**Sample Process Strength Comments**

1.1

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| The applicant’s systematic approaches to setting and deploying its mission, vision, and values (MVV) help establish the direction for the entire organization. The MVV are set during the SPP (Figure 2.1-1) and deployed through the applicant’s Leadership System (Figure 1.1-1) and numerous other mechanisms (Figure 1.1-2). In 2008, the applicant refined its vision using an approach based on one of a Baldrige Award recipient. | a(1) |

2.1

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| --- | --- |
| The applicant’s SPP (Figure 2.1-1) is aligned with key customer, workforce, and workprocess elements. Participants include the BOD, the EMC, the Marketing Team, branch and functional managers, and an external economist, and inputs/outputs include voice-of-the-customer (VOC) sources, regulatory watch data, and the Associate Capability and Capacity Planning Process (ACCPP). | a(1) |

3.2

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| --- | --- |
| In support of the overarching strategy to provide Legendary Service while increasing the number of products per household, the Customer Life Cycle Matrix (Figure 3.2-4) helps associates manage customer relationships and build multiproduct relationships with customers based on their life stages and dependent status. Strategies segmented by stage (Figure 3.2-5) help retain customers, meet their requirements, and exceed their expectations.  | b(1) |

4.1

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| By optimizing the use of performance projections, the applicant supports its corecompetency of agility. Performance is projected using performance review findings,comparative and competitive data, and extrapolated historical trends. The three alternate risk scenarios created during the SPP automatically adjust performance levels for the key performance indicators. | c(2) |

5.1

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| A proactive approach helps the applicant increase capability and flexibility withoutincreasing staffing levels. The applicant formalizes workforce planning through the ACCPP (Figure 5.1-1), aligned with the SPP. The Legendary Workforce Database provides information for departmental planning and facilitates management of current and emerging capability and capacity needs. The applicant avoids workforce reduction by controlling costs and backfilling positions selectively for specific skills. | a(1,4)  |

6.1

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| --- | --- |
| Process owners/teams have identified performance measures/indicators and in-process measures (Figure 6.1-3) for assigned work processes, helping the applicant monitor, maintain, and improve process performance and provide consistent Legendary Service. After establishing upper and lower process-control limits, the teams verify conformance, fix obvious problems, eliminate special causes of variation, and identify and mitigate potential problems. | b(1) |

**Sample Process OFI Comments**

1.1

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| The applicant presents limited evidence of systematic evaluation and refinement ofseveral key leadership approaches that support operational excellence and enhancesustainability. These include approaches for innovation, the LDS, legal and ethicalapproaches, and Legendary Service standards. | a, b |

2.1

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| The applicant does not appear to address several strategic objective considerations.These are the challenge of a retirement wave, which may affect workforce capacityplanning; the community, which may hinder addressing the loss of public confidence;and innovations in products and operations, which may limit opportunities to gainmarket share. | b(2) |

3.2

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| --- | --- |
| It is not evident that the applicant fully deploys several customer support approaches.For example, the VOC Process (Figure 3.2-1) does not appear to be deployed to all 47branches, the DirectServe Center, and the Mortgage Division. In addition, it is not clear that the Principles of Legendary Service (Figure 3.2-2) and Customer ServiceStandards (Figure 3.2-3) address former Widmark customers’ support requirements. | a(1-3) |

4.2

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| It is not evident that the applicant’s mechanisms for sharing data and information arealigned with associates’, suppliers’, partners’ and customers’ preferred methods ofcommunication. For example, the applicant does not appear to considerresponsiveness to information requests when establishing these mechanisms.Considering stakeholders’ preferences may help ensure that they receive theinformation they want, need, and can use. | b(3) |

5.1

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| It is not clear how the applicant’s plan to manage workforce change addresses periodsof workforce growth, as all efforts appear to be focused on maintaining currentcapability and capacity. Considering the recent acquisition and the emerging corecompetency of mergers and acquisitions, planning to address possible workforcegrowth may be of particular significance. | a(4) |

6.2

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| It is not clear how well the applicant’s Emergency Preparedness Plan (EPP; Figure 6.2-5) is deployed to associates at the Operations Center, the DirectServe Center, and the newly acquired mortgage company, including how their input is collected during step 1 (“Assess risk”). A systematic approach to determine and deploy emergency requirements may enable the applicant to better recover from emergencies. | c(2) |

**Sample Results Strength Comments**

7.1

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| Results from the ERP Audit of Practice Drill Activities (Figure 7.1-18) that showconsistent improvement support the applicant’s core competency of agility, particularly its ability to make decisions quickly. Results improved over the period shown in all ten areas, including practice drill outcomes, training of associates, and follow-up resulting from reviews. | b(2) |

7.2

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| --- | --- |
| Several results reflect the applicant’s focus on customer satisfaction and loyalty. Thenumber of products per household (a key reflection of customer engagement andprogress toward gaining a dominant “share of the wallet") has increased 25% since2000 (7.2a[2]). In addition, from 2009 through second quarter 2010, the organizationexceeded the benchmark for overall customer engagement (Figure 7.2-14). | a(2) |

7.3

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| Several survey results indicate that the applicant is maintaining its loyal and stableworkforce. The percentage of associates assigning a 4 or 5 rating (out of 5) for overallsatisfaction (Figure 7.3-1) steadily increased over four years, surpassing the 75thpercentile benchmark each year, with similar increases for willingness to refer a friend (Figure 7.3-2). Also, *Financial Pulse Magazine* rates the applicant 23rd among best places to work in the banking sector. | a(3) |

7.4

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| Sustained improvement in the percentage of strategic action plans accomplished, aswell as in the impact of the plans (Figure 7.1-19), illustrates the applicant’s improvingcapability to meet its most important strategic objectives. These results equal orsurpass those of the respective top-quartile comparisons. | b |

7.5

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| --- | --- |
| Results for Return on Equity (ROE) illustrate the applicant’s ability to sustain itsearnings performance relative to the industry. Overall ROE (Figure 7.5-1) exceeded thetop-quartile comparisons during the period shown and is approaching the best comparison megabank, and ROE by Customer Group (Figure 7.5-2) is meeting or exceeding best-comparison benchmarks. | a(1) |

**Sample Results OFI Comments**

7.1

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| --- | --- |
| The applicant’s customer-focused product and process results include limited segmented data by, for example, customer group (Figure 7.1-2) and market segment (Figure 7.1-9). Additional segmentation may enhance the organization's ability to apply root cause analysis—a key tool used by Trust Teams to identify opportunities for breakthrough improvements. | a |

7.2

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| --- | --- |
| The applicant’s results do not yet reflect the impact of its response to customersatisfaction declines after the major acquisition. Overall satisfaction levels andsatisfaction with CSR knowledge in all markets declined in the second half of 2014(Figures 7.2-1 through 7.2-4, 7.2-6). Satisfaction with problem resolution was low formortgage customers (Figure 7.2-8), and mortgages received more complaints thanother products (Figure 7.2-10). | a(1) |

7.3

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| --- | --- |
| The organization provides limited results related to the Career Path Management Process (Figure 5.2‐1) and the emerging leader system, and the percentage of employees demonstrating leadership remained basically flat from 2009 to 2013 (Figure 7.3‐9). Monitoring additional leadership development results may help the organization meet its recognized need to expand the emerging leader system in order to prepare employees for rotating team leader roles and sustain the company. | a(4) |

7.4

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| --- | --- |
| Limited results are provided for several senior leaders’ communication and engagement with the workforce. Results for encouragement of two-way communication (Figure 7.4-2) include only attendance measures, and no results are provided for PMDP deployment, Trust Team involvement, rounding, job shadowing, or associates receiving health benefits for community service. | a(1) |

7.5

|  |  |
| --- | --- |
| Most marketplace performance results are not segmented. For example, results do not differ by customer groups defined by the Customer Life Cycle Matrix (Figure 3.2-4) or Customer Engagement Cycle (Figure 3.2-5). Segmented data may help the applicant identify and focus needed improvements within its broad marketplace and diverse customer groups. | a(2) |