Federal Reserve Discount Window Effect	v & Payment Systerive Date: August 1, 2		ollateral Margins Table		
Securities			Margins for Securities (% of market value)	s <sup>1</sup>	
	0-1	>1-	Duration Buckets	>5-10	>10
U.S. Treasuries & Fully Guaranteed Agencies		-			
Bills, Notes, Bonds, Floating Rate Notes, and Inflation-Indexed STRIPS	99%	999	% <u>98%</u> 95%	97%	95% 92%
Government Sponsored Enterprises	08%	0.00	070/	00%	0.4%
Bills, Notes, and Bonds Foreign Government, Foreign Government Guaranteed, and Brady Bonds	98%	989	% 97%	96%	94%
AAA-A rated - U.S. Dollar Denominated	98% 97%	989 979		96% 95%	94% 93%
BBB rated - U.S. Dollar Denominated AAA-BBB rated - Foreign Denominated	94%	949		93%	91%
Foreign Government Agencies	08%	0.00	/ 07%	06%	04%
AAA-BBB U.S Dollar Denominated AAA rated - Foreign Denominated	98%	989 949		96% 93%	94% 91%
Supranationals	08%	0.00	% 97%	96%	94%
Bills, Notes, and Bonds - U.S. Dollar Denominated Bills, Notes, and Bonds - AAA rated - Foreign Denominated	98%	989 949		96%	94%
Corporate Bonds	08%	0.00	/ 07%	050/	02%
AAA rated - Financials - U.S. Dollar Denominated AA rated - Financials - U.S. Dollar Denominated	98% 97%	989 979		95% 94%	93% 92%
A rated - Financials - U.S. Dollar Denominated	95%	949		90%	89% 86%
BBB rated - Financials - U.S. Dollar Denominated AAA-A rated - Non Financial - U.S. Dollar Denominated	91% 97%	979	87% % 96%	95%	86% 93%
BBB rated - Non Financial - U.S. Dollar Denominated	96%	969		93%	91%
AAA rated - Foreign Denominated German Jumbo Pfandbriefe	92%	929	% 91%	90%	86%
AAA rated - U.S. Dollar Denominated	98%	989		96%	94%
AAA rated - Foreign Denominated Municipal Bonds	94%	949	% 93%	93%	90%
AAA-BBB U.S. Dollar Denominated	98%	989		96%	93%
AAA rated - Foreign Denominated Asset Backed Securities	92%	929	% 91%	89%	87%
AAA-A rated - U.S. Dollar Denominated	98%	989		94%	89%
BBB rated - U.S. Dollar Denominated Collateralized Debt Obligations - AAA rated U.S. Dollar Denominated	97% 87%	949 879		92% 77%	88% 64%
Collateralized Loan Obligations - AAA rated U.S. Dollar Denominated	91%	919	% 87%	73%	70%
Agency Backed Mortgages Pass-Throughs U.S. Dollar Denominated		I			
Collateralized Mortgage Obligations U.S. Dollar Denominated	98%	989	% 97%	96%	94%
Commercial Mortgage Backed U.S. Dollar Denominated Non Agency Backed Mortgages					
Residential Mortgage Backed - AAA rated - U.S. Dollar Denominated			85%		
Residential Mortgage Backed - AA rated - U.S. Dollar Denominated Residential Mortgage Backed - A rated - U.S. Dollar Denominated			<u> </u>		
Residential Mortgage Backed - BBB rated - U.S. Dollar Denominated		070	59%	020/	010/
Subprime RMBS - AAA rated - U.S. Dollar Denominated Subprime RMBS - AA rated - U.S. Dollar Denominated		879	~ 77%	83%	81%
Subprime RMBS - A rated - U.S. Dollar Denominated	71%	719	75%	69%	
Subprime RMBS - BBB rated - U.S. Dollar Denominated Commercial Mortgage Backed - AAA rated - U.S. Dollar Denominated	98%	969		87%	79%
TPS / CD / Commercial Paper Trust Preferred Securities - AAA-BBB rated - U.S. Dollar Denominated			89%		
Certificates of Deposit - U.S. Dollar Denominated	98%	989		96%	94%
Bankers' Acceptances, Commercial Paper, and Asset Backed Commercial	98%	989	% 97%		
Paper - AAA-BBB rated or equivalent short term rating - U.S. Dollar Denominated	3876	387	5776		
		Margins fo	r Loone <sup>2,3</sup>		
Individually Deposited Loans			rket value estimate)		
Agricultural Loans	Fixed Rate Lo	bans	Floating Rate Loans		
Minimal Risk Rated	73%-95% [Link to	Matrix]	86%-95% [Link to Matrix]		
Normal Risk Rated	44%-94% [Link to	Matrix]	44%-94% [Link to Matrix]		
Commercial and Industrial Loans & Leases Minimal Risk Rated	73%-95% [Link to	Matrix1	78%-95% [Link to Matrix]		
Normal Risk Rated	<u>45%-94% [Link to</u>		48%-94% [Link to Matrix]		
US Agency Guaranteed Loans	<u>93%-95% [Link to</u>	Matrix]	95%-95% [Link to Matrix]		
Commercial Real Estate Loans Minimal Risk Rated	<u>51%-95% [Link to</u>	Matrix]	58%-95% [Link to Matrix]		
Normal Risk Rated	<u>36%-94% [Link to</u>	-	29%-94% [Link to Matrix]		
Construction Loans Minimal Risk Rated	18%-95% [Link to	Matrix1	21%-95% [Link to Matrix]		
		-	·		
Normal Risk Rated	<u>19%-94% [Link to</u>	Matrix]	17%-94% [Link to Matrix]		
Raw Land Loans	<u>19%-94% [Link to</u>				
		<u>Matrix]</u>	<u>17%-94% [Link to Matrix]</u> <u>17%-95% [Link to Matrix]</u> <u>17%-94% [Link to Matrix]</u>		
Raw Land Loans Minimal Risk Rated Normal Risk Rated 1-4 Family Mortgage Loans (first lien)	<u>19%-94% [Link to</u> <u>20%-95% [Link to</u> <u>21%-94% [Link to</u> <u>72%-95% [Link to</u>	<ul> <li>Matrix]</li> <li>Matrix]</li> <li>Matrix]</li> </ul>	<u>17%-95% [Link to Matrix]</u> <u>17%-94% [Link to Matrix]</u> <u>64%-95% [Link to Matrix]</u>		
Raw Land Loans Minimal Risk Rated Normal Risk Rated 1-4 Family Mortgage Loans (first lien) 1-4 Family Mortgage Loans (second lien, home equity)	<u>19%-94% [Link to</u> <u>20%-95% [Link to</u> <u>21%-94% [Link to</u>	Matrix]     Matrix]     Matrix]     Matrix]     Matrix]	<u>17%-95% [Link to Matrix]</u> <u>17%-94% [Link to Matrix]</u>		
Raw Land Loans Minimal Risk Rated Normal Risk Rated 1-4 Family Mortgage Loans (first lien) 1-4 Family Mortgage Loans (second lien, home equity) Private Banking Loans Consumer Loans - Unsecured	19%-94% [Link to           20%-95% [Link to           21%-94% [Link to           72%-95% [Link to           60%-95% [Link to           63%-95% [Link to           56%-95% [Link to	Matrix]     Matrix]     Matrix]     Matrix]     Matrix]     Matrix]     Matrix]     Matrix]	17%-95% [Link to Matrix]           17%-94% [Link to Matrix]           64%-95% [Link to Matrix]           61%-93% [Link to Matrix]           49%-95% [Link to Matrix]           66%-94% [Link to Matrix]		
Raw Land Loans Minimal Risk Rated Normal Risk Rated 1-4 Family Mortgage Loans (first lien) 1-4 Family Mortgage Loans (second lien, home equity) Private Banking Loans Consumer Loans - Unsecured Consumer Loans & Leases (auto, boat, etc.)	19%-94% [Link to           20%-95% [Link to           21%-94% [Link to           72%-95% [Link to           60%-95% [Link to           63%-95% [Link to	Matrix]	<u>17%-95% [Link to Matrix]</u> <u>17%-94% [Link to Matrix]</u> <u>64%-95% [Link to Matrix]</u> <u>61%-93% [Link to Matrix]</u> <u>49%-95% [Link to Matrix]</u>		
Raw Land Loans Minimal Risk Rated Normal Risk Rated 1-4 Family Mortgage Loans (first lien) 1-4 Family Mortgage Loans (second lien, home equity) Private Banking Loans Consumer Loans - Unsecured	19%-94% [Link to           20%-95% [Link to           21%-94% [Link to           72%-95% [Link to           60%-95% [Link to           63%-95% [Link to           56%-95% [Link to           48%-95% [Link to	Matrix]     Matrix]	17%-95% [Link to Matrix]         17%-94% [Link to Matrix]         64%-95% [Link to Matrix]         61%-93% [Link to Matrix]         49%-95% [Link to Matrix]         66%-94% [Link to Matrix]         65%-93% [Link to Matrix]         62%-95% [Link to Matrix]		
Raw Land Loans Minimal Risk Rated Normal Risk Rated 1-4 Family Mortgage Loans (first lien) 1-4 Family Mortgage Loans (second lien, home equity) Private Banking Loans Consumer Loans - Unsecured Consumer Loans & Leases (auto, boat, etc.) Student Loans	19%-94% [Link to           20%-95% [Link to           21%-94% [Link to           72%-95% [Link to           60%-95% [Link to           63%-95% [Link to           56%-95% [Link to           48%-95% [Link to	Matrix]	17%-95% [Link to Matrix]         17%-94% [Link to Matrix]         64%-95% [Link to Matrix]         61%-93% [Link to Matrix]         49%-95% [Link to Matrix]         66%-94% [Link to Matrix]         65%-93% [Link to Matrix]         62%-95% [Link to Matrix]		

Notes: Zero coupon bonds pledged in a collateral category other than US Treasury STRIPs will be subject to a margin reduction of 1% for securities with durations 0-10 and a reduction of 3% for securities with a duration greater than 10.

Margin ranges for loans are based on historical pledged assets and are meant to provide an estimate of potential value.

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.

			Agricul	tural Loan	s - Minima	l Risk Rate	d - Fixed R	ate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	92%	89%	86%	79%	70%	54%	49%
1	95%	95%	95%	95%	92%	90%	86%	80%	72%	60%	57%
2	95%	95%	95%	95%	93%	90%	87%	80%	73%	63%	61%
3	95%	95%	95%	95%	93%	90%	87%	81%	74%	66%	63%
4	95%	95%	95%	95%	95%	93%	90%	83%	77%	68%	66%
5	95%	95%	95%	95%	95%	95%	94%	89%	83%	75%	73%
6	95%	95%	95%	95%	95%	95%	95%	94%	90%	85%	84%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	93%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

			Agricultu	ural Loans	- Minimal	Risk Rated	- Floating	Rate			
Coupon					Matu	urity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	89%	86%	83%	77%	70%	52%	48%
1	95%	95%	95%	92%	89%	86%	83%	77%	71%	56%	52%
2	95%	95%	95%	92%	89%	86%	83%	78%	72%	59%	56%
3	95%	95%	95%	94%	91%	89%	86%	82%	77%	67%	65%
4	95%	95%	95%	95%	94%	92%	91%	88%	85%	78%	76%
5	95%	95%	95%	95%	95%	95%	95%	93%	92%	88%	88%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

			Agricu	ltural Loan	s - Normal	<b>Risk Rate</b>	d - Fixed Ra	ate			
Coupon					Matu	urity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	91%	85%	78%	71%	65%	53%	40%	18%	13%
1	94%	94%	92%	85%	78%	72%	66%	55%	44%	29%	28%
2	94%	94%	92%	85%	78%	72%	66%	57%	46%	35%	35%
3	94%	94%	92%	85%	79%	73%	67%	58%	49%	39%	38%
4	94%	94%	92%	85%	79%	73%	68%	59%	51%	41%	41%
5	94%	94%	92%	86%	80%	74%	69%	61%	52%	44%	43%
6	94%	94%	93%	87%	81%	76%	71%	63%	55%	46%	45%
7	94%	94%	93%	88%	83%	78%	73%	65%	58%	50%	48%
8	94%	94%	94%	90%	86%	81%	77%	70%	63%	55%	54%
9	94%	94%	94%	92%	88%	84%	80%	74%	68%	61%	60%
10	94%	94%	94%	93%	90%	87%	84%	78%	73%	67%	66%
11	94%	94%	94%	94%	92%	90%	87%	82%	78%	73%	73%
12	94%	94%	94%	94%	94%	92%	90%	86%	82%	79%	78%
13	94%	94%	94%	94%	94%	94%	93%	90%	87%	84%	84%

14	94%	94%	94%	94%	94%	94%	94%	93%	91%	89%	89%
15	94%	94%	94%	94%	94%	94%	94%	94%	94%	93%	93%
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%

	Agricultural Loans - Normal Risk Rated - Floating Rate											
Coupon					Matu	urity (Years	5)					
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20	
0	94%	94%	91%	83%	75%	69%	63%	53%	42%	23%	20%	
1	94%	94%	91%	83%	75%	69%	63%	54%	44%	28%	26%	
2	94%	94%	91%	83%	76%	69%	64%	55%	47%	33%	31%	
3	94%	94%	91%	83%	76%	70%	65%	57%	48%	37%	35%	
4	94%	94%	91%	83%	77%	71%	66%	58%	51%	40%	38%	
5	94%	94%	91%	84%	78%	72%	68%	61%	54%	44%	43%	
6	94%	94%	92%	86%	80%	75%	71%	65%	58%	50%	48%	
7	94%	94%	93%	87%	82%	78%	74%	69%	63%	56%	55%	
8	94%	94%	94%	89%	85%	81%	78%	73%	68%	62%	62%	
9	94%	94%	94%	91%	87%	84%	81%	78%	74%	68%	68%	
10	94%	94%	94%	92%	89%	87%	85%	82%	79%	75%	74%	
11	94%	94%	94%	94%	92%	90%	88%	86%	84%	81%	81%	
12	94%	94%	94%	94%	94%	93%	92%	90%	89%	87%	87%	
13	94%	94%	94%	94%	94%	94%	94%	94%	93%	92%	92%	
14	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	
15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	

			US	Agency G	uaranteed	l Loans - Fi	xed Rate				
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	95%	92%	88%	81%	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%	94%	93%
5	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

			US /	Agency Gu	aranteed	Loans - Flo	ating Rate				
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	95%	95%	95%	91%	90%
1	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	92%
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%

		Co	ommercial	Loans & L	eases - Mi	nimal Risk	Rated - Fi	ed Rate			
Coupon					Matu	irity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	92%	89%	86%	79%	70%	54%	49%
1	95%	95%	95%	95%	92%	90%	86%	80%	72%	60%	57%
2	95%	95%	95%	95%	93%	90%	87%	80%	73%	63%	61%
3	95%	95%	95%	95%	93%	90%	87%	81%	74%	66%	63%
4	95%	95%	95%	95%	95%	93%	90%	83%	77%	68%	66%
5	95%	95%	95%	95%	95%	95%	94%	89%	83%	75%	73%
6	95%	95%	95%	95%	95%	95%	95%	94%	90%	85%	84%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	93%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		Cor	nmercial L	oans & Le	ases - Mini	imal Risk R	ated - Floa	ating Rate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	89%	86%	83%	77%	70%	52%	48%
1	95%	95%	95%	92%	89%	86%	83%	77%	71%	56%	52%
2	95%	95%	95%	92%	89%	86%	83%	78%	72%	59%	56%
3	95%	95%	95%	94%	91%	89%	86%	82%	77%	67%	65%
4	95%	95%	95%	95%	94%	92%	91%	88%	85%	78%	76%
5	95%	95%	95%	95%	95%	95%	95%	93%	92%	88%	88%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		C	ommercia	Loans & L	.eases - No	ormal Risk	Rated - Fix	ed Rate			Commercial Loans & Leases - Normal Risk Rated - Fixed Rate												
Coupon					Matu	irity (Years	s)																
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20												
0	94%	94%	91%	85%	78%	71%	65%	53%	40%	18%	13%												
1	94%	94%	92%	85%	78%	72%	66%	55%	44%	29%	28%												
2	94%	94%	92%	85%	78%	72%	66%	57%	46%	35%	35%												
3	94%	94%	92%	85%	79%	73%	67%	58%	49%	39%	38%												
4	94%	94%	92%	85%	79%	73%	68%	59%	51%	41%	41%												
5	94%	94%	92%	86%	80%	74%	69%	61%	52%	44%	43%												
6	94%	94%	93%	87%	81%	76%	71%	63%	55%	46%	45%												
7	94%	94%	93%	88%	83%	78%	73%	65%	58%	50%	48%												
8	94%	94%	94%	90%	86%	81%	77%	70%	63%	55%	54%												
9	94%	94%	94%	92%	88%	84%	80%	74%	68%	61%	60%												
10	94%	94%	94%	93%	90%	87%	84%	78%	73%	67%	66%												
11	94%	94%	94%	94%	92%	90%	87%	82%	78%	73%	73%												
12	94%	94%	94%	94%	94%	92%	90%	86%	82%	79%	78%												
13	94%	94%	94%	94%	94%	94%	93%	90%	87%	84%	84%												
14	94%	94%	94%	94%	94%	94%	94%	93%	91%	89%	89%												
15	94%	94%	94%	94%	94%	94%	94%	94%	94%	93%	93%												
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%												

	Commercial Loans & Leases - Normal Risk Rated - Floating Rate											
Coupon					Matu	irity (Years	5)					
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20	
0	94%	94%	91%	83%	75%	69%	63%	53%	42%	23%	20%	
1	94%	94%	91%	83%	75%	69%	63%	54%	44%	28%	26%	
2	94%	94%	91%	83%	76%	69%	64%	55%	47%	33%	31%	
3	94%	94%	91%	83%	76%	70%	65%	57%	48%	37%	35%	
4	94%	94%	91%	83%	77%	71%	66%	58%	51%	40%	38%	
5	94%	94%	91%	84%	78%	72%	68%	61%	54%	44%	43%	
6	94%	94%	92%	86%	80%	75%	71%	65%	58%	50%	48%	
7	94%	94%	93%	87%	82%	78%	74%	69%	63%	56%	55%	
8	94%	94%	94%	89%	85%	81%	78%	73%	68%	62%	62%	
9	94%	94%	94%	91%	87%	84%	81%	78%	74%	68%	68%	
10	94%	94%	94%	92%	89%	87%	85%	82%	79%	75%	74%	
11	94%	94%	94%	94%	92%	90%	88%	86%	84%	81%	81%	
12	94%	94%	94%	94%	94%	93%	92%	90%	89%	87%	87%	
13	94%	94%	94%	94%	94%	94%	94%	94%	93%	92%	92%	
14	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	
15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	

		Со	mmercial F	Real Estate	Loans - M	linimal Ris	k Rated - F	ixed Rate			
Coupon					Matu	urity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	94%	89%	85%	80%	74%	65%	54%	31%	25%
1	95%	95%	94%	89%	85%	80%	75%	66%	56%	38%	35%
2	95%	95%	94%	90%	85%	80%	76%	67%	58%	43%	40%
3	95%	95%	95%	91%	86%	82%	77%	69%	60%	47%	44%
4	95%	95%	95%	93%	89%	85%	81%	73%	64%	51%	49%
5	95%	95%	95%	94%	92%	88%	85%	78%	71%	59%	57%
6	95%	95%	95%	95%	94%	91%	88%	83%	77%	67%	66%
7	95%	95%	95%	95%	95%	94%	92%	87%	83%	76%	75%
8	95%	95%	95%	95%	95%	95%	95%	91%	88%	83%	83%
9	95%	95%	95%	95%	95%	95%	95%	95%	92%	90%	89%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	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%

		Com	mercial Re	eal Estate I	oans - Miı	nimal Risk	Rated - Flo	oating Rate	e		
Coupon					Matu	irity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	93%	87%	82%	76%	72%	63%	53%	32%	28%
1	95%	95%	93%	87%	82%	76%	72%	64%	54%	36%	33%
2	95%	95%	93%	88%	83%	78%	74%	66%	58%	42%	39%
3	95%	95%	94%	89%	85%	81%	77%	71%	64%	51%	48%
4	95%	95%	95%	91%	88%	84%	81%	76%	71%	60%	58%
5	95%	95%	95%	93%	90%	88%	85%	82%	77%	69%	67%
6	95%	95%	95%	95%	93%	91%	89%	87%	84%	78%	77%
7	95%	95%	95%	95%	95%	94%	93%	91%	90%	87%	86%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%
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%

		Со	mmercial	Real Estate	e Loans - N	ormal Risk	Rated - Fi	xed Rate			
Coupon					Matu	irity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	89%	80%	71%	64%	57%	44%	31%	10%	7%
1	94%	94%	89%	80%	72%	64%	58%	46%	35%	21%	21%
2	94%	94%	89%	80%	72%	65%	59%	48%	38%	27%	27%
3	94%	94%	89%	80%	72%	65%	59%	50%	40%	31%	31%
4	94%	94%	89%	81%	73%	66%	60%	51%	42%	34%	34%
5	94%	94%	89%	81%	74%	67%	62%	53%	44%	36%	36%
6	94%	94%	90%	82%	75%	69%	63%	55%	47%	39%	38%
7	94%	94%	91%	84%	77%	71%	66%	58%	50%	42%	41%
8	94%	94%	92%	86%	80%	74%	70%	62%	55%	47%	46%
9	94%	94%	93%	87%	82%	77%	73%	66%	59%	52%	52%
10	94%	94%	94%	89%	84%	80%	76%	70%	64%	58%	57%
11	94%	94%	94%	91%	87%	83%	79%	74%	69%	63%	63%
12	94%	94%	94%	92%	89%	85%	82%	78%	73%	69%	68%
13	94%	94%	94%	94%	91%	88%	85%	81%	77%	74%	73%
14	94%	94%	94%	94%	93%	90%	88%	85%	81%	79%	78%
15	94%	94%	94%	94%	94%	93%	91%	88%	85%	83%	83%
>15	94%	94%	94%	94%	94%	94%	93%	91%	89%	87%	87%

		Con	nmercial R	eal Estate	Loans - No	rmal Risk	Rated - Flo	ating Rate	9		
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	88%	78%	69%	61%	54%	43%	31%	15%	12%
1	94%	94%	88%	78%	69%	62%	55%	44%	33%	20%	19%
2	94%	94%	88%	78%	70%	62%	56%	46%	36%	24%	23%
3	94%	94%	88%	78%	70%	63%	57%	48%	38%	27%	26%
4	94%	94%	88%	79%	71%	64%	58%	50%	41%	30%	29%
5	94%	94%	89%	80%	72%	66%	60%	52%	44%	34%	33%
6	94%	94%	90%	81%	74%	68%	63%	56%	48%	39%	38%
7	94%	94%	91%	83%	77%	71%	67%	60%	53%	45%	44%
8	94%	94%	91%	85%	79%	74%	70%	64%	58%	51%	50%
9	94%	94%	92%	86%	81%	77%	73%	68%	63%	56%	56%
10	94%	94%	93%	88%	84%	80%	77%	72%	67%	62%	61%
11	94%	94%	94%	90%	86%	83%	80%	76%	72%	67%	67%
12	94%	94%	94%	91%	88%	85%	83%	80%	77%	73%	73%
13	94%	94%	94%	93%	90%	88%	86%	84%	82%	79%	78%
14	94%	94%	94%	94%	92%	91%	90%	88%	86%	84%	84%
15	94%	94%	94%	94%	94%	93%	92%	91%	90%	89%	89%
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	93%	93%

			Constru	ction Loar	ns - Minima	al Risk Rate	ed - Fixed F	Rate			
Coupon					Matu	irity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	70%	58%	49%	41%	28%	16%	2%	1%
1	95%	91%	83%	70%	59%	49%	42%	30%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	15%	15%
3	95%	91%	83%	71%	60%	51%	44%	34%	25%	18%	18%
4	95%	92%	84%	72%	61%	53%	46%	36%	28%	20%	20%
5	95%	92%	85%	73%	63%	55%	49%	39%	31%	23%	23%
6	95%	93%	86%	75%	66%	58%	52%	43%	35%	27%	27%
7	95%	93%	87%	77%	68%	61%	55%	46%	39%	32%	31%
8	95%	94%	88%	78%	70%	63%	58%	50%	43%	36%	36%
9	95%	94%	89%	80%	72%	66%	61%	53%	47%	41%	40%
10	95%	94%	90%	81%	74%	68%	64%	57%	51%	45%	45%
11	95%	95%	90%	83%	76%	71%	67%	60%	55%	50%	49%
12	95%	95%	91%	85%	79%	74%	69%	64%	59%	54%	54%
13	95%	95%	92%	86%	81%	76%	72%	67%	62%	58%	58%
14	95%	95%	93%	88%	83%	79%	75%	70%	66%	63%	63%
15	95%	95%	94%	89%	85%	81%	78%	74%	70%	67%	67%
>15	95%	95%	95%	91%	87%	83%	81%	77%	74%	71%	71%

			Construc	tion Loans	- Minimal	<b>Risk Rated</b>	l - Floating	Rate			
Coupon					Matu	irity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	82%	68%	57%	47%	40%	28%	17%	6%	6%
1	95%	91%	82%	69%	57%	48%	40%	29%	20%	10%	10%
2	95%	91%	83%	69%	58%	49%	42%	32%	23%	13%	13%
3	95%	91%	83%	70%	59%	51%	44%	34%	26%	17%	17%
4	95%	91%	84%	71%	61%	53%	47%	37%	29%	21%	21%
5	95%	92%	85%	73%	63%	56%	50%	41%	33%	26%	25%
6	95%	92%	86%	74%	65%	58%	53%	44%	37%	30%	30%
7	95%	93%	86%	76%	68%	61%	56%	48%	41%	35%	34%
8	95%	93%	87%	78%	70%	64%	59%	52%	46%	40%	39%
9	95%	94%	88%	79%	72%	66%	62%	55%	50%	44%	44%
10	95%	94%	89%	81%	74%	69%	65%	59%	54%	49%	48%
11	95%	94%	90%	82%	76%	71%	68%	62%	58%	53%	53%
12	95%	95%	91%	84%	78%	74%	71%	66%	62%	58%	57%
13	95%	95%	92%	85%	81%	77%	73%	69%	66%	62%	62%
14	95%	95%	93%	87%	83%	79%	76%	73%	70%	67%	66%
15	95%	95%	93%	89%	85%	82%	79%	76%	73%	71%	71%
>15	95%	95%	94%	90%	87%	84%	82%	79%	77%	75%	75%

			Constru	uction Loai	ns - Norma	l Risk Rate	d - Fixed R	ate			
Coupon					Matu	urity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	63%	50%	40%	32%	20%	10%	1%	0%
1	94%	89%	79%	64%	51%	41%	33%	23%	14%	9%	9%
2	94%	89%	79%	64%	52%	42%	35%	25%	17%	14%	14%
3	94%	89%	79%	64%	52%	43%	36%	27%	20%	17%	17%
4	94%	89%	80%	65%	53%	44%	37%	28%	22%	19%	19%
5	94%	89%	80%	65%	54%	45%	38%	30%	24%	21%	21%
6	94%	89%	80%	66%	55%	46%	40%	32%	26%	23%	23%
7	94%	90%	81%	67%	56%	48%	41%	34%	28%	25%	25%
8	94%	90%	82%	68%	58%	50%	44%	36%	30%	27%	27%
9	94%	91%	83%	70%	60%	52%	46%	39%	33%	30%	30%
10	94%	91%	83%	71%	62%	54%	49%	42%	37%	33%	33%
11	94%	91%	84%	73%	64%	57%	51%	45%	40%	36%	36%
12	94%	92%	85%	74%	66%	59%	54%	48%	43%	40%	40%
13	94%	92%	86%	76%	68%	61%	57%	50%	46%	43%	43%
14	94%	93%	87%	77%	70%	64%	59%	53%	49%	46%	46%
15	94%	93%	88%	79%	71%	66%	62%	56%	52%	50%	50%
>15	94%	94%	88%	80%	73%	68%	64%	59%	55%	53%	53%

			Construc	ction Loans	s - Normal	Risk Rated	- Floating	Rate			
Coupon					Matu	irity (Years	;)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	88%	79%	62%	49%	39%	31%	20%	11%	4%	5%
1	94%	88%	79%	62%	50%	40%	32%	22%	14%	8%	9%
2	94%	88%	79%	63%	50%	41%	33%	24%	17%	12%	12%
3	94%	88%	79%	63%	51%	42%	35%	26%	19%	14%	14%
4	94%	88%	79%	63%	52%	43%	36%	28%	21%	17%	17%
5	94%	88%	79%	64%	53%	44%	38%	30%	24%	19%	19%
6	94%	89%	80%	65%	54%	46%	40%	32%	26%	22%	22%
7	94%	89%	80%	66%	56%	48%	42%	34%	29%	25%	25%
8	94%	90%	81%	68%	57%	50%	44%	37%	32%	28%	28%
9	94%	90%	82%	69%	59%	52%	47%	40%	35%	32%	31%
10	94%	91%	83%	71%	61%	55%	49%	43%	38%	35%	35%
11	94%	91%	84%	72%	63%	57%	52%	46%	42%	38%	38%
12	94%	91%	85%	73%	65%	59%	55%	49%	45%	42%	42%
13	94%	92%	85%	75%	67%	61%	57%	52%	48%	45%	45%
14	94%	92%	86%	76%	69%	64%	60%	55%	51%	48%	48%
15	94%	93%	87%	78%	71%	66%	62%	58%	54%	52%	52%
<u>۱۲</u>	0.40/	0.20/	000/	700/	720/	600/		60%	F 70/		F F 0/

			Raw L	and Loans	- Minimal	Risk Rated	- Fixed Ra	te			
Coupon					Matu	irity (Years	;)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	70%	58%	49%	41%	28%	16%	2%	1%
1	95%	91%	83%	70%	59%	49%	42%	30%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	15%	15%
3	95%	91%	83%	71%	60%	51%	44%	34%	25%	18%	18%
4	95%	92%	84%	72%	61%	53%	46%	36%	28%	20%	20%
5	95%	92%	85%	73%	63%	55%	49%	39%	31%	23%	23%
6	95%	93%	86%	75%	66%	58%	52%	43%	35%	27%	27%
7	95%	93%	87%	77%	68%	61%	55%	46%	39%	32%	31%
8	95%	94%	88%	78%	70%	63%	58%	50%	43%	36%	36%
9	95%	94%	89%	80%	72%	66%	61%	53%	47%	41%	40%
10	95%	94%	90%	81%	74%	68%	64%	57%	51%	45%	45%
11	95%	95%	90%	83%	76%	71%	67%	60%	55%	50%	49%
12	95%	95%	91%	85%	79%	74%	69%	64%	59%	54%	54%
13	95%	95%	92%	86%	81%	76%	72%	67%	62%	58%	58%
14	95%	95%	93%	88%	83%	79%	75%	70%	66%	63%	63%
15	95%	95%	94%	89%	85%	81%	78%	74%	70%	67%	67%
>15	95%	95%	95%	91%	87%	83%	81%	77%	74%	71%	71%

			Raw La	nd Loans -	Minimal R	isk Rated -	Floating F	late			
Coupon					Matu	urity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	82%	68%	57%	47%	40%	28%	17%	6%	6%
1	95%	91%	82%	69%	57%	48%	40%	29%	20%	10%	10%
2	95%	91%	83%	69%	58%	49%	42%	32%	23%	13%	13%
3	95%	91%	83%	70%	59%	51%	44%	34%	26%	17%	17%
4	95%	91%	84%	71%	61%	53%	47%	37%	29%	21%	21%
5	95%	92%	85%	73%	63%	56%	50%	41%	33%	26%	25%
6	95%	92%	86%	74%	65%	58%	53%	44%	37%	30%	30%
7	95%	93%	86%	76%	68%	61%	56%	48%	41%	35%	34%
8	95%	93%	87%	78%	70%	64%	59%	52%	46%	40%	39%
9	95%	94%	88%	79%	72%	66%	62%	55%	50%	44%	44%
10	95%	94%	89%	81%	74%	69%	65%	59%	54%	49%	48%
11	95%	94%	90%	82%	76%	71%	68%	62%	58%	53%	53%
12	95%	95%	91%	84%	78%	74%	71%	66%	62%	58%	57%
13	95%	95%	92%	85%	81%	77%	73%	69%	66%	62%	62%
14	95%	95%	93%	87%	83%	79%	76%	73%	70%	67%	66%
15	95%	95%	93%	89%	85%	82%	79%	76%	73%	71%	71%
>15	95%	95%	94%	90%	87%	84%	82%	79%	77%	75%	75%

			Raw I	and Loans	- Normal	Risk Rated	- Fixed Ra	te			
Coupon					Matu	urity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	63%	50%	40%	32%	20%	10%	1%	0%
1	94%	89%	79%	64%	51%	41%	33%	23%	14%	9%	9%
2	94%	89%	79%	64%	52%	42%	35%	25%	17%	14%	14%
3	94%	89%	79%	64%	52%	43%	36%	27%	20%	17%	17%
4	94%	89%	80%	65%	53%	44%	37%	28%	22%	19%	19%
5	94%	89%	80%	65%	54%	45%	38%	30%	24%	21%	21%
6	94%	89%	80%	66%	55%	46%	40%	32%	26%	23%	23%
7	94%	90%	81%	67%	56%	48%	41%	34%	28%	25%	25%
8	94%	90%	82%	68%	58%	50%	44%	36%	30%	27%	27%
9	94%	91%	83%	70%	60%	52%	46%	39%	33%	30%	30%
10	94%	91%	83%	71%	62%	54%	49%	42%	37%	33%	33%
11	94%	91%	84%	73%	64%	57%	51%	45%	40%	36%	36%
12	94%	92%	85%	74%	66%	59%	54%	48%	43%	40%	40%
13	94%	92%	86%	76%	68%	61%	57%	50%	46%	43%	43%
14	94%	93%	87%	77%	70%	64%	59%	53%	49%	46%	46%
15	94%	93%	88%	79%	71%	66%	62%	56%	52%	50%	50%
>15	94%	94%	88%	80%	73%	68%	64%	59%	55%	53%	53%

			Raw La	nd Loans -	Normal Ri	sk Rated -	Floating R	ate			
Coupon					Matu	irity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	88%	79%	62%	49%	39%	31%	20%	11%	4%	5%
1	94%	88%	79%	62%	50%	40%	32%	22%	14%	8%	9%
2	94%	88%	79%	63%	50%	41%	33%	24%	17%	12%	12%
3	94%	88%	79%	63%	51%	42%	35%	26%	19%	14%	14%
4	94%	88%	79%	63%	52%	43%	36%	28%	21%	17%	17%
5	94%	88%	79%	64%	53%	44%	38%	30%	24%	19%	19%
6	94%	89%	80%	65%	54%	46%	40%	32%	26%	22%	22%
7	94%	89%	80%	66%	56%	48%	42%	34%	29%	25%	25%
8	94%	90%	81%	68%	57%	50%	44%	37%	32%	28%	28%
9	94%	90%	82%	69%	59%	52%	47%	40%	35%	32%	31%
10	94%	91%	83%	71%	61%	55%	49%	43%	38%	35%	35%
11	94%	91%	84%	72%	63%	57%	52%	46%	42%	38%	38%
12	94%	91%	85%	73%	65%	59%	55%	49%	45%	42%	42%
13	94%	92%	85%	75%	67%	61%	57%	52%	48%	45%	45%
14	94%	92%	86%	76%	69%	64%	60%	55%	51%	48%	48%
15	94%	93%	87%	78%	71%	66%	62%	58%	54%	52%	52%
N1E	0.40/	0.20/	000/	700/	720/	<u> </u>		60%	F 70/		

			1-4 Fa	mily Mort	gage Loans	(first lien)	) - Fixed Ra	ate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	94%	93%	91%	88%	84%	72%	70%
1	95%	95%	95%	95%	94%	93%	91%	88%	84%	72%	70%
2	95%	95%	95%	95%	94%	93%	91%	88%	84%	73%	70%
3	95%	95%	95%	95%	95%	93%	92%	88%	84%	73%	70%
4	95%	95%	95%	95%	95%	95%	93%	90%	86%	75%	72%
5	95%	95%	95%	95%	95%	95%	95%	93%	89%	79%	76%
6	95%	95%	95%	95%	95%	95%	95%	95%	92%	84%	82%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	89%	88%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	93%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

			1-4 Fam	ily Mortga	age Loans	(first lien)	- Floating	Rate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	94%	92%	90%	88%	85%	80%	67%	63%
1	95%	95%	95%	94%	92%	90%	88%	84%	79%	67%	63%
2	95%	95%	95%	94%	92%	90%	88%	85%	80%	67%	64%
3	95%	95%	95%	95%	93%	92%	90%	87%	82%	71%	68%
4	95%	95%	95%	95%	95%	93%	92%	90%	86%	78%	75%
5	95%	95%	95%	95%	95%	95%	94%	93%	91%	85%	83%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	91%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		1-4 F	amily Mor	tgage Loa	ns (second	lien, hom	e equity) -	Fixed Rat	e		
Coupon					Matu	irity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	93%	90%	87%	85%	80%	75%	63%	60%
1	95%	95%	95%	93%	90%	87%	85%	80%	75%	63%	60%
2	95%	95%	95%	93%	90%	87%	85%	80%	75%	63%	60%
3	95%	95%	95%	93%	90%	87%	85%	80%	75%	63%	60%
4	95%	95%	95%	93%	90%	87%	85%	80%	75%	63%	60%
5	95%	95%	95%	93%	90%	87%	85%	81%	75%	63%	60%
6	95%	95%	95%	93%	90%	88%	85%	81%	76%	64%	61%
7	95%	95%	95%	94%	91%	89%	87%	82%	77%	66%	63%
8	95%	95%	95%	95%	93%	91%	89%	85%	80%	69%	66%
9	95%	95%	95%	95%	94%	92%	91%	87%	83%	73%	71%
10	95%	95%	95%	95%	95%	94%	93%	90%	86%	78%	77%
11	95%	95%	95%	95%	95%	95%	94%	92%	89%	83%	82%
12	95%	95%	95%	95%	95%	95%	95%	95%	92%	87%	86%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	91%	90%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		1-4 Fa	mily Mort	gage Loans	s (second l	ien, home	equity) - I	loating Ra	ate		
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	90%	87%	85%	80%	75%	63%	60%
1	95%	95%	95%	92%	90%	87%	85%	80%	75%	63%	59%
2	95%	95%	95%	92%	90%	87%	85%	80%	75%	63%	60%
3	95%	95%	95%	92%	90%	87%	85%	80%	75%	63%	60%
4	95%	95%	95%	93%	90%	87%	85%	81%	76%	64%	61%
5	95%	95%	95%	93%	90%	88%	86%	82%	77%	66%	63%
6	95%	95%	95%	93%	91%	89%	87%	83%	79%	69%	67%
7	95%	95%	95%	94%	92%	90%	88%	85%	81%	73%	71%
8	95%	95%	95%	95%	94%	92%	90%	88%	85%	78%	77%
9	95%	95%	95%	95%	95%	94%	92%	90%	88%	83%	82%
10	95%	95%	95%	95%	95%	95%	94%	93%	91%	88%	87%
11	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	91%
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	onsumer Lo	oans - Uns	ecured - Fi	xed Rate				
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	93%	90%	83%	77%	71%	67%	59%	50%	34%	31%
1	95%	93%	90%	83%	77%	71%	67%	59%	50%	34%	31%
2	95%	93%	90%	83%	77%	72%	67%	59%	50%	34%	31%
3	95%	93%	90%	83%	77%	72%	67%	59%	50%	34%	31%
4	95%	94%	90%	83%	78%	72%	67%	59%	50%	35%	32%
5	95%	94%	91%	84%	79%	74%	69%	61%	52%	36%	33%
6	95%	94%	91%	85%	80%	75%	71%	63%	54%	39%	35%
7	95%	95%	92%	86%	81%	77%	72%	65%	57%	42%	39%
8	95%	95%	92%	87%	83%	78%	74%	67%	59%	45%	42%
9	95%	95%	93%	88%	84%	80%	76%	69%	62%	48%	46%
10	95%	95%	94%	89%	85%	81%	78%	72%	64%	52%	50%
11	95%	95%	94%	90%	86%	83%	80%	74%	67%	56%	54%
12	95%	95%	95%	91%	88%	84%	81%	76%	70%	59%	58%
13	95%	95%	95%	92%	89%	86%	83%	78%	73%	63%	61%
14	95%	95%	95%	93%	90%	88%	85%	81%	75%	67%	65%
15	95%	95%	95%	94%	91%	89%	87%	83%	78%	70%	69%
>15	95%	95%	95%	95%	93%	90%	88%	85%	81%	74%	73%

			Con	sumer Loa	ns - Unseo	cured - Flo	ating Rate				
Coupon					Matu	irity (Years	5)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	93%	89%	82%	76%	70%	65%	57%	48%	31%	28%
1	95%	93%	89%	82%	76%	70%	65%	57%	48%	31%	28%
2	95%	93%	89%	82%	76%	70%	65%	57%	48%	32%	28%
3	95%	93%	89%	82%	76%	71%	66%	58%	49%	33%	30%
4	95%	93%	90%	83%	77%	72%	67%	59%	50%	35%	32%
5	95%	94%	90%	84%	78%	73%	69%	61%	53%	38%	35%
6	95%	94%	91%	85%	79%	75%	70%	63%	55%	41%	38%
7	95%	94%	91%	86%	81%	76%	72%	66%	58%	45%	42%
8	95%	95%	92%	87%	82%	78%	74%	68%	61%	48%	46%
9	95%	95%	93%	88%	83%	79%	76%	70%	63%	52%	50%
10	95%	95%	93%	89%	84%	81%	78%	72%	66%	55%	53%
11	95%	95%	94%	90%	86%	82%	79%	74%	69%	59%	57%
12	95%	95%	94%	90%	87%	84%	81%	77%	72%	63%	62%
13	95%	95%	95%	91%	88%	86%	83%	79%	75%	67%	66%
14	95%	95%	95%	92%	90%	87%	85%	82%	78%	71%	70%
15	95%	95%	95%	93%	91%	89%	87%	84%	80%	75%	74%
>15	95%	95%	95%	94%	92%	91%	89%	86%	83%	79%	78%

				Private B	anking Loa	ans - Fixed	Rate				
Coupon					Matu	irity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	94%	89%	83%	78%	73%	63%	50%	28%	23%
1	95%	95%	94%	89%	84%	79%	74%	65%	53%	37%	35%
2	95%	95%	94%	89%	84%	79%	75%	66%	56%	42%	41%
3	95%	95%	94%	89%	84%	80%	75%	67%	58%	46%	44%
4	95%	95%	94%	90%	85%	81%	76%	68%	60%	49%	47%
5	95%	95%	95%	91%	87%	83%	78%	71%	63%	52%	50%
6	95%	95%	95%	93%	89%	86%	82%	75%	67%	57%	55%
7	95%	95%	95%	95%	92%	89%	86%	80%	73%	64%	63%
8	95%	95%	95%	95%	94%	92%	89%	84%	79%	72%	71%
9	95%	95%	95%	95%	95%	94%	92%	89%	84%	79%	79%
10	95%	95%	95%	95%	95%	95%	95%	92%	89%	86%	85%
11	95%	95%	95%	95%	95%	95%	95%	95%	93%	91%	91%
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%

				Private Ba	nking Loar	ns - Floatin	g Rate				
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	93%	87%	81%	75%	70%	61%	50%	30%	27%
1	95%	95%	93%	86%	81%	75%	70%	62%	52%	34%	32%
2	95%	95%	93%	87%	81%	76%	71%	63%	54%	38%	36%
3	95%	95%	93%	87%	82%	77%	72%	65%	57%	42%	40%
4	95%	95%	93%	88%	83%	79%	75%	69%	61%	49%	47%
5	95%	95%	94%	90%	86%	82%	79%	73%	67%	57%	55%
6	95%	95%	95%	92%	88%	85%	83%	78%	73%	65%	63%
7	95%	95%	95%	93%	91%	89%	86%	83%	79%	73%	72%
8	95%	95%	95%	95%	93%	92%	90%	88%	85%	81%	80%
9	95%	95%	95%	95%	95%	95%	94%	92%	91%	88%	88%
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%

			Consume	r Loans &	Leases (au	to, boat, e	etc.) - Fixed	Rate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	87%	82%	78%	74%	67%	59%	44%	41%
1	95%	95%	92%	87%	82%	78%	74%	67%	59%	44%	41%
2	95%	95%	92%	87%	82%	78%	74%	67%	59%	44%	41%
3	95%	95%	92%	87%	83%	78%	74%	67%	59%	44%	41%
4	95%	95%	93%	87%	83%	79%	75%	68%	60%	44%	41%
5	95%	95%	93%	88%	84%	80%	76%	69%	61%	45%	42%
6	95%	95%	94%	89%	85%	81%	78%	71%	63%	48%	44%
7	95%	95%	94%	90%	87%	83%	80%	74%	66%	52%	49%
8	95%	95%	95%	91%	88%	85%	82%	76%	69%	56%	53%
9	95%	95%	95%	92%	89%	87%	84%	79%	72%	60%	58%
10	95%	95%	95%	93%	91%	88%	86%	81%	75%	65%	62%
11	95%	95%	95%	94%	92%	90%	88%	84%	79%	69%	67%
12	95%	95%	95%	95%	93%	91%	90%	86%	82%	73%	72%
13	95%	95%	95%	95%	95%	93%	91%	88%	85%	78%	76%
14	95%	95%	95%	95%	95%	95%	93%	91%	88%	82%	81%
15	95%	95%	95%	95%	95%	95%	95%	93%	90%	86%	85%
>15	95%	95%	95%	95%	95%	95%	95%	95%	93%	89%	89%

			Consumer	Loans & Le	eases (auto	o, boat, et	c.) - Floatiı	ng Rate			
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	86%	81%	76%	72%	65%	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%	77%	73%	65%	57%	41%	37%
4	95%	95%	92%	87%	82%	77%	74%	67%	59%	43%	39%
5	95%	95%	93%	88%	83%	79%	75%	69%	61%	46%	43%
6	95%	95%	93%	89%	85%	81%	77%	71%	64%	50%	47%
7	95%	95%	94%	90%	86%	82%	79%	74%	67%	54%	51%
8	95%	95%	94%	91%	87%	84%	81%	76%	70%	58%	56%
9	95%	95%	95%	92%	89%	86%	83%	79%	73%	63%	61%
10	95%	95%	95%	93%	90%	87%	85%	81%	76%	67%	66%
11	95%	95%	95%	94%	91%	89%	87%	84%	80%	72%	70%
12	95%	95%	95%	95%	93%	91%	89%	86%	83%	77%	75%
13	95%	95%	95%	95%	94%	93%	91%	89%	86%	81%	80%
14	95%	95%	95%	95%	95%	94%	93%	91%	89%	86%	85%
15	95%	95%	95%	95%	95%	95%	95%	94%	92%	90%	90%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	93%

Tables on This Page
Student Loans - Fixed Rate
Student Loans - Floating Rate

				Stud	ent Loans	- Fixed Rat	e				
Coupon					Matu	urity (Years	s)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	93%	91%	88%	86%	81%	75%	62%	58%
1	95%	95%	95%	93%	91%	88%	86%	81%	75%	62%	58%
2	95%	95%	95%	93%	91%	88%	86%	81%	75%	62%	58%
3	95%	95%	95%	93%	91%	88%	86%	81%	75%	62%	59%
4	95%	95%	95%	94%	91%	89%	86%	82%	76%	62%	59%
5	95%	95%	95%	95%	92%	90%	88%	83%	77%	64%	61%
6	95%	95%	95%	95%	94%	92%	90%	86%	80%	68%	64%
7	95%	95%	95%	95%	95%	94%	92%	89%	84%	73%	70%
8	95%	95%	95%	95%	95%	95%	94%	91%	87%	78%	76%
9	95%	95%	95%	95%	95%	95%	95%	94%	91%	84%	82%
10	95%	95%	95%	95%	95%	95%	95%	95%	94%	88%	87%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	92%
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%

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%	84%	79%	73%	58%	54%
1	95%	95%	95%	92%	89%	86%	83%	79%	72%	58%	54%
2	95%	95%	95%	92%	89%	86%	84%	79%	72%	58%	54%
3	95%	95%	95%	92%	89%	87%	84%	79%	73%	59%	55%
4	95%	95%	95%	93%	90%	88%	85%	81%	75%	62%	59%
5	95%	95%	95%	94%	92%	89%	87%	84%	79%	68%	65%
6	95%	95%	95%	95%	93%	91%	90%	87%	83%	74%	71%
7	95%	95%	95%	95%	95%	93%	92%	90%	87%	80%	78%
8	95%	95%	95%	95%	95%	95%	94%	92%	90%	86%	84%
9	95%	95%	95%	95%	95%	95%	95%	95%	94%	91%	91%
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%