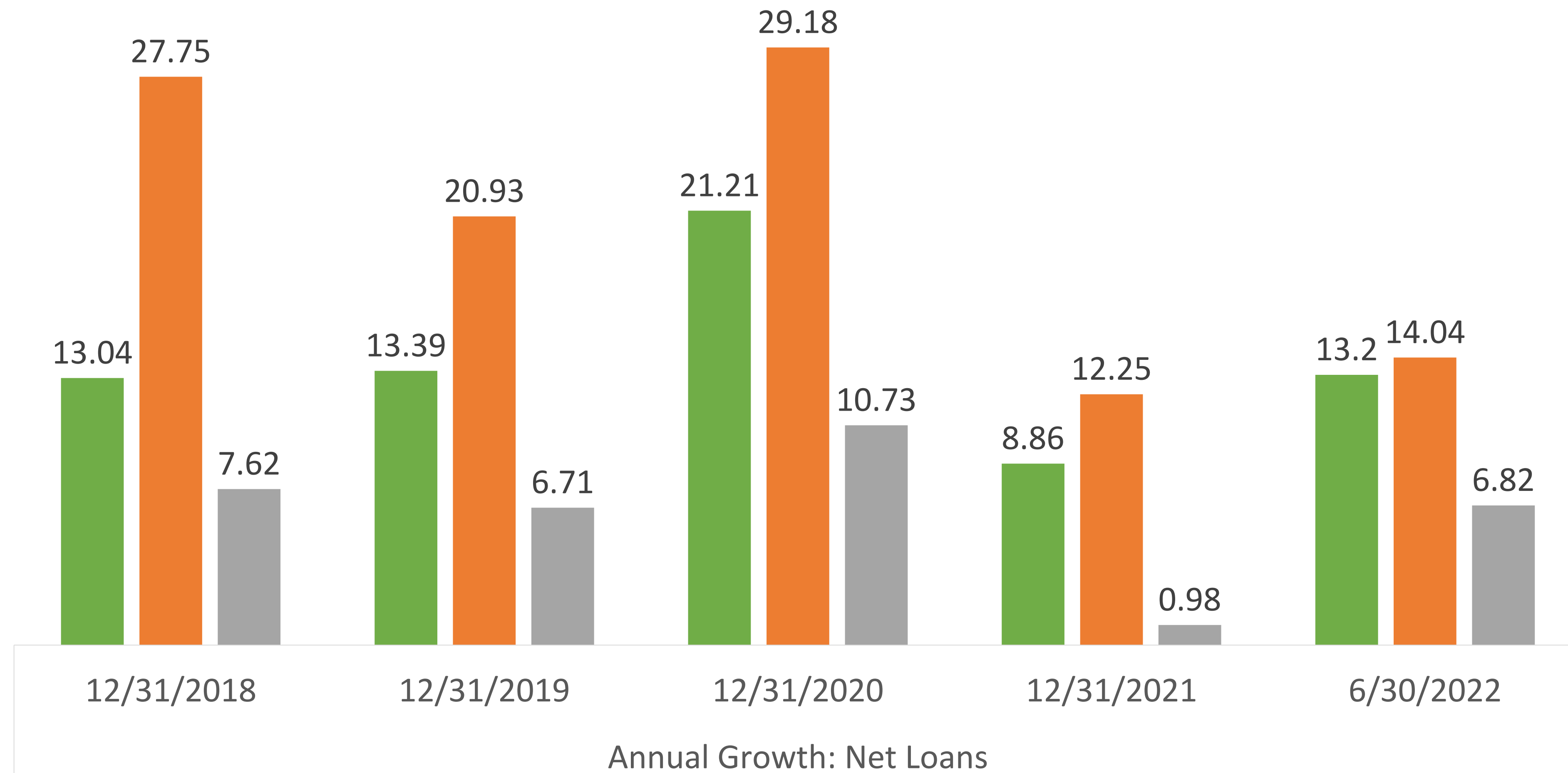


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Presenters View.

Annual Growth: Net Loans

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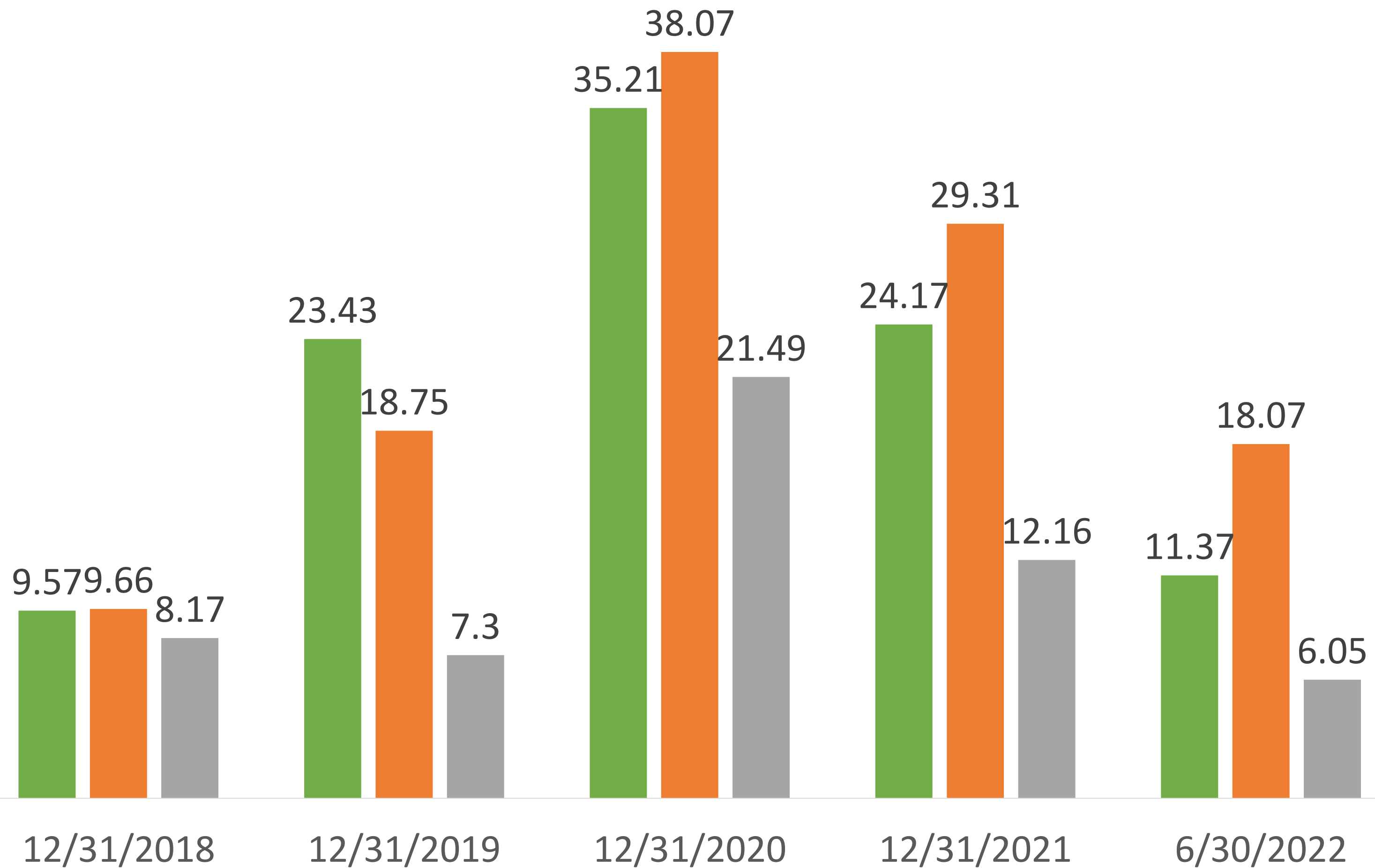


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Presenters View

Annual Growth: Total Deposits

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Annual Growth: Total Deposits



Bronx Banker

Banker or Lawyer

Adding value as a lender

1. Prep for, research, and personalize every sales call
2. Know your customer's customers.
3. Share insights your customer can't find anywhere else.
4. Stay abreast of the industry and the economy as a whole, and share key learning with your customer.
5. Know what the personal and professional goals are of the person you're dealing with and the company they represent.
6. Demonstrate integrity and leadership in everything you do and say. No surprises!
7. Be the expert or the point person with your own company for the customer.



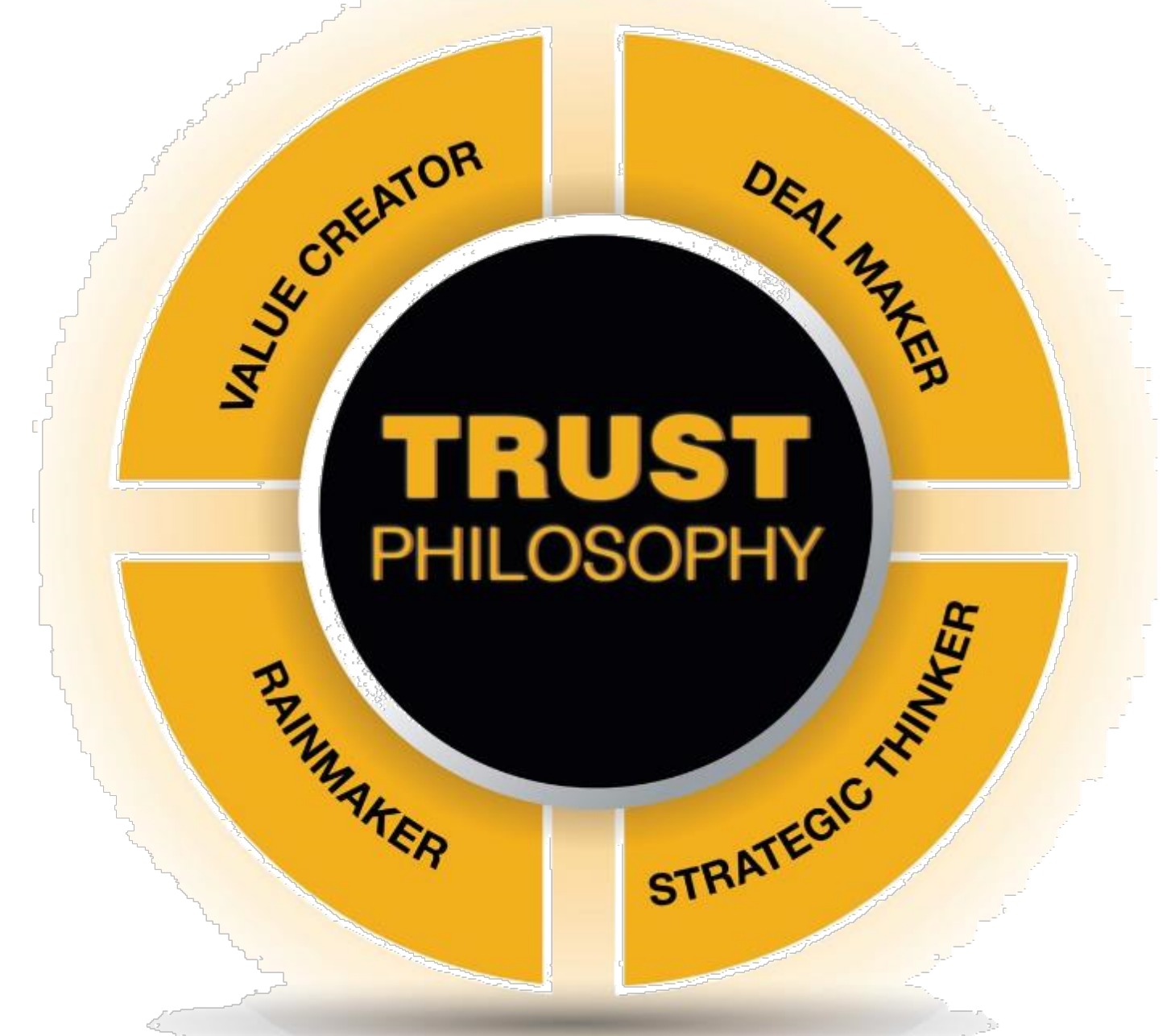
Trusted Advisor

A **trusted advisor** is a company or individual that's given a seat at the customer's table. Instead of being just another vendor or potential vendor, a trusted advisor often helps with strategy, appraises clients of industry trends or competitive threats, or guides critical decisions

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ATTRIBUTES OF A TRUSTED ADVISOR



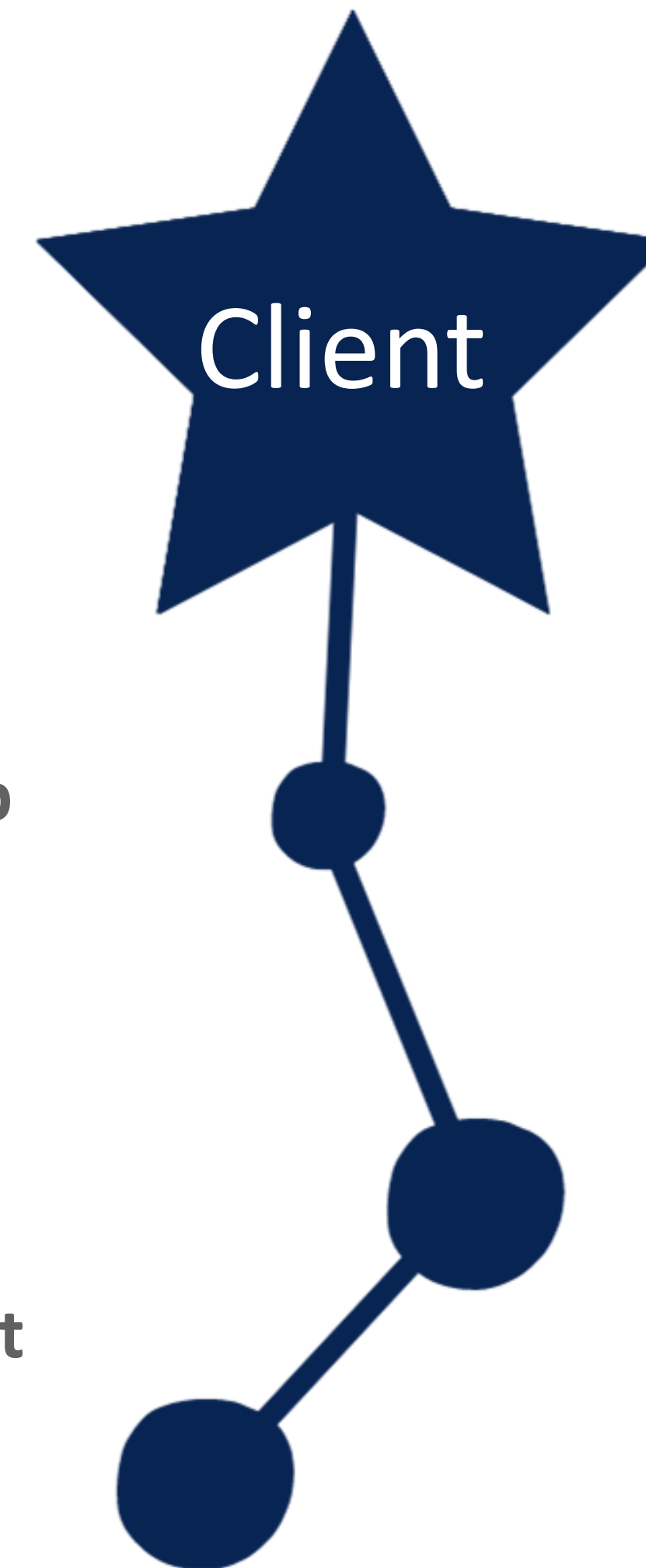
Obstacles in becoming a TA

1. Focusing more on your own goals and needs than your customers'

2. Not investing enough time and other resources into the relationship

3. Emphasizing sale over service

4. Failing to demonstrate your industry expertise



What do customers want

Convenience

To feel valued

To simplify their lives and feel “in control”

To have confidence any problems will be resolved quickly and fairly

Sell the whole package!

Long term, sustainable growth, requires deposits too!

The more products and services the customer has with the bank, the longer they'll stay... sell the deposits as part of the deal

Cash management, treasury management, investment services make loans, and deposits sticky

Cross selling adds bigger value than rates

Tell them what you can't do

Every bank can't be the best at every thing

Be straightforward – tell them what you're not good at

Feedback on the entire process

Communicate

Communicate your expectations for the whole bank, cross departments.

Don't screw it up, please!

**Enhancing Shareholder
Value**

Increase earnings per share

Maintain adequate return on equity

Maintain safety and soundness

Take home questions?

How dynamic is our customer experience?

What are the metrics that really matter for our bank?

Can we make "hurry up and wait" work?

Thank you.

Questions?

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