

TABLE 4
ADJUSTABLE-RATE MORTGAGES RISK WEIGHTS
for
SCHEDULE 4

(Each of the following tables corresponds to a column on Schedule 4)

Current Market Index - 6 Month or Less Reset Frequency - No Periodic Cap

		Distance From The Lifetime Cap							
		200 Basis Points or Less		201 to 400 Basis Points		401 to 600 Basis Points		Over 600 Basis Points	
		Rising Rate	Declining Rates	Rising Rate	Declining Rates	Rising Rate	Declining Rates	Rising Rate	Declining Rates
Weighted Average Coupon Range	4.75% and under	(9.2%)	10.3%	(8.8%)	8.5%	(7.2%)	4.7%	(4.4%)	1.8%
	4.76% to 6.25%	(8.7%)	7.9%	(7.7%)	5.7%	(5.2%)	2.3%	(2.4%)	0.8%
	6.26% to 7.75%	(7.4%)	4.5%	(5.8%)	3.0%	(3.0%)	1.0%	(1.2%)	0.5%
	Over 7.75%	(5.1%)	2.0%	(3.6%)	1.3%	(1.5%)	0.6%	(0.7%)	0.5%

Current Market Index - 6 Month or Less Reset Frequency - With Periodic Cap

		Distance From The Lifetime Cap							
		200 Basis Points or Less		201 to 400 Basis Points		401 to 600 Basis Points		Over 600 Basis Points	
		Rising Rate	Declining Rates	Rising Rate	Declining Rates	Rising Rate	Declining Rates	Rising Rate	Declining Rates
Weighted Average Coupon Range	4.75% and under	(9.2%)	10.4%	(9.0%)	9.3%	(8.2%)	7.1%	(7.1%)	5.3%
	4.76% to 6.25%	(8.7%)	8.2%	(8.2%)	6.7%	(6.9%)	4.4%	(5.6%)	3.2%
	6.26% to 7.75%	(7.6%)	4.8%	(6.7%)	3.5%	(5.0%)	1.9%	(3.9%)	1.4%
	Over 7.75%	(5.3%)	2.4%	(4.2%)	1.8%	(2.7%)	1.1%	(2.1%)	1.0%