

Sample Bank

Anywhere, USA



Liquidity & Contingency Funding MatrixSM

*Assessment, Profile, Analysis,
Tracking & Forecasting*

Hybarger & Associates

October 2020 Board Meeting

As of September 30, 2020

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>

Directors' Summary

Contingency Funding "Availability" Analysis & Liquidity Matrix

Unencumbered Short Term Liquidity <i>(Page 9)</i>	1,301	705	518	7,115	3,880	5,260	16,341	2,315	3,401	2,258	2,721	2,128
Market Value of Unpledged Securities <i>(Page 10)</i>	37,084	43,384	55,621	50,998	60,374	30,403	37,777	38,924	41,953	35,549	35,839	34,327
Market Value of Convenience Pledging <i>(Page 10)</i>	23,229	29,473	27,694	19,871	19,902	51,409	43,635	39,953	34,229	38,615	36,200	35,383
Portfolio C.D.'s <i>(Page 10)</i>	4,090	4,965	5,276	4,698	2,606	4,580	3,963	4,384	4,406	4,384	4,406	4,383
Interest Bearing Time Deposits > 1 Year <i>(Page 10)</i>	-	-	-	-	-	-	-	-	-	-	-	-
BOLI Liquidity Value <i>(Page 5)</i>	2,856	2,876	2,895	2,915	2,934	2,953	2,972	2,992	3,012	3,033	3,054	3,074
Government Guaranteed Loans <i>(Page 9)</i>	-	-	-	-	-	-	-	-	-	-	-	-
Asset Funding Sources <i>(Page 9)</i>	68,560	81,403	92,004	85,597	89,696	94,605	104,688	88,568	87,001	83,839	82,220	79,295
"Unsecured" Fed Funds Purchased <i>(Page 15)</i>	5,000	4,695	4,998	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Federal Home Loan Bank <i>(Page 16)</i>	-	4,133	19,572	21,377	9,453	5,797	5,331	19,655	20,162	19,861	20,275	20,554
Federal Reserve Bank <i>(Page 16)</i>	12,921	12,918	13,373	12,891	13,390	13,179	12,920	12,444	12,799	12,637	12,933	13,142
General Market Deposit Funding <i>(Page 14)</i>	11,967	1,739	12,224	18,500	30,000	46,500	48,500	44,192	46,207	47,388	48,100	49,444
Internet Funding & Deposit Posting Serv. <i>(Page 13)</i>	9,750	9,750	9,254	9,254	9,502	8,512	5,771	7,115	8,260	8,260	8,260	8,260
Liability Funding Sources	39,638	33,235	59,421	67,022	67,345	78,988	77,522	88,406	92,428	93,146	94,568	96,400
Aggregate Alternative Funding Limit Adjustment	(12,232)	(20,714)	(51,225)	(54,283)	(53,414)	(63,984)	(60,007)	(64,306)	(65,332)	(64,962)	(65,705)	(66,268)
"Net" Liability Funding Sources	27,406	12,522	8,196	12,740	13,932	15,004	17,515	24,101	27,096	28,184	28,863	30,132
Unactivated Surety Bond Capacity <i>(Page 12)</i>	-	-	-	-	-	-	-	-	-	-	-	-
Off-Balance Sheet Sources	-	-	-	-	-	-	-	-	-	-	-	-
Total Available Funding	95,965	93,924	100,200	98,337	103,628	109,608	122,203	112,669	114,097	112,023	111,083	109,427

Contingency Funding Exposure

Commercial LOC's <i>(Page 17)</i>	(4,374)	(2,102)	(1,713)	(1,784)	(1,667)	(6,461)	(5,457)	(2,483)	(2,572)	(2,941)	(3,306)	(3,415)
Home Equity LOC's <i>(Page 17)</i>	-	-	-	-	-	-	-	-	-	-	-	-
All Other LOC's <i>(Page 17)</i>	(4,026)	(3,987)	(889)	(1,817)	(2,586)	(246)	(430)	(444)	(463)	(447)	(417)	(374)
Construction Lending <i>(Page 18)</i>	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Lending <i>(Page 18)</i>	-	-	-	-	-	-	-	-	-	-	-	-
Contingency Funding Exposure	(8,400)	(6,089)	(2,602)	(3,601)	(4,253)	(6,707)	(5,887)	(2,927)	(3,035)	(3,388)	(3,723)	(3,789)
"Net" Funding Availability	87,565	87,835	97,598	94,736	99,375	102,901	116,316	109,742	111,062	108,635	107,360	105,638

Early Warning System

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

Franchise Funding <i>(Page 7)</i>	139.15	146.46	153.81	143.66	146.22	142.04	150.18	140.47	141.05	137.12	134.46	131.05
Earning Asset Funding <i>(Page 5)</i>	51.97	53.85	56.46	55.71	57.70	60.34	65.70	67.94	70.19	69.45	68.92	68.45

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 MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>

Directors' Summary

General Bank Condition Profile

Composite Rating <i>(Page 3)</i>	9.63	9.71	9.65	9.54	9.56	9.77	9.90	9.95	9.95	9.72	9.87	9.74
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ACE Condition Monitor

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ACE Condition Monitor <i>(Page 4)</i>	1	1	1	1	1	1	1	1	1	1	1	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	3	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	2	1	1	1	5	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

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Composite Rating												
Capital 25%												
Tangible Equity Capital (Leverage Ratio)	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Common Equity Tier 1 Capital Ratio	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Tier 1 Risk-Based Capital	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Total Risk-Based Capital	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Capital Composite Rating	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Asset Quality 20%												
Loans 30-89 Days Past Due / Loans	9.38	9.95	7.72	8.91	9.25	9.25	9.22	9.24	9.21	9.23	9.24	9.25
Non-Accrual Loans & Leases / Loans	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Net Credit Losses / Avg Net Loans	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Other Real Estate Owned / Assets	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Asset Quality Composite Rating	9.91	9.99	9.66	9.84	9.89	9.89	9.88	9.89	9.88	9.88	9.89	9.89
Management 25%												
Management	9.63	9.72	9.65	9.54	9.55	9.78	9.91	9.95	9.95	9.71	9.87	9.74
Trends Component	9.59	9.63	9.65	9.62	9.58	9.65	9.76	9.87	9.92	9.85	9.85	9.79
Management Composite Rating	9.62	9.69	9.65	9.56	9.56	9.74	9.87	9.93	9.94	9.75	9.86	9.75
Earnings 10%												
Pre-Tax Earnings / Assets	9.33	9.33	9.27	8.67	8.20	9.20	9.60	10.00	9.93	8.20	9.47	8.47
Pre-Tax Earnings/ Risk-Weighted Assets	8.80	8.84	9.20	8.73	8.07	9.56	10.00	10.00	10.00	8.18	9.24	8.22
Earnings Composite Rating	9.12	9.13	9.24	8.69	8.15	9.35	9.76	10.00	9.96	8.19	9.37	8.37
Liquidity 10%												
"Net" Funding Avail. / Franchise 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
"Net" Funding Avail. / Earning Asset Funding	7.63	7.97	8.45	8.31	8.67	9.15	10.00	10.00	10.00	10.00	10.00	10.00
Liquidity Composite Rating	9.05	9.19	9.38	9.32	9.47	9.66	10.00	10.00	10.00	10.00	10.00	10.00
Sensitivity to Interest Rate Risk 10%												
Earnings at Risk	8.60	9.25	9.01	7.88	8.64	9.18	9.69	9.73	9.78	9.77	9.78	9.77
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	9.23	9.59	9.46	8.83	9.25	9.55	9.83	9.85	9.88	9.87	9.88	9.87
General Bank Condition Profile Composite Rating												
Composite Rating	9.63	9.71	9.65	9.54	9.56	9.77	9.90	9.95	9.95	9.72	9.87	9.74

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
ACE Composite Rating												
Comparative Relative Weightings from General Bank Condition Profile												
Asset Quality	9.91	9.99	9.66	9.84	9.89	9.89	9.88	9.89	9.88	9.88	9.89	9.89
Capital	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Earnings	9.12	9.13	9.24	8.69	8.15	9.35	9.76	10.00	9.96	8.19	9.37	8.37
ACE Composite Rating	9.81	9.84	9.74	9.70	9.62	9.84	9.91	9.96	9.95	9.63	9.85	9.66

ACE Condition Monitor												
Asset Quality, Capital Adequacy, & Earnings												
ACE Condition Monitor	1	1	1	1	1	1	1	1	1	1	1	1

Capital Profile												
Tangible Equity Capital (Leverage Ratio)	11.24	11.99	10.63	11.14	11.15	11.46	11.27	11.71	11.99	12.06	12.10	12.18
Common Equity Tier 1 Capital Ratio	20.03	21.77	20.50	21.09	21.56	23.21	23.60	22.94	23.29	22.87	22.69	22.32
Tier 1 Risk-Based Capital Ratio	20.03	21.77	20.50	21.09	21.56	23.21	23.60	22.94	23.29	22.87	22.69	22.32
Total Risk-Based Capital Ratio	21.33	23.07	21.80	22.39	22.86	24.52	24.91	24.25	24.60	24.18	24.00	23.63

Minimal Capital Objectives												
Tangible Equity Capital (Leverage Ratio)	8.11	8.10	8.11	8.11	8.12	8.13	8.13	8.12	8.12	8.12	8.12	8.12
Common Equity Tier 1 Capital Ratio	9.57	9.56	9.73	9.70	9.73	9.74	9.78	9.72	9.75	9.72	9.78	9.81
Tier 1 Risk-Based Capital Ratio	10.83	10.82	11.01	10.97	11.02	11.05	11.10	11.02	11.06	11.03	11.09	11.13
Total Risk-Based Capital Ratio	12.54	12.38	12.96	12.73	13.14	13.44	13.50	13.09	13.39	13.34	13.42	13.50

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

Minimal Capital Objectives - Coverage Margins												
Tangible Equity Capital (Leverage Ratio)	3.13	3.89	2.52	3.03	3.03	3.33	3.14	3.59	3.87	3.94	3.98	4.06
Common Equity Tier 1 Capital Ratio	10.46	12.21	10.77	11.39	11.83	13.47	13.82	13.22	13.54	13.15	12.91	12.51
Tier 1 Risk-Based Capital Ratio	9.20	10.95	9.49	10.12	10.54	12.16	12.50	11.92	12.23	11.84	11.60	11.19
Total Risk-Based Capital Ratio	8.79	10.69	8.84	9.66	9.72	11.08	11.41	11.16	11.21	10.84	10.58	10.13

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

Balance Sheet Risk Trends												
Total Assets	167,399	161,746	173,332	170,436	173,071	171,680	177,508	162,521	158,884	156,928	156,235	154,766
Risk Weighted Assets	97,366	92,602	93,425	93,603	93,136	88,541	88,530	86,789	85,680	86,703	87,291	88,458
RWA / Total Adjusted Assets	58.16	57.25	53.90	54.92	53.81	51.57	49.87	53.40	53.93	55.25	55.87	57.16

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Earning Asset Funding Profile												
Assets												
Portfolio Loans	72,446	71,765	72,336	73,859	72,584	69,987	67,869	68,958	66,873	68,069	68,867	70,343
Mortgage Warehouse Loans	-	-	-	-	-	-	-	-	-	-	-	-
Investments	94,732	90,635	100,024	89,075	95,775	95,282	92,844	90,264	87,964	86,091	84,190	81,848
Short Term Liquidity	1,301	705	518	7,115	3,880	5,260	16,341	2,315	3,401	2,258	2,721	2,128
Earning Assets	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,537	158,238	156,418	155,778	154,319
Cash	837	811	827	750	1,418	1,459	1,405	1,419	1,430	1,440	1,451	1,462
Due From Banks	1,408	894	2,291	2,119	1,535	1,486	1,549	2,111	2,143	2,175	2,208	2,242
All Other Non-Earning Assets	(3,325)	(3,064)	(2,664)	(2,482)	(2,121)	(1,794)	(2,500)	(2,547)	(2,928)	(3,105)	(3,203)	(3,258)
Total Assets	167,399	161,746	173,332	170,436	173,071	171,680	177,508	162,521	158,884	156,928	156,235	154,766
Liabilities												
Interest Bearing Checking	19,597	23,806	25,890	28,090	28,461	38,124	37,540	37,353	37,845	37,658	37,473	37,287
Savings	9,782	9,698	10,119	10,355	11,041	11,410	11,763	11,796	11,896	11,994	12,095	12,153
Certificates of Deposit	56,790	68,721	94,004	87,268	73,809	55,079	61,341	62,203	57,800	56,044	55,288	53,534
Non-Deposit Funding	41,214	19,094	2,240	2,089	13,691	17,219	15,359	351	345	339	333	327
Non-Interest Deposits	21,141	20,658	21,921	23,119	25,386	28,733	30,279	30,676	31,025	31,240	31,581	32,113
Equity Capital Funding	19,955	21,128	18,704	19,128	19,851	19,964	20,772	19,158	19,327	19,143	19,008	18,905
Earning Asset Funding	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,537	158,238	156,418	155,778	154,319
Other Liabilities	52	372	737	532	1,385	1,433	1,224	1,114	928	723	559	503
Remaining Equity Capital	(1,132)	(1,731)	(283)	(145)	(553)	(282)	(770)	(131)	(282)	(214)	(102)	(56)
Total Liabilities & Shareholders' Equity	167,399	161,746	173,332	170,436	173,071	171,680	177,508	162,521	158,884	156,928	156,235	154,766
Earning Asset Funding as a Percentage of Earning Assets												
Portfolio Loans	43.00	44.00	41.84	43.43	42.14	41.04	38.33	42.69	42.26	43.52	44.21	45.58
Mortgage Warehouse Loans	-	-	-	-	-	-	-	-	-	-	-	-
Investments	56.23	55.57	57.86	52.38	55.61	55.87	52.44	55.88	55.59	55.04	54.04	53.04
Short Term Liquidity	0.77	0.43	0.30	4.18	2.25	3.08	9.23	1.43	2.15	1.44	1.75	1.38
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	12.55	12.67	12.68	13.60	14.74	16.85	17.10	18.99	19.61	19.97	20.27	20.81
Interest Bearing Checking	11.63	14.60	14.98	16.52	16.52	22.36	21.20	23.12	23.92	24.08	24.06	24.16
Savings	5.81	5.95	5.85	6.09	6.41	6.69	6.64	7.30	7.52	7.67	7.76	7.88
Certificates of Deposit	33.71	42.13	54.38	51.32	42.85	32.30	34.65	38.51	36.53	35.83	35.49	34.69
Non-Deposit Funding	24.46	11.71	1.30	1.23	7.95	10.10	8.67	0.22	0.22	0.22	0.21	0.21
Equity Capital Funding	11.84	12.95	10.82	11.25	11.53	11.71	11.73	11.86	12.21	12.24	12.20	12.25
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	3,173	3,195	3,217	3,239	3,260	3,281	3,302	3,325	3,347	3,370	3,393	3,416
IRS Early Withdrawal Penalty (10.00%)	(317)	(320)	(322)	(324)	(326)	(328)	(330)	(332)	(335)	(337)	(339)	(342)
BOLI Liquidity Value	2,856	2,876	2,895	2,915	2,934	2,953	2,972	2,992	3,012	3,033	3,054	3,074

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Sources of Funding Profile												
Franchise Funding	62,931	59,974	63,452	65,945	67,961	72,446	77,453	78,122	78,740	79,228	79,844	80,606
Managed Corporate Funding	5,023	11,088	12,719	15,039	15,090	25,023	25,037	25,045	25,052	25,060	25,067	25,075
Public Funding	9,491	12,972	12,479	12,691	12,239	7,858	7,817	7,590	8,145	8,022	7,900	7,778
Internet Funding & Deposit Posting Services	250	250	746	746	498	1,488	4,229	2,885	1,740	1,740	1,740	1,740
General Market Deposit Funding	30,153	39,037	62,776	56,500	45,000	28,500	26,500	28,500	25,000	23,000	22,000	20,000
Non-Deposit Funding (Minus Repos)	40,676	18,656	2,002	-	11,600	15,250	15,246	238	231	225	219	213
Equity Capital Funding	19,955	21,128	18,704	19,128	19,851	19,964	20,772	19,158	19,327	19,143	19,008	18,905
Earning Asset Funding	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,537	158,238	156,418	155,778	154,319

**Sources of Funding Concentration Filter
as a Percentage of Total Earning Asset Funding**

Managed Corporate Funding	2.98	6.80	7.36	8.84	8.76	14.67	14.14	15.50	15.83	16.02	16.09	16.25
Public Funding	5.63	7.95	7.22	7.46	7.11	4.61	4.42	4.70	5.15	5.13	5.07	5.04
Internet Funding & Deposit Posting Services	0.15	0.15	0.43	0.44	0.29	0.87	2.39	1.79	1.10	1.11	1.12	1.13
General Market Deposit Funding	17.90	23.93	36.31	33.23	26.13	16.71	14.97	17.64	15.80	14.70	14.12	12.96
Non-Deposit Funding (Minus Repos)	24.14	11.44	1.16	-	6.73	8.94	8.61	0.15	0.15	0.14	0.14	0.14

Sources of Funding Concentration Monitor

Sources of Funding Concentration Monitor	1	2	1	1	1	5	1	1	1	1	1	1
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Sources of Funding - Rates

Franchise Funding	0.64	0.83	0.75	0.75	0.55	0.47	0.37	0.34	0.29	0.26	0.25	0.25
Managed Corporate Funding	2.45	2.45	1.70	1.60	0.60	0.40	0.15	0.15	0.15	0.15	0.15	0.15
Public Funding	1.18	1.31	1.39	1.35	1.18	1.03	0.72	0.73	0.64	0.63	0.58	0.58
Internet Funding & Deposit Posting Services	1.75	1.75	1.94	1.94	1.73	0.47	0.31	0.35	0.23	0.25	0.30	0.30
General Market Deposit Funding	2.45	2.48	2.22	2.04	1.90	1.48	0.26	0.25	0.22	0.19	0.19	0.19
Non-Deposit Funding (Minus Repos)	2.61	2.60	1.80	-	0.39	0.36	0.34	0.52	0.51	0.51	0.51	0.50
Equity Capital Funding	-	-	-	-	-	-	-	-	-	-	-	-
Sources of Funding - Weighted Average Rates	1.64	1.69	1.50	1.37	1.00	0.67	0.33	0.31	0.27	0.25	0.24	0.24

**Funding Source Rates
in Comparison to the Average Rates on all Interest Bearing Funding Sources**

Franchise Funding	(1.00)	(0.86)	(0.75)	(0.62)	(0.45)	(0.20)	0.04	0.03	0.02	0.01	0.01	0.01
Managed Corporate Funding	0.81	0.76	0.20	0.23	(0.40)	(0.27)	(0.18)	(0.16)	(0.12)	(0.10)	(0.09)	(0.09)
Public Funding	(0.46)	(0.38)	(0.11)	(0.02)	0.18	0.36	0.39	0.42	0.37	0.38	0.34	0.34
Internet Funding & Deposit Posting Services	0.11	0.06	0.44	0.57	0.73	(0.20)	(0.02)	0.04	(0.04)	-	0.06	0.06
General Market Deposit Funding	0.81	0.79	0.72	0.67	0.90	0.81	(0.07)	(0.06)	(0.05)	(0.06)	(0.05)	(0.05)
Non-Deposit Funding (Minus Repos)	0.97	0.91	0.30	-	(0.61)	(0.31)	0.01	0.21	0.24	0.26	0.27	0.26

Sources of Funding - Rates Monitor

Sources of Funding - Rates Monitor	1	1	1	1	1	1	1	1	1	1	1	1
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Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Funding Analysis Matrix												
Franchise Funding Profile												
Interest Bearing Checking	3,731	3,669	3,711	3,766	3,494	3,743	3,328	3,303	3,278	3,254	3,230	3,205
Money Market Accounts	7,811	6,403	7,219	6,858	6,717	6,706	6,752	6,733	6,715	6,697	6,679	6,662
Premium Money Market Accounts	-	-	-	-	-	-	-	-	-	-	-	-
Interest Bearing Checking	11,542	10,072	10,930	10,624	10,211	10,449	10,080	10,036	9,993	9,951	9,909	9,867
Savings	9,337	9,260	9,716	9,936	10,580	10,891	11,259	11,289	11,385	11,480	11,578	11,632
C.D.'s - One Year or Less	4,492	4,326	4,066	4,065	3,829	3,743	3,743	3,821	3,935	4,050	4,164	4,278
C.D.'s - More than One Year	4,549	4,619	4,843	4,808	4,782	4,784	4,656	4,628	4,601	4,575	4,549	4,524
\$100,000 and Greater C.D.'s	8,525	7,870	7,899	7,772	8,486	9,160	8,936	9,064	9,193	9,322	9,451	9,580
I.R.A.'s	3,633	3,602	3,579	3,442	3,409	3,429	3,449	3,459	3,467	3,475	3,484	3,492
Other CD's	7	7	995	995	7	7	5,966	5,966	5,966	5,966	5,966	5,966
Certificates of Deposit	21,206	20,424	21,382	21,082	20,513	21,123	26,750	26,938	27,162	27,388	27,614	27,840
Customer Repurchase Agreements	538	438	238	2,089	2,091	1,969	113	113	113	114	114	114
Non-Interest Deposits	20,308	19,780	21,186	22,214	24,566	28,014	29,251	29,746	30,087	30,295	30,629	31,153
Total Franchise Funding	62,931	59,974	63,452	65,945	67,961	72,446	77,453	78,122	78,740	79,228	79,844	80,606

Franchise Funding
As a Percentage of:

Earning Asset Funding	37.35	36.77	36.70	38.78	39.46	42.48	43.75	48.36	49.76	50.65	51.25	52.23
Total Deposits	58.64	48.81	41.76	44.31	49.00	54.33	54.96	55.00	56.82	57.86	58.52	59.67
Total Portfolio Loans	86.87	83.57	87.72	89.28	93.63	103.51	114.12	113.29	117.75	116.39	115.94	114.59
Total Assets	37.59	37.08	36.61	38.69	39.27	42.20	43.63	48.07	49.56	50.49	51.11	52.08

Large Account Holder Profile

Time Deposits	5,028	6,652	6,651	6,672	6,672	4,637	4,583	4,450	4,375	4,318	4,301	4,291
<i>As a Percentage of Franchise Funding</i>	7.99	11.09	10.48	10.12	9.82	6.40	5.92	5.70	5.56	5.45	5.39	5.32
Checking Deposits	11,162	15,748	17,896	20,917	22,204	32,405	32,532	32,997	33,329	33,478	33,517	33,546
<i>As a Percentage of Franchise Funding</i>	17.74	26.26	28.20	31.72	32.67	44.73	42.00	42.24	42.33	42.26	41.98	41.62
Special Account Relationships (I)	-	-	-	-	-	-	-	-	-	-	-	-
<i>As a Percentage of Franchise Funding</i>	-	-	-	-	-	-	-	-	-	-	-	-
Special Account Relationships (II)	5,023	11,088	12,719	15,039	15,090	25,023	25,037	25,045	25,052	25,060	25,067	25,075
<i>As a Percentage of Franchise Funding</i>	7.98	18.49	20.05	22.81	22.20	34.54	32.33	32.06	31.82	31.63	31.40	31.11
Special Account Relationships (III)	-	-	-	-	-	-	-	-	-	-	-	-
<i>As a Percentage of Franchise Funding</i>	-	-	-	-	-	-	-	-	-	-	-	-

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Loan Funding Profile												
Equity Capital Funding	19,955	21,128	18,704	19,128	19,851	19,964	20,772	19,158	19,327	19,143	19,008	18,905
Franchise Funding	62,931	59,974	63,452	65,945	67,961	72,446	77,453	78,122	78,740	79,228	79,844	80,606
"Organic" Funding	82,886	81,102	82,156	85,073	87,812	92,410	98,225	97,280	98,067	98,371	98,852	99,511
Managed Corporate Funding	5,023	11,088	12,719	15,039	15,090	25,023	25,037	25,045	25,052	25,060	25,067	25,075
Public Funding	9,491	12,972	12,479	12,691	12,239	7,858	7,817	7,590	8,145	8,022	7,900	7,778
"Core" Funding	97,400	105,162	107,354	112,803	115,141	125,291	131,079	129,915	131,264	131,453	131,819	132,364
Portfolio Loans	72,446	71,765	72,336	73,859	72,584	69,987	67,869	68,958	66,873	68,069	68,867	70,343
Total "Core" Funding Coverage	24,954	33,397	35,018	38,944	42,557	55,304	63,210	60,957	64,391	63,384	62,952	62,021
Alternative Funding	-	-	-	-	-	-	-	-	-	-	-	-
Remaining Alternative Funding	71,079	57,943	65,524	57,246	57,098	45,238	45,975	31,623	26,971	24,965	23,959	21,953
Loan Funding Coverage												
Equity Capital Funding	19,955	21,128	18,704	19,128	19,851	19,964	20,772	19,158	19,327	19,143	19,008	18,905
Franchise Funding	62,931	59,974	63,452	65,945	67,961	72,446	77,453	78,122	78,740	79,228	79,844	80,606
"Organic" Funding	82,886	81,102	82,156	85,073	87,812	92,410	98,225	97,280	98,067	98,371	98,852	99,511
Managed Corporate Funding	5,023	11,088	12,719	15,039	15,090	25,023	25,037	25,045	25,052	25,060	25,067	25,075
Public Funding	9,491	12,972	12,479	12,691	12,239	7,858	7,817	7,590	8,145	8,022	7,900	7,778
"Core" Funding	97,400	105,162	107,354	112,803	115,141	125,291	131,079	129,915	131,264	131,453	131,819	132,364
Aggregate Alternative Funding	71,079	57,943	65,524	57,246	57,098	45,238	45,975	31,623	26,971	24,965	23,959	21,953
Earning Asset Funding	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,538	158,235	156,418	155,778	154,317
Loan Funding Coverage as a Percentage of Loans												
Equity Capital Funding	27.54	29.44	25.86	25.90	27.35	28.53	30.61	27.78	28.90	28.12	27.60	26.88
Franchise Funding	86.87	83.57	87.72	89.28	93.63	103.51	114.12	113.29	117.75	116.39	115.94	114.59
"Organic" Funding	114.41	113.01	113.58	115.18	120.98	132.04	144.73	141.07	146.65	144.52	143.54	141.47
Managed Corporate Funding	6.93	15.45	17.58	20.36	20.79	35.75	36.89	36.32	37.46	36.82	36.40	35.65
Public Funding	13.10	18.08	17.25	17.18	16.86	11.23	11.52	11.01	12.18	11.79	11.47	11.06
"Core" Funding	134.44	146.54	148.41	152.73	158.63	179.02	193.14	188.40	196.29	193.12	191.41	188.17
Aggregate Alternative Funding	98.11	80.74	90.58	77.51	78.66	64.64	67.74	45.86	40.33	36.68	34.79	31.21
Earning Asset Funding	232.56	227.28	238.99	230.23	237.30	243.66	260.88	234.26	236.62	229.79	226.20	219.38
Loan Funding Coverage Target	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00	125.00
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	37.35	36.77	36.70	38.78	39.46	42.48	43.75	48.36	49.76	50.65	51.25	52.23
Portfolio Loans / Deposits	67.51	58.40	47.61	49.63	52.33	52.49	48.16	48.55	48.26	49.71	50.48	52.07
Portfolio Loans / Earning Asset Funding	43.00	44.00	41.84	43.43	42.14	41.04	38.33	42.69	42.26	43.52	44.21	45.58
Portfolio Loans / Franchise Funding	115.12	119.66	114.00	112.00	106.80	96.61	87.63	88.27	84.93	85.92	86.25	87.27
Aggregate Alt. Funding / Mtg. Warehouse Lns	-	-	-	-	-	-	-	-	-	-	-	-

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
"Liquidity Cushion" Profile												
Unencumbered Overnight Investments	-	-	-	1,000	-	2,000	450	667	1,767	593	1,071	448
Interest Bearing Demand Deposits	1,301	705	518	6,115	3,880	3,260	15,891	1,649	1,635	1,665	1,651	1,681
Money Market Accounts	-	-	-	-	-	-	-	-	-	-	-	-
Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Unencumbered Short Term Liquidity *	1,301	705	518	7,115	3,880	5,260	16,341	2,316	3,402	2,258	2,722	2,129
Market Value of Unpledged Securities (Page 10)	37,084	43,384	55,621	50,998	60,374	30,403	37,777	38,924	41,953	35,549	35,839	34,327
Market Value of Convenience Pledging (Page 10)	23,229	29,473	27,694	19,871	19,902	51,409	43,635	39,953	34,229	38,615	36,200	35,383
Portfolio C.D.'s (Page 10)	4,090	4,965	5,276	4,698	2,606	4,580	3,963	4,384	4,406	4,384	4,406	4,383
Interest Bearing Time Deposits > 1 Year (Page 10)	-	-	-	-	-	-	-	-	-	-	-	-
BOLI Liquidity Value (Page 5)	2,856	2,876	2,895	2,915	2,934	2,953	2,972	2,992	3,012	3,033	3,054	3,074
Government Guaranteed Loans	-	-	-	-	-	-	-	-	-	-	-	-
Asset Funding Sources ("Liquidity Cushion")	68,560	81,403	92,004	85,597	89,696	94,605	104,688	88,569	87,002	83,839	82,221	79,296

Sources of Funding Profile

Franchise Funding	62,931	59,974	63,452	65,945	67,961	72,446	77,453	78,122	78,740	79,228	79,844	80,606
Managed Corporate Funding	5,023	11,088	12,719	15,039	15,090	25,023	25,037	25,045	25,052	25,060	25,067	25,075
Public Funding	9,491	12,972	12,479	12,691	12,239	7,858	7,817	7,590	8,145	8,022	7,900	7,778
Internet Funding & Deposit Posting Services	250	250	746	746	498	1,488	4,229	2,885	1,740	1,740	1,740	1,740
General Market Deposit Funding	30,153	39,037	62,776	56,500	45,000	28,500	26,500	28,500	25,000	23,000	22,000	20,000
Non-Deposit Funding (Minus Repos)	40,676	18,656	2,002	-	11,600	15,250	15,246	238	231	225	219	213
Equity Capital Funding	19,955	21,128	18,704	19,128	19,851	19,964	20,772	19,158	19,327	19,143	19,008	18,905
Earning Asset Funding	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,538	158,235	156,418	155,778	154,317

"Liquidity Cushion" as a Percentage of Funding Sources

Franchise Funding	108.94	135.73	145.00	129.80	131.98	130.59	135.16	113.37	110.49	105.82	102.98	98.38
Managed Corporate Funding	∞	734.15	723.36	569.17	594.41	378.07	418.13	353.64	347.29	334.55	328.00	316.24
Public Funding	722.37	627.52	737.27	674.47	732.87	∞	∞	∞	∞	∞	∞	∞
Internet Funding & Deposit Posting Services	∞	∞	∞	∞	∞	∞	∞	∞	∞	∞	∞	∞
General Market Deposit Funding	227.37	208.53	146.56	151.50	199.32	331.95	395.05	310.77	348.01	364.52	373.73	396.48
Non-Deposit Funding (Minus Repos)	168.55	436.33	∞	-	773.24	620.36	686.66	∞	∞	∞	∞	∞
Equity Capital Funding	343.57	385.28	491.90	447.50	451.85	473.88	503.99	462.31	450.16	437.96	432.56	419.45
Earning Asset Funding	40.69	49.91	53.22	50.34	52.08	55.48	59.13	54.83	54.98	53.60	52.78	51.38

"∞" 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
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Short Term Liquidity

Overnight Investments (Cash Collateral) (Page 10)	-	-	-	-	-	-	-	-	-	-	-	-
* Unencumbered Overnight Investments	-	-	-	1,000	-	2,000	450	667	1,767	593	1,071	448
* Interest Bearing Demand Deposits	1,301	705	518	6,115	3,880	3,260	15,891	1,649	1,635	1,665	1,651	1,681
* Money Market Accounts	-	-	-	-	-	-	-	-	-	-	-	-
* Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Short Term Liquidity (Page 5)	1,301	705	518	7,115	3,880	5,260	16,341	2,316	3,402	2,258	2,722	2,129

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Investment Deployment Analysis												
Market Value of Investments Profile												
Total Pledged Securities	48,092	38,211	35,751	30,000	29,754	57,264	47,767	43,968	38,529	42,853	40,376	39,496
Principal Receivable (FHLMC)	-	-	-	-	-	-	-	-	-	-	-	-
Overnight Investments (<i>Cash Collateral</i>)	-	-	-	-	-	-	-	-	-	-	-	-
Required Non-Security Pledging	-	-	-	-	-	-	-	-	-	-	-	-
Secured Funding Requirements												
Public Funds	5,057	8,300	7,819	8,040	7,761	3,886	4,019	3,902	4,187	4,124	4,062	3,999
Customer Repurchase Agreements	538	438	238	2,089	2,091	1,969	113	113	113	114	114	114
Secured Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	19,268	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
Fiduciary Funding	-	-	-	-	-	-	-	-	-	-	-	-
Special Purpose Funding	-	-	-	-	-	-	-	-	-	-	-	-
Required Pledged Securities	24,863	8,738	8,057	10,129	9,852	5,855	4,132	4,015	4,300	4,238	4,176	4,113
Convenience Pledging	23,229	29,473	27,694	19,871	19,902	51,409	43,635	39,953	34,229	38,615	36,200	35,383
Unpledged Securities	37,084	43,384	55,621	50,998	60,374	30,403	37,777	38,924	41,953	35,549	35,839	34,327
Portfolio C.D.'s	4,090	4,965	5,276	4,698	2,606	4,580	3,963	4,384	4,406	4,384	4,406	4,383
Total Market Value of Investments	89,266	86,560	96,647	85,696	92,734	92,247	89,507	87,276	84,888	82,787	80,620	78,206
Non-Security Pledging												
N/A	-	-	-	-	-	-	-	-	-	-	-	-
N/A	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Securities Pledging	-	-	-	-	-	-	-	-	-	-	-	-
Total Marketable Investments												
Book Value												
U.S. Treasury & Agency Securities	59,113	44,532	27,452	21,627	30,358	31,877	36,105	36,645	40,346	43,345	45,343	46,342
Mortgage Backed Securities - Fixed	25,962	25,349	48,407	44,905	45,593	41,874	36,039	33,333	27,773	23,254	19,575	16,573
Mortgage Backed Securities - Variable	-	-	-	-	-	-	-	-	-	-	-	-
S.B.A. Securities	-	11,293	14,825	14,279	13,161	12,727	12,493	12,118	11,755	11,403	11,061	10,731
Municipal Securities	530	530	530	90	90	90	90	90	90	90	90	90
Total Pledgeable Securities	85,605	81,704	91,214	80,901	89,202	86,568	84,727	82,186	79,964	78,092	76,069	73,736
Portfolio C.D.'s	4,090	4,965	5,276	4,698	2,606	4,580	3,963	4,384	4,406	4,384	4,406	4,383
Corporate Securities	-	-	-	-	-	-	-	-	-	-	-	-
Total Marketable Investments	89,695	86,669	96,490	85,599	91,808	91,148	88,690	86,570	84,370	82,476	80,475	78,119
Mark-to-Market of Investments												
Book Value of Marketable Investments	89,695	86,669	96,490	85,599	91,808	91,148	88,690	86,570	84,370	82,476	80,475	78,119
Available for Sale - "Mark-to-Market"	(428)	(109)	157	97	927	1,098	816	706	518	311	145	87
Held to Maturity - "Mark-to-Market"	(1)	-	-	-	-	-	-	-	-	-	-	-
Total "Mark-to-Market"	(429)	(109)	157	97	927	1,098	816	706	518	311	145	87
Total Market Value of Investments	89,266	86,560	96,647	85,696	92,734	92,247	89,507	87,276	84,888	82,787	80,620	78,206
Time Deposit Investments												
Interest Bearing Time Deposits < 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Interest Bearing Time Deposits > 1 Year	-	-	-	-	-	-	-	-	-	-	-	-
Total Time Deposit Investments	-	-	-	-	-	-	-	-	-	-	-	-

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
<i>Sources of Funding as a Percentage of Total Lending</i>												
Franchise Funding	86.87	83.57	87.72	89.28	93.63	103.51	114.12	113.29	117.75	116.39	115.94	114.59
Managed Corporate Funding	6.93	15.45	17.58	20.36	20.79	35.75	36.89	36.32	37.46	36.82	36.40	35.65
Public Funding	13.10	18.08	17.25	17.18	16.86	11.23	11.52	11.01	12.18	11.79	11.47	11.06
Internet Funding & Deposit Posting Services	0.35	0.35	1.03	1.01	0.69	2.13	6.23	4.18	2.60	2.56	2.53	2.47
General Market Deposit Funding	41.62	54.40	86.78	76.50	62.00	40.72	39.05	41.33	37.38	33.79	31.95	28.43
Non-Deposit Funding (Minus Repos)	56.15	26.00	2.77	-	15.98	21.79	22.46	0.35	0.35	0.33	0.32	0.30
Equity Capital Funding	27.54	29.44	25.86	25.90	27.35	28.53	30.61	27.78	28.90	28.12	27.60	26.88
<i>Sources of Funding as a Percentage of Total Earning Asset Funding</i>												
Franchise Funding	37.35	36.77	36.70	38.78	39.46	42.48	43.75	48.36	49.76	50.65	51.25	52.23
Managed Corporate Funding	2.98	6.80	7.36	8.84	8.76	14.67	14.14	15.50	15.83	16.02	16.09	16.25
Public Funding	5.63	7.95	7.22	7.46	7.11	4.61	4.42	4.70	5.15	5.13	5.07	5.04
Internet Funding & Deposit Posting Services	0.15	0.15	0.43	0.44	0.29	0.87	2.39	1.79	1.10	1.11	1.12	1.13
General Market Deposit Funding	17.90	23.93	36.31	33.23	26.13	16.71	14.97	17.64	15.80	14.70	14.12	12.96
Non-Deposit Funding (Minus Repos)	24.14	11.44	1.16	-	6.73	8.94	8.61	0.15	0.15	0.14	0.14	0.14
Equity Capital Funding	11.84	12.95	10.82	11.25	11.53	11.71	11.73	11.86	12.21	12.24	12.20	12.25
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
<i>Macro-Economic Indicators</i>												
<i>Monetary Policy Indicators</i>												
Targeted Fed Funds Rate	2.500	2.500	2.000	1.750	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
<i>Monetary Policy Trends</i>												
3 Month Trend	-	-	(0.500)	(0.250)	(1.500)	-	-	-	-	-	-	-
6 Month Trend	0.250	-	(0.500)	(0.750)	(1.750)	(1.500)	-	-	-	-	-	-
12 Month Trend	0.750	0.500	(0.250)	(0.750)	(2.250)	(2.250)	(1.750)	(1.500)	-	-	-	-
<i>Yield Curve Configuration</i>												
Five Year Treasury Note	2.17	1.76	1.57	1.68	0.39	0.32	0.26	0.30	0.34	0.37	0.41	0.42
Fed Funds	2.50	2.50	2.00	1.75	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Spread	(0.33)	(0.74)	(0.43)	(0.07)	0.14	0.07	0.01	0.05	0.09	0.12	0.16	0.17
<i>Policy Limits by Funding Sectors as a Percentage of Total Earning Asset Funding</i>												
Franchise Funding	-	-	-	-	-	-	-	-	-	-	-	-
Equity Capital Funding	-	-	-	-	-	-	-	-	-	-	-	-
Managed Corporate Funding	10.00	10.00	10.00	10.00	10.00	10.00	20.00	20.00	20.00	20.00	20.00	20.00
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	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00
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

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
<i>Funding Analysis Matrix</i>												
<i>Public Funding Profile</i>												
Interest Bearing Checking	3,032	2,646	2,241	2,427	3,160	2,652	2,423	2,272	2,799	2,648	2,497	2,346
Savings	445	438	403	419	461	519	504	507	511	514	517	521
Certificates of Deposit	5,181	9,010	9,100	8,940	7,798	3,968	3,862	3,880	3,897	3,915	3,934	3,952
Non-Deposit Funding	-	-	-	-	-	-	-	-	-	-	-	-
Non-Interest Deposits	833	878	735	905	820	719	1,028	931	938	945	952	959
Total Public Funding	9,491	12,972	12,479	12,691	12,239	7,858	7,817	7,590	8,145	8,022	7,900	7,778
FDIC Insurance	4,434	4,672	4,660	4,651	4,478	3,972	3,798	3,688	3,958	3,898	3,838	3,779
FHLB Letter of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Net Public Funds Requirement	5,057	8,300	7,819	8,040	7,761	3,886	4,019	3,902	4,187	4,124	4,062	3,999
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	5,057	8,300	7,819	8,040	7,761	3,886	4,019	3,902	4,187	4,124	4,062	3,999
<i>Public Funding Capacity with Category Limits</i>												
Earning Assets	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,537	158,238	156,418	155,778	154,319
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	67,392	65,242	69,151	68,020	68,896	68,212	70,822	64,615	63,295	62,567	62,311	61,728
Current Funding	9,491	12,972	12,479	12,691	12,239	7,858	7,817	7,590	8,145	8,022	7,900	7,778
Total Allowable Additional Funding - by Policy	57,901	52,270	56,672	55,329	56,657	60,354	63,005	57,025	55,150	54,545	54,411	53,950
Market Value of Unpledged Securities	37,084	43,384	55,621	50,998	60,374	30,403	37,777	38,924	41,953	35,549	35,839	34,327
Convenience Pledging	23,229	29,473	27,694	19,871	19,902	51,409	43,635	39,953	34,229	38,615	36,200	35,383
Available Securities for Pledging	60,313	72,857	83,315	70,869	80,276	81,812	81,412	78,877	76,182	74,164	72,039	69,710
Lesser of Policy or Unused Amount	57,901	52,270	56,672	55,329	56,657	60,354	63,005	57,025	55,150	54,545	54,411	53,950
<i>Public Funding</i>												
<i>As a Percentage of:</i>												
Earning Asset Funding	5.63	7.95	7.22	7.46	7.11	4.61	4.42	4.70	5.15	5.13	5.07	5.04
Total Deposits	8.84	10.56	8.21	8.53	8.82	5.89	5.55	5.34	5.88	5.86	5.79	5.76
Total Loans	13.10	18.08	17.25	17.18	16.86	11.23	11.52	11.01	12.18	11.79	11.47	11.06
Total Assets	5.67	8.02	7.20	7.45	7.07	4.58	4.40	4.67	5.13	5.11	5.06	5.03
<i>Funding Analysis Matrix</i>												
<i>Fiduciary Deposits Profile</i>												
Total Fiduciary Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Fiduciary Deposits Covered by FDIC	-	-	-	-	-	-	-	-	-	-	-	-
Required Pledging	-	-	-	-	-	-	-	-	-	-	-	-
<i>Bankruptcy Trustee Accounts</i>												
Total Bankruptcy Trustee Accounts	-	-	-	-	-	-	-	-	-	-	-	-
Deposits Not Requiring Pledging	-	-	-	-	-	-	-	-	-	-	-	-
Active Surety Bond Capacity	-	-	-	-	-	-	-	-	-	-	-	-
Deposits Requiring Pledging by Securities	-	-	-	-	-	-	-	-	-	-	-	-
Unactivated Surety Bond Capacity	-	-	-	-	-	-	-	-	-	-	-	-

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Funding Analysis Matrix												
<i>Internet Funding & Deposit Posting Services Profile</i>												
<i>Internet Funding & Deposit Posting Services - Guidelines / Limits</i>												
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
Internet Funding & Deposit Posting Serv. Limits	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
<i>Internet Funding & Deposit Posting Services - Active</i>												
U.S. Sterling Capital C.D.'s	250	250	746	746	498	1,488	4,229	2,885	1,740	1,740	1,740	1,740
Internet Funding & Deposit Posting Services	250	250	746	746	498	1,488	4,229	2,885	1,740	1,740	1,740	1,740
<i>Internet Funding & Deposit Posting Services - Remaining Capacity</i>												
U.S. Sterling Capital C.D.'s	9,750	9,750	9,254	9,254	9,502	8,512	5,771	7,115	8,260	8,260	8,260	8,260
Unused Internet Funding & Deposit Posting Serv.	9,750	9,750	9,254	9,254	9,502	8,512	5,771	7,115	8,260	8,260	8,260	8,260
<i>Internet Funding & Deposit Posting Services - Category Limits</i>												
Earning Assets	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,537	158,238	156,418	155,778	154,319
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	33,696	32,621	34,576	34,010	34,448	34,106	35,411	32,307	31,648	31,284	31,156	30,864
Current Funding	250	250	746	746	498	1,488	4,229	2,885	1,740	1,740	1,740	1,740
Total Allowable Funding - by Policy	33,446	32,371	33,830	33,264	33,950	32,618	31,182	29,422	29,908	29,544	29,416	29,124
Lesser of Policy or Unused Amount	9,750	9,750	9,254	9,254	9,502	8,512	5,771	7,115	8,260	8,260	8,260	8,260
<i>Internet Funding & Deposit Posting Services</i>												
<i>As a Percentage of:</i>												
Earning Asset Funding	0.15	0.15	0.43	0.44	0.29	0.87	2.39	1.79	1.10	1.11	1.12	1.13
Total Deposits	0.23	0.20	0.49	0.50	0.36	1.12	3.00	2.03	1.26	1.27	1.28	1.29
Total Loans	0.35	0.35	1.03	1.01	0.69	2.13	6.23	4.18	2.60	2.56	2.53	2.47
Total Assets	0.15	0.15	0.43	0.44	0.29	0.87	2.38	1.78	1.10	1.11	1.11	1.12

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Funding Analysis Matrix												
General Market Deposit Funding Profile												
General Market Deposit Funding - Guidelines / Limits												
Finance 500	30,000	35,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
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	10,000	10,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Total General Market Deposit Funding Limits	45,000	50,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000
General Market Deposit Funding - Active												
Finance 500	25,153	28,037	39,537	30,500	25,000	8,500	6,500	8,500	5,000	2,000	6,000	4,000
C.D. Portfolio Funding	5,000	5,000	2,239	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
D.A. Davidson	-	6,000	21,000	21,000	15,000	15,000	15,000	15,000	15,000	16,000	11,000	11,000
Total General Market Deposit Funding	30,153	39,037	62,776	56,500	45,000	28,500	26,500	28,500	25,000	23,000	22,000	20,000
General Market Deposit Funding - Remaining Capacity												
Finance 500	4,847	6,963	5,463	14,500	20,000	36,500	38,500	36,500	40,000	43,000	39,000	41,000
C.D. Portfolio Funding	-	-	2,761	-	-	-	-	-	-	-	-	-
D.A. Davidson	10,000	4,000	4,000	4,000	10,000	10,000	10,000	10,000	10,000	9,000	14,000	14,000
Total Unused General Market Deposit Funding	14,847	10,963	12,224	18,500	30,000	46,500	48,500	46,500	50,000	52,000	53,000	55,000
General Market Deposit Funding - Category Limits												
Earning Assets	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,537	158,238	156,418	155,778	154,319
Policy Limit (%)	25.00	25.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00
Dollar Limit	42,120	40,776	77,795	76,522	77,508	76,738	79,674	72,692	71,207	70,388	70,100	69,444
Current Funding	30,153	39,037	62,776	56,500	45,000	28,500	26,500	28,500	25,000	23,000	22,000	20,000
Total Allowable Funding - by Policy	11,967	1,739	15,019	20,022	32,508	48,238	53,174	44,192	46,207	47,388	48,100	49,444
Lesser of Policy or Unused Amount	11,967	1,739	12,224	18,500	30,000	46,500	48,500	44,192	46,207	47,388	48,100	49,444
General Market Deposit Funding - Active												
<i>As a Percentage of:</i>												
Earning Asset Funding	17.90	23.93	36.31	33.23	26.13	16.71	14.97	17.64	15.80	14.70	14.12	12.96
Total Deposits	28.10	31.77	41.32	37.96	32.44	21.37	18.80	20.07	18.04	16.80	16.12	14.81
Total Loans	41.62	54.40	86.78	76.50	62.00	40.72	39.05	41.33	37.38	33.79	31.95	28.43
Total Assets	18.01	24.13	36.22	33.15	26.00	16.60	14.93	17.54	15.73	14.66	14.08	12.92

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Funding Analysis Matrix												
<i>Non-Deposit Funding Profile</i>												
<i>~ Short-Term Funding Availability Only ~</i>												
"Unsecured" Fed Funds - Credit Limits												
Midwest Independent Bank	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total "Unsecured" Fed Funds Limits	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
"Unsecured" Fed Funds - Active												
Midwest Independent Bank	-	305	2	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total "Unsecured" Fed Funds	-	305	2	-	-	-	-	-	-	-	-	-
"Unsecured" Fed Funds - Remaining Capacity												
Midwest Independent Bank	5,000	4,695	4,998	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Unused "Unsecured" Fed Funds	5,000	4,695	4,998	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
"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

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Funding Analysis Matrix												
<i>Non-Deposit Funding Profile</i>												
<i>Federal Home Loan Bank *</i>												
Capacity Secured by Loans	21,408	22,484	21,572	21,377	21,053	21,047	20,577	19,893	20,393	20,086	20,494	20,767
Funding Secured by Securities	19,268	-	-	-	-	-	-	-	-	-	-	-
Total Capacity	40,676	22,484	21,572	21,377	21,053	21,047	20,577	19,893	20,393	20,086	20,494	20,767
Overnight	39,932	17,622	2,000	-	11,600	-	-	-	-	-	-	-
Advances - One Year & Less	-	-	-	-	-	15,000	15,000	-	-	-	-	-
Advances - Beyond One Year	744	729	-	-	-	250	246	238	231	225	219	213
Total Funding	40,676	18,351	2,000	-	11,600	15,250	15,246	238	231	225	219	213
FHLB Letter of Credit	-	-	-	-	-	-	-	-	-	-	-	-
MPF Credit Enhancements	-	-	-	-	-	-	-	-	-	-	-	-
Excess Collateral Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
Remaining Capacity	-	4,133	19,572	21,377	9,453	5,797	5,331	19,655	20,162	19,861	20,275	20,554
*Total FHLB Capacity (45% of Assets)	74,422	75,330	72,786	77,999	76,696	77,882	77,256	79,879	73,134	71,498	70,618	70,306
<i>Federal Reserve Bank</i>												
<i>~ Short-Term Funding Availability Only ~</i>												
Capacity Secured by Loans (50%)	12,921	12,918	13,373	12,891	13,390	13,179	12,920	12,444	12,799	12,637	12,933	13,142
Paycheck Protection Program (PPP)	-	-	-	-	-	-	-	-	-	-	-	-
Total Capacity	12,921	12,918	13,373	12,891	13,390	13,179	12,920	12,444	12,799	12,637	12,933	13,142
Usage	-	-	-	-	-	-	-	-	-	-	-	-
Available Funding	12,921	12,918	13,373	12,891	13,390	13,179	12,920	12,444	12,799	12,637	12,933	13,142
Funding From Securities	-	-	-	-	-	-	-	-	-	-	-	-
Remaining Capacity	12,921	12,918	13,373	12,891	13,390	13,179	12,920	12,444	12,799	12,637	12,933	13,142
<i>Non-Deposit Funding Profile</i>												
Customer Repurchase Agreements	538	438	238	2,089	2,091	1,969	113	113	113	114	114	114
Franchise Funding	538	438	238	2,089	2,091	1,969	113	113	113	114	114	114
Unsecured Fed Funds Purchased	-	305	2	-	-	-	-	-	-	-	-	-
Secured Fed Funds Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank - Loans	21,408	18,351	2,000	-	11,600	15,250	15,246	238	231	225	219	213
Federal Home Loan Bank - Securities	19,268	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank - Loans	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank - Securities	-	-	-	-	-	-	-	-	-	-	-	-
Other Non-Deposit Funding	-	-	-	-	-	-	-	-	-	-	-	-
Alternative Funding	40,676	18,656	2,002	-	11,600	15,250	15,246	238	231	225	219	213
Non-Deposit Funding	41,214	19,094	2,240	2,089	13,691	17,219	15,359	351	344	339	333	327
FHLB Letter of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Deposit Funding Liability	41,214	19,094	2,240	2,089	13,691	17,219	15,359	351	344	339	333	327
<i>Non-Deposit Funding ~ Policy Compliance</i>												
Percentage of Earning Asset Funding Policy (%)	24.46	11.71	1.30	1.23	7.95	10.10	8.67	0.22	0.22	0.22	0.21	0.21
Compliance Margin	5.54	18.29	28.70	28.77	22.05	19.90	21.33	29.78	29.78	29.78	29.79	29.79
Remaining Capacity	9,330	29,838	49,623	48,926	37,981	33,940	37,757	48,110	47,127	46,586	46,400	45,969

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Contingency Funding Data & Profile												
Commercial Lines of Credit												
Total Commitments	31,811	31,763	34,107	32,903	31,955	29,037	27,890	27,874	27,868	27,864	27,863	27,863
Funded Lines of Credit	17,333	18,726	20,991	21,754	19,880	13,005	13,240	16,215	16,165	15,879	15,476	15,263
Unfunded Lines of Credit	14,479	13,037	13,117	11,150	12,075	16,033	14,651	11,659	11,703	11,985	12,387	12,600
18 Month Max Funding (%)	68.23	65.57	65.57	67.04	67.04	67.04	67.04	67.04	67.04	67.04	67.04	67.04
Funded Lines / Total Lines (%)	54.49	58.96	61.54	66.11	62.21	44.79	47.47	58.17	58.00	56.99	55.54	54.78
18 Month Avg Funding (%)	60.99	60.17	60.55	61.61	61.82	60.08	58.03	58.13	57.81	56.48	55.17	55.34
Maximum Potential Volume	21,706	20,828	22,365	22,057	21,421	19,465	18,697	18,685	18,682	18,679	18,678	18,678
Lesser of Funded or Average	17,333	18,726	20,652	20,273	19,755	13,005	13,240	16,203	16,110	15,738	15,372	15,263
Contingency Funding Exposure	4,374	2,102	1,713	1,784	1,667	6,461	5,457	2,483	2,572	2,941	3,306	3,415
Home Equity Lines of Credit												
Total Commitments	-	-	-	-	-	-	-	-	-	-	-	-
Funded Lines of Credit	-	-	-	-	-	-	-	-	-	-	-	-
Unfunded Lines of Credit	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Max Funding (%)	-	-	-	-	-	-	-	-	-	-	-	-
Funded Lines / Total Lines (%)	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Avg Funding (%)	-	-	-	-	-	-	-	-	-	-	-	-
Maximum Potential Volume	-	-	-	-	-	-	-	-	-	-	-	-
Lesser of Funded or Average	-	-	-	-	-	-	-	-	-	-	-	-
Contingency Funding Exposure	-	-	-	-	-	-	-	-	-	-	-	-
Other Lines of Credit												
Total Commitments	1,557	1,545	3,262	3,668	4,659	895	870	862	860	857	857	857
Funded Lines of Credit	961	961	2,029	1,028	1,028	595	870	425	404	410	440	487
Unfunded Lines of Credit	596	584	1,233	2,640	3,631	300	-	437	456	447	417	370
18 Month Max Funding (%)	320.35	320.35	77.57	77.57	77.57	74.47	100.00	100.00	100.00	100.00	100.00	100.00
Funded Lines / Total Lines (%)	61.70	62.19	62.19	28.03	22.06	66.48	100.00	49.26	46.98	47.86	51.34	56.87
18 Month Avg Funding (%)	75.53	74.55	47.01	50.92	48.59	47.58	48.43	49.26	46.98	47.86	51.34	56.87
Maximum Potential Volume	4,987	4,948	2,530	2,845	3,614	667	870	862	860	857	857	857
Lesser of Funded or Average	961	961	1,642	1,028	1,028	420	440	418	397	410	440	483
Contingency Funding Exposure	4,026	3,987	889	1,817	2,586	246	430	444	463	447	417	374
Construction Loans												
Total Commitments	-	-	-	-	-	-	-	-	-	-	-	-
Funded Construction Loans	-	-	-	-	-	-	-	-	-	-	-	-
Unfunded Construction Loans	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Max Funding (%)	-	-	-	-	-	-	-	-	-	-	-	-
Funded Lines / Total Lines (%)	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Avg Funding (%)	-	-	-	-	-	-	-	-	-	-	-	-
Maximum Potential Volume	-	-	-	-	-	-	-	-	-	-	-	-
Lesser of Funded or Average	-	-	-	-	-	-	-	-	-	-	-	-
Contingency Funding Exposure	-	-	-	-	-	-	-	-	-	-	-	-

Liquidity & Contingency Funding MatrixSM

	2019				2020				2021			
	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Actual</i>	I <i>Actual</i>	II <i>Actual</i>	III <i>Actual</i>	IV <i>Forecast</i>	I <i>Forecast</i>	II <i>Forecast</i>	III <i>Forecast</i>	IV <i>Forecast</i>
Agricultural Loans												
Total Commitments	-	-	-	-	-	-	-	-	-	-	-	-
Funded Agricultural Loans	-	-	-	-	-	-	-	-	-	-	-	-
Unfunded Agricultural Loans	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Max Funding (%)	-	-	-	-	-	-	-	-	-	-	-	-
Funded Lines / Total Lines (%)	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Avg Funding (%)	-	-	-	-	-	-	-	-	-	-	-	-
Maximum Potential Volume	-	-	-	-	-	-	-	-	-	-	-	-
Lesser of Funded or Average	-	-	-	-	-	-	-	-	-	-	-	-
Contingency Funding Exposure	-	-	-	-	-	-	-	-	-	-	-	-

Funding Analysis Matrix

Aggregate Alternative Funding Utilization												
Managed Corporate Funding	5,023	11,088	12,719	15,039	15,090	25,023	25,037	25,045	25,052	25,060	25,067	25,075
Internet Funding & Deposit Posting Services	250	250	746	746	498	1,488	4,229	2,885	1,740	1,740	1,740	1,740
General Market Deposit Funding	30,153	39,037	62,776	56,500	45,000	28,500	26,500	28,500	25,000	23,000	22,000	20,000
"Unsecured" Fed Funds	-	305	2	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	21,408	18,351	2,000	-	11,600	15,250	15,246	238	231	225	219	213
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
Total Aggregate Alternative Funding	56,834	69,031	78,243	72,285	72,188	70,261	71,012	56,668	52,023	50,025	49,026	47,028

Aggregate Alternative Funding Utilization - Category Limits

Earning Assets	168,479	163,105	172,878	170,049	172,239	170,529	177,054	161,537	158,238	156,418	155,778	154,319
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 (\$)	84,240	81,553	86,439	85,025	86,120	85,265	88,527	80,769	79,119	78,209	77,889	77,160
Current Funding	56,834	69,031	78,243	72,285	72,188	70,261	71,012	56,668	52,023	50,025	49,026	47,028
Total Remaining Allowable Funding - by Policy	27,406	12,522	8,196	12,740	13,932	15,004	17,515	24,101	27,096	28,184	28,863	30,132

Aggregate Alternative Funding Limit Adjustment

Aggregate Alternative Funding Policy Limit (\$)	84,240	81,553	86,439	85,025	86,120	85,265	88,527	80,769	79,119	78,209	77,889	77,160
Current Funding	56,834	69,031	78,243	72,285	72,188	70,261	71,012	56,668	52,023	50,025	49,026	47,028
Total Remaining Allowable Funding - by Policy	27,406	12,522	8,196	12,740	13,932	15,004	17,515	24,101	27,096	28,184	28,863	30,132
Available Liability Funding Sources (Page 1)	39,638	33,235	59,421	67,022	67,345	78,988	77,522	88,406	92,428	93,146	94,568	96,400
Aggregate Alternative Funding Limit Adjustment	(12,232)	(20,714)	(51,225)	(54,283)	(53,414)	(63,984)	(60,007)	(64,306)	(65,332)	(64,962)	(65,705)	(66,268)

Aggregate Alternative Funding Policy Compliance

Managed Corporate Funding	2.98	6.80	7.36	8.84	8.76	14.67	14.14	15.50	15.83	16.02	16.09	16.25
Internet Funding & Deposit Posting Services	0.15	0.15	0.43	0.44	0.29	0.87	2.39	1.79	1.10	1.11	1.12	1.13
General Market Deposit Funding	17.90	23.93	36.31	33.23	26.13	16.71	14.97	17.64	15.80	14.70	14.12	12.96
"Unsecured" Fed Funds	-	0.19	0.00	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	12.71	11.25	1.16	-	6.73	8.94	8.61	0.15	0.15	0.14	0.14	0.14
Federal Reserve Bank	-	-	-	-	-	-	-	-	-	-	-	-
Total Aggregate Alternative Funding	33.73	42.32	45.26	42.51	41.91	41.20	40.11	35.08	32.88	31.98	31.47	30.47
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	16.27	7.68	4.74	7.49	8.09	8.80	9.89	14.92	17.12	18.02	18.53	19.53