



KIRANanalytics
SUMMIT 2018

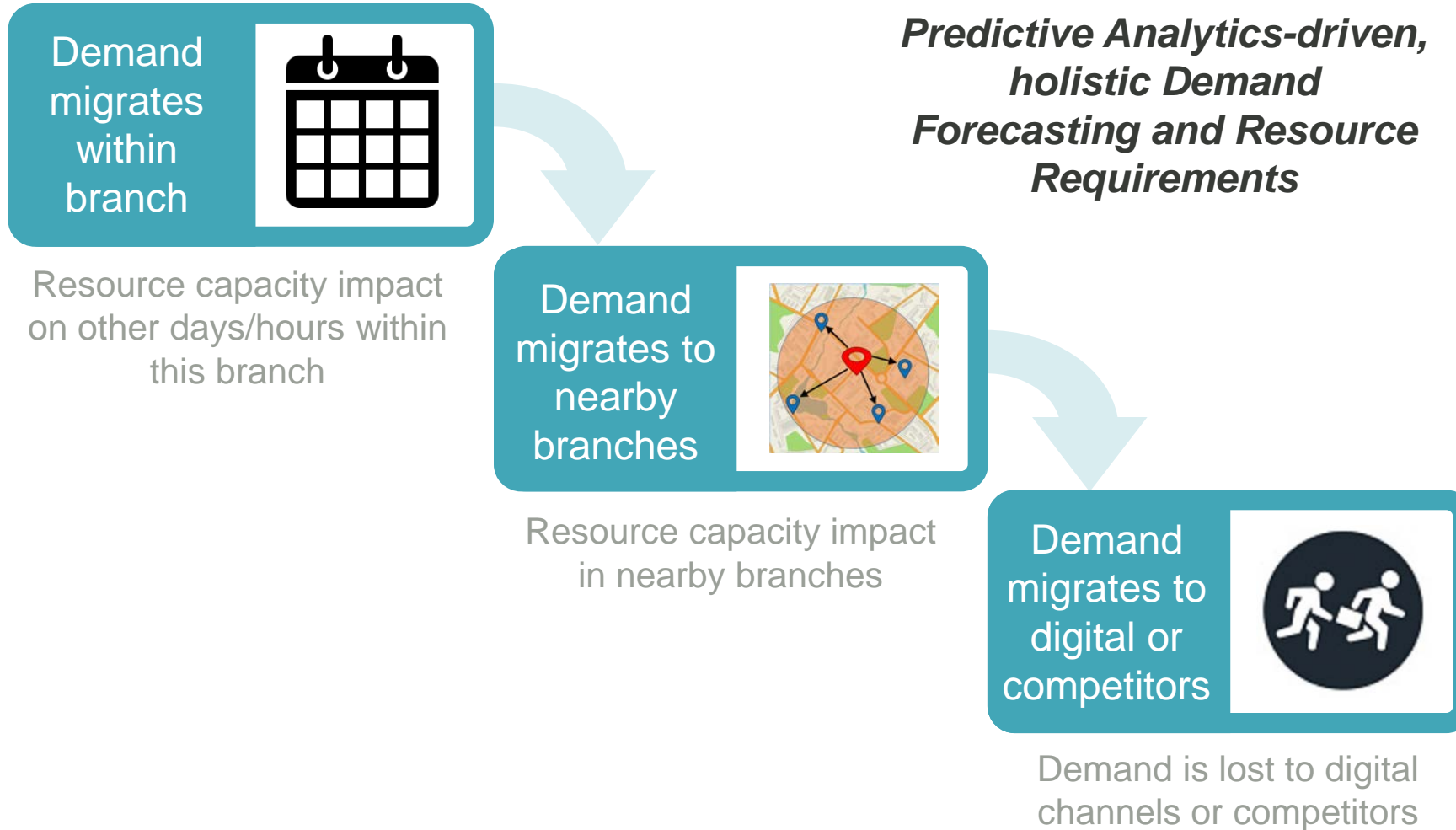
SEPTEMBER 13-14 | LA JOLLA, CA

Panel Discussion – Hours Optimization

Stephen Griffin – Regions Bank

Serkan Kefel – Kiran Analytics

Fresh Approach



Sample List of Analytics-Based Branch Clustering Factors

Market	Market Total Active Branches with Deposits 2015
	Market Total Active Holding Companies
	Market Consumer Loans 2015 (\$000)
	Total deposits 2015
Branch	Branch Format
	Branch Age
	Number of Branch ATMs
	Branch Deposits 2015
	Baseline Transaction Volume
	Baseline Sales Volume
Area Demographics	Total Population
	Median Home Value (dollars)
	Civilian employed population 16 years and over
	Median earnings (dollars)
	AGE - 35 to 44 years
	AGE - 65 years and over
	Bachelor's degree or higher
	Percent Total ESL
	Urbanity Index
	Total Housing unit
	Percent of renter-occupied over total housing unit

Data Source:
Branch attributes,
FDIC Deposits
Data, Census
Data

Branch Hours-Execution Plan

1 Meetings, Data and Development

- Plan developed with Kiran to execute an hours study on our markets.
- Weekly meetings held to understand data needs and discuss priorities around the plan and bank strategy
- Data gathering occurs and Kiran begins analysis on the parameters established

2 Results Gathering

- Kiran provides data back with results outlined as follows
 - Current vs Future Hours
 - Summary of changes including hour savings
- Results validated by Regions
 - Spot check several markets based on size and urbanicity
 - Report back and adjust if needed
 - Adjust / Begin Roll Out

3 Education / Roll Out

- Educate changes to
 - Key Executives
 - Geography Management Team
- Information Covered
 - Saturday DT Only Hours
 - Outlier Configurations
 - Total Hour Configuration Impact
- Provide Regional hours data
- Schedule follow up meetings for review / questions

4 Operations and Signage

- Establish final hours file
- Finance will calculate financial impact
- Marketing will order signage packages \
- Branch Delivery will begin operational stage
- Signage Packages delivered to branches

5 Staffing Model Impact

- Staffing model run for 2019 will take into account new hours
- Partner with Finance as we understand the constrained budget
- Target date for preliminary results, last week of September

6 Implementation

- Branch Communications with the geography leadership begin in September / October
- Company wide announcement and full communication plan in Q4 2018
- Changes begin Jan 2, 2019

Panel Discussion – Hours Optimization

What were the initial goals of this project, and how did they evolve?

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What is the added value the Hours Optimization project brought to the organization?

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What were the key challenges and lessons learned?



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Thank You!