

Business Plan Projections

Institution Name:

SCD:

Use the table below, as needed, to document key financial measures for the preceding year (projections from last year’s business plan and actual results) and the first 2 years in the current business plan. Use the institution’s “most likely” scenario if the plan incorporates multiple scenarios. Enter N/A or leave the field blank if a measure does not apply or is not specified (if you enter N/A you will get a red dashed line around the field and a validation error when saving - you can just ignore these). You can add rows to capture additional measures. Use the Comments field, as needed, to identify additional relevant information such as any minimum board standards for the measure, explanation of (or links to) any further analysis or examination work completed to address significant changes or concerns, etc.

Key Financial Measures & Statistics	Last Year Projection (000s)	Last Year Actual (000s)	Year 1 Projection* (000s)	Year 2 Projection* (000s)	Comments
CAPITAL					
Total Regulatory Capital Ratio (TRC)					
Tier 1 Capital Ratio					
Common Equity Tier 1 Capital Ratio					
Tier 1 Leverage Ratio					
URE and URE Equivalents Leverage Ratio					
Permanent Capital Ratio					
ASSET QUALITY					
Criticized Assets/TRC					
Adverse Assets/TRC					
OAEM Assets/Total Loans					
Adverse Assets/Total Loans					
Nonaccrual Loans/Total Loans					
ALL/Total Loans					
Chargeoffs (\$)					
Total Assets (\$)					
Total Asset Growth (%)					
EARNINGS					
Net Interest Income (\$)					
Net Interest Margin (%)					
Efficiency Ratio					
Operating Expense (\$)					
Provision for Loan Losses (\$)					

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Key Financial Measures & Statistics	Last Year Projection (000s)	Last Year Actual (000s)	Year 1 Projection* (000s)	Year 2 Projection* (000s)	Comments
Net Income (\$)					
ROA					
LIQUIDITY - Banks Only					
Days Liquidity					

*Examiners should consider whether additional follow-up or examination is warranted if there is a significant change (actual or projected) in any of these financial measures and statistics, or if any are noticeably high or low.

Other Comments:

This workpaper is not intended to create any rights, substantive or procedural, enforceable at law or in any administrative proceeding. While the workpaper was carefully reviewed for applicability and accuracy, changes may occur in the wording or interpretation of laws and regulations. If a situation arises where the workpaper becomes inconsistent with applicable laws or regulations, the requirement of the laws or regulations will prevail. Examination scope may vary between institutions. On a particular examination activity, the workpaper may not pertain to all factual situations or interpretations, additional concerns or issues may be addressed that are not covered in the workpaper, and some portions of the workpaper may not be used.