



ALM Strategies | One Size Does Not Fit All

Asset liability strategies simply cannot be approached with a “one size fits all” method, because no two banks’ situations are the same. Each organization has distinct data and unique needs that must be considered on an individual basis for effective oversight.

UBB’s premium asset liability management solution, *ALMEngineer*, provides the following:

- 🕒 Addresses the next level of sophistication for community banks
- 🕒 Considers every factor in quantifying specific risk exposures
- 🕒 Is guided exclusively by your bank’s general ledger and bond accounting data
- 🕒 Offers cloud-based security and efficiency
- 🕒 Complies with the regulatory requirements for all community banks

ALMEngineer		Standard	Premium
Executive Insights	Secure Data Upload	✓	✓
	Generate Reports	✓	✓
	*EVE	✓	✓
	*EaR	✓	✓
	*Directors Dashboard	✓	✓
	*Model Assumptions	✓	✓
	Peer Group Select/Compare	✓	✓
	Standard Chart of Accounts	✓	✓
	Default Growth Plan [flat growth]	✓	✓
Trade Simulation	✓	✓	
Margin Management	Optimization Applications	✗	✓
	Sensitivity Apps	✗	✓
	Loan Rate Sheet	✗	✓
	CECL/Loan Loss Rate Apps	✗	✓
	Loan Trends	✗	✓
	Loan Performance	✗	✓
	Simulate Deposit Offer Rate	✗	✓
Strategy Development	Strategy Development	✗	✓

Are you ready for a more collaborative approach to asset liability management? Contact us today for a quote or to request a sample report.

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This product is financially engineered by THC. Bank size and package selection impacts the cost of *ALMEngineer*. Our ALM experts can assist you in selecting the model that best fits your bank’s needs.



For more information, please contact United Bankers’ Bank 800.558.6875 | ubb.com