



SOLVER for Banks

| Get Complete Insight

Table of Contents

Introduction	2
Product Summary	2
Company Summary	3
Solver for Banks.....	4
Bank Performance Reports	5
BNK002 - Executive Dashboard	5
BNK003 - CFO Dashboard.....	6
BNK004 – Loan Performance Dashboard.....	7
BNK009 – Bank Product Report.....	8
BNK010 - Banking Income Statement.....	9
BNK011 – Banking Balance Sheet	10
BNK012 – B120 Regulatory Income Statement	11
BNK013 – Expense Report.....	12
BNK014 – Comments on Budget Variances	13
Month-End Close/Reconciliations	14
BNK042 – Securities/General Ledger Reconciliation	14
BNK043 – Loans/General Ledger Reconciliation.....	15
BNK044 – Deposits/General Ledger Reconciliation.....	16
Investment Performance Reports	17
BNK051 – Securities Summary Portfolio.....	17
BNK052 – Trended Securities Portfolio	18
BNK053 – Securities Listing by Category.....	19
Branch Performance Reports	20
BNK101 - Branch Balanced Scorecard	20
BNK103 – Branch Yield/Rate Analysis.....	21
BNK104 – Branch Loan Production	22
BNK105 – Branch Term Deposit Production.....	23
BNK106 – Branch Income Statement	24
BNK107 – Branch Balance Sheet.....	25

Product Performance Reports	26
BNK201 – Loan Profitability	26
BNK202 – Term Deposit Profitability	27
BNK205 – Individual Account Profitability	28
Customer Performance Reports	29
BNK301 – Customer Profitability.....	29
BNK302 – New Customer Acquisition	30
BNK304 – Top Ten Customers by Profit	31
Appendix – Acronyms.....	32

Introduction

The purpose of this white paper is to provide an overview of Solver. With frequent, automated cloud updates, the solution is continuously being enhanced to drive faster, better decisions across its global customer base. For the latest information or to discuss your specific needs, please contact your local Solver partner, visit Solver's [web-site](#) or email us at info@solverglobal.com.

Product Summary

Solver provides a single, cloud-based solution that automates reporting and planning processes, and supports faster and better decisions based on key information from across the organization's data sources.

Key benefits that Solver provides include:

- A top-rated Corporate Performance Management (CPM) solution by G2 based on user satisfaction
- Global partner channel with industry expertise to help you whenever and wherever
- Cloud software, support, and upgrades packaged into a subscription price providing unmatched ROI over traditional CPM solutions
- Built for business users to manage the entire solution without the need for developers
- Executive and management data from across the organization that is easily accessible in ONE place with Solver's intelligent data warehouse
- Solver's multi-tenant cloud application provides quick initiation, SOC 2 compliance, automatic software upgrades, and scalability at one's convenience
- Solver provides the power and the familiarity of cloud-connected Excel to solve the most complex formula and layout requirements for reporting and planning template designers
- Easy-to-use, pre-built integration to Power BI, the world's #1 visualization solution
- Fast and cost effective integrations provided with Solver's wizard-driven CSV, SQL, and prebuilt ERP/CRM Connectors
- Unlimited access to reports and dashboards from secure web portal
- Hybrid cloud option provides customers with real-time cloud reporting capabilities for their on-premise ERP system



Company Summary

Solver, Inc. is redefining the category of cloud-based reporting and planning. The Solver solution is built to enable faster and better business decisions across the entire organization. Solver combines financial and other key data into a single tool, powered by the most flexible report and planning form designer on the market. Organizations use this solution to automate and streamline financial and operational reports, consolidations, and budgeting and forecasting processes. Solver empowers users with complete insight that drives intelligent decisions and competitive advantages. Headquartered in the United States, Solver, Inc. has more than a dozen offices and hundreds of partners globally that provide local and industry expertise. To learn more, visit www.solverglobal.com.

Solver for Banks

Solver gives banks full business intelligence capabilities, including budgeting and forecasting for branches, products and investments. Modern financial and operational reporting helps control costs, measure profitability and consolidate operations. Current and accurate information is critical in today's financial services industry. Solver can provide the detailed information bank executives need to proactively run their business and improve branch performance and product margins.

Solver can be deployed to finance and accounting teams, as well as operating departments, to enable world-class decisions with:

- Dashboards with bank metrics and benchmarking
- Organization-wide budgeting and forecasting, including for revenues, operating expenses, capital purchases, and cash flow
- Microsoft Excel- and web-based reporting and consolidations
- Data warehousing that can combine financials, payroll data, loan data and more
- Cloud, SOC Compliant deployment

With Solver, bank managers will be able to:

- Improve decision-making and control through self-service business intelligence
- Automate budgeting, forecasting, financial reporting and consolidations, as well as regulatory reports
- Reduce costs and improve administrative business processes
- Identify trends, track progress and continuously evaluate performance
- Optimize staffing levels
- Track customer satisfaction and assess product needs
- Increase accountability
- Engage department heads and branch managers in setting goals
- Develop focused strategies

Solver and our global partner channel will assist with implementations and long-term support to aid banks in monitoring performance and meeting targeted goals and objectives.

Note: For more detailed information about Solver, please email info@solverglobal.com and request the document: "White Paper – Overview of the Solver Suite". You can also learn more about Solver for Banks [here](#).

Bank Performance Reports

These types of reports are generally reviewed by the C-Suite. The goal of these reports is to give a bank-wide view of the organization.

BNK002 - Executive Dashboard

The **Executive Dashboard** example is designed with a banking executive in mind and allows for key executive metrics to be displayed at a high level view of the business by fiscal year.

- Revenue – Actual vs budget (with trend over last 12 months)
- Expenses – Actual vs budget (with trend over last 12 months)
- Profit – Actual vs budget (with trend over last 12 months)



BNK003 - CFO Dashboard

The **CFO Dashboard** example was built to show metrics that the Chief Financial Officer would use to gain a high level view of the business performance and financial status by period.

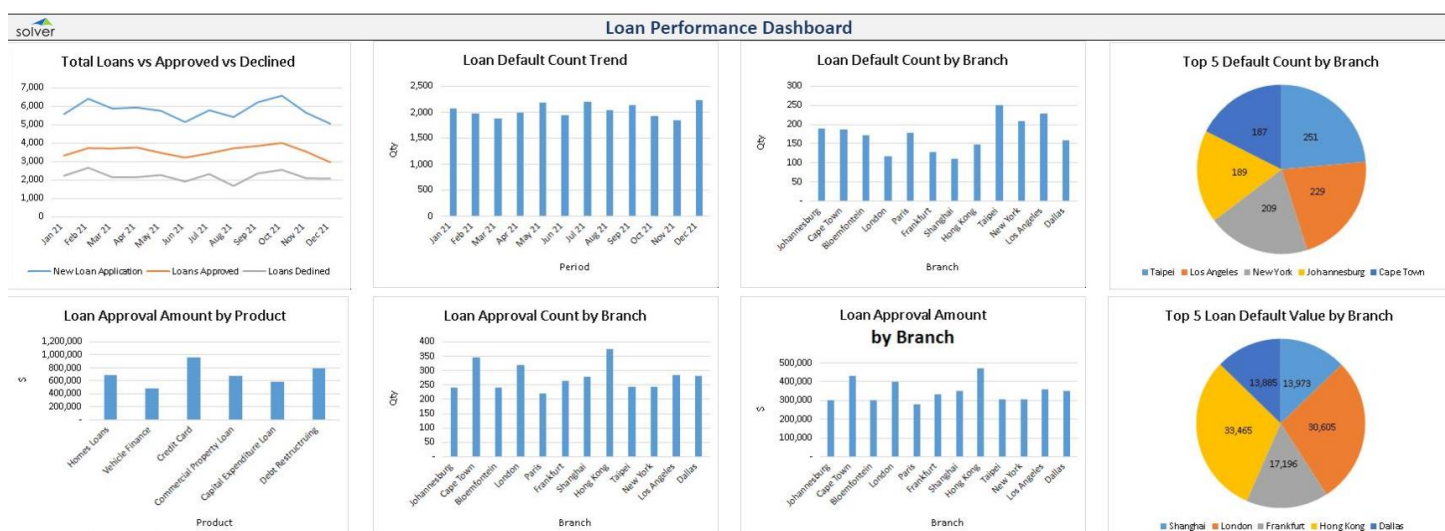
- Revenue by bank/entity – with a drill down to product
- Top 10 revenue sectors using SIC codes as a doughnut chart
- Top 10 Operating Expenses – period balance vs budget
- Top 10 revenue sectors by SIC as a bar chart
- Profit - Actual vs budget with trend line



BNK004 – Loan Performance Dashboard

The **Loan Performance Dashboard** example was designed to easily compare loan types across the business. The dashboard includes:

- Loan approval % by product with a drill down to specific branches
- A comparison line chart displaying the total loans vs total approvals vs total declined by month
- The total amount of loans defaulted by type with a drill down to branch level
- The total value of all loans defaulted by type with a drill down to branch



BNK009 – Bank Product Report

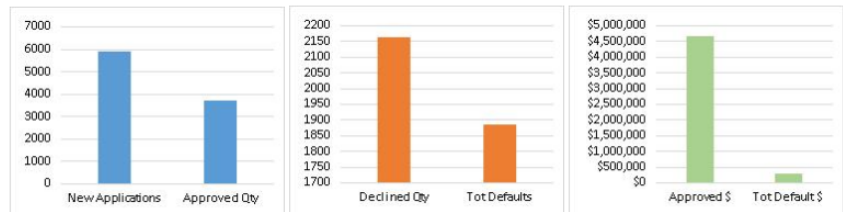
The **Bank Product Report** example displays the details of the performance of the different product types available within the bank for a specific period. The detail shows Product Type per branch, with charts showing:

- Approval rates vs. new applications received
- Total declined applications vs. the total quantity payments defaulted
- Total approved applications vs. the total value of payments defaulted

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and e-mailed to an unlimited number of non-licensed users (such as your bank branches).

Bank Product Report

Bank: First Bank - Africa
Period: Mar 2021




Branch ID	Branch	Product	New Applications	Approved Qty	Approved \$	Declined Qty	Tot Defaults	Tot Default \$
1	Johannesburg							
		Capital Expenditure Loan	34	13	\$16,306	21	12	\$1,468
		Commercial Property Loan	20	15	\$18,815	5	1	\$1,505
		Credit Card	13	12	\$15,052	1	19	\$151
		Debt Restructruing	146	98	\$122,921	48	17	\$4,917
		Homes Loans	107	31	\$38,883	76	31	\$3,888
		Vehicle Finance	84	68	\$85,292	16	2	\$7,676
		Total	404	237	\$297,269	167	82	\$19,605
2	Cape Town							
		Capital Expenditure Loan	147	91	\$114,141	56	42	\$4,566
		Commercial Property Loan	35	16	\$20,069	19	28	\$1,806
		Credit Card	139	43	\$53,935	96	11	\$2,157
		Debt Restructruing	99	41	\$51,426	58	49	\$1,543
		Homes Loans	90	77	\$96,581	13	40	\$10,624
		Vehicle Finance	22	22	\$27,595		12	\$2,484

BNK010 - Banking Income Statement

The **Income Statement** is one of the key financial statements for a Bank and shows the company's revenues and expenses during a particular period.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

 First Bank: Income Statement			
Bank:	First Bank - Africa		
Period:	Mar 2021		
	Period	Period	Period
	Jan 2021	Feb 2021	Mar 2021
Account	Balance	Balance	Balance
INTEREST RECEIVED -TERM LOANS - MANAGED	600001 4,666	8,698	91,525
INTEREST RECEIVED -PROPERTY LOANS - PERFORMING	600010 14,331,046	28,117,368	43,757,391
INTEREST RECEIVED -HOME LOANS - PERFORMING	600020 8,304,240	16,200,533	25,189,150
INTEREST RECEIVED -HOME LOANS - BAD DEBT	600023 205,500	394,686	614,640
INTEREST RECEIVED -FINANCE LEASES - PERFORMING	600030 1,206,108	2,375,671	3,456,501
INTEREST RECEIVED - FINANCE LEASES - MANAGED	600031		204,624
INTEREST RECEIVED -ICA'S - PERFORMING	600040 9,389,345	18,679,063	29,331,700
INTEREST RECEIVED -ICA'S - MANAGED	600041 132,719	254,334	475,142
INTEREST RECEIVED - ICA's - BAD DEBT	600043 2,220,110	4,415,486	6,502,491
INTEREST RECEIVED - OVERDRAFT - PERFORMING	600050 3,655,471	6,914,833	11,027,417
INTEREST RECEIVED - OVERDRAFTS - BAD DEBTS	600053 11,215	20,471	36,964
INTEREST RECEIVED - FOREIGN LOANS - CFC ACCOUNTS	600060 413,120	767,452	1,170,793
TOTAL	41,348,664	81,019,207	126,290,296
MONEY MARKET INTE			
TOTAL	2,416,468	5,217,148	7,801,536
TOTAL INTEREST INCOME	43,765,132	86,236,355	134,091,832
INTEREST EXPENSE			
TOTAL	-22,471,403	-43,716,837	-67,511,288
TOTAL NET INTEREST INCOME	21,293,729	42,519,518	66,580,544
DISPOSAL OF FIXED ASSETS (PROFIT)			
FEE INCOME			
INTERNATIONAL BUSINESS			
TOTAL	573,703	1,161,452	1,840,726
TRADE FINANCE FEES			
DOCUMENTARY BILLS FOR COLLECTION	612002 173,048	339,387	524,600
LETTERS OF CREDIT -IMPORT	612003 33,014	53,142	64,383
TOTAL	206,062	392,529	588,983

BNK011 – Banking Balance Sheet

The **Banking Balance Sheet** example is a summary of the financial balances of the business, often referred to as a "snapshot" of the company's financial position. This is broken down into assets, liabilities and equity.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

First Bank: Balance Sheet


Period : Mar 2021

Period :		Mar 2021				
		Period -12	Period	Period	Period	Period
		Mar 2020	Jan 2021	Feb 2021	Mar 2021	Mar 2021
Account		Balance	Balance	Balance	Balance	Budget
ASSETS						
LIQUID ASSETS		\$ 374,574	\$ 402,447	\$ 441,479	\$ 410,327	\$ 512,909
Cash and Cash Equivalents		\$ 263,727	\$ 276,679	\$ 291,195	\$ 272,724	\$ 340,905
Short term instruments		\$ 110,846	\$ 125,768	\$ 150,284	\$ 137,603	\$ 172,004
LOANS AND ADVANCES (includes interest accrued)		\$ 2,210,752	\$ 2,391,042	\$ 2,424,723	\$ 2,458,615	\$ 3,073,268
DERIVATIVE FINANCIAL INSTRUMENTS		\$ 12,091	\$ 45,931	\$ 3,684	\$ 3,071	\$ 3,839
FAIR VALUE		\$ 12,091	\$ 45,931	\$ 3,684	\$ 3,071	\$ 3,839
FAIR VALUE - REVALUATION FEC DERITAXATIONIVE ASSET		020001 \$ 12,091	\$ 45,931	\$ 3,684	\$ 3,071	\$ 3,839
OTHER INSTRUMENTS		\$ -	\$ -	\$ -	\$ -	\$ -
INVESTMENTS						
Unlist investment		\$ 19	\$ 19	\$ 19	\$ 19	\$ 24
OTHER ASSETS		\$ (27,806)	\$ 5,628	\$ 12,088	\$ 41,479	\$ 51,849
Accounts Receivable		\$ 8,924	\$ 12,282	\$ 12,107	\$ 13,844	\$ 17,305
Inventory Accounts		\$ -	\$ -	\$ -	\$ -	\$ -
Clearing Accounts		\$ (36,730)	\$ (7,190)	\$ (2,097)	\$ 27,635	\$ 34,544
Interbranch Clearing Accounts		\$ 0	\$ 536	\$ 2,078	\$ -	\$ (0)
FIXED ASSETS		\$ 47,641	\$ 54,100	\$ 56,185	\$ 58,768	\$ 73,460
TOTAL ASSETS		\$ 2,617,271	\$ 2,899,167	\$ 2,938,178	\$ 2,972,279	\$ 3,715,348
EQUITY						
Share Capital		\$ (23,442)	\$ (23,442)	\$ (23,442)	\$ (23,442)	\$ (29,303)
SHARE CAPITAL - ORDINARY SHARES		000001 \$ (23,442)	\$ (23,442)	\$ (23,442)	\$ (23,442)	\$ (29,303)
Share Premium		\$ (329,218)	\$ (329,218)	\$ (329,218)	\$ (329,218)	\$ (411,522)
SHARE PREMIUM - ORDINARY SHARES		000100 \$ (329,218)	\$ (329,218)	\$ (329,218)	\$ (329,218)	\$ (411,522)
Distributable reserves						
RETAINED INCOME / ACCUMULATED LOSS		\$ 21,028	\$ 33,669	\$ 33,669	\$ 33,669	\$ 42,086
RETAINED INCOME / ACCUMULATED LOSS		000300 \$ 21,028	\$ 33,669	\$ 33,669	\$ 33,669	\$ 42,086
RETAINED (EARNINGS)LOSS FOR THE PERIOD		\$ (8,160)	\$ (1,812)	\$ (1,740)	\$ (5,432)	\$ (6,790)

BNK012 – BA120 Regulatory Income Statement

The **BA120** is an example of how you can use Solver's highly flexible report writer to create and automate any of your regulatory reports.


Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

<div>  First Bank: BA120 Regulatory Report </div>			
Period:	Mar 2021	Period:	Period:
	Jan 2021	Feb 2021	Mar 2021
Interest and similar income (total of items 2,3 and 14, less item 15) [1]	43,765,132	86,236,355	134,091,832
Short-term negotiable securities [2]	2,416,468	5,217,148	7,801,536
Loan and advances to customers (total of items 4 to 13) [3]	41,348,664	81,019,207	126,290,296
Homeloans [4]	8,509,740	16,595,219	25,803,790
Commercial mortgages [5]	14,331,046	28,117,368	43,757,391
Credit cards [6]	0	0	0
Lease and instalment debtors [7]	12,948,281	25,724,555	39,970,457
Overdrafts [8]	3,666,686	6,935,304	11,064,382
Redeemable preference shares and other equivalent instruments issued to provide credit [9]	0	0	0
Trade, other bills and bankers acceptances [10]	0	0	0
Factoring accounts [12]	0	0	0
Other [13]	413,120	767,452	1,170,793
Government and other dated securities [14]	0	0	0
Less: interest income on trading assets allocated to trading revenue [15]	0	0	0
Interest expense and similar charges (total of items 17, 25 and 26, less item 27) [16]	22,471,403	43,716,837	67,511,288
Deposits, current accounts and other (total of items 18 to 20, 23 and 24) [17]	11,454,267	22,793,672	35,860,880
Current accounts [18]	1,572,664	3,553,734	5,954,269
Savings deposit [19]	883,555	1,851,851	3,073,385
Term and other deposits (total of items 21 to 22) [20]	8,958,476	17,322,325	26,734,744
Fixed and notice deposits [21]	5,989,505	11,436,047	17,524,817
Call Deposits [22]	2,968,971	5,886,279	9,209,927
Negotiable certificates of deposit [23]	0	0	0
Other deposits and loans [24]	39,572	65,761	98,483
Other liabilities [25]	11,017,137	20,923,165	31,650,408
Term debt instruments [26]	0	0	0
Less: interest expense on trading liabilities allocated to trading revenue [27]	0	0	0
Net Interest Income (item 1 less item 16) [28]	21,293,729	42,519,518	66,580,544
(1) Excluding foreign branches			

BNK014 – Comments on Budget Variances

The **Comments on Budget Variances** shows the ability to enter comments to explain the variance between actual and budget amounts.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

				Branch	B0001-0102	B0001-0102		B0001-0102
				WaKeeney Branch				
				Period	Jan-23	Jan-23	Fav/(UnFav)	Jan-23
Account	Entity	Department	Scenario		Actual	Budget	Variance	Actual
B531110	WAK	B0012	Salaries - Officers		0	0	0	
B531120	WAK	B0012	Salaries - Employees		20,372	20,913	541	
B531160	WAK	B0012	Overtime		103	318	215	
B531220	WAK	B0012	Paid Time Off - Officers		0	0	0	
B531222	WAK	B0012	Paid Time Off - Employees		0	0	0	

Month-End Close/Reconciliations

These reports are typically created by Accounting Operations and reviewed by the Controller and CFO. Before any external reports are released to the public, the reconciliation must be performed to ensure integrity.

BNK042 – Securities/General Ledger Reconciliation

The **Securities/General Ledger Reconciliation** first lists the individual securities by category for the month with the Market Value as the balance. The next section shows the general ledger month-end balance for the same category. The final section will compare the two balances by month. If they agree, then a green zero amount will appear. If out of balance, the amount will be shown in red.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

Securities/General Ledger Reconciliation

129	Acme National Bank	1/31/23	2/28/23	3/31/23	4/30/23	5/31/23	6/30/23	7/31/23	8/31/23
Securities Application Data		Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
Position ID	Agency Notes/Bonds - FR	1,500,505	1,522,049	1,513,552	1,491,161	1,519,499	1,524,107	1,485,994	1,480,405
	31645 FHLMC STRNT STEP-UP CALLABLE	1,000,057	1,029,859	1,017,458	982,856	1,026,859	1,022,559	997,057	977,756
	31700 FHLMC AGENCY CALLABLE	500,447	492,190	496,093	508,304	492,640	501,548	488,937	502,649
General Ledger Data									
B120051	Agency Notes/Bonds - FR	1,500,505	1,522,049	1,513,552	1,491,161	1,519,499	1,524,107	1,485,994	1,480,405
Securities Data versus General Ledger		0	0	0	0	0	0	0	0

BNK043 – Loans/General Ledger Reconciliation

The **Loans/General Ledger Reconciliation** first lists the loan summaries by collateral code for a loan category from the loan application with the Month-End Balance as the balance. The next section shows the general ledger month-end balance for the same category. The final section will compare the two balances by month. If they agree, then a green zero amount will appear. If out of balance, the amount will be shown in red.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

Loans/General Ledger Reconciliation

001	Johannesburg	1/31/22	2/28/22	3/31/22	4/30/22	5/31/22	6/30/22	7/31/22	8/31/22	9/30/22	10/31/22
Loan Application Data		Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
Bk05	Commercial Loans	1,373,819	1,375,122	1,324,786	1,310,644	1,270,340	1,203,387	1,178,669	1,231,907	1,236,819	1,194,039
LN001	Credit Card	251,558	252,861	269,300	269,440	272,656	224,182	217,037	210,435	212,259	198,082
LN029	Commercial Vehicle (1 ton or >)	4,826	4,826	4,826	3,364	2,617	330				
LN030	Savings, CD	570,865	570,865	504,091	500,585	473,412	465,585	450,797	512,965	501,098	495,247
LN042	Time Deposits	46,947	46,947	46,947	44,630	37,206	35,933	40,266	38,535	44,851	46,592
LN060	Heavy Equipment, Commercial M	7,395	7,395	7,395	6,901	6,429	5,884	5,348	4,842	4,313	3,766
LN062	Other Equipment	41,063	41,063	41,063	39,425	37,785	36,388	34,974	40,196	55,264	37,148
LN090	Other	7,818	7,818	7,818	6,955	6,664	6,407	6,264	5,983	5,687	5,585
LN141	Land Residential-Unimproved	126,738	126,738	126,738	126,738	126,738	126,738	126,738	126,738	126,738	126,738
LN144	Land Commercial	42,103	42,103	42,103	41,857	41,576	41,432	41,179	40,864	40,747	40,504
LN145	Land Agricultural	26,381	26,381	26,381	24,854	22,402	21,028	19,804	17,852	16,586	14,636
LN161	Church	23,821	23,821	23,821	23,729	23,647	23,583	23,482	23,389	23,299	23,209
LN167	Office	114,586	114,586	114,586	113,751	113,005	112,132	111,135	110,230	109,348	108,468
LN370	Retail	109,717	109,717	109,717	108,415	106,202	103,764	101,645	99,879	96,629	94,064
General Ledger Data											
B151110	Loans - Fixed Commercial	1,373,819	1,375,122	1,324,786	1,310,644	1,270,340	1,203,387	1,178,669	1,231,907	1,236,819	1,194,039
Loan Data versus General Ledger		0	0	0	0	0	0	0	0	0	0

BNK044 – Deposits/General Ledger Reconciliation

The **Deposits/General Ledger Reconciliation** first lists the deposit summaries by product code for a deposit category from the deposit application with the Month-End Balance as the balance. The next section shows the general ledger month-end balance for the same category. The final section will compare the two balances by month. If they agree, then a green zero amount will appear. If out of balance, the amount will be shown in red.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

solver Deposits/General Ledger Reconciliation		1/31/22	2/28/22	3/31/22	4/30/22	5/31/22	6/30/22	7/31/22	8/31/22	9/30/22	10/31/22
001 Johannesburg		Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
Deposit Application Data											
RetailCD	Retail CD Deposits	51,519	51,600	51,669	40,738	136,117	125,466	150,815	92,872	93,033	110,160
DP003	91 Day CD	21,000	21,000	21,000	10,000	94,310	94,602	119,895	61,900	62,011	79,086
DP125	Any Day 799	30,519	30,600	30,669	30,738	30,801	30,865	30,920	30,971	31,022	31,073
DP257	7 Day CD					11,006					
General Ledger Data											
B211221	1b Dep - Retail C/D'S-Under	51,519	51,600	51,669	40,738	136,117	125,466	150,815	92,872	93,033	110,160
Deposit Data versus General Ledger		0	0	0	0	0	0	0	0	0	0

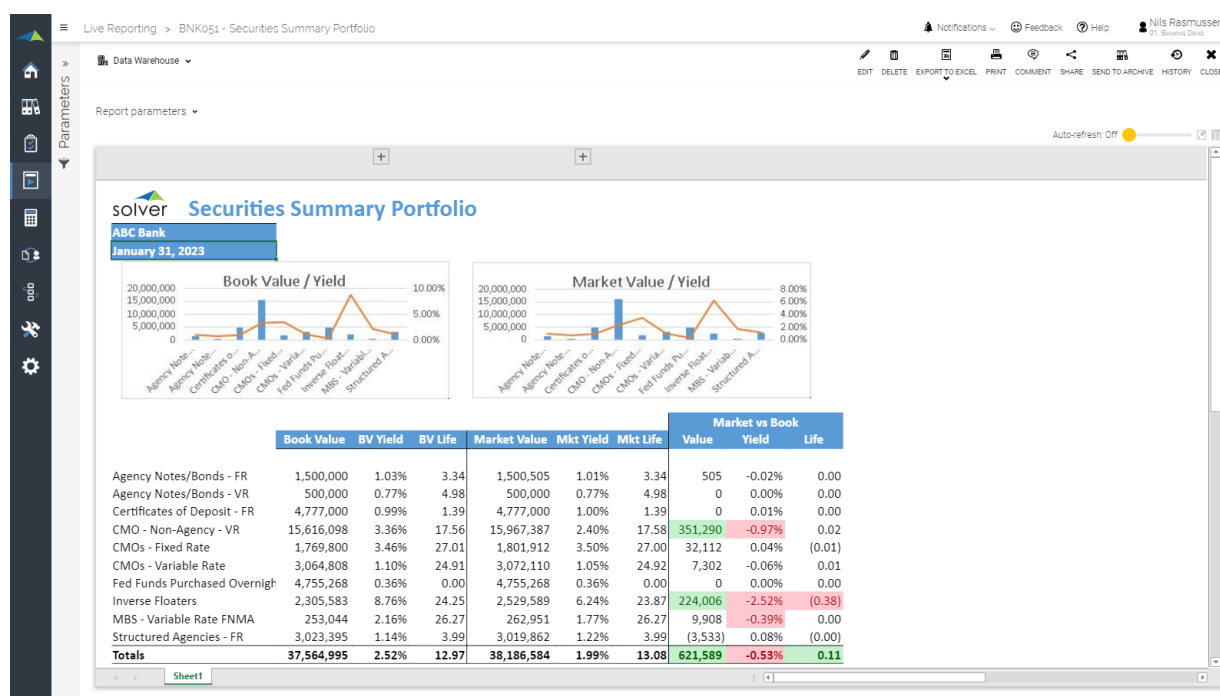
Investment Performance Reports

These reports are typically reviewed by the Asset/Liability Manager. They are also reviewed by the Asset/Liability Committee of the organization which will include the CFO.

BNK051 – Securities Summary Portfolio

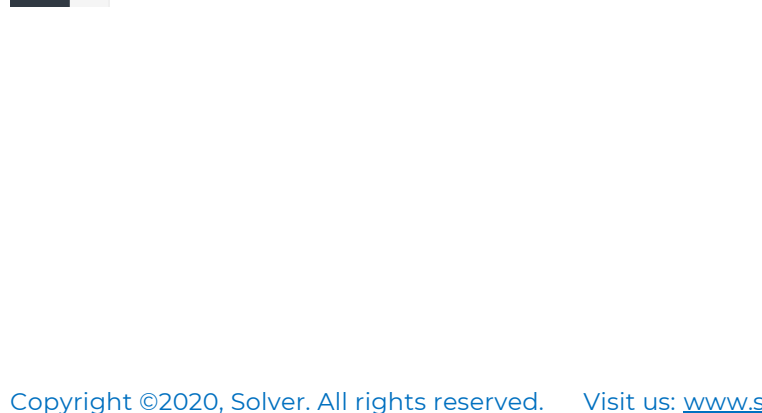
The **Securities Summary Portfolio** compares the book values to the market values of the various security categories. Balances, Yields, and Average Life are compared. The graphs show the balances as pillars with the yields as a line.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).



The **Trended Securities Portfolio** displays the securities portfolio over time by category. The chart shows the same information. Several variations of this report exist such as This Year versus Budget, Forecast, and Prior Year.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).



BNK053 – Securities Listing by Category

The **Securities Listing by Category** lists the individual securities by the category and month selected for the organization. The Book Value and Market Value measures are listed.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

<div> <div>+</div> <div>+</div> </div>									
<div> <div> <div>solver</div> <div>Securities Listing by Category</div> </div> </div>									
<div> <div>ABC Bank</div> <div>1/31/2023</div> </div>									
Agency Notes/Bonds - FR	Book Value	BV Yield	BV Life	Market Value	Mkt Yld	Mkt Life	Market vs Book		
							Value	Yield	Life
FHLMC AGENCY CALLABLE	500,000	1.60%	3.38	500,447	1.57%	3.38	447	-0.03%	0.00
FHLMC STRNT STEP-UP CALLABLE	1,000,000	0.75%	3.31	1,000,057	0.73%	3.31	57	-0.02%	0.00
Totals	1,500,000	1.03%	3.34	1,500,505	1.01%	3.34	505	-0.02%	0.00


Branch Performance Reports

These reports are typically reviewed by Regional and City Executives along with Branch Managers.

BNK101 - Branch Balanced Scorecard

The **Branch Balanced Scorecard** measures ten various goals that have been set for each branch manager ranging from loan production to number of training hours per FTE. Each score is given a raw score based on what quartile it falls in. All the scores are then added up and an overall score is given. The goal is for the branch manager to monitor their performance throughout the year and apply corrective behavior where needed.


Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

<div>  Branch Balanced Scorecard </div>									
<div> 0001-0160 Asheboro </div>									
Measure	YTD-17	Jan-01 Score	Bottom Quartile	Feb-01 Score	Median Quartile	Mar-01 Score	Top Quartile	Apr-01 Score	Total Score
Loan Measures:									
Average Loan Balance	10,086,471								
12 Month Loan Growth	1,235,988		1,125,000	2	1,500,000		1,875,000		2
Loan Production	4,714,574		3,375,000		4,500,000	3	5,625,000		3
Deposit Measures:									
Average Deposit Balance	37,176,666								
12 Month Deposit Growth	2,330,397		450,000		600,000		750,000	4	4
New Checking Accounts	608		300		400		500	4	4
Profitability Measures:									
12 Month Net Profit	1,245,481		937,500	2	1,250,000		1,562,500		2
Efficiency Ratio = NIE/(NIM+NII)	36.02%		43.75%	2	35.00%		26.25%		2
FTE Measures:									
Loans / Officer	9,296,874		6,750,000		9,000,000	3	11,250,000		3
Deposits / Other FTE	5,460,855		4,500,000	2	6,000,000		7,500,000		2
Training / FTE	11.1	1	13.5		18.0		22.5		1
Customer Measures:									
Total Balances per HH	26,134		20,625	2	27,500		34,375		2
Raw Total									25
Branch Score									2.5

BNK103 – Branch Yield/Rate Analysis

The **Branch Yield/Rate Analysis** measures the various yields and rates on the loans and deposits. In this case, the branch has excess deposits and is match funded with securities to balance the portfolio.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

<div>  Branch Yield/Rate Analysis </div>			
0001-0180			
Alamance Road			
	Jan 23	Jan 22	Jan 23
	M-T-D	M-T-D	M-T-D
Loan Product	Actual	Actual	Budget
Commercial/Construction	1,248,164	1,870,627	1,344,431
Interest Rate	7.86%	9.85%	7.62%
Fees	0.55%	0.30%	0.24%
Yield	8.41%	10.15%	7.86%
Mortgage	7,713	14,666	7,713
Interest Rate	8.17%	8.27%	8.17%
Fees	0.00%	0.00%	0.00%
Yield	8.17%	8.27%	8.17%
Consumer	6,283,487	5,188,704	6,384,457
Interest Rate	8.81%	10.30%	8.78%
Fees	0.36%	0.30%	0.39%
Yield	9.17%	10.60%	9.17%
Leases	27,782	40,557	35,630
Interest Rate	8.89%	8.79%	9.90%
Total Loans & Leases	7,567,147	7,114,554	7,772,231
Loan Loss Provision	(96,988)	(92,489)	(101,039)
Net Loans & Leases	7,470,159	7,022,064	7,671,192
Interest Rate	8.76%	10.31%	8.70%
Fees	0.40%	0.30%	0.36%
Yield	9.16%	10.61%	9.06%

BNK104 – Branch Loan Production

The **Branch Loan Production** report tracks various measures of loan production by product type. Funds Transfer Pricing (FTP) is utilized to come up with a Net Interest Margin earned for each month's production.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).


Branch Loan Production

1 Johannesburg													
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Dec-22
Category	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	YTD
Commercial/Construction	24,744	0	39,520	28,065	15,159	9,662	11,239	50,718	10,056	13,807		44,529	247,499
Interest Rate	6.39%	7.23%	6.15%	5.21%	6.33%	5.73%	5.20%	5.76%	3.49%	6.24%		4.97%	5.63%
FTP Expense	2.92%	3.00%	2.72%	2.60%	2.58%	2.54%	2.55%	2.46%	2.38%	2.30%		2.19%	2.54%
Net Interest Margin	3.46%	4.23%	3.43%	2.61%	3.75%	3.19%	2.65%	3.30%	1.11%	3.94%		2.77%	3.09%
Loan Fees	750	150	1,200	1,200	450	450	450	988	150	600		801	7,189
Orig Fees	3.03%		3.04%	4.28%	2.97%	4.66%	4.00%	1.95%	1.49%	4.35%		1.80%	2.90%
Mortgage		79,797		30,000		145,081		474,265	50,000			47,125	826,268
Interest Rate		4.13%		4.48%		4.22%		3.86%	4.29%			3.82%	4.02%
FTP Expense		3.36%		2.79%		3.06%		2.85%	2.83%			2.93%	2.97%
Net Interest Margin		0.77%		1.68%		1.15%		1.02%	1.46%			0.89%	1.05%
Loan Fees		500		1,000		1,199		3,030	500			1,000	7,228
Orig Fees		0.63%		3.33%		0.83%		0.64%	1.00%			2.12%	0.87%
Consumer	91,544	112,672	124,126	241,091	63,364	225,162	42,464	186,465	160,659	103,099	151,298	18,250	1,520,193
Interest Rate	4.89%	3.89%	4.54%	3.68%	4.20%	4.67%	3.67%	3.88%	3.65%	3.57%	3.73%	3.56%	4.09%
FTP Expense	2.95%	2.79%	2.96%	2.51%	2.75%	2.74%	2.36%	2.47%	2.30%	2.19%	2.21%	1.91%	2.59%
Net Interest Margin	1.94%	1.10%	1.59%	1.17%	1.45%	1.94%	1.30%	1.42%	1.36%	1.38%	1.52%	1.65%	1.50%
Loan Fees	1,063	1,000	1,563	1,950	950	3,100	400	2,213	925	1,550	1,600	400	16,713
Orig Fees	1.16%	0.89%	1.26%	0.81%	1.50%	1.38%	0.94%	1.19%	0.58%	1.50%	1.06%	2.19%	1.10%
Total Loans	116,288	192,469	163,646	299,156	78,523	379,906	53,702	711,449	220,715	116,906	151,298	109,904	2,593,960
Interest Rate	5.18%	4.01%	4.86%	3.99%	4.59%	4.49%	4.28%	3.95%	3.90%	3.87%	3.73%	4.25%	4.22%
FTP Expense	2.95%	3.03%	2.91%	2.55%	2.72%	2.89%	2.44%	2.71%	2.53%	2.21%	2.21%	2.43%	2.71%
Net Interest Margin	2.24%	0.98%	1.95%	1.44%	1.87%	1.60%	1.84%	1.24%	1.37%	1.66%	1.52%	1.82%	1.51%

BNK105 – Branch Term Deposit Production

The **Branch Term Deposit Production** report tracks various measures of production by each product type. Funds Transfer Pricing (FTP) is utilized to track Net Interest margin earned for each month's production.


Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

<div>  Branch Deposit Production </div> <div>001 Johannesburg</div>													
Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Dec-22
	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	M-T-D	YTD
Retail CD (< 6 Months)	51,519			10,000	95,316		35,000	26,792			565,000		783,628
FTP Income	2.41%			2.11%	1.79%		1.96%	1.88%			1.52%		1.65%
Interest Rate	1.54%			1.61%	1.57%		1.45%	1.75%			0.48%		0.78%
Net Interest Margin	0.87%			0.51%	0.21%		0.52%	0.14%			1.04%		0.87%
Doc Fees	30			15	30		30	30			45		180
Doc Fees	0.06%			0.15%	0.03%		0.09%	0.11%			0.01%		0.02%
Retail CD (6 Mo's to 1 Yr)	348,630	331,139		132,015	192,958	55,112	211,665	59,000	15,000	75,016	52,000	163,229	1,635,765
FTP Income	2.64%	2.42%		2.33%	2.07%	1.88%	2.24%	2.02%	2.16%	2.00%	1.72%	1.82%	2.26%
Interest Rate	2.33%	2.39%		2.01%	1.87%	1.63%	1.69%	1.96%	1.60%	1.18%	0.85%	1.15%	1.92%
Net Interest Margin	0.31%	0.03%		0.32%	0.20%	0.26%	0.55%	0.06%	0.57%	0.82%	0.87%	0.66%	0.34%
Doc Fees	195	105		60	75	45	105	30	15	45	30	45	750
Doc Fees	0.06%	0.03%		0.05%	0.04%	0.08%	0.05%	0.05%	0.10%	0.06%	0.06%	0.03%	0.05%
Retail CD (> 1 Year)	10,000	50,000			190,000	25,000	66,797	70,000	168,876	20,700	180,620	12,988	794,981
FTP Income	2.84%	2.80%			2.52%	2.62%	2.63%	2.33%	2.35%	2.56%	2.15%	2.37%	2.42%
Interest Rate	2.45%	2.45%			2.03%	2.02%	1.98%	1.96%	1.83%	1.64%	1.56%	1.56%	1.88%
Net Interest Margin	0.39%	0.35%			0.50%	0.61%	0.66%	0.38%	0.52%	0.92%	0.59%	0.82%	0.53%
Doc Fees	15	30			45	30	45	30	90	30	90	15	420
Doc Fees	0.15%	0.06%			0.02%	0.12%	0.07%	0.04%	0.05%	0.14%	0.05%	0.12%	0.05%
Jumbo CD		100,000											100,000
FTP Income		2.21%											2.21%

BNK106 – Branch Income Statement

The **Branch Income Statement** measures revenues and expenses at the branch level. Funds Transfer Pricing (FTP) is utilized to calculate a meaningful Net Interest Margin (NIM) for the branch.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

<div>  Branch Income Statement </div>					
B0001-0102					
B0001-0102					
Month		Jan-23	Jan-22	Fav	Jan-23
		M-T-D	M-T-D	(Unfav)	M-T-D
Account	Description	Actual	Actual	Variance	Budget
Bk05	Commercial Loans	6,520	8,460	(1,940)	6,919
Bk10	Construction Loans	8,775	7,778	997	8,748
CCL	Central Credit Line Loans	7,839	9,097	(1,258)	8,117
CheckPro	Check Protection Loans	9,594	9,773	(179)	9,295
Instal	Instalment Loans	26,941	26,642	299	26,069
Lease	Lease Loans	152	445	(293)	76
Mtg	Mortgage Loans	0	758	(758)	0
Securities	Securities	348,309	408,328	(60,019)	324,354
Total Interest Income		408,131	471,281	(63,150)	383,577
IntComm	Commercial Interest Checking	165	270	105	165
IntCons	Consumer Interest Checking	1,317	2,510	1,193	1,321
IRA	IRA Deposits	25,262	32,145	6,883	23,707
JumboCD	Jumbo CD Deposits	12,543	32,882	20,339	10,639
MMIComm	Commercial MMI Deposits	207	446	239	230
MMICons	Consumer MMI Deposits	2,510	3,869	1,359	2,758
NIBComm	Commercial Demand Deposits	1,110	5,225	4,115	0
PPlusComm	Commercial Premium Plus Deposits	2,195	9,831	7,637	2,621
PPlusCons	Consumer Premium Plus Deposits	26,695	74,613	47,917	27,562
PSavComm	Commercial Premium Saving Deposits	136	137	1	161
PSavCons	Consumer Premium Saving Deposits	1,611	3,774	2,163	2,135
RegSav	Regular Saving Deposits	568	1,293	725	767
RetailCD	Retail CD Deposits	63,682	74,904	11,222	67,949
Total Interest Expense		138.001	241.899	103.898	140.014

BNK107 – Branch Balance Sheet

The **Branch Balance Sheet** tracks the various components of the balance sheet at the branch level. Matched Funding (FTP) is being used to balance out the balance sheet assuming an Equity position of 8%.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

Branch Balance Sheet B0001-0102 WaKeeney B

Month		Jan-23 M-T-D Actual	Jan-22 M-T-D Actual	Increase (Decrease) Prior Year	Jan-23 M-T-D Budget	Increase (Decrease) Budget
Account	Description					
Cash	Cash and Due From Banks	327,213	453,847	(126,634)	546,899	(219,686)
	Cash and Due from Bank	327,213	453,847	(126,634)	546,899	(219,686)
Bk05	Commercial Loans	996,597	1,097,223	(100,626)	1,136,204	(139,607)
Bk10	Construction Loans	1,341,688	1,204,405	137,283	1,341,336	352
CCL	Central Credit Line Loans	1,334,609	1,029,049	305,560	1,356,740	(22,131)
CheckPro	Check Protection Loans	607,532	625,704	(18,172)	596,862	10,670
Instal	Instalment Loans	3,109,804	3,153,383	(43,578)	3,088,416	21,388
Lease	Lease Loans	16,724	58,416	(41,692)	44,363	(27,639)
Securities	Securities	71,322,716	66,774,069	4,548,646	71,383,203	(60,487)
	Earning Assets	78,729,670	73,942,249	4,787,421	78,947,123	(217,453)
LoanReserve	Loan Loss Reserve	(96,184)	(93,186)	(2,998)	(98,331)	2,147
	Loan Loss Reserve	(96,184)	(93,186)	(2,998)	(98,331)	2,147
FixedAssets	Fixed Assets	290,744	318,713	(27,969)	290,744	0
	Fixed Assets	290,744	318,713	(27,969)	290,744	0
	Total Assets	79,251,443	74,621,623	4,629,820	79,686,435	(434,992)
NIBComm	Commercial Demand Deposits	5,102,952	5,161,665	(58,713)	5,171,809	(68,857)
NIBCons	Consumer Demand Deposits	6,039,063	3,990,288	2,048,775	6,057,896	(18,833)
	Demand Deposits	11,142,015	9,151,952	1,990,062	11,229,704	(87,690)

Product Performance Reports

These reports are typically reviewed by Product Managers and members of the Asset/Liability Committee.

BNK201 – Loan Profitability

The **Loan Profitability** report tracks various measures at the monthly production and portfolio levels. Funds Transfer Pricing (FTP) and Activity Based Costing (ABC) are being used at the instrument level in order to calculate Gross Profit.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

Loan Profitability Report


BK05
Commercial Loans

Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	YTD-16
Scenario	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	Y-T-D Actual
Portfolio Average Balance	15,541,815	16,262,179	17,081,487	17,159,907	16,738,746	16,473,649	17,269,144	18,455,861	18,438,203	18,453,919	18,934,071	18,930,669	17,485,306
Loan Production	349,723	765,826	958,561	529,020	1,187,920	1,054,142	3,062,972	606,201	615,261	688,036	514,839	452,976	\$10,785,478
Nbr Originated	51	48	68	80	61	75	59	58	49	62	43	62	716
Avg Size	\$6,857	\$15,955	\$14,096	\$6,613	\$19,474	\$14,055	\$51,915	\$10,452	\$12,556	\$11,097	\$11,973	\$7,306	\$15,064
Interest Rate	5.41%	4.99%	4.83%	5.07%	4.03%	4.32%	3.91%	4.45%	3.92%	3.96%	3.94%	4.82%	4.35%
FTP Expense	2.91%	3.05%	2.62%	2.63%	2.59%	2.62%	2.62%	2.37%	2.42%	2.37%	2.15%	2.22%	2.58%
Net Interest Margin	2.50%	1.94%	2.21%	2.44%	1.44%	1.70%	1.29%	2.08%	1.50%	1.59%	1.78%	2.61%	1.76%
Avg 1st Year NIM	\$171.57	\$309.81	\$311.25	\$161.51	\$280.73	\$238.50	\$670.77	\$216.88	\$187.88	\$176.46	\$213.55	\$190.38	\$259.79
Avg Orig Fee	\$172.29	\$247.57	\$216.22	\$189.59	\$219.20	\$247.90	\$284.66	\$213.26	\$260.78	\$214.85	\$235.15	\$173.37	\$221.55
Avg Orig Cost	\$250.00	\$263.54	\$259.56	\$266.25	\$254.10	\$250.00	\$283.05	\$261.21	\$276.53	\$260.48	\$270.93	\$250.00	\$261.59
Portfolio													
Interest Income	59,178	58,086	65,238	62,368	62,035	58,421	62,632	65,441	62,056	62,723	60,789	61,909	740,875
FTP Expense	38,156	37,376	41,762	40,434	40,457	38,395	41,380	43,717	42,080	43,320	42,668	43,833	493,578
Net Interest Margin	21,022	20,710	23,476	21,933	21,578	20,026	21,252	21,725	19,976	19,403	18,120	18,076	247,297
Loan Fees	8,787	11,884	14,703	15,167	13,371	18,593	16,795	12,369	12,778	13,321	10,112	10,749	158,627
Total Revenues	29,809	32,593	38,179	37,100	34,949	38,618	38,047	34,094	32,754	32,724	28,232	28,825	405,924
Origination Costs	12,750	12,650	17,650	21,300	15,500	18,750	16,700	15,150	13,550	16,150	11,650	15,500	187,300
Servicing Costs	10,200	10,610	11,160	11,200	10,980	10,860	10,830	10,720	10,660	10,720	10,570	10,490	129,000
Teller Costs	2,425	2,490	2,650	2,695	2,550	2,615	2,525	2,585	2,565	2,630	2,555	2,605	30,890

BNK202 – Term Deposit Profitability

The **Term Deposit Profitability** report tracks various measures at the monthly production and portfolio levels. Funds Transfer Pricing (FTP) and Activity Based Costing (ABC) are being used at the instrument level in order to calculate Gross Profit.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

<div>  Term Deposit Profitability </div> <div> RetailCD Retail CD Deposits </div>													
Month	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	YTD-16
Scenario	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	M-T-D Actual	Y-T-D Actual
Portfolio Average Balance	102,563,536	103,305,147	103,565,254	105,661,652	105,968,080	104,938,757	104,868,981	104,751,906	104,495,514	102,764,787	106,164,758	103,542,532	104,381,211
Deposit Production	3,403,767	3,510,678	2,714,094	3,593,319	2,631,523	2,090,459	3,443,207	3,377,758	2,243,053	2,095,271	3,884,610	2,292,469	\$35,280,206
Nbr Originated	114	84	85	111	93	78	102	99	67	70	93	73	1,069
Avg Size	\$29,858	\$41,794	\$31,931	\$32,372	\$28,296	\$26,801	\$33,757	\$34,119	\$33,478	\$29,932	\$41,770	\$31,404	\$33,003
FTP Income	2.66%	2.50%	2.36%	2.39%	2.16%	2.13%	2.36%	2.28%	2.29%	2.18%	1.92%	1.82%	2.27%
Interest Expense	2.32%	2.33%	2.07%	2.00%	1.86%	1.72%	1.80%	1.79%	1.71%	1.42%	1.29%	1.30%	1.82%
Net Interest Margin	0.34%	0.18%	0.29%	0.38%	0.31%	0.41%	0.56%	0.49%	0.58%	0.76%	0.63%	0.52%	0.45%
Avg 1st Year NIM	\$101.44	\$73.62	\$93.05	\$124.13	\$86.70	\$110.72	\$190.53	\$168.53	\$193.88	\$226.31	\$263.55	\$164.77	\$147.45
Avg Doc Prep Fee	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Avg Orig Cost	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
Portfolio													
FTP Income	237,598	223,227	238,627	234,611	242,084	231,102	237,371	235,692	227,301	230,715	228,741	229,854	2,796,923
Interest Expense	217,009	203,792	216,844	211,136	214,250	200,670	203,738	197,322	186,469	183,381	176,553	172,419	2,383,583
Net Interest Margin	20,588	19,435	21,783	23,474	27,834	30,433	33,633	38,370	40,833	47,334	52,188	57,435	413,340
Doc Prep Fees	1,710	1,260	1,275	1,665	1,395	1,170	1,530	1,485	1,005	1,050	1,395	1,095	16,035
Total Revenues	22,298	20,695	23,058	25,139	29,229	31,603	35,163	39,855	41,838	48,384	53,583	58,530	429,375
Origination Costs	10,260	7,560	7,650	9,990	8,370	7,020	9,180	8,910	6,030	6,300	8,370	6,570	96,210
Servicing Costs	16,810	16,855	16,845	17,135	17,195	17,155	17,165	17,100	16,985	16,625	17,110	16,805	203,785
Teller Costs	570	420	425	555	465	390	510	495	335	350	465	365	5,345
Call Center Costs	2,248	2,387	2,384	2,216	2,246	2,252	2,221	2,221	2,220	2,255	2,220	2,288	20,688

BNK205 – Individual Account Profitability

The **Individual Account Profitability** profitability at the account level using Funds Transfer Pricing (FTP) and Activity Based Costing (ABC). The accounts are aggregated at the customer level.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

Individual Account Profitability

AI Dew
January 2022

Product	Description	Maint	Online	Teller	New	Avg. Product Balance	Interest Rate	Transfer Rate	Term	Orig Date	Net Interest		Monthly Cost	SFAS 91 Cost	Net Profit
											Margin	Amount			
Instalment Loans	New Auto	1	0	1	0	\$16,554	4.65%	3.39%	60	5/2015 0:00	1.26%	17.38	16.00	4.17	-2.79
Retail CD Deposits	182 Day CD	1	1	0	0	\$18,586	2.22%	2.49%	6	15/2014 0:00	0.27%	4.18	11.00	15.00	-21.82
Retail CD Deposits	25 Month CD	1	1	0	0	\$11,213	2.71%	2.78%	24	5/2014 0:00	0.07%	0.65	11.00	3.75	-14.10
						\$46,353						22.22	38.00	22.92	-38.70


Customer Performance Reports

These types of reports are used by customer facing-staff such as Relationship Officers, Customer Service Representatives, and Tellers.

BNK301 – Customer Profitability

The **Customer Profitability** report tracks at the instrument level using Funds Transfer Pricing and Activity Based Costing. The instruments are aggregated at the customer level.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).


Customer Profitability

Samantha DeBruhl
July 2022

Product	Description	Maint	Online	Teller	New	Avg. Product Balance	Interest Rate	Transfer Rate	Term	Orig Date	Net Interest		Monthly Cost	SFAS 91 Cost	Net Profit
											Margin	Amount			
Commercial Loans	Credit Card	1	1	0	0	\$6,531	6.65%	2.56%	9	3/2016 0:00	4.09%	22.26	16.00	27.78	-21.52
Retail CD Deposits	13 Month CD	1	1	0	0	\$12,643	1.70%	2.76%	12	4/2015 0:00	1.06%	11.17	11.00	7.50	-7.33
Retail CD Deposits	12 Month CD	1	1	0	0	\$12,116	1.48%	2.99%	12	1/2015 0:00	1.51%	15.25	11.00	7.50	-3.25
IRA Deposits	25 Month IRA	1	1	0	0	\$15,385	2.46%	2.85%	24	0/2015 0:00	0.39%	5.00	11.00	3.75	-9.75
						\$46,675						53.67	49.00	46.53	-41.85

BNK302 – New Customer Acquisition

The **New Customer Acquisition** report tracks new customers added for the month. This report can be modified to add branch and/or officer as additional parameters.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).

New Customer Acquisition

July 2022

Customer	Product	Description	Avg. Product Balance	Interest Rate	Transfer Rate	Term	Orig Date	Net Interest		Monthly Cost	SFAS 91 Cost	Net Profit
								Margin	Amount			
Alicia Shelly	Commercial Loans	Office	\$552,960	3.65%	2.68%	60	6/29/2016 0:00:00	0.97%	446.98	16.00	15.00	415.98
Bobby George	Commercial Loans	Office	\$451,613	3.75%	2.64%	60	7/26/2016 0:00:00	1.11%	417.74	16.00	15.00	386.74
Dawn Allred	Retail CD Deposits	19 Month CD	\$200,000	1.84%	2.43%	18	7/2/2016 0:00:00	0.59%	98.33	11.00	5.00	82.33
Becki Perry	Retail CD Deposits	13 Month CD	\$150,000	1.84%	2.33%	12	7/20/2016 0:00:00	0.49%	61.25	11.00	7.50	42.75
Melinda Canady	Commercial Loans	Credit Card	\$132,174	3.40%	2.54%	9	7/7/2016 0:00:00	0.86%	94.72	16.00	27.78	50.95
Matthew Hoffman	Mortgage Loans	Rental 1-4 Family	\$126,452	3.90%	2.86%	60	7/14/2016 0:00:00	1.04%	109.59	16.00	12.50	81.09
Larry Barbour	Retail CD Deposits	13 Month CD	\$105,000	1.80%	2.33%	12	7/17/2016 0:00:00	0.53%	46.38	11.00	7.50	27.88
Prudy Frederick	Retail CD Deposits	13 Month CD	\$105,000	1.80%	2.33%	12	7/17/2016 0:00:00	0.53%	46.38	11.00	7.50	27.88
Steve Burrus	Central Credit Line Loan 2nd Mortgage Residenti		\$101,945	4.50%	2.94%	84	6/28/2016 0:00:00	1.56%	132.53	16.00	5.95	110.58
Duane Donders	Retail CD Deposits	13 Month CD	\$100,218	1.61%	2.33%	12	7/23/2016 0:00:00	0.72%	60.13	11.00	7.50	41.63
Sue Smith	IRA Deposits	13 Month IRA	\$100,126	1.90%	2.33%	12	7/16/2016 0:00:00	0.43%	35.88	11.00	7.50	17.38
Steve Drago	Retail CD Deposits	12 Month CD	\$100,000	1.80%	2.33%	12	7/19/2016 0:00:00	0.53%	44.17	11.00	7.50	25.67
Craig Perkins	Retail CD Deposits	24 Month CD	\$100,000	2.00%	2.54%	24	7/16/2016 0:00:00	0.54%	45.00	11.00	3.75	30.25
Ken Shea	Retail CD Deposits	19 Month CD	\$100,000	1.74%	2.43%	18	7/23/2016 0:00:00	0.69%	57.50	11.00	5.00	41.50
Liz Hill	Retail CD Deposits	19 Month CD	\$95,674	1.70%	2.43%	18	7/27/2016 0:00:00	0.73%	58.20	11.00	5.00	42.20
Steve Feeser	Retail CD Deposits	12 Month CD	\$95,000	2.00%	2.33%	12	7/28/2016 0:00:00	0.33%	26.13	11.00	7.50	7.63

BNK304 – Top Ten Customers by Profit

The **Top Ten Customer by Profit** report is an example of tracking the most profitable customers by branch. In addition to profit, the report displays the monthly balances, revenues and expenses.

Remember that you can execute the report from Excel, the Web Portal or mobile app- whatever works best for you. It can also be automatically executed and emailed to an unlimited number of non-licensed users (such as your bank branches).



Top 10 Profitable Customers by Product and Branch

January
2022

Branch	Customer Name	Avg Account Balance	Total Revenue	Total Expense	Net Profit
Johannesburg					
	Chris DiAngelo	\$527,162.74	\$601.83	\$63.00	\$538.83
	Phil McMillion	\$425,216.85	\$253.69	\$62.00	\$191.69
	Jason King	\$169,071.85	\$180.03	\$23.00	\$157.03
	Kathy Hassell	\$146,588.72	\$210.64	\$60.00	\$150.64
	Carol	\$262,538.23	\$192.07	\$61.00	\$131.07
	Tom Tate	\$161,678.51	\$198.54	\$74.00	\$124.54
	William Kinney	\$392,178.68	\$166.66	\$55.00	\$111.66
	Jennifer Bovender	\$186,842.30	\$115.06	\$23.00	\$92.06
	Debbie Johnson	\$198,495.26	\$123.53	\$43.00	\$80.53
	Edward OBrien	\$78,767.00	\$93.76	\$17.00	\$76.76
Cape Town					
	Kim Robinson	\$628,221.00	\$653.63	\$31.00	\$622.63
	Tom Valone	\$95,943.55	\$766.10	\$303.00	\$463.10
	Joe Thorpe	\$488,594.98	\$565.58	\$152.00	\$413.58
	Laura Hensley	\$356,906.29	\$336.69	\$55.00	\$281.69
	Catherine Manuel	\$229,819.44	\$218.40	\$28.00	\$190.40
	Cynthia Merrell	\$330,460.86	\$229.38	\$55.00	\$174.38
	Jerrae M. Williams	\$332,093.29	\$192.93	\$55.00	\$137.93
	Zariel Kogan	\$285,266.94	\$170.32	\$44.00	\$126.32
	Shelley Seguine	\$273,449.15	\$177.81	\$55.00	\$122.81
	Todd Williams	\$267,025.92	\$173.18	\$57.00	\$116.18
Bloemfontein					
	Diane Porter	\$232,466.15	\$246.91	\$28.00	\$218.91

Appendix – Acronyms

SIC – Standard Industrial Classification

CPM – Corporate Performance Management

FTP – Funds Transfer Pricing

ABC – Activity Based Costing

FTE – Full Time Equivalent

NIM – Net Interest Margin

FFIEC - Federal Financial Institutions Examination Council

FDIC – Federal Deposit Insurance Corporation