

Illustrative Bank Repricing Analysis as of December 31, 20X1

	Q1 20X2	Yield	Q2 20X2	Yield	Q3 20X2	Yield	Q4 20X2	Yield	20X3	Yield	20X4-20X6	Yield	20X7 and Later	Yield	Total Carrying Amount	Yield	Duration
<b>Interest-earning financial assets:</b>																	
Interest-earning deposits with banks	\$X,XXX	XXX%	\$X,XXX	XXX%	\$X,XXX	XXX%	\$X,XXX	XXX%	\$X,XXX	XXX%	\$X,XXX	XXX%	\$X,XXX	XXX%	\$X,XXX	XXX%	X.XX
Securities purchased under resale agreements	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	-	-	-	-	-	-	X,XXX	XXX%	X.XX
Investment securities:																	
U.S. Treasury	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Agency MBS	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Other	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Loans held for sale	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Commercial loans	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Mortgage loans	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Consumer loans	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Total interest-earning assets	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
<b>Non-interest-earning financial assets:</b>																	
Equity securities															X,XXX	-	-
Derivatives	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	-
Other financial assets	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	-
Total financial assets	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	-
Other assets															X,XXX	-	-
Total assets															\$X,XXX	-	-
<b>Interest-bearing financial liabilities:</b>																	
Demand deposits	X,XXX	XXX%	-	-	-	-	-	-	-	-	-	-	-	-	\$X,XXX	XXX%	X.XX
Savings deposits	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	-	-	-	-	-	-	X,XXX	XXX%	X.XX
Money market accounts	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	-	-	-	-	-	-	X,XXX	XXX%	X.XX
Brokered deposits	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Other time deposits	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Short-term borrowings	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	-	-	-	-	-	-	X,XXX	XXX%	X.XX
Long-term borrowings	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
FHLB advances	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Securities sold under repurchase agreements	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	-	-	-	-	-	-	X,XXX	XXX%	X.XX
Other borrowings	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
Total interest-bearing liabilities	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X,XXX	XXX%	X.XX
<b>Non-interest-bearing financial liabilities:</b>																	
Derivatives	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	-
Other financial liabilities	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	-
Total financial liabilities	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	X,XXX	-	-
Other liabilities															X,XXX	-	-
Equity															X,XXX	-	-
Total liabilities and stockholders' equity															\$X,XXX	-	-
Excess of financial assets over financial liabilities	\$X,XXX		\$X,XXX		\$X,XXX		\$(X,XXX)		\$X,XXX		\$(X,XXX)		\$X,XXX		\$X,XXX	-	-
Financial assets to financial liabilities	X.XX%		X.XX%		X.XX%		X.XX%		X.XX%		X.XX%		X.XX%		X.XX%	-	-
Cumulative financial assets over financial liabilities	\$X,XXX		\$X,XXX		\$X,XXX		\$(X,XXX)		\$X,XXX		\$(X,XXX)		\$X,XXX		\$X,XXX	-	-

Note: The classes in this table are organized by the interest "bearing" or "earning" characteristics of the financial instruments to display the application of the guidance in certain circumstances and this presentation is not meant to be prescriptive.