

## WHAT IS PT SCORE®?

PT SCORE® IS A **STRATEGIC RISK MANAGEMENT TOOL** THAT HELPS FINANCIAL INSTITUTIONS **OPTIMIZE PERFORMANCE** THROUGH MORE EFFECTIVE MANAGEMENT OF RISK AND REGULATORY POSITIONS.

### WHAT IS INCLUDED IN THE PT SCORE® OFFERING?

- **Quarterly Individual Institution Reports** provides structural and regulatory risk positions for the individual institution.
- **Quarterly Industry Reports** provides an overview of industry conditions and trends, including state specific risk positions.
- **Product Support** experts available for ongoing technical, strategic, and regulatory support.
- **Interactive Website Access** provides expanded PT Score™ information, the ability to create customized peer groups, and other interactive tools to forecast strategic positions.
- **Quarterly Stress Support Package** provides supporting documentation for stress results, including customized loss rate capabilities and peer stress comparisons.



LEARN MORE AT  
[PTSCORE.COM](http://PTSCORE.COM)



### HOW DOES THE PROCESS WORK?

- **STRUCTURAL RISK POSITIONS:** Provides a unique understanding of fundamental structural and regulatory risk positions that exist across a financial institution.
- **STRUCTURAL RISK ADJUSTMENTS:** Explains how environmental stresses (i.e., credit, interest rate, operational) can potentially impact these structural and regulatory risk positions, including the direct impact on capital.
- **INDUSTRY/PEER POSITIONS:** Explains how an institution's risk positions compare with peer performance measures and industry trends.
- **STRATEGIC RISK POSITIONS:** Provides a method to estimate and evaluate strategic scenarios that optimize the risk/reward proposition for the institution.

### HOW DO MANAGERS USE THE PT SCORE® PROCESS?

- Improves strategic decision-making processes for boards and senior managers
- Helps align risks with optimal performance
- Provides unique and discerning data on industry and peer trends
- Helps to develop cohesive and compliant policies that meet defined objectives
- Helps meet regulatory expectations for ERM, stress testing, and other requirements
- Helps evaluate merger/acquisition scenarios