

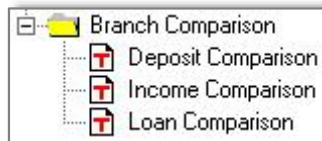
FORECASTING OR PROJECTING ON A CONSOLIDATED PLAN

As a consolidation is a sum of the parts, the projections reflect the sum of all the bank projections. In essence, the Consolidated Plan is just a “shell” that receives account data from its sub plans. No models (pricing, prepayment, etc.) are present in the Consolidated Plan. To perform a “What If” scenario on a Consolidated Plan, one simply enters projections into the appropriate bank. On occasion, however, you may be asked to perform a test or “What If” on the consolidated level only. To do so, you need to have all the modeling present in the Consolidated Plan. This includes pricing and prepayment modeling. **DO NOT** transfer models to the consolidated plan unless you are performing a “What If” on the consolidated plan. If you are unsure, please call Plansmith Support Services at **1.800.323.3281**.

Branch Comparison Reports

Your SBU or Consolidation contains a unique set of reports called Branch Comparison reports. These analyses can assist with breaking down branch contributions to the total bank as well as various business entities within a consolidation.

The analyses include a comparison of loan and deposit data as well as an income statement comparison.

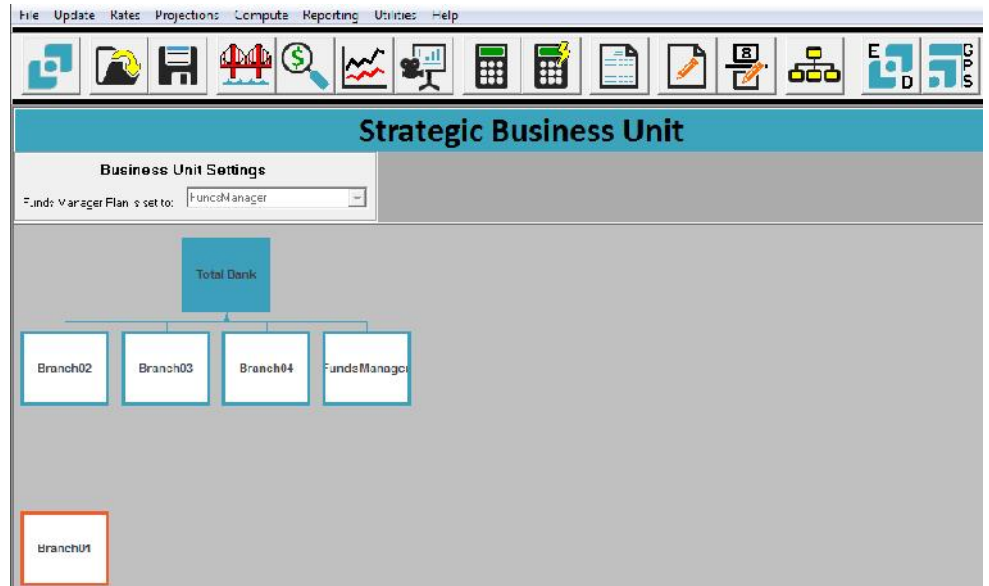


Please refer to the end of the SBU section for more information on this feature.

CONSOLIDATION - THE STRATEGIC BUSINESS UNIT PLANNING MODEL

The **Strategic Business Unit (SBU)** was developed to detail branch or department planning in order to achieve accountability and measure profitability. Profitability by branch or department can be measured to give management direction on goal setting.

The Strategic Business Unit module in Compass is set up to consolidate branches or business units. If you are set up as an SBU, the consolidation screen will display as below:



Navigating an SBU Consolidation:

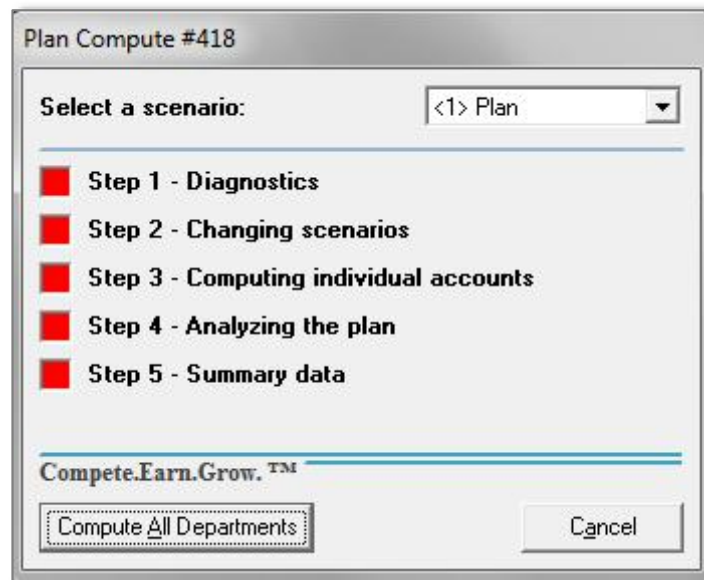
It is recommended that you **ALWAYS** access the branch or department plans through the consolidated plan. Even if you just wish to change one item in a particular plan, you should access

the individual plan through the Consolidation screen. Compass will always assume that your Plan.mdb files reside within the same folder and use the same naming conventions. If you move the plans to a new folder, Compass will retain the link among the sub plans. **IMPORTANT! However, if you change the name of any of your sub plan files residing in the folder you MUST enter the consolidation screen, right click on each plan box, click on Properties and make sure the name is corrected there for each plan.**

To open a branch or department plan, either double click on the plan box you wish to open or right click and select Open Plan. After exiting the individual plan, you will return to this screen. Notice that one of the boxes appears in **Red**. This means that this plan is designated as a Cost Center. The plans in **Blue** are designated Profit Centers (plans with balance sheet data).

HOW THE SBU CONSOLIDATION WORKS

To run the SBU consolidation routine, make sure you are in the SBU or Total Bank plan. Select the Compute the Plan option and you will see the Compute box below:



It is important to run the Compute All Departments for the SBU plans. Compass will then Allocate Capital and Expenses to the sub plans; perform the Compute the Plan routine on all branches or departments; combine the branch/department data; calculate the Total Bank’s tax liability; and finally, update the Funds Manager plan with Fed Funds projections and Cash Balancing projections. We recommend you clear out the Cash Balancing Account’s projection after each compute.

SBU CAPITAL ALLOCATIONS

There are three Capital Allocation methods available for choosing at the time your Compass system is developed. The standard option is for Capital to be downloaded each month to the Total Bank only which is referred to as Don’t Allocate Capital At Branches.

If an allocation method is chosen, each Branch or Department will receive an allotment of capital from the Total Bank during the Compute All Departments routine. Capital will be posted to the Capital Allocation account in the Undivided Profits folder in each plan receiving an allocation. The allocation is applied to both actual and projected data.

The Calculate Earnings at Branches, but Don’t Allocate Capital option will allow the posting of Retained and Current Earnings to each department. If you do not wish to have the departments’ equity affected by the Funds Pool income/expense, you will need to remove the Offering Rate model on the Funds Pool accounts.

You can view your current setting through the Utilities Menu. Should you wish to amend this option, please contact **Plansmith Support Services at 1.800.323.3281** for assistance.

SBU EXPENSE ALLOCATIONS

SBU	Origin of Expense	Total	SBU #1	SBU #2	SBU #3	SBU #4
1	Branch#01	0.00				
2	Branch#02	0.00				
3	Branch#03	75.00	25.00	25.00		25.00
4	Branch#04	0.00				
5	FundsManager	0.00				

The Strategic Business Unit system has a feature that allows the allocation of Direct Expenses between branches or departments. To access the grid at left, Select Utilities, Direct Expense Allocations from the Compass drop down menus.

Next, key in the percentage of expense each of the plans will receive from the plan that is the Origin of Expense. Please pay attention to the SBU number at left and at the top of the grid. Any plan that originates expense will display as a **RED** box in the consolidation screen.

The example above has the expenses from SBU #5, Admin, allocated to all other plans. The only plan

that cannot have an allocation of expense from Admin is Admin. That box is displayed in red and cannot be keyed in for that plan.

The expenses are then allocated and posted to the Direct Expense account present in each plan. The allocation is a percentage of Net Income from the Cost Center. If the center has a Net Profit, the profit is allocated to Direct Expense as a negative number. The only plan that cannot allocate expenses is the Funds Manager, as it is the final plan to be balanced in the Compute All Departments. If expenses were to be allocated from the Funds Manager, then the Compute routine would repeat itself endlessly.

If you do not wish to allocate expense, do not fill in the Allocations (SBU) grid.

SBU FUNDS POOLS

As each branch or department is computed, Compass will automatically balance the balance sheet using either the Funds Pool In or Funds Pool Out account. The use of the Funds Pool account allows the planner to designate a cost of funds usage (Funds Pool In) or credit for providing funds (Funds Pool Out). The rate of exchange or Funds Transfer Pricing is defined by the Offering Rate model on that particular account. That will determine the yield/cost of those funds. For historical (actual) months, the Funds Pool Rate is derived from the offering rate prior to updating.

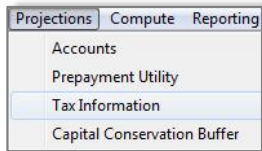
To change the Funds Transfer for historical (actual) months, open the branch/department and select Account Projections. Right Click anywhere within Projections Tab area of the screen and you will see an option for Edit Updated Offering Rates.

Month	Rate
Jan	0.74
Feb	0.74
Mar	0.74
Apr	0.98
May	0.98
Jun	1.09
Jul	1.09
Aug	1.09
Sep	1.09
Oct	1.09
Nov	1.09

Select the Edit mode and the Funds Pool Rates box will appear. The rate for each month of the current year should be keyed in here. Enter these rates for both of the Funds Pool accounts (if applicable) for each of your branches or departments. The rate will assign an income/expense for the average balances posted to the Funds Pool accounts in the historical periods designated. Remember, the future or projected yields/costs are determined by the Offering Rate for that month.

The Funds Pool Accounts are used for balancing each branch or department only, so the net effect of the income/expense will only be realized when reviewing the branch or department’s profitability. At the Total Bank level, the Funds Pool balances are removed so that only the true Fed Funds position is reflected.

SBU – TAXES



The state and federal tax rates in the Strategic Business Unit system are stored in the Total Bank SBU plan only. To enter the nominal tax rates for each, select Projections, Tax Information from the top menu list in the Total Bank.

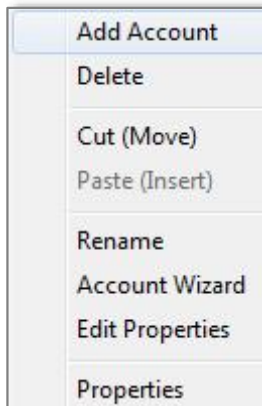
Taxes will be calculated for projected months using these nominal rates. Taxes for actual months will only be downloaded to the Total Bank. Taxes are *not* allocated to the subsidiary branches/departments.

SBU - FUNDS MANAGER



One branch or department in the SBU is designated as the Funds Manager. The Funds Manager plan will receive the actual Fed Funds Sold/Purchased for the bank. It is also the plan that contains the Cash Balancing account used in the Compute process (refer to Compute the Plan section of the manual). The compute process posts balances to a Cash Balancing account to offset changes in Current Earnings for projected months. In the SBU Compute All Departments routine, the Funds Manager plan contains the Cash Balancing account for the bank. When planning/budgeting, please review and revise the Cash account in each branch/department as well as zero out the Cash Balancing account in the Funds Manager.

SBU - ADDING ACCOUNTS



On occasion, it may be necessary to add a new account to your Compass SBU system. In the SBU ALL new accounts are added to the Total Bank plan only. Open your Total Bank plan and select Projections, Accounts from the top menu. Scroll to the area in your Chart of Accounts and Right Click on the folder or account where you would like to add the new account. Select Add Account from the menu. The Account Wizard will appear. Complete all sections of the Account Wizard to set up your new account.

After completing the account set up wizard, your mouse cursor becomes an hourglass. When the mouse cursor returns to normal, Compute the Plan and the account will be added to all subsidiary plans. SBU -Adding New Departments/Branches.

Adding a new branch or department is easy in the SBU system. Please contact Plansmith Support Services at 1.800.323.3281 and we’ll walk you through the process over the phone in a matter of minutes.

SBU- CONSOLIDATING

After you have updated all of your plans, it's time to combine the individual branch/department data into Total Bank data. From the Total Bank plan, select Compute **All Departments**. Then Compass will perform the following:

- Compute Cost Centers and Allocate Expenses from Cost Centers first
- Allocate Capital
- Allocate Direct Expense
- Funds Pool In/Out posted to balance each branch/department.
- Data summed into Total Bank plan and Taxes, Net Income calculated.
- Funds Manager plan adjusted to account for Fed Funds balances, Current Earnings and Cash Balancing.

SBU - FORECASTING USING THE DEPARTMENTAL VIEW TAB

Adjusting projections in an SBU model can be a daunting task as you add more branches and departments, especially if you adjust these projections on a monthly basis. The **Departmental View Tab** is a featured enhancement in Version 8 that gives access to branch/department data all in one screen through your Total Bank plan. While you can still open each plan separately and revise projections in that plan, certain revisions may be easier to make through the Departmental View Tab.

		Budget	Maturity	Variance	Fed Funds	Dept View
		Branch01	Branch02	Branch03	Branch04	FundsManager Total
Year	Month	Quick	Manual	Manual	Manual	Quick Modeled
2017	Dec	958	0	11,096	2,314	0 14,369
2017	Jan	271	0	10,904	2,289	0 13,465
	Feb	250	0	10,829	2,264	0 13,343
	Mar	229	0	13,647	2,258	0 16,134
	Apr	208	0	13,293	2,213	0 15,715
	May	187	0	13,545	1,853	0 15,585
	Jun	167	0	15,609	1,829	0 17,605
	Jul	1,212	0	15,323	2,728	0 19,263
	Aug	1,254	0	15,047	2,793	0 19,094
	Sep	1,297	0	14,784	2,860	0 18,940
	Oct	1,341	0	14,508	2,928	0 18,777
	Nov	167	0	15,609	1,829	0 17,605
	Dec	167	0	14,848	3,067	0 18,083
2018	Jan	167	0	14,613	3,140	0 17,920
	Feb	167	0	14,623	3,215	0 18,005
	Mar	167	0	14,914	3,292	0 18,373

1. First, open the **Account Projections** and select the individual account you wish to forecast. Make sure that the branch-modeling button is set to **Manual**. Any branch column set to Quick or Modeled cannot be changed using the Dept View Tab. Also, you will not be able to create **Growth Models** using the Dept View Tab.
2. Highlight the months in the column for the branch that you wish to change.
3. Right-click and select **Quick Edit**.
4. Choose the Quick Edit function that you want to use (refer to the **Quick Edit** instructions located in the **Account Projections** section of the manual).
5. Click OK – Changes will be made to each branch based on the Quick Edit feature you choose to use.

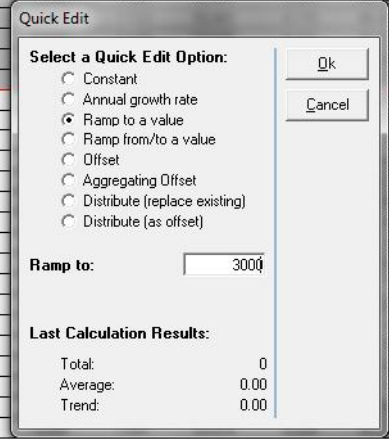
You can also manually key numbers in one or more months using the Dept View Tab or even copy and paste projections from a spreadsheet. Remember that pasted projections must be in columns, not rows and rounded to thousands.

In this example the projection is being changed for Branch 03 using the **Quick Edit** function Ramp to a Value. This projection starts with the January EOM balance of \$2,148,000 and ramps the balance sheet up to \$3,000,000 among all cells highlighted.

ANY CHANGES MADE USING THE DEPT VIEW TAB WILL BECOME PERMANENT!!!

Changes made with the Dept View Tab are permanently saved to each branch database. The only way to return a plan to its state prior to any adjustments is to retrieve a backup copy of that database. Please, make sure that any changes you make using this feature can be permanent or easily changed back to what you desire.

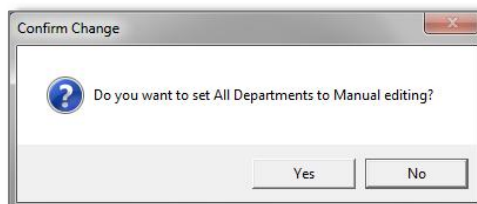
Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes
Funds Mgr						
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8
2016	Quick	Quick	Manual	Quick	Quick	Quick
						Modeled
Dec	0	0	0	0	0	0
2016 Jan	6,831	3,734	2,280	5,247	7,351	15,998
Feb	7,933	3,687	2,398	5,391	6,877	14,976
Mar	7,903	3,661	2,480	5,246	7,896	14,926
Apr	8,008	3,683	2,467			
May	8,215	3,681	2,521			
Jun	9,258	3,827	2,150			
Jul	9,386	3,872	2,139			
Aug	9,425	3,888	2,148			
Sep	9,465	3,905	2,157			
Oct	9,504	3,921	2,166			
Nov	9,544	3,937	2,175			
Dec	9,583	3,954	2,184			
2017 Jan	9,623	3,970	2,193			
Feb	9,663	3,987	2,203			
Mar	9,704	4,003	2,212			
Apr	9,744	4,020	2,221			
May	9,785	4,037	2,230			
Jun	9,826	4,054	2,240			
Jul	9,866	4,070	2,249			
Aug	9,908	4,087	2,258			
Sep	9,949	4,104	2,268			
Oct	9,990	4,122	2,277			
Nov	10,032	4,139	2,287			
Dec	10,074	4,156	2,296			



SBU - CHANGING A PROJECTED BALANCE SHEET FOR MULTIPLE BRANCHES

Perhaps the greatest time savings will be realized in using the Dept View Tab to edit multiple branches at the same time.

1. First, open the **Account Projections** and select the individual account you wish to forecast. All branches modeling buttons must be set to **Manual**. Any branch column set to Quick or Modeled cannot be changed using the Dept View Tab. Also, you will not be able to create **Growth Models** using the Dept View Tab.
2. To remove the models from all branches, click on the **Modeled** button over the Total column. You'll get a prompt to set all Departments to Manual editing.
3. Select **Yes** and you'll see all modeling buttons reset to Manual.



4. Highlight the months that you wish to change. Right-click and select **Quick Edit**.
5. Choose the Quick Edit function that you want to use.
6. Click OK.

As your Quick Edit is being spread over a number of branches, it is important to see how the particular edit applies to each branch. Following are samples of each Quick Edit option applied.

Dept View Tab Before Quick Edit Options are applied:

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
Funds Mgr								
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Dec	4,083	380	7,401	8,687	0	0	0	20,551
2017 Jan	4,117	389	7,426	8,712	0	0	0	20,645
Feb	4,152	399	7,554	8,736	0	0	0	20,840
Mar	4,186	409	7,682	8,760	0	0	0	21,038
Apr	4,221	419	7,813	8,690	0	0	0	21,143
May	4,256	430	7,945	8,714	0	0	0	21,344
Jun	4,292	440	8,078	8,637	0	0	0	21,448
Jul	4,327	451	8,213	8,568	0	0	0	21,560
Aug	4,364	463	8,350	8,247	0	0	0	21,423
Sep	4,400	474	8,489	8,251	0	0	0	21,614
Oct	4,437	486	8,630	8,256	0	0	0	21,808
Nov	4,474	498	8,772	8,262	0	0	0	22,005
Dec	4,511	511	8,916	8,210	0	0	0	22,147

CONSTANT: Using this option in the Dept View Tab, each highlighted cell in the Total column will be changed to the value you select. If a branch has data in the months edited, it will receive a proportionate amount of the increase or decrease to reach the new total amount.

Example of Constant After Edit:

In this edit mode, the Total column in 2017 was changed to \$21,000,000. For January 2017, this was an increase from \$20,645,000 to \$21,000,000, a change of \$355,000. The increase for each month will be distributed to each branch proportionate to each branch’s percentage of the total *before* the edit. In this case, Branch 01 had a figure of \$4,117,000 in January 2012, which was 19.94% of the total figure of \$20,645,000 to start. As a result, this branch will receive an increase in January 2017 of \$71,000 or 20% of the total increase that month of \$355,000.

Quick Edit

Select a Quick Edit Option:

- Constant
- Annual growth rate
- Ramp to a value
- Ramp from/to a value
- Offset
- Aggregating Offset
- Distribute (replace existing)
- Distribute (as offset)

Constant:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Funds Mgr								
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Dec	4,083	380	7,401	8,687	0	0	0	20,551
2017 Jan	4,188	396	7,554	8,862	0	0	0	21,000
Feb	4,184	402	7,612	8,803	0	0	0	21,000
Mar	4,179	408	7,668	8,745	0	0	0	21,000
Apr	4,192	416	7,760	8,631	0	0	0	21,000
May	4,187	423	7,817	8,573	0	0	0	21,000
Jun	4,203	431	7,910	8,457	0	0	0	21,000
Jul	4,215	439	8,000	8,346	0	0	0	21,000
Aug	4,278	454	8,185	8,084	0	0	0	21,000
Sep	4,275	461	8,248	8,017	0	0	0	21,000
Oct	4,272	468	8,310	7,950	0	0	0	21,000
Nov	4,269	475	8,371	7,884	0	0	0	21,000
Dec	4,277	485	8,454	7,784	0	0	0	21,000

ANNUAL GROWTH RATE: Using this option the projection starts with \$20,645,000 and is growing at a rate of 10% per annum. The Total column reflects this increase. Again, the increase each month is proportional with the January 2017 figures remaining the same, as the starting point of \$20,645,000 has not changed.

Example of Annual Growth Rate After Edit:

Quick Edit

Select a Quick Edit Option:

Constant

Annual growth rate

Ramp to a value

Ramp from/to a value

Offset

Aggregating Offset

Distribute (replace existing)

Distribute (as offset)

Annual Growth Rate:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok Cancel

		Funds Mgr								
		Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total	
2016		Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual	
Dec		4,083	380	7,401	8,687	0	0	0	20,551	
2017	Jan	4,117	389	7,426	8,712	0	0	0	20,645	
	Feb	4,147	399	7,545	8,726	0	0	0	20,817	
	Mar	4,177	408	7,665	8,741	0	0	0	20,991	
	Apr	4,225	419	7,821	8,699	0	0	0	21,165	
	May	4,255	430	7,944	8,713	0	0	0	21,342	
	Jun	4,307	441	8,105	8,666	0	0	0	21,520	
	Jul	4,355	454	8,266	8,624	0	0	0	21,699	
	Aug	4,457	473	8,528	8,422	0	0	0	21,880	
	Sep	4,491	484	8,665	8,422	0	0	0	22,062	
	Oct	4,526	496	8,803	8,421	0	0	0	22,246	
	Nov	4,560	508	8,942	8,422	0	0	0	22,431	
	Dec	4,607	522	9,105	8,384	0	0	0	22,618	

In the **Annual growth rate** edit mode, the Total balance projection increases 10% from \$20,645,000 to \$22,618,000, or \$471,000. Each month, the increase in total balance has been distributed proportionately between the branches. For example, the December 2017 balance in Branch 01 has changed from \$4,511,000 to \$4,607,000. This is an increase of \$96,000. The original Branch 01 figure of \$4,511,000 was 20.36% of the original December total of \$22,147,000, so the increase for that month is 20.36% of \$471,000 or \$96,000.

RAMP TO A VALUE: This method is used to reach a target balance by a specific date. The Total column in this case has been ramped to a value of \$22,618,000. (The same increase as the annual growth example) The branch columns will receive a proportionate amount of the total increase in each month based upon the balances that were present *before* the edit.

Example of Ramp to a Value After Edit:

Quick Edit

Select a Quick Edit Option:

Constant

Annual growth rate

Ramp to a value

Ramp from/to a value

Offset

Aggregating Offset

Distribute (replace existing)

Distribute (as offset)

Ramp to:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes								
		Funds Mgr												
		Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total					
2016		Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual					
Dec		4,083	380	7,401	8,687	0	0	0	20,551					
2017	Jan	4,117	389	7,426	8,712	0	0	0	20,645					
	Feb	4,149	399	7,548	8,729	0	0	0	20,824					
	Mar	4,179	408	7,670	8,746	0	0	0	21,004					
	Apr	4,229	420	7,828	8,706	0	0	0	21,183					
	May	4,259	430	7,951	8,721	0	0	0	21,362					
	Jun	4,311	442	8,114	8,675	0	0	0	21,542					
	Jul	4,360	454	8,275	8,632	0	0	0	21,721					
	Aug	4,461	473	8,536	8,430	0	0	0	21,901					
	Sep	4,495	484	8,672	8,429	0	0	0	22,080					
	Oct	4,529	496	8,808	8,426	0	0	0	22,259					
	Nov	4,562	508	8,944	8,424	0	0	0	22,439					
	Dec	4,607	522	9,105	8,384	0	0	0	22,618					

RAMP FROM/TO A VALUE: This edit works the same as the Annual Growth edit. The monthly increase is portioned according to each Branch’s percentage of the total balance *before* the edit. A starting point and ending target are entered and the values in between are interpolated.

Example of Ramp from/to a Value After Edit:

Quick Edit

Select a Quick Edit Option:

- Constant
- Annual growth rate
- Ramp to a value
- Ramp from/to a value
- Offset
- Aggregating Offset
- Distribute (replace existing)
- Distribute (as offset)

Ramp from:

To:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok Cancel

Projections		Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
		Funds Mgr							Total
		Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016		Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
	Dec	4,083	380	7,401	8,687	0	0	0	20,551
2017	Jan	4,188	396	7,554	8,862	0	0	0	21,000
	Feb	4,256	409	7,743	8,955	0	0	0	21,364
	Mar	4,323	422	7,934	9,047	0	0	0	21,727
	Apr	4,410	438	8,163	9,080	0	0	0	22,091
	May	4,477	452	8,358	9,167	0	0	0	22,455
	Jun	4,566	468	8,594	9,189	0	0	0	22,818
	Jul	4,653	485	8,831	9,213	0	0	0	23,182
	Aug	4,796	509	9,177	9,064	0	0	0	23,545
	Sep	4,867	524	9,390	9,127	0	0	0	23,909
	Oct	4,938	541	9,605	9,189	0	0	0	24,273
	Nov	5,009	558	9,821	9,250	0	0	0	24,636
	Dec	5,092	577	10,064	9,267	0	0	0	25,000

The after edit value of \$21,000,000 is \$355,000 greater than the before edit value in January of \$20,645,000. Branch 01 increased by \$71,000 in January, as it was 19.94% of the total January balance of \$20,645,000 and 19.94% of \$355,000 is \$71,000. Additionally, December's value in Branch 01 *before* the edit was \$4,511,000 and now is \$5,092,000, an increase of \$581,000. The increase is a result of the total increase of \$2,853,000, which is \$25,000,000 minus the original December total of \$22,147,000. 19.94% of \$2,853,000 equals the same \$581,000.

OFFSET: The Offset option adds/subtracts a value to/from each cell that is highlighted. This edit is useful when a forecast is in place, but additional volume changes need to be made to that current projection.

Example of Offset After Edit:

Quick Edit

Select a Quick Edit Option:

- Constant
- Annual growth rate
- Ramp to a value
- Ramp from/to a value
- Offset
- Aggregating Offset
- Distribute (replace existing)
- Distribute (as offset)

Offset:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok Cancel

Projections		Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
		Funds Mgr							Total
		Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016		Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
	Dec	4,083	380	7,401	8,687	0	0	0	20,551
2017	Jan	4,317	408	7,786	9,134	0	0	0	21,645
	Feb	4,351	418	7,916	9,155	0	0	0	21,840
	Mar	4,385	428	8,048	9,177	0	0	0	22,038
	Apr	4,421	439	8,183	9,101	0	0	0	22,143
	May	4,455	450	8,317	9,122	0	0	0	22,344
	Jun	4,492	461	8,455	9,040	0	0	0	22,448
	Jul	4,528	472	8,594	8,966	0	0	0	22,560
	Aug	4,567	485	8,739	8,632	0	0	0	22,423
	Sep	4,604	496	8,882	8,633	0	0	0	22,614
	Oct	4,640	508	9,025	8,634	0	0	0	22,808
	Nov	4,677	521	9,170	8,637	0	0	0	23,005
	Dec	4,714	534	9,318	8,580	0	0	0	23,147

After editing, each cell in the total column has an additional \$1,000,000. The additional \$1,000,000 each month has been distributed as before with each branch receiving its percentage according to its share of the total volume before the edit. For example, Branch 01 had a previous January 2017 balance of \$4,117,000 (19.94% of the previous total of \$20,645,000) and has received 19.94% of the additional \$1,000,000 to bring its new total to \$4,317,000.

AGGREGATING OFFSET: The Aggregating Offset option is similar to the offset edit except that the addition or subtraction increases by the same amount each month of the projection. In this example, the first month has \$1,000,000 added, the second \$2,000,000 and so on.

Example of Aggregating Offset After Edit:

Quick Edit

Select a Quick Edit Option:

Constant

Annual growth rate

Ramp to a value

Ramp from/to a value

Offset

Aggregating Offset

Distribute (replace existing)

Distribute (as offset)

Aggregating Offset:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

		Funds Mgr								
		Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total	
2016		Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual	
	Dec	4,083	380	7,401	8,687	0	0	0	20,551	
2017	Jan	4,317	408	7,786	9,134	0	0	0	21,645	
	Feb	4,550	437	8,279	9,574	0	0	0	22,840	
	Mar	4,783	467	8,778	10,010	0	0	0	24,038	
	Apr	5,020	498	9,291	10,334	0	0	0	25,143	
	May	5,253	531	9,806	10,755	0	0	0	26,344	
	Jun	5,493	563	10,338	11,054	0	0	0	27,448	
	Jul	5,732	597	10,880	11,350	0	0	0	28,560	
	Aug	5,993	636	11,468	11,326	0	0	0	29,423	
	Sep	6,232	671	12,024	11,687	0	0	0	30,614	
	Oct	6,471	709	12,587	12,041	0	0	0	31,808	
	Nov	6,710	747	13,156	12,392	0	0	0	33,005	
	Dec	6,955	788	13,746	12,658	0	0	0	34,147	

The **Aggregating Offset** of \$1,000,000 has added a total of \$1,000,000 to January 2017 and \$2,000,000 to February 2017 and so on. The proportional distribution allotted \$200,000 to Branch 01 in January 2017 (19.94% of \$1,000,000) and \$398,000 to February (19.92% of \$2,000,000) according to the branch percentage of the total column prior to the edit.

DISTRIBUTE (REPLACE EXISTING): This edit will take the total amount entered and divide it equally among the highlighted cells.

Example of Distribute (replace existing) After Edit:

Quick Edit

Select a Quick Edit Option:

Constant

Annual growth rate

Ramp to a value

Ramp from/to a value

Offset

Aggregating Offset

Distribute (replace existing)

Distribute (as offset)

Distribute:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

		Funds Mgr								
		Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total	
2016		Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual	
	Dec	4,083	380	7,401	8,687	0	0	0	20,551	
2017	Jan	3,989	377	7,194	8,440	0	0	0	20,000	
	Feb	3,984	383	7,249	8,383	0	0	0	20,000	
	Mar	3,980	389	7,303	8,328	0	0	0	20,000	
	Apr	3,993	396	7,391	8,220	0	0	0	20,000	
	May	3,988	403	7,444	8,165	0	0	0	20,000	
	Jun	4,002	410	7,533	8,054	0	0	0	20,000	
	Jul	4,014	418	7,619	7,948	0	0	0	20,000	
	Aug	4,074	432	7,795	7,699	0	0	0	20,000	
	Sep	4,071	439	7,855	7,635	0	0	0	20,000	
	Oct	4,069	446	7,914	7,571	0	0	0	20,000	
	Nov	4,066	453	7,972	7,509	0	0	0	20,000	
	Dec	4,074	461	8,051	7,414	0	0	0	20,000	

The distributed total of \$240,000,000 has been divided by the twelve cells highlighted which portions out a total balance of \$20,000,000 to each cell. The net change between the new total and the old is portioned out to each branch depending on the balance percentage of the total prior to the edit. In January 2017 the net change is - \$645,000, which is distributed to each branch. The percentage of the total balances in Branch 01 prior to the edit was 19.94%, so it received a reduction of \$129,000, which is 19.94% of \$645,000.

DISTRIBUTE (AS OFFSET): This edit divides the value by the number of cells highlighted and portions that amount equally to each cell.

Example of Distribute (as offset) After Edit:

		Funds Mgr	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
		Br 1							
2016		Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Dec		4,083	380	7,401	8,687	0	0	0	20,551
2017	Jan	4,283	405	7,726	9,064	0	0	0	21,478
	Feb	4,318	415	7,856	9,085	0	0	0	21,673
	Mar	4,352	425	7,987	9,107	0	0	0	21,871
	Apr	4,387	436	8,121	9,033	0	0	0	21,976
	May	4,422	447	8,255	9,054	0	0	0	22,177
	Jun	4,459	457	8,392	8,973	0	0	0	22,281
	Jul	4,494	468	8,531	8,900	0	0	0	22,393
	Aug	4,534	481	8,674	8,567	0	0	0	22,256
	Sep	4,570	492	8,816	8,569	0	0	0	22,447
	Oct	4,606	505	8,959	8,571	0	0	0	22,641
	Nov	4,643	517	9,104	8,574	0	0	0	22,838
	Dec	4,681	530	9,251	8,519	0	0	0	22,980

The amount divided amongst the cells is a total of \$10,000,000. \$10,000,000 divided by 12 equals an increase of \$833,333 to the total balance in each month. Again, the total increase of \$833,333 is portioned according to the original percentage in each branch. For Branch 01, the portion for January 2017 is an increase of \$166,000 as \$166,000 is 19.94% of \$833,333. So, the original amount in Branch 01 for January was \$4,117,000 increased by \$166,000 to equal \$4,283,000.

SBU - CHANGING A PROJECTED INCOME STATEMENT ITEM FOR INDIVIDUAL BRANCHES

1. First, open the **Account Projections** and select the individual account you wish to forecast. Make sure that the branch-modeling button is set to **Manual**. Any branch column set to Modeled cannot be changed using the Dept View Tab. Also, you will not be able to create **Models** using the Dept View Tab.
2. Highlight the months in the column for the branch that you wish to change.
3. Right-click and select **Quick Edit**.
4. Choose the Quick Edit function that you want to use (refer to the **Quick Edit** instructions located in the **Account Projections** section of the manual).
5. Click OK – Changes will be made to each branch based on the Quick Edit feature you choose to use.

In the example above, the 2017 projection is being changed for Branch 02 using the **Quick Edit** function Constant. This change will project a monthly expense for the branch of \$5,000.

If you wish, you can also manually key numbers in one or more months using the Dept View Tab or even copy and paste projections from a spreadsheet. Remember that pasted projections must be in columns, not rows and rounded to the nearest dollar.

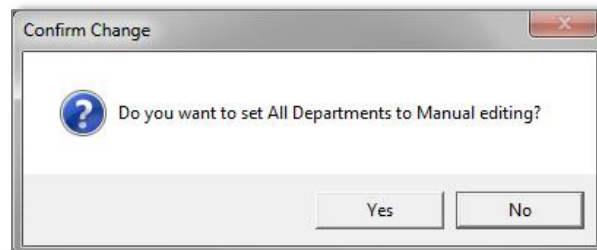
ANY CHANGES MADE USING THE DEPT VIEW TAB WILL BECOME PERMANENT!!!

Changes made with the Dept View Tab are permanently saved to each branch database. The only way to return a plan to its state prior to any adjustments is to retrieve a backup copy of that database. Please, make sure that any changes you make using this feature can be permanent or easily changed back to what you desire.

Perhaps the greatest time savings will be realized in using the Dept View Tab to edit multiple branches at the same time.

SBU - CHANGING A PROJECTED INCOME STATEMENT ITEM FOR MULTIPLE BRANCHES

1. First, open the **Account Projections** and select the individual account you wish to forecast. All branches modeling buttons must be set to **Manual**. Any branch column set to Modeled cannot be changed using the Dept View Tab. Also, you will not be able to create **Growth Models** using the Dept View Tab. To remove the models from all branches, click on the **Modeled** button over the Total column. You'll get a prompt to set all Departments to Manual editing. Select Yes and you'll see all modeling buttons reset to Manual.



2. Highlight the months that you wish to change in the Total column. Right-click and select **Quick Edit**.
3. Choose the Quick Edit function that you want to use (refer to the **Quick Edit** instructions located in the **Account Projections** section of the manual).
4. Click OK. As your Quick Edit is being spread over a number of branches, it is important to see how the particular edit applies to each branch.

CONSTANT: Using this option in the Dept View Tab, each highlighted cell in the Total column will be changed to the value you select. If a branch has data in the months edited, it will receive a proportionate amount of the increase or decrease to reach the new total amount.

Example of Constant Before Edit:

Quick Edit

Select a Quick Edit Option:

- Constant
- Annual growth rate
- Ramp to a value
- Ramp from/to a value
- Offset
- Aggregating Offset
- Distribute (replace existing)
- Distribute (as offset)

Constant:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
Funds Mgr								
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
2016 Jan	5,299	431	1,129	2,835	5,455	3,167	2,748	21,064
Feb	2,512	309	1,173	2,865	6,876	4,240	3,894	21,869
Mar	2,676	307	1,272	3,049	7,019	4,245	3,995	22,564
Apr	2,768	769	1,309	3,235	6,835	4,191	4,151	23,258
May	4,407	780	1,228	3,361	7,549	4,176	4,180	25,682
Jun	3,085	6,667	1,333	3,060	8,309	4,249	3,790	30,493
Jul	3,123	8,509	1,329	2,733	9,277	3,620	3,753	32,345
Aug	3,136	8,545	1,334	2,744	9,316	3,635	3,769	32,479
Sep	3,150	8,580	1,340	2,755	9,354	3,651	3,784	32,615
Oct	3,163	8,616	1,345	2,767	9,393	3,666	3,800	32,751
Nov	3,176	8,652	1,351	2,778	9,433	3,681	3,816	32,887
Dec	3,189	8,688	1,357	2,790	9,472	3,696	3,832	33,024
2017 Jan	3,202	8,724	1,362	2,802	9,511	3,712	3,848	33,162
Feb	3,216	8,761	1,368	2,813	9,551	3,727	3,864	33,300
Mar	3,229	8,797	1,374	2,825	9,591	3,743	3,880	33,439
Apr	3,243	8,834	1,379	2,837	9,631	3,758	3,896	33,578
May	3,256	8,871	1,385	2,849	9,671	3,774	3,912	33,718
Jun	3,270	8,908	1,391	2,860	9,711	3,790	3,929	33,858
Jul	3,283	8,945	1,397	2,872	9,752	3,806	3,945	33,999
Aug	3,297	8,982	1,403	2,884	9,792	3,821	3,962	34,141
Sep	3,311	9,019	1,408	2,896	9,833	3,837	3,978	34,283
Oct	3,324	9,057	1,414	2,908	9,874	3,853	3,995	34,426
Nov	3,338	9,095	1,420	2,920	9,915	3,869	4,011	34,570
Dec	3,352	9,133	1,426	2,933	9,956	3,886	4,028	34,714

After Edit:

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
Funds Mgr								
	Dr 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
2016 Jan	5,299	431	1,129	2,835	5,455	3,167	2,748	21,064
Feb	2,512	309	1,173	2,865	6,876	4,240	3,894	21,869
Mar	2,676	307	1,272	3,049	7,019	4,245	3,995	22,564
Apr	2,768	769	1,309	3,235	6,835	4,191	4,151	23,258
May	4,407	780	1,228	3,361	7,549	4,176	4,180	25,682
Jun	3,085	6,667	1,333	3,060	8,309	4,249	3,790	30,493
Jul	3,123	8,509	1,329	2,733	9,277	3,620	3,753	32,345
Aug	2,897	7,893	1,232	2,534	8,605	3,358	3,431	30,000
Sep	2,897	7,893	1,232	2,534	8,605	3,358	3,431	30,000
Oct	2,897	7,893	1,232	2,534	8,605	3,358	3,431	30,000
Nov	2,897	7,893	1,232	2,534	8,605	3,358	3,431	30,000
Dec	2,897	7,893	1,232	2,534	8,605	3,358	3,431	30,000
2017 Jan	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Feb	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Mar	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Apr	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
May	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Jun	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Jul	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Aug	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Sep	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Oct	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Nov	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000
Dec	3,380	9,208	1,433	2,957	10,039	3,918	4,051	35,000

In the **Constant** edit, the Total column in 2017 was changed to \$35,000 for each month. The increase for each month will be distributed to each branch proportionate to each branch's percentage of the total *before* the edit. In this case, Branch 01 had a figure of \$2,897 in January 2017, which was 9.66% of the total figure of \$30,000 to

start. As a result, this branch will receive an increase in January 2017 of \$483 or 9.66% of the total increase that month of \$5,000 (\$35,000-\$31,620).

ANNUAL GROWTH RATE: Using this option the projection starts with \$19,911 and is growing at a rate of 5% per annum. The Total column reflects this increase. Again, the increase each month is proportional with the January 2007 figures remaining the same, as the starting point of \$19,911 has not changed.

Example of Annual growth rate After Edit:

Quick Edit

Select a Quick Edit Option:

- Constant
- Annual growth rate
- Ramp to a value
- Ramp from/to a value
- Offset
- Aggregating Offset
- Distribute (replace existing)
- Distribute (as offset)

Annual Growth Rate: %

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes			
Funds Mgr									
Br 1									
	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total		
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual	
Jul	13,000	2,309	2,500	2,000	0	0	0	19,809	
Aug	13,000	2,326	2,500	2,000	0	0	0	19,826	
Sep	13,000	2,343	2,500	2,000	0	0	0	19,843	
Oct	13,000	2,360	2,500	2,000	0	0	0	19,860	
Nov	13,000	2,377	2,500	2,000	0	0	0	19,877	
Dec	13,000	2,394	2,500	2,000	0	0	0	19,894	
2017	Jan	13,000	2,411	2,500	2,000	0	0	0	19,911
	Feb	12,699	3,936	1,405	1,954	0	0	0	19,994
	Mar	12,195	3,760	1,349	2,774	0	0	0	20,077
	Apr	13,180	2,526	1,458	2,998	0	0	0	20,161
	May	13,220	2,556	1,462	3,007	0	0	0	20,245
	Jun	13,260	2,587	1,467	3,016	0	0	0	20,329
	Jul	13,300	2,618	1,471	3,025	0	0	0	20,414
	Aug	13,340	2,650	1,475	3,034	0	0	0	20,499
	Sep	13,380	2,681	1,480	3,043	0	0	0	20,584
	Oct	13,421	2,713	1,484	3,052	0	0	0	20,670
	Nov	13,461	2,745	1,489	3,062	0	0	0	20,756
	Dec	13,502	2,776	1,493	3,071	0	0	0	20,843

In the **Annual growth rate** edit mode, the Total expense projection increases 5% from \$19,911 to \$20,843, or \$932. Each month, the increase in total expense has been distributed proportionately between the branches. For example, the December 2017 Total expense changed from \$20,100 to \$20,843. This is an increase of \$743. The original Branch 01, December 2017 figure of \$13,000 was 64.68% of the original December total of \$20,100, so the increase for that month is 64.68% of \$743 or \$480.

RAMP TO A VALUE: This method is used to reach a target expense by a specific date. The Total column in this case has been ramped to a value of \$20,843 (the same increase as the annual growth example). The branch columns will receive a proportionate amount of the total increase in each month based upon the expense numbers present *before* the edit.

Example of Ramp to a value After Edit:

Quick Edit

Select a Quick Edit Option:

- Constant
- Annual growth rate
- Ramp to a value
- Ramp from/to a value
- Offset
- Aggregating Offset
- Distribute (replace existing)
- Distribute (as offset)

Ramp to: \$

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes			
Funds Mgr									
Br 1									
	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total		
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual	
Jul	13,000	2,309	2,500	2,000	0	0	0	19,809	
Aug	13,000	2,326	2,500	2,000	0	0	0	19,826	
Sep	13,000	2,343	2,500	2,000	0	0	0	19,843	
Oct	13,000	2,360	2,500	2,000	0	0	0	19,860	
Nov	13,000	2,377	2,500	2,000	0	0	0	19,877	
Dec	13,000	2,394	2,500	2,000	0	0	0	19,894	
2017	Jan	13,000	2,411	2,500	2,000	0	0	0	19,911
	Feb	12,700	3,937	1,405	1,954	0	0	0	19,996
	Mar	12,197	3,761	1,349	2,774	0	0	0	20,080
	Apr	13,183	2,526	1,458	2,998	0	0	0	20,165
	May	13,223	2,557	1,463	3,008	0	0	0	20,250
	Jun	13,263	2,588	1,467	3,017	0	0	0	20,335
	Jul	13,303	2,619	1,471	3,026	0	0	0	20,419
	Aug	13,343	2,650	1,476	3,035	0	0	0	20,504
	Sep	13,383	2,682	1,480	3,044	0	0	0	20,589
	Oct	13,423	2,713	1,485	3,053	0	0	0	20,674
	Nov	13,462	2,745	1,489	3,062	0	0	0	20,758
	Dec	13,502	2,776	1,493	3,071	0	0	0	20,843

The **Ramp to a value** edit works the same as the Annual Growth edit. The monthly increase is portioned according to each Branch's percentage of the total expense *before* the edit.

RAMP FROM/TO A VALUE: A starting point and ending target are entered and the values in between are interpolated.

Example of Ramp from/to a Value After Edit:

Quick Edit

Select a Quick Edit Option:

Constant

Annual growth rate

Ramp to a value

Ramp from/to a value

Offset

Aggregating Offset

Distribute (replace existing)

Distribute (as offset)

Ramp from:

To:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok
Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes	
Funds Mgr							
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Jul	13,000	2,309	2,500	2,000	0	0	0
Aug	13,000	2,326	2,500	2,000	0	0	0
Sep	13,000	2,343	2,500	2,000	0	0	0
Oct	13,000	2,360	2,500	2,000	0	0	0
Nov	13,000	2,377	2,500	2,000	0	0	0
Dec	13,000	2,394	2,500	2,000	0	0	0
2017	Jan	13,058	2,422	2,511	2,009	0	0
Feb	13,858	4,295	1,533	2,132	0	0	0
Mar	14,356	4,427	1,588	3,265	0	0	0
Apr	16,640	3,189	1,841	3,795	0	0	0
May	17,809	3,444	1,970	4,051	0	0	0
Jun	18,974	3,702	2,099	4,316	0	0	0
Jul	20,137	3,965	2,227	4,580	0	0	0
Aug	21,297	4,230	2,356	4,844	0	0	0
Sep	22,455	4,500	2,484	5,107	0	0	0
Oct	23,610	4,772	2,611	5,370	0	0	0
Nov	24,762	5,049	2,739	5,632	0	0	0
Dec	25,912	5,328	2,866	5,894	0	0	0
							Total
							19,809
							19,826
							19,843
							19,860
							19,877
							19,894
							20,000
							21,818
							23,636
							25,455
							27,273
							29,091
							30,909
							32,727
							34,545
							36,364
							38,182
							40,000

The January 2017 Total after edit value of \$20,000 is \$89 greater than the before edit value in January 2007 of \$19,911. Branch 01 increased by \$58 in January 2017, as it was 65.29% of the total January 2017 expense of \$19,911 (before the edit) and 65.29% of \$89 is \$58. Additionally, December's value in Branch 01 *before* the edit was \$13,000 and now is \$25,871, an increase of \$12,871. This increase in Branch 01 is 64.68% of \$19,900. \$19,900 is the increase from the original Total expense value of \$20,100 in December to \$40,000.

OFFSET: The Offset option adds/subtracts a value to/from each cell that is highlighted. This edit is useful when a forecast is in place, but additional increase/decreases need to be made to that current projection.

Example of Offset After Edit:

Quick Edit

Select a Quick Edit Option:

Constant

Annual growth rate

Ramp to a value

Ramp from/to a value

Offset

Aggregating Offset

Distribute (replace existing)

Distribute (as offset)

Offset:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok
Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes	
Funds Mgr							
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Sep	13,000	2,343	2,500	2,000	0	0	0
Oct	13,000	2,360	2,500	2,000	0	0	0
Nov	13,000	2,377	2,500	2,000	0	0	0
Dec	13,000	2,394	2,500	2,000	0	0	0
2017	Jan	13,653	2,532	2,626	2,100	0	0
Feb	13,652	2,551	2,625	2,100	0	0	0
Mar	13,652	2,569	2,625	2,100	0	0	0
Apr	13,651	2,586	2,625	2,100	0	0	0
May	13,651	2,604	2,625	2,100	0	0	0
Jun	13,650	2,622	2,625	2,100	0	0	0
Jul	13,650	2,640	2,625	2,100	0	0	0
Aug	13,649	2,657	2,625	2,100	0	0	0
Sep	13,648	2,676	2,625	2,100	0	0	0
Oct	13,648	2,694	2,625	2,100	0	0	0
Nov	13,647	2,712	2,624	2,100	0	0	0
Dec	13,647	2,729	2,624	2,100	0	0	0
							Total
							19,843
							19,860
							19,877
							19,894
							20,911
							20,928
							20,946
							20,962
							20,980
							20,997
							21,015
							21,031
							21,049
							21,067
							21,083
							21,100

After editing, each cell in the total column has an additional \$1,000. The additional \$1,000 each month has been distributed as before with each branch receiving its percentage according to its share of the total volume before the edit. For example, Branch 01 had a previous January 2017 expense of \$13,000 (65.29% of the previous total of \$19,911) and has received 65.29% the additional \$1,000,000 to bring its new total to \$13,653.

AGGREGATING OFFSET: The Aggregating Offset option is similar to the Offset edit except that the addition or subtraction increases by the same amount each month of the projection. In this example, the first month has \$1,000 added, the second \$2,000 and so on.

Example of Aggregating Offset After Edit:

Quick Edit

Select a Quick Edit Option:

- Constant
- Annual growth rate
- Ramp to a value
- Ramp from/to a value
- Offset
- Aggregating Offset
- Distribute (replace existing)
- Distribute (as offset)

Aggregating Offset:

Last Calculation Results:

Total: 0
Average: 0.00
Trend: 0.00

Ok
Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
Funds Mgr								
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Sep	13,000	2,343	2,500	2,000	0	0	0	19,843
Oct	13,000	2,360	2,500	2,000	0	0	0	19,860
Nov	13,000	2,377	2,500	2,000	0	0	0	19,877
Dec	13,000	2,394	2,500	2,000	0	0	0	19,894
2017	Jan	13,653	2,532	2,626	2,100	0	0	20,911
Feb	14,305	2,673	2,751	2,200	0	0	0	21,929
Mar	14,956	2,814	2,876	2,301	0	0	0	22,946
Apr	15,605	2,956	3,001	2,401	0	0	0	23,963
May	16,254	3,100	3,125	2,500	0	0	0	24,980
Jun	16,900	3,246	3,250	2,600	0	0	0	25,997
Jul	17,547	3,394	3,374	2,699	0	0	0	27,014
Aug	18,192	3,541	3,499	2,799	0	0	0	28,031
Sep	18,835	3,693	3,623	2,898	0	0	0	29,049
Oct	19,478	3,845	3,746	2,997	0	0	0	30,066
Nov	20,120	3,998	3,869	3,096	0	0	0	31,083
Dec	20,762	4,152	3,992	3,195	0	0	0	32,100

The **Aggregating Offset** of \$1,000 has added a total of \$1,000 to January 2017 and \$2,000 to February 2017 and so on. The proportional distribution allotted \$653 to Branch 01 in January 2017 (65.29% of \$1,000) and \$1,305 to February (65.29% of \$2,000,000) according to the branch percentage of the total column prior to the edit.

DISTRIBUTE (REPLACE EXISTING): This edit will take the total amount entered and divide it equally among the highlighted cells.

Example of Distribute (replace existing) After Edit:

Quick Edit

Select a Quick Edit Option:

- Constant
- Annual growth rate
- Ramp to a value
- Ramp from/to a value
- Offset
- Aggregating Offset
- Distribute (replace existing)
- Distribute (as offset)

Distribute:

Last Calculation Results:

Total: 0
Average: 0.00
Trend: 0.00

Ok
Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
Funds Mgr								
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Sep	13,000	2,343	2,500	2,000	0	0	0	19,843
Oct	13,000	2,360	2,500	2,000	0	0	0	19,860
Nov	13,000	2,377	2,500	2,000	0	0	0	19,877
Dec	13,000	2,394	2,500	2,000	0	0	0	19,894
2017	Jan	13,058	2,422	2,512	2,009	0	0	20,000
Feb	13,047	2,438	2,509	2,007	0	0	0	20,000
Mar	13,035	2,453	2,506	2,005	0	0	0	20,000
Apr	13,025	2,467	2,505	2,004	0	0	0	20,000
May	13,013	2,482	2,502	2,002	0	0	0	20,000
Jun	13,002	2,498	2,500	2,000	0	0	0	20,000
Jul	12,991	2,512	2,498	1,999	0	0	0	20,000
Aug	12,980	2,527	2,496	1,997	0	0	0	20,000
Sep	12,968	2,543	2,494	1,995	0	0	0	20,000
Oct	12,957	2,558	2,492	1,994	0	0	0	20,000
Nov	12,946	2,573	2,489	1,992	0	0	0	20,000
Dec	12,936	2,587	2,487	1,991	0	0	0	20,000

The replacement values are distributed proportionately. For example, the total dollars for 2017 are \$240,000, which divided by the twelve highlighted months, equals a total expense of \$20,000 monthly. In January 2017, the monthly value of \$20,000 is an increase over the previous value of \$19,911 of \$89. Branch 01 receives \$58 of the \$89, as it was 65.29% of the previous total so it receives 65.29% of \$89 or \$58.

DISTRIBUTE AS OFFSET: This edit divides the value by the number of cells highlighted and portions that amount equally to each cell, adding/subtracting the distributed value to/from the existing dollars.

Example of Distribute as Offset After Edit:

Quick Edit

Select a Quick Edit Option:

Constant

Annual growth rate

Ramp to a value

Ramp from/to a value

Offset

Aggregating Offset

Distribute (replace existing)

Distribute (as offset)

Distribute:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok
Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
Funds Mgr								
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Sep	13,000	2,343	2,500	2,000	0	0	0	19,843
Oct	13,000	2,360	2,500	2,000	0	0	0	19,860
Nov	13,000	2,377	2,500	2,000	0	0	0	19,877
Dec	13,000	2,394	2,500	2,000	0	0	0	19,894
2017	Jan	13,653	2,532	2,626	2,100	0	0	20,911
Feb	13,653	2,551	2,625	2,100	0	0	0	20,929
Mar	13,652	2,569	2,625	2,100	0	0	0	20,946
Apr	13,652	2,586	2,625	2,100	0	0	0	20,963
May	13,651	2,604	2,625	2,100	0	0	0	20,980
Jun	13,650	2,622	2,625	2,100	0	0	0	20,997
Jul	13,649	2,640	2,625	2,100	0	0	0	21,014
Aug	13,649	2,657	2,625	2,100	0	0	0	21,031
Sep	13,648	2,676	2,625	2,100	0	0	0	21,049
Oct	13,647	2,694	2,625	2,100	0	0	0	21,066
Nov	13,647	2,712	2,624	2,100	0	0	0	21,083
Dec	13,647	2,729	2,624	2,100	0	0	0	21,100

This example shows an additional amount of \$12,000 being added to the Total column for 2017. The Offset to each monthly total will be \$1,000, which is distributed proportionately to each branch. Branch 01 in January 2017 received \$653 of the additional \$1,000 as it had 65.29% (\$13,000) of the previous total of \$19,911.

What if I have no projections in my branches and wish to use the Dept View Tab?

If you are projecting in the balance sheet, the total volume added to each cell will be divided equally among ALL branches. For example, if you wish to have a total of \$700,000 at the end of each month in Overdrafts, you would choose the constant Quick Edit with a value of \$700.

Example of Constant After Edit:

Quick Edit

Select a Quick Edit Option:

Constant

Annual growth rate

Ramp to a value

Ramp from/to a value

Offset

Aggregating Offset

Distribute (replace existing)

Distribute (as offset)

Constant:

Last Calculation Results:

Total: 0

Average: 0.00

Trend: 0.00

Ok
Cancel

Projections	Budget	Maturity	Variance	Fed Funds	Dept View	Notes		
Funds Mgr								
	Br 1	Branch 2	Branch 3	Branch 4	Branch 6	Branch 8	Branch 10	Total
2016	Manual	Manual	Manual	Manual	Manual	Manual	Manual	Manual
Sep	0	0	0	0	0	0	0	0
Oct	0	0	0	0	0	0	0	0
Nov	0	0	0	0	0	0	0	0
Dec	0	0	0	0	0	0	0	0
2017	Jan	100	100	100	100	100	100	700
Feb	100	100	100	100	100	100	100	700
Mar	100	100	100	100	100	100	100	700
Apr	100	100	100	100	100	100	100	700
May	100	100	100	100	100	100	100	700
Jun	100	100	100	100	100	100	100	700
Jul	100	100	100	100	100	100	100	700
Aug	100	100	100	100	100	100	100	700
Sep	100	100	100	100	100	100	100	700
Oct	100	100	100	100	100	100	100	700
Nov	100	100	100	100	100	100	100	700
Dec	100	100	100	100	100	100	100	700

If no balances were present in each branch, the \$700,000 is portioned out evenly. In the example above, the bank has six branches, so each receives \$100,000 in each month. Please, be careful using this edit with no balances as branches like Admin and Funds Manager may get projections but should not have any.

The same distribution method is in effect for the non-interest income/expense area if adding totals without projections present.

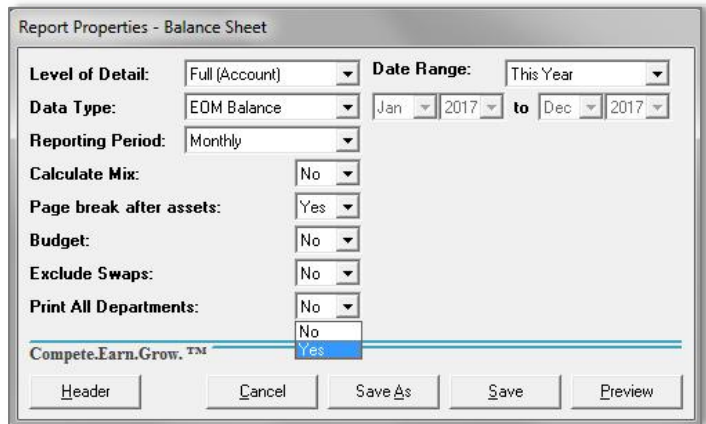
SBU - BRANCH/DEPARTMENT MAINTENANCE

All models are maintained on an individual plan basis. Simply open the plan and change the model you want changed. This allows for complete customization of the planning for branches or departments. For example, Branch 1 in Anytown may have its deposit products priced differently than Branch 2 that just opened up in Newtown, which is 20 miles away. The Compass system easily handles those differences. If you generally have uniform pricing throughout your organization, please contact Plansmith Support Services at 1.800.323.3281, as the pricing of your products can be centrally located in your RateWorks database.

Unique Reports

Certain reports in the SBU Total Bank can be generated for all departments at the same time. For example, if you wish to generate balance sheet reports for all branches or departments, change the Print All Departments switch to "Yes."

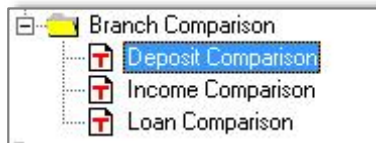
Important!!! This report must then be saved as part of a report Script (refer to Scripts in the Reporting section of the manual).



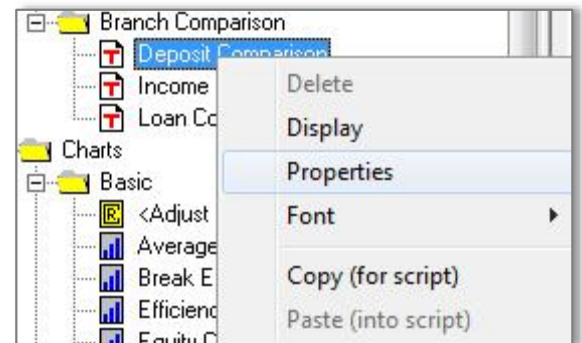
A **Departmental Analysis** report also exists in the **Reporting** area so you can generate account level information by branch. **The Departmental Analysis** can be generated for Balance Sheet and Income Statement accounts; just right click and change the **Properties**.

Branch Comparison Reports

Your SBU or Consolidation contains a unique set of reports called Branch Comparison reports. These analyses can assist with breaking down branch contributions to the total bank as well as various business entities within a consolidation. The analyses include a comparison of loan and deposit data as well as an income statement comparison.



As with the other Compass reports, simply right-click to open the report Properties in order to change the data sets and time frames being compared.

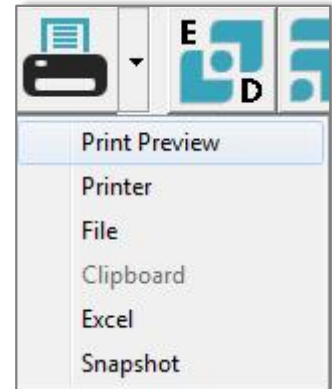


The *Plans To Include* list contains the units being compared. To remove a unit from the comparison, simply uncheck its box at left.



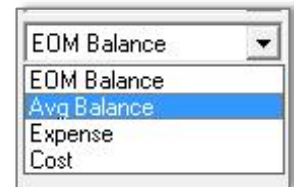
If your branch names are longer, you may want to consider abbreviating them on the report. In order to change the branch name, double click in the blue area on the name and a cursor will appear to the right of the name.

Backspace over the name to remove the undesired text and Save your changes. You may also need to visit the Print Preview to see if the new names fit on the page as desired.



If you would like to change the order of the units in the report, left click on the plan name and hold the mouse button down. Drag the branch to the desired spot on your list when you see your cursor change to the highlighted **ITEM** enabling the drag and drop.

The Deposit and Loan Comparison reports can be set to compare balance sheet, income or expense as well as yields and costs.



These reports can be used to compare one time period to another or to compare Actual vs. Budget. The Deposit and Loan Comparison reports are set to an Intermediate Level 2 detail. If greater detail is needed, please go to the unit in question to investigate further.

Please note that income and yields for Tax Exempt Loans will not be compared on a TE basis as there are no tax rates at the branch level.

The Income Comparison report will not reflect the income or expense associated with Funds Pools so the Net Income figure may not exactly match Net Income from the branch income statement.