

Breakout V:
**How Top Banks
Unlocked Efficiencies
to Drive Loan Growth**

#A0BA23

Keith Cleary

ESL Federal Credit Union

Andy Powell

Republic Bank & Trust Company

Moderated by:

Bryan Peckinpaugh

Baker Hill Solutions, LLC.

How Top Banks Unlocked Efficiencies to Drive Loan Growth

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Introductions



Moderator

Baker Hill

Bryan Peckinpaugh

SVP of Key Accounts

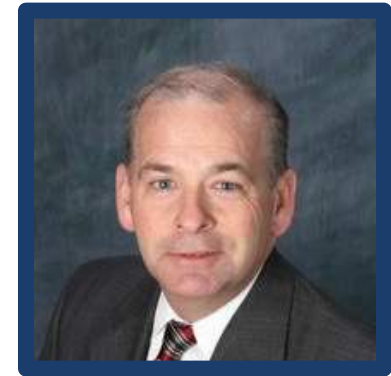


Panelist

Republic Bank & Trust

Andy Powell

Chief Lending Officer



Panelist

ESL Federal Credit Union

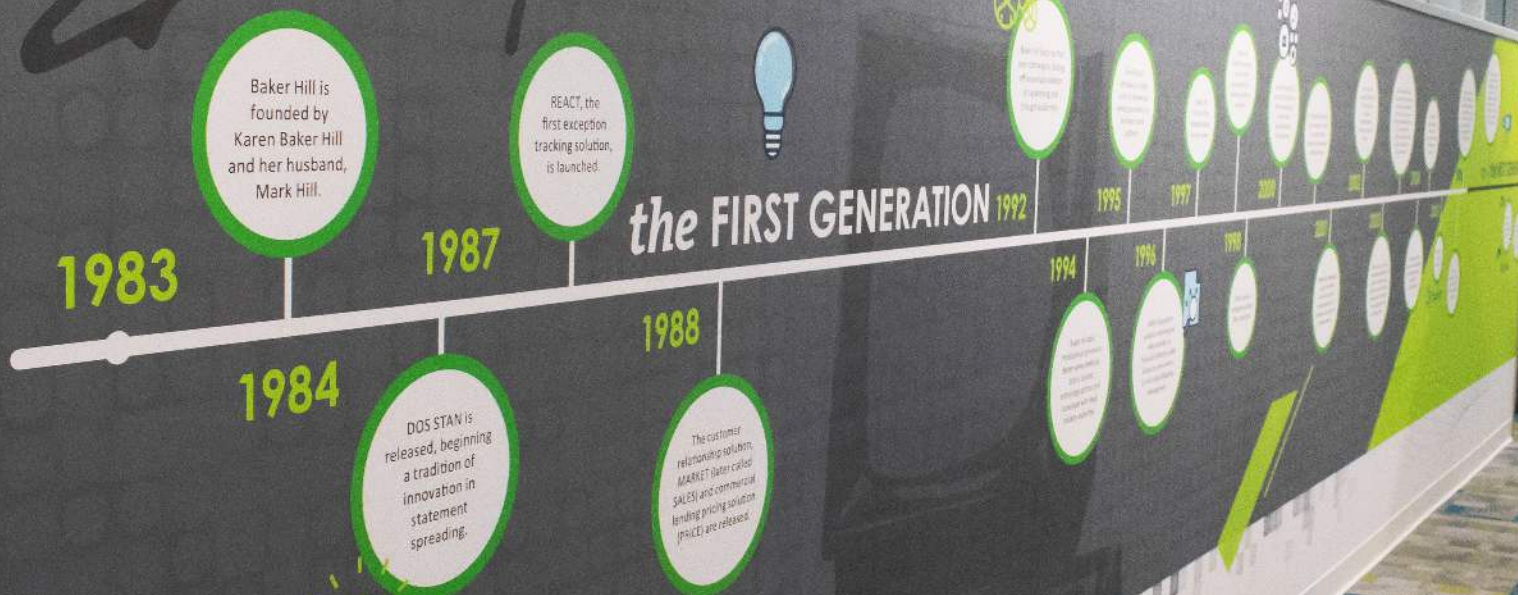
Keith Cleary

Director of Business Lending

Baker Hill

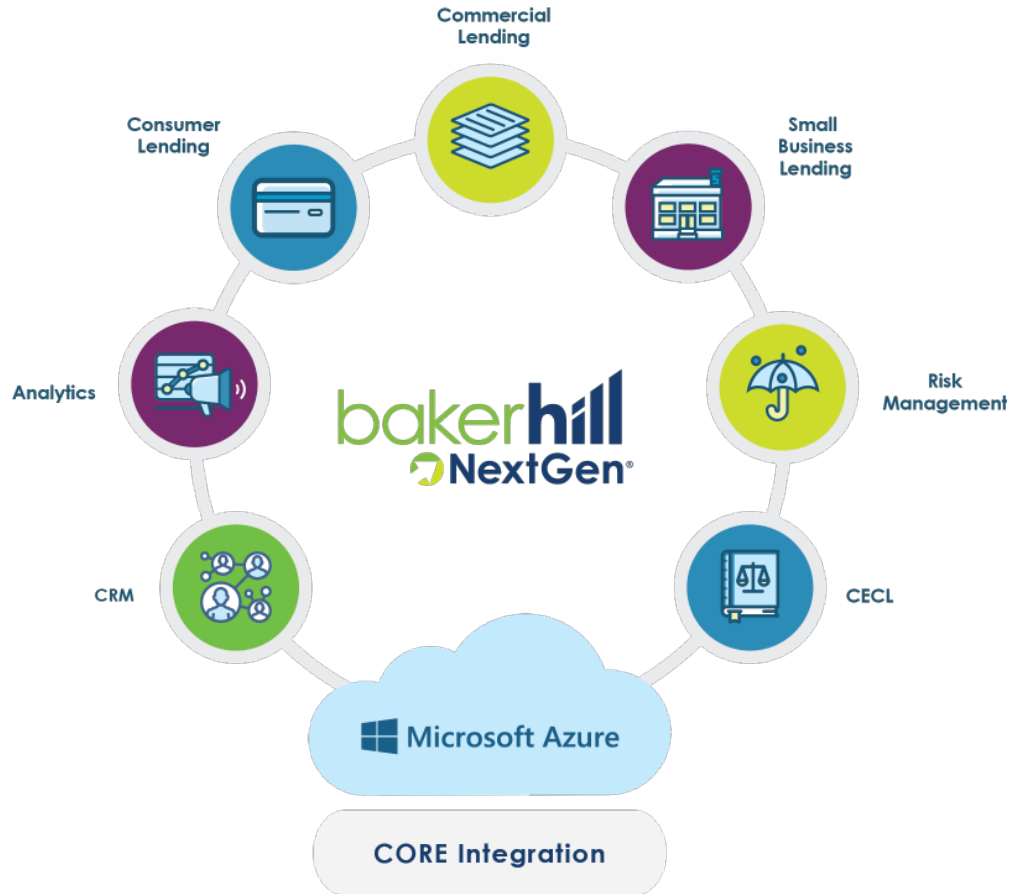


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Demographics

Republic Bank & Trust

- Headquarters: Louisville, Kentucky
- Asset Size: \$6B
- Number of Employees: 1,000
- Number of Branches:

**REPUBLIC
BANK**

ESL Federal Credit Union

- Headquarters: Rochester, New York
- Asset Size: \$9B
- Number of Employees: Over 900
- Number of Branches: 23 Branches

ESLSM

Trends in Commercial Lending



People

C&I
SMB
Deposit



Digital experiences:

- ✓ employees
- ✓ commercial customers

Integrations



Fear



Vendor Consolidation

Credit Union - Commercial

* Informed by Cornerstone Advisors, Lending Market Advisory 2020