Exhibit A

ABC Bank
Efficiency Ratio
Year Ended 12/31/18

Assumptions - Fees passed through to loan customers $1,000; no securities gains or losses

	Before new rules	After new rules
Noninterest expense	50,000	51,000
NII plus noninterest income	70,000	71,000
Efficiency ratio	71.4%	71.8%

Exhibit B

SUMMARY IMPACT

ABC Bank
Changes to Capital
(in thousands)

Assumptions: ABC Bank has Tier 1 Capital of $100MM and total risk weighted assets of $1,000MM as of December 31, 2017
The Bank's loan portfolio is $700MM with an allowance for loan losses of $7MM, or 1.0%.
The Bank's CECL model results in a required reserve increase of ~30%, to $9MM.
The bank holds $10MM in equity securities. Since adoption of ASU 2016-01, the investments have declined by 20% in value due to a market downturn.
The Bank acquires 6 branches from a large national bank that has exited the geographic market. This acquisition results in an increase to risk weighted assets of $5MM
The Bank has a 35% tax rate.

See also supporting worksheets for assumptions on the CECL calculations, the determination of an off-balance sheet commitments reserve, the leases pronouncement and tax reform.

		Adjustments for future changes in accounting pronouncements and other events						
	December 31, 2017 Balances	Adoption of CECL (Loan Portfolio)	Adoption of CECL (Off-Balance Sheet Commitments)	Leases	Securities Losses	Branch Acquisitions	Tax Reform	Ending Balances
Tier 1 Capital	$ 100,000	$ 100,000	$ 98,635	$ 98,188	$ 98,188	$ 96,888	$ 96,888	$ 90,459
Impact of each scenario		(1,365)	(447)	-	(1,300)	-	(6,429)	
Adjusted Tier 1 Capital	$ 100,000	$ 98,635	$ 98,188	$ 98,188	$ 96,888	$ 96,888	$ 90,459	$ 90,459
Risk Weighted Assets (RWA)	$ 1,000,000	$ 1,000,000	$ 998,635	$ 998,875	$ 999,101	$ 993,801	$ 998,801	$ 992,372
Impact of each scenario		(1,365)	240	226	(5,300)	5,000	(6,429)	
Adjusted RWA	$ 1,000,000	$ 998,635	$ 998,875	$ 999,101	$ 993,801	$ 998,801	$ 992,372	$ 992,372
Common equity Tier 1 risk-based capital ratio	10.00%	9.88%	9.83%	9.83%	9.75%	9.70%	9.12%	9.12%

Notes:

The tax rate scenario does not capture the reduction in tax expense for the current year due to lower tax rates.
The discount used on the lease analysis will change if interest rates rise or fall. For example, in this scenario, if the discount rate increases 200bp, the adjustment above would be reduced to $209K

Exhibit C
CECL

ABC Bank
ALL under CECL
12/31/20Y5

				Loan balance		Specific reserve		
1	Loans with specific reserves			1,000,000		150,000		
2 a	Residential loans			20,000,000				
b	By remaining expected term							
			6	4,000,000				
			5	3,500,000				
			4	3,100,000				
			3	2,900,000				
			2	2,700,000				
			1	3,800,000				
				20,000,000				
c	i	GDP expectations						
		A	Fed forecast for next 3 years (average)				-0.30%	
		B	Long-term average				0.69%	
		Note - remaining expected term for residential loans						
			originated in 20Y5					6 years
		Average expected GDP						
			-0.30%	times	3	(0.009)		
			0.69%	times	3	0.021		
						0.012		
				divided by		6.0		
						0.002		

	Historical GDP		Average for previous 6 years
ii			
	20Y5	-1.00%	0.009
	20Y4	2.00%	0.011
	20Y3	4.00%	0.008
	20Y2	1.50%	0.012
	20Y1	-1.00%	0.018
	20Y0	-2.00%	0.023
	20X9	1.00%	0.018
	20X8	3.00%	0.008
	20X7	2.00%	0.002
	20X6	4.00%	(0.004)
	20X5	3.00%	(0.011)
	20X4	1.00%	
	20X3	-2.00%	
	20X2	-3.50%	
	20X1	-1.50%	
	20X0	0.50%	

average	0.69%

Historical period chosen 20X2-20X7

iii Average remaining lifetime losses for residential loans held at 12/31/20X1
by remaining expected term

6	2.75%
5	2.20%
4	1.90%
3	1.30%
2	0.80%
1	0.30%

iv Adjustment for current or expected conditions we believe
will be different:

Portland area real estate values are expected to be higher than they were in 20X2-20X7 due to an expected pickup in Old Port commercial rental activity. 20X4-20X9 better reflects a comparable period for these loans due to this factor.

Balance of Portland area loans held at 12/31/20Y5
by remaining expected term

6	400,000
5	300,000
4	125,000
3	100,000
2	50,000
1	25,000
	1,000,000

Average remaining lifetime losses for Portland residential loans held at 12/31/20X3
by remaining expected term

6	2.00%
5	1.75%
4	1.50%
3	1.00%
2	0.80%
1	0.20%

ALL for residential loans:

Remaining expected term	/---------- Balance	Portland area Factor	----------------/ ALL	/---------------- Balance	Other Factor	-----------/ ALL	Total ALL
6	400,000	2.00%	8,000	3,600,000	2.75%	99,000	107,000
5	300,000	1.75%	5,250	3,200,000	2.20%	70,400	75,650
4	125,000	1.50%	1,875	2,975,000	1.90%	56,525	58,400
3	100,000	1.00%	1,000	2,800,000	1.30%	36,400	37,400
2	50,000	0.80%	400	2,650,000	0.80%	21,200	21,600
1	25,000	0.20%	50	3,775,000	0.30%	11,325	11,375
	1,000,000			19,000,000			311,425

1.56%	CECL estimate of ALL/Total Loans (excluding individually evaluated loans)
200,000.00	Assumed pre-CECL allowance (1.0% ALL/Total Loans)
111,425.00	Estimated CECL impact

Exhibit D

CECL IMPACT ON OFF-BALANCE SHEET ALLOWANCE AND CORRESPONDING CAPITAL RATIOS IMPACT

ABC Bank

Assumptions:

Loan commitments will have similar loss rates to the existing loan portfolio.
Unused lines and letters of credit will have usage rates of 60%
The Bank has established a reserve for HELOC and Letters of Credit of 10bp as a measure of conservatism

	(a) **At 12/31/XX**	(b) **Usage**	(c) **Expected Losses**	(a) * (b) * (c) = (d) **ALLL Assumed**	(e) **Current ALLL Calculated**	(d) - (e) **Change**
Home Equity Lines	$ 50,000,000	60%	2.00%	$ 600,000	$ 50,000	$ 550,000
Commercial Commitments	5,000,000	100%	1.75%	87,500	-	87,500
Residential Commitments	2,500,000	100%	1.56%	38,928	-	38,928
Letters of credit	1,000,000	60%	2.00%	12,000	1,000	11,000
						$ 687,428

Assumed Tax Rate	35%
Net of Tax Effect	$ 240,600
Reformed Tax Rate	20%
Net of Reformed Tax Effect	$ 137,486

Exhibit E
LEASES

ABC Bank
Adoption of Leases pronouncement

Assumptions: ABC Bank has operating leases with the following expected minimum future lease payments:

2018	$	45,000
2019		40,000
2020		35,000
2021		35,000
2022		20,000
2023		20,000
2024		20,000
2025		15,000
2026		15,000
2027		10,000
	$	255,000

Incremental Borrowing Rate:	3%	FHLB 10-yr borrowing rate (approximate)
	225,562	Present Value

Journal Entry to implement ASU:

Assets under lease	$ 225,562	
Obligation under lease		$ (225,562)

No tax effect for leases pronouncement implementation.

Exhibit F
TAX RATE CHANGE

ABC Bank
Impact of changes in tax rates on deferred tax assets and capital
12/31/XX

Assumptions:
- The Bank has deferred tax assets (DTA) of $15MM using a tax rate of 35%
- Tax reform has occurred and the new tax rate will be 20%
- All DTAs qualify for inclusion in regulatory capital.

Current balance of DTAs	$ 15,000,000
Existing tax rate	35%
Related temporary differences	$ 42,857,143
Tax rate due to reform	20%
Revised DTAs at reformed tax rate	$ 8,571,429
Calculated change in DTAs	$ 6,428,571

Exhibit G

SUMMARY IMPACT AT 20%

ABC Bank
Changes to Capital
(in thousands)

Assumptions: ABC Bank has Tier 1 Capital of $100MM and total risk weighted assets of $1,000MM as of December 31, 2017
The Bank's loan portfolio is $700MM with an allowance for loan losses of $7MM, or 1.0%.
The Bank's CECL model results in a required reserve increase of ~30%, to $9MM.
The bank holds $10MM in equity securities. Since adoption of ASU 2016-01, the investments have declined by 20% in value due to a market downturn.
The Bank acquires 6 branches from a large national bank that has exited the geographic market. This acquisition results in an increase to risk weighted assets of $5MM
The Bank has a 20% tax rate.

See also supporting worksheets for assumptions on the CECL calculations, the determination of an off-balance sheet commitments reserve, the leases pronouncement and tax reform.

		Adjustments for future changes in accounting pronouncements and other events						
	December 31, 2017 Balances	Adoption of CECL (Loan Portfolio)	Adoption of CECL (Off-Balance Sheet Commitments)	Leases	Securities Losses	Branch Acquisitions	Tax Reform	Ending Balances
Tier 1 Capital	$ 100,000	$ 100,000	$ 98,320	$ 97,770	$ 97,770	$ 96,170	$ 96,170	$ 89,741
Impact of each scenario		(1,680)	(550)	-	(1,600)	-	(6,429)	
Adjusted Tier 1 Capital	$ 100,000	$ 98,320	$ 97,770	$ 97,770	$ 96,170	$ 96,170	$ 89,741	$ 89,741
Risk Weighted Assets (RWA)	$ 1,000,000	$ 1,000,000	$ 998,320	$ 998,457	$ 998,683	$ 993,083	$ 998,083	$ 991,654
Impact of each scenario		(1,680)	137	226	(5,600)	5,000	(6,429)	
Adjusted RWA	$ 1,000,000	$ 998,320	$ 998,457	$ 998,683	$ 993,083	$ 998,083	$ 991,654	$ 991,654
Common equity Tier 1 risk-based capital ratio	10.00%	9.85%	9.79%	9.79%	9.68%	9.64%	9.05%	9.05%

Notes:

The tax rate scenario does not capture the reduction in tax expense for the current year due to lower tax rates.
The discount used on the lease analysis will change if interest rates rise or fall. For example, in this scenario, if the discount rate increases 200bp, the adjustment above would be reduced to $209K