

ASSUMPTION	Description	Impacts:			
		Forecasting / Budgeting	GAP	IRR - Economic Value of Equity (EVE)	IRR - Net Interest Income (NII)
Pricing Models / Betas	Rates applied to New Balances, as well as all balances in Non-Maturity Deposits (NMDs)	Yes	No	Yes (Used as a discount rate in Present Value calculations, unless using an Alternate Discount Rate)	Yes
Driver Rates	Market Index Rates used as base rates in Pricing Models (e.g. Fed Funds or Prime)	Yes	No	Yes	Yes
Decay Rates	Simulated maturity schedule for NMDs	No	Yes (if selected within the Account Wizard)	Yes	No
Alternate Discount Rates	Alternate rate used to calculate the Present Value of an account (vs. rate in 1st Forecasted Month). Typically used for NMDs.	No	No	Yes	No
Prepayment Rates	Loans, CDs and Securities can prepay faster than contractually scheduled.	Yes	Yes (if report option "Include Prepayments" is chosen)	Yes	Yes
Growth	Balance Sheet assumption about % or \$ growth	Yes	No	Future Shock Only	Future Shock Only
Callable Securities	Certain securities may contain Call features, which would mean they could be prepaid if rates cross certain thresholds.	Yes	Yes	Yes	Yes
Market Value of Securities (input manually)	The calculated MV of the Investment Portfolio can be overwritten with data provided from your Bond Accountant.	No	No	Yes	No
Loan Floors & Ceilings	Existing customer loan accounts may contain loans and/or ceilings	Yes	Yes (if report option "Show at limits as fixed" is chosen)	Yes	Yes
Off Balance Sheet (OBS) Items	Commitments, SLOCs, and adjustments to calculated RBC and Regulatory Capital numbers can be made through the OBS section of the model	For RBC Calculations and Capital Ratio reporting only	No	No	No
Pledged Securities (Memo Items)	Pledged Securities can be added to the Memo section and will be reflected in the Liquidity report.	For Liquidity Reporting only	No	No	No
Weighted Average Repricing Date (WARD)	For adjustable rate accounts, by choosing "Yes" for WARD (in the Account Wizard) the model will include repricing balances in the calculation of Economic Value in addition to the cash flows generated by maturity and interest payments.	No	No	Yes	No