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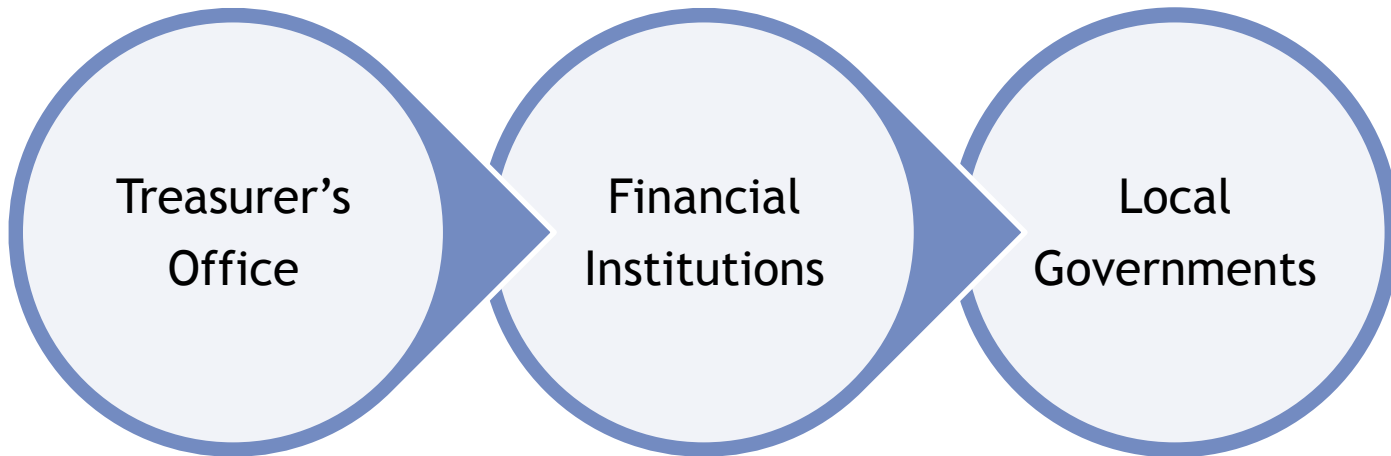
JOSH MANDEL
TREASURER OF OHIO

Ohio Pooled Collateral System

(OPCS)

OPCS Overview

The implementation of the Ohio Pooled Collateral System creates a unique partnership between:



OPCS Overview

- The Ohio Pooled Collateral System allows for participating Financial Institutions (FI) to pool collateral for Ohio Public Unit's (PU) deposits.
- The Treasurer of State (TOS) is the sole administrator and monitor of the program.
- FI's will chose to 1) participate in the pooling method (OPCS) collateralizing at 102% or a rate set by the Treasurer's Office in rule or 2) not participate in OPCS and collateralize all public entities with specific pledge method at 105%.

Why OPCS?

Benefits of OPCS

- Centralized collateral monitoring will save time and resources for local governments by shifting the administrative burden for managing pledged collateral to the Treasurer's Office.
- Provides administrative benefits for financial institutions by streamlining the processing and management of pledged collateral.
- Guards against fraud since the TOS will be able to see all pledged collateral compared to the total amount of public deposits at a financial institution.
- OPCS does not impact a local governments ability to select which eligible institution will hold its deposits.

Public Unit Responsibilities

- Public Units will Participate in OPCS Using the Following Methods:
 - The Treasurer of State will provide market pricing of all collateral and publish the reports on the OPCS portal.
 - Public Units will be responsible for reviewing and monitoring the reports posted, verifying the accuracy of reports of their itemized deposits, and reporting any discrepancies to their financial institution.
 - The Treasurer of State will provide OPCS access to the public units.
 - Public units shall periodically certify account details, including deposit balances, and contact details are correct, in accordance with the schedule set by the Treasurer of State.
 - Public Units may negotiate a public unit negotiated collateral requirement for individual accounts with their financial institution, which may be higher than the statutory collateral requirement or the reduced collateral floor as applicable.


OPCS Portal

OPCS

Ohio Pooled Collateral System (OPCS) - Internet Explorer

https://opcs.ohio.gov/login#/

File Edit View Favorites Tools Help

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[ABOUT OPCS](#) [FAQ/HELP](#) [REGISTRATION FORMS](#) [ENROLL](#)

PROTECTING GOVERNMENT DEPOSITS

**WELCOME TO THE
OHIO POOLED COLLATERAL SYSTEM**

OHIO TREASURER'S OFFICE
The Ohio Treasurer's Office
administers and monitors pooled

LOCAL GOVERNMENTS
OPCS allows local governments to
have access to information

FINANCIAL INSTITUTIONS
Financial Institutions can
participate in OPCS to collateralize

OPCS LOGIN
[Not enrolled? Register Now.](#)

Username

125%

OPCS Home Page

This dashboard will allow you to see if your financial institution has submitted their files on time to TOS

OPCS Preview

Welcome, PU Admin (City of)

Cases Notifications User

HOME

Notifications within 24 hours

1

View Details

Public Unit Dashboard

File Receipt Dashboard

Deposit Information & Sufficiency Dashboard

Second Deadline Missed First Deadline Missed File Received on Time

Drill-down Level: Associated FI's Files

Export to Excel

Drill D...	Financial I...	FDIC #	OPCS...	Daily Contact File				Daily Balance File			
				Received	File T...	Sequ...	Processed	Received	File T...	Sequ...	Processe
...	MyBank	1000	06/07/2017			0				0	

100%

OPCS Dashboards

This dashboard will display collateral sufficiency information for your Local Government. The information on the dashboards can be exported to excel.

The screenshot shows the OPCS Preview dashboard. The top navigation bar includes the OPCS logo, 'OPCS Preview', a welcome message 'Welcome, PU Admin (City of ...)', and links for 'Cases', 'Notifications', and 'User'. A left sidebar contains links for 'Home', 'Cases', 'Notifications', 'Profile', and 'Settings'. The main content area is titled 'HOME' and features a notification card with a bell icon, the number '1', and the text 'Notifications within 24 hours', with a 'View Details' link. Below this is a 'Public Unit Dashboard' section with two tabs: 'File Receipt Dashboard' and 'Deposit Information & Sufficiency Dashboard'. A legend indicates three status categories: 'Not Sufficiently Collateralized' (red square), 'Under TOS Cushion' (yellow square), and 'Sufficiently Collateralized' (green square). The 'Drill-down Level: Your Public Units' section includes an 'Export to Excel' button and a table with the following data:

Drill D...	taxid	Date	Financial I...	Portfolios	Principal	Accrued I...	Balance	Proxy FDI...	Uninsure...	Uncover...
...	111111111	06/05/2017	1	1	\$5,000,000.00	\$0.00	\$5,000,000.00	\$1,250,000.00	\$3,750,000.00	\$0.00

The table has a pagination bar at the bottom showing '1 - 1 of 1 items' and a zoom level of '100%'.

OPCS Dashboards

[View Details](#)

Public Unit Dashboard

File Receipt Dashboard

Deposit Information & Sufficiency Dashboard

Not Sufficiently Collateralized

Under TOS Cushion

Sufficiently Collateralized

Drill-down Level: [Your Public Units](#) > [111111111](#) > [Fri May 26 2017](#) > [MyBank](#) > [POOL_MAIN](#) > [City](#)

Export to Excel

Account...	Account...	Account...	Account T...	Principal	Accrued I...	Balance	Proxy FDI..
Account nam...	Line 2 for Acc...	1	DDA	\$0.00	\$0.00	\$0.00	\$0.00
Account nam...	Line 2 for Acc...	2	DDA	\$2,000,000.00	\$0.00	\$2,000,000.00	\$250,000.00

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1 - 2 of 2 items

SCALE

Model Objectives

- ◎ *The Treasurer's Office is using the following objectives when drafting the Model:*
 - Be stringent, but fair
 - Be transparent, objective, and externally reproducible – be predictable
 - Only use data for evaluation from externally and publically available sources, no additional data requested from FIs
 - Evaluate a FI's micro-economic condition, as well as its relative position to Ohio, regional, and national peer groups
 - Evaluate and take into account macro-economic issues indicators
 - Recognize and risk account when external market data elements are unavailable for a FI

The model does not imply, create, or construe the Treasurer's Office as a de facto ratings agency

SCALE

SCALE Components

Sensitivity to Risk is the degree to which changes in interest rates, foreign exchange rates, commodity prices, or equity prices can adversely affect a bank's earnings or economic capital.

Capital Adequacy is a measurement of a bank to determine if solvency can be maintained due to risks that have been incurred as a course of business.

Asset Quality evaluates risk, controllability, adequacy of loan loss reserves, and acceptable earnings; and the effect of off-balance sheet earnings and loss.

Liquidity is what a bank requires if funding is interrupted and the bank must still be able to meet certain obligations, i.e. the bank's ability to repay depositors and other creditors without incurring excessive costs.

Earnings determine the ability of a bank to increase capital (through retained earnings), absorb loan losses, support the future growth of assets, and provide a return to investors.

Questions

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Thank You!