



ALMEdge

Guard Your Balance Sheet

“My board relies heavily on ALMEdge. It’s a great product because it helps us look at who and what we are, and what the trends are. The regulators like it too, and in today’s world, it’s really important to keep them happy.”

*– Rick Wiersgalla,
Chief Operations Officer,
Unity Bank, Edina, Minn.*

ALMEdge is a suite of management tools and services that are relied on by a rapidly growing number of community bankers to guard their balance sheets from interest rate volatility. Get concise readings on your liquidity, earnings, interest rate and yield curve risks, plus your capital position.

ALM Intelligence for Community Banks

Big bank. Small bank. Whichever you are, you have detectable risk embedded in your balance sheet – and a regulatory obligation to understand and describe how you will manage that risk. Yet, in-house asset-liability management (ALM) tools are often thousands too expensive and tough to administer, and produce reports that require a Ph.D. to decipher.

Enter ALMEdge with industry-leading reports, customized consulting and forecasting and an online resource center. And here’s more good news: As a UBB securities customer, you may qualify to receive ALMEdge as a value-added service. Or if you use another securities service for bond sales, you can contract for the Edge at a highly competitive yearly rate.

Reports Feature What You Need, When You Need It

The ALMEdge quarterly report gives you bias-free intelligence on business cycles and their implications for your balance sheet. Our model is built specifically for community banks, so you’ll get clear, compact information in eight colorful, easy-to-read pages – and with just a few minutes of input from you each quarter. After all, the last thing you want before a bank exam is to struggle with a 50-page report and not find the information you need or figure out how it applies to your bank.

Unique features of the ALMEdge report model:

- Duration analysis – shows how much of your margin is at risk to shifts in the yield curve
- Capital formation monitor – assesses your rate of capital formation and corresponding leverage capabilities
- Cash flow and rate shocks – models how your balance sheet will look based on your bank’s stated priorities and a range of market fluctuation

**Find Out
How You
Stack Up
with
PerformanceEdge™**

PerformanceEdge is the latest analysis and trending tool from our top strategists. By analyzing your bank's performance against a custom-designed peer group, PerformanceEdge provides you with invaluable comparisons on where you do well and where you need to improve.

PerformanceEdge finds the 15 closest peer matches to your bank from around the country

based on five separate criteria. It then helps you analyze your bank on several key ratios relative to your true peer group.

You'll calculate your bank's Return on Average Equity (ROAE) to reveal the areas where you already outperform your peers, where you can improve and which categories have the best potential for growth. PerformanceEdge also generates a margin analysis, balance sheet mix analysis and peer group summary.

**Fine-Tune
with Expert
Advice**

The highly credentialed advisors at ALMEdge have managed bank balance sheets for more than 200 United Bankers' Bank customers. They eagerly attend board reviews, participate in ALCO meetings and act as strategic

sounding boards for UBB Securities customers. Innovative and responsive support staff are constantly refining our ALM tools and developing custom options for our customers.

**In Control
with the
Online
Service Center**

The ALMEdge service center delivers an unmatched level of interaction for community bankers. Here we place the data and tools we use at your disposal. We've scoured the Web and a wide array of other sources for

information on the economy, the lending environment, the bond market, interest rates, yield curves and more. It's all here: the best, most pertinent data, accessible from one easy-to-use page.

**Advice with
No Bias**

United Bankers' Bank is the first correspondent bank founded by, and for, community bankers. Our core philosophy puts your best interests

first, which translates into unbiased investment and market advice rather than the all-too-familiar "make-a-quick-sale" mentality.

Call Us ... First!

ALMEdge is the early warning system for community bankers who want to stay ahead of what's ahead. Give us a call and flip the switch today.



First for Your Success™

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Other **You-First** Services from UBB:
BankValue™, UBB Securities, United Bankers' Agency®,
ALMedge®, MoneyDesk, USource®, UNETexchange®, UTrust®,
Depository, Loans, Card and Merchant Services