

Summary ALCO - Asset/Liability Mix

ABC Bank - Anywhere, US

03/31/2009

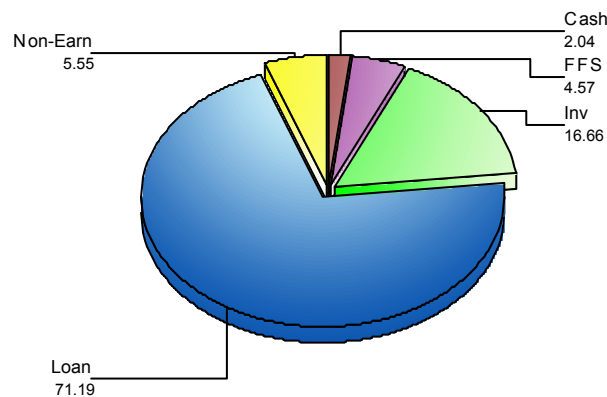
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Balances (\$000's)	Book Value	% of Book TA	Total is % of Segment			Rate Sensitive < 1 Year	*Book Yield/Rate	*Reinv. Rate	Full Indx. Rate	*12 Mo. Proj. Yield/Rate	Avg. Life	Effective Duration	Effective Convexity
			Fixed	Var.	Non Int.								
Cash & Due	\$2,523	2.04			100.00					0.00	0.00	0.00	
Investments	\$20,627	16.66	97.32	0.21	2.47	35.14	4.58 [Ⓢ]	2.77 / 2.92	3.96	3.55	2.71	(0.57)	
Funds Sold	\$5,653	4.57		100.00		100.00	0.38	0.38 / 0.38	0.38	0.04	0.02	(0.01)	
Loans	\$88,147	71.19	88.74	12.63	(1.38)	36.04	6.19	5.96 / 3.92	6.05	2.73	1.71	(0.53)	
Other Earning													
Non-Earning	\$6,874	5.55			100.00								
Total Assets	\$123,824	100.00	79.39	13.60	7.02	36.07	5.62	5.13 / 2.73	5.41	2.54	1.67	(0.48)	
Non-Maturing Deposits	\$48,550	39.21		75.21	24.79	75.21	0.90	0.93 / 0.93	0.93	3.40	1.97	(0.39)	
CD's Under 100M	\$28,479	23.00	100.02		(0.02)	73.55	2.86	2.00 / 0.00	2.18	1.02	0.87	(0.05)	
CD's Over 100M	\$16,718	13.50	100.00			87.50	2.99	1.86 / 0.00	2.04	0.52	0.43	(0.05)	
Borrowed Funds	\$16,809	13.57	98.91		1.09	23.80	3.66	3.66 / 0.00	3.81	3.29	2.95	0.21	
Other Paying													
Non-Paying	\$618	0.50			100.00								
Total Liabilities	\$111,174	89.78	55.62	32.84	11.54	68.44	2.29	1.86 / 0.93	1.97	2.32	1.60	(0.16)	
Total Equity Capital	\$12,650	10.22									0.24	(0.33)	
Total Liab & Capital	\$123,824	100.00											

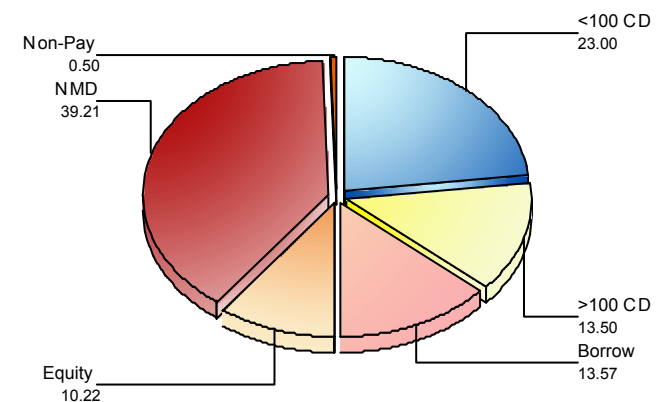
Liquidity Ratios	Constant	ALCO Benchmark
Investments / Deposits	22.00	< 40.00%
Loans / Deposits	94.03 ✓	< 90.00%
Loans / Assets	71.19	< 90.00%
Loans / Capital	696.81	< 850.00%
Net Borrowed Funds / Capital	88.19	< 200.00%
Reliance on Wholesale Funding	15.20 ✓	< 15.00%
Dependency Ratio	20.37	< 30.00%
Liquid Assets / TA	12.43	> 10.00%
Over \$100m Deposits / TA	13.50	< 20.00%
Available Line of Credit	\$10,119	

✓ Ratio is outside benchmark.

Asset Mix



Liability Mix



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

[Ⓢ] Investments using Accounting yield.

* Yields/Rates are reported on EA & PL.

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