

Any Bank

Variance Comparison

Oklahoma City, OK

Feb - 2018 Created from Trial Budget

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Comparison	Curr Mo \ Prior Mo				Curr Mo \ Bgt Mo				Curr YTD \ Prior YTD			
	Time Var.	Vol. Var.	Rate Var.	Total Var.	Time Var.	Vol. Var.	Rate Var.	Total Var.	Time Var.	Vol. Var.	Rate Var.	Total Var.
FED FUNDS SOLD	(1,714)	(865)	903	(1,676)	0	(547)	547	0	0	(1,016)	1,016	0
Fed. Funds Sold	(1,714)	(865)	903	(1,676)	0	(547)	547	0	0	(1,016)	1,016	0
US TREASURY SEC'S	(2,298)	1,421	(65)	(942)	0	65	(65)	0	0	68	(68)	(0)
US AGENCY ISSUES	0	406	421	827	0	0	0	0	0	0	0	0
MUNICIPAL SEC'S	(4,042)	(43)	417	(3,668)	0	(103)	103	0	0	(108)	108	0
OTHER SECURITIES	(33)	(183)	(0)	(216)	0	0	0	0	0	0	0	0
FED RES STOCK	(100)	8	0	(92)	0	0	0	0	0	0	0	0
Total Securities	(6,473)	1,609	773	(4,091)	0	(38)	38	0	0	(40)	40	0
COMMERCIAL LOANS	(14,877)	1,135	(0)	(13,742)	0	0	0	0	0	0	0	0
REAL ESTATE LOANS	(10,682)	1,248	841	(8,592)	0	0	0	0	0	0	0	0
WAREHOUSED MTG LOANS	(86)	(5)	0	(91)	0	0	0	0	0	0	0	0
COMM REALESTATE	(21,608)	1,376	1,692	(18,540)	0	0	0	0	0	0	0	0
INSTALLMENT LOANS	(4,288)	334	336	(3,619)	0	0	0	0	0	0	0	0
PARTICIPATION LOANS	(2,671)	208	54	(2,409)	0	0	0	0	0	0	0	0
Total Loans	(54,212)	4,296	2,923	(46,993)	0	0	0	0	0	0	0	0
Earning Assets	(62,400)	5,040	4,600	(52,760)	0	(585)	585	0	0	(1,056)	1,056	0
INTEREST CHECKING	(806)	84	76	(646)	0	(76)	76	(0)	0	(97)	97	(0)
INVESTACCOUNT	(616)	138	(0)	(478)	0	0	0	0	0	(90)	90	0
REGULAR SAVINGS	(67)	(115)	34	(148)	0	(34)	34	0	0	(36)	36	0
CD'S	(3,354)	323	131	(2,899)	0	0	0	0	0	0	0	0
ST & POL SUBS	(0)	(0)	(0)	(1)	0	0	0	0	0	0	0	0
TT&L	(3)	0	(0)	(3)	0	0	0	0	0	0	0	0
HI-YIELD ADVANTAGE	(3,201)	(207)	124	(3,284)	0	0	0	0	0	0	0	0
Total Deposits	(8,046)	223	365	(7,459)	0	(111)	111	(0)	0	(224)	224	0
FHLB ADVANCE	(1,034)	(39)	(0)	(1,073)	0	0	0	0	0	0	0	0
FED FUNDS PURCHASED	(41)	353	15	327	0	0	0	0	0	0	0	0
Borrowed Funds	(1,075)	314	14	(746)	0	0	0	0	0	0	0	0
Paying Liabilities	(9,121)	537	379	(8,205)	0	(111)	111	(0)	0	(224)	224	0
Net Interest Income	(53,279)	4,503	4,221	(44,555)	0	(475)	475	0	0	(832)	832	0