

Summary Board Report - Liquidity & Earning Power Measures

ABC Bank - Anywhere, US

03/31/2009

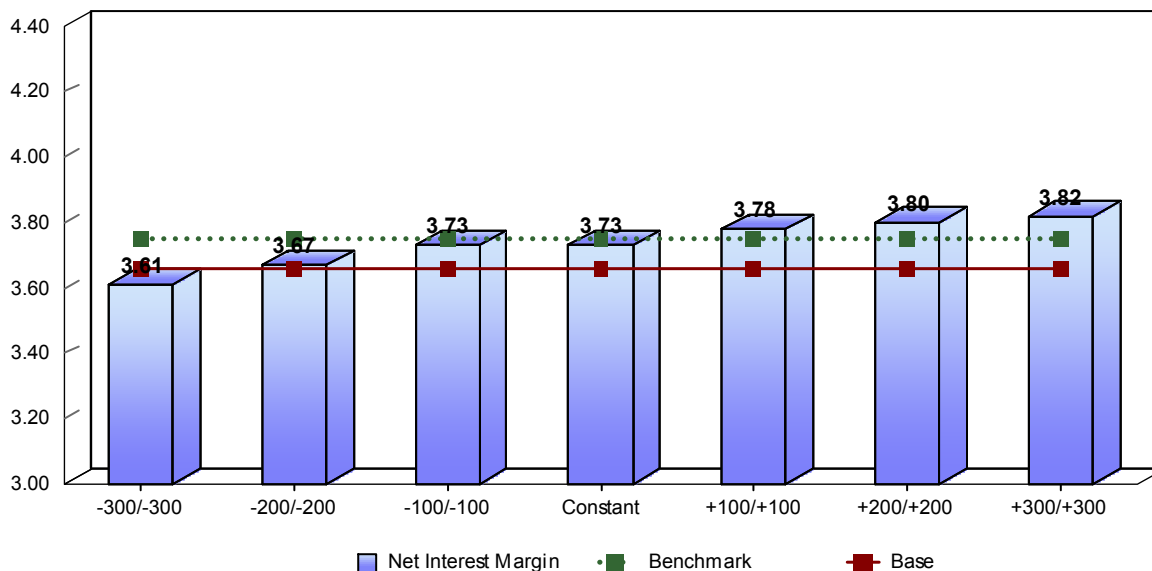
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Liquidity Ratios	ALCO	
	Constant	Benchmark
Investments / Deposits	22.00	< 40.00%
Loans / Deposits	94.03 ✓	< 90.00%
Loans / Assets	71.19	< 90.00%
Loans / Capital	696.81	< 850.00%
Net Funds Borrowed / Capital	88.19	< 200.00%
Reliance on Wholesale Funding	15.20 ✓	< 15.00%
Dependency Ratio	20.37	< 30.00%
Liquid Assets / TA	12.43	> 10.00%
Over \$100m Deposits / TA	13.50	< 20.00%
Available Line of Credit	\$10,119	

✓ Ratio is outside benchmark.

Earning Power	YTD Annualized	ALCO	
		Constant Balance Sheet	Benchmark
Earning Assets/Paying Liab.		117.07	> 115.00%
Yield on Earning Assets (EA)		5.62	
Rate on Paying Liabilities (PL)		2.29	
Earning Interest Spread (difference)		3.33	> 3.25%
Cost of Funds	1.90	1.82	
Net Interest Margin	3.65 ✓	3.66 ✓	> 3.75%
To break even the bank needs a margin of	1.35	1.30	
To achieve a target of 1.00 ROA, the bank needs a Margin of	3.05	2.96	
To achieve a target of 10.00 ROE, the bank needs a Margin of	3.14	3.03	
Efficiency Ratio	58.01	56.99	< 65.00%

Net Interest Margin per Rate Shift
12 Month Horizon



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