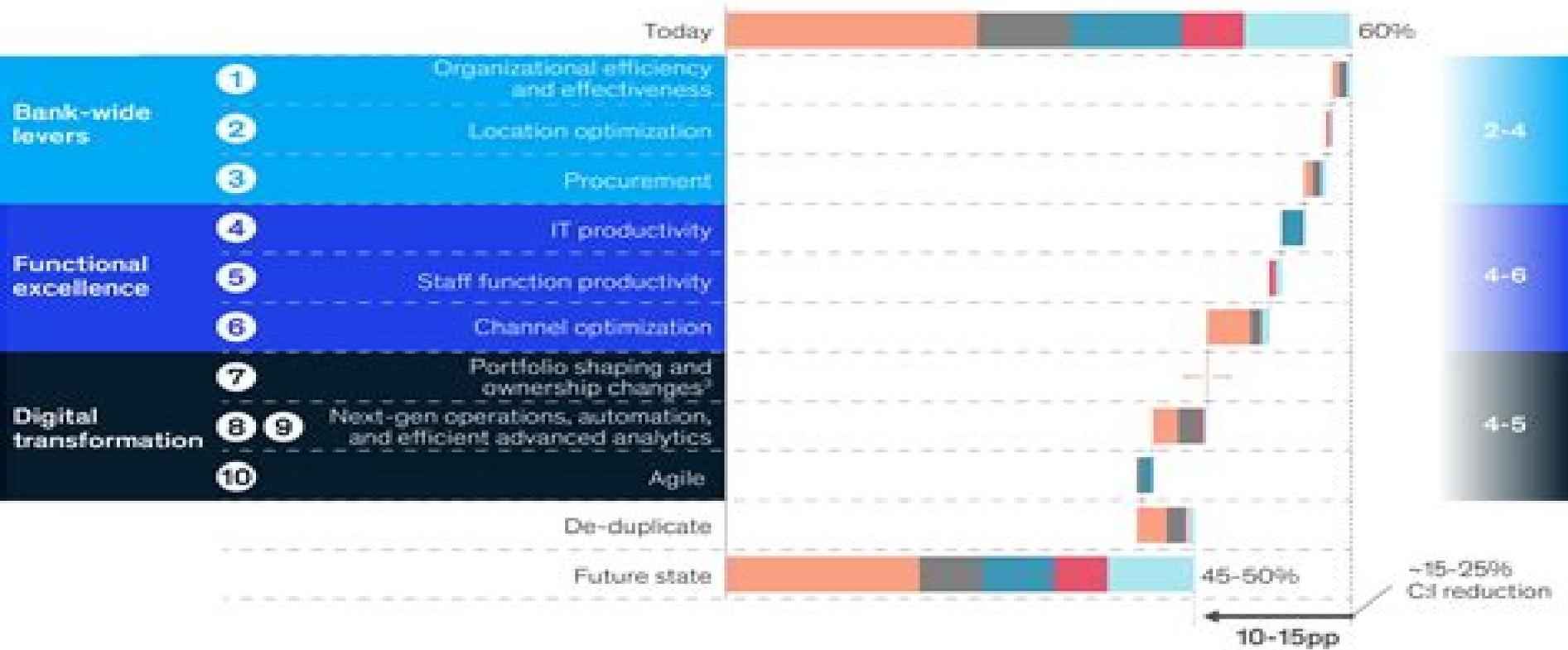


# A full set of productivity levers can deliver 10 to 15 points of cost-to-income improvement.

Channels<sup>a</sup> Operations (middle office/back office)<sup>b</sup> IT<sup>c</sup> Business support<sup>d</sup> Other<sup>e</sup>

Cost-to-income ratio,<sup>1</sup> %

Total cost savings,<sup>2</sup> pp



<sup>1</sup> Example of savings potential for a bank with current C/I ratio of 60%.

<sup>2</sup> Estimated savings per set of levers using rough deduplication mostly affecting levers 1, 5, 6, 8 and 9.

<sup>3</sup> No potential saving allocated to this lever, as it is highly dependent on the individual bank's strategy.

<sup>a</sup> Branches, call centers, online, commercial, wholesale and investment banking front office

<sup>b</sup> Checking and savings accounts, credit cards and payments, mortgages, loans, investment products, straight lending, specialized finance, corporate finance, and capital markets.

<sup>c</sup> Infrastructure including network and telephony, application operations and licenses, and IT admin/overhead.

<sup>d</sup> Finance, risk/compliance, HR, legal, and internal audit.

<sup>e</sup> Depreciation, amortization, restructuring, litigation, other extraordinary items, marketing and other business support.

Source: McKinsey analysis

# Winning The Productivity Race

**David Baud**



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