

Hypothetical Yield Curves, December 31, 20X1

	<u>3-Month</u>	<u>6-Month</u>	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>5-Year</u>	<u>7-Year</u>	<u>10-Year</u>	<u>20-Year</u>	<u>30-Year</u>
Yield curve at Dec. 31, 20X1	1.50%	1.60%	1.70%	2.00%	2.50%	3.50%	4.40%	5.00%	5.45%	5.80%
+200 bps	3.50%	3.60%	3.70%	4.00%	4.50%	5.50%	6.40%	7.00%	7.45%	7.80%
+100 bps	2.50%	2.60%	2.70%	3.00%	3.50%	4.50%	5.40%	6.00%	6.45%	6.80%
-100 bps	0.50%	0.60%	0.70%	1.00%	1.50%	2.50%	3.40%	4.00%	4.45%	4.80%
-200 bps	0.00%	0.00%	0.00%	0.00%	0.50%	1.50%	2.40%	3.00%	3.45%	3.80%
100 bp flattening of curve										
Short end	2.50%	2.60%	2.70%	3.00%	2.50%	3.50%	4.40%	5.00%	5.45%	5.80%
Long end	1.50%	1.60%	1.70%	2.00%	2.50%	3.50%	4.40%	4.00%	4.45%	4.80%
100 bp steepening of curve										
Short end	0.50%	0.60%	0.70%	1.00%	2.50%	3.50%	4.40%	5.00%	5.45%	5.80%
Long end	1.50%	1.60%	1.70%	2.00%	2.50%	3.50%	4.40%	6.00%	6.45%	6.80%

Interest Rate Sensitivity, December 31, 20X1

Parallel Change in Interest Rates	Net Income	Estimated Increase/(Decrease) in Net Income		Shareholders' Equity	Estimated Increase/(Decrease) in Shareholders' Equity	
		Amount	Percent		Amount	Percent
+200 bps	\$XX,XXX	\$X,XXX	X.XX%	\$XX,XXX	\$(X,XXX)	(X.XX)%
+100 bps	\$XX,XXX	\$X,XXX	X.XX%	\$XX,XXX	\$(X,XXX)	(X.XX)%
Yield curve at Dec. 31, 20X1	\$XX,XXX	—	—	\$XX,XXX	—	—
-100 bps	\$XX,XXX	\$(X,XXX)	(X.XX)%	\$XX,XXX	\$X,XXX	XXX%
-200 bps	\$XX,XXX	\$(X,XXX)	(X.XX)%	\$XX,XXX	\$X,XXX	XXX%
100 bp flattening of curve						
Short end	\$XX,XXX	\$X,XXX	X.XX%	\$XX,XXX	\$(X,XXX)	(X.XX)%
Long end	\$XX,XXX	\$(X,XXX)	(X.XX)%	\$XX,XXX	\$X,XXX	X.XX%
100 bp steepening of curve						
Short end	\$XX,XXX	\$(X,XXX)	(X.XX)%	\$XX,XXX	\$X,XXX	X.XX%
Long end	\$XX,XXX	\$X,XXX	X.XX%	\$XX,XXX	\$(X,XXX)	(X.XX)%