

Sample Bank

Anywhere, USA



Liquidity & Contingency Funding MatrixSM

*Assessment, Profile, Analysis,
Tracking & Forecasting*

Hybarger & Associates

January 2019 Board Meeting

As of December 31, 2018

Liquidity & Contingency Funding MatrixSM
Assessment, Profile, Analysis, Tracking & Forecasting

	2018				2019				2020			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Directors' Summary												
Contingency Funding "Availability" Analysis & Liquidity Matrix												
Unencumbered Short Term Liquidity (Page 9)	745	474	915	2,117	1,640	300	318	278	2,532	615	316	280
Market Value of Unpledged Securities (Page 10)	18,582	21,176	20,429	23,000	22,079	21,798	21,520	21,248	20,989	20,709	20,544	20,415
Market Value of Convenience Pledging (Page 10)	36,135	33,064	35,279	27,322	27,219	27,482	29,787	27,625	19,046	19,343	22,274	20,917
Portfolio C.D.'s (Page 10)	4,305	4,626	4,216	4,268	4,700	4,807	4,791	4,831	4,796	4,832	4,796	4,832
Interest Bearing Time Deposits > 1 Year (Page 10)	-	-	-	-	-	-	-	-	-	-	-	-
BOLI Liquidity Value (Page 5)	-	-	-	-	-	-	-	-	-	-	-	-
Government Guaranteed Loans (Page 9)	1,852	1,791	1,714	1,658	1,637	1,625	1,618	1,614	1,612	1,611	1,610	1,610
Asset Funding Sources (Page 9)	61,619	61,131	62,553	58,365	57,275	56,012	58,034	55,596	48,975	47,110	49,540	48,054
"Unsecured" Fed Funds Purchased (Page 15)	27,336	27,271	27,271	27,271	27,271	28,699	28,699	28,699	28,699	29,898	29,898	29,898
Federal Home Loan Bank (Page 16)	19,905	19,256	24,899	29,868	30,939	29,868	24,789	26,094	32,198	32,461	31,376	31,175
Federal Reserve Bank (Page 16)	8,758	8,581	9,814	9,819	9,947	10,075	10,203	10,332	10,461	10,591	10,721	10,852
General Market Deposit Funding (Page 14)	33,346	37,881	37,881	37,648	37,648	37,648	39,648	39,648	39,648	39,648	39,648	39,647
Internet Funding & Deposit Posting Serv. (Page 13)	18,339	8,405	9,794	15,608	15,608	16,849	20,319	20,912	22,636	22,881	23,371	23,869
Liability Funding Sources	107,684	101,394	109,659	120,214	121,413	123,139	123,658	125,685	133,642	135,479	135,014	135,441
Aggregate Alternative Funding Limit Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
"Net" Liability Funding Sources	107,684	101,394	109,659	120,214	121,413	123,139	123,658	125,685	133,642	135,479	135,014	135,441
Unactivated Surety Bond Capacity (Page 12)	41,389	43,563	47,749	53,603	45,098	45,545	45,085	45,531	45,071	45,518	45,058	45,504
Off-Balance Sheet Sources	41,389	43,563	47,749	53,603	45,098	45,545	45,085	45,531	45,071	45,518	45,058	45,504
Total Available Funding	210,692	206,088	219,961	232,182	223,786	224,696	226,777	226,812	227,688	228,107	229,612	228,999
Contingency Funding Exposure												
Commercial LOC's (Page 17)	(2,522)	(3,245)	(3,028)	(3,019)	(3,101)	(3,147)	(3,087)	(2,703)	(2,729)	(2,901)	(2,888)	(2,854)
Home Equity LOC's (Page 17)	-	-	(21)	(21)	(21)	(21)	(21)	(21)	(21)	(21)	(21)	(21)
All Other LOC's (Page 17)	(207)	(188)	(150)	(151)	(131)	(114)	(115)	(99)	(99)	(112)	(109)	(106)
Construction Lending (Page 18)	(3,994)	(4,137)	(5,365)	(4,079)	(3,158)	(2,368)	(2,175)	(2,446)	(2,671)	(2,705)	(2,509)	(2,449)
Agricultural Lending (Page 18)	(1,683)	(1,639)	(1,153)	(974)	(906)	(931)	(805)	(752)	(726)	(815)	(797)	(783)
Contingency Funding Exposure	(8,406)	(9,209)	(9,717)	(8,244)	(7,317)	(6,581)	(6,203)	(6,021)	(6,246)	(6,554)	(6,324)	(6,213)
"Net" Funding Availability	202,286	196,879	210,244	223,938	216,469	218,115	220,574	220,791	221,442	221,553	223,288	222,786
Early Warning System												
Early Warning Signal	-	-	-	-	-	-	-	-	-	-	-	-
"Net" Funding Availability As a Percentage of:												
Franchise Funding (Page 7)	87.21	83.05	87.12	86.58	87.87	87.24	86.95	85.61	84.77	83.62	83.22	81.88
Earning Asset Funding (Page 5)	47.94	46.39	48.60	50.42	48.90	49.01	49.49	49.08	48.71	48.56	48.78	48.08
Liquidity Condition Profile												
Liquidity Level	1	1	1	1	1	1	1	1	1	1	1	1
General Stress Level Profile												
General Stress Level	1	1	1	1	1	1	1	1	1	1	1	1

Liquidity & Contingency Funding MatrixSM
Assessment, Profile, Analysis, Tracking & Forecasting

	2018				2019				2020			
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	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>

Directors' Summary

General Bank Condition Profile

Composite Rating <i>(Page 3)</i>	7.16	6.88	7.02	7.04	7.00	7.17	7.22	7.46	7.41	7.46	7.53	7.74
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ACE Condition Monitor

Asset Quality, Capital Adequacy, & Earnings

ACE Condition Monitor <i>(Page 4)</i>	2	2	2	2	2	2	2	2	2	2	2	1
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Additional Liquidity Filters & Monitors

Funding Stress Filter - (Policy Limits & Funding Limits)

Funding Stress Filter <i>(Pages 11, 12, 13, 14, 16 & 18)</i>	1	1	1	1	1	1	1	1	1	1	1	1
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"Liquidity Cushion" Monitor

Liquidity Cushion / Franchise Funding

"Liquidity Cushion" Monitor <i>(Page 9)</i>	1	1	1	1	1	1	1	1	1	1	1	1
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Leverage Assessment Monitor

Leverage Assessment Monitor <i>(Page 4)</i>	1	1	1	1	1	1	1	1	1	1	1	1
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Loan Funding Monitor

Loan Funding / "Core" Funding

Loan Funding Monitor <i>(Page 8)</i>	1	1	1	1	1	1	1	1	1	1	1	1
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Sources of Funding Concentration Monitor

Sources of Funding Concentration <i>(Page 6)</i>	1	1	1	1	1	1	1	1	1	1	1	1
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Sources of Funding - Rates Monitor

Sources of Funding - Rates Monitor <i>(Page 6)</i>	1	1	1	1	1	1	1	1	1	1	1	1
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Liquidity & Contingency Funding MatrixSM
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	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Composite Rating												
Capital 25%												
Tangible Equity Capital (Leverage Ratio)	7.46	7.26	7.36	7.14	7.48	7.62	7.82	8.20	8.20	8.18	8.42	8.84
Common Equity Tier 1 Capital Ratio	6.25	6.08	6.08	6.13	6.18	6.16	6.25	6.44	6.40	6.26	6.38	6.61
Tier 1 Risk-Based Capital	5.44	5.24	5.24	5.30	5.36	5.34	5.44	5.67	5.63	5.46	5.60	5.89
Total Risk-Based Capital	3.99	3.81	3.86	3.89	3.96	3.96	4.10	4.34	4.33	4.17	4.34	4.64
Capital Composite Rating	5.95	5.76	5.81	5.76	5.91	5.96	6.10	6.38	6.36	6.25	6.43	6.75
Asset Quality 20%												
Loans 30-89 Days Past Due / Loans	9.61	9.92	9.53	9.55	9.55	9.56	9.57	9.57	9.58	9.59	9.59	9.60
Non-Accrual Loans & Leases / Loans	7.38	5.60	6.10	6.44	6.50	6.56	6.58	6.66	6.70	6.76	6.80	6.86
Net Credit Losses / Avg Net Loans	9.64	9.60	9.68	9.48	9.88	9.84	9.80	9.72	9.88	9.84	9.80	9.76
Other Real Estate Owned / Assets	3.80	4.10	4.70	4.80	4.70	4.80	4.80	4.80	4.90	4.90	4.90	5.00
Asset Quality Composite Rating	7.38	6.87	7.16	7.26	7.35	7.39	7.39	7.40	7.48	7.49	7.49	7.53
Management 25%												
Management	7.16	6.86	7.02	7.05	6.99	7.18	7.23	7.47	7.41	7.46	7.54	7.75
Trends Component	7.17	7.06	7.03	7.01	7.00	7.08	7.15	7.29	7.37	7.42	7.48	7.59
Management Composite Rating	7.17	6.92	7.02	7.04	7.00	7.15	7.21	7.42	7.40	7.45	7.52	7.70
Earnings 10%												
Pre-Tax Earnings / Assets	6.34	5.89	6.06	5.77	4.80	6.00	6.06	7.31	6.74	7.43	7.60	8.57
Pre-Tax Earnings/ Risk-Weighted Assets	5.03	4.63	4.77	4.53	3.80	4.67	4.67	5.63	5.17	5.67	5.77	6.43
Earnings Composite Rating	5.82	5.38	5.54	5.28	4.40	5.47	5.50	6.64	6.11	6.72	6.87	7.72
Liquidity 10%												
"Net" Funding Avail. / Franchise Funding	10.00	9.72	10.00	10.00	10.00	10.00	10.00	10.00	9.97	9.80	9.75	9.55
"Net" Funding Avail. / Earning Asset Funding	6.90	6.62	7.02	7.35	7.07	7.09	7.18	7.10	7.04	7.01	7.05	6.92
Liquidity Composite Rating	8.76	8.48	8.81	8.94	8.83	8.84	8.87	8.84	8.80	8.69	8.67	8.50
Sensitivity to Interest Rate Risk 10%												
Earnings at Risk	9.09	9.03	9.01	9.46	9.54	9.73	9.68	9.61	9.61	9.83	9.90	9.90
Capital at Risk	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Value at Risk	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Sensitivity to IRR Composite Rating	9.50	9.47	9.46	9.70	9.75	9.85	9.82	9.79	9.79	9.91	9.95	9.95
General Bank Condition Profile Composite Rating												
Composite Rating	7.16	6.88	7.02	7.04	7.00	7.17	7.22	7.46	7.41	7.46	7.53	7.74

Liquidity & Contingency Funding MatrixSM
Assessment, Profile, Analysis, Tracking & Forecasting

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	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
ACE Composite Rating												
<i>Comparative Relative Weightings from General Bank Condition Profile</i>												
Asset Quality	7.38	6.87	7.16	7.26	7.35	7.39	7.39	7.40	7.48	7.49	7.49	7.53
Capital	5.95	5.76	5.81	5.76	5.91	5.96	6.10	6.38	6.36	6.25	6.43	6.75
Earnings	5.82	5.38	5.54	5.28	4.40	5.47	5.50	6.64	6.11	6.72	6.87	7.72
ACE Composite Rating	6.45	6.09	6.25	6.22	6.16	6.39	6.46	6.80	6.72	6.79	6.90	7.21

ACE Condition Monitor												
<i>Asset Quality, Capital Adequacy, & Earnings</i>												
ACE Condition Monitor	2	2	2	2	2	2	2	2	2	2	2	1

Capital Profile												
Tangible Equity Capital (Leverage Ratio)	8.73	8.63	8.68	8.57	8.74	8.81	8.91	9.10	9.10	9.09	9.21	9.42
Common Equity Tier 1 Capital Ratio	11.81	11.67	11.67	11.71	11.75	11.74	11.81	11.97	11.94	11.82	11.92	12.12
Tier 1 Risk-Based Capital Ratio	11.81	11.67	11.67	11.71	11.75	11.74	11.81	11.97	11.94	11.82	11.92	12.12
Total Risk-Based Capital Ratio	12.79	12.67	12.70	12.72	12.77	12.77	12.87	13.04	13.03	12.92	13.04	13.25

Minimal Capital Objectives												
Tangible Equity Capital (Leverage Ratio)	8.11	8.12	8.12	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11
Common Equity Tier 1 Capital Ratio	9.00	9.02	9.01	9.01	9.28	9.27	9.28	9.28	9.28	9.28	9.28	9.28
Tier 1 Risk-Based Capital Ratio	10.25	10.27	10.26	10.26	10.56	10.55	10.55	10.55	10.55	10.55	10.55	10.55
Total Risk-Based Capital Ratio	11.50	11.52	11.51	11.51	12.43	12.37	12.38	12.38	12.38	12.38	12.38	12.38

The Minimal Capital Objectives are from the prior month's "Capital Computations Summary" Report.

Minimal Capital Objectives - Coverage Margins												
Tangible Equity Capital (Leverage Ratio)	0.62	0.51	0.56	0.46	0.63	0.70	0.80	0.99	0.99	0.98	1.10	1.31
Common Equity Tier 1 Capital Ratio	2.81	2.65	2.66	2.70	2.47	2.47	2.53	2.69	2.66	2.54	2.64	2.84
Tier 1 Risk-Based Capital Ratio	1.56	1.40	1.41	1.45	1.19	1.19	1.26	1.42	1.39	1.27	1.37	1.57
Total Risk-Based Capital Ratio	1.29	1.15	1.19	1.21	0.34	0.40	0.49	0.66	0.65	0.54	0.66	0.87

Leverage Assessment Monitor												
Leverage Monitor	1	1	1	1	1	1	1	1	1	1	1	1

Balance Sheet Risk Trends												
Total Assets	434,107	441,381	443,666	459,743	456,372	458,910	459,521	463,683	468,325	469,970	471,867	477,842
Risk Weighted Assets	320,904	326,462	329,777	336,150	339,554	344,537	346,743	352,414	356,788	361,475	364,562	371,166
RWA / Total Adjusted Assets	73.92	73.96	74.33	73.12	74.40	75.08	75.46	76.00	76.18	76.91	77.26	77.68

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Earning Asset Funding Profile												
Assets												
Portfolio Loans	274,953	277,260	281,295	288,839	293,302	298,994	301,503	307,532	311,742	317,186	320,615	327,563
Mortgage Warehouse Loans	-	-	-	-	-	-	-	-	-	-	-	-
Investments	146,234	146,637	150,400	153,186	147,711	145,758	143,880	142,090	140,308	138,464	136,852	135,533
Short Term Liquidity	745	474	915	2,117	1,640	300	318	278	2,532	615	316	280
Earning Assets	421,932	424,371	432,610	444,142	442,653	445,052	445,701	449,900	454,582	456,265	457,783	463,376
Cash	2,652	2,237	2,195	2,283	2,252	2,269	2,286	2,303	2,320	2,338	2,355	2,373
Due From Banks	3,509	9,933	5,836	7,137	4,875	4,912	4,949	4,986	5,024	5,061	5,100	5,138
All Other Non-Earning Assets	6,014	4,840	3,025	6,181	6,592	6,678	6,584	6,493	6,399	6,305	6,630	6,955
Total Assets	434,107	441,381	443,666	459,743	456,372	458,910	459,521	463,683	468,325	469,970	471,867	477,842
Liabilities												
Interest Bearing Checking	195,566	197,188	191,893	215,994	211,117	211,024	209,127	212,131	221,772	221,799	219,658	222,334
Savings	26,572	25,457	24,193	22,154	22,307	22,462	22,618	22,774	22,932	23,091	23,251	23,413
Certificates of Deposit	121,719	129,386	137,371	135,852	136,483	136,008	131,351	131,648	130,670	131,082	131,255	131,426
Non-Deposit Funding	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
Non-Interest Deposits	48,088	48,227	51,943	49,285	49,137	49,882	50,635	51,395	52,164	52,941	53,725	54,519
Equity Capital Funding	21,637	16,188	21,335	20,857	23,609	24,346	25,026	26,436	27,044	27,352	28,270	29,978
Earning Asset Funding	421,932	424,371	432,610	444,142	442,653	445,052	445,701	449,900	454,582	456,265	457,783	463,376
Other Liabilities	(4,087)	(4,895)	(6,102)	(2,921)	(2,560)	(2,237)	(2,099)	(1,959)	(1,818)	(1,677)	(1,118)	(559)
Remaining Equity Capital	16,262	21,905	17,158	18,522	16,279	16,095	15,920	15,742	15,562	15,382	15,200	15,025
Total Liabilities & Shareholders' Equity	434,107	441,381	443,666	459,743	456,372	458,910	459,521	463,683	468,325	469,970	471,867	477,842
Earning Asset Funding as a Percentage of Earning Assets												
Portfolio Loans	65.17	65.33	65.02	65.03	66.26	67.18	67.65	68.36	68.58	69.52	70.04	70.69
Mortgage Warehouse Loans	-	-	-	-	-	-	-	-	-	-	-	-
Investments	34.66	34.55	34.77	34.49	33.37	32.75	32.28	31.58	30.87	30.35	29.89	29.25
Short Term Liquidity	0.18	0.11	0.21	0.48	0.37	0.07	0.07	0.06	0.56	0.13	0.07	0.06
Earning Assets	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Non-Interest Deposits	11.40	11.36	12.01	11.10	11.10	11.21	11.36	11.42	11.48	11.60	11.74	11.77
Interest Bearing Checking	46.35	46.47	44.36	48.63	47.69	47.42	46.92	47.15	48.79	48.61	47.98	47.98
Savings	6.30	6.00	5.59	4.99	5.04	5.05	5.07	5.06	5.04	5.06	5.08	5.05
Certificates of Deposit	28.85	30.49	31.75	30.59	30.83	30.56	29.47	29.26	28.75	28.73	28.67	28.36
Non-Deposit Funding	1.98	1.87	1.36	-	-	0.30	1.56	1.23	-	-	0.35	0.37
Equity Capital Funding	5.13	3.81	4.93	4.70	5.33	5.47	5.61	5.88	5.95	5.99	6.18	6.47
Earning Asset Funding	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
BOLI Liquidity Value Assessment												
BOLI - Cash Surrender Value	-	-	-	-	-	-	-	-	-	-	-	-
BOLI Liquidity Value	-	-	-	-	-	-	-	-	-	-	-	-

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Sources of Funding Profile												
Franchise Funding	231,941	237,057	241,338	258,656	246,353	250,005	253,692	257,908	261,222	264,953	268,315	272,082
Managed Corporate Funding	24,064	24,041	24,131	24,282	24,289	24,282	24,289	24,282	24,289	24,282	24,289	24,282
Public Funding	77,625	75,446	67,606	68,603	76,657	74,586	70,718	71,317	79,310	77,207	73,304	73,845
Internet Funding & Deposit Posting Services	6,661	16,595	25,206	24,392	24,392	23,151	19,681	19,088	17,364	17,119	16,629	16,131
General Market Deposit Funding	51,654	47,119	47,119	47,352	47,352	47,352	45,352	45,352	45,352	45,352	45,352	45,353
Non-Deposit Funding (Minus Repos)	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
Equity Capital Funding	21,637	16,188	21,335	20,857	23,609	24,346	25,026	26,436	27,044	27,352	28,270	29,978
Earning Asset Funding	421,932	424,371	432,610	444,142	442,653	445,052	445,701	449,900	454,582	456,265	457,783	463,376

Sources of Funding Concentration Filter as a Percentage of Total Earning Asset Funding												
Managed Corporate Funding	5.70	5.67	5.58	5.47	5.49	5.46	5.45	5.40	5.34	5.32	5.31	5.24
Public Funding	18.40	17.78	15.63	15.45	17.32	16.76	15.87	15.85	17.45	16.92	16.01	15.94
Internet Funding & Deposit Posting Services	1.58	3.91	5.83	5.49	5.51	5.20	4.42	4.24	3.82	3.75	3.63	3.48
General Market Deposit Funding	12.24	11.10	10.89	10.66	10.70	10.64	10.18	10.08	9.98	9.94	9.91	9.79
Non-Deposit Funding (Minus Repos)	1.98	1.87	1.36	-	-	0.30	1.56	1.23	-	-	0.35	0.37

Sources of Funding Concentration Monitor												
Sources of Funding Concentration Monitor	1	1	1	1	1	1	1	1	1	1	1	1

Sources of Funding - Rates												
Franchise Funding	0.47	0.74	0.87	1.09	1.16	1.25	1.27	1.27	1.37	1.40	1.41	1.41
Managed Corporate Funding	1.73	2.09	2.45	2.70	2.70	2.95	2.95	2.95	3.19	3.19	3.19	3.19
Public Funding	1.55	1.63	1.73	1.80	2.06	2.11	2.11	2.10	2.33	2.32	2.27	2.27
Internet Funding & Deposit Posting Services	1.88	1.96	2.33	2.49	2.62	2.65	2.70	2.77	2.89	2.99	3.01	3.02
General Market Deposit Funding	1.53	1.72	2.03	2.39	2.39	2.60	2.79	2.90	3.03	3.12	3.16	3.20
Non-Deposit Funding (Minus Repos)	1.53	1.75	2.35	-	-	2.78	2.78	2.78	-	-	3.03	3.03
Equity Capital Funding	-	-	-	-	-	-	-	-	-	-	-	-
Sources of Funding - Weighted Average Rates	0.94	1.17	1.35	1.52	1.64	1.73	1.76	1.77	1.89	1.91	1.91	1.91

Funding Source Rates in Comparison to the Average Rates on all Interest Bearing Funding Sources												
Franchise Funding	(0.47)	(0.43)	(0.48)	(0.43)	(0.48)	(0.48)	(0.49)	(0.50)	(0.52)	(0.51)	(0.50)	(0.50)
Managed Corporate Funding	0.79	0.92	1.10	1.18	1.06	1.22	1.19	1.18	1.30	1.28	1.28	1.28
Public Funding	0.61	0.46	0.38	0.28	0.42	0.38	0.35	0.33	0.44	0.41	0.36	0.36
Internet Funding & Deposit Posting Services	0.94	0.79	0.98	0.97	0.98	0.92	0.94	1.00	1.00	1.08	1.10	1.11
General Market Deposit Funding	0.59	0.55	0.68	0.87	0.75	0.87	1.03	1.13	1.14	1.21	1.25	1.29
Non-Deposit Funding (Minus Repos)	0.59	0.58	1.00	-	-	1.05	1.02	1.01	-	-	1.12	1.12

Sources of Funding - Rates Monitor												
Sources of Funding - Rates Monitor	1	1	1	1	1	1	1	1	1	1	1	1

Liquidity & Contingency Funding MatrixSM
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	2018				2019				2020			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Funding Analysis Matrix												
Franchise Funding Profile												
Interest Bearing Checking	104,702	104,909	98,706	100,078	85,359	85,987	86,370	87,718	88,025	89,242	89,558	90,783
Money Market Accounts	7,723	10,391	17,169	32,392	33,040	33,207	33,900	34,072	34,515	34,547	35,246	35,424
Premium Money Market Accounts	4,877	7,897	9,514	15,603	16,798	17,994	18,889	19,785	20,680	21,576	22,321	23,067
Interest Bearing Checking	117,302	123,197	125,389	148,073	135,197	137,188	139,159	141,575	143,220	145,365	147,125	149,274
Savings	26,572	25,457	24,193	22,154	22,307	22,462	22,618	22,774	22,932	23,091	23,251	23,413
C.D.'s - One Year or Less	2,586	2,893	2,925	2,586	3,040	3,628	4,261	4,970	5,533	6,006	6,483	6,964
C.D.'s - More than One Year	4,841	4,521	4,511	4,353	4,338	4,323	4,308	4,293	4,279	4,264	4,250	4,236
\$100,000 and Greater C.D.'s	22,383	22,652	22,137	22,083	22,241	22,400	22,560	22,721	22,884	23,048	23,213	23,379
I.R.A.'s	5,412	5,499	5,372	5,427	5,448	5,468	5,489	5,510	5,531	5,552	5,573	5,594
Other CD's	5,198	5,193	5,196	5,196	5,208	5,221	5,234	5,246	5,259	5,271	5,284	5,297
Certificates of Deposit	40,420	40,758	40,141	39,645	40,275	41,040	41,852	42,740	43,486	44,141	44,803	45,470
Customer Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
Non-Interest Deposits	47,647	47,645	51,615	48,784	48,574	49,315	50,063	50,819	51,584	52,356	53,136	53,925
Total Franchise Funding	231,941	237,057	241,338	258,656	246,353	250,005	253,692	257,908	261,222	264,953	268,315	272,082

Franchise Funding												
<i>As a Percentage of:</i>												
Earning Asset Funding	54.97	55.86	55.79	58.24	55.65	56.17	56.92	57.33	57.46	58.07	58.61	58.72
Total Deposits	59.18	59.23	59.53	61.11	58.79	59.61	61.32	61.71	61.10	61.77	62.71	63.03
Total Portfolio Loans	84.36	85.50	85.80	89.55	83.99	83.62	84.14	83.86	83.79	83.53	83.69	83.06
Total Assets	53.43	53.71	54.40	56.26	53.98	54.48	55.21	55.62	55.78	56.38	56.86	56.94

Large Account Holder Profile												
Time Deposits	6,688	6,872	6,707	6,912	6,936	6,943	6,948	6,950	6,950	6,951	6,951	6,951
<i>As a Percentage of Franchise Funding</i>	2.88	2.90	2.78	2.67	2.82	2.78	2.74	2.69	2.66	2.62	2.59	2.55
Checking Deposits	21,103	22,032	23,886	21,454	21,285	21,221	21,215	21,176	21,165	21,160	21,158	21,156
<i>As a Percentage of Franchise Funding</i>	9.10	9.29	9.90	8.29	8.64	8.49	8.36	8.21	8.10	7.99	7.89	7.78
Special Account Relationships (I)	55,889	58,063	53,749	59,603	45,098	45,545	45,085	45,531	45,071	45,518	45,058	45,504
<i>As a Percentage of Franchise Funding</i>	24.10	24.49	22.27	23.04	18.31	18.22	17.77	17.65	17.25	17.18	16.79	16.72
Special Account Relationships (II)	24,064	24,041	24,131	24,282	24,289	24,282	24,289	24,282	24,289	24,282	24,289	24,282
<i>As a Percentage of Franchise Funding</i>	10.38	10.14	10.00	9.39	9.86	9.71	9.57	9.41	9.30	9.16	9.05	8.92
Special Account Relationships (III)	-	-	-	-	-	-	-	-	-	-	-	-
<i>As a Percentage of Franchise Funding</i>	-	-	-	-	-	-	-	-	-	-	-	-

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	2018				2019				2020			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Loan Funding Profile												
Equity Capital Funding	21,637	16,188	21,335	20,857	23,609	24,346	25,026	26,436	27,044	27,352	28,270	29,978
Franchise Funding	231,941	237,057	241,338	258,656	246,353	250,005	253,692	257,908	261,222	264,953	268,315	272,082
"Organic" Funding	253,578	253,245	262,673	279,513	269,962	274,351	278,718	284,344	288,266	292,305	296,585	302,060
Managed Corporate Funding	24,064	24,041	24,131	24,282	24,289	24,282	24,289	24,282	24,289	24,282	24,289	24,282
Public Funding	77,625	75,446	67,606	68,603	76,657	74,586	70,718	71,317	79,310	77,207	73,304	73,845
"Core" Funding	355,267	352,732	354,410	372,398	370,908	373,219	373,725	379,943	391,865	393,794	394,178	400,187
Portfolio Loans	274,953	277,260	281,295	288,839	293,302	298,994	301,503	307,532	311,742	317,186	320,615	327,563
Total "Core" Funding Coverage	80,314	75,472	73,115	83,559	77,606	74,225	72,222	72,411	80,123	76,608	73,563	72,624
Alternative Funding	-	-	-	-	-	-	-	-	-	-	-	-
Remaining Alternative Funding	66,665	71,639	78,200	71,744	71,744	71,833	71,977	69,956	62,716	62,471	63,605	63,190

Loan Funding Coverage												
Equity Capital Funding	21,637	16,188	21,335	20,857	23,609	24,346	25,026	26,436	27,044	27,352	28,270	29,978
Franchise Funding	231,941	237,057	241,338	258,656	246,353	250,005	253,692	257,908	261,222	264,953	268,315	272,082
"Organic" Funding	253,578	253,245	262,673	279,513	269,962	274,351	278,718	284,344	288,266	292,305	296,585	302,060
Managed Corporate Funding	24,064	24,041	24,131	24,282	24,289	24,282	24,289	24,282	24,289	24,282	24,289	24,282
Public Funding	77,625	75,446	67,606	68,603	76,657	74,586	70,718	71,317	79,310	77,207	73,304	73,845
"Core" Funding	355,267	352,732	354,410	372,398	370,908	373,219	373,725	379,943	391,865	393,794	394,178	400,187
Aggregate Alternative Funding	66,665	71,639	78,200	71,744	71,744	71,833	71,977	69,956	62,716	62,471	63,605	63,190
Earning Asset Funding	421,932	424,371	432,610	444,142	442,652	445,052	445,702	449,899	454,581	456,265	457,783	463,377

Loan Funding Coverage as a Percentage of Loans												
Equity Capital Funding	7.87	5.84	7.58	7.22	8.05	8.14	8.30	8.60	8.68	8.62	8.82	9.15
Franchise Funding	84.36	85.50	85.80	89.55	83.99	83.62	84.14	83.86	83.79	83.53	83.69	83.06
"Organic" Funding	92.23	91.34	93.38	96.77	92.04	91.76	92.44	92.46	92.47	92.16	92.51	92.21
Managed Corporate Funding	8.75	8.67	8.58	8.41	8.28	8.12	8.06	7.90	7.79	7.66	7.58	7.41
Public Funding	28.23	27.21	24.03	23.75	26.14	24.95	23.46	23.19	25.44	24.34	22.86	22.54
"Core" Funding	129.21	127.22	125.99	128.93	126.46	124.82	123.95	123.55	125.70	124.15	122.94	122.17
Aggregate Alternative Funding	24.25	25.84	27.80	24.84	24.46	24.02	23.87	22.75	20.12	19.70	19.84	19.29
Earning Asset Funding	153.46	153.06	153.79	153.77	150.92	148.85	147.83	146.29	145.82	143.85	142.78	141.46
Loan Funding Coverage Target	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Loan Funding Monitor												
Loan Funding / "Core" Funding												
Loan Funding Monitor	1	1	1	1	1	1	1	1	1	1	1	1

Balance Sheet Composition Trends												
Franchise Funding / Earning Asset Funding	54.97	55.86	55.79	58.24	55.65	56.17	56.92	57.33	57.46	58.07	58.61	58.72
Portfolio Loans / Deposits	70.15	69.27	69.39	68.24	69.99	71.29	72.87	73.58	72.92	73.95	74.93	75.88
Portfolio Loans / Earning Asset Funding	65.17	65.33	65.02	65.03	66.26	67.18	67.65	68.36	68.58	69.52	70.04	70.69
Portfolio Loans / Franchise Funding	118.54	116.96	116.56	111.67	119.06	119.60	118.85	119.24	119.34	119.71	119.49	120.39
Aggregate Alt. Funding / Mtg. Warehouse Lns	-	-	-	-	-	-	-	-	-	-	-	-

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	2018				2019				2020			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
"Liquidity Cushion" Profile												
Unencumbered Overnight Investments	-	-	-	1,200	1,233	-	-	-	2,218	336	-	-
Interest Bearing Demand Deposits	745	474	915	917	407	300	318	278	314	279	316	280
Money Market Accounts	-	-	-	-	-	-	-	-	-	-	-	-
Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Unencumbered Short Term Liquidity *	745	474	915	2,117	1,640	300	318	278	2,532	615	316	280
Market Value of Unpledged Securities (Page 10)	18,582	21,176	20,429	23,000	22,079	21,798	21,520	21,248	20,989	20,709	20,544	20,415
Market Value of Convenience Pledging (Page 10)	36,135	33,064	35,279	27,322	27,219	27,482	29,787	27,625	19,046	19,343	22,274	20,917
Portfolio C.D.'s (Page 10)	4,305	4,626	4,216	4,268	4,700	4,807	4,791	4,831	4,796	4,832	4,796	4,832
Interest Bearing Time Deposits > 1 Year (Page 10)	-	-	-	-	-	-	-	-	-	-	-	-
BOLI Liquidity Value (Page 5)	-	-	-	-	-	-	-	-	-	-	-	-
Government Guaranteed Loans	1,852	1,791	1,714	1,658	1,637	1,625	1,618	1,614	1,612	1,611	1,610	1,610
Asset Funding Sources ("Liquidity Cushion")	61,619	61,131	62,553	58,365	57,275	56,012	58,034	55,596	48,975	47,110	49,540	48,054

Sources of Funding Profile												
Franchise Funding	231,941	237,057	241,338	258,656	246,353	250,005	253,692	257,908	261,222	264,953	268,315	272,082
Managed Corporate Funding	24,064	24,041	24,131	24,282	24,289	24,282	24,289	24,282	24,289	24,282	24,289	24,282
Public Funding	77,625	75,446	67,606	68,603	76,657	74,586	70,718	71,317	79,310	77,207	73,304	73,845
Internet Funding & Deposit Posting Services	6,661	16,595	25,206	24,392	24,392	23,151	19,681	19,088	17,364	17,119	16,629	16,131
General Market Deposit Funding	51,654	47,119	47,119	47,352	47,352	47,352	45,352	45,352	45,352	45,352	45,352	45,353
Non-Deposit Funding (Minus Repos)	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
Equity Capital Funding	21,637	16,188	21,335	20,857	23,609	24,346	25,026	26,436	27,044	27,352	28,270	29,978
Earning Asset Funding	421,932	424,371	432,610	444,142	442,652	445,052	445,702	449,899	454,581	456,265	457,783	463,377

"Liquidity Cushion" as a Percentage of Funding Sources												
Franchise Funding	26.57	25.79	25.92	22.56	23.25	22.40	22.88	21.56	18.75	17.78	18.46	17.66
Managed Corporate Funding	256.06	254.28	259.22	240.36	235.81	230.67	238.93	228.96	201.63	194.01	203.96	197.90
Public Funding	79.38	81.03	92.53	85.08	74.72	75.10	82.06	77.96	61.75	61.02	67.58	65.07
Internet Funding & Deposit Posting Services	925.07	368.37	248.17	239.28	234.81	241.94	294.87	291.26	282.05	275.19	297.91	297.90
General Market Deposit Funding	119.29	129.74	132.76	123.26	120.96	118.29	127.96	122.59	107.99	103.88	109.23	105.96
Non-Deposit Funding (Minus Repos)	737.95	771.37	∞	-	-	∞	835.74	∞	-	-	∞	∞
Equity Capital Funding	284.79	377.63	293.19	279.83	242.60	230.07	231.89	210.30	181.09	172.24	175.24	160.30
Earning Asset Funding	14.60	14.41	14.46	13.14	12.94	12.59	13.02	12.36	10.77	10.33	10.82	10.37

"∞" is shown if greater than 1,000%

"Liquidity Cushion" Monitor												
Liquidity Cushion / Franchise Funding												
"Liquidity Cushion" Monitor	1	1	1	1	1	1	1	1	1	1	1	1

Short Term Liquidity												
Overnight Investments (<i>Cash Collateral</i>) (Page 10)	-	-	-	-	-	-	-	-	-	-	-	-
* Unencumbered Overnight Investments	-	-	-	1,200	1,233	-	-	-	2,218	336	-	-
* Interest Bearing Demand Deposits	745	474	915	917	407	300	318	278	314	279	316	280
* Money Market Accounts	-	-	-	-	-	-	-	-	-	-	-	-
* Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Short Term Liquidity (Page 5)	745	474	915	2,117	1,640	300	318	278	2,532	615	316	280

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	2018				2019				2020			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Investment Deployment Analysis												
<i>Market Value of Investments Profile</i>												
Total Pledged Securities	117,685	114,257	117,713	120,883	116,040	114,562	113,104	111,672	110,313	108,841	107,975	107,295
Principal Receivable (FHLMC)	-	-	-	-	-	-	-	-	-	-	-	-
Overnight Investments (<i>Cash Collateral</i>)	-	-	-	-	-	-	-	-	-	-	-	-
Required Non-Security Pledging	-	-	-	-	-	-	-	-	-	-	-	-
Secured Funding Requirements												
Public Funds	72,514	70,227	62,612	63,529	70,987	69,069	65,488	66,042	73,444	71,497	67,882	68,383
Customer Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
Secured Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
Fiduciary Funding	-	-	-	-	-	-	-	-	-	-	-	-
Special Purpose Funding	9,036	10,966	19,822	30,032	17,834	18,011	17,829	18,005	17,823	18,001	17,819	17,995
Required Pledged Securities	81,550	81,193	82,434	93,561	88,821	87,080	83,317	84,047	91,267	89,498	85,701	86,378
Convenience Pledging	36,135	33,064	35,279	27,322	27,219	27,482	29,787	27,625	19,046	19,343	22,274	20,917
Unpledged Securities	18,582	21,176	20,429	23,000	22,079	21,798	21,520	21,248	20,989	20,709	20,544	20,415
Portfolio C.D.'s	4,305	4,626	4,216	4,268	4,700	4,807	4,791	4,831	4,796	4,832	4,796	4,832
Total Market Value of Investments	140,571	140,059	142,358	148,152	142,819	141,166	139,415	137,751	136,098	134,382	133,315	132,542
Non-Security Pledging												
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Securities Pledging	-	-	-	-	-	-	-	-	-	-	-	-
Total Marketable Investments												
<i>Book Value</i>												
U.S. Treasury & Agency Securities	64,649	64,649	68,138	70,627	65,649	65,649	65,649	65,649	65,649	65,649	65,649	65,649
Mortgage Backed Securities - Fixed	71,834	70,731	71,490	71,471	71,567	69,699	67,903	66,140	64,456	62,801	61,283	59,991
Mortgage Backed Securities - Variable	-	-	-	-	-	-	-	-	-	-	-	-
S.B.A. Securities	3,086	4,067	3,990	3,894	3,825	3,752	3,683	3,610	3,543	3,468	3,405	3,337
Municipal Securities	1,461	1,636	1,636	1,635	675	550	550	550	550	395	395	395
Total Pledgeable Securities	141,030	141,083	145,254	147,627	141,716	139,650	137,785	135,949	134,198	132,313	130,732	129,372
Portfolio C.D.'s	4,305	4,626	4,216	4,268	4,700	4,807	4,791	4,831	4,796	4,832	4,796	4,832
Corporate Securities	-	-	-	-	-	-	-	-	-	-	-	-
Total Marketable Investments	145,335	145,709	149,470	151,895	146,416	144,457	142,576	140,780	138,994	137,145	135,528	134,204
Mark-to-Market of Investments												
Book Value of Marketable Investments	145,335	145,709	149,470	151,895	146,416	144,457	142,576	140,780	138,994	137,145	135,528	134,204
Available for Sale - "Mark-to-Market"	(4,752)	(5,656)	(7,114)	(3,755)	(3,606)	(3,291)	(3,161)	(3,029)	(2,896)	(2,763)	(2,212)	(1,661)
Held to Maturity - "Mark-to-Market"	(12)	5	1	11	9	-	-	-	-	-	(1)	(1)
Total "Mark-to-Market"	(4,764)	(5,651)	(7,113)	(3,744)	(3,597)	(3,291)	(3,161)	(3,029)	(2,896)	(2,763)	(2,213)	(1,662)
Total Market Value of Investments	140,571	140,059	142,358	148,152	142,819	141,166	139,415	137,751	136,098	134,382	133,315	132,542
Time Deposit Investments												
Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Interest Bearing Time Deposits > 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Total Time Deposit Investments	-	-	-	-	-	-	-	-	-	-	-	-

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	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Sources of Funding as a Percentage of Total Lending												
Franchise Funding	84.36	85.50	85.80	89.55	83.99	83.62	84.14	83.86	83.79	83.53	83.69	83.06
Managed Corporate Funding	8.75	8.67	8.58	8.41	8.28	8.12	8.06	7.90	7.79	7.66	7.58	7.41
Public Funding	28.23	27.21	24.03	23.75	26.14	24.95	23.46	23.19	25.44	24.34	22.86	22.54
Internet Funding & Deposit Posting Services	2.42	5.99	8.96	8.44	8.32	7.74	6.53	6.21	5.57	5.40	5.19	4.92
General Market Deposit Funding	18.79	16.99	16.75	16.39	16.14	15.84	15.04	14.75	14.55	14.30	14.15	13.85
Non-Deposit Funding (Minus Repos)	3.04	2.86	2.09	-	-	0.44	2.30	1.79	-	-	0.51	0.52
Equity Capital Funding	7.87	5.84	7.58	7.22	8.05	8.14	8.30	8.60	8.68	8.62	8.82	9.15
Sources of Funding as a Percentage of Total Earning Asset Funding												
Franchise Funding	54.97	55.86	55.79	58.24	55.65	56.17	56.92	57.33	57.46	58.07	58.61	58.72
Managed Corporate Funding	5.70	5.67	5.58	5.47	5.49	5.46	5.45	5.40	5.34	5.32	5.31	5.24
Public Funding	18.40	17.78	15.63	15.45	17.32	16.76	15.87	15.85	17.45	16.92	16.01	15.94
Internet Funding & Deposit Posting Services	1.58	3.91	5.83	5.49	5.51	5.20	4.42	4.24	3.82	3.75	3.63	3.48
General Market Deposit Funding	12.24	11.10	10.89	10.66	10.70	10.64	10.18	10.08	9.98	9.94	9.91	9.79
Non-Deposit Funding (Minus Repos)	1.98	1.87	1.36	-	-	0.30	1.56	1.23	-	-	0.35	0.37
Equity Capital Funding	5.13	3.81	4.93	4.70	5.33	5.47	5.61	5.88	5.95	5.99	6.18	6.47
Earning Asset Funding	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Macro-Economic Indicators												
<i>Monetary Policy Indicators</i>												
Targeted Fed Funds Rate	1.750	2.000	2.250	2.500	2.500	2.750	2.750	2.750	3.000	3.000	3.000	3.000
<i>Monetary Policy Trends</i>												
3 Month Trend	0.250	0.250	0.250	0.250	-	0.250	-	-	0.250	-	-	-
6 Month Trend	0.500	0.500	0.500	0.500	0.250	0.250	0.250	-	0.250	0.250	-	-
12 Month Trend	0.750	0.750	1.000	1.000	0.750	0.750	0.500	0.250	0.500	0.250	0.250	0.250
<i>Yield Curve Configuration</i>												
Five Year Treasury Note	2.55	2.69	2.98	2.51	2.60	2.78	2.72	2.65	2.91	2.92	2.94	2.95
Fed Funds	1.75	2.00	2.25	2.50	2.50	2.75	2.75	2.75	3.00	3.00	3.00	3.00
Spread	0.80	0.69	0.73	0.01	0.10	0.03	(0.03)	(0.10)	(0.09)	(0.08)	(0.06)	(0.05)
Policy Limits by Funding Sectors as a Percentage of Total Earning Asset Funding												
Franchise Funding	-	-	-	-	-	-	-	-	-	-	-	-
Equity Capital Funding	-	-	-	-	-	-	-	-	-	-	-	-
Managed Corporate Funding	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Public Funding	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00
Internet Funding & Deposit Posting Services	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
General Market Deposit Funding	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Non-Deposit Funding (Minus Repos)	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Aggregate Alternative Funding	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00

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Funding Analysis Matrix												
<i>Public Funding Profile</i>												
Interest Bearing Checking	54,200	49,950	42,373	43,639	51,630	49,554	45,680	46,274	54,262	52,152	48,244	48,779
Savings	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit	22,984	24,914	24,905	24,463	24,464	24,465	24,466	24,467	24,468	24,470	24,471	24,472
Non-Deposit Funding	-	-	-	-	-	-	-	-	-	-	-	-
Non-Interest Deposits	441	582	328	501	563	567	572	576	580	585	589	594
Total Public Funding	77,625	75,446	67,606	68,603	76,657	74,586	70,718	71,317	79,310	77,207	73,304	73,845
FDIC Insurance	5,111	5,219	4,994	5,074	5,670	5,517	5,230	5,275	5,866	5,710	5,422	5,462
FHLB Letter of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Net Public Funds Requirement	72,514	70,227	62,612	63,529	70,987	69,069	65,488	66,042	73,444	71,497	67,882	68,383
Required Pledging Percentage (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total Required Pledging	72,514	70,227	62,612	63,529	70,987	69,069	65,488	66,042	73,444	71,497	67,882	68,383
Public Funding Capacity with Category Limits												
Earning Assets	421,932	424,371	432,610	444,142	442,653	445,052	445,701	449,900	454,582	456,265	457,783	463,376
Policy Limit (%)	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00
Dollar Limit	168,773	169,748	173,044	177,657	177,061	178,021	178,280	179,960	181,833	182,506	183,113	185,350
Current Funding	77,625	75,446	67,606	68,603	76,657	74,586	70,718	71,317	79,310	77,207	73,304	73,845
Total Allowable Additional Funding - by Policy	91,148	94,302	105,438	109,054	100,404	103,435	107,562	108,643	102,523	105,299	109,809	111,505
Market Value of Unpledged Securities	18,582	21,176	20,429	23,000	22,079	21,798	21,520	21,248	20,989	20,709	20,544	20,415
Convenience Pledging	36,135	33,064	35,279	27,322	27,219	27,482	29,787	27,625	19,046	19,343	22,274	20,917
Available Securities for Pledging	54,717	54,240	55,708	50,322	49,298	49,280	51,307	48,873	40,035	40,052	42,818	41,332
Lesser of Policy or Unused Amount	54,717	54,240	55,708	50,322	49,298	49,280	51,307	48,873	40,035	40,052	42,818	41,332
Public Funding												
<i>As a Percentage of:</i>												
Earning Asset Funding	18.40	17.78	15.63	15.45	17.32	16.76	15.87	15.85	17.45	16.92	16.01	15.94
Total Deposits	19.81	18.85	16.68	16.21	18.29	17.78	17.09	17.06	18.55	18.00	17.13	17.11
Total Loans	28.23	27.21	24.03	23.75	26.14	24.95	23.46	23.19	25.44	24.34	22.86	22.54
Total Assets	17.88	17.09	15.24	14.92	16.80	16.25	15.39	15.38	16.93	16.43	15.53	15.45
Funding Analysis Matrix												
<i>Fiduciary Deposits Profile</i>												
Total Fiduciary Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Fiduciary Deposits Covered by FDIC	-	-	-	-	-	-	-	-	-	-	-	-
Required Pledging	-	-	-	-	-	-	-	-	-	-	-	-
Bankruptcy Trustee Accounts												
Total Bankruptcy Trustee Accounts	55,889	58,063	53,749	59,603	45,098	45,545	45,085	45,531	45,071	45,518	45,058	45,504
Deposits Not Requiring Pledging	32,353	32,597	27,927	23,571	27,264	27,534	27,256	27,526	27,248	27,517	27,239	27,509
Active Surety Bond Capacity	14,500	14,500	6,000	6,000	-	-	-	-	-	-	-	-
Deposits Requiring Pledging by Securities	9,036	10,966	19,822	30,032	17,834	18,011	17,829	18,005	17,823	18,001	17,819	17,995
Unactivated Surety Bond Capacity	41,389	43,563	47,749	53,603	45,098	45,545	45,085	45,531	45,071	45,518	45,058	45,504

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Funding Analysis Matrix												
<i>Internet Funding & Deposit Posting Services Profile</i>												
Internet Funding & Deposit Posting Services - Guidelines / Limits												
U.S. Sterling Capital C.D.'s	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
QwickRate.com	15,000	15,000	25,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Internet Funding & Deposit Posting Serv. Limits	25,000	25,000	35,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000
Internet Funding & Deposit Posting Services - Active												
U.S. Sterling Capital C.D.'s	4,184	3,686	3,237	2,988	2,988	2,988	2,988	2,988	2,988	2,988	2,988	2,988
QwickRate.com	2,477	12,909	21,969	21,404	21,404	20,163	16,693	16,100	14,376	14,131	13,641	13,143
Internet Funding & Deposit Posting Services	6,661	16,595	25,206	24,392	24,392	23,151	19,681	19,088	17,364	17,119	16,629	16,131
Internet Funding & Deposit Posting Services - Remaining Capacity												
U.S. Sterling Capital C.D.'s	5,816	6,314	6,763	7,012	7,012	7,012	7,012	7,012	7,012	7,012	7,012	7,012
QwickRate.com	12,523	2,091	3,031	8,596	8,596	9,837	13,307	13,900	15,624	15,869	16,359	16,857
Unused Internet Funding & Deposit Posting Serv.	18,339	8,405	9,794	15,608	15,608	16,849	20,319	20,912	22,636	22,881	23,371	23,869
Internet Funding & Deposit Posting Services - Category Limits												
Earning Assets	421,932	424,371	432,610	444,142	442,653	445,052	445,701	449,900	454,582	456,265	457,783	463,376
Policy Limit (%)	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Dollar Limit	84,386	84,874	86,522	88,828	88,531	89,010	89,140	89,980	90,916	91,253	91,557	92,675
Current Funding	6,661	16,595	25,206	24,392	24,392	23,151	19,681	19,088	17,364	17,119	16,629	16,131
Total Allowable Funding - by Policy	77,725	68,279	61,316	64,436	64,139	65,859	69,459	70,892	73,552	74,134	74,928	76,544
Lesser of Policy or Unused Amount	18,339	8,405	9,794	15,608	15,608	16,849	20,319	20,912	22,636	22,881	23,371	23,869
Internet Funding & Deposit Posting Services												
<i>As a Percentage of:</i>												
Earning Asset Funding	1.58	3.91	5.83	5.49	5.51	5.20	4.42	4.24	3.82	3.75	3.63	3.48
Total Deposits	1.70	4.15	6.22	5.76	5.82	5.52	4.76	4.57	4.06	3.99	3.89	3.74
Total Loans	2.42	5.99	8.96	8.44	8.32	7.74	6.53	6.21	5.57	5.40	5.19	4.92
Total Assets	1.53	3.76	5.68	5.31	5.34	5.04	4.28	4.12	3.71	3.64	3.52	3.38

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Funding Analysis Matrix												
<i>General Market Deposit Funding Profile</i>												
General Market Deposit Funding - Guidelines / Limits												
Finance 500	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
C.D. Portfolio Funding	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
D.A. Davidson	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Total General Market Deposit Funding Limits	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000	85,000
General Market Deposit Funding - Active												
Finance 500	46,654	42,119	42,119	42,352	42,352	42,352	36,352	36,352	36,352	36,352	36,352	36,352
C.D. Portfolio Funding	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
D.A. Davidson	-	-	-	-	-	-	4,000	4,000	4,000	4,000	4,000	4,001
Total General Market Deposit Funding	51,654	47,119	47,119	47,352	47,352	47,352	45,352	45,352	45,352	45,352	45,352	45,353
General Market Deposit Funding - Remaining Capacity												
Finance 500	13,346	17,881	17,881	17,648	17,648	17,648	23,648	23,648	23,648	23,648	23,648	23,648
C.D. Portfolio Funding	-	-	-	-	-	-	-	-	-	-	-	-
D.A. Davidson	20,000	20,000	20,000	20,000	20,000	20,000	16,000	16,000	16,000	16,000	16,000	15,999
Total Unused General Market Deposit Funding	33,346	37,881	37,881	37,648	37,648	37,648	39,648	39,648	39,648	39,648	39,648	39,647
General Market Deposit Funding - Category Limits												
Earning Assets	421,932	424,371	432,610	444,142	442,653	445,052	445,701	449,900	454,582	456,265	457,783	463,376
Policy Limit (%)	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Dollar Limit	105,483	106,093	108,153	111,036	110,663	111,263	111,425	112,475	113,646	114,066	114,446	115,844
Current Funding	51,654	47,119	47,119	47,352	47,352	47,352	45,352	45,352	45,352	45,352	45,352	45,353
Total Allowable Funding - by Policy	53,829	58,974	61,034	63,684	63,311	63,911	66,073	67,123	68,294	68,714	69,094	70,491
Lesser of Policy or Unused Amount	33,346	37,881	37,881	37,648	37,648	37,648	39,648	39,648	39,648	39,648	39,648	39,647
General Market Deposit Funding - Active												
<i>As a Percentage of:</i>												
Earning Asset Funding	12.24	11.10	10.89	10.66	10.70	10.64	10.18	10.08	9.98	9.94	9.91	9.79
Total Deposits	13.18	11.77	11.62	11.19	11.30	11.29	10.96	10.85	10.61	10.57	10.60	10.51
Total Loans	18.79	16.99	16.75	16.39	16.14	15.84	15.04	14.75	14.55	14.30	14.15	13.85
Total Assets	11.90	10.68	10.62	10.30	10.38	10.32	9.87	9.78	9.68	9.65	9.61	9.49

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Funding Analysis Matrix												
<i>Non-Deposit Funding Profile</i>												
<i>~ Short-Term Funding Availability Only ~</i>												
"Unsecured" Fed Funds - Credit Limits												
Texas Independent Bank	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
First Tennessee Bank, N.A.	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Banker's Bank	11,336	11,271	11,271	11,271	11,271	12,699	12,699	12,699	12,699	13,898	13,898	13,898
Zions Bank	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Total "Unsecured" Fed Funds Limits	27,336	27,271	27,271	27,271	27,271	28,699	28,699	28,699	28,699	29,898	29,898	29,898
"Unsecured" Fed Funds - Active												
Texas Independent Bank	-	-	-	-	-	-	-	-	-	-	-	-
First Tennessee Bank, N.A.	-	-	-	-	-	-	-	-	-	-	-	-
Banker's Bank	-	-	-	-	-	-	-	-	-	-	-	-
Zions Bank	-	-	-	-	-	-	-	-	-	-	-	-
Total "Unsecured" Fed Funds	-	-	-	-	-	-	-	-	-	-	-	-
"Unsecured" Fed Funds - Remaining Capacity												
Texas Independent Bank	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
First Tennessee Bank, N.A.	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Banker's Bank	11,336	11,271	11,271	11,271	11,271	12,699	12,699	12,699	12,699	13,898	13,898	13,898
Zions Bank	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Total Unused "Unsecured" Fed Funds	27,336	27,271	27,271	27,271	27,271	28,699	28,699	28,699	28,699	29,898	29,898	29,898
"Secured" Fed Funds												
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
"Secured" Fed Funds	-	-	-	-	-	-	-	-	-	-	-	-
Market Value of Required Pledged Securities												
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Securities - "Secured" Fed Funds	-	-	-	-	-	-	-	-	-	-	-	-

Liquidity & Contingency Funding MatrixSM
Assessment, Profile, Analysis, Tracking & Forecasting

	2018				2019				2020			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Funding Analysis Matrix												
Non-Deposit Funding Profile												
Federal Home Loan Bank *												
Capacity Secured by Loans	28,255	27,181	30,774	29,868	30,939	31,198	31,733	31,610	32,198	32,461	33,000	32,881
Funding Secured by Securities	-	-	-	-	-	-	-	-	-	-	-	-
Total Capacity	28,255	27,181	30,774	29,868	30,939	31,198	31,733	31,610	32,198	32,461	33,000	32,881
Overnight	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
Advances - Beyond One Year	-	-	-	-	-	-	-	-	-	-	-	-
Total Funding	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
FHLB Letters of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Excess Collateral Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Remaining Capacity	19,905	19,256	24,899	29,868	30,939	29,868	24,789	26,094	32,198	32,461	31,376	31,175
*Total FHLB Capacity (40% of Assets)	164,973	173,643	176,552	177,466	183,897	182,549	183,564	183,808	185,473	187,330	187,988	188,747
Federal Reserve Bank												
<i>~ Short-Term Funding Availability Only ~</i>												
Capacity Secured by Loans (50%)	8,758	8,581	9,814	9,819	9,947	10,075	10,203	10,332	10,461	10,591	10,721	10,852
Usage	-	-	-	-	-	-	-	-	-	-	-	-
Available Funding	8,758	8,581	9,814	9,819	9,947	10,075	10,203	10,332	10,461	10,591	10,721	10,852
Funding From Securities	-	-	-	-	-	-	-	-	-	-	-	-
Remaining Capacity	8,758	8,581	9,814	9,819	9,947	10,075	10,203	10,332	10,461	10,591	10,721	10,852
Non-Deposit Funding Profile												
Customer Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
Franchise Funding	-	-	-	-	-	-	-	-	-	-	-	-
Unsecured Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Secured Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank - Loans	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
Federal Home Loan Bank - Securities	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank - Loans	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank - Securities	-	-	-	-	-	-	-	-	-	-	-	-
Other Non-Deposit Funding	-	-	-	-	-	-	-	-	-	-	-	-
Alternative Funding	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
Non-Deposit Funding	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
FHLB Letters of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Deposit Funding Liability	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
Non-Deposit Funding ~ Policy Compliance												
Percentage of Earning Asset Funding	1.98	1.87	1.36	-	-	0.30	1.56	1.23	-	-	0.35	0.37
Policy (%)	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
Compliance Margin	28.02	28.13	28.64	30.00	30.00	29.70	28.44	28.77	30.00	30.00	29.65	29.63

Liquidity & Contingency Funding MatrixSM
Assessment, Profile, Analysis, Tracking & Forecasting

	2018				2019				2020			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Contingency Funding Data & Profile												
<i>Commercial Lines of Credit</i>												
Total Commitments	33,366	34,419	37,343	41,478	41,494	41,506	41,510	41,513	41,513	41,513	41,513	41,513
Funded Lines of Credit	19,578	19,552	26,240	27,235	26,132	26,018	26,082	26,468	26,586	26,322	26,283	26,317
Unfunded Lines of Credit	13,788	14,867	11,103	14,243	15,362	15,488	15,428	15,045	14,928	15,191	15,230	15,196
18 Month Max Funding (%)	66.23	66.23	70.27	70.27	70.27	70.27	70.27	70.27	70.27	70.27	70.27	70.27
Funded Lines / Total Lines (%)	58.68	56.81	70.27	65.66	62.98	62.69	62.83	63.76	64.04	63.41	63.31	63.39
18 Month Avg Funding (%)	61.45	60.98	62.16	62.99	62.80	62.86	63.06	64.14	63.70	63.28	63.33	63.43
Maximum Potential Volume	22,100	22,797	26,240	29,146	29,157	29,165	29,168	29,171	29,171	29,171	29,171	29,171
Lesser of Funded or Average	19,578	19,552	23,212	26,127	26,056	26,018	26,082	26,468	26,442	26,270	26,283	26,317
Contingency Funding Exposure	2,522	3,245	3,028	3,019	3,101	3,147	3,087	2,703	2,729	2,901	2,888	2,854
<i>Home Equity Lines of Credit</i>												
Total Commitments	-	-	25	25	25	25	25	25	25	25	25	25
Funded Lines of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Unfunded Lines of Credit	-	-	25	25	25	25	25	25	25	25	25	25
18 Month Max Funding (%)	88.86	85.21	83.99	82.16	82.16	82.16	82.16	82.16	82.16	82.16	82.16	82.16
Funded Lines / Total Lines (%)	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Avg Funding (%)	64.61	50.38	36.24	22.35	11.99	4.53	5.32	6.26	7.36	8.66	6.82	6.56
Maximum Potential Volume	-	-	21	21	21	21	21	21	21	21	21	21
Lesser of Funded or Average	-	-	-	-	-	-	-	-	-	-	-	-
Contingency Funding Exposure	-	-	21	21	21	21	21	21	21	21	21	21
<i>Other Lines of Credit</i>												
Total Commitments	2,550	2,236	2,171	2,087	2,086	2,086	2,086	2,086	2,086	2,086	2,086	2,086
Funded Lines of Credit	595	615	580	645	514	532	530	548	547	539	536	539
Unfunded Lines of Credit	1,955	1,621	1,591	1,442	1,572	1,554	1,556	1,538	1,539	1,547	1,550	1,547
18 Month Max Funding (%)	26.80	28.22	28.22	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92
Funded Lines / Total Lines (%)	23.32	27.52	26.73	30.92	24.62	25.51	25.39	26.25	26.22	25.82	25.72	25.83
18 Month Avg Funding (%)	18.36	19.35	20.66	22.73	24.62	25.51	25.39	26.25	26.22	25.82	25.72	25.83
Maximum Potential Volume	683	631	613	645	645	645	645	645	645	645	645	645
Lesser of Funded or Average	477	443	462	495	514	531	530	546	546	533	536	539
Contingency Funding Exposure	207	188	150	151	131	114	115	99	99	112	109	106
<i>Construction Loans</i>												
Total Commitments	14,781	14,138	19,109	18,784	18,790	18,792	18,795	18,794	18,794	18,794	18,794	18,794
Funded Construction Loans	11,111	11,051	13,103	11,362	12,288	13,080	13,320	13,093	12,784	12,745	12,941	13,005
Unfunded Construction Loans	3,669	3,087	6,006	7,422	6,501	5,712	5,475	5,702	6,010	6,050	5,853	5,790
18 Month Max Funding (%)	75.17	79.43	82.20	82.20	82.20	82.20	82.20	82.20	82.20	82.20	82.20	82.20
Funded Lines / Total Lines (%)	75.17	78.17	68.57	60.49	65.40	69.60	70.87	69.66	68.02	67.81	68.86	69.19
18 Month Avg Funding (%)	48.15	50.17	54.13	61.75	67.10	70.31	70.63	69.19	67.99	68.22	69.05	69.17
Maximum Potential Volume	11,111	11,230	15,708	15,441	15,446	15,448	15,450	15,450	15,450	15,450	15,450	15,450
Lesser of Funded or Average	7,117	7,093	10,343	11,362	12,288	13,080	13,275	13,004	12,779	12,745	12,941	13,000
Contingency Funding Exposure	3,994	4,137	5,365	4,079	3,158	2,368	2,175	2,446	2,671	2,705	2,509	2,449

Liquidity & Contingency Funding MatrixSM
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	2018				2019				2020			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
Agricultural Loans												
Total Commitments	34,579	36,425	32,484	35,651	35,656	35,659	35,659	35,660	35,660	35,660	35,660	35,660
Funded Agricultural Loans	22,106	25,186	22,421	24,107	23,786	23,803	23,889	23,980	24,003	23,892	23,898	23,911
Unfunded Agricultural Loans	12,473	11,239	10,062	11,544	11,870	11,855	11,770	11,680	11,657	11,767	11,761	11,748
18 Month Max Funding (%)	68.79	69.15	69.15	69.25	69.25	69.25	69.25	69.25	69.25	69.25	69.25	69.25
Funded Lines / Total Lines (%)	63.93	69.15	69.02	67.62	66.71	66.75	66.99	67.25	67.31	67.00	67.02	67.05
18 Month Avg Funding (%)	64.78	64.65	65.60	66.52	66.91	66.64	67.16	67.14	67.22	66.97	67.03	67.07
Maximum Potential Volume	23,789	25,186	22,461	24,689	24,692	24,694	24,694	24,695	24,695	24,695	24,695	24,695
Lesser of Funded or Average	22,106	23,547	21,308	23,715	23,786	23,763	23,889	23,942	23,969	23,880	23,898	23,911
Contingency Funding Exposure	1,683	1,639	1,153	974	906	931	805	752	726	815	797	783

Funding Analysis Matrix

Aggregate Alternative Funding Utilization												
Managed Corporate Funding	24,064	24,041	24,131	24,282	24,289	24,282	24,289	24,282	24,289	24,282	24,289	24,282
Internet Funding & Deposit Posting Services	6,661	16,595	25,206	24,392	24,392	23,151	19,681	19,088	17,364	17,119	16,629	16,131
General Market Deposit Funding	51,654	47,119	47,119	47,352	47,352	47,352	45,352	45,352	45,352	45,352	45,352	45,353
"Unsecured" Fed Funds	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	8,350	7,925	5,875	-	-	1,330	6,944	5,516	-	-	1,624	1,706
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
Total Aggregate Alternative Funding	90,729	95,680	102,331	96,026	96,033	96,115	96,266	94,238	87,005	86,753	87,894	87,472

Aggregate Alternative Funding Utilization - Category Limits

Earning Assets	421,932	424,371	432,610	444,142	442,653	445,052	445,701	449,900	454,582	456,265	457,783	463,376
Aggregate Alternative Funding Policy Limit (%)	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Aggregate Alternative Funding Policy Limit (\$)	210,966	212,186	216,305	222,071	221,327	222,526	222,851	224,950	227,291	228,133	228,892	231,688
Current Funding	90,729	95,680	102,331	96,026	96,033	96,115	96,266	94,238	87,005	86,753	87,894	87,472
Total Remaining Allowable Funding - by Policy	120,237	116,506	113,974	126,045	125,294	126,411	126,585	130,712	140,286	141,380	140,998	144,216

Aggregate Alternative Funding Limit Adjustment

Aggregate Alternative Funding Policy Limit (\$)	210,966	212,186	216,305	222,071	221,327	222,526	222,851	224,950	227,291	228,133	228,892	231,688
Current Funding	90,729	95,680	102,331	96,026	96,033	96,115	96,266	94,238	87,005	86,753	87,894	87,472
Total Remaining Allowable Funding - by Policy	120,237	116,506	113,974	126,045	125,294	126,411	126,585	130,712	140,286	141,380	140,998	144,216
Available Liability Funding Sources (Page 1)	107,684	101,394	109,659	120,214	121,413	123,139	123,658	125,685	133,642	135,479	135,014	135,441
Aggregate Alternative Funding Limit Adjustment	12,553	15,112	4,316	5,831	3,881	3,272	2,926	5,027	6,644	5,900	5,983	8,775

Aggregate Alternative Funding

Policy Compliance												
Managed Corporate Funding	5.70	5.67	5.58	5.47	5.49	5.46	5.45	5.40	5.34	5.32	5.31	5.24
Internet Funding & Deposit Posting Services	1.58	3.91	5.83	5.49	5.51	5.20	4.42	4.24	3.82	3.75	3.63	3.48
General Market Deposit Funding	12.24	11.10	10.89	10.66	10.70	10.64	10.18	10.08	9.98	9.94	9.91	9.79
"Unsecured" Fed Funds	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	1.98	1.87	1.36	-	-	0.30	1.56	1.23	-	-	0.35	0.37
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
Total Aggregate Alternative Funding	21.50	22.55	23.65	21.62	21.69	21.60	21.60	20.95	19.14	19.01	19.20	18.88
Policy (%)	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Compliance Margin	28.50	27.45	26.35	28.38	28.31	28.40	28.40	29.05	30.86	30.99	30.80	31.12