

# Rate Shift Assumptions

ABC Bank - Anywhere, US

03/31/2009

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	1.00	2.00	3.00	4.00	5.00	6.00
Average Life	15.22	15.22	15.22	15.22	15.22	15.22	15.22
Reinvestment		Cap/Floor	100%@ 3.00 for 15 Yrs.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 1,650		Term = 183.0		FDICIA 305 Category = Non-amortizing securities		

### Trading Account

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor	100%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 0		Term = 1.0		FDICIA 305 Category = Trading account (for 100bp rate shock)		

### Agency

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection (Using DCF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.65	1.65	2.65	3.65	4.65
Average Life	1.20	1.24	1.44	1.44	1.44	2.76	3.27
Reinvestment		Cap/Floor	100%@ 1.65 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 8,057		Term = 105.0		FDICIA 305 Category = Non-amortizing securities		

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

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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-(con't)

### Munis

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection (Using DCF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	1.43	2.43	3.43	4.43	5.43	6.43	7.43
Average Life	5.13	5.13	5.13	5.13	5.76	5.76	5.77
Reinvestment		Cap/Floor	100%@ 4.43 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 1,190		Term = 155.0				FDICIA 305 Category = Non-amortizing securities

### BA/CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection (Using DCF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.63	1.63	2.63	3.63	4.63	5.63	6.63
Average Life	0.47	0.47	0.47	0.47	0.47	0.47	0.47
Reinvestment		Cap/Floor	100%@ 3.63 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 198		Term = 9.0				FDICIA 305 Category = Non-amortizing securities

### MBS FX

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection (Using DCF)	56.51	50.47	38.81	17.13	10.96	8.72	7.74
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.50	1.50	2.50	3.50	4.50	5.50	6.50
Average Life	1.39	1.82	2.42	3.37	3.86	4.33	4.76
Reinvestment		Cap/Floor	100%@ 3.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 8,979		Term = 341.0				FDICIA 305 Category = Fixed rate mortgage securities

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

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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-(con't)

### FNMAFHLMCANL-1YRCMT-An-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection (Using DCF)	53.40	47.46	35.58	23.70	20.16	17.76	16.62
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.76	1.76	2.76	3.76	4.76	5.76
Repricing Rate (1yr)	0.00	0.76	1.76	2.76	3.76	4.76	5.76
Average Life	1.61	2.26	2.76	3.45	3.81	4.02	4.50
Reinvestment		Cap/Floor	100%@ 2.76 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.76	100% X 1 YR CMT (0.57 ) + 218.5950 Margin/Eff. 219 / 219			Reset Annual 2.00 collar 11.03 cap 0.00 floor.		
Additional	Book Value = 36		Term = 284.0		FDICIA 305 Category = ARM securities		

### FNMAFHLMCANL-11thDistCOFI-Semi

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection (Using DCF)	41.58	36.96	27.72	18.48	15.72	14.76	12.90
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.63	1.63	2.63	3.63	4.63	5.63	6.63
Repricing Rate (1yr)	1.18	1.63	2.63	3.63	4.63	5.63	6.63
Average Life	1.79	2.22	2.49	2.80	2.93	3.00	3.08
Reinvestment		Cap/Floor	100%@ 3.63 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.63	100% X 11th Dist. COFI (2.00 ) + 163.0158 Margin/Eff. 163 / 163			Reset Semi-Annual 0.00 collar 11.61 cap 1.18 floor.		
Additional	Book Value = 8		Term = 105.0		FDICIA 305 Category = ARM securities		

## Funds Sold

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

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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.

## Funds Sold-(con't)

### Fed Funds Sold

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.38	1.38	2.38	3.38
Repricing Rate (1yr)	0.00	0.00	0.00	0.38	1.38	2.38	3.38
Average Life	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Reinvestment		Cap/Floor		100% @ 0.38 for 1 Mo.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Fully Indexed Yield	0.38	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 5,653			Term = 0.0		FDICIA 305 Category = All other interest-earning assets (Bal.due, Fed Funds)	

## Loans

### Ag - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	60.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.80	4.70	5.60	6.50	7.50	8.50	9.50
Average Life	0.70	0.97	1.71	1.96	1.96	1.96	1.96
Reinvestment		Cap/Floor		100% @ 6.50 for 36 Mo.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Additional	Book Value = 1,063			Term = 123.0		FDICIA 305 Category = Other amortizing loans	

### Comm'l - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	60.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.80	4.70	5.60	6.50	7.50	8.50	9.50
Average Life	0.75	1.13	2.17	2.52	2.52	2.52	2.52
Reinvestment		Cap/Floor		100% @ 6.50 for 36 Mo.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Additional	Book Value = 30,655			Term = 184.0		FDICIA 305 Category = Other amortizing loans	

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

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Shift Horizon	Parallel	Parallel	Parallel	<b>Constant Rate Scenario</b>	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.

## Loans-(con't)

### Comm'I - M - Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	60.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.50	4.50	5.50	6.50	7.50	8.50	9.50
Repricing Rate (1yr)	2.20	2.20	3.06	4.06	5.06	6.06	7.06
Average Life	0.33	0.42	0.63	0.68	0.68	0.68	0.68
Reinvestment		Cap/Floor	100% @ 6.50 for 36 Mo.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Fully Indexed Yield	4.06	100% X Prime (3.25 ) + 80.5785 Margin/Eff. 81 / 80			Reset Monthly 0.00 collar 0.00 cap 2.20 floor.		
Additional	Book Value = 9,387		Term = 495.0		FDICIA 305 Category = Other amortizing loans		

### Comm'I - Q - Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	60.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.50	4.50	5.50	6.50	7.50	8.50	9.50
Repricing Rate (1yr)	0.25	1.25	2.25	3.25	4.25	5.25	6.25
Average Life	0.57	0.65	0.76	0.78	0.78	0.78	0.78
Reinvestment		Cap/Floor	100% @ 6.50 for 36 Mo.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Fully Indexed Yield	3.25	100% X Prime (3.25 ) + 0 Margin/Eff. 0 / 0			Reset Quarterly 0.00 collar 0.00 cap 0.00 floor.		
Additional	Book Value = 822		Term = 11.0		FDICIA 305 Category = Other amortizing loans		

### Comm'I - Q - Other

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	60.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Repricing Rate (1yr)	0.00	0.00	0.00	0.00	1.00	2.00	3.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor	100% @ 0.00 for 10 Yrs.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Fully Indexed Yield	0.00	Effective Formula Not Applicable.			Reset Quarterly 0.00 collar 0.00 cap 0.00 floor.		
Additional	Book Value = 0		Term = 8.0		FDICIA 305 Category = Other amortizing loans		

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

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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.

## Loans-(con't)

### Comm'l - S - Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	60.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.50	4.50	5.50	6.50	7.50	8.50	9.50
Repricing Rate (1yr)	0.38	1.38	2.38	3.38	4.38	5.38	6.38
Average Life	0.80	1.03	1.38	1.44	1.44	1.44	1.44
Reinvestment		Cap/Floor	100%@ 6.50 for 36 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.	
Fully Indexed Yield	3.38	100% X Prime (3.25 ) + 12.5000	Margin/Eff. 13 / 12		Reset Semi-Annual	0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 431		Term = 25.0		FDICIA 305 Category = Other amortizing loans		

### Comm'l - A - Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	60.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.50	4.50	5.50	6.50	7.50	8.50	9.50
Repricing Rate (1yr)	0.00	0.56	1.56	2.56	3.56	4.56	5.56
Average Life	0.89	1.31	2.65	3.12	3.12	3.12	3.12
Reinvestment		Cap/Floor	100%@ 6.50 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.	
Fully Indexed Yield	2.56	100% X Prime (3.25 ) + -68.8138	Margin/Eff. -69 / -68		Reset Annual	0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 450		Term = 123.0		FDICIA 305 Category = Other amortizing loans		

### Tax Exempt - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	60.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	1.49	2.39	3.29	4.19	5.19	6.19	7.19
Average Life	1.08	1.84	4.80	5.80	5.80	5.80	5.80
Reinvestment		Cap/Floor	100%@ 4.19 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.	
Additional	Book Value = 998		Term = 123.0		FDICIA 305 Category = Other amortizing loans		

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

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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.

## Loans-(con't)

### R/E Mort - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	40.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	2.55	3.45	4.35	5.25	6.25	7.25	8.25
Average Life	1.54	1.54	2.78	3.35	4.14	4.55	5.03
Reinvestment		Cap/Floor		100% @ 5.25 for 5 Yrs.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Additional	Book Value = 40,637			Term = 320.0		FDICIA 305 Category = Fixed rate mortgage loans	

### R/E Mort - 3 Yrs - Other

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	40.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	2.30	3.20	4.10	5.00	6.00	7.00	8.00
Repricing Rate (1yr)	6.45	6.45	6.45	6.45	6.45	6.45	6.45
Average Life	1.77	1.77	3.16	3.72	4.42	4.75	5.12
Reinvestment		Cap/Floor		100% @ 5.00 for 5 Yrs.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Fully Indexed Yield	5.00	Effective Formula Not Applicable.				Reset 3-Years	0.00 collar 0.00 cap 1.61 floor.
Additional	Book Value = 47			Term = 123.0		FDICIA 305 Category = ARM loans	

### Installment - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	30.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.80	5.70	6.60	7.50	8.50	9.50	10.50
Average Life	1.49	1.79	2.17	2.17	2.17	2.26	2.35
Reinvestment		Cap/Floor		100% @ 7.50 for 36 Mo.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Additional	Book Value = 2,907			Term = 123.0		FDICIA 305 Category = Other amortizing loans	

(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.

## Loans-(con't)

### Installment R/E - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	40.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	5.00	5.90	6.80	7.70	8.70	9.70	10.70
Average Life	1.09	1.09	1.63	1.82	2.03	2.12	2.23
Reinvestment		Cap/Floor	100% @ 7.70 for 5 Yrs.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Additional	Book Value = 1,965		Term = 123.0		FDICIA 305 Category = Other amortizing loans		

### SBA Comm'l - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	90%	90%	90%		100%	100%	100%
Time Lag	1 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor	100% @ 0.00 for 10 Yrs.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Additional	Book Value = 0		Term = 0.0		FDICIA 305 Category = Other amortizing loans		

### Mortgage Servicing Rights

CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional			Term = 0.0		FDICIA 305 Category = Mortgage servicing rights		

## Non-Maturing Deposits

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

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# Rate Shift Assumptions

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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.

## Non-Maturing Deposits-(con't)

### Total Savings

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	3 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.20	0.35	0.50	0.85	1.10
Repricing Rate (1yr)	0.00	0.00	0.20	0.35	0.50	0.85	1.10
Average Life	3.51	3.51	3.51	3.51	3.51	3.51	3.51
Reinvestment		Cap/Floor		100% @ 0.35 for 1 Mo.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Fully Indexed Yield	0.35	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 15,484	Compound Interest = Monthly		Term = 120.0		FDICIA 305 Category = Non-maturity deposits (MMDAs, DDAs, NOWs, savings)	

### Total Super Savings (MMKT)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	35%	35%	35%		35%	35%	35%
Time Lag	3 Mo.	3 Mo.	3 Mo.		3 Mo.	3 Mo.	3 Mo.
Reinvest Rate (1yr)	0.60	0.95	1.30	1.65	2.00	2.35	2.70
Repricing Rate (1yr)	0.60	0.95	1.30	1.65	2.00	2.35	2.70
Average Life	1.31	1.31	1.31	1.31	1.31	1.31	1.31
Reinvestment		Cap/Floor		91% @ 1.75 for 1 Mo.,		9% @ 0.61 for 1 Mo.,	0% @ 0.00 for 24 Mo.
Fully Indexed Yield	1.65	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 2,532	Compound Interest = Monthly		Term = 36.0		FDICIA 305 Category = Non-maturity deposits (MMDAs, DDAs, NOWs, savings)	

### Total NOW

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	3 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	0.09	0.34	0.69	0.84	0.99	1.34	1.59
Repricing Rate (1yr)	0.09	0.34	0.69	0.84	0.99	1.34	1.59
Average Life	3.51	3.51	3.51	3.51	3.51	3.51	3.51
Reinvestment		Cap/Floor		50% @ 1.25 for 1 Mo.,		34% @ 0.25 for 1 Mo.,	16% @ 0.82 for 1 Mo.
Fully Indexed Yield	0.84	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 997	Compound Interest = Monthly		Term = 120.0		FDICIA 305 Category = Non-maturity deposits (MMDAs, DDAs, NOWs, savings)	

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

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# Rate Shift Assumptions

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Shift Horizon	Parallel	Parallel	Parallel	<b>Constant Rate Scenario</b>	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.

## Non-Maturing Deposits-(con't)

### Total Super NOW

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	3 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	0.58	0.83	1.18	1.33	1.48	1.83	2.08
Repricing Rate (1yr)	0.58	0.83	1.18	1.33	1.48	1.83	2.08
Average Life	3.51	3.51	3.51	3.51	3.51	3.51	3.51
Reinvestment		Cap/Floor		62%@ 1.10 for 1 Mo.,		24%@ 1.74 for 1 Mo.,	14%@ 1.65 for 1 Mo.
Fully Indexed Yield	1.33	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 17,347	Compound Interest = Monthly		Term = 120.0		FDICIA 305 Category = Non-maturity deposits (MMDAs, DDAs, NOWs, savings)	

### Total Health Savings

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	3 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.13	0.28	0.63	0.88
Repricing Rate (1yr)	0.00	0.00	0.00	0.13	0.28	0.63	0.88
Average Life	3.37	3.37	3.37	3.37	3.37	3.37	3.37
Reinvestment		Cap/Floor		100%@ 0.13 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.13	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 7	Compound Interest = Monthly		Term = 120.0		FDICIA 305 Category = Non-maturity deposits (MMDAs, DDAs, NOWs, savings)	

### Total Christmas Club

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	3 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.25	1.50	1.85	2.00	2.15	2.50	2.75
Repricing Rate (1yr)	1.25	1.50	1.85	2.00	2.15	2.50	2.75
Average Life	3.50	3.50	3.50	3.50	3.50	3.50	3.50
Reinvestment		Cap/Floor		100%@ 2.00 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.00	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 147	Compound Interest = Monthly		Term = 120.0		FDICIA 305 Category = Non-maturity deposits (MMDAs, DDAs, NOWs, savings)	

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

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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.

## Under 100m

### 7-31 Day CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.89	1.69	2.49	3.29
Average Life	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Reinvestment		Cap/Floor		100%@ 0.89 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 5	Compound Interest = Monthly		Term = 2.0		FDICIA 305 Category = Time Deposits	

### 32-89 Day CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.03	0.93	1.73	2.53	3.33
Average Life	0.17	0.17	0.17	0.17	0.17	0.17	0.17
Reinvestment		Cap/Floor		100%@ 0.93 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 65	Compound Interest = Monthly		Term = 4.0		FDICIA 305 Category = Time Deposits	

### 90 -179 Day CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.35	1.25	2.05	2.85	3.65
Average Life	0.14	0.14	0.14	0.14	0.14	0.14	0.14
Reinvestment		Cap/Floor		100%@ 1.25 for 3 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 246	Compound Interest = Monthly		Term = 5.0		FDICIA 305 Category = Time Deposits	

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# Rate Shift Assumptions

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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.

## Under 100m-(con't)

### 180-364 Day CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.65	1.55	2.35	3.15	3.95
Average Life	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Reinvestment		Cap/Floor		100%@ 1.55 for 6 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 1,337	Compound Interest = Monthly		Term = 11.0		FDICIA 305 Category = Time Deposits	

### 9 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.70	1.60	2.40	3.20	4.00
Average Life	0.41	0.41	0.41	0.41	0.41	0.41	0.41
Reinvestment		Cap/Floor		100%@ 1.60 for 9 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 2,713	Compound Interest = Monthly		Term = 10.0		FDICIA 305 Category = Time Deposits	

### 12 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.05	0.75	1.65	2.45	3.25	4.05
Average Life	0.52	0.52	0.52	0.52	0.52	0.52	0.52
Reinvestment		Cap/Floor		100%@ 1.65 for 12 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 12,795	Compound Interest = Monthly		Term = 13.0		FDICIA 305 Category = Time Deposits	

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

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# Rate Shift Assumptions

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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.

## Under 100m-(con't)

### 18 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.15	0.35	1.05	1.95	2.75	3.55	4.35
Average Life	1.02	1.02	1.02	1.02	1.02	1.02	1.02
Reinvestment		Cap/Floor	100%@ 1.95 for 18 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 3,697	Compound Interest = Monthly		Term = 25.0	FDICIA 305 Category = Time Deposits		

### 24 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.30	0.50	1.20	2.10	2.90	3.70	4.50
Average Life	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Reinvestment		Cap/Floor	100%@ 2.10 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 1,238	Compound Interest = Monthly		Term = 25.0	FDICIA 305 Category = Time Deposits		

### 30 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.35	0.55	1.25	2.15	2.95	3.75	4.55
Average Life	1.43	1.43	1.43	1.43	1.43	1.43	1.43
Reinvestment		Cap/Floor	100%@ 2.15 for 30 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 1,890	Compound Interest = Monthly		Term = 38.0	FDICIA 305 Category = Time Deposits		

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

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# Rate Shift Assumptions

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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.

## Under 100m-(con't)

### 60 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	1.55	1.75	2.45	3.35	4.15	4.95	5.75
Average Life	2.92	2.92	2.92	2.92	2.92	2.92	2.92
Reinvestment		Cap/Floor		100% @ 3.35 for 5 Yrs.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Additional	Book Value = 4,500	Compound Interest = Monthly		Term = 62.0		FDICIA 305 Category = Time Deposits	

## Over 100m

### Jumbo 7-31 Day Cd

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.20	1.10	1.90	2.70	3.50
Average Life	1.83	1.83	1.83	1.83	1.83	1.83	1.83
Reinvestment		Cap/Floor		100% @ 1.10 for 1 Mo.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Additional	Book Value = 304	Compound Interest = Monthly		Term = 38.0		FDICIA 305 Category = Time Deposits	

### Jumbo 32-89 Day CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.25	1.15	1.95	2.75	3.55
Average Life	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Reinvestment		Cap/Floor		100% @ 1.15 for 1 Mo.,		0% @ 0.00 for 24 Mo.,	0% @ 0.00 for 24 Mo.
Additional	Book Value = 1,006	Compound Interest = Monthly		Term = 2.0		FDICIA 305 Category = Time Deposits	

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

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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.

## Over 100m-(con't)

### Jumbo 90-179 Day CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.55	1.45	2.25	3.05	3.85
Average Life	0.14	0.14	0.14	0.14	0.14	0.14	0.14
Reinvestment		Cap/Floor	100%@ 1.45 for 3 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 846	Compound Interest = Monthly		Term = 4.0	FDICIA 305 Category = Time Deposits		

### Jumbo 180-364 Day CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.65	1.55	2.35	3.15	3.95
Average Life	0.21	0.21	0.21	0.21	0.21	0.21	0.21
Reinvestment		Cap/Floor	100%@ 1.55 for 6 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 5,286	Compound Interest = Monthly		Term = 10.0	FDICIA 305 Category = Time Deposits		

### Jumbo 9 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.20	0.90	1.80	2.60	3.40	4.20
Average Life	0.27	0.27	0.27	0.27	0.27	0.27	0.27
Reinvestment		Cap/Floor	100%@ 1.80 for 9 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 2,228	Compound Interest = Monthly		Term = 8.0	FDICIA 305 Category = Time Deposits		

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

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# Rate Shift Assumptions

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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.

## Over 100m-(con't)

### Jumbo 12 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.30	0.50	1.20	2.10	2.90	3.70	4.50
Average Life	0.54	0.54	0.54	0.54	0.54	0.54	0.54
Reinvestment		Cap/Floor	100%@ 2.10 for 12 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 4,596	Compound Interest = Monthly		Term = 13.0	FDICIA 305 Category = Time Deposits		

### Jumbo 18 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.50	0.70	1.40	2.30	3.10	3.90	4.70
Average Life	1.27	1.27	1.27	1.27	1.27	1.27	1.27
Reinvestment		Cap/Floor	100%@ 2.30 for 18 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 1,274	Compound Interest = Monthly		Term = 25.0	FDICIA 305 Category = Time Deposits		

### Jumbo 24 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.60	0.80	1.50	2.40	3.20	4.00	4.80
Average Life	0.86	0.86	0.86	0.86	0.86	0.86	0.86
Reinvestment		Cap/Floor	100%@ 2.40 for 24 Mo.,		0%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.
Additional	Book Value = 422	Compound Interest = Monthly		Term = 25.0	FDICIA 305 Category = Time Deposits		

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

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# Rate Shift Assumptions

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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.

## Over 100m-(con't)

### Jumbo 30 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor	100% @ 0.00 for 30 Mo.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Additional	Book Value = 0	Compound Interest = Monthly		Term = 2.0	FDICIA 305 Category = Time Deposits		

### Jumbo 60 Month CD

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	60%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	1.55	1.75	2.45	3.35	4.15	4.95	5.75
Average Life	2.35	2.35	2.35	2.35	2.35	2.35	2.35
Reinvestment		Cap/Floor	100% @ 3.35 for 5 Yrs.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Additional	Book Value = 756	Compound Interest = Monthly		Term = 50.0	FDICIA 305 Category = Time Deposits		

## Borrowed Funds

### Total Fed Funds Purchased

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.13	1.13	2.13	3.13	4.13	5.13
Repricing Rate (1yr)	0.00	0.13	1.13	2.13	3.13	4.13	5.13
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor	100% @ 2.13 for 1 Mo.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Fully Indexed Yield	2.13	Effective Formula Not Applicable.			Reset Monthly	0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 0	Compound Interest = (None)		Term = 0.0	FDICIA 305 Category = All other interest bearing non-deposit liabilities		

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

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# Rate Shift Assumptions

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Shift Horizon	Parallel	Parallel	Parallel	<i>Constant Rate Scenario</i>	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.

## Borrowed Funds-(con't)

### Total FHLB Borrowings

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.66	1.66	2.66	3.66	4.66	5.66	6.66
Average Life	3.33	3.33	3.33	3.33	3.33	3.33	3.33
Reinvestment		Cap/Floor	100% @ 3.66 for 24 Mo.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Additional	Book Value = 16,626	Compound Interest = (None)		Term = 0.0	FDICIA 305 Category = All other interest bearing non-deposit liabilities		

### FHLB With Paydowns

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	Lag = 0 Mo.				
Decay Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	1.62	2.62	3.62	4.62	5.62	6.62	7.62
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor	100% @ 4.62 for 5 Yrs.,		0% @ 0.00 for 24 Mo.,		0% @ 0.00 for 24 Mo.
Additional	Book Value = 0	Compound Interest = (None)		Term = 0.0	FDICIA 305 Category = All other interest bearing non-deposit liabilities		

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

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