

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.

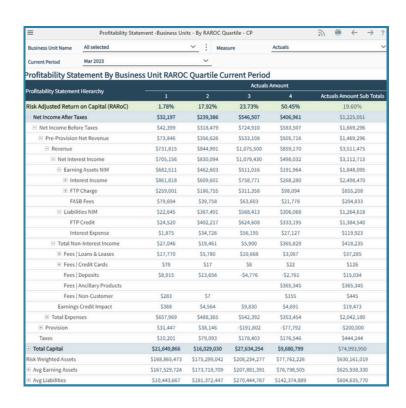
Take the guesswork out of profitability analysis.

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.





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



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.

