

Buker's
FSA®

Financial Statement Analysis Software



From the Same People Who Brought You Buker's Taxanalysis

Buker's FSA

Our Commercial Financial Statement Analysis Software

Spread multiple period financial statements in a fraction of the time
you are currently spending

Combine any number of commercial financial statements that are spread using
Buker's FSA to arrive at a Global Cash Flow, Global Debt Service and Global Ratios

*Nothing comes close to the ease of use and precise accuracy of
Buker's FSA*

Make your good lenders better – with Buker's FSA!

What is *Buker's FSA*?

Buker's FSA is our new Financial Statement Analysis tool designed with you, the lender, in mind. Its easy to use, intuitive user interface will allow you to spread multiple period financial statements in a fraction of the time you are currently spending.

What Can You Do With *Buker's FSA*?

With *Buker's FSA* you can:

- Analyze an unlimited number of business financial statements for a given client side-by-side for any business type including:
 - S Corporations
 - C Corporations
 - Partnerships
 - LLC's
 - LLP's
 - Sole Proprietorships
 - Farming Activities
 - Other Entities

- Choose from 6 Cash Flow Models, 4 of them customizable for your specific needs including:
 - UCA
 - Indirect
 - Traditional
 - Modified Traditional
 - Modified UCA
 - Modified Indirect

- Analyze your results with detailed financial summary information including:
 - 19 standard industry ratios, including Z score
 - 31 additional ratios, including specific ratios with respect to:
 - Liquidity
 - Leverage
 - % Growth
 - Profitability
 - Activity
 - Viability

 - 22 cash driver adjustments



Global Cash Flow Analysis

In a matter of seconds, the Global Cash Flow Analysis module in *Buker's FSA* allows you to:

- Combine an *unlimited number* of financial statements that are spread using *Buker's FSA* to arrive at a Global Cash Flow, Global Debt Service and Global Ratios.

The Global Cash Flow Analysis module also allows you to combine financial statement information from *Buker's FSA* with individual tax return files created in *Buker's Taxanalysis*.

- Combine an *unlimited number* of individual cash flows and "quick" business cash flows previously spread in the *Buker's Taxanalysis* software for any partnership, S corporation or C corporation with the entities spread in *Buker's FSA* to arrive at Global combinations.

Customize your Global Cash Flow Analysis on the fly to reflect less than 100% of ownership.

Multiple scenarios can be constructed inside each Global Cash Flow Analysis file.

With **Global Cash Flow Analysis** now a part of **Buker's FSA**, you will be able to quickly and easily handle all of your cash flow spreading needs, both personal tax returns and commercial business financial statements, along with their global summaries with the **Buker's** family of products.

Customizing Your Cash Flow Analysis is Easy With **Buker's FSA**

- Allows you to enter annual or interim periods as well as projections.
- Mix and match the various periods in any order to suit your specific needs, such as annual periods in date order, interims shown sequentially, annuals with follow-on interims, or whatever configuration you desire.
- Customizable Cash Flow Models for use in final decision-making allow you to separately enter and track existing versus proposed debt and their effect on the Debt Service Coverage ratio.
- Effect of CAPEX may also be included at the user's discretion.



Powerful Navigation Tools Make Using **Buker's FSA** Fast and Easy

- **"Quick Check"** allows you to easily check and verify that you are in balance as you spread the balance sheet for a given client and that retained earnings is properly reconciled.

Quick Check				
Current Assets	14,190	16,839	16,404	16,476
Fixed Assets (Net)	22,726	23,031	23,647	24,274
Total Assets	36,907	41,957	42,689	44,670
Current Liabilities	10,529	13,769	13,300	14,318
Total Liabilities Plus Net Worth	36,907	41,957	42,689	44,670
Out-of-Balance				

- **"Quick Jump"** feature allows you to "jump" quickly to specific chart of account items for faster input.
- Sub-accounts are nested in relevant groups underneath each major balance sheet and income statement account for quick and easy access.
- One right click allows you to quickly add pre-defined sub-accounts underneath the applicable major account title.
- No more scrolling through pages of charts of accounts to find the sub-accounts you need, a real time saver!
- Custom accounts can also be added at your discretion wherever you like.

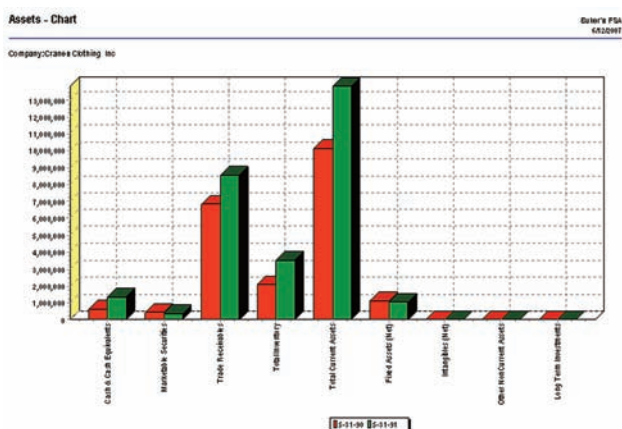
Reports in **Buker's FSA** Are Flexible and Customizable

- Reports automatically eliminate unused account lines to give you concise, easy-to-read final reports.
- Customize your reports to print only those specific reports that you want, or all of them, your choice.
- Customize your reports with:
 - Whichever financial periods you wish to show in any order of your choosing.
 - Any or all of six cash flow models.
 - Those ratios most important to you and your bank for final approval.
- Any or all of the Reports may be printed to hard copy, exported to Excel or saved to PDF format for emailing through your network.
- **"Notes"** feature allows you to add detailed footnotes with respect to any schedule.



A Graphical Picture is Worth a Thousand Words in *Buker's FSA*

- Powerful graphing capabilities dramatically illustrate trends and relationships that are otherwise hidden.
- View vivid scalable charts of:
 - Balance Sheets
 - Income Statements
 - All 6 Cash Flow Models
 - All Ratios
 - Cash Driver Adjustments
 - Or Selected Items



Who Can Benefit From Using *Buker's FSA*?

Buker's FSA is suitable for all parts of the bank that need to analyze and spread business financial statements, including Commercial or Wholesale Banking, Corporate, Real Estate, Small Business and Private Banking.

Take a Complimentary Walk-Thru of *Buker's FSA* Over the Web

Would you like to see *Buker's FSA* in action and watch an actual statement being spread? Just call us and set up an appointment and we'd be glad to help you. You can watch over the web via a live conference call, ask questions, and interact as if you're doing it yourself!

Contact Us for Your Free Demo Disk

Would you like to take us out for a test drive and spread actual borrower's financial statements using *Buker's FSA*? You can obtain a free demonstration disk by contacting us directly, or by visiting our website at www.bukersfsa.com.

The *Buker's* Family of Products

You can now handle all of your cash flow spreading needs, from personal tax returns to commercial business financial statements and even create global summaries from both business and personal cash flow sources with the *Buker's* family of products. Contact us today to learn more about *Buker's FSA* and *Buker's Taxanalysis* software and training seminars.

Buker's
FSA[®]
Financial Statement Analysis

PGB, Inc.
P.O. Box 1329
Beaverton, OR 97075
(503) 520-1303
Fax (503) 520-1715
E-mail: sales@bukersfsa.com
Website: www.bukersfsa.com