SIMULATION MODELS OF BANK RISK MANAGEMENT

by

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ABSTRACT

Quantifying the impact of various economic events is essential for risk management in community banks. Interest rate shocks of either rapidly increasing or decreasing rates, in magnitudes of at least 200 basis points, is one of the more common risks modeled. Liquidity crises that impact deposits or loan demand can arise from either local or national economic events is another risk factor that regulators are requiring banks to quantify and plan for.

Excel spreadsheets can be used to develop models to measure and quantify these risks. Simulation tools and what-if analysis using data table and scenario manager identify possible outcomes for differing interest rate scenarios, interest rate shocks and liquidity stresses. Data table was used for simulation of a stochastic model to produce a cumulative distribution function of two hundred results each on three different interest rate environments. Scenario manager was used to narrow the simulation to a certain set of expectations affecting the balance sheet of the bank and another set of expectations from an interest rate shock. Changes in the bank's balance sheet resulting from three different commodity price expectations were modeled. An interest rate shock of four hundred basis points over a two year period was also modeled.

These models are simple and cost effective. Once data are captured, the time required to develop and generate scenarios is manageable. The model can be used for a wide range of what-if alternatives as an individual bank may see fit. These models are adequate to meet present regulatory requirements for a community bank of smaller size that is not complex and does not possess a high risk profile.

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Some years ago I was a young college student and Dr. Schurle was a young college professor. I had the privilege of taking Dr. Schurle's Principals of Ag Economics course and was impressed with his teaching ability. I was never surprised as I noted his many teaching awards over the years. I thoroughly enjoyed the Risk Management course in the MAB program and that course was the inspiration for this thesis. Dr. Schurle's council, support and encouragement contributed to the completion of this thesis

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CHAPTER I: INTRODUCTION

1.1 Situation

First Bank and Trust Company is a community bank located in Minden, Nebraska. The bank was chartered in 1883 and descendants of the original founder still have significant ownership of the bank. The bank paid its first dividend to shareholders in 1884 and has paid a dividend 120 of the bank's 131 years in existence. Minden is a rural community with agriculture, primarily corn and soybean production, as the most significant economic driver. The primary trade area of the bank has generally very good soils with good access to ground and surface water for irrigation. Kearney County consistently ranks as one of the top counties in the state in terms of net farm income. The bank has consistently operated with a relatively low loan to deposit ratio.

The following will further illustrate the importance of row crop production as an economic driver of the area, as well as a potential risk factor to the bank. Kearney County produces about 160,000 acres of corn and about 80,000 acres of soybeans annually according to the USDA National Agricultural Statistics Service. Assuming corn yields of 200 bushels per acre and soybean yields of 65 bushels per acre; total grain production for the county is about 37 million bushels. Changing the price of grain just $2.00 per bushel results in a change in wealth of $74 million for Kearney County farmers.

This potential volatility of wealth in the county is just one risk factor that is significant to the bank. The Federal Deposit Insurance Corporation deposit market share report for June, 2014 indicates total bank deposits of $157,847,000 for the county. First Bank and Trust Company's share of the county deposits is 28.18%. Volatility of grain prices as the above illustration indicates totals nearly 50% of the bank deposits in Kearney County.

The bank has enjoyed stable ownership and has an experienced board of directors. Four outside directors have served on the board from four to forty-eight years. The four senior management positions who are also directors have banking experience ranging from twenty to thirty-three years. The vast majority of this experience was obtained at First Bank and Trust Company. Both the board and management are risk averse as most were involved in agricultural banking during the farm crisis of the 1980s. The combination of generally low historical loan to deposit ratios and risk aversion has contributed to the bank having generally low levels of profitability.

Figure 1.1 shows the declining loans to asset ratio during the time period studied. This decline in loans to assets is attributable to strong farm income for the period. Many farm producers used strong cash flows to pre-pay debt as well as retain cash to meet operating expenses. In addition, interest rates fell during this period of time. This resulted in the refinance of long term loans such as real estate loans. The market for this type of loan was very competitive.

The peer data was obtained from the Uniform Bank Performance Reports. First Bank and Trust Company is in a peer group of banks with $50 million to $100 million in assets with two or fewer offices and not located in a Metropolitan Statistical Area. In 2003, there were 674 banks in this peer group. That number has steadily declined and in 2013 there were 462 banks in this peer group.

Figure 1.1 Loans to assets ratio of First Bank and Trust Company compared to UBPR peer group at year end.

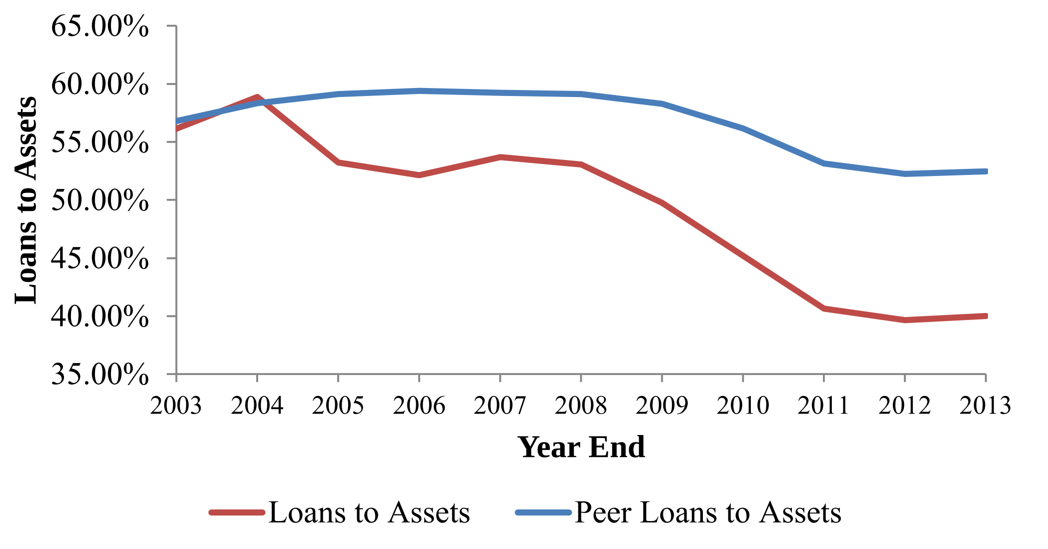
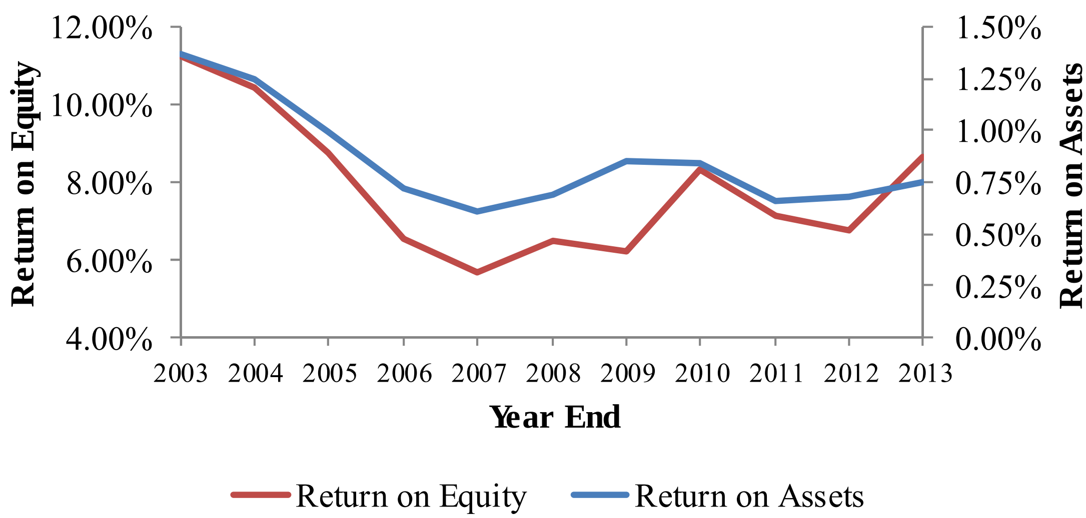


Figure 1.2 shows the return on equity and return on assets for the period studied. Declining loan volume, re-financing of long term loans and declining interest rates were the major factors that contributed to the falling levels of profitability.

Figure 1.2 Return on equity and return on assets of First Bank and Trust Company.



In 2006, the bank analyzed the benefits of converting its charter from a national bank, regulated primarily by the Office of the Comptroller of the Currency, to a state charted bank. With that conversion, the bank could chose it's primary federal regulator of either the Federal Reserve or the Federal Deposit Insurance Corporation. Since majority control of the bank was owned by a holding company, the holding company was regulated and examined by the Federal Reserve. Since the bank had this existing relationship, the Federal Reserve was chosen as the primary federal regulator. The bank converted to a state charter January 1, 2007. The bank is also regulated by the Nebraska Department of Banking and Finance.

1.2 Need and Use of the Model to be Developed

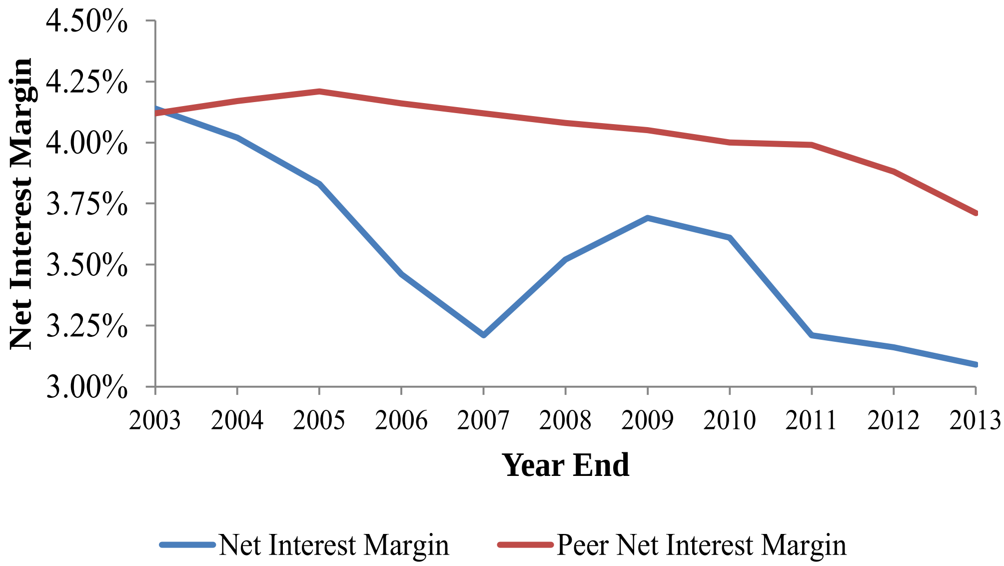
The bank has various policies that address certain financial criteria of the institution. This model will aide in administrating several of these including the Asset/Liability Management Policy, Liquidity Contingency Plan, Capital Plan and quarterly GAP and interest rate risk board reports. Regulators require that risk limits be set in these policies and monitored to insure the risk limits are not exceeded. The bank has some latitude in setting the metrics. The metrics and limits must be adequate to measure and manage the risk given the bank's risk characteristics and profile. Generally interest rate shocks of two hundred to four hundred basis points are evaluated to determine if these shocks generate excessive risk.

One of the primary rating scales bank regulators use is the CAMELS rating. CAMELS is an acronym for capital, asset quality, management, earnings, liquidity and sensitivity to market risk. The models developed in this thesis can be used to measure capital, earnings and liquidity. The effects of asset quality can also be modeled using provision for loan losses. The bank has traditionally had strong capital and liquidity so those items are not the focus of this analysis and thesis. Earnings have trailed peers so the primary focus of the models for this thesis is on earnings.

The purpose of this thesis is to create a comprehensive model using cumulative distribution functions and modeling tools in Excel to assist management of the bank assess various risk factors. Risk management is important in the banking industry due to low margins and volatile interest rates. The goal of the bank, and many community banks, is to have a net interest margin of approximately 4.0% to cover overhead expense, provide for loan loss reserves, plowback of earnings into capital to support growth, and cash dividends to shareholders.

Figure 1.3 shows the net interest margin of First Bank and Trust company as compared to peers. The declining trends are due largely to falling interest rates and low loan demand. As shown in Figure 1.1 the relatively low loans to assets ratio of First Bank and Trust Company is the primary reason for the difference between the bank and the peer group.

Figure 1.3 Net interest margin of First Bank and Trust Company compared to peer group at year end.



The maturity and duration of assets and liabilities are also often miss-matched which creates a risk factor. It has been the pattern at First Bank and Trust Company that the duration of assets often is longer than the duration of liabilities. This is due to the desire of many customers to use bank deposits as transaction accounts and a liquid store of wealth all of which are short term in nature. Many loan purposes require repayment terms of longer duration due to the cash flow available for debt service. These conflicting needs of depositors versus borrowers create the miss-match. This creates a problem for the bank when interest rates increase as the cost of deposits increases faster than the income from loans and other assets.

Properly ascertaining and managing many risk factors is essential to improve income opportunities as well as protect the capital of the bank. Risk management has been a focus of regulators for some time and this focus has increased in the extremely low interest rate environment of recent years. The financial crisis beginning in 2008 further increased the focus on risk management as did the rapid inflation of farm real estate values.

The management tools used by First Bank and Trust Company are very robust. However, these tools exceed what is necessary given the risk profile of the bank. The complexity of these tools demands an inordinate amount of time to manipulate to produce information for management that will satisfy regulatory requirements. This project is designed to develop a tool that is simple and more efficient in time and other resources that will generate relevant simulations for a multitude of risk management challenges.

1.3 Goal of the Thesis

The goal of this thesis is to simplify the process of measuring various risk factors and present the information in a clear and concise manner. Even though the process will be simplified, the model will be comprehensive and include the major risk factors of the bank.

Cumulative distribution functions will quantify scenarios that will capture worst case situations in which multiple adverse conditions are present as well as individual catastrophic risk occurrences. Scenario manager was used to narrow the focus on individual risk factors affecting the balance sheet or a shock to interest rates. This provides an effective management tool that can be used to communicate and educate the board of directors as to the risk profile of the bank. This model satisfies current regulatory requirements.

There are alternative solutions for measuring and reporting risk. One solution is of course to continue with the present system that has been effectively used despite the time requirement. However it is management's desire to have other staff members assist with this process. Additional licenses will need to be purchased to allow others to utilize the program. Considerable training will be required to make other staff members proficient with the software. Other solutions are to analyze other software products currently on the market. The initial cost of these products is high. Compatibility of the data download from the core processing system is challenging. Investment in staff and management time to be adequately trained to effectively use a new product would also be high. Outsourcing can also be considered however customization to the bank's requirements is limited. Outsourcing may also prove to be cost prohibitive.

The primary execution challenge is to develop a model that is technically correct and valid. Output must be adequate for management decisions and in a form that communicates risk factors and scenario modeling with bank staff, directors and regulators. Results should be in a form that can be back tested to further validate the model. In addition, independent third party verification should be obtained if feasible. The model should be in a form so that other staff can be trained to provide tasks such as reliable data collection and execution of the model and presentation of results.

The bank has high quality monthly data for the period beginning January 2004 through December 2013. The data includes all balance sheet categories of assets, liabilities and capital accounts of the bank. Data for rates of return on all assets as well as interest rates for all liability accounts are available. Actual loan loss and loan loss recovery data is available. Although data are available for all non-interest income and non-interest expense items, these factors are not analyzed in this thesis. Non-interest income and non-interest expense are much less volatile.

The data represent a wide range of situations experienced by the bank that are thought to be reliable indicators for simulation analysis. During this time period, the bank experienced growth in total assets due to the strong agricultural economy of the early 2010s. A wide range of asset volume produces a wide set of possible scenario results. Interest rates fluctuated over 500 basis points during this time period. This provides an adequate range of rates to model an interest rate shock of over 400 basis points desired by regulators. Loan losses in general have been low but the actual experience should provide a wide enough range to model all but truly catastrophic results.

In addition to historical bank data, historical six month United States Treasury Bill market interest rates are obtained and used in the analysis in this thesis. These rates are obtained from the Federal Reserve System.

The model is available for use by bank management to ascertain various risks. Once the nature and magnitude of risks are identified and quantified, bank management can utilize the model periodically to analyze these risks and present to the board of directors as well as documentation for the regulators.

CHAPTER II: LITERATURE REVIEW

The Board of Governors of the Federal Reserve System issues Supervision and Regulation Letters periodically. SR 11-7, Guidance on Model Risk Management, issued April 4, 2011 outlines guidelines for banks to assess management of model risk. Factors to be considered in assessing the adequacy of the risk model include the organization's size, nature and complexity. Also assessed are the extent and sophistication of the organization's use of models.

Models that are incorrect or misused can produce results that lead to adverse consequences including financial loss. Models that are developed should include disciplined model development and an implementation processes consistent with the situation and goals of the institution. Models should have a degree of independence in validation to insure the model is working as intended and is sufficient. Validation should also include evaluation of conceptual soundness, ongoing monitoring of implementation and performance and outcome analysis such as back-testing (Board of Governors of the Federal Reserve System 2011).

The Federal Reserve System publishes Community Banking Connections, A Supervision and Regulations Resource. The series of three articles from the Federal Reserve Bank of Kansas City focus more specifically on interest rate risk measurement and management as well as asset/liability management (Gray, Community Banking Connections 2012).

The model risk analysis in this thesis is based on cumulative distribution functions, assigning probabilities to a range of outcomes. This article explains Monte Carlo Simulation which uses randomly generated numbers, based on a data set, to produce multiple simulation results (Palisade Corporation 2014).

The textbook, *Using Econometrics, A Practical Guide*, Sixth Edition by A.H. Studenmund was the resource used to reference statistical methods and formulas to analyze the data presented in this thesis. Concepts such as range, mean, standard deviation, regressions and correlation coefficients are defined and explained.

The notebook and class materials from Agribusiness Risk Management, AGEC 720, 2013, Dr. Bryan Schurle, Kansas State University, 2013 was the resource used to develop the theory and methods to construct the models presented in this thesis. Concepts of risk measurement using Excel functions of Scenario Manager and Data Table are defined and explained.

An editorial, Stress Tests Won't Prevent the Next Financial Crisis, Rosa M Abrantes-Metz, *Wall Street Journal*, March 19, 2014 opines on the fallacies of stress testing of banks and financial institutions. Stress tests can be manipulated to produce desired results. In addition, stress tests completed when conditions are favorable produce results that are favorable and fail to identify potential areas of vulnerability. Conversely, when stress tests, such as interest rate shocks and high levels of loan losses, are completed in adverse economic conditions, the results are poor and likely to further erode confidence and worsen the situation. Furthermore, stress tests focus on what is believed to be the primary causes of losses. However, losses often arise from factors that are not considered.

An article in *Northwestern Financial Review*, Regulators Share Expectations for Handling Rising Rates, Jim Broucek, April 2014, summarizes regulatory expectations for various risk factors banks are currently facing. The first point of the article is that bankers must focus on exam comments and what the regulators are asking to be done. These comments, such as matters requiring attention, can require formal actions from the management and directors of the bank. Less formal comments such as best practices suggested should also be taken seriously.

Asset/Liability Management Issues, United Missouri Bank, John A. McQueen, CFA, 4th Quarter 2014 discusses model adequacy and sufficiency, more specifically for interest rate risk management. The need for board of director education and stress testing is also discussed.

IRR Regulatory Update, The Baker Group, Jeffrey F. Caughron discusses the need for a sound process and independent review of interest rate risk models. Goals of an independent review are outlined. These goals include verifying the adequacy of the internal control system and appropriateness of the risk measurement system. Accuracy of data is assessed as is the reasonableness and validity of scenarios used as well as the validity of the actual calculation. In addition, a process for performing an independent review of an interest rate risk management system is presented. There are eleven specific steps identified for management to use as a guide in designing an independent review.

CHAPTER III: THEORY

3.1 Continuous Cumulative Distribution Functions

Continuous cumulative distribution functions can be used to determine the range of possible outcomes of a mathematical formula. A cumulative distribution function is a mathematical relationship that indicates the probability that the outcome of a random variable will be less than or equal to any particular value (Schurle 2013). From this, the probability of an unacceptable outcome can be quantified.

To determine the probabilities, an estimate of the likelihoods must be developed. The population for this thesis is actual monthly data collected from the bank from January 2004 through December 2013.

Frequency distributions identify the number of times a result occurs over a given time period are used to determine the probability associated with a certain result. For instance, if the interest rate on six month Treasury bills is determined to be a risk factor, a frequency distribution can be constructed for ranges of this interest rate over a given time period. A histogram can graphically illustrate the distribution.

The cumulative distribution can then be identified. A cumulative distribution is the cumulative frequency distribution of the number of observations with values less than or equal to the upper class limit of each class (Schurle 2013). This can be used to determine the probability that an unacceptable event will occur. Bank management can then focus on the specific causes of the unacceptable result. Strategy can be changed to correct the cause of the unacceptable result or steps can be taken to mitigate the risk of its occurrence.

To complete the cumulative distribution function, basic statistical measures must be used. The mean of a data population is a measure of the central tendency of a data distribution (Schurle 2013). Mean is calculated by the following formula:

$(X_1 + X_2 + X_3 + X_n) / N$

where X is the outcomes and

where N is the number of observations.

Mean calculations can be subject to outliers in the data population. There were no outliers in the population of data that were omitted. There were instances where zero values were typical or logical in the data set. These zero values were retained. There were other instances where zero values were not typical. These occurred when an asset or liability was added or deleted from the bank's balance sheet. These zero values were not considered in calculation of the mean.

Variability of data, or dispersion, is an important statistical factor in cumulative distribution functions. The minimum is the smallest value of the data set. The maximum is the largest value of the data set. The range is the difference calculated by subtracting the minimum value from the maximum values of the data population.

Standard deviation is the square root of the variance (Studenmund 2011, 2006, 2001). Standard deviation is expressed in the same data units as the original data, thereby more easily compared to the mean and other statistics (Schurle 2013). A large standard deviation indicates greater ranges in possible outcomes while a smaller standard deviation indicates smaller ranges in possible outcomes.

Many decisions a manager makes have more than one potential result. Each possible result has some degree of probability that it will occur. It is likely that each potential result will have a different probability with some higher and some lower. Therefore, understanding probabilities are critical in the study of risk and thinking in a probabilistic mode is a characteristic of decision making when evaluating risk (Schurle 2013).

Probability is a measure, expressed numerically, that a result will occur. The probability of each result must be between zero and one. Probabilities must add up to one (Schurle 2013). In risk management, probability requires that one evaluates all of the potential results that may occur in a given scenario. Each result must then be assigned a non-negative number and the sum of all of the probabilities is exactly one (Schurle 2013).

Probabilities can be either objective or subjective. Objective probabilities are when a potential result will occur with the same relative frequency under constant conditions. The probability that heads will be the result of a coin flip is constant if the experiment is repeated enough times. Subjective probabilities arise when conditions are not held constant. The probability that the bank will return the same net income for any year is dependent upon many factors that change from year to year, such as interest rates. Objective probabilities are rare in business decision making situations. All of the probabilities in this study are subjective.

Probabilities can either be discrete or continuous. A discrete probability has a fixed number of possible results. A continuous probability has an infinite number of possible results. All of the variables in this study are bound by a range determined by the stochastic formula used in the model and are discrete.

A cumulative distribution function is a mathematical relationship that calculates the probability that the result of a random variable will be less than or equal to any particular value. Cumulative distribution functions and probability distributions are very similar with the cumulative distribution function being a derivative of the probability distribution. The beginning of the cumulative distribution function is the minimum result and the highest result is where the cumulative distribution function equals one.

To properly evaluate risk, the outcome should be calculated on a meaningful scale. This allows one to properly measure the risk associated with some variable. Results measured in certain rates or ratios are unlikely to accomplish this goal. Results expressed in dollar amounts such as net income or total of capital accounts are more likely to be a meaningful scale to measure risk. Since the bank is well capitalized and this is less of a risk at this point in time, dollars of net income will be the calculation used to translate risk into a meaningful scale.

3.2 Major Risk Factors

Changes in interest rates are a risk factor for the bank. The balance sheet structure of the bank historically has been liability sensitive. This means that liabilities (deposits) mature or contractually re-price faster than assets (loans and securities) mature or contractually re-price. When interest rates increase the dollar cost of the liabilities (deposits) increases faster than the income generated by assets (loans and securities). This results in less net income.

When interest rates change, often the change is not parallel. This means that short term interest rates will change at either a lessor or greater degree than long term rates. Community banks typically borrow short term (have shorter term liabilities) and lend long term (have longer term assets). If short term rates increase more than long term rates then the yield curve flattens. Interest expense on liabilities increases to a degree greater than interest income increases on assets. This also results in less net income.

Changes in the size of the bank as well as asset mix and balance sheet composition are also risk factors. Larger size allows the bank to spread non-interest expense over a larger asset base and more efficiently use resources such as employees. Loans are the highest yielding assets the bank has. If loan volume declines and is replaced by lower yielding securities, then net income will be reduced.

3.3 Using Scenario Manager

The Excel function of scenario manager can be used to calculate the effect of a change in one or more variables and any number of results. The balance sheet of the bank will change as economic events and conditions impact bank customers. Since the bank serves a rural agricultural community with grain crops as the primary product, significant changes in grain prices will cause changes in the bank's balance sheet. Lower commodity prices will cause farm customers to borrow to support their business as they have lower cash flow. The bank will likely respond by reducing investment in securities. If commodity prices increase, the opposite will occur.

Scenario manager can be used to simulate the effects of changes in selected values of the model that are expected to change. These are referred to as the changing cells. The results that are to be measured are determined and these are referred to as the results cells. Multiple scenarios can be identified and simulated at the same time so that results can be compared.

Another component of this model is the interest rate of the balance sheet accounts. Interest rates may change rapidly. Interest rates of the balance sheet accounts do not necessarily change at the same time and in the same amount. Periods of rapidly decreasing rates usually cause prepayment of long term loans as lower rate alternatives are available to borrowers. Securities with call options will see these options exercised and the bonds will be paid early. The bank will suffer from reduced income as a result of the lower rates. Rates on liabilities will also fall but not necessarily at the same time and in the same amount. Estimating these expected changes is often more art than science which causes the need for effective models.

3.4 Regulatory Requirements

On April 4, 2011 the Board of Governors of the Federal Reserve System issued Supervision and Regulation Letter SR11-7, Guidance on Model Risk Management. Financial loss and other adverse consequences can result if a bank uses a model for decision making purposes that are incorrect. Modeling risk management includes robust model development, implementation, use, effective validation along with adequate policies and controls (Board of Governors of the Federal Reserve System 2011). Managing model risk includes "effective challenge" of the model which includes critical analysis by objective and informed individuals that can identify errors and limitations and provide effective corrections.

Models should be adequate to reflect the size, complexity and risk profile of the individual bank. Validation of the model should be independent and ongoing to determine conceptual soundness, appropriate implementation and back-testing to compare projected outcomes to actual. Independent validation of the model is problematic for small banks. Regulators consider the experience and performance of management as well as documentation of adequate reporting to the board of directors when they consider the adequacy of risk models.

CHAPTER IV: METHODS

4.1 Data Collection

Data were collected from the First Bank and Trust Company for the period beginning January 2004 and ending December 2013. The data used is captured monthly from the bank's core data processing platform. From this platform, the data is downloaded into Profitstar, the software product currently used for board reporting, budgeting and asset/liability management. From Profitstar, the data was downloaded into Excel. The data consists of monthly average balance sheet data of all asset, liability and capital accounts. Monthly average yields on all assets as well as monthly average cost of all liability accounts were also obtained.

The data were reorganized and simplified with balance sheet items being consolidated into broader categories. Loans were consolidated into four broad categories; Ag Loans Fixed, Ag Loans Variable, Real Estate, and All Other Loans. The first three categories represent those with larger volumes and are considered most critical to the bank. All other loans consist of minor lending areas such as consumer and commercial which the bank has not had significant loan volume during the period studied.

Loan volumes for December of each year are shown in Table 4.1. Ag loans at year end are influenced heavily by customer's need to pre-pay operating expense to take advantage of early pricing opportunities as well as efficient tax planning. High farm profitability in the later years of the data set contributed to higher year-end loan volumes. High farm profitability allowed farm customers to prepay farm real estate loans which contributed to the downward trend in real estate loans. Mean values were used in the various simulation models since mean values even out year-end events and other seasonal patterns that are prevalent. The high level of farm profitability of the last several years reflected in the data set should not be considered as "normal" for simulation modeling.

Table 4.1 Sample data. The data shown is December loan category balances. The statistical measurements are for the complete data set from January 2004 through December 2013.

Month	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans
Dec-04	3,542,687	5,123,476	18,267,262	3,488,038
Dec-05	3,714,851	4,481,659	15,526,593	3,488,810
Dec-06	4,604,715	4,856,794	13,785,971	3,717,120
Dec-07	4,532,784	5,367,125	14,768,824	4,997,293
Dec-08	4,326,865	6,353,002	13,595,527	5,591,341
Dec-09	6,111,524	4,762,337	14,790,798	4,350,787
Dec-10	5,442,097	5,467,027	13,751,848	3,983,702
Dec-11	6,025,568	6,164,335	13,592,426	3,365,090
Dec-12	6,346,689	6,936,524	13,220,871	4,060,082
Dec-13	7,070,438	4,710,281	14,746,389	3,987,352
Minimum	2,803,557	3,066,970	12,519,910	3,052,637
Maximum	7,070,438	9,091,659	18,633,153	5,637,465
Range	4,266,881	6,024,689	6,113,243	2,584,828
Mean	4,261,984	5,691,081	14,598,507	4,121,490
Std. Dev.	799,776	1,299,316	1,535,996	670,576

Securities were consolidated into: Taxable, Tax Free, Mutual Funds, Unrealized Gains/(Losses), and Fed Funds Sold. Taxable securities include U.S. Treasury securities, agency securities, taxable municipal securities and mortgage backed securities. These were consolidated as the decision to purchase is driven by relative value considerations at the time of purchase. Maturity dates and other characteristics of the various securities are similar.

Trends for year-end data as shown in Table 4.2 indicate the impact high farm profitability had on the bank's balance sheet. As deposits increased as shown in Table 4.3, the deposits were invested in securities. The trend of increasing unrealized gains in the securities portfolio was caused by declining interest rates. The value of bonds is an inverse relationship to interest rates. As interest rates decrease, the value of the bond increases.

Table 4.2 Sample Data. The data shown is December securities category balances. Statistical measurements are for the complete data set from January 2004 through December 2013.

Month	Taxable Securities	Tax Free Securities	Unrealized Gain(Loss)	Fed Funds Sold
Dec-04	17,076,192	1,615,903	(34,975)	430,645
Dec-05	18,842,602	2,090,411	(301,813)	455,645
Dec-06	19,903,203	2,806,010	(191,903)	5,645
Dec-07	20,271,949	2,454,516	88,880	592,581
Dec-08	18,952,872	3,232,632	170,559	338,065
Dec-09	23,770,776	4,182,747	549,492	239,516
Dec-10	28,241,093	4,179,364	430,834	62,903
Dec-11	34,358,175	5,695,483	938,497	130,065
Dec-12	32,863,833	6,993,205	1,077,497	31,452
Dec-13	31,624,303	8,100,277	136,881	51,290
Minimum	16,575,084	1,220,191	(520,214)	0
Maximum	43,909,710	8,533,415	1,126,463	1,655,000
Range	27,334,626	7,313,224	1,646,677	1,655,000
Mean	25,343,461	3,859,221	246,750	234,157
Std. Dev.	7,328,874	1,942,572	440,962	334,242

Less consolidation was modeled on the deposit and other liability portion of the model. This is due to more variation in the characteristics of the various categories. Also the bank has traditionally been liability sensitive, meaning that the bank has more liabilities, primarily deposits, which re-price more often than assets re-price.

All deposit account balances in transaction accounts and short term investment accounts were increasing in the time frame of the data set as shown in Table 4.3. This was due to the generally strong profitability of the agriculture sector both nationally and locally during this time period. Certificate of deposit balances were steady and show little growth as the interest rate premium versus transaction and short term investment account was insufficient to attract new deposits. Bank deposits were also in favor due to the stock market volatility that accompanied the financial crisis beginning in 2008. Most bank deposits are insured by the Federal Deposit Insurance Corporation (FDIC) and considered a risk free asset. At December 31st 2013, 87.29% of the bank's deposits were estimated to be insured from call report data submitted to the FDIC.

IRA accounts did not experience similar growth trends. Despite the volatility of the stock market as referenced above, bank clients were investing IRA accounts in equities. These accounts are held in the trust department of the bank. Although no data is presented in this thesis, the bank experienced growth in its trust department during this time frame. The majority of this growth was in self-directed retirement products using common stocks and mutual funds.

Table 4.3 Sample Data. The data shown is December deposit category balances. Statistical measurements are for the complete data set from January 2004 through December 2013.

Month	Demand Deposits	NOW Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts
Dec-04	3,000,790	6,273,222	1,919,330	6,111,553	15,736,674	4,363,092
Dec-05	3,326,143	6,014,964	1,631,326	5,831,811	15,036,344	4,352,147
Dec-06	3,108,978	5,695,138	1,536,966	6,238,538	16,771,318	4,679,547
Dec-07	3,615,631	5,351,807	1,938,831	8,347,460	17,370,715	3,535,146
Dec-08	3,483,694	6,363,075	1,954,770	6,250,711	17,997,728	3,687,683
Dec-09	4,009,332	7,541,216	2,608,204	7,950,957	18,939,184	4,265,167
Dec-10	4,853,577	8,004,121	3,447,246	9,393,474	19,440,950	4,418,021
Dec-11	5,735,729	8,642,363	3,979,811	9,316,415	17,958,641	4,601,790
Dec-12	7,335,663	9,918,721	4,932,296	10,297,127	17,834,033	4,553,718
Dec-13	8,106,275	11,045,453	5,519,728	11,170,661	16,759,051	3,673,849
Minimum	2,248,340	4,956,922	1,505,803	4,974,015	14,934,047	3,396,248
Maximum	10,915,011	12,446,385	6,802,274	15,180,772	19,694,385	4,679,547
Range	8,666,671	7,489,463	5,296,471	10,206,757	4,760,338	1,283,299
Mean	4,691,641	7,516,319	2,933,472	8,804,333	17,550,211	4,163,883
Std. Dev.	2,232,446	1,949,891	1,505,832	2,361,690	1,221,952	355,592

Other liability accounts as shown in Table 4.4 are commercial and retail repurchase agreement accounts and borrowed funds. Borrowed funds can be either long term or short term. Both commercial and retail repurchase agreements are funds invested in the bank in which the bank pledges securities to the customer as a substitute for FDIC insurance coverage. Commercial repurchase agreements are effectively short term transaction accounts of businesses and political subdivisions. These funds are needed for the day-to-day liquidity needs of the entity. The balances in these accounts can change both daily and seasonally due to the nature of the entity. Retail repurchase agreements have traditionally been used as a substitute for certificates of deposit by customers with deposits in excess of FDIC limits. The need for these accounts diminished with the liberalization of FDIC coverage rules in 2008.

Money borrowed long term is Federal Home Loan Bank advances that are longer term with a maturity of one to ten years and have a fixed interest rate. These have been used to offset and reduce the risk of longer term assets with fixed interest rates such as real estate loans. Fed Funds purchased are overnight borrowings of the bank to meet day-to-day liquidity needs. Fed Funds have been held to a minimum and generally not used due to strong liquidity provided by other sources.

Table 4.4 Sample Data. The data shown is December other liability category balances. Statistical measurements are for the complete data set from January 2004 through December 2013.

Month	Comm. Repo.	Retail Repo	Borrowed Long Term	Fed Funds Purchased
Dec-04	3,241,589	1,908,336	2,698,684	31,452
Dec-05	4,688,556	1,203,949	2,420,000	41,935
Dec-06	3,719,649	1,097,485	1,980,000	829,032
Dec-07	6,459,485	966,130	1,472,355	55,645
Dec-08	6,413,820	1,026,919	1,772,966	126,935
Dec-09	6,666,337	785,760	2,163,465	23,387
Dec-10	5,598,665	367,361	1,406,239	43,548
Dec-11	13,433,549	721,753	1,151,278	23,452
Dec-12	10,109,096	271,321	650,000	0
Dec-13	8,039,391	871,842	400,000	0
Minimum	1,555,817	271,321	400,000	0
Maximum	13,433,549	1,908,336	2,880,596	2,980,833
Range	11,877,732	1,637,015	2,480,596	2,980,833
Mean	5,160,478	988,889	1,751,232	382,085
Std. Dev.	2,826,771	362,158	749,296	675,154

The data were further reviewed and analyzed to eliminate the possibility of outliers by calculating the minimum, maximum, range, mean and standard deviation of the data. Some balance sheet items will be at a zero balance for the month in the normal course of business. These data points were left at zero to accurately reflect the results. Other balance sheet items were at zero and were outliers. For instance, the category of Mutual Funds was zero for much of the time period studied. The balance of the Mutual Fund has been consistent once the asset was acquired and is not projected to change. Therefore, all zero data points for mutual funds were eliminated.

Whenever balance sheet data points were zero for any asset or liability category, the yield of that asset or cost of that liability was zero since there was no income from the asset or cost of the liability. The zero rates skewed the statistical data so all zero data points were removed by deleting the observations.

4.2 Development of the Model

The balance sheet for the model was then constructed. Asset accounts for loans were consolidated into ag loans fixed, ag loans variable, real estate loans and all other loans. Assets account for securities were consolidated into taxable securities, tax free securities, mutual funds, unrealized gain/(loss), and fed funds sold. Non-earning assets were also included. These are totaled to arrive at total assets.

Deposit and Liability categories were not consolidated as much due to variations in the characteristics of these items. The deposit categories include Demand Deposits, NOW Accounts, Savings Accounts, Money Market Accounts (MMA), Certificates of Deposit, and IRA Accounts. The other liability categories include Commercial Repurchase Agreements, Retain Repurchase Agreements, Borrowed Short Term, Borrowed Long Term and Fed Funds Purchased. All deposit and other liability categories were totaled to arrive at Total Liabilities.

Capital categories include Capital, Surplus, Undivided Profits, Unrealized Gain/(Loss) and Net Income. All were totaled to arrive at Total Capital. Capital accounts are shown in Table 4.5.

Table 4.5 Sample Data. The data shown are December capital category balances. Statistical measurements are for the complete data set from January 2004 through December 2013.

Month	Capital	Surplus	Undivided Profits	Unrealized Gain(Loss)	Net Income	Total Capital
Dec-04	400,000	600,000	4,486,335	(34,975)	695,238	6,146,597
Dec-05	400,000	600,000	4,472,233	(301,813)	526,808	5,697,228
Dec-06	400,000	2,406,452	2,768,406	(191,903)	381,233	5,764,188
Dec-07	400,000	4,600,000	281,023	88,880	313,916	5,683,819
Dec-08	400,000	4,600,000	329,062	170,559	435,604	5,935,224
Dec-09	400,000	4,600,000	464,160	549,492	457,852	6,471,504
Dec-10	400,000	4,600,000	434,410	430,834	525,736	6,390,981
Dec-11	400,000	4,600,000	578,505	938,497	511,832	7,028,834
Dec-12	400,000	4,600,000	750,316	1,077,497	441,383	7,269,196
Dec-13	400,000	5,100,000	439,464	136,881	601,325	6,677,671
Minimum	400,000	600,000	281,023	(520,214)	313,916	5,313,108
Maximum	400,000	5,100,000	4,899,524	1,126,463	695,238	7,406,425
Range	0	4,500,000	4,618,501	1,646,677	381,322	2,093,317
Mean	400,000	3,438,109	1,913,900	246,750	489,093	6,251,876
Std. Dev.	0	1,842,209	1,853,952	440,961	108,938	552,584

Once the balance sheet was constructed, the income statement followed. The respective rates were multiplied by the balance sheet balances to arrive at the income produced by the assets and the expense due to the liabilities. Additional categories of Non-Interest Income, Non-Interest Expense and Net Loan Losses were included to compute Net Income to complete the Income Statement. Non-interest income includes origination fees and late charges on loans as well as service charges on deposit accounts and income from the trust department. Non-interest expense is the overhead of the bank with personnel expense, building and equipment, and data processing and professional fees for tax, auditing and compliance being the major expense items. Net loan losses are any provision to the loan loss reserve less any recoveries from previous loan losses.

4.3 Verification of the Model

The first model was developed using the mean values of all of the asset, liability and capital accounts from the data. Likewise, mean rates for all of the categories were captured to apply to the respective asset and liability categories. Asset and liability accounts were multiplied by the respective interest rates to determine the income or expense associated with each account. Variables were changed to make sure that income or expense was calculated appropriately. This verified that the model was operating correctly.

Data for non-interest income as well as non-interest expense were not captured and therefore are not variables in the model. These items are fairly consistent and not considered to be a risk factor that will be included as variables in this model.

Table 4.6 shows the results of the model using mean values of the entire data set. Mean values are used for all of the balance sheet accounts and all of the interest rates. The values used in all of the models for non-interest income and non-interest expense were fixed values determined to be representative of future expectations. Both could easily be variables that could be simulated in any of the models if the user desired to do so. The results shown in this model are representative of the bank's condition and performance for the time period studied.

Table 4.6 Mean values of balance sheet accounts and interest rates for the entire data set of January 2004 through December 2013.

	Mean Data Balance	Rate	Income
Ag Loans Fixed	4,261,984	6.88%	293,051
Ag Loans Variable	5,691,081	6.41%	364,967
Real Estate Loans	14,598,507	6.41%	935,881
All Other Loans	4,121,490	6.69%	275,769
Taxable Securities	24,353,142	3.07%	748,569
Tax Free Securities	3,859,221	3.30%	127,358
Mutual Funds	333,333	1.68%	5,616
Unrealized Gain (Loss)	246,750	0.00%	0
Fed Funds Sold	234,157	0.69%	1,616
Non-Earning Assets	5,130,875	0.00%	0
Total Assets	62,830,541	4.38%	2,752,827
	Balance	Rate	Expense
Demand Deposits	4,691,641	0.00%	0
NOW Accounts	7,516,319	0.42%	31,220
Savings Accounts	2,933,472	0.55%	16,172
MMA	8,804,333	1.39%	122,261
Certificates of Deposit	17,550,211	2.36%	414,261
IRA Accounts	4,163,883	2.29%	95,357
Comm. Repo	5,160,478	1.59%	82,302
Retail Repo	988,889	2.61%	25,768
Borrowed Short Term	671,444	0.39%	2,623
Borrowed Long Term	1,751,232	3.80%	66,538
Fed Funds Purchased	382,085	1.73%	6,622
Total Liabilities	54,613,987	1.58%	863,123
Capital	400,000		
Surplus	5,100,000		
Undivided Profits	1,913,900		
Unrealized Gain (Loss)	246,750		
Net Income	555,904	6.77%	ROE
Total Capital	8,216,554	0.88%	ROA
Total Liabilities and Capital	62,830,541	13.08%	Capital to Assets
Non-Interest Income			240,000
Non-Interest Expense			1,500,000
Net Loan Losses			73,800
Net Income			555,904

4.4 The Stochastic Model

The next step that was completed was the stochastic model. In this model all balance sheet accounts and their corresponding rates are stochastic numbers. The NORMINV(RAND) function was used. Each data item's mean and standard deviation were used to generate random numbers for the balance sheet and income statement calculation. Using Excel, anytime a change is made in the spreadsheet, new random numbers are generated.

Table 4.7 is a representative example of the model with values as generated. All balance sheet accounts and all interest rates are random numbers. Net loan losses is also a random number. Non-interest income and non-interest expense are fixed values.

Table 4.7 Example of stochastic model used for data table calculations.

Stochastic Model			
	Balance	Rate	Income
Ag Loans Fixed	4,788,631	6.69%	320,492
Ag Loans Variable	6,584,176	6.70%	440,900
Real Estate Loans	14,143,581	6.57%	929,548
All Other Loans	3,688,526	6.84%	252,329
Taxable Securities	29,788,656	2.98%	888,694
Tax Free Securities	3,824,247	3.68%	140,662
Unrealized Gain (Loss)	-133,335	0.00%	0
Fed Funds Sold	0	1.83%	0
Non-Earning Assets	4,500,000	0.00%	0
Total Assets	67,184,483	4.42%	2,972,624
	Balance	Rate	Expense
Demand Deposits	4,040,118	0.00%	0
NOW Accounts	9,476,562	0.34%	32,022
Savings Accounts	3,479,974	0.67%	23,395
MMA	8,417,476	2.13%	179,648
Certificates of Deposit	18,878,885	2.99%	564,130
IRA Accounts	3,538,989	1.38%	48,935
Comm. Repo	5,789,316	1.67%	96,676
Retail Repo	1,225,859	2.41%	29,530
Borrowed Long Term	1,935,808	4.53%	87,761
Fed Funds Purchased	4,034,832	1.55%	62,403
Total Liabilities	60,817,818	1.85%	1,124,501
Capital	400,000		
Surplus	5,100,000		
Undivided Profits	1,000,000		
Unrealized Gain (Loss)	-133,335		
Net Income	0		
Total Capital	6,366,665	8.79%	ROE
Total Liabilities and Capital	67,184,483	0.83%	ROA
Non-Interest Income			240,000
Non-Interest Expense			1,500,000
Net Loan Losses			28,784
Net Income			559,339
Balancing Account	4,034,832		
Positive = Fed Funds Sold: Negative = Fed Funds Purchased			

As with the base model, Non-Interest Income as well as Noninterest Expense was held constant. Even though capital accounts have varied over the period, the data was collected, the capital accounts of Capital, Surplus and Undivided Profits are held constant. Any variances in these accounts in the past were due to strategic reasons to position capital for lending limit purposes.

4.5 The Cumulative Distribution Function Model (CDF)

The final model is the CDF model. It is driven from the stochastic model with the additional feature in that IF/THEN statements are used to insure that no negative numbers for the balance sheet are generated. The mean, standard deviation and variance experienced in a number of balance sheet accounts may produce a negative result using the NORMINV(RAND) function. It is not possible for the balance sheet accounts to be negative.

4.6 Correlation of Interest Rates

Pricing decisions for deposits are based not only on competitive forces outside the bank but also national interest rate markets. Short-term deposits such as NOW accounts, money market accounts and six month certificates of deposit compose a high percentage of the liabilities of the bank. Management has focused on the market rate of six month United States Treasury rates for deposit pricing decisions. The rate paid on deposits is the primary factor in determining loan pricing as well as security purchasing decisions. Six month United States Treasury rates are determined to be the rate that is most critical in driving both liability and assets rates.

Table 4.8 shows the correlation coefficients of all of the earning asset accounts and paying liability accounts to the Six Month U.S. Treasury Bill rate. The correlation coefficients of assets and liabilities that are shorter term such as ag loans variable, commercial repurchase agreements, short term borrowed funds and fed funds purchased are highly correlated. Asset and liabilities that have longer maturities have lower correlation coefficients but they are still significant. Tax free securities have a low coefficient as these are generally longer in maturity and the rates compared were book yields which were not adjusted to tax equivalent yields. Mutual funds have very little data history to compare.

Table 4.8 Correlation coefficients of all earning asset account and all paying liability accounts to the Six Month U.S. Treasury bill rate.

Asset Account	Correlation Coefficient
Ag Loans Fixed	0.737728747
Ag Loans Variable	0.944457333
Real Estate Loans	0.761799398
All Other Loans	0.846456505
Taxable Securities	0.726648848
Tax Free Securities	0.341982774
Mutual Funds	0.115473157
Liability Account	
NOW Accounts	0.747687527
Savings Accounts	0.765094005
MMA	0.817045555
Certificates of Deposit	0.809393619
IRA Accounts	0.857747326
Comm. Repo	0.985095879
Retail Repo	0.804878017
Borrowed Short Term	0.914224488
Borrowed Long Term	0.635855614
Fed Funds Purchased	0.918870246

Interest rates of all of the balance sheet accounts are related. A regression equation was estimated for all interest rates for the balance sheet accounts. The dependent variable is the interest rate to be predicted from the equation. The independent variable is the six month United States Treasury (UST) rate. The regression equation for Ag Loans Fixed (AgLF) is as follows;

$AgLF = \alpha + \beta UST + \varepsilon$

where AgLF is the dependent variable,

α is the constant, or intercept,

β is the coefficient for UST which is the independent variable, and

ε is the standard error.

Each interest rate was calculated as the dependent variable. The independent variable of the six month United States Treasury rate was used for each equation. See Appendices C through R for the regression summaries for each interest rate.

Correlation coefficients were calculated for all balance sheet accounts. The coefficients were calculated to the average rate of all loans, all securities, all deposits and all liabilities. This was done to verify the hypothesis that pricing of all earning asset accounts and all paying liability accounts is highly related. Loan and deposit accounts were highly correlated to each other. Correlations of securities were also high but not as significant. Appendix S shows correlation coefficients of all asset and liability account rates to portfolio rate of loans, securities, deposits, total liabilities and the Six Month U.S. Treasury T-bill.

Regression analysis was used to calculate the coefficient for the independent variable of each interest rate used in the model (the Y variable), the intercept (X) and the standard error. Appendices C through R show all of the regression estimates calculated. Each rate was then determined using the formula;

=NORMINV(RAND(),intercept + (beta * selected T-bill rate), standard error)

This produces a rate for each balance sheet account that has a mean provided by the regression equation and a standard deviation provided by the standard error of the regression equation that is related to the selected six month United States Treasury rate to model.

4.7 Simulations Modeled With Data Table

The data table feature of Excel was used to calculate 200 results for each simulation.

Appendix B shows a simple data table illustration. An income statement was developed in cells A1 through C11. Total assets (cell B5) and total liabilities (cell B8) are random numbers using the NORMINV function of Excel. In each equation, RAND() is used for the probability. Total assets have a mean of $500,000. Total liabilities have a mean of $400,000. Both have a standard deviation of $25,000.

Interest rates are calculated using the same function. The interest rate applied to total assets (cell B6) has a mean of 6.0%. The interest rate applied to total liabilities (cell B9) has a mean of 2.0%. Both have a standard deviation of 0.5%. Net income is total income less total expense.

The data table was developed in cells E1 through M9. Two columns were formed; the first for probability of each result and the second for the cumulative probabilities of results to insure the total cumulative probability equal one. In column E the probability of each result was defined. Column F shows the cumulative probability.

Next a row was created that included all of the variables of the model. Each column above the row was named to refer to the variable. This row referred each variable with the formula “=cell reference”. These are in cells G4 through M4. When this was completed, this row reflects all of the selected variables of the model.

Then the portion of the spreadsheet to the left of the cumulative probability column and below the row of model values is selected. These are cells F5 through M9.

The tab “DATA” is then selected and then the drop down box “What-If-Analysis”, then “Data_Table”. A pop-up box appears and “Column input cell” is selected. An empty cell, in the vicinity of the table, is then identified (cell D3). The data table is then calculated by selecting “OK”.

This model uses random numbers exclusively. Any change to the spreadsheet causes the model to be recalculated, including the data table constructed. This requires that the output of the data table be copied to fix the results. The table is selected, and then values only are copied to an area next to the table. These numbers can then be sorted for further analysis. The results for this model were sorted by net income from lowest to highest.

This model was used for interest rates reflecting three interest rate scenarios, the current extreme low rate environment of 25 basis points, a low rate environment of 200 basis points and a moderate rate environment of 400 basis points.

4.8 Scenario Manager Model

The Excel feature of scenario manager was also used. Two scenario manager models were completed. One model calculated changes to the balance sheet only, with interest rates being held constant at the mean of the data set. Three scenarios were calculated with projected changes to selected balance sheet accounts. Another model calculated changes in interest rates only, with balance sheet accounts being held constant at the mean for the data set. Three scenarios were calculated with projected changes to the interest rates.

4.9 Scenario Manager and the Balance Sheet

The model focusing on the balance sheet changes is a forecast of the bank under three scenarios. The scenarios calculated were; Moderately Low Commodity Prices, Very

Low Commodity Prices, and Moderately Higher Commodity Prices. The values for the current values column are the mean values of the data set. The scenario summary for the changes to the balance sheet is shown in Appendix T.

The first scenario of moderately lower commodity prices models made changes in agricultural loans fixed, agricultural loans variable, taxable securities, demand deposits, now accounts and money market accounts. If commodity prices are moderately lower then farm customers are expected to borrow more money to finance their farming operation. Lower prices are expected to result also in lower deposits from farm customers. This change in assets (loans) and liabilities (deposits) of the bank will cause the bank to invest in fewer other types of assets, therefore the reduction in taxable securities. Table 4.9 shows the base line values, the values used for the moderately low commodity prices scenario, and the change.

Table 4.9 Balance sheet account values used in scenario manager. Historical mean values, expected values with moderately low commodity prices and the change from the mean.

Balance Sheet Account	Current Values	Moderately Low Commodity Prices	Change
Ag_Loans_Fixed	4,261,984	8,261,984	4,000,000
Ag_Loans_Variable	5,691,081	10,691,081	5,000,000
Taxable_Securities	24,353,142	15,353,142	(9,000,000)
Demand_Deposits	4,691,641	2,891,641	(1,800,000)
Now_Accounts	7,516,319	3,916,319	(3,600,000)
MMA_Accounts	8,804,333	5,204,333	(3,600,000)
Certificates_of_Deposit	17,550,211	17,550,211	0

The second scenario of very low commodity prices makes larger changes to the balance sheet accounts. If commodity prices are very low then farm customers are expected to borrow even more to sustain their farming operation. Deposits would also be expected to decrease further. This scenario also includes the expectation that the lower deposits will also affect balances in certificates of deposit. These expected changes in the bank's assets and liabilities will cause the bank to invest even less in other assets such as taxable securities. Table 4.10 shows the base line values, the values used for the very low commodity prices scenario, and the change.

Table 4.10 Balance sheet account values used in scenario manager. Historical mean values, expected values with very low commodity prices and the change from the mean.

Balance Sheet Account	Current Values	Very Low Commodity Prices	Change
Ag_Loans_Fixed	4,261,984	12,261,984	8,000,000
Ag_Loans_Variable	5,691,081	15,691,080	9,999,999
Taxable_Securities	24,353,142	6,353,142	(18,000,000)
Demand_Deposits	4,691,641	2,891,640	(1,800,001)
Now_Accounts	7,516,319	3,916,319	(3,600,000)
MMA_Accounts	8,804,333	5,204,333	(3,600,000)
Certificates_of_Deposit	17,550,211	8,550,210	(9,000,001)

The third scenario of moderately higher commodity prices models changes in the bank's balance sheet accounts opposite of the first two scenarios. If farm customers enjoy higher commodity prices they are expected to borrow less and have more funds to deposit. The bank will then invest more in other assets such as taxable securities. Table 4.11 shows the base line values, the values used for the moderately higher commodity prices scenario, and the change.

Table 4.11 Balance sheet account values used in scenario manager. Historical mean values, expected values with moderately higher commodity prices and change from the mean.

Balance Sheet Account	Current Values	Moderately Higher Commodity Prices	Change
Ag_Loans_Fixed	4,261,984	2,261,984	(2,000,000)
Ag_Loans_Variable	5,691,081	3,191,081	(2,500,000)
Taxable_Securities	24,353,142	28,853,142	4,500,000
Demand_Deposits	4,691,641	5,591,640	899,999
Now_Accounts	7,516,319	9,316,318	1,799,999
MMA_Accounts	8,804,333	10,604,333	1,800,000
Certificates_of_Deposit	17,550,211	17,550,210	(1)

4.10 Scenario Manager and Interest Rates

The scenario manager model focusing on interest rate changes was designed to model shocks of rapidly increasing interest rates to the bank. Balance sheet accounts were held constant at the mean of the data set. The current values for interest rates were the mean interest rates for the data set. Three scenarios were modeled, low rate, up 2% rate shock and up 4% rate shock. The scenario summary for the changes to interest rates is shown in Appendix U.

The first scenario of low rate used the portfolio rates of the bank as of December 2013. That is the interest rate environment the bank experienced at that particular point in time. The low portfolio rates from December 2013 are shown in Table 4.12.

Table 4.12 Portfolio interest rates in December 2013, low rate environment.

Balance Sheet Account	Low Rate
Ag_Loans_Fixed_Rate	5.14%
Ag_Loans_Variable_Rate	5.57%
Real_Estate_Loans_Rate	5.16%
All_Other_Loans_Rate	4.77%
Taxable_Securities_Rate	1.40%
Tax_Free_Securities_Rate	2.88%
Mutual_Funds_Rate	1.76%
Fed_Funds_Sold_Rate	0.22%
NOW_Accounts_Rate	0.02%
Savings_Accounts_Rate	0.98%
MMA_Accounts_Rate	0.21%
COD_Rate	0.40%
IRA_Accounts_Rate	0.29%
Comm._Repo_Rate	0.13%
Retail_Repo_Rate	0.43%
Borrowed_Short_Term_Rate	0.21%
Borrowed_Long_Term_Rate	3.98%
Fed_Funds_Purchased_Rate	0.76%

The up 2% rate shock models the expected change to portfolio rates if national interest rates markets, such as the fed funds rate, were to increase by 2% in an immediate shock. Asset and liability accounts have differing maturity and re-pricing structures. In addition, the local market for some asset and liability accounts adjusts faster to changes in national markets than others. The expected differences of these changes were taken into account with the model. Some rates were expected to fully reflect the change in the national markets. Other rates reflect slower responses in varying degrees. This model is the expected change in the first year of the interest rate shock.

Table 4.13 shows the December 2013 low portfolio rates, the portfolio rates expected in one year as a result of a 2% rate shock and the change from the low rate scenario. In both scenarios in which rates increase, some activity such as originating new fixed rate long term loans would be reduced or curtailed. Therefore the lack of new volume at higher rates would prevent the portfolio average from increasing in these asset accounts. More variable rates loans would be made and the rate for these loans should change more in line with changes in interest rate. The changes in portfolio rates for the various securities accounts would be dependent upon the speed that securities in the portfolio reached their contractual maturity date and be replaced. Most deposit accounts are either variable rate or shorter term maturity and would re-price more in step as interest rates change.

Table 4.13 Portfolio interest rates in low rate environment, up 2% rate shock and change from low rate.

Balance Sheet Account	Low Rate	Up 2% Rate Shock	Change
Ag_Loans_Fixed_Rate	5.14%	6.14%	1.00%
Ag_Loans_Variable_Rate	5.57%	7.07%	1.50%
Real_Estate_Loans_Rate	5.16%	5.56%	0.40%
All_Other_Loans_Rate	4.77%	5.77%	1.00%
Taxable_Securities_Rate	1.40%	2.90%	1.50%
Tax_Free_Securities_Rate	2.88%	3.88%	1.00%
Mutual_Funds_Rate	1.76%	3.25%	1.49%
Fed_Funds_Sold_Rate	0.22%	2.22%	2.00%
NOW_Accounts_Rate	0.02%	2.02%	2.00%
Savings_Accounts_Rate	0.98%	2.98%	2.00%
MMA_Accounts_Rate	0.21%	2.21%	2.00%
COD_Rate	0.40%	2.15%	1.75%
IRA_Accounts_Rate	0.29%	2.29%	2.00%
Comm._Repo_Rate	0.13%	2.13%	2.00%
Retail_Repo_Rate	0.43%	2.18%	1.75%
Borrowed_Short_Term_Rate	0.21%	2.21%	2.00%
Borrowed_Long_Term_Rate	3.98%	3.00%	-0.98%
Fed_Funds_Purchased_Rate	0.76%	2.76%	2.00%

The third scenario of up 4% rate shock is the expected change in rates if rates continue to increase for the second year. This scenario forecasts more dramatic changes that would be expected from a more severe and prolonged interest rate shock. Many of the asset and liability accounts reflect the entire 4% rate increase. These are accounts that are variable rate and typically more in tandem with national interest rate markets. The accounts that do not reflect the entire 4% rate shock are accounts that either have longer maturity structures or re-pricing characteristics or are such that competitive pressures typically prevent changing rates in lock step with national interest rate markets. Table 4.14 shows the December 2013 low portfolio rates, the portfolio rates expected in the second year as a result of a 4% rate shock and the change from the low rate scenario.

Table 4.14 Portfolio interest rates in low rate environment, up 4% rate shock and change from low rate.

Balance Sheet Account	Low Rate	Up 4% Rate Shock	Change
Ag_Loans_Fixed_Rate	5.14%	8.14%	3.00%
Ag_Loans_Variable_Rate	5.57%	9.07%	3.50%
Real_Estate_Loans_Rate	5.16%	6.16%	1.00%
All_Other_Loans_Rate	4.77%	7.77%	3.00%
Taxable_Securities_Rate	1.40%	4.90%	3.50%
Tax_Free_Securities_Rate	2.88%	4.88%	2.00%
Mutual_Funds_Rate	1.76%	4.75%	2.99%
Fed_Funds_Sold_Rate	0.22%	4.22%	4.00%
NOW_Accounts_Rate	0.02%	2.02%	2.00%
Savings_Accounts_Rate	0.98%	3.98%	3.00%
MMA_Accounts_Rate	0.21%	4.21%	4.00%
COD_Rate	0.40%	3.90%	3.50%
IRA_Accounts_Rate	0.29%	4.29%	4.00%
Comm._Repo_Rate	0.13%	4.13%	4.00%
Retail_Repo_Rate	0.43%	3.93%	3.50%
Borrowed_Short_Term_Rate	0.21%	4.21%	4.00%
Borrowed_Long_Term_Rate	3.98%	4.50%	0.52%
Fed_Funds_Purchased_Rate	0.76%	4.76%	4.00%

CHAPTER V: RESULTS

5.1 Data Table Results

The data table results were used to determine the probability that an unacceptable result would occur. Any result that is negative is unacceptable. Negative net income would erode capital and prevent the distribution of any dividend. Consecutive years of negative net income could threaten the viability of the bank remaining independent. Consecutive years of negative net income could also threaten the solvency of the bank.

Any result that is less than $400,000 of net income is cause for concern and considered undesirable. This level of net income is necessary at a minimum to support the dividend payment typically made to the shareholders. This level of income is also necessary to provide a very minimal plowback of earnings to increase capital for growth. Results below $400,000, and still positive, are clearly undesirable as they would prevent distribution of the normal dividend if those types of results occurred in consecutive years.

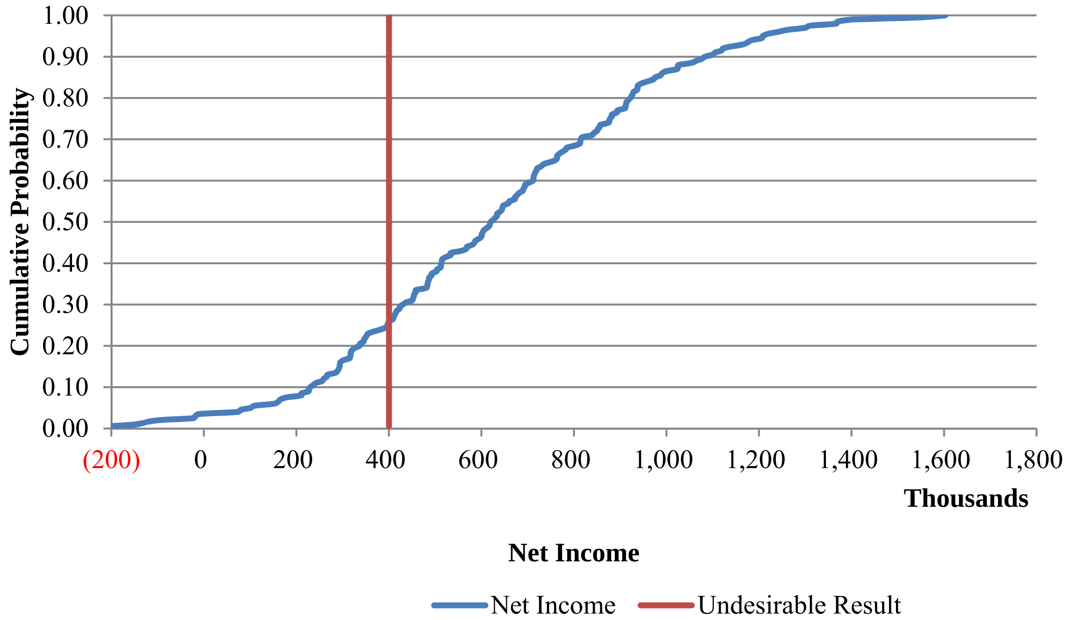
With the present low interest rate environment and the low level of loans to assets, there are results generated that are determined to be unrealistic. Unrealistic results are defined as any result of greater than $1,000,000 of net income.

5.2 Interest Rates Modeled

Three models of differing six month United States Treasury bill rates using data table were calculated. The rates were the current level of interest rate at 0.10% and then two higher rates of 2.0% and 4.0%. This is intended as a simulation of possibilities at higher interest levels. The model could be used to simulate rates between these examples as well as higher rates.

The cumulative distribution function shown in Figure 5.1 illustrates the range of results of the 200 calculations. The 0.10% interest rate calculation produced a result that has a 3.5% probability of being unacceptable as these results are negative. There is a 22.0% probability of being in the undesirable range of positive but less than $400,000 net income. The results that produced unacceptable or undesirable results were generally characterized by balance sheet values of less total assets and less loans in relation to total assets. Interest rates were generally lower for asset accounts and higher for liability accounts. Loan losses were also generally higher for the less than acceptable results. The complete results are shown in Appendix V.

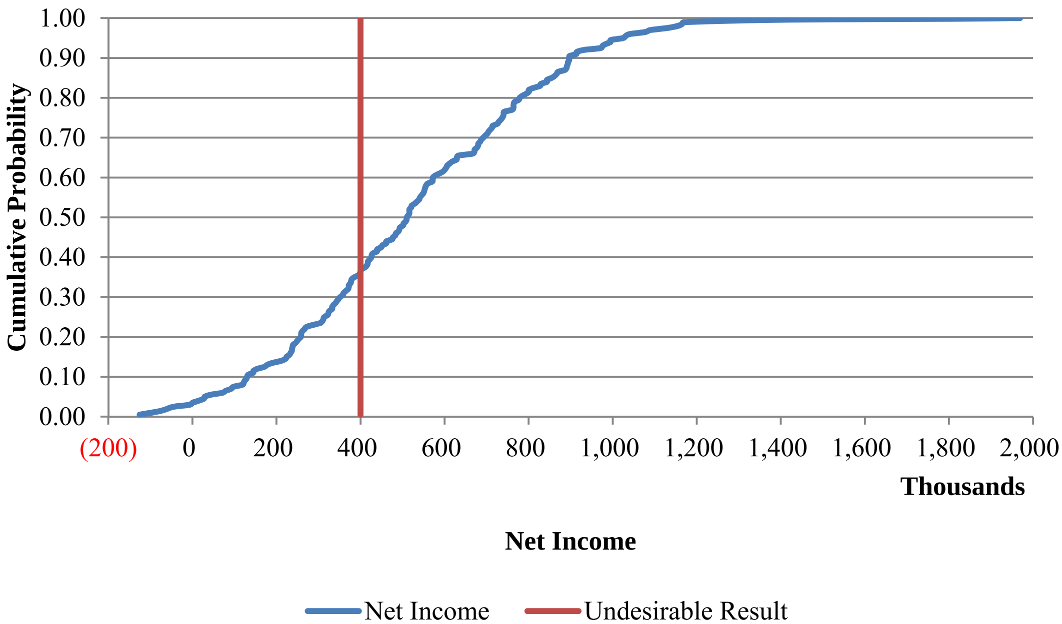
Figure 5.1 Cumulative Distribution Function of Net Income with a 0.10% United States Treasury Bill Rate.



The 2.0% interest rate calculation produced a result that has a 3.0% probability of being negative and unacceptable. There is a 33.0% probability of being in the undesirable range of positive but less than $400,000 net income. All three models were consistent in factors that contributed to less than acceptable results. Low asset base and a low concentration of the higher yielding loans do not generate sufficient income to adequately

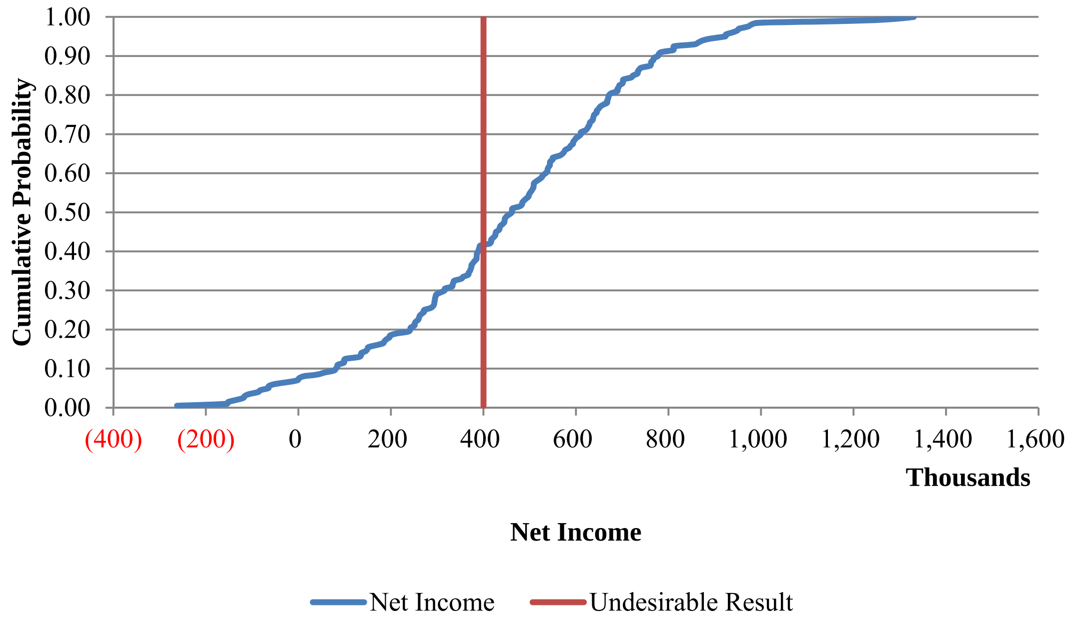
cover overhead costs as represented by non-interest expense. Also the relationship of interest rates on assets to liabilities is a flat yield curve which makes profitability difficult. The results of the 2% six month United States Treasury Bill rates are shown in Table 5.2. The complete results are shown in Appendix W.

Figure 5.2 Cumulative Distribution Function of Net Income with a 2.0% United States Treasury Bill Rate.



The 4.0% interest rate calculation produced a result that has a 7.0% probability of being negative which is unacceptable. There is a 41.5% probability of being in the undesirable range of positive but less than $400,000 net income. The range of outcomes is wider as higher six month United States Treasury Bill rates are modeled. The normal distribution of interest rates is wider and there is a higher likelihood of the model producing a range of asset and liability rates that result in a flat yield curve. The results of the 4.0% six month United States Treasury Bill rate is shown in Table 5.3. The complete results are shown in Appendix Y.

Figure 5.3 Cumulative Distribution Function of Net Income With a 4.0% United States Six Month Treasury Rate.



5.3 Scenario Manager Balance Sheet Model Results.

The scenario summary for the changes to the balance sheet is shown in Appendix T. Moderately low commodity prices are expected to increase loan demand from farm customers. Assets of the bank are shifted away from securities into loans. The lower commodity prices are expected to result in lower deposits from farm customers. Loans have a higher interest rate than securities. Higher net income will result as assets of the bank are shifted to loans.

Table 5.1 shows the results of the expected change in the balance sheet accounts. Net income is projected to increase $383,987 which is significant and desirable for the bank. The bank has adequate capacity for the additional loan volume from the baseline starting mean values. If the bank gets to the position of a higher loan to deposit baseline, the model could be used also to analyze bank capital levels.

Table 5.1 Results from scenario manager. Effect on balance sheet accounts and performance measurements from expected changes of moderately low commodity prices.

Balance Sheet Account	Current Values	Moderately Low Commodity Prices	Change
Total_Assets	62,830,541	62,830,541	0
Total_Capital	8,216,554	8,600,542	383,987
Capital_to_Assets	13.08%	15.86%	2.79%
Net_Income	555,904	939,891	383,987
Return_on_Equity	6.77%	10.93%	4.16%
Return_on_Assets	0.88%	1.73%	0.85%

Much lower commodity prices are expected to cause even more loan demand from farm customers. A larger shift from securities to loans was projected. Deposits were also expected to decline because of very low commodity prices.

Table 5.2 shows this model projects a net income of $1,471,372 which is an even larger gain in net income of $915,468 for the bank. As in the first example, the baseline mean values of loans used for the starting point are low enough that the bank has capacity to handle this shift in assets. Capital is also adequate. This model did not adjust the level of loan losses. The model could be used in the same manner to evaluate higher loan losses as a result of very low commodity prices. Higher loan losses would off-set the gain from higher interest rates of loans as compared to securities.

Table 5.2 Results from scenario manager. Effect on balance sheet accounts and performance measurements expected from expected changes of very low commodity prices.

Balance Sheet Account	Current Values	Very Low Commodity Prices	Change
Total_Assets	62,830,541	62,830,540	(1)
Total_Capital	8,216,554	9,132,023	915,468
Capital_to_Assets	13.08%	19.96%	6.89%
Net_Income	555,904	1,471,372	915,468
Return_on_Equity	6.77%	16.11%	9.35%
Return_on_Assets	0.88%	3.22%	2.33%

Moderately higher commodity prices are expected to lower loan demand from farmers. The bank would shift assets into securities. Also deposits would increase.

The opposite effect of the first two models would be the result. Table 5.3 shows that as the bank has a lower investment in loans, income would decrease to $363,911, a decrease in net income of $191,994 for the bank.

Table 5.3 Results from scenario manager. Effects on balance sheet accounts and performance measurements expected from expected changes of moderately higher commodity prices.

Balance Sheet Account	Current Values	Moderately Higher Commodity Prices	Change
Total_Assets	62,830,541	62,830,541	0
Total_Capital	8,216,554	8,024,561	(191,994)
Capital_to_Assets	13.08%	11.95%	-1.13%
Net_Income	555,904	363,911	(191,994)
Return_on_Equity	6.77%	4.53%	-2.23%
Return_on_Assets	0.88%	0.54%	-0.34%

5.4 Scenario Manager Interest Rates Results

Scenario manager was also used to model changes in interest rates. The models calculated were the present low interest rate environment of mean portfolio rates in December 2013. The scenario summary for the changes to interest rates is shown in

Appendix U. From these values a simulated interest rate shock was modeled. In the first year interest rates increased 2.0%. In the second year interest rates increased an additional 2.0% for a total interest rate shock of 4%.

The present low rate interest rate environment produces the following results in Table 5.4.

Table 5.4 Results from scenario manager. Balance sheet accounts and performance measurements with portfolio interest rates in December 2013, low rate environment.

Balance Sheet Account	Low Rate
Total_Assets	62,830,541
Total_Capital	8,055,269
Capital_to_Assets	12.85%
Net_Income	394,618
Return_on_Equity	4.90%
Return_on_Assets	0.63%

If an interest rate shock of 2% happened, various portfolio interest rates would change in differing amounts. Some interest rates that are closely related to national interest rate markets and are also variable rate would change immediately. These would include Fed Funds Sold, NOW Accounts, Savings Accounts and MMA Accounts, IRA Accounts, Commercial Repo Accounts, Borrowed Short Term and Fed Funds Purchased. Other rates are balance sheet accounts that are less sensitive to changes in national interest rates and are fixed maturity.

Table 5.5 shows the change in the first year of a 2% rate shock. As interest rates increase by 2% in the first year net income is projected to decrease to $135,840 a decrease of $258,778. The bank is liability sensitive so rates on deposits increase faster than rates on assets.

Table 5.5 Results from scenario manager. Balance sheet accounts and performance measurements expected from up 2% rate shock and change from low rate.

Balance Sheet Account	Low Rate	Up 2% Rate Shock	Change
Total_Assets	62,830,541	62,830,541	0.00%
Total_Capital	8,055,269	7,796,490	(258,778)
Capital_to_Assets	12.85%	12.49%	-0.36%
Net_Income	394,618	135,840	(258,778)
Return_on_Equity	4.90%	1.74%	-3.16%
Return_on_Assets	0.63%	0.22%	-0.41%

As the rate shock continues into the second year, some asset and liability accounts would continue to increase and reflect the change in national rates. Other rates would increase at a faster pace while some rates would top out and not fully reflect the full 4% shock.

The second year of a 2.0% rate shock is projected to lower income by $118,040 to $276,578 as shown in Table 5.6. The model indicates the bank is still liability sensitive but to a less degree than the initial shock of 2% in the first year.

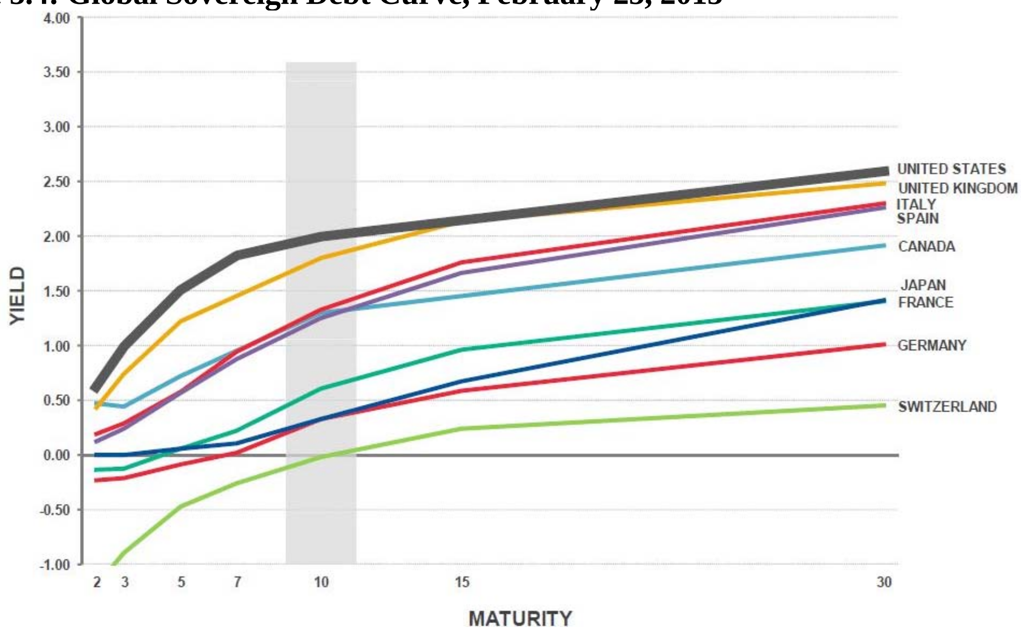
Table 5.6 Results from scenario manager. Balance sheet accounts and performance measurements expected from up 4% rate shock and change from low rated.

Balance Sheet Account	Low Rate	Up 4% Rate Shock	Change
Total_Assets	62,830,541	62,830,541	0.00%
Total_Capital	8,055,269	7,937,229	(118,040)
Capital_to_Assets	12.85%	12.69%	-0.16%
Net_Income	394,618	276,578	(118,040)
Return_on_Equity	4.90%	3.48%	-1.41%
Return_on_Assets	0.63%	0.44%	-0.19%

These models that change only the interest rates keep the balance sheet static since the values of the balance sheet accounts are constant. Regulators demand a static analysis so that growth projections do not hide the effects of changing interest rates. This model meets this requirement.

This model could be used to project various scenarios of changing rates. Falling rates are also a risk and could be modeled. Even though rates are very low, it is possible rates could fall further. Very short term rates could remain near zero while the yield curve flattens from falling long term interest rates. Negative interest rates in the United States have been extremely unusual and limited to very short term rates. Rates in some European countries and Japan have been negative and rates have been negative for sovereign debt with maturities of several years.

Figure 5.4: Global Sovereign Debt Curve, February 25, 2015



Source: Bloomberg

Other risk factors such as different levels of loan losses could be modeled to quantify that risk under different assumptions. Non-interest income and expense could also be modeled. This model is very flexible and allows the user to quickly and easily analyze changes in balance sheet composition, changes in interest rates, as well as changes in other profitability factors such as non-interest income, non-interest expense and loan loss assumptions.

CHAPTER VI: CONCLUSION

This model is a useful tool for the bank. The model accomplishes the objective of being easy to use to project different what if scenarios so that risk to net income can be quantified. It can also identify a range of likely outcomes and the probability of occurrence that some of these outcomes would yield an unacceptable result. Identifying the cause of the unacceptable result will enable bank management to develop and implement strategies to mitigate the risk of unacceptable results.

These models are adequate for the bank due to the size of the bank, type of bank and community, risk profile and tolerance, lack of complexity in loan and investment products, current liquidity and capital levels.

This model could also be used as a training tool for bank staff as well as members of the board of directors. A base line model and assumptions could be provided as the starting point. The individual being trained would then be able to make changes to balance sheet or interest rate assumptions or forecasts and then view the calculated results.

Areas for improvement include developing a more efficient download of historical data from the bank's core processing platform. The Excel spreadsheets could be simplified and refined for ease of use and aesthetic appeal.

The concept of data table and cumulative distribution functions would need to be explained. It might be difficult to explain the theory and all of the "moving parts" for this type of simulation analysis.

There are limitations of these models. These models do not include the actual maturity of all of the components of the balance sheet asset or liability accounts. Some assets such as variable rate agricultural loans have rates that are variable and can be changed quickly. However, many assets have maturities that are months, if not years into the future. All of these also have differing interest rates. If interest rates are falling for an extended period of time, it is possible that higher rate assets that have been on the books for some time will mature earlier and re-price more rapidly. This model does not quantify the actual maturity amounts and rates, it only provides for an “educated guess” on what the effect might be.

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APPENDIX A

CDF Model			
Random Data			
	Balance	Rate	Income
Ag Loans Fixed	=NORMINV(RAND(),Loans!B130,Loans!B131)	=NORMINV(RAND(),'Rate on Loans'!B130,'Rate on Loans'!B131)	=B4*C4
Ag Loans Variable	=NORMINV(RAND(),Loans!C130,Loans!C131)	=NORMINV(RAND(),'Rate on Loans'!C130,'Rate on Loans'!C131)	=B5*C5
Real Estate Loans	=NORMINV(RAND(),Loans!G130,Loans!G131)	=NORMINV(RAND(),'Rate on Loans'!G130,'Rate on Loans'!G131)	=B6*C6
All Other Loans	=NORMINV(RAND(),Loans!K130,Loans!K131)	=NORMINV(RAND(),'Rate on Loans'!K130,'Rate on Loans'!K131)	=B7*C7
Taxable Securities	=NORMINV(RAND(),Securities!L130,Securities!L131)	=NORMINV(RAND(),'Rate on Sec.'!L129,'Rate on Sec.'!L130)	=B10*C10
Tax Free Securities	=NORMINV(RAND(),Securities!M130,Securities!M131)	=NORMINV(RAND(),'Rate on Sec.'!M129,'Rate on Sec.'!M130)	=B11*C11
Mutual Funds	=NORMINV(RAND(),Securities!N130,Securities!N131)	=NORMINV(RAND(),'Rate on Sec.'!N129,'Rate on Sec.'!N130)	=B12*C12
Unrealized Gain (Loss)	=NORMINV(RAND(),Securities!Q130,Securities!Q131)	0	=B13*C13
Fed Funds Sold	=NORMINV(RAND(),Securities!O130,Securities!O131)	=NORMINV(RAND(),'Rate on Sec.'!O129,'Rate on Sec.'!O130)	=B14*C14
Non Earning Assets	4500000	0	=B16*C16
Total Assets	=SUM(B4:B16)	=SUMPRODUCT(B4:B16,C4:C16)/B18	=SUM(D4:D16)
	Balance	Rate	Expense
Demand Deposits	=NORMINV(RAND(),Deposits!B128,Deposits!B129)	0	=B21*C21
NOW Accounts	=NORMINV(RAND(),Deposits!C128,Deposits!C129)	=NORMINV(RAND(),'Rate on Deposits'!B129,'Rate on Deposits'!B130)	=B22*C22
Savings Accounts	=NORMINV(RAND(),Deposits!D128,Deposits!D129)	=NORMINV(RAND(),'Rate on Deposits'!C129,'Rate on Deposits'!C130)	=B23*C23
MMA	=NORMINV(RAND(),Deposits!E128,Deposits!E129)	=NORMINV(RAND(),'Rate on Deposits'!D129,'Rate on Deposits'!D130)	=B24*C24
Certificates of Deposit	=NORMINV(RAND(),Deposits!J128,Deposits!J129)	=NORMINV(RAND(),'Rate on Deposits'!I129,'Rate on Deposits'!I130)	=B25*C25
IRA Accounts	=NORMINV(RAND(),Deposits!K128,Deposits!K129)	=NORMINV(RAND(),'Rate on Deposits'!J129,'Rate on Deposits'!J130)	=B26*C26
Comm. Repo	=NORMINV(RAND(),'Other Liab.'!B130,'Other Liab.'!B131)	=NORMINV(RAND(),'Rate on Other Liab.'!B129,'Rate on Other Liab.'!B130)	=B27*C27
Retail Repo	=NORMINV(RAND(),'Other Liab.'!C130,'Other Liab.'!C131)	=NORMINV(RAND(),'Rate on Other Liab.'!C129,'Rate on Other Liab.'!C130)	=B28*C28
Borrowed Short Term	=NORMINV(RAND(),'Other Liab.'!D130,'Other Liab.'!D131)	=NORMINV(RAND(),'Rate on Other Liab.'!D129,'Rate on Other Liab.'!D130)	=B29*C29
Borrowed Long Term	=NORMINV(RAND(),'Other Liab.'!E130,'Other Liab.'!E131)	=NORMINV(RAND(),'Rate on Other Liab.'!E129,'Rate on Other Liab.'!E130)	=B30*C30
Fed Funds Purchased	=NORMINV(RAND(),'Other Liab.'!F130,'Other Liab.'!F131)	=NORMINV(RAND(),'Rate on Other Liab.'!G129,'Rate on Other Liab.'!G130)	=B31*C31
Total Liabilities	=SUM(B21:B30)	=SUMPRODUCT(B21:B30,C21:C30)/B32	=SUM(D21:D31)
Capital	=Capital!B130		
Surplus	5100000		
Undivided Profits	=NORMINV(RAND(),Capital!D130,Capital!D131)		
Unrealized Gain (Loss)	=B13		
Net Income	=D46		
Total Capital	=SUM(B34:B38)	=D46/B39	ROE
Total Liabilities and Capital	=B32+B39	=D46/B40	ROA
Non-Interest Income			240000
Non-Interest Expense			1500000
Net Loan Losses			=NORMINV(RAND(),Capital!J17,Capital!J18)
Net Income			=D18-D32+D42-D43-D44

APPENDIX B

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Example Data Table Spreadsheet				Data Table								
2						Cumulative		Interest		Total	Interest		
3	Income Statement				Probability	Probability	Total Assets	Rate	Income	Liabilities	Rate	Expense	Net Income
4							$ 483,463	5.65%	$ 27,319	$ 390,329	1.86%	$ 7,255	$ 20,064
5	Total Assets	$483,463			0.20	0.20	$ 464,238	6.08%	$ 28,217	$ 414,095	1.55%	$ 6,429	$ 21,788
6	Interest Rate	5.65%			0.20	0.40	$ 480,993	5.57%	$ 26,774	$ 374,830	1.20%	$ 4,510	$ 22,264
7	Income		$ 27,319		0.20	0.60	$ 570,976	7.69%	$ 43,919	$ 381,809	2.60%	$ 9,919	$ 33,999
8	Total Liabilities	$390,329			0.20	0.80	$ 534,696	6.09%	$ 32,554	$ 414,854	1.80%	$ 7,469	$ 25,085
9	Interest Rate	1.86%			0.20	1.00	$ 467,379	5.23%	$ 24,437	$ 410,686	1.71%	$ 7,013	$ 17,423
10	Expense		$ 7,255										
11	Net Income		$ 20,064										

APPENDIX C

Ag Loans Fixed
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.737728747
R Square	0.544243704
Adjusted R Square	0.540381363
Standard Error	0.006907959
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.006724226	0.006724226	140.9103017	7.23485E-22
Residual	118	0.005630949	4.77199E-05		
Total	119	0.012355175			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.061972389	0.000851206	72.80542567	6.4765E-100	0.06028677	0.063658008	0.06028677	0.063658008
T-bill	0.395427929	0.033311636	11.87056451	7.23485E-22	0.32946182	0.461394039	0.32946182	0.461394039

APPENDIX D

Ag Loans
Variable
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.94445733 3
R Square	0.89199965 3
Adjusted R Square	0.89108439 6
Standard Error	0.00516692 5
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.026018715	0.02601871 5	974.589085 1	7.27015E-59
Residual	118	0.003150259	2.66971E-05		
Total	119	0.029168975			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.05077937 5	0.000636674	79.7573086 9	1.6989E-104	0.04951858 8	0.05204016 2	0.04951858 8	0.05204016 2
T-bill	0.77783792	0.024916001	31.2184093 9	7.27015E-59	0.72849745 5	0.82717838 5	0.72849745 5	0.82717838 5

APPENDIX E

Real Estate Loans

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.761799398
R Square	0.580338323
Adjusted R Square	0.576781868
Standard Error	0.003635239
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.002156403	0.002156403	163.1788793	5.39161E-24
Residual	118	0.001559366	1.3215E-05		
Total	119	0.003715769			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.060264625	0.000447938	134.5379395	5.4616E-131	0.059377586	0.061151664	0.059377586	0.061151664
T-bill	0.223929411	0.017529889	12.77414887	5.39161E-24	0.189215458	0.258643363	0.189215458	0.258643363

APPENDIX F

All Other Loans
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.846456505
R Square	0.716488614
Adjusted R Square	0.714085975
Standard Error	0.005230866
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.008159583	0.008159583	298.2090341	4.34224E-34
Residual	118	0.003228711	2.7362E-05		
Total	119	0.011388294			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.059433736	0.000644552	92.20930225	8.1749E-112	0.058157347	0.060710126	0.058157347	0.060710126
T-bill	0.435592279	0.025224338	17.26872995	4.34224E-34	0.385641222	0.485543335	0.385641222	0.485543335

APPENDIX G

Taxable Securities

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.726648848
R Square	0.528018548
Adjusted R Square	0.524018706
Standard Error	0.007298058
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.007031061	0.007031061	132.0098248	5.78292E-21
Residual	118	0.006284874	5.32616E-05		
Total	119	0.013315935			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.023798113	0.000899274	26.46369735	1.89072E-51	0.022017306	0.025578921	0.022017306	0.025578921
T-bill	0.404349224	0.035192773	11.48955285	5.78292E-21	0.334657953	0.474040496	0.334657953	0.474040496

APPENDIX H

Tax Free Securities
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.341982774
R Square	0.116952218
Adjusted R Square	0.109468762
Standard Error	0.002493817
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	9.71931E-05	9.71931E-05	15.62810296	0.000131864
Residual	118	0.000733857	6.21912E-06		
Total	119	0.00083105			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.03218513	0.000307291	104.7384013	2.8957E-118	0.03157661	0.032793649	0.03157661	0.032793649
T-bill	0.04754052	0.012025712	3.953239553	0.000131864	0.023726337	0.071354704	0.023726337	0.071354704

APPENDIX I

Fed Funds Sold

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.918870246
R Square	0.844322528
Adjusted R Square	0.842491029
Standard Error	0.006221707
Observations	87

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.017845166	0.017845166	461.0006452	4.37904E-36
Residual	85	0.003290319	3.87096E-05		
Total	86	0.021135485			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.005246362	0.000872755	6.01126355	4.45523E-08	0.003511091	0.006981634	0.003511091	0.006981634
T-bill	0.830562873	0.038683142	21.47092558	4.37904E-36	0.753650422	0.907475324	0.753650422	0.907475324

APPENDIX J

NOW Accounts
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.747687527
R Square	0.559036638
Adjusted R Square	0.55529966
Standard Error	0.001727576
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.000446472	0.000446472	149.5959278	1.01929E-22
Residual	118	0.000352173	2.98452E-06		
Total	119	0.000798645			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.002404848	0.000212874	11.29707044	1.65594E-20	0.0019833	0.002826396	0.0019833	0.002826396
T-bill	0.101892719	0.008330734	12.23094141	1.01929E-22	0.085395598	0.118389841	0.085395598	0.118389841

APPENDIX K

Savings Accounts
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.765094005
R Square	0.585368836
Adjusted R Square	0.581855012
Standard Error	0.001993943
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.000662331	0.000662331	166.5902821	2.63567E-24
Residual	118	0.000469146	3.97581E-06		
Total	119	0.001131477			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.003382888	0.000245696	13.76860783	2.62968E-26	0.002896343	0.003869432	0.002896343	0.003869432
T-bill	0.124103453	0.009615216	12.90698579	2.63567E-24	0.105062708	0.143144198	0.105062708	0.143144198

APPENDIX L

MMA Accounts

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.817045555
R Square	0.667563438
Adjusted R Square	0.664746179
Standard Error	0.006163976
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.009003009	0.009003009	236.9549405	5.39345E-30
Residual	118	0.004483363	3.79946E-05		
Total	119	0.013486373			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.00603339	0.000759531	7.943570123	1.29212E-12	0.004529311	0.007537469	0.004529311	0.007537469
T-bill	0.457551556	0.029723993	15.39334078	5.39345E-30	0.398689957	0.516413155	0.398689957	0.516413155

APPENDIX M

Certificates of Deposit
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.809393619
R Square	0.65511803
Adjusted R Square	0.652195301
Standard Error	0.007859591
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.013846211	0.013846211	224.1460391	4.75985E-29
Residual	118	0.007289234	6.17732E-05		
Total	119	0.021135445			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.013865329	0.000968467	14.31678641	1.45276E-27	0.011947502	0.015783157	0.011947502	0.015783157
T-bill	0.567429169	0.037900603	14.97150758	4.75985E-29	0.492375656	0.642482682	0.492375656	0.642482682

APPENDIX N

IRA Accounts
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.857747326
R Square	0.735730476
Adjusted R Square	0.733490904
Standard Error	0.006907815
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.015675995	0.015675995	328.5138401	6.77964E-36
Residual	118	0.005630714	4.77179E-05		
Total	119	0.021306709			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.01253848	0.000851188	14.73056685	1.66578E-28	0.010852896	0.014224064	0.010852896	0.014224064
T-bill	0.603759177	0.033310942	18.12495076	6.77964E-36	0.537794444	0.669723911	0.537794444	0.669723911

APPENDIX O

Commercial
Repo
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.985095879
R Square	0.970413892
Adjusted R Square	0.970163162
Standard Error	0.003038971
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.035744082	0.035744082	3870.358263	4.63098E-92
Residual	118	0.00108977	9.23534E-06		
Total	119	0.036833852			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.000300822	0.000374465	0.803338738	0.423394221	-0.00044072	0.001042365	-0.00044072	0.001042365
T-bill	0.911692238	0.014654556	62.21220349	4.63098E-92	0.882672227	0.94071225	0.882672227	0.94071225

APPENDIX P

Retail Repo

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.804878017
R Square	0.647828622
Adjusted R Square	0.644844119
Standard Error	0.008701001
Observations	120

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.016433366	0.016433366	217.0641407	1.64396E-28
Residual	118	0.008933475	7.57074E-05		
Total	119	0.025366841			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.015447772	0.001072146	14.40827267	8.98598E-28	0.013324631	0.017570913	0.013324631	0.017570913
T-bill	0.618172164	0.04195806	14.73309678	1.64396E-28	0.535083781	0.701260547	0.535083781	0.701260547

APPENDIX Q

Borrowed Long Term
SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.635855614
R Square	0.404312361
Adjusted R Square	0.396958193
Standard Error	0.006896692
Observations	83

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.00261496	0.00261496	54.97730545	1.05645E-10
Residual	81	0.003852713	4.75644E-05		
Total	82	0.006467673			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.034496871	0.000891968	38.67500008	5.51711E-54	0.032722134	0.036271608	0.032722134	0.036271608
X Variable 1	0.364814938	0.049201788	7.414668263	1.05645E-10	0.266918813	0.462711064	0.266918813	0.462711064

APPENDIX R

Fed Funds Purchased

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.976048856
R Square	0.952671369
Adjusted R Square	0.952056712
Standard Error	0.00352425
Observations	79

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.019250561	0.019250561	1549.922195	9.11616E-53
Residual	77	0.000956366	1.24203E-05		
Total	78	0.020206927			

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	0.000405299	0.00047194	0.858792572	0.393120558	-0.000534455	0.001345052	-0.000534455	0.001345052
T-bill	0.903862135	0.022958697	39.36905124	9.11616E-53	0.858145528	0.949578742	0.858145528	0.949578742

APPENDIX S

	Correlation Coefficient				
Balance Sheet Account	Total Deposits	Total Liabilities	Total Investments	Total Loans	Six Month T-bill
Ag Loans Fixed	0.903197	0.901321	0.881211	0.892705	0.737729
Ag Loans Variable	0.838566	0.880886	0.763703	0.919690	0.944457
Total Ag Loans	0.894385	0.924428	0.838208	0.973479	0.909995
Real Estate Fixed	0.719748	0.710100	0.675938	0.819274	0.488631
Real Estate Variable	0.943952	0.943839	0.917114	0.889037	0.793290
Total Real Estate	0.917991	0.917375	0.885424	0.947438	0.761799
Consumer	0.892962	0.878271	0.885382	0.875941	0.650325
Commercial	0.804613	0.830574	0.743440	0.805395	0.815058
NIFA	0.689332	0.704491	0.638322	0.770070	0.599562
All Other	0.938054	0.950808	0.880181	0.945901	0.846457
Total Loans	0.946808	0.962967	0.895893	1.000000	0.877727
US Treasury	0.777368	0.811046	0.721356	0.831613	0.832790
US Agency	0.957869	0.947740	0.988794	0.892030	0.736305
Certificates of Deposit	-0.435614	-0.405999	0.306349	-0.355193	-0.364273
Taxable Munis	0.818085	0.820302	-0.058606	0.836805	0.753526
Mortgage Backed	0.693723	0.700056	0.751732	0.646257	0.585419
Corporate Bonds	0.748291	0.787346	0.668145	0.883218	0.762577
Other Securities	0.027322	0.041624	0.041541	0.075595	0.086601
Fed Res Bank Stock	-0.077440	-0.082509	-0.104983	-0.051941	-0.074396
Fed Home Loan Bk	-0.077440	-0.082509	-0.104983	-0.051941	-0.074396
All Taxable Securities	0.953099	0.942167	0.989666	0.890431	0.726649
Tax Free Securities	0.506765	0.485307	0.485450	0.389397	0.341983
Mutual Funds	-0.841791	-0.790158	0.583651	-0.624059	0.115473
Fed Funds Sold	0.503309	0.498315	0.413804	0.462052	0.516900
Total Investments	0.959996	0.951520	1.000000	0.895893	0.755439
Now Accounts	0.929251	0.930235	0.938039	0.905159	0.747688
Savings Acct	0.933521	0.932063	0.921236	0.898568	0.765094
Money Market Act	0.966200	0.955973	0.889713	0.893716	0.817046
CD's < 100,000	0.993073	0.983103	0.970660	0.927755	0.799199
CD's > 100,000	0.973403	0.975229	0.929752	0.930586	0.853806
IRA-CDS UNDER	0.994168	0.992770	0.949548	0.950000	0.885424
IRA-CDS OVER	0.974637	0.972402	0.933636	0.881071	0.870534
Total Certificates	0.994160	0.985485	0.967300	0.929834	0.809394
IRA Accounts	0.956676	0.969522	0.919766	0.966535	0.857747
Total Deposits	1.000000	0.995292	0.959996	0.946808	0.836617
Repurchase/Comm	0.852371	0.888188	0.765923	0.869059	0.985096
Repurchase/Retl	0.983552	0.976420	0.974484	0.924152	0.804878
Borr Funds- ST	0.596123	0.607895	0.530496	0.351341	0.914224
Borr Funds-LT	0.759388	0.761601	0.815518	0.665629	0.635856
Fed Funds Purch	0.765613	0.807783	0.643746	0.784278	0.918870
Total Liabilities	0.995292	1.000000	0.951520	0.962967	0.880053

APPENDIX T

Scenario Summary	Current Values:	Moderately Low Commodity Prices	Very Low Commodity Prices	Moderately Higher Commodity Prices
Changing Cells:				
Ag_Loans_Fixed	4,261,984	8,261,984	12,261,984	2,261,984
Ag_Loans_Variable	5,691,081	10,691,081	15,691,080	3,191,081
Taxable_Securities	24,353,142	15,353,142	6,353,142	28,853,142
Demand_Deposits	4,691,641	2,891,641	2,891,640	5,591,640
Now_Accounts	7,516,319	3,916,319	3,916,319	9,316,318
MMA_Accounts	8,804,333	5,204,333	5,204,333	10,604,333
Certificates_of_Deposit	17,550,211	17,550,211	8,550,210	17,550,210
Result Cells:				
Total_Assets	62,830,541	62,830,541	62,830,540	62,830,541
Total_Capital	8,216,554	8,600,542	9,132,023	8,024,561
Capital_to_Assets	13.08%	15.86%	19.96%	11.95%
Net_Income	555,904	939,891	1,471,372	363,911
Return_on_Equity	6.77%	10.93%	16.11%	4.53%
Return_on_Assets	0.88%	1.73%	3.22%	0.54%

Notes: Current Values column represents values of changing cells at time Scenario Summary Report was created. Changing cells for each scenario are highlighted in gray.

APPENDIX U

Scenario Summary	Current Values:	Low Rate	Up 2% Rate Shock	Up 4% Rate Shock
Changing Cells:				
Ag_Loans_Fixed_Rate	6.88%	5.14%	6.14%	8.14%
Ag_Loans_Variable_Rate	6.41%	5.57%	7.07%	9.07%
Real_Estate_Loans_Rate	6.41%	5.16%	5.56%	6.16%
All_Other_Loans_Rate	6.69%	4.77%	5.77%	7.77%
Taxable_Securities_Rate	3.07%	1.40%	2.90%	4.90%
Tax_Free_Securities_Rate	3.30%	2.88%	3.88%	4.88%
Mutual_Funds_Rate	1.68%	1.76%	3.25%	4.75%
Fed_Funds_Sold_Rate	0.69%	0.22%	2.22%	4.22%
NOW_Accounts_Rate	0.42%	0.02%	2.02%	2.02%
Savings_Accounts_Rate	0.55%	0.98%	2.98%	3.98%
MMA_Accounts_Rate	1.39%	0.21%	2.21%	4.21%
COD_Rate	2.36%	0.40%	2.15%	3.90%
IRA_Accounts_Rate	2.29%	0.29%	2.29%	4.29%
Comm._Repo_Rate	1.59%	0.13%	2.13%	4.13%
Retail_Repo_Rate	2.61%	0.43%	2.18%	3.93%
Borrowed_Short_Term_Rate	0.39%	0.21%	2.21%	4.21%
Borrowed_Long_Term_Rate	3.80%	3.98%	3.00%	4.50%
Fed_Funds_Purchased_Rate	1.73%	0.76%	2.76%	4.76%
Result Cells:				
Total_Assets	62,830,541	62,830,541	62,830,541	62,830,541
Total_Capital	8,216,554	8,055,269	7,796,490	7,937,229
Capital_to_Assets	13.08%	12.85%	12.49%	12.69%
Net_Income	555,904	394,618	135,840	276,578
Return_on_Equity	6.77%	4.90%	1.74%	3.48%
Return_on_Assets	0.88%	0.63%	0.22%	0.44%

Notes: Current Values column represents values of changing cells at time Scenario Summary Report was created. Changing cells for each scenario are highlighted in gray.

APPENDIX V

Balance Sheet Volumes																			
		Loan Volume				Securities Volume				Deposits Volume						Borrowed Funds Volume			
Probability	Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Unrealized Gain(Loss)	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased
		2,857,317	6,346,467	15,393,011	4,098,618	31,800,779	1,266,029	362,932	0	2,721,074	8,305,156	1,800,224	12,987,442	17,560,117	4,036,962	1,350,538	978,938	2,224,078	7,797,694
0.00500	0.00500	4,381,126	5,821,265	15,773,155	4,014,326	17,000,032	0	1,528,779	13,670,072	8,236,367	8,548,910	890,916	10,907,393	19,254,064	4,822,058	2,668,762	1,175,509	2,155,998	0
0.00500	0.01000	4,049,411	4,084,943	15,191,582	2,881,963	9,788,528	2,550,162	751,517	18,623,838	1,351,281	7,937,488	2,830,617	8,648,175	17,638,866	4,716,564	8,967,720	927,198	2,152,517	0
0.00500	0.01500	4,568,117	2,890,078	13,356,741	4,986,413	17,355,837	2,098,263	(69,507)	18,402,222	6,221,335	10,283,264	3,588,553	12,128,878	17,128,091	3,799,665	5,152,297	959,331	2,396,256	0
0.00500	0.02000	3,522,490	4,932,368	12,923,489	5,006,363	17,572,624	1,723,333	558,123	6,056,417	0	9,498,361	1,360,367	7,271,824	16,980,410	3,425,553	7,577,967	1,082,075	2,540,527	0
0.00500	0.02500	4,044,892	6,236,098	11,853,797	3,681,382	21,438,417	4,443,076	720,073	0	5,261,058	4,991,939	1,867,823	10,333,161	16,642,935	4,450,761	1,561,452	956,631	2,510,275	1,121,627
0.00500	0.03000	2,563,928	4,755,077	15,089,577	3,312,060	19,714,441	4,087,137	(226,816)	6,067,937	0	10,425,832	2,083,523	12,110,559	17,022,948	4,014,176	5,318,043	466,233	2,148,843	0
0.00500	0.03500	3,007,624	6,255,280	13,506,070	4,341,272	25,676,056	3,549,840	501,473	0	2,913,832	6,416,123	1,101,689	7,476,151	18,463,771	4,638,473	5,110,089	830,088	1,834,526	5,551,400
0.00500	0.04000	3,446,072	4,661,221	15,257,687	3,869,490	28,662,933	1,210,385	384,399	0	2,977,733	6,724,873	4,288,338	7,210,038	17,106,373	4,474,024	5,455,178	714,723	1,387,416	4,769,089
0.00500	0.04500	3,580,506	7,000,103	12,475,782	3,226,229	19,617,091	2,414,958	(208,202)	3,320,497	5,636,553	6,737,607	749,641	5,807,921	17,560,317	3,325,011	7,159,413	1,011,717	1,646,986	0
0.00500	0.05000	3,945,841	5,862,576	14,409,670	4,204,937	4,999,263	3,900,137	(215,819)	18,397,584	5,507,690	8,767,800	2,237,969	5,024,608	18,418,312	3,972,132	6,561,669	1,019,088	2,210,743	0
0.00500	0.05500	4,372,373	5,912,675	13,348,875	3,645,534	24,140,382	3,017,911	726,395	3,763,528	2,177,615	5,853,876	3,802,067	10,907,574	17,625,673	4,171,389	8,966,308	629,841	2,066,934	0
0.00500	0.06000	5,795,830	4,533,487	13,247,254	3,444,443	14,478,559	1,836,413	327,819	17,198,293	2,552,883	8,021,307	3,316,361	7,089,562	18,813,769	4,726,008	10,982,645	703,080	2,328,664	0
0.00500	0.06500	3,887,775	4,218,454	13,930,024	3,406,495	16,201,782	2,848,376	(562,298)	16,667,860	7,430,684	6,856,897	4,005,153	8,419,683	17,039,163	4,611,816	8,693,224	969,833	1,134,312	0
0.00500	0.07000	5,105,667	5,491,328	13,068,622	3,403,098	35,013,239	5,528,309	601,103	0	5,855,888	6,332,805	3,104,521	10,997,354	18,777,953	4,681,482	9,815,437	1,391,945	1,099,295	3,553,585
0.00500	0.07500	4,943,396	3,936,556	12,980,344	3,755,488	29,687,217	4,388,802	(64,449)	0	5,552,255	1,046,294	4,351,132	8,417,674	16,982,569	4,443,039	2,799,166	610,586	1,795,698	11,693,391
0.00500	0.08000	4,099,395	5,684,649	12,078,413	4,449,740	35,340,748	6,538,323	382,176	0	3,108,057	10,348,062	1,658,321	12,391,752	16,193,300	4,332,023	3,381,707	856,231	2,634,135	11,287,680
0.00500	0.08500	4,646,095	4,879,696	12,324,672	4,604,681	23,865,450	866,778	660,624	8,545,841	5,066,272	7,495,064	6,024,473	9,906,860	16,550,551	4,278,795	4,149,733	1,250,234	3,011,230	0
0.00500	0.09000	2,436,630	4,289,062	15,105,977	3,308,960	18,615,658	4,164,781	201,582	3,344,494	3,927,029	5,887,310	624,549	12,278,268	17,243,441	4,128,814	1,697,601	1,488,091	1,990,457	0
0.00500	0.09500	2,470,273	5,778,531	9,178,284	3,440,092	27,485,735	5,942,500	837,923	5,800,923	2,196,760	9,042,169	3,787,432	12,566,161	17,750,422	4,168,495	4,984,151	692,971	2,907,776	0
0.00500	0.10000	4,104,566	4,242,857	13,706,932	3,627,103	27,796,221	6,073,278	649,826	0	2,048,305	7,192,486	4,644,990	10,025,464	18,182,743	4,168,821	2,896,027	1,363,089	2,806,206	4,222,825
0.00500	0.10500	3,553,776	3,386,813	13,280,505	4,196,002	32,911,145	4,041,785	393,996	0	4,913,606	9,200,981	4,036,969	6,085,960	18,043,157	4,727,029	5,990,003	1,729,656	2,225,772	2,416,894
0.00500	0.11000	4,010,377	3,929,061	11,442,643	3,670,487	25,497,244	5,172,646	235,976	475,904	5,956,665	8,846,906	5,033,617	7,906,214	16,547,857	4,281,113	0	1,250,618	2,375,372	0
0.00500	0.11500	3,909,606	6,569,434	14,751,962	4,474,547	27,929,858	833,039	444,483	0	5,945,906	6,261,725	3,809,030	7,666,276	19,701,970	4,488,051	6,186,066	610,948	381,006	1,417,466
0.00500	0.12000	4,977,595	6,830,731	13,383,782	2,720,112	22,129,011	699,771	746,743	7,662,971	3,230,585	7,341,970	1,011,151	14,119,757	17,498,622	4,061,682	6,545,103	1,057,347	1,537,757	0
0.00500	0.12500	4,393,832	7,578,375	13,898,251	2,708,787	23,857,119	3,148,624	27,518	0	1,592,371	5,074,797	2,308,153	6,591,727	16,671,721	4,019,100	6,253,643	1,321,097	1,858,272	7,894,106
0.00500	0.13000	4,070,896	5,178,548	14,911,445	3,073,245	15,860,626	4,247,667	887,400	9,954,294	8,174,004	7,878,666	1,629,495	9,032,155	19,486,350	4,087,660	2,185,996	1,644,782	1,177,613	0
0.00500	0.13500	4,021,519	5,316,234	14,833,745	3,599,922	26,390,839	4,780,102	22,551	0	4,627,250	8,500,971	1,569,271	11,150,611	15,844,680	4,856,884	2,402,742	1,302,638	648,016	6,039,298
0.00500	0.14000	3,593,353	4,070,236	14,759,881	3,123,279	30,781,540	6,177,000	(650,515)	0	6,378,925	7,154,322	2,485,238	8,968,974	18,026,868	3,702,836	6,243,859	949,506	767,216	5,827,545
0.00500	0.14500	5,593,210	6,105,609	13,467,402	3,026,133	14,626,805	4,223,419	(350,422)	15,574,342	4,981,889	8,731,168	4,551,254	11,900,833	19,630,212	3,997,908	3,033,218	811,869	2,978,570	0
0.00500	0.15000	3,690,998	6,933,839	16,349,881	2,771,941	16,178,632	4,199,269	506,510	5,498,819	8,047,098	7,025,291	4,561,029	10,044,070	17,455,289	3,925,022	1,557,362	952,389	55,827	0
0.00500	0.15500	3,742,199	4,964,772	15,173,584	4,049,546	23,097,994	3,313,463	(83,489)	4,891,824	8,271,051	7,997,137	2,275,202	5,208,105	17,673,451	4,213,949	8,848,607	554,552	2,191,329	0
0.00500	0.16000	3,025,500	3,419,472	14,416,037	4,258,468	26,225,973	1,581,530	1,400,918	691,659	8,524,449	5,333,726	4,119,010	8,391,367	16,621,731	3,701,976	3,352,220	993,305	580,854	0
0.00500	0.16500	3,868,450	6,197,113	13,972,192	4,434,373	21,364,974	0	(327,561)	5,300,771	5,954,403	7,730,272	5,712,935	6,780,983	17,135,058	4,473,207	3,470,159	735,437	1,145,419	0
0.00500	0.17000	4,938,572	5,850,900	14,561,126	3,372,554	27,730,918	2,285,578	(884,568)	1,155,181	6,869,505	8,086,166	4,545,822	9,554,348	17,593,462	4,291,822	2,575,110	951,675	3,426,918	0
0.00500	0.17500	4,395,639	9,178,079	13,568,191	4,147,455	8,028,836	501,579	296,874	10,907,914	2,370,936	7,570,017	4,107,307	7,758,957	16,714,846	4,696,977	4,107,506	540,385	860,762	0
0.00500	0.18000	5,684,443	4,587,346	15,169,017	3,840,301	31,943,328	2,352,535	(312,975)	0	2,557,120	8,727,939	3,341,156	10,254,554	17,654,478	4,446,121	5,553,060	880,976	1,479,646	6,681,918
0.00500	0.18500	3,616,101	3,940,995	16,671,608	5,305,322	35,372,360	3,529,633	(360,882)	0	6,521,277	4,173,268	2,028,045	9,298,922	19,214,393	4,565,948	6,548,200	818,728	2,466,345	10,800,893
0.00500	0.19000	2,828,315	6,582,680	15,300,479	4,275,343	14,728,165	4,380,781	456,341	4,365,715	5,341,058	5,705,354	434,508	8,367,869	16,760,820	3,858,589	4,489,886	1,332,786	4,170,609	0
0.00500	0.19500	3,818,835	7,110,928	15,961,112	4,668,039	19,745,319	1,657,866	(265,686)	4,320,174	3,869,470	9,064,411	1,088,683	8,985,709	18,528,898	4,888,248	5,581,474	1,272,432	2,002,947	0
0.00500	0.20000	4,841,864	7,801,021	15,919,739	3,673,339	30,016,525	6,524,254	(384,863)	0	1,627,884	7,501,028	3,468,736	7,779,919	16,785,732	4,220,561	1,234,342	849,968	2,030,549	21,278,025
0.00500	0.20500	3,938,412	5,149,360	14,647,264	3,502,214	34,801,166	645,871	(375,366)	0	8,351,503	6,897,202	2,913,588	11,983,846	17,031,976	4,014,129	0	1,437,750	1,289,033	6,765,259
0.00500	0.21000	3,841,650	6,681,010	12,360,776	5,339,156	11,645,428	6,516,379	913,043	13,603,966	6,574,903	4,603,258	4,552,966	9,134,576	18,704,610	4,621,125	6,858,273	660,281	2,278,373	0
0.00500	0.21500	3,808,613	6,233,802	14,413,472	4,891,411	26,027,700	5,930,436	(420,742)	0	1,343,793	12,015,154	3,427,916	8,422,067	18,676,728	4,439,262	7,694,500	663,104	741,168	1,881,742
0.00500	0.22000	4,829,715	7,777,361	14,709,243	4,902,751	23,792,508	1,555,974	(25,005)	1,236,170	7,919,070	8,375,847	934,092	9,584,483	16,001,769	3,866,479	6,883,556	860,228	2,378,196	0
0.00500	0.22500	2,919,269	6,791,990	14,840,759	4,772,073	18,809,621	813,669	741,020	7,464,021	6,387,854	6,791,380	4,305,119	7,389,169	15,778,297	4,454,661	7,710,743	616,832	977,348	0
0.00500	0.23000	5,673,572	7,763,190	15,064,356	3,741,086	13,009,352	3,303,227	382,966	6,204,909	3,920,429	9,078,731	671,887	7,607,694	17,134,265	3,909,897	7,393,388	1,074,000	1,969,400	0
0.00500	0.23500	5,401,728	6,062,404	12,846,326	3,093,732	20,307,037	1,161,449	(244,416)	3,931,312	4,169,747	11,314,506	2,256,205	8,791,095	14,837,700	3,776,965	3,658,837	767,662	1,231,270	0
0.00500	0.24000	3,232,870	7,704,207	14,904,260	4,100,500	13,390,724	2,633,178	373,188	9,129,603	1,658,245	5,917,708	4,671,158	8,776,595	19,244,602	4,747,897	5,138,458	1,417,298	1,523,380	0
0.00500	0.24500	4,852,948	4,680,418	15,429,776	4,439,553	15,950,537	1,672,687	849,678	10,702,806	6,588,846	8,051,604	2,304,316	7,582,878	17,208,122	4,194,928	5,988,093	1,367,057	2,442,882	0
0.00500	0.25000	5,028,740	1,275,406	13,264,207	4,709,392	27,636,972	5,101,020	483,551	0	4,966,222	7,077,447	1,136,004	4,585,989	16,660,782	4,059,381	5,459,656	966,373	1,943,847	8,160,036
0.00500	0.25500	3,510,892	6,173,664	12,930,583	4,494,792	37,303,663	3,126,552	767,483	0	6,168,477	8,284,458	4,265,647	4,894,339	16,763,709	4,306,891	8,399,480	1,324,433	2,040,152	9,092,560
0.00500	0.26000	3,564,335	7,740,320	15,167,431	3,659,888	22,352,690	4,871,218	854,826	13,826,280	11,279,586	9,619,305	2,218,722	13,212,678	19,111,215	4,359,742	5,366,737	1,642,347	2,371,830	0
0.00500	0.26500	4,777,774	6,414,267	15,182,939	4,526,241	15,115,122	5,551,752	629,785	14,620,728	4,280,114	10,792,323	6,342,837	9,281,187	18,098,074	3,990,591	9,982,750	357,585	1,063,361	0
0.00500	0.27000	4,985,057	5,508,130	13,006,544	3,494,313	21,372,928	1,070,357	(290,470)	17,129,957	2,730,771	7,331,127	5,808,318	12,727,015	18,081,804	4,046,757	10,575,813	1,077,391	2,188,291	0
0.00500	0.27500	3,855,325	6,605,412	12,603,440	3,897,855	26,171,160	8,131,184	227,073	0	3,034,272	4,852,025	3,631,664	11,376,029	17,631,272	4,456,607	2,542,225	700,080	2,070,234	8,969,970
0.00500	0.28000	3,866,285	6,591,956	14,572,383	3,596,521	31,801,784	2,935,717	619,569	0	4,984,690	6,009,366	3,867,074	7,399,439	17,630,125	4,246,310	5,293,455	1,290,360	1,385,507	9,258,320
0.00500	0.28500	3,863,602	5,444,487	14,584,694	3,318,113	33,729,759	3,061,884	368,720	0	5,527,045	10,626,031	1,715,016	10,651,710	16,631,180	4,102,023	5,643,849	839,352	2,190,021	4,076,313
0.00500	0.29000	4,822,237	6,217,304	15,727,883	4,368,085	29,969,914	2,453,925	100,215	0	8,306,250	6,656,876	4,014,988	8,818,422	15,097,394	4,440,480	4,153,976	556,265	1,719,844	7,794,852
0.00500	0.29500	3,211,348	4,338,585	14,990,983	3,878,864	30,890,106	2,536,847	730,537	0	2,698,745	9,352,046	4,416,789	8,218,716	17,695,922	4,062,731	1,912,624	557,305	700,640	8,231,214
0.00500	0.30000	4,489,397	5,195,667	13,103,828	3,743,852	24,170,073	4,485,407	605,450	5,135,995	3,524,776	10,003,711	3,710,960	9,300,599	16,239,524	4,052,497	8,599,579	1,624,273	1,268,302	0
0.00500	0.30500	4,769,412	3,881,023	14,457,980	3,823,769	21,382,564	2,894,237	(34,810)	10,869,599	6,882,950	6,397,618	2,439,054	9,201,396	18,114,705	4,222,476	8,136,532	1,265,852	3,418,000	0
0.00500	0.31000	3,526,049	6,284,279	11,817,872	4,177,773	22,550,837	4,571,511	(83,421)	7,791,622	8,115,551	8,268,452	493,893	9,820,421	17,753,766	4,806,986	6,815,677	979,493	1,665,705	0
0.00500	0.31500	3,509,786	5,813,200	15,831,721	4,017,463	40,671,880	1,188,856	838,405	0	8,022,406	10,127,845	4,048,911	10,029,357	16,065,528	4,446,060	2,506,576	980,387	1,014,118	11,791,719
0.00500	0.32000	3,615,433	6,437,348	13,940,945	5,734,134	23,422,119	0	(31,476)	12,353,751	8,733,773	7,298,147	3,080,904	11,412,537	16,816,685	4,001,039	9,163,674	1,217,319	1,779,651	0
0.00500	0.32500	4,749,809	6,191,428	13,290,991	3,866,563	16,354,584	5,473,513	(107,268)	0	3,469,307	7,725,353	1,137,598	6,576,984	16,219,594	4,360,271	1,666,501	902,430	1,687,633	4,181,217
0.00500	0.33000	3,705,388	4,912,799	17,334,396	4,260,894	20,306,947	0	507,268	0	2,693,576	8,699,661	3,593,781	4,321,162	17,798,471	4,370,019	1,571,307	975,485	2,854,885	1,642,077
0.00500	0.33500	6,224,427	7,469,058	15,216,889	2,691,262	19,758,618	3,097,147	723,500	3,114,001	6,213,602	6,592,369	6,167,865	7,774,998	17,954,530	4,056,072	4,572,446	745,067	1,494,452	0
0.00500	0.34000	4,600,348	6,587,824	14,283,915	4,048,990	25,547,590	5,055,431	294,196	0	5,698,008	6,468,663	2,284,219	10,883,116	18,222,283	4,614,293	4,236,265	1,018,124	1,871,445	2,827,679
0.00500	0.34500	4,220,452	7,209,816	11,920,508	4,117,682	27,095,404	2,719,028	278,023	1,625,690	4,372,959	8,926,305	3,771,349	9,648,049	15,393,761	4,525,126	7,315,449	1,085,266	1,870,314	0
0.00500	0.35000	5,495,806	5,585,644	13,995,557	3,603,131	17,769,574	3,626,389	80,246	12,193,653	6,200,345	10,625,504	2,480,270	11,609,410	15,963,694	4,195,716	7,215,657	436,797	1,542,360	0
0.00500	0.35500	5,275,699	6,636,523	14,377,892	4,444,063	27,852,168	4,402,870	(476,184)	0	6,324,007	7,104,986	2,550,159	7,645,646	20,524,816	4,201,577	9,609,036	663,398	1,687,401	678,190
0.00500	0.36000	4,900,730	4,705,037	15,072,881	4,922,931	16,236,157	4,624,202	536,582	3,681,103	5,246,654	6,926,166	4,429,202	7,829,647	19,048,890	4,095,275	2,538,408	388,456	1,640,343	0
0.00500	0.36500	5,566,042	5,731,640	15,290,394	4,475,631	35,045,261	1,800,379	145,514	0	5,009,973	7,971,297	1,362,302	13,648,055	14,919,508	3,842,788	1,005,569	841,910	1,049,262	16,258,684
0.00500	0.37000	4,051,079	6,393,502	14,104,405	3,776,966	28,531,432	5,131,417	(168,922)	0	6,113,346	8,785,013	992,279	7,230,836	15,788,581	4,459,549	4,801,281	778,871	2,102,683	8,936,362
0.00500	0.37500	4,166,898	3,512,311	14,000,029	4,305,881	24,413,682	5,614,519	69,575	2,917,023	5,160,751	7,820,895	3,949,557	10,802,384	17,292,656	4,652,637	3,639,079	1,006,384	2,606,001	0
0.00500	0.38000	4,169,192	5,923,412	14,481,230	3,894,388	37,087,342	2,141,820	814,867	0	9,074,662	8,603,292	3,324,961	10,237,315	18,556,529	3,195,320	4,111,275	1,197,124	1,108,926	6,287,979
0.00500	0.38500	4,462,461	4,625,158	14,302,571	3,247,580	18,619,743	5,046,824	615,394	4,124,664	4,942,508	8,636,637	3,878,836	10,690,398	18,396,040	4,226,995	0	580,233	1,077,353	0
0.00500	0.39000	4,920,875	6,484,088	12,745,211	3,750,283	33,114,542	3,017,746	18,965	0	2,495,940	7,749,011	3,013,721	6,351,155	19,239,430	4,641,900	1,985,961	1,431,690	2,385,537	12,738,400
0.00500	0.39500	3,972,786	5,237,273	11,624,806	4,714,385	32,419,343	5,399,687	(108,758)	0	1,714,598	6,901,769	234,737	7,214,055	18,920,113	4,083,478	4,578,174	969,468	1,385,954	15,365,934
0.00500	0.40000	2,859,043	7,143,301	17,693,637	3,533,515	22,399,336	7,278,348	(108,083)	3,295,806	5,070,697	9,117,885	4,376,026	6,976,494	18,880,848	4,179,787	10,712,594	868,098	2,020,556	0
0.00500	0.40500	3,456,625	8,055,217	14,142,050	4,666,096	37,185,574	3,615,812	707,845	0	305,395	6,442,127	4,318,755	9,501,189	17,435,119	4,989,352	9,382,633	1,289,132	2,659,962	12,797,708
0.00500	0.41000	6,072,072	3,365,386	11,243,157	4,842,191	31,510,779	3,313,161	463,363	0	1,531,326	10,850,966	357,944	9,035,660	17,867,512	4,835,515	4,219,761	1,229,062	2,590,250	5,828,750
0.00500	0.41500	3,090,927	4,327,658	16,513,880	3,976,758	22,433,253	4,250,821	896,319	0	3,230,025	6,349,740	2,719,865	7,617,378	17,387,743	4,037,533	6,419,690	723,277	1,188,609	2,919,436
0.00500	0.42000	5,388,395	5,293,694	12,279,097	4,357,424	35,666,735	5,300,791	567,717	0	2,422,330	6,468,435	3,200,426	13,896,158	17,814,265	3,923,911	5,961,063	1,550,752	1,830,770	9,218,027
0.00500	0.42500	3,866,367	4,993,198	14,571,686	4,001,307	30,929,650	1,671,163	(404,038)	0	2,894,199	5,517,890	4,973,344	6,547,458	16,901,926	3,542,845	9,262,284	911,578	1,127,061	6,354,784
0.00500	0.43000	4,236,029	8,217,116	13,403,529	4,465,583	32,300,022	3,948,567	412,027	0	6,453,460	11,440,450	4,008,678	11,333,563	18,121,802	4,510,268	5,798,522	1,144,116	588,544	1,171,444
0.00500	0.43500	4,349,389	4,887,549	13,502,067	4,771,178	29,610,911	4,802,134	587,738	0	4,694,328	8,890,141	3,259,430	11,485,910	17,134,511	3,902,228	7,297,626	605,963	2,353,716	299,377
0.00500	0.44000	3,788,079	3,178,180	17,440,383	4,482,667	37,447,900	4,563,336	390,050	0	5,487,126	8,316,939	2,251,559	6,785,956	15,490,464	3,698,053	5,103,125	1,204,666	1,040,074	19,522,582
0.00500	0.44500	3,196,653	6,548,870	14,152,403	3,945,150	21,090,761	1,152,511	22,356	3,661,707	4,562,760	8,629,725	3,048,773	9,643,829	16,936,717	4,298,217	1,895,821	590,610	2,141,604	0
0.00500	0.45000	3,623,498	4,147,765	14,991,293	4,388,090	31,596,917	3,015,634	42,739	0	4,013,480	8,986,568	2,407,440	8,729,294	16,768,659	4,305,162	6,732,335	797,281	1,279,706	5,743,273
0.00500	0.45500	5,308,274	6,005,190	13,180,491	4,699,428	24,859,658	5,135,695	(286,594)	0	4,151,807	5,331,194	965,877	9,222,725	20,315,630	4,087,571	7,164,374	514,193	2,247,906	3,187,456
0.00500	0.46000	3,798,051	5,102,931	15,449,471	4,297,410	29,264,997	2,280,008	750,413	0	1,386,925	6,674,752	2,062,776	9,021,826	14,687,030	3,828,659	4,169,468	617,599	1,617,778	14,126,055
0.00500	0.46500	4,788,295	6,580,585	13,446,060	4,901,606	17,737,934	4,603,078	64,530	0	3,271,035	9,936,144	0	6,613,040	18,237,979	4,468,991	3,773,979	1,300,204	2,148,102	308,081
0.00500	0.47000	3,880,799	4,388,745	15,431,661	3,320,505	32,609,328	1,224,811	19,619	0	4,853,686	5,699,667	2,023,484	6,735,806	18,275,864	4,233,096	2,479,937	1,448,631	1,955,781	11,149,897
0.00500	0.47500	4,225,702	3,957,227	15,129,210	3,354,814	21,174,975	4,107,310	9,431	11,589,255	2,162,517	9,476,728	4,190,226	11,804,270	20,870,537	4,167,794	6,720,628	804,523	1,341,269	0
0.00500	0.48000	4,391,698	6,693,345	17,018,523	4,025,105	16,591,224	4,033,732	35,525	8,803,281	5,567,877	8,483,919	1,487,955	13,840,701	18,913,194	4,201,424	5,877,471	739,120	445,246	0
0.00500	0.48500	3,711,456	5,495,877	13,608,731	4,996,620	9,804,471	6,857,397	294,473	7,662,913	4,799,635	7,685,013	3,449,813	8,443,300	16,768,880	3,464,136	3,281,973	867,857	1,376,860	0
0.00500	0.49000	6,342,578	4,114,727	15,738,179	5,395,923	25,794,973	5,848,099	551,807	0	1,465,144	7,742,765	2,691,851	9,331,185	17,805,869	4,012,120	11,713,884	1,545,788	1,756,107	3,169,765
0.00500	0.49500	4,682,668	7,165,920	15,299,708	4,290,666	31,921,539	3,974,322	(58,229)	0	2,887,620	6,899,266	812,178	6,550,036	17,549,430	4,380,440	10,585,464	814,174	1,111,656	13,744,558
0.00500	0.50000	5,052,702	4,266,543	11,561,015	3,519,727	23,455,893	3,970,123	121,089	7,948,463	3,667,102	8,022,161	3,198,210	7,579,634	18,624,151	4,737,099	8,724,711	1,226,669	1,994,731	0
0.00500	0.50500	3,675,262	6,213,184	13,747,110	5,350,756	24,888,625	5,747,430	399,823	595,321	3,903,892	6,990,400	5,498,267	9,571,181	19,251,921	4,308,519	6,763,970	498,544	1,430,996	0
0.00500	0.51000	3,778,144	7,000,125	14,956,836	4,298,698	22,865,323	6,507,151	(42,187)	0	6,134,423	4,640,953	6,741,885	9,918,582	18,097,038	4,084,676	3,403,587	759,267	2,886,093	739,774
0.00500	0.51500	3,211,176	4,694,355	14,680,537	4,383,478	29,026,455	3,096,415	458,443	0	5,038,380	8,047,727	1,741,217	4,782,810	17,196,742	4,478,151	5,135,011	1,514,283	1,837,659	7,320,436
0.00500	0.52000	3,682,815	5,341,039	14,432,187	4,252,977	15,723,021	6,247,011	(18,289)	10,272,530	9,333,596	7,659,151	2,834,948	11,591,026	17,007,021	4,248,492	2,806,927	790,794	1,679,626	0
0.00500	0.52500	3,647,430	5,266,853	13,927,890	4,440,530	38,539,565	6,411,475	(353,131)	0	4,920,620	5,260,190	2,525,630	9,336,790	17,311,977	4,011,651	6,037,175	931,494	3,589,204	16,309,012
0.00500	0.53000	2,337,220	6,732,052	15,291,937	3,327,507	29,387,175	500,057	104,112	0	4,567,498	8,641,688	2,383,404	5,118,120	19,128,201	4,343,011	4,836,047	659,326	1,691,230	4,207,422
0.00500	0.53500	5,642,640	4,412,710	12,822,895	3,914,576	18,218,531	3,075,383	455,544	13,501,760	839,583	6,544,560	3,645,974	12,393,297	18,621,031	4,777,357	9,646,685	1,169,465	1,950,544	0
0.00500	0.54000	3,825,983	4,668,334	16,470,398	3,530,532	31,207,035	3,773,490	823,160	3,217,871	6,036,638	9,029,426	3,633,449	12,294,428	18,732,071	4,604,564	7,675,431	134,550	2,553,087	0

	Interest Rates																			
	Loan Rates				Securities Rates			Deposit Rates						Borrowed Funds Rates						
Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Loan Loss Provision	Total Capital	Net Income
	5.35%	6.09%	5.72%	5.38%	1.72%	3.07%	0.39%		0.45%	0.42%	0.10%	0.85%	1.02%	-0.33%	2.41%	3.26%	-0.05%	68,874	6,862,932	561,786
0.00500	5.99%	4.87%	5.58%	6.73%	1.48%	3.32%	0.37%	0.00%	0.80%	0.36%	1.84%	1.65%	2.10%	-0.09%	1.90%	3.83%	0.57%	154,485	8,028,779	(209,776)
0.01000	5.52%	4.45%	6.27%	6.30%	2.34%	2.80%	-0.41%	0.00%	0.24%	0.33%	0.50%	2.10%	0.49%	0.00%	0.71%	3.08%	-0.10%	110,028	7,251,517	(144,948)
0.01500	7.00%	5.63%	6.84%	5.85%	1.91%	3.16%	-0.57%	0.00%	0.25%	0.66%	1.26%	2.16%	0.51%	0.34%	3.03%	3.17%	-0.47%	133,113	6,430,493	(126,587)
0.02000	6.40%	5.37%	5.88%	5.28%	1.62%	3.46%	1.46%	0.00%	-0.03%	0.33%	1.11%	2.25%	1.71%	-0.17%	1.26%	3.82%	-0.21%	165,912	7,058,123	(98,327)
0.02500	6.24%	4.18%	6.04%	6.49%	1.64%	3.49%	0.71%	0.00%	0.03%	0.38%	0.25%	2.48%	1.71%	0.44%	0.94%	3.81%	0.28%	98,810	7,220,073	(22,406)
0.03000	5.61%	4.13%	6.31%	7.13%	1.92%	3.32%	-0.75%	0.00%	0.22%	0.74%	1.27%	1.62%	1.74%	-0.07%	1.61%	3.64%	-0.11%	137,840	6,273,184	(18,615)
0.03500	6.93%	5.37%	5.43%	5.96%	1.22%	3.48%	0.79%	0.00%	0.30%	0.40%	0.16%	2.86%	1.65%	0.27%	0.54%	4.68%	-0.36%	0	7,001,473	(10,208)
0.04000	6.86%	5.48%	5.86%	5.28%	1.27%	3.21%	1.42%	0.00%	0.04%	0.36%	1.00%	2.08%	1.24%	-0.31%	1.52%	2.47%	0.66%	98,509	6,884,399	73,157
0.04500	5.20%	4.37%	5.86%	5.61%	2.03%	3.09%	0.04%	0.00%	0.10%	0.64%	0.09%	1.60%	1.89%	0.67%	0.79%	3.44%	-0.25%	63,497	6,291,798	79,480
0.05000	5.42%	5.02%	6.17%	5.84%	2.09%	2.83%	0.15%	0.00%	0.47%	0.27%	-0.76%	1.27%	0.99%	0.35%	1.31%	3.27%	0.01%	132,813	6,284,181	101,274
0.05500	5.33%	4.77%	5.32%	5.75%	2.57%	3.58%	0.74%	0.00%	0.37%	0.33%	1.94%	1.86%	1.84%	-0.19%	2.28%	3.76%	-0.15%	98,166	7,226,395	109,469
0.06000	5.92%	5.64%	6.27%	5.43%	2.78%	3.16%	0.84%	0.00%	0.28%	0.83%	0.79%	1.57%	1.35%	0.78%	2.21%	4.12%	0.16%	146,975	6,827,819	151,976
0.06500	6.80%	5.49%	5.90%	5.92%	1.87%	3.12%	-0.18%	0.00%	0.31%	0.11%	0.72%	1.22%	2.63%	0.00%	0.96%	3.07%	0.16%	0	5,937,702	161,050
0.07000	5.87%	5.62%	5.47%	5.90%	2.49%	2.87%	1.03%	0.00%	0.05%	0.22%	1.18%	3.77%	0.73%	0.54%	2.23%	3.66%	0.53%	104,551	7,101,103	165,115
0.07500	6.12%	5.99%	5.63%	5.89%	0.61%	2.96%	0.42%	0.00%	0.34%	0.30%	0.34%	0.76%	1.47%	0.30%	0.43%	2.83%	-0.42%	110,257	6,435,551	177,391
0.08000	6.16%	5.45%	5.64%	6.62%	0.85%	3.13%	0.25%	0.00%	0.39%	0.29%	1.12%	0.84%	1.34%	-0.31%	0.79%	3.50%	0.57%	43,260	6,882,176	210,503
0.08500	6.84%	5.51%	5.50%	6.69%	1.57%	3.06%	2.09%	0.00%	-0.03%	0.38%	-0.04%	1.93%	1.40%	0.35%	0.99%	3.90%	0.18%	140,920	7,160,624	211,071
0.09000	5.58%	5.14%	6.41%	6.19%	1.88%	3.20%	-0.39%	0.00%	0.30%	0.72%	-0.13%	2.01%	0.92%	0.09%	0.46%	3.56%	-0.02%	41,706	6,701,582	226,088
0.09500	6.43%	5.74%	6.57%	6.32%	2.20%	3.10%	0.49%	0.00%	0.54%	0.10%	0.47%	1.09%	1.79%	0.19%	1.71%	2.90%	-0.10%	157,555	7,337,923	226,488
0.10000	6.06%	5.15%	5.87%	6.79%	1.62%	3.20%	0.07%	0.00%	0.40%	0.59%	0.56%	2.34%	0.58%	-0.03%	0.39%	3.41%	0.26%	0	7,149,826	229,881
0.10500	5.62%	4.81%	5.82%	5.79%	2.00%	2.75%	0.22%	0.00%	0.57%	0.59%	1.52%	1.54%	1.73%	-0.07%	2.11%	3.72%	-0.25%	12,990	6,893,996	236,187
0.11000	6.19%	4.79%	5.72%	6.24%	1.39%	3.29%	1.43%	0.00%	0.07%	0.00%	0.60%	0.33%	0.49%	0.09%	2.64%	5.63%	-0.35%	54,095	6,735,976	242,322
0.11500	6.22%	4.82%	6.34%	5.96%	1.38%	3.90%	1.06%	0.00%	0.17%	0.60%	1.32%	1.48%	1.54%	-0.02%	1.38%	4.48%	-0.29%	150,104	6,944,483	255,661
0.12000	6.60%	5.90%	5.92%	4.84%	2.23%	3.38%	-0.02%	0.00%	0.52%	0.55%	1.30%	1.74%	1.03%	0.01%	1.77%	3.78%	0.33%	0	7,246,743	258,788
0.12500	6.91%	5.35%	6.07%	6.61%	1.40%	3.21%	1.19%	0.00%	0.42%	0.51%	0.56%	1.39%	0.96%	-0.13%	1.89%	3.75%	0.22%	197,475	6,527,518	265,429
0.13000	6.97%	4.51%	6.29%	6.44%	2.80%	3.13%	1.01%	0.00%	0.28%	0.38%	0.23%	2.44%	1.74%	0.34%	2.19%	3.87%	0.42%	119,117	7,387,400	267,046
0.13500	6.25%	5.35%	5.94%	6.72%	0.84%	3.26%	0.39%	0.00%	0.12%	0.36%	0.94%	1.78%	1.19%	0.34%	0.38%	2.79%	-0.01%	0	6,522,551	285,007
0.14000	6.45%	5.05%	6.13%	5.62%	2.01%	3.24%	1.13%	0.00%	0.29%	0.46%	0.18%	2.36%	3.02%	0.26%	1.72%	4.24%	0.12%	127,061	5,849,485	289,122
0.14500	5.28%	6.01%	5.97%	6.52%	2.74%	3.56%	0.67%	0.00%	0.18%	0.67%	0.26%	1.18%	1.98%	-0.07%	0.50%	4.26%	0.07%	250,723	6,149,578	291,825
0.15000	6.81%	4.94%	5.92%	6.13%	2.20%	3.17%	0.42%	0.00%	0.15%	0.54%	0.96%	1.88%	0.89%	-0.16%	2.41%	3.15%	0.62%	173,547	7,006,510	293,555
0.15500	6.53%	4.84%	6.07%	5.60%	1.97%	3.16%	0.45%	0.00%	0.09%	-0.10%	-0.07%	3.11%	0.60%	0.00%	1.04%	3.50%	-0.30%	0	6,416,511	293,709
0.16000	5.84%	5.12%	5.70%	6.96%	2.41%	3.20%	0.74%	0.00%	0.38%	0.25%	1.70%	1.20%	1.53%	-0.05%	2.63%	3.74%	0.57%	128,516	7,900,918	295,110
0.16500	5.91%	5.59%	6.32%	5.52%	1.75%	3.35%	0.62%	0.00%	0.17%	0.51%	-0.18%	1.95%	2.37%	0.39%	1.38%	4.65%	0.07%	0	6,172,439	301,042
0.17000	5.75%	4.99%	6.01%	5.97%	2.71%	3.32%	1.18%	0.00%	0.31%	0.27%	1.05%	3.21%	1.30%	0.08%	0.82%	3.68%	-0.79%	24,616	5,615,432	314,711
0.17500	5.54%	5.71%	5.79%	5.39%	2.52%	3.31%	-0.11%	0.00%	0.40%	0.32%	1.28%	0.85%	0.47%	0.14%	3.18%	3.53%	0.49%	47,338	6,796,874	316,233
0.18000	5.33%	5.16%	5.97%	7.12%	0.95%	2.99%	0.28%	0.00%	0.23%	0.34%	-0.07%	1.85%	1.43%	0.24%	2.79%	2.75%	0.19%	8,931	6,187,025	317,364
0.18500	6.01%	5.54%	6.39%	5.21%	1.02%	2.74%	0.84%	0.00%	0.70%	0.73%	-0.23%	2.04%	1.05%	0.26%	0.22%	2.89%	0.49%	51,290	6,139,118	317,409
0.19000	5.52%	5.28%	6.15%	5.70%	1.95%	3.49%	1.49%	0.00%	0.27%	0.03%	0.49%	1.82%	0.98%	0.39%	3.51%	2.43%	1.20%	47,551	6,956,341	320,545
0.19500	5.38%	5.73%	6.41%	6.17%	1.19%	3.25%	0.55%	0.00%	0.38%	0.43%	0.55%	1.70%	1.79%	0.10%	3.23%	4.47%	0.43%	24,663	6,234,314	326,365
0.20000	5.76%	4.23%	5.82%	6.30%	1.64%	3.47%	0.80%	0.00%	0.34%	0.55%	0.97%	2.47%	0.55%	-0.24%	2.11%	3.07%	0.84%	74,504	6,115,137	336,536
0.20500	5.87%	3.96%	6.23%	6.29%	1.98%	3.73%	0.27%	0.00%	0.33%	0.53%	0.48%	2.05%	1.25%	0.16%	3.35%	3.27%	-0.41%	124,479	6,124,634	337,345
0.21000	6.11%	4.90%	5.92%	5.56%	4.26%	3.44%	0.40%	0.00%	0.07%	0.56%	0.47%	2.30%	0.94%	0.23%	1.74%	4.02%	-0.11%	95,977	7,413,043	345,095
0.21500	6.05%	4.87%	6.01%	6.04%	2.14%	3.00%	1.02%	0.00%	0.19%	0.43%	1.55%	2.29%	1.61%	-0.02%	2.63%	4.22%	0.33%	103,699	6,079,258	345,890
0.22000	6.65%	4.97%	5.49%	5.78%	1.84%	2.99%	0.04%	0.00%	0.22%	0.32%	0.59%	2.32%	2.41%	0.48%	1.29%	3.72%	-0.57%	0	6,474,995	349,180
0.22500	4.47%	5.13%	5.86%	5.74%	1.99%	3.19%	-0.16%	0.00%	0.30%	0.45%	1.90%	0.75%	1.10%	-0.45%	1.63%	2.78%	0.33%	49,397	7,241,020	352,164
0.23000	6.39%	4.76%	6.41%	5.95%	1.01%	3.36%	0.29%	0.00%	0.38%	-0.05%	0.14%	1.37%	1.86%	-0.09%	2.24%	2.63%	0.09%	143,927	6,882,966	355,544
0.23500	8.03%	4.56%	6.04%	6.57%	1.63%	3.25%	1.19%	0.00%	0.59%	0.39%	0.12%	1.42%	-0.10%	0.12%	2.24%	4.40%	0.16%	107,080	6,255,584	368,384
0.24000	6.75%	5.56%	5.53%	5.39%	2.71%	3.55%	0.49%	0.00%	0.35%	0.30%	0.70%	1.45%	1.87%	0.17%	1.13%	2.76%	-0.02%	18,101	6,873,188	383,264
0.24500	6.58%	4.29%	6.59%	5.89%	2.91%	3.44%	0.40%	0.00%	0.28%	0.47%	1.02%	2.68%	0.64%	-0.40%	2.18%	3.52%	0.33%	17,496	7,349,678	394,189
0.25000	6.71%	4.77%	5.81%	4.63%	2.70%	3.08%	0.39%	0.00%	0.35%	0.34%	1.59%	1.37%	1.74%	0.20%	2.59%	4.13%	0.20%	101,599	6,983,551	396,275
0.25500	5.46%	5.87%	5.54%	5.87%	1.45%	3.26%	1.28%	0.00%	0.44%	0.33%	0.83%	1.11%	1.39%	-0.16%	1.46%	4.00%	-0.47%	139,554	7,267,483	398,299
0.26000	5.82%	4.98%	5.86%	5.48%	1.76%	3.36%	1.16%	0.00%	0.28%	0.07%	0.69%	1.55%	1.88%	0.09%	0.91%	3.67%	0.72%	135,280	7,354,826	402,574
0.26500	5.41%	4.09%	6.13%	5.87%	1.74%	2.62%	0.18%	0.00%	0.51%	0.46%	0.72%	0.39%	0.38%	0.33%	1.42%	3.97%	-0.41%	164,800	7,129,785	408,902
0.27000	7.68%	5.86%	6.45%	6.03%	1.23%	3.11%	1.45%	0.00%	0.12%	0.24%	0.31%	2.01%	1.16%	0.08%	1.66%	3.43%	0.88%	56,397	6,209,530	410,230
0.27500	5.31%	4.94%	5.63%	5.89%	2.38%	3.10%	1.34%	0.00%	0.09%	0.77%	1.95%	1.18%	0.05%	-0.03%	1.93%	4.57%	-0.19%	116,709	6,727,073	412,903
0.28000	6.62%	5.16%	5.77%	6.77%	2.27%	3.01%	-0.49%	0.00%	0.19%	0.08%	1.15%	3.44%	0.57%	0.30%	2.46%	3.12%	-0.07%	0	7,119,569	414,816
0.28500	5.84%	5.10%	6.26%	5.79%	1.29%	3.22%	0.78%	0.00%	0.45%	0.23%	0.54%	0.84%	0.72%	0.11%	0.29%	2.56%	0.10%	119,663	6,868,720	417,201
0.29000	4.14%	4.76%	5.95%	5.65%	2.30%	3.53%	0.78%	0.00%	0.32%	0.55%	1.98%	2.40%	0.02%	-0.41%	2.22%	3.41%	0.68%	83,323	6,600,215	422,872
0.29500	5.99%	4.35%	6.33%	5.27%	1.79%	2.77%	0.43%	0.00%	0.11%	0.52%	1.61%	-0.11%	3.04%	-0.04%	3.14%	3.60%	0.06%	157,218	7,230,537	423,983
0.30000	5.49%	4.83%	5.94%	5.52%	2.39%	3.30%	0.54%	0.00%	0.25%	0.48%	-0.04%	1.54%	0.99%	0.11%	1.12%	2.59%	0.49%	156,830	7,105,450	430,436
0.30500	6.51%	4.90%	6.30%	5.78%	3.38%	3.17%	0.44%	0.00%	0.32%	0.33%	0.77%	1.79%	0.88%	0.69%	1.55%	3.29%	0.34%	148,886	6,465,190	437,159
0.31000	6.34%	4.91%	6.01%	5.87%	2.82%	3.10%	0.83%	0.00%	0.06%	0.19%	0.15%	1.61%	1.66%	0.01%	0.31%	3.20%	0.65%	176,116	6,416,579	449,860
0.31500	5.74%	4.76%	5.78%	6.15%	2.04%	3.69%	0.94%	0.00%	0.35%	0.30%	1.27%	2.58%	1.06%	-0.14%	2.26%	3.16%	0.05%	109,508	7,338,405	452,135
0.32000	6.41%	5.25%	5.80%	5.48%	1.19%	2.88%	1.43%	0.00%	0.42%	0.15%	-0.46%	1.49%	1.11%	-0.20%	2.68%	3.81%	0.02%	74,413	6,468,524	453,661
0.32500	5.72%	4.70%	6.24%	5.94%	2.24%	3.23%	0.67%	0.00%	0.36%	0.78%	-0.62%	1.02%	2.34%	0.21%	0.96%	4.05%	0.09%	103,667	6,392,732	454,717
0.33000	6.24%	4.70%	5.86%	6.18%	2.32%	3.61%	0.45%	0.00%	0.38%	0.71%	1.17%	0.85%	1.18%	-0.58%	1.02%	3.22%	-0.10%	90,430	7,007,268	458,059
0.33500	7.40%	4.34%	6.07%	6.93%	2.19%	3.17%	-0.55%	0.00%	0.25%	0.42%	-0.67%	2.81%	2.66%	0.71%	-0.45%	3.84%	0.05%	2,150	7,223,500	458,366
0.34000	5.96%	5.11%	6.08%	5.87%	1.52%	3.00%	1.04%	0.00%	0.32%	0.37%	0.19%	1.41%	0.97%	-0.10%	1.94%	5.41%	0.29%	41,108	6,794,196	480,464
0.34500	6.72%	4.55%	5.85%	5.69%	2.37%	3.58%	1.85%	0.00%	0.26%	0.43%	0.97%	1.75%	0.96%	0.10%	0.90%	3.22%	0.15%	47,554	6,778,023	482,756
0.35000	6.97%	4.50%	5.19%	5.28%	1.70%	3.76%	1.50%	0.00%	0.14%	0.62%	1.17%	1.03%	0.37%	-0.02%	2.10%	3.88%	0.40%	16,066	6,580,246	483,622
0.35500	5.30%	5.06%	5.35%	5.65%	1.81%	3.66%	0.19%	0.00%	0.15%	0.28%	0.20%	0.79%	2.58%	0.35%	1.15%	4.41%	0.80%	133,203	6,023,816	484,444
0.36000	5.30%	4.51%	6.19%	5.54%	2.75%	3.36%	0.92%	0.00%	0.15%	0.27%	1.03%	1.57%	-0.20%	0.57%	0.81%	3.03%	0.87%	105,721	7,036,582	486,430
0.36500	6.65%	4.68%	5.89%	6.59%	1.08%	3.19%	-0.29%	0.00%	0.27%	0.36%	1.09%	1.55%	2.00%	-0.37%	2.28%	4.09%	-0.13%	0	6,645,514	486,830
0.37000	7.92%	4.12%	6.44%	5.66%	1.88%	3.05%	1.28%	0.00%	0.32%	0.22%	1.31%	1.97%	1.08%	0.09%	0.87%	3.54%	-0.06%	83,782	6,331,078	491,831
0.37500	5.98%	4.99%	6.15%	5.74%	2.07%	3.28%	1.13%	0.00%	0.27%	0.09%	0.45%	0.56%	0.80%	0.21%	2.47%	4.04%	-0.43%	156,386	6,569,575	492,748
0.38000	6.41%	4.86%	7.01%	5.26%	1.36%	3.14%	-0.01%	0.00%	0.59%	0.34%	1.35%	0.98%	1.64%	0.30%	1.40%	3.71%	0.21%	65,953	7,314,867	502,763
0.38500	6.27%	4.73%	6.16%	6.23%	2.93%	3.11%	0.29%	0.00%	0.33%	0.53%	0.46%	1.56%	2.07%	0.18%	1.64%	3.63%	0.13%	10,963	7,115,394	503,967
0.39000	7.57%	5.15%	6.35%	6.20%	0.98%	3.29%	0.59%	0.00%	0.41%	0.49%	1.38%	0.53%	0.05%	0.12%	2.08%	2.32%	0.17%	53,400	6,518,965	511,703
0.39500	6.55%	4.98%	6.65%	6.57%	1.20%	3.41%	0.04%	0.00%	-0.11%	0.41%	1.31%	0.98%	1.51%	-0.14%	2.03%	4.00%	0.00%	0	6,391,242	512,300
0.40000	5.29%	5.81%	6.55%	6.56%	1.84%	3.10%	-0.38%	0.00%	0.34%	0.43%	0.39%	2.54%	2.24%	0.67%	1.17%	3.87%	0.18%	0	6,391,917	513,279
0.40500	6.78%	5.53%	6.14%	6.30%	1.51%	3.41%	-0.23%	0.00%	0.62%	0.01%	1.89%	1.49%	1.98%	0.33%	2.13%	2.20%	0.41%	6,298	7,207,845	514,574
0.41000	5.95%	5.76%	5.80%	6.82%	2.67%	3.27%	0.49%	0.00%	0.28%	0.48%	0.93%	1.28%	1.87%	0.18%	1.50%	3.57%	0.51%	129,195	6,963,363	515,484
0.41500	6.75%	5.04%	6.49%	6.24%	1.80%	3.11%	0.73%	0.00%	0.29%	0.12%	-0.01%	1.71%	1.15%	0.33%	1.53%	4.18%	0.49%	39,549	7,396,319	523,273
0.42000	5.02%	4.74%	5.73%	6.68%	1.78%	3.26%	1.21%	0.00%	0.30%	0.47%	0.35%	1.04%	1.67%	0.17%	1.14%	4.03%	-0.01%	96,955	7,067,717	533,762
0.42500	8.45%	5.08%	6.27%	4.77%	2.33%	3.02%	1.80%	0.00%	0.35%	0.26%	-0.21%	2.32%	2.07%	0.23%	3.41%	2.61%	0.34%	76,295	6,095,962	533,771
0.43000	5.11%	5.58%	6.35%	6.66%	0.72%	3.03%	0.07%	0.00%	0.06%	0.64%	-0.93%	1.14%	1.76%	-0.19%	1.80%	3.48%	0.92%	105,584	6,912,027	556,459
0.43500	5.65%	5.14%	5.88%	6.40%	2.67%	3.07%	0.07%	0.00%	0.15%	0.14%	-0.18%	2.17%	0.83%	0.49%	2.58%	4.73%	0.00%	142,541	7,087,738	567,339
0.44000	6.25%	4.70%	6.35%	6.02%	1.06%	3.28%	1.21%	0.00%	0.21%	-0.03%	-0.73%	1.07%	2.06%	0.81%	2.70%	2.70%	0.25%	122,207	6,890,050	569,034
0.44500	5.19%	5.10%	6.25%	6.62%	2.71%	3.05%	1.47%	0.00%	0.46%	0.51%	0.60%	1.19%	1.86%	-0.23%	1.72%	2.93%	0.62%	0	6,522,356	580,636
0.45000	6.09%	4.52%	5.15%	6.07%	3.16%	3.02%	1.24%	0.00%	0.35%	0.25%	1.61%	2.16%	0.88%	0.63%	1.43%	2.63%	0.45%	0	6,542,739	585,006
0.45500	6.12%	5.36%	6.18%	5.50%	1.89%	3.15%	0.63%	0.00%	0.52%	0.38%	-0.10%	1.49%	1.84%	-0.16%	1.30%	3.15%	-0.48%	51,607	6,213,406	587,586
0.46000	6.02%	5.38%	5.95%	6.24%	3.03%	3.37%	0.54%	0.00%	0.38%	0.53%	1.08%	2.31%	0.53%	0.20%	1.15%	3.53%	0.64%	140,351	7,250,413	595,564
0.46500	6.04%	4.92%	6.23%	5.88%	2.88%	3.10%	0.02%	0.00%	0.23%	0.12%	1.27%	0.91%	1.44%	0.38%	0.64%	2.36%	0.12%	122,478	6,564,530	600,316
0.47000	6.29%	5.59%	6.55%	6.37%	1.96%	3.50%	0.41%	0.00%	0.20%	0.34%	0.18%	1.84%	0.81%	-0.11%	0.13%	3.94%	0.06%	48,025	6,519,619	600,471
0.47500	6.90%	5.31%	6.70%	5.70%	1.61%	2.92%	0.96%	0.00%	0.67%	0.19%	0.09%	1.10%	0.95%	-0.13%	0.49%	2.20%	0.26%	39,974	6,509,431	602,730
0.48000	5.19%	4.12%	6.19%	5.79%	2.37%	2.92%	0.33%	0.00%	0.06%	0.35%	-0.51%	2.01%	1.76%	-0.12%	0.79%	2.73%	0.48%	62,457	6,535,525	605,192
0.48500	6.37%	5.05%	5.72%	5.20%	1.89%	3.43%	0.87%	0.00%	0.12%	0.23%	0.02%	0.11%	0.13%	0.15%	1.90%	3.57%	0.16%	56,081	6,794,473	611,046
0.49000	4.69%	5.15%	6.18%	5.63%	2.08%	3.23%	0.53%	0.00%	0.46%	0.46%	0.89%	1.61%	2.03%	-0.08%	2.94%	2.03%	0.47%	47,796	7,051,807	616,716
0.49500	6.08%	4.89%	5.98%	6.23%	1.81%	3.24%	0.59%	0.00%	-0.12%	0.56%	0.16%	1.64%	2.44%	0.40%	2.56%	4.40%	0.47%	68,273	6,441,771	618,390
0.50000	6.73%	6.33%	6.28%	5.54%	2.55%	3.31%	0.78%	0.00%	0.24%	0.46%	-0.34%	0.68%	1.31%	0.14%	1.91%	3.18%	0.09%	147,317	6,621,089	619,838
0.50500	6.19%	3.81%	5.64%	5.57%	2.87%	3.35%	0.98%	0.00%	0.40%	0.73%	1.28%	0.87%	1.70%	0.41%	2.90%	3.89%	-0.08%	37,862	6,899,823	625,315
0.51000	8.01%	4.27%	6.53%	5.46%	2.27%	3.57%	1.65%	0.00%	0.40%	0.44%	1.07%	0.76%	2.46%	0.54%	0.16%	3.90%	-0.01%	150,077	6,457,813	629,834
0.51500	7.54%	5.42%	6.10%	6.31%	1.92%	3.28%	1.59%	0.00%	0.11%	0.40%	1.87%	0.97%	0.71%	-0.08%	0.93%	2.94%	-0.23%	83,311	6,958,443	633,888
0.52000	5.33%	4.82%	6.27%	6.01%	1.78%	3.01%	0.69%	0.00%	-0.09%	0.36%	-0.04%	1.00%	0.94%	-0.32%	1.37%	2.94%	0.12%	0	6,481,711	633,918
0.52500	5.30%	5.06%	6.40%	5.70%	1.99%	3.27%	1.46%	0.00%	0.08%	0.12%	0.71%	1.68%	0.78%	0.23%	1.66%	4.14%	0.21%	75,137	6,146,869	640,468
0.53000	6.40%	5.42%	5.72%	5.57%	2.65%	3.19%	1.87%	0.00%	-0.07%	0.43%	1.07%	0.84%	2.31%	0.12%	1.04%	4.20%	-0.25%	71,722	6,604,112	644,531
0.53500	6.48%	4.62%	6.44%	5.80%	2.50%	3.02%	1.45%	0.00%	0.21%	0.48%	0.99%	1.10%	0.61%	0.05%	0.68%	3.01%	-0.06%	0	6,955,544	645,210
0.54000	6.08%	5.34%	5.85%	6.27%	3.14%	3.44%	0.05%	0.00%	0.13%	0.61%	0.95%	1.85%	1.36%	0.83%	1.60%	3.94%	0.48%	142,608	7,323,160	647,842

0.00500	0.54500	3,389,914	6,826,955	16,720,475	3,451,800	21,433,183	7,890,954	(640,896)	0	4,506,926	3,091,113	3,301,246	8,357,968	18,474,005	4,805,474	8,846,055	808,526	3,889,850	1,632,119	6.37%	5.58%	6.14%	6.00%	1.67%	3.05%	0.92%	0.00%	0.58%	0.12%	-0.53%	1.30%	2.32%	0.16%	1.60%	3.83%	0.42%	0	5,859,104	658,330
0.00500	0.55000	4,139,251	6,129,865	15,095,576	3,888,956	25,554,309	7,115,852	202,764	0	3,877,615	7,680,323	955,780	8,385,003	17,935,884	3,943,616	4,014,093	1,062,118	1,054,303	11,015,074	6.62%	4.97%	5.79%	5.99%	1.93%	2.93%	1.29%	0.00%	0.19%	0.29%	0.94%	0.82%	2.29%	-0.34%	0.53%	3.76%	0.40%	59,211	6,702,764	660,338
0.00500	0.55500	3,474,310	5,558,110	16,699,231	4,290,246	30,160,314	5,870,976	1,275,544	0	4,567,716	7,845,198	509,693	8,737,653	17,534,185	3,427,934	8,599,114	1,583,372	3,031,938	8,216,382	7.15%	6.35%	5.92%	6.92%	1.77%	2.75%	0.54%	0.00%	0.17%	0.38%	0.68%	1.85%	2.11%	0.44%	2.69%	3.02%	0.04%	0	7,775,544	672,245
0.00500	0.56000	3,537,313	5,462,585	15,985,969	4,253,850	31,026,114	4,868,530	416,069	0	2,469,904	6,176,246	1,726,781	4,477,869	17,913,544	3,942,622	2,036,753	1,477,856	2,165,761	20,747,024	6.85%	5.56%	6.38%	5.30%	1.65%	3.51%	-0.02%	0.00%	0.40%	0.48%	2.20%	0.41%	2.46%	0.25%	1.81%	4.74%	0.11%	82,267	6,916,069	672,711
0.00500	0.56500	4,528,045	5,904,516	12,425,919	4,566,981	29,264,463	2,677,171	344,360	0	3,656,119	9,084,655	3,501,468	7,290,159	16,471,547	4,504,384	7,450,833	1,135,558	1,751,183	2,521,190	6.35%	5.11%	6.51%	6.05%	3.30%	3.07%	0.96%	0.00%	0.68%	0.05%	1.01%	1.97%	1.17%	0.16%	1.25%	3.87%	0.27%	169,049	6,844,360	677,208
0.00500	0.57000	4,046,769	8,436,489	17,816,044	2,659,776	27,532,822	1,122,379	456,368	0	8,727,451	5,509,710	2,510,801	9,820,821	17,177,156	4,704,871	2,323,582	1,103,925	2,963,002	4,772,961	6.16%	6.24%	6.27%	5.81%	2.59%	3.64%	0.10%	0.00%	0.23%	0.38%	0.22%	3.13%	0.95%	0.50%	0.79%	4.95%	0.12%	63,363	6,956,368	681,347
0.00500	0.57500	4,193,797	4,721,641	15,045,819	3,270,410	25,581,253	3,482,083	947,629	4,044,531	5,582,717	8,724,804	4,953,197	8,283,301	18,500,219	4,315,345	5,155,284	779,481	2,045,183	0	5.77%	5.15%	5.75%	5.93%	2.96%	3.59%	0.80%	0.00%	0.08%	0.25%	0.46%	1.00%	1.39%	-0.16%	0.81%	4.36%	0.11%	118,998	7,447,629	689,041
0.00500	0.58000	4,731,973	2,903,130	17,243,274	3,138,595	24,385,314	5,164,763	94,630	0	3,732,004	7,479,762	1,776,907	5,008,127	18,358,395	3,677,211	7,958,342	1,735,141	2,425,335	3,415,825	6.87%	5.40%	6.60%	6.13%	1.53%	3.50%	0.24%	0.00%	0.28%	0.22%	-0.05%	0.67%	1.93%	0.05%	1.53%	3.84%	0.93%	43,076	6,594,630	690,618
0.00500	0.58500	5,051,598	4,190,252	15,775,397	4,990,745	30,420,254	2,336,545	525,479	0	5,559,882	7,382,187	2,179,185	8,612,720	18,863,093	4,324,596	6,353,597	1,304,452	1,283,863	4,901,216	6.02%	5.21%	6.34%	5.28%	2.24%	2.78%	0.88%	0.00%	0.45%	0.56%	0.64%	1.09%	2.32%	0.07%	2.12%	3.64%	0.24%	82,028	7,025,479	693,764
0.00500	0.59000	4,735,288	5,702,555	15,020,921	3,635,363	22,794,470	3,251,205	87,424	0	4,758,759	7,214,306	2,389,876	3,020,045	15,638,184	3,881,301	5,604,482	806,549	2,007,562	7,818,737	6.44%	5.74%	5.82%	5.56%	2.99%	2.85%	0.84%	0.00%	0.33%	0.22%	0.54%	0.94%	0.80%	0.48%	1.06%	3.97%	0.64%	139,178	6,587,424	694,375
0.00500	0.59500	4,012,861	4,392,770	14,628,393	4,801,148	17,392,625	5,843,800	(546,732)	12,070,830	6,230,792	10,852,161	4,523,912	7,862,590	17,632,682	3,809,654	9,049,363	1,052,089	129,184	0	7.39%	5.61%	6.59%	6.03%	2.12%	3.55%	0.93%	0.00%	0.29%	0.58%	0.42%	0.97%	2.34%	-0.21%	1.34%	3.48%	0.02%	170,912	5,953,268	702,579
0.00500	0.60000	4,537,257	4,723,068	16,397,184	4,151,489	31,440,475	2,089,527	(20,707)	0	3,676,523	9,229,345	2,932,672	12,274,262	16,821,991	4,494,159	7,627,424	1,361,737	1,243,126	1,677,761	6.88%	4.41%	5.77%	6.01%	2.72%	3.38%	0.16%	0.00%	0.20%	0.23%	0.80%	2.58%	0.50%	0.28%	1.32%	3.39%	-0.30%	11,956	6,479,293	711,707
0.00500	0.60500	4,316,123	4,291,567	14,951,204	4,365,916	33,718,434	3,849,899	151,383	0	3,228,789	8,560,176	1,460,309	5,211,173	19,977,367	4,461,370	3,863,784	568,307	278,151	15,883,717	5.37%	6.11%	6.17%	6.61%	2.70%	3.23%	0.50%	0.00%	0.20%	0.41%	0.78%	2.45%	2.25%	0.44%	3.05%	4.37%	-0.03%	71,974	6,651,383	712,602
0.00500	0.61000	5,509,876	5,139,725	15,712,578	4,095,052	18,414,198	7,023,686	178,291	5,407,484	3,391,325	7,140,284	4,765,989	10,047,195	19,480,106	4,225,594	7,640,133	183,574	2,428,400	0	6.56%	6.21%	6.25%	5.55%	1.49%	3.11%	1.30%	0.00%	0.30%	0.11%	0.72%	1.20%	0.97%	0.36%	1.74%	3.12%	-0.17%	0	6,678,291	713,015
0.00500	0.61500	4,117,498	2,587,439	15,798,240	4,431,489	30,338,483	2,445,510	544,811	0	2,111,890	8,998,417	4,146,579	6,465,875	16,999,488	4,374,270	6,034,785	1,373,579	2,332,084	4,881,691	6.15%	5.29%	5.55%	6.85%	2.75%	3.43%	0.69%	0.00%	0.28%	0.46%	0.60%	1.09%	0.60%	0.40%	0.41%	4.65%	-0.27%	93,918	7,044,811	714,602
0.00500	0.62000	3,964,993	6,123,930	16,983,419	4,370,048	23,622,938	2,342,322	(284,256)	0	5,163,765	7,866,997	2,137,951	7,760,705	16,996,086	4,163,302	1,575,178	538,996	1,807,063	7,397,608	6.23%	5.05%	6.01%	6.09%	1.61%	3.22%	0.66%	0.00%	0.41%	0.18%	-0.77%	1.21%	0.76%	-0.23%	2.83%	3.69%	0.42%	0	6,215,744	716,481
0.00500	0.62500	3,135,272	5,428,698	14,733,178	4,432,515	25,730,170	5,626,412	33,114	3,241,527	7,334,132	7,809,437	3,292,446	10,656,036	17,244,172	4,694,562	6,022,028	782,452	2,492,508	0	6.36%	5.46%	5.37%	5.50%	2.53%	3.10%	1.12%	0.00%	0.18%	0.29%	0.26%	0.80%	1.98%	0.48%	0.54%	3.96%	-0.31%	0	6,533,114	719,467
0.00500	0.63000	6,142,987	4,752,341	16,467,303	4,087,447	22,245,018	1,976,907	(402,005)	0	2,257,183	7,606,658	2,013,448	9,764,349	17,576,298	4,268,388	1,579,852	1,756,122	2,222,320	4,627,387	6.79%	5.01%	6.34%	6.03%	3.28%	3.66%	0.18%	0.00%	0.34%	-0.13%	0.16%	1.87%	1.89%	0.39%	2.05%	4.08%	0.16%	176,187	6,097,995	720,821
0.00500	0.63500	4,295,797	4,840,325	15,413,180	2,904,715	27,845,365	2,191,318	470,068	7,791,426	3,573,344	11,127,018	6,387,375	9,749,400	17,174,287	4,056,116	8,134,719	880,759	2,199,109	0	6.71%	5.75%	6.43%	6.18%	2.40%	3.10%	1.32%	0.00%	0.23%	0.57%	1.11%	1.42%	0.54%	0.17%	2.84%	3.07%	0.32%	45,250	6,970,068	729,764
0.00500	0.64000	3,781,140	6,011,751	17,158,140	2,783,986	21,667,457	4,971,052	1,110,372	1,376,559	3,088,362	6,770,573	2,502,098	12,682,192	17,501,775	4,412,714	6,408,319	1,304,824	1,079,227	0	5.51%	5.48%	6.00%	5.96%	1.44%	3.43%	0.44%	0.00%	0.27%	0.07%	0.64%	-0.30%	0.74%	0.22%	2.41%	3.51%	0.40%	63,434	7,610,372	734,213
0.00500	0.64500	3,992,440	6,398,546	12,866,973	4,462,710	33,755,847	1,638,972	(372,582)	0	4,485,359	7,866,546	4,016,611	7,396,205	16,917,479	4,505,559	6,289,882	1,352,262	1,726,732	6,558,853	6.36%	5.33%	5.66%	5.38%	2.94%	3.50%	0.37%	0.00%	0.52%	0.06%	1.26%	1.46%	0.40%	0.45%	0.97%	3.40%	0.35%	78,490	6,127,418	748,778
0.00500	0.65000	2,398,925	7,263,559	14,517,425	3,744,482	35,762,794	3,138,290	(39,532)	0	4,514,380	9,813,599	2,399,137	4,025,788	18,561,003	4,935,150	6,931,906	993,561	1,962,764	10,688,186	6.69%	5.65%	5.42%	6.26%	1.91%	3.10%	0.32%	0.00%	0.45%	0.53%	-0.59%	0.95%	1.14%	-0.41%	2.49%	3.33%	0.22%	0	6,460,468	760,736
0.00500	0.65500	5,151,027	4,630,218	13,290,211	3,474,331	31,102,881	2,755,053	387,634	0	5,117,741	10,170,711	2,773,628	10,650,543	16,537,116	4,355,714	4,834,968	1,553,434	1,094,739	1,315,126	6.91%	4.40%	6.20%	5.77%	2.80%	3.20%	1.35%	0.00%	-0.01%	0.26%	1.02%	1.60%	2.07%	-0.22%	-0.56%	3.16%	0.04%	32,815	6,887,634	763,648
0.00500	0.66000	2,689,550	5,215,054	14,177,162	5,404,849	37,933,507	2,068,176	(203,001)	0	7,920,301	9,465,437	406,399	8,564,639	18,300,047	4,524,821	3,469,856	884,258	1,579,327	10,373,213	6.80%	5.51%	5.90%	6.42%	2.31%	3.56%	0.42%	0.00%	0.15%	0.30%	-0.13%	1.88%	2.60%	0.33%	2.62%	4.28%	0.00%	10,569	6,296,999	763,796
0.00500	0.66500	4,057,771	4,475,431	14,502,637	3,334,071	29,420,620	3,424,669	181,890	0	4,804,132	9,268,454	629,967	6,951,068	15,659,491	3,896,053	6,794,970	546,125	2,166,848	6,498,091	6.74%	5.01%	5.66%	6.13%	2.94%	3.12%	0.71%	0.00%	0.22%	0.47%	1.24%	1.31%	0.93%	0.66%	1.35%	2.51%	0.15%	0	6,681,890	768,567
0.00500	0.67000	3,647,132	5,653,120	14,064,929	2,720,316	33,980,941	6,692,044	(77,045)	0	4,463,929	11,073,109	2,237,874	11,949,403	17,146,936	4,035,558	5,873,043	917,780	1,649,542	5,411,309	5.25%	5.18%	5.93%	5.99%	3.11%	2.68%	0.35%	0.00%	0.57%	0.28%	0.97%	2.20%	1.97%	-0.38%	2.07%	2.42%	-0.35%	22,446	6,422,955	775,059
0.00500	0.67500	4,479,204	5,901,585	15,709,382	4,538,343	28,564,521	4,183,076	(11,101)	1,707,048	6,064,864	8,513,251	2,653,610	11,999,049	17,944,383	3,909,310	8,312,065	1,149,042	2,537,585	0	5.88%	4.73%	6.47%	5.47%	2.41%	3.57%	0.01%	0.00%	0.09%	0.84%	0.00%	1.56%	2.31%	-0.16%	2.33%	4.00%	-0.04%	89,045	6,488,899	782,170
0.00500	0.68000	5,115,940	4,461,574	13,549,061	5,216,960	31,362,995	6,566,664	895,366	0	2,838,043	6,120,074	4,086,381	10,186,531	17,887,909	3,770,885	4,932,258	132,278	572,412	13,746,423	6.63%	5.26%	6.31%	5.52%	2.45%	3.65%	0.62%	0.00%	0.22%	0.08%	0.60%	2.03%	2.53%	-0.48%	2.53%	3.86%	0.07%	129,153	7,395,366	785,054
0.00500	0.68500	3,462,172	7,212,548	14,509,567	4,575,942	19,587,115	5,799,317	(70,316)	3,482,728	5,725,514	6,656,682	4,738,353	10,072,419	17,176,577	4,394,428	5,117,222	879,424	1,868,770	0	7.39%	4.53%	6.07%	6.68%	2.78%	3.19%	0.09%	0.00%	0.01%	0.41%	0.76%	0.60%	1.38%	-0.07%	1.44%	3.80%	-0.01%	98,708	6,429,684	802,481
0.00500	0.69000	2,987,860	4,650,913	15,513,679	3,833,591	30,026,813	3,246,408	(260,388)	0	5,484,440	7,609,165	1,348,625	10,835,472	19,414,943	4,305,565	5,084,011	1,010,240	1,832,330	1,334,473	7.56%	4.79%	5.55%	5.73%	3.09%	2.72%	0.72%	0.00%	0.22%	0.09%	-0.44%	1.55%	1.05%	-0.08%	3.70%	4.16%	-0.15%	49,589	6,239,612	813,012
0.00500	0.69500	5,371,563	6,705,842	14,199,478	4,553,376	34,387,199	1,345,456	203,838	0	5,181,998	8,814,372	598,606	6,747,123	19,397,411	4,231,849	6,031,577	1,065,514	1,602,203	10,892,260	6.15%	5.94%	6.10%	5.40%	2.78%	3.16%	0.65%	0.00%	0.34%	0.11%	1.58%	1.91%	0.44%	0.29%	2.65%	3.31%	-0.26%	168,948	6,703,838	813,509
0.00500	0.70000	4,784,671	2,495,390	15,684,157	4,221,393	27,315,204	2,916,936	147,760	0	4,761,378	7,150,570	3,189,097	6,782,911	18,356,711	4,501,501	4,711,959	1,715,827	1,542,115	2,705,685	8.50%	5.65%	6.53%	5.97%	2.53%	3.32%	0.20%	0.00%	0.46%	0.24%	-0.74%	2.09%	1.19%	0.14%	-0.41%	3.92%	-0.16%	53,605	6,647,760	815,130
0.00500	0.70500	3,658,486	4,697,584	15,852,160	4,770,823	28,084,217	2,377,970	633,198	3,076,878	7,395,134	7,364,792	2,264,953	13,248,262	16,813,847	4,126,136	7,206,707	1,255,488	842,800	0	6.08%	5.83%	6.03%	6.22%	2.38%	3.48%	1.36%	0.00%	0.35%	-0.07%	0.51%	1.05%	0.91%	0.22%	1.46%	4.17%	0.27%	88,257	7,133,198	818,050
0.00500	0.71000	3,314,526	5,699,051	17,218,500	4,905,107	40,750,508	3,533,343	925,233	0	6,185,900	6,516,382	5,041,841	4,771,053	19,770,033	4,131,987	8,841,203	618,520	2,406,492	15,137,625	6.35%	5.23%	5.83%	5.71%	2.24%	3.34%	0.15%	0.00%	0.12%	0.71%	0.16%	1.59%	3.15%	-0.23%	2.46%	3.65%	0.46%	74,645	7,425,233	839,063
0.00500	0.71500	4,851,858	6,986,509	11,719,894	3,872,670	41,344,478	7,119,562	337,256	0	3,331,917	5,163,324	564,546	9,648,747	17,246,631	4,489,678	4,270,217	924,600	460,197	27,795,115	7.76%	4.70%	6.06%	6.88%	1.91%	3.48%	0.97%	0.00%	0.10%	0.58%	0.61%	1.29%	1.08%	0.52%	0.62%	2.60%	0.49%	103,572	6,837,256	842,670
0.00500	0.72000	5,757,238	5,935,744	13,009,714	4,211,708	43,990,176	4,597,516	(117,210)	0	1,618,406	3,123,525	2,461,257	10,744,386	16,995,109	4,402,386	4,403,527	625,744	2,751,753	28,376,002	6.44%	5.88%	6.16%	6.04%	1.40%	2.88%	0.97%	0.00%	0.34%	0.20%	1.05%	1.46%	1.23%	0.71%	1.80%	2.59%	-0.63%	45,770	6,382,790	849,826
0.00500	0.72500	5,487,466	5,198,750	17,573,867	4,015,114	26,443,004	5,361,355	(163,836)	0	3,810,355	11,875,638	5,662,380	10,523,593	18,166,613	4,241,861	3,244,567	1,071,958	1,287,769	2,194,822	6.93%	5.44%	6.38%	6.16%	1.96%	3.37%	-0.39%	0.00%	-0.12%	0.16%	0.18%	1.85%	1.26%	0.11%	-0.42%	3.45%	0.52%	159,719	6,336,164	851,472
0.00500	0.73000	2,861,194	5,596,768	15,187,417	4,712,513	23,970,093	4,379,355	(348,186)	5,389,410	4,527,575	9,067,102	6,379,625	7,610,265	18,274,401	5,154,204	6,822,509	934,475	1,326,594	0	6.32%	5.85%	6.16%	6.01%	2.11%	2.92%	1.77%	0.00%	0.14%	0.33%	0.49%	0.17%	1.58%	0.27%	1.14%	2.12%	-0.14%	99,722	6,151,814	855,899
0.00500	0.73500	5,676,379	7,188,791	14,262,305	4,149,140	18,478,288	2,622,841	23,617	1,372,116	5,321,844	6,892,419	3,644,126	9,766,585	15,917,405	4,071,437	4,096,559	510,214	1,529,271	0	5.65%	5.78%	6.77%	6.74%	3.33%	3.12%	0.31%	0.00%	0.09%	0.39%	-0.32%	2.60%	1.16%	0.58%	1.74%	4.09%	0.53%	22,433	6,523,617	857,236
0.00500	0.74000	4,190,074	5,437,478	13,207,771	4,127,059	47,811,240	3,854,076	(416,333)	0	5,085,289	8,545,835	4,854,570	8,359,181	17,216,475	4,115,665	8,180,718	955,483	1,690,210	17,624,272	7.05%	5.10%	5.45%	6.18%	1.64%	3.54%	0.20%	0.00%	0.05%	0.17%	0.24%	-0.14%	1.52%	0.12%	2.00%	3.00%	0.51%	90,046	6,083,667	874,459
0.00500	0.74500	3,941,229	5,020,326	15,087,491	4,231,234	37,467,980	7,097,971	777,833	0	5,774,698	8,456,221	3,618,838	7,096,766	18,995,077	3,223,647	1,881,257	1,322,539	3,039,273	17,437,915	5.53%	4.30%	5.88%	6.96%	2.79%	3.26%	1.56%	0.00%	0.49%	0.32%	0.24%	1.72%	1.00%	0.48%	1.99%	4.20%	-0.04%	172,095	7,277,833	876,625
0.00500	0.75000	3,823,643	6,455,663	14,120,889	4,539,864	20,456,439	3,352,714	369,338	1,667,672	5,224,824	8,004,965	4,625,484	5,390,901	18,140,200	4,194,181	3,803,353	1,231,957	1,801,021	0	6.36%	5.74%	6.36%	6.29%	2.81%	3.82%	0.13%	0.00%	0.32%	0.26%	1.16%	0.56%	2.02%	-0.22%	2.46%	3.04%	0.19%	0	6,869,338	877,769
0.00500	0.75500	3,419,411	4,545,164	15,888,342	4,334,785	27,015,094	2,087,214	(279,644)	4,741,290	8,752,316	10,074,354	3,692,083	8,602,593	16,849,513	4,025,407	4,709,093	955,809	2,370,132	0	7.65%	4.81%	6.11%	6.51%	3.00%	2.98%	0.81%	0.00%	0.51%	0.43%	-0.40%	1.27%	1.18%	-0.38%	0.26%	2.69%	-0.05%	158,945	6,220,356	881,863
0.00500	0.76000	2,975,496	7,124,702	15,588,917	4,227,771	33,433,576	6,256,018	237,818	0	5,740,601	5,326,561	0	13,953,326	18,256,307	3,857,073	2,516,965	1,059,801	2,626,017	14,269,828	6.15%	4.57%	5.49%	6.27%	1.20%	3.58%	1.63%	0.00%	-0.06%	0.10%	0.69%	-0.64%	0.70%	0.02%	1.18%	3.81%	-0.18%	21,556	6,737,818	882,314
0.00500	0.76500	3,663,155	6,883,263	15,094,479	4,244,323	30,059,750	2,840,240	(118,517)	0	1,896,343	8,518,002	5,300,791	10,252,827	15,615,293	4,743,299	5,863,522	245,752	1,304,661	7,044,718	5.63%	4.74%	6.23%	7.48%	2.71%	3.00%	0.34%	0.00%	0.18%	0.03%	1.12%	1.40%	2.14%	0.32%	3.09%	2.56%	0.01%	21,900	6,381,483	893,017
0.00500	0.77000	4,520,772	4,347,851	12,525,178	5,586,348	20,494,171	5,908,975	73,122	14,762,761	7,092,446	9,330,544	2,718,848	12,444,768	19,276,757	4,059,537	10,525,944	697,212	0	0	4.53%	4.85%	5.91%	6.63%	4.32%	2.91%	0.59%	0.00%	0.17%	0.47%	0.40%	1.93%	0.55%	0.28%	2.13%	2.65%	-0.45%	0	6,573,122	894,117
0.00500	0.77500	3,647,419	5,307,762	15,019,143	4,543,711	24,127,572	5,384,500	(474,411)	0	5,278,083	10,011,232	0	12,989,230	15,255,499	4,908,893	5,365,786	1,457,120	579,709	184,554	6.05%	5.62%	6.12%	6.21%	2.45%	3.01%	0.33%	0.00%	0.12%	0.26%	-0.80%	1.42%	1.76%	-0.15%	1.79%	2.81%	-0.64%	59,059	6,025,589	910,408
0.00500	0.78000	3,773,719	6,439,083	15,103,441	3,547,563	31,788,643	6,546,596	176,110	0	5,647,917	8,405,505	2,573,003	8,285,090	18,218,310	4,054,891	1,945,667	691,513	1,939,378	13,437,774	7.82%	5.08%	6.42%	6.55%	1.87%	3.24%	0.41%	0.00%	0.19%	0.46%	0.12%	1.18%	1.33%	0.36%	2.92%	3.24%	-0.02%	65,895	6,676,110	911,271
0.00500	0.78500	3,858,205	4,684,641	13,114,669	4,298,976	35,810,850	4,499,820	509,022	0	0	9,357,665	1,758,961	8,957,387	16,363,479	4,687,929	0	1,023,173	2,233,217	19,885,350	5.85%	6.09%	6.57%	5.31%	2.99%	3.56%	0.85%	0.00%	0.14%	0.22%	1.39%	1.26%	0.89%	0.12%	1.81%	3.79%	0.27%	113,387	7,009,022	912,958
0.00500	0.79000	5,187,308	4,527,528	15,511,739	3,936,250	24,150,702	2,901,791	(176,603)	1,984,510	5,986,188	11,182,333	1,732,478	9,567,004	18,338,052	4,663,706	1,197,585	955,988	2,576,494	0	6.27%	4.96%	7.04%	7.17%	2.63%	3.48%	1.00%	0.00%	0.26%	0.33%	-0.47%	1.17%	1.28%	0.17%	2.64%	3.38%	-0.15%	127,706	6,323,397	913,308
0.00500	0.79500	5,964,676	7,199,354	14,035,479	4,178,304	23,922,486	4,542,492	(107,671)	0	3,022,518	4,139,057	1,101,759	9,592,329	15,291,745	4,154,991	8,374,893	894,746	1,302,567	9,968,186	6.51%	4.64%	6.01%	6.10%	3.42%	3.16%	0.21%	0.00%	0.31%	0.16%	0.84%	1.91%	1.36%	0.24%	2.71%	3.34%	0.73%	0	6,392,329	917,731
0.00500	0.80000	4,465,262	5,251,995	15,564,774	4,471,789	31,058,495	1,604,384	568,579	0	3,399,565	9,733,900	3,123,596	9,537,952	16,133,878	3,994,094	9,611,474	704,408	2,100,470	2,077,365	6.44%	5.54%	5.80%	6.22%	2.93%	2.74%	1.12%	0.00%	0.26%	0.44%	1.39%	0.77%	0.49%	0.54%	1.20%	1.66%	0.21%	115,874	7,068,579	922,059
0.00500	0.80500	5,011,582	5,458,076	13,149,575	3,578,815	23,038,705	6,994,988	201,861	8,402,757	5,021,956	9,025,877	3,486,947	13,501,295	19,173,778	3,295,999	8,144,399	466,627	1,517,619	0	6.31%	5.21%	5.83%	5.91%	2.90%	3.29%	1.59%	0.00%	0.11%	0.19%	0.58%	1.37%	0.03%	-0.33%	1.65%	3.92%	0.54%	26,690	6,701,861	924,826
0.00500	0.81000	4,039,326	5,731,005	15,349,689	4,269,427	34,287,024	3,603,028	282,006	0	5,085,728	7,658,509	3,344,428	8,160,486	18,749,001	4,578,994	1,665,451	814,764	1,499,622	13,722,517	5.60%	4.85%	6.30%	6.56%	2.41%	3.42%	0.28%	0.00%	0.27%	0.64%	0.51%	1.97%	0.51%	-0.15%	2.09%	2.94%	-0.23%	11,873	6,782,006	927,183
0.00500	0.81500	4,982,176	6,170,219	16,919,316	4,362,688	35,868,844	4,886,843	154,349	0	7,196,527	7,736,637	1,941,275	8,973,974	16,731,949	4,030,761	9,818,831	774,059	1,075,561	12,910,512	6.15%	4.95%	6.12%	5.34%	1.61%	3.51%	0.57%	0.00%	0.37%	0.11%	1.03%	0.34%	1.55%	0.74%	0.31%	4.05%	0.25%	45,219	6,654,349	929,174
0.00500	0.82000	4,759,715	4,774,823	15,840,089	4,663,738	26,915,621	4,394,028	(215,037)	0	8,574,029	9,574,391	2,775,778	4,873,348	18,492,174	3,786,974	2,370,172	919,524	258,866	7,722,757	6.45%	5.46%	5.90%	5.19%	2.04%	2.95%	1.57%	0.00%	0.58%	0.57%	0.33%	0.29%	1.78%	0.00%	1.67%	2.98%	-0.07%	0	6,284,963	936,607
0.00500	0.82500	3,213,428	6,298,265	14,229,063	4,592,972	22,138,855	4,356,475	214,119	1,626,709	5,867,197	6,581,604	2,249,718	9,774,091	17,746,395	3,816,082	4,903,466	1,040,626	2,476,588	0	6.05%	5.73%	6.57%	6.18%	2.17%	3.46%	0.13%	0.00%	0.11%	0.47%	1.28%	-0.64%	1.06%	-0.41%	1.24%	2.82%	0.32%	77,018	6,714,119	937,683
0.00500	0.83000	3,153,138	6,813,108	16,475,381	5,231,205	31,370,958	5,741,917	(23,194)	0	4,118,284	7,925,591	4,406,274	10,833,497	15,688,817	4,480,812	6,157,001	1,062,965	1,268,683	10,843,782	6.61%	4.33%	6.02%	4.74%	2.37%	3.46%	-0.13%	0.00%	0.09%	0.20%	0.56%	0.77%	1.39%	0.19%	1.59%	3.33%	0.44%	109,485	6,476,806	938,079
0.00500	0.83500	5,609,708	6,409,850	13,434,476	4,181,897	29,365,338	0	(176,252)	3,441,816	3,445,908	6,123,627	2,498,846	10,883,360	18,135,068	4,439,422	10,413,315	1,060,074	3,443,465	0	7.07%	6.03%	6.09%	5.18%	3.13%	3.31%	1.96%	0.00%	0.26%	0.26%	-0.02%	1.76%	2.14%	0.31%	1.86%	3.24%	0.05%	0	6,323,748	945,484
0.00500	0.84000	4,193,963	5,210,983	16,877,143	4,739,623	23,484,768	3,070,460	(542,942)	0	3,082,974	5,145,088	2,147,287	8,891,788	14,906,572	4,083,886	8,418,646	687,092	2,853,117	5,360,490	5.22%	5.79%	5.89%	6.25%	3.59%	3.12%	1.95%	0.00%	0.04%	0.66%	0.24%	1.13%	1.78%	0.49%	2.92%	3.86%	0.65%	47,540	5,957,058	958,237
0.00500	0.84500	4,881,121	6,814,366	15,408,461	3,190,475	27,324,142	4,042,147	271,820	0	2,629,574	7,717,639	2,825,978	4,986,424	18,574,292	3,791,435	4,046,412	818,421	1,723,574	12,546,964	4.23%	5.61%	5.60%	5.99%	2.92%	3.19%	0.06%	0.00%	0.42%	0.48%	-0.62%	0.91%	1.61%	0.41%	2.10%	3.47%	-0.02%	0	6,771,820	971,653
0.00500	0.85000	3,122,788	4,661,862	16,310,471	4,901,916	34,110,456	4,496,151	(63,641)	0	7,615,910	6,785,282	2,894,592	6,999,681	19,496,920	4,200,509	8,706,406	869,883	2,003,907	6,030,552	6.71%	4.41%	5.35%	6.19%	3.24%	3.04%	0.61%	0.00%	0.20%	0.35%	0.74%	1.36%	0.01%	-0.09%	0.67%	5.12%	-0.16%	165,912	6,436,359	975,671
0.00500	0.85500	4,640,908	6,229,874	15,339,308	4,460,594	30,995,041	2,623,698	(165,985)	0	1,804,237	9,377,264	3,421,322	11,392,790	16,505,326	3,607,102	6,276,033	1,144,545	2,100,398	6,660,404	6.07%	5.28%	6.61%	5.66%	2.02%	3.06%	1.18%	0.00%	0.06%	0.03%	0.60%	0.70%	0.79%	0.07%	1.86%	3.75%	0.18%	0	6,334,015	987,238
0.00500	0.86000	4,845,740	6,858,329	13,518,057	3,860,793	38,019,046	3,017,123	853,144	0	4,566,886	8,375,852	4,544,175	8,053,052	16,726,378	4,122,697	1,445,740	330,388	2,992,650	16,961,269	6.22%	4.81%	6.53%	6.29%	2.60%	3.11%	0.84%	0.00%	0.02%	0.50%	0.61%	1.70%	0.65%	0.45%	-0.31%	3.61%	0.54%	0	7,353,144	990,671
0.00500	0.86500	4,397,848	4,898,321	16,476,035	4,490,136	29,794,217	5,809,686	350,019	0	2,920,405	8,602,475	750,761	7,897,762	18,492,911	3,191,952	9,470,967	1,353,451	831,116	10,354,442	7.26%	6.20%	5.75%	4.96%	2.27%	2.95%	1.09%	0.00%	0.41%	0.23%	1.03%	0.96%	1.12%	-0.33%	1.68%	3.29%	0.28%	0	6,850,019	1,000,231
0.00500	0.87000	4,084,352	5,747,510	13,873,263	4,540,046	38,017,022	2,495,067	(189,694)	0	5,808,769	5,722,739	3,673,403	8,026,263	19,229,580	4,207,197	7,616,289	1,313,279	1,247,357	9,912,384	5.92%	5.65%	6.60%	6.38%	1.84%	3.70%	-0.02%	0.00%	0.59%	0.37%	-0.69%	1.39%	0.71%	-0.23%	1.65%	3.80%	-0.62%	0	6,310,306	1,022,987
0.00500	0.87500	4,086,178	4,410,372	14,753,512	4,376,312	32,974,332	6,318,709	42,856	0	5,940,138	7,060,647	2,571,232	6,798,226	17,355,004	3,987,827	5,427,410	1,404,285	2,624,502	11,750,144	5.30%	4.51%	6.80%	6.31%	2.67%	3.15%	0.29%	0.00%	0.26%	0.56%	0.57%	0.56%	2.30%	0.57%	1.57%	3.03%	0.38%	55,198	6,542,856	1,024,338
0.00500	0.88000	5,031,855	2,413,902	13,922,207	3,815,086	40,567,003	4,969,597	512,767	0	4,270,219	8,691,652	3,673,371	10,532,485	18,593,349	4,359,765	1,837,207	1,399,772	1,007,426	14,354,403	6.09%	5.60%	5.97%	6.69%	2.84%	3.31%	0.08%	0.00%	0.19%	0.46%	0.21%	1.35%	2.21%	-0.32%	1.27%	3.28%	-0.02%	115,503	7,012,767	1,026,277
0.00500	0.88500	5,068,072	6,915,009	14,990,732	3,966,379	28,340,743	4,934,394	(451,167)	0	6,260,923	13,110,341	4,661,443	7,340,969	15,665,624	4,369,909	4,060,761	1,217,780	1,781,257	3,746,323	5.97%	4.64%	6.00%	6.44%	2.51%	3.31%	0.10%	0.00%	0.01%	0.60%	0.36%	0.02%	2.06%	-0.07%	0.47%	3.41%	0.00%	125,827	6,048,833	1,053,884
0.00500	0.89000	2,064,382	6,082,297	14,689,909	5,111,921	43,522,876	5,511,560	1,099,450	0	6,213,692	8,059,608	2,635,441	10,513,004	17,360,445	4,375,795	4,647,594	1,080,953	1,863,596	18,232,818	6.29%	3.57%	6.32%	6.49%	2.11%	3.37%	0.24%	0.00%	0.31%	0.65%	-0.38%	0.07%	1.53%	-0.21%	3.20%	3.23%	0.31%	166,030	7,599,450	1,064,053
0.00500	0.89500	4,121,527	6,215,266	13,162,774	5,609,578	27,886,910	5,114,821	545,356	0	3,953,877	7,905,032	3,540,667	14,017,909	16,917,556	4,554,050	1,941,725	634,197	656,782	5,989,085	6.14%	5.09%	6.17%	5.92%	3.42%	3.48%	1.03%	0.00%	0.48%	0.44%	0.32%	1.38%	1.17%	0.26%	1.46%	3.51%	0.03%	83,299	7,045,356	1,076,739
0.00500	0.90000	4,238,900	7,425,593	15,937,144	4,521,969	34,000,026	1,469,984	780,569	0	4,861,069	9,178,729	4,195,441	8,713,723	15,532,078	4,657,083	3,878,716	1,426,935	1,997,356	11,152,486	5.90%	4.33%	6.40%	6.50%	3.06%	3.20%	0.16%	0.00%	0.28%	0.32%	0.75%	2.35%	0.99%	-0.22%	1.76%	2.48%	0.13%	34,663	7,280,569	1,083,094
0.00500	0.90500	4,423,089	6,680,530	16,627,609	3,591,396	32,019,756	1,313,832	406,203	0	5,971,617	3,801,222	1,894,729	8,462,783	16,745,169	4,454,346	744,189	1,420,796	1,673,988	17,487,373	7.59%	5.02%	6.11%	6.44%	2.76%	3.21%	1.14%	0.00%	0.06%	0.26%	1.89%	0.80%	1.44%	-0.18%	0.76%	3.86%	0.26%	0	6,906,203	1,100,106
0.00500	0.91000	4,197,647	5,260,145	15,873,709	4,529,467	34,672,006	1,012,378	127,026	0	9,819,112	5,504,735	1,763,899	12,310,906	15,684,344	3,920,846	0	1,082,758	678,793	12,779,961	6.70%	4.86%	6.50%	6.95%	2.00%	2.84%	1.35%	0.00%	0.16%	0.06%	-0.55%	1.08%	1.51%	-0.12%	1.77%	2.41%	-0.21%	61,597	6,627,026	1,105,336
0.00500	0.91500	4,663,194	4,559,634	14,622,475	4,576,544	32,361,228	5,373,658	171,738	0	4,862,804	5,767,217	2,729,306	8,653,604	16,315,091	3,906,077	6,561,641	963,107	1,353,706	13,044,181	6.64%	5.47%	5.68%	5.58%	2.66%	3.52%	0.29%	0.00%	0.24%	0.43%	0.77%	-0.22%	2.26%	0.05%	1.86%	3.74%	0.47%	38,746	6,671,738	1,119,049
0.00500	0.92000	4,678,925	4,764,563	16,745,567	4,512,106	36,254,232	1,833,651	1,175,126	0	2,460,039	4,527,889	2,705,613	9,652,854	14,896,848	4,535,803	7,256,837	1,200,989	1,582,518	17,969,653	6.12%	5.31%	6.40%	5.93%	2.81%	3.02%	0.00%	0.00%	0.27%	0.28%	0.35%	1.65%	2.64%	0.51%	0.71%	3.28%	-0.62%	164,106	7,675,126	1,122,269
0.00500	0.92500	4,750,263	5,843,046	16,146,231	4,326,589	26,671,015	6,853,532	820,386	0	6,028,296	7,341,685	2,535,515	11,686,289	18,637,698	4,014,341	6,990,725	684,383	155,277	4,516,468	6.26%	5.45%	6.12%	6.06%	2.32%	3.07%	0.26%	0.00%	0.19%	0.37%	-0.23%	0.37%	1.19%	0.08%	2.64%	2.72%	-0.05%	155,988	7,320,386	1,140,911
0.00500	0.93000	5,624,502	5,212,965	14,683,981	3,462,618	25,740,828	9,668,497	(27,111)	0	1,651,607	7,629,642	2,022,120	10,042,861	19,150,527	4,750,740	3,752,902	1,152,941	1,950,172	10,289,878	5.85%	5.51%	6.36%	5.49%	2.72%	3.24%	-0.37%	0.00%	0.55%	0.16%	0.66%	-0.22%	0.61%	0.28%	1.58%	3.39%	0.62%	68,157	6,472,889	1,166,760
0.00500	0.93500	5,299,251	5,774,995	15,383,788	3,459,651	26,098,999	5,767,927	563,328	0	2,834,420	7,662,620	2,886,778	6,500,136	17,146,335	4,009,744	4,026,643	866,912	1,293,515	12,557,505	5.78%	4.85%	7.63%	6.87%	2.73%	3.32%	1.40%	0.00%	0.19%	0.47%	0.37%	0.85%	1.80%	0.12%	2.46%	3.70%	0.27%	89,375	7,063,328	1,175,986
0.00500	0.94000	3,568,024	5,621,505	14,199,253	5,579,274	39,263,682	0	709,424	0	4,075,869	8,328,309	4,903,468	8,232,387	17,489,209	4,321,013	0	1,312,047	1,454,672	16,114,764	5.77%	4.73%	6.00%	5.93%	3.17%	3.16%	1.58%	0.00%	0.36%	0.35%	1.40%	0.49%	1.59%	0.90%	1.43%	4.18%	-0.32%	111,557	7,209,424	1,184,251
0.00500	0.94500	5,564,670	7,525,866	13,557,809	4,960,429	24,041,435	3,414,250	477,988	0	7,048,481	7,659,981	3,358,684	5,571,676	18,352,213	4,462,572	4,167,137	1,332,704	2,545,025	2,565,986	6.05%	5.16%	5.88%	6.62%	3.53%	3.14%	0.80%	0.00%	0.41%	0.47%	-0.05%	0.09%	1.73%	0.35%	3.41%	4.26%	-0.53%	46,258	6,977,988	1,206,105
0.00500	0.95000	5,946,242	5,571,504	14,616,200	4,565,858	31,696,059	1,147,278	1,023,260	0	6,700,586	5,161,556	1,453,745	12,836,076	15,555,681	3,860,994	8,833,210	947,070	1,775,482	4,418,741	5.24%	5.23%	5.89%	5.88%	2.78%	3.48%	0.22%	0.00%	0.20%	0.15%	0.25%	0.05%	2.55%	-0.50%	0.33%	3.38%	0.15%	7,116	7,523,260	1,208,234
0.00500	0.95500	3,980,342	5,281,688	16,732,710	4,865,010	32,498,161	5,615,253	547,498	0	3,645,491	8,827,385	2,139,263	11,500,949	16,788,892	3,750,672	3,118,253	1,279,534	2,145,798	13,776,928	6.48%	5.25%	6.42%	6.30%	2.49%	3.39%	0.33%	0.00%	0.33%	0.58%	0.36%	1.40%	2.30%	-0.22%	0.64%	1.06%	-0.61%	90,776	7,047,498	1,218,074
0.00500	0.96000	3,564,404	8,479,168	17,307,612	4,411,866	17,915,116	7,049,583	193,710	0	8,989,634	7,537,988	2,727,396	11,694,986	16,735,184	4,444,896	1,871,482	560,119	1,564,067	601,998	6.26%	5.04%	5.00%	6.80%	3.58%	2.96%	0.75%	0.00%	0.32%	0.49%	0.49%	-0.26%	0.44%	0.54%	0.84%	2.92%	-0.32%	35,539	6,693,710	1,240,793
0.00500	0.96500	4,805,537	7,727,051	16,197,236	5,272,839	29,292,648	5,359,270	675,991	0	2,114,187	8,263,116	3,262,976	5,872,083	18,092,574	4,970,835	10,741,689	1,262,017	1,847,575	10,227,528	6.37%	5.53%	6.26%	6.97%	3.25%	2.94%	-1.07%	0.00%	0.47%	0.31%	0.89%	1.36%	1.45%	0.19%	0.72%	3.61%	-0.62%	250,237	7,175,991	1,261,417
0.00500	0.97000	3,672,507	7,943,650	14,563,860	4,382,595	28,850,080	173,602	1,063,017	0	6,071,912	9,563,513	1,666,015	3,788,270	17,792,677	4,343,114	4,949,707	1,092,935	632,347	7,685,801	6.16%	6.39%	6.16%	6.65%	2.91%	3.64%	0.49%	0.00%	0.31%	0.68%	0.02%	0.48%	1.49%	-0.77%	1.21%	3.64%	-0.55%	61,157	7,563,017	1,300,017
0.00500	0.97500	2,895,199	6,917,306	14,003,788	3,468,522	50,085,347	4,316,378	309,555	0	8,223,477	7,907,095	2,346,519	9,891,426	17,840,823	3,726,901	5,784,496	1,010,943	1,279,955	21,674,905	6.74%	5.46%	5.71%	5.51%	2.40%	2.98%	0.39%	0.00%	0.14%	0.33%	-0.28%	0.38%	1.80%	-0.36%	1.24%	3.35%	0.20%	118,961	6,809,555	1,310,008
0.00500	0.98000	4,525,564	7,531,652	15,396,218	4,067,752	29,174,451	4,955,959	72,178	0	5,703,593	7,808,803	2,652,973	5,425,477	17,889,380	4,083,400	3,056,142	1,218,849	1,551,255	14,261,725	5.90%	5.23%	5.81%	6.08%	3.67%	3.54%	0.49%	0.00%	0.20%	0.67%	-0.97%	1.68%	2.23%	0.02%	1.93%	2.87%	-0.16%	5,570	6,572,178	1,366,407
0.00500	0.98500	5,534,742	6,559,544	15,597,679	3,835,177	35,913,395	6,150,781	(364,479)	0	2,330,949	8,591,133	1,806,949	7,396,331	19,204,197	4,185,006	6,306,599	1,149,009	1,070,429	19,550,716	5.67%	5.46%	6.55%	6.70%	2.14%	3.46%	0.46%	0.00%	0.23%	0.54%	0.81%	0.56%	0.32%	0.15%	0.92%	3.81%	-0.39%	107,324	6,135,521	1,369,962
0.00500	0.99000	3,683,539	5,612,118	13,302,651	3,603,592	38,126,938	4,389,445	539,724	0	6,131,677	9,272,122	4,691,035	10,833,344	16,957,750	4,345,235	6,381,074	795,595	390,687	6,919,762	7.44%	5.88%	6.17%	6.28%	3.08%	3.26%	0.75%	0.00%	0.10%	0.41%	0.33%	0.75%	1.17%	0.67%	1.13%	3.71%	-0.06%	0	7,039,724	1,402,447
0.00500	0.99500	4,665,168	4,865,879	16,568,697	4,330,424	41,722,899	5,274,030	179,582	0	4,023,192	7,545,763	1,712,592	2,510,782	17,977,641	4,556,306	3,511,853	1,114,860	1,767,492	30,706,615	6.43%	4.40%	6.31%	6.59%	2.62%	3.48%	1.21%	0.00%	0.27%	0.35%	1.47%	1.30%	1.23%	0.09%	1.45%	2.73%	-0.46%	33,570	6,679,582	1,545,593
0.00500	1.00000	4,322,008	5,730,218	15,264,545	3,369,804	35,935,069	6,457,754	783,583	0	7,228,479	8,516,359	1,381,096	10,736,231	16,800,657	4,441,564	7,946,454	937,171	1,372,162	9,719,224	6.22%	5.45%	6.53%	6.87%	3.24%	3.09%	1.63%	0.00%	0.09%	0.33%	0.34%	0.52%	0.34%	-0.03%	2.04%	4.03%	0.31%	57,181	7,283,583	1,602,909
Probability	Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Unrealized Gain(Loss)	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Loan Loss Provision	Total Capital	Net Income
Unacceptable and Undesirable Results	Minimum	2,436,630	1,275,406	9,178,284	2,708,787	4,999,263	0	(884,568)	0	0	1,046,294	434,508	4,585,989	14,837,700	3,325,011	0	466,233	55,827	0	4.47%	3.96%	5.32%	4.63%	0.61%	2.74%	-0.75%	0.00%	-0.03%	-0.10%	-0.76%	0.33%	-0.10%	-0.45%	0.22%	2.43%	-0.79%	0	5,615,432	(209,776)
	Maximum	5,795,830	9,178,079	16,671,608	5,339,156	37,303,663	6,538,323	1,528,779	18,623,838	8,524,449	12,015,154	6,024,473	14,119,757	19,701,970	4,888,248	10,982,645	1,729,656	4,170,609	21,278,025	8.03%	6.01%	6.84%	7.13%	4.26%	3.90%	2.09%	0.00%	0.80%	0.83%	1.94%	3.77%	3.02%	0.78%	3.51%	5.63%	1.20%	250,723	8,028,779	398,299
	Range	3,359,200	7,902,673	7,493,324	2,630,369	32,304,401	6,538,323	2,413,347	18,623,838	8,524,449	10,968,860	5,589,965	9,533,768	4,864,270	1,563,236	10,982,645	1,263,423	4,114,782	21,278,025	3.55%	2.05%	1.52%	2.50%	3.65%	1.16%	2.84%	0.00%	0.83%	0.93%	2.69%	3.44%	3.12%	1.23%	3.29%	3.19%	1.99%	250,723	2,413,347	608,075
	Mean	4,089,912	5,554,731	14,039,423	3,921,293	22,579,258	3,201,838	249,578	5,155,527	4,741,689	7,543,566	2,938,705	8,912,139	17,509,957	4,259,714	5,200,826	996,365	1,881,071	2,557,948	6.12%	5.11%	5.98%	6.01%	1.92%	3.23%	0.56%	0.00%	0.29%	0.40%	0.71%	1.82%	1.36%	0.10%	1.69%	3.60%	0.10%	84,946	6,749,578	222,386
	Std. Dev.	829,909	1,472,656	1,381,434	686,128	7,588,565	1,853,116	522,375	5,909,412	2,305,757	1,884,590	1,471,018	2,183,575	1,068,156	365,498	2,548,003	304,186	801,268	4,358,815	0.62%	0.51%	0.33%	0.55%	0.66%	0.24%	0.58%	0.00%	0.17%	0.20%	0.61%	0.66%	0.61%	0.26%	0.86%	0.64%	0.39%	61,821	522,375	149,873
Total Data Set	Minimum	2,064,382	1,275,406	9,178,284	2,659,776	4,999,263	0	(884,568)	0	0	1,046,294	0	2,510,782	14,687,030	3,191,952	0	132,278	0	0	4.14%	3.57%	5.00%	4.63%	0.61%	2.62%	-1.07%	0.00%	-0.12%	-0.13%	-0.97%	-0.64%	-0.20%	-0.77%	-0.56%	1.06%	-0.79%	0	5,615,432	(209,776)
	Maximum	6,342,578	9,178,079	17,816,044	5,734,134	50,085,347	9,668,497	1,528,779	18,623,838	11,279,586	13,110,341	6,741,885	14,119,757	20,870,537	5,154,204	11,713,884	1,756,122	4,170,609	30,706,615	8.50%	6.39%	7.63%	7.48%	4.32%	3.90%	2.09%	0.00%	0.80%	0.84%	2.20%	3.77%	3.15%	0.90%	3.70%	5.63%	1.20%	250,723	8,028,779	1,602,909
	Range	4,278,196	7,902,673	8,637,760	3,074,359	45,086,085	9,668,497	2,413,347	18,623,838	11,279,586	12,064,047	6,741,885	11,608,974	6,183,507	1,962,252	11,713,884	1,623,844	4,170,609	30,706,615	4.36%	2.82%	2.62%	2.85%	3.71%	1.28%	3.16%	0.00%	0.93%	0.98%	3.17%	4.41%	3.36%	1.67%	4.26%	4.56%	1.99%	250,723	2,413,347	1,812,685
	Mean	4,232,814	5,639,740	14,632,787	4,126,336	27,176,596	3,836,327	242,383	2,642,264	4,797,167	7,813,538	2,923,437	9,004,339	17,555,896	4,234,194	5,415,674	986,572	1,770,052	5,785,995	6.24%	5.14%	6.08%	6.05%	2.26%	3.24%	0.65%	0.00%	0.27%	0.36%	0.57%	1.38%	1.38%	0.12%	1.62%	3.50%	0.12%	75,188	6,742,383	635,904
	Std. Dev.	847,069	1,276,708	1,445,175	641,860	7,651,734	1,933,483	441,476	4,639,575	2,102,749	1,775,898	1,443,561	2,390,443	1,206,426	362,492	2,677,694	330,465	746,767	6,623,097	0.72%	0.53%	0.37%	0.52%	0.68%	0.24%	0.58%	0.00%	0.17%	0.20%	0.66%	0.76%	0.69%	0.31%	0.86%	0.67%	0.36%	57,962	441,476	339,787
Unrealistic Results	Minimum	2,064,382	2,413,902	13,162,774	3,369,804	17,915,116	0	(451,167)	0	1,651,607	3,801,222	750,761	2,510,782	14,896,848	3,191,952	0	560,119	155,277	601,998	5.24%	3.57%	5.00%	4.96%	1.84%	2.84%	-1.07%	0.00%	0.01%	0.06%	-0.97%	-0.26%	0.32%	-0.77%	0.33%	1.06%	-0.62%	0	6,048,833	1,000,231
	Maximum	5,946,242	8,479,168	17,307,612	5,609,578	50,085,347	9,668,497	1,175,126	0	9,819,112	13,110,341	4,903,468	14,017,909	19,229,580	4,970,835	10,741,689	1,426,935	2,624,502	30,706,615	7.59%	6.39%	7.63%	6.97%	3.67%	3.70%	1.63%	0.00%	0.59%	0.68%	1.89%	2.35%	2.64%	0.90%	3.41%	4.26%	0.62%	250,237	7,675,126	1,602,909
	Range	3,881,860	6,065,266	4,144,838	2,239,775	32,170,231	9,668,497	1,626,293	0	8,167,504	9,309,119	4,152,707	11,507,126	4,332,732	1,778,883	10,741,689	866,816	2,469,225	30,104,617	2.34%	2.82%	2.62%	2.01%	1.84%	0.86%	2.69%	0.00%	0.59%	0.62%	2.86%	2.61%	2.32%	1.67%	3.08%	3.19%	1.24%	250,237	1,626,293	602,678
	Mean	4,409,212	5,984,689	15,185,614	4,342,962	32,979,874	4,383,960	433,496	0	5,219,447	7,698,191	2,726,515	8,837,135	17,328,551	4,242,428	4,817,204	1,114,835	1,431,940	11,870,064	6.23%	5.19%	6.20%	6.29%	2.77%	3.26%	0.54%	0.00%	0.27%	0.40%	0.38%	0.76%	1.51%	0.04%	1.50%	3.31%	-0.08%	74,419	6,933,496	1,196,366
	Std. Dev.	832,043	1,281,385	1,133,210	616,531	6,582,966	2,322,144	419,938	0	2,045,921	1,769,140	1,046,762	2,721,742	1,170,699	361,803	2,741,228	239,231	593,526	6,374,107	0.54%	0.57%	0.45%	0.49%	0.48%	0.22%	0.60%	0.00%	0.14%	0.16%	0.64%	0.66%	0.65%	0.37%	0.75%	0.64%	0.37%	60,546	419,938	151,759

APPENDIX W

		Balance Sheet Volumes																	
		Loan Volume				Securities Volume				Deposits Volume						Borrowed Funds Volume			
Probability	Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Unrealized Gain(Loss)	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased
		4,512,169	5,053,377	11,946,311	3,643,916	32,072,287	5,468,812	(316,800)	0	3,228,869	12,058,077	713,220	9,005,831	17,028,232	3,723,616	2,606,897	1,141,957	1,168,825	10,021,348
0.00500	0.00500	4,726,136	4,740,949	13,592,790	3,286,200	19,891,078	7,920,610	(46,867)	4,357,476	4,165,281	6,805,778	2,056,446	12,569,888	18,683,246	4,599,504	4,966,209	1,167,674	1,501,213	0
0.00500	0.01000	4,727,612	6,635,063	11,848,224	4,055,111	24,659,096	4,250,690	897,185	0	1,312,612	5,547,822	3,255,993	10,529,234	18,519,321	3,734,405	1,398,663	1,135,018	964,580	7,778,146
0.00500	0.01500	4,199,009	6,203,126	13,672,657	4,594,643	18,364,580	3,545,431	271,009	12,487,603	5,687,535	8,451,690	4,546,143	9,260,466	19,013,417	3,568,500	5,970,420	1,772,453	2,796,427	0
0.00500	0.02000	3,630,685	5,181,854	14,003,699	3,887,350	30,157,198	1,533,054	327,721	0	4,674,632	7,662,756	2,764,868	14,433,194	15,331,618	4,442,300	3,872,466	685,720	989,621	1,536,665
0.00500	0.02500	3,655,074	4,703,547	13,780,488	5,317,317	15,715,447	3,571,394	419,593	732,597	4,841,801	5,891,474	749,688	8,352,870	17,685,527	4,465,937	1,678,539	894,116	915,912	0
0.00500	0.03000	5,306,509	3,627,362	11,927,176	3,802,516	6,336,075	4,337,259	396,552	23,686,639	2,072,432	13,085,883	3,100,561	7,576,224	18,264,445	3,733,349	6,379,241	872,266	1,939,136	0
0.00500	0.03500	3,781,672	3,881,346	9,887,040	3,783,781	9,042,737	2,866,339	(7,604)	25,983,203	6,770,920	7,346,752	3,397,671	14,031,839	16,722,937	4,280,551	2,088,165	783,745	1,803,539	0
0.00500	0.04000	3,744,297	6,924,202	15,622,525	3,073,404	26,208,397	3,502,449	583,009	0	861,289	7,642,762	3,509,984	10,961,048	17,416,310	4,315,839	4,112,371	562,124	2,015,065	5,678,482
0.00500	0.04500	4,417,315	5,080,582	14,334,907	3,512,592	31,107,365	3,019,817	184,701	0	3,332,019	5,607,943	852,505	5,419,915	16,449,039	4,146,810	4,978,232	992,857	1,800,590	15,892,668
0.00500	0.05000	3,539,219	5,339,649	9,974,106	3,901,996	24,914,049	7,366,759	621,272	169,624	5,960,962	9,913,494	0	10,377,948	17,344,614	4,436,104	2,877,740	647,148	1,647,394	0
0.00500	0.05500	4,790,790	4,457,822	9,846,222	4,521,743	17,349,787	4,438,642	794,027	7,722,636	2,553,654	11,888,441	1,197,098	11,212,883	17,945,932	3,414,026	168,258	355,178	2,392,172	0
0.00500	0.06000	4,398,359	4,503,876	13,851,802	5,023,087	15,577,571	5,390,103	(479,778)	3,940,015	4,503,363	6,238,717	1,602,864	9,299,002	19,189,925	4,260,698	2,281,379	1,535,158	1,773,708	0
0.00500	0.06500	4,803,887	5,482,730	15,131,461	4,552,265	23,327,000	2,533,066	63,293	4,696,646	6,259,731	7,095,390	4,156,017	11,209,347	18,391,260	4,071,322	3,448,273	1,316,686	2,579,028	0
0.00500	0.07000	4,154,928	6,546,138	13,476,565	3,570,952	20,660,689	6,853,127	(108,555)	0	2,910,807	9,165,062	0	5,989,497	18,785,885	3,480,410	4,048,631	1,617,111	1,688,034	5,576,962
0.00500	0.07500	2,382,658	5,914,962	16,825,231	3,694,136	22,002,248	5,329,434	(244,307)	0	3,417,749	5,664,087	0	5,442,859	17,712,525	3,999,060	4,561,558	1,326,579	1,499,464	10,524,785
0.00500	0.08000	3,555,629	6,559,505	14,113,729	4,148,529	14,887,292	4,096,321	670,120	10,452,124	4,416,078	7,504,777	5,440,614	11,528,710	17,236,657	4,068,916	2,297,995	917,237	2,402,143	0
0.00500	0.08500	1,931,675	7,218,540	12,893,712	4,634,010	11,608,568	3,246,348	182,586	14,275,965	4,486,277	7,281,154	3,216,712	5,727,639	18,777,485	3,741,272	7,414,158	1,373,624	1,790,497	0
0.00500	0.09000	5,021,513	6,083,084	14,524,592	4,977,924	22,900,866	0	(118,403)	0	4,751,945	2,728,973	5,009,469	8,492,744	16,725,053	4,169,970	6,662,658	1,124,849	1,395,356	446,962
0.00500	0.09500	5,040,333	5,566,488	14,326,904	3,525,578	26,448,136	2,604,392	454,316	0	5,113,584	7,213,039	3,004,904	8,861,101	17,239,841	3,582,386	7,218,579	576,273	716,348	1,985,777
0.00500	0.10000	4,338,975	3,071,049	15,195,365	3,956,282	31,824,871	1,613,178	270,333	0	3,128,182	8,221,239	3,325,246	8,825,520	15,838,448	4,200,245	0	1,100,321	2,878,183	10,482,337
0.00500	0.10500	2,741,327	6,162,719	13,563,187	2,903,451	16,974,646	3,681,775	835,686	9,600,847	7,128,380	5,564,981	2,078,576	9,256,589	19,057,307	4,316,446	3,178,910	1,139,713	1,907,051	0
0.00500	0.11000	4,889,276	4,349,558	10,971,403	4,465,156	28,332,706	4,987,206	531,309	0	4,463,444	3,646,299	6,547,364	9,344,535	14,952,388	4,308,535	3,417,970	934,630	2,686,012	5,694,129
0.00500	0.11500	2,603,369	6,448,477	12,258,296	4,600,506	21,481,896	2,814,672	8,637	0	2,909,483	7,302,763	3,328,768	7,702,598	17,795,308	3,900,722	3,015,875	748,335	874,750	628,615
0.00500	0.12000	2,512,114	3,114,486	13,194,950	4,478,800	16,912,964	933,363	244,173	16,150,140	7,567,835	11,055,290	2,243,226	9,128,104	14,229,920	4,105,354	3,806,549	463,723	2,696,814	0
0.00500	0.12500	3,666,550	2,468,726	12,619,044	3,345,101	30,456,075	0	(636,010)	0	1,752,699	6,760,827	2,505,872	11,942,363	18,147,217	4,334,993	2,771,947	637,938	730,139	971,500
0.00500	0.13000	4,153,534	6,775,492	13,879,413	4,678,323	18,144,186	4,818,523	(504,520)	0	5,297,645	7,384,856	2,244,652	2,755,742	17,342,339	3,812,535	3,047,392	972,834	0	7,591,475
0.00500	0.13500	4,762,554	4,952,616	15,422,304	3,681,833	20,352,387	4,487,737	34,956	4,271,967	9,691,637	4,515,784	3,295,368	6,938,562	17,555,837	3,655,709	7,496,191	413,043	2,369,267	0
0.00500	0.14000	4,254,989	5,963,708	14,852,213	4,769,784	22,048,390	522,253	478,513	0	4,634,849	2,859,402	4,492,301	7,114,324	16,734,581	4,014,071	2,278,802	1,403,299	2,223,558	4,656,150
0.00500	0.14500	3,555,518	4,463,290	12,560,555	4,764,498	12,060,835	3,428,078	(334,825)	19,197,962	3,637,289	9,196,762	2,059,750	11,068,824	17,721,441	4,428,070	6,470,051	1,250,820	2,197,729	0
0.00500	0.15000	4,079,666	4,350,336	15,873,722	4,174,610	23,330,785	1,869,207	402,619	0	5,231,221	5,640,188	3,085,994	5,570,918	17,621,059	4,455,278	6,865,338	1,120,325	1,562,668	525,337
0.00500	0.15500	4,796,980	4,099,303	13,183,378	4,397,053	20,261,478	4,450,914	180,919	772,908	1,635,140	9,350,681	1,288,389	9,136,701	18,812,674	4,322,762	2,484,305	869,589	2,061,773	0
0.00500	0.16000	3,646,412	3,326,898	12,734,731	4,598,713	15,332,646	3,944,702	(16,559)	14,539,943	6,354,825	5,798,044	3,776,528	11,501,668	16,959,985	4,551,522	4,820,330	1,021,965	1,339,181	0
0.00500	0.16500	3,448,672	4,429,288	13,703,926	5,333,145	21,815,807	4,868,245	481,212	0	1,587,110	6,030,691	2,192,937	10,980,915	18,426,774	4,035,071	4,008,572	686,506	1,951,776	1,698,732
0.00500	0.17000	3,552,027	3,225,168	15,308,087	3,481,728	28,893,378	5,695,999	(97,126)	0	7,831,506	7,591,001	3,752,274	9,115,567	17,913,301	4,417,784	4,438,041	1,578,490	1,020,179	498,243
0.00500	0.17500	4,042,162	5,612,843	14,383,225	4,112,389	32,157,822	1,756,566	(41,534)	0	5,995,855	10,066,059	2,993,041	10,443,772	16,622,717	3,749,151	5,257,452	587,563	868,329	3,481,068
0.00500	0.18000	4,160,803	6,507,726	15,486,225	4,008,257	26,797,285	3,760,872	382,546	0	2,842,444	5,069,418	4,089,443	8,992,701	19,222,704	4,845,917	6,208,394	1,860,324	2,724,005	2,865,820
0.00500	0.18500	5,262,072	4,938,958	15,371,662	4,043,642	23,480,261	2,606,927	212,137	2,073,514	5,691,393	7,074,054	2,578,273	9,134,822	17,030,712	4,233,129	7,385,231	668,125	1,981,297	0
0.00500	0.19000	5,017,721	5,129,095	13,116,377	2,934,323	21,639,523	4,748,881	609,955	1,677,696	6,797,557	6,789,764	2,014,232	8,035,400	15,831,051	4,197,460	6,415,202	677,736	1,505,215	0
0.00500	0.19500	6,405,695	4,387,570	13,860,845	3,944,116	26,322,123	4,257,688	(112,415)	0	31,533	10,418,278	4,054,504	6,568,638	18,214,479	4,761,922	8,147,633	1,477,751	2,370,766	1,132,535
0.00500	0.20000	5,017,623	4,656,751	15,969,961	5,034,165	24,612,410	3,916,645	(587,513)	5,837,798	8,266,528	8,317,921	0	10,236,017	17,632,209	4,263,410	11,662,612	1,162,116	1,504,539	0
0.00500	0.20500	4,282,634	5,769,765	14,230,441	3,934,222	13,028,663	3,816,219	724,978	8,120,375	3,288,900	6,565,277	3,308,748	7,798,347	19,056,349	4,368,758	4,724,722	789,180	1,282,037	0
0.00500	0.21000	3,587,607	6,226,291	14,043,861	3,765,289	20,938,599	2,996,602	463,374	5,772,864	5,761,808	6,963,836	2,471,629	9,449,533	16,652,518	3,831,802	6,231,042	1,018,805	2,950,140	0
0.00500	0.21500	4,371,353	2,348,923	16,553,074	4,099,420	15,327,234	6,251,775	(623,190)	7,576,873	6,583,864	6,438,052	2,555,291	7,726,180	16,143,144	4,030,392	7,604,068	1,422,694	2,024,967	0
0.00500	0.22000	3,156,698	6,064,225	13,871,931	3,773,147	17,288,993	1,473,251	297,673	10,892,734	5,391,435	6,410,686	4,263,339	9,688,652	17,087,821	3,678,798	4,917,878	1,314,908	1,767,462	0
0.00500	0.22500	4,949,082	3,708,816	14,297,612	4,742,175	31,834,226	6,380,171	192,241	0	3,302,790	7,022,022	4,819,406	7,521,783	16,499,920	4,793,787	2,333,685	1,426,253	851,402	15,341,034
0.00500	0.23000	4,807,581	6,812,135	16,250,894	1,980,484	19,671,846	2,349,364	1,031,249	13,994,777	8,980,969	7,987,959	1,149,156	10,990,024	18,438,185	4,073,828	9,521,302	1,401,341	1,324,315	0
0.00500	0.23500	4,239,922	6,431,458	13,540,102	3,286,820	19,343,651	4,258,618	551,563	3,859,660	5,019,716	7,013,154	2,774,729	8,549,208	19,161,592	3,764,790	2,972,980	1,076,492	2,627,573	0
0.00500	0.24000	4,660,137	5,794,467	14,760,014	3,502,331	19,610,694	4,760,665	993,407	15,024,506	6,678,769	6,313,455	4,582,621	10,101,166	19,263,277	4,055,055	10,940,251	1,364,537	2,813,683	0
0.00500	0.24500	4,541,628	6,138,544	13,127,393	3,714,625	19,100,031	4,324,205	413,003	13,311,290	9,224,966	10,627,173	3,371,216	6,603,644	15,431,609	4,833,684	9,611,254	1,027,139	1,527,033	0
0.00500	0.25000	3,560,470	5,613,105	15,133,437	5,196,372	23,985,021	1,712,617	(615,483)	5,560,932	6,142,111	10,276,157	3,983,619	7,146,808	18,850,859	3,825,718	4,855,513	472,660	3,208,507	0
0.00500	0.25500	3,471,052	5,078,121	8,835,421	4,566,758	28,793,839	8,063,625	989,469	0	3,754,949	3,907,481	6,158,445	3,097,668	17,590,029	4,148,600	3,903,282	1,211,228	1,404,773	11,632,361
0.00500	0.26000	3,939,426	4,307,698	14,527,782	3,766,397	24,206,804	2,101,896	193,452	6,532,497	4,890,276	7,063,397	4,740,248	8,226,298	17,693,334	3,878,223	7,584,622	1,813,259	1,492,842	0
0.00500	0.26500	3,866,696	3,040,559	14,060,968	5,045,111	19,491,550	103,424	981,914	7,076,324	6,376,926	7,900,150	4,102,335	8,361,178	16,893,616	4,051,291	0	966,787	2,032,349	0
0.00500	0.27000	4,944,438	4,397,057	12,890,514	4,956,739	16,291,742	3,473,298	(410,466)	6,823,180	5,099,036	6,116,029	2,846,454	10,651,001	16,590,197	4,171,993	4,161,705	682,507	1,458,047	0
0.00500	0.27500	4,754,176	3,617,539	12,304,745	4,475,402	13,667,623	5,105,488	(300,237)	20,983,064	8,392,601	9,280,047	3,936,956	9,600,762	17,841,429	3,991,109	6,689,446	409,543	2,766,143	0
0.00500	0.28000	5,061,277	6,714,926	13,698,574	3,095,516	21,545,553	5,105,454	775,159	2,278,448	770,015	7,101,802	3,572,130	12,562,557	20,112,774	4,374,420	4,519,662	1,198,662	1,287,727	0
0.00500	0.28500	2,512,572	5,850,437	13,954,673	3,701,232	28,685,385	1,786,133	279,880	7,548,056	6,139,544	9,862,382	4,067,535	10,238,817	17,497,882	4,316,264	6,486,554	1,052,875	2,376,636	0
0.00500	0.29000	3,634,272	4,476,853	14,063,867	4,864,598	26,741,718	5,310,767	357,410	1,519,770	7,799,472	9,059,291	646,402	12,623,869	17,268,378	4,064,018	3,996,656	551,449	2,602,310	0
0.00500	0.29500	2,749,809	6,269,362	15,388,080	4,359,201	13,757,051	4,802,639	(717,093)	9,619,081	3,572,109	7,363,664	2,172,672	8,284,504	17,856,505	3,679,438	8,979,085	1,642,156	1,395,089	0
0.00500	0.30000	6,151,227	4,609,709	12,673,561	3,981,465	19,618,800	2,777,370	850,387	11,723,831	6,082,713	9,624,020	2,941,630	11,512,383	18,462,987	4,536,313	4,344,971	851,707	1,179,239	0
0.00500	0.30500	5,024,400	7,260,156	13,167,010	4,006,531	17,562,033	3,181,374	852,642	12,671,877	4,967,237	9,387,686	7,077,417	9,852,905	17,432,963	3,446,901	5,281,451	1,154,849	2,271,973	0
0.00500	0.31000	3,634,311	6,673,190	14,905,286	3,595,984	36,716,191	3,055,096	531,956	0	5,748,771	7,068,908	3,011,709	6,438,025	17,977,710	4,002,883	5,381,801	364,786	1,331,873	15,253,590
0.00500	0.31500	3,499,583	6,441,798	14,296,999	5,243,413	9,364,764	2,927,698	613,261	16,966,785	5,525,899	6,482,998	2,959,161	9,574,464	16,691,858	3,938,213	9,026,423	1,076,424	1,465,598	0
0.00500	0.32000	3,336,646	6,410,614	11,408,286	3,883,454	25,141,796	6,358,356	673,143	0	3,341,831	3,758,197	1,421,020	12,257,306	18,275,152	4,423,903	6,518,928	882,467	1,296,341	2,364,007
0.00500	0.32500	5,822,795	5,804,965	14,758,351	3,170,198	32,074,621	4,057,959	311,773	0	4,403,905	4,787,295	5,374,600	7,915,688	16,772,624	3,934,549	11,762,589	1,243,503	2,144,646	5,349,490
0.00500	0.33000	5,718,978	2,548,985	11,771,868	3,697,974	8,384,610	1,467,774	342,776	16,374,373	5,169,034	5,930,577	1,635,155	6,429,781	19,860,087	4,030,415	3,190,043	642,797	1,076,674	0
0.00500	0.33500	4,959,856	6,655,466	15,914,621	4,867,188	35,413,501	3,743,086	396,136	0	3,128,278	6,069,391	3,104,425	8,874,617	18,037,849	4,120,680	2,612,357	1,312,167	860,253	21,433,701
0.00500	0.34000	3,491,729	5,084,763	13,839,258	5,183,235	23,299,807	3,374,187	(91,637)	0	4,867,293	7,444,227	91,907	4,860,382	17,235,451	4,105,736	1,695,762	1,201,892	1,869,227	8,901,103
0.00500	0.34500	5,825,587	6,093,203	14,359,461	4,227,722	31,461,916	4,559,179	557,924	0	6,971,336	11,665,469	1,720,978	4,549,262	18,642,012	3,518,056	946,790	1,142,699	1,958,474	13,411,992
0.00500	0.35000	5,507,832	5,622,016	15,843,133	3,955,625	26,207,438	2,903,741	332,975	0	329,625	6,808,464	5,107,961	7,261,406	19,848,418	4,794,337	7,561,067	814,174	1,929,013	3,585,319
0.00500	0.35500	3,658,352	5,977,473	15,031,544	4,447,277	27,226,540	4,523,313	310,850	0	4,346,451	7,848,048	4,701,147	5,637,913	15,416,968	4,172,642	4,967,365	914,927	1,398,545	9,460,492
0.00500	0.36000	4,625,023	6,560,277	14,220,181	2,953,436	24,453,906	2,344,628	(46,617)	0	5,665,949	5,563,638	2,943,507	8,258,760	18,959,295	4,129,088	916,866	701,234	2,359,331	3,659,783
0.00500	0.36500	4,418,624	6,740,304	16,928,345	3,773,098	30,812,004	5,572,533	411,285	0	5,202,390	6,458,827	2,932,070	6,791,725	17,188,805	4,393,712	10,466,712	1,090,597	2,117,151	9,602,919
0.00500	0.37000	3,965,047	5,117,972	13,380,338	3,875,631	25,017,443	4,390,600	623,543	0	5,249,702	9,686,951	3,040,860	8,848,413	16,569,345	4,353,458	2,551,141	371,055	2,372,737	703,369
0.00500	0.37500	4,995,839	5,701,013	12,122,775	3,838,183	19,306,039	3,437,371	51,131	4,883,230	4,501,805	6,696,086	3,899,068	9,200,223	16,593,861	4,077,433	3,909,710	1,081,942	2,324,320	0
0.00500	0.38000	6,049,285	4,531,672	13,305,207	4,210,338	18,385,138	5,188,590	(469,732)	6,668,817	6,885,674	8,391,312	3,814,168	11,308,195	14,578,238	5,094,234	3,981,983	466,963	1,818,279	0
0.00500	0.38500	3,651,032	6,899,078	15,649,235	3,658,680	19,855,518	4,645,527	(355,963)	0	2,481,504	8,186,735	4,525,940	6,543,447	17,108,916	4,040,947	4,411,313	939,397	960,234	3,160,638
0.00500	0.39000	4,379,649	5,514,442	13,636,651	4,402,633	28,474,075	4,921,625	331,011	0	5,192,684	9,144,070	5,377,896	6,908,105	18,629,371	4,534,999	3,396,972	696,306	101,367	5,347,303
0.00500	0.39500	4,884,575	4,527,886	12,530,015	3,940,071	26,343,886	3,767,597	134,019	0	2,203,989	7,799,483	2,845,256	6,613,040	20,140,460	4,090,827	4,949,754	883,384	1,157,198	3,310,639
0.00500	0.40000	2,855,517	3,287,802	13,285,926	3,658,116	16,989,596	3,956,349	(353,418)	6,118,328	5,212,632	6,159,541	1,254,936	9,029,419	16,050,793	3,728,658	5,169,675	698,008	847,970	0
0.00500	0.40500	2,909,693	6,066,209	14,115,915	4,103,073	14,482,439	5,276,578	(114,895)	4,283,890	487,810	9,993,176	841,212	6,498,131	19,119,308	4,210,306	5,374,281	990,215	1,723,358	0
0.00500	0.41000	4,398,697	5,615,188	12,937,914	3,246,520	26,211,743	1,983,421	695,265	797,392	3,700,066	9,580,608	0	9,336,574	17,068,100	4,751,070	7,019,216	769,946	965,295	0
0.00500	0.41500	5,073,492	7,126,118	13,919,854	4,447,580	32,453,206	1,213,119	16,756	0	3,982,163	8,324,024	1,476,528	8,750,534	18,584,072	4,382,681	5,386,947	1,652,389	1,661,327	8,032,704
0.00500	0.42000	4,023,193	5,750,265	15,870,946	3,843,426	31,918,860	4,943,802	357,111	0	6,971,021	11,709,771	3,284,045	9,443,302	14,831,003	4,066,642	6,719,051	958,474	1,575,249	4,791,933
0.00500	0.42500	4,646,163	6,557,038	13,070,602	3,540,011	27,250,106	2,623,815	(559,267)	3,694,563	6,379,125	5,083,614	2,066,132	15,077,563	15,843,852	3,620,631	9,859,926	911,685	539,772	0
0.00500	0.43000	3,890,948	5,703,589	14,805,158	5,826,105	27,501,008	989,673	434,830	0	6,741,727	7,916,626	824,500	7,557,238	18,584,950	4,333,621	4,729,393	870,859	1,017,304	4,140,262
0.00500	0.43500	4,966,799	5,477,051	17,066,912	4,129,165	17,637,206	3,176,275	534,466	8,301,949	3,700,821	6,653,782	3,501,178	12,615,515	19,235,766	3,767,869	6,784,602	1,325,552	1,170,272	0
0.00500	0.44000	3,446,761	5,599,420	14,616,579	3,444,026	29,994,428	1,150,767	45,623	0	1,273,892	7,585,367	2,521,396	10,471,177	16,934,795	3,376,423	7,321,819	905,603	3,196,635	2,664,872
0.00500	0.44500	3,848,244	5,421,615	14,119,751	4,543,952	25,854,881	4,813,192	228,446	0	6,222,569	3,477,988	3,948,096	8,095,594	18,765,076	4,052,688	6,423,098	925,435	1,563,684	3,127,405
0.00500	0.45000	5,493,587	6,499,387	15,656,502	5,261,201	13,158,688	4,740,311	(117,510)	12,651,044	7,463,329	7,061,408	2,655,106	11,306,218	18,182,625	4,360,235	7,867,321	977,856	1,586,623	0
0.00500	0.45500	3,056,550	6,033,628	14,855,583	3,633,382	19,164,598	5,105,016	(506,306)	0	2,165,276	4,759,944	2,490,584	8,194,906	16,830,570	4,683,560	1,110,933	828,349	2,141,035	6,643,602
0.00500	0.46000	4,499,134	5,383,195	16,897,839	3,718,838	21,559,763	2,964,016	213,733	0	3,926,054	7,257,813	2,549,363	10,822,979	17,095,283	3,861,041	0	1,209,394	1,558,706	4,742,152
0.00500	0.46500	4,988,665	3,978,279	14,015,987	4,396,334	17,745,114	4,170,289	(180,269)	7,231,524	4,089,510	8,471,814	4,030,851	7,721,448	18,239,752	3,697,597	6,473,127	1,097,356	704,737	0
0.00500	0.47000	4,766,313	6,371,378	13,205,261	3,715,042	17,441,239	3,008,867	908	8,926,654	2,668,364	8,393,439	3,740,289	12,566,132	16,879,614	4,249,942	5,116,667	467,935	1,352,370	0
0.00500	0.47500	4,887,901	4,789,267	14,984,389	5,002,423	32,794,697	4,318,541	569,312	0	3,079,369	10,892,113	3,549,897	6,293,485	17,348,231	4,072,246	3,750,124	1,005,748	612,707	14,173,295
0.00500	0.48000	4,963,340	6,014,810	13,379,682	3,942,589	23,823,391	5,620,995	391,179	0	6,460,748	7,469,034	5,598,520	6,022,148	17,722,603	4,261,615	2,751,405	707,272	2,692,200	2,059,262
0.00500	0.48500	4,220,516	7,155,278	15,434,315	3,860,177	24,727,801	3,906,249	704,467	0	3,869,456	6,601,487	3,126,638	13,637,559	16,694,295	3,750,590	3,332,688	1,364,467	904,503	4,022,653
0.00500	0.49000	4,220,584	4,856,827	15,042,033	4,764,147	31,174,143	5,699,431	1,206,157	0	4,189,499	6,492,646	2,947,514	7,477,436	18,200,301	3,963,287	5,837,931	746,876	2,843,411	11,058,262
0.00500	0.49500	5,522,121	5,345,601	14,752,070	3,212,357	15,369,249	1,939,993	1,158,885	11,130,766	4,518,094	10,825,491	1,413,547	8,524,439	18,437,455	4,082,692	5,333,803	726,029	1,410,605	0
0.00500	0.50000	3,804,034	7,739,799	15,334,276	3,880,452	37,796,690	0	960,248	0	3,174,709	7,045,644	2,013,515	10,527,182	18,657,859	4,398,983	0	1,283,075	1,656,625	17,797,659
0.00500	0.50500	3,294,007	5,124,569	14,098,973	4,909,178	38,681,475	303,251	(546,066)	0	0	7,231,409	4,067,990	8,984,052	17,261,906	3,961,324	9,979,295	1,586,326	2,537,929	8,801,223
0.00500	0.51000	3,859,379	3,658,078	12,777,468	5,068,624	19,122,280	4,856,539	(34,558)	11,453,761	3,371,389	9,332,637	4,878,719	9,304,827	17,946,497	3,999,721	5,834,148	998,162	3,130,029	0
0.00500	0.51500	3,068,187	3,642,517	14,944,040	4,121,445	24,679,358	3,260,057	756,361	0	2,324,448	5,229,760	2,237,320	7,051,545	17,735,175	4,185,867	4,033,244	1,389,965	1,160,808	6,367,472
0.00500	0.52000	4,169,059	6,542,855	15,156,702	4,747,753	38,035,856	5,809,903	(49,295)	0	2,837,181	6,026,473	4,385,698	8,600,755	17,638,758	4,131,123	7,960,329	685,504	1,197,656	18,998,650
0.00500	0.52500	3,935,467	6,788,016	14,563,998	4,665,236	18,057,160	6,167,256	709,686	0	4,685,154	8,620,494	0	8,271,324	18,324,986	4,368,687	4,229,099	1,007,065	1,938,755	731,568
0.00500	0.53000	2,148,842	8,117,509	15,479,556	4,521,014	27,109,069	2,684,821	464,665	0	2,477,471	7,854,374	3,237,719	10,494,293	17,963,999	4,508,315	6,775,844	1,324,654	886,640	2,537,501
0.00500	0.53500	4,710,689	5,452,980	15,470,994	3,505,622	20,622,842	5,339,384	(122,210)	8,016,155	3,042,179	6,496,719	4,621,272	11,499,960	19,400,749	3,729,453	7,757,033	1,312,544	3,258,756	0
0.00500	0.54000	5,470,576	4,869,838	14,044,922	5,050,113	23,339,007	1,433,714	577,232	5,557,833	4,733,031	7,420,367	3,000,096	12,353,428	17,957,466	4,234,924	5,171,332	1,108,064	1,787,296	0

	Interest Rates																			
	Loan Rates				Securities Rates			Deposit Rates						Borrowed Funds Rates						
Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Loan Loss Provision	Total Capital	Net Income
	6.60%	7.47%	6.62%	6.70%	3.17%	3.16%	2.35%		0.58%	0.57%	2.66%	2.43%	1.24%	1.90%	1.72%	3.25%	2.42%	36,518	6,183,200	478,408
0.00500	7.57%	6.30%	6.74%	7.57%	2.71%	3.40%	1.51%	0.00%	0.43%	1.12%	2.30%	3.53%	3.42%	2.22%	1.74%	4.67%	1.66%	202,480	6,453,133	(125,562)
0.01000	7.06%	5.96%	6.21%	6.20%	2.32%	3.51%	3.59%	0.00%	0.62%	0.75%	1.90%	2.54%	2.53%	1.79%	3.88%	4.52%	1.58%	217,114	7,397,185	(97,264)
0.01500	6.69%	7.07%	6.44%	7.23%	1.58%	3.29%	2.30%	0.00%	0.18%	0.38%	1.56%	4.45%	1.35%	2.06%	4.22%	3.78%	1.91%	62,719	6,771,009	(72,830)
0.02000	6.10%	7.20%	6.07%	6.44%	3.29%	3.45%	1.57%	0.00%	0.78%	0.50%	3.24%	3.05%	2.27%	2.14%	1.99%	4.33%	2.21%	257,626	6,827,721	(59,794)
0.02500	6.85%	6.78%	6.72%	7.47%	2.57%	2.87%	2.10%	0.00%	0.83%	0.44%	1.38%	4.20%	3.37%	1.47%	2.93%	3.15%	2.19%	58,550	6,919,593	(43,840)
0.03000	6.80%	6.45%	6.26%	6.91%	3.40%	3.42%	2.14%	0.00%	0.25%	0.73%	1.57%	3.96%	2.45%	1.74%	3.74%	4.52%	2.21%	0	6,896,552	(6,044)
0.03500	5.84%	7.03%	6.73%	7.67%	4.27%	3.66%	1.77%	0.00%	0.50%	0.34%	1.66%	2.89%	3.89%	1.95%	3.81%	4.05%	1.69%	65,248	6,492,396	587
0.04000	7.67%	5.53%	6.67%	7.41%	1.85%	2.59%	2.98%	0.00%	0.54%	0.75%	1.61%	2.61%	3.44%	2.07%	4.32%	5.96%	1.23%	96,060	7,083,009	14,778
0.04500	7.11%	7.03%	6.65%	6.83%	2.07%	3.58%	1.76%	0.00%	0.50%	0.59%	1.45%	2.80%	3.06%	1.86%	3.27%	4.81%	2.12%	81,651	6,684,701	27,070
0.05000	6.28%	7.15%	6.37%	7.30%	2.79%	3.50%	2.24%	0.00%	-0.10%	0.55%	1.45%	4.48%	1.99%	2.03%	2.50%	3.98%	2.01%	47,011	7,121,272	29,345
0.05500	7.29%	6.40%	6.38%	6.84%	2.77%	2.85%	1.92%	0.00%	0.54%	0.79%	1.94%	2.34%	1.62%	1.43%	4.31%	4.93%	1.73%	122,353	7,294,027	43,491
0.06000	6.20%	6.43%	6.54%	6.61%	3.47%	3.27%	2.18%	0.00%	0.59%	0.66%	1.15%	4.31%	3.53%	2.09%	2.44%	3.09%	2.03%	0	6,020,222	71,495
0.06500	6.43%	6.48%	6.08%	6.38%	1.69%	3.30%	3.21%	0.00%	0.64%	0.27%	1.77%	2.95%	3.25%	2.01%	1.35%	4.15%	1.74%	39,261	6,563,293	79,521
0.07000	6.00%	6.57%	7.14%	6.62%	2.29%	3.50%	2.10%	0.00%	0.30%	0.73%	1.94%	3.39%	2.44%	1.45%	3.08%	4.53%	1.93%	79,556	6,391,445	92,199
0.07500	6.74%	6.41%	5.83%	6.95%	3.71%	3.60%	1.54%	0.00%	0.35%	0.36%	1.37%	4.25%	2.42%	1.95%	2.64%	4.62%	1.81%	98,903	6,255,693	97,714
0.08000	6.90%	7.25%	6.23%	6.68%	2.47%	3.34%	1.52%	0.00%	0.49%	0.75%	1.36%	2.88%	2.72%	1.77%	2.08%	3.06%	2.07%	187,076	7,170,120	119,078
0.08500	8.01%	6.17%	6.48%	7.67%	3.60%	3.96%	1.87%	0.00%	0.85%	0.16%	1.65%	3.89%	2.09%	1.42%	3.38%	4.15%	1.76%	24,951	6,682,586	122,141
0.09000	6.57%	6.56%	6.19%	5.94%	1.91%	3.24%	2.93%	0.00%	0.56%	0.44%	1.10%	2.80%	1.79%	2.45%	1.25%	4.38%	1.63%	57,149	6,381,597	124,079
0.09500	6.19%	6.54%	5.90%	7.07%	2.83%	3.41%	1.71%	0.00%	0.53%	0.55%	1.69%	3.46%	3.75%	1.39%	2.22%	4.98%	2.43%	86,273	6,954,316	128,630
0.10000	7.77%	6.83%	6.63%	5.26%	2.57%	3.47%	1.68%	0.00%	0.33%	0.64%	1.03%	3.65%	2.07%	2.18%	3.62%	4.40%	1.74%	91,400	6,770,333	130,000
0.10500	7.21%	6.71%	6.70%	7.42%	2.36%	3.29%	2.16%	0.00%	0.28%	0.47%	1.11%	2.72%	3.52%	1.53%	1.89%	4.62%	2.48%	112,855	7,335,686	132,727
0.11000	6.61%	7.02%	6.00%	7.50%	2.29%	2.99%	2.32%	0.00%	0.09%	0.31%	2.19%	2.64%	2.82%	1.82%	2.78%	3.82%	1.41%	0	7,031,309	144,509
0.11500	6.17%	5.40%	6.40%	6.50%	3.31%	3.51%	2.43%	0.00%	0.39%	0.44%	1.98%	2.52%	3.04%	1.96%	4.49%	3.57%	1.80%	99,729	6,508,637	145,306
0.12000	6.79%	6.92%	6.37%	7.34%	2.44%	3.01%	2.49%	0.00%	0.35%	0.81%	1.72%	3.27%	2.77%	1.46%	2.08%	4.62%	1.93%	0	6,744,173	154,241
0.12500	6.61%	6.65%	6.76%	6.01%	3.05%	3.11%	1.57%	0.00%	0.23%	0.53%	1.61%	1.80%	3.60%	2.49%	2.98%	3.93%	2.53%	112,967	5,863,990	171,267
0.13000	6.11%	6.22%	5.91%	6.64%	3.12%	3.48%	1.75%	0.00%	0.57%	0.53%	1.98%	2.87%	1.01%	1.40%	2.59%	3.77%	2.25%	216,523	5,995,480	178,201
0.13500	6.21%	5.96%	5.93%	7.28%	2.98%	3.00%	1.19%	0.00%	0.69%	0.66%	3.27%	1.81%	2.89%	2.55%	3.07%	3.93%	1.60%	114,138	6,534,956	191,034
0.14000	7.94%	6.34%	6.24%	6.82%	2.13%	2.89%	1.20%	0.00%	0.41%	0.52%	0.61%	2.52%	1.99%	1.54%	3.86%	3.51%	2.08%	137,977	6,978,513	210,850
0.14500	7.73%	6.51%	6.73%	6.79%	3.39%	3.16%	2.61%	0.00%	0.61%	0.39%	2.49%	2.44%	2.64%	2.06%	4.64%	4.36%	0.97%	94,774	6,165,175	221,648
0.15000	7.56%	6.38%	6.72%	6.47%	2.61%	3.00%	3.24%	0.00%	0.32%	0.52%	2.04%	2.60%	0.89%	1.87%	4.00%	4.51%	2.01%	204,913	6,902,619	224,029
0.15500	7.24%	6.88%	6.56%	7.65%	3.01%	3.06%	2.62%	0.00%	0.63%	0.68%	2.40%	3.02%	2.59%	1.51%	2.66%	3.82%	2.01%	0	6,680,919	230,521
0.16000	6.67%	6.10%	6.23%	6.03%	3.07%	3.26%	2.34%	0.00%	0.58%	0.67%	1.43%	1.99%	2.98%	1.66%	1.21%	4.30%	1.96%	116,593	6,483,441	233,567
0.16500	6.51%	6.37%	6.53%	7.65%	2.68%	2.98%	4.06%	0.00%	0.52%	0.37%	1.71%	2.30%	1.59%	1.85%	2.08%	5.03%	1.96%	108,262	6,981,212	236,460
0.17000	8.10%	7.07%	6.00%	5.99%	3.28%	3.08%	0.36%	0.00%	0.40%	0.50%	1.33%	3.87%	1.77%	2.17%	2.77%	4.04%	2.85%	130,920	6,402,874	237,081
0.17500	6.25%	6.63%	6.21%	6.65%	2.61%	2.95%	1.15%	0.00%	0.18%	0.94%	2.06%	3.22%	2.50%	1.29%	1.58%	3.91%	1.77%	119,183	6,458,466	238,360
0.18000	5.70%	5.59%	6.22%	6.82%	3.37%	3.52%	1.30%	0.00%	0.51%	0.83%	3.12%	2.40%	2.90%	1.86%	2.73%	4.79%	2.00%	77,188	6,882,546	239,392
0.18500	7.01%	6.39%	6.15%	6.59%	3.13%	3.25%	2.77%	0.00%	0.46%	0.73%	3.39%	2.49%	3.14%	2.23%	3.52%	4.58%	2.16%	70,912	6,712,137	245,523
0.19000	6.11%	6.66%	6.55%	6.89%	2.55%	3.06%	2.57%	0.00%	0.42%	0.48%	2.05%	1.68%	2.94%	1.60%	3.57%	5.94%	1.27%	131,606	7,109,955	249,071
0.19500	6.76%	7.15%	7.39%	5.87%	2.26%	3.24%	2.56%	0.00%	0.53%	0.83%	0.99%	2.53%	2.82%	1.84%	2.19%	3.19%	2.23%	189,245	6,387,585	253,164
0.20000	7.26%	6.02%	6.12%	7.39%	2.67%	3.25%	2.51%	0.00%	0.27%	0.60%	1.20%	4.43%	3.24%	1.99%	3.46%	4.69%	1.62%	0	5,912,487	258,033
0.20500	6.83%	6.24%	6.84%	6.85%	3.52%	3.46%	2.04%	0.00%	0.61%	0.38%	1.90%	2.71%	2.75%	2.15%	4.64%	3.77%	1.63%	108,170	7,224,978	258,619
0.21000	6.24%	7.02%	6.24%	7.38%	2.70%	3.00%	2.41%	0.00%	0.12%	0.62%	1.33%	3.02%	2.83%	2.47%	3.28%	4.36%	1.54%	14,028	6,963,374	258,902
0.21500	6.78%	6.70%	6.07%	5.11%	4.12%	3.41%	1.78%	0.00%	0.77%	0.84%	1.99%	3.05%	1.47%	1.75%	2.67%	3.95%	1.07%	97,563	5,876,810	262,143
0.22000	7.25%	6.34%	6.62%	7.38%	2.86%	2.95%	1.99%	0.00%	0.31%	0.47%	1.10%	2.87%	3.12%	1.77%	3.03%	4.65%	2.36%	75,976	6,797,673	267,213
0.22500	7.07%	6.78%	6.17%	7.45%	2.57%	2.99%	2.24%	0.00%	0.47%	0.73%	1.99%	3.35%	2.55%	2.05%	2.50%	4.19%	1.99%	0	6,692,241	271,060
0.23000	7.92%	6.63%	6.95%	7.30%	1.28%	3.37%	3.07%	0.00%	0.42%	0.69%	1.77%	3.39%	3.13%	1.69%	1.18%	4.99%	2.56%	86,424	7,531,249	286,262
0.23500	7.04%	6.68%	6.40%	6.48%	3.15%	3.83%	2.36%	0.00%	0.53%	0.96%	1.32%	3.06%	2.74%	1.82%	3.28%	4.21%	1.84%	39,378	7,051,563	304,329
0.24000	7.58%	6.84%	6.26%	6.58%	2.50%	3.63%	1.82%	0.00%	0.34%	0.59%	1.61%	2.76%	1.94%	1.71%	2.95%	3.73%	1.71%	119,494	7,493,407	309,278
0.24500	7.57%	7.08%	6.52%	6.94%	2.29%	2.83%	1.75%	0.00%	0.75%	0.71%	0.57%	3.38%	2.16%	1.70%	3.07%	4.94%	1.41%	74,130	6,913,003	311,737
0.25000	7.72%	6.20%	6.78%	6.40%	1.69%	3.45%	2.60%	0.00%	0.57%	0.45%	1.85%	2.40%	1.70%	1.82%	2.10%	3.41%	2.03%	83,157	5,884,517	313,719
0.25500	7.12%	6.99%	6.68%	6.03%	3.08%	3.30%	3.26%	0.00%	0.72%	0.61%	1.61%	2.03%	3.03%	1.96%	1.96%	3.39%	2.51%	0	7,489,469	321,729
0.26000	7.19%	6.51%	7.26%	6.59%	1.86%	3.81%	2.62%	0.00%	0.67%	0.68%	1.97%	1.88%	3.24%	1.70%	2.16%	3.79%	1.98%	58,685	6,693,452	323,618
0.26500	4.86%	6.07%	6.42%	7.00%	2.59%	3.77%	3.36%	0.00%	0.34%	0.63%	1.68%	1.61%	4.33%	1.32%	3.48%	3.74%	1.96%	38,844	7,481,914	325,554
0.27000	6.92%	7.01%	6.77%	6.48%	3.18%	3.52%	2.19%	0.00%	0.41%	0.81%	1.58%	2.87%	3.13%	1.64%	1.71%	4.48%	1.84%	74,399	6,089,534	332,062
0.27500	6.86%	6.54%	6.01%	6.97%	3.16%	3.01%	2.48%	0.00%	0.18%	0.46%	2.06%	2.22%	1.53%	1.49%	3.69%	4.38%	1.94%	203,647	6,199,763	332,398
0.28000	7.71%	7.19%	6.78%	7.23%	2.61%	3.99%	1.05%	0.00%	0.41%	0.52%	2.33%	3.29%	1.53%	1.51%	2.01%	4.68%	1.86%	0	7,275,159	335,460
0.28500	7.07%	6.57%	6.51%	7.64%	3.28%	3.32%	2.15%	0.00%	0.21%	0.74%	1.82%	3.18%	2.85%	1.75%	2.44%	4.68%	1.44%	148,004	6,779,880	340,436
0.29000	6.61%	6.05%	6.42%	7.00%	3.46%	3.04%	2.78%	0.00%	0.45%	0.55%	1.96%	3.65%	2.42%	1.85%	3.17%	4.19%	1.03%	58,745	6,857,410	343,698
0.29500	7.58%	6.38%	6.74%	7.68%	3.41%	2.96%	1.02%	0.00%	0.21%	0.43%	1.63%	2.73%	2.23%	1.77%	2.80%	3.63%	1.37%	96,103	5,782,907	347,597
0.30000	7.35%	6.50%	6.20%	6.71%	2.83%	3.48%	1.36%	0.00%	0.43%	0.59%	0.28%	2.69%	1.91%	1.87%	4.50%	4.99%	1.99%	152,462	7,350,387	351,239
0.30500	7.50%	7.29%	6.46%	5.77%	2.61%	2.94%	1.40%	0.00%	0.10%	0.52%	2.46%	2.37%	2.46%	1.81%	4.07%	4.80%	1.52%	61,602	7,352,642	357,726
0.31000	6.61%	6.23%	6.50%	7.72%	2.71%	3.31%	2.16%	0.00%	0.30%	0.59%	1.46%	2.44%	2.24%	1.99%	3.41%	4.37%	2.26%	195,784	7,031,956	359,573
0.31500	7.57%	7.46%	7.03%	7.63%	2.74%	3.01%	1.94%	0.00%	0.23%	0.56%	2.22%	2.90%	2.74%	1.85%	4.85%	4.24%	1.51%	84,397	7,113,261	364,521
0.32000	8.13%	6.56%	6.35%	7.87%	4.02%	3.37%	2.12%	0.00%	0.42%	0.51%	1.81%	3.04%	3.11%	1.73%	1.96%	3.96%	2.02%	148,300	7,173,143	370,170
0.32500	6.89%	7.52%	6.63%	7.00%	1.97%	3.30%	2.42%	0.00%	0.33%	0.56%	1.50%	1.76%	3.35%	1.55%	2.33%	4.66%	1.85%	170,114	6,811,773	372,087
0.33000	7.32%	6.97%	6.49%	5.65%	3.55%	3.65%	2.02%	0.00%	0.15%	0.48%	1.48%	1.67%	1.98%	1.27%	3.06%	3.23%	1.28%	0	6,842,776	372,259
0.33500	6.61%	6.42%	6.43%	6.96%	1.65%	3.35%	2.71%	0.00%	0.44%	0.55%	1.21%	1.49%	3.42%	1.18%	4.06%	4.19%	1.82%	117,694	6,896,136	376,424
0.34000	6.37%	7.41%	6.60%	7.07%	2.86%	3.39%	2.30%	0.00%	0.42%	0.48%	1.71%	3.11%	1.08%	1.89%	2.46%	4.29%	0.99%	98,206	6,408,363	377,511
0.34500	7.78%	5.97%	6.35%	6.42%	2.44%	2.88%	1.31%	0.00%	0.25%	0.46%	1.75%	3.12%	2.70%	2.36%	3.28%	4.28%	1.77%	88,584	7,057,924	379,111
0.35000	6.04%	6.67%	6.14%	6.07%	3.46%	3.32%	2.92%	0.00%	0.24%	1.03%	1.40%	3.22%	2.12%	1.88%	2.41%	4.57%	2.19%	38,777	6,832,975	385,505
0.35500	7.12%	6.62%	6.74%	6.99%	2.39%	3.60%	2.52%	0.00%	0.42%	0.74%	0.70%	3.02%	1.93%	1.76%	1.51%	4.15%	1.41%	191,265	6,810,850	394,944
0.36000	6.54%	6.71%	6.60%	6.57%	1.94%	2.93%	1.94%	0.00%	0.56%	0.53%	0.63%	1.83%	2.40%	1.84%	2.86%	3.86%	2.15%	6,948	6,453,383	398,440
0.36500	6.74%	7.41%	6.36%	6.23%	2.65%	3.29%	2.73%	0.00%	0.59%	0.80%	2.24%	3.55%	2.56%	2.06%	2.81%	3.26%	1.78%	27,392	6,911,285	400,391
0.37000	7.86%	6.84%	6.02%	6.42%	1.91%	3.14%	2.66%	0.00%	0.26%	0.74%	0.59%	0.89%	1.50%	1.73%	3.07%	5.94%	2.15%	145,265	7,123,543	402,912
0.37500	6.72%	5.83%	6.45%	6.63%	2.96%	3.32%	3.19%	0.00%	0.73%	0.53%	2.15%	1.67%	2.15%	1.76%	3.08%	4.81%	1.97%	27,664	6,551,131	411,088
0.38000	6.05%	6.65%	6.17%	6.21%	3.33%	2.98%	1.29%	0.00%	0.56%	0.53%	0.80%	2.88%	2.92%	2.00%	2.73%	3.75%	2.16%	39,451	6,030,268	415,537
0.38500	6.79%	6.85%	6.91%	7.02%	3.44%	3.25%	1.95%	0.00%	0.69%	1.01%	2.34%	2.99%	3.05%	2.16%	2.68%	4.45%	1.81%	105,670	6,144,037	417,124
0.39000	7.56%	6.19%	6.41%	6.01%	2.63%	3.37%	2.62%	0.00%	0.63%	0.51%	1.20%	2.84%	1.93%	1.73%	1.07%	5.30%	2.28%	68,839	6,831,011	417,940
0.39500	6.54%	6.58%	6.35%	7.04%	3.68%	3.39%	1.75%	0.00%	0.12%	0.59%	2.47%	2.41%	2.56%	2.17%	3.74%	4.47%	2.20%	61,062	6,634,019	422,546
0.40000	6.89%	6.87%	6.73%	7.02%	5.16%	2.92%	0.97%	0.00%	0.24%	0.54%	1.87%	2.31%	2.17%	2.08%	2.36%	4.73%	2.23%	132,941	6,146,582	425,918
0.40500	6.47%	7.17%	6.23%	7.40%	2.96%	3.30%	2.45%	0.00%	0.43%	0.52%	0.66%	1.62%	1.88%	2.07%	2.42%	4.49%	1.83%	135,848	6,385,105	426,432
0.41000	8.46%	6.24%	6.11%	7.10%	3.07%	3.23%	3.32%	0.00%	0.48%	0.75%	1.56%	2.72%	2.32%	1.72%	2.92%	4.08%	1.75%	0	7,195,265	429,731
0.41500	7.07%	7.01%	6.26%	6.47%	2.53%	3.40%	2.91%	0.00%	0.06%	0.12%	2.16%	1.85%	2.26%	1.99%	1.50%	4.25%	1.72%	201,357	6,516,756	439,417
0.42000	6.43%	6.89%	6.83%	7.09%	2.36%	3.36%	2.16%	0.00%	0.32%	0.86%	1.28%	2.99%	2.96%	2.07%	2.63%	4.01%	2.13%	153,404	6,857,111	439,753
0.42500	7.87%	6.44%	6.18%	7.36%	2.39%	3.41%	2.39%	0.00%	0.39%	0.54%	1.63%	2.01%	2.89%	1.98%	2.40%	3.94%	2.26%	37,559	5,940,733	449,260
0.43000	5.64%	7.13%	5.96%	7.49%	3.30%	2.79%	1.50%	0.00%	0.35%	0.61%	1.57%	2.41%	1.71%	1.60%	2.80%	4.97%	2.38%	244,490	6,934,830	452,091
0.43500	7.11%	6.83%	5.93%	6.66%	3.28%	3.14%	1.68%	0.00%	0.50%	0.52%	1.73%	2.92%	1.78%	1.36%	2.42%	4.45%	1.29%	34,064	7,034,466	461,497
0.44000	6.34%	7.84%	6.16%	7.32%	3.31%	3.58%	2.35%	0.00%	0.51%	0.45%	1.65%	2.77%	2.53%	1.28%	4.00%	4.35%	2.40%	13,881	6,545,623	461,588
0.44500	6.57%	7.05%	6.15%	7.17%	3.76%	3.05%	2.36%	0.00%	0.40%	0.62%	1.61%	2.94%	1.86%	1.43%	3.33%	4.22%	1.74%	173,573	6,728,446	475,325
0.45000	6.80%	6.53%	6.99%	6.94%	2.32%	3.16%	2.55%	0.00%	0.26%	1.08%	1.77%	3.71%	2.12%	2.03%	5.85%	4.23%	1.96%	0	6,382,490	477,064
0.45500	6.95%	6.06%	6.34%	7.12%	3.74%	3.20%	3.35%	0.00%	0.69%	0.72%	1.92%	1.31%	1.88%	2.13%	4.03%	3.12%	2.10%	135,972	5,993,694	482,909
0.46000	6.72%	6.97%	6.62%	6.28%	2.76%	3.04%	1.38%	0.00%	0.35%	0.58%	1.91%	1.94%	1.29%	2.11%	3.28%	4.27%	1.95%	144,746	6,713,733	484,202
0.46500	7.40%	6.45%	6.52%	6.62%	3.57%	3.04%	2.47%	0.00%	0.42%	0.79%	1.71%	2.96%	0.85%	1.63%	1.57%	5.20%	1.86%	90,972	6,319,731	490,309
0.47000	6.72%	6.84%	6.57%	6.29%	2.99%	3.17%	1.94%	0.00%	0.50%	0.46%	1.73%	1.96%	1.78%	1.50%	3.88%	3.79%	1.60%	66,252	6,500,908	492,419
0.47500	6.94%	5.88%	6.79%	6.64%	2.62%	3.41%	2.14%	0.00%	0.55%	0.68%	1.87%	3.88%	1.15%	1.87%	3.31%	3.23%	1.26%	0	7,069,312	494,038
0.48000	6.17%	6.74%	6.00%	6.86%	3.28%	3.17%	1.42%	0.00%	0.44%	0.79%	1.98%	2.59%	2.19%	1.88%	2.58%	5.01%	1.49%	0	6,891,179	501,441
0.48500	7.09%	6.98%	5.64%	6.57%	3.01%	3.19%	3.26%	0.00%	0.53%	0.30%	0.97%	2.64%	2.03%	1.64%	3.21%	3.92%	2.46%	101,009	7,204,467	502,506
0.49000	6.48%	7.43%	6.48%	6.82%	2.16%	3.00%	1.77%	0.00%	0.50%	0.42%	0.78%	2.21%	2.19%	1.56%	2.12%	3.98%	1.72%	8,525	7,706,157	507,816
0.49500	5.93%	6.10%	6.48%	6.67%	2.29%	3.15%	3.22%	0.00%	0.24%	0.54%	1.23%	2.04%	1.82%	1.46%	2.86%	3.57%	1.57%	87,374	7,658,885	509,722
0.50000	6.72%	6.75%	5.95%	6.44%	2.96%	2.79%	2.52%	0.00%	0.05%	0.42%	1.05%	2.56%	1.87%	1.76%	2.92%	5.48%	1.86%	147,390	7,460,248	509,927
0.50500	7.49%	6.17%	6.16%	6.04%	2.74%	3.70%	1.89%	0.00%	0.10%	0.76%	0.91%	1.61%	2.28%	2.12%	1.42%	3.92%	1.30%	88,795	5,953,934	513,509
0.51000	6.96%	6.58%	7.08%	6.02%	2.97%	3.06%	1.68%	0.00%	0.64%	0.83%	1.06%	1.69%	1.40%	1.71%	2.25%	4.11%	2.40%	40,624	6,465,442	516,150
0.51500	6.99%	6.01%	6.24%	7.29%	4.00%	2.94%	0.93%	0.00%	0.47%	0.38%	1.67%	1.74%	2.77%	2.42%	3.59%	3.11%	1.28%	133,259	7,256,361	516,155
0.52000	7.20%	6.32%	6.20%	6.79%	3.00%	3.49%	2.69%	0.00%	0.42%	0.69%	2.23%	1.72%	3.17%	2.52%	2.44%	3.71%	1.98%	223,289	6,450,705	516,278
0.52500	7.98%	6.31%	6.28%	6.54%	4.27%	3.44%	1.88%	0.00%	0.59%	0.73%	2.10%	2.64%	2.71%	1.94%	2.43%	4.84%	2.10%	121,543	7,209,686	520,491
0.53000	8.58%	6.79%	6.67%	6.91%	3.64%	3.16%	2.87%	0.00%	0.70%	0.47%	2.16%	3.05%	2.06%	1.84%	3.77%	4.90%	2.67%	147,529	6,964,665	522,027
0.53500	8.75%	6.61%	6.02%	7.47%	2.94%	3.12%	1.90%	0.00%	0.35%	0.70%	1.48%	2.36%	3.16%	1.18%	2.54%	4.83%	1.52%	18,969	6,377,790	529,620
0.54000	7.04%	6.81%	6.76%	7.28%	3.66%	3.38%	3.02%	0.00%	0.32%	0.55%	2.51%	2.86%	1.85%	1.41%	2.78%	4.27%	2.38%	187,598	7,077,232	534,520

0.00500	0.54500	3,567,030	5,983,702	15,848,970	5,328,651	34,626,728	0	(180,238)	0	4,393,036	6,007,640	5,209,968	7,038,626
0.00500	0.55000	4,656,576	7,757,495	13,388,389	4,355,749	18,633,674	2,332,559	329,539	0	1,622,266	8,388,786	2,260,238	10,694,603
0.00500	0.55500	4,096,733	6,377,862	14,421,852	4,126,677	38,404,455	615,221	705,387	0	6,665,872	7,039,787	2,625,485	8,122,689
0.00500	0.56000	4,848,533	5,343,851	13,813,446	4,116,845	32,937,330	2,152,627	354,147	0	5,342,595	8,095,732	586,294	9,065,129
0.00500	0.56500	4,423,711	3,283,300	16,082,889	3,713,983	22,676,913	4,420,964	198,202	0	4,342,282	7,352,490	5,270,264	4,905,226
0.00500	0.57000	4,374,545	5,522,575	13,010,971	4,771,700	25,726,541	5,584,011	857,813	0	3,759,931	8,510,715	1,520,848	5,642,991
0.00500	0.57500	3,497,146	5,917,567	14,456,579	5,740,793	39,373,963	5,029,104	(147,990)	0	2,735,237	6,666,941	2,790,025	6,803,044
0.00500	0.58000	3,630,613	5,162,575	14,203,476	4,058,966	32,058,692	5,127,497	(156,646)	0	3,495,131	8,211,481	4,302,570	6,297,013
0.00500	0.58500	4,357,065	5,767,086	13,331,235	3,813,484	24,267,537	4,663,712	730,540	0	1,802,619	8,224,937	4,172,309	8,431,986
0.00500	0.59000	3,594,398	7,391,650	13,805,876	5,050,643	23,510,147	4,415,403	(556,345)	10,597,346	7,029,580	7,367,433	3,077,682	11,254,713
0.00500	0.59500	4,737,068	4,256,068	14,947,210	4,458,225	25,271,465	6,727,515	1,142,389	0	6,309,782	8,606,797	1,244,744	8,912,412
0.00500	0.60000	5,452,811	4,751,503	14,918,136	3,418,596	24,069,667	4,168,040	170,998	0	4,081,776	4,640,805	2,365,577	6,291,200
0.00500	0.60500	4,125,023	6,589,893	14,331,667	4,105,386	19,357,518	6,161,046	(141,891)	7,271,685	2,311,336	9,902,514	3,605,586	12,464,378
0.00500	0.61000	3,988,408	5,309,865	15,454,738	4,688,340	21,903,494	5,985,274	(123,808)	0	3,028,816	6,899,751	1,741,955	11,260,952
0.00500	0.61500	3,829,097	6,742,421	15,175,626	4,441,534	16,512,490	3,262,514	686,622	781,915	3,967,097	7,095,778	3,357,255	4,813,695
0.00500	0.62000	3,607,301	6,944,292	12,925,341	3,940,981	23,927,978	131,658	310,340	14,997,628	5,709,684	9,318,335	4,023,552	12,122,415
0.00500	0.62500	5,562,036	6,653,131	13,443,044	4,336,608	32,049,732	6,119,671	(281,521)	0	6,538,558	7,419,141	4,213,909	6,297,141
0.00500	0.63000	5,535,584	5,932,844	15,650,334	4,189,754	22,103,145	1,035,336	27,919	3,334,096	5,112,830	8,118,981	1,276,667	11,654,528
0.00500	0.63500	4,617,582	5,952,707	16,250,447	3,928,490	29,526,621	995,496	(208,967)	0	3,073,312	6,263,976	5,476,493	7,350,225
0.00500	0.64000	3,235,997	6,014,000	15,424,108	3,133,020	25,780,698	6,075,333	70,226	3,169,051	6,445,898	4,999,252	4,198,748	9,353,032
0.00500	0.64500	4,148,176	5,313,721	15,379,342	4,572,971	22,605,647	4,233,006	(496,415)	0	5,744,073	8,302,777	1,657,406	6,797,403
0.00500	0.65000	4,415,182	4,395,079	14,828,386	4,811,475	24,932,239	6,889,198	(235,141)	3,284,637	5,484,153	10,190,483	3,208,582	13,355,686
0.00500	0.65500	2,942,021	6,385,244	12,411,562	4,591,708	33,887,912	2,806,662	83,705	0	6,254,059	10,803,187	2,813,209	11,813,155
0.00500	0.66000	3,798,368	5,243,889	16,192,021	2,542,090	21,238,761	2,615,745	(202,018)	372,349	4,622,644	8,490,581	153,777	9,664,443
0.00500	0.66500	5,021,016	5,747,335	15,644,698	4,770,023	26,402,465	1,578,164	1,133,840	0	4,273,318	6,226,026	3,166,164	9,972,129
0.00500	0.67000	4,807,117	5,450,777	15,626,042	4,837,533	26,473,576	4,823,532	709,518	0	5,281,946	4,159,301	3,083,965	5,539,338
0.00500	0.67500	4,550,291	7,081,866	15,792,615	3,697,997	18,106,180	4,702,921	188,264	2,172,077	6,169,325	7,902,471	3,892,477	8,258,994
0.00500	0.68000	4,742,698	4,565,555	14,793,191	4,158,288	30,209,301	5,314,034	1,183,033	0	5,715,961	6,624,274	3,983,856	7,741,487
0.00500	0.68500	2,891,608	6,917,629	12,558,135	4,817,180	27,078,925	5,069,119	330,904	0	5,025,382	8,901,935	2,831,461	10,943,207
0.00500	0.69000	6,062,567	5,155,110	15,418,343	4,594,014	31,839,152	5,319,430	525,659	0	4,436,565	7,496,167	3,399,460	11,321,427
0.00500	0.69500	5,212,353	6,134,980	14,038,639	4,090,608	19,070,756	2,917,805	121,469	0	3,800,529	5,746,317	1,143,214	4,290,223
0.00500	0.70000	2,515,962	6,515,670	13,274,336	4,594,491	31,716,822	5,904,980	389,050	0	5,103,097	8,560,511	2,099,657	8,910,953
0.00500	0.70500	3,721,698	9,194,914	13,847,851	3,992,378	39,485,812	3,843,942	(574,740)	0	6,032,932	11,878,406	4,319,462	5,592,712
0.00500	0.71000	5,029,385	5,403,375	11,159,265	3,248,205	20,376,066	0	(79,302)	8,226,694	3,497,648	7,915,902	2,897,962	3,839,664
0.00500	0.71500	5,806,758	6,391,984	15,010,794	5,286,669	32,914,473	4,430,850	18,565	0	5,243,332	9,155,242	2,598,174	9,782,339
0.00500	0.72000	3,089,355	6,632,066	15,022,911	4,346,702	26,053,299	2,763,991	494,770	1,724,806	3,828,858	10,015,187	3,429,475	12,232,986
0.00500	0.72500	3,782,349	2,398,227	11,531,247	4,768,989	22,180,853	1,641,468	(122,730)	12,189,425	2,640,965	9,183,879	3,826,817	11,124,141
0.00500	0.73000	3,238,866	5,787,767	14,511,611	4,679,888	33,615,942	2,861,011	470,132	0	8,628,950	2,424,820	4,323,286	7,729,630
0.00500	0.73500	5,522,155	7,416,222	13,627,756	4,705,842	27,933,389	6,593,889	287,759	0	5,475,717	6,632,639	881,742	7,214,291
0.00500	0.74000	5,112,221	5,594,622	11,751,910	3,902,161	14,946,522	7,486,295	412,636	562,914	3,088,972	8,779,791	4,056,247	8,072,034
0.00500	0.74500	4,551,117	6,530,891	15,363,618	3,502,203	22,285,942	6,165,823	420,856	0	7,593,086	10,115,668	1,360,705	6,025,422
0.00500	0.75000	5,214,364	7,127,869	14,962,298	3,337,560	32,351,988	3,910,746	493,512	0	5,786,877	9,637,875	999,216	9,464,374
0.00500	0.75500	4,268,030	6,066,290	15,124,382	4,358,648	34,371,095	0	3,196	0	915,017	9,046,759	2,977,857	3,498,115
0.00500	0.76000	6,232,032	5,458,910	14,946,376	4,850,355	23,927,971	6,512,372	1,025,163	0	3,850,685	6,387,755	1,789,466	7,130,389
0.00500	0.76500	5,298,009	6,522,329	18,892,728	3,222,715	24,037,048	3,697,922	220,731	0	3,167,906	7,015,504	4,282,888	9,611,222
0.00500	0.77000	3,881,361	4,823,484	14,779,881	4,558,912	22,438,787	3,554,762	53,795	0	4,133,081	7,442,107	918,463	6,858,195
0.00500	0.77500	5,041,296	5,329,831	14,317,258	4,254,266	26,735,738	8,880,800	392,187	0	4,237,592	8,514,009	2,673,863	7,498,585
0.00500	0.78000	3,297,423	6,185,927	14,864,963	5,048,714	18,644,496	1,615,326	(36,159)	6,404,749	1,959,054	7,366,511	5,617,227	9,294,078
0.00500	0.78500	4,498,777	7,981,833	12,804,937	3,911,047	35,895,735	5,193,239	1,181,402	0	5,618,166	6,864,889	2,198,767	8,224,931
0.00500	0.79000	4,561,690	5,589,190	14,485,340	3,992,651	33,003,995	2,391,850	769,414	0	6,169,591	5,704,389	3,308,600	7,733,612
0.00500	0.79500	3,579,426	6,389,509	16,340,438	3,209,662	26,698,596	7,840,477	(79,574)	0	10,002,410	5,613,225	3,965,235	12,138,504
0.00500	0.80000	4,946,874	5,427,079	15,379,974	4,326,212	26,545,130	7,244,662	572,316	0	6,509,458	7,959,621	1,380,592	8,073,679
0.00500	0.80500	3,039,049	5,929,680	16,177,450	2,966,836	30,107,501	0	728,283	0	4,878,151	5,653,721	2,930,835	10,232,934
0.00500	0.81000	3,492,767	4,765,877	14,355,381	4,917,236	26,555,154	3,132,284	(67,768)	11,214,789	5,104,049	10,050,422	3,755,195	11,076,029
0.00500	0.81500	4,046,398	7,062,957	15,986,732	3,493,102	15,774,859	4,407,397	(597,578)	16,556,386	7,639,342	8,901,097	5,924,249	7,175,893
0.00500	0.82000	4,008,002	3,255,024	14,153,245	4,195,547	29,542,944	6,349,470	(192,355)	0	7,936,688	6,540,692	1,561,479	10,327,861
0.00500	0.82500	4,102,036	7,581,743	14,791,320	3,670,154	31,305,459	4,667,549	56,535	0	2,996,687	7,055,851	1,284,399	11,306,794
0.00500	0.83000	5,230,951	4,770,353	15,727,593	3,735,713	23,081,195	3,755,335	106,867	0	3,590,251	7,730,015	2,324,933	7,655,116
0.00500	0.83500	3,770,540	6,324,612	14,255,184	5,614,153	24,090,537	1,792,843	487,802	0	3,671,616	11,866,231	4,738,468	7,305,608
0.00500	0.84000	4,666,246	6,532,391	16,183,692	5,214,212	28,229,231	7,563,366	(275,020)	0	3,093,173	6,847,594	2,132,905	7,747,510
0.00500	0.84500	4,201,906	5,415,114	14,361,765	4,250,499	24,953,886	5,517,605	(397,756)	0	5,286,702	6,637,860	3,862,545	9,767,809
0.00500	0.85000	4,077,581	3,908,849	12,686,346	5,172,514	21,390,151	2,282,336	22,845	10,757,070	4,566,401	9,087,746	6,498,296	10,881,865
0.00500	0.85500	3,126,183	3,495,589	15,850,545	3,257,485	33,638,665	5,638,311	(52,498)	0	894,348	7,503,314	4,558,397	11,620,598
0.00500	0.86000	3,554,971	5,788,092	17,205,726	4,515,979	31,923,597	4,669,256	335,022	0	5,341,825	5,976,663	1,859,072	6,848,081
0.00500	0.86500	3,361,933	7,971,892	13,996,683	4,327,259	34,824,531	2,704,560	723,523	0	5,516,807	10,722,803	4,858,567	9,661,848
0.00500	0.87000	5,092,776	5,281,949	13,917,217	4,087,138	34,058,841	3,888,846	150,062	0	1,806,161	5,067,217	673,830	10,443,397
0.00500	0.87500	4,170,633	6,005,408	15,604,122	5,039,688	25,102,815	3,236,536	763,462	0	7,462,775	7,792,278	5,503,033	8,386,658
0.00500	0.88000	5,050,915	6,060,990	15,927,329	3,852,350	29,418,267	5,226,988	277,454	0	5,041,518	6,700,620	0	12,350,600
0.00500	0.88500	3,064,739	5,695,188	17,910,191	5,314,894	32,136,803	1,792,559	681,954	0	3,731,936	7,013,101	2,653,307	9,117,923
0.00500	0.89000	3,334,974	5,211,807	16,189,091	3,263,880	32,461,260	6,805,928	289,030	0	7,955,671	8,548,561	1,534,711	8,229,735
0.00500	0.89500	4,529,771	4,860,096	14,878,901	4,898,295	19,374,766	7,958,974	577,297	484,693	5,001,944	6,744,769	3,348,828	10,963,386
0.00500	0.90000	4,214,525	5,105,996	13,068,972	5,358,407	23,842,826	6,924,153	843,125	5,338,703	2,968,059	10,771,325	1,385,606	16,167,153
0.00500	0.90500	4,018,795	3,580,695	15,018,083	3,641,552	34,190,973	1,971,518	(98,325)	0	6,357,760	6,509,694	1,596,804	9,022,356
0.00500	0.91000	5,107,265	6,073,865	15,072,623	4,716,486	34,921,153	5,676,019	730,293	0	6,942,339	12,834,683	364,993	8,713,070
0.00500	0.91500	4,468,124	4,671,277	15,579,747	4,081,993	29,019,583	8,357,887	259,399	0	2,796,352	7,217,770	2,537,483	7,217,053
0.00500	0.92000	3,550,379	6,949,377	15,483,798	5,268,720	17,025,768	5,551,078	86,421	4,433,819	7,444,710	7,839,397	2,670,016	8,738,961
0.00500	0.92500	3,074,032	4,578,145	17,201,578	5,170,599	24,225,189	2,687,102	199,616	2,993,209	6,022,105	8,869,191	4,447,988	8,574,692
0.00500	0.93000	4,056,959	5,448,792	15,572,557	3,731,560	33,273,736	2,951,758	(146,651)	0	4,607,335	5,833,453	0	5,391,196
0.00500	0.93500	4,979,478	6,954,168	14,674,422	4,380,651	24,551,192	6,401,154	(1,062,491)	0	156,260	4,906,197	5,601,814	12,353,033
0.00500	0.94000	4,902,538	5,903,679	15,477,860	5,523,873	37,607,987	2,995,953	(18,811)	0	4,979,872	8,669,320	1,434,497	10,572,767
0.00500	0.94500	4,674,766	5,679,757	18,079,303	4,277,735	22,440,075	3,604,813	(81,032)	595,167	5,596,828	4,782,996	4,505,058	10,859,570
0.00500	0.95000	4,256,688	7,176,804	14,346,097	3,938,707	27,389,028	4,508,823	614,129	0	7,709,308	6,413,614	1,960,582	9,483,360
0.00500	0.95500	4,414,362	6,661,899	14,708,835	3,943,661	42,149,728	3,554,952	226,602	0	2,787,676	6,867,192	4,304,890	9,173,686
0.00500	0.96000	5,342,674	6,438,482	16,844,844	3,136,584	23,080,290	5,240,949	176,236	4,792,116	8,112,598	7,363,758	4,334,084	9,732,047
0.00500	0.96500	3,785,798	2,819,452	15,519,143	4,685,225	29,321,881	6,037,332	(368,728)	0	6,023,389	10,380,710	3,791,634	8,320,524
0.00500	0.97000	3,798,585	4,737,257	16,254,376	4,244,255	33,919,227	603,667	1,223,651	0	5,520,001	8,314,871	3,732,972	9,772,079
0.00500	0.97500	5,526,168	6,851,799	14,355,217	4,478,065	31,074,934	4,434,751	128,805	0	8,353,360	8,810,615	1,620,401	9,529,472
0.00500	0.98000	4,387,661	7,260,704	15,697,915	4,458,624	27,733,278	928,124	(505,087)	0	6,761,748	7,050,801	2,629,803	5,260,436
0.00500	0.98500	4,302,844	6,049,837	10,717,070	3,742,243	33,489,184	3,542,791	1,165,597	6,816,873	7,739,992	11,458,778	4,577,569	9,026,491
0.00500	0.99000	4,250,347	6,777,935	13,209,825	3,636,199	27,177,384	4,734,881	353,792	0	2,503,623	6,313,992	4,230,688	9,069,041
0.00500	0.99500	5,794,376	7,552,944	12,749,337	4,387,654	27,842,806	4,449,608	(280,443)	0	6,310,113	5,658,318	2,052,732	11,350,784
0.00500	1.00000	4,249,942	7,233,468	16,837,834	4,666,794	38,946,502	7,336,447	(177,621)	0	6,607,829	10,577,510	2,402,351	9,324,942
Probability	Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Unrealized Gain(Loss)	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts
Unacceptable and Undesirable Results	Minimum	1,931,675	2,348,923	8,835,421	1,980,484	6,336,075	0	(717,093)	0	31,533	2,728,973	0	2,755,742
	Maximum	6,405,695	7,260,156	16,825,231	5,333,145	36,716,191	8,063,625	1,031,249	25,983,203	9,691,637	13,085,883	7,077,417	14,433,194
	Range	4,474,020	4,911,234	7,989,809	3,352,661	30,380,116	8,063,625	1,748,342	25,983,203	9,660,104	10,356,910	7,077,417	11,677,451
	Mean	4,209,201	5,242,886	13,817,578	4,105,671	21,869,817	3,680,814	255,781	5,373,036	4,837,331	7,320,850	3,019,748	8,857,161
	Std. Dev.	912,592	1,239,857	1,583,227	676,167	6,577,552	1,738,070	435,659	6,715,340	2,103,435	2,050,263	1,545,344	2,368,865
Complete Data Set	Minimum	1,931,675	2,348,923	8,835,421	1,980,484	6,336,075	0	(1,062,491)	0	0	2,424,820	0	2,755,742
	Maximum	6,405,695	9,194,914	18,892,728	5,826,105	42,149,728	8,880,800	1,223,651	25,983,203	10,002,410	13,085,883	7,077,417	16,167,153
	Range	4,474,020	6,845,992	10,057,307	3,845,622	35,813,653	8,880,800	2,286,142	25,983,203	10,002,410	10,661,063	7,077,417	13,411,411
	Mean	4,265,707	5,603,629	14,392,587	4,203,110	24,997,167	3,930,445	234,556	3,128,234	4,748,145	7,587,532	2,984,321	8,938,668
	Std. Dev.	848,779	1,223,048	1,525,842	659,217	6,843,545	1,935,756	451,536	5,267,233	1,992,780	1,912,026	1,483,889	2,313,014
Unrealistic Results	Minimum	3,785,798	2,819,452	10,717,070	3,136,584	23,080,290	603,667	(505,087)	0	2,503,623	5,658,318	1,620,401	5,260,436
	Maximum	5,794,376	7,552,944	16,844,844	4,685,225	42,149,728	7,336,447	1,223,651	6,816,873	8,353,360	11,458,778	4,577,569	11,350,784
	Range	2,008,578	4,733,492	6,127,774	1,548,641	19,069,439	6,732,780	1,728,738	6,816,873	5,849,737	5,800,460	2,957,168	6,090,348
	Mean	4,555,404	6,323,689	14,658,227	4,119,819	31,102,204	4,124,757	232,449	1,055,363	6,220,876	8,110,015	3,239,791	9,094,806
	Std. Dev.	650,155	1,329,005	1,793,119	462,822	5,358,941	1,888,243	553,023	2,280,001	1,888,591	1,866,678	1,061,410	1,403,261

0.54500	18,714,149	4,836,622	6,949,500	1,145,574	2,963,190	6,096,774	7.27%	7.35%	7.11%	7.39%	2.08%	3.43%	2.09%
0.55000	16,512,989	4,494,653	0	852,827	2,456,555	1,841,525	6.74%	6.65%	6.76%	8.16%	2.72%	3.67%	2.71%
0.55500	18,546,372	4,119,089	7,805,989	1,279,186	3,462,025	6,376,306	7.05%	6.78%	6.04%	6.39%	3.14%	3.79%	2.87%
0.56000	17,682,145	3,684,097	3,319,952	1,158,201	3,574,474	8,704,016	8.27%	6.47%	6.86%	7.42%	2.64%	3.37%	1.83%
0.56500	16,446,509	4,255,205	6,585,591	1,397,170	1,176,882	870,140	6.91%	6.64%	6.30%	5.89%	3.93%	3.72%	3.22%
0.57000	17,706,342	4,971,316	4,359,576	811,706	806,631	8,900,288	7.13%	6.25%	6.87%	7.30%	4.60%	2.54%	2.25%
0.57500	18,018,202	4,280,470	1,406,578	1,150,693	2,267,486	25,896,478	6.89%	6.25%	6.80%	7.22%	2.29%	3.35%	1.58%
0.58000	16,937,854	4,202,203	4,801,993	1,108,094	2,103,293	10,782,189	6.00%	6.55%	6.34%	7.16%	2.93%	2.96%	2.80%
0.58500	19,137,251	3,942,049	3,790,797	874,831	1,916,398	1,906,943	6.37%	6.43%	5.90%	6.12%	3.61%	3.06%	1.39%
0.59000	20,953,582	3,652,505	9,271,273	1,072,276	2,686,419	0	6.77%	7.11%	5.91%	7.07%	3.01%	3.36%	1.82%
0.59500	15,626,094	4,591,696	5,674,627	1,527,562	2,383,105	3,520,734	6.75%	6.92%	6.64%	7.30%	2.86%	3.29%	3.32%
0.60000	17,338,257	4,577,514	5,240,475	1,115,057	1,560,971	7,567,120	6.87%	7.40%	6.69%	6.83%	3.71%	3.50%	2.33%
0.60500	16,837,073	4,482,755	7,642,949	834,950	1,860,678	0	7.76%	7.07%	5.38%	7.56%	3.21%	3.23%	1.38%
0.61000	15,719,553	3,763,841	3,531,751	1,121,331	2,601,409	5,660,760	7.65%	5.96%	6.60%	6.37%	3.09%	3.14%	3.06%
0.61500	16,230,994	3,993,572	7,115,897	1,036,676	1,134,629	0	7.15%	6.76%	6.37%	7.25%	3.05%	3.43%	2.11%
0.62000	17,718,615	4,466,297	9,397,500	221,637	1,497,145	0	7.77%	6.08%	6.87%	6.43%	3.41%	3.59%	3.17%
0.62500	17,332,077	3,592,801	1,325,685	1,813,146	1,650,169	15,981,593	6.53%	6.02%	6.44%	6.95%	3.44%	3.18%	1.90%
0.63000	15,825,938	4,118,774	6,681,450	1,837,873	1,154,054	0	5.77%	6.71%	6.57%	6.69%	2.78%	3.81%	2.36%
0.63500	17,820,409	4,155,482	9,782,941	1,276,624	1,943,916	2,127,963	6.10%	6.74%	6.52%	6.74%	2.98%	3.29%	2.00%
0.64000	16,044,607	4,354,961	13,263,435	802,862	1,369,412	0	7.49%	6.84%	6.96%	7.14%	3.57%	2.63%	1.64%
0.64500	16,270,477	3,317,983	6,708,956	947,331	2,375,727	2,130,732	6.92%	7.34%	6.04%	7.20%	3.05%	3.80%	2.49%
0.65000	18,281,071	4,449,482	3,344,051	1,409,306	1,833,381	0	6.98%	6.89%	6.48%	6.78%	3.94%	3.27%	1.65%
0.65500	17,682,631	4,590,646	1,195,609	1,098,414	453,538	4,320,662	6.33%	6.89%	6.40%	7.38%	3.50%	3.40%	2.19%
0.66000	16,492,631	4,425,218	3,723,151	1,304,125	1,126,651	0	6.38%	6.22%	5.94%	6.05%	3.84%	3.39%	1.91%
0.66500	16,281,838	4,208,905	3,657,886	923,399	1,139,651	7,314,385	7.73%	6.23%	6.40%	7.07%	3.31%	3.12%	2.00%
0.67000	18,129,120	4,426,994	3,659,226	1,572,590	1,430,155	12,735,941	6.84%	6.55%	6.48%	6.24%	3.56%	3.46%	1.96%
0.67500	17,153,454	4,151,960	3,895,700	1,250,129	1,429,436	0	5.07%	6.17%	6.83%	6.37%	3.30%	2.98%	2.20%
0.68000	17,273,223	4,528,121	0	1,325,366	942,766	13,648,014	5.85%	7.09%	6.86%	6.51%	3.43%	2.97%	1.45%
0.68500	17,940,719	4,285,462	0	923,318	2,025,137	4,455,973	6.11%	6.58%	5.91%	7.32%	3.70%	3.31%	3.46%
0.69000	17,214,703	4,624,223	3,471,550	743,884	1,504,286	12,176,350	7.03%	7.73%	6.58%	7.03%	3.75%	3.68%	2.32%
0.69500	19,579,115	4,092,793	3,976,035	993,154	1,308,374	4,535,389	8.86%	6.27%	6.35%	7.25%	3.92%	3.16%	2.00%
0.70000	18,463,297	3,971,176	3,922,840	259,692	1,460,377	9,770,661	5.63%	6.79%	6.47%	6.59%	2.66%	3.21%	1.96%
0.70500	15,661,643	4,043,957	11,773,701	1,429,587	1,173,777	10,180,419	6.60%	6.57%	6.54%	5.83%	2.59%	3.86%	3.29%
0.71000	21,302,117	3,921,426	4,317,137	1,973,631	1,777,504	0	6.71%	6.38%	5.59%	6.41%	5.49%	3.04%	2.86%
0.71500	16,464,353	4,159,991	6,622,843	2,058,098	2,751,004	9,006,151	6.32%	6.94%	6.48%	6.77%	2.28%	3.33%	3.05%
0.72000	16,725,490	4,093,941	4,701,923	1,239,995	1,365,276	0	7.88%	6.83%	6.78%	6.81%	3.27%	3.41%	2.03%
0.72500	17,825,556	4,280,550	6,287,522	579,580	743,547	0	8.06%	6.81%	6.60%	7.33%	4.00%	3.71%	2.75%
0.73000	17,359,156	4,252,268	5,472,726	932,813	3,221,060	8,350,377	7.97%	6.72%	6.87%	6.87%	3.17%	3.22%	1.95%
0.73500	17,351,617	4,247,329	6,129,608	623,450	1,827,891	13,414,970	6.22%	7.34%	6.75%	7.32%	4.28%	3.12%	0.96%
0.74000	17,277,938	3,753,012	324,469	849,697	1,154,484	0	8.09%	7.11%	6.14%	6.61%	2.91%	3.50%	2.22%
0.74500	18,322,461	4,304,746	4,448,207	522,490	1,868,756	1,838,053	8.20%	6.90%	6.26%	6.17%	3.13%	3.31%	2.57%
0.75000	17,907,440	4,156,674	7,792,434	501,169	1,159,884	7,498,884	7.79%	6.66%	6.57%	6.43%	2.30%	3.97%	2.16%
0.75500	15,694,302	4,375,356	2,632,911	1,052,225	2,472,492	19,523,410	6.50%	6.53%	5.94%	6.85%	3.94%	3.18%	1.97%
0.76000	19,240,861	4,375,451	4,332,953	1,119,324	2,533,129	9,168,003	7.56%	6.85%	6.33%	7.57%	3.33%	3.43%	2.76%
0.76500	17,851,362	4,153,661	4,786,784	716,193	983,262	7,101,969	6.84%	6.59%	6.81%	6.65%	3.96%	3.04%	2.13%
0.77000	17,072,917	4,306,339	3,852,056	686,033	1,472,087	5,295,907	6.91%	6.43%	6.41%	6.38%	3.86%	3.46%	1.63%
0.77500	18,186,188	3,944,428	1,234,988	1,615,543	2,494,205	12,159,785	7.50%	5.89%	6.35%	5.62%	3.47%	3.25%	3.82%
0.78000	17,259,430	4,220,307	4,461,201	967,438	2,916,352	0	6.36%	6.69%	6.08%	7.04%	3.11%	3.55%	2.01%
0.78500	17,036,951	4,151,987	6,574,661	1,027,070	1,676,192	14,911,954	6.57%	6.55%	6.42%	6.95%	3.66%	2.93%	2.50%
0.79000	18,406,222	4,297,338	393,467	1,073,900	1,470,029	13,467,567	6.34%	5.49%	6.75%	7.25%	3.61%	3.33%	1.21%
0.79500	18,442,179	5,117,699	0	786,169	2,280,262	3,712,424	6.48%	7.14%	6.89%	6.91%	3.29%	3.12%	0.67%
0.80000	18,097,925	4,583,716	11,115,357	1,138,427	2,332,099	679,057	5.94%	6.73%	6.00%	7.46%	3.69%	3.70%	2.76%
0.80500	17,837,417	4,525,827	2,233,466	1,165,221	1,802,800	4,960,144	7.16%	6.69%	6.70%	7.27%	4.07%	3.35%	2.19%
0.81000	19,226,251	4,326,918	8,667,640	1,114,479	3,112,506	0	6.89%	6.39%	6.45%	6.35%	3.12%	3.34%	2.08%
0.81500	17,592,213	4,348,042	11,052,264	1,305,007	1,389,723	0	6.42%	6.62%	7.02%	7.00%	3.16%	3.89%	1.98%
0.82000	15,867,043	4,471,408	5,088,300	1,598,763	2,685,994	3,426,004	7.12%	7.80%	7.07%	6.36%	3.37%	3.64%	2.59%
0.82500	17,190,537	4,953,351	9,521,701	914,474	1,737,507	7,156,959	6.68%	6.85%	6.49%	6.80%	3.96%	3.36%	2.53%
0.83000	18,249,022	3,963,542	4,883,082	1,202,286	3,256,356	1,446,537	5.04%	6.99%	6.44%	7.00%	4.09%	3.40%	1.28%
0.83500	17,277,404	4,174,866	463,521	614,839	2,520,295	1,215,022	6.51%	6.74%	6.53%	7.54%	2.77%	3.34%	3.01%
0.84000	17,866,555	3,699,315	6,981,598	1,105,193	872,506	16,042,787	5.60%	6.96%	6.31%	7.28%	2.78%	3.20%	2.34%
0.84500	17,010,811	4,481,016	5,467,909	1,186,992	1,574,242	1,424,890	6.59%	6.46%	6.66%	6.13%	3.41%	3.25%	1.77%
0.85000	15,821,460	3,901,685	5,692,302	419,134	1,405,956	0	7.56%	6.54%	6.71%	6.99%	4.77%	3.12%	3.21%
0.85500	16,097,291	4,200,868	5,021,103	1,530,881	1,913,848	9,666,129	7.43%	5.92%	6.30%	5.96%	4.13%	3.46%	3.32%
0.86000	16,193,935	4,105,671	6,380,593	413,693	1,285,060	17,253,028	7.09%	6.66%	5.89%	7.77%	3.66%	3.51%	2.37%
0.86500	17,510,791	4,797,095	3,953,613	572,039	1,226,044	6,367,251	6.30%	6.45%	6.47%	6.43%	3.20%	3.90%	1.72%
0.87000	16,421,202	4,091,194	4,324,861	1,037,176	2,117,917	18,343,809	6.87%	6.19%	5.69%	7.00%	4.74%	3.24%	1.48%
0.87500	17,072,962	4,878,089	3,636,684	560,678	1,406,375	459,671	6.94%	6.69%	6.52%	6.06%	3.88%	3.58%	2.90%
0.88000	16,953,382	3,795,243	3,053,466	1,421,114	1,973,720	12,247,176	8.19%	6.73%	6.50%	6.24%	3.31%	3.46%	2.94%
0.88500	20,153,097	4,556,109	15,906	500,233	1,265,688	14,907,073	7.75%	7.35%	6.25%	6.26%	3.19%	3.14%	1.97%
0.89000	16,244,283	4,889,920	1,929,370	1,024,923	3,600,422	11,309,344	7.01%	5.14%	6.77%	7.05%	3.84%	3.44%	3.66%
0.89500	17,390,943	4,327,789	4,608,040	997,672	1,602,126	0	6.81%	6.45%	6.26%	6.62%	4.90%	3.07%	1.66%
0.90000	17,818,368	3,795,027	7,511,555	1,256,096	180,395	0	6.90%	7.39%	6.37%	5.91%	3.62%	3.85%	2.27%
0.90500	18,330,822	4,133,272	5,449,449	985,138	1,933,041	6,103,281	7.07%	6.94%	6.56%	6.88%	4.31%	3.66%	1.51%
0.91000	18,161,055	4,348,754	4,844,051	929,023	2,670,491	9,758,951	8.14%	5.71%	6.66%	6.48%	3.83%	3.83%	3.03%
0.91500	16,860,991	3,583,523	7,140,204	1,254,596	1,793,856	13,776,783	7.25%	7.41%	6.29%	6.72%	3.68%	3.48%	1.62%
0.92000	16,461,854	4,078,787	7,640,505	1,189,378	199,332	0	6.57%	6.59%	6.88%	6.26%	4.11%	3.19%	1.76%
0.92500	18,447,856	4,031,645	5,052,259	1,288,916	1,195,204	0	7.26%	7.28%	5.99%	6.73%	3.68%	3.18%	2.86%
0.93000	16,314,069	3,864,934	3,201,750	1,095,988	1,220,233	21,506,405	7.95%	7.09%	7.26%	6.47%	3.10%	3.73%	2.69%
0.93500	17,204,643	4,077,013	6,069,332	1,137,900	2,758,861	5,676,012	7.13%	6.77%	6.80%	7.01%	3.59%	3.35%	1.76%
0.94000	15,965,427	4,446,082	8,587,880	856,459	1,338,519	13,561,067	7.78%	6.82%	6.88%	6.83%	3.81%	3.57%	2.51%
0.94500	19,959,434	3,995,596	5,839,693	1,368,521	443,919	0	7.07%	6.38%	6.61%	6.89%	3.33%	3.59%	2.35%
0.95000	17,948,075	4,240,189	6,645,539	1,263,400	1,433,158	2,518,921	7.07%	6.39%	6.80%	5.93%	4.52%	3.39%	2.37%
0.95500	17,556,870	4,393,230	5,618,172	1,262,258	1,335,152	20,134,313	6.90%	6.63%	6.65%	6.56%	3.28%	3.64%	3.20%
0.96000	17,204,692	3,544,670	9,888,255	1,458,985	1,236,849	0	7.30%	6.11%	6.65%	6.78%	3.88%	3.82%	2.98%
0.96500	16,447,308	4,221,505	7,492,869	1,335,615	1,840,219	315,057	6.36%	6.73%	6.74%	6.88%	4.32%	3.18%	1.64%
0.97000	17,688,756	4,049,510	63,672	1,449,875	1,984,334	8,981,298	8.64%	7.10%	6.06%	7.08%	3.25%	3.35%	1.94%
0.97500	19,209,919	4,001,823	9,101,590	430,891	1,817,894	1,844,968	7.02%	6.87%	6.82%	6.61%	4.61%	3.42%	2.37%
0.98000	17,279,961	3,726,998	3,317,336	1,080,520	1,601,051	9,757,651	6.90%	7.01%	6.44%	6.50%	3.90%	3.41%	2.12%
0.98500	17,682,913	3,971,067	9,418,758	1,175,191	1,610,085	0	6.48%	6.40%	6.25%	7.08%	4.33%	3.47%	2.86%
0.99000	16,695,725	4,681,744	5,075,004	691,972	2,602,342	5,922,439	6.43%	6.33%	6.39%	6.62%	4.87%	3.65%	2.00%
0.99500	18,338,715	4,303,328	9,640,084	792,607	2,170,354	159,690	6.40%	6.39%	6.58%	6.21%	4.63%	3.06%	1.83%
1.00000	19,060,017	3,818,247	7,628,841	1,207,375	750,605	15,893,271	7.42%	7.01%	6.40%	6.75%	4.53%	3.33%	2.62%
Cumulative Probability	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Fed Funds Sold
Minimum	14,229,920	3,414,026	0	355,178	0	0	4.86%	5.40%	5.83%	5.11%	1.28%	2.59%	0.36%
Maximum	20,112,774	4,845,917	11,762,589	1,860,324	3,208,507	21,433,701	8.13%	7.52%	7.39%	7.87%	4.27%	3.99%	4.06%
Range	5,882,854	1,431,891	11,762,589	1,505,146	3,208,507	21,433,701	3.26%	2.11%	1.56%	2.77%	3.00%	1.41%	3.70%
Mean	17,647,782	4,118,155	4,914,451	1,021,904	1,783,301	2,778,323	6.92%	6.60%	6.46%	6.84%	2.76%	3.28%	2.17%
Std. Dev.	1,187,511	339,259	2,657,855	363,255	650,568	4,798,295	0.64%	0.44%	0.32%	0.61%	0.62%	0.29%	0.66%
Minimum	14,229,920	3,317,983	0	221,637	0	0	4.86%	5.14%	5.38%	5.11%	1.28%	2.54%	0.36%
Maximum	21,302,117	5,117,699	13,263,435	2,058,098	3,600,422	25,896,478	8.86%	7.84%	7.39%	8.16%	5.49%	3.99%	4.06%
Range	7,072,197	1,799,716	13,263,435	1,836,462	3,600,422	25,896,478	4.00%	2.70%	2.01%	3.05%	4.22%	1.45%	3.70%
Mean	17,574,983	4,170,142	5,132,852	1,036,094	1,755,039	4,593,102	6.95%	6.65%	6.45%	6.80%	3.19%	3.32%	2.24%
Std. Dev.	1,168,504	342,895	2,753,273	350,318	716,597	5,775,644	0.69%	0.45%	0.34%	0.52%	0.73%	0.28%	0.64%
Minimum	16,447,308	3,544,670	63,672	430,891	750,605	0	6.36%	6.11%	6.06%	5.93%	3.25%	3.06%	1.64%
Maximum	19,209,919	4,681,744	9,888,255	1,458,985	2,602,342	20,134,313	8.64%	7.10%	6.82%	7.08%	4.87%	3.82%	3.20%
Range	2,762,611	1,137,074	9,824,583	1,028,094	1,851,736	20,134,313	2.27%	0.99%	0.76%	1.15%	1.62%	0.76%	1.56%
Mean	17,737,541	4,086,574	6,717,284	1,104,426	1,671,095	5,957,055	6.99%	6.63%	6.53%	6.64%	4.19%	3.43%	2.36%
Std. Dev.	831,427	309,531	2,903,816	314,188	474,698	6,663,738	0.63%	0.32%	0.23%	0.33%	0.52%	0.21%	0.48%

0.54500	0.00%	0.51%	0.71%	1.48%	1.58%	3.29%	1.43%	2.35%	4.42%	1.96%	137,261	6,319,762	539,406
0.55000	0.00%	0.25%	0.55%	0.97%	1.81%	2.23%	1.86%	3.09%	5.47%	1.68%	151,433	6,829,539	541,445
0.55500	0.00%	0.35%	0.88%	0.69%	2.51%	2.51%	1.73%	1.78%	2.89%	2.27%	204,091	7,205,387	544,956
0.56000	0.00%	0.65%	0.72%	0.86%	2.44%	3.56%	0.97%	1.98%	4.41%	2.08%	40,623	6,854,147	548,995
0.56500	0.00%	0.26%	0.72%	1.16%	2.79%	2.40%	1.30%	2.33%	3.23%	2.59%	146,580	6,698,202	551,224
0.57000	0.00%	0.69%	0.68%	2.23%	3.88%	2.78%	1.86%	1.84%	4.82%	1.83%	92,513	7,357,813	552,562
0.57500	0.00%	0.21%	0.71%	2.05%	1.31%	1.73%	1.75%	2.65%	4.36%	2.42%	0	6,352,010	553,952
0.58000	0.00%	0.32%	0.32%	1.51%	1.23%	2.73%	2.11%	1.45%	4.38%	2.08%	129,537	6,343,354	556,088
0.58500	0.00%	0.41%	0.91%	0.68%	2.33%	2.25%	1.77%	2.56%	2.61%	1.49%	34,109	7,230,540	559,926
0.59000	0.00%	0.58%	0.39%	1.61%	2.25%	2.14%	2.06%	1.38%	6.19%	1.65%	0	5,943,655	570,788
0.59500	0.00%	0.25%	0.45%	1.23%	2.42%	3.29%	2.39%	4.01%	4.33%	1.61%	20,654	7,642,389	571,528
0.60000	0.00%	0.54%	0.64%	1.85%	2.74%	2.62%	2.06%	2.39%	3.91%	1.45%	108,402	6,670,998	572,104
0.60500	0.00%	0.53%	0.70%	1.39%	0.99%	3.26%	1.71%	1.67%	4.73%	1.55%	154,893	6,358,109	577,598
0.61000	0.00%	0.52%	0.61%	1.56%	2.18%	1.85%	2.16%	1.42%	4.90%	1.67%	9,617	6,376,192	587,499
0.61500	0.00%	0.43%	0.48%	1.54%	2.25%	1.93%	1.97%	3.41%	3.85%	1.98%	12,899	7,186,622	596,064
0.62000	0.00%	0.33%	0.36%	2.35%	3.20%	2.39%	1.66%	2.73%	4.56%	1.95%	45,857	6,810,340	600,676
0.62500	0.00%	0.36%	0.63%	1.80%	3.84%	2.46%	1.87%	3.41%	4.53%	1.35%	66,873	6,218,479	604,154
0.63000	0.00%	0.57%	0.63%	1.18%	2.03%	3.27%	1.79%	3.63%	5.08%	1.83%	0	6,527,919	606,321
0.63500	0.00%	0.47%	0.45%	0.97%	2.41%	2.94%	1.53%	3.85%	4.37%	2.02%	44,656	6,291,033	611,996
0.64000	0.00%	0.36%	0.89%	1.36%	3.18%	2.08%	2.04%	3.11%	3.62%	1.71%	75,830	6,570,226	617,970
0.64500	0.00%	0.47%	0.76%	1.26%	2.07%	2.15%	1.95%	3.14%	3.72%	2.53%	49,350	6,003,585	628,487
0.65000	0.00%	0.46%	0.79%	2.38%	2.14%	3.11%	1.85%	4.08%	4.88%	2.06%	141,260	6,264,859	629,104
0.65500	0.00%	0.85%	0.70%	1.75%	3.41%	1.34%	1.98%	3.45%	3.75%	1.37%	26,664	6,583,705	632,532
0.66000	0.00%	0.45%	0.69%	0.97%	1.70%	2.48%	1.91%	2.52%	3.62%	2.25%	0	6,297,982	667,069
0.66500	0.00%	0.22%	0.55%	1.43%	2.83%	1.16%	1.81%	2.35%	3.57%	1.78%	133,568	7,633,840	671,046
0.67000	0.00%	0.80%	1.00%	1.03%	2.58%	1.59%	2.19%	2.84%	4.25%	2.06%	70,734	7,209,518	671,398
0.67500	0.00%	0.31%	0.37%	1.11%	2.04%	3.18%	2.25%	2.54%	5.22%	1.62%	25,433	6,688,264	676,870
0.68000	0.00%	0.37%	0.64%	1.74%	2.93%	3.15%	2.08%	3.17%	3.52%	1.69%	0	7,683,033	679,713
0.68500	0.00%	0.56%	0.61%	0.84%	1.87%	2.41%	1.38%	3.01%	3.35%	1.86%	180,229	6,830,904	680,360
0.69000	0.00%	0.87%	0.78%	2.34%	2.80%	2.76%	1.78%	3.37%	4.51%	1.83%	261,606	7,025,659	684,645
0.69500	0.00%	0.55%	0.83%	1.04%	2.58%	2.24%	2.02%	3.11%	3.75%	1.31%	25,433	6,621,469	687,226
0.70000	0.00%	0.33%	0.68%	1.59%	1.10%	1.34%	1.21%	2.84%	4.65%	2.03%	65,065	6,889,050	691,923
0.70500	0.00%	0.26%	0.48%	1.78%	2.63%	1.31%	1.89%	2.82%	5.93%	2.10%	37,517	5,925,260	696,362
0.71000	0.00%	0.61%	0.42%	0.76%	2.26%	2.70%	1.35%	1.74%	3.75%	1.96%	69,738	6,420,698	701,743
0.71500	0.00%	0.59%	0.61%	0.92%	1.81%	1.51%	1.79%	2.45%	4.40%	1.58%	120,983	6,518,565	704,512
0.72000	0.00%	0.45%	0.54%	1.96%	2.28%	2.18%	1.81%	4.90%	4.04%	2.03%	48,775	6,994,770	708,576
0.72500	0.00%	0.32%	0.46%	3.77%	0.78%	1.93%	2.34%	3.84%	3.82%	2.23%	4,340	6,377,270	712,871
0.73000	0.00%	0.17%	0.62%	1.83%	2.60%	2.16%	1.75%	2.88%	4.17%	2.11%	455	6,970,132	714,793
0.73500	0.00%	0.50%	0.47%	1.41%	4.04%	3.64%	1.69%	4.00%	5.04%	1.55%	144,264	6,787,759	725,844
0.74000	0.00%	0.84%	0.25%	1.25%	1.08%	1.70%	1.64%	1.81%	3.73%	1.89%	11,737	6,912,636	729,096
0.74500	0.00%	0.56%	0.27%	1.40%	1.61%	3.47%	2.12%	3.02%	3.78%	2.18%	98,479	6,920,856	733,716
0.75000	0.00%	0.39%	0.37%	0.95%	1.77%	2.72%	1.97%	3.46%	4.89%	1.45%	80,549	6,993,512	737,155
0.75500	0.00%	0.40%	1.03%	1.40%	2.45%	3.65%	2.17%	2.73%	3.43%	1.85%	32,284	6,503,196	739,829
0.76000	0.00%	0.18%	0.71%	0.99%	2.29%	2.50%	2.03%	0.72%	5.10%	2.41%	88,196	7,525,163	740,490
0.76500	0.00%	0.60%	0.35%	2.32%	3.09%	3.18%	1.56%	2.95%	4.93%	1.60%	134,771	6,720,731	741,943
0.77000	0.00%	0.46%	0.53%	1.24%	1.93%	1.34%	1.95%	2.07%	3.55%	2.49%	0	6,553,795	760,739
0.77500	0.00%	0.23%	0.56%	0.82%	2.12%	3.44%	1.45%	3.31%	3.58%	1.86%	29,760	6,892,187	763,931
0.78000	0.00%	0.39%	0.74%	0.51%	1.39%	1.48%	1.67%	2.30%	3.74%	1.38%	0	6,463,841	763,961
0.78500	0.00%	0.34%	0.70%	1.13%	3.74%	2.29%	1.67%	2.12%	5.14%	1.74%	11,664	7,681,402	764,411
0.79000	0.00%	0.37%	0.98%	1.13%	3.02%	2.79%	1.97%	5.04%	4.51%	1.20%	0	7,269,414	766,759
0.79500	0.00%	0.61%	0.97%	1.87%	1.98%	1.57%	2.23%	3.24%	6.18%	2.25%	128,985	6,420,426	776,444
0.80000	0.00%	0.71%	0.74%	1.48%	2.16%	2.13%	2.15%	3.17%	4.14%	2.00%	52,299	7,072,316	778,590
0.80500	0.00%	0.62%	0.67%	1.53%	2.22%	2.75%	1.76%	3.78%	3.03%	1.84%	133,715	7,228,283	784,753
0.81000	0.00%	0.23%	0.71%	1.43%	1.01%	2.03%	2.12%	2.51%	5.10%	2.13%	37,298	6,432,232	793,747
0.81500	0.00%	0.60%	0.80%	1.68%	1.57%	1.89%	2.30%	3.46%	3.53%	2.14%	100,516	5,902,422	800,431
0.82000	0.00%	0.31%	0.46%	0.86%	2.54%	2.05%	1.40%	1.46%	3.71%	2.29%	88,278	6,307,645	800,658
0.82500	0.00%	0.61%	0.67%	1.70%	2.83%	2.21%	1.83%	2.67%	5.27%	2.04%	50,468	6,556,535	811,955
0.83000	0.00%	0.66%	0.52%	1.11%	1.50%	2.33%	1.95%	2.27%	3.20%	1.97%	85,566	6,606,867	827,192
0.83500	0.00%	0.49%	0.27%	1.34%	0.84%	1.81%	2.04%	2.85%	4.20%	1.33%	126,401	6,987,802	829,289
0.84000	0.00%	0.86%	0.43%	1.32%	1.15%	2.53%	1.60%	2.49%	4.36%	1.60%	135,631	6,224,980	843,284
0.84500	0.00%	0.40%	0.67%	0.18%	1.91%	2.32%	1.84%	3.12%	4.22%	1.89%	41,619	6,102,244	843,566
0.85000	0.00%	0.52%	0.27%	1.36%	3.34%	2.17%	1.75%	3.11%	3.98%	1.64%	105,198	6,522,845	854,856
0.85500	0.00%	0.33%	0.28%	0.86%	2.38%	2.25%	1.25%	3.63%	3.87%	1.95%	95,941	6,447,502	861,925
0.86000	0.00%	0.70%	0.57%	0.90%	2.46%	1.93%	1.79%	3.67%	2.94%	1.31%	222,520	6,835,022	866,781
0.86500	0.00%	0.29%	0.44%	1.48%	2.90%	1.66%	1.49%	3.64%	4.64%	1.05%	13,394	7,223,523	869,835
0.87000	0.00%	0.36%	0.44%	1.34%	2.46%	3.49%	2.16%	3.26%	4.36%	1.85%	84,528	6,650,062	886,309
0.87500	0.00%	0.58%	0.56%	0.56%	3.09%	2.21%	1.94%	2.90%	4.22%	1.42%	44,543	7,263,462	890,259
0.88000	0.00%	0.27%	0.69%	0.51%	2.25%	2.72%	2.02%	1.54%	3.74%	2.38%	86,484	6,777,454	891,085
0.88500	0.00%	0.35%	0.47%	1.82%	1.93%	2.05%	1.90%	2.77%	4.46%	1.17%	105,031	7,181,954	893,197
0.89000	0.00%	0.56%	0.77%	1.30%	2.99%	2.14%	2.22%	3.05%	4.45%	1.44%	0	6,789,030	893,647
0.89500	0.00%	0.39%	0.33%	1.13%	1.64%	3.63%	1.73%	1.50%	4.48%	2.50%	152,891	7,077,297	896,666
0.90000	0.00%	0.38%	0.46%	1.05%	1.41%	3.04%	2.00%	3.65%	4.90%	1.48%	121,592	7,343,125	896,754
0.90500	0.00%	0.57%	0.65%	1.17%	2.70%	1.93%	1.69%	3.61%	4.08%	1.76%	112,459	6,401,675	897,563
0.91000	0.00%	0.61%	0.73%	1.84%	2.91%	2.02%	2.07%	2.32%	3.94%	2.80%	95,636	7,230,293	913,512
0.91500	0.00%	0.43%	0.87%	0.85%	2.30%	2.94%	1.43%	1.40%	3.59%	2.03%	37,279	6,759,399	914,491
0.92000	0.00%	0.66%	0.86%	0.31%	2.17%	2.41%	1.59%	3.80%	3.73%	2.85%	119,019	6,586,421	930,305
0.92500	0.00%	0.59%	0.88%	0.59%	0.85%	2.20%	2.48%	1.98%	5.54%	1.39%	159,951	6,699,616	971,875
0.93000	0.00%	0.22%	0.57%	1.63%	1.69%	1.68%	1.45%	3.82%	3.66%	1.92%	0	6,353,349	975,604
0.93500	0.00%	0.14%	0.36%	1.61%	1.60%	1.09%	1.64%	3.61%	3.94%	2.71%	36,242	5,437,509	983,287
0.94000	0.00%	0.37%	0.84%	2.79%	2.93%	2.80%	2.48%	4.35%	2.45%	1.33%	115,786	6,481,189	994,800
0.94500	0.00%	0.49%	0.48%	1.41%	1.41%	2.92%	2.17%	3.69%	4.51%	1.55%	27,239	6,418,968	995,347
0.95000	0.00%	0.62%	0.60%	1.87%	2.48%	1.70%	1.68%	3.03%	4.49%	2.00%	63,458	7,114,129	1,025,206
0.95500	0.00%	0.45%	0.45%	1.96%	0.75%	3.00%	1.67%	2.67%	4.05%	1.97%	133,462	6,726,602	1,030,494
0.96000	0.00%	0.39%	0.90%	1.67%	2.37%	2.73%	1.73%	3.59%	4.30%	2.02%	44,845	6,676,236	1,040,370
0.96500	0.00%	0.68%	0.27%	1.55%	1.76%	1.57%	1.73%	2.56%	4.33%	2.12%	106,027	6,131,272	1,077,204
0.97000	0.00%	0.36%	0.79%	2.15%	0.33%	2.98%	1.43%	2.99%	4.07%	1.67%	0	7,723,651	1,089,412
0.97500	0.00%	0.28%	0.76%	1.60%	3.51%	2.65%	2.01%	2.44%	3.75%	2.35%	55,400	6,628,805	1,128,296
0.98000	0.00%	0.56%	0.28%	1.87%	0.77%	3.75%	2.23%	1.75%	3.89%	1.65%	78,322	5,994,913	1,153,809
0.98500	0.00%	0.44%	0.39%	1.00%	2.16%	1.36%	1.52%	1.70%	4.84%	1.82%	108,484	7,665,597	1,164,851
0.99000	0.00%	0.37%	0.88%	1.11%	1.34%	2.58%	1.84%	2.65%	4.93%	1.51%	19,033	6,853,792	1,169,422
0.99500	0.00%	0.69%	0.58%	1.59%	0.90%	1.69%	1.80%	3.88%	4.26%	2.46%	12,443	6,219,557	1,347,341
1.00000	0.00%	0.42%	0.16%	0.25%	1.94%	1.15%	2.16%	2.99%	4.71%	1.33%	60,808	6,322,379	1,969,272
Cumulative Probability	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Loan Loss Provision	Total Capital	Net Income
Minimum	0.00%	-0.10%	0.16%	0.28%	1.49%	0.89%	1.18%	1.18%	3.06%	0.97%	0	5,782,907	(125,562)
Maximum	0.00%	0.85%	1.12%	3.39%	4.48%	4.33%	2.55%	4.85%	5.96%	2.85%	257,626	7,531,249	398,440
Range	0.00%	0.95%	0.96%	3.11%	2.99%	3.44%	1.37%	3.68%	2.90%	1.88%	257,626	1,748,342	524,002
Mean	0.00%	0.43%	0.59%	1.70%	2.88%	2.57%	1.82%	2.91%	4.25%	1.85%	92,278	6,755,781	216,321
Std. Dev.	0.00%	0.19%	0.18%	0.58%	0.72%	0.72%	0.30%	0.91%	0.57%	0.38%	63,128	435,659	135,615
Minimum	0.00%	-0.10%	0.12%	0.18%	0.33%	0.85%	0.97%	0.72%	2.45%	0.97%	0	5,437,509	(125,562)
Maximum	0.00%	0.87%	1.12%	3.77%	4.48%	4.33%	2.55%	5.85%	6.19%	2.85%	261,606	7,723,651	1,969,272
Range	0.00%	0.98%	1.01%	3.59%	4.15%	3.48%	1.58%	5.13%	3.74%	1.88%	261,606	2,286,142	2,094,834
Mean	0.00%	0.44%	0.60%	1.54%	2.47%	2.41%	1.83%	2.87%	4.25%	1.88%	83,789	6,734,556	527,904
Std. Dev.	0.00%	0.18%	0.19%	0.58%	0.80%	0.68%	0.30%	0.86%	0.65%	0.38%	62,256	451,536	309,360
Minimum	0.00%	0.28%	0.16%	0.25%	0.33%	1.15%	1.43%	1.70%	3.75%	1.33%	0	5,994,913	1,025,206
Maximum	0.00%	0.69%	0.90%	2.15%	3.51%	3.75%	2.23%	3.88%	4.93%	2.46%	133,462	7,723,651	1,969,272
Range	0.00%	0.41%	0.73%	1.90%	3.18%	2.60%	0.80%	2.18%	1.18%	1.13%	133,462	1,728,738	944,066
Mean	0.00%	0.48%	0.55%	1.51%	1.67%	2.29%	1.80%	2.75%	4.33%	1.90%	62,026	6,732,449	1,199,607
Std. Dev.	0.00%	0.13%	0.25%	0.52%	0.90%	0.79%	0.24%	0.64%	0.37%	0.33%	40,407	553,023	258,494

APPENDIX X

Balance Sheet Volumes		Loan Volume				Securities Volume				Deposits Volume						Borrowed Funds Volume			
Probability	Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Unrealized Gain(Loss)	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased
		4,250,058	4,943,527	16,951,205	3,499,176	25,671,792	6,240,545	47,141	0	6,450,915	4,861,085	3,263,441	10,643,642	15,891,982	4,269,033	10,483,969	580,961	1,328,274	1,783,003
0.00500	0.00500	4,635,272	4,517,044	14,081,190	4,086,630	26,568,636	6,087,426	862,723	4,464,750	2,670,909	8,509,070	4,727,998	12,343,151	19,032,385	4,351,639	9,099,628	1,330,772	375,395	0
0.00500	0.01000	3,249,633	3,704,353	15,598,342	4,474,874	26,424,875	6,327,168	343,631	0	720,387	8,231,625	3,623,041	10,786,324	16,906,162	4,074,302	2,587,123	962,955	2,017,990	7,869,338
0.00500	0.01500	4,273,077	7,074,648	14,101,997	4,216,252	33,968,983	2,450,605	(175,181)	0	0	8,415,201	4,029,123	12,041,010	19,489,300	4,945,116	8,375,874	1,132,912	3,335,072	2,321,954
0.00500	0.02000	3,125,294	6,307,906	14,798,511	3,861,376	15,828,192	921,974	(465,982)	4,252,466	3,381,227	6,130,881	4,168,388	4,593,855	17,378,083	4,361,103	5,278,103	1,136,562	667,518	0
0.00500	0.02500	5,425,002	5,787,445	14,737,124	5,339,182	11,589,961	6,563,837	(312,274)	0	3,615,437	5,373,688	1,137,155	5,803,107	19,953,581	4,122,442	4,464,060	1,062,583	1,345,153	565,345
0.00500	0.03000	4,174,522	6,237,437	15,893,049	3,829,560	21,971,146	4,516,843	(105,535)	0	8,057,329	5,692,712	210,949	9,204,742	17,982,964	4,242,290	5,045,706	1,770,066	2,278,159	137,639
0.00500	0.03500	4,391,209	5,246,080	13,392,089	4,518,397	20,021,442	3,701,496	799,014	4,513,338	2,134,881	8,206,376	2,176,265	10,574,655	19,050,715	4,464,825	4,874,718	311,890	1,989,726	0
0.00500	0.04000	3,718,929	4,079,289	12,158,825	4,419,392	25,872,964	1,714,589	310,030	7,438,690	2,860,725	8,491,826	2,858,286	7,513,295	18,744,024	4,016,197	10,506,920	1,095,204	1,316,199	0
0.00500	0.04500	5,005,283	5,694,893	14,368,458	4,325,382	36,279,023	3,135,181	243,819	0	5,129,504	8,351,713	2,748,412	13,648,339	19,201,856	3,957,480	4,533,002	967,511	1,468,933	6,801,469
0.00500	0.05000	4,482,159	8,449,893	13,283,351	3,876,394	43,862,666	1,678,031	(339,210)	0	2,701,158	9,003,079	0	10,074,914	16,469,530	4,669,495	362,316	1,657,434	1,844,415	26,850,152
0.00500	0.05500	3,802,695	6,185,689	12,970,754	4,890,148	13,461,201	1,835,207	426,886	7,483,740	975,694	6,789,500	2,748,515	8,985,942	17,833,693	3,893,904	4,567,529	757,874	2,076,783	0
0.00500	0.06000	4,301,991	6,554,330	14,585,630	2,584,389	21,648,434	4,263,289	(243,792)	0	3,613,855	7,531,588	1,776,905	11,587,869	20,008,998	3,773,741	413,002	829,784	2,240,282	162,040
0.00500	0.06500	4,011,290	4,351,574	15,648,073	3,795,978	25,411,147	4,104,319	1,299,757	2,926,347	6,008,709	6,190,346	3,366,604	10,961,850	16,220,787	4,562,828	6,856,948	1,086,342	2,994,314	0
0.00500	0.07000	4,611,344	5,773,762	14,731,464	3,706,854	21,377,282	3,907,611	(102,132)	0	4,169,128	7,547,823	1,705,318	8,280,155	17,048,373	3,786,452	0	695,426	2,198,575	6,677,067
0.00500	0.07500	5,418,845	6,407,772	15,110,366	4,607,834	26,113,761	1,890,281	474,044	0	3,730,805	3,703,997	4,151,071	5,703,793	18,227,739	3,745,330	7,223,959	522,608	2,102,682	8,436,877
0.00500	0.08000	4,409,732	5,372,245	14,431,649	4,703,098	36,011,493	6,510,283	339,860	0	5,372,804	5,125,646	4,111,789	8,162,605	17,444,570	3,864,165	9,522,722	951,424	1,744,096	13,138,679
0.00500	0.08500	4,230,111	6,046,130	13,159,459	3,889,103	15,953,772	6,191,891	607,863	5,820,382	1,894,670	7,864,541	3,830,377	7,983,077	18,769,358	3,887,206	6,355,375	1,296,098	1,410,144	0
0.00500	0.09000	5,133,212	4,771,882	12,635,845	3,308,234	15,902,094	4,362,660	548,820	9,173,717	3,692,178	6,490,074	2,661,383	10,888,932	18,214,751	4,657,090	4,798,196	1,208,960	676,080	0
0.00500	0.09500	3,945,020	5,034,645	17,027,975	4,896,053	37,236,009	8,418,080	(75,366)	0	2,678,845	3,043,212	1,843,152	7,089,285	16,304,780	3,451,424	8,417,634	707,585	1,885,813	29,136,050
0.00500	0.10000	5,353,643	4,208,099	14,474,152	3,729,707	18,371,356	1,944,438	1,022,345	0	1,530,385	1,833,319	3,481,701	10,815,383	17,583,827	3,722,643	4,809,599	552,473	331,242	1,420,824
0.00500	0.10500	4,767,003	5,395,085	16,657,702	4,160,275	25,847,223	4,381,662	214,666	0	4,137,749	8,419,141	998,504	8,442,729	18,918,945	3,672,703	3,298,269	1,187,998	2,176,742	7,956,171
0.00500	0.11000	5,046,592	6,081,941	12,259,627	2,899,718	16,096,257	5,700,254	18,257	3,364,666	3,549,219	7,221,634	1,927,245	8,415,903	19,008,401	3,702,170	1,627,017	630,077	3,367,390	0
0.00500	0.11500	5,392,679	4,126,279	14,270,353	2,767,841	21,275,882	4,655,439	790,226	0	479,501	7,307,606	2,165,897	7,066,670	18,133,733	4,375,379	4,609,970	931,388	1,772,949	3,645,380
0.00500	0.12000	3,232,944	3,185,304	13,946,953	3,463,882	32,756,584	7,243,973	(225,120)	0	6,030,268	9,988,839	4,384,608	12,749,548	17,382,305	4,311,850	3,216,375	1,291,633	2,471,641	2,573
0.00500	0.12500	4,659,079	4,338,821	14,988,679	4,027,604	36,667,362	4,258,257	(163,770)	0	4,678,933	5,893,348	4,302,537	8,360,709	19,606,899	4,469,678	6,423,652	996,013	2,496,120	9,711,913
0.00500	0.13000	4,171,382	6,329,412	12,834,687	3,840,565	29,415,916	1,540,086	171,849	0	2,029,662	6,695,416	2,327,700	4,987,333	18,222,761	3,803,402	3,656,587	972,296	1,184,240	12,252,652
0.00500	0.13500	1,930,455	4,405,946	14,360,977	5,132,356	17,831,892	3,518,854	628,582	6,372,716	4,537,319	3,526,740	4,909,643	7,812,497	17,669,883	3,978,845	5,921,997	1,183,266	2,013,005	0
0.00500	0.14000	4,338,541	4,420,334	14,918,948	4,919,676	27,816,013	2,593,082	2,314	0	4,739,235	6,366,303	4,342,104	4,629,978	18,176,080	4,437,592	2,740,099	889,656	3,259,046	7,426,503
0.00500	0.14500	4,668,463	5,665,734	11,753,782	3,406,523	29,710,649	7,344,896	916,557	0	3,067,516	8,657,429	2,926,139	12,899,612	18,107,936	3,538,690	4,793,273	1,006,583	1,832,673	3,720,196
0.00500	0.15000	4,688,306	4,162,831	13,337,866	4,504,047	21,553,941	4,083,839	40,469	54,528	3,225,447	6,207,003	2,324,010	9,789,383	17,510,501	3,866,305	5,326,474	974,129	1,162,109	0
0.00500	0.15500	5,231,026	5,102,131	13,374,977	4,239,910	32,133,156	1,426,936	(38,334)	0	1,725,670	6,650,099	5,509,978	9,728,326	17,042,084	4,421,947	5,994,335	532,282	2,120,425	5,782,990
0.00500	0.16000	3,952,352	5,081,779	13,246,748	3,320,770	24,926,304	7,089,702	412,275	2,958,166	4,367,129	7,425,909	3,416,712	9,194,358	18,366,412	3,849,567	8,902,602	1,154,444	1,898,688	0
0.00500	0.16500	6,153,296	5,199,256	11,905,387	5,540,281	28,043,182	7,542,893	386,408	0	6,117,874	5,496,082	2,407,250	9,648,667	18,321,992	3,993,838	7,510,663	1,378,207	2,776,650	4,733,071
0.00500	0.17000	3,638,630	6,154,175	15,099,581	4,511,959	26,523,635	3,621,083	81,404	0	2,204,378	8,395,066	4,366,672	5,443,808	16,293,120	4,124,680	5,722,902	743,847	2,062,410	8,192,180
0.00500	0.17500	4,633,547	7,721,984	15,578,874	4,454,119	35,783,263	1,872,781	587,862	0	5,345,618	7,573,010	1,776,957	9,773,752	16,579,326	4,382,603	9,092,027	823,936	591,849	12,105,490
0.00500	0.18000	3,790,793	3,317,206	13,712,867	5,028,479	19,586,798	5,130,729	(290,134)	10,838,346	3,086,658	8,580,823	4,468,807	10,143,125	17,323,879	4,015,819	9,482,608	512,838	1,790,662	0
0.00500	0.18500	3,489,114	5,897,742	13,803,778	3,723,904	23,556,428	2,919,191	219,606	8,202,405	9,316,770	7,831,770	4,855,033	5,995,845	17,901,057	3,745,878	7,101,786	1,221,116	1,623,307	0
0.00500	0.19000	4,855,853	6,745,518	13,900,123	3,838,098	22,636,748	5,729,440	284,589	0	5,864,428	6,226,996	1,416,563	10,215,804	17,301,693	4,588,476	4,250,687	1,519,711	1,303,917	3,017,506
0.00500	0.19500	3,500,090	2,979,579	15,718,863	4,612,152	22,351,865	4,527,461	(714,877)	8,412,558	1,875,598	7,223,044	3,188,198	11,347,189	18,213,965	4,773,258	10,347,747	1,347,344	1,786,224	0
0.00500	0.20000	4,084,205	4,096,237	15,270,861	3,455,659	10,642,492	9,258,729	(449,345)	2,929,354	2,957,622	10,671,247	2,256,759	3,377,420	17,989,220	4,360,440	2,764,160	1,072,708	2,287,961	0
0.00500	0.20500	3,241,847	5,451,377	14,932,366	5,124,617	34,026,555	5,736,839	(69,236)	0	3,822,304	6,544,051	2,542,923	8,188,120	17,370,117	3,978,479	10,423,267	918,880	608,921	12,116,538
0.00500	0.21000	3,933,859	7,397,968	15,716,065	3,782,758	17,835,913	1,363,032	334,775	19,619,144	6,138,601	7,239,835	5,232,139	14,018,066	19,153,494	3,962,015	10,022,293	1,277,748	604,549	0
0.00500	0.21500	4,019,031	4,516,437	16,248,638	3,918,612	23,416,062	3,107,750	1,161,931	0	2,658,946	9,269,615	4,390,166	8,138,559	17,371,354	3,491,757	0	1,246,301	1,069,517	5,590,316
0.00500	0.22000	5,216,353	4,348,577	15,825,945	4,282,095	16,282,605	2,238,122	1,598,805	0	4,888,447	7,073,943	2,483,350	4,545,873	15,984,852	4,009,892	2,600,929	1,206,915	1,271,186	2,128,311
0.00500	0.22500	4,763,141	7,124,312	13,743,476	3,629,028	25,594,180	7,296,824	310,101	0	3,528,471	9,072,912	1,477,945	9,758,339	16,983,501	3,977,022	4,878,870	763,103	2,476,603	7,234,196
0.00500	0.23000	4,631,303	4,620,429	16,917,124	5,865,736	19,437,082	1,325,947	329,461	1,508,684	7,692,856	3,383,773	0	11,321,621	15,277,511	4,633,636	7,311,830	1,154,213	1,530,863	0
0.00500	0.23500	4,538,625	7,831,313	14,834,645	5,051,810	32,476,503	3,902,074	271,609	0	3,685,849	4,667,896	976,859	2,774,345	16,725,172	4,021,664	898,381	933,394	2,371,892	29,579,519
0.00500	0.24000	4,227,479	5,837,337	13,877,350	4,171,643	25,193,651	3,385,590	367,264	0	2,167,031	5,887,557	3,107,526	10,732,876	17,712,923	4,182,648	6,917,781	1,522,628	826,840	1,635,240
0.00500	0.24500	5,719,249	7,051,746	13,452,306	5,315,027	25,643,873	2,727,891	81,097	0	3,729,459	5,317,871	3,003,765	9,735,512	18,402,826	4,099,292	3,521,858	1,696,558	2,228,033	6,174,919
0.00500	0.25000	3,319,520	4,584,530	15,576,259	2,716,624	31,892,987	2,553,616	852,835	0	8,919,677	6,032,561	968,208	10,084,903	18,369,933	3,932,712	6,301,509	1,724,633	812,979	1,496,420
0.00500	0.25500	4,232,340	7,129,593	14,034,054	3,780,826	24,971,167	2,047,833	335,135	1,244,943	4,458,669	7,018,346	4,811,611	13,324,413	17,184,659	4,154,884	1,554,519	850,069	2,083,585	0
0.00500	0.26000	2,596,445	5,469,957	14,659,129	3,354,063	20,765,146	4,502,023	763,842	4,523,991	4,890,256	9,430,265	1,293,484	8,403,146	17,315,216	4,097,874	6,367,401	413,341	1,659,771	0
0.00500	0.26500	4,085,476	6,769,726	13,793,845	3,189,380	33,323,479	6,406,113	15,777	0	5,766,310	8,674,153	5,143,494	8,117,267	16,374,305	4,332,503	3,821,630	770,029	2,681,037	9,887,290
0.00500	0.27000	3,776,190	4,163,469	14,226,985	4,439,118	34,954,820	6,700,887	450,760	0	4,689,350	5,021,871	4,636,373	7,837,392	16,468,587	3,701,615	4,941,441	1,447,173	2,007,536	15,510,130
0.00500	0.27500	4,097,314	5,201,702	15,194,063	3,794,718	21,360,967	3,027,828	338,678	1,102,199	1,480,618	661,661	4,309,380	12,765,643	18,626,489	4,265,478	7,634,743	664,246	1,370,532	0
0.00500	0.28000	4,536,056	5,400,872	18,325,103	3,946,810	31,482,977	1,209,906	287,881	0	4,728,435	6,963,900	1,970,466	9,505,836	18,691,023	3,601,640	8,454,117	1,074,986	1,589,136	6,322,185
0.00500	0.28500	4,064,872	6,218,776	16,820,462	4,924,251	31,619,407	5,260,255	568,574	0	6,481,944	6,023,537	1,977,988	8,370,889	17,864,234	3,650,432	1,272,469	1,619,384	1,498,134	18,149,012
0.00500	0.29000	4,606,842	5,563,992	15,324,066	4,440,941	27,072,996	2,593,731	(29,868)	0	4,633,724	3,659,418	4,334,575	4,151,315	16,287,448	3,848,653	7,056,739	803,271	2,203,103	10,624,321
0.00500	0.29500	3,996,068	4,750,090	13,679,715	3,563,601	31,358,585	6,162,998	415,001	0	2,511,754	7,580,356	4,126,000	11,702,535	16,520,504	4,719,958	7,793,863	1,462,060	2,507,650	2,586,377
0.00500	0.30000	3,265,889	6,007,307	15,130,414	4,025,021	24,695,839	2,072,609	(229,482)	0	5,195,897	6,749,894	2,760,828	5,674,553	17,947,298	4,282,105	6,031,309	1,012,268	453,551	3,089,375
0.00500	0.30500	4,210,544	4,171,656	14,848,504	3,290,098	25,968,617	4,824,262	238,731	0	3,818,171	6,837,769	2,077,526	10,546,913	17,718,726	4,074,778	8,419,843	601,548	362,070	856,337
0.00500	0.31000	4,932,709	7,289,777	15,837,457	2,669,801	29,060,777	4,334,340	155,533	434,527	8,210,525	7,096,645	1,147,468	8,950,766	18,610,107	3,281,484	10,155,939	2,349,192	2,757,263	0
0.00500	0.31500	3,860,400	5,305,674	14,503,615	4,993,896	15,579,738	4,584,823	231,452	10,041,364	4,872,702	8,799,647	3,234,843	7,735,026	18,444,161	3,985,543	7,249,735	1,285,237	1,262,615	0
0.00500	0.32000	4,092,208	7,277,669	12,691,668	4,329,011	29,874,318	4,099,349	82,442	0	4,747,737	5,105,760	3,287,036	6,233,495	18,100,271	3,485,868	5,255,997	942,048	1,443,618	11,762,394
0.00500	0.32500	5,851,542	5,991,719	14,184,873	3,221,273	25,306,636	4,684,024	(47,514)	0	4,013,382	2,639,014	1,899,032	9,441,929	18,190,531	3,303,655	7,007,398	1,317,916	1,294,081	8,133,130
0.00500	0.33000	4,269,955	7,102,366	15,858,207	4,565,643	16,479,860	5,569,521	(120,881)	1,845,421	1,166,240	9,072,160	4,809,641	12,421,149	16,670,996	4,698,227	786,334	1,010,736	3,055,490	0
0.00500	0.33500	5,059,849	8,055,610	11,626,967	3,820,070	31,715,514	4,917,006	158,825	0	7,333,002	5,790,931	4,823,874	9,652,274	19,407,861	4,234,595	6,972,076	712,289	1,632,222	2,635,892
0.00500	0.34000	4,599,930	6,561,885	11,655,235	4,431,913	29,439,688	2,609,457	35,209	5,295,282	4,181,525	6,683,696	1,359,791	12,754,068	17,943,934	4,091,941	12,464,774	1,078,927	2,034,734	0
0.00500	0.34500	4,973,619	8,346,886	12,407,679	4,243,942	26,047,453	1,442,980	(74,977)	0	3,133,011	8,780,614	4,343,027	3,715,369	16,012,207	3,874,461	4,212,560	1,111,645	1,961,879	8,317,786
0.00500	0.35000	5,061,295	5,946,924	14,794,088	4,348,214	24,836,843	4,955,148	(146,371)	0	4,303,565	8,073,274	2,792,935	4,180,528	15,482,756	4,357,794	9,617,933	1,542,525	3,544,020	4,047,182
0.00500	0.35500	4,459,720	4,387,651	15,385,998	5,360,691	24,549,114	0	(181,981)	4,040,555	4,427,996	7,084,047	4,259,349	10,704,077	19,239,457	3,892,629	4,741,432	354,583	1,480,156	0
0.00500	0.36000	4,449,081	5,578,124	15,323,704	4,161,849	23,997,500	1,227,207	(530,143)	6,105,937	6,269,716	9,391,277	3,750,049	9,114,797	17,392,641	3,920,653	5,393,294	1,339,392	2,271,583	0
0.00500	0.36500	4,442,974	4,124,702	13,866,664	4,715,130	31,152,704	1,408,991	(637,692)	0	891,380	7,445,800	2,571,687	7,103,572	16,992,598	3,886,063	3,104,920	697,465	1,912,624	13,105,055
0.00500	0.37000	5,391,591	4,834,965	14,158,871	4,571,446	21,756,553	7,079,098	307,100	0	2,128,209	5,324,377	1,641,137	8,679,638	17,752,176	4,057,418	2,730,916	873,573	2,150,423	10,454,658
0.00500	0.37500	3,863,150	2,570,196	13,205,650	5,049,757	5,953,492	6,268,486	57,377	11,584,726	3,113,618	8,545,607	4,049,856	6,802,968	17,616,075	3,946,578	0	1,130,947	1,289,808	0
0.00500	0.38000	3,642,857	6,178,173	11,548,657	5,433,720	21,718,227	2,064,307	333,716	0	3,649,997	6,415,766	0	9,436,947	18,057,502	3,948,135	4,393,935	718,168	1,848,999	116,490
0.00500	0.38500	4,901,708	4,854,944	14,829,186	3,321,782	22,631,958	5,110,524	(401,845)	0	3,957,309	5,992,212	1,897,425	6,615,775	18,150,167	3,757,172	9,124,877	1,192,133	1,245,122	1,717,911
0.00500	0.39000	3,261,360	4,508,174	15,089,952	3,571,540	27,372,972	4,021,962	643,944	1,259,425	6,425,363	9,408,026	5,536,104	4,569,398	17,173,083	3,866,696	7,051,395	593,693	2,461,627	0
0.00500	0.39500	3,920,679	4,609,555	17,702,455	2,718,679	25,620,035	4,250,708	(93,160)	0	2,988,172	6,553,993	658,151	4,958,741	15,817,037	3,738,661	6,484,465	783,827	2,603,372	12,235,694
0.00500	0.40000	3,447,776	7,847,530	12,245,611	4,148,430	21,970,441	5,365,344	367,854	3,884,110	4,716,336	4,708,593	3,358,058	11,568,220	18,460,657	4,190,107	6,048,211	1,459,416	2,399,644	0
0.00500	0.40500	5,794,978	5,540,588	15,262,176	4,665,050	27,909,783	5,771,371	497,486	0	8,232,699	7,420,242	1,332,907	8,956,027	17,361,499	4,435,578	4,703,383	1,196,723	1,699,085	7,605,805
0.00500	0.41000	5,543,927	5,534,835	11,491,070	4,982,166	15,973,452	3,271,229	871,890	11,867,196	4,275,594	9,832,736	2,686,499	9,185,818	17,275,640	4,137,446	6,655,971	953,147	1,661,026	0
0.00500	0.41500	4,436,121	4,433,559	14,866,801	4,351,380	13,955,903	4,063,619	172,607	9,048,830	5,807,841	8,580,871	34,586	10,071,455	17,042,381	4,267,891	4,253,426	1,806,831	1,290,932	0
0.00500	0.42000	4,247,221	5,035,458	15,430,887	4,322,273	20,258,948	2,426,098	218,027	15,478,108	5,105,255	9,512,980	5,138,113	7,152,845	17,968,238	3,996,413	12,298,516	1,088,918	2,937,714	0
0.00500	0.42500	3,895,963	6,512,478	13,942,177	4,774,843	24,104,491	8,669,873	266,570	730,892	1,970,520	8,633,447	4,801,834	14,843,825	19,027,809	3,761,079	5,406,150	826,951	1,359,100	0
0.00500	0.43000	3,429,628	6,946,438	15,760,371	5,636,219	23,215,763	2,787,981	548,256	0	2,879,068	8,549,295	2,642,990	5,326,238	16,037,723	3,629,229	11,218,895	1,773,933	2,456,331	1,262,698
0.00500	0.43500	5,266,165	5,385,449	12,944,994	3,895,640	28,829,606	2,827,497	238,910	0	6,495,918	7,872,018	2,911,675	5,732,323	17,229,352	5,150,258	3,331,795	1,268,159	2,079,210	5,078,644
0.00500	0.44000	3,396,893	7,157,106	13,994,501	4,530,219	18,183,316	6,695,048	58,536	0	1,885,120	7,886,586	3,341,847	9,937,038	17,163,135	3,435,569	2,210,189	1,150,402	660,885	4,286,312
0.00500	0.44500	4,112,371	2,196,954	18,191,819	5,017,265	31,553,352	4,409,984	388,732	0	5,723,313	6,539,760	1,707,649	13,160,529	18,514,554	4,576,411	4,260,628	1,198,431	2,744,241	5,056,232
0.00500	0.45000	4,366,770	4,481,853	13,393,926	3,615,139	22,643,511	3,108,717	140,334	5,991,963	6,358,157	8,305,767	1,301,929	5,287,806	16,900,045	4,212,112	9,673,008	999,275	2,563,780	0
0.00500	0.45500	2,626,859	6,529,735	14,969,729	4,195,599	16,562,390	2,324,200	765,733	10,768,568	6,088,277	5,005,359	4,682,143	7,586,038	18,266,947	4,200,130	7,439,186	902,618	1,806,380	0
0.00500	0.46000	4,554,308	6,937,079	12,998,706	5,122,444	27,113,806	2,396,855	306,458	0	2,047,321	6,478,725	4,222,083	11,526,108	18,969,034	4,379,777	6,111,770	1,126,407	812,046	1,449,928
0.00500	0.46500	4,787,974	7,940,676	16,253,029	4,763,371	22,901,885	3,799,030	653,650	0	2,031,529	8,733,113	2,749,463	8,953,690	18,571,995	4,375,114	5,742,905	388,293	734,114	6,165,748
0.00500	0.47000	3,379,368	5,789,519	14,303,696	4,318,033	23,850,240	1,611,669	(403,921)	0	2,980,949	11,089,217	1,287,619	4,141,665	15,513,919	4,110,612	6,975,918	1,395,273	1,321,365	2,435,988
0.00500	0.47500	3,911,006	4,673,677	14,625,348	4,427,382	14,862,548	0	(112,199)	16,184,811	6,808,918	9,245,042	1,354,722	7,404,317	16,760,791	4,195,110	6,547,095	2,003,531	2,365,244	0
0.00500	0.48000	4,380,599	3,808,158	13,058,917	3,867,819	32,519,478	1,449,243	733,584	0	5,556,524	4,849,815	2,508,586	8,264,385	17,931,591	4,372,942	5,594,433	610,809	2,230,666	5,164,463
0.00500	0.48500	3,438,265	4,071,789	14,779,383	4,905,934	24,842,848	5,757,976	760,571	0	5,402,435	5,458,183	2,134,141	6,450,174	16,579,201	4,215,001	9,516,806	870,437	1,409,876	3,759,941
0.00500	0.49000	4,016,738	5,316,724	16,470,966	4,390,375	26,078,634	275,765	190,989	2,975,111	3,238,189	8,020,901	2,669,333	15,482,812	18,536,409	3,713,689	3,033,352	317,673	2,511,954	0
0.00500	0.49500	5,209,443	6,446,312	16,501,560	3,867,124	26,094,290	3,698,134	950,952	0	5,686,717	5,606,814	2,931,935	10,024,099	17,552,296	4,508,178	2,685,193	1,306,036	1,432,206	8,083,388
0.00500	0.50000	3,316,322	6,178,819	15,795,440	4,287,492	30,101,473	1,839,044	(23,293)	0	4,587,538	5,961,658	2,461,279	13,525,507	17,527,292	4,177,183	2,377,343	1,423,353	1,776,317	5,701,122
0.00500	0.50500	4,391,807	6,200,341	11,066,119	5,086,585	30,895,708	0	1,643	0	9,491,901	8,897,331	2,460,773	7,149,746	16,649,764	4,469,762	3,047,571	790,664	1,593,794	1,089,253
0.00500	0.51000	3,977,433	4,190,533	14,577,636	3,395,524	15,341,008	7,861,413	1,066,083	4,838,074	1,431,163	8,419,005	4,025,676	11,796,883	15,516,294	4,067,058	4,969,873	1,074,865	880,804	0
0.00500	0.51500	4,437,016	5,633,580	15,323,495	4,687,579	19,373,771	2,576,810	59,051	4,758,306	5,884,552	6,932,463	3,730,688	8,090,186	17,099,023	4,293,719	5,447,687	1,715,045	1,597,194	0
0.00500	0.52000	3,346,956	5,009,751	15,910,993	4,866,723	29,838,552	0	300,593	0	5,355,965	4,248,784	3,649,175	10,770,269	17,807,378	3,898,984	4,533,276	1,136,802	1,099,835	4,472,508
0.00500	0.52500	3,695,491	8,440,475	15,887,530	4,083,229	12,535,119	4,205,208	(698,671)	5,272,272	4,279,615	9,968,347	4,583,510	2,038,117	18,444,437	3,873,052	7,054,083	590,948	1,287,213	0
0.00500	0.53000	3,826,752	5,920,759	14,360,574	5,595,352	29,487,829	2,982,696	330,044	1,528,803	3,695,460	8,977,421	2,848,088	8,961,708	18,009,908	3,893,301	11,519,772	1,350,504	2,446,603	0
0.00500	0.53500	5,564,920	6,180,316	15,747,226	3,464,423	27,496,957	5,081,160	692,294	0	4,832,164	2,858,336	2,976,578	9,298,796	16,073,990	4,091,885	5,265,910	1,081,217	2,423,034	12,633,092
0.00500	0.54000	3,377,157	4,122,130	18,982,510	4,195,399	20,933,670	6,705,216	355,151	113,646	2,286,053	5,682,594	5,036,072	7,731,950	22,711,985	4,463,128	6,559,282	697,920	1,260,744	0

Interest Rates	Loan Rates				Securities Rates			Deposit Rates						Borrowed Funds Rates						
Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Loan Loss Provision	Total Capital	Net Income
	7.98%	9.04%	7.89%	8.16%	4.29%	3.55%	3.88%		0.81%	0.80%	3.09%	4.08%	3.05%	3.49%	3.89%	4.24%	3.45%	0	6,547,141	791,619
0.00500	7.52%	8.57%	6.24%	7.28%	2.39%	3.62%	4.29%	0.00%	0.76%	0.69%	2.26%	5.25%	2.59%	3.73%	4.48%	5.25%	3.91%	54,567	7,362,723	(262,326)
0.01000	8.29%	7.79%	7.11%	7.14%	3.02%	2.99%	3.03%	0.00%	0.32%	0.88%	2.92%	4.23%	5.25%	3.99%	4.44%	4.42%	3.55%	51,886	6,843,631	(154,853)
0.01500	7.29%	8.52%	6.57%	8.33%	2.74%	3.28%	3.41%	0.00%	0.86%	0.13%	2.73%	3.81%	4.21%	4.39%	4.32%	5.67%	3.27%	56,476	6,324,819	(151,490)
0.02000	6.81%	7.64%	6.16%	8.95%	3.05%	3.48%	3.36%	0.00%	0.66%	0.82%	2.42%	4.03%	3.73%	3.91%	4.18%	5.02%	3.59%	147,964	6,034,018	(134,140)
0.02500	5.76%	8.20%	7.10%	8.64%	3.82%	3.44%	4.06%	0.00%	0.63%	0.72%	3.01%	4.85%	4.55%	3.75%	4.88%	5.00%	3.57%	142,990	6,187,726	(119,150)
0.03000	7.87%	6.94%	6.81%	7.96%	3.27%	3.57%	3.06%	0.00%	0.81%	0.65%	3.22%	5.14%	3.74%	3.83%	3.57%	4.92%	3.65%	84,637	6,394,465	(116,135)
0.03500	7.77%	8.48%	6.89%	7.55%	2.93%	3.39%	3.28%	0.00%	0.63%	0.55%	3.51%	3.73%	3.16%	3.94%	3.37%	4.56%	4.02%	175,863	7,299,014	(106,402)
0.04000	8.18%	7.37%	7.17%	7.47%	3.01%	4.02%	4.14%	0.00%	0.72%	0.93%	2.63%	4.40%	4.36%	3.63%	4.93%	4.99%	3.53%	3,786	6,810,030	(87,288)
0.04500	7.43%	8.21%	6.35%	7.26%	3.69%	3.20%	4.98%	0.00%	0.42%	0.59%	3.19%	4.42%	3.77%	4.15%	4.78%	5.57%	3.42%	294,367	6,743,819	(81,850)
0.05000	8.64%	8.74%	6.65%	7.24%	2.91%	3.19%	3.89%	0.00%	1.03%	0.74%	3.14%	3.58%	3.20%	3.32%	4.09%	5.57%	3.59%	126,115	6,160,790	(65,104)
0.05500	7.54%	8.69%	7.30%	6.80%	3.03%	3.44%	3.57%	0.00%	0.87%	1.11%	2.82%	4.39%	3.20%	3.65%	2.62%	4.40%	3.19%	117,741	6,926,886	(64,395)
0.06000	7.22%	7.58%	7.27%	8.38%	2.54%	3.35%	3.43%	0.00%	0.80%	0.77%	2.14%	4.39%	3.17%	4.25%	3.73%	5.23%	3.27%	79,205	6,256,208	(53,379)
0.06500	8.52%	8.09%	6.39%	7.89%	2.63%	3.49%	3.58%	0.00%	0.74%	1.22%	3.03%	4.02%	3.63%	2.90%	3.58%	5.55%	3.40%	35,598	7,799,757	(26,286)
0.07000	8.38%	8.51%	6.10%	7.08%	3.43%	3.26%	4.18%	0.00%	0.70%	0.75%	1.80%	4.49%	4.03%	3.78%	3.22%	5.39%	4.00%	101,082	6,397,868	(2,482)
0.07500	7.91%	8.21%	6.79%	7.50%	3.39%	2.85%	4.68%	0.00%	0.67%	1.00%	2.99%	4.39%	3.19%	3.76%	5.18%	6.45%	2.93%	166,075	6,974,044	986
0.08000	7.40%	7.80%	7.02%	9.00%	2.59%	3.53%	2.87%	0.00%	0.77%	0.72%	1.54%	4.08%	3.36%	3.73%	3.90%	4.81%	3.56%	91,490	6,839,860	9,567
0.08500	7.36%	8.52%	6.68%	8.04%	2.65%	2.80%	3.89%	0.00%	0.70%	0.71%	2.37%	3.58%	3.21%	3.67%	4.09%	3.56%	4.33%	133,572	7,107,863	41,010
0.09000	8.15%	7.99%	6.42%	7.64%	3.81%	3.05%	3.96%	0.00%	0.52%	0.96%	2.77%	3.69%	3.17%	3.73%	5.69%	4.93%	3.48%	187,730	7,048,820	56,716
0.09500	8.66%	7.47%	6.87%	7.55%	3.87%	3.56%	3.40%	0.00%	0.46%	0.88%	2.27%	4.54%	3.76%	4.07%	3.42%	3.61%	3.64%	105,663	6,424,634	76,869
0.10000	8.89%	7.61%	6.95%	6.98%	2.91%	3.15%	3.76%	0.00%	0.40%	1.12%	1.46%	3.15%	3.23%	3.57%	5.16%	4.18%	3.40%	176,813	7,522,345	81,131
0.10500	8.37%	7.11%	6.33%	7.47%	3.75%	3.64%	4.06%	0.00%	0.58%	1.04%	2.31%	4.27%	4.14%	3.27%	4.92%	5.48%	3.38%	164,133	6,714,666	84,121
0.11000	8.47%	7.84%	6.97%	8.71%	3.42%	3.12%	3.38%	0.00%	0.80%	0.59%	3.19%	3.86%	2.37%	3.82%	4.31%	4.86%	3.30%	96,238	6,518,257	85,153
0.11500	8.73%	8.00%	6.65%	7.99%	4.45%	3.68%	3.03%	0.00%	0.62%	0.66%	2.62%	4.10%	4.97%	3.71%	4.25%	4.63%	4.01%	87,285	7,290,226	98,187
0.12000	7.91%	8.19%	6.54%	8.61%	3.54%	3.52%	4.60%	0.00%	0.37%	0.99%	3.62%	4.44%	3.95%	3.47%	3.54%	4.23%	3.78%	39,328	6,274,880	98,401
0.12500	7.44%	8.08%	6.85%	8.32%	4.20%	4.07%	2.55%	0.00%	0.83%	0.84%	2.79%	5.34%	4.74%	3.86%	4.34%	4.80%	4.12%	23,324	6,336,230	101,428
0.13000	8.09%	7.35%	7.45%	8.12%	3.88%	3.47%	3.45%	0.00%	0.74%	0.53%	1.39%	4.18%	3.05%	3.43%	3.59%	5.10%	4.09%	143,475	6,671,849	131,675
0.13500	7.35%	7.81%	6.61%	7.71%	3.61%	2.93%	3.85%	0.00%	0.85%	0.80%	2.53%	3.34%	3.30%	4.09%	5.15%	4.53%	3.84%	44,888	7,128,582	135,765
0.14000	7.38%	8.08%	6.93%	7.61%	3.82%	3.29%	4.26%	0.00%	0.70%	0.89%	3.22%	4.20%	3.50%	3.86%	3.47%	3.22%	3.77%	163,306	6,502,314	136,165
0.14500	8.11%	7.90%	7.68%	8.01%	2.78%	3.41%	4.20%	0.00%	0.84%	0.78%	1.78%	4.25%	4.85%	3.04%	2.65%	4.91%	3.88%	0	7,416,557	145,603
0.15000	7.25%	7.91%	7.16%	7.94%	4.21%	2.75%	5.38%	0.00%	0.54%	0.98%	2.45%	4.48%	3.65%	3.75%	3.92%	6.02%	3.71%	65,144	6,540,469	149,040
0.15500	7.66%	7.91%	6.77%	8.24%	3.72%	3.44%	4.06%	0.00%	0.59%	0.88%	2.29%	4.48%	3.59%	3.48%	3.30%	5.60%	3.25%	127,393	6,461,666	151,371
0.16000	8.30%	8.17%	6.69%	7.88%	3.15%	3.51%	2.77%	0.00%	0.85%	1.10%	1.91%	3.46%	4.55%	3.59%	4.84%	4.77%	3.64%	26,187	6,912,275	167,754
0.16500	6.70%	8.55%	6.70%	7.44%	3.93%	3.53%	4.02%	0.00%	0.62%	0.76%	3.19%	4.45%	3.82%	3.70%	2.09%	5.28%	3.14%	59,273	6,886,408	183,248
0.17000	7.43%	8.98%	7.39%	7.63%	3.33%	3.24%	4.25%	0.00%	0.35%	0.45%	2.93%	4.96%	4.25%	3.10%	3.40%	4.93%	3.15%	83,273	6,581,404	185,789
0.17500	6.53%	8.26%	6.90%	7.10%	3.37%	3.53%	3.24%	0.00%	0.73%	0.80%	1.97%	4.65%	3.87%	3.98%	4.08%	4.39%	3.80%	69,778	7,087,862	190,185
0.18000	8.34%	8.59%	6.89%	8.07%	3.23%	3.40%	3.51%	0.00%	0.82%	0.91%	1.30%	3.78%	4.44%	3.80%	3.14%	5.12%	3.65%	139,704	6,209,866	196,906
0.18500	7.81%	8.06%	6.46%	6.85%	2.66%	3.55%	4.03%	0.00%	0.41%	0.45%	1.62%	4.42%	3.98%	3.66%	3.71%	4.89%	3.12%	21,988	6,719,606	198,373
0.19000	6.96%	8.78%	6.33%	7.10%	3.26%	3.73%	3.31%	0.00%	0.71%	0.87%	2.30%	3.86%	3.60%	3.77%	4.16%	3.78%	4.03%	44,557	6,784,589	212,312
0.19500	7.95%	8.12%	7.02%	7.79%	4.05%	3.57%	3.42%	0.00%	0.82%	0.63%	2.49%	3.61%	4.02%	3.64%	5.93%	5.04%	3.42%	79,662	5,785,123	238,255
0.20000	7.33%	8.32%	7.39%	7.24%	4.38%	3.44%	3.26%	0.00%	0.64%	0.74%	2.09%	4.77%	2.64%	3.01%	3.31%	4.96%	3.54%	36,138	6,050,655	241,881
0.20500	7.58%	8.47%	6.78%	7.12%	2.70%	3.38%	3.54%	0.00%	0.70%	0.66%	2.03%	3.04%	3.58%	3.43%	4.29%	4.91%	3.04%	0	6,430,764	242,755
0.21000	8.46%	7.97%	6.75%	7.64%	3.35%	3.06%	3.13%	0.00%	0.70%	0.94%	3.97%	3.52%	4.25%	4.00%	3.95%	5.25%	3.94%	34,244	6,834,775	250,728
0.21500	6.95%	7.23%	6.59%	7.53%	3.88%	3.42%	3.71%	0.00%	0.40%	0.83%	3.10%	4.26%	3.53%	3.58%	3.82%	3.45%	3.63%	0	7,661,931	251,130
0.22000	7.91%	8.12%	6.63%	7.53%	4.64%	3.83%	4.22%	0.00%	0.66%	0.68%	2.17%	4.51%	3.84%	3.88%	4.15%	4.75%	3.82%	134,686	8,098,805	253,563
0.22500	8.95%	7.48%	6.85%	7.33%	3.25%	3.72%	4.03%	0.00%	0.53%	0.63%	2.83%	3.47%	4.41%	3.50%	2.84%	6.18%	3.70%	37,980	6,810,101	258,970
0.23000	7.88%	9.03%	6.58%	7.57%	3.38%	3.39%	3.53%	0.00%	0.66%	0.59%	3.53%	4.06%	3.60%	3.20%	3.68%	5.35%	4.05%	6,722	6,829,461	260,593
0.23500	7.10%	7.12%	6.45%	7.93%	4.02%	3.06%	3.54%	0.00%	0.65%	0.84%	2.10%	4.16%	4.28%	4.05%	3.66%	5.29%	3.01%	87,489	6,771,609	262,261
0.24000	8.12%	8.86%	7.18%	6.96%	2.88%	3.55%	3.20%	0.00%	0.11%	1.13%	3.09%	2.95%	3.81%	3.36%	2.91%	4.47%	3.26%	44,155	6,867,264	266,174
0.24500	7.16%	8.27%	6.69%	7.54%	3.92%	2.93%	4.80%	0.00%	0.70%	0.69%	2.75%	4.43%	3.55%	3.65%	5.62%	4.37%	3.86%	0	6,581,097	271,541
0.25000	7.14%	8.88%	6.89%	7.68%	3.83%	3.68%	3.71%	0.00%	0.76%	0.77%	1.90%	4.64%	3.78%	3.83%	4.03%	5.17%	2.85%	67,953	7,352,835	271,750
0.25500	7.71%	8.50%	7.16%	7.34%	3.24%	3.58%	3.60%	0.00%	0.56%	1.10%	2.21%	3.94%	4.83%	3.28%	4.09%	5.69%	4.11%	127,811	6,835,135	285,393
0.26000	9.02%	7.92%	7.08%	7.65%	3.56%	3.52%	3.27%	0.00%	0.63%	0.45%	2.49%	3.40%	2.96%	3.52%	3.09%	4.01%	3.64%	167,318	7,263,842	291,311
0.26500	7.15%	8.01%	6.74%	7.96%	3.34%	3.38%	3.33%	0.00%	0.64%	0.66%	3.63%	3.83%	3.37%	3.27%	4.16%	5.94%	3.26%	0	6,515,777	293,383
0.27000	7.77%	8.33%	6.95%	7.45%	3.62%	3.28%	4.85%	0.00%	0.77%	0.91%	1.73%	4.03%	3.22%	3.65%	3.47%	5.14%	3.06%	83,594	6,950,760	293,984
0.27500	8.31%	8.61%	6.86%	6.63%	4.94%	3.48%	4.16%	0.00%	0.65%	1.01%	2.58%	3.89%	4.81%	3.63%	3.59%	4.95%	3.88%	58,727	6,838,678	294,964
0.28000	7.22%	8.20%	7.26%	7.23%	3.98%	3.40%	3.46%	0.00%	0.48%	0.76%	3.50%	4.28%	2.47%	3.98%	5.01%	4.34%	3.82%	155,238	6,787,881	295,304
0.28500	8.02%	8.75%	7.01%	7.92%	3.58%	3.36%	4.54%	0.00%	0.68%	0.98%	3.05%	4.12%	4.21%	3.71%	5.03%	4.75%	3.78%	98,786	7,068,574	296,733
0.29000	7.38%	7.96%	6.76%	8.11%	3.58%	3.33%	4.32%	0.00%	0.49%	1.04%	2.72%	3.11%	3.73%	3.78%	3.78%	5.18%	3.40%	77,028	6,470,132	298,290
0.29500	7.50%	8.09%	6.49%	7.75%	4.29%	3.05%	4.18%	0.00%	0.72%	1.19%	2.77%	3.58%	4.52%	3.04%	4.80%	3.89%	3.58%	85,249	6,915,001	307,036
0.30000	9.32%	8.05%	7.07%	8.74%	3.46%	3.48%	3.23%	0.00%	0.67%	0.61%	2.59%	4.13%	4.42%	3.27%	4.21%	5.82%	3.81%	36,264	6,270,518	316,107
0.30500	7.36%	8.58%	6.52%	7.97%	4.46%	3.67%	3.66%	0.00%	0.63%	0.77%	3.17%	3.24%	3.84%	3.66%	4.19%	3.80%	3.90%	150,574	6,738,731	316,990
0.31000	7.25%	7.21%	6.69%	8.31%	3.03%	3.44%	3.77%	0.00%	0.57%	0.66%	1.36%	3.61%	4.19%	3.85%	4.35%	5.25%	2.76%	0	6,655,533	332,128
0.31500	7.61%	8.55%	6.95%	7.20%	3.67%	3.48%	3.63%	0.00%	0.70%	0.82%	2.24%	3.87%	3.72%	3.57%	2.53%	5.52%	3.91%	133,928	6,731,452	333,189
0.32000	7.16%	9.17%	6.33%	7.68%	3.04%	2.87%	3.62%	0.00%	0.63%	0.85%	2.70%	2.34%	3.40%	4.22%	2.08%	4.40%	3.83%	0	6,582,442	334,898
0.32500	8.61%	7.40%	6.75%	7.09%	4.82%	3.11%	3.64%	0.00%	0.89%	1.04%	1.84%	4.38%	4.74%	3.38%	2.72%	5.73%	3.56%	94,907	6,452,486	336,890
0.33000	7.45%	8.44%	6.64%	7.48%	3.39%	3.03%	3.62%	0.00%	0.55%	0.62%	2.88%	3.28%	4.73%	4.28%	3.75%	5.11%	3.78%	60,556	6,379,119	352,165
0.33500	7.49%	8.07%	6.71%	7.05%	3.20%	3.38%	4.54%	0.00%	0.64%	0.98%	3.60%	3.01%	3.59%	3.89%	3.31%	4.30%	3.75%	10,382	6,658,825	356,215
0.34000	9.53%	8.06%	6.70%	8.14%	3.74%	3.51%	3.73%	0.00%	0.58%	1.20%	3.10%	3.71%	3.98%	3.38%	3.87%	4.15%	3.86%	46,695	6,535,209	366,910
0.34500	5.96%	8.73%	6.79%	7.41%	3.60%	3.19%	3.83%	0.00%	0.90%	0.93%	2.13%	2.67%	4.61%	3.49%	4.03%	4.47%	3.50%	161,971	6,425,023	367,800
0.35000	7.70%	8.58%	6.55%	6.97%	3.81%	3.66%	3.66%	0.00%	0.73%	0.57%	1.49%	4.04%	3.31%	3.69%	4.92%	4.79%	3.99%	0	6,353,629	370,874
0.35500	8.92%	8.25%	7.36%	7.61%	3.11%	3.17%	4.83%	0.00%	0.39%	0.66%	2.29%	4.10%	4.13%	3.37%	4.08%	3.99%	3.56%	143,427	6,318,019	372,340
0.36000	7.95%	7.78%	7.24%	7.47%	3.20%	3.96%	4.17%	0.00%	0.60%	1.06%	2.60%	3.88%	2.28%	4.26%	3.35%	5.40%	3.78%	150,032	5,969,857	373,987
0.36500	9.46%	8.76%	6.80%	8.24%	4.11%	3.35%	2.73%	0.00%	0.69%	0.57%	1.65%	4.56%	4.00%	3.91%	4.18%	5.15%	3.39%	0	5,862,308	374,188
0.37000	6.88%	7.05%	6.43%	8.33%	5.19%	3.47%	3.70%	0.00%	0.35%	0.79%	2.59%	3.60%	3.63%	3.47%	3.41%	5.19%	4.14%	27,451	6,807,100	377,417
0.37500	7.67%	8.78%	6.96%	8.38%	4.69%	3.55%	5.39%	0.00%	0.72%	1.00%	2.55%	3.82%	5.14%	4.18%	3.49%	4.62%	4.32%	100,130	6,557,377	380,510
0.38000	7.10%	8.33%	7.39%	8.05%	4.17%	3.68%	4.30%	0.00%	1.06%	0.72%	2.82%	2.91%	3.35%	3.57%	2.72%	5.20%	4.61%	128,854	6,833,716	384,913
0.38500	7.32%	8.32%	7.18%	8.08%	4.62%	3.57%	3.96%	0.00%	0.43%	0.82%	2.71%	3.98%	2.66%	3.58%	3.13%	4.19%	4.10%	146,765	6,098,155	385,044
0.39000	7.25%	7.84%	6.91%	7.93%	3.60%	2.75%	3.78%	0.00%	0.93%	0.41%	2.96%	2.90%	3.80%	3.98%	4.05%	5.68%	2.85%	78,708	7,143,944	385,716
0.39500	6.76%	8.29%	7.73%	8.18%	3.76%	3.87%	3.64%	0.00%	0.58%	0.50%	2.22%	3.68%	4.63%	3.56%	3.44%	5.97%	3.17%	11,302	6,406,840	385,914
0.40000	7.17%	7.49%	7.33%	7.38%	3.75%	3.02%	3.81%	0.00%	0.35%	1.11%	1.09%	4.11%	3.26%	3.38%	3.96%	5.59%	3.22%	52,147	6,867,854	388,602
0.40500	8.35%	7.24%	6.21%	7.76%	4.15%	3.13%	3.20%	0.00%	0.85%	0.89%	3.03%	4.16%	3.27%	3.51%	2.85%	5.90%	3.15%	129,727	6,997,486	389,796
0.41000	7.65%	8.52%	6.61%	8.12%	2.28%	3.60%	4.13%	0.00%	0.65%	0.65%	2.79%	2.57%	4.14%	3.59%	4.07%	5.22%	4.02%	60,852	7,371,890	391,749
0.41500	7.10%	7.23%	7.77%	8.23%	4.54%	3.21%	3.37%	0.00%	0.63%	1.02%	1.97%	4.18%	3.15%	3.47%	3.47%	6.25%	3.82%	172,425	6,672,607	393,185
0.42000	8.05%	8.47%	6.41%	7.05%	3.22%	3.17%	5.06%	0.00%	0.77%	0.81%	2.44%	3.24%	3.76%	3.97%	4.88%	5.62%	3.30%	173,714	6,718,027	413,233
0.42500	7.38%	8.42%	6.66%	6.71%	4.39%	3.78%	3.81%	0.00%	0.63%	0.64%	2.04%	5.14%	3.76%	3.82%	3.43%	4.20%	3.74%	21,858	6,766,570	416,700
0.43000	8.14%	8.69%	6.62%	6.44%	4.02%	3.25%	3.50%	0.00%	0.87%	0.75%	1.76%	3.52%	3.78%	3.75%	4.54%	5.30%	3.21%	75,572	7,048,256	416,750
0.43500	8.15%	7.77%	6.64%	7.70%	3.67%	3.19%	3.17%	0.00%	0.40%	0.94%	2.74%	3.00%	3.49%	3.66%	4.62%	3.90%	3.76%	107,600	6,738,910	421,004
0.44000	7.51%	8.03%	6.48%	7.45%	3.91%	3.55%	4.43%	0.00%	1.04%	1.27%	2.15%	3.32%	2.50%	3.65%	2.74%	5.96%	4.53%	0	6,558,536	425,082
0.44500	6.69%	8.43%	6.59%	7.49%	3.49%	3.38%	3.29%	0.00%	0.63%	0.61%	2.00%	3.03%	2.64%	4.26%	1.26%	5.73%	3.45%	72,939	6,888,732	426,387
0.45000	8.22%	8.09%	7.25%	6.77%	4.25%	3.36%	4.38%	0.00%	0.60%	0.55%	2.64%	3.69%	3.46%	3.56%	4.28%	4.07%	3.49%	121,645	6,640,334	427,298
0.45500	7.23%	8.26%	7.33%	7.27%	3.54%	2.73%	3.54%	0.00%	0.45%	0.93%	2.81%	3.51%	3.30%	3.47%	2.82%	4.13%	3.33%	51,469	7,265,733	433,604
0.46000	7.61%	7.54%	6.70%	7.88%	3.12%	3.35%	4.12%	0.00%	0.60%	0.97%	1.24%	2.49%	3.24%	3.83%	2.27%	4.24%	3.80%	190,691	6,806,458	435,067
0.46500	6.33%	7.85%	7.22%	7.41%	3.99%	3.27%	4.82%	0.00%	0.72%	0.92%	1.78%	4.67%	3.51%	3.96%	4.22%	6.64%	3.81%	0	7,153,650	436,733
0.47000	9.62%	8.16%	7.15%	8.57%	4.16%	3.31%	4.41%	0.00%	0.22%	0.86%	3.83%	4.14%	4.11%	3.39%	4.97%	5.04%	3.90%	62,595	6,096,079	441,631
0.47500	7.54%	7.94%	6.66%	7.23%	4.34%	3.31%	3.84%	0.00%	0.53%	1.16%	1.92%	3.43%	4.01%	3.55%	4.56%	5.95%	3.29%	106,109	6,387,801	445,226
0.48000	7.42%	8.24%	6.82%	7.59%	4.20%	3.39%	3.62%	0.00%	0.58%	0.70%	2.65%	2.57%	4.44%	3.88%	3.80%	5.16%	3.90%	56,286	7,233,584	445,761
0.48500	6.58%	8.52%	7.09%	8.22%	3.90%	3.08%	4.76%	0.00%	0.47%	0.85%	2.38%	2.55%	3.56%	3.68%	5.73%	5.62%	3.50%	82,456	7,260,571	446,775
0.49000	8.37%	9.14%	6.52%	7.58%	4.28%	3.78%	4.46%	0.00%	0.46%	1.12%	3.86%	3.39%	4.44%	4.24%	4.10%	4.33%	3.49%	69,129	6,690,989	450,380
0.49500	6.44%	9.11%	7.50%	7.38%	4.48%	2.88%	3.73%	0.00%	0.74%	1.01%	2.97%	4.97%	4.57%	3.06%	4.60%	5.71%	3.13%	80,408	7,450,952	456,430
0.50000	7.92%	7.47%	6.69%	7.97%	4.33%	3.62%	3.97%	0.00%	0.41%	0.55%	2.14%	4.30%	2.46%	3.42%	5.16%	5.06%	4.07%	108,975	6,476,707	461,435
0.50500	6.63%	8.63%	6.69%	7.78%	3.79%	2.60%	3.49%	0.00%	0.79%	0.73%	1.50%	4.68%	3.48%	3.37%	4.59%	6.04%	3.23%	9,934	6,501,643	461,875
0.51000	7.01%	8.71%	6.47%	8.27%	3.39%	3.65%	4.82%	0.00%	0.71%	0.40%	2.71%	2.33%	2.83%	3.48%	4.99%	5.19%	3.48%	39,684	7,566,083	462,875
0.51500	8.98%	7.69%	6.57%	7.43%	4.60%	3.42%	3.87%	0.00%	0.47%	0.70%	3.02%	3.89%	3.38%	3.69%	4.03%	5.79%	3.69%	136,776	6,559,051	477,882
0.52000	7.83%	8.07%	6.84%	7.02%	4.10%	3.59%	3.40%	0.00%	0.58%	1.20%	2.95%	2.81%	3.91%	3.49%	2.93%	5.42%	4.18%	99,729	6,800,593	483,292
0.52500	7.96%	7.59%	7.05%	7.25%	3.79%	3.39%	2.70%	0.00%	0.58%	0.68%	2.31%	3.95%	4.58%	3.36%	3.75%	5.05%	3.51%	0	5,801,329	484,001
0.53000	9.64%	7.80%	6.57%	8.33%	3.86%	3.62%	3.99%	0.00%	0.80%	0.70%	2.77%	3.66%	3.77%	3.28%	3.19%	4.07%	3.39%	133,638	6,830,044	487,554
0.53500	6.61%	8.27%	6.28%	8.27%	4.23%	4.12%	4.14%	0.00%	0.52%	1.03%	1.28%	3.40%	3.02%	3.99%	4.19%	6.71%	3.86%	34,784	7,192,294	492,369
0.54000	6.96%	7.32%	6.79%	8.00%	5.07%	3.78%	4.17%	0.00%	0.48%	0.97%	2.06%	3.77%	4.00%	3.69%	4.53%	5.66%	4.01%	108,227	6,855,151	497,379

0.00500	0.54500	4,306,176	3,421,067	14,242,171	3,816,395	20,416,993	1,577,162	549,134	1,681,187	4,873,304	6,378,644	1,121,109	10,338,027	18,179,469	3,498,078	0	741,369	2,331,150	0	8.44%	8.84%	7.22%	7.99%	4.17%	3.73%	3.50%	0.00%	0.61%	1.03%	2.46%	2.44%	4.24%	3.94%	3.22%	5.37%	3.43%	164,100	7,049,134	498,264
0.00500	0.55000	3,199,142	6,076,006	14,910,378	4,129,477	19,771,877	2,848,285	(23,320)	10,261,087	8,021,108	7,776,917	2,788,452	9,735,152	19,779,600	3,954,243	3,995,652	1,022,355	2,122,772	0	7.85%	8.41%	6.84%	6.91%	3.83%	3.24%	3.82%	0.00%	0.24%	0.83%	2.42%	3.72%	4.01%	3.81%	4.39%	4.88%	2.98%	76,518	6,476,680	500,837
0.00500	0.55500	4,013,372	6,385,096	14,766,687	4,025,380	23,116,631	7,344,698	237,106	0	2,293,791	4,096,847	1,988,216	4,600,247	17,272,514	3,856,210	3,031,883	1,085,543	2,537,661	16,888,951	7.79%	7.85%	7.21%	7.54%	5.13%	3.13%	3.50%	0.00%	0.48%	0.80%	1.92%	3.66%	3.26%	3.64%	3.87%	5.10%	3.47%	83,606	6,737,106	503,981
0.00500	0.56000	5,335,957	6,420,576	13,891,737	4,738,116	16,325,882	3,794,718	(154,294)	0	4,956,833	5,753,219	4,021,787	6,187,461	19,169,167	4,210,461	1,750,854	980,123	893,662	583,420	9.26%	8.67%	7.28%	6.68%	4.28%	3.28%	3.32%	0.00%	0.41%	0.53%	2.41%	4.28%	2.72%	3.51%	4.22%	4.09%	4.19%	142,665	6,345,706	506,626
0.00500	0.56500	3,450,594	5,164,772	14,474,709	4,437,705	30,586,140	4,952,419	48,463	0	3,675,773	7,805,764	1,022,239	8,056,105	18,631,830	4,378,154	6,692,923	828,038	983,513	8,992,000	7.02%	8.63%	6.96%	8.15%	4.43%	3.74%	3.20%	0.00%	0.89%	0.71%	2.85%	3.70%	4.06%	3.38%	4.48%	4.71%	3.86%	0	6,548,463	508,329
0.00500	0.57000	4,898,111	5,094,784	14,447,350	4,259,137	12,281,801	7,084,933	(540,000)	11,098,659	6,769,450	7,076,164	4,326,310	10,087,005	20,305,424	4,001,484	1,324,191	701,679	2,573,069	0	8.60%	8.79%	6.94%	7.44%	4.07%	3.23%	2.52%	0.00%	0.55%	0.86%	2.63%	3.27%	4.40%	3.71%	3.89%	5.50%	4.18%	29,681	5,960,000	508,780
0.00500	0.57500	3,643,804	5,575,966	14,676,500	3,630,995	27,354,885	6,255,192	478,116	0	7,965,492	7,363,032	3,191,673	4,037,622	18,510,163	3,941,004	7,489,242	753,658	1,379,185	4,506,271	7.62%	9.69%	6.25%	8.14%	4.42%	3.84%	3.62%	0.00%	1.01%	0.97%	2.31%	4.69%	2.84%	3.62%	3.45%	4.76%	3.66%	5,977	6,978,116	509,595
0.00500	0.58000	4,237,077	6,253,296	16,035,632	3,255,230	25,576,476	4,201,612	284,324	0	4,090,599	7,502,112	2,823,245	7,549,286	17,591,212	4,014,492	7,289,918	756,131	2,082,137	3,860,192	8.29%	7.84%	7.14%	8.09%	3.69%	3.25%	3.34%	0.00%	0.74%	0.66%	2.40%	3.78%	2.84%	3.23%	4.92%	5.13%	3.63%	0	6,784,324	515,107
0.00500	0.58500	2,713,181	7,517,842	13,590,965	4,360,846	27,614,521	6,026,943	(519,753)	0	5,771,544	8,070,946	2,713,534	3,465,555	15,945,927	4,228,601	9,413,327	556,019	1,569,557	8,089,289	8.06%	7.79%	6.92%	8.41%	4.09%	3.00%	4.98%	0.00%	0.82%	0.94%	1.97%	3.55%	3.98%	3.48%	3.62%	4.47%	3.36%	55,409	5,980,247	521,298
0.00500	0.59000	3,791,301	4,347,795	14,411,187	3,736,176	20,606,958	2,428,218	(984,502)	5,610,062	7,921,371	7,103,401	3,765,577	4,557,992	16,551,150	4,203,165	6,057,166	1,027,173	1,744,701	0	7.25%	8.96%	6.78%	8.32%	3.41%	3.48%	4.34%	0.00%	0.65%	0.73%	2.46%	2.43%	3.23%	4.06%	3.91%	4.47%	3.55%	107,757	5,515,498	526,521
0.00500	0.59500	4,849,044	6,037,727	17,131,242	4,153,763	30,715,748	4,053,778	87,851	0	7,487,271	5,482,822	1,385,061	10,151,253	18,216,075	4,242,635	7,874,858	349,006	1,355,667	8,396,655	7.80%	8.14%	7.30%	8.22%	3.47%	3.00%	4.54%	0.00%	0.86%	1.05%	1.92%	3.81%	3.18%	3.75%	4.13%	3.46%	4.05%	80,537	6,587,851	528,358
0.00500	0.60000	3,544,965	3,377,308	15,224,567	4,509,385	29,038,533	2,842,091	911,099	4,043,457	5,397,654	6,711,243	7,206,422	10,850,158	16,759,046	4,512,616	6,311,452	621,429	2,210,285	0	6.24%	8.23%	6.55%	7.75%	4.09%	2.98%	4.52%	0.00%	0.78%	0.76%	1.68%	3.46%	3.87%	3.50%	4.04%	5.97%	4.10%	84,810	7,411,099	534,477
0.00500	0.60500	5,103,559	6,213,132	14,847,436	3,132,101	26,054,116	2,780,425	689,427	3,871,698	7,988,026	9,448,856	4,965,513	13,104,543	17,350,272	4,036,739	435,183	1,147,014	1,526,320	0	7.40%	7.87%	6.40%	7.28%	3.96%	3.34%	3.36%	0.00%	0.43%	0.83%	2.57%	4.04%	4.73%	3.70%	5.12%	6.54%	3.72%	15,554	7,189,427	538,157
0.00500	0.61000	3,619,558	5,300,578	14,761,394	3,434,116	25,914,464	4,958,801	499,643	0	3,592,181	5,325,419	2,079,368	12,096,299	17,487,224	4,277,619	8,409,279	932,891	209,456	1,579,175	8.02%	7.17%	6.58%	8.12%	4.50%	3.64%	3.84%	0.00%	0.71%	0.56%	2.26%	3.07%	3.51%	3.46%	4.22%	6.12%	3.86%	54,462	6,999,643	538,728
0.00500	0.61500	4,139,941	5,391,847	13,051,327	5,007,430	21,822,728	1,465,918	300,829	6,530,741	4,531,999	9,308,968	1,432,568	9,175,279	15,823,659	3,749,888	8,713,985	1,195,271	1,478,315	0	9.07%	7.64%	7.16%	7.30%	4.60%	3.32%	3.60%	0.00%	0.88%	0.87%	3.24%	3.45%	2.71%	3.27%	3.53%	5.46%	3.90%	127,962	6,800,829	540,304
0.00500	0.62000	3,922,207	5,580,361	13,067,574	4,587,569	17,281,629	2,989,431	124,686	16,401,387	7,931,094	5,604,799	3,771,486	11,195,264	17,349,756	4,045,822	8,454,143	996,910	2,480,883	0	8.71%	8.00%	6.89%	6.86%	4.08%	3.41%	3.38%	0.00%	0.47%	0.90%	2.54%	3.34%	3.18%	3.78%	4.64%	5.72%	3.88%	0	6,624,686	543,489
0.00500	0.62500	6,569,831	8,091,376	14,968,276	4,334,936	18,343,962	4,757,067	684,652	0	6,326,964	6,631,275	1,748,949	8,012,451	18,126,034	4,195,641	8,011,578	371,634	877,264	763,657	7.80%	8.27%	6.39%	7.88%	3.70%	3.05%	3.96%	0.00%	0.72%	1.05%	2.58%	3.39%	3.61%	3.83%	4.55%	4.12%	3.36%	75,986	7,184,652	543,653
0.00500	0.63000	5,260,133	6,473,420	15,978,239	3,994,904	36,943,879	6,469,812	1,168,446	0	4,097,622	7,911,996	4,404,558	7,339,734	17,948,158	4,362,991	2,741,620	1,395,993	3,042,570	19,875,145	7.68%	8.08%	6.26%	7.73%	3.42%	3.56%	4.72%	0.00%	0.47%	1.00%	2.50%	2.72%	3.43%	4.04%	4.16%	3.75%	3.58%	30,675	7,668,446	544,531
0.00500	0.63500	5,144,530	5,301,643	15,174,501	4,336,286	29,397,428	5,017,921	162,284	0	4,386,722	7,677,593	2,567,011	4,847,813	20,620,145	3,979,720	4,047,626	315,779	1,952,221	11,977,679	8.56%	8.91%	6.57%	6.78%	3.34%	3.53%	4.00%	0.00%	0.47%	0.88%	2.99%	2.92%	2.15%	3.51%	3.98%	3.91%	3.17%	51,502	6,662,284	549,888
0.00500	0.64000	4,694,630	5,810,161	14,917,302	3,512,621	11,044,325	5,774,818	951,079	19,949,782	8,737,733	8,122,456	4,538,076	12,521,161	18,896,421	3,555,142	5,184,068	904,256	1,244,325	0	7.49%	8.73%	6.61%	7.01%	3.97%	3.56%	3.85%	0.00%	1.02%	0.94%	3.11%	3.18%	4.92%	3.44%	2.08%	5.13%	3.26%	141,220	7,451,079	550,364
0.00500	0.64500	4,056,203	8,243,127	14,285,654	5,110,187	37,401,484	1,779,873	(157,012)	0	5,892,535	6,255,170	591,933	7,756,953	16,772,950	3,875,833	3,214,607	1,071,438	2,130,542	21,314,567	7.94%	8.19%	7.15%	6.90%	3.99%	3.75%	4.18%	0.00%	0.49%	0.82%	2.45%	4.29%	3.37%	4.18%	4.12%	4.82%	3.51%	1,029	6,342,988	564,683
0.00500	0.65000	4,708,753	2,971,418	16,414,204	5,427,422	16,534,533	2,553,792	(447,226)	8,167,273	1,610,827	6,006,543	4,264,274	13,302,371	18,112,208	3,995,797	5,998,832	636,176	850,367	0	7.63%	8.53%	6.55%	8.15%	5.10%	3.42%	3.66%	0.00%	0.56%	0.52%	2.84%	2.81%	4.19%	2.98%	4.56%	5.53%	3.64%	161,527	6,052,774	571,018
0.00500	0.65500	4,283,095	7,562,906	15,008,755	3,156,346	27,492,451	4,344,151	510,941	790,581	8,332,590	10,109,161	2,543,036	10,074,845	16,153,437	3,861,111	8,026,244	819,858	718,003	0	7.30%	8.42%	6.90%	8.05%	3.44%	3.49%	3.60%	0.00%	0.50%	0.85%	2.54%	3.86%	4.20%	3.43%	4.73%	5.28%	3.46%	63,982	7,010,941	574,553
0.00500	0.66000	4,625,549	5,143,557	14,427,899	4,098,840	34,077,757	3,182,066	199,008	0	7,720,871	6,527,719	377,386	8,905,734	16,793,155	4,708,822	6,359,096	1,086,745	3,398,573	7,677,568	6.99%	8.02%	7.14%	7.89%	4.88%	3.46%	5.59%	0.00%	0.35%	1.08%	2.44%	4.33%	2.61%	3.46%	5.95%	6.11%	4.10%	124,191	6,699,008	577,500
0.00500	0.66500	3,805,302	6,095,268	15,073,043	3,424,966	31,781,282	0	331,816	0	3,773,671	7,464,752	934,865	7,731,800	17,338,729	4,247,891	5,949,548	1,309,419	2,327,696	7,101,489	5.62%	7.30%	7.30%	8.10%	5.05%	3.30%	4.16%	0.00%	0.60%	0.99%	2.62%	4.39%	3.92%	3.53%	4.70%	4.79%	3.23%	552	6,831,816	585,367
0.00500	0.67000	5,196,347	5,562,206	15,627,100	4,820,853	16,713,110	2,111,293	115,448	4,067,046	2,942,589	9,543,114	4,731,669	6,557,624	19,576,622	3,748,419	2,480,311	785,620	1,731,988	0	6.65%	8.18%	7.13%	8.09%	3.80%	3.60%	4.32%	0.00%	0.61%	0.88%	2.74%	2.99%	3.48%	3.42%	5.10%	3.88%	3.74%	158,270	6,615,448	588,147
0.00500	0.67500	3,690,981	7,046,387	15,082,282	4,104,721	18,932,623	3,537,339	(406,797)	4,605,260	6,044,829	5,576,538	2,378,696	9,312,141	16,992,895	3,909,431	7,977,026	1,132,234	1,675,805	0	7.20%	8.93%	6.68%	7.53%	4.30%	3.37%	3.95%	0.00%	0.55%	1.06%	2.98%	2.90%	5.13%	3.56%	3.06%	5.00%	3.49%	44,693	6,093,203	593,504
0.00500	0.68000	5,175,592	5,742,034	13,556,875	4,426,034	35,614,046	2,153,749	178,184	0	4,837,337	7,364,356	13,081	7,218,870	17,531,707	3,991,230	4,681,117	1,049,445	2,372,654	15,608,534	7.52%	8.13%	7.04%	7.66%	4.30%	3.36%	4.18%	0.00%	0.62%	1.08%	3.32%	2.84%	4.52%	3.67%	4.52%	5.96%	3.60%	12,939	6,678,184	593,900
0.00500	0.68500	5,316,080	6,053,718	14,417,225	3,917,876	21,987,968	0	456,076	3,999,811	5,599,605	8,010,551	3,196,620	9,026,477	16,705,404	3,978,385	3,895,071	1,101,803	2,178,761	0	8.62%	7.82%	6.25%	7.89%	4.31%	3.39%	3.74%	0.00%	0.42%	0.82%	2.75%	3.24%	3.78%	3.08%	4.48%	5.50%	3.38%	92,873	6,956,076	597,258
0.00500	0.69000	4,796,685	5,352,207	15,076,000	3,103,111	29,028,062	5,613,494	1,057,829	0	5,845,570	7,439,405	4,201,858	6,538,769	18,228,781	4,116,940	4,646,185	587,406	2,211,385	7,153,260	7.37%	8.88%	6.71%	7.63%	4.08%	3.41%	2.95%	0.00%	0.87%	0.88%	1.74%	2.71%	3.96%	3.27%	3.77%	5.79%	3.64%	157,237	7,557,829	600,348
0.00500	0.69500	3,962,069	6,463,909	15,628,618	4,485,412	29,854,034	3,553,852	(272,029)	0	7,013,064	8,097,103	1,736,949	6,811,028	18,317,269	3,966,728	1,881,212	1,041,091	1,581,813	11,501,635	7.76%	7.59%	7.04%	7.92%	3.48%	3.46%	4.04%	0.00%	0.67%	0.76%	1.86%	2.97%	3.01%	3.74%	5.41%	5.52%	3.22%	106,459	6,227,971	606,695
0.00500	0.70000	3,349,144	5,873,553	14,942,328	4,223,099	25,531,000	3,988,717	901,406	0	8,034,333	6,762,614	4,656,764	6,008,221	17,672,932	4,162,985	5,239,257	1,320,152	777,228	1,273,355	8.37%	7.96%	7.23%	7.85%	3.38%	3.14%	4.16%	0.00%	0.65%	1.13%	1.90%	2.69%	3.27%	4.57%	4.29%	5.05%	3.72%	74,198	7,401,406	610,761
0.00500	0.70500	5,373,218	4,552,144	14,188,769	5,321,437	26,519,074	3,263,011	(303,276)	0	3,560,059	7,760,117	3,221,043	7,899,671	15,818,344	4,116,033	8,543,754	1,038,703	468,133	4,791,796	7.90%	8.20%	6.72%	7.71%	4.24%	3.38%	4.14%	0.00%	0.53%	0.76%	2.42%	3.34%	3.60%	3.54%	3.88%	6.24%	3.91%	33,719	6,196,724	610,763
0.00500	0.71000	3,063,070	4,309,064	12,732,865	4,316,966	11,535,701	4,178,506	1,019,699	22,678,585	5,436,448	6,565,123	4,796,623	11,656,635	17,895,444	4,692,609	7,522,568	438,886	1,810,420	0	7.64%	9.02%	7.08%	7.68%	3.43%	3.47%	3.57%	0.00%	0.45%	0.84%	0.96%	2.59%	3.79%	3.79%	4.71%	5.18%	3.79%	101,541	7,519,699	620,800
0.00500	0.71500	3,140,881	3,893,610	15,351,601	3,091,757	30,448,209	6,747,385	(479,519)	0	4,645,886	7,270,308	4,679,243	8,885,586	16,941,383	4,193,938	0	1,432,642	1,891,314	10,733,141	7.01%	8.64%	6.94%	6.72%	4.62%	3.54%	3.66%	0.00%	0.49%	0.85%	1.95%	3.11%	3.64%	3.30%	2.37%	5.40%	4.25%	70,423	6,020,481	624,754
0.00500	0.72000	4,274,899	7,187,318	16,405,847	3,499,257	35,375,377	719,555	241,581	0	2,664,357	5,478,936	3,501,534	9,645,896	17,898,104	3,809,709	7,525,965	719,959	1,226,729	12,991,062	7.78%	8.80%	6.93%	7.88%	4.04%	3.22%	3.62%	0.00%	0.64%	0.50%	3.47%	3.02%	4.67%	3.03%	3.18%	5.04%	3.85%	24,485	6,741,581	627,200
0.00500	0.72500	5,134,131	8,531,821	15,865,083	3,696,211	23,201,590	6,224,150	187,861	0	2,001,153	4,895,882	911,703	10,564,209	16,967,858	3,694,289	3,032,719	248,717	1,739,408	16,597,047	7.89%	8.28%	7.68%	6.91%	4.31%	3.57%	4.76%	0.00%	0.66%	0.97%	1.83%	3.64%	3.47%	3.63%	4.02%	5.46%	3.55%	132,769	6,687,861	629,512
0.00500	0.73000	3,631,151	7,190,003	14,929,436	3,922,567	24,528,439	4,780,487	1,032,774	0	3,735,200	8,963,008	3,610,036	12,700,975	15,756,154	4,070,917	2,083,840	524,147	2,089,475	3,448,330	7.85%	8.55%	6.76%	7.22%	4.08%	3.34%	4.67%	0.00%	0.76%	0.87%	1.83%	3.54%	2.54%	3.53%	3.84%	6.23%	3.85%	110,665	7,532,774	630,364
0.00500	0.73500	4,235,417	6,615,188	16,397,336	4,346,476	10,767,783	3,100,662	636,308	15,533,586	4,041,419	8,011,527	5,074,592	8,229,897	19,055,624	4,355,147	7,664,265	1,055,398	1,508,579	0	7.29%	8.09%	6.91%	8.62%	3.97%	3.41%	3.41%	0.00%	0.28%	0.64%	2.50%	3.60%	3.70%	3.49%	4.58%	4.56%	3.85%	26,119	7,136,308	635,383
0.00500	0.74000	4,310,883	3,925,843	14,750,243	4,760,476	25,009,420	2,160,771	91,367	1,117,456	4,704,419	6,651,124	3,670,229	10,926,936	16,318,647	4,476,352	4,937,980	1,627,598	721,807	0	7.98%	8.45%	7.42%	8.10%	3.85%	3.68%	3.83%	0.00%	0.70%	0.98%	2.06%	3.00%	2.64%	3.78%	4.34%	5.22%	3.12%	133,733	6,591,367	637,131
0.00500	0.74500	4,017,878	6,488,214	14,685,158	3,995,285	24,161,585	575,391	797,381	7,390,856	7,248,192	8,674,452	2,277,789	8,138,561	15,810,628	3,775,361	11,702,433	469,002	1,217,950	0	6.70%	7.93%	7.10%	7.98%	4.15%	3.64%	2.24%	0.00%	0.82%	0.59%	2.75%	2.37%	3.96%	4.30%	4.81%	6.31%	3.36%	87	7,297,381	637,976
0.00500	0.75000	3,809,481	6,050,303	15,518,739	3,283,107	37,718,562	3,018,693	504,267	0	4,126,035	9,728,920	92,200	6,202,402	20,102,792	4,362,884	3,858,696	539,647	3,046,359	15,338,948	8.19%	8.24%	6.91%	7.00%	3.68%	3.66%	3.74%	0.00%	0.35%	0.83%	1.83%	2.62%	4.53%	3.43%	3.76%	4.92%	3.11%	59,047	7,004,267	639,805
0.00500	0.75500	5,016,931	3,120,458	15,096,852	3,744,201	33,652,064	4,909,995	326,769	0	5,728,879	5,641,676	4,447,939	7,579,386	16,154,682	4,004,008	2,692,811	827,934	892,611	15,570,573	6.99%	8.17%	6.59%	7.17%	5.48%	3.20%	3.26%	0.00%	0.76%	0.93%	3.58%	3.45%	4.32%	3.90%	2.98%	5.67%	3.86%	97,442	6,826,769	644,756
0.00500	0.76000	3,290,801	5,639,727	16,262,779	3,439,885	36,219,182	4,102,829	677,668	0	7,055,795	3,239,249	2,382,914	4,987,830	17,083,789	4,315,497	4,669,995	1,354,132	141,964	21,724,036	7.67%	7.92%	6.65%	7.72%	3.88%	3.61%	4.24%	0.00%	0.38%	0.83%	2.31%	2.82%	2.75%	3.31%	3.81%	4.47%	3.09%	65,584	7,177,668	644,978
0.00500	0.76500	4,874,838	6,535,148	14,355,665	3,889,461	26,990,584	4,545,131	76,665	0	3,765,337	6,824,364	3,048,227	4,429,690	19,449,047	4,073,682	7,710,437	980,550	1,182,680	7,726,813	8.29%	8.28%	7.20%	8.07%	3.94%	3.06%	4.27%	0.00%	0.52%	0.96%	2.44%	3.02%	3.59%	3.80%	3.67%	5.29%	3.44%	23,068	6,576,665	649,056
0.00500	0.77000	4,709,757	6,738,992	15,374,216	2,927,210	18,830,148	4,416,775	(406,931)	9,247,660	5,787,744	10,241,016	2,998,646	9,455,623	17,066,120	3,625,856	7,288,993	1,147,722	2,633,039	0	7.12%	8.12%	6.52%	6.57%	3.96%	3.18%	4.40%	0.00%	0.62%	0.63%	2.16%	3.14%	4.10%	3.73%	3.86%	4.44%	3.66%	52,894	6,093,069	652,084
0.00500	0.77500	4,367,702	5,087,188	14,323,406	4,012,146	38,160,290	4,889,809	328,392	0	7,200,474	9,268,760	6,426,990	6,235,719	18,877,370	4,479,482	2,160,832	1,012,530	1,853,087	11,325,296	6.94%	7.77%	6.68%	8.30%	4.07%	3.04%	3.55%	0.00%	0.60%	1.09%	2.17%	3.49%	3.65%	3.55%	4.47%	4.45%	3.62%	75,111	6,828,392	658,441
0.00500	0.78000	3,774,114	6,450,497	12,675,107	5,111,004	21,403,715	3,860,010	610,899	19,036,828	9,831,626	9,563,460	2,847,028	13,755,567	15,409,139	4,706,916	10,793,909	1,244,494	2,159,137	0	7.48%	7.20%	6.83%	8.71%	3.48%	3.10%	3.90%	0.00%	0.94%	1.16%	2.50%	3.78%	3.42%	3.30%	4.43%	5.36%	3.99%	0	7,110,899	667,131
0.00500	0.78500	3,101,248	6,523,503	13,009,368	3,944,887	34,185,332	4,383,466	170,852	0	3,709,936	8,644,352	4,822,339	8,615,726	16,561,630	3,973,827	3,838,987	1,055,123	1,898,628	10,027,254	7.48%	7.90%	7.41%	7.15%	4.43%	3.69%	3.49%	0.00%	0.72%	0.68%	2.23%	3.82%	4.32%	3.44%	3.18%	4.61%	3.96%	0	6,670,852	667,169
0.00500	0.79000	4,913,588	4,712,229	13,750,167	2,755,475	30,374,001	4,385,178	(430,973)	0	6,862,527	4,994,809	3,594,010	6,912,876	17,043,680	3,663,262	5,649,341	970,958	2,776,884	6,422,294	8.04%	8.90%	6.24%	6.54%	4.92%	3.88%	4.82%	0.00%	0.71%	0.72%	2.87%	3.15%	3.76%	3.80%	3.86%	4.47%	4.34%	0	6,069,027	669,192
0.00500	0.79500	3,248,613	7,049,560	15,945,525	4,322,517	27,190,828	5,493,477	(182,458)	1,377,154	6,694,181	8,949,540	5,278,064	9,384,823	16,537,459	3,946,649	8,533,919	1,578,380	1,724,659	0	8.69%	7.85%	6.18%	7.88%	3.88%	3.71%	4.49%	0.00%	0.45%	0.87%	1.40%	4.23%	3.82%	3.59%	3.58%	4.58%	3.59%	41,006	6,317,542	670,197
0.00500	0.80000	3,572,234	7,873,457	15,052,332	4,304,926	14,800,341	4,436,707	730,017	14,579,171	7,455,387	9,185,783	3,885,881	9,807,255	19,368,971	4,094,261	7,224,493	1,108,890	488,246	0	8.01%	7.30%	6.72%	7.27%	3.47%	3.56%	3.59%	0.00%	0.93%	0.92%	2.91%	2.63%	4.46%	3.80%	4.79%	4.47%	3.08%	0	7,230,017	671,628
0.00500	0.80500	5,049,953	4,339,023	15,192,789	4,435,386	31,153,686	2,378,835	516,782	0	3,758,770	8,883,749	6,094,743	7,894,437	20,468,031	4,480,636	6,333,996	472,081	1,630,374	532,855	7.24%	7.74%	6.98%	7.41%	3.91%	3.24%	3.99%	0.00%	0.85%	0.63%	3.43%	2.83%	3.33%	3.44%	4.52%	4.51%	3.95%	0	7,016,782	677,084
0.00500	0.81000	4,084,400	5,404,658	12,917,724	5,293,538	16,413,341	6,954,725	176,936	1,193,329	6,568,539	5,340,274	1,905,772	10,578,388	15,106,694	3,699,721	5,038,108	802,065	1,222,154	0	8.00%	7.78%	7.66%	7.08%	5.08%	3.40%	2.69%	0.00%	0.95%	1.12%	2.86%	3.18%	3.84%	3.73%	4.23%	3.82%	3.30%	0	6,676,936	689,426
0.00500	0.81500	4,642,884	6,706,685	12,925,802	2,569,545	15,247,063	4,947,265	(200,297)	14,811,035	9,156,681	7,871,933	3,900,594	10,971,313	16,557,182	4,036,185	4,955,190	987,289	1,413,912	0	6.70%	7.61%	6.62%	7.29%	3.16%	3.48%	3.89%	0.00%	0.51%	0.97%	1.25%	3.00%	3.17%	3.49%	4.06%	4.80%	3.99%	26,103	6,299,703	689,505
0.00500	0.82000	3,644,495	6,794,230	15,046,326	3,738,671	41,362,200	6,950,046	(369,761)	0	1,333,036	8,904,679	2,618,565	9,572,964	18,666,751	3,871,265	3,899,517	960,841	1,011,383	24,696,966	7.51%	8.46%	6.89%	7.92%	4.54%	3.80%	3.39%	0.00%	0.56%	0.69%	2.85%	4.10%	3.92%	3.52%	5.27%	5.91%	3.49%	0	6,130,239	692,407
0.00500	0.82500	3,010,105	5,213,293	13,475,468	4,687,442	35,380,323	5,089,410	525,034	0	1,296,756	8,997,894	2,297,416	8,701,531	18,833,160	3,788,548	7,371,176	1,105,787	1,153,785	11,309,987	7.02%	8.19%	7.18%	7.45%	4.87%	3.58%	3.91%	0.00%	0.75%	0.93%	1.72%	3.45%	3.32%	3.99%	5.44%	4.52%	3.83%	53,796	7,025,034	694,024
0.00500	0.83000	4,875,767	5,717,924	14,895,703	4,540,777	32,048,211	4,709,587	169,702	0	2,582,519	7,637,510	3,849,769	7,239,962	16,983,787	3,794,448	0	1,422,837	3,013,464	18,263,671	7.79%	9.61%	7.18%	7.73%	4.38%	3.48%	3.96%	0.00%	0.96%	0.81%	2.22%	3.06%	4.23%	3.70%	3.83%	6.48%	3.89%	50,088	6,669,702	700,743
0.00500	0.83500	4,943,944	4,993,320	15,059,328	3,438,409	21,405,780	5,162,084	142,589	2,375,229	2,989,640	7,959,404	4,957,492	7,161,726	17,413,187	4,162,474	7,685,919	1,955,173	1,093,080	0	9.43%	8.75%	7.38%	7.58%	4.70%	3.47%	4.45%	0.00%	0.53%	1.16%	2.70%	3.61%	4.09%	3.06%	3.47%	5.99%	3.39%	145,369	6,642,589	701,511
0.00500	0.84000	4,159,019	5,293,955	14,052,084	4,188,183	19,142,132	7,374,417	259,670	0	3,909,885	9,788,806	904,847	12,408,005	16,871,993	3,729,005	0	905,741	2,630,304	1,061,201	6.85%	8.86%	7.31%	8.58%	4.70%	3.67%	4.39%	0.00%	0.65%	0.59%	2.09%	3.08%	3.64%	3.91%	4.73%	5.91%	3.99%	122,824	6,759,670	702,756
0.00500	0.84500	4,960,941	5,217,133	13,512,617	4,383,772	24,961,773	5,849,246	(223,084)	0	8,170,123	6,774,180	2,411,424	8,826,167	16,816,291	3,524,165	4,014,842	369,587	1,524,653	4,454,049	8.01%	8.52%	7.20%	8.34%	4.74%	3.31%	3.71%	0.00%	0.76%	0.75%	2.12%	3.94%	4.72%	3.79%	5.86%	5.32%	3.31%	90,381	6,276,916	719,301
0.00500	0.85000	3,720,298	3,013,878	14,894,588	2,905,239	21,699,510	1,836,081	(206,083)	19,063,076	8,336,505	10,024,018	1,893,724	9,940,360	17,260,939	3,954,644	11,169,780	621,840	1,930,860	0	7.45%	8.78%	7.93%	6.80%	4.41%	3.46%	3.90%	0.00%	0.69%	0.85%	3.03%	3.58%	3.82%	2.72%	4.00%	5.26%	3.72%	117,508	6,293,917	723,494
0.00500	0.85500	5,875,654	4,538,273	13,385,500	4,693,170	19,112,806	4,850,231	(377,519)	507,837	3,071,883	10,353,737	3,048,093	12,050,189	16,949,284	3,717,308	0	629,862	1,143,115	0	5.69%	7.82%	7.53%	7.37%	4.92%	3.27%	3.00%	0.00%	0.66%	0.80%	1.56%	3.39%	4.90%	4.14%	3.65%	4.00%	3.20%	58,771	6,122,481	732,996
0.00500	0.86000	5,908,213	4,438,558	15,328,415	4,052,132	23,561,462	2,336,719	262,617	0	6,922,404	9,507,421	1,245,378	3,576,285	18,022,257	3,748,453	6,743,111	1,286,386	1,385,962	1,187,842	8.90%	8.34%	7.35%	6.73%	3.09%	3.26%	4.42%	0.00%	0.84%	1.14%	1.14%	2.73%	2.40%	3.56%	3.21%	4.41%	4.13%	0	6,762,617	733,634
0.00500	0.86500	4,253,665	8,928,946	13,722,173	3,432,257	27,462,640	6,487,877	(291,049)	0	5,436,198	8,729,607	3,090,529	6,052,362	17,202,490	4,244,963	7,855,241	1,257,227	2,058,651	6,360,288	8.41%	8.42%	6.94%	8.82%	4.82%	3.01%	3.06%	0.00%	0.94%	0.57%	2.22%	4.33%	4.39%	3.62%	4.77%	5.40%	3.76%	28,272	6,208,951	736,580
0.00500	0.87000	4,252,688	2,956,028	14,396,074	4,745,466	19,374,224	1,550,153	(11,872)	13,250,967	3,296,811	12,955,935	3,083,740	8,724,788	16,134,107	4,311,570	7,418,042	771,343	1,829,265	0	7.51%	7.72%	7.10%	8.30%	4.66%	3.69%	4.04%	0.00%	0.63%	0.64%	2.71%	3.34%	4.08%	3.38%	2.86%	4.98%	3.45%	41,092	6,488,128	741,083
0.00500	0.87500	4,346,490	8,235,251	12,045,315	4,265,292	28,702,679	5,438,358	(121,790)	0	2,872,968	7,290,220	915,293	6,005,462	21,242,468	4,016,998	4,047,635	507,421	1,684,730	12,450,192	7.62%	8.85%	7.04%	8.31%	4.54%	3.41%	4.01%	0.00%	0.44%	0.71%	3.11%	2.98%	4.27%	3.43%	3.78%	4.49%	3.52%	30,470	6,378,210	760,194
0.00500	0.88000	4,931,392	7,075,462	16,050,532	4,881,202	28,410,941	3,225,641	87,446	0	7,495,906	9,283,647	1,833,076	7,493,869	15,943,850	4,233,314	3,316,521	1,020,125	1,823,136	10,131,727	8.00%	8.17%	7.13%	8.08%	3.65%	3.48%	3.96%	0.00%	0.73%	0.98%	2.29%	3.13%	3.34%	3.78%	4.71%	4.99%	3.89%	80,629	6,587,446	762,403
0.00500	0.88500	4,478,343	4,921,938	13,784,698	5,235,150	20,674,906	6,831,460	(187,857)	0	2,889,556	7,732,663	2,796,340	9,772,886	19,018,287	4,312,730	662,807	722,974	2,256,384	3,761,868	8.65%	8.09%	6.67%	7.34%	3.10%	3.22%	4.07%	0.00%	0.60%	1.07%	2.38%	0.70%	2.56%	3.76%	5.54%	4.66%	3.78%	61,326	6,312,143	762,926
0.00500	0.89000	4,642,787	4,989,101	15,041,156	3,662,430	28,495,384	2,719,712	871,283	0	3,512,134	7,270,706	3,254,706	13,994,747	16,277,285	4,696,161	751,538	1,037,554	2,128,306	4,627,433	7.88%	8.35%	7.32%	8.41%	4.56%	2.85%	3.40%	0.00%	0.58%	0.92%	1.64%	4.06%	3.58%	3.39%	3.92%	4.75%	3.57%	78,614	7,371,283	767,518
0.00500	0.89500	3,670,171	6,162,312	16,771,922	4,070,971	20,114,805	4,610,655	776,593	0	3,031,766	6,673,925	1,856,779	8,241,764	18,132,395	3,917,983	3,060,028	344,532	2,480,761	5,660,901	8.08%	8.18%	7.71%	8.58%	3.59%	3.36%	2.99%	0.00%	0.86%	0.64%	2.83%	2.28%	2.79%	3.75%	3.31%	4.73%	3.19%	41,597	7,276,593	768,610
0.00500	0.90000	5,536,545	4,897,023	18,594,319	4,942,946	23,935,490	1,425,523	433,814	0	3,904,154	5,532,785	1,816,087	9,304,351	17,956,402	4,290,345	4,838,487	679,810	244,883	8,764,541	7.89%	8.12%	6.99%	7.71%	4.03%	3.07%	4.29%	0.00%	0.71%	0.94%	0.93%	3.20%	3.05%	3.73%	1.92%	6.18%	4.26%	55,977	6,933,814	777,465
0.00500	0.90500	4,595,765	6,502,930	17,947,857	4,053,247	30,358,887	6,474,055	212,370	0	7,263,635	9,136,725	1,322,938	8,330,139	17,811,906	4,132,591	6,399,306	792,055	1,099,554	11,643,892	7.48%	8.17%	7.47%	7.44%	3.70%	3.46%	4.74%	0.00%	0.90%	0.83%	1.57%	3.34%	2.94%	3.95%	3.77%	4.76%	3.86%	101,059	6,712,370	778,929
0.00500	0.91000	5,086,654	6,057,769	14,610,487	4,497,870	37,861,768	543,899	(288,400)	0	9,352,942	9,353,117	3,253,656	9,557,658	15,671,333	3,612,785	7,250,043	598,205	2,191,818	5,816,891	8.49%	7.68%	6.84%	7.10%	4.08%	3.40%	4.39%	0.00%	0.53%	1.11%	2.21%	3.96%	4.61%	3.38%	5.17%	5.42%	3.59%	46,694	6,211,600	784,836
0.00500	0.91500	6,235,713	5,771,529	15,811,786	4,283,118	18,604,465	4,098,325	182,347	5,535,227	6,474,529	9,646,183	3,337,788	7,662,939	16,810,113	3,794,257	7,124,498	1,547,571	1,942,286	0	8.15%	8.13%	6.76%	7.86%	3.47%	3.20%	4.51%	0.00%	0.63%	1.25%	2.03%	3.05%	4.20%	2.98%	3.69%	3.87%	3.65%	64,991	6,682,347	810,108
0.00500	0.92000	3,440,349	5,684,821	15,500,792	4,553,883	17,867,425	2,940,479	423,732	2,097,251	3,979,148	5,630,198	6,102,091	4,947,918	18,369,008	4,370,844	3,752,594	1,461,332	1,471,867	0	7.84%	8.52%	7.37%	7.19%	4.61%	3.57%	3.16%	0.00%	0.76%	1.10%	2.02%	2.60%	3.72%	3.69%	5.51%	5.41%	3.79%	0	6,923,732	811,524
0.00500	0.92500	3,814,996	4,113,103	12,331,204	3,445,401	13,897,634	3,388,133	223,430	18,237,596	3,967,603	9,562,530	2,839,050	10,546,698	19,271,293	4,191,066	4,137,243	1,188,099	1,524,485	0	7.26%	8.47%	7.54%	7.96%	4.44%	3.11%	4.14%	0.00%	0.52%	0.95%	1.68%	2.24%	2.96%	3.85%	4.39%	4.27%	3.64%	147,430	6,723,430	811,934
0.00500	0.93000	3,468,396	4,877,949	12,846,782	4,027,430	29,542,726	2,958,055	101,189	3,486,383	3,253,449	8,617,032	2,587,639	10,994,489	18,030,578	4,248,896	8,261,462	992,252	2,221,925	0	7.74%	8.47%	7.23%	7.54%	4.55%	3.63%	3.88%	0.00%	0.40%	0.51%	1.55%	2.63%	3.40%	3.70%	4.97%	6.08%	3.82%	56,284	6,601,189	857,024
0.00500	0.93500	3,488,484	6,297,924	16,736,789	4,347,677	24,226,873	5,163,483	1,160,495	0	4,487,323	8,077,065	4,287,376	8,452,297	17,668,722	3,721,094	5,851,204	1,485,417	1,108,672	3,122,059	7.55%	7.55%	7.37%	7.31%	4.93%	3.24%	3.64%	0.00%	0.56%	0.95%	2.99%	3.30%	2.50%	3.68%	3.39%	5.08%	3.22%	89,298	7,660,495	865,248
0.00500	0.94000	4,461,302	7,006,782	14,401,730	3,446,572	29,296,454	2,595,539	111,872	0	5,380,355	9,760,091	3,584,256	8,209,697	18,153,354	4,132,228	4,391,127	1,593,799	2,145,001	1,858,470	8.11%	9.10%	6.91%	7.71%	4.53%	3.39%	4.00%	0.00%	0.71%	0.98%	1.65%	3.37%	3.74%	3.69%	4.67%	4.50%	4.08%	127,321	6,611,872	874,612
0.00500	0.94500	3,810,966	7,398,387	17,072,278	3,499,423	33,077,047	7,399,891	155,932	0	2,736,876	8,124,699	4,963,072	8,563,860	16,477,348	4,242,779	7,492,829	1,434,608	3,233,953	12,987,969	8.84%	8.51%	6.79%	7.76%	4.28%	3.74%	3.97%	0.00%	0.63%	1.01%	1.13%	3.79%	2.61%	4.04%	4.35%	4.56%	3.32%	60,364	6,655,932	892,926
0.00500	0.95000	5,574,306	5,788,670	13,491,250	4,869,127	29,144,117	5,793,437	99,878	0	4,845,240	9,584,447	3,291,929	8,605,555	18,206,337	4,338,814	4,326,477	1,161,853	2,486,996	5,813,259	8.08%	7.81%	6.62%	7.76%	4.59%	3.58%	3.87%	0.00%	0.54%	0.39%	2.73%	2.58%	4.25%	4.14%	3.72%	4.96%	3.82%	14,819	6,599,878	922,716
0.00500	0.95500	4,452,381	5,436,824	15,664,047	4,180,779	29,702,198	4,106,106	(64,033)	0	6,432,328	7,637,955	1,184,281	5,903,815	18,081,969	4,510,290	4,176,007	1,171,420	2,806,869	9,637,401	8.94%	8.89%	7.28%	7.90%	5.58%	3.36%	4.07%	0.00%	0.98%	0.92%	2.22%	4.36%	2.73%	3.08%	4.41%	5.32%	3.69%	148,620	6,435,967	924,136
0.00500	0.96000	2,277,756	6,762,531	16,167,205	4,699,892	24,712,513	6,499,898	(440,767)	0	7,188,371	8,571,899	4,845,207	5,142,965	15,935,894	3,834,495	5,100,149	63,335	2,294,351	6,143,130	8.55%	9.34%	6.34%	8.03%	5.02%	3.54%	4.42%	0.00%	0.73%	0.55%	1.87%	3.16%	4.19%	3.70%	3.51%	4.05%	3.64%	144,952	6,059,233	937,544
0.00500	0.96500	3,885,834	5,616,402	14,089,262	3,980,329	26,729,787	6,362,237	48,381	0	8,637,029	7,393,472	2,566,713	10,536,491	19,262,251	4,115,338	2,622,900	1,457,206	1,385,753	686,700	7.06%	9.51%	6.87%	8.15%	5.21%	3.26%	3.38%	0.00%	0.43%	0.86%	2.16%	3.29%	4.00%	3.33%	5.18%	4.19%	3.70%	165,681	6,548,381	948,765
0.00500	0.97000	5,502,659	4,952,614	13,838,863	3,893,483	24,297,666	5,720,944	(303,146)	4,297,677	5,559,369	11,594,655	5,413,334	8,151,096	16,889,748	3,689,094	5,494,396	1,163,225	2,548,988	0	8.39%	7.62%	6.97%	8.20%	4.90%	3.29%	3.09%	0.00%	0.35%	0.70%	2.00%	3.72%	4.26%	3.68%	5.52%	4.97%	2.82%	0	6,196,854	952,863
0.00500	0.97500	3,631,657	3,778,012	15,441,060	3,788,353	30,573,360	620,353	2,379	5,083,972	6,859,555	10,041,552	3,408,643	11,802,330	19,453,415	4,492,528	1,536,049	819,067	2,503,629	0	7.95%	7.80%	6.79%	8.39%	4.83%	3.36%	3.92%	0.00%	0.50%	0.98%	2.25%	2.85%	3.94%	3.70%	3.47%	4.94%	3.81%	125,805	6,502,379	971,051
0.00500	0.98000	3,670,769	6,632,340	16,258,008	4,845,885	35,215,297	1,894,344	889,611	0	5,693,029	10,002,737	982,834	9,848,562	19,610,075	3,742,603	3,557,945	879,452	2,995,799	9,203,606	8.11%	8.94%	6.99%	8.10%	4.89%	3.23%	3.47%	0.00%	0.58%	0.65%	3.01%	3.80%	5.25%	3.62%	2.60%	4.84%	3.97%	0	7,389,611	978,810
0.00500	0.98500	5,038,321	4,773,171	14,260,769	4,633,437	35,031,950	2,495,812	1,121,672	0	5,367,141	9,830,812	1,888,841	9,849,406	16,288,129	4,270,664	4,117,350	1,121,268	1,253,142	10,246,707	7.26%	8.06%	7.36%	7.69%	4.95%	2.95%	4.85%	0.00%	0.66%	1.01%	1.29%	3.31%	3.81%	3.57%	4.89%	4.96%	3.60%	164,517	7,621,672	992,899
0.00500	0.99000	4,447,932	6,415,091	16,758,909	3,530,089	31,253,360	5,510,745	889,165	0	5,117,937	5,894,924	4,174,498	6,981,909	18,567,463	4,493,944	12,143,559	1,196,099	1,699,548	5,646,246	6.61%	8.74%	6.87%	7.90%	5.83%	3.37%	4.16%	0.00%	0.72%	0.85%	2.26%	3.70%	3.03%	3.64%	4.47%	5.56%	3.22%	777	7,389,165	1,200,674
0.00500	0.99500	4,581,919	9,095,441	14,576,237	4,513,013	24,136,179	3,183,696	277,150	0	8,450,558	5,668,602	1,335,120	7,086,202	19,278,777	4,228,591	6,465,183	1,214,782	1,982,763	2,375,906	8.50%	7.31%	6.44%	8.92%	5.07%	3.28%	3.38%	0.00%	0.60%	0.56%	1.64%	1.94%	3.89%	3.75%	3.94%	5.22%	3.52%	0	6,777,150	1,290,871
0.00500	1.00000	4,848,308	5,980,823	12,337,703	3,619,680	26,129,413	6,111,701	(592)	0	2,989,235	6,218,069	4,089,408	8,385,779	18,688,876	3,935,802	10,607	1,233,422	1,027,200	10,449,229	7.65%	8.95%	7.10%	8.11%	5.37%	3.46%	5.14%	0.00%	0.41%	0.89%	1.72%	1.46%	2.72%	3.61%	5.07%	5.17%	3.75%	4,905	6,499,408	1,330,364
Probability	Cumulative Probability	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Unrealized Gain(Loss)	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Ag Loans Fixed	Ag Loans Variable	Real Estate Loans	All Other Loans	Taxable Securities	Tax Free Securities	Fed Funds Sold	Demand Deposits	Now Accounts	Savings Accounts	MMA Accounts	Certificates of Deposit	IRA Accounts	Comm. Repos	Retail Repos	Borrowed Long Term	Fed Funds Purchased	Loan Loss Provision	Total Capital	Net Income
Unacceptable and Undesirable Results	Minimum	1,930,455	2,570,196	11,491,070	2,584,389	5,953,492	0	(714,877)	0	0	661,661	0	2,774,345	15,277,511	3,281,484	0	311,890	331,242	0	5.76%	6.94%	6.10%	6.63%	2.28%	2.75%	2.55%	0.00%	0.11%	0.13%	1.09%	2.34%	2.28%	2.90%	2.08%	3.22%	2.76%	0	5,785,123	(262,326)
	Maximum	6,153,296	8,449,893	18,325,103	5,865,736	43,862,666	9,258,729	1,598,805	19,619,144	9,316,770	10,671,247	5,536,104	14,018,066	20,008,998	4,945,116	12,464,774	2,349,192	3,544,020	29,579,519	9.53%	9.17%	7.77%	9.00%	5.19%	4.07%	5.39%	0.00%	1.06%	1.22%	3.97%	5.34%	5.25%	4.39%	5.93%	6.45%	4.61%	294,367	8,098,805	393,185
	Range	4,222,841	5,879,696	6,834,033	3,281,347	37,909,174	9,258,729	2,313,681	19,619,144	9,316,770	10,009,586	5,536,104	11,243,720	4,731,486	1,663,632	12,464,774	2,037,302	3,212,778	29,579,519	3.77%	2.23%	1.67%	2.37%	2.91%	1.31%	2.84%	0.00%	0.96%	1.09%	2.88%	3.00%	2.97%	1.49%	3.85%	3.23%	1.85%	294,367	2,313,681	655,511
	Mean	4,352,512	5,526,567	14,383,458	4,158,901	24,955,499	4,102,532	221,775	2,200,151	4,084,433	6,876,388	2,900,311	8,790,543	17,728,670	4,064,343	5,608,547	1,060,471	1,804,752	4,761,163	7.74%	8.11%	6.84%	7.72%	3.56%	3.39%	3.79%	0.00%	0.65%	0.80%	2.54%	3.96%	3.79%	3.67%	3.90%	4.94%	3.62%	84,491	6,721,775	192,602
	Std. Dev.	753,379	1,268,906	1,421,913	722,067	6,887,978	1,985,730	430,445	3,785,544	1,946,271	1,893,600	1,440,863	2,620,090	1,022,278	345,023	2,810,303	364,747	721,043	6,531,064	0.72%	0.51%	0.36%	0.51%	0.61%	0.28%	0.56%	0.00%	0.17%	0.21%	0.62%	0.59%	0.65%	0.31%	0.78%	0.67%	0.37%	59,617	430,445	168,096
Complete Data Set	Minimum	1,930,455	2,196,954	11,066,119	2,569,545	5,953,492	0	(984,502)	0	0	661,661	0	2,038,117	15,106,694	3,281,484	0	63,335	141,964	0	5.62%	6.94%	6.10%	6.44%	2.28%	2.60%	2.24%	0.00%	0.11%	0.13%	0.93%	0.70%	2.15%	2.72%	1.26%	3.22%	2.76%	0	5,515,498	(262,326)
	Maximum	6,569,831	9,095,441	18,982,510	5,865,736	43,862,666	9,258,729	1,598,805	22,678,585	9,831,626	12,955,935	7,206,422	15,482,812	22,711,985	5,150,258	12,464,774	2,349,192	3,544,020	29,579,519	9.64%	9.69%	7.93%	9.00%	5.83%	4.12%	5.59%	0.00%	1.06%	1.27%	3.97%	5.34%	5.25%	4.57%	5.95%	6.71%	4.61%	294,367	8,098,805	1,330,364
	Range	4,639,376	6,898,487	7,916,392	3,296,191	37,909,174	9,258,729	2,583,307	22,678,585	9,831,626	12,294,274	7,206,422	13,444,695	7,605,291	1,868,774	12,464,774	2,285,857	3,402,055	29,579,519	4.02%	2.75%	1.83%	2.56%	3.55%	1.52%	3.35%	0.00%	0.96%	1.14%	3.04%	4.64%	3.10%	1.86%	4.69%	3.49%	1.85%	294,367	2,583,307	1,592,691
	Mean	4,303,889	5,665,053	14,655,569	4,168,741	25,237,368	3,996,117	231,417	2,666,160	4,732,009	7,365,975	3,005,860	8,707,460	17,700,262	4,081,344	5,483,582	1,017,708	1,775,947	4,822,751	7.73%	8.20%	6.89%	7.70%	3.94%	3.39%	3.86%	0.00%	0.64%	0.83%	2.41%	3.59%	3.71%	3.64%	4.04%	5.02%	3.63%	74,387	6,731,417	455,838
	Std. Dev.	777,070	1,307,609	1,396,134	668,160	6,795,107	1,991,866	439,239	4,846,115	2,087,888	1,872,600	1,439,740	2,594,758	1,216,245	320,949	2,829,724	368,779	709,206	6,140,574	0.73%	0.52%	0.36%	0.53%	0.68%	0.26%	0.57%	0.00%	0.17%	0.20%	0.61%	0.72%	0.66%	0.30%	0.82%	0.70%	0.34%	56,012	439,239	282,177
Unrealistic Results	Minimum	4,447,932	5,980,823	12,337,703	3,530,089	24,136,179	3,183,696	(592)	0	2,989,235	5,668,602	1,335,120	6,981,909	18,567,463	3,935,802	10,607	1,196,099	1,027,200	2,375,906	6.61%	7.31%	6.44%	7.90%	5.07%	3.28%	3.38%	0.00%	0.41%	0.56%	1.64%	1.46%	2.72%	3.61%	3.94%	5.17%	3.22%	0	6,499,408	1,200,674
	Maximum	4,848,308	9,095,441	16,758,909	4,513,013	31,253,360	6,111,701	889,165	0	8,450,558	6,218,069	4,174,498	8,385,779	19,278,777	4,493,944	12,143,559	1,233,422	1,982,763	10,449,229	8.50%	8.95%	7.10%	8.92%	5.83%	3.46%	5.14%	0.00%	0.72%	0.89%	2.26%	3.70%	3.89%	3.75%	5.07%	5.56%	3.75%	4,905	7,389,165	1,330,364
	Range	400,376	3,114,618	4,421,206	982,923	7,117,181	2,928,005	889,757	0	5,461,323	549,468	2,839,378	1,403,870	711,314	558,142	12,132,953	37,323	955,563	8,073,323	1.89%	1.64%	0.66%	1.02%	0.76%	0.18%	1.75%	0.00%	0.31%	0.33%	0.63%	2.24%	1.17%	0.14%	1.13%	0.39%	0.53%	4,905	889,757	129,690
	Mean	4,626,053	7,163,785	14,557,616	3,887,594	27,172,984	4,935,381	388,574	0	5,519,243	5,927,198	3,199,676	7,484,630	18,845,039	4,219,446	6,206,449	1,214,768	1,569,837	6,157,127	7.59%	8.33%	6.80%	8.31%	5.42%	3.37%	4.22%	0.00%	0.58%	0.77%	1.87%	2.37%	3.21%	3.66%	4.49%	5.32%	3.50%	1,894	6,888,574	1,273,970
	Std. Dev.	166,405	1,377,345	1,804,998	443,748	2,997,815	1,262,692	371,688	0	2,247,561	225,477	1,318,897	638,630	310,679	227,952	4,956,635	15,237	400,744	3,315,658	0.77%	0.73%	0.27%	0.44%	0.31%	0.07%	0.72%	0.00%	0.13%	0.15%	0.28%	0.96%	0.49%	0.06%	0.46%	0.17%	0.22%	2,152	371,688	54,278