

CONTENTS

Chapter 1 - Introduction	1
<i>The Rise of the Game Changers</i>	1
<i>Can We Change the Game?</i>	4
<i>The 2007 Cornerstone Report</i>	6
<i>The Cornerstone Report Methodology</i>	10
<i>The Cornerstone Scorecard™</i>	13
Chapter 2 - Retail Delivery	21
<i>Branch Delivery</i>	21
<i>Branch Staff Allocation</i>	22
<i>Retail Administration</i>	30
<i>Direct Banking</i>	35
<i>Strategic Issues</i>	40
<i>Retail Delivery Best Practices</i>	41
Chapter 3 - Deposit Operations	43
<i>Overall Performance</i>	43
<i>Deposit Operations Analysis by Function</i>	44
<i>The Impact of Bank Size</i>	46
<i>Other Deposit Operations Performance Indicators</i>	46
<i>Deposit Operations Best Practices</i>	50
Chapter 4 - Consumer Lending	53
<i>Consumer Lending Best Practices</i>	57
Chapter 5 - Mortgage Banking	59
<i>Mortgage Banking Best Practices</i>	63
Chapter 6 - Commercial Banking	65
<i>Commercial Lending</i>	65
<i>Small Business</i>	67
<i>Cash Management</i>	68
<i>Commercial Banking Best Practices</i>	70
Chapter 7 - Loan Operations and Collections	71
<i>Consumer Loan Servicing</i>	72
<i>Mortgage Loans</i>	73
<i>Commercial Loans</i>	74
<i>Loan Operations Functional Specialties</i>	75
<i>Centralized Loan Document Preparation</i>	76
<i>Loan Collections</i>	77
<i>Loan Operations Best Practices</i>	80
Chapter 8 - Credit Administration and Special assets	81
<i>Credit Administration Best Practices</i>	85

Chapter 9 - Enterprise Risk Management	87
<i>Performance Benchmarks</i>	88
<i>Strategic Issues</i>	92
<i>Enterprise Risk Management Best Practices</i>	93
Chapter 10 - Wealth Management.....	95
<i>Strategic Issues</i>	100
<i>Wealth Management Best Practices</i>	101
Chapter 11 - Corporate Administration	103
<i>Performance Benchmarks</i>	103
<i>Strategic Issues</i>	111
<i>Corporate Administration Best Practices</i>	113
Chapter 12 - Information Services	115
<i>Technology Staffing</i>	116
<i>General Staffing</i>	116
<i>Device Management</i>	117
<i>Technology Infrastructure and Deployment Review</i>	119
<i>Information Services Best Practices</i>	121
Chapter 13 - Conclusion.....	123