

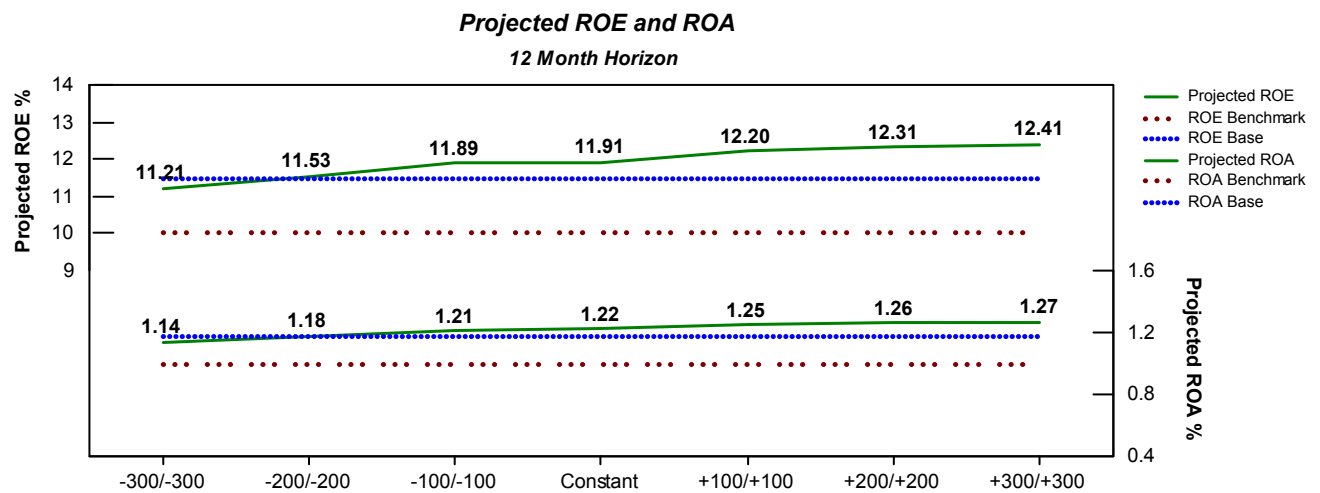
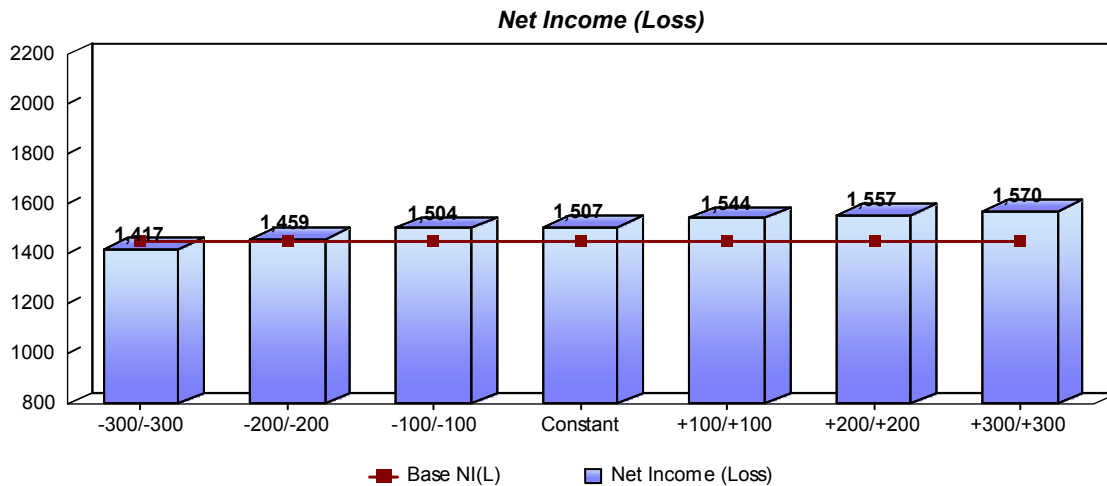
Summary Board Report - Profitability

ABC Bank - Anywhere, US

03/31/2009

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Interest Rate Risk (\$000's)	YTD Annualized	Constant Balance Sheet **	12 Month Horizon				
			Parallel		Constant Rate Scenario	Parallel	
			-200/-200 bp 12 Mo.	-100/-100 bp 12 Mo.		+100/+100 bp 12 Mo.	+200/+200 bp 12 Mo.
Shift Horizon							
Return on Equity	11.75	11.49	11.53	11.89	11.91	12.20	12.31
Return on Assets	1.22	1.17	1.19	1.23	1.23	1.26	1.27
Net Income (Loss) *	\$1,487	\$1,454	1,459	1,504	1,507	1,544	1,557
Net Interest Margin *	3.65	3.66	3.67	3.73	3.73	3.78	3.80
Net Interest Income *	\$4,047	\$4,217	4,225	4,294	4,298	4,355	4,375
Change in Interest Income (\$'s) *			(389,568)	(223,837)	(129,171)	5,463	116,846
Change in Interest Expense (\$'s)			(397,308)	(300,854)	(209,848)	(132,640)	(40,990)



* Income is tax adjusted and calculated before Provisions.

** Indicates which column is used for calculating base case.

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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Interest Rate Risk Monitor

