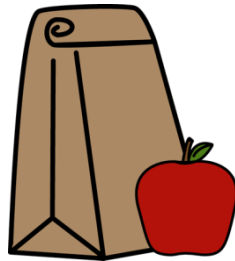




# Lunch 'n Learn

Communicate your numbers like a PRO!



Presented by: Jenny Mello & Brett Hendricks



# Rule of 3

Actuals  
Where are  
we right now

PlansmithBank	
Balance Sheet	
<u>EOM Balance</u>	
*2017	
Assets	
Cash & Due	10,021
Fed Funds Sold	139
Securities	47,588

Budget  
Where we  
thought  
we'd be

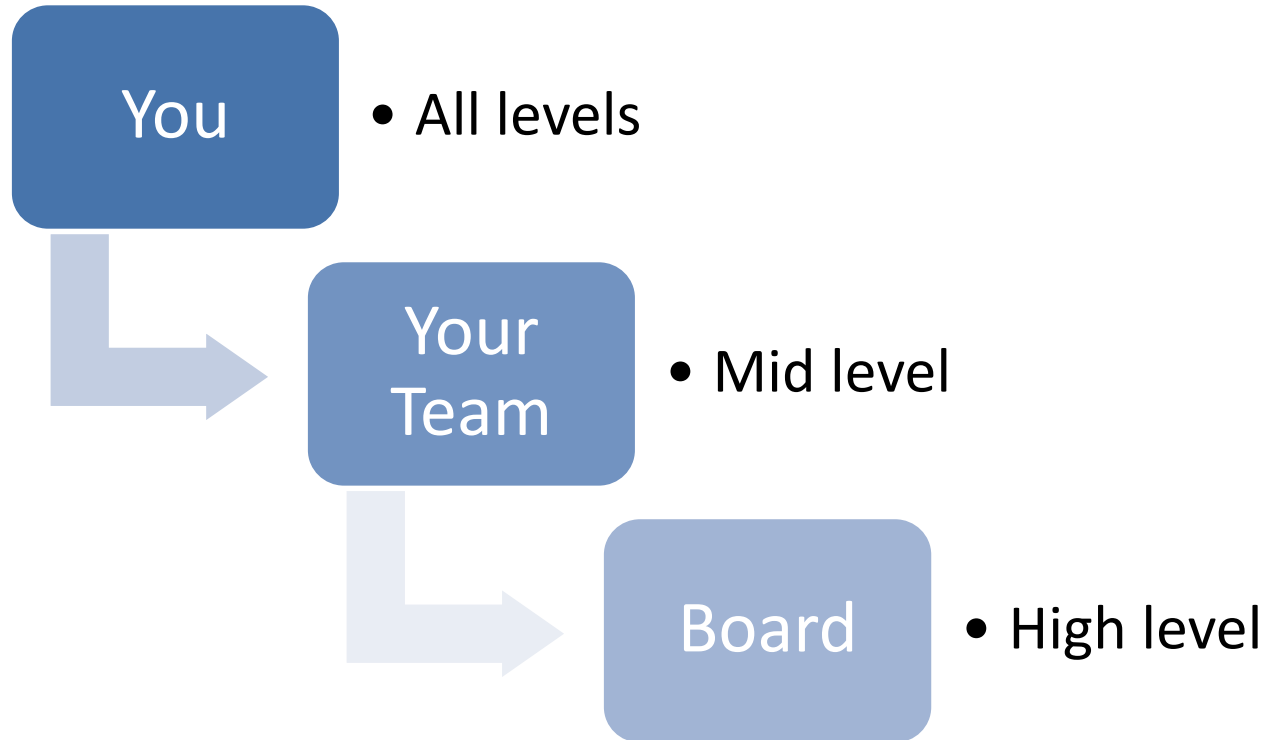
PlansmithBank	
Balance Sheet	
<u>Budget - EOM Balance</u>	
2017	
Assets	
Cash & Due	10,302
Fed Funds Sold	0
Securities	48,034

## WHY IS IT DIFFERENT??

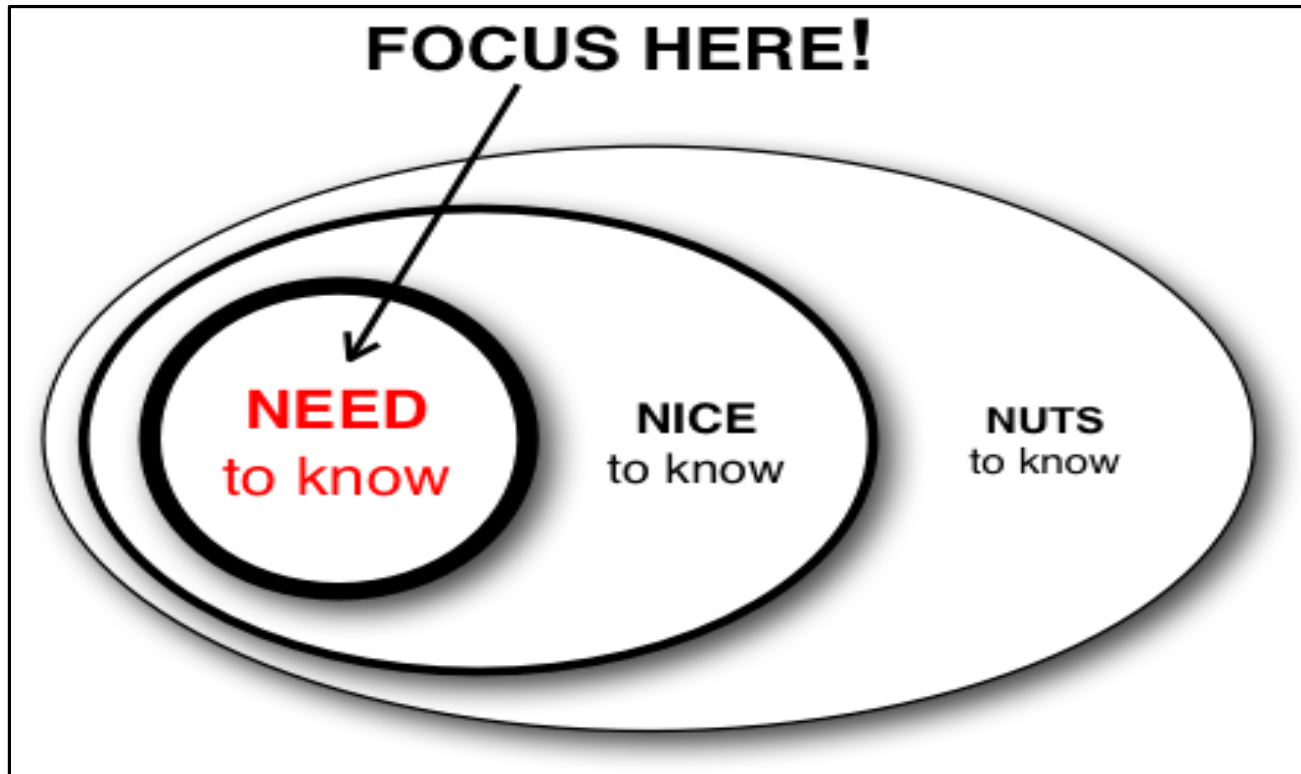
OREO	112
Equity Securities	586
Other Assets	29,923
<b>Total Assets</b>	<b>333,439</b>

OREO	116
Equity Securities	604
Other Assets	38,832
<b>Total Assets</b>	<b>343,533</b>

# Who needs to know what?



# The Story



# The Story



# You

## Reports:

- Ratios
- Summary Income Variance

Investigate the cause

	Year to Date		Variance	
	Actual	Budget	Value	Percent
	Jan '17- Mar '17	Jan '17- Mar '17		
<b>Interest Income</b>				
Cash & Due	5,311	5,312	(1)	-0.02%
Fed Funds Sold	624	99	525	530.30%
Securities	335,303	334,148	1,155	0.35%
Loans	3,585,134	3,688,217	(103,083)	-2.79%
<b>Total Interest Income</b>	<b>3,926,369</b>	<b>4,027,773</b>	<b>(101,404)</b>	<b>-2.52%</b>
<b>Loan Fees</b>	<b>79,200</b>	<b>79,200</b>	<b>0</b>	<b>0.00%</b>
<b>Asset Income</b>	<b>4,005,569</b>	<b>4,106,973</b>	<b>(101,404)</b>	<b>-2.47%</b>
-----				
<b>Interest Expense</b>				
Interest Bearing Deposits	339,639	345,005	(5,366)	-1.56%
Fed Funds Purchased	1,716	2,874	(1,158)	-40.29%
Borrowed Funds	6,265	6,266	(1)	-0.02%
<b>Total Interest Expense</b>	<b>347,620</b>	<b>354,146</b>	<b>(6,526)</b>	<b>-1.84%</b>
<b>Net Interest Income</b>	<b>3,657,949</b>	<b>3,752,828</b>	<b>(94,879)</b>	<b>-2.53%</b>
Less Loan Provisions	45,000	15,000	30,000	200.00%



# You

## Reports:

- Ratios
- Summary Income Variance
- Materiality
- Full Detail Income Variance
- Variance Analysis Difference

Plansmith Bank												
Simple Variance Analysis												
Actual vs Budget												
	Jan '17- Mar '17 Budget	Jan '17- Mar '17 Actual		Jan '17- Mar '17 Budget	Jan '17- Mar '17 Actual		Jan '17- Mar '17 Budget	Jan '17- Mar '17 Actual		Inc/Exp variance due to		
	Budget Avg Bal	Actual Avg Bal	Var	Budget Yield	Actual Yield	Var	Budget Inc/Exp	Actual Inc/Exp	Var	Bal	Yield	Mix
Commercial Lns - Fix	152,203	151,596	(607)	4.86	4.66	-0.20	2,421,790	2,332,223	(89,567)	(9,699)	(98,870)	(396)
Commercial Lns - Adj	5,000	4,930	(70)	5.93	5.93	0.00	30,333	30,173	(160)	(174)	(26)	0
Commercial Lns - Adj w/FL&CL	2,895	2,889	(6)	4.72	4.72	0.01	44,876	44,871	(5)	(86)	(14)	0
Municipal Lns - Fix	5,905	5,894	(11)	2.88	2.89	0.01	52,011	52,045	34			
Total Commercial	169,951	170,523	572	4.79	4.62	-0.18	2,678,720	2,587,519	(91,201)			
Real Estate												
Residential												
Residential R/E - Fix	40,019	39,979	(39)	4.43	4.34	-0.09	590,318	577,725	(12,593)	(580)	(12,024)	12
Residential R/E - Var w/FL&CL	44	44	0	5.16	5.06	-0.10	751	736	(15)	(1)	(14)	0
Residential R/E - Adj w/FL&CL	1,815	1,813	(2)	3.56	3.54	-0.01	21,517	21,413	(104)	(21)	(83)	0
HELOC - Var w/FL&CL	7,585	7,578	(7)	4.33	4.32	-0.01	107,924	107,583	(341)	(106)	(235)	0
Mortgage Loans Held For Sale	2,876	2,873	(3)	3.74	3.74	0.00	35,352	35,317	(35)	(35)	0	0
Total Residential	52,338	52,287	(51)	4.34	4.27	-0.07	755,860	742,773	(13,087)	(743)	(12,356)	12
Total Real Estate	52,339	52,287	(51)	4.35	4.28	-0.07	755,862	742,774	(13,088)	(743)	(12,356)	12
Agriculture												
Agriculture Lns - Fix	7,656	7,648	(8)	5.08	5.13	0.05	127,926	128,936	1,009	(126)	1,136	(1)
Agriculture Lns - Var	158	158	0	5.80	5.57	-0.03	2,912	2,894	(19)	(3)	(16)	0
Total Agriculture	7,814	7,806	(8)	5.09	5.14	0.04	130,839	131,829	991	(129)	1,120	(1)
Consumer												
Consumer Lns - Fix	6,447	6,440	(6)	5.64	5.65	0.02	119,482	119,700	217	(117)	335	0
Overdraft Protection	56	56	0	18.00	18.00	0.00	3,314	3,311	(3)	(3)	0	0
Total Consumer	6,503	6,496	(6)	5.74	5.76	0.02	122,796	123,011	214	(121)	335	0
Total Loans	236,607	237,112	506	4.73	4.59	-0.14	3,688,217	3,585,134	(103,084)	8,212	(110,914)	(382)
<b>Total Assets</b>	<b>286,654</b>	<b>287,449</b>	<b>795</b>	<b>4.26</b>	<b>4.14</b>	<b>-0.12</b>	<b>4,027,773</b>	<b>3,926,369</b>	<b>(101,404)</b>	<b>8,766</b>	<b>(109,790)</b>	<b>(380)</b>

**YIELD**



# You

## Reports:

- Ratios
- Summary Income Variance
- Materiality
- Full Detail Income Variance
- Variance Analysis Difference
- Trends
- Graphs

### Plansmith Bank Yields and Costs

#### Assets

##### Loans

Commercial

Commercial Lns - Fix

Commercial Lns - Var

Commercial Lns - Var w/FL&C

Commercial Lns - Adj

Commercial Lns - Adj w/FL&C

Municipal Lns - Fix

Avg. Commercial

##### Real Estate

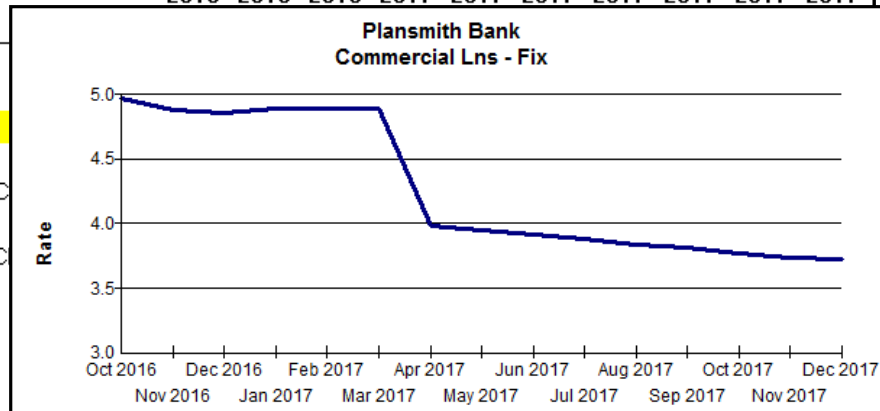
##### Residential

Residential P/E - Fix

Residential P/E - Var w/FL&C

Residential P/E - Adj w/FL&C

Oct 2016   Nov 2016   Dec 2016   Jan 2017   Feb 2017   Mar 2017   Apr 2017   May 2017   Jun 2017   Jul 2017



Nov 2016   Jan 2017   Mar 2017   May 2017   Jul 2017   Sep 2017   Nov 2017

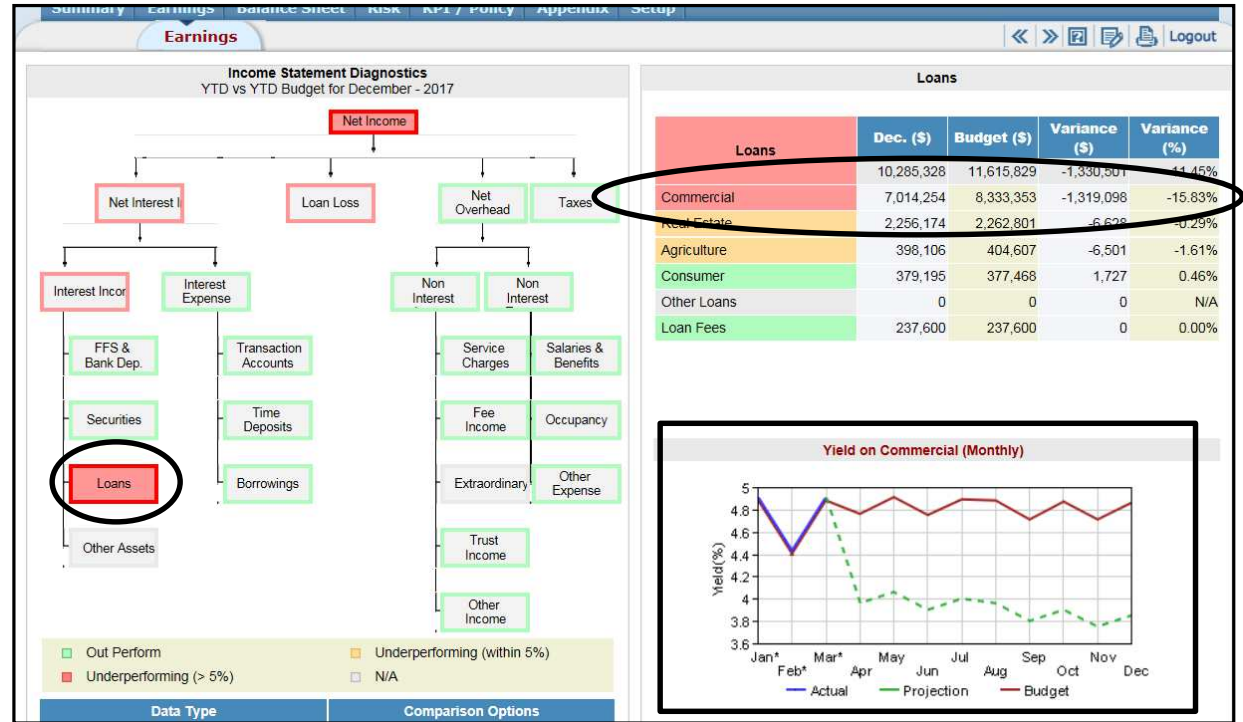
Residential P/E - Fix	4.36	4.29	4.36	4.30	4.36	4.40	4.28	4.27	4.27	4.26
Residential P/E - Var w/FL&C	5.12	5.10	5.13	5.04	5.07	5.14	5.00	5.00	5.00	5.00
Residential P/E - Adj w/FL&C	3.69	3.54	3.54	3.54	3.54	3.55	3.54	3.54	3.55	3.55



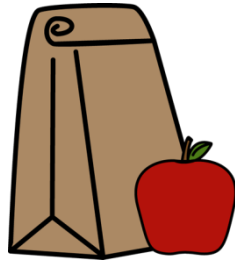
# Board

## Reports:

- Ratios
- Summary Income Variance
- Materiality
- Full Detail Income Variance
- Variance Analysis Difference
- Trends
- Graphs



# Poll #1





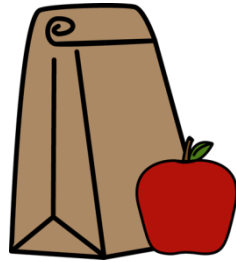
PLANSMITH

SIMPLIFYING COMPLEXITY

# Questions?

# Next Lunch 'n Learn...

**Make your Budget work for you!**



Look for an upcoming **Lunch 'n Learn**  
in *April* on Reforecasting!



# Upcoming Events

*Compass Advanced Coaching* - Thursday, March 16<sup>th</sup> 2017

*Compass Roundtable* - Friday, June 16<sup>th</sup> 2017

*Compass Advanced Coaching* - Thursday, September 21<sup>st</sup> 2017

## *Upcoming Lunch 'n Learns*

April – Reforecasting

May – Spring Cleaning

Check out [www1.plansmith.com/events](http://www1.plansmith.com/events) for more event info,  
or contact Jenny Mello at 800-323-3281 or [jenny@plansmith.com](mailto:jenny@plansmith.com)



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# Thanks for Attending!

If you have any questions,  
please contact us at **800-323-3281**  
or **support@plansmith.com**