

Summary Board Report - Benchmark Analysis

ABC Bank - Anywhere, US

03/31/2009

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			Benchmark
Effective Gap:	RS Assets/RS Liabilities	109.36	70 to 130 %
	GAP/Equity	30.21	+/- 200 %
	RS Assets/Total Assets	36.07 ✓	40 to 60 %
	RS Liabs./Total Assets	32.98 ✓	40 to 60 %
	GAP/Total Assets	3.09	+/- 15 %
Earning Power:	Earning Assets/Paying Liab.	117.07	> 115.00
	Earning Interest Spread (difference)	3.33	> 3.25
	Net Interest Margin	3.66 ✓	> 3.75
	Equity/Total Assets	10.22	> 8.00
	Return on Assets	1.19	> 1.00
	Return on Equity	11.49	> 10.00
	Efficiency Ratio	56.99	< 65.00 %
Liquidity:	Investments / Deposits	22.00	< 40.00 %
	Loans / Deposits	94.03 ✓	< 90.00 %
	Loans / Assets	71.19	< 90.00 %
	Loans / Capital	696.81	< 850.00 %
	Net Borrowed Funds / Loans	12.66	< 25.00 %
	Net Borrowed Funds / Capital	88.19	< 200.00 %
	Dependency Ratio	20.37	< 30.00 %
	Liquid Assets / TA	12.43	> 10.00 %
	Over 100m Deposits / TA	13.50	< 20.00 %
	Reliance on Wholesale Funding	15.20 ✓	< 15.00 %
	Available Line of Credit	\$10,119	

Interest Rate Risk:

Rate Shift Scenarios

+300/+300 bp	4.24	> -20.00 %
+200/+200 bp	3.74	> -20.00 %
+100/+100 bp	3.27	> -15.00 %
Constant	1.91	> -10.00 %
-100/ -100 bp	1.83	> -15.00 %
-200/ -200 bp	0.18	> -20.00 %
-300/ -300 bp	(1.34)	> -20.00 %

Change in Fair Value as a % of Equity

+300/+300 bp	(20.98)	> -40.00 %
+200/+200 bp	(11.94)	> -30.00 %
+100/+100 bp	(3.92)	> -20.00 %
-100/ -100 bp	(1.65)	> -20.00 %
-200/ -200 bp	(9.89)	> -30.00 %
-300/ -300 bp	(6.19)	> -40.00 %

Note: Values are rounded before printing, but full precision values are used in all calculations.

(Short End = 1yr; Long End = 10yr)

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Interest Rate Risk Monitor

