

WHAT IS PT SCORE® ?

PT Score is a comprehensive, strategic risk management platform that helps financial institutions optimize performance through more effective management of risk and regulatory positions.

THE NEXT GENERATION OF PT SCORE HAS ARRIVED.

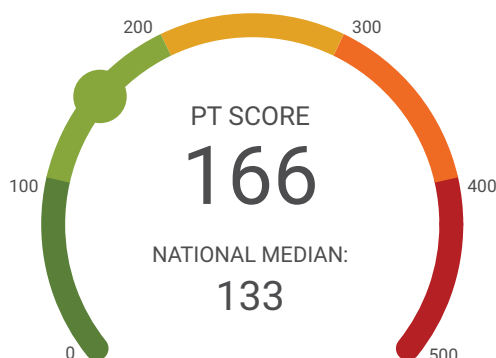
PT Score has now added qualitative components to its long-standing quantitative measures to bring you a new comprehensive framework for Enterprise Risk Management. With the qualitative additions, users will be able to identify, measure, monitor, and control significant risk positions with greater clarity and confidence. The broad tools in the PT Score system are expressly designed to help make informed decisions that will ultimately improve long-term value and performance.

WHAT'S INCLUDED IN THE PT SCORE OFFERING?

- ✓ Clearly align risk appetite with strategic direction
- ✓ Make decisions with actionable data and insights
- ✓ Create better policies, processes, and controls
- ✓ Demonstrate managerial competency to regulators
- ✓ Reduce operational surprises and losses
- ✓ Develop stress testing protocols to measure capital-at-risk
- ✓ Identify and manage multiple and cross-enterprise risks
- ✓ Make better strategic choices and increase institution value

With these advancements, the new PT Score framework allows you to take the right kind of risk for your organization and ultimately enhance the value of your company over time.

Discover the next generation of PT Score today by contacting a member of our PT Score team.



Score Model Details

	VERY LOW	LOW	MODERATE	ELEVATED	HIGH
Capital	0-23	24-45	46-68	69-90	91+
Asset Quality	0-26	27-53	54-79	80-105	106+
Earnings	0-15	16-30	31-45	46-60	61+
Liquidity	0-19	20-38	39-56	57-75	76+
Sensitivity	0-15	16-30	31-45	46-60	61+
PT Score™	0-99	100-199	200-299	300-399	400+

● Very Low ● Risk Low ● Risk Moderate ● Risk Elevated ● Risk High Risk



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