

Scorecard is FinPro’s comprehensive tool that uses detailed analytics to monitor your bank’s performance and identify critical issues within your organization. Scorecard is designed to add value to your bank by giving you guidance on key issues.

BENEFITS OF SCORECARD

- ▶ Provides early warning system for risk affecting Community Banks.
- ▶ Provides Boards and Senior Management an easy to use quarterly monitoring report.
- ▶ FinPro metrics and powerful engines create detailed analytics for strategic planning.

“ We here at First Bank of Greenwich have partnered with FinPro because they are a thought leader in the banking world. What makes FinPro’s Scorecard so valuable is that they have incorporated their industry essential strategic consulting and regulatory expertise into an easy-to-use bank directed program. ”

Frank Gaudio, President & CEO First Bank of Greenwich

HIGHLIGHTS OF SCORECARD

- ▶ **Scoring & Risk Dashboard:** FinPro has built a Scoring Model designed to provide a CAMELS scoring and risk summary. The Scoring Model identifies and ranks issues and allows the Bank to focus on the critical issues. It can also be utilized to underwrite banks for sub debt due diligence and for third-party analysis relative to counter party risk. Like a regulatory exam, the higher the score, the worse off the Bank is in that category.
- ▶ **Peer/Data Screener Dashboard:** Compares key metrics with peer group medians and individual peer banks. The Scorecard creates an in-depth report analyzing the Bank’s CAMELS ratios with multiple comparable groups that can be defined by the Bank based on region, asset size, and high performing criteria. Within this report, you will see the Bank’s concentration analysis across loans, investment, deposits, and wholesale funding measured with comparable or peer groups.
- ▶ **Liquidity Dashboard:** Liquidity sequence is determined when the funding becomes available in the Fed master account. This module provides a modernized approach to time sequence liquidity management in today’s digital world.
- ▶ **Portfolio Dashboard:** Provides data on delinquencies, non accruals, charge-offs and recoveries by loan category.

FEATURES

	Scorecard - \$5,000	Scorecard Plus - \$10,000
Global <small>(Balance Sheet & Income Statement)</small>	✓	✓
Scoring	✓	✓
Peer Analytics	✓	✓
Liquidity	✓	✓
Portfolio	✓	✓
ERM		✓
Value		✓
Bank run CAMELS		✓
FinPro run data		✓
Capital		✓
Asset Quality		✓
Management		✓
Performance Tracking		✓
Liquidity		✓
Sensitivity		✓

Service Agreement with general terms & conditions will be emailed separately for electronic signature.

SCAN BELOW TO PURCHASE ONLINE



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Scorecard Plus puts the power of FinPro’s dashboards and models in your hands. While maintaining all of the features in Scorecard, **Scorecard Plus** allows Banks and Users to input their own data and customize specific modeling any time they choose. Within this report, you will see your Bank’s concentration analysis across loans, investment, deposits, and wholesale funding measured with the specific data you choose to input.

BENEFITS OF SCORECARD PLUS

- ▶ Provides complete ERM analysis in an easy format to utilize.
- ▶ Provides complete liquidity analysis including core contingency funding plan.
- ▶ Provides capital planning with detail.
- ▶ Monitors strategic plan performance and highlights areas of variance.
- ▶ Provides support data for Asset Quality analysis.

HIGHLIGHTS OF SCORECARD PLUS

- ▶ **Performance Tracking:** Provides a variance to the Bank’s strategic plan on a quarterly basis. Variances will be presented for the balance sheet, income statement, and key ratios in a CAMELS format.
- ▶ **Value:** Allows Boards to set a specific internal rate of return (stock price appreciation + cash dividend yield) to determine the required future performance needs.
- ▶ **Management:** Provides corporate governance grids for directors on expertise & training, including a tool to conduct annual board assessments through a detailed questionnaire. Aligns board oversight regarding bank functional areas reporting to the Board and its committee structure.
- ▶ **Liquidity:** FinPro’s Time Sequenced Liquidity Ratios are utilized in the Scorecard Plus to get an accurate break down of Minute 1, Day-1, and Month-1 liquidity levels.
- ▶ **Sensitivity:** Allows management to analyze the IRR impact of strategic initiatives and the resulting impact on EVE and net interest income sensitivity under multiple rate scenarios.

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