| Federal Reserve Discount Window \& Payment System Risk Collateral Margins Table Effective Date: August 1, 2016 |  |  |  |
| :---: | :---: | :---: | :---: |
| Securities | Margins for Securities (\% of market value or internal fair market value estimate) ${ }^{3}$ |  |  |
|  | Duration Buckets |  |  |
|  | 0-5 | >5-10 | >10 |
| U.S. Treasuries \& Fully Guaranteed Agencies |  |  |  |
| Bills, Notes, Bonds, Floating Rate Notes, and Inflation-Indexed | 99\% | 97\% | 95\% |
| Zero Coupon, STRIPS ${ }^{4}$ | 98\% | 96\% | 92\% |
| Government Sponsored Enterprises |  |  |  |
| 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\% | 93\% |
| 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\% |
| Bills, Notes, and Bonds - AAA rated - Foreign Denominated ${ }^{5}$ | 94\% | 93\% | 90\% |
| Zero Coupons - U.S. Dollar Denominated | 97\% | 95\% | 91\% |
| Corporate Bonds ${ }^{6}$ |  |  |  |
| AAA rated - U.S. Dollar Denominated | 98\% | 95\% | 93\% |
| BBB-AA rated - U.S. Dollar Denominated | 96\% | 93\% | 92\% |
| AAA rated - Foreign Denominated ${ }^{5}$ | 91\% | 90\% | 86\% |
| German Jumbo Pfandbriefe |  |  |  |
| 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\% | 88\% | 77\% |
| Collateralized Debt Obligations - AAA rated | 83\% | 82\% | 78\% |
| Commercial Mortgage-Backed Securities - AAA rated | 95\% | 89\% | 85\% |
| Agency-Backed Mortgages ${ }^{8}$ |  |  |  |
| Pass-Throughs | 98\% | 96\% | 94\% |
| Collateralized Mortgage Obligations | 98\% | 96\% | 94\% |
| Private Label Collateralized Mortgage Obligations - AAA rated | 93\% | 92\% | 89\% |
| Trust Preferred Securities - BBB-AAA rated | 90\% | 89\% | 88\% |
| Certificates of Deposit | 98\% | 96\% | 94\% |
| Term Deposit Facility - Term Deposits | 100\% |  |  |
| Bankers' Acceptances, Commercial Paper, and Asset-Backed Commercial Paper -BBB-AAA rated or equivalent short term rating | 98\% |  |  |
| Individually Deposited Loans ${ }^{\text {9,10, } 11}$ | Margins for Loans |  |  |
|  | Fixed Rate Loans |  | Floating Rate Loans |
| Agricultural Loans |  |  |  |
| Minimal Risk Rated ${ }^{12}$ | 68\%-95\% [Link to Matrix] |  | 77\%-95\% [Link to Matrix] |
| Normal Risk Rated ${ }^{13}$ | 46\%-94\% [Link to Matrix] |  | 41\%-94\% [Link to Matrix] |
| Commercial and Industrial Loans \& Leases |  |  |  |
| Minimal Risk Rated ${ }^{12}$ | 68\%-95\% [Link to Matrix] |  | 71\%-95\% [Link to Matrix] |
| Normal Risk Rated ${ }^{13}$ | 48\%-94\% [Link to Matrix] |  | 42\%-94\% [Link to Matrix] |
| US Agency Guaranteed Loans | 95\%-95\% [Link to Matrix] |  | 95\%-95\% [Link to Matrix] |
| Commercial Real Estate Loans ${ }^{14}$ |  |  |  |
| Minimal Risk Rated ${ }^{12}$ | 39\%-95\% [Link to Matrix] |  | 53\%-95\% [Link to Matrix] |
| Normal Risk Rated ${ }^{13}$ | 39\%-94\% [Link to Matrix] |  | 30\%-94\% [Link to Matrix] |
| Construction Loans |  |  |  |
| Minimal Risk Rated ${ }^{12}$ | 18\%-95\% [Link to Matrix] |  | 27\%-95\% [Link to Matrix] |
| Normal Risk Rated ${ }^{13}$ | 22\%-94\% [Link to Matrix] |  | 18\%-94\% [Link to Matrix] |
| Raw Land Loans |  |  |  |
| Minimal Risk Rated ${ }^{12}$ | 23\%-95\% [Link to Matrix] |  | 22\%-95\% [Link to Matrix] |
| Normal Risk Rated ${ }^{13}$ | 19\%-94\% [Link to Matrix] |  | 18\%-90\% [Link to Matrix] |
| 1-4 Family Mortgage Loans (first lien) | 70\%-95\% [Link to Matrix] |  | 67\%-95\% [Link to Matrix] |
| 1-4 Family Mortgage Loans (second lien, home equity) | 61\%-95\% [Link to Matrix] |  | 60\%-91\% [Link to Matrix] |
| Private Banking Loans | 65\%-95\% [Link to Matrix] |  | 54\%-95\% [Link to Matrix] |
| Consumer Loans - Unsecured | 51\%-95\% [Link to Matrix] |  | 74\%-94\% [Link to Matrix] |
| Consumer Loans \& Leases (auto, boat, etc.) | 47\%-95\% [Link to Matrix] |  | 58\%-93\% [Link to Matrix] |
| Student Loans | 63\%-95\% [Link to Matrix] |  | 58\%-95\% [Link to Matrix] |
| Group Deposited Loans ${ }^{15}$ |  |  |  |
| Consumer Loans - Credit Card Receivables |  | 74\% |  |
| Consumer Loans - Subprime Credit Card Receivables |  | 67\% |  |

## 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.

| Agricultural Loans - Minimal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 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\% | 64\% | 61\% |
| 3 | 95\% | 95\% | 95\% | 95\% | 93\% | 90\% | 87\% | 81\% | 74\% | 66\% | 64\% |
| 4 | 95\% | 95\% | 95\% | 95\% | 95\% | 92\% | 89\% | 82\% | 76\% | 68\% | 66\% |
| 5 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 87\% | 81\% | 72\% | 70\% |
| 6 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 88\% | 82\% | 81\% |
| 7 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 91\% | 90\% |
| 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 | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 95\% | 95\% | 92\% | 88\% | 85\% | 81\% | 75\% | 68\% | 51\% | 47\% |
| 1 | 95\% | 95\% | 95\% | 92\% | 88\% | 85\% | 82\% | 76\% | 69\% | 55\% | 52\% |
| 2 | 95\% | 95\% | 95\% | 92\% | 89\% | 86\% | 83\% | 78\% | 71\% | 59\% | 56\% |
| 3 | 95\% | 95\% | 95\% | 94\% | 91\% | 89\% | 86\% | 82\% | 78\% | 68\% | 66\% |
| 4 | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 91\% | 88\% | 85\% | 78\% | 77\% |
| 5 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 92\% | 89\% | 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\% |


| Agricultural Loans - Normal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 94\% | 94\% | 92\% | 85\% | 78\% | 71\% | 65\% | 54\% | 41\% | 18\% | 13\% |
| 1 | 94\% | 94\% | 92\% | 85\% | 78\% | 72\% | 66\% | 55\% | 44\% | 32\% | 31\% |
| 2 | 94\% | 94\% | 92\% | 85\% | 79\% | 73\% | 67\% | 57\% | 47\% | 38\% | 38\% |
| 3 | 94\% | 94\% | 92\% | 85\% | 79\% | 73\% | 68\% | 58\% | 50\% | 42\% | 42\% |
| 4 | 94\% | 94\% | 92\% | 85\% | 79\% | 74\% | 68\% | 60\% | 52\% | 44\% | 44\% |
| 5 | 94\% | 94\% | 92\% | 85\% | 80\% | 74\% | 69\% | 61\% | 53\% | 46\% | 46\% |
| 6 | 94\% | 94\% | 92\% | 86\% | 80\% | 75\% | 70\% | 62\% | 55\% | 48\% | 48\% |
| 7 | 94\% | 94\% | 93\% | 87\% | 81\% | 76\% | 71\% | 64\% | 57\% | 50\% | 49\% |
| 8 | 94\% | 94\% | 94\% | 89\% | 83\% | 78\% | 74\% | 66\% | 60\% | 52\% | 52\% |
| 9 | 94\% | 94\% | 94\% | 90\% | 86\% | 81\% | 77\% | 70\% | 64\% | 56\% | 56\% |
| 10 | 94\% | 94\% | 94\% | 92\% | 88\% | 84\% | 81\% | 74\% | 68\% | 62\% | 62\% |
| 11 | 94\% | 94\% | 94\% | 94\% | 90\% | 87\% | 84\% | 78\% | 73\% | 68\% | 67\% |
| 12 | 94\% | 94\% | 94\% | 94\% | 93\% | 90\% | 87\% | 82\% | 78\% | 74\% | 73\% |
| 13 | 94\% | 94\% | 94\% | 94\% | 94\% | 92\% | 90\% | 86\% | 82\% | 79\% | 79\% |
| 14 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 90\% | 87\% | 84\% | 84\% |
| 15 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 91\% | 89\% | 89\% |
| >15 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 93\% |


| Agricultural Loans - Normal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 94\% | 94\% | 90\% | 82\% | 75\% | 68\% | 62\% | 52\% | 41\% | 23\% | 21\% |
| 1 | 94\% | 94\% | 91\% | 82\% | 75\% | 68\% | 63\% | 53\% | 44\% | 30\% | 28\% |
| 2 | 94\% | 94\% | 91\% | 83\% | 75\% | 69\% | 64\% | 55\% | 46\% | 34\% | 33\% |
| 3 | 94\% | 94\% | 91\% | 83\% | 76\% | 70\% | 64\% | 56\% | 49\% | 38\% | 37\% |
| 4 | 94\% | 94\% | 91\% | 83\% | 76\% | 70\% | 65\% | 58\% | 50\% | 41\% | 39\% |
| 5 | 94\% | 94\% | 91\% | 83\% | 77\% | 71\% | 67\% | 59\% | 52\% | 43\% | 42\% |
| 6 | 94\% | 94\% | 91\% | 84\% | 78\% | 73\% | 69\% | 62\% | 56\% | 48\% | 47\% |
| 7 | 94\% | 94\% | 92\% | 86\% | 80\% | 76\% | 72\% | 66\% | 60\% | 53\% | 52\% |
| 8 | 94\% | 94\% | 93\% | 87\% | 83\% | 79\% | 75\% | 70\% | 65\% | 59\% | 58\% |
| 9 | 94\% | 94\% | 94\% | 89\% | 85\% | 81\% | 79\% | 74\% | 70\% | 65\% | 64\% |
| 10 | 94\% | 94\% | 94\% | 91\% | 87\% | 84\% | 82\% | 78\% | 75\% | 71\% | 70\% |
| 11 | 94\% | 94\% | 94\% | 92\% | 90\% | 87\% | 85\% | 82\% | 80\% | 76\% | 76\% |
| 12 | 94\% | 94\% | 94\% | 94\% | 92\% | 90\% | 89\% | 87\% | 85\% | 82\% | 82\% |
| 13 | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 92\% | 90\% | 89\% | 88\% | 88\% |
| 14 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 93\% | 93\% |
| 15 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% |
| >15 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% |


| Commercial Loans \& Leases - Minimal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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\% | 64\% | 61\% |
| 3 | 95\% | 95\% | 95\% | 95\% | 93\% | 90\% | 87\% | 81\% | 74\% | 66\% | 64\% |
| 4 | 95\% | 95\% | 95\% | 95\% | 95\% | 92\% | 89\% | 82\% | 76\% | 68\% | 66\% |
| 5 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 87\% | 81\% | 72\% | 70\% |
| 6 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 88\% | 82\% | 81\% |
| 7 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 91\% | 90\% |
| 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 (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 95\% | 95\% | 95\% | 92\% | 88\% | 85\% | 81\% | 75\% | 68\% | 51\% | 47\% |
| 1 | 95\% | 95\% | 95\% | 92\% | 88\% | 85\% | 82\% | 76\% | 69\% | 55\% | 52\% |
| 2 | 95\% | 95\% | 95\% | 92\% | 89\% | 86\% | 83\% | 78\% | 71\% | 59\% | 56\% |
| 3 | 95\% | 95\% | 95\% | 94\% | 91\% | 89\% | 86\% | 82\% | 78\% | 68\% | 66\% |
| 4 | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 91\% | 88\% | 85\% | 78\% | 77\% |
| 5 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 92\% | 89\% | 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\% |


| Commercial Loans \& Leases - Normal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 94\% | 94\% | 92\% | 85\% | 78\% | 71\% | 65\% | 54\% | 41\% | 18\% | 13\% |
| 1 | 94\% | 94\% | 92\% | 85\% | 78\% | 72\% | 66\% | 55\% | 44\% | 32\% | 31\% |
| 2 | 94\% | 94\% | 92\% | 85\% | 79\% | 73\% | 67\% | 57\% | 47\% | 38\% | 38\% |
| 3 | 94\% | 94\% | 92\% | 85\% | 79\% | 73\% | 68\% | 58\% | 50\% | 42\% | 42\% |
| 4 | 94\% | 94\% | 92\% | 85\% | 79\% | 74\% | 68\% | 60\% | 52\% | 44\% | 44\% |
| 5 | 94\% | 94\% | 92\% | 85\% | 80\% | 74\% | 69\% | 61\% | 53\% | 46\% | 46\% |
| 6 | 94\% | 94\% | 92\% | 86\% | 80\% | 75\% | 70\% | 62\% | 55\% | 48\% | 48\% |
| 7 | 94\% | 94\% | 93\% | 87\% | 81\% | 76\% | 71\% | 64\% | 57\% | 50\% | 49\% |
| 8 | 94\% | 94\% | 94\% | 89\% | 83\% | 78\% | 74\% | 66\% | 60\% | 52\% | 52\% |
| 9 | 94\% | 94\% | 94\% | 90\% | 86\% | 81\% | 77\% | 70\% | 64\% | 56\% | 56\% |
| 10 | 94\% | 94\% | 94\% | 92\% | 88\% | 84\% | 81\% | 74\% | 68\% | 62\% | 62\% |
| 11 | 94\% | 94\% | 94\% | 94\% | 90\% | 87\% | 84\% | 78\% | 73\% | 68\% | 67\% |
| 12 | 94\% | 94\% | 94\% | 94\% | 93\% | 90\% | 87\% | 82\% | 78\% | 74\% | 73\% |
| 13 | 94\% | 94\% | 94\% | 94\% | 94\% | 92\% | 90\% | 86\% | 82\% | 79\% | 79\% |
| 14 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 90\% | 87\% | 84\% | 84\% |
| 15 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 91\% | 89\% | 89\% |
| >15 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 93\% |


| Commercial Loans \& Leases - Normal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 94\% | 94\% | 90\% | 82\% | 75\% | 68\% | 62\% | 52\% | 41\% | 23\% | 21\% |
| 1 | 94\% | 94\% | 91\% | 82\% | 75\% | 68\% | 63\% | 53\% | 44\% | 30\% | 28\% |
| 2 | 94\% | 94\% | 91\% | 83\% | 75\% | 69\% | 64\% | 55\% | 46\% | 34\% | 33\% |
| 3 | 94\% | 94\% | 91\% | 83\% | 76\% | 70\% | 64\% | 56\% | 49\% | 38\% | 37\% |
| 4 | 94\% | 94\% | 91\% | 83\% | 76\% | 70\% | 65\% | 58\% | 50\% | 41\% | 39\% |
| 5 | 94\% | 94\% | 91\% | 83\% | 77\% | 71\% | 67\% | 59\% | 52\% | 43\% | 42\% |
| 6 | 94\% | 94\% | 91\% | 84\% | 78\% | 73\% | 69\% | 62\% | 56\% | 48\% | 47\% |
| 7 | 94\% | 94\% | 92\% | 86\% | 80\% | 76\% | 72\% | 66\% | 60\% | 53\% | 52\% |
| 8 | 94\% | 94\% | 93\% | 87\% | 83\% | 79\% | 75\% | 70\% | 65\% | 59\% | 58\% |
| 9 | 94\% | 94\% | 94\% | 89\% | 85\% | 81\% | 79\% | 74\% | 70\% | 65\% | 64\% |
| 10 | 94\% | 94\% | 94\% | 91\% | 87\% | 84\% | 82\% | 78\% | 75\% | 71\% | 70\% |
| 11 | 94\% | 94\% | 94\% | 92\% | 90\% | 87\% | 85\% | 82\% | 80\% | 76\% | 76\% |
| 12 | 94\% | 94\% | 94\% | 94\% | 92\% | 90\% | 89\% | 87\% | 85\% | 82\% | 82\% |
| 13 | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 92\% | 90\% | 89\% | 88\% | 88\% |
| 14 | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 93\% | 93\% |
| 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 | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 92\% | 88\% | 81\% | 79\% |
| 1 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 92\% | 89\% | 83\% | 82\% |
| 2 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 90\% | 85\% | 84\% |
| 3 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 88\% | 87\% |
| 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 Guaranteed Loans - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon <br> (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 89\% | 88\% |
| 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\% |


| Commercial Real Estate Loans - Minimal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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\% | 39\% | 35\% |
| 2 | 95\% | 95\% | 94\% | 90\% | 85\% | 80\% | 76\% | 67\% | 58\% | 44\% | 41\% |
| 3 | 95\% | 95\% | 95\% | 91\% | 87\% | 82\% | 77\% | 69\% | 60\% | 47\% | 45\% |
| 4 | 95\% | 95\% | 95\% | 93\% | 89\% | 85\% | 81\% | 73\% | 64\% | 51\% | 49\% |
| 5 | 95\% | 95\% | 95\% | 95\% | 92\% | 88\% | 85\% | 78\% | 70\% | 58\% | 56\% |
| 6 | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 88\% | 83\% | 76\% | 66\% | 65\% |
| 7 | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 87\% | 82\% | 75\% | 74\% |
| 8 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 92\% | 88\% | 82\% | 82\% |
| 9 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 92\% | 89\% | 89\% |
| 10 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 94\% |
| 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 (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 95\% | 95\% | 93\% | 87\% | 81\% | 75\% | 70\% | 62\% | 52\% | 32\% | 28\% |
| 1 | 95\% | 95\% | 93\% | 87\% | 81\% | 76\% | 71\% | 63\% | 54\% | 37\% | 33\% |
| 2 | 95\% | 95\% | 93\% | 88\% | 83\% | 78\% | 74\% | 67\% | 59\% | 44\% | 41\% |
| 3 | 95\% | 95\% | 94\% | 90\% | 85\% | 81\% | 78\% | 72\% | 65\% | 53\% | 50\% |
| 4 | 95\% | 95\% | 95\% | 92\% | 88\% | 85\% | 82\% | 77\% | 72\% | 62\% | 60\% |
| 5 | 95\% | 95\% | 95\% | 93\% | 91\% | 88\% | 86\% | 82\% | 78\% | 71\% | 70\% |
| 6 | 95\% | 95\% | 95\% | 95\% | 93\% | 91\% | 90\% | 87\% | 85\% | 80\% | 79\% |
| 7 | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 92\% | 91\% | 88\% | 88\% |
| 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 Real Estate Loans - Normal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 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\% | 66\% | 61\% | 52\% | 43\% | 37\% | 37\% |
| 5 | 94\% | 94\% | 89\% | 81\% | 74\% | 67\% | 62\% | 53\% | 45\% | 39\% | 39\% |
| 6 | 94\% | 94\% | 90\% | 81\% | 74\% | 68\% | 63\% | 55\% | 47\% | 41\% | 40\% |
| 7 | 94\% | 94\% | 91\% | 83\% | 75\% | 69\% | 64\% | 56\% | 49\% | 43\% | 42\% |
| 8 | 94\% | 94\% | 91\% | 84\% | 78\% | 72\% | 67\% | 59\% | 52\% | 45\% | 45\% |
| 9 | 94\% | 94\% | 92\% | 86\% | 80\% | 75\% | 70\% | 63\% | 56\% | 49\% | 48\% |
| 10 | 94\% | 94\% | 93\% | 88\% | 82\% | 77\% | 73\% | 67\% | 60\% | 54\% | 53\% |
| 11 | 94\% | 94\% | 94\% | 89\% | 85\% | 80\% | 76\% | 70\% | 65\% | 59\% | 59\% |
| 12 | 94\% | 94\% | 94\% | 91\% | 87\% | 83\% | 79\% | 74\% | 69\% | 64\% | 64\% |
| 13 | 94\% | 94\% | 94\% | 92\% | 89\% | 85\% | 82\% | 78\% | 73\% | 69\% | 69\% |
| 14 | 94\% | 94\% | 94\% | 94\% | 91\% | 88\% | 85\% | 81\% | 78\% | 74\% | 74\% |
| 15 | 94\% | 94\% | 94\% | 94\% | 93\% | 90\% | 88\% | 85\% | 82\% | 79\% | 79\% |
| >15 | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 91\% | 88\% | 86\% | 83\% | 83\% |


| Commercial Real Estate Loans - Normal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 94\% | 94\% | 88\% | 78\% | 69\% | 61\% | 53\% | 42\% | 30\% | 16\% | 14\% |
| 1 | 94\% | 94\% | 88\% | 78\% | 69\% | 61\% | 55\% | 44\% | 33\% | 21\% | 21\% |
| 2 | 94\% | 94\% | 88\% | 78\% | 69\% | 62\% | 56\% | 46\% | 36\% | 26\% | 25\% |
| 3 | 94\% | 94\% | 88\% | 78\% | 70\% | 63\% | 57\% | 47\% | 38\% | 29\% | 28\% |
| 4 | 94\% | 94\% | 88\% | 79\% | 70\% | 64\% | 58\% | 49\% | 41\% | 31\% | 30\% |
| 5 | 94\% | 94\% | 88\% | 79\% | 71\% | 65\% | 59\% | 51\% | 43\% | 34\% | 33\% |
| 6 | 94\% | 94\% | 89\% | 80\% | 73\% | 67\% | 61\% | 54\% | 47\% | 38\% | 37\% |
| 7 | 94\% | 94\% | 90\% | 81\% | 75\% | 69\% | 64\% | 57\% | 51\% | 43\% | 42\% |
| 8 | 94\% | 94\% | 91\% | 83\% | 77\% | 72\% | 68\% | 61\% | 55\% | 48\% | 48\% |
| 9 | 94\% | 94\% | 91\% | 85\% | 79\% | 75\% | 71\% | 65\% | 60\% | 54\% | 53\% |
| 10 | 94\% | 94\% | 92\% | 86\% | 82\% | 77\% | 74\% | 69\% | 64\% | 59\% | 59\% |
| 11 | 94\% | 94\% | 93\% | 88\% | 84\% | 80\% | 77\% | 73\% | 69\% | 64\% | 64\% |
| 12 | 94\% | 94\% | 94\% | 90\% | 86\% | 83\% | 81\% | 77\% | 74\% | 70\% | 69\% |
| 13 | 94\% | 94\% | 94\% | 91\% | 88\% | 86\% | 84\% | 81\% | 78\% | 75\% | 75\% |
| 14 | 94\% | 94\% | 94\% | 93\% | 90\% | 88\% | 87\% | 85\% | 82\% | 80\% | 80\% |
| 15 | 94\% | 94\% | 94\% | 94\% | 93\% | 91\% | 90\% | 88\% | 87\% | 85\% | 85\% |
| >15 | 94\% | 94\% | 94\% | 94\% | 94\% | 93\% | 93\% | 91\% | 91\% | 90\% | 90\% |


| Construction Loans - Minimal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 91\% | 83\% | 69\% | 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\% | 84\% | 71\% | 60\% | 51\% | 44\% | 34\% | 25\% | 18\% | 18\% |
| 4 | 95\% | 92\% | 85\% | 73\% | 62\% | 53\% | 46\% | 36\% | 28\% | 20\% | 20\% |
| 5 | 95\% | 92\% | 86\% | 74\% | 64\% | 56\% | 49\% | 40\% | 31\% | 23\% | 23\% |
| 6 | 95\% | 93\% | 87\% | 76\% | 66\% | 59\% | 52\% | 43\% | 35\% | 28\% | 27\% |
| 7 | 95\% | 93\% | 88\% | 77\% | 69\% | 61\% | 55\% | 47\% | 39\% | 32\% | 32\% |
| 8 | 95\% | 94\% | 88\% | 79\% | 71\% | 64\% | 58\% | 50\% | 43\% | 37\% | 36\% |
| 9 | 95\% | 94\% | 89\% | 81\% | 73\% | 67\% | 61\% | 54\% | 47\% | 41\% | 41\% |
| 10 | 95\% | 95\% | 90\% | 82\% | 75\% | 69\% | 64\% | 57\% | 51\% | 46\% | 45\% |
| 11 | 95\% | 95\% | 91\% | 84\% | 77\% | 72\% | 67\% | 61\% | 55\% | 50\% | 50\% |
| 12 | 95\% | 95\% | 92\% | 85\% | 79\% | 74\% | 70\% | 64\% | 59\% | 55\% | 54\% |
| 13 | 95\% | 95\% | 93\% | 87\% | 81\% | 77\% | 73\% | 68\% | 63\% | 59\% | 59\% |
| 14 | 95\% | 95\% | 94\% | 88\% | 84\% | 79\% | 76\% | 71\% | 67\% | 63\% | 63\% |
| 15 | 95\% | 95\% | 95\% | 90\% | 86\% | 82\% | 79\% | 74\% | 71\% | 68\% | 68\% |
| >15 | 95\% | 95\% | 95\% | 91\% | 87\% | 84\% | 82\% | 78\% | 74\% | 72\% | 72\% |


| Construction Loans - Minimal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 95\% | 90\% | 82\% | 68\% | 56\% | 46\% | 39\% | 27\% | 17\% | 7\% | 6\% |
| 1 | 95\% | 90\% | 82\% | 68\% | 57\% | 48\% | 40\% | 29\% | 20\% | 10\% | 10\% |
| 2 | 95\% | 90\% | 83\% | 69\% | 58\% | 49\% | 42\% | 32\% | 23\% | 14\% | 13\% |
| 3 | 95\% | 91\% | 83\% | 70\% | 60\% | 51\% | 45\% | 35\% | 27\% | 18\% | 18\% |
| 4 | 95\% | 91\% | 84\% | 72\% | 62\% | 54\% | 48\% | 39\% | 31\% | 23\% | 22\% |
| 5 | 95\% | 92\% | 85\% | 73\% | 64\% | 57\% | 51\% | 42\% | 35\% | 27\% | 27\% |
| 6 | 95\% | 92\% | 86\% | 75\% | 66\% | 59\% | 54\% | 46\% | 39\% | 32\% | 31\% |
| 7 | 95\% | 93\% | 87\% | 77\% | 68\% | 62\% | 57\% | 49\% | 43\% | 37\% | 36\% |
| 8 | 95\% | 93\% | 88\% | 78\% | 71\% | 64\% | 60\% | 53\% | 47\% | 41\% | 41\% |
| 9 | 95\% | 94\% | 89\% | 80\% | 73\% | 67\% | 63\% | 56\% | 51\% | 46\% | 45\% |
| 10 | 95\% | 94\% | 89\% | 81\% | 75\% | 70\% | 66\% | 60\% | 55\% | 50\% | 50\% |
| 11 | 95\% | 95\% | 90\% | 83\% | 77\% | 72\% | 69\% | 64\% | 59\% | 55\% | 55\% |
| 12 | 95\% | 95\% | 91\% | 85\% | 79\% | 75\% | 72\% | 67\% | 63\% | 59\% | 59\% |
| 13 | 95\% | 95\% | 92\% | 86\% | 81\% | 78\% | 75\% | 71\% | 67\% | 64\% | 64\% |
| 14 | 95\% | 95\% | 93\% | 88\% | 84\% | 80\% | 78\% | 74\% | 71\% | 69\% | 68\% |
| 15 | 95\% | 95\% | 94\% | 89\% | 86\% | 83\% | 81\% | 77\% | 75\% | 73\% | 73\% |
| >15 | 95\% | 95\% | 95\% | 91\% | 88\% | 85\% | 83\% | 81\% | 79\% | 77\% | 77\% |


| Construction Loans - Normal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 94\% | 89\% | 79\% | 64\% | 51\% | 40\% | 32\% | 20\% | 10\% | 1\% | 0\% |
| 1 | 94\% | 89\% | 79\% | 64\% | 51\% | 42\% | 34\% | 23\% | 15\% | 9\% | 9\% |
| 2 | 94\% | 89\% | 79\% | 64\% | 52\% | 43\% | 35\% | 25\% | 18\% | 14\% | 14\% |
| 3 | 94\% | 89\% | 80\% | 64\% | 53\% | 43\% | 36\% | 27\% | 21\% | 17\% | 17\% |
| 4 | 94\% | 89\% | 80\% | 65\% | 53\% | 44\% | 38\% | 29\% | 23\% | 19\% | 19\% |
| 5 | 94\% | 89\% | 80\% | 65\% | 54\% | 45\% | 39\% | 30\% | 25\% | 22\% | 22\% |
| 6 | 94\% | 89\% | 80\% | 66\% | 54\% | 46\% | 40\% | 32\% | 27\% | 25\% | 25\% |
| 7 | 94\% | 90\% | 81\% | 66\% | 55\% | 47\% | 41\% | 34\% | 28\% | 26\% | 26\% |
| 8 | 94\% | 90\% | 81\% | 68\% | 57\% | 49\% | 43\% | 35\% | 30\% | 27\% | 27\% |
| 9 | 94\% | 90\% | 82\% | 69\% | 59\% | 51\% | 45\% | 38\% | 32\% | 29\% | 29\% |
| 10 | 94\% | 91\% | 83\% | 71\% | 61\% | 53\% | 48\% | 41\% | 35\% | 32\% | 32\% |
| 11 | 94\% | 91\% | 84\% | 72\% | 63\% | 56\% | 50\% | 43\% | 39\% | 36\% | 35\% |
| 12 | 94\% | 92\% | 85\% | 74\% | 65\% | 58\% | 53\% | 46\% | 42\% | 39\% | 39\% |
| 13 | 94\% | 92\% | 86\% | 75\% | 67\% | 60\% | 55\% | 49\% | 45\% | 42\% | 42\% |
| 14 | 94\% | 93\% | 86\% | 77\% | 69\% | 63\% | 58\% | 52\% | 48\% | 45\% | 45\% |
| 15 | 94\% | 93\% | 87\% | 78\% | 71\% | 65\% | 60\% | 55\% | 51\% | 49\% | 48\% |
| >15 | 94\% | 94\% | 88\% | 79\% | 72\% | 67\% | 63\% | 58\% | 54\% | 52\% | 52\% |


| Construction Loans - Normal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 94\% | 88\% | 78\% | 62\% | 49\% | 39\% | 30\% | 20\% | 11\% | 5\% | 5\% |
| 1 | 94\% | 88\% | 79\% | 62\% | 49\% | 40\% | 32\% | 22\% | 14\% | 9\% | 9\% |
| 2 | 94\% | 88\% | 79\% | 62\% | 50\% | 41\% | 33\% | 24\% | 17\% | 13\% | 12\% |
| 3 | 94\% | 88\% | 79\% | 63\% | 51\% | 42\% | 35\% | 26\% | 19\% | 15\% | 15\% |
| 4 | 94\% | 88\% | 79\% | 63\% | 52\% | 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\% | 26\% | 22\% | 22\% |
| 7 | 94\% | 89\% | 80\% | 65\% | 55\% | 47\% | 41\% | 34\% | 29\% | 25\% | 25\% |
| 8 | 94\% | 89\% | 81\% | 67\% | 57\% | 49\% | 43\% | 36\% | 31\% | 28\% | 28\% |
| 9 | 94\% | 90\% | 82\% | 68\% | 59\% | 51\% | 46\% | 39\% | 35\% | 31\% | 31\% |
| 10 | 94\% | 90\% | 82\% | 70\% | 61\% | 54\% | 49\% | 42\% | 38\% | 35\% | 35\% |
| 11 | 94\% | 91\% | 83\% | 71\% | 62\% | 56\% | 51\% | 45\% | 41\% | 38\% | 38\% |
| 12 | 94\% | 91\% | 84\% | 73\% | 64\% | 58\% | 54\% | 48\% | 44\% | 41\% | 41\% |
| 13 | 94\% | 92\% | 85\% | 74\% | 66\% | 60\% | 56\% | 51\% | 47\% | 45\% | 44\% |
| 14 | 94\% | 92\% | 86\% | 76\% | 68\% | 63\% | 59\% | 54\% | 50\% | 48\% | 48\% |
| 15 | 94\% | 93\% | 87\% | 77\% | 70\% | 65\% | 61\% | 57\% | 53\% | 51\% | 51\% |
| >15 | 94\% | 93\% | 87\% | 79\% | 72\% | 67\% | 64\% | 59\% | 56\% | 54\% | 54\% |


| Raw Land Loans - Minimal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 95\% | 91\% | 83\% | 69\% | 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\% | 84\% | 71\% | 60\% | 51\% | 44\% | 34\% | 25\% | 18\% | 18\% |
| 4 | 95\% | 92\% | 85\% | 73\% | 62\% | 53\% | 46\% | 36\% | 28\% | 20\% | 20\% |
| 5 | 95\% | 92\% | 86\% | 74\% | 64\% | 56\% | 49\% | 40\% | 31\% | 23\% | 23\% |
| 6 | 95\% | 93\% | 87\% | 76\% | 66\% | 59\% | 52\% | 43\% | 35\% | 28\% | 27\% |
| 7 | 95\% | 93\% | 88\% | 77\% | 69\% | 61\% | 55\% | 47\% | 39\% | 32\% | 32\% |
| 8 | 95\% | 94\% | 88\% | 79\% | 71\% | 64\% | 58\% | 50\% | 43\% | 37\% | 36\% |
| 9 | 95\% | 94\% | 89\% | 81\% | 73\% | 67\% | 61\% | 54\% | 47\% | 41\% | 41\% |
| 10 | 95\% | 95\% | 90\% | 82\% | 75\% | 69\% | 64\% | 57\% | 51\% | 46\% | 45\% |
| 11 | 95\% | 95\% | 91\% | 84\% | 77\% | 72\% | 67\% | 61\% | 55\% | 50\% | 50\% |
| 12 | 95\% | 95\% | 92\% | 85\% | 79\% | 74\% | 70\% | 64\% | 59\% | 55\% | 54\% |
| 13 | 95\% | 95\% | 93\% | 87\% | 81\% | 77\% | 73\% | 68\% | 63\% | 59\% | 59\% |
| 14 | 95\% | 95\% | 94\% | 88\% | 84\% | 79\% | 76\% | 71\% | 67\% | 63\% | 63\% |
| 15 | 95\% | 95\% | 95\% | 90\% | 86\% | 82\% | 79\% | 74\% | 71\% | 68\% | 68\% |
| >15 | 95\% | 95\% | 95\% | 91\% | 87\% | 84\% | 82\% | 78\% | 74\% | 72\% | 72\% |


| Raw Land Loans - Minimal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 95\% | 90\% | 82\% | 68\% | 56\% | 46\% | 39\% | 27\% | 17\% | 7\% | 6\% |
| 1 | 95\% | 90\% | 82\% | 68\% | 57\% | 48\% | 40\% | 29\% | 20\% | 10\% | 10\% |
| 2 | 95\% | 90\% | 83\% | 69\% | 58\% | 49\% | 42\% | 32\% | 23\% | 14\% | 13\% |
| 3 | 95\% | 91\% | 83\% | 70\% | 60\% | 51\% | 45\% | 35\% | 27\% | 18\% | 18\% |
| 4 | 95\% | 91\% | 84\% | 72\% | 62\% | 54\% | 48\% | 39\% | 31\% | 23\% | 22\% |
| 5 | 95\% | 92\% | 85\% | 73\% | 64\% | 57\% | 51\% | 42\% | 35\% | 27\% | 27\% |
| 6 | 95\% | 92\% | 86\% | 75\% | 66\% | 59\% | 54\% | 46\% | 39\% | 32\% | 31\% |
| 7 | 95\% | 93\% | 87\% | 77\% | 68\% | 62\% | 57\% | 49\% | 43\% | 37\% | 36\% |
| 8 | 95\% | 93\% | 88\% | 78\% | 71\% | 64\% | 60\% | 53\% | 47\% | 41\% | 41\% |
| 9 | 95\% | 94\% | 89\% | 80\% | 73\% | 67\% | 63\% | 56\% | 51\% | 46\% | 45\% |
| 10 | 95\% | 94\% | 89\% | 81\% | 75\% | 70\% | 66\% | 60\% | 55\% | 50\% | 50\% |
| 11 | 95\% | 95\% | 90\% | 83\% | 77\% | 72\% | 69\% | 64\% | 59\% | 55\% | 55\% |
| 12 | 95\% | 95\% | 91\% | 85\% | 79\% | 75\% | 72\% | 67\% | 63\% | 59\% | 59\% |
| 13 | 95\% | 95\% | 92\% | 86\% | 81\% | 78\% | 75\% | 71\% | 67\% | 64\% | 64\% |
| 14 | 95\% | 95\% | 93\% | 88\% | 84\% | 80\% | 78\% | 74\% | 71\% | 69\% | 68\% |
| 15 | 95\% | 95\% | 94\% | 89\% | 86\% | 83\% | 81\% | 77\% | 75\% | 73\% | 73\% |
| >15 | 95\% | 95\% | 95\% | 91\% | 88\% | 85\% | 83\% | 81\% | 79\% | 77\% | 77\% |


| Raw Land Loans - Normal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 94\% | 89\% | 79\% | 64\% | 51\% | 40\% | 32\% | 20\% | 10\% | 1\% | 0\% |
| 1 | 94\% | 89\% | 79\% | 64\% | 51\% | 42\% | 34\% | 23\% | 15\% | 9\% | 9\% |
| 2 | 94\% | 89\% | 79\% | 64\% | 52\% | 43\% | 35\% | 25\% | 18\% | 14\% | 14\% |
| 3 | 94\% | 89\% | 80\% | 64\% | 53\% | 43\% | 36\% | 27\% | 21\% | 17\% | 17\% |
| 4 | 94\% | 89\% | 80\% | 65\% | 53\% | 44\% | 38\% | 29\% | 23\% | 19\% | 19\% |
| 5 | 94\% | 89\% | 80\% | 65\% | 54\% | 45\% | 39\% | 30\% | 25\% | 22\% | 22\% |
| 6 | 94\% | 89\% | 80\% | 66\% | 54\% | 46\% | 40\% | 32\% | 27\% | 25\% | 25\% |
| 7 | 94\% | 90\% | 81\% | 66\% | 55\% | 47\% | 41\% | 34\% | 28\% | 26\% | 26\% |
| 8 | 94\% | 90\% | 81\% | 68\% | 57\% | 49\% | 43\% | 35\% | 30\% | 27\% | 27\% |
| 9 | 94\% | 90\% | 82\% | 69\% | 59\% | 51\% | 45\% | 38\% | 32\% | 29\% | 29\% |
| 10 | 94\% | 91\% | 83\% | 71\% | 61\% | 53\% | 48\% | 41\% | 35\% | 32\% | 32\% |
| 11 | 94\% | 91\% | 84\% | 72\% | 63\% | 56\% | 50\% | 43\% | 39\% | 36\% | 35\% |
| 12 | 94\% | 92\% | 85\% | 74\% | 65\% | 58\% | 53\% | 46\% | 42\% | 39\% | 39\% |
| 13 | 94\% | 92\% | 86\% | 75\% | 67\% | 60\% | 55\% | 49\% | 45\% | 42\% | 42\% |
| 14 | 94\% | 93\% | 86\% | 77\% | 69\% | 63\% | 58\% | 52\% | 48\% | 45\% | 45\% |
| 15 | 94\% | 93\% | 87\% | 78\% | 71\% | 65\% | 60\% | 55\% | 51\% | 49\% | 48\% |
| >15 | 94\% | 94\% | 88\% | 79\% | 72\% | 67\% | 63\% | 58\% | 54\% | 52\% | 52\% |


| Raw Land Loans - Normal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 94\% | 88\% | 78\% | 62\% | 49\% | 39\% | 30\% | 20\% | 11\% | 5\% | 5\% |
| 1 | 94\% | 88\% | 79\% | 62\% | 49\% | 40\% | 32\% | 22\% | 14\% | 9\% | 9\% |
| 2 | 94\% | 88\% | 79\% | 62\% | 50\% | 41\% | 33\% | 24\% | 17\% | 13\% | 12\% |
| 3 | 94\% | 88\% | 79\% | 63\% | 51\% | 42\% | 35\% | 26\% | 19\% | 15\% | 15\% |
| 4 | 94\% | 88\% | 79\% | 63\% | 52\% | 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\% | 26\% | 22\% | 22\% |
| 7 | 94\% | 89\% | 80\% | 65\% | 55\% | 47\% | 41\% | 34\% | 29\% | 25\% | 25\% |
| 8 | 94\% | 89\% | 81\% | 67\% | 57\% | 49\% | 43\% | 36\% | 31\% | 28\% | 28\% |
| 9 | 94\% | 90\% | 82\% | 68\% | 59\% | 51\% | 46\% | 39\% | 35\% | 31\% | 31\% |
| 10 | 94\% | 90\% | 82\% | 70\% | 61\% | 54\% | 49\% | 42\% | 38\% | 35\% | 35\% |
| 11 | 94\% | 91\% | 83\% | 71\% | 62\% | 56\% | 51\% | 45\% | 41\% | 38\% | 38\% |
| 12 | 94\% | 91\% | 84\% | 73\% | 64\% | 58\% | 54\% | 48\% | 44\% | 41\% | 41\% |
| 13 | 94\% | 92\% | 85\% | 74\% | 66\% | 60\% | 56\% | 51\% | 47\% | 45\% | 44\% |
| 14 | 94\% | 92\% | 86\% | 76\% | 68\% | 63\% | 59\% | 54\% | 50\% | 48\% | 48\% |
| 15 | 94\% | 93\% | 87\% | 77\% | 70\% | 65\% | 61\% | 57\% | 53\% | 51\% | 51\% |
| >15 | 94\% | 93\% | 87\% | 79\% | 72\% | 67\% | 64\% | 59\% | 56\% | 54\% | 54\% |


| 1-4 Family Mortgage Loans (first lien) - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 91\% | 88\% | 84\% | 73\% | 70\% |
| 1 | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 91\% | 88\% | 84\% | 73\% | 70\% |
| 2 | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 91\% | 88\% | 84\% | 73\% | 70\% |
| 3 | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 91\% | 88\% | 84\% | 73\% | 71\% |
| 4 | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 89\% | 85\% | 74\% | 72\% |
| 5 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 92\% | 87\% | 77\% | 74\% |
| 6 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 91\% | 81\% | 79\% |
| 7 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 87\% | 85\% |
| 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 Family Mortgage Loans (first lien) - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 88\% | 84\% | 79\% | 66\% | 62\% |
| 1 | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 88\% | 84\% | 79\% | 66\% | 62\% |
| 2 | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 88\% | 84\% | 79\% | 67\% | 63\% |
| 3 | 95\% | 95\% | 95\% | 95\% | 93\% | 91\% | 89\% | 86\% | 82\% | 71\% | 67\% |
| 4 | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 92\% | 89\% | 86\% | 77\% | 74\% |
| 5 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 83\% | 82\% |
| 6 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 90\% | 89\% |
| 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 Family Mortgage Loans (second lien, home equity) - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 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\% | 80\% | 75\% | 64\% | 61\% |
| 6 | 95\% | 95\% | 95\% | 93\% | 90\% | 88\% | 85\% | 81\% | 75\% | 64\% | 62\% |
| 7 | 95\% | 95\% | 95\% | 94\% | 91\% | 89\% | 86\% | 82\% | 76\% | 66\% | 63\% |
| 8 | 95\% | 95\% | 95\% | 95\% | 93\% | 90\% | 88\% | 84\% | 78\% | 68\% | 65\% |
| 9 | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 87\% | 82\% | 72\% | 69\% |
| 10 | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 89\% | 85\% | 77\% | 75\% |
| 11 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 88\% | 82\% | 80\% |
| 12 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 91\% | 86\% | 85\% |
| 13 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 90\% | 89\% |
| 14 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% |
| 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 Mortgage Loans (second lien, home equity) - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 95\% | 95\% | 92\% | 89\% | 87\% | 84\% | 80\% | 74\% | 62\% | 59\% |
| 1 | 95\% | 95\% | 95\% | 92\% | 89\% | 87\% | 84\% | 80\% | 74\% | 62\% | 59\% |
| 2 | 95\% | 95\% | 95\% | 92\% | 89\% | 87\% | 84\% | 80\% | 74\% | 62\% | 59\% |
| 3 | 95\% | 95\% | 95\% | 92\% | 89\% | 87\% | 84\% | 80\% | 75\% | 63\% | 60\% |
| 4 | 95\% | 95\% | 95\% | 92\% | 90\% | 87\% | 85\% | 81\% | 75\% | 64\% | 61\% |
| 5 | 95\% | 95\% | 95\% | 93\% | 90\% | 88\% | 85\% | 81\% | 76\% | 66\% | 63\% |
| 6 | 95\% | 95\% | 95\% | 93\% | 91\% | 89\% | 87\% | 83\% | 78\% | 69\% | 67\% |
| 7 | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 88\% | 85\% | 81\% | 73\% | 71\% |
| 8 | 95\% | 95\% | 95\% | 95\% | 93\% | 92\% | 90\% | 88\% | 84\% | 78\% | 76\% |
| 9 | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 92\% | 90\% | 88\% | 83\% | 82\% |
| 10 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 91\% | 87\% | 87\% |
| 11 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 91\% | 91\% |
| 12 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 94\% |
| 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 Banking Loans - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | $>20$ |
| 0 | 95\% | 95\% | 94\% | 89\% | 84\% | 78\% | 73\% | 63\% | 51\% | 29\% | 23\% |
| 1 | 95\% | 95\% | 94\% | 89\% | 84\% | 79\% | 74\% | 65\% | 54\% | 39\% | 37\% |
| 2 | 95\% | 95\% | 94\% | 89\% | 84\% | 79\% | 75\% | 66\% | 56\% | 44\% | 43\% |
| 3 | 95\% | 95\% | 94\% | 89\% | 84\% | 80\% | 75\% | 67\% | 58\% | 48\% | 47\% |
| 4 | 95\% | 95\% | 94\% | 89\% | 85\% | 80\% | 76\% | 68\% | 60\% | 50\% | 49\% |
| 5 | 95\% | 95\% | 95\% | 90\% | 86\% | 81\% | 77\% | 70\% | 62\% | 53\% | 51\% |
| 6 | 95\% | 95\% | 95\% | 92\% | 88\% | 84\% | 80\% | 72\% | 65\% | 56\% | 54\% |
| 7 | 95\% | 95\% | 95\% | 94\% | 91\% | 87\% | 84\% | 77\% | 70\% | 60\% | 59\% |
| 8 | 95\% | 95\% | 95\% | 95\% | 93\% | 90\% | 87\% | 82\% | 75\% | 68\% | 67\% |
| 9 | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 91\% | 86\% | 81\% | 75\% | 74\% |
| 10 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 90\% | 86\% | 82\% | 81\% |
| 11 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 91\% | 88\% | 88\% |
| 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 Banking Loans - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 95\% | 93\% | 86\% | 80\% | 74\% | 69\% | 60\% | 49\% | 30\% | 27\% |
| 1 | 95\% | 95\% | 93\% | 86\% | 80\% | 75\% | 70\% | 61\% | 51\% | 35\% | 33\% |
| 2 | 95\% | 95\% | 93\% | 86\% | 80\% | 75\% | 71\% | 63\% | 54\% | 39\% | 37\% |
| 3 | 95\% | 95\% | 93\% | 87\% | 81\% | 76\% | 72\% | 64\% | 56\% | 42\% | 40\% |
| 4 | 95\% | 95\% | 93\% | 87\% | 82\% | 78\% | 74\% | 67\% | 60\% | 48\% | 46\% |
| 5 | 95\% | 95\% | 94\% | 89\% | 85\% | 81\% | 77\% | 71\% | 65\% | 55\% | 53\% |
| 6 | 95\% | 95\% | 95\% | 91\% | 87\% | 84\% | 81\% | 76\% | 71\% | 63\% | 61\% |
| 7 | 95\% | 95\% | 95\% | 93\% | 90\% | 87\% | 85\% | 81\% | 77\% | 70\% | 69\% |
| 8 | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 88\% | 86\% | 83\% | 78\% | 77\% |
| 9 | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 92\% | 90\% | 88\% | 86\% | 85\% |
| 10 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 92\% | 92\% |
| 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\% |


| Consumer Loans - Unsecured - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 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\% | 50\% | 36\% | 33\% |
| 5 | 95\% | 94\% | 91\% | 84\% | 79\% | 73\% | 68\% | 60\% | 51\% | 36\% | 33\% |
| 6 | 95\% | 94\% | 91\% | 85\% | 80\% | 75\% | 70\% | 62\% | 53\% | 38\% | 35\% |
| 7 | 95\% | 95\% | 92\% | 86\% | 81\% | 76\% | 72\% | 64\% | 56\% | 41\% | 38\% |
| 8 | 95\% | 95\% | 92\% | 87\% | 82\% | 78\% | 74\% | 67\% | 58\% | 44\% | 42\% |
| 9 | 95\% | 95\% | 93\% | 88\% | 84\% | 79\% | 76\% | 69\% | 61\% | 48\% | 45\% |
| 10 | 95\% | 95\% | 93\% | 89\% | 85\% | 81\% | 77\% | 71\% | 64\% | 51\% | 49\% |
| 11 | 95\% | 95\% | 94\% | 90\% | 86\% | 83\% | 79\% | 73\% | 66\% | 55\% | 53\% |
| 12 | 95\% | 95\% | 95\% | 91\% | 87\% | 84\% | 81\% | 75\% | 69\% | 58\% | 56\% |
| 13 | 95\% | 95\% | 95\% | 92\% | 89\% | 86\% | 83\% | 78\% | 72\% | 62\% | 60\% |
| 14 | 95\% | 95\% | 95\% | 93\% | 90\% | 87\% | 85\% | 80\% | 74\% | 66\% | 64\% |
| 15 | 95\% | 95\% | 95\% | 94\% | 91\% | 89\% | 86\% | 82\% | 77\% | 69\% | 68\% |
| >15 | 95\% | 95\% | 95\% | 95\% | 92\% | 90\% | 88\% | 84\% | 80\% | 73\% | 72\% |


| Consumer Loans - Unsecured - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 93\% | 89\% | 82\% | 75\% | 70\% | 65\% | 57\% | 47\% | 31\% | 28\% |
| 1 | 95\% | 93\% | 89\% | 82\% | 75\% | 70\% | 65\% | 57\% | 47\% | 31\% | 28\% |
| 2 | 95\% | 93\% | 89\% | 82\% | 76\% | 70\% | 65\% | 57\% | 48\% | 32\% | 28\% |
| 3 | 95\% | 93\% | 89\% | 82\% | 76\% | 70\% | 66\% | 58\% | 49\% | 33\% | 30\% |
| 4 | 95\% | 93\% | 90\% | 83\% | 77\% | 71\% | 67\% | 59\% | 50\% | 35\% | 32\% |
| 5 | 95\% | 94\% | 90\% | 84\% | 78\% | 73\% | 68\% | 61\% | 52\% | 38\% | 35\% |
| 6 | 95\% | 94\% | 91\% | 85\% | 79\% | 74\% | 70\% | 63\% | 55\% | 41\% | 38\% |
| 7 | 95\% | 94\% | 91\% | 85\% | 80\% | 76\% | 72\% | 65\% | 57\% | 44\% | 42\% |
| 8 | 95\% | 95\% | 92\% | 86\% | 82\% | 77\% | 74\% | 67\% | 60\% | 48\% | 45\% |
| 9 | 95\% | 95\% | 92\% | 87\% | 83\% | 79\% | 75\% | 69\% | 63\% | 51\% | 49\% |
| 10 | 95\% | 95\% | 93\% | 88\% | 84\% | 80\% | 77\% | 72\% | 65\% | 55\% | 53\% |
| 11 | 95\% | 95\% | 93\% | 89\% | 85\% | 82\% | 79\% | 74\% | 68\% | 58\% | 57\% |
| 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\% | 88\% | 87\% | 83\% | 80\% | 74\% | 73\% |
| >15 | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 88\% | 86\% | 83\% | 78\% | 77\% |


| Consumer Loans \& Leases (auto, boat, etc.) - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 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\% | 74\% | 68\% | 60\% | 45\% | 42\% |
| 4 | 95\% | 95\% | 93\% | 87\% | 83\% | 78\% | 75\% | 68\% | 60\% | 45\% | 42\% |
| 5 | 95\% | 95\% | 93\% | 88\% | 84\% | 79\% | 75\% | 68\% | 60\% | 46\% | 43\% |
| 6 | 95\% | 95\% | 94\% | 89\% | 85\% | 81\% | 77\% | 71\% | 62\% | 47\% | 44\% |
| 7 | 95\% | 95\% | 94\% | 90\% | 86\% | 83\% | 79\% | 73\% | 65\% | 50\% | 47\% |
| 8 | 95\% | 95\% | 95\% | 91\% | 88\% | 84\% | 81\% | 75\% | 68\% | 54\% | 52\% |
| 9 | 95\% | 95\% | 95\% | 92\% | 89\% | 86\% | 83\% | 78\% | 71\% | 59\% | 56\% |
| 10 | 95\% | 95\% | 95\% | 93\% | 90\% | 88\% | 85\% | 80\% | 74\% | 63\% | 61\% |
| 11 | 95\% | 95\% | 95\% | 94\% | 92\% | 89\% | 87\% | 83\% | 77\% | 67\% | 65\% |
| 12 | 95\% | 95\% | 95\% | 95\% | 93\% | 91\% | 89\% | 85\% | 80\% | 72\% | 70\% |
| 13 | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 91\% | 88\% | 84\% | 76\% | 75\% |
| 14 | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 90\% | 86\% | 80\% | 79\% |
| 15 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 92\% | 89\% | 84\% | 83\% |
| >15 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 88\% | 87\% |


| Consumer Loans \& Leases (auto, boat, etc.) - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  |  |  |  |  |  |  |
| (\%) | $\mathbf{0 . 2 5}$ | $\mathbf{0 . 5}$ | $\mathbf{1}$ | $\mathbf{2}$ | $\mathbf{3}$ | $\mathbf{4}$ | $\mathbf{5}$ |  |  |  |  |
| $\mathbf{0}$ | $95 \%$ | $95 \%$ | $92 \%$ | $86 \%$ | $81 \%$ | $76 \%$ | $72 \%$ | $64 \%$ | $56 \%$ | $39 \%$ | $35 \%$ |
| $\mathbf{1}$ | $95 \%$ | $95 \%$ | $92 \%$ | $86 \%$ | $81 \%$ | $76 \%$ | $72 \%$ | $65 \%$ | $56 \%$ | $39 \%$ | $35 \%$ |
| $\mathbf{2}$ | $95 \%$ | $95 \%$ | $92 \%$ | $86 \%$ | $81 \%$ | $76 \%$ | $72 \%$ | $65 \%$ | $56 \%$ | $40 \%$ | $36 \%$ |
| $\mathbf{3}$ | $95 \%$ | $95 \%$ | $92 \%$ | $86 \%$ | $81 \%$ | $76 \%$ | $72 \%$ | $65 \%$ | $57 \%$ | $41 \%$ | $37 \%$ |
| $\mathbf{4}$ | $95 \%$ | $95 \%$ | $92 \%$ | $86 \%$ | $82 \%$ | $77 \%$ | $73 \%$ | $66 \%$ | $58 \%$ | $43 \%$ | $39 \%$ |
| $\mathbf{5}$ | $95 \%$ | $95 \%$ | $92 \%$ | $87 \%$ | $83 \%$ | $79 \%$ | $75 \%$ | $68 \%$ | $61 \%$ | $46 \%$ | $43 \%$ |
| $\mathbf{6}$ | $95 \%$ | $95 \%$ | $93 \%$ | $88 \%$ | $84 \%$ | $80 \%$ | $77 \%$ | $71 \%$ | $64 \%$ | $50 \%$ | $47 \%$ |
| $\mathbf{7}$ | $95 \%$ | $95 \%$ | $94 \%$ | $89 \%$ | $85 \%$ | $82 \%$ | $79 \%$ | $73 \%$ | $67 \%$ | $54 \%$ | $51 \%$ |
| $\mathbf{8}$ | $95 \%$ | $95 \%$ | $94 \%$ | $90 \%$ | $87 \%$ | $84 \%$ | $81 \%$ | $76 \%$ | $70 \%$ | $58 \%$ | $56 \%$ |
| $\mathbf{9}$ | $95 \%$ | $95 \%$ | $95 \%$ | $91 \%$ | $88 \%$ | $85 \%$ | $83 \%$ | $78 \%$ | $73 \%$ | $62 \%$ | $60 \%$ |
| $\mathbf{1 0}$ | $95 \%$ | $95 \%$ | $95 \%$ | $92 \%$ | $89 \%$ | $87 \%$ | $85 \%$ | $81 \%$ | $76 \%$ | $67 \%$ | $65 \%$ |
| $\mathbf{1 1}$ | $95 \%$ | $95 \%$ | $95 \%$ | $93 \%$ | $91 \%$ | $89 \%$ | $87 \%$ | $83 \%$ | $79 \%$ | $71 \%$ | $70 \%$ |
| $\mathbf{1 2}$ | $95 \%$ | $95 \%$ | $95 \%$ | $94 \%$ | $92 \%$ | $90 \%$ | $89 \%$ | $86 \%$ | $82 \%$ | $76 \%$ | $75 \%$ |
| $\mathbf{1 3}$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $94 \%$ | $92 \%$ | $91 \%$ | $88 \%$ | $85 \%$ | $80 \%$ | $79 \%$ |
| $\mathbf{1 4}$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $94 \%$ | $93 \%$ | $91 \%$ | $89 \%$ | $85 \%$ | $84 \%$ |
| $\mathbf{1 5}$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $93 \%$ | $92 \%$ | $89 \%$ | $89 \%$ |
| $\mathbf{1 5}$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $95 \%$ | $94 \%$ | $93 \%$ | $92 \%$ |


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| Student Loans - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| Student Loans - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| Student Loans - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| Coupon |  |  |  |  |  | rity (Y |  |  |  |  |  |
| (\%) | 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\% | 75\% | 63\% | 60\% |
| 4 | 95\% | 95\% | 95\% | 94\% | 91\% | 89\% | 86\% | 82\% | 76\% | 63\% | 60\% |
| 5 | 95\% | 95\% | 95\% | 95\% | 92\% | 90\% | 87\% | 83\% | 77\% | 64\% | 61\% |
| 6 | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 89\% | 85\% | 79\% | 66\% | 63\% |
| 7 | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 92\% | 88\% | 83\% | 71\% | 68\% |
| 8 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 91\% | 86\% | 76\% | 74\% |
| 9 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 90\% | 82\% | 80\% |
| 10 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 93\% | 87\% | 85\% |
| 11 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 91\% | 90\% |
| 12 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% |
| 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\% |


| Student Loans - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 0.25 | 0.5 | 1 | 2 | 3 | 4 | 5 | 7 | 10 | 20 | >20 |
| 0 | 95\% | 95\% | 95\% | 92\% | 89\% | 86\% | 83\% | 78\% | 72\% | 57\% | 53\% |
| 1 | 95\% | 95\% | 95\% | 92\% | 89\% | 86\% | 83\% | 78\% | 72\% | 57\% | 53\% |
| 2 | 95\% | 95\% | 95\% | 92\% | 89\% | 86\% | 83\% | 78\% | 72\% | 58\% | 54\% |
| 3 | 95\% | 95\% | 95\% | 92\% | 89\% | 86\% | 84\% | 79\% | 73\% | 59\% | 55\% |
| 4 | 95\% | 95\% | 95\% | 93\% | 90\% | 87\% | 85\% | 80\% | 75\% | 62\% | 59\% |
| 5 | 95\% | 95\% | 95\% | 94\% | 91\% | 89\% | 87\% | 83\% | 78\% | 67\% | 65\% |
| 6 | 95\% | 95\% | 95\% | 95\% | 93\% | 91\% | 89\% | 86\% | 82\% | 73\% | 71\% |
| 7 | 95\% | 95\% | 95\% | 95\% | 94\% | 93\% | 91\% | 89\% | 86\% | 79\% | 77\% |
| 8 | 95\% | 95\% | 95\% | 95\% | 95\% | 95\% | 94\% | 92\% | 90\% | 85\% | 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\% |

