

## Liquidity Perspectives Report

Are you struggling to measure and identify your institutions liquidity risk? If so, we have the answer for you with our Liquidity Perspectives Report Service!

In today's financial environment, measuring your forecasted liquidity position is a vital part of determining the risk that resides in your balance sheet. What may have been an appropriate level of liquidity when loan demand is low may not be adequate when loan demand is high. The point at which your institution becomes illiquid is difficult to determine. At this point, you may find it difficult to raise funds quickly at a reasonable cost. ProfitStars® hopes this never becomes reality. Allow us to help you create some measurements that will prevent these sleepless nights.

### Benefits of the Liquidity Perspectives Report Service:

- **Identifies potential liquidity concerns in projected time periods.**  
By using specific projected time frames, you will be able to pinpoint liquidity concerns that may exist in the future.
- **Identifies your Primary and Secondary liquidity sources.**  
Allows you to define your Primary and Secondary sources of liquidity.
- **Measures your liquidity sources to your forecasted funding needs.**  
This section will measure if you have enough liquidity to meet/exceed your forecasted funding needs for each projected time frame.
- **Identifies any liquidity surplus (deficit) that may exist.**  
This surplus may sound like a good thing, but too much liquidity can be an unnecessary cost you are incurring.
- **Identifies your current funding mix.**  
Allows you to see a break out of your current funding sources.
- **Measures the percentage of deposit outflow that you can withstand.**  
Will determine if you have enough cash on hand to satisfy a large outflow of deposits.
- **Calculates your Net Non-Core Funding Dependency Ratio.**  
Identifies how dependent you are on Non-Core funding. Non-Core funding may not be available in times of financial stress or adverse changes in market conditions.
- **Can be used in multiple what-if scenarios.**  
Allows you to measure your contingent funding plans in multiple what-if scenarios.
- **Discuss best practices for procedures and policy items related to liquidity stress testing.**  
Based on feedback from both regulators and other financial institution sentiment.

To see a sample report [Click Here](#)

The Liquidity Perspectives Report will enable you to monitor/measure key items that are likely to affect liquidity and manage your liquidity position in a timely and efficient manner.

For more information on this service and associated pricing please contact our Client Services area at ProfitstarSupport@jackhenry.com or at (800) 356-9099.