

Empyrean Profitability™

Unmatched analysis to unlock performance.

Empyrean Profitability™ is the definitive solution for measuring and analyzing profitability at all levels of your organization. Developed by financial risk and performance experts and refined with direct input from partner banks and credit unions, Empyrean Profitability’s sophisticated profitability measurement analytics and user-friendly interface enables financial institutions to transform how they approach profitability measurement at all levels of their organization.

Take the guesswork out of profitability analysis.

With Empyrean Profitability, bankers have the power to calculate profitability at every level, from individual instruments to Customer, Relationship, Officer/RM, Product, Business Unit/LOB, and more. Its advanced analytics gives analysts the right tools to accurately attribute margin, costs, revenue, provision, and capital, giving a complete picture of your organization’s profit and loss landscape.

Eliminate inaccuracies and guesswork – Empyrean Profitability delivers precise and reliable results.

Not only does Empyrean Profitability provide dollar-based profitability insights, but it also offers the added advantage of risk-adjusted return on capital (RAROC) analysis.

This means bankers can evaluate profitability considering the risks associated with each transaction, giving you a more realistic and comprehensive understanding of your institution’s financial performance.

Profitability Statement - Business Units - By RAROC Quartile - CP					
Business Unit Name	All selected	Measure	Actuals		
Current Period	Mar 2023				
Profitability Statement By Business Unit RAROC Quartile Current Period					
Profitability Statement Hierarchy	Actuals Amount				Actuals Amount Sub Totals
	1	2	3	4	
Risk Adjusted Return on Capital (RARoC)	1.78%	17.92%	23.73%	50.45%	19.60%
- Net Income After Taxes	\$32,197	\$239,386	\$546,507	\$406,961	\$1,225,051
Net Income Before Taxes	\$42,399	\$318,479	\$724,910	\$583,507	\$1,669,296
Pre-Provision Net Revenue	\$73,846	\$356,626	\$533,108	\$505,716	\$1,469,296
Revenue	\$731,815	\$844,991	\$1,075,500	\$859,170	\$3,511,475
Net Interest Income	\$705,156	\$830,094	\$1,079,430	\$498,032	\$3,112,713
Earning Assets NIM	\$682,511	\$462,603	\$511,016	\$191,964	\$1,848,095
Interest Income	\$861,818	\$609,601	\$758,771	\$268,280	\$2,498,470
FTP Charge	\$259,001	\$186,755	\$311,358	\$98,094	\$855,208
FASB Fees	\$79,694	\$39,758	\$63,603	\$21,778	\$204,833
Liabilities NIM	\$22,645	\$367,491	\$568,413	\$306,068	\$1,264,618
FTP Credit	\$24,520	\$402,217	\$624,608	\$333,195	\$1,384,540
Interest Expense	\$1,875	\$34,726	\$56,195	\$27,127	\$119,923
Total Non-Interest Income	\$27,046	\$19,461	\$5,900	\$365,829	\$418,235
Fees Loans & Leases	\$17,770	\$5,780	\$10,668	\$3,067	\$37,285
Fees Credit Cards	\$78	\$17	\$8	\$22	\$126
Fees Deposits	\$8,915	\$13,656	-\$4,776	-\$2,761	\$15,034
Fees Ancillary Products				\$365,345	\$365,345
Fees Non-Customer	\$283	\$7		\$155	\$445
Earnings Credit Impact	\$388	\$4,564	\$9,830	\$4,691	\$19,473
Total Expenses	\$657,969	\$488,365	\$542,392	\$353,454	\$2,042,180
Provision	\$31,447	\$38,146	-\$191,802	-\$77,792	-\$200,000
Taxes	\$10,201	\$79,093	\$178,403	\$176,546	\$444,244
- Total Capital	\$21,649,866	\$16,029,030	\$27,634,254	\$9,680,799	\$74,993,950
Risk Weighted Assets	\$168,865,473	\$175,299,042	\$208,234,277	\$77,762,226	\$630,161,019
Avg Earning Assets	\$167,529,724	\$173,718,709	\$207,891,391	\$76,798,505	\$625,938,330
Avg Liabilities	\$10,443,667	\$181,372,447	\$270,444,767	\$142,374,889	\$604,635,770

Powerful integrations enabling unprecedented insights.

Empyrean users have the added benefit of leveraging Empyrean Profitability's seamless integration with Empyrean's suite of financial risk and performance management solutions, including Empyrean ALM® and Empyrean Budgeting & Planning™. This integration creates a powerful synergy, equipping banks with a comprehensive and user-friendly



Profitability Statement	Mar-23	Variance	3 Month Average	Feb-23	Jan-23	Dec-22
INTEREST INCOME	\$ 2,498,133.23	+ 10.99%	\$ 2,305,524.47	\$ 2,496,402.04	\$ 2,262,247.54	\$ 2,262,247.54
INTEREST EXPENSE	\$ 1,232,622.51	+ 20.64%	\$ 1,020,254.34	\$ 1,232,622.51	\$ 966,468.67	\$ 966,468.67
FIP CREDIT	\$ 1,384,540.25	+ 9.33%	\$ 1,252,942.89	\$ 1,384,540.25	\$ 1,306,530.13	\$ 1,306,530.13
FIP CHARGE	\$ 855,213.27	+ 36.87%	\$ 1,154,456.29	\$ 875,174.20	\$ 1,049,262.09	\$ 1,049,262.09
FXD NET FEE	\$ 209,833.88	+ 6.92%	\$ 204,924.28	\$ 204,924.28	\$ 204,924.28	\$ 204,924.28
NET INTEREST INCOME	\$ 3,112,872.68	+ 6.83%	\$ 2,813,266.12	\$ 3,088,623.27	\$ 2,866,188.00	\$ 2,797,133.13
TRANSACTION FEES	\$ 620	+ 200.00%	\$ 242.52	\$ 620	\$ 620	\$ 244,012.00
OTHER FEES	\$ 1,365,948.67	+ 17.04%	\$ 1,165,293.53	\$ 1,365,948.67	\$ 1,319,228.65	\$ 834,408.30
EARNINGS CREDIT	\$ 19,472.63	+ 11.70%	\$ 17,423.15	\$ 19,472.63	\$ 19,472.63	\$ 14,381.59
NON-INTEREST INCOME	\$ 1,386,144.87	+ 6.46%	\$ 1,319,871.43	\$ 1,375,741.29	\$ 1,519,228.65	\$ 768,478.30
REVENUE	\$ 4,499,017.55	+ 6.30%	\$ 4,133,137.55	\$ 4,464,364.56	\$ 4,385,416.65	\$ 3,565,611.43
NON-INTEREST EXPENSE	\$ 2,046,179.88	+ 6.29%	\$ 1,926,217.29	\$ 2,046,179.88	\$ 1,946,000.39	\$ 2,034,151.11
PRE-PROVISION NET REVENUE	\$ 2,452,837.67	+ 11.01%	\$ 2,206,920.26	\$ 2,418,184.68	\$ 2,439,416.26	\$ 531,460.32
PROVISION	\$ 200,000.00	+ 42.30%	\$ 1,392,000.00	\$ 433,111.00	\$ 11,468,739.00	\$ 89,000.00
NET INCOME	\$ 2,252,837.67	+ 6.50%	\$ 814,920.26	\$ 1,985,073.68	\$ 2,320,677.26	\$ 442,460.32
TAXES	\$ 875,242.49	+ 9.42%	\$ 800,851.71	\$ 875,242.49	\$ 752,740.51	\$ 765,191.21
NET INCOME AFTER TAXES	\$ 1,377,595.18	+ 2.07%	\$ 1,334,068.55	\$ 1,109,831.19	\$ 1,567,936.75	\$ 677,269.11
CREDIT RISK CAPITAL	\$ 4,178,998.62	+ 0.97%	\$ 4,122,215.14	\$ 4,178,998.62	\$ 4,178,998.62	\$ 4,178,998.62
OPERATIONAL RISK	\$ 5,525,375.39	+ 1.47%	\$ 5,399,433.89	\$ 5,525,375.39	\$ 5,525,375.39	\$ 5,525,375.39
MARKET RISK	\$ 2,719,207.69	+ 2.47%	\$ 2,744,309.48	\$ 2,719,207.69	\$ 2,699,302.60	\$ 2,719,207.69
ALLOCATION FOR CREDIT LOSSES	\$ 1,350,000.00	+ 22.50%	\$ 5,027,720.13	\$ 2,400,000.00	\$ 2,683,161.00	\$ 4,000,000.00
TOTAL CAPITAL	\$ 14,993,489.49	+ 0.52%	\$ 14,384,439.79	\$ 14,943,949.49	\$ 14,327,110.49	\$ 14,792,558.94
RAROC	30.66%	+ 1.39%	31.67%	38.22%	53.39%	1.39%

toolkit to gain a deep understanding of their institution's financial performance. With Empyrean Profitability, you'll have all the tools you need to make informed, data-driven decisions.

User-friendly interfaces designed with bankers in mind.

Imagine having the ability to measure profitability across any dimension you desire, with just a few clicks. Empyrean Profitability empowers you to do just that. Its intuitive interface and powerful capabilities make it easy to slice and dice your profitability data, uncovering key insights and trends that might have otherwise gone unnoticed. From high-level overviews to granular details, Empyrean Profitability delivers the information you need, exactly when you need it.

Empyrean Profitability is key to unlocking a new level of profitability analysis at your financial institution. Don't settle for guesswork – trust Empyrean Profitability to deliver accurate, precise, and actionable insights.

About Empyrean Solutions

Empyrean Solutions is a leading software and services provider dedicated to solving the complexities of risk management, strategic planning, and profitability for financial institutions at every level. Led and built by financial practitioners with decades of experience, Empyrean's market-leading cloud-based technology empowers bankers to navigate their financials with confidence, enabling them to better serve their stakeholders and communities.