

*Sheshunoff*  
CONSULTING + SOLUTIONS



**HUB**

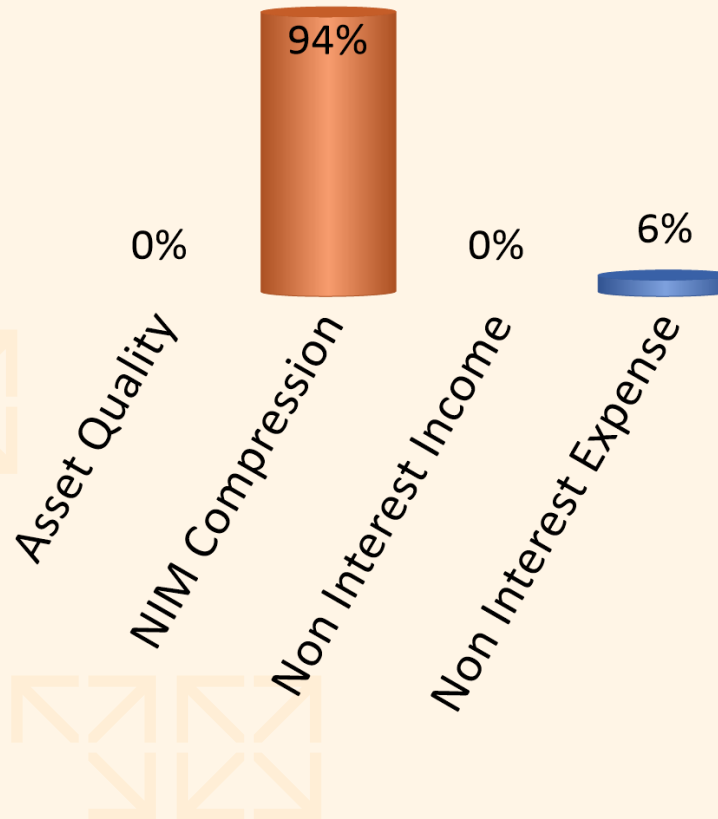


**TAYLOR**  
ADVISORS

# Balance Sheet Optimization: Driving Profitability

# WHAT IS YOUR BIGGEST CONCERN REGARDING YOUR BANK'S PROFITABILITY?

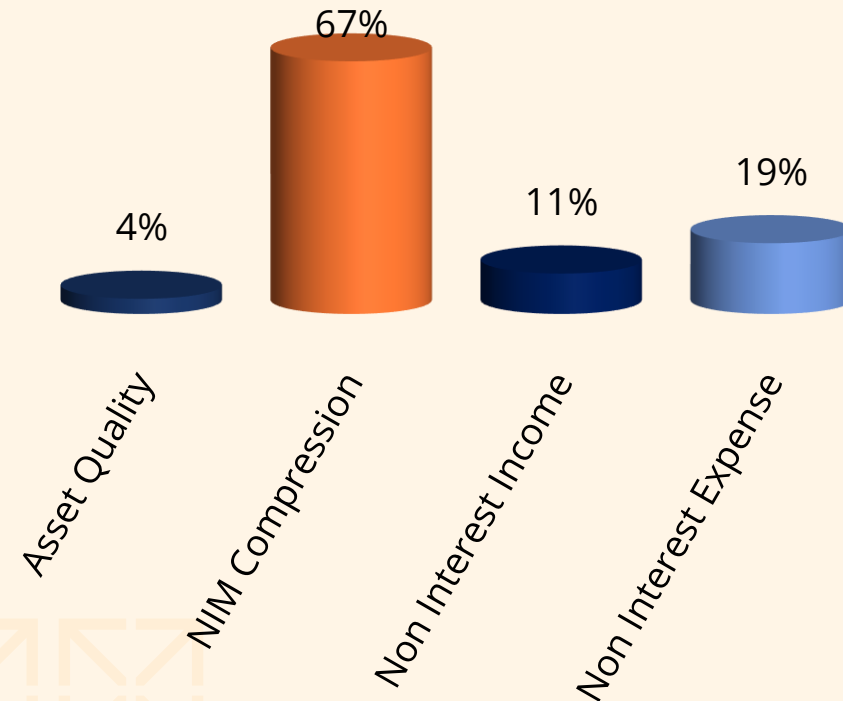
- A. Asset Quality
- B. NIM Compression
- C. Non Interest Income
- D. Non Interest Expense



# PRE-MEETING SURVEY 4/4/23:

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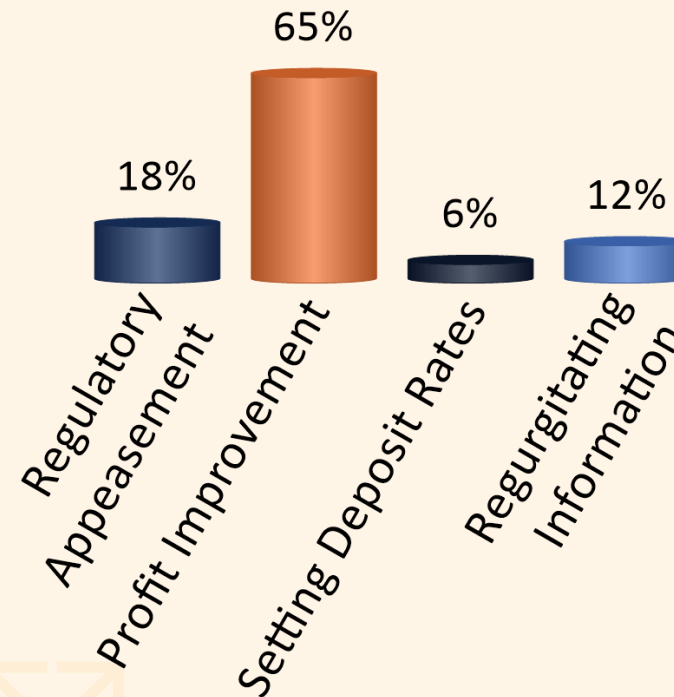
# WHAT IS THE PRIMARY OBJECTIVE OF YOUR ALCO MEETING?

A. Regulatory Appeasement

B. Profit Improvement

C. Setting Deposit Rates

D. Regurgitating Information



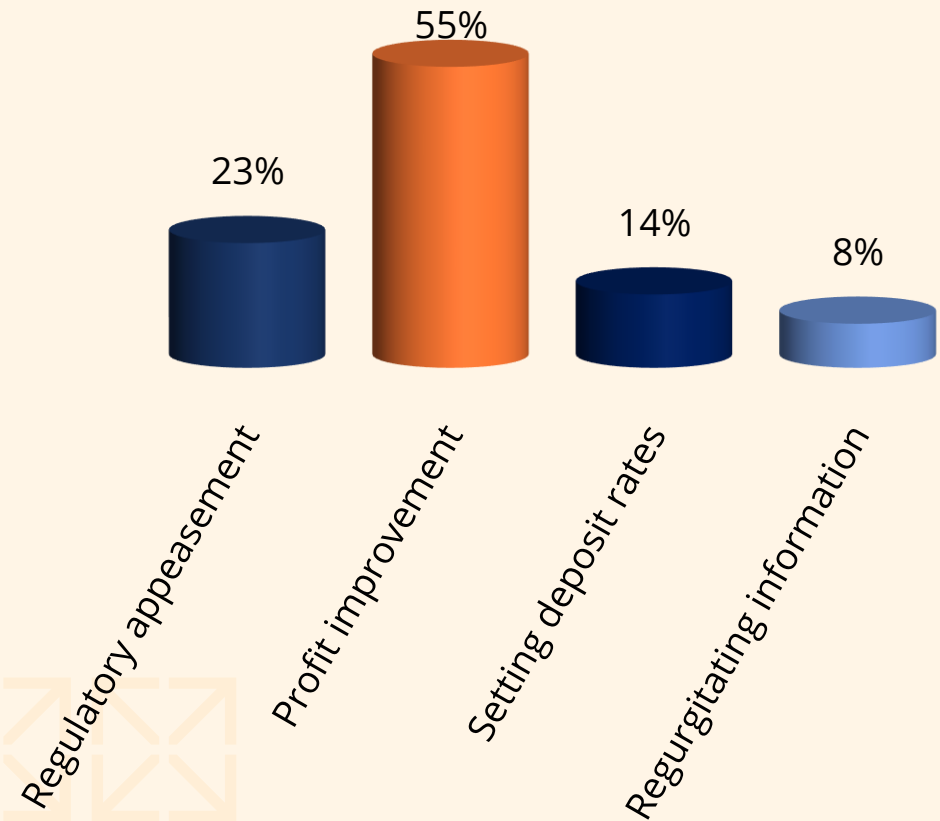
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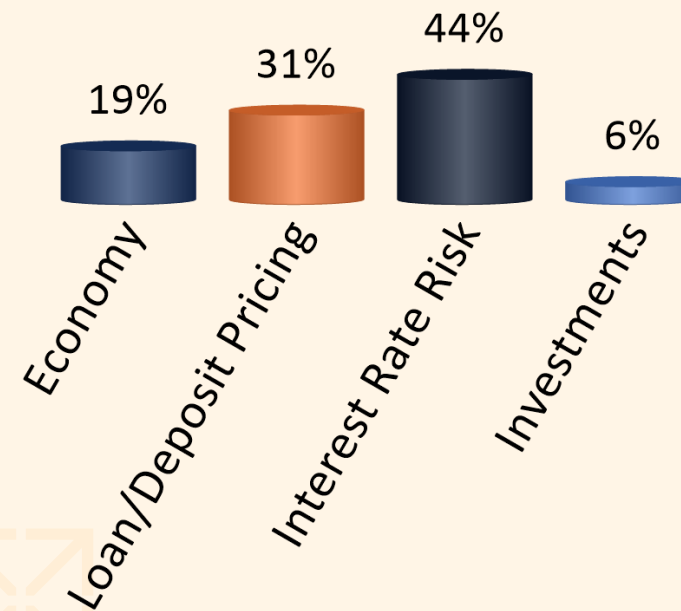
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# WHICH AREA IN YOUR ALCO MEETINGS DO YOU OVERWEIGHT?

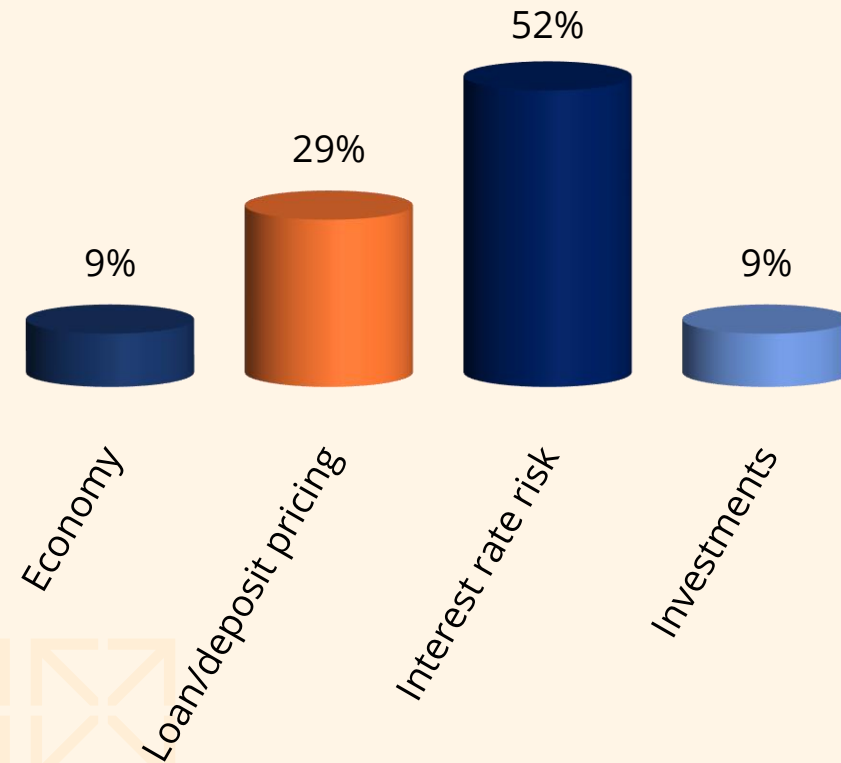
- A. Economy
- B. Loan/Deposit Pricing
- C. Interest Rate Risk
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## PRE-MEETING SURVEY 4/4/23:

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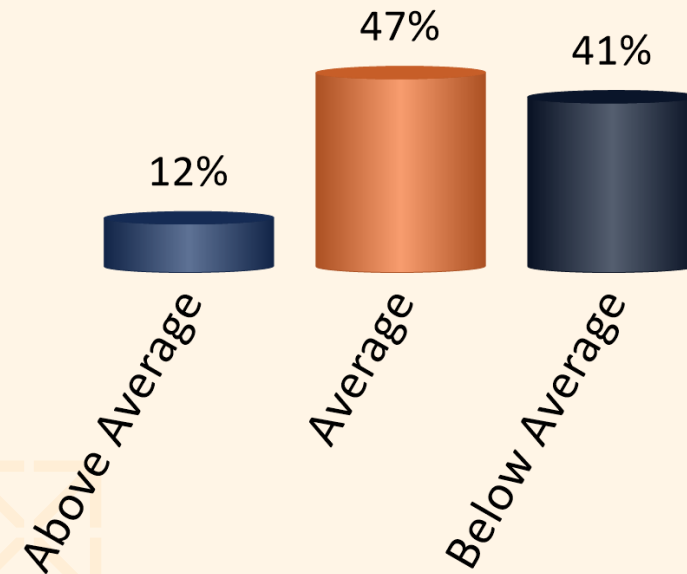


# HOW WOULD YOU RATE YOUR ALCO PROCESS WHEN IT COMES TO DRIVING PROFITABILITY AND STRATEGIES?

A. Above Average

B. Average

C. Below Average





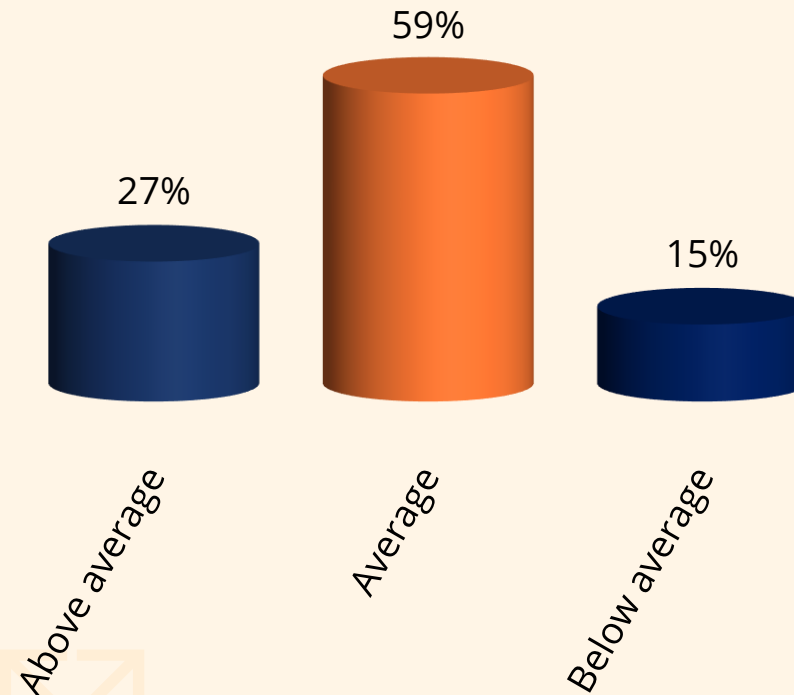
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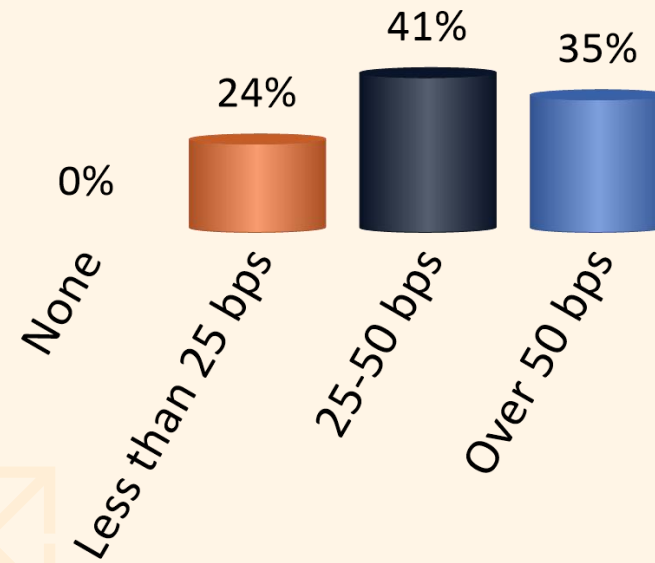
B. Average

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# HOW MUCH DO YOU ANTICIPATE OVERALL DEPOSIT RATES AT YOUR BANK INCREASING IN THE NEXT 12 MONTHS?

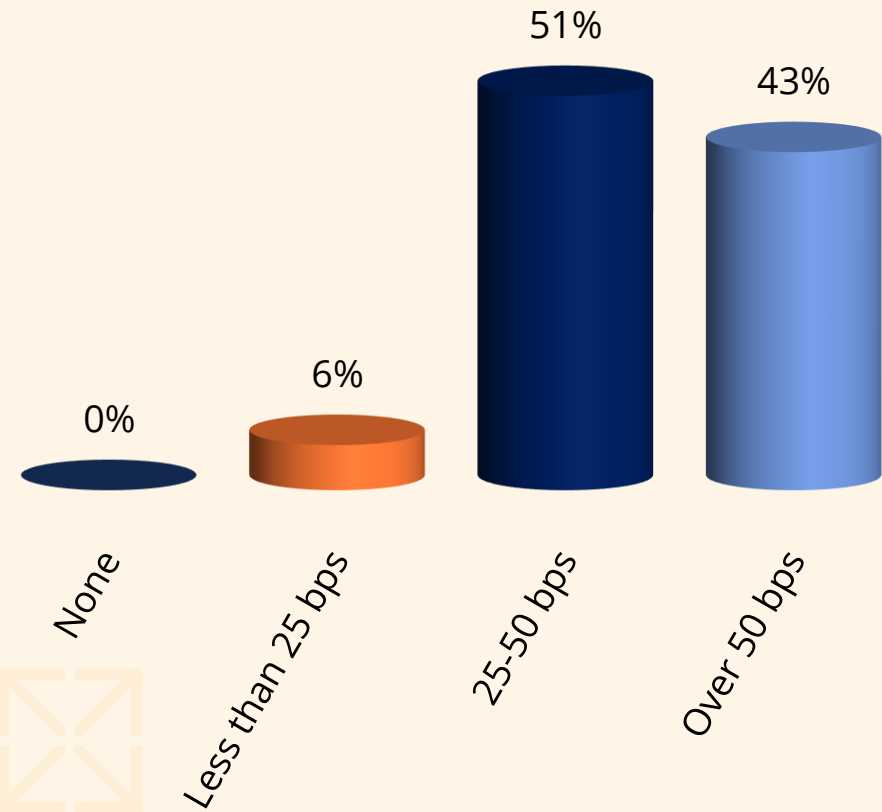
- A. None
- B. Less than 25 bps
- C. 25-50 bps
- D. Over 50 bps



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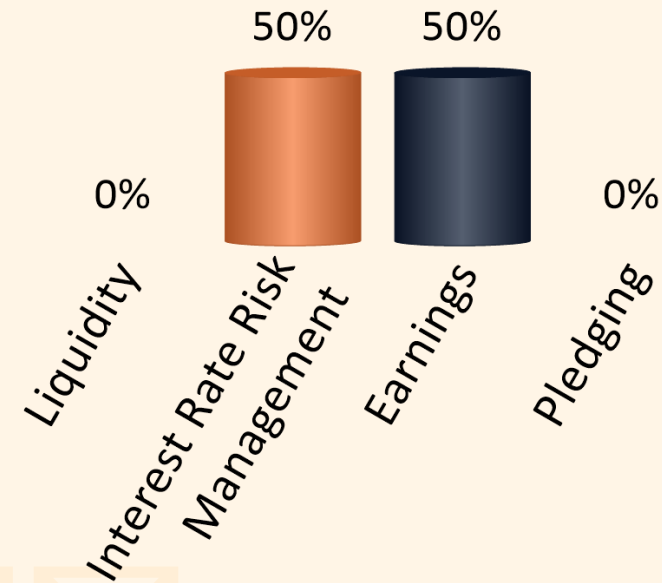
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# WHAT IS THE PRIMARY OBJECTIVE OF YOUR INVESTMENT PORTFOLIO?

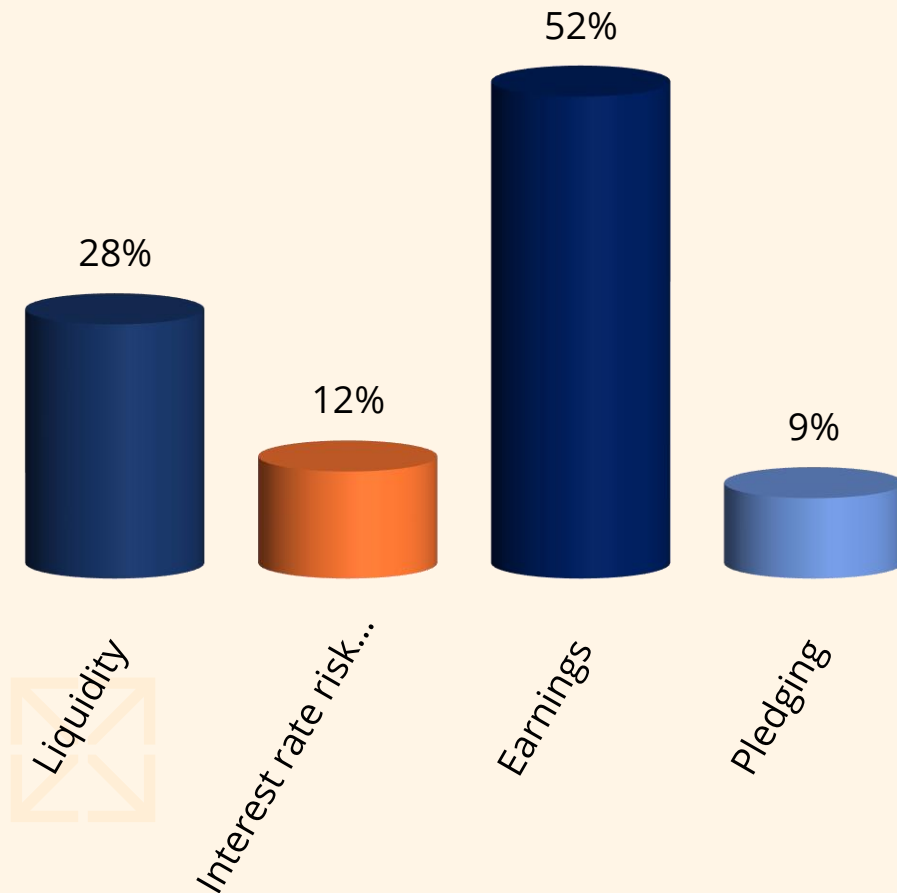
- A. Liquidity
- B. Interest Rate Risk Management
- C. Earnings
- D. Pledging



# PRE-MEETING SURVEY 4/4/23:

## WHAT IS THE PRIMARY OBJECTIVE OF YOUR INVESTMENT PORTFOLIO?

- A. Liquidity
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# YOU EXPECT YOUR BANK'S NET INTEREST MARGIN:

A. To continue to expand with additional hikes

0%

B. Has likely plateaued and could compress this year

0%

C. Has already started to compress

0%

*To continue to expand with additional hikes*

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