Sample
Credit Union

Interest Rate Risk
Measurement
&
Management

As of
XX/XX/20XX

Sample
CREDIT UNION

INTEREST RATE RISK
MEASUREMENT
&
MANAGEMENT

As of
XX/XX/20XX

Assumptions

Beginning Balance and Rate Information was received from the client via internal reports and the quarterly call report. Investment Bullet/ Callable maturities are provided by the client. Weighted average remaining terms (WART's) on cashflow earning assets are based on common industry/client parameters and developed by Fisher ALM Advisors.

Prepayment Assumptions
Fisher ALM Advisors provided prepayment data tables for cashflow earnings assets.

Decay Factors for Source Funds
The model can calculate decay factors on non-maturing shares using two of four methods: NCUA Standard Values, the NERA method, the Moderate, or Historic.

Fisher ALM Advisors uses standardized values for non-maturity shares per NCUA Letter 16-CU-08. The model includes standardized values for non-maturity shares of 1% in the base case (Book Value to Base) and 4% in a +/-300 basis point shock scenario (Base to Shock). Values for other rate scenarios were interpolated from these calculated values.

Management has the option of providing pricing on non-maturing shares and clubs by individual rate shock. If pricing is not provided, FRC's default pricing for share savings is used: 25 basis points for each 100-basis point rate shift.

Net Economic Values (NEV Calculation)
Fisher ALM Advisors uses the current pricing rate methodology in calculating Net Economic Value. The discount rates used to calculate NEV represent the current pricing of the client. The client can elect to provide custom discount rates that they define.

Net Economic Value Ratio (NEV Ratio)
Net Economic Value Ratio is calculated by dividing the NEV by the Present Value of Assets.

Interest Rate Assumptions
Month 20XX

	Dn 300	Dn 200	Dn 100	Flat	Up 100	Up 200	Up 300	Up 400
Key Rates								
Fed Funds	1.33%	2.33%	3.33%	4.33%	5.33%	6.33%	7.33%	8.33%
Prime	4.50%	5.50%	6.50%	7.50%	8.50%	9.50%	10.50%	11.50%
Treasury Curve								
3 Month	1.30%	2.30%	3.30%	4.30%	5.30%	6.30%	7.30%	8.30%
6 Month	1.20%	2.20%	3.20%	4.20%	5.20%	6.20%	7.20%	8.20%
1 Year	1.10%	2.10%	3.10%	4.10%	5.10%	6.10%	7.10%	8.10%
2 Year	1.16%	2.16%	3.16%	4.16%	5.16%	6.16%	7.16%	8.16%
3 Year	1.16%	2.16%	3.16%	4.16%	5.16%	6.16%	7.16%	8.16%
4 Year	1.20%	2.20%	3.20%	4.20%	5.20%	6.20%	7.20%	8.20%
5 Year	1.23%	2.23%	3.23%	4.23%	5.23%	6.23%	7.23%	8.23%
7 Year	1.29%	2.29%	3.29%	4.29%	5.29%	6.29%	7.29%	8.29%
10 Year	1.39%	2.39%	3.39%	4.39%	5.39%	6.39%	7.39%	8.39%
15 Year	1.44%	2.44%	3.44%	4.44%	5.44%	6.44%	7.44%	8.44%
20 Year	1.50%	2.50%	3.50%	4.50%	5.50%	6.50%	7.50%	8.50%
30 Year	1.60%	2.60%	3.60%	4.60%	5.60%	6.60%	7.60%	8.60%

When shocking rates "down" from current levels, rates may be negative.
The model floors all negative rates at 0%.

Prepayment Speed Assumptions (CPR)
Month 20XX

	Dn 300	Dn 200	Dn 100	Flat	Up 100	Up 200	Up 300	Up 400
MBS Agcy Arms	17.2%	15.9%	14.4%	12.3%	10.3%	7.3%	6.7%	6.7%
MBS Agcy Fxd	8.4%	7.2%	6.3%	5.6%	5.3%	5.0%	4.9%	4.9%
MBS Agcy Hybrids	51.5%	48.4%	39.1%	23.8%	15.7%	12.0%	10.9%	10.6%
Retail Mortgages - 1-Year Arms	23.5%	21.7%	19.7%	16.8%	14.1%	10.0%	9.2%	9.2%
Retail Mortgages - Hybrid Arms	23.5%	21.7%	19.7%	16.8%	14.1%	10.0%	9.2%	9.2%
Retail Mortgages - Fxd	16.8%	11.8%	9.6%	8.4%	7.7%	7.1%	6.9%	6.9%
New Auto Loans - Fxd	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
New Auto Loans - Variable Rate	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
Used Auto Loans - Fxd	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
Used Auto Loans - Variable Rate	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
Share Secured Loans - Fxd	8.0%	8.0%	8.0%	8.0%	6.0%	5.0%	5.0%	5.0%
Personal - Fxd	8.0%	8.0%	8.0%	8.0%	6.0%	5.0%	5.0%	5.0%
Signature Loans - Fxd	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
Personal Loans Var	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
Boat/Motorcycle/RV - Fxd	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
Personal LOC Var	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
Home Equity - Fxd	12.3%	8.6%	7.0%	6.1%	5.6%	5.2%	5.1%	5.0%
Home Equity LOC - Adj	8.6%	8.0%	7.2%	6.2%	5.2%	3.7%	3.4%	3.4%
Credit Cards - Fxd	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%
Credit Cards - Variable Rate	25.8%	24.2%	19.6%	11.9%	7.8%	6.0%	5.5%	5.3%

Sample Report
Current Contractual Input
XX/XX/20XX

Concentration % of Capital		Beginning Balance	Beginning Rate	WART	Current Pricing	Discount Rate
	ASSETS					
3%	Cash	190				
159%	Interest-bearing Cash	10,872	3.11%		3.11%	4.33%
186%	HTM Portfolio	12,670	3.11%		4.27%	4.27%
1%	Other Securities	102	3.11%		3.11%	3.11%
92%	Retail Mortgages - Fxd	6,252	3.93%	200	6.50%	6.57%
14%	New Auto Loans - Fxd	927	5.00%	48	5.50%	5.62%
25%	Used Auto Loans - Fxd	1,679	6.00%	48	5.75%	6.16%
4%	Share Secured Loans - Fxd	255	3.00%	24	3.50%	3.80%
10%	Signature Loans - Fxd	697	10.00%	36	10.00%	10.43%
16%	Home Equity - Fxd	1,096	4.52%	117	6.00%	6.08%
	Reserve For Loan Losses	(155)				
	Fixed Assets	44				
	Miscellaneous Assets	350				
	Total Assets	**34,979**				
				Decay Factors		
	LIABILITIES & EQUITY					
39%	Share Drafts: Non-Interest	2,634		30		Std Values
299%	Share Savings	20,392	0.65%	36	0.65%	Std Values
75%	Share Certificates	5,128	4.22%		4.25%	2.89%
	Other Liabilities	0				
	Undivided Profits	6,825				
	Total Liabilities and Equity	**34,979**				

92%	*1st Mortgages*
108%	*Mtg Related Group*
75%	*Total Share Certificates*

Net Interest Income Year 1
XX/XX/20XX – XX/XX/20XX
(000's)

Change In Basis Points		Net Interest Income	% Change
+400	$	1,253	31.14%
+300	$	1,179	23.33%
+200	$	1,104	15.56%
+100	$	1,031	7.82%
0	$	956	
-100	$	879	-8.02%
-200	$	801	-16.24%
-300	$	700	-26.79%

Net Income Year 1
XX/XX/20XX – XX/XX/20XX
(000's)

Change In Basis Points		Net Income	% Change
+400	$	990	42.99%
+300	$	915	32.21%
+200	$	841	21.47%
+100	$	767	10.80%
0	$	692	
-100	$	616	-11.07%
-200	$	537	-22.41%
-300	$	436	-36.98%

Net Interest Income Year 2
XX/XX/20XX – XX/XX/20XX
(000's)

Change In Basis Points		Net Interest Income	% Change
+400	$	1,413	39.68%
+300	$	1,312	29.68%
+200	$	1,212	19.79%
+100	$	1,113	10.00%
0	$	1,011	
-100	$	906	-10.44%
-200	$	796	-21.31%
-300	$	660	-34.70%

Net Income Year 2
XX/XX/20XX- XX/XX/20XX
(000's)

Change In Basis Points		Net Income	% Change
+400		$ [illegible]	53.64%
+300		$ 1,048	40.13%
+200	$	948	26.76%
+100	$	849	13.52%
0		$ [illegible]	
-100	$	642	-14.12%
-200	$	533	-28.81%
-300	$	397	-46.92%

Sample
Margin Report

12 Months Starting XX/XX/20XX Flat (000's)	Year 1 Income Statement	Average Balance	Rate
Int Income/Earning Assets			
Interest-bearing Cash	338.119	10,872	3.11%
HTM Portfolio	432.995	12,670	3.42%
Other Securities	3.172	102	3.11%
Total Investments	**774.287**	**23,644**	**3.27%**
Retail Mortgages - Fxd	255.685	6,252	4.09%
New Auto Loans - Fxd	47.129	927	5.08%
Used Auto Loans - Fxd	100.043	1,679	5.96%
Share Secured Loans - Fxd	8.005	255	3.14%
Signature Loans - Fxd	69.700	697	10.00%
Home Equity - Fxd	50.687	1,096	4.62%
Total Loans	**531.248**	**10,906**	**4.87%**
Total Earning Assets	**1,305.534**	**34,550**	**3.78%**
Interest Bearing Liabilities			
Share Savings	132.548	20,392	0.65%
Int-bearing Non-maturing Deposits	**132.548**	**20,392**	**0.65%**
Share Certificates	217.189	5,128	4.24%
Certificates of Deposit	**217.189**	**5,128**	**4.24%**
Total Int-bearing Deposits	**349.737**	**25,520**	**1.37%**
Total Interest-bearing Liabilities	**349.737**	**25,520**	**1.37%**
Interest Spread	**955.798**		**2.41%**
Non-Interest Income	45.783		
Non-Interest Expense	309.108		
Net Income	**692.473**		
Int. Inc. / Earning Assets	**1,305.534**	**34,550**	**3.78%**
Int. Exp. / Earning Assets	**349.737**	**34,550**	**1.01%**
Interest Margin	**955.798**	**34,550**	**2.77%**

Sample
Margin Report
12 Months Starting XX/XX/20XX
Dn 100
(000's)

	Year 1 Income Statement	Average Balance	Rate
Int Income/Earning Assets			
Interest-bearing Cash	229.399	10,872	2.11%
HTM Portfolio	399.411	12,670	3.15%
Other Securities	3.172	102	3.11%
Total Investments	**631.982**	**23,644**	**2.67%**
Retail Mortgages - Fxd	252.353	6,252	4.04%
New Auto Loans - Fxd	45.422	927	4.90%
Used Auto Loans - Fxd	96.577	1,679	5.75%
Share Secured Loans - Fxd	7.295	255	2.86%
Signature Loans - Fxd	68.089	697	9.77%
Home Equity - Fxd	49.934	1,096	4.56%
Total Loans	**519.670**	**10,906**	**4.76%**
Total Earning Assets	**1,151.652**	**34,550**	**3.33%**
Interest Bearing Liabilities			
Share Savings	81.568	20,392	0.40%
Int-bearing Non-maturing Deposits	**81.568**	**20,392**	**0.40%**
Share Certificates	190.948	5,128	3.72%
Certificates of Deposit	**190.948**	**5,128**	**3.72%**
Total Int-bearing Deposits	**272.516**	**25,520**	**1.07%**
Total Interest-bearing Liabilities	**272.516**	**25,520**	**1.07%**
Interest Spread	**879.136**		**2.27%**
Non-Interest Income	45.783		
Non-Interest Expense	309.108		
Net Income	**615.811**		
Int. Inc. / Earning Assets	**1,151.652**	**34,550**	**3.33%**
Int. Exp. / Earning Assets	**272.516**	**34,550**	**0.79%**
Interest Margin	**879.136**	**34,550**	**2.54%**

Sample
Margin Report

12 Months Starting XX/XX/20XX Dn 200 (000's)	Year 1 Income Statement	Average Balance	Rate
Int Income/Earning Assets			
Interest-bearing Cash	120.679	10,872	1.11%
HTM Portfolio	365.826	12,670	2.89%
Other Securities	3.172	102	3.11%
Total Investments	**489.677**	**23,644**	**2.07%**
Retail Mortgages - Fxd	248.481	6,252	3.97%
New Auto Loans - Fxd	43.309	927	4.67%
Used Auto Loans - Fxd	92.546	1,679	5.51%
Share Secured Loans - Fxd	6.586	255	2.58%
Signature Loans - Fxd	66.228	697	9.50%
Home Equity - Fxd	49.069	1,096	4.48%
Total Loans	**506.219**	**10,906**	**4.64%**
Total Earning Assets	**995.897**	**34,550**	**2.88%**
Interest Bearing Liabilities			
Share Savings	30.588	20,392	0.15%
Int-bearing Non-maturing Deposits	**30.588**	**20,392**	**0.15%**
Share Certificates	164.706	5,128	3.21%
Certificates of Deposit	**164.706**	**5,128**	**3.21%**
Total Int-bearing Deposits	**195.294**	**25,520**	**0.77%**
Total Interest-bearing Liabilities	**195.294**	**25,520**	**0.77%**
Interest Spread	**800.602**		**2.12%**
Non-Interest Income	45.783		
Non-Interest Expense	309.108		
Net Income	**537.277**		
Int. Inc. / Earning Assets	**995.897**	**34,550**	**2.88%**
Int. Exp. / Earning Assets	**195.294**	**34,550**	**0.57%**
Interest Margin	**800.602**	**34,550**	**2.32%**

Sample
Margin Report
12 Months Starting XX/XX/20XX
Dn 300
(000's)

	Year 1 Income Statement	Average Balance	Rate
Int Income/Earning Assets			
Interest-bearing Cash	11.959	10,872	0.11%
HTM Portfolio	332.241	12,670	2.62%
Other Securities	3.172	102	3.11%
Total Investments	**347.373**	**23,644**	**1.47%**
Retail Mortgages - Fxd	242.998	6,252	3.89%
New Auto Loans - Fxd	41.135	927	4.44%
Used Auto Loans - Fxd	88.558	1,679	5.27%
Share Secured Loans - Fxd	5.877	255	2.30%
Signature Loans - Fxd	64.363	697	9.23%
Home Equity - Fxd	47.884	1,096	4.37%
Total Loans	**490.815**	**10,906**	**4.50%**
Total Earning Assets	**838.188**	**34,550**	**2.43%**
Interest Bearing Liabilities			
Share Savings	0.000	20,392	0.00%
Int-bearing Non-maturing Deposits	**0.000**	**20,392**	**0.00%**
Share Certificates	138.465	5,128	2.70%
Certificates of Deposit	**138.465**	**5,128**	**2.70%**
Total Int-bearing Deposits	**138.465**	**25,520**	**0.54%**
Total Interest-bearing Liabilities	**138.465**	**25,520**	**0.54%**
Interest Spread	**699.723**		**1.88%**
Non-Interest Income	45.783		
Non-Interest Expense	309.108		
Net Income	**436.398**		
Int. Inc. / Earning Assets	**838.188**	**34,550**	**2.43%**
Int. Exp. / Earning Assets	**138.465**	**34,550**	**0.40%**
Interest Margin	**699.723**	**34,550**	**2.03%**

Sample
Margin Report
12 Months Starting XX/XX/20XX
Up 100
(000's)

	Year 1 Income Statement	Average Balance	Rate
Int Income/Earning Assets			
Interest-bearing Cash	446.839	10,872	4.11%
HTM Portfolio	466.580	12,670	3.68%
Other Securities	3.172	102	3.11%
Total Investments	**916.591**	**23,644**	**3.88%**
Retail Mortgages - Fxd	258.832	6,252	4.14%
New Auto Loans - Fxd	48.440	927	5.23%
Used Auto Loans - Fxd	102.609	1,679	6.11%
Share Secured Loans - Fxd	8.684	255	3.41%
Signature Loans - Fxd	70.973	697	10.18%
Home Equity - Fxd	51.399	1,096	4.69%
Total Loans	**540.936**	**10,906**	**4.96%**
Total Earning Assets	**1,457.528**	**34,550**	**4.22%**
Interest Bearing Liabilities			
Share Savings	183.528	20,392	0.90%
Int-bearing Non-maturing Deposits	**183.528**	**20,392**	**0.90%**
Share Certificates	243.430	5,128	4.75%
Certificates of Deposit	**243.430**	**5,128**	**4.75%**
Total Int-bearing Deposits	**426.958**	**25,520**	**1.67%**
Total Interest-bearing Liabilities	**426.958**	**25,520**	**1.67%**
Interest Spread	**1,030.569**		**2.55%**
Non-Interest Income	45.783		
Non-Interest Expense	309.108		
Net Income	**767.244**		
Int. Inc. / Earning Assets	**1,457.528**	**34,550**	**4.22%**
Int. Exp. / Earning Assets	**426.958**	**34,550**	**1.24%**
Interest Margin	**1,030.569**	**34,550**	**2.98%**

Sample
Margin Report
12 Months Starting XX/XX/20XX
Up 200
(000's)

	Year 1 Income Statement	Average Balance	Rate
Int Income/Earning Assets			
Interest-bearing Cash	555.559	10,872	5.11%
HTM Portfolio	500.165	12,670	3.95%
Other Securities	3.172	102	3.11%
Total Investments	**1,058.896**	**23,644**	**4.48%**
Retail Mortgages - Fxd	261.699	6,252	4.19%
New Auto Loans - Fxd	49.650	927	5.36%
Used Auto Loans - Fxd	104.867	1,679	6.25%
Share Secured Loans - Fxd	9.347	255	3.67%
Signature Loans - Fxd	72.138	697	10.35%
Home Equity - Fxd	52.077	1,096	4.75%
Total Loans	**549.778**	**10,906**	**5.04%**
Total Earning Assets	**1,608.674**	**34,550**	**4.66%**
Interest Bearing Liabilities			
Share Savings	234.508	20,392	1.15%
Int-bearing Non-maturing Deposits	**234.508**	**20,392**	**1.15%**
Share Certificates	269.671	5,128	5.26%
Certificates of Deposit	**269.671**	**5,128**	**5.26%**
Total Int-bearing Deposits	**504.179**	**25,520**	**1.98%**
Total Interest-bearing Liabilities	**504.179**	**25,520**	**1.98%**
Interest Spread	**1,104.495**		**2.68%**
Non-Interest Income	45.783		
Non-Interest Expense	309.108		
Net Income	**841.170**		
Int. Inc. / Earning Assets	**1,608.674**	**34,550**	**4.66%**
Int. Exp. / Earning Assets	**504.179**	**34,550**	**1.46%**
Interest Margin	**1,104.495**	**34,550**	**3.20%**

Sample
Margin Report
12 Months Starting XX/XX/20XX
Up 300
(000's)

	Year 1 Income Statement	Average Balance	Rate
Int Income/Earning Assets			
Interest-bearing Cash	664.279	10,872	6.11%
HTM Portfolio	533.749	12,670	4.21%
Other Securities	3.172	102	3.11%
Total Investments	**1,201.201**	**23,644**	**5.08%**
Retail Mortgages - Fxd	264.868	6,252	4.24%
New Auto Loans - Fxd	50.898	927	5.49%
Used Auto Loans - Fxd	107.123	1,679	6.38%
Share Secured Loans - Fxd	10.026	255	3.93%
Signature Loans - Fxd	73.311	697	10.52%
Home Equity - Fxd	52.784	1,096	4.82%
Total Loans	**559.011**	**10,906**	**5.13%**
Total Earning Assets	**1,760.211**	**34,550**	**5.09%**
Interest Bearing Liabilities			
Share Savings	285.488	20,392	1.40%
Int-bearing Non-maturing Deposits	**285.488**	**20,392**	**1.40%**
Share Certificates	295.913	5,128	5.77%
Certificates of Deposit	**295.913**	**5,128**	**5.77%**
Total Int-bearing Deposits	**581.401**	**25,520**	**2.28%**
Total Interest-bearing Liabilities	**581.401**	**25,520**	**2.28%**
Interest Spread	**1,178.811**		**2.82%**
Non-Interest Income	45.783		
Non-Interest Expense	309.108		
Net Income	**915.486**		
Int. Inc. / Earning Assets	**1,760.211**	**34,550**	**5.09%**
Int. Exp. / Earning Assets	**581.401**	**34,550**	**1.68%**
Interest Margin	**1,178.811**	**34,550**	**3.41%**

Sample
Margin Report
12 Months Starting XX/XX/20XX
Up 400
(000's)

	Year 1 Income Statement	Average Balance	Rate
Int Income/Earning Assets			
Interest-bearing Cash	772.999	10,872	7.11%
HTM Portfolio	567.334	12,670	4.48%
Other Securities	3.172	102	3.11%
Total Investments	**1,343.505**	**23,644**	**5.68%**
Retail Mortgages - Fxd	268.309	6,252	4.29%
New Auto Loans - Fxd	52.160	927	5.63%
Used Auto Loans - Fxd	109.388	1,679	6.52%
Share Secured Loans - Fxd	10.750	255	4.22%
Signature Loans - Fxd	74.491	697	10.69%
Home Equity - Fxd	53.479	1,096	4.88%
Total Loans	**568.578**	**10,906**	**5.21%**
Total Earning Assets	**1,912.083**	**34,550**	**5.53%**
Interest Bearing Liabilities			
Share Savings	336.468	20,392	1.65%
Int-bearing Non-maturing Deposits	**336.468**	**20,392**	**1.65%**
Share Certificates	322.154	5,128	6.28%
Certificates of Deposit	**322.154**	**5,128**	**6.28%**
Total Int-bearing Deposits	**658.622**	**25,520**	**2.58%**
Total Interest-bearing Liabilities	**658.622**	**25,520**	**2.58%**
Interest Spread	**1,253.462**		**2.95%**
Non-Interest Income	45.783		
Non-Interest Expense	309.108		
Net Income	**990.137**		
Int. Inc. / Earning Assets	**1,912.083**	**34,550**	**5.53%**
Int. Exp. / Earning Assets	**658.622**	**34,550**	**1.91%**
Interest Margin	**1,253.462**	**34,550**	**3.63%**

Sample Market Value Volatility
XX/XX/20XX

Market Value Comparison Report									
(000's)	Book Value	Dn 300	Dn 200	Dn 100	Flat	Up 100	Up 200	Up 300	Up 400
Assets									
Cash	190	190	190	190	190	190	190	190	190
Interest-bearing Cash	10,872	10,872	10,872	10,872	10,872	10,872	10,872	10,872	10,872
HTM Portfolio	12,670	13,080	12,846	12,620	12,401	12,190	11,986	11,789	11,598
Other Securities	102	147	130	115	102	91	81	72	65
Retail Mortgages - Fxd	6,252	6,315	6,101	5,851	5,596	5,350	5,110	4,896	4,706
New Auto Loans - Fxd	927	953	942	930	917	901	885	870	856
Used Auto Loans - Fxd	1,679	1,735	1,715	1,695	1,672	1,645	1,616	1,589	1,562
Share Secured Loans - Fxd	255	260	258	255	253	250	248	246	244
Signature Loans - Fxd	697	713	706	699	691	683	674	665	656
Home Equity - Fxd	1,096	1,139	1,110	1,075	1,039	1,004	970	938	907
Reserve For Loan Losses	(155)	(155)	(155)	(155)	(155)	(155)	(155)	(155)	(155)
Fixed Assets	44	44	44	44	44	44	44	44	44
Miscellaneous Assets	350	350	350	350	350	350	350	350	350
TOTAL ASSETS	**34,979**	**35,644**	**35,108**	**34,541**	**33,972**	**33,415**	**32,871**	**32,366**	**31,896**
Liabilities									
Share Drafts: Non-Interest	2,634	2,712	2,677	2,642	2,608	2,573	2,538	2,503	2,469
Share Savings	20,392	20,996	20,726	20,457	20,188	19,919	19,650	19,381	19,111
Share Certificates	5,128	5,246	5,219	5,189	5,159	5,129	5,099	5,070	5,041
Other Liabilities	0	0	0	0	0	0	0	0	0
TOTAL LIABILITIES	**28,154**	**28,954**	**28,623**	**28,288**	**27,954**	**27,621**	**27,287**	**26,954**	**26,621**
EQUITY	**6,825**	**6,690**	**6,485**	**6,252**	**6,018**	**5,794**	**5,583**	**5,412**	**5,274**
NPV RATIO	**19.51%**	**18.77%**	**18.47%**	**18.10%**	**17.71%**	**17.34%**	**16.99%**	**16.72%**	**16.54%**

Sample Liquidity Cashflow Report
XX/XX/20XX
Flat

Liquidity Gap Report						
1		2 to 3	4 to 6	7 to 12	Over	
(000's)	Month	Months	Months	Months	12 Months	Total
Assets						
Cash	0	0	0	0	190	190
Interest-bearing Cash	10,872	0	0	0	0	10,872
HTM Portfolio	0	0	6,160	0	6,510	12,670
Other Securities	0	0	0	0	102	102
Retail Mortgages - Fxd	66	130	193	376	5,488	6,252
New Auto Loans - Fxd	27	52	77	150	621	927
Used Auto Loans - Fxd	47	94	138	269	1,130	1,679
Share Secured Loans - Fxd	12	24	35	69	115	255
Signature Loans - Fxd	23	47	69	136	422	697
Home Equity - Fxd	13	26	39	76	942	1,096
Reserve For Loan Losses	0	0	0	0	(155)	(155)
Fixed Assets	0	0	0	0	44	44
Miscellaneous Assets	0	0	0	0	350	350
TOTAL ASSETS	11,060	373	6,711	1,076	15,759	34,979
Liabilities						
Share Drafts: Non-Interest	88	176	263	527	1,580	2,634
Share Savings	561	1,123	1,687	3,382	13,639	20,392
Share Certificates	0	0	4,813	0	315	5,128
Other Liabilities	0	0	0	0	0	0
Regular Reserves	0	0	0	0	0	0
Undivided Profits	0	0	0	0	6,825	6,825
TOTAL LIABILITIES & EQUITY	649	1,299	6,763	3,909	22,359	34,979
Periodic Gap	10,411	(926)	(52)	(2,833)	(6,600)	
Cumulative Gap	10,411	9,485	9,433	6,600	(0)	

Sample GUIDELINE SUMMARY REPORT XX/XX/20XX RISK CONSIDERATION	SUGGESTED POLICY GUIDELINES	ACTUAL	Fine Caution Concern
LIQUIDITY:			
1. Liquid Assets to Total Assets	**Minimum**		
Up 400 Basis Points	**10% of Assets**	32.46%	
Up 300 Basis Points		32.46%	
Up 200 Basis Points		32.48%	
Up 100 Basis Points		32.55%	
Flat		32.69%	
Down 100 Basis Points		32.91%	
Down 200 Basis Points		33.12%	
Down 300 Basis Points		33.40%	
(Liquid Assets include any assets maturing and/or prepaying in less than or equal to 90-days.)			
2. Liquid Liabilities to Total Assets (Liquid Liabilities include any liabilities maturing in less than or equal to 90-days.)	**Maximum** **15% of Assets**	5.57%	
3. Liquidity Coverage Ratio (90-days)	**Minimum of 50%**		
Up 400 Basis Points		582.97%	
Up 300 Basis Points		583.06%	
Up 200 Basis Points		583.43%	
Up 100 Basis Points		584.55%	
Flat		587.03%	
Down 100 Basis Points		591.15%	
Down 200 Basis Points		594.89%	
Down 300 Basis Points		599.91%	
(Liquidity Coverage Ratio equals #1 above divided by #2.)			
4. Liquidity Coverage Ratio (12-months)	**Minimum of 50%**		
Up 400 Basis Points		150.14%	
Up 300 Basis Points		150.16%	
Up 200 Basis Points		150.37%	
Up 100 Basis Points		151.04%	
Flat		152.30%	
Down 100 Basis Points		154.41%	
Down 200 Basis Points		156.34%	
Down 300 Basis Points		159.02%	
(The respective ratio equals any assets maturing and/or prepaying in less than or equal to 12-months, divided by any liabilities maturing in less than or equal to 12-months.)			
5. Borrowing to Asset Ratio	**Maximum of 10%**	0.00%	
6. 12-MONTH FORWARD NII VOLATILITY			
Up 400 Basis Points	+/- 25.00%	31.14%	
Up 300 Basis Points	+/- 20.00%	23.33%	
Up 200 Basis Points	+/- 15.00%	15.56%	
Up 100 Basis Points	+/- 10.00%	7.82%	
Down 100 Basis Points	+/- 10.00%	-8.02%	
Down 200 Basis Points	+/- 15.00%	-16.24%	
Down 300 Basis Points	+/- 20.00%	-26.79%	
7. NET ECONOMIC VALUE VOLATILITY			
Up 400 Basis Points	+/- 40.00%	-12.35%	
Up 300 Basis Points	+/- 40.00%	-10.06%	
Up 200 Basis Points	+/- 30.00%	-7.22%	
Up 100 Basis Points	+/- 15.00%	-3.72%	
Down 100 Basis Points	+/- 15.00%	3.90%	
Down 200 Basis Points	+/- 30.00%	7.77%	
Down 300 Basis Points	+/- 40.00%	11.18%	
8. NET PORTFOLIO VALUE RATIO			
Up 400 Basis Points	Minimum of 7.00%	16.54%	
Up 300 Basis Points	Minimum of 7.00%	16.72%	
Up 200 Basis Points	Minimum of 8.00%	16.99%	
Up 100 Basis Points	Minimum of 9.00%	17.34%	
FLAT	Minimum of	17.71%	
Down 100 Basis Points	Minimum of 9.00%	18.10%	
Down 200 Basis Points	Minimum of 8.00%	18.47%	
Down 300 Basis Points	Minimum of 7.00%	18.77%	
EARNINGS: 12-MONTHS PROJECTION			
9. NET INTEREST MARGIN (%)	Minimum of 1.50%	2.77%	
10. RETURN ON ASSETS	Minimum of 0.00%	1.98%	