

## MEMORANDUM

To: Subscribers to *Bank Treasurer's Manual*  
From: Sheshunoff Information Services  
Subject: Highlights

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We appreciate the opportunity to serve your information needs. Enclosed is your latest update to *Bank Treasurer's Manual*. It contains the following new and revised information:

- Additions to **Chapter III-6** cover all aspects of path-dependent decision making.
- **Chapter III-7** contains a very helpful asset/liability management process (ALCO) self-assessment as well as characteristics of top performing ALCOs.
- In **Chapter III-11**, accurate core deposits and deposit price optimization are discussed in depth, as is FAS 159.
- A new section in **Chapter IV-9** discusses net interest margins in funds transfer pricing with a focus on the benefits of matched-term FTP.