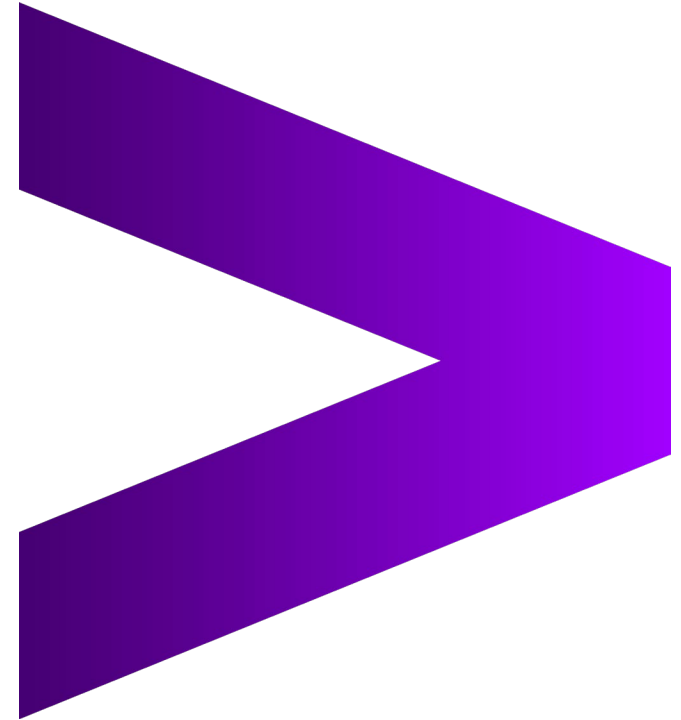




VIDEO TRANSCRIPT

ACCENTURE COMMERCIAL BANKING "OUR STORY"



Text on screen:

Commercial Banking has faced monumental challenges in recent years. In order to continue thriving, the industry has quickly adjusted to meet the challenges of a changing world.

Accenture saw those challenges as opportunities and became a driving force in helping to change the industry...for the better.

Nikki Stephenson, Head of Credit Products, Regions Bank

We are operating in an environment where the pace of change is only increasing. And they're the partner that helps you live through that change, that helps you accelerate through that change.

Richard Stein, EVP and Chief Credit Officer, Fifth Third Bank

What really differentiates Accenture is the depth of expertise that can be applied in a practical manner across all elements of commercial banking.

Text on screen:

Tailored solutions...for every facet of the commercial banking value chain... From strategy and operations to technology and client lifecycle management.

Jared Rorrer - Managing Director - Global Commercial Banking Lead, Accenture

As a former commercial banker, it was clear to me, the first time I looked at Accenture, there was something different here.

Nikki Stephenson:

They understand our culture, they understand what our goals and objectives are, and they help us deliver and they help us execute.

Text on screen:

Understand our culture

Understand our goals

Understand our objectives

They help us deliver

They help us execute

Jared Rorrer:

When I think back to the early parts of the pandemic, what was really surprising to me is how this is a crisis that came and found banks, it started off as a medical crisis, but all of a sudden it became an economic crisis across the globe, and the need to get capital in the hands of customers and businesses to keep them afloat, when everything was locked down

Text on screen:

Crisis

Banks

Medical Crisis

Economic Crisis

Nikki Stephenson:

The paycheck protection program represented a critical lifeline for Region's customers. We had to stand up technology solutions processes in a matter of days and weeks.

They were there to support us, whether it be through a technology digital solution, help us develop processes from the ground up. They were there from a resource, and blocking and tackling an execution standpoint for us...

Text on screen:

Critical lifeline for Regions' customers

They supported us

Technology digital solution

Processes from the ground up

Blocking and tackling and execution standpoint

Jared Rorrer:

And in a matter of five days, we went from, "This was a medical problem" to, "This is something that we are all going to solve."

Text on screen:

Medical problem...

Problem we are all going to solve

Nikki Stephenson:

And then the thing that resonates the most with me is they carried a tremendous amount of passion for delivering.

Text on screen:

Passion for delivering

Jared Rorrer:

It was just one of the most unbelievable, most powerful things I've seen in my career.

Text on screen:

Accenture Commercial Banking

More than 2,500 highly skilled professionals globally...who care for you and your commercial bank

Jared Rorrer:

Our global commercial banking team is across the globe, from technology to operations, to business process, to strategy, and our ability to bring those capabilities together, bring the right learnings and experiences from any bank across the globe and tailor those solutions for our clients has been one of our biggest value propositions.

Text on screen:

Global Commercial Banking

Technology

Operations

Business Process

Strategy

Provide Tailored Solutions

Richard Stein:

We've used Accenture extensively in the seven years that I've been at Fifth Third, both as Chief Credit Officer and head of the commercial bank. And, the experience has been incredible given the depth of capabilities, the expertise, the partnership that Accenture brings to the table. They've helped us from a commercial lending perspective, from everything from origination, to process, and through, risk identification.

Nikki Stephenson:

And from day one through today, the Accenture commercial banking practice has been by our side, not just as a partner, but delivering as a true teammate.

Text on screen:

Delivering as a true teammate

TEXT ON SCREEN:

Pre-eminent leader in digital banking

#1 Globally

Systems Integration partner

Salesforce

nCino

Loan servicing

Josh Glover, President and Chief Revenue Officer - nCino

What's really important about the partnership is that Accenture obviously has a very deep technical bench and that has been critical to our success. More importantly, they've understood since we formed this partnership that an nCino project is really a business transformation.

Jared Rorrer:

We know what great looks like in commercial banking because we've been there, globally, to help our clients identify these issues and work alongside them. Be it develop a new corporate portal, create an embedded finance capability, help them transform in the end to end credit life cycle. We've been there. We know these things

Josh Glover:

Accenture's knowledge of Salesforce combined with deep credit expertise and nCino expertise is a winning combination.

TEXT ON SCREEN:

Deep credit expertise and
nCino expertise
Winning combination

Richard Stein:

It's the experience and the data, the real world data they can bring to the table to help us make the right strategic decisions.

TEXT ON SCREEN:

It's the experience
It's the real-world data
Help us make the right strategic decisions

Faces of Accenture people on screen:

Jared Rorrer:

When I think about the value that we provide – we're not selling services as much as helping solve problems. And it's such an important thing to me that when we come in and listen to what a client needs – to help them understand the issue and to provide tactical and specific outcomes. And bring the expertise around that for them...those are the things that I see us do just phenomenally.

It is just so exciting to see where the industry is going and how analytics and data and digital will become front and center in this space. We're not close to done. There's so much to be done. I'm really proud of Accenture's global commercial banking practice. It has been a wonderful honor in my career to lead this great group of people.

TEXT ON SCREEN:

Solving problems
Tactical and specific outcomes
Analytics
Data
Digital

Nikki Stephenson:

We built a fabulous relationship with Accenture's team via PPP, and now understanding and seeing firsthand that deep expertise in the commercial banking arena, being able to parlay that into customer experience, digital capabilities, digital offerings, technology enhancements. The excitement we have now to take this partnership back to our commercial banking business as usual activities, they've become that true partner for the future.

TEXT ON SCREEN:

Deep expertise in commercial banking
Take this partnership back to our commercial banking business as usual
True partner for the future

Join us as we continue to help shape the commercial banking industry of tomorrow.

commercial-banking@accenture.com