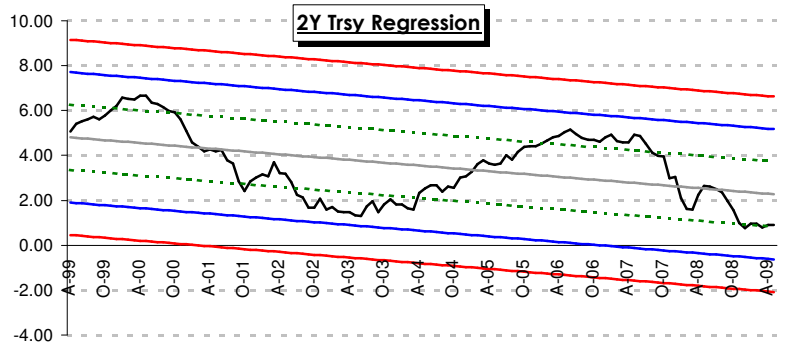
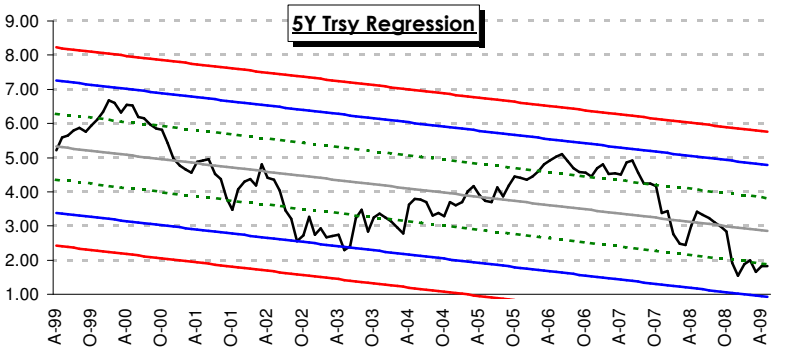
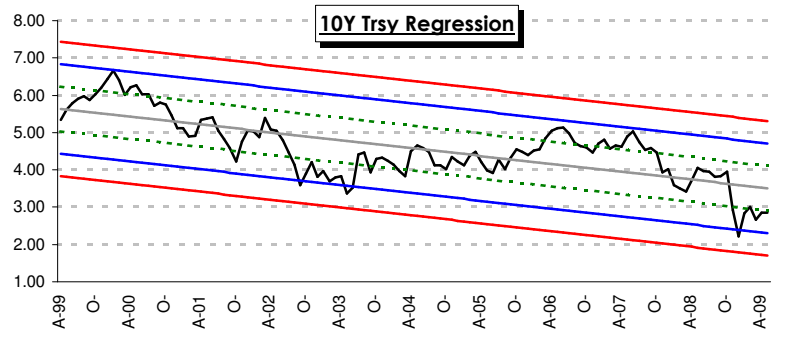
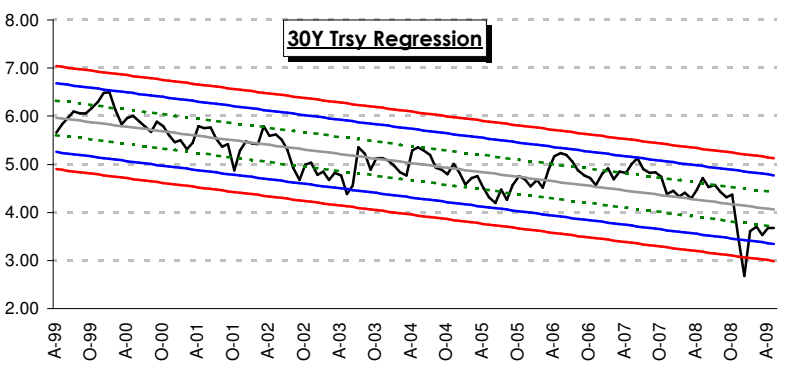
Country Club Bank, n.a.

Regression Analysis

Last Update: 4/13/2009

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 within ONE standard deviation from the mean, suggesting that portfolio durations be maintained.	+2 StD	5.19%	
	+1 StD	3.74%	
	Mean	2.29%	
	Current	*0.89%*	
	-1 StD	0.84%	
	-2 StD	-0.61%	
Current Rates are between ONE and TWO standard deviations BELOW the mean, suggesting that portfolio durations be gradually shortened.	+2 StD	4.81%	
	+1 StD	3.84%	
	Mean	2.87%	
	-1 StD	1.90%	
	Current	*1.82%*	
	-2 StD	0.94%	
Current Rates are between ONE and TWO standard deviations BELOW the mean, suggesting that portfolio durations be gradually shortened.	+2 StD	4.73%	
	+1 StD	4.13%	
	Mean	3.53%	
	-1 StD	2.93%	
	Current	*2.85%*	
	-2 StD	2.33%	
Current Rates are between ONE and TWO standard deviations BELOW the mean, suggesting that portfolio durations be gradually shortened.	+2 StD	4.79%	
	+1 StD	4.43%	
	Mean	4.08%	
	-1 StD	3.72%	
	Current	*3.68%*	
	-2 StD	3.36%	