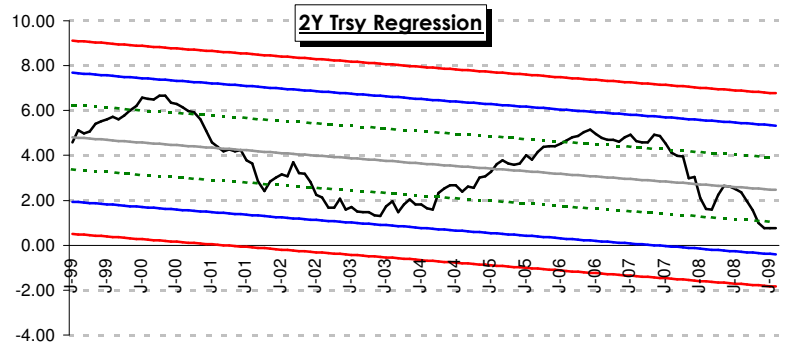
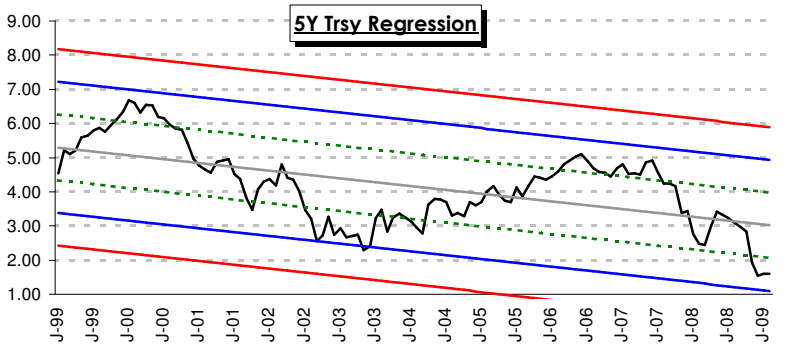
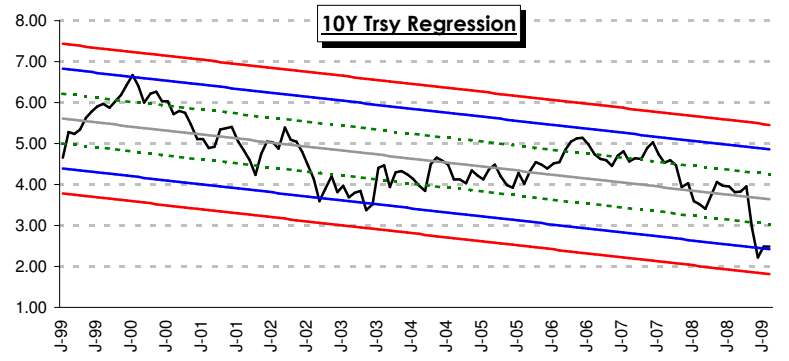
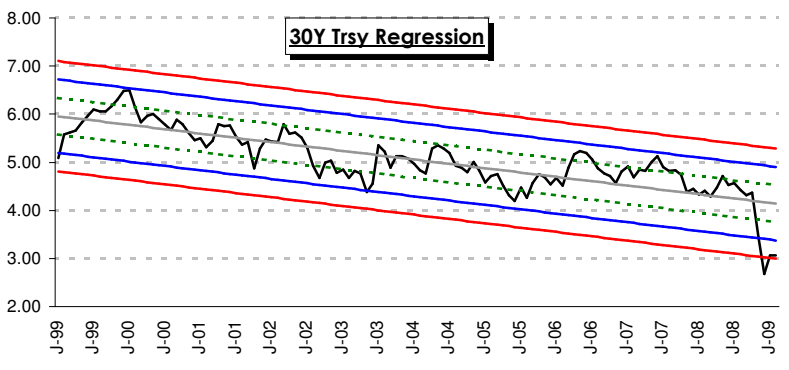
Country Club Bank, n.a.

Regression Analysis

Last Update: 1/20/2009

Regression Analysis is a tool to help in determining the timing of changes to the duration of the assets (or liabilities) of a financial Institution. Although this analysis does not necessarily PREDICT interest rates, it does help to understand the rate cycle, i.e. when rates are "relatively high", or "relatively low".

Red Lines = 3 Std (99.5%); Blue Lines = 2 Std (96.4%); Green Lines = 1 Std (66.5%).

Current Rates are between ONE and TWO standard deviations BELOW the mean, suggesting that portfolio durations be gradually shortened.	+2 StD 5.35% +1 StD 3.92% Mean 2.48% -1 StD 1.05% *Current 0.77%* -2 StD -0.39%	
Current Rates are between ONE and TWO standard deviations BELOW the mean, suggesting that portfolio durations be gradually shortened.	+2 StD 4.96% +1 StD 4.00% Mean 3.04% -1 StD 2.08% *Current 1.60%* -2 StD 1.12%	
Current Rates are between ONE and TWO standard deviations BELOW the mean, suggesting that portfolio durations be gradually shortened.	+2 StD 4.87% +1 StD 4.26% Mean 3.65% -1 StD 3.04% *Current 2.48%* -2 StD 2.44%	
Current Rates are at or BELOW TWO standard deviations, suggesting that portfolio durations be shortened to your minimum tolerances.	+2 StD 4.92% +1 StD 4.54% Mean 4.16% -1 StD 3.77% -2 StD 3.39% *Current 3.07%*	

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