



CHALLENGES YOU'RE FACING

Does your bank lack the time, resources, or knowledge to process your Asset Liability Model?

Is the bank's ALCO meeting focused on the proper topics? Is it producing tangible action items?

Is the evolving regulatory environment being incorporated into the bank's policies and procedures?

Are the bank's budget and ALCO processes effectively integrated?

OUR PROCESS

- Model
 - Plansmith Financial Compass, or
 - Model you are currently using
- Assessment of data files
- Development of chart of accounts
- Assumptions
- Model process and review
- Interest rate risk and liquidity assessment
- Strategy development for performance enhancement or risk mitigation
- Presentation compilation
- Review with Bank's management
- Presentation to Board or Directors

EXPERIENCE

Over 45 years of combined experience in working with community banks on finance, treasury and ALCO related topics:

- Chairing Board and management level ALCO meetings
- Development and processing of instrument level models
- Compiling Monthly/Quarterly ALCO presentations
- 30+ years of capital markets experience
- Bank Treasurer and budgeting experience



HBP ANALYTICS

If you're looking for the expertise to quickly enhance any segment of your ALCO process, please contact us.