

Summary ALCO - Gap Measures

ABC Bank - Anywhere, US

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Effective Gap (\$000's)	12 Month Cumulative	12 Month ALCO Benchmark	24 Month* Cumulative
RS Assets/RS Liabilities	109.36	70 to 130%	100.33
GAP	3,822		202
GAP/Equity	30.21	+/- 200%	1.60
RS Assets/Total Assets	36.07 ✓	40 to 60%	49.87
RS Liabs./Total Assets	32.98 ✓	40 to 60%	49.70
GAP/Total Assets	3.09	+/- 15%	0.16

Repricing Gap Position (\$000's)	12 Month Cumulative	12 Month ALCO Benchmark	24 Month* Cumulative
RS Assets/RS Liabilities	58.70 ✓	70 to 130%	71.83
GAP	(31,423)		(24,216)
GAP/Equity	(248.40) ✓	+/- 200%	(191.43)
RS Assets/Total Assets	36.07 ✓	40 to 60%	49.87
RS Liabs./Total Assets	61.45 ✓	40 to 60%	69.42
GAP/Total Assets	(25.38) ✓	+/- 15%	(19.56)

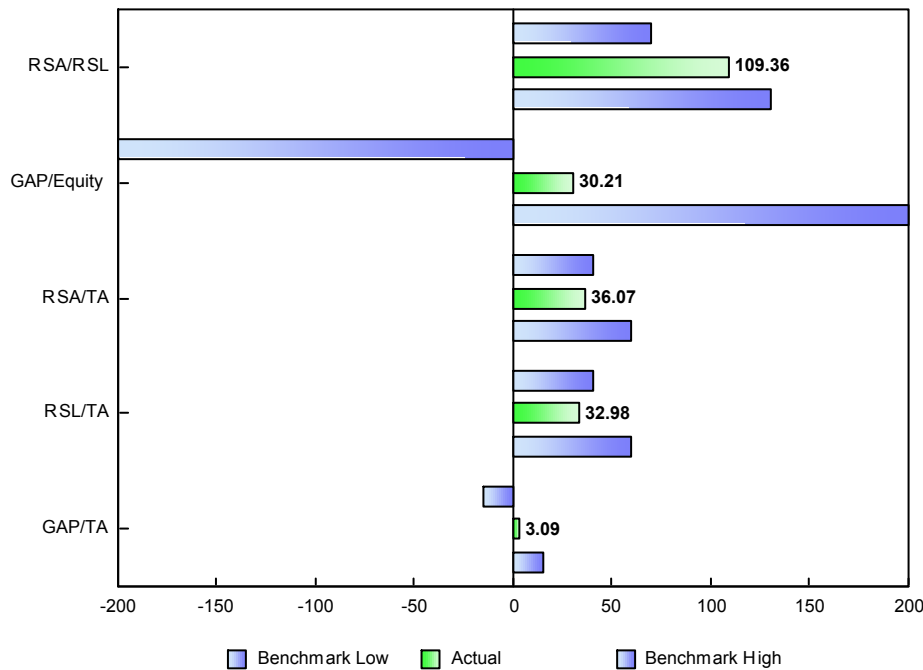
Effective Gap considers effective maturities of core deposits, it reports non-maturing demand accounts according to the FDICIA 305 maturity distribution table.

✓ Ratio is outside benchmark.

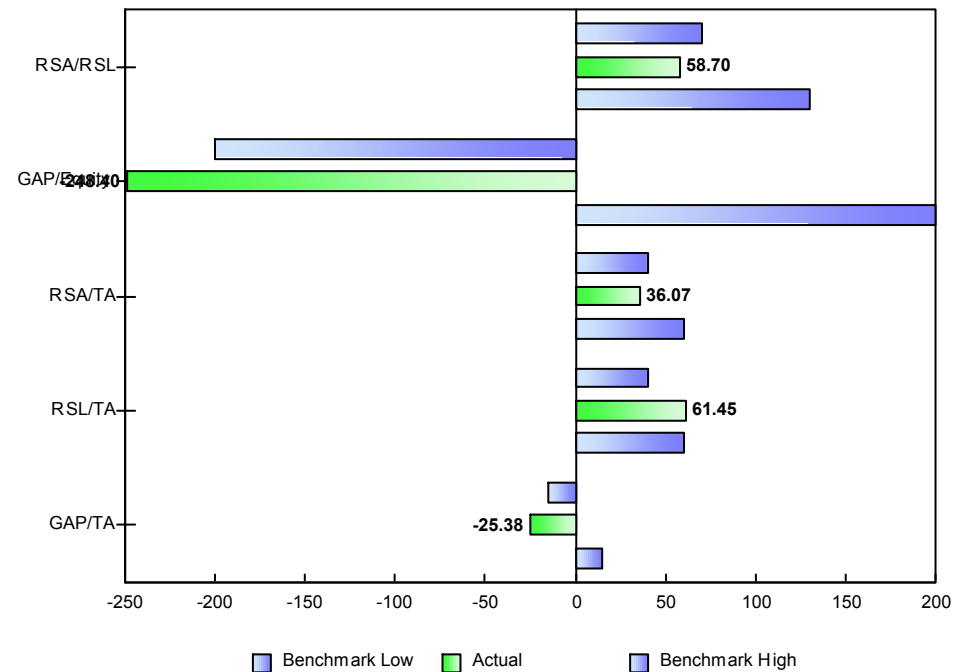
Repricing Gap does not consider effective maturities of core deposits, it reports non-maturing demand accounts according to repricing opportunity.

✓ Ratio is outside benchmark.

Cumulative Effective Gap Measures
12 Month Horizon



Cumulative Repricing Gap Measures
12 Month Horizon



* The 24 month period could be extended if the 24th month is in the middle of a bucket period.

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