

Fair Value Analysis

ABC Bank - Anywhere, US

03/31/2009

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Balances (\$000's)	Amortized Cost			Fair Value			Price Volatility		
	Value	Yield/ Cost	% of Total	Value	----- from Book Value -- \$ App/Dep	% App/Dep	Avg. Life	Effective Duration	Effective Convexity
Cash & Due									
Total Cash & Due from Banks	2,523		2.04	2,523	0	0.00			
Investments									
Total Stock	1,650	3.00	1.33	1,650	0	0.00	15.22	12.60	1.74
Credit Life Insurance	0	0.00	0.00	0	0	0.00			
Investment Balancing	(171)		(0.14)	(171)	0	0.00			
Mark-To-Market Adjustment	680		0.55	0	(680)	(100.00)			
Trading Account	0	0.00	0.00	0	0	0.00			
Agency	8,057	4.11	6.51	8,326	269	3.34	1.44	1.59	(0.73)
Munis	1,190	5.76	0.96	1,192	2	0.17	5.13	2.67	0.03
BA/CD	198	3.63	0.16	200	2	1.01	0.47	0.35	(0.08)
MBS FX	8,979	5.15	7.25	9,388	409	4.56	3.37	2.11	(0.98)
FNMAFHLMCANL-1YRCMT-An-Col	36	5.17	0.03	37	1	2.78	3.45	0.66	(0.08)
FNMAFHLMCANL-11thDistCOFI-Semi	8	4.06	0.01	8	0	0.00	2.80	0.80	0.02
Total Investments	\$20,627	4.58	16.66	20,630	3	0.01	3.55	2.71	(0.57)
Funds Sold									
Fed Funds Sold	5,653	0.38	4.57	5,653	0	0.00	0.04	0.02	(0.01)
Loans									
Ag - Fixed	1,063	6.67	0.86	1,065	2	0.19	1.96	1.17	(0.34)
Comm'l - Fixed	30,655	6.53	24.76	30,663	8	0.03	2.52	1.41	(0.46)
Comm'l - M - Prime	9,387	4.78	7.58	9,241	(146)	(1.56)	0.68	0.38	0.08
Comm'l - Q - Prime	822	3.25	0.66	802	(20)	(2.43)	0.78	0.62	0.03
Comm'l - Q - Other	0	0.00	0.00	0	0	0.00			
Comm'l - S - Prime	431	3.38	0.35	413	(18)	(4.18)	1.44	1.01	0.13
Comm'l - A - Prime	450	3.94	0.36	403	(47)	(10.44)	3.12	2.07	0.94
Tax Exempt - Fixed	998	4.18	0.81	996	(2)	(0.20)	5.80	2.86	(1.15)
R/E Mort - Fixed	40,637	6.26	32.82	41,781	1,144	2.82	3.35	2.21	(0.78)

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Balances (\$000's)	Amortized Cost			Fair Value			Price Volatility		
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R/E Mort - 3 Yrs - Other	47	6.45	0.04	48	1	2.13	3.72	2.43	(0.69)
Installment - Fixed	2,907	7.60	2.35	2,912	5	0.17	2.17	1.71	(0.20)
Installment R/E - Fixed	1,965	7.01	1.59	1,943	(22)	(1.12)	1.82	1.57	(0.25)
SBA Comm'l - Fixed	0	0.00	0.00	0	0	0.00			
Overdraft Loans	1		0.00	1	0	0.00			
Overdrafts	67		0.05	67	0	0.00			
Total Other Loans	0	0.00	0.00	0	0	0.00			
Loan Balancing	(398)		(0.32)	(398)	0	0.00			
Mortgage Servicing Rights	0	0.00	0.00	0	0	0.00			
Reserve for Loan Loss	(885)		(0.71)	(885)	0	0.00			
Total Loans	\$88,147	6.19	71.19	89,052	905	1.03	2.73	1.71	(0.53)
Non-Earning									
Total Fixed Assets	4,562		3.68	4,562	0	0.00			
OREO	538		0.43	538	0	0.00			
Total Income Receivable	635		0.51	635	0	0.00			
Total Prepaid Expenses	65		0.05	65	0	0.00			
Total Other Assets	1,074		0.87	1,074	0	0.00			
Total Non-Earning	\$6,874		5.55	6,874	0	0.00			
Total Assets	\$123,824	5.62	100.00	124,732	908	0.73	2.54	1.67	(0.48)
Non-Maturing Deposits									
Total Demand Deposits	12,036		9.72	11,386	(650)	(5.40)	3.51	2.55	(0.43)
Total Savings	15,484	0.35	12.50	14,835	(649)	(4.19)	3.51	2.01	(0.33)
Total Super Savings (MMKT)	2,532	1.38	2.04	2,534	2	0.08	1.31	0.73	(0.19)
Total NOW	997	1.24	0.81	973	(24)	(2.41)	3.51	1.76	(0.45)
Total Super NOW	17,347	1.30	14.01	17,267	(80)	(0.46)	3.51	1.73	(0.45)
Total Health Savings	7	0.05	0.01	7	0	0.00	3.37	2.38	(1.59)
Total Christmas Club	147	2.00	0.12	148	1	0.68	3.50	1.91	(0.23)

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Total Non-Maturing Deposits	\$48,550	0.90	39.21	47,150	(1,400) ^②	(2.88)	3.40	1.97	(0.39)
Under 100m									
7-31 Day CD	5	0.88	0.00	5	0	0.00	0.04		
32-89 Day CD	65	1.89	0.05	65	0	0.00	0.17		
90 -179 Day CD	246	1.98	0.20	246	0	0.00	0.14	0.14	
180-364 Day CD	1,337	2.26	1.08	1,339	2	0.15	0.23	0.17	(0.05)
9 Month CD	2,713	2.27	2.19	2,719	6	0.22	0.41	0.32	(0.07)
12 Month CD	12,795	2.60	10.33	12,852	57	0.45	0.52	0.40	(0.08)
18 Month CD	3,697	3.00	2.99	3,731	34	0.92	1.02	0.82	(0.11)
24 Month CD	1,238	3.48	1.00	1,251	13	1.05	1.00	0.83	(0.09)
30 Month CD	1,890	3.13	1.53	1,919	29	1.53	1.43	1.19	(0.11)
60 Month CD	4,500	3.81	3.63	4,608	108	2.40	2.92	2.74	0.10
CD Balancing	(7)		(0.01)	(7)	0	0.00			
Total Under 100m	\$28,479	2.86	23.00	28,728	249	0.87	1.02	0.87	(0.05)
Over 100m									
Jumbo 7-31 Day Cd	304	3.70	0.25	319	15	4.93	1.83	1.15	(0.35)
Jumbo 32-89 Day CD	1,006	2.47	0.81	1,007	1	0.10	0.04	0.03	(0.02)
Jumbo 90-179 Day CD	846	2.13	0.68	847	1	0.12	0.14	0.12	(0.03)
Jumbo 180-364 Day CD	5,286	2.83	4.27	5,298	12	0.23	0.21	0.16	(0.04)
Jumbo 9 Month CD	2,228	2.93	1.80	2,235	7	0.31	0.27	0.22	(0.04)
Jumbo 12 Month CD	4,596	2.90	3.71	4,612	16	0.35	0.54	0.45	(0.05)
Jumbo 18 Month CD	1,274	3.68	1.03	1,298	24	1.88	1.27	1.08	(0.09)
Jumbo 24 Month CD	422	4.29	0.34	428	6	1.42	0.86	0.74	(0.08)
Jumbo 30 Month CD	0	0.00	0.00	0	0	0.00			
Jumbo 60 Month CD	756	4.41	0.61	785	29	3.84	2.35	2.23	0.07
Total Over 100m	\$16,718	2.99	13.50	16,829	111	0.66	0.52	0.43	(0.05)

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Borrowed Funds									
Total Fed Funds Purchased	0	0.00	0.00	0	0	0.00			
Total FHLB Borrowings	16,626	3.66	13.43	16,841	215	1.29	3.33	2.98	0.21
FHLB With Paydowns	0	0.00	0.00	0	0	0.00			
TT&L	183		0.15	183	0	0.00			
Total Borrowed Funds	\$16,809	3.66	13.57	17,024	215	1.28	3.29	2.95	0.21
Non-Paying									
Total Other Liabilities	618		0.50	618	0	0.00			
Total Liabilities	\$111,174	2.29	100.00	110,349	(825)	(0.74)	2.32	1.60	(0.16)

① For purposes of SFAS 107, NMD would have no fair value adjustment.

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

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