

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.

Bank Management Financial Analysis Templates

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Bank Management Financial Analysis Templates:

This book delves into Bank Management Financial Analysis Templates. Bank Management Financial Analysis Templates is a vital topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Bank Management Financial Analysis Templates, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Bank Management Financial Analysis Templates
 - Chapter 2: Essential Elements of Bank Management Financial Analysis Templates
 - Chapter 3: Bank Management Financial Analysis Templates in Everyday Life
 - Chapter 4: Bank Management Financial Analysis Templates in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, the author will provide an overview of Bank Management Financial Analysis Templates. This chapter will explore what Bank Management Financial Analysis Templates is, why Bank Management Financial Analysis Templates is vital, and how to effectively learn about Bank Management Financial Analysis Templates.
 3. In chapter 2, this book will delve into the foundational concepts of Bank Management Financial Analysis Templates. The second chapter will elucidate the essential principles that must be understood to grasp Bank Management Financial Analysis Templates in its entirety.
 4. In chapter 3, this book will examine the practical applications of Bank Management Financial Analysis Templates in daily life. The third chapter will showcase real-world examples of how Bank Management Financial Analysis Templates can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Bank Management Financial Analysis Templates in specific contexts. This chapter will explore how Bank Management Financial Analysis Templates is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Bank Management Financial Analysis Templates. The final chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Bank Management Financial Analysis Templates.

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Bank Management Financial Analysis Templates Introduction

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