Interest Rate Risk Monitor

Ver 4.0 R7

Sample Bank

Anywhere, USA, xx

March 2022

The Baker Group Software Solutions Inc.

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Sample Bank - Anywhere, USA, xx

← Funds are transferring out of account. → Funds are transferring in. ⇨ Funds are transferring in from multiple accounts. ↔ Funds are transferring in and out of account.

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Sample Bank - Anywhere, USA, xx

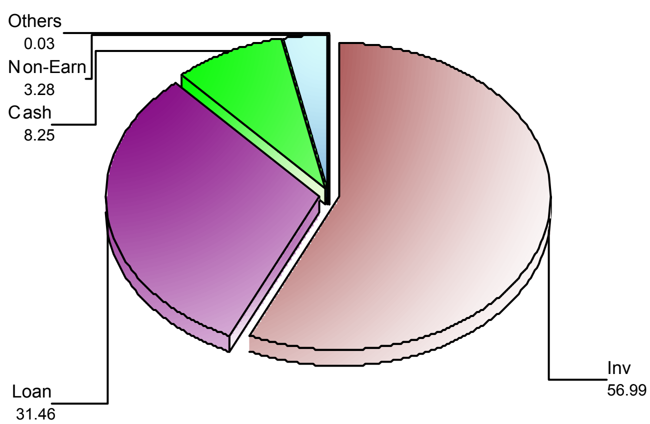
← Funds are transferring out of account. → Funds are transferring in. ⇨ Funds are transferring in from multiple accounts. ↔ Funds are transferring in and out of account.

Summary Board Report - Balance Sheet Summary

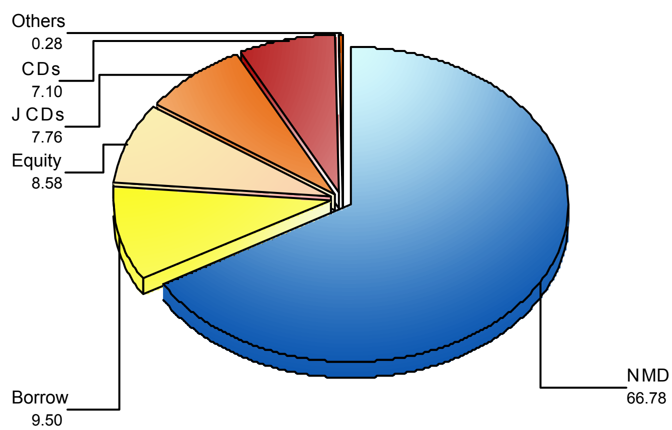
Sample Bank - Anywhere, USA, xx

Balances ($000's)	Book Value	% of Book TA	Rate Sensitive < 1 Year	Avg. Life	*Book Yield/ Rate	*Reinv. Rate / Full Indx. Rate	*12 Mo. Proj. Yield/Rate
Cash & Due	$130,011	8.25	89.04	0.04	0.50	0.50 / 0.50	0.50
Investments *(Includes MTM)*	$898,643	56.99	18.42	4.96	1.48 ①	2.17 / 1.72	1.70
Funds Sold	$406	0.03	100.00	0.04	0.34	0.34 / 0.34	0.34
Loans	$496,106	31.46	41.67	3.44	4.67	5.01 / 4.39	4.69
Other Earning							
Non-Earning	$51,663	3.28					
Total Assets	$1,576,829	100.00	30.97	3.92	2.46	2.98 / 2.55	2.60
Non-Maturing Deposits	$1,052,965	66.78	4.67	7.31	0.15	0.15 / 0.15	0.15
Certificates of Deposit	$111,967	7.10	78.54	0.75	0.60	0.47 / 0.40	0.48
Jumbo CDs	$122,314	7.76	73.45	0.76	0.63	0.48 / 0.40	0.49
Borrowed Funds	$149,791	9.50	100.00	0.06	0.14	0.13 / 0.08	0.13
Other Paying							
Non-Paying	$4,490	0.28					
Total Liabilities	$1,441,527	91.42	26.14	5.47	0.25	0.22 / 0.15	0.22
Total Equity Capital	$135,302	8.58					
Total Liab & Capital	$1,576,829	100.00					

Asset Mix



Liability Mix



The smallest 2% of all categories will be grouped into an 'Others' category.

** Yields/Rates are reported on EA & PL.*

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

① *Investments using Accounting yield.*

Summary Board Report - Balance Sheet Projection - 12 Mo. Horizon

Sample Bank - Anywhere, USA, xx

03/31/2022

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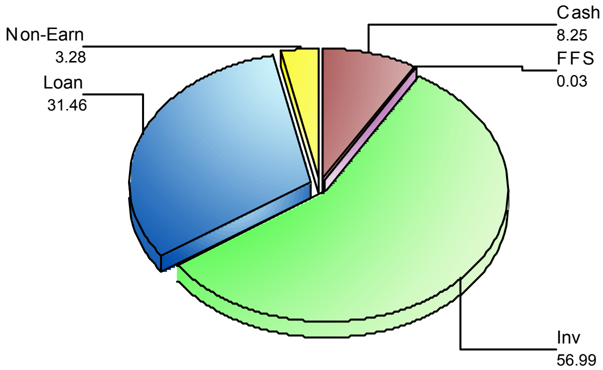
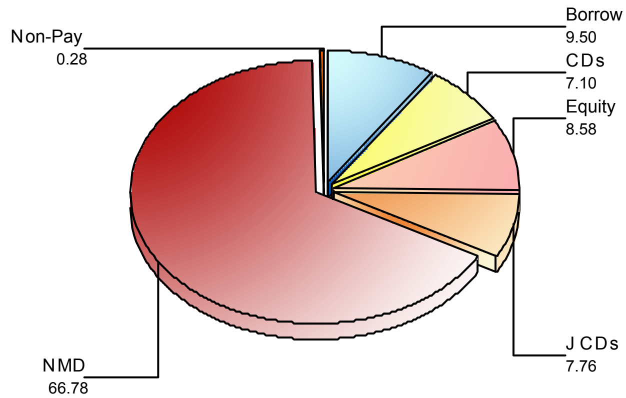
Current

Asset Mix



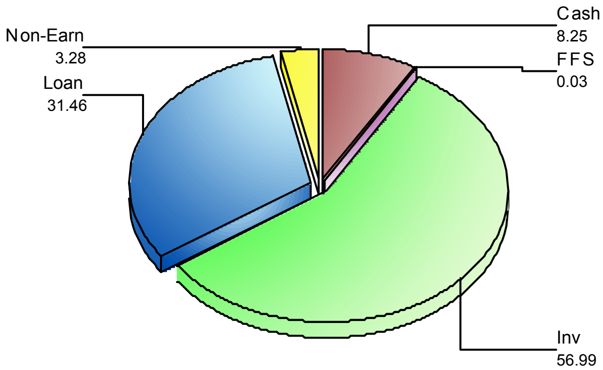
Liability Mix



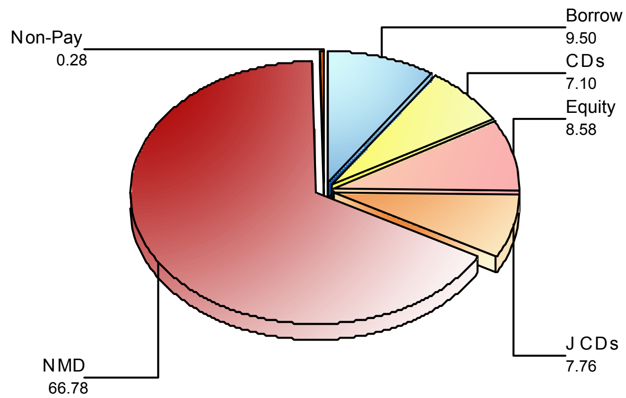
Total Assets = $1,576,829

12 Month Projection

Asset Mix



Liability Mix



Total Assets = $1,576,829

Summary Board Report - Liquidity & Earning Power Measures

Sample Bank - Anywhere, USA, xx

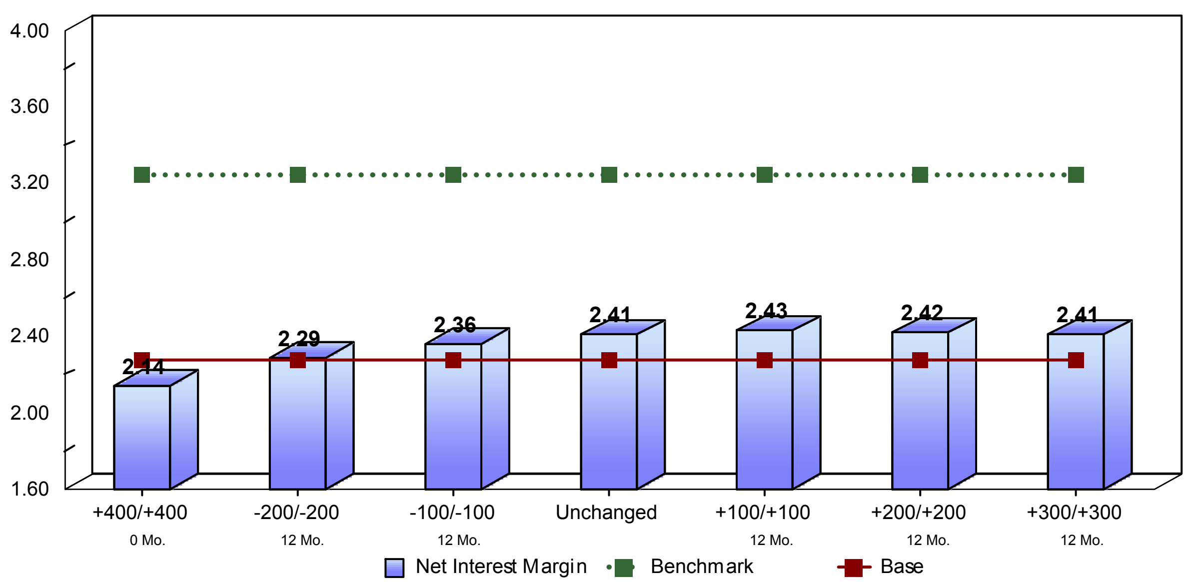
Liquidity Ratios	**Constant**	**ALCO Benchmark**
Investments / Deposits	69.81	< 70.00%
Loans / Deposits	38.54	< 80.00%
Loans / Assets	31.46	< 90.00%
Loans / Capital	366.67	< 800.00%
Net Funds Borrowed / Capital	110.41	< 200.00%
Reliance on Wholesale Funding	10.42	< 15.00%
Dependency Ratio	1.24	< 30.00%
Liquid Assets / TA	17.17	> 15.00%
Jumbo CDs / TA	7.76	< 15.00%
Available Line of Credit	$271,186	

✓ Ratio is outside benchmark.

Earning Power	**YTD Annualized**		**Constant Balance Sheet**		**ALCO Benchmark**
Efficiency Ratio	64.38		66.21	✓	< 65.00%
Earning Assets/Paying Liab.			138.75		> 115.00%
Yield on Earning Assets (EA)			2.46		
Rate on Paying Liabilities (PL)			0.25		
Earning Interest Spread (difference)			2.21	✓	> 2.75%
Cost of Funds	0.17		0.17		
Net Interest Margin	2.34	✓	2.28	✓	> 3.25%
To break even the bank needs a margin of	1.31		1.31		
To achieve a target of 1.00 ROA, the bank needs a Margin of	2.34		2.35		
To achieve a target of 12.00 ROE, the bank needs a Margin of	2.48		2.48		

Net Interest Margin per Rate Shift

12 Month Horizon



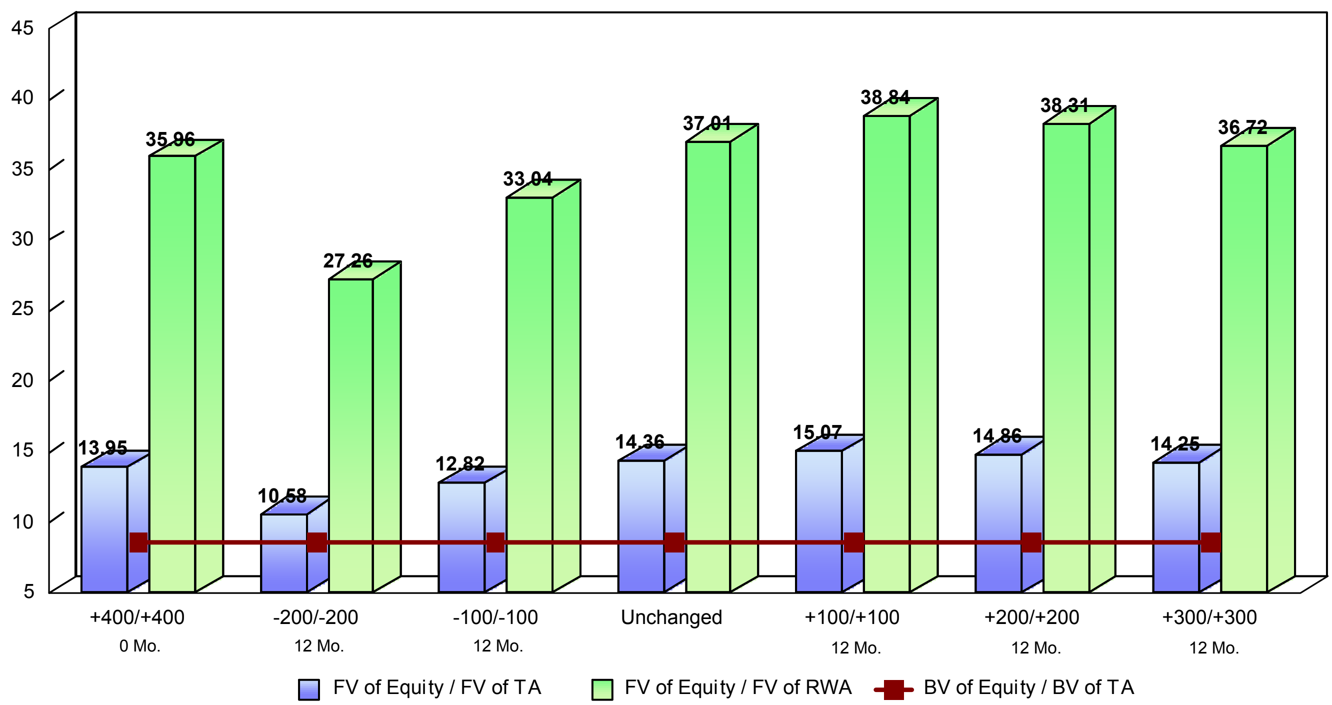
Summary Board Report - Capital Adequacy

Sample Bank - Anywhere, USA, xx

Book Value	Assets	Risk Weighted Assets	Total Equity Capital	Tier 1 Capital	Tier 2 Capital	Total RBC
Total	1,576,829	611,830	135,302	140,480	7,648	148,128
as a % of TA		38.80	8.58 ✓	8.91		
as a % of RWA			22.11	22.96		24.21

Fair Value Rate Shock		Fair Value of Assets	App / Dep	Fair Value of Liab.	App / Dep	Fair Value of Equity	FV of Equity / FV of TA	FV of Equity / FV of RWA
+300/+300 bp	(7)	1,381,098	(200,910)	1,184,307	(257,220)	196,791	14.25	36.72
+200/+200 bp	(6)	1,438,125	(143,883)	1,224,361	(217,166)	213,764	14.86	38.31
+100/+100 bp	(5)	1,491,326	(90,682)	1,266,551	(174,976)	224,775	15.07	38.84
Unchanged		1,540,148	(41,860)	1,318,962	(122,565)	221,186	14.36	37.01
-100/ -100 bp	(3)	1,584,223	2,215	1,381,108	(60,419)	203,115	12.82	33.04
-200/ -200 bp	(2)	1,613,777	31,769	1,443,109	1,582	170,668	10.58	27.26
+400/+400 bp	(7)	1,341,918	(240,090)	1,154,692	(286,835)	187,226	13.95	35.96

Fair Value of Equity - Shock



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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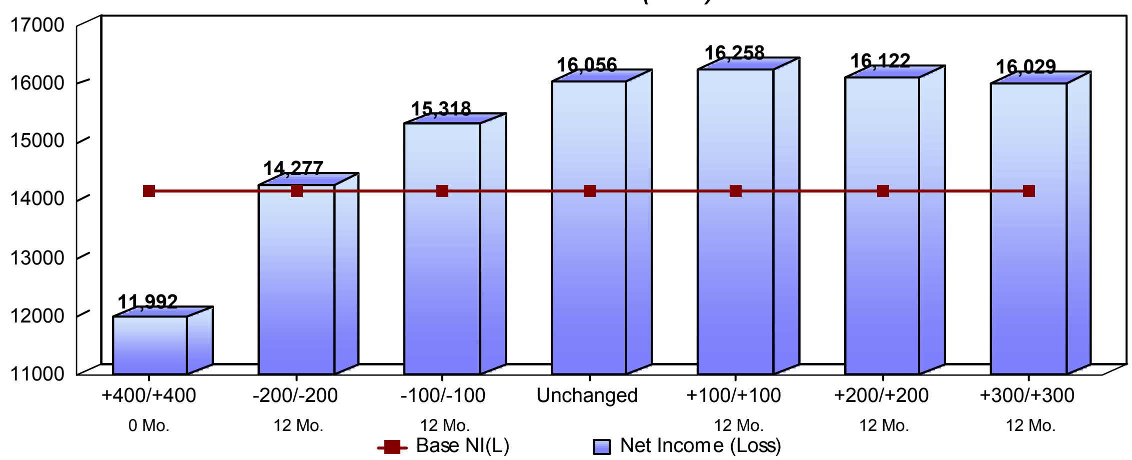
Summary Board Report - Profitability

Sample Bank - Anywhere, USA, xx

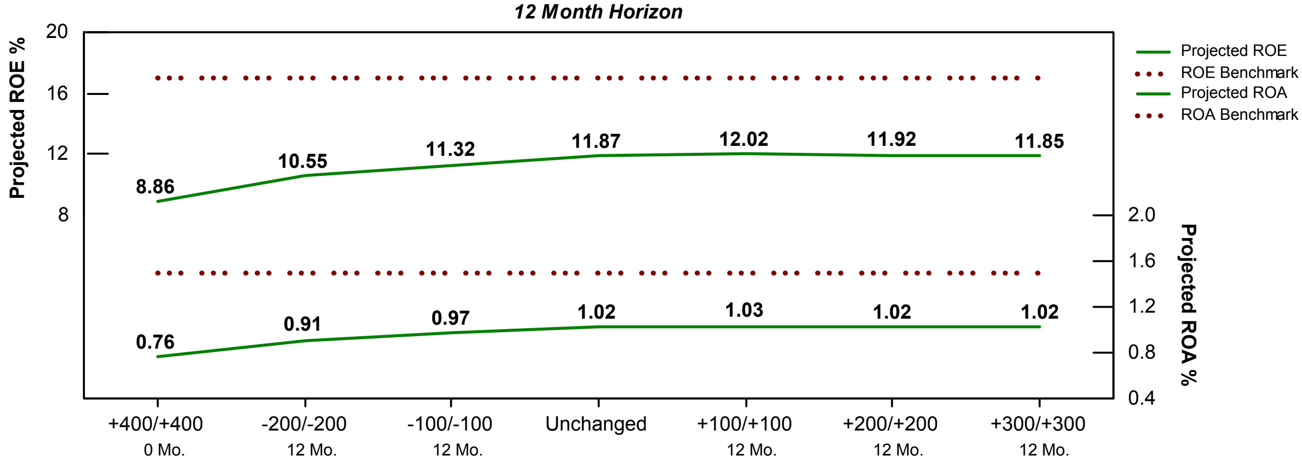
Interest Rate Risk ($000's) Shift Horizon	YTD Annualized	Constant Balance Sheet **	*12 Month Horizon* Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.
Return on Equity	**11.13**	**10.47**	10.55	11.32	11.87	12.02	11.92
Return on Assets	**0.96**	**0.90**	0.91	0.97	1.02	1.03	1.02
Net Income (Loss)	**$15,064**	**$14,165**	14,277	15,318	16,056	16,258	16,122
Net Interest Margin *	**2.34**	**2.28**	2.29	2.36	2.41	2.43	2.42
Net Interest Income *	**$35,660**	**$34,833**	34,950	36,039	36,811	37,022	36,880
Change in Interest Income ($'s) *			(1,207,725)	211,770	1,763,337	3,352,160	4,796,436
Change in Interest Expense ($'s)			(1,324,424)	(994,431)	(214,333)	1,162,991	2,749,402

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.*

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

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

Summary ALCO - Asset/Liability Mix

Sample Bank - Anywhere, USA, xx

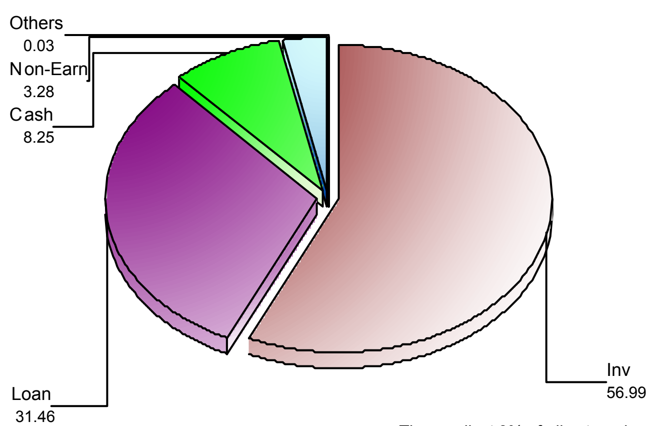
Balances ($000's)	Book Value	% of Book TA	Total is % of Segment: Fixed	Var.	Non Int.	**Rate Sensitive < 1 Year	*Book Yield/ Rate	*Reinv. Rate / Full Indx. Rate	*12 Mo. Proj. Yield/Rate	Avg. Life	Effective Duration	Effective Convexity
Cash & Due	$130,011	8.25		89.04	10.96	89.04	0.50	0.50 / 0.50	0.50	0.04	0.03	(0.01)
Investments *(Includes MTM)*	$898,643	56.99	96.43	4.13	(0.55)	18.42	1.48 ①	2.17 / 1.72	1.70	4.96	3.82	(0.14)
Funds Sold	$406	0.03		100.00		100.00	0.34	0.34 / 0.34	0.34	0.04	0.00	0.00
Loans	$496,106	31.46	72.23	29.51	(1.74)	41.67	4.67	5.01 / 4.39	4.69	3.38	2.80	(0.24)
Other Earning												
Non-Earning	$51,663	3.28			100.00							
Total Assets	$1,576,829	100.00	77.68	19.00	3.32	30.97	2.46	2.98 / 2.55	2.60	3.92	3.06	(0.16)
Non-Maturing Deposits	$1,052,965	66.78		67.87	32.13	4.67	0.15	0.15 / 0.15	0.15	7.31	6.04	0.58
Certificates of Deposit	$111,967	7.10	92.25	7.75	0.00	78.54	0.60	0.47 / 0.40	0.48	0.75	0.56	(0.16)
Jumbo CDs	$122,314	7.76	93.35	6.65		73.45	0.63	0.48 / 0.40	0.49	0.76	0.57	(0.17)
Borrowed Funds	$149,791	9.50	7.74	92.26		100.00	0.14	0.13 / 0.08	0.13	0.06	0.04	(0.02)
Other Paying												
Non-Paying	$4,490	0.28			100.00							
Total Liabilities	$1,441,527	91.42	15.89	60.33	23.78	26.14	0.25	0.22 / 0.15	0.22	5.47	4.51	0.39
Total Equity Capital	$135,302	8.58									(1.05)	(0.51)
Total Liab & Capital	$1,576,829	100.00										

Liquidity Ratios

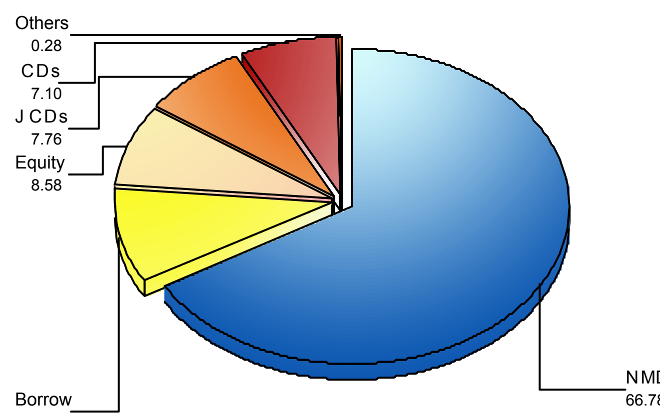
	Constant	ALCO Benchmark
Investments / Deposits	69.81	< 70.00%
Loans / Deposits	38.54	< 80.00%
Loans / Assets	31.46	< 90.00%
Loans / Capital	366.67	< 800.00%
Net Borrowed Funds / Capital	110.41	< 200.00%
Reliance on Wholesale Funding	10.42	< 15.00%
Dependency Ratio	1.24	< 30.00%
Liquid Assets / TA	17.17	> 15.00%
Jumbo CDs / TA	7.76	< 15.00%
Available Line of Credit	$271,186	

✓ Ratio is outside benchmark.

Asset Mix



Liability Mix



The smallest 2% of all categories will be grouped into an 'Others' category.

Note: Values are rounded before printing, but full precision values are used in all calculations. ① *Investments using Accounting yield.* * *Yields/Rates are reported on EA & PL.*

*** *Percentages based on maturing, repricing, and paydown balances.*

Summary ALCO - Gap Measures

Sample Bank - Anywhere, USA, xx

Effective Gap ($000's)	12 Month Cumulative	12 Month ALCO Benchmark	24 Month* Cumulative
RS Assets/RS Liabilities	129.62	70 to 130%	134.59
GAP	111,595		163,905
GAP/Equity	82.48	+/- 200%	121.14
RS Assets/Total Assets	30.97	30 to 70%	40.45
RS Liabs./Total Assets	23.89 ✓	30 to 70%	30.05
GAP/Total Assets	7.08	+/- 15%	10.39

Repricing Gap Position ($000's)	12 Month Cumulative	12 Month ALCO Benchmark	24 Month* Cumulative
RS Assets/RS Liabilities	46.86 ✓	70 to 130%	58.79
GAP	(553,862)		(447,064)
GAP/Equity	(409.35) ✓	+/- 200%	(330.42)
RS Assets/Total Assets	30.97	30 to 70%	40.45
RS Liabs./Total Assets	66.10	30 to 70%	68.80
GAP/Total Assets	(35.13) ✓	+/- 15%	(28.35)

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

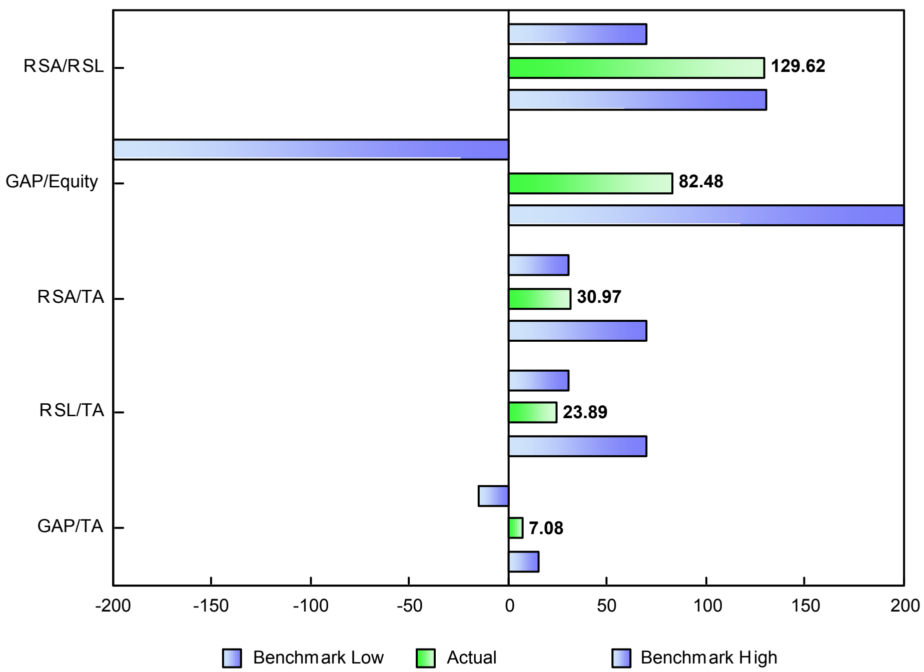
✓ Ratio is outside benchmark.

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

✓ Ratio is outside benchmark.

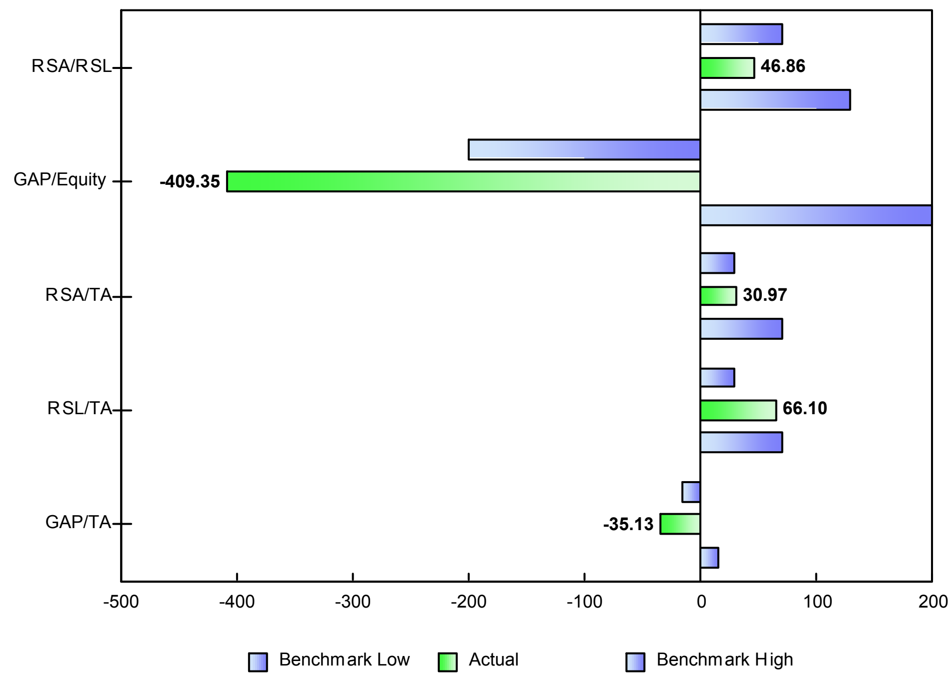
Cumulative Effective Gap Measures

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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Summary ALCO - Earning Power Measures

Sample Bank - Anywhere, USA, xx

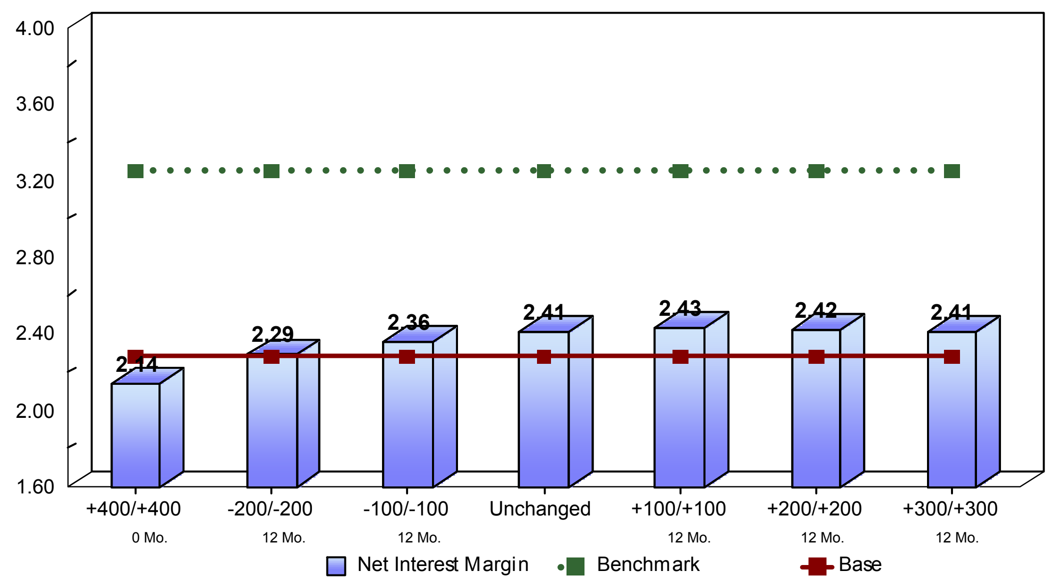
Earning Power	YTD Annualized	Constant Balance Sheet *
Interest Income:	$38,394	$37,543
Tax Adjusted Interest Income: ①	$38,394	$37,543
Interest Expense:	$2,733	$2,710
Net Interest Income before Provision:	$35,660	$34,833
Net Interest Income:	$35,660	$34,833
Non Interest Income:	$9,012	$9,012
Non Interest Expense:	$29,028	$29,028
Operating Income before G/L, Tax & Extra Items:	$15,644	$14,817
Realized Gain/Loss + Extra Items: ②	$0	$0
Taxes:	$(580)	$(652)
Net Income(Loss):	**$15,064**	**$14,165**

Available Line of Credit:	$271,186
Risk Weighted Assets:	$611,830
Avg. Earning Assets:	$1,525,022
Avg. Total Assets:	$1,573,321
Equity/Total Assets:	8.58 ✓
Desired After Tax ROA:	1.00
Desired After Tax ROE:	12.00
Effective Tax Rate:	4.40%
Marginal Tax Rate:	0.00%
Taxable this year?	Yes
OREO:	$65

	YTD Annualized	Constant Balance Sheet	ALCO Benchmark
Efficiency Ratio	64.38	66.21 ✓	< 65.00%
Earning Assets/Paying Liab.		138.75	> 115.00%
Yield on Earning Assets (EA)		2.46	
Rate on Paying Liabilities (PL)		0.25	
Earning Interest Spread (difference)		2.21 ✓	> 2.75%
Cost of Funds	0.17	0.17	
Net Interest Margin	2.34 ✓	2.28 ✓	> 3.25%
To break even the bank needs a margin of	1.31	1.31	
To achieve a target of 1.00 ROA, the bank needs a Margin of ③	2.34	2.35	
To achieve a target of 12.00 ROE, the bank needs a Margin of	2.48	2.48	

Net Interest Margin per Rate Shift

12 Month Horizon



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.*

③ *For YTD Annualized, if Average Total Assets or Average Earning Assets were entered, they will be used.*

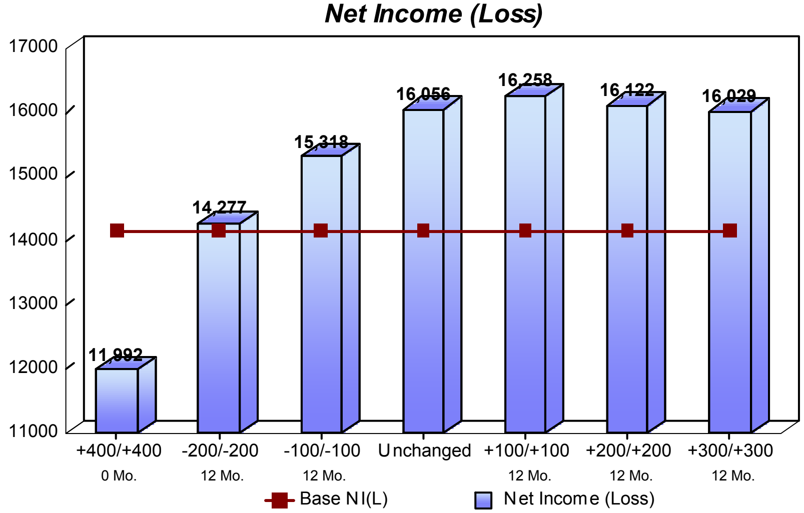
* *Indicates which column is used for calculating base case.*

Summary ALCO - Earnings Simulation - 12 Month Horizon

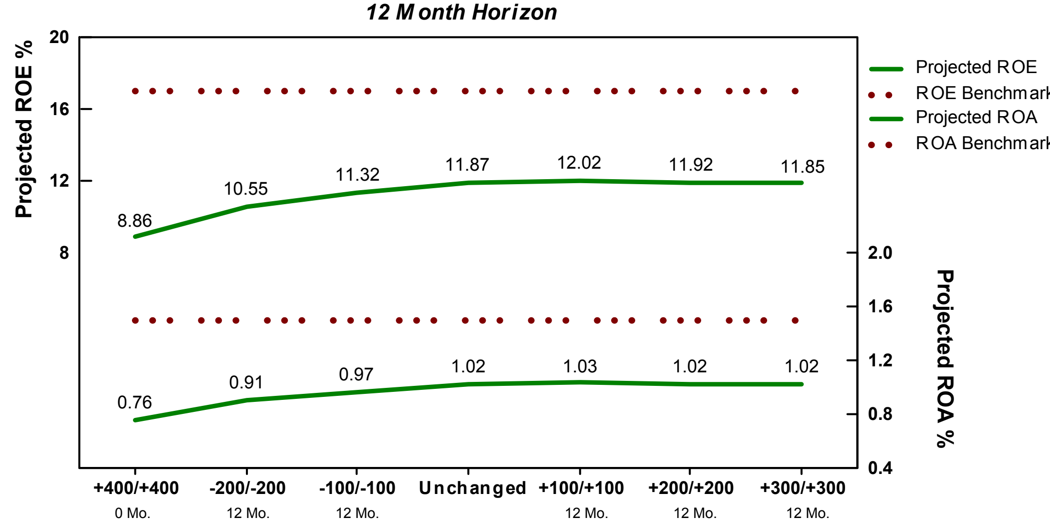
Sample Bank - Anywhere, USA, xx

Interest Rate Risk ($'s) Shift Horizon	YTD Annualized	Constant Balance Sheet **	Immediate +400/+400 bp (7) 0 Mo.	Parallel -200/ -200 bp (2) 12 Mo.	Parallel -100/ -100 bp (3) 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp (5) 12 Mo.	Parallel +200/+200 bp (6) 12 Mo.	Parallel +300/+300 bp (7) 12 Mo.
12 Month Horizon in $'s									
Change in Interest Income *	**$38,394**	**$37,543**	14,308,228	(1,207,725)	211,770	1,763,337	3,352,160	4,796,436	6,180,738
Change in Interest Expense	**$2,733**	**$2,710**	16,581,736	(1,324,424)	(994,431)	(214,333)	1,162,991	2,749,402	4,231,258
Net Interest Change			(2,273,508)	116,699	1,206,201	1,977,670	2,189,169	2,047,034	1,949,480
Projected Impact in $000's									
Net Interest Income *	**$35,660**	**$34,833**	32,560	34,950	36,039	36,811	37,022	36,880	36,783
Net Interest Margin *	**2.34**	**2.28**	2.14 ✓	2.29 ✓	2.36 ✓	2.41 ✓	2.43 ✓	2.42 ✓	2.41 ✓
ALCO Benchmark	**> 3.25%**								
NIC as a % of NII			(6.53)	0.34	3.46	5.68	6.28	5.88	5.60
ALCO Risk Limits			> (20.00)%	> (20.00)%	> (15.00)%	> (10.00)%	> (15.00)%	> (20.00)%	> (20.00)%
Net Income (Loss)	**$15,064**	**$14,165**	11,992	14,277	15,318	16,056	16,258	16,122	16,029
Return on Assets	**0.96**	**0.90**	0.76 ✓	0.91 ✓	0.97 ✓	1.02 ✓	1.03 ✓	1.02 ✓	1.02 ✓
ALCO Benchmark	**> 1.50%**								
Return on Equity	**11.13**	**10.47**	8.86 ✓	10.55 ✓	11.32 ✓	11.87 ✓	12.02 ✓	11.92 ✓	11.85 ✓
ALCO Benchmark	**> 17.00%**								

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)*

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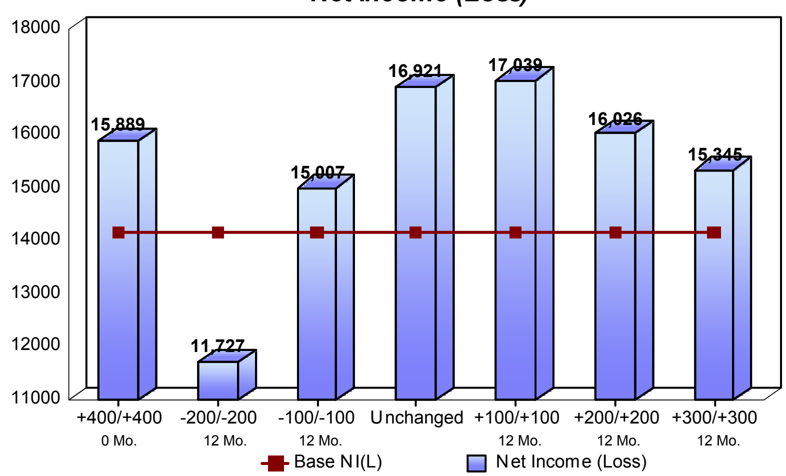
Summary ALCO - Earnings Simulation - 24 Month Horizon

Sample Bank - Anywhere, USA, xx

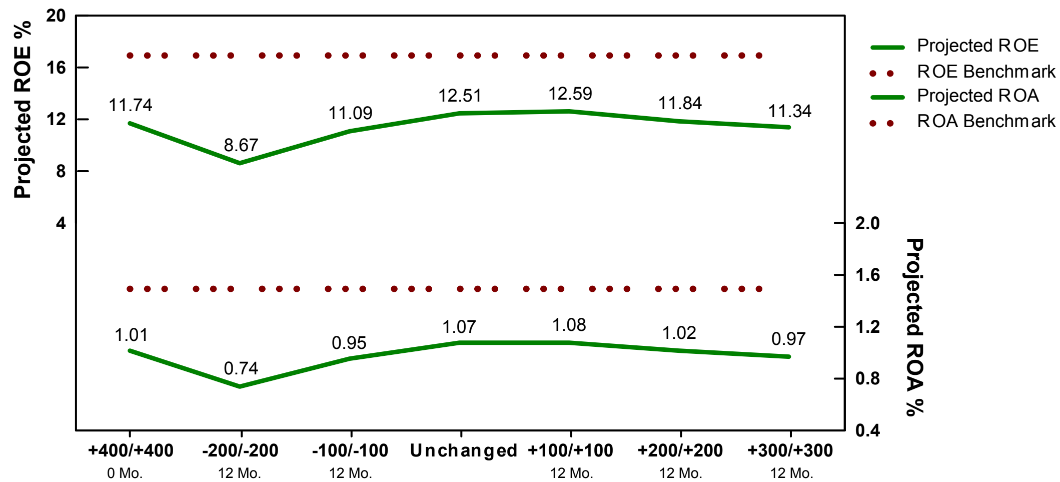
Interest Rate Risk ($'s) Shift Horizon	YTD Annualized	Constant Balance Sheet **	Immediate +400/+400 bp (7) 0 Mo.	Parallel -200/ -200 bp (2) 12 Mo.	Parallel -100/ -100 bp (3) 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp (5) 12 Mo.	Parallel +200/+200 bp (6) 12 Mo.	Parallel +300/+300 bp (7) 12 Mo.
24 Month Horizon in $'s									
Change in Interest Income *	$38,394	$37,543	36,334,994	(6,152,142)	(1,024,070)	4,325,734	10,262,172	15,855,386	21,243,266
Change in Interest Expense	$2,733	$2,710	36,805,573	(3,718,845)	(3,110,499)	(534,837)	5,067,188	11,861,662	18,059,912
Cumulative 24 Mo. NIC			(470,579)	(2,433,297)	2,086,429	4,860,571	5,194,984	3,993,724	3,183,354
13-24 Mo. NIC			1,802,929	(2,549,996)	880,228	2,882,901	3,005,815	1,946,690	1,233,874
13-24 Mo. Projected Impact in ($000's)									
Net Interest Income *	$35,660	$34,833	36,636	32,283	35,713	37,716	37,839	36,780	36,067
Net Interest Margin *	2.34	2.28	2.40 ✓	2.12 ✓	2.34 ✓	2.47 ✓	2.48 ✓	2.41 ✓	2.37 ✓
ALCO Benchmark	> 3.25%								
NIC as a % of NII			5.18	(7.32)	2.53	8.28	8.63	5.59	3.54
ALCO Risk Limits			> (20.00)%	> (20.00)%	> (15.00)%	> (10.00)%	> (15.00)%	> (20.00)%	> (20.00)%
Net Income (Loss)	$15,064	$14,165	15,889	11,727	15,007	16,921	17,039	16,026	15,345
Return on Assets	0.96	0.90	1.01 ✓	0.74 ✓	0.95 ✓	1.07 ✓	1.08 ✓	1.02 ✓	0.97 ✓
ALCO Benchmark	> 1.50%								
Return on Equity	11.13	10.47	11.74 ✓	8.67 ✓	11.09 ✓	12.51 ✓	12.59 ✓	11.84 ✓	11.34 ✓
ALCO Benchmark	> 17.00%								

Net Income (Loss)



Projected ROE and ROA

24 Month Horizon

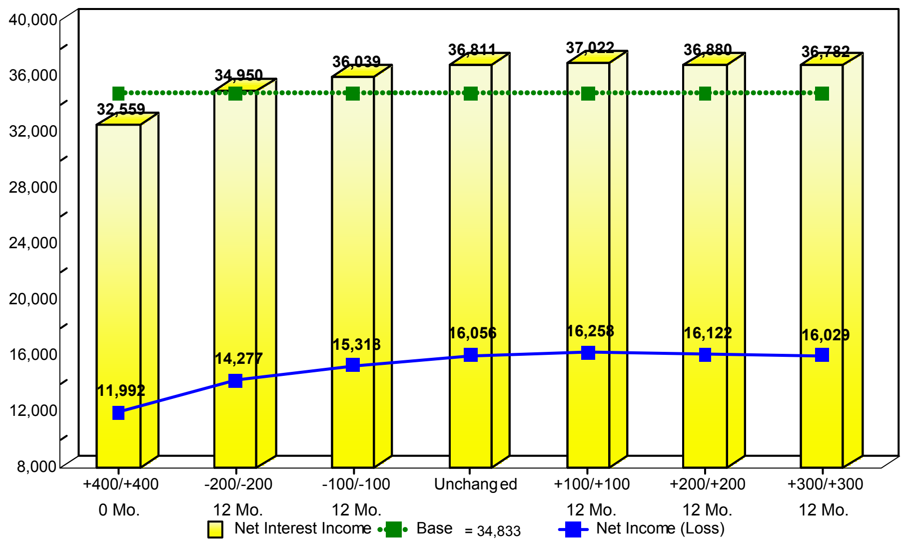


** Income is tax adjusted and calculated before Provisions.*

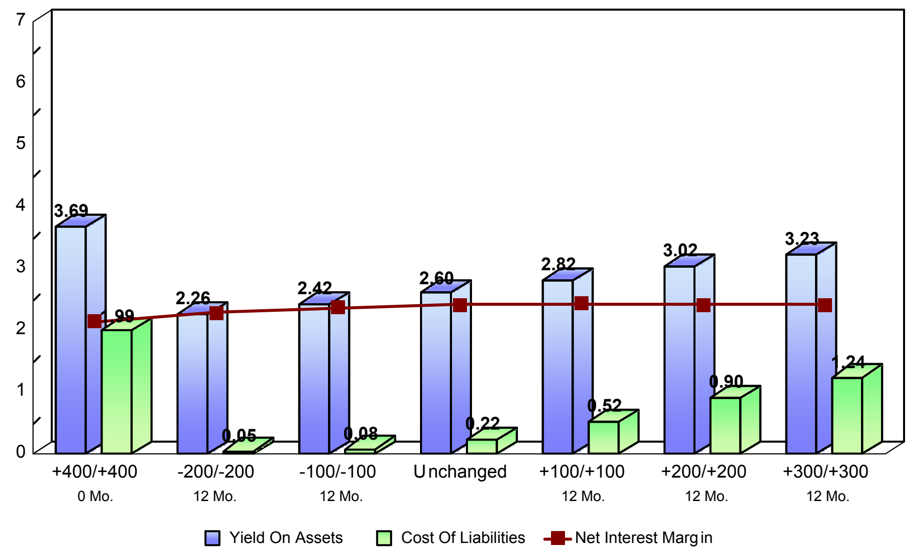
*** Indicates which column is used for calculating base case.*

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

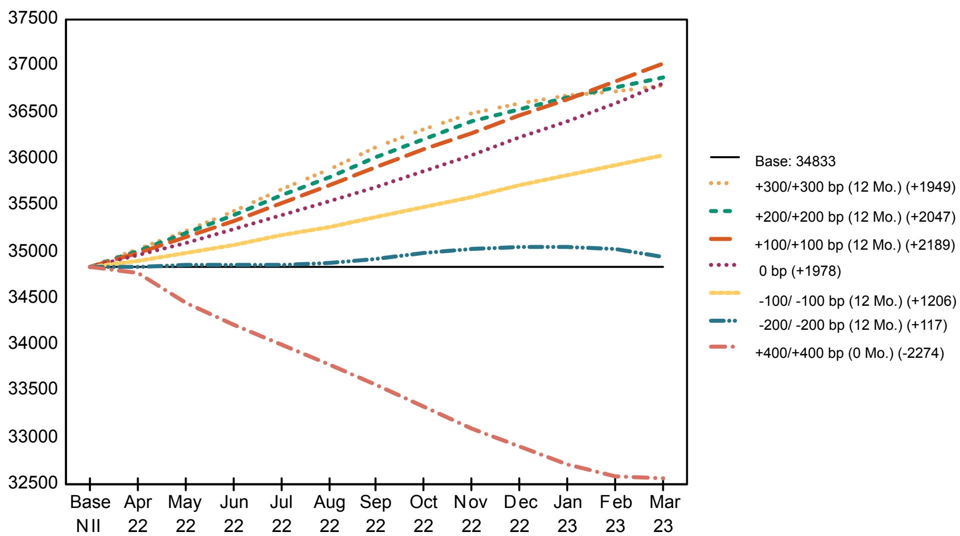
Income Projection - 12 month Horizon



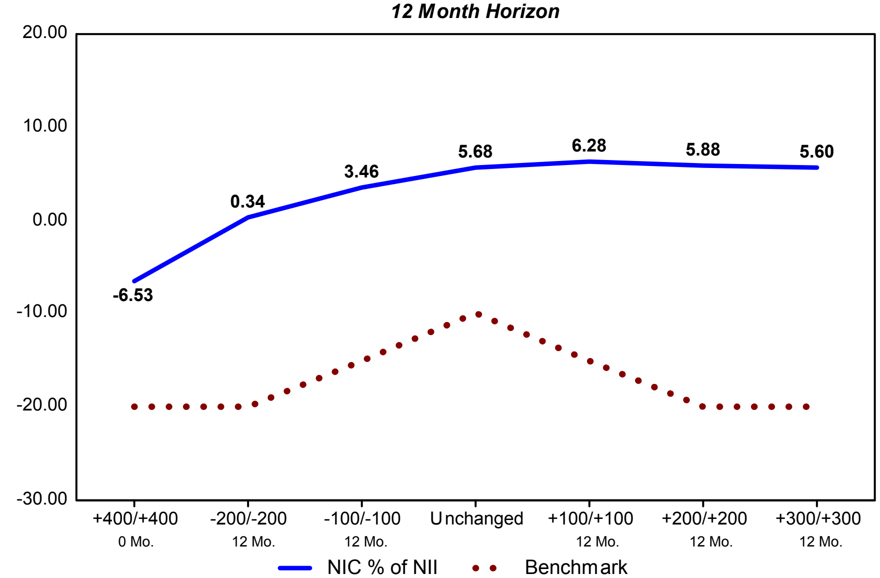
Projected Yields/Rates - 12 Month Horizon



Net Interest Change ($000's) per Time Bucket
Cumulative 12 Month



Net Interest Change as a % of Net Interest Income
12 Month Horizon



Economic Value of Equity (EVE)

Sample Bank - Anywhere, USA, xx

Book Value	Assets	Risk Weighted Assets	Liabilities	Total Equity Capital	Tier 1 Capital	Tier 2 Capital	Total RBC
Total	1,576,829 *	611,830	1,441,527	135,302	140,480	7,648	148,128
as a % of TA		38.80	91.42	8.58 ✓	8.91		
as a % of RWA				22.11	22.96		24.21
Unadjusted BV	1,582,008						

** Adjusted Book Value includes MTM adjustment of (5,179)*

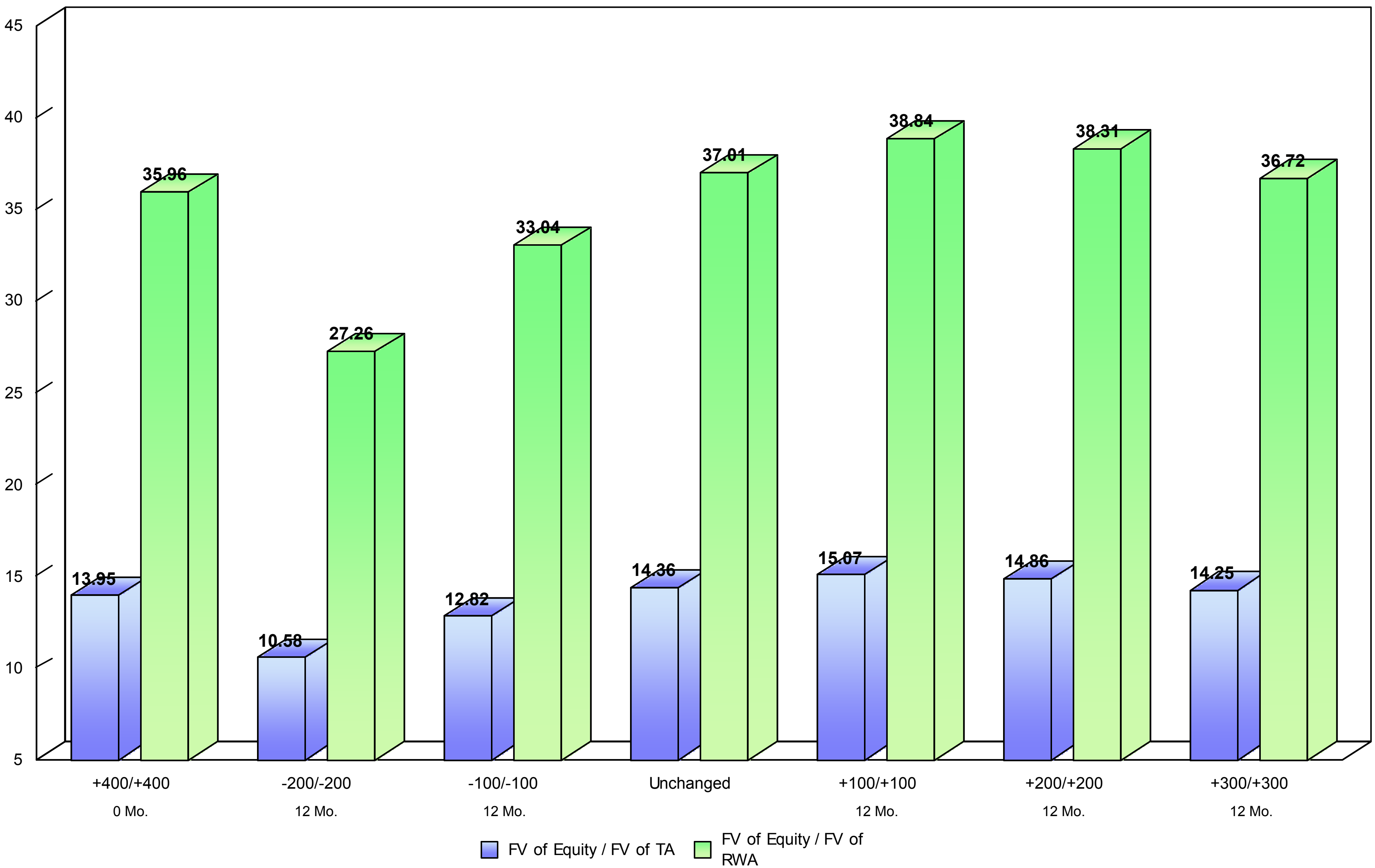
Fair Value Rate Shock		Fair Value of Assets	Appreciation / (Depreciation) $	Appreciation / (Depreciation) %	Fair Value of Liab.	(Appreciation) / Depreciation $	(Appreciation) / Depreciation %	Fair Value of Equity
+300/+300 bp	(7)	1,381,098	(200,910)	(12.70)	1,184,307	(257,220)	(17.84)	196,791
+200/+200 bp	(6)	1,438,125	(143,883)	(9.09)	1,224,361	(217,166)	(15.06)	213,764
+100/+100 bp	(5)	1,491,326	(90,682)	(5.73)	1,266,551	(174,976)	(12.14)	224,775
Unchanged		1,540,148	(41,860)	(2.65)	1,318,962	(122,565)	(8.50)	221,186
-100/ -100 bp	(3)	1,584,223	2,215	0.14	1,381,108	(60,419)	(4.19)	203,115
-200/ -200 bp	(2)	1,613,777	31,769	2.01	1,443,109	1,582	0.11	170,668
+400/+400 bp	(7)	1,341,918	(240,090)	(15.18)	1,154,692	(286,835)	(19.90)	187,226

Fair Value of Equity Ratios Rate Shock		FV of Equity / FV of TA	FV of Equity / FV of RWA	Change in FV of Equity: Change $	Change %	ALCO Benchmark %
+300/+300 bp	(7)	14.25	36.72	(24,395)	(11.03)	> -40.00 %
+200/+200 bp	(6)	14.86	38.31	(7,422)	(3.36)	> -30.00 %
+100/+100 bp	(5)	15.07	38.84	3,589	1.62	> -20.00 %
Unchanged		14.36	37.01			
-100/ -100 bp	(3)	12.82	33.04	(18,071)	(8.17)	> -20.00 %
-200/ -200 bp	(2)	10.58	27.26	(50,518)	(22.84)	> -30.00 %
+400/+400 bp	(7)	13.95	35.96	(33,960)	(15.35)	> -40.00 %

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Fair Value of Equity - Shock

Sample Bank - Anywhere, USA, xx



Liquidity Report - Dynamic Liquid Assets Report

Sample Bank - Anywhere, USA, xx

Investment Scenario Principal Cashflow - 12mo Horizon

	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Total Principal Cash Flow	Liquid Assets *	Liquid Assets Ratio
+300/+300 bp 12 Mo. Horizon	5,558	4,923	8,743	7,565	8,531	4,036	3,271	5,769	3,220	3,196	32,575	24,830	112,217	242,634	**15.39%**
+200/+200 bp 12 Mo. Horizon	5,875	5,228	9,045	7,860	8,824	4,322	3,551	6,047	3,490	3,460	32,839	25,085	115,626	246,043	**15.60%**
+100/+100 bp 12 Mo. Horizon	6,354	5,689	9,504	8,315	9,271	4,762	3,982	6,468	3,903	3,864	33,230	25,473	120,815	251,232	**15.93%**
Unchanged 12 Mo. Horizon	9,427	6,584	10,376	10,668	14,853	6,972	4,781	7,250	4,667	4,611	33,959	26,184	140,332	270,749	**17.17%**
-100/ -100 bp 12 Mo. Horizon	12,028	8,324	12,041	12,254	16,369	8,418	6,160	8,577	5,965	5,849	35,136	27,298	158,419	288,836	**18.32%**
-200/ -200 bp 12 Mo. Horizon	17,286	13,295	16,845	16,827	20,740	13,600	10,179	12,507	9,619	9,269	37,243	30,230	207,640	338,057	**21.44%**
+400/+400 bp 0 Mo. Horizon	5,558	4,923	8,743	7,565	8,531	4,036	3,271	5,769	3,220	3,196	32,575	24,830	112,217	242,634	**15.39%**

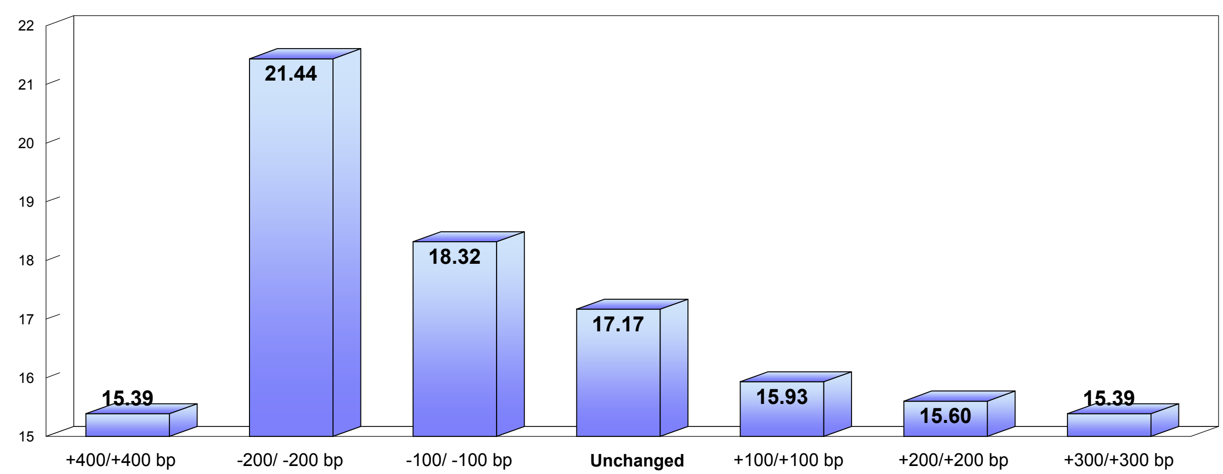
*Liquid Assets = 12mo Investment Principal Cash Flow - Pledged Inv + Cash & Due + Fed Funds. Total Assets: 1,576,829

Liquidity Ratios

	Constant	ALCO Benchmark
Investments / Deposits	69.81	< 70.00%
Loans / Deposits	38.54	< 80.00%
Loans / Assets	31.46	< 90.00%
Loans / Capital	366.67	< 800.00%
Net Borrowed Funds / Capital	110.41	< 200.00%
Reliance on Wholesale Funding	10.42	< 15.00%
Dependency Ratio	1.24	< 30.00%
Liquid Assets / TA	17.17	> 15.00%
Jumbo CDs / TA	7.76	< 15.00%
Available Line of Credit	$271,186	

✓ Ratio is outside benchmark.

Scenario Liquid Assets Ratio



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

Supplemental Information

Sample Bank - Anywhere, USA, xx

Balances ($000's)	Entered Value YTD	Entered Value Annualized	Constant Balance Sheet
Interest Income:	$9,515 [Y]	$38,394	$37,543
Cash & Due:	57	231	579
Investments:	3,509	14,036	13,392
Funds Sold:	0	0	1
Loans:	5,949	24,127	23,571
Other Interest Earning:	0	0	0
Tax Adjusted Interest Income: ①	$9,515	$38,394	$37,543
Interest Expense:	$674 [Y]	$2,733	$2,710
Non-Maturing Demand:	258	1,046	1,062
Certificates of Deposit:	197	799	675
Jumbo CDs:	168	681	771
Borrowed Funds:	51	207	202
Other Interest Paying:	0	0	0
Net Interest Income before Provision:	$8,841	$35,660	$34,833
Net Interest Income:	$8,841	$35,660	$34,833
Non Interest Income:	$2,253 [Y]	$9,012	$9,012
Non Interest Expense:	$7,257 [Y]	$29,028	$29,028
Operating Income before G/L, Tax & Extra Items:	$3,837	$15,644	$14,817
Realized Gain/Loss + Extra Items: ②	$0	$0	$0
Taxes:	$(145) [Y]	$(580)	$(652)
Net Income(Loss):	**$3,692**	**$15,064**	**$14,165**
Dividend:			$(14,165)
Retained Earnings:			**$0**

Available Line of Credit:	$271,186
Risk Weighted Assets:	$611,830
Avg. Earning Assets:	$1,525,022
Avg. Total Assets:	$1,573,321
Equity/Total Assets:	8.58 ✓
Desired After Tax ROA:	1.00
Desired After Tax ROE:	12.00
Effective Tax Rate:	4.40%
Marginal Tax Rate:	0.00%
Taxable this year?	Yes
OREO:	$65
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.

Cumulative Gap Measures

Sample Bank - Anywhere, USA, xx

Balances ($000's)	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	1st Yr Mar 23	Apr 23 Jun 23
Effective Gap Position													
RS Assets/RS Liabilities	123.40	128.98	135.97	128.47	126.54	120.71	120.22	120.80	121.01	120.18	127.21	129.62	127.14
GAP	41,203	58,359	80,117	71,639	72,158	61,955	63,040	66,863	69,635	69,672	96,981	111,594	111,286
GAP/Equity	30.45	43.13	59.21	52.95	53.33	45.79	46.59	49.42	51.47	51.49	71.68	82.48	82.25
RS Assets/Total Assets	13.78	16.47	19.21	20.50	21.82	22.90	23.77	24.62	25.44	26.32	28.76	30.97	33.06
RS Liabs./Total Assets	11.17	12.77	14.13	15.96	17.25	18.97	19.77	20.38	21.02	21.90	22.61	23.89	26.00
GAP/Total Assets	2.61	3.70	5.08	4.54	4.58	3.93	4.00	4.24	4.42	4.42	6.15	7.08	7.06

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

Repricing Gap Position	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	1st Yr Mar 23	Apr 23 Jun 23
RS Assets/RS Liabilities	24.50	28.59	32.70	34.00	35.59	36.48	37.54	38.68	39.73	40.72	44.19	46.86	49.09
GAP	(669,730)	(648,844)	(623,356)	(627,610)	(622,867)	(628,846)	(623,537)	(615,490)	(608,494)	(604,233)	(572,700)	(553,863)	(540,549)
GAP/Equity	(494.99)	(479.55)	(460.71)	(463.86)	(460.35)	(464.77)	(460.85)	(454.90)	(449.73)	(446.58)	(423.28)	(409.35)	(399.51)
RS Assets/Total Assets	13.78	16.47	19.21	20.50	21.82	22.90	23.77	24.62	25.44	26.32	28.76	30.97	33.06
RS Liabs./Total Assets	56.26	57.62	58.74	60.30	61.32	62.78	63.31	63.66	64.03	64.64	65.08	66.10	67.34
GAP/Total Assets	(42.47)	(41.15)	(39.53)	(39.80)	(39.50)	(39.88)	(39.54)	(39.03)	(38.59)	(38.32)	(36.32)	(35.13)	(34.28)

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

Earning Power Measures	**YTD Annualized**	**Constant Balance Sheet**
Efficiency Ratio	64.38	66.21
Earning Assets/Paying Liab.		138.75
Yield on Earning Assets (EA)		2.46
Rate on Paying Liabilities (PL)		0.25
Earning Interest Spread (difference)		2.21 ✓
Net Interest Margin	2.34 ✓	2.28 ✓
Equity/Total Assets	8.58 ✓	
To break-even the bank needs a yield on EA of	1.49	1.49
To achieve a target of 12.00 ROE, the bank needs a yield on EA of	2.61	2.70
To achieve a target of 1.00 ROA, the bank needs a yield on EA of	2.48	2.56

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

** The 2nd year period could be extended if the 2nd year is in the middle of a bucket period.*

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	2nd Yr* Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Effective Gap Position												
RS Assets/RS Liabilities	129.41	134.33	134.59	135.37	138.02	140.75	145.79	138.03	136.77	153.49	144.55	135.28
GAP	127,754	154,609	163,904	173,047	192,536	214,448	248,258	251,452	286,841	492,479	450,793	387,601
GAP/Equity	94.42	114.27	121.14	127.90	142.30	158.50	183.48	185.84	212.00	363.99	333.18	286.47
RS Assets/Total Assets	35.65	38.36	40.45	42.00	44.32	46.97	50.13	57.88	67.67	89.63	92.77	94.26
RS Liabs./Total Assets	27.55	28.56	30.05	31.03	32.11	33.37	34.38	41.93	49.48	58.39	64.18	69.68
GAP/Total Assets	8.10	9.81	10.39	10.97	12.21	13.60	15.74	15.95	18.19	31.23	28.59	24.58
Repricing Gap Position												
RS Assets/RS Liabilities	52.41	56.28	58.79	60.95	64.11	67.56	71.94	83.07	97.11	128.63	133.13	135.28
GAP	(510,459)	(469,982)	(447,065)	(424,300)	(391,189)	(355,655)	(308,223)	(186,063)	(31,708)	314,515	364,050	387,601
GAP/Equity	(377.27)	(347.36)	(330.42)	(313.59)	(289.12)	(262.86)	(227.80)	(137.52)	(23.43)	232.45	269.06	286.47
RS Assets/Total Assets	35.65	38.36	40.45	42.00	44.32	46.97	50.13	57.88	67.67	89.63	92.77	94.26
RS Liabs./Total Assets	68.03	68.17	68.80	68.91	69.13	69.53	69.67	69.68	69.68	69.68	69.68	69.68
GAP/Total Assets	(32.37)	(29.81)	(28.35)	(26.91)	(24.81)	(22.56)	(19.55)	(11.80)	(2.01)	19.95	23.09	24.58

Projected Reinvestment Rates

Sample Bank - Anywhere, USA, xx

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.	Floor/Cap
Cash & Due								
Federal Reserve Bank	4.50	0.00	0.00	0.50	1.50	2.50	3.50	
Federal Home Loan Bank	4.34	0.00	0.00	0.34	1.34	2.34	3.34	
✓ Due From Bank CD's	6.80	0.80	1.80	2.80	3.80	4.80	5.80	
Investments								
Total Regulatory Stock	6.00	0.00	1.00	2.00	3.00	4.00	5.00	
Trading Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Taxable Munis	7.23	1.23	2.23	3.23	4.23	5.23	6.23	
Treasury	5.50	0.00	0.50	1.50	2.50	3.50	4.50	
Munis	6.17	0.17	1.17	2.17	3.17	4.17	5.17	
MBS FX	6.67	0.67	1.67	2.67	3.67	4.67	5.67	
GNIIFLT-1YRCMT-An-Col	6.71	0.71	1.71	2.71	3.71	4.71	5.71	
SBAFLT-Prime-Qtr	4.54	0.00	0.00	0.54	1.54	2.54	3.54	
FOTHER-1YRLIBOR-An-Col	6.81	0.81	1.81	2.81	3.81	4.81	5.81	
FNMAFHLMC5X1-1YRLIBOR-An-Col	6.81	0.81	1.81	2.81	3.81	4.81	5.81	
FNMAFHLMC7X1-1YRLIBOR-An-Col	6.81	0.81	1.81	2.81	3.81	4.81	5.81	
GNMAII3X1-1YRCMT-An-Col	6.20	0.20	1.20	2.20	3.20	4.20	5.20	
GNMAII5X1-1YRCMT-An-Col	6.25	0.25	1.25	2.25	3.25	4.25	5.25	
CMO STABLE	5.75	0.00	0.75	1.75	2.75	3.75	4.75	
CorporateFL-SecuredOvern-¬+_§	6.58	0.58	1.58	2.58	3.58	4.58	5.58	
FCMOSTABLE-1YRCMT-An-Col	7.73	1.73	2.73	3.73	4.73	5.73	6.73	
FCMOSTABLE-1MTHLibor-Mo	4.94	0.00	0.00	0.94	1.94	2.94	3.94	
FCMOSTABLE-6MTHLibor-Mo-Col	7.13	1.13	2.13	3.13	4.13	5.13	6.13	
FCMOSTABLE-1YRLIBOR-Mo-Col	7.74	1.74	2.74	3.74	4.74	5.74	6.74	
Funds Sold								
Fed Funds Sold	4.34	0.00	0.00	0.34	1.34	2.34	3.34	
Loans								
✓ Comm'l - Fixed **PPP Loans**	5.00	0.00	0.00	1.00	2.00	3.00	4.00	
Consumer - Fixed	11.00	5.20	6.10	7.00	8.00	9.00	10.00	
Consumer -M- Prime w/flrs	10.00	4.00	5.00	6.00	7.00	8.00	9.00	

✓ *Reinvestment assumptions not changed in the past year.* *(Short End = 1yr; Long End = 10yr)*

Projected Reinvestment Rates

Sample Bank - Anywhere, USA, xx

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.	Floor/Cap
✓ Consumer -M- Others	6.21	0.21	1.21	2.21	3.21	4.21	5.21	
Consumer -Q- Others	6.30	0.30	1.30	2.30	3.30	4.30	5.30	
✓ Consumer -S- Others	6.41	0.41	1.41	2.41	3.41	4.41	5.41	
✓ Consumer -A- Others	6.75	0.75	1.75	2.75	3.75	4.75	5.75	
✓ Consumer -3y- Others	6.77	0.77	1.77	2.77	3.77	4.77	5.77	
✓ Consumer -5y- Others	7.44	1.44	2.44	3.44	4.44	5.44	6.44	
1-4 Fam - Fixed	9.50	3.70	4.60	5.50	6.50	7.50	8.50	
1-4 Fam -S- Other	6.75	0.75	1.75	2.75	3.75	4.75	5.75	
✓ 1-4 Fam -A- Prime w/flrs	12.50	6.50	7.50	8.50	9.50	10.50	11.50	
✓ 1-4 Fam -A- 1YT w/flrs	8.50	2.50	3.50	4.50	5.50	6.50	7.50	
✓ 1-4 Fam -A- 1YT	8.80	2.80	3.80	4.80	5.80	6.80	7.80	
1-4 Fam -A- 1YLibor w/flrs	7.75	1.75	2.75	3.75	4.75	5.75	6.75	
1-4 Fam -A- Other	9.25	3.25	4.25	5.25	6.25	7.25	8.25	
✓ 1-4 Fam -3y- Prime w/flrs	9.35	3.35	4.35	5.35	6.35	7.35	8.35	
✓ 1-4 Fam -3y- Prime	8.15	2.15	3.15	4.15	5.15	6.15	7.15	
1-4 Fam -5y- Prime w/flrs	10.00	4.00	5.00	6.00	7.00	8.00	9.00	
1-4 Fam -5y- 1YLibor w/flrs	10.00	4.00	5.00	6.00	7.00	8.00	9.00	
Comm'l - Fixed	9.25	3.45	4.35	5.25	6.25	7.25	8.25	
Comm'l -M- Prime w/flrs	10.00	4.00	5.00	6.00	7.00	8.00	9.00	
Comm'l -M- Prime	9.00	3.00	4.00	5.00	6.00	7.00	8.00	
Comm'l -M- 1DLibor	5.30	0.00	0.30	1.30	2.30	3.30	4.30	
✓ Comm'l -M- Others	5.50	0.00	0.50	1.50	2.50	3.50	4.50	
✓ Comm'l -Q- Prime	9.50	3.50	4.50	5.50	6.50	7.50	8.50	
✓ Comm'l -S- Others	6.43	0.43	1.43	2.43	3.43	4.43	5.43	
Comm'l -A- Prime w/flrs	9.25	3.25	4.25	5.25	6.25	7.25	8.25	
Comm'l -A- Prime	8.50	2.50	3.50	4.50	5.50	6.50	7.50	
Comm'l -A- Zero Rate	5.50	0.00	0.50	1.50	2.50	3.50	4.50	
Comm'l -A- Others	6.50	0.50	1.50	2.50	3.50	4.50	5.50	
✓ Comm'l -3y- Prime w/flrs	9.75	3.75	4.75	5.75	6.75	7.75	8.75	
✓ Comm'l -3y- Others	7.16	1.16	2.16	3.16	4.16	5.16	6.16	
✓ Comm'l -5y- Prime w/flrs	10.00	4.00	5.00	6.00	7.00	8.00	9.00	
Comm'l -5y- Prime	8.25	2.25	3.25	4.25	5.25	6.25	7.25	
✓ Comm'l -5y- Others	8.00	2.00	3.00	4.00	5.00	6.00	7.00	

✓ *Reinvestment assumptions not changed in the past year.*

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.	Floor/Cap
Comm'l RE - Fixed	9.25	3.45	4.35	5.25	6.25	7.25	8.25	
Comm'l RE -M- Prime w/flrs	9.25	3.25	4.25	5.25	6.25	7.25	8.25	
Comm'l RE -M- Prime	9.00	3.00	4.00	5.00	6.00	7.00	8.00	
Comm'l RE -M- 1YT w/flrs	9.25	3.25	4.25	5.25	6.25	7.25	8.25	
Comm'l RE -S- Other	7.60	3.70	4.35	5.00	5.65	6.30	6.95	
Comm'l RE -A- Prime w/flrs	9.25	3.25	4.25	5.25	6.25	7.25	8.25	
Comm'l RE -A- Prime	8.75	2.75	3.75	4.75	5.75	6.75	7.75	
✓ Comm'l RE -A- 1YT w/flrs	9.02	3.02	4.02	5.02	6.02	7.02	8.02	
✓ Comm'l RE -A- 1YT	7.81	1.81	2.81	3.81	4.81	5.81	6.81	
Comm'l RE -3y- Prime w/flrs	9.25	3.25	4.25	5.25	6.25	7.25	8.25	
Comm'l RE -3y- Prime	9.00	3.00	4.00	5.00	6.00	7.00	8.00	
Comm'l RE -5y- Prime w/flrs	9.50	3.50	4.50	5.50	6.50	7.50	8.50	
Comm'l RE -5y- Prime	9.25	3.25	4.25	5.25	6.25	7.25	8.25	
Comm'l RE -5y- 5YT	9.50	3.50	4.50	5.50	6.50	7.50	8.50	
Comm'l RE -5y- 10YT w/flrs	9.00	3.00	4.00	5.00	6.00	7.00	8.00	
Const/Dev - Fixed	9.25	3.45	4.35	5.25	6.25	7.25	8.25	
Const/Dev -M- Prime w/flrs	9.00	3.00	4.00	5.00	6.00	7.00	8.00	
✓ Const/Dev -M- Prime	8.25	2.25	3.25	4.25	5.25	6.25	7.25	
Const/Dev -3y- Prime w/flrs	8.75	2.75	3.75	4.75	5.75	6.75	7.75	
Const/Dev -5y- Prime w/flrs	9.25	3.25	4.25	5.25	6.25	7.25	8.25	
✓ Mortgage Servicing Rights	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Tax-Exempt - Fixed	8.00	2.20	3.10	4.00	5.00	6.00	7.00	
Tax-Exempt -M- 70%x1MLibor	8.00	2.00	3.00	4.00	5.00	6.00	7.00	
✓ Tax-Exempt -A- Others	6.55	0.55	1.55	2.55	3.55	4.55	5.55	
Tax-Exempt -5y- Prime w/flrs	7.75	1.75	2.75	3.75	4.75	5.75	6.75	
Loans Held for Sale - Fixed	7.25	1.25	2.25	3.25	4.25	5.25	6.25	
Serviced Loans - Fixed	6.75	0.95	1.85	2.75	3.75	4.75	5.75	
✓ VISA/Mastercard (Off System)	13.35	9.45	10.10	10.75	11.40	12.05	12.70	

Non-Maturing Deposits

Commercial Interest Checking	1.09	0.00	0.00	0.09	0.24	0.59	0.84	
Super NOW - Personal	1.07	0.00	0.00	0.07	0.22	0.56	0.81	
Super NOW - Non-Personal	1.08	0.00	0.00	0.08	0.23	0.58	0.83	

✓ *Reinvestment assumptions not changed in the past year.*

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.	Floor/Cap
NOW/Super NOW - Public Funds	1.51	0.00	0.00	0.11	0.46	0.81	1.16	
Savings - Personal	1.08	0.00	0.00	0.08	0.23	0.58	0.83	
Savings - Personal (American)	1.23	0.00	0.08	0.23	0.38	0.73	0.98	
Savings - Non-Personal	1.09	0.00	0.00	0.09	0.24	0.59	0.84	
Savings - Non-Personal (American)	1.19	0.00	0.04	0.19	0.34	0.69	0.94	
Savings - Public Funds	1.05	0.00	0.00	0.05	0.20	0.55	0.80	
Money Market - Personal	1.62	0.00	0.00	0.22	0.57	0.92	1.27	
Money Market - Non-Personal	1.75	0.00	0.00	0.35	0.70	1.05	1.40	
Money Market - Public Funds	1.50	0.00	0.00	0.10	0.45	0.80	1.15	
Certificates of Deposit								
1 Mo CDs	3.30	0.00	0.00	0.10	0.90	1.70	2.50	
3 Mo CDs	3.45	0.00	0.00	0.25	1.05	1.85	2.65	
6 Mo CDs	3.50	0.00	0.00	0.30	1.10	1.90	2.70	
12 Mo CDs	3.60	0.00	0.00	0.40	1.20	2.00	2.80	
✓ 15 Mo CDs	3.84	0.00	0.00	0.64	1.44	2.24	3.04	
18 Mo CDs	3.70	0.00	0.00	0.50	1.30	2.10	2.90	
24 Mo CDs	3.80	0.00	0.00	0.60	1.40	2.20	3.00	
36 Mo CDs	3.90	0.00	0.00	0.70	1.50	2.30	3.10	
48 Mo CDs	3.90	0.00	0.00	0.70	1.50	2.30	3.10	
60 Mo CDs	3.90	0.00	0.00	0.70	1.50	2.30	3.10	
18 Mo VR IRAs (Monthly)	3.60	0.00	0.00	0.40	1.20	2.00	2.80	
18 Mo VR IRAs (Quarterly)	3.60	0.00	0.00	0.40	1.20	2.00	2.80	
36 Mo VR IRAs (Monthly)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
36 Mo VR IRAs (Quarterly)	3.90	0.00	0.00	0.70	1.50	2.30	3.10	
3 Mo PF CDs	3.45	0.00	0.00	0.25	1.05	1.85	2.65	
6 Mo PF CDs	3.50	0.00	0.00	0.30	1.10	1.90	2.70	
12 Mo PF CDs	3.60	0.00	0.00	0.40	1.20	2.00	2.80	
18 Mo PF CDs	3.70	0.00	0.00	0.50	1.30	2.10	2.90	
24 Mo PF CDs	3.80	0.00	0.00	0.60	1.40	2.20	3.00	
36 Mo PF CDs	3.90	0.00	0.00	0.70	1.50	2.30	3.10	
✓ CDARs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

✓ *Reinvestment assumptions not changed in the past year.*

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

Projected Reinvestment Rates

Sample Bank - Anywhere, USA, xx

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.	Floor/Cap
Jumbo CDs								
1 Mo Jumbo CDs	3.30	0.00	0.00	0.10	0.90	1.70	2.50	
3 Mo Jumbo CDs	3.45	0.00	0.00	0.25	1.05	1.85	2.65	
6 Mo Jumbo CDs	3.50	0.00	0.00	0.30	1.10	1.90	2.70	
12 Mo Jumbo CDs	3.60	0.00	0.00	0.40	1.20	2.00	2.80	
18 Mo Jumbo CDs	3.70	0.00	0.00	0.50	1.30	2.10	2.90	
24 Mo Jumbo CDs	3.80	0.00	0.00	0.60	1.40	2.20	3.00	
36 Mo Jumbo CDs	3.90	0.00	0.00	0.70	1.50	2.30	3.10	
60 Mo Jumbo CDs	3.90	0.00	0.00	0.70	1.50	2.30	3.10	
✓ 18 Mo VR Jumbo IRAs (Monthly)	3.65	0.00	0.00	0.45	1.25	2.05	2.85	
18 Mo VR Jumbo IRAs (Quarterly)	3.60	0.00	0.00	0.40	1.20	2.00	2.80	
3 Mo PF Jumbo CDs	3.30	0.00	0.00	0.10	0.90	1.70	2.50	
6 Mo PF Jumbo CDs	3.50	0.00	0.00	0.30	1.10	1.90	2.70	
12 Mo PF Jumbo CDs	3.60	0.00	0.00	0.40	1.20	2.00	2.80	
✓ 13 Mo PF Jumbo CDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18 Mo PF Jumbo CDs	3.70	0.00	0.00	0.50	1.30	2.10	2.90	
24 Mo PF Jumbo CDs	3.80	0.00	0.00	0.60	1.40	2.20	3.00	
36 Mo PF Jumbo CDs	3.90	0.00	0.00	0.70	1.50	2.30	3.10	
Borrowed Funds								
✓ Fed Funds Purchased	5.50	0.00	0.50	1.50	2.50	3.50	4.50	
Repos	4.08	0.00	0.00	0.08	1.08	2.08	3.08	
Repos (Public Funds)	4.09	0.00	0.00	0.09	1.09	2.09	3.09	
Repos (Term)	4.73	0.00	0.00	0.73	1.73	2.73	3.73	
✓ FHLB Advance	4.34	0.00	0.00	0.34	1.34	2.34	3.34	

✓ *Reinvestment assumptions not changed in the past year.*

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

Net Interest Change - 12 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
Cash & Due															
Federal Reserve Bank	577,970	4,431,111	766.7	(481,645)	(83.3)	(409,387)	(70.8)	0	-	531,809	92.0	1,063,633	184.0	1,595,441	276.0
Federal Home Loan Bank	585	6,589	1126.7	(514)	(87.9)	(464)	(79.3)	0	-	788	134.7	1,581	270.3	2,371	405.4
Due From Bank CD's	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Total Cash & Due	578,555	4,437,700	767.0	(482,159)	(83.3)	(409,851)	(70.8)	0	-	532,597	92.1	1,065,214	184.1	1,597,812	276.2
Investments															
Total Regulatory Stock	52,040	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Trading Account	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Taxable Munis	266,479	58,888	22.3	(40,677)	(15.4)	(36,115)	(13.7)	(32,168)	(12.2)	19,568	7.4	22,673	8.6	25,777	9.8
Treasury	1,488,816	146,179	9.9	(37,155)	(2.5)	(17,015)	(1.1)	12,845	0.9	42,707	2.9	72,568	4.9	102,429	6.9
Munis	7,267,644	617,392	9.3	(164,016)	(2.5)	(98,113)	(1.5)	(21,091)	(0.3)	43,139	0.7	91,640	1.4	139,389	2.1
MBS FX	2,772,128	2,502,340	59.9	600,427	14.4	1,266,445	30.3	1,686,923	40.4	1,921,413	46.0	2,029,861	48.6	2,099,789	50.3
GNIIFLT-1YRCMT-An-Col	47,111	100,960	120.8	(5,813)	(7.0)	5,633	6.7	28,702	34.4	50,512	60.5	70,053	83.9	85,769	102.7
SBAFLT-Prime-Qtr	41,262	288,628	727.8	(32,778)	(82.7)	(27,366)	(69.0)	(1,536)	(3.9)	29,614	74.7	60,769	153.2	91,934	231.8
FOTHER-1YRLIBOR-An-Col	16,065	31,425	114.4	3,232	11.8	7,201	26.2	11,869	43.2	16,279	59.2	20,322	74.0	24,079	87.6
FNMAFHLMC5X1-1YRLIBOR-An-Col	12,154	59,725	176.4	12,113	35.8	17,650	52.1	24,129	71.3	30,298	89.5	36,102	106.6	41,521	122.7
FNMAFHLMC7X1-1YRLIBOR-An-Col	20,054	40,043	112.8	7,457	21.0	11,373	32.0	15,861	44.7	20,061	56.5	23,924	67.4	27,494	77.4
GNMAII3X1-1YRCMT-An-Col	63,530	122,885	119.9	3,740	3.6	18,647	18.2	40,142	39.2	59,192	57.8	76,318	74.5	94,917	92.6
GNMAII5X1-1YRCMT-An-Col	87,188	155,178	129.1	(9,274)	(7.7)	5,421	4.5	28,816	24.0	56,324	46.9	86,417	71.9	113,612	94.5
CMO STABLE	1,000,818	58,787	6.6	(127,858)	(14.3)	(103,270)	(11.5)	(89,662)	(10.0)	(78,793)	(8.8)	(68,456)	(7.6)	(60,639)	(6.8)
CorporateFL-SecuredOvern-¬+_§	175,000	0	-	0	-	0	-	0	-	0	-	0	-	0	-
FCMOSTABLE-1YRCMT-An-Col	24	31	89.9	8	23.2	9	26.1	12	34.8	10	29.0	10	29.0	21	60.9

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Net Interest Change - 12 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
FCMOSTABLE-1MTHLibor-Mo	81,532	360,881	427.5	(32,578)	(38.6)	(27,836)	(33.0)	3,568	4.2	49,141	58.2	94,734	112.2	140,343	166.3
FCMOSTABLE-6MTHLibor-Mo-Col	281	474	130.5	(75)	(20.7)	6	1.7	92	25.3	186	51.2	271	74.6	354	97.5
FCMOSTABLE-1YRLIBOR-Mo-Col	69	141	141.5	(15)	(15.1)	(2)	(2.0)	33	33.1	62	62.2	82	82.3	100	100.4
Total Investments															
	13,392,194	4,543,957	32.0	176,738	1.2	1,022,668	7.2	1,708,535	12.0	2,259,713	15.9	2,617,288	18.4	2,926,889	20.6
Funds Sold															
Fed Funds Sold	1,380	15,560	1127.2	(1,205)	(87.3)	(1,088)	(78.8)	0	-	1,868	135.3	3,736	270.6	5,604	406.0
Loans															
Comm'l - Fixed **PPP Loans**	3,840	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Consumer - Fixed	1,706,812	42,978	2.5	(20,620)	(1.2)	(13,337)	(0.8)	(8,717)	(0.5)	(2,495)	(0.1)	1,522	0.1	3,944	0.2
Consumer -M- Prime w/flrs	81,114	50,998	62.9	(4,275)	(5.3)	(4,314)	(5.3)	(4,208)	(5.2)	1,916	2.4	8,988	11.1	16,082	19.8
Consumer -M- Others	30,983	57,109	184.3	(12,200)	(39.4)	(5,494)	(17.7)	1,219	3.9	7,922	25.6	14,631	47.2	21,338	68.9
Consumer -Q- Others	383	459	120.0	(119)	(31.1)	(57)	(14.9)	9	2.4	67	17.5	130	34.0	191	49.9
Consumer -S- Others	7,015	10,112	144.1	(1,640)	(23.4)	(690)	(9.8)	259	3.7	1,209	17.2	2,157	30.7	3,108	44.3
Consumer -A- Others	15,121	19,407	128.3	(677)	(4.5)	447	3.0	1,596	10.6	2,744	18.1	3,890	25.7	5,038	33.3
Consumer -3y- Others	11,019	7,553	68.5	(1,461)	(13.3)	(665)	(6.0)	168	1.5	1,001	9.1	1,823	16.5	2,638	23.9
Consumer -5y- Others	1,049	72	6.9	6	0.6	12	1.1	22	2.1	30	2.9	34	3.2	34	3.2
1-4 Fam - Fixed	2,768,690	89,187	3.2	(46,902)	(1.7)	(15,157)	(0.5)	(2,758)	(0.1)	6,583	0.2	13,333	0.5	16,743	0.6
1-4 Fam -S- Other	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
1-4 Fam -A- Prime w/flrs	3,995	56	1.4	(66)	(1.7)	(17)	(0.4)	0	-	7	0.2	12	0.3	13	0.3
1-4 Fam -A- 1YT w/flrs	20,283	3,688	18.2	(1,001)	(4.9)	(286)	(1.4)	(79)	(0.4)	110	0.5	401	2.0	983	4.8
1-4 Fam -A- 1YT	1,349	930	68.9	236	17.5	272	20.2	338	25.1	402	29.8	472	35.0	539	40.0
1-4 Fam -A- 1YLibor w/flrs	241,216	8,124	3.4	(7,864)	(3.3)	(1,733)	(0.7)	356	0.1	1,337	0.6	1,950	0.8	2,123	0.9

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

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

Net Interest Change - 12 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

03/31/2022

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	Unchanged Rate Scenario $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
1-4 Fam -A- Other	47,012	2,079	4.4	2,387	5.1	1,513	3.2	1,433	3.0	1,154	2.5	1,086	2.3	938	2.0
1-4 Fam -3y- Prime w/flrs	6,402	144	2.2	(154)	(2.4)	(39)	(0.6)	0	-	20	0.3	30	0.5	33	0.5
1-4 Fam -3y- Prime	320	87	27.2	(129)	(40.3)	(118)	(36.9)	(108)	(33.8)	(93)	(29.1)	(78)	(24.4)	(65)	(20.3)
1-4 Fam -5y- Prime w/flrs	12,197	273	2.2	(190)	(1.6)	(24)	(0.2)	35	0.3	62	0.5	77	0.6	81	0.7
1-4 Fam -5y- 1YLibor w/flrs	23,600	1,075	4.6	1,799	7.6	1,031	4.4	912	3.9	700	3.0	635	2.7	535	2.3
Comm'l - Fixed	2,089,698	149,771	7.2	2,782	0.1	2,235	0.1	6,547	0.3	17,520	0.8	28,489	1.4	39,457	1.9
Comm'l -M- Prime w/flrs	507,124	380,822	75.1	(6,835)	(1.3)	(4,138)	(0.8)	(489)	(0.1)	30,388	6.0	77,462	15.3	125,051	24.7
Comm'l -M- Prime	250,580	237,205	94.7	(51,776)	(20.7)	(24,010)	(9.6)	3,945	1.6	31,941	12.7	59,936	23.9	87,933	35.1
Comm'l -M- 1DLibor	3,671	8,257	224.9	(1,790)	(48.8)	(804)	(21.9)	172	4.7	1,140	31.1	2,112	57.5	3,084	84.0
Comm'l -M- Others	16,075	23,172	144.2	(9,784)	(60.9)	(8,239)	(51.3)	(4,888)	(30.4)	(1,519)	(9.4)	1,848	11.5	5,218	32.5
Comm'l -Q- Prime	35,585	20,863	58.6	(3,667)	(10.3)	(1,078)	(3.0)	1,403	3.9	3,863	10.9	6,326	17.8	8,788	24.7
Comm'l -S- Others	5,749	6,451	112.2	(1,196)	(20.8)	(468)	(8.1)	225	3.9	920	16.0	1,612	28.0	2,304	40.1
Comm'l -A- Prime w/flrs	58,401	14,620	25.0	(2,611)	(4.5)	(821)	(1.4)	876	1.5	2,922	5.0	5,102	8.7	7,292	12.5
Comm'l -A- Prime	214,140	15,886	7.4	(2,685)	(1.3)	1,321	0.6	1,947	0.9	2,464	1.2	2,982	1.4	3,498	1.6
Comm'l -A- Zero Rate	42,100	12,300	29.2	(2,032)	(4.8)	(351)	(0.8)	1,371	3.3	3,321	7.9	5,273	12.5	7,221	17.2
Comm'l -A- Others	8,960	12,249	136.7	(944)	(10.5)	(356)	(4.0)	246	2.7	845	9.4	1,445	16.1	2,045	22.8
Comm'l -3y- Prime w/flrs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comm'l -3y- Others	8,305	3,849	46.3	(453)	(5.5)	(13)	(0.2)	519	6.2	1,074	12.9	1,626	19.6	2,177	26.2
Comm'l -5y- Prime w/flrs	321,548	10,955	3.4	18,640	5.8	5,433	1.7	3,315	1.0	3,949	1.2	4,582	1.4	5,216	1.6
Comm'l -5y- Prime	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comm'l -5y- Others	3,520	766	21.8	(31)	(0.9)	21	0.6	131	3.7	256	7.3	379	10.8	503	14.3
Comm'l RE - Fixed	7,609,377	470,707	6.2	(116,850)	(1.5)	(21,187)	(0.3)	23,730	0.3	64,879	0.9	99,160	1.3	124,351	1.6
Comm'l RE -M- Prime w/flrs	628,509	310,119	49.3	(12,410)	(2.0)	(11,458)	(1.8)	(10,200)	(1.6)	2,943	0.5	42,425	6.8	84,521	13.4
Comm'l RE -M- Prime	270,230	216,620	80.2	(47,480)	(17.6)	(21,966)	(8.1)	3,587	1.3	29,145	10.8	54,709	20.2	80,275	29.7

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

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

Net Interest Change - 12 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	Unchanged Rate Scenario $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
Comm'l RE -M- 1YT w/flrs	165,368	930	0.6	153	0.1	336	0.2	464	0.3	453	0.3	481	0.3	449	0.3
Comm'l RE -S- Other	25,613	668	2.6	1,372	5.4	768	3.0	666	2.6	508	2.0	457	1.8	382	1.5
Comm'l RE -A- Prime w/flrs	152,703	53,000	34.7	(6,265)	(4.1)	(5,881)	(3.9)	(5,429)	(3.6)	(4,434)	(2.9)	(1,407)	(0.9)	2,435	1.6
Comm'l RE -A- Prime	19,471	7,842	40.3	72	0.4	479	2.5	915	4.7	1,307	6.7	1,717	8.8	2,109	10.8
Comm'l RE -A- 1YT w/flrs	2,600	264	10.2	(72)	(2.8)	(20)	(0.8)	0	-	47	1.8	94	3.6	141	5.4
Comm'l RE -A- 1YT	3,358	1,968	58.6	219	6.5	484	14.4	611	18.2	730	21.7	825	24.6	917	27.3
Comm'l RE -3y- Prime w/flrs	411,491	29,582	7.2	(17,685)	(4.3)	(11,533)	(2.8)	(9,305)	(2.3)	(8,224)	(2.0)	(4,953)	(1.2)	(1,682)	(0.4)
Comm'l RE -3y- Prime	96,186	6,052	6.3	5,156	5.4	3,305	3.4	3,241	3.4	2,754	2.9	2,734	2.8	2,543	2.6
Comm'l RE -5y- Prime w/flrs	1,737,777	111,832	6.4	23,457	1.3	17,991	1.0	20,533	1.2	19,513	1.1	25,459	1.5	29,059	1.7
Comm'l RE -5y- Prime	288,592	35,556	12.3	(5,500)	(1.9)	(920)	(0.3)	2,410	0.8	4,914	1.7	7,458	2.6	9,671	3.4
Comm'l RE -5y- 5YT	14,123	346	2.4	(216)	(1.5)	(23)	(0.2)	50	0.4	78	0.6	99	0.7	101	0.7
Comm'l RE -5y- 10YT w/flrs	96,948	2,642	2.7	(1,638)	(1.7)	(155)	(0.2)	397	0.4	604	0.6	758	0.8	772	0.8
Const/Dev - Fixed	473,073	175,911	37.2	(8,303)	(1.8)	(2,087)	(0.4)	5,772	1.2	17,180	3.6	28,844	6.1	40,302	8.5
Const/Dev -M- Prime w/flrs	82,749	52,339	63.3	(604)	(0.7)	(452)	(0.5)	(290)	(0.4)	79	0.1	5,213	6.3	12,155	14.7
Const/Dev -M- Prime	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Const/Dev -3y- Prime w/flrs	33,150	1,701	5.1	1,984	6.0	1,252	3.8	1,182	3.6	948	2.9	893	2.7	768	2.3
Const/Dev -5y- Prime w/flrs	35,955	1,160	3.2	242	0.7	362	1.0	468	1.3	445	1.2	461	1.3	428	1.2
Mortgage Servicing Rights	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Tax-Exempt - Fixed	411,447	17,928	4.4	9,604	2.3	3,768	0.9	2,936	0.7	4,203	1.0	5,469	1.3	6,736	1.6
Tax-Exempt -M- 70%x1MLibor	109,364	227,827	208.3	(42,509)	(38.9)	(18,844)	(17.2)	7,181	6.6	33,661	30.8	60,144	55.0	86,628	79.2
Tax-Exempt -A- Others	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Tax-Exempt -5y- Prime w/flrs	14,550	576	4.0	141	1.0	97	0.7	86	0.6	128	0.9	167	1.1	209	1.4
Loans Held for Sale - Fixed	2,188,121	2,358,616	107.8	(520,235)	(23.8)	(260,111)	(11.9)	0	-	260,121	11.9	520,244	23.8	780,360	35.7
Serviced Loans - Fixed	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-

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

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

Net Interest Change - 12 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
VISA/Mastercard (Off System)	152,435	35,328	23.2	(8,480)	(5.6)	(4,240)	(2.8)	0	-	4,240	2.8	8,480	5.6	12,720	8.3
Total Loans	23,571,044	5,311,011	22.5	(901,099)	(3.8)	(399,959)	(1.7)	54,802	0.2	557,982	2.4	1,110,198	4.7	1,650,433	7.0
Total Change in Interest Income	37,543,173	14,308,228	37.3	(1,207,725)	(3.1)	211,770	0.6	1,763,337	4.6	3,352,160	8.7	4,796,436	12.5	6,180,738	16.1
Non-Maturing Deposits															
Commercial Interest Checking	4,710	48,530	1030.5	(2,990)	(63.5)	(2,233)	(47.4)	0	-	1,611	34.2	5,365	113.9	8,046	170.8
Super NOW - Personal	48,791	719,348	1474.3	(31,777)	(65.1)	(26,365)	(54.0)	0	-	23,847	48.9	79,493	162.9	119,240	244.4
Super NOW - Non-Personal	7,403	87,595	1183.2	(4,787)	(64.7)	(3,722)	(50.3)	0	-	2,904	39.2	9,680	130.8	14,518	196.1
NOW/Super NOW - Public Funds	199,660	2,413,310	1208.7	(129,519)	(64.9)	(116,937)	(58.6)	0	-	211,314	105.8	422,624	211.7	633,935	317.5
Savings - Personal	98,211	1,238,412	1261.0	(63,612)	(64.8)	(50,729)	(51.7)	0	-	41,057	41.8	136,854	139.3	205,280	209.0
Savings - Personal (American)	584,318	2,488,761	425.9	(314,397)	(53.8)	(130,747)	(22.4)	0	-	82,510	14.1	275,027	47.1	412,541	70.6
Savings - Non-Personal	11,676	122,969	1053.2	(7,447)	(63.8)	(5,598)	(47.9)	0	-	4,077	34.9	13,588	116.4	20,383	174.6
Savings - Non-Personal (American)	638	3,266	512.2	(362)	(56.8)	(171)	(26.8)	0	-	109	17.1	363	56.9	543	85.2
Savings - Public Funds	1,015	19,446	1915.9	(670)	(66.0)	(585)	(57.6)	0	-	642	63.3	2,148	211.6	3,222	317.4
Money Market - Personal	58,047	357,248	615.4	(34,251)	(59.0)	(27,569)	(47.5)	0	-	31,284	53.9	62,564	107.8	93,843	161.7
Money Market - Non-Personal	46,304	179,032	386.6	(24,237)	(52.3)	(15,680)	(33.9)	0	-	15,672	33.8	31,348	67.7	47,025	101.6
Money Market - Public Funds	1,398	19,136	1368.4	(917)	(65.6)	(848)	(60.6)	0	-	1,673	119.6	3,349	239.5	5,024	359.3
Total Non-Maturing Deposits	1,062,171	7,697,053	724.7	(614,966)	(57.9)	(381,184)	(35.9)	0	-	416,700	39.2	1,042,403	98.1	1,563,600	147.2
Certificates of Deposit															
1 Mo CDs	152	4,564	3002.6	(144)	(94.7)	(140)	(92.1)	0	-	555	365.1	1,113	732.2	1,672	1100.0
3 Mo CDs	6,463	73,010	1129.7	(5,144)	(79.6)	(4,776)	(73.9)	0	-	7,976	123.4	15,954	246.9	23,932	370.3

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Net Interest Change - 12 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
6 Mo CDs	37,568	289,020	769.3	(25,092)	(66.8)	(22,197)	(59.1)	(379)	(1.0)	28,690	76.4	57,766	153.8	86,837	231.1
12 Mo CDs	153,806	536,542	348.8	(61,747)	(40.1)	(51,428)	(33.4)	(8,310)	(5.4)	37,694	24.5	83,703	54.4	129,707	84.3
15 Mo CDs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
18 Mo CDs	88,674	200,454	226.1	(25,689)	(29.0)	(20,192)	(22.8)	(3,202)	(3.6)	13,050	14.7	29,306	33.0	45,557	51.4
24 Mo CDs	56,794	49,903	87.9	(8,397)	(14.8)	(6,547)	(11.5)	(1,422)	(2.5)	3,445	6.1	8,314	14.6	13,182	23.2
36 Mo CDs	256,150	71,394	27.9	(90,450)	(35.3)	(84,915)	(33.2)	(74,651)	(29.1)	(65,455)	(25.6)	(56,260)	(22.0)	(47,061)	(18.4)
48 Mo CDs	5,123	2,250	43.9	(1,825)	(35.6)	(1,611)	(31.4)	(1,133)	(22.1)	(710)	(13.9)	(287)	(5.6)	136	2.7
60 Mo CDs	2,149	923	42.9	(502)	(23.4)	(405)	(18.8)	(277)	(12.9)	(165)	(7.7)	(52)	(2.4)	60	2.8
18 Mo VR IRAs (Monthly)	664	5,095	767.3	(549)	(82.7)	(485)	(73.0)	0	-	616	92.8	1,226	184.6	1,837	276.7
18 Mo VR IRAs (Quarterly)	34,000	260,671	766.7	(25,489)	(75.0)	(22,045)	(64.8)	0	-	26,288	77.3	52,577	154.6	78,861	231.9
36 Mo VR IRAs (Monthly)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
36 Mo VR IRAs (Quarterly)	42	184	438.1	(34)	(81.0)	(27)	(64.3)	0	-	15	35.7	33	78.6	51	121.4
3 Mo PF CDs	863	9,698	1124.4	(711)	(82.4)	(638)	(74.0)	0	-	1,076	124.8	2,154	249.7	3,230	374.5
6 Mo PF CDs	2,529	20,766	821.1	(1,683)	(66.5)	(1,461)	(57.8)	0	-	1,958	77.4	3,921	155.0	5,884	232.7
12 Mo PF CDs	17,418	69,698	400.1	(6,869)	(39.4)	(5,113)	(29.4)	(364)	(2.1)	4,577	26.3	9,523	54.7	14,466	83.1
18 Mo PF CDs	1,473	1,906	129.4	(271)	(18.4)	(176)	(11.9)	(36)	(2.4)	96	6.5	227	15.4	358	24.3
24 Mo PF CDs	8,346	2,038	24.4	(422)	(5.1)	(379)	(4.5)	(33)	(0.4)	316	3.8	664	8.0	1,016	12.2
36 Mo PF CDs	2,354	640	27.2	(1,176)	(50.0)	(1,134)	(48.2)	(1,071)	(45.5)	(1,018)	(43.2)	(966)	(41.0)	(913)	(38.8)
CDARs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Total Certificates of Deposit	674,568	1,598,756	237.0	(256,194)	(38.0)	(223,669)	(33.2)	(90,878)	(13.5)	59,004	8.7	208,916	31.0	358,812	53.2
Jumbo CDs															
1 Mo Jumbo CDs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
3 Mo Jumbo CDs	5,520	65,882	1193.5	(4,364)	(79.1)	(4,104)	(74.3)	0	-	6,812	123.4	13,634	247.0	20,446	370.4

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

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

Net Interest Change - 12 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
6 Mo Jumbo CDs	23,002	180,277	783.7	(16,201)	(70.4)	(14,236)	(61.9)	(3,116)	(13.5)	12,151	52.8	27,419	119.2	42,693	185.6
12 Mo Jumbo CDs	88,418	358,414	405.4	(41,374)	(46.8)	(35,569)	(40.2)	(2,712)	(3.1)	29,864	33.8	62,440	70.6	95,016	107.5
18 Mo Jumbo CDs	84,319	109,523	129.9	(15,939)	(18.9)	(12,735)	(15.1)	(1,783)	(2.1)	8,547	10.1	18,880	22.4	29,210	34.6
24 Mo Jumbo CDs	7,800	12,181	156.2	(1,923)	(24.7)	(1,398)	(17.9)	(518)	(6.6)	318	4.1	1,154	14.8	1,989	25.5
36 Mo Jumbo CDs	241,848	81,726	33.8	(120,281)	(49.7)	(114,871)	(47.5)	(104,625)	(43.3)	(95,490)	(39.5)	(86,352)	(35.7)	(77,217)	(31.9)
60 Mo Jumbo CDs	2,678	1,337	49.9	(780)	(29.1)	(746)	(27.9)	(399)	(14.9)	(94)	(3.5)	214	8.0	522	19.5
18 Mo VR Jumbo IRAs (Monthly)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
18 Mo VR Jumbo IRAs (Quarterly)	32,532	249,412	766.7	(24,444)	(75.1)	(21,284)	(65.4)	0	-	25,289	77.7	50,581	155.5	75,872	233.2
3 Mo PF Jumbo CDs	5,000	53,371	1067.4	(4,296)	(85.9)	(4,223)	(84.5)	(2,626)	(52.5)	3,509	70.2	9,649	193.0	15,791	315.8
6 Mo PF Jumbo CDs	23,544	159,902	679.2	(14,991)	(63.7)	(14,061)	(59.7)	0	-	18,335	77.9	36,667	155.7	55,002	233.6
12 Mo PF Jumbo CDs	57,892	152,820	264.0	(17,219)	(29.7)	(11,769)	(20.3)	(795)	(1.4)	10,871	18.8	22,540	38.9	34,208	59.1
13 Mo PF Jumbo CDs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
18 Mo PF Jumbo CDs	32,812	90,233	275.0	(15,789)	(48.1)	(11,221)	(34.2)	(1,976)	(6.0)	6,313	19.2	14,601	44.5	22,889	69.8
24 Mo PF Jumbo CDs	128,493	125,617	97.8	(19,390)	(15.1)	(12,945)	(10.1)	(3,992)	(3.1)	3,998	3.1	11,993	9.3	19,983	15.6
36 Mo PF Jumbo CDs	36,775	5,337	14.5	(5,226)	(14.2)	(4,446)	(12.1)	(3,328)	(9.0)	(2,334)	(6.3)	(1,345)	(3.7)	(351)	(1.0)
Total Jumbo CDs	770,633	1,646,032	213.6	(302,217)	(39.2)	(263,608)	(34.2)	(125,870)	(16.3)	28,089	3.6	182,075	23.6	336,053	43.6
Borrowed Funds															
Fed Funds Purchased	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Repos	59,732	2,792,349	4674.8	(57,247)	(95.8)	(54,795)	(91.7)	0	-	335,124	561.0	670,266	1122.1	1,005,396	1683.2
Repos (Public Funds)	57,507	2,505,045	4356.1	(54,858)	(95.4)	(52,581)	(91.4)	0	-	300,651	522.8	601,308	1045.6	901,956	1568.4
Repos (Term)	85,129	342,501	402.3	(38,942)	(45.7)	(18,594)	(21.8)	2,415	2.8	23,423	27.5	44,434	52.2	65,441	76.9
FHLB Advance	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Interest Rate Risk By Scenario ($'s) Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
Total Borrowed Funds														
202,369	5,639,895	2786.9	(151,047)	(74.6)	(125,970)	(62.2)	2,415	1.2	659,198	325.7	1,316,008	650.3	1,972,793	974.9
Total Change in Interest Expense														
2,709,741	16,581,736	611.9	(1,324,424)	(48.9)	(994,431)	(36.7)	(214,333)	(7.9)	1,162,991	42.9	2,749,402	101.5	4,231,258	156.1
Net Interest Income														
34,833,432	(2,273,508)	(6.4)	116,699	0.3	1,206,201	3.4	1,977,670	5.5	2,189,169	6.1	2,047,034	5.7	1,949,480	5.5

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

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

Net Interest Change - 24 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo.		Parallel -200/ -200 bp 12 Mo.		Parallel -100/ -100 bp 12 Mo.		*Unchanged Rate Scenario*		Parallel +100/+100 bp 12 Mo.		Parallel +200/+200 bp 12 Mo.		Parallel +300/+300 bp 12 Mo.	
		$	%	$	%	$	%	$	%	$	%	$	%	$	%
Cash & Due															
Federal Reserve Bank	577,970	9,054,879	783.3	(1,059,613)	(91.7)	(987,355)	(85.4)	0	-	1,685,750	145.8	3,371,502	291.7	5,057,241	437.5
Federal Home Loan Bank	585	13,465	1151.2	(1,102)	(94.2)	(1,052)	(89.9)	0	-	2,501	213.8	5,007	428.1	7,522	643.1
Due From Bank CD's	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Total Cash & Due	578,555	9,068,344	783.7	(1,060,715)	(91.7)	(988,407)	(85.4)	0	-	1,688,251	145.9	3,376,509	291.8	5,064,763	437.7
Investments															
Total Regulatory Stock	52,040	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Trading Account	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Taxable Munis	266,479	335,393	63.6	(78,037)	(14.8)	(43,569)	(8.3)	(762)	(0.1)	139,704	26.5	180,784	34.3	221,870	42.1
Treasury	1,488,816	2,096,692	70.8	(527,264)	(17.8)	(251,920)	(8.5)	188,361	6.4	628,645	21.2	1,068,916	36.1	1,509,199	51.0
Munis	7,267,644	2,268,044	17.1	(765,634)	(5.8)	(424,013)	(3.2)	(59,680)	(0.5)	280,553	2.1	577,089	4.4	911,227	6.9
MBS FX	2,772,128	6,281,293	75.2	1,245,636	14.9	2,726,232	32.6	3,753,713	44.9	4,402,847	52.7	4,792,172	57.3	5,090,143	60.9
GNIIFLT-1YRCMT-An-Col	47,111	221,948	132.8	(30,274)	(18.1)	(4,730)	(2.8)	41,706	25.0	89,934	53.8	137,968	82.6	175,289	104.9
SBAFLT-Prime-Qtr	41,262	581,152	732.7	(73,936)	(93.2)	(68,520)	(86.4)	(3,072)	(3.9)	100,941	127.3	204,955	258.4	308,985	389.6
FOTHER-1YRLIBOR-An-Col	16,065	74,640	135.8	1,564	2.8	12,904	23.5	24,645	44.8	36,177	65.8	47,292	86.1	55,761	101.5
FNMAFHLMC5X1-1YRLIBOR-An-Col	12,154	132,622	195.9	16,782	24.8	32,039	47.3	48,325	71.4	64,337	95.0	80,010	118.2	92,349	136.4
FNMAFHLMC7X1-1YRLIBOR-An-Col	20,054	96,050	135.2	4,784	6.7	18,232	25.7	31,945	45.0	45,437	64.0	58,561	82.5	66,849	94.1
GNMAII3X1-1YRCMT-An-Col	63,530	283,316	138.2	(12,040)	(5.9)	30,321	14.8	81,359	39.7	129,263	63.1	167,760	81.8	208,252	101.6
GNMAII5X1-1YRCMT-An-Col	87,188	344,148	143.2	(48,879)	(20.3)	(5,103)	(2.1)	55,947	23.3	123,724	51.5	188,310	78.3	247,767	103.1
CMO STABLE	1,000,818	431,883	24.1	(508,968)	(28.4)	(288,323)	(16.1)	(145,749)	(8.1)	(51,595)	(2.9)	22,474	1.3	79,530	4.4
CorporateFL-SecuredOvern-¬+_§	175,000	0	-	0	-	0	-	0	-	0	-	0	-	0	-
FCMOSTABLE-1YRCMT-An-Col	24	78	113.1	10	14.5	11	16.0	24	34.8	33	47.9	43	62.4	56	81.2
FCMOSTABLE-1MTHLibor-Mo	81,532	725,489	429.7	(69,699)	(41.3)	(64,865)	(38.4)	7,144	4.2	142,933	84.7	278,742	165.1	414,579	245.6
FCMOSTABLE-6MTHLibor-Mo-Col	281	1,050	144.6	(218)	(30.0)	(17)	(2.3)	188	25.9	402	55.4	607	83.6	810	111.5

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Net Interest Change - 24 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

03/31/2022

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
FCMOSTABLE-1YRLIBOR-Mo-Col	69	297	149.1	(39)	(19.6)	10	5.0	69	34.6	134	67.2	178	89.3	232	116.4
Total Investments															
	13,392,194	13,874,095	48.9	(846,212)	(3.0)	1,668,689	5.9	4,024,163	14.2	6,133,469	21.6	7,805,861	27.5	9,382,898	33.0
Funds Sold															
Fed Funds Sold	1,380	31,796	1151.7	(2,585)	(93.6)	(2,468)	(89.4)	0	-	5,917	214.3	11,846	429.1	17,763	643.4
Loans															
Comm'l - Fixed **PPP Loans**	3,840	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Consumer - Fixed	1,706,812	176,143	5.2	(157,544)	(4.6)	(99,318)	(2.9)	(58,529)	(1.7)	(10,462)	(0.3)	24,611	0.7	50,117	1.5
Consumer -M- Prime w/flrs	81,114	115,276	71.1	(7,232)	(4.5)	(7,006)	(4.3)	(6,685)	(4.1)	15,129	9.3	39,174	24.1	63,240	39.0
Consumer -M- Others	30,983	116,701	188.3	(40,038)	(64.6)	(18,777)	(30.3)	2,491	4.0	23,748	38.3	45,012	72.6	66,274	107.0
Consumer -Q- Others	383	1,143	149.4	(451)	(59.0)	(222)	(29.0)	21	2.7	244	31.9	475	62.1	702	91.8
Consumer -S- Others	7,015	22,691	161.7	(7,134)	(50.8)	(3,272)	(23.3)	583	4.2	4,437	31.6	8,290	59.1	12,145	86.6
Consumer -A- Others	15,121	48,133	159.2	(9,186)	(30.4)	(2,598)	(8.6)	3,992	13.2	10,582	35.0	17,171	56.8	23,759	78.6
Consumer -3y- Others	11,019	28,057	127.3	(5,141)	(23.3)	(1,568)	(7.1)	2,089	9.5	5,748	26.1	9,421	42.8	13,101	59.4
Consumer -5y- Others	1,049	459	21.9	(88)	(4.2)	12	0.6	102	4.9	187	8.9	250	11.9	298	14.2
1-4 Fam - Fixed	2,768,690	317,677	5.7	(303,390)	(5.5)	(92,715)	(1.7)	(2,873)	(0.1)	56,342	1.0	97,060	1.8	115,797	2.1
1-4 Fam -S- Other	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
1-4 Fam -A- Prime w/flrs	3,995	409	5.1	(300)	(3.8)	(86)	(1.1)	0	-	41	0.5	71	0.9	80	1.0
1-4 Fam -A- 1YT w/flrs	20,283	15,199	37.5	(3,761)	(9.3)	(1,314)	(3.2)	(423)	(1.0)	1,198	3.0	4,096	10.1	7,499	18.5
1-4 Fam -A- 1YT	1,349	3,241	120.1	189	7.0	575	21.3	990	36.7	1,399	51.8	1,818	67.4	2,233	82.8
1-4 Fam -A- 1YLibor w/flrs	241,216	26,076	5.4	(21,819)	(4.5)	(2,311)	(0.5)	7,083	1.5	10,932	2.3	13,835	2.9	14,269	3.0
1-4 Fam -A- Other	47,012	6,628	7.0	6,086	6.5	4,953	5.3	5,442	5.8	4,841	5.1	4,849	5.2	4,384	4.7
1-4 Fam -3y- Prime w/flrs	6,402	2,765	21.6	(823)	(6.4)	(141)	(1.1)	223	1.7	828	6.5	1,400	10.9	1,953	15.3
1-4 Fam -3y- Prime	320	171	26.7	(297)	(46.4)	(262)	(40.9)	(228)	(35.6)	(177)	(27.7)	(138)	(21.6)	(89)	(13.9)
1-4 Fam -5y- Prime w/flrs	12,197	1,058	4.3	(1,298)	(5.3)	(284)	(1.2)	128	0.5	325	1.3	453	1.9	488	2.0

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

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

Net Interest Change - 24 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo.		Parallel -200/ -200 bp 12 Mo.		Parallel -100/ -100 bp 12 Mo.		*Unchanged Rate Scenario*		Parallel +100/+100 bp 12 Mo.		Parallel +200/+200 bp 12 Mo.		Parallel +300/+300 bp 12 Mo.	
		$	%	$	%	$	%	$	%	$	%	$	%	$	%
1-4 Fam -5y- 1YLibor w/flrs	23,600	4,214	8.9	4,384	9.3	3,325	7.0	3,467	7.3	2,987	6.3	2,930	6.2	2,610	5.5
Comm'l - Fixed	2,089,698	588,655	14.1	(133,090)	(3.2)	(27,376)	(0.7)	32,168	0.8	110,656	2.6	189,140	4.5	267,620	6.4
Comm'l -M- Prime w/flrs	507,124	767,996	75.7	(16,718)	(1.6)	(13,618)	(1.3)	(9,733)	(1.0)	103,761	10.2	255,195	25.2	407,141	40.1
Comm'l -M- Prime	250,580	480,795	95.9	(173,060)	(34.5)	(84,554)	(16.9)	4,136	0.8	92,876	18.5	181,613	36.2	270,354	53.9
Comm'l -M- 1DLibor	3,671	16,873	229.8	(5,462)	(74.4)	(2,733)	(37.2)	352	4.8	3,428	46.7	6,508	88.6	9,577	130.4
Comm'l -M- Others	16,075	47,352	147.3	(21,619)	(67.2)	(20,004)	(62.2)	(9,988)	(31.1)	688	2.1	11,363	35.3	22,040	68.6
Comm'l -Q- Prime	35,585	48,343	67.9	(14,914)	(21.0)	(5,865)	(8.2)	3,011	4.2	11,839	16.6	20,671	29.0	29,503	41.5
Comm'l -S- Others	5,749	16,642	144.7	(5,674)	(49.4)	(2,566)	(22.3)	489	4.3	3,555	30.9	6,616	57.5	9,672	84.1
Comm'l -A- Prime w/flrs	58,401	64,594	55.3	(12,227)	(10.5)	(5,801)	(5.0)	2,643	2.3	14,259	12.2	26,702	22.9	39,157	33.5
Comm'l -A- Prime	214,140	42,237	9.9	(44,227)	(10.3)	(3,747)	(0.9)	4,528	1.1	10,475	2.4	16,419	3.8	22,361	5.2
Comm'l -A- Zero Rate	42,100	201,265	239.0	(41,587)	(49.4)	(20,084)	(23.9)	21,934	26.0	63,956	76.0	105,978	125.9	147,995	175.8
Comm'l -A- Others	8,960	27,852	155.4	(7,068)	(39.4)	(3,262)	(18.2)	562	3.1	4,385	24.5	8,205	45.8	12,024	67.1
Comm'l -3y- Prime w/flrs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comm'l -3y- Others	8,305	17,028	102.5	(2,674)	(16.1)	(507)	(3.1)	2,127	12.8	4,807	28.9	7,482	45.0	10,157	61.1
Comm'l -5y- Prime w/flrs	321,548	43,035	6.7	41,066	6.4	17,417	2.7	13,024	2.0	17,341	2.7	21,658	3.4	25,975	4.0
Comm'l -5y- Prime	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Comm'l -5y- Others	3,520	6,046	85.9	(703)	(10.0)	(15)	(0.2)	1,019	14.5	2,080	29.5	3,151	44.8	4,211	59.8
Comm'l RE - Fixed	7,609,377	1,674,342	11.0	(825,063)	(5.4)	(198,604)	(1.3)	113,373	0.7	363,421	2.4	563,633	3.7	706,588	4.6
Comm'l RE -M- Prime w/flrs	628,509	643,796	51.2	(22,503)	(1.8)	(21,853)	(1.7)	(20,006)	(1.6)	47,884	3.8	186,745	14.9	326,057	25.9
Comm'l RE -M- Prime	270,230	442,641	81.9	(154,705)	(28.6)	(73,726)	(13.6)	7,304	1.4	88,335	16.3	169,380	31.3	250,424	46.3
Comm'l RE -M- 1YT w/flrs	165,368	1,846	0.6	(653)	(0.2)	337	0.1	878	0.3	1,039	0.3	1,198	0.4	1,181	0.4
Comm'l RE -S- Other	25,613	1,940	3.8	4,790	9.4	2,846	5.6	2,521	4.9	1,960	3.8	1,788	3.5	1,510	2.9
Comm'l RE -A- Prime w/flrs	152,703	170,971	56.0	(16,383)	(5.4)	(7,101)	(2.3)	(2,656)	(0.9)	12,909	4.2	42,622	14.0	73,309	24.0
Comm'l RE -A- Prime	19,471	30,850	79.2	(6,634)	(17.0)	(2,034)	(5.2)	3,037	7.8	8,162	21.0	13,369	34.3	18,601	47.8
Comm'l RE -A- 1YT w/flrs	2,600	1,585	30.5	(331)	(6.4)	(98)	(1.9)	0	-	346	6.7	689	13.3	1,023	19.7
Comm'l RE -A- 1YT	3,358	5,640	84.0	(593)	(8.8)	499	7.4	1,329	19.8	2,150	32.0	2,916	43.4	3,678	54.8

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Net Interest Change - 24 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
Comm'l RE -3y- Prime w/flrs	411,491	135,571	16.5	(71,995)	(8.7)	(33,718)	(4.1)	(18,048)	(2.2)	(4,449)	(0.5)	18,978	2.3	41,180	5.0
Comm'l RE -3y- Prime	96,186	40,100	20.8	5,786	3.0	6,986	3.6	12,643	6.6	16,274	8.5	21,376	11.1	25,604	13.3
Comm'l RE -5y- Prime w/flrs	1,737,777	390,286	11.2	(28,422)	(0.8)	41,259	1.2	86,260	2.5	103,727	3.0	138,441	4.0	157,353	4.5
Comm'l RE -5y- Prime	288,592	109,415	19.0	(42,533)	(7.4)	(17,695)	(3.1)	643	0.1	14,414	2.5	28,018	4.9	39,630	6.9
Comm'l RE -5y- 5YT	14,123	1,359	4.8	(1,557)	(5.5)	(319)	(1.1)	195	0.7	433	1.5	592	2.1	628	2.2
Comm'l RE -5y- 10YT w/flrs	96,948	37,361	19.3	(13,914)	(7.2)	(5,779)	(3.0)	2,276	1.2	10,219	5.3	17,979	9.3	25,289	13.0
Const/Dev - Fixed	473,073	546,064	57.7	(47,058)	(5.0)	(13,478)	(1.4)	29,124	3.1	84,418	8.9	139,903	14.8	194,860	20.6
Const/Dev -M- Prime w/flrs	82,749	105,583	63.8	(1,084)	(0.7)	(932)	(0.6)	(770)	(0.5)	2,714	1.6	24,679	14.9	48,451	29.3
Const/Dev -M- Prime	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Const/Dev -3y- Prime w/flrs	33,150	6,673	10.1	3,724	5.6	3,768	5.7	4,492	6.8	4,155	6.3	4,260	6.4	3,905	5.9
Const/Dev -5y- Prime w/flrs	35,955	4,533	6.3	(1,598)	(2.2)	633	0.9	1,769	2.5	2,087	2.9	2,399	3.3	2,363	3.3
Mortgage Servicing Rights	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Tax-Exempt - Fixed	411,447	152,675	18.6	(10,489)	(1.3)	11,410	1.4	29,473	3.6	54,045	6.6	78,615	9.6	103,187	12.5
Tax-Exempt -M- 70%x1MLibor	109,364	474,127	216.8	(144,560)	(66.1)	(60,697)	(27.7)	23,239	10.6	107,181	49.0	191,122	87.4	275,066	125.8
Tax-Exempt -A- Others	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Tax-Exempt -5y- Prime w/flrs	14,550	2,279	7.8	(982)	(3.4)	161	0.6	350	1.2	629	2.2	904	3.1	1,181	4.1
Loans Held for Sale - Fixed	2,188,121	5,054,176	115.5	(1,853,193)	(42.3)	(926,585)	(21.2)	0	-	926,607	21.2	1,853,205	42.3	2,779,807	63.5
Serviced Loans - Fixed	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
VISA/Mastercard (Off System)	152,435	72,192	23.7	(26,880)	(8.8)	(13,440)	(4.4)	0	-	13,440	4.4	26,880	8.8	40,320	13.2
Total Loans															
	23,571,044	13,360,759	28.3	(4,242,630)	(9.0)	(1,701,884)	(3.6)	301,571	0.6	2,434,535	5.2	4,661,170	9.9	6,777,842	14.4
Total Change in Interest Income															
	37,543,173	36,334,994	47.4	(6,152,142)	(8.0)	(1,024,070)	(1.3)	4,325,734	5.6	10,262,172	13.4	15,855,386	20.7	21,243,266	27.7
Non-Maturing Deposits															
Commercial Interest Checking	4,710	99,170	1052.9	(7,646)	(81.2)	(6,889)	(73.1)	0	-	9,181	97.5	30,598	324.9	45,895	487.3

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

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

Net Interest Change - 24 Month Horizon (Detail)

Sample Bank - Anywhere, USA, xx

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
Super NOW - Personal	48,791	1,469,972	1506.4	(79,867)	(81.8)	(74,455)	(76.3)	0	-	136,052	139.4	453,502	464.7	680,254	697.1
Super NOW - Non-Personal	7,403	178,999	1208.9	(12,107)	(81.8)	(11,042)	(74.6)	0	-	16,561	111.8	55,218	372.9	82,824	559.4
NOW/Super NOW - Public Funds	199,660	4,931,546	1235.0	(327,493)	(82.0)	(314,911)	(78.9)	0	-	839,424	210.2	1,678,834	420.4	2,518,244	630.6
Savings - Personal	98,211	2,530,668	1288.4	(160,708)	(81.8)	(147,825)	(75.3)	0	-	234,220	119.2	780,739	397.5	1,171,107	596.2
Savings - Personal (American)	584,318	5,085,729	435.2	(896,480)	(76.7)	(519,389)	(44.4)	0	-	470,701	40.3	1,569,003	134.3	2,353,510	201.4
Savings - Non-Personal	11,676	251,285	1076.1	(19,012)	(81.4)	(17,163)	(73.5)	0	-	23,258	99.6	77,518	331.9	116,277	497.9
Savings - Non-Personal (American)	638	6,674	523.3	(998)	(78.3)	(674)	(52.8)	0	-	623	48.8	2,061	161.6	3,090	242.3
Savings - Public Funds	1,015	39,738	1957.5	(1,675)	(82.5)	(1,590)	(78.3)	0	-	3,668	180.7	12,253	603.6	18,385	905.7
Money Market - Personal	58,047	730,028	628.8	(92,043)	(79.3)	(85,361)	(73.5)	0	-	124,261	107.0	248,528	214.1	372,784	321.1
Money Market - Non-Personal	46,304	365,848	395.1	(70,420)	(76.0)	(61,777)	(66.7)	0	-	62,268	67.2	124,539	134.5	186,812	201.7
Money Market - Public Funds	1,398	39,104	1398.1	(2,309)	(82.6)	(2,240)	(80.1)	0	-	6,653	237.9	13,310	475.9	19,965	713.8
Total Non-Maturing Deposits															
	1,062,171	15,728,761	740.4	(1,670,758)	(78.6)	(1,243,316)	(58.5)	0	-	1,926,870	90.7	5,046,103	237.5	7,569,147	356.3
Certificates of Deposit															
1 Mo CDs	152	9,424	3100.0	(300)	(98.7)	(296)	(97.4)	0	-	1,765	580.6	3,533	1162.2	5,313	1747.7
3 Mo CDs	6,463	155,726	1204.8	(11,612)	(89.8)	(11,244)	(87.0)	0	-	28,428	219.9	56,860	439.9	85,299	660.0
6 Mo CDs	37,568	683,940	910.3	(62,700)	(83.4)	(59,805)	(79.6)	(907)	(1.2)	122,661	163.3	246,246	327.7	369,820	492.2
12 Mo CDs	153,806	1,640,638	533.3	(213,906)	(69.5)	(200,110)	(65.1)	(21,918)	(7.1)	257,509	83.7	536,938	174.5	816,360	265.4
15 Mo CDs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
18 Mo CDs	88,674	691,282	389.8	(102,208)	(57.6)	(90,466)	(51.0)	(8,322)	(4.7)	91,941	51.8	192,204	108.4	292,462	164.9
24 Mo CDs	56,794	265,579	233.8	(49,874)	(43.9)	(45,116)	(39.7)	(4,832)	(4.3)	41,973	37.0	88,782	78.2	135,591	119.4
36 Mo CDs	256,150	270,373	52.8	(253,028)	(49.4)	(238,929)	(46.6)	(187,479)	(36.6)	(136,843)	(26.7)	(86,206)	(16.8)	(35,569)	(6.9)
48 Mo CDs	5,123	8,638	84.3	(6,395)	(62.4)	(5,726)	(55.9)	(3,781)	(36.9)	(1,950)	(19.0)	(113)	(1.1)	1,724	16.8
60 Mo CDs	2,149	2,399	55.8	(1,306)	(30.4)	(1,053)	(24.5)	(721)	(16.8)	(429)	(10.0)	(136)	(3.2)	156	3.6
18 Mo VR IRAs (Monthly)	664	10,411	784.0	(1,209)	(91.0)	(1,145)	(86.2)	0	-	1,946	146.5	3,885	292.5	5,814	437.8
18 Mo VR IRAs (Quarterly)	34,000	532,675	783.3	(59,410)	(87.4)	(55,966)	(82.3)	0	-	93,643	137.7	187,287	275.4	280,916	413.1

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

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

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
36 Mo VR IRAs (Monthly)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
36 Mo VR IRAs (Quarterly)	42	376	447.6	(82)	(97.6)	(75)	(89.3)	0	-	62	73.8	128	152.4	193	229.8
3 Mo PF CDs	863	20,738	1202.2	(1,575)	(91.3)	(1,502)	(87.1)	0	-	3,793	219.9	7,589	439.9	11,383	659.9
6 Mo PF CDs	2,529	47,742	943.9	(4,215)	(83.3)	(3,993)	(78.9)	0	-	8,424	166.5	16,857	333.3	25,287	499.9
12 Mo PF CDs	17,418	197,438	566.8	(23,956)	(68.8)	(21,754)	(62.4)	(1,648)	(4.7)	30,606	87.9	62,865	180.5	95,120	273.0
18 Mo PF CDs	1,473	10,029	340.5	(1,549)	(52.6)	(1,347)	(45.7)	(84)	(2.9)	1,721	58.4	3,524	119.6	5,325	180.8
24 Mo PF CDs	8,346	29,535	177.0	(5,829)	(34.9)	(5,719)	(34.3)	(249)	(1.5)	6,516	39.0	13,274	79.5	20,033	120.0
36 Mo PF CDs	2,354	1,372	29.1	(2,520)	(53.5)	(2,430)	(51.6)	(2,295)	(48.8)	(2,182)	(46.4)	(2,070)	(44.0)	(1,957)	(41.6)
CDARs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Total Certificates of Deposit	674,568	4,578,315	339.4	(801,674)	(59.4)	(746,676)	(55.3)	(232,236)	(17.2)	549,584	40.7	1,331,447	98.7	2,113,270	156.6
Jumbo CDs															
1 Mo Jumbo CDs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
3 Mo Jumbo CDs	5,520	136,538	1236.8	(9,884)	(89.5)	(9,624)	(87.2)	0	-	24,284	220.0	48,579	440.0	72,863	660.0
6 Mo Jumbo CDs	23,002	387,325	841.9	(39,169)	(85.1)	(37,204)	(80.9)	(6,368)	(13.8)	59,347	129.0	125,072	271.9	190,794	414.7
12 Mo Jumbo CDs	88,418	1,059,838	599.3	(129,037)	(73.0)	(121,502)	(68.7)	(3,372)	(1.9)	172,152	97.4	347,670	196.6	523,190	295.9
18 Mo Jumbo CDs	84,319	494,051	293.0	(85,219)	(50.5)	(77,853)	(46.2)	(11,591)	(6.9)	73,940	43.8	159,475	94.6	245,006	145.3
24 Mo Jumbo CDs	7,800	36,298	232.7	(6,125)	(39.3)	(4,929)	(31.6)	(1,274)	(8.2)	2,605	16.7	6,485	41.6	10,365	66.4
36 Mo Jumbo CDs	241,848	225,607	46.6	(297,717)	(61.6)	(284,083)	(58.7)	(247,167)	(51.1)	(213,018)	(44.0)	(178,859)	(37.0)	(144,706)	(29.9)
60 Mo Jumbo CDs	2,678	5,921	110.5	(3,456)	(64.5)	(3,302)	(61.6)	(1,767)	(33.0)	(418)	(7.8)	946	17.7	2,310	43.1
18 Mo VR Jumbo IRAs (Monthly)	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
18 Mo VR Jumbo IRAs (Quarterly)	32,532	509,668	783.3	(56,903)	(87.5)	(53,743)	(82.6)	0	-	89,666	137.8	179,333	275.6	269,001	413.4
3 Mo PF Jumbo CDs	5,000	114,367	1143.7	(9,300)	(93.0)	(9,227)	(92.3)	(5,626)	(56.3)	16,366	163.7	38,365	383.7	60,373	603.7
6 Mo PF Jumbo CDs	23,544	411,038	872.9	(38,535)	(81.8)	(37,605)	(79.9)	0	-	78,482	166.7	156,958	333.3	235,440	500.0
12 Mo PF Jumbo CDs	57,892	589,896	509.5	(74,574)	(64.4)	(67,524)	(58.3)	(3,747)	(3.2)	106,256	91.8	216,263	186.8	326,272	281.8
13 Mo PF Jumbo CDs	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Net Interest Change - 24 Month Horizon (Detail)

Interest Rate Risk By Scenario ($'s)	Base Inc/Exp	Immediate +400/+400 bp 0 Mo. $	%	Parallel -200/ -200 bp 12 Mo. $	%	Parallel -100/ -100 bp 12 Mo. $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp 12 Mo. $	%	Parallel +200/+200 bp 12 Mo. $	%	Parallel +300/+300 bp 12 Mo. $	%
18 Mo PF Jumbo CDs	32,812	272,561	415.3	(47,389)	(72.2)	(37,088)	(56.5)	(5,240)	(8.0)	29,715	45.3	64,659	98.5	99,602	151.8
24 Mo PF Jumbo CDs	128,493	608,705	236.9	(105,068)	(40.9)	(89,963)	(35.0)	(9,356)	(3.6)	88,343	34.4	186,049	72.4	283,749	110.4
36 Mo PF Jumbo CDs	36,775	15,189	20.7	(14,874)	(20.2)	(12,654)	(17.2)	(9,472)	(12.9)	(6,642)	(9.0)	(3,829)	(5.2)	(999)	(1.4)
Total Jumbo CDs	770,633	4,867,002	315.8	(917,250)	(59.5)	(846,301)	(54.9)	(304,980)	(19.8)	521,078	33.8	1,347,166	87.4	2,173,260	141.0
Borrowed Funds															
Fed Funds Purchased	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Repos	59,732	5,706,105	4776.4	(116,983)	(97.9)	(114,531)	(95.9)	0	-	1,062,296	889.2	2,124,609	1778.4	3,186,922	2667.7
Repos (Public Funds)	57,507	5,119,005	4450.8	(112,362)	(97.7)	(110,085)	(95.7)	0	-	953,013	828.6	1,906,019	1657.2	2,859,028	2485.8
Repos (Term)	85,129	806,385	473.6	(99,818)	(58.6)	(49,590)	(29.1)	2,379	1.4	54,347	31.9	106,318	62.4	158,285	93.0
FHLB Advance	0	0	-	0	-	0	-	0	-	0	-	0	-	0	-
Total Borrowed Funds	202,369	11,631,495	2873.8	(329,163)	(81.3)	(274,206)	(67.7)	2,379	0.6	2,069,656	511.4	4,136,946	1022.1	6,204,235	1532.9
Total Change in Interest Expense	2,709,741	36,805,573	679.1	(3,718,845)	(68.6)	(3,110,499)	(57.4)	(534,837)	(9.9)	5,067,188	93.5	11,861,662	218.9	18,059,912	333.2
Net Interest Income	34,833,432	(470,579)	(0.7)	(2,433,297)	(3.4)	2,086,429	2.9	4,860,571	6.8	5,194,984	7.3	3,993,724	5.6	3,183,354	4.5

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Fair Value Summary

Sample Bank - Anywhere, USA, xx

Balances ($000's)	Amortized Cost Value	Amortized Cost Yield/ Cost	Amortized Cost % of Total AC	Fair Value Value	Fair Value ----- from Book Value ----- $ App/Dep	Fair Value % App/Dep	Price Volatility Avg. Life	Price Volatility Effective Duration	Price Volatility Effective Convexity
Cash & Due	130,011	0.50	8.25	130,011	0	0.00	0.04	0.03	(0.01)
Investments ①	903,822	1.48	57.32	867,575	(36,247)	(4.01)	4.96	3.82	(0.14)
Funds Sold	406	0.34	0.03	406	0	0.00	0.04		
Loans	496,106	4.67	31.46	490,493	(5,613)	(1.13)	3.44	2.80	(0.24)
Non-Earning	51,663		3.28	51,663	0	0.00			
Total Assets	**1,582,008**	**2.46**	**100.00**	**1,540,148**	**(41,860)**	**(2.65)**	**3.92**	**3.06**	**(0.16)**
Non-Maturing Deposits	1,052,965	0.15	66.78	930,255	(122,710)	(11.65)	7.31	6.04	0.58
Certificates of Deposit	111,967	0.60	7.10	112,034	67	0.06	0.75	0.56	(0.16)
Jumbo CDs	122,314	0.63	7.76	122,390	76	0.06	0.76	0.57	(0.17)
Borrowed Funds	149,791	0.14	9.50	149,793	2	0.00	0.06	0.04	(0.02)
Non-Paying	4,490		0.28	4,490	0	0.00			
Total Liabilities	**1,441,527**	**0.25**	**91.12**	**1,318,962**	**(122,565)**	**(8.50)**	**5.47**	**4.51**	**0.39**
Total Equity	**135,302**		**8.55**	**221,186**				**(1.05)**	**(0.51)**

① *Investments exclude MTM adjustment of (5,179)*

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

Balances ($000's)	Amortized Cost Value	Amortized Cost Yield/ Cost	Amortized Cost % of Total	Fair Value Value	Fair Value ----- from Book Value -- $ App/Dep	Fair Value % App/Dep	Price Volatility Avg. Life	Price Volatility Effective Duration	Price Volatility Effective Convexity
Cash & Due									
Total Cash & Cash Items	7,679		0.49	7,679	0	0.00			
Total Due from Banks	6,566		0.42	6,566	0	0.00			
Federal Reserve Bank	115,594	0.50	7.33	115,594	0	0.00	0.04	0.03	(0.01)
Federal Home Loan Bank	172	0.34	0.01	172	0	0.00	0.04		
Due From Bank CD's	0	0.00	0.00	0	0	0.00			
Total Cash & Due	**$130,011**	**0.50**	**8.25**	**130,011**	**0**	**0.00**	**0.04**	**0.03**	**(0.01)**
Investments ①									
Total Regulatory Stock	2,602	2.00	0.17	2,602	0	0.00	15.22		
Investment Balancing	198		0.01	198	0	0.00			
Trading Account	0	0.00	0.00	0	0	0.00			
Taxable Munis	12,552	2.12	0.80	12,431	(121)	(0.96)	1.50	1.83	0.03
Treasury	155,897	0.96	9.89	150,292	(5,605)	(3.60)	2.86	2.81	0.06
Munis	350,755	2.07	22.24	343,696	(7,059)	(2.01)	5.28	3.00	0.03
MBS FX	272,579	1.02	17.29	254,638	(17,941)	(6.58)	5.71	5.22	(0.36)
GNIIFLT-1YRCMT-An-Col	3,599	1.31	0.23	3,658	59	1.64	4.61	1.00	(0.35)
SBAFLT-Prime-Qtr	7,355	0.56	0.47	7,406	51	0.69	3.97	(0.31)	(0.72)
FOTHER-1YRLIBOR-An-Col	892	1.80	0.06	915	23	2.58	4.08	1.03	(0.20)
FNMAFHLMC5X1-1YRLIBOR-An-Col	1,244	0.98	0.08	1,259	15	1.21	4.47	0.88	(0.20)
FNMAFHLMC7X1-1YRLIBOR-An-Col	1,111	1.81	0.07	1,145	34	3.06	3.92	0.88	(0.22)
GNMAII3X1-1YRCMT-An-Col	3,841	1.65	0.24	3,938	97	2.53	4.86	1.27	(0.36)
GNMAII5X1-1YRCMT-An-Col	4,985	1.75	0.32	5,023	38	0.76	3.92	1.06	(0.14)
CMO STABLE	72,157	1.39	4.58	66,538	(5,619)	(7.79)	5.02	6.18	(0.72)
CorporateFL-SecuredOvern-¬+_§	5,000	3.50	0.32	4,728	(272)	(5.44)	14.25	9.15	1.80
FCMOSTABLE-1YRCMT-An-Col	1	2.44	0.00	1	0	0.00	2.90	(0.02)	0.70
FCMOSTABLE-1MTHLibor-Mo	9,039	0.90	0.57	9,092	53	0.59	4.54	0.70	0.42
FCMOSTABLE-6MTHLibor-Mo-Col	12	2.34	0.00	12	0	0.00	3.35	0.29	0.06
FCMOSTABLE-1YRLIBOR-Mo-Col	3	2.30	0.00	3	0	0.00	2.89	0.27	0.83

Balances ($000's)	Amortized Cost Value	Amortized Cost Yield/ Cost	Amortized Cost % of Total	Fair Value Value	Fair Value ----- from Book Value -- $ App/Dep	Fair Value ----- from Book Value -- % App/Dep	Price Volatility Avg. Life	Price Volatility Effective Duration	Price Volatility Effective Convexity
Total Investments	**$903,822**	**1.48**	**57.32**	**867,575**	**(36,247)**	**(4.01)**	**4.96**	**3.82**	**(0.14)**
Funds Sold									
Fed Funds Sold	406	0.34	0.03	406	0	0.00	0.04		
Loans									
Comm'l - Fixed **PPP Loans**	384	1.00	0.02	384	0	0.00	3.50	3.39	
Consumer - Fixed	24,968	6.84	1.58	24,565	(403)	(1.61)	2.79	2.46	0.04
Consumer -M- Prime w/flrs	1,703	4.76	0.11	1,643	(60)	(3.52)	2.69	1.58	0.91
Consumer -M- Others	1,458	2.13	0.09	1,458	0	0.00	1.99	0.48	
Consumer -Q- Others	17	2.25	0.00	17	0	0.00	3.58		
Consumer -S- Others	305	2.30	0.02	305	0	0.00	2.23	0.66	
Consumer -A- Others	634	2.39	0.04	634	0	0.00	1.21	0.39	(0.08)
Consumer -3y- Others	454	2.43	0.03	452	(2)	(0.44)	1.82	0.88	
Consumer -5y- Others	39	2.69	0.00	38	(1)	(2.56)	2.69	2.63	
1-4 Fam - Fixed	51,064	5.42	3.24	50,820	(244)	(0.48)	4.99	4.23	(0.80)
1-4 Fam -S- Other	0	0.00	0.00	0	0	0.00			
1-4 Fam -A- Prime w/flrs	47	8.50	0.00	47	0	0.00	5.32	4.26	
1-4 Fam -A- 1YT w/flrs	394	5.15	0.02	404	10	2.54	4.68	2.72	0.25
1-4 Fam -A- 1YT	45	3.00	0.00	44	(1)	(2.22)	4.75	1.14	(1.14)
1-4 Fam -A- 1YLibor w/flrs	6,553	3.68	0.42	6,651	98	1.50	5.96	4.22	(0.94)
1-4 Fam -A- Other	1,248	3.77	0.08	1,188	(60)	(4.81)	5.93	5.56	(1.09)
1-4 Fam -3y- Prime w/flrs	121	5.29	0.01	122	1	0.83	5.22	2.05	0.41
1-4 Fam -3y- Prime	5	6.40	0.00	5	0	0.00	0.60		
1-4 Fam -5y- Prime w/flrs	210	5.81	0.01	206	(4)	(1.90)	5.41	4.85	(0.97)
1-4 Fam -5y- 1YLibor w/flrs	590	4.00	0.04	550	(40)	(6.78)	5.91	6.18	(1.27)
Comm'l - Fixed	44,189	4.73	2.80	43,515	(674)	(1.53)	3.12	2.71	(0.04)
Comm'l -M- Prime w/flrs	10,454	4.85	0.66	10,309	(145)	(1.39)	1.24	0.89	0.29
Comm'l -M- Prime	6,085	4.12	0.39	6,041	(44)	(0.72)	0.89	0.42	0.02
Comm'l -M- 1DLibor	211	1.74	0.01	215	4	1.90	4.02	0.47	

Balances ($000's)	Amortized Cost Value	Amortized Cost Yield/ Cost	Amortized Cost % of Total	Fair Value Value	Fair Value ----- from Book Value -- $ App/Dep	Fair Value ----- from Book Value -- % App/Dep	Price Volatility Avg. Life	Price Volatility Effective Duration	Price Volatility Effective Convexity
Comm'l -M- Others	732	2.20	0.05	732	0	0.00	2.12	0.41	0.14
Comm'l -Q- Prime	647	5.50	0.04	660	13	2.01	11.37	0.45	(0.30)
Comm'l -S- Others	248	2.32	0.02	248	0	0.00	3.82	0.81	
Comm'l -A- Prime w/flrs	1,165	5.01	0.07	1,163	(2)	(0.17)	0.81	0.77	
Comm'l -A- Prime	5,066	4.23	0.32	5,036	(30)	(0.59)	6.26	2.06	(0.01)
Comm'l -A- Zero Rate	4,210	1.00	0.27	4,190	(20)	(0.48)	0.93	0.92	0.01
Comm'l -A- Others	371	2.42	0.02	371	0	0.00	1.35	0.40	(0.13)
Comm'l -3y- Prime w/flrs	0	0.00	0.00	0	0	0.00			
Comm'l -3y- Others	312	2.66	0.02	311	(1)	(0.32)	1.74	0.96	
Comm'l -5y- Prime w/flrs	7,541	4.26	0.48	6,563	(978)	(12.97)	11.41	8.72	1.29
Comm'l -5y- Prime	0	0.00	0.00	0	0	0.00			
Comm'l -5y- Others	110	3.20	0.01	109	(1)	(0.91)	0.86	0.92	
Comm'l RE - Fixed	147,956	5.14	9.38	147,808	(148)	(0.10)	3.77	3.28	(0.50)
Comm'l RE -M- Prime w/flrs	13,018	4.83	0.83	12,792	(226)	(1.74)	3.60	2.89	0.05
Comm'l RE -M- Prime	5,558	4.86	0.35	5,544	(14)	(0.25)	4.01	0.53	(0.01)
Comm'l RE -M- 1YT w/flrs	3,891	4.25	0.25	3,723	(168)	(4.32)	5.32	5.44	(0.93)
Comm'l RE -S- Other	683	3.75	0.04	653	(30)	(4.39)	5.95	5.59	(1.00)
Comm'l RE -A- Prime w/flrs	3,249	4.70	0.21	3,174	(75)	(2.31)	4.67	3.37	0.35
Comm'l RE -A- Prime	484	4.02	0.03	476	(8)	(1.65)	4.29	1.16	(0.11)
Comm'l RE -A- 1YT w/flrs	52	5.00	0.00	52	0	0.00	5.77	2.88	0.96
Comm'l RE -A- 1YT	79	4.25	0.01	84	5	6.33	5.32	(0.60)	0.60
Comm'l RE -3y- Prime w/flrs	7,886	5.22	0.50	7,830	(56)	(0.71)	4.80	3.49	0.06
Comm'l RE -3y- Prime	2,738	3.51	0.17	2,584	(154)	(5.62)	5.15	2.61	(0.17)
Comm'l RE -5y- Prime w/flrs	38,370	4.53	2.43	36,898	(1,472)	(3.84)	4.76	4.14	(0.07)
Comm'l RE -5y- Prime	5,943	4.86	0.38	5,778	(165)	(2.78)	4.94	3.31	(0.32)
Comm'l RE -5y- 5YT	269	5.25	0.02	266	(3)	(1.12)	5.32	4.51	(0.75)
Comm'l RE -5y- 10YT w/flrs	2,041	4.75	0.13	2,023	(18)	(0.88)	5.68	2.64	(0.12)
Const/Dev - Fixed	9,629	4.91	0.61	9,595	(34)	(0.35)	0.61	0.61	(0.02)
Const/Dev -M- Prime w/flrs	1,686	4.91	0.11	1,686	0	0.00	0.12	0.12	
Const/Dev -M- Prime	0	0.00	0.00	0	0	0.00			

Balances ($000's)	Amortized Cost Value	Amortized Cost Yield/ Cost	Amortized Cost % of Total	Fair Value Value	Fair Value ----- from Book Value -- $ App/Dep	Fair Value % App/Dep	Price Volatility Avg. Life	Price Volatility Effective Duration	Price Volatility Effective Convexity
Const/Dev -3y- Prime w/flrs	1,020	3.25	0.06	968	(52)	(5.10)	4.26	4.65	(0.52)
Const/Dev -5y- Prime w/flrs	799	4.50	0.05	771	(28)	(3.50)	5.32	5.32	(0.91)
Mortgage Servicing Rights	0	0.00	0.00	0	0	0.00			
Tax-Exempt - Fixed	12,762	3.22	0.81	12,543	(219)	(1.72)	3.21	2.87	(0.05)
Tax-Exempt -M- 70%x1MLibor	5,756	1.90	0.37	5,608	(148)	(2.57)	1.33	0.57	0.05
Tax-Exempt -A- Others	0	0.00	0.00	0	0	0.00			
Tax-Exempt -5y- Prime w/flrs	485	3.00	0.03	469	(16)	(3.30)	6.19	5.22	(0.11)
Loans Held for Sale - Fixed	67,389	3.25	4.27	67,389	0	0.00	0.12	0.12	
Serviced Loans - Fixed	0	0.00	0.00	0	0	0.00			
Non-Accruals	739		0.05	739	0	0.00			
Peoples Loans FVA	(287)		(0.02)	(287)	0	0.00			
VISA/Mastercard (Off System)	1,418	10.75	0.09	1,418	0	0.00	2.49	1.06	
Overdrafts (Comm'l & Consumer)	207		0.01	207	0	0.00			
Total Settlement & Unposted	(336)		(0.02)	(336)	0	0.00			
Loan Balancing	(2)		0.00	(2)	0	0.00			
Reserve for Loan Loss	(8,956)		(0.57)	(8,956)	0	0.00			
Total Loans	**$496,106**	**4.67**	**31.46**	**490,493**	**(5,613)**	**(1.13)**	**3.44**	**2.80**	**(0.24)**
Non-Earning									
Premises and Fixed Assets	22,255		1.41	22,255	0	0.00			
OREO	65		0.00	65	0	0.00			
Total Intangible Assets	13,339		0.85	13,339	0	0.00			
Total Interest Earned Not Collected	5,504		0.35	5,504	0	0.00			
Total Investment in Subsidiaries	215		0.01	215	0	0.00			
Total Other Assets	10,285		0.65	10,285	0	0.00			
Total Non-Earning	**$51,663**		**3.28**	**51,663**	**0**	**0.00**			
Total Assets	**$1,582,008**	**2.46**	**100.00**	**1,540,148**	**(41,860)**	**(2.65)**	**3.92**	**3.06**	**(0.16)**
Non-Maturing Deposits									

	Amortized Cost			Fair Value			Price Volatility		
					----- from Book Value --				
Balances ($000's)	Value	Yield/ Cost	% of Total	Value	$ App/Dep	% App/Dep	Avg. Life	Effective Duration	Effective Convexity
Cons & Partnerships (Non-Int)	160,433		10.17	138,554	(21,879)	(13.64)	8.16	7.64	0.43
Commercial (Non-Int)	168,216		10.67	145,277	(22,939)	(13.64)	8.15	7.63	0.43
Public Funds (Non-Int)	6,048		0.38	5,224	(824)	(13.62)	8.15	7.63	0.43
Christmas Club	117		0.01	102	(15)	(12.82)	7.56	7.35	0.49
Escrow, CDs Matured (& Internal Accts)	3,488		0.22	3,012	(476)	(13.65)	8.17	7.65	0.42
Commercial Interest Checking	5,064	0.09	0.32	4,374	(690)	(13.63)	8.62	7.04	0.64
Super NOW - Personal	75,063	0.07	4.76	64,674	(10,389)	(13.84)	8.62	7.17	0.77
Super NOW - Non-Personal	9,140	0.08	0.58	7,885	(1,255)	(13.73)	8.63	7.10	0.70
NOW/Super NOW - Public Funds	179,874	0.11	11.41	155,635	(24,239)	(13.48)	8.62	6.10	1.41
Savings - Personal	129,225	0.08	8.20	117,498	(11,727)	(9.07)	5.54	4.61	0.38
Savings - Personal (American)	259,697	0.23	16.47	238,177	(21,520)	(8.29)	5.54	4.40	0.19
Savings - Non-Personal	12,831	0.09	0.81	11,678	(1,153)	(8.99)	5.53	4.57	0.34
Savings - Non-Personal (American)	341	0.19	0.02	313	(28)	(8.21)	5.30	4.31	0.16
Savings - Public Funds	2,030	0.05	0.13	1,844	(186)	(9.16)	5.49	4.64	0.46
Money Market - Personal	26,627	0.22	1.69	23,074	(3,553)	(13.34)	9.12	5.93	1.02
Money Market - Non-Personal	13,344	0.35	0.85	11,713	(1,631)	(12.22)	9.13	5.27	0.44
Money Market - Public Funds	1,427	0.10	0.09	1,221	(206)	(14.44)	9.19	6.63	1.56
Total Non-Maturing Deposits	**$1,052,965**	**0.15**	**66.78**	**930,255**	**(122,710)**	**(11.65)**	**7.31**	**6.04**	**0.58**
Certificates of Deposit									
1 Mo CDs	152	0.10	0.01	152	0	0.00	0.06		
3 Mo CDs	2,585	0.25	0.16	2,585	0	0.00	0.12	0.08	(0.04)
6 Mo CDs	12,358	0.30	0.78	12,358	0	0.00	0.27	0.17	(0.09)
12 Mo CDs	34,956	0.44	2.22	34,966	10	0.03	0.52	0.36	(0.15)
15 Mo CDs	0	0.00	0.00	0	0	0.00			
18 Mo CDs	16,731	0.53	1.06	16,733	2	0.01	0.69	0.52	(0.17)
24 Mo CDs	8,888	0.64	0.56	8,891	3	0.03	1.05	0.84	(0.21)
36 Mo CDs	20,106	1.27	1.28	20,153	47	0.23	1.46	1.23	(0.20)
48 Mo CDs	332	1.54	0.02	334	2	0.60	0.84	0.75	(0.15)
60 Mo CDs	161	1.34	0.01	163	2	1.24	2.34	1.84	

Balances ($000's)	Amortized Cost Value	Amortized Cost Yield/ Cost	Amortized Cost % of Total	Fair Value Value	Fair Value ----- from Book Value -- $ App/Dep	Fair Value % App/Dep	Price Volatility Avg. Life	Price Volatility Effective Duration	Price Volatility Effective Convexity
18 Mo VR IRAs (Monthly)	166	0.40	0.01	166	0	0.00	1.08	0.30	(0.30)
18 Mo VR IRAs (Quarterly)	8,500	0.40	0.54	8,500	0	0.00	0.78	0.33	(0.20)
36 Mo VR IRAs (Monthly)	0	0.00	0.00	0	0	0.00			
36 Mo VR IRAs (Quarterly)	6	0.70	0.00	6	0	0.00	2.88		
3 Mo PF CDs	345	0.25	0.02	345	0	0.00	0.12		
6 Mo PF CDs	843	0.30	0.05	843	0	0.00	0.23	0.18	(0.06)
12 Mo PF CDs	4,032	0.43	0.26	4,033	1	0.02	0.46	0.31	(0.14)
18 Mo PF CDs	286	0.52	0.02	286	0	0.00	0.90	0.70	(0.35)
24 Mo PF CDs	1,357	0.62	0.09	1,357	0	0.00	1.32	1.03	(0.22)
36 Mo PF CDs	161	1.46	0.01	161	0	0.00	1.52	1.24	
CDARs	0	0.00	0.00	0	0	0.00			
CD Settlement/Unposted	0	0.00	0.00	0	0	0.00			
Peoples CDs FVA	0	0.00	0.00	0	0	0.00			
CD Balancing	2		0.00	2	0	0.00			
Total Certificates of Deposit	**$111,967**	**0.60**	**7.10**	**112,034**	**67**	**0.06**	**0.75**	**0.56**	**(0.16)**
Jumbo CDs									
1 Mo Jumbo CDs	0	0.00	0.00	0	0	0.00			
3 Mo Jumbo CDs	2,208	0.25	0.14	2,208	0	0.00	0.07	0.02	(0.02)
6 Mo Jumbo CDs	6,572	0.35	0.42	6,572	0	0.00	0.13	0.08	(0.04)
12 Mo Jumbo CDs	21,940	0.40	1.39	21,938	(2)	(0.01)	0.49	0.34	(0.14)
18 Mo Jumbo CDs	14,340	0.59	0.91	14,354	14	0.10	0.90	0.67	(0.22)
24 Mo Jumbo CDs	1,173	0.67	0.07	1,173	0	0.00	1.00	0.77	(0.17)
36 Mo Jumbo CDs	13,347	1.81	0.85	13,401	54	0.40	1.01	0.85	(0.15)
60 Mo Jumbo CDs	186	1.44	0.01	187	1	0.54	0.71	0.53	
18 Mo VR Jumbo IRAs (Monthly)	0	0.00	0.00	0	0	0.00			
18 Mo VR Jumbo IRAs (Quarterly)	8,133	0.40	0.52	8,133	0	0.00	0.74	0.32	(0.20)
3 Mo PF Jumbo CDs	2,000	0.25	0.13	2,000	0	0.00	0.12	0.08	(0.03)
6 Mo PF Jumbo CDs	7,848	0.30	0.50	7,848	0	0.00	0.36	0.24	(0.13)
12 Mo PF Jumbo CDs	13,751	0.42	0.87	13,753	2	0.01	0.65	0.45	(0.19)

Balances ($000's)	Amortized Cost Value	Yield/ Cost	% of Total	Fair Value Value	----- from Book Value -- $ App/Dep	% App/Dep	Price Volatility Avg. Life	Effective Duration	Effective Convexity
13 Mo PF Jumbo CDs	0	0.00	0.00	0	0	0.00			
18 Mo PF Jumbo CDs	5,912	0.56	0.37	5,913	1	0.02	0.53	0.40	(0.13)
24 Mo PF Jumbo CDs	20,526	0.63	1.30	20,528	2	0.01	1.06	0.84	(0.20)
36 Mo PF Jumbo CDs	4,378	0.84	0.28	4,382	4	0.09	2.38	2.00	(0.33)
Total Jumbo CDs	**$122,314**	**0.63**	**7.76**	**122,390**	**76**	**0.06**	**0.76**	**0.57**	**(0.17)**
Borrowed Funds									
Fed Funds Purchased	0	0.00	0.00	0	0	0.00			
Repos	72,844	0.08	4.62	72,844	0	0.00	0.04	0.02	(0.02)
Repos (Public Funds)	65,349	0.09	4.14	65,349	0	0.00	0.04	0.02	(0.02)
Repos (Term)	11,598	0.73	0.74	11,600	2	0.02	0.27	0.23	(0.03)
FHLB Advance	0	0.00	0.00	0	0	0.00			
Total Borrowed Funds	**$149,791**	**0.14**	**9.50**	**149,793**	**2**	**0.00**	**0.06**	**0.04**	**(0.02)**
Non-Paying									
Total Other Liabilities	3,308		0.21	3,308	0	0.00			
Total Interest Accrued - Dep	385		0.02	385	0	0.00			
Other Expenses Accrued Not Paid	797		0.05	797	0	0.00			
Total Non-Paying	**$4,490**		**0.28**	**4,490**	**0**	**0.00**			
Total Liabilities	**$1,441,527**	**0.25**	**100.00**	**1,318,962**	**(122,565)**	**(8.50)**	**5.47**	**4.51**	**0.39**

① *Investments exclude MTM adjustment of* (5,179)

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

Fair Value by Scenario

Sample Bank - Anywhere, USA, xx

03/31/2022

Balances ($000's)	Immediate +400/+400 bp $	Parallel -200/ -200 bp $	Parallel -100/ -100 bp $	*Unchanged Rate Scenario*	Parallel +100/+100 bp $	Parallel +200/+200 bp $	Parallel +300/+300 bp $
Cash & Due	129,821	130,035	130,035	130,011	129,964	129,916	129,869
Investments	726,981	925,020	899,182	867,575	833,627	795,486	754,549
Funds Sold	405	406	406	406	406	406	405
Loans	433,048	506,653	502,937	490,493	475,666	460,654	444,612
Other Earning							
Non-Earning	51,663	51,663	51,663	51,663	51,663	51,663	51,663
Total Assets	1,341,918	1,613,777	1,584,223	1,540,148	1,491,326	1,438,125	1,381,098
Non-Maturing Deposits	772,797	1,053,450	991,443	930,255	879,636	839,225	800,918
Certificates of Deposit	108,990	112,472	112,475	112,034	111,228	110,428	109,643
Jumbo CDs	118,972	122,877	122,880	122,390	121,491	120,600	119,726
Borrowed Funds	149,443	149,820	149,820	149,793	149,706	149,618	149,530
Other Paying							
Non-Paying	4,490	4,490	4,490	4,490	4,490	4,490	4,490
Total Liabilities	1,154,692	1,443,109	1,381,108	1,318,962	1,266,551	1,224,361	1,184,307
Total Liab & Eq. Capital	187,226	170,668	203,115	221,186	224,775	213,764	196,791

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

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

Balances ($000's)	Immediate +400/+400 bp $	Parallel -200/ -200 bp $	Parallel -100/ -100 bp $	Unchanged Rate Scenario	Parallel +100/+100 bp $	Parallel +200/+200 bp $	Parallel +300/+300 bp $
Cash & Due							
Total Cash & Cash Items	7,679	7,679	7,679	7,679	7,679	7,679	7,679
Total Due from Banks	6,566	6,566	6,566	6,566	6,566	6,566	6,566
Federal Reserve Bank	115,404	115,618	115,618	115,594	115,547	115,499	115,452
Federal Home Loan Bank	172	172	172	172	172	172	172
Due From Bank CD's	0	0	0	0	0	0	0
Total Cash & Due	129,821	130,035	130,035	130,011	129,964	129,916	129,869
Investments							
Total Regulatory Stock	2,602	2,602	2,602	2,602	2,602	2,602	2,602
Investment Balancing	198	198	198	198	198	198	198
Trading Account	0	0	0	0	0	0	0
Taxable Munis	11,551	12,785	12,661	12,431	12,207	11,884	11,563
Treasury	134,121	158,785	154,595	150,292	146,163	142,199	138,394
Munis	303,277	364,761	354,105	343,696	333,515	319,530	302,341
MBS FX	194,136	274,747	266,997	254,638	240,431	225,927	211,957
GNIIFLT-1YRCMT-An-Col	3,409	3,747	3,682	3,658	3,609	3,533	3,435
SBAFLT-Prime-Qtr	7,071	7,331	7,331	7,406	7,377	7,350	7,326
FOTHER-1YRLIBOR-An-Col	863	926	922	915	903	881	838
FNMAFHLMC5X1-1YRLIBOR-An-Col	1,195	1,278	1,268	1,259	1,246	1,215	1,160
FNMAFHLMC7X1-1YRLIBOR-An-Col	1,085	1,156	1,153	1,145	1,133	1,106	1,052
GNMAII3X1-1YRCMT-An-Col	3,625	4,004	3,974	3,938	3,874	3,751	3,542
GNMAII5X1-1YRCMT-An-Col	4,754	5,129	5,069	5,023	4,962	4,859	4,679
CMO STABLE	46,257	72,564	70,170	66,538	61,944	57,351	52,742
CorporateFL-SecuredOvern-¬+_§	3,678	5,823	5,246	4,728	4,381	4,062	3,770
FCMOSTABLE-1YRCMT-An-Col	1	1	1	1	1	1	1
FCMOSTABLE-1MTHLibor-Mo	9,143	9,168	9,193	9,092	9,066	9,022	8,934
FCMOSTABLE-6MTHLibor-Mo-Col	12	12	12	12	12	12	12
FCMOSTABLE-1YRLIBOR-Mo-Col	3	3	3	3	3	3	3

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

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

Fair Value by Scenario (Detail Report)

Sample Bank - Anywhere, USA, xx

Balances ($000's)	Immediate +400/+400 bp $	Parallel -200/ -200 bp $	Parallel -100/ -100 bp $	*Unchanged Rate Scenario*	Parallel +100/+100 bp $	Parallel +200/+200 bp $	Parallel +300/+300 bp $
Total Investments	726,981	925,020	899,182	867,575	833,627	795,486	754,549
Funds Sold							
Fed Funds Sold	405	406	406	406	406	406	405
Loans							
Comm'l - Fixed **PPP Loans**	335	397	397	384	371	358	346
Consumer - Fixed	22,028	25,703	25,181	24,565	23,970	23,310	22,612
Consumer -M- Prime w/flrs	1,628	1,723	1,684	1,643	1,632	1,621	1,611
Consumer -M- Others	1,456	1,471	1,465	1,458	1,451	1,444	1,437
Consumer -Q- Others	17	17	17	17	17	17	17
Consumer -S- Others	303	308	307	305	303	302	300
Consumer -A- Others	630	640	636	634	631	628	626
Consumer -3y- Others	447	460	456	452	448	445	441
Consumer -5y- Others	34	40	39	38	37	36	35
1-4 Fam - Fixed	40,053	52,754	52,567	50,820	48,264	45,451	42,304
1-4 Fam -S- Other	0	0	0	0	0	0	0
1-4 Fam -A- Prime w/flrs	40	49	49	47	45	42	40
1-4 Fam -A- 1YT w/flrs	386	413	416	404	394	390	387
1-4 Fam -A- 1YT	43	45	44	44	43	43	42
1-4 Fam -A- 1YLibor w/flrs	4,964	6,800	6,869	6,651	6,308	5,861	5,348
1-4 Fam -A- Other	870	1,262	1,241	1,188	1,109	1,026	932
1-4 Fam -3y- Prime w/flrs	113	125	125	122	120	117	115
1-4 Fam -3y- Prime	5	5	5	5	5	5	5
1-4 Fam -5y- Prime w/flrs	158	216	214	206	194	182	168
1-4 Fam -5y- 1YLibor w/flrs	399	592	577	550	509	470	426
Comm'l - Fixed	39,016	45,025	44,679	43,515	42,320	41,174	40,073
Comm'l -M- Prime w/flrs	10,278	10,503	10,430	10,309	10,247	10,207	10,166
Comm'l -M- Prime	6,033	6,101	6,068	6,041	6,017	5,994	5,971
Comm'l -M- 1DLibor	215	213	216	215	214	213	212
Comm'l -M- Others	731	738	736	732	730	727	724

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Balances ($000's)	Immediate +400/+400 bp $	Parallel -200/ -200 bp $	Parallel -100/ -100 bp $	Unchanged Rate Scenario	Parallel +100/+100 bp $	Parallel +200/+200 bp $	Parallel +300/+300 bp $
Loans-(con't)							
Comm'l -Q- Prime	651	657	661	660	655	650	646
Comm'l -S- Others	245	251	250	248	246	244	243
Comm'l -A- Prime w/flrs	1,133	1,178	1,172	1,163	1,154	1,147	1,139
Comm'l -A- Prime	4,640	5,184	5,139	5,036	4,932	4,830	4,730
Comm'l -A- Zero Rate	4,038	4,242	4,229	4,190	4,152	4,113	4,075
Comm'l -A- Others	369	374	372	371	369	368	366
Comm'l -3y- Prime w/flrs	0	0	0	0	0	0	0
Comm'l -3y- Others	302	316	314	311	308	305	302
Comm'l -5y- Prime w/flrs	4,914	7,577	7,220	6,563	6,075	5,642	5,257
Comm'l -5y- Prime	0	0	0	0	0	0	0
Comm'l -5y- Others	106	111	110	109	108	107	107
Comm'l RE - Fixed	124,005	152,471	151,915	147,808	142,229	136,087	129,357
Comm'l RE -M- Prime w/flrs	11,958	13,302	13,169	12,792	12,429	12,211	11,983
Comm'l RE -M- Prime	5,532	5,600	5,573	5,544	5,514	5,486	5,458
Comm'l RE -M- 1YT w/flrs	2,816	3,963	3,891	3,723	3,486	3,251	2,992
Comm'l RE -S- Other	476	693	683	653	610	563	510
Comm'l RE -A- Prime w/flrs	3,041	3,327	3,292	3,174	3,078	3,042	3,006
Comm'l RE -A- Prime	464	487	481	476	470	466	461
Comm'l RE -A- 1YT w/flrs	50	54	54	52	51	51	50
Comm'l RE -A- 1YT	84	82	84	84	85	84	84
Comm'l RE -3y- Prime w/flrs	7,200	8,148	8,108	7,830	7,561	7,406	7,250
Comm'l RE -3y- Prime	2,376	2,732	2,647	2,584	2,512	2,460	2,408
Comm'l RE -5y- Prime w/flrs	31,994	39,065	38,398	36,898	35,343	34,083	32,779
Comm'l RE -5y- Prime	5,129	6,065	5,951	5,778	5,568	5,380	5,189
Comm'l RE -5y- 5YT	207	278	276	266	252	236	219
Comm'l RE -5y- 10YT w/flrs	1,804	2,100	2,074	2,023	1,967	1,911	1,853
Const/Dev - Fixed	9,344	9,697	9,652	9,595	9,535	9,470	9,404
Const/Dev -M- Prime w/flrs	1,682	1,690	1,688	1,686	1,684	1,682	1,680
Const/Dev -M- Prime	0	0	0	0	0	0	0
Const/Dev -3y- Prime w/flrs	777	1,031	1,008	968	918	869	816

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Fair Value by Scenario (Detail Report)

Sample Bank - Anywhere, USA, xx

Balances ($000's)	Immediate +400/+400 bp $	Parallel -200/ -200 bp $	Parallel -100/ -100 bp $	*Unchanged Rate Scenario*	Parallel +100/+100 bp $	Parallel +200/+200 bp $	Parallel +300/+300 bp $
Loans-(con't)							
Const/Dev -5y- Prime w/flrs	586	817	805	771	723	675	622
Mortgage Servicing Rights	0	0	0	0	0	0	0
Tax-Exempt - Fixed	11,165	12,997	12,896	12,543	12,177	11,826	11,489
Tax-Exempt -M- 70%x1MLibor	5,603	5,697	5,643	5,608	5,579	5,550	5,522
Tax-Exempt -A- Others	0	0	0	0	0	0	0
Tax-Exempt -5y- Prime w/flrs	378	496	493	469	444	420	399
Loans Held for Sale - Fixed	67,055	67,557	67,473	67,389	67,305	67,222	67,138
Serviced Loans - Fixed	0	0	0	0	0	0	0
Non-Accruals	739	739	739	739	739	739	739
Peoples Loans FVA	(287)	(287)	(287)	(287)	(287)	(287)	(287)
VISA/Mastercard (Off System)	1,377	1,449	1,433	1,418	1,403	1,389	1,375
Overdrafts (Comm'l & Consumer)	207	207	207	207	207	207	207
Total Settlement & Unposted	(336)	(336)	(336)	(336)	(336)	(336)	(336)
Loan Balancing	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Reserve for Loan Loss	(8,956)	(8,956)	(8,956)	(8,956)	(8,956)	(8,956)	(8,956)
Total Loans	433,048	506,653	502,937	490,493	475,666	460,654	444,612
Non-Earning							
Premises and Fixed Assets	22,255	22,255	22,255	22,255	22,255	22,255	22,255
OREO	65	65	65	65	65	65	65
Total Intangible Assets	13,339	13,339	13,339	13,339	13,339	13,339	13,339
Total Interest Earned Not Collected	5,504	5,504	5,504	5,504	5,504	5,504	5,504
Total Investment in Subsidiaries	215	215	215	215	215	215	215
Total Other Assets	10,285	10,285	10,285	10,285	10,285	10,285	10,285
Total Non-Earning	51,663	51,663	51,663	51,663	51,663	51,663	51,663
Total Assets	1,341,918	1,613,777	1,584,223	1,540,148	1,491,326	1,438,125	1,381,098
Non-Maturing Deposits							

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

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

Balances ($000's)	Immediate +400/+400 bp $	Parallel -200/ -200 bp $	Parallel -100/ -100 bp $	*Unchanged Rate Scenario*	Parallel +100/+100 bp $	Parallel +200/+200 bp $	Parallel +300/+300 bp $
Non-Maturing Deposits-(con't)							
Cons & Partnerships (Non-Int)	104,378	160,433	149,731	138,554	128,572	119,633	111,606
Commercial (Non-Int)	109,446	168,216	156,995	145,277	134,812	125,441	117,025
Public Funds (Non-Int)	3,936	6,048	5,645	5,224	4,848	4,511	4,209
Christmas Club	79	117	110	102	95	89	84
Escrow, CDs Matured (& Internal Accts)	2,268	3,488	3,255	3,012	2,794	2,600	2,425
Commercial Interest Checking	3,600	5,066	4,710	4,374	4,094	3,915	3,726
Super NOW - Personal	53,203	75,086	69,810	64,674	60,535	57,877	55,073
Super NOW - Non-Personal	6,486	9,143	8,500	7,885	7,380	7,056	6,714
NOW/Super NOW - Public Funds	133,867	179,958	167,317	155,635	148,327	142,073	136,695
Savings - Personal	103,171	129,265	123,362	117,498	112,524	109,102	105,464
Savings - Personal (American)	209,449	259,975	249,111	238,177	228,157	221,335	214,025
Savings - Non-Personal	10,256	12,836	12,251	11,678	11,184	10,845	10,484
Savings - Non-Personal (American)	277	341	327	313	300	292	282
Savings - Public Funds	1,621	2,030	1,938	1,844	1,767	1,713	1,656
Money Market - Personal	19,696	26,653	24,678	23,074	21,941	20,973	20,141
Money Market - Non-Personal	10,026	13,367	12,382	11,713	11,147	10,663	10,247
Money Market - Public Funds	1,038	1,428	1,321	1,221	1,159	1,107	1,062
Total Non-Maturing Deposits	772,797	1,053,450	991,443	930,255	879,636	839,225	800,918
Certificates of Deposit							
1 Mo CDs	152	152	152	152	152	152	152
3 Mo CDs	2,573	2,586	2,586	2,585	2,582	2,579	2,576
6 Mo CDs	12,226	12,368	12,368	12,358	12,325	12,292	12,259
12 Mo CDs	34,255	35,038	35,038	34,966	34,786	34,608	34,431
15 Mo CDs	0	0	0	0	0	0	0
18 Mo CDs	16,278	16,791	16,791	16,733	16,618	16,503	16,390
24 Mo CDs	8,528	8,947	8,947	8,891	8,798	8,707	8,617
36 Mo CDs	19,035	20,359	20,359	20,153	19,865	19,583	19,306
48 Mo CDs	323	336	336	334	331	328	326

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

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

Balances ($000's)	Immediate +400/+400 bp $	Parallel -200/ -200 bp $	Parallel -100/ -100 bp $	*Unchanged Rate Scenario*	Parallel +100/+100 bp $	Parallel +200/+200 bp $	Parallel +300/+300 bp $
Certificates of Deposit-(con't)							
60 Mo CDs	149	166	166	163	160	156	153
18 Mo VR IRAs (Monthly)	165	166	166	166	165	164	163
18 Mo VR IRAs (Quarterly)	8,444	8,508	8,511	8,500	8,455	8,410	8,366
36 Mo VR IRAs (Monthly)	0	0	0	0	0	0	0
36 Mo VR IRAs (Quarterly)	6	6	6	6	6	6	6
3 Mo PF CDs	343	345	345	345	345	344	344
6 Mo PF CDs	835	844	844	843	841	839	837
12 Mo PF CDs	3,960	4,040	4,040	4,033	4,015	3,996	3,978
18 Mo PF CDs	276	287	287	286	283	281	278
24 Mo PF CDs	1,288	1,368	1,368	1,357	1,340	1,322	1,305
36 Mo PF CDs	152	163	163	161	159	156	154
CDARs	0	0	0	0	0	0	0
CD Settlement/Unposted	0	0	0	0	0	0	0
Peoples CDs FVA	0	0	0	0	0	0	0
CD Balancing	2	2	2	2	2	2	2
Total Certificates of Deposit	108,990	112,472	112,475	112,034	111,228	110,428	109,643
Jumbo CDs							
1 Mo Jumbo CDs	0	0	0	0	0	0	0
3 Mo Jumbo CDs	2,202	2,208	2,208	2,208	2,207	2,205	2,204
6 Mo Jumbo CDs	6,539	6,575	6,575	6,572	6,564	6,555	6,547
12 Mo Jumbo CDs	21,516	21,981	21,981	21,938	21,832	21,726	21,621
18 Mo Jumbo CDs	13,851	14,419	14,419	14,354	14,226	14,100	13,974
24 Mo Jumbo CDs	1,128	1,180	1,180	1,173	1,162	1,150	1,139
36 Mo Jumbo CDs	12,882	13,496	13,496	13,401	13,267	13,136	13,008
60 Mo Jumbo CDs	182	188	188	187	186	184	183
18 Mo VR Jumbo IRAs (Monthly)	0	0	0	0	0	0	0
18 Mo VR Jumbo IRAs (Quarterly)	8,082	8,140	8,143	8,133	8,091	8,050	8,010
3 Mo PF Jumbo CDs	1,990	2,001	2,001	2,000	1,998	1,995	1,993

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

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

Fair Value by Scenario (Detail Report)

Sample Bank - Anywhere, USA, xx

Balances ($000's)	Immediate +400/+400 bp $	Parallel -200/ -200 bp $	Parallel -100/ -100 bp $	*Unchanged Rate Scenario*	Parallel +100/+100 bp $	Parallel +200/+200 bp $	Parallel +300/+300 bp $
Jumbo CDs-(con't)							
6 Mo PF Jumbo CDs	7,735	7,857	7,857	7,848	7,819	7,791	7,763
12 Mo PF Jumbo CDs	13,402	13,789	13,789	13,753	13,664	13,576	13,489
13 Mo PF Jumbo CDs	0	0	0	0	0	0	0
18 Mo PF Jumbo CDs	5,789	5,929	5,929	5,913	5,882	5,851	5,820
24 Mo PF Jumbo CDs	19,685	20,659	20,659	20,528	20,313	20,101	19,892
36 Mo PF Jumbo CDs	3,989	4,455	4,455	4,382	4,280	4,180	4,083
Total Jumbo CDs	118,972	122,877	122,880	122,390	121,491	120,600	119,726
Borrowed Funds							
Fed Funds Purchased	0	0	0	0	0	0	0
Repos	72,724	72,846	72,846	72,844	72,814	72,784	72,754
Repos (Public Funds)	65,242	65,351	65,351	65,349	65,322	65,295	65,268
Repos (Term)	11,477	11,623	11,623	11,600	11,570	11,539	11,508
FHLB Advance	0	0	0	0	0	0	0
Total Borrowed Funds	149,443	149,820	149,820	149,793	149,706	149,618	149,530
Non-Paying							
Total Other Liabilities	3,308	3,308	3,308	3,308	3,308	3,308	3,308
Total Interest Accrued - Dep	385	385	385	385	385	385	385
Other Expenses Accrued Not Paid	797	797	797	797	797	797	797
Total Non-Paying	4,490	4,490	4,490	4,490	4,490	4,490	4,490
Total Liabilities	1,154,692	1,443,109	1,381,108	1,318,962	1,266,551	1,224,361	1,184,307

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

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

Fair Value Change by Scenario

Sample Bank - Anywhere, USA, xx

Appreciation / Depreciation Balances ($000's)	Immediate +400/+400 bp $	%	Parallel -200/ -200 bp $	%	Parallel -100/ -100 bp $	%	***Unchanged Rate Scenario*** $	%	Parallel +100/+100 bp $	%	Parallel +200/+200 bp $	%	Parallel +300/+300 bp $	%
Cash & Due	(190)	(0.15)	24	0.02	24	0.02	0	0.00	(47)	(0.04)	(95)	(0.07)	(142)	(0.11)
Investments	(176,841)	(19.57)	21,198	2.35	(4,640)	(0.51)	(36,247)	(4.01)	(70,195)	(7.77)	(108,336)	(11.99)	(149,273)	(16.52)
Funds Sold	(1)	(0.25)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	(1)	(0.25)
Loans	(63,058)	(12.71)	10,547	2.13	6,831	1.38	(5,613)	(1.13)	(20,440)	(4.12)	(35,452)	(7.15)	(51,494)	(10.38)
Other Earning														
Non-Earning														
Total Assets	(240,090)	(15.18)	31,769	2.01	2,215	0.14	(41,860)	(2.65)	(90,682)	(5.73)	(143,883)	(9.09)	(200,910)	(12.70)
Non-Maturing Deposits	(280,168)	(26.61)	485	0.05	(61,522)	(5.84)	(122,710)	(11.65)	(173,329)	(16.46)	(213,740)	(20.30)	(252,047)	(23.94)
Certificates of Deposit	(2,977)	(2.66)	505	0.45	508	0.45	67	0.06	(739)	(0.66)	(1,539)	(1.37)	(2,324)	(2.08)
Jumbo CDs	(3,342)	(1.43)	563	0.24	566	0.24	76	0.03	(823)	(0.35)	(1,714)	(0.73)	(2,588)	(1.10)
Borrowed Funds	(348)	(0.23)	29	0.02	29	0.02	2	0.00	(85)	(0.06)	(173)	(0.12)	(261)	(0.17)
Other Paying														
Non-Paying														
Total Liabilities	(286,835)	(19.90)	1,582	0.11	(60,419)	(4.19)	(122,565)	(8.50)	(174,976)	(12.14)	(217,166)	(15.06)	(257,220)	(17.84)
Total Liab. & Eq. Capital	(234,911)	(14.90)	36,948	2.34	7,394	0.47	(36,681)	(2.33)	(85,503)	(5.42)	(138,704)	(8.80)	(195,731)	(12.41)

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Appreciation / Depreciation Balances ($000's)	Immediate +400/+400 bp $	%	Parallel -200/ -200 bp $	%	Parallel -100/ -100 bp $	%	Unchanged Rate Scenario $	%	Parallel +100/+100 bp $	%	Parallel +200/+200 bp $	%	Parallel +300/+300 bp $	%
Cash & Due														
Total Cash & Cash Items	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Due from Banks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Federal Reserve Bank	(190)	(0.16)	24	0.02	24	0.02	0	0.00	(47)	(0.04)	(95)	(0.08)	(142)	(0.12)
Federal Home Loan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Due From Bank CD's	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Cash & Due	(190)	(0.15)	24	0.02	24	0.02	0	0.00	(47)	(0.04)	(95)	(0.07)	(142)	(0.11)
Investments														
Total Regulatory Stock	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Investment Balancing	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Trading Account	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Taxable Munis	(1,001)	(7.97)	233	1.86	109	0.87	(121)	(0.96)	(345)	(2.75)	(668)	(5.32)	(989)	(7.88)
Treasury	(21,776)	(13.97)	2,888	1.85	(1,302)	(0.84)	(5,605)	(3.60)	(9,734)	(6.24)	(13,698)	(8.79)	(17,503)	(11.23)
Munis	(47,478)	(13.54)	14,006	3.99	3,350	0.96	(7,059)	(2.01)	(17,240)	(4.92)	(31,225)	(8.90)	(48,414)	(13.80)
MBS FX	(78,443)	(28.78)	2,168	0.80	(5,582)	(2.05)	(17,941)	(6.58)	(32,148)	(11.79)	(46,652)	(17.12)	(60,622)	(22.24)
GNIIFLT-1YRCMT-An-Col	(190)	(5.28)	148	4.11	83	2.31	59	1.64	10	0.28	(66)	(1.83)	(164)	(4.56)
SBAFLT-Prime-Qtr	(284)	(3.86)	(24)	(0.33)	(24)	(0.33)	51	0.69	22	0.30	(5)	(0.07)	(29)	(0.39)
FOTHER-1YRLIBOR-An-Col	(29)	(3.25)	34	3.81	30	3.36	23	2.58	11	1.23	(11)	(1.23)	(54)	(6.05)
FNMAFHLMC5X1-1YRLIBOR-	(49)	(3.94)	34	2.73	24	1.93	15	1.21	2	0.16	(29)	(2.33)	(84)	(6.75)
FNMAFHLMC7X1-1YRLIBOR-	(26)	(2.34)	45	4.05	42	3.78	34	3.06	22	1.98	(5)	(0.45)	(59)	(5.31)
GNMAII3X1-1YRCMT-An-Col	(216)	(5.62)	163	4.24	133	3.46	97	2.53	33	0.86	(90)	(2.34)	(299)	(7.78)
GNMAII5X1-1YRCMT-An-Col	(231)	(4.63)	144	2.89	84	1.69	38	0.76	(23)	(0.46)	(126)	(2.53)	(306)	(6.14)
CMO STABLE	(25,900)	(35.89)	407	0.56	(1,987)	(2.75)	(5,619)	(7.79)	(10,213)	(14.15)	(14,806)	(20.52)	(19,415)	(26.91)
CorporateFL-SecuredOvern-¬	(1,322)	(26.44)	823	16.46	246	4.92	(272)	(5.44)	(619)	(12.38)	(938)	(18.76)	(1,230)	(24.60)
FCMOSTABLE-1YRCMT-An-C	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FCMOSTABLE-1MTHLibor-Mc	104	1.15	129	1.43	154	1.70	53	0.59	27	0.30	(17)	(0.19)	(105)	(1.16)
FCMOSTABLE-6MTHLibor-Mc	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FCMOSTABLE-1YRLIBOR-Mc	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Investments	(176,841)	(19.57)	21,198	2.35	(4,640)	(0.51)	(36,247)	(4.01)	(70,195)	(7.77)	(108,336)	(11.99)	(149,273)	(16.52)

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

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

Appreciation / Depreciation Balances ($000's)	Immediate +400/+400 bp $	%	Parallel -200/ -200 bp $	%	Parallel -100/ -100 bp $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp $	%	Parallel +200/+200 bp $	%	Parallel +300/+300 bp $	%
Funds Sold														
Fed Funds Sold	(1)	(0.25)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	(1)	(0.25)
Loans														
Comm'l - Fixed **PPP Loans**	(49)	(12.76)	13	3.39	13	3.39	0	0.00	(13)	(3.39)	(26)	(6.77)	(38)	(9.90)
Consumer - Fixed	(2,940)	(11.78)	735	2.94	213	0.85	(403)	(1.61)	(998)	(4.00)	(1,658)	(6.64)	(2,356)	(9.44)
Consumer -M- Prime w/flrs	(75)	(4.40)	20	1.17	(19)	(1.12)	(60)	(3.52)	(71)	(4.17)	(82)	(4.82)	(92)	(5.40)
Consumer -M- Others	(2)	(0.14)	13	0.89	7	0.48	0	0.00	(7)	(0.48)	(14)	(0.96)	(21)	(1.44)
Consumer -Q- Others	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Consumer -S- Others	(2)	(0.66)	3	0.98	2	0.66	0	0.00	(2)	(0.66)	(3)	(0.98)	(5)	(1.64)
Consumer -A- Others	(4)	(0.63)	6	0.95	2	0.32	0	0.00	(3)	(0.47)	(6)	(0.95)	(8)	(1.26)
Consumer -3y- Others	(7)	(1.54)	6	1.32	2	0.44	(2)	(0.44)	(6)	(1.32)	(9)	(1.98)	(13)	(2.86)
Consumer -5y- Others	(5)	(12.82)	1	2.56	0	0.00	(1)	(2.56)	(2)	(5.13)	(3)	(7.69)	(4)	(10.26)
1-4 Fam - Fixed	(11,011)	(21.56)	1,690	3.31	1,503	2.94	(244)	(0.48)	(2,800)	(5.48)	(5,613)	(10.99)	(8,760)	(17.15)
1-4 Fam -S- Other	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
1-4 Fam -A- Prime w/flrs	(7)	(14.89)	2	4.26	2	4.26	0	0.00	(2)	(4.26)	(5)	(10.64)	(7)	(14.89)
1-4 Fam -A- 1YT w/flrs	(8)	(2.03)	19	4.82	22	5.58	10	2.54	0	0.00	(4)	(1.02)	(7)	(1.78)
1-4 Fam -A- 1YT	(2)	(4.44)	0	0.00	(1)	(2.22)	(1)	(2.22)	(2)	(4.44)	(2)	(4.44)	(3)	(6.67)
1-4 Fam -A- 1YLibor w/flrs	(1,589)	(24.25)	247	3.77	316	4.82	98	1.50	(245)	(3.74)	(692)	(10.56)	(1,205)	(18.39)
1-4 Fam -A- Other	(378)	(30.29)	14	1.12	(7)	(0.56)	(60)	(4.81)	(139)	(11.14)	(222)	(17.79)	(316)	(25.32)
1-4 Fam -3y- Prime w/flrs	(8)	(6.61)	4	3.31	4	3.31	1	0.83	(1)	(0.83)	(4)	(3.31)	(6)	(4.96)
1-4 Fam -3y- Prime	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
1-4 Fam -5y- Prime w/flrs	(52)	(24.76)	6	2.86	4	1.90	(4)	(1.90)	(16)	(7.62)	(28)	(13.33)	(42)	(20.00)
1-4 Fam -5y- 1YLibor w/flrs	(191)	(32.37)	2	0.34	(13)	(2.20)	(40)	(6.78)	(81)	(13.73)	(120)	(20.34)	(164)	(27.80)
Comm'l - Fixed	(5,173)	(11.71)	836	1.89	490	1.11	(674)	(1.53)	(1,869)	(4.23)	(3,015)	(6.82)	(4,116)	(9.31)
Comm'l -M- Prime w/flrs	(176)	(1.68)	49	0.47	(24)	(0.23)	(145)	(1.39)	(207)	(1.98)	(247)	(2.36)	(288)	(2.75)
Comm'l -M- Prime	(52)	(0.85)	16	0.26	(17)	(0.28)	(44)	(0.72)	(68)	(1.12)	(91)	(1.50)	(114)	(1.87)
Comm'l -M- 1DLibor	4	1.90	2	0.95	5	2.37	4	1.90	3	1.42	2	0.95	1	0.47
Comm'l -M- Others	(1)	(0.14)	6	0.82	4	0.55	0	0.00	(2)	(0.27)	(5)	(0.68)	(8)	(1.09)
Comm'l -Q- Prime	4	0.62	10	1.55	14	2.16	13	2.01	8	1.24	3	0.46	(1)	(0.15)
Comm'l -S- Others	(3)	(1.21)	3	1.21	2	0.81	0	0.00	(2)	(0.81)	(4)	(1.61)	(5)	(2.02)
Comm'l -A- Prime w/flrs	(32)	(2.75)	13	1.12	7	0.60	(2)	(0.17)	(11)	(0.94)	(18)	(1.55)	(26)	(2.23)

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

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

Appreciation / Depreciation Balances ($000's)	Immediate +400/+400 bp $	%	Parallel -200/ -200 bp $	%	Parallel -100/ -100 bp $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp $	%	Parallel +200/+200 bp $	%	Parallel +300/+300 bp $	%
Loans-(con't)														
Comm'l -A- Prime	(426)	(8.41)	118	2.33	73	1.44	(30)	(0.59)	(134)	(2.65)	(236)	(4.66)	(336)	(6.63)
Comm'l -A- Zero Rate	(172)	(4.09)	32	0.76	19	0.45	(20)	(0.48)	(58)	(1.38)	(97)	(2.30)	(135)	(3.21)
Comm'l -A- Others	(2)	(0.54)	3	0.81	1	0.27	0	0.00	(2)	(0.54)	(3)	(0.81)	(5)	(1.35)
Comm'l -3y- Prime w/flrs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Comm'l -3y- Others	(10)	(3.21)	4	1.28	2	0.64	(1)	(0.32)	(4)	(1.28)	(7)	(2.24)	(10)	(3.21)
Comm'l -5y- Prime w/flrs	(2,627)	(34.84)	36	0.48	(321)	(4.26)	(978)	(12.97)	(1,466)	(19.44)	(1,899)	(25.18)	(2,284)	(30.29)
Comm'l -5y- Prime	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Comm'l -5y- Others	(4)	(3.64)	1	0.91	0	0.00	(1)	(0.91)	(2)	(1.82)	(3)	(2.73)	(3)	(2.73)
Comm'l RE - Fixed	(23,951)	(16.19)	4,515	3.05	3,959	2.68	(148)	(0.10)	(5,727)	(3.87)	(11,869)	(8.02)	(18,599)	(12.57)
Comm'l RE -M- Prime w/flrs	(1,060)	(8.14)	284	2.18	151	1.16	(226)	(1.74)	(589)	(4.52)	(807)	(6.20)	(1,035)	(7.95)
Comm'l RE -M- Prime	(26)	(0.47)	42	0.76	15	0.27	(14)	(0.25)	(44)	(0.79)	(72)	(1.30)	(100)	(1.80)
Comm'l RE -M- 1YT w/flrs	(1,075)	(27.63)	72	1.85	0	0.00	(168)	(4.32)	(405)	(10.41)	(640)	(16.45)	(899)	(23.10)
Comm'l RE -S- Other	(207)	(30.31)	10	1.46	0	0.00	(30)	(4.39)	(73)	(10.69)	(120)	(17.57)	(173)	(25.33)
Comm'l RE -A- Prime w/flrs	(208)	(6.40)	78	2.40	43	1.32	(75)	(2.31)	(171)	(5.26)	(207)	(6.37)	(243)	(7.48)
Comm'l RE -A- Prime	(20)	(4.13)	3	0.62	(3)	(0.62)	(8)	(1.65)	(14)	(2.89)	(18)	(3.72)	(23)	(4.75)
Comm'l RE -A- 1YT w/flrs	(2)	(3.85)	2	3.85	2	3.85	0	0.00	(1)	(1.92)	(1)	(1.92)	(2)	(3.85)
Comm'l RE -A- 1YT	5	6.33	3	3.80	5	6.33	5	6.33	6	7.59	5	6.33	5	6.33
Comm'l RE -3y- Prime w/flrs	(686)	(8.70)	262	3.32	222	2.82	(56)	(0.71)	(325)	(4.12)	(480)	(6.09)	(636)	(8.06)
Comm'l RE -3y- Prime	(362)	(13.22)	(6)	(0.22)	(91)	(3.32)	(154)	(5.62)	(226)	(8.25)	(278)	(10.15)	(330)	(12.05)
Comm'l RE -5y- Prime w/flrs	(6,376)	(16.62)	695	1.81	28	0.07	(1,472)	(3.84)	(3,027)	(7.89)	(4,287)	(11.17)	(5,591)	(14.57)
Comm'l RE -5y- Prime	(814)	(13.70)	122	2.05	8	0.13	(165)	(2.78)	(375)	(6.31)	(563)	(9.47)	(754)	(12.69)
Comm'l RE -5y- 5YT	(62)	(23.05)	9	3.35	7	2.60	(3)	(1.12)	(17)	(6.32)	(33)	(12.27)	(50)	(18.59)
Comm'l RE -5y- 10YT w/flrs	(237)	(11.61)	59	2.89	33	1.62	(18)	(0.88)	(74)	(3.63)	(130)	(6.37)	(188)	(9.21)
Const/Dev - Fixed	(285)	(2.96)	68	0.71	23	0.24	(34)	(0.35)	(94)	(0.98)	(159)	(1.65)	(225)	(2.34)
Const/Dev -M- Prime w/flrs	(4)	(0.24)	4	0.24	2	0.12	0	0.00	(2)	(0.12)	(4)	(0.24)	(6)	(0.36)
Const/Dev -M- Prime	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Const/Dev -3y- Prime w/flrs	(243)	(23.82)	11	1.08	(12)	(1.18)	(52)	(5.10)	(102)	(10.00)	(151)	(14.80)	(204)	(20.00)
Const/Dev -5y- Prime w/flrs	(213)	(26.66)	18	2.25	6	0.75	(28)	(3.50)	(76)	(9.51)	(124)	(15.52)	(177)	(22.15)
Mortgage Servicing Rights	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tax-Exempt - Fixed	(1,597)	(12.51)	235	1.84	134	1.05	(219)	(1.72)	(585)	(4.58)	(936)	(7.33)	(1,273)	(9.97)
Tax-Exempt -M- 70%x1MLibor	(153)	(2.66)	(59)	(1.03)	(113)	(1.96)	(148)	(2.57)	(177)	(3.08)	(206)	(3.58)	(234)	(4.07)

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Fair Value Change by Scenario (Detail Report)

Sample Bank - Anywhere, USA, xx

03/31/2022

Appreciation / Depreciation Balances ($000's)	Immediate +400/+400 bp		Parallel -200/ -200 bp		Parallel -100/ -100 bp		*Unchanged Rate Scenario*		Parallel +100/+100 bp		Parallel +200/+200 bp		Parallel +300/+300 bp	
	$	%	$	%	$	%	$	%	$	%	$	%	$	%
Loans-(con't)														
Tax-Exempt -A- Others	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tax-Exempt -5y- Prime w/flrs	(107)	(22.06)	11	2.27	8	1.65	(16)	(3.30)	(41)	(8.45)	(65)	(13.40)	(86)	(17.73)
Loans Held for Sale - Fixed	(334)	(0.50)	168	0.25	84	0.12	0	0.00	(84)	(0.12)	(167)	(0.25)	(251)	(0.37)
Serviced Loans - Fixed	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Non-Accruals	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Peoples Loans FVA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
VISA/Mastercard (Off System)	(41)	(2.89)	31	2.19	15	1.06	0	0.00	(15)	(1.06)	(29)	(2.05)	(43)	(3.03)
Overdrafts (Comm'l & Consum	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Settlement & Unposted	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Loan Balancing	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Reserve for Loan Loss	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Loans	(63,058)	(12.71)	10,547	2.13	6,831	1.38	(5,613)	(1.13)	(20,440)	(4.12)	(35,452)	(7.15)	(51,494)	(10.38)
Non-Earning														
Premises and Fixed Assets	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
OREO	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Intangible Assets	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Interest Earned Not Colle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Investment in Subsidiarie	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Other Assets	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Non-Earning	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Assets	(240,090)	(15.18)	31,769	2.01	2,215	0.14	(41,860)	(2.65)	(90,682)	(5.73)	(143,883)	(9.09)	(200,910)	(12.70)
Non-Maturing Deposits														
Cons & Partnerships (Non-Int)	(56,055)	(34.94)	0	0.00	(10,702)	(6.67)	(21,879)	(13.64)	(31,861)	(19.86)	(40,800)	(25.43)	(48,827)	(30.43)
Commercial (Non-Int)	(58,770)	(34.94)	0	0.00	(11,221)	(6.67)	(22,939)	(13.64)	(33,404)	(19.86)	(42,775)	(25.43)	(51,191)	(30.43)
Public Funds (Non-Int)	(2,112)	(34.92)	0	0.00	(403)	(6.66)	(824)	(13.62)	(1,200)	(19.84)	(1,537)	(25.41)	(1,839)	(30.41)
Christmas Club	(38)	(32.48)	0	0.00	(7)	(5.98)	(15)	(12.82)	(22)	(18.80)	(28)	(23.93)	(33)	(28.21)

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

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

Appreciation / Depreciation Balances ($000's)	Immediate +400/+400 bp $	%	Parallel -200/ -200 bp $	%	Parallel -100/ -100 bp $	%	*Unchanged Rate Scenario* $	%	Parallel +100/+100 bp $	%	Parallel +200/+200 bp $	%	Parallel +300/+300 bp $	%
Non-Maturing Deposits-(con't)														
Escrow, CDs Matured (& Interr	(1,220)	(34.98)	0	0.00	(233)	(6.68)	(476)	(13.65)	(694)	(19.90)	(888)	(25.46)	(1,063)	(30.48)
Commercial Interest Checking	(1,464)	(28.91)	2	0.04	(354)	(6.99)	(690)	(13.63)	(970)	(19.15)	(1,149)	(22.69)	(1,338)	(26.42)
Super NOW - Personal	(21,860)	(29.12)	23	0.03	(5,253)	(7.00)	(10,389)	(13.84)	(14,528)	(19.35)	(17,186)	(22.90)	(19,990)	(26.63)
Super NOW - Non-Personal	(2,654)	(29.04)	3	0.03	(640)	(7.00)	(1,255)	(13.73)	(1,760)	(19.26)	(2,084)	(22.80)	(2,426)	(26.54)
NOW/Super NOW - Public Fun	(46,007)	(25.58)	84	0.05	(12,557)	(6.98)	(24,239)	(13.48)	(31,547)	(17.54)	(37,801)	(21.02)	(43,179)	(24.01)
Savings - Personal	(26,054)	(20.16)	40	0.03	(5,863)	(4.54)	(11,727)	(9.07)	(16,701)	(12.92)	(20,123)	(15.57)	(23,761)	(18.39)
Savings - Personal (American)	(50,248)	(19.35)	278	0.11	(10,586)	(4.08)	(21,520)	(8.29)	(31,540)	(12.14)	(38,362)	(14.77)	(45,672)	(17.59)
Savings - Non-Personal	(2,575)	(20.07)	5	0.04	(580)	(4.52)	(1,153)	(8.99)	(1,647)	(12.84)	(1,986)	(15.48)	(2,347)	(18.29)
Savings - Non-Personal (Amer	(64)	(18.77)	0	0.00	(14)	(4.11)	(28)	(8.21)	(41)	(12.02)	(49)	(14.37)	(59)	(17.30)
Savings - Public Funds	(409)	(20.15)	0	0.00	(92)	(4.53)	(186)	(9.16)	(263)	(12.96)	(317)	(15.62)	(374)	(18.42)
Money Market - Personal	(6,931)	(26.03)	26	0.10	(1,949)	(7.32)	(3,553)	(13.34)	(4,686)	(17.60)	(5,654)	(21.23)	(6,486)	(24.36)
Money Market - Non-Personal	(3,318)	(24.87)	23	0.17	(962)	(7.21)	(1,631)	(12.22)	(2,197)	(16.46)	(2,681)	(20.09)	(3,097)	(23.21)
Money Market - Public Funds	(389)	(27.26)	1	0.07	(106)	(7.43)	(206)	(14.44)	(268)	(18.78)	(320)	(22.42)	(365)	(25.58)
Total Non-Maturing Deposits	(280,168)	(26.61)	485	0.05	(61,522)	(5.84)	(122,710)	(11.65)	(173,329)	(16.46)	(213,740)	(20.30)	(252,047)	(23.94)
Certificates of Deposit														
1 Mo CDs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3 Mo CDs	(12)	(0.46)	1	0.04	1	0.04	0	0.00	(3)	(0.12)	(6)	(0.23)	(9)	(0.35)
6 Mo CDs	(132)	(1.07)	10	0.08	10	0.08	0	0.00	(33)	(0.27)	(66)	(0.53)	(99)	(0.80)
12 Mo CDs	(701)	(2.01)	82	0.23	82	0.23	10	0.03	(170)	(0.49)	(348)	(1.00)	(525)	(1.50)
15 Mo CDs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18 Mo CDs	(453)	(2.71)	60	0.36	60	0.36	2	0.01	(113)	(0.68)	(228)	(1.36)	(341)	(2.04)
24 Mo CDs	(360)	(4.05)	59	0.66	59	0.66	3	0.03	(90)	(1.01)	(181)	(2.04)	(271)	(3.05)
36 Mo CDs	(1,071)	(5.33)	253	1.26	253	1.26	47	0.23	(241)	(1.20)	(523)	(2.60)	(800)	(3.98)
48 Mo CDs	(9)	(2.71)	4	1.20	4	1.20	2	0.60	(1)	(0.30)	(4)	(1.20)	(6)	(1.81)
60 Mo CDs	(12)	(7.45)	5	3.11	5	3.11	2	1.24	(1)	(0.62)	(5)	(3.11)	(8)	(4.97)
18 Mo VR IRAs (Monthly)	(1)	(0.60)	0	0.00	0	0.00	0	0.00	(1)	(0.60)	(2)	(1.20)	(3)	(1.81)
18 Mo VR IRAs (Quarterly)	(56)	(0.66)	8	0.09	11	0.13	0	0.00	(45)	(0.53)	(90)	(1.06)	(134)	(1.58)
36 Mo VR IRAs (Monthly)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36 Mo VR IRAs (Quarterly)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Appreciation / Depreciation Balances ($000's)	Immediate +400/+400 bp $	%	Parallel -200/ -200 bp $	%	Parallel -100/ -100 bp $	%	Unchanged Rate Scenario $	%	Parallel +100/+100 bp $	%	Parallel +200/+200 bp $	%	Parallel +300/+300 bp $	%
Certificates of Deposit-(con't)														
3 Mo PF CDs	(2)	(0.58)	0	0.00	0	0.00	0	0.00	0	0.00	(1)	(0.29)	(1)	(0.29)
6 Mo PF CDs	(8)	(0.95)	1	0.12	1	0.12	0	0.00	(2)	(0.24)	(4)	(0.47)	(6)	(0.71)
12 Mo PF CDs	(72)	(1.79)	8	0.20	8	0.20	1	0.02	(17)	(0.42)	(36)	(0.89)	(54)	(1.34)
18 Mo PF CDs	(10)	(3.50)	1	0.35	1	0.35	0	0.00	(3)	(1.05)	(5)	(1.75)	(8)	(2.80)
24 Mo PF CDs	(69)	(5.08)	11	0.81	11	0.81	0	0.00	(17)	(1.25)	(35)	(2.58)	(52)	(3.83)
36 Mo PF CDs	(9)	(5.59)	2	1.24	2	1.24	0	0.00	(2)	(1.24)	(5)	(3.11)	(7)	(4.35)
CDARs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CD Settlement/Unposted	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Peoples CDs FVA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CD Balancing	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Certificates of Deposit	(2,977)	(2.66)	505	0.45	508	0.45	67	0.06	(739)	(0.66)	(1,539)	(1.37)	(2,324)	(2.08)
Jumbo CDs														
1 Mo Jumbo CDs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3 Mo Jumbo CDs	(6)	(0.27)	0	0.00	0	0.00	0	0.00	(1)	(0.05)	(3)	(0.14)	(4)	(0.18)
6 Mo Jumbo CDs	(33)	(0.50)	3	0.05	3	0.05	0	0.00	(8)	(0.12)	(17)	(0.26)	(25)	(0.38)
12 Mo Jumbo CDs	(424)	(1.93)	41	0.19	41	0.19	(2)	(0.01)	(108)	(0.49)	(214)	(0.98)	(319)	(1.45)
18 Mo Jumbo CDs	(489)	(3.41)	79	0.55	79	0.55	14	0.10	(114)	(0.79)	(240)	(1.67)	(366)	(2.55)
24 Mo Jumbo CDs	(45)	(3.84)	7	0.60	7	0.60	0	0.00	(11)	(0.94)	(23)	(1.96)	(34)	(2.90)
36 Mo Jumbo CDs	(465)	(3.48)	149	1.12	149	1.12	54	0.40	(80)	(0.60)	(211)	(1.58)	(339)	(2.54)
60 Mo Jumbo CDs	(4)	(2.15)	2	1.08	2	1.08	1	0.54	0	0.00	(2)	(1.08)	(3)	(1.61)
18 Mo VR Jumbo IRAs (Month	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18 Mo VR Jumbo IRAs (Quarte	(51)	(0.63)	7	0.09	10	0.12	0	0.00	(42)	(0.52)	(83)	(1.02)	(123)	(1.51)
3 Mo PF Jumbo CDs	(10)	(0.50)	1	0.05	1	0.05	0	0.00	(2)	(0.10)	(5)	(0.25)	(7)	(0.35)
6 Mo PF Jumbo CDs	(113)	(1.44)	9	0.11	9	0.11	0	0.00	(29)	(0.37)	(57)	(0.73)	(85)	(1.08)
12 Mo PF Jumbo CDs	(349)	(2.54)	38	0.28	38	0.28	2	0.01	(87)	(0.63)	(175)	(1.27)	(262)	(1.91)
13 Mo PF Jumbo CDs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18 Mo PF Jumbo CDs	(123)	(2.08)	17	0.29	17	0.29	1	0.02	(30)	(0.51)	(61)	(1.03)	(92)	(1.56)
24 Mo PF Jumbo CDs	(841)	(4.10)	133	0.65	133	0.65	2	0.01	(213)	(1.04)	(425)	(2.07)	(634)	(3.09)
36 Mo PF Jumbo CDs	(389)	(8.89)	77	1.76	77	1.76	4	0.09	(98)	(2.24)	(198)	(4.52)	(295)	(6.74)

Note: Values are rounded before printing, but full precision values are used in all calculations. *(Short End = 1yr; Long End = 10yr)*

Fair Value Change by Scenario (Detail Report)

Sample Bank - Anywhere, USA, xx

Appreciation / Depreciation Balances ($000's)	Immediate +400/+400 bp $	%	Parallel -200/ -200 bp $	%	Parallel -100/ -100 bp $	%	Unchanged Rate Scenario $	%	Parallel +100/+100 bp $	%	Parallel +200/+200 bp $	%	Parallel +300/+300 bp $	%
Total Jumbo CDs	(3,342)	(1.43)	563	0.24	566	0.24	76	0.03	(823)	(0.35)	(1,714)	(0.73)	(2,588)	(1.10)
Borrowed Funds														
Fed Funds Purchased	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Repos	(120)	(0.16)	2	0.00	2	0.00	0	0.00	(30)	(0.04)	(60)	(0.08)	(90)	(0.12)
Repos (Public Funds)	(107)	(0.16)	2	0.00	2	0.00	0	0.00	(27)	(0.04)	(54)	(0.08)	(81)	(0.12)
Repos (Term)	(121)	(1.04)	25	0.22	25	0.22	2	0.02	(28)	(0.24)	(59)	(0.51)	(90)	(0.78)
FHLB Advance	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Borrowed Funds	(348)	(0.23)	29	0.02	29	0.02	2	0.00	(85)	(0.06)	(173)	(0.12)	(261)	(0.17)
Non-Paying														
Total Other Liabilities	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Interest Accrued - Dep	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Other Expenses Accrued Not F	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Non-Paying	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Liabilities	(286,835)	(19.90)	1,582	0.11	(60,419)	(4.19)	(122,565)	(8.50)	(174,976)	(12.14)	(217,166)	(15.06)	(257,220)	(17.84)

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

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

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Cash & Due

100 Total Cash & Cash Items														
Balance	$7,679													
105 Total Due from Banks														
Balance	$6,566													
110 Federal Reserve Bank														
Principal (Mature)	$115,594	115,594	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.50	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	0.50				100%@ 0.50 for 1 Mo.									
Fully Indexed Yield	0.50	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$115,594		Discount Rate = 0.50											Term = 0.0
Price Volatility			Average Life = 0.04			Modified Duration = 0.04			Effective Duration = 0.03				Effective Convexity =(0.01)	
Base Income (Annual $'s)	$577,970													
115 Federal Home Loan Bank														
Principal (Mature)	$172	172	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.34	0.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		172	172	172	172	172	172	172	172	172	172	172	172	172
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	0.34				100%@ 0.34 for 1 Mo.									
Fully Indexed Yield	0.34	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$172		Discount Rate = 0.34											Term = 0.0
Price Volatility			Average Life = 0.04			Modified Duration = 0.04			Effective Duration = 0.00				Effective Convexity = 0.00	
CPR	0.00												Prepay into Federal Home Loan Bank	
Base Income (Annual $'s)	$585													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Cash & Due

100 Total Cash & Cash Items												
105 Total Due from Banks												
110 Federal Reserve Bank												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594	115,594
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
115 Federal Home Loan Bank												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	172	172	172	172	172	172	172	172	172	172	172	172
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Cash & Due-(con't)

120 Due From Bank CD's

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Reinvest at	2.80				100%@ 2.80 for 3 Yrs.									
Fair Value	$0		Discount Rate =	2.80										Term = 0.0
Price Volatility			Average Life =	0.00		Modified Duration = 0.00			Effective Duration = 0.00			Effective Convexity = 0.00		

Total Cash & Due

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature & NE)	**$130,011**	**115,766**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Current Yield	**0.50**	**0.50**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Principal (Paydown)		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Paydown)		**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Principal Cashflow		**115,766**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
WA Yield		**0.50**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Principal (Reprice)		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Reprice)		**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Rate Sensitive		**115,766**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
WA Yield		**0.50**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Base Income (Annual $'s)	**$578,555**													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Cash & Due-(con't)

120 Due From Bank CD's												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	0

Total Cash & Due

Principal (Mature & NE)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Current Yield	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Principal (Paydown)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Paydown)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Principal Cashflow	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
WA Yield	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Principal (Reprice)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Reprice)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Rate Sensitive	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
WA Yield	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Investments

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
200 Total Regulatory Stock														
Principal (Mature)	$2,602	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Reinvest at	2.00				100%@ 2.00 for 10 Yrs.									
Fair Value	$2,602	Quoted Market Value =	$0						Book Value = $2,602					Term = 183.0
Price Volatility		Average Life =	15.22		Modified Duration = 13.44				Effective Duration = 0.00			Effective Convexity = 0.00		
Base Income (Annual $'s)	$52,040													
297 Investment Balancing														
Balance	$198													
298 Mark-To-Market Adjustment														
Balance	$(5,179)													
299 Trading Account														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Reinvest at	0.00				100%@ 0.00 for 24 Mo.									
Fair Value	$0	Quoted Market Value =	$0						Book Value = $0					Term = 1.0
Price Volatility		Average Life =	0.00		Modified Duration = 0.00				Effective Duration = 0.00			Effective Convexity = 0.00		
10020 Taxable Munis														
Principal (Mature)	$12,425	2,110	0	1,170	0	0	0	0	0	0	0	1,075	0	3,235
Current Yield	2.12	5.64	0.00	1.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.00	1.07
GAP Cashflow		2,110	2,110	3,280	3,280	3,280	3,280	3,280	3,280	3,280	3,280	4,355	4,355	7,590
Reinvest at	3.23				100%@ 3.23 for 10 Yrs.									
Fair Value	$12,431	Quoted Market Value =	$12,431						Book Value = $12,552					Term = 42.0
Price Volatility		Average Life =	1.50		Modified Duration = 1.80				Effective Duration = 1.83			Effective Convexity = 0.03		
Base Income (Annual $'s)	$266,479	Acctg. Yield: 2.12												

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Investments

200 Total Regulatory Stock												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	2,602
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	2,602
297 Investment Balancing												
298 Mark-To-Market Adjustment												
299 Trading Account												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
10020 Taxable Munis												
Principal (Mature)	0	0	1,265	0	0	0	1,280	2,290	0	0	0	0
Current Yield	0.00	0.00	1.02	0.00	0.00	0.00	1.27	1.50	0.00	0.00	0.00	0.00
GAP Cashflow	7,590	7,590	8,855	8,855	8,855	8,855	10,135	12,425	12,425	12,425	12,425	12,425

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Investments-(con't)														
10021 Treasury														
Principal (Mature)	$155,000	0	0	0	0	0	0	0	0	0	0	20,000	20,000	0
Current Yield	0.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.12	1.17	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	20,000	40,000	40,000
Reinvest at	1.50				100%@ 1.50 for 5 Yrs.									
Fair Value	$150,292		Quoted Market Value =		$150,292				Book Value =	$155,897				Term = 73.0
Price Volatility			Average Life =	2.86		Modified Duration = 2.79			Effective Duration = 2.81				Effective Convexity = 0.06	
Base Income (Annual $'s)	$1,488,816		Acctg. Yield: 0.96											
10030 Munis														
Principal (Mature)	$318,450	2,325	1,500	4,185	5,705	9,950	2,135	0	2,525	0	0	8,330	1,685	2,555
Current Yield	2.08	4.72	2.75	2.18	1.95	2.41	1.85	0.00	0.61	0.00	0.00	2.28	2.37	0.97
GAP Cashflow		2,325	3,825	8,010	13,715	23,665	25,800	25,800	28,325	28,325	28,325	36,655	38,340	40,895
Reinvest at	2.17				100%@ 2.17 for 15 Yrs.									
Fair Value	$343,696		Quoted Market Value =		$343,696				Book Value =	$350,755				Term = 290.0
Price Volatility			Average Life =	5.28		Modified Duration = 4.65			Effective Duration = 3.00				Effective Convexity = 0.03	
Base Income (Annual $'s)	$7,267,644		Acctg. Yield: 2.07											
10040 MBS FX														
Principal (Mature)	$267,833	3,470	3,424	3,378	3,333	3,289	3,237	3,195	3,154	3,114	3,075	3,036	2,998	8,771
Current Yield	1.56	1.63	1.63	1.63	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.61	1.61	1.61
GAP Cashflow		3,470	6,894	10,272	13,605	16,894	20,131	23,326	26,480	29,594	32,669	35,705	38,703	47,474
Reinvest at	2.67				100%@ 2.67 for 24 Mo.									
Fair Value	$254,638		Quoted Market Value =		$254,638				Book Value =	$272,579				Term = 344.0
Price Volatility			Average Life =	5.71		Modified Duration = 5.25			Effective Duration = 5.22				Effective Convexity =(0.36)	
Base Income (Annual $'s)	$2,772,128		Acctg. Yield: 1.02											

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Investments-(con't)

10021 Treasury												
Principal (Mature)	0	15,000	0	0	0	20,000	20,000	20,000	25,000	15,000	0	0
Current Yield	0.00	0.75	0.00	0.00	0.00	1.00	0.35	1.12	0.99	1.13	0.00	0.00
GAP Cashflow	40,000	55,000	55,000	55,000	55,000	75,000	95,000	115,000	140,000	155,000	155,000	155,000

10030 Munis												
Principal (Mature)	8,225	3,010	10,045	1,105	4,660	2,000	8,420	21,975	59,908	155,207	0	3,000
Current Yield	2.93	3.00	2.17	0.66	2.48	2.00	2.41	2.44	2.36	1.81	0.00	1.57
GAP Cashflow	49,120	52,130	62,175	63,280	67,940	69,940	78,360	100,335	160,243	315,450	315,450	318,450

10040 MBS FX												
Principal (Mature)	8,449	8,143	7,850	7,571	7,304	7,048	6,803	24,962	21,758	73,859	33,184	13,427
Current Yield	1.60	1.60	1.59	1.59	1.58	1.58	1.57	1.56	1.55	1.51	1.48	1.71
GAP Cashflow	55,923	64,066	71,916	79,487	86,791	93,839	100,642	125,605	147,363	221,222	254,406	267,833

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Investments-(con't)

10050 GNIIFLT-1YRCMT-An-Col	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$3,549	53	52	51	51	50	49	49	48	47	47	46	45	132
Current Yield	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
GAP Cashflow		53	105	156	207	257	306	2,621	2,669	2,716	3,549	3,549	3,549	3,549
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.27	2.27	2.27	2.60	2.60	2.60
Principal (Reprice)		0	0	0	0	0	0	2,266	0	0	887	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	2.27	2.27	2.27	2.60	2.60	2.60	2.60
Reinvest at	2.71				100%@ 2.71 for 24 Mo.									
Fully Indexed Yield	1.46	100% X 1 YR CMT (1.63) + -16.9098 Margin/Eff. -17 / -17									Reset Annual	1.00 collar	8.51 cap	0.00 floor.
Fair Value	$3,658		Quoted Market Value =		$3,658				Book Value = $3,599					Term = 172.0
Price Volatility			Average Life = 4.61			Modified Duration = 4.21			Effective Duration = 1.00				Effective Convexity =(0.35)	
Base Income (Annual $'s)	$47,111		Acctg. Yield: 1.31											

10055 SBAFLT-Prime-Qtr	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$7,344	0	128	126	124	122	121	119	117	115	114	112	110	322
Current Yield	0.54	0.00	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
GAP Cashflow		7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344
Adjusted Yield		0.00	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
Principal (Reprice)		7,344	0	0	6,966	0	0	6,604	0	0	6,258	0	0	5,927
Yield (Reprice)		0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54
Reinvest at	0.54				100%@ 0.54 for 24 Mo.									
Fully Indexed Yield	0.54	100% X Prime (3.50) + -296 Margin/Eff. -296 / -296									Reset Quarterly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$7,406		Quoted Market Value =		$7,406				Book Value = $7,355					Term = 143.0
Price Volatility			Average Life = 3.97			Modified Duration = 3.89			Effective Duration = -0.31				Effective Convexity =(0.72)	
Base Income (Annual $'s)	$41,262		Acctg. Yield: 0.56											

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Investments-(con't)

10050 GNIIFLT-1YRCMT-An-Col												
Principal (Mature)	127	122	117	113	109	105	101	368	315	1,013	340	0
Current Yield	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.36	2.36	2.35	0.00
GAP Cashflow	3,549	3,549	3,549	3,549	3,549	3,549	3,549	3,549	3,549	3,549	3,549	3,549
Adjusted Yield	2.60	2.60	1.35	1.51	1.51	1.51	1.35	1.35	1.35	1.34	1.31	0.00
Principal (Reprice)	0	1,888	738	0	0	1,565	611	1,789	1,456	753	124	0
Yield (Reprice)	2.60	1.35	1.51	1.51	1.51	1.35	1.35	1.35	1.34	1.31	1.04	0.00

10055 SBAFLT-Prime-Qtr												
Principal (Mature)	307	294	281	269	257	245	234	835	692	1,999	302	0
Current Yield	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.00
GAP Cashflow	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344	7,344
Adjusted Yield	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.00
Principal (Reprice)	5,610	5,308	5,018	4,741	4,477	4,224	3,982	3,431	2,664	1,119	114	0
Yield (Reprice)	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Investments-(con't)

10060 FOTHER-1YRLIBOR-An-Col	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$889	0	18	18	17	17	17	16	16	16	15	15	15	42
Current Yield	3.09	0.00	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09
GAP Cashflow		0	18	36	577	594	611	627	643	659	889	889	889	889
Adjusted Yield		0.00	0.00	0.00	0.00	3.22	3.22	3.22	3.22	3.22	3.22	2.82	2.82	2.82
Principal (Reprice)		0	0	0	524	0	0	0	0	0	277	0	0	0
Yield (Reprice)		0.00	0.00	0.00	3.22	3.22	3.22	3.22	3.22	3.22	2.82	2.82	2.82	2.82
Reinvest at	2.81	100%@ 2.81 for 24 Mo.												
Fully Indexed Yield	3.33	100% X 1 YR LIBOR (2.13) + 119.5047 Margin/Eff. 120 / 120									Reset Annual 2.00 collar 6.94 cap 0.00 floor.			
Fair Value	$915	Quoted Market Value = $915							Book Value = $892					Term = 259.0
Price Volatility		Average Life = 4.08			Modified Duration = 3.65				Effective Duration = 1.03				Effective Convexity =(0.20)	
Base Income (Annual $'s)	$16,065	Acctg. Yield: 1.80												

10080 FNMAFHLMC5X1-1YRLIBOR-An-Col	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$1,223	0	23	22	22	22	21	20	20	20	19	19	19	54
Current Yield	2.77	0.00	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.75
GAP Cashflow		0	23	371	814	836	857	877	1,223	1,223	1,223	1,223	1,223	1,223
Adjusted Yield		0.00	0.00	0.00	2.73	2.36	2.36	2.36	2.36	3.25	3.25	3.25	3.25	3.25
Principal (Reprice)		0	0	326	422	0	0	0	386	0	0	0	0	260
Yield (Reprice)		0.00	0.00	2.73	2.36	2.36	2.36	2.36	3.25	3.25	3.25	3.25	3.25	2.97
Reinvest at	2.81	100%@ 2.81 for 24 Mo.												
Fully Indexed Yield	2.94	100% X 1 YR LIBOR (2.13) + 80.7814 Margin/Eff. 81 / 81									Reset Annual 2.00 collar 7.09 cap 0.00 floor.			
Fair Value	$1,259	Quoted Market Value = $1,259							Book Value = $1,244					Term = 294.0
Price Volatility		Average Life = 4.47			Modified Duration = 3.99				Effective Duration = 0.88				Effective Convexity =(0.20)	
Base Income (Annual $'s)	$12,154	Acctg. Yield: 0.98												

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Investments-(con't)

10060 FOTHER-1YRLIBOR-An-Col												
Principal (Mature)	40	37	35	33	31	29	28	96	76	195	55	12
Current Yield	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.10
GAP Cashflow	889	889	889	889	889	889	889	889	889	889	889	889
Adjusted Yield	2.82	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.37
Principal (Reprice)	410	0	217	0	321	0	169	382	297	146	34	12
Yield (Reprice)	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.37	3.37

10080 FNMAFHLMC5X1-1YRLIBOR-An-Col												
Principal (Mature)	51	48	46	43	41	39	37	129	104	285	92	28
Current Yield	2.75	2.75	2.75	2.75	2.75	2.76	2.76	2.76	2.77	2.79	2.82	2.84
GAP Cashflow	1,223	1,223	1,223	1,223	1,223	1,223	1,223	1,223	1,223	1,223	1,223	1,223
Adjusted Yield	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.96	2.96
Principal (Reprice)	337	309	0	209	270	247	0	580	462	243	68	28
Yield (Reprice)	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.96	2.96	2.96

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Investments-(con't)

10090 FNMAFHLMC7X1-1YRLIBOR-An-Col

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$1,110	0	24	23	23	22	21	21	21	20	20	19	19	54
Current Yield	3.20	0.00	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20
GAP Cashflow		0	24	897	920	942	963	984	1,005	1,025	1,045	1,110	1,110	1,110
Adjusted Yield		0.00	0.00	0.00	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	2.99	2.99
Principal (Reprice)		0	0	850	0	0	0	0	0	0	0	179	0	658
Yield (Reprice)		0.00	0.00	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	2.99	2.99	3.38

Reinvest at 2.81 — 100%@ 2.81 for 24 Mo.

Fully Indexed Yield 3.36 — 100% X 1 YR LIBOR (2.13) + 122.9615 Margin/Eff. 123 / 123 — Reset Annual 2.00 collar 7.17 cap 0.00 floor.

Fair Value $1,145 — Quoted Market Value = $1,145 — Book Value = $1,111 — Term = 257.0

Price Volatility — Average Life = 3.92 — Modified Duration = 3.50 — Effective Duration = 0.88 — Effective Convexity =(0.22)

Base Income (Annual $'s) $20,054 — Acctg. Yield: 1.81

10100 GNMAII3X1-1YRCMT-An-Col

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$3,834	65	64	63	62	60	59	58	56	55	54	54	53	153
Current Yield	2.67	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66
GAP Cashflow		65	129	192	1,601	1,661	1,720	3,834	3,834	3,834	3,834	3,834	3,834	3,834
Adjusted Yield		0.00	0.00	0.00	0.00	2.72	2.72	2.72	2.65	2.65	2.65	2.65	2.65	2.65
Principal (Reprice)		0	0	0	1,347	0	0	2,122	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	2.72	2.72	2.72	2.65	2.65	2.65	2.65	2.65	2.65	2.65

Reinvest at 2.20 — 100%@ 2.20 for 24 Mo.

Fully Indexed Yield 2.82 — 100% X 1 YR CMT (1.63) + 119.4668 Margin/Eff. 119 / 119 — Reset Annual 1.00 collar 6.70 cap 0.00 floor.

Fair Value $3,938 — Quoted Market Value = $3,938 — Book Value = $3,841 — Term = 294.0

Price Volatility — Average Life = 4.86 — Modified Duration = 4.32 — Effective Duration = 1.27 — Effective Convexity =(0.36)

Base Income (Annual $'s) $63,530 — Acctg. Yield: 1.65

Investments-(con't)

10090 FNMAFHLMC7X1-1YRLIBOR-An-Col

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Principal (Mature)	51	48	45	42	40	37	35	121	94	234	63	13
Current Yield	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.19	3.18
GAP Cashflow	1,110	1,110	1,110	1,110	1,110	1,110	1,110	1,110	1,110	1,110	1,110	1,110
Adjusted Yield	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.39
Principal (Reprice)	0	0	139	509	0	0	107	475	366	175	39	13
Yield (Reprice)	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.39	3.39

10100 GNMAII3X1-1YRCMT-An-Col

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Principal (Mature)	145	138	131	125	119	113	107	381	313	922	358	127
Current Yield	2.66	2.66	2.66	2.67	2.67	2.67	2.67	2.67	2.67	2.68	2.70	2.71
GAP Cashflow	3,834	3,834	3,834	3,834	3,834	3,834	3,834	3,834	3,834	3,834	3,834	3,834
Adjusted Yield	2.65	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84
Principal (Reprice)	1,102	1,738	0	0	903	1,423	0	1,905	1,559	880	281	127
Yield (Reprice)	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Investments-(con't)

10110 GNMAII5X1-1YRCMT-An-Col														
Principal (Mature)	$4,922	110	107	104	102	99	97	95	92	90	88	86	84	241
Current Yield	2.44	2.36	2.36	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.38	2.38	2.38	2.38
GAP Cashflow		1,130	1,237	1,341	1,951	2,050	2,147	2,242	2,334	2,424	4,035	4,121	4,205	4,922
Adjusted Yield		0.00	2.76	2.76	2.76	2.85	2.85	2.85	2.85	2.85	2.85	2.45	2.45	2.45
Principal (Reprice)		1,020	0	0	508	0	0	0	0	0	1,523	0	0	781
Yield (Reprice)		2.76	2.76	2.76	2.85	2.85	2.85	2.85	2.85	2.85	2.45	2.45	2.45	2.43
Reinvest at	2.25				100%@ 2.25 for 24 Mo.									
Fully Indexed Yield	2.42	100% X 1 YR CMT (1.63) + 79.0084 Margin/Eff. 79 / 79									Reset Annual 1.00 collar 7.33 cap 0.58 floor.			
Fair Value	$5,023	Quoted Market Value =		$5,023					Book Value = $4,985					Term = 331.0
Price Volatility		Average Life = 3.92				Modified Duration = 3.54			Effective Duration = 1.06				Effective Convexity =(0.14)	
Base Income (Annual $'s)	$87,188	Acctg. Yield: 1.75												
10120 CMO STABLE														
Principal (Mature)	$72,234	1,148	1,100	1,095	1,090	1,085	1,080	1,075	1,070	1,061	1,052	1,042	1,032	3,010
Current Yield	1.24	1.52	1.54	1.53	1.52	1.51	1.51	1.50	1.49	1.49	1.48	1.48	1.48	1.47
GAP Cashflow		1,148	2,248	3,343	4,433	5,518	6,598	7,673	8,743	9,804	10,856	11,898	12,930	15,940
Reinvest at	1.75				100%@ 1.75 for 24 Mo.									
Fair Value	$66,538	Quoted Market Value =		$66,538					Book Value = $72,157					Term = 342.0
Price Volatility		Average Life = 5.02				Modified Duration = 4.76			Effective Duration = 6.18				Effective Convexity =(0.72)	
Base Income (Annual $'s)	$1,000,818	Acctg. Yield: 1.39												
10125 CorporateFL-SecuredOvern-¬+_§														
Principal (Mature)	$5,000	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	2.58				100%@ 2.58 for 24 Mo.									
Fully Indexed Yield	2.58	100% X Secured Overn (0.05) + 253 Margin/Eff. 253 / 253										Reset 0.00 collar 0.00 cap 0.00 floor.		
Fair Value	$4,728	Quoted Market Value =		$4,728					Book Value = $5,000					Term = 173.0
Price Volatility		Average Life = 14.25				Modified Duration = 11.10			Effective Duration = 9.15				Effective Convexity = 1.80	
Base Income (Annual $'s)	$175,000	Acctg. Yield: 3.50												

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Investments-(con't)

10110 GNMAII5X1-1YRCMT-An-Col												
Principal (Mature)	225	209	195	182	170	159	149	504	386	971	299	78
Current Yield	2.39	2.39	2.40	2.41	2.41	2.42	2.42	2.43	2.46	2.52	2.63	2.67
GAP Cashflow	4,922	4,922	4,922	4,922	4,922	4,922	4,922	4,922	4,922	4,922	4,922	4,922
Adjusted Yield	2.43	2.43	2.43	2.43	2.43	2.43	1.77	2.42	2.42	2.42	2.40	2.37
Principal (Reprice)	390	0	1,170	601	300	719	903	1,953	1,516	745	188	78
Yield (Reprice)	2.43	2.43	2.43	2.43	2.43	1.77	2.42	2.42	2.42	2.40	2.37	2.37

10120 CMO STABLE												
Principal (Mature)	2,884	2,645	2,399	2,280	2,148	2,040	1,947	6,952	5,570	17,692	6,596	3,139
Current Yield	1.47	1.40	1.28	1.26	1.23	1.23	1.22	1.21	1.14	1.11	1.04	1.01
GAP Cashflow	18,824	21,469	23,868	26,148	28,297	30,337	32,284	39,236	44,806	62,498	69,095	72,234

10125 CorporateFL-SecuredOvern-¬+_§												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	5,000	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.50	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	5,000	5,000	5,000
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.50	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	5,000	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.50	3.50	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Investments-(con't)														
10130 FCMOSTABLE-1YRCMT-An-Col														
Principal (Mature)	$1	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45
GAP Cashflow		0	1	1	1	1	1	1	1	1	1	1	1	1
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	1	0	0	0	0	0	0	0	0	0	0	1
Yield (Reprice)		0.00	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.73
Reinvest at	3.73				100%@ 3.73 for 24 Mo.									
Fully Indexed Yield	3.73	100% X 1 YR CMT (1.63) + 209.7000 Margin/Eff. 210 / 210									Reset Annual 2.00 collar 11.48 cap 2.44 floor.			
Fair Value	$1	Quoted Market Value =		$1					Book Value = $1					Term = 125.0
Price Volatility		Average Life = 2.90				Modified Duration = 2.65			Effective Duration = -0.02				Effective Convexity = 0.70	
Base Income (Annual $'s)	$24	Acctg. Yield: 2.44												
10140 FCMOSTABLE-1MTHLibor-Mo														
Principal (Mature)	$8,990	146	144	141	139	137	135	133	131	129	127	125	124	360
Current Yield	0.94	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.94
GAP Cashflow		8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990
Adjusted Yield		0.00	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
Principal (Reprice)		8,844	8,700	8,559	8,420	8,283	8,148	8,015	7,884	7,755	7,628	7,503	7,379	7,138
Yield (Reprice)		0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
Reinvest at	0.94				100%@ 0.94 for 24 Mo.									
Fully Indexed Yield	0.94	100% X 1 MTH Libor (0.46) + 48.1012 Margin/Eff. 48 / 48									Reset Monthly 0.00 collar 6.18 cap 0.50 floor.			
Fair Value	$9,092	Quoted Market Value =		$9,092					Book Value = $9,039					Term = 327.0
Price Volatility		Average Life = 4.54				Modified Duration = 4.36			Effective Duration = 0.70				Effective Convexity = 0.42	
Base Income (Annual $'s)	$81,532	Acctg. Yield: 0.90												

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Investments-(con't)

10130 FCMOSTABLE-1YRCMT-An-Col												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	1
Current Yield	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	0.00
GAP Cashflow	1	1	1	1	1	1	1	1	1	1	1	1
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	1	0	0	0	1	1	1	1	1
Yield (Reprice)	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73

10140 FCMOSTABLE-1MTHLibor-Mo												
Principal (Mature)	344	328	314	300	286	274	261	933	776	2,307	720	177
Current Yield	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.95	0.95	0.94	0.84
GAP Cashflow	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990	8,990
Adjusted Yield	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
Principal (Reprice)	6,789	6,456	6,137	5,833	5,542	5,265	4,999	4,394	3,548	1,849	435	177
Yield (Reprice)	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94

Investments-(con't)

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
10150 FCMOSTABLE-6MTHLibor-Mo-Col														
Principal (Mature)	$12	0	0	0	0	0	0	0	0	0	0	0	0	1
Current Yield	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03
GAP Cashflow		0	0	0	0	12	12	12	12	12	12	12	12	12
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.13
Principal (Reprice)		0	0	0	0	12	12	12	12	12	12	12	12	12
Yield (Reprice)		0.00	0.00	0.00	0.00	3.03	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13
Reinvest at	3.13				100%@ 3.13 for 24 Mo.									
Fully Indexed Yield	3.13	100% X 6 MTH Libor (1.47) + 166 Margin/Eff. 166 / 166									Reset Monthly 1.00 collar 9.59 cap 0.00 floor.			
Fair Value	$12		Quoted Market Value = $12						Book Value = $12					Term = 138.0
Price Volatility			Average Life = 3.35			Modified Duration = 3.06			Effective Duration = 0.29				Effective Convexity = 0.06	
Base Income (Annual $'s)	$281		Acctg. Yield: 2.34											
10160 FCMOSTABLE-1YRLIBOR-Mo-Col														
Principal (Mature)	$3	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32
GAP Cashflow		0	0	0	3	3	3	3	3	3	3	3	3	3
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	3	3	3	3	3	3	3	3	3	3
Yield (Reprice)		0.00	0.00	0.00	3.32	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74
Reinvest at	3.74				100%@ 3.74 for 24 Mo.									
Fully Indexed Yield	3.74	100% X 1 YR LIBOR (2.13) + 161 Margin/Eff. 161 / 161									Reset Monthly 2.00 collar 0.00 cap 0.00 floor.			
Fair Value	$3		Quoted Market Value = $3						Book Value = $3					Term = 143.0
Price Volatility			Average Life = 2.89			Modified Duration = 2.65			Effective Duration = 0.27				Effective Convexity = 0.83	
Base Income (Annual $'s)	$69		Acctg. Yield: 2.30											

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Investments-(con't)

10150 FCMOSTABLE-6MTHLibor-Mo-Col

Principal (Mature)	1	1	1	0	0	0	0	1	1	3	0	5
Current Yield	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	0.00
GAP Cashflow	12	12	12	12	12	12	12	12	12	12	12	12
Adjusted Yield	3.13	3.13	3.13	0.00	0.00	0.00	0.00	3.13	3.13	3.13	0.00	0.00
Principal (Reprice)	11	10	10	10	10	10	10	9	8	6	5	5
Yield (Reprice)	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13

10160 FCMOSTABLE-1YRLIBOR-Mo-Col

Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	3
Current Yield	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	0.00
GAP Cashflow	3	3	3	3	3	3	3	3	3	3	3	3
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	3	3	3	3	3	3	3	3	3	3	3	3
Yield (Reprice)	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Total Investments	*(Includes MTM)*													
Book Value	$898,643													
Principal (Mature & NE)	$860,440	9,427	6,584	10,376	10,668	14,853	6,972	4,781	7,250	4,667	4,611	33,959	26,184	18,930
Current Yield	1.64	3.28	1.87	1.83	1.79	2.14	1.68	1.60	1.25	1.59	1.59	1.52	1.32	1.41
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Principal Cashflow		9,427	6,584	10,376	10,668	14,853	6,972	4,781	7,250	4,667	4,611	33,959	26,184	18,930
WA Yield		3.28	1.87	1.83	1.79	2.14	1.68	1.60	1.25	1.59	1.59	1.52	1.32	1.41
Principal (Reprice)		17,208	8,701	9,735	18,190	8,298	8,163	19,022	8,285	7,770	16,588	7,697	7,394	14,780
Yield (Reprice)		0.88	0.94	1.20	1.07	0.95	0.95	1.15	1.05	0.95	1.05	0.99	0.95	1.01
Total Rate Sensitive		26,635	15,285	20,111	28,858	23,151	15,135	23,803	15,535	12,437	21,199	41,656	33,578	33,710
WA Yield		1.73	1.34	1.52	1.34	1.71	1.28	1.24	1.15	1.19	1.17	1.42	1.24	1.23
Base Income (Annual $'s)	$13,392,194		Acctg. Yield: 1.48											

Total Investments

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Principal (Mature & NE)	20,849	30,023	22,724	12,063	15,165	32,089	39,402	79,547	114,993	269,687	47,009	22,612
Current Yield	2.11	1.30	1.79	1.45	1.81	1.22	1.11	1.66	1.83	1.64	1.65	1.63
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Principal Cashflow	20,849	30,023	22,724	12,063	15,165	32,089	39,402	79,547	114,993	269,687	47,009	22,612
WA Yield	2.11	1.30	1.79	1.45	1.81	1.22	1.11	1.66	1.83	1.64	1.65	1.63
Principal (Reprice)	14,652	15,712	13,432	11,907	11,826	13,456	10,784	14,922	11,880	10,920	1,292	444
Yield (Reprice)	1.09	1.11	1.02	1.00	1.09	1.15	1.00	1.55	1.55	2.47	1.80	2.05
Total Rate Sensitive	35,501	45,735	36,156	23,970	26,991	45,545	50,186	94,469	126,873	280,607	48,301	23,056
WA Yield	1.69	1.23	1.50	1.22	1.50	1.20	1.08	1.65	1.80	1.67	1.65	1.64

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Funds Sold

300 Fed Funds Sold

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$406	406	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.34	0.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		406	406	406	406	406	406	406	406	406	406	406	406	406
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Reinvest at 0.34 — 100%@ 0.34 for 1 Mo.

Fully Indexed Yield 0.34 — Effective Formula Not Applicable. — Reset Monthly 0.00 collar 0.00 cap 0.00 floor.

Fair Value $406 — Discount Rate = 0.34 — Term = 1.0

Price Volatility — Average Life = 0.04 — Modified Duration = 0.04 — Effective Duration = 0.00 — Effective Convexity = 0.00

Base Income (Annual $'s) $1,380

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Funds Sold

300 Fed Funds Sold												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	406	406	406	406	406	406	406	406	406	406	406	406
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Loans

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
390 Comm'l - Fixed **PPP Loans**														
Principal (Mature)	$384	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Reinvest at	1.00				100%@ 1.00 for 24 Mo.									
Fair Value	$384	Discount Rate =		1.00										Term = 50.0
Price Volatility		Average Life =		3.50		Modified Duration = 3.30			Effective Duration = 3.39				Effective Convexity = 0.00	
CPR	0.00											Prepay into Comm'l - Fixed **PPP Loans**		
Base Income (Annual $'s)	$3,840													
400 Consumer - Fixed														
Principal (Mature)	$24,968	34	87	65	139	168	119	75	73	104	83	126	161	508
Current Yield	6.84	8.95	6.45	10.48	8.40	8.47	9.18	10.65	10.83	10.33	10.45	11.03	10.13	9.44
GAP Cashflow		249	557	832	1,186	1,567	1,887	2,168	2,437	2,742	3,023	3,325	3,680	4,736
Principal (Paydown)		215	220	210	215	212	202	206	197	201	198	177	193	547
Yield (Paydown)		6.84	6.83	6.84	6.83	6.82	6.80	6.79	6.78	6.77	6.75	6.74	6.71	6.68
Reinvest at	7.00				100%@ 7.00 for 5 Yrs.									
Fair Value	$24,565	Discount Rate =		7.00										Term = 123.0
Price Volatility		Average Life =		2.79		Modified Duration = 1.96			Effective Duration = 2.46				Effective Convexity = 0.04	
CPR	10.00												Prepay into Consumer - Fixed	
Base Income (Annual $'s)	$1,706,812													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans

390 Comm'l - Fixed **PPP Loans**

Principal (Mature)	0	0	0	0	0	0	0	384	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	384	384	384	384	384
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00

400 Consumer - Fixed

Principal (Mature)	698	709	887	601	936	702	1,063	4,602	4,694	915	0	0
Current Yield	9.16	8.90	9.26	8.28	7.62	7.27	7.19	7.13	5.30	5.08	0.00	0.00
GAP Cashflow	5,958	7,158	8,499	9,522	10,855	11,920	13,308	18,860	23,945	24,968	24,968	24,968
Principal (Paydown)	524	492	454	422	397	364	325	950	391	107	0	0
Yield (Paydown)	6.62	6.52	6.43	6.28	6.20	6.11	6.05	5.94	5.09	4.17	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

401	Consumer -M- Prime w/flrs													
Principal (Mature)	$1,703	0	0	20	14	0	27	0	3	0	0	9	46	12
Current Yield	4.76	0.00	0.00	5.00	5.00	0.00	5.25	0.00	5.25	0.00	0.00	5.25	6.26	5.50
GAP Cashflow		1,267	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703
Adjusted Yield		0.00	0.00	4.60	4.57	0.00	4.56	0.00	4.58	0.00	0.00	4.60	4.57	4.58
Principal (Paydown)		15	15	14	15	14	14	14	13	14	13	12	13	37
Yield (Paydown)		4.76	4.39	4.39	4.41	4.41	4.44	4.47	4.49	4.55	4.55	4.55	4.58	4.60
Principal (Reprice)		1,252	1,249	1,278	1,255	1,299	1,326	1,346	1,433	1,427	1,414	1,442	1,417	1,385
Yield (Reprice)		5.10	4.60	4.57	4.60	4.56	4.56	4.58	4.54	4.60	4.60	4.57	4.58	4.60
Reinvest at	6.00				100%@ 6.00 for 10 Yrs.									
Fully Indexed Yield	4.60	100% X Prime (3.50) + 102.1890 Margin/Eff. 102 / 102									Reset Monthly 0.00 collar 0.00 cap 4.60 floor.			
Fair Value	$1,643	Discount Rate = 6.00												Term = 184.0
Price Volatility		Average Life = 2.69			Modified Duration = 2.02				Effective Duration = 1.58			Effective Convexity = 0.91		
CPR	10.00											Prepay into Consumer -M- Prime w/flrs		
Base Income (Annual $'s)	$81,114													

403	Consumer -M- Others													
Principal (Mature)	$1,458	3	21	9	136	3	17	96	17	10	9	6	12	27
Current Yield	2.13	2.05	2.10	2.96	2.08	2.06	2.11	2.19	2.16	2.10	2.08	2.08	2.13	2.08
GAP Cashflow		1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458
Adjusted Yield		0.00	2.13	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
Principal (Paydown)		13	13	12	12	11	11	11	9	9	9	8	9	25
Yield (Paydown)		2.13	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
Principal (Reprice)		1,442	1,409	1,388	1,240	1,226	1,198	1,091	1,065	1,045	1,026	1,012	991	956
Yield (Reprice)		2.13	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21
Reinvest at	2.21				100%@ 2.21 for 5 Yrs.									
Fully Indexed Yield	2.21	Effective Formula Not Applicable.									Reset Monthly 0.00 collar 0.00 cap 0.00 floor.			
Fair Value	$1,458	Discount Rate = 2.21												Term = 123.0
Price Volatility		Average Life = 1.99			Modified Duration = 1.81				Effective Duration = 0.48			Effective Convexity = 0.00		
CPR	10.00											Prepay into Consumer -M- Others		
Base Income (Annual $'s)	$30,983													

Balance & Rate Entry

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

401 Consumer -M- Prime w/flrs												
Principal (Mature)	17	6	75	38	58	57	123	401	308	0	0	0
Current Yield	5.75	6.00	6.13	6.25	6.17	6.00	5.38	4.50	3.81	0.00	4.50	0.00
GAP Cashflow	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703	1,703
Adjusted Yield	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	0.00	0.00	0.00
Principal (Paydown)	36	34	32	30	28	26	23	60	16	0	0	0
Yield (Paydown)	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	0.00	0.00	0.00
Principal (Reprice)	1,333	1,288	1,203	1,122	1,042	957	832	529	148	0	0	0
Yield (Reprice)	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	0.00	0.00	0.00

403 Consumer -M- Others												
Principal (Mature)	17	55	39	192	46	53	36	207	138	0	0	0
Current Yield	2.11	2.13	2.13	2.09	2.12	2.16	2.14	2.15	2.11	2.10	0.00	0.00
GAP Cashflow	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458	1,458
Adjusted Yield	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	0.00	0.00	0.00
Principal (Paydown)	24	23	21	18	14	12	11	28	5	0	0	0
Yield (Paydown)	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	0.00	0.00	0.00
Principal (Reprice)	911	845	779	619	509	446	394	249	68	0	0	0
Yield (Reprice)	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

405 **Consumer -Q- Others**	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$17	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	2.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	17	17	17	17	17	17	17	17	17	17	17
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		2.25	2.25	2.25	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
Principal (Reprice)		0	0	17	0	0	16	0	0	16	0	0	15	15
Yield (Reprice)		0.00	0.00	2.25	2.25	2.25	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30
Reinvest at	2.30				100%@ 2.30 for 24 Mo.									
Fully Indexed Yield	2.30	Effective Formula Not Applicable.									Reset Quarterly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$17		Discount Rate =	2.30										Term = 62.0
Price Volatility			Average Life =	3.58		Modified Duration = 3.10				Effective Duration = 0.00			Effective Convexity = 0.00	
CPR	10.00													Prepay into Consumer -Q- Others
Base Income (Annual $'s)	$383													

408 **Consumer -S- Others**	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$305	0	29	0	25	29	0	0	0	1	0	0	0	5
Current Yield	2.30	0.00	2.30	0.00	2.30	2.30	0.00	0.00	0.00	2.30	0.00	0.00	0.00	2.30
GAP Cashflow		40	88	157	305	305	305	305	305	305	305	305	305	305
Adjusted Yield		0.00	2.30	0.00	2.30	2.30	0.00	0.00	0.00	2.42	0.00	0.00	0.00	2.41
Principal (Paydown)		3	3	2	2	2	2	2	2	2	2	2	2	5
Yield (Paydown)		2.30	2.31	2.32	2.35	2.41	2.42	2.42	2.42	2.42	2.41	2.41	2.41	2.41
Principal (Reprice)		38	16	67	123	12	0	26	12	50	102	11	0	81
Yield (Reprice)		2.30	2.30	2.30	2.30	2.29	2.29	2.44	2.42	2.42	2.42	2.41	2.41	2.41
Reinvest at	2.41				100%@ 2.41 for 5 Yrs.									
Fully Indexed Yield	2.41	Effective Formula Not Applicable.									Reset Semi-Annual	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$305		Discount Rate =	2.41										Term = 62.0
Price Volatility			Average Life =	2.23		Modified Duration = 1.99				Effective Duration = 0.66			Effective Convexity = 0.00	
CPR	10.00													Prepay into Consumer -S- Others
Base Income (Annual $'s)	$7,015													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

405 Consumer -Q- Others												
Principal (Mature)	0	0	0	0	0	0	0	0	11	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.25	0.00	0.00	0.00
GAP Cashflow	17	17	17	17	17	17	17	17	17	17	17	17
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.30	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	1	1	0	0	0
Yield (Paydown)	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	0.00	0.00	0.00
Principal (Reprice)	15	14	14	13	13	13	12	12	5	0	0	0
Yield (Reprice)	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	0.00	0.00	0.00

408 Consumer -S- Others												
Principal (Mature)	0	2	5	8	0	0	0	72	56	0	0	0
Current Yield	0.00	2.30	2.30	2.30	0.00	0.00	0.00	2.30	2.30	0.00	0.00	0.00
GAP Cashflow	305	305	305	305	305	305	305	305	305	305	305	305
Adjusted Yield	0.00	2.41	2.41	2.41	0.00	0.00	0.00	2.41	2.43	0.00	0.00	0.00
Principal (Paydown)	5	5	4	4	4	4	4	11	2	0	0	0
Yield (Paydown)	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.43	0.00	0.00	0.00
Principal (Reprice)	104	76	97	67	86	63	81	96	31	0	0	0
Yield (Reprice)	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.43	2.51	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

410 Consumer -A- Others														
Principal (Mature)	$634	106	0	45	52	82	22	0	4	3	23	0	8	2
Current Yield	2.39	2.39	0.00	2.40	2.40	2.40	2.40	0.00	2.40	2.40	2.40	0.00	2.40	2.40
GAP Cashflow		157	185	270	329	491	533	570	581	623	634	634	634	634
Adjusted Yield		0.00	0.00	2.40	2.36	2.40	2.40	0.00	2.39	2.39	2.39	0.00	1.66	2.38
Principal (Paydown)		5	5	4	4	4	3	3	3	3	3	2	2	6
Yield (Paydown)		2.39	2.41	2.43	2.46	2.47	2.57	2.59	2.63	2.64	2.69	2.77	2.82	2.84
Principal (Reprice)		45	24	35	2	77	17	34	5	36	44	10	7	51
Yield (Reprice)		2.41	2.40	2.36	2.40	2.40	2.39	2.39	2.39	2.39	2.39	1.66	2.38	3.03

Reinvest at 2.75 — 100%@ 2.75 for 5 Yrs.
Fully Indexed Yield 2.75 — Effective Formula Not Applicable. — Reset Annual 0.00 collar 0.00 cap 0.00 floor.
Fair Value $634 — Discount Rate = 2.75 — Term = 62.0
Price Volatility — Average Life = 1.21 — Modified Duration = 1.10 — Effective Duration = 0.39 — Effective Convexity =(0.08)
CPR 10.00 — Prepay into Consumer -A- Others
Base Income (Annual $'s) $15,121

412 Consumer -3y- Others														
Principal (Mature)	$454	0	0	28	0	2	0	0	0	155	0	4	1	12
Current Yield	2.43	0.00	0.00	2.59	0.00	2.50	0.00	0.00	0.00	1.00	0.00	3.75	2.75	3.31
GAP Cashflow		9	13	91	104	146	150	153	166	411	414	434	443	454
Adjusted Yield		0.00	0.00	4.75	0.00	2.55	0.00	0.00	0.00	2.82	0.00	0.79	6.46	3.46
Principal (Paydown)		4	4	4	4	4	3	4	3	4	2	2	2	6
Yield (Paydown)		2.43	2.40	2.40	2.16	2.16	2.07	2.07	2.07	2.06	3.33	3.33	3.08	3.05
Principal (Reprice)		5	0	47	9	37	0	0	10	87	0	15	6	2
Yield (Reprice)		4.75	4.75	4.44	2.55	3.43	3.43	3.43	2.82	0.79	0.79	6.46	3.46	4.03

Reinvest at 2.77 — 100%@ 2.77 for 5 Yrs.
Fully Indexed Yield 2.43 — Effective Formula Not Applicable. — Reset 3-Years 0.00 collar 0.00 cap 0.00 floor.
Fair Value $452 — Discount Rate = 2.77 — Term = 123.0
Price Volatility — Average Life = 1.82 — Modified Duration = 1.62 — Effective Duration = 0.88 — Effective Convexity = 0.00
CPR 10.00 — Prepay into Consumer -3y- Others
Base Income (Annual $'s) $11,019

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

410 Consumer -A- Others												
Principal (Mature)	3	14	23	16	1	52	39	47	10	0	0	0
Current Yield	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.26	0.00	0.00	0.00
GAP Cashflow	634	634	634	634	634	634	634	634	634	634	634	634
Adjusted Yield	3.03	2.82	2.82	2.81	2.84	2.85	2.96	3.12	3.58	0.00	0.00	0.00
Principal (Paydown)	6	6	5	5	4	4	2	4	0	0	0	0
Yield (Paydown)	2.79	2.77	2.77	2.80	2.82	2.79	2.91	3.09	3.38	0.00	0.00	0.00
Principal (Reprice)	70	56	47	35	48	31	20	33	1	0	0	0
Yield (Reprice)	2.82	2.82	2.81	2.84	2.85	2.96	3.12	3.58	5.97	0.00	0.00	0.00

412 Consumer -3y- Others												
Principal (Mature)	16	1	10	6	7	5	4	48	67	0	0	0
Current Yield	2.70	2.70	3.87	2.70	2.70	2.60	2.80	2.67	3.94	2.60	0.00	0.00
GAP Cashflow	454	454	454	454	454	454	454	454	454	454	454	454
Adjusted Yield	4.03	4.00	4.05	3.77	3.98	4.04	4.11	4.14	2.68	0.00	0.00	0.00
Principal (Paydown)	5	5	5	4	4	4	3	11	3	0	0	0
Yield (Paydown)	3.02	2.91	2.91	2.82	2.79	2.67	2.67	2.57	2.31	0.00	0.00	0.00
Principal (Reprice)	17	0	4	3	12	0	7	65	3	0	0	0
Yield (Reprice)	4.00	4.05	3.77	3.98	4.04	4.11	4.14	2.68	(0.92)	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
414 Consumer -5y- Others														
Principal (Mature)	$39	0	0	0	0	0	0	0	0	0	0	0	4	0
Current Yield	2.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.00
GAP Cashflow		0	1	1	1	2	2	2	3	3	3	4	8	9
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	1
Yield (Paydown)		2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	3.44				100%@ 3.44 for 24 Mo.									
Fully Indexed Yield	3.44	Effective Formula Not Applicable.									Reset 5-Years	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$38		Discount Rate =	3.44										Term = 62.0
Price Volatility			Average Life =	2.69		Modified Duration = 2.27				Effective Duration = 2.63			Effective Convexity = 0.00	
CPR	10.00												Prepay into Consumer -5y- Others	
Base Income (Annual $'s)	$1,049													
420 1-4 Fam - Fixed														
Principal (Mature)	$51,064	1	529	5	9	0	556	2	0	27	9	18	26	78
Current Yield	5.42	10.96	6.25	6.86	6.91	0.00	6.32	4.75	0.00	5.05	5.90	7.09	5.99	5.60
GAP Cashflow		679	1,899	2,556	3,230	3,886	5,068	5,700	6,302	6,943	7,556	8,113	8,729	10,487
Principal (Paydown)		678	691	652	665	656	626	631	602	614	605	539	589	1,680
Yield (Paydown)		5.42	5.42	5.41	5.41	5.41	5.41	5.40	5.40	5.40	5.40	5.40	5.40	5.40
Reinvest at	5.50				100%@ 5.50 for 10 Yrs.									
Fair Value	$50,820		Discount Rate =	5.50										Term = 365.0
Price Volatility			Average Life =	4.99		Modified Duration = 3.10				Effective Duration = 4.23			Effective Convexity =(0.80)	
CPR	15.00												Prepay into 1-4 Fam - Fixed	
Base Income (Annual $'s)	$2,768,690													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

414 Consumer -5y- Others												
Principal (Mature)	0	0	0	0	0	0	0	22	1	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.75	2.05	0.00	0.00	0.00
GAP Cashflow	10	11	11	12	13	14	14	39	39	39	39	39
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.81	0.00	0.00	0.00
Principal (Paydown)	1	1	1	1	1	1	1	1	0	0	0	0
Yield (Paydown)	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	1.55	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	2	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.81	2.81	0.00	0.00	0.00

420 1-4 Fam - Fixed												
Principal (Mature)	97	101	58	85	227	197	90	797	708	3,162	2,337	507
Current Yield	6.39	6.86	6.03	6.66	5.54	6.79	6.21	5.48	5.85	5.43	5.37	5.33
GAP Cashflow	12,210	13,870	15,404	16,904	18,499	20,001	21,310	26,512	30,852	44,307	49,681	51,064
Principal (Paydown)	1,627	1,558	1,476	1,415	1,368	1,304	1,219	4,405	3,632	10,293	3,038	875
Yield (Paydown)	5.40	5.40	5.39	5.39	5.39	5.39	5.38	5.38	5.38	5.36	5.34	5.30

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
421 1-4 Fam -S- Other														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	2.75				100%@ 2.75 for 24 Mo.									
Fully Indexed Yield	2.75	Effective Formula Not Applicable.									Reset Semi-Annual	0.00 collar	0.00 cap	2.75 floor.
Fair Value	$0	Discount Rate = 2.75												Term = 365.0
Price Volatility		Average Life = 0.00				Modified Duration = 0.00			Effective Duration = 0.00				Effective Convexity = 0.00	
CPR	15.00												Prepay into 1-4 Fam -S- Other	
422 1-4 Fam -A- Prime w/flrs														
Principal (Mature)	$47	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	8.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		1	1	2	2	3	47	47	47	47	47	47	47	47
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		1	1	1	1	1	1	1	1	1	1	1	1	2
Yield (Paydown)		8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50
Principal (Reprice)		0	0	0	0	0	43	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50
Reinvest at	8.50				100%@ 8.50 for 24 Mo.									
Fully Indexed Yield	8.50	100% X Prime (3.50) + 200 Margin/Eff. 200 / 200									Reset Annual	0.00 collar	0.00 cap	8.50 floor.
Fair Value	$47	Discount Rate = 8.50												Term = 184.0
Price Volatility		Average Life = 5.32				Modified Duration = 2.67			Effective Duration = 4.26				Effective Convexity = 0.00	
CPR	15.00												Prepay into 1-4 Fam -A- Prime w/flrs	
Base Income (Annual $'s)	$3,995													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

421 1-4 Fam -S- Other

Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

422 1-4 Fam -A- Prime w/flrs

Principal (Mature)	0	0	0	0	0	0	0	0	0	0	6	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.50	0.00
GAP Cashflow	47	47	47	47	47	47	47	47	47	47	47	47
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.50	0.00
Principal (Paydown)	2	1	1	1	1	1	1	4	4	12	3	0
Yield (Paydown)	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	0.00
Principal (Reprice)	37	0	0	0	31	0	0	27	23	14	4	0
Yield (Reprice)	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

423	1-4 Fam -A- 1YT w/flrs													
Principal (Mature)	$394	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	5.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		5	11	16	21	26	268	311	316	320	376	394	394	394
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		5	5	5	5	5	5	5	5	5	5	4	5	13
Yield (Paydown)		5.15	5.15	5.15	5.15	5.15	5.15	5.25	5.24	5.24	5.24	5.18	5.15	5.15
Principal (Reprice)		0	0	0	0	0	237	38	0	0	51	32	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	5.00	5.25	5.25	5.25	5.50	5.50	5.50	5.50
Reinvest at	4.50				100%@ 4.50 for 10 Yrs.									
Fully Indexed Yield	5.15	100% X 1 YR CMT (1.63) + 300			Margin/Eff. 300 / 300						Reset Annual	0.00 collar	0.00 cap	5.15 floor.
Fair Value	$404	Discount Rate = 4.50												Term = 243.0
Price Volatility		Average Life = 4.68				Modified Duration = 3.24				Effective Duration = 2.72			Effective Convexity = 0.25	
CPR	15.00												Prepay into 1-4 Fam -A- 1YT w/flrs	
Base Income (Annual $'s)	$20,283													

424	1-4 Fam -A- 1YT													
Principal (Mature)	$45	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		1	1	2	24	25	25	26	26	45	45	45	45	45
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		1	1	1	1	1	1	1	1	1	1	0	1	2
Yield (Paydown)		3.00	3.00	3.00	3.00	3.64	3.64	3.64	3.64	3.64	4.38	4.38	4.38	4.38
Principal (Reprice)		0	0	0	22	0	0	0	0	19	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	3.12	3.12	3.12	3.12	3.12	2.87	2.87	2.87	2.87	2.87
Reinvest at	4.80				100%@ 4.80 for 10 Yrs.									
Fully Indexed Yield	4.38	100% X 1 YR CMT (1.63) + 275			Margin/Eff. 275 / 275						Reset Annual	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$44	Discount Rate = 4.80												Term = 184.0
Price Volatility		Average Life = 4.75				Modified Duration = 3.24				Effective Duration = 1.14			Effective Convexity =(1.14)	
CPR	15.00												Prepay into 1-4 Fam -A- 1YT	
Base Income (Annual $'s)	$1,349													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

423 1-4 Fam -A- 1YT w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	12	74	0	7
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.18	0.00	5.13
GAP Cashflow	394	394	394	394	394	394	394	394	394	394	394	394
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.15	5.16	0.00	5.15
Principal (Paydown)	13	12	12	11	11	11	10	36	30	67	12	3
Yield (Paydown)	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15
Principal (Reprice)	201	32	70	0	171	28	60	219	179	78	15	10
Yield (Reprice)	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.16	5.15	5.15	5.15

424 1-4 Fam -A- 1YT												
Principal (Mature)	0	0	0	0	0	0	0	0	0	7	3	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.87	3.12	0.00
GAP Cashflow	45	45	45	45	45	45	45	45	45	45	45	45
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.38	4.47	0.00
Principal (Paydown)	1	1	1	1	1	1	1	4	4	9	1	0
Yield (Paydown)	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.49	0.00
Principal (Reprice)	19	17	0	0	16	14	0	25	22	11	2	0
Yield (Reprice)	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.47	4.75	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

425 1-4 Fam -A- 1YLibor w/flrs														
Principal (Mature)	$6,553	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		87	176	260	346	432	513	596	675	755	835	906	983	1,204
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		87	89	85	86	85	81	83	79	81	79	71	77	221
Yield (Paydown)		3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	3.75				100%@ 3.75 for 24 Mo.									
Fully Indexed Yield	4.88	100% X 1 YR LIBOR (2.13) + 275 Margin/Eff. 275 / 275									Reset Annual 0.00 collar 0.00 cap 2.75 floor.			
Fair Value	$6,651		Discount Rate = 3.75											Term = 360.0
Price Volatility			Average Life = 5.96			Modified Duration = 4.09			Effective Duration = 4.22			Effective Convexity =(0.94)		
CPR	15.00											Prepay into 1-4 Fam -A- 1YLibor w/flrs		
Base Income (Annual $'s)	$241,216													
429 1-4 Fam -A- Other														
Principal (Mature)	$1,248	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		17	33	50	66	82	98	113	128	144	159	172	187	229
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		17	17	16	16	16	15	16	15	15	15	13	15	42
Yield (Paydown)		3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	5.25				100%@ 5.25 for 10 Yrs.									
Fully Indexed Yield	5.25	Effective Formula Not Applicable.									Reset Annual 0.00 collar 0.00 cap 2.75 floor.			
Fair Value	$1,188		Discount Rate = 5.25											Term = 331.0
Price Volatility			Average Life = 5.93			Modified Duration = 3.57			Effective Duration = 5.56			Effective Convexity =(1.09)		
CPR	15.00											Prepay into 1-4 Fam -A- Other		
Base Income (Annual $'s)	$47,012													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

425 1-4 Fam -A- 1YLibor w/flrs

Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	208
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.68
GAP Cashflow	1,419	1,625	1,821	2,008	2,191	2,366	2,530	3,306	4,162	6,553	6,553	6,553
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.88
Principal (Paydown)	215	206	196	188	182	175	164	603	513	1,635	715	348
Yield (Paydown)	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.72	3.77	4.88	4.88
Principal (Reprice)	0	0	0	0	0	0	0	172	344	1,819	862	556
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.37	4.58	4.88	4.88

429 1-4 Fam -A- Other

Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	45
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.77
GAP Cashflow	270	309	347	383	417	451	482	597	919	1,248	1,248	1,248
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.25
Principal (Paydown)	41	39	37	36	35	33	31	115	98	311	136	61
Yield (Paydown)	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	4.12	5.25	5.25
Principal (Reprice)	0	0	0	0	0	0	0	0	225	364	159	106
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.25	4.96	5.25	5.25

Loans-(con't)

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
432 1-4 Fam -3y- Prime w/flrs														
Principal (Mature)	$121	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	5.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		2	3	5	6	8	9	11	12	14	15	17	18	118
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		2	2	2	2	2	1	2	1	1	1	1	1	4
Yield (Paydown)		5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	96
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.25
Reinvest at	5.35				100%@ 5.35 for 10 Yrs.									
Fully Indexed Yield	5.54	100% X Prime (3.50) + 204.1266 Margin/Eff. 204 / 204									Reset 3-Years 0.00 collar 0.00 cap 5.29 floor.			
Fair Value	$122		Discount Rate = 5.35											Term = 184.0
Price Volatility			Average Life = 5.22			Modified Duration = 3.28			Effective Duration = 2.05			Effective Convexity = 0.41		
CPR	15.00											Prepay into 1-4 Fam -3y- Prime w/flrs		
Base Income (Annual $'s)	$6,402													

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
433 1-4 Fam -3y- Prime														
Principal (Mature)	$5	0	0	0	0	0	0	0	4	0	0	0	0	0
Current Yield	6.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.40	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		5	5	5	5	5	5	5	5	5	5	5	5	5
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.40	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		6.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		5	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	0.00	0.00	0.00	0.00	0.00
Reinvest at	4.15				100%@ 4.15 for 24 Mo.									
Fully Indexed Yield	4.40	100% X Prime (3.50) + 90 Margin/Eff. 90 / 90									Reset 3-Years 0.00 collar 0.00 cap 0.00 floor.			
Fair Value	$5		Discount Rate = 4.15											Term = 9.0
Price Volatility			Average Life = 0.60			Modified Duration = 0.55			Effective Duration = 0.00			Effective Convexity = 0.00		
CPR	15.00											Prepay into 1-4 Fam -3y- Prime		
Base Income (Annual $'s)	$320													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

432 1-4 Fam -3y- Prime w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	2	0	16	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.25	0.00	5.25	0.00
GAP Cashflow	121	121	121	121	121	121	121	121	121	121	121	121
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.25	0.00	5.53	0.00
Principal (Paydown)	4	4	4	3	3	3	3	11	9	29	7	0
Yield (Paydown)	5.57	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.53	5.54	0.00
Principal (Reprice)	4	0	0	0	0	0	0	0	61	36	12	0
Yield (Reprice)	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	5.54	5.53	5.64	0.00

433 1-4 Fam -3y- Prime												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	5	5	5	5	5	5	5	5	5	5	5	5
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Loans-(con't)

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
436 1-4 Fam -5y- Prime w/flrs														
Principal (Mature)	$210	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	5.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		3	6	8	11	14	16	19	22	24	27	29	32	39
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		3	3	3	3	3	3	3	3	3	3	2	2	7
Yield (Paydown)		5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	6.00				100%@ 6.00 for 24 Mo.									
Fully Indexed Yield	5.53	100% X Prime (3.50) + 202.9898 Margin/Eff. 203 / 202									Reset 5-Years 0.00 collar 0.00 cap 5.37 floor.			
Fair Value	$206		Discount Rate = 6.00											Term = 302.0
Price Volatility			Average Life = 5.41			Modified Duration = 3.12			Effective Duration = 4.85			Effective Convexity =(0.97)		
CPR	15.00											Prepay into 1-4 Fam -5y- Prime w/flrs		
Base Income (Annual $'s)	$12,197													
438 1-4 Fam -5y- 1YLibor w/flrs														
Principal (Mature)	$590	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		8	16	23	31	39	46	54	61	68	75	82	89	108
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		8	8	8	8	8	7	7	7	7	7	6	7	20
Yield (Paydown)		4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	6.00				100%@ 6.00 for 10 Yrs.									
Fully Indexed Yield	4.88	100% X 1 YR LIBOR (2.13) + 275 Margin/Eff. 275 / 275									Reset 5-Years 0.00 collar 0.00 cap 2.75 floor.			
Fair Value	$550		Discount Rate = 6.00											Term = 315.0
Price Volatility			Average Life = 5.91			Modified Duration = 3.31			Effective Duration = 6.18			Effective Convexity =(1.27)		
CPR	15.00											Prepay into 1-4 Fam -5y- 1YLibor w/flrs		
Base Income (Annual $'s)	$23,600													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

436 1-4 Fam -5y- Prime w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	8	11	0	7
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.75	7.50	0.00	5.15
GAP Cashflow	45	52	58	76	106	111	116	159	210	210	210	210
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.25	4.92	0.00	5.44
Principal (Paydown)	7	7	6	6	6	6	5	19	16	45	17	7
Yield (Paydown)	5.81	5.81	5.81	5.81	5.55	5.23	5.23	5.23	5.28	5.41	5.43	5.51
Principal (Reprice)	0	0	0	12	23	0	0	23	50	39	16	13
Yield (Reprice)	0.00	0.00	0.00	8.75	7.50	7.50	7.50	5.25	4.92	5.20	5.44	5.44

438 1-4 Fam -5y- 1YLibor w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	23
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00
GAP Cashflow	128	146	164	181	197	213	590	590	590	590	590	590
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.88
Principal (Paydown)	19	19	18	17	16	16	15	54	46	147	64	27
Yield (Paydown)	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.88	4.88	4.88	4.88	4.88
Principal (Reprice)	0	0	0	0	0	0	372	0	0	165	72	50
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	4.88	4.88	4.88

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
440 Comm'l - Fixed														
Principal (Mature)	$44,189	543	556	452	172	134	959	157	313	231	579	140	284	2,398
Current Yield	4.73	5.37	5.50	5.32	5.10	5.39	4.82	5.54	4.85	4.99	5.06	6.47	5.13	4.89
GAP Cashflow		729	1,474	2,106	2,461	2,776	3,909	4,242	4,723	5,126	5,875	6,165	6,614	9,479
Principal (Paydown)		186	189	180	183	181	174	175	168	172	170	150	165	467
Yield (Paydown)		4.73	4.72	4.71	4.70	4.70	4.70	4.70	4.69	4.69	4.69	4.69	4.68	4.68
Reinvest at	5.25				100%@ 5.25 for 24 Mo.									
Fair Value	$43,515	Discount Rate =		5.25										Term = 209.0
Price Volatility		Average Life =		3.12		Modified Duration = 2.32			Effective Duration = 2.71			Effective Convexity =(0.04)		
CPR	5.00													Prepay into Comm'l - Fixed
Base Income (Annual $'s)	$2,089,698													
441 Comm'l -M- Prime w/flrs														
Principal (Mature)	$10,454	651	745	122	630	62	588	145	467	2,929	1,405	248	75	152
Current Yield	4.85	5.98	6.16	5.69	6.73	5.65	4.53	5.57	4.00	4.22	4.75	6.07	5.16	5.05
GAP Cashflow		10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454
Adjusted Yield		0.00	4.78	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76
Principal (Paydown)		44	42	38	38	35	34	32	30	29	16	9	9	25
Yield (Paydown)		4.85	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76
Principal (Reprice)		9,759	8,972	8,812	8,144	8,047	7,425	7,248	6,750	3,791	2,370	2,112	2,028	1,909
Yield (Reprice)		4.78	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76
Reinvest at	6.00				100%@ 6.00 for 24 Mo.									
Fully Indexed Yield	4.76	100% X Prime (3.50) + 105.1532			Margin/Eff. 105 / 105						Reset Monthly	0.00 collar	0.00 cap	4.76 floor.
Fair Value	$10,309	Discount Rate =		6.00										Term = 123.0
Price Volatility		Average Life =		1.24		Modified Duration = 0.99			Effective Duration = 0.89			Effective Convexity = 0.29		
CPR	5.00													Prepay into Comm'l -M- Prime w/flrs
Base Income (Annual $'s)	$507,124													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

440 Comm'l - Fixed												
Principal (Mature)	352	1,086	591	635	6,540	1,742	1,191	5,121	7,464	5,405	0	0
Current Yield	5.41	5.57	5.57	5.20	4.16	4.74	5.07	4.59	4.57	4.81	5.50	6.55
GAP Cashflow	10,275	11,792	12,792	13,824	20,726	22,762	24,216	30,217	38,207	44,189	44,189	44,189
Principal (Paydown)	444	431	409	396	362	294	264	880	526	577	0	0
Yield (Paydown)	4.66	4.65	4.62	4.61	4.59	4.71	4.71	4.69	4.72	4.91	0.00	0.00

441 Comm'l -M- Prime w/flrs												
Principal (Mature)	4	13	0	83	0	40	29	757	0	620	0	0
Current Yield	6.50	5.50	0.00	4.75	0.00	6.90	4.62	4.07	0.00	4.50	0.00	0.00
GAP Cashflow	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454	10,454
Adjusted Yield	4.76	4.76	0.00	4.76	0.00	4.76	4.76	4.76	0.00	4.76	0.00	0.00
Principal (Paydown)	24	23	23	22	21	21	20	59	36	56	0	0
Yield (Paydown)	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.77	4.77	0.00	0.00
Principal (Reprice)	1,832	1,798	1,771	1,693	1,644	1,596	1,543	1,081	691	325	0	0
Yield (Reprice)	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

442 Comm'l -M- Prime	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$6,085	0	0	0	243	0	4,339	0	3	0	17	584	0	205
Current Yield	4.12	0.00	0.00	0.00	4.07	0.00	4.12	0.00	4.75	0.00	4.50	4.06	0.00	4.71
GAP Cashflow		6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085
Adjusted Yield		0.00	0.00	0.00	4.12	0.00	4.12	0.00	4.12	0.00	4.12	4.12	0.00	4.12
Principal (Paydown)		26	26	25	26	25	24	6	6	6	6	5	3	8
Yield (Paydown)		4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12
Principal (Reprice)		6,059	6,033	6,008	5,739	5,714	1,351	1,345	1,337	1,331	1,309	719	716	574
Yield (Reprice)		4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12
Reinvest at	5.00				100%@ 5.00 for 24 Mo.									
Fully Indexed Yield	4.12	100% X Prime (3.50) + 61.8281 Margin/Eff. 62 / 61									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$6,041		Discount Rate = 5.00											Term = 123.0
Price Volatility			Average Life = 0.89			Modified Duration = 0.75			Effective Duration = 0.42				Effective Convexity = 0.02	
CPR	5.00													Prepay into Comm'l -M- Prime
Base Income (Annual $'s)	$250,580													

444 Comm'l -M- 1DLibor	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$211	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	1.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		211	211	211	211	211	211	211	211	211	211	211	211	211
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		1	1	1	1	1	1	1	1	1	1	1	1	3
Yield (Paydown)		1.74	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83
Principal (Reprice)		210	209	208	207	207	206	205	204	203	202	201	200	199
Yield (Reprice)		1.74	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83
Reinvest at	1.30				100%@ 1.30 for 24 Mo.									
Fully Indexed Yield	1.83	100% X SHORT INDEX 1 (0.33) + 150 Margin/Eff. 150 / 150									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$215		Discount Rate = 1.30											Term = 62.0
Price Volatility			Average Life = 4.02			Modified Duration = 3.64			Effective Duration = 0.47				Effective Convexity = 0.00	
CPR	5.00													Prepay into Comm'l -M- 1DLibor
Base Income (Annual $'s)	$3,671													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

442 Comm'l -M- Prime												
Principal (Mature)	0	0	27	27	0	77	0	0	0	273	0	0
Current Yield	0.00	0.00	4.50	4.50	0.00	4.75	0.00	0.00	0.00	3.73	0.00	0.00
GAP Cashflow	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085	6,085
Adjusted Yield	0.00	0.00	4.12	4.12	0.00	4.12	0.00	0.00	0.00	4.12	0.00	0.00
Principal (Paydown)	6	6	6	6	5	5	4	17	16	27	0	0
Yield (Paydown)	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	0.00	0.00
Principal (Reprice)	498	492	468	435	420	364	334	323	307	145	0	0
Yield (Reprice)	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	0.00	0.00

444 Comm'l -M- 1DLibor												
Principal (Mature)	0	0	0	0	0	0	0	0	167	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.74	0.00	0.00	0.00
GAP Cashflow	211	211	211	211	211	211	211	211	211	211	211	211
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.83	0.00	0.00	0.00
Principal (Paydown)	3	3	2	2	2	2	2	9	5	0	0	0
Yield (Paydown)	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	0.00	0.00	0.00
Principal (Reprice)	196	194	191	189	186	184	182	176	84	0	0	0
Yield (Reprice)	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	0.00	0.00	0.00

Balance & Rate Entry

Sample Bank - Anywhere, USA, xx

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
446 Comm'l -M- Others														
Principal (Mature)	$732	200	21	0	19	14	0	0	0	0	29	0	5	0
Current Yield	2.20	2.15	3.08	0.00	2.20	2.20	0.00	0.00	0.00	0.00	2.08	0.00	2.08	0.00
GAP Cashflow		732	732	732	732	732	732	732	732	732	732	732	732	732
Adjusted Yield		0.00	2.21	0.00	1.50	1.50	0.00	0.00	0.00	0.00	1.50	0.00	1.50	0.00
Principal (Paydown)		3	2	2	2	2	2	2	2	2	2	2	2	5
Yield (Paydown)		2.20	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Principal (Reprice)		529	506	503	483	467	465	463	461	459	428	426	419	416
Yield (Reprice)		2.21	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Reinvest at	1.50				100%@ 1.50 for 24 Mo.									
Fully Indexed Yield	1.50	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.59 floor.
Fair Value	$732		Discount Rate =	1.50										Term = 62.0
Price Volatility			Average Life =	2.12		Modified Duration = 1.97			Effective Duration = 0.41				Effective Convexity = 0.14	
CPR	5.00													Prepay into Comm'l -M- Others
Base Income (Annual $'s)	$16,075													
447 Comm'l -Q- Prime														
Principal (Mature)	$647	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	5.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		3	647	647	647	647	647	647	647	647	647	647	647	647
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		3	3	3	3	3	3	3	3	3	3	2	3	8
Yield (Paydown)		5.50	5.50	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
Principal (Reprice)		0	641	0	0	633	0	0	625	0	0	617	0	609
Yield (Reprice)		0.00	5.50	5.50	5.50	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
Reinvest at	5.50				100%@ 5.50 for 24 Mo.									
Fully Indexed Yield	5.75	100% X Prime (3.50) + 225 Margin/Eff. 225 / 225									Reset Quarterly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$660		Discount Rate =	5.50										Term = 228.0
Price Volatility			Average Life =	11.37		Modified Duration = 5.21			Effective Duration = 0.45				Effective Convexity =(0.30)	
CPR	5.00													Prepay into Comm'l -Q- Prime
Base Income (Annual $'s)	$35,585													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

446 Comm'l -M- Others												
Principal (Mature)	0	0	79	0	0	0	28	20	237	0	0	0
Current Yield	0.00	0.00	2.19	0.00	0.00	0.00	2.08	2.09	2.20	0.00	0.00	0.00
GAP Cashflow	732	732	732	732	732	732	732	732	732	732	732	732
Adjusted Yield	0.00	0.00	1.50	0.00	0.00	0.00	1.50	1.50	1.50	0.00	0.00	0.00
Principal (Paydown)	5	5	5	4	4	4	4	13	6	0	0	0
Yield (Paydown)	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	0.00	0.00	0.00
Principal (Reprice)	410	405	347	317	313	309	287	258	114	0	0	0
Yield (Reprice)	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	0.00	0.00	0.00

447 Comm'l -Q- Prime												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	269
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.50
GAP Cashflow	647	647	647	647	647	647	647	647	647	647	647	647
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.75
Principal (Paydown)	8	8	8	7	7	7	7	28	26	115	89	28
Yield (Paydown)	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
Principal (Reprice)	602	594	586	579	571	564	557	539	513	441	339	297
Yield (Reprice)	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
448 Comm'l -S- Others														
Principal (Mature)	$248	0	0	0	0	0	0	0	0	0	0	12	0	0
Current Yield	2.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.64	0.00	0.00
GAP Cashflow		1	230	231	232	242	248	248	248	248	248	248	248	248
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.43	0.00	0.00
Principal (Paydown)		1	1	1	1	1	1	1	1	1	1	1	1	3
Yield (Paydown)		2.32	2.32	2.42	2.42	2.42	2.42	2.43	2.43	2.43	2.43	2.43	2.42	2.42
Principal (Reprice)		0	228	0	0	9	9	0	222	0	0	8	8	205
Yield (Reprice)		0.00	2.32	2.32	2.32	2.30	2.30	2.30	2.43	2.43	2.43	2.42	2.42	2.42
Reinvest at	2.43				100%@ 2.43 for 24 Mo.									
Fully Indexed Yield	2.43	Effective Formula Not Applicable.									Reset Semi-Annual	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$248	Discount Rate = 2.43												Term = 62.0
Price Volatility		Average Life = 3.82				Modified Duration = 3.26			Effective Duration = 0.81				Effective Convexity = 0.00	
CPR	5.00												Prepay into Comm'l -S- Others	
Base Income (Annual $'s)	$5,749													
449 Comm'l -A- Prime w/flrs														
Principal (Mature)	$1,165	0	26	0	0	0	0	2	0	702	0	0	328	0
Current Yield	5.01	0.00	6.00	0.00	0.00	0.00	0.00	5.25	0.00	4.75	0.00	0.00	5.50	0.00
GAP Cashflow		5	61	66	71	75	80	89	93	1,045	1,047	1,049	1,165	1,165
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	6.00	0.00	5.23	0.00	0.00	4.67	0.00
Principal (Paydown)		5	5	5	5	5	5	5	5	5	2	2	2	1
Yield (Paydown)		5.01	5.01	4.97	4.97	4.97	4.97	4.97	4.97	4.97	5.57	5.57	5.57	4.43
Principal (Reprice)		0	25	0	0	0	0	2	0	245	0	0	21	1
Yield (Reprice)		0.00	6.00	6.00	6.00	6.00	6.00	5.23	5.23	4.67	4.67	4.67	14.24	7.02
Reinvest at	5.25				100%@ 5.25 for 24 Mo.									
Fully Indexed Yield	5.01	100% X Prime (3.50) + 131.7901			Margin/Eff. 132 / 131						Reset Annual	0.00 collar	0.00 cap	5.01 floor.
Fair Value	$1,163	Discount Rate = 5.25												Term = 25.0
Price Volatility		Average Life = 0.81				Modified Duration = 0.72			Effective Duration = 0.77				Effective Convexity = 0.00	
CPR	5.00												Prepay into Comm'l -A- Prime w/flrs	
Base Income (Annual $'s)	$58,401													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

448 Comm'l -S- Others

	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Principal (Mature)	0	0	0	0	0	0	0	8	179	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.30	2.30	0.00	0.00	0.00
GAP Cashflow	248	248	248	248	248	248	248	248	248	248	248	248
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.43	2.43	0.00	0.00	0.00
Principal (Paydown)	3	3	3	3	3	3	3	10	5	0	0	0
Yield (Paydown)	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	0.00	0.00	0.00
Principal (Reprice)	16	200	15	195	15	190	15	194	102	0	0	0
Yield (Reprice)	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.47	0.00	0.00	0.00

449 Comm'l -A- Prime w/flrs

	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Principal (Mature)	0	0	57	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165	1,165
Adjusted Yield	0.00	0.00	4.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	1	1	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	4.38	4.38	5.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	36	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	7.02	4.01	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
450 Comm'l -A- Prime														
Principal (Mature)	$5,066	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		256	278	299	321	343	364	385	406	427	448	467	488	773
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		21	22	21	22	22	21	21	21	21	21	19	21	61
Yield (Paydown)		4.23	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26
Principal (Reprice)		235	0	0	0	0	0	0	0	0	0	0	0	223
Yield (Reprice)		3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	4.48
Reinvest at	4.50				100%@ 4.50 for 24 Mo.									
Fully Indexed Yield	4.48	100% X Prime (3.50) + 97.6743 Margin/Eff. 98 / 97									Reset Annual	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$5,036	Discount Rate = 4.50												Term = 184.0
Price Volatility		Average Life = 6.26				Modified Duration = 4.14				Effective Duration = 2.06				Effective Convexity =(0.01)
CPR	5.00													Prepay into Comm'l -A- Prime
Base Income (Annual $'s)	$214,140													
452 Comm'l -A- Zero Rate														
Principal (Mature)	$4,210	0	0	0	0	0	0	0	0	0	0	0	3,999	0
Current Yield	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00
GAP Cashflow		18	36	53	72	90	107	125	142	160	177	193	4,210	4,210
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		18	18	18	18	18	17	18	17	18	18	16	17	0
Yield (Paydown)		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	1.50				100%@ 1.50 for 24 Mo.									
Fully Indexed Yield	1.01	100% X SHORT INDEX 2 (0.01) + 100 Margin/Eff. 100 / 100									Reset Annual	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$4,190	Discount Rate = 1.50												Term = 13.0
Price Volatility		Average Life = 0.93				Modified Duration = 0.90				Effective Duration = 0.92				Effective Convexity = 0.01
CPR	5.00													Prepay into Comm'l -A- Zero Rate
Base Income (Annual $'s)	$42,100													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

450 Comm'l -A- Prime												
Principal (Mature)	0	0	0	0	0	0	0	0	0	3,419	11	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.25	3.75	0.00
GAP Cashflow	834	894	953	1,223	5,066	5,066	5,066	5,066	5,066	5,066	5,066	5,066
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.48	4.51	0.00
Principal (Paydown)	61	60	59	58	58	57	55	217	206	489	0	0
Yield (Paydown)	4.26	4.26	4.26	4.26	4.26	4.48	4.48	4.48	4.48	4.48	4.80	0.00
Principal (Reprice)	0	0	0	212	4,248	0	0	4,237	4,025	1,869	0	0
Yield (Reprice)	4.48	4.48	4.48	4.48	4.25	4.25	4.25	4.48	4.48	4.51	9.68	0.00

452 Comm'l -A- Zero Rate												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	4,210	4,210	4,210	4,210	4,210	4,210	4,210	4,210	4,210	4,210	4,210	4,210
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
453 Comm'l -A- Others														
Principal (Mature)	$371	91	23	2	0	73	17	21	0	0	0	22	0	0
Current Yield	2.42	2.40	2.40	4.07	0.00	2.40	2.40	2.40	0.00	0.00	0.00	2.40	0.00	0.00
GAP Cashflow		178	218	221	222	296	335	356	371	371	371	371	371	371
Adjusted Yield		0.00	2.43	2.40	0.00	2.40	2.40	2.37	0.00	0.00	0.00	2.37	0.00	0.00
Principal (Paydown)		2	1	1	1	1	1	1	1	1	1	1	0	1
Yield (Paydown)		2.42	2.44	2.45	2.44	2.44	2.45	2.47	2.48	2.52	2.50	2.52	2.54	2.54
Principal (Reprice)		86	16	0	0	0	22	0	36	10	21	0	0	41
Yield (Reprice)		2.43	2.40	2.40	2.40	2.40	2.37	2.37	2.37	2.74	2.37	2.37	2.37	2.59
Reinvest at	2.50				100%@ 2.50 for 24 Mo.									
Fully Indexed Yield	2.50	Effective Formula Not Applicable.									Reset Annual	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$371	Discount Rate = 2.50												Term = 62.0
Price Volatility		Average Life = 1.35				Modified Duration = 1.22			Effective Duration = 0.40				Effective Convexity =(0.13)	
CPR	5.00												Prepay into Comm'l -A- Others	
Base Income (Annual $'s)	$8,960													
454 Comm'l -3y- Prime w/flrs														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	5.75				100%@ 5.75 for 24 Mo.									
Fully Indexed Yield	5.50	100% X Prime (3.50) + 5.4318 Margin/Eff. 5 / 5									Reset 3-Years	0.00 collar	0.00 cap	5.50 floor.
Fair Value	$0	Discount Rate = 5.75												Term = 6.0
Price Volatility		Average Life = 0.00				Modified Duration = 0.00			Effective Duration = 0.00				Effective Convexity = 0.00	
CPR	5.00												Prepay into Comm'l -3y- Prime w/flrs	

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

453 Comm'l -A- Others												
Principal (Mature)	0	0	0	0	0	0	0	48	49	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.40	2.43	0.00	0.00	0.00
GAP Cashflow	371	371	371	371	371	371	371	371	371	371	371	371
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.50	2.53	0.00	0.00	0.00
Principal (Paydown)	1	1	1	1	1	1	1	4	1	0	0	0
Yield (Paydown)	2.51	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.53	0.00	0.00	0.00
Principal (Reprice)	15	37	17	39	14	35	16	77	20	0	0	0
Yield (Reprice)	2.53	2.52	2.52	2.50	2.50	2.50	2.50	2.53	2.66	0.00	0.00	0.00

454 Comm'l -3y- Prime w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

456 Comm'l -3y- Others

Principal (Mature)	$312	0	0	0	0	0	0	0	0	56	145	0	0	0
Current Yield	2.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.70	2.65	0.00	0.00	0.00
GAP Cashflow		1	3	4	5	7	93	94	95	152	312	312	312	312
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.65	2.65	0.00	0.00	0.00
Principal (Paydown)		1	1	1	1	1	1	1	1	1	1	0	0	1
Yield (Paydown)		2.66	2.66	2.66	2.66	2.66	2.66	2.81	2.81	2.81	2.80	3.21	3.21	3.21
Principal (Reprice)		0	0	0	0	0	85	0	0	0	48	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	2.65	2.65	2.65	2.65	2.34	2.34	2.34	2.34

Reinvest at 3.16 — 100%@ 3.16 for 24 Mo.

Fully Indexed Yield 3.16 — Effective Formula Not Applicable. — Reset 3-Years 0.00 collar 0.00 cap 0.00 floor.

Fair Value $311 — Discount Rate = 3.16 — Term = 62.0

Price Volatility — Average Life = 1.74 — Modified Duration = 1.54 — Effective Duration = 0.96 — Effective Convexity = 0.00

CPR 5.00 — Prepay into Comm'l -3y- Others

Base Income (Annual $'s) $8,305

457 Comm'l -5y- Prime w/flrs

Principal (Mature)	$7,541	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		32	64	96	128	160	191	223	254	286	317	346	377	468
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		32	33	31	32	32	31	32	31	32	32	28	31	91
Yield (Paydown)		4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Reinvest at 6.00 — 100%@ 6.00 for 24 Mo.

Fully Indexed Yield 4.54 — 100% X Prime (3.50) + 104.4307 Margin/Eff. 104 / 104 — Reset 5-Years 0.00 collar 0.00 cap 4.26 floor.

Fair Value $6,563 — Discount Rate = 6.00 — Term = 243.0

Price Volatility — Average Life = 11.41 — Modified Duration = 4.89 — Effective Duration = 8.72 — Effective Convexity = 1.29

CPR 5.00 — Prepay into Comm'l -5y- Prime w/flrs

Base Income (Annual $'s) $321,548

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

456 Comm'l -3y- Others												
Principal (Mature)	0	0	0	0	0	0	15	0	68	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	2.70	0.00	2.65	0.00	0.00	0.00
GAP Cashflow	312	312	312	312	312	312	312	312	312	312	312	312
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	2.34	0.00	3.56	0.00	0.00	0.00
Principal (Paydown)	1	1	1	1	1	1	1	4	2	0	0	0
Yield (Paydown)	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.47	3.17	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	19	54	0	0	0	0
Yield (Reprice)	2.34	2.34	2.34	2.34	2.34	2.34	2.45	3.56	3.24	0.00	0.00	0.00

457 Comm'l -5y- Prime w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	351	2,770
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.75	4.12
GAP Cashflow	559	649	736	823	909	994	1,076	1,400	1,707	7,541	7,541	7,541
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.29	4.46
Principal (Paydown)	91	90	88	86	86	85	82	323	307	1,340	989	384
Yield (Paydown)	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.55	4.54
Principal (Reprice)	0	0	0	0	0	0	0	0	0	4,619	3,277	3,154
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.29	4.46	4.46

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
458 Comm'l -5y- Prime														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	4.25				100%@ 4.25 for 24 Mo.									
Fully Indexed Yield	4.50	100% X Prime (3.50) + 100 Margin/Eff. 100 / 100									Reset 5-Years 0.00 collar 0.00 cap 0.00 floor.			
Fair Value	$0	Discount Rate = 4.25												Term = 242.0
Price Volatility		Average Life = 0.00			Modified Duration = 0.00				Effective Duration = 0.00			Effective Convexity = 0.00		
CPR	5.00											Prepay into Comm'l -5y- Prime		
459 Comm'l -5y- Others														
Principal (Mature)	$110	0	0	0	0	0	0	0	0	0	0	105	0	0
Current Yield	3.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.20	0.00	0.00
GAP Cashflow		0	1	1	2	2	3	3	4	4	5	110	110	110
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	4.00				100%@ 4.00 for 24 Mo.									
Fully Indexed Yield	4.00	Effective Formula Not Applicable.									Reset 5-Years 0.00 collar 0.00 cap 0.00 floor.			
Fair Value	$109	Discount Rate = 4.00												Term = 12.0
Price Volatility		Average Life = 0.86			Modified Duration = 0.79				Effective Duration = 0.92			Effective Convexity = 0.00		
CPR	5.00											Prepay into Comm'l -5y- Others		
Base Income (Annual $'s)	$3,520													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

458 Comm'l -5y- Prime												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

459 Comm'l -5y- Others												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	110	110	110	110	110	110	110	110	110	110	110	110
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

460 Comm'l RE - Fixed														
Principal (Mature)	$147,956	896	1,557	1,752	369	758	2,518	16	1,938	522	159	539	485	304
Current Yield	5.14	5.62	5.12	5.29	4.82	4.50	5.03	6.37	4.37	5.14	5.40	6.24	4.92	5.48
GAP Cashflow		2,859	6,405	10,036	12,295	14,913	19,196	20,978	24,600	26,814	28,633	30,651	32,744	37,619
Principal (Paydown)		1,963	1,989	1,878	1,891	1,860	1,765	1,765	1,685	1,691	1,661	1,478	1,608	4,571
Yield (Paydown)		5.14	5.14	5.14	5.14	5.14	5.14	5.15	5.15	5.16	5.16	5.16	5.15	5.15
Reinvest at	5.25				100%@ 5.25 for 24 Mo.									
Fair Value	$147,808		Discount Rate =	5.25										Term = 235.0
Price Volatility			Average Life =	3.77		Modified Duration = 2.63				Effective Duration = 3.28			Effective Convexity =(0.50)	
CPR	15.00												Prepay into Comm'l RE - Fixed	
Base Income (Annual $'s)	$7,609,377													
461 Comm'l RE -M- Prime w/flrs														
Principal (Mature)	$13,018	74	70	51	12	384	293	232	0	135	547	169	1	0
Current Yield	4.83	5.75	6.00	5.43	5.50	5.02	4.67	5.07	0.00	5.39	4.29	5.00	5.50	0.00
GAP Cashflow		9,288	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018
Adjusted Yield		0.00	4.95	4.82	4.82	4.82	4.82	4.82	0.00	4.82	4.82	4.83	4.82	0.00
Principal (Paydown)		173	175	166	169	166	154	153	143	145	142	119	128	366
Yield (Paydown)		4.83	4.73	4.73	4.73	4.73	4.72	4.72	4.72	4.72	4.72	4.71	4.71	4.71
Principal (Reprice)		9,041	8,868	8,714	8,586	8,196	7,880	7,608	7,507	7,308	6,821	6,616	6,525	6,351
Yield (Reprice)		4.95	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.83	4.82	4.82	4.82
Reinvest at	5.25				100%@ 5.25 for 24 Mo.									
Fully Indexed Yield	4.82	100% X Prime (3.50) + 86.2199			Margin/Eff. 86 / 86						Reset Monthly	0.00 collar	0.00 cap	4.82 floor.
Fair Value	$12,792		Discount Rate =	5.25										Term = 241.0
Price Volatility			Average Life =	3.60		Modified Duration = 2.51				Effective Duration = 2.89			Effective Convexity = 0.05	
CPR	15.00												Prepay into Comm'l RE -M- Prime w/flrs	
Base Income (Annual $'s)	$628,509													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Loans-(con't)												
460 Comm'l RE - Fixed												
Principal (Mature)	4,243	677	650	1,120	985	746	1,127	3,492	2,789	25,233	3,999	0
Current Yield	3.92	4.53	6.22	4.22	4.45	5.61	5.69	5.08	4.83	4.97	5.53	5.30
GAP Cashflow	46,234	50,984	55,477	60,254	64,746	68,822	73,043	87,520	99,173	143,577	147,956	147,956
Principal (Paydown)	4,371	4,074	3,842	3,657	3,507	3,330	3,093	10,985	8,865	19,170	380	0
Yield (Paydown)	5.15	5.20	5.21	5.20	5.21	5.22	5.22	5.21	5.22	5.24	6.28	0.00
461 Comm'l RE -M- Prime w/flrs												
Principal (Mature)	0	57	40	0	71	399	399	147	86	1,693	508	0
Current Yield	0.00	5.00	5.50	0.00	5.59	5.00	5.43	5.18	5.53	4.89	4.47	4.97
GAP Cashflow	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018	13,018
Adjusted Yield	0.00	4.82	4.82	0.00	4.82	4.82	4.82	4.82	4.83	4.82	4.82	0.00
Principal (Paydown)	355	340	321	307	297	278	245	850	705	1,670	81	0
Yield (Paydown)	4.71	4.71	4.71	4.71	4.71	4.71	4.70	4.69	4.64	4.65	4.82	0.00
Principal (Reprice)	6,097	5,826	5,562	5,393	5,172	4,758	4,287	3,936	3,338	1,609	256	0
Yield (Reprice)	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.83	4.82	4.82	4.82	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

462 Comm'l RE -M- Prime														
Principal (Mature)	$5,558	96	0	0	280	0	0	25	0	0	164	26	70	12
Current Yield	4.86	4.00	0.00	0.00	4.50	0.00	0.00	4.50	0.00	0.00	5.00	5.00	0.03	4.50
GAP Cashflow		5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558
Adjusted Yield		0.00	0.00	0.00	4.93	0.00	0.00	4.93	0.00	0.00	4.93	4.93	4.93	4.93
Principal (Paydown)		74	74	71	72	67	64	65	62	63	62	54	58	163
Yield (Paydown)		4.86	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93
Principal (Reprice)		5,389	5,315	5,244	4,893	4,826	4,762	4,672	4,610	4,546	4,320	4,240	4,112	3,995
Yield (Reprice)		4.88	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93
Reinvest at	5.00	100%@ 5.00 for 24 Mo.												
Fully Indexed Yield	4.93	100% X Prime (3.50) + 142.7541 Margin/Eff. 143 / 142									Reset Monthly 0.00 collar 0.00 cap 0.00 floor.			
Fair Value	$5,544	Discount Rate = 5.00												Term = 223.0
Price Volatility		Average Life = 4.01			Modified Duration = 2.71				Effective Duration = 0.53			Effective Convexity =(0.01)		
CPR	15.00											Prepay into Comm'l RE -M- Prime		
Base Income (Annual $'s)	$270,230													
463 Comm'l RE -M- 1YT w/flrs														
Principal (Mature)	$3,891	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		52	104	155	206	256	304	354	401	448	496	538	584	715
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		52	53	50	51	51	48	49	47	48	47	42	46	131
Yield (Paydown)		4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	5.25	100%@ 5.25 for 24 Mo.												
Fully Indexed Yield	4.25	100% X 1 YR CMT (1.63) + 0 Margin/Eff. 250 / 250									Reset Monthly 0.00 collar 0.00 cap 3.50 floor.			
Fair Value	$3,723	Discount Rate = 5.25												Term = 184.0
Price Volatility		Average Life = 5.32			Modified Duration = 3.34				Effective Duration = 5.44			Effective Convexity =(0.93)		
CPR	15.00											Prepay into Comm'l RE -M- 1YT w/flrs		
Base Income (Annual $'s)	$165,368													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

462 Comm'l RE -M- Prime												
Principal (Mature)	336	5	0	0	0	111	0	455	0	0	259	87
Current Yield	4.50	4.75	0.00	0.00	0.00	3.50	0.00	4.50	0.00	0.00	4.00	5.50
GAP Cashflow	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558	5,558
Adjusted Yield	4.93	4.93	0.00	0.00	0.00	4.93	0.00	4.93	0.00	0.00	4.93	4.93
Principal (Paydown)	153	138	131	126	122	116	106	356	267	851	289	27
Yield (Paydown)	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93
Principal (Reprice)	3,607	3,351	3,215	3,088	2,964	2,772	2,626	2,137	1,631	1,022	338	114
Yield (Reprice)	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93

463 Comm'l RE -M- 1YT w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	521	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.25	0.00
GAP Cashflow	842	965	1,081	1,193	1,301	1,405	1,503	1,861	2,165	3,891	3,891	3,891
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.25	0.00
Principal (Paydown)	127	122	116	112	108	104	98	358	305	971	234	0
Yield (Paydown)	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	912	306	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.25	4.25	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
464 Comm'l RE -S- Other														
Principal (Mature)	$683	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		9	18	27	36	45	53	62	70	79	87	94	102	126
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		9	9	9	9	9	8	9	8	8	8	7	8	23
Yield (Paydown)		3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	5.00				100%@ 5.00 for 24 Mo.									
Fully Indexed Yield	5.00	Effective Formula Not Applicable.									Reset Semi-Annual	0.00 collar	0.00 cap	2.75 floor.
Fair Value	$653	Discount Rate = 5.00												Term = 357.0
Price Volatility		Average Life = 5.95				Modified Duration = 3.64			Effective Duration = 5.59					Effective Convexity =(1.00)
CPR	15.00													Prepay into Comm'l RE -S- Other
Base Income (Annual $'s)	$25,613													
465 Comm'l RE -A- Prime w/flrs														
Principal (Mature)	$3,249	0	43	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.70	0.00	5.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		89	741	1,548	1,590	1,631	1,774	1,860	1,899	1,942	3,249	3,249	3,249	3,249
Adjusted Yield		0.00	5.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		43	44	41	42	42	40	40	39	39	39	35	38	108
Yield (Paydown)		4.70	4.69	4.53	4.33	4.33	4.33	4.30	4.29	4.29	4.29	4.74	4.74	4.71
Principal (Reprice)		45	565	765	0	0	103	46	0	4	1,282	32	92	1,169
Yield (Reprice)		5.50	5.53	5.50	5.50	5.50	5.75	4.99	4.99	6.01	3.73	4.99	5.50	4.71
Reinvest at	5.25				100%@ 5.25 for 24 Mo.									
Fully Indexed Yield	4.71	100% X Prime (3.50) + 77.2846 Margin/Eff. 77 / 77									Reset Annual	0.00 collar	0.00 cap	4.71 floor.
Fair Value	$3,174	Discount Rate = 5.25												Term = 213.0
Price Volatility		Average Life = 4.67				Modified Duration = 3.08			Effective Duration = 3.37					Effective Convexity = 0.35
CPR	15.00													Prepay into Comm'l RE -A- Prime w/flrs
Base Income (Annual $'s)	$152,703													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

464 Comm'l RE -S- Other												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	22
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.75
GAP Cashflow	148	169	190	209	228	247	264	327	380	683	683	683
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00
Principal (Paydown)	22	21	20	20	19	18	17	63	53	170	75	36
Yield (Paydown)	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	5.00	5.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	187	89	58
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.80	5.00	5.00

465 Comm'l RE -A- Prime w/flrs												
Principal (Mature)	0	0	0	0	7	3	0	0	0	562	163	0
Current Yield	0.00	0.00	0.00	0.00	7.50	6.00	0.00	0.00	0.00	3.93	5.54	5.50
GAP Cashflow	3,249	3,249	3,249	3,249	3,249	3,249	3,249	3,249	3,249	3,249	3,249	3,249
Adjusted Yield	0.00	0.00	0.00	0.00	4.71	4.70	0.00	0.00	0.00	4.71	4.80	0.00
Principal (Paydown)	105	101	96	92	89	85	80	294	250	605	85	0
Yield (Paydown)	4.71	4.71	4.71	4.71	4.71	4.70	4.70	4.71	4.71	4.71	4.83	0.00
Principal (Reprice)	87	43	1,195	993	74	36	1,011	1,793	1,524	723	111	0
Yield (Reprice)	4.71	4.71	4.71	4.71	4.70	4.70	4.70	4.71	4.71	4.80	4.58	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

466 Comm'l RE -A- Prime

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$484	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		96	103	109	115	224	230	237	242	248	254	259	484	484
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		6	7	6	6	6	6	6	6	6	6	5	6	16
Yield (Paydown)		4.02	4.03	4.03	4.03	4.03	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.27
Principal (Reprice)		90	0	0	0	103	0	0	0	0	0	0	241	76
Yield (Reprice)		4.25	4.25	4.25	4.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	4.25	4.27

Reinvest at 4.75 — 100%@ 4.75 for 24 Mo.

Fully Indexed Yield 4.27 — 100% X Prime (3.50) + 77.2849 Margin/Eff. 77 / 77 — Reset Annual 0.00 collar 0.00 cap 0.00 floor.

Fair Value $476 — Discount Rate = 4.75 — Term = 184.0

Price Volatility — Average Life = 4.29 — Modified Duration = 2.94 — Effective Duration = 1.16 — Effective Convexity =(0.11)

CPR 15.00 — Prepay into Comm'l RE -A- Prime

Base Income (Annual $'s) $19,471

467 Comm'l RE -A- 1YT w/flrs

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$52	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		1	1	2	3	3	4	5	5	6	52	52	52	52
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		1	1	1	1	1	1	1	1	1	1	1	1	2
Yield (Paydown)		5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	45	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.00	5.00	5.00

Reinvest at 5.02 — 100%@ 5.02 for 24 Mo.

Fully Indexed Yield 5.00 — 100% X 1 YR CMT (1.63) + 0 Margin/Eff. 300 / 300 — Reset Annual 0.00 collar 0.00 cap 5.00 floor.

Fair Value $52 — Discount Rate = 5.02 — Term = 229.0

Price Volatility — Average Life = 5.77 — Modified Duration = 3.54 — Effective Duration = 2.88 — Effective Convexity = 0.96

CPR 15.00 — Prepay into Comm'l RE -A- 1YT w/flrs

Base Income (Annual $'s) $2,600

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

466 Comm'l RE -A- Prime												
Principal (Mature)	87	0	0	0	0	0	0	0	0	0	58	0
Current Yield	3.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.25	0.00
GAP Cashflow	484	484	484	484	484	484	484	484	484	484	484	484
Adjusted Yield	4.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.27	0.00
Principal (Paydown)	15	12	11	11	10	10	9	34	29	93	14	0
Yield (Paydown)	4.27	4.48	4.48	4.34	4.29	4.27	4.27	4.27	4.27	4.27	4.27	0.00
Principal (Reprice)	74	0	158	50	57	0	134	205	175	108	27	0
Yield (Reprice)	4.42	4.42	4.51	4.51	4.35	4.35	4.27	4.27	4.27	4.27	4.29	0.00

467 Comm'l RE -A- 1YT w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	3
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00
GAP Cashflow	52	52	52	52	52	52	52	52	52	52	52	52
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00
Principal (Paydown)	2	2	2	1	1	1	1	5	4	13	6	1
Yield (Paydown)	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Principal (Reprice)	0	0	39	0	0	0	33	28	24	15	7	4
Yield (Reprice)	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

468 Comm'l RE -A- 1YT

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$79	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		1	2	79	79	79	79	79	79	79	79	79	79	79
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		1	1	1	1	1	1	1	1	1	1	1	1	3
Yield (Paydown)		4.25	4.25	4.25	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38
Principal (Reprice)		0	0	76	0	0	0	0	0	0	0	0	0	64
Yield (Reprice)		0.00	0.00	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	5.38

Reinvest at 3.81 — 100%@ 3.81 for 24 Mo.
Fully Indexed Yield 5.38 — 100% X 1 YR CMT (1.63) + 375 Margin/Eff. 375 / 375 — Reset Annual 0.00 collar 0.00 cap 0.00 floor.
Fair Value $84 — Discount Rate = 3.81 — Term = 184.0
Price Volatility — Average Life = 5.32 — Modified Duration = 3.75 — Effective Duration = -0.60 — Effective Convexity = 0.60
CPR 15.00 — Prepay into Comm'l RE -A- 1YT
Base Income (Annual $'s) $3,358

469 Comm'l RE -3y- Prime w/flrs

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$7,886	0	0	0	0	0	0	0	0	0	1	0	21	0
Current Yield	5.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.75	0.00	7.00	0.00
GAP Cashflow		254	360	462	687	1,089	1,728	2,004	2,149	2,315	2,420	2,505	2,620	3,613
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.25	0.00	6.25	0.00
Principal (Paydown)		105	107	102	104	102	98	100	95	97	96	85	93	265
Yield (Paydown)		5.22	5.18	5.18	5.18	5.15	5.08	5.06	5.03	5.02	5.01	5.01	5.01	5.00
Principal (Reprice)		149	0	0	121	300	541	176	49	69	9	0	0	728
Yield (Reprice)		7.00	7.00	7.00	7.00	6.75	5.25	6.35	6.00	6.25	6.25	6.25	6.25	4.47

Reinvest at 5.25 — 100%@ 5.25 for 24 Mo.
Fully Indexed Yield 5.02 — 100% X Prime (3.50) + 104.5036 Margin/Eff. 105 / 104 — Reset 3-Years 0.00 collar 0.00 cap 5.02 floor.
Fair Value $7,830 — Discount Rate = 5.25 — Term = 184.0
Price Volatility — Average Life = 4.80 — Modified Duration = 3.14 — Effective Duration = 3.49 — Effective Convexity = 0.06
CPR 15.00 — Prepay into Comm'l RE -3y- Prime w/flrs
Base Income (Annual $'s) $411,491

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

468 Comm'l RE -A- 1YT												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	11	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.25	0.00
GAP Cashflow	79	79	79	79	79	79	79	79	79	79	79	79
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.38	0.00
Principal (Paydown)	3	2	2	2	2	2	2	7	6	20	5	0
Yield (Paydown)	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	0.00
Principal (Reprice)	0	0	0	55	0	0	0	47	40	25	7	0
Yield (Reprice)	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	0.00

469 Comm'l RE -3y- Prime w/flrs												
Principal (Mature)	0	0	0	22	0	0	0	3	4	1,031	641	0
Current Yield	0.00	0.00	0.00	5.50	0.00	0.00	0.00	5.50	5.50	5.43	5.05	0.00
GAP Cashflow	4,428	4,676	5,093	6,086	6,768	7,000	7,886	7,886	7,886	7,886	7,886	7,886
Adjusted Yield	0.00	0.00	0.00	4.92	0.00	0.00	0.00	4.65	4.97	5.02	5.01	0.00
Principal (Paydown)	258	247	235	225	218	209	196	721	612	1,596	197	0
Yield (Paydown)	5.06	5.09	5.09	5.09	5.05	5.03	5.02	5.10	5.11	5.11	4.90	0.00
Principal (Reprice)	558	0	182	747	464	23	1,037	1,041	897	1,977	419	0
Yield (Reprice)	4.74	4.24	4.92	5.33	5.24	6.00	4.65	4.97	5.02	5.01	4.81	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

470 Comm'l RE -3y- Prime

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$2,738	0	0	0	0	54	0	0	0	0	0	0	0	0
Current Yield	3.51	0.00	0.00	0.00	0.00	4.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		36	73	109	145	234	268	302	334	367	399	428	460	699
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		36	37	35	36	36	33	34	32	33	33	29	32	90
Yield (Paydown)		3.51	3.51	3.51	3.51	3.51	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	149
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.22

Reinvest at	5.00	100%@ 5.00 for 24 Mo.
Fully Indexed Yield	3.76	100% X Prime (3.50) + 26.3438 Margin/Eff. 26 / 26 Reset 3-Years 0.00 collar 0.00 cap 0.00 floor.
Fair Value	$2,584	Discount Rate = 5.00 Term = 199.0
Price Volatility		Average Life = 5.15 Modified Duration = 3.31 Effective Duration = 2.61 Effective Convexity =(0.17)
CPR	15.00	Prepay into Comm'l RE -3y- Prime
Base Income (Annual $'s)	$96,186	

471 Comm'l RE -5y- Prime w/flrs

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$38,370	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		850	1,369	1,864	3,540	4,038	4,514	4,998	5,461	7,396	7,956	8,598	9,052	10,347
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		509	519	495	505	498	476	485	463	472	465	415	453	1,295
Yield (Paydown)		4.53	4.52	4.52	4.52	4.51	4.51	4.51	4.51	4.51	4.49	4.49	4.48	4.48
Principal (Reprice)		340	0	0	1,171	0	0	0	0	1,462	95	228	0	0
Yield (Reprice)		6.00	6.00	6.00	4.75	4.75	4.75	4.75	4.75	5.00	5.75	5.00	5.00	5.00

Reinvest at	5.50	100%@ 5.50 for 24 Mo.
Fully Indexed Yield	4.54	100% X Prime (3.50) + 79.2501 Margin/Eff. 79 / 79 Reset 5-Years 0.00 collar 0.00 cap 4.54 floor.
Fair Value	$36,898	Discount Rate = 5.50 Term = 240.0
Price Volatility		Average Life = 4.76 Modified Duration = 3.08 Effective Duration = 4.14 Effective Convexity =(0.07)
CPR	15.00	Prepay into Comm'l RE -5y- Prime w/flrs
Base Income (Annual $'s)	$1,737,777	

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

470 Comm'l RE -3y- Prime												
Principal (Mature)	0	0	0	0	0	0	0	31	7	141	123	87
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.75	4.35	3.66	3.83	3.28
GAP Cashflow	1,253	1,390	1,552	2,709	2,738	2,738	2,738	2,738	2,738	2,738	2,738	2,738
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	3.76	3.77	3.76
Principal (Paydown)	88	84	80	77	75	72	67	244	205	602	192	11
Yield (Paydown)	3.52	3.51	3.51	3.50	3.78	3.76	3.76	3.76	3.76	3.76	3.77	3.75
Principal (Reprice)	466	53	83	1,080	146	0	0	0	450	818	242	99
Yield (Reprice)	3.83	3.86	3.85	3.28	3.92	5.26	5.26	5.26	3.76	3.77	3.76	3.76

471 Comm'l RE -5y- Prime w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	179	5,663	2,790	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.06	4.15	4.83	4.75
GAP Cashflow	11,604	12,924	14,292	15,541	16,801	17,826	18,789	29,132	36,502	38,370	38,370	38,370
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.02	4.64	4.82	0.00
Principal (Paydown)	1,257	1,207	1,146	1,100	1,068	1,025	963	3,533	2,990	7,544	854	0
Yield (Paydown)	4.48	4.48	4.48	4.47	4.46	4.46	4.46	4.46	4.63	4.59	4.69	0.00
Principal (Reprice)	0	114	222	149	192	0	0	6,810	4,200	6,700	443	0
Yield (Reprice)	5.00	6.50	5.25	5.50	5.64	6.75	6.75	4.02	4.64	4.82	4.89	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
472 Comm'l RE -5y- Prime														
Principal (Mature)	$5,943	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		79	159	1,461	1,606	1,683	1,851	2,039	2,110	2,183	2,255	2,571	2,641	2,842
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		79	80	77	78	77	74	75	72	73	72	64	70	201
Yield (Paydown)		4.86	4.86	4.86	4.93	4.92	4.92	4.89	4.85	4.85	4.85	4.85	4.79	4.79
Principal (Reprice)		0	0	1,225	66	0	94	113	0	0	0	252	0	0
Yield (Reprice)		0.00	0.00	3.87	5.75	5.75	5.75	6.00	6.00	6.00	6.00	5.50	5.50	5.50
Reinvest at	5.25				100%@ 5.25 for 24 Mo.									
Fully Indexed Yield	4.23	100% X Prime (3.50) + 72.7273 Margin/Eff. 73 / 72									Reset 5-Years 0.00 collar 0.00 cap 0.00 floor.			
Fair Value	$5,778		Discount Rate = 5.25											Term = 237.0
Price Volatility			Average Life = 4.94			Modified Duration = 3.17			Effective Duration = 3.31				Effective Convexity =(0.32)	
CPR	15.00													Prepay into Comm'l RE -5y- Prime
Base Income (Annual $'s)	$288,592													
479 Comm'l RE -5y- 5YT														
Principal (Mature)	$269	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	5.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		4	7	11	14	18	21	24	28	31	34	37	40	49
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		4	4	3	4	3	3	3	3	3	3	3	3	9
Yield (Paydown)		5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	5.50				100%@ 5.50 for 24 Mo.									
Fully Indexed Yield	5.25	100% X 5 YR CMT (2.42) + 0 Margin/Eff. 250 / 250									Reset 5-Years 0.00 collar 0.00 cap 0.00 floor.			
Fair Value	$266		Discount Rate = 5.50											Term = 184.0
Price Volatility			Average Life = 5.32			Modified Duration = 3.28			Effective Duration = 4.51				Effective Convexity =(0.75)	
CPR	15.00													Prepay into Comm'l RE -5y- 5YT
Base Income (Annual $'s)	$14,123													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

472 Comm'l RE -5y- Prime												
Principal (Mature)	0	0	34	0	0	0	0	0	0	585	541	0
Current Yield	0.00	0.00	7.75	0.00	0.00	0.00	0.00	0.00	0.00	5.21	4.64	4.78
GAP Cashflow	3,037	4,016	4,227	4,396	4,590	4,748	4,896	5,439	5,943	5,943	5,943	5,943
Adjusted Yield	0.00	0.00	5.50	0.00	0.00	0.00	0.00	0.00	0.00	4.23	4.43	0.00
Principal (Paydown)	195	187	177	169	164	158	148	543	462	1,270	220	0
Yield (Paydown)	4.79	4.79	4.57	4.55	4.55	4.52	4.52	4.52	4.52	4.52	3.94	0.00
Principal (Reprice)	0	792	0	0	30	0	0	0	221	1,835	398	0
Yield (Reprice)	5.50	5.50	5.50	5.50	7.76	7.76	7.76	7.76	4.23	4.43	3.63	0.00

479 Comm'l RE -5y- 5YT												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	36	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.25	0.00
GAP Cashflow	58	67	75	82	90	97	104	129	150	269	269	269
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.25	0.00
Principal (Paydown)	9	8	8	8	7	7	7	25	21	67	16	0
Yield (Paydown)	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	96	31	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.25	5.25	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

480 **Comm'l RE -5y- 10YT w/flrs**														
Principal (Mature)	$2,041	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		27	55	81	108	134	160	185	210	235	260	282	306	375
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		27	28	26	27	26	25	26	25	25	25	22	24	69
Yield (Paydown)		4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	5.00	100%@ 5.00 for 24 Mo.												
Fully Indexed Yield	4.82	100% X 10 YR CMT (2.32) + 250 Margin/Eff. 250 / 250									Reset 5-Years 0.00 collar 0.00 cap 4.00 floor.			
Fair Value	$2,023	Discount Rate = 5.00												Term = 198.0
Price Volatility		Average Life = 5.68			Modified Duration = 3.52				Effective Duration = 2.64				Effective Convexity =(0.12)	
CPR	15.00											Prepay into Comm'l RE -5y- 10YT w/flrs		
Base Income (Annual $'s)	$96,948													
485 **Const/Dev - Fixed**														
Principal (Mature)	$9,629	1,083	742	606	712	260	1,072	167	0	969	844	70	207	0
Current Yield	4.91	5.17	5.59	5.02	4.75	5.40	5.14	5.43	0.00	4.87	5.40	5.40	5.40	0.00
GAP Cashflow		1,211	2,068	2,774	3,580	3,923	5,071	5,301	5,358	6,386	7,274	7,373	7,611	7,691
Principal (Paydown)		128	115	100	94	83	76	62	57	59	44	29	31	80
Yield (Paydown)		4.91	4.88	4.81	4.79	4.80	4.77	4.68	4.65	4.65	4.59	4.30	4.27	4.15
Reinvest at	5.25	100%@ 5.25 for 24 Mo.												
Fair Value	$9,595	Discount Rate = 5.25												Term = 62.0
Price Volatility		Average Life = 0.61			Modified Duration = 0.55				Effective Duration = 0.61				Effective Convexity =(0.02)	
CPR	15.00												Prepay into Const/Dev - Fixed	
Base Income (Annual $'s)	$473,073													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

480 Comm'l RE -5y- 10YT w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	155
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.75
GAP Cashflow	2,041	2,041	2,041	2,041	2,041	2,041	2,041	2,041	2,041	2,041	2,041	2,041
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.82
Principal (Paydown)	67	64	61	59	57	55	51	188	160	509	223	19
Yield (Paydown)	4.75	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82
Principal (Reprice)	1,643	0	0	0	0	0	0	0	0	728	319	173
Yield (Reprice)	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.82	4.82	4.82

485 Const/Dev - Fixed												
Principal (Mature)	1,887	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.25	0.00	4.00	0.00	0.00	0.00	0.00	0.00	3.87	0.00	0.00	0.00
GAP Cashflow	9,629	9,629	9,629	9,629	9,629	9,629	9,629	9,629	9,629	9,629	9,629	9,629
Principal (Paydown)	51	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	4.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
486 Const/Dev -M- Prime w/flrs														
Principal (Mature)	$1,686	1,223	0	0	202	218	0	0	0	0	0	0	0	0
Current Yield	4.91	5.00	0.00	0.00	4.25	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686
Adjusted Yield		0.00	0.00	0.00	4.88	4.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		22	6	6	6	3	0	0	0	0	0	0	0	0
Yield (Paydown)		4.91	4.88	4.88	4.88	4.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		441	435	429	221	0	0	0	0	0	0	0	0	0
Yield (Reprice)		4.65	4.88	4.88	4.88	4.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	5.00				100%@ 5.00 for 24 Mo.									
Fully Indexed Yield	4.88	100% X Prime (3.50) + 56.6293 Margin/Eff. 57 / 56									Reset Monthly 0.00 collar 0.00 cap 4.88 floor.			
Fair Value	$1,686	Discount Rate = 5.00												Term = 6.0
Price Volatility		Average Life = 0.12			Modified Duration = 0.11				Effective Duration = 0.12			Effective Convexity = 0.00		
CPR	15.00											Prepay into Const/Dev -M- Prime w/flrs		
Base Income (Annual $'s)	$82,749													
487 Const/Dev -M- Prime														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	4.25				100%@ 4.25 for 24 Mo.									
Fully Indexed Yield	4.46	100% X Prime (3.50) + 95.8536 Margin/Eff. 96 / 95									Reset Monthly 0.00 collar 0.00 cap 0.00 floor.			
Fair Value	$0	Discount Rate = 4.25												Term = 8.0
Price Volatility		Average Life = 0.00			Modified Duration = 0.00				Effective Duration = 0.00			Effective Convexity = 0.00		
CPR	15.00											Prepay into Const/Dev -M- Prime		

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

486 Const/Dev -M- Prime w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686	1,686
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

487 Const/Dev -M- Prime												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

490	**Const/Dev -3y- Prime w/flrs**													
Principal (Mature)	$1,020	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		14	27	41	54	67	80	93	105	118	130	141	153	187
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		14	14	13	13	13	13	13	12	13	12	11	12	34
Yield (Paydown)		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	4.75				100%@ 4.75 for 24 Mo.									
Fully Indexed Yield	3.50	100% X Prime (3.50) + 0 Margin/Eff. 0 / 0									Reset 3-Years 0.00 collar 0.00 cap 3.25 floor.			
Fair Value	$968	Discount Rate = 4.75												Term = 123.0
Price Volatility		Average Life = 4.26				Modified Duration = 3.04			Effective Duration = 4.65				Effective Convexity =(0.52)	
CPR	15.00											Prepay into Const/Dev -3y- Prime w/flrs		
Base Income (Annual $'s)	$33,150													

492	**Const/Dev -5y- Prime w/flrs**													
Principal (Mature)	$799	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	4.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		11	21	32	42	53	63	73	82	92	102	110	120	147
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		11	11	10	11	10	10	10	10	10	10	9	9	27
Yield (Paydown)		4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	5.25				100%@ 5.25 for 24 Mo.									
Fully Indexed Yield	4.25	100% X Prime (3.50) + 75 Margin/Eff. 75 / 75									Reset 5-Years 0.00 collar 0.00 cap 4.00 floor.			
Fair Value	$771	Discount Rate = 5.25												Term = 184.0
Price Volatility		Average Life = 5.32				Modified Duration = 3.33			Effective Duration = 5.32				Effective Convexity =(0.91)	
CPR	15.00											Prepay into Const/Dev -5y- Prime w/flrs		
Base Income (Annual $'s)	$35,955													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

490 Const/Dev -3y- Prime w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	312	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.25	0.00	0.00
GAP Cashflow	221	253	283	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.25	0.00	0.00
Principal (Paydown)	33	32	30	29	28	27	26	94	80	140	0	0
Yield (Paydown)	3.25	3.25	3.25	3.25	3.50	3.50	3.50	3.50	3.50	3.50	0.00	0.00
Principal (Reprice)	0	0	0	717	0	0	0	0	0	259	0	0
Yield (Reprice)	0.00	0.00	0.00	3.25	3.25	3.25	3.25	3.25	3.25	3.50	0.00	0.00

492 Const/Dev -5y- Prime w/flrs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	107	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.50	0.00
GAP Cashflow	173	198	222	245	267	288	309	382	445	799	799	799
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.50	0.00
Principal (Paydown)	26	25	24	23	22	21	20	74	63	199	48	0
Yield (Paydown)	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.25	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	327	129	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.50	4.25	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

499 Mortgage Servicing Rights

Notional	$0	Servicing Fee = 0.00				Book Value = $0								
Fair Value	$0	Quoted Market Value =	$0						Book Value = $0					Term = 0.0
Price Volatility		Average Life =	0.00		Modified Duration = 0.00				Effective Duration = 0.00				Effective Convexity = 0.00	

510 Tax-Exempt - Fixed

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$12,762	9	0	15	0	23	0	12	23	0	0	25	18	37
Current Yield	3.22	3.75	0.00	3.00	0.00	3.50	0.00	2.50	2.55	0.00	0.00	3.50	4.00	3.06
GAP Cashflow		63	118	186	241	317	370	435	510	564	617	689	760	949
Principal (Paydown)		54	55	53	55	54	52	54	52	53	53	48	52	152
Yield (Paydown)		3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.23	3.23	3.23	3.23	3.22
Reinvest at	4.00				100%@ 4.00 for 24 Mo.									
Fair Value	$12,543	Discount Rate =	4.00											Term = 184.0
Price Volatility		Average Life =	3.21		Modified Duration = 2.56				Effective Duration = 2.87				Effective Convexity =(0.05)	
CPR	5.00												Prepay into Tax-Exempt - Fixed	
Base Income (Annual $'s)	$411,447													

512 Tax-Exempt -M- 70%x1MLibor

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$5,756	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	1.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		24	25	24	25	25	24	24	23	24	24	22	24	69
Yield (Paydown)		1.90	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02
Principal (Reprice)		5,732	5,707	5,683	5,658	5,634	5,610	5,585	5,562	5,538	5,514	5,492	5,468	5,422
Yield (Reprice)		1.90	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02
Reinvest at	4.00				100%@ 4.00 for 24 Mo.									
Fully Indexed Yield	2.02	70% X 1 MTH Libor (0.46) + 170			Margin/Eff. 170 / 170							Reset Monthly 0.00 collar	0.00 cap 0.00 floor.	
Fair Value	$5,608	Discount Rate =	4.00											Term = 19.0
Price Volatility		Average Life =	1.33		Modified Duration = 1.20				Effective Duration = 0.57				Effective Convexity = 0.05	
CPR	5.00											Prepay into Tax-Exempt -M- 70%x1MLibor		
Base Income (Annual $'s)	$109,364													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

499 Mortgage Servicing Rights

510 Tax-Exempt - Fixed

Principal (Mature)	1,768	1,363	74	14	1,567	0	50	1,480	2,640	1,518	0	0
Current Yield	2.91	2.82	3.13	3.52	2.50	0.00	2.00	3.02	3.67	3.83	3.95	0.00
GAP Cashflow	2,861	4,346	4,526	4,645	6,310	6,393	6,523	8,281	11,084	12,762	12,762	12,762
Principal (Paydown)	144	121	107	105	98	83	80	278	163	160	0	0
Yield (Paydown)	3.22	3.28	3.36	3.36	3.36	3.56	3.56	3.58	3.76	3.90	0.00	0.00

512 Tax-Exempt -M- 70%x1MLibor

Principal (Mature)	5,352	0	0	0	0	0	0	0	0	0	0	0
Current Yield	1.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756	5,756
Adjusted Yield	2.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	47	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	2.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	2,682	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	2.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

516 Tax-Exempt -A- Others														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	2.55				100%@ 2.55 for 24 Mo.									
Fully Indexed Yield	0.00	Effective Formula Not Applicable.									Reset Annual	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$0	Discount Rate = 2.55												Term = 6.0
Price Volatility		Average Life = 0.00				Modified Duration = 0.00			Effective Duration = 0.00			Effective Convexity = 0.00		
CPR	5.00											Prepay into Tax-Exempt -A- Others		
520 Tax-Exempt -5y- Prime w/flrs														
Principal (Mature)	$485	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		2	4	6	8	10	12	14	16	18	20	22	24	30
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)		2	2	2	2	2	2	2	2	2	2	2	2	6
Yield (Paydown)		3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	3.75				100%@ 3.75 for 24 Mo.									
Fully Indexed Yield	3.50	100% X Prime (3.50) + 0 Margin/Eff. 0 / 0									Reset 5-Years	0.00 collar	0.00 cap	3.00 floor.
Fair Value	$469	Discount Rate = 3.75												Term = 123.0
Price Volatility		Average Life = 6.19				Modified Duration = 4.40			Effective Duration = 5.22			Effective Convexity =(0.11)		
CPR	5.00											Prepay into Tax-Exempt -5y- Prime w/flrs		
Base Income (Annual $'s)	$14,550													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

516 Tax-Exempt -A- Others

Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

520 Tax-Exempt -5y- Prime w/flrs

Principal (Mature)	0	0	0	0	0	0	0	0	0	330	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00
GAP Cashflow	36	42	47	53	58	64	69	90	485	485	485	485
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00
Principal (Paydown)	6	6	6	6	6	5	5	21	20	45	0	0
Yield (Paydown)	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.50	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	377	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Loans-(con't)														
525 Loans Held for Sale - Fixed														
Principal (Mature)	$67,389	22,463	22,463	22,463	0	0	0	0	0	0	0	0	0	0
Current Yield	3.25	3.25	3.25	3.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		22,463	44,926	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		3.25	3.25	3.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	3.25				100%@ 3.25 for 3 Mo.									
Fair Value	$67,389	Discount Rate =		3.25										Term = 366.0
Price Volatility		Average Life =		0.12		Modified Duration = 0.12			Effective Duration = 0.12				Effective Convexity = 0.00	
CPR	0.00													Prepay into Loans Held for Sale - Fixed
Base Income (Annual $'s)	$2,188,121													
528 Serviced Loans - Fixed														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	2.75				100%@ 2.75 for 24 Mo.									
Fair Value	$0	Discount Rate =		2.75										Term = 184.0
Price Volatility		Average Life =		0.00		Modified Duration = 0.00			Effective Duration = 0.00				Effective Convexity = 0.00	
CPR	15.00													Prepay into Serviced Loans - Fixed
535 Non-Accruals														
Balance	$739													
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CPR	0.00													Prepay into Non-Accruals
538 Peoples Loans FVA														
Balance	$(287)													
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CPR	0.00													Prepay into Peoples Loans FVA

Balance & Rate Entry

Sample Bank - Anywhere, USA, xx

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Loans-(con't)												
525 Loans Held for Sale - Fixed												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389	67,389
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
528 Serviced Loans - Fixed												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GAP Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
535 Non-Accruals												
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
538 Peoples Loans FVA												
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Loans-(con't)

540 VISA/Mastercard (Off System)

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$1,418	24	24	24	24	24	24	24	24	24	24	24	24	71
Current Yield	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75
GAP Cashflow		1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418
Adjusted Yield		0.00	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75
Principal (Paydown)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)		10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75
Principal (Reprice)		1,394	1,370	1,346	1,322	1,298	1,274	1,250	1,226	1,202	1,178	1,154	1,130	1,083
Yield (Reprice)		10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75

Reinvest at 10.75 — 100%@ 10.75 for 5 Yrs.

Fully Indexed Yield 10.75 — Effective Formula Not Applicable. — Reset Monthly 0.00 collar 0.00 cap 0.00 floor.

Fair Value $1,418 — Discount Rate = 10.75 — Term = 61.0

Price Volatility — Average Life = 2.49 — Modified Duration = 1.55 — Effective Duration = 1.06 — Effective Convexity = 0.00

CPR 0.00 — Prepay into VISA/Mastercard (Off System)

Base Income (Annual $'s) $152,435

542 Overdrafts (Comm'l & Consumer)

Balance $207

544 Total Settlement & Unposted

Balance $(336)

599 Loan Balancing

Balance $(2)

1398 Reserve for Loan Loss

Balance $(8,956)

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Loans-(con't)

540 VISA/Mastercard (Off System)												
Principal (Mature)	71	71	71	71	71	71	71	284	278	0	0	0
Current Yield	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	0.00	0.00	0.00
GAP Cashflow	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418	1,418
Adjusted Yield	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	0.00	0.00	0.00
Principal (Paydown)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Paydown)	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	0.00	0.00	0.00
Principal (Reprice)	1,012	941	870	799	728	657	586	408	127	0	0	0
Yield (Reprice)	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	0.00	0.00	0.00

542 Overdrafts (Comm'l & Consumer)

544 Total Settlement & Unposted

599 Loan Balancing

1398 Reserve for Loan Loss

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Total Loans														
Principal (Mature & NE)	$496,106	27,497	26,936	25,659	3,038	2,288	10,551	974	2,869	5,868	4,038	2,127	5,775	3,823
Current Yield	4.67	3.59	3.63	3.51	5.11	4.98	4.72	5.48	4.55	4.57	4.95	5.57	2.39	5.61
Principal (Paydown)		4,737	4,777	4,515	4,574	4,486	4,263	4,264	4,066	4,119	4,024	3,557	3,873	10,972
Yield (Paydown)		4.98	4.98	4.97	4.97	4.97	4.97	4.96	4.96	4.97	4.96	4.97	4.96	4.98
Total Principal Cashflow		32,234	31,713	30,174	7,612	6,774	14,814	5,238	6,935	9,987	8,062	5,684	9,648	14,795
WA Yield		3.80	3.84	3.72	5.02	4.97	4.79	5.06	4.79	4.73	4.95	5.19	3.42	5.14
Principal (Reprice)		42,286	41,588	41,845	39,262	38,085	32,664	31,248	31,114	28,848	26,279	24,619	23,396	25,800
Yield (Reprice)		4.41	4.38	4.36	4.37	4.37	4.38	4.37	4.35	4.32	4.22	4.29	4.24	4.25
Total Rate Sensitive		74,520	73,301	72,019	46,874	44,859	47,478	36,486	38,049	38,835	34,341	30,303	33,044	40,595
WA Yield		4.15	4.15	4.09	4.47	4.46	4.51	4.47	4.43	4.42	4.39	4.46	4.00	4.58
Base Income (Annual $'s)	$23,571,044													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Total Loans												
Principal (Mature & NE)	14,948	4,160	2,720	2,918	10,516	4,255	4,265	18,426	20,162	50,954	12,481	4,190
Current Yield	3.45	5.12	6.84	5.39	4.34	5.47	5.81	5.17	4.68	4.77	5.13	4.37
Principal (Paydown)	10,512	9,838	9,293	8,877	8,523	8,051	7,475	26,554	21,166	50,954	7,990	1,827
Yield (Paydown)	4.98	5.01	5.00	4.99	4.99	4.99	4.99	4.97	4.97	4.96	5.00	5.03
Total Principal Cashflow	25,460	13,998	12,013	11,795	19,039	12,306	11,740	44,980	41,328	101,908	20,471	6,017
WA Yield	4.08	5.04	5.42	5.09	4.63	5.16	5.28	5.05	4.83	4.87	5.08	4.57
Principal (Reprice)	22,506	17,204	17,135	18,601	19,189	13,040	14,445	24,796	20,020	27,266	7,880	4,634
Yield (Reprice)	4.53	4.90	4.88	4.74	4.78	4.87	4.83	4.52	4.64	4.63	4.61	4.64
Total Rate Sensitive	47,966	31,202	29,148	30,396	38,228	25,346	26,185	69,776	61,348	129,174	28,351	10,651
WA Yield	4.29	4.96	5.10	4.87	4.71	5.01	5.04	4.86	4.77	4.82	4.95	4.60

Balances ($000's)		Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Non-Earning

600	**Premises and Fixed Assets**		
		Balance	$22,255
603	**OREO**		
		Balance	$65
605	**Total Intangible Assets**		
		Balance	$13,339
610	**Total Interest Earned Not Collected**		
		Balance	$5,504
615	**Total Investment in Subsidiaries**		
		Balance	$215
620	**Total Other Assets**		
		Balance	$10,285

Total Non-Earning

Principal (Mature & NE) **$51,663**

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Non-Earning

600	Premises and Fixed Assets												
603	OREO												
605	Total Intangible Assets												
610	Total Interest Earned Not Collected												
615	Total Investment in Subsidiaries												
620	Total Other Assets												

Total Non-Earning

Principal (Mature & NE)

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Total Assets														
Total Book Value	$1,576,829													
Principal (Mature & NE)	$1,538,626	153,096	33,520	36,035	13,706	17,141	17,523	5,755	10,119	10,535	8,649	36,086	31,959	22,753
Current Yield	2.58	1.23	3.29	3.02	2.52	2.52	3.51	2.26	2.19	3.25	3.16	1.75	1.51	2.12
Principal (Paydown)		4,737	4,777	4,515	4,574	4,486	4,263	4,264	4,066	4,119	4,024	3,557	3,873	10,972
Yield (Paydown)		4.98	4.98	4.97	4.97	4.97	4.97	4.96	4.96	4.97	4.96	4.97	4.96	4.98
Total Principal Cashflow		157,833	38,297	40,550	18,280	21,627	21,786	10,019	14,185	14,654	12,673	39,643	35,832	33,725
WA Yield		1.34	3.50	3.24	3.14	3.03	3.80	3.41	2.98	3.73	3.73	2.04	1.89	3.05
Principal (Reprice)		59,494	50,289	51,580	57,452	46,383	40,827	50,270	39,399	36,618	42,867	32,316	30,790	40,580
Yield (Reprice)		3.39	3.79	3.76	3.32	3.76	3.69	3.15	3.66	3.60	2.99	3.51	3.45	3.07
Total		217,327	88,586	92,130	75,732	68,010	62,613	60,289	53,584	51,272	55,540	71,959	66,622	74,305
WA Yield		1.90	3.66	3.53	3.28	3.53	3.73	3.19	3.48	3.64	3.16	2.70	2.61	3.06
GAP Cashflow		217,327	259,767	302,875	323,275	344,090	361,147	374,806	388,271	401,127	414,995	453,444	488,367	521,283
Base Income (Annual $'s)	$37,543,173													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Total Assets												
Principal (Mature & NE)	35,797	34,183	25,444	14,981	25,681	36,344	43,667	97,973	135,155	320,641	59,490	26,802
Current Yield	2.67	1.76	2.33	2.21	2.85	1.72	1.57	2.32	2.25	2.14	2.38	2.06
Principal (Paydown)	10,512	9,838	9,293	8,877	8,523	8,051	7,475	26,554	21,166	50,954	7,990	1,827
Yield (Paydown)	4.98	5.01	5.00	4.99	4.99	4.99	4.99	4.97	4.97	4.96	4.96	5.03
Total Principal Cashflow	46,309	44,021	34,737	23,858	34,204	44,395	51,142	124,527	156,321	371,595	67,480	28,629
WA Yield	3.20	2.49	3.04	3.25	3.38	2.31	2.07	2.89	2.62	2.52	2.69	2.25
Principal (Reprice)	37,158	32,916	30,567	30,508	31,015	26,496	25,229	39,718	31,900	38,186	9,172	5,078
Yield (Reprice)	3.17	3.09	3.18	3.28	3.37	2.98	3.20	3.41	3.49	4.01	4.22	4.41
Total	83,467	76,937	65,304	54,366	65,219	70,891	76,371	164,245	188,221	409,781	76,652	33,707
WA Yield	3.18	2.75	3.11	3.26	3.38	2.56	2.44	3.01	2.77	2.66	2.87	2.57
GAP Cashflow	562,196	604,927	637,800	662,295	698,915	740,653	790,409	912,672	1,067,025	1,413,249	1,462,783	1,486,334

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Non-Maturing Deposits

700 Cons & Partnerships (Non-Int)														
Principal (Mature)	$160,433	535	535	535	891	891	891	891	891	891	891	891	891	2,206
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 5%		1-3 Yrs. 11%		3-5 Yrs. 21%		5-10 Yrs. 30%		10-20 Yrs. 32%		> 20 Yrs. 0%
Fair Value	$138,554		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	8.16		Modified Duration = 6.46				Effective Duration = 7.64			Effective Convexity = 0.43	
701 Commercial (Non-Int)														
Principal (Mature)	$168,216	561	561	561	935	935	935	935	935	935	935	935	935	2,313
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 5%		1-3 Yrs. 11%		3-5 Yrs. 21%		5-10 Yrs. 30%		10-20 Yrs. 32%		> 20 Yrs. 0%
Fair Value	$145,277		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	8.15		Modified Duration = 6.46				Effective Duration = 7.63			Effective Convexity = 0.43	
702 Public Funds (Non-Int)														
Principal (Mature)	$6,048	20	20	20	34	34	34	34	34	34	34	34	34	83
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 5%		1-3 Yrs. 11%		3-5 Yrs. 21%		5-10 Yrs. 30%		10-20 Yrs. 32%		> 20 Yrs. 0%
Fair Value	$5,224		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	8.15		Modified Duration = 6.45				Effective Duration = 7.63			Effective Convexity = 0.43	
704 Christmas Club														
Principal (Mature)	$117	0	0	0	1	1	1	1	1	1	1	1	1	2
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 5%		1-3 Yrs. 11%		3-5 Yrs. 21%		5-10 Yrs. 30%		10-20 Yrs. 32%		> 20 Yrs. 0%
Fair Value	$102		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	7.56		Modified Duration = 6.04				Effective Duration = 7.35			Effective Convexity = 0.49	
706 Escrow, CDs Matured (& Internal Accts)														
Principal (Mature)	$3,488	12	12	12	19	19	19	19	19	19	19	19	19	48
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 5%		1-3 Yrs. 11%		3-5 Yrs. 21%		5-10 Yrs. 30%		10-20 Yrs. 32%		> 20 Yrs. 0%
Fair Value	$3,012		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	8.17		Modified Duration = 6.46				Effective Duration = 7.65			Effective Convexity = 0.42	

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Non-Maturing Deposits

	Jul 23 - Sep 23	Oct 23 - Dec 23	Jan 24 - Mar 24	Apr 24 - Jun 24	Jul 24 - Sep 24	Oct 24 - Dec 24	Jan 25 - Mar 25	Apr 25 - Mar 26	Apr 26 - Mar 27	Apr 27 - Mar 32	Apr 32 - Mar 37	Apr 37 >
700 Cons & Partnerships (Non-Int)												
Principal (Mature)	2,206	2,206	2,206	2,206	2,206	2,206	2,206	16,845	16,845	48,558	26,097	24,816
701 Commercial (Non-Int)												
Principal (Mature)	2,313	2,313	2,313	2,313	2,313	2,313	2,313	17,663	17,663	50,913	27,363	26,012
702 Public Funds (Non-Int)												
Principal (Mature)	83	83	83	83	83	83	83	635	635	1,831	984	933
704 Christmas Club												
Principal (Mature)	2	2	2	2	2	2	2	12	12	35	19	14
706 Escrow, CDs Matured (& Internal Accts)												
Principal (Mature)	48	48	48	48	48	48	48	366	366	1,056	567	542

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Non-Maturing Deposits-(con't)														
710 Commercial Interest Checking														
Principal (Mature)	$5,064	17	17	17	17	17	17	17	17	17	17	17	17	63
Current Yield	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Reprice GAP Cashflow		5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064
Effective Gap Cashflow		17	34	51	68	85	102	119	136	153	170	187	204	267
Adjusted Yield		0.00	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Principal (Reprice)		5,047	5,030	5,013	4,996	4,979	4,962	4,945	4,928	4,911	4,894	4,877	4,860	4,818
Yield (Reprice)		0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Reinvest at	0.09				100%@ 0.09 for 1 Mo.									
Fully Indexed Yield	0.09	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 3%		1-3 Yrs. 10%		3-5 Yrs. 26%		5-10 Yrs. 22%		10-20 Yrs. 38%		> 20 Yrs. 0%
Fair Value	$4,374		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	8.62		Modified Duration = 6.75				Effective Duration = 7.04			Effective Convexity = 0.64	
Base Expense (Annual $'s)	$4,710													
714 Super NOW - Personal														
Principal (Mature)	$75,063	250	250	250	250	250	250	250	250	250	250	250	250	938
Current Yield	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Reprice GAP Cashflow		75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063
Effective Gap Cashflow		250	500	750	1,000	1,250	1,500	1,750	2,000	2,250	2,500	2,750	3,000	3,938
Adjusted Yield		0.00	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Principal (Reprice)		74,813	74,563	74,313	74,063	73,813	73,563	73,313	73,063	72,813	72,563	72,313	72,063	71,438
Yield (Reprice)		0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Reinvest at	0.07				100%@ 0.07 for 1 Mo.									
Fully Indexed Yield	0.07	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 3%		1-3 Yrs. 10%		3-5 Yrs. 26%		5-10 Yrs. 22%		10-20 Yrs. 38%		> 20 Yrs. 0%
Fair Value	$64,674		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	8.62		Modified Duration = 6.75				Effective Duration = 7.17			Effective Convexity = 0.77	
Base Expense (Annual $'s)	$48,791													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Non-Maturing Deposits-(con't)

710 Commercial Interest Checking												
Principal (Mature)	63	63	63	63	63	63	63	658	658	1,130	978	932
Current Yield	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Reprice GAP Cashflow	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064	5,064
Effective Gap Cashflow	330	393	456	519	582	645	708	1,366	2,024	3,154	4,132	5,064
Adjusted Yield	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Principal (Reprice)	4,755	4,692	4,629	4,566	4,503	4,440	4,377	4,000	3,342	2,466	1,405	932
Yield (Reprice)	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09

714 Super NOW - Personal												
Principal (Mature)	938	938	938	938	938	938	938	9,758	9,758	16,752	14,500	13,791
Current Yield	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Reprice GAP Cashflow	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063	75,063
Effective Gap Cashflow	4,876	5,814	6,752	7,690	8,628	9,566	10,504	20,262	30,020	46,772	61,272	75,063
Adjusted Yield	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Principal (Reprice)	70,500	69,562	68,624	67,686	66,748	65,810	64,872	59,273	49,515	36,530	20,803	13,791
Yield (Reprice)	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Non-Maturing Deposits-(con't)														
716 Super NOW - Non-Personal														
Principal (Mature)	$9,140	30	30	30	30	30	30	30	30	30	30	30	30	114
Current Yield	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Reprice GAP Cashflow		9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140
Effective Gap Cashflow		30	60	90	120	150	180	210	240	270	300	330	360	474
Adjusted Yield		0.00	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Principal (Reprice)		9,110	9,080	9,050	9,020	8,990	8,960	8,930	8,900	8,870	8,840	8,810	8,780	8,704
Yield (Reprice)		0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Reinvest at	0.08				100%@ 0.08 for 1 Mo.									
Fully Indexed Yield	0.08	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 3%		1-3 Yrs. 10%		3-5 Yrs. 26%		5-10 Yrs. 22%		10-20 Yrs. 38%		> 20 Yrs. 0%
Fair Value	$7,885		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	8.63		Modified Duration = 6.76				Effective Duration = 7.10				Effective Convexity = 0.70
Base Expense (Annual $'s)	$7,403													
718 NOW/Super NOW - Public Funds														
Principal (Mature)	$179,874	600	600	600	600	600	600	600	600	600	600	600	600	2,248
Current Yield	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
Reprice GAP Cashflow		179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874
Effective Gap Cashflow		600	1,200	1,800	2,400	3,000	3,600	4,200	4,800	5,400	6,000	6,600	7,200	9,448
Adjusted Yield		0.00	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
Principal (Reprice)		179,274	178,674	178,074	177,474	176,874	176,274	175,674	175,074	174,474	173,874	173,274	172,674	171,175
Yield (Reprice)		0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
Reinvest at	0.11				100%@ 0.11 for 1 Mo.									
Fully Indexed Yield	0.11	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 3%		1-3 Yrs. 10%		3-5 Yrs. 26%		5-10 Yrs. 22%		10-20 Yrs. 38%		> 20 Yrs. 0%
Fair Value	$155,635		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	8.62		Modified Duration = 6.75				Effective Duration = 6.10				Effective Convexity = 1.41
Base Expense (Annual $'s)	$199,660													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Non-Maturing Deposits-(con't)

716 Super NOW - Non-Personal												
Principal (Mature)	114	114	114	114	114	114	114	1,188	1,188	2,040	1,766	1,686
Current Yield	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Reprice GAP Cashflow	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140	9,140
Effective Gap Cashflow	588	702	816	930	1,044	1,158	1,272	2,460	3,648	5,688	7,454	9,140
Adjusted Yield	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Principal (Reprice)	8,590	8,476	8,362	8,248	8,134	8,020	7,906	7,225	6,037	4,455	2,540	1,686
Yield (Reprice)	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08

718 NOW/Super NOW - Public Funds												
Principal (Mature)	2,248	2,248	2,248	2,248	2,248	2,248	2,248	23,384	23,384	40,142	34,746	33,034
Current Yield	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
Reprice GAP Cashflow	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874	179,874
Effective Gap Cashflow	11,696	13,944	16,192	18,440	20,688	22,936	25,184	48,568	71,952	112,094	146,840	179,874
Adjusted Yield	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
Principal (Reprice)	168,927	166,679	164,431	162,183	159,935	157,687	155,439	142,024	118,640	87,522	49,837	33,034
Yield (Reprice)	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Non-Maturing Deposits-(con't)

720 Savings - Personal	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$129,225	862	862	862	1,005	1,005	1,005	1,005	1,005	1,005	1,005	1,005	1,005	3,231
Current Yield	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Reprice GAP Cashflow		129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225
Effective Gap Cashflow		862	1,724	2,586	3,591	4,596	5,601	6,606	7,611	8,616	9,621	10,626	11,631	14,862
Adjusted Yield		0.00	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Principal (Reprice)		128,363	127,501	126,639	125,634	124,629	123,624	122,619	121,614	120,609	119,604	118,599	117,594	115,440
Yield (Reprice)		0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Reinvest at	0.08				100%@ 0.08 for 1 Mo.									
Fully Indexed Yield	0.08	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 2%		3-12 Mo. 7%		1-3 Yrs. 20%		3-5 Yrs. 39%		5-10 Yrs. 17%		10-20 Yrs. 15%		> 20 Yrs. 0%
Fair Value	$117,498		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	5.54		Modified Duration = 4.59				Effective Duration = 4.61			Effective Convexity = 0.38	
Base Expense (Annual $'s)	$98,211													

722 Savings - Personal (American)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$259,697	1,731	1,731	1,731	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	2,020	6,492
Current Yield	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Reprice GAP Cashflow		259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697
Effective Gap Cashflow		1,731	3,462	5,193	7,213	9,233	11,253	13,273	15,293	17,313	19,333	21,353	23,373	29,865
Adjusted Yield		0.00	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Principal (Reprice)		257,966	256,235	254,504	252,484	250,464	248,444	246,424	244,404	242,384	240,364	238,344	236,324	231,996
Yield (Reprice)		0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Reinvest at	0.23				100%@ 0.23 for 1 Mo.									
Fully Indexed Yield	0.23	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 2%		3-12 Mo. 7%		1-3 Yrs. 20%		3-5 Yrs. 39%		5-10 Yrs. 17%		10-20 Yrs. 15%		> 20 Yrs. 0%
Fair Value	$238,177		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	5.54		Modified Duration = 4.59				Effective Duration = 4.40			Effective Convexity = 0.19	
Base Expense (Annual $'s)	$584,318													

Non-Maturing Deposits-(con't)

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
720 Savings - Personal												
Principal (Mature)	3,231	3,231	3,231	3,231	3,231	3,231	3,231	25,199	25,199	22,130	9,853	9,365
Current Yield	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Reprice GAP Cashflow	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225	129,225
Effective Gap Cashflow	18,093	21,324	24,555	27,786	31,017	34,248	37,479	62,678	87,877	110,007	119,860	129,225
Adjusted Yield	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Principal (Reprice)	112,209	108,978	105,747	102,516	99,285	96,054	92,823	78,097	52,898	30,102	14,130	9,365
Yield (Reprice)	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
722 Savings - Personal (American)												
Principal (Mature)	6,492	6,492	6,492	6,492	6,492	6,492	6,492	50,641	50,641	44,473	19,802	18,831
Current Yield	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Reprice GAP Cashflow	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697	259,697
Effective Gap Cashflow	36,357	42,849	49,341	55,833	62,325	68,817	75,309	125,950	176,591	221,064	240,866	259,697
Adjusted Yield	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Principal (Reprice)	225,504	219,012	212,520	206,028	199,536	193,044	186,552	156,957	106,316	60,505	28,407	18,831
Yield (Reprice)	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23

Non-Maturing Deposits-(con't)

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
725 Savings - Non-Personal														
Principal (Mature)	$12,831	86	86	86	100	100	100	100	100	100	100	100	100	321
Current Yield	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Reprice GAP Cashflow		12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831
Effective Gap Cashflow		86	172	258	358	458	558	658	758	858	958	1,058	1,158	1,479
Adjusted Yield		0.00	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Principal (Reprice)		12,745	12,659	12,573	12,473	12,373	12,273	12,173	12,073	11,973	11,873	11,773	11,673	11,459
Yield (Reprice)		0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Reinvest at	0.09				100%@ 0.09 for 1 Mo.									
Fully Indexed Yield	0.09	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 2%		3-12 Mo. 7%		1-3 Yrs. 20%		3-5 Yrs. 39%		5-10 Yrs. 17%		10-20 Yrs. 15%		> 20 Yrs. 0%
Fair Value	$11,678		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	5.53		Modified Duration = 4.58			Effective Duration = 4.57				Effective Convexity = 0.34	
Base Expense (Annual $'s)	$11,676													
727 Savings - Non-Personal (American)														
Principal (Mature)	$341	2	2	2	3	3	3	3	3	3	3	3	3	9
Current Yield	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19
Reprice GAP Cashflow		341	341	341	341	341	341	341	341	341	341	341	341	341
Effective Gap Cashflow		2	4	6	9	12	15	18	21	24	27	30	33	42
Adjusted Yield		0.00	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19
Principal (Reprice)		339	337	335	332	329	326	323	320	317	314	311	308	302
Yield (Reprice)		0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19
Reinvest at	0.19				100%@ 0.19 for 1 Mo.									
Fully Indexed Yield	0.19	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 2%		3-12 Mo. 7%		1-3 Yrs. 20%		3-5 Yrs. 39%		5-10 Yrs. 17%		10-20 Yrs. 15%		> 20 Yrs. 0%
Fair Value	$313		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	5.30		Modified Duration = 4.42			Effective Duration = 4.31				Effective Convexity = 0.16	
Base Expense (Annual $'s)	$638													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Non-Maturing Deposits-(con't)

725 Savings - Non-Personal												
Principal (Mature)	321	321	321	321	321	321	321	2,502	2,502	2,197	978	926
Current Yield	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Reprice GAP Cashflow	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831	12,831
Effective Gap Cashflow	1,800	2,121	2,442	2,763	3,084	3,405	3,726	6,228	8,730	10,927	11,905	12,831
Adjusted Yield	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Principal (Reprice)	11,138	10,817	10,496	10,175	9,854	9,533	9,212	7,750	5,248	2,984	1,399	926
Yield (Reprice)	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09

727 Savings - Non-Personal (American)												
Principal (Mature)	9	9	9	9	9	9	9	66	66	58	26	20
Current Yield	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19
Reprice GAP Cashflow	341	341	341	341	341	341	341	341	341	341	341	341
Effective Gap Cashflow	51	60	69	78	87	96	105	171	237	295	321	341
Adjusted Yield	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19
Principal (Reprice)	293	284	275	266	257	248	239	200	134	75	33	20
Yield (Reprice)	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Non-Maturing Deposits-(con't)

730 Savings - Public Funds	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$2,030	14	14	14	16	16	16	16	16	16	16	16	16	51
Current Yield	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Reprice GAP Cashflow		2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030
Effective Gap Cashflow		14	28	42	58	74	90	106	122	138	154	170	186	237
Adjusted Yield		0.00	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Principal (Reprice)		2,016	2,002	1,988	1,972	1,956	1,940	1,924	1,908	1,892	1,876	1,860	1,844	1,810
Yield (Reprice)		0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Reinvest at	0.05				100%@ 0.05 for 1 Mo.									
Fully Indexed Yield	0.05	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 2%		3-12 Mo. 7%		1-3 Yrs. 20%		3-5 Yrs. 39%		5-10 Yrs. 17%		10-20 Yrs. 15%		> 20 Yrs. 0%
Fair Value	$1,844		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	5.49		Modified Duration = 4.55				Effective Duration = 4.64			Effective Convexity = 0.46	
Base Expense (Annual $'s)	$1,015													

735 Money Market - Personal	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$26,627	89	89	89	118	118	118	118	118	118	118	118	118	100
Current Yield	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
Reprice GAP Cashflow		26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627
Effective Gap Cashflow		89	178	267	385	503	621	739	857	975	1,093	1,211	1,329	1,429
Adjusted Yield		0.00	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
Principal (Reprice)		26,538	26,449	26,360	26,242	26,124	26,006	25,888	25,770	25,652	25,534	25,416	25,298	25,231
Yield (Reprice)		0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
Reinvest at	0.22				100%@ 0.22 for 1 Mo.									
Fully Indexed Yield	0.22	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 4%		1-3 Yrs. 3%		3-5 Yrs. 25%		5-10 Yrs. 27%		10-20 Yrs. 40%		> 20 Yrs. 0%
Fair Value	$23,074		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	9.12		Modified Duration = 7.11				Effective Duration = 5.93			Effective Convexity = 1.02	
Base Expense (Annual $'s)	$58,047													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Non-Maturing Deposits-(con't)

730 Savings - Public Funds												
Principal (Mature)	51	51	51	51	51	51	51	396	396	348	155	141
Current Yield	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Reprice GAP Cashflow	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030	2,030
Effective Gap Cashflow	288	339	390	441	492	543	594	990	1,386	1,734	1,889	2,030
Adjusted Yield	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Principal (Reprice)	1,759	1,708	1,657	1,606	1,555	1,504	1,453	1,222	826	467	216	141
Yield (Reprice)	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

735 Money Market - Personal												
Principal (Mature)	100	100	100	100	100	100	100	3,328	3,328	7,278	5,414	5,150
Current Yield	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
Reprice GAP Cashflow	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627	26,627
Effective Gap Cashflow	1,529	1,629	1,729	1,829	1,929	2,029	2,129	5,457	8,785	16,063	21,477	26,627
Adjusted Yield	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
Principal (Reprice)	25,131	25,031	24,931	24,831	24,731	24,631	24,531	22,695	19,367	14,143	7,768	5,150
Yield (Reprice)	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Non-Maturing Deposits-(con't)

740 Money Market - Non-Personal

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$13,344	44	44	44	59	59	59	59	59	59	59	59	59	50
Current Yield	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35
Reprice GAP Cashflow		13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344
Effective Gap Cashflow		44	88	132	191	250	309	368	427	486	545	604	663	713
Adjusted Yield		0.00	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35
Principal (Reprice)		13,300	13,256	13,212	13,153	13,094	13,035	12,976	12,917	12,858	12,799	12,740	12,681	12,648
Yield (Reprice)		0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35
Reinvest at	0.35				100%@ 0.35 for 1 Mo.									
Fully Indexed Yield	0.35	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 4%		1-3 Yrs. 3%		3-5 Yrs. 25%		5-10 Yrs. 27%		10-20 Yrs. 40%		> 20 Yrs. 0%
Fair Value	$11,713		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	9.13		Modified Duration = 7.11				Effective Duration = 5.27				Effective Convexity = 0.44
Base Expense (Annual $'s)	$46,304													

745 Money Market - Public Funds

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$1,427	5	5	5	6	6	6	6	6	6	6	6	6	5
Current Yield	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Reprice GAP Cashflow		1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427
Effective Gap Cashflow		5	10	15	21	27	33	39	45	51	57	63	69	74
Adjusted Yield		0.00	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Principal (Reprice)		1,422	1,417	1,412	1,406	1,400	1,394	1,388	1,382	1,376	1,370	1,364	1,358	1,355
Yield (Reprice)		0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Reinvest at	0.10				100%@ 0.10 for 1 Mo.									
Fully Indexed Yield	0.10	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Maturity Distribution		1-3 Mo. 1%		3-12 Mo. 4%		1-3 Yrs. 3%		3-5 Yrs. 25%		5-10 Yrs. 27%		10-20 Yrs. 40%		> 20 Yrs. 0%
Fair Value	$1,221		Discount Rate =	1.86										Term = 240.0
Price Volatility			Average Life =	9.19		Modified Duration = 7.17				Effective Duration = 6.63				Effective Convexity = 1.56
Base Expense (Annual $'s)	$1,398													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Non-Maturing Deposits-(con't)

740 Money Market - Non-Personal

Principal (Mature)	50	50	50	50	50	50	50	1,668	1,668	3,647	2,713	2,585
Current Yield	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35
Reprice GAP Cashflow	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344	13,344
Effective Gap Cashflow	763	813	863	913	963	1,013	1,063	2,731	4,399	8,046	10,759	13,344
Adjusted Yield	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35
Principal (Reprice)	12,598	12,548	12,498	12,448	12,398	12,348	12,298	11,377	9,709	7,092	3,897	2,585
Yield (Reprice)	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35

745 Money Market - Public Funds

Principal (Mature)	5	5	5	5	5	5	5	178	178	390	290	282
Current Yield	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Reprice GAP Cashflow	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427	1,427
Effective Gap Cashflow	79	84	89	94	99	104	109	287	465	855	1,145	1,427
Adjusted Yield	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Principal (Reprice)	1,350	1,345	1,340	1,335	1,330	1,325	1,320	1,222	1,044	764	422	282
Yield (Reprice)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Total Non-Maturing Deposits														
Principal (Mature & NP)	$1,052,965	4,858	4,858	4,858	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	18,274
Current Yield	0.15	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.15
Principal (Decay)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Decay)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Principal Cashflow		4,858	4,858	4,858	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	6,104	18,274
WA Yield		0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.15
Principal (Reprice)		710,933	707,203	703,473	699,249	695,025	690,801	686,577	682,353	678,129	673,905	669,681	665,457	656,376
Yield (Reprice)		0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Total Rate Sensitive		715,791	712,061	708,331	705,353	701,129	696,905	692,681	688,457	684,233	680,009	675,785	671,561	674,650
WA Yield		0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Base Expense (Annual $'s)	$1,062,171													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Total Non-Maturing Deposits												
Principal (Mature & NP)	18,274	18,274	18,274	18,274	18,274	18,274	18,274	154,487	154,487	242,978	146,251	139,060
Current Yield	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.14	0.14
Principal (Decay)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Decay)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Principal Cashflow	18,274	18,274	18,274	18,274	18,274	18,274	18,274	154,487	154,487	242,978	146,251	139,060
WA Yield	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.14	0.14
Principal (Reprice)	642,754	629,132	615,510	601,888	588,266	574,644	561,022	492,042	373,076	247,105	130,857	86,743
Yield (Reprice)	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.14	0.14	0.14	0.14
Total Rate Sensitive	661,028	647,406	633,784	620,162	606,540	592,918	579,296	646,529	527,563	490,083	277,108	225,803
WA Yield	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.14	0.14	0.14

Certificates of Deposit

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
800 1 Mo CDs														
Principal (Mature)	$152	117	35	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.10	0.10	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		117	152	152	152	152	152	152	152	152	152	152	152	152
Reinvest at	0.10				100%@ 0.10 for 1 Mo.									
Fair Value	$152		Discount Rate =	0.10										Term = 3.0
Price Volatility			Average Life =	0.06		Modified Duration = 0.06				Effective Duration = 0.00			Effective Convexity = 0.00	
Base Expense (Annual $'s)	$152													
802 3 Mo CDs														
Principal (Mature)	$2,585	1,012	798	775	0	0	0	0	0	0	0	0	0	0
Current Yield	0.25	0.25	0.25	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		1,012	1,810	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585
Reinvest at	0.25				100%@ 0.25 for 3 Mo.									
Fair Value	$2,585		Discount Rate =	0.25										Term = 4.0
Price Volatility			Average Life =	0.12		Modified Duration = 0.12				Effective Duration = 0.08			Effective Convexity =(0.04)	
Base Expense (Annual $'s)	$6,463													
804 6 Mo CDs														
Principal (Mature)	$12,358	1,473	1,407	2,713	2,862	1,343	2,560	0	0	0	0	0	0	0
Current Yield	0.30	0.30	0.31	0.30	0.31	0.30	0.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		1,473	2,880	5,593	8,455	9,798	12,358	12,358	12,358	12,358	12,358	12,358	12,358	12,358
Reinvest at	0.30				100%@ 0.30 for 6 Mo.									
Fair Value	$12,358		Discount Rate =	0.30										Term = 7.0
Price Volatility			Average Life =	0.27		Modified Duration = 0.27				Effective Duration = 0.17			Effective Convexity =(0.09)	
Base Expense (Annual $'s)	$37,568													
810 12 Mo CDs														
Principal (Mature)	$34,956	3,352	1,687	1,917	4,659	3,417	2,544	2,474	2,481	2,824	2,888	2,863	3,822	0
Current Yield	0.44	0.48	0.43	0.42	0.45	0.48	0.42	0.45	0.44	0.44	0.42	0.41	0.41	0.00
Gap Cashflow		3,352	5,039	6,956	11,615	15,032	17,576	20,050	22,531	25,355	28,243	31,106	34,928	34,928
Reinvest at	0.40				100%@ 0.40 for 12 Mo.									
Fair Value	$34,966		Discount Rate =	0.40										Term = 35.0
Price Volatility			Average Life =	0.52		Modified Duration = 0.51				Effective Duration = 0.36			Effective Convexity =(0.15)	
Base Expense (Annual $'s)	$153,806													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Certificates of Deposit

800 1 Mo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	152	152	152	152	152	152	152	152	152	152	152	152

802 3 Mo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585	2,585

804 6 Mo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	12,358	12,358	12,358	12,358	12,358	12,358	12,358	12,358	12,358	12,358	12,358	12,358

810 12 Mo CDs												
Principal (Mature)	0	0	0	0	0	28	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	2.05	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	34,928	34,928	34,928	34,928	34,928	34,956	34,956	34,956	34,956	34,956	34,956	34,956

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Certificates of Deposit-(con't)

813 15 Mo CDs														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Reinvest at	0.64				100%@ 0.64 for 15 Mo.									
Fair Value	$0	Discount Rate =		0.64										Term = 2.0
Price Volatility		Average Life =		0.00		Modified Duration = 0.00			Effective Duration = 0.00				Effective Convexity = 0.00	
815 18 Mo CDs														
Principal (Mature)	$16,731	1,472	647	953	1,129	1,239	1,087	1,408	771	478	1,517	447	584	2,568
Current Yield	0.53	0.55	0.55	0.55	0.57	0.55	0.60	0.51	0.50	0.50	0.56	0.50	0.50	0.51
Gap Cashflow		1,472	2,119	3,072	4,201	5,440	6,527	7,935	8,706	9,184	10,701	11,148	11,732	14,300
Reinvest at	0.50				100%@ 0.50 for 18 Mo.									
Fair Value	$16,733	Discount Rate =		0.50										Term = 19.0
Price Volatility		Average Life =		0.69		Modified Duration = 0.69			Effective Duration = 0.52				Effective Convexity =(0.17)	
Base Expense (Annual $'s)	$88,674													
820 24 Mo CDs														
Principal (Mature)	$8,888	197	284	277	67	383	364	248	248	119	618	543	608	1,893
Current Yield	0.64	0.75	0.70	0.70	0.76	0.70	0.66	0.65	0.65	0.65	0.65	0.66	0.75	0.60
Gap Cashflow		197	481	758	825	1,208	1,572	1,820	2,068	2,187	2,805	3,348	3,956	5,849
Reinvest at	0.60				100%@ 0.60 for 24 Mo.									
Fair Value	$8,891	Discount Rate =		0.60										Term = 25.0
Price Volatility		Average Life =		1.05		Modified Duration = 1.03			Effective Duration = 0.84				Effective Convexity =(0.21)	
Base Expense (Annual $'s)	$56,794													
825 36 Mo CDs														
Principal (Mature)	$20,106	1,404	812	784	796	775	225	666	224	433	651	434	282	778
Current Yield	1.27	2.44	2.59	2.47	2.41	2.11	2.00	2.01	1.95	1.91	1.86	1.79	0.96	0.82
Gap Cashflow		1,404	2,216	3,000	3,796	4,571	4,796	5,462	5,686	6,119	6,770	7,204	7,486	8,264
Reinvest at	0.70				100%@ 0.70 for 3 Yrs.									
Fair Value	$20,153	Discount Rate =		0.70										Term = 38.0
Price Volatility		Average Life =		1.46		Modified Duration = 1.42			Effective Duration = 1.23				Effective Convexity =(0.20)	
Base Expense (Annual $'s)	$256,150													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Certificates of Deposit-(con't)												
813 15 Mo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
815 18 Mo CDs												
Principal (Mature)	2,431	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	16,731	16,731	16,731	16,731	16,731	16,731	16,731	16,731	16,731	16,731	16,731	16,731
820 24 Mo CDs												
Principal (Mature)	1,255	907	877	0	0	0	0	0	0	0	0	0
Current Yield	0.60	0.61	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	7,104	8,011	8,888	8,888	8,888	8,888	8,888	8,888	8,888	8,888	8,888	8,888
825 36 Mo CDs												
Principal (Mature)	1,235	1,240	2,723	1,539	1,689	1,806	1,610	0	0	0	0	0
Current Yield	0.80	0.75	0.75	0.70	0.73	0.70	0.70	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	9,499	10,739	13,462	15,001	16,690	18,496	20,106	20,106	20,106	20,106	20,106	20,106

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Certificates of Deposit-(con't)

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
827 48 Mo CDs														
Principal (Mature)	$332	0	12	0	0	0	0	208	0	0	0	0	0	0
Current Yield	1.54	0.00	0.80	0.00	0.00	0.00	0.00	1.88	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	12	12	12	12	12	220	220	220	220	220	220	220
Reinvest at	0.70				100%@ 0.70 for 4 Yrs.									
Fair Value	$334	Discount Rate =	0.70											Term = 28.0
Price Volatility		Average Life =	0.84		Modified Duration = 0.82				Effective Duration = 0.75			Effective Convexity =(0.15)		
Base Expense (Annual $'s)	$5,123													
832 60 Mo CDs														
Principal (Mature)	$161	0	0	0	0	60	0	0	0	0	0	0	0	0
Current Yield	1.34	0.00	0.00	0.00	0.00	1.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	60	60	60	60	60	60	60	60	60
Reinvest at	0.70				100%@ 0.70 for 5 Yrs.									
Fair Value	$163	Discount Rate =	0.70											Term = 50.0
Price Volatility		Average Life =	2.34		Modified Duration = 2.25				Effective Duration = 1.84			Effective Convexity = 0.00		
Base Expense (Annual $'s)	$2,149													
841 18 Mo VR IRAs (Monthly)														
Principal (Mature)	$166	0	0	0	0	0	0	0	0	0	86	0	0	0
Current Yield	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	0.00	0.00	0.00
Gap Cashflow		166	166	166	166	166	166	166	166	166	166	166	166	166
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	0.00	0.00	0.00
Principal (Reprice)		166	166	166	166	166	166	166	166	166	80	80	80	80
Yield (Reprice)		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
Reinvest at	0.40				100%@ 0.40 for 18 Mo.									
Fully Indexed Yield	0.40	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$166	Discount Rate =	0.40											Term = 19.0
Price Volatility		Average Life =	1.08		Modified Duration = 1.06				Effective Duration = 0.30			Effective Convexity =(0.30)		
Base Expense (Annual $'s)	$664													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Certificates of Deposit-(con't)

827 48 Mo CDs												
Principal (Mature)	100	0	0	12	0	0	0	0	0	0	0	0
Current Yield	1.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	320	320	320	332	332	332	332	332	332	332	332	332

832 60 Mo CDs												
Principal (Mature)	0	0	0	0	0	0	0	101	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.27	0.00	0.00	0.00	0.00
Gap Cashflow	60	60	60	60	60	60	60	161	161	161	161	161

841 18 Mo VR IRAs (Monthly)												
Principal (Mature)	80	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	166	166	166	166	166	166	166	166	166	166	166	166
Adjusted Yield	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	40	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Certificates of Deposit-(con't)

844	18 Mo VR IRAs (Quarterly)													
Principal (Mature)	$8,500	777	181	302	315	339	454	950	257	584	232	274	589	1,719
Current Yield	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
Gap Cashflow		8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500
Adjusted Yield		0.00	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
Principal (Reprice)		7,723	0	0	6,925	0	0	5,182	0	0	4,109	0	0	2,673
Yield (Reprice)		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
Reinvest at	0.40				100%@ 0.40 for 18 Mo.									
Fully Indexed Yield	0.40	Effective Formula Not Applicable.									Reset Quarterly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$8,500		Discount Rate =	0.40										Term = 19.0
Price Volatility			Average Life =	0.78		Modified Duration = 0.78				Effective Duration = 0.33			Effective Convexity =(0.20)	
Base Expense (Annual $'s)	$34,000													

851	36 Mo VR IRAs (Monthly)													
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	0.00				100%@ 0.00 for 3 Yrs.									
Fully Indexed Yield	0.00	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$0		Quoted Market Value =	$0					Book Value = $0					Term = 25.0
Price Volatility			Average Life =	0.00		Modified Duration = 0.00				Effective Duration = 0.00			Effective Convexity = 0.00	

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Certificates of Deposit-(con't)

844 18 Mo VR IRAs (Quarterly)												
Principal (Mature)	1,527	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500
Adjusted Yield	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	1,018	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

851 36 Mo VR IRAs (Monthly)												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Certificates of Deposit-(con't)														
852 36 Mo VR IRAs (Quarterly)														
Principal (Mature)	$6	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		6	6	6	6	6	6	6	6	6	6	6	6	6
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		6	0	0	6	0	0	6	0	0	6	0	0	6
Yield (Reprice)		0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70
Reinvest at	0.70				100%@ 0.70 for 3 Yrs.									
Fully Indexed Yield	0.70	Effective Formula Not Applicable.									Reset Quarterly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$6	Discount Rate =	0.70											Term = 38.0
Price Volatility		Average Life =	2.88		Modified Duration = 2.78				Effective Duration = 0.00			Effective Convexity = 0.00		
Base Expense (Annual $'s)	$42													
862 3 Mo PF CDs														
Principal (Mature)	$345	14	331	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.25	0.25	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		14	345	345	345	345	345	345	345	345	345	345	345	345
Reinvest at	0.25				100%@ 0.25 for 3 Mo.									
Fair Value	$345	Discount Rate =	0.25											Term = 3.0
Price Volatility		Average Life =	0.12		Modified Duration = 0.12				Effective Duration = 0.00			Effective Convexity = 0.00		
Base Expense (Annual $'s)	$863													
865 6 Mo PF CDs														
Principal (Mature)	$843	230	0	297	106	56	154	0	0	0	0	0	0	0
Current Yield	0.30	0.30	0.00	0.30	0.30	0.30	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		230	230	527	633	689	843	843	843	843	843	843	843	843
Reinvest at	0.30				100%@ 0.30 for 6 Mo.									
Fair Value	$843	Discount Rate =	0.30											Term = 7.0
Price Volatility		Average Life =	0.23		Modified Duration = 0.23				Effective Duration = 0.18			Effective Convexity =(0.06)		
Base Expense (Annual $'s)	$2,529													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Certificates of Deposit-(con't)

852 36 Mo VR IRAs (Quarterly)												
Principal (Mature)	0	0	0	0	0	0	6	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	6	6	6	6	6	6	6	6	6	6	6	6
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	6	6	6	6	6	6	4	0	0	0	0	0
Yield (Reprice)	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.00	0.00	0.00	0.00	0.00

862 3 Mo PF CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	345	345	345	345	345	345	345	345	345	345	345	345

865 6 Mo PF CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	843	843	843	843	843	843	843	843	843	843	843	843

Certificates of Deposit-(con't)

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
867 12 Mo PF CDs														
Principal (Mature)	$4,032	55	1,085	341	476	130	219	291	235	100	300	407	393	0
Current Yield	0.43	0.40	0.40	0.40	0.47	0.47	0.40	0.40	0.40	0.40	0.40	0.49	0.52	0.00
Gap Cashflow		55	1,140	1,481	1,957	2,087	2,306	2,597	2,832	2,932	3,232	3,639	4,032	4,032
Reinvest at	0.40				100%@ 0.40 for 12 Mo.									
Fair Value	$4,033	Discount Rate =		0.40										Term = 13.0
Price Volatility		Average Life =		0.46		Modified Duration = 0.45			Effective Duration = 0.31			Effective Convexity =(0.14)		
Base Expense (Annual $'s)	$17,418													
872 18 Mo PF CDs														
Principal (Mature)	$286	14	0	0	39	30	0	0	0	3	0	0	0	177
Current Yield	0.52	0.55	0.00	0.00	0.55	0.55	0.00	0.00	0.00	0.50	0.00	0.00	0.00	0.50
Gap Cashflow		14	14	14	53	83	83	83	83	86	86	86	86	263
Reinvest at	0.50				100%@ 0.50 for 18 Mo.									
Fair Value	$286	Discount Rate =		0.50										Term = 19.0
Price Volatility		Average Life =		0.90		Modified Duration = 0.88			Effective Duration = 0.70			Effective Convexity =(0.35)		
Base Expense (Annual $'s)	$1,473													
874 24 Mo PF CDs														
Principal (Mature)	$1,357	0	0	0	0	25	0	0	0	123	0	23	247	0
Current Yield	0.62	0.00	0.00	0.00	0.00	0.65	0.00	0.00	0.00	0.65	0.00	0.65	0.65	0.00
Gap Cashflow		0	0	0	0	25	25	25	25	148	148	171	418	418
Reinvest at	0.60				100%@ 0.60 for 24 Mo.									
Fair Value	$1,357	Discount Rate =		0.60										Term = 25.0
Price Volatility		Average Life =		1.32		Modified Duration = 1.29			Effective Duration = 1.03			Effective Convexity =(0.22)		
Base Expense (Annual $'s)	$8,346													
876 36 Mo PF CDs														
Principal (Mature)	$161	0	61	0	0	0	0	0	0	0	0	0	0	0
Current Yield	1.46	0.00	2.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	61	61	61	61	61	61	61	61	61	61	61	61
Reinvest at	0.70				100%@ 0.70 for 3 Yrs.									
Fair Value	$161	Discount Rate =		0.70										Term = 31.0
Price Volatility		Average Life =		1.52		Modified Duration = 1.49			Effective Duration = 1.24			Effective Convexity = 0.00		
Base Expense (Annual $'s)	$2,354													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Certificates of Deposit-(con't)

867 12 Mo PF CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	4,032	4,032	4,032	4,032	4,032	4,032	4,032	4,032	4,032	4,032	4,032	4,032

872 18 Mo PF CDs												
Principal (Mature)	23	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	286	286	286	286	286	286	286	286	286	286	286	286

874 24 Mo PF CDs												
Principal (Mature)	661	0	278	0	0	0	0	0	0	0	0	0
Current Yield	0.60	0.00	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	1,079	1,079	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357

876 36 Mo PF CDs												
Principal (Mature)	0	0	0	0	100	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	61	61	61	61	161	161	161	161	161	161	161	161

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Certificates of Deposit-(con't)														
880 CDARs														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Reinvest at	0.00				100%@ 0.00 for 24 Mo.									
Fair Value	$0	Quoted Market Value =		$0		Brokered Deposits			Book Value = $0					Term = 0.0
Price Volatility		Average Life =	0.00		Modified Duration = 0.00				Effective Duration = 0.00			Effective Convexity = 0.00		
885 CD Settlement/Unposted														
Balance	$0													
888 Peoples CDs FVA														
Balance	$0													
899 CD Balancing														
Balance	$2													
Total Certificates of Deposit														
Principal (Mature & NP)	**$111,967**	**10,117**	**7,340**	**8,359**	**10,449**	**7,797**	**7,607**	**6,245**	**4,216**	**4,664**	**6,292**	**4,991**	**6,525**	**7,135**
Current Yield	**0.60**	**0.70**	**0.65**	**0.58**	**0.57**	**0.64**	**0.46**	**0.67**	**0.54**	**0.59**	**0.62**	**0.57**	**0.49**	**0.54**
Principal (Decay)		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Decay)		**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Principal Cashflow		**10,117**	**7,340**	**8,359**	**10,449**	**7,797**	**7,607**	**6,245**	**4,216**	**4,664**	**6,292**	**4,991**	**6,525**	**7,135**
WA Yield		**0.70**	**0.65**	**0.58**	**0.57**	**0.64**	**0.46**	**0.67**	**0.54**	**0.59**	**0.62**	**0.57**	**0.49**	**0.54**
Principal (Reprice)		**7,895**	**166**	**166**	**7,097**	**166**	**166**	**5,354**	**166**	**166**	**4,195**	**80**	**80**	**2,759**
Yield (Reprice)		**0.40**	**0.40**	**0.40**	**0.40**	**0.40**	**0.40**	**0.40**	**0.40**	**0.40**	**0.40**	**0.40**	**0.40**	**0.40**
Total Rate Sensitive		**18,012**	**7,506**	**8,525**	**17,546**	**7,963**	**7,773**	**11,599**	**4,382**	**4,830**	**10,487**	**5,071**	**6,605**	**9,894**
WA Yield		**0.57**	**0.65**	**0.58**	**0.50**	**0.63**	**0.46**	**0.55**	**0.54**	**0.58**	**0.53**	**0.57**	**0.49**	**0.50**
Base Expense (Annual $'s)	**$674,568**													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Certificates of Deposit-(con't)

880 CDARs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
885 CD Settlement/Unposted												
888 Peoples CDs FVA												
899 CD Balancing												

Total Certificates of Deposit

Principal (Mature & NP)	**7,312**	**2,147**	**3,878**	**1,551**	**1,789**	**1,834**	**1,616**	**101**	**0**	**0**	**0**	**0**
Current Yield	**0.56**	**0.69**	**0.70**	**0.70**	**0.73**	**0.72**	**0.70**	**1.27**	**0.00**	**0.00**	**0.00**	**0.00**
Principal (Decay)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Decay)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Principal Cashflow	**7,312**	**2,147**	**3,878**	**1,551**	**1,789**	**1,834**	**1,616**	**101**	**0**	**0**	**0**	**0**
WA Yield	**0.56**	**0.69**	**0.70**	**0.70**	**0.73**	**0.72**	**0.70**	**1.27**	**0.00**	**0.00**	**0.00**	**0.00**
Principal (Reprice)	**1,064**	**6**	**6**	**6**	**6**	**6**	**4**	**0**	**0**	**0**	**0**	**0**
Yield (Reprice)	**0.40**	**0.70**	**0.70**	**0.70**	**0.70**	**0.70**	**0.70**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Rate Sensitive	**8,376**	**2,153**	**3,884**	**1,557**	**1,795**	**1,840**	**1,620**	**101**	**0**	**0**	**0**	**0**
WA Yield	**0.54**	**0.69**	**0.70**	**0.70**	**0.73**	**0.72**	**0.70**	**1.27**	**0.00**	**0.00**	**0.00**	**0.00**

Jumbo CDs

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
900 1 Mo Jumbo CDs														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Reinvest at	0.10				100%@ 0.10 for 1 Mo.									
Fair Value	$0	Discount Rate =		0.10										Term = 4.0
Price Volatility		Average Life =		0.00		Modified Duration = 0.00			Effective Duration = 0.00				Effective Convexity = 0.00	
902 3 Mo Jumbo CDs														
Principal (Mature)	$2,208	1,522	686	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.25	0.25	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		1,522	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208
Reinvest at	0.25				100%@ 0.25 for 3 Mo.									
Fair Value	$2,208	Discount Rate =		0.25										Term = 3.0
Price Volatility		Average Life =		0.07		Modified Duration = 0.07			Effective Duration = 0.02				Effective Convexity =(0.02)	
Base Expense (Annual $'s)	$5,520													
904 6 Mo Jumbo CDs														
Principal (Mature)	$6,572	2,114	3,285	0	1,173	0	0	0	0	0	0	0	0	0
Current Yield	0.35	0.45	0.30	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		2,114	5,399	5,399	6,572	6,572	6,572	6,572	6,572	6,572	6,572	6,572	6,572	6,572
Reinvest at	0.30				100%@ 0.30 for 6 Mo.									
Fair Value	$6,572	Discount Rate =		0.30										Term = 5.0
Price Volatility		Average Life =		0.13		Modified Duration = 0.13			Effective Duration = 0.08				Effective Convexity =(0.04)	
Base Expense (Annual $'s)	$23,002													
910 12 Mo Jumbo CDs														
Principal (Mature)	$21,940	1,045	1,036	2,511	1,377	1,231	7,296	1,846	301	603	1,738	870	2,086	0
Current Yield	0.40	0.55	0.60	0.63	0.63	0.63	0.14	0.49	0.40	0.40	0.42	0.40	0.50	0.00
Gap Cashflow		1,045	2,081	4,592	5,969	7,200	14,496	16,342	16,643	17,246	18,984	19,854	21,940	21,940
Reinvest at	0.40				100%@ 0.40 for 12 Mo.									
Fair Value	$21,938	Discount Rate =		0.40										Term = 13.0
Price Volatility		Average Life =		0.49		Modified Duration = 0.48			Effective Duration = 0.34				Effective Convexity =(0.14)	
Base Expense (Annual $'s)	$88,418													

Jumbo CDs

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
900 1 Mo Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
902 3 Mo Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208
904 6 Mo Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	6,572	6,572	6,572	6,572	6,572	6,572	6,572	6,572	6,572	6,572	6,572	6,572
910 12 Mo Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	21,940	21,940	21,940	21,940	21,940	21,940	21,940	21,940	21,940	21,940	21,940	21,940

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Jumbo CDs-(con't)														
915 18 Mo Jumbo CDs														
Principal (Mature)	$14,340	409	476	108	618	828	1,723	827	137	124	543	791	414	2,945
Current Yield	0.59	0.55	0.55	0.55	0.55	0.55	0.55	0.57	0.50	0.50	0.58	0.53	0.55	0.58
Gap Cashflow		409	885	993	1,611	2,439	4,162	4,989	5,126	5,250	5,793	6,584	6,998	9,943
Reinvest at	0.50				100%@ 0.50 for 18 Mo.									
Fair Value	$14,354	Discount Rate =		0.50										Term = 19.0
Price Volatility		Average Life =		0.90	Modified Duration = 0.89				Effective Duration = 0.67			Effective Convexity =(0.22)		
Base Expense (Annual $'s)	$84,319													
920 24 Mo Jumbo CDs														
Principal (Mature)	$1,173	0	0	460	0	0	0	0	0	0	0	261	0	0
Current Yield	0.67	0.00	0.00	0.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.65	0.00	0.00
Gap Cashflow		0	0	460	460	460	460	460	460	460	460	721	721	721
Reinvest at	0.60				100%@ 0.60 for 24 Mo.									
Fair Value	$1,173	Discount Rate =		0.60										Term = 25.0
Price Volatility		Average Life =		1.00	Modified Duration = 0.98				Effective Duration = 0.77			Effective Convexity =(0.17)		
Base Expense (Annual $'s)	$7,800													
925 36 Mo Jumbo CDs														
Principal (Mature)	$13,347	1,827	2,961	327	0	187	740	380	649	487	659	0	199	226
Current Yield	1.81	2.71	2.58	2.13	0.00	2.13	2.19	2.03	2.03	1.88	2.23	0.00	1.54	0.80
Gap Cashflow		1,827	4,788	5,115	5,115	5,302	6,042	6,422	7,071	7,558	8,217	8,217	8,416	8,642
Reinvest at	0.70				100%@ 0.70 for 3 Yrs.									
Fair Value	$13,401	Discount Rate =		0.70										Term = 38.0
Price Volatility		Average Life =		1.01	Modified Duration = 0.99				Effective Duration = 0.85			Effective Convexity =(0.15)		
Base Expense (Annual $'s)	$241,848													
932 60 Mo Jumbo CDs														
Principal (Mature)	$186	0	0	0	0	0	0	0	0	186	0	0	0	0
Current Yield	1.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.44	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	0	0	0	186	186	186	186	186
Reinvest at	0.70				100%@ 0.70 for 5 Yrs.									
Fair Value	$187	Discount Rate =		0.70										Term = 10.0
Price Volatility		Average Life =		0.71	Modified Duration = 0.70				Effective Duration = 0.53			Effective Convexity = 0.00		
Base Expense (Annual $'s)	$2,678													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Jumbo CDs-(con't)

915 18 Mo Jumbo CDs												
Principal (Mature)	4,397	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	14,340	14,340	14,340	14,340	14,340	14,340	14,340	14,340	14,340	14,340	14,340	14,340

920 24 Mo Jumbo CDs												
Principal (Mature)	0	0	452	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	721	721	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173	1,173

925 36 Mo Jumbo CDs												
Principal (Mature)	221	106	1,273	179	1,720	490	716	0	0	0	0	0
Current Yield	0.75	0.75	0.90	0.70	0.91	0.70	0.70	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	8,863	8,969	10,242	10,421	12,141	12,631	13,347	13,347	13,347	13,347	13,347	13,347

932 60 Mo Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	186	186	186	186	186	186	186	186	186	186	186	186

Jumbo CDs-(con't)

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
941 18 Mo VR Jumbo IRAs (Monthly)														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	0.45				100%@ 0.45 for 18 Mo.									
Fully Indexed Yield	0.45	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$0	Discount Rate = 0.45												Term = 2.0
Price Volatility		Average Life = 0.00			Modified Duration = 0.00				Effective Duration = 0.00			Effective Convexity = 0.00		
944 18 Mo VR Jumbo IRAs (Quarterly)														
Principal (Mature)	$8,133	110	1,318	181	0	263	1,480	534	0	112	0	636	782	1,368
Current Yield	0.40	0.40	0.40	0.40	0.00	0.40	0.40	0.40	0.00	0.40	0.00	0.40	0.40	0.40
Gap Cashflow		8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133
Adjusted Yield		0.00	0.40	0.40	0.00	0.40	0.40	0.40	0.00	0.40	0.00	0.40	0.40	0.40
Principal (Reprice)		8,023	0	0	6,524	0	0	4,247	0	0	4,135	0	0	2,261
Yield (Reprice)		0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
Reinvest at	0.40				100%@ 0.40 for 18 Mo.									
Fully Indexed Yield	0.40	Effective Formula Not Applicable.									Reset Quarterly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$8,133	Discount Rate = 0.40												Term = 19.0
Price Volatility		Average Life = 0.74			Modified Duration = 0.74				Effective Duration = 0.32			Effective Convexity =(0.20)		
Base Expense (Annual $'s)	$32,532													
962 3 Mo PF Jumbo CDs														
Principal (Mature)	$2,000	1,000	0	1,000	0	0	0	0	0	0	0	0	0	0
Current Yield	0.25	0.25	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		1,000	1,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Reinvest at	0.10				100%@ 0.10 for 3 Mo.									
Fair Value	$2,000	Discount Rate = 0.10												Term = 4.0
Price Volatility		Average Life = 0.12			Modified Duration = 0.12				Effective Duration = 0.08			Effective Convexity =(0.03)		
Base Expense (Annual $'s)	$5,000													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Jumbo CDs-(con't)												
941 18 Mo VR Jumbo IRAs (Monthly)												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
944 18 Mo VR Jumbo IRAs (Quarterly)												
Principal (Mature)	1,349	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133	8,133
Adjusted Yield	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	899	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
962 3 Mo PF Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000

Balances ($000's)		Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Jumbo CDs-(con't)

965	**6 Mo PF Jumbo CDs**														
	Principal (Mature)	$7,848	0	0	317	4,000	0	3,531	0	0	0	0	0	0	0
	Current Yield	0.30	0.00	0.00	0.30	0.30	0.00	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gap Cashflow		0	0	317	4,317	4,317	7,848	7,848	7,848	7,848	7,848	7,848	7,848	7,848
	Reinvest at	0.30				100%@ 0.30 for 6 Mo.									
	Fair Value	$7,848	Discount Rate =		0.30										Term = 7.0
	Price Volatility		Average Life =		0.36		Modified Duration = 0.36			Effective Duration = 0.24			Effective Convexity =(0.13)		
	Base Expense (Annual $'s)	$23,544													
967	**12 Mo PF Jumbo CDs**														
	Principal (Mature)	$13,751	0	596	3,287	1,000	575	0	0	375	0	692	278	6,948	0
	Current Yield	0.42	0.00	0.40	0.40	0.45	0.50	0.00	0.00	0.40	0.00	0.40	0.40	0.43	0.00
	Gap Cashflow		0	596	3,883	4,883	5,458	5,458	5,458	5,833	5,833	6,525	6,803	13,751	13,751
	Reinvest at	0.40				100%@ 0.40 for 12 Mo.									
	Fair Value	$13,753	Discount Rate =		0.40										Term = 13.0
	Price Volatility		Average Life =		0.65		Modified Duration = 0.65			Effective Duration = 0.45			Effective Convexity =(0.19)		
	Base Expense (Annual $'s)	$57,892													
970	**13 Mo PF Jumbo CDs**														
	Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Gap Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
	Reinvest at	0.00				100%@ 0.00 for 13 Mo.									
	Fair Value	$0	Quoted Market Value =		$0					Book Value = $0					Term = 2.0
	Price Volatility		Average Life =		0.00		Modified Duration = 0.00			Effective Duration = 0.00			Effective Convexity = 0.00		
975	**18 Mo PF Jumbo CDs**														
	Principal (Mature)	$5,912	0	0	0	2,500	0	2,012	0	0	0	0	0	500	900
	Current Yield	0.56	0.00	0.00	0.00	0.55	0.00	0.60	0.00	0.00	0.00	0.00	0.00	0.50	0.50
	Gap Cashflow		0	0	0	2,500	2,500	4,512	4,512	4,512	4,512	4,512	4,512	5,012	5,912
	Reinvest at	0.50				100%@ 0.50 for 18 Mo.									
	Fair Value	$5,913	Discount Rate =		0.50										Term = 16.0
	Price Volatility		Average Life =		0.53		Modified Duration = 0.53			Effective Duration = 0.40			Effective Convexity =(0.13)		
	Base Expense (Annual $'s)	$32,812													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Jumbo CDs-(con't)												
965 6 Mo PF Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	7,848	7,848	7,848	7,848	7,848	7,848	7,848	7,848	7,848	7,848	7,848	7,848
967 12 Mo PF Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	13,751	13,751	13,751	13,751	13,751	13,751	13,751	13,751	13,751	13,751	13,751	13,751
970 13 Mo PF Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
975 18 Mo PF Jumbo CDs												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	5,912	5,912	5,912	5,912	5,912	5,912	5,912	5,912	5,912	5,912	5,912	5,912

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Jumbo CDs-(con't)														
976 24 Mo PF Jumbo CDs														
Principal (Mature)	$20,526	0	863	1,551	2,763	0	0	0	0	378	0	0	0	10,117
Current Yield	0.63	0.00	0.70	0.70	0.70	0.00	0.00	0.00	0.00	0.65	0.00	0.00	0.00	0.60
Gap Cashflow		0	863	2,414	5,177	5,177	5,177	5,177	5,177	5,555	5,555	5,555	5,555	15,672
Reinvest at	0.60				100%@ 0.60 for 24 Mo.									
Fair Value	$20,528	Discount Rate =		0.60										Term = 25.0
Price Volatility		Average Life =		1.06		Modified Duration = 1.04			Effective Duration = 0.84				Effective Convexity =(0.20)	
Base Expense (Annual $'s)	$128,493													
978 36 Mo PF Jumbo CDs														
Principal (Mature)	$4,378	0	0	0	0	0	500	0	0	0	0	0	0	0
Current Yield	0.84	0.00	0.00	0.00	0.00	0.00	1.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	500	500	500	500	500	500	500	500
Reinvest at	0.70				100%@ 0.70 for 3 Yrs.									
Fair Value	$4,382	Discount Rate =		0.70										Term = 35.0
Price Volatility		Average Life =		2.38		Modified Duration = 2.30			Effective Duration = 2.00				Effective Convexity =(0.33)	
Base Expense (Annual $'s)	$36,775													
Total Jumbo CDs														
Principal (Mature & NP)	**$122,314**	**8,027**	**11,221**	**9,742**	**13,431**	**3,084**	**17,282**	**3,587**	**1,462**	**1,890**	**3,632**	**2,836**	**10,929**	**15,556**
Current Yield	**0.63**	**0.92**	**0.98**	**0.57**	**0.49**	**0.66**	**0.43**	**0.66**	**1.13**	**0.94**	**0.77**	**0.46**	**0.47**	**0.58**
Principal (Decay)		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Decay)		**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Principal Cashflow		**8,027**	**11,221**	**9,742**	**13,431**	**3,084**	**17,282**	**3,587**	**1,462**	**1,890**	**3,632**	**2,836**	**10,929**	**15,556**
WA Yield		**0.92**	**0.98**	**0.57**	**0.49**	**0.66**	**0.43**	**0.66**	**1.13**	**0.94**	**0.77**	**0.46**	**0.47**	**0.58**
Principal (Reprice)		**8,023**	**0**	**0**	**6,524**	**0**	**0**	**4,247**	**0**	**0**	**4,135**	**0**	**0**	**2,261**
Yield (Reprice)		**0.40**	**0.00**	**0.00**	**0.40**	**0.00**	**0.00**	**0.40**	**0.00**	**0.00**	**0.40**	**0.00**	**0.00**	**0.40**
Total Rate Sensitive		**16,050**	**11,221**	**9,742**	**19,955**	**3,084**	**17,282**	**7,834**	**1,462**	**1,890**	**7,767**	**2,836**	**10,929**	**17,817**
WA Yield		**0.66**	**0.98**	**0.57**	**0.46**	**0.66**	**0.43**	**0.52**	**1.13**	**0.94**	**0.57**	**0.46**	**0.47**	**0.55**
Base Expense (Annual $'s)	**$770,633**													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Jumbo CDs-(con't)												
976 24 Mo PF Jumbo CDs												
Principal (Mature)	500	0	4,354	0	0	0	0	0	0	0	0	0
Current Yield	0.60	0.00	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	16,172	16,172	20,526	20,526	20,526	20,526	20,526	20,526	20,526	20,526	20,526	20,526
978 36 Mo PF Jumbo CDs												
Principal (Mature)	0	0	0	0	0	3,878	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	500	500	500	500	500	4,378	4,378	4,378	4,378	4,378	4,378	4,378
Total Jumbo CDs												
Principal (Mature & NP)	**6,467**	**106**	**6,079**	**179**	**1,720**	**4,368**	**716**	**0**	**0**	**0**	**0**	**0**
Current Yield	**0.60**	**0.75**	**0.66**	**0.70**	**0.91**	**0.70**	**0.70**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Principal (Decay)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Decay)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Principal Cashflow	**6,467**	**106**	**6,079**	**179**	**1,720**	**4,368**	**716**	**0**	**0**	**0**	**0**	**0**
WA Yield	**0.60**	**0.75**	**0.66**	**0.70**	**0.91**	**0.70**	**0.70**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Principal (Reprice)	**899**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Yield (Reprice)	**0.40**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Rate Sensitive	**7,366**	**106**	**6,079**	**179**	**1,720**	**4,368**	**716**	**0**	**0**	**0**	**0**	**0**
WA Yield	**0.57**	**0.75**	**0.66**	**0.70**	**0.91**	**0.70**	**0.70**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Borrowed Funds

1000 Fed Funds Purchased	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	1.50				100%@ 1.50 for 1 Mo.									
Fully Indexed Yield	1.50	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$0	Discount Rate = 1.50												Term = 0.0
Price Volatility		Average Life = 0.00				Modified Duration = 0.00			Effective Duration = 0.00				Effective Convexity = 0.00	

1005 Repos	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Principal (Mature)	$72,844	72,844	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.08	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	0.08				100%@ 0.08 for 1 Mo.									
Fully Indexed Yield	0.08	Effective Formula Not Applicable.									Reset Monthly	0.00 collar	0.00 cap	0.00 floor.
Fair Value	$72,844	Discount Rate = 0.08												Term = 123.0
Price Volatility		Average Life = 0.04				Modified Duration = 0.04			Effective Duration = 0.02				Effective Convexity =(0.02)	
Base Expense (Annual $'s)	$59,732													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Borrowed Funds

1000 Fed Funds Purchased												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

1005 Repos												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.08
Gap Cashflow	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844	72,844
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Borrowed Funds-(con't)

	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
1010 Repos (Public Funds)														
Principal (Mature)	$65,349	65,349	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.09	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349
Adjusted Yield		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvest at	0.09				100%@ 0.09 for 1 Mo.									
Fully Indexed Yield	0.09	Effective Formula Not Applicable.								Reset Monthly	0.00 collar		0.00 cap	0.00 floor.
Fair Value	$65,349	Discount Rate =	0.09											Term = 123.0
Price Volatility		Average Life =	0.04			Modified Duration = 0.04			Effective Duration = 0.02			Effective Convexity =(0.02)		
Base Expense (Annual $'s)	$57,507													
1015 Repos (Term)														
Principal (Mature)	$11,598	133	4,499	0	1,092	5,794	80	0	0	0	0	0	0	0
Current Yield	0.73	0.30	0.57	0.00	0.30	0.96	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		133	4,632	4,632	5,724	11,518	11,598	11,598	11,598	11,598	11,598	11,598	11,598	11,598
Reinvest at	0.73				100%@ 0.73 for 24 Mo.									
Fair Value	$11,600	Discount Rate =	0.73											Term = 7.0
Price Volatility		Average Life =	0.27			Modified Duration = 0.26			Effective Duration = 0.23			Effective Convexity =(0.03)		
Base Expense (Annual $'s)	$85,129													
1050 FHLB Advance														
Principal (Mature)	$0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow		0	0	0	0	0	0	0	0	0	0	0	0	0
Reinvest at	0.34				100%@ 0.34 for 1 Mo.									
Fair Value	$0	Quoted Market Value =		$0					Book Value = $0					Term = 240.0
Price Volatility		Average Life =	0.00			Modified Duration = 0.00			Effective Duration = 0.00			Effective Convexity = 0.00		

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Borrowed Funds-(con't)

1010 Repos (Public Funds)												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.09
Gap Cashflow	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349	65,349
Adjusted Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

1015 Repos (Term)												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	11,598	11,598	11,598	11,598	11,598	11,598	11,598	11,598	11,598	11,598	11,598	11,598

1050 FHLB Advance												
Principal (Mature)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gap Cashflow	0	0	0	0	0	0	0	0	0	0	0	0

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Total Borrowed Funds														
Principal (Mature & NP)	$149,791	138,326	4,499	0	1,092	5,794	80	0	0	0	0	0	0	0
Current Yield	0.14	0.09	0.57	0.00	0.30	0.96	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Decay)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Decay)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Principal Cashflow		138,326	4,499	0	1,092	5,794	80	0	0	0	0	0	0	0
WA Yield		0.09	0.57	0.00	0.30	0.96	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Rate Sensitive		138,326	4,499	0	1,092	5,794	80	0	0	0	0	0	0	0
WA Yield		0.09	0.57	0.00	0.30	0.96	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Base Expense (Annual $'s)	$202,369													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Total Borrowed Funds

Principal (Mature & NP)	0	0	0	0	0	0	0	0	0	0	0	0
Current Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Decay)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Decay)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Principal Cashflow	0	0	0	0	0	0	0	0	0	0	0	0
WA Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal (Reprice)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Reprice)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Rate Sensitive	0	0	0	0	0	0	0	0	0	0	0	0
WA Yield	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balances ($000's)		Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Non-Paying															
1200	**Total Other Liabilities**														
	Balance	$3,308													
1205	**Total Interest Accrued - Dep**														
	Balance	$385													
1210	**Other Expenses Accrued Not Paid**														
	Balance	$797													
Total Non-Paying															
	Principal (Mature & NP)	**$4,490**													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >

Non-Paying

1200	Total Other Liabilities	
1205	Total Interest Accrued - Dep	
1210	Other Expenses Accrued Not Paid	

Total Non-Paying

Principal (Mature & NP)

Balances ($000's)		Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23

Capital

1300	Common Stock		
		Balance	$2,000
1305	Surplus		
		Balance	$63,045
1310	Undivided Profits		
		Balance	$73,766
1315	Distributions Paid		
		Balance	$0
1320	Pension Obligation		
		Balance	$(2,023)
1325	Income YTD		
		Balance	$3,692
1399	Unrealized G/L on Securities		
		Balance	$(5,178)

Total Capital

Principal (Mature & NP) **$135,302**

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Capital												
1300 Common Stock												
1305 Surplus												
1310 Undivided Profits												
1315 Distributions Paid												
1320 Pension Obligation												
1325 Income YTD												
1399 Unrealized G/L on Securities												
Total Capital												
Principal (Mature & NP)												

Balances ($000's)	Total	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23 Jun 23
Total Liabilities and Capital														
Principal (Mature & NP)	$1,576,829	161,328	27,918	22,959	31,076	22,779	31,073	15,936	11,782	12,658	16,028	13,931	23,558	40,965
Current Yield	0.25	0.17	0.71	0.50	0.46	0.63	0.40	0.52	0.47	0.48	0.52	0.40	0.41	0.41
Principal (Decay)		0	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Decay)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Principal Cashflow		161,328	27,918	22,959	31,076	22,779	31,073	15,936	11,782	12,658	16,028	13,931	23,558	40,965
WA Yield		0.17	0.71	0.50	0.46	0.63	0.40	0.52	0.47	0.48	0.52	0.40	0.41	0.41
Principal (Reprice)		726,851	707,369	703,639	712,870	695,191	690,967	696,178	682,519	678,295	682,235	669,761	665,537	661,396
Yield (Reprice)		0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Total		888,179	735,287	726,598	743,946	717,970	722,040	712,114	694,301	690,953	698,263	683,692	689,095	702,361
WA Yield		0.16	0.17	0.16	0.17	0.16	0.16	0.16	0.15	0.15	0.16	0.15	0.16	0.16
Reprice GAP Cashflow		887,051	908,612	926,230	950,887	966,960	989,995	998,343	1,003,764	1,009,622	1,019,228	1,026,145	1,042,228	1,061,832
Effective GAP Cashflow		176,118	201,409	222,757	251,638	271,935	299,194	311,766	321,411	331,493	345,323	356,464	376,771	409,997
Base Expense (Annual $'s)	$2,709,741													

Balances ($000's)	Jul 23 Sep 23	Oct 23 Dec 23	Jan 24 Mar 24	Apr 24 Jun 24	Jul 24 Sep 24	Oct 24 Dec 24	Jan 25 Mar 25	Apr 25 Mar 26	Apr 26 Mar 27	Apr 27 Mar 32	Apr 32 Mar 37	Apr 37 >
Total Liabilities and Capital												
Principal (Mature & NP)	32,053	20,527	28,231	20,004	21,783	24,476	20,606	154,588	154,487	242,978	146,251	139,060
Current Yield	0.37	0.23	0.38	0.22	0.29	0.33	0.23	0.15	0.15	0.15	0.14	0.14
Principal (Decay)	0	0	0	0	0	0	0	0	0	0	0	0
Yield (Decay)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Principal Cashflow	32,053	20,527	28,231	20,004	21,783	24,476	20,606	154,588	154,487	242,978	146,251	139,060
WA Yield	0.37	0.23	0.38	0.22	0.29	0.33	0.23	0.15	0.15	0.15	0.14	0.14
Principal (Reprice)	644,717	629,138	615,516	601,894	588,272	574,650	561,026	492,042	373,076	247,105	130,857	86,743
Yield (Reprice)	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.14	0.14	0.14	0.14
Total	676,770	649,665	643,747	621,898	610,055	599,126	581,632	646,630	527,563	490,083	277,108	225,803
WA Yield	0.16	0.15	0.16	0.15	0.15	0.15	0.15	0.15	0.15	0.14	0.14	0.14
Reprice GAP Cashflow	1,072,655	1,074,908	1,084,865	1,086,595	1,090,104	1,096,306	1,098,632	1,098,733	1,098,733	1,098,733	1,098,733	1,098,733
Effective GAP Cashflow	434,442	450,317	473,896	489,248	506,379	526,203	542,151	661,218	780,184	920,769	1,011,990	1,098,733

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Cash & Due

Federal Reserve Bank

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.50	0.00	0.00	0.50	1.50	2.50	3.50
Repricing Rate (1yr)	4.50	0.00	0.00	0.50	1.50	2.50	3.50
Average Life	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Reinvestment		Cap/Floor		100%@ 0.50 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.50	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 115,594			Term = 0.0			

Federal Home Loan Bank

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.34	0.00	0.00	0.34	1.34	2.34	3.34
Repricing Rate (1yr)	4.34	0.00	0.00	0.34	1.34	2.34	3.34
Average Life	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Reinvestment		Cap/Floor		100%@ 0.34 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.34	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 172			Term = 0.0			

Due From Bank CD's

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.80	0.80	1.80	2.80	3.80	4.80	5.80
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 2.80 for 36 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 0			Term = 0.0			

Investments

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

Investments-(con't)

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.
Total Regulatory Stock							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.00	0.00	1.00	2.00	3.00	4.00	5.00
Average Life	15.22	15.22	15.22	15.22	15.22	15.22	15.22
Reinvestment		Cap/Floor		100%@ 2.00 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 2,602			Term = 183.0			
Trading Account							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 0			Term = 1.0			
Taxable Munis							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.23	1.23	2.23	3.23	4.23	5.23	6.23
Average Life	2.75	1.46	1.50	1.50	1.50	2.75	2.75
Reinvestment		Cap/Floor		100%@ 3.23 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 12,552			Term = 42.0			

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

Rate Shift Assumptions

Sample Bank - Anywhere, USA, xx

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Investments-(con't)

Treasury							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	5.50	0.00	0.50	1.50	2.50	3.50	4.50
Average Life	2.86	2.86	2.86	2.86	2.86	2.86	2.86
Reinvestment		Cap/Floor		100%@ 1.50 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 155,897			Term = 73.0			
Munis							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.17	0.17	1.17	2.17	3.17	4.17	5.17
Average Life	14.00	5.12	5.12	5.28	5.53	12.07	14.00
Reinvestment		Cap/Floor		100%@ 2.17 for 15 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 350,755			Term = 290.0			
MBS FX							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	5.24	29.68	14.91	10.14	7.46	6.10	5.24
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.67	0.67	1.67	2.67	3.67	4.67	5.67
Average Life	7.50	2.66	4.78	5.71	6.53	7.10	7.50
Reinvestment		Cap/Floor		100%@ 2.67 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 272,579			Term = 344.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Investments-(con't)

GNIIFLT-1YRCMT-An-Col

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	Unchanged Rate Scenario	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	9.15	15.22	11.76	11.25	10.36	9.64	9.15
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.71	0.71	1.71	2.71	3.71	4.71	5.71
Repricing Rate (1yr)	5.46	0.00	0.46	1.46	2.46	3.46	4.46
Average Life	5.01	4.46	4.55	4.61	4.72	4.82	5.01
Reinvestment		Cap/Floor		100%@ 2.71 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	1.46	100% X 1 YR CMT (1.63) + -16.9098 Margin/Eff. -17 / -17				Reset Annual 1.00 collar	8.51 cap 0.00 floor.
Additional	Book Value = 3,599			Term = 172.0			

SBAFLT-Prime-Qtr

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	Unchanged Rate Scenario	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	16.80	9.60	10.80	12.00	13.80	15.60	16.80
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.54	0.00	0.00	0.54	1.54	2.54	3.54
Repricing Rate (1yr)	4.54	0.00	0.00	0.54	1.54	2.54	3.54
Average Life	3.62	4.09	4.02	3.97	3.92	3.79	3.62
Reinvestment		Cap/Floor		100%@ 0.54 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.54	100% X Prime (3.50) + -296 Margin/Eff. -296 / -296				Reset Quarterly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 7,355			Term = 143.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Investments-(con't)

FOTHER-1YRLIBOR-An-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	15.53	27.11	19.98	18.99	17.46	16.28	15.53
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.81	0.81	1.81	2.81	3.81	4.81	5.81
Repricing Rate (1yr)	6.94	1.33	2.33	3.33	4.33	5.33	6.33
Average Life	4.72	3.87	3.97	4.08	4.24	4.41	4.72
Reinvestment		Cap/Floor		100%@ 2.81 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.33	100% X 1 YR LIBOR (2.13) + 119.5047 Margin/Eff. 120 / 120				Reset Annual 2.00 collar	6.94 cap 0.00 floor.
Additional	Book Value = 892			Term = 259.0			

FNMAFHLMC5X1-1YRLIBOR-An-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	14.20	22.24	18.19	17.54	16.03	14.90	14.20
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.81	0.81	1.81	2.81	3.81	4.81	5.81
Repricing Rate (1yr)	6.94	0.94	1.94	2.94	3.94	4.94	5.94
Average Life	5.19	4.27	4.37	4.47	4.64	4.84	5.19
Reinvestment		Cap/Floor		100%@ 2.81 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.94	100% X 1 YR LIBOR (2.13) + 80.7814 Margin/Eff. 81 / 81				Reset Annual 2.00 collar	7.09 cap 0.00 floor.
Additional	Book Value = 1,244			Term = 294.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Investments-(con't)

FNMAFHLMC7X1-1YRLIBOR-An-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	15.97	28.16	20.92	19.99	18.19	16.77	15.97
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.81	0.81	1.81	2.81	3.81	4.81	5.81
Repricing Rate (1yr)	7.17	1.36	2.36	3.36	4.36	5.36	6.36
Average Life	4.62	3.73	3.82	3.92	4.09	4.28	4.62
Reinvestment		Cap/Floor		100%@ 2.81 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.36	100% X 1 YR LIBOR (2.13) + 122.9615 Margin/Eff. 123 / 123				Reset Annual 2.00 collar	7.17 cap 0.00 floor.
Additional	Book Value = 1,111			Term = 257.0			

GNMAII3X1-1YRCMT-An-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	12.44	26.26	15.65	15.40	14.22	13.20	12.44
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.20	0.20	1.20	2.20	3.20	4.20	5.20
Repricing Rate (1yr)	6.70	0.82	1.82	2.82	3.82	4.82	5.82
Average Life	5.52	4.73	4.79	4.86	5.04	5.20	5.52
Reinvestment		Cap/Floor		100%@ 2.20 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.82	100% X 1 YR CMT (1.63) + 119.4668 Margin/Eff. 119 / 119				Reset Annual 1.00 collar	6.70 cap 0.00 floor.
Additional	Book Value = 3,841			Term = 294.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Investments-(con't)

GNMAII5X1-1YRCMT-An-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	14.50	33.93	23.29	21.05	18.29	16.32	14.50
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.25	0.25	1.25	2.25	3.25	4.25	5.25
Repricing Rate (1yr)	6.42	0.58	1.42	2.42	3.42	4.42	5.42
Average Life	4.80	3.65	3.81	3.92	4.16	4.38	4.80
Reinvestment		Cap/Floor		100%@ 2.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.42	100% X 1 YR CMT (1.63) + 79.0084 Margin/Eff. 79 / 79				Reset Annual 1.00 collar	7.33 cap 0.58 floor.
Additional	Book Value = 4,985			Term = 331.0			

CMO STABLE

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	6.40	35.67	22.07	13.70	9.68	7.73	6.40
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	5.75	0.00	0.75	1.75	2.75	3.75	4.75
Average Life	8.06	2.22	3.68	5.02	6.28	7.21	8.06
Reinvestment		Cap/Floor		100%@ 1.75 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 72,157			Term = 342.0			

CorporateFL-SecuredOvern-¬+_§

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.58	0.58	1.58	2.58	3.58	4.58	5.58
Repricing Rate (1yr)	3.50	3.50	3.50	3.50	3.50	3.50	3.50
Average Life	14.25	14.25	14.25	14.25	14.25	14.25	14.25
Reinvestment		Cap/Floor		100%@ 2.58 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.58	100% X Secured Overn (0.05) + 253 Margin/Eff. 253 / 253				Reset 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 5,000			Term = 173.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Investments-(con't)

FCMOSTABLE-1YRCMT-An-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	13.79	23.14	22.09	20.00	17.28	15.14	13.79
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.73	1.73	2.73	3.73	4.73	5.73	6.73
Repricing Rate (1yr)	7.73	2.44	2.73	3.73	4.73	5.73	6.73
Average Life	3.34	2.74	2.90	2.90	2.90	3.14	3.34
Reinvestment		Cap/Floor		100%@ 3.73 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.73	100% X 1 YR CMT (1.63) + 209.7000 Margin/Eff. 210 / 210				Reset Annual 2.00 collar	11.48 cap 2.44 floor.
Additional	Book Value = 1			Term = 125.0			

FCMOSTABLE-1MTHLibor-Mo

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	8.94	23.35	18.98	15.10	12.31	10.12	8.94
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.94	0.00	0.00	0.94	1.94	2.94	3.94
Repricing Rate (1yr)	4.94	0.50	0.50	0.94	1.94	2.94	3.94
Average Life	6.10	3.80	4.54	4.54	4.54	5.29	6.10
Reinvestment		Cap/Floor		100%@ 0.94 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.94	100% X 1 MTH Libor (0.46) + 48.1012 Margin/Eff. 48 / 48				Reset Monthly 0.00 collar	6.18 cap 0.50 floor.
Additional	Book Value = 9,039			Term = 327.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Investments-(con't)

FCMOSTABLE-6MTHLibor-Mo-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	12.29	20.21	18.76	17.10	14.96	12.88	12.29
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.13	1.13	2.13	3.13	4.13	5.13	6.13
Repricing Rate (1yr)	7.13	1.13	2.13	3.13	4.13	5.13	6.13
Average Life	3.84	3.17	3.35	3.35	3.35	3.58	3.84
Reinvestment		Cap/Floor		100%@ 3.13 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.13	100% X 6 MTH Libor (1.47) + 166	Margin/Eff. 166 / 166			Reset Monthly	1.00 collar 9.59 cap 0.00 floor.
Additional	Book Value = 12			Term = 138.0			

FCMOSTABLE-1YRLIBOR-Mo-Col

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection (Using DCF)	15.35	28.44	25.67	22.50	17.78	16.09	15.35
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.74	1.74	2.74	3.74	4.74	5.74	6.74
Repricing Rate (1yr)	7.74	1.74	2.74	3.74	4.74	5.74	6.74
Average Life	3.54	2.63	2.89	2.89	2.89	3.35	3.54
Reinvestment		Cap/Floor		100%@ 3.74 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.74	100% X 1 YR LIBOR (2.13) + 161	Margin/Eff. 161 / 161			Reset Monthly	2.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 3			Term = 143.0			

Funds Sold

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Funds Sold-(con't)

Fed Funds Sold

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.34	0.00	0.00	0.34	1.34	2.34	3.34
Repricing Rate (1yr)	4.34	0.00	0.00	0.34	1.34	2.34	3.34
Average Life	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Reinvestment		Cap/Floor		100%@ 0.34 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.34	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 406			Term = 1.0			

Loans

Comm'l - Fixed **PPP Loans**

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	5.00	0.00	0.00	1.00	2.00	3.00	4.00
Average Life	3.50	3.50	3.50	3.50	3.50	3.50	3.50
Reinvestment		Cap/Floor		100%@ 1.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 384			Term = 50.0			

Consumer - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	100%	90%	90%		100%	100%	100%
Time Lag	0 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	11.00	5.20	6.10	7.00	8.00	9.00	10.00
Average Life	3.10	2.23	2.79	2.79	2.79	2.94	3.10
Reinvestment		Cap/Floor		100%@ 7.00 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 24,968			Term = 123.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Consumer -M- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	10.00	4.00	5.00	6.00	7.00	8.00	9.00
Repricing Rate (1yr)	8.52	4.60	4.60	4.60	5.52	6.52	7.52
Average Life	2.92	2.20	2.69	2.69	2.69	2.80	2.92
Reinvestment		Cap/Floor		100%@ 6.00 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.60	100% X Prime (3.50) + 102.1890	Margin/Eff. 102 / 102			Reset Monthly 0.00 collar	0.00 cap 4.60 floor.
Additional	Book Value = 1,703			Term = 184.0			

Consumer -M- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.21	0.21	1.21	2.21	3.21	4.21	5.21
Repricing Rate (1yr)	6.21	0.21	1.21	2.21	3.21	4.21	5.21
Average Life	2.15	1.64	1.99	1.99	1.99	2.07	2.15
Reinvestment		Cap/Floor		100%@ 2.21 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.21	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 1,458			Term = 123.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Consumer -Q- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.30	0.30	1.30	2.30	3.30	4.30	5.30
Repricing Rate (1yr)	6.30	0.30	1.30	2.30	3.30	4.30	5.30
Average Life	3.93	2.84	3.58	3.58	3.58	3.75	3.93
Reinvestment		Cap/Floor		100%@ 2.30 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.30	Effective Formula Not Applicable.				Reset Quarterly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 17			Term = 62.0			

Consumer -S- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.41	0.41	1.41	2.41	3.41	4.41	5.41
Repricing Rate (1yr)	6.41	0.41	1.41	2.41	3.41	4.41	5.41
Average Life	2.44	1.79	2.23	2.23	2.23	2.33	2.44
Reinvestment		Cap/Floor		100%@ 2.41 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.41	Effective Formula Not Applicable.				Reset Semi-Annual 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 305			Term = 62.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Consumer -A- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.75	0.75	1.75	2.75	3.75	4.75	5.75
Repricing Rate (1yr)	6.75	0.75	1.75	2.75	3.75	4.75	5.75
Average Life	1.31	1.00	1.21	1.21	1.21	1.26	1.31
Reinvestment		Cap/Floor		100%@ 2.75 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.75	Effective Formula Not Applicable.				Reset Annual 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 634			Term = 62.0			

Consumer -3y- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.77	0.77	1.77	2.77	3.77	4.77	5.77
Repricing Rate (1yr)	6.43	0.43	1.43	2.43	3.43	4.43	5.43
Average Life	1.98	1.50	1.82	1.82	1.82	1.90	1.98
Reinvestment		Cap/Floor		100%@ 2.77 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.43	Effective Formula Not Applicable.				Reset 3-Years 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 454			Term = 123.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Consumer -5y- Others							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	20.00	10.00	10.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.44	1.44	2.44	3.44	4.44	5.44	6.44
Repricing Rate (1yr)	2.69	2.69	2.69	2.69	2.69	2.69	2.69
Average Life	2.90	2.23	2.69	2.69	2.69	2.79	2.90
Reinvestment		Cap/Floor		100%@ 3.44 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.44	Effective Formula Not Applicable.				Reset 5-Years	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 39			Term = 62.0			

1-4 Fam - Fixed							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	90%	90%		100%	100%	100%
Time Lag	0 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.50	3.70	4.60	5.50	6.50	7.50	8.50
Average Life	9.13	1.86	3.86	4.99	6.78	7.82	9.13
Reinvestment		Cap/Floor		100%@ 5.50 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 51,064			Term = 365.0			

1-4 Fam -S- Other							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.75	0.75	1.75	2.75	3.75	4.75	5.75
Repricing Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 2.75 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.75	Effective Formula Not Applicable.				Reset Semi-Annual	0.00 collar 0.00 cap 2.75 floor.
Additional	Book Value = 0			Term = 365.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

1-4 Fam -A- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	12.50	6.50	7.50	8.50	9.50	10.50	11.50
Repricing Rate (1yr)	9.50	8.50	8.50	8.50	8.50	8.50	8.50
Average Life	8.71	1.95	4.19	5.32	6.93	7.75	8.71
Reinvestment		Cap/Floor		100%@ 8.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	8.50	100% X Prime (3.50) + 200 Margin/Eff. 200 / 200				Reset Annual 0.00 collar	0.00 cap 8.50 floor.
Additional	Book Value = 47			Term = 184.0			

1-4 Fam -A- 1YT w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.50	2.50	3.50	4.50	5.50	6.50	7.50
Repricing Rate (1yr)	8.63	5.15	5.15	5.15	5.63	6.63	7.63
Average Life	7.51	1.90	3.77	4.68	5.99	6.69	7.51
Reinvestment		Cap/Floor		100%@ 4.50 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.15	100% X 1 YR CMT (1.63) + 300 Margin/Eff. 300 / 300				Reset Annual 0.00 collar	0.00 cap 5.15 floor.
Additional	Book Value = 394			Term = 243.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

1-4 Fam -A- 1YT

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.80	2.80	3.80	4.80	5.80	6.80	7.80
Repricing Rate (1yr)	8.38	2.38	3.38	4.38	5.38	6.38	7.38
Average Life	7.28	1.92	3.85	4.75	5.97	6.58	7.28
Reinvestment		Cap/Floor		100%@ 4.80 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.38	100% X 1 YR CMT (1.63) + 275 Margin/Eff. 275 / 275				Reset Annual 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 45			Term = 184.0			

1-4 Fam -A- 1YLibor w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.75	1.75	2.75	3.75	4.75	5.75	6.75
Repricing Rate (1yr)	3.68	3.68	3.68	3.68	3.68	3.68	3.68
Average Life	12.03	1.96	4.44	5.96	8.52	10.05	12.03
Reinvestment		Cap/Floor		100%@ 3.75 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.88	100% X 1 YR LIBOR (2.13) + 275 Margin/Eff. 275 / 275				Reset Annual 0.00 collar	0.00 cap 2.75 floor.
Additional	Book Value = 6,553			Term = 360.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

1-4 Fam -A- Other

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.25	4.25	5.25	6.25	7.25	8.25
Repricing Rate (1yr)	3.77	3.77	3.77	3.77	3.77	3.77	3.77
Average Life	11.75	1.96	4.43	5.93	8.42	9.89	11.75
Reinvestment		Cap/Floor		100%@ 5.25 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.25	Effective Formula Not Applicable.				Reset Annual	0.00 collar 0.00 cap 2.75 floor.
Additional	Book Value = 1,248			Term = 331.0			

1-4 Fam -3y- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.35	3.35	4.35	5.35	6.35	7.35	8.35
Repricing Rate (1yr)	5.29	5.29	5.29	5.29	5.29	5.29	5.29
Average Life	8.49	1.94	4.12	5.22	6.77	7.56	8.49
Reinvestment		Cap/Floor		100%@ 5.35 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.54	100% X Prime (3.50) + 204.1266	Margin/Eff. 204 / 204			Reset 3-Years	0.00 collar 0.00 cap 5.29 floor.
Additional	Book Value = 121			Term = 184.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.
Loans-(con't)							
1-4 Fam -3y- Prime							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.15	2.15	3.15	4.15	5.15	6.15	7.15
Repricing Rate (1yr)	8.40	2.40	3.40	4.40	5.40	6.40	7.40
Average Life	0.62	0.54	0.59	0.60	0.61	0.61	0.62
Reinvestment		Cap/Floor		100%@ 4.15 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.40	100% X Prime (3.50) + 90 Margin/Eff. 90 / 90				Reset 3-Years 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 5			Term = 9.0			
1-4 Fam -5y- Prime w/flrs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	10.00	4.00	5.00	6.00	7.00	8.00	9.00
Repricing Rate (1yr)	5.81	5.81	5.81	5.81	5.81	5.81	5.81
Average Life	9.97	1.93	4.16	5.41	7.41	8.55	9.97
Reinvestment		Cap/Floor		100%@ 6.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.53	100% X Prime (3.50) + 202.9898 Margin/Eff. 203 / 202				Reset 5-Years 0.00 collar	0.00 cap 5.37 floor.
Additional	Book Value = 210			Term = 302.0			

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

Rate Shift Assumptions

Sample Bank - Anywhere, USA, xx

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

1-4 Fam -5y- 1YLibor w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	10.00	4.00	5.00	6.00	7.00	8.00	9.00
Repricing Rate (1yr)	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Average Life	11.59	1.96	4.43	5.91	8.36	9.79	11.59
Reinvestment		Cap/Floor		100%@ 6.00 for 10 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.88	100% X 1 YR LIBOR (2.13) + 275	Margin/Eff. 275 / 275			Reset 5-Years 0.00 collar	0.00 cap 2.75 floor.
Additional	Book Value = 590			Term = 315.0			

Comm'l - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	90%	90%		100%	100%	100%
Time Lag	0 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.45	4.35	5.25	6.25	7.25	8.25
Average Life	3.12	1.37	2.68	3.12	3.12	3.12	3.12
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 44,189			Term = 209.0			

Comm'l -M- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	10.00	4.00	5.00	6.00	7.00	8.00	9.00
Repricing Rate (1yr)	8.55	4.76	4.76	4.76	5.55	6.55	7.55
Average Life	1.24	0.63	1.07	1.24	1.24	1.24	1.24
Reinvestment		Cap/Floor		100%@ 6.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.76	100% X Prime (3.50) + 105.1532	Margin/Eff. 105 / 105			Reset Monthly 0.00 collar	0.00 cap 4.76 floor.
Additional	Book Value = 10,454			Term = 123.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l -M- Prime							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.00	3.00	4.00	5.00	6.00	7.00	8.00
Repricing Rate (1yr)	8.12	2.12	3.12	4.12	5.12	6.12	7.12
Average Life	0.89	0.52	0.79	0.89	0.89	0.89	0.89
Reinvestment		Cap/Floor		100%@ 5.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.12	100% X Prime (3.50) + 61.8281	Margin/Eff. 62 / 61			Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 6,085			Term = 123.0			

Comm'l -M- 1DLibor							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	5.30	0.00	0.30	1.30	2.30	3.30	4.30
Repricing Rate (1yr)	5.83	0.00	0.83	1.83	2.83	3.83	4.83
Average Life	4.02	1.76	3.58	4.02	4.02	4.02	4.02
Reinvestment		Cap/Floor		100%@ 1.30 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	1.83	100% X SHORT INDEX 1 (0.33) + 150	Margin/Eff. 150 / 150			Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 211			Term = 62.0			

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

Rate Shift Assumptions

Sample Bank - Anywhere, USA, xx

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l -M- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	5.50	0.00	0.50	1.50	2.50	3.50	4.50
Repricing Rate (1yr)	5.50	0.59	0.59	1.50	2.50	3.50	4.50
Average Life	2.12	0.97	1.89	2.12	2.12	2.12	2.12
Reinvestment		Cap/Floor		100%@ 1.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	1.50	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.59 floor.
Additional	Book Value = 732			Term = 62.0			

Comm'l -Q- Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.50	3.50	4.50	5.50	6.50	7.50	8.50
Repricing Rate (1yr)	9.75	3.75	4.75	5.75	6.75	7.75	8.75
Average Life	11.37	1.96	7.91	11.37	11.37	11.37	11.37
Reinvestment		Cap/Floor		100%@ 5.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.75	100% X Prime (3.50) + 225 Margin/Eff. 225 / 225				Reset Quarterly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 647			Term = 228.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l -S- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.43	0.43	1.43	2.43	3.43	4.43	5.43
Repricing Rate (1yr)	6.43	0.43	1.43	2.43	3.43	4.43	5.43
Average Life	3.82	1.69	3.41	3.82	3.82	3.82	3.82
Reinvestment		Cap/Floor		100%@ 2.43 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.43	Effective Formula Not Applicable.				Reset Semi-Annual	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 248			Term = 62.0			

Comm'l -A- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.25	4.25	5.25	6.25	7.25	8.25
Repricing Rate (1yr)	8.82	5.01	5.01	5.01	5.82	6.82	7.82
Average Life	0.81	0.65	0.79	0.81	0.81	0.81	0.81
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.01	100% X Prime (3.50) + 131.7901 Margin/Eff. 132 / 131				Reset Annual	0.00 collar 0.00 cap 5.01 floor.
Additional	Book Value = 1,165			Term = 25.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l -A- Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.50	2.50	3.50	4.50	5.50	6.50	7.50
Repricing Rate (1yr)	8.48	2.48	3.48	4.48	5.48	6.48	7.48
Average Life	6.26	1.90	5.16	6.26	6.26	6.26	6.26
Reinvestment		Cap/Floor		100%@ 4.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.48	100% X Prime (3.50) + 97.6743 Margin/Eff. 98 / 97				Reset Annual 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 5,066			Term = 184.0			

Comm'l -A- Zero Rate

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	5.50	0.00	0.50	1.50	2.50	3.50	4.50
Repricing Rate (1yr)	5.01	0.00	0.01	1.01	2.01	3.01	4.01
Average Life	0.93	0.76	0.91	0.93	0.93	0.93	0.93
Reinvestment		Cap/Floor		100%@ 1.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	1.01	100% X SHORT INDEX 2 (0.01) + 100 Margin/Eff. 100 / 100				Reset Annual 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 4,210			Term = 13.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l -A- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.50	0.50	1.50	2.50	3.50	4.50	5.50
Repricing Rate (1yr)	6.50	0.50	1.50	2.50	3.50	4.50	5.50
Average Life	1.35	0.65	1.20	1.35	1.35	1.35	1.35
Reinvestment		Cap/Floor		100%@ 2.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.50	Effective Formula Not Applicable.				Reset Annual 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 371			Term = 62.0			

Comm'l -3y- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.75	3.75	4.75	5.75	6.75	7.75	8.75
Repricing Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 5.75 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.50	100% X Prime (3.50) + 5.4318 Margin/Eff. 5 / 5				Reset 3-Years 0.00 collar	0.00 cap 5.50 floor.
Additional	Book Value = 0			Term = 6.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l -3y- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.16	1.16	2.16	3.16	4.16	5.16	6.16
Repricing Rate (1yr)	7.16	1.16	2.16	3.16	4.16	5.16	6.16
Average Life	1.74	0.97	1.59	1.74	1.74	1.74	1.74

Reinvestment   Cap/Floor   100%@ 3.16 for 24 Mo.,   0%@ 0.00 for 24 Mo.,   0%@ 0.00 for 24 Mo.

Fully Indexed Yield   3.16   Effective Formula Not Applicable.   Reset 3-Years 0.00 collar 0.00 cap 0.00 floor.

Additional   Book Value = 312   Term = 62.0

Comm'l -5y- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	10.00	4.00	5.00	6.00	7.00	8.00	9.00
Repricing Rate (1yr)	4.26	4.26	4.26	4.26	4.26	4.26	4.26
Average Life	11.41	1.96	7.91	11.41	11.41	11.41	11.41

Reinvestment   Cap/Floor   100%@ 6.00 for 24 Mo.,   0%@ 0.00 for 24 Mo.,   0%@ 0.00 for 24 Mo.

Fully Indexed Yield   4.54   100% X Prime (3.50) + 104.4307 Margin/Eff. 104 / 104   Reset 5-Years 0.00 collar 0.00 cap 4.26 floor.

Additional   Book Value = 7,541   Term = 243.0

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l -5y- Prime							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.25	2.25	3.25	4.25	5.25	6.25	7.25
Repricing Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 4.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.50	100% X Prime (3.50) + 100 Margin/Eff. 100 / 100				Reset 5-Years 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 0			Term = 242.0			

Comm'l -5y- Others							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.00	2.00	3.00	4.00	5.00	6.00	7.00
Repricing Rate (1yr)	3.20	3.20	3.20	3.20	3.20	3.20	3.20
Average Life	0.86	0.71	0.84	0.86	0.86	0.86	0.86
Reinvestment		Cap/Floor		100%@ 4.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.00	Effective Formula Not Applicable.				Reset 5-Years 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 110			Term = 12.0			

Comm'l RE - Fixed							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	90%	90%		100%	100%	100%
Time Lag	0 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.45	4.35	5.25	6.25	7.25	8.25
Average Life	5.69	1.66	3.11	3.77	4.68	5.15	5.69
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 147,956			Term = 235.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l RE -M- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.25	4.25	5.25	6.25	7.25	8.25
Repricing Rate (1yr)	8.36	4.82	4.82	4.82	5.36	6.36	7.36
Average Life	5.63	1.57	2.94	3.60	4.53	5.03	5.63
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.82	100% X Prime (3.50) + 86.2199 Margin/Eff. 86 / 86				Reset Monthly 0.00 collar 0.00 cap 4.82 floor.	
Additional	Book Value = 13,018			Term = 241.0			

Comm'l RE -M- Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.00	3.00	4.00	5.00	6.00	7.00	8.00
Repricing Rate (1yr)	8.93	2.93	3.93	4.93	5.93	6.93	7.93
Average Life	6.94	1.58	3.14	4.01	5.34	6.06	6.94
Reinvestment		Cap/Floor		100%@ 5.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.93	100% X Prime (3.50) + 142.7541 Margin/Eff. 143 / 142				Reset Monthly 0.00 collar 0.00 cap 0.00 floor.	
Additional	Book Value = 5,558			Term = 223.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l RE -M- 1YT w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.25	4.25	5.25	6.25	7.25	8.25
Repricing Rate (1yr)	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Average Life	8.71	1.95	4.19	5.32	6.93	7.75	8.71
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.25	100% X 1 YR CMT (1.63) + 0 Margin/Eff. 250 / 250				Reset Monthly 0.00 collar	0.00 cap 3.50 floor.
Additional	Book Value = 3,891			Term = 184.0			

Comm'l RE -S- Other

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	65%	65%	65%		65%	65%	65%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.60	3.70	4.35	5.00	5.65	6.30	6.95
Repricing Rate (1yr)	3.75	3.75	3.75	3.75	3.75	3.75	3.75
Average Life	12.00	1.96	4.44	5.95	8.51	10.04	12.00
Reinvestment		Cap/Floor		100%@ 5.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.00	Effective Formula Not Applicable.				Reset Semi-Annual 0.00 collar	0.00 cap 2.75 floor.
Additional	Book Value = 683			Term = 357.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l RE -A- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.25	4.25	5.25	6.25	7.25	8.25
Repricing Rate (1yr)	8.27	4.71	4.71	4.71	5.27	6.27	7.27
Average Life	7.41	1.89	3.77	4.67	5.96	6.63	7.41
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.71	100% X Prime (3.50) + 77.2846	Margin/Eff.	77 / 77		Reset Annual	0.00 collar 0.00 cap 4.71 floor.
Additional	Book Value = 3,249			Term = 213.0			

Comm'l RE -A- Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.75	2.75	3.75	4.75	5.75	6.75	7.75
Repricing Rate (1yr)	8.27	2.27	3.27	4.27	5.27	6.27	7.27
Average Life	6.90	1.73	3.44	4.29	5.51	6.15	6.90
Reinvestment		Cap/Floor		100%@ 4.75 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.27	100% X Prime (3.50) + 77.2849	Margin/Eff.	77 / 77		Reset Annual	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 484			Term = 184.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l RE -A- 1YT w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.02	3.02	4.02	5.02	6.02	7.02	8.02
Repricing Rate (1yr)	9.00	5.00	5.00	5.00	6.00	7.00	8.00
Average Life	10.55	1.96	4.38	5.77	7.92	9.11	10.55

Reinvestment: Cap/Floor 100%@ 5.02 for 24 Mo., 0%@ 0.00 for 24 Mo., 0%@ 0.00 for 24 Mo.
Fully Indexed Yield: 5.00 100% X 1 YR CMT (1.63) + 0 Margin/Eff. 300 / 300 Reset Annual 0.00 collar 0.00 cap 5.00 floor.
Additional: Book Value = 52 Term = 229.0

Comm'l RE -A- 1YT

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.81	1.81	2.81	3.81	4.81	5.81	6.81
Repricing Rate (1yr)	9.38	3.38	4.38	5.38	6.38	7.38	8.38
Average Life	8.71	1.95	4.19	5.32	6.93	7.75	8.71

Reinvestment: Cap/Floor 100%@ 3.81 for 24 Mo., 0%@ 0.00 for 24 Mo., 0%@ 0.00 for 24 Mo.
Fully Indexed Yield: 5.38 100% X 1 YR CMT (1.63) + 375 Margin/Eff. 375 / 375 Reset Annual 0.00 collar 0.00 cap 0.00 floor.
Additional: Book Value = 79 Term = 184.0

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l RE -3y- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.25	4.25	5.25	6.25	7.25	8.25
Repricing Rate (1yr)	8.55	5.02	5.02	5.02	5.55	6.55	7.55
Average Life	7.44	1.92	3.88	4.80	6.06	6.70	7.44
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.02	100% X Prime (3.50) + 104.5036 Margin/Eff. 105 / 104				Reset 3-Years 0.00 collar	0.00 cap 5.02 floor.
Additional	Book Value = 7,886			Term = 184.0			

Comm'l RE -3y- Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.00	3.00	4.00	5.00	6.00	7.00	8.00
Repricing Rate (1yr)	3.51	3.51	3.51	3.51	3.51	3.51	3.51
Average Life	8.71	1.90	4.02	5.15	6.80	7.68	8.71
Reinvestment		Cap/Floor		100%@ 5.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.76	100% X Prime (3.50) + 26.3438 Margin/Eff. 26 / 26				Reset 3-Years 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 2,738			Term = 199.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l RE -5y- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.50	3.50	4.50	5.50	6.50	7.50	8.50
Repricing Rate (1yr)	8.29	4.54	4.54	4.54	5.29	6.29	7.29
Average Life	7.33	1.92	3.86	4.76	5.99	6.61	7.33
Reinvestment		Cap/Floor		100%@ 5.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.54	100% X Prime (3.50) + 79.2501	Margin/Eff.	79 / 79		Reset 5-Years 0.00 collar	0.00 cap 4.54 floor.
Additional	Book Value = 38,370			Term = 240.0			

Comm'l RE -5y- Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.25	4.25	5.25	6.25	7.25	8.25
Repricing Rate (1yr)	8.23	2.23	3.23	4.23	5.23	6.23	7.23
Average Life	7.88	1.93	3.96	4.94	6.33	7.04	7.88
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.23	100% X Prime (3.50) + 72.7273	Margin/Eff.	73 / 72		Reset 5-Years 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 5,943			Term = 237.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Comm'l RE -5y- 5YT

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.50	3.50	4.50	5.50	6.50	7.50	8.50
Repricing Rate (1yr)	5.25	5.25	5.25	5.25	5.25	5.25	5.25
Average Life	8.71	1.95	4.19	5.32	6.93	7.75	8.71
Reinvestment		Cap/Floor		100%@ 5.50 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	5.25	100% X 5 YR CMT (2.42) + 0 Margin/Eff. 250 / 250				Reset 5-Years 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 269			Term = 184.0			

Comm'l RE -5y- 10YT w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.00	3.00	4.00	5.00	6.00	7.00	8.00
Repricing Rate (1yr)	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Average Life	10.10	1.96	4.35	5.68	7.70	8.79	10.10
Reinvestment		Cap/Floor		100%@ 5.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.82	100% X 10 YR CMT (2.32) + 250 Margin/Eff. 250 / 250				Reset 5-Years 0.00 collar	0.00 cap 4.00 floor.
Additional	Book Value = 2,041			Term = 198.0			

Const/Dev - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	90%	90%		100%	100%	100%
Time Lag	0 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.45	4.35	5.25	6.25	7.25	8.25
Average Life	0.67	0.50	0.59	0.61	0.63	0.65	0.67
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 9,629			Term = 62.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Const/Dev -M- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.00	3.00	4.00	5.00	6.00	7.00	8.00
Repricing Rate (1yr)	8.07	4.88	4.88	4.88	5.07	6.07	7.07
Average Life	0.12	0.11	0.12	0.12	0.12	0.12	0.12
Reinvestment		Cap/Floor		100%@ 5.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.88	100% X Prime (3.50) + 56.6293	Margin/Eff.	57 / 56		Reset Monthly	0.00 collar 0.00 cap 4.88 floor.
Additional	Book Value = 1,686			Term = 6.0			

Const/Dev -M- Prime

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.25	2.25	3.25	4.25	5.25	6.25	7.25
Repricing Rate (1yr)	8.46	2.46	3.46	4.46	5.46	6.46	7.46
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 4.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.46	100% X Prime (3.50) + 95.8536	Margin/Eff.	96 / 95		Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 0			Term = 8.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Const/Dev -3y- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.75	2.75	3.75	4.75	5.75	6.75	7.75
Repricing Rate (1yr)	3.25	3.25	3.25	3.25	3.25	3.25	3.25
Average Life	5.95	1.90	3.57	4.26	5.11	5.51	5.95
Reinvestment		Cap/Floor		100%@ 4.75 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.50	100% X Prime (3.50) + 0 Margin/Eff. 0 / 0				Reset 3-Years 0.00 collar	0.00 cap 3.25 floor.
Additional	Book Value = 1,020			Term = 123.0			

Const/Dev -5y- Prime w/flrs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	9.25	3.25	4.25	5.25	6.25	7.25	8.25
Repricing Rate (1yr)	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Average Life	8.71	1.95	4.19	5.32	6.93	7.75	8.71
Reinvestment		Cap/Floor		100%@ 5.25 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	4.25	100% X Prime (3.50) + 75 Margin/Eff. 75 / 75				Reset 5-Years 0.00 collar	0.00 cap 4.00 floor.
Additional	Book Value = 799			Term = 184.0			

Mortgage Servicing Rights

CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional				Term = 0.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Tax-Exempt - Fixed

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	90%	90%		100%	100%	100%
Time Lag	0 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.00	2.20	3.10	4.00	5.00	6.00	7.00
Average Life	3.21	1.45	2.78	3.21	3.21	3.21	3.21
Reinvestment		Cap/Floor		100%@ 4.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 12,762			Term = 184.0			

Tax-Exempt -M- 70%x1MLibor

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	8.00	2.00	3.00	4.00	5.00	6.00	7.00
Repricing Rate (1yr)	6.02	0.02	1.02	2.02	3.02	4.02	5.02
Average Life	1.33	0.99	1.28	1.33	1.33	1.33	1.33
Reinvestment		Cap/Floor		100%@ 4.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	2.02	70% X 1 MTH Libor (0.46) + 170	Margin/Eff. 170 / 170			Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 5,756			Term = 19.0			

Tax-Exempt -A- Others

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.55	0.55	1.55	2.55	3.55	4.55	5.55
Repricing Rate (1yr)	4.00	0.00	0.00	0.00	1.00	2.00	3.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 2.55 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.00	Effective Formula Not Applicable.				Reset Annual 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 0			Term = 6.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

Tax-Exempt -5y- Prime w/flrs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	5.00	40.00	10.00	5.00	5.00	5.00	5.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.75	1.75	2.75	3.75	4.75	5.75	6.75
Repricing Rate (1yr)	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Average Life	6.19	1.90	5.11	6.19	6.19	6.19	6.19
Reinvestment		Cap/Floor		100%@ 3.75 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	3.50	100% X Prime (3.50) + 0 Margin/Eff. 0 / 0				Reset 5-Years 0.00 collar	0.00 cap 3.00 floor.
Additional	Book Value = 485			Term = 123.0			

Loans Held for Sale - Fixed							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	7.25	1.25	2.25	3.25	4.25	5.25	6.25
Average Life	0.12	0.12	0.12	0.12	0.12	0.12	0.12
Reinvestment		Cap/Floor		100%@ 3.25 for 3 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 67,389			Term = 366.0			

Serviced Loans - Fixed							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	6.00	40.00	20.00	15.00	10.00	8.00	6.00
Shift Sensitivity	100%	90%	90%		100%	100%	100%
Time Lag	0 Mo.	1 Mo.	1 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	6.75	0.95	1.85	2.75	3.75	4.75	5.75
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 2.75 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 0			Term = 184.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Loans-(con't)

VISA/Mastercard (Off System)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
CPR Projection	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shift Sensitivity	65%	65%	65%		65%	65%	65%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	13.35	9.45	10.10	10.75	11.40	12.05	12.70
Repricing Rate (1yr)	13.35	9.45	10.10	10.75	11.40	12.05	12.70
Average Life	2.49	2.49	2.49	2.49	2.49	2.49	2.49
Reinvestment		Cap/Floor		100%@ 10.75 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	10.75	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 1,418			Term = 61.0			

Non-Maturing Deposits

Cons & Partnerships (Non-Int)

Average Life	8.16	8.16	8.16	8.16	8.16	8.16	8.16
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 5%	1-3 Yrs. 11%	3-5 Yrs. 21%	5-10 Yrs. 30%	10-20 Yrs. 32%	> 20 Yrs. 0%
Additional	Book Value = 160,433	Compound Interest = (None)		Term = 240.0			

Commercial (Non-Int)

Average Life	8.15	8.15	8.15	8.15	8.15	8.15	8.15
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 5%	1-3 Yrs. 11%	3-5 Yrs. 21%	5-10 Yrs. 30%	10-20 Yrs. 32%	> 20 Yrs. 0%
Additional	Book Value = 168,216	Compound Interest = (None)		Term = 240.0			

Public Funds (Non-Int)

Average Life	8.15	8.15	8.15	8.15	8.15	8.15	8.15
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 5%	1-3 Yrs. 11%	3-5 Yrs. 21%	5-10 Yrs. 30%	10-20 Yrs. 32%	> 20 Yrs. 0%
Additional	Book Value = 6,048	Compound Interest = (None)		Term = 240.0			

Christmas Club

Average Life	7.56	7.56	7.56	7.56	7.56	7.56	7.56
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 5%	1-3 Yrs. 11%	3-5 Yrs. 21%	5-10 Yrs. 30%	10-20 Yrs. 32%	> 20 Yrs. 0%
Additional	Book Value = 117	Compound Interest = (None)		Term = 240.0			

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

Rate Shift Assumptions

Sample Bank - Anywhere, USA, xx

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Non-Maturing Deposits-(con't)

Escrow, CDs Matured (& Internal Accts)							
Average Life	8.17	8.17	8.17	8.17	8.17	8.17	8.17
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 5%	1-3 Yrs. 11%	3-5 Yrs. 21%	5-10 Yrs. 30%	10-20 Yrs. 32%	> 20 Yrs. 0%
Additional	Book Value = 3,488		Compound Interest = (None)	Term = 240.0			
Commercial Interest Checking							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	6 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.09	0.00	0.00	0.09	0.24	0.59	0.84
Repricing Rate (1yr)	1.09	0.00	0.00	0.09	0.24	0.59	0.84
Average Life	8.62	8.62	8.62	8.62	8.62	8.62	8.62
Reinvestment		Cap/Floor		100%@ 0.09 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.09	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 3%	1-3 Yrs. 10%	3-5 Yrs. 26%	5-10 Yrs. 22%	10-20 Yrs. 38%	> 20 Yrs. 0%
Additional	Book Value = 5,064		Compound Interest = Monthly	Term = 240.0			
Super NOW - Personal							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	6 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.07	0.00	0.00	0.07	0.22	0.56	0.81
Repricing Rate (1yr)	1.07	0.00	0.00	0.07	0.22	0.56	0.81
Average Life	8.62	8.62	8.62	8.62	8.62	8.62	8.62
Reinvestment		Cap/Floor		100%@ 0.07 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.07	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 3%	1-3 Yrs. 10%	3-5 Yrs. 26%	5-10 Yrs. 22%	10-20 Yrs. 38%	> 20 Yrs. 0%
Additional	Book Value = 75,063		Compound Interest = Monthly	Term = 240.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Non-Maturing Deposits-(con't)

Super NOW - Non-Personal

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	6 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.08	0.00	0.00	0.08	0.23	0.58	0.83
Repricing Rate (1yr)	1.08	0.00	0.00	0.08	0.23	0.58	0.83
Average Life	8.63	8.63	8.63	8.63	8.63	8.63	8.63
Reinvestment		Cap/Floor		100%@ 0.08 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.08	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 3%	1-3 Yrs. 10%	3-5 Yrs. 26%	5-10 Yrs. 22%	10-20 Yrs. 38%	> 20 Yrs. 0%
Additional	Book Value = 9,140	Compound Interest = Monthly		Term = 240.0			

NOW/Super NOW - Public Funds

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	35%	35%	35%		35%	35%	35%
Time Lag	3 Mo.	3 Mo.	3 Mo.		3 Mo.	3 Mo.	3 Mo.
Reinvest Rate (1yr)	1.51	0.00	0.00	0.11	0.46	0.81	1.16
Repricing Rate (1yr)	1.51	0.00	0.00	0.11	0.46	0.81	1.16
Average Life	8.62	8.62	8.62	8.62	8.62	8.62	8.62
Reinvestment		Cap/Floor		100%@ 0.11 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.11	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 3%	1-3 Yrs. 10%	3-5 Yrs. 26%	5-10 Yrs. 22%	10-20 Yrs. 38%	> 20 Yrs. 0%
Additional	Book Value = 179,874	Compound Interest = Monthly		Term = 240.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Non-Maturing Deposits-(con't)

Savings - Personal

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	6 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.08	0.00	0.00	0.08	0.23	0.58	0.83
Repricing Rate (1yr)	1.08	0.00	0.00	0.08	0.23	0.58	0.83
Average Life	5.54	5.54	5.54	5.54	5.54	5.54	5.54
Reinvestment		Cap/Floor		100%@ 0.08 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.08	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 2%	3-12 Mo. 7%	1-3 Yrs. 20%	3-5 Yrs. 39%	5-10 Yrs. 17%	10-20 Yrs. 15%	> 20 Yrs. 0%
Additional	Book Value = 129,225	Compound Interest = Monthly		Term = 240.0			

Savings - Personal (American)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	6 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.23	0.00	0.08	0.23	0.38	0.73	0.98
Repricing Rate (1yr)	1.23	0.00	0.08	0.23	0.38	0.73	0.98
Average Life	5.54	5.54	5.54	5.54	5.54	5.54	5.54
Reinvestment		Cap/Floor		100%@ 0.23 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.23	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 2%	3-12 Mo. 7%	1-3 Yrs. 20%	3-5 Yrs. 39%	5-10 Yrs. 17%	10-20 Yrs. 15%	> 20 Yrs. 0%
Additional	Book Value = 259,697	Compound Interest = Monthly		Term = 240.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Non-Maturing Deposits-(con't)

Savings - Non-Personal							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	6 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.09	0.00	0.00	0.09	0.24	0.59	0.84
Repricing Rate (1yr)	1.09	0.00	0.00	0.09	0.24	0.59	0.84
Average Life	5.53	5.53	5.53	5.53	5.53	5.53	5.53
Reinvestment		Cap/Floor		100%@ 0.09 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.09	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 2%	3-12 Mo. 7%	1-3 Yrs. 20%	3-5 Yrs. 39%	5-10 Yrs. 17%	10-20 Yrs. 15%	> 20 Yrs. 0%
Additional	Book Value = 12,831	Compound Interest = Monthly		Term = 240.0			

Savings - Non-Personal (American)							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	6 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.19	0.00	0.04	0.19	0.34	0.69	0.94
Repricing Rate (1yr)	1.19	0.00	0.04	0.19	0.34	0.69	0.94
Average Life	5.30	5.30	5.30	5.30	5.30	5.30	5.30
Reinvestment		Cap/Floor		100%@ 0.19 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.19	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 2%	3-12 Mo. 7%	1-3 Yrs. 20%	3-5 Yrs. 39%	5-10 Yrs. 17%	10-20 Yrs. 15%	> 20 Yrs. 0%
Additional	Book Value = 341	Compound Interest = Monthly		Term = 240.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Non-Maturing Deposits-(con't)

Savings - Public Funds

	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	Unchanged Rate Scenario	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	25%	25%	15%		15%	25%	25%
Time Lag	6 Mo.	3 Mo.	3 Mo.		6 Mo.	6 Mo.	6 Mo.
Reinvest Rate (1yr)	1.05	0.00	0.00	0.05	0.20	0.55	0.80
Repricing Rate (1yr)	1.05	0.00	0.00	0.05	0.20	0.55	0.80
Average Life	5.49	5.49	5.49	5.49	5.49	5.49	5.49
Reinvestment		Cap/Floor		100%@ 0.05 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.05	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 2%	3-12 Mo. 7%	1-3 Yrs. 20%	3-5 Yrs. 39%	5-10 Yrs. 17%	10-20 Yrs. 15%	> 20 Yrs. 0%
Additional	Book Value = 2,030	Compound Interest = Monthly		Term = 240.0			

Money Market - Personal

	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	Unchanged Rate Scenario	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	35%	35%	35%		35%	35%	35%
Time Lag	3 Mo.	3 Mo.	3 Mo.		3 Mo.	3 Mo.	3 Mo.
Reinvest Rate (1yr)	1.62	0.00	0.00	0.22	0.57	0.92	1.27
Repricing Rate (1yr)	1.62	0.00	0.00	0.22	0.57	0.92	1.27
Average Life	9.12	9.12	9.12	9.12	9.12	9.12	9.12
Reinvestment		Cap/Floor		100%@ 0.22 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.22	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 4%	1-3 Yrs. 3%	3-5 Yrs. 25%	5-10 Yrs. 27%	10-20 Yrs. 40%	> 20 Yrs. 0%
Additional	Book Value = 26,627	Compound Interest = Monthly		Term = 240.0			

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

Rate Shift Assumptions

Sample Bank - Anywhere, USA, xx

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Non-Maturing Deposits-(con't)

Money Market - Non-Personal

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	35%	35%	35%		35%	35%	35%
Time Lag	3 Mo.	3 Mo.	3 Mo.		3 Mo.	3 Mo.	3 Mo.
Reinvest Rate (1yr)	1.75	0.00	0.00	0.35	0.70	1.05	1.40
Repricing Rate (1yr)	1.75	0.00	0.00	0.35	0.70	1.05	1.40
Average Life	9.13	9.13	9.13	9.13	9.13	9.13	9.13
Reinvestment		Cap/Floor		100%@ 0.35 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.35	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 4%	1-3 Yrs. 3%	3-5 Yrs. 25%	5-10 Yrs. 27%	10-20 Yrs. 40%	> 20 Yrs. 0%
Additional	Book Value = 13,344	Compound Interest = Monthly		Term = 240.0			

Money Market - Public Funds

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	35%	35%	35%		35%	35%	35%
Time Lag	3 Mo.	3 Mo.	3 Mo.		3 Mo.	3 Mo.	3 Mo.
Reinvest Rate (1yr)	1.50	0.00	0.00	0.10	0.45	0.80	1.15
Repricing Rate (1yr)	1.50	0.00	0.00	0.10	0.45	0.80	1.15
Average Life	9.19	9.19	9.19	9.19	9.19	9.19	9.19
Reinvestment		Cap/Floor		100%@ 0.10 for 1 Mo.,		0%@ 0.00 for 1 Mo.,	0%@ 0.00 for 1 Mo.
Fully Indexed Yield	0.10	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Maturity Distribution	1-3 Mo. 1%	3-12 Mo. 4%	1-3 Yrs. 3%	3-5 Yrs. 25%	5-10 Yrs. 27%	10-20 Yrs. 40%	> 20 Yrs. 0%
Additional	Book Value = 1,427	Compound Interest = Monthly		Term = 240.0			

Certificates of Deposit

1 Mo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.30	0.00	0.00	0.10	0.90	1.70	2.50
Average Life	0.06	0.06	0.06	0.06	0.06	0.06	0.06
Reinvestment		Cap/Floor		100%@ 0.10 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 152	Compound Interest = Monthly		Term = 3.0			

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

Shift Horizon	**Immediate +400/+400 bp 0 Mo.**	**Parallel -200/ -200 bp 12 Mo.**	**Parallel -100/ -100 bp 12 Mo.**	***Unchanged Rate Scenario***	**Parallel +100/+100 bp 12 Mo.**	**Parallel +200/+200 bp 12 Mo.**	**Parallel +300/+300 bp 12 Mo.**

Certificates of Deposit-(con't)

3 Mo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.45	0.00	0.00	0.25	1.05	1.85	2.65
Average Life	0.12	0.12	0.12	0.12	0.12	0.12	0.12
Reinvestment		Cap/Floor		100%@ 0.25 for 3 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 2,585	Compound Interest = Monthly		Term = 4.0			

6 Mo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.50	0.00	0.00	0.30	1.10	1.90	2.70
Average Life	0.27	0.27	0.27	0.27	0.27	0.27	0.27
Reinvestment		Cap/Floor		100%@ 0.30 for 6 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 12,358	Compound Interest = Monthly		Term = 7.0			

12 Mo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Average Life	0.52	0.52	0.52	0.52	0.52	0.52	0.52
Reinvestment		Cap/Floor		100%@ 0.40 for 12 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 34,956	Compound Interest = Monthly		Term = 35.0			

15 Mo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.84	0.00	0.00	0.64	1.44	2.24	3.04
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 0.64 for 15 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 0	Compound Interest = Monthly		Term = 2.0			

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

Certificates of Deposit-(con't)

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.
18 Mo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.70	0.00	0.00	0.50	1.30	2.10	2.90
Average Life	0.69	0.69	0.69	0.69	0.69	0.69	0.69
Reinvestment		Cap/Floor		100%@ 0.50 for 18 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 16,731		Compound Interest = Monthly	Term = 19.0			
24 Mo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.80	0.00	0.00	0.60	1.40	2.20	3.00
Average Life	1.05	1.05	1.05	1.05	1.05	1.05	1.05
Reinvestment		Cap/Floor		100%@ 0.60 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 8,888		Compound Interest = Monthly	Term = 25.0			
36 Mo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Average Life	1.46	1.46	1.46	1.46	1.46	1.46	1.46
Reinvestment		Cap/Floor		100%@ 0.70 for 36 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 20,106		Compound Interest = Monthly	Term = 38.0			
48 Mo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Average Life	0.84	0.84	0.84	0.84	0.84	0.84	0.84
Reinvestment		Cap/Floor		100%@ 0.70 for 4 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 332		Compound Interest = Monthly	Term = 28.0			

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

	Immediate	Parallel	Parallel	*Unchanged*	Parallel	Parallel	Parallel
	+400/+400 bp	-200/ -200 bp	-100/ -100 bp	*Rate*	+100/+100 bp	+200/+200 bp	+300/+300 bp
Shift Horizon	0 Mo.	12 Mo.	12 Mo.	*Scenario*	12 Mo.	12 Mo.	12 Mo.

Certificates of Deposit-(con't)

60 Mo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Average Life	2.34	2.34	2.34	2.34	2.34	2.34	2.34
Reinvestment		Cap/Floor		100%@ 0.70 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 161	Compound Interest = Monthly		Term = 50.0			
18 Mo VR IRAs (Monthly)							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Repricing Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Average Life	1.08	1.08	1.08	1.08	1.08	1.08	1.08
Reinvestment		Cap/Floor		100%@ 0.40 for 18 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.40	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 166	Compound Interest = Monthly		Term = 19.0			
18 Mo VR IRAs (Quarterly)							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Repricing Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Average Life	0.78	0.78	0.78	0.78	0.78	0.78	0.78
Reinvestment		Cap/Floor		100%@ 0.40 for 18 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.40	Effective Formula Not Applicable.				Reset Quarterly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 8,500	Compound Interest = Monthly		Term = 19.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Certificates of Deposit-(con't)

36 Mo VR IRAs (Monthly)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Repricing Rate (1yr)	3.20	0.00	0.00	0.00	0.80	1.60	2.40
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 0.00 for 36 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.00	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 0		Compound Interest = Monthly	Term = 25.0			

36 Mo VR IRAs (Quarterly)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Repricing Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Average Life	2.88	2.88	2.88	2.88	2.88	2.88	2.88
Reinvestment		Cap/Floor		100%@ 0.70 for 36 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.70	Effective Formula Not Applicable.				Reset Quarterly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 6		Compound Interest = Monthly	Term = 38.0			

3 Mo PF CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.45	0.00	0.00	0.25	1.05	1.85	2.65
Average Life	0.12	0.12	0.12	0.12	0.12	0.12	0.12
Reinvestment		Cap/Floor		100%@ 0.25 for 3 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 345		Compound Interest = Monthly	Term = 3.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Certificates of Deposit-(con't)

6 Mo PF CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.50	0.00	0.00	0.30	1.10	1.90	2.70
Average Life	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Reinvestment		Cap/Floor		100%@ 0.30 for 6 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 843	Compound Interest = Monthly		Term = 7.0			

12 Mo PF CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Average Life	0.46	0.46	0.46	0.46	0.46	0.46	0.46
Reinvestment		Cap/Floor		100%@ 0.40 for 12 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 4,032	Compound Interest = Monthly		Term = 13.0			

18 Mo PF CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.70	0.00	0.00	0.50	1.30	2.10	2.90
Average Life	0.90	0.90	0.90	0.90	0.90	0.90	0.90
Reinvestment		Cap/Floor		100%@ 0.50 for 18 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 286	Compound Interest = Monthly		Term = 19.0			

24 Mo PF CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.80	0.00	0.00	0.60	1.40	2.20	3.00
Average Life	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Reinvestment		Cap/Floor		100%@ 0.60 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 1,357	Compound Interest = Monthly		Term = 25.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Certificates of Deposit-(con't)

36 Mo PF CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Average Life	1.52	1.52	1.52	1.52	1.52	1.52	1.52
Reinvestment		Cap/Floor		100%@ 0.70 for 36 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 161	Compound Interest = Monthly		Term = 31.0			

CDARs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 0.00 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 0	Compound Interest = Monthly		Term = 0.0			

Jumbo CDs

1 Mo Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.30	0.00	0.00	0.10	0.90	1.70	2.50
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 0.10 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 0	Compound Interest = Monthly		Term = 4.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Jumbo CDs-(con't)

3 Mo Jumbo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.45	0.00	0.00	0.25	1.05	1.85	2.65
Average Life	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Reinvestment		Cap/Floor		100%@ 0.25 for 3 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 2,208	Compound Interest = Monthly		Term = 3.0			

6 Mo Jumbo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.50	0.00	0.00	0.30	1.10	1.90	2.70
Average Life	0.13	0.13	0.13	0.13	0.13	0.13	0.13
Reinvestment		Cap/Floor		100%@ 0.30 for 6 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 6,572	Compound Interest = Monthly		Term = 5.0			

12 Mo Jumbo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Average Life	0.49	0.49	0.49	0.49	0.49	0.49	0.49
Reinvestment		Cap/Floor		100%@ 0.40 for 12 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 21,940	Compound Interest = Monthly		Term = 13.0			

18 Mo Jumbo CDs							
Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.70	0.00	0.00	0.50	1.30	2.10	2.90
Average Life	0.90	0.90	0.90	0.90	0.90	0.90	0.90
Reinvestment		Cap/Floor		100%@ 0.50 for 18 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 14,340	Compound Interest = Monthly		Term = 19.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Jumbo CDs-(con't)

24 Mo Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.80	0.00	0.00	0.60	1.40	2.20	3.00
Average Life	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Reinvestment		Cap/Floor		100%@ 0.60 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 1,173	Compound Interest = Monthly		Term = 25.0			

36 Mo Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Average Life	1.01	1.01	1.01	1.01	1.01	1.01	1.01
Reinvestment		Cap/Floor		100%@ 0.70 for 36 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 13,347	Compound Interest = Monthly		Term = 38.0			

60 Mo Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Average Life	0.71	0.71	0.71	0.71	0.71	0.71	0.71
Reinvestment		Cap/Floor		100%@ 0.70 for 5 Yrs.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 186	Compound Interest = Monthly		Term = 10.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Jumbo CDs-(con't)

18 Mo VR Jumbo IRAs (Monthly)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.65	0.00	0.00	0.45	1.25	2.05	2.85
Repricing Rate (1yr)	3.65	0.00	0.00	0.45	1.25	2.05	2.85
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 0.45 for 18 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.45	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 0		Compound Interest = Monthly	Term = 2.0			

18 Mo VR Jumbo IRAs (Quarterly)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Repricing Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Average Life	0.74	0.74	0.74	0.74	0.74	0.74	0.74
Reinvestment		Cap/Floor		100%@ 0.40 for 18 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.40	Effective Formula Not Applicable.				Reset Quarterly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 8,133		Compound Interest = Monthly	Term = 19.0			

3 Mo PF Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.30	0.00	0.00	0.10	0.90	1.70	2.50
Average Life	0.12	0.12	0.12	0.12	0.12	0.12	0.12
Reinvestment		Cap/Floor		100%@ 0.10 for 3 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 2,000		Compound Interest = Monthly	Term = 4.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Jumbo CDs-(con't)

6 Mo PF Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.50	0.00	0.00	0.30	1.10	1.90	2.70
Average Life	0.36	0.36	0.36	0.36	0.36	0.36	0.36
Reinvestment		Cap/Floor		100%@ 0.30 for 6 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 7,848	Compound Interest = Monthly		Term = 7.0			

12 Mo PF Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.60	0.00	0.00	0.40	1.20	2.00	2.80
Average Life	0.65	0.65	0.65	0.65	0.65	0.65	0.65
Reinvestment		Cap/Floor		100%@ 0.40 for 12 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 13,751	Compound Interest = Monthly		Term = 13.0			

13 Mo PF Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 0.00 for 13 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 0	Compound Interest = Monthly		Term = 2.0			

18 Mo PF Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.70	0.00	0.00	0.50	1.30	2.10	2.90
Average Life	0.53	0.53	0.53	0.53	0.53	0.53	0.53
Reinvestment		Cap/Floor		100%@ 0.50 for 18 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 5,912	Compound Interest = Monthly		Term = 16.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Jumbo CDs-(con't)

24 Mo PF Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.80	0.00	0.00	0.60	1.40	2.20	3.00
Average Life	1.06	1.06	1.06	1.06	1.06	1.06	1.06
Reinvestment		Cap/Floor		100%@ 0.60 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 20,526		Compound Interest = Monthly	Term = 25.0			

36 Mo PF Jumbo CDs

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	80%	80%	90%		80%	80%	80%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	3.90	0.00	0.00	0.70	1.50	2.30	3.10
Average Life	2.38	2.38	2.38	2.38	2.38	2.38	2.38
Reinvestment		Cap/Floor		100%@ 0.70 for 36 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 4,378		Compound Interest = Monthly	Term = 35.0			

Borrowed Funds

Fed Funds Purchased

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	5.50	0.00	0.50	1.50	2.50	3.50	4.50
Repricing Rate (1yr)	5.50	0.00	0.50	1.50	2.50	3.50	4.50
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 1.50 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	1.50	Effective Formula Not Applicable.				Reset Monthly	0.00 collar 0.00 cap 0.00 floor.
Additional	Book Value = 0		Compound Interest = (None)	Term = 0.0			

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

	Immediate	Parallel	Parallel	*Unchanged*	Parallel	Parallel	Parallel
	+400/+400 bp	-200/ -200 bp	-100/ -100 bp	*Rate*	+100/+100 bp	+200/+200 bp	+300/+300 bp
Shift Horizon	0 Mo.	12 Mo.	12 Mo.	*Scenario*	12 Mo.	12 Mo.	12 Mo.

Borrowed Funds-(con't)

Repos

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.08	0.00	0.00	0.08	1.08	2.08	3.08
Repricing Rate (1yr)	4.08	0.00	0.00	0.08	1.08	2.08	3.08
Average Life	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Reinvestment		Cap/Floor		100%@ 0.08 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.08	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 72,844	Compound Interest = (None)		Term = 123.0			

Repos (Public Funds)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.09	0.00	0.00	0.09	1.09	2.09	3.09
Repricing Rate (1yr)	4.09	0.00	0.00	0.09	1.09	2.09	3.09
Average Life	0.04	0.04	0.04	0.04	0.04	0.04	0.04
Reinvestment		Cap/Floor		100%@ 0.09 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Fully Indexed Yield	0.09	Effective Formula Not Applicable.				Reset Monthly 0.00 collar	0.00 cap 0.00 floor.
Additional	Book Value = 65,349	Compound Interest = (None)		Term = 123.0			

Repos (Term)

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.73	0.00	0.00	0.73	1.73	2.73	3.73
Average Life	0.27	0.27	0.27	0.27	0.27	0.27	0.27
Reinvestment		Cap/Floor		100%@ 0.73 for 24 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 11,598	Compound Interest = (None)		Term = 7.0			

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

Shift Horizon	Immediate +400/+400 bp 0 Mo.	Parallel -200/ -200 bp 12 Mo.	Parallel -100/ -100 bp 12 Mo.	*Unchanged Rate Scenario*	Parallel +100/+100 bp 12 Mo.	Parallel +200/+200 bp 12 Mo.	Parallel +300/+300 bp 12 Mo.

Borrowed Funds-(con't)

FHLB Advance

Bias/Horizon/Lag	Bias(bp) = 0	Horizon = 12 Mo.	0 Mo.				
Shift Sensitivity	100%	100%	100%		100%	100%	100%
Time Lag	0 Mo.	0 Mo.	0 Mo.		0 Mo.	0 Mo.	0 Mo.
Reinvest Rate (1yr)	4.34	0.00	0.00	0.34	1.34	2.34	3.34
Average Life	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Reinvestment		Cap/Floor		100%@ 0.34 for 1 Mo.,		0%@ 0.00 for 24 Mo.,	0%@ 0.00 for 24 Mo.
Additional	Book Value = 0	Compound Interest = (None)		Term = 240.0			

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

Reinvestment Rates (Detail)

Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.	Second Reinvest.	Third Reinvest.	Roll To Account
Cash & Due										
Total Cash & Cash Items	$7,679						Non Earning/Paying			
Total Due from Banks	$6,566						Non Earning/Paying			
Federal Reserve Bank	$115,594	0.50	0.50			0.50	0.50 (100% for 1 Mo.)	0.00 (0% for 24 Mo.)		
Federal Home Loan Bank	$172	0.34	0.34			0.34	0.34 (100% for 1 Mo.)	0.00 (0% for 24 Mo.)		
✓ Due From Bank CD's	$0	0.00				2.80	2.80 (100% for 3 Yrs.)	0.00 (0% for 24 Mo.)		
Investments										
Total Regulatory Stock	$2,602	2.00				2.00	2.00 (100% for 10 Yrs.)	0.00 (0% for 24 Mo.)		
Investment Balancing	$198						Non Earning/Paying			
Mark-To-Market Adjustment	$(5,179)						Non Earning/Paying			
Trading Account	$0	0.00				0.00	0.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Taxable Munis	$12,425	2.12*				3.23	3.23 (100% for 10 Yrs.)	0.00 (0% for 24 Mo.)		
Treasury	$155,000	0.96*				1.50	1.50 (100% for 5 Yrs.)	0.00 (0% for 24 Mo.)		
Munis	$318,450	2.08*				2.17	2.17 (100% for 15 Yrs.)	0.00 (0% for 24 Mo.)		
MBS FX	$267,833	1.56*				2.67	2.67 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
GNIIFLT-1YRCMT-An-Col	$3,549	2.35*	1.46	8.51/0		2.71	2.71 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
SBAFLT-Prime-Qtr	$7,344	0.54*	0.54			0.54	0.54 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
FOTHER-1YRLIBOR-An-Col	$889	3.09*	3.33	6.94/0		2.81	2.81 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
FNMAFHLMC5X1-1YRLIBOR-An	$1,223	2.77*	2.94	7.09/0		2.81	2.81 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
FNMAFHLMC7X1-1YRLIBOR-An	$1,110	3.20*	3.36	7.17/0		2.81	2.81 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
GNMAII3X1-1YRCMT-An-Col	$3,834	2.67*	2.82	6.70/0		2.20	2.20 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
GNMAII5X1-1YRCMT-An-Col	$4,922	2.44*	2.42	7.33/0.58		2.25	2.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
CMO STABLE	$72,234	1.24*				1.75	1.75 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
CorporateFL-SecuredOvern-¬+_§	$5,000	3.50*	2.58			2.58	2.58 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
FCMOSTABLE-1YRCMT-An-Col	$1	3.45*	3.73	11.48/2.44		3.73	3.73 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
FCMOSTABLE-1MTHLibor-Mo	$8,990	0.94*	0.94	6.18/0.50		0.94	0.94 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
FCMOSTABLE-6MTHLibor-Mo-Co	$12	3.03*	3.13	9.59/0		3.13	3.13 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
FCMOSTABLE-1YRLIBOR-Mo-C	$3	3.32*	3.74			3.74	3.74 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Funds Sold										
Fed Funds Sold	$406	0.34	0.34			0.34	0.34 (100% for 1 Mo.)	0.00 (0% for 24 Mo.)		

✓ *Reinvestment assumptions not changed in the past year.*   * *Yield Shown is the Projected Yield, not Accounting Yield.*   ** *Notional Balance.*   *(Short End = 1yr; Long End = 10yr)*

Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.		Second Reinvest.		Third Reinvest.	Roll To Account
Loans												
✓ Comm'l - Fixed **PPP Loans**	$384	1.00				1.00	1.00	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
Consumer - Fixed	$24,968	6.84				7.00	7.00	(100% for 5 Yrs.)	0.00	(0% for 24 Mo.)		
Consumer -M- Prime w/flrs	$1,703	4.76	4.60	0/4.60		6.00	6.00	(100% for 10 Yrs.)	0.00	(0% for 24 Mo.)		
✓ Consumer -M- Others	$1,458	2.13	2.21			2.21	2.21	(100% for 5 Yrs.)	0.00	(0% for 24 Mo.)		
Consumer -Q- Others	$17	2.25	2.30			2.30	2.30	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
✓ Consumer -S- Others	$305	2.30	2.41			2.41	2.41	(100% for 5 Yrs.)	0.00	(0% for 24 Mo.)		
✓ Consumer -A- Others	$634	2.39	2.75			2.75	2.75	(100% for 5 Yrs.)	0.00	(0% for 24 Mo.)		
✓ Consumer -3y- Others	$454	2.43	2.43			2.77	2.77	(100% for 5 Yrs.)	0.00	(0% for 24 Mo.)		
✓ Consumer -5y- Others	$39	2.69	3.44			3.44	3.44	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
1-4 Fam - Fixed	$51,064	5.42				5.50	5.50	(100% for 10 Yrs.)	0.00	(0% for 24 Mo.)		
1-4 Fam -S- Other	$0	0.00	2.75	0/2.75		2.75	2.75	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
✓ 1-4 Fam -A- Prime w/flrs	$47	8.50	8.50	0/8.50		8.50	8.50	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
✓ 1-4 Fam -A- 1YT w/flrs	$394	5.15	5.15	0/5.15		4.50	4.50	(100% for 10 Yrs.)	0.00	(0% for 24 Mo.)		
✓ 1-4 Fam -A- 1YT	$45	3.00	4.38			4.80	4.80	(100% for 10 Yrs.)	0.00	(0% for 24 Mo.)		
1-4 Fam -A- 1YLibor w/flrs	$6,553	3.68	4.88	0/2.75		3.75	3.75	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
1-4 Fam -A- Other	$1,248	3.77	5.25	0/2.75		5.25	5.25	(100% for 10 Yrs.)	0.00	(0% for 24 Mo.)		
✓ 1-4 Fam -3y- Prime w/flrs	$121	5.29	5.54	0/5.29		5.35	5.35	(100% for 10 Yrs.)	0.00	(0% for 24 Mo.)		
✓ 1-4 Fam -3y- Prime	$5	6.40	4.40			4.15	4.15	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
1-4 Fam -5y- Prime w/flrs	$210	5.81	5.53	0/5.37		6.00	6.00	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
1-4 Fam -5y- 1YLibor w/flrs	$590	4.00	4.88	0/2.75		6.00	6.00	(100% for 10 Yrs.)	0.00	(0% for 24 Mo.)		
Comm'l - Fixed	$44,189	4.73				5.25	5.25	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
Comm'l -M- Prime w/flrs	$10,454	4.85	4.76	0/4.76		6.00	6.00	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
Comm'l -M- Prime	$6,085	4.12	4.12			5.00	5.00	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
Comm'l -M- 1DLibor	$211	1.74	1.83			1.30	1.30	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
✓ Comm'l -M- Others	$732	2.20	1.50	0/0.59		1.50	1.50	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
✓ Comm'l -Q- Prime	$647	5.50	5.75			5.50	5.50	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
✓ Comm'l -S- Others	$248	2.32	2.43			2.43	2.43	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
Comm'l -A- Prime w/flrs	$1,165	5.01	5.01	0/5.01		5.25	5.25	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
Comm'l -A- Prime	$5,066	4.23	4.48			4.50	4.50	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
Comm'l -A- Zero Rate	$4,210	1.00	1.01			1.50	1.50	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		

✓ *Reinvestment assumptions not changed in the past year.* * *Yield Shown is the Projected Yield, not Accounting Yield.* ** *Notional Balance.* *(Short End = 1yr; Long End = 10yr)*

Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.	Second Reinvest.	Third Reinvest.	Roll To Account
Comm'l -A- Others	$371	2.42	2.50			2.50	2.50 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Comm'l -3y- Prime w/flrs	$0	0.00	5.50	0/5.50		5.75	5.75 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Comm'l -3y- Others	$312	2.66	3.16			3.16	3.16 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Comm'l -5y- Prime w/flrs	$7,541	4.26	4.54	0/4.26		6.00	6.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l -5y- Prime	$0	0.00	4.50			4.25	4.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Comm'l -5y- Others	$110	3.20	4.00			4.00	4.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE - Fixed	$147,956	5.14				5.25	5.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -M- Prime w/flrs	$13,018	4.83	4.82	0/4.82		5.25	5.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -M- Prime	$5,558	4.86	4.93			5.00	5.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -M- 1YT w/flrs	$3,891	4.25	4.25	0/3.50		5.25	5.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -S- Other	$683	3.75	5.00	0/2.75		5.00	5.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -A- Prime w/flrs	$3,249	4.70	4.71	0/4.71		5.25	5.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -A- Prime	$484	4.02	4.27			4.75	4.75 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Comm'l RE -A- 1YT w/flrs	$52	5.00	5.00	0/5.00		5.02	5.02 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Comm'l RE -A- 1YT	$79	4.25	5.38			3.81	3.81 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -3y- Prime w/flrs	$7,886	5.22	5.02	0/5.02		5.25	5.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -3y- Prime	$2,738	3.51	3.76			5.00	5.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -5y- Prime w/flrs	$38,370	4.53	4.54	0/4.54		5.50	5.50 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -5y- Prime	$5,943	4.86	4.23			5.25	5.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -5y- 5YT	$269	5.25	5.25			5.50	5.50 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Comm'l RE -5y- 10YT w/flrs	$2,041	4.75	4.82	0/4.00		5.00	5.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Const/Dev - Fixed	$9,629	4.91				5.25	5.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Const/Dev -M- Prime w/flrs	$1,686	4.91	4.88	0/4.88		5.00	5.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Const/Dev -M- Prime	$0	0.00	4.46			4.25	4.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Const/Dev -3y- Prime w/flrs	$1,020	3.25	3.50	0/3.25		4.75	4.75 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Const/Dev -5y- Prime w/flrs	$799	4.50	4.25	0/4.00		5.25	5.25 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Mortgage Servicing Rights	$0 **	0.00				0.00	0.00 (0% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Tax-Exempt - Fixed	$12,762	3.22				4.00	4.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Tax-Exempt -M- 70%x1MLibor	$5,756	1.90	2.02			4.00	4.00 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓ Tax-Exempt -A- Others	$0	0.00				2.55	2.55 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Tax-Exempt -5y- Prime w/flrs	$485	3.00	3.50	0/3.00		3.75	3.75 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
Loans Held for Sale - Fixed	$67,389	3.25				3.25	3.25 (100% for 3 Mo.)	0.00 (0% for 24 Mo.)		

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Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.		Second Reinvest.		Third Reinvest.	Roll To Account
Serviced Loans - Fixed	$0	0.00				2.75	2.75	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
Non-Accruals	$739						Non Earning/Paying					
Peoples Loans FVA	$(287)						Non Earning/Paying					
✓ VISA/Mastercard (Off System)	$1,418	10.75	10.75			10.75	10.75	(100% for 5 Yrs.)	0.00	(0% for 24 Mo.)		
Overdrafts (Comm'l & Consume	$207						Non Earning/Paying					
Total Settlement & Unposted	$(336)						Non Earning/Paying					
Loan Balancing	$(2)						Non Earning/Paying					
Reserve for Loan Loss	$(8,956)						Non Earning/Paying					
Non-Earning												
Premises and Fixed Assets	$22,255						Non Earning/Paying					
OREO	$65						Non Earning/Paying					
Total Intangible Assets	$13,339						Non Earning/Paying					
Total Interest Earned Not Collect	$5,504						Non Earning/Paying					
Total Investment in Subsidiaries	$215						Non Earning/Paying					
Total Other Assets	$10,285						Non Earning/Paying					
Non-Maturing Deposits												
Cons & Partnerships (Non-Int)	$160,433						Non Earning/Paying					
Commercial (Non-Int)	$168,216						Non Earning/Paying					
Public Funds (Non-Int)	$6,048						Non Earning/Paying					
Christmas Club	$117						Non Earning/Paying					
Escrow, CDs Matured (& Interna	$3,488						Non Earning/Paying					
Commercial Interest Checking	$5,064	0.09	0.09			0.09	0.09	(100% for 1 Mo.)	0.00	(0% for 24 Mo.)		
Super NOW - Personal	$75,063	0.07	0.07			0.07	0.07	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		
Super NOW - Non-Personal	$9,140	0.08	0.08			0.08	0.08	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		
NOW/Super NOW - Public Fund	$179,874	0.11	0.11			0.11	0.11	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		
Savings - Personal	$129,225	0.08	0.08			0.08	0.08	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		
Savings - Personal (American)	$259,697	0.23	0.23			0.23	0.23	(100% for 1 Mo.)	0.00	(0% for 24 Mo.)		
Savings - Non-Personal	$12,831	0.09	0.09			0.09	0.09	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		
Savings - Non-Personal (Americ	$341	0.19	0.19			0.19	0.19	(100% for 1 Mo.)	0.00	(0% for 24 Mo.)		
Savings - Public Funds	$2,030	0.05	0.05			0.05	0.05	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		
Money Market - Personal	$26,627	0.22	0.22			0.22	0.22	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		

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Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.		Second Reinvest.		Third Reinvest.	Roll To Account
Money Market - Non-Personal	$13,344	0.35	0.35			0.35	0.35	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		
Money Market - Public Funds	$1,427	0.10	0.10			0.10	0.10	(100% for 1 Mo.)	0.00	(0% for 1 Mo.)		

Certificates of Deposit

Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.		Second Reinvest.		Third Reinvest.	Roll To Account
1 Mo CDs	$152	0.10				0.10	0.10	(100% for 1 Mo.)	0.00	(0% for 24 Mo.)		
3 Mo CDs	$2,585	0.25				0.25	0.25	(100% for 3 Mo.)	0.00	(0% for 24 Mo.)		
6 Mo CDs	$12,358	0.30				0.30	0.30	(100% for 6 Mo.)	0.00	(0% for 24 Mo.)		
12 Mo CDs	$34,956	0.44				0.40	0.40	(100% for 12 Mo.)	0.00	(0% for 24 Mo.)		
✓ 15 Mo CDs	$0	0.00				0.64	0.64	(100% for 15 Mo.)	0.00	(0% for 24 Mo.)		
18 Mo CDs	$16,731	0.53				0.50	0.50	(100% for 18 Mo.)	0.00	(0% for 24 Mo.)		
24 Mo CDs	$8,888	0.64				0.60	0.60	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
36 Mo CDs	$20,106	1.27				0.70	0.70	(100% for 3 Yrs.)	0.00	(0% for 24 Mo.)		
48 Mo CDs	$332	1.54				0.70	0.70	(100% for 4 Yrs.)	0.00	(0% for 24 Mo.)		
60 Mo CDs	$161	1.34				0.70	0.70	(100% for 5 Yrs.)	0.00	(0% for 24 Mo.)		
18 Mo VR IRAs (Monthly)	$166	0.40	0.40			0.40	0.40	(100% for 18 Mo.)	0.00	(0% for 24 Mo.)		
18 Mo VR IRAs (Quarterly)	$8,500	0.40	0.40			0.40	0.40	(100% for 18 Mo.)	0.00	(0% for 24 Mo.)		
36 Mo VR IRAs (Monthly)	$0	0.00				0.00	0.00	(100% for 3 Yrs.)	0.00	(0% for 24 Mo.)		
36 Mo VR IRAs (Quarterly)	$6	0.70	0.70			0.70	0.70	(100% for 3 Yrs.)	0.00	(0% for 24 Mo.)		
3 Mo PF CDs	$345	0.25				0.25	0.25	(100% for 3 Mo.)	0.00	(0% for 24 Mo.)		
6 Mo PF CDs	$843	0.30				0.30	0.30	(100% for 6 Mo.)	0.00	(0% for 24 Mo.)		
12 Mo PF CDs	$4,032	0.43				0.40	0.40	(100% for 12 Mo.)	0.00	(0% for 24 Mo.)		
18 Mo PF CDs	$286	0.52				0.50	0.50	(100% for 18 Mo.)	0.00	(0% for 24 Mo.)		
24 Mo PF CDs	$1,357	0.62				0.60	0.60	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
36 Mo PF CDs	$161	1.46				0.70	0.70	(100% for 3 Yrs.)	0.00	(0% for 24 Mo.)		
✓ CDARs	$0	0.00				0.00	0.00	(100% for 24 Mo.)	0.00	(0% for 24 Mo.)		
CD Settlement/Unposted	$0						Non Earning/Paying					
Peoples CDs FVA	$0						Non Earning/Paying					
CD Balancing	$2						Non Earning/Paying					

Jumbo CDs

Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.		Second Reinvest.		Third Reinvest.	Roll To Account
1 Mo Jumbo CDs	$0	0.00				0.10	0.10	(100% for 1 Mo.)	0.00	(0% for 24 Mo.)		
3 Mo Jumbo CDs	$2,208	0.25				0.25	0.25	(100% for 3 Mo.)	0.00	(0% for 24 Mo.)		
6 Mo Jumbo CDs	$6,572	0.35				0.30	0.30	(100% for 6 Mo.)	0.00	(0% for 24 Mo.)		

✓ *Reinvestment assumptions not changed in the past year.*   * *Yield Shown is the Projected Yield, not Accounting Yield.*   ** *Notional Balance.*   *(Short End = 1yr; Long End = 10yr)*

	Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.	Second Reinvest.	Third Reinvest.	Roll To Account
	12 Mo Jumbo CDs	$21,940	0.40				0.40	0.40 (100% for 12 Mo.)	0.00 (0% for 24 Mo.)		
	18 Mo Jumbo CDs	$14,340	0.59				0.50	0.50 (100% for 18 Mo.)	0.00 (0% for 24 Mo.)		
	24 Mo Jumbo CDs	$1,173	0.67				0.60	0.60 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
	36 Mo Jumbo CDs	$13,347	1.81				0.70	0.70 (100% for 3 Yrs.)	0.00 (0% for 24 Mo.)		
	60 Mo Jumbo CDs	$186	1.44				0.70	0.70 (100% for 5 Yrs.)	0.00 (0% for 24 Mo.)		
✓	18 Mo VR Jumbo IRAs (Monthly	$0	0.00	0.45			0.45	0.45 (100% for 18 Mo.)	0.00 (0% for 24 Mo.)		
	18 Mo VR Jumbo IRAs (Quarterl	$8,133	0.40	0.40			0.40	0.40 (100% for 18 Mo.)	0.00 (0% for 24 Mo.)		
	3 Mo PF Jumbo CDs	$2,000	0.25				0.10	0.10 (100% for 3 Mo.)	0.00 (0% for 24 Mo.)		
	6 Mo PF Jumbo CDs	$7,848	0.30				0.30	0.30 (100% for 6 Mo.)	0.00 (0% for 24 Mo.)		
	12 Mo PF Jumbo CDs	$13,751	0.42				0.40	0.40 (100% for 12 Mo.)	0.00 (0% for 24 Mo.)		
✓	13 Mo PF Jumbo CDs	$0	0.00				0.00	0.00 (100% for 13 Mo.)	0.00 (0% for 24 Mo.)		
	18 Mo PF Jumbo CDs	$5,912	0.56				0.50	0.50 (100% for 18 Mo.)	0.00 (0% for 24 Mo.)		
	24 Mo PF Jumbo CDs	$20,526	0.63				0.60	0.60 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
	36 Mo PF Jumbo CDs	$4,378	0.84				0.70	0.70 (100% for 3 Yrs.)	0.00 (0% for 24 Mo.)		
	Borrowed Funds										
✓	Fed Funds Purchased	$0	0.00	1.50			1.50	1.50 (100% for 1 Mo.)	0.00 (0% for 24 Mo.)		
	Repos	$72,844	0.08	0.08			0.08	0.08 (100% for 1 Mo.)	0.00 (0% for 24 Mo.)		
	Repos (Public Funds)	$65,349	0.09	0.09			0.09	0.09 (100% for 1 Mo.)	0.00 (0% for 24 Mo.)		
	Repos (Term)	$11,598	0.73				0.73	0.73 (100% for 24 Mo.)	0.00 (0% for 24 Mo.)		
✓	FHLB Advance	$0	0.00				0.34	0.34 (100% for 1 Mo.)	0.00 (0% for 24 Mo.)		
	Non-Paying										
	Total Other Liabilities	$3,308						Non Earning/Paying			
	Total Interest Accrued - Dep	$385						Non Earning/Paying			
	Other Expenses Accrued Not Pa	$797						Non Earning/Paying			
	Capital										
	Common Stock	$2,000						Non Earning/Paying			
	Surplus	$63,045						Non Earning/Paying			
	Undivided Profits	$73,766						Non Earning/Paying			
	Distributions Paid	$0						Non Earning/Paying			
	Pension Obligation	$(2,023)						Non Earning/Paying			

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Balances ($000's)	Balance	Yield	FIY	Var Cap/ Floor	Reinv. Cap/ Floor	Wtd Avg. Reinvest.	First Reinvest.	Second Reinvest.	Third Reinvest.	Roll To Account
Income YTD	$3,692						Non Earning/Paying			
Unrealized G/L on Securities	$(5,178)						Non Earning/Paying			

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Summary Board Report - Benchmark Analysis

Sample Bank - Anywhere, USA, xx

	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022	Benchmark
Effective Gap:						
RS Assets/RS Liabilities	137.33 ✓	136.67 ✓	120.02	128.31	129.62	70 to 130 %
GAP/Equity	95.35	93.38	53.24	78.16	82.48	+/- 200 %
RS Assets/Total Assets	31.95	31.34	29.14	30.66	30.97	30 to 70 %
RS Liabs./Total Assets	23.27 ✓	22.93 ✓	24.28 ✓	23.89 ✓	23.89 ✓	30 to 70 %
GAP/Total Assets	8.68	8.41	4.86	6.76	7.08	+/- 15 %
Earning Power:						
Efficiency Ratio	71.76 ✓	71.91 ✓	70.25 ✓	70.66 ✓	66.21 ✓	< 65.00 %
Earning Assets/Paying Liab.	140.18	139.46	138.71	141.60	138.75	> 115.00
Earning Int. Spread (difference)	2.21 ✓	2.19 ✓	2.19 ✓	2.12 ✓	2.21 ✓	> 2.75
Net Interest Margin	2.29 ✓	2.26 ✓	2.26 ✓	2.19 ✓	2.28 ✓	> 3.25
Equity/Total Assets	9.11	9.00	9.13	8.66 ✓	8.58 ✓	> 9.00
Return on Assets	0.73 ✓	0.75 ✓	0.76 ✓	0.71 ✓	0.90 ✓	> 1.50
Return on Equity	8.02 ✓	8.34 ✓	8.30 ✓	8.25 ✓	10.47 ✓	> 17.00
Liquidity:						
Investments / Deposits	67.60	67.67	70.51 ✓	68.20	69.81	< 70.00 %
Loans / Deposits	39.19	38.90	38.81	37.86	38.54	< 80.00 %
Loans / Assets	32.32	32.29	31.44	30.81	31.46	< 90.00 %
Loans / Capital	354.79	358.64	344.49	355.97	366.67	< 800.00 %
Net Borrowed Funds / Capital	87.87	84.16	103.51	110.57	110.41	< 200.00 %
Reliance on Wholesale Funding	8.87	8.38	10.47	10.55	10.42	< 15.00 %
Dependency Ratio	(1.37)	(0.50)	3.61	1.25	1.24	< 30.00 %
Liquid Assets / TA	17.57	16.75	15.31	17.29	17.17	> 15.00 %
Jumbo CDs / TA	7.69	8.14	7.79	7.73	7.76	< 15.00 %
Available Line of Credit	$272,238	$272,238	$271,186	$271,186	$271,186	

Interest Rate Risk:

<u>Rate Shift Scenarios</u>		Net Interest Change <u>as a % of Net Interest Income</u>
+300/+300 bp	5.60	> -20.00 %
+200/+200 bp	5.88	> -20.00 %
+100/+100 bp	6.28	> -15.00 %
Unchanged	5.68	> -10.00 %
-100/ -100 bp	3.46	> -15.00 %
-200/ -200 bp	0.34	> -20.00 %
+400/+400 bp	(6.53)	> -20.00 %

		Change in Fair Value <u>as a % of Equity</u>
+300/+300 bp	(11.03)	> -40.00 %
+200/+200 bp	(3.36)	> -30.00 %
+100/+100 bp	1.62	> -20.00 %
-100/ -100 bp	(8.17)	> -20.00 %
-200/ -200 bp	(22.84)	> -30.00 %
+400/+400 bp	(15.35)	> -40.00 %

Prior period checkmarks are based on current benchmarks.

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

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

Summary Board Report - Benchmark Scenario Analysis

Sample Bank - Anywhere, USA, xx

03/31/2022

	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022	Benchmark
Effective Gap:						
RS Assets/RS Liabilities	137.33 ✓	136.67 ✓	120.02	128.31	129.62	70 to 130 %
GAP/Equity	95.35	93.38	53.24	78.16	82.48	+/- 200 %
RS Assets/Total Assets	31.95	31.34	29.14	30.66	30.97	30 to 70 %
RS Liabs./Total Assets	23.27 ✓	22.93 ✓	24.28 ✓	23.89 ✓	23.89 ✓	30 to 70 %
GAP/Total Assets	8.68	8.41	4.86	6.76	7.08	+/- 15 %
Earning Power:						
Efficiency Ratio	71.76 ✓	71.91 ✓	70.25 ✓	70.66 ✓	66.21 ✓	< 65.00 %
Earning Assets/Paying Liab.	140.18	139.46	138.71	141.60	138.75	> 115.00
Earning Int. Spread (difference)	2.21 ✓	2.19 ✓	2.19 ✓	2.12 ✓	2.21 ✓	> 2.75
Net Interest Margin	2.29 ✓	2.26 ✓	2.26 ✓	2.19 ✓	2.28 ✓	> 3.25
Equity/Total Assets	9.11	9.00	9.13	8.66 ✓	8.58 ✓	> 9.00
Return on Assets	0.73 ✓	0.75 ✓	0.76 ✓	0.71 ✓	0.90 ✓	> 1.50
Return on Equity	8.02 ✓	8.34 ✓	8.30 ✓	8.25 ✓	10.47 ✓	> 17.00
Liquidity:						
Investments / Deposits	67.60	67.67	70.51 ✓	68.20	69.81	< 70.00 %
Loans / Deposits	39.19	38.90	38.81	37.86	38.54	< 80.00 %
Loans / Assets	32.32	32.29	31.44	30.81	31.46	< 90.00 %
Loans / Capital	354.79	358.64	344.49	355.97	366.67	< 800.00 %
Net Borrowed Funds / Capital	87.87	84.16	103.51	110.57	110.41	< 200.00 %
Reliance on Wholesale Funding	8.87	8.38	10.47	10.55	10.42	< 15.00 %
Dependency Ratio	(1.37)	(0.50)	3.61	1.25	1.24	< 30.00 %
Liquid Assets / TA	17.57	16.75	15.31	17.29	17.17	> 15.00 %
Jumbo CDs / TA	7.69	8.14	7.79	7.73	7.76	< 15.00 %
Available Line of Credit	$272,238	$272,238	$271,186	$271,186	$271,186	

Interest Rate Risk:

Rate Shift Scenarios	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022	Net Interest Change as a % of Net Interest Income
+300/+300 bp	6.34	6.63	4.50	5.94	5.60	> -20.00 %
+200/+200 bp	5.76	6.16	4.68	5.68	5.88	> -20.00 %
+100/+100 bp	5.02	5.54	4.87	5.41	6.28	> -15.00 %
Unchanged	2.37	3.07	3.50	3.57	5.68	> -10.00 %
-100/ -100 bp *	3.98	(0.35)	4.59	1.12	3.46	> -15.00 %
-200/ -200 bp *	0.93	(4.77)	2.48	(4.09)	0.34	> -20.00 %
+400/+400 bp	(2.75)	(3.21)	(7.58)	(3.82)	(6.53)	> -20.00 %

Rate Shift Scenarios	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022	Change in Fair Value as a % of Equity
+300/+300 bp	4.11	2.57	(3.99)	(3.02)	(11.03)	> -40.00 %
+200/+200 bp	8.68	6.75	1.96	2.94	(3.36)	> -30.00 %
+100/+100 bp	8.65	7.33	4.48	4.82	1.62	> -20.00 %
-100/ -100 bp *	5.47	(2.28)	3.16	(11.67)	(8.17)	> -20.00 %
-200/ -200 bp *	(5.57)	3.80	(5.55)	(15.35)	(22.84)	> -30.00 %
+400/+400 bp	(6.54)	(7.51)	(10.78)	(7.66)	(15.35)	> -40.00 %

Prior period checkmarks are based on current benchmarks.

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** Denotes rate scenarios that have changed since Nov 2021.*

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