

## Asset/Liability Management – A/L Manager

The purpose of our A/L Manager modeling service is to provide credit unions with an accurate and easy-to-understand asset/liability management (ALM) modeling format for measuring interest rate risk. This is done through calculating the impact that changes in market rates have on balance sheet valuation, and income statement volatility, in both rising and falling interest rate environments.

A/L Manager results can be used to make timely and informed decisions by credit union management, Asset/Liability Committee and your board of directors. Simulations can be run as often as directed; monthly, quarterly, semi-annually, or annually. Secured reports with your credit union's modeled results can be obtained from any location with Internet access.

### Ease of Use

There is no in-house software to buy or maintain. Also, your credit union's in-house staff is not required to create or compile data, which can be a tremendously time-consuming activity. Instead, you extract the data from your core processor and then upload it to Balance Sheet Solutions via the Internet. The reports are generated within a week or two and can be viewed on a secured web connection.

However, don't let the ease-of-use mislead you. A/L Manager is a highly sophisticated tool. The platform used to run its calculations is one of the most highly-regarded analytical systems in the industry.

### Staff Expertise

We have an experienced team of highly-skilled Investment Advisory Representatives and ALM analysts available to assist you in understanding the reports. View their bios at [www.balancesheetsolutions.org](http://www.balancesheetsolutions.org).

### Advantages

- **Accurate.** Most data is extracted directly from your credit union's host processing system, which assures the integrity of the input and output.
- **Easy-to-use.** After the initial set-up, a file transfer of data is used to process the reports with each new run.
- **Timely.** We receive and process information within 5-10 business days.
- **Economical.** The cost of this product is very affordable, whether you run the model once a year or more frequently. After the initial set-up fee, a charge is assessed for each periodic report run.
- **Comprehensive.** Besides the Executive Summary, multiple detailed reports allow you to verify, track, and understand the various areas of risk within your credit union's balance sheet.
- **Flexible.** This service allows you to develop up to three 'what-if' comparative scenarios with each run. Perhaps you would like to see the effect of a new loan or certificate program – this can easily be incorporated in the modeling.
- **Adaptable.** From a credit union with assets under \$10 million looking to model ALM for the first time, to a credit union with assets over \$10 billion, A/L Manager can accommodate the complexities of all sized balance sheets and income statements.

### Getting Started

Simply contact an Investment Advisory Representative at Balance Sheet Solutions or call 888-796-6389.