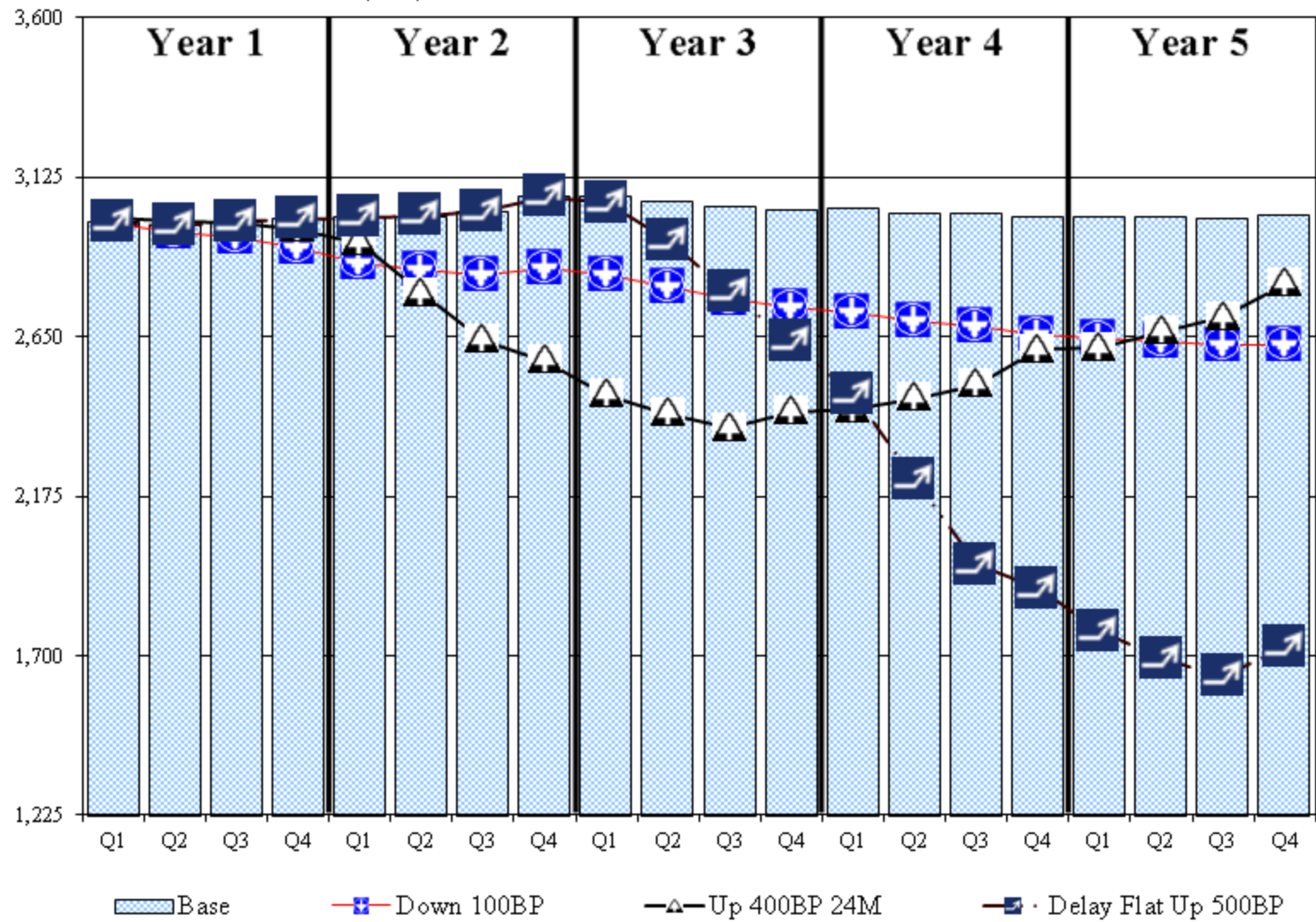
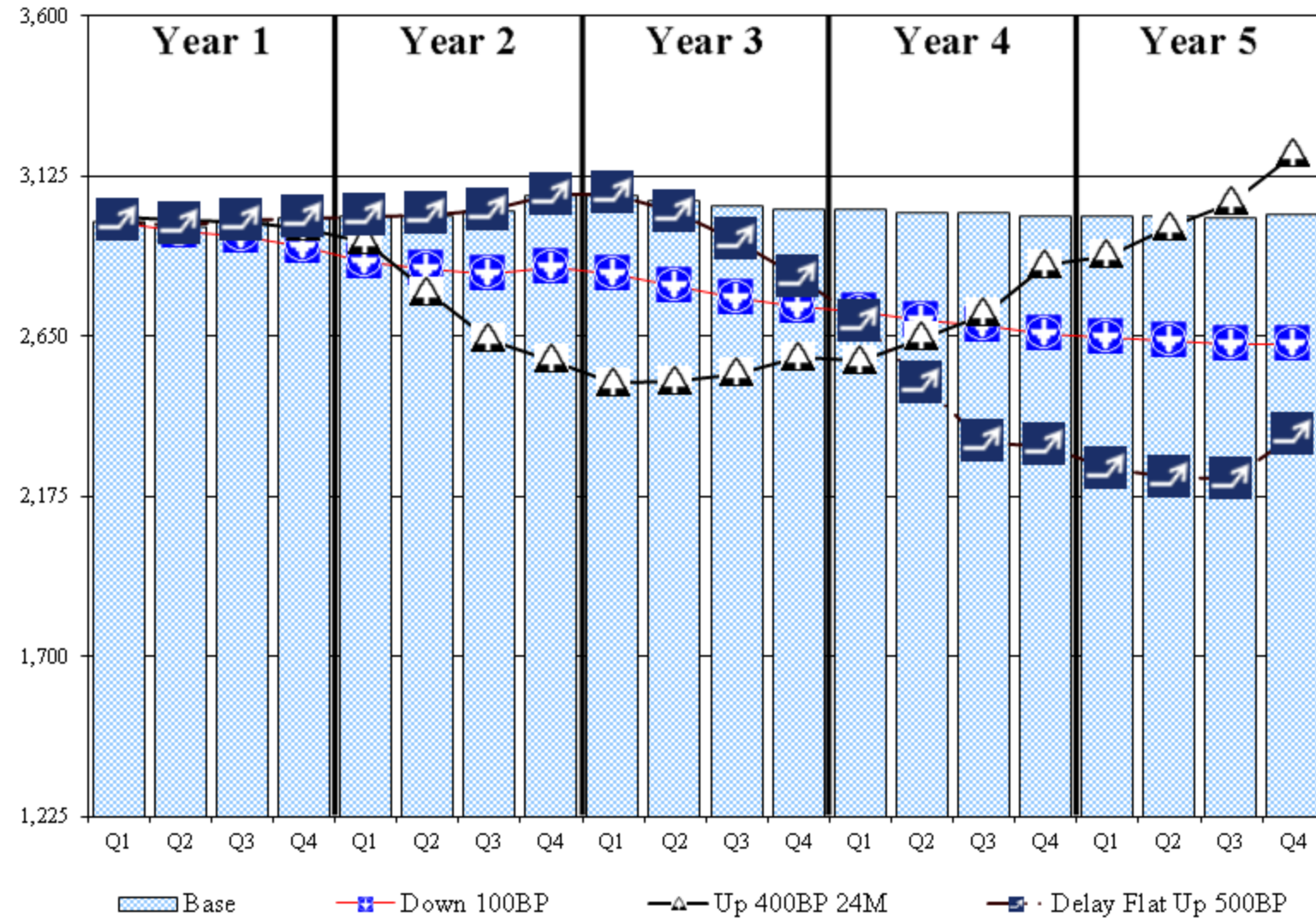


Net Interest Income (\$000)



Net Interest Income (\$000)



NII SUMMARY

	<u>Down 100BP</u>	<u>Base</u>	<u>Up 400BP 24M</u>	<u>Delay Flat Up 500BP</u>
Year-1 NII	11,807	11,964	11,960	11,964
Year-2 NII	11,411	12,107	10,928	12,107
Year-3 NII	11,135	12,186	9,701	11,407
Year-4 NII	10,757	12,076	10,017	8,567
Year-5 NII	10,534	12,029	10,797	6,827

NII SUMMARY

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Year-5 NII	10,534	12,029	12,094	9,068