



SOLVER

for Credit Unions

| Get Complete Insight

Updated: Jan/2020

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Introduction

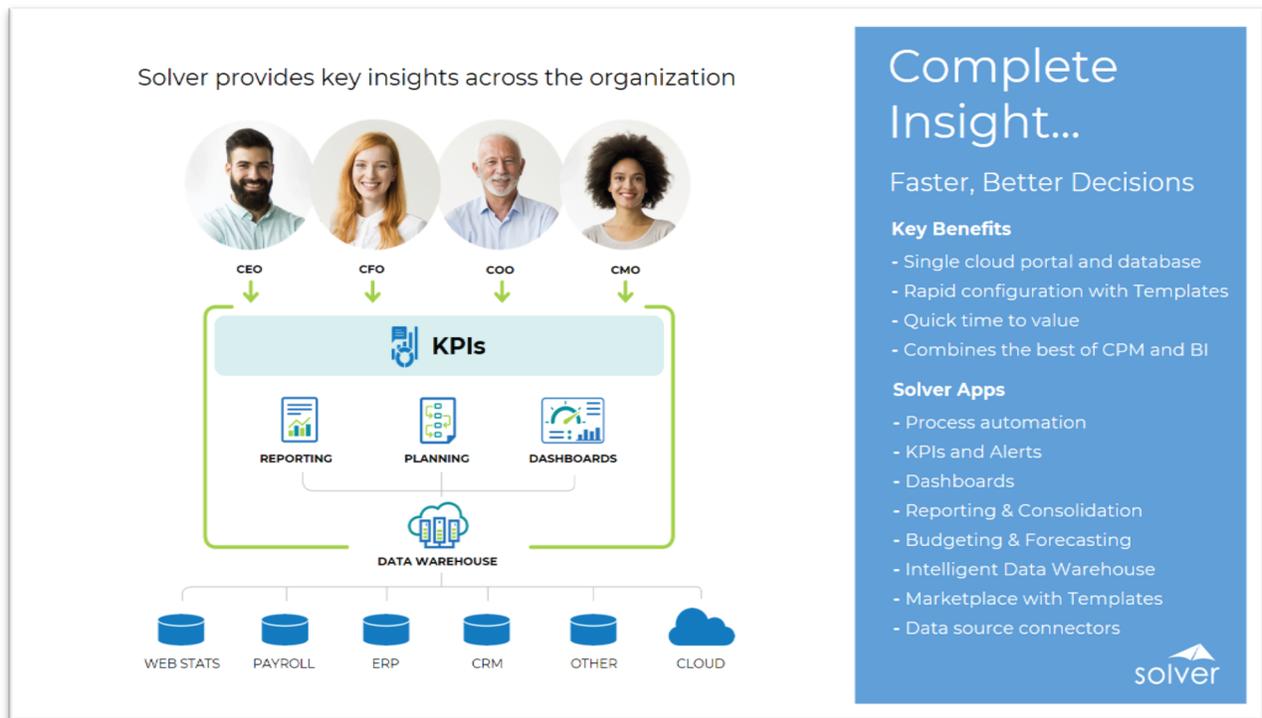
The purpose of this white paper is to provide an overview of Solver. With frequent, automated cloud updates, the solution is continuously being enhanced to drive faster, better decisions across its global customer base. For the latest information or to discuss your specific needs, please contact your 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.

CU002 – Executive Dashboard

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

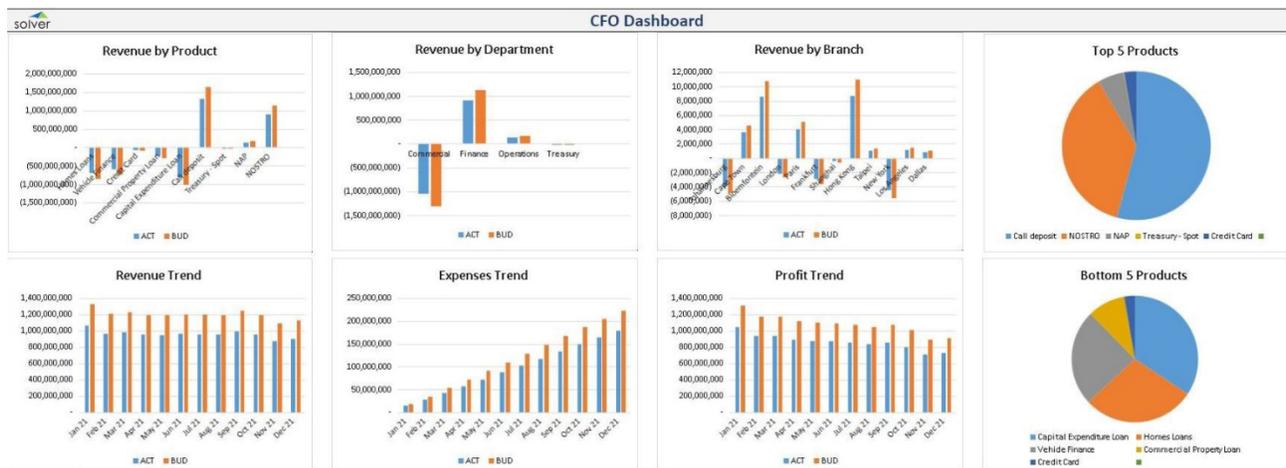
- Revenue – Actual vs Budget (with trend over last 12 months)
- Expenses – Actual vs Budget (with trend over last 12 months)
- Profit – Actual vs Budget (with trend over last 12 months)



CU003 – CFO Dashboard

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

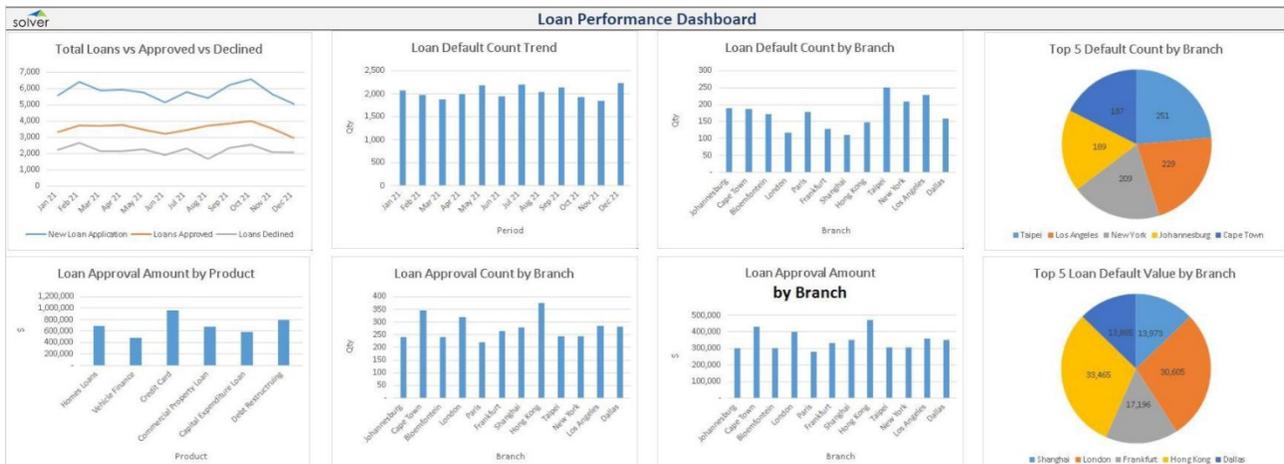
- Revenue by bank/entity – with a drill down to product
- Top 10 revenue sectors using SIC codes as a doughnut chart
- Top 10 Operating Expenses – period balance vs budget
- Top 10 revenue sectors by SIC as a bar chart
- Profit - Actual vs budget with trend line



CU004 – Loan Performance

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



CU009 – Credit Union Product Report

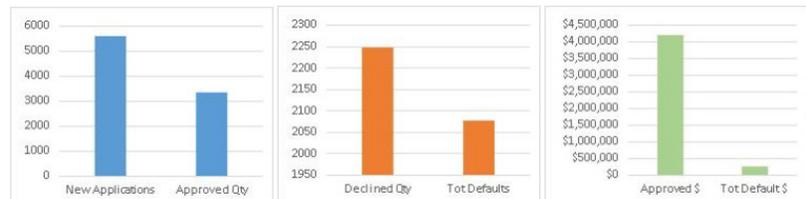
The **Credit Union Product Report** example displays the details of the performance of the different product types available within the bank for a specific period. The detail shows Product Type per branch, with charts showing:

- 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

Credit Union Product Report

Credit Union First Bank - Africa
Period : Jan 2021



Branch ID	Branch	Product	New Applications	Approved Qty	Approved \$	Declined Qty	Tot Defaults	Tot Default \$
1	Johannesburg							
		Capital Expenditure Loan	30	28	\$35,120	2	49	\$3,863
		Commercial Property Loan	13	13	\$16,306		36	\$652
		Credit Card	78	35	\$43,901	43	31	\$878
		Debt Restructruing	116	41	\$51,426	75	16	\$2,571
		Homes Loans	116	69	\$86,547	47	27	\$4,327
		Vehicle Finance	75	55	\$68,987	20	30	\$2,759
		Total	428	241	\$302,286	187	189	\$15,052
2	Cape Town							
		Capital Expenditure Loan	74	44	\$55,189	30	24	\$1,656
		Commercial Property Loan	81	33	\$41,392	48	40	\$2,070
		Credit Card	121	98	\$122,921	23	20	\$4,917
		Debt Restructruing	110	102	\$127,939	8	44	\$10,235
		Homes Loans	114	46	\$57,698	68	20	\$4,039
		Vehicle Finance	40	22	\$27,595	18	39	\$1,380

CU010 – 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

Credit Union: Income Statement		Period	Period	Period
Credit Union: First Bank - Africa		Jan 2021	Feb 2021	Mar 2021
Period : Mar 2021		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 INTERE:				
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

CU011 – Balance Sheet

The **Banking Balance Sheet** example is a summary of the financial balances of the business and is often referred to as a "snapshot" of the company's financial position. It 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

Credit Union: Balance Sheet

Period : Mar 2021

Account	Period -12	Period	Period	Period	Period
	Mar 2020	Jan 2021	Feb 2021	Mar 2021	Mar 2021
	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 DERIVATIVE 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)

CU012 - Regulatory

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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).



Credit Union: CU012 Regulatory Report

Period:	Mar 2021	Period:	Jan 2021	Period:	Feb 2021	Period:	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
<i>Short-term negotiable securities [2]</i>			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
<i>Homeloans [4]</i>			8,509,740		16,595,219		25,803,790
<i>Commercial mortgages [5]</i>			14,331,046		28,117,368		43,757,391
<i>Credit cards [6]</i>			0		0		0
<i>Lease and instalment debtors [7]</i>			12,948,281		25,724,555		39,970,457
<i>Overdrafts [8]</i>			3,666,686		6,935,304		11,064,382
<i>Redeemable preference shares and other equivalent instruments issued to provide credit [9]</i>			0		0		0
<i>Trade, other bills and bankers acceptances [10]</i>			0		0		0
<i>Factoring accounts [12]</i>			0		0		0
<i>Other [13]</i>			413,120		767,452		1,170,793
<i>Government and other dated securities [14]</i>			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
<i>Current accounts [18]</i>			1,572,664		3,553,734		5,954,269
<i>Savings deposit [19]</i>			883,555		1,851,851		3,073,385
<i>Term and other deposits (total of items 21 to 22) [20]</i>			8,958,476		17,322,325		26,734,744
<i>Fixed and notice deposits [21]</i>			5,989,505		11,436,047		17,524,817
<i>Call Deposits [22]</i>			2,968,971		5,886,279		9,209,927
<i>Negotiable certificates of deposit [23]</i>			0		0		0
<i>Other deposits and loans [24]</i>			39,572		65,761		98,483
<i>Other liabilities [25]</i>			11,017,137		20,923,165		31,650,408
<i>Term debt instruments [26]</i>			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
<i>(1) Excluding foreign branches</i>							

CU013 – Expense Report

The **Expense Report** example shows the comparison of actual expenses versus budgeted expenses for a chosen period, while displaying the variance as a percentage.

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

Credit Union: Expense Report

Period : Jan 2021

OPERATING EXPENSES

STAFF COSTS

SALARY - CTC

BANK CONTRIBUTION - UIF
 BANK CONTRIBUTION - MEDICAL AID
 BANK CONTRIBUTION - STAFF PROVIDENT FUND
 SALARY - CASUALS
 SALARY - LONG SERVICE AWARDS
 SALARY - STAFF
 SALARY - 13TH CHEQUES
 SALARY - OVERTIME
 SALARY - TRAVEL ALLOWANCE
 SHIFT ALLOWANCES

Account	Jan 2021 Balance	Jan 2021 Budget	Jan 2021 Variance
774952	55,637.39	76,086.24	-36.75
774953	1,014,004.60	1,274,363.78	-25.68
774954	1,091,444.61	1,091,582.34	-0.01
774956	18,288.00	23,309.71	-27.46
774959	49,863.38	58,897.58	-18.12
774960	10,416,677.45	7,695,129.06	26.13
774961	149,132.92	123,295.43	17.33
774962	2,173.33	1,678.27	22.78
774963	194,310.00	144,700.40	25.53
774965	7,843.84	11,418.50	-45.57
	12,999,375.52	10,500,461.31	19.22

REGULATORY

SKILLS DEVELOPMENT LEVY

TOTAL

775001	117,434.76	113,195.62	3.61
	117,434.76	113,195.62	3.61

OTHER

ACCUMULATED LEAVE
 STAFF BONUSES - DISCRETIONARY POOL
 STAFF RECRUITMENT EXPENSE
 STAFF TRAINING - GENERAL
 TRAVELLING REIMBURSEMENTS

TOTAL

775021	142,875.00	147,625.18	-3.32
775023	20,240.62	21,949.83	-8.44
775030	400,050.00	449,282.18	-12.31
775032	-74,883.85	-48,752.31	34.9
775035	79,500.10	47,175.41	40.66
	567,781.87	617,280.29	-8.72

TOTAL STAFF COSTS

13,684,592.15 **11,230,937.22**

DIRECTOR FEES

INDEPENDENT DIRECTORS REMUNERATION

TOTAL

753051	318,848.42	465,173.62	-45.89
	318,848.42	465,173.62	-45.89

DEPRECIATION COSTS

DEPRECIATION - FURNITURE
 DEPRECIATION - OFFICE EQUIPMENT

752001	65,919.16	56,049.81	14.97
752002	94,323.97	92,014.08	2.45

CU014 – Comments on Budget Variance

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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

solver			Branch	B0001-0102	B0001-0102		B0001-0102
Account	Entity	Department	WaKeeney Branch	Jan-23	Jan-23	Fav/(UnFav)	Jan-23
			Period 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	

CU101 – 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

 Branch Balanced Scorecard		Jan-01	Bottom	Feb-01	Median	Mar-01	Top	Apr-01	Total
Measure	YTD-17	Score	Quartile	Score	Quartile	Score	Quartile	Score	Score
0001-0160									
Asheboro									
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

CU103 – Branch Yield Rate

The **Branch Yield/Rate Analysis** measures the various yields and rates on 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

		<h3>Branch Yield/Rate Analysis</h3>		
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	
<i>Interest Rate</i>	7.86%	9.85%	7.62%	
<i>Fees</i>	0.55%	0.30%	0.24%	
<i>Yield</i>	8.41%	10.15%	7.86%	
Mortgage	7,713	14,666	7,713	
<i>Interest Rate</i>	8.17%	8.27%	8.17%	
<i>Fees</i>	0.00%	0.00%	0.00%	
<i>Yield</i>	8.17%	8.27%	8.17%	
Consumer	6,283,487	5,188,704	6,384,457	
<i>Interest Rate</i>	8.81%	10.30%	8.78%	
<i>Fees</i>	0.36%	0.30%	0.39%	
<i>Yield</i>	9.17%	10.60%	9.17%	
Leases	27,782	40,557	35,630	
<i>Interest Rate</i>	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	
<i>Interest Rate</i>	8.76%	10.31%	8.70%	
<i>Fees</i>	0.40%	0.30%	0.36%	
<i>Yield</i>	9.16%	10.61%	9.06%	

CU104 – 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

Branch Loan Production													
1													
Johannesburg													
Category	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
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%

CU105 – Branch Shares Production

The **Branch Shares 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

solver		Branch Deposit Production											
001 Johannesburg													
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%

CU106 – 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

		Jan-23	Jan-22	Fav	Jan-23	Fav
		M-T-D	M-T-D	(Unfav)	M-T-D	(Unfav)
Month		Actual	Actual	Variance	Budget	Variance
Account	Description					
Bk05	Commercial Loans	6,520	8,460	(1,940)	6,919	(399)
Bk10	Construction Loans	8,775	7,778	997	8,748	27
CCL	Central Credit Line Loans	7,839	9,097	(1,258)	8,117	(277)
CheckPro	Check Protection Loans	9,594	9,773	(179)	9,295	299
Instal	Instalment Loans	26,941	26,642	299	26,069	872
Lease	Lease Loans	152	445	(293)	76	76
Mtg	Mortgage Loans	0	758	(758)	0	0
Securities	Securities	348,309	408,328	(60,019)	324,354	23,955
	Total Interest Income	408,131	471,281	(63,150)	383,577	24,554
IntComm	Commercial Interest Checking	165	270	105	165	0
IntCons	Consumer Interest Checking	1,317	2,510	1,193	1,321	4
IRA	IRA Deposits	25,262	32,145	6,883	23,707	(1,556)
JumboCD	Jumbo CD Deposits	12,543	32,882	20,339	10,639	(1,904)
MMIComm	Commercial MMI Deposits	207	446	239	230	24
MMICons	Consumer MMI Deposits	2,510	3,869	1,359	2,758	248
NIBComm	Commercial Demand Deposits	1,110	5,225	4,115	0	(1,110)
PPlusComm	Commercial Premium Plus Deposits	2,195	9,831	7,637	2,621	427
PPlusCons	Consumer Premium Plus Deposits	26,695	74,613	47,917	27,562	867
PSavComm	Commercial Premium Saving Deposits	136	137	1	161	25
PSavCons	Consumer Premium Saving Deposits	1,611	3,774	2,163	2,135	523
RegSav	Regular Saving Deposits	568	1,293	725	767	199
RetailCD	Retail CD Deposits	63,682	74,904	11,222	67,949	4,266
	Total Interest Expense	138,001	241,899	103,898	140,014	2,013

CU107 – 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).



Branch Balance Sheet

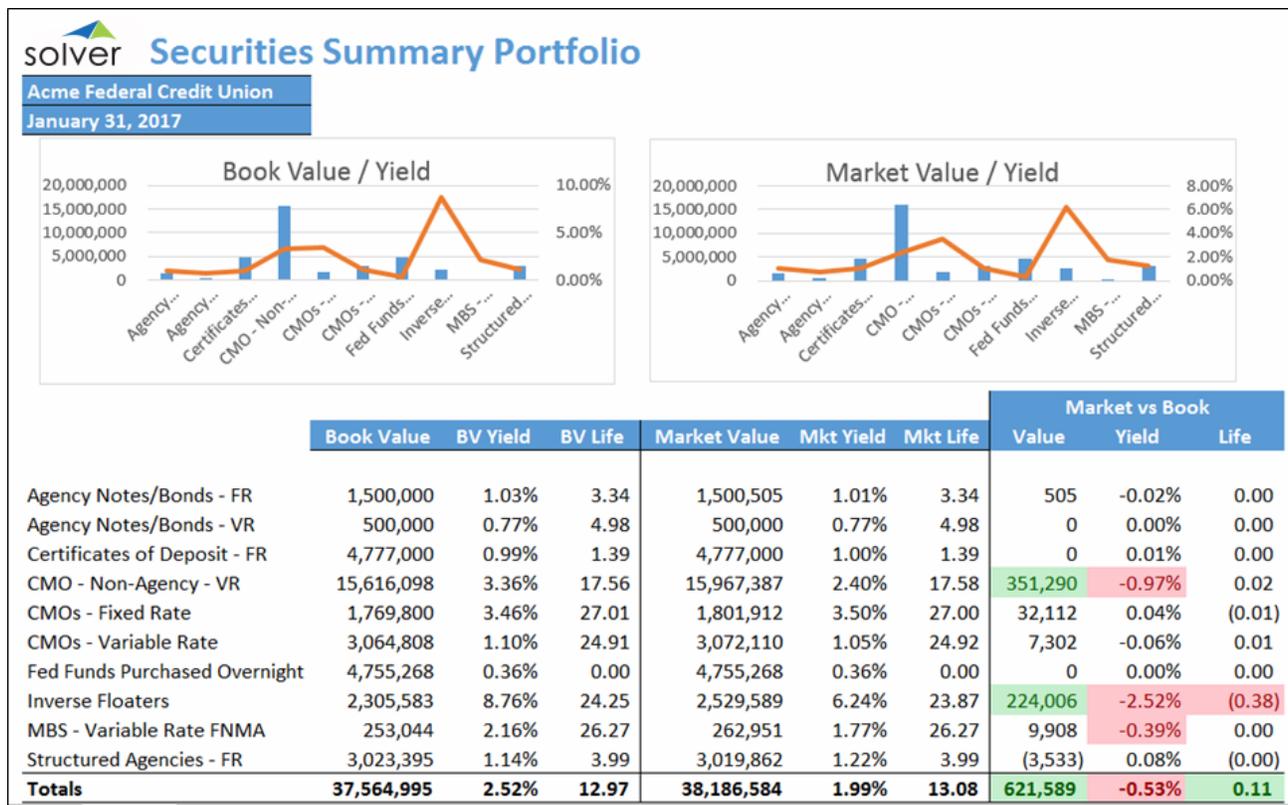
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Month		Jan-23 M-T-D Actual	Jan-22 M-T-D Actual	Increase (Decrease) Prior Year	Jan-23 M-T-D Budget	Increase (Decrease) Budget
Cash	Cash and Due From Banks	327,213	453,847	(126,634)	546,899	(219,686)
	Cash and Due from Bank	327,213	453,847	(126,634)	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)

CU051 – Securities Summary Portfolio

The **Securities Summary Portfolio** compares the book values to the market values of the various security categories. The graphs show the balances as pillars with the yields as a line.

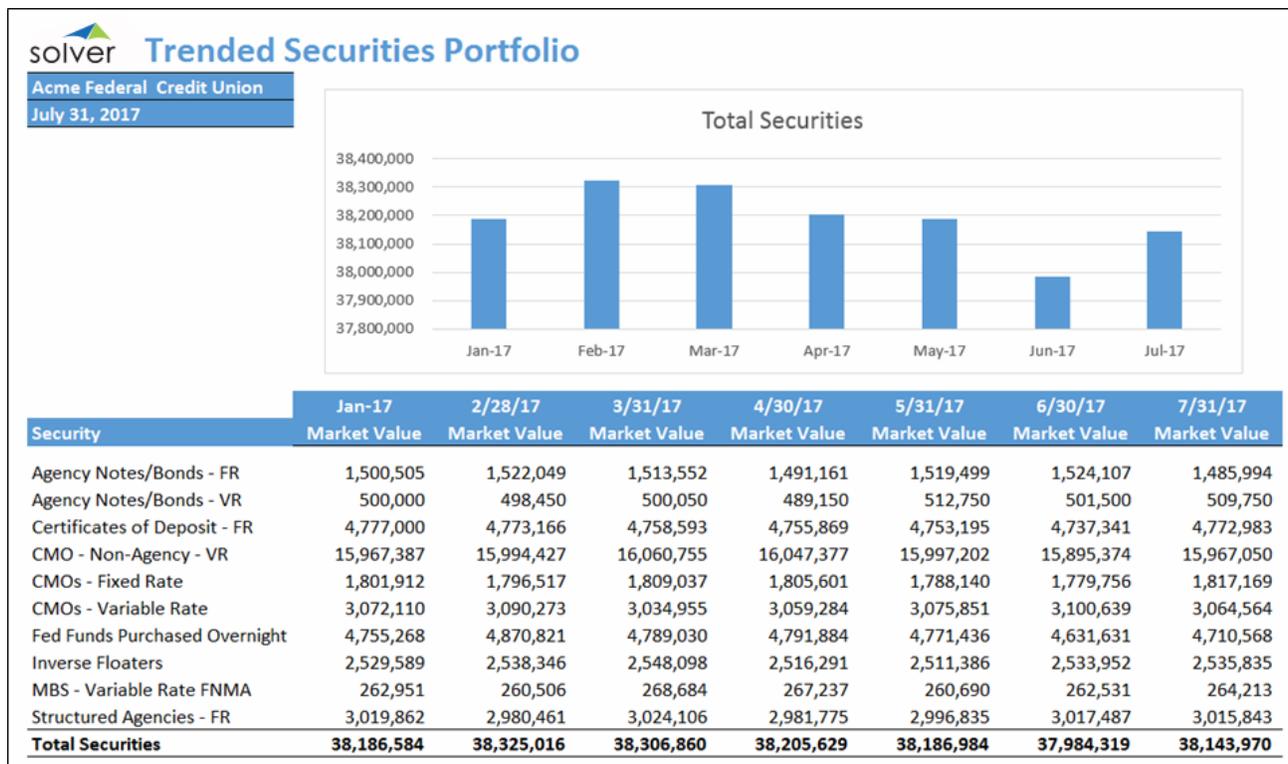
Remember that you can execute the report from Excel, the Web Portal or mobile app - whatever works best for you. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).



CU052 – Trended Security Portfolio

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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).



CU053 – Securities Listing by Category

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

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

 Securities Listing by Category									
Acme Federal Credit Union 4/30/2017			Market vs Book						
Inverse Floaters	Book Value	BV Yield	BV Life	Market Value	Mkt Yld	Mkt Life	Value	Yield	Life
FHLMC 2663 SQ, TIB INVERSE•	4,587	8.37%	2.55	4,594	3.45%	2.55	7	-4.92%	0.00
FHLMC 3636 SM, 3% FLOORED INVERSE	128,488	7.12%	23.62	132,965	7.86%	23.62	4,477	0.73%	0.00
FHLMC 4231 CS, MONEY MKT INVERSE	693,603	7.34%	28.08	694,070	6.74%	28.08	467	-0.60%	0.00
FHLMC 4302 US, PURE INVERSE	271,250	11.57%	28.11	303,860	-1.41%	28.11	32,610	-12.98%	0.00
FNMA 2004-35 ST, TIB INVERSE	99,411	9.91%	18.19	122,946	7.52%	18.19	23,535	-2.38%	0.00
FNMA 2010-46 SU, INVERSE	60,246	13.61%	24.08	73,943	2.18%	24.08	13,697	-11.43%	0.00
FNMA 2015-2 HS, PURE INVERSE	320,734	5.90%	28.37	325,762	7.24%	28.37	5,028	1.34%	0.00
GNMA 2004-106 SB, TIB INVERSE	333,373	8.34%	19.44	406,119	12.44%	19.44	72,747	4.10%	0.00
GNMA 2005-25 SP, INVERSE	357,065	11.61%	17.51	452,032	3.97%	17.51	94,966	-7.64%	0.00
Totals	2,268,756	8.73%	24.35	2,516,291	6.20%	23.95	247,535	-2.53%	(0.40)

CU201 – 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. You can also automatically execute and e-mail the report 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	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

CU202 – 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

solver Term Deposit Profitability													
RetailCD													
Retail CD Deposits													
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	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 Originatied	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
Online Costs	2,148	2,387	2,184	2,316	2,246	2,252	2,221	2,221	2,220	2,255	2,228	2,288	28,688

CU205 – Individual Account Profitability

The **Individual Account Profitability report tracks** 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. You can also automatically execute and e-mail the report 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 SFAS 91		Net Profit
											Margin	Amount	Cost	Cost	
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

CU301 – Member Profitability

The **Member 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

Member Profitability

Samantha DeBruhl
July 2022

Product	Description	Maint	Online	Teller	New	Avg. Product Balance	Interest Rate	Transfer Rate	Term	Orig Date	Net Interest		Monthly SFAS 91 Cost		Net Profit
											Margin	Amount	Cost	Cost	
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

CU302 – New Member Acquisition

The **New Member 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. You can also automatically execute and e-mail the report to an unlimited number of non-licensed users (such as your bank branches).

New Member 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

CU304 – Top Ten Members by Profit

The Top Ten Members 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. You can also be automatically execute and email the report to an unlimited number of non-licensed users (such as your bank branches).



Top 10 Profitable Members 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