Putting the “M” Back in ALM: Traditional asset liability management tools can be misleading, focusing on only part of the picture. Enterprise Shape Management is designed to fit your institution’s needs and take you beyond asset liability compliance and into balance sheet management.

It is paramount to have a framework to measure and evaluate your strategic decisions and how they could impact your bottom line over time. To help maximize earnings, we apply Shape Management across your institution, which compares unlike cash flows over time and across multiple scenarios.

By objectively comparing risk versus reward, outcomes of decisions become clear in advance giving you the clarity and confidence to make comprehensive decisions, ultimately equipping you to do what’s best for your institution and your community.

From Performance Trust’s inception over 25 years ago, we have been challenging conventional banking and financial wisdom. Traditionally and widely used metrics like yield and duration may be mathematically correct, but ultimately misleading, and so, Shape Management was born out of the need for a better way to evaluate cash flows. We created Enterprise Shape Management because traditional asset-liability management tools are limited in the information they provide, failing to consider multiple scenarios across time. Enterprise Shape Management combines the strengths of Economic Value and Income Simulation to provide a holistic view of your institution over time, so you can accurately evaluate your strengths and weaknesses. As the needs of our clients have changed, so has the methodology: if Shape Management could help make better decisions for bonds, it could also do so for all assets and liabilities, and so we now use the power of Shape Management at the enterprise level.

Total return scenario horizon analysis as the common denominator is key, and our proprietary technology provides your institution with a clear path forward to choose the best strategy for potential long-term success. ALM is more than a compliance exercise; it is the management of all your cash flows.

By evaluating the risk and the reward over time of each cash flow, you’re able to confidently set your strategy for the entire institution.

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An investor interested in participating in the investment and/or strategy described should conduct its own investigation and analysis and consult with its own investment advisers, counsel, and accountants as to the risks involved in making such investment. Investing involves risks, including the potential for principal loss. FOR INSTITUTIONAL USE ONLY.