

Liquidity Gap Maturity Analysis of a Bank's Financial Instruments

As of December 31, 20X1	Q1 20X2	Q2 20X2	Q3 20X2	Q4 20X2	20X3	20X4-20X6	20X7 and Later	Total Carrying Amount
Financial assets:								
<i>Amortized cost</i>								
Cash and due from banks	\$X,XXX	\$ X,XXX	\$X,XXX	\$ X,XXX	-	-	-	\$X,XXX
Lease receivable	X,XXX	X,XXX	X,XXX	X,XXX	\$X,XXX	\$X,XXX	\$X,XXX	X,XXX
Loans:								
Commercial	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Mortgage	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Consumer	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
<i>Fair value with changes recognized in other comprehensive income</i>								
Investment securities:								
U.S. Treasury	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Agency MBS	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Corporate debt securities	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Other	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
<i>Fair value with changes recognized in net income</i>								
Debt securities								
Derivatives	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Loans held for sale								
Equity securities								
Other financial assets								X,XXX
Total financial assets	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>
Other assets								X,XXX
Total assets								<u>\$X,XXX</u>
Financial liabilities:								
<i>Amortized cost</i>								
Demand deposits	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	\$X,XXX
Savings deposits	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Money market accounts	X,XXX	X,XXX	X,XXX	X,XXX	-	-	-	X,XXX
Brokered deposits	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Other time deposits	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Short-term borrowings	X,XXX	X,XXX	X,XXX	X,XXX	-	-	-	X,XXX
Long-term borrowings	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
FHLB advances	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Subordinated debt	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Other borrowings	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Other financial liabilities	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
<i>Fair value with changes recognized in net income</i>								
Derivatives	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX	X,XXX
Total financial liabilities	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>	<u>X,XXX</u>
Other liabilities								
Equity								
Total liabilities and stockholders' equity								<u>\$X,XXX</u>
Excess/deficit of financial assets over financial liabilities	\$X,XXX	\$(X,XXX)	\$(X,XXX)	\$(X,XXX)	\$X,XXX	\$(X,XXX)	\$X,XXX	\$X,XXX
Financial assets to financial liabilities	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%	X.XX%
Cumulative financial assets over financial liabilities	<u>\$X,XXX</u>	<u>\$(X,XXX)</u>	<u>\$(X,XXX)</u>	<u>\$(X,XXX)</u>	<u>\$X,XXX</u>	<u>\$X,XXX</u>	<u>\$X,XXX</u>	<u>\$X,XXX</u>
Off-balance-sheet commitments and obligations	\$X,XXX	\$ X,XXX	\$X,XXX	\$ X,XXX	\$X,XXX	\$X,XXX	\$X,XXX	-

Note: The classes of financial instruments in this table are organized by examples of subsequent measurement attributes to display the application of the guidance in certain circumstances and this presentation is not meant to be prescriptive.