**Net Interest Margin / Spread**

Year 1

Avg Interest Earning Assets \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Avg Interest Bearing Liabilities \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Expense \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Net Interest income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spread \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Net Interest Margin \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Year 2

Avg Interest Earning Assets \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Avg Interest Bearing Liabilities \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Expense \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Net Interest income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spread \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Net Interest Margin \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Year 3

Avg Interest Earning Assets \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Avg Interest Bearing Liabilities \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Expense \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Net Interest income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spread \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Net Interest Margin \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Year 4

Avg IE Assets \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Avg IE Assets \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Total Interest Income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 / Total Avg IE Assets \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Avg IE Yield \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Avg IB Liabilities \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Expense \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Avg IB Liabilities \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

X Yield % \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Interest Expense \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Total Interest Expense \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 / Total Avg IB Liabilities \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Avg IB Yield \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Net Interest income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spread \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Net Interest Margin \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_