



### Case Example

#### Retail banking

<p><b>Client Situation</b></p>	<ul style="list-style-type: none"> <li>The client is a major French retail bank, with 6,5 bio € turnover. It is a well-established cooperative institution (with 26 million registered customers – 5 only active) that operates mainly in France. It is historically specialised in savings management – 2<sup>nd</sup> largest distributor of savings products - and 270 bio€ assets under custody. It ambitions to become a universal bank and to address / strengthen new businesses such as corporate, private and investment banking.</li> </ul>
<p><b>Important Issues</b></p>	<ul style="list-style-type: none"> <li>The holding company had recently set new strategic orientations to the retail bank (strengthening its leadership in mass savings management, focusing on Juniors market, trying to differentiate with new services and balancing its businesses with increasing Credit operations)</li> <li>Within this frame, the company had redesigned its organisation towards more efficiency.</li> </ul>
<p><b>Activities</b></p>	<ul style="list-style-type: none"> <li>Performing a thorough mapping of all activities of the private retail Department</li> <li>Re-focusing of projects and activities towards new strategic goals and more efficiency</li> <li>Sizing resources of new departments (HR and budgets)</li> <li>Reengineering of Client Communication service and of other processes</li> <li>Organizing the roll out of a large scale distribution project, including the defining the conditions for deployment at a regional level and related monitoring key indicators</li> <li>Coaching of a top management seminar</li> </ul>
<p><b>Benefits Delivered</b></p>	<ul style="list-style-type: none"> <li>Made effective the change of organisation</li> <li>Re-focused resources on key objectives with no lay off, rationalised some like Direct Marketing activities</li> <li>Fostered the emerging of operational plans</li> </ul>