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

Table 7B
BANK B

Reporting Institution: Sample Bank B with Supplemental Schedules

$ THOUSANDS	(A) TOTAL	(B) Risk Weights	(C) Risk Weighted Position	(D) Total Risk Weighted Position
I. INTEREST - SENSITITVE ASSETS				
1. FRM's				
(a) Result from FRM Table 8B	$144,245		$10,886	
2. ARM's				
(a) 6 mo. Current Market Index (Table 9B)	$32,758		$1,865	
(b) 6 mo. to 1 yr. Current Market Index (Table 10B)	$34,411		$1,224	
(c) Over 1 yr. Current Market Index (Table 11B)	$42,802		$3,045	
(d) Lagging Market Index (Table 12B)	$44,545		$1,852	
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	$5,206	2.00%	$104	
(d) 3 to 5 years	$6,422	3.90%	$250	
(e) 5 to 10 years	$7,187	7.20%	$517	
(f) 10 to 20 years	$4,315	13.30%	$574	
(g) Greater than 20 years	$4,983	20.00%	$997	
5. Zero or low coupon securities				
(a) Up to 3 months	$3,264	0.25%	$8	
(b) 3 to 12 months	$3,106	1.30%	$40	
(c) 1 to 3 years	$2,986	4.00%	$119	
(d) 3 to 5 years	$0	8.10%	$0	
(e) 5 to 10 years	$0	15.70%	$0	
(f) 10 to 20 years	$0	33.80%	$0	
(g) Greater than 20 years	$0	62.30%	$0	
6. All other securities and loans				
(a) Up to 3 months	$61,857	0.25%	$155	
(b) 3 to 12 months	$31,858	1.30%	$414	
(c) 1 to 3 years	$20,946	3.80%	$796	
(d) 3 to 5 years	$18,255	7.10%	$1,296	
(e) 5 to 10 years	$22,481	12.20%	$2,743	
(f) 10 to 20 years	$19,675	20.30%	$3,994	
(g) Greater than 20 years	$1,363	27.00%	$368	
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	$537,396		$29,409	$29,409
II. ALL OTHER ASSETS	$4,000			
III. TOTAL ASSETS	$541,396			
IV. INTEREST-SENSITIVE LIABILITIES				
1. Non-maturity deposits, time deposits and "all other"				
(a) Up to 3 months	$105,257	-0.25%	($263)	
(b) 3 to 12 months	$210,024	-1.20%	($2,520)	
(c) 1 to 3 years	$108,981	-3.90%	($4,250)	
(d) 3 to 5 years	$44,078	-7.60%	($3,350)	
(e) 5 to 10 years	$9,634	-14.00%	($1,349)	
(f) 10 to 20 years	$0	-26.20%	$0	
(g) Greater than 20 years	$0	-40.30%	$0	
2. Total Interest-Sensitive Liabilities	$477,974		($11,732)	
V. NONINTEREST-SENSITIVE LIABILITIES	$1,123			
VI. TOTAL LIABILITIES	$479,097		($11,732)	($11,732)
VII. EQUITY CAPITAL	$62,299			
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	1.30%	$5	
(c) 1 to 3 years	($3,100)	3.80%	($118)	
(d) 3 to 5 years	($500)	7.10%	($36)	
(e) 5 to 10 years	$0	12.20%	$0	
(f) 10 to 20 years	$0	20.30%	$0	
(g) Greater than 20 years	$0	27.00%	$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	3.90%	$0	
(e) 5 to 10 years	$0	7.20%	$0	
(f) 10 to 20 years	$0	13.30%	$0	
(g) Greater than 20 years	($900)	20.00%	($180)	
3. Total Off-Balance-Sheet Positions	$0		($318)	($318)
Net Risk Weighted Positions				$17,358
Net Position/ Assets				3.21%

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