Table 6B
BANK B
ADJUSTABLE RATE MORTGAGES

Lagging Market Index – Reset Frequencies (RF)

Balance from Schedule 4B

	Distance from The Lifetime Cap								Total
	200 basis points or less		201 to 400 basis points		401 to 600 basis points		Over 600 basis points		
	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF	
Balance	$1,693	$2,849	$3,649	$5,113	$6,183	$6,934	$8,931	$9,193	$44,545
WAC	7.50%	8.20%	6.20%	7.30%	4.80%	5.60%	4.20%	4.90%	

Risk Weights – Rising Rates

	Distance from The Lifetime Cap							
	200 basis points or less		201 to 400 basis points		401 to 600 basis points		Over 600 basis points	
	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF
Weighted Average Coupon Range								
5% and under	-9.30%	-9.20%	-9.00%	-9.00%	-7.50%	-8.20%	-5.00%	-7.00%
5.01% to 6.50%	-8.40%	-8.10%	-7.40%	-7.30%	-4.90%	-5.70%	-2.80%	-4.30%
6.51% to 8%	-7.50%	-7.20%	-6.20%	-6.20%	-3.70%	-4.50%	-2.20%	-3.50%
Over 8%	-4.80%	-5.30%	-3.70%	-4.50%	-2.20%	-3.50%	-1.70%	-3.20%

Net Position (Balance x Risk Weights)

	Distance from The Lifetime Cap								Total
	200 basis points or less		201 to 400 basis points		401 to 600 basis points		Over 600 basis points		
	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF	1 Month or less RF	Over 1 Month RF	
Net Position	($127)	($151)	($270)	($317)	($464)	($395)	($447)	($644)	($2,814)