

# Net Interest Change - 12 Month Horizon (Detail)

ABC Bank - Anywhere, US

03/31/2009

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Interest Rate Risk By Scenario (\$'s)	Base Inc/Exp	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		
		12 Mo.		12 Mo.		12 Mo.			12 Mo.		12 Mo.		12 Mo.		12 Mo.
		\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%

## Investments

Total Stock	49,500	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Trading Account	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Agency	330,901	(52,315)	(16.0)	(47,343)	(14.5)	(41,456)	(12.7)	(40,295)	(12.3)	(27,135)	(8.3)	(23,959)	(7.3)	(21,803)	(6.7)
Munis	68,592	(2,682)	(3.9)	0	-	0	-	(3,714)	(5.5)	0	-	0	-	(2,204)	(3.2)
BA/CD	7,178	(1,475)	(20.6)	(981)	(13.7)	(494)	(6.9)	0	-	494	6.9	982	13.7	1,476	20.6
MBS FX	462,598	(20,241)	(4.2)	(11,857)	(2.5)	(5,105)	(1.1)	(9,292)	(1.9)	(6,942)	(1.4)	(5,069)	(1.1)	(3,136)	(0.7)
FNMAFHLMCANL-1YRCMT-An-Col	1,862	(683)	(37.3)	(631)	(34.4)	(550)	(30.0)	(513)	(28.0)	(490)	(26.7)	(458)	(25.0)	(400)	(21.8)
FNMAFHLMCANL-11thDistCOFI-Semi	325	(57)	(17.6)	(44)	(13.6)	(29)	(9.0)	(19)	(5.9)	(5)	(1.5)	10	3.1	20	6.2

## Total Investments

920,955	(77,453)	(8.3)	(60,856)	(6.5)	(47,634)	(5.1)	(53,833)	(5.8)	(34,078)	(3.7)	(28,494)	(3.1)	(26,047)	(2.8)
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## Funds Sold

Fed Funds Sold	21,481	(19,360)	(90.1)	(18,575)	(86.5)	(16,541)	(77.0)	0	-	26,009	121.1	52,017	242.1	78,025	363.2
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## Loans

Ag - Fixed	70,923	(3,948)	(5.6)	(2,538)	(3.6)	(1,217)	(1.7)	(502)	(0.7)	321	0.5	1,142	1.6	1,965	2.8
Comm'l - Fixed	2,002,691	(71,685)	(3.6)	(38,695)	(1.9)	(10,908)	(0.5)	398	-	15,549	0.8	30,706	1.5	45,853	2.3
Comm'l - M - Prime	448,699	(160,726)	(35.8)	(135,104)	(30.1)	(94,268)	(21.0)	(51,426)	(11.5)	(8,241)	(1.8)	34,947	7.8	78,135	17.4
Comm'l - Q - Prime	26,715	(3,331)	(12.5)	(381)	(1.4)	2,498	9.4	5,611	21.0	8,766	32.8	11,923	44.6	15,079	56.4
Comm'l - Q - Other	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comm'l - S - Prime	14,546	399	2.7	376	2.6	(238)	(1.6)	258	1.8	992	6.8	1,724	11.9	2,458	16.9
Comm'l - A - Prime	17,717	(1,232)	(7.0)	(2,659)	(15.0)	(4,785)	(27.0)	(4,602)	(26.0)	(3,983)	(22.5)	(3,366)	(19.0)	(2,750)	(15.5)
Tax Exempt - Fixed	41,746	(2,080)	(5.0)	(949)	(2.3)	(118)	(0.3)	0	-	84	0.2	170	0.4	254	0.6
R/E Mort - Fixed	2,543,470	(154,160)	(6.1)	(132,429)	(5.2)	(55,001)	(2.2)	(30,834)	(1.2)	(7,654)	(0.3)	6,513	0.3	18,171	0.7

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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		-300/ -300 bp		-200/ -200 bp		-100/ -100 bp			+100/+100 bp		+200/+200 bp		+300/+300 bp		
		12 Mo.		12 Mo.		12 Mo.			12 Mo.		12 Mo.		12 Mo.		
		\$	%	\$	%	\$	%	\$	%	\$	%	\$	%		
R/E Mort - 3 Yrs - Other	3,032	(223)	(7.4)	(200)	(6.6)	(88)	(2.9)	(58)	(1.9)	(32)	(1.1)	(20)	(0.7)	(11)	(0.4)
Installment - Fixed	220,932	(3,767)	(1.7)	(1,426)	(0.6)	343	0.2	1,269	0.6	2,525	1.1	3,664	1.7	4,641	2.1
Installment R/E - Fixed	137,668	2,854	2.1	3,868	2.8	4,120	3.0	4,548	3.3	5,205	3.8	5,920	4.3	6,534	4.7
SBA Comm'l - Fixed	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Mortgage Servicing Rights	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-

## Total Loans

5,528,138	(397,899)	(7.2)	(310,137)	(5.6)	(159,662)	(2.9)	(75,338)	(1.4)	13,532	0.2	93,323	1.7	170,329	3.1
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## Total Change in Interest Income

6,470,575	(494,712)	(7.6)	(389,568)	(6.0)	(223,837)	(3.5)	(129,171)	(2.0)	5,463	0.1	116,846	1.8	222,307	3.4
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## Non-Maturing Deposits

Total Savings	54,194	(28,865)	(53.3)	(24,159)	(44.6)	(7,794)	(14.4)	0	-	4,921	9.1	16,399	30.3	24,598	45.4
Total Super Savings (MMKT)	34,942	(2,447)	(7.0)	527	1.5	3,502	10.0	6,474	18.5	9,450	27.0	12,425	35.6	15,400	44.1
Total NOW	12,363	(6,320)	(51.1)	(5,483)	(44.4)	(4,312)	(34.9)	(3,807)	(30.8)	(3,491)	(28.2)	(2,753)	(22.3)	(2,225)	(18.0)
Total Super NOW	224,644	(37,680)	(16.8)	(23,123)	(10.3)	(2,745)	(1.2)	5,992	2.7	11,501	5.1	24,361	10.8	33,548	14.9
Total Health Savings	4	4	105.8	4	105.8	6	158.7	12	317.5	12	317.5	18	476.2	21	555.6
Total Christmas Club	2,940	(370)	(12.6)	(247)	(8.4)	(73)	(2.5)	0	-	46	1.6	156	5.3	234	8.0

## Total Non-Maturing Deposits

329,086	(75,678)	(23.0)	(52,481)	(15.9)	(11,416)	(3.5)	8,671	2.6	22,439	6.8	50,606	15.4	71,576	21.7
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## Under 100m

7-31 Day CD	44	(35)	(79.5)	(34)	(77.2)	(24)	(54.5)	0	-	15	34.1	33	74.9	52	118.0
32-89 Day CD	1,228	(899)	(73.2)	(882)	(71.8)	(751)	(61.2)	(494)	(40.2)	(256)	(20.8)	(22)	(1.8)	213	17.3
90 -179 Day CD	4,866	(3,209)	(65.9)	(3,067)	(63.0)	(2,436)	(50.1)	(1,582)	(32.5)	(819)	(16.8)	(50)	(1.0)	711	14.6
180-364 Day CD	30,256	(14,881)	(49.2)	(14,134)	(46.7)	(11,451)	(37.8)	(8,005)	(26.5)	(4,938)	(16.3)	(1,873)	(6.2)	1,193	3.9

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		-300/ -300 bp		-200/ -200 bp		-100/ -100 bp			+100/+100 bp		+200/+200 bp		+300/+300 bp		
		12 Mo.		12 Mo.		12 Mo.			12 Mo.		12 Mo.		12 Mo.		
		\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
9 Month CD	61,585	(23,203)	(37.7)	(22,030)	(35.8)	(17,874)	(29.0)	(12,533)	(20.4)	(7,787)	(12.6)	(3,037)	(4.9)	1,712	2.8
12 Month CD	332,798	(105,354)	(31.7)	(101,111)	(30.4)	(86,149)	(25.9)	(66,915)	(20.1)	(49,820)	(15.0)	(32,721)	(9.8)	(15,626)	(4.7)
18 Month CD	110,873	(20,505)	(18.5)	(19,939)	(18.0)	(17,963)	(16.2)	(15,417)	(13.9)	(13,157)	(11.9)	(10,895)	(9.8)	(8,633)	(7.8)
24 Month CD	43,107	(9,546)	(22.1)	(9,309)	(21.6)	(8,481)	(19.7)	(7,414)	(17.2)	(6,470)	(15.0)	(5,524)	(12.8)	(4,577)	(10.6)
30 Month CD	59,233	(4,680)	(7.9)	(4,524)	(7.6)	(3,979)	(6.7)	(3,277)	(5.5)	(2,653)	(4.5)	(2,027)	(3.4)	(1,403)	(2.4)
60 Month CD	171,270	(3,626)	(2.1)	(3,316)	(1.9)	(2,232)	(1.3)	(834)	(0.5)	408	0.2	1,650	1.0	2,890	1.7

### Total Under 100m

815,260	(185,938)	(22.8)	(178,346)	(21.9)	(151,340)	(18.6)	(116,471)	(14.3)	(85,477)	(10.5)	(54,466)	(6.7)	(23,468)	(2.9)
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### Over 100m

Jumbo 7-31 Day Cd	11,239	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Jumbo 32-89 Day CD	24,848	(20,128)	(81.0)	(19,667)	(79.1)	(16,896)	(68.0)	(12,731)	(51.2)	(9,027)	(36.3)	(5,324)	(21.4)	(1,623)	(6.5)
Jumbo 90-179 Day CD	18,054	(10,785)	(59.7)	(10,226)	(56.6)	(7,939)	(44.0)	(4,993)	(27.7)	(2,369)	(13.1)	250	1.4	2,874	15.9
Jumbo 180-364 Day CD	149,594	(82,229)	(55.0)	(79,391)	(53.1)	(69,294)	(46.3)	(56,311)	(37.6)	(44,775)	(29.9)	(33,234)	(22.2)	(21,693)	(14.5)
Jumbo 9 Month CD	65,214	(27,330)	(41.9)	(26,376)	(40.4)	(23,025)	(35.3)	(18,718)	(28.7)	(14,891)	(22.8)	(11,061)	(17.0)	(7,233)	(11.1)
Jumbo 12 Month CD	133,054	(35,202)	(26.5)	(33,663)	(25.3)	(28,276)	(21.3)	(21,351)	(16.0)	(15,199)	(11.4)	(9,044)	(6.8)	(2,889)	(2.2)
Jumbo 18 Month CD	46,858	(3,204)	(6.8)	(3,104)	(6.6)	(2,761)	(5.9)	(2,313)	(4.9)	(1,919)	(4.1)	(1,519)	(3.2)	(1,128)	(2.4)
Jumbo 24 Month CD	18,121	(4,930)	(27.2)	(4,836)	(26.7)	(4,514)	(24.9)	(4,105)	(22.7)	(3,740)	(20.6)	(3,366)	(18.6)	(3,000)	(16.6)
Jumbo 30 Month CD	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Jumbo 60 Month CD	33,370	(204)	(0.6)	(162)	(0.5)	(17)	(0.1)	170	0.5	332	1.0	501	1.5	663	2.0

### Total Over 100m

500,351	(184,012)	(36.8)	(177,425)	(35.5)	(152,722)	(30.5)	(120,352)	(24.1)	(91,588)	(18.3)	(62,797)	(12.6)	(34,029)	(6.8)
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### Borrowed Funds

Total Fed Funds Purchased	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
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		-300/ -300 bp		-200/ -200 bp		-100/ -100 bp				+100/+100 bp		+200/+200 bp		+300/+300 bp	
		12 Mo.		12 Mo.		12 Mo.				12 Mo.		12 Mo.		12 Mo.	
		\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Total FHLB Borrowings	608,844	7,262	1.2	10,944	1.8	14,624	2.4	18,304	3.0	21,986	3.6	25,667	4.2	29,347	4.8
FHLB With Paydowns	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
<b>Total Borrowed Funds</b>															
	608,844	7,262	1.2	10,944	1.8	14,624	2.4	18,304	3.0	21,986	3.6	25,667	4.2	29,347	4.8
<b>Total Change in Interest Expense</b>															
	2,253,540	(438,366)	(19.5)	(397,308)	(17.6)	(300,854)	(13.4)	(209,848)	(9.3)	(132,640)	(5.9)	(40,990)	(1.8)	43,426	1.9

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