

| Federal Reserve Discount Window & Payment System Risk Collateral Margins Table^{1,2} | | | |
|---|--|--|---------------|
| Effective Date: August 3, 2015 | | | |
| Securities | Margins for Securities (% of market value or internal fair market value estimate) ³ | | |
| | Duration Buckets | | |
| | 0-5 | >5-10 | >10 |
| U.S. Treasuries & Fully Guaranteed Agencies | | | |
| Bills, Notes, Bonds, Floating Rate Notes, and Inflation-Indexed | 99% | 97% | 95% |
| Zero Coupon, STRIPS ⁴ | 98% | 96% | 92% |
| Government Sponsored Enterprises | | | |
| Bills, Notes, and Bonds | 98% | 96% | 94% |
| Zero Coupons | 97% | 95% | 91% |
| Foreign Government, Foreign Government Guaranteed, and Brady Bonds | | | |
| AAA rated - U.S. Dollar Denominated | 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 | | | |
| BBB-AAA U.S. Dollar Denominated | 98% | 96% | 91% |
| AAA rated - Foreign Denominated ⁵ | 94% | 93% | 91% |
| Supranationals | | | |
| Bills, Notes, and Bonds - U.S. Dollar Denominated | 98% | 96% | 94% |
| Bills, Notes, and Bonds - AAA rated - Foreign Denominated ⁵ | 94% | 93% | 91% |
| Zero Coupons - U.S. Dollar Denominated | 97% | 95% | 91% |
| Corporate Bonds⁶ | | | |
| AAA rated - U.S. Dollar Denominated | 98% | 95% | 93% |
| BBB-AA rated - U.S. Dollar Denominated | 96% | 94% | 92% |
| AAA rated - Foreign Denominated ⁵ | 92% | 91% | 88% |
| German Jumbo Pfandbriefe | | | |
| AAA rated - U.S. Dollar Denominated | 98% | 96% | 94% |
| AAA rated - Foreign Denominated ⁵ | 94% | 93% | 92% |
| Municipal Bonds | | | |
| BBB-AAA U.S. Dollar Denominated | 98% | 96% | 94% |
| AAA rated - Foreign Denominated ⁵ | 94% | 92% | 91% |
| Asset-Backed Securities⁷ | | | |
| 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 Mortgages⁸ | | | |
| Pass-Throughs | 98% | 96% | 94% |
| Collateralized Mortgage Obligations | 98% | 96% | 94% |
| Private Label Collateralized Mortgage Obligations - AAA rated | 90% | 89% | 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 - BBB-AAA rated or equivalent short term rating | 98% | | |
| Individually Deposited Loans^{9,10,11} | | | |
| | Margins for Loans | | |
| | Fixed Rate Loans | Floating Rate Loans | |
| Agricultural Loans | | | |
| Minimal Risk Rated ¹² | 67%-95% [Link to Matrix] | 81%-95% [Link to Matrix] | |
| Normal Risk Rated ¹³ | 45%-94% [Link to Matrix] | 41%-94% [Link to Matrix] | |
| Commercial and Industrial Loans & Leases | | | |
| Minimal Risk Rated ¹² | 67%-95% [Link to Matrix] | 73%-95% [Link to Matrix] | |
| Normal Risk Rated ¹³ | 46%-94% [Link to Matrix] | 41%-94% [Link to Matrix] | |
| US Agency Guaranteed Loans | | | |
| | 91%-95% [Link to Matrix] | 95%-95% [Link to Matrix] | |
| Commercial Real Estate Loans¹⁴ | | | |
| Minimal Risk Rated ¹² | 48%-95% [Link to Matrix] | 55%-95% [Link to Matrix] | |
| Normal Risk Rated ¹³ | 36%-94% [Link to Matrix] | 28%-94% [Link to Matrix] | |
| Construction Loans | | | |
| Minimal Risk Rated ¹² | 18%-95% [Link to Matrix] | 19%-95% [Link to Matrix] | |
| Normal Risk Rated ¹³ | 19%-94% [Link to Matrix] | 17%-94% [Link to Matrix] | |
| Raw Land Loans | | | |
| Minimal Risk Rated ¹² | 21%-95% [Link to Matrix] | 23%-95% [Link to Matrix] | |
| Normal Risk Rated ¹³ | 22%-94% [Link to Matrix] | 15%-94% [Link to Matrix] | |
| 1-4 Family Mortgage Loans (first lien) | 71%-95% [Link to Matrix] | 65%-95% [Link to Matrix] | |
| 1-4 Family Mortgage Loans (second lien, home equity) | 61%-95% [Link to Matrix] | 60%-95% [Link to Matrix] | |
| Private Banking Loans | 59%-95% [Link to Matrix] | 54%-95% [Link to Matrix] | |
| Consumer Loans - Unsecured | 55%-95% [Link to Matrix] | 58%-95% [Link to Matrix] | |
| Consumer Loans & Leases (auto, boat, etc.) | 48%-95% [Link to Matrix] | 41%-95% [Link to Matrix] | |
| Student Loans | 61%-95% [Link to Matrix] | 60%-95% [Link to Matrix] | |
| Group Deposited Loans¹⁵ | | | |
| Consumer Loans - Credit Card Receivables | | 76% | |
| Consumer Loans - Subprime Credit Card Receivables | | 71% | |

Notes:

- 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.
- 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.
- 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.
- 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.
- Eligible foreign currencies are Japanese Yen, Euro, Australian Dollars, Canadian Dollars, British Pounds, Danish Krone, Swiss Francs, and Swedish Krona.
- Includes dollar denominated covered bonds issued by domestic institutions. Contact your local Reserve Bank for details.
- Certain Asset Backed Securities, such as those backed by subprime mortgages, may be assigned lower margins.
- Includes structured Guaranteed Notes issued by the FDIC or NCUA which may be backed by loans, RMBS, CMBS, or ABS.
- Individually deposited loans are loans pledged to the Federal Reserve Banks via the Automated Loan Deposit system.
- The margin applied to an individually deposited loan is determined by the maturity and coupon of the loan.
- 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.
- "Minimal Risk" is equivalent to investment grade.
- "Normal Risk" is equivalent to below investment grade while remaining a "pass credit" from a regulatory standpoint.
- Includes multifamily loans
- Group deposited loans are loans not pledged via the Automated Loan Deposit system.

| 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% | 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% |

| 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% | 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% |

| 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% | 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% |

| 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% | 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 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% | 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) | | | | | | | | | | |
| | 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 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% | 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 - Normal Risk Rated - Floating Rate | | | | | | | | | | | |
|--|------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Coupon (%) | Maturity (Years) | | | | | | | | | | |
| | 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% |

| 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% | 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 (%) | Maturity (Years) | | | | | | | | | | |
| | 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% |

