

# Summary ALCO - Earnings Simulation - 12 Month Horizon

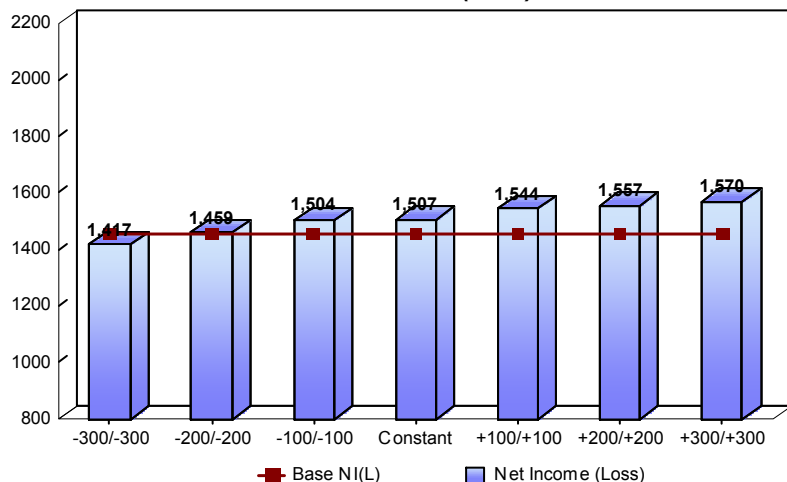
ABC Bank - Anywhere, US

03/31/2009

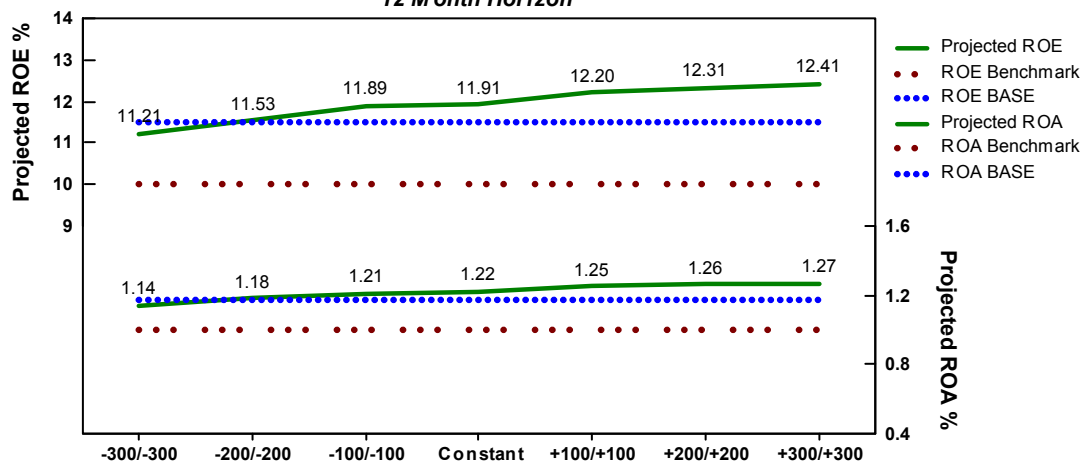
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Interest Rate Risk (\$'s) Shift Horizon	YTD Annualized	Constant Balance Sheet **	Parallel	Parallel	Parallel	Constant Rate Scenario	Parallel	Parallel	Parallel
			-300/-300 bp 12 Mo.	-200/-200 bp 12 Mo.	-100/-100 bp 12 Mo.		+100/+100 bp 12 Mo.	+200/+200 bp 12 Mo.	+300/+300 bp 12 Mo.
<b>12 Month Horizon in \$'s</b>									
Change in Interest Income *	\$6,366	\$6,471	(494,712)	(389,568)	(223,837)	(129,171)	5,463	116,846	222,307
Change in Interest Expense	\$2,320	\$2,253	(438,366)	(397,308)	(300,854)	(209,848)	(132,640)	(40,990)	43,426
<b>Net Interest Change</b>			<b>(56,346)</b>	<b>7,740</b>	<b>77,017</b>	<b>80,677</b>	<b>138,103</b>	<b>157,836</b>	<b>178,881</b>
<b>Projected Impact in \$000's</b>									
Net Interest Income *	\$4,047	\$4,217	4,161	4,225	4,294	4,298	4,355	4,375	4,396
Net Interest Margin *	3.65	3.66	3.61 ✓	3.67 ✓	3.73 ✓	3.73 ✓	3.78	3.80	3.82
ALCO Benchmark	> 3.75%								
NIC as a % of NII			(1.34)	0.18	1.83	1.91	3.27	3.74	4.24
ALCO Risk Limits			> -20.00%	> -20.00%	> -15.00%	> -10.00%	> -15.00%	> -20.00%	> -20.00%
<b>Net Income (Loss)*</b>	<b>\$1,487</b>	<b>\$1,454</b>	<b>1,417</b>	<b>1,459</b>	<b>1,504</b>	<b>1,507</b>	<b>1,544</b>	<b>1,557</b>	<b>1,570</b>
Return on Assets	1.22	1.17	1.16	1.19	1.23	1.23	1.26	1.27	1.28
ALCO Benchmark	> 1.00%								
Return on Equity	11.75	11.49	11.21	11.53	11.89	11.91	12.20	12.31	12.41
ALCO Benchmark	> 10.00%								

Net Income (Loss)



Projected ROE and ROA  
12 Month Horizon



\* Income is tax adjusted and calculated before Provisions.

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

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

Although the information in this report has been obtained from sources believed to be reliable, its accuracy cannot be guaranteed.  
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