Starting Point Financial Data Exercise

1. Print the BankExec "Printable PDF of Starting Position." (BankExec model site: https://ababankexec.aba.com; Introduction to BankExec site: https://221redhill.com/BXSC.html)

2. Find the following information using the "Printable PDF of Starting Position."

3. Bring your "Printable PDF of Starting Position" and this completed exercise to the program to help your bank make its initial decisions. The completed exercise will be collected when you check in for the program.

Balance Sheet (Report B01)
Enter the values for the following items.

Item	12/31/29	3/31/29	Change
Loans (Net)			
Securities			
Total Deposits			
Fed Funds Purchased			
Net Liquid Assets / Assets			Total Capital / Risk Assets (Report B05)
Loans / Deposits			
Fed Funds Purch / Tot Capital			
Owner's Equity / Total Assets			

Income Statement (Report B02)
Enter the values for the following items.

Item	12/31/29	3/31/29	Change
Interest Income			
Interest Expense			
Net Interest Income			
Loan Loss Provision			
Service Charges & Other Inc*			
Operating Expenses**			
Gains/Losses on Asset Sales			
Taxes			
Net Income			
Int Income/ Earnings Assets			
Int Exp / Int-Bearing Liabs			
Net Int Inc / Earning Assets			
Net Income / Total Assets			
Net Income / Owners Equity			

*Non-Interest Income   **Non-Interest Expense

Note: Net Income = Net Int Inc – Loan Loss Prov + Non-Int Inc – Non-Int Exp + G/L on Asset Sales - Taxes

Security Portfolio (Reports B10 & B12)

Enter the values for the following items.

Current Market Value		Security with largest gain	
Current Book Value		Security with largest loss	
What dollar amount of securities will mature:			

During the next quarter	Over the next two quarters	Over the next four quarters

Loans (Reports B20, B22, & B24)

Enter the balance and net earnings as a percent of average balance for the following loan types as of 12/31/29.

Loan Type	Balance	Net Earnings	Loan Type	Balance	Net Earnings
Bus Credit Lines			Home Equity		
Bus Term Loans			Installment Loans		
Commercial RE			Credit Cards		
Residential Mort					

Deposits (Reports B40 & B44)

Enter the balance and annualized net cost to average balance for the following deposits as of 12/31/29.

Deposit Type	Balance	Ann Net Cost	Deposit Type	Balance	Ann Net Cost
Business Checking			Individual Savings		
Individual Checking			Time Accounts		
What percentage of savings accounts currently receive the premium rate?					

Treasury (B64)

Enter the annualized cost rate for the following funding alternatives.

Funding Type	Available Rate	Funding Type	Available Rate
Fed Funds Borrowed		FHLB Borrowing* (1 quarter)	
Repos			

CDs	1 Quarter	2 Quarter	3 Quarter	4 Quarter

*See page 47 in Participant Decision Manual for information about determining cost of FHLB borrowing.

Community and Economic Data (Reports C91 to C96)

Enter the following information.

Item (C93)	Mkt BoQ	Mkt EoQ	Mkt Change	Bank 1	Bank 1 (implied EoQ)
Business Credit Lines Rate					
Residential Mortgage (FR)					

Item (C96)	12/31/29	9/30/29	Change	General Rate Movement?	
1 Quarter Gov't Securities					
8 Quarter Gov't Securities					
80 Quarter Gov't Securities					

Market Forecasts (C96)	Q1/30	x 4 =	Stable 4-Qtr Forecast	4 Quarters (Q1/30 to Q4/30)
Loans		x 4 =		
Deposits		x 4 =		

General Questions

1. Based on the decisions available to you in BankExec, what could you do if you wanted to increase loan demand? What are the pros and cons of each option?

Action	Pros/Cons

2. Based on the decisions available to you in BankExec, what could you do if wanted to grow deposits? What are the pros and cons of each option?

Action	Pros/Cons

>> Bring your completed Starting Point Financial Data Exercise and

a copy of the "Printable PDF of Starting Position" to your program <<