

# Performance Trust<sup>®</sup>

YOUR PATH TO INDEPENDENCE

## Problem

In community banking, the world is constantly changing. Competition has never been tougher, demands on your time have never been greater, and your shareholders have never been more focused on profits. Fintechs, big banks, and Fed/interest rate uncertainty pose real threats to your bank's future and your ability to stay independent.

What hasn't changed, is that for 90% of you, Net Interest Income (NII) remains your lifeblood and #1 priority. Bad NII decisions today can and will create trouble this quarter, next quarter, and for years to come.

Too much is at stake to make bad NII decisions.

## Solution

Our solution is a time-tested, strategic decision-making framework. Our proprietary set of tools and analytics work on every single NII decision across the balance sheet and are customized to fit the needs of each specific bank. It will help you answer:

- 1 How will this decision impact my bottom line earnings in *dollars*?
- 2 What is the *long-term* trade-off between earnings today and earnings tomorrow?
- 3 How will this decision perform in *all potential future scenarios*?

## Team and Track Record

Our roster includes a 27-year FDIC examiner, community bank owners and operators, architects of asset/liability software, investment bankers who collectively have raised billions in capital, and balance sheet strategists with unmatched cash flow expertise. The 400+ community banks that we serve every day are a testament to our track record of sound advice.

## Partners in Education

- Pacific Coast Banking School
- Graduate School of Banking at the University of Wisconsin
- South Carolina Bankers School
- Florida Bankers Association
- Georgia Bankers Association
- Texas Bankers Association
- Massachusetts Bankers Association
- Alabama Bankers Association
- Kentucky Bankers Association
- Financial Managers Society
- Independent Bankers of New York State



## MAJOR VALUE DELIVERED

Since 2019, over 500 institutions have come to our offices in Chicago to help solve tough NII problems. 90% of them say that the three big things they take away are: greater confidence, greater clarity, and the belief that better future results will follow.

Identify Your Path to Independence Today.  
800-843-6284 | [PTCP.com](http://PTCP.com) | [info@performancetrust.com](mailto:info@performancetrust.com)

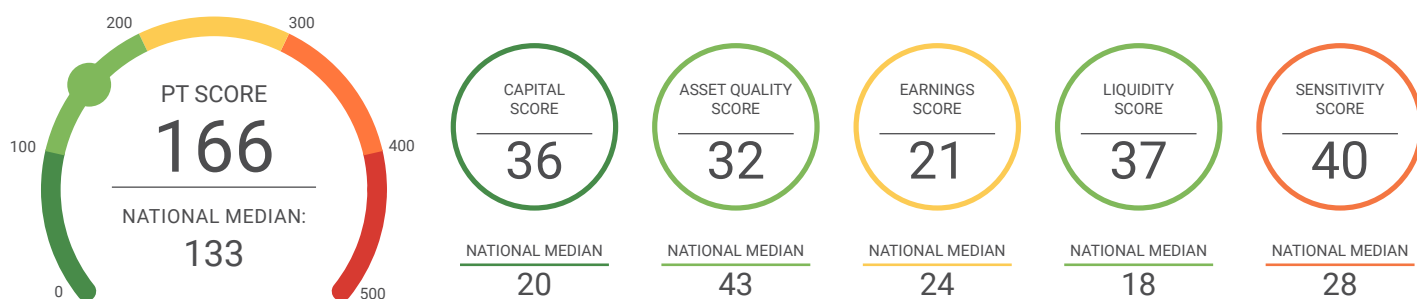
## Balance Sheet Strategies

- Analytics & Insights
- Enterprise Shape Management®
- Balance Sheet Advice & Execution
- Bond Trust® Accounting & Surveillance

## Investment Banking

- Mergers & Acquisitions
- Debt & Equity Capital Markets
- Structured Products
- Fairness Opinions
- Valuations

## PT SCORE



### Understanding Your PT SCORE

The PT Score process provides an ongoing measurement of fundamental risk positions that might impact your institution. When evaluating your risk profile, it's important to remember that there is no single score that is "right" for every institution. Lower scores can potentially lead to risk positions that create inferior returns.

Bank leaders need to understand how the score data relates to their institution's ongoing strategic intentions for growth and value. PT Score™ helps to ensure that risk tolerances are appropriately aligned with expectations for optimal performance.

### 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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