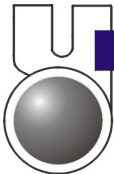


Liquidity Cash Flow Model

Sample Information



Consultants to the Financial Industry

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Introduction

Young & Associates, Inc. designed the *Liquidity Cash Flow Model* to assist community banks in their quantitative liquidity assessments as required by the *Interagency Guidance on Funding and Liquidity Management*. By using a dynamic cash flow model and “what if” analyses, management can significantly reduce the risk that sizable fund deficits or other potential vulnerabilities go unnoticed, giving the institution time to strengthen its liquidity position before a major stress situation occurs. The model is Excel-based and does not require any software license purchases.

Consistent with the regulatory guidance, the model allows users to:

- **Forecast monthly funding needs, funding sources, and cash flow gaps**
- **Estimate changes in the wholesale funding capacity considering the available collateral and internal policy limits**
- **Monitor primary and contingent liquidity sources over time**
- **Perform stress testing and what-if analyses using a combination of stress constraints**
- **Evaluate the impact of both short-term and prolonged stress events**
- **Calculate liquidity coverage ratios over time**
- **Analyze changes in the funding concentrations and other key balance sheet ratios**
- **Assess the plan’s compliance with policy limits**
- **Create reports**

The key questions that can be answered through the cash flow analysis are:

Are the bank’s primary and contingent liquidity reserves adequate?

How sensitive are the existing liquidity reserves to changes in the key business assumptions?

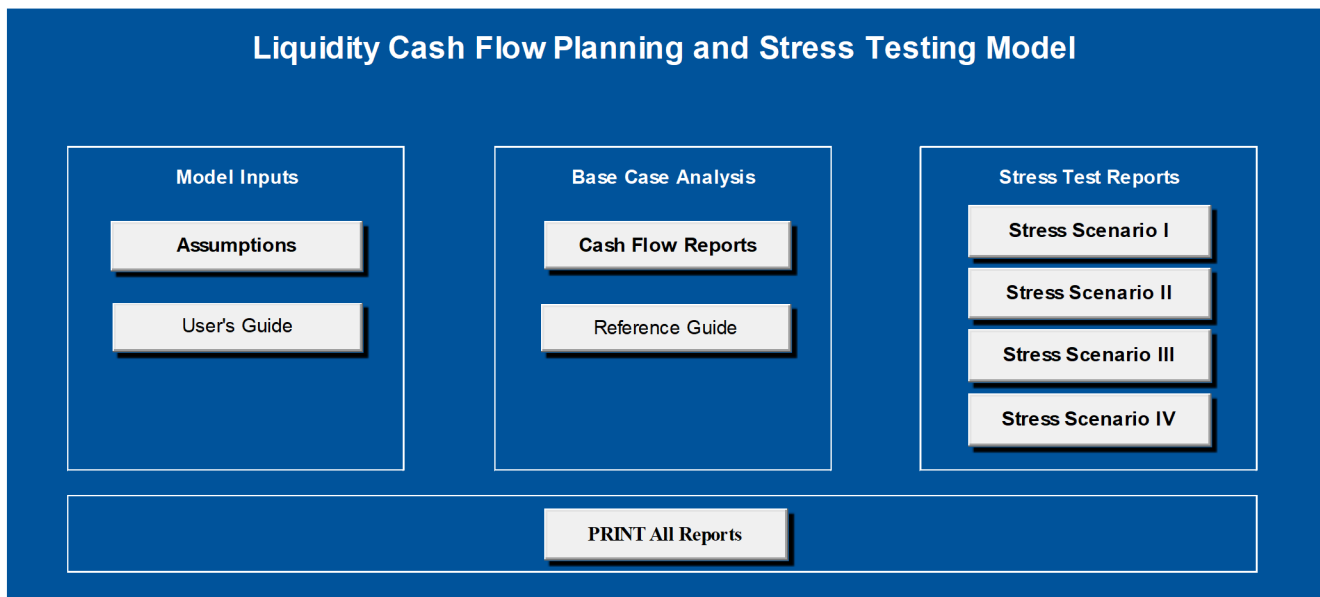
Are the projected ratios and the risk levels within the policy limits?

To what degree is the bank reliant on volatile or credit-sensitive funding sources?

The *Liquidity Cash Flow Model* will enable you to monitor all key items that are likely to affect liquidity and to manage the institution’s cash flows and its liquidity positions in a timely and efficient manner.

If you have any questions regarding the model, please contact us at:

<p>Product Orders:</p> <p>1.800.525.9775 Young & Associates, Inc. www.younginc.com product@younginc.com</p>	<p>Consulting Support:</p> <p>330.422.3449 Martina Dowidchuk Director of Management Services mdowidchuk@younginc.com</p>
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Assumptions

The Assumptions worksheet outlines the key liquidity variables affecting the cash flows and the liquidity reserves over a twelve-month period, considering the following:

- Beginning balance sheet composition
- Estimated increases and decreases in the key balance sheet and off-balance sheet items
- Collateral status and borrowing capacity
- Wholesale funding capacity / policy limits
- Saleable / pledgeable assets

The User's Guide provides step-by-step instructions for using and maintaining the model, as well information regarding the model features.

Cash Flow Reports

The liquidity cash flow forecast provides estimates regarding the bank's anticipated funding needs and the available funding sources over time, including the following:

- Operating gaps (net operating funding requirement/surplus)
- Cash flow from financing activities
- Primary liquidity position
- Contingent liquidity
- Dynamic cash flow ratios
- Funding concentrations and other balance sheet ratios

The Cash Flow reports are generated automatically using the Assumptions worksheet information. The information is displayed on a monthly basis and on the cumulative basis for 30, 60, 90, 180, 365 days. The Reference Guide interpreting the liquidity variables presented in the report and explaining the liquidity cash flow analysis process is also included.

Stress Test Reports

The stress scenario worksheets allow for an easy and quick what-if modifications of the base case assumptions to test the impact of the potential stress changes on the primary and contingent liquidity. The liquidity parameters are automatically recalculated taking into consideration a combination of user-defined stress constraints (such as the deposit runoff, increased collateral requirements, restrictions on using brokered deposits, loss of unsecured credit, unplanned loan growth, and other potential changes), as well as any existing balance sheet limitations and applicable policy limits. Users have the option to customize the stress duration, from short-term stress events (lasting 30 to 90 days) to longer-term liquidity disruptions (6-12 months).

Liquidity stress tests provide estimates regarding the following:

- **Scale of the potential funding erosion based on the combination of the selected stress constraints**
- **Impact of stress on the availability of contingent funding**
- **Primary and contingent liquidity under stress**
- **Liquidity coverage under stress over a 12-month horizon**
- **On-balance sheet asset liquidity under stress**
- **Capital adequacy under stress**

Sample Reports

LIQUIDITY CASH FLOW - Base Case Scenario

December 31, 2019

Sample Community Bank

(\$000)

PRIMARY LIQUIDITY (Operational)	30 Days	60 Days	90 Days	180 Days	365 Days
Cash & Equivalents (Beginning Balance)	42,000	42,000	42,000	42,000	42,000
Less Minimum Needed For Daily Operations	-9,310	-9,310	-9,310	-9,310	-9,310
Primary Liquidity Position (Beginning Balance)	32,690	32,690	32,690	32,690	32,690
CASH FLOWS FROM OPERATING ACTIVITIES					
Cash Receipts From Local Market Deposits	7,039	14,758	22,677	51,310	97,555
Public Funds (Rollovers & New)	208	396	566	1,194	3,606
Potentially Volatile Retail Deposits (Rollovers & New)	718	1,436	2,154	4,307	8,615
All Other Deposits (Rollovers & New)	6,113	12,926	19,958	45,808	85,334
Cash Receipts from Lns&Ls (Maturities & Sales)	16,415	33,981	47,890	71,991	115,047
Cash Receipts From Investments (Maturities & Sales)	618	1,217	2	2	8,320
Cash Receipts From Other Assets (Incl. OREOs)	0	0	0	0	0
Increase in Other Liabilities	0	0	0	0	0
Net Income	468	937	1,405	2,810	5,620
OPERATING FUNDING SOURCES / Cash Inflows (A)	24,540	50,893	73,997	130,173	226,542
Local Market Deposit Outflows	5,649	12,066	18,708	44,135	82,555
Public Funds (Maturities & Withdrawals)	141	261	359	790	2,953
Potentially Volatile Retail Deposits (Maturities & Withdrawals)	441	881	1,322	2,643	5,286
All Other Deposits (Maturities & Withdrawals)	5,067	10,924	17,027	40,702	74,317
Growth in Total Lns & Ls (Rollovers & New)	16,631	34,309	48,661	75,683	125,047
Growth in Investments (Rollovers & New)	868	1,717	2,775	5,562	11,320
Growth in Other Assets (Incl. OREOs)	0	0	0	0	0
Reduction in Other Liabilities	0	0	0	0	0
Net Losses	0	0	0	0	0
OPERATING FUNDING NEEDS / Cash Outflows (B)	23,148	48,092	70,144	125,380	218,922
Cumulative Operating CF GAP (A-B) +Surplus/-Deficit	1,392	2,801	3,853	4,794	7,620
CASH FLOWS FROM FINANCING ACTIVITIES					
Funding Sources / Cash Inflows from Financing Activities	4,103	8,206	12,309	25,618	52,284
Growth in Secured Borrowings (Rollovers & New)	0	0	0	1,000	2,840
Growth in Unsecured Credit (Rollovers & New)	0	0	0	0	0
Growth in Brokered Funds (Rollovers & New)	4,103	8,206	12,309	24,618	49,444
Growth in Other Wholesale Deposits (Rollovers & New)	0	0	0	0	0
Additions to Capital (Incl. Subordinated Debt)	0	0	0	0	0
Funding Needs / Cash Outflows from Financing Activities	4,744	9,488	14,267	28,938	58,799
Decrease in Secured Borrowings (Maturities / Payoffs)	641	1,282	1,923	3,846	7,840
Decrease in Unsecured Credit (Maturities / Payoffs)	0	0	0	0	0
Decrease in Brokered Funds (Maturities / Payoffs)	4,103	8,206	12,309	24,618	49,444
Decrease in Other Wholesale Deposits (Maturities / Payoffs)	0	0	0	0	0
Dividend Payments & Other Capital Decreases	0	0	35	474	1,515
Cum. Net Cash Flow From Financing (C)	-641	-1,282	-1,958	-3,320	-6,515
Net Cash Surplus / Deficit (A-B+C)	751	1,519	1,895	1,473	1,105
Cash & Equivalents - End of Period (Beginning Balance+A-B+C)	42,751	43,519	43,895	43,473	43,105
PRIMARY LIQUIDITY (Cash & Equivalents Less Daily Minimum)	33,441	34,209	34,585	34,163	33,795

Monthly reports
are also available

LIQUIDITY CASH FLOW - Base Case Scenario Cont.
Sample Community Bank

December 31, 2019

(\$000)

TOTAL LIQUIDITY	30 Days	60 Days	90 Days	180 Days	365 Days
Cumulative Funding Needs	-27,892	-57,580	-84,411	-154,318	-277,721
Cumulative Primary Funding Sources	61,333	91,789	118,996	188,481	311,516
PRIMARY LIQUIDITY POSITION (Excess Cash & Equiv.)	33,441	34,209	34,585	34,163	33,795
Saleable / Pledgeable Assets	10,194	49,291	107,962	109,193	111,929
Saleable / Pledgeable Securities	10,194	10,358	10,519	11,020	12,179
Saleable / Pledgeable Loans	0	38,933	97,443	98,173	99,750
Saleable / Pledgeable Other Assets	0	0	Monthly reports are also available		0
Remaining Wholesale Fund Capacity	150,013	150,993			158,238
<i>Sum of the following up to the max. limit (if applicable):</i>					
Secured Borrowing Capacity	68,641	69,282	69,923	70,846	73,000
Unsecured Credit Capacity	10,000	10,000	10,000	10,000	10,000
Broker Deposit Capacity	124,786	125,112	125,431	126,233	128,189
Other Wholesale Deposit Capacity	129,097	129,423	129,742	130,544	132,500
<i>Max. Limit Remaining</i>	<i>150,013</i>	<i>150,993</i>	<i>151,954</i>	<i>153,852</i>	<i>158,238</i>
CONTINGENT / STANDBY LIQUIDITY	160,207	200,283	259,916	263,045	270,167
TOTAL LIQUIDITY (Primary+Contingent)	193,647	234,492	294,502	297,208	303,962
ASSET LIQUIDITY (Primary + Contingent)	43,635	83,499	142,547	143,356	145,724

CASH FLOW ANALYSIS

CASH FLOW RATIOS					
Operating GAP / Projected Assets	0%	0%	1%	1%	1%
Primary Funding Sources & Saleable Assets / Funding Needs (Cumulative)	256%	245%	269%	193%	152%
Liquidity Coverage Ratio: Total Sources / Funding Needs (Cumulative)	794%	507%	449%	293%	209%
FUNDING CONCENTRATIONS					
Brokered Deposits / Total Assets	0.7%	0.7%	0.7%	0.7%	0.7%
Other Wholesale Deposits / Total Assets	0.0%	0.0%	0.0%	0.0%	0.0%
Public Funds (Non-Brokered Only) / Total Assets	3.3%	3.3%	3.3%	3.3%	3.3%
Potentially Volatile Retail Deposits / Total Assets	18.2%	18.2%	18.2%	18.3%	18.3%
Borrowings (Secured & Unsecured) / Total Assets	4.5%	4.4%	4.3%	4.1%	3.7%
Potentially Volatile Funding / Assets	26.8%	26.7%	26.6%	26.4%	26.1%
Total Wholesale Funds / Total Assets	5.2%	5.1%	5.0%	4.8%	4.4%
OTHER BALANCE SHEET RATIOS					
Asset Liquidity Excluding Saleable Loans / Assets	7.2%	7.3%	7.4%	7.4%	7.4%
Asset Liquidity (Liquid Cash & Equiv., Investments and Lns) / Assets	7.2%	13.8%	23.5%	23.5%	23.6%
Asset Liquidity + Secured Borrowing Capacity / Assets	18.5%	25.2%	35.0%	35.1%	35.4%
Asset Liquidity + Total Wholesale Funding Capacity / Assets	32.0%	38.6%	48.5%	48.6%	49.1%
Equity / Assets	10.0%	10.0%	10.1%	10.2%	10.4%
Net Loans / Assets	84.2%	84.1%	84.0%	84.1%	84.1%
Net Loans / Deposits	98.8%	98.6%	98.4%	98.4%	98.1%

LIQUIDITY STRESS TEST II

December 31, 2019

Sample Community Bank

SCENARIO NAME:

Long-Term Liquidity Crisis

STRESS DURATION:

365 Days

STRESS CONSTRAINTS:

Restrictions on Unsecured Credit	Yes
Restrictions on Brokered Deposits	No
Reduction in Contingent Other Wholesale Deposit Capacity (%)	0%
Increase in Collateral Requirement (% Change)	25%
Reduction in Value of Marketable Assets (% Change)	25%

Potential Funding Erosion or Additional Funding Needs (\$000)	Base 365 Days	Stress Assumptions		Stress Change	Cumulative Funding Erosion				
		(% Or \$ Change)			30 Days	60 Days	90 Days	180 Days	365 Days
POTENTIAL DEPOSIT FUNDING EROSION			-24%	126,566	10,409	20,844	31,306	62,838	126,566
Restrictions on Growth & Rollovers (Based on Projected Cash Inflows)			% of Base	or \$					
Brokered Deposits (See Constraints Above)	4,311			0	0	0	0	0	0
Other Wholesale Deposits	0			0	0	0	0	0	0
Increase In Withdrawals / Run-Off (Based on Projected Balances)				126,566	10,409	20,844	31,306	62,838	126,566
Brokered Deposits	4,311			0	0	0	0	0	0
Other Wholesale Deposits	0			0	0	0	0	0	0
Public Funds (Non-Brokered Only)	20,653		35%	7,229	594	1,189	1,787	3,592	7,229
Potentially Volatile Retail Deposits	113,329		50%	56,664	4,658	9,327	14,008	28,121	56,664
All Other Deposits	391,707		16%	62,673	5,158	10,328	15,512	31,125	62,673
UNPLANNED LOAN GROWTH				0	0	0	0	0	0
Add. Loan Commitment Drawdowns (Based on Total Off-B/S Commitments)	111,535			0	0	0	0	0	0
Other Loan Increases (Based on Projected Originations / Rollovers)	125,047			0	0	0	0	0	0
REDUCTION IN CASH FLOW FROM ASSETS				11,505	1,642	3,398	4,789	7,199	11,505
Reduction in Cash Receipts From Loans (Payments, Lns Sold)	115,047		10%	11,505	1,642	3,398	4,789	7,199	11,505
Reduction in Cash Receipts From Investments	8,320			0	0	0	0	0	0
Reduction in Cash Receipts From Other Assets	0			0	0	0	0	0	0
CREDIT EROSION				0	0	0	0	0	0
Loss of Unsecured Credit (See Constraints Above)	0			0	0	0	0	0	0
Secured Debt Erosion Due To Insufficient Collateral (See Constraints Above)	NA			0	0	0	0	0	0
Other Secured Credit Erosion (Based on Projected Balance)	23,000			0	0	0	0	0	0
CAPITAL EROSION				11,240	937	1,873	2,810	5,620	11,240
Net Income Erosion (Based on Projected Net Income) Gradual	5,620		200%	11,240	937	1,873	2,810	5,620	11,240
Other Capital Decreases (Based on Projected Balance)	52,865			0	0	0	0	0	0
POTENTIAL FUNDING EROSION or FUNDING NEEDS (\$000)				149,311	12,987	26,116	38,905	75,657	149,311
% of Current Assets				25%	2%	4%	6%	13%	25%

Inputs cells are highlighted in gray

LIQUIDITY STRESS TEST II - Continued

December 31, 2019

Sample Community Bank

LIQUIDITY STRESS (\$000)	Base 365 Days	Stress Changes (+Positive -Negative)	Stressed Balance	Funding Sources Under Stress				
				30 Days	60 Days	90 Days	180 Days	365 Days
PRIMARY LIQUIDITY (Operational)								
Primary Liquidity Position - Base Case <i>(Excess Cash & Equivalents)</i>	33,795	0	33,795	33,441	34,209	34,585	34,163	33,795
Less Potential Funding Erosion <i>(From Above / Previous Page)</i>	NA	0	-149,311	-12,987	-26,116	-38,905	-75,657	-149,311
PRIMARY LIQUIDITY UNDER STRESS (+Surplus / -Deficit)	33,795	-149,311	-115,516	20,454	8,093	-4,320	-41,494	-115,516
CONTINGENT LIQUIDITY (Standby)								
REMAINING WHOLESALE FUND CAPACITY (See Constraints Above)	158,238	-13,139	145,100	146,609	144,177	141,720	141,858	145,100
<i>Sum of the following up to the max. limit (if applicable):</i>								
Remaining Secured Borrowing Capacity	73,000	-30,250	42,750	68,641	39,032	39,673	40,596	42,750
Remaining Unsecured Credit	10,000	-10,000	0	0	0	0	0	0
Remaining Brokered Deposit Capacity	128,189	-31,642	96,547	122,184	119,901	117,605	110,523	96,547
Remaining Other Wholesale Deposit Capacity	132,500	-31,642	100,858	126,495	124,212	121,916	114,834	100,858
<i>Remaining Capacity Based on Max. Limit</i>	<i>158,238</i>	<i>-13,139</i>	<i>145,100</i>	<i>146,609</i>	<i>144,177</i>	<i>141,720</i>	<i>141,858</i>	<i>145,100</i>
SALEABLE / PLEDGEABLE ASSETS (See Constraints Above)	111,929	-24,707	87,222	8,068	3,148	3,148	3,148	87,222
Estimated Volume of Unencumbered Liquid Investments	12,179	6,867	19,046	10,758	11,487	12,217	14,432	19,046
Estimated Volume of Unencumbered Liquid Loans	99,750	-2,500	97,250	0	38,683	96,548	96,719	97,250
Other Saleable/Pledgeable Assets	0	0	0	0	0	0	0	0
Less Reduction in Value <i>(See Stress Constraints Above)</i>	0	-29,074	-29,074	-2,689	-12,543	-27,191	-27,788	-29,074
Adjustments to Base Case Growth								
REDUCTION IN PLANNED ASSET GROWTH	NA	21,505	21,505	2,860	5,900	8,368	13,015	21,505
Reduction in Loan Originations & Rollovers <i>(Based on Projected Cash Flow)</i>	125,047	21,505	21,505	2,860	5,900	8,368	13,015	21,505
Reduction in Investment Growth <i>(Based on Projected Cash Flow)</i>	11,320		0	0	0	0	0	0
Reduction in Other Asset Growth <i>(Based on Projected Cash Flow)</i>	0		0	0	0	0	0	0
ADDITIONAL DEPOSIT GROWTH	NA	0	0	0	0	0	0	0
Add Deposit Growth <i>(Not Reflected in Wholesale Capacity Above)</i>	NA		0	0	0	0	0	0
ADDITIONAL CAPITAL & SUBORDINATED DEBT	NA	0	0	0	0	0	0	0
Additional Capital	NA		0	0	0	0	0	0
Additional Subordinated Debt	NA		0	0	0	0	0	0
TOTAL CONTINGENT FUNDING UNDER STRESS	270,167	-16,341	253,826	157,537	187,705	231,661	238,237	253,826
TOTAL LIQUIDITY POSITION UNDER STRESS (Primary & Contingent)	303,962	-165,652	138,310	177,991	195,798	227,341	196,743	138,310
Liquidity Coverage Ratio <i>(Funding Sources / Funding Needs)</i>	209%		136%	596%	367%	309%	195%	136%
Tier 1 Leverage Ratio	10.4%		9.2%	9.6%	9.5%	10.0%	9.9%	9.2%

Inputs cells are highlighted in gray

Bank Name:

Sample Community Bank

Initial Balances As Of:

12/31/2019

USER INPUT CELLS ARE HIGHLIGHTED IN GRAY

LIQUIDITY CASH FLOW ASSUMPTIONS

Sample Community Bank

December 31, 2019

(\$000)

DATA INPUTS (\$000)	Actual	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Change
Net Loans & Leases	510,000	510,216	510,328	510,771	511,435	512,576	513,692	514,753	515,879	517,009	518,022	519,185	520,000	10,000 2.0%
- Maturities / Payments		16,415	17,566	13,909	11,459	6,188	6,454	7,073	6,348	6,302	7,605	5,943	9,785	-115,047
- Loan Sales / Other Loan Decreases														0
+ Loan Originations / Rollovers		16,631	17,678	14,352	12,123	7,329	7,571	8,134	7,474	7,432	8,618	7,106	10,600	125,047
Total Balance of Unused Off-B/S Commitments	111,535	111,535	111,535	111,535	111,535	111,535	111,535	111,535	111,535	111,535	111,535	111,535	111,535	0
Investments	33,055	33,305	33,555	33,805	34,055	34,305	34,555	34,805	35,055	35,305	35,555	35,805	36,055	3,000 9.1%
- Maturities / Calls / Sales		618	599	808	587	622	828	1,172	997	754	793	278	264	-8,320
- Maturities: CD Investments														0
- Maturities: Other Investments		618	599	808	587	622	828	1,172	997	754	793	278	264	-8,320
- Calls / Sales / Other Decreases														0
+ Rollovers / New Investments		868	849	1,058	837	872	1,078	1,422	1,247	1,004	1,043	528	514	11,320
+ Rollovers / New CD Investments														0
+ Rollovers / New Other Investments		868	849	1,058	837	872	1,078	1,422	1,247	1,004	1,043	528	514	11,320
Cash & Due From Banks	42,000													
Minimum Needed For Daily Operations	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	0 0.0%
Fed Funds Sold & Other Cash Equiv.*	0	33,441	34,209	34,585	34,800	34,234	34,163	33,725	33,558	34,488	34,012	33,730	33,795	1,105 3.4%
Other Assets (Incl. OREOs)	19,337	19,337	19,337	19,337	19,337	19,337	19,337	19,337	19,337	19,337	19,337	19,337	19,337	0 0.0%
- Est. Decrease														0
+ Est. Increase														0
Total Assets	604,392	605,609	606,739	607,808	608,937	609,761	611,057	611,930	613,139	615,450	616,236	617,367	618,497	14,105 2.3%
Deposits	515,000	516,390	517,692	518,969	520,271	521,268	522,176	523,220	524,602	526,121	527,080	528,545	530,000	15,000 2.9%
Brokered Deposits	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	0 0.0%
- Maturities / Withdrawals		4,103	4,103	4,103	4,103	4,103	4,103	4,103	4,103	4,103	4,103	4,311	4,103	-49,444
+ New Deposits / Rollovers		4,103	4,103	4,103	4,103	4,103	4,103	4,103	4,103	4,103	4,103	4,311	4,103	49,444
Other Wholesale Deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0 NM
- Maturities / Withdrawals														0
+ New Deposits / Rollovers														0
Public Funds (Non-Brokered Only)	20,000	20,066	20,135	20,206	20,277	20,349	20,405	20,327	20,395	20,468	20,516	20,589	20,653	653 3.3%
- Maturities		55	33	12	18	0	153	1,321	40	0	211	0	72	-1,915
- Withdrawals		86	86	86	86	86	86	86	86	86	86	86	86	-1,038
+ New Deposits / Rollovers		208	188	170	175	159	295	1,330	194	159	346	159	223	3,606
Potentially Volatile Retail Deposits	110,000	110,277	110,555	110,832	111,110	111,387	111,664	111,942	112,219	112,497	112,774	113,052	113,329	3,329 3.0%
- Maturities														0
- Withdrawals		441	441	441	441	441	441	441	441	441	441	441	441	-5,286
+ New Deposits / Rollovers		718	718	718	718	718	718	718	718	718	718	718	718	8,615
All Other Deposits	380,689	381,735	382,691	383,620	384,573	385,220	385,796	386,640	387,677	388,845	389,478	390,594	391,707	11,018 2.9%
- Maturities		3,626	4,416	4,662	4,436	7,143	7,772	5,399	3,710	2,546	7,263	3,014	3,036	-57,023
- Withdrawals		1,441	1,441	1,441	1,441	1,441	1,441	1,441	1,441	1,441	1,441	1,441	1,441	-17,294
+ New Deposits / Rollovers		6,113	6,813	7,031	6,831	9,231	9,788	7,685	6,188	5,156	9,337	5,571	5,590	85,334
Fed Funds Purchased & Other Unsecured Credit*	0	0	0	0	0	0	0	0	0	0	0	0	0	0 NM
Secured Liabilities	28,000	27,359	26,718	26,077	25,436	24,795	25,154	24,513	23,872	24,231	23,590	22,787	23,000	-5,000 -17.9%
FHLB Borrowings	28,000	27,359	26,718	26,077	25,436	24,795	25,154	24,513	23,872	24,231	23,590	22,787	23,000	-5,000 -17.9%
- Maturities / Pay-Offs		641	641	641	641	641	641	641	641	641	641	803	627	-7,840
+ New Borrowings / Rollovers							1,000			1,000			840	2,840
Other Secured Liabilities (Incl. Repos)	0	0	0	0	0	0	0	0	0	0	0	0	0	0 NM
- Maturities / Pay-Offs														0
+ New Borrowings / Rollovers														0
Subordinated Debt	0	0	0	0	0	0	0	0	0	0	0	0	0	0 NM
- Reduction in Subordinated Debt														0
+ New Subordinated Debt														0
Other Liabilities	1,392	1,392	1,392	1,392	1,392	1,392	1,392	1,392	1,392	1,392	1,392	1,392	1,392	0 0.0%
- Reduction in Other Liabilities														0
+ Increase in Other Liabilities														0
Equity	60,000	60,468	60,937	61,370	61,838	62,307	62,336	62,804	63,272	63,706	64,174	64,642	64,105	4,105 6.8%
+ Net Income (+) / Net Loss (-)		468	468	468	468	468	468	468	468	468	468	468	468	5,620
+ New Capital Contributions & Other Capital Increases														0
- Dividend Payments & Other Capital Decreases				35			439			35			1,006	-1,515
Total Liabilities & Equity	604,392	605,609	606,739	607,808	608,937	609,761	611,057	611,930	613,139	615,450	616,236	617,367	618,497	14,105 2.3%

*Note: The model assumes that projected net cash flows at the end of the period roll into Fed Funds Sold (surplus) or are funded by Fed Funds Purchased (deficit).

LIQUIDITY CASH FLOW ASSUMPTIONS - Continued

Sample Community Bank

December 31, 2019

(\$000)

COLLATERAL CAPACITY (Actual & Contingent)	Actual	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
PLEGDED / PLEDGEABLE LOANS ¹	121,000	121,000	121,000	121,000	121,000	121,000	121,000	121,000	121,000	121,000	121,000	121,000	121,000
Less Collateral Haircut (%)	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%	21%
Borrowing Capacity Secured by Loans	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000
PLEGDED / PLEDGEABLE INVESTMENTS	22,500	22,575	22,652	22,732	22,811	22,893	22,955	22,868	22,945	23,026	23,081	23,163	23,235
Investments Securing Public Funds	22,500	22,575	22,652	22,732	22,811	22,893	22,955	22,868	22,945	23,026	23,081	23,163	23,235
Investments Securing Borrowings ¹	0	0	0	0	0	0	0	0	0	0	0	0	0
Less Collateral Haircut (%)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Borrowing Capacity Secured by Investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Borrowing Capacity Secured by Other Assets	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Secured Borrowing Capacity	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000

¹ Reflects the total amount of collateral that would be needed to secure the available borrowing capacity (operating & contingent)

WHOLESALE FUNDING CAPACITY (\$000)	Actual	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Remaining Secured Borrowing Capacity	68,000	68,641	69,282	69,923	70,564	71,205	70,846	71,487	72,128	71,769	72,410	73,051	73,692
Max. Limit (% of Assets)	20%	121,122	121,348	121,562	121,787	121,952	122,211	122,386	122,628	123,090	123,247	123,473	123,699
Total Collateral-Based Borrowing Capacity	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000	96,000
Less Secured Liabilities Outstanding	28,000	27,359	26,718	26,077	25,436	24,795	25,154	24,513	23,872	24,231	23,590	22,949	22,308
Less Secured Off-Balance Sheet Items	0	0	0	0	0	0	0	0	0	0	0	0	0
Any Public Fund Collateral Included Above	0	0	0	0	0	0	0	0	0	0	0	0	0
Remaining Unsecured Credit Capacity	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Max. Approved Limit	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Less Outstanding Balance	0	0	0	0	0	0	0	0	0	0	0	0	0
Remaining Brokered Deposit Capacity	124,439	124,786	125,112	125,431	125,757	126,066	126,233	126,494	126,840	127,219	127,459	127,825	128,189
Max. Limit (% of Deposits)	25%	129,097	129,423	129,742	130,068	130,317	130,544	130,805	131,151	131,530	131,770	132,136	132,500
Less Outstanding Balance	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311	4,311
Remaining Other Wholesale Deposit Capacity	128,750	129,097	129,423	129,742	130,068	130,317	130,544	130,805	131,151	131,530	131,770	132,136	132,500
Max. Limit (% of Deposits)	25%	129,097	129,423	129,742	130,068	130,317	130,544	130,805	131,151	131,530	131,770	132,136	132,500
Less Outstanding Balance	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Available Contingent Wholesale Funds	331,189	332,525	333,817	335,097	336,389	337,528	337,623	338,786	340,118	340,518	341,639	343,175	343,689
Max. Limit Remaining	149,007	150,013	150,993	151,954	152,934	153,822	153,852	154,755	155,759	156,093	156,970	158,112	158,238
Max. All Wholesale Funds (% of Assets)	30%	181,683	182,022	182,342	182,681	182,928	183,317	183,579	183,942	184,635	184,871	185,210	185,549
Less Outstanding Balance	32,311	31,670	31,029	30,388	29,747	29,106	29,465	28,824	28,183	28,542	27,901	27,098	27,311
Remaining Wholesale Fund Capacity²	149,007	150,013	150,993	151,954	152,934	153,822	153,852	154,755	155,759	156,093	156,970	158,112	158,238

² Reflects sum of the available contingent funds up to the policy limit (if applicable)

Secured Borrowing Capacity Exceeding Internal Li	0	0	0	0	0	0	0	0	0	0	0	0	0
Excess Ln Collateral	0	0	0	0	0	0	0	0	0	0	0	0	0
Excess Inv Collateral	0	0	0	0	0	0	0	0	0	0	0	0	0

ASSET LIQUIDITY (\$000)	Actual	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Excess Cash & Equivalents	32,690	33,441	34,209	34,585	34,800	34,234	34,163	33,725	33,558	34,488	34,012	33,730	33,795
Cash, Balances Due & FF Sold	42,000	42,751	43,519	43,895	44,110	43,544	43,473	43,035	42,868	43,798	43,322	43,040	43,105
Less Minimum Needed for Daily Operations	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310	9,310
Saleable / Pledgeable Investments	10,027	10,194	10,358	10,519	10,681	10,841	11,020	11,340	11,505	11,665	11,850	12,010	12,179
% of Unencumbered	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
Remaining Unencumbered Investments	10,555	10,730	10,903	11,073	11,244	11,412	11,600	11,937	12,110	12,279	12,474	12,642	12,820
Investment Securities	33,055	33,305	33,555	33,805	34,055	34,305	34,555	34,805	35,055	35,305	35,555	35,805	36,055
Less Pledged/Pledgeable Investments ³	-22,500	-22,575	-22,652	-22,732	-22,811	-22,893	-22,955	-22,868	-22,945	-23,026	-23,081	-23,163	-23,235
Saleable / Pledgeable Loans	0	0	38,933	97,443	97,609	97,894	98,173	98,438	98,720	99,002	99,255	99,546	99,750
% of Unencumbered	0%	0%	10%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Remaining Unencumbered Loans	389,000	389,216	389,328	389,771	390,435	391,576	392,692	393,753	394,879	396,009	397,022	398,185	399,000
Net Loans & Leases	510,000	510,216	510,328	510,771	511,435	512,576	513,692	514,753	515,879	517,009	518,022	519,185	520,000
Less Pledged/Pledgeable Loans ³	-121,000	-121,000	-121,000	-121,000	-121,000	-121,000	-121,000	-121,000	-121,000	-121,000	-121,000	-121,000	-121,000
Other Unencumbered Marketable Assets	0	0	0	0	0	0	0	0	0	0	0	0	0
Liquidity From Marketable Assets	42,717	43,635	83,499	142,547	143,091	142,969	143,356	143,503	143,782	145,155	145,118	145,286	145,724
% of Assets	7%	7%	14%	23%	23%	23%	23%	23%	23%	24%	24%	24%	24%

³ Note: If the available borrowing capacity exceeds the Bank's wholesale fund limit, the amount of collateral to be pledged for borrowings is capped based on the wholesale fund maximum.