

Case Study

- Operational Analyses
- Uses public & proprietary data
 - Proprietary data is generated for our sample bank, and must be provided by client banks
- Focuses on identifying weaknesses and improving the performance/profitability of the bank at (m)any level(s)
 - Organizational levels can be customized per bank
- New custom reports easily added incrementally

Start here: Executive Summary

Executive Summary for Capitalytics Sample Bank

Region: North Region
Report Date: May 2012

Available for any level
of an organization

[Explore Capitalytics Sample Bank](#)

[Download as PDF](#)

[Executive Summary Conditions Checked](#)

Choose Date:

The information below summarizes the issues found for Capitalytics Sample Bank based on mining its information with Capitalytics algorithms. Dollar values listed in this report are in thousands of dollars (\$000). Click on the chart icon to view the corresponding report.

 [Key Performance Report for Capitalytics Sample Bank](#)

 Actual Deposit Interest Paid Lower than Budgeted Value

Color-coded & highlighted issue
linked to relevant report

"Deposit Interest Paid" (0.62%) differs from its expected/budgeted value (0.7%) by -10.95% (<-3.0%). This difference appears to be most heavily dominated by the difference found in the docket for [Michigan State](#).


 Actual Amount Of Certificates Of Deposit (YTD) Lower than Budgeted Value

"Amount Of Certificates Of Deposit (YTD)" (\$662,418.00) differs from its expected/budgeted value (\$703,557.00) by -5.85% (<-3.0%). This difference appears to be most heavily dominated by the difference found in the docket for [Indiana State](#).

Linked to most significant area,
good or bad -- see next slide

 Actual Interest Expense With FTP (YTD) Higher than Budgeted Value

"Interest Expense With FTP (YTD)" (\$4,622.00) exceeds its expected/budgeted value (\$4,454.00) by 3.77% (>2.0%); this value is a function of "Total Deposits (YTD)" and "Deposit Net Spread (YTD)" (which is derived from "Deposit Interest Paid (YTD)" and "FTP Credit (YTD)"). This difference appears to be most heavily dominated by the difference found in the docket for [Illinois State](#).

 Actual Amount Of Certificates Of Deposit Lower than Budgeted Value

"Amount Of Certificates Of Deposit" (\$134,675.00) differs from its expected/budgeted value (\$143,412.00) by -6.09% (<-3.0%). This difference appears to be most heavily dominated by the difference found in the docket for [Indiana State](#).

Key Performance Metrics

Key Performance Report for Capitalytics Sample Bank

State: Indiana
Report Date: May 2012

[Explore Capitalytics Sample Bank](#)

[Download \(full report\) as PDF](#)

Choose Date:

Find below a spreadsheet of metrics related to the identified area within the operating footprint of Capitalytics Sample Bank. Click any of the links (the metric name) in the left-most column to view a corresponding breakdown of contained areas (Cities) sorted by the indicated metrics. Click on the chart icon to view a historical chart of the listed metric.

One of four formats for key performance metrics -- check the months to be displayed in this format

Metric & Link to Graph	May 2011	June 2011	September 2011	December 2011	March 2012	April 2012	May 2012 (Current Month)
Average Balance							
Loans_Net of Unearned	\$7,798.00	\$8,108.00	\$8,411.00	\$8,942.00	\$9,134.00	\$9,139.00	\$9,150.00
# of Loans	479	486	495	501	499	508	520
Average Loan Size	\$16.00	\$17.00	\$17.00	\$18.00	\$18.00	\$18.00	\$18.00
Total Deposits							
DDA Deposits	\$5,147.00	\$5,094.00	\$5,424.00	\$5,301.00	\$5,365.00	\$5,276.00	\$5,400.00
Savings	\$2,677.00	\$2,637.00	\$2,722.00	\$2,801.00	\$2,905.00	\$3,021.00	\$3,065.00
CDs	\$14,656.00	\$14,423.00	\$15,002.00	\$15,568.00	\$16,440.00	\$16,546.00	\$16,684.00
Cash Mgt/REPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Income Statement Summary							
Int. Income (w/ FTP)	\$17.00	\$17.00	\$16.00	\$17.00	\$14.00	\$15.00	\$16.00
Int. Expense (w/ FTP)	\$19.00	\$20.00	\$22.00	\$24.00	\$26.00	\$26.00	\$26.00
Net Int Income (w/ FTP)	\$37.00	\$38.00	\$38.00	\$41.00	\$40.00	\$41.00	\$42.00

Rank areas/branches/officers by any metric

Clicking on row headers in Key Performance Report gives sorted list of contained areas.
Clicking column headers in this report sorts rows. Data can be downloaded as desired.

Rankings Report for Capitalytics Sample Bank

States within North Region
Ranked by Amount Of Demand Deposit Accounts (Actual) (Values in \$000)
Report Date: May 2012

[Download as PDF](#)

This report provides a ranked view of a group of states within North Region based on actual amount of demand deposit accounts. The table may be re-sorted by any of the shown columns by clicking on the column headers; reverse the sort order by clicking a column header a second time. View the rankings of the same areas for the same attribute within a different period of time by selecting a different Report Date below and clicking "Show". If available, view the geographic areas that compose the area listed on a row of the table by clicking the Area Name in the table. Other functions (copy the table for later pasting, download the table, etc.) may also be available below.

Choose Date:

Rank	Area	Current Value	Prev Month Value	M/M change	M/M % change	Prev Year Value	Y/Y change	Y/Y % change
1	Illinois	323,765.34	324,901.42	-1,136.08	-0%	295,091.09	28,674.25	0.1%
2	Indiana	5,399.83	5,276.19	123.64	0.02%	5,146.94	252.89	0.05%
3	Michigan	179,125.46	175,261.76	3,863.7	0.02%	156,482.83	22,642.63	0.14%

Showing 1 to 3 of 3 entries

Bank Overview

Bank Overview for a portion of a bank shown here

Metric Name (\$ in 000s)	February 2012	March 2012	April 2012	May 2012 (Current Month)	M/M Chg	M/M % Chg	Bgt Value	Act-to-Bgt Chg	Act-to-Bgt % Chg	YTD	Budgeted YTD	Act-to-Bgt YTD Chg	Act-to-Bgt YTD % Chg	YTD Diff. vs Dec	Y/Y Chg	Y/Y % Chg
Rates and Margins																
Asset Yield Rate	1.72%	1.56%	1.62%	1.53%	-0.08%	-5.1%	1.68%	-0.14%	-8.37%	0.06%	0.07%	-0.01%	-11.16%	-0.1%	-0.22%	-12.49%
Cost of Funds Rate	0.61%	0.61%	0.59%	0.55%	-0.04%	-7.28%	0.62%	-0.07%	-11.65%	0.02%	0.03%	-0%	-15.79%	-0.08%	-0.12%	-17.53%
Net Interest Spread	1.11%	0.95%	1.03%	0.99%	-0.04%	-3.86%	1.06%	-0.07%	-6.46%	0.04%	0.04%	-0%	-8.1%	-0.02%	-0.1%	-9.44%
Net Interest Margin	4.78%	4.75%	4.77%	4.71%	-0.05%	-1.08%	4.17%	0.54%	12.93%	4.76%	4.11%	0.65%	15.9%	-0.08%	-0%	-0.09%
Income Statement Summary																
Asset Yield	\$1,522.00	\$1,431.00	\$1,482.00	\$1,418.00	(\$64.00)	-4.35%	\$1,490.00	(\$72.00)	-4.86%	\$289.00	\$305.00	(\$16.00)	-5.31%	(\$19.00)	(\$4.00)	-0.31%
Net Int Income	\$4,090.00	\$4,129.00	\$4,177.00	\$4,148.00	(\$28.00)	-0.68%	\$3,594.00	\$554.00	15.41%	\$20,611.00	\$17,604.00	\$3,008.00	17.08%	\$145.00	\$493.00	13.48%
Loan Loss Provision	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	0%
Non-Interest Income	\$800.00	\$811.00	\$819.00	\$823.00	\$4.00	0.54%	\$723.00	\$101.00	13.92%	\$4,041.00	\$3,558.00	\$483.00	13.58%	\$46.00	\$93.00	12.79%
Non-Interest Expense	\$1,842.00	\$1,846.00	\$1,866.00	\$1,889.00	\$23.00	1.23%	\$1,743.00	\$147.00	8.42%	\$9,267.00	\$8,536.00	\$731.00	8.57%	\$75.00	\$237.00	14.31%
Net Income	\$3,047.00	\$3,094.00	\$3,129.00	\$3,082.00	(\$47.00)	-1.49%	\$2,575.00	\$508.00	19.73%	\$15,386.00	\$12,626.00	\$2,760.00	21.86%	\$116.00	\$349.00	12.79%
Balance Sheet																
Assets	\$1,043,586.00	\$1,078,712.00	\$1,079,159.00	\$1,087,720.00	\$8,561.00	0.79%	\$1,047,567.00	\$40,153.00	3.83%	\$1,096,281.00	\$1,028,548.00	\$67,733.00	6.59%	\$52,769.00	\$130,235.00	13.6%
Loans	\$1,010,692.00	\$1,026,098.00	\$1,034,229.00	\$1,039,578.00	\$5,350.00	0.52%	\$1,016,375.00	\$23,204.00	2.28%	\$1,044,928.00	\$1,031,778.00	\$13,151.00	1.27%	\$51,047.00	\$121,689.00	13.26%
Performing Assets	\$1,007,654.00	\$1,022,916.00	\$1,031,785.00	\$1,035,991.00	\$4,206.00	0.41%	\$1,013,708.00	\$22,283.00	2.2%	\$1,040,197.00	\$1,029,627.00	\$10,570.00	1.03%	\$50,239.00	\$121,342.00	13.27%
Deposits	\$1,420,666.00	\$1,434,930.00	\$1,445,134.00	\$1,465,287.00	\$20,153.00	1.39%	\$1,468,695.00	(\$3,408.00)	-0.23%	\$1,485,441.00	\$1,484,225.00	\$1,216.00	0.08%	\$69,870.00	\$154,853.00	11.82%
Key Performance Ratios																
Return on Assets	3.44%	3.38%	3.41%	3.34%	-0.08%	-2.27%	2.89%	0.44%	15.31%	3.37%	2.95%	0.42%	14.33%	-0.05%	-0.03%	-0.99%
Efficiency Ratio	45.04%	44.7%	44.69%	45.54%	0.86%	1.92%	48.48%	-2.94%	-6.06%	44.96%	48.49%	-3.53%	-7.27%	0.22%	0.33%	0.74%
Loan to Deposit Ratio	71.14%	71.51%	71.57%	70.95%	-0.62%	-0.87%	69.2%	1.74%	2.52%	70.34%	69.52%	0.83%	1.19%	0.11%	0.9%	1.29%

Balance Sheet & Income Statements

Balance Sheet & Income Statements can be generated as
webpage, CSV (spreadsheet), or PDF.
Other sections re Liabilities and Equity not shown here.

Metric Name (\$ in 000s)	February 2012	March 2012	April 2012	May 2012 (Current Month)	M/M Chg	M/M % Chg	Bgt Value	Act-to-Bgt Chg	Act-to- Bgt % Chg	YTD	Budgeted YTD	Act-to-Bgt YTD Chg	Act-to- Bgt YTD % Chg	YTD Diff. vs Dec	Y/Y Chg	Y/Y % Chg
Assets																
Cash and due from banks	\$1,652,093.00	\$1,684,912.00	\$1,668,643.00	\$1,708,345.00	\$39,702.00	2.38%	\$1,711,282.00	(\$2,937.00)	-0.17%	\$1,700,858.00	\$1,758,954.00	(\$58,096.00)	-3.3%	\$86,872.00	\$234,883.00	15.94%
Fed Funds Sold	\$44,182.00	\$42,123.00	\$40,125.00	\$43,034.00	\$2,908.00	7.25%	\$45,280.00	(\$2,246.00)	-4.96%	\$43,474.00	\$43,313.00	\$162.00	0.37%	\$2,535.00	\$3,831.00	9.77%
Interest Bearing Deposits with banks	(\$2,737.00)	(\$2,757.00)	(\$2,782.00)	(\$2,796.00)	(\$14.00)	0.51%	(\$3,078.00)	\$282.00	-9.17%	(\$13,779.00)	(\$15,103.00)	\$1,325.00	-8.77%	(\$127.00)	(\$297.00)	11.91%
Taxable Investments	\$200,683.00	\$209,305.00	\$214,532.00	\$216,703.00	\$2,171.00	1.01%	\$220,776.00	(\$4,073.00)	-1.84%	\$216,825.00	\$221,542.00	(\$4,718.00)	-2.13%	\$11,633.00	\$32,758.00	17.81%
Tax-Exempt Investments	\$65,419.00	\$67,989.00	\$70,171.00	\$72,637.00	\$2,466.00	3.51%	\$70,088.00	\$2,549.00	3.64%	\$72,411.00	\$70,066.00	\$2,346.00	3.35%	\$4,739.00	\$9,449.00	14.95%
Mortgage Loans for Sale	\$12,987.00	\$14,450.00	\$13,541.00	\$12,922.00	(\$619.00)	-4.57%	\$14,620.00	(\$1,698.00)	-11.61%	\$11,698.00	\$12,459.00	(\$760.00)	-6.1%	\$1,805.00	\$1,844.00	16.65%
Loans, net of Unearned Income	\$2,618,255.00	\$2,648,413.00	\$2,683,298.00	\$2,706,846.00	\$23,548.00	0.88%	\$2,775,577.00	(\$68,732.00)	-2.48%	\$13,250,869.00	\$13,588,315.00	(\$337,447.00)	-2.48%	\$140,428.00	\$320,797.00	13.44%
ALLL	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	0%
Premises and Capitalized Equipment	\$93,718.00	\$98,376.00	\$96,129.00	\$100,195.00	\$4,066.00	4.23%	\$102,111.00	(\$1,916.00)	-1.88%	\$101,317.00	\$103,100.00	(\$1,783.00)	-1.73%	\$6,650.00	\$14,043.00	16.3%
Accrued Interest Receivable	\$11,201.00	\$11,237.00	\$11,360.00	\$11,380.00	\$20.00	0.17%	\$10,339.00	\$1,041.00	10.06%	\$56,270.00	\$50,814.00	\$5,457.00	10.74%	\$359.00	\$1,092.00	10.62%
OREO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	\$0.00	\$0.00	-	\$0.00	\$0.00	\$0.00	-	\$0.00	\$0.00	0%
Other Assets	(\$1,972,843.00)	(\$1,980,680.00)	(\$1,985,735.00)	(\$2,024,862.00)	(\$39,127.00)	1.97%	(\$2,054,507.00)	\$29,645.00	-1.44%	(\$12,560,418.00)	(\$12,937,621.00)	\$377,203.00	-2.92%	(\$109,710.00)	(\$249,736.00)	14.07%
Total Assets	\$2,722,957.00	\$2,793,367.00	\$2,809,284.00	\$2,844,404.00	\$35,121.00	1.25%	\$2,892,489.00	(\$48,085.00)	-1.66%	\$2,879,525.00	\$2,895,838.00	(\$16,313.00)	-0.56%	\$145,183.00	\$368,665.00	14.89%
Liabilities																
Non-Interest Bearing Deposits	\$4,203,043.00	\$4,244,446.00	\$4,285,945.00	\$4,343,766.00	\$57,820.00	1.35%	\$4,230,057.00	\$113,709.00	2.69%	\$21,232,695.00	\$20,828,474.00	\$404,221.00	1.94%	\$224,658.00	\$480,726.00	12.44%
Interest																

Waived Fee Report: Are we walking away from revenue?

Waived Fee Report for Capitalytics Sample Bank

States within All of Capitalytics Sample Bank
as of May 2012
Report Date: May 2012

Is it consistent? Significant?

[Download as PDF](#)

Form of lost revenue

This report provides a list of the states within All of Capitalytics Sample Bank, and the waiver rates for each of the states over the indicated month, the then-current (possibly partial) quarter, and the then-current year. Waiver rates are computed for Not-Sufficient Funds/Overdraft fees, Service Charge fees, Gross & Net account fees, and overall revenue; the rates are highlighted as yellow and red if the rates are computed as being between 12% and 18%, or above 18%, respectively.

The table may be re-sorted by any of the shown columns by clicking on the column headers; reverse the sort order by clicking a column header a second time.

Choose Date:

Rank	Area	NSF/OD Charges	NSF/OD Charges Refunded	NSF/OD Waiver Rate
1	Nebraska	6.1	2.8	44.9%
2	North Carolina	122.5	18.9	15.4%
3	Indiana	8.7	1.3	14.8%
4	Tennessee	65.1	7.9	12.2%
5	Louisiana	94.8	11.5	12.2%
6	Virginia	34.4	3.9	11.4%
7	South Carolina	81.2	8.9	10.9%
8	Kentucky	63.4	6.8	10.7%
9	Mississippi	42.5	4.2	9.8%
10	Kansas	78.7	7.3	9.2%
11	Michigan	76.3	5.7	7.4%
12	Illinois	71.5	4.6	6.5%

Showing 1 to 12 of 12 entries

Low Spread CDs: Who is selling non-profitable instruments?

Collapsible drill-downs

Area (\$ in 000s)	Customer Name	Open Date	EOM Bal	Term	Cpn Rate	FTP Rate	FTP Spread
[-] Kansas (State)							
[-] Salina (City)							
[-] Main Salina Office (Branch)							
[-] Yancey Loach (Bank Officer)							
[-] Owens Road Office (Branch)							
[-] Ken Ballard (Bank Officer)							
[-] Wichita (City)							
[-] Church And 4th Branch (Branch)							
[-] Harry Harris (Bank Officer)							
[-] Ian Utley (Bank Officer)							
[-] Quan Brown (Bank Officer)							
[-] Ken Olin (Bank Officer)							
[-] Oli Davis (Bank Officer)							
[-] Hamilton Mills Branch (Branch)							
[-] Vic Christian (Bank Officer)							
[-] Bob Anderson (Bank Officer)							
[-] Joe Loach (Bank Officer)							
[-] Rob Tew (Bank Officer)							
[-] Uwe Simonson (Bank Officer)							
[-] Zed Nichols (Bank Officer)							
	Customer 284236	Nov 10, 2011	10,000	24	1%	1.12%	0.12%
	Customer 45676	Nov 5, 2011	18,000	60	1.74%	1.82%	0.08%
	Customer 62656	Nov 20, 2011	17,000	24	1%	1.04%	0.04%
	Customer 12283	Nov 7, 2011	13,000	27	1%	1%	-0%
	Customer 5257	Nov 27, 2011	18,000	27	1%	1.14%	0.14%
	Customer 269529	Nov 29, 2011	67,000	12	1%	1.19%	0.19%
	Customer 50385	Nov 26, 2011	11,000	33	1.1%	1.19%	0.09%
	Customer 63361	Nov 7, 2011	67,000	12	0.75%	0.87%	0.12%
	Customer 10623	Nov 9, 2011	18,000	12	0.75%	0.84%	0.09%
	Customer 7546	Nov 23, 2011	57,000	12	0.75%	0.93%	0.18%
	Customer 1308	Nov 3, 2011	87,000	12	0.9%	1.04%	0.14%
	Customer 63435	Nov 2, 2011	14,000	12	1%	1%	-0%
	Customer 79349	Nov 11, 2011	21,000	6	0.6%	0.56%	-0.04%
	Customer 5205	Nov 7, 2011	24,000	24	1%	1.05%	0.05%
	Customer 21902	Nov 5, 2011	135,000	24	1%	1.05%	0.05%
	Customer 67238	Nov 12, 2011	113,000	12	0.9%	0.85%	-0.05%
	Customer 1904	Nov 8, 2011	56,000	27	1%	1.11%	0.11%
[-] Civic Center Branch (Branch)							
[-] Mark Franklin (Bank Officer)							
[-] Yancey Brown (Bank Officer)							
	Customer 34172	Nov 17, 2011	29,000	33	1.1%	1.25%	0.15%
	Customer 14576	Nov 7, 2011	24,000	24	0.95%	0.92%	-0.03%
	Customer 46307	Nov 29, 2011	73,000	6	0.6%	0.55%	-0.05%
	Customer 44000	Nov 27, 2011	56,000	33	1.1%	1.14%	0.04%
	Customer 14589	Nov 21, 2011	18,000	12	0.75%	0.88%	0.13%

Choose the top level area of focus with the user's designated area of responsibility

Adjustable threshold for FTP Spread (in this case); set here to <20 bps