

# Essential solutions for community banks and credit unions.

## Columbia Bank customer experience: August 2018

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**Customer Name:** Columbia Bank

**Asset Size:** \$6.3 Billion as of Q2 2018<sup>1</sup>

**Number of Branches:** 49 as of Q2 2018<sup>1</sup>

### How Columbia Bank increased efficiency and effectiveness by implementing branch scorecards from **SNL Banker**.

Scorecards are widely used in the banking industry to monitor an organization's most important goals. However, the process by which organizations create scorecards often varies just as widely and can create inefficiencies that are time-consuming and complex to resolve.

**Client Pain Points:** Columbia Bank was expanding into multiple markets. This created a new challenge: how to streamline the production and reporting of branch scorecards in different markets with varying targets. Additionally, they needed to compile data from multiple sources and flexibly adjust goal components in response to trends in performance during the year.

**Current Process:** Columbia Bank's current scorecard process was cumbersome, requiring significant effort in time and resources from the sales management team. Multiple spreadsheets were compiled every month from multiple sources, including sales, referrals and core data by a full-time employee (FTE).

**The Solution:** SNL Banker, a solution for community banks and credit unions by S&P Global Market Intelligence, provided a new scorecard template to accommodate Columbia Bank's need for multi-purpose uses and measures. The features of the template provided much-needed efficiency and transparency, including:

- Customizable goals, thresholds, and weighting for each metric
- Groupings of goals for application across different users
- Options for goals and tracking at branch level and/or officer level
- Automatic update with actuals where available
- Manual input of actuals as needed
- Ability to change goals or add metrics at any time during the year
- MTD, QTD, and YTD measures

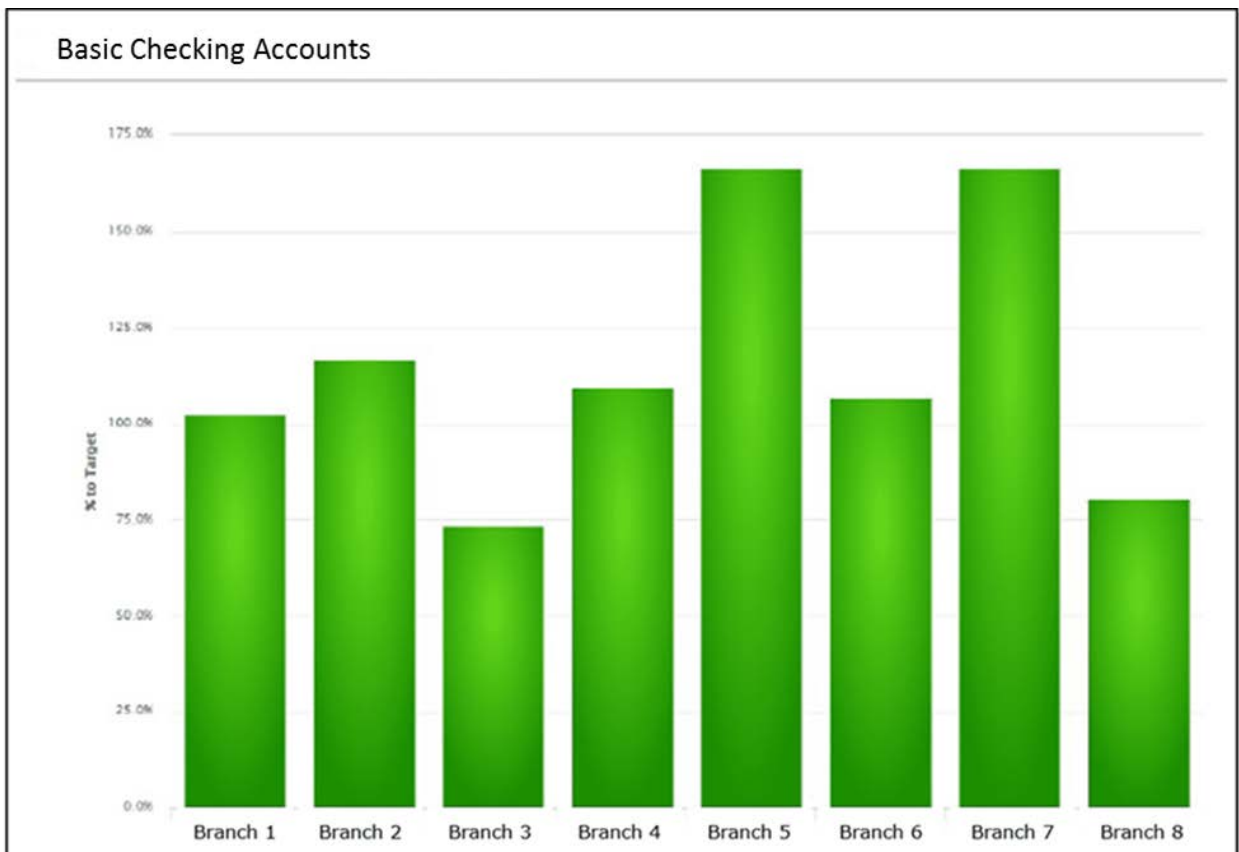
Columbia Bank was able to create a comprehensive scorecard dashboard illustrating performance for each metric by branch, plus a “partner report” providing further insight, such as a list of new accounts opened. This allows branch managers to see performance drivers with daily updates directly from SNL Banker.

Examples of the scorecard reports:

Basic Checking Accounts ← Goals are provided as a new dimension (hidden in this report as a filter)

Measures

Organization	2017 Q2		2017 - Q2		Scores				
	QTD Target	Deposit Count	% to Target	Goal Weight	Threshold	Target	Stretch	Raw Score	Final Score
Branch 1	39	40	102.6 %	20 %	85 %	100 %	150 %	21	21
Branch 2	30	35	116.7 %	20 %	85 %	100 %	150 %	23	23
Branch 3	60	44	73.3 %	20 %	85 %	100 %	150 %	15	0
Branch 4	21	23	109.5 %	20 %	85 %	100 %	150 %	22	22
Branch 5	9	15	166.7 %	20 %	85 %	100 %	150 %	33	30
Branch 6	15	16	106.7 %	20 %	85 %	100 %	150 %	21	21
Branch 7	30	50	166.7 %	20 %	85 %	100 %	150 %	33	30
Branch 8	36	29	80.6 %	20 %	85 %	100 %	150 %	16	0



Source: S&P Global Market Intelligence. Images for illustrative purposes only.

**Key Benefits:** With the implementation of this scorecard template, Columbia Bank can now report progress throughout the month with minimal manual effort using the comprehensive dashboard. Columbia Bank management as well as end users can allocate their time towards acting on the information being provided; as opposed to spending the effort on report creation.

From a management standpoint, the benefit is knowing what branches and individuals are driving bank growth.

Can your scorecard reporting process use a tune-up? If so, please contact an SNL Banker Business Intelligence Advisor today at +1 888-219-6822, [SNLBanker.Support@spglobal.com](mailto:SNLBanker.Support@spglobal.com), or visit: [spglobal.com/SNL-Banker](http://spglobal.com/SNL-Banker).

*Disclaimer: The views expressed by Columbia Bank are their own and not necessarily the views of S&P Global Market Intelligence. Columbia Bank is not an affiliate of S&P Global Market Intelligence.*

<sup>1</sup>Source: S&P Global Market Intelligence, August 29, 2018

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