

# Bank Management Financial Analysis Templates

*Computer Spreadsheets for Bank Management, 5<sup>th</sup> 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 Excel<sup>1</sup>. 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

# Bank Management Financial Analysis Templates

**Yicheng Fang**



## **Bank Management Financial Analysis Templates:**

*Bank Management* Timothy W. Koch, Steven Scott MacDonald, 2006 The management and regulatory environment of commercial banks has seen rapid change in recent years This modern introduction to commercial bank management is the most current in the market and reflects changes during the last year that competing books do not **The Banker's Handbook on Credit Risk** Morton Glantz, Johnathan Mun, 2008-04-23 The Banker's Handbook on Credit Risk shows you how to comply with Basel II regulations on credit risk step by step building on the basics in credit risk up to advanced credit risk methodologies This advanced credit risk management book takes a new tools approach to Basel II implementation The hands on applications covered in this book are vast including areas of Basel II banking risk requirements credit risk credit spreads default risk value at risk market risk and so forth and financial analysis exotic options and valuation to risk analysis stochastic forecasting risk based Monte Carlo simulation portfolio optimization and real options analysis strategic options and decision analysis This book is targeted at banking practitioners and financial analysts who require the algorithms examples models and insights in solving more advanced and even esoteric problems The book comes complete with a DVD filled with sample modeling videos case studies and software applications to help the reader get started immediately The various trial software applications included allows the reader to quickly access the approximately 670 modeling functions 250 analytical model templates and powerful risk based simulation software to help in the understanding and learning of the concepts covered in the book and also to use the embedded functions and algorithms in their own models In addition the reader can get started quickly in running risk based Monte Carlo simulations run advanced forecasting methods and perform optimization on a myriad of situations as well as structure and solve customized real options and financial options problems Only book to show bankers step by step how to comply with Basel II regulations on credit risk Over 150 hands on software applications included on the DVD accompanying the book including sample modeling videos Provides all the latest quantitative tools **Financial Risk Management for Islamic Banking and Finance** I. Akkizidis, S. Khandelwal, 2015-12-04 Financial institutions are increasingly providing Islamic financial contracts in global markets As a result of this market growth there is a high demand to understand how to assess and manage the risks arising from applying Islamic financial products and services Credit operational market and liquidity risks together with the risk of non compliance with the Shariah law are becoming very hot issues for financial institutions This book presents a common framework on how to efficiently manage the risks faced *Banking 4.0* Mohan Bhatia, 2022-05-21 This book shows banking professionals how to leverage the best practices in the industry to build a structured and coordinated approach towards the digitization of banking processes It provides a roadmap and templates in order to industrialize the financial services firm over iterative cycles To achieve the planned business and revenue results at the optimal costs the digital transformation has to be calibrated and coordinated across both the front and back office scaled and timed against external innovation benchmarks

and Fintechs To this end data collection and evaluation must be ingrained banking specific artificial intelligence methods must be included and all digitization approaches must be harmonized on an iterative basis with the experience gained Spread over several chapters this book provides a calibration and coordination framework for the delivery of the digital bank 4 0

**India Banking and Finance Report 2021** Ray, Partha,Bandyopadhyay, Arindam,Basu, Sanjay,2021-05-01 India Banking and Finance Report 2021 presents a lucid yet rigorous discussion on the key facets of the Banking and Financial sector in India Written primarily by the faculty of National Institute of Bank Management NIBM Pune the report covers a wide spectrum of issues ranging from contemporary macro financial perspectives against the backdrop of the ongoing pandemic to leadership concerns in Indian banks The list of subjects included is topical comprising corporate governance challenges mergers and acquisitions problems and prospects of the Bad Bank latest risk management concepts and frontiers sectoral studies digital transformation and leadership paradigms The report seeks to highlight the emerging challenges and opportunities in the banking and financial sector glean important lessons from the past and in some cases speculate on the way forward It emphasizes on a blend of internal strategies regulatory reforms and public policy initiatives The report will stimulate enlightened dialogues on the theoretical empirical and practical aspects of bank management in India [Online Investing Hacks](#) Bonnie Biafore,2004 To streamline the amount of time it takes to research analyze and manage an online portfolio for better results this unique collection of tips shows experienced investors how to find existing software tools that work and build their own **Secrets of Financial Analysis and Modelling For Beginners** Andrei Besedin,2017-12-15 Secrets of Financial Analysis and Modeling for Beginners Are you advancing or pursuing a career in investment banking commercial banking corporate development financial planning and analysis equity research or other areas of corporate finance Building financial models and analysis is part of the daily routine Financial analysis and models are one of the essential tools when it comes to making some financial decisions Most of the time these decisions can include whether or not to invest in a project finance whether or not to invest in an asset company or security whether or not to raise money and whether or not to make acquisitions or do merger and other cooperate transactions that deal with finance For you to make the best decision using financial modeling we have made our powerful short book titled Secrets of Financial Analysis and Modeling for Beginners available This incredible product will provide you the secret on how to create informative financial analysis and models Even though you are not an Excel power user or math wizard you will have no problem understanding the secrets You are good to go once you have a basic understanding of excel In case you are wondering if this topnotch book will be of advantage to you The good news is that there are lots of great benefits that you can derive from it You will get to know that financial analysis and modeling is an extremely valuable resource for your business and wonder why you have waited this long to know the secrets of financial analysis and modeling Some of the benefits are You will learn the basic best practices and know how of financial analysis and modeling You will learn how to put them to work for your clients or solve

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**Managing Portfolio Credit Risk in Banks: An Indian Perspective** Arindam Bandyopadhyay,2016-05-09 This book explains how a proper credit risk management framework enables banks to identify assess and manage the risk proactively

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**New Perspectives in Behavioral Cybersecurity** Wayne Patterson,2023-09-27 New Perspectives in Behavioral Cybersecurity offers direction for readers in areas related to human behavior and cybersecurity by exploring some of the new ideas and approaches in this subject specifically with new techniques in this field coming from scholars with very diverse backgrounds in dealing with these issues It seeks to show an understanding of motivation personality and other behavioral approaches to understand cyberattacks and create cyberdefenses This book Elaborates cybersecurity concerns in the work environment and cybersecurity threats to individuals Presents personality characteristics of cybersecurity attackers cybersecurity behavior and behavioral interventions Highlights the applications of behavioral economics to cybersecurity Captures the management and security of financial data through integrated software solutions Examines the importance of studying fake news proliferation by detecting coordinated inauthentic behavior This title is an

ideal read for senior undergraduates graduate students and professionals in fields including ergonomics human factors human computer interaction computer engineering and psychology      **Computerworld** ,1997-12-15 For more than 40 years Computerworld has been the leading source of technology news and information for IT influencers worldwide Computerworld s award winning Web site Computerworld com twice monthly publication focused conference series and custom research form the hub of the world s largest global IT media network      **Thailand** International Monetary Fund. Monetary and Capital Markets Department,2019-10-24 This Detailed Assessment of Observance on the Basel Core Principles BCP for effective banking supervision on Thailand highlights that there have been significant enhancements to the legal framework and the supervisory process since the last BCP review resulting in high compliance The commercial banking sector appears to be sound and stable with a diversified lending profile and a steady source of funding The involvement of other ministerial authorities in Specialized Financial Institutions supervision may affect standard setting processes and the mindset of key decision makers for commercial banks when trying to level regulatory standards The supervisory framework and practices provide the foundation for the continued development of risk based supervision Notifications and examination manuals increasingly focus on analysis of qualitative factors such as governance risk management and risk appetite statements to determine the bank s composite rating The report recommends that efficiency of enforcement actions would be increased by aligning Financial Institutions Business Act requirements and Bank of Thailand internal practices      **Somalia** International Monetary Fund. Monetary and Capital Markets Department,2021-03-31 The purpose of the missions of Phase I was to develop a functional central bank including establishing a modern banking supervisory regime Especially MCM provided TA missions under the Phase I that have focused on operationalizing banking license capacity development of on and offsite supervisory capability and other relevant areas      *Sri Lanka* International Monetary Fund,2002-09-13 This paper assesses Sri Lanka s 2002 Article IV Consultation and Final Review Under the Stand By Arrangement SBA Performance under the SBA has been satisfactory although there are pressures on the budget All the quantitative performance criteria for end April 2002 were met and the structural benchmarks completed albeit with a small delay Fiscal revenue performance was reasonable in the first half of the year and the new value added tax was introduced after some delay from August The authorities have also taken several important steps on their structural reform agenda      *The Principles of Banking* Moorad Choudhry,2022-09-27 A timely and robust discussion of responsible bank stewardship and practice The Second Edition of *The Principles of Banking* offers banking professionals regulators and students from a variety of backgrounds an authoritative and practical discussion of the foundations of modern banking and good banking practice In the book you ll find a comprehensive roadmap to a more sustainable business model for your banking organization The author draws on his many years experience as a commercial and investment banker as he explains the original principles of banking including sound lending policy capital management and liquidity risk management as well as new material covering the impact of COVID 19 on banks risk management and

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*Federal Register* ,2013-11 Value and Capital Management Thomas C. Wilson,2015-08-31 A value management framework designed specifically for banking and insurance The Value Management Handbook is a comprehensive practical reference written specifically for bank and insurance valuation and value management Spelling out how the finance and risk functions add value in their respective spheres this book presents a framework for measuring and more importantly influencing the value of the firm from the position of the CFO and CRO Case studies illustrating value enhancing initiatives are designed to help Heads of Strategy offer CEOs concrete ideas toward creating more value and discussion of hard and soft skills put CFOs and CROs in a position to better influence strategy and operations The challenge of financial services valuation is addressed in terms of the roles of risk and capital and business specific value trees demonstrate the source of successful value enhancement initiatives While most value management resources fail to adequately address the unique role of risk and capital in banks insurance and asset management this book fills the gap by providing concrete business specific information that connects management actions and value creation helping readers to Measure value accurately for more productive value based management initiatives and evaluation of growth opportunities Apply a quantitative risk adjusted value management framework reconciled with the way financial services shares are valued by the market Develop a value set specific to the industry to inspire initiatives that increase the firm s value Study the quantitative and qualitative management frameworks that move CFOs and CROs from measurement to management The roles of CFO and CRO in financial firms have changed dramatically over the past decade requiring business savvy and the ability to challenge the CEO The Value Management Handbook provides the expert guidance that leads CFOs and CROs toward better information better insight and better decisions

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