



eSTATEMENT STUDIES

USERS GUIDE

JOIN. ENGAGE. LEAD.

Statement Studies Unit

Enterprise Risk and Product Management

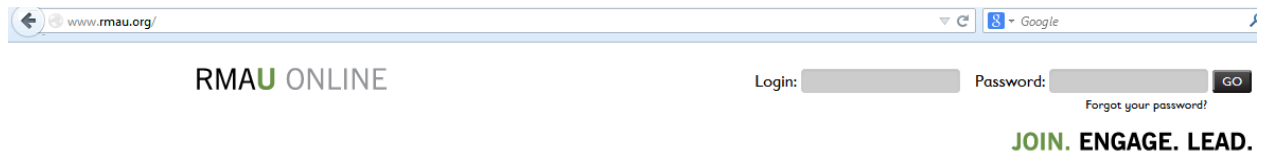
ESTATEMENT STUDIES, USER GUIDE

Welcome to RMAU Online, RMA's website for all our online subscription products, including eStatement Studies! Individuals who once used our old site, eStatementStudies.org, will now access their reports via RMAU. This user guide will help eStatement Studies users navigate throughout the RMAU site.

I. LOGGING ON

Please use the following link to log on to RMAU:

Link: www.rmau.org



Security Features: Your *username* will always be your work e-mail address (please do not use personal e-mail addresses). Your *password* will be custom made by you. Your password must be at least 10 digits long (letter and number). Due to new security features, the site will prompt you to change your password every six months. Should you forget your password, please click on "Forgot your password?" under the log-in block.

Once your account has been set up, upon your initial login, you will need to review and accept the End Users License Agreement (EULA). A copy of this agreement can be found in the 'Help' section along the bottom of the screen, should you need a copy.

II. ESTATEMENT STUDIES TAB

Once you login and are at the homepage, move your cursor over the 'eStatement Studies' tab, as shown in the below picture. All of the familiar eStatement Studies resources will be found in this area. The following navigation links are available:

The screenshot shows the 'eStatementStudies' navigation tab selected. Below it is the 'Search Statement Studies' section. It includes a dropdown menu for 'Select an industry:' with '(Please Select)' and a 'View' button. There are two radio buttons for sorting: 'Sort by Title' and 'Sort by NAICS'. Below that is another dropdown for 'Show industry by sector:' with '(Please Select)' and a 'Search' button. At the bottom is a text input field for 'Search for an industry by keyword or code:' with a 'Search' button.

Home - An overview of the eStatement Studies product

Search for Industry Resources - Where you will search and preview the Annual Statement Studies industry reports

Resources - Information on Statement Studies submissions, campaigns, and general help

The screenshot shows the navigation menu with tabs for 'eStatementStudies', 'CREDIT RISK/eMentor™', 'ENTERPRISE RISK', 'MARKET RISK', 'OPERATIONAL RISK', and 'QUICK LINKS'. The 'eStatementStudies' tab is active, displaying a list of links under the heading 'Statement Studies': 'Home', 'Search for Industry Resources', and 'Resources'. Under 'Resources', there are links for 'Help', 'About eStatementStudies', '2015 Annual Statement Studies Submission', and 'Campaign'.

You will notice additional tabs (Credit Risk, Enterprise Risk, Market Risk, Operational Risk, and Quick Links). These tabs contain other RMA products that are available to purchase. If you are interested in learning more about the available products, please contact your assigned RMA Regional Manager. These resources will remain hidden until purchased by your institution.

III. ESTATEMENT STUDIES SEARCH

To search for eStatement Studies industry data, please click on "Search for Industry Resources."

There are 3 different ways to search for RMA's Annual Statement Studies industry reports on this page, which is similar to the previous eStatement Studies website:

1. 'Select an industry' by using the drop down box. Within this field you can either sort by "Title," or "NAICS."
2. 'Show industry by sector' allows you to search by using the first two digits of the industry code, known as its sector code. This will query our database for all of the industries that make up the particular sector.
3. 'Search for an industry by keyword or code,' by entering a keyword, or if you know the code, you may simply enter it here.

After performing a search for an industry, you will either be brought directly to the industry homepage or a search page with multiple industries (depending on how you perform your search). If you do a search by sector or keyword, you will be brought to a page with multiple industry titles and their respective NAICS code. To get to the actual industry content, you will need to *click* on the 6-digit NAICS code to the left.

NAICS	Industry	Statement Studies
423850	Service Establishment Equipment and Supplies Merchant Wholesalers	✓ (2014)
485999	All Other Transit and Ground Passenger Transportation	✓ (2014)
624221	Temporary Shelters	✓ (2014)
624229	Other Community Housing Services	✓ (2014)
713210	Casinos (except Casino Hotels)	✓ (2014)
713290	Other Gambling Industries	✓ (2014)
721110	Hotels (except Casino Hotels) and Motels	✓ (2014)
721120	Casino Hotels	✓ (2014)

IV. ANNUAL STATEMENT STUDIES INDUSTRY REPORTS AND DEFINITIONS

After selecting your industry, you will come to that particular industry homepage which will look like below:

eStatementStudies
CREDIT RISK/eMentor™
ENTERPRISE RISK
MARKET RISK
OPERATIONAL RISK
QUICK LINKS

Industry Data

Return to Search
Add To Quick Links

721110 - Hotels (except Casino Hotels) and Motels

- Industry Description
- ▶ Annual Statement Studies

This industry comprises establishments primarily engaged in providing short-term lodging in facilities known as hotels, motor hotels, resort hotels, and motels. The establishments in this industry may offer food and beverage services, recreational services, conference rooms and convention services, laundry services, parking, and other services.

You will land on the *Industry Description*. Here you will see the definition of this industry directly from the NAICS code website.

Click on *Annual Statement Studies* via the left hand navigation. If you look towards the top, you will find a drop down for different years data, regional data, Print/PDF view, and an excel export.

Industry Data

721110 - Hotels (except Casino Hotels) and Motels

- Industry Description
- Annual Statement Studies**
 - About
 - Financial Ratio Benchmark Data
 - Industry Default Probability Data
- Frequently Asked Questions

Year: 2014-15

Region: National - All Regions

Print

Export

Return to Search

Add To Quick Links

	0-500M	500M-2MM	2-10MM	10-50MM	50-100MM	100-250MM	All
FRB Assets							
Type of Statement							
Unqualified		1	20	37	12	8	78
Reviewed		7	43	31	3	2	86
Compiled	20	52	148	18			238
Tax Returns	117	288	403	30		1	839
Other	46	149	344	143	15	18	715
							114 (4/1-9/30/13) 1842 (10/1-3/31/14)
Number of Statements	183	497	958	259	30	29	1956
ASSETS							
Cash & Equivalents	32.5	9.1	6.6	6.9	10.6	7.7	9.8
Trade Receivables - (net)	5.3	1.8	1.2	2.8	3.1	3.5	2.0
Inventory	1.9	1.0	.3	.7	1.7	.7	.7
All Other Current Assets	4.0	.9	1.4	2.6	1.3	1.4	1.7
Total Current Assets	43.6	12.8	9.5	13.0	16.8	13.3	14.2
Fixed Assets (net)	40.2	76.4	81.4	76.1	66.7	72.6	75.2
Intangibles (net)	4.6	3.7	3.3	3.2	2.6	4.4	3.5
All Other Non-Current Assets	11.6	7.1	5.8	7.7	13.9	9.6	7.1
Total Assets	100.0	100.0	100.0	100.0	100.0	100.0	100.0
LIABILITIES							
Notes Payable-Short Term	5.2	2.4	1.4	1.1	.7	3.0	2.0

You'll be able to view eStatement Studies data from 2003-2004 all the way to the current year data via the drop down next to 'Year.' November 1st of each year new annual statement studies comes out. Regional data is also available via the drop down next to 'Region.' The default report for your industry will present data on a National basis, but with your online subscription you can also compare your client to the Northeast, Central, North Central, Northeast, South Central, Southeast, and West Regional data breakouts.

You will find the data from both Annual Statement Studies books. The studies are broken down into two separate publications: The Financial Ratio Benchmarks and the Industry's Default Probabilities and Cash Flow Measures. Both work together to provide the benchmark information that you utilize.

You have the ability to *Print* the industry report by selecting *Print* to open as a PDF, and from here you can save the PDF to your computer or print the file. This PDF presentation is the exact replica that you may be familiar with in the book.

You can also *Export* the industry data into *Excel*. In this format you will be able to input your clients financial data to calculate the RMA ratios side-by-side in the worksheet. You can do this by clicking on *Export* and select "Yes" when the prompt asks to add a client comparison worksheet. By doing this, you will see column "J" titled Client comparison. You will also notice the first tab listed as 'Assets' which will be where you can input the clients data to generate your clients own ratios to be shown in column 'J' of the spreadsheets.

By clicking the green arrows next to the headings in the side bar, you will find the supporting information regarding the Annual Statement Studies. This material includes the Organization of Content, Definition of Ratios (sorted by ratio type), explanation of balance sheet and income statement line items, regional explanations, CFMA data, notes on NAICS reporting, Moody's explanations, and FAQs.

Industry Data

721110 - Hotels (except Cas

- Industry Description
- ▼ Annual Statement Studies
 - ▶ About
 - ▼ Financial Ratio Benchmark Data
 - Liquidity Ratio
 - Coverate Ratio
 - Leverage Ratios
 - Operating Ratios
 - Expenses to Sales Ratios
 - Contractor Balance Sheet and Income Data
 - Non-Contractor Balance Sheet and Income Data
 - ▶ Industry Default Probability Data
 - Frequently Asked Questions

V. ESTATEMENT STUDIES SUPPORT

eStatement Studies Technical Support: Technical Help is provided when a problem arises due to the product not functioning properly. Examples are: web site is down, your access has been denied, or a link within the product is not routing to the correct location. The best method of communication with RMA is via email.

User Help: Bank users should first contact their institution's RMAU Administrator to report all technical problems.

Email Help: Users can email a tech question to eStatementStudies@rmahq.org

Phone Help: Technical phone support is available To Bank Administrators and Users by dialing 215-446-4142. The support line is available M-F 8-4:30pm ET.