

BBW Capital Advisors is an SEC-Registered Investment Advisor driven to provide genuine partnership to western bank management, directors, and shareholders in their quest to maximize long-term value and manage risk.

BBW Capital has developed a well-rounded platform of products and services designed to assist and support bankers in risk management, strategic advisory, and capital market-related functions with a best-in-class set of tools.



BBW CAPITAL ADVISORS
DENVER · LINCOLN

INVESTMENT PORTFOLIO ADVISORY

Overwhelmingly, successful bank leaders are proficient and experienced in the business of lending, not bond trading. BBW Capital Advisors offers a turnkey solution to bankers who want reliability, efficiency, and performance in their investment portfolio operations. We take a top-down view of the investment process that starts with an assessment of the risk profile of the entire balance sheet, then proceed to identify solutions to meet risk-tolerance and performance targets set by ALCO and management. BBW Capital is there to *support* decision making, not replace management, thereby making the CEO and CFO more efficient in their roles while leaving them in complete control of the process, resulting in improved performance across the entire bank.

ASSET/LIABILITY MEASUREMENT & MANAGEMENT

BBW Capital has deep in-house A/L modeling expertise and capabilities to assist banks of all sizes with their measurement and management needs. Our analysis is based upon the leading engine in the marketplace, to ensure accurate measurement of A/L metrics, conduct pro forma forecasts, measure profitability and capital adequacy, and more. Our model is driven by high-powered software and proprietary data—not just call report data—so that it can be a reliable strategic tool in the belt of bank management. User-friendly reports allow bankers to comfortably use the output to more efficiently and effectively manage the risks and returns inherent in today's increasingly complex array of interest rate-related products.

Advanced analytics with a simple web interface means:

- No software to install or maintain
- Key rate durations and duration of equity calculations
- Robust option-adjusted valuation
- Flexible report output
- Best tools available to any bank, at small fraction of the historical expense
- Bank-defined chart of accounts
- Full EVE, NI, and NII simulation
- Unlimited scenario analysis
- Advanced instrument-level analytics

Full service ALM advisory includes:

- ALCO implementation, coordination, and advisory
- Integrated investment portfolio
- On-site management & board education

FIXED INCOME CAPITAL MARKETS

BBW Capital Advisors conducts institutional fixed income trading directly from the Denver office and maintains relationships with virtually all of the leading dealers on Wall Street to provide optimal pricing, product selection, and liquidity to its clients. The BBW Capital platform has been developed to provide western bankers with best-in-class strategic advice and execution in a complete range of balance sheet products including U.S. Treasury securities, bank qualified municipals, mortgage-backed securities, agency notes, corporate bonds, CDs, FDIC-backed notes, and more.

800-997-0718

STRATEGIC ADVISORY

BBW Capital has the resources to support reliable evaluation and execution of a range of strategic initiatives. Because the firm is based and focused in the western United States, the market intelligence available to would-be buyers or sellers is supported by our other day-to-day operations in the region. In addition, our quantitative approach to balance sheet analysis helps put pro forma evaluations into objective and reliable context.

BROKERED CDS

Brokered Certificates of Deposit provide an alternative and often incrementally cost-effective funding source for banks. Brokered deposits are usually larger than retail CDs, are issued by individual banks, and sold to retail investors across the country that typically buy in increments as small as \$1,000. By syndicating these placements, banks can sell larger CDs in one transaction, usually \$1 million to \$25 million. With the ability to issue in maturities ranging from 3 months to 10 years, they can also provide a source of long-term, fixed-rate funding. Moreover, collateral is typically not required to be posted with this funding source. As with every part of any bank's balance sheet, BBW Capital Advisors urges each client to consider all consequences and contributions to its overall risk/reward profile.

BANK-OWNED LIFE INSURANCE

A challenge many banks face is providing competitive executive benefit packages while optimizing the impact on the bottom line. To help address the rising cost of employee benefits, BOLI is often marketed to provide attractive tax-equivalent yields to help offset these ever-escalating expenses. Because it is a hybrid of investment, insurance, and risk management, BOLI can be a complex, confusing, and difficult-to-analyze proposition for bank boards. It is certainly a long-term investment for any bank that shouldn't be rushed into lightly. BBW Capital is prepared to help banks perform the comprehensive analysis necessary to make well-informed decisions.

EXECUTIVE BENEFITS CONSULTING

Supplemental executive retirement plans can help banks successfully compete for senior-level professionals. Limitations on qualified retirement plans can be overcome by structuring tax-efficient programs that reward performance. BBW Capital can design enhanced benefits packages commensurate with your executives' roles and responsibilities, and has the resources to structure institution-specific plans to address the dual goals of expense control and performance enhancement.

BOND PORTFOLIO ACCOUNTING

BBW Capital Advisors provides a bond accounting service that offers the high-level expertise, software, and pricing sources to community banks and a fraction of the cost of similar in-house solutions. The entirely web-based platform is flexible, straightforward, and easy to use. With no software to install, maintain, or upgrade, users have no large upfront capital expense to have their portfolios on the latest version of the portfolio accounting system. The software application is GAAP compliant. Moreover, it follows guidelines established by the SIA and PSA, and the requirements published by FASB, including FAS 91, FAS 115, and FAS 113.



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