

## Getting to Know BankExec Exercise

### Login and Change Your Password

1. Open your internet browser and go to <https://ababankexec.aba.com>
2. Login to the BankExec portal:
  - a. Enter your email as listed in the “Bank Groups” document as your username.
  - b. Enter your default password: **BX@2023sc**
  - c. Once in the BankExec site you’ll be forced to change your password and login again.
    - i. **A passwords must be at least 8 characters; include at least 1 upper & 1 lower-case letter, a number, and a special character/punctuation. It cannot contain your first or last name.**
    - ii. Write down your password for when you log into BankExec® during the program.

### Starting Position and Online Resources

1. Move the cursor to “Output Data” and click. Next click on “Bank Reports,” then “Start Quarter,” and then “Printable PDF of Starting Position.” This is the starting financial position of the institution you and your teammates will take over as the executive management team. It is also the document you will use to complete the “Starting Point Data” exercise. (It is the same document available on the recorded presentations page.)
2. Click on “Overview” and read the basic strategy section.
3. Move the cursor to “Help” and click. The information in the links in this area is designed to give you a brief introduction to the system. Click on and read the following: “Using BANKEEXEC”
4. Click on “Help” and then “Getting Started” to find additional topics including: “How the Simulation Works,” “Your Bank and the Competitive Environment,” “What Types of Decisions can be Made in BankExec,” “Running Simulations,” and “Submit Current Decisions.” We suggest you read through these topics.
5. Again under “Help,” click on “Participant Decision Manual.” (Note: You may choose to print the PDF or access it online. The Table of Contents will direct you to sections of interest.)
  - a. It is recommended that you read several sections of the Decision Manual to gain an overview of the model and potential strategies you may employ. Read the first several topics beginning with “Introduction” (page 1) and continuing through the end of “BankExec Input Decisions” (page 21). Also, read the sections “Strategic Planning” and “Bank Management Topics” (pages 51-64). Do not worry if you do not completely understand everything in the manual. Your facilitators will be available to assist you during the program.
  - b. Much of the remainder of the Participant Decision Manual consists of technical descriptions of the model and associated inputs. This information describes in detail items found in the reports and model decision pages discussed later in this document. It is likely you will want to consult the manual when working on each decision page.

### Navigate the BankExec Screens and Make Decisions

**>> >> As you move from page to page, remember to click the “Save” button before moving to the next page. << <<**

Now get familiar with entering decisions. This is a **test** session, so your entries will not affect your simulated bank. Feel free to try any entries beyond those listed below.

1. Click on “Decision Status” then “Decision Status Page” and create a Decision Set using your last name as the decision set name. **(This is how we know you completed this assignment.)**

2. Click on **Securities**.
  - a. Read the Basic Strategy and then move your mouse over the top decision box in each category to see how to enter data. (Note: The information that appears on screen is taken from the Participant Decision Manual. To gain further details, access the related section in the manual available under the **"Help"** link.)
  - b. Purchase a \$10 million Treasury Bill with a three-quarter maturity.
  - c. Purchase an Agency Bond with a par value of \$25 million and a 20-quarter maturity.
  - d. Sell all of Securities #129 and #106. (Note: Click "Save Changes" before leaving each page.)
3. Click on **"Decision Status"** and then click on **Loans**.
  - a. Read the Basic Strategy and then move your mouse over the top decision box in each category to see how to enter data.
  - b. For Business Term Loans: raise the Interest Rate by 50 basis points, change the Credit Policy to a 2, change Business Development to High (H - the highest level), and increase Maximum Outstanding to 300. (Note: Business development allocations apply to Loans and Deposits.)
  - c. Sell Loan #203.
4. Click on **"Decision Status"** and then click on **Deposits**.
  - a. Read the Basic Strategy and then move your mouse over the top decision box in each category to see how to enter data.
  - b. For Individual Savings: raise the standard rate 100 basis points, raise the premium rate 75 basis points, and increase Business Development to the highest level.
  - c. Increase your Business Development Budgets Salaries to 450 and increase your Advertising and Promotion to 150.
5. Click on **"Decision Status"** and then click on **Treasury Decisions**.
  - a. Read the Basic Strategy and then move your mouse over the top decision box in each category to see how to enter data.
  - b. Purchase \$25 million in Repos.
  - c. Decrease Dividends per share by \$0.10 and set the Earnings per share forecast to \$0.45.
  - d. You may now experiment with other entries before logging out of the system. (Click "Yes" in the pop-up box when it asks if you want to save your data before logging out.)
6. Notes:
  - a. Unlike the actual decision discussed in the fourth presentation, you are not able to run a What-If scenario in the Pre-Session mode. This function will be available when you begin working with your group.
  - b. When the Pre-Session deadline passes, you will not be able log back into the BankExec portal until it is reopened for the first decision.