# Relationship Management for Bankers

Building Trusted, Strategic Partnerships

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## Course Objectives

- 01 Understand strong banker-client relationship components
- 02 Use needs-based conversations to uncover priorities
- 03 Position yourself as a trusted advisor
- 04 Maintain and grow client relationships over time
- 05 Handle difficult conversations timely and productively

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## Relationship Banking vs. Transactional

- Transactional: Product-focused, task-based and rate driven
- Relationship: Long-term guidance and strategy
- Trust drives loyalty over time

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# BE PREPARED!

## 3 Main Sources of Sales Growth

**Current Clients:**
Generate 50% of new business
Deals close in < 6 months
***Requires more attention***

**Centers of Influence:**
Generate 30% of new business
Deals close 6 -12 months
***Requires more time***

**Prospects:**
Generate 20% of new business
Deals close 12- 24 months
***Requires added skill***

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# BE PREPARED!

## The Call List

- **Clients**
  - Key Customers - *heavy use of most of your products/services*
  - High Potential Customers- *heavy use of one product/service*
  - *Who do you do business with that is a good prospect for us?*
- **Prospects**
  - Key Prospects - *look like top customers*
  - High Potential Prospects - *don't know yet*
- **COI's**
  - Key COI's – *already a proven referral source*
  - High Potential COI's – *no relationship or referrals yet, but look like current COI's*


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# BE PREPARED!

## Tracking

- ✓ Outlook
- ✓ Excel
- ✓ ACT
- ✓ Internal CRM

- ✓ Easy
- ✓ Consistent
- ✓ Public
- ✓ Inspected

**ON TARGET TRACKING**

| | Top 10 Prospects | | | PIPELINE | | | |
|---|---|---|---|---|---|---|---|
| | Prospects | Last Call | Opportunities | Deposits | Consumer Loans | Business Loans | LOBR Income |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |
| 10 | | | | | | | |
| | **Top 10 Clients** | | | **PIPELINE** | | | |
| | Client | Last Call | Opportunities | Deposits | Consumer Loans | Business Loans | LOBR Income |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |
| 10 | | | | | | | |
| | **Top 10 COIs** | | | **PIPELINE** | | | |
| | Prospects | Last Call | Opportunities | Deposits | Consumer Loans | Business Loans | LOBR Income |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |
| 10 | | | | | | | |
| | **TOTAL PIPELINE** | | | 0 | 0 | 0 | 0 |

*Use a process that is easy. Be careful not to spend all your time "serving" the process.*
*The goal is to research, call and then pick a time to follow up.*

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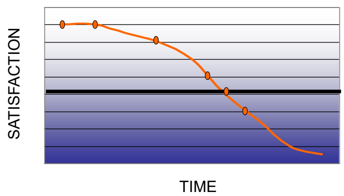
# Satisfaction Curve




- All good customers are taken
- It takes 5 calls to be top of mind
- Allocate your time where most productive
- Work the Satisfaction Curve

In tough economies, double that!

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# It Takes a Unified Team

- Clear Vision – What does success look like?
- Assessment of the Team - Who do we need on the team?
- Rules of Engagement
- Delegation/Division of Duties
- Empowerment
- Accountability - Measurement & Metrics
- Teams need to share their prospects lists with one another and activity to create a database from a knowledge standpoint

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# Needs-Based Conversations

- Ask → Understand → Recommend
- Use open-ended questions
- Focus on learning, not pitching
- Opportunities emerge naturally
- Listen more, talk less

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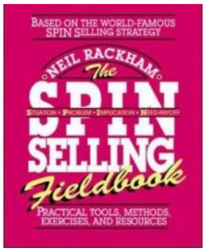
## Ask and Listen Questioning Strategy




***SPIN Selling by Neil Rackam***

- **S**ituational Questions
- **P**roblem Questions
- **I**mplication Questions
- **N**eeds Questions

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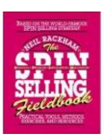
## Questioning Strategy

SPIN Selling by Neil Rackam

Situational Questions – **SALES**

- How many employees do you have?
- How long have you been in this business?
- What are your annual sales?
- How often do you turn your account payables?




Situational Questions - **SUPPORT**

- What do you need corrected?
- What happened to this account?
- How long have you worked with this customer?
- When do you need this information?

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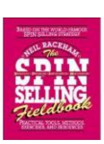
## Questioning Strategy

SPIN Selling by Neil Rackam

Problem Questions – **SALES**

- What keeps you up at night?
- Are there areas where you'd like to improve your competitive advantage?
- What are your greatest challenges?
- What's in the way of you increasing your sales/profits?




Problem Questions – **SUPPORT**

- Do you think there are deeper causes for this issue?
- If we resolved this, do you think we will reduce future challenges?
- Tell me what the end game/best scenario solution looks like to you.

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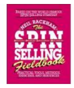
## Questioning Strategy
SPIN Selling by Neil Rackam



Implication Questions - **SALES**

- You said that you'd like to increase production. If you could do that by 20%, what would that mean to your bottom line profit?
- What would happen if you were able to add another warehouse?
- How would hiring another sales person increase your annual sales?
- What impact would it have on your growth if you had more capital for real estate investments?

Implication Questions - **SUPPORT**

- If we could create that product for you, what would that mean for the sales force?
- How would it impact you if the solution was delivered next week?
- What would the impact to the customer be if we did this? If we proposed an alternate solution?

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## Questioning Strategy
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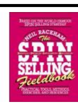

Needs Questions - **SALES**

- Are you saying that buying another tractor trailer would increase your speed to market by 2 days?
- Does that mean that you could increase your profits by 10% simply by having access to additional capital when you need it?
- If you could realize same day credit on all of your payments, would it improve your cash flow and reduce the interest you're paying on credit lines?

Needs Questions - **SUPPORT**

- So if we can create this interest plan, you could increase deposit production by 25%?
- Tell me the impact to our overall audit score if we can cure these exceptions.
- Is this the largest factor impacting your score?

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## Foundations of Strong Relationships

- Reliability and consistent follow-through
- Clear and proactive communication
- Active listening and empathy
- Understanding client goals and context
- Understand them personally as well. Kids? Where do they go to school? Sports? Travel? Hobbies?

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## Maintaining Relationships

- Regular, purposeful touchpoints
- Use CRM for tracking key details
- Blend professional + personal engagement
- Build goodwill consistently

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## Action Planning

- Select one client to focus on this week
- Identify one small, consistent action
- Consistency compounds into trust

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## Tactics and Tips

- The Daily Point System
- Marketing Ideas
- Breakfast Meetings
- Referral Networking
- Community & Board Involvement

| Action | Point |
|---|---|
| Getting a Lead, Referral, Intro to Decision Maker | 1 |
| Getting an Appointment to Meet Decision Maker | 2 |
| Meeting the Decision Market Face-to-Face | 3 |
| Getting a Commitment to Close or Advance/Action Leading to Sale | 4 |
| *GOAL: Achieve 4 points every day, 20 points every week* *RESULT: On-going pipeline and business closings* | |

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## Trusted Advisor Mindset

- Proactive insights between transactions
- Share relevant resources and trends
- Connect clients to networks and opportunities
- Be a partner, not just a provider

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## Difficult Conversations

- Listen fully, acknowledge emotions
- Clarify constraints respectfully
- Offer a path forward where possible
- Preserve dignity and trust
- Be honest and truthful, accept responsibility for errors, even if someone on your team is responsible

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