

THE FUTURE-READY CHIEF LENDING OFFICER

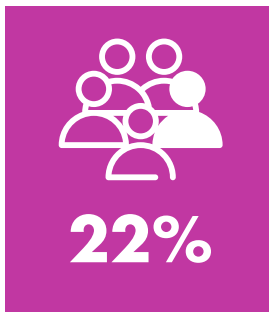
Emerging technologies represent opportunities to maximize profitability and manage risk, providing that your financial institutions are "future-ready"

Of 305 mid-sized banks and credit unions surveyed:



Felt they were future-ready compared to...

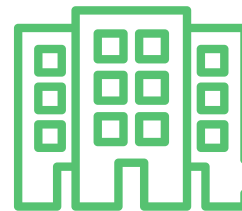
Were not at all future-ready and/or falling behind



LENDING IS A TOP 3 PRIORITY FOR FINANCIAL INSTITUTION INVESTMENT PLANS FOR 2019²



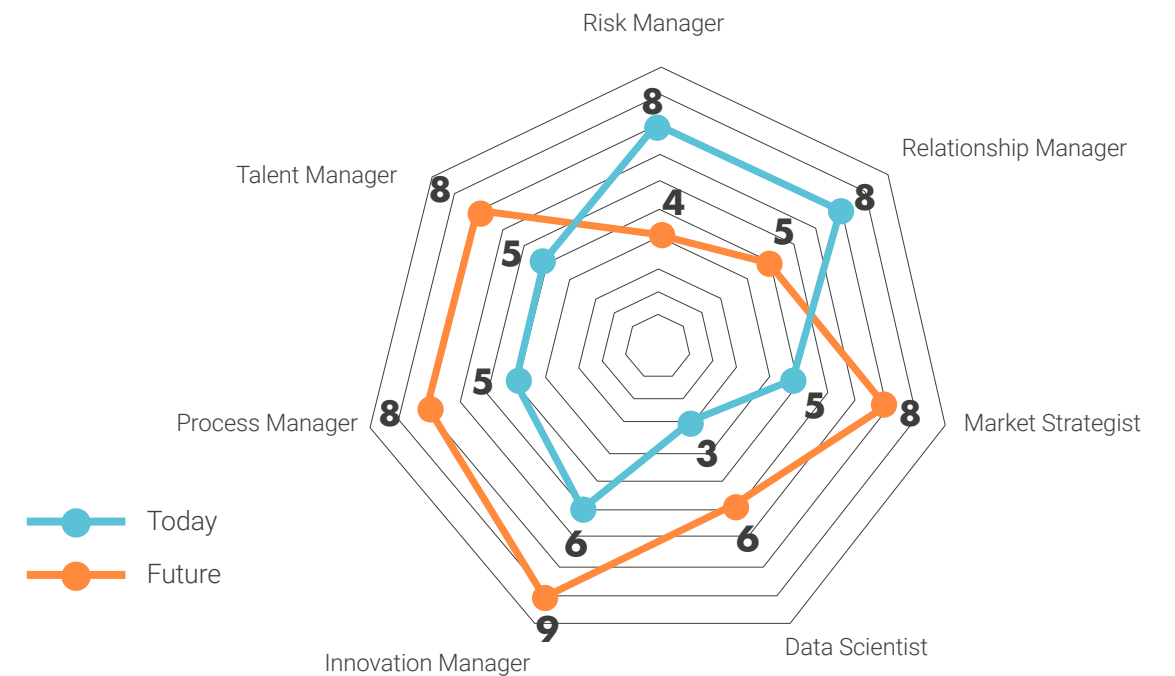
CONSUMER LOS
17% add new or replace
34% modify or improve



COMMERCIAL LOS
23% add new or replace
26% modify or improve

THE ROLE OF CHIEF LENDING OFFICER WILL EVOLVE TO BECOME MORE FOCUSED ON INNOVATION, PROCESS, AND STRATEGY³

TODAY VS. THE FUTURE



1. Source: Cornerstone Advisors survey of 305 Community-Based Financial Institutions Executives, Q4 2018
 2. Source: Cornerstone Advisors survey of 305 Community-Based Financial Institutions Executives, Q4 2018
 3. Source: Cornerstone Advisors, The Future-Ready Chief Lending Officer, February, 2019