| Federal Reserve Discount Window \& Payment System Risk Collateral Margins Table Effective Date: August 1, 2018 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Securities | Margins for Securities ${ }^{1}$ (\% of market value) Duration Buckets |  |  |  |  |
|  | 0-1 | >1-3 | >3-5 | >5-10 | >10 |
| U.S. Treasuries \& Fully Guaranteed Agencies |  |  |  |  |  |
| Bills, Notes, Bonds, Floating Rate Notes, and Inflation-Indexed | 99\% | 99\% | 98\% | 97\% | 95\% |
| STRIPS |  |  |  |  | 92\% |
| Government Sponsored Enterprises |  |  |  |  |  |
| Bills, Notes, and Bonds | 98\% | 98\% | 97\% | 96\% | 94\% |
| Foreign Government, Foreign Government Guaranteed, and Brady Bonds |  |  |  |  |  |
| AAA-A rated - U.S. Dollar Denominated | 98\% | 98\% | 97\% | 96\% | 94\% |
| BBB rated - U.S. Dollar Denominated | 97\% | 97\% | 96\% | 95\% | 93\% |
| AAA-BBB rated - Foreign Denominated | 94\% | 94\% | 93\% | 93\% | 91\% |
| Foreign Government Agencies |  |  |  |  |  |
| AAA-BBB U.S. - Dollar Denominated | 98\% | 98\% | 97\% | 96\% | 94\% |
| AAA rated - Foreign Denominated | 94\% | 94\% | 93\% | 93\% | 91\% |
| Supranationals |  |  |  |  |  |
| Bills, Notes, and Bonds - U.S. Dollar Denominated | 98\% | 98\% | 97\% | 96\% | 94\% |
| Bills, Notes, and Bonds - AAA rated - Foreign Denominated | 94\% | 94\% | 93\% | 92\% | 90\% |
| Corporate Bonds |  |  |  |  |  |
| AAA rated - Financials - U.S. Dollar Denominated | 98\% | 98\% | 97\% | 95\% | 93\% |
| AA rated - Financials - U.S. Dollar Denominated | 97\% | 97\% | 96\% | 94\% | 92\% |
| A rated - Financials - U.S. Dollar Denominated | 95\% | 94\% | 90\% | 90\% | 89\% |
| BBB rated - Financials - U.S. Dollar Denominated | 91\% |  | 87\% |  | 86\% |
| AAA-A rated - Non Financial - U.S. Dollar Denominated | 97\% | 97\% | 96\% | 95\% | 93\% |
| BBB rated - Non Financial - U.S. Dollar Denominated | 96\% | 96\% | 95\% | 93\% | 91\% |
| AAA rated - Foreign Denominated | 92\% | 92\% | 91\% | 90\% | 86\% |
| German Jumbo Pfandbriefe |  |  |  |  |  |
| AAA rated - U.S. Dollar Denominated | 98\% | 98\% | 97\% | 96\% | 94\% |
| AAA rated - Foreign Denominated | 94\% | 94\% | 93\% | 93\% | 90\% |
| Municipal Bonds |  |  |  |  |  |
| AAA-BBB U.S. Dollar Denominated | 98\% | 98\% | 97\% | 96\% | 93\% |
| AAA rated - Foreign Denominated | 92\% | 92\% | 91\% | 89\% | 87\% |
| Asset Backed Securities |  |  |  |  |  |
| AAA-A rated - U.S. Dollar Denominated | 98\% | 98\% | 96\% | 94\% | 89\% |
| BBB rated - U.S. Dollar Denominated | 97\% | 94\% | 93\% | 92\% | 88\% |
| Collateralized Debt Obligations - AAA rated U.S. Dollar Denominated | 87\% | 87\% | 85\% | 77\% | 64\% |
| Collateralized Loan Obligations - AAA rated U.S. Dollar Denominated | 91\% | 91\% | 87\% | 73\% | 70\% |
| Agency Backed Mortgages |  |  |  |  |  |
| Pass-Throughs U.S. Dollar Denominated | 98\% | 98\% | 97\% | 96\% | 94\% |
| Collateralized Mortgage Obligations U.S. Dollar Denominated |  |  |  |  |  |
| 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 | 66\% |  |  |  |  |
| Residential Mortgage Backed - A rated - U.S. Dollar Denominated | 65\% |  |  |  |  |
| Residential Mortgage Backed - BBB rated - U.S. Dollar Denominated | 59\% |  |  |  |  |
| Subprime RMBS - AAA rated - U.S. Dollar Denominated | 87\% |  |  | 83\% | 81\% |
| Subprime RMBS - AA rated - U.S. Dollar Denominated | 77\% |  |  |  |  |
| Subprime RMBS - A rated - U.S. Dollar Denominated | 75\% |  |  |  |  |
| Subprime RMBS - BBB rated - U.S. Dollar Denominated | 71\% | 71\% |  | 69\% |  |
| Commercial Mortgage Backed - AAA rated - U.S. Dollar Denominated | 98\% | 96\% | 92\% | 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\% | 98\% | 97\% | 96\% | 94\% |
| Bankers' Acceptances, Commercial Paper, and Asset Backed Commercial Paper - AAA-BBB rated or equivalent short term rating - U.S. Dollar Denominated | 98\% | 98\% | 97\% |  |  |


| Individually Deposited Loans | Margins for Loans ${ }^{\text {2,3 }}$(\% of internal fair market value estimate) |  |
| :---: | :---: | :---: |
|  | Fixed Rate Loans | Floating Rate Loans |
| Agricultural 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 Matrix] | 78\%-95\% [Link to Matrix] |
| Normal Risk Rated | 45\%-94\% [Link to Matrix] | 48\%-94\% [Link to Matrix] |
| US Agency Guaranteed Loans | 93\%-95\% [Link to Matrix] | 95\%-95\% [Link to Matrix] |
| Commercial Real Estate Loans |  |  |
| Minimal Risk Rated | 51\%-95\% [Link to Matrix] | 58\%-95\% [Link to Matrix] |
| Normal Risk Rated | 36\%-94\% [Link to Matrix] | $\underline{\text { 29\%-94\% [Link to Matrix] }}$ |
| Construction Loans |  |  |
| Minimal Risk Rated | 18\%-95\% [Link to Matrix] | 21\%-95\% [Link to Matrix] |
| Normal Risk Rated | 19\%-94\% [Link to Matrix] | 17\%-94\% [Link to Matrix] |
| Raw Land Loans |  |  |
| Minimal Risk Rated | 20\%-95\% [Link to Matrix] | 17\%-95\% [Link to Matrix] |
| Normal Risk Rated | 21\%-94\% [Link to Matrix] | 17\%-94\% [Link to Matrix] |
| 1-4 Family Mortgage Loans (first lien) | 72\%-95\% [Link to Matrix] | 64\%-95\% [Link to Matrix] |
| 1-4 Family Mortgage Loans (second lien, home equity) | 60\%-95\% [Link to Matrix] | 61\%-93\% [Link to Matrix] |
| Private Banking Loans | 63\%-95\% [Link to Matrix] | 49\%-95\% [Link to Matrix] |
| Consumer Loans - Unsecured | 56\%-95\% [Link to Matrix] | 66\%-94\% [Link to Matrix] |
| Consumer Loans \& Leases (auto, boat, etc.) | 48\%-95\% [Link to Matrix] | 65\%-93\% [Link to Matrix] |
| Student Loans | 58\%-95\% [Link to Matrix] | 62\%-95\% [Link to Matrix] |
| Group Deposited Loans |  |  |
| Consumer Loans - Credit Card Receivables | 77\% |  |
| Consumer Loans - Subprime Credit Card Receivables | 72\% |  |

## 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.

| Agricultural 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\% | 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\% |


| 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\% | 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\% |


| Agricultural 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\% | 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 (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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 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\% | 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 Guaranteed Loans - Floating 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\% | 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\% |


| 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\% | 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\% |


| 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\% | 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\% |


| 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\% | 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 <br> (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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\% |


| 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\% | 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\% |


| 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\% | 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\% |


| 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\% | 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\% |


| Commercial Real Estate Loans - Normal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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\% |

Construction Loans - Minimal Risk Rated - Fixed Rate

| Construction 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\% | 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\% |


| 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\% | 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\% |


| 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\% | 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\% |


| Construction Loans - Normal Risk Rated - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | y (Yea |  |  |  |  |  |
| (\%) | 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\% |

Raw Land Loans - Minimal Risk Rated - Fixed Rate

| Raw Land Loans - Minimal Risk Rated - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | ty (Yea |  |  |  |  |  |
| (\%) | 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 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\% | 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 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\% | 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 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\% | 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\% |


| 1-4 Family Mortgage Loans (first lien) - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | ty (Yea |  |  |  |  |  |
| (\%) | 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 Family Mortgage Loans (first lien) - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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 Family Mortgage Loans (second lien, home equity) - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | ty (Yea |  |  |  |  |  |
| (\%) | 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 Family Mortgage Loans (second lien, home equity) - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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\% |


| 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\% | 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\% |


| Consumer Loans - Unsecured - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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 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\% | 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 Banking Loans - 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\% | 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\% |


| Consumer Loans \& Leases (auto, boat, etc.) - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon |  |  |  |  |  | ty (Yea |  |  |  |  |  |
| (\%) | 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 \& Leases (auto, boat, etc.) - Floating Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon (\%) | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
|  | 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 |


| Student Loans - Fixed Rate |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Coupon | Maturity (Years) |  |  |  |  |  |  |  |  |  |  |
| (\%) | 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\% |

