



## 2019 Capital Calculations - Appendix

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Loan Amount	\$ 1,000,000	Minimum Capital	6.0%	Duration (mon)	12	Loan Loss	0.65%	Credit Capital	10.10%	Guarantor	70%	Loan Loss	0.65%	Average Balance	881,792
Rate	5.00%	Collateral Recovery	50.0%		12		0.65%		10.10%		70%		0.65%	Equity/Balance	6.26%
Interest Method	Actual/365	Guarantee Recovery	5.0%		60		0.66%		27.00%		80%		0.68%	Loan Loss	0.17%
Collateral Amt	\$ 1,250,000	Unmitigated	1.0%		120		0.68%		38.70%		100%		0.68%		
Guarantee Amt	\$ 1,000,000	Minimum Loan Loss	0.15%												
Term (mon)	36														
Amortization (mon)	120														

Exhibit 7

Exhibit 7									Exhibit 8									
A	B	C	D	E	F	G	H		I	J	K	L	M	N	O	P	Q	
Months to Maturity	Loan Balance	Collateral Value	Exposure at Default	Guarantee Coverage	Guarantee Factor	Credit Capital	Unmitigated	Minimum Requirement	Maturity	Credit Capital	Unmitigated and Other	Economic Capital	Minimum Capital	Required Capital	Loan Loss %	Pers Guar Loan Loss %	Loan Loss Reserves	Loan Loss with Min
1	\$1,000,000	\$625,000	\$375,000	55.00%	75.00%	18.55%	1.00%	6.00%	1	\$67,244	\$10,000	\$77,244	\$60,000	\$77,244	0.65%	0.65%	\$178	\$ 178
2	\$993,560	\$625,000	\$368,560	55.00%	74.79%	18.20%	1.00%	6.00%	2	\$64,777	\$9,936	\$74,712	\$59,614	\$74,712	0.65%	0.65%	\$174	\$ 174
3	\$987,093	\$625,000	\$362,093	55.00%	74.58%	17.85%	1.00%	6.00%	3	\$62,351	\$9,871	\$72,222	\$59,226	\$72,222	0.65%	0.65%	\$170	\$ 170
4	\$980,600	\$625,000	\$355,600	55.00%	74.38%	17.49%	1.00%	6.00%	4	\$59,956	\$9,806	\$69,772	\$58,836	\$69,772	0.65%	0.65%	\$167	\$ 167
5	\$974,079	\$625,000	\$349,079	55.00%	74.17%	17.14%	1.00%	6.00%	5	\$57,624	\$9,741	\$67,365	\$58,445	\$67,365	0.65%	0.65%	\$163	\$ 163
6	\$967,531	\$625,000	\$342,531	55.00%	73.96%	16.79%	1.00%	6.00%	6	\$55,323	\$9,675	\$64,999	\$58,052	\$64,999	0.65%	0.65%	\$160	\$ 160
7	\$960,956	\$625,000	\$335,956	55.00%	73.75%	16.44%	1.00%	6.00%	7	\$53,065	\$9,610	\$62,675	\$57,657	\$62,675	0.65%	0.65%	\$156	\$ 156
8	\$954,353	\$625,000	\$329,353	55.00%	73.54%	16.09%	1.00%	6.00%	8	\$50,850	\$9,544	\$60,393	\$57,261	\$60,393	0.65%	0.65%	\$152	\$ 152
9	\$947,723	\$625,000	\$322,723	55.00%	73.33%	15.73%	1.00%	6.00%	9	\$48,677	\$9,477	\$58,155	\$56,863	\$58,155	0.65%	0.65%	\$149	\$ 149
10	\$941,066	\$625,000	\$316,066	55.00%	73.13%	15.38%	1.00%	6.00%	10	\$46,548	\$9,411	\$55,959	\$56,464	\$56,464	0.65%	0.65%	\$145	\$ 145
11	\$934,380	\$625,000	\$309,380	55.00%	72.92%	15.03%	1.00%	6.00%	11	\$44,462	\$9,344	\$53,806	\$56,063	\$56,063	0.65%	0.65%	\$141	\$ 141
12	\$927,667	\$625,000	\$302,667	55.00%	72.71%	14.68%	1.00%	6.00%	12	\$42,420	\$9,277	\$51,697	\$55,660	\$55,660	0.65%	0.65%	\$138	\$ 138
13	\$920,926	\$625,000	\$295,926	55.00%	72.50%	14.33%	1.00%	6.00%	13	\$40,422	\$9,209	\$49,631	\$55,256	\$55,256	0.65%	0.65%	\$134	\$ 134
14	\$914,156	\$625,000	\$289,156	55.00%	72.29%	13.97%	1.00%	6.00%	14	\$38,468	\$9,142	\$47,609	\$54,849	\$54,849	0.65%	0.65%	\$130	\$ 130
15	\$907,359	\$625,000	\$282,359	55.00%	72.08%	13.62%	1.00%	6.00%	15	\$36,558	\$9,074	\$45,632	\$54,442	\$54,442	0.65%	0.65%	\$126	\$ 126
16	\$900,533	\$625,000	\$275,533	55.00%	71.88%	13.27%	1.00%	6.00%	16	\$34,694	\$9,005	\$43,699	\$54,032	\$54,032	0.65%	0.65%	\$123	\$ 123
17	\$893,678	\$625,000	\$268,678	55.00%	71.67%	12.92%	1.00%	6.00%	17	\$32,874	\$8,937	\$41,811	\$53,621	\$53,621	0.65%	0.65%	\$119	\$ 119
18	\$886,796	\$625,000	\$261,796	55.00%	71.46%	12.56%	1.00%	6.00%	18	\$31,100	\$8,868	\$39,968	\$53,208	\$53,208	0.65%	0.65%	\$115	\$ 115
19	\$879,884	\$625,000	\$254,884	55.00%	71.25%	12.21%	1.00%	6.00%	19	\$29,372	\$8,799	\$38,171	\$52,793	\$52,793	0.65%	0.65%	\$111	\$ 111
20	\$872,944	\$625,000	\$247,944	55.00%	71.04%	11.86%	1.00%	6.00%	20	\$27,690	\$8,729	\$36,419	\$52,377	\$52,377	0.65%	0.65%	\$108	\$ 109
21	\$865,974	\$625,000	\$240,974	55.00%	70.83%	11.51%	1.00%	6.00%	21	\$26,054	\$8,660	\$34,714	\$51,958	\$51,958	0.65%	0.65%	\$104	\$ 108
22	\$858,976	\$625,000	\$233,976	55.00%	70.63%	11.16%	1.00%	6.00%	22	\$24,464	\$8,590	\$33,054	\$51,539	\$51,539	0.65%	0.65%	\$100	\$ 107
23	\$851,949	\$625,000	\$226,949	55.00%	70.42%	10.80%	1.00%	6.00%	23	\$22,922	\$8,519	\$31,441	\$51,117	\$51,117	0.65%	0.65%	\$96	\$ 106
24	\$844,892	\$625,000	\$219,892	55.00%	70.21%	10.45%	1.00%	6.00%	24	\$21,426	\$8,449	\$29,875	\$50,694	\$50,694	0.65%	0.65%	\$92	\$ 106
25	\$837,806	\$625,000	\$212,806	55.00%	70.00%	10.10%	1.00%	6.00%	25	\$19,978	\$8,378	\$28,356	\$50,268	\$50,268	0.65%	0.65%	\$88	\$ 105
26	\$830,690	\$625,000	\$205,690	55.00%	70.00%	10.10%	1.00%	6.00%	26	\$19,260	\$8,307	\$27,567	\$49,841	\$49,841	0.65%	0.65%	\$85	\$ 104
27	\$823,545	\$625,000	\$198,545	55.00%	70.00%	10.10%	1.00%	6.00%	27	\$18,538	\$8,235	\$26,773	\$49,413	\$49,413	0.65%	0.65%	\$81	\$ 103
28	\$816,369	\$625,000	\$191,369	55.00%	70.00%	10.10%	1.00%	6.00%	28	\$17,813	\$8,164	\$25,977	\$48,982	\$48,982	0.65%	0.65%	\$77	\$ 102
29	\$809,164	\$625,000	\$184,164	55.00%	70.00%	10.10%	1.00%	6.00%	29	\$17,086	\$8,092	\$25,177	\$48,550	\$48,550	0.65%	0.65%	\$73	\$ 101
30	\$801,929	\$625,000	\$176,929	55.00%	70.00%	10.10%	1.00%	6.00%	30	\$16,355	\$8,019	\$24,374	\$48,116	\$48,116	0.65%	0.65%	\$69	\$ 100
31	\$794,664	\$625,000	\$169,664	55.00%	70.00%	10.10%	1.00%	6.00%	31	\$15,621	\$7,947	\$23,568	\$47,680	\$47,680	0.65%	0.65%	\$65	\$ 99
32	\$787,369	\$625,000	\$162,369	55.00%	70.00%	10.10%	1.00%	6.00%	32	\$14,884	\$7,874	\$22,758	\$47,242	\$47,242	0.65%	0.65%	\$61	\$ 98
33	\$780,043	\$625,000	\$155,043	55.00%	70.00%	10.10%	1.00%	6.00%	33	\$14,144	\$7,800	\$21,945	\$46,803	\$46,803	0.65%	0.65%	\$57	\$ 98
34	\$772,687	\$625,000	\$147,687	55.00%	70.00%	10.10%	1.00%	6.00%	34	\$13,401	\$7,727	\$21,128	\$46,361	\$46,361	0.65%	0.65%	\$53	\$ 97
35	\$765,299	\$625,000	\$140,299	55.00%	70.00%	10.10%	1.00%	6.00%	35	\$12,655	\$7,653	\$20,308	\$45,918	\$45,918	0.65%	0.65%	\$49	\$ 96
36	\$757,882	\$625,000	\$132,882	55.00%	70.00%	10.10%	1.00%	6.00%	36	\$11,906	\$7,579	\$19,485	\$45,473	\$45,473	0.65%	0.65%	\$45	\$ 95

Commitment Amt	\$ 1,000,000	Minimum Capital	6.0%	Duration (mon)	12	Loan Loss	0.65%	Credit Capital	10.10%	Guarantor	70.00%	PG Loan Loss	0.65%	Average Balance	600,000
Rate	5.00%	Collateral Recovery	50.0%		12						80.00%			Equity/Balance	8.27%
Interest Method	Actual/365	Guarantee Recovery	5.0%		60		0.66%		27.00%		0.66%			Loan Loss	0.27%
Collateral Amt	\$ 1,250,000	Unmitigated	1.0%		120		0.68%		38.70%		100.00%				
Guarantee Amt	\$ 1,000,000	Minimum Loan Loss	0.15%												
Term (mon)	36	Usage Percent	60.0%												
		UGD	80.0%												

Exhibit 9

Exhibit 10

Months to Maturity	Exhibit 9								Exhibit 10									
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	
	Exposure at Default	Collateral Value	A-B adjusted Exposure at Default	Guarantee Coverage	Guarantee Factor	Interpolation Credit Capital	Interpolation UnMitigated	Stated Minimum Requirement	F*(C-D) + D*E*F	G*A	I*J	Avg Eco Capital	Avg Required	Interpolation	N*(C-D) + D*N*O	Avg Loan Loss	\$1,599	
									Months to Maturity	Unmitigated and Other	Economic Capital	Minimum Capital	Required Capital	Loan Loss %	Pers Guar Loan Loss %	Loan Loss Reserves	Loan Loss with Min	
1	\$920,000	\$625,000	\$295,000	\$50,000	75.00%	18.55%	1.00%	6.00%	1	\$52,404	\$9,200	\$61,604	\$48,000	\$61,604	0.65%	0.65%	\$134	\$ 134
2	\$920,000	\$625,000	\$295,000	\$50,000	74.79%	18.20%	1.00%	6.00%	2	\$51,390	\$9,200	\$60,590	\$48,000	\$60,590	0.65%	0.65%	\$134	\$ 134
3	\$920,000	\$625,000	\$295,000	\$50,000	74.58%	17.85%	1.00%	6.00%	3	\$50,377	\$9,200	\$59,577	\$48,000	\$59,577	0.65%	0.65%	\$134	\$ 134
4	\$920,000	\$625,000	\$295,000	\$50,000	74.38%	17.49%	1.00%	6.00%	4	\$49,365	\$9,200	\$58,565	\$48,000	\$58,565	0.65%	0.65%	\$134	\$ 134
5	\$920,000	\$625,000	\$295,000	\$50,000	74.17%	17.14%	1.00%	6.00%	5	\$48,354	\$9,200	\$57,554	\$48,000	\$57,554	0.65%	0.65%	\$134	\$ 134
6	\$920,000	\$625,000	\$295,000	\$50,000	73.96%	16.79%	1.00%	6.00%	6	\$47,343	\$9,200	\$56,543	\$48,000	\$56,543	0.65%	0.65%	\$134	\$ 134
7	\$920,000	\$625,000	\$295,000	\$50,000	73.75%	16.44%	1.00%	6.00%	7	\$46,333	\$9,200	\$55,533	\$48,000	\$55,533	0.65%	0.65%	\$134	\$ 134
8	\$920,000	\$625,000	\$295,000	\$50,000	73.54%	16.09%	1.00%	6.00%	8	\$45,324	\$9,200	\$54,524	\$48,000	\$54,524	0.65%	0.65%	\$134	\$ 134
9	\$920,000	\$625,000	\$295,000	\$50,000	73.33%	15.73%	1.00%	6.00%	9	\$44,316	\$9,200	\$53,516	\$48,000	\$53,516	0.65%	0.65%	\$134	\$ 134
10	\$920,000	\$625,000	\$295,000	\$50,000	73.13%	15.38%	1.00%	6.00%	10	\$43,308	\$9,200	\$52,508	\$48,000	\$52,508	0.65%	0.65%	\$134	\$ 134
11	\$920,000	\$625,000	\$295,000	\$50,000	72.92%	15.03%	1.00%	6.00%	11	\$42,301	\$9,200	\$51,501	\$48,000	\$51,501	0.65%	0.65%	\$133	\$ 133
12	\$920,000	\$625,000	\$295,000	\$50,000	72.71%	14.68%	1.00%	6.00%	12	\$41,295	\$9,200	\$50,495	\$48,000	\$50,495	0.65%	0.65%	\$133	\$ 133
13	\$920,000	\$625,000	\$295,000	\$50,000	72.50%	14.33%	1.00%	6.00%	13	\$40,289	\$9,200	\$49,489	\$48,000	\$49,489	0.65%	0.65%	\$133	\$ 133
14	\$920,000	\$625,000	\$295,000	\$50,000	72.29%	13.97%	1.00%	6.00%	14	\$39,284	\$9,200	\$48,484	\$48,000	\$48,484	0.65%	0.65%	\$133	\$ 133
15	\$920,000	\$625,000	\$295,000	\$50,000	72.08%	13.62%	1.00%	6.00%	15	\$38,280	\$9,200	\$47,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
16	\$920,000	\$625,000	\$295,000	\$50,000	71.88%	13.27%	1.00%	6.00%	16	\$37,277	\$9,200	\$46,477	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
17	\$920,000	\$625,000	\$295,000	\$50,000	71.67%	12.92%	1.00%	6.00%	17	\$36,274	\$9,200	\$45,474	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
18	\$920,000	\$625,000	\$295,000	\$50,000	71.46%	12.56%	1.00%	6.00%	18	\$35,272	\$9,200	\$44,472	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
19	\$920,000	\$625,000	\$295,000	\$50,000	71.25%	12.21%	1.00%	6.00%	19	\$34,271	\$9,200	\$43,471	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
20	\$920,000	\$625,000	\$295,000	\$50,000	71.04%	11.86%	1.00%	6.00%	20	\$33,271	\$9,200	\$42,471	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
21	\$920,000	\$625,000	\$295,000	\$50,000	70.83%	11.51%	1.00%	6.00%	21	\$32,271	\$9,200	\$41,471	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
22	\$920,000	\$625,000	\$295,000	\$50,000	70.63%	11.16%	1.00%	6.00%	22	\$31,272	\$9,200	\$40,472	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
23	\$920,000	\$625,000	\$295,000	\$50,000	70.42%	10.80%	1.00%	6.00%	23	\$30,274	\$9,200	\$39,474	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
24	\$920,000	\$625,000	\$295,000	\$50,000	70.21%	10.45%	1.00%	6.00%	24	\$29,277	\$9,200	\$38,477	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
25	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	25	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
26	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	26	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
27	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	27	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
28	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	28	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
29	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	29	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
30	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	30	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
31	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	31	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
32	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	32	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
33	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	33	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
34	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	34	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
35	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	35	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133
36	\$920,000	\$625,000	\$295,000	\$50,000	70.00%	10.10%	1.00%	6.00%	36	\$28,280	\$9,200	\$37,480	\$48,000	\$48,000	0.65%	0.65%	\$133	\$ 133

Loan Amount \$ 1,000,000  
 Rate 5.00%  
 Interest Method Actual/365  
 Term (mon) 36  
 Amortization (mon) 120

Minimum Capital 6.0%  
 LGD 35.0%  
 Unmitigated 1.0%  
 Minimum Loan Loss 0.15%

Duration (mon) PD Credit Capital  
 12 0.65% 10.10% Average Balance 902,638  
 60 0.65% 27.00% Equity/Balance 6.16%  
 120 0.65% 38.70% Loan Loss 0.22%

Exhibit 11

	A	B	C	D	E	F
	Exposure at		Interpolation	Stated	Stated	Stated
Months to Maturity	Loan Balance	Default	Credit Capital	UnMitigated	Minimum Requirement	LGD
1	\$1,000,000	\$1,000,000	18.55%	1.00%	6.00%	35.0%
2	\$993,560	\$993,560	18.20%	1.00%	6.00%	35.0%
3	\$987,093	\$987,093	17.85%	1.00%	6.00%	35.0%
4	\$980,600	\$980,600	17.49%	1.00%	6.00%	35.0%
5	\$974,079	\$974,079	17.14%	1.00%	6.00%	35.0%
6	\$967,531	\$967,531	16.79%	1.00%	6.00%	35.0%
7	\$960,956	\$960,956	16.44%	1.00%	6.00%	35.0%
8	\$954,353	\$954,353	16.09%	1.00%	6.00%	35.0%
9	\$947,723	\$947,723	15.73%	1.00%	6.00%	35.0%
10	\$941,066	\$941,066	15.38%	1.00%	6.00%	35.0%
11	\$934,380	\$934,380	15.03%	1.00%	6.00%	35.0%
12	\$927,667	\$927,667	14.68%	1.00%	6.00%	35.0%
13	\$920,926	\$920,926	14.33%	1.00%	6.00%	35.0%
14	\$914,156	\$914,156	13.97%	1.00%	6.00%	35.0%
15	\$907,359	\$907,359	13.62%	1.00%	6.00%	35.0%
16	\$900,533	\$900,533	13.27%	1.00%	6.00%	35.0%
17	\$893,678	\$893,678	12.92%	1.00%	6.00%	35.0%
18	\$886,796	\$886,796	12.56%	1.00%	6.00%	35.0%
19	\$879,884	\$879,884	12.21%	1.00%	6.00%	35.0%
20	\$872,944	\$872,944	11.86%	1.00%	6.00%	35.0%
21	\$865,974	\$865,974	11.51%	1.00%	6.00%	35.0%
22	\$858,976	\$858,976	11.16%	1.00%	6.00%	35.0%
23	\$851,949	\$851,949	10.80%	1.00%	6.00%	35.0%
24	\$844,892	\$844,892	10.45%	1.00%	6.00%	35.0%
25	\$837,806	\$837,806	10.10%	1.00%	6.00%	35.0%
26	\$830,690	\$830,690	10.10%	1.00%	6.00%	35.0%
27	\$823,545	\$823,545	10.10%	1.00%	6.00%	35.0%
28	\$816,369	\$816,369	10.10%	1.00%	6.00%	35.0%
29	\$809,164	\$809,164	10.10%	1.00%	6.00%	35.0%
30	\$801,929	\$801,929	10.10%	1.00%	6.00%	35.0%
31	\$794,664	\$794,664	10.10%	1.00%	6.00%	35.0%
32	\$787,369	\$787,369	10.10%	1.00%	6.00%	35.0%
33	\$780,043	\$780,043	10.10%	1.00%	6.00%	35.0%
34	\$772,687	\$772,687	10.10%	1.00%	6.00%	35.0%
35	\$765,299	\$765,299	10.10%	1.00%	6.00%	35.0%
36	\$757,882	\$757,882	10.10%	1.00%	6.00%	35.0%

Exhibit 12

	G	H	I	J	K	L	M	Q
	B*C*F	D*A	G+H	E*B	Avg. Required		B**F*L	
	Avg Eco Capital		\$49,740	\$52,908	\$55,561		Avg Loan Loss	\$2,006
Months to Maturity	Credit Capital	Unmitigated and Other	Economic Capital	Minimum Capital	Required Capital	PD%	Loan Loss Reserves	Loan Loss with Min
1	\$64,925	\$10,000	\$74,925	\$60,000	\$74,925	0.65%	\$190	\$190
2	\$63,283	\$9,936	\$73,218	\$59,614	\$73,218	0.65%	\$188	\$188
3	\$61,654	\$9,871	\$71,525	\$59,226	\$71,525	0.65%	\$187	\$187
4	\$60,040	\$9,806	\$69,846	\$58,836	\$69,846	0.65%	\$186	\$186
5	\$58,441	\$9,741	\$68,181	\$58,445	\$68,181	0.65%	\$185	\$185
6	\$56,856	\$9,675	\$66,531	\$58,052	\$66,531	0.65%	\$183	\$183
7	\$55,285	\$9,610	\$64,895	\$57,657	\$64,895	0.65%	\$182	\$182
8	\$53,729	\$9,544	\$63,273	\$57,261	\$63,273	0.65%	\$181	\$181
9	\$52,188	\$9,477	\$61,665	\$56,863	\$61,665	0.65%	\$180	\$180
10	\$50,662	\$9,411	\$60,072	\$56,464	\$60,072	0.65%	\$178	\$178
11	\$49,150	\$9,344	\$58,494	\$56,063	\$58,494	0.65%	\$177	\$177
12	\$47,654	\$9,277	\$56,931	\$55,660	\$56,931	0.65%	\$176	\$176
13	\$46,173	\$9,209	\$55,382	\$55,256	\$55,382	0.65%	\$175	\$175
14	\$44,707	\$9,142	\$53,849	\$54,849	\$54,849	0.65%	\$173	\$173
15	\$43,256	\$9,074	\$52,330	\$54,442	\$54,442	0.65%	\$172	\$172
16	\$41,821	\$9,005	\$50,827	\$54,032	\$54,032	0.65%	\$171	\$171
17	\$40,402	\$8,937	\$49,338	\$53,621	\$53,621	0.65%	\$169	\$169
18	\$38,998	\$8,868	\$47,866	\$53,208	\$53,208	0.65%	\$168	\$168
19	\$37,610	\$8,799	\$46,408	\$52,793	\$52,793	0.65%	\$167	\$167
20	\$36,237	\$8,729	\$44,967	\$52,377	\$52,377	0.65%	\$165	\$165
21	\$34,881	\$8,660	\$43,540	\$51,958	\$51,958	0.65%	\$164	\$164
22	\$33,540	\$8,590	\$42,130	\$51,539	\$51,539	0.65%	\$163	\$163
23	\$32,216	\$8,519	\$40,736	\$51,117	\$51,117	0.65%	\$162	\$162
24	\$30,908	\$8,449	\$39,357	\$50,694	\$50,694	0.65%	\$160	\$160
25	\$29,616	\$8,378	\$37,994	\$50,268	\$50,268	0.65%	\$159	\$159
26	\$29,365	\$8,307	\$37,672	\$49,841	\$49,841	0.65%	\$157	\$157
27	\$29,112	\$8,235	\$37,348	\$49,413	\$49,413	0.65%	\$156	\$156
28	\$28,859	\$8,164	\$37,022	\$48,982	\$48,982	0.65%	\$155	\$155
29	\$28,604	\$8,092	\$36,696	\$48,550	\$48,550	0.65%	\$153	\$153
30	\$28,348	\$8,019	\$36,367	\$48,116	\$48,116	0.65%	\$152	\$152
31	\$28,091	\$7,947	\$36,038	\$47,680	\$47,680	0.65%	\$151	\$151
32	\$27,833	\$7,874	\$35,707	\$47,242	\$47,242	0.65%	\$149	\$149
33	\$27,575	\$7,800	\$35,375	\$46,803	\$46,803	0.65%	\$148	\$148
34	\$27,314	\$7,727	\$35,041	\$46,361	\$46,361	0.65%	\$146	\$146
35	\$27,053	\$7,653	\$34,706	\$45,918	\$45,918	0.65%	\$145	\$145
36	\$26,791	\$7,579	\$34,370	\$45,473	\$45,473	0.65%	\$144	\$144

Loan Amount \$ 1,000,000  
 Rate 5.00%  
 Interest Method Actual/365  
 Term (mon) 36

Minimum Capital 6.0%  
 LGD 35.0%  
 Unmitigated 1.0%  
 Minimum Loan Loss 0.15%  
 Usage Percent 60.0%  
 UGD 80.0%

Duration (mon) 12 60 120  
 Loan Loss 0.65% 0.65% 0.65%  
 Credit Capital 10.10% 27.00% 38.70%

Average Balance 600,000  
 Equity/Balance 8.68%  
 Loan Loss 0.35%

Exhibit 13

Months to Maturity	A	B	C	D	E	F
	Balance	Exposure at Default	Interpolation Credit Capital	UnMitigated	Minimum Requirement	LGD
1	\$600,000	\$920,000	18.55%	1.00%	6.00%	35.0%
2	\$600,000	\$920,000	18.20%	1.00%	6.00%	35.0%
3	\$600,000	\$920,000	17.85%	1.00%	6.00%	35.0%
4	\$600,000	\$920,000	17.49%	1.00%	6.00%	35.0%
5	\$600,000	\$920,000	17.14%	1.00%	6.00%	35.0%
6	\$600,000	\$920,000	16.79%	1.00%	6.00%	35.0%
7	\$600,000	\$920,000	16.44%	1.00%	6.00%	35.0%
8	\$600,000	\$920,000	16.09%	1.00%	6.00%	35.0%
9	\$600,000	\$920,000	15.73%	1.00%	6.00%	35.0%
10	\$600,000	\$920,000	15.38%	1.00%	6.00%	35.0%
11	\$600,000	\$920,000	15.03%	1.00%	6.00%	35.0%
12	\$600,000	\$920,000	14.68%	1.00%	6.00%	35.0%
13	\$600,000	\$920,000	14.33%	1.00%	6.00%	35.0%
14	\$600,000	\$920,000	13.97%	1.00%	6.00%	35.0%
15	\$600,000	\$920,000	13.62%	1.00%	6.00%	35.0%
16	\$600,000	\$920,000	13.27%	1.00%	6.00%	35.0%
17	\$600,000	\$920,000	12.92%	1.00%	6.00%	35.0%
18	\$600,000	\$920,000	12.56%	1.00%	6.00%	35.0%
19	\$600,000	\$920,000	12.21%	1.00%	6.00%	35.0%
20	\$600,000	\$920,000	11.86%	1.00%	6.00%	35.0%
21	\$600,000	\$920,000	11.51%	1.00%	6.00%	35.0%
22	\$600,000	\$920,000	11.16%	1.00%	6.00%	35.0%
23	\$600,000	\$920,000	10.80%	1.00%	6.00%	35.0%
24	\$600,000	\$920,000	10.45%	1.00%	6.00%	35.0%
25	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
26	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
27	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
28	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
29	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
30	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
31	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
32	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
33	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
34	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
35	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%
36	\$600,000	\$920,000	10.10%	1.00%	6.00%	35.0%

Exhibit 14

Months to Maturity	G	H	I	J	K	L	M	Q
	B*C*F	D*A	G+H	Minimum Capital	Avg. Required Capital	PD%	Avg Loan Loss Reserves	Loan Loss with Min
		Avg Eco Capital \$51,170		\$48,000	\$53,662		\$2,093	
1	\$59,731	\$9,200	\$68,931	\$48,000	\$68,931	0.65%	\$174	\$174
2	\$58,597	\$9,200	\$67,797	\$48,000	\$67,797	0.65%	\$174	\$174
3	\$57,464	\$9,200	\$66,664	\$48,000	\$66,664	0.65%	\$174	\$174
4	\$56,330	\$9,200	\$65,530	\$48,000	\$65,530	0.65%	\$174	\$174
5	\$55,196	\$9,200	\$64,396	\$48,000	\$64,396	0.65%	\$174	\$174
6	\$54,062	\$9,200	\$63,262	\$48,000	\$63,262	0.65%	\$174	\$174
7	\$52,929	\$9,200	\$62,129	\$48,000	\$62,129	0.65%	\$174	\$174
8	\$51,795	\$9,200	\$60,995	\$48,000	\$60,995	0.65%	\$174	\$174
9	\$50,661	\$9,200	\$59,861	\$48,000	\$59,861	0.65%	\$174	\$174
10	\$49,528	\$9,200	\$58,728	\$48,000	\$58,728	0.65%	\$174	\$174
11	\$48,394	\$9,200	\$57,594	\$48,000	\$57,594	0.65%	\$174	\$174
12	\$47,260	\$9,200	\$56,460	\$48,000	\$56,460	0.65%	\$174	\$174
13	\$46,127	\$9,200	\$55,327	\$48,000	\$55,327	0.65%	\$174	\$174
14	\$44,993	\$9,200	\$54,193	\$48,000	\$54,193	0.65%	\$174	\$174
15	\$43,859	\$9,200	\$53,059	\$48,000	\$53,059	0.65%	\$174	\$174
16	\$42,725	\$9,200	\$51,925	\$48,000	\$51,925	0.65%	\$174	\$174
17	\$41,592	\$9,200	\$50,792	\$48,000	\$50,792	0.65%	\$174	\$174
18	\$40,458	\$9,200	\$49,658	\$48,000	\$49,658	0.65%	\$174	\$174
19	\$39,324	\$9,200	\$48,524	\$48,000	\$48,524	0.65%	\$174	\$174
20	\$38,191	\$9,200	\$47,391	\$48,000	\$48,000	0.65%	\$174	\$174
21	\$37,057	\$9,200	\$46,257	\$48,000	\$48,000	0.65%	\$174	\$174
22	\$35,923	\$9,200	\$45,123	\$48,000	\$48,000	0.65%	\$174	\$174
23	\$34,789	\$9,200	\$43,989	\$48,000	\$48,000	0.65%	\$174	\$174
24	\$33,656	\$9,200	\$42,856	\$48,000	\$48,000	0.65%	\$174	\$174
25	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
26	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
27	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
28	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
29	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
30	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
31	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
32	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
33	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
34	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
35	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174
36	\$32,522	\$9,200	\$41,722	\$48,000	\$48,000	0.65%	\$174	\$174