

HAVE YOU MASTERED The Finance of Banking?

Thin Margins Are Creating a Challenging Environment

Over the past 20 years, margins have been on a steady decline, giving each decision more weight. Yet, we live in a world where institutions continue to use tools that fail to properly compare the risk of a decision against its reward.



PUTTING THE "M" BACK IN ALM

Better Tools Produce Clear Insights:

Moving beyond conventional metrics, we've developed a holistic framework to evaluate unlike cash flows across your entire balance sheet. Enterprise Shape Management™ brings the cash flow analysis together in a simple, easily digestible format for decision-making.

Clear Insights Drive Great Decisions:

Based on your institution's goals, we identify custom strategies aimed at providing long-term success for your institution. By comparing the position of your entire balance sheet against how your strategies will perform over time, you are able to clearly see the future impact on your institution across multiple scenarios.

Great Decisions Lead to Independence:

Great decisions over time lead to sustainable long-term success for your institution allowing you to fulfill your community mission and, ultimately, choose your path to independence – whether that be growth through acquisition, organic growth or a strategic exit on your own terms.

ENTERPRISE SHAPE MANAGEMENT™

Enterprise Shape Management™ gives you the clarity and confidence to make comprehensive balance sheet decisions.

Traditional asset-liability management tools are limited in the information they provide, failing to take into account 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.

For over 25 years, we've worked with your peers to develop and evolve a comprehensive, informative decision-making process that provides leaders a clear path forward. 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.

START MANAGING YOUR ASSET LIABILITY TODAY. ESM@PERFORMANCE TRUST.COM



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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.