

Bank Forward Market Value Unrealized Gain/Loss

	No Rate Change			Shock Up 100	Ramp Up 100	
	Sep-2013	Sep-2015	Difference	Sep-2013	Sep-2015	Difference
AFS						
AGY	-1,027,354	-284,493	742,861	-2,230,542	-1,089,888	1,140,654
CMBS	-47,803	-52,435	-4,632	-283,440	-107,582	175,858
CMO	372,234	223,826	-148,408	-2,040,583	-827,831	1,212,752
MBS	-3,206,282	-2,042,170	1,164,112	-8,074,848	-5,370,130	2,704,718
MUNI	-448,957	-251,821	197,136	-1,272,696	-669,222	603,475
Total AFS	-4,358,162	-2,407,094	1,951,068	-13,902,110	-8,064,652	5,837,457
HTM						
MBS	-176,412	-144,962	31,449	-574,962	-466,228	108,734
Total HTM	-176,412	-144,962	31,449	-574,962	-466,228	108,734
Total	-4,534,574	-2,552,056	1,982,518	-14,477,072	-8,530,880	5,946,191

Source: Yield Book.

Rolling down curve reduces
unrealized loss over time

Gradual rise in rates vs. shock may
reduce value loss in future periods