

Liquidity Measures

Use this chart to measure expected cash inflows and outflows in near, medium and longer term periods. A simplified liquidity analysis could contain these elements in next 30-, 60- and 180-day increments.

| | TIME HORIZON | | |
|--|--------------|--------------|---------------|
| | Next 30 days | Next 60 days | Next 180 days |
| SOURCES OF LIQUIDITY | | | |
| Loan collections and maturities | | | |
| Investment collections and maturities | | | |
| New deposits generated | | | |
| Other sources | | | |
| USES OF LIQUIDITY | | | |
| Loan originations | | | |
| Deposit maturities | | | |
| Scheduled investment/asset purchases | | | |
| Federal funds purchased maturities | | | |
| Repurchase agreement maturities | | | |
| FHLB borrowing maturities | | | |
| FRB discount window maturities | | | |
| Other borrowing maturities | | | |
| Total Change in Liquidity = | | | |
| ESTIMATED BORROWING CAPACITY | | | |
| Available federal funds purchased capacity | | | |
| Available repurchase agreement capacity | | | |
| Available FHLB capacity | | | |
| Available FRB discount window capacity | | | |
| Available other lines/borrowing capacity | | | |
| Total Estimated Borrowing Capacity = | | | |
| TOTAL CHANGE IN CASH = | | | |
| BEGINNING CASH = | | | |
| ENDING CASH = | | | |
| OTHER UNENCUMBERED, READILY MARKETABLE ASSETS = | | | |

For more information, see "Ask These Questions about Bank Liquidity" in the Winter 2008 Central Banker, available online at www.stlouisfed.org/publications/cb/2008/d/pages/page_3.html.