

PROFITability[®] Reporting Service

Does your financial institution struggle with the setup of your PROFITability model – perhaps due to a lack of time, commitment, or expertise? Could you benefit from an increased focus on Net Interest Margin and Overall Profitability Measurement? If so, our PROFITability Reporting Service is specifically designed to help your institution demystify the process.

PROFITability Reporting Service from ProfitStars was created to provide organizational and product profitability analysis to our banking and credit union clients. ProfitStars retains a model in-house and updates the model monthly while providing quarterly reports and analysis. Your organization will enjoy:

- A more accurate picture of how individual branches are contributing to the overall net interest margin.
- Tools to determine which branches or products add profit and which ones do not.
- Thorough report packets for analysis.
- Custom setup of your Revenue and Expense Allocations, based on your institution's specific Chart of Accounts.
- Insight into the profitability of your product offerings and pricing.
- Plus a variety of further customization levels to fit your needs.

With our PROFITability Reporting Service, your institution can focus on key products and priorities, better positioning you to succeed in today's market.

Your Quarterly Report Packet includes:

- Net Contribution by unit
- Net Yield after FTP
- Top Non-Interest Income Categories by Branch/Product
- Non-Interest Expense Mix
- Product Unit Cost
- Income Statement Trend
- Documentation Reports

PROFITability Reporting Service clients also receive:

- Customized Chart of Accounts.
- Customized Account Assumptions.
 - Prepayments
 - Projections
 - Accrual Basis
- Customized Allocation Rules & Methodologies.
 - Single-Stage allocations for product specific costs
 - Activity Based Allocations (ABA) on branch work groups and two additional support centers
 - Full absorption allocations differentiated as Direct, Indirect, or Overhead
- Optional consultative analysis and conference call to go through findings.

Your time is limited...let our Reporting Service assist your institution so you can focus on other critical business tasks. Contact us today for pricing information on this time-saving service!

"For the first time we have a legitimate measure of the performance of each individual branch. Of course, it's more important now than ever to optimize our performance. We used to do a lot of guesswork. We'd say things like 'I think this does better at this branch' and so on. Now we can actually track it. It really allows us to focus on our strengths and weaknesses and areas that can be improved across branches ... We've been very pleased."

- Al Yesu, Chief Financial Officer
First National Bank of Palmerton

For more information on how your organization can start benefitting from PROFITability Reporting Service, simply call our Education & Consulting services department at 1-800-356-9099.