Financial Performance Solutions from ProfitStars®
Reliable information is the key to successful risk management. By using a strategic approach to managing risk and closely integrating your initiatives with your asset liability management (ALM) and profitability programs, you’ll gain a better insight into making effective decisions and growing your bottom line. Today, savvy FIs can integrate a full suite of performance and profitability solutions from ProfitStars® to uncover hidden profit potential, track ALM and budgeting more effectively, accurately tie compensation to performance, enhance net interest margin, and generate better profitability analysis for their organization, products, and clients.

Increasing regulatory pressures facing FIs today can be challenging. It’s more important than ever to have the right strategies in place to face these challenges, be better prepared for your next exam, and gain tools that help you:

- Manage your institution’s risk threshold by creating “what if” simulations of forecasted financial statements, helping you better navigate earnings shifts when rates change.
- Overcome error-prone budgeting spreadsheets and inaccurate inputs while also gaining better buy-in from branch/cost center managers throughout the budget process.
- Achieve CECL compliance while effectively managing reserves and credit risk.
- Reduce the time and effort needed to consolidate budgeting and profitability KPIs from multiple sources into one view.
- Segment your client base so that profitable relationships can be more effectively identified and protected.
- Price new business with an understanding of the complete relationship and the value it will add to the organization.
- Save administrative time with one easy download for all of your ALM, budget, organizational, client, and product profitability information, giving you more time to analyze results.

Convenient, Flexible Dashboard Enables You to Make Better Decisions, Faster

Improve management capabilities and enable CEOs, CFOs, financial analysts, sales managers, and other financial personnel to monitor, analyze, plan, and execute profit-enhancing plans through one portal and a single dashboard. Key performance indicators – such as loan and deposit mixes and volumes, income, wallet share, and average account profitability – are monitored and presented so that users can instantly access more data points. These collaborative analytics will help drive profitable decisions, save time, and grow your bottom line.

Key Benefits:

- Improves reporting and analysis capabilities by connecting information.
- Drives profitability and provides insight into solving business problems.
- Saves time and resources by bringing key information together into one convenient dashboard.
Effective Monitoring of ALM Risk Keeps You Ahead of the Challenging Regulatory Environment
When rates change, earnings shift. What does that mean to your bottom line?

Today, it’s important to manage your risk threshold by creating “what if” simulations of forecasted financial statements, assess liquidity and interest rate risk, satisfy board and examiner risk sensitivity, and provide regular reporting to your board and ALCO. ProfitStars ALM Management tools give you the critical ability to accurately measure your risk before you act.

Key Benefits:
- Provides a strategic approach to managing risk.
- Tracks “what-if” scenarios with strategic monitors that automatically create audit trails, analyze market risk in response to interest rate risk regulatory requirements, determine the accurate value for FAS107 reporting, and create detailed and summary finance and budget reports, including variance reports.

Comprehensive Budget Planning that Simplifies Your Processes and Procedures
Time is often wasted with cumbersome, error-prone budgeting spreadsheets and inputs that are frequently inaccurate. The good news is, it is possible to simplify the budgeting process and gain buy-in at your financial institution by including branch/cost center managers in the budget process. With the right tool, you can also easily generate a consolidated view of the budget and create variance reporting and ratio analysis. This solution gives you the ability to gain on-time business intelligence for fast and accurate budgeting, reporting, and strategic decision-support.

Key Benefits:
- Simplifies the budgeting process.
- Provides fast and accurate imports (from virtually any core system) of general ledger and instrument-level cash flow data.
- Offers a comprehensive system for centralized or decentralized budgeting.

Key Profitability Information that Uncovers Hidden Profit Potential and Grows Your Bottom Line
It’s more important than ever to measure your strengths and weaknesses and have an accurate view of profitability across your organization. Immediate access to accurate, timely, and meaningful profitability measurement information enables you to increase revenues, contain costs, and improve profits by enhancing your competitive position and managing your client relationships, products, and organization more effectively.

Key Benefits:
- Helps identify where your profits come from and where they are being drained at the branch, product, and client levels.
- Aligns key employee compensation with profitability goals.
- Enhances your competitive advantages.
- Enables you to manage your client relationships more effectively.
CECL Compliance that Adds Business Value To Support Your Strategic Goals
Our CECL solutions provide data collection and validation, analysis and reporting, and enhanced modeling capabilities. This helps you collect the correct data, identify the best model for your institution, and identify expected losses down to the individual loan level.

Key Benefits:
- 24/7 access to a hosted solution on a secure, cloud-based platform. You avoid the headache, effort, and cost of building a proprietary system.
- Validation that the data required to calculate ALLL (allowance for loan and lease losses) has been received, and exports data in a standardized format.
- CECL reserve change reports that indicate what changes have occurred with your portfolio and economic forecasts that have caused your reserves to change.
- Custom economic forecasts that are unique for your institution and economic environment.

Outsourced Solutions that Take the Guessing Game Out of ALM and Profitability
When you are short on time and resources, ProfitStars can help you outsource your ALM, organizational, product, and client profitability needs, freeing you to focus on other priorities. With more than 25 years of industry experience and expertise, our trusted team works with you to create a focused strategy based on your needs. We require no hardware, no license agreement, and no profitability or ALM expert on staff within your organization. ProfitStars’ team of trained experts will get you up and running by producing a series of reports and insights about your clients, officers, products, chart of accounts, and more – all with a minimal resource commitment from you.

Key Benefits:
- Saves you time and resources allowing you to focus on other critical business tasks.
- Increased focus on key priorities, better positioning you to succeed in today’s market.
- Provides an independent review and analysis that is widely accepted by auditors and regulatory examiners.

About ProfitStars Financial Performance Solutions℠
ProfitStars Financial Performance Solutions are a customizable collection of innovative tools and services that allow financial institutions to develop a deep understanding of their client portfolio, deliver optimal loan and deposit pricing, and drive exceptional client profitability.

These solutions may be purchased individually or together to better leverage business intelligence, pricing, and reporting capabilities and gain a thorough, accurate view of customer profitability.

Our solutions include: PROFITstar® ALM Budgeting™, PROFITstar® ALM Reporting Service™, PROFITstar® Budget™, Organizational PROFITability, Product PROFITability, PROFITability® Budget™, PROFITability® Reporting Service, ProfitStars Customer Profitability and Pricing℠, ProfitStars CECL DataStore and Validation℠, and ProfitStars CECL Analysis and Reporting℠.