

Economic Value of Equity (EVE)

ABC Bank - Anywhere, US

03/31/2009

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Book Value	Assets	Risk Weighted Assets	Liabilities	Total Equity Capital	Tier 1 Capital	Tier 2 Capital	Total RBC
Total	123,824 *	80,442	111,174	12,650	12,004	885	12,889
as a % of TA		64.96	89.78	10.22	9.69		
as a % of RWA				15.73	14.92		16.02
Unadjusted BV	123,144						

* Adjusted Book Value includes MTM adjustment of 680

Rate Shock	Fair Value of Assets	Appreciation / (Depreciation)		Fair Value of Liab.	(Appreciation) / Depreciation		Fair Value of Equity
		\$	%		\$	%	
+300/+300 bp	115,678	(7,466)	(6.06)	104,312	(6,862)	(6.17)	11,366
+200/+200 bp	118,894	(4,250)	(3.45)	106,229	(4,945)	(4.45)	12,665
+100/+100 bp	121,959	(1,185)	(0.96)	108,140	(3,034)	(2.73)	13,819
Constant	124,732	1,588	1.29	110,349	(825)	(0.74)	14,383
-100/ -100 bp	126,806	3,662	2.97	112,661	1,487	1.34	14,145
-200/ -200 bp	127,184	4,040	3.28	114,224	3,050	2.74	12,960
-300/ -300 bp	128,321	5,177	4.20	114,829	3,655	3.29	13,492

Rate Shock	FV of Equity / FV of TA	FV of Equity / FV of RWA	Change in FV of Equity		
			\$	%	ALCO Benchmark %
+300/+300 bp	9.83	15.12	(3,017)	(20.98)	>(40.00%)
+200/+200 bp	10.65	16.40	(1,718)	(11.94)	>(30.00%)
+100/+100 bp	11.33	17.44	(564)	(3.92)	>(20.00%)
Constant	11.53	17.75			
-100/ -100 bp	11.15	17.17	(238)	(1.65)	>(20.00%)
-200/ -200 bp	10.19	15.69	(1,423)	(9.89)	>(30.00%)
-300/ -300 bp	10.51	16.18	(891)	(6.19)	>(40.00%)

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

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

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