Interest Rate Risk Worksheet (200 Basis Point Rising Rate Scenario)

Table 1A
Bank A

Reporting Institution: Sample Bank A (Baseline Schedule Only)

$ THOUSANDS	(A) TOTAL	(B) Risk Weights	(C) Risk Weighted Position	(D) Total Risk Weighted Position
I. INTEREST - SENSITIVE ASSETS				
1. FRM's				
(a) Up to 3 months	$0	-0.20%	$0	
(b) 3 to 12 months	$564	-0.70%	($4)	
(c) 1 to 3 years	$2,068	-2.00%	($41)	
(d) 3 to 5 years	$2,430	-5.70%	($139)	
(e) 5 to 10 years	$6,468	-7.60%	($492)	
(f) 10 to 20 years	$9,558	-8.50%	($812)	
(g) Greater than 20 years	$33,460	-11.50%	($3,848)	
2. ARM's				
(a) 0 to 6 months	$9,238	-4.20%	($388)	
(b) 6 months to 1 year	$9,204	-4.40%	($405)	
(c) Greater than 1 year	$4,885	-6.60%	($322)	
(d) Near Lifetime Cap	$3,458	-7.00%	($242)	
3. FRM's and ARM's with Binding Commitments	$1,652	-0.25%	($4)	
4. Other Amortizing Loans & Securities				
(a) Up to 3 months	$988	-0.20%	($2)	
(b) 3 to 12 months	$2,782	-0.70%	($19)	
(c) 1 to 3 years	$5,208	-2.00%	($104)	
(d) 3 to 5 years	$6,422	-3.70%	($238)	
(e) 5 to 10 years	$7,187	-6.50%	($467)	
(f) 10 to 20 years	$4,315	-11.10%	($479)	
(g) Greater than 20 years	$4,983	-15.10%	($752)	
5. Zero or low coupon securities				
(a) Up to 3 months	$3,264	-0.25%	($8)	
(b) 3 to 12 months	$3,106	-1.20%	($37)	
(c) 1 to 3 years	$2,968	-3.80%	($113)	
(d) 3 to 5 years	$0	-7.40%	$0	
(e) 5 to 10 years	$0	-13.40%	$0	
(f) 10 to 20 years	$0	-25.00%	$0	
(g) Greater than 20 years	$0	-38.10%	$0	
6. All other securities and loans				
(a) Up to 3 months	$61,857	-0.25%	($155)	
(b) 3 to 12 months	$31,858	-1.20%	($382)	
(c) 1 to 3 years	$20,946	-3.60%	($754)	
(d) 3 to 5 years	$18,255	-6.60%	($1,205)	
(e) 5 to 10 years	$22,481	-10.60%	($2,383)	
(f) 10 to 20 years	$19,675	-15.90%	($3,128)	
(g) Greater than 20 years	$1,363	-19.00%	($259)	
7. Self Reporting Items				
(a) High risk mortgage securities	$5,403		($473)	
(b) Non-high risk CMO's	$1,864		($121)	
(c) Structured notes	$2,694		($230)	
(d) Mortgage servicing rights	$1,835		$153	
(e) Swaps with embedded options	$1,230		($1,750)	
(f) Options, caps, floors, etc.	$1,520		$800	
(g) Trading account	$4,763		($243)	
8. Total Interest-Sensitive Assets	$319,988		($17,580)	($17,580)
II. ALL OTHER ASSETS	$8,000			
III. TOTAL ASSETS	$327,988			
IV. INTEREST-SENSITIVE LIABILITIES				
1. Non-maturity deposits, time deposits and "all other"				
(a) Up to 3 months	$51,679	0.25%	$129	
(b) 3 to 12 months	$55,102	1.20%	$661	
(c) 1 to 3 years	$117,453	3.70%	$4,346	
(d) 3 to 5 years	$36,001	7.00%	$2,520	
(e) 5 to 10 years	$28,639	12.00%	$3,437	
(f) 10 to 20 years	$0	19.90%	$0	
(g) Greater than 20 years	$0	26.30%	$0	
2. Total Interest-Sensitive Liabilities	$288,874		$11,093	
V. NONINTEREST-SENSITIVE LIABILITIES	$1,123			
VI. TOTAL LIABILITIES	$289,997		$11,093	$11,093
VII. EQUITY CAPITAL	$37,971			
VIII. OFF-BALANCE SHEET POSITIONS				
1. Interest rate futures, forwards, and swaps				
(a) Up to 3 months	$3,200	-0.25%	($8)	
(b) 3 to 12 months	$400	-1.20%	($5)	
(c) 1 to 3 years	($3,100)	-3.60%	$112	
(d) 3 to 5 years	($500)	-6.60%	$33	
(e) 5 to 10 years	$0	-10.60%	$0	
(f) 10 to 20 years	$0	-15.90%	$0	
(g) Greater than 20 years	$0	-19.00%	$0	
2. Mortgage and other amortizing contracts				
(a) Up to 3 months	$900	-0.20%	($2)	
(b) 3 to 12 months	$0	-0.70%	$0	
(c) 1 to 3 years	$0	-2.00%	$0	
(d) 3 to 5 years	$0	-3.70%	$0	
(e) 5 to 10 years	$0	-6.50%	$0	
(f) 10 to 20 years	$0	-11.10%	$0	
(g) Greater than 20 years	($900)	-15.10%	$136	
3. Total Off-Balance-Sheet Positions	$0		$266	$266
Net Risk Weighted Positions				($6,201)
Net Position/ Assets				-1.89%