

ENHANCED CASH REPORTING

Accounting ■ Compliance ■ Risk ■ Performance

At MTB Investment Advisors, we understand that cash flow is the lifeblood of every organization. That's why our Enhanced Cash Reporting provides you with a state-of-the-art, web-based and integrated Accounting, Risk, Compliance, and Performance solution so that you can accurately and efficiently monitor your cash reserves. Access live data at your convenience, with no implementation, data entry, processing, or reconciliation requirement on your part. Enhanced Cash Reports are easily downloadable into Excel spreadsheets.



Using predefined accounting assumptions, you will have online access to journal entry data through our automated general ledger, which is updated the day after your fiscal close cycle; allowing you to close your books that day.

COMPLIANCE

To help ensure that your investment portfolio is in compliance with your investment policy, our Enhanced Cash Reporting gives you daily access to your portfolio's compliance status. This provides you with the tools to monitor your account as you require, either on a daily basis, or over time.

ACCOUNTING

MTB Investment Advisors' Enhanced Cash Reporting is an on-demand investment accounting solution that provides you with a variety of accounting information and general ledger data for your investment portfolio including:

- Balance Sheet
- Income Statement
- FAS95 and FAS115
- Cash Flow Forecast
- Portfolio Holdings
- Security Detail

Account	DEM01 (0004)	Period	FY 2005	From	to	60
FAS 115						
01/01/2005 - 11/21/2005						
Cash Equivalent (0)						
Coup	Orig Face	Curr Face	Description	Security Type	Sector	
NA	140,282,848	140,282,848	Net Receivables/Prepables	CASH	Cash	
885278107	115,490,156	115,490,156	North Ind Invested Assets	CASH	Cash	
CCVUSD	0	0	US Dollar	CASH	Cash	
Short Term (6)						
Coup	Orig Face	Curr Face	Description	Security Type	Sector	
073903035	21,000,000	21,000,000	BEAR STEARNS CD INC	CORP	Financial	
254687248	5,000,000	5,000,000	DISNEY (MULT) CO	CORP	Industrial	
254687248	20,000,000	20,000,000	DISNEY (MULT) CO	CORP	Industrial	
952196910	25,000,000	25,000,000	INTL LEASE FIN	CORP	Financial	
783870400	21,000,000	21,000,000	SBC COMMUNICAT	CORP	Industrial	
912827155	22,000,000	22,000,000	US TREASURY NB	US GOV	Government	
Lang Term (10)						
Coup	Orig Face	Curr Face	Description	Security Type	Sector	
020874608	10,000,000	10,000,000	AMER INTL GROUP	CORP	Financial	
000202018	25,000,000	25,000,000	BANK OF AMERICA	CORP	Financial	
1125949100	28,000,000	28,000,000	FANNIE MAE	AGCY BOND	Agency	
113594920	25,000,000	25,000,000	FANNIE MAE	AGCY BOND	Agency	
339011456	5,000,000	5,000,000	FLEET NATL BANK	CORP	Financial	
339011456	7,500,000	7,500,000	FLEET NATL BANK	CORP	Financial	
912827208	22,500,000	22,500,000	US TREASURY NB	US GOV	Government	
912826910	24,000,000	24,000,000	US TREASURY NB	US GOV	Government	
912826910	25,000,000	25,000,000	US TREASURY NB	US GOV	Government	
912826910	3,000,000	3,000,000	US TREASURY NB	US GOV	Government	
Sectors						
175,000,000 175,000,000						

Metric	Limit	Actual
Index Duration		2.337
Portfolio Duration		0.744
Allowable Margin Above Index	0.500	0.000
Allowable Margin Below Index	2.000	1.593
Maximum Average Duration	100.000	0.744
Maximum Average Duration	0.000	0.744
Maximum Maturity (in years)	5.000	3.153
Issuer Concentration	Limit	Actual
	5,000*	7,056*
Maximum Position Size	100,000*	4,762*
Municipal State Concentration	100,000*	0.000*

RISK

We provide you with the tools to help you measure, quantify, and report on the characteristics of your portfolio. You will have on-demand access to duration, sector, credit rating, issuer concentration, and index comparison reports with detailed drill-down capabilities to display the underlying data on a security level. Additional tools provide an updated credit watch on any security you own.



PERFORMANCE

Our performance reporting allows you to analyze performance using consistent assumptions and pricing. Performance reports and return calculations are available according to your fiscal cycle and are designed to meet industry calculation standards. Portfolio-level performance attribution helps you understand the main factors affecting your performance.

SAS70 - TYPE II

We'll provide you with an SAS70 Type II audit on this Enhanced Cash Reporting system three times a year.

ACCESS - GETTING STARTED

Our dedicated Client Services team will provide you with access to Enhanced Cash Reporting via www.mtbia.com.



ABOUT ENHANCED CASH

MTB Investment Advisors provides customized cash investment solutions for institutions seeking to enhance the return on their cash reserves, while preserving principal and maintaining a desired level of liquidity and risk control.

To learn more about our Enhanced Cash Solutions call 1-800-878-0668 or visit www.mtbia.com.