

WHY BANKS ARE LOSING BILLIONS

THE BILLION-DOLLAR BLINDSPOT

Fragmented
Processes

Missed
Discovery

Lost
Lifetime Value

What Business
Owners Want

What High
Performers Do

CASE STUDY: HOW A 25-YEAR RELATIONSHIP WAS LOST

A business owner borrowed **\$83M** over 25 years while maintaining a strong commercial relationship. Two wealth introductions failed because the bank delivered **product-first** presentations with **no real discovery**.

An RIA stepped in, took a holistic approach, uncovered unmet needs, and later connected the owner to partners who refinanced **\$17M** of debt elsewhere. When the owner sold his business for **\$250M**, **none** of it stayed with the bank.

TOP REASONS BANKS ARE LOSING BUSINESS OWNERS

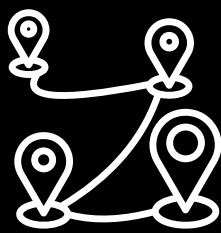
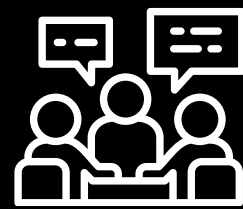
THE ROOT CAUSE: BROKEN, SILOED PROCESSES

- No one owns the full relationship
- Discovery is shallow or skipped entirely
- Product presentations replace meaningful conversations
- Clients feel 'handed off' — not understood
- Competitors deliver the unified experience owners expect

The gap isn't in capability; it's in execution. When workflows remain siloed, banks unintentionally open the door for competitors to capture the multi-million-dollar relationships they should be retaining.

Critical Facts about Business Owners

50% say their bank has never discussed wealth services



42–50% would consider using their bank if approached correctly

55% of owners with \$5M+ revenue keep personal assets elsewhere



WHAT BUSINESS OWNERS WANT

- A unified team
- Deep personal and business understanding
- Integrated solutions
- Lifecycle guidance

The path forward is clear: banks that align culture, process, and discovery around the business-owner experience will capture the lifetime value others continue to forfeit.

“If clients don't feel comprehensively served, you're not serving them comprehensively.” – Phil Buchanan