

# Summary ALCO - Earnings Simulation - 24 Month Horizon

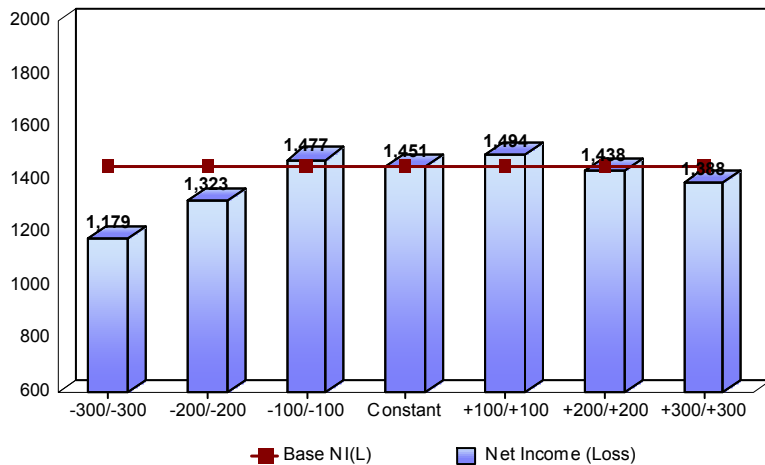
ABC Bank - Anywhere, US

03/31/2009

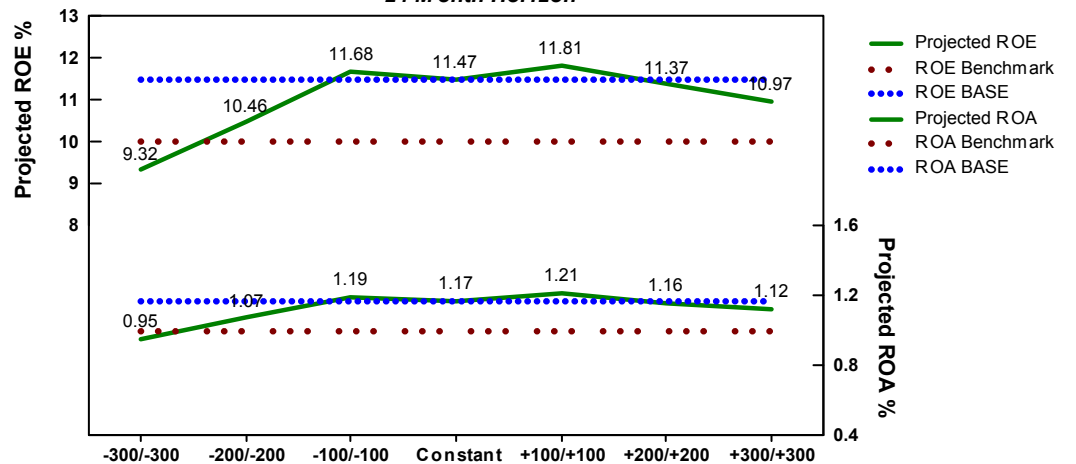
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Interest Rate Risk (\$'s) Shift Horizon	YTD Annualized	Constant Balance Sheet **	Parallel	Parallel	Parallel	Constant Rate Scenario	Parallel	Parallel	Parallel
			-300/-300 bp 12 Mo.	-200/-200 bp 12 Mo.	-100/-100 bp 12 Mo.		+100/+100 bp 12 Mo.	+200/+200 bp 12 Mo.	+300/+300 bp 12 Mo.
<b>24 Month Horizon in \$'s</b>									
Change in Interest Income *	\$6,366	\$6,471	(2,145,123)	(1,692,491)	(929,277)	(483,245)	74,605	526,862	946,898
Change in Interest Expense	\$2,320	\$2,253	(1,665,797)	(1,497,893)	(1,041,591)	(559,621)	(124,251)	393,275	869,721
<b>Cumulative 24 Mo. NIC</b>			<b>(479,326)</b>	<b>(194,598)</b>	<b>112,314</b>	<b>76,376</b>	<b>198,856</b>	<b>133,587</b>	<b>77,177</b>
<b>13-24 Mo. NIC</b>			<b>(422,980)</b>	<b>(202,338)</b>	<b>35,297</b>	<b>(4,301)</b>	<b>60,753</b>	<b>(24,249)</b>	<b>(101,704)</b>
<b>13-24 Mo. Projected Impact in (\$000's)</b>									
Net Interest Income *	\$4,047	\$4,217	3,794	4,015	4,252	4,213	4,278	4,193	4,115
Net Interest Margin *	3.65	3.66	3.30 ✓	3.49 ✓	3.69 ✓	3.66 ✓	3.72 ✓	3.64 ✓	3.57 ✓
ALCO Benchmark	> 3.75%								
NIC as a % of NII			(10.03)	(4.80)	0.84	(0.10)	1.44	(0.58)	(2.41)
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>1,179</b>	<b>1,323</b>	<b>1,477</b>	<b>1,451</b>	<b>1,494</b>	<b>1,438</b>	<b>1,388</b>
Return on Assets	1.22	1.17	0.96 ✓	1.08	1.21	1.19	1.22	1.18	1.13
ALCO Benchmark	> 1.00%								
Return on Equity	11.75	11.49	9.32 ✓	10.46	11.68	11.47	11.81	11.37	10.97
ALCO Benchmark	> 10.00%								

Net Income (Loss)



Projected ROE and ROA  
24 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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