



- ❑ **Retail Banking**

Named peer benchmarking

40 banks



Financials

Revenue

- Mortgages
- Consumer Credit
- Cards
- Insurance
- Other (account management, deposits, payments)

Expenses

- Front Office Branches
- Front Office Contact Centres
- Marketing
- Operations
- Technology
- Other Support
- Occupancy/Real Estate
- Other

Balance Sheet

- Loans (by type)
- Deposits
- RWA

Geographies

- EMEA
 - Near-shore
- Americas
 - Near-shore
 - Offshore
- Asia
 - Near-shore
 - Offshore

Headcount

Client Facing

- In Branch
 - Retail
 - Business / Professional
 - Product Specialists
- Service Centre
 - Retail
 - Business / Professional
 - Product Specialists

Technology

- Application Development
- Application Delivery

Operations

- Account Operations
 - Digital Operations
 - Account Services
 - Savings Operations
- Credit Operations
 - Origination Operations
 - Credit Servicing & Collateral Management
- Mortgage Operations
 - Origination Operations
 - Servicing
- Cards Operations
- Management / Change

About Tricumen



- ❑ Tricumen was founded in 2008. It quickly became a strong provider of diversified market intelligence across the capital markets and has since expanded into transaction and corporate banking coverage, as well as asset and wealth management and asset servicing. Tricumen's data has been used by many of the world's leading strategy consulting firms as well as investment banks, investment managers and 'blue chip' corporations.
- ❑ Situated near Cambridge in the UK, Tricumen is almost exclusively staffed with senior individuals with an extensive track record of either working for or analysing banks; and boasts what we believe is the largest financial markets-focused research network of its peer group.

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