No Data, No Future

Why Your Bank's AI & Profitability Strategy Starts with Data

Community Bankers of Ohio
Annual Conference 2026

WHITE CLAY



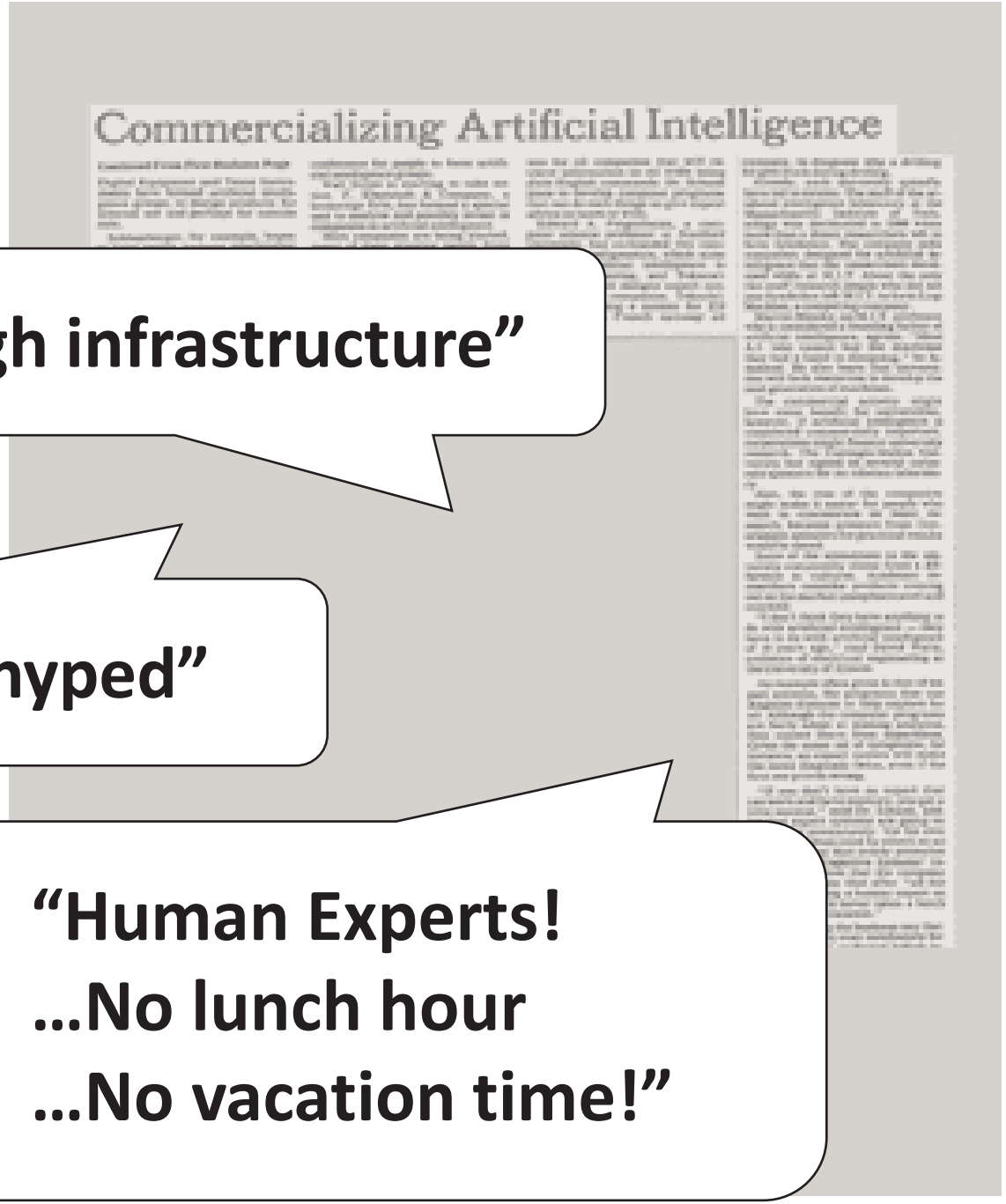
Focus

The same data-readiness work that prepares a bank for AI also delivers value right now, shifting bankers from intuition-based decisions to data-driven relationship management.

- AI in banking
- Data readiness
- Helping bankers use data better
- Use cases



The New York Times



"Not enough infrastructure"

"Products are overhyped"

"Human Experts!
…No lunch hour
…No vacation time!"

The New York Times

September 13, 1982



Washington Watch

Capital Gains Setback Seen

Bribery Charge Hearing

"Dramatic-Content" Audio Bill

BUSINESS PEOPLE

British G.E. Turns To Lord Carrington

Commercializing Artificial Intelligence

Allied Executive to Join Economics Laboratory

Surgical Device Maker Appoints a President

EXECUTIVE CHANGES

In Kuwait, a blend of style and tradition puts The Gulf Bank among the leaders.

And now The Gulf Bank is pleased to announce the opening of its New York agency.

THE GULF BANK

20 Real World Examples of AI

1. Smartphones and Voice Assistants
2. Personalized Recommendations on Streaming Platforms
3. Navigation and Traffic Prediction
4. Email Spam Filtering
5. Smart Cameras and Facial Recognition
6. Online Shopping Recommendations
7. Fraud Detection in Banking
8. Smart Home Devices
9. Language Translation
10. Healthcare Diagnosis Support
11. Social Media Content Curation
12. Predictive Text and Autocorrect
13. Ride-Sharing Services
14. Autonomous Vehicles
15. Search Engines
16. Agriculture and Smart Farming
17. Online Customer Support Chatbots
18. Music Creation and Audio Processing
19. Smart Health and Fitness Tracking
20. Disaster Prediction and Climate Monitoring



2026 AI Categories

Personal Productivity

1. Writing and Communication
2. Coding and Technical
3. Creativity and Visual Arts
4. Learning and Problem
5. Life Organization and Well- being

Transactional/Live AI 3rd Party Platforms

1. Fraud Monitoring
2. AML Monitoring
3. Chatbots
4. Customer Service
5. Compliance Monitoring
6. More Coming….

3rd Party Operational/ Process Flow AI Integration

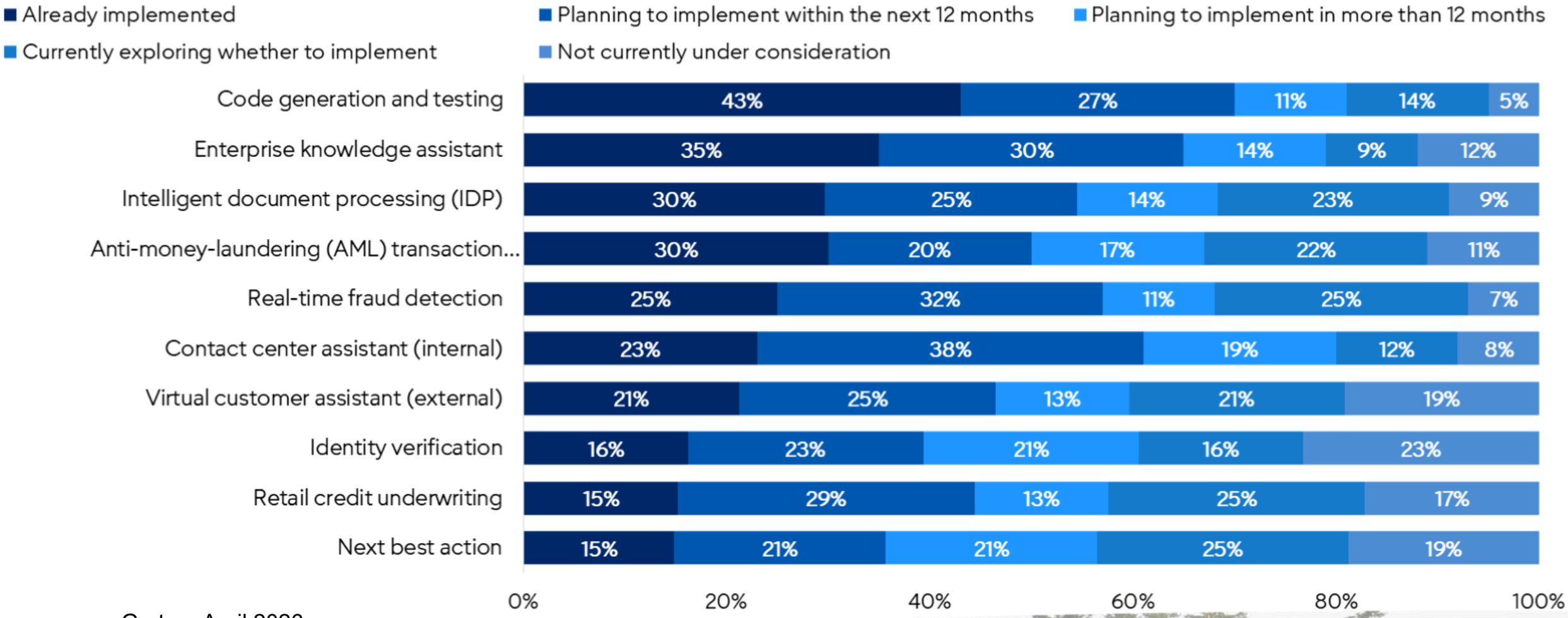
1. Commercial Underwriting
2. Retail Underwriting
3. Credit Portfolio Risk Management
4. Account Opening
5. More Coming…

Embedded Intelligence/ Agentic AI

1. Revolutionary Processes Enabled by AI
2. Seamless, Intelligence where, how, and when you need it
3. Autonomous AI Agents completing simple tasks
4. Autonomous AI Agents Proactively Improving



AI Use Case Adoption in Banking



Gartner April 2026



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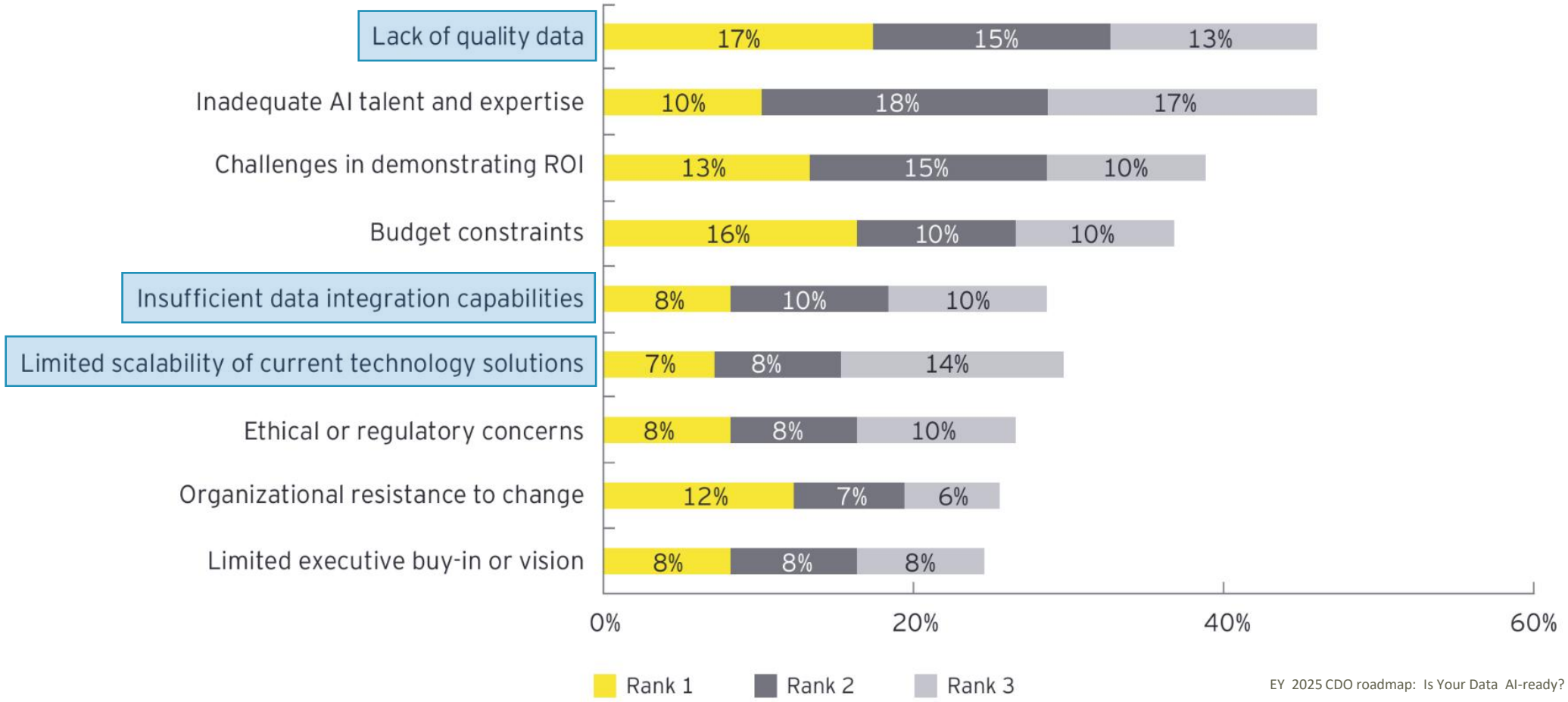
Obstacles in Realizing AI Potential



EY 2025 CDO roadmap: Is Your Data AI-ready?



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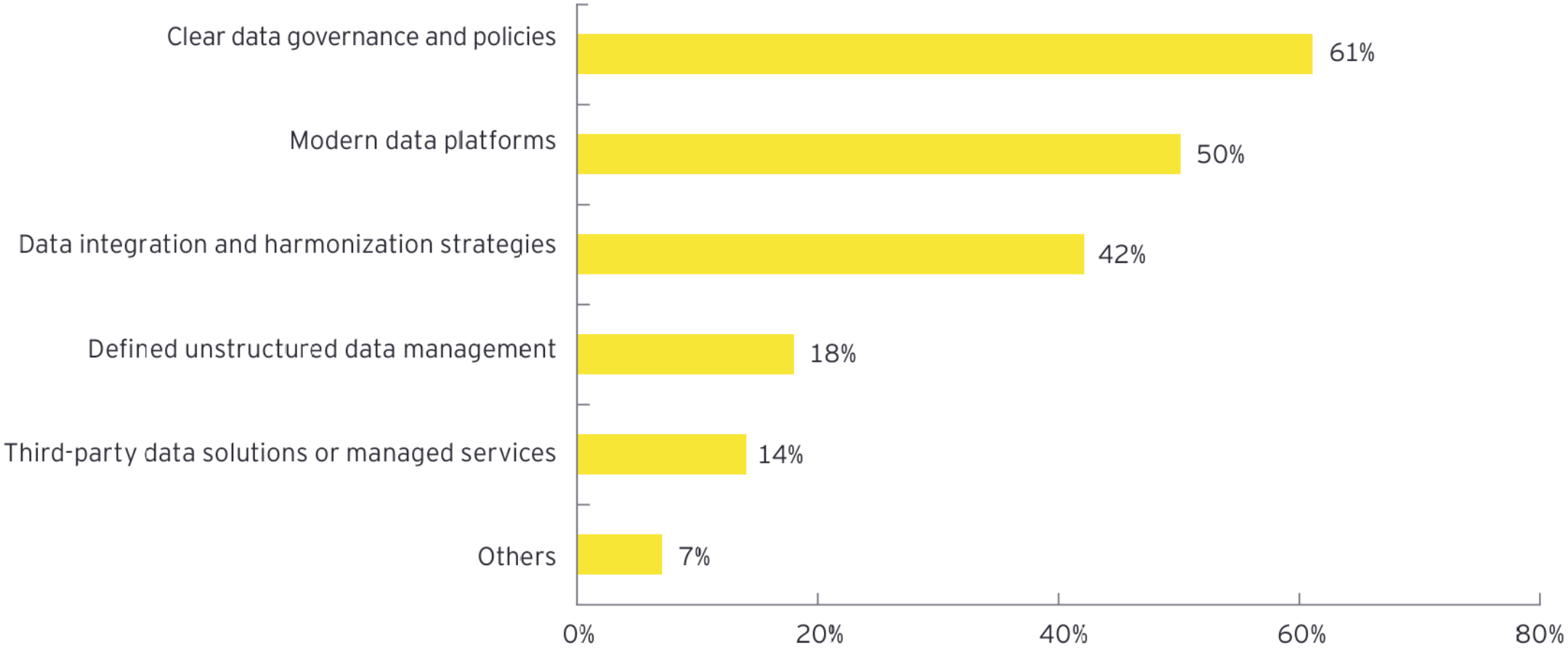
Ensuring Data Readiness for AI



EY 2025 CDO roadmap: Is Your Data AI-ready?

Better Decisions Through Data



Who's Your Best Customer?

Account Name	Account Type	EOM
Jones Autobody	OOCRE Loan	$1,500,000

Account Name	Account Type	EOM
BW Operations	Operating Account	$1,000,000

Account Name	Account Type	EOM
Frankfort Ave	Loan	$1,000,000

Account Name	Account Type	EOM
JAB LLC	Commercial Checking	$1,000,000



Building Full Banking Relationships

Understanding the Full Banking Relationship is the key to Relationship Banking, Pricing, and Profitability.

Client Relationships	Full Bank Relationship				
Households	Joe & Jane Smith				
Client (CIF)	Joe Smith	Jane Smith	ACME	ACME RE	Roadrunner
Accounts	Checking	Checking	Checking	Checking	Merchant
FinTech Partners	Savings	Savings	Line of Credit	OOCRE	Payments
	Home Equity	Mortgage	Factoring	Line of Credit	
	Credit Card	Prepaid Card	401k		



Who's Your Best Customer?

Relationship Name	Account Name	Account Type	EOM
Jones Group	Jones Autobody	OOCRE Loan	$1,500,000
	JAB LLC	MMDA	$1,000,000

Relationship Name	Account Name	Account Type	EOM
BW Restaurant Group	Frankfort Ave	Loan	$1,000,000
	BW Operations	Operating Account	$1,000,000
	BW Operations	TM & Merchant Services	



Who's Your Best Customer?

Relationship Name	Account Name	Account Type	EOM	Rate	Revenue
Jones Group	Jones Autobody	OOCRE Loan	$1,500,000	5.50%	$22,760
	JAB LLC	MMDA	$1,000,000	3.50%	$11,690
					$34,450

Relationship Name	Account Name	Account Type	EOM	Rate	Revenue
BW Restaurant Group	Frankfort Ave	Loan	$1,000,000	7.00%	$30,691
	BW Operations	Operating Account	$1,000,000	0.00%	$47,083
	BW Operations	TM & Merchant Services			$10,078
					$87,852



Data Readiness



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Data Strategy

1. Start With Your Business Strategy
2. Are There Short-Term Priorities?
3. What Are the Data Requirements
4. Define and Execute Data Governance
5. What Are the Technology Implications
6. Organization Skills & Capacity Assessment & Plan
7. Define and Execute a Change Management Process



Data Governance

1. Defined, ongoing process aligned to change control
2. Information security & compliance foundation
3. Deliver data literacy and business knowledge education
4. Centralizing scattered data sources to create one unified, trustworthy source
5. Proactively managing metadata and calculations centrally with distributed engagement
6. Active communication process
7. Ongoing, active, data audits and cleanup



Building One Version of the Truth for Your Bank

1. Cleanly input data into core systems and maintenance for errors
2. Abstract and normalize disparate systems into standard data elements
3. Validate the data for consistency, completeness, and integration
4. Integrate standard data elements into standardized output tables
5. Add calculations and mappings to tables for consistent intelligence
6. Define client relationships



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The Do's and Don'ts of Business Analytics

Don't		Do
Don't be led only by available data	→	Do start your data exploration with the business outcome in mind
Don't restrict data access at your company	→	Do democratize data and cultivate citizen data scientists at your bank
Don't think of data governance as simply a list of rules that protect your data	→	Do think about how your governance fosters innovative and collaborative behavior – embed it into your culture
Don't just use data to validate current ways of thinking and working	→	Do use business analytics to create new processes, products, services, and entire business models



Data Analytics Process

- The process is much wider than collecting data and doing math
- Optimal definition of the business opportunity/problem is critical
- How the solutions work in context of its environment is as important as the math
- How a solution executes, delivers value, and provides learning defines success





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Data Analytics Recommendations

- **Align Intelligence to Bank Goals** - Deliver intelligence that will directly enable banks to achieve their business goals.
- **Holistic Customer View** - Provide solutions that give banks a full view of the customer by combining data from multiple sources.
- **Simplified, Actionable Intelligence** - Build data and analytics solutions to be used by bank staff outside the technology & analytics teams by delivering prioritized, simplified, actionable intelligence.
- **Use Intelligence to Empower Staff Efficiency** - Improve banks' employee efficiency and return on investment by designing solutions that empower staff to gain the insights they need to improve their own efficiency.



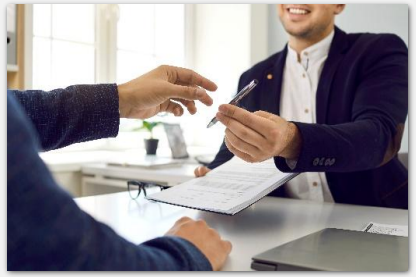
Actionable Data



The Customer-Facing Banker's Experience



Business Intelligence to Action









Transactional → **Relational**

Offers

Targeted offer to an individual for a set product at a set price. Usually created in Marketing using targeting models or Next Logical Product.

Insights

Event and data driven individual facts or opportunities delivered to Bankers via a portal or CRM.

Intelligence

A combined collection of insights, metrics, and trends to provide a holistic understanding of a customer's relationship.

Solutions

An interactive conversation with a customer based on intelligence to help the customer achieve their goals.

The Power of One Version of the Truth for Your Bank



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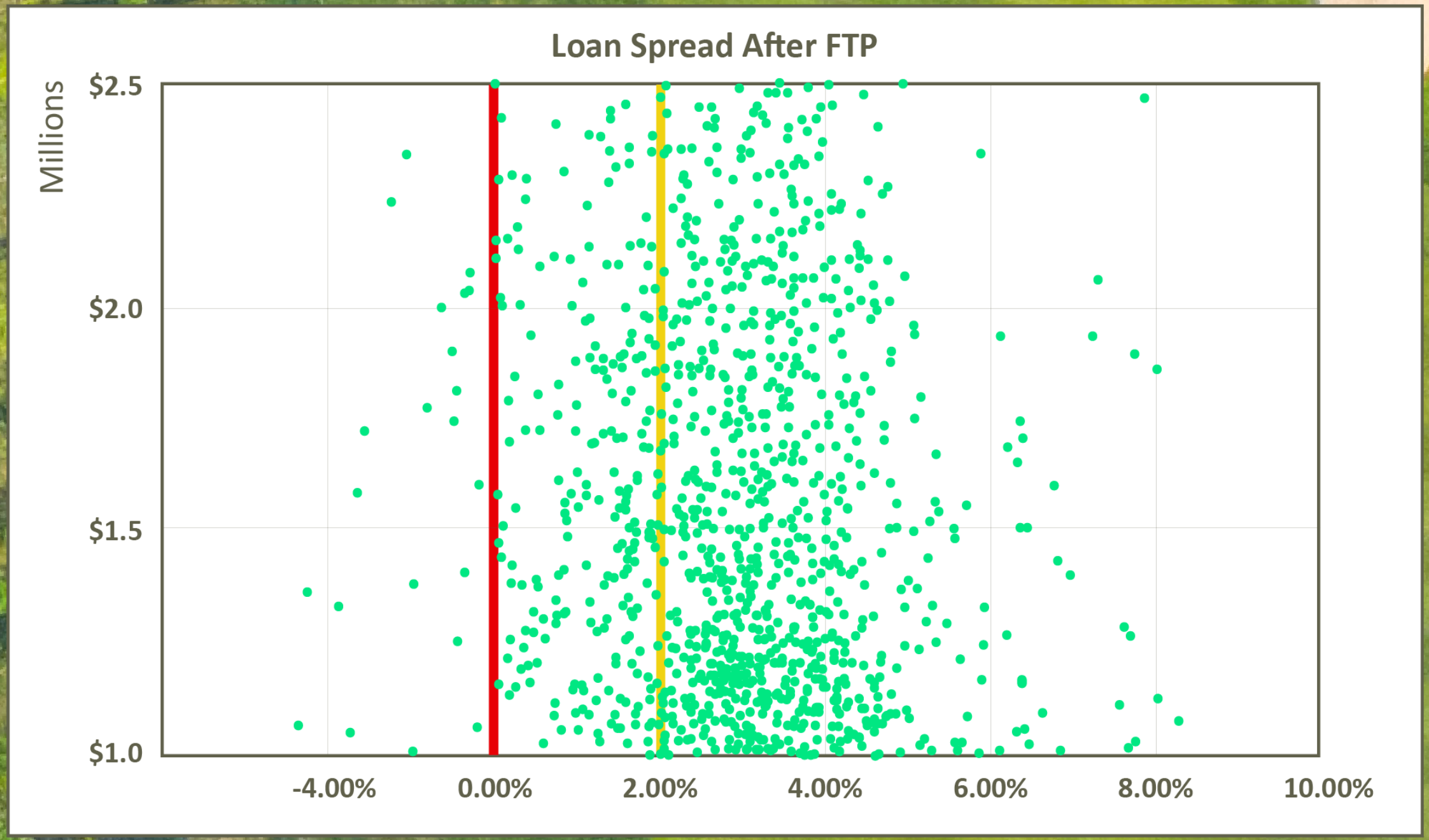
Opportunity #1

Loan Pricing






Loan Spread After FTP
Millions
$2.5
$2.0
$1.5
$1.0
-4.00%
0.00%
2.00%
4.00%
6.00%
8.00%
10.00%

Results: Loans Under 2%

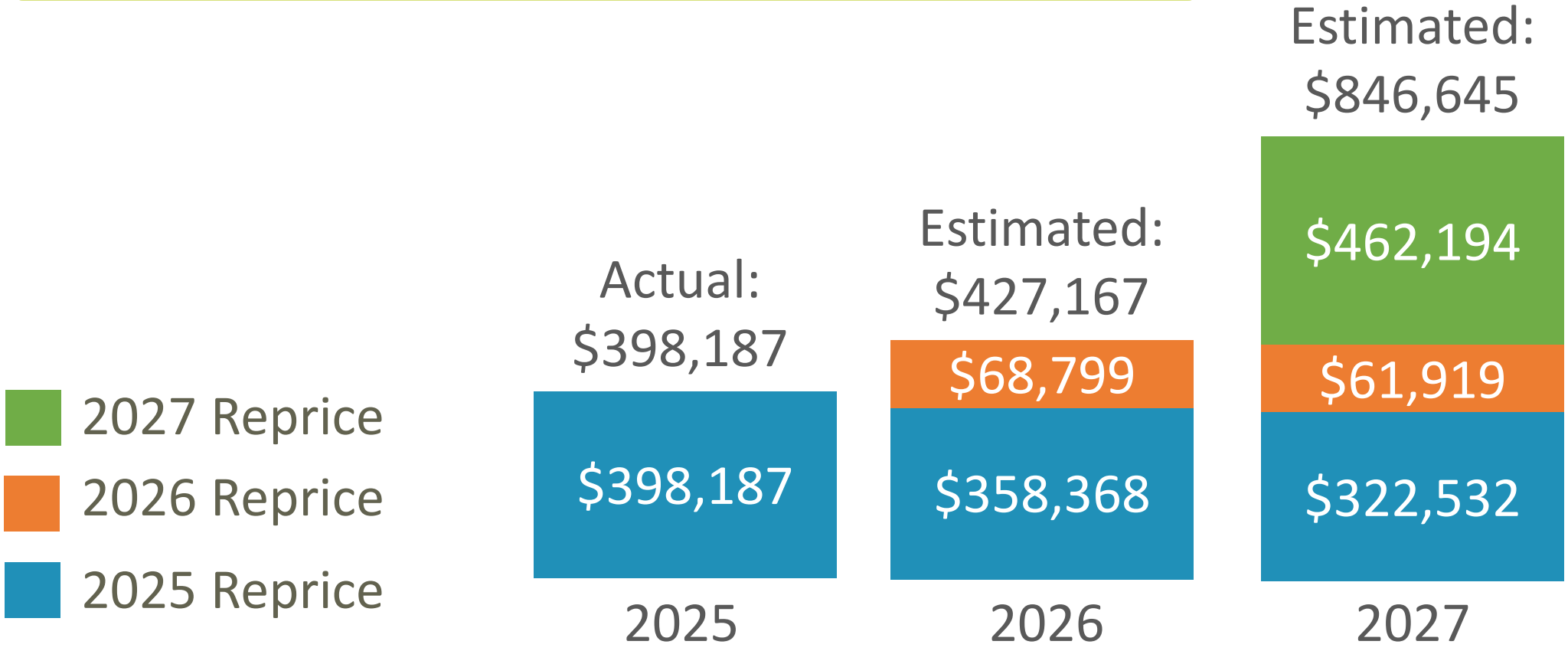


- 43 loans renewed
- 33 loans improved
- 2 stayed the same
- 8 got worse
- $398,187 net benefit in 2025



Results: Loans Under 2% Run Rate

Estimated $1,671,999 over three years





Opportunity #2

Deposits



The Value of Primary Relationships

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Community



Regional



Who Knew?

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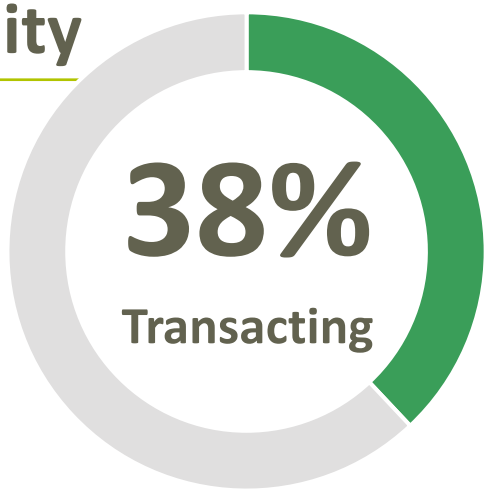
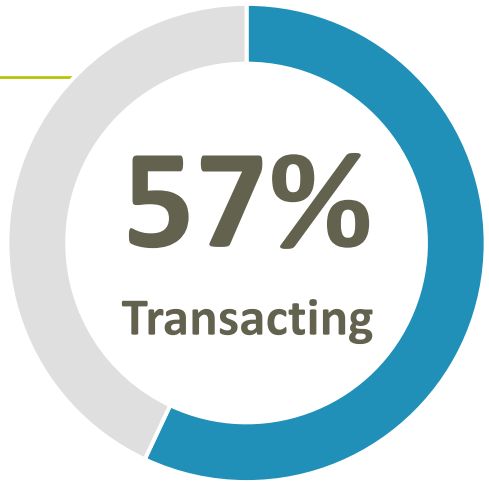
Community

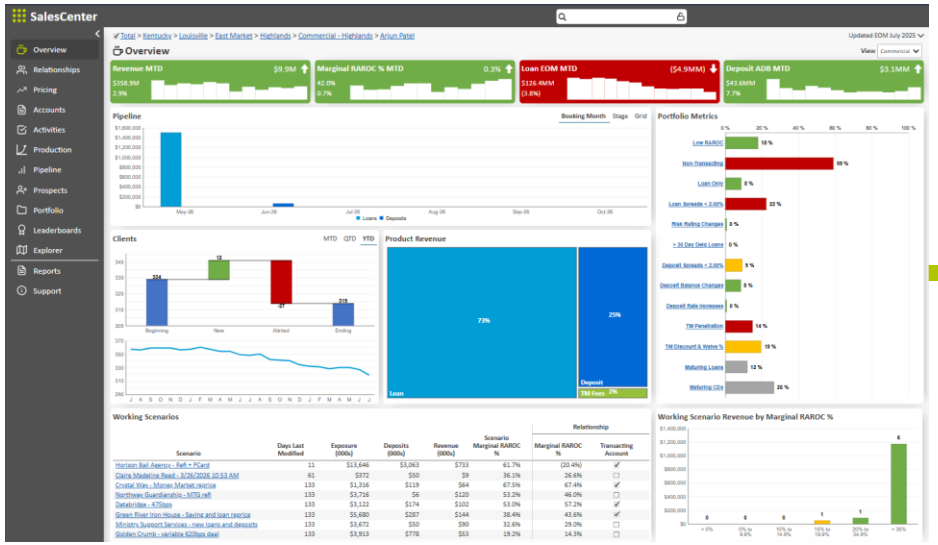


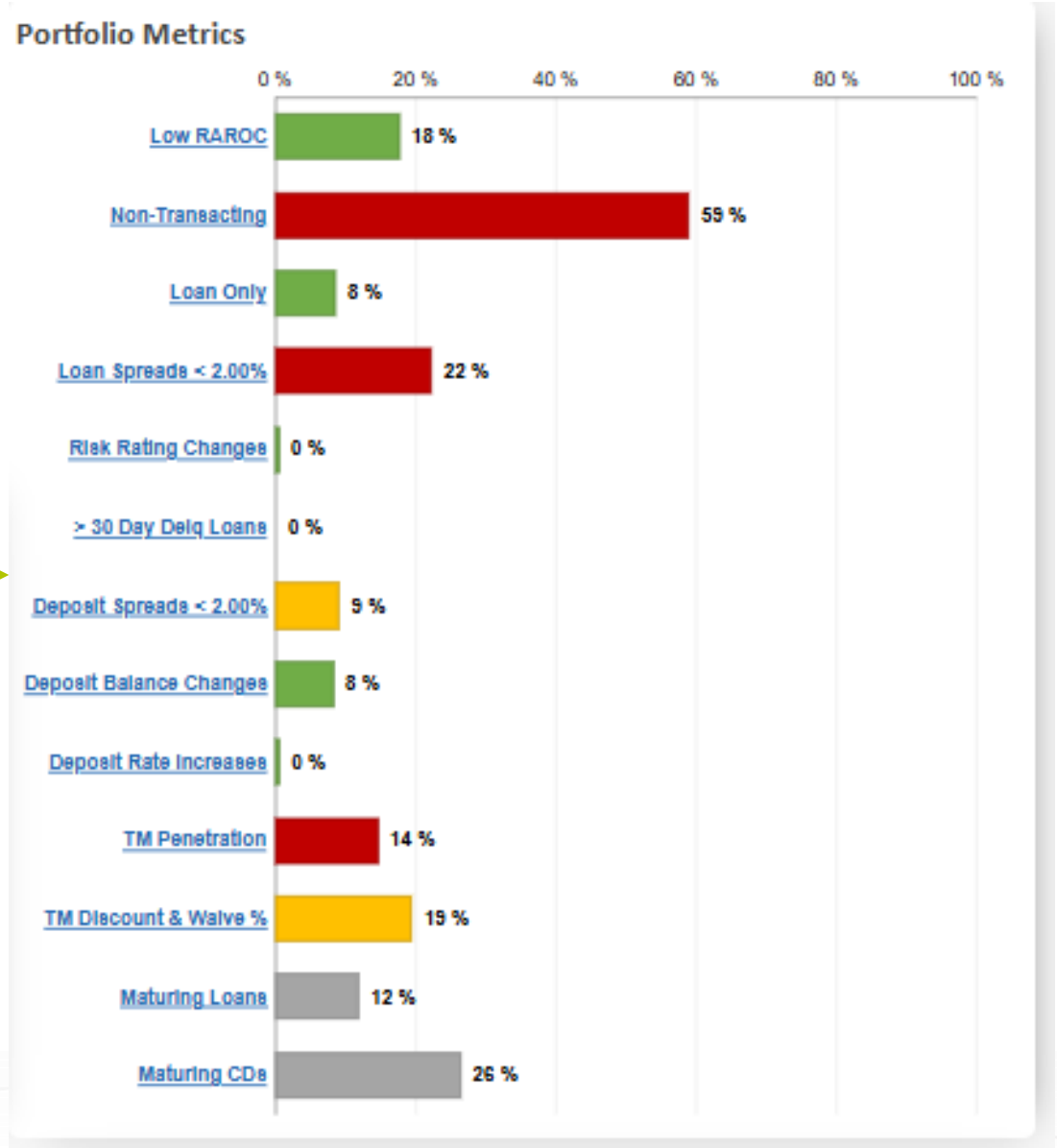
Regional



- Better tracking
- More mandates
- Covenant compliance

Tools and Strategies for Deposits





Bank Results



- Operating accounts from 39% to 45%
- Grew non-interest deposits from 15% to 20% of total deposits
- Increased deposit revenue by $200k



Opportunity #3

Treasury Management



TM Is a Primacy and Profitability Catalyst

$1,300

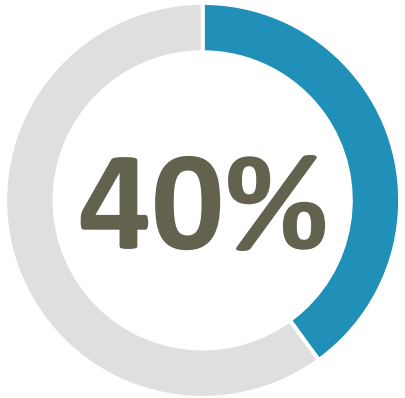
Average annual TM revenue per client

3x

Profit for a TM client vs. non-TM client



Community TM Penetration



Regional TM Penetration



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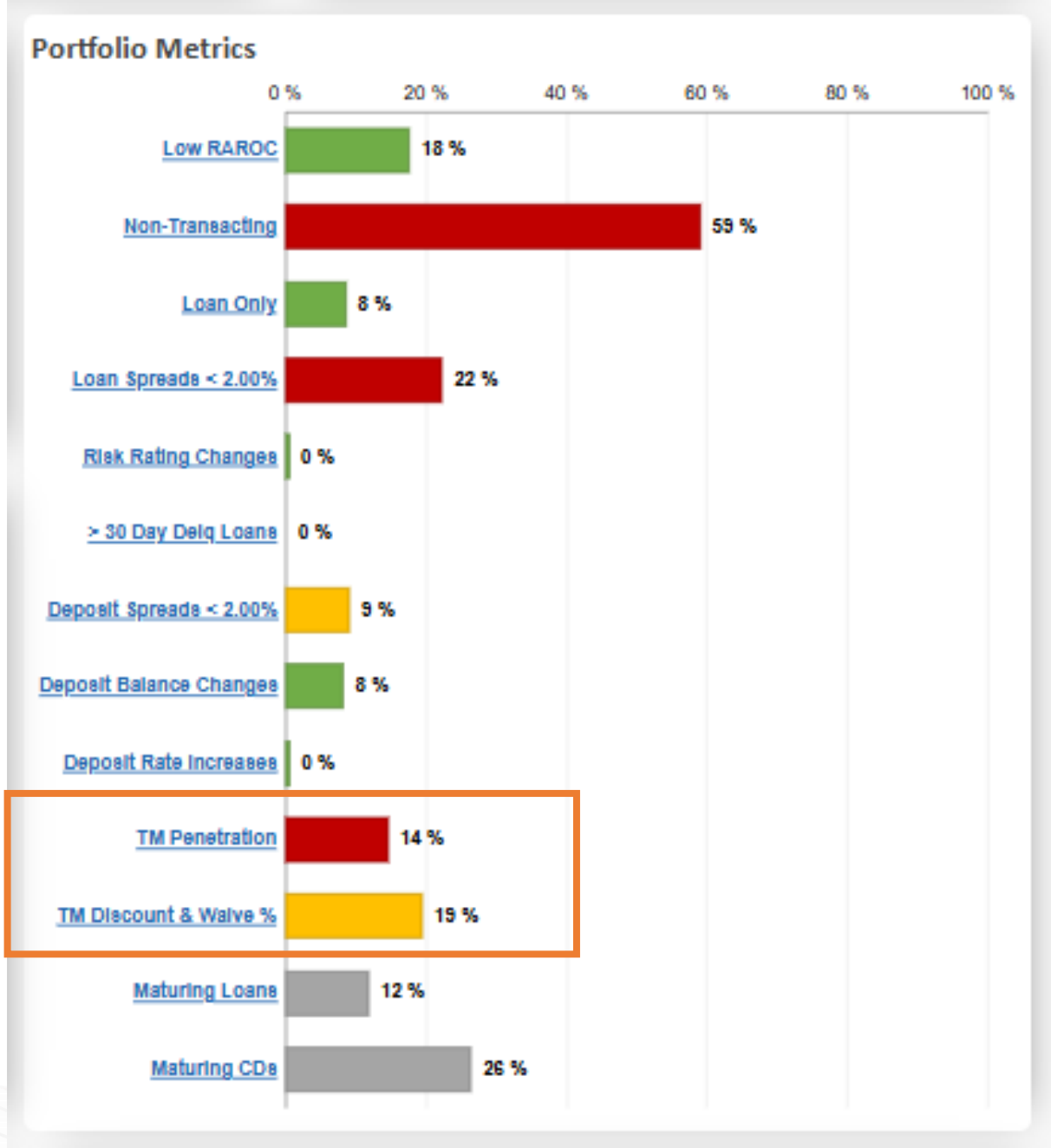
TM Opportunities



TM Opportunities

Total > Kentucky > Louisville > East Market > Highlands > Commercial - Highlands > Arjun Patel

Updated EOM July 2025

Relationships

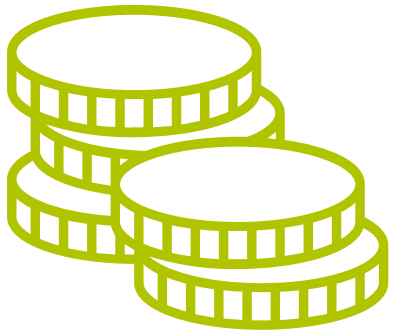
Filtering | Grouping | Book of Business

1 / 4

View: Treasury Management | Rows: Auto (100)

Client	TM Client	Deposit ADB	Annual Trans	Annual Gross Fees	Annual Waived Fees	Waived %	Annual Net Fees	Discount $	Discount %	Marginal RAROC
319 Total	**9.4%**	**$43,637,148**	**197,811**	**$197,031**	**$4,396**	**1.8%**	**$107,396**	**$42,650**	**17.6%**	**59.29%**
Bradleys Furniture	✓	$3,993,864	18,497	$43,066	$0	0.0%	$38,537	$28,127	39.5%	200.55%
Holler Mae	✓	$5,652,112	2,379	$15,495	$295	1.9%	$11,373	$368	2.3%	74.64%
Blueframe Community	✓	$1,024,025	4,149	$15,229	$0	0.0%	$7,393	$4,072	21.1%	99.39%
Moonrise Heartland	✓	$83,586	7,154	$9,000	$0	0.0%	$7,198	$2,400	21.0%	56.58%
Brass Rail	✓	$1,024,346	1,841	$6,185	$0	0.0%	$5,589	$0	0.0%	140.76%
Loopmark	✓	$0	1,866	$5,486	$0	0.0%	$4,721	$1,200	17.9%	91.12%
Cedar Grove Lodge	✓	$105,857	1,265	$7,322	$0	0.0%	$4,226	$0	0.0%	212.29%
Midriver	✓	$293,227	1,458	$3,805	$0	0.0%	$3,478	$0	0.0%	210.17%
Generator Rental	✓	$257,145	2,054	$8,243	$0	0.0%	$3,241	$0	0.0%	111.21%
Golden Hour Valley	✓	$212,647	326	$9,198	$0	0.0%	$3,038	$0	0.0%	212.20%
Foundation Works Construction	✓	$499,964	3,077	$3,944	$0	0.0%	$2,729	$0	0.0%	96.46%
Fort Mason Craft	✓	$16,772	2,167	$3,698	$646	15.7%	$2,654	$407	9.9%	73.54%
Eagle Creek	✓	$788,533	20,665	$15,499	$0	0.0%	$2,462	$0	0.0%	64.65%
Event Power Services	✓	$97,063	2,579	$2,055	$0	0.0%	$2,055	$1,500	42.2%	253.67%
Compass Travel	✓	$113,547	864	$1,916	$0	0.0%	$1,676	$0	0.0%	68.03%
Green River Iron House	✓	$286,950	7,118	$11,811	$0	0.0%	$1,250	$0	0.0%	43.57%
Earthrise Bookstore	✓	$24,022	881	$1,092	$0	0.0%	$1,092	$0	0.0%	216.49%
Mammoth Cave Education Group	✓	$956,626	1,653	$6,515	$0	0.0%	$1,053	$0	0.0%	185.79%
Builtwell Auto	✓	$412,929	1,509	$1,209	$0	0.0%	$965	$1,050	46.5%	57.96%
Bearclaw Cutting	✓	$175,298	2,142	$2,369	$0	0.0%	$779	$0	0.0%	61.53%
Redfield Anderson	✓	$263,330	938	$8,873	$0	0.0%	$650	$0	0.0%	210.51%

TM Results



- Moved from 15-20% TM penetration
- Net fees increased from $300k to $700k
- Waivers dropped from 3.2% to 0.4%



Small Changes Led to Big Results

- Total improvement $900,000
- NIM increase from 2.94% to 3.62%
- ROA increase from .98% to 1.34%
- This is a run rate improvement
- Didn’t happen overnight
- Give bankers the full picture and watch the decisions change



Summary



Data First, AI Second

Getting the data house in order is the prerequisite that unlocks both Bank/banker success today and AI success tomorrow.

1. Develop a data strategy
2. Build one version of the truth: full banking relationships & what they are worth
3. Maintain accuracy through data governance
4. Make data actionable but not overwhelming



Scan to download
today's presentation

Guide your bankers to build deeper and more profitable relationships.

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