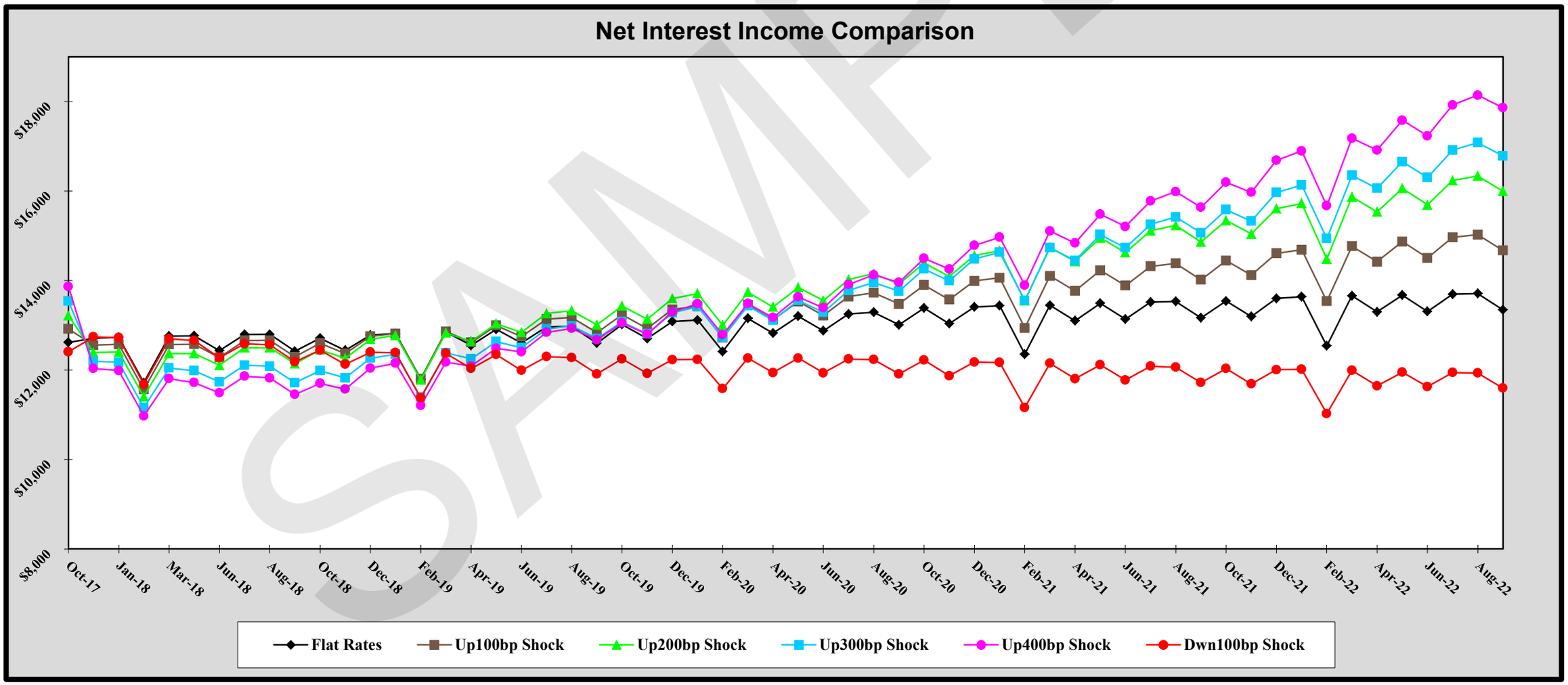
STATIC GROWTH NII SENSITIVITY

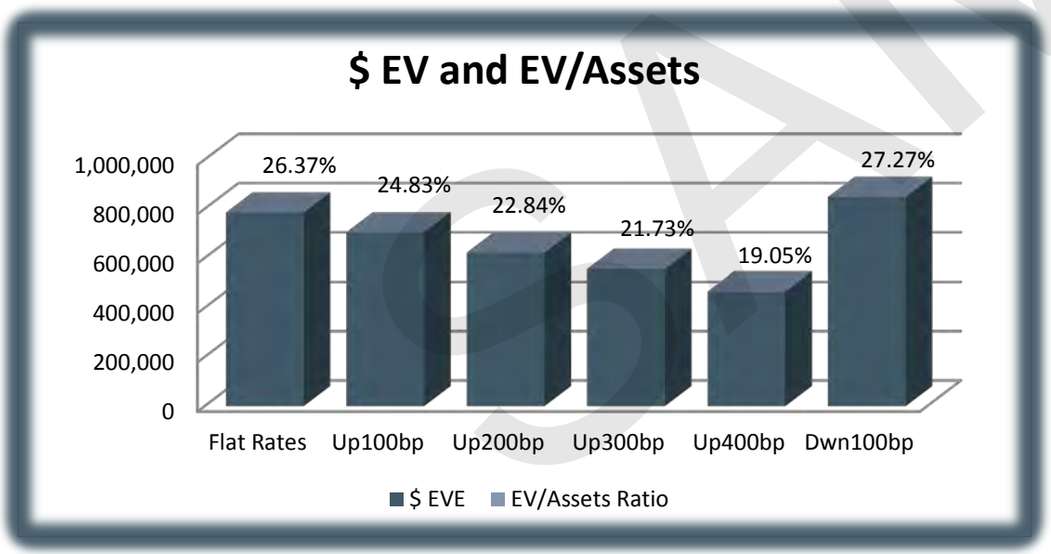
	Yr 1 NII	Δ	Risk Limit	Yr 2 NII	Δ	Risk Limit	Yr 3 NII	Δ	Yr 4 NII	Δ	Yr 5 NII	Δ
Flat Rates	$45,245			$45,987			$49,967		$51,501		$53,598	
Up 100bp Shock	$44,542	-1.6%	5%	$46,352	0.8%	5%	$49,912	-0.1%	$52,577	2.1%	$54,304	1.3%
Up 200bp Shock	$43,742	-3.3%	10%	$46,445	1.0%	10%	$50,755	1.6%	$52,599	2.1%	$54,949	2.5%
Up 300bp Shock	$42,170	-6.8%	15%	$44,091	-4.1%	15%	$50,094	0.3%	$51,789	0.6%	$55,037	2.7%
Up 400bp Shock	$41,120	-9.1%	20%	$43,132	-6.2%	20%	$50,542	1.2%	$51,207	-0.6%	$55,117	2.8%
Down 100bp Shock	$44,626	-1.4%	5%	$44,978	-2.2%	5%	$48,505	-2.9%	$49,650	-3.6%	$52,724	-1.6%

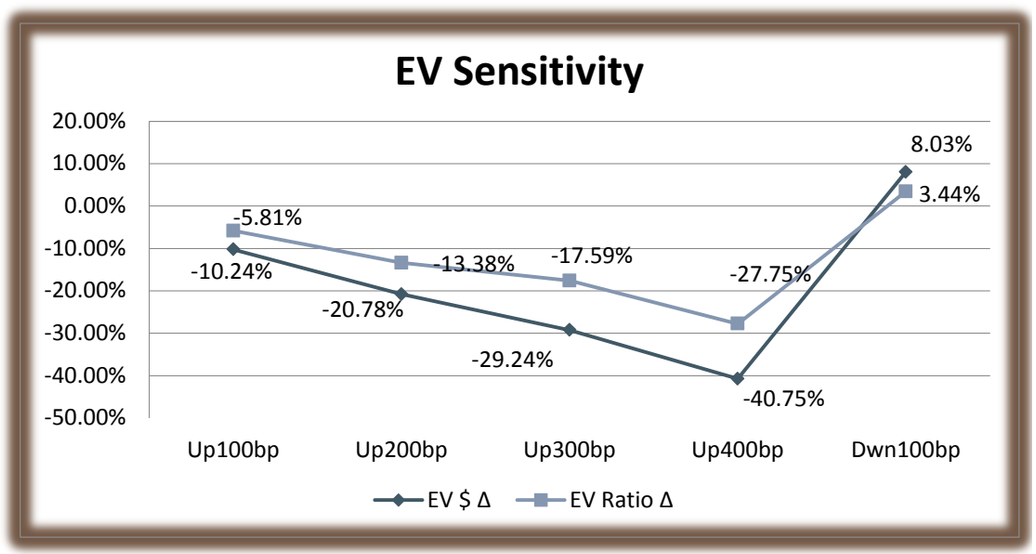


SAMPLE

ECONOMIC VALUE EQUITY ANALYSIS

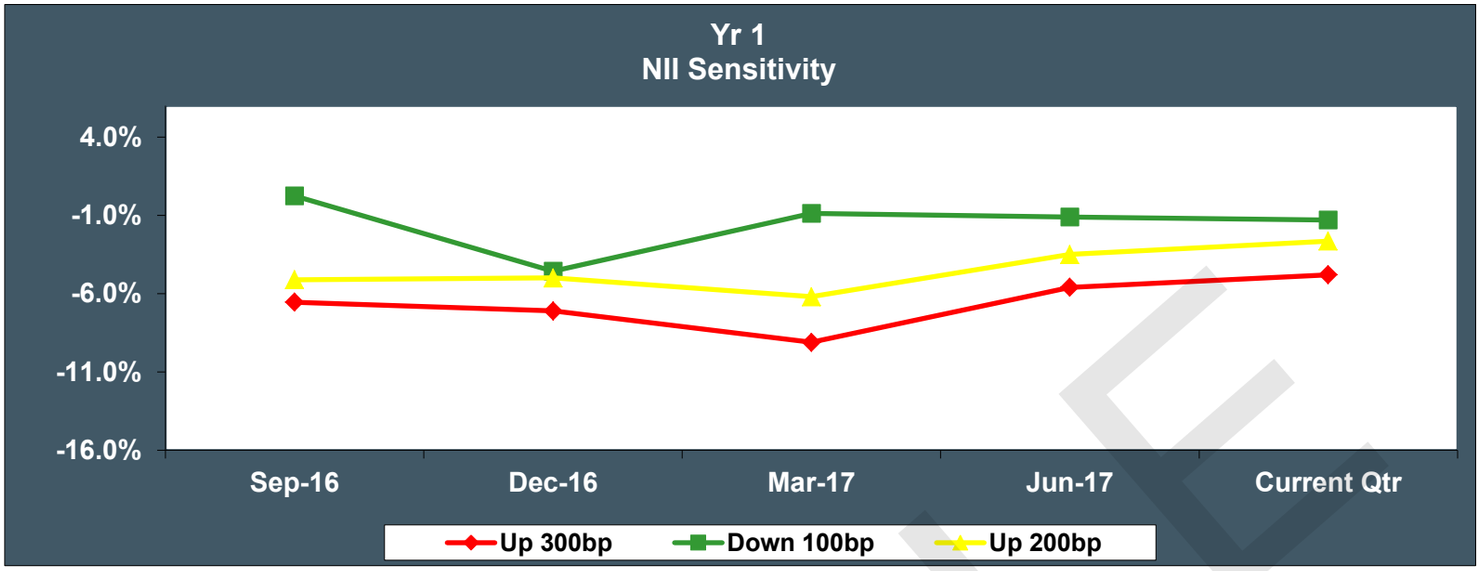
	$ EV Assets	$ EV Liabilities	$ EV Equity	$ EVE Δ	% $ EVE Δ	Risk Limit % $ EVE	EVE Ratio	EVE Ratio % Δ	Risk Limit % Δ
Flat Rates	2,975,468	2,190,964	784,504				26.37%		
Up 100bp Shock	2,835,746	2,131,555	704,191	-80,313	-10.24%	+/- 15%	24.83%	-5.81%	+/- 10%
Up 200bp Shock	2,721,501	2,100,000	621,501	-163,003	-20.78%	+/- 25%	22.84%	-13.38%	+/- 20%
Up 300bp Shock	2,555,153	2,000,000	555,153	-229,351	-29.24%	+/- 40%	21.73%	-17.59%	+/- 30%
Up 400bp Shock	2,440,312	1,975,467	464,845	-319,659	-40.75%	+/- 50%	19.05%	-27.75%	+/- 40%
Down 100bp Shock	3,107,499	2,259,979	847,520	63,016	8.03%	+/- 15%	27.27%	3.44%	+/- 10%



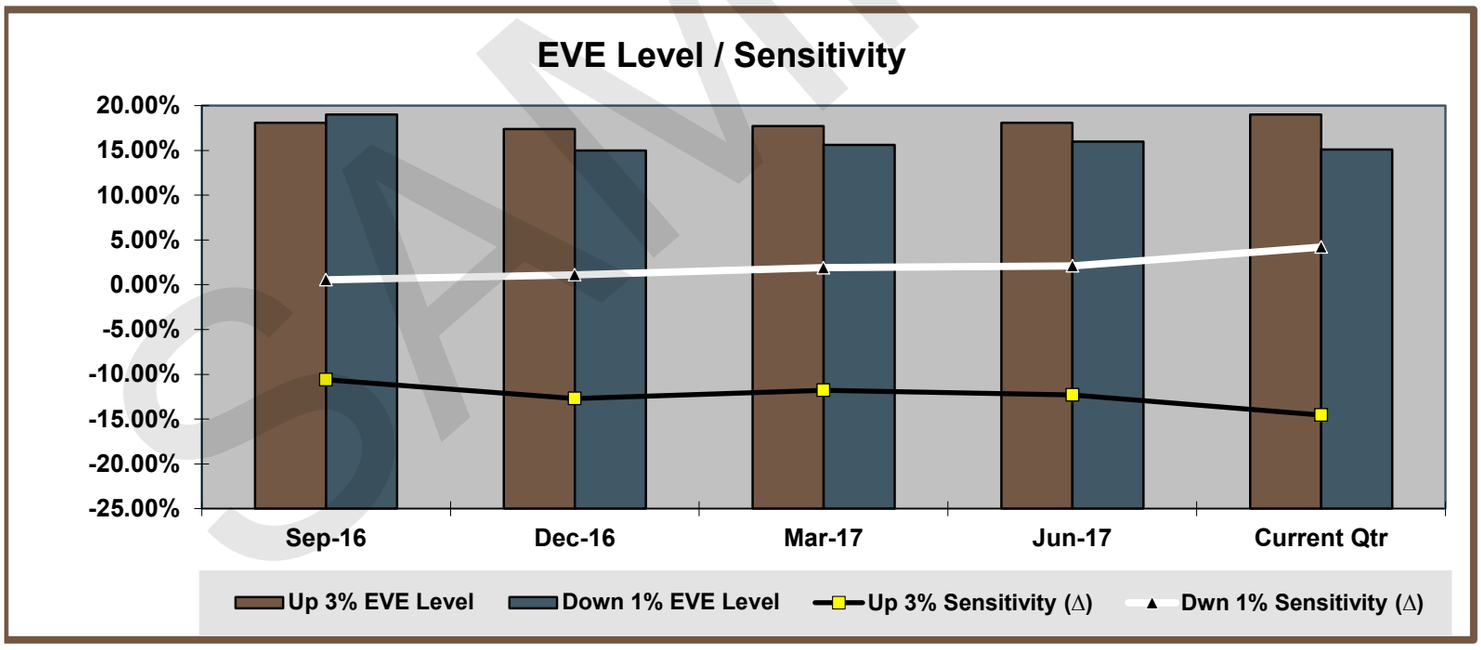


SAMPLE

IRR TRENDS



	Sep-16	Dec-16	Mar-17	Jun-17	Current Qtr	Δ Last Qtr	Δ Last Yr
Up 200bp	-5.1%	-5.0%	-6.2%	-3.5%	-2.7%	0.9%	2.5%
Up 300bp	-6.6%	-7.1%	-9.1%	-5.6%	-4.8%	0.8%	1.8%
Down 100bp	0.2%	-4.6%	-0.9%	-1.1%	-1.3%	-0.2%	-1.5%

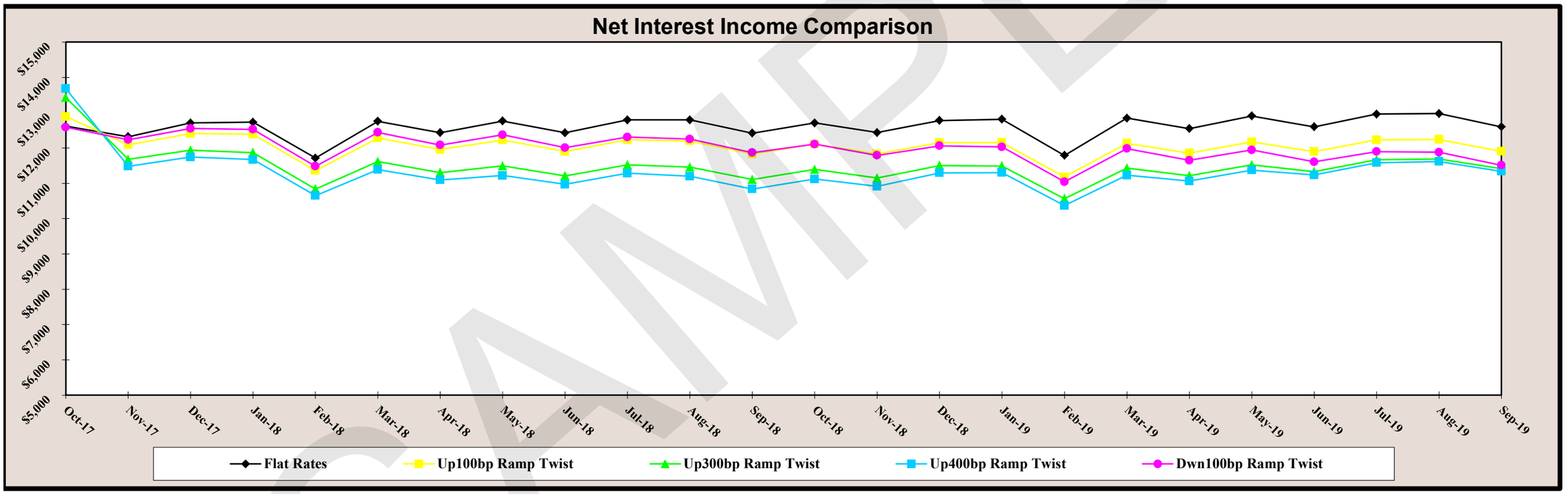


	Sep-16	Dec-16	Mar-17	Jun-17	Current Qtr	Δ Last Qtr	Δ Last Yr
Up 3% EVE Level	18.1%	17.4%	17.7%	18.1%	19.0%	0.9%	0.9%
Up 3% Sensitivity (Δ)	-10.6%	-12.7%	-11.8%	-12.3%	-14.6%	-2.3%	-4.0%
Down 1% EVE Level	19.0%	15.0%	15.6%	16.0%	15.1%	-0.9%	-3.9%
Dwn 1% Sensitivity (Δ)	0.56%	1.10%	1.90%	2.1%	4.2%	2.1%	3.6%

SAMPLE

YIELD CURVE RISK NII IMPACT

Scenario	Shock Δ			Curve Δ	Yr 1 NII	Δ	Yr 2 NII	Δ
	2yr<	3-4yr	5yr>					
Flat Rates					$70,491		$71,975	
Up 100bp Shock Twist	+100bp	+50bp	0bp	-100bp	$65,772	-6.7%	$63,864	-11.3%
Up 300bp Shock Twist	+300bp	+200bp	+100bp	-200bp	$59,462	-15.6%	$56,364	-21.7%
Up 400bp Shock Twist	+400bp	+300bp	+200bp	-200bp	$57,225	-18.8%	$54,446	-24.4%
Down 100bp Shock Twist	0bp	-50bp	-100bp	-100bp	$66,727	-5.3%	$61,503	-14.5%



YIELD CURVE IMPACT: NII COMPARISON OF STATIC GROWTH RATE SHOCK SCENARIOS

TWIST	Yr1	Yr2
Up 100bp Shock	$65,772	$63,864
Up 300bp Shock	$59,462	$56,364
Up 400bp Shock	$57,225	$54,446
Down 100bp Shock	$66,727	$61,503

vs.

PARALLEL	Yr1	Yr2
Up 100bp Shock	$44,542	$46,352
Up 300bp Shock	$42,170	$44,091
Up 400bp Shock	$41,120	$43,132
Down 100bp Shock	$44,626	$44,978

=

Yr1 Δ	Yr2 Δ
$21,230	$17,512
$17,292	$12,273
$16,105	$11,313
$22,101	$16,525

SAMPLE

REPRICING RISK SENSITIVITY

NMD MIGRATION IMPACT

Scenario	$ NMD Shift	NMD%	Yr 1 NII	Δ		Yr 2 NII	Δ
Flat Rates			$45,222			$46,555	
Up 300bp Shock (No Migration)	$0	81%	$42,154	-6.8%		$44,666	-4.1%
Up 300bp Shock (w/Migration)	$180,111	50%	$38,444	-15.0%		$39,542	-15.1%

$180 million NMD funds shift to CD Specials at higher rate/cost during Yr1 (straight-line over 12mths)

Resulting deposit portfolio mix shifts CD concentration higher to 50% vs. original 19%

Yr1 NMD migration impact costs -$3.7 million. Yr2 migration impact costs -$5.1 million

NMD PRICING SENSITIVITY IMPACT ON UP300BP NII SENSITIVITY

STMT SAV PRICING IMPACT

Rate Δ %	BP Δ	Yr1 NII	Δ	Yr2 NII	Δ
20%	60	$42,154	-6.8%	$44,666	-4.1%
30%	90	$40,920	-9.5%	$43,432	-6.7%
40%	120	$39,686	-12.2%	$42,198	-4.1%
50%	150	$38,452	-15.0%	$40,964	-12.0%
75%	225	$37,218	-17.7%	$39,730	-14.7%
100%	300	$35,984	-20.4%	$38,496	-17.3%

$211,332 in Stmt Sav with assumed 20% sensitivity

NOW CHKG PRICING IMPACT

Rate Δ %	BP Δ	Yr1 NII	Δ	Yr2 NII	Δ
30%	90	$42,154	-6.8%	$44,666	-4.1%
40%	120	$40,460	-10.5%	$42,972	-7.7%
50%	150	$38,766	-14.3%	$41,278	-11.3%
60%	180	$37,072	-18.0%	$39,584	-15.0%
75%	225	$35,378	-21.8%	$37,890	-18.6%
100%	300	$33,684	-25.5%	$36,196	-22.3%

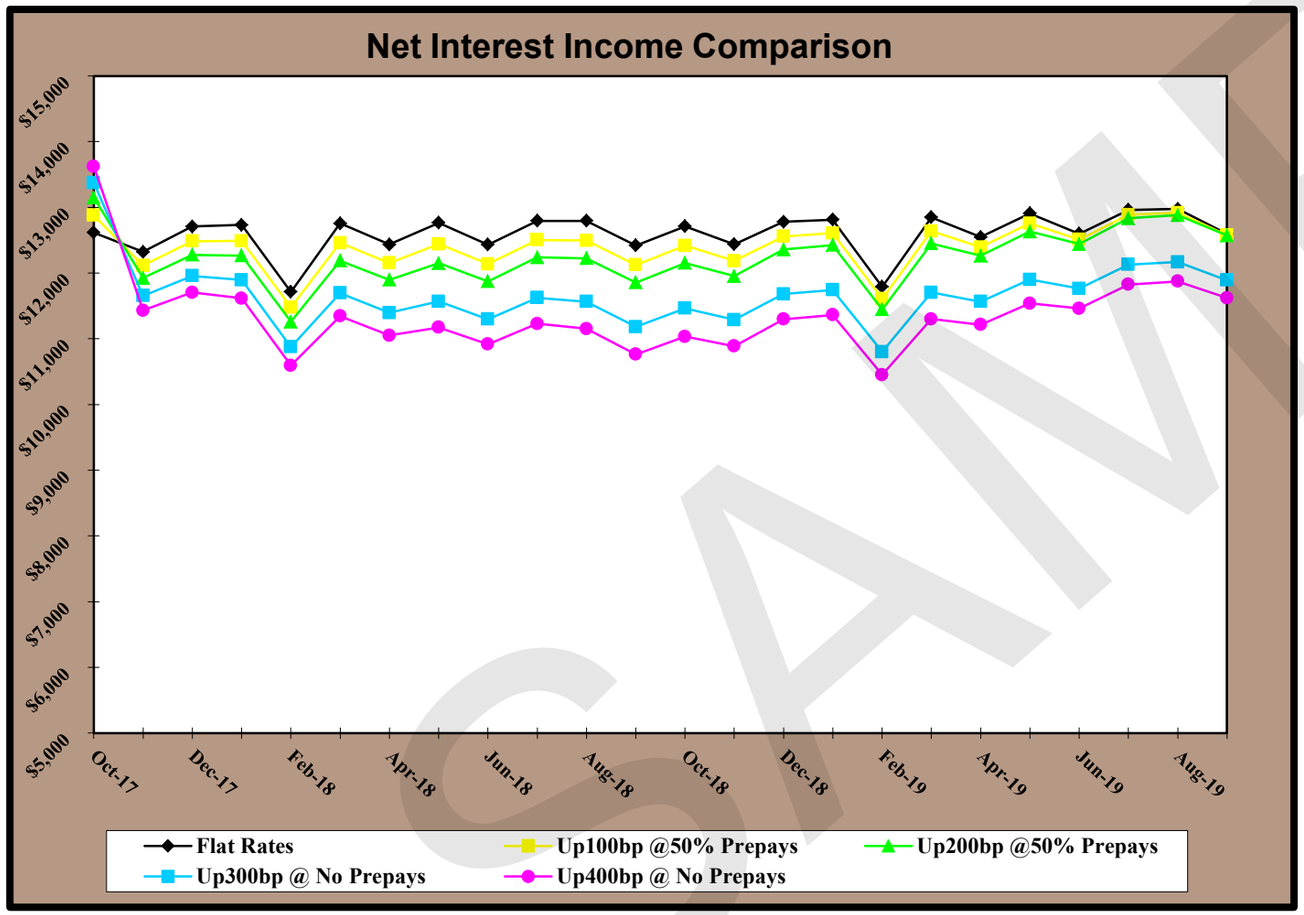
$164,647 in NOW Chkg with assumed 30% sensitivity

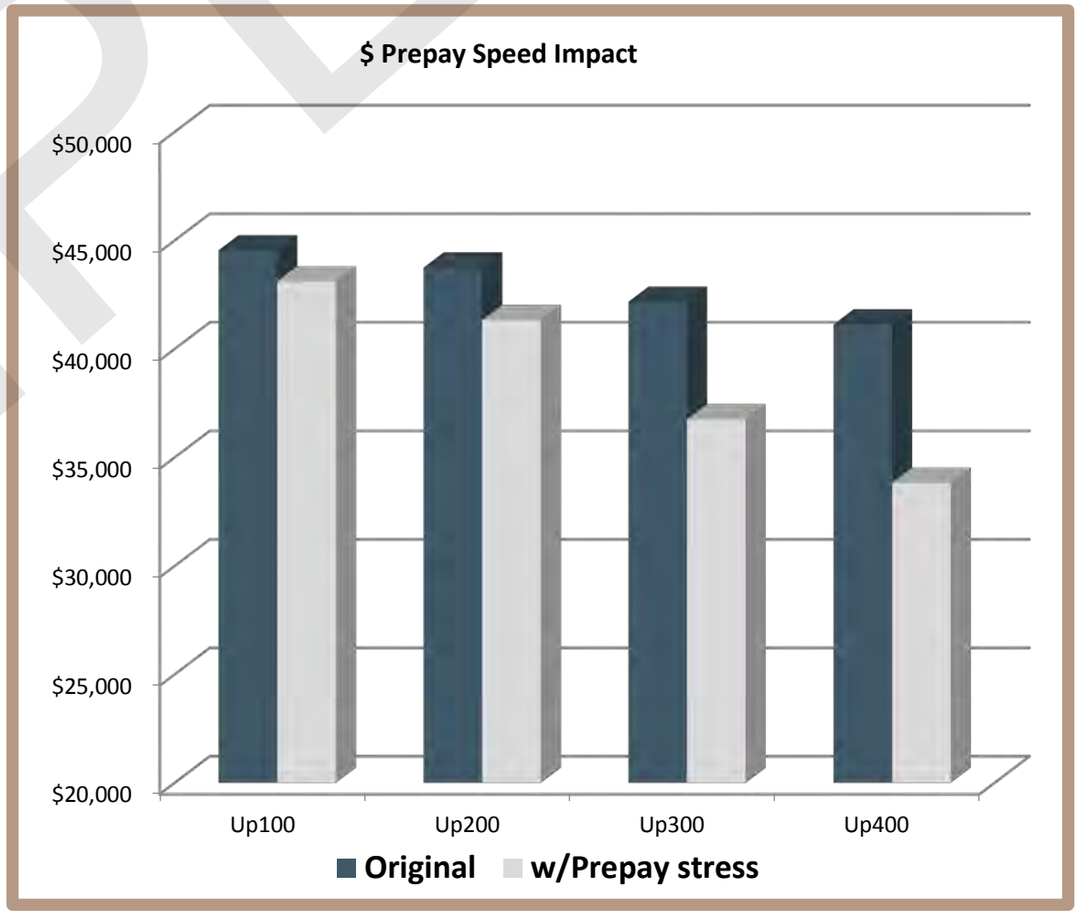
NII SENSITIVITY w/Asset Prepay Stress

	Original Base Case Loan Prepay Speeds			
	Yr 1 NII	Δ	Yr2 NII	Δ
Flat Rates	$45,245		$45,987	
Up 100bp Shock	$44,542	-1.6%	$46,352	0.8%
Up 200bp Shock	$43,742	-3.3%	$46,445	1.0%
Up 300bp Shock	$42,170	-6.8%	$44,091	-4.1%
Up 400bp Shock	$41,120	-9.1%	$43,132	-6.2%

	Loan Prepay Speeds Cut 50% (U1/U2) & 100% (U3/U4)			
	Yr 1 NII	Δ	Yr2 NII	Δ
Flat Rates	$45,245		$45,987	
Up 100bp Shock	$43,111	-4.7%	$45,098	-1.9%
Up 200bp Shock	$41,323	-8.7%	$45,191	-1.7%
Up 300bp Shock	$36,756	-18.8%	$42,837	-6.9%
Up 400bp Shock	$33,824	-25.2%	$41,111	-10.6%

	Prepay Speed Impact			
	Yr 1 $ Δ	% Δ	Yr2 $ Δ	% Δ
Flat Rates	$0	0.0%	$0	0%
Up 100bp Shock	($1,430)	-3.2%	($1,254)	-2.7%
Up 200bp Shock	($2,419)	-5.3%	($1,254)	-2.7%
Up 300bp Shock	($5,414)	-12.0%	($1,254)	-2.7%
Up 400bp Shock	($7,297)	-16.1%	($2,021)	-4.4%





Explanation: Original Static Growth shock scenarios were re-run using lowered/stressed loan prepay speeds.
Original Based Case Loan prepay speeds were reduced 50% in the re-run Up 100bp & 200bp shock scenarios
Original Based Case Loan prepay speeds were reduced to zero in the re-run Up 300bp & 400bp shock scenarios
Original Base Case NII Sensitivity is shown for comparison purposes to isolate prepay impact on risk exposure

SAMPLE

EVE SENSITIVITY w/Asset Prepay Stress

	Original Prepay Speed Forecast				
	$ EV Equity	$ EVE Δ	% $ EVE Δ	EVE Ratio	EVE Ratio % Δ
Flat Rates	$784,504	$0	0.00%	26.37%	0.00%
Up 100bp Shock	$704,191	-$80,313	-10.24%	24.83%	-5.81%
Up 200bp Shock	$621,501	-$163,003	-20.78%	22.84%	-13.38%
Up 300bp Shock	$555,153	-$229,351	-29.24%	21.73%	-17.59%
Up 400bp Shock	$464,845	-$319,659	-40.75%	19.05%	-27.75%

	Stressed/Reduced Prepay Speed Forecast				
	$ EV Equity	$ EVE Δ	% $ EVE Δ	EVE Ratio	EVE Ratio % Δ
Flat Rates	$684,504	$0	0.00%	13.76%	0.00%
Up 100bp Shock	$604,191	-$80,313	-11.73%	12.66%	-7.95%
Up 200bp Shock	$531,501	-$153,003	-22.35%	11.44%	-16.83%
Up 300bp Shock	$475,153	-$209,351	-30.58%	10.83%	-21.30%
Up 400bp Shock	$404,845	-$279,659	-40.86%	9.50%	-30.91%

	Impact: Net Difference in EVE from Prepay Stress			
	$ EV Equity Impact	% $ EVE Impact	EVE Ratio Impact	EVE Ratio Δ Impact
Up 100bp Shock	-$100,000	-1.50%	-12.17%	-2.13%
Up 200bp Shock	-$90,000	-1.57%	-11.39%	-3.44%
Up 300bp Shock	-$80,000	-1.35%	-10.90%	-3.71%
Up 400bp Shock	-$60,000	-0.11%	-9.54%	-3.16%

**Prepay speeds reduced 50% for 100 & 200 bp shocks; Speeds reduced to zero for 300 & 400 bp shocks

SAMPLE

EVE SENSITIVITY w/NMD Decay Stress

	Original NMD Decay Speeds					NMD Decay Speeds Stressed/Shortened 25%				
	$ EV Equity	$ EVE Δ	% $ EVE Δ	EVE Ratio	EVE Ratio % Δ	$ EV Equity	$ EVE Δ	% $ EVE Δ	EVE Ratio	EVE Ratio % Δ
Flat Rates	$784,504			26.37%		$484,504			9.74%	
Up 100bp Shock	$704,191	-$80,313	-10.24%	24.83%	-5.81%	$449,447	-$35,057	-7.24%	9.29%	-4.56%
Up 200bp Shock	$621,501	-$163,003	-20.78%	22.84%	-13.38%	$400,910	-$83,593	-17.25%	8.49%	-12.80%
Up 300bp Shock	$555,153	-$229,351	-29.24%	21.73%	-17.59%	$306,250	-$178,254	-36.79%	6.72%	-30.96%
Up 400bp Shock	$464,845	-$319,659	-40.75%	19.05%	-27.75%	$257,175	-$227,329	-46.92%	5.79%	-40.52%
Down 100bp Shock	$847,520	$63,016	8.03%	27.27%	3.44%	$517,103	$32,599	7.25%	10.12%	8.93%

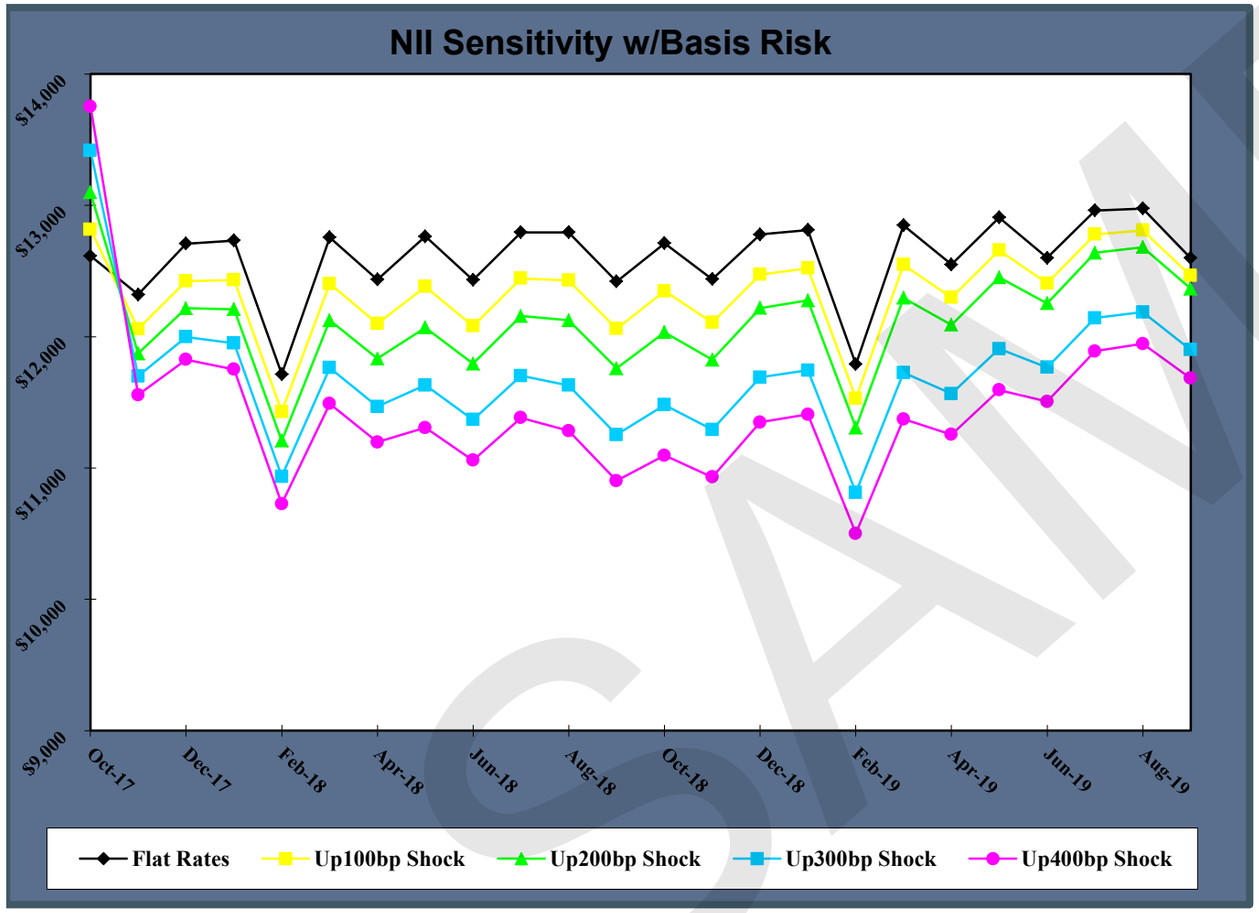
Impact: Net Difference in EVE from NMD Decay Stress				
	$ EV Equity Impact	% $ EVE Impact	EVE Ratio Impact	EVE Ratio Δ Impact
Up 100bp Shock	-$254,744	3.00%	-15.54%	1.26%
Up 200bp Shock	-$220,591	3.52%	-14.35%	0.58%
Up 300bp Shock	-$248,903	-7.56%	-15.00%	-13.36%
Up 400bp Shock	-$207,671	-6.17%	-13.26%	-12.77%
Down 100bp Shock	-$330,417	-0.78%	-17.15%	5.49%

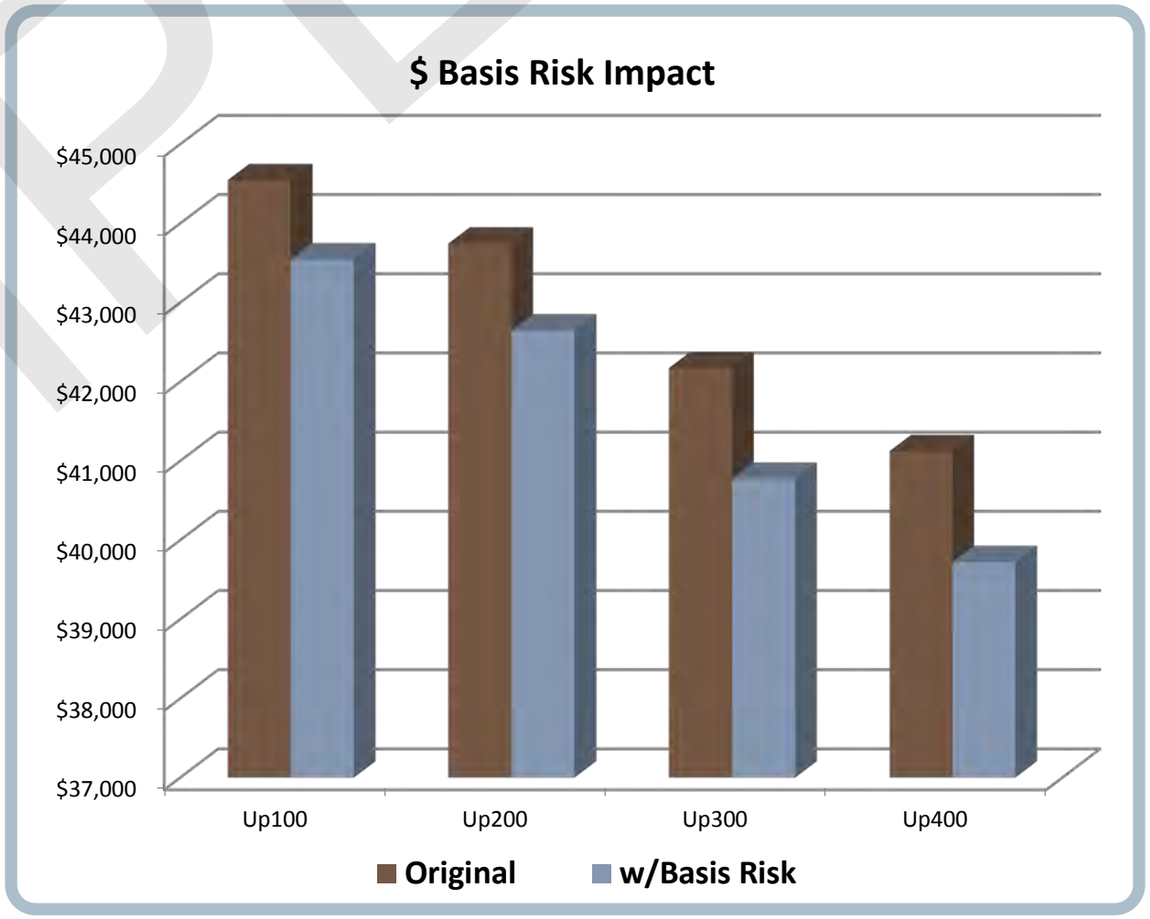
***NMD Decay speeds 25% shorter**

SAMPLE

BASIS RISK STRESS NII SENSITIVITY

	Original Base Case New Asset Rates				New Loan Rates Cut 25bp per 100bp shock				Basis Risk Impact			
	Yr 1 NII	Δ	Yr2 NII	Δ	Yr 1 NII	Δ	Yr2 NII	Δ	Yr 1 NII Δ	% Δ	Yr2 NII Δ	% Δ
Flat Rates	$45,245		$45,987		$45,245		$44,787		$0	0.0%	($1,200)	0%
Up 100bp Shock	$44,542	-1.6%	$46,352	0.8%	$43,542	-3.8%	$45,052	0.6%	($1,000)	-2.2%	($1,300)	-0.2%
Up 200bp Shock	$43,742	-3.3%	$46,445	1.0%	$42,642	-5.8%	$44,945	0.4%	($1,100)	-2.4%	($1,500)	-0.6%
Up 300bp Shock	$42,170	-6.8%	$44,091	-4.1%	$40,770	-9.9%	$42,291	-5.6%	($1,400)	-3.1%	($1,800)	-1.5%
Up 400bp Shock	$41,120	-9.1%	$43,132	-6.2%	$39,720	-12.2%	$41,232	-7.9%	($1,400)	-3.1%	($1,900)	-1.7%

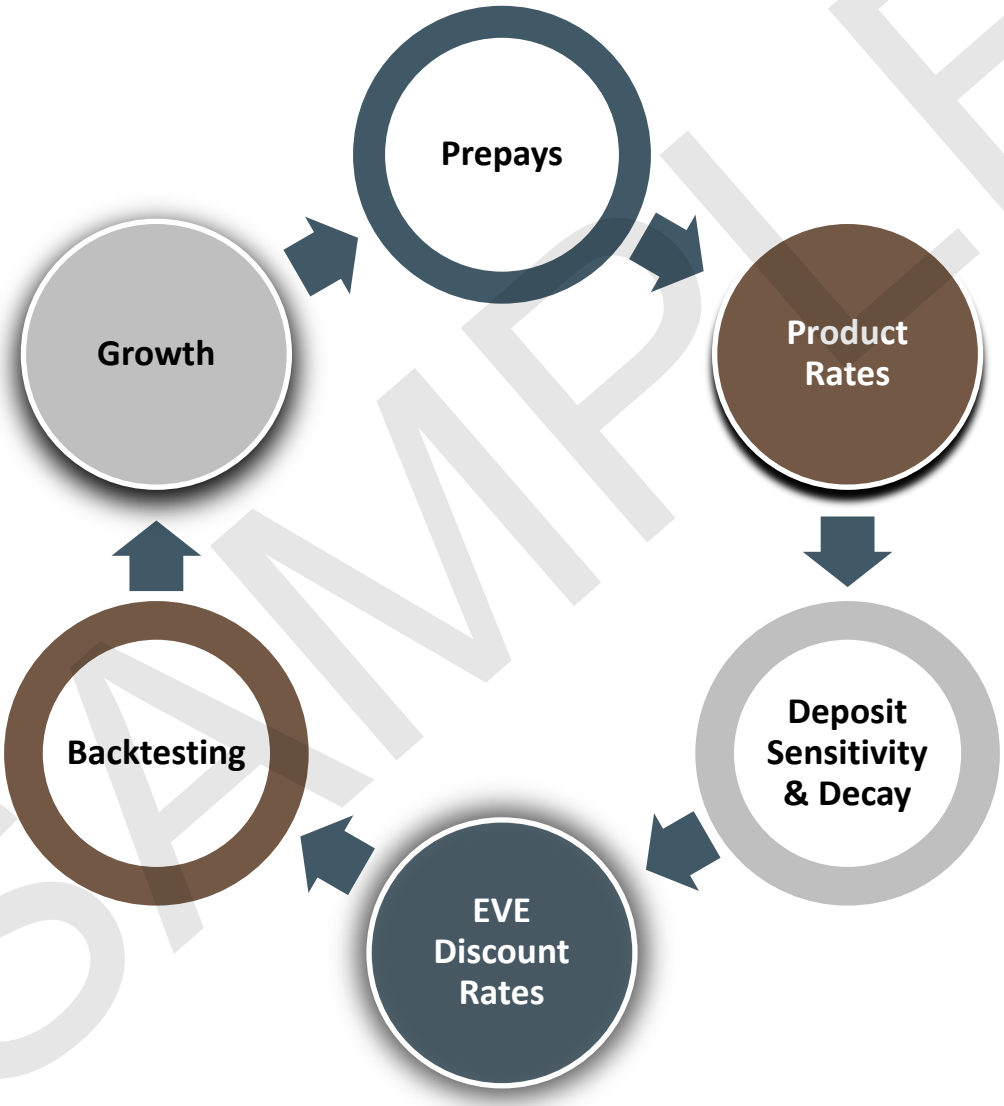




Explanation: Original Static Growth shock scenarios were re-run using lowered/stressed new business bond and loan rates.
Original Based Case new loan rates were reduced 25bp per 100bp shock and re-run
Implies: -25bp Up100bp shock, -50bp Up200bp shock, -75bp Up300bp shock, & -100bp Up400bp shock
Original Base Case NII Sensitivity is shown for comparison. Isolates basis risk impact on risk exposure.

SAMPLE

Assumptions & Support



SAMPLE

ASSUMPTION PROCESS

1 Simulation analysis is run utilizing quarter end data at the bank level

2 Simulation horizon is 5 years for Static Growth Rate Shock analysis used to measure IRR compliance

3 Simulation horizon is 2 years for pro-forma sensitivity measurement & business plan analysis

4 Rate shocks are instantaneous and parallel & include +/-100bp, +200bp, +300bp, & +400bp

5 Yield curve risk is measured using 4 non-parallel rate shocks w/Static Growth
+/-100bp, +300bp, & +400bp non-parallel shocks w/curve slopes changing by 100-200bp

6 Repricing risk is measured by incorporating NMD migration into separate Up rate shock analysis
Impact on Up rate shock IRR exposure also measured by changing beta assumptions on key NMD products

7 Basis risk is measured by re-running Static growth analysis showing:
Rate shock scenarios w/new loan rate assumptions lowered 25bp per 100bp shock

8 Prepay risk is measured by re-running Static grwth analysis showing:
+100bp & +200bp rate shocks w/ asset prepays reduced 50%; +300bp & +400bp rate shocks w/zero prepays

9 Asset prepay assumptions are based on combination approach which utilizes actual bank
historical experience and Bloomberg analytic consensus forecasts

10 Deposit product beta sensitivity & average life (decay) asumptions derived w/support from
independent analysis/study prepared by MountainView-McGuire

11 EVE analysis effective discount rates are a composite average based on discounted cashflow
technique where product present values are determined from applying the relevant
yield curve value plus appropriate spread for all underlyng cashflows

12 Business plan scenarios incorporate Dynamic growth assumptions developed by bank ALCO
Product pricing assumptions are provided by ALCO in conjunction w/growth

13 All assumptions are detailed in following pages

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
PRODUCT CHARACTERISTICS

September 30, 2017	Book Value	Book Yld	Repricing Characteristics		
Sample Bank	**0**				
Balance Sheet	**0**				
Cash	26,229	0.00%			
Fed Funds Sold	74,048	1.25%	ADJ	DAILY	FFs RATE -5BP
Fed Funds Sold System Balancer	0	0.00%	ADJ	DAILY	FFs RATE -5BP
Mtgs Held For Sale	3,707	3.80%	FIXED		
US Treasury Securities	100,000	1.50%	FIXED		
US Govt Agency Step_Ups	0	0.00%	FIXED		
Corporates	0	0.00%	FIXED		
Municipals	341	3.33%	FIXED		
Total Debt Securities	**341**	**3.33%**			
FH_FN Tsy ARMs	276	2.69%	ADJ	Annual	1yr Tsy+mxd sprd
FH_FN Libor ARMs	1,115	3.77%	ADJ	Annual	1yr Libor+mxd sprd
GNMA ARMs	120	2.29%	ADJ	Annual	1yrTsy+ 1.50%
MBS Floating	**1,511**	**3.46%**			
FHLMC 30yr	5	6.54%	FIXED		
FNMA 30yr	179	5.39%	FIXED		
GNMA 30yr	2,271	4.61%	FIXED		
MBS Fixed	**2,455**	**4.68%**			
Non_Agncy CMO Fixed	17	4.36%	FIXED		
Agency CMO Fixed	483	5.02%	FIXED		
CMO	**500**	**5.00%**			
MBS	**4,466**	**4.30%**			
Bank CDs	20	1.25%	FIXED		
Stock Portfolio	34,833	3.05%	FIXED		
Unrealized Appreciation	5,011	0.00%	FIXED		
FHLB Stock	22,976	4.22%	ADJ	Qtrly	3mth Libor +300bp
Other Investments	**62,840**	**3.23%**			
Investments	**167,647**	**3.30%**			
Res 10_15yr FRM	5,817	3.82%	FIXED		
Res 20yr_30yr FRM	51,748	4.94%	FIXED		
Res I_O FRM	11,045	4.42%	FIXED		
ResFRM Nonaccrual	3,236	0.00%	FIXED		
New Res FRMs	0	0.00%			
Residential Fixed	**71,847**	**4.55%**			

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
PRODUCT CHARACTERISTICS

September 30, 2017	Book Value	Book Yld	Repricing Characteristics		
Res 1yr ARM_Tsy	14,952	3.80%	ADJ	Annual	1yrTsy+mxd sprd
Res Hybrid ARM_TSY	0	0.00%	ADJ	Annual	1yrTsy+mxd sprd
Res 1yr ARM_Libor	1,099	3.72%	ADJ	Annual	1yrLibor+mxdsprd
Res 3_5yr ARM_FHLB	82,700	4.26%	ADJ	3yr	3yrFHLB+mxd sprd
Res ARM Prime	3,042	5.26%	ADJ	3yr	Prime+ mxd sprd
Res 3yr ARM_TSY	384,229	3.64%	ADJ	3yr	3yrTsy+ mxd sprd
ResARM Nonaccrual	3,215	0.00%	FIXED		
New Res ARMs	0	0.00%			
Residential Adjustable	**489,237**	**3.74%**			
Residential	**561,084**	**3.84%**			
Multi_family Fixed	35,999	4.19%	FIXED		
Multi_family Mthly Adj	54,746	4.98%	ADJ	Mthly	PRIME + mxd sprd
Multi_family 3yr ARM_Tsy	178	4.50%	ADJ	3yr	3yrTsy+ mxd sprd
Multi_family 3yr ARM_FHLB	12,294	4.32%	ADJ	3yr	3yrFHLB+mxd sprd
Multi_family 5_7yr ARM_FHLB	99,606	4.11%	ADJ	5yr	5yrFHLB+mxd sprd
New Multi_family	0	0.00%			
Multi_Family	**202,822**	**4.18%**			
Construction_Land Fixed	71,170	4.15%	FIXED		
Construction Mthly Adj PRIME	43,604	5.08%	ADJ	Mthly	Prime+ mxd sprd
Construction Mthly Adj Libor	46,073	3.73%	ADJ	Mthly	1mthLibor+mxd sprd
Construction_Land 3yr ARM Tsy	8,052	3.33%	ADJ	3yr	3yrTsy+ mxd sprd
Construction_Land 5yr ARM Tsy	0	0.00%	ADJ	5yr	5yrTsy+ mxd sprd
Construction_Land Nonaccrual	173	0.00%	FIXED		
Construction_Land 3yr ARM FHLB	39,034	4.07%	ADJ	3yr	3yrFHLB+mxd sprd
Construction_Land 5yr ARM FHLB	96,380	4.27%	ADJ	5yr	5yrFHLB+mxd sprd
New Construction	0	0.00%			
Construction	**304,487**	**4.34%**			
CRE Fixed Interest Only	77,361	4.03%	FIXED		
CRE Fixed Amortizing	65,265	4.15%	FIXED		
CRE Mthly Adj PRIME	64,157	4.30%	ADJ	Mthly	Prime+ mxd sprd
CRE Mthly Libor	26,181	3.43%	ADJ	Mthly	1mthLibor+mxd sprd
CRE 1yr ARM FHLB	0	0.00%	ADJ	1yr	1yrFHLB+mxd sprd
CRE 3yr ARM_Tsy	8,499	3.66%	ADJ	3yr	3yrTsy+ mxd sprd
CRE 5yr ARM_Tsy	502	4.45%	ADJ	5yr	5yrTsy+ mxd sprd
CRE 3yr ARM_FHLB	17,313	4.00%	ADJ	3yr	3yrFHLB+mxd sprd
CRE 5yr ARM_FHLB	92,744	4.20%	ADJ	5yr	5yrFHLB+mxd sprd
CRE 7_10yr ARM_FHLB	17,844	4.00%	ADJ	7yr	7yrFHLB+mxd sprd
CRE Nonaccrual	862	0.00%	FIXED		

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
PRODUCT CHARACTERISTICS

September 30, 2017	Book Value	Book Yld	Repricing Characteristics		
New CRE	0	0.00%			
CRE	**370,727**	**4.06%**			
HELOC	9,994	3.88%	ADJ	Mthly	Prime+ mxd sprd
HomeEquity Fixed	987	7.97%	FIXED		
HomeEquity Nonaccrual	1,114	0.00%	FIXED		
NEW HELOC	0	0.00%			
Home Equity	**12,095**	**3.87%**			
Mortgages	**1,451,215**	**4.09%**			
Commercial Fixed	19,222	4.17%	FIXED		
CML LOC_Mthly Adj PRIME	41,870	4.62%	ADJ	Mthly	Prime+ mxd sprd
CML Adj_FHLB	93,963	3.46%	ADJ	5yr	5yrFHLB+mxd sprd
CML Nonaccrual	525	0.00%	FIXED		
CML Mthly Libor	6,172	3.90%	ADJ	Mthly	Libor +mxd sprd
NEW CML	0	0.00%			
Commercial	**161,752**	**3.70%**			
Collateral	301	6.00%	FIXED		
Consumer Fixed	9,214	3.48%	FIXED		
Overdraft	182	18.00%	FIXED		
Consumer Nonaccrual	525	0.00%	FIXED		
New Consumer	0	0.00%			
Consumer	**10,222**	**3.63%**			
Def Inc_Exp	-4,794	-27.54%			
General Loan Loss Reserve	45,643	0.00%			
Loan ACQ FMV Adj	-885	-38.27%			
Net Loans	**1,571,868**	**4.13%**			
Other Assets	**33,409**	**0.00%**			
Total Assets	**1,876,908**	**3.83%**			
Premium Savings	68,243	0.20%	BETA	U 25%; D 15%	Floor 0.10%
Passbook Savings	51,281	0.10%	BETA	U 5%; D 5%	Floor 0.05%
Statement Savings	21,967	0.10%	BETA	U 10%; D 10%	Floor 0.05%
Business Savings	15,705	0.10%	BETA	U 20%; D 15%	Floor 0.05%
Escrow	7,309	0.10%	BETA	U 10%; D 10%	Floor 0.05%
Tiered MMDA	11,332	0.78%	BETA	U 50%; D 30%	Floor 0.30%
Special MMDA	113,830	1.16%	BETA	U 50%; D 30%	Floor 0.65%
Business MMDA	50,084	1.00%	BETA	U 50%; D 30%	Floor 0.50%
NonInt DDAs	106,050	0.00%	BETA	0%	

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
PRODUCT CHARACTERISTICS

September 30, 2017	Book Value	Book Yld	Repricing Characteristics		
Business NonInt Chkg	99,879	0.00%	BETA	0%	
Interest Chkg	102,388	0.06%	BETA	U 30%; D 15%	Floor 0.05%
Premieum Chkg	40,056	0.18%	BETA	U 30%; D 15%	Floor 0.10%
Business Chkg	77,451	0.74%	BETA	U 10%; D 15%	Floor 0.40%
IOLTAs	10,585	0.82%	BETA	U 10%; D 15%	Floor 0.50%
Business Sweep	164,647	1.07%	BETA	U 50%; D 30%	Floor 0.65%
Non_Maturity Deposits	**940,807**	**0.65%**			
CDs 0_5 Month	142	0.33%	BETA	90%	
CDs 6 Month	8,546	0.31%	BETA	90%	
CDs 7_11 Month	16,290	0.86%	BETA	90%	
CDs 12 Month	39,500	0.76%	BETA	90%	
CDs 13_17 Month	19,302	1.33%	BETA	90%	
CDs 18 Month	49,338	0.75%	BETA	90%	
CDs 19_23 Month	94,851	1.64%	BETA	90%	
CDs 24 Month	18,103	1.04%	BETA	90%	
CDs 25_35 Month	111,084	1.65%	BETA	90%	
CDs 36 Month	34,160	1.51%	BETA	90%	
CDs 37_59 Month	188,641	2.07%	BETA	90%	
CDs 60 Month	66,859	1.87%	BETA	90%	
Step_Up CDs	12,448	0.88%	BETA	90%	
CD ACQ FMV	134	-13.94%			
Time Deposits	**649,398**	**1.49%**			
Deposits	**1,590,205**	**0.89%**			
Broker NOWs	1,003	1.40%			
Broker CDs	3,829	1.70%			
FHLB Bullets	33,625	1.59%			
FHLB Option Advances	10,000	1.33%			
FHLB Amortizing	7,444	1.22%			
FHLB Daily_System Balancer	0	0.00%			
Flipper Advances	19,000	0.38%	ADJ	Qtrly	3mthLibor-mxdsprd
Whole Sale Funding	**74,901**	**1.35%**			
Other_Liabilities	5,349	0.00%			
Other Liabilities	**45,349**	**0.00%**			
Total Liabilities	**1,710,455**	**0.96%**			
Total Capital	**166,453**	**0.00%**			
Total Liabilities & Capital	**1,876,908**				

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
BUSINESS PLAN GROWTH

September 30, 2017	$ Growth Yr1	$ Growth Yr2	Description
Sample Bank			
Balance Sheet			
Cash	$0	$0	
Fed Funds / Int Brg Bal	$29,369	$28,159	Maintain minimum 5% of assets
Mtgs Held For Sale	$0	$0	
US Treasury Securities	$0	$0	
Bank CDs	$0	$0	
Stock Portfolio	$0	$0	
Unrealized Appreciation	$0	$0	
FHLB Stock	$0	$0	
Investments	**-$1,188**	**-$640**	No new purchases
New Res FRMs	$8,214	$11,024	Net $ Grwth
Residential Fixed	**$5,000**	**$5,000**	**Net ResFRM Portfolio Grwth**
ResARM Nonaccrual	($170)	($170)	Amortizes; Non-earning
New Res ARMs	$115,798	$60,702	Net $ Grwth
Residential Adjustable	**$15,000**	**$15,000**	**Net ResARM Portfolio Grwth**
Residential	**$20,000**	**$20,000**	**Net Residential Portfolio Grwth**
New Multi_family	$21,555	$18,425	Net $ Grwth
Multi_Family	**$8,000**	**$9,000**	**Net MultiFam Portfolio Grwth**
Construction Mthly Adj PRIME	$0	$0	Maintain Static/Stable
Construction_Land Nonaccrual	($173)	$0	Non-earning; Pays down
New Construction	$39,235	$27,852	Net $ Grwth
Construction	**$15,000**	**$10,000**	**Net Construction Portfolio Grwth**
CRE Mthly Adj PRIME	$0	$0	Maintain Static/Stable
CRE Nonaccrual	($69)	($69)	Non-earning; Pays down
New CRE	$77,254	$84,259	Net $ Grwth
CRE	**$23,000**	**$25,000**	**Net CRE Portfolio Grwth**
HomeEquity Nonaccrual	($262)	($261)	Non-earning; Pays down
NEW HELOC	$9,918	$12,147	Net $ Grwth
Home Equity	**$5,000**	**$10,000**	**Net Home Equity Portfolio Grwth**
Mortgages	**$71,000**	**$74,000**	**Total Mortgage Portfolio Grwth**
Commercial Fixed	$4,111	$6,425	Net $ Grwth
CML LOC_Mthly Adj PRIME	$8,521	$11,444	Net $ Grwth

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
BUSINESS PLAN GROWTH

September 30, 2017	$ Growth Yr1	$ Growth Yr2	Description
CML Adj_FHLB	$0	$0	Net $ Grwth
CML Nonaccrual	$0	$0	Net $ Grwth
CML 5yr Adj FHLB	$9,563	$12,145	Net $ Grwth
Commercial	**$18,000**	**$20,000**	**Net Commercial Portfolio Grwth**
Collateral	$0	$0	Maintain Static
Consumer Fixed	$0	$0	Maintain Static
Overdraft	$0	$0	Maintain Static
Consumer Nonaccrual	$0	$0	Maintain Static
Consumer	**$0**	**$0**	**Net Consumer Portfolio Grwth**
Def Inc_Exp	$0	$0	Maintain Static
General Loan Loss Reserve	$2,500	$3,000	Provision: $5.1mil/$6.375mil
Loan ACQ FMV Adj	($250)	($83)	Amortizes
Net Loans	**$86,500**	**$90,917**	
Other Assets	$0	$0	**Maintain Static**
Total Assets			
Premium Savings	$7,000	$10,000	Net $ Grwth
Passbook Savings	$6,000	$6,000	Net $ Grwth
Statement Savings	$8,000	$8,000	Net $ Grwth
Business Savings	$0	$0	Net $ Grwth
Escrow	$0	$0	Net $ Grwth
Tiered MMDA	$14,500	$0	Net $ Grwth
Special MMDA	$7,000	$7,000	Net $ Grwth
Business MMDA	$0	$0	Net $ Grwth
NonInt DDAs	$30,000	$27,000	Net $ Grwth
Business NonInt Chkg	$15,000	$15,000	Net $ Grwth
Interest Chkg	$2,000	$2,000	Net $ Grwth
Premium Chkg	$5,000	$6,000	Net $ Grwth
Business Chkg	$3,000	$6,000	Net $ Grwth
IOLTAs	$1,250	$1,000	Net $ Grwth
Business Sweep	$5,000	$5,000	Net $ Grwth
Non_Maturity Deposits	**$103,750**	**$93,000**	**Total NMD Portfolio Grwth**
CDs 0_5 Month	$0	$0	Net $ Grwth
CDs 6 Month	$0	$0	Net $ Grwth
CDs 7_11 Month	$8,000	$0	Net $ Grwth
CDs 12 Month	$0	$0	Net $ Grwth
CDs 13_17 Month	$9,000	$9,000	Current CD Special

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
BUSINESS PLAN GROWTH

September 30, 2017	$ Growth Yr1	$ Growth Yr2	Description
CDs 18 Month	$0	$0	Net $ Grwth
CDs 19_23 Month	$20,000	$15,000	Current CD Special
CDs 24 Month	$0	$0	Net $ Grwth
CDs 25_35 Month	$18,000	$25,000	Net $ Grwth
CDs 36 Month	$0	$0	Net $ Grwth
CDs 37_59 Month	$0	$0	Net $ Grwth
CDs 60 Month	$0	$0	Net $ Grwth
Step_Up CDs	$0	$0	Net $ Grwth
CD ACQ FMV	($19)	($6)	Amortizes
Time Deposits	**$54,981**	**$48,994**	**Total CD Portfolio Grwth**
Deposits	**$158,731**	**$141,994**	**Total Deposit Grwth**
FHLB Bullets	$13,000	$12,000	Net $ Grwth
FHLB Option Advances	($12,000)	($15,000)	No new; Calls per scenario
FHLB Amortizing	($3,284)	($3,170)	Amortizes
FHLB Daily_System Balancer	($0)	$0	As needed
Broker CDs	$4,111	$6,248	Net $ Grwth
Flipper Advances	($5,000)	($5,000)	Net $ Grwth
Whole Sale Funding	**-$3,173**	**-$4,922**	**Total Wholesale Portfolio Grwth**
Other Liabilities	$0	$0	**Maintain Static**
Total Capital			
Total Liabilities & Capital			

SAMPLE

SIMULATION ASSUMPTION DETAIL
NEW BUSINESS PRICING RATES

SAMPLE BANK

	Flat Rate	Up100bp Shock	Up200bp Shock	Up300bp Shock	Up400bp Shock	Down100bp Shock	Up200bp Ramp (Mth1 - Mth24)	Up 200bp Twist (Mth1 - Mth24)	Down100bp Ramp (Mth1 - Mth24)	EPG Forecast (Mth1 - Mth24)
Sample Bank										
FFs Sold / IntBrg Bal	1.25%	2.25%	3.25%	4.25%	5.25%	0.25%	(1.25% 3.25%)	(1.25% 3.25%)	(1.25% 0.25%)	(1.25% 2.00%)
Mtgs Held For Sale	4.00%	5.00%	6.00%	7.00%	8.00%	3.25%	(4.00% 6.00%)	(4.00% 4.50%)	(4.00% 3.00%)	(4.00% 4.00%)
US Treasury Securities	1.50%	2.50%	3.50%	4.50%	5.50%	0.50%				
Bank CDs	0.25%	1.25%	2.25%	3.25%	4.25%	0.25%	(0.25% 3.25%	0.25% 3.25%	0.25% 0.25%	0.25% 2.00%)
Investments										
New Res FRMs	4.25%	5.25%	6.25%	7.25%	8.25%	3.50%	( )	( )	( )	( )
New Res ARMs	3.75%	4.75%	5.75%	6.75%	7.75%	2.75%	(3.75% 5.75%)	(3.75% 4.75%)	(3.75% 2.75%)	(3.75% 4.25%)
Multi_family Mthly Adj	5.25%	6.25%	7.25%	8.25%	9.25%	4.25%	(5.25% 7.17%)	(5.25% 7.25%)	(5.25% 4.29%)	(5.25% 5.75%)
New Multi_family	4.38%	5.38%	6.38%	7.38%	8.38%	3.50%	(4.38% 6.38%)	(4.38% 5.38%)	(4.38% 3.50%)	(4.38% 4.88%)
Construction Mthly Adj PRIME	5.25%	6.25%	7.25%	8.25%	9.25%	4.25%	(5.25% 7.17%)	(5.25% 7.25%)	(5.25% 4.29%)	(5.25% 5.75%)
New Construction	4.38%	5.38%	6.38%	7.38%	8.38%	3.50%	(4.38% 6.38%)	(4.38% 5.38%)	(4.38% 3.50%)	(4.38% 4.88%)
CRE Mthly Adj PRIME	5.25%	6.25%	7.25%	8.25%	9.25%	4.25%	(5.25% 7.17%)	(5.25% 7.25%)	(5.25% 4.29%)	(5.25% 5.75%)
New CRE	4.38%	5.38%	6.38%	7.38%	8.38%	3.50%	(4.38% 6.38%)	(4.38% 5.38%)	(4.38% 3.50%)	(4.38% 4.88%)
NEW HELOC	4.00%	5.00%	6.00%	7.00%	8.00%	3.00%	(4.00% 5.92%)	(4.00% 6.00%)	(4.00% 3.04%)	(4.00% 4.75%)
Commercial Fixed							(4.38% 6.38%)	(4.38% 5.38%)	(4.38% 3.50%)	(4.38% 4.88%)
CML LOC_Mthly Adj PRIME	5.25%	6.25%	7.25%	8.25%	9.25%	4.25%	(5.25% 7.17%)	(5.25% 7.25%)	(5.25% 4.29%)	(5.25% 5.75%)
CML Adj_FHLB							(4.38% 6.38%)	(4.38% 5.38%)	(4.38% 3.50%)	(4.38% 4.88%)
CML 5yr Adj FHLB							(4.38% 6.38%)	(4.38% 5.38%)	(4.38% 3.50%)	(4.38% 4.88%)
NEW CML	4.38%	5.38%	6.38%	7.38%	8.38%	3.50%	( )	( )	( )	( )
Collateral	6.00%	6.25%	6.50%	6.75%	7.00%	6.00%	(6.00% 7.00%)	(6.00% 7.00%)	(6.00% 6.00%)	(6.00% 6.25%)
Consumer Fixed	3.50%	4.00%	4.50%	5.00%	5.50%	3.00%	(3.50% 5.50%)	(3.50% 5.50%)	(3.50% 3.00%)	(3.50% 4.00%)
Overdraft	18.00%	18.00%	18.00%	18.00%	18.00%	18.00%	(18.00% 18.00%)	(18.00% 18.00%)	(18.00% 18.00%)	(18.00% 18.00%)
Consumer Nonaccrual	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Net Loans										

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
NEW BUSINESS PRICING RATES

	Flat Rate	Up100bp Shock	Up200bp Shock	Up300bp Shock	Up400bp Shock	Down100bp Shock	Up200bp Ramp (Mth1 - Mth24)	Up 200bp Twist (Mth1 - Mth24)	Down100bp Ramp (Mth1 - Mth24)	EPG Forecast (Mth1 - Mth24)
Premier Savings	0.20%	0.45%	0.70%	0.95%	1.20%	0.10%	(0.20% 0.69%)	(0.20% 0.70%)	(0.20% 0.10%)	(0.20% 0.39%)
Passbook Savings	0.10%	0.15%	0.20%	0.25%	0.30%	0.05%	(0.10% 0.20%)	(0.10% 0.20%)	(0.10% 0.05%)	(0.10% 0.14%)
Statement Savings	0.10%	0.20%	0.30%	0.40%	0.50%	0.05%	(0.10% 0.30%)	(0.10% 0.30%)	(0.10% 0.05%)	(0.10% 0.18%)
Business Savings	0.10%	0.30%	0.50%	0.70%	0.90%	0.05%	(0.10% 0.50%)	(0.10% 0.50%)	(0.10% 0.05%)	(0.10% 0.25%)
Escrow	0.10%	0.20%	0.30%	0.40%	0.50%	0.05%	(0.10% 0.30%)	(0.10% 0.30%)	(0.10% 0.05%)	(0.10% 0.18%)
Tiered MMDA	0.78%	1.28%	1.78%	2.28%	2.78%	0.45%	(0.78% 1.78%)	(0.78% 1.78%)	(0.78% 0.45%)	(0.78% 1.16%)
Special MMDA	1.16%	1.66%	2.16%	2.66%	3.16%	0.75%	(1.16% 2.14%)	(1.16% 2.16%)	(1.16% 0.75%)	(1.16% 1.53%)
Business MMDA	1.00%	1.50%	2.00%	2.50%	3.00%	0.50%	(1.00% 2.00%)	(1.00% 2.00%)	(1.00% 0.50%)	(1.00% 1.37%)
NonInt DDAs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Business NonInt Chkg	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Interest Chkg	0.06%	0.36%	0.66%	0.96%	1.26%	0.05%	(0.06% 0.65%)	(0.06% 0.66%)	(0.06% 0.05%)	(0.06% 0.28%)
Premier Chkg	0.18%	0.48%	0.78%	1.08%	1.38%	0.10%	(0.18% 0.77%)	(0.18% 0.78%)	(0.18% 0.10%)	(0.18% 0.40%)
Business Chkg	0.74%	0.84%	0.94%	1.04%	1.14%	0.64%	(0.74% 0.94%)	(0.74% 0.94%)	(0.74% 0.64%)	(0.74% 0.81%)
IOLTAs	0.82%	0.92%	1.02%	1.12%	1.22%	0.72%	(0.82% 1.02%)	(0.82% 1.02%)	(0.82% 0.72%)	(0.82% 0.90%)
Business Sweep	1.07%	1.57%	2.07%	2.57%	3.07%	0.60%	(1.07% 2.06%)	(1.07% 2.07%)	(1.07% 0.60%)	(1.07% 1.45%)
Non_Maturity Deposits										
CDs 0_5 Month	0.30%	1.20%	2.10%	3.00%	3.90%	0.20%	(0.30% 2.10%)	(0.30% 2.10%)	(0.30% 0.20%)	(0.30% 1.05%)
CDs 6 Month	0.30%	1.20%	2.10%	3.00%	3.90%	0.20%	(0.30% 2.10%)	(0.30% 2.10%)	(0.30% 0.20%)	(0.30% 1.05%)
CDs 7_11 Month	0.40%	1.30%	2.20%	3.10%	4.00%	0.30%	(0.40% 2.20%)	(0.40% 2.20%)	(0.40% 0.30%)	(0.40% 1.10%)
CDs 12 Month	0.45%	1.35%	2.25%	3.15%	4.05%	0.35%	(0.45% 2.25%)	(0.45% 2.25%)	(0.45% 0.35%)	(0.45% 1.10%)
CDs 13_17 Month	1.56%	2.46%	3.36%	4.26%	5.16%	0.95%	(1.56% 3.36%)	(1.56% 3.36%)	(1.56% 0.95%)	(1.56% 2.24%)
CDs 18 Month	0.50%	1.40%	2.30%	3.20%	4.10%	0.40%	(0.50% 2.30%)	(0.50% 2.30%)	(0.50% 0.40%)	(0.50% 1.10%)
CDs 19_23 Month	1.78%	2.68%	3.58%	4.48%	5.38%	1.00%	(1.78% 3.58%)	(1.78% 3.58%)	(1.78% 1.00%)	(1.78% 2.40%)
CDs 24 Month	0.65%	1.55%	2.45%	3.35%	4.25%	0.45%	(0.65% 2.45%)	(0.65% 2.45%)	(0.65% 0.45%)	(0.65% 1.25%)
CDs 25_35 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 4.01%)	(0.00% 3.11%)	(0.00% 1.25%)	(0.00% 2.84%)
CDs 36 Month	1.00%	1.90%	2.80%	3.70%	4.60%	0.60%	(1.00% 2.80%)	(1.00% 1.90%)	(1.00% 0.60%)	(1.00% 1.65%)
CDs 37_59 Month	1.24%	2.14%	3.04%	3.94%	4.84%	0.75%	(1.24% 3.04%)	(1.24% 1.69%)	(1.24% 0.70%)	(1.24% 1.84%)
CDs 60 Month	2.13%	3.03%	3.93%	4.83%	5.73%	1.35%	(2.13% 3.93%)	(2.13% 2.58%)	(2.13% 1.35%)	(2.13% 2.73%)
Step_Up CDs	1.40%	2.30%	3.20%	4.10%	5.00%	0.90%	(1.40% 3.20%)	(1.40% 3.20%)	(1.40% 0.90%)	(1.40% 2.00%)
Time Deposits										

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
NEW BUSINESS PRICING RATES

	Flat Rate	Up100bp Shock	Up200bp Shock	Up300bp Shock	Up400bp Shock	Down100bp Shock	Up200bp Ramp (Mth1 - Mth24)	Up 200bp Twist (Mth1 - Mth24)	Down100bp Ramp (Mth1 - Mth24)	EPG Forecast (Mth1 - Mth24)
Broker NOWs	1.40%	2.40%	3.40%	4.40%	5.40%	0.40%	(1.40% 3.32%)	(1.40% 3.40%)	(1.40% 0.44%)	(1.40% 2.15%)
Broker CDs	2.15%	3.15%	4.15%	5.15%	6.15%	1.15%	(2.15% 4.15%)	(2.15% 3.65%)	(2.15% 1.15%)	(2.15% 2.80%)
FHLB Bullets	2.15%	3.15%	4.15%	5.15%	6.15%	1.15%	(2.15% 4.15%)	(2.15% 3.65%)	(2.15% 1.15%)	(2.15% 2.80%)
FHLB Short-term	1.25%	2.25%	3.25%	4.25%	5.25%	0.25%	(1.25% 0.00%)	(1.25% 0.00%)	(1.25% 0.00%)	(1.25% 0.00%)

Whole Sale Funding

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
PREPAYMENT SPEEDS (Annualized CPR%)

September 30, 2017

	Flat Rate	Up100bp Shock	Up200bp Shock	Up300bp Shock	Up400bp Shock	Dwn100bp Shock	Up200bp Ramp (Mth1 - Mth24)	Up 200bp Twist (Mth1 - Mth24)	Down100bp Ramp (Mth1 - Mth24)	EPG Forecast (Mth1 - Mth24)
East Boston Savings										
FH_FN Tsy ARMs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
FH_FN Libor ARMs	2.00%	1.50%	1.50%	1.00%	1.00%	3.50%	(2.00% 1.50%)	(2.00% 1.50%)	(2.00% 3.50%)	(2.00% 2.00%)
GNMA ARMs	1.00%	0.75%	0.75%	0.50%	0.50%	1.75%	(1.00% 0.75%)	(1.00% 0.75%)	(1.00% 1.75%)	(1.00% 1.00%)
FHLMC 30yr	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
FNMA 30yr	2.00%	1.50%	1.50%	1.00%	1.00%	3.50%	(2.00% 1.50%)	(2.00% 1.50%)	(2.00% 3.50%)	(2.00% 2.00%)
GNMA 30yr	22.00%	16.50%	16.50%	11.00%	11.00%	38.50%	(22.00% 16.50%)	(22.00% 16.50%)	(22.00% 38.50%)	(22.00% 16.00%)
Non_Agncy CMO Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Agency CMO Fixed	45.00%	33.75%	33.75%	22.50%	22.50%	78.75%	(45.00% 33.75%)	(45.00% 33.75%)	(45.00% 78.75%)	(45.00% 39.00%)
Investments										
Res 10_15yr FRM	2.00%	1.50%	1.50%	1.00%	1.00%	3.50%	(2.00% 1.50%)	(2.00% 1.50%)	(2.00% 3.50%)	(2.00% 2.00%)
Res 20yr_30yr FRM	3.00%	2.25%	2.25%	1.50%	1.50%	5.25%	(3.00% 2.25%)	(3.00% 2.25%)	(3.00% 5.25%)	(3.00% 3.00%)
Res I_O FRM	1.00%	0.75%	0.75%	0.50%	0.50%	1.75%	(1.00% 0.75%)	(1.00% 0.75%)	(1.00% 1.75%)	(1.00% 1.00%)
ResFRM Nonaccrual	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Residential Fixed										
Res 1yr ARM_Tsy	3.00%	2.25%	2.25%	1.50%	1.50%	5.25%	(3.00% 2.25%)	(3.00% 2.25%)	(3.00% 5.25%)	(3.00% 3.00%)
Res Hybrid ARM_TSY	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Res 1yr ARM_Libor	3.00%	2.25%	2.25%	1.50%	1.50%	5.25%	(3.00% 2.25%)	(3.00% 2.25%)	(3.00% 5.25%)	(3.00% 3.00%)
Res 3_5yr ARM_FHLB	3.00%	2.25%	2.25%	1.50%	1.50%	5.25%	(3.00% 2.25%)	(3.00% 2.25%)	(3.00% 5.25%)	(3.00% 3.00%)
Res ARM Prime	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Res 3yr ARM_TSY	4.00%	3.00%	3.00%	2.00%	2.00%	7.00%	(4.00% 3.00%)	(4.00% 3.00%)	(4.00% 7.00%)	(4.00% 4.00%)
ResARM Nonaccrual	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Residential Adjustable										
Multi_family Fixed	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Multi_family Mthly Adj	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Multi_family 3yr ARM_Tsy	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Multi_family 3yr ARM_FHLB	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Multi_family 5_7yr ARM_FHLB	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Multi_Family										
Construction_Land Fixed	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Construction Mthly Adj PRIME	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Construction Mthly Adj Libor	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Construction_Land 3yr ARM Tsy	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Construction_Land 5yr ARM Tsy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Construction_Land Nonaccrual	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Construction_Land 3yr ARM FHL	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Construction_Land 5yr ARM FHL	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
Construction										

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
PREPAYMENT SPEEDS (Annualized CPR%)

September 30, 2017

	Flat Rate	Up100bp Shock	Up200bp Shock	Up300bp Shock	Up400bp Shock	Dwn100bp Shock	Up200bp Ramp (Mth1 - Mth24)	Up 200bp Twist (Mth1 - Mth24)	Down100bp Ramp (Mth1 - Mth24)	EPG Forecast (Mth1 - Mth24)
CRE Fixed Interest Only	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE Fixed Amortizing	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE Mthly Adj PRIME	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE Mthly Libor	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE 1yr ARM FHLB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CRE 3yr ARM_Tsy	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE 5yr ARM_Tsy	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE 3yr ARM_FHLB	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE 5yr ARM_FHLB	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE 7_10yr ARM_FHLB	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CRE Nonaccrual	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CRE										
HELOC	2.00%	1.50%	1.50%	1.00%	1.00%	3.50%	(2.00% 1.50%)	(2.00% 1.50%)	(2.00% 3.50%)	(2.00% 2.00%)
HomeEquity Fixed	4.00%	3.00%	3.00%	2.00%	2.00%	7.00%	(4.00% 3.00%)	(4.00% 3.00%)	(4.00% 7.00%)	(4.00% 4.00%)
HomeEquity Nonaccrual	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Home Equity										
Commercial Fixed	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CML LOC_Mthly Adj PRIME	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CML Adj_FHLB	12.00%	9.00%	9.00%	6.00%	6.00%	21.00%	(12.00% 9.00%)	(12.00% 9.00%)	(12.00% 21.00%)	(12.00% 10.00%)
CML 5yr Adj FHLB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CML Nonaccrual	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Commercial							)	)	)	)
Collateral	2.00%	1.50%	1.50%	1.00%	1.00%	3.50%	(2.00% 1.50%)	(2.00% 1.50%)	(2.00% 3.50%)	(2.00% 2.00%)
Consumer Fixed	3.00%	2.25%	2.25%	1.50%	1.50%	5.25%	(3.00% 2.25%)	(3.00% 2.25%)	(3.00% 5.25%)	(3.00% 3.00%)
Overdraft	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Consumer Nonaccrual	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Consumer										
CDs 0_5 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 6 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 7_11 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 12 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 13_17 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 18 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 19_23 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 24 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 25_35 Month	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
PREPAYMENT SPEEDS (Annualized CPR%)

September 30, 2017

	Flat Rate	Up100bp Shock	Up200bp Shock	Up300bp Shock	Up400bp Shock	Dwn100bp Shock	Up200bp Ramp (Mth1 - Mth24)	Up 200bp Twist (Mth1 - Mth24)	Down100bp Ramp (Mth1 - Mth24)	EPG Forecast (Mth1 - Mth24)
CDs 36 Month	0.00%	10.00%	10.00%	20.00%	20.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 37_59 Month	0.00%	10.00%	10.00%	20.00%	20.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
CDs 60 Month	0.00%	10.00%	10.00%	20.00%	20.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)
Step_Up CDs	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)	(0.00% 0.00%)

Time Deposits

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
EVE Documentation

September 30, 2017

	Discount Curve	Spread (bp)	Effective Discount Rates					
			Flat Rate	Up100bp	Up200bp	Up300bp	Up400bp	Dwn100bp
Mtgs Held For Sale	Tsy	0.00%	1.04%	2.04%	3.03%	4.03%	5.02%	0.04%
US Treasury Securities	Tsy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
US Govt Agency Step_Ups	Tsy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Corporates	Tsy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Municipals	Tsy	0.50%	1.74%	2.75%	3.76%	4.77%	5.78%	0.72%
Total Debt Securities		**0.50%**	**1.74%**	**2.75%**	**3.76%**	**4.77%**	**5.78%**	**0.72%**
FH_FN Tsy ARMs	Tsy	1.00%	3.27%	4.27%	5.26%	6.25%	7.23%	2.28%
FH_FN Libor ARMs	Tsy	1.00%	2.78%	3.77%	4.76%	5.74%	6.72%	1.78%
GNMA ARMs	Tsy	1.00%	3.22%	4.22%	5.21%	6.21%	7.19%	2.21%
MBS Floating		**1.00%**	**2.89%**	**3.88%**	**4.87%**	**5.86%**	**6.84%**	**1.89%**
FHLMC 30yr	Tsy	0.70%	2.87%	3.86%	4.85%	5.84%	6.82%	1.87%
FNMA 30yr	Tsy	0.70%	2.91%	3.91%	4.90%	5.89%	6.87%	1.89%
GNMA 30yr	Tsy	0.70%	2.56%	3.62%	4.60%	5.66%	6.63%	1.41%
MBS Fixed		**0.70%**	**2.59%**	**3.64%**	**4.63%**	**5.68%**	**6.65%**	**1.45%**
Non_Agncy CMO Fixed	Tsy	0.90%	3.17%	4.17%	5.16%	6.14%	7.12%	2.18%
Agency CMO Fixed	Tsy	0.70%	2.37%	3.46%	4.45%	5.55%	6.53%	1.19%
CMO		**0.71%**	**2.40%**	**3.48%**	**4.47%**	**5.57%**	**6.54%**	**1.22%**
MBS		**0.80%**	**2.67%**	**3.71%**	**4.69%**	**5.73%**	**6.70%**	**1.58%**
Investments		**0.06%**	**0.20%**	**0.27%**	**0.34%**	**0.40%**	**0.46%**	**0.12%**
Res 10_15yr FRM	Tsy	1.75%	3.36%	4.36%	5.35%	6.34%	7.32%	2.34%
Res 20yr_30yr FRM	Tsy	1.75%	3.91%	4.94%	5.92%	6.94%	7.92%	2.83%
Res I_O FRM	Tsy	1.75%	3.68%	4.66%	5.64%	6.61%	7.58%	2.69%
ResFRM Nonaccrual	Tsy	1.75%	4.06%	5.04%	6.03%	7.01%	7.98%	3.07%
Residential Fixed		**1.75%**	**3.84%**	**4.85%**	**5.83%**	**6.84%**	**7.82%**	**2.78%**
Res 1yr ARM_Tsy	Tsy	1.75%	3.98%	4.99%	5.98%	6.98%	7.96%	2.94%
Res Hybrid ARM_TSY	Tsy	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Res 1yr ARM_Libor	Tsy	1.75%	4.08%	5.09%	6.08%	7.09%	8.07%	3.02%
Res 3_5yr ARM_FHLB	Tsy	1.75%	4.08%	5.10%	6.09%	7.10%	8.09%	3.02%

SAMPLE

SAMPLE BANK

SIMULATION ASSUMPTION DETAIL
EVE Documentation

September 30, 2017

	Discount Curve	Spread (bp)	Effective Discount Rates					
			Flat Rate	Up100bp	Up200bp	Up300bp	Up400bp	Dwn100bp
Res 3yr ARM_TSY	Tsy	1.75%	4.10%	5.13%	6.12%	7.15%	8.14%	3.00%
ResARM Nonaccrual	Tsy	1.75%	4.08%	5.07%	6.06%	7.05%	8.03%	3.09%
Residential Adjustable		**1.75%**	**4.09%**	**5.11%**	**6.10%**	**7.13%**	**8.11%**	**3.00%**
Residential		**1.75%**	**4.05%**	**5.08%**	**6.07%**	**7.09%**	**8.08%**	**2.97%**
Multi_family Fixed	FHLB	2.00%	3.99%	5.03%	6.02%	7.06%	8.04%	2.90%
Multi_family Mthly Adj	FHLB	2.00%	4.50%	5.56%	6.53%	7.59%	8.56%	3.32%
Multi_family 3yr ARM_Tsy	FHLB	2.00%	3.79%	4.80%	5.79%	6.80%	7.78%	2.74%
Multi_family 3yr ARM_FHLB	FHLB	2.00%	4.62%	5.72%	6.71%	7.82%	8.80%	3.36%
Multi_family 5_7yr ARM_FHLB	FHLB	2.00%	4.61%	5.73%	6.71%	7.85%	8.83%	3.32%
Multi_Family		**2.00%**	**4.57%**	**5.68%**	**6.66%**	**7.79%**	**8.76%**	**3.30%**
Construction_Land Fixed	FHLB	2.00%	4.13%	5.15%	6.13%	7.14%	8.11%	3.04%
Construction Mthly Adj PRIME	FHLB	2.00%	3.92%	4.94%	5.93%	6.95%	7.93%	2.84%
Construction Mthly Adj Libor	FHLB	2.00%	3.71%	4.70%	5.69%	6.68%	7.66%	2.70%
Construction_Land 3yr ARM Tsy	FHLB	2.00%	4.67%	5.83%	6.81%	7.99%	8.97%	3.34%
Construction_Land 5yr ARM Tsy	FHLB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Construction_Land Nonaccrual	FHLB	2.00%	3.40%	4.41%	5.42%	6.43%	7.44%	2.39%
Construction_Land 3yr ARM FHLB	FHLB	2.00%	4.37%	5.46%	6.45%	7.54%	8.52%	3.16%
Construction_Land 5yr ARM FHLB	FHLB	2.00%	4.62%	5.75%	6.74%	7.89%	8.87%	3.32%
Construction		**2.00%**	**4.15%**	**5.19%**	**6.17%**	**7.20%**	**8.17%**	**3.03%**
CRE Fixed Interest Only	FHLB	2.00%	4.37%	5.40%	6.39%	7.41%	8.39%	3.25%
CRE Fixed Amortizing	FHLB	2.00%	4.07%	5.09%	6.07%	7.08%	8.05%	2.97%
CRE Mthly Adj PRIME	FHLB	2.00%	4.16%	5.18%	6.17%	7.19%	8.17%	3.08%
CRE Mthly Libor	FHLB	2.00%	4.35%	5.39%	6.37%	7.41%	8.38%	3.21%
CRE 1yr ARM FHLB	FHLB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CRE 3yr ARM_Tsy	FHLB	2.00%	3.68%	4.68%	5.66%	6.64%	7.61%	2.66%
CRE 5yr ARM_Tsy	FHLB	2.00%	3.98%	5.01%	5.98%	7.01%	7.97%	2.88%
CRE 3yr ARM_FHLB	FHLB	2.00%	4.28%	5.34%	6.31%	7.38%	8.35%	3.09%
CRE 5yr ARM_FHLB	FHLB	2.00%	4.47%	5.56%	6.53%	7.63%	8.60%	3.23%
CRE 7_10yr ARM_FHLB	FHLB	2.00%	4.09%	5.14%	6.11%	7.16%	8.12%	2.95%
CRE Nonaccrual	FHLB	2.00%	4.70%	5.67%	6.64%	7.61%	8.57%	3.72%

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SIMULATION ASSUMPTION DETAIL
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September 30, 2017

	Discount Curve	Spread (bp)	Effective Discount Rates					
			Flat Rate	Up100bp	Up200bp	Up300bp	Up400bp	Dwn100bp
CRE		**2.00%**	**4.31%**	**5.37%**	**6.34%**	**7.40%**	**8.37%**	**3.14%**
HELOC	FHLB	1.50%	4.04%	5.03%	6.00%	6.99%	7.95%	3.02%
HomeEquity Fixed	Tsy	2.00%	3.59%	4.59%	5.58%	6.58%	7.56%	2.56%
HomeEquity Nonaccrual	Tsy	2.00%	3.64%	4.64%	5.62%	6.61%	7.59%	2.65%
Home Equity		**1.52%**	**4.02%**	**5.01%**	**5.98%**	**6.97%**	**7.94%**	**3.00%**
Commercial Fixed	FHLB	2.00%	3.98%	5.02%	6.01%	7.05%	8.02%	2.89%
CML LOC_Mthly Adj PRIME	FHLB	2.00%	3.95%	4.95%	5.93%	6.92%	7.90%	2.96%
CML Adj_FHLB	FHLB	2.00%	4.58%	5.70%	6.68%	7.82%	8.80%	3.27%
CML Nonaccrual	FHLB	0.00%	1.76%	4.76%	5.75%	6.74%	7.73%	2.76%
Commercial		**1.97%**	**4.36%**	**5.48%**	**6.46%**	**7.56%**	**8.53%**	**3.16%**
Collateral	Tsy	3.00%	4.49%	5.49%	6.48%	7.47%	8.45%	3.49%
Consumer Fixed	Tsy	3.00%	4.50%	5.51%	6.50%	7.49%	8.47%	3.49%
Overdraft	Tsy	18.00%	19.71%	20.72%	21.72%	22.72%	23.72%	18.70%
Consumer Nonaccrual	Tsy	3.00%	4.41%	5.40%	6.40%	7.38%	8.37%	3.40%
Consumer		**3.26%**	**4.77%**	**5.77%**	**6.76%**	**7.75%**	**8.73%**	**3.75%**
Net Loans		**1.99%**	**4.35%**	**5.43%**	**6.42%**	**7.51%**	**8.49%**	**3.17%**
Premier Savings	FHLB	-1.00%	2.15%	3.15%	4.15%	5.14%	6.13%	1.14%
Passbook Savings	FHLB	-1.00%	2.15%	3.16%	4.17%	5.17%	6.16%	1.14%
Statement Savings	FHLB	-1.00%	2.15%	3.16%	4.16%	5.16%	6.16%	1.14%
Business Savings	FHLB	-0.75%	1.52%	2.52%	3.51%	4.49%	5.47%	0.53%
Escrow	FHLB	-1.00%	1.77%	2.77%	3.77%	4.76%	5.75%	0.77%
Tiered MMDA	FHLB	-1.50%	1.04%	2.10%	3.14%	4.13%	5.11%	-0.01%
Special MMDA	FHLB	-1.50%	1.04%	2.10%	3.14%	4.12%	5.10%	-0.01%
Business MMDA	FHLB	-1.25%	0.95%	1.92%	2.87%	3.83%	4.78%	-0.02%
NonInt DDAs	FHLB	-2.25%	0.92%	1.92%	2.91%	3.90%	4.87%	-0.09%
Business NonInt Chkg	FHLB	-2.00%	0.63%	1.61%	2.58%	3.55%	4.51%	-0.34%
Interest Chkg	FHLB	-2.25%	1.02%	2.02%	3.02%	4.01%	4.99%	-2.10E-06
Premier Chkg	FHLB	-2.25%	1.01%	2.01%	3.01%	4.00%	4.99%	0.00%

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SIMULATION ASSUMPTION DETAIL
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	Discount Curve	Spread (bp)	Effective Discount Rates					
			Flat Rate	Up100bp	Up200bp	Up300bp	Up400bp	Dwn100bp
Business Chkg	FHLB	-2.00%	1.05%	2.03%	3.02%	4.01%	5.00%	0.06%
IOLTAs	FHLB	-2.00%	1.04%	2.03%	3.02%	4.01%	4.99%	0.06%
Business Sweep	FHLB	-2.00%	1.04%	2.01%	3.00%	3.98%	4.95%	0.06%
Non_Maturity Deposits		**-1.69%**	**1.09%**	**2.08%**	**3.08%**	**4.05%**	**5.01%**	**0.09%**
CDs 0_5 Month	FHLB	0.00%	1.40%	2.41%	3.42%	4.42%	5.43%	0.39%
CDs 6 Month	FHLB	0.00%	1.41%	2.42%	3.42%	4.43%	5.43%	0.40%
CDs 7_11 Month	FHLB	0.00%	1.45%	2.45%	3.45%	4.45%	5.45%	0.44%
CDs 12 Month	FHLB	0.00%	1.46%	2.46%	3.46%	4.46%	5.45%	0.45%
CDs 13_17 Month	FHLB	0.00%	1.45%	2.45%	3.46%	4.46%	5.45%	0.44%
CDs 18 Month	FHLB	0.00%	1.51%	2.51%	3.50%	4.50%	5.49%	0.50%
CDs 19_23 Month	FHLB	0.00%	1.67%	2.66%	3.65%	4.63%	5.62%	0.67%
CDs 24 Month	FHLB	0.00%	1.61%	2.61%	3.60%	4.59%	5.57%	0.61%
CDs 25_35 Month	FHLB	0.00%	1.67%	2.66%	3.65%	4.64%	5.62%	0.67%
CDs 36 Month	FHLB	0.00%	1.72%	2.70%	3.69%	4.67%	5.65%	0.72%
CDs 37_59 Month	FHLB	0.00%	1.90%	2.87%	3.85%	4.82%	5.80%	0.90%
CDs 60 Month	FHLB	0.00%	1.94%	2.90%	3.89%	4.84%	5.82%	0.95%
Step_Up CDs	FHLB	0.00%	1.65%	2.64%	3.64%	4.62%	5.61%	0.65%
Time Deposits		**0.00%**	**1.62%**	**2.61%**	**3.61%**	**4.59%**	**5.58%**	**0.62%**
Broker NOWs	FHLB	0.00%	1.40%	2.41%	3.42%	4.42%	5.43%	0.39%
Broker CDs	FHLB	0.00%	1.83%	2.83%	3.81%	4.80%	5.78%	0.84%
FHLB Bullets	FHLB	0.00%	1.78%	2.76%	3.73%	4.70%	5.67%	0.79%
FHLB Option Advances	FHLB	0.00%	1.62%	2.61%	3.60%	4.60%	5.59%	0.87%
FHLB Amortizing	FHLB	0.00%	1.68%	2.66%	3.64%	4.61%	5.58%	0.70%
FHLB Daily_System Balancer	FHLB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Broker CDs	FHLB	0.00%	1.83%	2.83%	3.81%	4.80%	5.78%	0.84%
Flipper Advances	FHLB	0.00%	1.54%	2.52%	3.50%	4.48%	5.45%	0.55%
Whole Sale Funding		**0.00%**	**1.67%**	**2.66%**	**3.65%**	**4.63%**	**5.61%**	**0.74%**

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SIMULATION ASSUMPTION DETAIL
EVE Documentation

September 30, 2017	Effective Duration	Weighted Average Lives (WAL)					
	Flat Rate	Flat Rate	Up100bp	Up200bp	Up300bp	Up400bp	Dwn100bp
Mtgs Held For Sale	0.08	0.08	0.08	0.08	0.08	0.08	0.08
US Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00
US Govt Agency Step_Ups	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Municipals	0.66	0.67	0.67	0.67	0.67	0.67	0.67
Total Debt Securities	**0.66**	**0.67**	**0.67**	**0.67**	**0.67**	**0.67**	**0.67**
FH_FN Tsy ARMs	0.32	9.13	9.31	9.45	9.57	9.67	8.92
FH_FN Libor ARMs	1.82	10.53	11.16	11.39	12.07	12.31	9.28
GNMA ARMs	0.43	7.88	8.12	8.23	8.43	8.50	7.43
MBS Floating	**1.48**	**10.06**	**10.58**	**10.79**	**11.33**	**11.52**	**9.07**
FHLMC 30yr	6.04	7.42	7.42	7.42	7.42	7.42	7.42
FNMA 30yr	6.41	7.86	8.08	8.08	8.29	8.29	7.28
GNMA 30yr	2.92	3.20	3.84	3.84	4.74	4.74	2.09
MBS Fixed	**3.20**	**3.55**	**4.15**	**4.15**	**5.00**	**5.00**	**2.48**
Non_Agncy CMO Fixed	7.42	8.97	8.97	8.97	8.97	8.97	8.97
Agency CMO Fixed	1.80	1.89	2.43	2.43	3.32	3.32	1.11
CMO	**1.97**	**2.12**	**2.64**	**2.64**	**3.49**	**3.49**	**1.36**
MBS	**2.46**	**5.52**	**6.09**	**6.16**	**6.91**	**6.97**	**4.52**
Investments	**0.18**	**5.18**	**5.71**	**5.77**	**6.47**	**6.53**	**4.25**
Res 10_15yr FRM	2.18	2.34	2.38	2.38	2.42	2.42	2.22
Res 20yr_30yr FRM	6.00	7.45	8.11	8.11	8.95	8.95	6.03
Res I_O FRM	6.12	8.46	8.64	8.64	8.83	8.83	7.96
ResFRM Nonaccrual	8.43	10.57	10.57	10.57	10.57	10.57	10.57
Residential Fixed	**5.79**	**7.33**	**7.84**	**7.84**	**8.47**	**8.47**	**6.22**
Res 1yr ARM_Tsy	0.52	8.25	8.82	8.99	9.61	9.76	7.08
Res Hybrid ARM_TSY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Res 1yr ARM_Libor	2.08	10.25	11.12	11.31	12.29	12.47	8.47
Res 3_5yr ARM_FHLB	3.16	10.44	11.36	11.54	12.62	12.80	8.53

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September 30, 2017	Effective Duration	Weighted Average Lives (WAL)					
	Flat Rate	Flat Rate	Up100bp	Up200bp	Up300bp	Up400bp	Dwn100bp
Res ARM Prime	0.05	1.07	1.08	1.08	1.09	1.09	1.07
Res 3yr ARM_TSY	3.58	10.46	11.72	11.84	13.33	13.44	7.92
ResARM Nonaccrual	8.28	9.95	9.95	9.95	9.95	9.95	9.95
Residential Adjustable	**3.41**	**10.33**	**11.49**	**11.62**	**13.00**	**13.12**	**7.97**
Residential	**3.72**	**9.94**	**11.02**	**11.14**	**12.42**	**12.52**	**7.74**
Multi_family Fixed	2.17	2.33	2.56	2.56	2.86	2.86	1.83
Multi_family Mthly Adj	-0.04	5.42	6.53	6.53	8.14	8.14	3.59
Multi_family 3yr ARM_Tsy	1.24	1.47	1.57	1.57	1.67	1.67	1.25
Multi_family 3yr ARM_FHLB	1.67	5.14	6.16	6.20	7.66	7.72	3.42
Multi_family 5_7yr ARM_FHLB	2.55	5.12	6.24	6.25	7.94	7.97	3.29
Multi_Family	**2.31**	**5.00**	**6.07**	**6.08**	**7.69**	**7.71**	**3.24**
Construction_Land Fixed	2.89	3.43	3.83	3.83	4.32	4.32	2.57
Construction Mthly Adj PRIME	-0.02	2.64	3.08	3.08	3.71	3.71	1.88
Construction Mthly Adj Libor	0.05	1.44	1.48	1.48	1.52	1.52	1.34
Construction_Land 3yr ARM Tsy	3.34	5.48	6.91	6.93	9.13	9.15	3.42
Construction_Land 5yr ARM Tsy	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Construction_Land Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Construction_Land 3yr ARM FHLB	2.46	4.02	4.75	4.76	5.80	5.83	2.76
Construction_Land 5yr ARM FHLB	2.91	5.22	6.41	6.42	8.22	8.25	3.34
Construction	**1.95**	**3.44**	**3.99**	**3.99**	**4.74**	**4.75**	**2.46**
CRE Fixed Interest Only	3.80	4.52	5.07	5.07	5.75	5.75	3.34
CRE Fixed Amortizing	2.82	3.15	3.51	3.51	3.94	3.94	2.37
CRE Mthly Adj PRIME	1.13	3.71	4.23	4.23	4.97	4.97	2.77
CRE Mthly Libor	1.05	4.73	5.62	5.62	6.90	6.90	3.24
CRE 1yr ARM FHLB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CRE 3yr ARM_Tsy	1.18	1.24	1.30	1.30	1.37	1.37	1.09
CRE 5yr ARM_Tsy	1.19	2.52	2.82	2.83	3.21	3.22	1.90
CRE 3yr ARM_FHLB	2.23	3.79	4.43	4.45	5.32	5.35	2.65
CRE 5yr ARM_FHLB	2.13	4.76	5.74	5.75	7.21	7.24	3.13
CRE 7_10yr ARM_FHLB	2.09	3.00	3.50	3.51	4.23	4.23	2.14

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September 30, 2017	Effective Duration	Weighted Average Lives (WAL)					
	Flat Rate	Flat Rate	Up100bp	Up200bp	Up300bp	Up400bp	Dwn100bp
CRE Nonaccrual	5.86	7.16	7.16	7.16	7.16	7.16	7.16
CRE	**2.44**	**4.13**	**4.82**	**4.83**	**5.81**	**5.82**	**2.88**
HELOC	0.23	6.07	6.35	6.47	6.77	6.90	5.55
HomeEquity Fixed	2.02	2.19	2.26	2.26	2.34	2.34	2.01
HomeEquity Nonaccrual	2.39	2.55	2.55	2.55	2.55	2.55	2.55
Home Equity	**0.33**	**5.89**	**6.15**	**6.27**	**6.55**	**6.67**	**5.39**
Commercial Fixed	2.14	2.33	2.61	2.61	2.97	2.97	1.81
CML LOC_Mthly Adj PRIME	0.12	3.07	3.07	3.07	3.07	3.07	3.07
CML Adj_FHLB	3.04	4.91	5.97	5.99	7.56	7.59	3.15
CML Nonaccrual	1.38	1.41	1.41	1.41	1.41	1.41	1.41
Commercial	**2.58**	**4.19**	**4.99**	**5.00**	**6.18**	**6.20**	**2.85**
Collateral	2.03	2.22	2.24	2.24	2.26	2.26	2.16
Consumer Fixed	1.65	1.74	1.77	1.77	1.81	1.81	1.65
Overdraft	2.25	2.91	2.91	2.91	2.91	2.91	2.91
Consumer Nonaccrual	1.24	1.28	1.28	1.28	1.28	1.28	1.28
Consumer	**1.65**	**1.75**	**1.78**	**1.78**	**1.81**	**1.81**	**1.67**
Net Loans	**2.54**	**4.90**	**5.69**	**5.72**	**6.82**	**6.84**	**3.50**
Premier Savings	10.34	10.56	10.42	10.28	10.14	10.01	10.71
Passbook Savings	10.40	10.56	10.42	10.28	10.14	10.01	10.71
Statement Savings	10.40	10.56	10.42	10.28	10.14	10.01	10.71
Business Savings	4.27	4.32	4.36	4.41	4.45	4.50	4.27
Escrow	7.62	7.68	7.67	7.67	7.66	7.66	7.68
Tiered MMDA	5.44	5.61	6.68	7.09	7.09	7.09	4.63
Special MMDA	5.40	5.61	6.68	7.09	7.09	7.09	4.63
Business MMDA	3.04	3.11	2.66	2.28	1.97	1.70	3.65
NonInt DDAs	10.46	10.52	9.45	8.49	7.64	6.87	11.08
Business NonInt Chkg	6.36	6.38	5.50	4.75	4.10	3.55	7.06
Interest Chkg	11.74	11.82	11.34	10.88	10.44	10.02	12.08

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September 30, 2017	Effective Duration	Weighted Average Lives (WAL)					
	Flat Rate	Flat Rate	Up100bp	Up200bp	Up300bp	Up400bp	Dwn100bp
Premier Chkg	11.66	11.82	11.34	10.88	10.44	10.02	12.08
Business Chkg	9.41	9.78	9.41	8.92	8.45	8.00	10.04
IOLTAs	9.37	9.78	9.41	8.92	8.45	8.00	10.04
Business Sweep	9.26	9.78	9.41	8.92	8.45	8.00	10.04
Non_Maturity Deposits	**7.37**	**7.69**	**7.58**	**7.31**	**6.97**	**6.67**	**7.74**
CDs 0_5 Month	0.14	0.14	0.14	0.14	0.14	0.14	0.14
CDs 6 Month	0.20	0.20	0.20	0.20	0.20	0.20	0.20
CDs 7_11 Month	0.45	0.45	0.45	0.45	0.45	0.45	0.45
CDs 12 Month	0.49	0.49	0.49	0.49	0.49	0.49	0.49
CDs 13_17 Month	0.48	0.48	0.48	0.48	0.48	0.48	0.48
CDs 18 Month	0.73	0.74	0.74	0.74	0.74	0.74	0.74
CDs 19_23 Month	1.37	1.39	1.39	1.39	1.39	1.39	1.39
CDs 24 Month	1.14	1.15	1.15	1.15	1.15	1.15	1.15
CDs 25_35 Month	1.39	1.41	1.41	1.41	1.41	1.41	1.41
CDs 36 Month	1.58	1.61	1.45	1.45	1.31	1.31	1.61
CDs 37_59 Month	2.36	2.43	2.13	2.13	1.89	1.89	2.43
CDs 60 Month	2.78	2.88	2.41	2.41	2.05	2.05	2.88
Step_Up CDs	1.28	1.29	1.29	1.29	1.29	1.29	1.29
Time Deposits	**1.21**	**1.23**	**1.14**	**1.14**	**1.07**	**1.07**	**1.23**
Broker NOWs	0.00	0.04	0.04	0.04	0.04	0.04	0.04
Broker CDs	2.19	2.25	2.25	2.25	2.25	2.25	2.25
FHLB Bullets	2.10	2.18	2.18	2.18	2.18	2.18	2.18
FHLB Option Advances	1.25	1.27	1.27	1.27	1.27	1.27	2.62
FHLB Amortizing	1.14	1.16	1.16	1.16	1.16	1.16	1.16
FHLB Daily_System Balancer	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Flipper Advances	0.13	0.98	0.98	0.98	0.98	0.98	0.98
Whole Sale Funding	**1.35**	**1.52**	**1.52**	**1.52**	**1.52**	**1.52**	**1.87**

SAMPLE