

SCHEDULE 3 ADJUSTABLE-RATE MORTGAGES

To be completed by banks with ARM holdings greater than or equal to 10% but less than 25% of total assets

1. Test for determining whether Schedule 3 should be completed.

Indicate in the appropriate box at the right whether the bank has "total adjustable-rate mortgage holdings" greater than or equal to 10 percent but less than 25 percent of total assets as of the report date.....

Yes	No

	Reset Frequency						
	6 Months or Less		Over 6 Months through 1 Year			Over 1 Year	
	(Column A) No periodic cap	(Column B) Periodic cap	(Column C) No periodic cap	(Column D) Periodic cap 150bp or less	(Column E) Periodic cap more than 150bp	(Column F) No periodic cap	(Column G) Periodic Cap
Instruments 200 basis points or less from the lifetime cap							
2. Balance							
Instruments 201 to 400 basis points from the lifetime cap							
3. Balance							
Instruments 401 to 600 basis points from the lifetime cap							
4. Balance							
Instruments more than 600 basis points from the lifetime cap and/or with no lifetime cap							
5. Balance							