Federal Reserve Discount Window & Payment Systen Effective Date: August 3, 2 Securities	015 N	Margins for	r Securiti ternal fai	
		Duration	Buckets	
	0-5	>5-	10	>10
U.S. Treasuries & Fully Guaranteed Agencies	000/	1 07	0.4	050(
Bills, Notes, Bonds, Floating Rate Notes, and Inflation-Indexed	99%	97		95%
Zero Coupon, STRIPS ⁴	98%	96	%	92%
Government Sponsored Enterprises Bills, Notes, and Bonds	98%	96	0/	94%
Zero Coupons	97%	90		91%
Foreign Government, Foreign Government Guaranteed, and Brady Bonds	3770		/0	5170
AAA rated - U.S. Dollar Denominated	98%	96	%	94%
BBB-AA rated - U.S. Dollar Denominated	97%	95	%	92%
BBB-AAA rated - Foreign Denominated ⁵	94%	93	%	91%
Foreign Government Agencies		T		T
BBB-AAA U.S. Dollar Denominated	98%	96		91%
AAA rated - Foreign Denominated ⁵	94%	93	%	91%
Supranationals		L	- 1	
Bills, Notes, and Bonds - U.S. Dollar Denominated	98%	96		94%
Bills, Notes, and Bonds - AAA rated - Foreign Denominated ⁵	94%	93		91%
Zero Coupons - U.S. Dollar Denominated	97%	95	%	91%
Corporate Bonds ⁶	0.00/		0/	0.29/
AAA rated - U.S. Dollar Denominated BBB-AA rated - U.S. Dollar Denominated	98% 96%	95 94		93% 92%
AAA rated - Foreign Denominated 5	92%	94		88%
German Jumbo Pfandbriefe	5270		.70	0070
AAA rated - U.S. Dollar Denominated	98%	96	%	94%
AAA rated - Foreign Denominated 5	94%	93		92%
Municipal Bonds				<u> </u>
BBB-AAA U.S. Dollar Denominated	98%	96	%	94%
AAA rated - Foreign Denominated ⁵	94%	92	%	91%
Asset-Backed Securities ⁷		<u>.</u>		
AAA rated	98%	94	%	90%
BBB-AA rated	96%	88	%	77%
Collateralized Debt Obligations - AAA rated	83%	82	%	78%
Commercial Mortgage-Backed Securities - AAA rated	95%	89	%	85%
Agency-Backed Mortgages ⁸		1		
Pass-Throughs	98%	96		94%
Collateralized Mortgage Obligations Private Label Collateralized Mortgage Obligations - AAA rated	98% 90%	96 89		94% 86%
Trust Preferred Securities - BBB-AAA rated	89%	88		87%
Certificates of Deposit	98%	97		94%
Term Deposit Facility - Term Deposits	100%			
Bankers' Acceptances, Commercial Paper, and Asset-Backed Commercial Paper -	0.9%/			
BBB-AAA rated or equivalent short term rating	98%			
Individually Deposited Loans ^{9,10, 11}		Margins	for Loans	
	Fixed Rate Lo	bans	Float	ting Rate Loans
Agricultural Loans				
Minimal Risk Rated ¹²	<u>67%-95% [Link to</u>	<u>Matrix]</u>	<u>81%-95</u>	% [Link to Matri
Normal Risk Rated ¹³	<u>45%-94% [Link to</u>	Matrix]	<u>41%-94</u>	% [Link to Matri
Commercial and Industrial Loans & Leases				
Minimal Risk Rated ¹²	<u>67%-95% [Link to</u>	_		% [Link to Matri
Normal Risk Rated ¹³	<u>46%-94% [Link to</u>			% [Link to Matri
US Agency Guaranteed Loans	<u>91%-95% [Link to</u>	Matrix]	<u>95%-95</u>	% [Link to Matri
Commercial Real Estate Loans ¹⁴				
Minimal Risk Rated ¹²	<u>48%-95% [Link to</u>			% [Link to Matri
Normal Risk Rated ¹³	<u>36%-94% [Link to</u>	Matrix]	<u>28%-94</u>	% [Link to Matri
Construction Loans				
Minimal Risk Rated ¹²	<u>18%-95% [Link to</u>	Matrix]	<u>19%-95</u>	% [Link to Matr
Normal Risk Rated ¹³	<u>19%-94% [Link to</u>	Matrix]	<u>17%-94</u>	% [Link to Matr
Raw Land Loans				
Minimal Risk Rated ¹²	<u>21%-95% [Link to</u>	Matrix]		% [Link to Matr
	<u>22%-94% [Link to</u>			% [Link to Matr
Normal Risk Rated ¹³	71%-95% [Link to			% [Link to Matri
1-4 Family Mortgage Loans (first lien)	<u>61%-95% [Link to</u>			% [Link to Matri
1-4 Family Mortgage Loans (first lien) 1-4 Family Mortgage Loans (second lien, home equity)		Matrix		% [Link to Matr
1-4 Family Mortgage Loans (first lien) 1-4 Family Mortgage Loans (second lien, home equity) Private Banking Loans	59%-95% [Link to			% [Link to Matr
1-4 Family Mortgage Loans (first lien) 1-4 Family Mortgage Loans (second lien, home equity) Private Banking Loans Consumer Loans - Unsecured	<u>59%-95% [Link to</u> <u>55%-95% [Link to</u>	Matrix]		
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.)	59%-95% [Link to 55%-95% [Link to 48%-95% [Link to	Matrix] Matrix]	41%-95	% [Link to Matr
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	<u>59%-95% [Link to</u> <u>55%-95% [Link to</u>	Matrix] Matrix]	41%-95	% [Link to Matri % [Link to Matri
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.)	59%-95% [Link to 55%-95% [Link to 48%-95% [Link to	Matrix] Matrix]	<u>41%-95</u> <u>60%-95</u>	% [Link to Matr

Notes:

1 This document is for informational purposes only and is subject to change without notice. This margins schedule is not binding on the Federal Reserve System in any particular transaction. An additional haircut will generally be applied to collateral that is pledged by depository institutions in financial condition that is consistent with eligibility for the secondary credit program.

2 Collateral assets may not be obligations of the pledging institution or an affiliate of the pledging institution, or otherwise correlated with the financial condition of the pledging institution.

3 Eligible securities for which a third party price is not available are assigned an internally modeled value. The margin for the >10 duration bucket is applied to such securities.

4 Includes structured Guaranteed Notes issued by the FDIC or NCUA which do not accrue interest at a stated rate and do not make any payments prior to maturity.

5 Eligible foreign currencies are Japanese Yen, Euro, Australian Dollars, Canadian Dollars, British Pounds, Danish Krone, Swiss Francs, and Swedish Krona.

6 Includes dollar denominated covered bonds issued by domestic institutions. Contact your local Reserve Bank for details.

7 Certain Asset Backed Securities, such as those backed by subprime mortgages, may be assigned lower margins.

8 Includes structured Guaranteed Notes issued by the FDIC or NCUA which may be backed by loans, RMBS, CMBS, or ABS.

9 Individually deposited loans are loans pledged to the Federal Reserve Banks via the Automated Loan Deposit system.

10 The margin applied to an individually deposited loan is determined by the maturity and coupon of the loan.

11 The ranges listed represent margins applied to the majority of loans pledged to the category. Use the corresponding link to access the full range of applicable margins.

12 "Minimal Risk" is equivalent to investment grade.

13 "Normal Risk" is equivalent to below investment grade while remaining a "pass credit" from a regulatory standpoint.

14 Includes multifamily loans

15 Group deposited loans are loans not pledged via the Automated Loan Deposit system.

			Agric	ultural Loa	ıns - Minim	nal Risk Ra	ted - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	92%	89%	85%	78%	69%	53%	47%
1	95%	95%	95%	95%	92%	89%	86%	79%	71%	59%	56%
2	95%	95%	95%	95%	92%	89%	86%	79%	72%	63%	60%
3	95%	95%	95%	95%	93%	90%	87%	80%	73%	65%	63%
4	95%	95%	95%	95%	95%	93%	90%	82%	75%	67%	65%
5	95%	95%	95%	95%	95%	95%	94%	88%	81%	71%	69%
6	95%	95%	95%	95%	95%	95%	95%	93%	89%	81%	79%
7	95%	95%	95%	95%	95%	95%	95%	95%	94%	90%	89%
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 - Minima	al Risk Rate	ed - Floatir	ng Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	88%	84%	81%	75%	67%	52%	48%
1	95%	95%	95%	92%	88%	84%	81%	76%	69%	55%	52%
2	95%	95%	95%	92%	89%	86%	83%	78%	73%	61%	59%
3	95%	95%	95%	94%	92%	90%	87%	84%	80%	71%	70%
4	95%	95%	95%	95%	95%	93%	92%	90%	87%	82%	81%
5	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	91%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

			Agric	ultural Loa	ans - Norm	al Risk Rat	ted - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	91%	84%	78%	71%	65%	53%	40%	18%	13%
1	94%	94%	91%	85%	78%	72%	66%	55%	44%	30%	29%
2	94%	94%	91%	85%	78%	72%	66%	57%	47%	36%	36%
3	94%	94%	92%	85%	79%	73%	67%	58%	49%	40%	40%
4	94%	94%	92%	85%	79%	73%	68%	59%	51%	43%	42%
5	94%	94%	92%	86%	80%	74%	69%	60%	52%	45%	44%
6	94%	94%	93%	88%	82%	76%	71%	62%	54%	47%	46%
7	94%	94%	94%	89%	84%	79%	74%	66%	57%	49%	48%
8	94%	94%	94%	91%	87%	82%	78%	70%	62%	54%	53%
9	94%	94%	94%	93%	89%	85%	81%	74%	68%	60%	59%
10	94%	94%	94%	94%	91%	88%	85%	79%	73%	67%	66%
11	94%	94%	94%	94%	94%	91%	88%	83%	78%	73%	72%
12	94%	94%	94%	94%	94%	93%	91%	87%	83%	79%	78%
13	94%	94%	94%	94%	94%	94%	94%	91%	87%	84%	84%
14	94%	94%	94%	94%	94%	94%	94%	94%	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%
Coupon					ns - Norma Ma	turity (Yea		<u>B nate</u>			
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	90%	82%	74%	68%	61%	52%	41%	25%	23%
1	94%	94%	90%	82%	75%	68%	62%	53%	44%	30%	28%
2	94%	94%	90%	82%	75%	69%	63%	55%	46%	34%	32%
3	94%	94%	90%	83%	76%	70%	64%	56%	48%	38%	36%
4	94%	94%	91%	83%	77%	71%	66%	58%	51%	41%	40%
5	94%	94%	91%	84%	78%	73%	69%	62%	55%	47%	46%
6	94%	94%	92%	86%	81%	76%	72%	66%	60%	53%	52%
7	94%	94%	93%	88%	83%	79%	76%	71%	65%	59%	58%
8	94%	94%	94%	90%	86%	82%	79%	75%	71%	65%	65%
9	94%	94%	94%	91%	88%	85%	83%	79%	76%	71%	71%
10	94%	94%	94%	93%	90%	88%	86%	84%	81%	78%	77%
11	94%	94%	94%	94%	93%	91%	90%	88%	86%	84%	84%
12	94%	94%	94%	94%	94%	94%	93%	92%	91%	89%	89%
13	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%
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%

			Commerci	al Loans &	Leases - N	/linimal Ris	sk Rated -	Fixed Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	92%	89%	85%	78%	69%	53%	47%
1	95%	95%	95%	95%	92%	89%	86%	79%	71%	59%	56%
2	95%	95%	95%	95%	92%	89%	86%	79%	72%	63%	60%
3	95%	95%	95%	95%	93%	90%	87%	80%	73%	65%	63%
4	95%	95%	95%	95%	95%	93%	90%	82%	75%	67%	65%
5	95%	95%	95%	95%	95%	95%	94%	88%	81%	71%	69%
6	95%	95%	95%	95%	95%	95%	95%	93%	88%	81%	79%
7	95%	95%	95%	95%	95%	95%	95%	95%	94%	90%	89%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		C	ommercia	l Loans & I	Leases - Mi	inimal Risk	Rated - Fl	oating Rat	e		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	88%	84%	81%	75%	67%	52%	48%
1	95%	95%	95%	92%	88%	84%	81%	76%	69%	55%	52%
2	95%	95%	95%	92%	89%	86%	83%	78%	73%	61%	59%
3	95%	95%	95%	94%	92%	90%	87%	84%	80%	71%	70%
4	95%	95%	95%	95%	95%	93%	92%	90%	87%	82%	81%
5	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	91%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

			Commerc	ial Loans &	k Leases - N	Normal Ris	k Rated - F	ixed Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	91%	84%	78%	71%	65%	53%	40%	18%	13%
1	94%	94%	91%	85%	78%	72%	66%	55%	44%	30%	29%
2	94%	94%	91%	85%	78%	72%	66%	57%	47%	36%	36%
3	94%	94%	92%	85%	79%	73%	67%	58%	49%	40%	40%
4	94%	94%	92%	85%	79%	73%	68%	59%	51%	43%	42%
5	94%	94%	92%	86%	80%	74%	69%	60%	52%	45%	44%
6	94%	94%	93%	88%	82%	76%	71%	62%	54%	47%	46%
7	94%	94%	94%	89%	84%	79%	74%	66%	57%	49%	48%
8	94%	94%	94%	91%	87%	82%	78%	70%	62%	54%	53%
9	94%	94%	94%	93%	89%	85%	81%	74%	68%	60%	59%
10	94%	94%	94%	94%	91%	88%	85%	79%	73%	67%	66%
11	94%	94%	94%	94%	94%	91%	88%	83%	78%	73%	72%
12	94%	94%	94%	94%	94%	93%	91%	87%	83%	79%	78%
13	94%	94%	94%	94%	94%	94%	94%	91%	87%	84%	84%
14	94%	94%	94%	94%	94%	94%	94%	94%	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%
-		(Commercia	al Loans &			Rated - Fl	oating Rat	e		
Coupon				-		iturity (Yea		_			
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	90%	82%	74%	68%	61%	52%	41%	25%	23%
1	94%	94%	90%	82%	75%	68%	62%	53%	44%	30%	28%
2	94%	94%	90%	82%	75%	69%	63%	55%	46%	34%	32%
3	94%	94%	90%	83%	76%	70%	64%	56%	48%	38%	36%
4	94%	94%	91%	83%	77%	71%	66%	58%	51%	41%	40%
5	94%	94%	91%	84%	78%	73%	69%	62%	55%	47%	46%
6	94%	94%	92%	86%	81%	76%	72%	66%	60%	53%	52%
7	94%	94%	93%	88%	83%	79%	76%	71%	65%	59%	58%
8	94%	94%	94%	90%	86%	82%	79%	75%	71%	65%	65%
9	94%	94%	94%	91% 02%	88%	85%	83%	79%	76%	71%	71%
10	94%	94%	94%	93%	90% 02%	88%	86%	84%	81%	78%	77%
11	94%	94%	94%	94%	93%	91%	90%	88%	86%	84%	84%
12	94%	94%	94%	94%	94%	94%	93%	92%	91%	89%	89%
13	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%
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%

			l	JS Agency	Guarante	ed Loans -	Fixed Rate	9			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	95%	92%	88%	81%	79%
1	95%	95%	95%	95%	95%	95%	95%	92%	89%	83%	82%
2	95%	95%	95%	95%	95%	95%	95%	93%	90%	85%	84%
3	95%	95%	95%	95%	95%	95%	95%	95%	92%	87%	86%
4	95%	95%	95%	95%	95%	95%	95%	95%	95%	91%	90%
5	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

			U	S Agency G	Guarantee	d Loans - F	loating Ra	te			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	95%	95%	95%	94%	92%	87%	85%
1	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
2	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
3	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
4	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
5	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		C	Commercia	l Real Esta	te Loans -	Minimal R	isk Rated	Fixed Rat	e		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	94%	89%	85%	80%	74%	65%	54%	31%	25%
1	95%	95%	94%	89%	85%	80%	75%	66%	56%	39%	36%
2	95%	95%	95%	90%	85%	80%	76%	67%	58%	44%	42%
3	95%	95%	95%	92%	87%	82%	77%	69%	60%	48%	45%
4	95%	95%	95%	94%	90%	86%	81%	73%	63%	51%	49%
5	95%	95%	95%	95%	93%	89%	85%	78%	69%	57%	54%
6	95%	95%	95%	95%	95%	92%	89%	83%	76%	65%	64%
7	95%	95%	95%	95%	95%	95%	92%	87%	82%	74%	72%
8	95%	95%	95%	95%	95%	95%	95%	92%	87%	81%	81%
9	95%	95%	95%	95%	95%	95%	95%	95%	92%	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%

		Co	mmercial	Real Estat	e Loans - N	/linimal Ris	sk Rated - I	Floating Ra	ite		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	93%	87%	81%	75%	70%	62%	52%	34%	31%
1	95%	95%	93%	87%	81%	76%	72%	64%	55%	39%	36%
2	95%	95%	94%	88%	83%	79%	75%	68%	60%	46%	44%
3	95%	95%	95%	90%	86%	82%	79%	73%	67%	56%	53%
4	95%	95%	95%	92%	88%	85%	83%	78%	73%	64%	63%
5	95%	95%	95%	94%	91%	89%	87%	83%	80%	73%	72%
6	95%	95%	95%	95%	94%	92%	91%	88%	86%	82%	81%
7	95%	95%	95%	95%	95%	95%	94%	93%	91%	90%	89%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		(Commercia	al Real Esta	ate Loans -	Normal R	isk Rated -	Fixed Rate	9		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	89%	80%	72%	64%	57%	45%	32%	11%	7%
1	94%	94%	89%	80%	72%	65%	58%	47%	36%	23%	23%
2	94%	94%	89%	80%	72%	65%	59%	49%	39%	29%	29%
3	94%	94%	89%	81%	73%	66%	60%	50%	41%	33%	33%
4	94%	94%	89%	81%	73%	67%	61%	52%	43%	36%	36%
5	94%	94%	90%	82%	74%	67%	62%	53%	45%	38%	37%
6	94%	94%	91%	83%	76%	69%	64%	55%	47%	40%	39%
7	94%	94%	92%	85%	79%	72%	67%	58%	50%	42%	41%
8	94%	94%	93%	87%	81%	75%	70%	62%	55%	47%	46%
9	94%	94%	94%	89%	83%	78%	74%	67%	59%	52%	51%
10	94%	94%	94%	90%	86%	81%	77%	71%	64%	58%	57%
11	94%	94%	94%	92%	88%	84%	80%	75%	69%	63%	63%
12	94%	94%	94%	93%	90%	87%	83%	78%	73%	69%	68%
13	94%	94%	94%	94%	92%	89%	86%	82%	78%	74%	73%
14	94%	94%	94%	94%	94%	91%	89%	86%	82%	79%	79%
15	94%	94%	94%	94%	94%	94%	92%	89%	86%	84%	83%
>15	94%	94%	94%	94%	94%	94%	94%	92%	90%	88%	88%
		Co	ommercial	Real Estat				loating Ra	te		
Coupon			_			turity (Yea	-	_			
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	88%	78%	69%	61%	54%	42%	31%	17%	16%
1	94%	94%	88%	78%	69%	61%	55%	44%	34%	22%	21%
2	94%	94%	88%	78%	70%	62%	56%	46%	37%	25%	25%
3	94%	94%	88%	78%	70%	63%	57%	48%	39%	28%	27%
4	94%	94%	88%	79%	71%	65%	59%	50%	42%	32%	31%
5	94%	94%	89%	80%	73%	67%	61%	54%	46%	37%	36%
6	94%	94%	90%	82%	75%	69%	65%	58%	51%	42%	42%
7	94%	94%	91%	84%	78%	72%	68%	62%	55%	48%	47%
8	94%	94%	92%	85%	80%	75%	71%	66%	60%	54%	53%
9	94%	94%	93%	87%	82%	78%	75%	70%	65%	59%	59%
10	94%	94%	94%	89%	85%	81%	78%	74%	70%	65%	64%
11	94%	94%	94%	90%	87%	84%	81%	78%	75%	71%	70%
12	94%	94%	94%	92%	89%	87%	85%	82%	79%	76%	76%
13	94%	94%	94%	94%	91%	89%	88%	86%	84%	82%	81%
14	94%	94%	94%	94%	93%	92%	91%	89%	88%	87%	87%
15	94%	94%	94%	94%	94%	94%	94%	93%	92%	91%	91%
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%

			Const	ruction Lo	ans - Minir	nal Risk Ra	ated - Fixed	d Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	69%	58%	48%	40%	28%	16%	2%	1%
1	95%	91%	83%	70%	58%	49%	42%	30%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	15%	15%
3	95%	92%	84%	71%	60%	51%	44%	34%	25%	18%	18%
4	95%	92%	85%	73%	62%	54%	47%	36%	28%	21%	20%
5	95%	93%	86%	75%	65%	56%	50%	40%	31%	23%	23%
6	95%	93%	87%	76%	67%	59%	53%	43%	35%	28%	27%
7	95%	93%	88%	78%	69%	62%	56%	47%	39%	32%	32%
8	95%	94%	89%	79%	71%	64%	59%	51%	43%	37%	36%
9	95%	94%	90%	81%	73%	67%	62%	54%	47%	41%	41%
10	95%	95%	91%	83%	76%	70%	65%	58%	51%	46%	45%
11	95%	95%	91%	84%	78%	72%	68%	61%	55%	50%	50%
12	95%	95%	92%	86%	80%	75%	71%	65%	59%	55%	54%
13	95%	95%	93%	87%	82%	78%	74%	68%	63%	59%	59%
14	95%	95%	94%	89%	84%	80%	77%	72%	67%	64%	63%
15	95%	95%	95%	90%	86%	83%	79%	75%	71%	68%	68%
>15	95%	95%	95%	92%	88%	85%	82%	78%	75%	72%	72%

			Constru	uction Loai	ns - Minim	al Risk Rat	ed - Floati	ng Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	90%	82%	68%	56%	46%	39%	27%	17%	8%	7%
1	95%	90%	82%	68%	57%	48%	40%	30%	20%	11%	10%
2	95%	91%	83%	69%	58%	49%	42%	32%	24%	15%	15%
3	95%	91%	83%	71%	60%	52%	45%	36%	27%	19%	19%
4	95%	92%	84%	72%	62%	54%	48%	39%	32%	24%	23%
5	95%	92%	85%	74%	64%	57%	51%	43%	36%	29%	28%
6	95%	92%	86%	75%	67%	60%	54%	46%	40%	33%	33%
7	95%	93%	87%	77%	69%	62%	57%	50%	44%	38%	37%
8	95%	93%	88%	79%	71%	65%	60%	54%	48%	42%	42%
9	95%	94%	89%	80%	73%	68%	63%	57%	52%	47%	47%
10	95%	94%	90%	82%	75%	70%	66%	61%	56%	52%	51%
11	95%	95%	91%	83%	78%	73%	69%	64%	60%	56%	56%
12	95%	95%	91%	85%	80%	76%	72%	68%	64%	61%	61%
13	95%	95%	92%	86%	82%	78%	75%	71%	68%	65%	65%
14	95%	95%	93%	88%	84%	81%	78%	75%	72%	70%	70%
15	95%	95%	94%	90%	86%	83%	81%	78%	76%	74%	74%
>15	95%	95%	95%	91%	88%	86%	84%	82%	80%	78%	78%

			Const	ruction Lo	ans - Norn	nal Risk Ra	ted - Fixed	l Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	63%	51%	40%	32%	20%	10%	1%	0%
1	94%	89%	79%	64%	51%	41%	34%	23%	14%	9%	9%
2	94%	89%	79%	64%	52%	42%	35%	25%	18%	14%	14%
3	94%	89%	79%	64%	52%	43%	36%	27%	20%	17%	17%
4	94%	89%	80%	65%	53%	44%	37%	28%	22%	20%	19%
5	94%	89%	80%	65%	54%	45%	38%	30%	24%	22%	22%
6	94%	90%	81%	67%	55%	46%	40%	32%	26%	23%	23%
7	94%	90%	82%	68%	57%	49%	42%	34%	28%	25%	25%
8	94%	91%	83%	70%	59%	51%	45%	37%	31%	27%	27%
9	94%	91%	83%	71%	61%	53%	47%	40%	34%	30%	30%
10	94%	91%	84%	72%	63%	56%	50%	43%	37%	34%	34%
11	94%	92%	85%	74%	65%	58%	53%	46%	40%	37%	37%
12	94%	92%	86%	75%	67%	60%	55%	48%	44%	40%	40%
13	94%	93%	87%	77%	69%	63%	58%	51%	47%	44%	44%
14	94%	93%	88%	78%	71%	65%	60%	54%	50%	47%	47%
15	94%	94%	89%	80%	73%	67%	63%	57%	53%	51%	51%
>15	94%	94%	89%	81%	75%	70%	66%	60%	56%	54%	54%
-	_	_	Constr	uction Loa			ed - Floatin	ng Rate	_	_	_
Coupon		o -		-		turity (Yea	-	_	40		
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	88%	78%	62%	49%	38%	30%	20%	11%	5%	5%
1	94%	88%	78%	62%	49%	39%	32%	22%	14%	9%	9%
2	94%	88%	78%	62%	50%	41%	33%	24%	17%	12%	12%
3	94%	88%	79%	63%	51%	42%	35%	26%	19%	15%	15%
4	94%	88%	79%	63%	52%	43%	36%	28%	22%	17%	17%
5	94%	89%	79%	64%	53%	45%	38%	30%	24%	20%	20%
6	94%	89%	80%	66%	55%	47%	40%	33%	27%	23%	23%
7	94%	90%	81%	67%	57%	49%	43%	36%	30%	27%	26%
8	94%	90%	82%	69%	59%	51%	46%	39%	34%	30%	30%
9	94%	90%	83%	70%	61%	53%	48%	42%	37%	34%	33%
10	94%	91%	83%	71%	63%	56%	51%	45%	40%	37%	37%
11	94%	91%	84%	73%	64%	58%	53%	48%	43%	40%	40%
12	94%	92%	85%	74%	66%	60%	56%	51%	47%	44%	44%
13	94%	92%	86%	76%	68%	63%	59%	54%	50%	47%	47%
14	94%	93%	87%	77%	70%	65%	61%	56%	53%	51%	51%
15	94%	93%	88%	79%	72%	67%	64%	59%	56%	54%	54%
>15	94%	94%	89%	80%	74%	70%	66%	62%	60%	58%	57%

			Raw	Land Loar	ns - Minima	al Risk Rat	ed - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	69%	58%	48%	40%	28%	16%	2%	1%
1	95%	91%	83%	70%	58%	49%	42%	30%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	15%	15%
3	95%	92%	84%	71%	60%	51%	44%	34%	25%	18%	18%
4	95%	92%	85%	73%	62%	54%	47%	36%	28%	21%	20%
5	95%	93%	86%	75%	65%	56%	50%	40%	31%	23%	23%
6	95%	93%	87%	76%	67%	59%	53%	43%	35%	28%	27%
7	95%	93%	88%	78%	69%	62%	56%	47%	39%	32%	32%
8	95%	94%	89%	79%	71%	64%	59%	51%	43%	37%	36%
9	95%	94%	90%	81%	73%	67%	62%	54%	47%	41%	41%
10	95%	95%	91%	83%	76%	70%	65%	58%	51%	46%	45%
11	95%	95%	91%	84%	78%	72%	68%	61%	55%	50%	50%
12	95%	95%	92%	86%	80%	75%	71%	65%	59%	55%	54%
13	95%	95%	93%	87%	82%	78%	74%	68%	63%	59%	59%
14	95%	95%	94%	89%	84%	80%	77%	72%	67%	64%	63%
15	95%	95%	95%	90%	86%	83%	79%	75%	71%	68%	68%
>15	95%	95%	95%	92%	88%	85%	82%	78%	75%	72%	72%

	Raw Land Loans - Minimal Risk Rated - Floating Rate Coupon Maturity (Years)													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	90%	82%	68%	56%	46%	39%	27%	17%	8%	7%			
1	95%	90%	82%	68%	57%	48%	40%	30%	20%	11%	10%			
2	95%	91%	83%	69%	58%	49%	42%	32%	24%	15%	15%			
3	95%	91%	83%	71%	60%	52%	45%	36%	27%	19%	19%			
4	95%	92%	84%	72%	62%	54%	48%	39%	32%	24%	23%			
5	95%	92%	85%	74%	64%	57%	51%	43%	36%	29%	28%			
6	95%	92%	86%	75%	67%	60%	54%	46%	40%	33%	33%			
7	95%	93%	87%	77%	69%	62%	57%	50%	44%	38%	37%			
8	95%	93%	88%	79%	71%	65%	60%	54%	48%	42%	42%			
9	95%	94%	89%	80%	73%	68%	63%	57%	52%	47%	47%			
10	95%	94%	90%	82%	75%	70%	66%	61%	56%	52%	51%			
11	95%	95%	91%	83%	78%	73%	69%	64%	60%	56%	56%			
12	95%	95%	91%	85%	80%	76%	72%	68%	64%	61%	61%			
13	95%	95%	92%	86%	82%	78%	75%	71%	68%	65%	65%			
14	95%	95%	93%	88%	84%	81%	78%	75%	72%	70%	70%			
15	95%	95%	94%	90%	86%	83%	81%	78%	76%	74%	74%			
>15	95%	95%	95%	91%	88%	86%	84%	82%	80%	78%	78%			

			Raw	/ Land Loa	ns - Norma	l Risk Rate	ed - Fixed I	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	63%	51%	40%	32%	20%	10%	1%	0%
1	94%	89%	79%	64%	51%	41%	34%	23%	14%	9%	9%
2	94%	89%	79%	64%	52%	42%	35%	25%	18%	14%	14%
3	94%	89%	79%	64%	52%	43%	36%	27%	20%	17%	17%
4	94%	89%	80%	65%	53%	44%	37%	28%	22%	20%	19%
5	94%	89%	80%	65%	54%	45%	38%	30%	24%	22%	22%
6	94%	90%	81%	67%	55%	46%	40%	32%	26%	23%	23%
7	94%	90%	82%	68%	57%	49%	42%	34%	28%	25%	25%
8	94%	91%	83%	70%	59%	51%	45%	37%	31%	27%	27%
9	94%	91%	83%	71%	61%	53%	47%	40%	34%	30%	30%
10	94%	91%	84%	72%	63%	56%	50%	43%	37%	34%	34%
11	94%	92%	85%	74%	65%	58%	53%	46%	40%	37%	37%
12	94%	92%	86%	75%	67%	60%	55%	48%	44%	40%	40%
13	94%	93%	87%	77%	69%	63%	58%	51%	47%	44%	44%
14	94%	93%	88%	78%	71%	65%	60%	54%	50%	47%	47%
15	94%	94%	89%	80%	73%	67%	63%	57%	53%	51%	51%
>15	94%	94%	89%	81%	75%	70%	66%	60%	56%	54%	54%
-			Raw	Land Loans	s - Normal			Rate			
Coupon			_			iturity (Yea		_			
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	88%	78%	62%	49%	38%	30%	20%	11%	5%	5%
1	94%	88%	78%	62%	49%	39%	32%	22%	14%	9%	9%
2	94%	88%	78%	62%	50%	41%	33%	24%	17%	12%	12%
3	94%	88%	79%	63%	51%	42%	35%	26%	19%	15%	15%
4	94%	88%	79%	63%	52%	43%	36%	28%	22%	17%	17%
5	94%	89%	79%	64%	53%	45%	38%	30%	24%	20%	20%
6	94%	89%	80%	66%	55%	47%	40%	33%	27%	23%	23%
7	94%	90%	81%	67%	57%	49%	43%	36%	30%	27%	26%
8	94%	90%	82%	69%	59%	51%	46%	39%	34%	30%	30%
9	94%	90%	83%	70%	61%	53%	48%	42%	37%	34%	33%
10	94%	91%	83%	71%	63%	56%	51%	45%	40%	37%	37%
11	94%	91%	84%	73%	64%	58%	53%	48%	43%	40%	40%
12	94%	92%	85%	74%	66%	60%	56%	51%	47%	44%	44%
13	94%	92%	86%	76%	68%	63%	59%	54%	50%	47%	47%
14	94%	93%	87%	77%	70%	65%	61%	56%	53%	51%	51%
15	94%	93%	88%	79%	72%	67%	64%	59%	56%	54%	54%
>15	94%	94%	89%	80%	74%	70%	66%	62%	60%	58%	57%

			1-4 F	amily Mo	rtgage Loa	ns (first lie	en) - Fixed	Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	95%	94%	93%	91%	88%	84%	74%	71%
1	95%	95%	95%	95%	94%	93%	91%	88%	84%	74%	71%
2	95%	95%	95%	95%	94%	93%	91%	88%	84%	74%	71%
3	95%	95%	95%	95%	95%	93%	92%	88%	84%	74%	71%
4	95%	95%	95%	95%	95%	95%	94%	90%	85%	75%	72%
5	95%	95%	95%	95%	95%	95%	95%	93%	88%	77%	74%
6	95%	95%	95%	95%	95%	95%	95%	95%	92%	83%	80%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	88%	87%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%
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 Fa	mily Mort	gage Loan	s (first lier	n) - Floatin	g Rate			
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	94%	92%	90%	88%	84%	79%	66%	62%
1	95%	95%	95%	94%	92%	90%	88%	84%	79%	67%	63%
2	95%	95%	95%	94%	92%	90%	88%	85%	80%	68%	65%
3	95%	95%	95%	95%	94%	92%	90%	87%	83%	73%	71%
4	95%	95%	95%	95%	95%	94%	93%	90%	87%	80%	78%
5	95%	95%	95%	95%	95%	95%	95%	94%	92%	87%	85%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	93%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

		1-4	Family M	ortgage Lo	oans (seco	nd lien, ho	me equity) - Fixed R	ate		
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	93%	90%	87%	84%	80%	74%	64%	61%
1	95%	95%	95%	93%	90%	87%	84%	80%	74%	64%	61%
2	95%	95%	95%	93%	90%	87%	84%	80%	74%	64%	61%
3	95%	95%	95%	93%	90%	87%	84%	80%	74%	64%	61%
4	95%	95%	95%	93%	90%	87%	84%	80%	75%	64%	61%
5	95%	95%	95%	93%	90%	87%	85%	80%	75%	64%	61%
6	95%	95%	95%	94%	91%	88%	85%	81%	75%	64%	61%
7	95%	95%	95%	95%	92%	90%	87%	83%	77%	65%	63%
8	95%	95%	95%	95%	94%	92%	90%	86%	80%	68%	65%
9	95%	95%	95%	95%	95%	93%	92%	88%	83%	73%	71%
10	95%	95%	95%	95%	95%	95%	94%	91%	87%	78%	76%
11	95%	95%	95%	95%	95%	95%	95%	93%	90%	83%	82%
12	95%	95%	95%	95%	95%	95%	95%	95%	93%	88%	87%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	91%
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) - Floating Rate Coupon Maturity (Years)													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	95%	95%	92%	89%	87%	84%	79%	74%	61%	58%			
1	95%	95%	95%	92%	89%	87%	84%	79%	74%	61%	58%			
2	95%	95%	95%	92%	89%	87%	84%	80%	74%	62%	59%			
3	95%	95%	95%	92%	89%	87%	84%	80%	75%	63%	60%			
4	95%	95%	95%	92%	90%	87%	85%	81%	76%	64%	61%			
5	95%	95%	95%	93%	90%	88%	86%	82%	77%	67%	65%			
6	95%	95%	95%	94%	91%	89%	87%	84%	80%	71%	69%			
7	95%	95%	95%	95%	93%	91%	89%	86%	83%	76%	74%			
8	95%	95%	95%	95%	94%	93%	91%	89%	86%	81%	80%			
9	95%	95%	95%	95%	95%	94%	93%	92%	89%	86%	85%			
10	95%	95%	95%	95%	95%	95%	95%	94%	92%	90%	89%			
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	93%			
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 L	oans - Fixe	ed Rate				
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	94%	89%	83%	78%	73%	63%	50%	28%	23%
1	95%	95%	94%	89%	83%	78%	74%	64%	53%	38%	36%
2	95%	95%	94%	89%	84%	79%	74%	66%	56%	44%	42%
3	95%	95%	94%	89%	84%	79%	75%	67%	58%	47%	46%
4	95%	95%	95%	90%	85%	80%	76%	68%	59%	50%	49%
5	95%	95%	95%	92%	87%	83%	78%	70%	61%	52%	51%
6	95%	95%	95%	94%	90%	86%	82%	74%	65%	55%	54%
7	95%	95%	95%	95%	92%	89%	86%	79%	71%	62%	61%
8	95%	95%	95%	95%	95%	92%	89%	84%	77%	69%	68%
9	95%	95%	95%	95%	95%	95%	93%	88%	83%	77%	76%
10	95%	95%	95%	95%	95%	95%	95%	93%	88%	84%	83%
11	95%	95%	95%	95%	95%	95%	95%	95%	93%	90%	90%
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 E	Banking Lo	ans - Float	ting Rate				
Coupon					Ma	turity (Yea	ars)				
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	86%	80%	74%	69%	59%	49%	31%	28%
1	95%	95%	92%	86%	80%	74%	69%	61%	51%	35%	33%
2	95%	95%	92%	86%	80%	75%	70%	62%	54%	39%	37%
3	95%	95%	93%	87%	81%	76%	72%	65%	57%	44%	42%
4	95%	95%	94%	88%	83%	79%	75%	69%	62%	51%	49%
5	95%	95%	95%	90%	86%	82%	79%	74%	68%	59%	58%
6	95%	95%	95%	92%	89%	86%	83%	79%	74%	67%	66%
7	95%	95%	95%	94%	91%	89%	87%	84%	80%	75%	74%
8	95%	95%	95%	95%	94%	92%	91%	89%	86%	83%	82%
9	95%	95%	95%	95%	95%	95%	94%	93%	92%	90%	90%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

	Consumer Loans - Unsecured - Fixed Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	93%	90%	83%	77%	72%	67%	59%	50%	36%	33%			
1	95%	93%	90%	83%	77%	72%	67%	59%	50%	36%	33%			
2	95%	93%	90%	83%	77%	72%	67%	59%	50%	36%	33%			
3	95%	94%	90%	83%	77%	72%	67%	59%	50%	36%	33%			
4	95%	94%	90%	84%	78%	72%	67%	59%	50%	36%	33%			
5	95%	94%	91%	85%	79%	74%	69%	61%	51%	36%	34%			
6	95%	95%	92%	86%	80%	75%	71%	63%	54%	38%	35%			
7	95%	95%	92%	87%	82%	77%	73%	65%	56%	41%	38%			
8	95%	95%	93%	88%	83%	79%	74%	67%	59%	45%	42%			
9	95%	95%	93%	89%	84%	80%	76%	69%	62%	48%	46%			
10	95%	95%	94%	90%	86%	82%	78%	72%	64%	51%	49%			
11	95%	95%	94%	91%	87%	83%	80%	74%	67%	55%	53%			
12	95%	95%	95%	91%	88%	85%	82%	76%	70%	59%	57%			
13	95%	95%	95%	92%	89%	86%	84%	79%	73%	63%	61%			
14	95%	95%	95%	93%	91%	88%	85%	81%	75%	66%	65%			
15	95%	95%	95%	94%	92%	90%	87%	83%	78%	70%	69%			
>15	95%	95%	95%	95%	93%	91%	89%	85%	81%	74%	73%			

	Consumer Loans - Unsecured - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	93%	89%	82%	75%	70%	65%	56%	47%	31%	28%			
1	95%	93%	89%	82%	75%	70%	65%	57%	47%	31%	28%			
2	95%	93%	89%	82%	76%	70%	65%	57%	48%	32%	29%			
3	95%	93%	89%	82%	76%	71%	66%	58%	49%	33%	30%			
4	95%	93%	90%	83%	77%	72%	67%	59%	51%	36%	33%			
5	95%	94%	90%	84%	78%	73%	69%	61%	53%	39%	36%			
6	95%	94%	91%	85%	80%	75%	71%	64%	56%	42%	39%			
7	95%	95%	91%	86%	81%	76%	72%	66%	58%	45%	43%			
8	95%	95%	92%	87%	82%	78%	74%	68%	61%	49%	47%			
9	95%	95%	93%	88%	83%	79%	76%	70%	64%	52%	50%			
10	95%	95%	93%	89%	85%	81%	78%	72%	66%	56%	54%			
11	95%	95%	94%	90%	86%	83%	80%	75%	69%	60%	58%			
12	95%	95%	94%	91%	87%	84%	82%	77%	72%	64%	62%			
13	95%	95%	95%	92%	89%	86%	83%	79%	75%	68%	66%			
14	95%	95%	95%	92%	90%	87%	85%	82%	78%	72%	71%			
15	95%	95%	95%	93%	91%	89%	87%	84%	81%	76%	75%			
>15	95%	95%	95%	94%	92%	91%	89%	87%	84%	80%	79%			

	Consumer Loans & Leases (auto, boat, etc.) - Fixed Rate												
Coupon					Ma	turity (Yea	ars)						
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20		
0	95%	95%	92%	87%	82%	78%	74%	67%	60%	45%	42%		
1	95%	95%	92%	87%	82%	78%	74%	67%	60%	45%	42%		
2	95%	95%	92%	87%	82%	78%	74%	67%	60%	45%	42%		
3	95%	95%	93%	87%	83%	78%	74%	67%	60%	45%	42%		
4	95%	95%	93%	88%	84%	79%	75%	68%	60%	45%	42%		
5	95%	95%	94%	89%	85%	81%	77%	70%	61%	46%	42%		
6	95%	95%	94%	90%	86%	82%	79%	72%	64%	48%	45%		
7	95%	95%	95%	91%	88%	84%	81%	75%	67%	52%	49%		
8	95%	95%	95%	92%	89%	86%	83%	77%	70%	56%	53%		
9	95%	95%	95%	93%	90%	88%	85%	80%	73%	60%	58%		
10	95%	95%	95%	94%	92%	89%	87%	82%	76%	65%	62%		
11	95%	95%	95%	95%	93%	91%	89%	85%	79%	69%	67%		
12	95%	95%	95%	95%	94%	93%	91%	87%	83%	74%	72%		
13	95%	95%	95%	95%	95%	94%	93%	90%	86%	78%	77%		
14	95%	95%	95%	95%	95%	95%	94%	92%	89%	82%	81%		
15	95%	95%	95%	95%	95%	95%	95%	94%	92%	87%	86%		
>15	95%	95%	95%	95%	95%	95%	95%	95%	94%	90%	90%		

	Consumer Loans & Leases (auto, boat, etc.) - Floating Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	95%	92%	86%	81%	76%	72%	64%	56%	39%	35%			
1	95%	95%	92%	86%	81%	76%	72%	64%	56%	39%	35%			
2	95%	95%	92%	86%	81%	76%	72%	65%	56%	40%	36%			
3	95%	95%	92%	86%	81%	77%	73%	66%	57%	41%	38%			
4	95%	95%	92%	87%	83%	78%	74%	68%	60%	44%	41%			
5	95%	95%	93%	88%	84%	80%	76%	70%	63%	48%	45%			
6	95%	95%	93%	89%	85%	82%	78%	72%	66%	52%	49%			
7	95%	95%	94%	90%	86%	83%	80%	75%	69%	57%	54%			
8	95%	95%	95%	91%	88%	85%	82%	77%	72%	61%	59%			
9	95%	95%	95%	92%	89%	87%	84%	80%	75%	65%	63%			
10	95%	95%	95%	93%	91%	88%	86%	82%	78%	70%	68%			
11	95%	95%	95%	94%	92%	90%	88%	85%	81%	75%	73%			
12	95%	95%	95%	95%	93%	92%	90%	88%	85%	79%	78%			
13	95%	95%	95%	95%	95%	93%	92%	90%	88%	84%	83%			
14	95%	95%	95%	95%	95%	95%	94%	93%	91%	88%	88%			
15	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	92%			
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%			

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

	Student Loans - Fixed Rate													
Coupon					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	95%	95%	93%	91%	88%	86%	81%	75%	63%	60%			
1	95%	95%	95%	93%	91%	88%	86%	81%	75%	63%	60%			
2	95%	95%	95%	93%	91%	88%	86%	81%	75%	63%	60%			
3	95%	95%	95%	93%	91%	88%	86%	81%	76%	63%	60%			
4	95%	95%	95%	94%	92%	89%	87%	82%	76%	63%	60%			
5	95%	95%	95%	95%	93%	91%	89%	84%	77%	64%	61%			
6	95%	95%	95%	95%	95%	93%	91%	87%	81%	67%	64%			
7	95%	95%	95%	95%	95%	95%	93%	90%	85%	73%	70%			
8	95%	95%	95%	95%	95%	95%	95%	92%	88%	78%	76%			
9	95%	95%	95%	95%	95%	95%	95%	95%	92%	84%	82%			
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	89%	87%			
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	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					Ma	turity (Yea	ars)							
(%)	0.25	0.5	1	2	3	4	5	7	10	20	>20			
0	95%	95%	95%	92%	89%	86%	83%	78%	72%	57%	53%			
1	95%	95%	95%	92%	89%	86%	83%	78%	72%	57%	53%			
2	95%	95%	95%	92%	89%	86%	83%	78%	72%	58%	54%			
3	95%	95%	95%	92%	89%	87%	84%	80%	74%	60%	57%			
4	95%	95%	95%	93%	91%	89%	86%	82%	77%	65%	62%			
5	95%	95%	95%	94%	92%	90%	88%	85%	81%	71%	68%			
6	95%	95%	95%	95%	94%	92%	91%	88%	85%	77%	75%			
7	95%	95%	95%	95%	95%	94%	93%	91%	88%	83%	81%			
8	95%	95%	95%	95%	95%	95%	95%	94%	92%	89%	88%			
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%			
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%			