

Scorecard

User Guide

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Onboarding

Onboarding

Congratulations on becoming a Scorecard subscriber! Before you begin, you'll need access to the system. You will receive an email for Scorecard Onboarding, see below. This email will have 2 attachments, one for instructions and the other for the Scorecard User Guide.

Hi,

Thanks for subscribing to our Scorecard Model.

You are now active in our Scorecard System, please follow the attached user guide to get started and using the portal.

If you run into any issue accessing the system please reach to Finpro Tech Team [@Kamal Rangaraj](#) or [@Robert Musso](#).

Note: Before you try accessing our portal, please sign up using the invitation email which should have come from "invites@microsoft.com"

Sincerely,

Kamal Rangaraj

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tel: 908-613-7419

krangaraj@finpro.us | www.finpro.us



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Onboarding

You'll also receive a second email, an invitation like the one below. You will need to complete the steps in this invitation email first before you can access Scorecard. When you open the invitation email click on the Accept Invitation link in the email.

ⓘ Please only act on this email if you trust the individual and organization represented below. In rare cases, individuals may receive fraudulent invitations from bad actors posing as legitimate companies. If you were not expecting this invitation, proceed with caution.


Sender: Robert Musso (rmusso@finpro.us)
Organization: FinPro, Inc.
Domain: finpro.us

If you accept this invitation, you'll be sent to <https://myapplications.microsoft.com/?tenantid=f8304b9e-0aef-4d78-ab9b-8255aae6ad0e>.

[Accept invitation](#)

[Block future invitations](#) from this organization.

This invitation email is from FinPro, Inc. (finpro.us) and may include advertising content. FinPro, Inc. has not provided a link to their privacy statement for you to review. Microsoft Corporation facilitated sending this email but did not validate the sender or the message.

Microsoft respects your privacy. To learn more, please read the [Microsoft Privacy Statement](#).  Microsoft
Microsoft Corporation, One Microsoft Way, Redmond, WA 98052

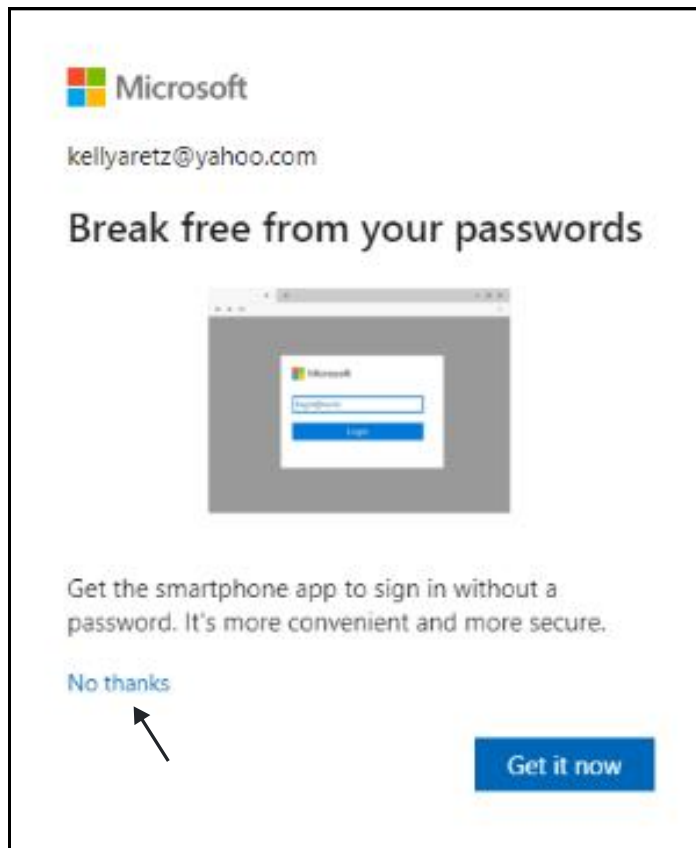
Onboarding

Make sure to follow all the prompts to correctly accept the invite. If you already have a Microsoft account you will need to enter your password and set up Multi-Factor Authentication (MFA). When you are all set up you should see the below message.



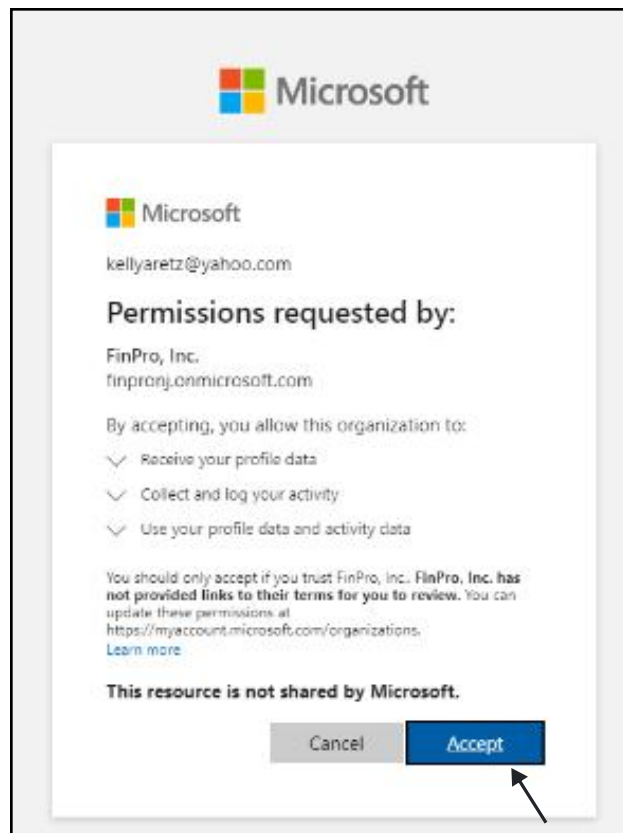
Onboarding

If you receive the below prompt click No thanks, this is an added Microsoft feature that FinPro does not require.



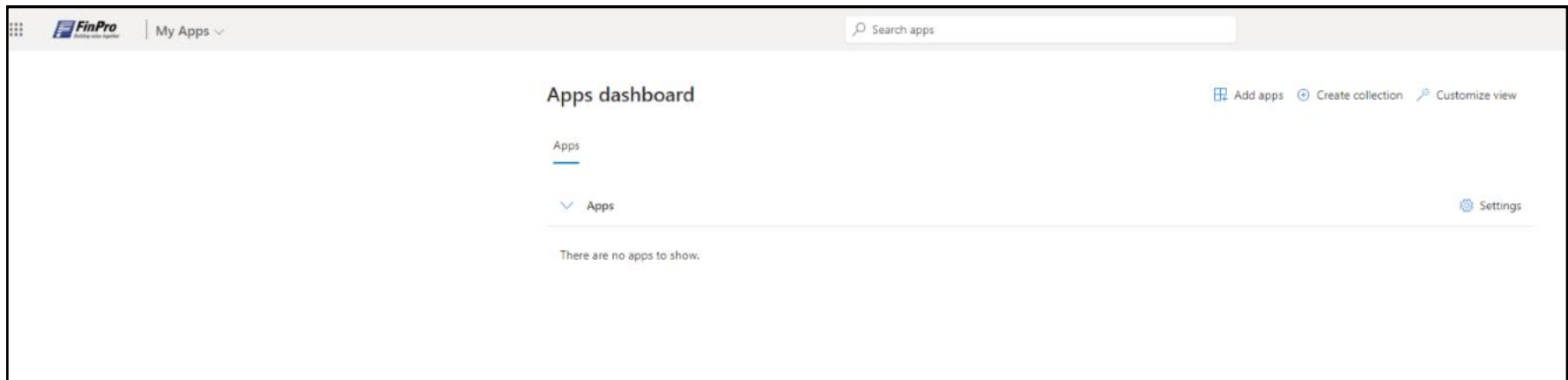
Onboarding

For the next prompt you have to click Accept. If you click on Cancel it will not complete the invite process.



Onboarding

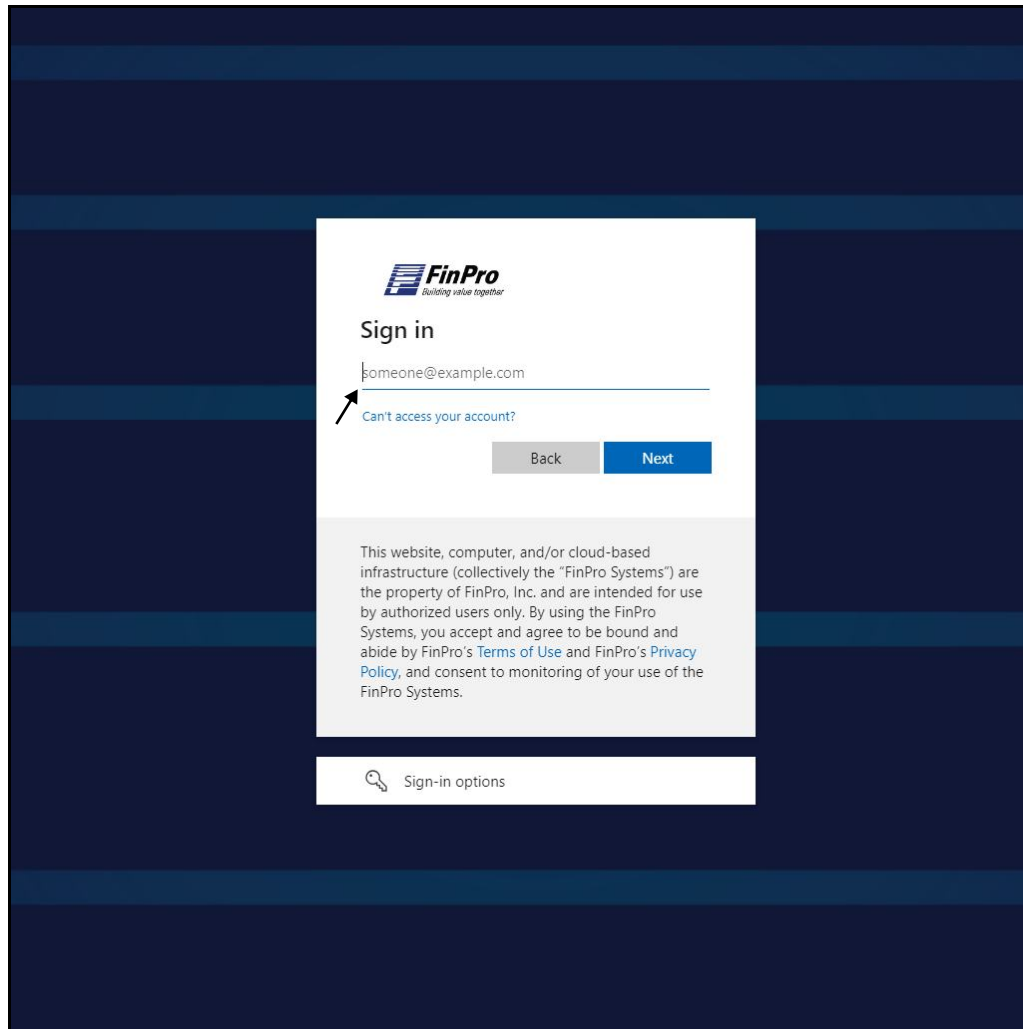
Once you are at the below screen you can close out of the window. You have now completed the invite process.



Login

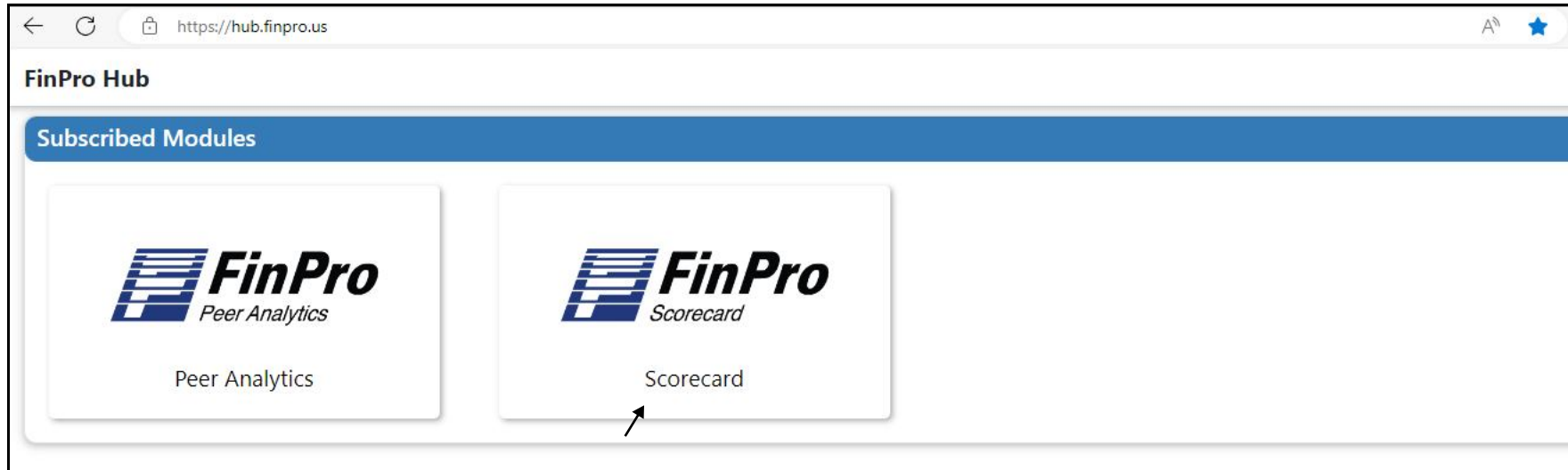
Subscribed Models

Go to <https://hub.finpro.us/> and login to your FinPro account.



Subscribed Models

You should arrive here. Click on the Scorecard tile to continue.



Generate Model

You will arrive at the Generate Model screen as shown below.

Scorecard

Generate Model Home Reports

Filters

- Periods : (Scoring,Liquidity,Portfolio,Peer,Global) --Select--
- Institution : (Global,Peer,Portfolio,Liquidity,Scoring) --Select--
- Median Group 1 : (Portfolio,Global,Scoring) --Select--
- Median Group 2 : (Scoring,Global,Portfolio) --Select--
- Primary Peer: (Peer) --Select-- Edit Peer Groups

Select Reports

Liquidity	<input type="checkbox"/>	<input type="checkbox"/>
Peer	<input type="checkbox"/>	<input type="checkbox"/>
Portfolio	<input type="checkbox"/>	<input type="checkbox"/>
Scoring	<input type="checkbox"/>	<input type="checkbox"/>
Global	<input type="checkbox"/>	<input type="checkbox"/>

Generate Dashboards Generate Powerpoints Clear Selections

Bank Details

- Legal Title of Bank
- Total Assets
- Date Established
- Number of Offices
- Parent Name
- City
- State
- Supervisory Region
- Charter Type | Charter Type Classification
- Ownership Structure
- Primary Regulator
- FHLB Member Status
- FHLB Region
- Subchapter S Corp
- Minority Owned Description

Filters

On the left-hand side, there are filters you can select to run the report. Below is a description of what each filter does.

The screenshot shows the 'Scorecard' interface with a 'Generate Model' section. It contains five dropdown menus for selecting filters: 'Periods', 'Institution', 'Median Group 1', 'Median Group 2', and 'Primary Peer'. Each dropdown menu currently displays '--Select--'. A teal button labeled 'Edit Peer Groups' is located to the right of the 'Primary Peer' dropdown. Dashed lines connect these elements to descriptive text on the right side of the page.

Select the desired report period.

Select the bank you want to analyze.

Select the Median Group. You can choose a comparable group, such as median asset size, region, and high performing groups. Or you can select a custom defined peer group.

Select a custom defined peer group. This allows you to compare results at a bank-specific level. This filter is used to run the peer model. For more detailed instructions, go to the Peer section of this User Guide.

Multi-Select

You have the option to select multiple reports to run. Note that you can either generate only Excel reports or only Powerpoints, but not both. In this user guide, we'll show in detail how to run the Excel reports and walkthrough the content of each report.

The screenshot shows the 'Scorecard' application interface for the 'Generate Model' section. On the left, there are several dropdown menus for configuration: 'Periods' (12/31/2023), 'Institution' (HIGHLAND BANK - MN), 'Median Group 1' (Midwest), 'Median Group 2' (\$500M - \$1B), and 'Primary Peer' (--Select--). A table below these menus displays bank details for 'HIGHLAND BANK', including total assets, date established, parent name, and regulatory information.

In the center, a grid allows selecting reports for generation. The reports are categorized by 'Liquidity', 'Peer', 'Portfolio', 'Scoring', and 'Global'. Each report has two columns of checkboxes: one with an 'X' icon (representing Excel) and one with a 'P' icon (representing Powerpoint). All checkboxes in the grid are checked. Below the grid are three buttons: 'Generate Dashboards' (blue), 'Generate Powerpoints' (blue), and 'Clear Selections' (red).

Annotations with dashed boxes provide further context:

- A callout box at the top right states: "If you ran a powerpoint, it would show up here in the Reports button. It generally takes 5 to 10 minutes to load." with an arrow pointing to the 'Reports' button in the top navigation bar.
- A callout box at the bottom left points to the 'Generate Dashboards' button and says "Run Excel reports only".
- A callout box at the bottom center points to the 'Generate Powerpoints' button and says "Run Powerpoints only".
- A callout box at the bottom right points to the 'Clear Selections' button and says "Clears selection".

Global

Generate Model

Let's use Highland Bank as an example to run the Global Model Excel report.

Select filters. In this case, we're selecting the period 12/31/23 for Highland Bank. Based on the bank details below, let's filter for the midwest region and asset size between \$500M-\$1B for our median groups.

Scorecard

Generate Model

Home Reports

Periods : (Scoring,Liquidity,Portfolio,Peer,Global)
12/31/2023

Institution : (Global,Peer,Portfolio,Liquidity,Scoring)
HIGHLAND BANK - MN

Median Group 1 : (Portfolio,Global,Scoring)
Midwest

Median Group 2 : (Scoring,Global,Portfolio)
\$500M - \$1B

Primary Peer: (Peer)
--Select-- [Edit Peer Groups](#)

Liquidity

Peer

Portfolio

Scoring

Global

Check Global.

[Generate Dashboards](#) [Generate Powerpoints](#) [Clear Selections](#)

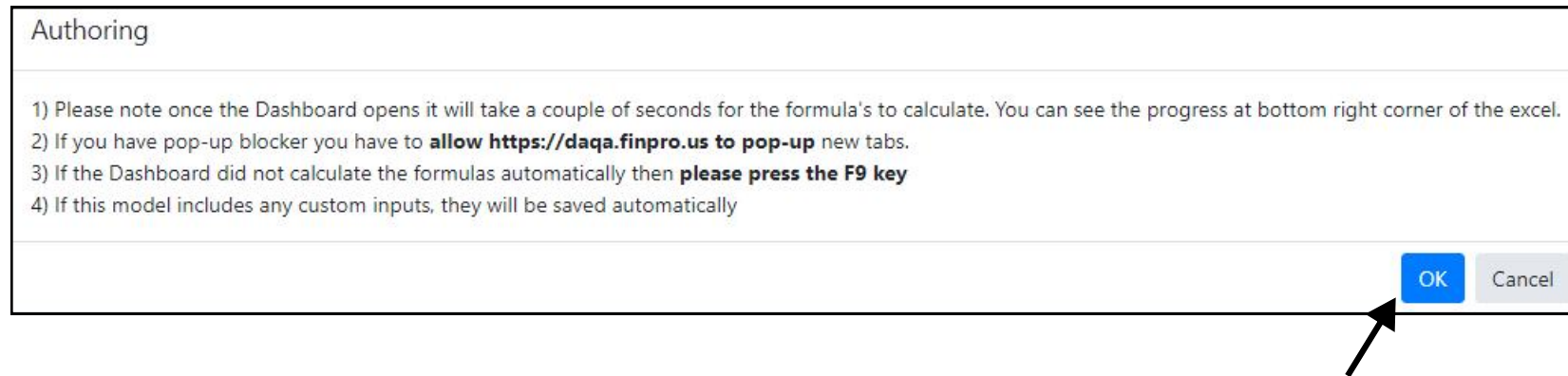
Click Generate Dashboards to run the Excel report

Legal Title of Bank	HIGHLAND BANK
Total Assets	782,834,000
Date Established	11/28/1943
Number of Offices	8
Parent Name	HIGHLAND BANCSHARES INC
City	SAINT MICHAEL
State	MN
Supervisory Region	Kansas City Region
Charter Type Charter Type Classification	Corporation
Ownership Structure	Corporation
Primary Regulator	FDIC
FHFB Member Status	Not applicable, or non-member
FHFB Region	Federal Home Loan Bank of Des Moines
Subchapter S Corp	Yes
Minority Owned Description	Not applicable

Once a bank is selected, it's detailed information will appear in this section.

Pop-Up Message

After you click Generate Dashboards, this message will pop-up. It shares our most recent trouble shooting tips. Once you read through the message, click OK.



Tab Generation

The Global Excel model tab will appear on your browser and you will be taken directly into the Excel report.



Global Model

Client Information

On the first half of this tab, there are instructions on how to generate a PowerPoint report for this model. On the second half of this tab, there is a summary of the bank, median groups, and period date you selected.

FinPro Global Analytics

FinPro Global Guide

***Running the report:**

- Return to the previous "da.finpro.us" page in your web browser.
- Click the "Generate Powerpoint" button located beneath your selected model criteria.

***Downloading the report:**

- Located on the top right corner of the "da.finpro.us" page, click the file icon and download the processed reports
- Note: This process could take between 5 - 10 minutes, the file icon will appear once the file is finished processing

Bank & Comparable Groups

Institution Name & State:	HIGHLAND BANK - MN
Comparable Group 1:	Midwest
Comparable Group 2:	\$500M-\$1B
Data Pull Date:	2023Q4

Balance Sheet

This shows the bank's balance sheet for the past 8 quarters.

Growth section shows quarter-to-quarter and year-to-year comparison.

FinPro Global Analytics										
Balance Sheet										
	Total Assets (\$000's)								Growth	
HIGHLAND BANK - MN	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	Quarterly	Annual
Total Cash & Bal Due Dep Inst	38,245	7,323	10,272	8,541	7,541	6,933	5,538	14,870	9,332	6,329
Tot Fed Funds & Reverse Repos	0	0	0	0	0	0	0	0	0	0
Total Securities	223,309	227,270	222,074	223,573	225,428	213,017	206,700	203,443	-3,257	-20,130
Loans & Leases Held for Sale	0	0	0	0	0	0	0	0	0	0
Total Loans & Leases (Excl HFS)	381,195	385,593	399,555	421,278	421,984	454,040	555,220	550,426	-4,794	129,148
Total Reserves	6,669	6,703	6,702	6,704	7,353	7,413	9,054	9,107	53	2,403
Net Loans & Leases (Excl HFS)	374,526	378,890	392,853	414,574	414,631	446,627	546,166	541,319	-4,847	126,745
Total Trading Assets	0	0	0	0	0	0	0	0	0	0
Premises & Fixed Assets	3,272	2,875	3,408	8,115	9,219	9,747	10,317	9,899	-418	1,784
Total OREO	0	0	0	0	0	0	0	0	0	0
Invest in Unconsolidated Subsid	0	0	0	0	0	0	0	0	0	0
Direct and Indirect Inv in Real Estate Ventures	0	0	0	0	0	0	0	0	0	0
Total Intangible Assets	222	218	171	160	154	147	2,803	2,728	-75	2,568
Total Other Assets	6,689	7,244	7,242	8,592	8,970	9,868	11,427	11,575	148	2,983
Total Assets	646,263	623,820	636,020	663,555	665,943	686,339	782,951	783,834	883	120,279
	Total Liabilities & Equity (\$000's)								Growth	
HIGHLAND BANK - MN	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	Quarterly	Annual
Total Deposits (Incl Dom & For)	539,401	529,176	537,335	542,446	547,315	542,076	639,489	640,698	1,209	98,252
Total Fed Funds & Repos	37,846	40,398	36,275	41,065	39,883	35,580	26,112	21,245	-4,867	-19,820
Total Trading Liabilities	0	0	0	0	0	0	0	0	0	0
Total Other Borrowed Money	4,600	4,718	19,372	39,105	38,096	64,247	63,582	57,897	-5,685	18,792
Subordinated Notes & Debentures	0	0	0	0	0	0	0	0	0	0
Oth Liabilities (Excl Min Int)	9,919	1,609	2,291	7,028	2,798	7,893	9,928	10,769	841	3,741
Tot Liabilities (Excl Min Int)	591,766	575,901	595,273	629,644	628,092	649,796	739,111	730,609	-8,502	100,965
Preferred Stock & Surplus	0	0	0	0	0	0	0	0	0	0
Common Stock	249	249	249	249	249	249	249	249	0	0
Common Stock Surplus	52,604	52,604	52,604	52,604	52,604	52,604	65,454	65,454	0	12,850
Retained Earnings	7,995	10,136	12,216	4,167	4,294	5,274	4,258	5,270	1,012	1,103
Accumulated Oth Comp Inc	-6,351	-15,070	-24,322	-23,109	-19,296	-21,584	-26,121	-17,748	8,373	5,361
Oth Equity Capital Components	0	0	0	0	0	0	0	0	0	0
GRB: Total Equity Capital	54,497	47,919	40,747	33,911	37,851	36,543	43,840	53,225	9,385	19,314
Minority Interest	0	0	0	0	0	0	0	0	0	0
Equity Capital Including Minority Interest	54,497	47,919	40,747	33,911	37,851	36,543	43,840	53,225	9,385	19,314
Total Liab, Min Int & Equity	646,263	623,820	636,020	663,555	665,943	686,339	782,951	783,834	883	120,279

Balance Sheet Comparison

This shows a detailed comparison of each item in the balance sheet compared to both median groups. The Diff to Bank column allows you to identify the amount of change to reach the median group levels.

FinPro Global Analytics								
Balance Sheet Comparison								
Balance Sheet to Avg Assets - 2023Q4			Midwest			\$500M-\$1B		
	Bank		Median % Avg Assets	Imputed Balance	Diff to Bank	Median % Avg Assets	Imputed Balance	Diff to Bank
HIGHLAND BANK - MN	% Avg Assets	Balance						
Total Cash & Bals Due Dep Inst	1.85%	14,870	4.80%	38,665	23,795	4.40%	35,425	20,555
Tot Fed Funds & Reverse Repos	0.00%	0	0.00%	0	0	0.00%	0	0
Total Securities	25.27%	203,443	22.00%	177,126	(26,317)	18.37%	147,931	(55,512)
Loans & Leases Held for Sale	0.00%	0	0.00%	0	0	0.00%	0	0
Total Loans & Leases (Excl HFS)	68.37%	550,426	66.51%	535,491	(14,935)	70.25%	565,550	15,124
Total Reserves	1.13%	9,107	0.79%	6,340	(2,767)	0.81%	6,510	(2,597)
Net Loans & Leases (Excl HFS)	67.24%	541,319	65.72%	529,075	(12,244)	69.38%	558,583	17,264
Total Trading Assets	0.00%	0	0.00%	0	0	0.00%	0	0
Premises & Fixed Assets	1.23%	9,899	1.06%	8,495	(1,404)	1.38%	11,147	1,248
Total OREO	0.00%	0	0.00%	0	0	0.00%	0	0
Invest in Unconsolidated Subsid	0.00%	0	0.00%	0	0	0.00%	0	0
Direct and Indirect Inv in Real Estate Ventures	0.00%	0	0.00%	0	0	0.00%	0	0
Total Intangible Assets	0.34%	2,728	0.03%	228	(2,500)	0.07%	592	(2,136)
Total Other Assets	1.44%	11,575	2.74%	22,069	10,494	2.89%	23,234	11,659
Total Assets	97.36%	783,834	100.59%					
Balance Sheet to Avg Assets - 2023Q4			Midwest			\$500M-\$1B		
	Bank		Median % Avg Assets	Imputed Balance	Diff to Bank	Median % Avg Assets	Imputed Balance	Diff to Bank
HIGHLAND BANK - MN	% Avg Assets	Balance						
Total Deposits (Incl Dom & For)	79.58%	640,698	85.28%	686,586	45,888	85.00%	684,339	43,641
Total Fed Funds & Repos	2.64%	21,245	0.00%	0	(21,245)	0.00%	0	(21,245)
Total Trading Liabilities	0.00%	0	0.00%	0	0	0.00%	0	0
Total Other Borrowed Money	7.19%	57,897	3.21%	25,872	(32,025)	3.40%	27,357	(30,540)
Subordinated Notes & Debentures	0.00%	0	0.00%	0	0	0.00%	0	0
Oth Liabilities (Excl Min Int)	1.34%	10,769	0.55%	4,430	(6,339)	0.74%	5,962	(4,807)
Tot Liabilities (Excl Min Int)	90.75%	730,609	91.05%	733,018	2,409	90.74%	730,557	(52)
Preferred Stock & Surplus	0.00%	0	0.00%	0	0	0.00%	0	0
Common Stock	0.03%	249	0.14%	1,096	847	0.10%	809	560
Common Stock Surplus	8.13%	65,454	2.99%	24,069	(41,385)	2.84%	22,867	(42,587)
Retained Earnings	0.65%	5,270	7.13%	57,391	52,121	6.86%	55,247	49,977
Accumulated Oth Comp Inc	-2.20%	(17,748)	-1.30%	(10,501)	7,247	-1.13%	(9,120)	8,628
Oth Equity Capital Components	0.00%	0	0.00%	0	0	0.00%	0	0
GRB: Total Equity Capital	6.61%	53,225	9.32%	75,062	21,837	9.16%	73,722	20,497
Minority Interest	0.00%	0	0.00%	0	0	0.00%	0	0
Equity Capital Including Minority Interest	6.61%	53,225	9.32%	75,062	21,837	9.16%	73,722	20,497

Income Statement

This shows the bank's income statement for the past 8 quarters.

Growth section shows quarter-to-quarter and year-to-year comparison.

FinPro Global Analytics										
Income Statement										
Income Statement (\$000's)									Growth	
HIGHLAND BANK - MN	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	Quarterly	Annual
Interest Income: Loans & Leases	5,405	4,641	4,732	5,105	5,476	6,129	12,293	8,845	-3,448	3,740
Interest Income: Investments & Other	1,395	1,575	1,796	1,981	1,945	2,141	2,371	2,126	-245	145
Total Interest Income	6,800	6,216	6,528	7,086	7,421	8,270	14,664	10,971	-3,693	3,885
Interest Expense: Deposits	251	278	361	730	1,225	1,890	3,290	3,257	-33	2,527
Interest Expense: Borrowings & Other	40	41	70	303	592	853	923	868	-55	565
Total Interest Expense	291	319	431	1,033	1,817	2,743	4,213	4,125	-88	3,092
Net Interest Income	6,509	5,897	6,097	6,053	5,604	5,527	10,451	6,846	-3,605	793
Provisions for Credit Losses	0	0	0	0	38	73	153	0	-153	0
NII Noninterest Income: Fiduciary Activities	0	0	0	0	0	0	0	0	0	0
NII Service Charges on Deposit Accounts	145	154	164	157	152	167	219	184	-35	27
NII Net Servicing Fees	84	49	-2	30	37	34	62	48	-14	18
NII Net Securitization Income	0	0	0	0	0	0	0	0	0	0
NII Inv Banking, Advisory & Underwriting Fees	1	2	1	1	1	1	2	1	-1	0
NII Insurance Related	0	0	0	0	0	0	0	0	0	0
NII Net Gain on Sale of Loans and Leases	0	338	25	0	22	0	0	13	13	13
NII Net Gain on Sale Other	435	0	0	0	0	-13	0	-27	-27	-27
NII Other Noninterest Income	238	259	258	283	221	254	346	276	-70	-7
Realized Gain on Securities	0	0	0	0	-90	-51	-26	-394	-368	-394
Total Noninterest Income	903	802	446	471	433	443	629	495	-134	24
NIE: Salary & Benefits	2,621	2,683	2,868	3,218	2,749	3,132	4,569	3,732	-837	514
NIE: Premises & Fixed Assets	499	567	568	605	552	568	964	782	-182	177
NIE: Amort of Intang & Goodwill Impairment	0	0	0	0	0	0	198	68	-130	68
NIE: Other Noninterest Expense	1,082	1,309	1,027	749	1,302	1,165	2,991	1,352	-1,639	603
Total Noninterest Expense	4,202	4,559	4,463	4,572	4,603	4,865	8,722	5,934	-2,788	1,362
Net Income before Tax & Extra	3,210	2,140	2,080	1,952	1,306	981	2,179	1,013	-1,166	-939
Income Taxes	0	0	0	0	0	0	893	0	-893	0
Net Income before Extra	3,210	2,140	2,080	1,952	1,306	981	1,286	1,013	-273	-939
Extraordinary Items-Net	0	0	0	0	0	0	0	0	0	0
Net Income	3,210	2,140	2,080	1,952	1,306	981	1,286	1,013	-273	-939

Income Statement Comparison

This shows a detailed comparison of each item in the income statement compared to both median groups. The Diff to Bank column allows you to identify the amount of change to reach the median group levels.

FinPro Global Analytics								
Income Statement Comparison								
Income Statement to Avg Assets - 2023Q4	Bank		Midwest			\$500M-\$1B		
HIGHLAND BANK - MN	% Avg Assets	Annualized Inc/Exp	Median % Avg Assets	Imputed Inc/Exp	Diff to Bank	Median % Avg Assets	Imputed Inc/Exp	Diff to Bank
Interest Income: Loans & Leases	4.39%	\$35,380	3.83%	\$30,803	(\$4,577)	3.99%	\$32,151	(\$3,229)
Interest Income: Investments & Other	1.06%	\$8,504	0.82%	\$6,565	(\$1,939)	0.76%	\$6,125	(\$2,379)
Total Interest Income	5.45%	\$43,884	4.73%	\$38,077	(\$5,807)	4.86%	\$39,125	(\$4,759)
Interest Expense: Deposits	1.62%	\$13,028	1.37%	\$11,039	(\$1,989)	1.53%	\$12,331	(\$697)
Interest Expense: Borrowings & Other	0.43%	\$3,472	0.15%	\$1,246	(\$2,226)	0.15%	\$1,237	(\$2,235)
Total Interest Expense	2.05%	\$16,500	1.60%	\$12,907	(\$3,593)	1.77%	\$14,289	(\$2,211)
Net Interest Income	3.40%	\$27,384	3.08%	\$24,805	(\$2,579)	3.12%	\$25,094	(\$2,290)
Provisions for Credit Losses	0.00%	\$0	0.02%	\$181	\$181	0.05%	\$418	\$418
NII Noninterest Income: Fiduciary Activities	0.00%	\$0	0.00%	\$0	\$0	0.00%	\$0	\$0
NII Service Charges on Deposit Accounts	0.09%	\$736	0.08%	\$682	(\$54)	0.08%	\$663	(\$73)
NII Net Servicing Fees	0.02%	\$192	0.00%	\$0	(\$192)	0.00%	\$0	(\$192)
NII Net Securitization Income	0.00%	\$0	0.00%	\$0	\$0	0.00%	\$0	\$0
NII Inv Banking, Advisory & Underwriting Fees	0.00%	\$4	0.00%	\$0	(\$4)	0.00%	\$0	(\$4)
NII Insurance Related	0.00%	\$0	0.00%	\$0	\$0	0.00%	\$0	\$0
NII Net Gain on Sale of Loans and Leases	0.01%	\$52	0.00%	\$0	(\$52)	0.00%	\$20	(\$32)
NII Net Gain on Sale Other	-0.01%	(\$108)	0.00%	\$0	\$108	0.00%	\$0	\$108
NII Other Noninterest Income	0.14%	\$1,104	0.19%	\$1,548	\$444	0.23%	\$1,862	\$758
Realized Gain on Securities	-0.20%	(\$1,576)	0.00%	\$0	\$1,576	0.00%	\$0	\$1,576
Total Noninterest Income	0.05%	\$404	0.39%	\$3,104	\$2,700	0.48%	\$3,847	\$3,443
NIE: Salary & Benefits	1.85%	\$14,928	1.40%	\$11,245	(\$3,683)	1.40%	\$11,288	(\$3,640)
NIE: Premises & Fixed Assets	0.39%	\$3,128	0.24%	\$1,923	(\$1,205)	0.25%	\$1,993	(\$1,135)
NIE: Amort of Intang & Goodwill Impairment	0.03%	\$272	0.00%	\$0	(\$272)	0.00%	\$0	(\$272)
NIE: Other Noninterest Expense	0.67%	\$5,408	0.78%	\$6,246	\$838	0.75%	\$6,056	\$648
Total Noninterest Expense	2.95%	\$23,736	2.46%	\$19,845	(\$3,891)	2.46%	\$19,844	(\$3,892)
Net Income before Tax & Extra	0.50%	\$4,052	0.98%	\$7,862	\$3,810	1.05%	\$8,476	\$4,424
Income Taxes	0.00%	\$0	0.06%	\$470	\$470	0.11%	\$900	\$900
Net Income before Extra	0.50%	\$4,052	0.86%	\$6,897	\$2,845	0.90%	\$7,249	\$3,197
Extraordinary Items-Net	0.00%	\$0	0.00%	\$0	\$0	0.00%	\$0	\$0
Net Income	0.50%	\$4,052	0.86%	\$6,894	\$2,842	0.90%	\$7,246	\$3,194

Scoring

Generate Model

Let's use Highland Bank as an example to run the Scoring Model Excel report.

Select filters. In this case, we're selecting the period 12/31/23 for Highland Bank. Based on the bank details below, let's filter for the midwest region and asset size between \$500M-\$1B for our median groups.

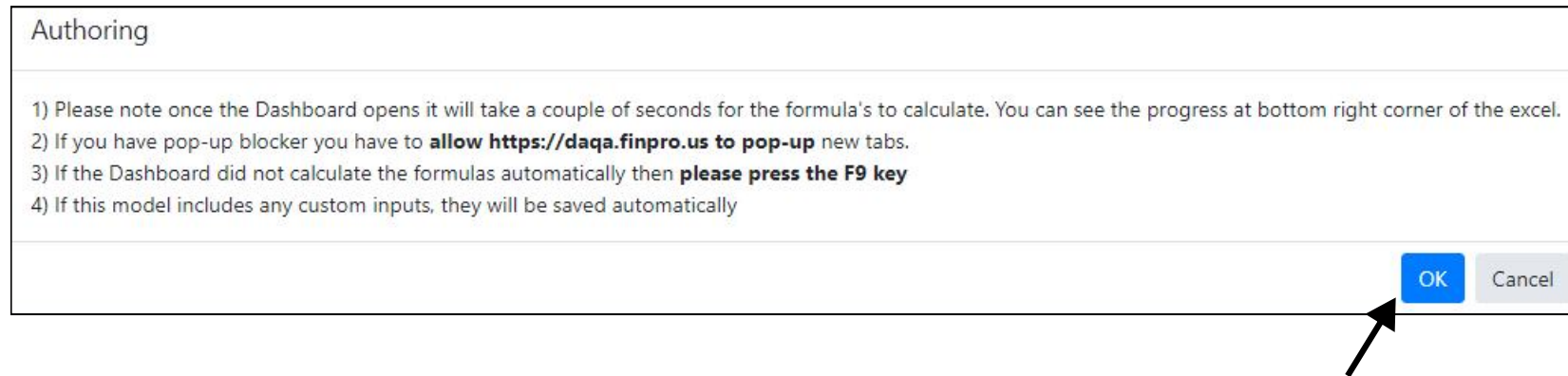
Periods : (Scoring,Liquidity,Portfolio,Peer,Global)	12/31/2023
Institution : (Global,Peer,Portfolio,Liquidity,Scoring)	HIGHLAND BANK - MN
Median Group 1 : (Portfolio,Global,Scoring)	Midwest
Median Group 2 : (Scoring,Global,Portfolio)	\$500M - \$1B
Primary Peer: (Peer)	--Select--

Legal Title of Bank	HIGHLAND BANK
Total Assets	793,834,000
Date Established	12/28/2043
Number of Offices	8
Parent Name	HIGHLAND BANCSHARES IBC
City	SAINT MICHAEL
State	MN
Supervisory Region	Kansas City Region
Charter Type Charter Type Classification	Corporation
Ownership Structure	Corporation
Primary Regulator	FDIC
FHLB Member Status	Not applicable, or non-member
FHLB Region	Federal Home Loan Bank of Des Moines
Subchapter S Corp	Yes
Minority Owned Description	Not applicable

Once a bank is selected, it's detailed information will appear in this section.

Pop-Up Message

After you click Generate Dashboards, this message will pop-up. It shares our most recent trouble shooting tips. Once you read through the message, click OK.



Tab Generation

The Scoring Excel model will appear on your browser and you will be taken directly into the Excel report.



Scoring Model

Client Information

On the left side of this tab, there are instructions on how to generate a PowerPoint report for this model and a summary of the filters you selected to run the report. On the right side of this tab, there is a more detailed information about the bank.

Report guide

Filter summary

FinPro Scoring Analytics

FinPro Scoring Guide	
*Running the report:	
<ul style="list-style-type: none"> - Return to the previous "da.finpro.us" page in your web browser. - Click the "Generate Powerpoint" button located beneath your selected model criteria. 	
*Downloading the report:	
<ul style="list-style-type: none"> - Located on the top right corner of the "da.finpro.us" page, click the file icon and download the processed reports. - Note: This process could take between 5 - 10 minutes, the file icon will appear once the file is finished processing. 	
*Saving Manual Inputs:	
<ul style="list-style-type: none"> - Manual threshold inputs will save automatically. If the report is generated in the future with the same criteria all manual thresholds will populate. 	

Bank & Comparable Groups	
Institution Name & State:	HIGHLAND BANK - MN
Comparable Group 1:	Midwest
Comparable Group 2:	\$500M-\$1B
Data Pull Date:	2023Q4

Bank Information	
Date Established	12/28/1943
Number of Offices	8
City	SAINT MICHAEL
State	MN
Asset Size	783,834,000
Parent Name	HIGHLAND BANCSHARES INC
Primary Regulator	FDIC
Supervisory Region	Kansas City Region
FHLB Member Status	Not applicable, or non-member
FHLB Region	Federal Home Loan Bank of Des Moines

Bank details

Scoring Output

This tab summarizes the bank's weighted and worst CAMELS scores for each of the key areas identified.

FinPro Scoring Analytics		
HIGHLAND BANK - MN - Scoring Model Results		
CAMELS Factors : 2023Q4	Weighted	Worst
Capital	3.1	5.0
Asset Quality	1.1	1.5
Earnings	3.5	5.0
Liquidity	1.9	4.5
Sensitivity	1.7	2.5
Loan Concentration	2.2	5.0
Deposit Concentration	2.2	2.5
Wholesale Concentration	1.0	2.5
Investment Concentration	2.1	5.0
Growth Rates	1.8	2.5
AOCI and Investment Losses	2.6	3.0
Uninsured Deposits	2.5	2.5
Liquidity - Time Series	3.6	4.0

Scoring

This tab shows the detailed ratios that make up each of the CAMELS key areas in the previous Scoring Output tab.

FinPro's industry standard regulatory thresholds.

Bank's actual results for the filtered quarter.

FinPro Scoring Analytics						
FinPro Thresholds						*Severity Score: Values are used to determine the priority rank. Severity score ranges will vary between CAMELS (+) components.
Capital	Lower Band		Upper Band		2023Q4	
	High Risk	Moderate Risk	Moderate Risk	High Risk	Bank Current Qtr	FinPro Weighted Score
Risk Ratio for History View						FinPro Severity Score
Tangible Equity / Tangible Assets	8.00	9.00			6.46	8
Tier 1 (Core) Capital / Average Total Assets	8.00	9.00			8.51	Capital Risk Priority
Tier 1 (Core) Capital / Risk-Weighted Assets	10.00	11.25			10.67	Prioritized based on Severity Score
Risk Based Capital / Risk-Weighted Assets	11.00	13.00			11.92	Capital Risk Priority - 1
						3.10
						*Severity Score: Higher is worse. Calculated for ratios that are considered to be at higher risk.
Asset Quality	Lower Band		Upper Band		2023Q4	
	High Risk	Moderate Risk	Moderate Risk	High Risk	Bank Current Qtr	FinPro Weighted Score
Risk Ratio for History View						FinPro Severity Score
Nonaccrual / Total Loans			0.50	1.00	0.05	Asset Quality Risk Priority
Net Charge offs / Total Loans			0.05	0.15	(0.04)	Prioritized based on Severity Score
Reserves / Total Loans	1.10	1.20			1.65	
Reserves / Nonaccrual	75.00	125.00			3,502.69	
Modified Texas Ratio (Nonaccrual Assets)			10.00	30.00	0.44	
Total Delinquencies / Total Loans			1.25	1.75	0.51	
NPLs / Total Loans			0.75	1.25	0.05	
Non Accrual / Tier 1 +ALLL			25.00	40.00	0.34	
						1.08
						*Severity Score: Higher is worse. Calculated for ratios that are considered to be at higher risk.
Earnings	Lower Band		Upper Band		2023Q4	
	High Risk	Moderate Risk	Moderate Risk	High Risk	Bank Current Qtr	FinPro Weighted Score
Risk Ratio for History View						FinPro Severity Score
Yield on Investments	2.25	2.75			3.59	Earnings Risk Priority
Yield on Loans	5.60	6.05			6.43	Prioritized based on Severity Score
Yield on Earning Assets	4.55	5.05			5.60	
Cost of Interest Bearing Deposits			2.25	2.40	2.86	8
Cost of Borrowings			4.50	5.00	4.11	Earnings Priority - 4
Cost of Interest Bearing Liab			2.35	2.50	3.05	8
Cost of Funds			1.85	2.00	1.88	Earnings Priority - 4
Yield / Cost Spread	3.00	3.25			2.51	8
Net Interest Margin	3.25	3.50			3.48	Earnings Priority - 1
Non Interest Income/ AA	0.30	0.40			0.05	38
Non Interest Expense/ AA			2.30	2.55	2.95	38
ROAA	0.50	0.75			0.50	Earnings Priority - 3
ROAE	7.50	9.50			8.35	
Efficiency Ratio			65.00	75.00	83.76	35
						3.49
						*Severity Score: Higher is worse. Calculated for ratios that are considered to be at higher risk.

Weighted CAMELS score.

Shows Severity Score and a Risk Priority ranking if there is a high-risk ratio that is outside of FinPro's industry standard regulatory thresholds.

Threshold Inputs- FinPro

This tab was built so that you have the option to enter your own CAMELS ratios and concentrations. When the report is run, it uses FinPro recommended thresholds by default.

Instructions on setting bank thresholds.

FinPro Scoring Analytics

Manual Threshold Inputs - Allows user to choose from "FinPro Thresholds" or set custom "Bank Specific Thresholds".

Step 1: Select option from the threshold switch drop down list.

Step 2: If the "Bank Specific Threshold" switch is chosen, populate the yellow filled cells with custom thresholds.

The User can choose between "Lower Band" & "Upper Band". If "FinPro Thresholds" is selected from the drop down, no further action is needed.

Step 3: Calculate the model by clicking the F9 button on your keyboard.

Threshold Switch
 Bank Specific Thresholds
 FinPro Thresholds

Dropdown menu to select FinPro or bank specific thresholds.

Thresholds In Use

Bank Specific Thresholds				
	Lower Band		Upper Band	
Thresholds	High Risk	Moderate Risk	Moderate Risk	High Risk
Capital				
Tangible Equity / Tangible Assets				
Tier 1 (Core) Capital / Average Total Assets				
Tier 1 (Core) Capital / Risk-Weighted Assets				
Risk Based Capital / Risk-Weighted Assets				
Asset Quality				
Nonaccrual / Total Loans				
Net Charge offs / Total Loans				
Reserves / Total Loans				
Reserves / Nonaccrual				
Modified Texas Ratio (Nonaccrual Assets)				
Total Delinquencies / Total Loans				
NPLs / Total Loans				
Earnings				
Yield on Investments				
Yield on Loans				
Yield on Earning Assets				
Cost of Interest Bearing Deposits				
Cost of Borrowings				
Cost of Interest Bearing Liab				
Cost of Funds				
Yield / Cost Spread				
Net Interest Margin				
Non Interest Income/ AA				
Non Interest Expense/ AA				
ROAA				
ROAE				
Efficiency Ratio				

FinPro Thresholds				
	Lower Band		Upper Band	
Thresholds	High Risk	Moderate Risk	Moderate Risk	High Risk
Capital	8.00	9.00	11.25	13.00
Tangible Equity / Tangible Assets	8.00	9.00	11.25	13.00
Tier 1 (Core) Capital / Average Total Assets	10.00	11.25	13.00	
Tier 1 (Core) Capital / Risk-Weighted Assets	11.00	13.00		
Risk Based Capital / Risk-Weighted Assets				
Asset Quality				
Nonaccrual / Total Loans				
Net Charge offs / Total Loans			0.50	1.00
Reserves / Total Loans			0.05	0.15
Reserves / Nonaccrual	1.10	1.20		
Modified Texas Ratio (Nonaccrual Assets)	75.00	125.00	10.00	30.00
Total Delinquencies / Total Loans			1.25	1.75
NPLs / Total Loans			0.75	1.25
Earnings				
Yield on Investments	2.25	2.75		
Yield on Loans	5.00	6.05		
Yield on Earning Assets	4.55	5.05		
Cost of Interest Bearing Deposits			2.25	2.40
Cost of Borrowings			4.50	5.00
Cost of Interest Bearing Liab			2.35	2.50
Cost of Funds			1.85	2.00
Yield / Cost Spread	3.00	3.25		
Net Interest Margin	3.25	3.50		
Non Interest Income/ AA	0.30	0.40		
Non Interest Expense/ AA			2.30	2.55
ROAA	0.50	0.75		
ROAE	7.50	9.50		
Efficiency Ratio			65.00	75.00

Threshold categories based on CAMELS.

Bank specific thresholds section, blank when not in use.

By default, FinPro thresholds are selected. This is indicated by the top green cell labeled Threshold In Use above.

Threshold Inputs- Bank Specific

To enter your own bank specific thresholds, go to the Threshold Switch dropdown menu and select Bank Specific Thresholds, then type in your thresholds. For our example, we'll stick with using FinPro recommended thresholds.

FinPro Scoring Analytics

Manual Threshold Inputs - Allows user to choose from "FinPro Thresholds" or set custom "Bank Specific Thresholds".

Step 1: Select option from the threshold switch drop down list.

Step 2: If the "Bank Specific Threshold" switch is chosen, populate the yellow filled cells with custom thresholds.

The User can choose between "Lower Band" & "Upper Band". If "FinPro Thresholds" is selected from the drop down, no further action is needed.

Step 3: Calculate the model by clicking the F9 button on your keyboard.

Note: Manual threshold inputs will save automatically. If the report is generated in the future with the same criteria all manual thresholds will populate.

Threshold Switch: **Bank Specific Thresholds**

Thresholds In Use

	Bank Specific Thresholds			
	Lower Band		Upper Band	
Thresholds	High Risk	Moderate Risk	Moderate Risk	High Risk
Capital				
Thresholds				
Tangible Equity / Tangible Assets				
Tier 1 (Core) Capital / Average Total Assets				
Tier 1 (Core) Capital / Risk-Weighted Assets				
Risk Based Capital / Risk-Weighted Assets				
Asset Quality				
Thresholds				
Nonaccrual / Total Loans				
Net Charge offs / Total Loans				
Reserves / Total Loans				
Reserves / Nonaccrual				
Modified Texas Ratio (Nonaccrual Assets)				
Total Delinquencies / Total Loans				
NPLs / Total Loans				
Earnings				
Thresholds				
Yield on Investments				
Yield on Loans				
Yield on Earning Assets				
Cost of Interest Bearing Deposits				
Cost of Borrowings				
Cost of Interest Bearing Liab				
Cost of Funds				
Yield / Cost Spread				
Net Interest Margin				
Non Interest Income/ AA				
Non Interest Expense/ AA				
ROAA				
ROAE				
Efficiency Ratio				

	FinPro Thresholds			
	Lower Band		Upper Band	
Thresholds	High Risk	Moderate Risk	Moderate Risk	High Risk
Capital				
Thresholds				
Tangible Equity / Tangible Assets	8.00	9.00		
Tier 1 (Core) Capital / Average Total Assets	8.00	9.00		
Tier 1 (Core) Capital / Risk-Weighted Assets	10.00	11.25		
Risk Based Capital / Risk-Weighted Assets	11.00	13.00		
Asset Quality				
Thresholds				
Nonaccrual / Total Loans			0.50	1.00
Net Charge offs / Total Loans			0.05	0.15
Reserves / Total Loans	1.10	1.20		
Reserves / Nonaccrual	75.00	125.00		
Modified Texas Ratio (Nonaccrual Assets)			10.00	30.00
Total Delinquencies / Total Loans			1.25	1.75
NPLs / Total Loans			0.75	1.25
Earnings				
Thresholds				
Yield on Investments	2.25	2.75		
Yield on Loans	5.60	6.05		
Yield on Earning Assets	4.55	5.05		
Cost of Interest Bearing Deposits			2.25	2.40
Cost of Borrowings			4.50	5.00
Cost of Interest Bearing Liab			2.35	2.50
Cost of Funds			1.85	2.00
Yield / Cost Spread	3.00	3.25		
Net Interest Margin	3.25	3.50		
Non Interest Income/ AA	0.30	0.40		
Non Interest Expense/ AA			2.30	2.55
ROAA	0.50	0.75		
ROAE	7.50	9.50		
Efficiency Ratio			65.00	75.00

Bank Specific thresholds section shows up in yellow, make sure to fill every row for accurate results.

Risk Ratio Summary

This shows the bank's actual risk ratios from the prior and current quarter.

FinPro's industry standard regulatory thresholds or bank specific thresholds, depending on which you chose in the Threshold Inputs tab.

Median groups you filtered for when you ran the report.



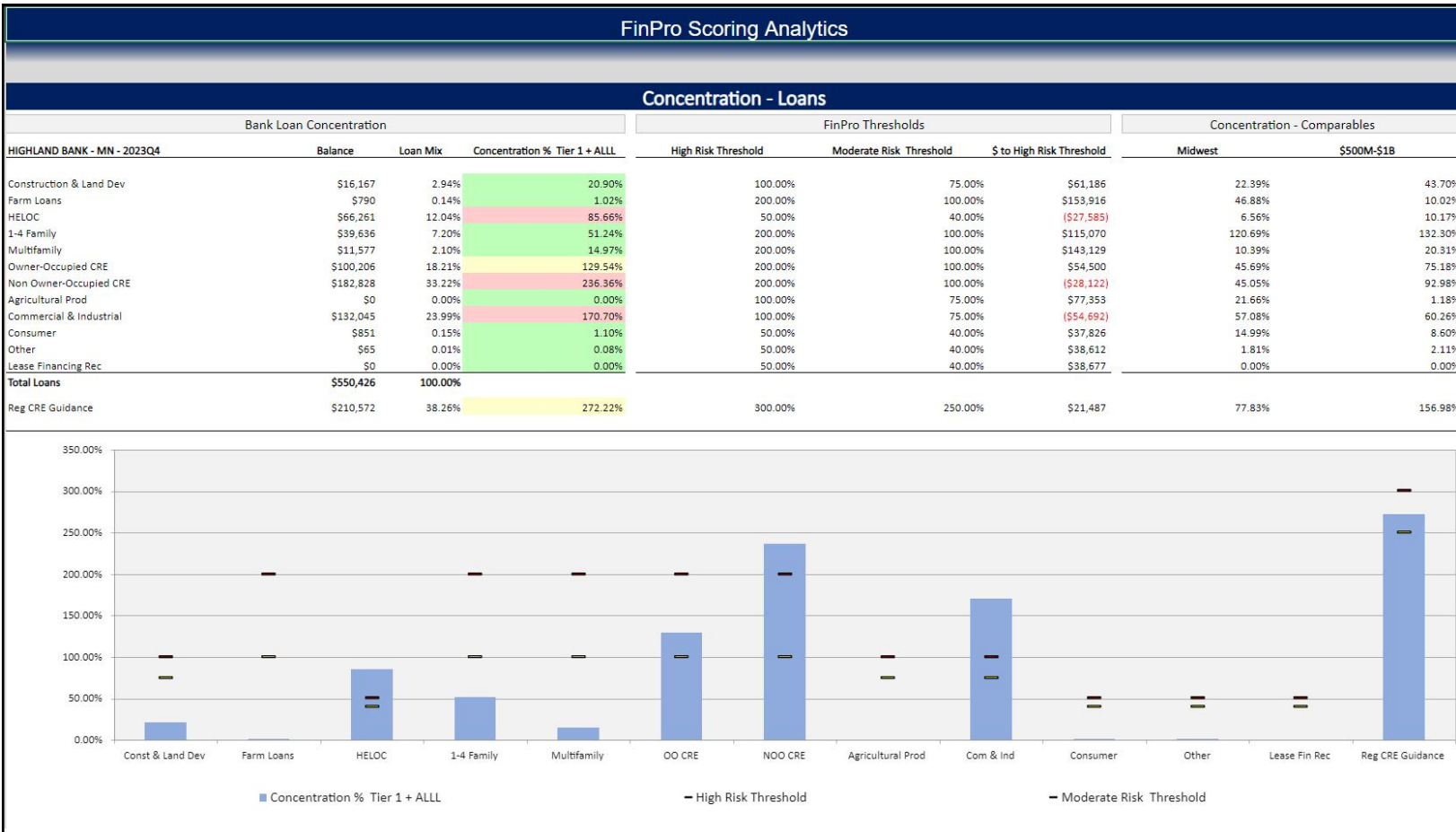
FinPro Scoring Analytics									
FinPro Thresholds									
Capital			Lower Band		Upper Band		2023Q4	2023Q4	
	Bank Prior Qtr	Bank Current Qtr	High Risk	Moderate Risk	Moderate Risk	High Risk	Midwest Current Qtr	\$500M-\$1B Current Qtr	
Risk Ratio for Midwest View									
Tangible Equity / Tangible Assets	5.26	6.46	8.00	9.00			8.80	8.85	
Tier 1 (Core) Capital / Average Total Assets	8.27	8.51	8.00	9.00			10.36	10.12	
Tier 1 (Core) Capital / Risk-Weighted Assets	10.27	10.67	10.00	11.25			13.50	13.37	
Risk Based Capital / Risk-Weighted Assets	11.53	11.92	11.00	13.00			14.56	14.44	
Asset Quality			Lower Band		Upper Band		2023Q4	2023Q4	
Risk Ratio for Midwest View	Bank Prior Qtr	Bank Current Qtr	High Risk	Moderate Risk	Moderate Risk	High Risk	Midwest Current Qtr	\$500M-\$1B Current Qtr	
Nonaccrual / Total Loans	0.02	0.05			0.50	1.00	0.16	0.20	
Net Charge offs / Total Loans	0.02	(0.04)			0.05	0.15	0.00	0.01	
Reserves / Total Loans	1.63	1.65	1.10	1.20			1.21	1.19	
Reserves / Nonaccrual	8,705.77	3,502.69	75.00	125.00			417.02	443.82	
Modified Texas Ratio (Nonaccrual Assets)	0.88	0.44			10.00	30.00	1.75	1.94	
Total Delinquencies / Total Loans	0.28	0.51			1.25	1.75	0.65	0.62	
NPLs / Total Loans	0.02	0.05			0.75	1.25	0.28	0.32	
Earnings			Lower Band		Upper Band		2023Q4	2023Q4	
Risk Ratio for Midwest View	Bank Prior Qtr	Bank Current Qtr	High Risk	Moderate Risk	Moderate Risk	High Risk	Midwest Current Qtr	\$500M-\$1B Current Qtr	
Yield on Investments	3.86	3.59	2.25	2.75			2.72	3.03	
Yield on Loans	8.92	6.43	5.60	6.05			5.94	5.96	
Yield on Earning Assets	7.39	5.60	4.55	5.05			4.94	5.09	
Cost of Interest Bearing Deposits	3.20	2.86			2.25	2.40	2.13	2.41	
Cost of Borrowings	3.90	4.11			4.50	5.00	3.99	4.15	
Cost of Interest Bearing Liab	3.33	3.05			2.35	2.50	2.29	2.57	
Cost of Funds	1.93	1.88			1.85	2.00	1.82	1.98	
Yield / Cost Spread	4.02	2.51	3.00	3.25			2.61	2.54	
Net Interest Margin	5.24	3.48	3.25	3.50			3.20	3.25	
Non Interest Income/ AA	0.30	0.05	0.30	0.40			0.39	0.48	
Non Interest Expense/ AA	4.28	2.95			2.30	2.55	2.46	2.46	
ROAA	0.63	0.50	0.50	0.75			0.86	0.90	
ROAE	12.80	8.35	7.50	9.50			9.59	10.37	
Efficiency Ratio	76.72	83.76			65.00	75.00	68.91	67.09	

Loan Concentration

This shows the bank's loan concentration based upon loan mix and as a percentage of Tier 1 Plus reserves.

FinPro's industry standard regulatory thresholds or bank specific thresholds, depending on which you chose in the Threshold Inputs tab.

Median groups you filtered for when you ran the report.

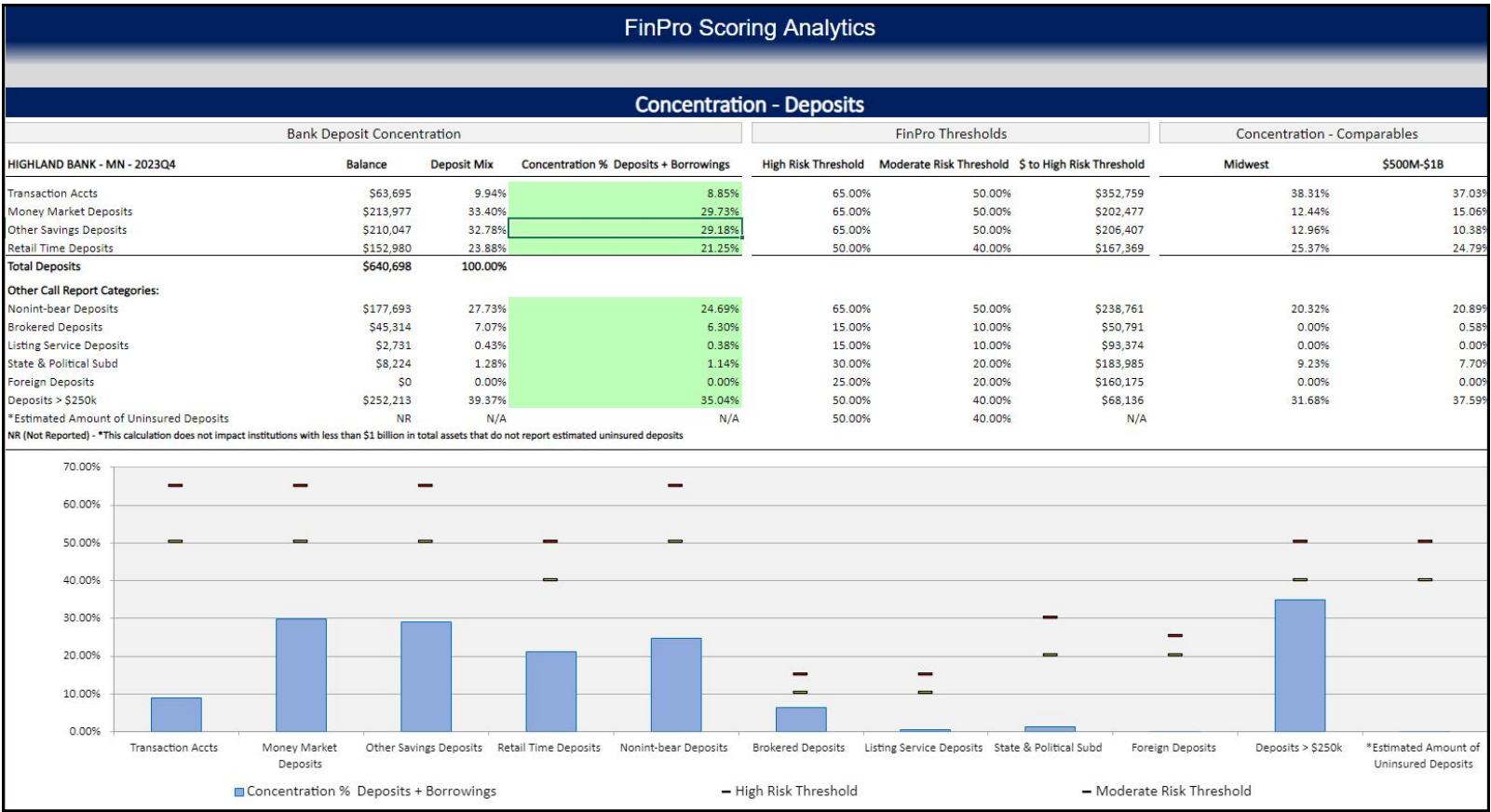


Deposit Concentration

This shows the bank's deposit in concentration based upon mix and as a percentage of deposits plus borrowings.

FinPro's industry standard regulatory thresholds or bank specific thresholds, depending on which you chose in the Threshold Inputs tab.

Median groups you filtered for when you ran the report.

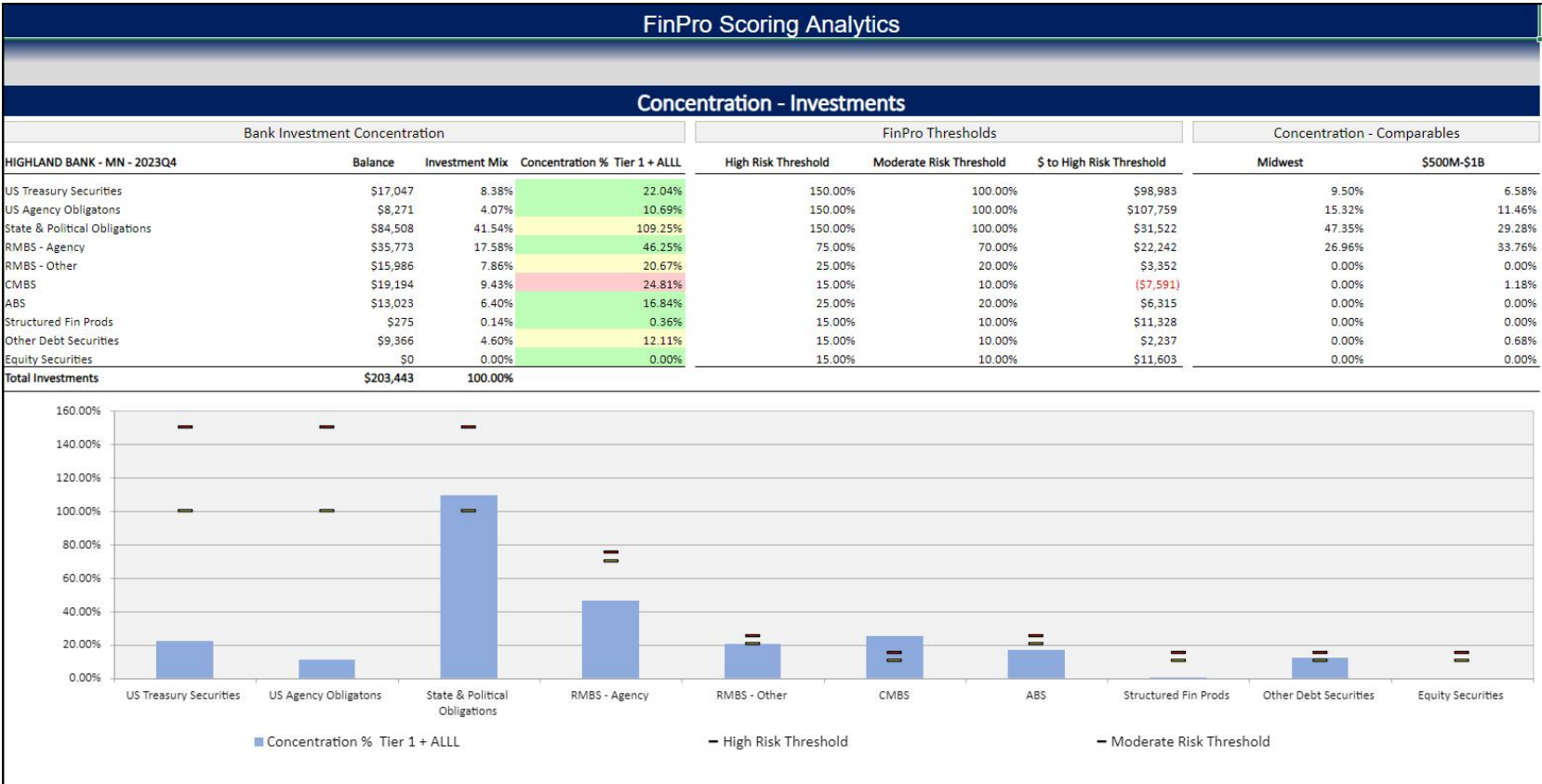


Investment Concentration

This shows the bank's investment concentration based upon mix and as a percentage of Tier 1 Plus reserves

FinPro's industry standard regulatory thresholds or bank specific thresholds, depending on which you chose in the Threshold Inputs tab.

Median groups you filtered for when you ran the report

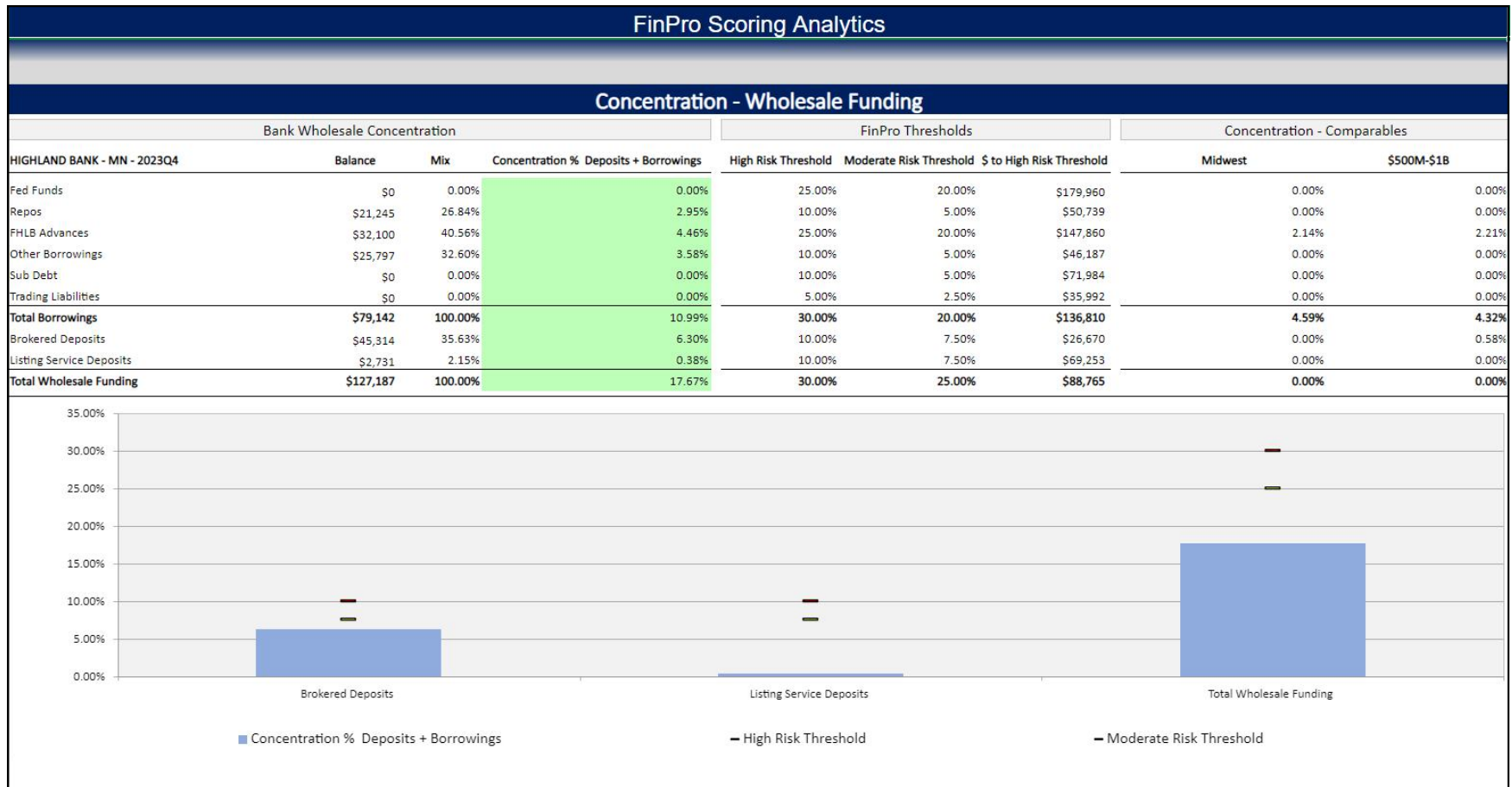


Wholesale Concentration

Bank's wholesale concentration based upon mix and as a percentage of deposits and borrowings

FinPro's industry standard regulatory thresholds or bank specific thresholds, depending on which you chose in the Threshold Inputs tab.

Median groups you filtered for when you ran the report



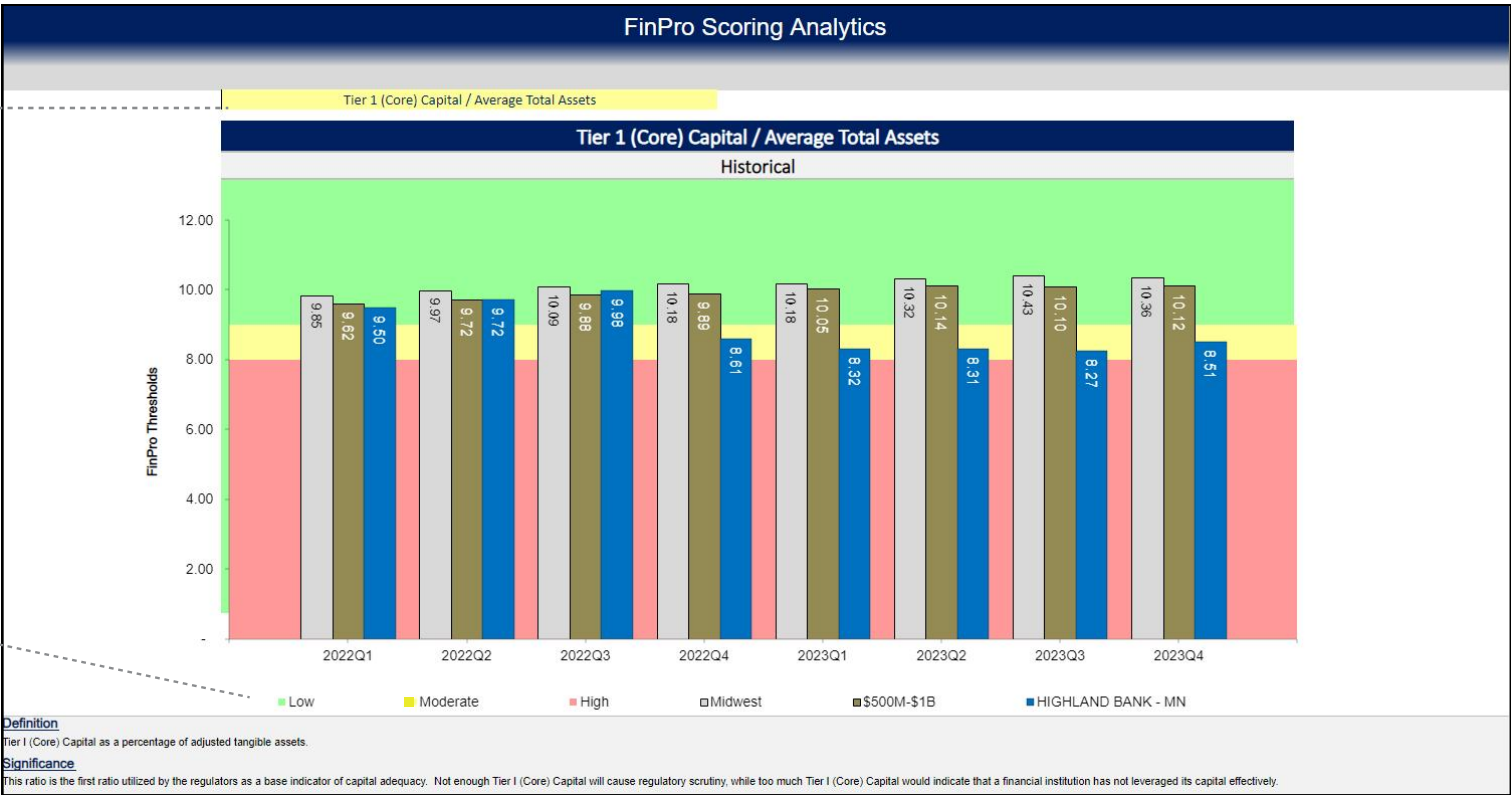
Individual Ratios

This tab shows a graphical summary of the previous Risk Ratio Summary tab.

Use the drop-down menu to get a graph of each ratio

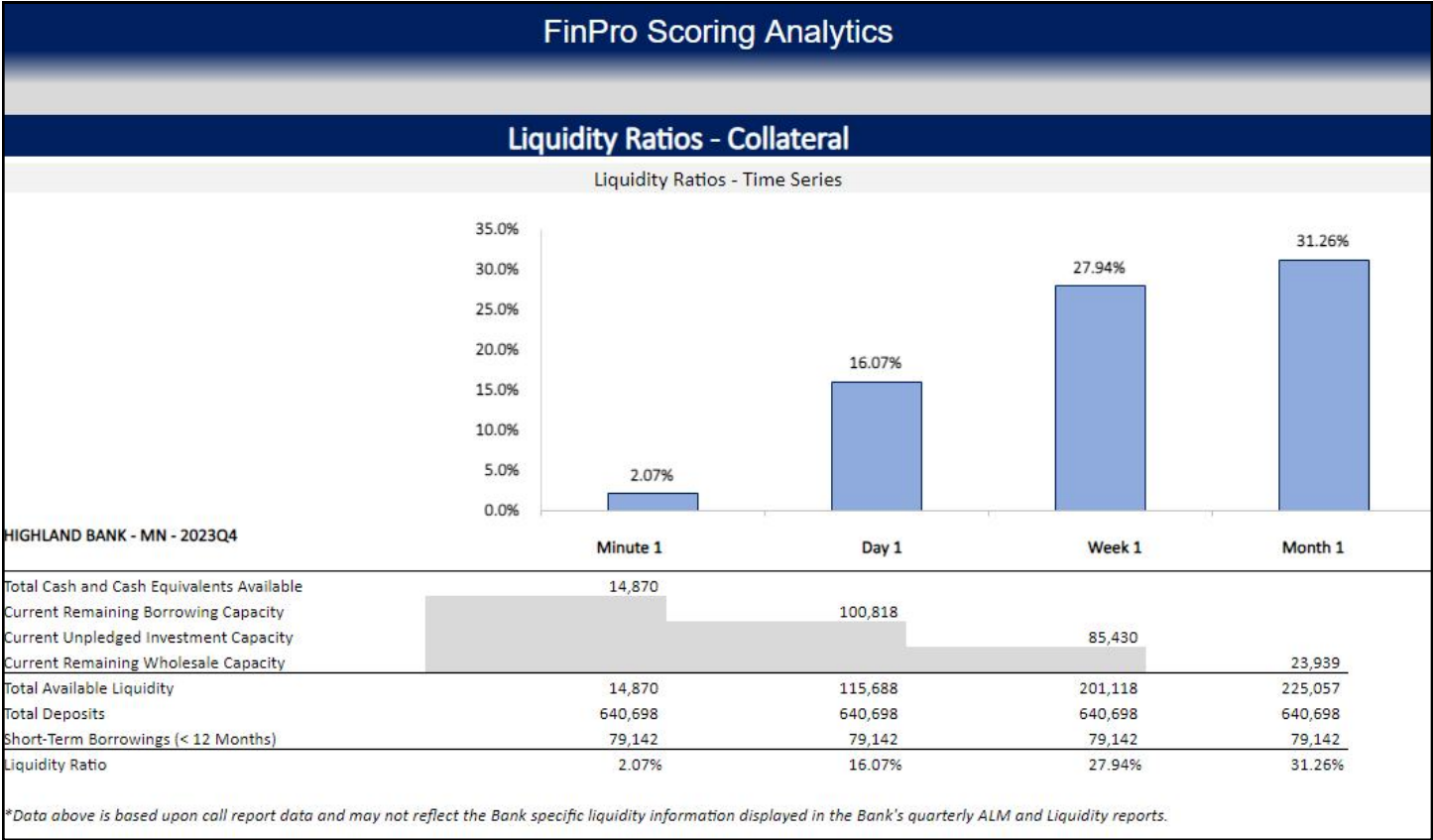
Color Key

Definition and Significance of ratio



Liquidity Ratios- Time Series

This tab shows the latest times series liquidity ratios based upon the industry standard policy limits.



ST Capital

On the ST (Stress Test) Capital tab, you will find a point in time stress test of capital based upon loss, growth, and charge-offs. Each result then calculates the resulting capital ratios and overlays FinPro's industry standard regulatory thresholds.

FinPro Scoring Analytics							
Single Variable Stress Test - Capital							
HIGHLAND BANK - MN	Actual	Net Loss Stress Test					
	Weighted	2,000	4,000	6,000	8,000	10,000	12,000
Equity capital	53,225	51,225	49,225	47,225	45,225	43,225	41,225
Total core capital	68,246	66,246	64,246	62,246	60,246	58,246	56,246
Total risk based capital	76,266	74,266	72,266	70,266	68,266	66,266	64,266
Total Assets for Leverage Ratio	802,378	800,378	798,378	796,378	794,378	792,378	790,378
Total risk-weighted assets	639,787	641,787	643,787	645,787	647,787	649,787	651,787
Tier 1 leverage capital	8.51%	8.28%	8.05%	7.82%	7.58%	7.35%	7.12%
Total Risk-based	11.92%	11.57%	11.23%	10.88%	10.54%	10.20%	9.86%
<i>*Reduction in risk-weighted assets assumes 100% risk weighting</i>							
HIGHLAND BANK - MN	Actual	Net Balance Sheet Growth Stress Test					
	Weighted	13,000	26,000	39,000	52,000	65,000	78,000
Equity capital	53,225	53,225	53,225	53,225	53,225	53,225	53,225
Total core capital	68,246	68,246	68,246	68,246	68,246	68,246	68,246
Total risk based capital	76,266	76,266	76,266	76,266	76,266	76,266	76,266
Total Assets for Leverage Ratio	802,378	815,378	828,378	841,378	854,378	867,378	880,378
Total risk-weighted assets	639,787	652,787	665,787	678,787	691,787	704,787	717,787
Tier 1 leverage capital	8.51%	8.37%	8.24%	8.11%	7.99%	7.87%	7.75%
Total Risk-based	11.92%	11.68%	11.46%	11.24%	11.02%	10.82%	10.63%
<i>*Increase in risk-weighted assets assumes 100% risk weighting and capital was assumed to be flat in each scenario</i>							
HIGHLAND BANK - MN	Annualized	Higher Charge-Offs Stress on Provision Expense/Capital					
	Weighted	1,010	2,021	3,031	4,041	5,052	6,062
Equity capital	53,225	52,231	51,238	50,244	49,251	48,257	47,263
Total core capital	68,246	67,252	66,259	65,265	64,272	63,278	62,284
Total risk based capital	76,266	75,272	74,279	73,285	72,292	71,298	70,304
Total Assets for Leverage Ratio	802,378	801,368	800,357	799,347	798,337	797,326	796,316
Total risk-weighted assets	639,787	638,777	637,766	636,756	635,746	634,735	633,725
ALLL at 1.65% of Total Loans	9,107	9,090	9,074	9,057	9,040	9,023	9,007
Total Loans (net of C/D)	550,426	549,416	548,405	547,395	546,385	545,374	544,364
Prov Exp to maintain ALLL at 1.65%		994	1,987	2,981	3,974	4,968	5,962
Pretax Net Income	4,052	3,058	2,065	1,071	78	(916)	(1,910)
Income Taxes	-	-	-	-	-	-	-
Net Income After Tax	4,052	3,058	2,065	1,071	78	(916)	(1,910)
ALLL/ Total Loans	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%
Tier 1 leverage capital	8.51%	8.39%	8.28%	8.16%	8.05%	7.94%	7.82%
Total Risk-based	11.92%	11.78%	11.65%	11.51%	11.37%	11.23%	11.09%
<i>*Reduction in risk-weighted assets assumes 100% risk weighting</i>							

The analysis allows you to determine how much loss, growth or charge-offs the Bank can absorb before breaching key thresholds.

ST Earnings

On the ST (Stress Test) Earnings tab, you will find a point in time stress test of earnings based upon spread compression, non-interest income declines, and non-interest expense increases. Each result then calculates the resultant earnings ratios and overlays FinPro's industry standard regulatory thresholds.

FinPro Scoring Analytics								
Single Variable Stress Test - Earnings								
HIGHLAND BANK - MN	Actual	Spread Compression Stress Test						
	Weighted	-0.09%	-0.17%	-0.26%	-0.34%	-0.43%	-0.51%	
Average Earning Assets	787,979	787,979	787,979	787,979	787,979	787,979	787,979	787,979
Net Interest Margin	3.48%	3.39%	3.30%	3.22%	3.13%	3.05%	2.96%	
Net Interest Income	27,384	26,709	26,033	25,358	24,683	24,007	23,332	
Pre-tax Net Income	4,052	3,377	2,701	2,026	1,351	675	-	
Net Income After Tax	4,052	3,377	2,701	2,026	1,351	675	-	
ROAA	0.50%	0.42%	0.34%	0.25%	0.17%	0.08%	0.00%	
ROAE	8.35%	6.96%	5.57%	4.17%	2.78%	1.39%	0.00%	
Average Assets	805,106	805,106	805,106	805,106	805,106	805,106	805,106	805,106
Average Equity	48,533	48,533	48,533	48,533	48,533	48,533	48,533	48,533
Tax Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
HIGHLAND BANK - MN	Actual	Non-Interest Expense Stress Test						
	Weighted	\$675	\$1,351	\$2,026	\$2,701	\$3,377	\$4,052	
Average Earning Assets	787,979	787,979	787,979	787,979	787,979	787,979	787,979	787,979
Non-Interest Expense	23,736	24,411	25,087	25,762	26,437	27,113	27,788	
Pre-tax Net Income	4,052	3,377	2,701	2,026	1,351	675	-	
Income Tax Expense	-	-	-	-	-	-	-	
Net Income After Tax	4,052	3,377	2,701	2,026	1,351	675	-	
Non Interest Expense/ AA	2.95%	3.03%	3.12%	3.20%	3.28%	3.37%	3.45%	
ROAA	0.50%	0.42%	0.34%	0.25%	0.17%	0.08%	0.00%	
ROAE	8.35%	6.96%	5.57%	4.17%	2.78%	1.39%	0.00%	
Average Assets	805,106	805,106	805,106	805,106	805,106	805,106	805,106	805,106
Average Equity	48,533	48,533	48,533	48,533	48,533	48,533	48,533	48,533
Tax Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
HIGHLAND BANK - MN	Actual	Non-Interest Income Stress Test						
	Weighted	(\$330)	(\$660)	(\$990)	(\$1,320)	(\$1,650)	(\$1,980)	
Average Earning Assets	787,979	787,979	787,979	787,979	787,979	787,979	787,979	787,979
Non-Interest Income	1,980	1,650	1,320	990	660	330	-	
Pre-tax Net Income	4,052	3,722	3,392	3,062	2,732	2,402	2,072	
Income Tax Expense	-	-	-	-	-	-	-	
Net Income	4,052	3,722	3,392	3,062	2,732	2,402	2,072	
Non Interest Income/ AA	0.05%	0.20%	0.16%	0.12%	0.08%	0.04%	0.00%	
ROAA	0.50%	0.46%	0.42%	0.38%	0.34%	0.30%	0.26%	
ROAE	8.35%	7.67%	6.99%	6.31%	5.63%	4.95%	4.27%	
Average Assets	805,106	805,106	805,106	805,106	805,106	805,106	805,106	805,106
Average Equity	48,533	48,533	48,533	48,533	48,533	48,533	48,533	48,533
Tax Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

The analysis allows the user to determine how much spread compression, non-interest expense increase or non-interest income decline the Bank can absorb before breaching key thresholds.

Risk Ratio Summary Bank

This shows the bank's risk ratio in the current quarter and prior quarter.

FinPro's industry standard regulatory thresholds or bank specific thresholds, depending on what you chose in the Threshold Inputs tab.

Bank's historic performance This information will allow you to evaluate both the level and trend of risk at the bank.

FinPro Scoring Analytics																					
FinPro Thresholds																					
Capital	Bank Prior Qtr		Bank Current Qtr		Lower Band				Upper Band				2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	
					High Risk	Moderate Risk	Moderate Risk	High Risk	High Risk	Moderate Risk	Moderate Risk	High Risk	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank Current Qtr
Risk Ratio for HIGHLAND BANK - MN View	5.26	6.46	8.00	9.00								8.40	7.65	6.38	5.09	5.66	5.30	5.26	6.46		
Tangible Equity / Tangible Assets	8.27	8.51	8.00	9.00								9.50	9.72	9.98	8.61	8.32	8.31	8.27	8.51		
Tier 1 (Core) Capital / Average Total Assets	10.27	10.67	10.00	11.25								12.86	12.56	12.68	10.52	10.59	10.27	10.27	10.67		
Tier 1 (Core) Capital / Risk-Weighted Assets	11.53	11.92	11.00	13.00								14.11	13.82	13.93	11.76	11.84	11.52	11.53	11.92		
Risk Based Capital / Risk-Weighted Assets																					
Asset Quality	Bank Prior Qtr		Bank Current Qtr		Lower Band				Upper Band				2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	
					High Risk	Moderate Risk	Moderate Risk	High Risk	High Risk	Moderate Risk	Moderate Risk	High Risk	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank Current Qtr
Risk Ratio for HIGHLAND BANK - MN View	0.02	0.05					0.50	1.00				0.02	0.02	0.01	0.01	0.01	0.00	0.02	0.05		
Nonaccrual / Total Loans	0.02	(0.04)					0.05	0.15				(0.04)	(0.04)	0.00	(0.00)	(0.00)	0.01	0.02	(0.04)		
Net Charge offs / Total Loans	1.63	1.65	1.10	1.20								1.75	1.74	1.68	1.59	1.74	1.63	1.63	1.65		
Reserves / Total Loans	8,705.77	3,502.69	75.00	125.00								7,248.91	8,937.33	13,404.00	20,950.00	22,978.13	52,950.00	8,705.77	3,502.69		
Reserves / Nonaccrual	0.88	0.44					10.00	30.00				0.86	4.76	5.42	1.15	0.07	0.03	0.88	0.44		
Modified Texas Ratio (Nonaccrual Assets)	0.28	0.51					1.25	1.75				0.75	1.60	0.65	0.61	0.03	0.36	0.28	0.51		
Total Delinquencies / Total Loans	0.02	0.05					0.75	1.25				0.02	0.02	0.01	0.01	0.01	0.00	0.02	0.05		
NPLs / Total Loans																					
Earnings	Bank Prior Qtr		Bank Current Qtr		Lower Band				Upper Band				2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	
					High Risk	Moderate Risk	Moderate Risk	High Risk	High Risk	Moderate Risk	Moderate Risk	High Risk	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank History	Bank Current Qtr
Risk Ratio for HIGHLAND BANK - MN View	3.86	3.59	2.25	2.75								2.38	2.65	3.12	3.17	3.14	3.49	3.86	3.59		
Yield on Investments	8.92	6.43	5.60	6.05								5.63	4.87	4.81	5.09	5.20	5.62	8.92	6.43		
Yield on Loans	7.39	5.60	4.55	5.05								4.41	4.02	4.20	4.36	4.45	4.86	7.39	5.60		
Yield on Earning Assets	3.20	2.86					2.25	2.40				0.31	0.33	0.44	0.88	1.42	2.08	3.20	2.86		
Cost of Interest Bearing Deposits	3.90	4.11					4.50	5.00				0.38	0.37	0.56	1.78	2.99	3.84	3.90	4.11		
Cost of Borrowings	3.33	3.05					2.35	2.50				0.31	0.34	0.45	1.03	1.72	2.42	3.33	3.05		
Cost of Interest Bearing Liab	1.93	1.88					1.85	2.00				0.20	0.17	0.23	0.54	0.92	1.40	1.93	1.88		
Cost of Funds	4.02	2.51	3.00	3.25								4.08	3.67	3.72	3.31	2.71	2.42	4.02	2.51		
Yield / Cost Spread	5.24	3.48	3.25	3.50								4.21	3.80	3.90	3.71	3.34	3.23	5.24	3.48		
Net Interest Margin	0.30	0.05	0.30	0.40								0.57	0.50	0.27	0.29	0.20	0.22	0.30	0.05		
Non Interest Income/ AA	4.28	2.95					2.30	2.55				2.63	2.82	2.74	2.77	2.69	2.79	4.28	2.95		
Non Interest Expense/ AA	0.63	0.50	0.50	0.75								2.01	1.32	1.28	1.18	0.76	0.56	0.63	0.50		
ROAA	12.80	8.35	7.50	9.50								20.71	16.72	18.77	20.92	14.56	10.55	12.80	8.35		
ROAE	76.72	83.76					65.00	75.00				56.34	67.42	67.43	69.24	76.48	81.36	76.72	83.76		
Efficiency Ratio																					

Risk Ratio Summary Comp 1

This shows the bank's risk ratio in the current quarter and prior quarter.

FinPro's industry standard regulatory thresholds or bank specific thresholds, depending on what you chose in the Threshold Inputs tab.

Median group's historic performance. This information will allow you to evaluate both the level and trend of risk at the bank.

FinPro Scoring Analytics																
FinPro Thresholds																
Capital	Lower Band				Upper Band				2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4
	Bank	Prior Qtr	Bank	Current Qtr	High Risk	Moderate Risk	Moderate Risk	High Risk	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest Current Qtr
Risk Ratio for Date View	5.26	6.46	8.00	9.00	8.97	8.46	8.12	8.35	8.64	8.55	8.29	8.80				
Tangible Equity / Tangible Assets	8.27	8.51	8.00	9.00	9.85	9.97	10.09	10.18	10.18	10.32	10.43	10.36				
Tier 1 (Core) Capital / Average Total Assets	10.27	10.67	10.00	11.25	14.60	14.15	13.96	13.71	13.86	13.66	13.60	13.50				
Tier 1 (Core) Capital / Risk-Weighted Assets	11.53	11.92	11.00	13.00	15.65	15.23	15.07	14.77	14.93	14.74	14.78	14.56				
Risk Based Capital / Risk-Weighted Assets																
Asset Quality	Lower Band				Upper Band				2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4
	Bank	Prior Qtr	Bank	Current Qtr	High Risk	Moderate Risk	Moderate Risk	High Risk	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest Current Qtr
Risk Ratio for Date View	0.02	0.05			0.50	1.00		0.20	0.17	0.16	0.15	0.15	0.15	0.15	0.16	0.16
Nonaccrual / Total Loans	0.02	(0.04)			0.05	0.15		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Charge offs / Total Loans	1.63	1.65	1.10	1.20	1.33	1.29	1.26	1.23	1.26	1.24	1.23	1.21				
Reserves / Total Loans	8,705.77	3,502.69	75.00	125.00	406.05	406.05	406.05	406.05	406.05	406.05	406.05	406.05				
Reserves / Nonaccrual	0.88	0.44			10.00	30.00		1.90	1.95	1.85	1.77	1.67	1.82	2.04	1.75	
Modified Texas Ratio (Nonaccrual Assets)	0.28	0.51			1.25	1.75		0.70	0.61	0.57	0.61	0.64	0.62	0.67	0.65	
Total Delinquencies / Total Loans	0.02	0.05			0.75	1.25		0.39	0.37	0.34	0.31	0.29	0.29	0.29	0.28	
NPLs / Total Loans																
Earnings	Lower Band				Upper Band				2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4
	Bank	Prior Qtr	Bank	Current Qtr	High Risk	Moderate Risk	Moderate Risk	High Risk	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest History	Midwest Current Qtr
Risk Ratio for Date View	3.86	3.59	2.25	2.75	4.54	4.60	4.81	5.04	5.19	5.48	5.77	5.94				
Yield on Investments	8.92	6.43	5.60	6.05	3.21	3.41	3.76	4.08	4.24	4.53	4.77	4.94				
Yield on Loans	7.39	5.60	4.55	5.05	3.20	3.34	3.47	3.74	4.14	4.52	4.88	5.13				
Yield on Earning Assets	3.20	2.86			2.25	2.40		1.07	1.19	1.74	2.32	2.82	3.69	4.03	3.99	
Cost of Interest Bearing Deposits	3.90	4.11			4.50	5.00		1.07	1.19	1.74	2.32	2.82	3.69	4.03	3.99	
Cost of Borrowings	3.33	3.05			2.35	2.50		0.35	0.37	0.52	0.84	1.25	1.66	2.05	2.29	
Cost of Interest Bearing Liab	1.93	1.88			1.85	2.00		0.26	0.28	0.39	0.64	0.95	1.28	1.62	1.82	
Cost of Funds	4.02	2.51	3.00	3.25	2.82	3.00	3.18	3.16	2.92	2.78	2.69	2.61				
Yield / Cost Spread	5.24	3.48	3.25	3.50	2.92	3.10	3.34	3.40	3.28	3.24	3.24	3.20				
Net Interest Margin	0.30	0.05	0.30	0.40	0.42	0.42	0.41	0.39	0.38	0.40	0.40	0.39				
Non Interest Income/ AA	4.28	2.95			2.30	2.55		2.27	2.27	2.33	2.44	2.37	2.39	2.40	2.46	
Non Interest Expense/ AA	0.63	0.50	0.50	0.75	0.85	0.98	1.13	1.03	1.01	0.98	0.96	0.86				
ROAA	12.80	8.35	7.50	9.50	8.61	10.90	13.33	12.44	11.62	11.10	11.21	9.59				
ROAE	76.72	83.76			67.93	64.77	62.11	64.80	65.03	65.51	66.82	68.91				
Efficiency Ratio																

Risk Ratio Summary Comp 2

This shows the bank's risk ratio in the current quarter and prior quarter.

FinPro's industry standard regulatory thresholds or bank specific thresholds, depending on what you chose in the Threshold Inputs tab.

Median group's historic performance. This information will allow you to evaluate both the level and trend of risk at the bank.

FinPro Scoring Analytics																
FinPro Thresholds																
Capital	Bank Prior Qtr		Bank Current Qtr		Lower Band		Upper Band		2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4
					High Risk	Moderate Risk	Moderate Risk	High Risk	\$500M-\$1B History	\$500M-\$1B History	\$500M-\$1B History	\$500M-\$1B History	\$500M-\$1B History	\$500M-\$1B History	\$500M-\$1B History	\$500M-\$1B Current Qtr
Risk Ratio for \$500M-\$1B View	5.26	6.46	8.00	9.00					8.76	8.37	8.14	8.44	8.61	8.63	8.49	8.85
Tangible Equity / Tangible Assets	8.27	8.51	8.00	9.00					9.62	9.72	9.88	9.89	10.05	10.14	10.10	10.12
Tier 1 (Core) Capital / Average Total Assets	10.27	10.67	10.00	11.25					13.97	13.69	13.69	13.52	13.59	13.51	13.50	13.37
Tier 1 (Core) Capital / Risk-Weighted Assets	11.53	11.92	11.00	13.00					15.10	14.82	14.82	14.61	14.71	14.60	14.62	14.44
Risk Based Capital / Risk-Weighted Assets																
Asset Quality																
Risk Ratio for \$500M-\$1B View	0.02	0.05	0.50	1.00					0.25	0.23	0.20	0.19	0.19	0.18	0.21	0.20
Nonaccrual / Total Loans	0.02	(0.04)	0.05	0.15					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Net Charge offs / Total Loans	1.63	1.65	1.10	1.20					1.32	1.28	1.26	1.24	1.24	1.23	1.21	1.19
Reserves / Total Loans	8.705.77	3.502.69	75.00	125.00					406.05	426.52	487.30	517.30	509.40	511.86	452.07	443.82
Reserves / Nonaccrual	0.88	0.44	10.00	30.00					2.07	2.07	1.98	2.01	1.82	1.86	2.06	1.94
Modified Texas Ratio (Nonaccrual Assets)	0.28	0.51	1.25	1.75					0.62	0.54	0.49	0.51	0.52	0.52	0.57	0.62
Total Delinquencies / Total Loans	0.02	0.05	0.75	1.25					0.44	0.40	0.37	0.33	0.31	0.29	0.32	0.32
NPLs / Total Loans																
Earnings																
Risk Ratio for \$500M-\$1B View	3.86	3.59	2.25	2.75					1.09	1.45	2.05	2.52	2.66	2.83	2.94	3.03
Yield on Investments	8.92	6.43	5.60	6.05					4.56	4.63	4.85	5.12	5.24	5.52	5.81	5.96
Yield on Loans	7.39	5.60	4.55	5.05					3.33	3.52	3.86	4.26	4.41	4.67	4.95	5.09
Yield on Earning Assets	3.20	2.86	2.25	2.40					0.30	0.32	0.46	0.82	1.29	1.76	2.15	2.41
Cost of Interest Bearing Deposits	3.90	4.11	4.50	5.00					1.18	1.18	1.74	2.35	2.97	3.88	4.16	4.15
Cost of Borrowings	3.33	3.05	2.35	2.50					0.34	0.35	0.51	0.93	1.42	1.89	2.31	2.57
Cost of Interest Bearing Liab	1.93	1.88	1.85	2.00					0.24	0.26	0.37	0.65	1.05	1.44	1.75	1.98
Cost of Funds	4.02	2.51	3.00	3.25					2.96	3.13	3.32	3.29	2.97	2.79	2.65	2.54
Yield / Cost Spread	5.24	3.48	3.25	3.50					3.06	3.24	3.48	3.59	3.40	3.32	3.33	3.25
Net Interest Margin	0.30	0.05	0.30	0.40					0.53	0.50	0.49	0.47	0.46	0.48	0.47	0.48
Non Interest Income/ AA	4.28	2.95	2.30	2.55					2.31	2.33	2.36	2.46	2.45	2.44	2.45	2.46
Non Interest Expense/ AA	0.63	0.50	0.50	0.75					0.96	1.08	1.19	1.17	1.05	1.00	0.99	0.90
ROAA	12.80	8.35	7.50	9.50					10.39	12.31	14.49	13.99	12.07	11.22	11.60	10.37
ROAE	76.72	83.76	65.00	75.00					65.03	62.73	60.57	61.66	64.39	65.10	65.90	67.09
Efficiency Ratio																

Liquidity

Generate Model

Let's use Highland Bank as an example to run the Liquidity Model Excel report.

Select required filters. In this case, we only need to select the period and institution. We're selecting the period 12/31/23 for Highland Bank.

Scorecard

Generate Model

Home Reports

Periods : (Scoring,Liquidity,Portfolio,Peer,Global)

12/31/2023

Institution : (Global,Peer,Portfolio,Liquidity,Scoring)

HIGHLAND BANK - MN

Median Group 1 : (Portfolio,Global,Scoring)

--Select--

Median Group 2 : (Scoring,Global,Portfolio)

--Select--

Primary Peer : (Peer)

--Select--

Edit Peer Groups

Liquidity

Peer

Portfolio

Scoring

Global

Check Liquidity.

Generate Dashboards

Generate Powerpoints

Clear Selections

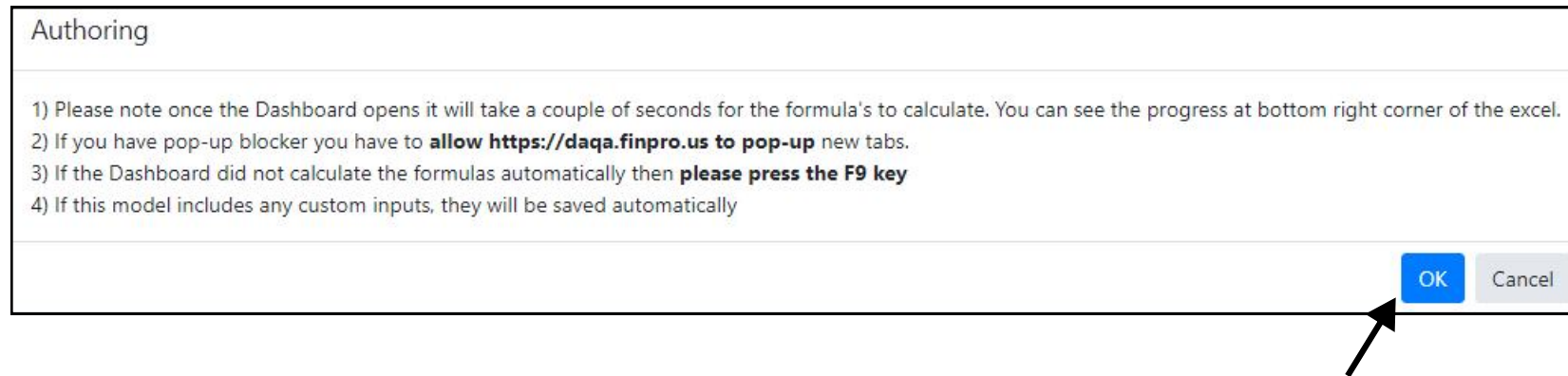
Click Generate Dashboards to run the Excel report

Legal Title of Bank	HIGHLAND BANK
Total Assets	783,834,000
Date Established	12/28/1943
Number of Offices	8
Parent Name	HIGHLAND BANCSHARES INC
City	SAINT MICHAEL
State	MN
Supervisory Region	Kansas City Region
Charter Type Charter Type Classification	Corporation
Ownership Structure	Corporation
Primary Regulator	FDIC
FHLB Member Status	Not applicable, or non-member
FHLB Region	Federal Home Loan Bank of Des Moines
Subchapter S Corp	Yes
Minority Owned Description	Not applicable

Once a bank is selected, it's detailed information will appear in this section.

Pop-Up Message

After you click Generate Dashboards, this message will pop-up. It shares our most recent trouble shooting tips. Once you read through the message, click OK.



Tab Generation

The Liquidity Excel model will appear on your browser and you will be taken directly into the Excel report.



Liquidity Model

Client Information

This shows the summary of the bank name and period date selected.

FinPro Liquidity Analytics	
Report Details	
Institution Name & State:	HIGHLAND BANK - MN
Data Pull Date:	2023Q4

Data Input- FinPro Thresholds

This is where we use FinPro recommended thresholds for time series metrics and other pertinent liquidity metrics. Section 1 is filled for you, you will need to enter inputs for section 2 through 5.

Liquidity Stress Testing Model

LIQUIDITY INPUTS

1. POLICY LIMITS

Select Threshold Inputs - Allows user to choose from "FinPro Thresholds" or set custom "Bank Specific Thresholds".

Step 1: Select option from the threshold switch drop down list.

Bank Specific Thresholds **FinPro Thresholds**

Step 2: If the "Bank Specific Thresholds" switch is chosen, insert thresholds within the yellow filled cells. If "FinPro Thresholds" is selected, no further action is needed.

Finpro recommended threshold

	FinPro Thresholds		
	Policy (%)	% of	(\$)
Time Series Liquidity Thresholds			
Minute 1 Liquidity	3.00	Dep + ST Brwgs	20,890
Day 1 Liquidity	20.00	Dep + ST Brwgs	139,268
Week 1 Liquidity	30.00	Dep + ST Brwgs	208,902
Month 1 Liquidity	35.00	Dep + ST Brwgs	243,719
Bank Specific Policy Limits			
Total Borrowings	25.00	Total Funding	179,960
Brokered Deposits	20.00	Total Funding	143,968
Listing Service Deposits	20.00	Total Funding	143,968
Wholesale Funding	35.00	Total Funding	251,944

2. PLEDGED ASSETS

*** ENTER ALL DOLLAR VALUES IN THOUSANDS ***

5 in thousands

	BOOK VALUE OF PLEDGED ASSETS					DISCOUNTED VALUE OF PLEDGED ASSETS					MARKET VALUE OF PLEDGED SECURITIES				
	FHLB	FRB	REPO	MUNI	OTHER	FHLB	FRB	REPO	MUNI	OTHER	FHLB	FRB	REPO	MUNI	OTHER
Investments & Loans															
Loans															
Investments															

Data Input- Bank Specific

You can choose to enter your own bank specific thresholds for policy limits, pledged assets, pledgeable assets/secured borrowings, other liquidity related assumptions, and top 20 deposit relationships. For our example, we'll use stick with using FinPro recommended thresholds.

Liquidity Stress Testing Model

LIQUIDITY INPUTS

1. POLICY LIMITS

Select Threshold Inputs - Allows user to choose from "FinPro Thresholds" or set custom "Bank Specific Thresholds".

Step 1: Select option from the threshold switch drop down list. Bank Specific Thresholds ← Bank specific threshold

Step 2: If the "Bank Specific Thresholds" switch is chosen, insert thresholds within the yellow filled cells. If "FinPro Thresholds" is selected, no further action is needed.

	Bank Specific Thresholds			FinPro Thresholds		
	Policy (%)	% of	Limit (\$)	Policy (%)	% of	Limit (\$)
Time Series Liquidity Thresholds						
Minute 1 Liquidity				3.00	Dep + ST Brvgs	20,890
Day 1 Liquidity				20.00	Dep + ST Brvgs	139,268
Week 1 Liquidity				30.00	Dep + ST Brvgs	208,902
Month 1 Liquidity				35.00	Dep + ST Brvgs	243,719
Bank Specific Policy Limits						
Total Borrowings				25.00	Total Funding	179,960
Brokered Deposits				20.00	Total Funding	143,968
Listing Service Deposits				20.00	Total Funding	143,968
Wholesale Funding				35.00	Total Funding	251,944

2. PLEDGED ASSETS

*** ENTER ALL DOLLAR VALUES IN THOUSANDS ***

	BOOK VALUE OF PLEDGED ASSETS					DISCOUNTED VALUE OF PLEDGED ASSETS					MARKET VALUE OF PLEDGED SECURITIES				
	FHLB	FRB	REPO	MUNI	OTHER	FHLB	FRB	REPO	MUNI	OTHER	FHLB	FRB	REPO	MUNI	OTHER
Investments & Loans															
Loans															
Investments															
Borrowings (Secured)															
Available											79,142				
Outstanding (Secured by Loan Collateral)															
Outstanding (Secured by Investment Collateral)															
Total Outstanding											(79,142)				
Letters of Credit (Outstanding)															
Borrowings (Unsecured)															
Available															
Outstanding															

Liquidity Sources

This shows all your bank’s availability liquidity sources. These are based on a combination of what you entered in the Data Input tab and your Call Report data.

Liquidity Stress Testing Model	
FUNDING SOURCES (ASSETS)	
	Base 2023Q4
Cash:	
Non-Interest Bearing Cash	14,870
(+) Interest Bearing Cash	-
= Total Cash & Cash Equivalents	14,870
(-) Reserve Requirement	-
= Total Cash & Cash Equivalents (Capacity)	14,870
Investments:	
Total Investments	203,443
(-) Total Investments (Non-Pledgeable)	-
= Total Investments (Pledgeable)	203,443
(-) Total Investments (Pledged)	-
= Total Investments (Unpledged)	203,443
Loans:	
Unfunded Loan Commitments	1,720
Total Loans (Gross)	550,426
(-) Total Loans (Gross) (Nonaccrual)	-
(-) Total Loans (Gross) (Non-Pledgeable)	-
= Total Loans (Gross) (Pledgeable)	-
(-) Total Loans (Gross) (Pledged)	-
= Total Loans (Gross) (Unpledged)	-

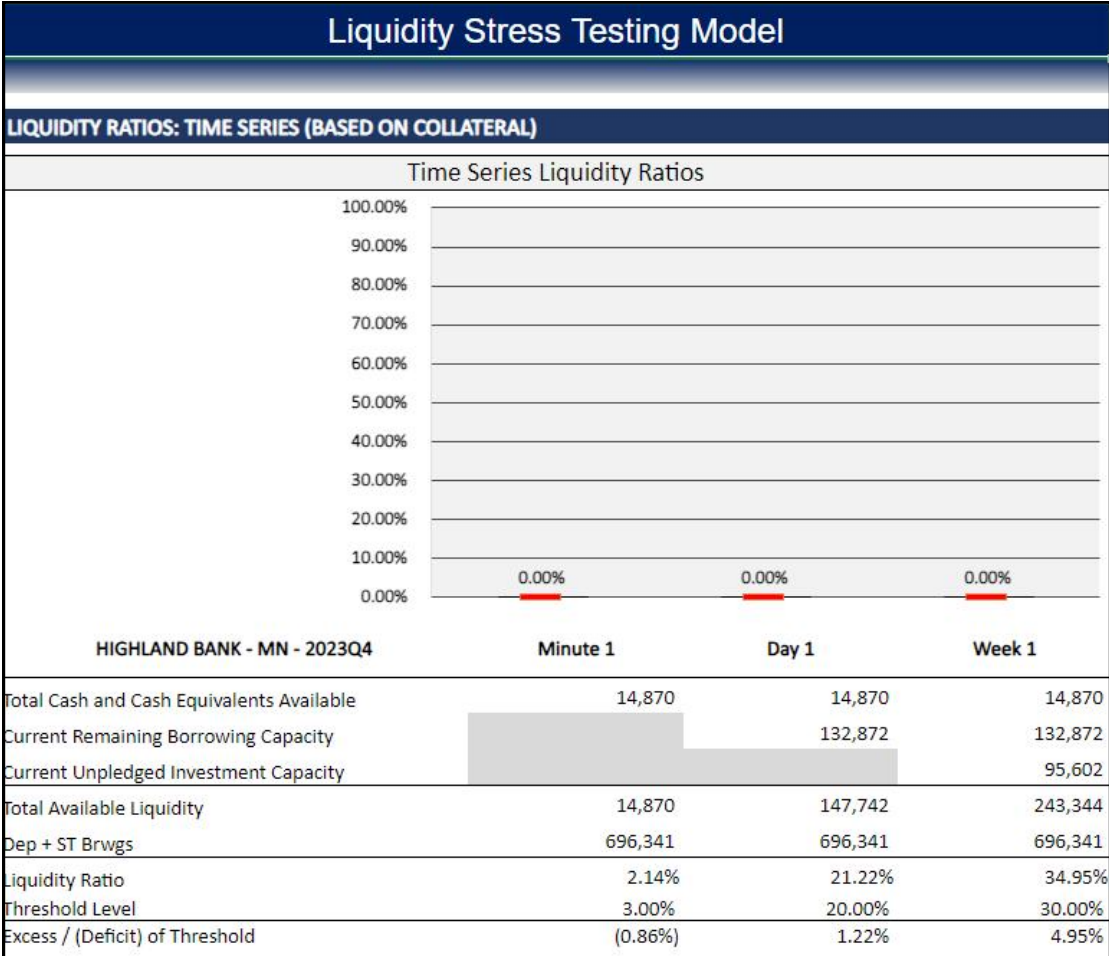
Liquidity Build Up- Collateral

This shows your ability to meet funding obligations under different time horizons (Minute 1, Day 1, Week 1). This is the time series liquidity build up based on actual collateral pledged. Borrowing capacity is derived from your inputs in the Data Input sheet.

Liquidity Stress Testing Model	
LIQUIDITY BUILD UP: COLLATERAL	
Calculations	
HIGHLAND BANK - MN - 2023Q4	Data
Cash:	
Cash - Currency and Coin ¹	\$0
Due from Bank and Interest Bearing Balances	\$14,870
Fed Funds & Reverse Repos	\$0
Reserve Requirement	\$0
Total Cash and Cash Equivalents Available	\$14,870
Minute 1 Liquidity	\$14,870
Borrowing Capacity:	
Securities Currently Pledged	\$107,841
Borrowing Capacity - Securities	\$102,449
Loans Currently Pledged	\$168,562
Borrowing Capacity - Loans	\$109,565
Borrowing Capacity (Based on Collateral from Securities and Loans)	\$212,014
Outstanding Borrowings	-\$79,142
MULOCs	\$0
Remaining Borrowing Capacity (Based on Collateral)	\$132,872
Day 1 Liquidity (Minute 1 Liquidity + Remaining Borrowing Capacity)	\$147,742
Securities:	
Total Securities (Fair Value)	\$203,443
Total Non-Pledgeable or Illiquid	\$0
Total Pledgeable	\$203,443
Currently Pledged	-\$107,841
Total Unpledged Security Capacity	\$95,602
Week 1 Liquidity (Day 1 Liquidity + Unpledged Investment Capacity)	\$243,344
<i>The call report does not break out currency and coin</i>	

Liquidity Ratios- Collateral

This is a bar chart representation of time series liquidity build up based on actual collateral pledged, refer to the previous page for more details. The time series ratio numerator is based on liquidity sources and the denominator is based on policy limits entered in the Data Input tab.



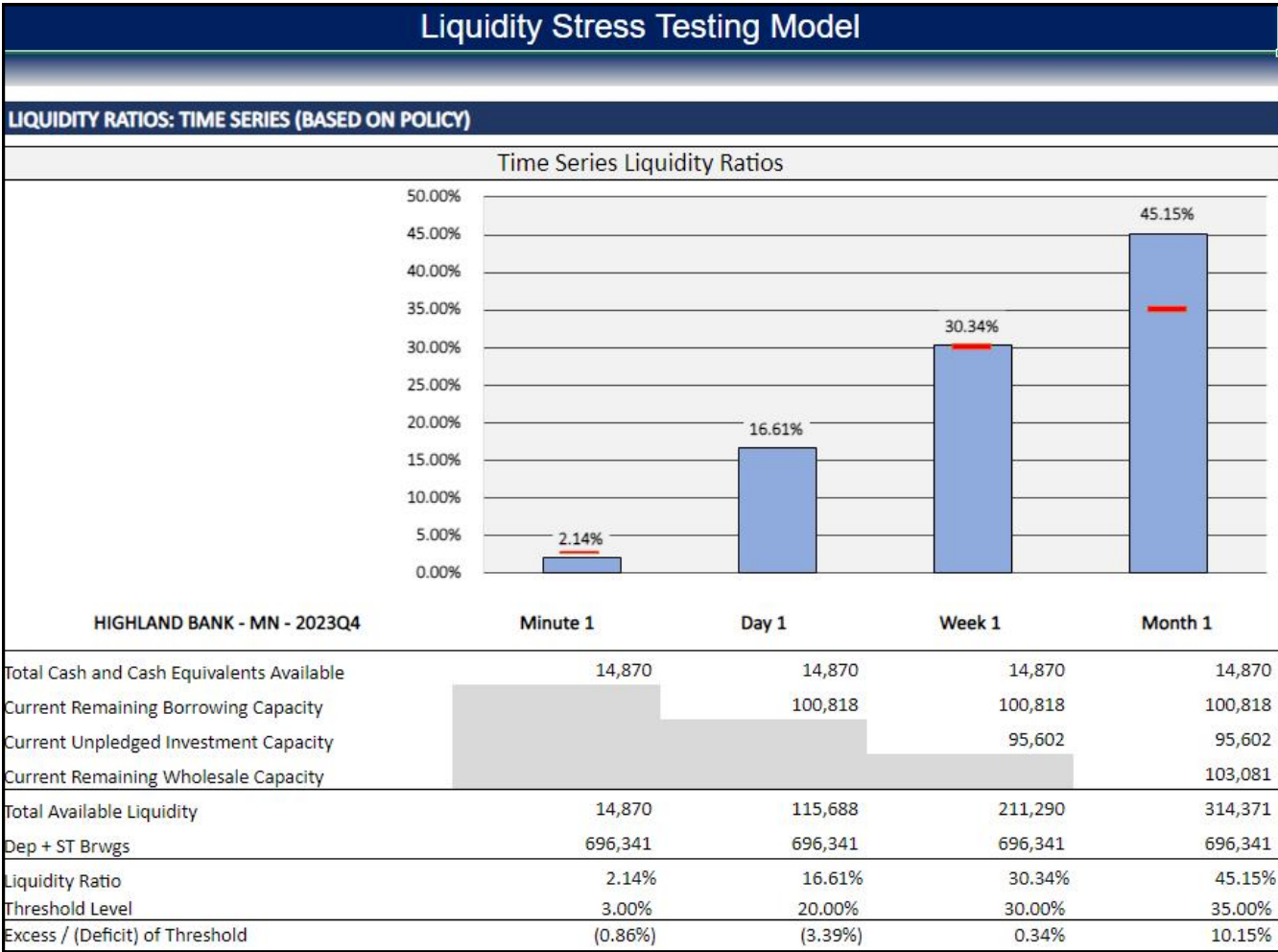
Liquidity Build Up- Policy

This shows the time series liquidity build up constrained by the lesser of policy limits or actual collateral pledged. The policy limits and actual collateral pledged are from the Data Input Sheet

Liquidity Stress Testing Model	
LIQUIDITY BUILD UP: POLICY	
Calculations	
HIGHLAND BANK - MN - 2023Q4	Data
Cash:	
Cash - Currency and Coin ¹	\$0
Due from Bank and Interest Bearing Balances	\$14,870
Fed Funds & Reverse Repos	\$0
Reserve Requirement	\$0
Total Cash and Cash Equivalents Available	\$14,870
Minute 1 Liquidity	\$14,870
Borrowing Capacity: (Limited by A. Collateral Pledged, B. Wholesale Policy Limit, or C. Borrowing Policy Limit)	
Securities Currently Pledged	\$107,841
Borrowing Capacity - Securities	\$102,449
Loans Currently Pledged	\$168,562
Borrowing Capacity - Loans	\$109,565
Borrowing Capacity (Based on Collateral from Securities and Loans)	\$212,014
Outstanding Borrowings	-\$79,142
MULOCs	\$0
A. Remaining Borrowing Capacity (Based on Collateral)	\$132,872
Wholesale Capacity (Based on Policy)	\$251,944
Total Wholesale Funding (sum of borrowings, listing service and brokered deposits outstanding)	-\$127,187
B. Remaining Wholesale Capacity (Based on Policy)	\$124,757
Borrowing Capacity (Based on Policy)	\$179,960
Outstanding Borrowings	-\$79,142
C. Remaining Borrowing Capacity (Based on Policy)	\$100,818
Remaining Borrowing Capacity (Lesser of A, B, C)	\$100,818
Day 1 Liquidity (Minute 1 Liquidity + Remaining Borrowing Capacity)	\$115,688

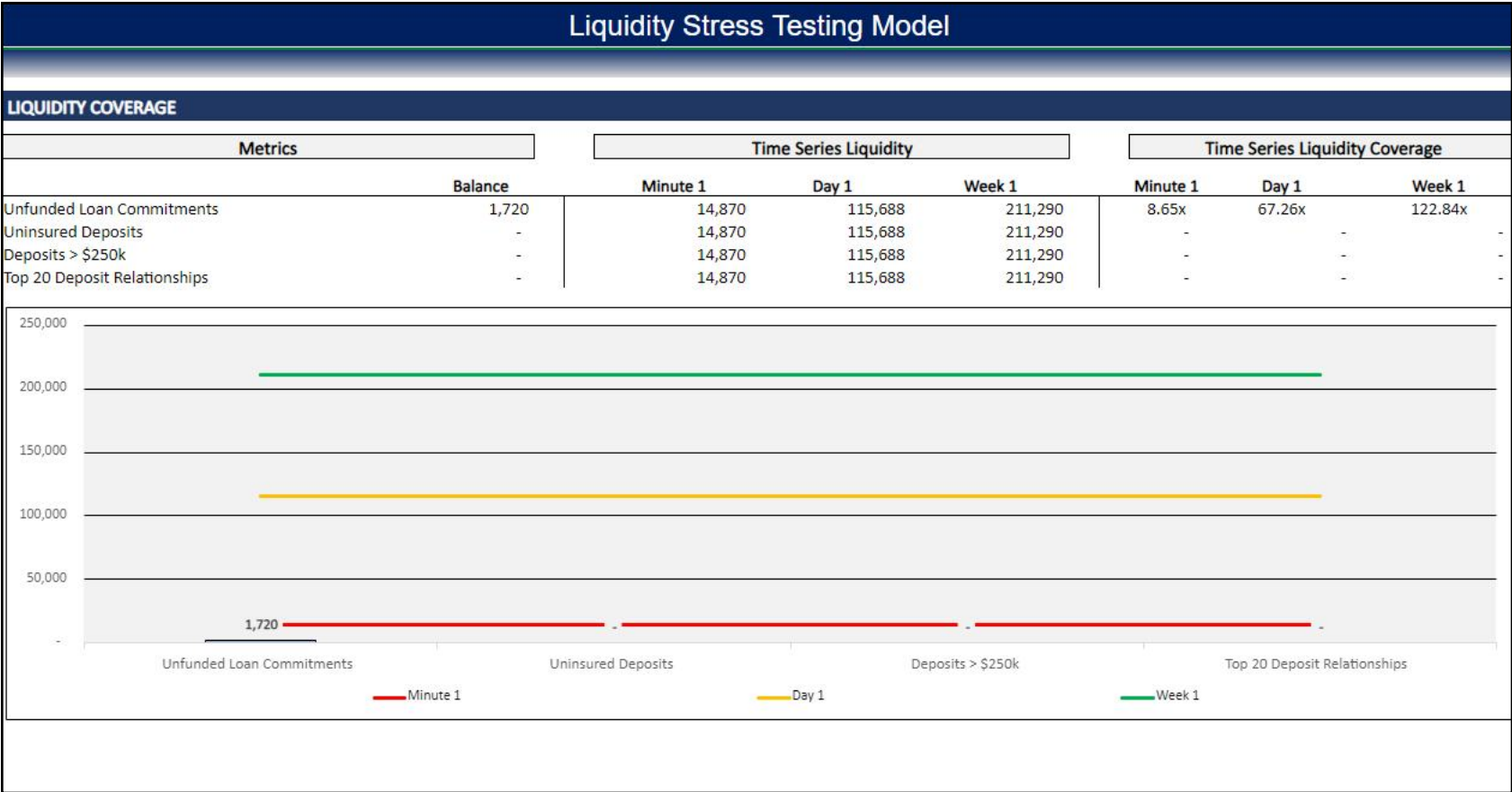
Liquidity Ratios- Policy

This is a bar chart representation of time series liquidity build up based on the Liquidity Buildup Policy tab, refer to the previous page for more details. The time series ratio numerator is based on liquidity sources and the denominator is based on policy limits entered in the Data Input tab.



Liquidity Coverage

This shows your level of time series liquidity (Minute 1, Day 1, and Week 1) relative to key metrics, such as unfunded loan commitments, uninsured deposits, deposits greater than \$250k, top deposit relationships, and month 1 cash outflow.



Multi Variable ST Assumptions

This shows stress test variables for the three stress tests. You have the ability to adjust these assumptions as you see fit.

Liquidity Stress Testing Model			
MULTI VARIABLE STRESS TEST: ASSUMPTIONS			
HIGHLAND BANK - MN - 2023Q4	Stress Test 1	Stress Test 2	Stress Test 3
Stress Test Variables:			
Deposit Runoff	5%	10%	20%
Unfunded Commitments Utilization	10%	20%	50%
Total Borrowings Capacity Reduction	10%	20%	30%
Listing Service and Brokered Available?	Yes	Yes	No

Multi Variable Stress Test 1

This shows the results from stress test 1 and remediation strategies. You need to input remediation strategies for week 1 and month 1 time horizons.

Liquidity Stress Testing Model				
MULTI VARIABLE STRESS TEST: LEVEL 1				
Liquidity Stress Test - Level 1				
HIGHLAND BANK - MN - 2023Q4	Actual	Pro-Forma Stress Test		
	2023Q4	2023Q4		
Deposit Runoff				(32,035)
Unfunded Commitments Utilization	1,720			(172)
Total Stress Test Impact				(32,207)
Total Cash and Cash Equivalents	14,870			(17,337)
Minute 1 Liquidity	14,870			(17,337)
Current Available Borrowing Capacity	132,872			
Total Borrowings Capacity Reduction				-10%
Current Remaining Borrowing Capacity				119,585
Day 1 Liquidity	147,742			102,248
Current Unpledged Investment Capacity	95,602			95,602
Week 1 Liquidity	243,344			197,850
Current Remaining Additional Wholesale Capacity	103,081			103,081
Month 1 Liquidity	346,425			300,931
Post Stress Liquidity Ratios				
Minute 1 Liquidity / Dep + ST Brwgs	2.14%			-2.49%
Day 1 Liquidity / Dep + ST Brwgs	21.22%			14.68%
Week 1 Liquidity / Dep + ST Brwgs	34.95%			28.41%
Month 1 Liquidity / Dep + ST Brwgs	49.75%			43.22%
MULTI VARIABLE STRESS TEST: LEVEL 1				
Liquidity Stress Test - Level 1 Remediation				
Cash Shortfall	Day 1	Week 1	Month 1	
Cash Liquidity Ratio Policy Limit	0.02%	0.02%	0.02%	
Cash Excess (Shortfall) to Policy Limit	(17,476)	(17,476)	(17,476)	
Liquidity Remediation Waterfall	Available Capacity	Utilization	Utilization	Utilization
Listing Service	141,237	-	-	-
Brokered Deposits	98,654	-	-	-
Borrowings	119,585	17,476	-	-
Sell Investments	193,271	-	-	-
Slow Loan originations	-	-	-	-
Sell Loans	-	-	-	-
Total	552,747	17,476	-	-
Total Cash and Cash Equivalents	139	(17,337)	(17,337)	
Remaining Unpledged Investments	95,602	95,602	95,602	
Remaining Borrowing Capacity	102,109	119,585	119,585	
Remaining Additional Wholesale Capacity	103,081	103,081	103,081	

The red cells in the liquidity remediation waterfall section are highlighted to caution you that the bank may not have access to these funding types in Week 1.

Multi Variable Stress Test 2

This shows the results from stress test 2 and remediation strategies. You need to input remediation strategies for week 1 and month 1 time horizons.

Liquidity Stress Testing Model				
MULTI VARIABLE STRESS TEST: LEVEL 2				
Liquidity Stress Test - Level 2				
HIGHLAND BANK - MN - 2023Q4	Actual 2023Q4	Pro-Forma Stress Test 2023Q4		
Deposit Runoff				(64,070)
Unfunded Commitments Utilization	1,720			(344)
Total Stress Test Impact				(64,414)
Total Cash and Cash Equivalents	14,870			(49,544)
Minute 1 Liquidity	14,870			(49,544)
Current Available Borrowing Capacity	132,872			
Total Borrowings Capacity Reduction				-20%
Current Remaining Borrowing Capacity				106,298
Day 1 Liquidity	147,742			56,754
Current Unpledged Investment Capacity	95,602			95,602
Week 1 Liquidity	243,344			152,356
Current Remaining Additional Wholesale Capacity	103,081			103,081
Month 1 Liquidity	346,425			255,437
Post Stress Liquidity Ratios				
Minute 1 Liquidity / Dep + ST Brwgs	2.14%			-7.11%
Day 1 Liquidity / Dep + ST Brwgs	21.22%			8.15%
Week 1 Liquidity / Dep + ST Brwgs	34.95%			21.88%
Month 1 Liquidity / Dep + ST Brwgs	49.75%			36.68%
MULTI VARIABLE STRESS TEST: LEVEL 2				
Liquidity Stress Test - Level 2 Remediation				
Cash Shortfall		Day 1	Week 1	Month 1
Cash Liquidity Ratio Policy Limit		0.02%	0.02%	0.02%
Cash Excess (Shortfall) to Policy Limit		(49,683)	(49,683)	(49,683)
Liquidity Remediation Waterfall				
	Available Capacity	Utilization	Utilization	Utilization
Listing Service	141,237	-	-	-
Brokered Deposits	98,854	-	-	-
Borrowings	106,298	49,683	-	-
Sell Investments	193,271	-	-	-
Slow Loan originations	-	-	-	-
Sell Loans	-	-	-	-
Total	539,460	49,683	-	-
Total Cash and Cash Equivalents		139	(49,544)	(49,544)
Remaining Unpledged Investments		95,602	95,602	95,602
Remaining Borrowing Capacity		56,615	106,298	106,298
Remaining Additional Wholesale Capacity		103,081	103,081	103,081
Post Remediation Liquidity Ratios				
Minute 1 Liquidity / Dep + ST Brwgs		0.02%	-7.11%	-7.11%
Day 1 Liquidity / Dep + ST Brwgs		8.15%	8.15%	8.15%
Week 1 Liquidity / Dep + ST Brwgs		21.88%	21.88%	21.88%
Month 1 Liquidity / Dep + ST Brwgs		36.68%	36.68%	36.68%
Funding Ratios				
Brokered Deposits / Total Funding		6.30%	6.30%	6.30%
Listing Service Deposits / Total Funding		0.38%	0.38%	0.38%
Borrowings / Total Funding		17.90%	10.99%	10.99%
Total Wholesale / Total Funding		24.57%	17.67%	17.67%

The red cells in the liquidity remediation waterfall section are highlighted to caution you that the bank may not have access to these funding types in Week 1.

Multi Variable Stress Test 3

This shows the results from stress test 3 and remediation strategies. You need to input remediation strategies for week 1 and month 1 time horizons.

Liquidity Stress Testing Model				
MULTI VARIABLE STRESS TEST: LEVEL 3				
Liquidity Stress Test - Level 3				
HIGHLAND BANK - MN - 2023Q4	Actual 2023Q4	Pro-Forma Stress Test 2023Q4		
Deposit Runoff				(128,14)
Unfunded Commitments Utilization	1,720			(86)
Total Stress Test Impact				(129,00)
Total Cash and Cash Equivalents	14,870			(114,13)
Minute 1 Liquidity	14,870			(114,13)
Current Available Borrowing Capacity	132,872			
Total Borrowings Capacity Reduction				-30
Current Remaining Borrowing Capacity				93,01
Day 1 Liquidity	147,742			(21,119)
Current Unpledged Investment Capacity	95,602			95,60
Week 1 Liquidity	243,344			74,48
Current Remaining Additional Wholesale Capacity	103,081			103,08
Month 1 Liquidity	346,425			177,56
Post Stress Liquidity Ratios				
Minute 1 Liquidity / Dep + ST Brwgs	2.14%			-16.39
Day 1 Liquidity / Dep + ST Brwgs	21.22%			-3.03
Week 1 Liquidity / Dep + ST Brwgs	34.95%			10.70
Month 1 Liquidity / Dep + ST Brwgs	49.75%			25.50
MULTI VARIABLE STRESS TEST: LEVEL 3				
Liquidity Stress Test - Level 3 Remediation				
Cash Shortfall		Day 1	Week 1	Month
Cash Liquidity Ratio Policy Limit		0.02%	0.02%	0.02
Cash Excess (Shortfall) to Policy Limit		(114,269)	(114,269)	(114,26)
Liquidity Remediation Waterfall				
	Available Capacity	Utilization	Utilization	Utilization
Listing Service	-	-	-	-
Brokered Deposits	-	-	-	-
Borrowings	93,011	93,011	-	-
Sell Investments	193,271	-	-	-
Flow Loan Originations	-	-	-	-
Sell Loans	-	-	-	-
Total	286,281	93,011	-	-
Total Cash and Cash Equivalents		(21,119)	(114,130)	(114,13)
Remaining Unpledged Investments		95,602	95,602	95,60
Remaining Borrowing Capacity		-	93,011	93,01
Remaining Additional Wholesale Capacity		103,081	103,081	103,08
Post Remediation Liquidity Ratios				
Minute 1 Liquidity / Dep + ST Brwgs		-3.03%	-16.39%	-16.39
Day 1 Liquidity / Dep + ST Brwgs		-3.03%	-3.03%	-3.03
Week 1 Liquidity / Dep + ST Brwgs		10.70%	10.70%	10.70
Month 1 Liquidity / Dep + ST Brwgs		25.50%	25.50%	25.50
Brokered Deposits / Total Funding		6.30%	6.30%	6.30
Listing Service Deposits / Total Funding		0.38%	0.38%	0.38
Borrowings / Total Funding		23.92%	10.99%	10.99
Total Wholesale / Total Funding		30.59%	17.67%	17.67

Portfolio

Generate Model

Let's use Highland Bank as an example to run the Portfolio Model Excel report.

Select filters. In this case, we're selecting the period 12/31/23 for Highland Bank. Based on the bank details below, let's filter for the midwest region and asset size between \$500M-\$1B for our median groups.

Scorecard

Generate Model

Home Reports

Periods : (Scoring,Liquidity,Portfolio,Peer,Global)
12/31/2023

Institution : (Global,Peer,Portfolio,Liquidity,Scoring)
HIGHLAND BANK - MN

Median Group 1 : (Portfolio,Global,Scoring)
Midwest

Median Group 2 : (Scoring,Global,Portfolio)
\$500M - \$1B

Primary Peer: (Peer)
--Select-- Edit Peer Groups

Liquidity

Peer

Portfolio

Scoring

Global

Check Portfolio.

Generate Dashboards Generate Powerpoints Clear Selections

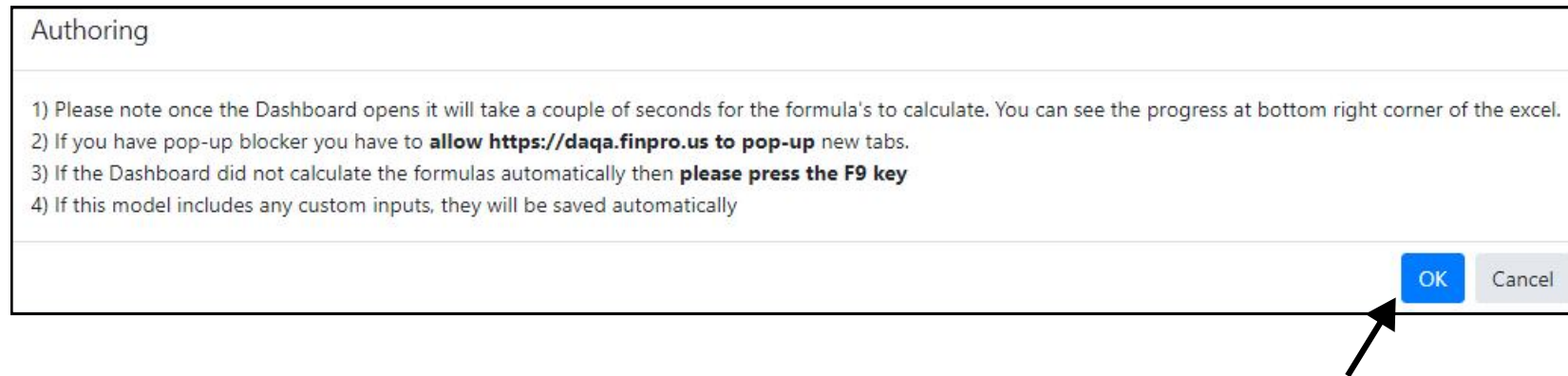
Click Generate Dashboards to run the Excel report

Legal Title of Bank	HIGHLAND BANK
Total Assets	783,834,000
Date Established	12/21/1943
Number of Offices	8
Parent Name	HIGHLAND BANKSHARES INC
City	SAINT MICHAEL
State	MN
Supervisory Region	Kansas City Region
Charter Type Charter Type Classification	Corporation
Ownership Structure	Corporation
Primary Regulator	FDIC
FHLB Member Status	Not applicable, or non-member
FHLB Region	Federal Home Loan Bank of Des Moines
Subchapter S Corp	Yes
Minority Owned Description	Not applicable

Once a bank is selected, it's detailed information will appear in this section.

Pop-Up Message

After you click Generate Dashboards, this message will pop-up. It shares our most recent trouble shooting tips. Once you read through the message, click OK.



Tab Generation

The Portfolio Excel model will appear on your browser and you will be taken directly into the Excel report.



Portfolio Model

Client Information

This shows a summary of the bank, median groups, and period date you selected.

FinPro Portfolio Analytics	
Bank & Comparable Groups	
Institution Name & State:	HIGHLAND BANK - MN
Comparable Group 1:	Midwest
Comparable Group 2:	\$500M-\$1B
Data Pull Date:	2023Q4

Asset Quality Analytics

This shows 20 of the most used asset quality metrics compared to the chosen comparable groups.

FinPro Portfolio Analytics					
Portfolio Analytics					
Portfolio Analytics	Key Ratios			Risk Thresholds	
	HIGHLAND BANK - MN	Comparable Group 1 Midwest	Comparable Group 2 \$500M-\$1B	Lower Band High Risk	Upper Band High Risk
	2023Q4	2023Q4	2023Q4	Moderate Risk	Moderate Risk
Nonaccrual/Total Loans	0.05	0.16	0.20		0.50
Net Charge offs/ Total Loans	(0.04)	0.00	0.01		0.15
Reserves/ Total Loans	1.65	1.21	1.19	1.10	1.20
Reserves/ Nonaccrual	3,502.69	417.02	443.82	75.00	125.00
Modified Texas Ratio (Nonaccrual Assets)	0.44	1.75	1.94		10.00
Total Delinquencies / Total Loans	0.51	0.65	0.62		1.25
NPLs/Total Loans	0.05	0.28	0.32		0.75
Construction & Land Dev / Total RBC	20.90	22.39	43.70		75.00
Farm Loans / Total RBC	1.02	46.88	10.02		100.00
HELOC / Total RBC	85.66	6.56	10.17		40.00
1-4 Family / Total RBC	51.24	120.69	132.30		200.00
Multifamily / Total RBC	14.97	10.39	20.31		100.00
Owner-Occupied CRE / Total RBC	129.54	45.69	75.18		100.00
Non Owner-Occupied CRE / Total RBC	236.36	45.05	92.98		100.00
Agricultural Prod / Total RBC	0.00	21.66	1.18		75.00
Commercial & Industrial / Total RBC	170.70	57.08	60.26		75.00
Consumer / Total RBC	1.10	14.99	8.60		40.00
Other / Total RBC	0.08	1.81	2.11		40.00
Lease Financing Rec / Total RBC	0.00	0.00	0.00		40.00
Reg CRE Guidance	272.22	77.83	156.98		250.00

Concentrations

This shows the loan portfolio breakdown as well as non-accruals, charge-offs, recoveries, and past due loan concentrations as compared to the comparable groups.

FinPro Portfolio Analytics									
Loan Concentrations - Current Quarter									
	HIGHLAND BANK - MN			Midwest			\$500M-\$1B		
2023Q4	Balance	Loan Mix	Concentration % Tier 1 + ALLL	Median Loan Mix	Imputed Balance	Diff to Bank	Median Loan Mix	Imputed Balance	Diff to Bank
Construction & Land Dev	16,167	2.94%	20.90%	5.65%	31,103	14,936	9.76%	53,729	37,562
Farm Loans	790	0.14%	1.02%	9.67%	53,233	52,443	2.36%	12,994	12,204
HELOC	66,261	12.04%	85.66%	1.89%	10,426	-55,835	2.15%	11,825	-54,436
1-4 Family	39,636	7.20%	51.24%	33.54%	184,625	144,989	29.01%	159,684	120,048
Multifamily	11,577	2.10%	14.97%	2.46%	13,565	1,988	4.50%	24,761	13,184
Owner-Occupied CRE	100,206	18.21%	129.54%	12.36%	68,035	-32,171	16.41%	90,323	-9,883
Non Owner-Occupied CRE	182,828	33.22%	236.36%	11.37%	62,558	-120,270	20.35%	112,015	-70,813
Agricultural Prod	0	0.00%	0.00%	4.84%	26,667	26,667	0.27%	1,475	1,475
Commercial & Industrial	132,045	23.99%	170.70%	14.17%	77,989	-54,056	12.98%	71,462	-60,583
Consumer	851	0.15%	1.10%	3.62%	19,927	19,076	1.86%	10,228	9,377
Other	65	0.01%	0.08%	0.42%	2,299	2,234	0.35%	1,929	1,864
Lease Financing Rec	0	0.00%	0.00%	0.00%	0	0	0.00%	0	0
Total	550,426	100.00%		100.00%	550,426		100.00%	550,426	
Reg CRE Guidance	210,572	38.26%	272.22%	19.48%	107,225	-103,347	34.61%	190,506	-20,066

Concentrations-Trend

This shows the loan portfolio breakdown as well as non-accruals, charge-offs, recoveries, and past due loan concentrations quarter over quarter trends.

FinPro Portfolio Analytics										
Loan Trends										
	HIGHLAND BANK - MN								Growth	
	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	Quarterly	Annual
Construction & Land Dev	20,409	12,277	13,114	12,837	11,869	12,404	15,508	16,167	659	3,330
Farm Loans	1,054	1,025	995	965	885	854	822	790	-32	-175
HELOC	6,785	8,092	7,182	7,643	7,753	7,151	65,014	66,261	1,247	58,618
1-4 Family	30,439	30,632	28,780	30,596	29,316	28,304	40,566	39,636	-930	9,040
Multifamily	7,782	8,177	8,401	7,950	7,728	7,871	11,720	11,577	-143	3,627
Owner-Occupied CRE	81,851	91,781	87,567	82,250	83,169	85,112	95,445	100,206	4,761	17,956
Non Owner-Occupied CRE	124,611	131,352	149,635	158,262	160,464	177,437	183,638	182,828	-810	24,566
Agricultural Prod	0	0	0	0	0	0	0	0	0	0
Commercial & Industrial	106,748	100,878	102,654	119,719	119,817	134,025	141,640	132,045	-9,595	12,326
Consumer	1,499	1,356	1,193	1,030	914	818	765	851	86	-179
Other	17	23	33	26	69	64	102	65	-37	39
Lease Financing Rec	0	0	0	0	0	0	0	0	0	0
Total	381,195	385,593	399,554	421,278	421,984	454,040	555,220	550,426	-4,794	129,148

Nonaccrual Loan Trends										
	HIGHLAND BANK - MN								Growth	
	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	Quarterly	Annual
Construction & Land Dev	0	0	0	0	0	0	0	0	0	0
Farm Loans	0	0	0	0	0	0	0	0	0	0
HELOC	0	40	0	0	0	0	0	115	115	115
1-4 Family	75	17	33	15	15	14	88	145	57	130
Multifamily	0	0	0	0	0	0	0	0	0	0
Owner-Occupied CRE	0	0	0	0	0	0	0	0	0	0
Non Owner-Occupied CRE	17	18	17	17	17	0	0	0	0	-17
Agricultural Prod	0	0	0	0	0	0	0	0	0	0
Commercial & Industrial	0	0	0	0	0	0	16	0	-16	0
Consumer	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0
Lease Financing Rec	0	0	0	0	0	0	0	0	0	0
Total	92	75	50	32	32	14	104	260	156	228

ST Charge Off

This shows the single variable stress test across each loan category. This is taking the current quarter balance and multiplying it by the industry loss rate for the specific loan category. This allows you to find the stress test dollar value for each loan portfolio concentration. You have the ability to input your own assumptions in the yellow fields.

FinPro Portfolio Analytics			
Single Variable Stress Test - Asset Quality Historic Loan Losses			
Estimated Loan Portfolio Stress Losses			Assumption Input
HIGHLAND BANK - MN	Balance 2023Q4	Loss Rate	Stress Test \$ Loss
Construction & Land Dev	16,167	0.02%	2
Farm Loans	790	0.01%	0
HELOC	66,261	0.00%	-
1-4 Family	39,636	0.00%	-
Multifamily	11,577	0.03%	3
Owner-Occupied CRE	100,206	0.01%	8
Non Owner-Occupied CRE	182,828	0.18%	322
Agricultural Prod	-	0.05%	-
Commercial & Industrial	132,045	0.26%	347
Consumer	851	0.11%	1
Other	65	0.15%	0
Lease Financing Rec	-	0.14%	-
Total Loans	550,426	0.12%	683
Impact of Stress on Earnings			
	LTM		Stress Test Adj
Provision	264		(683)
Pretax net income	5,479		
Income tax	893		111
Net Income	4,586		(572)
Impact of Stress on Capital			
	2023Q4		Post Stress Test
Tier 1 Capital \$	68,246		68,246
Net change in Tier 1 Capital from stress period			(572)
Adjusted Tier 1 Capital \$	68,246		67,674
Quarterly Average Assets \$	802,378		801,695
Tier 1 Leverage Ratio %	8.51%		8.44%

You can enter assumption inputs in these yellow fields.

ST Non Accrual

This tab shows the single variable stress test for asset quality using current loan portfolio concentration for non-accruals.

FinPro Portfolio Analytics							
Single Variable Stress Test - Asset Quality Non Accrual							
Stressed Nonaccrual Loan Levels							
HIGHLAND BANK - MN	Loan Balance 2023Q4	Non Accrual Balance 2023Q4	Nonaccrual Loans Target 1.00%	Nonaccrual Loans Target 2.00%	Nonaccrual Loans Target 3.00%	Nonaccrual Loans Target 4.00%	Nonaccrual Loans Target 5.00%
Construction & Land Dev	\$16,167	\$0	\$162	\$323	\$485	\$647	\$808
Farm Loans	\$790	\$0	\$8	\$16	\$24	\$32	\$40
HELOC	\$66,261	\$115	\$663	\$1,325	\$1,988	\$2,650	\$3,313
1-4 Family	\$39,636	\$145	\$396	\$793	\$1,189	\$1,585	\$1,982
Multifamily	\$11,577	\$0	\$116	\$232	\$347	\$463	\$579
Owner-Occupied CRE	\$100,206	\$0	\$1,002	\$2,004	\$3,006	\$4,008	\$5,010
Non Owner-Occupied CRE	\$182,828	\$0	\$1,828	\$3,657	\$5,485	\$7,313	\$9,141
Agricultural Prod	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Commercial & Industrial	\$132,045	\$0	\$1,320	\$2,641	\$3,961	\$5,282	\$6,602
Consumer	\$851	\$0	\$9	\$17	\$26	\$34	\$43
Other	\$65	\$0	\$1	\$1	\$2	\$3	\$3
Lease Financing Rec	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Nonaccrual Loans	\$550,426	\$260	\$5,504	\$11,009	\$16,513	\$22,017	\$27,521
Nonaccrual Rate		0.05%	1.00%	2.00%	3.00%	4.00%	5.00%
Stressed Net Charge Offs (% of Non Accrual Loans Charged Off)							
HIGHLAND BANK - MN	Loan Balance 2023Q4	Nonaccrual Loans Target 0.05%	Nonaccrual Loans Target 1.00%	Nonaccrual Loans Target 2.00%	Nonaccrual Loans Target 3.00%	Nonaccrual Loans Target 4.00%	Nonaccrual Loans Target 5.00%
Construction & Land Dev	\$16,167	\$0	\$32	\$65	\$97	\$129	\$162
Farm Loans	\$790	\$0	\$2	\$3	\$5	\$6	\$8
HELOC	\$66,261	\$23	\$133	\$265	\$398	\$530	\$663
1-4 Family	\$39,636	\$29	\$79	\$159	\$238	\$317	\$396
Multifamily	\$11,577	\$0	\$23	\$46	\$69	\$93	\$116
Owner-Occupied CRE	\$100,206	\$0	\$200	\$401	\$601	\$802	\$1,002
Non Owner-Occupied CRE	\$182,828	\$0	\$366	\$731	\$1,097	\$1,463	\$1,828
Agricultural Prod	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Commercial & Industrial	\$132,045	\$0	\$264	\$528	\$792	\$1,056	\$1,320
Consumer	\$851	\$0	\$2	\$3	\$5	\$7	\$9
Other	\$65	\$0	\$0	\$0	\$0	\$1	\$1
Lease Financing Rec	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Charge Offs Per Stress Test	\$550,426	\$52	\$1,101	\$2,202	\$3,303	\$4,403	\$5,504
Charge Off Rate		20.00%	20.00%	20.00%	20.00%	20.00%	20.00%

Projected Charge Offs

This illustrates the projected charge offs for each loan category.

FinPro Portfolio Analytics								
Projected Charge Offs								
Projected Charge Offs								
2023Q4	Balance	Guaranteed Amount	Balance Net of Guarantee	Assumed Historical Charge Off Rate	Calculated Historical Charge Off	Actual QTLY Net Charge Offs	Calculated Projected Charge Off	Charge Off Multiplier
Construction & Land Dev	\$16,167	\$0	\$16,167	0.02%	\$2	\$0	\$2	0
Farm Loans	\$790	\$0	\$790	0.01%	\$0	\$0	\$0	0
HELOC	\$66,261	\$0	\$66,261	0.00%	\$0	\$0	\$0	0
1-4 Family	\$39,636	\$0	\$39,636	0.00%	\$0	\$0	\$0	0
Multifamily	\$11,577	\$0	\$11,577	0.03%	\$3	\$0	\$3	0
Owner-Occupied CRE	\$100,206	\$0	\$100,206	0.01%	\$8	\$0	\$8	0
Non Owner-Occupied CRE	\$182,828	\$0	\$182,828	0.18%	\$322	\$0	\$322	0
Agricultural Prod	\$0	\$0	\$0	0.05%	\$0	\$0	\$0	0
Commercial & Industrial	\$132,045	\$0	\$132,045	0.26%	\$347	\$0	\$347	0
Consumer	\$851	\$0	\$851	0.11%	\$1	\$0	\$1	0
Other	\$65	\$0	\$65	0.15%	\$0	\$0	\$0	0
Lease Financing Rec	\$0	\$0	\$0	0.14%	\$0	\$0	\$0	0
Total								

Generate Model

Let's use Highland Bank as an example to run the Peer Model Excel report.

Select filters. In this case, we're selecting the period 12/31/23 for Highland Bank. Based on the bank details below, let's filter for the midwest region and asset size between \$500M-\$1B for our median groups.

The screenshot shows the 'Scorecard' application interface for generating a model. The top navigation bar includes 'Home' and 'Reports' buttons. The main content area is titled 'Generate Model' and contains several filter dropdowns:

- Periods: (Scoring, Liquidity, Portfolio, Peer, Global) - 12/31/2023
- Institution: (Global, Peer, Portfolio, Liquidity, Scoring) - HIGHLAND BANK - MN
- Median Group 1: (Portfolio, Global, Scoring) - Midwest
- Median Group 2: (Scoring, Global, Portfolio) - \$500M - \$1B
- Primary Peer: (Peer) - --Select--

Below the filters is a table of bank details for Highland Bank:

Legal Title of Bank	HIGHLAND BANK
Total Assets	793,834,000
Date Established	12/28/1943
Number of Offices	8
Parent Name	HIGHLAND BANCSHARES INC
City	SAINT MICHAEL
State	MN
Supervisory Region	Kansas City Region
Charter Type Charter Type Classification	Corporation
Ownership Structure	Corporation
Primary Regulator	FDIC
FHLLB Member Status	Not applicable, or non-member
FHLLB Region	Federal Home Loan Bank of Des Moines
Subchapter S Corp	Yes
Minority Owned Description	Not applicable

On the right side of the interface, there are checkboxes for 'Liquidity', 'Peer', 'Portfolio', 'Scoring', and 'Global'. Below these are three buttons: 'Generate Dashboards', 'Generate Powerpoints', and 'Clear Selections'. A callout box points to the 'Edit Peer Groups' button with the text: 'Click here to create or edit a peer group.'

Once a bank is selected, it's detailed information will appear in this section.

Peer Groups

This is the peer group page, which shows the list of saved peer groups.

The screenshot displays the 'Peer Analytics' application interface. At the top left, there is a 'Peer Analytics' header with a menu icon. Below it, the page title 'Groups' is visible. The main content area features a 'Create Group' button and a 'Saved Groups' dropdown menu set to 'ALL'. A table lists two saved reports:

Report Name	Description	Created	Author	Report Type	Actions
wisconsin peer group	Description: test	Created : 04/10/2024 09:55	Author: Vivian Young Test count	ReportType: Peer	Trash icon
Peer Group 01	Description: Compare by State, Total Assets, and ROAA	Created : 03/29/2024 15:11	Author: system	ReportType: Peer	Trash icon

A dashed box highlights the 'Create Group' button with the text 'Click here to create a peer group.' A dashed arrow points from this text to the button.

The right sidebar contains the following information:

FinPro Peer Analytics Application

The Peer Analytics application allows users to access the Call Report data and all Custom Ratios used in the Scorecard model.

Call Report Data > Group Report Module

This section allows the User to create a custom Comparable Group and access and download the Call Report and Custom Ratio data and the Company data used in the Scorecard Model.

Groups can be built by:

1. Select criteria fields (up to 10 different fields can be used to filter for target companies)
2. Set the criteria parameters (set criteria for each field to filter for target companies)

Once the Group of companies is selected, the User can then select what data to view and/or export by selecting any fields the from Call Report and Custom Ratio data and the Company data used in the Scorecard Model:

1. Select the Data Fields to view or export (unlimited fields can be selected)
2. Select the Time Periods for the selected fields

Profiles can be saved so that Groups can be re-used.

Select Companies

This is the Select Companies page, where you can determine the number of banks that match your selected custom criteria. To create a peer group, make sure the number of matched banks is between 5 to 20.

Peer Analytics

Select Companies

Info:

1) You can pick and choose different criteria to get a list of filtered banks (All criteria utilize data from the prior quarter by default, you can change the default quarter below)
**Please be aware, if using the current quarter any banks that have not yet filed a call report will not show up as a matched company
2) If you want to pick a custom list of banks directly without filtering, then remove all the criteria, add the "Legal Title of Bank" criteria, and select each bank you would like as part of the group

Criteria Fields

Search Criteria

- ▶ Corporate Overview
- ▶ Summary Financials
- ▶ Balance Sheet
- ▶ Income Statement
- ▶ Capital
- ▶ Asset Quality
- ▶ Earnings
- ▶ Liquidity
- ▶ Sensitivity
- ▶ Summary Balance Sheet
- ▶ Summary Income Statement
- ▶ Balance Sheet to Average Assets
- ▶ Income Statement to Average Assets
- ▶ Concentration Loan

Selected Criteria

Default Quarter: 2023Q4

Get Matched Companies Count

State Include

Total Assets value in thousands =

2023Q4

Select desired quarter

Add >

< Remove

Limit 10 Fields

Add or remove criteria. The maximum number of criteria you can select is 10.

Criteria Fields to search and select from

Selected Criteria section

Select Companies

For our Highland Bank example, we want to find banks in neighboring states. Type in the states in the field shown below, and they will show up in the dropdown for you to select. In our case, we're typing in and selecting North Dakota, South Dakota, and Iowa.

The screenshot shows the 'Peer Analytics' interface at the 'Select Companies' step. An info box provides instructions on filtering banks. The 'Criteria Fields' section on the left lists 'Corporate Overview' and 'Summary Financials'. The 'Selected Criteria' table shows 'State' set to 'Include' with 'north dakota' entered in the search field, and 'Total Assets' set to '='. The 'Default Quarter' is '2023Q4'. A 'Get Matched Companies Count' button is visible.

Criteria	Operator	Value	Count
State	Include	north dakota	0
Total Assets	=	ND-North Dakota	0



The screenshot shows the 'Peer Analytics' interface after selecting three states. The 'Selected Criteria' table now lists 'ND-North Dakota', 'SD-South Dakota', and 'IA-Iowa' under the 'State' criterion. The 'Total Assets' criterion is also present. The 'Default Quarter' remains '2023Q4'. An 'Add >' button is visible in the 'Criteria Fields' section.

Criteria	Operator	Value	Count
State	Include	ND-North Dakota X SD-South Dakota X IA-Iowa X	0
Total Assets	=		0

Select Companies

We also want to find banks in these states that have total assets less than \$1 billion. Go to the Total Assets criteria and select the less than symbol “<” in the comparison field shown below. Then type in 1,000,000 in the value field, since the value is in thousands.

Peer Analytics

Select Companies

Info:

1) You can pick and choose different criteria to get a list of filtered banks (All criteria utilize data from the prior quarter by default, you can change the default quarter below)
**Please be aware, if using the current quarter any banks that have not yet filed a call report will not show up as a matched company
2) If you want to pick a custom list of banks directly without filtering, then remove all the criteria, add the "Legal Title of Bank" criteria, and select each bank you would like as part of the group

Criteria Fields

Search Criteria

Corporate Overview

Summary Financials

Balance Sheet

Income Statement

Capital

Asset Quality

Earnings

Liquidity

Add >

Remove <

Limit 10 Fields

Selected Criteria

Default Quarter: 2023Q4

Get Matched Companies Count

State Include ND-North Dakota X SD-South Dakota X IA-Iowa X

Total Assets value in thousands < 2023Q4

< = > <=> >= Between

Note the symbols and their meaning:

< is less than
> is greater than
<> is not equal to
= is equal to
Between is between two values

Peer Analytics

Select Companies

Info:

1) You can pick and choose different criteria to get a list of filtered banks (All criteria utilize data from the prior quarter by default, you can change the default quarter below)
**Please be aware, if using the current quarter any banks that have not yet filed a call report will not show up as a matched company
2) If you want to pick a custom list of banks directly without filtering, then remove all the criteria, add the "Legal Title of Bank" criteria, and select each bank you would like as part of the group

Criteria Fields

total asset

Corporate Overview

Summary Financials

Total Assets

Selected Criteria

Default Quarter: 2023Q4

Get Matched Companies Count

State Include ND-North Dakota X SD-South Dakota X IA-Iowa X

Total Assets value in thousands < 1,000,000 2023Q4

Select Companies

Lastly in our example, we want to find banks in these states with this asset size that also have return on average assets (ROAA) greater than 2%. To do this, we can type in ROAA in the search bar under the Criteria Fields section on the left, as shown below.

The screenshot displays the 'Peer Analytics' 'Select Companies' interface. At the top, there is a progress indicator with steps 1 and 2, and navigation buttons for 'Home', '< Previous', and 'Next >'. An 'Info' box provides instructions on selecting criteria and filtering by quarter. The 'Criteria Fields' section on the left has a search bar containing 'ROAA' and a list of categories: 'Summary Financials' (with 'ROAA' listed below) and 'Earnings' (with 'ROAA' listed below). 'Add >' and '< Remove' buttons are present, along with a 'Limit 10 Fields' note. The 'Selected Criteria' section on the right shows a 'Default Quarter' of '2023Q4' and a 'Get Matched Companies Count' button. It features a 'State' filter with 'Include' and three selected states: 'ND-North Dakota', 'SD-South Dakota', and 'IA-Iowa'. Below this, a 'Total Assets' criterion is selected, with a value of '1,000,000' and a quarter of '2023Q4'. The text '(Value in thousands)' is visible below the value.

Select Companies

Add this criteria to the selected criteria list.

Peer Analytics

Select Companies

Info:

1) You can pick and choose different criteria to get a list of filtered banks (All criteria utilize data from the prior quarter by default, you can change the default quarter below)
**Please be aware, if using the current quarter any banks that have not yet filed a call report will not show up as a matched company
2) If you want to pick a custom list of banks directly without filtering, then remove all the criteria, add the "Legal Title of Bank" criteria, and select each bank you would like as part of the group

Criteria Fields

roaa

Summary Financials

ROAA

Earnings

ROAA

Click to add

Add >

< Remove

Limit 10 Fields

Selected Criteria

Default Quarter: 2023Q4

Get Matched Companies Count

State Include ND-North Dakota X SD-South Dakota X IA-Iowa X

Total Assets (value in thousands) < 1,000,000 2023Q4

Make sure to select criteria, it will highlight in blue



Peer Analytics

Select Companies

Info:

1) You can pick and choose different criteria to get a list of filtered banks (All criteria utilize data from the prior quarter by default, you can change the default quarter below)
**Please be aware, if using the current quarter any banks that have not yet filed a call report will not show up as a matched company
2) If you want to pick a custom list of banks directly without filtering, then remove all the criteria, add the "Legal Title of Bank" criteria, and select each bank you would like as part of the group

Criteria Fields

roaa

Summary Financials

Earnings

ROAA

Add >

< Remove

Limit 10 Fields

Selected Criteria

Default Quarter: 2023Q4

Get Matched Companies Count

State Include ND-North Dakota X SD-South Dakota X IA-Iowa X

Total Assets (value in thousands) < 1,000,000 2023Q4

ROAA (value in percentage) = [] 2023Q4

Added criteria will show up here

Select Companies

Select greater than symbol “>” in the dropdown menu and type in 2 in the value field since the value is in percentages.

The screenshot shows the 'Peer Analytics' interface for 'Select Companies'. The 'Criteria Fields' section on the left has 'roaa' entered in the search box. Under 'Earnings', 'ROAA' is listed. The 'Selected Criteria' section on the right shows three criteria: 'State' (Include, ND-North Dakota, SD-South Dakota, IA-Iowa), 'Total Assets' (<, 1,000,000, 2023Q4), and 'ROAA' (=, value in percentage, 2023Q4). A dropdown menu is open for the ROAA criterion, showing options: =, <>, >, <, and Between. The 'Add >' button is visible next to the ROAA field.



The screenshot shows the 'Peer Analytics' interface for 'Select Companies' after the update. The 'Selected Criteria' section now shows 'ROAA' (>, value in percentage, 2.000, 2023Q4). The dropdown menu is closed, and the value '2.000' is entered in the field. The 'Add >' button is still visible.

Select Companies

Click the Get Matched Companies Count button to see how many banks match your criteria. For our example, there are 9 matches. We can create a peer group because our match is between 5 and 20 banks. Click the Next button on the top right to continue.

Peer Analytics

Select Companies

Info:

1) You can pick and choose different criteria to get a list of filtered banks (All criteria utilize data from the prior quarter by default, you can change the default quarter below)
**Please be aware, if using the current quarter any banks that have not yet filed a call report will not show up as a matched company
2) If you want to pick a custom list of banks directly without filtering, then remove all the criteria, add the "Legal Title of Bank" criteria, and select each bank you would like as part of the group

Criteria Fields

roaa

▼ Summary Financials

▼ Earnings

ROAA

Add >

< Remove

Selected Criteria

Default Quarter: 2023Q4

Get Matched Companies Count

State Include ND-North Dakota X SD-South Dakota X IA-Iowa X

Total Assets (value in thousands) < 1,000,000 2023Q4

ROAA (value in percentage) > 2.000 2023Q4

Click Get Matched Companies Count to see number of matches at each criteria level.

Peer Analytics

Select Companies

Info:

1) You can pick and choose different criteria to get a list of filtered banks (All criteria utilize data from the prior quarter by default, you can change the default quarter below)
**Please be aware, if using the current quarter any banks that have not yet filed a call report will not show up as a matched company
2) If you want to pick a custom list of banks directly without filtering, then remove all the criteria, add the "Legal Title of Bank" criteria, and select each bank you would like as part of the group

Criteria Fields

roaa

▼ Summary Financials

▼ Earnings

ROAA

Add >

< Remove

Selected Criteria

Default Quarter: 2023Q4

Get Matched Companies Count

State Include ND-North Dakota X SD-South Dakota X IA-Iowa X 314

Total Assets (value in thousands) < 1,000,000 2023Q4 266

ROAA (value in percentage) > 2.000 2023Q4 9

Next >

Click Next to see the specific list of banks.

In this example, there are 9 banks that match our criteria if all 3 criteria are taken into account. This is between 5 to 20 banks, so this can be saved as a peer group.

View Companies

This page shows you the list of companies that match your custom criteria. Make sure to check that your own bank isn't included on this list.

Peer Analytics

2 View Companies

Filter for names and numbers

Group Type: Comparable Group

	Bank Name	State	(2023Q4) Total Assets (value as thousands)	(2023Q4) ROAA
<input checked="" type="checkbox"/>	AMERICAN STATE BANK - 276645	IA	\$315,223	2.54%
<input checked="" type="checkbox"/>	Campbell County Bank, Inc. - 293651	SD	\$187,770	2.24%
<input checked="" type="checkbox"/>	FARMERS AND MERCHANTS STATE BANK - 601153	SD	\$151,570	2.68%
<input checked="" type="checkbox"/>	GRANT COUNTY STATE BANK - 983158	ND	\$43,603	2.74%
<input checked="" type="checkbox"/>	ITS BANK - 2774707	IA	\$10,183	6.26%
<input checked="" type="checkbox"/>	SANBORN SAVINGS BANK - 595944	IA	\$85,956	4.50%
<input checked="" type="checkbox"/>	SECURITY STATE BANK - 750846	IA	\$109,079	2.09%
<input checked="" type="checkbox"/>	SOLOM STATE BANK - 185448	IA	\$123,397	2.54%
<input checked="" type="checkbox"/>	TURTLE MOUNTAIN STATE BANK - 3626184	ND	\$160,393	4.39%

9 Companies Selected

View Companies

If you wanted to remove a company from this list, uncheck the box next to the company you want to remove. A pop-up will appear asking you to document the reason, see below. Type in the reason and save. See our example below.

The screenshot shows the Peer Analytics interface with a table of bank companies. A pop-up dialog box titled "Reason" is open, prompting the user to enter a reason for removing a company. The table lists various banks with their states, total assets, and ROAA. The "Reason" dialog has a text input field and "Close" and "Save" buttons.

Bank Name	State	(2023Q4) Total Assets (value as thousands)	(2023Q4) ROAA
<input checked="" type="checkbox"/> AMERICAN STATE BANK - 276645	IA	\$315,223	2.54%
<input checked="" type="checkbox"/> Campbell County Bank, Inc. - 293651	SD	\$187,770	2.24%
<input checked="" type="checkbox"/> FARMERS AND MERCHANTS STATE BANK - 601153	SD	\$151,570	2.68%
<input checked="" type="checkbox"/> GRANT COUNTY STATE BANK - 983158	ND	\$43,603	2.74%
<input checked="" type="checkbox"/> ITS BANK - 2774707	IA	\$10,183	6.26%
<input checked="" type="checkbox"/> SANBORN SAVINGS BANK - 595944	IA	\$85,956	4.50%
<input checked="" type="checkbox"/> SECURITY STATE BANK - 750846	IA	\$109,079	2.09%
<input checked="" type="checkbox"/> SOLON STATE BANK - 185448	IA	\$123,397	2.54%
<input type="checkbox"/> <input checked="" type="checkbox"/> TURTLE MOUNTAIN STATE BANK - 3626184	ND	\$160,393	4.39%



The screenshot shows the Peer Analytics interface with the same table of bank companies. The "Reason" dialog box is now filled with the text "Per management discussion, not including in peer group". The "TURTLE MOUNTAIN STATE BANK" row is now unchecked, indicating it has been removed from the group. The "Reason" dialog has "Close" and "Save" buttons.

Bank Name	State	(2023Q4) Total Assets (value as thousands)	(2023Q4) ROAA
<input checked="" type="checkbox"/> AMERICAN STATE BANK - 276645	IA	\$315,223	2.54%
<input checked="" type="checkbox"/> Campbell County Bank, Inc. - 293651	SD	\$187,770	2.24%
<input checked="" type="checkbox"/> FARMERS AND MERCHANTS STATE BANK - 601153	SD	\$151,570	2.68%
<input checked="" type="checkbox"/> GRANT COUNTY STATE BANK - 983158	ND	\$43,603	2.74%
<input checked="" type="checkbox"/> ITS BANK - 2774707	IA	\$10,183	6.26%
<input checked="" type="checkbox"/> SANBORN SAVINGS BANK - 595944	IA	\$85,956	4.50%
<input checked="" type="checkbox"/> SECURITY STATE BANK - 750846	IA	\$109,079	2.09%
<input checked="" type="checkbox"/> SOLON STATE BANK - 185448	IA	\$123,397	2.54%
<input type="checkbox"/> <input type="checkbox"/> TURTLE MOUNTAIN STATE BANK - 3626184	ND	\$160,393	4.39%


View Companies

The company you removed will have a red triangle symbol next to it. This indicates the company has been removed. If you click on the red triangle, you'll see window from the previous page pop-up, showing the reason why it was removed.

Peer Analytics

View Companies

Group Type: Comparable Group Peer Group

	Bank Name	State	(2023Q4) Total Assets (value as thousands)	(2023Q4) ROAA
<input checked="" type="checkbox"/>	AMERICAN STATE BANK - 276645	IA	\$315,223	2.54%
<input checked="" type="checkbox"/>	Campbell County Bank, Inc. - 293651	SD	\$187,770	2.24%
<input checked="" type="checkbox"/>	FARMERS AND MERCHANTS STATE BANK - 601153	SD	\$151,570	2.68%
<input checked="" type="checkbox"/>	GRANT COUNTY STATE BANK - 983158	ND	\$43,603	2.74%
<input checked="" type="checkbox"/>	ITS BANK - 2774707	IA	\$10,183	6.26%
<input checked="" type="checkbox"/>	SANBORN SAVINGS BANK - 595944	IA	\$85,956	4.50%
<input checked="" type="checkbox"/>	SECURITY STATE BANK - 750846	IA	\$109,079	2.09%
<input checked="" type="checkbox"/>	SOLOM STATE BANK - 185448	IA	\$123,397	2.54%
<input type="checkbox"/>	 TURTLE MOUNTAIN STATE BANK - 3626184	ND	\$160,393	4.39%

5 Companies Selected - For Peer Group you must select between 5 and 20 companies

View Companies

For our Highland Bank example, we'll keep all our banks on this list and not remove any of them. Click "Save Group Profile" to save your peer group.

Peer Analytics

2 View Companies

Group Type: Comparable Group Peer Group

	Bank Name	State	(2023Q4) Total Assets (value as thousands)	(2023Q4) ROAA
<input checked="" type="checkbox"/>	AMERICAN STATE BANK - 276645	IA	\$315,223	
<input checked="" type="checkbox"/>	Campbell County Bank, Inc. - 293651	SD	\$187,770	2.24%
<input checked="" type="checkbox"/>	FARMERS AND MERCHANTS STATE BANK - 601153	SD	\$151,570	2.66%
<input checked="" type="checkbox"/>	GRANT COUNTY STATE BANK - 983158	ND	\$43,603	2.74%
<input checked="" type="checkbox"/>	ITS BANK - 2774707	IA	\$10,183	6.26%
<input checked="" type="checkbox"/>	SANBORN SAVINGS BANK - 595944	IA	\$85,956	4.50%
<input checked="" type="checkbox"/>	SECURITY STATE BANK - 750846	IA	\$109,079	2.09%
<input checked="" type="checkbox"/>	SOLOM STATE BANK - 185448	IA	\$123,397	2.54%
<input checked="" type="checkbox"/>	TURTLE MOUNTAIN STATE BANK - 3626184	ND	\$160,393	4.39%

8 Companies Selected - For Peer Group you must select between 5 and 20 companies

Save Group Profile

Once you're satisfied with your list of banks, click here to save peer group.

Save Peer Group

A pop-up will appear asking you to type in the name and description of the peer group. Type these in, then click Save.

The screenshot shows the Peer Analytics interface. At the top, there's a navigation bar with 'Peer Analytics' and a 'View Companies' step indicator. Below that, a 'Group Type' selector is set to 'Peer Group'. A table lists 9 banks with columns for Bank Name, State, (2023Q4) Total Assets, and (2023Q4) ROAA. A 'Save Profile' dialog box is open in the foreground, containing a 'Name' field with 'Highland Peer Group' and a 'Description' field with the text 'Based on banks in nearby states with less than \$1B in assets and ROAA greater than 2'. The 'Save' button is highlighted with a black arrow.

	Bank Name	State	(2023Q4) Total Assets (value as thousands)	(2023Q4) ROAA
<input checked="" type="checkbox"/>	AMERICAN STATE BANK - 276645	IA	\$315,223	2.54%
<input checked="" type="checkbox"/>	Campbell County Bank, Inc. - 293651	SD	\$187,770	2.24%
<input checked="" type="checkbox"/>	FARMERS AND MERCHANTS STATE BANK - 601153	SD	\$151,570	2.68%
<input checked="" type="checkbox"/>	GRANT COUNTY STATE BANK - 983158	ND	\$43,603	2.74%
<input checked="" type="checkbox"/>	ITS BANK - 2774707	IA	\$10,183	6.26%
<input checked="" type="checkbox"/>	SANBORN SAVINGS BANK - 595944	IA	\$85,956	4.50%
<input checked="" type="checkbox"/>	SECURITY STATE BANK - 750846	IA	\$109,079	2.09%
<input checked="" type="checkbox"/>	SOLOON STATE BANK - 185448	IA	\$123,397	2.54%
<input checked="" type="checkbox"/>	TURTLE MOUNTAIN STATE BANK - 3626184	ND	\$160,393	4.39%

9 Companies Selected - For Peer Group you must select between 5 and 20 companies

Refresh

This will take you back to the Generate Model page, click the Refresh button.

Scorecard

Generate Model

Home Reports

Periods : (Scoring,Liquidity,Portfolio,Peer,Global)
12/31/2023

Institution : (Global,Peer,Portfolio,Liquidity,Scoring)
HIGHLAND BANK - MN

Median Group 1 : (Portfolio,Global,Scoring)
--Select--

Median Group 2 : (Scoring,Global,Portfolio)
--Select--

Primary Peer: (Peer)
--Select-- Refresh

	X	P
Liquidity	<input type="checkbox"/>	<input type="checkbox"/>
Peer	<input type="checkbox"/>	<input type="checkbox"/>
Portfolio	<input type="checkbox"/>	<input type="checkbox"/>
Scoring	<input type="checkbox"/>	<input type="checkbox"/>
Global	<input type="checkbox"/>	<input type="checkbox"/>

Generate Dashboards Generate Powerpoints Clear Selections

Legal Title of Bank	HIGHLAND BANK
Total Assets	782,834,000
Date Established	12/28/1943
Number of Offices	8
Parent Name	HIGHLAND BANCSHARES INC
City	SAINT MICHAEL
State	MN
Supervisory Region	Kansas City Region
Charter Type Charter Type Classification	Corporation
Ownership Structure	Corporation
Primary Regulator	FDIC
FHLB Member Status	Not applicable, or non-member
FHLB Region	Federal Home Loan Bank of Des Moines
Subchapter S Corp	Yes
Minority Owned Description	Not applicable

Select Peer Group

After you hit Refresh, the newly created peer group shows up in your filter dropdown.

The screenshot displays the 'Scorecard' application interface for the 'Generate Model' section. The top navigation bar includes 'Home' and 'Reports' buttons. The main content area is divided into several sections:

- Filters:** A vertical list of dropdown menus for 'Periods', 'Institution', 'Median Group 1', 'Median Group 2', and 'Peer Group'. The 'Peer Group' dropdown is currently open, showing a search bar and a list of options: '--Select--', 'Highland Peer Group', 'Peer Group 01', 'Peer Group Sample', and 'wisconsin peer group'. An arrow points to the 'Highland Peer Group' option.
- Selection Matrix:** A table with two columns (marked with 'X' and 'P' icons) and five rows: 'Liquidity', 'Peer', 'Portfolio', 'Scoring', and 'Global'. Each cell contains an unchecked checkbox.
- Actions:** Three buttons at the bottom right: 'Generate Dashboards' (blue), 'Generate Powerpoints' (blue), and 'Clear Selections' (red).
- Entity Details:** A table at the bottom showing various attributes for the selected entity, such as 'Number of Offices', 'Parent Name', 'City', 'State', 'Supervisory Region', 'Charter Type', 'Ownership Structure', 'Primary Regulator', 'FHLB Member Status', 'FHLB Region', 'Subchapter S Corp', and 'Minority Owned Description'.

Select Peer Group

Select your newly added peer group. In our example, we selected Highland Peer Group.

Scorecard

Generate Model Home Reports

Periods : (Scoring,Liquidity,Portfolio,Peer,Global)
12/31/2023

Institution : (Global,Peer,Portfolio,Liquidity,Scoring)
HIGHLAND BANK - MN

Median Group 1 : (Portfolio,Global,Scoring)
--Select--

Median Group 2 : (Scoring,Global,Portfolio)
--Select--

Peer Group:
Highland Peer Group Edit Peer Groups

	X	P
Liquidity	<input type="checkbox"/>	<input type="checkbox"/>
Peer	<input type="checkbox"/>	<input type="checkbox"/>
Portfolio	<input type="checkbox"/>	<input type="checkbox"/>
Scoring	<input type="checkbox"/>	<input type="checkbox"/>
Global	<input type="checkbox"/>	<input type="checkbox"/>

Generate Dashboards Generate Powerpoints Clear Selections

Legal Title of Bank	HIGHLAND BANK
Total Assets	783,834,000
Date Established	12/28/1943
Number of Offices	8
Parent Name	HIGHLAND BANCSHARES INC
City	SAINT MICHAEL
State	MN
Supervisory Region	Kansas City Region
Charter Type Charter Type Classification	Corporation
Ownership Structure	Corporation
Primary Regulator	FDIC
FHLB Member Status	Not applicable, or non-member
FHLB Region	Federal Home Loan Bank of Des Moines
Subchapter S Corp	Yes
Minority Owned Description	Not applicable

Generate Dashboard

Now we have everything we need to run the report. For the peer model, you only need to select the period, institution, and peer group filters to run the report.

The screenshot shows the 'Scorecard' application interface for generating a dashboard. The main section is titled 'Generate Model' and contains several filter sections:

- Periods:** (Scoring, Liquidity, Portfolio, Peer, Global) with a dropdown set to '12/31/2023'.
- Institution:** (Global, Peer, Portfolio, Liquidity, Scoring) with a dropdown set to 'HIGHLAND BANK - MN'.
- Median Group 1:** (Portfolio, Global, Scoring) with a dropdown set to '--Select--'.
- Median Group 2:** (Scoring, Global, Portfolio) with a dropdown set to '--Select--'.
- Peer Group:** with a dropdown set to 'Highland Peer Group' and an 'Edit Peer Groups' button.

Below the filters is a selection grid for report types:

Liquidity	<input type="checkbox"/>	<input type="checkbox"/>
Peer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Portfolio	<input type="checkbox"/>	<input type="checkbox"/>
Scoring	<input type="checkbox"/>	<input type="checkbox"/>
Global	<input type="checkbox"/>	<input type="checkbox"/>

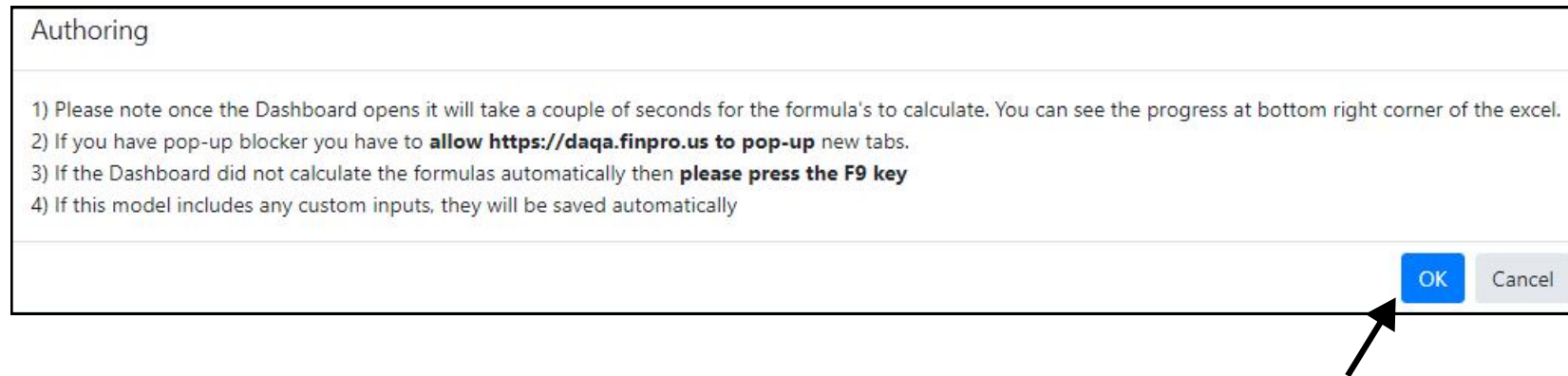
Below the grid are three buttons: 'Generate Dashboards' (blue), 'Generate Powerpoints' (blue), and 'Clear Selections' (red). A dashed box highlights the 'Peer' checkbox with the text 'Select Peer.' and another dashed box highlights the 'Generate Dashboards' button with the text 'Click Generate Dashboards to run the Excel report.'

The bottom section displays a table of bank information:

Legal Title of Bank	HIGHLAND BANK
Total Assets	783,834,000
Date Established	12/28/1943
Number of Offices	8
Parent Name	HIGHLAND BANCSHARES INC
City	SAINT MICHAEL
State	MN
Supervisory Region	Kansas City Region
Charter Type Charter Type Classification	Corporation
Ownership Structure	Corporation
Primary Regulator	FDIC
FHLB Member Status	Not applicable, or non-member
FHLB Region	Federal Home Loan Bank of Des Moines
Subchapter S Corp	Yes
Minority Owned Description	Not applicable

Pop-Up Message

After you click Generate Dashboards, this message will pop-up. It shares our most recent trouble shooting tips. Once you read through the message, click OK.



Tab Generation

The Peer Excel model will appear on your browser and you will be taken directly into the Excel report.



Peer Model

Client Information

On the first half of this tab, there are instructions on how to generate a PowerPoint report for this model. On the second half of this tab, there is a summary of the bank and period date you selected.

FinPro Peer Analytics

FinPro Peer Guide

***Running the report:**

- Return to the previous "da.finpro.us" page in your web browser.
- Click the "Generate Powerpoint" button located beneath your selected model criteria.

***Downloading the report:**

- Located on the top right corner of the "da.finpro.us" page, click the file icon and download the processed reports
- Note: This process could take between 5 - 10 minutes, the file icon will appear once the file is finished processing

Bank Details

Institution Name & State:	HIGHLAND BANK
Data Pull Date:	2023Q4

Corporate Overview

This shows your bank compared to the banks in your peer group

FinPro Peer Analytics

Corporate Overview

Company Name	Total Assets	Date Established	Number of Offices	FTE	City	State	Ownership Structure	Parent Name	Top Tier Ticker	Subchapter S Corp	Minority Owned Description	Primary Regulator	Supervisory Region	Company Type
HIGHLAND BANK	783,834	12/28/1943	8	114	SAINT MICHAEL	MN	Corporation	HIGHLAND BANCSHARES INC	NA	Yes	Not applicable	FDIC	Kansas City Region	Corporation
Median	123,397		2	14										
Min	10,183		1	0										
Max	315,223		4	36										
Average	131,908		2	14										
Peers	Total Assets	Date Established	Number of Offices	FTE	City	State	Ownership Structure	Parent Name	Top Tier Ticker	Subchapter S Corp	Minority Owned Description	Primary Regulator	Supervisory Region	Company Type
OLON STATE BANK	123,397	03/17/1932	3	16	OLON	IA	Corporation	OLON FINANCIAL INC	NA	Yes	Not applicable	FDIC	Kansas City Region	Corporation
AMERICAN STATE BANK	315,223	04/23/1987	4	36	OSCEOLA	IA	Corporation	OSCEOLA BCORP	NA	Yes	Not applicable	FED	Kansas City Region	Corporation
ITS BANK	10,183	01/01/2000	1	0	JOHNSTON	IA	Corporation		NA	No	Not applicable	FDIC	Kansas City Region	Corporation
CAMPBELL COUNTY BANK	187,770	06/13/1944	3	19	HERRID	SD	Corporation		NA	Yes	Not applicable	FDIC	Kansas City Region	Corporation
TURTLE MOUNTAIN STATE BANK	160,393	12/03/2007	1	12	BELCOURT	ND	Corporation		NA	Yes	Native American	FDIC	Kansas City Region	Corporation
SANBORN SAVINGS BANK	85,956	02/01/1899	1	10	SANBORN	IA	Corporation	SAN BCORP	NA	Yes	Not applicable	FDIC	Kansas City Region	Corporation
FARMERS AND MERCHANTS STATE BANK	151,570	04/06/1910	2	15	PLANKINTON	SD	Corporation	PAGE HOLDING CO	NA	Yes	Not applicable	FDIC	Kansas City Region	Corporation
SECURITY STATE BANK	109,079	03/01/1931	4	14	ALGONA	IA	Corporation	BURT BANCSHARES INC	NA	No	Not applicable	FDIC	Kansas City Region	Corporation
GRANT COUNTY STATE BANK	43,603	08/29/1913	2	7	CARSON	ND	Corporation	GRANT COUNTY BCORP INC	NA	Yes	Not applicable	FDIC	Kansas City Region	Corporation

Summary Financials

This shows your bank compared to the banks in your peer group based on summary of financial ratios. Some key ratios include ROAA, ROAE, and Net Interest Margin. This shows a broad overview of balance sheet and income statement metrics.

FinPro Peer Analytics													
Summary Financials													
Company Name	Total Assets	Net Loans / Total Assets	Net Loans / Total Deposits	ROAE	ROAA	Net Interest Margin	Non Interest Income/ AA	Tier 1 (Core) Capital / Average Total Assets	Nonaccrual / Total Loans	Modified Texas Ratio (Nonaccrual Assets)	Borrowing Capacity / Total Deposits + Short Term Borrowings	Total Wholesale Funding / Deposits & Borrowings	
HIGHLAND BANK - MN	783,834	69.06	84.49	8.35	0.50	3.48	0.05	8.51	0.05	0.44	32.87	17.67	
Median	123,397	64.78	83.04	19.11	2.68	4.71	0.51	14.40	0.16	0.87	39.65	12.01	
Min	10,183	-	-	6.61	2.09	2.70	0.18	9.02	-	-	4.52	-	
Max	315,223	74.85	112.75	64.20	6.26	7.47	4.34	96.56	6.83	40.62	1,903.74	27.09	
Average	131,908	54.00	70.31	27.25	3.33	4.95	1.32	23.52	1.09	6.15	247.37	10.48	
Peers	Total Assets	Net Loans / Total Assets	Net Loans / Total Deposits	ROAE	ROAA	Net Interest Margin	Non Interest Income/ AA	Tier 1 (Core) Capital / Average Total Assets	Nonaccrual / Total Loans	Modified Texas Ratio (Nonaccrual Assets)	Borrowing Capacity / Total Deposits + Short Term Borrowings	Total Wholesale Funding / Deposits & Borrowings	
SOLO STATE BANK	123,397	56.20	79.87	13.13	2.54	4.71	0.27	22.48	6.83	40.62	40.13	12.01	
AMERICAN STATE BANK	315,223	67.68	85.67	31.84	2.54	3.74	1.58	10.58	0.06	0.41	23.12	15.50	
ITS BANK	10,183	-	-	6.61	6.26	7.47	3.69	96.56	-	-	1,903.74	-	
CAMPBELL COUNTY BANK	187,770	74.85	112.75	16.07	2.24	5.24	0.71	14.40	0.16	0.87	4.52	22.48	
TURTLE MOUNTAIN STATE BANK	160,393	19.86	21.47	64.20	4.39	5.55	0.34	12.04	0.92	2.41	85.79	-	
SANBORN SAVINGS BANK	85,956	65.94	88.25	53.57	4.50	2.70	4.34	9.02	0.01	0.04	32.04	17.24	
FARMERS AND MERCHANTS STATE BANK	151,570	74.29	88.89	30.48	2.68	4.54	0.51	10.75	0.62	4.63	39.65	27.09	
SECURITY STATE BANK	109,079	64.78	83.04	10.26	2.09	4.48	0.18	21.39	1.23	6.34	38.93	-	
GRANT COUNTY STATE BANK	43,603	62.40	72.85	19.11	2.74	6.08	0.27	14.44	-	-	58.40	-	

Balance Sheet

This shows your bank compared to the banks in your peer group based on the balance sheet.

FinPro Peer Analytics								
Balance Sheet								
Company Name	Total Cash	Total Securities	Total Loans	Total Reserves	Total Assets	Total Deposits	Total Borrowings	Equity Capital Including Minority Interest
HIGHLAND BANK - MN	\$14,870	\$203,443	\$550,426	\$9,107	\$783,834	\$640,698	\$79,142	\$53,225
Median	\$8,483	\$25,235	\$69,692	\$767	\$123,397	\$86,829	\$10,065	\$13,609
Min	\$2,227	\$0	\$0	\$0	\$10,183	\$500	\$0	\$6,221
Max	\$123,184	\$75,213	\$215,607	\$2,269	\$315,223	\$249,025	\$36,558	\$27,511
Average	\$20,914	\$25,227	\$81,316	\$1,069	\$131,908	\$102,516	\$11,964	\$16,702
Peers	Total Cash	Total Securities	Total Loans	Total Reserves	Total Assets	Total Deposits	Total Adjusted Borrowings	Equity Capital Including Minority Interest
SOLOON STATE BANK	\$2,227	\$46,399	\$69,692	\$346	\$123,397	\$86,829	\$11,850	\$24,284
AMERICAN STATE BANK	\$12,431	\$75,213	\$215,607	\$2,269	\$315,223	\$249,025	\$36,558	\$27,511
ITS BANK	\$4,249	\$5,839	\$0	\$0	\$10,183	\$500	\$0	\$9,594
CAMPBELL COUNTY BANK	\$9,103	\$25,235	\$142,669	\$2,117	\$187,770	\$124,654	\$35,824	\$25,773
TURTLE MOUNTAIN STATE BANK	\$123,184	\$4,498	\$32,229	\$380	\$160,393	\$148,317	\$0	\$11,962
SANBORN SAVINGS BANK	\$8,483	\$17,164	\$57,443	\$767	\$85,956	\$64,223	\$13,378	\$7,615
FARMERS AND MERCHANTS STATE BANK	\$6,135	\$25,273	\$114,277	\$1,680	\$151,570	\$126,666	\$10,065	\$13,609
SECURITY STATE BANK	\$7,168	\$27,419	\$72,494	\$1,838	\$109,079	\$85,084	\$0	\$23,749
GRANT COUNTY STATE BANK	\$15,248	\$0	\$27,429	\$220	\$43,603	\$37,348	\$0	\$6,221

Income Statement

This shows your bank compared to the banks in your peer group based on the income statement.

FinPro Peer Analytics									
Income Statement									
Company Name	Total Interest Income	Total Interest Expense	Net Interest Income	Provisions for Credit Losses	Total Noninterest Income	Total Noninterest Expense	Net Income before Tax & Extra	Income Taxes	Net Income
HIGHLAND BANK - MN	\$10,971	\$4,125	\$6,846	\$0	\$495	\$5,934	\$1,013	\$0	\$1,013
Median	\$1,673	\$287	\$1,386	\$0	\$136	\$590	\$1,002	\$42	\$963
Min	\$183	\$5	\$178	\$0	\$29	\$61	\$209	\$0	\$156
Max	\$4,078	\$1,272	\$2,806	\$150	\$1,222	\$1,928	\$2,055	\$120	\$1,959
Average	\$1,870	\$459	\$1,411	\$22	\$369	\$739	\$989	\$48	\$941
Peers	Total Interest Income	Total Interest Expense	Net Interest Income	Provisions for Credit Losses	Total Noninterest Income	Total Noninterest Expense	Net Income before Tax & Extra	Income Taxes	Net Income
SOLO STATE BANK	\$1,673	\$287	\$1,386	\$0	\$81	\$672	\$795	\$34	\$761
AMERICAN STATE BANK	\$4,078	\$1,272	\$2,806	\$45	\$1,222	\$1,928	\$2,055	\$96	\$1,959
ITS BANK	\$183	\$5	\$178	\$0	\$92	\$61	\$209	\$53	\$156
CAMPBELL COUNTY BANK	\$2,927	\$778	\$2,149	\$150	\$314	\$1,280	\$1,033	\$42	\$991
TURTLE MOUNTAIN STATE BANK	\$2,411	\$243	\$2,168	\$0	\$136	\$537	\$1,767	\$0	\$1,767
SANBORN SAVINGS BANK	\$973	\$423	\$550	\$0	\$1,212	\$477	\$1,002	\$39	\$963
FARMERS AND MERCHANTS STATE BANK	\$2,295	\$716	\$1,579	\$0	\$188	\$742	\$1,025	\$45	\$980
SECURITY STATE BANK	\$1,508	\$253	\$1,255	\$0	\$51	\$590	\$716	\$120	\$596
GRANT COUNTY STATE BANK	\$781	\$154	\$627	\$0	\$29	\$361	\$295	\$0	\$295

Capital

This shows the four main capital ratios of your bank compared to the banks in your peer group.

FinPro Peer Analytics					
Capital					
Company Name	Tangible Equity / Tangible Assets	Tier 1 (Core) Capital / Average Total Assets	Tier 1 (Core) Capital / Risk-Weighted Assets	Risk Based Capital / Risk-Weighted Assets	
HIGHLAND BANK - MN	6.46	8.51	10.67	11.92	
Median	13.01	14.40	20.85	22.10	
Min	7.46	9.02	12.35	13.60	
Max	94.22	96.56	29.34	30.61	
Average	21.85	23.52	20.85	22.10	
Peers	Tangible Equity / Tangible Assets	Tier 1 (Core) Capital / Average Total Assets	Tier 1 (Core) Capital / Risk-Weighted Assets	Risk Based Capital / Risk-Weighted Assets	
SOLOON STATE BANK	19.68	22.48	N/A	N/A	
AMERICAN STATE BANK	8.67	10.58	N/A	N/A	
ITS BANK	94.22	96.56	N/A	N/A	
CAMPBELL COUNTY BANK	13.01	14.40	N/A	N/A	
TURTLE MOUNTAIN STATE BANK	7.46	12.04	N/A	N/A	
SANBORN SAVINGS BANK	8.57	9.02	N/A	N/A	
FARMERS AND MERCHANTS STATE BANK	8.98	10.75	12.35	13.60	
SECURITY STATE BANK	21.77	21.39	29.34	30.61	
GRANT COUNTY STATE BANK	14.27	14.44	N/A	N/A	

Asset Quality

This shows the asset quality metrics of the bank compared to the banks in your peer group.

FinPro Peer Analytics								
Asset Quality								
Company Name	Nonaccrual / Total Loans	Net Charge offs / Total Loans	Reserves / Total Loans	Reserves / Nonaccrual	Modified Texas Ratio (Nonaccrual Assets)	Total Delinquencies / Total Loans	NPLs / Total Loans	
HIGHLAND BANK - MN	0.05	(0.01)	1.65	3,502.69	0.44	0.51	0.05	
Median	0.16	-	1.18	205.36	0.87	0.63	0.24	
Min	-	-	-	-	-	-	-	
Max	6.83	0.07	2.54	25,566.67	40.62	11.27	6.83	
Average	1.09	0.01	1.15	3,214.43	6.15	2.05	1.12	
Peers	Nonaccrual / Total Loans	Net Charge offs / Total Loans	Reserves / Total Loans	Reserves / Nonaccrual	Modified Texas Ratio (Nonaccrual Assets)	Total Delinquencies / Total Loans	NPLs / Total Loans	
SOLO STATE BANK	6.83	-	0.50	7.27	40.62	11.27	6.83	
AMERICAN STATE BANK	0.06	0.01	1.05	1,859.84	0.41	0.57	0.06	
ITS BANK	-	-	-	-	-	-	-	
CAMPBELL COUNTY BANK	0.16	-	1.48	924.45	0.87	0.63	0.16	
TURTLE MOUNTAIN STATE BANK	0.92	0.07	1.18	127.95	2.41	1.62	0.95	
SANBORN SAVINGS BANK	0.01	-	1.34	25,566.67	0.04	0.28	0.24	
FARMERS AND MERCHANTS STATE BANK	0.62	0.01	1.47	238.30	4.63	1.85	0.62	
SECURITY STATE BANK	1.23	0.03	2.54	205.36	6.34	2.24	1.23	
GRANT COUNTY STATE BANK	-	-	0.80	-	-	-	-	

Earnings

This shows the bank's earning ratios compared to the banks in your peer group.

FinPro Peer Analytics											
Earnings											
Company Name	Yield on Earning Assets	Cost of Interest Bearing Liab	Cost of Funds	Yield / Cost Spread	Net Interest Margin	Non Interest Income/ AA	Non Interest Expense/ AA	ROAA	ROAE	Efficiency Ratio	
HIGHLAND BANK - MN	5.60	3.05	1.88	2.51	3.48	0.05	2.95	0.50	8.35	83.76	
Median	6.18	2.26	1.84	3.91	4.71	0.51	2.24	2.68	19.11	44.39	
Min	4.81	1.08	0.67	2.38	2.70	0.18	1.33	2.09	6.61	22.59	
Max	7.68	4.00	4.00	5.31	7.47	4.34	3.35	6.26	64.20	55.03	
Average	6.29	2.24	1.94	4.03	4.95	1.32	2.34	3.33	27.25	39.94	
Peers	Yield on Earning Assets	Cost of Interest Bearing Liab	Cost of Funds	Yield / Cost Spread	Net Interest Margin	Non Interest Income/ AA	Non Interest Expense/ AA	ROAA	ROAE	Efficiency Ratio	
SOLO STATE BANK	5.70	1.59	1.18	4.09	4.71	0.27	2.24	2.54	13.13	44.39	
AMERICAN STATE BANK	5.47	2.06	1.84	3.37	3.74	1.58	2.50	2.54	31.84	46.68	
ITS BANK	7.68	4.00	4.00	3.68	7.47	3.69	2.45	6.26	6.61	22.59	
CAMPBELL COUNTY BANK	7.21	2.55	2.09	4.58	5.24	0.71	2.90	2.24	16.07	48.63	
TURTLE MOUNTAIN STATE BANK	6.18	1.08	0.67	5.09	5.55	0.34	1.33	4.39	64.20	23.31	
SANBORN SAVINGS BANK	4.81	2.39	2.60	2.38	2.70	4.34	2.23	4.50	53.57	31.94	
FARMERS AND MERCHANTS STATE BANK	6.61	2.69	2.22	3.91	4.54	0.51	2.03	2.68	30.48	41.75	
SECURITY STATE BANK	5.39	1.51	1.14	3.87	4.48	0.18	2.07	2.09	10.26	45.14	
GRANT COUNTY STATE BANK	7.57	2.26	1.68	5.31	6.08	0.27	3.35	2.74	19.11	55.03	

Liquidity

This shows your bank's liquidity ratios compared to the banks in your peer group.

FinPro Peer Analytics										
Liquidity										
Company Name	Cash / Total Deposits + Short Term Borrowings	Cash + On Balance Sheet / Total Deposits + Short Term Borrowings	Cash + On Balance Sheet + Borrowing Capacity / Total Deposits + Short Term Borrowings	Total Brokered Deposits + Total Borrowings	Listing Service Deposits + Total Borrowings	Total Borrowings / Deposits & Borrowings	Total Wholesale Funding / Deposits & Borrowings	Pledged Securities / Total Securities	Total Liquidity / Total Deposits + Short Term Borrowings	
HIGHLAND BANK - MN	2.14	13.79	32.87	6.30	0.38	10.99	17.67	53.01	45.62	
Median	8.42	37.43	39.65	-	-	7.36	12.01	5.20	58.12	
Min	2.26	13.09	4.52	-	-	-	-	-	12.09	
Max	849.80	1,903.74	1,903.74	19.73	1.39	22.32	27.09	46.38	1,923.74	
Average	112.32	243.17	247.37	2.35	0.15	7.97	10.48	20.25	262.33	
Peers	Cash / Total Deposits + Short Term Borrowings	Cash + On Balance Sheet / Total Deposits + Short Term Borrowings	Cash + On Balance Sheet + Borrowing Capacity / Total Deposits + Short Term Borrowings	Total Brokered Deposits + Total Borrowings	Listing Service Deposits + Total Borrowings	Total Borrowings / Deposits & Borrowings	Total Wholesale Funding / Deposits & Borrowings	Pledged Securities / Total Securities	Total Liquidity / Total Deposits + Short Term Borrowings	
SOLO STATE BANK	2.26	44.69	40.13	-	-	12.01	12.01	-	58.12	
AMERICAN STATE BANK	4.69	18.34	23.12	1.31	1.39	12.80	15.50	44.42	38.76	
ITS BANK	849.80	1,903.74	1,903.74	-	-	-	-	-	1,923.74	
CAMPBELL COUNTY BANK	5.71	13.09	4.52	0.15	-	22.32	22.48	45.87	12.09	
TURTLE MOUNTAIN STATE BANK	83.05	84.46	85.79	-	-	-	-	46.38	105.79	
SANBORN SAVINGS BANK	11.28	30.75	32.04	-	-	17.24	17.24	5.20	45.21	
FARMERS AND MERCHANTS STATE BANK	4.84	15.23	39.65	19.73	-	7.36	27.09	40.18	39.94	
SECURITY STATE BANK	8.42	37.43	38.93	-	-	-	-	0.24	58.93	
GRANT COUNTY STATE BANK	40.83	40.83	58.40	-	-	-	-	-	78.40	

Sensitivity

This shows the bank's sensitivity ratios compared to the banks in your peer group.

FinPro Peer Analytics						
Sensitivity						
Company Name	Net Loans / Total Deposits	Earning Assets / Costing Liabilities	Noninterest Bearing Deposits / Total Deposits	Long Term Assets / Assets	Equity + NIB Deposits / Long Term Assets	
HIGHLAND BANK - MN	84.49	140.06	27.73	31.52	93.47	
Median	83.04	148.13	24.57	19.33	204.13	
Min	-	114.49	-	0.13	55.46	
Max	112.75	1,905.60	42.28	46.16	26,548.28	
Average	70.31	339.95	21.34	18.60	3,443.77	
Peers	Net Loans / Total Deposits	Earning Assets / Costing Liabilities	Noninterest Bearing Deposits / Total Deposits	Long Term Assets / Assets	Equity + NIB Deposits / Long Term Assets	
SOLOON STATE BANK	79.87	159.35	29.65	19.93	203.42	
AMERICAN STATE BANK	85.67	118.49	15.35	37.61	55.46	
ITS BANK	-	1,905.60	-	46.16	204.13	
CAMPBELL COUNTY BANK	112.75	130.26	24.92	14.31	211.46	
TURTLE MOUNTAIN STATE BANK	21.47	182.78	42.28	1.54	3,029.01	
SANBORN SAVINGS BANK	88.25	114.49	9.10	20.48	76.46	
FARMERS AND MERCHANTS STATE BANK	88.89	130.62	20.06	19.33	133.14	
SECURITY STATE BANK	83.04	169.86	26.13	7.91	532.60	
GRANT COUNTY STATE BANK	72.85	148.13	24.57	0.13	26,548.28	