Managing your interest rate risk has become much easier with *IRR-Solutions®II,* FinSer's advanced PC-based interest rate risk management software. Advances in technology have not only increased our capability to perform more detailed analyses, it has also made the handling of host data and assumptions much simpler.

The system gives you the tools you need to get a clear, yet detailed picture of your interest rate risk position. In addition to simulating changes in income and value in multiple rate shock environments, the model also provides an effective tool for budgeting and "what-if" analysis.

Our seamless interface to the host system is the key to providing efficient and accurate information. With virtually no effort on the part of the user, *IRR-Solutions® II* captures all required item detail information into a PC database modeled after your General Ledger structure.

IRR-Solutions®II gives you:

- An easy to navigate account structure with a Windows® Explorer-type interface.
- Highly flexible assumption assignment options geared to the structure and requirements of your institution.

- The ability to review results at any subtotal level, with drill-down capability, down to even a particular application item.
- Advanced reporting capabilities with built-in graphics, including export capabilities to common desktop applications.

Advanced Shock-Earnings Simulation

Our Advanced Shock-Earnings Simulation module, a powerful component in *IRR-Solutions®II*, shows future earning potential in seven user definable rate shock environments. With Advanced Shock-Earnings Simulation, you can:

- Adjust balance sheet volumes through time using a variety of growth methods.
- Set assumptions at any level in your chart of accounts, all the way down to a single item if necessary.
- Enter prepayment speeds by scenario to accurately model varying cash flows in different rate environments.
- Use full account detail in non-interest income and expense accounts.
- Perform "what-if" analysis.

Budget Simulation

As a key management tool for your institution, *IRR-Solutions®II* provides a budgeting module that allows for up to seven simultaneous budget simulations. Key features of the budgeting module are:

- Shared Volume assumptions with the Advanced Shock Income module to provide a consistent growth model of the institution and reduce data entry.
- Ability to simulate projected index rate (for existing volumes) and reinvestment pricing (for new volumes) assumptions at various levels, including the ability to step rates over time.

- Ability to define Prepayment assumptions over time to adjust to changes in rate environments.
- Full complement of Budget development and Budget Variance reports.

Advanced Economic Value of Equity (EVE)

Another key element in *IRR-Solutions®II* is our *Advanced Economic Value of Equity (EVE)* module that lets you model the net change in the economic value of your balance sheet in seven different rate shock scenarios. Again, the key to accuracy of the model lies in our ability to access and utilize all the host item detail information. *Advanced EVE* gives you:

- True present value calculation using full cash flow detail on each application item.
- Ability to set assumptions at various levels in your chart of accounts.
- Ability to set prepayment assumptions in different rate environments.
- FAS 107 reporting capability in a ± 0 rate environment.

Reports

IRR-Solutions®II gives you the complete picture—from simple stratifications of your items by balances and rates, through Static Gap analysis, to full Income Shock simulation, Budget Simulations, Budget Variances and measurement of Economic Value of Equity.

Reporting can be based on a variety of parameters, driven by time frames, and selective reporting of your chart of accounts. You can configure the reports into relevant groups to give you maximum flexibility in meeting your reporting needs. The ability to export to standard desktop applications provides further flexibility.

The Type of Support You Need… and Deserve

You're not alone. We're here to help.

TRAINING is personalized to fit your needs. It is provided at FinSer in a dedicated one-on-one environment utilizing your institution's specific data and through advanced group training sessions. You also receive a comprehensive manual within the program, so online help is just a mouse click away.

SUPPORT is as close as your phone. Our dedicated staff stands ready to assist you in the use of the software.

Consulting

Our staff of financial analysts are available, by engagement, to help you through the whole Interest Rate Risk process. We can help you focus on key issues in setting assumptions, interpreting reports and developing effective policies and strategies. These services are available on a one time or ongoing basis, and are designed to help you get the most out of this powerful management tool.

FinSer: The Right Choice

With our *IRR-Solutions®II,* we provide you with a powerful tool to enhance your ability to manage your Interest Rate Risk position, while giving you features to simplify the process. FinSer is dedicated to providing you with the best quality in every service and product we offer.

FinSer

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