Federal Reserve Discount Window & Payment Syste Effective Date: August 1, 2		Margins	Table ^{1,2}	
Securities	N	estim	ternal fai ate) ³	es r market value
	0-5	Duration >5-		>10
U.S. Treasuries & Fully Guaranteed Agencies	0-5	/5-	-10	>10
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 BBB-AA rated - U.S. Dollar Denominated	98% 97%	96 95		94% 93%
BBB-AAA rated - Foreign Denominated BBB-AAA rated - Foreign Denominated - Foreign Denominated BBB-AAA rated - Foreign Denominated BB	94%	93		91%
Foreign Government Agencies	3 1,70		, .	52,0
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	0/	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% 91%	93 90		92% 86%
AAA rated - Foreign Denominated ⁵ German Jumbo Pfandbriefe	31/0	1 90	//	00/0
AAA rated - U.S. Dollar Denominated	98%	96	%	94%
AAA rated - Foreign Denominated ⁵	94%	93	%	92%
Municipal Bonds	000/	1 00	0/	0.40/
BBB-AAA U.S. Dollar Denominated	98% 94%	96 92		94% 91%
AAA rated - Foreign Denominated ⁵ Asset-Backed Securities ⁷	3470] 32	.70	3170
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 Agency-Backed Mortgages ⁸	95%	89%		85%
Pass-Throughs	98%	96	%	94%
Collateralized Mortgage Obligations	98%	96		94%
Private Label Collateralized Mortgage Obligations - AAA rated Trust Preferred Securities - BBB-AAA rated	93% 90%	92 89		89% 88%
Certificates of Deposit	98%	96		94%
Term Deposit Facility - Term Deposits	100%			
Bankers' Acceptances, Commercial Paper, and Asset-Backed Commercial Paper -	98%			
BBB-AAA rated or equivalent short term rating		Margins f	for Loans	
Individually Deposited Loans ^{9,10,11} Agricultural Loans	Fixed Rate Lo			ting Rate Loans
Minimal Risk Rated ¹²	68%-95% [Link to	Matrix]	77%-95	% [Link to Matrix]
Normal Risk Rated ¹³	46%-94% [Link to			% [Link to Matrix]
Commercial and Industrial Loans & Leases				
Minimal Risk Rated ¹²	68%-95% [Link to			% [Link to Matrix]
Normal Risk Rated ¹³	48%-94% [Link to 95%-95% [Link to			% [Link to Matrix] % [Link to Matrix]
US Agency Guaranteed Loans Commercial Real Estate Loans ¹⁴	93%-93% [LITIK LO	<u>iviatrixj</u>	9370-93	7% [LITIK to IVIALITX]
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	_		% [Link to Matrix]
Normal Risk Rated ¹³	22%-94% [Link to	Matrix]	18%-94	% [Link to Matrix]
Raw Land Loans	220/ 050/ [1:-]	N/a+-:-1	220/ 05	0/ [link+= 84=+ 1
Minimal Risk Rated ¹² Normal Risk Rated ¹³	23%-95% [Link to 19%-94% [Link to			% [Link to Matrix] % [Link to Matrix]
1-4 Family Mortgage Loans (first lien)	70%-95% [Link to			% [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			% [Link to Matrix]
Consumer Loans - Unsecured Consumer Loans & Leases (auto, boat, etc.)	51%-95% [Link to 47%-95% [Link to			% [Link to Matrix] % [Link to Matrix]
Student Loans	63%-95% [Link to		<u> </u>	% [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.

			Agric	ultural Loa	ıns - Minin	nal Risk Ra	ted - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	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%

			Agricu	ltural Loan	ıs - Minima	al Risk Rate	ed - Floatir	ng Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	88%	85%	81%	75%	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%

			Agric	cultural Loa	ans - Norm	al Risk Rat	ted - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	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%

			Agricu	ıltural Loar	ns - Norma	l Risk Rate	d - Floatin	g Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	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%

			Commerci	al Loans &	Leases - N	/linimal Ris	sk Rated -	Fixed Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	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%

		C	Commercia	l Loans & I	Leases - Mi	inimal Risk	Rated - Fl	oating Rat	e		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	88%	85%	81%	75%	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%

			Commerc	ial Loans 8	k Leases - I	Normal Ris	k Rated - I	ixed Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	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%

		(Commercia	al Loans &	Leases - N	ormal Risk	Rated - Fl	oating Rat	e		
Coupon					Ma	turity (Yea	ars)				
(%)	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%

				JS Agency	Guarante	ed Loans -	Fixed Rate	2			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	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%

			U:	S Agency G	Guarantee	d Loans - F	loating Ra	te			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	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%

		C	Commercia	l Real Esta	ite Loans -	Minimal R	isk Rated	- Fixed Rat	e		
Coupon					Ma	turity (Yea	ars)				
(%)	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%

		Co	mmercial	Real Estat	e Loans - N	/linimal Ris	k Rated -	Floating Ra	ate		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	93%	87%	81%	75%	70%	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%

_			Commercia	ai Keal Esta				Fixed Rate	<u> </u>		
Coupon					Ma	iturity (Yea	ars)				
(%)	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%

		Co	ommercial	Real Estat	e Loans - N	Normal Ris	k Rated - F	loating Ra	te		
Coupon					Ma	turity (Yea	ars)				
(%)	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%

			Const	ruction Lo	ans - Minir	nal Risk Ra	ated - Fixed	d Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	69%	58%	48%	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%

			Constru	uction Loai	ns - Minim	al Risk Rat	ed - Floati	ng Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	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%

			Const	ruction Lo	ans - Norn	nal Risk Ra	ted - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	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%

			Constr	uction Loa	ns - Norma	al Risk Rate	ed - Floatir	ng Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	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 Loar	ns - Minim	al Risk Rat	ed - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	69%	58%	48%	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 I	and Loans	- Minimal	Risk Rate	d - Floating	g Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	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 Loa	ns - Norma	l Risk Rate	ed - Fixed I	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	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	s - Normal	Risk Rated	d - Floating	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	88%	78%	62%	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 F	amily Mo	rtgage Loa	ns (first lie	n) - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	94%	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					Ma	turity (Yea	ars)							
(%)	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 M	ortgage Lo	oans (seco	nd lien, ho	me equity) - Fixed R	ate		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	93%	90%	87%	85%	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 I	Family Mo	rtgage Loa	ıns (secon	d lien, hom	ne equity)	- Floating	Rate		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	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 L	oans - Fixe	ed Rate				
Coupon					Ma	turity (Yea	ars)				
(%)	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					Ma	turity (Yea	ars)							
(%)	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 - Ur	nsecured -	Fixed Rate	2			
Coupon					Ma	turity (Yea	ars)				
(%)	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 Maturity (Years)													
Coupon					Ma	turity (Yea	ars)							
(%)	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%			

			Consun	ner Loans &	& Leases (a	auto, boat,	, etc.) - Fix	ed Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	87%	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%

			Consume	er Loans &	Leases (au	ıto, boat, (etc.) - Floa	ting Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	86%	81%	76%	72%	64%	56%	39%	35%
1	95%	95%	92%	86%	81%	76%	72%	65%	56%	39%	35%
2	95%	95%	92%	86%	81%	76%	72%	65%	56%	40%	36%
3	95%	95%	92%	86%	81%	76%	72%	65%	57%	41%	37%
4	95%	95%	92%	86%	82%	77%	73%	66%	58%	43%	39%
5	95%	95%	92%	87%	83%	79%	75%	68%	61%	46%	43%
6	95%	95%	93%	88%	84%	80%	77%	71%	64%	50%	47%
7	95%	95%	94%	89%	85%	82%	79%	73%	67%	54%	51%
8	95%	95%	94%	90%	87%	84%	81%	76%	70%	58%	56%
9	95%	95%	95%	91%	88%	85%	83%	78%	73%	62%	60%
10	95%	95%	95%	92%	89%	87%	85%	81%	76%	67%	65%
11	95%	95%	95%	93%	91%	89%	87%	83%	79%	71%	70%
12	95%	95%	95%	94%	92%	90%	89%	86%	82%	76%	75%
13	95%	95%	95%	95%	94%	92%	91%	88%	85%	80%	79%
14	95%	95%	95%	95%	95%	94%	93%	91%	89%	85%	84%
15	95%	95%	95%	95%	95%	95%	95%	93%	92%	89%	89%
>15	95%	95%	95%	95%	95%	95%	95%	95%	94%	93%	92%

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				Stu	ident Loan	s - Fixed R	ate				
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	93%	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%

				Stud	lent Loans	- Floating	Rate				
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	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%