

Schedule 5

Results of Internal IRR Measurement System

To be filed by institutions that use an internal interest rate risk measurement system.

Dollar Amounts in Thousands	Rising Rates			Declining Rates		
	Bil	Mil	Thou	Bil	Mil	Thou
Interest Rate Risk Sensitivity Analysis - Estimated Change in Economic Value						
1. Debt securities:						
a. ARM securities.....	RCFD XXXX			RCFD XXXX		
b. Fixed rate mortgage securities.....	RCFD XXXX			RCFD XXXX		
c. All other amortizing securities.....	RCFD XXXX			RCFD XXXX		
d. Non-amortizing securities.....	RCFD XXXX			RCFD XXXX		
e. Zero or low coupon securities.....	RCFD XXXX			RCFD XXXX		
2. Loan and Leases						
a. ARM loans.....	RCFD XXXX			RCFD XXXX		
b. Fixed rate mortgage loans.....	RCFD XXXX			RCFD XXXX		
c. Other amortizing loans.....	RCFD XXXX			RCFD XXXX		
d. All other loans.....	RCFD XXXX			RCFD XXXX		
3. Mortgage servicing rights.....						
4. Trading account (on and off-balance sheet).....						
5. All other interest-bearing assets (Bal. due, Fed funds).....						
6. Total Liabilities:						
a. Non-maturity deposits (MMDAs, DDAs, NOWs, savings).....	RCFD XXXX			RCFD XXXX		
b. Time deposits.....	RCFD XXXX			RCFD XXXX		
c. All other interest-bearing non-deposit liabilities.....	RCFD XXXX			RCFD XXXX		
7. Off-balance sheet contracts (nontrading account)						
a. Non-amortizing and amortizing.....	RCFD XXXX			RCFD XXXX		
b. Interest rate options.....	RCFD XXXX			RCFD XXXX		
8. Total Assets - Total Liabilities +/- off-balance sheet.....						
	RCFD XXXX			RCFD XXXX		