Evaluate profitability by loan or by the entire client 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 or visit WoltersKluwer.com/CASH.