



Building Success. Together.

Developing Implementation Plan

Affecting Change at Your Bank

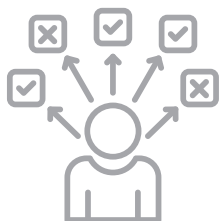
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What Happens When You Go Back?

You open your inbox
You step into your pipeline
You walk into credit committee
You re-enter your bank's way of doing things
What will actually be different?

Think about Monday morning.

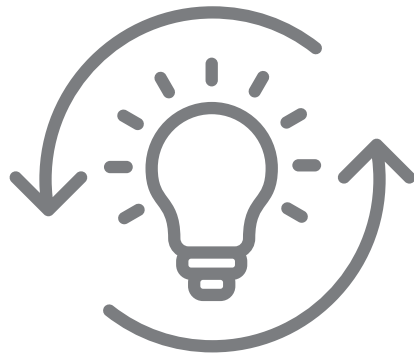
Why Change Fails in Banks



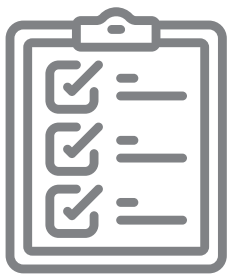
The idea is too vague
No one owns it
It conflicts with incentives
it disrupts how success is currently measured

Banks don't reject good ideas.
They reject friction.

How do you introduce change in a way that actually gets adopted?



What Actually Changes a Bank Process



What people are required to do

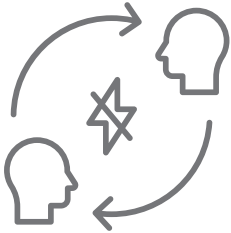
Measurement

What people are evaluated on

Consequence

What happens when performance deviates

Where Your Bank Breaks Down



1. Stated Approach

How your bank says it operates in one area

2. Actual Behavior

What actually happens in deals, decisions, or committees

3. Pattern

When does this happen? Under what pressure?

4. Impact

What does this lead to over time?

Turn It Into an Implementation Plan

1.Problem

1.Actions

2.Current State

2.Stakeholders

3.Desired State

3.Resistance

4.Metric

4.Timeline

Define the Problem Correctly

Weak problem statements:

“We need better pricing”

“We need to strengthen credit
discipline”

“We need to be more consistent”

Define the Problem Correctly

Strong problem statements:

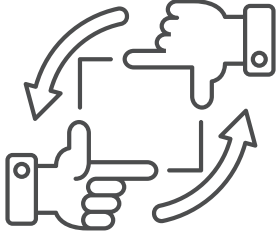
“Loan pricing is frequently adjusted to match competitors, regardless of liquidity position or risk profile”

“Policy exceptions are routinely approved without consistent documentation or tracking, reducing visibility into portfolio risk”

“Risk ratings are adjusted after performance declines rather than proactively, limiting early identification of problem credits”

Current State vs Desired State

Current State

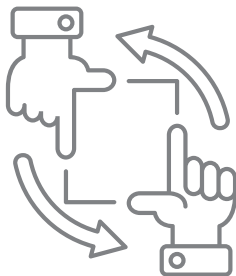


How things actually work today

How are decisions really made?
Where does the process break down?
Who influences outcomes?

Current State vs Desired State

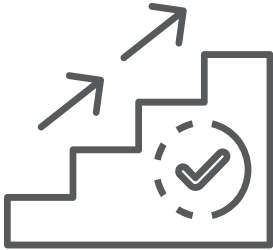
Desired State



What should happen instead

Who does what differently
At what step
Using what tool or information

Build Your Implementation Plan



Problem — What is actually happening, specifically

Current State — How things work today in practice

Desired State — What should happen instead

Metric — How you will know this is improving

Actions — What changes in behavior or process

Stakeholders — Who needs to be involved or aligned

Resistance — Where this will get challenged

Timeline — How this moves from idea to reality

Move from observation to something leadership can act on

Why Change Fails and Why Good Plans Get Rejected

Too big

Too fast

Misaligned with incentives

No clear financial or risk
framing

You are not presenting an idea.

You are managing a reaction.

Persuasion Strategy

Frame your idea through:

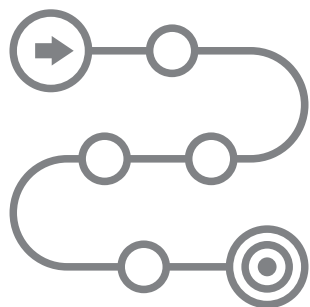
- Financial impact
- Risk reduction
- Regulatory alignment

Align to what leadership already cares about:

- Earnings
- Capital
- Exams

Start small. Prove it.
Expand.

The 30-60-90 Approach



30 Days

Understand, validate, build allies

60 Days

Pilot or test

90 Days

Formalize or scale

Final Reflection

What will you do differently in your first week back?

Be specific