SCHEDULE 4 ADJUSTABLE-RATE MORTGAGES To be completed by banks with ARM holdings greater than or equal to 25% of assets

1. Test for determining whether Schedule 4 should be completed.

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

| Yes | No | |
|-----|--------|--|
| | | |

| | Current Market Index By Reset Frequency | | | | | | | | Lagging Market Index by Reset Frequency | |
|---|---|-----------------------------|-----------------------------------|---|--|-----------------------------------|-----------------------------|------------------|---|--|
| | 6 Months or Less | | Over 6 Months to 1 Year | | | Over 1 Year | | (Col. H) 1 | (Col. I) Over | |
| | (Col. A) No periodic cap | (Col. B) Periodic Cap | (Col. C) No periodic cap | (Col. D) Periodic Cap of 150 bp or less | (Col. E) Periodic Cap more than 150bp | (Col. F) No periodic cap | (Col. G) Periodic cap | Month or Less | l Month | |
| Instruments 200 basis points or less from the lifetime cap | | | | | | | | | | |
| 2. Balance | | | | | | | | | | |
| 3. WAC | | | | | | | | | | |
| Instruments 201 to 400 basis points from the lifetime cap | | | | | | | | | | |
| 4. Balance 5. WAC | | | | | | | | | | |
| Instruments 401 to 600 basis points from the lifetime cap | | | | | | | | | | |
| 6. Balance | | | | | | | | | | |
| 7. WAC | | | | | | | | | | |
| Instruments more than 600 basis points from the lifetime cap and/or with no lifetime cap | | | | | | | | | | |
| 8. Balance | | | | | | | | | | |
| 9. WAC | | | | | | | | | | |