



**Success Story:** Consumer Bank Expansion

**Client Classification:** German Consumer Bank

**Service Category:** Cost Transformation, Operational Strategy, Change Management, Performance Management

**Situation:**

This German Consumer Bank subsidiary of a major International Financial Services Company was underperforming versus its peer group in new revenue generation and efficiency rating. The parent requested The LoBue Group to conduct a Bank wide BPR program with focus on productivity improvement and volume growth.

**Recommendations:**

Centralize all in-Branch operations and service functions and re-orient branches as sales outlets. Re-engineer all support functions for efficiency. Improve loan cycle times to be best in country.

**Results:**

Overall, the program goals in efficiency, service and sales were exceeded

- Program produced a 21.5% reduction in staff and associated expenses
- New loan volumes increased by over 15% in first year.
- Cycle time for new loans decreased from over 10 days to 3 days, achieving “Best in Class” performance.
- Efficiency rating improved from below peer group to top quartile.

**OFFICE LOCATION**

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