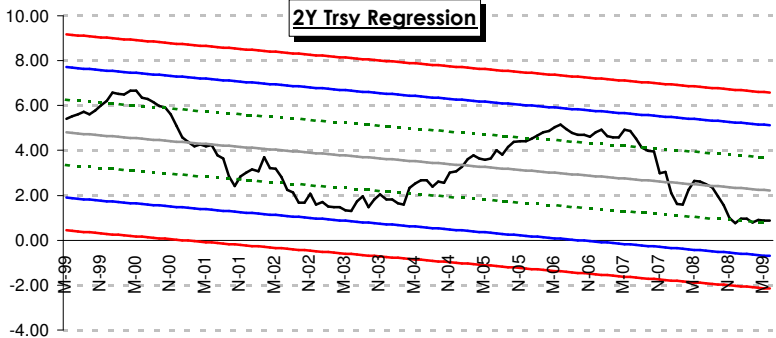
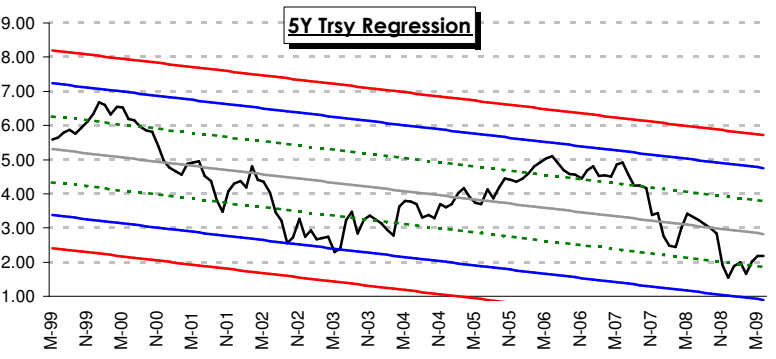
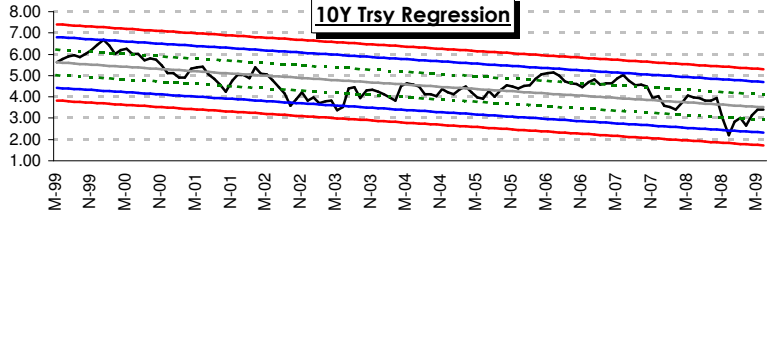


Regression Analysis is a tool to help in determining the timing of changes to the duration of the assets (or liabilities) of a financial institution. Although this analysis does not necessarily PREDICT interest rates, it does help to understand the rate cycle, i.e. when rates are "relatively high", or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

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

<p>Current Rates are within ONE standard deviation from the mean, suggesting that portfolio durations be maintained.</p>	<p>+2 StD 5.14%</p> <p>+1 StD 3.69%</p> <p>Mean 2.23%</p> <p>Current 0.88%</p> <p>-1 StD 0.78%</p> <p>-2 StD -0.68%</p>	
<p>Current Rates are within ONE standard deviation from the mean, suggesting that portfolio durations be maintained.</p>	<p>+2 StD 4.78%</p> <p>+1 StD 3.81%</p> <p>Mean 2.85%</p> <p>Current 2.18%</p> <p>-1 StD 1.88%</p> <p>-2 StD 0.92%</p>	
<p>Current Rates are within ONE standard deviation from the mean, suggesting that portfolio durations be maintained.</p>	<p>+2 StD 4.72%</p> <p>+1 StD 4.12%</p> <p>Mean 3.53%</p> <p>Current 3.42%</p> <p>-1 StD 2.93%</p> <p>-2 StD 2.34%</p>	
<p>Current Rates are within ONE standard deviation from the mean, suggesting that portfolio durations be maintained.</p>	<p>+2 StD 4.81%</p> <p>+1 StD 4.45%</p> <p>Current 4.36%</p> <p>Mean 4.10%</p> <p>-1 StD 3.74%</p> <p>-2 StD 3.39%</p>	