

# Portfolio Strategies



The professional investment team at Silverton Bank helps financial institutions develop and execute effective investment strategies that simultaneously meet balance sheet

needs, improve earnings, and minimize risk.

Because we are in constant contact with the financial markets, our investment professionals are fully aware of current trends and are able to offer a broad range of strategies.

- We realize that the size and composition of your investment portfolio can fluctuate based on current economic conditions, which is why Silverton Bank is ready with viable investment recommendations regardless of the interest rate cycle.
- To meet the income objectives of our customers, we offer a broad range of taxable and non-taxable securities. Our goal is to recommend investment securities that are fairly priced, provide adequate diversification and meet both yield and duration objectives.
- Understanding that one size doesn't fit all, Silverton Bank does not position large amounts of inventory. We believe you should invest in specific securities that meet your individual needs, and therefore, do not employ a "bond of the day" approach to investing.

- In conjunction with detailed Asset/Liability modeling, we work with you to ensure that you maximize your investment portfolio yield while accomplishing your overall interest rate risk management goals.