

Price Optimally  
Maximize Profit

Proper asset pricing is fundamental to sustaining any bank's long-term profitable growth.

Too often, loans are priced to "market," resulting in inconsistencies that compromise profit performance. To achieve target returns on both assets and equity, loans must be priced to cover all costs—direct and indirect.

CASH Profit provides a user-friendly framework enabling the establishment of pricing parameters structured to consistently meet organizational profit goals.

## Benefits

Using CASH Profit, lenders can easily determine the rates, fees, and compensating balances required to achieve target profitability.

- Establish pricing consistency from lender to lender and deal to deal
- Improve quality and regularity of long-term profitability
- Build a solid framework for pricing negotiations with clients
- Benefit from risk-based pricing using CASH Reward's risk ratings
- Reduce training time for new lenders and analysts
- Determine the transactional profit impact on relationship profitability
- Easily assess profit impacts of alternative pricing scenarios

## Features

CASH Profit's administrative interface enables standardization of pricing parameters by management.

### Administration

- Set an unlimited number of base rates to be used for pricing
- Establish target returns on assets and equity at the transaction type level
- Create risk-based premiums to correlate with your loan loss experience
- Maintain all direct and indirect costs to be considered in the pricing process

The intuitive interface allows lenders to create pricing structures designed to meet profit goals.

### Lender

- Rapidly determine the impact of rate, fees, and earnings balances on yield
- Goal seek to easily evaluate the impact of changes in rate, fees, and deposit earnings on loan yield and profitability
- Simply incorporate pricing analysis within loan write-ups and other correspondence
- Communicate pricing factors to borrowers and senior management clearly and efficiently