



## 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

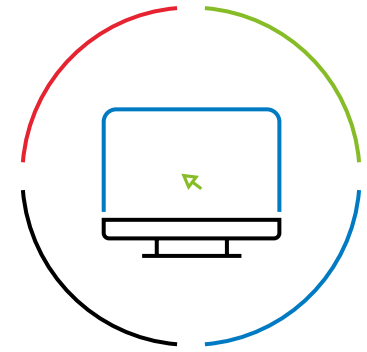


**Commercial loan pricing tools to target required ROE and ROA by individual loan or relationship.**

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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](https://WoltersKluwer.com/CASH).

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### About Wolters Kluwer Governance, Risk & Compliance

Governance, Risk & Compliance is a division of Wolters Kluwer, which provides legal and banking professionals with solutions to help ensure compliance with ever-changing regulatory and legal obligations, manage risk, increase efficiency, and produce better business outcomes. GRC offers a portfolio of technology-enabled expert services and solutions focused on legal entity compliance, legal operations management, banking product compliance, and banking regulatory compliance.

Wolters Kluwer (WKL) is a global leader in professional information, software solutions, and services for the healthcare; tax and accounting; governance, risk and compliance; and legal and regulatory sectors. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with specialized technology and services. Wolters Kluwer reported 2021 annual revenues of €4.8 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 19,800 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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