

TABLE 4 (Continued)
ADJUSTABLE-RATE MORTGAGES RISK WEIGHTS

Lagging Market Index - Over 1 Month Reset Frequency

		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	5% and under	(9.2%)	10.5%	(9.0%)	9.3%	(8.2%)	6.7%	(7.0%)	4.8%
	5.01% to 6.5%	(8.1%)	7.2%	(7.3%)	5.6%	(5.7%)	3.4%	(4.3%)	2.6%
	6.51% to 8%	(7.2%)	5.4%	(6.2%)	4.2%	(4.5%)	2.7%	(3.5%)	2.4%
	Over 8%	(5.3%)	3.3%	(4.5%)	3.0%	(3.5%)	2.7%	(3.2%)	2.6%