



WARD & DEAN
EXECUTIVE BANKING CAREERS | STRATEGY | HEADHUNTING

Claude for Commercial Banking Relationship Managers

The 6 highest-leverage AI use cases for senior RMs





The Competitive Gap Is Opening

RMs using AI are outpacing those who aren't — not in years, but in months. The performance delta is measurable, and it's accelerating.

40%

Reduction in Prep Time

Per client meeting, on average

3x

Faster Proposal Drafting

From brief to submission

60%

Top RMs Using AI Daily

Reported as core workflow tool by
2025

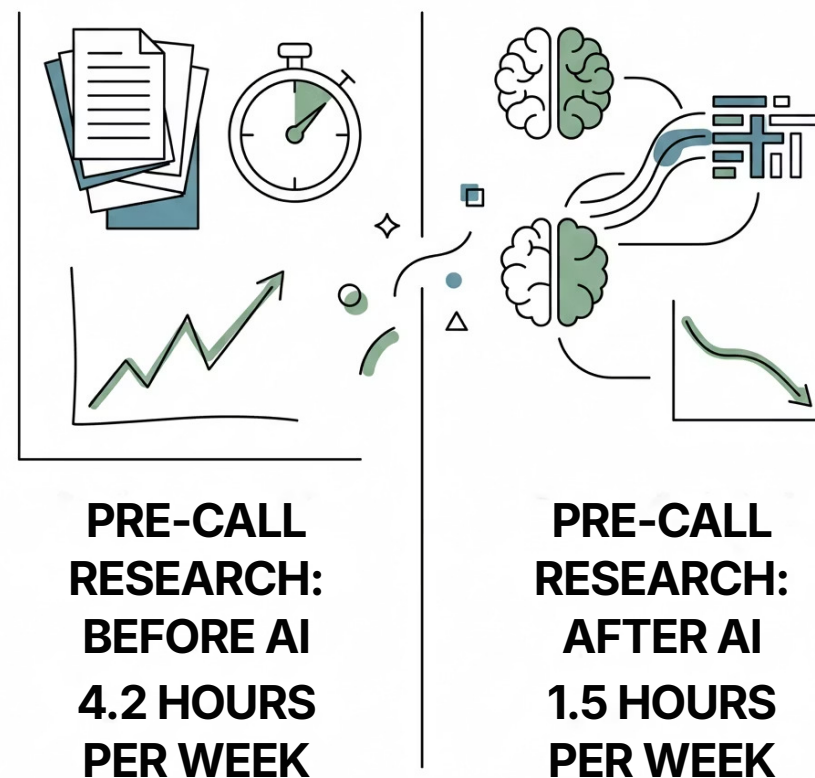
Know More Before You Walk In

Client Intelligence & Prep

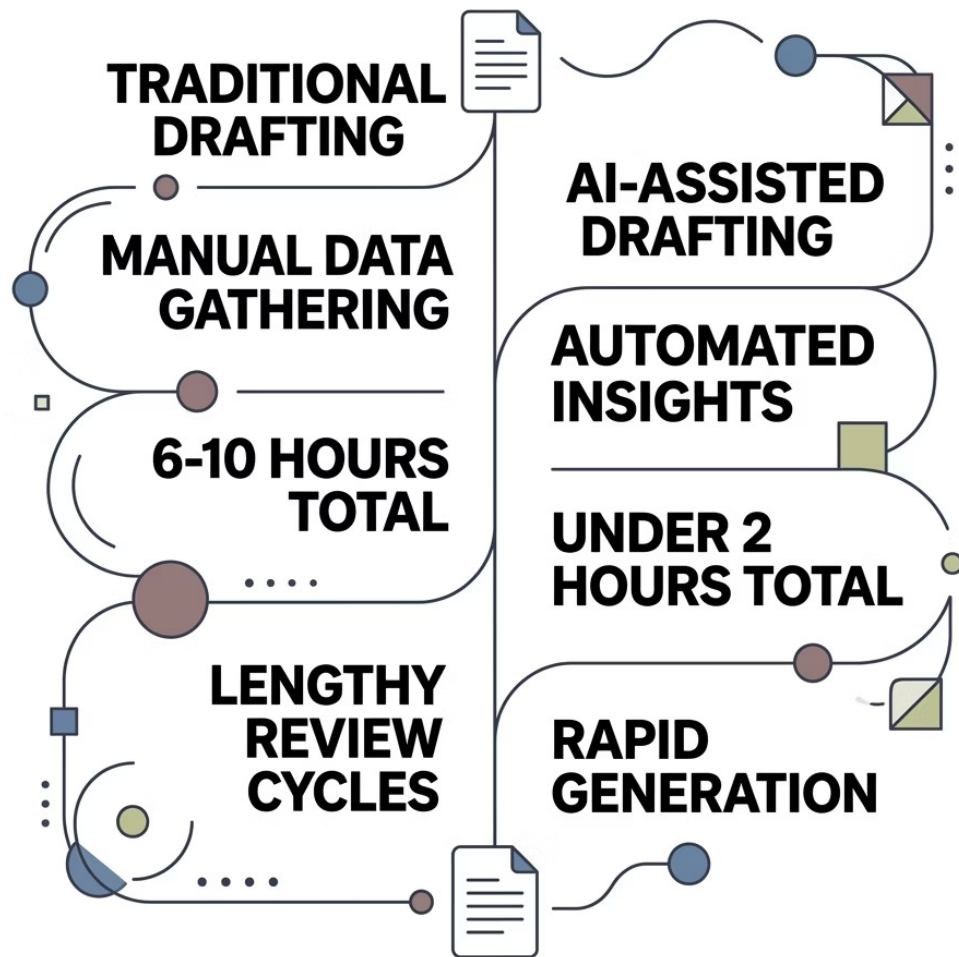
- Synthesize 10-Ks, credit files, and news before calls
- Generate tailored talking points per client
- Surface upsell signals from relationship data

 Bankers spend an average of **4.2 hours per week** on pre-call research. Claude reduces this by **65%** — reclaiming nearly 3 hours every week per RM.

ILLUSTRATION STYLE REFERENCE



From Brief to Submission, Faster



Deal & Proposal Writing

- Draft term sheets, credit memos, and pitch decks
- Tailor proposals to client industry and borrowing history
- Reduce time-to-submission on complex credits

✓ Average credit memo takes **6–10 hours** to draft manually. With Claude, that drops to **under 2 hours** — a 70%+ time reduction on one of the RM's most demanding tasks.

USE CASE 3

Stay Ahead of the Book

Portfolio Monitoring

- Summarize covenant compliance across the portfolio
- Flag early warning signals in financial statements
- Generate relationship review summaries



Time Spent Monitoring

For RMs managing 50+ relationships



Time Reclaimed by AI

Redirected to client-facing activities



USE CASE 4

Win the Internal Game

35% of deals that stall do so at the internal approval stage — not on the client side. Claude helps RMs structure narratives that move through committees faster.



Structure Credit Narratives

Frame the story for credit committee with clarity and precision



Frame Across Risk & Revenue

Articulate initiatives across revenue, cost, and risk dimensions



Anticipate Objections

Pre-address committee concerns before they become blockers

Walk In as the Smartest Person in the Room

Market & Industry Research

- Rapid sector briefings before client meetings
- Competitor positioning for cross-sell conversations
- Regulatory change impact summaries

Industry-specific research that once took **3 hours** now takes **15 minutes** — a 12x acceleration in competitive intelligence gathering.



Sector Briefings

Comprehensive industry snapshots generated in minutes, not hours



Competitor Positioning

Sharpen cross-sell conversations with real-time competitive context



Regulatory Summaries

Translate complex regulatory changes into client-ready talking points

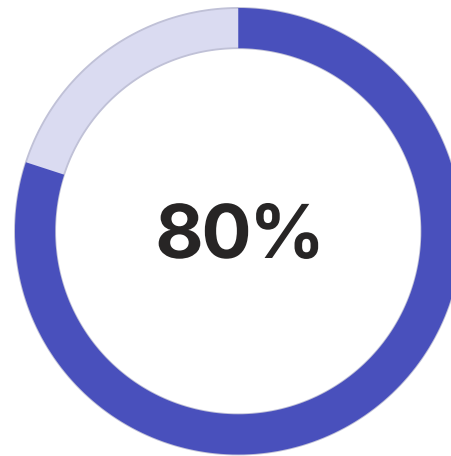
USE CASE 6

Every Touchpoint, Sharpened

Client Communication

- Draft follow-up emails and call recaps instantly
- Personalize quarterly business reviews at scale
- Prepare executive-ready presentations with precision

✓ Top RMs send **2x more personalized follow-ups** than average performers. Claude makes this level of personalization scalable across an entire book of business.



Time Saved on Drafting

Per client communication task

Good RMs Won't Be Replaced by AI.

They'll be outcompeted by RMs who use it.

The opportunity is now — before this becomes table stakes. The six use cases in this deck represent the highest-leverage entry points for senior RMs ready to lead the next era of commercial banking.

- 1

Start Now
Pilot Claude on your next client prep or credit memo
- 2

Build the Habit
Integrate AI into your daily workflow across all 6 use cases
- 3

Lead the Field
Become the RM clients and colleagues benchmark against
- ☐

The competitive gap is opening now. The RMs who act in the next 90 days will define the new standard for the next decade.

