**Interest Rate Risk Measurements and Limits**

**Institution Name**

**As of 3/31/19**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **MEASUREMENT** | **LIMIT** | **CURRENT**  **12/31/18** | | PRIOR  9/30/18 | | PRIOR  6/30/18 | | PRIOR  3/31/18 | |
|  |  | **12-mo.** | **24-mo.** | **12-mo.** | **24-mo.** | **12-mo.** | **24-mo.** | **12-mo.** | **24-mo.** |
| ***Parallel NII Change*** | **(NII Reduction)**  **12mo./24mo.** |  |  |  |  |  |  |  |  |
| -400 bp rate change | **-20%/-25%** |  |  |  |  |  |  |  |  |
| -300 bp rate change | **-15%/-20%** |  |  |  |  |  |  |  |  |
| -200 bp rate change | **-10%/-15%** |  |  |  |  |  |  |  |  |
| -100 bp rate change | **-5%/-10%** |  |  |  |  |  |  |  |  |
| +100 bp rate change | **-5%/-10%** |  |  |  |  |  |  |  |  |
| +200 bp rate change | **-10%/-15%** |  |  |  |  |  |  |  |  |
| +300 bp rate change | **-15%/-20%** |  |  |  |  |  |  |  |  |
| +400 bp rate change | **-20%/-25%** |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| ***Non-parallel NII Change***  ***(Worst Case)*** | **-20%** |  |  |  |  |  |  |  |  |
| **Scenario #** |  |  |  |  |  |  |  |  |
|  | | | | | | | | | |
| ***Change in EVE*** | **(EVE Reduction )** |  | | | | | | | |
| -400 bp rate change | **-40%** |  | |  | |  | |  | |
| -300 bp rate change | **-30%** |  | |  | |  | |  | |
| -200 bp rate change | **-20%** |  | |  | |  | |  | |
| -100 bp rate change | **-10%** |  | |  | |  | |  | |
| +100 bp rate change | **-10%** |  | |  | |  | |  | |
| +200 bp rate change | **-20%** |  | |  | |  | |  | |
| +300 bp rate change | **-30%** |  | |  | |  | |  | |
| +400 bp rate change | **-40%** |  | |  | |  | |  | |
|  |  |  | |  | |  | |  | |
| **Non-parallel EVE Change (Worst Case)** | **-20%** |  | |  | |  | |  | |
| **Scenario #** |  | |  | |  | |  | |

***Note:*** Measurements in BLUE represent compliance with policy

Measurements in RED represent policy exceptions