

| Federal Reserve Discount Window & Payment System Risk Collateral Margins Table  |  |      |      |       |     |
|---|--|------|------|-------|-----|
| Effective Date: August 1, 2018  |  |      |      |       |     |
| Securities  | Margins for Securities <sup>1</sup><br>(% of market value) |      |      |       |     |
|   | Duration Buckets   |      |      |       |     |
|   | 0-1  | >1-3 | >3-5 | >5-10 | >10 |
| <b>U.S. Treasuries &amp; Fully Guaranteed Agencies</b>  |  |      |      |       |     |
| Bills, Notes, Bonds, Floating Rate Notes, and Inflation-Indexed STRIPS  | 99%  | 99%  | 98%  | 97%   | 95% |
|   | 95%  |      |      |       | 92% |
| <b>Government Sponsored Enterprises</b>   |  |      |      |       |     |
| Bills, Notes, and Bonds   | 98%  | 98%  | 97%  | 96%   | 94% |
| <b>Foreign Government, Foreign Government Guaranteed, and Brady Bonds</b>   |  |      |      |       |     |
| 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% |
| <b>Foreign Government Agencies</b>  |  |      |      |       |     |
| AAA-BBB U.S. - Dollar Denominated   | 98%  | 98%  | 97%  | 96%   | 94% |
| AAA rated - Foreign Denominated   | 94%  | 94%  | 93%  | 93%   | 91% |
| <b>Supranationals</b>   |  |      |      |       |     |
| 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% |
| <b>Corporate Bonds</b>  |  |      |      |       |     |
| 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% |
| <b>German Jumbo Pfandbriefe</b>   |  |      |      |       |     |
| AAA rated - U.S. Dollar Denominated   | 98%  | 98%  | 97%  | 96%   | 94% |
| AAA rated - Foreign Denominated   | 94%  | 94%  | 93%  | 93%   | 90% |
| <b>Municipal Bonds</b>  |  |      |      |       |     |
| AAA-BBB U.S. Dollar Denominated   | 98%  | 98%  | 97%  | 96%   | 93% |
| AAA rated - Foreign Denominated   | 92%  | 92%  | 91%  | 89%   | 87% |
| <b>Asset Backed Securities</b>  |  |      |      |       |     |
| 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% |
| <b>Agency Backed Mortgages</b>  |  |      |      |       |     |
| Pass-Throughs U.S. Dollar Denominated   |  |      |      |       |     |
| Collateralized Mortgage Obligations U.S. Dollar Denominated   | 98%  | 98%  | 97%  | 96%   | 94% |
| Commercial Mortgage Backed U.S. Dollar Denominated  |  |      |      |       |     |
| <b>Non Agency Backed Mortgages</b>  |  |      |      |       |     |
| 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% |
| <b>TPS / CD / Commercial Paper</b>  |  |      |      |       |     |
| 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 <sup>2,3</sup><br>(% of internal fair market value estimate) |  |
|---|--|--|
|   | Fixed Rate Loans   | Floating Rate Loans                      |
|   | <b>Agricultural Loans</b>  |  |
| Minimal Risk Rated  | <a href="#">73%-95% [Link to Matrix]</a>                                       | <a href="#">86%-95% [Link to Matrix]</a> |
| Normal Risk Rated   | <a href="#">44%-94% [Link to Matrix]</a>                                       | <a href="#">44%-94% [Link to Matrix]</a> |
| <b>Commercial and Industrial Loans &amp; Leases</b>         |  |  |
| Minimal Risk Rated  | <a href="#">73%-95% [Link to Matrix]</a>                                       | <a href="#">78%-95% [Link to Matrix]</a> |
| Normal Risk Rated   | <a href="#">45%-94% [Link to Matrix]</a>                                       | <a href="#">48%-94% [Link to Matrix]</a> |
| <b>US Agency Guaranteed Loans</b>                           |  |  |
|   | <a href="#">93%-95% [Link to Matrix]</a>                                       | <a href="#">95%-95% [Link to Matrix]</a> |
| <b>Commercial Real Estate Loans</b>                         |  |  |
| Minimal Risk Rated  | <a href="#">51%-95% [Link to Matrix]</a>                                       | <a href="#">58%-95% [Link to Matrix]</a> |
| Normal Risk Rated   | <a href="#">36%-94% [Link to Matrix]</a>                                       | <a href="#">29%-94% [Link to Matrix]</a> |
| <b>Construction Loans</b>                                   |  |  |
| Minimal Risk Rated  | <a href="#">18%-95% [Link to Matrix]</a>                                       | <a href="#">21%-95% [Link to Matrix]</a> |
| Normal Risk Rated   | <a href="#">19%-94% [Link to Matrix]</a>                                       | <a href="#">17%-94% [Link to Matrix]</a> |
| <b>Raw Land Loans</b>                                       |  |  |
| Minimal Risk Rated  | <a href="#">20%-95% [Link to Matrix]</a>                                       | <a href="#">17%-95% [Link to Matrix]</a> |
| Normal Risk Rated   | <a href="#">21%-94% [Link to Matrix]</a>                                       | <a href="#">17%-94% [Link to Matrix]</a> |
| <b>1-4 Family Mortgage Loans (first lien)</b>               |  |  |
|   | <a href="#">72%-95% [Link to Matrix]</a>                                       | <a href="#">64%-95% [Link to Matrix]</a> |
| <b>1-4 Family Mortgage Loans (second lien, home equity)</b> |  |  |
|   | <a href="#">60%-95% [Link to Matrix]</a>                                       | <a href="#">61%-93% [Link to Matrix]</a> |
| <b>Private Banking Loans</b>                                |  |  |
|   | <a href="#">63%-95% [Link to Matrix]</a>                                       | <a href="#">49%-95% [Link to Matrix]</a> |
| <b>Consumer Loans - Unsecured</b>                           |  |  |
|   | <a href="#">56%-95% [Link to Matrix]</a>                                       | <a href="#">66%-94% [Link to Matrix]</a> |
| <b>Consumer Loans &amp; Leases (auto, boat, etc.)</b>       |  |  |
|   | <a href="#">48%-95% [Link to Matrix]</a>                                       | <a href="#">65%-93% [Link to Matrix]</a> |
| <b>Student Loans</b>  |  |  |
|   | <a href="#">58%-95% [Link to Matrix]</a>                                       | <a href="#">62%-95% [Link to Matrix]</a> |
| <b>Group Deposited Loans</b>                                |  |  |
| 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.









| 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 (%)   | 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% |
| >15  | 94%              | 93% | 88% | 80% | 73% | 68% | 65% | 60% | 57% | 55% | 55% |

| Raw Land Loans - Minimal Risk Rated - Fixed Rate |                  |     |     |     |     |     |     |     |     |     |     |
|--|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Coupon (%)                                       | Maturity (Years) |     |     |     |     |     |     |     |     |     |     |
|  | 0.25             | 0.5 | 1   | 2   | 3   | 4   | 5   | 7   | 10  | 20  | >20 |
| 0  | 95%              | 91% | 83% | 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% |
| >15  | 94%              | 93% | 88% | 80% | 73% | 68% | 65% | 60% | 57% | 55% | 55% |







| 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% |





