

**Resource Management Associates**

**BEFORE YOU START - Bank Systems**

1. In the System Menu, make sure the proper printer (chose printer setup, option #3) has been selected. For email version of reports select your pdf printer. For hard copy reports select your desired network printer.
2. In the System Menu, make sure the proper method of input is selected. Under item #8, system settings, check the box marked import financial data to import the data from a comma delimited file. Otherwise you will have to manually input all of the account balances.
3. Under the System Menu (item #5), make sure the number of shares outstanding is correct.
4. If you chose to import your General Ledger Trial balance, the file must conform to the following specifications:
   1. Comma Delimited Format (MS-DOS CSV)
   2. It must contain the following data:
      1. Account Number
      2. Account Description
      3. Year-To-Date Balance for ALL Accounts
      4. Month-To-Date Average Balance for Assets and Liability Accounts
   3. You will need to know the location of this file (on your workstation or server) when you go to import.
5. Importing the General Ledger eliminates the manual entry of the month end General Ledger.
6. It is important to Maintain the General Ledger Accounts. If you add a new Account to your General Ledger it must be added to the Bank System Software.
7. Accounts are added under the File Maintenance Menu, General Ledger Accounts option.
8. You must be familiar with the Financial Distribution setup. The Financial Distribution setup is the path for every general ledger account to fit into the Asset/Liability/Capital/Income/Expense Accounts as displayed into your Bank Systems Reports.
9. The Financial Distribution report is found under the Financial Menu
   1. Item 4 Print Reports
   2. Item 6 General Ledger Reports
   3. Item 2 Financial Account Distribution
10. When setting up a new General Ledger Account you must have:
    1. Account Number
    2. Account Name
    3. Select From Assets/Liability/Income/Expense
    4. Know Where you want to put it in the Financial Distribution (i.e. a new type of savings accounts would be added to Savings Accounts)
    5. Finally the box must be checked for asset/liability distribution. If an account is interest earning or interest bearing the box should be checked yes to asset/liability distribution.
    6. If you are uncertain about how to setup a new General Ledger Account call RMA immediately. We will walk you through the process.
11. The Financial Distribution may be changed but please contact RMA. Altering the Financial Distribution may alter history files so when you want to change the Financial Distribution, please contact RMA.
12. Never delete a General Ledger Account as it will affect the ability to run historical reports.

**PROCESSING AN END OF MONTH**

1. Under the Financial Reporting Menu Select item 5 and set the effective date which would be the last day of the month you are processing.
2. Under the Financial Reporting Menu Select Item 1 to import your General Ledger Data or Select Item 2 to Input your General Ledger by Manual Input.
3. Whether you use Import or Manual Input, check your Asset/Liability/Captial/Interest Income/Interest Expense/Other Income/Non Interest Expense Category Totals using the Financial Reporting Menu item 2. You will find a listing of all of your General Ledger Accounts under each category with a subtotal at the very bottom in the dark gray bottom bar. This should reconcile to your General Ledger.
4. When all of your balances are correct, exit General Ledger Input and Select Item 3, Update Financials.

BEFORE PRINTING YOUR FINANCIAL REPORTS, YOU MUST UPDATE YOUR MARGIN DATA FIRST or your interest rates on your financial report will not be correct.

**UPDATE MARGIN DATA**

1. Under the Asset/Liability Menu select Item 1, Interest Margin Analysis
   1. Under item 1, select input margin data.
      1. You will be asked for the effective date which is the last day of the month you are processing.
      2. A grid will pop up with financial assets and liabilities.
         1. If you did data import, the month-to-date averages will already be populated.
         2. If you did not select import, you will have to enter the month-to-date average balances.
         3. When all of the month-to-date average balances are correct exit margin data entry.
   2. Under item 2, select update interest margin.
   3. Under item 3, print your margin report.

**YOU ARE NOW READY TO PRINT YOUR MONTHLY FINANCIAL REPORTS**

**PRINTING FINANCIAL REPORTS**

1. Under the Financial Menu, select item 4, print reports. There are a variety of reports to chose from:
   1. 2 month reports
      1. Most popular compare:
         1. Current Month Actual Amounts to Current Month Budget Amounts.
         2. Current Month Actual Amounts to the Same Month in the Prior Year.
         3. Current Month Actual Amounts to the Prior Month Actual Amounts.
   2. 3 month reports (featuring a variety of comparisons)
   3. 6 month report (this report only comes in one format. It presents the last 6 months of actual data, and then presents the current budgeted month’s data.
2. There is also an option to print reports through the budgeting menu. It allows you to present month-to-date actual data verses the remaining year’s budgeted information. This report is referred to as the **Projected Financial Statement.** It can be created as follows:
   1. Under the Budgeting Menu, select option 2, Print Budget Reports.
   2. Input the effective Date that coincides with the current month end.
   3. Check the box that indicates “print year-to-date amounts.

**EXPORTING**

1. The first way to export data is through the System Menu
   1. Select #7 Utilities
   2. Select #1 Export Data
      1. You have the ability to export a variety of data for a range of dates.
   3. A comma delimited file is created which you can open in excel.
   4. In the dialog box you give the program the destination for where to save that file.
2. The second way is to create a “prn” file.
   1. Select any report you want.
   2. Select print
   3. Select File
   4. You get to name the file. These files are saved as prn documents in the root directory where your Bank System Program is located. For instance if your program is stored in C:\WINRMA then that is where your report will be. It can be opened with Excel but it is not comma delimited, but rather a text file where regular spaces separate the fields.

Both options 1 and 2 generate reports that can be opened in Excel. When you are in the Excel Open Dialog Box, under file type select “All Files” and not Excel spreadsheet or Workbook.

**BACKING UP**

You should backup your file at the end of every month.

**END OF YEAR**

At the end of every year, you will receive a backup from RMA. This backup will enable you to prepare your files for the new calendar year. That process is as follows:

* + - 1. Install the backup sent to you by RMA
      2. Under the system menu select #7 RMA utilities
         1. Chose item #2 End of Year and follow instructions

CREATING A BUDGET

There are 2 ways to create a new Budget. Under the Budgeting Menu, Under option 1, Create New Budget, you may create a new budget using an existing budget (option 2) or using an existing budget and the YTD Financials (option 3). Using Option 3 pre-fills the months with the actual month-end balances from the previous year.

There is many assumptions to be made and related input. Printing a **budget worksheet** beforehand can greatly help you to have everything in place (all of your assumptions) before you sit down and begin the task of creating the new budget.

The budget worksheet may be printed by going under option 3 under the Budget Menu.

The decisions and assumptions that you must make are:

Input of Assets/Liabilties/Non Interest Income/Non Interest Expense:

Growth

Reduction

Steady Amount

Changes in Budget Amounts may be put in as following:

1. Input the amount for each month individually.
2. Forecast a steady growth/(decline) rate dollar amount and start at the beginning balance which would be your balance from 12/31/16. Declining balances are entered as negative amounts.
3. Forecast a steady growth/(decline expressed as an annual percentage rate.

Assumptions about Interest Rates in Terms of Yields on Assets and Cost of Your Interest Bearing Deposits. Those amount may be input in the same manner as Assets, Liabilites and Non-interest income and expense items.

You CANNOT budget **Interest Income** and **Income Expense**. These numbers are determine by the balances of the interest earning assets and their related budgeted interest rates, along with the balances of the interest bearing liabilities and their related budgeted interest rates.

You also must have assumptions made about:

Level of Dividends for the Year by Quarter.

Level of Charges Offs by Month.

You also must have handy your beginning balance (ending balance from 12.31.16) for:

Loan Loss Reserve

Undivided Profits (12.31.15 Retained Earnings plus 2016 Net Income).

**Graphing Procedure for RMA Bank System Software**

1. Click on the “**Graphs**” pull down Menu
2. Click on **File** and **Open**
3. Highlight one of the Blank Graph Numbers and Double Click
   1. This will open the Page/Graph Setup Menu
4. Type in a **Name for the Graph**
5. Select a **Type of Graph**
6. Select the **Graph Layout**
   1. (note that the Type of Graph and Graph Layout should correspond)
   2. i.e. Bar Graphs are for comparative purposes
   3. i.e. Line Graphs are typical for continuous presentations
7. Select the **Number of Months**
   1. Pie Charts can only be for one month
8. This opens up **Graphs Specifications**
   1. For pie charts, which are not comparative, the second month entered will be the representative data
   2. Complete all desired specifications
9. Click **Graph** to View and/or Print your Graph
10. If satisfied select **exit**
11. Select **File** and **Save** for a completed Graph

**Creating a New Budget in Bank Systems**

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**Importing and Exporting in Bank Systems**

**IMPORTING**

1. Importing your General Ledger Data involves obtaining a comma delimited extract file of your month end general ledger. The report must contain:
   1. Account Numbers
   2. Account Names
   3. Year-To-Date Balances
   4. Month-To-Date Average Balances
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