











GUIDELINE SUMMARY REPORT SAMPLE FINANCIAL INSTITUTION mm/dd/yyyy RISK CONSIDERATION	SUGGESTED POLICY GUIDELINES	ACTUAL	 Caution Concern
LIQUIDITY:			
1. Liquid Assets to Total Assets Up 300 Basis Points Up 200 Basis Points Up 100 Basis Points Flat Down 100 Basis Points Down 200 Basis Points Down 300 Basis Points (Liquid Assets include any assets maturing and/or prepaying in less than or equal to 90-days.)	Minimum 10% of Assets	17.96% 18.84% 18.87% 19.58% 21.06% 22.72% 23.84%	
2. Liquid Liabilities to Total Assets (Liquid Liabilities include any liabilities maturing in less than or equal to 90-days.)	Maximum 15% of Assets	9.12%	
3. Liquidity Coverage Ratio (90-days) Up 300 Basis Points Up 200 Basis Points Up 100 Basis Points Flat Down 100 Basis Points Down 200 Basis Points Down 300 Basis Points (Liquidity Coverage Ratio equals #1 above divided by #2.)	Minimum of 50%	196.81% 206.48% 206.85% 214.59% 230.79% 248.99% 261.27%	
4. Liquidity Coverage Ratio (12-months) Up 300 Basis Points Up 200 Basis Points Up 100 Basis Points Flat Down 100 Basis Points Down 200 Basis Points Down 300 Basis Points (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.)	Minimum of 50%	112.26% 116.21% 120.55% 126.85% 139.26% 152.47% 160.63%	
5. Borrowing to Asset Ratio	Maximum of 10%	0.00%	
6. 12-MONTH FORWARD NII VOLATILITY Up 300 Basis Points Up 200 Basis Points Up 100 Basis Points Down 100 Basis Points Down 200 Basis Points Down 300 Basis Points	+/- 20.00% +/- 15.00% +/- 10.00% +/- 10.00% +/- 15.00% +/- 20.00%	17.60% 11.95% 6.18% -7.36% -15.34% -25.89%	
7. NET ECONOMIC VALUE VOLATILITY Up 300 Basis Points Up 200 Basis Points Up 100 Basis Points Down 100 Basis Points Down 200 Basis Points Down 300 Basis Points	+/- 40.00% +/- 30.00% +/- 15.00% +/- 15.00% +/- 30.00% +/- 40.00%	2.13% 1.57% 1.01% 0.65% 1.95% 3.55%	
8. NET ECONOMIC VALUE RATIO Up 300 Basis Points Up 200 Basis Points Up 100 Basis Points FLAT Down 100 Basis Points Down 200 Basis Points Down 300 Basis Points	Minimum of 7.00% Minimum of 8.00% Minimum of 9.00% Minimum of 10.00% Minimum of 9.00% Minimum of 8.00% Minimum of 7.00%	22.16% 21.85% 21.53% 21.14% 21.13% 21.31% 21.55%	
EARNINGS: 12-MONTHS PROJECTION			
9. NET INTEREST MARGIN (%)	Minimum of 3.50%	4.65%	
10. RETURN ON ASSETS	Minimum of 0.75%	0.14%	