

Asset/Liability Management – A/L Reporter

The purpose of **A/L Reporter** is to provide fundamental risk management reporting for credit unions. This is done by utilizing aggregate assets and liabilities, along with no-growth assumptions, in an asset/liability management model. The resulting reporting identifies interest rate risk. Simulations can be run quarterly or semi-annually.

Ease of Use

There is no in-house software to buy or maintain. Instead, you simply complete an Excel spreadsheet (provided by Balance Sheet Solutions) with the requested financial data, then return it to us via email. Your credit union's reports are provided directly to you via email. However, don't let the "ease-of-use" mislead you. **A/L Reporter** is a highly sophisticated Asset Liability Management tool.

Staff Expertise and Consultation

In addition to being able to produce high quality ALM reports, our experienced team of highly-skilled ALM analysts is available to assist you in understanding them. Visit www.balancesheetsolutions.org to view their biographies.

Advantages

- **Easy-to-use.** Your credit union simply supplies the data requested in our spreadsheet from its 5300 figures.
- **Timely.** Upon receipt of data from your credit union, we process the reports within five to ten business days.
- **Economical.** Your credit union's investment in **A/L Reporter** is very affordable, whether you run the model quarterly or semi-annually. After the initial set-up fee, your credit union is billed annually.
- **Comprehensive.** In addition to 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.** **A/L Reporter** also enables the development of 'what-if' comparative scenarios with each run (subject to pre-approval by Balance Sheet Solutions, LLC). Perhaps you would like to see the effect of a new loan or certificate program? This can easily be incorporated into the modeling.
- **Eligibility.** This service is designed for credit unions up to \$50 million in assets. Please contact us for options if your credit union does not meet this criterion.

Getting Started

Simply contact an Account Executive at Balance Sheet Solutions or call **888-796-6389**.