

PCI Performance Management

2026 - 2027

STRATEGIC PLANNING READINESS SCORECARD



INTRODUCTION

As community banks look ahead to 2027, early awareness of strategic readiness gaps is becoming increasingly important. Margin pressure, evolving regulatory expectations, workforce constraints, and accelerating change across technology and customer behavior are placing new demands on leadership teams.

At the same time, boards and regulators are expecting clearer alignment between strategy, risk appetite, capital planning, and execution capacity. Strategic plans must now demonstrate not only vision, but organizational readiness—the ability to carry priorities forward in a disciplined and sustainable way.

This scorecard is designed to help CEOs, executive teams, and boards assess whether the foundational elements needed for effective strategic planning are truly in place. It highlights key readiness dimensions across governance, financial and risk alignment, and operational and talent capacity—areas that most often determine whether a strategic plan succeeds or stalls.

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A practical assessment for executive teams and boards
preparing for the next planning cycle.

ABOUT US



For more than 25 years, PCI Performance Management has helped community banks navigate complexity with insight and purpose.

Through strategic planning, operational improvement, leadership coaching, and risk-focused assessments, PCI works alongside executive teams to build stronger cultures, more effective processes, and long-term organizational success.

EXECUTIVE SUMMARY

As community banks prepare for the 2026 planning cycle, the effectiveness of any strategic plan will depend not only on its vision, but on the organization's ability to execute it. In an environment shaped by margin pressure, evolving regulatory expectations, workforce constraints, and increasing operational complexity, strategic readiness has become a critical differentiator.

This **Strategic Planning Readiness Scorecard** is designed to help executive teams and boards assess whether the foundational elements required for successful planning are in place before committing to strategic initiatives. It focuses on three core readiness areas that consistently determine outcomes:

- Leadership & Governance Alignment
- Financial & Risk Readiness
- Operational & Talent Readiness

The goal is straightforward: enable more informed, disciplined, and effective strategic planning for 2026 and beyond.



01 LEADERSHIP & GOVERNANCE ALIGNMENT

Strong strategic plans depend on clear alignment between the board and management. When expectations, authority, and accountability are well-defined, leadership teams are better positioned to make timely decisions, manage risk, and execute strategic priorities.

This section assesses whether governance structures and leadership alignment are sufficient to support effective strategic planning and ongoing oversight.

Leadership & Governance Alignment Scorecard

Rate each statement on a scale of 1 (Not in Place) to 5 (Fully in Place and Effective).

The board and executive management share a clear understanding of the bank's strategic priorities.	1	2	3	4	5
Roles and responsibilities between the board and management are clearly defined and consistently respected.					
Shareholder expectations regarding growth, dividends, and capital are well understood and reflected in strategic discussions.					
Decision-making authority and accountability are clearly established across the organization.					
Strategic discussions at the board level are forward-looking rather than primarily reactive.					

Interpretive Guidance

Low scores in this section often indicate misalignment that can undermine execution, even when strategic goals are well defined. Addressing governance clarity and leadership expectations early can significantly improve planning outcomes.

02

FINANCIAL & RISK READINESS

Financial strength and disciplined risk management are foundational to effective strategic planning. Strategic goals must be supported by capital capacity, accurate risk assessment, and a clear understanding of how financial decisions interact with regulatory expectations.

This section evaluates whether the bank's financial and risk frameworks are positioned to support strategic priorities while maintaining safety and soundness.

Financial & Risk Readiness Scorecard

Rate each statement on a scale of 1 (Not in Place) to 5 (Fully in Place and Effective).

Capital levels and capital planning support the bank's strategic growth objectives.	1	2	3	4	5
Pricing strategies are aligned with the bank's risk appetite and profitability goals.					
Risk rating practices accurately reflect the underlying risk in the loan portfolio.					
CECL, stress testing, and sensitivity analysis outputs are meaningfully integrated into strategic planning discussions					
Management has clear visibility into emerging credit, liquidity, and interest rate risks.					

Interpretive Guidance

Gaps in financial and risk readiness often result in strategic plans that are overly ambitious or insufficiently supported. Strong alignment between strategy, capital, and risk enables leadership teams to pursue growth while maintaining regulatory confidence.

03

OPERATIONAL & TALENT READINESS

Even well-aligned strategies can fail if operational capacity and leadership development are not addressed. Execution depends on having the right people, processes, and systems in place to support strategic priorities over time.

This section assesses whether the bank's operational infrastructure and talent resources are positioned to sustain performance, adapt to change, and execute strategic initiatives effectively.

Operational & Talent Readiness Scorecard

Rate each statement on a scale of 1 (Not in Place) to 5 (Fully in Place and Effective).

The bank has sufficient management bench strength to support current and future strategic objectives.	1	2	3	4	5
Key leadership roles have identified successors or development plans in place.					
Performance expectations are clearly defined and consistently reinforced across the organization.					
Core systems and technology support current operations and planned strategic initiatives.					
Operational processes are scalable, well-documented, and consistently applied.					
The organization adapts effectively to regulatory, market, and internal change.					
Employees understand how their roles connect to the bank's strategic priorities.					

Interpretive Guidance

Low scores in this section often indicate execution risk rather than strategic risk. Addressing operational capacity and leadership development early can significantly improve the likelihood that strategic initiatives are implemented as intended.

04 INTERPRETING YOUR RESULTS

Using the Scorecard to Inform Strategic Discussions

The Strategic Planning Readiness Scorecard is intended to support informed dialogue, not to assign grades or produce a pass–fail outcome. The most valuable insights often emerge from differences in scoring and the discussions that follow.

After completing each section, leadership teams should review both individual category scores and overall patterns. Pay particular attention to areas where scores vary significantly among participants, as these differences often highlight misalignment or unclear assumptions.

Score Interpretation Guide

High Readiness (80–100%)

The organization demonstrates strong alignment and capacity across governance, financial and risk management, and operational execution. Strategic planning efforts can focus on refining priorities, sequencing initiatives, and execution discipline.

Moderate Readiness (60–79%)

Foundational elements are in place, but targeted gaps may limit execution if not addressed. Strategic planning should incorporate focused actions to strengthen alignment, risk integration, or operational capacity.

Lower Readiness (Below 60%)

Readiness gaps may materially affect the organization's ability to execute a strategic plan. Leadership teams may benefit from addressing alignment, governance, or capacity considerations before finalizing strategic initiatives

Discussion Prompts

- **Where do we see the greatest divergence in scores, and why?**
- **Which readiness gaps present the highest execution risk?**
- **What issues must be addressed early in the planning cycle versus over time?**
- **How do these results influence the pace and scope of our strategic goals?**



NEXT STEPS & SUPPORT

TURNING INSIGHT INTO ACTION

Completing the **Strategic Planning Readiness Scorecard** is an important first step. The value of the assessment lies not only in the scores themselves, but in the discussions and decisions that follow.

Leadership teams may consider the following next steps:

- Review score patterns across sections to identify priority focus areas
- Discuss areas of misalignment or differing perspectives among participants
- Determine which readiness gaps should be addressed before or during the strategic planning cycle
- Use the results to inform the scope, pace, and sequencing of strategic initiatives

In many cases, addressing readiness considerations early can improve the effectiveness of strategic planning, reduce execution risk, and strengthen alignment between the board and management.

PCI Performance Management works with community banks to support disciplined strategic planning, performance management, and governance alignment. Our approach emphasizes practical insight, regulatory awareness, and execution-focused outcomes.

HOW PCI CAN SUPPORT YOUR 2026 STRATEGY

STRATEGIC PLANNING & BOARD FACILITATION

Custom-designed planning retreats, executive offsites, and board strategy sessions that create clarity, alignment, and actionable priorities.

LEADERSHIP COACHING & BENCH STRENGTH DEVELOPMENT

Skill-building programs for managers and emerging leaders to strengthen communication, accountability, and execution.

OPERATIONAL EFFICIENCY & PROCESS IMPROVEMENT ASSESSMENTS

Targeted reviews to streamline workflows, reduce cost structure, and improve performance across departments.

RISK, CECL & GOVERNANCE MATURITY SUPPORT

Implementation of dashboards, reporting tools, and governance frameworks that meet examiner expectations and improve transparency.

DIGITAL & CUSTOMER EXPERIENCE READINESS

Assessments and roadmaps to modernize digital banking, payments, and customer experience capabilities.

SCHEDULE A 2026 STRATEGY CONSULTATION



Whether your bank is preparing for a planning retreat, evaluating strategic options, or addressing internal alignment, PCI is here to help.

Reach out to schedule a complimentary consultation:

- lorenprairie@prairiebankconsulting.com
- 612-669-3567

Strategic Readiness Consultation (30 minutes):

A focused conversation to identify your bank's strengths, opportunities, and next steps for 2026.

Community banks play an essential role in local economies and the financial wellbeing of the communities they serve. Your commitment to thoughtful leadership, strong governance, and forward-looking strategy is what keeps these institutions resilient.

We look forward to supporting your journey into 2026 — and beyond.



THANK YOU