	Effective Date	: July 1, 20	J14	
	Г Г	Margins fo	r Securitie	es
	(% of market	value or in	ternal fai	r market value
Securities		estim	ate) ³	
		Duration	Buckets	
	0-5	>5	10	>10
LLS Traccuries & Fully Guaranteed Agencies	0-5	<u></u>	10	>10
D.S. Treasuries & Fully Guaranteed Agencies	0.0%	07	0/	0.5%
Bills, Notes, Bonus, Floating Rate Notes, and Innation-Indexed	000/	57	70 0/	93%
STRIPS	98%	96	70	92%
Government Sponsored Enterprises	0.001		<u> </u>	0.00
Bills, Notes, and Bonds	98%	96	%	94%
Zero Coupons	97%	95	%	91%
Foreign Government, Foreign Government Guaranteed, and Brady Bonds				
AAA rated - U.S. Dollar Denominated	98%	96	%	94%
BBB-AA rated - U.S. Dollar Denominated	97%	95	%	92%
BBB-AAA rated - Foreign Denominated ⁵	94%	92	%	91%
Foreign Government Agencies				
BBB-AAA U.S. Dollar Denominated	98%	96	%	91%
AAA rated - Foreign Denominated ⁵	94%	93	%	91%
Supranationals				
Bills, Notes, and Bonds - U.S. Dollar Denominated	98%	96	%	94%
$\frac{2}{100}$ Bills Notes and Bonds - AAA rated - Foreign Denominated ⁵	94%	93	%	91%
Zoro Coupons - U.S. Dollar Donominated	97%	05	<u> // // // // // // // // // // // // //</u>	01%
Comparate Danda ⁶	5770	<u> </u>	/0	91/0
Lorporate Bonds	0.001/		0/	020/
AAA rated - U.S. Dollar Denominated	98%	95	% 0/	93%
BBB-AA rated - U.S. Dollar Denominated	96%	93	%	92%
AAA rated - Foreign Denominated	92%	91	%	88%
German Jumbo Pfandbriefe		T		r
AAA rated - U.S. Dollar Denominated	98%	96	%	94%
AAA rated - Foreign Denominated ⁵	94%	93	%	92%
Municipal Bonds		-		_
BBB-AAA U.S. Dollar Denominated	98%	96	%	94%
AAA rated - Foreign Denominated ⁵	94%	92	%	91%
Asset-Backed Securities ⁷				
AAA rated	98%	94	%	90%
BBB-AA rated	96%	87	%	77%
Collateralized Debt Obligations - AAA rated	83%	82	%	78%
Commercial Mortgage-Backed Securities - AAA rated	95%	89	%	85%
Agency-Backed Mortgages ⁸				ł
Pass-Throughs	98%	96	%	94%
Collateralized Mortgage Obligations	98%	96	%	94%
Private Label Collateralized Mortgage Obligations - AAA rated	89%	88	%	85%
Trust Preferred Securities - BBB-AAA rated	89%	88	%	87%
Term Deposit Facility - Term Deposits	100%		,	
Certificates of Deposit, Bankers' Acceptances, Commercial Paper, and Asset-				
Backed Commercial Paper - BBB-AAA rated or equivalent short term rating	98%			
		Margins	for Loans	
Individually Deposited Loans ^{9,10,11}	(% of inter	nal fair ma	rket valu	e estimate)
	Eived Pate L		Eloci	ting Pate Leans
Agricultural Loans		Jans	11041	
Agricultural Loans	69% 05% [Link to	Matrivl	77% 05	% [Link to Matrix]
	08/6-95/6 [Link to		17/0-95	
Normal Risk Rated	<u>44%-94% [LINK to</u>	<u>iviatrixj</u>	<u>42%-94</u>	% [LINK to Watrix]
Commercial and Industrial Loans & Leases		-		
Minimal Risk Rated ¹²	<u>66%-95% [Link to</u>	<u>Matrix</u>	<u>68%-95</u>	% [Link to Matrix]
Normal Risk Rated ¹³	<u>44%-94% [Link to</u>	Matrix]	<u>42%-94</u>	% [Link to Matrix]
US Agency Guaranteed Loans	<u>94%-95% [Link to</u>	Matrix]	<u>95%</u>	[Link to Matrix]
Commercial Real Estate Loans ¹⁴				
Minimal Risk Rated ¹²	48%-95% [Link to	Matrix]	52%-95	% [Link to Matrix]
Normal Risk Rated ¹³	37%-94% [Link to	Matrix]	30%-94	% [Link to Matrix]
Construction Loans			00/001	
	10%_05% [Link to	Matrix	20%-05	% [Link to Matrix]
	<u>19/0-95/0 [LINK (C</u>		20/0-95	
Normal Risk Rated	<u>20%-94% [Link to</u>	<u>Natrix</u>	<u>18%-94</u>	% [LINK to Watrix]
Raw Land Loans				
Minimal Risk Rated ¹²	21%-95% [Link to	Matrix]	<u>25%-95</u>	<u>% [Link to Matrix]</u>
Normal Risk Rated ¹³	<u>20%-94% [Link to</u>	Matrix]	<u>18%-94</u>	% [Link to Matrix]
1-4 Family Mortgage Loans (first lien)	<u>72%-95% [Link to</u>	Matrix]	<u>65%-95</u>	% [Link to Matrix]
1-4 Family Mortgage Loans (second lien, home equity)	<u>64%-95% [Link to</u>	Matrix]	<u>61%-95</u>	% [Link to Matrix]
Private Banking Loans	<u>58%-95% [Link to</u>	Matrix]	<u>53%-95</u>	% [Link to Matrix]
Consumer Loans - Unsecured	<u>51%-95% [Link to</u>	Matrix]	<u>51%-95</u>	% [Link to Matrix]
Consumer Loans & Leases (auto, boat, etc.)	<u>46%-95% [Link to</u>	Matrix]	<u>50%-95</u>	% [Link to Matrix]
Group Deposited Loans ¹⁵				
Consumer Loans - Credit Card Receivables		56	%	
Consumer Loans - Subprime Credit Card Receivables		53	%	
Student Loans		88	%	

Federal Reserve Discount Window & Payment System Risk Collateral Margins Table^{1,2}

Notes:

1. This document is for informational purposes only and is subject to change without notice. This margins schedule is not binding on the Federal Reserve System in any particular transaction. An additional haircut will generally be applied to collateral that is pledged by depository institutions in financial condition that is consistent with eligibility for the secondary credit program.

2. Collateral assets may not be obligations of the pledging institution or an affiliate of the pledging institution, or otherwise correlated with the financial condition of the pledging institution.

3. Eligible securities for which a third party price is not available are assigned an internally modeled value. The margin for the >10 duration bucket is applied to such securities.

4. Includes structured Guaranteed Notes issued by the FDIC or NCUA which do not accrue interest at a stated rate and do not make any payments prior to maturity.

5. Eligible foreign currencies are Japanese Yen, Euro, Australian Dollars, Canadian Dollars, British Pounds, Danish Krone, Swiss Francs, and Swedish Krona.

6. Includes dollar denominated covered bonds issued by domestic institutions. Contact your local Reserve Bank for details.

7. Certain Asset Backed Securities, such as those backed by subprime mortgages, may be assigned lower margins.

8. Includes structured Guaranteed Notes issued by the FDIC or NCUA which may be backed by loans, RMBS, CMBS, or ABS.

9. Individually deposited loans are loans pledged to the Federal Reserve Banks via the Automated Loan Deposit system.

10. The margin applied to an individually deposited loan is determined by the maturity and coupon of the loan.

11. The ranges listed represent margins applied to the majority of loans pledged to the category. Use the corresponding link to access the full range of applicable margins.

12. "Minimal Risk" is equivalent to investment grade.

13. "Normal Risk" is equivalent to below investment grade while remaining a "pass credit" from a regulatory standpoint.

14. Includes multifamily loans

15. Group deposited loans are loans not pledged via the Automated Loan Deposit system.

			Agric	ultural Loa	ns - Minin	nal Risk Ra	ted - Fixed	l Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	92%	89%	86%	78%	70%	53%	47%
3	95%	95%	95%	95%	94%	90%	87%	81%	74%	66%	64%
4	95%	95%	95%	95%	95%	94%	91%	84%	76%	68%	66%
5	95%	95%	95%	95%	95%	95%	95%	90%	82%	71%	69%
6	95%	95%	95%	95%	95%	95%	95%	95%	89%	81%	79%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	90%	89%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

	Agricultural Loans - Minimal Risk Rated - Floating Rate												
Coupon					Ma	turity (Yea	ars)						
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20		
0	95%	95%	95%	92%	88%	85%	81%	75%	67%	51%	47%		
3	95%	95%	95%	94%	91%	88%	86%	82%	77%	68%	66%		
4	95%	95%	95%	95%	94%	92%	90%	88%	84%	78%	77%		
5	95%	95%	95%	95%	95%	95%	94%	93%	91%	88%	88%		
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		

			Agric	ultural Loa	ans - Norm	al Risk Ra	ted - Fixed	Rate			
Coupon					Ma	aturity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	91%	84%	77%	70%	64%	52%	39%	17%	12%
3	94%	94%	91%	84%	78%	72%	66%	57%	48%	40%	40%
4	94%	94%	92%	85%	78%	72%	67%	58%	50%	43%	43%
5	94%	94%	92%	85%	79%	73%	68%	59%	51%	45%	44%
6	94%	94%	93%	86%	80%	75%	70%	61%	53%	46%	46%
7	94%	94%	93%	88%	83%	78%	73%	64%	56%	48%	47%
8	94%	94%	94%	90%	85%	81%	76%	68%	60%	52%	51%
9	94%	94%	94%	92%	88%	84%	80%	73%	65%	58%	57%
10	94%	94%	94%	93%	90%	87%	83%	77%	71%	64%	63%
11	94%	94%	94%	94%	92%	89%	86%	81%	76%	70%	69%
12	94%	94%	94%	94%	94%	92%	90%	85%	80%	75%	75%
13	94%	94%	94%	94%	94%	94%	93%	89%	85%	81%	81%
14	94%	94%	94%	94%	94%	94%	94%	92%	89%	86%	86%
15	94%	94%	94%	94%	94%	94%	94%	94%	93%	91%	91%
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%

	Agricultural Loans - Normal Risk Rated - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	94%	94%	90%	82%	74%	67%	61%	51%	40%	22%	20%			
3	94%	94%	90%	82%	75%	69%	64%	56%	47%	36%	35%			
4	94%	94%	90%	83%	76%	70%	65%	57%	50%	39%	38%			
5	94%	94%	91%	83%	77%	72%	67%	60%	53%	43%	42%			
6	94%	94%	92%	85%	79%	74%	69%	63%	57%	48%	47%			
7	94%	94%	92%	86%	81%	77%	73%	67%	62%	55%	54%			
8	94%	94%	93%	88%	84%	80%	76%	71%	67%	61%	60%			
9	94%	94%	94%	90%	86%	83%	80%	76%	72%	67%	66%			
10	94%	94%	94%	92%	88%	86%	83%	80%	77%	73%	73%			
11	94%	94%	94%	93%	91%	89%	87%	84%	82%	79%	79%			
12	94%	94%	94%	94%	93%	91%	90%	88%	86%	85%	85%			
13	94%	94%	94%	94%	94%	94%	93%	91%	90%	90%	90%			
14	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%			
15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%			
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%			

			Commerci	al Loans &	Leases - N	/inimal Ri	sk Rated -	Fixed Rate	9		
Coupon					Ma	aturity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	92%	89%	86%	78%	70%	53%	47%
3	95%	95%	95%	95%	94%	90%	87%	81%	74%	66%	64%
4	95%	95%	95%	95%	95%	94%	91%	84%	76%	68%	66%
5	95%	95%	95%	95%	95%	95%	95%	90%	82%	71%	69%
6	95%	95%	95%	95%	95%	95%	95%	95%	89%	81%	79%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	90%	89%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

	Commercial Loans & Leases - Minimal Risk Rated - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	95%	95%	92%	88%	85%	81%	75%	67%	51%	47%			
3	95%	95%	95%	94%	91%	88%	86%	82%	77%	68%	66%			
4	95%	95%	95%	95%	94%	92%	90%	88%	84%	78%	77%			
5	95%	95%	95%	95%	95%	95%	94%	93%	91%	88%	88%			
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			

			Commerc	ial Loans 8	k Leases - I	Normal Ris	k Rated - I	Fixed Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	91%	84%	77%	70%	64%	52%	39%	17%	12%
3	94%	94%	91%	84%	78%	72%	66%	57%	48%	40%	40%
4	94%	94%	92%	85%	78%	72%	67%	58%	50%	43%	43%
5	94%	94%	92%	85%	79%	73%	68%	59%	51%	45%	44%
6	94%	94%	93%	86%	80%	75%	70%	61%	53%	46%	46%
7	94%	94%	93%	88%	83%	78%	73%	64%	56%	48%	47%
8	94%	94%	94%	90%	85%	81%	76%	68%	60%	52%	51%
9	94%	94%	94%	92%	88%	84%	80%	73%	65%	58%	57%
10	94%	94%	94%	93%	90%	87%	83%	77%	71%	64%	63%
11	94%	94%	94%	94%	92%	89%	86%	81%	76%	70%	69%
12	94%	94%	94%	94%	94%	92%	90%	85%	80%	75%	75%
13	94%	94%	94%	94%	94%	94%	93%	89%	85%	81%	81%
14	94%	94%	94%	94%	94%	94%	94%	92%	89%	86%	86%
15	94%	94%	94%	94%	94%	94%	94%	94%	93%	91%	91%
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%

	Commercial Loans & Leases - Normal Risk Rated - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	94%	94%	90%	82%	74%	67%	61%	51%	40%	22%	20%			
3	94%	94%	90%	82%	75%	69%	64%	56%	47%	36%	35%			
4	94%	94%	90%	83%	76%	70%	65%	57%	50%	39%	38%			
5	94%	94%	91%	83%	77%	72%	67%	60%	53%	43%	42%			
6	94%	94%	92%	85%	79%	74%	69%	63%	57%	48%	47%			
7	94%	94%	92%	86%	81%	77%	73%	67%	62%	55%	54%			
8	94%	94%	93%	88%	84%	80%	76%	71%	67%	61%	60%			
9	94%	94%	94%	90%	86%	83%	80%	76%	72%	67%	66%			
10	94%	94%	94%	92%	88%	86%	83%	80%	77%	73%	73%			
11	94%	94%	94%	93%	91%	89%	87%	84%	82%	79%	79%			
12	94%	94%	94%	94%	93%	91%	90%	88%	86%	85%	85%			
13	94%	94%	94%	94%	94%	94%	93%	91%	90%	90%	90%			
14	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%			
15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%			
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%			

	US Agency Guaranteed Loans - Fixed Rate											
Coupon					Ma	turity (Yea	ars)					
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20	
0	95%	95%	95%	95%	95%	95%	94%	92%	88%	81%	77%	
3	95%	95%	95%	95%	95%	95%	95%	95%	94%	87%	86%	
4	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	93%	
5	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	

			U	S Agency C	Guarantee	d Loans - F	loating Ra	te			
Coupon					Ma	aturity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	95%	94%	92%	87%	85%
3	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
4	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
5	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		C	commercia	l Real Esta	te Loans -	Minimal R	lisk Rated	- Fixed Rat	te		
Coupon					Ma	aturity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	94%	89%	84%	79%	74%	65%	54%	31%	26%
3	95%	95%	95%	92%	87%	83%	78%	69%	60%	48%	46%
4	95%	95%	95%	93%	90%	86%	82%	74%	64%	51%	49%
5	95%	95%	95%	95%	93%	89%	86%	79%	71%	57%	55%
6	95%	95%	95%	95%	95%	93%	90%	84%	77%	65%	64%
7	95%	95%	95%	95%	95%	95%	93%	89%	83%	74%	73%
8	95%	95%	95%	95%	95%	95%	95%	93%	89%	82%	81%
9	95%	95%	95%	95%	95%	95%	95%	95%	93%	89%	89%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

	Commercial Real Estate Loans - Minimal Risk Rated - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	95%	93%	87%	81%	75%	70%	61%	51%	33%	29%			
3	95%	95%	94%	89%	85%	81%	77%	71%	64%	52%	50%			
4	95%	95%	95%	91%	88%	84%	81%	76%	71%	61%	60%			
5	95%	95%	95%	93%	90%	88%	85%	82%	77%	70%	69%			
6	95%	95%	95%	95%	93%	91%	89%	87%	84%	79%	78%			
7	95%	95%	95%	95%	95%	94%	93%	91%	89%	87%	87%			
8	95%	95%	95%	95%	95%	95%	95%	95%	94%	93%	93%			
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			

	Commercial Real Estate Loans - Normal Risk Rated - Fixed Rate													
Coupon					Ma	aturity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	94%	94%	89%	80%	71%	64%	57%	45%	32%	11%	7%			
3	94%	94%	89%	80%	72%	66%	59%	50%	41%	34%	34%			
4	94%	94%	89%	81%	73%	66%	60%	51%	43%	37%	37%			
5	94%	94%	89%	81%	74%	67%	62%	53%	45%	39%	39%			
6	94%	94%	90%	82%	75%	69%	63%	55%	47%	40%	40%			
7	94%	94%	91%	84%	77%	72%	66%	57%	50%	42%	42%			
8	94%	94%	92%	86%	80%	74%	69%	61%	54%	45%	45%			
9	94%	94%	93%	87%	82%	77%	73%	65%	58%	51%	50%			
10	94%	94%	94%	89%	84%	80%	76%	69%	63%	56%	56%			
11	94%	94%	94%	91%	87%	83%	79%	73%	68%	62%	61%			
12	94%	94%	94%	92%	89%	86%	82%	77%	72%	67%	67%			
13	94%	94%	94%	94%	91%	88%	86%	81%	77%	72%	72%			
14	94%	94%	94%	94%	93%	90%	88%	85%	81%	77%	77%			
15	94%	94%	94%	94%	94%	93%	91%	88%	85%	82%	82%			
>15	94%	94%	94%	94%	94%	94%	93%	91%	88%	86%	86%			

	Commercial Real Estate Loans - Normal Risk Rated - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	94%	93%	88%	77%	68%	60%	53%	41%	29%	13%	12%			
3	94%	93%	88%	78%	70%	63%	56%	47%	38%	27%	26%			
4	94%	93%	88%	78%	70%	64%	58%	49%	40%	31%	30%			
5	94%	94%	88%	79%	71%	65%	60%	51%	44%	35%	34%			
6	94%	94%	89%	80%	73%	67%	62%	54%	47%	39%	38%			
7	94%	94%	90%	82%	75%	70%	65%	58%	52%	44%	44%			
8	94%	94%	91%	84%	78%	73%	69%	62%	56%	50%	49%			
9	94%	94%	92%	85%	80%	76%	72%	66%	61%	55%	55%			
10	94%	94%	93%	87%	82%	78%	75%	70%	66%	61%	60%			
11	94%	94%	94%	89%	85%	81%	78%	74%	70%	66%	66%			
12	94%	94%	94%	90%	87%	84%	82%	78%	75%	72%	71%			
13	94%	94%	94%	92%	89%	87%	85%	82%	79%	77%	77%			
14	94%	94%	94%	93%	91%	89%	88%	85%	84%	82%	82%			
15	94%	94%	94%	94%	93%	92%	91%	89%	88%	87%	86%			
>15	94%	94%	94%	94%	94%	94%	93%	92%	91%	91%	91%			

			Const	ruction Loa	ans - Miniı	mal Risk Ra	ated - Fixe	d Rate			
Coupon					Ma	aturity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	70%	58%	48%	41%	29%	17%	3%	1%
3	95%	92%	84%	71%	60%	52%	45%	34%	26%	19%	19%
4	95%	92%	85%	73%	63%	54%	47%	37%	28%	21%	21%
5	95%	93%	86%	74%	65%	57%	50%	41%	32%	24%	23%
6	95%	93%	87%	76%	67%	60%	53%	44%	36%	28%	27%
7	95%	93%	88%	78%	69%	62%	56%	48%	40%	32%	32%
8	95%	94%	89%	79%	71%	65%	59%	51%	44%	37%	37%
9	95%	94%	89%	81%	74%	68%	62%	55%	48%	42%	41%
10	95%	95%	90%	83%	76%	70%	66%	59%	52%	46%	46%
11	95%	95%	91%	84%	78%	73%	69%	62%	56%	51%	50%
12	95%	95%	92%	86%	80%	75%	71%	66%	60%	55%	55%
13	95%	95%	93%	87%	82%	78%	74%	69%	64%	60%	59%
14	95%	95%	94%	89%	84%	80%	77%	72%	68%	64%	64%
15	95%	95%	95%	90%	86%	83%	80%	76%	72%	68%	68%
>15	95%	95%	95%	92%	88%	85%	83%	79%	76%	73%	73%

	Construction Loans - Minimal Risk Rated - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	91%	83%	69%	58%	48%	41%	29%	18%	8%	7%			
3	95%	91%	84%	71%	61%	53%	46%	37%	28%	20%	19%			
4	95%	92%	85%	73%	63%	55%	49%	40%	32%	25%	24%			
5	95%	92%	86%	74%	65%	58%	52%	44%	36%	29%	29%			
6	95%	93%	87%	76%	68%	61%	55%	47%	41%	34%	34%			
7	95%	93%	87%	78%	70%	63%	58%	51%	45%	39%	38%			
8	95%	94%	88%	79%	72%	66%	61%	55%	49%	44%	43%			
9	95%	94%	89%	81%	74%	69%	65%	58%	53%	48%	48%			
10	95%	95%	90%	82%	76%	72%	68%	62%	57%	53%	53%			
11	95%	95%	91%	84%	79%	74%	71%	66%	62%	58%	58%			
12	95%	95%	92%	86%	81%	77%	74%	69%	66%	62%	62%			
13	95%	95%	93%	87%	83%	79%	77%	73%	70%	67%	67%			
14	95%	95%	94%	89%	85%	82%	80%	76%	74%	72%	71%			
15	95%	95%	94%	90%	87%	85%	82%	80%	78%	76%	76%			
>15	95%	95%	95%	92%	89%	87%	85%	83%	81%	80%	80%			

	Construction Loans - Normal Risk Rated - Fixed Rate													
Coupon					Ma	aturity (Ye	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	94%	89%	79%	63%	50%	40%	31%	19%	9%	1%	0%			
3	94%	89%	79%	64%	52%	43%	35%	26%	20%	18%	18%			
4	94%	89%	79%	64%	53%	44%	37%	28%	22%	20%	20%			
5	94%	89%	80%	65%	53%	44%	38%	29%	24%	23%	22%			
6	94%	89%	80%	65%	54%	46%	39%	31%	25%	24%	24%			
7	94%	90%	81%	67%	56%	48%	41%	33%	27%	25%	25%			
8	94%	90%	82%	68%	58%	50%	44%	35%	29%	27%	27%			
9	94%	90%	83%	70%	60%	52%	46%	38%	33%	29%	29%			
10	94%	91%	83%	71%	62%	54%	49%	41%	36%	33%	32%			
11	94%	91%	84%	73%	64%	57%	51%	44%	39%	36%	36%			
12	94%	92%	85%	74%	66%	59%	54%	47%	42%	39%	39%			
13	94%	92%	86%	76%	68%	61%	56%	50%	45%	42%	42%			
14	94%	93%	87%	77%	70%	64%	59%	53%	48%	46%	46%			
15	94%	93%	88%	79%	72%	66%	62%	56%	51%	49%	49%			
>15	94%	94%	88%	80%	74%	68%	64%	59%	55%	52%	52%			

	Construction Loans - Normal Risk Rated - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	94%	88%	78%	62%	48%	38%	30%	19%	11%	5%	5%			
3	94%	88%	78%	63%	51%	41%	35%	26%	20%	16%	16%			
4	94%	88%	79%	63%	51%	43%	36%	28%	22%	18%	18%			
5	94%	88%	79%	64%	52%	44%	38%	30%	24%	20%	20%			
6	94%	89%	79%	64%	54%	45%	39%	32%	27%	23%	23%			
7	94%	89%	80%	66%	55%	47%	41%	34%	29%	26%	26%			
8	94%	90%	81%	67%	57%	50%	44%	37%	32%	29%	29%			
9	94%	90%	82%	69%	59%	52%	46%	40%	35%	32%	32%			
10	94%	90%	83%	70%	61%	54%	49%	43%	38%	36%	36%			
11	94%	91%	83%	72%	63%	56%	52%	46%	42%	39%	39%			
12	94%	91%	84%	73%	65%	59%	54%	49%	45%	42%	42%			
13	94%	92%	85%	74%	67%	61%	57%	51%	48%	46%	46%			
14	94%	92%	86%	76%	69%	63%	59%	54%	51%	49%	49%			
15	94%	93%	87%	77%	71%	65%	62%	57%	54%	52%	52%			
>15	94%	93%	88%	79%	72%	68%	64%	60%	57%	56%	56%			

	Raw Land Loans - Minimal Risk Rated - Fixed Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	91%	83%	70%	58%	48%	41%	29%	17%	3%	1%			
3	95%	92%	84%	71%	60%	52%	45%	34%	26%	19%	19%			
4	95%	92%	85%	73%	63%	54%	47%	37%	28%	21%	21%			
5	95%	93%	86%	74%	65%	57%	50%	41%	32%	24%	23%			
6	95%	93%	87%	76%	67%	60%	53%	44%	36%	28%	27%			
7	95%	93%	88%	78%	69%	62%	56%	48%	40%	32%	32%			
8	95%	94%	89%	79%	71%	65%	59%	51%	44%	37%	37%			
9	95%	94%	89%	81%	74%	68%	62%	55%	48%	42%	41%			
10	95%	95%	90%	83%	76%	70%	66%	59%	52%	46%	46%			
11	95%	95%	91%	84%	78%	73%	69%	62%	56%	51%	50%			
12	95%	95%	92%	86%	80%	75%	71%	66%	60%	55%	55%			
13	95%	95%	93%	87%	82%	78%	74%	69%	64%	60%	59%			
14	95%	95%	94%	89%	84%	80%	77%	72%	68%	64%	64%			
15	95%	95%	95%	90%	86%	83%	80%	76%	72%	68%	68%			
>15	95%	95%	95%	92%	88%	85%	83%	79%	76%	73%	73%			

	Raw Land Loans - Minimal Risk Rated - Floating Rate												
Coupon					Ma	turity (Yea	ars)						
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20		
0	95%	91%	83%	69%	58%	48%	41%	29%	18%	8%	7%		
3	95%	91%	84%	71%	61%	53%	46%	37%	28%	20%	19%		
4	95%	92%	85%	73%	63%	55%	49%	40%	32%	25%	24%		
5	95%	92%	86%	74%	65%	58%	52%	44%	36%	29%	29%		
6	95%	93%	87%	76%	68%	61%	55%	47%	41%	34%	34%		
7	95%	93%	87%	78%	70%	63%	58%	51%	45%	39%	38%		
8	95%	94%	88%	79%	72%	66%	61%	55%	49%	44%	43%		
9	95%	94%	89%	81%	74%	69%	65%	58%	53%	48%	48%		
10	95%	95%	90%	82%	76%	72%	68%	62%	57%	53%	53%		
11	95%	95%	91%	84%	79%	74%	71%	66%	62%	58%	58%		
12	95%	95%	92%	86%	81%	77%	74%	69%	66%	62%	62%		
13	95%	95%	93%	87%	83%	79%	77%	73%	70%	67%	67%		
14	95%	95%	94%	89%	85%	82%	80%	76%	74%	72%	71%		
15	95%	95%	94%	90%	87%	85%	82%	80%	78%	76%	76%		
>15	95%	95%	95%	92%	89%	87%	85%	83%	81%	80%	80%		

	Raw Land Loans - Normal Risk Rated - Fixed Rate													
Coupon					Ma	aturity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	94%	89%	79%	63%	50%	40%	31%	19%	9%	1%	0%			
3	94%	89%	79%	64%	52%	43%	35%	26%	20%	18%	18%			
4	94%	89%	79%	64%	53%	44%	37%	28%	22%	20%	20%			
5	94%	89%	80%	65%	53%	44%	38%	29%	24%	23%	22%			
6	94%	89%	80%	65%	54%	46%	39%	31%	25%	24%	24%			
7	94%	90%	81%	67%	56%	48%	41%	33%	27%	25%	25%			
8	94%	90%	82%	68%	58%	50%	44%	35%	29%	27%	27%			
9	94%	90%	83%	70%	60%	52%	46%	38%	33%	29%	29%			
10	94%	91%	83%	71%	62%	54%	49%	41%	36%	33%	32%			
11	94%	91%	84%	73%	64%	57%	51%	44%	39%	36%	36%			
12	94%	92%	85%	74%	66%	59%	54%	47%	42%	39%	39%			
13	94%	92%	86%	76%	68%	61%	56%	50%	45%	42%	42%			
14	94%	93%	87%	77%	70%	64%	59%	53%	48%	46%	46%			
15	94%	93%	88%	79%	72%	66%	62%	56%	51%	49%	49%			
>15	94%	94%	88%	80%	74%	68%	64%	59%	55%	52%	52%			

	Raw Land Loans - Normal Risk Rated - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	94%	88%	78%	62%	48%	38%	30%	19%	11%	5%	5%			
3	94%	88%	78%	63%	51%	41%	35%	26%	20%	16%	16%			
4	94%	88%	79%	63%	51%	43%	36%	28%	22%	18%	18%			
5	94%	88%	79%	64%	52%	44%	38%	30%	24%	20%	20%			
6	94%	89%	79%	64%	54%	45%	39%	32%	27%	23%	23%			
7	94%	89%	80%	66%	55%	47%	41%	34%	29%	26%	26%			
8	94%	90%	81%	67%	57%	50%	44%	37%	32%	29%	29%			
9	94%	90%	82%	69%	59%	52%	46%	40%	35%	32%	32%			
10	94%	90%	83%	70%	61%	54%	49%	43%	38%	36%	36%			
11	94%	91%	83%	72%	63%	56%	52%	46%	42%	39%	39%			
12	94%	91%	84%	73%	65%	59%	54%	49%	45%	42%	42%			
13	94%	92%	85%	74%	67%	61%	57%	51%	48%	46%	46%			
14	94%	92%	86%	76%	69%	63%	59%	54%	51%	49%	49%			
15	94%	93%	87%	77%	71%	65%	62%	57%	54%	52%	52%			
>15	94%	93%	88%	79%	72%	68%	64%	60%	57%	56%	56%			

	1-4 Family Mortgage Loans (first lien) - Fixed Rate												
Coupon					Ma	turity (Yea	ars)						
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20		
0	95%	95%	95%	95%	94%	92%	91%	88%	84%	75%	72%		
3	95%	95%	95%	95%	94%	93%	91%	88%	84%	75%	72%		
4	95%	95%	95%	95%	95%	95%	93%	90%	85%	75%	73%		
5	95%	95%	95%	95%	95%	95%	95%	93%	88%	77%	74%		
6	95%	95%	95%	95%	95%	95%	95%	95%	92%	82%	80%		
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	88%	86%		
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	92%		
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		

			1-4 Fa	mily Mort	gage Loan	s (first lier	n) - Floatin	g Rate			
Coupon					Ma	aturity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	94%	92%	89%	87%	83%	78%	65%	62%
3	95%	95%	95%	95%	92%	90%	89%	85%	80%	69%	66%
4	95%	95%	95%	95%	94%	92%	91%	88%	84%	75%	72%
5	95%	95%	95%	95%	95%	94%	93%	91%	88%	81%	79%
6	95%	95%	95%	95%	95%	95%	95%	94%	92%	88%	87%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		1-4	Family M	ortgage Lo	oans (seco	nd lien, ho	me equity) - Fixed R	ate		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	93%	90%	87%	85%	81%	76%	66%	64%
3	95%	95%	95%	93%	90%	87%	85%	81%	76%	66%	64%
4	95%	95%	95%	93%	90%	87%	85%	81%	76%	66%	64%
5	95%	95%	95%	93%	90%	87%	85%	81%	76%	66%	64%
6	95%	95%	95%	93%	90%	87%	85%	81%	76%	67%	65%
7	95%	95%	95%	93%	90%	88%	85%	81%	77%	67%	65%
8	95%	95%	95%	93%	91%	88%	86%	82%	77%	67%	65%
9	95%	95%	95%	94%	92%	90%	88%	84%	79%	69%	67%
10	95%	95%	95%	95%	93%	91%	90%	86%	81%	71%	69%
11	95%	95%	95%	95%	95%	93%	92%	89%	85%	75%	73%
12	95%	95%	95%	95%	95%	95%	93%	91%	88%	80%	78%
13	95%	95%	95%	95%	95%	95%	95%	93%	91%	84%	83%
14	95%	95%	95%	95%	95%	95%	95%	95%	93%	89%	88%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	92%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		1-4	Family Mo	rtgage Loa	ns (secon	d lien, hon	ne equity)	- Floating	Rate		
Coupon					Ma	aturity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	90%	87%	85%	80%	75%	63%	60%
3	95%	95%	95%	92%	90%	87%	85%	80%	75%	64%	61%
4	95%	95%	95%	92%	90%	87%	85%	81%	76%	65%	62%
5	95%	95%	95%	93%	90%	87%	85%	81%	76%	66%	63%
6	95%	95%	95%	93%	90%	88%	86%	82%	77%	67%	65%
7	95%	95%	95%	93%	91%	88%	86%	83%	78%	69%	67%
8	95%	95%	95%	93%	91%	89%	87%	84%	80%	72%	71%
9	95%	95%	95%	94%	92%	90%	89%	86%	82%	76%	74%
10	95%	95%	95%	95%	94%	92%	91%	88%	85%	80%	79%
11	95%	95%	95%	95%	95%	94%	93%	91%	88%	84%	84%
12	95%	95%	95%	95%	95%	95%	94%	93%	91%	88%	88%
13	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	91%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

	Private Banking Loans - Fixed Rate												
Coupon					Ma	turity (Yea	ars)						
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20		
0	95%	95%	93%	88%	82%	77%	72%	62%	51%	28%	22%		
3	95%	95%	93%	88%	83%	78%	73%	66%	58%	48%	47%		
4	95%	95%	93%	89%	84%	79%	74%	67%	59%	50%	49%		
5	95%	95%	94%	90%	86%	81%	76%	69%	61%	52%	51%		
6	95%	95%	95%	92%	88%	84%	80%	73%	64%	54%	53%		
7	95%	95%	95%	94%	91%	87%	84%	77%	70%	59%	58%		
8	95%	95%	95%	95%	93%	90%	88%	82%	76%	67%	66%		
9	95%	95%	95%	95%	95%	93%	91%	87%	81%	74%	73%		
10	95%	95%	95%	95%	95%	95%	94%	91%	87%	81%	80%		
11	95%	95%	95%	95%	95%	95%	95%	94%	91%	87%	87%		
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	93%		
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%		

				Private I	Banking Lo	ans - Float	ting Rate				
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	85%	78%	72%	67%	57%	46%	30%	27%
3	95%	95%	92%	85%	79%	74%	69%	61%	53%	41%	40%
4	95%	95%	92%	86%	81%	76%	71%	64%	57%	46%	45%
5	95%	95%	93%	88%	83%	79%	75%	68%	62%	53%	52%
6	95%	95%	94%	90%	85%	82%	78%	73%	68%	60%	59%
7	95%	95%	95%	91%	88%	85%	82%	78%	73%	67%	66%
8	95%	95%	95%	93%	90%	88%	86%	83%	79%	74%	74%
9	95%	95%	95%	95%	93%	91%	90%	87%	85%	81%	81%
10	95%	95%	95%	95%	95%	94%	93%	91%	90%	88%	88%
11	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%	93%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

	Consumer Loans - Unsecured - Fixed Rate												
Coupon					Ma	turity (Yea	ars)						
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20		
0	95%	94%	90%	83%	77%	72%	67%	59%	51%	37%	34%		
3	95%	94%	90%	83%	77%	72%	67%	59%	51%	37%	34%		
4	95%	94%	90%	84%	78%	73%	68%	60%	51%	37%	34%		
5	95%	94%	91%	85%	79%	74%	70%	62%	52%	37%	34%		
6	95%	95%	91%	86%	81%	76%	71%	64%	55%	39%	36%		
7	95%	95%	92%	87%	82%	77%	73%	66%	57%	42%	39%		
8	95%	95%	93%	88%	83%	79%	75%	68%	60%	45%	43%		
9	95%	95%	93%	89%	84%	80%	77%	70%	63%	49%	46%		
10	95%	95%	94%	89%	86%	82%	79%	73%	65%	53%	50%		
11	95%	95%	94%	90%	87%	84%	80%	75%	68%	56%	54%		
12	95%	95%	95%	91%	88%	85%	82%	77%	71%	60%	58%		
13	95%	95%	95%	92%	90%	87%	84%	79%	74%	64%	62%		
14	95%	95%	95%	93%	91%	88%	86%	82%	76%	68%	66%		
15	95%	95%	95%	94%	92%	90%	88%	84%	79%	71%	70%		
>15	95%	95%	95%	95%	93%	91%	90%	86%	82%	75%	74%		

			C	onsumer L	oans - Uns	ecured - F	loating Ra	te			
Coupon					Ma	aturity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	93%	89%	82%	76%	70%	65%	57%	47%	31%	27%
3	95%	93%	89%	82%	76%	71%	66%	58%	49%	33%	29%
4	95%	93%	90%	83%	77%	71%	67%	59%	50%	34%	31%
5	95%	94%	90%	84%	78%	73%	68%	61%	52%	37%	34%
6	95%	94%	91%	85%	79%	74%	70%	63%	55%	40%	38%
7	95%	94%	91%	86%	80%	76%	72%	65%	57%	44%	41%
8	95%	95%	92%	86%	82%	77%	74%	67%	60%	47%	45%
9	95%	95%	92%	87%	83%	79%	75%	69%	63%	51%	49%
10	95%	95%	93%	88%	84%	81%	77%	72%	65%	54%	52%
11	95%	95%	94%	89%	86%	82%	79%	74%	68%	58%	56%
12	95%	95%	94%	90%	87%	84%	81%	76%	71%	62%	61%
13	95%	95%	95%	91%	88%	85%	83%	79%	74%	66%	65%
14	95%	95%	95%	92%	89%	87%	85%	81%	77%	70%	69%
15	95%	95%	95%	93%	91%	89%	87%	83%	80%	74%	73%
>15	95%	95%	95%	94%	92%	90%	89%	86%	83%	78%	77%

			Consum	ner Loans &	& Leases (a	auto, boat	, etc.) - Fix	ed Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	87%	82%	78%	74%	67%	58%	44%	41%
3	95%	95%	92%	87%	82%	78%	74%	67%	58%	44%	41%
4	95%	95%	92%	87%	83%	78%	74%	67%	59%	44%	41%
5	95%	95%	93%	88%	84%	80%	76%	68%	60%	45%	42%
6	95%	95%	94%	89%	85%	81%	78%	71%	62%	46%	43%
7	95%	95%	94%	90%	87%	83%	80%	73%	65%	50%	47%
8	95%	95%	95%	91%	88%	85%	82%	76%	68%	54%	51%
9	95%	95%	95%	92%	89%	86%	84%	78%	71%	58%	55%
10	95%	95%	95%	93%	91%	88%	85%	81%	74%	62%	60%
11	95%	95%	95%	94%	92%	90%	87%	83%	77%	66%	64%
12	95%	95%	95%	95%	93%	91%	89%	85%	80%	71%	69%
13	95%	95%	95%	95%	95%	93%	91%	88%	83%	75%	73%
14	95%	95%	95%	95%	95%	94%	93%	90%	86%	79%	78%
15	95%	95%	95%	95%	95%	95%	95%	92%	89%	83%	82%
>15	95%	95%	95%	95%	95%	95%	95%	94%	92%	87%	86%

			Consume	er Loans &	Leases (au	uto, boat,	etc.) - Floa	ting Rate			
Coupon					Ma	aturity (Ye	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	94%	91%	86%	80%	76%	71%	64%	55%	39%	35%
3	95%	95%	91%	86%	81%	76%	72%	65%	56%	41%	37%
4	95%	95%	92%	86%	81%	77%	73%	66%	58%	43%	40%
5	95%	95%	92%	87%	82%	78%	74%	68%	60%	46%	43%
6	95%	95%	93%	88%	84%	80%	76%	70%	63%	50%	47%
7	95%	95%	93%	89%	85%	82%	78%	73%	66%	54%	51%
8	95%	95%	94%	90%	86%	83%	80%	75%	69%	58%	56%
9	95%	95%	95%	91%	88%	85%	82%	77%	72%	62%	60%
10	95%	95%	95%	92%	89%	87%	84%	80%	75%	66%	65%
11	95%	95%	95%	93%	90%	88%	86%	82%	78%	71%	70%
12	95%	95%	95%	94%	92%	90%	88%	85%	81%	75%	74%
13	95%	95%	95%	95%	93%	92%	90%	88%	85%	80%	79%
14	95%	95%	95%	95%	95%	93%	92%	90%	88%	84%	83%
15	95%	95%	95%	95%	95%	95%	94%	92%	91%	88%	88%
>15	95%	95%	95%	95%	95%	95%	95%	95%	93%	91%	91%