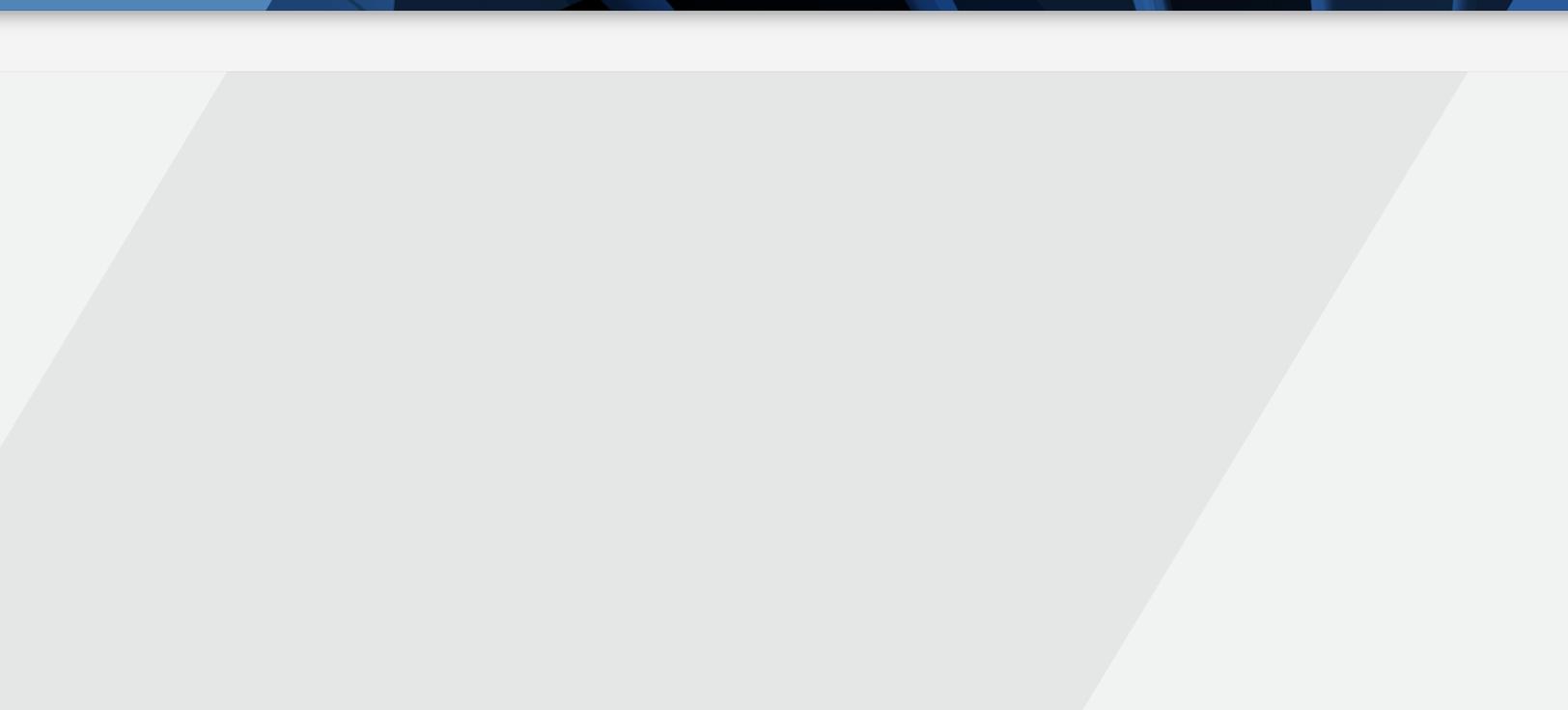




ProfitStars Asset Liability ManagementSM

Hosted Asset Liability Management and Budgeting System



ProfitStars Asset Liability ManagementSM

ALM remains the most important aspect of your risk management framework. But to maintain viability and a sustainable balance sheet, today's financial institutions (FIs) need to move from a traditional, reactive ALM approach to a more proactive, integrated management framework. Is there a simpler way to seamlessly integrate both sides of your balance sheet to more effectively manage your interest rate, market, and liquidity risk?

With ProfitStars Asset Liability Management – the industry's leading financial management tool for over 30 years, you'll get a strategic approach to managing risk by closely integrating your institution's initiatives with your ALM program. Plus, it's now part of the hosted Financial Performance Suite, which means you can expect:

- 24/7 anywhere access on a secure, cloud-based platform.
- Freedom from the headaches, effort, and costs of a proprietary system.
- A decreased regulatory burden and reduced strain on your staff.
- Scalability and versatility as your data density grows.

Easily track "what-if" scenarios with strategic monitors that automatically create audit trails, analyze market risk in response to interest rate risk regulatory requirements, determine accurate values for FAS107 reporting, and create detailed, summary, and variance finance and budget reports.

When you choose ProfitStars ALM, you gain the ability to:

- Import general ledger and application data from almost any core system quickly and accurately.
- Compare multiple scenarios to determine the most profitable strategic direction.
- See potential weaknesses in your balance sheet under multiple rate scenarios.
- Measure short- and long-term interest rate sensitivity.
- Generate standard or custom reports.
- Create easy-to-understand, visually appealing presentations with customizable, full-color graphs.

ALM Reporting Service

Your time is limited. But now you can select from proven outsourced services – designed by experts who understand your business – and free up your organization's time to focus on other priorities. ALM Reporting Service helps you with tasks like the initial review of model settings, maintenance of the chart of accounts, running down-load files each month, balancing history, maturity/re-pricing, and much more.

Other Services

Additional administrative service options include:

- ALM model back-testing
- Technical model validation
- Deposit sensitivity study
- Monthly administrative service

Improved Decision-Making

ProfitStars' hosted ALM solution works in tandem with ProfitStars Forecasting and Financial ReportingSM (FFR). With FFR, you can simplify the strategic planning process, forecast the balance sheet more effectively and move away from Excel[®] spreadsheets. You also gain a comprehensive and flexible budgeting system.

ProfitStars ALM and FFR are part of the enhanced ProfitStars Financial Performance SuiteSM (FPS). With FPS, you can bring together previously siloed systems, which means your financial data is consistent, actionable, and leads to superior decision making.

Make more informed business decisions today with the ProfitStars Financial Performance Suite. Visit profitstars.com/fps for more information.