

**OCC Liquidity Telephone Seminar Polling Results
May 15 and May 16, 2001**

Polling Question	May 15	May 16	Combined
<p>1. The following best describes the use of alternative funding sources at my bank:</p> <p>1. FHLB only 2. Internet deposits only 3. Brokered deposits only 4. Some combination of 1, 2, and 3 5. None at present, but plan to use in the next 12 months 6. None and no plans of using these sources</p>	<p>40% 1% 1% 30% 10% 19%</p>	<p>46% 1% 2% 27% 11% 13%</p>	<p>43% 1% 2% 28% 11% 16%</p>
<p>2. For banks using FHLB advances, which of the following best describes your use of putable/callable/convertible funding:</p> <p>1. None 2. All advances contained these features 3. 50 percent or more contained these features 4. Less than 50 percent of advances contained these features</p>	<p>67% 9% 13% 12%</p>	<p>54% 13% 18% 14%</p>	<p>60% 12% 16% 13%</p>
<p>3. The following best characterizes the contingency funding plan at my bank:</p> <p>1. Written plan with scenario analysis and funding plans, updated in last 12 months 2. Written plan with scenario analysis and funding plans, not update in last 12 months 3. Informal plan with scenario analysis and funding plans, updated in last 12 months 4. Informal plan with scenario analysis and funding plans, not updated in last 12 months 5. No contingency funding plan</p>	<p>44% 6% 29% 11% 10%</p>	<p>30% 10% 38% 15% 7%</p>	<p>36% 8% 34% 13% 8%</p>
<p>4. The following best describes the liquidity risk limits structures at my bank:</p> <p>1. Balance sheet ratio limits 2. Cash flow ratio limits 3. Concentration limits 4. Some combination of 1, 2, and 3 5. None</p>	<p>14% 2% 1% 78% 5%</p>	<p>16% 1% 3% 76% 3%</p>	<p>15% 2% 2% 77% 4%</p>