

Budget Compass Coaching Session Guide

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Coaching Session Guide

Getting Started

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Monthly Data Extract Files

Monthly Update Procedures Excel Workbook

Month End Statement of Condition

Month End Income Statement

Objectives:

Archiving Previous Data

Understanding the Download

Review and Forecast:

Balance Sheet

Non-Interest/Interest Income and Expense

Yield

Tax Settings

Dividends

Reporting

Custom Reporting

Monthly Update Procedures Workbook

Use your *Monthly Update Procedures* Excel workbook to find your monthly update checklist as well as a list of the files you need to retrieve from your core processor for performing the download.

Archiving

Prior to completing a download for a new month, create a backup folder for the previous month. Include all monthly data files, the Rateworks.mdb file and the BankName.mdb file.

Data Folder

Place your current GL and Income download files in the same folder as your current plan. Compass will then access these data files during the download process.

DataBridge

Select the DataBridge icon to perform the download.





Note: Verify that the appropriate month is selected prior to performing the download.

Terminology

Data extract files are the files created by your data processer. They contain your institution's financial information which will be downloaded into Financial Compass.

There are two files needed to open Financial Compass - your Plan file and RateWorks file. The Plan file is the working file to which you make adjustments; the RateWorks file contains current rate information. Both files have a .mdb extension.

Monthly Update Workbook Note:

If your Data Processor makes any changes to the set-up or formatting of your data files, you should contact Plansmith immediately. When changes occur, it is essential that we update your file specifications so that Compass may continue to process your data.

Chart of Accounts is a listing of the accounts within your Compass plan.

Why archive monthly?

You may have a future need to reference a report for a specific time period or to access past plan data to complete a back-test. By archiving monthly, you will have the ability to access those plans at will.

DataBridgeDownloadErrors.log

This log contains any GL codes which have not been previously included your extract files. Each code is listed with the corresponding table in which the code should be entered and correlated.

Enter New GL/Income Codes

Enter new GL or Income codes in the corresponding table.



After entering the new code, select the corresponding account from the My Account List, and drag the account to the column titled Data Goes To. Once the new codes are entered, repeat the download.

GL Cudes	Vala Gues Iu	Hy Account List	-	2015 He Lel 2
H1 H HH	New Auto Loaps	- Kash		
81981	Hew Holorogole Loans	TELC Official Checks		Liards
81826	Share Secured Loans	Patrice Bil		
81630	Used Auto Luans	Honey Harket Horgan Stanley		1.44
H1481	Hand Hotoroyale Loons	Fed Funds Sold		803
81640	Real Estate Fixed Luans	Catalyst Corp FCU		
H186H	Unsequired Loops	US treasuries		- C.S. J.
81670	Line of Gredit	US Agenvies		
81124	New HU Loans	PIRS14		2500
001130	Used RV Loans	CHO'S Hunicipals		the p
81150	Variable Line of Gredit	Certificates Dank		- 4 2
61210	Equity LUC Loans	Unreal Uains/Losses		-
81480	Equity LOC Loans	Connercial Loans		fare-
81620	ULSO Bold Loans	First Hortgage Loans		-
816 80	Loan Participation Program	VISA Classic Loans		
19480	Allovance tor Loan Losses	UISN Gold Loans		
29680	Acots Rec VISA Dep Adv	New Auto Loans		
29410	Uther Receivables	Heu Hotorcycle Loans		
29612	Other Rec DSI Escrow	 Share Secured Loans 		

Correcting the Error Log

If there are codes belonging to a new account on your core system which is not yet included in your Compass Chart of Accounts, the account will not appear on the 'My Account List' of the Correlation Table.

To add a new account to your Chart of Accounts, select the folder where the account should reside, right click, and then select 'add an account' option from the dropdown list. The Account Wizard will walk you through the steps required to create the new account.

The account name will then appear in the My Account List column in the Correlation Tables.

Why are codes repeated on the error log?

Since both EOM and Average balances for each Balance Sheet GL are included in the download file, error codes from this table are repeated. Investment, Loan and Deposit codes may also appear multiple times if more than one new customer account with descriptors was booked during the month. Although the codes are repeated, the GL code should only be entered once in the correlation tables.

Update Financial

After completing the download, select **Update Financial** next to the DataBridge icon. Verify month's totals and if needed, manually edit numbers for post closing adjustments

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EOM Balance	Average Balance	inco ne/ Espense	Yield _	Current Earnings	EOM A Balance B	verage Jalance	
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1	1	Ĩ		Cumulmer k < 1 ** ea	L	<u> </u>	
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Steps to take during the Update Financial process:

- Verify the month in the dropdown in the top left-hand corner.
- Manually enter the Off-Balance Sheet Items and Memo Items at the top right side of the screen.
- Verify Total Assets, Total Liabilities, Total Capital, and Total Pre-Tax Income at the bottom of the screen.

	EOM Balance	Average Balance	Income/ Expense	
Total Assets	407,082	403,500	1,181,345 Interest Inc.	ome
Total Liabilities	371,625	367,845	31,491 Interest Exp	ense
Total Capital	35,457	35,655	84,511 Loan Fees	
Total Liabilities	407,082	403,500	79,885 Loan Loss F	rovision
and Capital			215,118 Non-Interes	t Income
Difference	0	0	938,976 Non-Interes	t Expense
			430,622 Net Pre-Tax	Income
			178,000 Taxes	
			252,622 Net Income	

Ideally the differences in Average and EOM balances should be 0, but due to rounding of balances a difference of 1 or 2 may occur. To bring the Balance Sheet in Compass into balance, you may choose to account for rounding differences in Other Assets or Other Liabilities as needed.

Remember to verify the month and click 'Save Data' before exiting Update Financial.

Update Financial

Perform manual account entries or edits on this screen. To access prior months' data, go to the dropdown arrow next to the Update for: selection and choose the month from the list.

Unless your Current Earnings and Off Balance Sheet accounts are tied to GL accounts, enter Current Earnings and Off Sheet Balance Items in the Supplemental Data section or go to Capital (for Current Earnings).

After making any adjustments, Save Data and Compute the Plan. Without Computing, your adjustments will not be reflected.

Computing the Data



Select Auto Update from the Rate Forecast screen. The confirmation pop-up will appear, follow the prompts.

Rates	not Cur	Tent	These butto	ns proces	s the data i	ior all three	scenarios				105		
			Load = ale	Forecast	<u></u>	w Driver		Driver <u>vl</u> odel				∆ulo U pi	ale .
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ĺ	Fed Funds	3 mc Tbil	€ mo "Eill	l yr CNT	27°CM-	3 yı EMT	5 yr CMT	IC / CMT	30 vi IMT	P=IME	1 no LIBER	ia mo LIEOR	Б mo JBO=
2016 Dec	014	0.07	C.22	3.3E	0.70	1.03	1.54	2.7	2.86	3.25	0.20	0.32	0.5.
2017 Jan	014	0.07	C 72	Ratur	1		1	X	2.06	075	0.20	0.02	0.53
Feb	014	0.07	C.22	Bale r	TIPLAN				2.86	3.25	0.20	0.32	0.53
Mar	U14	0.07	U.22						2.86	6.20	U2J	0.32	0.62
A 1	014	0.07	E 22	1.000			and the second second	2000 C	2.86	S 25	0.21	0.32	0.50
May	011	0.07	C.22	Are	you sure yo	u wish to d	ownload th	e Rate	2.86	3.25	0.20	0.32	0.5;
Jun	U14	0.07	L22	Fore	ecast file for	January 20.	R		2.86	6.25	U2J	0.32	0.62
	014	0.07	F 72						2.86	3.25	0.21	0.32	0.50
Jul		0.07	0.22						2.86	3.25	0.20	0.32	0.E.
Jul Aug	011	0.07	C						and the second se				
Jul Aug Sep	014 U14	0.07	L.22			Ves		No	2.06	1.0	0.20	0.02	0.52
Jul Aug Sep Oct	011 014 014	0.07	L.22 C.22			Yes		No	2.00	0.25 0.25	0.20 0.20	0.32	0.52
Jul Aug Sep Out Nev	011 U14 014 011	0.07 0.07 0.07 0.07	C.22 C.22 C.22	L		Yes		No	2.00 2.86 2.86	0.25 3.25 3.25	0.20 0.20 0.20	0.02 0.32 0.32	0.52 0.52 0.52

Note: You may only download the current month's rates after completing your download. For example, to download March rates your February download must be complete.

Computing

Compass balances your projections during the compute. Fed Funds is a balancing account within Compass. Compass will override manual entries made to Fed Funds.

After the plan is balanced to Fed Funds, Net Income is calculated. The change to Net Income is posted as a new balance to Current Earnings and a final balancing is posted to Cash. Review your cash periodically. If cash's growth is too high, you can re-forcast the cash account and re-compute the plan. This change will affect your Fed Funds Purchased or Sold account.

Rates

There are two ways to enter rates: manually or via a download file.

Select the Rate Forecast screen and key in specific rates in the monthly cells under each driver to adjust rates manually. You can also use quick edit techniques to adjust rates. In a multi-unit plan, the Rate Forecast may only be edited in the Total Bank plan.

Account Projections



In the Account Projections, you can view the Balance Sheet and Income Statement at a Yellow folder level or as individual accounts. The EOM Balance column under the Projections tab is an editable column where projections and forecasting is completed. There are three way to model projections: Manual, EZ Model, and New Model.

Chart of Accounts

This is a typical balance sheet format:

Assets, Liabilities, and Capital (including associated Interest Income/Expense) followed by Non-Interest Income and Expense and then Off-Balance Sheet and Memo Items.



Chart of Accounts

Your Chart of Accounts was created during your initial set-up. You can **add** an account by right clicking on a folder or account.

You can **delete** an account but it is not recommended. If you do, any history or budget associated with the account will be deleted.

You cannot delete a yellow folder.

An account can be moved between folders by selecting **cut** then **paste.**

The **Account Wizard** allows you to apply account properties. A Chart of Accounts Report details the current property settings on all of the accounts.

Forecasting Growth- Balance Sheet

Talk with those who know your products and markets, this will allow your forecast to be as accurate as possible

Commercial 🔹 🔺	Proje	ctions	Budget	Variance	Fod	Fund a	Notes
Peal Estate		65	EOM Balance	Aveiage Balance	Yelc	Inlerest	
Mortgage Loar	2017		Quick	ł	lanud		
Vinal cans		Jec	2,447	2,553	327	7,097	
WISA Classic I	2017	Jan	2,558	2,553	3.27	7,097	
YIGA Gold Loo		Feb	2.580	2 563	5.22	10.288	
Consumer		Mar	2,603	2,592	5.22	11,490	
New Auto Loai		Арг	2,626	2,014	5.22	11,217	
New Motorcuc		vlay	2,649	2,637	5.22	11,692	
Share Secured		Jun	2,672	2,660	5.22	11,414	
Used Auto Loa		Jul	2,695	2,684	5.22	11,897	
Used Motorcyc		Aug	2.7.9	2 707	5.22	12.002	
l linsecured Loz		Sep	2,743	2,731	5.22	11,716	
Line of Credit		De:	2,767	2,755	5.22	12,212	
New BV Loans		Nov	2,791	2,773	5.22	11,922	
Used BVL oan		Jec	2,815	2,803	5.22	12,427	

Manual

This model is only allowed at the account level, not the folder level.

Proje	ctions	Budget	Varianc	e Fed I	Funds	Notes	
2017		EOM Balance	Average Balance	Yield	Interest		
2017	Dee	Mariual 2.447	2 550	Mariual 2.07	7 007		
2017	Jan	2,447	2,008	3.27	7,097	_	_
2017	Feb	2,558	Growth Mo	odel			
	Mar	2,558		0 I .C		1	
	Apr	2,558	Model	Selection -		<u> </u>	
	May	2,558	(• Man	ual		-	
	Jun	2,558		1odel		<u>C</u> ance	
	Jul	2,558	C New	Model			
	Aug	2,558			-	Save	
	Sep	2,558			<u> </u>	1	
	Oct	2,558				Save <u>A</u>	s
	Nov	2,558				1	
	Dec	2,558				Delete	

Manual Entries

New Auto Loans											
Proje	ctions	Budget	Variar	nce Fed	Funds	Notes					
	÷	EOM Balance	Average Balance	Yield	Interest						
2017		Manual	[User Edit]	Manual							
	Dec	2,447	2,558	3.27	7,097						
2017	Jan _	2,558	2,558	3.27	7,097						
	Feb	2,701	2,630	5.22	10,530						
	Mar	2,558	2,630	5.22	11,658						
	Apr	2,558	2,558	5.22	10,975						
	May	2,558	2,558	5.22	11,341						
	Jun	2,558	2,558	5.22	10,975						
	Jul	2,558	2,558	5.22	11,341						
	Aug	2,558	2,558	5.22	11,341						
	Sep	2,558	2,558	5.22	10,975						
	Oct	2,558	2,558	5.22	11,341						
	Nov	2,558	2,558	5.22	10,975						
	Dec	2,558	2,558	5.22	11,341						

Manual Entries

While this model is a great way to apply growth it will **not reforecast** your EOM Balances with the next download. The **Quick Edits** that you apply are **static**. The EZ Model and New Model will reforecast your EOM Balances with each new download.

Under the Manual option, numbers can be manually overwritten by selecting the cell and typing in your new projection for each month.

Quick Edits

Under the Manual option, you can Quick Edit select highlighted months by right clicking on your mouse. This will allow you to quickly edit EOM Balances. Options include applying a constant value to distributing and ramping to values.

Projecti	ons	Budget	Variar	nce	Fed	Funds	Notes]
2017	_	EOM Balance Manual	Average Balance [UserEdit]	Y Manu	<u>'ield</u>	Interest		
D	ec	2 447	2,558	- Turio	3.27	7 097		
2017 Ja	an	2,558	0.00			.,		
Fe	eb [2,558	QUICK Edit					
М	ar	2,652	Select a	Quick	E dit (Intion:	1	. 1
A	or	2,746		Constant	Luit	spaon.		<u>k</u>
М	ay	2,841		Sonstant Spousliar	outh r	ata		. []
Ju	in	2,935		Annuai yi Domo to	owani		<u>C</u> ai	ncel
Ju	al 👘	3,029		Damp (U -	a valut m/to o	s Value	-	
A	ug	3,123		hanipinoi Décot	nzio a	value		
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0	ct	3,312		Nistributa	íronla	so. So quisting)		
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D	ec	3,500		rstinbute	(as on	seg		
2018 Ja	n	2,558				05		
Fe	eb	2,558	riamp to			30	υų	

EZ Model

This model applies an annual growth rate to the EOM Balance from the last updated month. Compass will reforecast projected EOM Balances based on your model with each new download.

Proje	ctions	Budget	Varianc	e Fed	Funds	Notes	
5 5	27.	EOM Balance	Average Balance	Yield	Interest		
2017		Quick		Manual			
	Dec	2,447	2,558	3.27	7,097		
2017	Jan	2,558	Growth Mad				
	Feb	2,562	Growth Moo		14.000		
0	Mar	2,567	- Model Se	election —		-	1
	Apr	2,571	C Manua	J		<u>U</u> K	
0	May	2,575				• •	1
0	Jun	2,579	(• EZ Mo	del		Lancel	
- -	Jul	2,584	C New M	lodel			1
5	Aug	2,588	C		-	Save	
0	Sep	2,592				0 A	1
5	Oct	2,597	Enter an a	nnual grow	th rate [.]	Save <u>A</u> s	
	Nov	2,601				D.L.C.	1
	Dec	2,605			2 %	Delete	

New Model

The New Model applies a growth rate per month that is divided by 12. The outcome percentage is applied.

Projections	Budget	Variance	Fed	Funds	Notes
	EOM Balance	Average Balance	Yield	Interest	
2017	Modeled	Mar	nual		
Dec	2,447	2,558	3.27	7,097	
2017 Jan	2,558	Growth Model			
Feb	2,560	Growth model	1000	10.000	
Mar	2,562	- Model Selec	tion —	1	01. 1
Apr	2,564	C Manual			<u></u> K
May	2,567	C EZ Madal			Coursel
Jun	2,569				
Jul	2,571	C New Model	l.		Court 1
Aug	2,573	Growth 20	17	-	<u>ave</u>
Sep	2,575				Course 1
Oct	2,577			Growth	S
Nov	2,579			Rate	Duba I
Dec	2,582	2017 Jan		1.00	
2018 Jan	2,582	Feb	1	1.00	
Feb	2,582	Mar		1.00	
Mar	2,582	Apr		1.00	
Apr	2,582	May		1.00	
May	2,582	Jun		1.00	
Jun	2,582	Jul		1.00	
Jul	2,582	Aua		1.00	
Aug	2,582	Sep		1.00	
Sep	2,582	Oct		1.00	
Oct	2,582	Nov		1.00	
Nov	2,582	Dec		1.00 -	
Dec	2,582				

Models

A **saved** New Model can be applied to other accounts saving time and effort.

Review all models periodically.

Tips

Apply a growth model at a **Yellow folder** level, then review and modify at the Sub-account level

Driver Rates

Driver rates are located in the Rate Forecast screen. Download or manually adjust rates for updating Pricing Models.

				Load Rate	Foiecast	Ne	w Driver		Drivei Model		
Scen	ario:	Plar		-il in the <u>Li</u> aps		K <u>e</u> n	Kename Urver		High/ nw		
2017	Jan Feb	Fed Funds 0.33 0.40	3 mo Tbil 0.34 0.40	6 mo Toil 0.45 0.50	1 yr CM 0.33 0.70	2 yi CM 0.82 0.90	З уї СМТ 0.90	5 y: CMT 1.24 1.31	10 yr CMT 1.70 1.81	30 yr	
	Mar	0.40	0.40						1.80		
	Acr	0.53	0.47	Quick Edit	t				1.80		
	May	0.60	0.50		2		Vie-	1	1.80		
	Jun	0.67	0.57	Soldet a	a Quick Ed	it Option:		<u>II</u> E	1.90		
	Ju	0.73	0.63	<u> </u>	Constant		-		1.90		
	Aug	0.00	0.70	0	śnnual growt	h ia:e	<u>C</u> .	encel	1.00		
	Sep	0.83	0.77		Ramp to a va	aua			1.80		
	Oct	0.87	0.83		Bamp from/li	n a value			1.80		
	Nov	0.90	0.90		testti i	- -			1.80		
	Dec	0.97	0.97		aggregating (Uniset	,		1.80		
2018	Jan	1.03	1.03		Distlibute (rep	dace existing	,		1.80		
	Feb	1.10	1.10	6.4	PietiiEuto (as	offse:j			1.80		
	Mar	1.17	1.17	1					1.80		
	Apr	1.23	1.23	Constar	nt:		60		1.80		
	May	1.00	1.00				-		1.00		
	Jun	1.37	1.37						1.80		
	Ju	1.44	1.44	Last Ca	Iculation R	esults:			1.80		
	ALD	1.51	1.51	1.515					1.80		
	Sep	1.58	58	Δ In	1		0.00		1 81		
	High	1.65	7 Kh	Tree	age.		0.00		181		
	Nov	1.72	1,72	i er			0.00		1.90		
	Dec	1.78	78	C	1000			and	1.80		

Yield

You will need to enter the Average Yield calculated for the month in the Yield column. You can enter the Yield by either a manual entry or by applying an EZ model.

Manual

Manually enter rates by setting the model selection to Manual. *Quick Edit* techniques can be used for this option.

Proje	chons	Budget	Varian	ce Fed F	und:
	<u>_</u>	E0M Balance	Average Balance	Yiəld	n:erest
2017		Model		Manua	
900	Dec	2,447	2,558	3.27	7,057
20.7	Jan	2,558	2,558	3.27	7,057
	Feb	2,500	2,550	0.27	6,410
	Mai	2,562	2,561	3.27	7,113
	Apr	2,564	2,563	3.27	6,869
	May	2,567	2,565	3.27	7,125
	Jun	2,569	2,568	3.27	6,901
	.tul	2,571	25/0	327	(1)-/

Projection	s Budget	Vaiiar	nce Fed	Funds	Notes	
2017	EON Ealarce Mujeled	Average Balance	Yield Manual	Interest		
Dec	2,447	2,550	3.27	QUICK Ed	IIT.	
2017 Jan	2,558	2,558	327	Select	a Quick Edit Option:	01
Feb	2,560	2,559	3.30	G	Constant	<u>K</u>
Mar	2,562	2,561	3.30	l c	Annual growth rate	1 au au
Apr	2,564	2,563	3.30	1 c	Battin to a value	Lancer
May	2,567	2,565	3.30		Bann from/to a value	
Jun	2.569	2.568	3.30	1 6	Officet	
Jul	2,571	2,570	3.30		Angrenating Litset	
Aug	2,573	2,572	3.30		Distribute treplace existing)	
Sep	2,575	2,574	3.30	1 c	Distribute (as offset)	
Opt	2,677	2,576	3.30			
Nov	2.579	2.578	3.30	Consta	nt 11	ō
Deu	2,582	2,580	3.30			~

Rate Forecast

Manually edit rates by placing your cursor and selecting any cell, or highlighting a range of cells for *Quick Edit* options

Driver Models

You can also create **New Driver Rates** by selecting New Driver. You may then choose to tie the new rate to an existing Driver Rate by selecting **Driver Model** or you can manually enter the rates or copy from an **excel** spreadsheet

EZ Model

An EZ Model is a simple model that builds a direct relationship between the average yield and driver rates plus or minus a spread or multiplied by a factor.

Proje	ctions	Budget	Variance	e Fed	d Funds Notes
		EOM Balance	Average Balance	Yield	Interest
2017		Modeled		Quick	Pricing Model
	Dec	2,447	2,558	3.27	
2017	Jan	2,558	2,558	3.27	Model Selection
	Feb	2,560	2,559	3.85	
	Mar	2,562	2,561	3.85	Cancel Cancel
	Apr	2,564	2,563	3.85	
	May	2,567	2,565	3.85	C New Model
	Jun	2,569	2,568	3.85	
	Jul	2,571	2,570	3.85	Save As
	Aug	2,573	2,572	3.85	Driver: PBIME
	Sep	2,575	2,574	3.85	
	Oct	2,577	2,576	3.85	redruary nate: 3.60 %
	Nov	2,579	2,578	3.85	Calc: Spread
	Dec	2,582	2,580	3.85	
2018	Jan	2,582	2,582	3.85	Value: 0.25% Lag: 0 Mon

Forecasting Income and Expense

The Income Statement view is different from the balance sheet view; the screen is read left to right. All editing techniques available in the Balance Sheet side are available on the income statement when a column is set to manual.

Manual

Projections	Budget	Variance	Notes	1	
	2013 Income	2014 Income	2015 Income	2016 Income	2017 Income
201 Ouick	Edit				Manual
Dec				1	2,310
lan Sele	ct a Quick E	dit Option:	Ok	4,118	2,31
eb	Constant		<u></u>	3,107	2,50
vlar i	Annual grov	vth rate	Cancel	2,670	2,50
Apr	🗇 Ramp to a v	/alue		1,980	2,50
vlay I	Ramp from/	to a value		2,790	2,50
un	C Offset			2,310	2,50
ul	Aggregating) Offset		2,310	2,50
۱	🔍 Distribute (re	eplace existing)		2,310	2,50
Sep	🔍 Distribute (a	s offset)		2,310	2,50
Oct				2,310	2,50
Vov Cons	tant:	2500		2,310	2,50
Dec				2,310	2,50
Tota				30,835	29,81

Setting the column to manual allows you to enter balances per month. This is a useful option for accounts with radical changes. Remember, by right clicking on your mouse, you can apply *Quick Edit* techniques.

Pricing Models

As Driver Rates change, so will your yields depending on the spread/factor you've entered in the model

Forecasting Income and Expense

There are four ways to model Income and Expense Accounts: Manual, Fee Model, Annual Growth Rates, New Month From Previous Month

Loan Loss Reserve and Provision

The Loan Loss Reserve (LLR) and Loan Loss Provision (LLP) accounts in Compass can be linked together via the Modeling function so that changes in one account will be automatically updated in the other account. This Modeling functionality allows users to build models that incorporate loan growth changes, include expected net chargeoff projections and/or project required Provisions based on Allowance as a % of Loans targets. Those calculated results will be incorporated in both the LLR and the LLP accounts and automatically updated as forecasted loan balances change over time.

) A	lowar	nce for L	oan Losses	- Projectio	ns		
Proje	ctions	Budget	Variance Fed Funds				
		EOM Balance	Allowance for I	.oan Loss Model			
2014		Manual	Model Sele	ction			
	Dec	-18,326	Manual				
2014	Jan	-18,566					
	Feb	-18,754	C New Mod	lel			
9	Mar	-18,928					
	Apr	-18,928					
	b dame.	10.400					

To enter the Model screen, click on the "Manual" or "Modeled" button at the top of the EOM Balance Column (from the LLR account) or the Expense column (from the LLP account). The model can be accessed from either account. When set to the "Modeled" mode, changes made from the LLR account will be reflected on the LLP account, and vice versa. This modeling feature is available for the first account within the Loan Loss Reserve and Loan Loss Provision folders. If set back to the "Manual" mode, these accounts will not be linked and numbers currently in the model will be kept static.

Mode C Ma C Ne (* Te	e l Selection anual aw Model ast1		•	□ Distrib	ute Provision I	Evenly			<u>O</u> k <u>C</u> ance <u>S</u> ave
		Total Loars (000's)	Target Alowance as a % of All Loans	Allowance for Loan Loss (000s)	Net Charge Offs (000's)	Caculated Provision for Loan Loss	Adjusted F Provision Lo	Resulling ▲ Loan ∞s/Total Loans	Save <u>/</u>
2014	.lan Feb Mar	1,575,937 1,586,988 1,609,444	1 18% 1.18% 1.18%	-18,566 -18,754 -18,928	211 111 227	450,000 300,000 400,000			
	Apr May Jun Jul Aug Sep	1,6°0,785 1,6°2,127 1,6°3,471 1,6°4,815 1,6°6,161 1,6°7,508	1.18% 1.19% 1.20% 1.21% 1.22% 1.23%	19,076 -19,224 -18,724 -19,272 -20,421 -20,570	0 500 250 1.000 0	*48,149 *48,382 -500,000 547,466 1.*49,085 *49,320	0 0 0 0 0	1.18% 1.19% 1.16% 1.19% 1.26% 1.27%	
	Oct Nov Dec	1,618,856 1,620,205 1,621,555	1.23% 1.24% 1.25%	-20,720 -20,869 -21,019	0 0 0	49,555 49,791 50,032	0 0 0	1.28% 1.29% 1.30%	

Tips

As you update Loan balances in future months, the ALLL model will recalculate the LLR and LLP and update those accounts accordingly.

Manual Edits

This may be a good tool to use if you would like to analyze these accounts periodically (e.g. quarterly) and apply your results, but do not wish to have monthly fluctuations flow through your projections.

Fee Model



Tips

Apply a growth model at a Yellow folder level, then review and modify at the Sub-account level

Setting the column to Fee Model allows you to apply a percentage of EOM balances, Average balances or New Balances from the balance sheet in forecasting income or expense.

Projections	Budget	Variance	Notes		
E	2013 xpense	2014 Expense	2015 Expense	2016 Expense	2017 Expense
	oence Mode	al			Quick
D	Jense Mour			-	3,510
Model 9	Selection -		0. 1	5,519	3,510
C Manu	Jal		<u>U</u> K	7,036	3,88
	vladal		Canad	2,601	3,88
A C reer				3,237	3,88
M 🤄 🍳 Annu	ial Growth Ra	ate	Chuo	2,867	3,88
lu 🦳 New	Month from p	previous Month	<u>Jave</u>	3,510	3,88
C Grow	ath 2017		Caup Ap	3,510	3,88
4	112011		Jave As	3,510	3,88
3			Delete	3,510	3,88
Enter an	annual gro	wth rate:	Pelete	3,510	3,88
N		1 %		3,510	3,88
2				3,510	3,88
r.				45,830	46,28

Annual Growth Rate

Setting the column to Annual Growth Rate will allow you to apply an annual percentage of growth to the previous year's total income/expense. If there is not a full year of historical data, then the model will first project a total for the current year based upon the last actual month's number with zero growth.

New Month from Previous Month

Proje	ections	Budget	Variance	Notes	1	
		2013	2014	2015	2016	2017
21	·	Expense	Expense	Expense	Expense	Expense Growth
L Ir	ncome/E	xpense Model			-	0.51
Чſ	Mada	Coloction	10	Î	E 510	3,51
	moue	a selection		<u>0</u> k	7.026	7.020
3	L Ma	inuai			2,030	2 60
-	C Fe	e Model		<u>C</u> ancel	3 237	2,00
24	C An	nual Growth Rat	e		2.867	2.86
	C Ne	w Month from pr	evious Month	Save	3 510	3.51(
3	6 0				3510	3 54
AU I	I I Fe	iyroli i ax Growin	<u> </u>	Save <u>A</u> s	3,510	3.54
Se .				Delete	3.510	3,54
50			Growth 📥	Delete	3,510	3,545
Je	20	17 Jan [3,510	3,54
26	20	Tr Jan L	0.00		3,510	3,54
Γc		Her -	0.00		45,830	44,03
		- Anr	0.00			
		Mau -	0.00			
		Jun	0.00			
		Jul -	1.00			
		Aug -	1.00			
		Sep	1.00			
		Oct	1.00			
		Nov	1.00			
		Dec	1.00 👻			

Setting the column to New Month from Previous Month will allow you to apply an annual growth rate to last year's previous month balance.

Taxes

Projections	Compute	Reporting	Utilit
Accour	nts		
Tax Info	ormation		
Capital	Conservatio	n Buffer	

Access the Tax setting through Projections on the menu bar. You can enter a nominal rate or an amount for the entire year.

Verify tax settings for each account by printing out a Chart of Accounts report, found in the reporting section. Accounts can be set to Fed Exempt, State and Fed Exempt, or 20% TEFRA. To change a setting, access the Account Wizard and it will walk you through a series of prompts that include applying tax settings for the account.

Models

A saved New Model can be applied to other accounts saving time and effort.

Review all models periodically.

Tips

Apply a growth model at a Yellow folder level, then review and modify at the Sub-account level

It is recommended that you select 'Yes' to distributing state and federal taxes according to net pre-tax income.

For S-Corp banks, if you want to view reports with FTE adjustments enter the following: set state to *Rate* and then enter the rate. Next, set the federal taxes to *Amount* and enter zero.

			2017	2018	2019	2020	2021
State taxes	Rate	-	8.00	8.00	8.00	8.00	8.00
Federal taxes		•	0	0	0	0	(
Federal tax cred	lits		0	0	0	0	(
Federal tax loss	carry for	ward	0	0	0	0	C
Other adjustmer	ts: State		0	0	0	0	0
Other adjustmer	ts: Feder	al	0	0	0	0	(
Should state tax	es be dis	tributed a	ccording to ne	t pre-tax in	come?	No	÷
Should federal t	axes be d	listributed	according to	net pre-tax	income?	No	-
Allow for the ca	lculation (of negativ	e state taxes?			No	-
Allow for the cal	lculation (of negativ	e state taxes?	ner hie-rax	<u></u> k		and

Dividends

Project Dividends through the Options setting under Utilities from the top menu bar. Compute the Plan after entering Dividends.



Compass will calculate Dividends when the Percentage of Net Income or Excess Capital is selected. When the Manual option is chosen, enter the dollar amount (rounded to the thousand) for the desired payout period.

Minimum Equity Ratio

From the Top Menu bar, select Utilities, Options, and on the General Tab you can enter the appropriate percentage based upon your banks policy limits.

Preferences - Gererel

Reports



Computes update reports. A report with the letter **T** indicates that the report is a template.

To customize a report, right click a Report and select Properties.

You can create your own report by selecting Properties & Save

As. You reports will have \blacksquare icon. These reports are also refreshed with each compute.

File Update Rates Projectio	ons Compute Reporting U	tilities Help
🛤 💭 🔚 种	S. 🗟 🚱 📴	📰 🖹 🔚 🔁 🔂 🕌 🖌 💼 🌖
Directory	🕛 🔄 🖒 Display A	lirea
Carba of Acocurts Chart of Acocurts Chart of Acocurts Chart of Acocurts Carba Acocurta Carba Acocurta		Report Properties - Income Statement Level of Detail: Full (Account) Col 1 Report type: Actual Jan 2017 to Ler 2017
Rate Reports Diver Rates Diver Rates Profit And Costs Profit And Costs Profit Rates		Col 2 Report type: 3.dget Col 2 Dates:ast nonth Jan v 2017 to ver v 2017 -
	Delete Display	Col 3 Report type: Actual Col 3 Dates:stronth(('TO) V Jan w 2017 w to can w 2017 w
Account Analysis	Properties	Cul 4 Reput type. 3.dyet Cul 4 Datesstruct((YT2) - Jan = 2017 = tocar = 2017 =
Tax Audit B Summaly Reports C Arrical Activity	Copy (for script) Paste (into script)	Reporting Period: Marthly FTE Adjusted No History Dates. DJ 3(One Yes August
Compute Summar, Multiple Compute Summar, Multiple Compute Su Assumption Reports F Eclanoc Shoet Grow Driver Assumptions	n marv th	Page broak after income: Yes Jan 2016 to cor 2016 Include History: Image: Cor Report in Thousands. Yu Yu
Income Expense Plan Nutes Proof Assumptions	2	Lloader Cercel SavoAs Save Preview

Report Designer

Report Desig	ner

Report Designer allows you to design your own reports. First, select the report properties from the menu bar located at the top.

Report: Del	ete 🔄 Default Data T	ypes:			ŝ	Time Selection:		Fonts:	Char
Kew Deport⊱ Save Save	Accounts: Accounts: Summary Ite	EOM D ms/Cu	alance ustom l	Ratios: Acl	_ ual _	This Year	fonth 🚽	Dody Arial (9)	
Accounts/Summary Items			esign)	Area Ou	Title Subtitle 1 Subtitle 2	<planname></planname>		Please	e be sure to
Conternational Equity Securities Equity Securities FHI B Stock Conternation	state	Pre	view Do	Heade	Note Fooler	 (* indicates actual valu <paye></paye>	ies)		
Accrued Inte	rest Receivable		Ref.	D	escription	Data Type	E	F	G
Deferred Inco	orre Tax	1					*Jan 2016	*Feb 2016	*Mar 2016
Prepaid Expe	s E	2 3 4 5							
Demard Dep	osits)eposits nt:	6 7 8	67	Loan/Depo	osit Ratio	Actual	<mark>135.31</mark>	137.48	144.05
Money Marke	counts et Accounts arket Accounts	9 10	aad	Total Lo	ans	ECMBal	65,533	66,772	69,176
Savings/Mor	ney Markels Money Market Accou	11 12	abbd	Total Tir	ne Depos	ECMBal	44,065	<mark>43,631</mark>	43, <mark>618</mark>
	Selected Category								
	Selected Category w/	Total							

Next, double click on the individual accounts or ratios from the Accounts/Summary Items list or you can right click on Category Yellow folders for more options to bring in the data. Save the report.

Once saved, the report will appear in the Custom Reports folder in the reports' directory.

Directory	<u>+</u> -
🖃 <u> </u>	
😑 <u> </u>	
🕂 🕂 Chart of Accounts	
😑 🦳 Custom Reports	
New Report	
🖻 🦳 Financial Reports	
🗖 🖬 Balance Sheet	
🕂 🔂 Capital Adequacy	