

Cumulative Gap Measures

ABC Bank - Anywhere, US

03/31/2009

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	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	1st Yr Mar 10	2nd Yr* Apr 10 Mar 11
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Balances (\$000's)

Effective Gap Position

RS Assets/RS Liabilities	256.25	193.28	159.69	150.12	146.28	138.83	124.06	119.80	116.10	116.96	110.35	109.36	100.33
GAP	11,799	10,975	9,503	9,518	10,156	9,506	6,833	6,075	5,316	5,928	3,978	3,822	202
GAP/Equity	93.27	86.76	75.12	75.24	80.28	75.15	54.02	48.02	42.02	46.86	31.45	30.21	1.60
RS Assets/Total Assets	15.63	18.37	20.53	23.02	25.93	27.45	28.46	29.69	30.96	33.02	34.25	36.07	49.87
RS Liabs./Total Assets	6.10	9.50	12.86	15.34	17.72	19.77	22.94	24.78	26.66	28.24	31.04	32.98	49.70
GAP/Total Assets	9.53	8.86	7.67	7.69	8.20	7.68	5.52	4.91	4.29	4.79	3.21	3.09	0.16

Effective Gap considers effective maturities of core deposits, it reports non-maturing demand accounts according to the FDICIA 305 maturity distribution table.

Repricing Gap Position

RS Assets/RS Liabilities	43.92	47.10	48.49	51.49	55.18	56.11	54.76	55.29	55.81	58.01	57.45	58.70	71.83
GAP	(24,715)	(25,539)	(27,011)	(26,855)	(26,076)	(26,585)	(29,117)	(29,734)	(30,352)	(29,599)	(31,408)	(31,423)	(24,216)
GAP/Equity	(195.38)	(201.89)	(213.53)	(212.29)	(206.13)	(210.16)	(230.17)	(235.05)	(239.94)	(233.98)	(248.28)	(248.40)	(191.43)
RS Assets/Total Assets	15.63	18.37	20.53	23.02	25.93	27.45	28.46	29.69	30.96	33.02	34.25	36.07	49.87
RS Liabs./Total Assets	35.59	38.99	42.35	44.71	46.98	48.92	51.97	53.70	55.47	56.93	59.62	61.45	69.42
GAP/Total Assets	(19.96)	(20.63)	(21.81)	(21.69)	(21.06)	(21.47)	(23.51)	(24.01)	(24.51)	(23.90)	(25.37)	(25.38)	(19.56)

Repricing Gap does not consider effective maturities of core deposits, it reports non-maturing demand accounts according to repricing opportunity.

Earning Power Measures

	YTD Annualized	Constant Balance Sheet
Earning Assets/Paying Liab.		117.07
Yield on Earning Assets (EA)		5.62
Rate on Paying Liabilities (PL)		2.29
Earning Interest Spread (difference)		3.33
Net Interest Margin	3.65	3.66
Equity/Total Assets	10.22	
To break-even the bank needs a yield on EA of	3.45	3.26
To achieve a target of 10.00 ROE, the bank needs a yield on EA of	5.26	5.40
To achieve a target of 1.00 ROA, the bank needs a yield on EA of	5.21	5.35
Efficiency Ratio	58.01	56.99

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

* The 2nd year period could be extended if the 2nd year is in the middle of a bucket period.

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	Apr 11	Apr 12	Apr 13	Apr 14	Apr 19	Apr 24
Balances (\$000's)	Mar 12	Mar 13	Mar 14	Mar 19	Mar 24	>

Effective Gap Position

RS Assets/RS Liabilities	97.03	100.78	110.60	116.16	115.40	117.11
GAP	(2,289)	649	9,461	15,528	15,147	16,822
GAP/Equity	(18.09)	5.13	74.79	122.75	119.74	132.98
RS Assets/Total Assets	60.35	67.87	79.73	90.12	91.66	93.01
RS Liabs./Total Assets	62.20	67.34	72.09	77.58	79.42	79.42
GAP/Total Assets	(1.85)	0.52	7.64	12.54	12.23	13.59

Effective Gap considers effective maturities of core deposits, it reports non-maturing demand accounts according to the FDICIA 305 maturity distribution table.

Repricing Gap Position

RS Assets/RS Liabilities	82.47	89.80	102.77	116.16	115.40	117.11
GAP	(15,883)	(9,546)	2,665	15,528	15,147	16,822
GAP/Equity	(125.56)	(75.46)	21.07	122.75	119.74	132.98
RS Assets/Total Assets	60.35	67.87	79.73	90.12	91.66	93.01
RS Liabs./Total Assets	73.18	75.58	77.58	77.58	79.42	79.42
GAP/Total Assets	(12.83)	(7.71)	2.15	12.54	12.23	13.59

Repricing Gap does not consider effective maturities of core deposits, it reports non-maturing demand accounts according to repricing opportunity.