

# SLK Global BPO Services

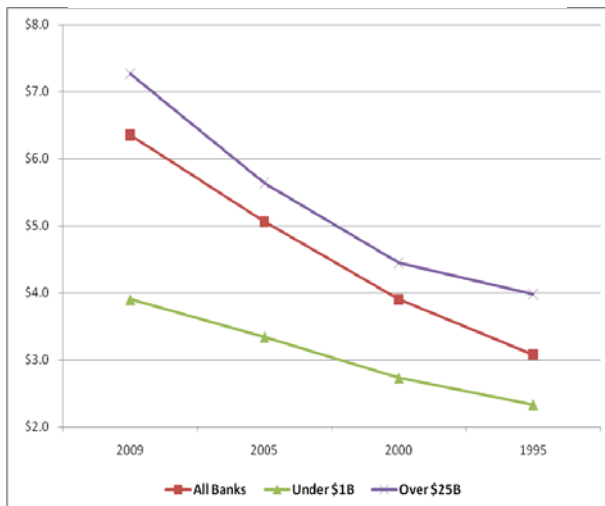
## Business Process Outsourcing, A Strategic Partnership

SLK Global ([www.slkglobalbpo.com](http://www.slkglobalbpo.com)), an experienced outsourcing Company, in alliance with a Top 20 US Bank, has developed a niche and an impressive integrated business process outsourcing service for many banking business processes. We understand that community and regional banks may not consider themselves good candidates for outsourcing some of their work, but the alliance has developed an efficient, well controlled and Integrated Business Process Outsourcing model that can and does work for functions with as low as two to three personnel typically involved in your organization. What's more, SLK also offers per transaction pricing to take care of volume fluctuations.

### Competitive Advantage

The efficiency ratio measures what percentage of each dollar of revenue is brought to the bottom line of the bank. Those institutions with lower or steadily improving efficiency ratios are able to substantially maintain profitability in competitive rate environments.

Assets per FTE

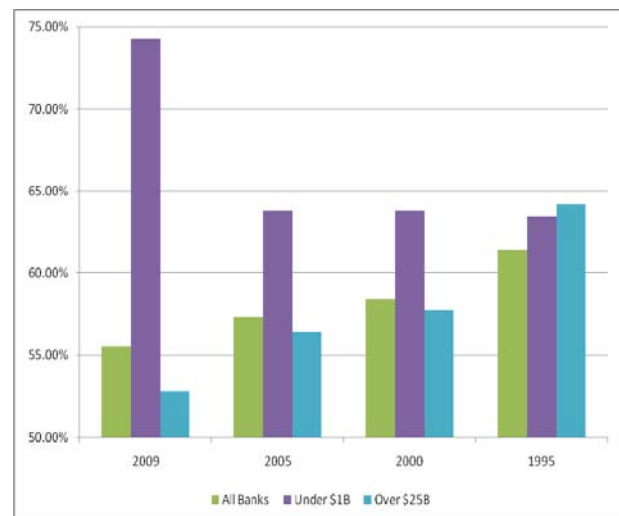


Source: FDIC

We have seen steady improvement in total assets per FTE at banks over the last decade, but we continue to see a flat or declining level of improvement in the efficiency ratio at many banks.

For those institutions not impacted by asset quality issues, this decline in the efficiency ratio can be attributed to a squeeze in net interest margin, declining levels of fee income and/or an inability to lower operating costs.

Efficiency Ratios



Source: FDIC

Certainly an inability to control the rise in operating costs can be attributed to cumbersome and resource intensive regulatory requirements associated with BSA, GLBA/Privacy, USA Patriot Act and vendor management which have all been layered on your bank over the last five years, along with the financial reporting risk management requirements of FDICIA or the Sarbanes-Oxley Act. Compliance with these requirements has added costs.

These regulatory requirements are not the only reason for rising costs, the industry is laden with dual control and segregation of duties needs which are embedded in our business processes. No matter how much automation is bought, management struggles

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to reduce or eliminate the need for human intervention.

### How Can SLK Global Help?

Because of our experience with a large variety of banking processes, we can help benchmark your business processes and bring strategies, tactics and detailed operating methods to your attention to drive your costs down without negatively impacting customer service.

One approach that the larger banks have proven to be effective and now have embedded in their operations is outsourcing & offshoring some or many business processes.

### SLK Global and Outsourcing

Business Process Outsourcing is not something a bank should take lightly. Management's desire for operational control, strong customer service and effective risk management dictate that any business partner be highly reliable and well controlled.

We have taken the time to study, develop, test and refine our integrated business process outsourcing solution with a top 20 US bank.

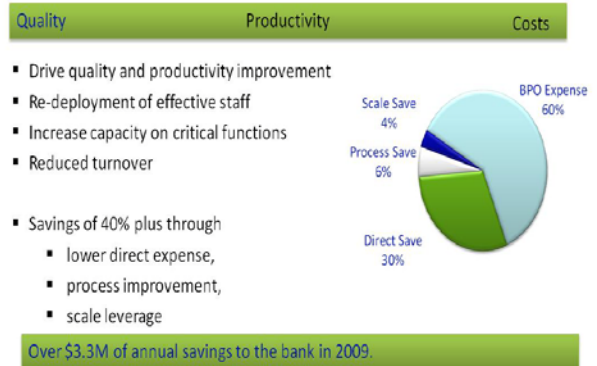


SLK and the Top 20 US bank have shared business processes in retail banking, commercial banking, mortgage and

consumer lending and loan servicing functions.

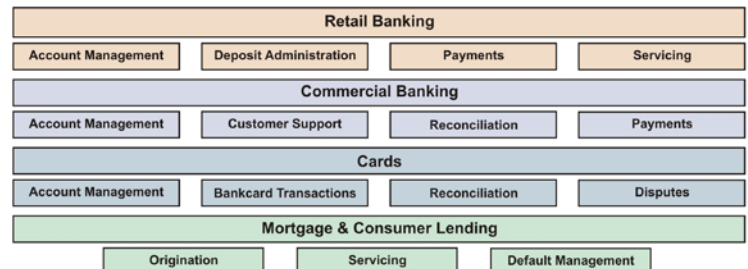
SLK has lowered costs, met quality requirements and improved efficiency at the Top 20 bank.

### BPO Financial Model Elements for Bank



### Our Services Include

Depending upon your bank's needs, SLK has the functional expertise needed:



Our experienced team of banking industry professionals work with your management team to strategize your operational needs and identify opportunities to target for business process outsourcing.

We then review in detail your business process operational routines and workflows, mapping all the activities, determining the workloads associated with each activity and defining your business requirements and objectives for each process and major work activity and lead you through the outsourcing process.