

Welcome to the PT Score™ Performance Risk Management Network

This network provides tools and resources to help you understand, clarify, and evaluate risk positions within your institution & the industry. Also, additional Performance Trust resources can help provide clarity around key risk management issues.

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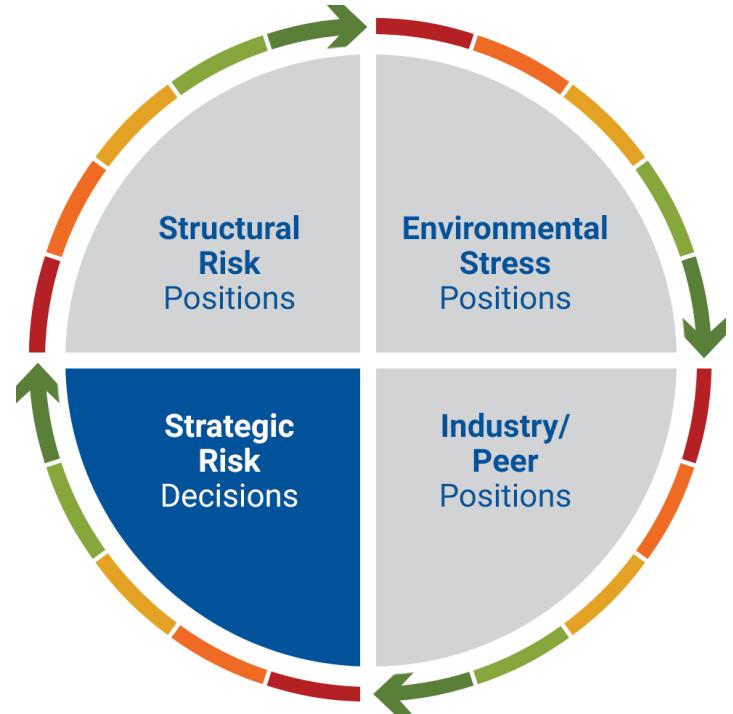
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Turn risk challenges into opportunities with PT Score™ regulatory tools.

PT Score™ is a Strategic Risk Management Tool that helps financial institutions optimize performance through more effective management of risk and regulatory positions.

How does the PT Score™ Process Work?

- Provides a unique understanding of fundamental structural and regulatory risk positions that exist across a financial institution
- Explains how environment stresses (ex: credit, interest rate, operational) could potentially impact these structural and regulatory risk positions, including the direct impact on capital
- Explains how an institution's risk positions compare with peer performance measures and industry trends
- Provides a method to estimate and evaluate strategic scenarios that optimize the risk/reward proposition for the institution



Performance Trust:
We Are Thought Leaders

**Community Bank
Leverage Ratio:...**
JANUARY 10, 2019

**Regulatory Update:
Community B...**
JANUARY 9, 2019

The PT Score™ Simulator
OCTOBER 3, 2018
Bart introduces the highly
anticipated PT Score™

While relief from the burden of managing risk-based capital positions may sound appealing, the new Community Bank Leverage Ratio as directed by May 2018's Economic Growth, Regulato...

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Thom walks us through the Community Bank Leverage Ratio threshold which has been proposed as an addition to May 2018's Economic Growth, Regulatory Relief, and Consumer Protection A...

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Simulator, a tool that allows users to instantly forecast the impact of future decisions within a risk management construct. He wal...

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Our experienced investment professionals strategically partner with community financial institutions and registered investment advisors to make investment decisions with the aim of producing consistent, significant improvement in their long-term performance.

With our unique, disciplined approach, we challenge conventional wisdom and unveil common misconceptions through our strategic financial advisory services.

"An investment in knowledge pays the best interest."

—Ben Franklin

Learn with Us—Live

We are committed to educating our clients and helping them acquire the knowledge and tools to ask the right questions and make beneficial risk/reward decisions.

See if Performance Trust University® is headed to a city near you.



PERFORMANCE TRUST UNIVERSITY™

Bart Smith

Managing Director, Regulatory Services

Drawing on his 25 years of experience at the Federal Deposit Insurance Corporation (FDIC), Bart saw a need for education when it comes to regulatory concerns. He created PT Score products to help ease the fear that regulatory concerns can cause for institutions and teach banks how to leverage their regulatory position to find new opportunities. Bart serves as an expert resource for Performance Trust in bank policy and regulatory matters and helps develop many different types of materials to educate customers. Prior to joining Performance Trust, Bart began his career as an Assistant Examiner in the Houston, TX Field Office. In 2002, after a series of promotions, Bart became the Territory Supervisor for the Charlotte, NC office.



Our Leadership



Richard S. Berg

Chief Executive Officer, Co-Founder

Rich is CEO and co-founder of the Performance Trust Companies. He is a featured speaker at numerous banking, insurance and professional conferences and seminars throughout the United States. Rich was also one of the founders of the highly acclaimed Principles of Performance™ and Advanced Course® programs.

[Read More...](#)



Philip M. Nussbaum

Chairman of the Board, Co-Founder

Phil is one of the founding members and partners of The Performance Trust Companies. His passion is to help asset liability managers outperform by applying a disciplined, well-quantified risk/reward decision-making process. He has been a featured speaker and writer on this process for numerous banking programs and seminars around the country.

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Learn More About PT Score™

If you're interested in learning more about PT Score™, please fill out the following information and one of our representatives will get back to you.

All fields are required.

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