

Bank Management Financial Analysis Templates

Computer Spreadsheets for Bank Management, 5th Edition
Timothy W. Koch and S. Scott MacDonald

I. PURPOSE OF THE FINANCIAL SPREADSHEET TEMPLATES

One of the biggest hurdles in teaching financial statement analysis is that realistic case problems often require significant amounts of tedious computation time. A typical case involves "spreading" the firm's financial statements, calculating a series of financial ratios, and a funds flow or cash based income statement using several years of historical data. Then, several more years of *pro forma* statements are generated.

If all of these computations are performed by hand, or even with the help of a calculator, so much time is consumed that students often feel that the accounting mechanics are more important than the financial analysis. Moreover, from a practical standpoint, there is so much computational work involved in sensitivity (what if?) analysis that pedagogically it is more frequently talked about than actually performed. The computerized spreadsheets described in this section are designed to help the student and instructor overcome these obstacles.

In order to facilitate the spreading of financial statements and the calculation of key financial ratios and other important measures, many of the cases and examples used in the text have been modeled using Excel¹. In a classroom or microcomputer lab setting, these templates require only a rudimentary knowledge of spreadsheets, yet offer tremendous power in building financial statements and in performing a wide variety of sensitivity analyses. With these simple but sophisticated templates, the students' time is consumed in analysis rather than arithmetic. Furthermore, accuracy is vastly improved over hand calculations. During a semester, students are able to analyze more cases in greater depth than would otherwise be possible.

These computerized spreadsheets are contained in CD ROM available with the Instructor's Manual. The spreadsheets templates are copyrighted. Running the programs requires a PC, Windows 98 or above and Microsoft Excel, Office 2000 or above, sold separately.

In addition to the generic "templates," other templates are provided which model certain examples from the text book. Case specific templates and data are also provided with the Dryden Case Series (<http://www.dryden.com/finance/fincase/>). The generic templates provided allow the user to perform six types of analysis for any firm: 1) bank performance analysis and evaluation, 2) bank funding-GAP analysis, 3) bank duration gap analysis, 4) risk-based capital calculations, 5) credit analysis, and 6) bank customer profitability analysis for a bank. Each template is designed to model a wide variety of

¹ The templates are in Microsoft Office 2002 format. These templates will work in both Office 2000 and Office 2002. Excel is a registered trademark of Microsoft Corporation.

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Banking Institutions in Developing Markets: Interpreting financial statements, 1992-01-01 Discusses what banks financial statements show and how to analyze them Also available Banking Institutions in Developing Markets Volume 1 Building Strong Management and Responding to Change Diana McNaughton with Donald G Carlson Clayton Dietz Peter Falletti and Khalifa Ikramullah 184 pages ISBN 0 8213 2217 6 Stock No 12217 20 00 Price code S20 Unified Financial Analysis Willi Brammertz, Ioannis Akkizidis, Wolfgang Breymann, Rami Entin, Marco Rustmann, 2011-11-04 Unified Financial Analysis arrives at the right time in the midst of the current financial crisis where the call for better and more efficient financial control cannot be overstated The book argues that from a technical perspective there is no need for more but for better and more efficiently organized information The title demonstrates that it is possible with a single but well organized set of information and algorithms to derive all types of financial analysis This reaches far beyond classical risk and return or profitability management spanning all risk categories all valuation techniques local GAAP IFRS full mark to market and so on and static historic and dynamic analysis just to name the most important dimensions The dedication of a complete section to dynamic analysis which is based on a going concern view is unique contrasting with the static liquidation based view prevalent today in banks The commonly applied arbitrage free paradigm which is too narrow is expanded to real world market models The title starts with a brief history of the evolution of financial analysis to create the current industry structure with the organisation of many banks following a strict silo structure and finishes with suggestions for the way forward from the current financial turmoil Throughout the book the authors advocate the adoption of a unified financial language that could also be the basis for a new regulatory approach They argue that such a language is indispensable if the next regulatory wave which is surely to come should not end in an expensive regulatory chaos Unified Financial Analysis will be of value to CEOs and CFOs in banking and insurance risk and asset and liability managers regulators and compliance officers students of Finance or Economics or anyone with a stake in the finance industry **A User's Guide for the Uniform Bank**

Performance Report, 1985 **Advances in Computer Science, Environment, Ecoinformatics, and Education, Part IV** Sally Lin, Xiong Huang, 2011-08-09 This 5 volume set CCIS 214 CCIS 218 constitutes the refereed proceedings of the International Conference on Computer Science Environment Ecoinformatics and Education CSEE 2011 held in Wuhan China in July 2011 The 525 revised full papers presented in the five volumes were carefully reviewed and selected from numerous submissions The papers are organized in topical sections on information security intelligent information neural networks digital library algorithms automation artificial intelligence bioinformatics computer networks computational system computer vision computer modelling and simulation control databases data mining e learning e commerce e business image processing information systems knowledge management and knowledge discovering multimedia and its application management and information system mobile computing natural computing and computational intelligence open and innovative education

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Table of Contents Bank Management Financial Analysis Templates

1. Understanding the eBook Bank Management Financial Analysis Templates
 - The Rise of Digital Reading Bank Management Financial Analysis Templates
 - Advantages of eBooks Over Traditional Books
2. Identifying Bank Management Financial Analysis Templates
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Bank Management Financial Analysis Templates
 - User-Friendly Interface
4. Exploring eBook Recommendations from Bank Management Financial Analysis Templates
 - Personalized Recommendations
 - Bank Management Financial Analysis Templates User Reviews and Ratings
 - Bank Management Financial Analysis Templates and Bestseller Lists

5. Accessing Bank Management Financial Analysis Templates Free and Paid eBooks
 - Bank Management Financial Analysis Templates Public Domain eBooks
 - Bank Management Financial Analysis Templates eBook Subscription Services
 - Bank Management Financial Analysis Templates Budget-Friendly Options
6. Navigating Bank Management Financial Analysis Templates eBook Formats
 - ePub, PDF, MOBI, and More
 - Bank Management Financial Analysis Templates Compatibility with Devices
 - Bank Management Financial Analysis Templates Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Bank Management Financial Analysis Templates
 - Highlighting and Note-Taking Bank Management Financial Analysis Templates
 - Interactive Elements Bank Management Financial Analysis Templates
8. Staying Engaged with Bank Management Financial Analysis Templates
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Bank Management Financial Analysis Templates
9. Balancing eBooks and Physical Books Bank Management Financial Analysis Templates
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Bank Management Financial Analysis Templates
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Bank Management Financial Analysis Templates
 - Setting Reading Goals Bank Management Financial Analysis Templates
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Bank Management Financial Analysis Templates
 - Fact-Checking eBook Content of Bank Management Financial Analysis Templates
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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