

# Net Interest Change - 24 Month Horizon (Detail)

ABC Bank - Anywhere, US

03/31/2009

Page 1 of 4

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	(254,975)	(39.0)	(218,874)	(33.5)	(157,976)	(24.2)	(160,239)	(24.5)	(82,300)	(12.6)	(55,837)	(8.5)	(38,739)	(5.9)
Munis	68,592	(9,834)	(7.2)	(7,061)	(5.2)	0	-	(7,590)	(5.6)	0	-	(356)	(0.3)	(4,988)	(3.7)
BA/CD	7,178	(4,199)	(29.3)	(2,793)	(19.5)	(1,406)	(9.8)	0	-	1,406	9.8	2,794	19.5	4,200	29.3
MBS FX	462,598	(216,579)	(22.6)	(160,598)	(16.7)	(101,146)	(10.5)	(51,649)	(5.4)	(26,632)	(2.8)	(10,310)	(1.1)	4,021	0.4
FNMAFHLMCANL-1YRCMT-An-Col	1,862	(2,223)	(60.7)	(2,015)	(55.0)	(1,651)	(45.1)	(1,350)	(36.8)	(1,074)	(29.3)	(782)	(21.3)	(516)	(14.1)
FNMAFHLMCANL-11thDistCOFI-Semi	325	(293)	(45.2)	(236)	(36.4)	(137)	(21.1)	(55)	(8.5)	43	6.6	136	21.0	219	33.8

## Total Investments

920,955	(488,103)	(26.1)	(391,577)	(21.0)	(262,316)	(14.1)	(220,883)	(11.8)	(108,557)	(5.8)	(64,355)	(3.4)	(35,803)	(1.9)
---------	-----------	--------	-----------	--------	-----------	--------	-----------	--------	-----------	-------	----------	-------	----------	-------

## Funds Sold

Fed Funds Sold	21,481	(40,840)	(95.1)	(40,055)	(93.2)	(38,021)	(88.5)	0	-	82,443	191.9	164,884	383.8	247,326	575.7
----------------	--------	----------	--------	----------	--------	----------	--------	---	---	--------	-------	---------	-------	---------	-------

## Loans

Ag - Fixed	70,923	(17,286)	(12.2)	(11,858)	(8.4)	(5,748)	(4.1)	(1,701)	(1.2)	2,765	1.9	7,228	5.1	11,695	8.2
Comm'l - Fixed	2,002,691	(366,282)	(9.1)	(223,683)	(5.6)	(77,714)	(1.9)	(11,468)	(0.3)	62,452	1.6	136,384	3.4	210,302	5.3
Comm'l - M - Prime	448,699	(401,953)	(44.8)	(374,340)	(41.7)	(252,638)	(28.2)	(116,168)	(12.9)	20,724	2.3	157,619	17.6	294,514	32.8
Comm'l - Q - Prime	26,715	(27,189)	(50.9)	(15,908)	(29.8)	(4,620)	(8.6)	6,682	12.5	17,985	33.7	29,290	54.8	40,595	76.0
Comm'l - Q - Other	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comm'l - S - Prime	14,546	(8,905)	(30.6)	(3,904)	(13.4)	557	1.9	5,399	18.6	10,375	35.7	15,347	52.8	20,322	69.9
Comm'l - A - Prime	17,717	(10,168)	(28.7)	(9,136)	(25.8)	(9,398)	(26.5)	(5,534)	(15.6)	(745)	(2.1)	4,038	11.4	8,823	24.9
Tax Exempt - Fixed	41,746	(11,852)	(14.2)	(6,230)	(7.5)	(921)	(1.1)	5	-	577	0.7	1,150	1.4	1,722	2.1
R/E Mort - Fixed	2,543,470	(739,219)	(14.5)	(602,089)	(11.8)	(280,426)	(5.5)	(152,026)	(3.0)	(37,732)	(0.7)	39,943	0.8	102,554	2.0
R/E Mort - 3 Yrs - Other	3,032	(970)	(16.0)	(822)	(13.6)	(360)	(5.9)	(210)	(3.5)	(91)	(1.5)	(32)	(0.5)	6	0.1
Installment - Fixed	220,932	(29,302)	(6.6)	(16,096)	(3.6)	(5,523)	(1.2)	979	0.2	8,770	2.0	15,800	3.6	21,912	5.0

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

(Short End = 1yr; Long End = 10yr)

Although the information in this report has been obtained from sources believed to be reliable, its accuracy cannot be guaranteed.  
The Baker Group Software Solutions, Inc. - IRRM™ (Ver 4.0 R2) Copyrighted 1994 - 2009 6/3/2009 2:07:56PM - ANYUSER / ABCBANK

# Net Interest Change - 24 Month Horizon (Detail)

ABC Bank - Anywhere, US

03/31/2009

Page 2 of 4

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.		
		\$	%	\$	%	\$	%	\$	%	\$	%	\$	%		
Installment R/E - Fixed	137,668	(3,054)	(1.1)	3,207	1.2	7,851	2.9	11,680	4.2	15,639	5.7	19,566	7.1	22,930	8.3
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	(1,616,180)	(14.6)	(1,260,859)	(11.4)	(628,940)	(5.7)	(262,362)	(2.4)	100,719	0.9	426,333	3.9	735,375	6.7
-----------	-------------	--------	-------------	--------	-----------	-------	-----------	-------	---------	-----	---------	-----	---------	-----

## Total Change in Interest Income

6,470,575	(2,145,123)	(16.5)	(1,692,491)	(13.1)	(929,277)	(7.2)	(483,245)	(3.7)	74,605	0.6	526,862	4.1	946,898	7.3
-----------	-------------	--------	-------------	--------	-----------	-------	-----------	-------	--------	-----	---------	-----	---------	-----

## Non-Maturing Deposits

Total Savings	54,194	(82,926)	(76.5)	(78,220)	(72.2)	(30,961)	(28.6)	0	-	28,072	25.9	93,554	86.3	140,330	129.5
Total Super Savings (MMKT)	34,942	(22,210)	(31.8)	(10,400)	(14.9)	1,422	2.0	13,230	18.9	25,053	35.8	36,864	52.8	48,686	69.7
Total NOW	12,363	(17,751)	(71.8)	(14,435)	(58.4)	(9,780)	(39.6)	(7,779)	(31.5)	(5,980)	(24.2)	(1,762)	(7.1)	1,253	5.1
Total Super NOW	224,644	(161,231)	(35.9)	(103,406)	(23.0)	(22,460)	(5.0)	12,244	2.7	43,679	9.7	117,047	26.1	169,452	37.7
Total Health Savings	4	4	52.9	4	52.9	6	79.4	24	317.5	36	476.2	66	873.0	81	1071.4
Total Christmas Club	2,940	(1,471)	(25.0)	(978)	(16.6)	(289)	(4.9)	0	-	262	4.5	886	15.1	1,334	22.7

## Total Non-Maturing Deposits

329,086	(285,585)	(43.4)	(207,435)	(31.5)	(62,062)	(9.4)	17,719	2.7	91,122	13.8	246,655	37.5	361,136	54.9
---------	-----------	--------	-----------	--------	----------	-------	--------	-----	--------	------	---------	------	---------	------

## Under 100m

7-31 Day CD	44	(83)	(94.2)	(82)	(93.1)	(72)	(81.7)	0	-	51	57.9	105	119.2	172	195.2
32-89 Day CD	1,228	(2,123)	(86.5)	(2,106)	(85.8)	(1,950)	(79.4)	(1,118)	(45.5)	(353)	(14.4)	396	16.1	1,147	46.7
90 -179 Day CD	4,866	(8,081)	(83.0)	(7,939)	(81.6)	(6,416)	(65.9)	(3,382)	(34.8)	(676)	(6.9)	2,036	20.9	4,740	48.7
180-364 Day CD	30,256	(44,771)	(74.0)	(43,696)	(72.2)	(32,543)	(53.8)	(17,533)	(29.0)	(4,189)	(6.9)	9,157	15.1	22,500	37.2
9 Month CD	61,585	(81,975)	(66.6)	(79,654)	(64.7)	(58,244)	(47.3)	(30,725)	(24.9)	(6,257)	(5.1)	18,210	14.8	42,676	34.6
12 Month CD	332,798	(408,955)	(61.4)	(393,341)	(59.1)	(303,772)	(45.6)	(188,619)	(28.3)	(86,257)	(13.0)	16,102	2.4	118,462	17.8
18 Month CD	110,873	(89,171)	(40.2)	(84,493)	(38.1)	(68,128)	(30.7)	(47,081)	(21.2)	(28,377)	(12.8)	(9,670)	(4.4)	9,037	4.1

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

(Short End = 1yr; Long End = 10yr)

Although the information in this report has been obtained from sources believed to be reliable, its accuracy cannot be guaranteed.  
The Baker Group Software Solutions, Inc. - IRRM™ (Ver 4.0 R2) Copyrighted 1994 - 2009 6/3/2009 2:07:56PM - ANYUSER / ABCBANK

# Net Interest Change - 24 Month Horizon (Detail)

ABC Bank - Anywhere, US

03/31/2009

Page 3 of 4

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.			
		\$	%	\$	%	\$	%	\$	%	\$	%	\$	%			
24 Month CD	43,107	(35,460)	(41.1)	(33,993)	(39.4)	(28,857)	(33.5)	(22,251)	(25.8)	(16,382)	(19.0)	(10,512)	(12.2)	(4,640)	(5.4)	
30 Month CD	59,233	(28,668)	(24.2)	(27,068)	(22.8)	(21,474)	(18.1)	(14,278)	(12.1)	(7,885)	(6.7)	(1,485)	(1.3)	4,910	4.1	
60 Month CD	171,270	(20,180)	(5.9)	(18,447)	(5.4)	(12,381)	(3.6)	(4,578)	(1.3)	2,356	0.7	9,288	2.7	16,222	4.7	
<b>Total Under 100m</b>		815,260	(719,467)	(44.1)	(690,819)	(42.4)	(533,837)	(32.7)	(329,565)	(20.2)	(147,969)	(9.1)	33,627	2.1	215,226	13.2
<b>Over 100m</b>																
Jumbo 7-31 Day Cd	11,239	(4,013)	(17.9)	(4,013)	(17.9)	(3,810)	(17.0)	(2,892)	(12.9)	(2,075)	(9.2)	(1,259)	(5.6)	(444)	(2.0)	
Jumbo 32-89 Day CD	24,848	(44,980)	(90.5)	(44,519)	(89.6)	(39,213)	(78.9)	(26,015)	(52.3)	(14,273)	(28.7)	(2,544)	(5.1)	9,195	18.5	
Jumbo 90-179 Day CD	18,054	(28,832)	(79.9)	(28,239)	(78.2)	(21,238)	(58.8)	(10,777)	(29.8)	(1,468)	(4.1)	7,835	21.7	17,145	47.5	
Jumbo 180-364 Day CD	149,594	(230,393)	(77.0)	(226,833)	(75.8)	(183,104)	(61.2)	(123,955)	(41.4)	(71,387)	(23.9)	(18,813)	(6.3)	33,762	11.3	
Jumbo 9 Month CD	65,214	(89,153)	(68.4)	(84,121)	(64.5)	(66,490)	(51.0)	(43,822)	(33.6)	(23,678)	(18.2)	(3,524)	(2.7)	16,622	12.7	
Jumbo 12 Month CD	133,054	(140,598)	(52.8)	(131,407)	(49.4)	(99,233)	(37.3)	(57,867)	(21.7)	(21,102)	(7.9)	15,668	5.9	52,433	19.7	
Jumbo 18 Month CD	46,858	(27,296)	(29.1)	(25,778)	(27.5)	(20,471)	(21.8)	(13,640)	(14.6)	(7,573)	(8.1)	(1,500)	(1.6)	4,563	4.9	
Jumbo 24 Month CD	18,121	(14,787)	(40.8)	(14,364)	(39.6)	(12,889)	(35.6)	(10,997)	(30.3)	(9,314)	(25.7)	(7,620)	(21.0)	(5,940)	(16.4)	
Jumbo 30 Month CD	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	
Jumbo 60 Month CD	33,370	(3,922)	(5.9)	(3,603)	(5.4)	(2,489)	(3.7)	(1,061)	(1.6)	207	0.3	1,481	2.2	2,750	4.1	
<b>Total Over 100m</b>		500,351	(583,974)	(58.4)	(562,877)	(56.2)	(448,937)	(44.9)	(291,026)	(29.1)	(150,663)	(15.1)	(10,276)	(1.0)	130,086	13.0
<b>Borrowed Funds</b>																
Total Fed Funds Purchased	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	
Total FHLB Borrowings	608,844	(76,771)	(6.3)	(36,762)	(3.0)	3,245	0.3	43,251	3.6	83,259	6.8	123,269	10.1	163,273	13.4	
FHLB With Paydowns	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-	
<b>Total Borrowed Funds</b>		608,844	(76,771)	(6.3)	(36,762)	(3.0)	3,245	0.3	43,251	3.6	83,259	6.8	123,269	10.1	163,273	13.4

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

(Short End = 1yr; Long End = 10yr)

Although the information in this report has been obtained from sources believed to be reliable, its accuracy cannot be guaranteed.  
The Baker Group Software Solutions, Inc. - IRRM™ (Ver 4.0 R2) Copyrighted 1994 - 2009 6/3/2009 2:07:56PM - ANYUSER / ABCBANK

# Net Interest Change - 24 Month Horizon (Detail)

ABC Bank - Anywhere, US

03/31/2009

Page 4 of 4

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

**Total Change in Interest Expense**

2,253,540	(1,665,797)	(37.0)	(1,497,893)	(33.2)	(1,041,591)	(23.1)	(559,621)	(12.4)	(124,251)	(2.8)	393,275	8.7	869,721	19.3
-----------	-------------	--------	-------------	--------	-------------	--------	-----------	--------	-----------	-------	---------	-----	---------	------

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

(Short End = 1yr; Long End = 10yr)

Although the information in this report has been obtained from sources believed to be reliable, its accuracy cannot be guaranteed.  
The Baker Group Software Solutions, Inc. - IRRM™ (Ver 4.0 R2) Copyrighted 1994 - 2009 6/3/2009 2:07:56PM - ANYUSER / ABCBANK

