



Reports

Planning, Budgeting, Trend Analysis

Report Name	Purpose	Options
Balance Sheet	Shows the financial condition of the bank at various points in time	1,2,3,4,6,8,10,11,13
Income Statement	Shows the operating results over the selected time period	1,2,3,4,5,7,8,9,10,11,12,13
Annual Activity	Shows income and the new volume needed to cover both growth and maturities	2,12,13,27
Driver Rates	Shows the forecasted interest rates that drive the bank's pricing	1,8,13
Offering Rates	Shows the rates the bank plans to charge and pay on new activity	2,8,12,13,14
Yields and Costs	Shows the yields that result from the combination of new and existing activity	1,2,4,8,10,11,12,13
Multiple Compute Summary	Shows the results for all three projected rate environments	

Performance Comparisons

Report Name	Purpose	Options
Balance Sheet Variance	Compare balance sheets: actual to budget, past to present to future	1,2,3,4,13,15
Income Statement Variance	Compare income and expense: actual to budget, past to present to future	1,2,4,12,13,15
Board Ratio Report	Compare ratios in 7 areas: actual to budget, past to present to future	1,4,8,12,13,15
Simple Variance Analysis	Shows relative impact of interest rates versus volume on income	1,2,4,8,12,13,15,16

Liquidity

Report Name	Purpose	Options
Liquidity Analysis	Shows projected balances and ratio for liquid assets and total liabilities	1,2,4,10

Interest Rate Risk

Report Name	Purpose	Options
Gap	See the timing differences or repricing opportunities in assets and liabilities	2,9,13,16,17,18,19
Dynamic Gap Summary	See changes in the cash flow and maturity structure as projected for a year	13
Rate Shock Income	9 different rate changes impact on net interest income (frozen balance sheet)	2,10,20,21,22
Rate Shock Market Value	9 different rate changes impact on economic value (NPV) of the balance sheet	2,10,21,22
Rate Shock Yield	See the yield and cost impact of 9 different rate projections	2,10,20,21,22
Rate Shock Duration	Shows market value volatility by shock increment	2,10,21,22
Rate Shock Regulatory	Shows % Change in Net Interest Margin and EVE at 9 shock levels	20,21,22
Risk Tolerance	Shows margin risk tolerance calculation-how much risk the bank may take	13,21
Summary Market Value Duration	Shows the mark to market balance sheet and duration at current rates	13

Product Profitability and Pricing Strategy

Report Name	Purpose	Options
Funding and Profitability Analysis	Shows product profitability using matched funding and overhead allocation	23,24,25,26
Repricing Risk	Amounts available for repricing, exit and new rates for several future periods	9,12,13,18
Rate-Volume-Calendar	Compare relative impact of rates, volume, basis and days, and mix on income	1,4,12,13,15
Compute Summary	Shows the before and after comparison of the income statement and ROA	

Capital Adequacy

Report Name	Purpose	Options
Capital Adequacy	Details risked based capital calculation, tier 1 and 2 capital, leverage ratio	14

Audit and Assumption Verification

Report Name	Purpose	Options
Chart of Accounts	Shows categories, account numbers, and various behavior settings	2
Account Market Value/Dura	Details of the market value and duration calculation	21
Account Analysis	Details the weighted rate and income calculations by month	27
Compute Audit	Shows monthly amounts of totals used in ratios	
Alt Discount & Decay Rates	Details any accounts that have Alternate Discount and Decay Rates applied	
Balance Sheet Growth	Shows the models used to forecast the growth of balance sheet accounts	27
Callable Assumptions	Details of callable bonds and advances	27
Driver Assumptions	Shows method of adjustment for any driver linked to another driver	27
Income Expense	Details models used for projection of non-interest income and expense accounts	27
Note Assumptions	Report of all notations put on the "Notes" tab in each account	
Prepayment Assumptions	Details static and dynamic prepayment models being used	27
Pricing Assumptions	Shows how individual prices on new activity move in relation to driver rates	27
Repricing Assumptions	How rates on existing accounts which adjust prior to maturity react to drivers	27

Plansmith Compass Report Options

- 1 Covers any time period from five years ago to five years from now
- 2 Available at five levels of detail
- 3 Choose end of month or average for the month
- 4 Choose budget or actual and reprojected results
- 5 Option to include ratios and key balance sheet numbers
- 6 Option to show percentages of total assets rather than dollars
- 7 Option to show percentages of net interest income rather than dollars
- 8 Choose monthly, quarterly or annual
- 9 Include a total column for the time period in the report
- 10 Right click any line item for a graph
- 11 Right click to right of a heading in any amount column to get a pie chart break down of the category
- 12 Choose tax equivalent adjustment of tax exempt income
- 13 Choose among three different projections
- 14 Covers any future period up to five years
- 15 Compare any contiguous time period to any other in the range of ten years past and projected
- 16 Choose all accounts or just those with interest income or expense
- 17 Choose from 3 to 10 gap buckets or maturity-repricing-cash flow ranges
- 18 Include or exclude prepayments and calls
- 19 Dynamic gap available for any month in the next year
- 20 Apply rate change all at once or gradually over the year
- 21 Start analysis at last actual month end or up to 60 months in the future
- 22 Select any amount of rate change in the four up and four down scenarios
- 23 Cost of funds determined by maturity weighted funding or same cost for all
- 24 Maturity measured by average life or duration
- 25 Option to adjust overhead factors to equal same % to total expense as in base period
- 26 Print calculation details or results summary only
- 27 Covers remaining months in the current year, or any of the next four years

Options Available for All reports

- Change type styles
- Change margins
- Change page orientation
- Customize headers and footers
- Customize page breaks
- Include in scripts for slide show or batch printing
- Ability to save various formats and set-ups
- Export to Excel
- Archive in snapshot file