



Investment Services

CBB works in partnership with FNBB Capital Markets to provide a complete array of fixed income products and services to our customers. A full suite of investment products is offered to and designed specifically for community banks. Our team of investment professionals uses state-of-the-art software to bring large-portfolio efficiencies to portfolios of any size.

Investment Sales

The Capital Markets Division offers a fixed income bank/dealer desk equipped to meet all of your investment needs. Our experienced portfolio managers have access to all major and primary dealers to ensure the best execution on all your trades. This means we work exclusively for you and can offer unbiased pricing, information, and advice. Investment sales services include portfolio strategies and analysis, CD placement and purchasing, and municipal lending.

Benefits:

- Access to bids and offers in any sector including treasury, agency, municipal, mortgage, money market, or corporate.
- Security, market, and rate information along with research services right at your fingertips.
- Unbiased recommendations and pricing.
- Development of portfolio strategies regarding risk management and tax reduction.

Asset/Liability Management

The Capital Markets Division brings customers the power of BankWare ALM⁴ to provide complete multidimensional analysis of the balance sheet, incorporating interest rate risk, income simulation and market valuation using deterministic and stochastic modeling.

Benefits:

- Measures risk from both the accounting and economic perspectives to see the possible effects to net interest income, net income, and market value of portfolio equity under a variety of interest rate environments.
- Projects cash flows, earnings, projected reinvestment, and projected present values as they would develop over time based on assumptions you provide. The process is repeated for other interest rate scenarios to measure differences.
- Provides a more accurate assessment of risk to earnings at a given time vs. GAP analysis because of the ability to measure fluctuations in earnings for given rate scenarios over given time periods.

**2601 Promenade Parkway
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Portfolio Accounting

The Capital Markets Portfolio Accounting offers a comprehensive, cost-effective solution that uses state-of-the-art technology to provide rapid and accurate information regarding your bank's portfolio accounting.

Benefits:

- Integration with the safekeeping function, eliminating the need for duplicate notifications.
- Internet access to reports, available three full working days before month-end.
- Assured compliance with the latest accounting regulations.
- Independent third-party monitored pricing.

Safekeeping

Comprehensive Safekeeping services from the Capital Markets Division provide rapid and accurate information relating to your bank's securities. FNBB is an experienced custodian, approved for most states in the Southeast, as well as many other municipalities.

Benefits:

- Integration with Capital Markets Portfolio Accounting, eliminating the need for duplicate modifications.
- No fees related to the transfer of securities during the conversion process.
- Smooth transition during conversion with minimal time demands on staff.
- Internet access to all security information and activity.

Cash Sweep

Customers with high DDA balances want to earn interest on their excess balances. The Capital Markets Cash Sweep solution, through AIM Money Market Mutual Funds, offers multiple investment options for swept balances giving customers a high degree of income, safety, and liquidity.

Benefits:

- Retain and grow relationships with your customers to include cross-sell opportunities.
- Offer competitive money market rates with simplified cash management functions.
- Earn more income for your bank.
- No cost to your bank for marketing assistance or other services.

Big-bank services for any-size banks

With the wide range of investment services available from the Capital Markets Division you're sure to find the solutions you need to grow your business and satisfy your customers.

- State-of-the-art big-bank technology for banks of all sizes.
- Personal attention from a knowledgeable team.
- A commitment to quality customer service.

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