Plansmith

Coaching Session Guides

Monthly Downloading & Data Verification

Forecasting Growth & Non-Interest Income/Expense

Driver Rates, Offering Rates & Pricing Models

Prepayments, Decay Rates, Custom Reports



Coaching Session Guide

Monthly Downloading and Data Verification

Getting Started

Projected Meeting Time: 1 hour

Objectives:

Verifying Your Institution's Data Understanding Data Correlation to Compass Accounts Generating Monthly Reports

Materials:

Monthly Data Extract Files Monthly Update Procedures Excel Workbook Month End Statement of Condition Month End Income Statement Monthly Updating Procedure Checklist

Process:

Archiving Folders Retrieving Data Extract Files and Saving into the Compass Data Folder Navigating the Toolbar Downloading Monthly Data Extract Files into Compass **Correcting Data Errors** Repeating the Download Verifying your Balance Sheet and Income Statement Computing **Updating Rates Review Projections (Clearing Red Flags)** Minimum Equity Ratio **Reports: Balance Sheet** Income Statement **Capital Adequacy Report** Variance: Balance Sheet, Income Statement and Board Ratios

Archiving Folders

Create an archive folder prior to the monthly download. The folder should contain a copy of your Plan file(s), RateWorks file, and all of the data extract files for the previous month.

Computer Company (((earth) (I:) Plansmith Data Monthly	Archives > 2014 >
File Edit View Tools Help		
Organize 🕶 Burn New folder		
🔶 Favorites	Name	Date mod
E Desktop	3014 01	6/30/2014
📜 Downloads	2014 02	6/30/2014
🔠 Recent Places	2014 03	6/30/2014

Monthly Update Procedures Workbook

In short, this document is a listing of the vendor data-extract files and the specific file names and formats they must be saved as in order to perform your monthly update. It is also a blue print of the fields from your data files which were used to create the GL, Investment, Loan and Deposit codes. When your data was reviewed during the initial set-up, Plansmith's DataBridge programmers identified key descriptors within the data files. These descriptors were used to determine the level of detail required within your Chart of Accounts and to direct how the data is correlated to the appropriate Compass accounts.

Reference this document when correlating new accounts.

Data Files

Place your current month's data files in the live data folder prior to downloading for the month. By doing so, Compass can access the download files.

Name	Date modified	Туре	Size
Monthly Archives	6/30/2014 10:11 AM	File folder	
00061868.BSL	4/9/2014 2:23 PM	BSL File	16 KB
Rateworks.mdb	6/20/2014 2:31 PM	Microsoft Access	540 KB
🕘 Sample Plan.mdb	6/4/2014 11:14 AM	Microsoft Access	6,392 KB
SLN.DAT	4/7/2014 10:53 AM	DAT File	760 KB
PSGL.DAT	4/7/2014 12:43 PM	DAT File	50 KB
PSDE.DAT	4/7/2014 10:51 AM	DAT File	1,270 KB
PSCD.DAT	4/7/2014 10:52 AM	DAT File	748 KB

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 Procedures

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.

Data Validation

You may view your data files by opening up the files through word pad or note pad.

You may also analyze your data by parsing the file through Excel's Data Import Wizard.

The File Specification Table contains the column numbers of the fields within your extract files which are downloaded into Compass (including the descriptors as noted on the DataBridge Specification Sheet).

Tool Bar

You can navigate throughout Financial Compass by clicking on any of the menu bar items or by clicking on the icons directly below the bar.



Performing the Download



Select the DataBridge icon to perform the download. Verify that the appropriate month is selected prior to performing the download.

Nov	2016 💌
Perform	Download

Why archive on the network?

Computers can crash. By archiving on the network, you can always access your plan and will be guaranteed the ability to retrieve past work.

Tool Bar

The menu and tool bar are organized in order of download operation. First, download your data. Then, update rates, adjust projections, and compute the plan/ compute rate shock. Finally, review your monthly reports.

Downloading Data

There may be instances when you will need to adjust balances due to post-closing adjustments to your GL. Depending on the number of changes you need to make, you may either complete another download using the adjusted data files, or manually enter the revised balances in the Update Financial screen.

DataBridgeDownloadErrors.log

The log contains any codes which have not been previously included your extract files (new GLs, investments, loans or deposits may have been added to your core systems during the month). Each code is listed with the corresponding table in which the code should be entered and correlated.

Please reference your **Monthly Update Procedures** document to determine the layout of your investment, loan and deposit maturity codes.

Tables

There are eight tables: *balance, income/expense, investment maturity, investment repricing, loan maturity, loan repricing, deposit maturity, and deposit repricing.*

Select Table to Edit:					
Balance Sheet	Income/Expense				
Correlation Table	Correlation Table				
Investment Maturity	Investment Repricing				
Correlation Table	Correlation Table				
Loan Maturity	Loan Repricing				
Correlation Table	Correlation Table				
Deposit Maturity	Deposit Repricing				
Correlation Table	Correlation Table				
Distribution Table	File Specifications				

The *distribution table* distributes general ledger account balances over multiple Financial Compass Accounts based upon the downloaded maturity balances.

CL Codes	Vala Gues Tu	ily Necount List
1118609	Hurtgage Luans Fix	Cash & Cash (Lems
118002	LIPS	Due From Danks
11.0010	Hortgage Loans - Adt W/FLCC	T/B Due From Banks
111 HH11	Hortgage Loans For Sale	Fed Funds Sold
118012	Res Hortgage Loans Porchased	US Treasonios
1118010	Conmercial Loans Participatio	US Agencies Step Up
118615	Portfolio Loan Holdings	U.S. Agencies Fix
118816	FASE 91	FHINA MRS'S - Fix
11801/	Allowance For Loan Losses	CHHAD HBS15- Fie
118029	Accrued Interest Receivable	GHNA HDS'S AUj
118021	Reserve Uncollected Int	GHNA CHO'S F12
	the second se	FHI HC CHO'S - FTX
118825	Hortgage Los - Non-Accrual	FRING CHU'S - Fix
118026	Accrued Interest Receivable	FHLIG MBS'S-FIN
118627	Accrued Interest Receivable	Hunicipals
115629	Accrued Interest Receivable	ANT USH Funds
11000	Res Nortgage Loans Purchased	Certificates of Deposit
111 HBV5	Accrued Interest Recrivable	Unreal Gains/Losses
1118188	Res Hortgage Loans Porchased	Res Hurtgage Loans Porchased
118199	Accrued Interest Receivable	 Conversial Loans Participatio +

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.

Repeating the Download

Perform the download again after entering and correlating any codes listed in the dberror.log.

Verifying Data

Update Financial has three columns: Enter year-to-date Current

Earnings in the Average Balance and End of Month columns if Current Earnings is not being downloaded.

<u>U</u> pdate	<u>R</u> ates	Projections	17
Dat	ta Bridge	2	
Up	date Fin	ancial	

Update for: Nov 2018 💌	Save	Dala			<u> C</u> icar Dota	Enint	Eubidicero Show -
						Lxport to Lace	I Schurn Orden EOM/Avg 💌
DOWNLOADED DATA					SUPPLEMENTAL DATA		
	EOM Balanco	Average Bolanco	Income/ Exponse	Yidd 🗎	-	EON A Balance E	tverage talance
Balance Sheel				3	Current Earnings		
Assets					Current Earnings	2	2
Cash & Dun					Off Palanan Elegat Itema		
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Dive From Banks	- 2,877	1,015	0	1.01	Lass Consideration		-
I/B Due Flui (Benky	175,742	174,177	82,253	2.5E			
MB Due From Blenko - Time	250	250	22-	1.0E	During the terms of the second		
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Fod Funco Sold	0	0	0	2.02	Dutation from Leating of Deadly	40 601	10.007
Securities					Dublandi y Lotic s tri Stolik	40.002	43.06.
U.S. Treasures					Interest Nate Laps		
US Treasuriev	85,654	85,656	95,427	1.31	Interest trace i dons		
U. S. Agencie:					I dtal Assets for the Leverage line	.i d	-
LS egencico	55.340	45,407	71,669	1.72	Total Rick Visishted Assets		-
Montgage Backed Securities					Tutal mick weighted / tests	-	
M 1 - Her	2.2.9	2,1-0	4 ,14"	× 21	Hick weighted Assess	-	
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Municipal Securities					Tier 9 Camital		
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100°s in Uther Banks					LTHOUPLLL	-	
CD/s in Other Banks	0	0	0	2.02			

Steps to take during the Update Financial process:

- Verify the month in the upper left-hand corner.
- Verify Total Assets, Total Liabilities and Capital, and Net Income at the bottom of the screen.

Update Financial

Perform manual account entries or edits on this screen. You can access prior months for the year by changing the *Update For* date range. To access prior years, go to the dropdown arrow next to the DataBridge button and select Update History.

Unless your Current Earnings and Off Balance Sheet accounts are tied to GL accounts, enter Current Earnings under the Supplemental Data section. Off Sheet Balance and Memo Items can also be entered here.

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

	EOM Balance	Average Balance	Income/ Expense
Total Assets	2,052,019	2,041,404	6,339,698 Interest Income
Total Liabilities	1,878,808	1,866,365	323,756 Interest Expense
Total Capital	173,211	175,039	86,402 Loan Fees
Total Liabilities	2,052,019	2,041,404	300,000 Loan Loss Provision
and Capital			3,043,815 Non-Interest Income
Difference	0	0	5982,389 Non-Interest Expense
			2,863,770 Net Pre-Tax Income
			1,065,983 Taxes
		1	1 797 787 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.

Computing the Data



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

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		FadFunda	3 no Tbil	6 mo‴bl	1 yr CMT	2,4047	3 yr CMT	5 y CMT	1.5 yr Ch/T	3C yi CMT	PRIME	l mo L 203	.) mo L BCR	firm LIBOF
2015	. an	0.84	0.26	2.43	C.54	0.30	14	152	2.09	2.85	3.50	0 43	0.62	0.86
	F≘b	0.58	0.31	44	0.55	0.73	U ::U	1 22	1.78	2.62	X.JL	U 43	0.62	J.8/
	tr cr	0.36	0.29	0.43	C.6E	0.38	1.04	138	1.89	2.63	3.50	044	063	0.9
	Ap.	0.17	0.29	2.37	L.5.	0.77	0.2	1.20	1.UT	2.64	Upt	U 4U	0.05	3.9
	1/ ay	0.87	0.27	0.41	0.55	0.32	0 87	1 30	1.81	2.63	3.50	0.14	064	0.9
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	Se_	0.40	0.29	0.43	0.55	0.77	0.50	1 18	1.63	2.31	3.50	0 23	0.85	1.3
	fnft	0.40	0.29	7.45	0.59	0.77	0.50	1.18	1.63	2.3F	3.50	0 53	0.95	1.2
	Noc	0.40	0.29	45	(2.3.	3.JL	U_3	0.85	1.2
	Dcc	0.40	0.29	0.43	Rate Lone:	TAST.				2.35	3.50	0 53	0.85	1.2
2017	. an	U 4U	0.29	45						2.3.	3.JU	U_3	0.85	1.2
	Fab	0.40	0.29	0.45						2.35	3.50	0 53	0.85	1.25
	Mar	U 4U	0.29		Arc you	sure you w	ish to down	load the Ra	rtc	3.0e	Jel	UEU	0.05	1.25
	AD.	0.10	0.29	0.46	Forecas	t file for No	vember 200	67		2.35	3.50	0 53	0.85	1.2
	11 19	0.40	0.20	145						2.0F	3.50	n F.h	0.05	1.25
	.un	0.40	0.29	0.43						2.30	3.50	0 13	0.85	1.2
	ul.	0.40	0.29	7.45			Vec	1 1		2.3*	3.50	0 53	0.85	1.2
	Au_	0.40	0.29	2.43			122-55		<u> </u>	2.30	3.50	0 23	0.85	1.2
	Sec	0 40	0.29	0.45	-		-	-		2.35	3.50	0 53	0.85	1.25
	Uct	0.40	0.29	45	Ube	0.77	0:0	1 18	1.63	2.3.	3.50	U_3	0.85	1.25
	Nov	0.40	0.29	1.45	0.55	0.77	0 50	1 18	1.63	2.35	3.50	0 53	0.85	1.25

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

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-forecast 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 multiunit plan, the Rate Forecast may only be edited in the Total Institution plan.

Review Projections



Red flags indicate that there is a logic issue within the account. Correct red flags prior to printing any report.



Possible causes for red flags:

- Scheduled Maturities do not match the last EOM month balances.
- There are no rates associated with balances.
- Repricing balances are not fully being captured in the scheduled repricing column under the repricing tab.
- Repricing rates there are no repricing rates associated with repricing balances.
- Negative new balances in the New Balances column, there are negative new balances.

Clearing the Cash Account

The Cash Account is a balancing account and requires multiple computes in order to retain the desired levels.

You can also select UTILITIES, OPTIONS, CHART OF ACCOUNTS from top menu bar and check the box for Reinvest Net Income to turn that option off.

General	That: of Accounts	Dividence	Reports
Mcdel⊧	Lest Tlea List	Fonis	Date Formals
🗵 Auto comp	ute		
Allow Prep	ayment of New Matur	aeili	
🔽 Keinvest i	let income		
🔽 Aulo comp	oute Base Yield		
🖂 Keep New	Ralances Constant		
🔽 User has i	Excel Addin (compute	time is slower)	
			a Accounts

Plansmith provides two download file options: Rate Update or Rate Forecast.

Rate Update is a forecast of rates based on the end of month average from the Federal Reserve. This file uses a flat line of the average rate to forecast the next five years' rates. If you choose this download file, it is suggested that you manually adjust forecasted rates as needed.

Rate Forecast is a dynamic rate forecast using the average rate forecast of the top fifty analysts in the country.

The downloadable rate files are available on the first Monday of every month after 3 PM CST. The files are located in the Client Area at HU<u>www.plansmith.com</u>UH. To access the client area, please enter your User ID and Password.

The type of rate forecast to which you are subscribed, (Rate Update (RU) or Rate Forecast (RF)), will be available under the heading of Updates. Select the file for your first forecasted month.

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 institution's policy limits.

General	Chart of Accounts	Dividends	Reports
Models	Last Files List	Fonts	Date Format:
	Bank nam	e: Plansmith Bar	ık
	Minimum Equity Rati	6.00	
	Hide Instrument ID:	: Г	

Reports

Balance Sheet – provides actual and forecasted assets, liabilities and capital.

Income Statement – provides actual and forecasted income and expenses.

Capital Adequacy– measures your institution's Capital and expresses it as a percentage of the institution's risk weighted credit exposures.

Variance Balance Sheet, Income Statement and Board Ratios – provides a comparison of actual to budget figures or actual to actual.

Driver Rates – shows the forecasted interest rates that drive the institution's pricing.

Reports

By right clicking on any report, you can change the properties that appear on the report.

The properties that are modifiable include detail level, data range, data type, budget report, and reporting period.

There are also many graphing options. You can create a bar graph within a report by double clicking an account, a pie chart by clicking on the top of any row containing two or more accounts within an individual category, or create a comparison graph of two accounts by right clicking on the account names within the body of the report and marking the rows for charting, then right clicking and selecting Build the chart.



Coaching Session Guide

Forecasting Growth and Non-Interest Income/Expense

Getting Started

Projected Meeting Time: 1 Hour

Objectives

Forecasting Growth Creating a Rolling Forecast Distinguishing between Budget and Projections

Location:

GoToMeeting™

Process:

Chart of Accounts Adding, Deleting, Moving Accounts **Properties on Accounts Forecasting Growth Balance Sheet Manual Entries Quick Edits** Quick Model New Model Trending Allowance for Loan Loss Income and Expense Accounts Manual Fee Model Annual Growth Rate New Month from Previous Month Reports Chart of Accounts **Balance Sheet Growth Assumptions** Income/Expense Assumptions

Plan Notes

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.

Components of the Account Projection

	Projections	Budaet	Maturity	Repricing	Variance	Callable	Fed Funds	Notes
I		Duuqot	Proceeding	riopholing	Tununoo	Callable	I CU I UIIUo	110100

Projections Tab: Contains projected data for each account or category folder. Here the user can forecast balances and rates using the modeling functions found in the Target Balance and Offering Rate columns respectively.

Budget Tab: Contains the locked, budgeted information for balances, interest and yields.

Maturity Tab: Contains scheduled monthly maturity data from your download file, calculated new maturities based on new balances and prepayments, when modeled.

Repricing Tab: Displays downloaded repricing information, including balances and exit rates. This tab only appears if the rate structure is set as Adjustable in the Account Wizard with contractual repricing dates (e.g., ARM loans).

Variance Tab: Compares the actual and projected balances, as well as interest, per account or category against the data stored in your locked budget.

Callable Tab: Tracks callable securities and puttable borrowings by CUSIP.

Fed Funds Tab: Tracks the effect of a change to an account on the overall Fed Funds purchased or sold position.

Notes Tab: Make notes here to explain account projections for later reference.

Account Projections

The heart of Compass resides within the Account Projections, which is to the right of your Chart of Accounts.

On the right side of the screen, several tabs work in concert to reveal key information related to an account. For example, if you change your growth projections within an account, you can instantaneously see the effect on your Fed Funds position by selecting the Fed Funds tab.

Components of the Projections Tab

Projections	Budget	Maturit	y 🛛 Var	iance	Callable	Fed Funds	Notes	
	EOM Balance	New Balance	Offering Rate	Total Maturities	Total Maturities Xrate	Interest	Yield	Average Balance
2016	Quick		Quick					

EOM Balance: Actual and forecasted balances based on either manual edits or models.

New Balances: Calculated balances that need to roll on so the EOM Balance can be attained. The New Balance column adjusts as the EOM Balance is re-forecasted.

Offering Rate: Pricing behavior of your accounts.

Total Maturities: Balances expected to roll off based on your download, modeled prepayments, and new maturities.

Total Maturities Xrate: Rates at which balances roll off. This exit rate is calculated from data contained in your loan maturity download file and is equal to the EOM "blue box" Yield located in the row of the last actual month on the Projections screen. You may edit the EOM "blue box" Yield as needed.

Interest: Actual interest is obtained from your monthly download files. Projected interest is calculated by Compass using the monthly offering rate using the accrual method specified for each account in the Account Wizard.

Yield: Annualized income or expense, divided by average balance.

Average Balance: Last month's balance plus the current month's balance, divided by 2.

Forecasting EOM Balances

There are two ways to forecast EOM Balances: manually or by applying growth models.

Manual entries allow you to enter specific balances each month, but models allow you to apply growth rates and create dynamic simulation when the projections are re-forecasted after the monthly downloads are performed.

EOM Balances

There are two sections within the Projections screen: Actuals, which are in the gray rows and Projections, which are in the white rows.

EOM Balances are equal to the previous EOM Balance – Maturities + New Balance.

Maturities

Your monthly download captures the details of your monthly scheduled maturities. Total maturities can include new maturities based upon new balances and any prepayment assumptions entered.

New Balance

The new balance column reflects the new monies that are added each month.

Rolling Forecasts and Budget Numbers

Rolling forecasts are different from the budget you entered for the year. Rolling forecasts are projections that are continually updated after the monthly downloaded is performed. This results in a more realistic view of where you are headed in the upcoming months.

Manual Entries

To enter specific numbers, set the button at the top of the EOM Balance column to Manual. This allows you to manually enter balances.

Projections	Budget
53	EOM Balance
2016	Manual
Dec	7,840
2017 Jan	7,661
Feb	7,502
Mar	7,348
Apr	7,198
May	7,052
Jun	6,909
Jul	6,769
Aug	6,632
Sep	6,497
Oct	6,365
Nov	6,237
Dec	6,111
2018 Jan	5,988

You can also apply quick edits by highlighting a section and after right-clicking on your mouse, selecting the desired quick edit option.

Projec	tions	Budget	Maturity	Vari	ance	Callable	Fed F
2010		EOM Balance	New Balance	Offering Rate	Total Maturities	Total Maturities Xrate	Inte
2016		Mariual			-		
	Dec	7,840	Quick Edit				
2017 .	Jan	7,661					
	Feb	7,502	Select a Qu	ick Edit I	Option:	Ok	
	Mar	7,348	C Const	tant			
	Apr	7,198	C Annu	al growth r	ate	Can	cel 📗
	May	7,052	🖉 🖓 🖓 🕞 Ramp	to a valu	e		
	Jun	6,909	C Ramp	o from/to a	i value		
	Jul	6,769	C Offse	t			
	Aug	6,632	C Aggre	egating Off	set		
	Sep	6,497	C Distrit	oute (repla	ce existing)		
	Oct	6,365	C Distrib	oute (as of	fset)		
	Nov	6,237					
	Dec	6,111	Ramp to:		95	00	
2018	Jan	5,988					

Rolling Forecasts and Budget Numbers, cont.

Rolling forecasts do not change your budget numbers. Budget numbers are stored values contained in the Budget Tab. Budget numbers are only changed when and if, you lock or re-lock a budget. The Variance Tab reflects the difference between the locked budget and the actual/projected balances.

Manual entries versus Models

Manual entries are great to use when you have specific values to enter like budget figures.

If you anticipate growth based upon a percentage rate, use a model to forecast the growth.

Тір

After entering and locking a budget with manual entries, we recommend reapplying models to EOM Balances so that Compass will create a rolling forecast throughout the year.

Quick Model

Select the Manual button at the top of the EOM Balance column and choose Quick Model, enter an annual growth rate and select OK to apply the model.

Projecti	ions	Budget	Maturit	y Va	riance	Callable	Fee
		EOM Balance	New Balance	Offering Rate	Total Maturities	Total Maturities Xrate	
2016		Quick	Conthe	4.4			
D	ec	7,840	Growth Mo	del			
2017 Ja	an	7,879	- Model S	election -			
Fe	eb	7,919	C Manu	al		<u>U</u> k	
M	lar	7,958					
A	pr	7,998	(• Quick	Model		Lancel	11
M	lay	8,038	C New I	Model			
Ju	un	8,078			*	Save	11
Ju	ul 👘	8,119					10
A	ug	8,159	Enter an	annual or	with rate:	Save <u>A</u> s	_
S	ер	8,200		annaar gr		-	10
0	ct	8,241			2 %	Delete	
N	ov	8,282					10
D	ec	8,324				Lhart	
2018 Ja	an	8,365					

For example, in the illustration below, an annual growth rate of 6% or .5% per month is applied to December's ending balance of \$7,840. After January's download, the projections are reforecasted and the 6% annual growth rate is now based off January's ending balance of \$7,890 thereby creating a rolling forecast.

Projections	Budget
	EOM Balance
2016	Quick
Dec	7,840
2017 Jan	7,879
Feb	7,919
Mar	7,958
Apr	7,998
May	8,038
Jun	8,078
Jul	8,119
Aug	8,159
Sep	8,200
Oct	8,241
Nov	8,282
Dec	8,324
2018 Jan	8.365

Projections	Budget
	EOM Balance
2017	Quick
Dec	7,840
2017 Jan	7,890
Feb	7,929
Mar	7,969
Apr	8,009
May	8,049
Jun	8,089
Jul	8,130
Aug	8,170
Sep	8,211
Oct	8,252
Nov	8,293
Dec	8,335

Quick Model

Applying a 6% annual growth rate after the February download means that the EOM Balance forecast will increase at the rate of .5% for the next fifty-nine months based on February's EOM balance.

After each month's download, Compass recalculates the EOM Balance forecast for the periods remaining in the projections screen up to 60 months.

Quick Model versus New Model

Quick Model applies a positive or negative growth rate for the next five years.

New Model allows you to enter a detailed growth rate over the next five years.

New Model

Select the Manual button at the top of the EOM Balance column and then choose New Model to enter a detailed monthly growth rate. Select *Save As* to store the model. A saved model can be applied to other accounts.

Proje	ctions	Budget	Maturity	Vari	ance	Callable	Fe
		EOM Balance	New Balance	Offering Rate	Tota Maturitie	Total I Maturities s Xrate	
2016	<u>.</u>	Modeled	Growth Model	and the second second			
	Dec	7,840	Growth Model			1.00	-
2017	Jan	7,847	- Model Sel	ection —		01	1
	Feb	7,853	C Manual			<u>U</u> K	11
	Mar	7,860	C Ouish M	- 4-1		Connel	1 l
	Apr	7,866		odel			11
	May	7,873	C New Mo	del			тĽ
	Jun	7,879	• 1% Grov	th	-	<u>s</u> ave	11
	Jul	7,886	1			C 4	тĽ
	Aug	7,892			Growth .	Save <u>A</u> s	Ц
	Sep	7,899			Rate		тĽ
	Oct	7,906	2017 Jan		1.00	Delete	11
	Nov	7,912	Feb	-	1.00		11
	Dec	7,919	Mar		1.00	L <u>n</u> art	
2018	Jan	7,919	Apr		1.00	1	
	Feb	7,919	May		1.00		
	Mar	7,919	Jun	-	1.00		
	Apr	7,919	Jul	-	1.00		
	May	7,919	Aua		1.00		
	Jun	7,919	Sep		1.00		
	Jul	7,919	Oct	-	1.00		
	Aug	7,919	Nov		1.00		
	Sep	7,919	Dec	-	1.00 -		
	Oct	7,919				-1	

Trending

To Determine a Trend, highlight a range, typically a period of history, click the right mouse button and select Calc. Total, Avg. & Trend. Hit OK and the trend is stored so it can be applied to another range of data. To Apply the Trend, make sure your EOM Balance column is set to Manual, then select a new range in the projections, right-click the mouse button and select Apply Trend from the option list.

2016 Jan	8,517		
Feb	8,834	a	
Mar	8,751	Range Calculat	ion Results
Apr	8,660	Table	107.050
May	8,393		107,200
Jun	8,298	Average:	8,250.00
Jul	8,191	I rend:	-85.41
Aug	8,096		_
Sep	8,013	-	_

2017		Manual	[User Edit]	Quick
	Dec	7,840		
2017 .	Jan	7,890		
	Feb	7,929	2,790	1.77
	Mar	7,969	241	1.77
	Apr	8,009	241	1.77
	May	8,049	240	1.77
	Jun	8,089	241	1.77
1.5	Jul	8,130	242	1.77
1	Aug	8,170	244	1.77
	Sep	8,211	246	1.77
	Oct	8,25	Quick Ed	it
i ĝ	Nov	8,29	Apply Tr	and
	Dec	8,33	Арру П	enu
2018 .	Jan	8,37	Clear	
1	Feb	8,41	Copy	
	Mar	8,46	Dente	
		100000	Paste	

Quick Model versus New Model

Quick Model applies a positive or negative growth rate for the next five years.

New Model allows you to enter a detailed growth rates per month over the next five years.

Tips

Apply a growth model at a folder level then review and modify at the sub-account level.

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

Trending

The trending function is particularly useful when forecasting growth. The "trend" is the average dollar change per month.

Another technique for applying the trend is to select the Aggregating Offset Option and use the trend value as the amount. Either method produces the same result.

Allowance for Loan Loss

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.



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	I Selection anual								Qk
C Ne	w Model								<u>C</u> ance
(Te	est1		•	🔲 Distrib	uto Provision	Evenly			Save
	1	Total	Target	Allowance	Net	Caculated	Adjusted	Resulling 🔺	Save A
		Loars (000%)	Alowance as a % of	for Loan	Charge Diffe	Provision	Provision I	Loan cee/Total	Delete
		.000*)	All	Luss	(000's)	Luan		Luaris	
			Loans	(000s)		Loss			
2014	Jan	1,5/5,93/	1.18%	-18,566	211	450,000			
	+cb	1,586,988	1.18%	18,754	111	300,000			
	Mar	1,609,444	1.18%	-18,928 19,070	227	400,000	0	1 10%	
	мрі Малі	1,6 0,760	1.10%	10 224	0	40,143	0	1.10%	
	lun	1.6-3.471	1.13%	18 724	500	-500.000	0	1.15%	
	Jul	1.6 4.815	1.20%	19 272	250	547 466	0	1 19%	
	Aun	1.6.6.161	1.22%	20 421	1.000	1 : 49 085	0	1.76%	
	Sep	1.6 7.508	1.23%	-20.570	0	49,320	0	1.27%	
	Oct	1,6 8,856	1.23%	-20,720	0	49,555	0	1.28%	
	Nov	1,620,205	1.24%	20,869	0	49,791	0	1.29%	
	Dec	1,621,555	1.25%	-21,0.9	0	* 50,032	0	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.

Forecasting Non-Interest Income and Expense

The income statement view is different from the balance sheet view in that the screen is read from left to right. However, all quick editing options available for the balance sheet accounts are available to apply to the Non-Interest Income and Expense accounts when a column is set to Manual.

There are four ways to model Non-Interest Income and Expense accounts:

Manual:

Setting the Projections to Manual allows you to enter balances per month. This is a useful option for accounts with fluctuating balances. Remember, by highlighting and right clicking you can apply quick edit techniques.

Projection	s Budget	Variance	Notes				
	2012 Expense	2013 Expense	2014 Expense	2015 Expense	2016 Expense	2017 Expense	2018 Expense
2017						Manual	[Manual]
Dec						284,159	292,300
Jan	262,118	265,386	280,869	303,723	281,887	292,300	301,050
Feb	246,760	243,088	256,187	274,558	270,481	292,300	301,050
Mar	266,523	274,204	276,404	291,579	285,559	292,300	301,050
Apr	261,002	259,367	277,332	280,388	279,747	292,300	301,050
May	270,400	271,024	286,166	288,866	291,549	292,300	301,050
Jun	246,050	257,637	272,267	289,672	276,173	292,300	301,050
Jul	253,281	268,807	280,478	291,470	304,279	292,300	301,050
Aug	257,766	269,401	286,321	313,025	300,634	292,300	301,050
Sep	248,846	258,972	252,518	275,082	279,848	292,300	301,050
Oct	277,264	273,762	293,402	280,266	283,495	292,300	301,050
Nov	260,456	272,221	268,930	270,234	283,879	292,300	301,050
Dec	253,320	276,808	292,161	288,724	284,159	292,300	301,050
Total	3,103,786	3,190,677	3,323,035	3,447,587	3,421,690	3,507,600	3,612,600

114 20 ise Exper t Option: 1 rate ue a value iffsot	2015 2016 2017 22 ense Expense Expense Expense Manual [Manual [Manual 284,159 292,30 301,1 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0
t Option: 1 rate ue a value Iffsot	Manual [Manual 284,159 292,3 284,259 292,3 292,300 301,0 202,300 301,0 202,300 301,0
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t Option: 1 rate ue a value Iffsct	Dk 292,300 301,0 Cancel 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,300 301,0 292,200 301,0 292,300 301,0 292,200 301,0 292,300 301,0 292,200 301,0 292,300 301,0
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Tips

Review models periodically.

Talk with those in your institution who know your products and markets. This will allow your forecast to be as accurate as possible.

Manual Entries

Remember, Manual entries and Quick Edits will not re-forecast with each new download.

Fee Model:

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

Session Notes



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.

projections	Budget	Variance	Notes			
	2012 Expense	2013 Expense	2014 Expense	2015 Expense	2016 Expense	2017 Expense
2017	ncome/Expens	e Model				Quick
ec	incomer capena					284,159
an	- Model Sele	ction		01	281,887	299,398
eb	C Manual				270,481	299,398
lar	C Fee Mode	4		Cancel	285,559	299,398
pr	C Tee Mode				279,747	299,398
ay	Annual G	rowth Rate		Cause 1	291,549	299,398
un	C New Mor	th from previous	Month	2ave	276,173	299,398
ul	C 100%		-	Caución I	304,279	299,398
ug	1100%			Dave Hs	300,634	299,398
ep	-			Delete	279,848	299,398
ct	Enter an anr	iuai growth rai	.e:	<u>Poloto</u>	283,495	299,398
ov			5 %		283,879	299,398
ec					284,159	299,398
otal					3,421,690	3.592.776

New Month from Previous Month:

This final selection allows you to apply an annual growth rate to the balance in the same month during the previous year.



Taxes

Projections Compute Accounts Prepayment Utility

Access Tax Information under Projections on the top menu bar and enter a nominal rate or an amount for the entire year.

			2016	2017	2018	2019	2020
ilale laxes		-	0	0	0	0	0
ederal taxes	Rate	-	34.00	34.00	34.00	34.00	34.00
ederal tax cred	lits		0.00	0.00	0.00	0.00	0.00
ederal tax loss	carry for	ward	0.00	0.00	0.00	0.00	0.0
)ther adjustmer	nts: State		0.00	0.00	0.00	0.00	0.00
)ther adjustmer	nts: Føder	al	0.00	0.00	0.00	0.00	0.00

Reports

Chart of Accounts – reflects the properties of each account.

Balance Sheet Growth Assumption – reflects the models applied to Target Balances.

Income Expense Assumption – reflects the models applied to Non-Interest Income and Expense accounts.

Plan Notes – allows all network users with access to the database to view the Assumption notes entered by their peers

Taxes

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, go to the Account Projection Screen, highlight and right click on the account. Select the Account Wizard. The Account Wizard will walk you through a series of prompts that include applying tax settings for the account.

It is recommended that you select "Yes" to distributing state and federal taxes according to net pretax income.

For S-Corp institutions, if you want to view reports with simulated FTE adjustments enter the following: set state to *Rate* and then enter the applicable tax rate. Next, set the federal taxes to *Amount* and enter 0 for amount.

To see what updates have recently been made to the plan by other users, simply go to the Reporting tab in *Compass*, scroll down through your folders list, and locate the **'Plan Notes'** folder under 'Assumption Reports'



Compass Session Guide

Driver Rates, Offering Rates and Pricing Models

Getting Started

Projected Meeting Time: 1 Hour

Objectives:

Creating and Updating Driver Rates Creating and Applying Offering Rates

Materials:

Internal Rate Sheets / Pricing Documents

Process:

Rate Forecast

Rate Forecast Driver Rates

New Driver Rates

Fill in Gaps

Rate Forecast/Update

Manual Edits

Pricing/Offering Rates

Driver Rate Pricing Models

Offering Rate Pricing Models

Quick Modeling

New Model

Repricing Rates

Reports

Driver Rates

Driver Assumptions

Offering Rates

Pricing Assumptions

Yields and Costs



Driver Rates

The Rate Forecast screen contains the driver rates. Pricing models are tied to these rates.

File Update	Rates Pr	alections	Compute	Reporting			.			9			
Bates	are Cu	Tent	These huttr	na proces	the data l	ior all three	anenarins						
1.12.00			Lood Bath	Fricons	<u>لا</u>	as Diriver		Drvar <u>≃</u> ted				euto Ipr	thra
Seemation 🛛 🔽 🔻 🔻			Filin the Japa Rana e Dime		a e Cire	High Zanav				Ē	∑ev Newdeller		
	Fec Fundo	3 to Thi	Smo Thi	' u CMT	2.4 CMT	ЗугОН	Evitori	10 v CvI	30 \u00f6 CMT	PRINE	1 mo U 3 0 B	3 mp = DE	é m: JEOB
2JIL Jan		0.36	U.L.J	U s4	Ju	1.14	1.52	2.0	2.)(J.50	1.47	0.62	UJ
Геб	2.20	C.3	0.44	0.50	373	0.90	1.22	.72	202	0.50	0.40	0.62	0 37
Mar	5.56	C.29	0.45	0.55	30 C	1.04	1.00	.00	2.50	0.50	C.44	0.60	0.00
Ap	7.27	£ 23	0.37	0.55	77 ן	£ 92	1.26	31	2.52	3.50	f 48	0.65	0.95
Mag	T 97	6 27	£1 ∩	0.55	185	f 97	1.30	1 31	2.85	3.50	£44	0.64	0.95
dus	7.58	6 27	041	0.55	1.75	1.86	117	1 34	2.4F	3.50	£ 46	0.65	0.94
Ju	1.89	0.30	0.39	0.51	0.67	(.79	1.07	1.50	2.23	3.50	C.48	0.70	1 00
inc	2.40	6.30	0.44	070	3.74	0.85	1.13	1.53	2.26	3.50	0.5	0.81	1 22
Ser	40	L.30	U.22	072	3.4	L&	1.13	1.JS	2.26	3.00	1.57	U.81	÷ 2.,
U.J.		L.30	u.,	U'_	1.4	1.85	1.13	1.05	2.26	3.00	1.5	U.81	- 1.
Nuc	40	0.30	U.22	04.	J /4	1.85	1.13	1.35	2.26	3.10	0.5	U.81	· 2.
Uec	40	0.00	U.22	U4.	J /4	LUS	1.10	1.55	2.20	3.50	1.5	UU1	- 2-

Offering Rates

Proje	ctions	Budget	Maturi	ty Vai	iance	Fee	f Funds	Notes		
		EOM Balance	New Balance	Offering Rate	Tot Maturitie	tal es	Total Maturities Xrate	Interest	Yield	Average Balance
2016		Quick		Quick						
	Dec	60,413	-					255,885	5.14	59,791
2016	Jan	61,383						228,756	4.53	60,659
1	Feb	63,035						230,361	4.47	61,867
[Mar	64,744						226,957	4.24	64,226
1	Apr	64,761						231,073	4.30	64,441
[May	66,138						238,252	4.36	65,633
1	Jun	66,629						229,979	4.19	65,913
1	Jul	68,967				E	OM Yield:	241,713	4.28	67,728
1	Aug	69,081					4.55	226,827	3.97	68,518
[Sep	69,224	417	5.50	27	73	4.39	262,347	4.55	69,153
	Oct	69,369	419	5.50	27	75	4.39	263,511	4.56	69,297
	Nov	69,513	421	5.50	27	77	4.39	264,638	4.57	69,441
	Dec	69,658	427	5.50	28	32	4.41	265,769	4.58	69,586
2017	Jan	69,803	426	5.50	28	81	4.40	266,903	4.59	69,731
[Feb	69,949	437	5.50	29	92	4.42	268,043	4.60	69,876
	Mar	70,094	352	5.50	20	06	4.46	269,143	4.61	70,021
[Apr	70,240	354	5.50	20	08	4.47	269,703	4.61	70,167
	May	70,387	355	5.50	20	09	4.46	270,266	4.61	70,313
	Jun	70,533	356	5.50	20	09	4.46	270,829	4.61	70,460
	Jul	70,680	358	5.50	21	11	4.47	271,393	4.61	70,607
	Aug	70,827	359	5.50	21	12	4.46	271,959	4.61	70,754
	Sep	70,975	440	5.50	29	92	4.96	272,500	4.61	70,901
	Oct	71,123	362	5.50	21	14	4.48	273,092	4.61	71,049
	Nov	71,271	360	5.50	21	12	4.47	273,661	4.61	71,197
	Dec	71,420	362	5.50	21	14	4.47	274,232	4.61	71,345

Driver Rates

Driver rates are located in the Rate Forecast screen. Download or manually adjust rates to update.

Manually edit rates by placing your cursor in any cell.

New Driver Rates can be added by selecting New Driver. You may then choose to tie the New Driver to an existing Driver Rate by selecting Driver Model or you may manually enter rates for the New Driver (or cut and paste from an Excel spreadsheet into Compass).

Offering Rates

Offering Rates apply to new balances. You can detail your pricing behavior using the Pricing Model options. Models are tied to the movements of driver rates.

Pricing Models

Manual

Projec	tions	Budget	Maturit	y Var	iance	Fed Funds
		EOM Balance	New Balance	Offering Rate	Tota Maturities	Total I Maturities s Xrate
2016		Quick		Manual		
	Dec	60,413				
2016 .	Jan	61,383				
. 3	Feb	63,035				
. 3	Mar	64,744				
	Apr	64,761				
. 3	May	66,138				
	Jun	66,629				
	Jul	68,967				EOM Yield:
,	Aug	69,081				4.55
. 8	Sep	69,224	417	5.75	273	4.39
. 1	Oct	69,369	419	5.50	275	i 4.39
	Nov	69,513	421	5.50	277	4.39
1	Dec	69,658	427 5.50		282	2 4.41

Project	ions	Budgel	Matur	ity V.	ariance	Fed	Funds	Notes		
2016		EOM Balance Quick	New Balance	Offering Rate Manual	Ma:urit Quick E	otal M ies dit	Total Malurities Xrate	Interest	Yield	A B
E	lec	60,413						and the second second	-	
2016 J	an	61,383		-	Selec	t a Qui	ick Edit D	ption:	Ok	1
F	eb	63,035			6	Const	an:			
N	1ar	64,744			0	Annua	al growth ia	te	Cancel	
A	pr	64,761			0	Ramp	to a value			
N	tay	66,138				Ramp	from/to a v	/alue		
J	un	66,629			- C	Offset				
ſ	ul	68,967			0	Aggre	gating OfIs	et		
A	ug	69,081			0	Distrib	oute (replac	e existing)		
S	ер	69,224	417	5.75	(Distrib	oute (as offs	et)		
0	lct	69,369	419	5.75	1					
۸.	lov	69,513	421	5.75	Const	ant:		0		
D	lec	69,658	426	5.75						
2017 J	an	69,803	426	5.75	1					
F	eb	69,949	436	5.75	1	·				
N	1ar	70,094	352	5.75	Last	Jaicula	iuun Hesu	nts.		
A	pr	70,240	353	5.75	T T	otal		0.00		
h	fay	70,387	355	5.50	Γ A	verage:		0.00		
J	un	70,533	356	5.50	T T	rend:		0.00		
J	ul	70,680	357	5.50	ī L				1	

Quick Model

Proje	ctions	Budget	Maturi	ty Va	riance	Fed Funds	Notes		
	1	EOM Balance	New Balance	Offering Rate	Tota Maturitie:	Total I Maturities s Xrate	Interest	Yield	Aver Bala
2016		Quick		Quick	Pricing M	lodel			
	Dec	60,413					Contract States	1000	_
2016	Jan	61,383			Mode	I Selection —	i	οı	
	Feb	63,035			С Ма	nual		<u> </u>	-
	Mar	64,744			l	ick Model		Cancel	
	Apr	64,761							-
	May	66,138			(Ne	w Model		Sava	
	Jun	66,629			CEn	ter a new model	name 🔻	- <u></u>	-
	Jul	68,967						Save As	
	Aug	69,081			Driver	PRIME	•		
	Sep	69,224	417	6.95	Casha	has Dates			
	Oct	69,369	419	6.95	Septem	ider nate:	3.50 %		
	Nov	69,513	421	6.95	Calc:	Spread	•	Chart	
	Dec	69,658	426	6.95	N.L.			(oligny	_
2017	Jan	69,803	425	6.95	Value:	3.45% La	g: 0 Mon		
	Feb	69,949	436	6.95					
	Mar	70,094	351	6.95					
	Apr	70,240	352	6.95					
24	May	70,387	354	6.95					

Manual

It is not recommended that you apply offering rates through manual entries.

Manual will also allow for Quick Edit entries.

Quick Model

A quick model is a simple model that builds a direct relationship between offering and driver rates plus or minus a spread or multiplied by a factor.

As Driver Rates change, so will your Offering Rates depending on the spread or factor you've entered in the model.

New Model

Proje	ctions	Budget	Maturi	ity Va	riance	Fed Fu	nds	Notes			
		EOM Balance	New Balance	Offering Rate	To Maturiti	ital Matu ies >	Total urities Krate	Interest		Yield	Ave Bal
2016		Quick		Modeled	Carrie						
	Dec	60,413			Pricing	Model					
2016	Jan	61,383			- Mod	lal Calaati				1	1
	Feb	63,035				ler selecu (sous)	on			<u>0</u> k	
	Mar	64,744				101140				-	1
	Apr	64,761			ျငပ	luick Model				<u>C</u> ancel	
	May	66,138			O N	lew Model					1
	Jun	66,629			• Fe	P+1 50 Eloo	5 50		7	<u>S</u> ave	
	Jul	68,967					1.3.30	-	-		1
	Aug	69,081			. ·	(Concerned)	-			Save <u>A</u> :	S
10	Sep	69,224	417	5.50	Duver	r: <u> FIEII0</u>	E		-		
	Oct	69,369	419	5.50	Septe	mber Rat	e:	3.50	%		
	Nov	69,513	421	5.50	Time	Lan:		0 Mon	the	.	1
	Dec	69,658	427	5.50	1	Lug. ,				Lhart	
2017	Jan	69,803	426	5.50	Currer	nt Price:		5.50	%		
	Feb	69,949	437	5.50	Cale:	Course			_		
	Mar	70,094	352	5.50	Call.	Sprea	90		-		
	Apr	70,240	354	5.50	Edit:	Mode	led rate		-		
	May	70,387	355	5.50	Patr	1 0	ranta A E	romotion			
	Jun	70,533	356	5.50		1	ieate A r	romodori			
	Jul	70,680	358	5.50	Seg.	Driver	Rate	Spread	-		
	Aug	70,827	359	5.50		0.00	0.00	0.00			
-	Sep	70,975	440	5.50	A	0.00	5.50	5.50			
	Oct	71,123	362	5.50	B	4.00	5.50	1.50			
-	Nov	71,271	360	5.50	С	7.50	9.00	1.50			
	Dec	71,420	362	5.50	D						
2018	Jan	71,568	364	5.50	E						
	Feb	71,717	366	5.50	F				-		
	Mar	71,867	369	5.50	Add	Incert	Dela		ar		
	Apr	72,017	371	5.50	800				-		
	64	70.107	074	E EO							



New Model

The New Model option allows you to create a detailed model that reflects your pricing behavior under varying market conditions and enables you to set ceilings and floors.

The Calc dropdown determines the relationship of the New Model to the driver – either plus or minus a spread or multiplied by a factor.

The Edit dropdown allows you to choose to enter the Driver and Spread/Factor (as pictured to the left) or the Driver and the Modeled Rate depending upon how your internal rate sheets display the information.

The Chart feature provides a graphical representation of your model.

Notice that the chart reflects the Model created. As the driver rate decreases, the spread between the driver and offering rate increases. The slope of the line in the chart reflects this pricing model.

For more information on building pricing models please refer to the **Pricing Models; How to Establish Pricing Models** section in the Online User Manual.

Repricing Rates

The Repricing Tab will be included for any accounts set to an Adjustable rate structure with contractual repricing dates (e.g., ARM loans). Scheduled repricing balances and exit rates will be downloaded from your loan maturity file. The Repricing Rate allows you to apply the new rate at which the balances will be rebooked once they become eligible for repricing. The Repricing Model includes all of the same modeling options available under the Offering Rates.

Impact of Applying Models on Rate Shock Income:

Pricing Models must be applied for the Rate Shock to perform properly. The Rate Shock Income report reflects the impact on income/expense if rates increase or decrease, at either a summary level or an account level.

In the following picture, we see a rate shock at an account level. Looking specifically at the Savings account, as rates increase and decrease, expense fluctuates. The offering rate of .50 % was applied to the Savings account as a manual entry. Shocking that rate up 400bps shows us that the expense would hit \$163,518 if the offering rate rises to 4.50%. However, is that realistic? Will rates on Savings accounts reach 4.50% in the next 12 months?

Arallel Rate Shock Income										
							Plansmith Bank			
						1 Ye	ar Paralle	el Rate Sh	ock Incom	
					As of the end of Incide				August, 2016	
	-400	-300	-200	-100	0	100	200	300	100	
Interest Expense	10000000000	2000	0.1 1.1 1.0		1000-000	1000.04 (20)	1000000	10.1 To Colors	100	
Interest Jean to Deposits										
Shvings/Money Morkets										
Savings/Monby Market Accounts	1.1	0	0	0	15,165	54 506	90.E43	127,151	163,518	
Time Depeoite										
	1 1011	10.007	10.00	10001	7 (1):	11/01/0	19,2101	11124-1	17122	
CLUSY POUN	12,001	0,001	10.10	10,011	225	790	2.203	1,971	5.405	
COLUMNED DATE NO	- 04-	0.00	0.510	0.010	- c+-	011	0.405	1,010	4 7 94 7	
	2.312	236	2.216	2.316	2.61.	0 0 0	9,105	12.355	10.312	
CuickRate CD's - 18 Mu	2,771	3,771	3.77	3,771	s,80c	1,781	16.73	21,724	21,741	

Session Notes

Applying a flat rate model will hold the rate at .50% on the Savings accounts. So when you run a rate shock, the expense will hold when rates are shocked up and down.

Projections Dindgel	Variance Fed	Funds N	oles		
ELM	Nev Ullen g		1000	Average	
2016 Output	Balance Pale	Experted	146-	Salarice	
2016 60034	MULCISE	1 913	112	1.2.1	
iting Model		1,305	112	4,213	
		54	102	4041	
Madel Sciephan	JH.	1,901	158	5,873	
C vinua		19	0.0*	8,853	
C Quink Mond	Eanoti	19	J.C*	8,702	
C Nos Moto	0 1	1,14,1	J.LU	.,52i	
Service Projection -	- <u>3</u> ¢%8	21	10	061	
	- Correct I	21	10	3,851	
Driver: PEIKE	T	1,491	J.50	3,637	
C D		1,401	0.00	2,63/	
September Nate. 2.90	2	1,491	3.50	1607	
Timelog / Mor	tha Uat	1,545	1.00	5.627	
Current Price: 0.50	2	1.395	0.00	5.637	
Tale:		-			
Share	Chart				
Edil. Mucelaciata	- i=t	A di			
Beta Jasle A Monoton		341			
Same (Bassar Basha Sama-I	_				
100 COD 01		Sav	inds	Pricing	
A 100 (50 05	0.6				
8 15:00 0.50 14:50	0.5				
С	0.4				
U	0.3				
C	0.2				
F	- 0-				
Acd Insert Detete Us	al 0.0				
					а а
1. 1. 1.77	-	L	river H	kate	
ALC 357	- 190	1.051	150	258	
111 A.					

The following represents a Rate Shock income report with a model attached to the Savings Accounts. Income holds whether rates are increased and decreased.

< Parallel Rate Shock Income									
						Plansmith Bank			
						1 Year Parallel Rate Sho As of the end of Augu Immetiac Shock			ock Income ust, 2016
teach to be M	400	300	200	100	n	100	200	300	400
Interest Expense Interest Bearing Deposits									
Savings/Money Markets									
Sovings/Money-Morket Accounts	18 169	18 169	18 169	18 169	18 169	18 169	18 169	18 169	18 169
Time Deposits CD's 2 12513									
CL) = > \$250K.	10.001	0.001	10.001	10.001	10.265	11,014	12,363	0.471	14.520
OUICKinite CC S 6 5/0	238	238	238	238	238	780	1 323	1 865	2 408
QuickHote CD s - 12 Mc	2,016	2.016	2.016	2,016	0.610	6.510	9.465	12,365	16.019
OuickBate CD r - 18 Mr	3771	3771	3771	3771	6 805	** 781	16731	21 764	26.740

Reporting

The Report Properties allow you to customize the appearance of any report. Simply right click on the report template to access the Properties option.

Reports		Reports
Port - Account - Acco	Is Decise Display: Properties For Copy (fire script) Paste (into script) Paste (into script)	Neport Properties - Salance Stree. Level of Ubulat. Data Type: Dots Type: DC* Cacree Jan No Page track after assols. Dadate: No Dadate: No Dadate: No Dadate: No Dadate: No Dadate: No Datation Street: No
Simmar, Repairs		E 2313 23150 3313 2315

man

Driver Rates report – reflects historical and forecasted rates as per the rate forecast screen.

Driver Assumptions report – reflects any New Driver Rate models.

Offering Rates report – reflects the forecasted offering rates per account.

Pricing Assumption report – reflects offering rate models, drivers and spreads.

Yields and Costs report – reflects actual and forecasted yields and costs per account.

Repricing Assumption report – reflects repricing rate models, drivers and spreads.



Prepayments, Decay Rates, Dividends, and Creating Custom Reports



End Product

Projected Meeting Time: 1 Hour

Objectives:

Creating and Applying Prepayment Speed Models

Applying Decay Rates

Entering Dividends

Creating Custom Reports

Materials:

Historical Prepayment Rates

Historical Decay Rates

Process:

Prepayment Modeling

Alternate Discount Rate

Decay Rates

Dividends

Report Designer

Ratio Designer

Exporting to Excel

Reports:

Alternate Discount & Decay Rates

Callable Assumptions

Prepayment Assumptions

Prepayment Models

Customer behavior is not always according to contract terms. Customers prepay loans and redeem certificates of deposit prior to their maturities. Bond issuers may be able to "call" their bonds prior to maturity. Unfortunately, these customer actions usually happen precisely when it is to the financial institution's disadvantage, especially during times of rapidly changing interest rates.

Prepayments become more important as the length of time between rate changes increases, and as the volatility (magnitude of movements) of rates increases. If your portfolio is all short term or floating rate, you can afford to ignore prepayments. But if you have fixed rate loans or deposits that extend for more than 3 years, you need to consider prepayment behavior.

Compass allows both simple and complex prepayment modeling at the account or category level. Not all accounts require such models as some financial institutions do not need to use this feature at all. On the other hand, failure to consider customer prepayments can lead to embarrassing over-estimates of profitability and growth, even in times of minimal interest rate movements.

Compass supports three types of prepayment models: Quick Model, New Model, and Automated Quick Model.

To set up a Prepayment Model: click the **Account Projections** button, click on the account or category, click the **Maturity** tab, and click the **No Model** button at the top of the Scheduled PrePmts column.

Projections	Budget	M	aturity	Variance	Fed Funds	Notes		
Last EOM Balar	nce 13	3,646 T	otal Schedule	ed Maturities	13,646	Balance Differen	ce 0	
EOM Yield	5	i.32 X	Rate		5.32	Yield Difference	0.0	D Weighted A
		10196/17 - 1875		A	dj.	800 /201 00		91
	Scheduled Maturities	Schedul Maturiti Xra	ed A es Schedul ite Maturit	udj. Schedule led Ma ies Xra	ed ts Schedule te PrePmt	Scheduled d PrePmts s Xrate	New Maturities	New Maturitites Xrate F
2012	[User Edit]	(User Ed	lit]		No Mode	1		

Maturities

The Account Wizard allows you to set an account to maturing. The wizard will prompt you to enter an average term in months for new transactions per account.

Notice that a portion of the balances in the New Balances column can be seen maturing in the New Maturities column within the Maturities Tab.

Balances in the Scheduled Maturities column are downloaded from your data files.

Prepayments

Prepayments are accelerated payments.

Modeling allows you to enter prepayment rates which effect total maturities and duration.

Institutions have several options to determine what prepayment assumptions to model in Compass. They may rely on their own in-house analysis of their historical experience, or they may contract with a 3rd party vendor to complete this analysis.

Alternatively, Compass captures an Institution's specific prepayment experience that an institution may use to generate their own unique model.

Prepayment Utility Screen

The Prepayment Utility is broken down into three sections: **Model**, **History and Instruments.**

e Update Rates Projections Compute Rep	norting Utilities Help
Balance Sheet	Commercial Lns-Fixed Historic Prepayment %: 2.26 Current Time Period: Jul, 2016 Model History Instruments Model Selection C No Model C New Detailed Model C Quick Model C
CMO's - Adj SBA Securities - Adj 	Enter a monthly prepayment rate: 2.26 % ✓ Use Historic Prepayment %

Model Tab

Compass supports three types of prepayment models, plus a "No Model" option:



- Quick Models
 Enter the monthly percentage of prepayments.
- New Detailed Models
 Refer to the New Prepayment Model section below.

• NEW: Automated Quick Model



Prepayment Speeds

According to the latest FAQ on IRR Measurement issued on Jan. 12, 2012: "Industry estimates (for prepayment speeds) should be a starting point until sufficient internal data sets can be developed. An institution can contract with an outside vendor to assist with this process if necessary. For any key assumptions, back-testing should be performed to determine whether assumption estimates are reasonable."

The Instruments tab captures an institution's unique data for maturing loans and deposits. This data is accumulated over time and summarized in the History tab. When sufficient history has been accumulated, this institutionspecific data can be used to create and apply a prepayment model (on the Model tab) that is based on an institution's unique experience.

This data is also useful to analyze customer behavior over time. All data is exportable to Excel for further analysis.

Quick Prepayment Model

A Quick Prepayment Model specifies a monthly percentage of prepayment. This percentage will be calculated regardless of the current market rates and the contractual rates on the existing portfolio. Perhaps the most common use for the Quick Prepayment Model is for consumer loans, especially auto loans. Historic analysis shows that these loans generally prepay faster than contractual payments. These prepayments are not driven by customers' desire for refinancing at a better rate.

New Detailed Model

A New Detailed Prepayment Model is dynamic; it allows you to specify different rates of prepayment at various levels of spread. Spread is the difference between the contract rate to the customer and the current rate that you are offering on that product to new customers.

Since the spread between current offering rates and maturity rates influences prepayments, Compass applies the following calculations:

Assets: Maturity Exit Rate less Offering Rate = Spread

Liabilities: Offering Rate less Maturity Exit Rate = Spread

Therefore, a positive spread on an asset or liability reflects a favorable condition for the customer and Compass calculates a prepayment. A negative spread is less favorable to the customer and Compass calculates little or no prepayment.

It is important to think of a broad range of spreads so that your model will be set to react to any possible change in projected vs. contract rates. Plansmith recommends that your model cover spreads as wide as +10% to -10%. Here's an example of how a New Detailed Model appears.



Prepayment Speeds

As the spread increases over the lifetime of the portfolio, prepayments are likely to increase. As the spread decreases, the likelihood of prepayments will decrease as well.

Automated Quick Prepayment Model (New Feature)

An Automated Quick Prepayment Model specifies a monthly percentage of prepayment from history that is accumulated over time. The automated model is updated monthly based on the most recent historical average prepayment experience. It is recommended that an institution closely monitor these results for reasonableness if this option is chosen.

History Tab

The History Tab is updated monthly. **Historic Averages** are stored indefinitely and accumulate a running total with each new month-end download



Instrument Tab

Compass utilizes data imported in the download process to analyze the loans and time deposits on an ongoing basis. The current month and prior month balances are compared to create a log of history for generating a prepayment experience. This is the detail behind is what is summarized in the History tab.

commercia	I R/E - Fixe	ed				Go to A	ccount Projec	tions
istoric Prepa	nyment %:	1.32	Current Time	Period:	Aug, 2012	E>	port to Excel	
odel History	Instruments							
Instruments:	109	Calculate Prepayme	d ent %: 3.47	_	Adjusted Prepayme	ent %: [2.3	•	
Instrument ID	Maturity Date	BOM Principal	EOM Principal	Current Rate	Expected Principal Payment	Actual Principal Payment	Calculated Prepayment	Adjusted - Prepayment -
		19,833,001.62	19,168,235.39	6.14	3,664,691.80	664,766.23	687,219.00	471,259.00
ID 000088	01 Oct 2012	458,693.88	0.00	6.13	1,657.21	458,693.88	457,037.00	457 037 00
ID000073	26 Dec 2012	216,653.31	0.00	6.25	693.11	216,653.31	215,960.00	0.00
ID 000025	13 Nov 2012	731,133.13	723,211.88	5.99	2,121.18	7,921.25	5,800.00	5,800.00
ID000108	01 Nov 2012	412,477.69	409,530.81	6.25	1,569.61	2,946.88	1,377.00	1,377.00
ID 000054	23 Nov 2012	267,709.06	263,547.59	5.63	3,134.59	4,161.47	1,027.00	1,027.00
10000004	02 1 2012	110 705 40	111 577 41	C 00	474.00	1 010 00	742.00	743.00

Prepayment Speeds

History Tab

Data can be viewed at the account or category level.

Details can be edited (inserted, deleted) as well as exported to Excel.

Instrument Tab

During the download process, instrument level detail for each loan and certificate of deposit is captured and displayed in the Instrument Tab for further analysis.

To assist you in analyzing the data, you can click/double click on a column header to automatically sort values from highest to lowest or lowest to highest.

Instrument IDs can be masked to hide confidential data.

Callable Tab

Pro	jections B	ludget	Maturi	ity V	ariance	Callab	le Fe	d Funds	Notes	
	Bond ID	Bo (tł	ook Value iousands)	Coupon Rate	Yield to Maturity	Call Date	Call Freq. (months)	Spread	Final Maturity Date	First Repricing Date
1	31331YRS1		1,000	4.20	4.20	02/05/09	0	0.00	02/05/15	12/31/99
2	3133XP5F7		2,000	4.55	4.55	02/06/09	0	0.00	02/06/15	12/31/99
3	3133XP7D0		700	4.20	4.20	02/11/11	0	0.00	02/11/15	12/31/99
4	3133XPKW3		1,000	4.50	4.50	02/20/09	0	0.00	02/20/15	12/31/99
5	3133XRCM0		2,000	4.85	4.85	12/05/08	0	0.00	06/05/15	12/31/99
6			0	0.00	0.00		0	0.00		

Bond ID

Typically, this will either be the CUSIP number or a code that uniquely identifies the amount of a particular issue that is included in an account.

Book Value (thousands)

This data is downloaded into the Scheduled Maturity fields.

Coupon Rate

The rate paid on the instrument at the time of origination. The coupon rate is usually different than the yield. This value is downloaded into the Scheduled Maturity Xrate (Exit Rate) fields.

Yield to Maturity

The annualized rate of return that you would earn if you bought an investment at its current market price and held it until maturity.

Call Date

This is the first date on which the security can be called or the historical call date (past date).

Call Freq. (months)

The Call Freq. (months) determines how often the Spread will be checked against the difference between the Coupon Rate and Offering Rate to determine prepayment or call. If you do not have any data for this field, enter a value of one (1) month or zero (0) months for a one-time call.

Spread (Or Spread to Call)

This is the differential between the Coupon Rate and Offering Rate that triggers the call.

Final Maturity Date

Date downloaded from your extract file or supplied by your broker for manual entry.

First Repricing Date

This applies only to securities such as Step Ups that can potentially reprice at certain intervals or specified dates.

Callable Tab

There are two ways to enter maturity and call information into your model: download the data from your Investment Maturity file or manually enter the information generated by your broker.

If you are entering this data manually, make sure to update when you perform your monthly update.

You can request an investment tune-up if you would like to discuss options to automate this process.

After entering the call data in the Callable tab, verify that the final maturity is in the Scheduled Maturities column in the Maturity tab. If the maturity is not listed, the call will not work.

Decay Rates

Decay rates allow you to apply artificial maturities to nonmaturing account balances. To enter decay rates, right click on a non-maturing account, such as Savings Accounts and select the Account Wizard. Select "Yes" when prompted to apply a decay rate. Next, select whether the decay rates should be applied when calculating GAP, Duration/Market Value, or both. Finally, enter a decay rate in months. The System Estimated Beta calculation discussed on the right will also be found here.



Decay Rates - Beta Calculation

Compass will automatically calculate an estimated Decay rate (in months) for each non-maturing deposit account. Compass compares the relative rate change of each non-maturing deposit account to the 6 month T-Bill rate over 72 months or less depending on the amount of history loaded in the plan.

This estimate is provided as a reference for users. It is not automatically applied to accounts within Compass.

Alternate Discount Rate

Non-maturing accounts also offer the option to set an Alternate Discount Rate in the Account Wizard. In the Discount Rate dropdown, select the Driver Rate that is used in lieu of the Offering Rate to calculated discounted Cash Flows, Duration, and Market Value.

<u>+</u> -	🖹 Saving:	s/Money	Marketz	Accoun	ls		
Balance Sheel	Projections	Budget	Varian	ce Fe	d Funds	Notes	
Bing Street		EUM Balcnoc	Yow Balanco	Urtenng Rete	Exporte	Ccot	Average Balance
John and Sectors	20.5	Quicl:		Manual			
E NOw Accounts	Lies	4 257			1.9.9	U 5 J	4.210
B NOW Accounts	2016 Jan	1.78				0.02	1.210
E C Money Marke Ara marts	Feh	0,99F	Account Wi	zord Sovi	ngs/Money	Jarkets Savin	gs/Money Market
El Korey Mailat Accounts	Mar	3,886	-				
E C Savir uv/Maneo Marbety	,Δ _I II	3,752		lf vot	want to Over	lide the accourt	t Discount Rate,
El Saynay/Monty Markel Sect	May	3,746	=	C-00	ise an aitemat	va rele.	
E me Deposits	J.n	3,649	-	-			
「古 一」 (1):5 \$250K	L.L	3 684					
i i 😫 ⊒D'e> s250K	, Aug	3,637		50.5	in: Bala	dur CMT	
👘 👘 📴 RUICKrate TD'S S M.T. 🦷	Sep	0.005		1.00		and the second	
⊡ 📄 SuckRate ID'o-I2 Mc	Co:	3,637					Korolufo
- 📴 CurckBH+ TD'x - 16 Mi	hov	3,632					POCINIC
📑 SuckRate ID's 24 Mc	CeC	3,637					
🖂 🗄 DuckRate ID'v - 30 Mu	2017 J-m	3,637					
Ē ⊒uckRato_D'≉ 3∈Mo	Fcb	3,637					
🛛 📄 DuckRate ID'r - 48 Mc	Ma	3,637	-			1	1
⊒ uckilsts_D'⊱-ULMc	Api	3 637			Centrel	< <u>B</u> auk	New V
□ 📑 SuckRata ED's - 120 Mi	Мау	3,637					

Dividends

Enter projected dividends through the options setting under utilities. Be certain to compute the plan after entering the dividends here in order to update the projections.

Ut	ilities Help
	Submit Plan to Executive Dashboard
	Consolidation
	Chart of Accounts
	Year End Shift
	Zero Out Plan
	Lock Budget
	Data Export
	Non-parallel Scenario Editor
	DataBridge Settings
	Risk Compass (Report Selection)
	KPI/Policy Editor
	Database Compact Utility
	External Tools
	Options

Gener	al	Chart of Accounts	Di	vidends	Reports	ŝ.
Model	ls	Last Files List	F	Fonts	Date Form	ats
ethod:	Manu	al	- Year	Month	Amount	
	Manu	al	2017	January		
	Perce	nt of Net Income		February		
	Exces	is Equity		March	600	-
				April		
				May		
				June	600	
				July		
				August		Ŧ
				OK	1 0	1

Utilities

The utilities drop down gives you access to occasionally used features as well as the Options feature.

Report Designer



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

Report: Deele	Default Data	Турес:				Time Se	election	:		Fants:	Стю
Chew Report] Accounte: Summary It	EOM E	Balarco ustom	Ratios: 4.c	vual 💌	This You	ar 👱 ude Tot	E Monih als/Avera	- ges	Blocy Ariel [0]	
Accounts/Summary Items		< 1	D ce iqn	Aica 🧔	Tillo	(Plan)	ame>			Pcas	o ba suro k
Gcodwill				r In	Subtitle 1	Now He	opo-l				
El-Concestion Electronico				eade	Subtitic 2 Note	(* incise	ites actua	al values)			
E Other Assets		Pic	V04 -	tioco ti	Footer	«Pege»					
🖹 Accrued interest	Hode vable		R∋f.	1	ercription	100	Dala Ti	ipe I	E	F	G
BIL - C5V	Tex	1							*Jan 2016	*Feb 2016	*Mar 2016
- I "epeid Expenses		2		1					200 K ().	14485035	
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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	+ -
🖃 🚞 Reports	
😑 🔄 Chart of Accounts	
😑 🦳 Custom Reports	
New Report	
🖃 🔄 Financial Reports	
🚽 📊 Balance Sheet	
🕂 🕂 Capital Adequacy	
🕂 🕂 Income Statement	
🖻 🦰 Rate Risk	
🕂 🕂 🕂 Account Market Value/Dur	a
🕂 🕂 Dynamic GAP Summary	
Gap	

Session Notes

Ratio Designer



If you are unable to find a specific ratio(s), you can create custom ratios through the Ratio Designer.

Select the accounts that you want for the components of the ratio by dragging and dropping them from the Account/Summary Items list, and then select the Data Type for the numerator and denominator.



After making your selections and populating the appropriate fields, save and name the new ratio.



Session Notes

Reports-Exporting to Excel

Compass provides the option to export any report to Excel. The Excel Wizard walks you through all of the steps required to export the report to a new workbook (default file name is "Report.xls") or add on to an existing workbook. You can export multiple reports to various sheets within a single workbook provided that you have added a sufficient number of new sheets to the workbook through Excel prior to exporting. Please note that <u>the Excel workbook cannot be open when</u> <u>attempting to export from Compass into the</u> <u>workbook</u>.

rint Preview rinter ile lipboard	軍	Step 1 This Wizard will step you through Excel. The first step in this proc- whether you want to send this da or place it in an existing file. Use	sending data to ess involves deciding ta to a new Excel file the following
cel		 selection tools to identify where y sent. 	ou want the data
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Reports

Alt Discount & Decay Rates Assumptions - summary of the Alternate Discount Rate and Decay Rate settings for non-maturing liabilities

Callable Assumptions- summary of all callable information for both Asset and Liability accounts with Callable settings.

Prepayment Assumptions - reflects the prepayment models attached to accounts.

Reports

There are a variety of ways to manipulate reports. You can export your report to Excel or change the appearance of a report by selecting the print preview table.