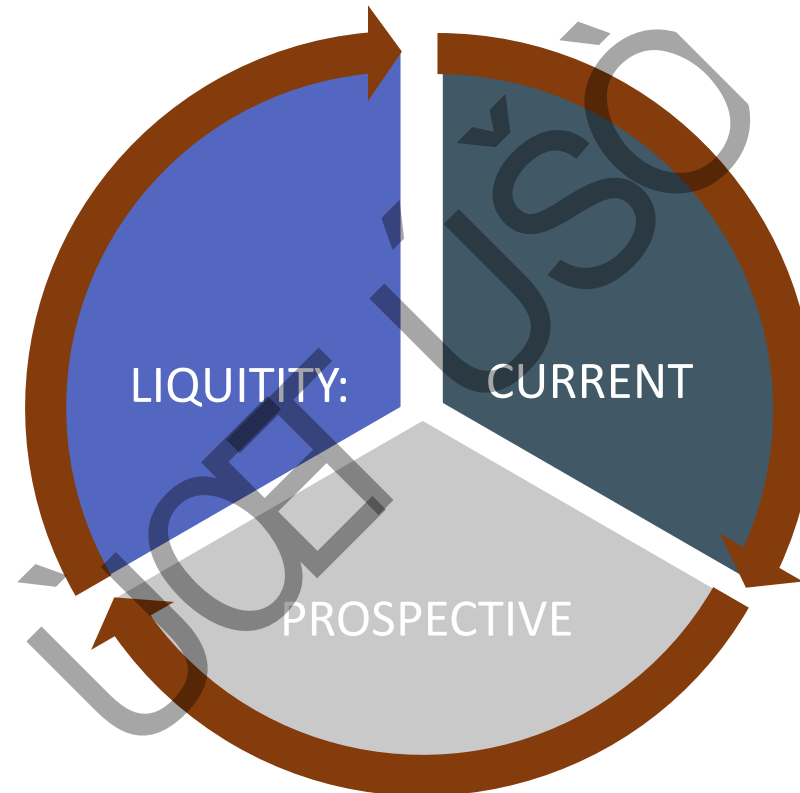


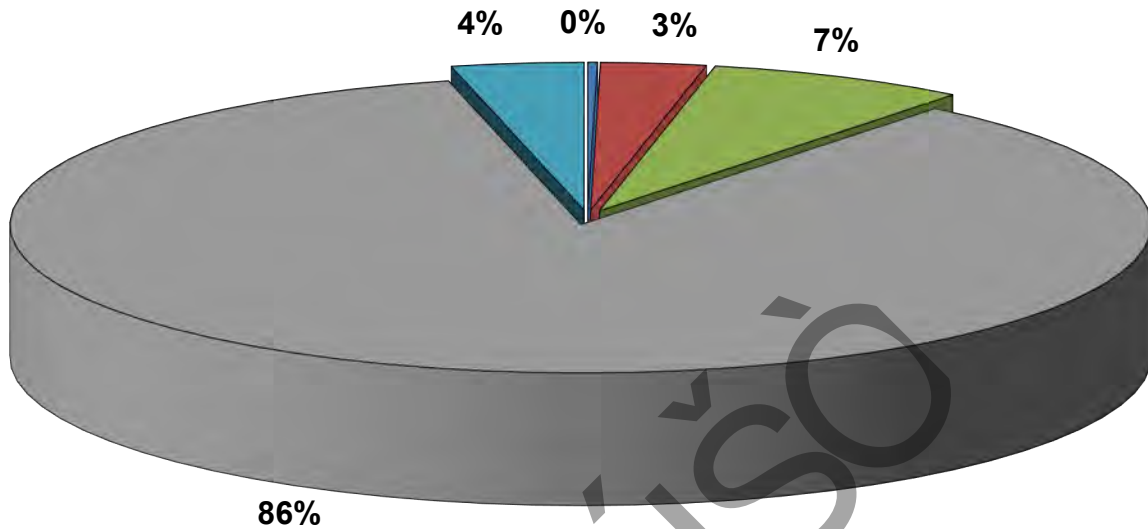
LIQUIDITY REVIEW: CURRENT & PROSPECTIVE



BALANCE SHEET TRAITS

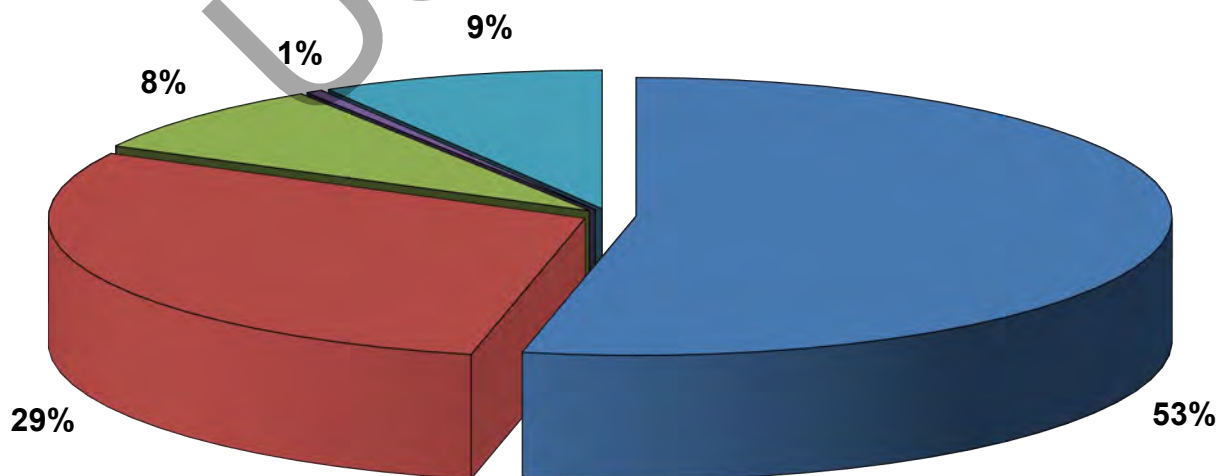
June 30, 2019

Asset Mix



■ Cash ■ IntBrgBal ■ Investments ■ Loans ■ Other Assets

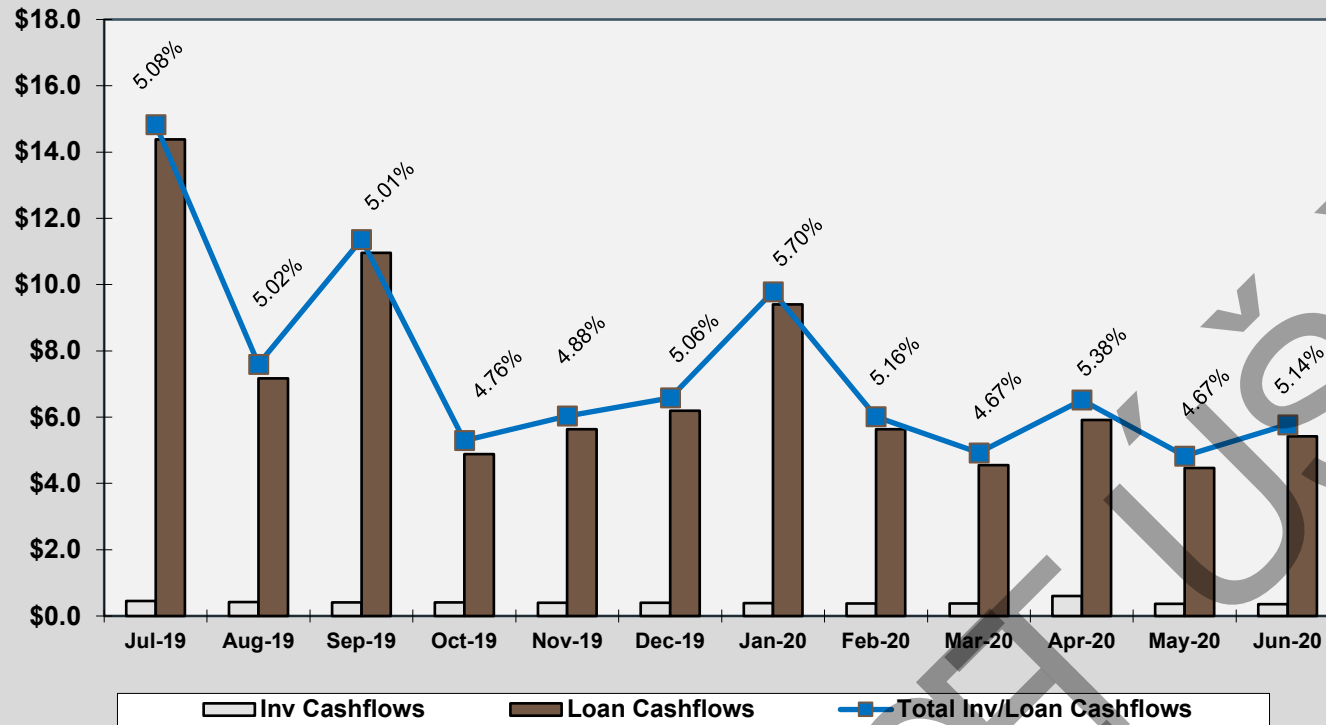
Liabilities and Capital



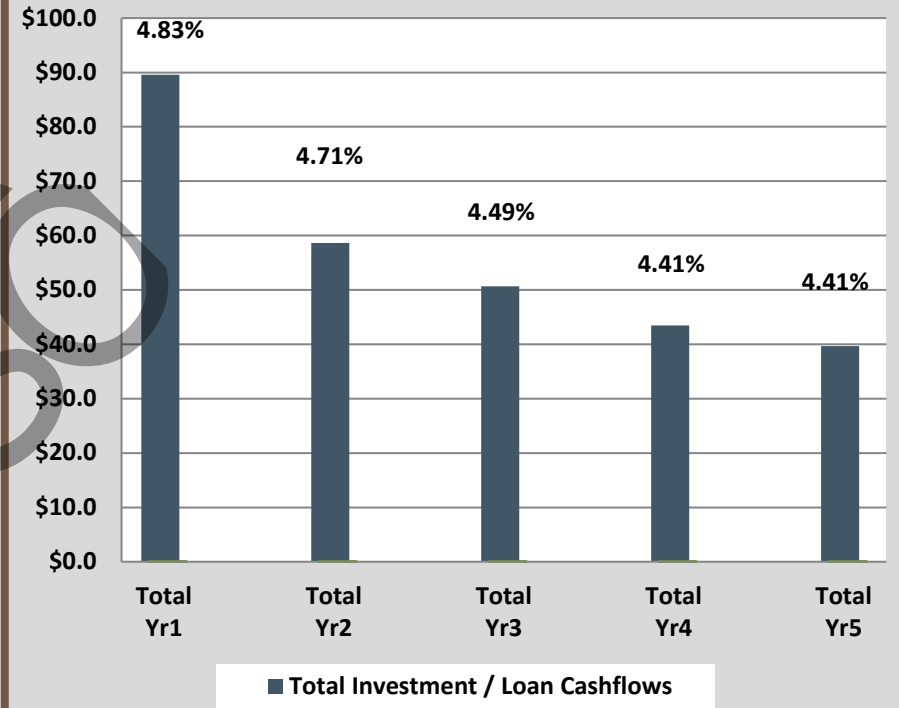
■ NonMaturity Deposits ■ Term Deposits ■ Wholesale Funding ■ Other Liab ■ Capital

ASSET CASHFLOWS

Monthly Cashflows



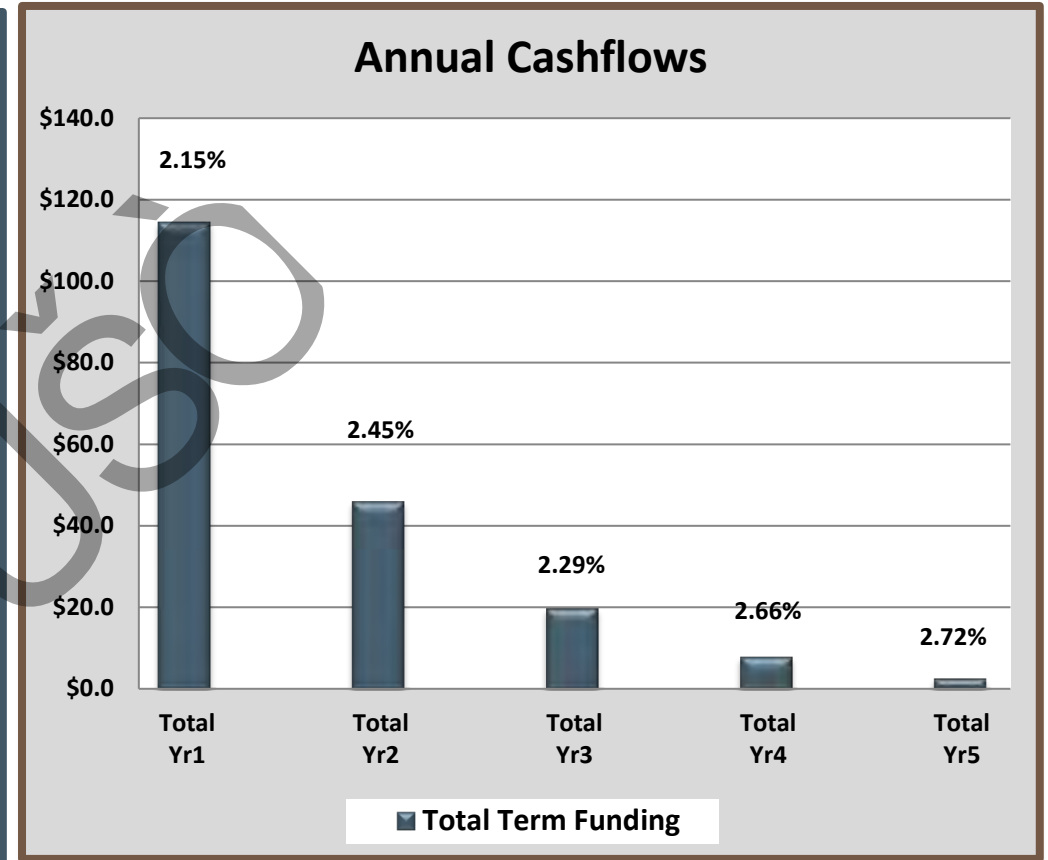
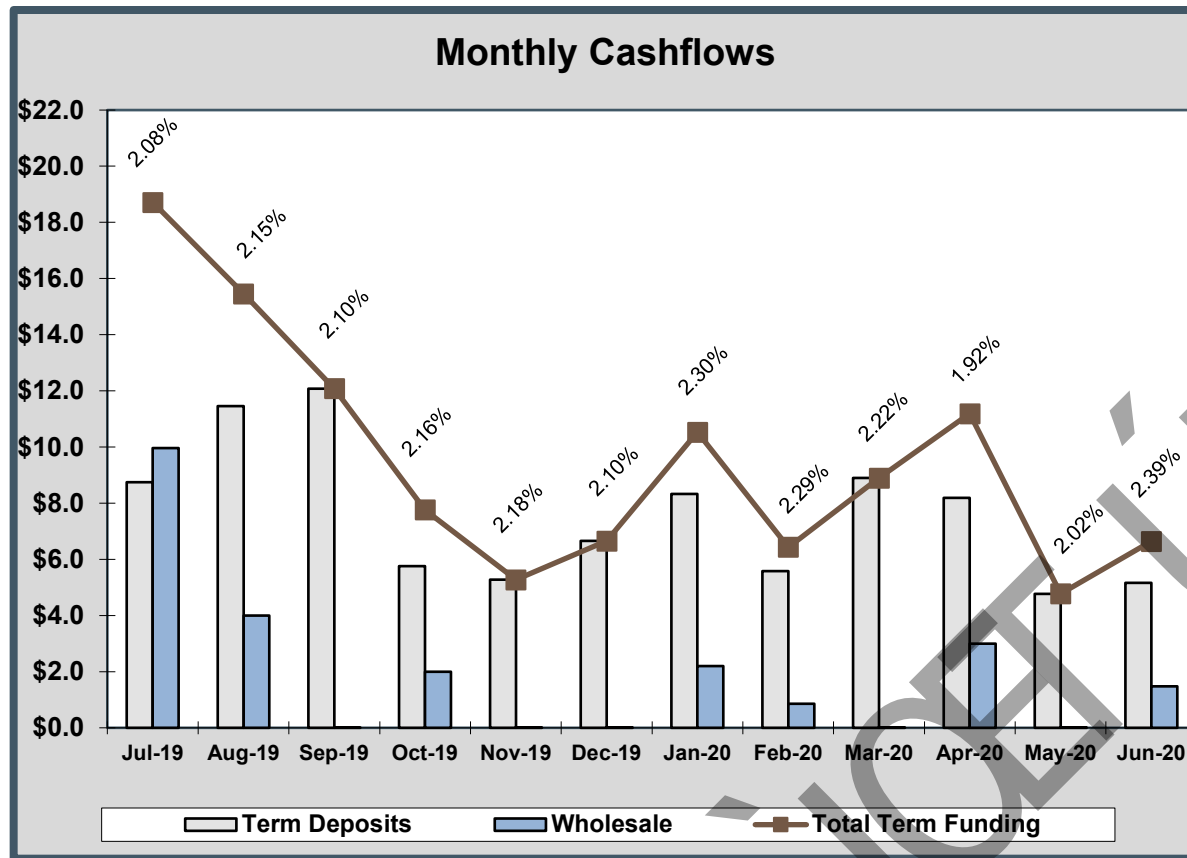
Annual Cashflows



	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Total Yr1	Total Yr2	Total Yr3	Total Yr4	Total Yr5
Contractual CF's	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	\$0.3	\$0.1	\$0.1	\$1.5	\$2.2	\$1.3	\$1.6	\$1.4
Expected Prepays	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$0.3	\$3.4	\$2.6	\$2.1	\$1.1	\$1.1
Total Investments	\$0.5	\$0.4	\$0.4	\$0.4	\$0.4	\$0.4	\$0.4	\$0.4	\$0.4	\$0.4	\$0.6	\$0.4	\$0.4	\$5.0	\$4.8	\$3.4	\$2.7	\$2.5
	2.36%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.70%	2.65%	2.65%	2.57%	2.52%	2.69%	2.61%	2.71%
Contractual CF's	\$11.2	\$4.1	\$8.0	\$1.9	\$2.6	\$3.3	\$6.7	\$2.8	\$1.7	\$3.2	\$1.7	\$2.7	\$49.8	\$22.6	\$20.8	\$16.6	\$15.0	
Expected Prepays	\$3.2	\$3.1	\$3.0	\$3.0	\$3.0	\$2.9	\$2.7	\$2.8	\$2.9	\$2.9	\$2.8	\$2.8	\$2.7	\$34.8	\$31.3	\$26.5	\$24.2	\$22.2
Total Loans	\$14.4	\$7.2	\$11.0	\$4.9	\$5.6	\$6.2	\$9.4	\$5.6	\$4.5	\$5.9	\$4.5	\$5.4	\$84.6	\$53.9	\$47.3	\$40.8	\$37.2	
	5.17%	5.16%	5.10%	4.94%	5.04%	5.22%	5.83%	5.33%	4.84%	5.66%	4.83%	5.30%	4.96%	4.91%	4.62%	4.53%	4.52%	
Contractual CF's	\$11.4	\$4.2	\$8.1	\$2.0	\$2.8	\$3.4	\$6.8	\$2.9	\$1.8	\$3.5	\$1.8	\$2.8	\$51.3	\$24.8	\$22.1	\$18.2	\$16.4	
Expected Prepays	\$3.5	\$3.4	\$3.3	\$3.3	\$3.3	\$3.2	\$3.0	\$3.1	\$3.1	\$3.0	\$3.1	\$2.9	\$38.3	\$33.8	\$28.6	\$25.3	\$23.3	
Total Inv/Loans	\$14.8	\$7.6	\$11.4	\$5.3	\$6.0	\$6.6	\$9.8	\$6.0	\$4.9	\$6.5	\$4.8	\$5.8	\$89.6	\$58.6	\$50.7	\$43.5	\$39.7	
	5.08%	5.02%	5.01%	4.76%	4.88%	5.06%	5.70%	5.16%	4.67%	5.38%	4.67%	5.14%	4.83%	4.71%	4.49%	4.41%	4.41%	

Flat Rate Scenario w/expected calls

TERM FUNDING CASHFLOWS



	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Total Yr1	Total Yr2	Total Yr3	Total Yr4	Total Yr5
Term Deposits	\$8.7	\$11.5	\$12.1	\$5.8	\$5.3	\$6.7	\$8.3	\$5.6	\$8.9	\$8.2	\$4.8	\$5.2	\$90.9	\$37.5	\$12.6	\$5.5	\$2.6	
	1.74%	2.18%	2.10%	2.09%	2.18%	2.10%	2.37%	2.38%	2.22%	1.97%	2.02%	2.32%	2.13%	2.46%	2.26%	2.63%	2.72%	
Wholesale Funding	\$10.0	\$4.0	\$0.0	\$2.0	\$0.0	\$0.0	\$2.2	\$0.9	\$0.0	\$3.0	\$0.0	\$1.5	\$23.5	\$8.5	\$7.3	\$2.4	\$0.0	
	2.38%	2.08%	3.00%	2.35%	3.00%	3.00%	2.04%	1.70%	3.00%	1.79%	3.00%	2.65%	2.21%	2.39%	2.34%	2.72%	3.00%	
Total Term Funding	\$18.7	\$15.5	\$12.1	\$7.8	\$5.3	\$6.7	\$10.5	\$6.4	\$8.9	\$11.2	\$4.8	\$6.6	\$114.4	\$46.0	\$19.8	\$7.9	\$2.6	
	2.08%	2.15%	2.10%	2.16%	2.18%	2.10%	2.30%	2.29%	2.22%	1.92%	2.02%	2.39%	2.15%	2.45%	2.29%	2.66%	2.72%	

Flat Rate Scenario w/expected calls

PRO-FORMA CASHFLOW STRESS TEST

June 30, 2019

CONTRACTUAL (NO CALLS / NO PREPAYS)	90 Days	180 Days
*Assumes No New Security purchases, Loan originations, New Funding, or early redemption of anything during the period		

Fed funds sold or O/N funds	\$ 15,136	\$ 15,136
Investments (Contractual Maturity/Amortization)	\$ 332	\$ 631
Loans (Contractual Maturity/Amortization)	\$ 23,207	\$ 31,004
ASSET CASHFLOWS	\$ 38,675	\$ 46,771
Asset Cashflow Liquidity Ratio (ACL); As	0 7.6%	9.2%
Wholesale Funding (Contractual Maturity/Amortization)	\$ 13,968	\$ 15,969
NET CASHFLOW BEFORE DEPOSITS	\$ 24,707	\$ 30,802
CD Maturities	\$ 32,284	\$ 49,972
Non-Maturity Deposits (NMD)	\$ 271,193	\$ 271,193
TOTAL POTENTIAL DEPOSIT OUTFLOWS	\$ 303,478	\$ 321,165

DEPOSIT STRESS SCENARIOS		
@ 5% Runoff / Outflow	\$ 15,174	\$ 16,058
NET CASHFLOW AFTER 5% OUTFLOW	\$ 9,533	\$ 14,744
@ 10% Runoff / Outflow	\$ 30,348	\$ 32,117
NET CASHFLOW AFTER 10% OUTFLOW	\$ (5,641)	\$ (1,315)

Disclaimer: The above analysis provides an indication of how well the balance sheet "funds itself" w/o reliance on external sources. Does existing cashflow "cover" potential liability outflows? The above analysis is not intended to replace additional and/or more extensive stress testing done internally by bank management in accordance with the SOP on Liquidity (Mar'10)

Access to Other Funding:	
FHLB Ideal Way LOC	\$1,759
FHLB Borrowing Availability	\$107,448
Coop Central Fund	\$5,000
Other Correspondent Banks	<u>\$8,000</u>
Total Capacity	\$122,207