

# Strategy Formulation

## Enhanced Servicing Capabilities | Syndicated & Participated Loans



### Situation

The Commercial Bank Operations Servicing Group of a \$211 billion national bank strategically planned to focus efforts on expanding and enhancing their servicing capabilities. SolomonEdwards was engaged to assist with the strategy formulation for syndicated and participated loans, both from an agent/lead and a member/participant perspective. The bank had been experiencing system, process and resource difficulties in originating and servicing the current portfolio of less complex participations purchased and sold; addressing the very small current portfolio of agent deals was extremely difficult.

### Solution

SolomonEdwards moderated facilitated sessions with work stream stakeholders to walk through current processes and perform formal analyses of workflows. The objective of these sessions was to document current state and then determine future state. Additionally, all related issues and current gaps were identified. This included a gap analysis of 100+ issues and current “as-is” workflow of 35+ pages. SolomonEdwards analyzed over 100 gaps to build the future state. The future state process solution recommended the Bank reengineer the syndications process to move the responsibilities to a central group: Loan Syndications Administration.

### Results

- Developed high-level technology business requirements needed to support future state.
- Provided gap analysis of current state to future state related to process and technology requirements.
- Recommended process, organizational and/or technology changes to support future state.
- Provided guidance to the development of a high-level project plan to close gaps described above.
- Provided guidance to the development of short-term strategies for servicing pending volume ramp-up.



**INDUSTRY:**  
Banking



**DEPLOYMENT:**  
Team

**SERVICES:**



Business  
Transformation

*Business Process  
Optimization*

*BFS-Loan Origination &  
Servicing*