

*Mock Account ~ One Year Certificates of Deposit ~ Mock Account*

**Account Level Forecasting Scenario**

Time Frames	Cash Flow Analysis & Forecasting									Rate Change Analytics					Monthly Interest Expense Forecast			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Months	Beginning Volume	Maturing Volumes	Renewing Volumes (System)	Repricing Volumes	Known or Expected Changes	Analytical Forecasted Changes	Ending Volume	Net, New Repricing Volume	Net Cash-Flow Change	Beginning Rate	Maturing Rates	Renewing Rates (System)	New Repricing Rates	Ending Rates	Average Volumes	Average Rates	Interest Computation	# of Days
1	12,250	(1,011)	-	1,011	250	(16)	12,483	1,244	234	5.000	5.250	-	4.711	4.951	12,367	4.975	52,256	31
2	12,483	(941)	-	941	-	(15)	12,469	926	(15)	4.951	5.205	-	4.747	4.917	12,476	4.934	47,220	28
3	12,469	(763)	-	763	125	(13)	12,581	875	112	4.917	5.160	-	4.783	4.893	12,525	4.905	52,172	31
4	12,581	(1,156)	-	1,156	-	(11)	12,569	1,145	(11)	4.893	5.115	-	4.819	4.865	12,575	4.879	50,428	30
5	12,569	(1,306)	-	1,306	-	(10)	12,559	1,296	(10)	4.865	5.070	-	4.855	4.843	12,564	4.854	51,800	31
6	12,559	(1,020)	-	1,020	85	(9)	12,636	1,097	76	4.843	5.025	-	4.891	4.833	12,597	4.838	50,091	30
7	12,636	(1,060)	-	1,060	-	(8)	12,628	1,052	(8)	4.833	4.980	-	4.927	4.828	12,632	4.830	51,821	31
8	12,628	(897)	-	897	-	(7)	12,621	890	(7)	4.828	4.935	-	4.963	4.830	12,624	4.829	51,776	31
9	12,621	(1,159)	-	1,159	-	(6)	12,615	1,153	(6)	4.830	4.890	-	4.999	4.840	12,618	4.835	50,142	30
10	12,615	(774)	-	774	-	(5)	12,609	769	(5)	4.840	4.845	-	5.035	4.851	12,612	4.846	51,905	31
11	12,609	(1,131)	-	1,131	-	(5)	12,605	1,126	(5)	4.851	4.800	-	5.071	4.876	12,607	4.864	50,397	30
12	12,605	(1,033)	-	1,033	-	(4)	12,601	1,029	(4)	4.876	4.755	-	5.107	4.904	12,603	4.890	52,342	31
13	12,601	-	(1,244)	1,244	-	(4)	12,597	1,241	(4)	4.904	-	4.711	5.143	4.947	12,599	4.926	52,708	31
14	12,597	-	(926)	926	-	13	12,610	939	13	4.947	-	4.747	5.179	4.979	12,603	4.963	49,699	29
15	12,610	-	(875)	875	-	14	12,624	890	14	4.979	-	4.783	5.215	5.009	12,617	4.994	53,517	31
16	12,624	-	(1,145)	1,145	-	16	12,640	1,161	16	5.009	-	4.819	5.251	5.049	12,632	5.029	52,214	30
17	12,640	-	(1,296)	1,296	-	18	12,658	1,314	18	5.049	-	4.855	5.287	5.093	12,649	5.071	54,479	31
18	12,658	-	(1,097)	1,097	-	20	12,679	1,117	20	5.093	-	4.891	5.323	5.131	12,669	5.112	53,230	30
19	12,679	-	(1,052)	1,052	-	23	12,701	1,074	23	5.131	-	4.927	5.359	5.167	12,690	5.149	55,496	31
20	12,701	-	(890)	890	-	25	12,727	915	25	5.167	-	4.963	5.395	5.198	12,714	5.183	55,962	31
21	12,727	-	(1,153)	1,153	-	29	12,755	1,181	29	5.198	-	4.999	5.431	5.237	12,741	5.218	54,640	30
22	12,755	-	(769)	769	-	32	12,788	801	32	5.237	-	5.035	5.467	5.264	12,772	5.251	56,954	31
23	12,788	-	(1,126)	1,126	-	36	12,824	1,162	36	5.264	-	5.071	5.503	5.303	12,806	5.283	55,607	30
24	12,824	-	(1,029)	1,029	-	40	12,864	1,069	40	5.303	-	5.107	5.539	5.338	12,844	5.320	58,035	31
25	12,864	-	(1,241)	1,241	-	45	12,910	1,286	45	5.338	-	5.143	5.575	5.380	12,887	5.359	58,655	31
26	12,910	-	(939)	939	-	51	12,961	990	51	5.380	-	5.179	5.611	5.412	12,935	5.396	53,547	28
27	12,961	-	(890)	890	-	57	13,018	947	57	5.412	-	5.215	5.647	5.443	12,989	5.428	59,879	31
28	13,018	-	(1,161)	1,161	-	65	13,083	1,226	65	5.443	-	5.251	5.683	5.482	13,051	5.463	58,596	30
29	13,083	-	(1,314)	1,314	-	73	13,156	1,387	73	5.482	-	5.287	5.719	5.527	13,119	5.505	61,336	31
30	13,156	-	(1,117)	1,117	-	82	13,238	1,199	82	5.527	-	5.323	5.755	5.565	13,197	5.546	60,154	30
31	13,238	-	(1,074)	1,074	-	92	13,330	1,167	92	5.565	-	5.359	5.791	5.601	13,284	5.583	62,989	31
32	13,330	-	(915)	915	-	104	13,434	1,020	104	5.601	-	5.395	5.827	5.632	13,382	5.617	63,839	31
33	13,434	-	(1,181)	1,181	-	118	13,552	1,299	118	5.632	-	5.431	5.863	5.672	13,493	5.652	62,685	30
34	13,552	-	(801)	801	-	133	13,685	934	133	5.672	-	5.467	5.899	5.699	13,618	5.686	65,764	31
35	13,685	-	(1,162)	1,162	-	150	13,835	1,312	150	5.699	-	5.503	5.935	5.738	13,760	5.719	64,680	30
36	13,835	-	(1,069)	1,069	-	170	14,005	1,239	170	5.738	-	5.539	5.971	5.774	13,920	5.756	68,056	31
37	14,005	-	(1,286)	1,286	-	193	14,198	1,479	193	5.774	-	5.575	6.007	5.816	14,102	5.795	69,411	31
38	14,198	-	(990)	990	-	219	14,417	1,209	219	5.816	-	5.611	6.043	5.850	14,308	5.833	64,024	28
39	14,417	-	(947)	947	-	249	14,667	1,196	249	5.850	-	5.647	6.079	5.881	14,542	5.866	72,445	31
40	14,667	-	(1,226)	1,226	-	284	14,951	1,510	284	5.881	-	5.683	6.115	5.921	14,809	5.901	71,829	30
41	14,951	-	(1,387)	1,387	-	324	15,275	1,711	324	5.921	-	5.719	6.151	5.965	15,113	5.943	76,287	31
42	15,275	-	(1,199)	1,199	-	371	15,646	1,570	371	5.965	-	5.755	6.187	6.004	15,460	5.985	76,047	30