



## Case Study

# Hidden gems from a seasoned Dashboard user

Bob Koncerak,  
CFO/COO/EVP of American  
Commerce Bank



**“Executives should know the concentrations of their loan portfolios, so they understand the impact of rate or index changes on their income statements”**

Even after a decade of logging in, Bob Koncerak is still discovering what Banker’s Dashboard can do.

Koncerak, a 30-year banking-industry veteran, author, and CFO/COO/EVP of American Commerce Bank, made his latest find when he joined the Dashboard team’s webinar about CD Re-pricing & Prime Rate Shock.

“I watched the demo and then used Dashboard to project the rising cost of funds,” said Koncerak. “I had never done it before, but it was easy. If I can do it, anyone can.”

Koncerak doesn’t give himself enough credit for his Dashboard expertise. As one of Dashboard’s longest tenured users, he knows his way around most of its tools. Because of his knowledge, we asked him to offer a few tips on how banks can fully maximize the value of their Dashboard subscription. Here’s his advice:

## **Use CD Repricing and Prime Rate Shock to reprice CDs and loans.**

“Executives should know the concentrations of their loan portfolios, so they understand the impact of rate or index changes on their income statements,” said Koncerak.

For example, at American Commerce, about 60 percent of the loan portfolio is in floating rate loans. Dashboard calls out the dollar value of the loans that will automatically reprice.

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“Once I know how much is going to reprice, I plug in the rates I’m forecasting between now and a certain timeframe,” Koncerak explained. “Dashboard shows me the dollar amount of incremental cost and change in loan revenue.”

“This is just the kind of information you need for budgeting and forecasting,” added Barry Adcock, Deluxe. “It allows you to understand what the actual hit or benefit will be as you adjust variables – such as basis points, timeframes, and cost of funds.”

### **Work at creating branch-level budgets.**

When Koncerak was with People’s Bank of Alabama, there were 29 branch-level budgets – one for each branch in the system. It was time consuming to set up, but the value to the company was worth the initial effort.

“While C-suite executives monitored budgets from a macro level, branch managers were incented to actively manage their budgets at a micro level,” explained Koncerak.

“We made the managers more accountable for branch performance,” Koncerak said. “We gave them the right tools, like Dashboard, and then provided incentive to run their locations in the most efficient, profitable way. Even if they don’t have a branch-level budget, a manager can still monitor changes and trends to a center-specific balance sheet and income statement. That’s empowering.”

“In today’s lingo we talk about running a branch like we’re running a store,” he added. “If you have a branch-level budget then you’re going to be much more accurate in knowing what it costs you to run that store. Dashboard provides, insight into what is coming out, what is going in, whether it’s legitimate, and whether it’s been booked to the right place.”

### **Compare today’s balance sheet to yesterdays.**

Although Koncerak takes a daily look at dozens of key metrics, reviewing the daily balance sheet and comparing it to the previous business day’s is one of the most important.

“I think you have to look at this as a matter of managing exceptions,” said Koncerak. “You can see all the entries that were processed the previous day and discover anomalies. Let’s say something happened with my Fed line – it’s going to show up in my report.”

Once he’s discovered an exception, he can drill down to the GL and branch level to see where the variance occurred. “Dashboard enables exception management to a greater degree than you get from looking at core processor reports,” he said.

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**Want more information on Banker’s Dashboard?**

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### **Check deposit growth daily.**

Koncerak says he first drills down into balance sheet columns and looks at the month-over-month trends. He then uses Dashboard to create projections with various rate levels to see the impact on revenue or cost. This process has been key to American Commerce Bank’s deposit-pricing strategy.

“Until July, I held the reins on rates. I didn’t want to give up the margin,” he said. “Now our loan pipeline is big, and I have raised our deposit rates. We’ll fund out loan growth with today’s higher cost deposits – but we’ll also track loan yields to ensure that we maintain margin and spread expectations.”

American Commerce maintains an aggressive loan-to-deposit ratio, so the bank watches rate markets carefully to avoid run-off. The bank’s deposit rates are among the highest in the southeast. “We’re OK with that for now,” he said, “because some recently acquired loan portfolios are yielding nearly 7%.” He’s tracking the margin using the Dashboard margin analysis tool.

### **Use the projection tool for strategic planning.**

“Multi-year projections are a real advantage of Dashboard,” Koncerak said. “This is a recent discovery for me – and one I wish I’d been using all along.”

Koncerak recently completed a three-year projection for the bank’s strategic plan, which he described as a process of “loading and tweaking assumptions to see what would happen with capital, income, and other key metrics.”

“When you look at the detailed reports that show all the dollar and percentage changes across the categories, it’s really impressive,” said Koncerak. “You can set longer-term goals by way of using this information.”

“I think regulators like to see that you’re not just looking at one year at a time,” said Adcock, “And it gives the board confidence to know that their CFO and CEO are thinking strategically about the variables that could affect the bank’s long-term performance.”

### **Keep learning.**

“If you are someone managing the value creation of the bank, then you owe it to your stakeholders to use more of the Dashboard tools,” said Koncerak.

Koncerak recommends clicking through the Dashboard tabs to discover and try new tools. He also is a big believer in watching the web demonstrations hosted by the Dashboard team. If you can’t watch them live, you can find replays by clicking Help in the upper right corner of your Dashboard screen and choosing Tip Sheets & Webinars from the drop-down menu.

“There’s just so much more to Dashboard than meets the eye,” he said. “Keep learning.”