

Supplemental Information

ABC Bank - Anywhere, US

03/31/2009

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Balances (\$000's)	Entered Value YTD	Entered Value Annualized	Constant Balance Sheet
Interest Income:	\$1,573 [Y]	\$6,366	
Cash & Due:	0	0	
Investments:	235	940	
Funds Sold:	0	0	
Loans:	1,338	5,426	
Other Interest Earning:	0	0	
Tax Adjusted Interest Income: ①	\$1,573	\$6,366	\$6,471
Interest Expense:	\$572 [Y]	\$2,320	\$2,253
Non-Maturing Demand:	75	304	
Under 100M Time Deposits:	219	888	
Over 100M Time Deposits:	118	479	
Borrowed Funds:	160	649	
Other Interest Paying:	0	0	
Net Interest Income before Provision:	\$1,001	\$4,047	\$4,217
Provisions for Loan Loss:	\$(120) [Y]	\$(480)	\$(480)
Net Interest Income:	\$881	\$3,567	\$3,737
Non Interest Income:	\$525 [Y]	\$2,100	\$2,100
Non Interest Expense:	\$900 [Y]	\$3,600	\$3,600
Operating Income before G/L, Tax & Extra Items:	\$506	\$2,067	\$2,237
Realized Gain/Loss + Extra Items: ②	\$0	\$0	\$0
Taxes:	\$(145) [Y]	\$(580)	\$(783)
Net Income(Loss):	\$361	\$1,487	\$1,454
Dividend:			\$(1,454)
Retained Earnings:			\$0

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
Dividend Pay Out:	100%

[M] Original amount was entered using month-to-date values.

[Y] Original amount was entered using year-to-date values.

[A] Original amount was entered using annualized values.

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.

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

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

