

# Fair Value Change by Scenario

ABC Bank - Anywhere, US

03/31/2009

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Appreciation / Depreciation	Parallel		Parallel		Parallel		Constant Rate Scenario		Parallel		Parallel		Parallel	
	-300/ -300 bp		-200/ -200 bp		-100/ -100 bp				+100/+100 bp		+200/+200 bp		+300/+300 bp	
Balances (\$000's)	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Cash & Due														
Investments	1,161	5.63	771	3.74	385	1.87	3	0.01	(698)	(3.38)	(1,471)	(7.13)	(2,273)	(11.02)
Funds Sold	1	0.02	1	0.02	1	0.02	0	0.00	(2)	(0.04)	(5)	(0.09)	(7)	(0.12)
Loans	3,335	3.78	2,588	2.94	2,596	2.95	905	1.03	(1,165)	(1.32)	(3,454)	(3.92)	(5,866)	(6.65)
Other Earning Non-Earning														
<b>Total Assets</b>	<b>4,497</b>	<b>3.63</b>	<b>3,360</b>	<b>2.71</b>	<b>2,982</b>	<b>2.41</b>	<b>908</b>	<b>0.73</b>	<b>(1,865)</b>	<b>(1.51)</b>	<b>(4,930)</b>	<b>(3.98)</b>	<b>(8,146)</b>	<b>(6.58)</b>
Non-Maturing Deposits	540	1.11	701	1.44	25	0.05	(1,400)	(2.88)	(2,763)	(5.69)	(3,866)	(7.96)	(5,010)	(10.32)
CD's Under 100M	940	3.30	796	2.80	536	1.88	249	0.87	(31)	(0.11)	(305)	(1.07)	(576)	(2.02)
CD's Over 100M	299	0.66	272	0.60	197	0.44	111	0.25	24	0.05	(63)	(0.14)	(145)	(0.32)
Borrowed Funds	1,876	11.16	1,281	7.62	729	4.34	215	1.28	(264)	(1.57)	(711)	(4.23)	(1,131)	(6.73)
Other Paying Non-Paying														
<b>Total Liabilities</b>	<b>3,655</b>	<b>3.29</b>	<b>3,050</b>	<b>2.74</b>	<b>1,487</b>	<b>1.34</b>	<b>(825)</b>	<b>(0.74)</b>	<b>(3,034)</b>	<b>(2.73)</b>	<b>(4,945)</b>	<b>(4.45)</b>	<b>(6,862)</b>	<b>(6.17)</b>
<b>Total Liab. &amp; Eq. Capital</b>	<b>4,497</b>	<b>3.63</b>	<b>3,360</b>	<b>2.71</b>	<b>2,982</b>	<b>2.41</b>	<b>908</b>	<b>0.73</b>	<b>(1,865)</b>	<b>(1.51)</b>	<b>(4,930)</b>	<b>(3.98)</b>	<b>(8,146)</b>	<b>(6.58)</b>

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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