

Projected Reinvestment Rates

ABC Bank - Anywhere, US

03/31/2009

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Shift Horizon	Parallel	Parallel	Parallel	Constant Rate Scenario	Parallel	Parallel	Parallel
	-300/ -300 bp 12 Mo.	-200/ -200 bp 12 Mo.	-100/ -100 bp 12 Mo.		+100/+100 bp 12 Mo.	+200/+200 bp 12 Mo.	+300/+300 bp 12 Mo.

Investments

Total Stock	0.00	1.00	2.00	3.00	4.00	5.00	6.00
Trading Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Agency	0.00	0.00	0.65	1.65	2.65	3.65	4.65
Munis	1.43	2.43	3.43	4.43	5.43	6.43	7.43
BA/CD	0.63	1.63	2.63	3.63	4.63	5.63	6.63
MBS FX	0.50	1.50	2.50	3.50	4.50	5.50	6.50
FNMAFHLMCANL-1YRCMT-An-Col	0.00	0.76	1.76	2.76	3.76	4.76	5.76
FNMAFHLMCANL-11thDistCOFI-Semi	0.63	1.63	2.63	3.63	4.63	5.63	6.63

Funds Sold

Fed Funds Sold	0.00	0.00	0.00	0.38	1.38	2.38	3.38
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Loans

Ag - Fixed	3.80	4.70	5.60	6.50	7.50	8.50	9.50
Comm'l - Fixed	3.80	4.70	5.60	6.50	7.50	8.50	9.50
Comm'l - M - Prime	3.50	4.50	5.50	6.50	7.50	8.50	9.50
Comm'l - Q - Prime	3.50	4.50	5.50	6.50	7.50	8.50	9.50
Comm'l - Q - Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Comm'l - S - Prime	3.50	4.50	5.50	6.50	7.50	8.50	9.50
Comm'l - A - Prime	3.50	4.50	5.50	6.50	7.50	8.50	9.50
✓ Tax Exempt - Fixed	1.49	2.39	3.29	4.19	5.19	6.19	7.19
R/E Mort - Fixed	2.55	3.45	4.35	5.25	6.25	7.25	8.25
R/E Mort - 3 Yrs - Other	2.30	3.20	4.10	5.00	6.00	7.00	8.00
Installment - Fixed	4.80	5.70	6.60	7.50	8.50	9.50	10.50
Installment R/E - Fixed	5.00	5.90	6.80	7.70	8.70	9.70	10.70
SBA Comm'l - Fixed	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mortgage Servicing Rights	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Non-Maturing Deposits

Total Savings	0.00	0.00	0.20	0.35	0.50	0.85	1.10
Total Super Savings (MMKT)	0.60	0.95	1.30	1.65	2.00	2.35	2.70
Total NOW	0.09	0.34	0.69	0.84	0.99	1.34	1.59

✓ Reinvestment assumptions not changed in the past year.

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

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	-300/ -300 bp 12 Mo.	-200/ -200 bp 12 Mo.	-100/ -100 bp 12 Mo.		+100/+100 bp 12 Mo.	+200/+200 bp 12 Mo.	+300/+300 bp 12 Mo.
Total Super NOW	0.58	0.83	1.18	1.33	1.48	1.83	2.08
Total Health Savings	0.00	0.00	0.00	0.13	0.28	0.63	0.88
Total Christmas Club	1.25	1.50	1.85	2.00	2.15	2.50	2.75
Under 100m							
7-31 Day CD	0.00	0.00	0.00	0.89	1.69	2.49	3.29
32-89 Day CD	0.00	0.00	0.03	0.93	1.73	2.53	3.33
90 -179 Day CD	0.00	0.00	0.35	1.25	2.05	2.85	3.65
180-364 Day CD	0.00	0.00	0.65	1.55	2.35	3.15	3.95
9 Month CD	0.00	0.00	0.70	1.60	2.40	3.20	4.00
12 Month CD	0.00	0.05	0.75	1.65	2.45	3.25	4.05
18 Month CD	0.15	0.35	1.05	1.95	2.75	3.55	4.35
24 Month CD	0.30	0.50	1.20	2.10	2.90	3.70	4.50
30 Month CD	0.35	0.55	1.25	2.15	2.95	3.75	4.55
60 Month CD	1.55	1.75	2.45	3.35	4.15	4.95	5.75
Over 100m							
Jumbo 7-31 Day Cd	0.00	0.00	0.20	1.10	1.90	2.70	3.50
Jumbo 32-89 Day CD	0.00	0.00	0.25	1.15	1.95	2.75	3.55
Jumbo 90-179 Day CD	0.00	0.00	0.55	1.45	2.25	3.05	3.85
Jumbo 180-364 Day CD	0.00	0.00	0.65	1.55	2.35	3.15	3.95
Jumbo 9 Month CD	0.00	0.20	0.90	1.80	2.60	3.40	4.20
Jumbo 12 Month CD	0.30	0.50	1.20	2.10	2.90	3.70	4.50
Jumbo 18 Month CD	0.50	0.70	1.40	2.30	3.10	3.90	4.70
Jumbo 24 Month CD	0.60	0.80	1.50	2.40	3.20	4.00	4.80
Jumbo 30 Month CD	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jumbo 60 Month CD	1.55	1.75	2.45	3.35	4.15	4.95	5.75
Borrowed Funds							
Total Fed Funds Purchased	0.00	0.13	1.13	2.13	3.13	4.13	5.13
Total FHLB Borrowings	0.66	1.66	2.66	3.66	4.66	5.66	6.66
FHLB With Paydowns	1.62	2.62	3.62	4.62	5.62	6.62	7.62

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