



5 THINGS I WISH WE DID BETTER

Pennsylvania Association of Community Bankers
Annual Convention
September 2021

Performance
Measurement



Strategic
Management



Profit & Process
Improvement



Management
Advisory



Financial
Advisory



DISCLOSURE STATEMENT

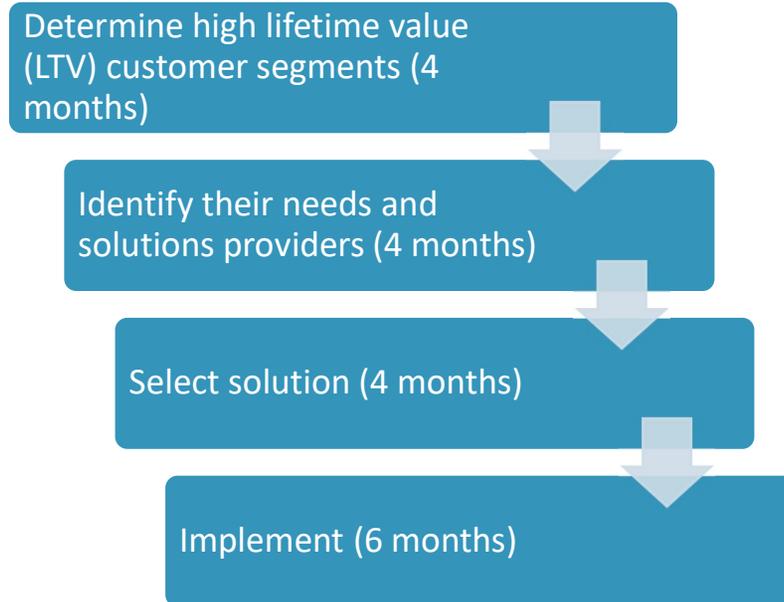
FORWARD LOOKING STATEMENTS

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PROJECT MANAGEMENT

NO MORE TORTOISES



Source: <https://youtu.be/To5t1pIWZAA>

DATA

HOW DO WE GET IT OUT OF THERE?



jack henry
& ASSOCIATES INC.®

Source: https://youtu.be/iANv_OZQKDY

EMPLOYEE DEVELOPMENT

CAN THEY DO WHAT OUR STRATEGY DEMANDS?

In Strategy

- Relationship Driven
- Trusted Advisor
- Leverage Strong Commercial Team
- Improve processes

In Execution

- Price Driven
- We have PFM?
- Incent Commercial Lenders on Volume
- No audit exceptions!



Source: <https://youtu.be/Azbxt9oWRDw>

SERVE A HIGHER PURPOSE

CONNECT IT TO YOUR EXPERTISE



Source: <https://youtu.be/-XQRFzFUks>

FOLLOW STAKEHOLDER PRIMACY CUSTOMERS, EMPLOYEES, COMMUNITIES AND SHAREHOLDERS



Source: <https://youtu.be/ruN-dT7AQb8>

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Mr. Marsico is the President, shareholder, and founding member of TKG. His specialties include: facilitating the development of client strategies; mergers & acquisitions; profit/process improvement consulting engagements; profitability consulting; and regulatory order assistance.

As part of the strategic consulting team, Mr. Marsico has analyzed and facilitated over one hundred strategy development engagements for community financial institutions resulting in documented strategic plans to guide client employees and improve performance. He has negotiated, analyzed, and advised Boards of Directors regarding bank mergers and acquisitions resulting in whole institution and branch sale transactions with values in excess of \$1B, including the first reverse merger-conversion where the converting thrift acquired a commercial bank.

Mr. Marsico began his banking career in 1985 and his experience includes: IT and Trust operations with Northeastern Bank of Pennsylvania (now PNC Financial Services Group, Inc.); retail branch management and strategic planning with First Maryland Bancorp (now M&T Bank Corporation); and financial institution mergers & acquisitions, consulting, and capital formation with Tucker Anthony Sutro Capital Markets (now RBC Capital Markets). He interrupted his banking career and served seven years as a Military Intelligence Analyst in the United States Navy, earning three Navy Achievement Medals, the Kuwait Liberation Medal, the Southwest Asia Service Medal, the Combat Action Ribbon, Sea Service Ribbon, and other various commendations.

Mr. Marsico is the author of *Squared Away-How Can Bankers Succeed as Economic First Responders* and serves on the faculty of various state banking associations' Executive Development Programs. He is frequently sought out by industry publications regarding the changes occurring in financial services and is a noted industry commentator via his blog.

FOLLOW STAKEHOLDER PRIMACY

FIRMS OF ENDEARMENT- US PUBLIC COMPANIES



Source: firmsofendearment.com

FOLLOW STAKEHOLDER PRIMACY

FIRMS OF ENDEARMENT- US PRIVATE COMPANIES



Source: firmsofendearment.com

FOLLOW STAKEHOLDER PRIMACY

FIRMS OF ENDEARMENT- US PUBLIC COMPANIES



Source: firmsofendearment.com

FOLLOW STAKEHOLDER PRIMACY

FIRMS OF ENDEARMENT- US PUBLIC COMPANIES



Source: firmsofendearment.com

FOLLOW STAKEHOLDER PRIMACY

CHARACTERISTICS OF FIRMS OF ENDEARMENT

- Align stakeholder interests
- Executive salaries are relatively modest
- Executives have open door policy
- Employee compensation is higher, training is longer, and retention is better than peers
- Hire people passionate about customers
- View suppliers as partners
- Believe their corporate culture is their competitive advantage
- Marketing costs are lower and customers satisfaction higher than peers

Source: Philip Kotler, <https://youtu.be/ruN-dT7AQb8>