

# *Sample Bank*

*Anywhere, USA*



## *Liquidity & Contingency Funding Matrix<sup>SM</sup>*

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*Assessment, Profile, Analysis,  
Tracking & Forecasting*

*Hybarger & Associates*

*December 2017 Board Meeting*

*As of November 30, 2017*

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</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)	9,658	73	56	47	32	4,872	1,035	250	1,269	251	227	251
Market Value of Unpledged Securities (Page 10)	49,688	55,972	43,243	49,078	53,152	59,086	39,137	26,564	25,637	24,829	24,304	24,008
Market Value of Convenience Pledging (Page 10)	38,227	37,893	45,195	39,012	47,122	44,686	49,471	32,288	21,433	19,413	21,201	21,600
Warehouse C.D.'s (Page 10)	-	-	-	-	-	-	4,644	4,750	4,774	4,750	4,773	4,749
Government Guaranteed Loans (Page 9)	2,348	2,293	2,226	2,172	2,125	1,981	2,004	1,957	1,943	1,934	1,930	1,927
Asset Funding Sources (Page 9)	99,921	96,231	90,720	90,309	102,431	110,625	96,291	65,809	55,056	51,177	52,435	52,535
"Unsecured" Fed Funds Purchased (Page 15)	19,411	27,645	28,038	27,927	26,464	21,336	26,464	27,138	27,798	27,284	27,117	27,427
Federal Home Loan Bank (Page 16)	22,125	12,321	16,185	26,033	13,568	27,062	13,089	24,865	32,874	31,558	26,640	25,317
Federal Reserve Bank (Page 16)	-	-	-	-	-	-	-	-	-	-	-	-
General Market Deposit Funding (Page 14)	22,520	47,500	42,500	30,499	32,876	20,707	25,015	32,795	32,795	32,795	32,795	32,795
Internet Funding & Deposit Posting Serv. (Page 13)	3,679	3,679	4,326	4,330	4,579	4,579	5,077	5,322	5,322	5,322	5,322	5,322
Liability Funding Sources	67,735	91,145	91,049	88,789	77,487	73,684	69,645	90,120	98,789	96,959	91,874	90,861
Unactivated Surety Bond Capacity (Page 12)	39,105	43,469	28,389	30,045	33,067	33,072	30,713	39,297	38,753	39,281	38,737	39,264
Off-Balance Sheet Sources	39,105	43,469	28,389	30,045	33,067	33,072	30,713	39,297	38,753	39,281	38,737	39,264
<b>Total Available Funding</b>	<b>206,761</b>	<b>230,845</b>	<b>210,158</b>	<b>209,143</b>	<b>212,985</b>	<b>217,381</b>	<b>196,649</b>	<b>195,226</b>	<b>192,598</b>	<b>187,417</b>	<b>183,046</b>	<b>182,660</b>

### *Contingency Funding Exposure*

Commercial LOC's (Page 17)	(2,397)	(2,495)	(2,895)	(1,677)	(1,260)	(2,657)	(3,198)	(3,597)	(3,075)	(2,780)	(2,520)	(2,421)
Home Equity LOC's (Page 17)	(387)	(290)	(114)	(35)	(37)	(35)	(23)	(16)	(16)	(16)	(16)	(16)
All Other LOC's (Page 17)	(1,206)	(1,713)	(1,874)	(1,911)	(2,060)	(1,879)	(1,759)	(831)	(867)	(857)	(858)	(852)
Construction Lending (Page 18)	(867)	(1,086)	(454)	(713)	(3,539)	(4,959)	(5,399)	(3,964)	(4,205)	(4,788)	(5,270)	(4,860)
Agricultural Lending (Page 18)	(2,391)	(2,176)	(2,457)	(1,659)	(2,322)	(1,404)	(1,564)	(1,439)	(1,423)	(1,576)	(1,454)	(1,304)
Contingency Funding Exposure	(7,248)	(7,760)	(7,794)	(5,995)	(9,218)	(10,934)	(11,943)	(9,847)	(9,586)	(10,017)	(10,118)	(9,453)
<b>"Net" Funding Availability</b>	<b>199,513</b>	<b>223,085</b>	<b>202,364</b>	<b>203,148</b>	<b>203,767</b>	<b>206,447</b>	<b>184,706</b>	<b>185,379</b>	<b>183,012</b>	<b>177,400</b>	<b>172,928</b>	<b>173,207</b>

### *Early Warning System*

Early Warning Signal	-	-	-	-	-	-	-	-	-	-	-	-
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### *"Net" Funding Availability As a Percentage of:*

Franchise Funding (Page 7)	87.42	99.23	97.32	98.86	96.08	91.03	84.96	82.81	81.32	77.94	75.30	74.42
Earning Asset Funding (Page 5)	55.76	60.68	57.47	55.76	52.64	52.12	47.20	46.78	45.78	44.07	42.52	42.14

### *Liquidity Condition Profile*

Liquidity Level	1	1	1	1	1	1	1	1	1	1	1	1
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### *General Stress Level Profile*

General Stress Level	1	1	1	1	1	1	1	1	1	1	1	1
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*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</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>	8.32	8.17	8.14	7.98	7.65	7.07	7.03	7.30	7.31	7.28	7.23	7.37
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### *ACE Condition Monitor*

#### *Asset Quality, Capital Adequacy, & Earnings*

ACE Condition Monitor <i>(Page 4)</i>	1	1	1	1	1	2	2	2	2	2	2	2
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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 &amp; 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	2
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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	2
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*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Composite Rating</b>												
<b>Capital</b> 25%												
Tangible Equity Capital (Leverage Ratio)	7.58	7.20	8.10	7.84	6.90	6.24	6.68	8.20	8.06	7.96	7.98	8.36
Common Equity Tier 1 Capital Ratio	8.91	8.33	8.73	8.48	7.87	6.75	6.44	7.01	6.71	6.41	6.29	6.49
Tier 1 Risk-Based Capital	8.67	7.97	8.46	8.16	7.41	6.06	5.67	6.37	6.00	5.64	5.50	5.74
Total Risk-Based Capital	7.57	6.83	7.39	7.09	6.29	4.79	4.26	4.94	4.57	4.21	4.07	4.31
<b>Capital Composite Rating</b>	<b>8.06</b>	<b>7.49</b>	<b>8.12</b>	<b>7.84</b>	<b>7.04</b>	<b>5.94</b>	<b>5.82</b>	<b>6.78</b>	<b>6.51</b>	<b>6.25</b>	<b>6.17</b>	<b>6.45</b>
<b>Asset Quality</b> 20%												
Loans 30-89 Days Past Due / Loans	8.55	9.03	9.13	8.29	8.97	9.75	6.98	7.21	7.27	7.34	7.40	7.46
Non-Accrual Loans & Leases / Loans	6.66	7.26	5.68	5.82	7.98	8.08	8.30	8.78	8.80	8.84	8.86	8.88
Net Credit Losses / Avg Net Loans	9.92	8.80	8.40	8.00	9.12	8.56	7.88	7.72	9.36	9.08	8.80	8.56
Other Real Estate Owned / Assets	7.40	6.50	6.80	7.20	2.20	2.50	2.90	2.80	2.80	2.90	2.90	3.00
<b>Asset Quality Composite Rating</b>	<b>7.94</b>	<b>7.72</b>	<b>7.16</b>	<b>7.08</b>	<b>6.97</b>	<b>7.06</b>	<b>6.65</b>	<b>6.78</b>	<b>7.21</b>	<b>7.19</b>	<b>7.14</b>	<b>7.12</b>
<b>Management</b> 25%												
Management	8.32	8.16	8.14	7.97	7.64	7.03	7.01	7.31	7.32	7.28	7.22	7.38
Trends Component	8.38	8.27	8.21	8.10	7.89	7.51	7.24	7.19	7.22	7.27	7.27	7.31
<b>Management Composite Rating</b>	<b>8.34</b>	<b>8.20</b>	<b>8.16</b>	<b>8.01</b>	<b>7.71</b>	<b>7.18</b>	<b>7.08</b>	<b>7.27</b>	<b>7.29</b>	<b>7.28</b>	<b>7.24</b>	<b>7.36</b>
<b>Earnings</b> 10%												
Pre-Tax Earnings / Assets	7.66	8.11	7.77	7.66	7.43	5.60	7.03	6.57	6.69	7.54	7.83	8.51
Pre-Tax Earnings/ Risk-Weighted Assets	7.17	7.43	7.03	6.80	6.80	5.07	5.97	5.27	5.30	5.90	6.03	6.53
<b>Earnings Composite Rating</b>	<b>7.46</b>	<b>7.84</b>	<b>7.48</b>	<b>7.31</b>	<b>7.18</b>	<b>5.39</b>	<b>6.60</b>	<b>6.05</b>	<b>6.13</b>	<b>6.89</b>	<b>7.11</b>	<b>7.72</b>
<b>Liquidity</b> 10%												
"Net" Funding Avail. / Franchise Funding	10.00	10.00	10.00	10.00	10.00	10.00	9.99	9.69	9.47	8.99	8.61	8.49
"Net" Funding Avail. / Earning Asset Funding	8.32	9.21	8.63	8.32	7.75	7.66	6.76	6.69	6.51	6.19	5.91	5.84
<b>Liquidity Composite Rating</b>	<b>9.33</b>	<b>9.69</b>	<b>9.45</b>	<b>9.33</b>	<b>9.10</b>	<b>9.06</b>	<b>8.70</b>	<b>8.49</b>	<b>8.29</b>	<b>7.87</b>	<b>7.53</b>	<b>7.43</b>
<b>Sensitivity to Interest Rate Risk</b> 10%												
Earnings at Risk	9.19	9.12	9.07	8.93	9.00	8.79	8.93	9.52	9.58	9.70	9.67	9.66
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
<b>Sensitivity to IRR Composite Rating</b>	<b>9.55</b>	<b>9.52</b>	<b>9.49</b>	<b>9.41</b>	<b>9.45</b>	<b>9.33</b>	<b>9.41</b>	<b>9.74</b>	<b>9.77</b>	<b>9.84</b>	<b>9.82</b>	<b>9.81</b>
<b>General Bank Condition Profile</b> <b>Composite Rating</b>												
<b>Composite Rating</b>	<b>8.32</b>	<b>8.17</b>	<b>8.14</b>	<b>7.98</b>	<b>7.65</b>	<b>7.07</b>	<b>7.03</b>	<b>7.30</b>	<b>7.31</b>	<b>7.28</b>	<b>7.23</b>	<b>7.37</b>

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*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>ACE Composite Rating</b>												
<i>Comparative Relative Weightings from General Bank Condition Profile</i>												
Asset Quality	7.94	7.72	7.16	7.08	6.97	7.06	6.65	6.78	7.21	7.19	7.14	7.12
Capital	8.06	7.49	8.12	7.84	7.04	5.94	5.82	6.78	6.51	6.25	6.17	6.45
Earnings	7.46	7.84	7.48	7.31	7.18	5.39	6.60	6.05	6.13	6.89	7.11	7.72
<b>ACE Composite Rating</b>	<b>7.91</b>	<b>7.64</b>	<b>7.65</b>	<b>7.47</b>	<b>7.04</b>	<b>6.25</b>	<b>6.26</b>	<b>6.65</b>	<b>6.70</b>	<b>6.71</b>	<b>6.69</b>	<b>6.92</b>

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

<b>Capital Profile</b>												
Tangible Equity Capital (Leverage Ratio)	8.79	8.60	9.05	8.92	8.45	8.12	8.34	9.10	9.03	8.98	8.99	9.18
Common Equity Tier 1 Capital Ratio	14.07	13.58	13.92	13.71	13.19	12.24	11.97	12.46	12.20	11.95	11.85	12.02
Tier 1 Risk-Based Capital Ratio	14.07	13.58	13.92	13.71	13.19	12.24	11.97	12.46	12.20	11.95	11.85	12.02
Total Risk-Based Capital Ratio	15.30	14.78	15.17	14.96	14.40	13.35	12.98	13.46	13.20	12.95	12.85	13.02

<b>Minimal Capital Objectives</b>												
Tangible Equity Capital (Leverage Ratio)	8.07	8.07	8.07	8.06	8.12	8.12	8.11	8.11	8.11	8.11	8.11	8.11
Common Equity Tier 1 Capital Ratio	9.17	9.18	9.17	9.17	9.07	9.02	8.97	8.99	9.03	9.01	9.01	9.01
Tier 1 Risk-Based Capital Ratio	10.67	10.68	10.67	10.67	10.32	10.27	10.22	10.24	10.28	10.26	10.26	10.26
Total Risk-Based Capital Ratio	12.17	12.18	12.17	12.17	11.57	11.52	11.47	11.49	11.53	11.51	11.51	11.51

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

<b>Minimal Capital Objectives - Coverage Margins</b>												
Tangible Equity Capital (Leverage Ratio)	0.72	0.53	0.98	0.86	0.33	0.00	0.23	0.99	0.92	0.87	0.88	1.07
Common Equity Tier 1 Capital Ratio	4.90	4.40	4.75	4.54	4.12	3.22	3.00	3.47	3.17	2.94	2.84	3.01
Tier 1 Risk-Based Capital Ratio	3.40	2.90	3.25	3.04	2.87	1.97	1.75	2.22	1.92	1.69	1.59	1.76
Total Risk-Based Capital Ratio	3.13	2.60	3.00	2.79	2.83	1.83	1.51	1.97	1.67	1.44	1.34	1.51

<b>Leverage Assessment Monitor</b>												
Leverage Monitor	1	1	1	1	1	1	1	1	1	1	1	1

<b>Balance Sheet Risk Trends</b>												
Total Assets	373,478	384,436	367,794	374,119	397,777	410,989	407,550	411,952	414,394	415,544	419,127	423,869
Risk Weighted Assets	233,202	243,363	239,174	243,440	254,827	272,586	283,934	300,929	306,627	312,198	317,960	323,787
RWA / Total Adjusted Assets	62.44	63.30	65.03	65.07	64.06	66.32	69.67	73.05	73.99	75.13	75.86	76.39

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	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<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>
<b>Earning Asset Funding Profile</b>												
<b>Assets</b>												
Portfolio Loans	194,793	207,290	207,513	211,028	211,790	220,064	235,280	254,925	261,217	267,513	273,815	280,122
Mortgage Warehouse Loans	-	-	-	-	-	180	454	201	202	204	205	207
Investments	153,348	160,300	144,553	153,229	175,294	170,946	154,521	140,890	137,085	134,601	132,483	130,425
Short Term Liquidity	9,658	73	56	47	32	4,872	1,035	250	1,269	251	227	251
<b>Earning Assets</b>	<b>357,799</b>	<b>367,663</b>	<b>352,122</b>	<b>364,304</b>	<b>387,116</b>	<b>396,062</b>	<b>391,290</b>	<b>396,266</b>	<b>399,773</b>	<b>402,569</b>	<b>406,730</b>	<b>411,005</b>
Cash	2,047	1,972	1,712	1,954	1,996	2,193	2,783	2,669	2,689	2,709	2,729	2,750
Due From Banks	3,743	3,676	3,472	2,811	2,908	3,258	2,890	3,544	3,570	3,597	3,624	3,652
All Other Non-Earning Assets	9,889	11,125	10,488	5,050	5,757	9,476	10,587	9,473	8,361	6,670	6,044	6,463
<b>Total Assets</b>	<b>373,478</b>	<b>384,436</b>	<b>367,794</b>	<b>374,119</b>	<b>397,777</b>	<b>410,989</b>	<b>407,550</b>	<b>411,952</b>	<b>414,394</b>	<b>415,544</b>	<b>419,127</b>	<b>423,869</b>

<b>Liabilities</b>												
Interest Bearing Checking	182,192	185,254	167,920	179,605	193,718	185,731	176,453	177,343	185,238	184,341	180,192	178,901
Savings	22,329	22,563	23,219	24,719	24,545	25,775	25,989	26,031	26,213	26,396	26,581	26,766
Certificates of Deposit	84,267	83,946	86,818	98,533	95,083	108,585	107,557	119,575	120,118	120,969	122,323	123,679
Non-Deposit Funding	8,000	20,800	19,100	8,450	18,650	8,000	18,481	5,835	-	1,947	7,498	9,439
Non-Interest Deposits	41,809	35,721	34,853	31,817	34,303	49,885	44,837	46,576	47,314	48,060	48,814	49,576
Equity Capital Funding	19,202	19,379	20,212	21,180	20,817	18,086	17,973	20,906	20,890	20,856	21,322	22,644
<b>Earning Asset Funding</b>	<b>357,799</b>	<b>367,663</b>	<b>352,122</b>	<b>364,304</b>	<b>387,116</b>	<b>396,062</b>	<b>391,290</b>	<b>396,266</b>	<b>399,773</b>	<b>402,569</b>	<b>406,730</b>	<b>411,005</b>
Other Liabilities	2,064	3,106	2,597	(2,375)	(2,145)	(341)	244	(904)	(1,910)	(3,483)	(3,968)	(3,411)
Remaining Equity Capital	13,615	13,667	13,075	12,190	12,806	15,268	16,016	16,589	16,530	16,458	16,365	16,276
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>373,478</b>	<b>384,436</b>	<b>367,794</b>	<b>374,119</b>	<b>397,777</b>	<b>410,989</b>	<b>407,550</b>	<b>411,952</b>	<b>414,394</b>	<b>415,544</b>	<b>419,127</b>	<b>423,869</b>

<b>Earning Asset Funding as a Percentage of Earning Assets</b>												
Portfolio Loans	54.44	56.38	58.93	57.93	54.71	55.56	60.13	64.33	65.34	66.45	67.32	68.16
Mortgage Warehouse Loans	-	-	-	-	-	0.05	0.12	0.05	0.05	0.05	0.05	0.05
Investments	42.86	43.60	41.05	42.06	45.28	43.16	39.49	35.55	34.29	33.44	32.57	31.73
Short Term Liquidity	2.70	0.02	0.02	0.01	0.01	1.23	0.26	0.06	0.32	0.06	0.06	0.06
<b>Earning Assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Non-Interest Deposits	11.69	9.72	9.90	8.73	8.86	12.60	11.46	11.75	11.84	11.94	12.00	12.06
Interest Bearing Checking	50.92	50.39	47.69	49.30	50.04	46.89	45.10	44.75	46.34	45.79	44.30	43.53
Savings	6.24	6.14	6.59	6.79	6.34	6.51	6.64	6.57	6.56	6.56	6.54	6.51
Certificates of Deposit	23.55	22.83	24.66	27.05	24.56	27.42	27.49	30.18	30.05	30.05	30.07	30.09
Non-Deposit Funding	2.24	5.66	5.42	2.32	4.82	2.02	4.72	1.47	-	0.48	1.84	2.30
Equity Capital Funding	5.37	5.27	5.74	5.81	5.38	4.57	4.59	5.28	5.23	5.18	5.24	5.51
<b>Earning Asset Funding</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Sources of Funding Profile</b>												
Franchise Funding	228,229	224,824	207,947	205,494	212,070	226,788	217,416	223,857	225,044	227,623	229,647	232,757
Managed Corporate Funding	13,667	15,040	19,752	28,016	28,071	28,026	28,112	28,049	28,057	28,049	28,057	28,049
Public Funding	69,900	68,799	61,937	65,993	74,963	70,448	64,400	60,737	68,898	67,211	63,322	61,234
Internet Funding & Deposit Posting Services	6,321	6,321	5,674	5,670	5,421	5,421	4,923	4,678	4,678	4,678	4,678	4,678
General Market Deposit Funding	12,480	12,500	17,500	29,501	27,124	39,293	39,985	52,205	52,205	52,205	52,205	52,205
Non-Deposit Funding (Minus Repos)	8,000	20,800	19,100	8,450	18,650	8,000	18,481	5,835	-	1,947	7,498	9,439
Equity Capital Funding	19,202	19,379	20,212	21,180	20,817	18,086	17,973	20,906	20,890	20,856	21,322	22,644
<b>Earning Asset Funding</b>	<b>357,799</b>	<b>367,663</b>	<b>352,122</b>	<b>364,304</b>	<b>387,116</b>	<b>396,062</b>	<b>391,290</b>	<b>396,266</b>	<b>399,773</b>	<b>402,569</b>	<b>406,730</b>	<b>411,005</b>

<b>Sources of Funding Concentration Filter as a Percentage of Total Earning Asset Funding</b>												
Managed Corporate Funding	3.82	4.09	5.61	7.69	7.25	7.08	7.18	7.08	7.02	6.97	6.90	6.82
Public Funding	19.54	18.71	17.59	18.11	19.36	17.79	16.46	15.33	17.23	16.70	15.57	14.90
Internet Funding & Deposit Posting Services	1.77	1.72	1.61	1.56	1.40	1.37	1.26	1.18	1.17	1.16	1.15	1.14
General Market Deposit Funding	3.49	3.40	4.97	8.10	7.01	9.92	10.22	13.17	13.06	12.97	12.84	12.70
Non-Deposit Funding (Minus Repos)	2.24	5.66	5.42	2.32	4.82	2.02	4.72	1.47	-	0.48	1.84	2.30

<b>Sources of Funding Concentration Monitor</b>												
Sources of Funding Concentration Monitor	1	1	1	1	1	1	1	1	1	1	1	1

<b>Sources of Funding - Rates</b>												
Franchise Funding	0.32	0.33	0.35	0.40	0.42	0.43	0.45	0.48	0.52	0.57	0.58	0.62
Managed Corporate Funding	0.51	0.60	0.60	0.75	0.95	1.23	1.23	1.48	1.73	1.98	1.98	2.22
Public Funding	0.94	0.92	0.87	0.93	0.99	1.09	1.14	1.28	1.47	1.59	1.63	1.69
Internet Funding & Deposit Posting Services	1.54	1.55	1.62	1.62	1.66	1.66	1.74	1.80	1.89	1.89	1.94	1.94
General Market Deposit Funding	0.80	0.75	0.75	0.80	0.81	0.97	1.04	1.51	1.58	1.73	1.88	2.22
Non-Deposit Funding (Minus Repos)	3.48	1.67	1.77	3.33	2.05	3.48	1.77	1.53	-	2.03	2.03	2.28
Equity Capital Funding	-	-	-	-	-	-	-	-	-	-	-	-
Sources of Funding - Weighted Average Rates	0.57	0.58	0.59	0.66	0.71	0.75	0.77	0.86	0.95	1.04	1.08	1.18

<b>Funding Source Rates in Comparison to the Average Rates on all Interest Bearing Funding Sources</b>												
Franchise Funding	(0.25)	(0.25)	(0.24)	(0.26)	(0.29)	(0.32)	(0.32)	(0.38)	(0.43)	(0.47)	(0.50)	(0.56)
Managed Corporate Funding	(0.06)	0.02	0.01	0.09	0.24	0.48	0.46	0.62	0.78	0.94	0.90	1.04
Public Funding	0.37	0.34	0.28	0.27	0.28	0.34	0.37	0.42	0.52	0.55	0.55	0.51
Internet Funding & Deposit Posting Services	0.97	0.97	1.03	0.96	0.95	0.91	0.97	0.94	0.94	0.85	0.86	0.76
General Market Deposit Funding	0.23	0.17	0.16	0.14	0.10	0.22	0.27	0.65	0.63	0.69	0.80	1.04
Non-Deposit Funding (Minus Repos)	2.91	1.09	1.18	2.67	1.34	2.73	1.00	0.67	-	0.99	0.95	1.10

<b>Sources of Funding - Rates Monitor</b>												
Sources of Funding - Rates Monitor	1	1	1	1	1	1	1	1	1	1	1	2

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Funding Analysis Matrix</b>												
<b>Franchise Funding Profile</b>												
Interest Bearing Checking	112,693	115,363	100,447	99,014	102,576	100,710	97,547	101,802	101,565	102,501	102,533	103,637
Money Market Accounts	8,001	7,975	7,873	8,101	10,250	8,287	8,268	8,200	8,319	8,441	8,565	8,690
Premium Money Market Accounts	2,618	2,596	2,424	2,466	1,876	1,890	1,952	2,087	2,071	2,056	2,040	2,025
Interest Bearing Checking	123,312	125,934	110,744	109,581	114,702	110,887	107,767	112,089	111,955	112,998	113,138	114,352
Savings	22,329	22,563	23,219	24,719	24,545	25,775	25,989	26,031	26,213	26,396	26,581	26,766
C.D.'s - One Year or Less	2,680	2,579	2,544	2,627	2,509	2,644	2,534	2,664	2,914	3,369	4,161	4,953
C.D.'s - More than One Year	5,135	5,133	5,278	5,105	5,105	4,963	4,975	5,041	5,022	5,003	4,985	4,967
\$100,000 and Greater C.D.'s	23,105	23,143	21,511	21,339	22,353	22,089	21,141	21,148	21,288	21,430	21,572	21,716
I.R.A.'s	4,733	4,708	4,744	4,894	4,952	5,078	5,087	5,202	5,222	5,242	5,262	5,283
Other CD's	6,143	5,997	5,999	5,828	4,049	5,898	5,607	5,615	5,629	5,642	5,655	5,669
Certificates of Deposit	41,796	41,560	40,076	39,793	38,968	40,672	39,344	39,670	40,075	40,686	41,635	42,588
Customer Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
Non-Interest Deposits	40,792	34,767	33,908	31,401	33,855	49,454	44,316	46,067	46,801	47,543	48,293	49,051
<b>Total Franchise Funding</b>	<b>228,229</b>	<b>224,824</b>	<b>207,947</b>	<b>205,494</b>	<b>212,070</b>	<b>226,788</b>	<b>217,416</b>	<b>223,857</b>	<b>225,044</b>	<b>227,623</b>	<b>229,647</b>	<b>232,757</b>

<b>Franchise Funding</b>												
<i>As a Percentage of:</i>												
Earning Asset Funding	63.79	61.15	59.06	56.41	54.78	57.26	55.56	56.49	56.29	56.54	56.46	56.63
Total Deposits	69.04	68.65	66.48	61.40	61.00	61.30	61.27	60.58	59.40	59.94	60.77	61.43
Total Portfolio Loans	117.16	108.46	100.21	97.38	100.13	103.06	92.41	87.81	86.15	85.09	83.87	83.09
Total Assets	61.11	58.48	56.54	54.93	53.31	55.18	53.35	54.34	54.31	54.78	54.79	54.91

<b>Large Account Holder Profile</b>												
<b>Time Deposits</b>	<b>6,312</b>	<b>6,385</b>	<b>6,161</b>	<b>6,291</b>	<b>6,288</b>	<b>6,270</b>	<b>5,652</b>	<b>6,004</b>	<b>6,008</b>	<b>6,007</b>	<b>6,005</b>	<b>6,006</b>
<i>As a Percentage of Franchise Funding</i>	2.77	2.84	2.96	3.06	2.96	2.76	2.60	2.68	2.67	2.64	2.61	2.58
<b>Checking Deposits</b>	<b>12,767</b>	<b>10,566</b>	<b>10,941</b>	<b>12,073</b>	<b>16,032</b>	<b>24,573</b>	<b>20,334</b>	<b>23,595</b>	<b>23,995</b>	<b>24,318</b>	<b>24,325</b>	<b>24,404</b>
<i>As a Percentage of Franchise Funding</i>	5.59	4.70	5.26	5.88	7.56	10.84	9.35	10.54	10.66	10.68	10.59	10.48
<b>Special Account Relationships (I)</b>	<b>73,905</b>	<b>73,869</b>	<b>58,789</b>	<b>51,045</b>	<b>54,067</b>	<b>54,072</b>	<b>51,713</b>	<b>53,797</b>	<b>53,253</b>	<b>53,781</b>	<b>53,237</b>	<b>53,764</b>
<i>As a Percentage of Franchise Funding</i>	32.38	32.86	28.27	24.84	25.49	23.84	23.79	24.03	23.66	23.63	23.18	23.10
<b>Special Account Relationships (II)</b>	<b>13,667</b>	<b>15,040</b>	<b>19,752</b>	<b>28,016</b>	<b>28,071</b>	<b>28,026</b>	<b>28,112</b>	<b>28,049</b>	<b>28,057</b>	<b>28,049</b>	<b>28,057</b>	<b>28,049</b>
<i>As a Percentage of Franchise Funding</i>	5.99	6.69	9.50	13.63	13.24	12.36	12.93	12.53	12.47	12.32	12.22	12.05



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	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Loan Funding Profile</b>												
Equity Capital Funding	19,202	19,379	20,212	21,180	20,817	18,086	17,973	20,906	20,890	20,856	21,322	22,644
Franchise Funding	228,229	224,824	207,947	205,494	212,070	226,788	217,416	223,857	225,044	227,623	229,647	232,757
<b>"Organic" Funding</b>	<b>247,431</b>	<b>244,203</b>	<b>228,159</b>	<b>226,674</b>	<b>232,887</b>	<b>244,874</b>	<b>235,389</b>	<b>244,763</b>	<b>245,934</b>	<b>248,479</b>	<b>250,969</b>	<b>255,401</b>
Managed Corporate Funding	13,667	15,040	19,752	28,016	28,071	28,026	28,112	28,049	28,057	28,049	28,057	28,049
Public Funding	69,900	68,799	61,937	65,993	74,963	70,448	64,400	60,737	68,898	67,211	63,322	61,234
<b>"Core" Funding</b>	<b>330,998</b>	<b>328,042</b>	<b>309,848</b>	<b>320,683</b>	<b>335,921</b>	<b>343,348</b>	<b>327,901</b>	<b>333,549</b>	<b>342,889</b>	<b>343,739</b>	<b>342,348</b>	<b>344,684</b>
Portfolio Loans	194,793	207,290	207,513	211,028	211,790	220,064	235,280	254,925	261,217	267,513	273,815	280,122
<b>Total "Core" Funding Coverage</b>	<b>136,205</b>	<b>120,752</b>	<b>102,335</b>	<b>109,655</b>	<b>124,131</b>	<b>123,284</b>	<b>92,621</b>	<b>78,624</b>	<b>81,672</b>	<b>76,226</b>	<b>68,533</b>	<b>64,562</b>
Alternative Funding	-	-	-	-	-	-	-	-	-	-	-	-
<b>Remaining Alternative Funding</b>	<b>26,801</b>	<b>39,621</b>	<b>42,274</b>	<b>43,621</b>	<b>51,195</b>	<b>52,714</b>	<b>63,389</b>	<b>62,718</b>	<b>56,883</b>	<b>58,830</b>	<b>64,381</b>	<b>66,322</b>

<b>Loan Funding Coverage</b>												
Equity Capital Funding	19,202	19,379	20,212	21,180	20,817	18,086	17,973	20,906	20,890	20,856	21,322	22,644
Franchise Funding	228,229	224,824	207,947	205,494	212,070	226,788	217,416	223,857	225,044	227,623	229,647	232,757
<b>"Organic" Funding</b>	<b>247,431</b>	<b>244,203</b>	<b>228,159</b>	<b>226,674</b>	<b>232,887</b>	<b>244,874</b>	<b>235,389</b>	<b>244,763</b>	<b>245,934</b>	<b>248,479</b>	<b>250,969</b>	<b>255,401</b>
Managed Corporate Funding	13,667	15,040	19,752	28,016	28,071	28,026	28,112	28,049	28,057	28,049	28,057	28,049
Public Funding	69,900	68,799	61,937	65,993	74,963	70,448	64,400	60,737	68,898	67,211	63,322	61,234
<b>"Core" Funding</b>	<b>330,998</b>	<b>328,042</b>	<b>309,848</b>	<b>320,683</b>	<b>335,921</b>	<b>343,348</b>	<b>327,901</b>	<b>333,549</b>	<b>342,889</b>	<b>343,739</b>	<b>342,348</b>	<b>344,684</b>
Aggregate Alternative Funding	26,801	39,621	42,274	43,621	51,195	52,714	63,389	62,718	56,883	58,830	64,381	66,322
<b>Earning Asset Funding</b>	<b>357,799</b>	<b>367,663</b>	<b>352,122</b>	<b>364,304</b>	<b>387,116</b>	<b>396,062</b>	<b>391,290</b>	<b>396,267</b>	<b>399,772</b>	<b>402,569</b>	<b>406,729</b>	<b>411,006</b>

<b>Loan Funding Coverage as a Percentage of Loans</b>												
Equity Capital Funding	9.86	9.35	9.74	10.04	9.83	8.22	7.64	8.20	8.00	7.80	7.79	8.08
Franchise Funding	117.16	108.46	100.21	97.38	100.13	103.06	92.41	87.81	86.15	85.09	83.87	83.09
<b>"Organic" Funding</b>	<b>127.02</b>	<b>117.81</b>	<b>109.95</b>	<b>107.41</b>	<b>109.96</b>	<b>111.27</b>	<b>100.05</b>	<b>96.01</b>	<b>94.15</b>	<b>92.88</b>	<b>91.66</b>	<b>91.17</b>
Managed Corporate Funding	7.02	7.26	9.52	13.28	13.25	12.74	11.95	11.00	10.74	10.49	10.25	10.01
Public Funding	35.88	33.19	29.85	31.27	35.39	32.01	27.37	23.83	26.38	25.12	23.13	21.86
<b>"Core" Funding</b>	<b>169.92</b>	<b>158.25</b>	<b>149.31</b>	<b>151.96</b>	<b>158.61</b>	<b>156.02</b>	<b>139.37</b>	<b>130.84</b>	<b>131.27</b>	<b>128.49</b>	<b>125.03</b>	<b>123.05</b>
Aggregate Alternative Funding	13.76	19.11	20.37	20.67	24.17	23.95	26.94	24.60	21.78	21.99	23.51	23.68
<b>Earning Asset Funding</b>	<b>183.68</b>	<b>177.37</b>	<b>169.69</b>	<b>172.63</b>	<b>182.78</b>	<b>179.98</b>	<b>166.31</b>	<b>155.44</b>	<b>153.04</b>	<b>150.49</b>	<b>148.54</b>	<b>146.72</b>
<b>Loan Funding Coverage Target</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>	<b>125.00</b>

<b>Loan Funding Monitor</b>												
<b>Loan Funding / "Core" Funding</b>												
<b>Loan Funding Monitor</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>

<b>Balance Sheet Composition Trends</b>												
Franchise Funding / Earning Asset Funding	63.79	61.15	59.06	56.41	54.78	57.26	55.56	56.49	56.29	56.54	56.46	56.63
Portfolio Loans / Deposits	58.92	63.30	66.34	63.05	60.92	59.48	66.31	68.99	68.94	70.44	72.46	73.93
Portfolio Loans / Earning Asset Funding	54.44	56.38	58.93	57.93	54.71	55.56	60.13	64.33	65.34	66.45	67.32	68.16
Portfolio Loans / Franchise Funding	85.35	92.20	99.79	102.69	99.87	97.04	108.22	113.88	116.07	117.52	119.23	120.35
Aggregate Alt. Funding / Mtg. Warehouse Lns	-	-	-	-	-	29,285.56	13,962.33	31,202.99	28,159.90	28,838.24	31,405.37	32,039.61

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>"Liquidity Cushion" Profile</b>												
Unencumbered Overnight Investments	9,658	73	56	47	32	4,872	-	-	1,043	-	-	-
Interest Bearing Demand Deposits	-	-	-	-	-	-	1,035	250	226	250	227	251
Money Market Accounts	-	-	-	-	-	-	-	-	-	-	-	-
Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Unencumbered Short Term Liquidity *</b>	<b>9,658</b>	<b>73</b>	<b>56</b>	<b>47</b>	<b>32</b>	<b>4,872</b>	<b>1,035</b>	<b>250</b>	<b>1,269</b>	<b>250</b>	<b>227</b>	<b>251</b>
Market Value of Unpledged Securities (Page 10)	49,688	55,972	43,243	49,078	53,152	59,086	39,137	26,564	25,637	24,829	24,304	24,008
Market Value of Convenience Pledging (Page 10)	38,227	37,893	45,195	39,012	47,122	44,686	49,471	32,288	21,433	19,413	21,201	21,600
Warehouse C.D.'s (Page 10)	-	-	-	-	-	-	4,644	4,750	4,774	4,750	4,773	4,749
Government Guaranteed Loans	2,348	2,293	2,226	2,172	2,125	1,981	2,004	1,957	1,943	1,934	1,930	1,927
<b>Asset Funding Sources ("Liquidity Cushion")</b>	<b>99,921</b>	<b>96,231</b>	<b>90,720</b>	<b>90,309</b>	<b>102,431</b>	<b>110,625</b>	<b>96,291</b>	<b>65,809</b>	<b>55,056</b>	<b>51,176</b>	<b>52,435</b>	<b>52,535</b>

<b>Sources of Funding Profile</b>												
Franchise Funding	228,229	224,824	207,947	205,494	212,070	226,788	217,416	223,857	225,044	227,623	229,647	232,757
Managed Corporate Funding	13,667	15,040	19,752	28,016	28,071	28,026	28,112	28,049	28,057	28,049	28,057	28,049
Public Funding	69,900	68,799	61,937	65,993	74,963	70,448	64,400	60,737	68,898	67,211	63,322	61,234
Internet Funding & Deposit Posting Services	6,321	6,321	5,674	5,670	5,421	5,421	4,923	4,678	4,678	4,678	4,678	4,678
General Market Deposit Funding	12,480	12,500	17,500	29,501	27,124	39,293	39,985	52,205	52,205	52,205	52,205	52,205
Non-Deposit Funding (Minus Repos)	8,000	20,800	19,100	8,450	18,650	8,000	18,481	5,835	-	1,947	7,498	9,439
Equity Capital Funding	19,202	19,379	20,212	21,180	20,817	18,086	17,973	20,906	20,890	20,856	21,322	22,644
<b>Earning Asset Funding</b>	<b>357,799</b>	<b>367,663</b>	<b>352,122</b>	<b>364,304</b>	<b>387,116</b>	<b>396,062</b>	<b>391,290</b>	<b>396,267</b>	<b>399,772</b>	<b>402,569</b>	<b>406,729</b>	<b>411,006</b>

<b>"Liquidity Cushion" as a Percentage of Funding Sources</b>												
Franchise Funding	43.78	42.80	43.63	43.95	48.30	48.78	44.29	29.40	24.46	22.48	22.83	22.57
Managed Corporate Funding	731.11	639.83	459.30	322.35	364.90	394.72	342.53	234.62	196.23	182.45	186.89	187.30
Public Funding	142.95	139.87	146.47	136.85	136.64	157.03	149.52	108.35	79.91	76.14	82.81	85.79
Internet Funding & Deposit Posting Services	∞	∞	∞	∞	∞	∞	∞	∞	∞	∞	∞	∞
General Market Deposit Funding	800.65	769.85	518.40	306.12	377.64	281.54	240.82	126.06	105.46	98.03	100.44	100.63
Non-Deposit Funding (Minus Repos)	∞	462.65	474.97	∞	549.23	∞	521.03	∞	-	∞	699.32	556.57
Equity Capital Funding	520.37	496.57	448.84	426.39	492.05	611.66	535.75	314.79	263.55	245.38	245.92	232.00
<b>Earning Asset Funding</b>	<b>27.93</b>	<b>26.17</b>	<b>25.76</b>	<b>24.79</b>	<b>26.46</b>	<b>27.93</b>	<b>24.61</b>	<b>16.61</b>	<b>13.77</b>	<b>12.71</b>	<b>12.89</b>	<b>12.78</b>

"∞" is shown if greater than 1,000%

<b>"Liquidity Cushion" Monitor</b>												
<b>Liquidity Cushion / Franchise Funding</b>												
<b>"Liquidity Cushion" Monitor</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>

<b>Short Term Liquidity</b>												
Overnight Investments ( <i>Cash Collateral</i> ) (Page 10)	-	-	-	-	-	-	-	-	-	-	-	-
* Unencumbered Overnight Investments	9,658	73	56	47	32	4,872	-	-	1,043	-	-	-
* Interest Bearing Demand Deposits	-	-	-	-	-	-	1,035	250	226	250	227	251
* Money Market Accounts	-	-	-	-	-	-	-	-	-	-	-	-
* Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Short Term Liquidity (Page 5)</b>	<b>9,658</b>	<b>73</b>	<b>56</b>	<b>47</b>	<b>32</b>	<b>4,872</b>	<b>1,035</b>	<b>250</b>	<b>1,269</b>	<b>250</b>	<b>227</b>	<b>251</b>

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Investment Deployment Analysis</b>												
<i>Market Value of Investments Profile</i>												
Total Pledged Securities	104,309	105,363	101,379	99,593	117,895	110,029	108,768	106,537	102,818	99,580	97,471	96,284
Principal Receivable (FHLMC)	-	-	-	-	-	-	-	-	-	-	-	-
Overnight Investments ( <i>Cash Collateral</i> )	-	-	-	-	-	-	-	-	-	-	-	-
Required Non-Security Pledging	-	-	-	-	-	-	-	-	-	-	-	-
<b>Secured Funding Requirements</b>												
Public Funds	63,931	62,959	56,184	60,581	69,701	65,343	59,297	55,606	63,078	61,534	57,973	56,062
Customer Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
Secured Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
Fiduciary Funding	-	-	-	-	-	-	-	-	-	-	-	-
Special Purpose Funding	2,151	4,511	-	-	1,072	-	-	18,643	18,307	18,633	18,297	18,622
<b>Required Pledged Securities</b>	<b>66,082</b>	<b>67,470</b>	<b>56,184</b>	<b>60,581</b>	<b>70,773</b>	<b>65,343</b>	<b>59,297</b>	<b>74,249</b>	<b>81,385</b>	<b>80,167</b>	<b>76,270</b>	<b>74,684</b>
Convenience Pledging	38,227	37,893	45,195	39,012	47,122	44,686	49,471	32,288	21,433	19,413	21,201	21,600
Unpledged Securities	49,688	55,972	43,243	49,078	53,152	59,086	39,137	26,564	25,637	24,829	24,304	24,008
Warehouse C.D.'s	-	-	-	-	-	-	4,644	4,750	4,774	4,750	4,773	4,749
<b>Total Market Value of Investments</b>	<b>153,997</b>	<b>161,335</b>	<b>144,622</b>	<b>148,671</b>	<b>171,046</b>	<b>169,114</b>	<b>152,549</b>	<b>137,851</b>	<b>133,229</b>	<b>129,160</b>	<b>126,548</b>	<b>125,041</b>
<b>Non-Security Pledging</b>												
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Securities Pledging</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Marketable Investments</b>												
<i>Book Value</i>												
U.S. Treasury & Agency Securities	100,550	107,777	81,756	82,490	97,130	85,372	71,406	60,654	60,671	60,687	60,703	60,719
Mortgage Backed Securities - Fixed	50,082	48,777	58,653	66,879	74,243	82,429	74,728	71,929	69,240	66,884	64,721	62,667
Mortgage Backed Securities - Variable	-	-	-	-	-	-	-	-	-	-	-	-
S.B.A. Securities	-	-	-	-	-	-	-	-	-	-	-	-
Municipal Securities	1,920	2,423	2,423	2,422	2,422	2,422	2,421	2,421	1,461	1,336	1,336	1,336
<b>Total Pledgeable Securities</b>	<b>152,552</b>	<b>158,977</b>	<b>142,832</b>	<b>151,791</b>	<b>173,795</b>	<b>170,223</b>	<b>148,555</b>	<b>135,004</b>	<b>131,372</b>	<b>128,907</b>	<b>126,760</b>	<b>124,722</b>
Warehouse C.D.'s	-	-	-	-	-	-	4,644	4,750	4,774	4,750	4,773	4,749
Corporate Securities	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Marketable Investments</b>	<b>152,552</b>	<b>158,977</b>	<b>142,832</b>	<b>151,791</b>	<b>173,795</b>	<b>170,223</b>	<b>153,199</b>	<b>139,754</b>	<b>136,146</b>	<b>133,657</b>	<b>131,533</b>	<b>129,471</b>
<b>Mark-to-Market of Investments</b>												
Book Value of Marketable Investments	152,552	158,977	142,832	151,791	173,795	170,223	153,199	139,754	136,146	133,657	131,533	129,471
Available for Sale - "Mark-to-Market"	1,430	2,357	1,790	(3,102)	(2,741)	(1,106)	(650)	(1,895)	(2,909)	(4,489)	(4,982)	(4,433)
Held to Maturity - "Mark-to-Market"	15	1	1	(18)	(7)	(2)	(1)	(8)	(8)	(8)	(3)	3
<b>Total "Mark-to-Market"</b>	<b>1,445</b>	<b>2,358</b>	<b>1,791</b>	<b>(3,120)</b>	<b>(2,748)</b>	<b>(1,108)</b>	<b>(651)</b>	<b>(1,903)</b>	<b>(2,917)</b>	<b>(4,497)</b>	<b>(4,985)</b>	<b>(4,430)</b>
<b>Total Market Value of Investments</b>	<b>153,997</b>	<b>161,335</b>	<b>144,622</b>	<b>148,671</b>	<b>171,046</b>	<b>169,114</b>	<b>152,549</b>	<b>137,851</b>	<b>133,229</b>	<b>129,160</b>	<b>126,548</b>	<b>125,041</b>
<b>Time Deposit Investments</b>												
Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Interest Bearing Time Deposits > 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Time Deposit Investments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Sources of Funding as a Percentage of Total Lending</b>												
Franchise Funding	117.16	108.46	100.21	97.38	100.13	103.06	92.41	87.81	86.15	85.09	83.87	83.09
Managed Corporate Funding	7.02	7.26	9.52	13.28	13.25	12.74	11.95	11.00	10.74	10.49	10.25	10.01
Public Funding	35.88	33.19	29.85	31.27	35.39	32.01	27.37	23.83	26.38	25.12	23.13	21.86
Internet Funding & Deposit Posting Services	3.24	3.05	2.73	2.69	2.56	2.46	2.09	1.84	1.79	1.75	1.71	1.67
General Market Deposit Funding	6.41	6.03	8.43	13.98	12.81	17.86	16.99	20.48	19.99	19.51	19.07	18.64
Non-Deposit Funding (Minus Repos)	4.11	10.03	9.20	4.00	8.81	3.64	7.85	2.29	-	0.73	2.74	3.37
Equity Capital Funding	9.86	9.35	9.74	10.04	9.83	8.22	7.64	8.20	8.00	7.80	7.79	8.08
<b>Sources of Funding as a Percentage of Total Earning Asset Funding</b>												
Franchise Funding	63.79	61.15	59.06	56.41	54.78	57.26	55.56	56.49	56.29	56.54	56.46	56.63
Managed Corporate Funding	3.82	4.09	5.61	7.69	7.25	7.08	7.18	7.08	7.02	6.97	6.90	6.82
Public Funding	19.54	18.71	17.59	18.11	19.36	17.79	16.46	15.33	17.23	16.70	15.57	14.90
Internet Funding & Deposit Posting Services	1.77	1.72	1.61	1.56	1.40	1.37	1.26	1.18	1.17	1.16	1.15	1.14
General Market Deposit Funding	3.49	3.40	4.97	8.10	7.01	9.92	10.22	13.17	13.06	12.97	12.84	12.70
Non-Deposit Funding (Minus Repos)	2.24	5.66	5.42	2.32	4.82	2.02	4.72	1.47	-	0.48	1.84	2.30
Equity Capital Funding	5.37	5.27	5.74	5.81	5.38	4.57	4.59	5.28	5.23	5.18	5.24	5.51
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
<b>Macro-Economic Indicators</b>												
<i>Monetary Policy Indicators</i>												
Targeted Fed Funds Rate	0.500	0.500	0.500	0.750	1.000	1.250	1.250	1.500	1.750	2.000	2.000	2.250
<i>Monetary Policy Trends</i>												
3 Month Trend	-	-	-	0.250	0.250	0.250	-	0.250	0.250	0.250	-	0.250
6 Month Trend	0.250	-	-	0.250	0.500	0.500	0.250	0.250	0.500	0.500	0.250	0.250
12 Month Trend	0.250	0.250	0.250	0.250	0.500	0.750	0.750	0.750	0.750	0.750	0.750	0.750
<i>Yield Curve Configuration</i>												
Five Year Treasury Note	1.27	1.02	1.11	1.99	1.94	1.81	1.86	2.34	2.53	2.72	2.67	2.86
Fed Funds	0.50	0.50	0.50	0.75	1.00	1.25	1.25	1.50	1.75	2.00	2.00	2.25
Spread	0.77	0.52	0.61	1.24	0.94	0.56	0.61	0.84	0.78	0.72	0.67	0.61
<b>Policy Limits by Funding Sectors as a Percentage of Total Earning Asset Funding</b>												
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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*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Funding Analysis Matrix</b>												
<i>Public Funding Profile</i>												
Interest Bearing Checking	45,213	44,280	37,424	42,008	50,945	46,818	40,574	37,206	45,225	43,295	38,997	36,500
Savings	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of Deposit	23,670	23,565	23,568	23,569	23,570	23,199	23,305	23,022	23,160	23,399	23,804	24,209
Non-Deposit Funding	-	-	-	-	-	-	-	-	-	-	-	-
Non-Interest Deposits	1,017	954	945	416	448	431	521	509	513	517	521	525
<b>Total Public Funding</b>	<b>69,900</b>	<b>68,799</b>	<b>61,937</b>	<b>65,993</b>	<b>74,963</b>	<b>70,448</b>	<b>64,400</b>	<b>60,737</b>	<b>68,898</b>	<b>67,211</b>	<b>63,322</b>	<b>61,234</b>
FDIC Insurance	5,969	5,840	5,753	5,412	5,262	5,105	5,103	5,131	5,820	5,677	5,349	5,172
FHLB Letter of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Net Public Funds Requirement	63,931	62,959	56,184	60,581	69,701	65,343	59,297	55,606	63,078	61,534	57,973	56,062
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
<b>Total Required Pledging</b>	<b>63,931</b>	<b>62,959</b>	<b>56,184</b>	<b>60,581</b>	<b>69,701</b>	<b>65,343</b>	<b>59,297</b>	<b>55,606</b>	<b>63,078</b>	<b>61,534</b>	<b>57,973</b>	<b>56,062</b>
<b>Public Funding Capacity with Category Limits</b>												
Earning Assets	357,799	367,663	352,122	364,304	387,116	396,062	391,290	396,266	399,773	402,569	406,730	411,005
Policy Limits (%)	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	143,120	147,065	140,849	145,722	154,846	158,425	156,516	158,506	159,909	161,028	162,692	164,402
Current Funding	69,900	68,799	61,937	65,993	74,963	70,448	64,400	60,737	68,898	67,211	63,322	61,234
<b>Total Allowable Additional Funding - by Policy</b>	<b>73,220</b>	<b>78,266</b>	<b>78,912</b>	<b>79,729</b>	<b>79,883</b>	<b>87,977</b>	<b>92,116</b>	<b>97,769</b>	<b>91,011</b>	<b>93,817</b>	<b>99,370</b>	<b>103,168</b>
Market Value of Unpledged Securities	49,688	55,972	43,243	49,078	53,152	59,086	39,137	26,564	25,637	24,829	24,304	24,008
Convenience Pledging	38,227	37,893	45,195	39,012	47,122	44,686	49,471	32,288	21,433	19,413	21,201	21,600
<b>Available Securities for Pledging</b>	<b>87,915</b>	<b>93,865</b>	<b>88,438</b>	<b>88,090</b>	<b>100,274</b>	<b>103,772</b>	<b>88,608</b>	<b>58,852</b>	<b>47,070</b>	<b>44,242</b>	<b>45,505</b>	<b>45,608</b>
<b>Lesser of Policy or Unused Amount</b>	<b>73,220</b>	<b>78,266</b>	<b>78,912</b>	<b>79,729</b>	<b>79,883</b>	<b>87,977</b>	<b>88,608</b>	<b>58,852</b>	<b>47,070</b>	<b>44,242</b>	<b>45,505</b>	<b>45,608</b>
<b>Public Funding</b>												
<i>As a Percentage of:</i>												
Earning Asset Funding	19.54	18.71	17.59	18.11	19.36	17.79	16.46	15.33	17.23	16.70	15.57	14.90
Total Deposits	21.14	21.01	19.80	19.72	21.56	19.04	18.15	16.44	18.18	17.70	16.76	16.16
Total Loans	35.88	33.19	29.85	31.27	35.39	31.99	27.32	23.81	26.36	25.11	23.11	21.84
Total Assets	18.72	17.90	16.84	17.64	18.85	17.14	15.80	14.74	16.63	16.17	15.11	14.45
<b>Funding Analysis Matrix</b>												
<i>Fiduciary Deposits Profile</i>												
Total Fiduciary Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Fiduciary Deposits Covered by FDIC	-	-	-	-	-	-	-	-	-	-	-	-
<b>Required Pledging</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bankruptcy Trustee Accounts</b>												
Total Bankruptcy Trustee Accounts	73,905	73,869	58,789	51,045	54,067	54,072	51,713	53,797	53,253	53,781	53,237	53,764
Deposits Not Requiring Pledging	36,954	38,958	33,632	30,646	31,995	33,782	33,532	20,655	20,446	20,648	20,440	20,642
Active Surety Bond Capacity	34,800	30,400	30,400	21,000	21,000	21,000	21,000	14,500	14,500	14,500	14,500	14,500
<b>Deposits Requiring Pledging by Securities</b>	<b>2,151</b>	<b>4,511</b>	<b>-</b>	<b>-</b>	<b>1,072</b>	<b>-</b>	<b>-</b>	<b>18,643</b>	<b>18,307</b>	<b>18,633</b>	<b>18,297</b>	<b>18,622</b>
Unactivated Surety Bond Capacity	39,105	43,469	28,389	30,045	33,067	33,072	30,713	39,297	38,753	39,281	38,737	39,264

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Funding Analysis Matrix</b>												
<i>Internet Funding &amp; Deposit Posting Services Profile</i>												
<b>Internet Funding &amp; Deposit Posting Services - Guidelines / Limits</b>												
Other Internet C.D.'s	-	-	-	-	-	-	-	-	-	-	-	-
QwikRate.com	-	-	-	-	-	-	-	-	-	-	-	-
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
Other Internet Funding	-	-	-	-	-	-	-	-	-	-	-	-
<b>Internet Funding &amp; Deposit Posting Serv. Limits</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>	<b>10,000</b>
<b>Internet Funding &amp; Deposit Posting Services - Active</b>												
Other Internet C.D.'s	-	-	-	-	-	-	-	-	-	-	-	-
QwikRate.com	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Sterling Capital C.D.'s	6,321	6,321	5,674	5,670	5,421	5,421	4,923	4,678	4,678	4,678	4,678	4,678
Other Internet Funding	-	-	-	-	-	-	-	-	-	-	-	-
<b>Internet Funding &amp; Deposit Posting Services</b>	<b>6,321</b>	<b>6,321</b>	<b>5,674</b>	<b>5,670</b>	<b>5,421</b>	<b>5,421</b>	<b>4,923</b>	<b>4,678</b>	<b>4,678</b>	<b>4,678</b>	<b>4,678</b>	<b>4,678</b>
<b>Internet Funding &amp; Deposit Posting Services - Remaining Capacity</b>												
Other Internet C.D.'s	-	-	-	-	-	-	-	-	-	-	-	-
QwikRate.com	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Sterling Capital C.D.'s	3,679	3,679	4,326	4,330	4,579	4,579	5,077	5,322	5,322	5,322	5,322	5,322
Other Internet Funding	-	-	-	-	-	-	-	-	-	-	-	-
<b>Unused Internet Funding &amp; Deposit Posting Serv.</b>	<b>3,679</b>	<b>3,679</b>	<b>4,326</b>	<b>4,330</b>	<b>4,579</b>	<b>4,579</b>	<b>5,077</b>	<b>5,322</b>	<b>5,322</b>	<b>5,322</b>	<b>5,322</b>	<b>5,322</b>
<b>Internet Funding &amp; Deposit Posting Services - Category Limits</b>												
Earning Assets	357,799	367,663	352,122	364,304	387,116	396,062	391,290	396,266	399,773	402,569	406,730	411,005
Policy Limits (%)	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	71,560	73,533	70,424	72,861	77,423	79,212	78,258	79,253	79,955	80,514	81,346	82,201
Current Funding	6,321	6,321	5,674	5,670	5,421	5,421	4,923	4,678	4,678	4,678	4,678	4,678
<b>Total Allowable Funding - by Policy</b>	<b>65,239</b>	<b>67,212</b>	<b>64,750</b>	<b>67,191</b>	<b>72,002</b>	<b>73,791</b>	<b>73,335</b>	<b>74,575</b>	<b>75,277</b>	<b>75,836</b>	<b>76,668</b>	<b>77,523</b>
<b>Lesser of Policy or Unused Amount</b>	<b>3,679</b>	<b>3,679</b>	<b>4,326</b>	<b>4,330</b>	<b>4,579</b>	<b>4,579</b>	<b>5,077</b>	<b>5,322</b>	<b>5,322</b>	<b>5,322</b>	<b>5,322</b>	<b>5,322</b>
<b>Internet Funding &amp; Deposit Posting Services</b>												
<i>As a Percentage of:</i>												
Earning Asset Funding	1.77	1.72	1.61	1.56	1.40	1.37	1.26	1.18	1.17	1.16	1.15	1.14
Total Deposits	1.91	1.93	1.81	1.69	1.56	1.47	1.39	1.27	1.23	1.23	1.24	1.23
Total Loans	3.24	3.05	2.73	2.69	2.56	2.46	2.09	1.83	1.79	1.75	1.71	1.67
Total Assets	1.69	1.64	1.54	1.52	1.36	1.32	1.21	1.14	1.13	1.13	1.12	1.10

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Funding Analysis Matrix</b>												
<b>General Market Deposit Funding Profile</b>												
<b>General Market Deposit Funding - Guidelines / Limits</b>												
Finance 500	35,000	40,000	40,000	40,000	40,000	40,000	40,000	60,000	60,000	60,000	60,000	60,000
C.D. Warehouse Funding	-	-	-	-	-	-	5,000	5,000	5,000	5,000	5,000	5,000
PMA	-	-	-	-	-	-	-	-	-	-	-	-
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
Other	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total General Market Deposit Funding Limits</b>	<b>35,000</b>	<b>60,000</b>	<b>60,000</b>	<b>60,000</b>	<b>60,000</b>	<b>60,000</b>	<b>65,000</b>	<b>85,000</b>	<b>85,000</b>	<b>85,000</b>	<b>85,000</b>	<b>85,000</b>
<b>General Market Deposit Funding - Active</b>												
Finance 500	12,480	12,500	17,500	21,501	22,124	32,293	29,985	47,205	47,205	47,205	47,205	47,205
C.D. Warehouse Funding	-	-	-	-	-	-	5,000	5,000	5,000	5,000	5,000	5,000
PMA	-	-	-	-	-	-	-	-	-	-	-	-
D.A. Davidson	-	-	-	8,000	5,000	7,000	5,000	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total General Market Deposit Funding</b>	<b>12,480</b>	<b>12,500</b>	<b>17,500</b>	<b>29,501</b>	<b>27,124</b>	<b>39,293</b>	<b>39,985</b>	<b>52,205</b>	<b>52,205</b>	<b>52,205</b>	<b>52,205</b>	<b>52,205</b>
<b>General Market Deposit Funding - Remaining Capacity</b>												
Finance 500	22,520	27,500	22,500	18,499	17,876	7,707	10,015	12,795	12,795	12,795	12,795	12,795
C.D. Warehouse Funding	-	-	-	-	-	-	-	-	-	-	-	-
PMA	-	-	-	-	-	-	-	-	-	-	-	-
D.A. Davidson	-	20,000	20,000	12,000	15,000	13,000	15,000	20,000	20,000	20,000	20,000	20,000
Other	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Unused General Market Deposit Funding</b>	<b>22,520</b>	<b>47,500</b>	<b>42,500</b>	<b>30,499</b>	<b>32,876</b>	<b>20,707</b>	<b>25,015</b>	<b>32,795</b>	<b>32,795</b>	<b>32,795</b>	<b>32,795</b>	<b>32,795</b>
<b>General Market Deposit Funding - Category Limits</b>												
Earning Assets	357,799	367,663	352,122	364,304	387,116	396,062	391,290	396,266	399,773	402,569	406,730	411,005
Policy Limits (%)	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	89,450	91,916	88,031	91,076	96,779	99,016	97,823	99,067	99,943	100,642	101,683	102,751
Current Funding	12,480	12,500	17,500	29,501	27,124	39,293	39,985	52,205	52,205	52,205	52,205	52,205
<b>Total Allowable Funding - by Policy</b>	<b>76,970</b>	<b>79,416</b>	<b>70,531</b>	<b>61,575</b>	<b>69,655</b>	<b>59,723</b>	<b>57,838</b>	<b>46,862</b>	<b>47,738</b>	<b>48,437</b>	<b>49,478</b>	<b>50,546</b>
<b>Lesser of Policy or Unused Amount</b>	<b>22,520</b>	<b>47,500</b>	<b>42,500</b>	<b>30,499</b>	<b>32,876</b>	<b>20,707</b>	<b>25,015</b>	<b>32,795</b>	<b>32,795</b>	<b>32,795</b>	<b>32,795</b>	<b>32,795</b>
<b>General Market Deposit Funding - Active</b>												
<i>As a Percentage of:</i>												
Earning Asset Funding	3.49	3.40	4.97	8.10	7.01	9.92	10.22	13.17	13.06	12.97	12.84	12.70
Total Deposits	3.77	3.82	5.59	8.81	7.80	10.62	11.27	14.13	13.78	13.75	13.81	13.78
Total Loans	6.41	6.03	8.43	13.98	12.81	17.84	16.96	20.46	19.97	19.50	19.05	18.62
Total Assets	3.34	3.25	4.76	7.89	6.82	9.56	9.81	12.67	12.60	12.56	12.46	12.32
Independent National Rating Assessment	234	227	229	231	219	200	188					

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>

**Funding Analysis Matrix**  
**Non-Deposit Funding Profile**  
*~ Short-Term Funding Availability Only ~*

**"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	11,411	11,645	12,038	11,927	10,464	5,336	10,464	11,138	11,798	11,284	11,117	11,427
Zions Bank	-	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Other	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total "Unsecured" Fed Funds Limits</b>	<b>19,411</b>	<b>27,645</b>	<b>28,038</b>	<b>27,927</b>	<b>26,464</b>	<b>21,336</b>	<b>26,464</b>	<b>27,138</b>	<b>27,798</b>	<b>27,284</b>	<b>27,117</b>	<b>27,427</b>

**"Unsecured" Fed Funds - Active**

Texas Independent Bank	-	-	-	-	-	-	-	-	-	-	-	-
First Tennessee Bank, N.A.	-	-	-	-	-	-	-	-	-	-	-	-
Banker's Bank	-	-	-	-	-	-	-	-	-	-	-	-
Zions Bank	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total "Unsecured" Fed Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**"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	11,411	11,645	12,038	11,927	10,464	5,336	10,464	11,138	11,798	11,284	11,117	11,427
Zions Bank	-	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
<b>Total Unused "Unsecured" Fed Funds</b>	<b>19,411</b>	<b>27,645</b>	<b>28,038</b>	<b>27,927</b>	<b>26,464</b>	<b>21,336</b>	<b>26,464</b>	<b>27,138</b>	<b>27,798</b>	<b>27,284</b>	<b>27,117</b>	<b>27,427</b>

**"Secured" Fed Funds**

Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
<b>"Secured" Fed Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Market Value of Required Pledged Securities**

Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Securities - "Secured" Fed Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Funding Analysis Matrix</b>												
<b>Non-Deposit Funding Profile</b>												
<i>Federal Home Loan Bank *</i>												
Capacity Secured by Loans	30,125	33,121	35,285	34,483	32,218	35,062	31,570	30,700	32,874	33,505	34,138	34,756
Funding Secured by Securities	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Capacity</b>	<b>30,125</b>	<b>33,121</b>	<b>35,285</b>	<b>34,483</b>	<b>32,218</b>	<b>35,062</b>	<b>31,570</b>	<b>30,700</b>	<b>32,874</b>	<b>33,505</b>	<b>34,138</b>	<b>34,756</b>
Overnight	-	12,800	11,100	450	10,650	-	13,481	5,835	-	1,947	7,498	9,439
Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
Advances - Beyond One Year	8,000	8,000	8,000	8,000	8,000	8,000	5,000	-	-	-	-	-
<b>Total Funding</b>	<b>8,000</b>	<b>20,800</b>	<b>19,100</b>	<b>8,450</b>	<b>18,650</b>	<b>8,000</b>	<b>18,481</b>	<b>5,835</b>	<b>-</b>	<b>1,947</b>	<b>7,498</b>	<b>9,439</b>
FHLB Letters of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Excess Collateral Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
<b>Remaining Capacity</b>	<b>22,125</b>	<b>12,321</b>	<b>16,185</b>	<b>26,033</b>	<b>13,568</b>	<b>27,062</b>	<b>13,089</b>	<b>24,865</b>	<b>32,874</b>	<b>31,558</b>	<b>26,640</b>	<b>25,317</b>
<b>*Total FHLB Capacity (40% of Assets)</b>	<b>143,793</b>	<b>149,391</b>	<b>153,774</b>	<b>147,118</b>	<b>149,648</b>	<b>159,111</b>	<b>164,396</b>	<b>163,020</b>	<b>164,781</b>	<b>165,757</b>	<b>166,218</b>	<b>167,651</b>
<i>Federal Reserve Bank</i>												
<i>~ Short-Term Funding Availability Only ~</i>												
Capacity Secured by Loans	-	-	-	-	-	-	-	-	-	-	-	-
Usage	-	-	-	-	-	-	-	-	-	-	-	-
<b>Available Funding</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Funding From Securities	-	-	-	-	-	-	-	-	-	-	-	-
<b>Remaining Capacity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Non-Deposit Funding Profile</b>												
Customer Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
Franchise Funding	-	-	-	-	-	-	-	-	-	-	-	-
Unsecured Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Secured Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank - Loans	8,000	20,800	19,100	8,450	18,650	8,000	18,481	5,835	-	1,947	7,498	9,439
Federal Home Loan Bank - Securities	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank - Loans	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank - Securities	-	-	-	-	-	-	-	-	-	-	-	-
Other Non-Deposit Funding	-	-	-	-	-	-	-	-	-	-	-	-
Alternative Funding	8,000	20,800	19,100	8,450	18,650	8,000	18,481	5,835	-	1,947	7,498	9,439
<b>Non-Deposit Funding</b>	<b>8,000</b>	<b>20,800</b>	<b>19,100</b>	<b>8,450</b>	<b>18,650</b>	<b>8,000</b>	<b>18,481</b>	<b>5,835</b>	<b>-</b>	<b>1,947</b>	<b>7,498</b>	<b>9,439</b>
FHLB Letters of Credit	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Deposit Funding Liability</b>	<b>8,000</b>	<b>20,800</b>	<b>19,100</b>	<b>8,450</b>	<b>18,650</b>	<b>8,000</b>	<b>18,481</b>	<b>5,835</b>	<b>-</b>	<b>1,947</b>	<b>7,498</b>	<b>9,439</b>
<b>Non-Deposit Funding ~ Policy Compliance</b>												
Percentage of Earning Asset Funding	2.24	5.66	5.42	2.32	4.82	2.02	4.72	1.47	-	0.48	1.84	2.30
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
<b>Compliance Margin</b>	<b>27.76</b>	<b>24.34</b>	<b>24.58</b>	<b>27.68</b>	<b>25.18</b>	<b>27.98</b>	<b>25.28</b>	<b>28.53</b>	<b>30.00</b>	<b>29.52</b>	<b>28.16</b>	<b>27.70</b>

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Contingency Funding Data &amp; Profile</b>												
<i>Commercial Lines of Credit</i>												
Total Commitments	35,801	36,200	32,809	37,346	36,480	44,445	49,767	58,167	58,211	58,228	58,236	58,238
Funded Lines of Credit	22,033	20,494	17,941	22,205	22,670	29,022	32,963	34,930	35,481	35,787	36,059	36,251
Unfunded Lines of Credit	13,768	15,705	14,868	15,141	13,810	15,423	16,804	23,237	22,730	22,441	22,176	21,986
18 Month Max Funding (%)	63.51	63.51	63.51	63.51	62.19	65.30	66.23	66.23	66.23	66.23	66.23	66.23
Funded Lines / Total Lines (%)	61.54	56.61	54.68	59.46	62.14	65.30	66.23	60.05	60.95	61.46	61.92	62.25
18 Month Avg Funding (%)	56.81	58.80	58.32	59.02	58.74	59.32	59.81	60.24	61.30	61.57	61.91	62.08
Maximum Potential Volume	22,736	22,989	20,836	23,717	22,688	29,022	32,963	38,527	38,556	38,567	38,572	38,574
Lesser of Funded or Average	20,339	20,494	17,941	22,040	21,428	26,365	29,765	34,930	35,481	35,787	36,052	36,153
<b>Contingency Funding Exposure</b>	<b>2,397</b>	<b>2,495</b>	<b>2,895</b>	<b>1,677</b>	<b>1,260</b>	<b>2,657</b>	<b>3,198</b>	<b>3,597</b>	<b>3,075</b>	<b>2,780</b>	<b>2,520</b>	<b>2,421</b>
<i>Home Equity Lines of Credit</i>												
Total Commitments	725	524	524	164	164	164	164	164	164	164	164	164
Funded Lines of Credit	334	232	442	146	139	136	132	130	130	130	130	130
Unfunded Lines of Credit	391	293	82	18	25	28	32	34	34	34	34	34
18 Month Max Funding (%)	99.48	99.48	99.09	96.42	96.42	93.35	88.86	88.86	88.86	88.86	88.86	88.86
Funded Lines / Total Lines (%)	46.07	44.20	84.37	88.86	84.60	82.77	80.33	79.11	79.11	79.11	79.11	79.11
18 Month Avg Funding (%)	88.84	80.44	77.27	75.17	73.76	72.00	75.13	80.73	82.19	81.14	80.19	79.48
Maximum Potential Volume	721	522	520	158	158	153	146	146	146	146	146	146
Lesser of Funded or Average	334	232	405	123	121	118	123	130	130	130	130	130
<b>Contingency Funding Exposure</b>	<b>387</b>	<b>290</b>	<b>114</b>	<b>35</b>	<b>37</b>	<b>35</b>	<b>23</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>
<i>Other Lines of Credit</i>												
Total Commitments	2,152	4,673	4,930	5,308	5,147	4,517	4,756	2,291	2,279	2,274	2,273	2,271
Funded Lines of Credit	364	2,525	845	1,017	780	613	864	475	390	400	395	400
Unfunded Lines of Credit	1,788	2,148	4,085	4,291	4,367	3,904	3,892	1,816	1,889	1,874	1,878	1,871
18 Month Max Funding (%)	72.95	72.95	55.16	55.16	55.16	55.16	55.16	55.16	55.16	55.16	55.16	55.16
Funded Lines / Total Lines (%)	16.90	54.02	17.15	19.17	15.15	13.57	18.17	20.75	17.13	17.57	17.40	17.63
18 Month Avg Funding (%)	38.55	36.29	32.64	29.55	25.98	22.76	22.44	18.90	17.13	17.48	17.52	17.86
Maximum Potential Volume	1,570	3,409	2,719	2,928	2,839	2,492	2,623	1,264	1,257	1,255	1,254	1,253
Lesser of Funded or Average	364	1,696	845	1,017	780	613	864	433	390	398	395	400
<b>Contingency Funding Exposure</b>	<b>1,206</b>	<b>1,713</b>	<b>1,874</b>	<b>1,911</b>	<b>2,060</b>	<b>1,879</b>	<b>1,759</b>	<b>831</b>	<b>867</b>	<b>857</b>	<b>858</b>	<b>852</b>
<i>Construction Loans</i>												
Total Commitments	1,649	2,321	1,744	2,630	6,534	9,599	14,142	14,336	14,351	14,357	14,360	14,360
Funded Construction Loans	661	1,065	1,151	1,747	1,222	2,034	4,905	6,486	6,420	5,875	5,193	5,602
Unfunded Construction Loans	988	1,256	593	883	5,312	7,565	9,237	7,850	7,931	8,482	9,167	8,758
18 Month Max Funding (%)	92.65	92.65	78.81	78.81	72.86	72.86	72.86	72.86	72.86	72.86	72.86	72.86
Funded Lines / Total Lines (%)	40.06	45.87	66.00	66.43	18.70	21.19	34.68	45.24	44.74	40.92	36.16	39.01
18 Month Avg Funding (%)	63.25	57.91	52.80	51.70	50.40	46.55	45.79	45.21	43.56	39.51	37.13	40.00
Maximum Potential Volume	1,528	2,150	1,375	2,073	4,761	6,994	10,304	10,445	10,456	10,460	10,462	10,462
Lesser of Funded or Average	661	1,065	921	1,360	1,222	2,034	4,905	6,481	6,251	5,672	5,193	5,602
<b>Contingency Funding Exposure</b>	<b>867</b>	<b>1,086</b>	<b>454</b>	<b>713</b>	<b>3,539</b>	<b>4,959</b>	<b>5,399</b>	<b>3,964</b>	<b>4,205</b>	<b>4,788</b>	<b>5,270</b>	<b>4,860</b>

*Liquidity & Contingency Funding Matrix<sup>SM</sup>*  
*Assessment, Profile, Analysis, Tracking & Forecasting*

	2016				2017				2018			
	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>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>	<i>Forecast</i>
<b>Agricultural Loans</b>												
Total Commitments	26,584	28,075	28,839	28,356	27,519	26,935	29,431	33,865	33,889	33,898	33,902	33,904
Funded Agricultural Loans	16,207	18,062	17,718	19,426	16,929	17,692	18,598	21,824	21,857	21,789	21,835	22,001
Unfunded Agricultural Loans	10,377	10,012	11,121	8,930	10,589	9,243	10,833	12,041	12,032	12,108	12,067	11,903
18 Month Max Funding (%)	69.96	69.96	69.96	69.96	69.96	68.51	68.51	68.69	68.69	68.69	68.69	68.69
Funded Lines / Total Lines (%)	60.96	64.34	61.44	68.51	61.52	65.68	63.19	64.44	64.50	64.28	64.41	64.89
18 Month Avg Funding (%)	62.55	62.20	63.02	64.11	64.12	63.29	63.91	64.45	64.66	64.05	64.57	64.85
Maximum Potential Volume	18,597	19,640	20,175	19,837	19,251	18,452	20,162	23,264	23,280	23,286	23,289	23,290
Lesser of Funded or Average	16,207	17,464	17,718	18,178	16,929	17,048	18,598	21,824	21,857	21,710	21,835	21,986
<b>Contingency Funding Exposure</b>	<b>2,391</b>	<b>2,176</b>	<b>2,457</b>	<b>1,659</b>	<b>2,322</b>	<b>1,404</b>	<b>1,564</b>	<b>1,439</b>	<b>1,423</b>	<b>1,576</b>	<b>1,454</b>	<b>1,304</b>

**Funding Analysis Matrix**

<b>Aggregate Alternative Funding</b>												
Internet Funding & Deposit Posting Services	6,321	6,321	5,674	5,670	5,421	5,421	4,923	4,678	4,678	4,678	4,678	4,678
General Market Deposit Funding	12,480	12,500	17,500	29,501	27,124	39,293	39,985	52,205	52,205	52,205	52,205	52,205
"Unsecured" Fed Funds	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	8,000	20,800	19,100	8,450	18,650	8,000	18,481	5,835	-	1,947	7,498	9,439
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Aggregate Alternative Funding</b>	<b>26,801</b>	<b>39,621</b>	<b>42,274</b>	<b>43,621</b>	<b>51,195</b>	<b>52,714</b>	<b>63,389</b>	<b>62,718</b>	<b>56,883</b>	<b>58,830</b>	<b>64,381</b>	<b>66,322</b>

**Aggregate Alternative Funding  
As a Percentage of Franchise Funding**

Internet Funding & Deposit Posting Services	2.77	2.81	2.73	2.76	2.56	2.39	2.26	2.09	2.08	2.06	2.04	2.01
General Market Deposit Funding	5.47	5.56	8.42	14.36	12.79	17.33	18.39	23.32	23.20	22.93	22.73	22.43
"Unsecured" Fed Funds	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	3.51	9.25	9.19	4.11	8.79	3.53	8.50	2.61	-	0.86	3.27	4.06
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Aggregate Alternative Funding</b>	<b>11.74</b>	<b>17.62</b>	<b>20.33</b>	<b>21.23</b>	<b>24.14</b>	<b>23.24</b>	<b>29.16</b>	<b>28.02</b>	<b>25.28</b>	<b>25.85</b>	<b>28.03</b>	<b>28.49</b>

**Aggregate Alternative Funding  
As a Percentage of Earning Asset Funding**

Internet Funding & Deposit Posting Services	1.77	1.72	1.61	1.56	1.40	1.37	1.26	1.18	1.17	1.16	1.15	1.14
General Market Deposit Funding	3.49	3.40	4.97	8.10	7.01	9.92	10.22	13.17	13.06	12.97	12.84	12.70
"Unsecured" Fed Funds	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	2.24	5.66	5.42	2.32	4.82	2.02	4.72	1.47	-	0.48	1.84	2.30
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Aggregate Alternative Funding</b>	<b>7.49</b>	<b>10.78</b>	<b>12.01</b>	<b>11.97</b>	<b>13.22</b>	<b>13.31</b>	<b>16.20</b>	<b>15.83</b>	<b>14.23</b>	<b>14.61</b>	<b>15.83</b>	<b>16.14</b>