

Balance Sheet Manager

Overview

Balance Sheet Manager (BSM) is an “add-on” service to the Risk Analytics Interest Rate Risk Management Report™ that gives you a quick, accurate measurement of the impact your balance sheet management decisions will have, before you implement them. You can run any number of “what-if” scenarios on your PC with the Balance Sheet Manager™ Windows-based software. You will make better decisions when you know in advance the impact to your earnings and equity level, and exposure to changes in interest rates.

The Process

As a BSM subscriber, you will receive a new dataset for use in the Balance Sheet Manager™ software each time you update your interest rate risk report. This dataset will include all your current balance sheet, cash flow, market rate, and securities information. When you receive your data, you can immediately “what-if” scenarios that will help in your planning and decision making process.

- *Measure the impact of your balance sheet management decisions before you implement them.*
- *Buy or sell securities and evaluate their impact on the total balance sheet.*
- *Compare the results of one scenario to another and either print or save the results for future review.*

Software Capabilities

Balance Sheet Manager™ lets you instantly see how your “what-if” scenarios will impact the following areas:

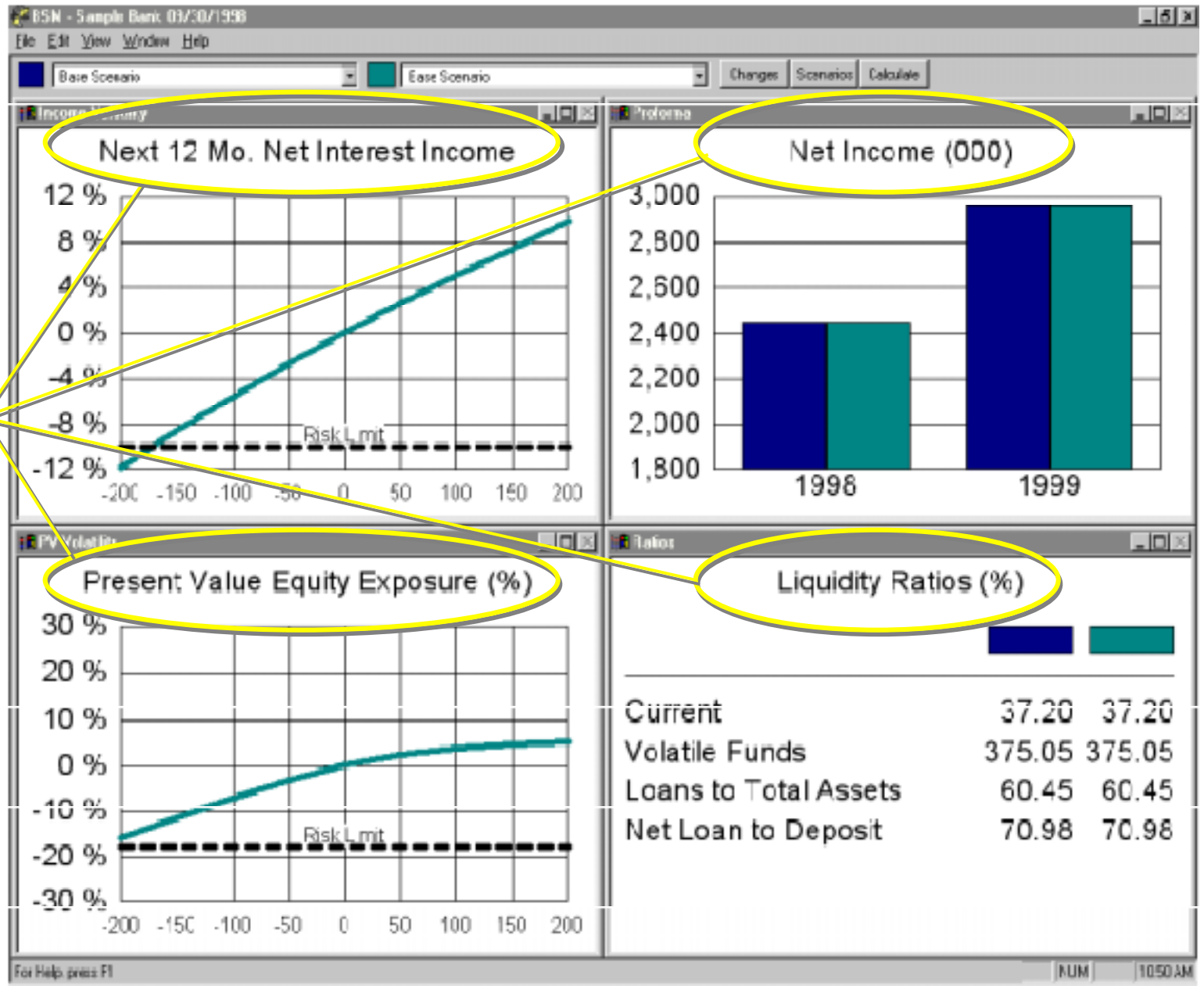
- Current earnings
- Risk of interest rate changes to earnings
- Value of your equity
- Risk of interest rate changes to the value of your equity
- Key liquidity and capital ratios
- Where you are with respect to your risk limits

Plus, the Balance Sheet Manager allows you to:

- Buy or sell securities and evaluate the impact on the overall balance sheet, which satisfies the FFIEC requirement
- Grow or run-off account balances
- Alter the shape of the yield curve over time
- Modify assumptions, including the lives of non-maturity deposits and offered rate sensitivity to interest rate shocks
- Modify prepayment assumptions on your loans
- Adjust your loan and deposit product pricing
- Change your non-interest budget and more

You can easily break down or combine scenarios and compare one strategy to another. Your “what-if” scenarios can be saved, printed, and archived; thus you can fully document your decisions to the board and examiners.

Balance Sheet Manager Report



Scenario Manager

Scenario Manager

Assumptions Balance Sheet Market Rates Non-Interest Prepayment Securities Yield Curve View All

Change	Type
91993JFP - FJ #D90174 - 6.500% 07/01/2013 - 2,000,000 @ 5.750	Security Buy
9128272P6 - U.S. TREASURY 6.625% 03/31/2002 - 2,000,000 @ 107.00	Security Sell
FHLB Advances Fixed - 7 Yr - \$10,000,000 @ 6.100%	Balance Immed...
FHLB Advances Floating - 10,000,000 @ LIBOR	Balance Immed...
Fixed 1-4 Family 30yr - Add \$10,000,000 @ 7.125%	Balance Immed...

Active Scenario: Fund Mtgs @ LIBOR

Add Remove Remove All

Change	Type
FHLB Advances Floating - 10,000,000 @ LIBOR	Balance Immed...
Fixed 1-4 Family 30yr - Add \$10,000,000 @ 7.125%	Balance Immed...

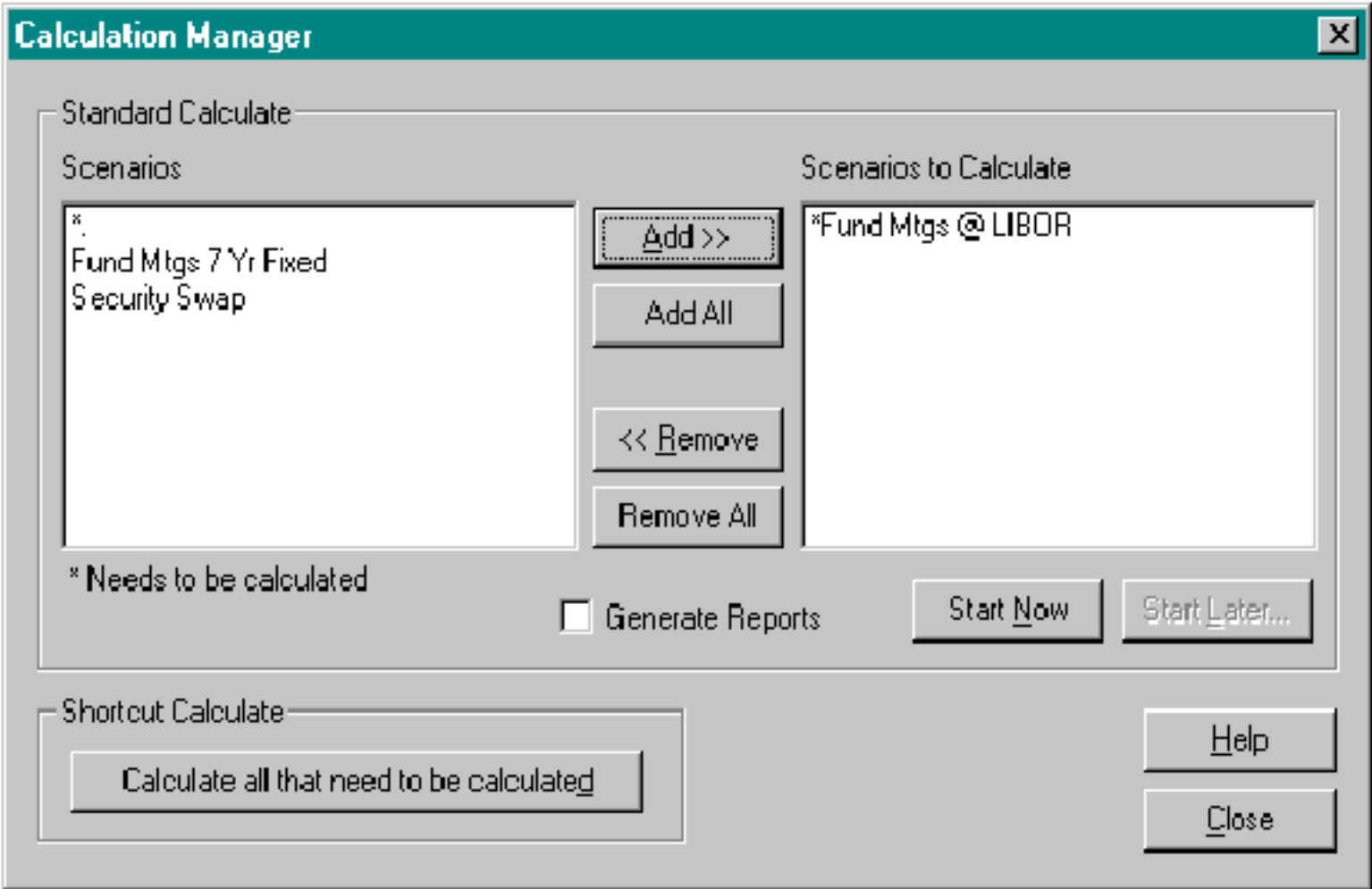
New Copy Rename Delete Balance Sheet

Changes Help Close

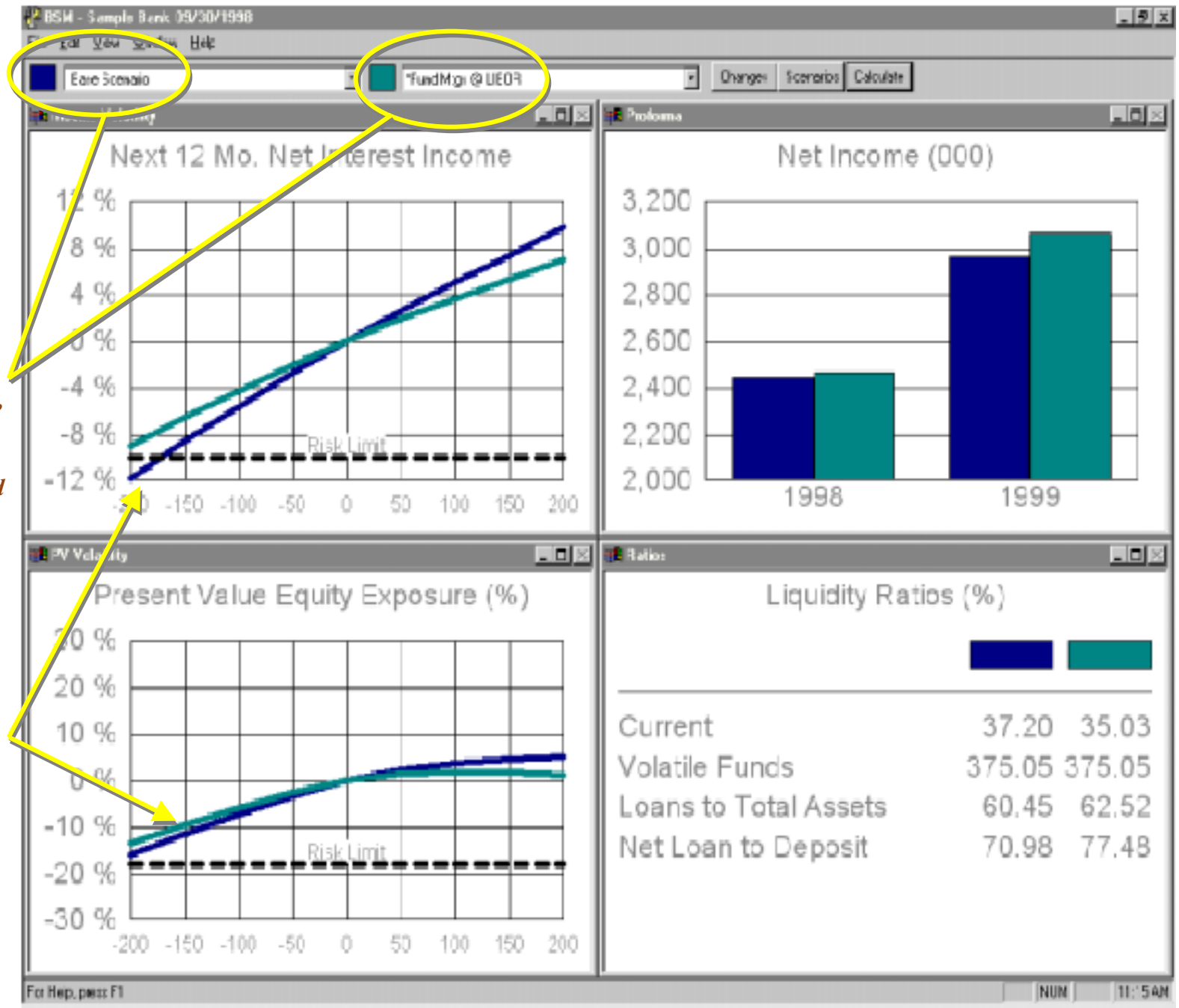
Balance Sheet Manager™ provides you a simple interface to model changes and to organize those changes into scenarios.

Calculation Manager

Calculate the various scenarios you have created so you can compare the results from one scenario to another.



Balance Sheet Manager Report



Compare any two scenarios against each other. For example, compare the "Base Case" scenario against any scenario you have created and evaluate the before and after results.

In this scenario, both the earnings and equity exposure are improved.