

Proforma Interest Bearing Deposits and Interest Expense

Assuming Total Domestic Deposits of \$12 trillion

Displaying scenarios for Fed Funds Rate; Deposit Yield/Fed Funds; and Interest Bearing / Total Deposits Levels

Potential Fed Funds Rate	Potential Ratio of Deposit Yield to Fed Funds Rate	Potential Ratio of Interest Bearing Deposits to Total Domestic Deposits	Resulting Interest Bearing Deposits	Resulting Funding Yield	Resulting Interest Bearing Deposit Expense	Percentage Increase from Expense in 2017
2.00%	70%	75%	9,000	1.40%	126.0	203%
2.00%	70%	78%	9,360	1.40%	131.0	215%
2.00%	70%	81%	9,720	1.40%	136.1	227%
2.00%	70%	84%	10,080	1.40%	141.1	239%
2.50%	85%	75%	9,000	2.13%	191.3	360%
2.50%	85%	78%	9,360	2.13%	198.9	378%
2.50%	85%	81%	9,720	2.13%	206.6	397%
2.50%	85%	84%	10,080	2.13%	214.2	415%