

**The University of Tennessee at Martin  
College of Business & Global Affairs**



**Analysis of Commercial Bank and Trust Company:  
A Case Study in Financial Analysis, Staffing and  
Management Successions, Staff Support and  
Technology Management**

# Presenters:

- Cole Hollis, MBA Student
- Dan Hoffman, Accounting graduate
- Ben Arnold, Accounting/Finance undergraduate



- Dr. Mark Farley,  
Faculty Advisor



# College of Business & Global Affairs Dunagan Chair of Excellence



The College of Business & Global Affairs (CBGA) at UT Martin is a student-centered learning environment designed to provide all students with a quality education filled with hands-on, practical learning experiences.

Involvement in the CSBS Case Study Competition is one of the experiential-learning activities in which students can engage and is sponsored by the Dunagan Chair of Excellence, Mr. John Clark, Director.



# The Partner Bank



**Clint Davis, Pres., COO**



**Brett Stoots  
CFO**



**Jennifer Starks  
HR Director**



**Scott Freschi  
Chief IT Officer**



**R. Molitor Ford, Jr., Chairman/CEO**

# Earnings Performance/Liquidity



- Today's banks can do more than just banking.
  - ✓ CBTC has many non-banking revenue streams.
- Having strict and rigorous liquidity controls is crucial in today's banking market.
- Ensuring that the community Bank is being responsible for its customers, and the *community* the Bank supports, is critical for maintaining the bank's exceptional reputation.

# Financial Points

- Loan Portfolio Composition
  - Rather stable loan portfolio composition with only significant change being largely attributed to the issuing and closing of PPP loans
- Asset Growth
  - 140% increase in investment portfolio over 5 years
  - Small (5.4%) increase in net loans and leases
- Capital Levels and Planning
  - The Bank is an S corp
  - S corp grants the Bank certain advantages in tax preparation and capital planning



# Staffing Points

- The people/staff of a community bank give the community bank a competitive advantage = Best Assets.
- The team learned CBTC invests extensively in its employees not only to make the employees more efficient and knowledgeable = Better Customer Relationships.



# Staffing Continued . . . .

- The investment in future bankers is critical to keep the community banking industry thriving = Growth of Banking Industry.
- The future of banking lies with the college graduates of today = Giving Students Incentives To Learn.





# Generational Makeup of Staff



- Having a diversified generational staff makeup can be an advantage rather than a weakness of a community bank.
  - ✓ Some CBTC branches need staff with extensive agricultural background.
  - ✓ Other branches need younger staff who are familiar with small business operations.
- Whatever the makeup of the banking staff, diversification is the key.

# Succession Planning

- Successful succession planning requires initiative and resources.
- Focusing on hiring inside and outside talent is essential for having a quality workforce.
- Intentional succession planning enabled CBTC to
  - ✓ Form new and creative ideas
  - ✓ Pass on the expertise of its senior employees
  - ✓ Integrate the unique experience of its employees
  - ✓ Enrich and retain existing company values and work culture

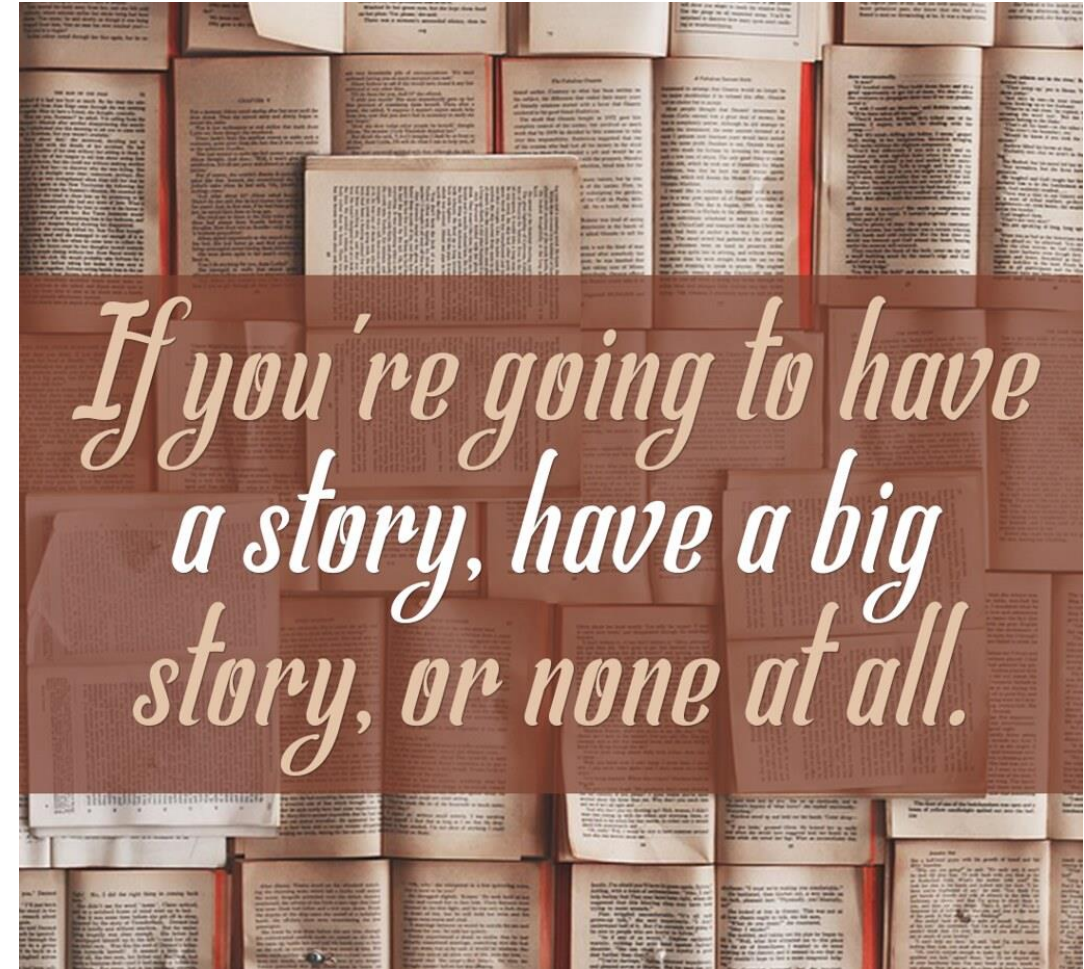
# Technology/Training Points

- Developing staff qualifications at all levels and returning to in-person post-pandemic operation = Development & Post-pandemic Flexibility.
- Improving training and technology to achieve the same goal: improving the customer experience = People Focused.



# Technology/Training Points

- Making up-to-date changes allows CBTC to competitively serve the modern realm of banking = Customer Facing & Internal Improvements.
- Having the right employees makes the difference, e.g., CITO Scott Freschi joined the CBTC executive team and the Bank's improvements are evident = One Great Story.



# What we learned . . . .

*Camaraderie*

*Commitment*

*Community*

*Communication*



# Our Village . . . .

- College of Business and Global Affairs
- Mr. John Clark, Dunagan Chair of Excellence
- Ms. Traci Crawford, Admin. Asst., Dunagan COE
- Dr. Mark Farley, Professor of Finance
- Dr. Lajuan Davis, Professor of Business Communication
- Commercial Bank & Trust Company



# Questions & Answers . . . .

Thank You!!  
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Dr. Lajuan Davis  
Faculty Advisor  
PowerPoint Creator