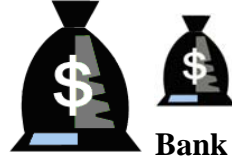




## EZ Net Interest Deduction



	<b>Bank A</b>	<b>Bank B</b>	<b>Bank C</b>	<b>Bank D</b>
Asset Value	\$100M	\$1B	\$10B	\$50B
Total Loans	<u>\$60,108,000</u>	<u>\$654,640,000</u>	<u>\$6,721,390,000</u>	<u>\$33,606,951,000</u>
Net Income	<u>\$1,037,000</u>	<u>\$10,372,000</u>	<u>\$113,825,000</u>	<u>\$569,127,000</u>
Net Interest Income	<u>\$2,803,000</u>	<u>\$30,855,000</u>	<u>\$289,117,000</u>	<u>\$1,445,585,000</u>
Net Interest Income from Commercial Loans	\$1,962,000	\$21,598,000	\$202,382,000	\$1,011,910,000
Estimated % of EZ-Based Commercial Loans	12.50%	12.50%	12.50%	12.50%
Net Interest Deduction	\$245,250	\$2,699,750	\$25,297,750	\$126,488,750
CA Bank Tax Rate	10.84%	10.84%	10.84%	10.84%
<b>Annual Tax Benefit</b>	<b><u>\$26,585</u></b>	<b><u>\$292,653</u></b>	<b><u>\$2,742,276</u></b>	<b><u>\$13,711,381</u></b>
% of Net Income Increase	2.56%	2.82%	2.41%	2.41%