



# Banker's Dashboard

## Budget and Forecasting Manual

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## 1 Overview

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The Banker's Dashboard forecasting tool provides users the ability to create short-term forecasts and budgets by analyzing current and recent past income and expenses. The system calculates and presents data in a detailed, month-by-month, G/L account format and allows users to apply different scenarios to those calculations to help them with strategic planning and budgeting.

Budget/Forecast reports are viewed using the same GL tab reports used for analyzing actual data. Users can compare results against actual data or against other scenarios.

## 2 Before You Begin

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This section defines the actions you should take prior to opening the tool and beginning the process of building a new project.

There are a few things you must consider before you begin using the forecasting tool. Reading this section and following the suggestions below will help ensure that your forecasting project gets off to a good start and will help you avoid constant reworking of your forecast.

### 2.1 Information Gathering

The first step in creating your forecast is to know your financial institution's forecasting goals. It is difficult to proceed with building a successful forecast if you do not have a clear picture of the institution's overall fiscal goals. Information gathering is, therefore, a vital part of building a useful forecast.

Prior to beginning the actual process of building your forecast using the Banker's Dashboard tool, you should have a well-defined set of institutional goals. The more information you have before creating the new forecasting project, the easier and more efficient the process will be. When developing this information, consider anything that may occur during the next 12 to 18 months that could affect the institution's overall financial position. For example, some of the questions you may ask yourself, or your board are:

- Do we want to grow or shrink?
- Will we be opening or closing any branches and/or hiring any new employees?
- Do we want to sell off or purchase property?
- What do we believe rates will do in the near future?
- How will changes in rates impact our financial goals?

- Do we have any large expenses that will roll off, or for some reason do not recur?
- Are there any large loans that will renew or reprice?

These are just a few of the questions you should consider prior to creating your new forecast. It is also helpful to consider any goals set by the institution's board when building your project. For example, are there any board plans that may affect the project's targets?

### 2.1.1 Using the Dashboard for information gathering



Do not disregard the importance of this process. You must understand the institution's financial goals before creating a proper forecast. Fortunately, the Dashboard can help you.

For example, using the **Loan Maturities**, **Loan Repricing**, and **Prime Rate Shock** tools under the **A/L** tab can help you gather information about your loan portfolio and assist you in making decisions regarding questions such as:

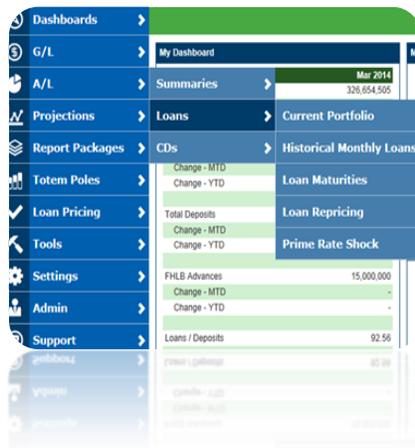


Fig. 2a

- Where is the floor in my loan portfolio?
- How much can rates rise before they begin to affect my interest income? Or,
- Will a rise in rates benefit the institution?

Additionally, using the **Monthly CDs**, **Maturities**, and **Maturity Rate Change** tools located under the **CDs** section of the **A/L** tab will help you gather information regarding high rate CDs that are going to reprice.

It may also be helpful to view and analyze the **Maturities** report located under the **Summaries** section of the **A/L** tab.

Note the bars in this report represent volume and the lines represent rates and yields.

To further analyze the results, you can also click on the graph to drill down and determine the accounts behind each number (by clicking on the dots on the line graph, for example).

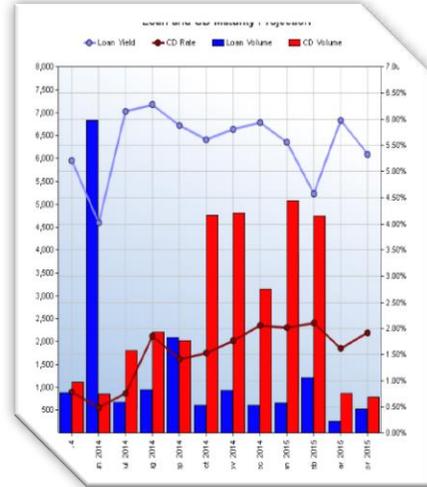


Fig. 2b

Once you have gathered all the information you need, proceed to the next section for directions on how to ensure that all accounts are mapped properly in the **G/L** section of the Dashboard prior to building your forecast.

## 2.2 Account Mapping

The next step you must take prior to creating a budget or forecast is to ensure that all accounts are mapped correctly in the **G/L mapping** section of the **Admin** tab.

**Note:** If you do not have an **Admin** tab, see your institution's Dashboard administrator.

Here you must check the **I/S Acct** and **Fee Acct** columns (see Fig 2c) and ensure that, each interest-earning asset is mapped to the correct interest income account: And that each interest-bearing liability is mapped to the correct interest expense account. The Dashboard uses these settings during the forecasting process to calculate any rate assumptions you provide when building your forecast. Correctly identifying these accounts ensures that those assumptions are calculated using the proper interest income and expense against the proper account balances.

This is a vital step and is especially important for new Dashboard customers.

 All users should check their mapped accounts prior to creating a forecast to ensure any new accounts that may have been added are mapped correctly, or that any recent changes are properly represented.

### 2.2.1 To check your current mapping settings:

Navigate to the **G/L Mapping** section of the **Admin** tab. Click on the **Assets** tab and the **Liabilities** tab to view and make changes to the **I/S Acct** and **Fee Acct** settings.

| Dashboards  |  |          |          |             |  |
|---|--|----------|----------|-------------|--|
| G/L   |  |          |          |             |  |
| A/L   |  |          |          |             |  |
| Projections   |  |          |          |             |  |
| Report Packages   |  |          |          |             |  |
| Totem Poles   |  |          |          |             |  |
| Loan Pricing  |  |          |          |             |  |
| Tools   |  |          |          |             |  |
| Settings  |  |          |          |             |  |
| Admin   |  |          |          |             |  |
| Support   |  |          |          |             |  |
| Assets  |  |          |          |             |  |
| Liabilities   |  |          |          |             |  |
| Capital   |  |          |          |             |  |
| Income  |  |          |          |             |  |
| Expense   |  |          |          |             |  |
| Memo  |  |          |          |             |  |
| Exceptions  |  |          |          |             |  |
| The risk weight values below will be used to support future functionality. At this time, the risk weighted average captured in the memo fields will be used for all calculations. |  |          |          |             |  |
| GL Acct   | Dashboard Group                            | I/S Acct | Fee Acct | Risk Weight |  |
| 14011 - CONSUMER - BALLOON FIXED  | 140130000 - Consumer                       | 44011    | 45001+   | 100%        |  |
| 14012 - CONSUMER - CREDIT LINE VARIABLE   | 140130000 - Consumer                       | 44012    | 45001+   | 100%        |  |
| 14013 - CONSUMER - OTHER FIXED  | 140130000 - Consumer                       | 44013    | 45001+   | 100%        |  |
| 14014 - CONSUMER - OTHER VARIABLE   | 140130000 - Consumer                       | 44014    | 45010+   | 100%        |  |
| 14015 - CONSUMER R/E - 3/1 yr ARM   | 140120100 - RE - Residential Single Family | 44015    |          | 100%        |  |
| 14016 - CONSUMER R/E - 5/1 yr ARM   | 140120100 - RE - Residential Single Family | 44016    | 45001+   | 100%        |  |
| 14017 - CONSUMER R/E - 7/1 yr ARM   | 140120100 - RE - Residential Single Family | 44017    |          | 100%        |  |
| 14018 - Consumer R/E - 5/3 yr ARM   | 140120000 - Real estate - mortgage         | 44018    |          | 100%        |  |
| 14019 - Consumer R/E - 7/3 yr ARM   | 140120000 - Real estate - mortgage         | 44019    |          | 100%        |  |
| 14020 - COMMERCIAL R/E - 1 YR ARM   | 140100130 - RE - Non Farm, Non Residential | 44020    | 45020+   | 100%        |  |
| 14021 - COMMERCIAL R/E - 3 YR ARM   | 140100130 - RE - Non Farm, Non Residential | 44021    | 45020+   | 100%        |  |
| 14022 - COMMERCIAL R/E - 5 YR ARM   | 140100130 - RE - Non Farm, Non Residential | 44022    | 45020+   | 100%        |  |
| 14023 - COMMERCIAL R/E - VARIABLE   | 140100130 - RE - Non Farm, Non Residential | 44023    | 45020+   | 100%        |  |
| 14024 - COMMERCIAL R/E - BALLOON FIXED  | 140100130 - RE - Non Farm, Non Residential | 44024    | 45020+   | 100%        |  |
| 14025 - COMMERCIAL R/E - OTHER FIXED  | 140100130 - RE - Non Farm, Non Residential | 44025    | 45021+   | 100%        |  |
| 14026 - COMMERCIAL R/E - LAND   | 140100130 - RE - Non Farm, Non Residential | 44026    | 45020+   | 100%        |  |
| 14027 - COMMERCIAL R/E - CREDIT LINE  | 140100130 - RE - Non Farm, Non Residential | 44027    | 45020+   | 100%        |  |
| 14029 - COMMERCIAL R/E - CONSTRUCTION   | 140110000 - Real estate - construction     | 44029    | 45020+   | 100%        |  |
| 14030 - COMMERCIAL - BALLOON VARIABLE   | 140100100 - Commercial & industrial        | 44030    | 45020+   | 100%        |  |
| 14031 - COMMERCIAL - BALLOON FIXED  | 140100100 - Commercial & industrial        | 44031    | 45020+   | 100%        |  |
| 14032 - COMMERCIAL - CREDIT LINE VARIABLE   | 140100100 - Commercial & industrial        | 44032    | 45020+   | 100%        |  |
| 14033 - COMMERCIAL - OTHER FIXED  | 140100100 - Commercial & industrial        | 44033    | 45020+   | 100%        |  |
| 14034 - COMMERCIAL - OTHER VARIABLE   | 140100100 - Commercial & industrial        | 44034    | 45020+   | 100%        |  |
| 14038 - DEALER FLOOR PLAN   | 140100100 - Commercial & industrial        | 44038    |          | 100%        |  |
| 14039 - LETTERS OF CREDIT   | 140100100 - Commercial & industrial        | 44039    | 45023+   | 100%        |  |
| 14044 - PARTICIPATIONS BOUGHT   | 140100100 - Commercial & industrial        | 44044    |          | 100%        |  |

Fig. 2c

Accounts that have already been mapped will appear as green with blue numerical text representing the account number.

|       |        |
|-------|--------|
| 44039 | 45023+ |
| 44044 |        |
| 44045 |        |

Fig. 2d

If a new account has been created, but has not yet been mapped, it will appear pink.

|       |       |
|-------|-------|
| 44920 |       |
| 44950 | 45047 |

Fig. 2e

Blank rows are non-interest earning/bearing accounts.

|  |  |
|--|--|
|  |  |
|  |  |

Fig. 2f

**Note:** It is okay to leave cells that appear pink or blank as they are, so long as you determine they are not interest earning or bearing accounts (i.e. non-post, clearing, suspense, and WIP accounts).

### 2.2.2 To map an account:

Under the **G/L Acct** column (see Fig. 2c), click on the account name that you would like to map. This will open the **GL Account Mapping** window.

Fig. 2g

In the box beside **I/S Account** find and click on the account where you would like to post the interest income or expense. Once selected, the account will be highlighted in blue. If you are working with loans and would like to select a fee account (optional), find and click on the account in the box beside **Fee Account** to highlight it.

**Note:** The Fee Account field gives you the option to budget fees as a percentage of loan(s). This field is optional as some institutions do not budget loan fees, or budget them as a dollar amount instead of a percentage of loans.

If you have more than one interest account that contributes to the balance sheet account and would like to select multiple accounts, you can hold down the **Ctrl** key and click on any accounts that apply to highlight them. Banker’s Dashboard recommends that, whenever possible, a separate interest account exists for each balance sheet account. This makes for cleaner data and easier analysis.

**Note:** If the interest income or interest expense account desired is not listed, go to the Income or Expense tab under Account Mapping to ensure that the accounts are mapped correctly under income/expense Dashboard groups. Once the income/expense group has been updated, return to the asset/liability group and the account should appear in the I/S account box.

If you choose to change any settings in your g/l account mapping during the budgeting process, you must re-sync your data in order for your project to reflect those changes. For more information on syncing data, see section 4.2.3.2.

### 2.2.3 Verify Allowance for Loan Loss Accounts

The next step in the mapping process is to ensure that you have a Current Year Provision account (which represents your monthly adjustments for the current year) and a Balance-Beginning-of-Year account (which represents your cumulative provision up through the end of the prior year) mapped to your balance sheet.



Two separate G/L accounts must be mapped to each of these Dashboard groups in order for the forecasting tool to work properly.

To verify the settings for these two accounts, navigate to the **G/L** tab, click on **Balance Sheet**, and then click on **Compare**.



Fig. 2h

This will open the **Balance Sheet Compare** window.

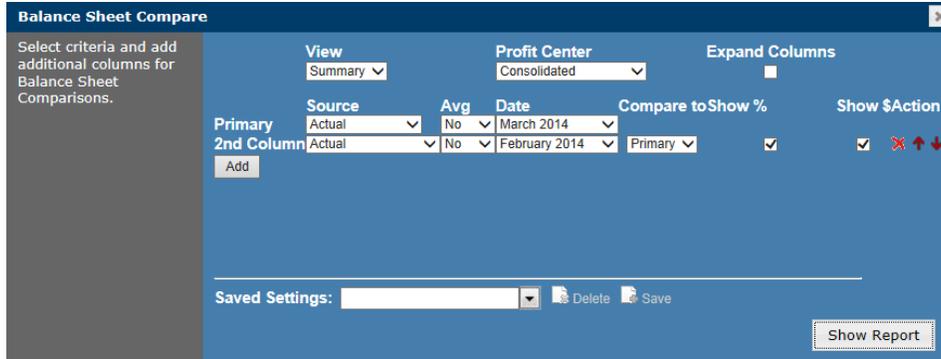


Fig. 2i

Select the appropriate options and click on **Show Report**. This will open your balance sheet.

When viewing your balance sheet, click on **Less: Allowance for loan losses**.

This will open the **Less: Allowance for loan losses Group Drill Down** (see Fig. 2k).

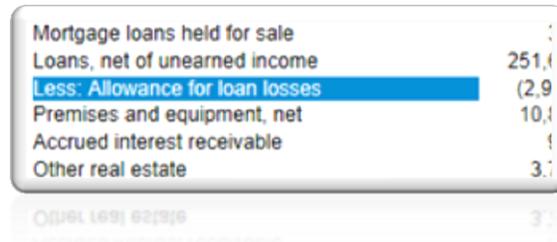


Fig. 2j

Click on **Balance – Beginning of year** and **Current year provision** (see Fig. 2k) to view any mapped accounts. Accounts must be mapped here to budget your allowance.

|                                       | Actual<br>Mar 2014 | Actual<br>Feb 2014 | \$ Change | % Change |
|---------------------------------------|--------------------|--------------------|-----------|----------|
| Less: Allowance for loan losses       |                    |                    |           |          |
| Balance - Beginning of year           | (2,879,264)        | (2,879,264)        | -         | -        |
| Charge-offs                           | 140,242            | 140,241            | -         | -        |
| Commercial, financial & agricultural  | -                  | -                  | -         | -        |
| Real estate - construction            | -                  | -                  | -         | -        |
| Real estate - mortgage                | -                  | -                  | -         | -        |
| Consumer                              | -                  | -                  | -         | -        |
| Recoveries                            | (5,486)            | (3,454)            | (2,033)   | (58.9)   |
| Commercial, financial & agricultural  | -                  | -                  | -         | -        |
| Real estate - construction            | -                  | -                  | -         | -        |
| Real estate - mortgage                | -                  | -                  | -         | -        |
| Consumer                              | -                  | -                  | -         | -        |
| Allowance from acquisition            | -                  | -                  | -         | -        |
| Current year provision                | (205,004)          | (151,423)          | (54,582)  | (36.0)   |
| Total Less: Allowance for loan losses | (2,950,513)        | (2,893,899)        | (56,614)  | (2.0)    |

Fig. 2k

To see more detail regarding the mapped accounts, you may also click each account to view how they relate to individual profit centers (see Fig. 21).

| Account Drill Down                 |      |
|------------------------------------|------|
| Consolidated                       |      |
| Balance - Beginning of year        | M:   |
| 15000 ALLOW LOAN LOSSES            | (2,7 |
| 15030 ALLOW ACH ORIGINATION LOSSES | (    |
| 15050 ALLOWANCE FOR VISA LOSSES    | (1   |
| Totals                             | (2,8 |

Fig. 21

If they do not already exist, it is also recommended that you create accounts for **Charge-offs** and **Recoveries**. Breaking these two items into their own accounts allows better insight into what the ALL monthly adjustments should be.

If you do not have G/L accounts mapped to all of these lines, follow the instructions in section 2.2.1 to return to the **G/L Mapping** area of the **Admin** tab.

Once you have gathered all of the information necessary and have verified and/or corrected all account mapping, you are ready to proceed with creating your forecast.

### 3 Creating a New Forecast



Before you proceed, refer to section 2 of this document to ensure that you have gone through the steps necessary to successfully create a forecast. There are some vital steps in making sure that the Dashboard is properly set up to create a forecasting project and they are covered in section 2 under **“Before you Begin.”**

Once you have gone through the steps in section 2, you are ready to begin creating a new forecast.

To create a new forecasting project open Bankers Dashboard and navigate to **Projections**, and click on **Forecasting**.

This will open the **Forecasting** window (see Fig. 3b). Here you may create a new project, or open an existing project.

|                 |   |                         |
|-----------------|---|-------------------------|
| Dashboards      | > |                         |
| G/L             | > | My Dashboard            |
| A/L             | > | Consolidated            |
|                 |   | Total Assets 321        |
| Projections     | > | Create New Projection 2 |
| Report Packages | > | Manage Projections 25   |
| Totem Poles     | > | Forecasting             |
| Loan Pricing    | > | Total Deposits 27       |
|                 |   | Change - MTD            |
|                 |   | Change - YTD            |
| Tools           | > |                         |
| Settings        | > | FHLB Advances 11        |
|                 |   | Change - MTD            |
|                 |   | Change - YTD            |
| Admin           | > |                         |
| Support         | > | Loans / Deposits        |

Fig. 3a

**Note:** If you'd like to open an existing project, select it using the drop down menu under **SELECT PROJECT** (see Fig. 3b). Once you have highlighted the project, click on **Open Project** and skip to section 4 of this document for help with the Banker's Dashboard Forecasting window.

### 3.1 Create a New Project

To create a new project, click on **Create New Project**.

This will open the **Create New Forecast** window (see Fig. 3c).

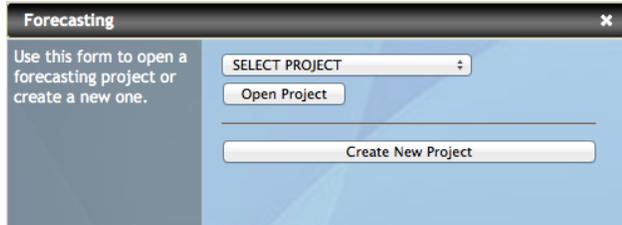


Fig. 3b

#### Start

Enter a name for your forecast in the box beside **Name**.

To copy an existing project and use it to build the foundation for your new project, you can select it by using the drop down menu titled **Current Project**.

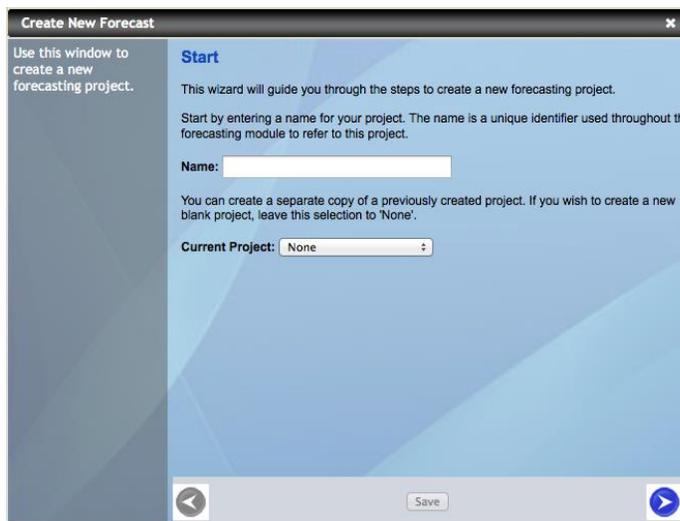


Fig. 3c

Click the  arrow to proceed to the next menu.

#### General

Select whether you'd like to create a **By Center** or **Total Bank** project.

A Total Bank project creates one worksheet for the entire bank. While a By Center project will allow you to budget for all of your current profit centers.



Fig. 3d

**Note:** This cannot be changed once the project has been created.

Use the drop down menu beside **Primary Profit Center** to select your primary profit center. This is the center where all capital entries are made in a By Center project. Click the  arrow to proceed to the next menu.

## Cash

Use the drop menu under **Cash Balancing Account** to select where the system will post the plug to balance your forecast.

Select the primary retained earnings account using the drop down menu under **Retained Earnings Account**.

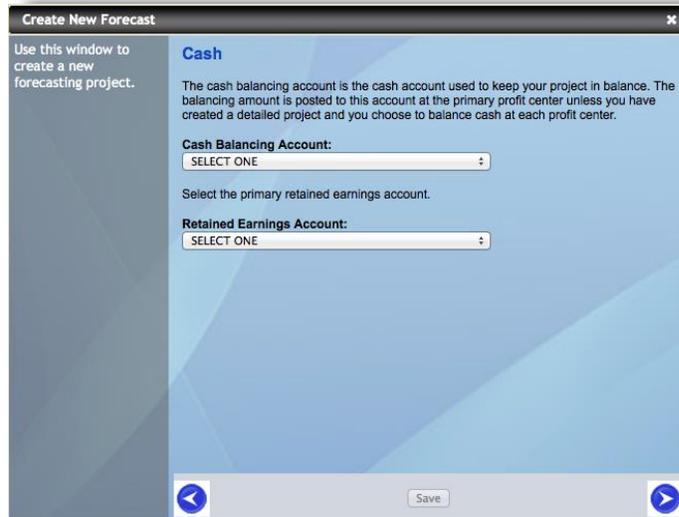


Fig. 3e

**Note:** In order to see the correct plug balance, it is recommended that you choose G/L accounts that are not currently in use.

**By Center Only:** When creating a **By Center Forecast**, you will be given the option to **Balance cash at each profit center**. If you select **No**, the balancing amount is posted to the account at the primary profit center.

Click the  arrow to proceed to the next menu.

## Loan Loss Allowance

Select the **Beginning of Year Balance Account, Balance Sheet Provision Account, and Income Statement Account**.

These options will determine where the monthly adjustment to loan loss allowance is

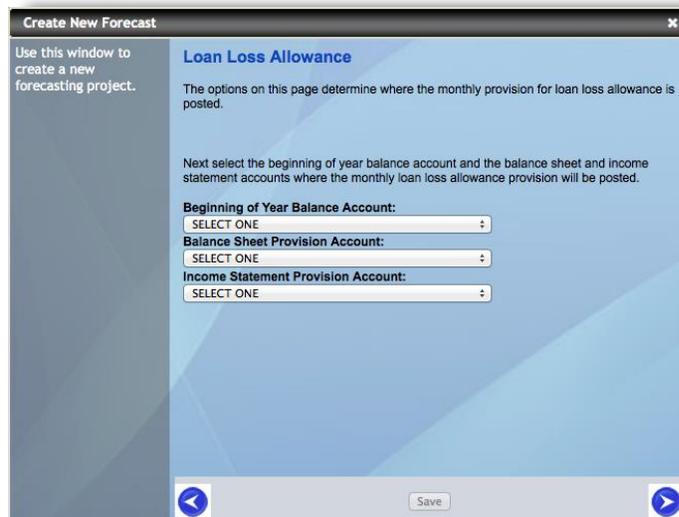


Fig. 3f

Click the  arrow to proceed to the next menu

## Income Taxes (By Center Only)

The following screen only applies if you are creating a **By Center** project.

If you are creating a **Total Bank** project, you may skip to the **Synchronize Historical Data** section below.

When creating a **By Center Forecast**

this screen enables you to manage your income taxes at the individual **Profit Centers** or **Consolidated** at the primary profit center only. Select an option and click the  arrow to proceed to the next menu.

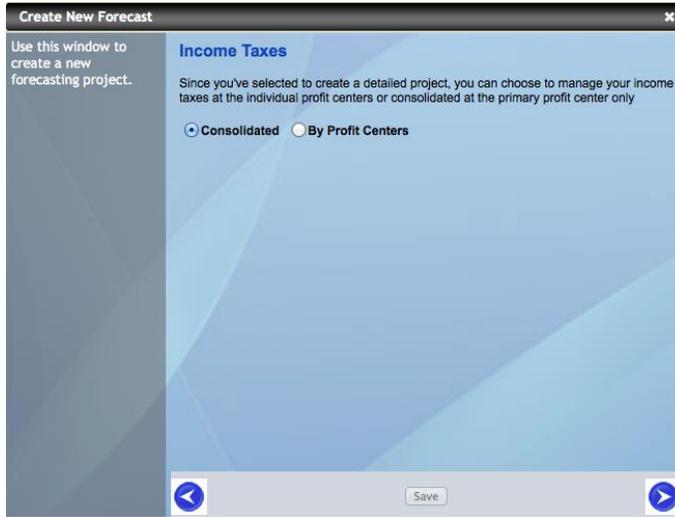


Fig. 3g

## Synchronize Historical Data

Use the drop down menu to select the date through which you'd like to synchronize data.

This will populate your worksheet with the institution's actual data. History will be populated starting with the beginning of the previous year and will populate all balances through the selected sync date. This allows you to see what your starting point and historical data are when you enter assumptions later.

Click the  arrow to proceed to the next menu.

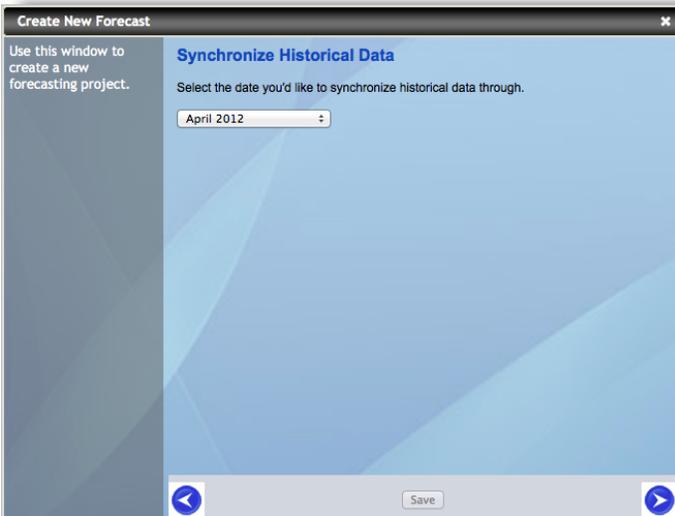


Fig. 3h

## Confirm Information

The final window provides you with the ability to verify all selections before you proceed with saving the project. It is important to verify this information as much of it cannot be changed once the project has been saved.

**Create New Forecast**

Use this window to create a new forecasting project.

**Confirm Information**

Please verify that the information you've entered is correct then click the save button. If you need to make a change, click on the back button to navigate through the previous pages.

**Name:** NewTest  
**Detailed/Summary:** Summary  
**Primary Profit Center:** Marysville

**Balance Cash by Profit Center:** No  
**Cash Account:** 11040-COMMUNITY BANKER'S BANK  
**Retained Earnings Account:** 30300-UNDIVIDED PROFITS

**ALL By Centers:** Consolidated  
**ALL Beginning of Year Balance:** 15000-ALLOW LOAN LOSSES  
**ALL Balance Sheet Account:** 15600-ALLOWANCE FOR OVERDRAFT LOSSES  
**ALL Income Statement Account:** 55000-PROVISION FOR LOAN LOSS

**Income Taxes by Centers:** Consolidated  
**Synchronize Historical Through:** April 2012

Navigation: Back arrow, Save button, Forward arrow

Fig. 3i

To edit any settings that you wish to change, use the  arrow to navigate through the previous menus and correct the appropriate selection(s). Once you have confirmed that all settings are correct, click on **Save** to save the project and open the Smart Fill window.

## 3.2 Smart Fill

### Smart Fill

Banker's Dashboard Forecasting

Project Ending Balances

|  | December 2011 | August 2012 | December 2012 | December 2013 |
|--|---------------|-------------|---------------|---------------|
| <b>Assets</b>                          |               |             |               |               |
| Cash and due from banks                | 5,023,235     | 16,622,922  | 17,000,000    | 17,500,000    |
| Fed funds sold & repos                 | 2,136,375     | 291,002     | 250,000       | 200,000       |
| Interest bearing deposits with banks   | 10,369,075    | 13,109,633  | 14,500,000    | 15,000,000    |
| Investment Securities - Taxable        | 31,871,487    | 24,614,719  | 22,000,000    | 20,000,000    |
| Investment Securities - Tax-exempt     | 11,918,834    | 10,209,611  | 9,000,000     | 7,000,000     |
| Mortgage loans held for sale           |               | 2,404,500   | 0             | 0             |
| Loans, net of unearned income          | 236,689,823   | 241,561,962 | 255,000,000   | 270,000,000   |
| Assets Covered by Loss Share w/FDIC    |               |             |               |               |
| Premises and equipment, net            | 11,694,835    | 11,248,724  | 11,000,000    | 10,700,000    |
| Accrued interest receivable            | 1,161,191     | 998,120     | 850,000       | 800,000       |
| Other real estate                      | 2,279,935     | 3,025,765   | 3,200,000     | 34,000,000    |
| Other assets                           | 4,274,272     | 3,960,036   | 3,800,000     | 3,650,000     |
| <b>Liabilities</b>                     |               |             |               |               |
| Non-Interest Bearing Deposits          | 43,675,754    | 50,628,680  | 52,000,000    | 54,000,000    |
| Interest bearing demand deposits       | 37,147,536    | 41,290,727  | 43,000,000    | 45,000,000    |
| Savings and Money Market Deposits      | 66,122,352    | 70,611,848  | 71,000,000    | 73,000,000    |
| Time Deposits - Retail                 | 87,437,882    | 84,978,439  | 85,000,000    | 87,000,000    |
| Time Deposits - Wholesale              | 29,006,984    | 28,197,785  | 26,000,000    | 27,500,000    |
| Accrued expenses and other liabilities | 1,214,378     | 1,060,797   | 1,000,000     | 12,000,000    |
| FHLB Advances                          | 15,000,000    | 15,000,000  | 15,000,000    | 15,000,000    |
| Other Borrowings                       | 5,277,158     | 5,459,968   | 6,000,000     | 6,300,000     |
| Trust Preferred Securities             |               |             |               |               |

Buttons: Cancel, Next

Fig. 3j

In the Smart Fill window, you will see totals representing where the institution ended last year (December 2011 in the above example). Also represented is a column defining balances through the sync date (April 2012 in the above example). To proceed with your forecast, you must enter totals that represent where you want the institution to end the current year (December 2012 in the above example) and the following year (December 2013 in the above example).

To complete the form, click in the desired cell and enter a total for that line item. Dashboard will take the totals you enter and apply them to all of the accounts in the corresponding category based on the current mix. This alleviates you from the practice of manually entering data for every account at every profit center. For example, if you enter 300,000,000 in the December 2012 field for **Loans, net of unearned income**, the Dashboard will use that number to:

- a.) look at all of the loan types that you have defined in your G/L
- b.) calculate the percentage of the total associated with those loans
- c.) calculate a straight year growth for those loans, and
- d.) apply the total of 300,000,000 based on the current mix at both the G/L and Center level.

**Note:** Once your project is complete, you will be given the opportunity to review and modify these numbers to more closely represent your ideal forecast.

Once you have entered the desired totals for each line item, Click [Next](#) to proceed to the Smart Fill confirmation screen.

|  | December 2011 | August 2012 | December 2012 | December 2013 |
|--|---------------|-------------|---------------|---------------|
| <b>Assets</b>                              |               |             |               |               |
| Cash and due from banks                    | 5,023,235     | 16,622,922  | 17,000,000    | 17,500,000    |
| Fed funds sold & repos                     | 2,136,375     | 291,002     | 250,000       | 200,000       |
| Interest bearing deposits with banks       | 10,369,075    | 13,109,633  | 14,500,000    | 15,000,000    |
| Investment Securities - Taxable            | 31,871,487    | 24,614,719  | 22,000,000    | 20,000,000    |
| Investment Securities - Tax-exempt         | 11,918,834    | 10,209,611  | 9,000,000     | 7,000,000     |
| Mortgage loans held for sale               |               | 2,404,500   |               |               |
| Loans, net of unearned income              | 236,689,823   | 241,561,962 | 255,000,000   | 270,000,000   |
| <b>Assets Covered by Loss Share w/FDIC</b> |               |             |               |               |
| Premises and equipment, net                | 11,694,635    | 11,248,724  | 11,000,000    | 10,700,000    |
| Accrued interest receivable                | 1,161,191     | 998,120     | 850,000       | 800,000       |
| Other real estate                          | 2,279,935     | 3,025,765   | 3,200,000     | 34,000,000    |
| Other assets                               | 4,274,272     | 3,960,036   | 3,800,000     | 3,650,000     |
| <b>Liabilities</b>                         |               |             |               |               |
| Non-Interest Bearing Deposits              | 43,875,754    | 50,808,680  | 52,000,000    | 54,000,000    |
| Interest bearing demand deposits           | 37,147,536    | 41,290,727  | 43,000,000    | 45,000,000    |
| Savings and Money Market Deposits          | 68,122,362    | 70,611,846  | 71,000,000    | 73,000,000    |
| Time Deposits - Retail                     | 87,437,862    | 84,978,439  | 85,000,000    | 87,000,000    |
| Time Deposits - Wholesale                  | 29,006,964    | 28,167,785  | 28,000,000    | 27,500,000    |
| Accrued expenses and other liabilities     | 1,214,378     | 1,060,797   | 1,000,000     | 12,000,000    |
| FHLB Advances                              | 15,000,000    | 15,000,000  | 15,000,000    | 15,000,000    |
| Other Borrowings                           | 5,277,158     | 5,459,968   | 6,000,000     | 6,300,000     |
| Trust Preferred Securities                 |               |             |               |               |

Fig. 3k

After reviewing the balances, click [Edit Balances](#) to return to the previous screen, or click [Next](#) to create your project.

In the confirmation window, select **Next** to confirm the amounts you have entered in the **Smart Fill** window.

To verify or edit any amounts, click **Cancel** to return to the previous screen.

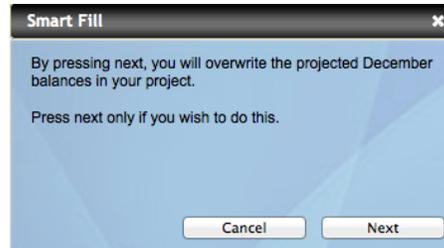


Fig. 3l

## Preparing Project

Once the preparing project window has appeared, you are finished creating your forecast. Verify that the email listed is correct and Select Close.



Fig. 3m

Note that it may take several minutes for your project to complete and for you to receive the email informing you that your project is ready to view. Once you have received confirmation that your project is ready, proceed to section 4 of this document.

## 4 Opening and Viewing a Forecast

---

### 4.1 Opening a Forecasting Project

Once your project has been created and you have received an email confirmation that it has been processed, you can begin reviewing and modifying the resulting Balance Sheet and Income Statement.



This section describes the **Forecasting Window** and the tools and options available for reviewing and modifying your project within the **Forecasting** tool. When analyzing your project, you may also wish to open the project in the **G/L Reports** section of **Dashboard**. For more information on viewing your project in **G/L Reports**, see Section 5.

To open the project, open Bankers Dashboard and navigate to **Projections** and click on **Forecasting**.

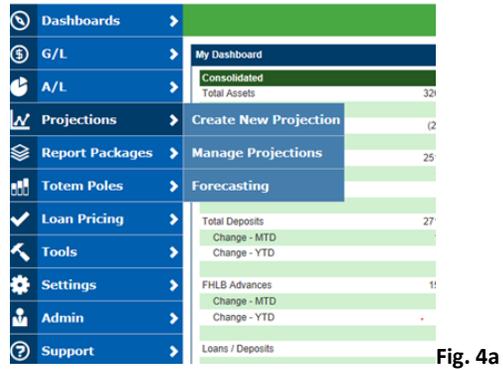


Fig. 4a

In the **Forecasting** window, use the **SELECT PROJECT** drop down menu to select the title of the project you wish to open. Click on **Open Project**.

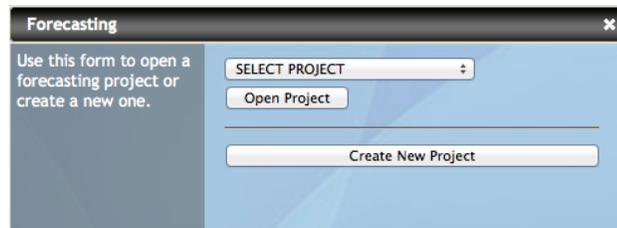


Fig. 4b

This will open the primary **Banker's Dashboard Forecasting** window (see Fig. 4c).

## 4.2 Forecasting Window Overview

Before you begin reviewing and modifying your forecast, there are a few things you must know about the forecasting tool. This section provides a general overview of the forecasting window to familiarize you with its general layout and the tools available within the project window.

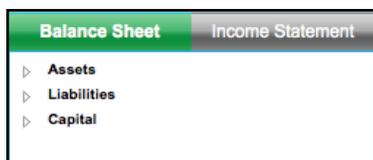


Fig. 4c

#### 4.2.1 Navigation Window

The navigation window is represented by the number 1 in Figure 4c. There are three primary parts to the navigation window: the navigation tree, the Balance Sheet tab, and the Income Statement tab.

Fig. 4d



When you open your project, the **Balance Sheet** tab is loaded by default and you are given three primary tree options: **Assets**, **Liabilities**, and **Capital**.

To view the details for each account, click on the arrows beside the tree heading(s) to expand the

account categories. Once you have expanded the account categories, click on the desired group to show the relevant data in the Modify Data Window.

To view the headings and accounts related to your income statement click on **Income Statement** and follow the same logic to drill down through the navigational tree and select the desired account.

For more information regarding the Income Statement and Balance Sheet tabs, see Section 5.

## 4.2.2 Modify Data Window

The Modify Data window is represented by the number **2** in Figure 4c. It is the primary window of the forecasting tool and is where all account data is displayed for your project. This window has the look and feel of a budget worksheet and is where you begin to see and interact with the project details.

In the example below, the navigation tree of the **Balance Sheet** tab has been expanded to show the **Assets/ Fed funds sold & repos** heading. The **Federal funds sold** heading has been selected and the accounts within the heading are displayed in the Modify Data window.

Fig. 4e

| Balance Sheet                  | Income Statement | Marysville                           | Apr 2012    | May 2012    |
|--------------------------------|------------------|--------------------------------------|-------------|-------------|
| ▲ Assets                       |                  | 13000 - FED HOME LOAN BANK FED FU... | \$190,766   | \$196,521   |
| ▶ Cash and due from banks (45) |                  | 13010 - SUNTRUST FED FUNDS           | \$225,989   | \$232,807   |
| ▲ Fed funds sold & repos (6)   |                  | 13020 - COMPASS BANK FED FUNDS       | \$2,000,000 | \$2,060,333 |
| Federal funds sold (6)         |                  | 13040 - COMMUNITY BANK FED FUNDS     | \$0         | \$0         |
| Repurchase agreements (0)      |                  |                                      |             |             |

One of the first things you will notice about the Modify Data window is that the numbers are color-coded.

**Black** numbers represent actual data, or the numbers consistent with the sync date you selected using the **Synchronize Historical Data** window when you created the project (see Fig. 3h).

**Blue** numbers represent those assumptions that you entered in the **Smart Fill** window when you created the project. These are the projected assumption totals you entered for the end of the current and next year when you created the project (see Fig. 3j).

Smart Fill has used the totals you entered to calculate the monthly balances required to ensure that those annual totals are met. The resulting balances are represented by the **Red** numbers, which show the straight-line growth the system has calculated using those annual Smart Fill totals.

You can use the scroll bar at the bottom of the window to scroll left and right through the data. This will take you from the beginning of your synced data (typically January of the previous year) through December of the coming year.

While viewing the Balance Sheet, you can also use the  and  symbols located beside the year-end months (typically December of the current and next year) to expand and collapse that year's data for easier navigation.

Once you are comfortable with the look and feel of the Modify Data window, you should read the next section to familiarize yourself with the tools menu.



Reading the following section will help you understand how to more accurately and easily modify data. It will also familiarize you with the tools available to restrict access to the project, resynchronize data, and add profit centers, in addition to other useful tools and information.

For further information on using the Modify Data window, see section 5.

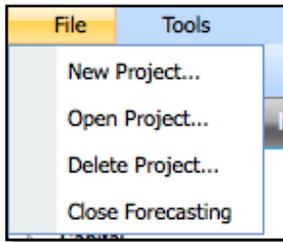
### 4.2.3 Additional Tools

The additional tools section is represented by the number **3** in Figure 4c. There are five primary parts to the tools menu: the File menu, the Tools menu, the Auto-fill tool, and the Undo tool.

#### 4.2.3.1

##### The File Menu

Fig. 4f



The file menu is where you create new projects, open an existing project, delete the current project, or close the forecasting window.

Selecting **New Project** will open the **Create New Project** window (see section 3.1).

Selecting **Open Project** opens the **Open Project** window from which you can select and open an existing forecasting project.

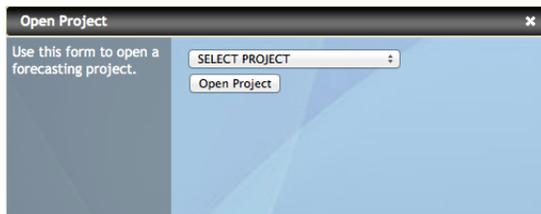


Fig. 4g

Selecting **Delete Project** opens the **Delete Forecasting Project** window, where you can delete your current forecasting project.

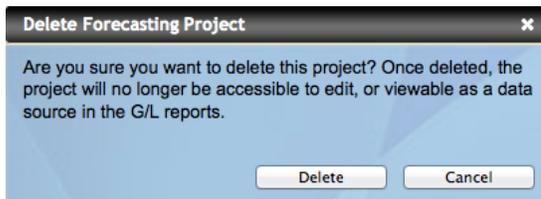


Fig. 4h

Selecting **Close Forecasting** will close the current forecasting window and return you to the Dashboard.

#### 4.2.3.2

### The Tools Menu

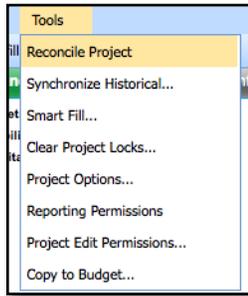


Fig. 4i

There are several options available in the tools menu. These options help you define certain project parameters and allow you to edit the current data assumptions of the project. Each option is discussed individually below.

#### Tools Menu- Reconcile Project:

Clicking Reconcile Project calculates income taxes, rolls retained earnings, and balances the project to cash. G/L Balance Sheet reports viewed during the modifications process will be out of balance until the project is reconciled.

The project may be reconciled at any time to balance the project.

#### Tools Menu- Synchronize Historical:

Selecting **Synchronize Historical** opens the **Synchronize Historical** window. Your project has already been synchronized to the date you selected when you created the project (see Fig. 3h). Selecting this option allows you to change the date to which you synchronized the project. To re-sync your project, select the desired date from the drop-down menu and select **Synchronize**.



Fig. 4j

**Note:** Re-syncing will change your previous numbers and you may want to create a copy of the current project and use that copy to sync to a new date. This will retain a saved version of your current project should you decide to return to the previous date.

If you make changes to the G/L Account Mapping and want those changes to be reflected in your project, you must re-sync it. If you do not wish to change any other parameters of the project, you can re-sync to the same month.

## Tools Menu- Smart Fill:

Selecting **Smart Fill** opens the **Smart Fill** window (see Fig. 3j). This allows you to re-enter the totals that represent where you want the institution to end the current and following years and lets you to re-enter your project assumptions using new projection numbers. You can go through this process as many times as necessary to reach your project goals. Once you have entered new numbers and clicked **Next**, you will receive a verification screen to ensure that you wish to overwrite the previous projected December balances. Click **Next** to continue, or **Cancel** to return to the previous screen.

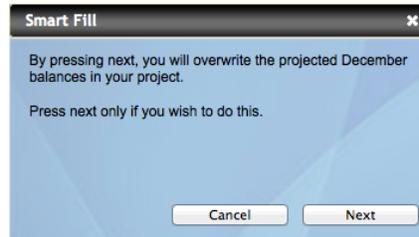


Fig. 4k

## Tools Menu- Project Options:

Selecting **Project Options** opens the **Project Options** window. There are four separate sections of this window: General, Loan Loss Allowance, Profit Centers, and Project History.

### 1. General

There are several settings available in the General section. Here, you can:

- Re-name the project by entering a new name in the **Project Name** dialog box.
- Choose whether or not to Balance cash at each profit center by selecting the desired **Yes** or **No** option.
- Select a different **Cash Balancing** and/or **Retained Earnings** Account.
- And choose whether **Round Income Taxes** to the nearest \$1, \$100, or \$1000.

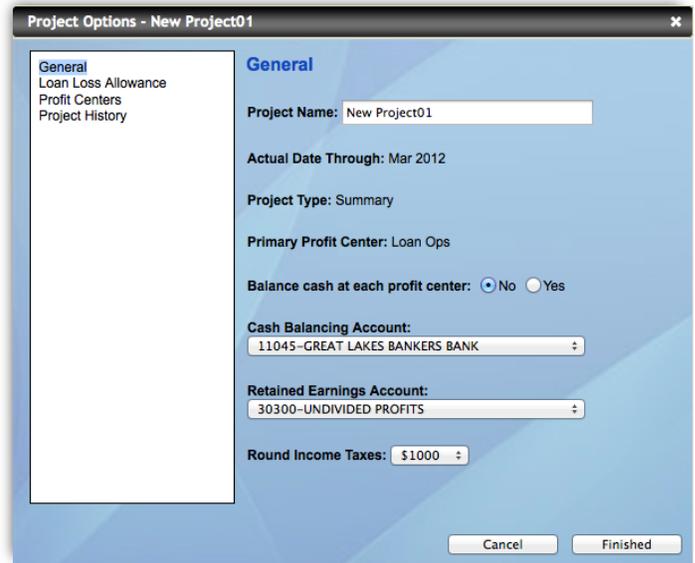


Fig. 4m

## 2. Loan Loss Allowance

The Loan Loss Allowance window allows you to verify settings for the:

**Loan Loss Allowance** type, **Beginning of Year Balance**, **Balance Sheet Provision**, and **Income Statement Provision** accounts.

Additionally, you can use the drop down menu beside **Round Monthly Provision** to select whether to round to the nearest \$1, \$100, or \$1,000.

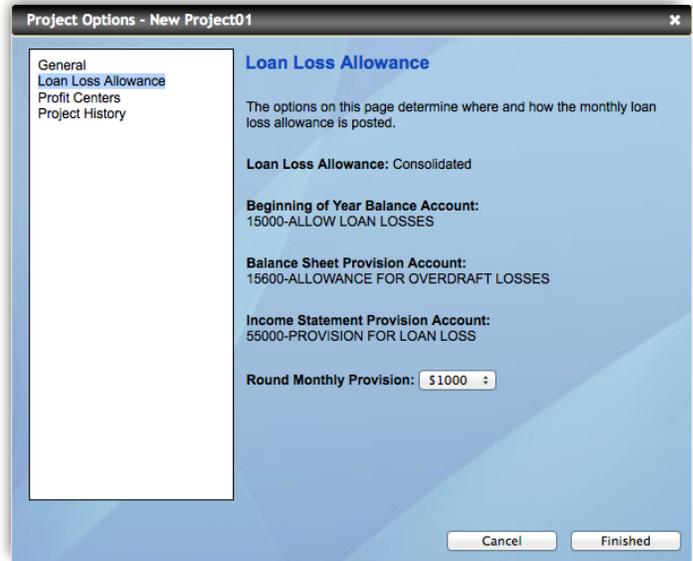


Fig. 4n

## 3. Project History

The Project History window allows you view any previous project history regarding the project's:

**Sync Date**, **Smart Fill**, **Modify Date**, and **Generate Date**.

The window displays the date for each relevant section, as well as, the user who last modified each section.

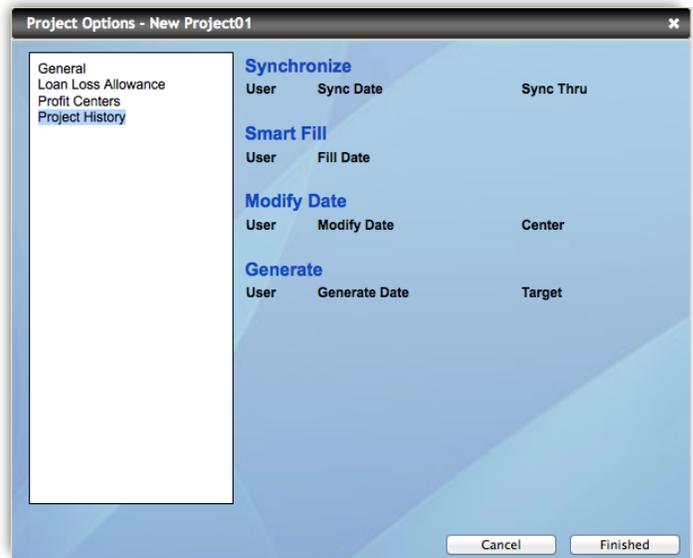
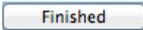


Fig. 4o

Once you have validated and/or updated any information within the Project Options window, you must click the  button to accept and save all changes and close the options window.

## Tools Menu- Reporting Permissions:

Selecting **Reporting Permissions** from the Tools Menu opens the **Project Permissions** window.

Here, you can select who has the ability to see the current project as a data source in the G/L

Reports section of their Dashboard. By default the person who created the project is the only one who can view it in their G/L Reports. To modify this setting, select one of the radio buttons beside **Only Me**, **Only Projections Admins**, **Everybody**, or **Select List**. To select multiple users under the **Select List** option, you can hold down the **Ctrl** key on your keyboard while clicking on the appropriate name.

When you are finished editing these settings, click **Finished** to close the permissions window.



It is important to note that persons given access with this tool will only be able to view the project in their G/L reports and will not be able to change or edit the project. To allow a user to change or edit a project, see the following section on Project Edit Permissions.

**Note:** Changing permissions here only restricts access to the current project and does not affect any additional forecasting projects.



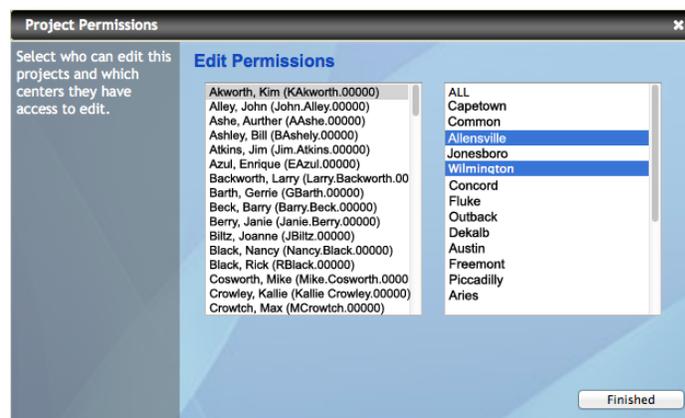
Fig. 4p

## Tools Menu- Project Edit Permissions:

Selecting **Project Edit Permissions** from the Tools Menu opens the **Project Permissions** window.

Here, you can select who has the ability to edit the current project and to control which centers they can access and edit. To

Fig. 4q



modify this setting, select a user from the box on the left and then highlight the profit centers that you'd like to give them access to. You can hold down the Ctrl key on your keyboard while clicking on the appropriate name to select multiple profit centers. Note that the example in **Fig. 4r** is from a **By Center** project that list multiple profit centers. If you are providing access to a **Total Bank** project, only the **ALL** option will be available.

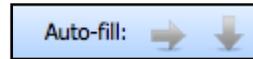
When you are finished editing these settings, click **Finished** to close the permissions window.

**Note:** Changing permissions here only restricts permissions for the current project and does not affect any additional forecasting projects.

### 4.2.3.3

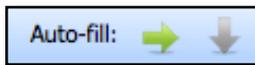
#### Auto-fill

Auto-fill provides a quick and easy way to copy data that you enter manually across and/or down to additional cells. By default, the arrows in the Auto-fill tool are **grey**. This indicates that the tool is not available in your current view.



When the tool becomes available, the arrows will turn **blue** to indicate they are usable. When available, you can click on the desired arrow to initialize a copy down or right action.

By navigating to a heading where the tool is available (below the **Time Deposits – Wholesales/ CD's Brokered** section of the **Income Balance Sheet**). The tool becomes available and the across arrow turns **blue**. This indicates that the tool is available and may be turned on by clicking it once.



When you click the **blue** arrow to turn on the copy action, it will turn **green**. This indicates that any cell in which you enter data will copy to all cells to it's right (or to those directly underneath it if you are using the copy down arrow).

In the following example, you can see that the percentage representing the **BROKERED CD'S** account was calculated by Smart Fill to be consistent with the actual percentage from the previous month (2.9566%).

Fig. 4s

|                               |         |         |         |         |
|-------------------------------|---------|---------|---------|---------|
| 50073 - BROKERED CD'S => 100M | 2.9566% | 2.9566% | 2.9566% | 2.9566% |
|-------------------------------|---------|---------|---------|---------|

Without the Auto-fill arrow selected, changing 2.9566% to a different percentage will not change any subsequent percentages:

|                               |         |         |         |         |
|-------------------------------|---------|---------|---------|---------|
| 50073 - BROKERED CD'S => 100M | 2.9566% | 3.1000% | 2.9566% | 2.9566% |
|-------------------------------|---------|---------|---------|---------|

Fig. 4t

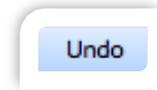
However, with Auto-fill selected and with the across arrow green, the changed percentage will copy across to all subsequent percentages for that account:

|                               |         |         |         |         |
|-------------------------------|---------|---------|---------|---------|
| 50073 - BROKERED CD'S => 100M | 2.9566% | 3.1000% | 3.1000% | 3.1000% |
|-------------------------------|---------|---------|---------|---------|

Fig. 4u

### Undo

Any changes you make to the modify data window that you do not wish to keep can be reverted using the Undo button. In the example immediately above, clicking the Undo button would revert the entry of the 3.1000% back to the original 2.9566%.



The percentages would also revert to their original coded color to indicate whether or not they were calculated by the system or were entered manually.

There is no limit to how many times you may click the Undo button to revert to a previous change, however, only changes made in the current session can be reverted. Once you log out all changes will be applied and the Undo button will be reset.

## 5 Analyzing and Modifying Forecast Data

### 5.1 Analyzing the Project

After receiving an email from the Dashboard system informing you that your project is complete, you can analyze the results of your project and begin to verify the data for each account to ensure that you are satisfied with the system's calculations. You have the option of either returning to your G/L reports to view your project, or view and modify data directly in the forecasting window.

It is generally recommended that you use a combination of the two; viewing the project data in your G/L reports and using the Forecasting tool to modify data as needed.

To view the project in your G/L reports, navigate to the Dashboard and click on **G/L**. This will open the G/L section of the Dashboard and will allow you to navigate through



Fig. 5a

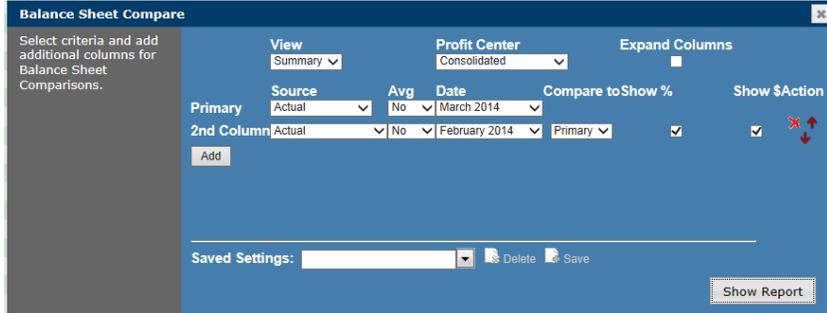
a list of the reporting options available. For example, you may wish to view a **Balance Sheet Compare** report, or a **Margin Analysis Compare** report.

The following example shows a **Balance Sheet Comparison**. To view this report, navigate to **G/L**, click on **Balance Sheet** and select **Compare**. This will open the **Balance Sheet**

**Compare**

Window. Here, you can select your project using the drop down list under **Source**. You may also select specific months to compare and add additional

**Fig. 5b**



columns to the comparison report using the **Add** button. When you are finished selecting all options, click on **Show Report** to continue.

Once your report is open, you may click on the calculations and accounts listed to drill down and see more information (see Fig 5c). If you see information that you'd like to change, you can log into the Forecasting tool and change the relevant data. For further information on changing the calculations in the Forecasting tool, see section **5.2** below.

**Balance Sheet**  
Consolidated

|                               | Actual<br>Mar 2014 | Forecast<br>Feb 2014 | \$ Change   | % Change |
|-------------------------------|--------------------|----------------------|-------------|----------|
| <b>Assets</b>                 |                    |                      |             |          |
| Cash and due from banks       | -                  | -                    | -           | -        |
| Cash - Teller                 | 246,096            | 231,041              | 15,055      | 6.5      |
| Cash - Vault                  | 1,503,909          | 1,183,861            | 320,048     | 27.0     |
| Cash - ATM                    | 141,051            | 128,414              | 12,637      | 9.8      |
| Cash - Cash items             | 6,592              | 424                  | 6,168       | 1454.8   |
| Cash - Due from banks         | 3,065,579          | 9,766,158            | (6,700,579) | (68.6)   |
| Due from Federal Reserve      | -                  | -                    | -           | -        |
| Total Cash and due from banks | 4,963,227          | 11,309,897           | (6,346,670) | (56.1)   |
| Fed funds sold & repos        | -                  | -                    | -           | -        |
| Federal funds sold            | 25,742             | 497,188              | (471,446)   | (94.8)   |
| Repurchase agreements         | -                  | -                    | -           | -        |
| Total Fed funds sold & repos  | 25,742             | 497,188              | (471,446)   | (94.8)   |

**Fig. 5c**



It is important to note that changes made to the data within the Forecasting tool are submitted immediately. If you are viewing a G/L report and you modify any data within the Forecasting tool without first closing the report, you must click the  **Refresh** button located in the top right-hand corner of the G/L report to update it and reflect those changes.

## 5.2 Modifying the Balance Sheet

Begin by expanding each heading under the **Balance Sheet** and verifying the data under each account. Use the scroll bar at the bottom of the window to scroll left and right through the data. This will take you from the beginning of your synced data (typically January of the previous year) through December of the coming year. Scroll through the balance sheet and ensure that you are satisfied with each of the numbers Smart fill has calculated.

If you would like to update or change a number, simply click in the cell and backspace to delete it. You can enter any number you like and the system will update all subsequent numbers to update the total monthly goals. This will change the number's color code to blue, to indicate that it was a number you edited directly.

For example, in Fig. 5d you can see the second number was changed from \$10,838,125 to \$10,870,000. This had no effect on the actual Number from the previous month (\$10,815,000).

Fig. 5d

| \$0          | \$0          | \$0          |
|--------------|--------------|--------------|
| \$10,815,000 | \$10,838,125 | \$10,861,250 |

| \$0          | \$0 | \$0          |
|--------------|-----|--------------|
| \$10,815,000 |     | \$10,861,250 |

| \$0          | \$0          | \$0          |
|--------------|--------------|--------------|
| \$10,815,000 | \$10,870,000 | \$10,888,571 |

However, the number that was manually entered changed to blue to indicate that it was edited. And, the system generated numbers to its right were updated to reflect the new monthly estimations that reflect the overall year-end goal.

In addition, you can change the ending December balance assumptions and the Dashboard will recalculate the previous months based on the new ending balance you entered.

Work your way through the **Balance Sheet** until you have adjusted any numbers necessary to reach the goals of your forecast. Look for any breaks in trends (i.e. numbers that look out of place, or were one time events) and normalize them by entering data manually. To save time, you can use the **Auto-fill** tool to help during this process. For more information on the **Auto-fill** tool, see section 4.2.3.3.

## 5.3 Modifying the Income Statement

To view your Income Statement, select the **Income Statement** tab in the Navigation menu (see Fig. 4c). The Income Statement calculates monthly rates for historical data, then uses the last monthly actual as the rate assumption going forward.

As with the Balance Sheet, you have the ability to modify these calculations by clicking in a cell and using the backspace key to delete the data. Enter the desired decimal number and the system will update the current percentage. This will change the percentage's color code to blue to indicate that it was edited directly.

Fig. 5e

|         |         |         |
|---------|---------|---------|
| 0.2224% | 0.2224% | 0.2224% |
| 0.0504% | 0.0504% | 0.0504% |

|         |         |         |
|---------|---------|---------|
| 0.2224% |         | 0.2224% |
| 0.0504% | 0.0504% | 0.0504% |

|         |         |         |
|---------|---------|---------|
| 0.2224% | 0.2345% | 0.2345% |
| 0.0504% | 0.0504% | 0.0504% |

In Figure 5e, for example, you can see that the second percentage was changed from 0.2224% to 0.2345%. This had no effect on the actual percentage from the previous month (0.2224%).

However, the percentage that was manually entered has changed to blue to indicate that it has been edited. In addition, all of the percentages to the right have changed. This is only because Auto-fill was selected. If Auto-fill had not been selected, only the percentage edited would have changed.

For more information on Auto-fill, see section **4.2.3.3**.

**Note:** You must enter percentages here as decimals (i.e. 0.002345 for 0.2345%).

Work your way through the **Income Statement** until you have adjusted any percentages necessary to reach the goals of your forecast. Look for any breaks in trends (i.e. numbers that look out of place, or were one time events) and normalize them by entering data manually.