

# IBAT Member – One Year Trial



## *Maximize The Performance Of Your Bank* The Baker Group – The Right Choice for you

The Baker Group currently works with over 130 Texas community banks and has been IBAT's endorsed investment and Asset/Liability Management firm for over 14 years.

The Baker Group will offer its entire service package at no charge to IBAT member banks for one year. We hope to develop a long-term relationship with your bank while helping minimize your bank's upfront expenses.

### **Investment and Asset/Liability Policies**

The Baker Group offers assistance in development and review of bank policies, as it is imperative that the bank's policies are integrated with its management systems.

**Cost: No Charge**

### **Quarterly Interest Rate Risk Strategy**

Each quarter along with the Asset/Liability and Investment Analysis reports, participating banks will receive The Baker Group's Interest Rate Risk Strategy. It will be utilized as a template for discussion regarding the bank's current and future investment and asset/liability position.

**Cost: No Charge for one year**

### **Investment Portfolio Accounting**

The Baker Group (in conjunction with The Baker Group Software Solutions Inc.) will provide participating banks with accurate, easy-to-read reports that are delivered electronically to the bank each month.

**Cost: No Charge for one year**

### **Advanced Portfolio Monitor**

Participating banks will also receive a monthly portfolio analysis report. This is the key report the bank will use each month to measure, monitor, and manage the overall risk and performance of the bank's investments. It can be sent to the participating bank via mail or is always available electronically. To create this report, the only requirement is that the bank sends The Baker Group a brief month-end data sheet that has total assets, capital, etc.

**Cost: No Charge**



**Endorsed**  
since 1994

## **Interest Rate Risk Monitor; Asset/Liability Analysis**

This report will be outsourced (prepared by The Baker Group Software Solutions Inc.) each quarter and sent to the bank. Information regarding the bank's loans and deposits will be sent from the bank at the end of each quarter. The analysis will be reviewed with the participating bank each quarter, which will the participating bank become more comfortable with the reports as they begin to utilize them as a tool in managing the bank's risk and performance.

**Cost: No Charge for one year**

## **Securities Selection**

The Baker Group will work with your bank each week to assist in the development of its portfolio, appropriate to the needs of the bank. Securities selection is critical to achieving the banks performance goals and managing interest rate risk. The Baker Group specializes in identifying the best relative value in the market through competitive offerings and helps select securities that are a good fit for each individual bank.

**The Baker Group  
is the right choice to  
maximize the performance of your bank.**

**Call (888) 480-0301 today to obtain the resources you need to maximize the performance of your bank.**

**The Texas office is located at IBAT Headquarters in Austin.**

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