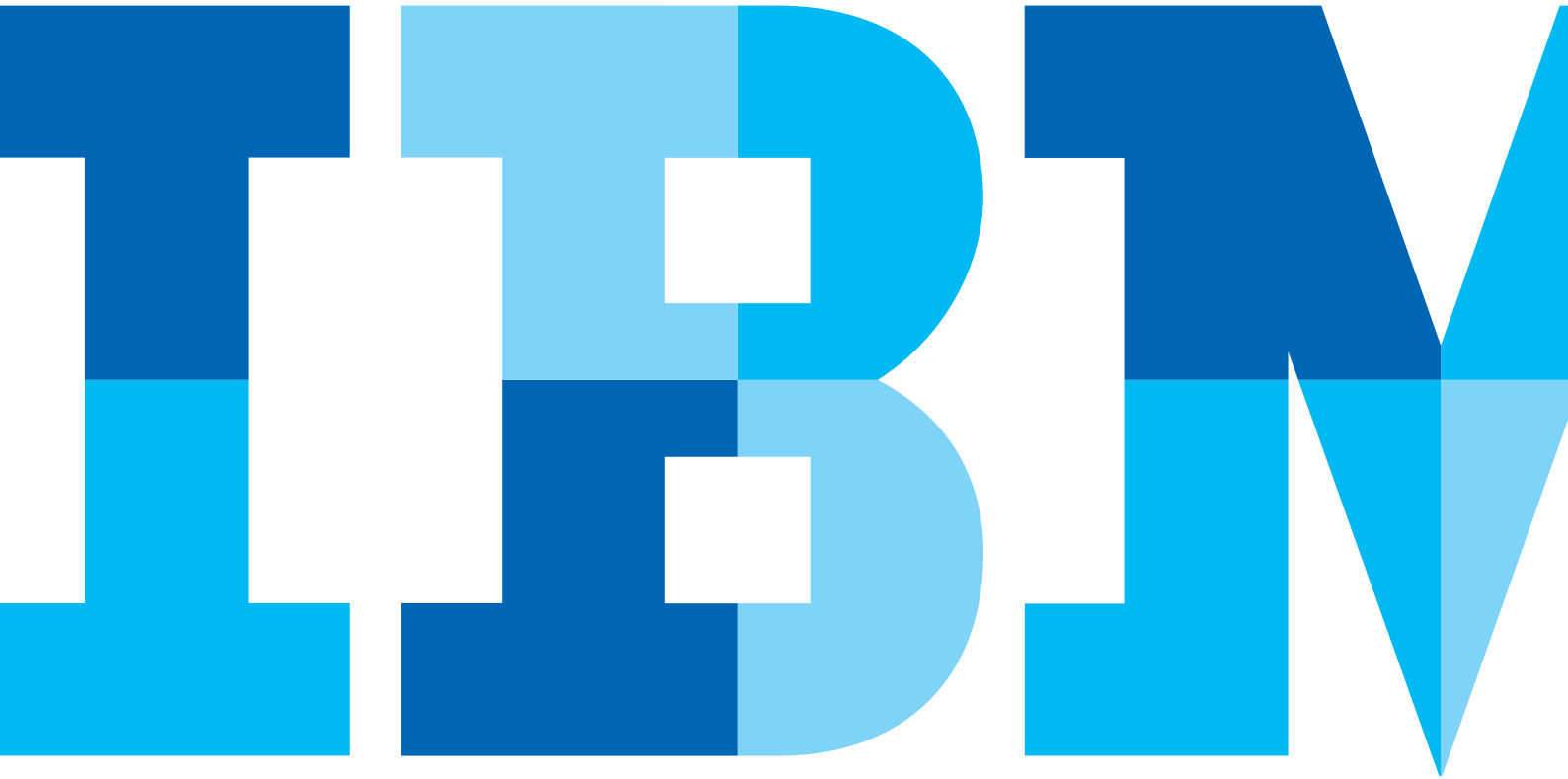


# **Branch Performance Blueprint Powered by TM1**



## Introduction

This application brief demonstrates a Web-based planning and reporting process for retail bank branch profitability that uses IBM Cognos TM1 and IBM Cognos 8 Business Intelligence.

Best practices at leading banks enable those responsible for branches to validate their forecast plans against corporate set targets and empower management to communicate their expectations clearly. By capturing account and balances information for loan and deposit products, the costs driven by associated volumes can be calculated using transactions and activity information fed from any activity-based costing (ABC) solution.

The *Branch Performance Blueprint Powered by TM1* offers branch managers an on-the-ground view, with real-time profitability feedback, of decisions related to branch volume, accounts, rates, spreads, fee income, compensation, staffing, direct expenses and assigned expenses. In the *Blueprint*, costs are captured at the transaction level and do not appear as a separate expense.

Had the activity-based costing (ABC) source used in the model not allocated expense to each transaction within an activity, then expenses would have been independently trackable. The components of profitability are interrelated and act as drivers. For example, an increase in the number of loan accounts will

create more revenue, increasing the transaction volumes and activities associated with loan accounts, along with associated expenses. Likewise, an increase in the headcount for certain positions in the bank would create an increase in the number of new accounts realized by the additional resource.

By implementing this *Blueprint*, a bank will benefit from forward-looking visibility into workforce decisions at both the branch level and the company level. The *Blueprint* and processes described in this application brief are generic for any retail bank, yet can be configured to support the complex and diverse requirements of any financial institution.

## Drive better branch performance management with customer segment and product level planning, analysis and reporting

Branch performance—the ability of a bank branch to acquire deposits, generate revenue, retain customers, and operate efficiently—is at the core of retail banking success. Branch deposits are the preferred resource for funding the majority of a bank's money-making lending activities. A failure to generate deposits means the bank must support lending activities with more expensive capital, which can significantly depress profitability.

With the *Branch Performance Blueprint Powered by TM1*, branch managers can view and evaluate performance management by looking within the walls of the bank and combining that information with the external factors that will impact the profit and growth potential for any branch location.

The *Blueprint* addresses the following key performance metrics:

- Profitability by branch, customer and product (ranking best and worst performers)
- Sales monitoring by product, customer and sales representative
- Operational efficiency by branch, staff position, transaction and activity cost information
- Customer satisfaction and loyalty
- Profitability comparison of actual versus plan and forecast
- Comparative reporting by branch type
- Local market share analysis for deposits and loans
- Competitive landscape
- Population density
- Median age
- Median income level
- Unemployment statistics
- Number of households
- Market share by product

The *Blueprint* also offers:

- Performance views of multiple dimensions and at various levels (entire network, region, district levels)
- Detailed analysis that includes drilling down to detailed information for any dimension
- Reporting integrated with planning/forecasting to support more timely changes to strategic direction
- Real-time monitoring of branch activity (operational and sales)

The *Branch Performance Blueprint Powered by TM1* uses the Web to accelerate and ease the pain of data collection and performance measurement and makes it easier to do what's most important: plan for a better branch customer experience and enhance profitability. It also provides access to reporting and administration tools developed for finance personnel and for all levels of management in a retail bank and those in operations that support the branch network.

The sections that follow walk you through the tabs and other components of the *Blueprint*.

Rows:	Columns:	Context:	Oct-11	Nov-11	Dec-11	# 2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	# 2012
<b>Balances</b>																			
Opening Balances			4,129,840	4,376,440	4,621,200	2,655,640	4,864,120	5,106,648	5,347,393	5,586,355	5,823,534	6,056,675	6,290,287	6,522,116	6,752,162	6,980,425	7,206,905	7,431,601	4,864,120
Planned Runoff			27,000	28,300	29,400	<b>273,600</b>	27,846	28,938	30,030	31,122	34,469	33,306	34,398	35,490	36,582	37,674	38,766	39,858	<b>408,479</b>
New Business			288,000	288,000	288,000	2,628,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	288,000	3,456,000
(Attrition) Balances			14,400	15,040	15,680	<b>145,920</b>	17,626	18,317	19,008	19,699	20,390	21,082	21,773	22,464	23,155	23,846	24,538	25,229	<b>257,126</b>
Ending			4,376,440	4,621,200	4,864,120	4,864,120	5,106,648	5,347,393	5,586,355	5,823,534	6,056,675	6,290,287	6,522,116	6,752,162	6,980,425	7,206,905	7,431,601	7,654,514	7,654,514
Average			4,253,140	4,498,820	4,742,660	3,759,880	4,985,384	5,227,021	5,466,874	5,704,945	5,940,104	6,173,481	6,406,202	6,637,139	6,866,294	7,093,665	7,319,253	7,543,058	6,259,317
% Balance Growth			5.97%	5.59%	5.26%	62.08%	4.99%	4.71%	4.47%	4.25%	4.00%	3.86%	3.69%	3.53%	3.38%	3.24%	3.12%	3.00%	46.23%
Prime Balances(Hide)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Accounts</b>																			
Opening Accounts			302	325	349	158	390	414	437	461	485	508	532	556	579	603	627	651	390
New Accounts per FTE			24	24	24	219	24	24	24	24	24	24	24	24	24	24	24	24	288
New Accounts Marketing Program			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Managers Discretion			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>New Accounts</b>			<b>24</b>	<b>24</b>	<b>24</b>	<b>219</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>288</b>
(Attrition) Accounts			0	0	0	4	0	1	0	0	1	0	0	0	0	0	0	0	3
Closing Accounts			325	349	373	373	414	437	461	485	508	532	556	579	603	627	651	675	675
Average # of Accounts(Hide)			314	337	361	365	402	426	449	473	497	520	544	568	591	615	639	663	532
% Account Growth			7.90%	7.32%	6.82%	136.70%	6.12%	5.66%	5.46%	5.20%	4.77%	4.67%	4.46%	4.24%	4.12%	3.95%	3.80%	3.66%	72.98%
Prime Accounts(Hide)			0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	17
<b>Customers</b>																			
Planned Net Interest Margin %			2.420%	2.419%	2.417%	#N/A	2.532%	2.531%	2.530%	2.529%	2.528%	2.527%	2.526%	2.516%	2.515%	2.514%	2.513%	2.513%	#N/A
Net Interest Margin			8,578	9,068	9,554	89,104	10,519	11,024	11,525	12,022	12,512	12,999	13,484	13,916	14,391	14,863	15,331	15,794	158,380
\$ Fees per New Account			44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00	44.00
Average \$ Fees per Account			0.000	0.000	0.000	<b>0.000</b>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	<b>0.000</b>
Fees as % of Balance			.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%
Fee Waivers as % of Fees			.00%	.00%	.00%	<b>.00%</b>	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	<b>.00%</b>
Fees			1,056	1,056	1,056	9,636	1,056	1,056	1,056	1,056	1,056	1,056	1,056	1,056	1,056	1,056	1,056	1,056	12,672
Loan Loss Rate as % of Balance			.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%
Loan Losses			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Customers (Branch / Segment only)</b>																			
Opening			1,760	1,775	1,792	1,630	1,809	1,824	1,834	1,834	1,869	1,884	1,904	1,914	1,924	1,939	1,955	1,971	1,809
Net New Customers			16	17	17	<b>180</b>	15	10	20	15	15	20	10	10	15	16	17	17	<b>180</b>
Closing Customers			1,775	1,792	1,809	1,809	1,824	1,834	1,854	1,869	1,884	1,904	1,914	1,924	1,939	1,955	1,971	1,989	1,989

## Revenue and Balances

The Revenue and Balances tab manages branch balances, accounts and net new customers. Those responsible for forecasting runoff, new business and attrition for account balances and new accounts and attrition for the number of accounts can use Revenue and Balances to run their appropriate forecasts. A forecast is run for each product group and for each customer segment in that group. Net new headcount is driven by decisions made on the Staffing tab. The contributor can additionally affect new accounts and average balances with entries to the new accounts marketing program, managers' discretion or both.

Fields in gray are cannot be edited and are either locked historical data or items calculated based on information entered in the white areas, which can be edited. As changes are made, they are highlighted in blue, along with any cells affected by the change. Balance changes will affect revenue numbers and flow through the model to subsequent tabs. Likewise, changes in the accounts area will affect income (revenue from new accounts) and drive account related activity volumes. Account related activity volumes will affect assigned expenses, that is, expenses specifically related to the number and types of accounts in the model.

Branch Performance | Work InProgress | Fashion Branch - Microsoft Internet Explorer

Revenue and Balances | Staffing | Branch Plan | Targets by Branch | Prod-Seg Target by Branch | Volume Activity Generator | Assigned Expenses | Direct Expenses | TimeCalc

Product Segment Plan by Branch | Shared Services Unit Rates | Activity Intensity Rate Calc | Avg Balance per New Account | Monthly New Account Avg | Planned NIM% | New Accts per FTE Calc

Rows: Product Groups (Product Groups) | Columns: Months (Months) | Context: Planned Runoff (Revenue and Balances) | Affluent (Customer Segment) | Fashion Branch (Responsibility Centers)

	Sep-11	Oct-11	Nov-11	Dec-11	2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	2012
<b>Deposits</b>	<b>8,110</b>	<b>91,900</b>	<b>95,690</b>	<b>99,480</b>	<b>943,620</b>	<b>93,976</b>	<b>97,425</b>	<b>100,874</b>	<b>104,322</b>	<b>115,315</b>	<b>111,220</b>	<b>114,669</b>	<b>118,118</b>	<b>121,567</b>	<b>125,016</b>	<b>128,465</b>	<b>131,914</b>	<b>1,362,880</b>
Deposits - Checking	5,800	27,000	28,200	29,400	273,600	27,946	28,938	30,030	31,122	34,469	33,306	34,398	35,490	36,582	37,674	38,766	39,858	408,479
Deposits - Savings	0,150	10,500	10,850	11,200	111,300	10,511	10,829	11,148	11,466	12,609	12,103	12,422	12,740	13,059	13,377	13,696	14,014	147,972
Deposits - Term	2,160	54,400	56,640	58,880	558,720	55,619	57,658	59,696	61,734	68,237	65,811	67,850	69,888	71,926	73,965	76,003	78,042	806,429
<b>Loans</b>	<b>5,438</b>	<b>97,016</b>	<b>98,594</b>	<b>100,172</b>	<b>1,097,916</b>	<b>99,748</b>	<b>101,258</b>	<b>102,769</b>	<b>104,279</b>	<b>107,398</b>	<b>107,300</b>	<b>108,811</b>	<b>110,321</b>	<b>111,832</b>	<b>113,342</b>	<b>114,853</b>	<b>116,363</b>	<b>1,298,271</b>
Loans - Mortgage	9,250	20,000	20,750	21,500	208,500	20,248	20,930	21,613	22,295	24,586	23,660	24,343	25,025	25,708	26,390	27,073	27,755	289,623
Loans - Personal Loans	0,248	10,416	10,584	10,752	117,936	10,920	11,088	11,256	11,424	11,592	11,760	11,928	12,096	12,264	12,432	12,600	12,768	142,128
Loans - Cards	5,940	66,600	67,260	67,920	771,480	68,580	69,240	69,900	70,560	71,220	71,880	72,540	73,200	73,860	74,520	75,180	75,840	866,520
<b>Total Product Groups/Line of Business</b>	<b>3,548</b>	<b>188,916</b>	<b>194,284</b>	<b>199,652</b>	<b>2,041,536</b>	<b>193,723</b>	<b>198,683</b>	<b>203,642</b>	<b>208,601</b>	<b>222,713</b>	<b>218,520</b>	<b>223,480</b>	<b>228,439</b>	<b>233,398</b>	<b>238,358</b>	<b>243,317</b>	<b>248,277</b>	<b>2,661,151</b>

Branch Performance | Work InProgress | Fashion Branch - Microsoft Internet Explorer

Revenue and Balances | Staffing | Branch Plan | Targets by Branch | Prod-Seg Target by Branch | Volume Activity Generator | Assigned Expenses | Direct Expenses | TimeCalc

Product Segment Plan by Branch | Shared Services Unit Rates | Activity Intensity Rate Calc | Avg Balance per New Account | Monthly New Account Avg | Planned NIM% | New Accts per FTE Calc

Rows: Customer Segment (Customer Segment) | Columns: Months (Months) | Context: Planned Runoff (Revenue and Balances) | Deposits - Checking (Product Groups) | Fashion Branch (Responsibility Centers)

	Sep-11	Oct-11	Nov-11	Dec-11	2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	2012	
<b>Total Customers</b>	<b>54,260</b>	<b>56,855</b>	<b>59,450</b>	<b>62,045</b>	<b>64,640</b>	<b>604,410</b>	<b>61,184</b>	<b>63,545</b>	<b>65,907</b>	<b>68,268</b>	<b>75,574</b>	<b>72,991</b>	<b>75,353</b>	<b>77,714</b>	<b>80,075</b>	<b>82,437</b>	<b>84,798</b>	<b>87,160</b>	<b>895,006</b>
Affluent	24,600	25,800	27,000	28,200	29,400	273,600	27,946	28,938	30,030	31,122	34,469	33,306	34,398	35,490	36,582	37,674	38,766	39,858	408,479
Wealth Accumulator	13,280	13,855	14,430	15,005	15,580	148,410	14,774	15,313	15,857	16,398	18,125	17,481	18,023	18,564	19,105	19,647	20,188	20,730	214,208
Mass Market	16,400	17,200	18,000	18,800	19,600	182,400	18,564	19,292	20,020	20,748	22,979	22,204	22,932	23,660	24,388	25,116	25,844	26,572	272,319

To facilitate data entry, you may reorient the tab as needed. For example, you can reorient the tab to work on the planned runoff for all product groups in the affluent customer sector.

Or, for all customer segments for a given product.

## Staffing

The Staffing tab is where a branch manager plans for one of the branch's largest expenses. A branch manager will be able to control net new headcount by month and by type of position, such as customer service representative (CSR III). Managers also have some latitude in defining the overtime percentage for the position. Based on these few entries, staffing costs for the entire branch will be calculated. You can view them on this tab or as part of the Branch Plan tab.

Because staffing is not planned at the product group or customer segment level, they are not included in the Product Segment Plan by Branch tab. The Staffing tab also includes a few branch staffing productivity guidelines. Besides the guidelines included in the tab, others can be added or existing ones modified to suit an individual bank's need. By adding or deleting staff on this tab, a contributor will affect the number of new accounts and related balances.

Rows:	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	# 2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	
Existing Headcount	.00	3.00	3.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	6.00	
Net New Headcount	.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	
Number of FTEs	.00	3.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	6.00	6.00	
Existing Prize	.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Average Annual Salary	.90	20,460.90	20,460.90	20,460.90	20,460.90	20,460.90	20,460.90	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	21,033.80	
Overtime Percent	5%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	12.56%	
Benefits Loading Factor (pre-loaded, not adj)	3%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	
Total Salary and Related Costs	.45	7,292.45	12,154.09	12,154.09	12,154.09	12,154.09	12,154.09	12,494.41	12,494.41	119,790.73	12,494.41	12,494.41	12,494.41	12,494.41	12,494.41	14,993.29	14,993.29	
Branch Staffing Productivity Guidelines:																		
Annualized Revenue per FTE:	359	1,537,139	1,031,492	1,177,376	1,324,636	1,443,819	1,681,116	1,827,330	1,973,475	1,177,448	2,168,084	2,312,286	2,455,540	2,597,785	3,058,150	2,699,550	2,883,228	
Revenue Growth vs Prior Month	7%	18.94%	11.84%	14.14%	12.51%	9.00%	16.44%	8.70%	8.00%	#N/A	9.86%	6.65%	6.20%	5.79%	17.72%	5.93%	6.80%	
FTE Growth vs Prior Month	3%	.00%	66.67%	.00%	.00%	.00%	.00%	.00%	.00%	#N/A	.00%	.00%	.00%	.00%	.00%	20.00%	.00%	
Monthly New Account Avg																		
Deposits - Checking Avg	.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	
Deposits - Savings Avg	.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	
Deposits - Term Avg	.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	
Loans - Mortgage Avg	.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loans - Personal Loans Avg	.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Loans - Cards Avg	.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
Total New Accounts based upon FTEs																		
Deposits - Checking	.00	90.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1470.00	150.00	150.00	150.00	150.00	150.00	180.00	180.00	
Deposits - Savings	.00	90.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1470.00	150.00	150.00	150.00	150.00	150.00	180.00	180.00	
Deposits - Term	.00	90.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1470.00	150.00	150.00	150.00	150.00	150.00	180.00	180.00	
Loans - Mortgage	.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loans - Personal Loans	.00	15.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	245.00	25.00	25.00	25.00	25.00	25.00	30.00	30.00	
Loans - Cards	.00	30.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	490.00	50.00	50.00	50.00	50.00	50.00	60.00	60.00	

	Nov-11	Dec-11	2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	2012
<b>Net Interest Margin</b>	747,525	1,852,201	15,912,201	1,937,373	2,038,737	2,141,664	2,244,187	2,346,291	2,448,009	2,549,372	2,650,278	2,750,853	2,851,141	2,951,080	3,050,677	29,959,663
Fees	87,073	89,076	778,478	84,520	86,481	88,505	90,545	92,452	94,379	99,231	101,467	103,580	107,730	109,523	111,232	1,169,645
<b>Revenues</b>	<b>834,608</b>	<b>1,941,277</b>	<b>16,690,679</b>	<b>2,021,893</b>	<b>2,125,219</b>	<b>2,230,169</b>	<b>2,334,732</b>	<b>2,438,743</b>	<b>2,542,388</b>	<b>2,648,604</b>	<b>2,751,745</b>	<b>2,854,433</b>	<b>2,958,871</b>	<b>3,060,603</b>	<b>3,161,909</b>	<b>31,129,308</b>
Loan Losses	143,984	153,140	1,364,199	318,344	371,175	372,235	374,508	441,708	440,836	437,802	463,225	488,969	488,677	506,920	525,158	5,229,558
Staff Costs	214,571	214,571	2,294,070	203,055	176,950	176,950	176,950	176,950	176,950	176,950	176,950	176,950	176,950	176,950	176,950	2,149,509
Facilities and Related	19,132	19,461	228,357	19,558	19,707	19,423	19,530	18,869	18,546	19,215	18,987	18,638	18,970	19,302	19,634	230,378
Travel & Entertainment	3,791	3,869	44,775	3,768	3,771	3,750	3,833	3,680	3,643	3,801	3,747	3,665	3,743	3,822	3,901	45,143
Postage and Supplies	4,344	4,434	50,947	4,475	4,436	4,463	4,493	4,392	4,377	4,570	4,504	4,403	4,499	4,595	4,691	53,899
Marketing Program	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3rd Party Costs	5,183	5,287	56,276	3,980	4,411	4,519	4,627	4,735	4,842	4,950	5,058	5,166	5,274	5,382	5,489	58,432
<b>Total Direct Expenses</b>	<b>247,021</b>	<b>247,622</b>	<b>2,674,425</b>	<b>234,855</b>	<b>209,275</b>	<b>209,105</b>	<b>209,433</b>	<b>208,626</b>	<b>208,358</b>	<b>209,487</b>	<b>209,247</b>	<b>208,823</b>	<b>209,437</b>	<b>210,051</b>	<b>210,665</b>	<b>2,537,361</b>
Assigned Expenses																
Call Center	187,569	199,839	1,733,151	248,514	260,146	271,849	283,740	295,422	307,074	318,773	330,522	342,536	354,711	367,047	379,337	3,759,669
Operations	34,937	37,195	323,794	46,185	48,356	50,529	52,711	54,870	57,045	59,229	61,419	63,647	65,893	68,162	70,422	698,468
Mortgage Sales	81,859	86,661	764,750	116,061	120,506	124,894	129,498	134,105	138,722	143,264	147,809	152,478	157,248	162,150	167,007	1,693,743
Lending Back Office	30,163	32,188	277,632	44,203	46,121	48,017	49,956	51,892	53,866	55,830	57,797	59,779	61,788	63,879	65,945	659,074
Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Assigned Expenses</b>	<b>334,528</b>	<b>355,882</b>	<b>3,099,317</b>	<b>454,963</b>	<b>475,129</b>	<b>495,289</b>	<b>515,905</b>	<b>536,289</b>	<b>556,707</b>	<b>577,097</b>	<b>597,546</b>	<b>618,441</b>	<b>639,641</b>	<b>661,238</b>	<b>682,710</b>	<b>6,810,954</b>
Revenue Less Assigned Expenses	500,080	1,585,395	13,591,362	1,566,930	1,650,089	1,734,880	1,818,828	1,902,454	1,985,681	2,071,907	2,154,199	2,235,993	2,319,230	2,399,365	2,479,199	24,318,354
<b>Total Controllable Expenses</b>	<b>581,549</b>	<b>603,505</b>	<b>5,773,742</b>	<b>689,818</b>	<b>684,404</b>	<b>704,394</b>	<b>725,337</b>	<b>744,915</b>	<b>765,065</b>	<b>786,584</b>	<b>806,793</b>	<b>827,263</b>	<b>849,078</b>	<b>871,289</b>	<b>893,376</b>	<b>9,348,315</b>
Contribution Margin	109,075	1,184,633	9,952,738	1,013,731	1,069,639	1,153,540	1,234,887	1,252,120	1,336,486	1,424,217	1,481,727	1,538,201	1,621,116	1,682,394	1,743,375	16,551,435
Overhead																
Finance	44,726	50,645	453,318	36,194	37,856	36,528	36,510	36,376	32,429	35,746	34,614	32,887	30,806	44,726	50,645	453,318
Executive	31,412	35,459	276,512	20,581	21,032	20,072	19,944	20,100	18,055	19,902	19,271	23,318	27,365	31,412	35,459	276,512
Human Resources	37,760	41,092	369,510	28,164	29,544	28,005	29,091	27,879	26,012	28,673	27,765	31,096	34,428	37,760	41,092	369,510
Net Income	995,177	1,057,437	8,453,398	928,792	981,206	1,068,935	1,149,341	1,167,765	1,259,991	1,339,897	1,400,076	1,450,900	1,520,516	1,568,496	1,616,179	15,452,096
Number of FTEs	62	62	62	62	54	54	54	54	54	54	54	54	54	54	54	54
Key Performance Indicators:																
% Balance Growth	111.93%	105.15%	1331.80%	99.20%	93.83%	89.01%	84.65%	80.54%	77.10%	73.80%	70.54%	68.00%	65.44%	63.03%	60.79%	925.94%
% Revenue Growth	6.21%	5.81%	#N/A	4.15%	5.11%	4.94%	4.69%	4.45%	4.25%	4.18%	3.89%	3.73%	3.66%	3.44%	3.31%	#N/A
% of Income from Fees	4.75%	4.59%	4.66%	4.18%	4.07%	3.97%	3.88%	3.79%	3.71%	3.75%	3.69%	3.63%	3.64%	3.58%	3.52%	3.76%
Profitability Movement Indicator	6.07%	5.69%	.00%	-1.16%	5.31%	5.14%	4.84%	4.60%	4.37%	4.32%	3.99%	3.80%	3.72%	3.46%	3.33%	.00%
Efficiency Ratio (costs / revenue)	35.85%	35.52%	38.97%	36.93%	34.97%	34.12%	33.49%	32.86%	32.08%	31.80%	31.28%	30.95%	30.93%	30.96%	30.98%	32.38%
% Controllable Expense Growth	5.39%	3.78%	.00%	14.30%	-7.8%	2.92%	2.97%	2.70%	2.71%	2.81%	2.57%	2.54%	2.64%	2.62%	2.53%	.00%
Revenue per Employee	29,590	31,311	269,205	32,611	39,356	41,299	43,236	45,162	47,081	49,048	50,958	52,860	54,794	56,678	58,554	576,469
Net Income per Employee	16,051	17,055	136,345	14,981	18,170	19,795	21,284	21,625	23,333	24,813	25,927	26,869	28,158	29,046	29,929	286,150

## Branch Plan

The Branch Plan tab is a complete look at a branch at the highest level. It consolidates all the information developed in the previous two tabs, along with direct expenses and overhead expense information for finance, executive and human resources.

A number of key performance indicators (KPIs) have been calculated for convenience and information. These indicators have been linked back to the next tab, Targets by Branch, so that they can be compared to management targets and to analyze trends.

<span>Revenue and Balances</span> <span>Staffing</span> <span>Branch Plan</span> <span>Targets by Branch</span> <span>Prod-Seg Target by Branch</span> <span>Volume Activity Generator</span> <span>Assigned Expenses</span> <span>Direct Expenses</span> <span>TimeCalc</span> <span>Product Segment Plan by Branch</span> <span>Shared Services Unit Rates</span> <span>Activity Intensity Rate Calc</span> <span>Avg Balance per New Account</span> <span>Monthly New Account Avg</span> <span>Planned NDM%</span> <span>New Accts per FTE</span>															
Rows:	Columns:			Variance:			Context:								
Targets Branch (Targets Branch)	Months (Months)			Variance (Variance)			Fashion Branch (Responsibility Center)								
	Sep-10			Oct-10			Nov-10			Dec-10			2010		
	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap
Contribution Margin	233,691	201,421	32,270	315,131	272,789	42,342	349,412	300,493	48,918	391,859	335,888	55,971	2,209,137	1,900,125	309,012
Revenues	1,591,22	556,471.88	45,119.34	700,464.91	647,930.04	52,534.87	761,387.48	704,283.42	57,104.06	822,281.17	750,610.08	61,671.09	5,887,237.67	5,445,694.85	441,542.83
Key Performance Indicators:															
% Balance Growth	185.03%	9.36%	175.67%	163.20%	8.38%	154.82%	149.18%	7.68%	141.50%	137.52%	7.09%	130.43%	157.05%	91.16%	65.89%
% Revenue Growth	9.00%	8.32%	.67%	16.44%	15.20%	1.23%	8.70%	8.05%	.65%	8.00%	7.40%	.60%	#N/A	116.62%	#N/A
% of Income from Fees	5.77%	5.34%	-.43%	6.38%	5.90%	-.48%	6.02%	5.57%	-.45%	5.72%	5.29%	-.43%	5.82%	64.41%	-58.60%
Profitability Movement Indicator	8.25%	7.46%	-.83%	17.91%	16.35%	1.56%	8.36%	7.45%	-.91%	7.74%	6.79%	-.94%	.00%	120.68%	-120.68%
Efficiency Ratio (costs / revenue)	55.81%	54.07%	1.73%	51.57%	50.37%	1.20%	50.98%	50.14%	-.84%	49.48%	49.01%	-.48%	58.55%	716.53%	-657.98%
Revenue per Employee	12,800	12,941	(141)	14,295	14,298	(103)	15,539	15,651	(112)	16,781	16,902	(121)	120,148	148,832	(28,685)
Net Income per Employee	4,221	3,924	296	5,597	5,222	375	6,184	5,724	460	6,937	6,396	541	36,018	37,084	(1,066)
Number of FTEs	47	43	4	49	45	4	49	45	4	49	45	4	49	420	(371)

### Targets by Branch

The Targets by Branch tab contains information from the Branch Plan tab and an upload of targets. The column labeled **Act/Fcst** contains either the actual data for prior months or the current forecast based upon decisions made within the *Blueprint*. The Target column is uploaded and represents management’s targets or goals for this particular branch. You can use the gap to evaluate performance versus goals and a trend analysis to report on whether you are closing the gap or diverting away from targets.

There are no selections to be made on this tab because it is for informational purposes only.



Rows:	Aug-10			Sep-10			Oct-10			Nov-10			Dec-10			# 2010			Jan-11
	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap	Act/Fcst	Target	Gap	Act/Fcst
Revenue less Assigned Expenses	3,048	3,539	310	4,002	3,677	325	4,162	3,822	340	4,340	3,984	357	4,519	4,145	374	39,421	36,255	3,166	4,628
Key Performance Indicators:																			
% Balance Growth	1.74%	9.01%	-.73%	7.74%	7.16%	-.58%	7.19%	6.65%	-.54%	6.70%	6.20%	-.50%	6.28%	5.81%	-.47%	169.98%	95.93%	74.05%	5.84%
% Revenue Growth	1.20%	9.43%	-.76%	6.33%	5.85%	-.47%	6.12%	5.66%	-.46%	6.09%	5.62%	-.46%	5.74%	5.21%	-.43%	#(A)	102.19%	#(A)	4.29%
% of Income from Fees	1.56%	12.54%	1.02%	13.86%	12.82%	1.04%	12.28%	11.36%	-.92%	11.57%	10.71%	-.87%	10.95%	10.13%	-.82%	13.37%	152.68%	139.31%	10.50%
Profitability Movement Indicator	1.26%	7.39%	-.67%	3.99%	3.62%	-.37%	4.01%	3.65%	-.36%	4.28%	3.90%	-.37%	4.10%	3.75%	-.36%	#(A)	82.17%	#(A)	2.42%
Assigned Expenses / Revenue Ratio	1.22%	18.21%	1.00%	20.99%	19.90%	1.09%	22.56%	21.38%	1.17%	23.88%	22.63%	1.24%	25.05%	23.75%	1.30%	18.79%	195.45%	176.65%	26.39%
Revenue per Employee	108	100	8	108	100	8	110	101	8	116	108	8	123	114	9	991	1,169	(178)	128
Net Interest Margin	17.82	3,808.98	308.84	4,362.99	4,035.76	327.22	4,714.87	4,361.26	353.62	5,041.96	4,663.81	378.15	5,369.04	4,966.36	402.68	42,052.04	38,898.14	3,153.90	5,627.39
Fees	45.88	597.44	48.44	702.05	649.39	52.65	660.00	610.50	49.50	660.00	610.50	49.50	660.00	610.50	49.50	6,491.79	6,004.91	486.88	660.00
Revenues	63.70	4,406.42	357.28	5,065.03	4,685.15	379.88	5,274.87	4,971.76	403.12	5,701.96	5,274.31	427.65	6,029.04	5,576.86	452.18	48,543.83	44,903.05	3,640.79	6,287.39
Loan Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assigned Expenses																			
Call Center	684	607	77	795	705	90	906	804	102	1,018	903	115	1,129	1,002	127	6,820	6,051	769	1,241
Operations	231	261	(29)	268	303	(34)	306	345	(39)	344	388	(44)	381	430	(49)	2,303	2,597	(294)	419
Mortgage Sales	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lending Back Office	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Assigned Expenses	915	868	48	1,063	1,008	55	1,212	1,149	63	1,362	1,291	71	1,510	1,432	79	9,123	8,648	475	1,660
Number of FTEs	44	64.67	-20.67	47	64.67	-17.67	49	69.13	-20.13	49	69.13	-20.13	49	69.13	-20.13	49	733.67	-684.67	49

### Product/Segment Target by Branch

The Product/Segment Target by Branch tab has information from the Product Segment Plan by Branch tab and from an upload of targets. The column labeled **Act/Fcst** contains either the actual data for historical months, or the current forecast based on decisions made in the *Blueprint*. The Target column is uploaded and represents management's targets or goals for this particular branch. You can use the gap to evaluate performance against goals and a trend analysis to report on whether you are closing the gap or diverting away from targets.































This tab is different from the Targets by Branch tab because it sets targets and tracks results at the product group and customer segment levels. It has drop-down menus so that you can select both the product group and the customer segment that you wish to plan for.

The Product Group and Customer Segment dimensions are easily modified to reflect the product groups and customer segments defined by the *Blueprint* users.

		Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
Affluent	Accounts	3.48	4.93	6.69	8.50	10.24	12.56	15.56	18.53	21.53	24.55	27.57	30.58	30.58	33.60	36.58	39.56	42.59	45.56	48.79	52.40
	Activity Intensity Rate	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
	Activity Intensity Rate Override	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Activity Volume	3.53	5.00	6.78	8.63	10.39	12.75	15.78	18.80	21.84	24.90	27.97	31.02	187.39	34.09	37.11	40.13	43.21	46.21	49.50	53.15
Wealth Accumulator	Accounts	26.24	31.83	38.58	46.34	52.09	61.18	72.49	83.71	94.92	106.22	117.60	128.90	128.90	139.76	150.70	161.97	173.24	184.21	196.44	209.71
	Activity Intensity Rate	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
	Activity Intensity Rate Override	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Activity Volume	25.49	30.93	37.49	44.05	50.62	59.45	70.44	81.34	92.23	103.21	114.27	125.25	834.77	135.80	146.43	157.38	168.34	178.99	190.88	203.76
Mass Market	Accounts	39.83	47.68	56.64	66.19	76.31	90.10	107.27	125.32	144.51	163.68	182.83	201.96	201.96	221.05	238.55	257.51	275.83	294.52	315.00	337.10
	Activity Intensity Rate	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03
	Activity Intensity Rate Override	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Activity Volume	40.89	48.95	58.15	67.95	78.35	92.51	110.13	128.66	148.37	168.05	187.71	207.35	1,337.06	226.94	245.94	264.37	283.18	302.37	323.40	346.09

### Volume Activity Generator

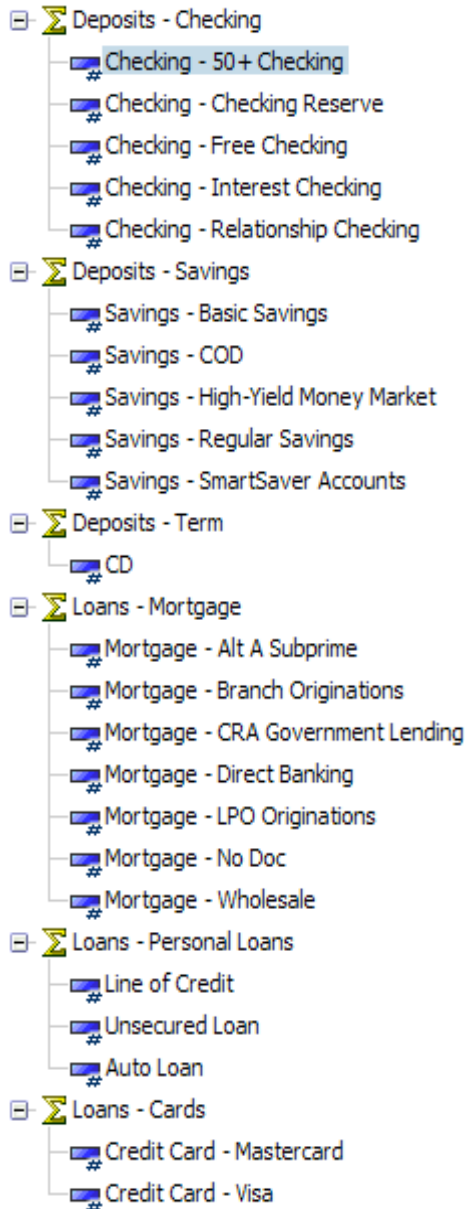
The Volume Activity Generator tab is where you execute the activity-based costing portion of the *Blueprint*. In all the other tabs in the model that use products as a dimension, you plan at the Product Group level. This tab provides a deeper view of branch performance. While still planning at the Branch and Customer Segment level, you now plan at both a Product and Activity level.

- 
-  Call Center
  -  Customer Inquiry Calls
  -  Renewals-Call Ctr
  -  Telephone Banking Support
  -  Loan Origination-Call Ctr
  -  Deposit Origination
  -  Operations
  -  ATM Transaction
  -  Mailing/Postage Cost
  -  Process Bill Payments
  -  Process Checks
  -  Process Deposits
  -  Produce Statements
  -  Mortgage Sales
  -  Loan Sales
  -  Loan Renewals
  -  Lending Back Office
  -  Loan Origination-lending BO
  -  NSF Loan Processing
  -  Loan Payment Processing
  -  Loan Termination
  -  Statement Prep & Mail
  -  Renewals-loans
  -  Credit
  -  Credit Reviews - Internal
  -  Credit Reviews - Third Party
  -  Technology
  -  Technology Charges
  -  Human Resources
  -  # FTE
- 

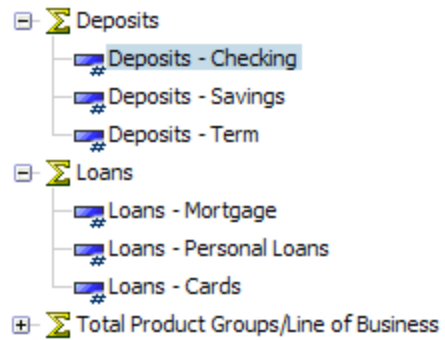
In this section, we'll take a closer look at each dimension separately. In the view shown here, the Volume Activity Generator, there is a drop down box that currently shows customer inquiry calls.

There are many activities that might be associated with a specific product. When loading data from an activity-based costing engine, many transactions can make up an activity for a specific product and customer segment. For example, activity-customer inquiry calls would be made up of many different types of transactions, such as purchase inquiries, call center balance inquiries, call center inquiries and inbound purchase calls would all be examples of items that are part of activity-customer inquiry calls. The number of times these activities take place for a given product, at a given branch, for a given customer segment during a specific period (in this example, monthly), is defined as the activity intensity rate. In other words, it is not only the transactions that make up the activity, but the number of times an activity might occur during the month (for example, a customer might make a call center balance inquiry twice a month). In the Activity Intensity Rate Calc tab (a subsequent tab), you will see how the Activity Intensity Rate is determined on a historical basis and with linear extrapolation. The activity intensity rate is used in the accounts forecast in the Volume Activity Generator tab to forecast activity volumes that will be used to drive assigned expenses.

Transactions that flow into activities are based on specific products and customer segments. Therefore, you plan at the product level in the Volume Activity Generator.



In the Revenue and Balances tab, you plan at the product group level. In planning volumes in the Volume Activity Generator you plan at the product level.



You must therefore link the information between these to differing dimensions. Knowing the history, we loaded the actuals directly from an activity-based costing engine; you may then populate the actual months in the Volume Activity Generator directly from the Activity Intensity Rate Calc tab.

Forecast months are loaded using a running three month average (the most recent three months) as a basis for allocating the product groups accounts that have been forecasted in the Revenue and Balances tab. This basis populates the dimension products in the Volume Activity Generator. For example, if checking – 50+ checking averaged 20 percent of Deposits – Checking for the previous three months, then that would be the basis used to allocate all forecast months.

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In the following two illustrations, notice how the average of the opening accounts and closing accounts  $[(829 + 867)/2$  or the 848] from the Revenue and Balances tab was linked over and at the same time allocated to the loans – mortgages area of the Volume Activity Generator. All else being equal—Mass Market to Mass Market, Fashion District to Fashion District, Mar '12 to Mar '12—the total for the Product Group was allocated based on the last three months of actual history.

Row:	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Q 2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12
% Balance Growth	6.66%	6.25%	7.86%	7.28%	6.79%	80.04%	6.36%	5.98%	5.64%	5.34%	5.06%	4.82%	4.60%	4.28%
Prime Balances(Hide)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts														
Opening Accounts	380	411	436	476	515	249	746	788	829	867	904	944	992	1,048
New Accounts per FTE	36	36	48	48	48	408	48	48	48	48	48	48	48	48
New Accounts Marketing Program	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Managers Discretion	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>New Accounts</b>	<b>36</b>	<b>36</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>408</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>48</b>	<b>48</b>
(Attrition) Accounts	5	11	8	9	10	104	6	6	11	11	9	0	6	
Closing Accounts	411	436	476	515	553	553	788	829	867	904	944	992	1,033	1,048
Average # of Accounts(Hide)	396	424	456	496	534	401	767	809	848	885	924	968	1,012	1,048
% Account Growth	8.08%	6.19%	9.19%	8.18%	7.35%	122.32%	5.58%	5.28%	4.51%	4.31%	4.37%	5.09%	4.20%	4.23%
Prime Accounts(Hide)	0	0	0	0	0	0	193	0	0	0	0	0	0	0
Planned Net Interest Margin %	2.048%	2.038%	2.028%	2.018%	2.008%	#N/A	1.691%	1.710%	1.704%	1.698%	1.692%	1.686%	1.680%	1.674%



		Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11
Customer Inquiry Calls	Volumes	17.30	24.51	33.24	42.27	50.93	62.46	77.34	92.15	107.03	122.05	137.06	152.05	918.40	167.06	181.87	196.67	211.78	226.50	
	Planned Unit Price	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785
	Cost	13.58	19.24	26.09	33.19	39.98	49.03	60.72	72.34	84.02	95.81	107.59	119.36	720.94	131.14	142.76	154.38	166.24	177.81	
Renewals-Call Ctr	Volumes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Planned Unit Price	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735	1.735
	Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Telephone Banking Support	Volumes	15.76	23.75	32.21	40.96	49.35	60.53	74.94	89.29	103.70	118.26	132.81	147.33	889.89	161.88	176.22	190.56	205.20	219.47	
	Planned Unit Price	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440	1.440
	Cost	24.14	34.20	46.38	58.99	71.06	87.16	107.92	128.57	149.33	170.30	191.24	212.16	1,281.44	233.10	253.76	274.41	295.49	316.04	
Loan Origination-Call Ctr	Volumes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Planned Unit Price	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630	8.630
	Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Deposit Origination	Volumes	15.85	22.46	30.46	38.73	46.66	57.23	70.87	84.43	98.06	111.83	125.58	139.32	841.48	153.07	166.63	180.20	194.04	207.53	
	Planned Unit Price	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725	5.725
	Cost	90.73	128.57	174.36	221.73	267.14	327.68	403.71	483.36	561.41	640.22	718.93	797.60	4,817.47	876.33	953.98	1,031.63	1,110.88	1,188.13	
Operations	Volumes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Planned Unit Price	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Cost	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
ATM Transaction	Volumes	113.20	160.39	217.51	276.63	333.26	408.75	506.12	602.99	700.36	798.67	896.89	995.00	6,009.78	1,093.22	1,190.08	1,286.95	1,385.81	1,482.18	
	Planned Unit Price	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033	0.033
	Cost	3.68	5.21	7.07	9.99	10.83	13.28	16.45	19.60	22.76	25.96	29.15	32.34	195.32	35.53	38.68	41.83	45.04	48.17	
Mailing/Postage Cost	Volumes	18.51	26.23	35.57	45.24	54.50	66.85	82.77	98.61	114.54	130.62	146.68	162.73	982.86	179.79	194.63	210.47	226.64	242.40	
	Planned Unit Price	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660	0.660
	Cost	12.22	17.31	23.48	29.86	35.97	44.12	54.63	65.09	75.60	86.21	96.81	107.40	648.69	118.00	128.46	138.91	149.58	159.98	
Process Bill Payments	Volumes	73.94	104.75	142.06	180.67	217.65	266.96	330.56	393.82	457.41	521.62	585.77	649.85	3,925.08	714.00	777.26	840.53	905.10	968.04	
	Planned Unit Price	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130
	Cost	9.61	13.62	18.47	23.49	28.30	34.71	42.97	51.20	59.46	67.81	76.15	84.48	510.26	92.82	101.04	109.27	117.66	125.84	

### Assigned Expenses

You use the Assigned Expenses tab to calculate expenses driven by account activity. All calculations reflect the choices made in the preceding tabs. We have included this tab as a courtesy to provide information. An administrator of the Cognos TMI application could decide to hide this tab so that a user only sees the consolidated results in the Product Segment Plan by Branch or the Branch Plan tabs. Volumes are fed from the Volume Activity Generator and the Planned Unit Price from an Assumptions tab. Planned Unit Price is set at a corporate level based upon historical values and recent initiatives.

	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
Facilities and Related	15,055	15,170	14,952	15,034	14,525	14,277	14,792	14,616	14,348	14,603	14,859	15,114	177,345	19,386	19,534	19,253	19,359	18,703	18,383	19,047
Travel & Entertainment	3,579	3,563	3,543	3,622	3,478	3,443	3,592	3,541	3,463	3,538	3,612	3,686	42,661	3,757	3,740	3,719	3,802	3,650	3,613	3,770
Postage and Supplies	4,076	4,041	4,065	4,092	4,000	3,986	4,163	4,102	4,011	4,098	4,185	4,273	49,093	4,230	4,193	4,219	4,247	4,152	4,137	4,320
Marketing Program	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3rd Party Costs	3,766	4,174	4,276	4,378	4,480	4,582	4,684	4,787	4,889	4,991	5,093	5,195	55,295	3,833	4,248	4,352	4,456	4,560	4,664	4,768
<b>Total Direct Expenses</b>	<b>26,477</b>	<b>26,948</b>	<b>26,837</b>	<b>27,127</b>	<b>26,484</b>	<b>26,288</b>	<b>27,231</b>	<b>27,046</b>	<b>26,710</b>	<b>27,229</b>	<b>27,749</b>	<b>28,268</b>	<b>324,394</b>	<b>31,206</b>	<b>31,715</b>	<b>31,543</b>	<b>31,863</b>	<b>31,065</b>	<b>30,797</b>	<b>31,905</b>

### Direct Expenses

A branch manager may enter expenses directly associated with the particular branch but not driven by bank-related volume activity in the Direct Expenses tab. Historical data is loaded for past months. You can then enter or adjust Direct Expense for all forecast periods. The expense categories shown are for illustrative purposes only, and may be expanded and modified to reflect the needs of the particular bank. It should be noted that direct expenses are also planned at the branch level and not broken down by product group or customer segment. For this reason, they are included in the Branch Plan tab, as are Staffing Costs. Because there is no direct method for allocating them to Product Group and Customer Segment, they are not included on the Product Segment Plan by Branch tab.



	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	# 2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11
<b>Net Interest Margin</b>	1,849.00	2,136.85	2,267.99	2,204.38	3,101.54	3,271.66	3,613.93	4,117.82	4,362.99	4,714.87	5,041.96	5,369.04	42,052.04	5,627.39	5,939.10	6,246.68	6,550.18	6,849.
Fees	329.31	357.18	390.51	439.80	477.88	460.14	709.04	645.88	702.05	660.00	660.00	660.00	6,491.79	660.00	660.00	660.00	660.00	660.00
<b>Revenues</b>	<b>2,178.31</b>	<b>2,494.03</b>	<b>2,658.50</b>	<b>2,644.18</b>	<b>3,579.42</b>	<b>3,731.80</b>	<b>4,322.97</b>	<b>4,763.70</b>	<b>5,065.03</b>	<b>5,374.87</b>	<b>5,701.96</b>	<b>6,029.04</b>	<b>48,543.83</b>	<b>6,287.39</b>	<b>6,599.10</b>	<b>6,906.68</b>	<b>7,210.18</b>	<b>7,509.</b>
Loan Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Assigned Expenses</b>	<b>172</b>	<b>243</b>	<b>330</b>	<b>420</b>	<b>506</b>	<b>621</b>	<b>768</b>	<b>915</b>	<b>1,063</b>	<b>1,212</b>	<b>1,362</b>	<b>1,510</b>	<b>9,123</b>	<b>1,660</b>	<b>1,807</b>	<b>1,954</b>	<b>2,104</b>	<b>2,2</b>
Revenue less Assigned Expenses	2,006	2,251	2,328	2,224	3,074	3,111	3,555	3,848	4,002	4,162	4,340	4,519	39,421	4,628	4,792	4,953	5,106	5,1
<b>Key Performance Indicators:</b>																		
% Balance Growth	7.32%	10.23%	9.28%	8.49%	7.83%	12.10%	10.79%	9.74%	7.74%	7.19%	6.70%	6.28%	169.98%	5.84%	5.45%	5.11%	4.80%	4.51
% Revenue Growth	#(A)	14.46%	6.59%	-54%	35.37%	4.26%	15.84%	10.20%	6.33%	6.12%	6.09%	5.74%	#(A)	4.29%	4.96%	4.66%	4.39%	4.11
% of Income from Fees	15.12%	14.32%	14.69%	16.63%	13.35%	12.33%	16.40%	13.56%	13.86%	12.28%	11.57%	10.95%	13.37%	10.50%	10.00%	9.56%	9.15%	8.75
Profitability Movement Indicator	#(A)	12.16%	3.46%	-4.47%	38.18%	1.23%	14.25%	8.26%	3.99%	4.01%	4.28%	4.10%	#(A)	2.42%	3.56%	3.35%	3.10%	3.01
Assigned Expenses / Revenue Ratio	7.89%	9.76%	12.42%	15.88%	14.13%	16.63%	17.77%	19.22%	20.99%	22.96%	23.88%	25.05%	18.79%	26.39%	27.38%	28.29%	29.18%	29.94
Revenue per Employee	99	108	92	85	105	104	105	108	108	110	116	123	991	128	135	141	147	1
Number of FTEs	22	23	29	31	34	36	41	44	47	49	49	49	49	49	49	49	49	49

### Product Segment Plan by Branch

The Product Segment Plan by Branch tab consolidates information developed in previous tabs that were planned at the product group and customer segment levels. This tab also calculates certain KPIs defined by management. This list of indicators is easily amended to facilitate the needs of a specific bank. This tab does not include staffing costs or direct expenses, because these two items are not planned at the product group and customer segment level. Data from this tab is linked back to the Product Segment Target by Branch tab and used to make comparisons to corporate targets.

The screenshot shows a web application interface for 'Branch Performance | Work InProgress | Fashion Branch'. The interface includes a navigation bar with tabs such as 'Revenue and Balances', 'Staffing', 'Branch Plan', 'Targets by Branch', 'Prod-Seg Target by Branch', 'Volume Activity Generator', 'Assigned Expenses', 'Direct Expenses', and 'TimeCalc'. Below the navigation bar, there are several sub-tabs: 'Product Segment Plan by Branch', 'Shared Services Unit Rates', 'Activity Intensity Rate Calc', 'Avg Balance per New Account', 'Monthly New Account Avg', 'Planned NDH%', and 'New Accts per FTE'. The main content area displays a data table with columns for months from Jan-10 to Jul-11 and a '2010' column. The rows list various activities and their corresponding values, such as 'Call Center' (0.79), 'Customer Inquiry Calls' (0.79), 'Renewals-Cal Ctr' (1.74), 'Telephone Banking Support' (1.44), 'Loan Origination Call Ctr' (8.63), 'Deposit Origination' (5.73), 'Operations' (0.03), 'ATM Transaction' (0.66), 'Mailing/Postage Cost' (0.13), 'Process Bill Payments' (0.02), 'Process Checks' (0.01), 'Process Deposits' (1.44), 'Produce Statements' (6.81), 'Mortgage Sales' (3.55), 'Loan Sales' (5.09), 'Loan Renewals' (2.70), 'Lending Back Office' (0.02), 'Loan Origination-lending BO' (3.98), 'NSF Loan Processing' (0.67), 'Loan Payment Processing' (6.92), 'Loan Termination' (0.63), 'Statement Prep & Mail' (12.89), 'Renewals-loans' (0.63), 'Credit' (0.63), 'Credit Reviews Internal' (0.63), and 'Credit Reviews Third Party' (12.89).

Row:	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11
Call Center	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79
Customer Inquiry Calls	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74
Renewals-Cal Ctr	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44
Telephone Banking Support	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63	8.63
Loan Origination Call Ctr	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73
Deposit Origination	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Operations	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66
ATM Transaction	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13
Mailing/Postage Cost	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Process Bill Payments	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Process Checks	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44
Process Deposits	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81
Produce Statements	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55
Mortgage Sales	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09
Loan Sales	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70
Loan Renewals	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Lending Back Office	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98
Loan Origination-lending BO	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67
NSF Loan Processing	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92
Loan Payment Processing	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
Loan Termination	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89
Statement Prep & Mail	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
Renewals-loans	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
Credit	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
Credit Reviews Internal	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63
Credit Reviews Third Party	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89

### Time Calc

The Time Calc tab allows for a rolling forecast and facilitates the averaging of account balances over the previous three months in the Volume Activity Generator. This tab also facilitates allocation of account information from the Revenue and Balances tab to the Volume Activity Generator based on running three-month phasing. This tab requires no input from a user and can be hidden at the discretion of the Cognos TMI administrator.

Revenue and Balances													Staffing	Branch Plan	Targets by Branch	Prod-Seg Target by Branch	Volume Activity Generator	Assigned Expenses	Direct Expenses	TimeCalc
Product Segment Plan by Branch													Shared Services Unit Rates	Activity Intensity Rate Calc	Avg Balance per New Account	Monthly New Account Avg	Planned NIM%	New Accts per FTE Calc		
Rows:	Columns:												Context:							
Timescale [Timescale]	Months [Months]												<Add a dimension here>							
	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	
Timescale	12-02-01	10-02-01	10-03-01	10-04-01	10-05-01	10-06-01	10-07-01	10-08-01	10-09-01	10-10-01	10-11-01	10-12-01		11-01-01	11-02-01	11-03-01	11-04-01	11-05-01	11-06-01	
Today	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	18,689.00	
Date Number TS	19,024.00	18,294.00	18,322.00	18,353.00	18,383.00	18,414.00	18,444.00	18,475.00	18,506.00	18,536.00	18,567.00	18,597.00	221,915.00	18,628.00	18,659.00	18,687.00	18,718.00	18,748.00	18,779.00	
Current Month	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	
Act Fcat	2	1	1	1	1	1	1	1	1	1	1	1	13	1	1	1	1	2	2	
Month	1	1	1	1	1	1	1	1	1	1	1	1	12	1	1	0	2	2		

### Product Segment Plan by Branch

The Product Segment Plan by Branch tab consolidates information developed in previous tabs that were planned at the product group and customer segment levels. This tab also calculates certain KPIs defined by management. This list of indicators is easily amended to facilitate the needs of a specific bank. This tab does not include staffing costs or direct expenses, because these two items are not planned at the product group and customer segment level. Data from this tab is linked back to the Product Segment Target by Branch tab and used to make comparisons to corporate targets.

Product Segment Plan by Branch		Shared Services Unit Rates		Activity Intensity Rate Calc		Avg Balance per New Account		Monthly New Account Avg		Planned NDM%		New Accts per FTE C								
Rows:	Columns:	Context:																		
Products (Products)	Subselt1 (Activity Calc)	Months (Months)	Affluent (Customer Segment) Fashion Branch (Reasonability Centers) Customer Inquiry Calls (Activities)																	
		Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	2010	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11
	Accounts	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Checking - 50+ Checking	Activity Intensity Rate	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	12.17	1.01	1.01	1.01	1.01	1.01	1.01
	Actual Activity Volume	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	73.04	6.09	6.09	6.09	6.09	6.09	6.09
	Phasing Basis	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036	2.4432	0.2036	0.2036	0.2036	0.2036	0.2036	0.2036
	3 Month Average	0.34	0.68	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	4.06	1.01	1.01	1.01	1.01	1.01	1.01
Checking - Checking Reserve	Accounts	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	Activity Intensity Rate	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	11.54	0.96	0.96	0.96	0.96	0.96	0.96
	Actual Activity Volume	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	46.15	3.85	3.85	3.85	3.85	3.85	3.85
	Phasing Basis	0.1930	0.1930	0.1930	0.1930	0.1930	0.1930	0.1930	0.1930	0.1930	0.1930	0.1930	0.1930	2.3158	0.1930	0.1930	0.1930	0.1930	0.1930	0.1930
Checking - Free Checking	Accounts	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
	Activity Intensity Rate	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	11.88	0.99	0.99	0.99	0.99	0.99	0.99
	Actual Activity Volume	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	71.28	5.94	5.94	5.94	5.94	5.94	5.94
	Phasing Basis	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987	2.3843	0.1987	0.1987	0.1987	0.1987	0.1987	0.1987
Checking - Interest Checking	Accounts	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
	Activity Intensity Rate	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	9.75	0.81	0.81	0.81	0.81	0.81	0.81
	Actual Activity Volume	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	48.74	4.06	4.06	4.06	4.06	4.06	4.06
	Phasing Basis	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630	1.9564	0.1630	0.1630	0.1630	0.1630	0.1630	0.1630
Checking - Relationship Checking	Accounts	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
	Activity Intensity Rate	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	14.45	1.20	1.20	1.20	1.20	1.20	1.20
	Actual Activity Volume	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	72.25	6.02	6.02	6.02	6.02	6.02	6.02
	Phasing Basis	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417	2.9003	0.2417	0.2417	0.2417	0.2417	0.2417	0.2417
	3 Month Average	0.40	0.80	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	4.82	1.20	1.20	1.20	1.20	1.20	1.20

### Activity Intensity Rate Calc

From the activity-based costing source, you load historical accounts and actual activity volume. By dividing volume by the number of accounts, you arrive at the Actual Activity Intensity Rate. Using this information and relying on data in the Time Calc tab, you are able to use the Activity Intensity Rate Calc tab for a linear extrapolation to derive an Activity Intensity Rate. This rate is linked into the Volume Activity Generator to calculate forecast volumes based on current account balances and anticipated activity rates. This tab requires no input from the user and can be hidden at the discretion of the Cognos TM1 administrator.

	Affluent	Wealth Accumulator	Mass Market
Deposits - Checking	12000	6000	3000
Deposits - Savings	24000	12000	6000
Deposits - Term	48000	24000	12000
Loans - Mortgage	600000	300000	150000
Loans - Personal Loans	100000	50000	25000
Loans - Cards	60000	30000	15000

### Avg Balance per New Account

The Avg Balance per New Account tab stores the data used in the Revenue and Balances tab to calculate the additional balances due to the recognition of New Accounts. This tab requires no input from the user and can be hidden at the discretion of the Cognos TM1 administrator.

	CSR I	CSR II	CSR III	Lender I	Lending Assistant	Mortgage Sales Specialist	Management
Deposits - Checking	0.00	0.00	15.00	0.00	0.00	0.00	0.00
Deposits - Savings	0.00	0.00	15.00	0.00	0.00	0.00	0.00
Deposits - Term	0.00	0.00	15.00	0.00	0.00	0.00	0.00
Loans - Mortgage	0.00	0.00	0.00	0.00	0.00	6.00	0.00
Loans - Personal Loans	0.00	0.00	3.00	9.00	0.00	0.00	0.00
Loans - Cards	0.00	0.00	6.00	7.00	0.00	0.00	0.00

### Monthly New Account Avg

The Monthly New Account tab is used to bring the Monthly New Account Averages into the Staffing tab to facilitate the planning of future headcount needs. It is also used in the New Accounts per FTE Calc tab in calculating the number of New Accounts per FTE that is then used in the Revenue and Balances tab. This tab requires no input from the user and can be hidden at the discretion of the Cognos TM1 admin.

Product Segment Plan by Branch		Shared Services Unit Rates		Monthly New Account Avg		Activity Intensity Rate Calc		Avg Balance per New Account		Planned NIM%		New Accts per FTE Calc									
Product Groups (Product Groups)	Customer Segment (Customer Segment)	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11
Deposits - Checking	Affluent	2.176	2.311	2.235	1.995	2.596	2.489	2.467	2.550	2.486	2.500	2.500	2.500	2.471	2.468	2.466	2.464	2.462	2.460	2.458	2.424
	Wealth Accumulator	2.176	2.311	2.235	1.995	2.596	2.489	2.467	2.550	2.486	2.500	2.500	2.500	2.498	2.495	2.491	2.488	2.484	2.481	2.478	2.466
	Mass Market	2.176	2.311	2.235	1.995	2.596	2.489	2.467	2.550	2.486	2.500	2.500	2.500	2.969	2.948	2.927	2.907	2.888	2.814	2.796	2.805
Deposits - Savings	Affluent	2.206	2.246	2.217	2.338	2.542	2.491	2.584	2.560	2.520	2.500	2.500	2.500	2.513	2.510	2.507	2.505	2.503	2.501	2.499	2.498
	Wealth Accumulator	2.206	2.246	2.217	2.338	2.542	2.491	2.584	2.560	2.520	2.500	2.500	2.500	2.491	2.487	2.484	2.480	2.477	2.473	2.470	2.465
	Mass Market	2.206	2.246	2.217	2.338	2.542	2.491	2.584	2.560	2.520	2.500	2.500	2.500	2.931	2.910	2.889	2.869	2.850	2.777	2.759	2.723
Deposits - Term	Affluent	2.365	2.343	2.382	2.588	2.529	2.431	2.561	2.470	2.487	2.500	2.500	2.500	2.513	2.510	2.507	2.505	2.503	2.501	2.499	2.498
	Wealth Accumulator	2.365	2.343	2.382	2.588	2.529	2.431	2.561	2.470	2.487	2.500	2.500	2.500	2.491	2.487	2.484	2.480	2.477	2.473	2.470	2.466
	Mass Market	2.365	2.343	2.382	2.588	2.529	2.431	2.561	2.470	2.487	2.500	2.500	2.500	2.931	2.910	2.889	2.869	2.850	2.777	2.759	2.723
Loans - Mortgage	Affluent	1.600	1.696	1.614	1.755	1.911	1.938	1.980	2.002	2.002	2.002	2.002	2.002	2.012	2.010	2.008	2.006	2.029	2.027	2.026	2.025
	Wealth Accumulator	1.600	1.696	1.614	1.755	1.911	1.938	1.980	2.002	1.953	2.102	2.102	2.102	2.094	2.091	2.088	2.085	2.182	2.179	2.176	2.173
	Mass Market	1.600	1.696	1.614	1.755	1.911	1.938	1.980	2.002	1.953	2.002	2.002	2.002	1.665	1.653	1.642	1.630	2.019	2.054	2.043	2.048
Loans - Personal Loans	Affluent	1.825	1.934	1.840	1.801	1.819	1.837	1.855	1.873	1.805	1.918	1.918	1.918	2.010	2.008	2.006	2.004	2.464	2.462	2.461	2.460
	Wealth Accumulator	1.825	1.934	1.840	1.801	1.819	1.837	1.855	1.873	1.805	1.918	1.918	1.918	1.911	1.908	1.905	1.903	2.200	2.197	2.195	2.192
	Mass Market	1.825	1.934	1.840	1.801	1.819	1.837	1.855	1.873	1.805	1.918	1.918	1.918	2.248	2.232	2.217	2.201	2.286	2.330	2.317	2.289
Loans - Cards	Affluent	7.214	7.159	7.285	6.971	8.332	8.322	8.392	8.574	8.186	9.006	9.006	9.006	9.051	9.042	9.033	9.024	9.015	9.008	9.001	8.998
	Wealth Accumulator	7.214	7.159	7.285	6.971	8.332	8.322	8.392	8.574	8.186	9.006	9.006	9.006	8.974	8.960	8.947	8.934	11.922	11.909	11.896	11.885
	Mass Market	7.214	7.159	7.285	6.971	8.332	8.322	8.392	8.574	8.186	9.006	9.006	9.006	10.557	10.482	10.409	10.337	12.267	12.003	11.939	11.810

### Planned NIM %

The Planned NIM% tab is used to link the Planned Net Interest Margin percentage into the Revenue and Balances tab. This tab requires no input from the user and can be hidden at the discretion of the IBM Cognos TM1 administrator.

		Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	2011	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	2012	
Number of FTEs	Total Resources	58	58	62	62	62	658	62	54	54	54	54	54	54	54	54	54	54	54	656	
	CSR I	16	16	16	16	16	181	16	8	8	8	8	8	8	8	8	8	8	8	8	104
	CSR II	11	11	11	11	11	125	11	11	11	11	11	11	11	11	11	11	11	11	11	132
	CSR III	6	6	8	8	8	73	8	8	8	8	8	8	8	8	8	8	8	8	8	96
	Lender I	11	11	11	11	11	115	11	11	11	11	11	11	11	11	11	11	11	11	11	132
	Lending Assistant	5	5	5	5	5	60	5	5	5	5	5	5	5	5	5	5	5	5	5	60
	Mortgage Sales Specialist	6	6	8	8	8	68	8	8	8	8	8	8	8	8	8	8	8	8	8	96
Management	3	3	3	3	3	36	3	3	3	3	3	3	3	3	3	3	3	3	3	36	
Monthly New Acct Average	Total Resources	3	3	3	3	3	36	3	3	3	3	3	3	3	3	3	3	3	3	3	36
	CSR I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	CSR II	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	CSR III	3	3	3	3	3	36	3	3	3	3	3	3	3	3	3	3	3	3	3	36
	Lender I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Lending Assistant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Mortgage Sales Specialist	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Management	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
New Accounts per FTE	Total Resources	18	18	24	24	24	219	24	24	24	24	24	24	24	24	24	24	24	24	24	288
	CSR I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	CSR II	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	CSR III	18	18	24	24	24	219	24	24	24	24	24	24	24	24	24	24	24	24	24	288
	Lender I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Lending Assistant	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Mortgage Sales Specialist	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Management	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

### New Accounts per FTE Calc

The final tab in our model is used to calculate the new accounts per fte in our Revenue and Balances tab. It receives the Number of FTEs information from the Staffing tab, the Monthly New Acct Average from the Monthly New Account Avg tab and then calculates the New Accounts per FTE, which is then used in the Revenue and Balances tab. This tab also requires no input from the user and can be hidden at the discretion of the Cognos TM1 administrator.

### Analysis and Reporting

In addition to the planning functionality provided by Cognos TM1 described to this point, the *Branch Performance Blueprint Powered by TM1* includes reporting and analysis using Cognos 8 Business Intelligence. Reports can be created that reflect data from either the Cognos TM1 model or from an activity-based costing model.

## District Manager Dashboard

The Blueprint has a dashboard that district managers can use to see information they need to make critical business decisions.

## Welcome

The Welcome page provides the District Manager with a quick glance into the collective health of the branches that make up his or her district. It also provides important updates and basic navigation capabilities.

The screenshot displays the District Manager Dashboard with a left-hand navigation menu and a main content area. The main area is divided into three sections: Profitability, Sales, and Service, each with a table of metrics. A 'Reports' sidebar is visible on the right, and a search bar is located below it.

**Profitability**

Name	Actual	Target	Time Period
Efficiency Ratio -- MANHATTAN	2.33%	2.14%	Apr 2009
Net Income -- MANHATTAN	6.36M	5.20M	Apr 2009
Net Interest Margin -- MANHATTAN	68.19M	61.54M	Apr 2009
Profit Margin -- MANHATTAN	54.85M	48.49M	Apr 2009

**Sales**

Name	Actual	Target	Time Period
% Account Growth -- MANHATTAN	4.97%	7.30%	2009 Q2
% Revenue Growth -- MANHATTAN	2.20%	1.99%	Apr 2009
New Accounts -- MANHATTAN	10K	9K	Apr 2009
Revenue -- MANHATTAN	14.67M	13.29M	Apr 2009

**Service**

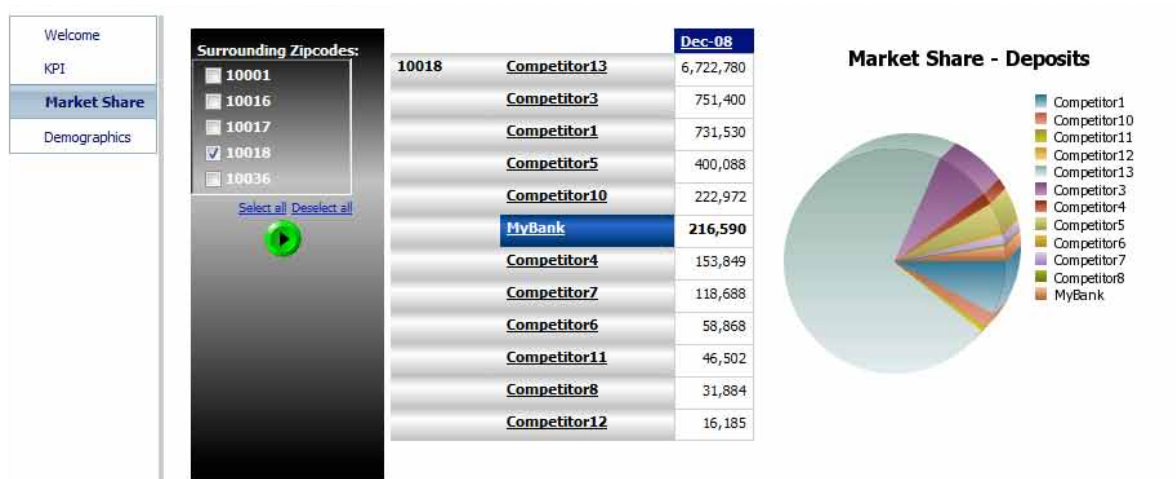
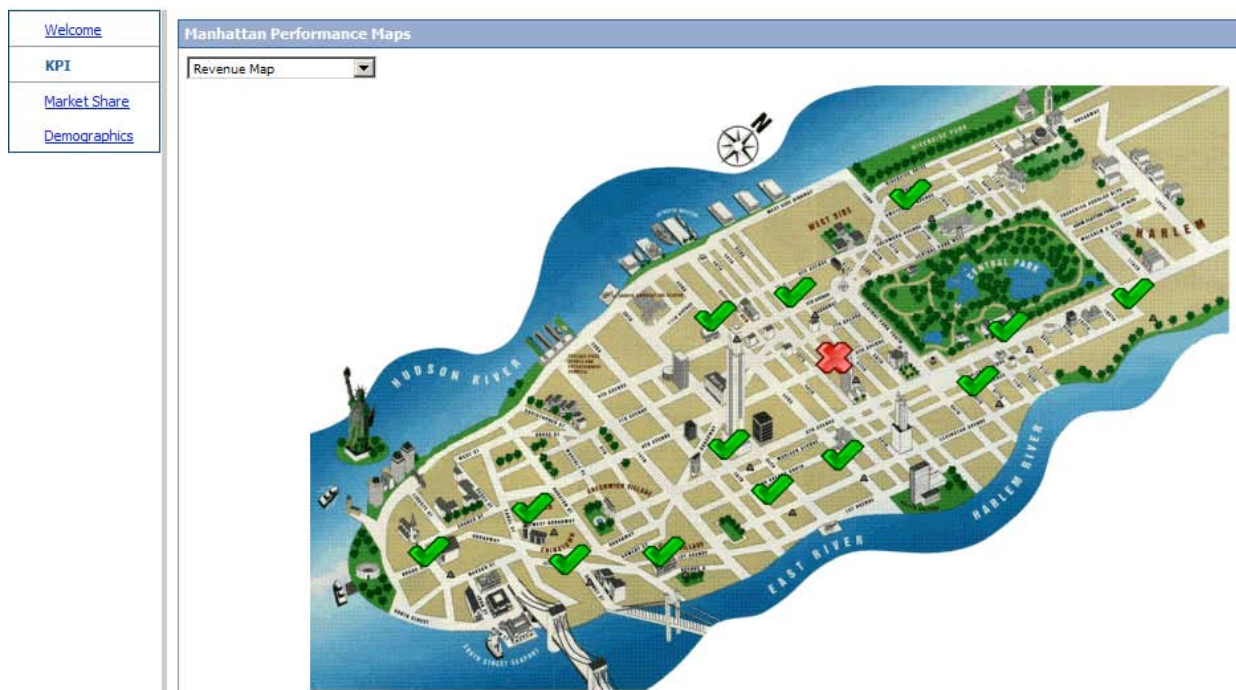
Name	Actual	Target	Time Period
Balance Selection -- MANHATTAN	99.94%	95.00%	Apr 2009
Customer Satisfaction -- MANHATTAN	81%	85%	2009 Q2
Churn Customers -- MANHATTAN	13%	12%	2009
Number of PTC's -- MANHATTAN	37.8	34.34	Apr 2009

**Reports**

- Accounting
- Detail Reports
- Profitability
- Sales
- Service

Search: Name field



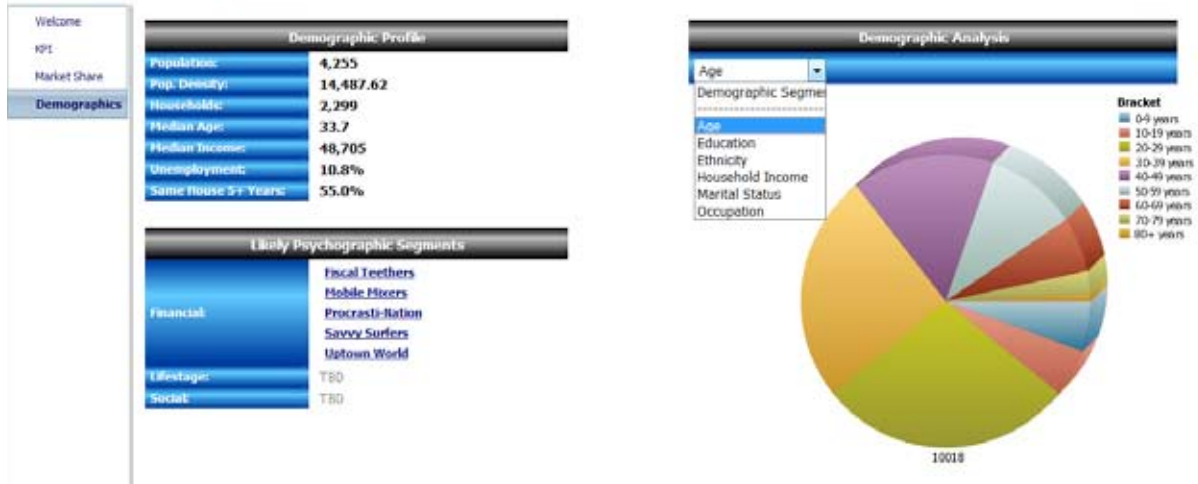


### KPI page

The KPI page provides a more detailed view of the key metrics. In the example shown here, the scorecard breaks for each individual branch in the district. By hovering over a status icon, the district manager can see details and trend information for that particular branch.

### Market Share

The Market Share page enables the district manager to compare and analyze FDIC Deposits with competing bank branches located within a radius of zip codes.



### Demographics

Using the Demographics Page, managers can target and retain profitable customers living in their locale more easily. This page provides the district manager with a snapshot of census information for the district and related psychographic profiles based on the demographic information. In addition, the district manager can analyze segmentation within the demography by filtering between age, education, ethnicity, household income, marital status and occupation.

## Branch Manager Dashboard

The Branch Manager Dashboard is the starting point for Branch Managers who wish to view reports and analyze information.

## Welcome

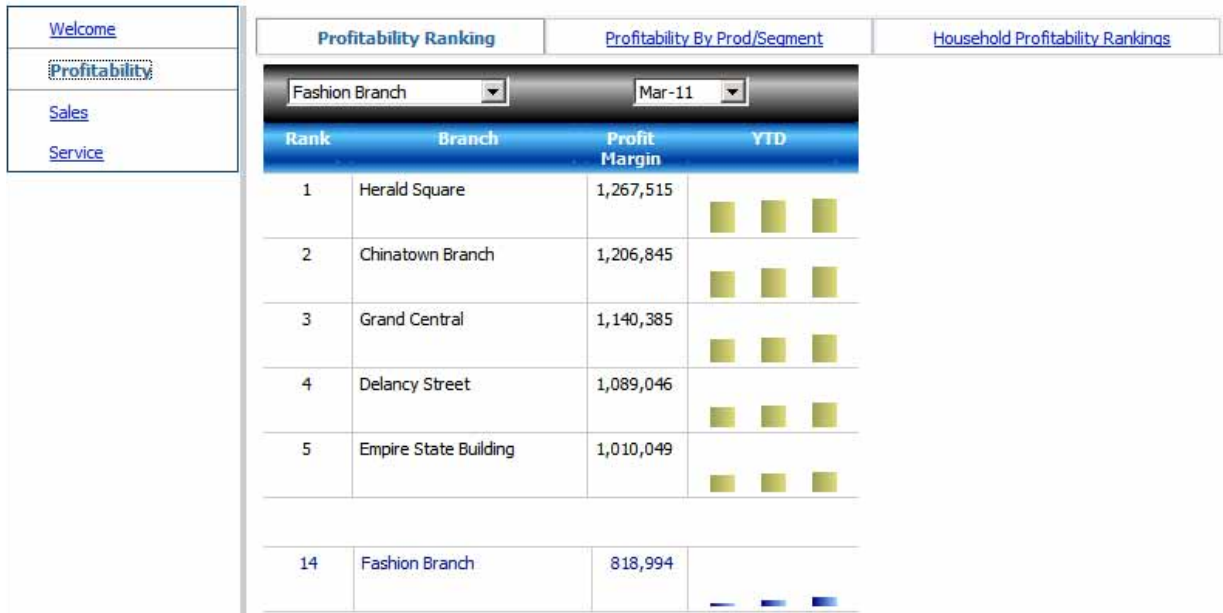
The Welcome page gives a branch manager a basic view of his or her branch, highlighted by 12 key metrics. It also provides event-based alerts and basic navigation capabilities.

The screenshot displays the Branch Manager Dashboard interface. On the left is a navigation menu with 'Welcome' selected. The main content area is titled 'Branch Manager Alerts' and shows a message: 'Revenue forecasts are below target for May. A shortfall of 131,606.68 is being projected. Please review the plan.' Below this are three performance tables: Profitability, Sales, and Service. Each table lists metrics with columns for Name, Actual, Target, and Time Period. To the right, there is a 'Links' section with a 'Branch Performance - Contributor' link, a 'Reports' section with a tree view of report categories (Demographics, Detail Reports, Profitability, Sales, Service), and a search field.

Profitability			
Name	Actual	Target	Time Period
Efficiency Ratio -- Fashion District	2.41%	2.68%	Apr 2009
Net Income -- Fashion District	480,358	597,188	Apr 2009
Net Interest Margin -- Fashion District	66.19%	61.54%	Apr 2009
Profit Margin -- Fashion District	54.85%	46.49%	Apr 2009

Sales			
Name	Actual	Target	Time Period
% Account Growth -- Fashion District	6.09%	7.50%	2009 Q2
% Business Growth -- Fashion District	2.90%	3.22%	Apr 2009
New Accounts -- Fashion District	765	727	Apr 2009
Revenue -- Fashion District	1.08M	1.21M	Apr 2009

Service			
Name	Actual	Target	Time Period
Balance Retention -- Fashion District	99.92%	95.00%	Apr 2009
Customer Satisfaction -- Fashion District	77%	85%	2009 Q2
Elite Customers -- Fashion District	10%	12%	2009
Number of FTEs -- Fashion District	49.0	54.6	Apr 2009

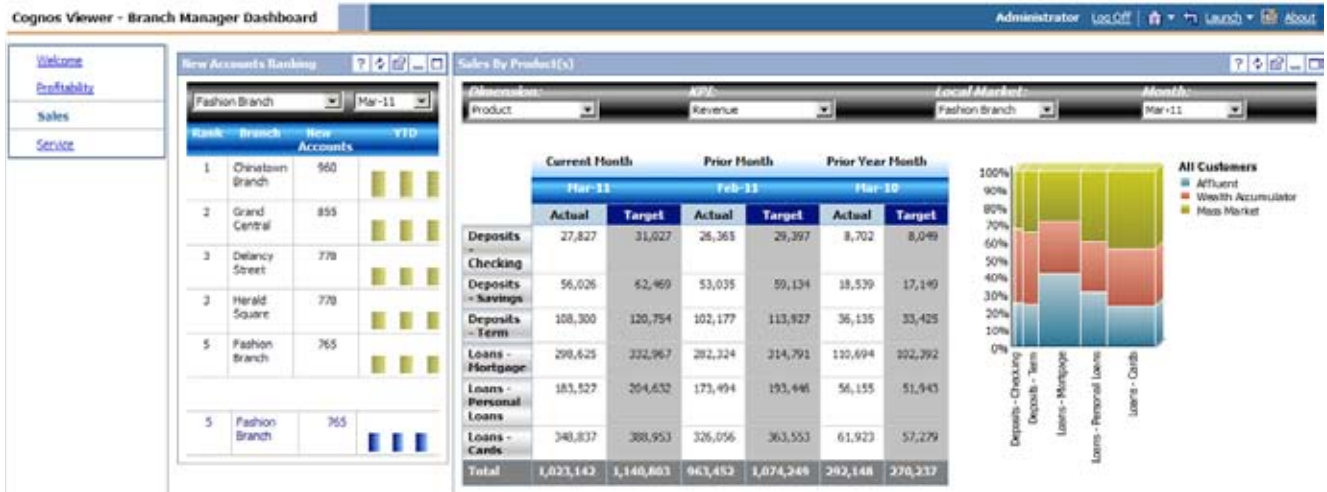


**Profitability**

The Profitability page breaks down rankings for the branch manager’s location versus the bank’s other branches in the district, profitability by product or customer segment and profitability rankings for the branch’s customers.

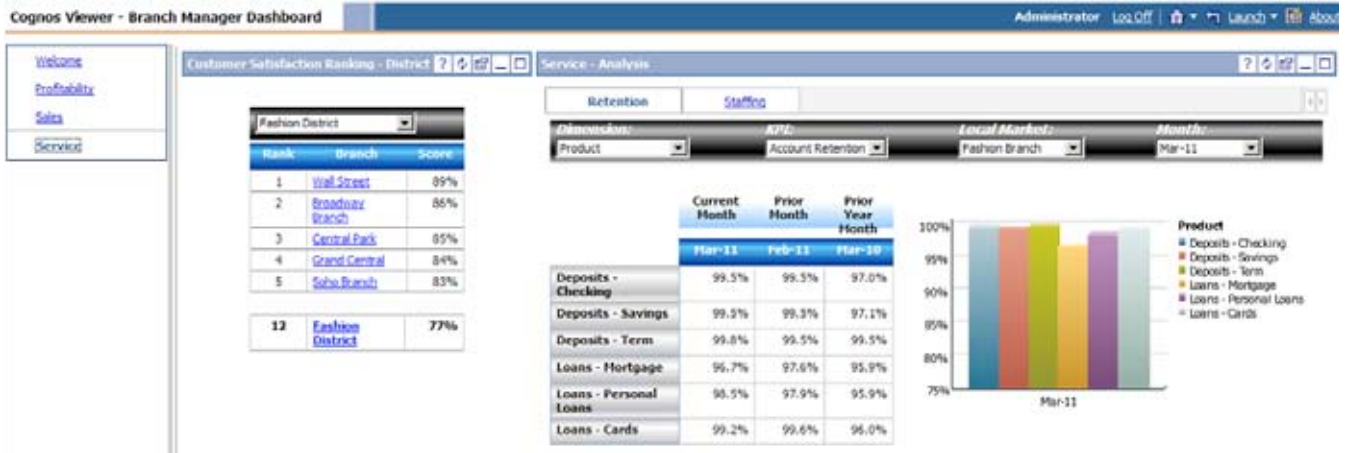
In addition, the manager can drill through the customer rankings to a detailed customer profile report.

Branch managers can also use the Profitability page to analyze profitability by product and customer segment for the current month, prior month and same month of the prior year.



### Sales

Like the Profitability page, the Sales page affords the branch manager the ability to analyze rankings in the bank inside the district and by product and segment.



**Service**

The Service page follows the design of Profitability and Sales; however, managers can drill through the rankings report, which launches a detailed breakdown of the customer satisfaction survey results.

Also, the Service page has a staffing graph that attempts to detect any correlations between FTE and Overtime or FTE and Revenue over the past 12 months.



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