



Appendix C: Excel Add-In

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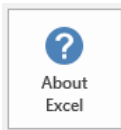
1 About the Compass Add-In

Excel Add-Ins are programs that add special commands and features to Microsoft Excel. The Excel Add-In for Compass provides a way to access a Compass plan data directly in an Excel spreadsheet to create custom reports and charts. Plansmith provides Excel Add-In clients with the **Compass.xla** program file. This enables you to access your plan's *.mdb database files by referencing a series of **functions codes**.

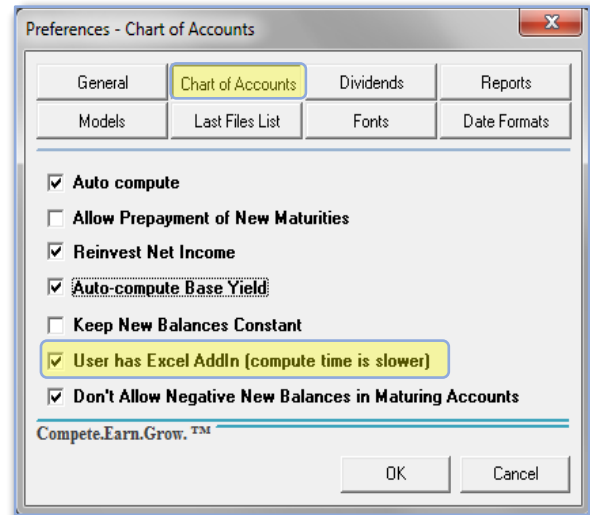
1.1 Before You Begin

The box for 'User has Excel Add-In' in **Utilities, Options, Chart of Accounts** must be checked in order to store the necessary calculations needed to use the Excel Add-In. This is the default setting delivered with all new installations.

The Compass Excel Add-in is only compatible with a 32-bit version of Excel, and *will not function with a 64-bit version of the Excel Program*. You may need to contact your IT department to get the 32-bit Excel version installed on your computer.



To check your Excel Version, while in Excel, navigate to **File, Account**, and click the button 'About Excel', which will then display what bit-version is being used.



1.2 Saving Add-Ins on Your Computer

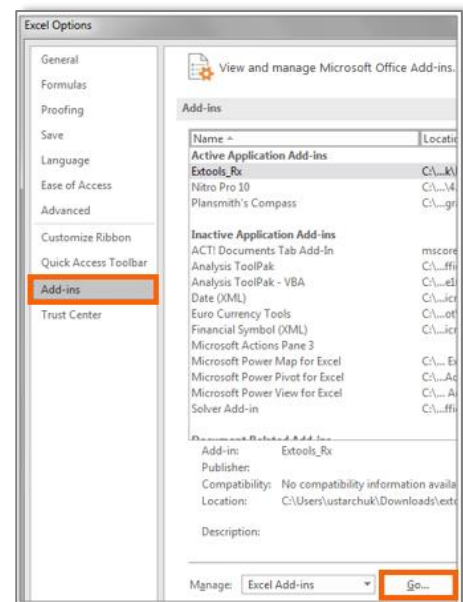
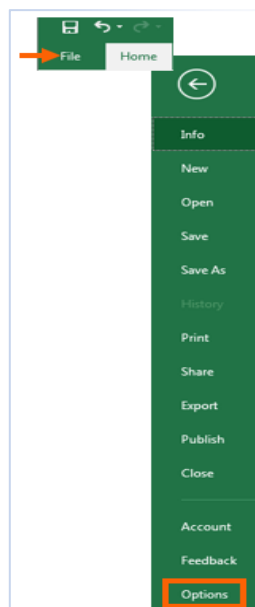
The next step is to save the Add-In to your computer. Typically, you will save it in **Program Files (x86)/Compass**, more rarely in **C:/Program Files** but, your IT network administrator may even designate an alternate location (like a network share drive or terminal server) - and Users with dated Microsoft versions may be directed to save it to the Add-In folder. You may need to contact your IT Administrator to make sure the permissions to the folders and sub-folders containing the Add-in have full control, read, write and modify permissions granted to the User - so as to be able to load the Add-in into Excel with full functionality. Keep in mind there should only be one Compass Add-in per computer or share-drive. Also, in some cases, it may be necessary to navigate to the 'Properties' of the Add-In, 'General tab', make sure the Add-in is unblocked by checking the 'Unblock' check box.

1.3 Loading the Add-In into Excel

After saving the Add-in to your computer, you must load it into Excel. The loading instructions in the following steps assume that you're using an Excel version from 2010 to present.

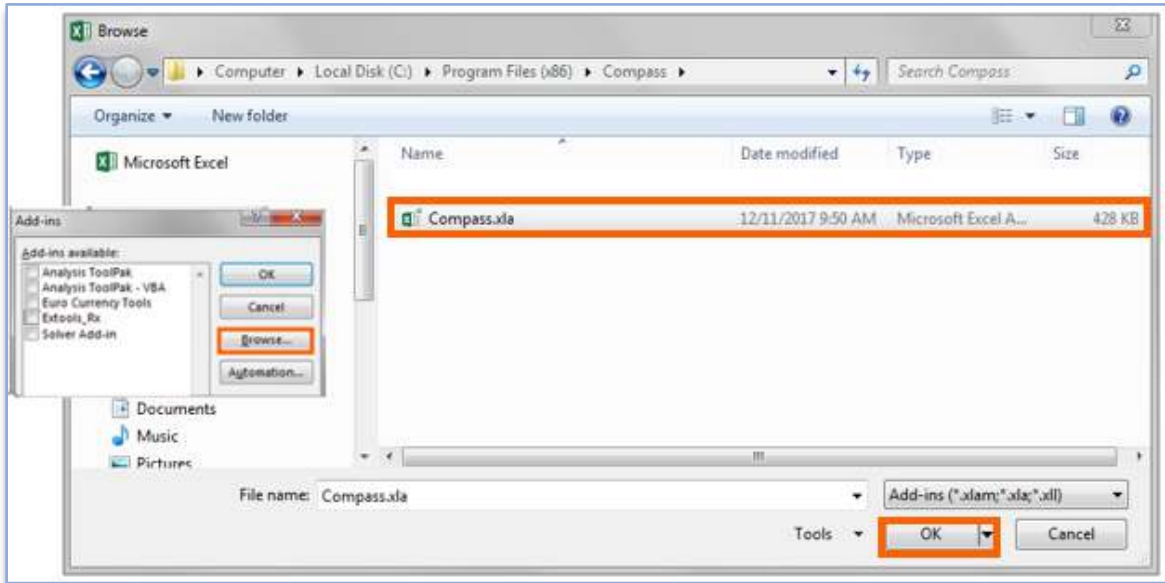
The Add-in is saved in **C:/Program Files (x86)/Compass**. If your pc security level does not recognize the Excel Add-in, you may need to contact your IT department | Network Administrator or call Plansmith Support at 1-800-323-3281.

1. Click the 'File' drop-down Menu.
2. Click 'Excel Options'.
3. Click 'Add-ins' and 'Go'.



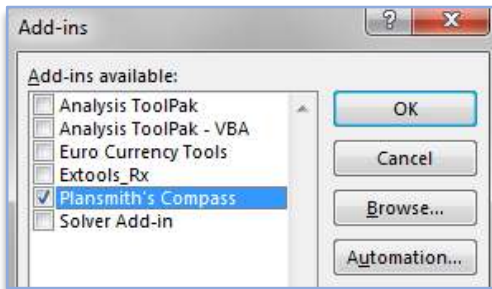


- Click '**Browse**'... and search for **Compass.xla** file.
- Select '**Compass.xla**' and select '**OK**'.

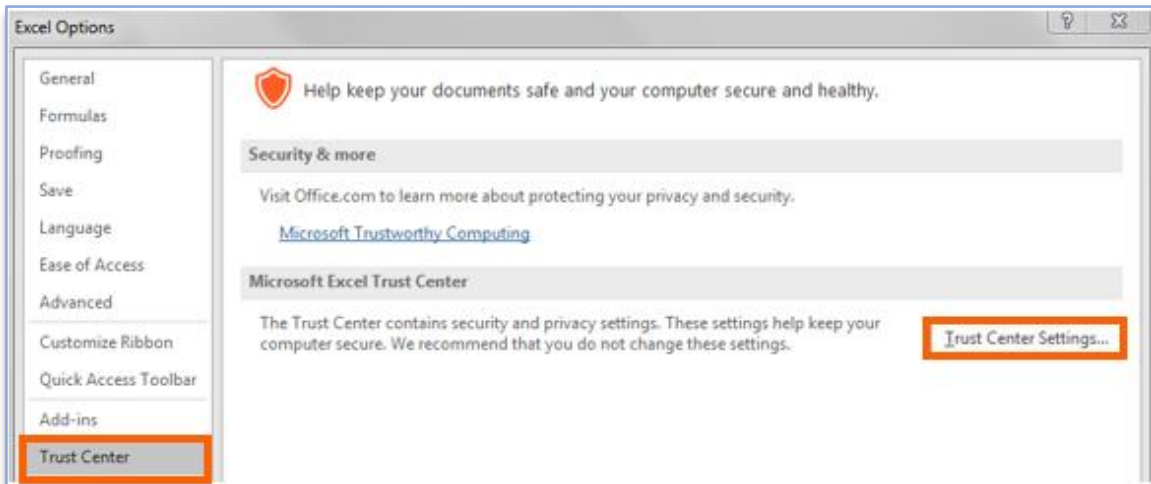


If, after step 5, a message pops up requesting to copy the **Compass.xla** to the User's Add-in folder, select '**No**', so as to avoid creating duplicate **Compass** Add-ins on the computer.

- At this point the **Plansmith's Compass** box will be checked in the **Add-ins** dialogue.
- Click '**OK**' to apply.



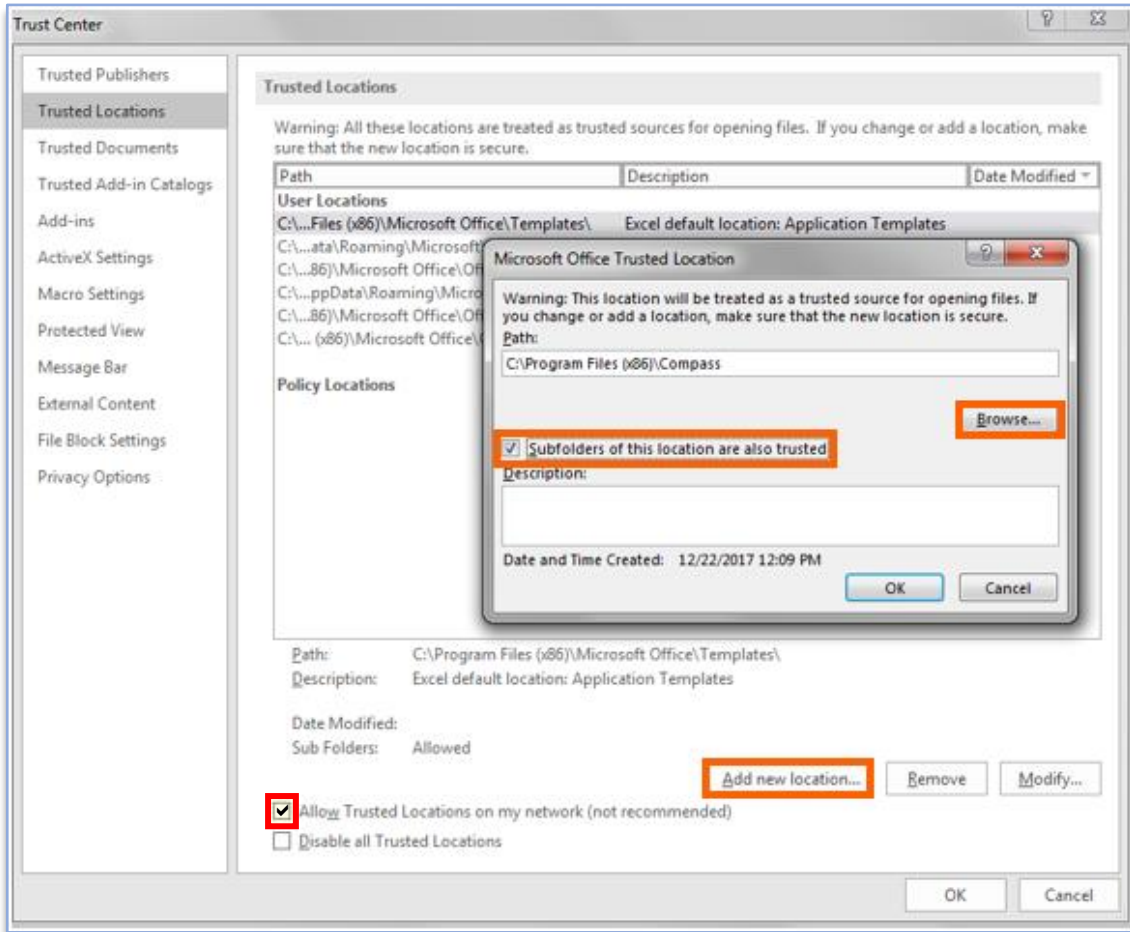
- Click the '**File**' Drop-Down Menu and select **Options->Trust center Settings ...**





- 9. Select **Trusted Locations** and **Add New Location...** Click **Browse...** and locate your **Program Files\Compass** folder and select **OK**. Again, depending on your operating system, the default Compass location will either be "C:\Program Files (x86)\Compass" or "C:\Program Files\Compass". If the Trusted Location is on the network/share drive, verify that the box **"Allow Trusted Location on my network (not recommended)"** is checked off.

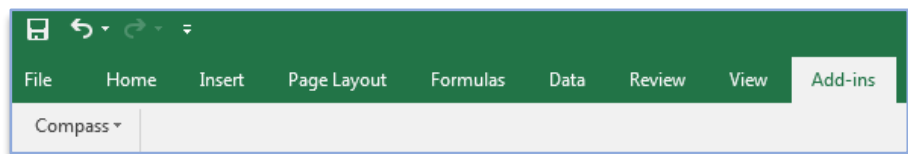
Be sure to check **"Subfolders of this location are also trusted"** box:



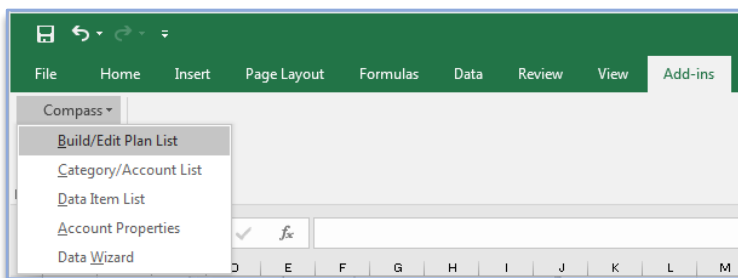
- 10. Now, click **OK** on each dialogue window until you have closed out of Excel completely.

- 11. Open a blank Excel spreadsheet.

The **Add-ins** tab now appears in the ribbon.



- 12. Use the Compass drop-down menu to attach Compass plan(s) and start using the Add-in:





1.4 Unloading Add-Ins from Excel

To conserve memory and improve hard drive performance, unload Add-Ins you do not use often by unchecking the option in the Add-Ins available. Unloading an Add-In removes its features and commands from Excel but the Add-In program remains on your computer so you can easily reload it. When you unload an Add-In program, it remains in memory until you restart Excel.

1.5 Opening and Sharing Files

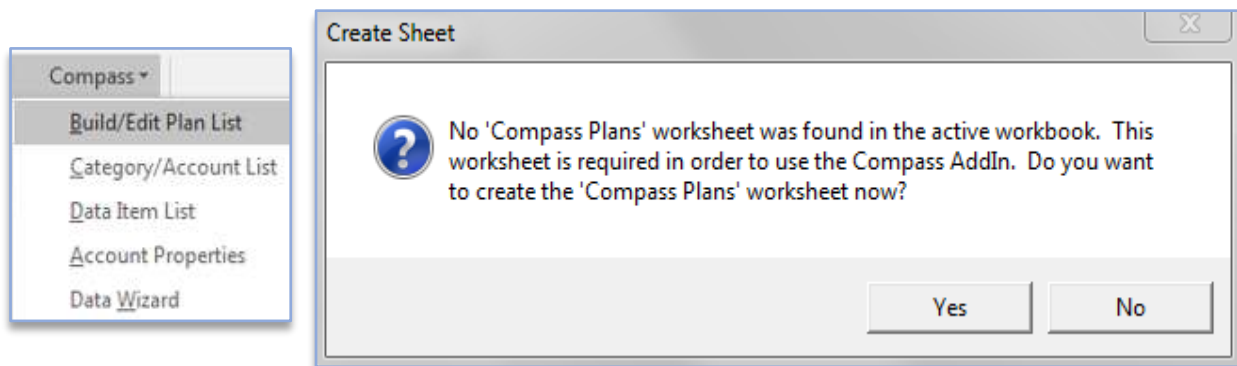
You cannot run Compass and an Excel spreadsheet containing Compass Add-In formulas at the same time nor can multiple people use the same plan at the same time.

1.6 Starting a Spreadsheet or Workbook

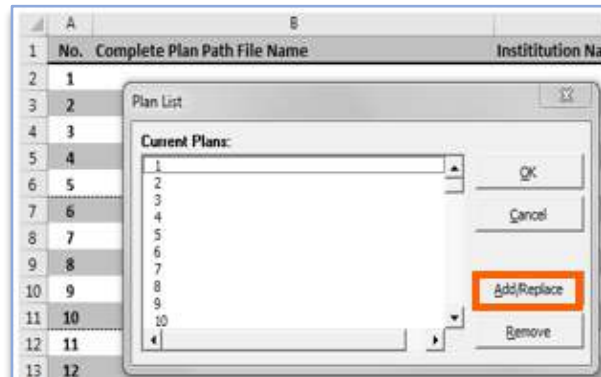
A streamline approach for building spreadsheets developed in the Excel Add-In for Compass is to use the shortcut methods available through the Compass Menu and User Defined Functions described below.

1.7 The Compass Menu

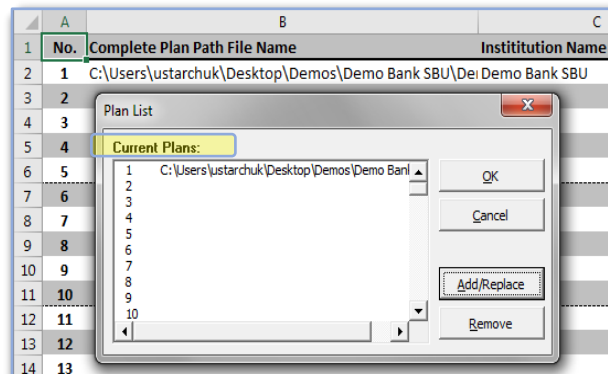
Build/Edit Plan List lets you reference the plans you intend to use from the Compass menu. Click “Yes” on the Create Sheet box that next appears.



1. The Add-In will create a worksheet titled “Compass Plans”. A dialog box will open allowing you to add one or more Compass plans to the list.

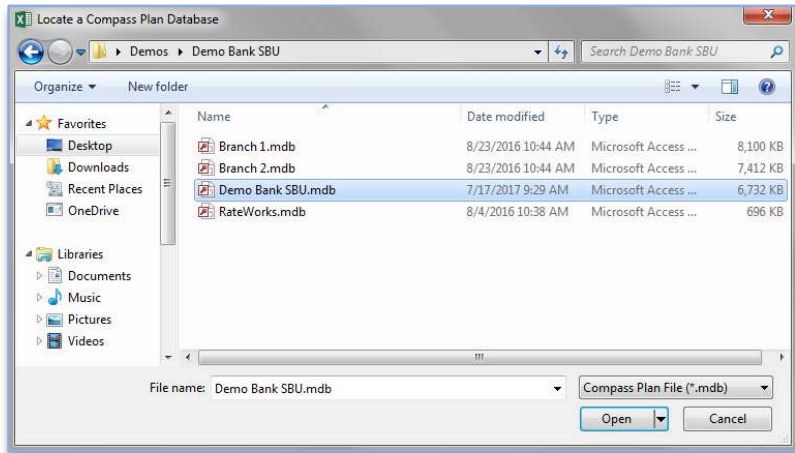


2. Click the **Add/Replace** button. Next, use the “Look in” box to find the folder or path where the Compass plan that you want to use is located. When you locate the plan file, select, or double click it and the plan path and name will be added under **Current Plans** in the **Plan List** box. Repeat this process until your list includes all of the plans that you might want to use (up to 99 different plans).

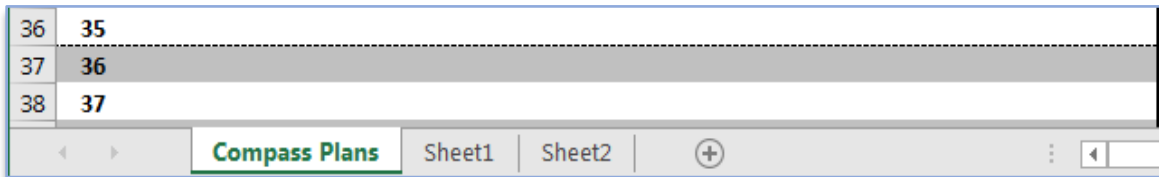




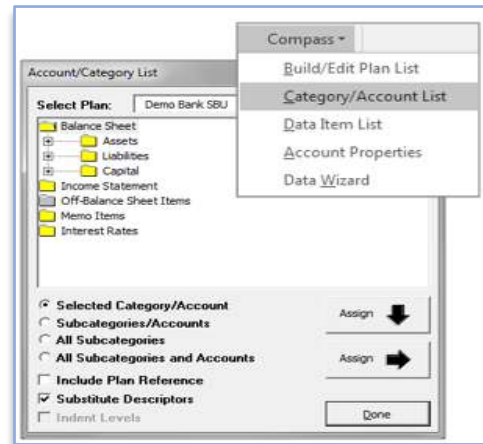
- When you have selected all plans that you wish to reference, select 'OK' on the plan list and their path file name and institution name will transfer to the Compass Plans worksheet.



- To create a new workbook with an existing plan list, copy the file, rename it, and then delete all of the sheets but the Compass Plans page. You can then add new pages to build your new spreadsheet. After attaching plans through the plan list, open the worksheet to begin creating your spreadsheet.



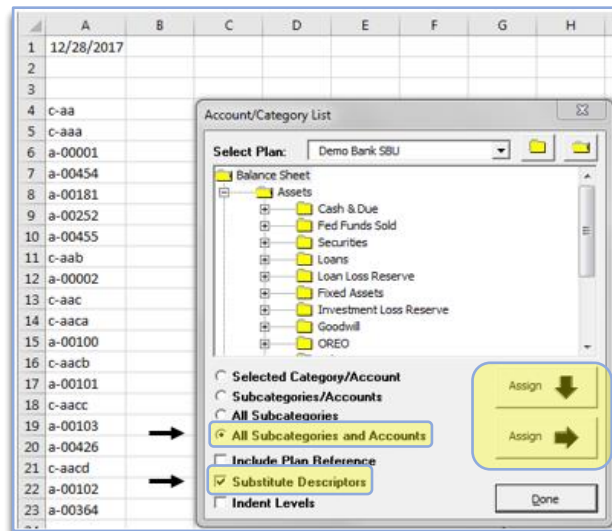
- Category/Account List** allows you to retrieve specific categories/ account codes from the Chart of Accounts of your Compass plan(s).



- To pull in the plan's function codes: check the **Substitute Codes** radio button, highlight a cell on your worksheet, select an account/category (such as Assets shown in Example A), and double-click the account/category to reveal the subcategories.

Pull the **Subcategories and/or Accounts** into the worksheet by selecting the corresponding radio button from the list.

Finally, select either the vertical or horizontal **Assign** option to populate the cells.

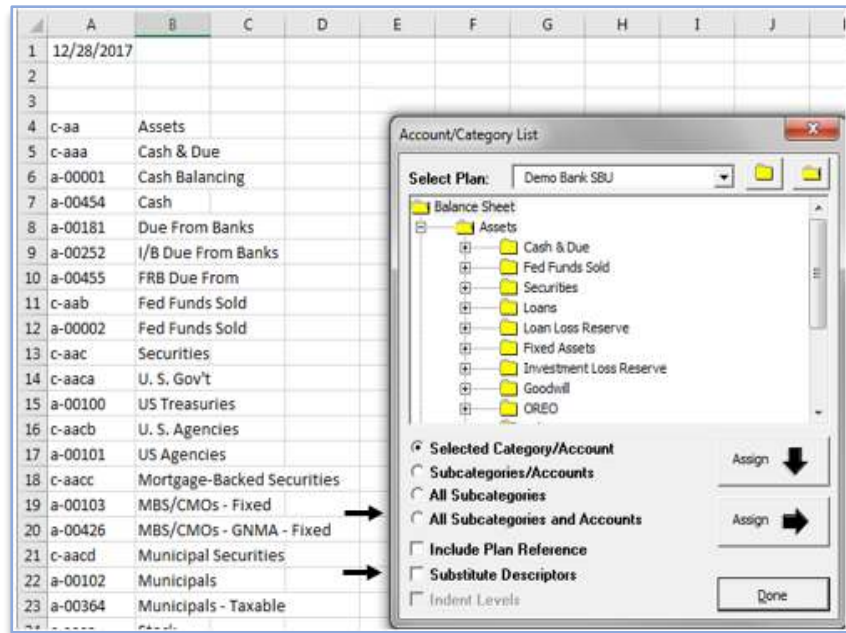




Example A:

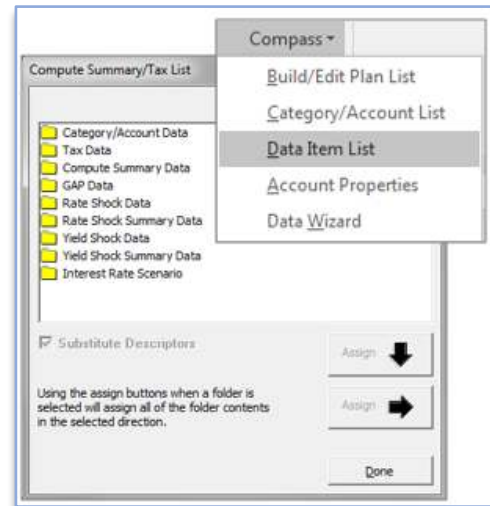
To populate the names for each subcategory and/or account: move the cursor on the worksheet to an adjacent column or row, uncheck the **Substitute Codes** option (as shown in Example B) and select either the vertical or horizontal **Assign** option.

After you finish building your report, you can hide any column or row that contains function codes to enhance the appearance of your report (see Polishing the Report). Select 'Done' to exit this menu.

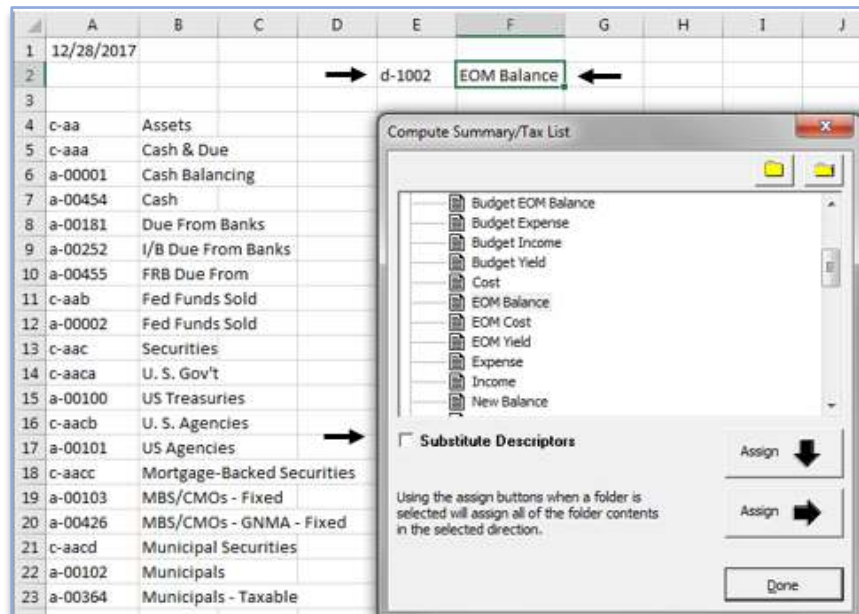


Example B:

'Data Item List' includes Category/Account Data, Tax Data, Compute Summary Data, Gap Data, Rate Shock Data, and Interest Rate Scenario variables that are used to assign plan values to your worksheet. These cells are populated using the same methods as you use to establish the Account List described above.

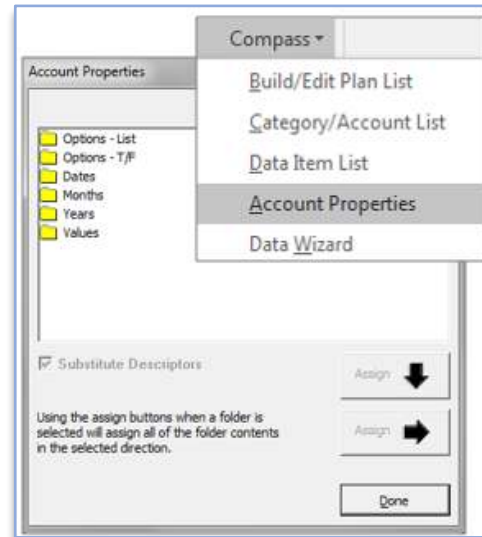


In this image to the right, cell E2 reflects the data item code and F2 reflects the name of the variable that will be used to determine the value that will be assigned in the respective cells, the EOM Balance in this example

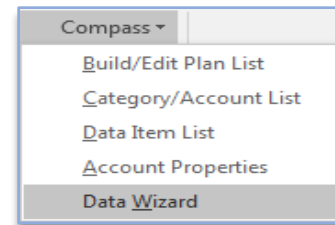




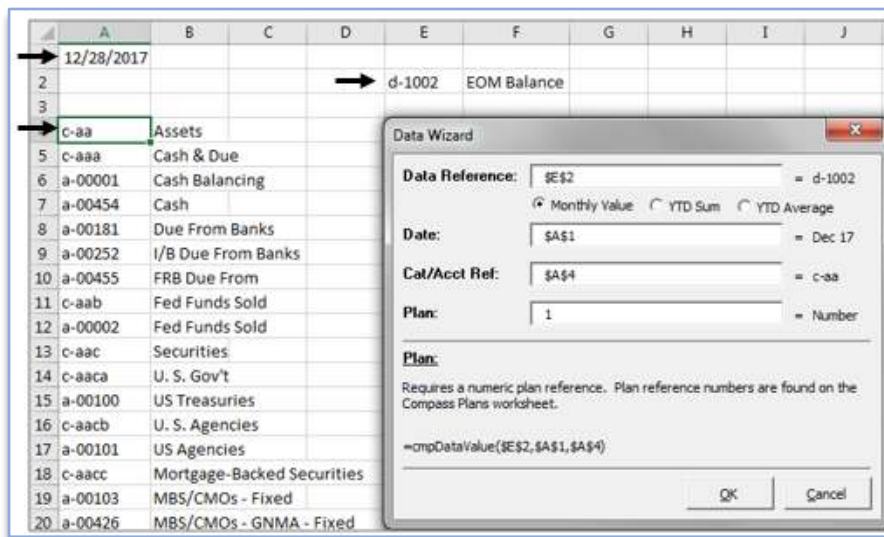
- Account Properties** gives you access to the codes and names of the account properties stored in Compass. Accrual basis, length of maturity of new balances, method of amortization, ceilings, floors, and decay rates are among the various properties listed in this menu option. Use this option if you are building assumption or audit reports to verify the behavior of Compass accounts and/or categories.



- Data Wizard** acts as a shortcut to create arguments and populate reports with data. The wizard allows you to reference cells that contain the codes you pulled from the Category/Account List, Data Item List or Account Properties. You must enter a date reference and plan number on the worksheet prior to completing the Data Wizard as noted on the example below. (Refer to **Frequently Used Functions** section – **Last Update** for information on referencing the date so data fields will change as you update your plan).



- Once the arguments are filled out, select 'OK' to populate the report. To populate the wizard, first place your cursor in a line item on the data wizard then, highlight the cell that you want to pull. Notice that the white cells in the wizard window contain the cell name followed by the equal sign and the argument.



- Data Reference** - the data item code. In this example, D-1002 is our reference code for EOM Balance.
- Date** - type the date in any cell. The date can reflect previous periods or the most current update period. The format of the date should be Month-Year (Dec 17).
- Cat/Acct Ref: Proj/Budget Ref:** - the Compass function that references the category/account. In this example, c-aaa is the code for Cash & Due.
- Plan** - the line number of the Compass plan from the Compass Plans page, which in this example is "1". If using multiple plans, change the plan number.



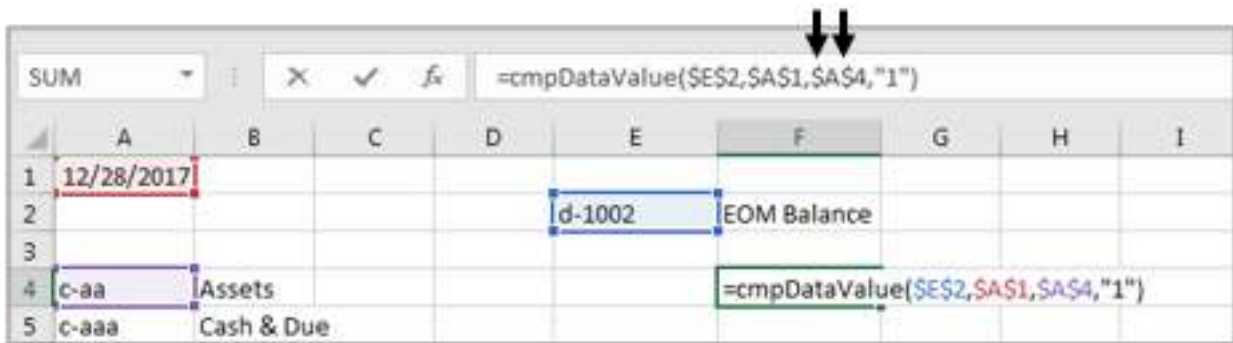
10. Once the arguments are completed, click 'OK', and the cell will populate with the data referenced.

	A	B	C	D	E	F
1	12/28/2017					
2					d-1002	EOM Balance
3						
4	c-aa	Assets				240989.96875
5	c-aaa	Cash & Due				
6	a-00001	Cash Balancing				
7	a-00454	Cash				
8	a-00181	Due From Banks				

1.8 Copying Formulas to Other Cells

After a formula is entered in a cell, the formula can be copied to other cells, eliminating the need of creating a formula for each cell.

In Excel, the \$ sign holds a position. To copy a formula, remove the \$ sign from the cell reference in the formula bar. In this example, cell A4 contains the data that needs to be updated while the other arguments remain static. Delete both \$ signs in the formula bar referencing cell A4.



After removing the sign, drag down the highlighted frame to encompass the other cells you wish to populate, as in this example, with the EOM Balance.

	A	B	C	D	E	F
1	12/28/2017					
2					d-1002	EOM Balance
3						
4	c-aa	Assets				240989.96875
5	c-aaa	Cash & Due				4586.93359
6	a-00001	Cash Balancing				-10.01450
7	a-00454	Cash				400.00000
8	a-00181	Due From Banks				4000.00000
9	a-00252	I/B Due From Banks				196.94820
10	a-00455	FRB Due From				0.00000
11	c-aab	Fed Funds Sold				14327.98145
12	a-00002	Fed Funds Sold				14327.98145
13	c-aac	Securities				16191.71875
14	c-aaca	U. S. Gov't				0.00000
15	a-00100	US Treasuries				0.00000
16	c-aacb	U. S. Agencies				0.00000
17	a-00101	US Agencies				0.00000
18	c-aacc	Mortgage-Backed Securities				9173.08008
19	a-00103	MBS/CMOs - Fixed				

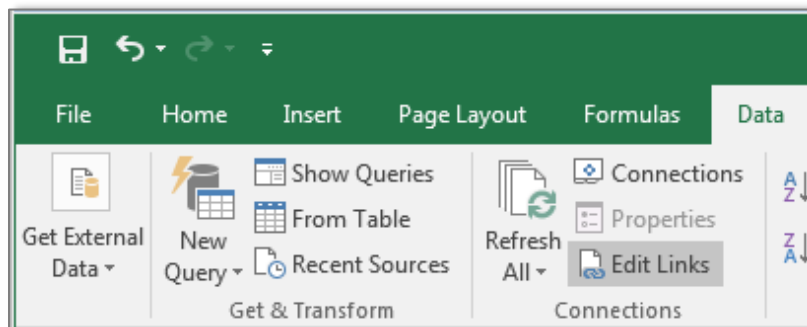


1.9 Working with Spreadsheets Received from Others

Spreadsheets that you receive from others, including those provided to you by Plansmith may need to be edited to reflect the location of the Compass.xla file on your computer. You will know that editing is necessary if cells show up as “#NAME?” This occurs because Excel could not automatically change the path of the Excel Add-In for Compass from the author’s computer to the current computer.

Before completing this process, you will need to know the path that Excel is using for the Add-In. The easiest way to determine the location is to do a Search (or Find on older versions of Explorer). First, close Excel. Then, right click the Start button on your windows taskbar. Search your entire C:\ drive for the **Compass.xla** file. If you find it more than once, delete all copies except the one in the location that you intend to use. If you are not sure which path is correct, write down the path of all the locations. Now return to Excel and re-open the spreadsheet.

To initialize the transferred spreadsheet, select **Data** tab on the ribbon, then Edit Links. When the Links box appears, you will likely see multiple entries, one of which will be Compass.xla and others that have a path ending with Compass.xla. Select the correct link by clicking on it, and then click the ‘**Change Source**’ button. Once selected, the other paths should disappear. If they do not, try another path that you wrote down.



“Edit Links” in Excel 2010 –2016

In addition to changing the links you will need to update the plan list and verify the plans listed on the Compass Plans worksheet is correct. If they are not, Add/Replace the plans listed. **Plansmith recommends that whenever the plan list is changed, that you save and close the workbook, then re-open it to refresh all numbers and formulas.**

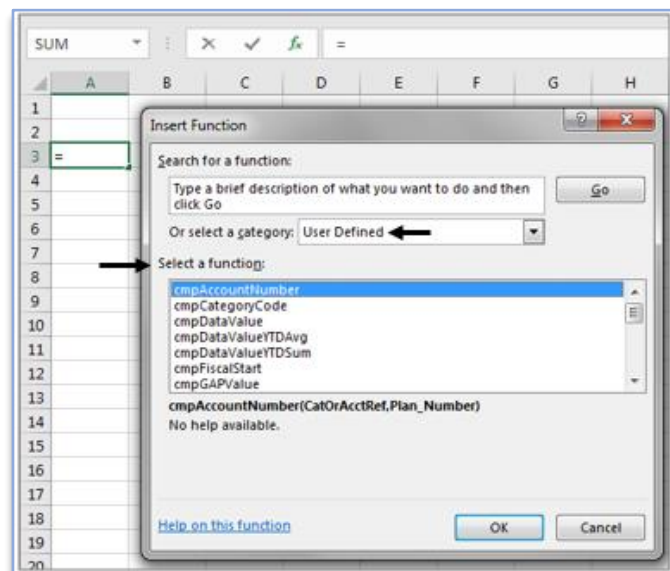
1.10 Using User-Defined Functions

On occasion, there will be instances where you will want to use the pre-defined function (f_x) keys that are stored on Excel. Function codes are prewritten formulas that simplify the process of entering calculations and further streamline the process of using the Compass Menu Items.

When you installed the Excel Add-In, Compass created a new set of function codes that are listed under the **User Defined category**.

Some of the most frequently used functions are listed in the next section. After selecting the function code, the Excel wizard will guide you with pulling in the data.

In describing which plan to reference, the Excel function will use the **Plan Number** argument. The first plan listed will have Plan Number=1. The second plan in the list will have Plan Number=2, etc. The system currently supports up to 99 plans.





1.11 Frequently Used Functions

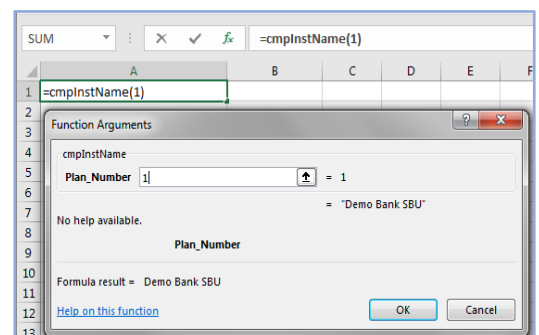
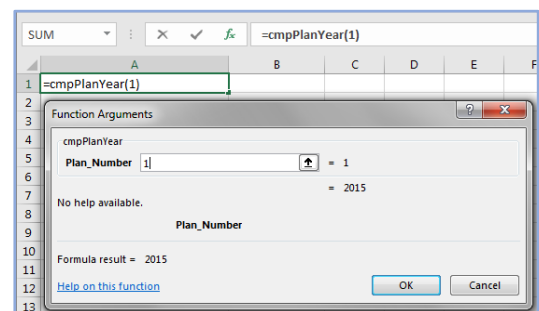
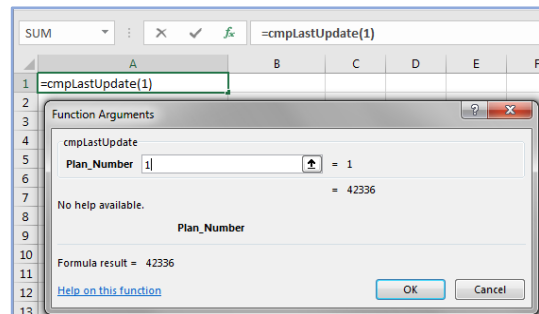
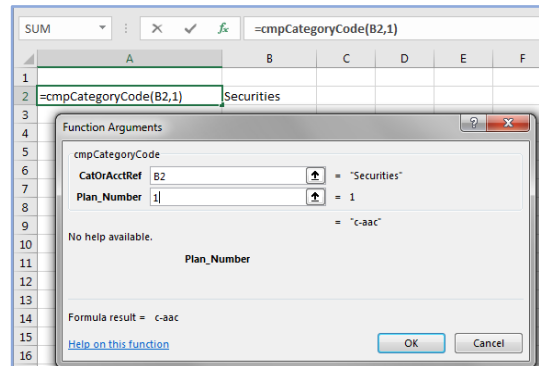
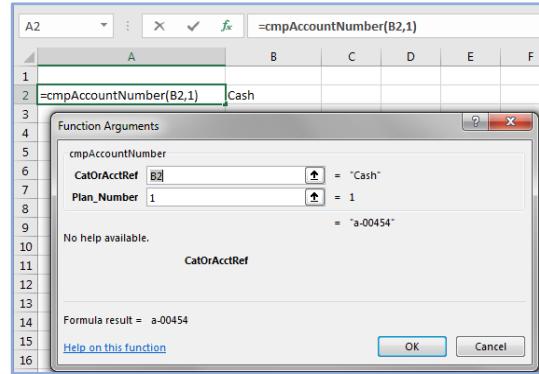
- 1) **Account Number** function retrieves Compass' alphanumeric account code specific to your bank. One application of this function is to reverse engineer a report originally sent from Compass to Excel using the "Print to Excel" option.
 - a. `cmpAccountNumber(Exact Account Name, Bank Number)`

- 2) **Category Code** is just like the Account Number function above, except it applies to the categories, or folders, in Compass.
 - a. `cmpCategoryCode(Exact Category Name, Bank Number)`

- 3) **Last update** shows the date of the latest month of actual data in the plan. Referencing this cell as your date will consistently refresh your formulas with each plan update to create dynamic reports.
 - a. `cmpLastUpdate(Bank Number)`

- 4) **Plan Year** shows the current year (four digits) of the plan.
 - a. `cmpPlanYear(Bank Number)`

- 5) **Institution Name** shows the bank or unit name from the selected Compass plan. This is useful for report headings or column headings that will update automatically when the plan list is modified or when unit names are changed in Compass.
 - a. `cmpInstName(Bank Number)`





1.12 Entering Functions, Values and Formulas Manually

The most direct, and yet the most difficult way to build a spreadsheet is to type the formulas one at a time. This is done by typing the equal sign ' = ', typing one of the function names, and then typing in the "Arguments" which answer these four questions:

- Which **Data** (EOM Balance, Avg Balance, etc.) do you want to use?
- Which **Date** do you want to use?
- Which **Account** do you want to use?
- Which **Plan** do you want to use?

The formula bar will typically appear as: =**cmpDataValue(Data,Date,Account,Plan)** where the Arguments are the details between () the parentheses following the function name.

They must be in exact order, separated by a comma, and include extra spaces.

If an argument needs to have spaces or punctuation, enclose it in quotation marks like "Cash and Due".

1.13 Compass Function Codes

There are thirteen function code categories that provide access to various types of data within your plan. The plan references a Microsoft Access database that uses the following codes in place of names to identify sets of data:

a - Account	i - Rates
c-a - Balance Sheet	o - Interest Rate Scenarios
c-b - Income Statement	p - Properties
c-c - Off Balance Sheet Items	r - Rate Shock Data
c-d - Memo Items	s - Compute Summary Data
d - Account Data	t - Tax Data
g - Gap Data	



1.14 Compass Data Codes

The following codes are standard category codes that are used most frequently. Depending on the layout of your Chart of Accounts and the names on your accounts, your codes could differ. To verify these codes, either pull them from the Category/Account list or use the Category Code function key to determine a category code. **Account Data Codes** are not listed in that they are bank specific and you can pull them from the Compass Menu or through the Account Code Function Key.

1.14.1 Category Data Codes

c-aa	Assets	c-aca	Common Stock
c-aaa	Cash & Due	c-acb	Surplus
c-aab	Fed Funds Sold	c-acc	Preferred Stock
c-aac	Securities	c-acd	Undivided Profit
c-aaca	U. S. Gov't	c-ace	Current Earnings
c-aacb	U. S. Agencies	c-acf	Dividends
c-aacc	Mortgage-Backed Sec.	c-acg	Capital Notes
c-aacd	Municipal Sec.	c-ach	Net Unrealized AFS G/L
c-aace	Stock	c-aci	Other Capital
c-aacf	Other Securities	c-ba	Non-Interest Income
c-aacg	Trading	c-baa	Trust Income
c-aach	Gross Unrealized AFS G/L	c-bab	Service Charges
c-aad	Loans	c-bac	Fee Income
c-aada	Commercial	c-baca	Loan Fees
c-aadb	Real Estate	c-bacb	Other Fee Income
c-aadba	Commercial	c-bad	Extraordinary Income
c-aadbb	Residential	c-bada	Realized Bond Gains
c-aadc	BMGR Advances	c-badb	Other Extraordinary Income
c-aadd	Personal	c-bae	Insurance Income
c-aade	Acquis/Develop/Const.	c-baf	Other Income
c-aadf	Other Loans	c-bb	Non-Interest Expense
c-aae	Loan Loss Reserve	c-bba	Employee
c-aaf	Fixed Assets	c-bbb	Occupancy
c-aag	Investment Loss Reserve	c-bbc	Data Processing
c-aah	Goodwill	c-bbd	Marketing
c-aai	OREO	c-bbe	Loan Loss Provision
c-aaj	Time Dep. - Other Instit.	c-bbf	Investment Loss Provision
c-aak	Other Assets	c-bbg	Extraordinary Expense
c-ab	Liabilities	c-bbga	Realized Bond Losses
c-aba	Demand Deposits	c-bbgb	Other Extraordinary Expense
c-abb	Interest Bearing Deposits	c-bbh	Furniture/Equipment/Auto
c-abba	NOW Accounts	c-bbi	Supplies & Printing
c-abbb	Money Market Accounts	c-bbj	Legal & Professional
c-abbc	Savings	c-bbk	Outside Services
c-abbd	Time Deposits	c-bbl	Other Expense
c-abbda	CD's > 100K	c-c	Off-Balance Sheet Items
c-abbdb	CD's < 100K	c-ca	Interest Rate Swaps
c-abbe	Other Int. Bearing Deposits	c-cb	Loan Commitments
c-abc	Fed Funds Purchased	c-cc	Standby Letters of Credit
c-abd	Borrowed Funds	c-cd	Interest Rate Caps

**1.14.2 Data Item Codes**

d-1029	Adjusted New Maturities	d-1030	New Maturities Exit Rate
d-1044	Adjusted New Repricings	d-1037	New Prepayments
d-1032	Adjusted Scheduled Maturities	d-1038	New Prepayments Exit Rate
d-1054	Adjusted Scheduled Maturities Exit Rate	d-1043	New Repricings
d-1047	Adjusted Scheduled Repricings	d-1045	New Repricings Exit Rate
d-1001	Avg Balance	d-1004	Offering Rate
d-1005	Budget Average Balance	d-1049	Repricing Rate
d-1010	Budget Cost	d-1031	Scheduled Maturities
d-1006	Budget EOM Balance (and Memo Items)	d-1033	Scheduled Maturities Exit Rate
d-1009	Budget Expense	d-1039	Scheduled Prepayments
d-1007	Budget Income	d-1040	Scheduled Prepayments Exit Rate
d-1008	Budget Yield	d-1046	Scheduled Repricings
d-1014	Cost	d-1048	Scheduled Repricings Exit Rate
d-1002	EOM Balance (and Memo history)	d-1034	Total Maturities
d-1053	EOM Cost	d-1035	Total Maturities Exit Rate
d-1052	EOM Yield	d-1041	Total Prepayments
d-1013	Expense	d-1042	Total Prepayments Exit Rate
d-1011	Income	d-1050	Total Repricings
d-1036	Memo Items (Current Year & Proj.)	d-1051	Total Repricings Exit Rate
d-1003	New Balance	d-1012	Yield
d-1028	New Maturities		

1.14.3 Compute Summary Data Codes

s-3023	Annualized Expense (\$'s)	s-3040	Fed Tax Exempt Non TEFRA Avg Assets (000's)
s-3022	Annualized Income (\$'s)	s-3043	Fed Tax Exempt Non TEFRA EOM Assets (000's)
s-3001	Average Assets (000's)	s-3031	Fed Tax Exempt Non TEFRA FTE Int Inc (\$'s)
s-3005	Average Capital (000's)	s-3033	Fed Tax Exempt Non TEFRA FTE Int Inc Adj (\$'s)
s-3098	Average Capital Notes (000's)	s-3028	Fed Tax Exempt Non TEFRA Int Inc (\$'s)
s-3095	Average Demand Deposits (000's)	s-3041	Fed Tax Exempt TEFRA Avg Assets (000's)
s-3011	Average Earning Assets (000's)	s-3044	Fed Tax Exempt TEFRA EOM Assets (000's)
s-3021	Average Equity Capital (000's)	s-3032	Fed Tax Exempt TEFRA FTE Int Inc (\$'s)
s-3096	Average Interest-Bearing Deposits (000's)	s-3034	Fed Tax Exempt TEFRA FTE Int Inc Adj (\$'s)
s-3003	Average Liabilities (000's)	s-3029	Fed Tax Exempt TEFRA Int Inc (\$'s)
s-3094	Average Loans (000's)	s-3050	Fed Taxes - Distributed (\$'s)
s-3013	Average Non-Earning Assets (000's)	s-3049	Fed Taxes - Undistributed (\$'s)
s-3015	Average Paying Liabilities (000's)	s-3073	Free Funds Ratio
s-3081	Average Required Capital (000's)	s-3087	Int Exp/Earning Assets Ratio
s-3097	Average Time Deposits (000's)	s-3089	Int Exp/Paying Liabilities Ratio
s-3079	Avg Investment Loss Reserve (000's)	s-3086	Int Inc/Earning Assets(FTE) Ratio
s-3078	Avg Loan Loss Reserve (000's)	s-3008	Interest Expense (\$'s)
s-3099	Bond Gains (\$'s)	s-3007	Interest Income (\$'s)
s-3084	Break Even Yield	s-3090	Interest Spread(FTE) Ratio
s-3065	Capital/Deposit Ratio	s-3100	Investment Loss Provision (\$'s)
s-3060	Capital/Risk Weighted Assets Ratio	s-3101	Liquidity Ratio
s-3092	Capital/Total Deposits Ratio	s-3075	Loan Fees (\$'s)
s-3057	Cash Adjustment (000's)	s-3051	Loan Loss Provision (\$'s)
s-3070	Demand Deposit Ratio	s-3069	Loan Loss Reserve Ratio
s-3002	EOM Assets (000's)	s-3068	Loan/Asset Ratio
s-3006	EOM Capital (000's)	s-3067	Loan/Deposit Ratio
s-3061	EOM Capital Notes (000's)	s-3046	Net Income (\$'s)



s-3074	EOM Current Earnings (000's)	s-3088	Net Interest Margin(FTE) Ratio
s-3063	EOM Demand Deposits (000's)	s-3085	Net Overhead
s-3076	EOM Dividends (000's)	s-3054	New Balance of Current Earnings (000's)
s-3012	EOM Earning Assets (000's)	s-3036	Non-Fed Tax Deductible Non Int Exp (\$'s)
s-3064	EOM Interest Bearing Deposits (000's)	s-3010	Non-Interest Expense (\$'s)
s-3080	EOM Investment Loss Reserve (000's)	s-3009	Non-Interest Income (\$'s)
s-3004	EOM Liabilities (000's)	s-3026	Non-State Tax Deductible Non Int Exp (\$'s)
s-3059	EOM Loan Loss Reserve (000's)	s-3093	Non-Taxable Asset Ratio
s-3066	EOM Loans (000's)	s-3045	Pre-Tax Net Income (\$'s)
s-3014	EOM Non-Earning Assets (000's)	s-3053	Previous EOM Balance Current Earnings (000's)
s-3016	EOM Paying Liabilities (000's)	s-3052	Previous New Balance of Current Earnings (000's)
s-3071	EOM Time Deposits (000's)	s-3082	Return on Average Assets Ratio
s-3077	EOM Undivided Profits (000's)	s-3017	Risk Weighted Avg Earning Assets (000's)
s-3058	Earning Asset Ratio	s-3019	Risk Weighted Avg Non-Earning Assets (000's)
s-3091	Efficiency Ratio(FTE)	s-3018	Risk Weighted EOM Earning Assets (000's)
s-3062	Equity Capital Ratio	s-3020	Risk Weighted EOM Non-Earning Assets (000's)
s-3055	Fed Funds Balance Adj. (000's)	s-3037	State Tax Exempt Avg Assets (000's)
s-3056	Fed Funds Income/Expense Adj. (\$'s)	s-3038	State Tax Exempt EOM Assets (000's)
s-3039	Fed Tax Exempt Avg Assets (000's)	s-3024	State Tax Exempt Int Inc (\$'s)
s-3042	Fed Tax Exempt EOM Assets (000's)	s-3025	State Tax Exempt Non Int Inc (\$'s)
s-3030	Fed Tax Exempt FTE Int Inc (\$'s)	s-3048	State Taxes - Distributed (\$'s)
s-3027	Fed Tax Exempt Int Inc (\$'s)	s-3047	State Taxes - Undistributed (\$'s)
s-3035	Fed Tax Exempt Non Int Inc (\$'s)	s-3072	Time Deposit Ratio
s-3083	Return on Equity Capital Ratio		

1.14.4 Tax Data Codes

t-4001	Federal Tax	t-4002	State Tax
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1.14.5 Account Property Codes

p-5001	Accrual Method	p-5020	Yield
p-5002	Amortization Method	p-5021	Call Date
p-5003	Decay Mode	p-5022	Created
p-5004	Payment Frequency	p-5023	Modified
p-5005	Rate Structure	p-5024	Balloon Due
p-5006	RBC Factor	p-5025	Call Frequency
p-5007	Tax Option	p-5026	Time to Maturity
p-5008	AFS Flag	p-5027	Time to Repricing
p-5009	Amortizing	p-5028	Decay Rate
p-5010	Cost	p-5029	Absolute Ceiling
p-5011	Expense	p-5030	Absolute Floor
p-5012	Income	p-5031	Base Yield
p-5013	Interest Bearing	p-5032	Cost Factor
p-5014	Maturing	p-5033	Expert Banker Account Number
p-5015	Out of Balance Maturities	p-5034	Out of Balance Maturities Amount
p-5016	Out of Balance Repricings	p-5035	Out of Balance Repricings Amount
p-5017	Prepaying	p-5036	Periodic Cap
p-5018	Repricing	p-5037	Relative Ceiling
p-5019	Required Account	p-5038	Relative Floor



1.14.6 Rate Codes

i-00001	Fed Funds	i-00012	3 mo LIBOR
i-00002	3 mo T-bill	i-00013	6 mo LIBOR
i-00003	6 mo T-bill	i-00014	30 day CP
i-00004	1 yr CMT	i-00015	90 day BA
i-00005	2 yr CMT	i-00016	90 day CD
i-00006	3 yr CMT	i-00017	30 yr Fixed
i-00007	5 yr CMT	i-00018	Corp Aaa
i-00008	10 yr CMT	i-00019	Corp Baa
i-00009	25 yr +	i-00020	State & Local
i-00010	PRIME	i-00021	Utility A
i-00011	1 mo LIBOR	i-00022	11th District COFI