



## Financial Services

# CASH Profit™

Commercial loan pricing tools to target required ROE and ROA by individual loan or relationship.

### Evaluate profitability by loan or by the entire customer relationship through a consistent pricing framework.

With increased competition in the marketplace, the ability to adjust loan pricing (i.e. rates and fees), yet stay within ROE and ROA targets is an important aspect of your long-term profitability. You need a cost-effective and flexible solution that facilitates loan pricing that is both attractive to borrowers and profitable for the institution.

CASH Profit™ helps price loans profitably by easily determining ROE and ROA of a loan. You can include existing relationship factors such as other accounts, risk-based discounts and cost of fund factors such as brokerage fees and compensation. With CASH Profit, loans are consistently priced to achieve target profitability from deal to deal and from lender to lender.

CASH Profit is part of CASH Suite™, a powerful commercial lending software solution that helps business lenders increase profits and grow top line revenue by achieving straight-through-processing across every step of the commercial loan lifecycle. CASH Suite drives increased efficiencies and greater accuracy while reducing operational risk and enhancing profitability.

- Pricing designed to meet return on asset/equity goals
- Capability to tailor loans based on business goals and lending objectives
- Evaluation at both the transaction and relationship levels
- Consistent results for greater confidence in pricing decisions
- Ability to review and adjust pricing parameters to reflect case-by-case and relationship factors

CASH Profit™ helps you price loans profitably, ensuring that loans are priced to achieve target returns and return on investment goals are met.

- Allows senior lenders and CFOs to set pricing parameters.
- Includes direct and indirect costs to reach target profitability as well as costs associated with recovering potential losses.
- Enables lenders to easily trade off interest rates against loan fees and/or earnings on deposits and services.
- Factors in contributions of deposits and fee-based products so that pricing is set to meet optimal portfolio performance.
- Measures and reports profitability including net income on all loans, deposits and fee services.
- Provides an invaluable negotiation tool when discussing pricing options with the senior lender, loan committee or prospective clients.

For more information on how CASH Suite and CASH Profit can help you strengthen your business lending portfolio and accelerate your success call [800.397.2341](tel:800.397.2341) or visit [WoltersKluwerFS.com/CASH](http://WoltersKluwerFS.com/CASH).

### About Wolters Kluwer Governance, Risk & Compliance

Wolters Kluwer Governance, Risk & Compliance (GRC) is a division of Wolters Kluwer which provides legal, finance, risk and compliance professionals and small business owners with a broad spectrum of solutions, services and expertise needed to help manage myriad governance, risk and compliance needs in dynamic markets and regulatory environments.

Wolters Kluwer N.V. (AEX: WKL) is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors. Wolters Kluwer reported 2016 annual revenues of €4.3 billion. The company, headquartered in Alphen aan den Rijn, the Netherlands, serves customers in over 180 countries, maintains operations in over 40 countries and employs 19,000 people worldwide.

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