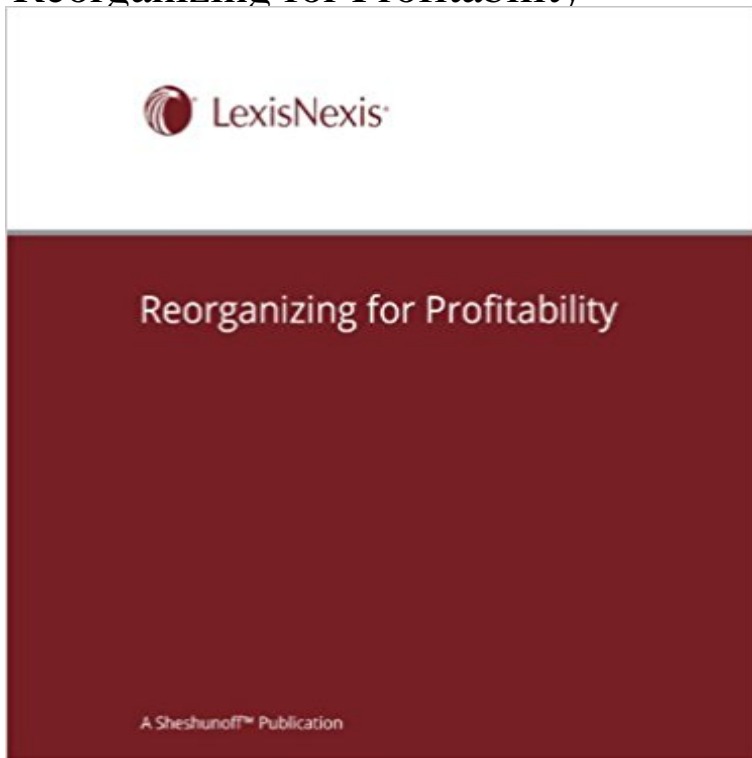


## Reorganizing for Profitability



As Congress and the banking regulatory agencies work to implement the Dodd-Frank Act, myriad CFPB regulations, and other measures to avoid another banking crisis, the cost of operating a financial institution continues to escalate. In the wake of the Great Recession, many institutions took steps to reduce expenses to meet the economic and fiscal challenges of the jobless economy. But despite those expense reductions, the cost structures of many smaller, community-oriented institutions are still not positioned to survive an extended period of slow economic growth. For the foreseeable future, persistent credit problems and the low interest-rate environment will continue to put significant pressure on interest margins, and income from fee increases is under public scrutiny making it difficult for institutions to find ways to generate more income. For those institutions that would like to survive current conditions and plan for future growth, reorganizing for profitability may be the only alternative left to consider. Author Gary Deutsch provides insight into a process that institutions can follow to prepare for the future through benchmarking, restructuring and process reengineering. This eBook features links to Lexis Advance for further legal research options.

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