

*Sheshunoff*  
CONSULTING + SOLUTIONS



**HUB**

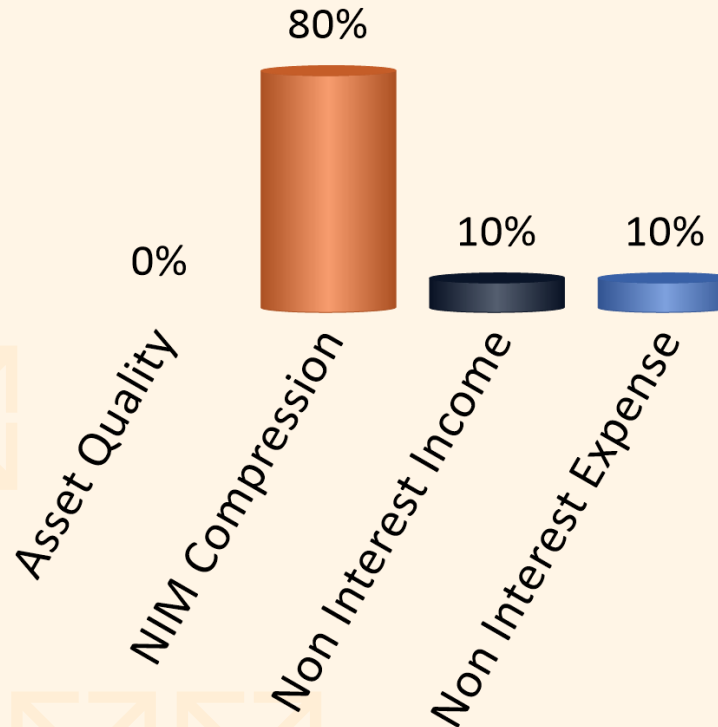


**TAYLOR**  
ADVISORS

# 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:

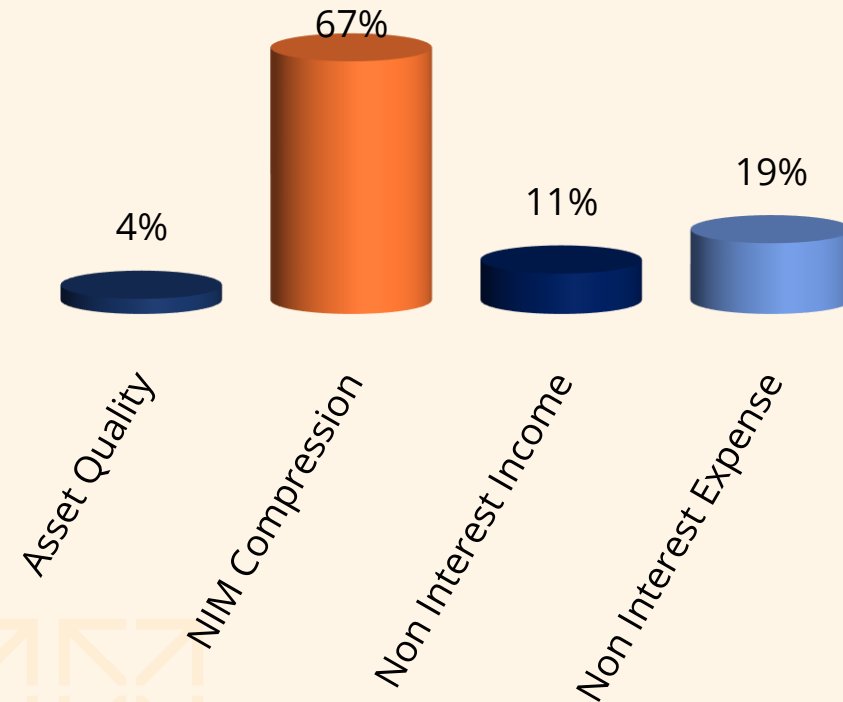
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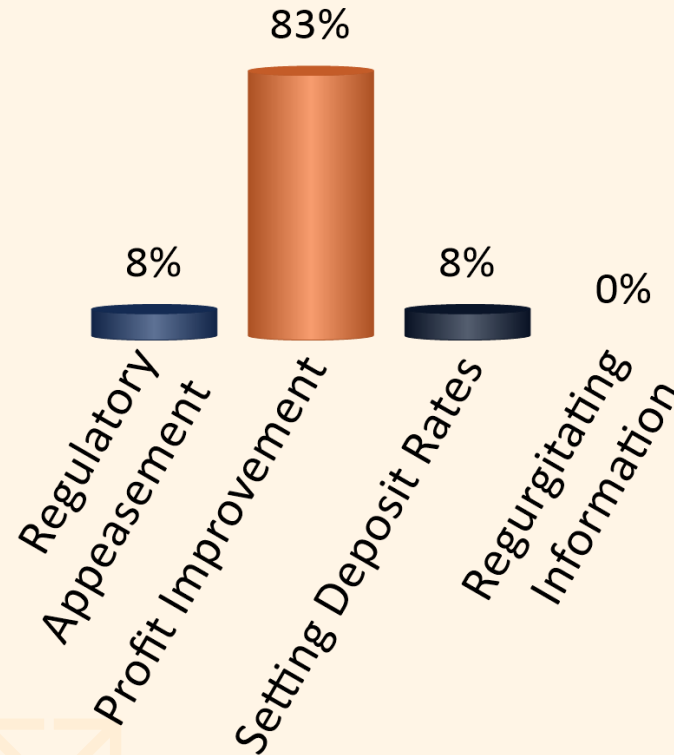
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# WHAT IS THE PRIMARY OBJECTIVE OF YOUR ALCO MEETING?

- A. Regulatory Appeasement
- B. Profit Improvement
- C. Setting Deposit Rates
- D. Regurgitating Information



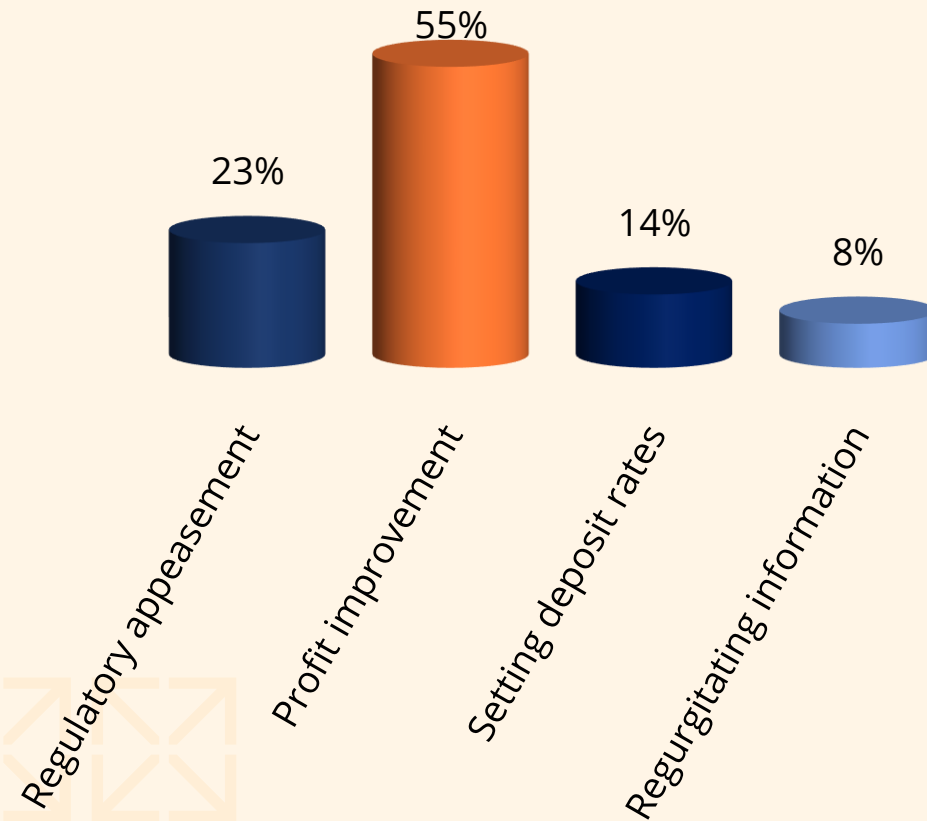
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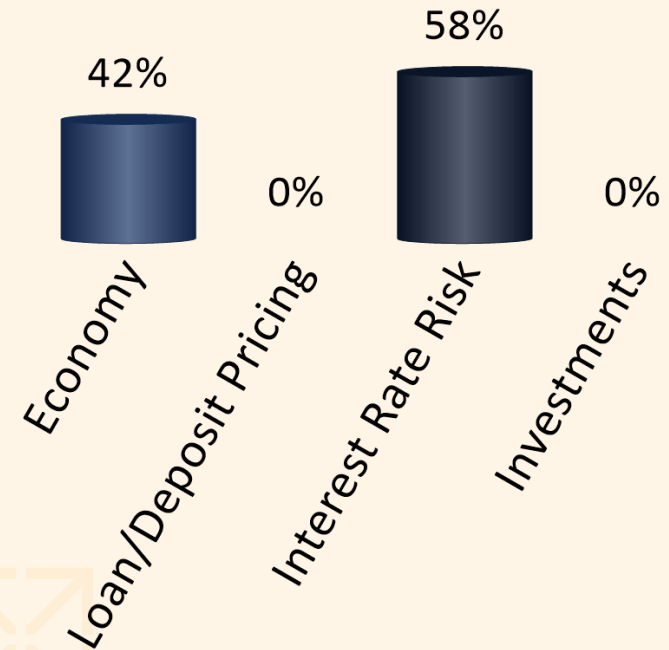
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# WHICH AREA IN YOUR ALCO MEETINGS DO YOU OVERWEIGHT?

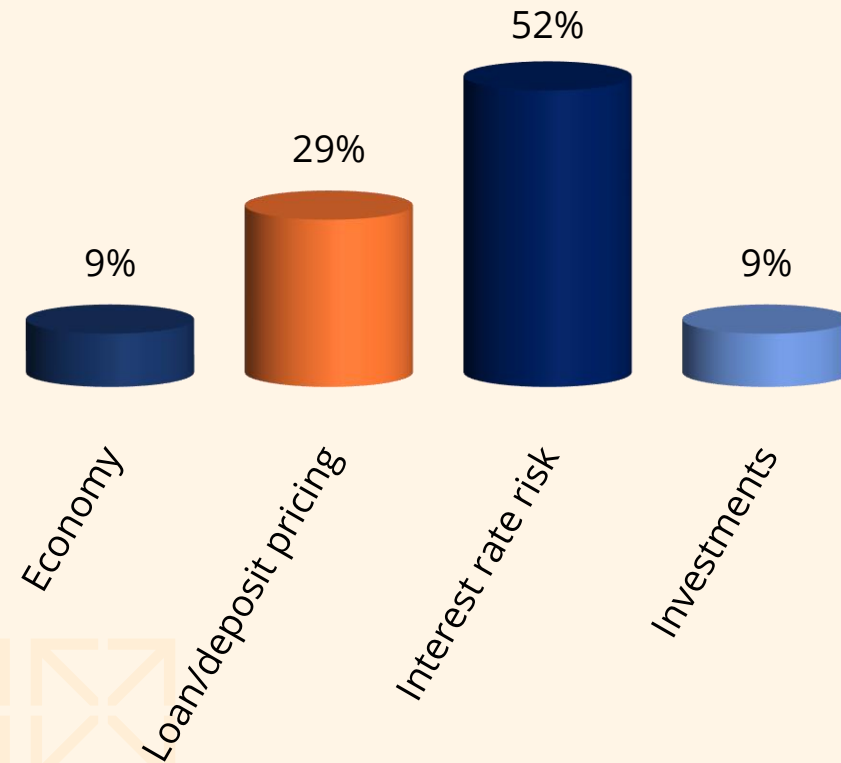
- A. Economy
- B. Loan/Deposit Pricing
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## PRE-MEETING SURVEY 4/4/23:

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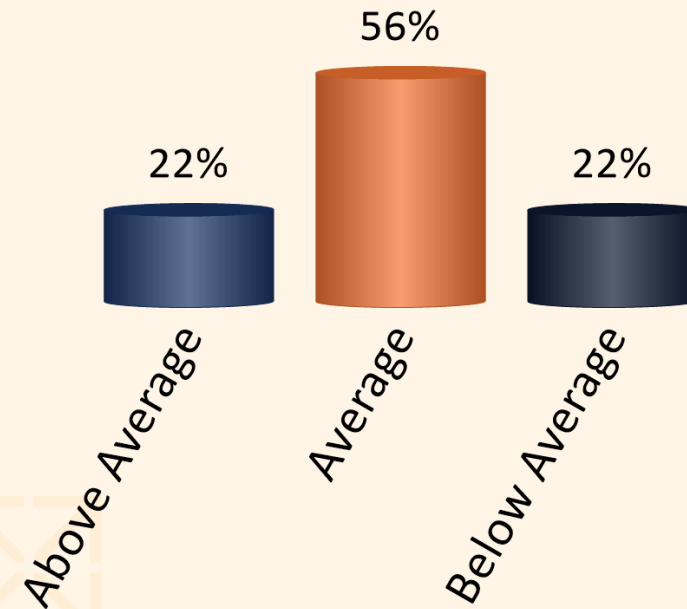


# HOW WOULD YOU RATE YOUR ALCO PROCESS WHEN IT COMES TO DRIVING PROFITABILITY AND STRATEGIES?

A. Above Average

B. Average

C. Below Average





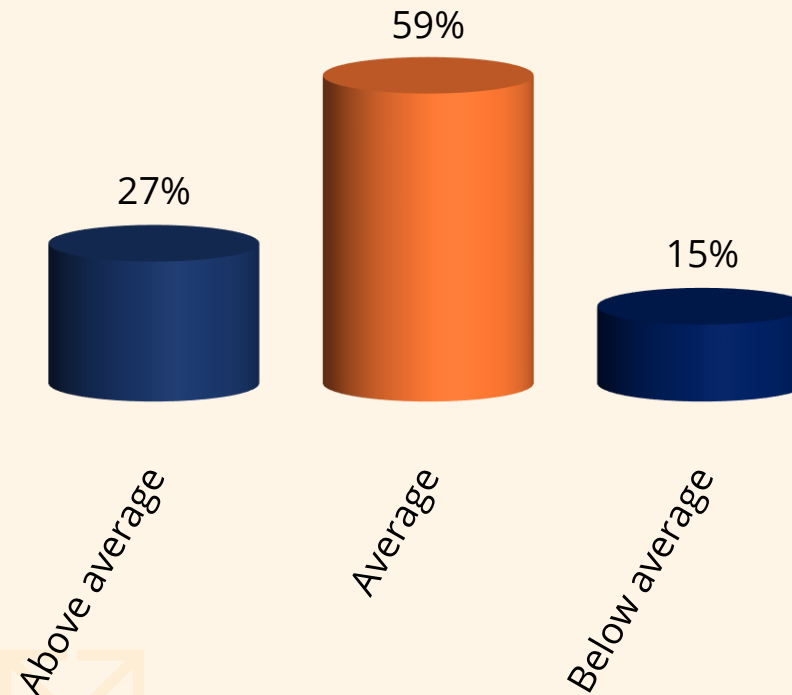
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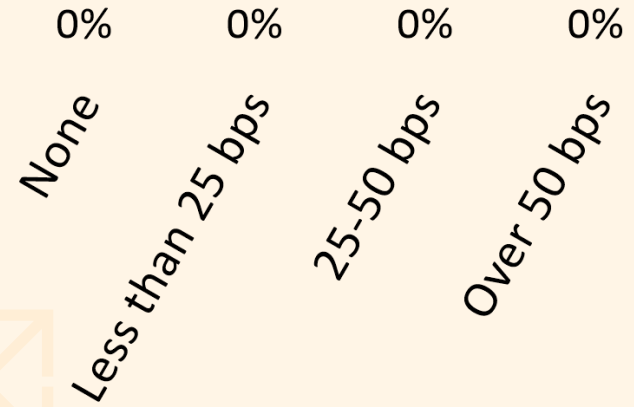
B. Average

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

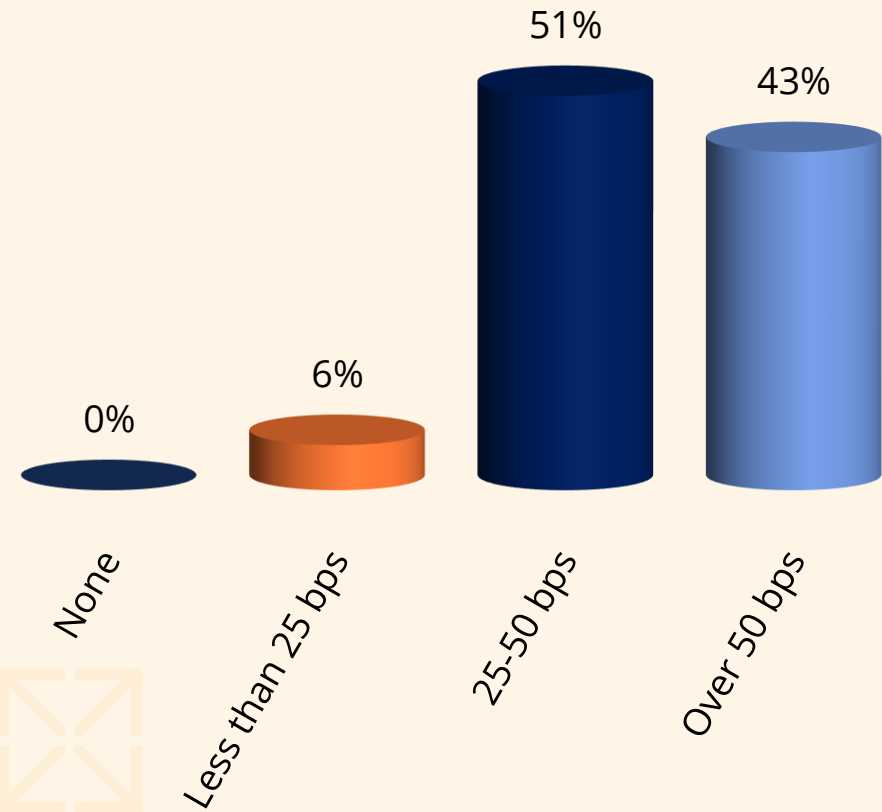
- A. None
- B. Less than 25 bps
- C. 25-50 bps
- D. Over 50 bps



# PRE-MEETING SURVEY 4/4/23:

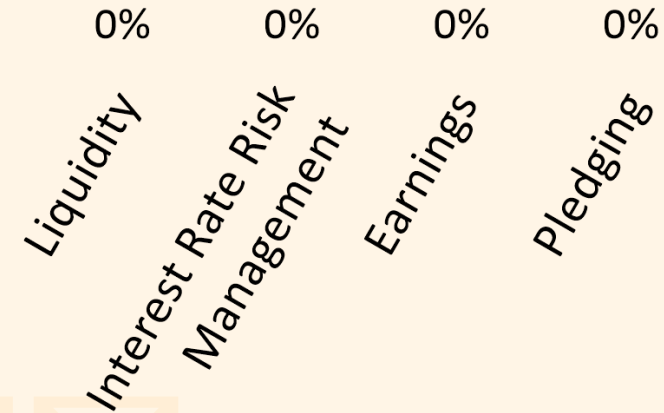
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# WHAT IS THE PRIMARY OBJECTIVE OF YOUR INVESTMENT PORTFOLIO?

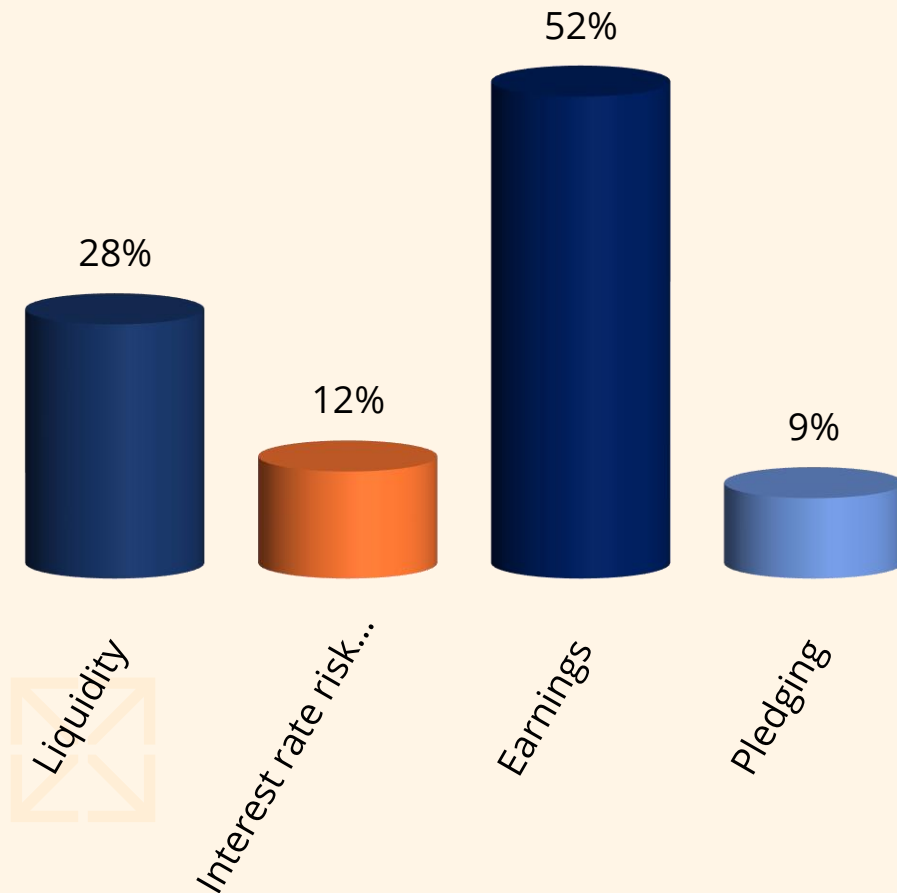
- A. Liquidity
- B. Interest Rate Risk Management
- C. Earnings
- D. Pledging



# PRE-MEETING SURVEY 4/4/23:

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

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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%

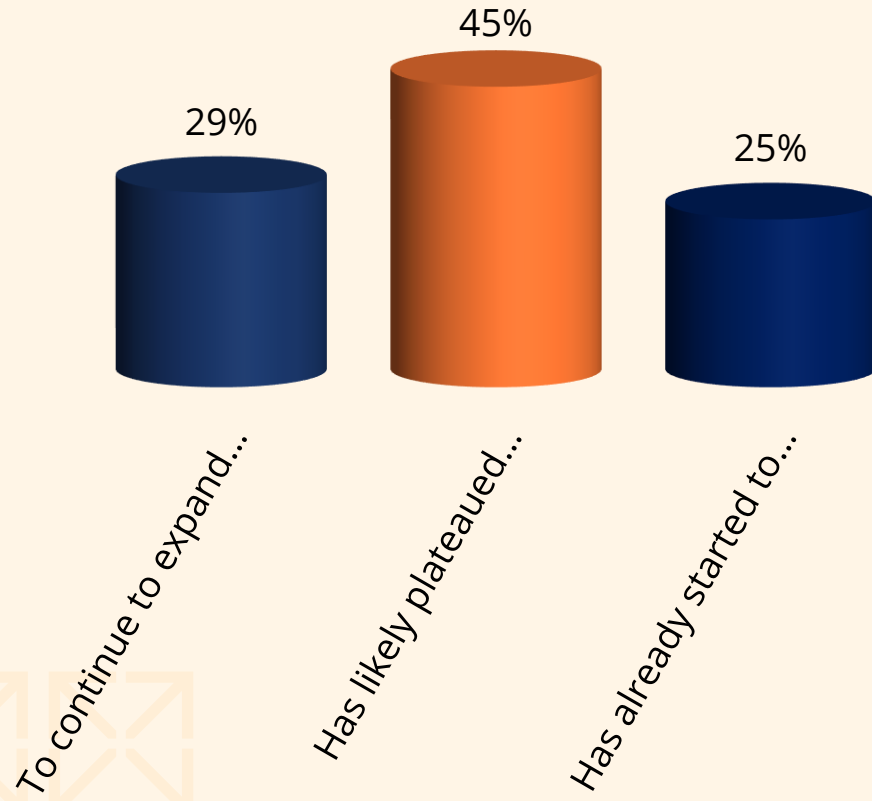
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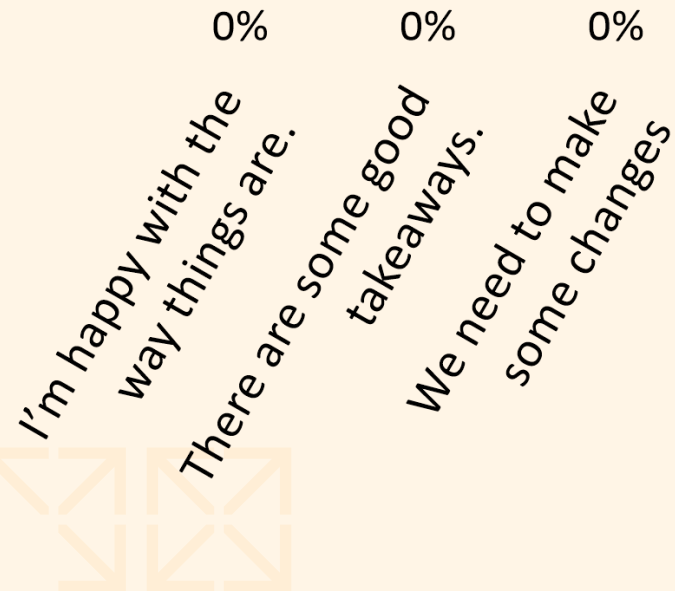


# WHAT DO YOU THINK ABOUT REIMAGINING YOUR ALCO PROCESS?

A. I'm happy with the way things are.

B. There are some good takeaways.

C. We need to make some changes







Thank You!



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