

Schedule 4B
BANK B
ADJUSTABLE RATE MORTGAGES
(SUPPLEMENTAL REPORTING SCHEDULE)
(To be completed by banks with ARM holdings greater than 25% of total assets)

	Current Market Index Reset Frequency							Lagging Market Index by Reset Frequency	
	6 Months or Less		Over 6 Months to 1 Year		Over 1 Year			1 Month or Less	Over 1 Month
	(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 150 bp	(Col. F) No Periodic Cap	(Col. G) Periodic Cap		
Instruments 200 basis points or less from the lifetime cap									
2. Balance	\$203	\$3,023	\$425	\$1,265	\$1,789	\$493	\$4,063	\$1,693	\$2,849
3. WAC	7.80%	5.60%	7.50%	8.10%	9.20%	8.30%	7.40%	7.50%	8.20%
Instruments 201 to 400 basis points from the lifetime cap									
4. Balance	\$756	\$5,361	\$1,816	\$1,932	\$2,695	\$803	\$7,723	\$3,649	\$5,113
5. WAC	6.50%	4.65%	6.30%	7.50%	8.00%	7.50%	6.80%	6.20%	7.30%
Instruments 401 to 600 basis points from the lifetime cap									
6. Balance	\$864	\$9,123	\$1,069	\$3,016	\$6,432	\$1,236	\$11,189	\$6,183	\$6,934
7. WAC	6.10%	4.83%	5.30%	6.60%	7.00%	7.30%	6.40%	4.80%	5.60%
Instruments more than 600 basis points from the lifetime cap									
8. Balance	\$864	\$12,564	\$2,312	\$3,765	\$7,895	\$1,432	\$15,863	\$8,931	\$9,193
9. WAC	8.00%	3.20%	3.90%	4.60%	5.80%	5.80%	4.70%	4.20%	4.90%