Securities		largins for Se	ecurities air market value estimate
Securities	0-5	Duration Bu	
U.S. Treasuries & Fully Guaranteed Agencies	0-3	>3-10	710
Bills, Notes, Bonds, Floating Rate Notes, and Inflation-Indexed Zero Coupon, STRIPS	99% 94%	97% 93%	95% 92%
Government Sponsored Enterprises	9470	93/6	3276
Bills, Notes, and Bonds	98%	96%	94%
Zero Coupons Foreign Government, Foreign Government Guaranteed, and Brady Bonds	93%	92%	91%
AAA- A rated - U.S. Dollar Denominated	98%	96%	94%
BBB rated - U.S. Dollar Denominated	97%	95%	93%
AAA-BBB rated - Foreign Denominated Foreign Government Agencies	94%	93%	91%
AAA-BBB U.S. Dollar Denominated	98%	96%	93%
AAA rated - Foreign Denominated	94%	93%	91%
Bupranationals Bills, Notes, and Bonds - U.S. Dollar Denominated	98%	96%	94%
Bills, Notes, and Bonds - AAA rated - Foreign Denominated	94%	93%	90%
Zero Coupons - U.S. Dollar Denominated	93%	92%	91%
Corporate Bonds AAA -A rated - U.S. Dollar Denominated	96%	94%	93%
BBB rated - U.S. Dollar Denominated	94%	93%	91%
AAA rated - Foreign Denominated	91%	90%	86%
German Jumbo Pfandbriefe AAA rated - U.S. Dollar Denominated	98%	96%	94%
AAA rated - U.S. Dollar Denominated AAA rated - Foreign Denominated	94%	96%	90%
Municipal Bonds			
AAA-BBB U.S. Dollar Denominated	98%	95%	92%
AAA rated - Foreign Denominated Asset Backed Securities	91%	89%	87%
AAA-A rated - U.S. Dollar Denominated	97%	92%	84%
BBB rated - U.S. Dollar Denominated	93%	84%	66%
Collateralized Debt Obligations - AAA rated U.S. Dollar Denominated	71% 89%	52% 75%	47% 63%
Collateralized Loan Obligations - AAA rated U.S. Dollar Denominated Agency Backed Mortgages	8370	73/0	03%
Pass-Throughs U.S. Dollar Denominated	98%	96%	94%
Collateralized Mortgage Obligations U.S. Dollar Denominated	98%	96%	94%
Commercial Mortgage Backed U.S. Dollar Denominated Non Agency Backed Mortgages	98%	96%	94%
Residential Mortgage Backed - AAA rated - U.S. Dollar Denominated	93%	92%	89%
Residential Mortgage Backed - AA rated - U.S. Dollar Denominated	79%	78%	74%
Residential Mortgage Backed - A rated - U.S. Dollar Denominated Residential Mortgage Backed - BBB rated - U.S. Dollar Denominated	78% 77%	77% 76%	73% 72%
Subprime RMBS - AAA rated - U.S. Dollar Denominated	90%	83%	82%
Subprime RMBS - AA rated - U.S. Dollar Denominated	79%	73%	72%
Subprime RMBS - A rated - U.S. Dollar Denominated	70%	66%	64%
Subprime RMBS - BBB rated - U.S. Dollar Denominated Commercial Mortgage Backed - AAA rated - U.S. Dollar Denominated	66% 95%	65% 87%	63%
TPS / CD / Commercial Paper			
Trust Preferred Securities - AAA-BBB rated - U.S. Dollar Denominated	89%	88%	87%
Certificates of Deposit - U.S. Dollar Denominated Bankers' Acceptances, Commercial Paper, and Asset Backed Commercial	98%	96%	94%
Paper - AAA-BBB rated or equivalent short term rating - U.S. Dollar	98%		
Denominated			1.2
Individually Danasitad Loans		Margins for L	
Individually Deposited Loans	Fixed Rate Lo		et value estimate) Floating Rate Loans
Agricultural Loans			- ŭ
Minimal Risk Rated	68%-95% [Link to	Matrix] 7	'7%-95% [Link to Matrix]
Normal Risk Rated	47%-94% [Link to	Matrix] 4	2%-94% [Link to Matrix]
Commercial and Industrial Loans & Leases Minimal Risk Rated	68%-95% [Link to	Matriyl 7	/2%-95% [Link to Matrix]
Normal Risk Rated	52%-94% [Link to		3%-94% [Link to Matrix]
JS Agency Guaranteed Loans	95%-95% [Link to		5%-95% [Link to Matrix]
Commercial Real Estate Loans			
Minimal Risk Rated	51%-95% [Link to		2%-95% [Link to Matrix]
Normal Risk Rated Construction Loans	39%-94% [Link to	<u>Matrix]</u> <u>3</u>	1%-94% [Link to Matrix]
Minimal Risk Rated	20%-95% [Link to	Matrixl 2	
Normal Risk Rated	22%-94% [Link to		.8%-94% [Link to Matrix]
Raw Land Loans			
Minimal Risk Rated	20%-95% [Link to		.7%-95% [Link to Matrix]
Normal Risk Rated	9%-94% [Link to		.8%-94% [Link to Matrix]
L-4 Family Mortgage Loans (first lien) L-4 Family Mortgage Loans (second lien, home equity)	72%-95% [Link to 61%-95% [Link to		<u>i4%-95% [Link to Matrix]</u> i1%-93% [Link to Matrix]
Private Banking Loans	65%-95% [Link to		5%-95% [Link to Matrix]
Consumer Loans - Unsecured	60%-95% [Link to		9%-94% [Link to Matrix]
Consumer Loans & Leases (auto, boat, etc.) Student Loans	47%-95% [Link to 63%-95% [Link to		<u> 5%-93% [Link to Matrix]</u> 9%-95% [Link to Matrix]
Group Deposited Loans	0370 3370 [LITIK (O		SONO SONO LEHIN LO IVIALIAN
Consumer Loans - Credit Card Receivables		75%	

			Agricul	tural Loans	s - Minima	l Risk Rate	d - Fixed R	late			
Coupon					Matı	urity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	92%	89%	86%	78%	70%	54%	48%
1	95%	95%	95%	95%	92%	90%	86%	79%	72%	60%	57%
2	95%	95%	95%	95%	93%	90%	87%	80%	73%	63%	61%
3	95%	95%	95%	95%	93%	90%	87%	81%	74%	66%	64%
4	95%	95%	95%	95%	95%	92%	89%	83%	76%	68%	66%
5	95%	95%	95%	95%	95%	95%	93%	88%	82%	74%	72%
6	95%	95%	95%	95%	95%	95%	95%	93%	89%	84%	82%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	92%
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%

			Agricultu	ıral Loans	- Minimal	Risk Rated	- Floating	Rate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	89%	85%	82%	77%	69%	52%	48%
1	95%	95%	95%	92%	89%	86%	83%	77%	71%	56%	53%
2	95%	95%	95%	92%	89%	86%	83%	78%	72%	59%	56%
3	95%	95%	95%	94%	91%	88%	86%	82%	77%	67%	65%
4	95%	95%	95%	95%	94%	92%	90%	88%	84%	77%	76%
5	95%	95%	95%	95%	95%	95%	95%	93%	91%	88%	87%
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%

			Agricu	tural Loan	s - Normal	Risk Rate	d - Fixed R	ate			
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	92%	85%	78%	72%	65%	54%	41%	18%	13%
1	94%	94%	92%	85%	78%	72%	66%	56%	44%	32%	32%
2	94%	94%	92%	85%	79%	73%	67%	57%	47%	38%	38%
3	94%	94%	92%	85%	79%	73%	68%	59%	50%	42%	42%
4	94%	94%	92%	85%	79%	74%	68%	60%	52%	45%	45%
5	94%	94%	92%	85%	80%	74%	69%	61%	53%	47%	46%
6	94%	94%	92%	86%	80%	75%	70%	62%	55%	48%	48%
7	94%	94%	92%	86%	81%	76%	71%	64%	57%	50%	49%
8	94%	94%	93%	88%	83%	78%	73%	66%	60%	53%	52%
9	94%	94%	94%	89%	85%	81%	76%	69%	63%	56%	56%
10	94%	94%	94%	91%	87%	83%	80%	74%	68%	62%	61%
11	94%	94%	94%	93%	89%	86%	83%	78%	72%	67%	67%
12	94%	94%	94%	94%	92%	89%	86%	81%	77%	73%	72%
13	94%	94%	94%	94%	94%	91%	89%	85%	81%	78%	78%
14	94%	94%	94%	94%	94%	94%	92%	89%	86%	83%	83%
15	94%	94%	94%	94%	94%	94%	94%	92%	89%	88%	88%
>15	94%	94%	94%	94%	94%	94%	94%	94%	93%	92%	91%

			Agricult	ural Loans	- Normal F	Risk Rated	- Floating	Rate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	91%	83%	75%	69%	63%	53%	42%	23%	21%
1	94%	94%	91%	83%	76%	69%	63%	54%	45%	30%	29%
2	94%	94%	91%	83%	76%	70%	64%	56%	47%	35%	34%
3	94%	94%	91%	83%	76%	70%	65%	57%	49%	39%	38%
4	94%	94%	91%	83%	77%	71%	66%	58%	51%	42%	40%
5	94%	94%	91%	84%	77%	72%	67%	60%	53%	44%	43%
6	94%	94%	91%	84%	78%	73%	68%	62%	55%	47%	46%
7	94%	94%	92%	85%	79%	75%	71%	65%	59%	51%	50%
8	94%	94%	93%	87%	82%	77%	74%	69%	63%	57%	56%
9	94%	94%	94%	88%	84%	80%	77%	73%	68%	63%	62%
10	94%	94%	94%	90%	86%	83%	81%	77%	73%	69%	68%
11	94%	94%	94%	92%	89%	86%	84%	81%	78%	74%	74%
12	94%	94%	94%	93%	91%	89%	87%	85%	83%	80%	80%
13	94%	94%	94%	94%	93%	92%	91%	89%	87%	86%	86%
14	94%	94%	94%	94%	94%	94%	94%	93%	92%	91%	91%
15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%

		Co	ommercial	Loans & L	eases - Mi	nimal Risk	Rated - Fix	ked Rate			
Coupon					Matı	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	92%	89%	86%	78%	70%	54%	48%
1	95%	95%	95%	95%	92%	90%	86%	79%	72%	60%	57%
2	95%	95%	95%	95%	93%	90%	87%	80%	73%	63%	61%
3	95%	95%	95%	95%	93%	90%	87%	81%	74%	66%	64%
4	95%	95%	95%	95%	95%	92%	89%	83%	76%	68%	66%
5	95%	95%	95%	95%	95%	95%	93%	88%	82%	74%	72%
6	95%	95%	95%	95%	95%	95%	95%	93%	89%	84%	82%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	92%
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%

		Cor	mmercial L	oans & Le	ases - Mini	mal Risk R	ated - Floa	ating Rate			
Coupon					Matı	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	89%	85%	82%	77%	69%	52%	48%
1	95%	95%	95%	92%	89%	86%	83%	77%	71%	56%	53%
2	95%	95%	95%	92%	89%	86%	83%	78%	72%	59%	56%
3	95%	95%	95%	94%	91%	88%	86%	82%	77%	67%	65%
4	95%	95%	95%	95%	94%	92%	90%	88%	84%	77%	76%
5	95%	95%	95%	95%	95%	95%	95%	93%	91%	88%	87%
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	ommercia	l Loans & L	eases - No	rmal Risk	Rated - Fix	ed Rate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	92%	85%	78%	72%	65%	54%	41%	18%	13%
1	94%	94%	92%	85%	78%	72%	66%	56%	44%	32%	32%
2	94%	94%	92%	85%	79%	73%	67%	57%	47%	38%	38%
3	94%	94%	92%	85%	79%	73%	68%	59%	50%	42%	42%
4	94%	94%	92%	85%	79%	74%	68%	60%	52%	45%	45%
5	94%	94%	92%	85%	80%	74%	69%	61%	53%	47%	46%
6	94%	94%	92%	86%	80%	75%	70%	62%	55%	48%	48%
7	94%	94%	92%	86%	81%	76%	71%	64%	57%	50%	49%
8	94%	94%	93%	88%	83%	78%	73%	66%	60%	53%	52%
9	94%	94%	94%	89%	85%	81%	76%	69%	63%	56%	56%
10	94%	94%	94%	91%	87%	83%	80%	74%	68%	62%	61%
11	94%	94%	94%	93%	89%	86%	83%	78%	72%	67%	67%
12	94%	94%	94%	94%	92%	89%	86%	81%	77%	73%	72%
13	94%	94%	94%	94%	94%	91%	89%	85%	81%	78%	78%
14	94%	94%	94%	94%	94%	94%	92%	89%	86%	83%	83%
15	94%	94%	94%	94%	94%	94%	94%	92%	89%	88%	88%
>15	94%	94%	94%	94%	94%	94%	94%	94%	93%	92%	91%

		Со	mmercial	Loans & Le	ases - Nor	mal Risk R	ated - Floa	ting Rate			
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	91%	83%	75%	69%	63%	53%	42%	23%	21%
1	94%	94%	91%	83%	76%	69%	63%	54%	45%	30%	29%
2	94%	94%	91%	83%	76%	70%	64%	56%	47%	35%	34%
3	94%	94%	91%	83%	76%	70%	65%	57%	49%	39%	38%
4	94%	94%	91%	83%	77%	71%	66%	58%	51%	42%	40%
5	94%	94%	91%	84%	77%	72%	67%	60%	53%	44%	43%
6	94%	94%	91%	84%	78%	73%	68%	62%	55%	47%	46%
7	94%	94%	92%	85%	79%	75%	71%	65%	59%	51%	50%
8	94%	94%	93%	87%	82%	77%	74%	69%	63%	57%	56%
9	94%	94%	94%	88%	84%	80%	77%	73%	68%	63%	62%
10	94%	94%	94%	90%	86%	83%	81%	77%	73%	69%	68%
11	94%	94%	94%	92%	89%	86%	84%	81%	78%	74%	74%
12	94%	94%	94%	93%	91%	89%	87%	85%	83%	80%	80%
13	94%	94%	94%	94%	93%	92%	91%	89%	87%	86%	86%
14	94%	94%	94%	94%	94%	94%	94%	93%	92%	91%	91%
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 G	uaranteed	Loans - Fi	xed Rate				
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	95%	92%	88%	81%	78%
1	95%	95%	95%	95%	95%	95%	95%	92%	89%	83%	81%
2	95%	95%	95%	95%	95%	95%	95%	94%	91%	85%	84%
3	95%	95%	95%	95%	95%	95%	95%	95%	95%	89%	88%
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%

			US /	Agency Gu	aranteed l	oans - Flo	ating Rate				
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	90%
1	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
2	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
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%

		Coi	mmercial I	Real Estate	Loans - M	linimal Ris	k Rated - F	ixed Rate			
Coupon					Matı	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	94%	89%	85%	80%	74%	65%	54%	31%	25%
1	95%	95%	94%	89%	85%	80%	75%	66%	56%	38%	35%
2	95%	95%	94%	90%	85%	80%	76%	67%	58%	43%	40%
3	95%	95%	95%	91%	87%	82%	77%	69%	60%	47%	44%
4	95%	95%	95%	93%	89%	85%	81%	73%	65%	51%	49%
5	95%	95%	95%	94%	92%	89%	85%	78%	71%	59%	57%
6	95%	95%	95%	95%	94%	92%	89%	83%	77%	68%	66%
7	95%	95%	95%	95%	95%	94%	92%	88%	83%	76%	75%
8	95%	95%	95%	95%	95%	95%	95%	92%	88%	84%	83%
9	95%	95%	95%	95%	95%	95%	95%	95%	93%	90%	90%
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%

		Com	mercial Re	eal Estate	Loans - Mi	nimal Risk	Rated - Flo	oating Rat	e		
Coupon					Matı	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	93%	87%	81%	76%	71%	63%	53%	32%	28%
1	95%	95%	93%	87%	82%	77%	72%	64%	55%	37%	33%
2	95%	95%	93%	88%	83%	78%	74%	67%	58%	42%	39%
3	95%	95%	94%	90%	85%	81%	78%	72%	65%	52%	49%
4	95%	95%	95%	91%	88%	85%	82%	77%	71%	61%	59%
5	95%	95%	95%	93%	91%	88%	86%	82%	78%	70%	68%
6	95%	95%	95%	95%	93%	91%	90%	87%	84%	79%	78%
7	95%	95%	95%	95%	95%	94%	93%	92%	90%	88%	87%
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%

		Co	mmercial	Real Estate	e Loans - N	ormal Risk	Rated - Fi	xed Rate			
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	89%	80%	72%	64%	57%	45%	31%	11%	7%
1	94%	94%	89%	80%	72%	65%	58%	47%	36%	24%	24%
2	94%	94%	89%	80%	72%	65%	59%	49%	39%	30%	30%
3	94%	94%	89%	81%	73%	66%	60%	50%	41%	34%	34%
4	94%	94%	89%	81%	73%	67%	61%	52%	43%	37%	37%
5	94%	94%	89%	81%	74%	67%	62%	53%	45%	39%	39%
6	94%	94%	89%	81%	74%	68%	63%	55%	47%	41%	41%
7	94%	94%	90%	82%	75%	69%	64%	57%	49%	43%	42%
8	94%	94%	91%	84%	77%	71%	66%	59%	52%	45%	45%
9	94%	94%	92%	85%	79%	74%	69%	62%	55%	49%	48%
10	94%	94%	93%	87%	82%	77%	72%	66%	60%	54%	53%
11	94%	94%	94%	89%	84%	79%	76%	70%	64%	59%	58%
12	94%	94%	94%	90%	86%	82%	79%	73%	68%	64%	63%
13	94%	94%	94%	92%	88%	85%	82%	77%	73%	69%	68%
14	94%	94%	94%	93%	90%	87%	85%	80%	77%	74%	73%
15	94%	94%	94%	94%	92%	89%	87%	84%	81%	78%	78%
>15	94%	94%	94%	94%	94%	92%	90%	87%	85%	83%	82%

		Com	nmercial R	eal Estate	Loans - No	rmal Risk I	Rated - Flo	ating Rate			
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	88%	78%	69%	61%	54%	43%	30%	14%	12%
1	94%	94%	88%	78%	70%	62%	55%	45%	34%	22%	21%
2	94%	94%	88%	79%	70%	63%	56%	47%	37%	26%	26%
3	94%	94%	88%	79%	70%	63%	57%	48%	39%	29%	29%
4	94%	94%	88%	79%	71%	64%	58%	50%	41%	32%	31%
5	94%	94%	88%	79%	72%	65%	60%	51%	43%	34%	33%
6	94%	94%	89%	80%	73%	66%	61%	53%	46%	37%	36%
7	94%	94%	89%	81%	74%	68%	64%	56%	50%	42%	41%
8	94%	94%	90%	83%	76%	71%	67%	60%	54%	47%	46%
9	94%	94%	91%	84%	78%	74%	70%	64%	58%	52%	51%
10	94%	94%	92%	86%	81%	77%	73%	68%	63%	57%	57%
11	94%	94%	93%	88%	83%	79%	76%	72%	67%	62%	62%
12	94%	94%	94%	89%	85%	82%	79%	76%	72%	68%	67%
13	94%	94%	94%	91%	88%	85%	83%	79%	76%	73%	73%
14	94%	94%	94%	92%	90%	88%	86%	83%	81%	78%	78%
15	94%	94%	94%	94%	92%	90%	89%	87%	85%	83%	83%
>15	94%	94%	94%	94%	94%	93%	92%	90%	89%	88%	88%

			Constru	ction Loan	ıs - Minima	al Risk Rate	ed - Fixed I	Rate			
Coupon					Matı	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	70%	58%	48%	40%	28%	16%	2%	1%
1	95%	91%	83%	70%	59%	49%	42%	30%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	15%	15%
3	95%	91%	83%	71%	60%	51%	44%	34%	25%	18%	18%
4	95%	92%	84%	72%	61%	53%	46%	36%	28%	20%	20%
5	95%	92%	85%	73%	64%	55%	49%	39%	31%	23%	23%
6	95%	93%	86%	75%	66%	58%	52%	43%	35%	27%	27%
7	95%	93%	87%	77%	68%	61%	55%	46%	39%	32%	31%
8	95%	93%	88%	78%	70%	63%	58%	50%	43%	36%	36%
9	95%	94%	89%	80%	72%	66%	61%	53%	47%	41%	40%
10	95%	94%	90%	81%	74%	69%	64%	57%	51%	45%	45%
11	95%	95%	91%	83%	77%	71%	67%	60%	55%	50%	49%
12	95%	95%	91%	85%	79%	74%	70%	64%	59%	54%	54%
13	95%	95%	92%	86%	81%	76%	73%	67%	63%	59%	58%
14	95%	95%	93%	88%	83%	79%	75%	71%	66%	63%	63%
15	95%	95%	94%	89%	85%	81%	78%	74%	70%	67%	67%
>15	95%	95%	95%	91%	87%	83%	81%	77%	74%	71%	71%

			Construc	tion Loans	- Minimal	Risk Rated	d - Floating	Rate			
Coupon					Matı	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	82%	68%	57%	47%	39%	27%	17%	6%	5%
1	95%	91%	82%	69%	57%	48%	40%	29%	20%	10%	10%
2	95%	91%	83%	69%	58%	49%	42%	32%	23%	13%	13%
3	95%	91%	83%	70%	59%	51%	44%	34%	26%	17%	17%
4	95%	91%	84%	71%	61%	53%	47%	38%	29%	21%	21%
5	95%	92%	85%	73%	63%	56%	50%	41%	34%	26%	25%
6	95%	92%	86%	75%	66%	58%	53%	45%	38%	31%	30%
7	95%	93%	87%	76%	68%	61%	56%	48%	42%	35%	35%
8	95%	93%	87%	78%	70%	64%	59%	52%	46%	40%	39%
9	95%	94%	88%	79%	72%	66%	62%	55%	50%	44%	44%
10	95%	94%	89%	81%	74%	69%	65%	59%	54%	49%	48%
11	95%	94%	90%	82%	76%	72%	68%	62%	58%	53%	53%
12	95%	95%	91%	84%	79%	74%	71%	66%	62%	58%	57%
13	95%	95%	92%	86%	81%	77%	74%	69%	66%	62%	62%
14	95%	95%	93%	87%	83%	79%	77%	73%	70%	67%	67%
15	95%	95%	94%	89%	85%	82%	80%	76%	74%	71%	71%
>15	95%	95%	94%	90%	87%	84%	82%	80%	78%	76%	76%

			Constru	ıction Loar	ns - Norma	l Risk Rate	d - Fixed R	Rate			
Coupon					Matı	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	64%	51%	41%	32%	21%	10%	1%	0%
1	94%	89%	80%	64%	52%	42%	34%	23%	15%	9%	9%
2	94%	89%	80%	64%	52%	43%	35%	26%	18%	14%	14%
3	94%	89%	80%	65%	53%	44%	37%	27%	21%	17%	17%
4	94%	89%	80%	65%	53%	45%	38%	29%	23%	19%	19%
5	94%	89%	80%	65%	54%	45%	39%	31%	25%	22%	22%
6	94%	89%	80%	66%	55%	46%	40%	32%	27%	25%	25%
7	94%	89%	80%	66%	55%	47%	41%	34%	29%	27%	27%
8	94%	90%	81%	67%	56%	49%	43%	35%	30%	28%	28%
9	94%	90%	82%	68%	58%	50%	45%	37%	32%	30%	30%
10	94%	90%	82%	70%	60%	53%	47%	40%	35%	32%	32%
11	94%	91%	83%	71%	62%	55%	49%	43%	38%	35%	35%
12	94%	91%	84%	73%	64%	57%	52%	46%	41%	38%	38%
13	94%	92%	85%	74%	66%	59%	55%	48%	44%	41%	41%
14	94%	92%	86%	76%	68%	62%	57%	51%	47%	45%	44%
15	94%	93%	87%	77%	70%	64%	59%	54%	50%	48%	48%
>15	94%	93%	87%	78%	71%	66%	62%	57%	53%	51%	51%

			Construc	tion Loans	- Normal	Risk Rated	- Floating	Rate			
Coupon						rity (Years	_				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	62%	49%	39%	31%	20%	11%	4%	4%
1	94%	89%	79%	63%	50%	40%	33%	22%	14%	9%	9%
2	94%	89%	79%	63%	51%	41%	34%	24%	17%	12%	12%
3	94%	89%	79%	63%	51%	42%	35%	26%	20%	16%	16%
4	94%	89%	79%	64%	52%	43%	37%	28%	22%	18%	18%
5	94%	89%	79%	64%	53%	44%	38%	30%	24%	20%	20%
6	94%	89%	79%	65%	54%	45%	39%	32%	26%	22%	22%
7	94%	89%	80%	65%	55%	47%	41%	34%	28%	25%	24%
8	94%	89%	80%	66%	56%	48%	43%	36%	31%	27%	27%
9	94%	90%	81%	68%	58%	50%	45%	38%	33%	30%	30%
10	94%	90%	82%	69%	60%	53%	47%	41%	36%	33%	33%
11	94%	91%	83%	71%	62%	55%	50%	44%	40%	37%	37%
12	94%	91%	84%	72%	63%	57%	52%	47%	43%	40%	40%
13	94%	91%	84%	73%	65%	59%	55%	50%	46%	43%	43%
14	94%	92%	85%	75%	67%	62%	57%	52%	49%	46%	46%
15	94%	92%	86%	76%	69%	64%	60%	55%	52%	50%	49%
>15	94%	93%	87%	78%	71%	66%	63%	58%	55%	53%	53%

			Raw L	and Loans	- Minimal	Risk Rated	l - Fixed Ra	ite			
Coupon					Matı	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	70%	58%	48%	40%	28%	16%	2%	1%
1	95%	91%	83%	70%	59%	49%	42%	30%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	15%	15%
3	95%	91%	83%	71%	60%	51%	44%	34%	25%	18%	18%
4	95%	92%	84%	72%	61%	53%	46%	36%	28%	20%	20%
5	95%	92%	85%	73%	64%	55%	49%	39%	31%	23%	23%
6	95%	93%	86%	75%	66%	58%	52%	43%	35%	27%	27%
7	95%	93%	87%	77%	68%	61%	55%	46%	39%	32%	31%
8	95%	93%	88%	78%	70%	63%	58%	50%	43%	36%	36%
9	95%	94%	89%	80%	72%	66%	61%	53%	47%	41%	40%
10	95%	94%	90%	81%	74%	69%	64%	57%	51%	45%	45%
11	95%	95%	91%	83%	77%	71%	67%	60%	55%	50%	49%
12	95%	95%	91%	85%	79%	74%	70%	64%	59%	54%	54%
13	95%	95%	92%	86%	81%	76%	73%	67%	63%	59%	58%
14	95%	95%	93%	88%	83%	79%	75%	71%	66%	63%	63%
15	95%	95%	94%	89%	85%	81%	78%	74%	70%	67%	67%
>15	95%	95%	95%	91%	87%	83%	81%	77%	74%	71%	71%

			Raw La	nd Loans -	Minimal R	isk Rated -	- Floating F	Rate			
Coupon					Matı	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	82%	68%	57%	47%	39%	27%	17%	6%	5%
1	95%	91%	82%	69%	57%	48%	40%	29%	20%	10%	10%
2	95%	91%	83%	69%	58%	49%	42%	32%	23%	13%	13%
3	95%	91%	83%	70%	59%	51%	44%	34%	26%	17%	17%
4	95%	91%	84%	71%	61%	53%	47%	38%	29%	21%	21%
5	95%	92%	85%	73%	63%	56%	50%	41%	34%	26%	25%
6	95%	92%	86%	75%	66%	58%	53%	45%	38%	31%	30%
7	95%	93%	87%	76%	68%	61%	56%	48%	42%	35%	35%
8	95%	93%	87%	78%	70%	64%	59%	52%	46%	40%	39%
9	95%	94%	88%	79%	72%	66%	62%	55%	50%	44%	44%
10	95%	94%	89%	81%	74%	69%	65%	59%	54%	49%	48%
11	95%	94%	90%	82%	76%	72%	68%	62%	58%	53%	53%
12	95%	95%	91%	84%	79%	74%	71%	66%	62%	58%	57%
13	95%	95%	92%	86%	81%	77%	74%	69%	66%	62%	62%
14	95%	95%	93%	87%	83%	79%	77%	73%	70%	67%	67%
15	95%	95%	94%	89%	85%	82%	80%	76%	74%	71%	71%
>15	95%	95%	94%	90%	87%	84%	82%	80%	78%	76%	76%

			Raw L	and Loans	- Normal	Risk Rated	- Fixed Ra	te			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	64%	51%	41%	32%	21%	10%	1%	0%
1	94%	89%	80%	64%	52%	42%	34%	23%	15%	9%	9%
2	94%	89%	80%	64%	52%	43%	35%	26%	18%	14%	14%
3	94%	89%	80%	65%	53%	44%	37%	27%	21%	17%	17%
4	94%	89%	80%	65%	53%	45%	38%	29%	23%	19%	19%
5	94%	89%	80%	65%	54%	45%	39%	31%	25%	22%	22%
6	94%	89%	80%	66%	55%	46%	40%	32%	27%	25%	25%
7	94%	89%	80%	66%	55%	47%	41%	34%	29%	27%	27%
8	94%	90%	81%	67%	56%	49%	43%	35%	30%	28%	28%
9	94%	90%	82%	68%	58%	50%	45%	37%	32%	30%	30%
10	94%	90%	82%	70%	60%	53%	47%	40%	35%	32%	32%
11	94%	91%	83%	71%	62%	55%	49%	43%	38%	35%	35%
12	94%	91%	84%	73%	64%	57%	52%	46%	41%	38%	38%
13	94%	92%	85%	74%	66%	59%	55%	48%	44%	41%	41%
14	94%	92%	86%	76%	68%	62%	57%	51%	47%	45%	44%
15	94%	93%	87%	77%	70%	64%	59%	54%	50%	48%	48%
>15	94%	93%	87%	78%	71%	66%	62%	57%	53%	51%	51%

			Raw La	nd Loans -	Normal Ri	sk Rated -	Floating R	ate			
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	62%	49%	39%	31%	20%	11%	4%	4%
1	94%	89%	79%	63%	50%	40%	33%	22%	14%	9%	9%
2	94%	89%	79%	63%	51%	41%	34%	24%	17%	12%	12%
3	94%	89%	79%	63%	51%	42%	35%	26%	20%	16%	16%
4	94%	89%	79%	64%	52%	43%	37%	28%	22%	18%	18%
5	94%	89%	79%	64%	53%	44%	38%	30%	24%	20%	20%
6	94%	89%	79%	65%	54%	45%	39%	32%	26%	22%	22%
7	94%	89%	80%	65%	55%	47%	41%	34%	28%	25%	24%
8	94%	89%	80%	66%	56%	48%	43%	36%	31%	27%	27%
9	94%	90%	81%	68%	58%	50%	45%	38%	33%	30%	30%
10	94%	90%	82%	69%	60%	53%	47%	41%	36%	33%	33%
11	94%	91%	83%	71%	62%	55%	50%	44%	40%	37%	37%
12	94%	91%	84%	72%	63%	57%	52%	47%	43%	40%	40%
13	94%	91%	84%	73%	65%	59%	55%	50%	46%	43%	43%
14	94%	92%	85%	75%	67%	62%	57%	52%	49%	46%	46%
15	94%	92%	86%	76%	69%	64%	60%	55%	52%	50%	49%
>15	94%	93%	87%	78%	71%	66%	63%	58%	55%	53%	53%

			1-4 Fa	mily Mort	gage Loans	(first lien) - Fixed Ra	ate			
Coupon					Matu	rity (Year:	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	94%	93%	91%	88%	83%	73%	70%
1	95%	95%	95%	95%	94%	93%	91%	88%	83%	73%	70%
2	95%	95%	95%	95%	94%	93%	91%	88%	84%	73%	70%
3	95%	95%	95%	95%	95%	93%	92%	88%	84%	73%	70%
4	95%	95%	95%	95%	95%	94%	92%	89%	85%	75%	72%
5	95%	95%	95%	95%	95%	95%	94%	91%	87%	77%	75%
6	95%	95%	95%	95%	95%	95%	95%	94%	91%	82%	80%
7	95%	95%	95%	95%	95%	95%	95%	95%	94%	87%	86%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	91%
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 Fam	ily Mortga	ge Loans (first lien) -	- Floating F	Rate			
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	94%	92%	90%	88%	84%	79%	67%	63%
1	95%	95%	95%	94%	92%	90%	88%	85%	80%	67%	63%
2	95%	95%	95%	94%	92%	90%	88%	85%	80%	68%	64%
3	95%	95%	95%	95%	93%	91%	89%	86%	81%	70%	67%
4	95%	95%	95%	95%	94%	93%	91%	89%	85%	76%	73%
5	95%	95%	95%	95%	95%	95%	94%	92%	89%	82%	81%
6	95%	95%	95%	95%	95%	95%	95%	95%	93%	89%	88%
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%

		1-4 F	amily Mor	rtgage Loa	ns (second	l lien, hom	e equity) -	Fixed Rat	te		
Coupon					Matı	urity (Year:	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	93%	90%	87%	85%	80%	75%	64%	61%
1	95%	95%	95%	93%	90%	87%	85%	80%	75%	64%	61%
2	95%	95%	95%	93%	90%	87%	85%	80%	75%	64%	61%
3	95%	95%	95%	93%	90%	87%	85%	80%	75%	64%	61%
4	95%	95%	95%	93%	90%	87%	85%	80%	75%	64%	61%
5	95%	95%	95%	93%	90%	87%	85%	81%	75%	64%	61%
6	95%	95%	95%	93%	90%	88%	85%	81%	76%	65%	62%
7	95%	95%	95%	93%	91%	88%	86%	82%	76%	66%	63%
8	95%	95%	95%	94%	92%	90%	87%	83%	78%	68%	65%
9	95%	95%	95%	95%	93%	91%	89%	86%	81%	71%	69%
10	95%	95%	95%	95%	95%	93%	91%	88%	84%	76%	74%
11	95%	95%	95%	95%	95%	95%	93%	91%	87%	81%	79%
12	95%	95%	95%	95%	95%	95%	95%	93%	90%	85%	84%
13	95%	95%	95%	95%	95%	95%	95%	95%	93%	89%	88%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	92%
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 Loans	s (second l	ien, home	equity) - F	loating Ra	ate		
Coupon					Matu	rity (Years	s)				
(%)	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%
1	95%	95%	95%	93%	90%	87%	85%	80%	75%	63%	60%
2	95%	95%	95%	93%	90%	87%	85%	81%	75%	64%	61%
3	95%	95%	95%	93%	90%	87%	85%	81%	75%	64%	61%
4	95%	95%	95%	93%	90%	87%	85%	81%	76%	64%	61%
5	95%	95%	95%	93%	90%	88%	86%	82%	77%	65%	63%
6	95%	95%	95%	93%	91%	88%	86%	83%	78%	68%	65%
7	95%	95%	95%	94%	91%	89%	87%	84%	80%	71%	69%
8	95%	95%	95%	95%	93%	91%	89%	86%	83%	76%	74%
9	95%	95%	95%	95%	94%	93%	91%	89%	86%	81%	79%
10	95%	95%	95%	95%	95%	94%	93%	91%	89%	85%	85%
11	95%	95%	95%	95%	95%	95%	95%	94%	92%	90%	89%
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 B	Sanking Lo	ans - Fixed	Rate				
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	94%	89%	84%	78%	73%	63%	51%	28%	23%
1	95%	95%	94%	89%	84%	79%	74%	65%	54%	38%	36%
2	95%	95%	94%	89%	84%	79%	75%	66%	56%	44%	43%
3	95%	95%	94%	89%	84%	80%	75%	67%	58%	47%	46%
4	95%	95%	94%	89%	85%	80%	76%	68%	60%	50%	49%
5	95%	95%	94%	90%	86%	82%	77%	70%	62%	52%	51%
6	95%	95%	95%	92%	88%	84%	80%	73%	65%	56%	54%
7	95%	95%	95%	93%	90%	87%	84%	77%	70%	61%	60%
8	95%	95%	95%	95%	93%	90%	87%	82%	76%	68%	67%
9	95%	95%	95%	95%	95%	93%	90%	86%	81%	75%	74%
10	95%	95%	95%	95%	95%	95%	93%	90%	86%	82%	81%
11	95%	95%	95%	95%	95%	95%	95%	93%	91%	88%	88%
12	95%	95%	95%	95%	95%	95%	95%	95%	94%	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 Ba	nking Loar	s - Floatin	g Rate				
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	93%	86%	81%	75%	70%	61%	50%	30%	27%
1	95%	95%	93%	87%	81%	76%	71%	62%	52%	36%	33%
2	95%	95%	93%	87%	81%	76%	71%	64%	55%	39%	37%
3	95%	95%	93%	87%	82%	77%	72%	65%	57%	43%	41%
4	95%	95%	93%	87%	82%	78%	74%	67%	60%	47%	45%
5	95%	95%	94%	89%	84%	80%	77%	71%	64%	53%	52%
6	95%	95%	95%	91%	87%	83%	80%	75%	70%	61%	60%
7	95%	95%	95%	92%	89%	87%	84%	80%	76%	69%	68%
8	95%	95%	95%	94%	92%	90%	88%	85%	82%	77%	76%
9	95%	95%	95%	95%	94%	93%	91%	90%	87%	84%	84%
10	95%	95%	95%	95%	95%	95%	95%	94%	92%	91%	91%
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%

			Co	nsumer Lo	oans - Uns	ecured - Fi	xed Rate				
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	93%	90%	83%	77%	72%	67%	59%	50%	35%	33%
1	95%	93%	90%	83%	77%	72%	67%	59%	50%	35%	33%
2	95%	93%	90%	83%	77%	72%	67%	59%	50%	35%	33%
3	95%	93%	90%	83%	77%	72%	67%	59%	50%	35%	33%
4	95%	94%	90%	83%	77%	72%	67%	59%	51%	36%	33%
5	95%	94%	90%	84%	78%	73%	68%	60%	51%	36%	34%
6	95%	94%	91%	85%	79%	74%	70%	62%	53%	38%	35%
7	95%	95%	91%	86%	81%	76%	71%	64%	55%	41%	38%
8	95%	95%	92%	87%	82%	77%	73%	66%	58%	44%	41%
9	95%	95%	93%	88%	83%	79%	75%	68%	60%	47%	45%
10	95%	95%	93%	89%	84%	80%	77%	70%	63%	51%	48%
11	95%	95%	94%	89%	86%	82%	79%	73%	66%	54%	52%
12	95%	95%	94%	90%	87%	84%	80%	75%	68%	58%	56%
13	95%	95%	95%	91%	88%	85%	82%	77%	71%	61%	60%
14	95%	95%	95%	92%	89%	87%	84%	79%	74%	65%	64%
15	95%	95%	95%	93%	91%	88%	86%	82%	77%	69%	68%
>15	95%	95%	95%	94%	92%	90%	87%	84%	79%	72%	71%

			Con	sumer Loa	ns - Unsec	ured - Flo	ating Rate				
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	93%	89%	82%	76%	70%	65%	57%	48%	32%	29%
1	95%	93%	89%	82%	76%	70%	65%	57%	48%	32%	29%
2	95%	93%	89%	82%	76%	70%	65%	57%	48%	32%	29%
3	95%	93%	89%	82%	76%	71%	66%	58%	49%	33%	30%
4	95%	93%	89%	83%	76%	71%	66%	59%	50%	34%	31%
5	95%	94%	90%	83%	78%	72%	68%	60%	52%	37%	34%
6	95%	94%	91%	84%	79%	74%	70%	62%	54%	40%	37%
7	95%	94%	91%	85%	80%	75%	71%	64%	57%	43%	41%
8	95%	95%	92%	86%	81%	77%	73%	67%	59%	47%	44%
9	95%	95%	92%	87%	83%	78%	75%	69%	62%	50%	48%
10	95%	95%	93%	88%	84%	80%	77%	71%	65%	54%	52%
11	95%	95%	93%	89%	85%	82%	78%	73%	67%	57%	56%
12	95%	95%	94%	90%	86%	83%	80%	76%	70%	61%	59%
13	95%	95%	94%	91%	88%	85%	82%	78%	73%	65%	63%
14	95%	95%	95%	92%	89%	86%	84%	80%	76%	69%	68%
15	95%	95%	95%	93%	90%	88%	86%	83%	79%	73%	72%
>15	95%	95%	95%	94%	92%	90%	88%	85%	82%	77%	76%

			Consume	r Loans &	Leases (au	to, boat, e	etc.) - Fixed	l Rate			
Coupon					Matı	rity (Year	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	87%	83%	78%	74%	68%	60%	45%	42%
1	95%	95%	92%	87%	83%	78%	74%	68%	60%	45%	42%
2	95%	95%	92%	87%	83%	78%	74%	68%	60%	45%	42%
3	95%	95%	92%	87%	83%	78%	75%	68%	60%	45%	42%
4	95%	95%	92%	87%	83%	79%	75%	68%	60%	45%	42%
5	95%	95%	93%	88%	83%	79%	75%	68%	61%	46%	43%
6	95%	95%	93%	89%	84%	80%	77%	70%	62%	47%	44%
7	95%	95%	94%	90%	86%	82%	78%	72%	65%	50%	47%
8	95%	95%	94%	91%	87%	84%	80%	75%	67%	54%	51%
9	95%	95%	95%	92%	88%	85%	82%	77%	70%	58%	55%
10	95%	95%	95%	93%	90%	87%	84%	79%	74%	62%	60%
11	95%	95%	95%	94%	91%	89%	86%	82%	77%	66%	64%
12	95%	95%	95%	95%	92%	90%	88%	84%	80%	71%	69%
13	95%	95%	95%	95%	94%	92%	90%	87%	83%	75%	74%
14	95%	95%	95%	95%	95%	93%	92%	89%	86%	79%	78%
15	95%	95%	95%	95%	95%	95%	94%	91%	88%	83%	82%
>15	95%	95%	95%	95%	95%	95%	95%	93%	91%	87%	86%

	Consumer Loans & Leases (auto, boat, etc.) - Floating Rate												
Coupon					Matu	rity (Years	s)						
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20		
0	95%	95%	92%	86%	81%	77%	72%	65%	57%	40%	36%		
1	95%	95%	92%	86%	81%	77%	72%	65%	57%	40%	37%		
2	95%	95%	92%	86%	81%	77%	72%	65%	57%	41%	37%		
3	95%	95%	92%	86%	81%	77%	73%	66%	57%	41%	37%		
4	95%	95%	92%	86%	81%	77%	73%	66%	58%	42%	39%		
5	95%	95%	92%	87%	82%	78%	74%	68%	60%	45%	41%		
6	95%	95%	93%	88%	84%	80%	76%	70%	62%	48%	45%		
7	95%	95%	93%	89%	85%	81%	78%	72%	65%	52%	49%		
8	95%	95%	94%	90%	86%	83%	80%	75%	68%	56%	54%		
9	95%	95%	95%	91%	88%	85%	82%	77%	71%	60%	58%		
10	95%	95%	95%	92%	89%	86%	84%	80%	74%	65%	63%		
11	95%	95%	95%	93%	90%	88%	86%	82%	78%	69%	68%		
12	95%	95%	95%	94%	92%	90%	88%	85%	81%	74%	72%		
13	95%	95%	95%	95%	93%	91%	90%	87%	84%	78%	77%		
14	95%	95%	95%	95%	94%	93%	92%	90%	87%	83%	82%		
15	95%	95%	95%	95%	95%	95%	94%	92%	90%	87%	87%		
>15	95%	95%	95%	95%	95%	95%	95%	95%	93%	91%	91%		

Tables on This Page <u>Student Loans - Fixed Rate</u> <u>Student Loans - Floating Rate</u>

				Stude	ent Loans -	Fixed Rat	e				
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	93%	91%	88%	86%	81%	75%	63%	60%
1	95%	95%	95%	93%	91%	88%	86%	81%	75%	63%	60%
2	95%	95%	95%	93%	91%	88%	86%	81%	75%	63%	60%
3	95%	95%	95%	93%	91%	88%	86%	81%	76%	63%	60%
4	95%	95%	95%	93%	91%	88%	86%	82%	76%	63%	60%
5	95%	95%	95%	94%	91%	89%	87%	82%	77%	64%	61%
6	95%	95%	95%	95%	93%	91%	88%	84%	78%	66%	63%
7	95%	95%	95%	95%	94%	92%	91%	87%	82%	70%	67%
8	95%	95%	95%	95%	95%	94%	93%	89%	85%	75%	73%
9	95%	95%	95%	95%	95%	95%	94%	92%	88%	80%	78%
10	95%	95%	95%	95%	95%	95%	95%	94%	91%	85%	84%
11	95%	95%	95%	95%	95%	95%	95%	95%	94%	90%	89%
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%

				Studer	nt Loans - I	loating Ra	ate				
Coupon					Matu	rity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	89%	86%	84%	79%	73%	59%	55%
1	95%	95%	95%	92%	89%	86%	84%	79%	73%	59%	55%
2	95%	95%	95%	92%	89%	86%	84%	79%	73%	59%	55%
3	95%	95%	95%	92%	89%	86%	84%	79%	73%	59%	56%
4	95%	95%	95%	92%	90%	87%	85%	80%	74%	61%	57%
5	95%	95%	95%	93%	91%	88%	86%	82%	77%	65%	62%
6	95%	95%	95%	94%	92%	90%	88%	85%	80%	70%	68%
7	95%	95%	95%	95%	94%	92%	90%	88%	84%	76%	74%
8	95%	95%	95%	95%	95%	94%	93%	90%	88%	82%	80%
9	95%	95%	95%	95%	95%	95%	95%	93%	92%	88%	87%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	93%
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%