

CLIENT SUCCESS STORY
WESTERN ALLIANCE BANK

Western Alliance Bank, which prides itself on serving businesses, uses Baker Hill's loan origination solutions to help manage smaller business loan requests with greater efficiency and ultimately, enable loan officers to spend their time pursuing larger commercial deals.

THE CHALLENGE

Western Alliance Bank, headquartered in Phoenix, Arizona, prides itself as an excellent banking partner for businesses, offering a comprehensive slate of deposit and lending solutions to meet their complex banking and financing needs. The bank has grown both organically and through strategic acquisitions from a regional bank with asset size of \$5 billion in 2007 to a national bank with a regional focus of \$19.9 billion as of September 2017. This growth has required the bank to operate more efficiently and focus on streamlined solutions.

As Western Alliance experienced this rapid growth, the bank recognized the importance of streamlining and automating the business loan origination lifecycle. This would help the bank manage increased loan volume maximizing efficient staffing. Instead of managing a manual underwriting process, Western Alliance sought a more efficient solution for responding to business loan applications. This would enable the bank's loan officers and relationship managers to focus more time on business development efforts and pursue larger loan opportunities, rather than spending time processing smaller credit requests.

THE SOLUTION: BAKER HILL

The bank originally implemented Baker Hill's loan origination solution in 2004 and has leveraged the origination solution through its rapid growth by adding more solutions such as AppLink, Exception Advisor, Statement Analyzer and Advisor for Portfolio Risk Management.

With Baker Hill's solution, the bank manages business credit requests with greater speed and consistency. Baker Hill offers a web-based solution, which allows Western Alliance to process loan applications, track the effectiveness of its process and generate reports anywhere with an Internet connection as long as it's connected via a secure bank portal. The solution also ensures consistency in the lending process by embedding Western Alliance's specific credit policies within the solution. Furthermore, the solution aggregates personal and business financial history and uses relevant data during the underwriting process so the bank has a comprehensive view of each applicant, supporting quality lending decisions.



"Western Alliance takes pride in serving as a trusted banking partner for businesses. As we've grown over the years, we have used Baker Hill's solutions to streamline our small business lending processes to allow our loan officers to focus on the most important aspect of their job, which is building relationships with business customers and ensuring their credit needs are met. Baker Hill's loan origination solution has enabled us to do that."

Sherri Slayton | Executive Vice President | Western Alliance Bank

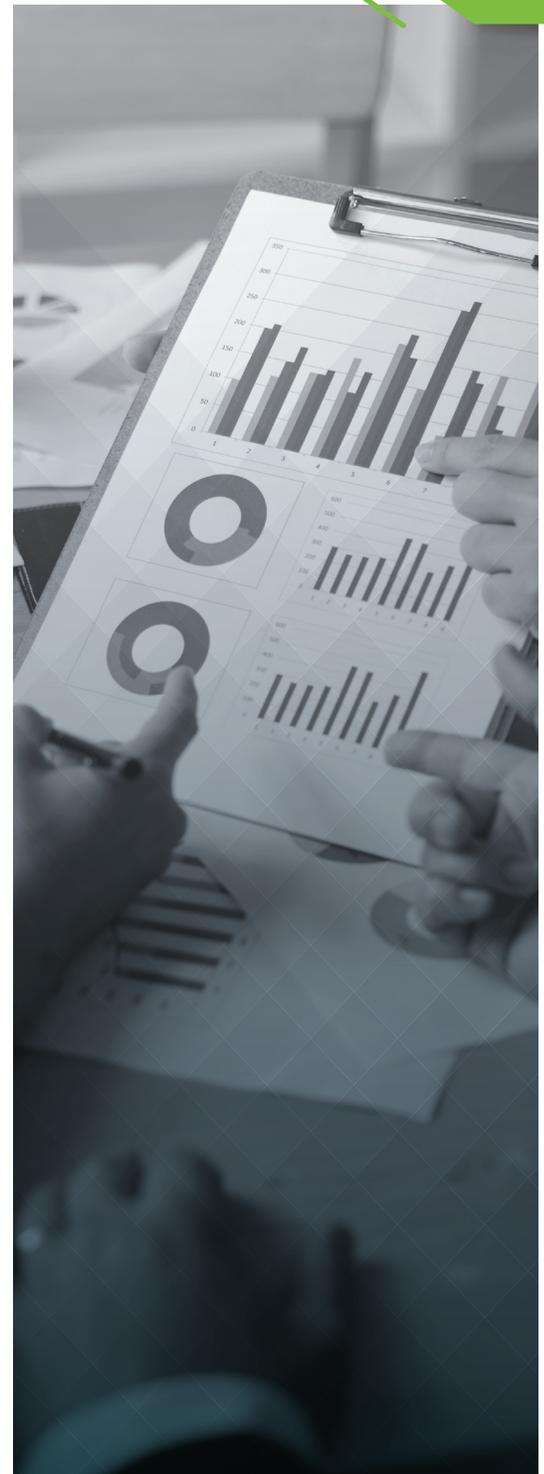


THE RESULTS

Since implementing Baker Hill's loan origination solution in 2004, Western Alliance has grown its assets from less than \$3 billion to almost \$20 billion and has efficiently managed its subsequent increase in loan volume while efficiently managing full-time employees.

Baker Hill incorporates Western Alliance's credit policies within the solution to determine how each credit request is decided. The tool supports multiple decision strategies, including scored, non-scored, auto decision, auto decision with manual review, or always manual review. Initially, Western Alliance leveraged Baker Hill's solution to automate the loan origination lifecycle for business loans less than \$250,000. Now, the bank uses the solution for business loans up to \$500,000. As a result, the bank is able to manage credit requests more efficiently, which enables the bank's loan officers, relationship managers and commercial lenders to get back into the field and pursue larger deals.

The ability to configure the solution according to Western Alliance's credit policies was imperative, especially as the bank expanded. With its growth, Western Alliance's capital grew significantly, allowing the bank to make larger loans. Now, the bank's lenders can send smaller loans that are under \$500,000 through the solution and move upstream to focus on multimillion dollar loan opportunities. Ultimately, this empowers Western Alliance's lenders to concentrate their efforts on generating new business that delivers value for the bank and drives profitability within the bank's loan portfolio



Baker Hill empowers progressive financial institutions to increase revenue, reduce risk, and drive more profitable relationships. As the #1 provider of member business lending services, Baker Hill serves 500 financial institutions, including more than 20% of the top 150 banks in the U.S.

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