

Table 9B
BANK B
ADJUSTABLE RATE MORTGAGES

Current Market Index - 6 Month or Less Reset Frequency

Balance from Schedule 4B

Distance from The Lifetime Cap								
	200 basis points or less		201 to 400 basis poi		401 to 600 basis po		Over 600 basis points	Total
	No Periodic Cap	Periodic Cap	No Periodic Cap	Periodic Cap	No Periodic Cap	Periodic Cap		
Balance	\$203	\$3,023	\$756	\$5,361	\$864	\$9,123	\$12,564	\$32,758
WAC	7.80%	5.60%	6.50%	4.65%	6.10%	4.83%	8.00%	3.20%

Risk Weights - Declining Rates

	Distance from The Lifetime Cap					
	200 basis points or less		201 to 400 basis poi		401 to 600 basis po	
	No Periodic Cap	Periodic Cap	No Periodic Cap	Periodic Cap	No Periodic Cap	Periodic Cap
Weighted	10.30%	10.40%	8.50%	9.30%	4.70%	7.10%
Average	7.90%	8.20%	5.70%	6.70%	2.30%	4.40%
Coupon	4.50%	4.80%	3.00%	3.50%	1.00%	1.90%
Range	2.00%	2.40%	1.30%	1.80%	0.60%	1.10%
					0.50%	1.00%

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 point				
	No Periodic Cap	Periodic Cap	No Periodic Cap	Periodic Cap	No Periodic Cap	Periodic Cap			
Net Position	\$4	\$248	\$23	\$499	\$20	\$401	\$4	\$666	\$1,865