

Summary ALCO - Earning Power Measures

ABC Bank - Anywhere, US

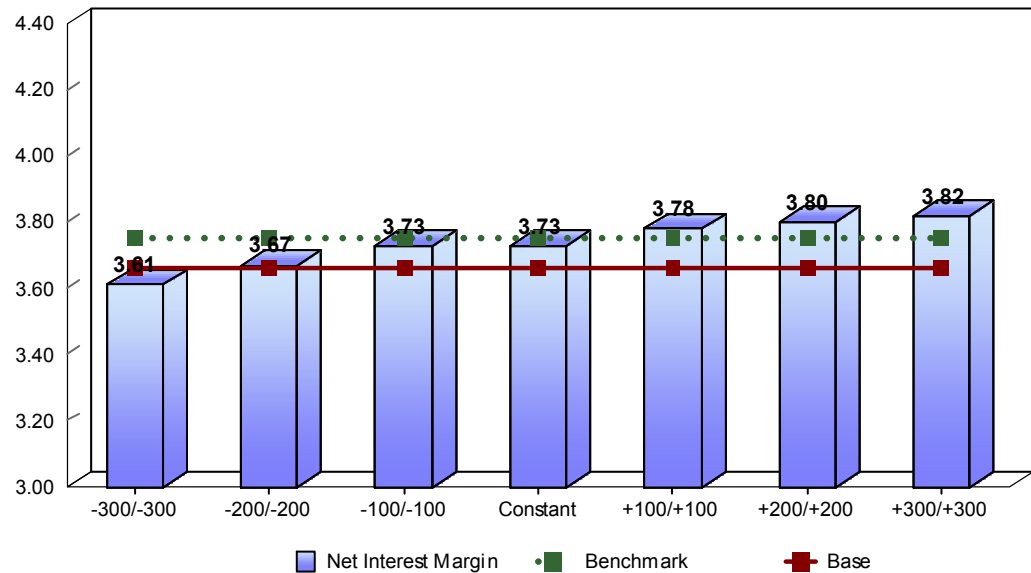
03/31/2009

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Earning Power	YTD		ALCO Benchmark
	Annualized	Constant Balance Sheet *	
Interest Income:	\$6,366	\$6,471	Efficiency Ratio 58.01 / 56.99 < 65.00%
Tax Adjusted Interest Income: ①	\$6,366	\$6,471	Earning Assets/Paying Liab. 117.07 > 115.00%
Interest Expense:	\$2,320	\$2,253	Yield on Earning Assets (EA) 5.62
Net Interest Income before Provision:	\$4,047	\$4,217	Rate on Paying Liabilities (PL) 2.29
Provisions for Loan Loss:	\$(480)	\$(480)	Earning Interest Spread (difference) 3.33 > 3.25%
Net Interest Income:	\$3,567	\$3,737	Cost of Funds 1.90 / 1.82
Non Interest Income:	\$2,100	\$2,100	Net Interest Margin 3.65 ✓ / 3.66 ✓ > 3.75%
Non Interest Expense:	\$3,600	\$3,600	To break even the bank needs a margin of 1.35 / 1.30
Operating Income before G/L, Tax & Extra Items:	\$2,067	\$2,237	To achieve a target of 1.00 ROA, the bank needs a Margin of 3.05 / 2.96
Realized Gain/Loss + Extra Items: ②	\$0	\$0	To achieve a target of 10.00 ROE, the bank needs a Margin of 3.14 / 3.03
Taxes:	\$(580)	\$(783)	
Net Income(Loss):	\$1,487	\$1,454	

Available Line of Credit:	\$10,119
Risk Weighted Assets:	\$80,442
Avg. Earning Assets:	\$110,826
Avg. Total Assets:	\$122,313
Equity/Total Assets:	10.22
Desired After Tax ROA:	1.00
Desired After Tax ROE:	10.00
Effective Tax Rate:	35.00%
Marginal Tax Rate:	35.00%
Taxable this year?	Yes
OREO:	\$538

Net Interest Margin per Rate Shift
12 Month Horizon



① Adjusted Interest Income is calculated using the Interest Income, Tax Exempt Income, and Marginal Tax Rate.

② Realized Gain & Extra Items are non-recurring events.

* Indicates which column is used for calculating base case.