

## ALM Reporting Service

ALM Reporting Service from ProfitStars® helps diverse institutions outsource ALM reporting services, enabling your organization to focus on other priorities. Depending on your needs, we offer both basic and custom service levels.

### Basic Service Level - Simple implementation and cost-effective

Includes:

- Flat growth projections based off current end-of-month balances
- Regulatory, parallel rate shocks
- Reports delivered within 15 business days of receipt of all necessary client data
  - Fast turnaround time with reporting that is relevant and up-to-date, offering better decision-making capability
- Quarterly packet with:
 

<ul style="list-style-type: none"> <li>• Historic and projected balance sheet</li> <li>• Historic and projected income statement</li> <li>• GAP analysis</li> <li>• Projected earnings volatility</li> <li>• NEV / EVE / NPV volatility</li> </ul>	<ul style="list-style-type: none"> <li>• Historic and projected key ratios</li> <li>• Projected yields</li> <li>• Peer comparison of key ratios</li> <li>• Executive summary custom written by a ProfitStars analyst based on the client's results</li> </ul>
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- Complete objectivity on risk reporting
  - Unlike other ALM vendors, we don't benefit if a change is needed to a particular part of the balance sheet to remain within compliance limits. Brokers, correspondent banks, and asset managers all face the potential conflict that arises when they advise clients on risk while also selling assets/borrowings.
- Complete documentation of assumptive inputs (prepayment speeds, decay speeds, and discount rates)
  - Comprehensive description of key inputs allows regulators to judge validity of the model and the model results.
- Current license holders can keep their software, and:
  - Retain ability to create annual budget.
  - Retain ability to do ad-hoc 'what-if's'.

## Custom Service Level - For institutions with more complex needs.

Includes:

- Custom growth projections created along with client input
  - Reports reflect actual strategy, so you can model risk more accurately
- Multiple what-if scenarios are available, for areas such as:
  - Stress testing the balance sheet
  - Running loan/deposit campaigns
  - Acquisition analysis
- Parallel or non-parallel rate shocks
- Reports delivered within 15 business days of receipt of all necessary client data
  - Fast turnaround time with reporting that is relevant and up-to-date, offering better decision-making capability
- Quarterly packet with:
  - Historic and projected balance sheet
  - Historic and projected income statement
  - GAP analysis
  - Projected earnings volatility
  - Executive Summary custom written by a ProfitStars analyst based on the client's results
  - NEV / EVE / NPV volatility
  - Historic and projected key ratios
  - Projected yields
  - Peer comparison of key ratios
  - Customized comparison of key ratios
- Complete objectivity on risk reporting
  - Unlike other ALM vendors, we don't benefit if a client needs to change a particular part of their balance sheet to remain within compliance limits. Brokers, correspondent banks, and asset managers all face the potential conflict that arises when they advise clients on risk while also selling assets/borrowings.
- Complete documentation of assumptive inputs (prepayment speeds, decay speeds, and discount rates)
  - Comprehensive description of key inputs allows regulators to judge validity of the model and the model results.
- Current license holders can keep their software, and:
  - Retain ability to create annual budget.
  - Retain ability to do ad-hoc 'what-if's'.
- A custom, objective risk and financial management consultation with an ALM professional
  - Our analyst will present the reports and interpret the findings to your staff/ALCO members.
  - Our analyst can also provide advanced ALM training to your staff/ALCO members.
  - Our analysts are 100 percent dedicated to ALM issues and stay current with all regulatory trends and expectations.

Your time is limited. With over 30 years in the ALM business, ProfitStars can help you succeed in today's market and free your time to focus on other critical business tasks. Contact your ProfitStars representative at 1.800.356.9099 today and set up a consultation to determine if outsourcing your ALM needs is right for you!