

Federal Reserve Discount Window & Payment System Risk Collateral Margins Table					
Effective Date: July 1, 2021					
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 STRIPS	99%	99%	98%	97%	95%
			97%		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%		93%	90%
Supranationals					
Bills, Notes, and Bonds - U.S. Dollar Denominated		97%		96%	94%
Bills, Notes, and Bonds - AAA rated - Foreign Denominated	94%	94%	93%	93%	90%
German Jumbo Pfandbriefe					
AAA rated - U.S. Dollar Denominated	98%	98%	97%	96%	94%
AAA rated - Foreign Denominated		94%		93%	91%
Municipal Bonds					
AAA-BBB U.S. Dollar Denominated	98%	98%	97%	95%	92%
AAA rated - Foreign Denominated		93%	92%	91%	89%
Agency Backed Mortgages					
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					
Corporate Bonds					
AAA rated - Financials - U.S. Dollar Denominated	98%	98%	97%	96%	93%
AA rated - Financials - U.S. Dollar Denominated	97%	97%	96%	94%	90%
A rated - Financials - U.S. Dollar Denominated	95%	94%	90%	90%	87%
BBB rated - Financials - U.S. Dollar Denominated	91%		87%		85%
AAA-A rated - Non Financial - U.S. Dollar Denominated	98%	97%	96%	94%	92%
BBB rated - Non Financial - U.S. Dollar Denominated	97%	96%	94%	92%	90%
AAA rated - Foreign Denominated		92%		90%	85%
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%		
Asset-Backed Securities					
AAA-A rated - U.S. Dollar Denominated	98%	98%	96%	92%	89%
BBB rated - U.S. Dollar Denominated	96%	96%	95%	91%	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%
Non Agency Backed Mortgages					
Residential Mortgage Backed - AAA rated - U.S. Dollar Denominated			77%		
Residential Mortgage Backed - AA rated - U.S. Dollar Denominated			70%		63%
Residential Mortgage Backed - A rated - U.S. Dollar Denominated			66%		62%
Residential Mortgage Backed - BBB rated - U.S. Dollar Denominated			64%		61%
Commercial Mortgage Backed - AAA rated - U.S. Dollar Denominated	98%	96%	91%	86%	79%

Individually Deposited Loans	Margins for Loans ^{2,3}	
	Fixed Rate Loans	Floating Rate Loans
Agricultural Loans		
Minimal Risk Rated	86% - 95% [Link to Matrix]	82% - 95% [Link to Matrix]
Normal Risk Rated	58% - 94% [Link to Matrix]	43% - 94% [Link to Matrix]
Commercial and Industrial Loans & Leases		
Minimal Risk Rated	79% - 95% [Link to Matrix]	70% - 95% [Link to Matrix]
Normal Risk Rated	51% - 94% [Link to Matrix]	40% - 94% [Link to Matrix]
US Agency Guaranteed Loans	95% - 95% [Link to Matrix]	95% - 95% [Link to Matrix]
Commercial Real Estate Loans		
Minimal Risk Rated	54% - 95% [Link to Matrix]	50% - 95% [Link to Matrix]
Normal Risk Rated	35% - 94% [Link to Matrix]	30% - 94% [Link to Matrix]
Construction Loans		
Minimal Risk Rated	22% - 95% [Link to Matrix]	19% - 95% [Link to Matrix]
Normal Risk Rated	23% - 94% [Link to Matrix]	18% - 94% [Link to Matrix]
Raw Land Loans		
Minimal Risk Rated	28% - 95% [Link to Matrix]	19% - 95% [Link to Matrix]
Normal Risk Rated	24% - 94% [Link to Matrix]	18% - 94% [Link to Matrix]
1-4 Family Mortgage Loans (first lien)	70% - 95% [Link to Matrix]	63% - 95% [Link to Matrix]
1-4 Family Mortgage Loans (second lien, home equity)	58% - 95% [Link to Matrix]	58% - 90% [Link to Matrix]
Consumer Loans - Unsecured	36% - 95% [Link to Matrix]	40% - 94% [Link to Matrix]
Consumer Loans & Leases (auto, boat, etc.)	48% - 95% [Link to Matrix]	43% - 92% [Link to Matrix]
Student Loans	59% - 95% [Link to Matrix]	55% - 95% [Link to Matrix]
Group Deposited Loans		
Consumer Loans - Credit Card Receivables		73%
Consumer Loans - Subprime Credit Card Receivables		65%

Notes:

- 1 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
- 2 Margin ranges for loans are based on historical pledged assets and are meant to provide an estimate of potential value.
- 3 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

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Agriculture Loans - Normal Risk Rated - Floating Rate											

Agricultural Loans - Minimal Risk - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	95%	92%	89%	86%	79%	70%	54%	48%
1	95%	95%	95%	95%	92%	90%	86%	79%	71%	59%	55%
2	95%	95%	95%	95%	93%	90%	87%	80%	73%	62%	59%
3	95%	95%	95%	95%	94%	92%	88%	82%	75%	65%	62%
4	95%	95%	95%	95%	95%	95%	93%	88%	81%	72%	69%
5	95%	95%	95%	95%	95%	95%	95%	93%	88%	82%	81%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	91%	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%

Agricultural Loans - Minimal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	92%	88%	85%	82%	76%	68%	46%	40%
1	95%	95%	95%	92%	88%	85%	82%	76%	68%	49%	44%
2	95%	95%	95%	92%	89%	85%	82%	77%	70%	54%	50%
3	95%	95%	95%	93%	90%	87%	85%	80%	74%	61%	58%
4	95%	95%	95%	95%	93%	91%	89%	85%	81%	72%	70%
5	95%	95%	95%	95%	95%	94%	93%	91%	88%	83%	81%
6	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	92%
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 - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	94%	92%	85%	78%	71%	65%	53%	40%	18%	13%
1	94%	94%	92%	85%	78%	72%	66%	55%	44%	30%	29%
2	94%	94%	92%	85%	79%	72%	67%	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%	42%	42%
5	94%	94%	92%	85%	80%	74%	69%	61%	53%	45%	44%
6	94%	94%	92%	86%	81%	75%	71%	63%	55%	47%	46%
7	94%	94%	93%	87%	82%	77%	73%	65%	58%	50%	49%
8	94%	94%	93%	89%	84%	80%	75%	68%	61%	54%	53%
9	94%	94%	94%	90%	86%	82%	79%	72%	66%	59%	58%
10	94%	94%	94%	92%	89%	85%	82%	76%	71%	65%	64%
11	94%	94%	94%	93%	91%	88%	85%	80%	76%	71%	70%
12	94%	94%	94%	94%	93%	90%	88%	84%	80%	76%	76%
13	94%	94%	94%	94%	94%	93%	91%	87%	84%	81%	81%
14	94%	94%	94%	94%	94%	94%	93%	90%	88%	86%	86%
15	94%	94%	94%	94%	94%	94%	94%	94%	91%	90%	90%
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%

Agricultural Loans - Normal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	94%	91%	82%	75%	68%	62%	52%	40%	18%	15%
1	94%	94%	91%	83%	75%	69%	63%	53%	42%	25%	23%
2	94%	94%	91%	83%	76%	69%	64%	55%	45%	31%	29%
3	94%	94%	91%	83%	76%	70%	65%	56%	47%	35%	34%
4	94%	94%	91%	83%	76%	71%	66%	57%	49%	38%	37%
5	94%	94%	91%	83%	77%	71%	66%	59%	51%	40%	39%
6	94%	94%	91%	84%	78%	72%	68%	61%	53%	43%	42%
7	94%	94%	91%	85%	79%	74%	70%	63%	57%	48%	47%
8	94%	94%	92%	86%	81%	77%	73%	67%	61%	53%	52%
9	94%	94%	93%	88%	83%	80%	76%	71%	66%	59%	58%
10	94%	94%	94%	90%	86%	83%	80%	75%	71%	65%	65%
11	94%	94%	94%	91%	88%	85%	83%	80%	76%	71%	71%
12	94%	94%	94%	93%	90%	88%	86%	84%	81%	77%	77%
13	94%	94%	94%	94%	93%	91%	90%	88%	86%	83%	83%
14	94%	94%	94%	94%	94%	94%	93%	91%	90%	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%

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Commercial Loans & Leases - Minimal Risk - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	95%	92%	89%	86%	79%	70%	54%	48%
1	95%	95%	95%	95%	92%	90%	86%	79%	71%	59%	55%
2	95%	95%	95%	95%	93%	90%	87%	80%	73%	62%	59%
3	95%	95%	95%	95%	94%	92%	88%	82%	75%	65%	62%
4	95%	95%	95%	95%	95%	95%	93%	88%	81%	72%	69%
5	95%	95%	95%	95%	95%	95%	95%	93%	88%	82%	81%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	91%	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%

Commercial Loans & Leases - Minimal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	92%	88%	85%	82%	76%	68%	46%	40%
1	95%	95%	95%	92%	88%	85%	82%	76%	68%	49%	44%
2	95%	95%	95%	92%	89%	85%	82%	77%	70%	54%	50%
3	95%	95%	95%	93%	90%	87%	85%	80%	74%	61%	58%
4	95%	95%	95%	95%	93%	91%	89%	85%	81%	72%	70%
5	95%	95%	95%	95%	95%	94%	93%	91%	88%	83%	81%
6	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	92%
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 - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	94%	92%	85%	78%	71%	65%	53%	40%	18%	13%
1	94%	94%	92%	85%	78%	72%	66%	55%	44%	30%	29%
2	94%	94%	92%	85%	79%	72%	67%	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%	42%	42%
5	94%	94%	92%	85%	80%	74%	69%	61%	53%	45%	44%
6	94%	94%	92%	86%	81%	75%	71%	63%	55%	47%	46%
7	94%	94%	93%	87%	82%	77%	73%	65%	58%	50%	49%
8	94%	94%	93%	89%	84%	80%	75%	68%	61%	54%	53%
9	94%	94%	94%	90%	86%	82%	79%	72%	66%	59%	58%
10	94%	94%	94%	92%	89%	85%	82%	76%	71%	65%	64%
11	94%	94%	94%	93%	91%	88%	85%	80%	76%	71%	70%
12	94%	94%	94%	94%	93%	90%	88%	84%	80%	76%	76%
13	94%	94%	94%	94%	94%	93%	91%	87%	84%	81%	81%
14	94%	94%	94%	94%	94%	94%	93%	90%	88%	86%	86%
15	94%	94%	94%	94%	94%	94%	94%	94%	91%	90%	90%
>15	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%	94%

Commercial Loans & Leases - Normal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	94%	91%	82%	75%	68%	62%	52%	40%	18%	15%
1	94%	94%	91%	83%	75%	69%	63%	53%	42%	25%	23%
2	94%	94%	91%	83%	76%	69%	64%	55%	45%	31%	29%
3	94%	94%	91%	83%	76%	70%	65%	56%	47%	35%	34%
4	94%	94%	91%	83%	76%	71%	66%	57%	49%	38%	37%
5	94%	94%	91%	83%	77%	71%	66%	59%	51%	40%	39%
6	94%	94%	91%	84%	78%	72%	68%	61%	53%	43%	42%
7	94%	94%	91%	85%	79%	74%	70%	63%	57%	48%	47%
8	94%	94%	92%	86%	81%	77%	73%	67%	61%	53%	52%
9	94%	94%	93%	88%	83%	80%	76%	71%	66%	59%	58%
10	94%	94%	94%	90%	86%	83%	80%	75%	71%	65%	65%
11	94%	94%	94%	91%	88%	85%	83%	80%	76%	71%	71%
12	94%	94%	94%	93%	90%	88%	86%	84%	81%	77%	77%
13	94%	94%	94%	94%	93%	91%	90%	88%	86%	83%	83%
14	94%	94%	94%	94%	94%	94%	93%	91%	90%	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%

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[US Agency Guaranteed Loans - Fixed Rate](#)

[US Agency Guaranteed Loans - Floating Rate](#)

US Agency Guaranteed Loans - Fixed Rate

Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	95%	95%	95%	95%	93%	90%	83%	80%
1	95%	95%	95%	95%	95%	95%	95%	94%	91%	85%	82%
2	95%	95%	95%	95%	95%	95%	95%	95%	95%	89%	87%
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%

US Agency Guaranteed Loans - Floating Rate

Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	95%	95%	95%	95%	95%	95%	88%	90%
1	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	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%

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Commercial Real Estate Loans - Minimal Risk Rated - Fixed Rate											
Commercial Real Estate Loans - Minimal Risk - Floating Rate											
Commercial Real Estate Loans - Normal Risk - Fixed Rate											
Commercial Real Estate Loans - Normal Risk - Floating Rate											

Commercial Real Estate Loans - Minimal Risk - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	94%	89%	85%	80%	74%	65%	53%	31%	25%
1	95%	95%	94%	89%	85%	80%	75%	66%	56%	38%	34%
2	95%	95%	94%	90%	85%	81%	76%	68%	58%	42%	39%
3	95%	95%	95%	91%	87%	83%	79%	70%	61%	46%	43%
4	95%	95%	95%	93%	90%	86%	83%	76%	68%	54%	51%
5	95%	95%	95%	95%	92%	90%	87%	81%	74%	63%	61%
6	95%	95%	95%	95%	95%	93%	90%	85%	80%	72%	70%
7	95%	95%	95%	95%	95%	95%	93%	90%	86%	80%	79%
8	95%	95%	95%	95%	95%	95%	95%	93%	91%	87%	86%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	92%
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 - Minimal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	93%	87%	81%	76%	71%	62%	51%	27%	21%
1	95%	95%	93%	87%	81%	76%	71%	63%	52%	31%	26%
2	95%	95%	93%	87%	82%	77%	72%	64%	55%	36%	32%
3	95%	95%	94%	88%	84%	79%	75%	68%	60%	44%	40%
4	95%	95%	95%	90%	86%	82%	79%	73%	66%	53%	50%
5	95%	95%	95%	92%	89%	86%	83%	78%	73%	62%	60%
6	95%	95%	95%	94%	91%	89%	87%	83%	79%	71%	70%
7	95%	95%	95%	95%	94%	92%	91%	88%	86%	80%	79%
8	95%	95%	95%	95%	95%	95%	94%	93%	91%	89%	89%
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 - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	94%	89%	80%	72%	64%	57%	45%	31%	10%	7%
1	94%	94%	89%	80%	72%	64%	58%	47%	35%	22%	22%
2	94%	94%	89%	80%	72%	65%	59%	49%	38%	29%	29%
3	94%	94%	89%	81%	73%	66%	60%	50%	41%	33%	33%
4	94%	94%	89%	81%	73%	66%	61%	52%	43%	35%	35%
5	94%	94%	89%	81%	74%	67%	62%	53%	45%	37%	37%
6	94%	94%	89%	82%	75%	68%	63%	55%	47%	40%	39%
7	94%	94%	90%	82%	76%	70%	65%	57%	50%	42%	42%
8	94%	94%	91%	84%	78%	72%	67%	60%	53%	46%	45%
9	94%	94%	92%	86%	80%	75%	71%	64%	57%	50%	49%
10	94%	94%	93%	87%	82%	78%	74%	68%	62%	55%	55%
11	94%	94%	94%	89%	84%	80%	77%	71%	66%	61%	60%
12	94%	94%	94%	90%	87%	83%	80%	75%	70%	66%	65%
13	94%	94%	94%	92%	89%	85%	83%	78%	75%	71%	70%
14	94%	94%	94%	93%	91%	88%	85%	82%	79%	76%	75%
15	94%	94%	94%	94%	92%	90%	88%	85%	82%	80%	80%
>15	94%	94%	94%	94%	94%	92%	91%	88%	86%	84%	84%

Commercial Real Estate Loans - Normal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	94%	88%	78%	69%	61%	54%	43%	31%	12%	9%
1	94%	94%	88%	78%	69%	62%	55%	44%	33%	18%	17%
2	94%	94%	88%	78%	70%	62%	56%	46%	36%	24%	23%
3	94%	94%	88%	78%	70%	63%	57%	48%	38%	28%	27%
4	94%	94%	88%	79%	71%	64%	58%	49%	40%	30%	30%
5	94%	94%	88%	79%	71%	65%	59%	51%	42%	33%	32%
6	94%	94%	88%	80%	72%	66%	61%	53%	45%	36%	35%
7	94%	94%	89%	80%	73%	67%	63%	55%	48%	40%	39%
8	94%	94%	90%	82%	75%	70%	65%	58%	52%	44%	43%
9	94%	94%	91%	83%	77%	72%	68%	62%	56%	49%	49%
10	94%	94%	92%	85%	80%	75%	72%	66%	61%	55%	54%
11	94%	94%	92%	87%	82%	78%	75%	70%	65%	60%	59%
12	94%	94%	93%	88%	84%	81%	78%	74%	70%	65%	65%
13	94%	94%	94%	90%	86%	83%	81%	77%	74%	70%	70%
14	94%	94%	94%	91%	89%	86%	84%	81%	78%	75%	75%
15	94%	94%	94%	93%	91%	89%	87%	85%	83%	81%	80%
>15	94%	94%	94%	94%	93%	91%	90%	88%	87%	85%	85%

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Construction Loans - Minimal Risk - Fixed Rate											
Construction Loans - Minimal Risk - Floating Rate											
Construction Loans - Normal Risk - Fixed Rate											
Construction Loans - Normal Risk - Floating Rate											

Construction Loans - Minimal Risk - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	91%	83%	70%	59%	49%	41%	29%	17%	3%	1%
1	95%	91%	83%	70%	59%	50%	42%	31%	21%	11%	11%
2	95%	91%	84%	70%	60%	51%	43%	33%	24%	16%	16%
3	95%	91%	84%	71%	60%	52%	45%	35%	26%	20%	20%
4	95%	91%	84%	71%	61%	53%	46%	36%	28%	22%	22%
5	95%	91%	84%	72%	62%	54%	48%	38%	31%	24%	24%
6	95%	92%	85%	73%	64%	56%	50%	41%	34%	27%	27%
7	95%	92%	86%	75%	66%	58%	52%	44%	37%	30%	30%
8	95%	93%	87%	76%	68%	61%	55%	47%	41%	35%	34%
9	95%	93%	87%	78%	70%	63%	58%	51%	44%	39%	38%
10	95%	94%	88%	79%	72%	66%	61%	54%	48%	43%	43%
11	95%	94%	89%	81%	74%	69%	64%	58%	52%	47%	47%
12	95%	95%	90%	83%	76%	71%	67%	61%	56%	52%	51%
13	95%	95%	91%	84%	78%	73%	70%	64%	60%	56%	56%
14	95%	95%	92%	86%	80%	76%	72%	67%	63%	60%	60%
15	95%	95%	93%	87%	82%	78%	75%	71%	67%	64%	64%
>15	95%	95%	93%	88%	84%	81%	78%	74%	70%	68%	68%

Construction Loans - Minimal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	91%	83%	69%	57%	48%	40%	28%	17%	4%	3%
1	95%	91%	83%	69%	57%	48%	41%	30%	19%	9%	9%
2	95%	91%	83%	69%	58%	49%	42%	31%	22%	14%	13%
3	95%	91%	83%	69%	59%	50%	43%	33%	25%	17%	16%
4	95%	91%	83%	70%	59%	51%	45%	35%	27%	19%	19%
5	95%	91%	83%	71%	61%	53%	46%	38%	30%	23%	22%
6	95%	91%	84%	72%	62%	54%	49%	40%	33%	26%	26%
7	95%	92%	85%	73%	64%	57%	51%	43%	36%	30%	30%
8	95%	92%	86%	75%	66%	59%	54%	47%	40%	34%	34%
9	95%	93%	86%	76%	68%	62%	57%	50%	44%	38%	38%
10	95%	93%	87%	78%	70%	64%	60%	53%	48%	43%	42%
11	95%	93%	88%	79%	72%	67%	63%	57%	52%	47%	46%
12	95%	94%	89%	81%	74%	69%	66%	60%	55%	51%	51%
13	95%	94%	90%	82%	77%	72%	68%	63%	59%	55%	55%
14	95%	95%	91%	84%	79%	75%	71%	67%	63%	59%	59%
15	95%	95%	92%	85%	81%	77%	74%	70%	67%	64%	63%
>15	95%	95%	93%	87%	83%	79%	77%	73%	70%	68%	68%

Construction Loans - Normal Risk - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	89%	80%	64%	51%	41%	33%	21%	11%	1%	0%
1	94%	89%	80%	64%	52%	42%	34%	24%	15%	10%	10%
2	94%	89%	80%	65%	53%	43%	36%	26%	19%	15%	15%
3	94%	89%	80%	65%	53%	44%	37%	28%	22%	19%	19%
4	94%	89%	80%	65%	54%	45%	38%	30%	24%	21%	21%
5	94%	89%	80%	66%	54%	46%	40%	31%	26%	23%	23%
6	94%	89%	80%	66%	55%	47%	41%	33%	28%	26%	26%
7	94%	89%	80%	66%	56%	48%	42%	34%	30%	28%	28%
8	94%	89%	80%	67%	56%	49%	43%	36%	31%	29%	29%
9	94%	89%	81%	67%	57%	50%	44%	37%	33%	31%	31%
10	94%	90%	81%	68%	59%	51%	46%	39%	35%	32%	32%
11	94%	90%	82%	70%	60%	53%	48%	41%	37%	34%	34%
12	94%	91%	83%	71%	62%	55%	50%	44%	40%	37%	37%
13	94%	91%	84%	73%	64%	58%	53%	47%	43%	40%	40%
14	94%	92%	85%	74%	66%	60%	55%	49%	46%	43%	43%
15	94%	92%	86%	75%	68%	62%	58%	52%	48%	46%	46%
>15	94%	93%	86%	77%	70%	64%	60%	55%	51%	49%	49%

Construction Loans - Normal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	89%	79%	63%	50%	40%	32%	21%	11%	3%	2%
1	94%	89%	79%	63%	50%	41%	33%	23%	14%	8%	8%
2	94%	89%	79%	63%	51%	42%	35%	25%	18%	13%	12%
3	94%	89%	79%	64%	52%	43%	36%	27%	21%	16%	15%
4	94%	89%	79%	64%	52%	44%	37%	29%	23%	18%	18%
5	94%	89%	79%	64%	53%	45%	38%	30%	25%	22%	21%
6	94%	89%	79%	65%	54%	45%	39%	32%	26%	24%	24%
7	94%	89%	80%	65%	54%	46%	41%	33%	28%	25%	25%
8	94%	89%	80%	65%	55%	47%	42%	35%	30%	27%	27%
9	94%	89%	80%	66%	56%	49%	43%	37%	32%	29%	28%
10	94%	89%	80%	67%	57%	50%	45%	38%	34%	31%	31%
11	94%	90%	81%	68%	59%	52%	47%	41%	36%	34%	33%
12	94%	90%	82%	70%	61%	54%	49%	43%	39%	36%	36%
13	94%	91%	83%	71%	62%	56%	52%	46%	42%	40%	39%
14	94%	91%	84%	72%	64%	58%	54%	49%	45%	43%	43%
15	94%	91%	85%	74%	66%	61%	57%	51%	48%	46%	46%
>15	94%	92%	85%	75%	68%	63%	59%	54%	51%	49%	49%

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Raw Land Loans - Minimal Risk - Fixed Rate											
Raw Land Loans - Minimal Risk - Floating Rate											
Raw Land Loans - Normal Risk - Fixed Rate											
Raw Land Loans - Normal Risk - Floating Rate											

Raw Land Loans - Minimal Risk - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	91%	83%	70%	59%	49%	41%	29%	17%	3%	1%
1	95%	91%	83%	70%	59%	50%	42%	31%	21%	11%	11%
2	95%	91%	84%	70%	60%	51%	43%	33%	24%	16%	16%
3	95%	91%	84%	71%	60%	52%	45%	35%	26%	20%	20%
4	95%	91%	84%	71%	61%	53%	46%	36%	28%	22%	22%
5	95%	91%	84%	72%	62%	54%	48%	38%	31%	24%	24%
6	95%	92%	85%	73%	64%	56%	50%	41%	34%	27%	27%
7	95%	92%	86%	75%	66%	58%	52%	44%	37%	30%	30%
8	95%	93%	87%	76%	68%	61%	55%	47%	41%	35%	34%
9	95%	93%	87%	78%	70%	63%	58%	51%	44%	39%	38%
10	95%	94%	88%	79%	72%	66%	61%	54%	48%	43%	43%
11	95%	94%	89%	81%	74%	69%	64%	58%	52%	47%	47%
12	95%	95%	90%	83%	76%	71%	67%	61%	56%	52%	51%
13	95%	95%	91%	84%	78%	73%	70%	64%	60%	56%	56%
14	95%	95%	92%	86%	80%	76%	72%	67%	63%	60%	60%
15	95%	95%	93%	87%	82%	78%	75%	71%	67%	64%	64%
>15	95%	95%	93%	88%	84%	81%	78%	74%	70%	68%	68%

Raw Land Loans - Minimal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	91%	83%	69%	57%	48%	40%	28%	17%	4%	3%
1	95%	91%	83%	69%	57%	48%	41%	30%	19%	9%	9%
2	95%	91%	83%	69%	58%	49%	42%	31%	22%	14%	13%
3	95%	91%	83%	69%	59%	50%	43%	33%	25%	17%	16%
4	95%	91%	83%	70%	59%	51%	45%	35%	27%	19%	19%
5	95%	91%	83%	71%	61%	53%	46%	38%	30%	23%	22%
6	95%	91%	84%	72%	62%	54%	49%	40%	33%	26%	26%
7	95%	92%	85%	73%	64%	57%	51%	43%	36%	30%	30%
8	95%	92%	86%	75%	66%	59%	54%	47%	40%	34%	34%
9	95%	93%	86%	76%	68%	62%	57%	50%	44%	38%	38%
10	95%	93%	87%	78%	70%	64%	60%	53%	48%	43%	42%
11	95%	93%	88%	79%	72%	67%	63%	57%	52%	47%	46%
12	95%	94%	89%	81%	74%	69%	66%	60%	55%	51%	51%
13	95%	94%	90%	82%	77%	72%	68%	63%	59%	55%	55%
14	95%	95%	91%	84%	79%	75%	71%	67%	63%	59%	59%
15	95%	95%	92%	85%	81%	77%	74%	70%	67%	64%	63%
>15	95%	95%	93%	87%	83%	79%	77%	73%	70%	68%	68%

Raw Land Loans - Normal Risk - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	89%	80%	64%	51%	41%	33%	21%	11%	1%	0%
1	94%	89%	80%	64%	52%	42%	34%	24%	15%	10%	10%
2	94%	89%	80%	65%	53%	43%	36%	26%	19%	15%	15%
3	94%	89%	80%	65%	53%	44%	37%	28%	22%	19%	19%
4	94%	89%	80%	65%	54%	45%	38%	30%	24%	21%	21%
5	94%	89%	80%	66%	54%	46%	40%	31%	26%	23%	23%
6	94%	89%	80%	66%	55%	47%	41%	33%	28%	26%	26%
7	94%	89%	80%	66%	56%	48%	42%	34%	30%	28%	28%
8	94%	89%	80%	67%	56%	49%	43%	36%	31%	29%	29%
9	94%	89%	81%	67%	57%	50%	44%	37%	33%	31%	31%
10	94%	90%	81%	68%	59%	51%	46%	39%	35%	32%	32%
11	94%	90%	82%	70%	60%	53%	48%	41%	37%	34%	34%
12	94%	91%	83%	71%	62%	55%	50%	44%	40%	37%	37%
13	94%	91%	84%	73%	64%	58%	53%	47%	43%	40%	40%
14	94%	92%	85%	74%	66%	60%	55%	49%	46%	43%	43%
15	94%	92%	86%	75%	68%	62%	58%	52%	48%	46%	46%
>15	94%	93%	86%	77%	70%	64%	60%	55%	51%	49%	49%

Raw Land Loans - Normal Risk - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	94%	89%	79%	63%	50%	40%	32%	21%	11%	3%	2%
1	94%	89%	79%	63%	50%	41%	33%	23%	14%	8%	8%
2	94%	89%	79%	63%	51%	42%	35%	25%	18%	13%	12%
3	94%	89%	79%	64%	52%	43%	36%	27%	21%	16%	15%
4	94%	89%	79%	64%	52%	44%	37%	29%	23%	18%	18%
5	94%	89%	79%	64%	53%	45%	38%	30%	25%	22%	21%
6	94%	89%	79%	65%	54%	45%	39%	32%	26%	24%	24%
7	94%	89%	80%	65%	54%	46%	41%	33%	28%	25%	25%
8	94%	89%	80%	65%	55%	47%	42%	35%	30%	27%	27%
9	94%	89%	80%	66%	56%	49%	43%	37%	32%	29%	28%
10	94%	89%	80%	67%	57%	50%	45%	38%	34%	31%	31%
11	94%	90%	81%	68%	59%	52%	47%	41%	36%	34%	33%
12	94%	90%	82%	70%	61%	54%	49%	43%	39%	36%	36%
13	94%	91%	83%	71%	62%	56%	52%	46%	42%	40%	39%
14	94%	91%	84%	72%	64%	58%	54%	49%	45%	43%	43%
15	94%	91%	85%	74%	66%	61%	57%	51%	48%	46%	46%
>15	94%	92%	85%	75%	68%	63%	59%	54%	51%	49%	49%

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[1-4 Family Mortgage Loans \(1st lien\) - Fixed Rate](#)

[1-4 Family Mortgage Loans \(1st lien\) - Floating Rate](#)

1-4 Family Mortgage Loans (1st lien) - Fixed Rate

Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	95%	94%	93%	91%	88%	84%	73%	70%
1	95%	95%	95%	95%	94%	93%	91%	88%	84%	73%	70%
2	95%	95%	95%	95%	94%	93%	91%	88%	84%	73%	70%
3	95%	95%	95%	95%	95%	93%	92%	89%	84%	73%	70%
4	95%	95%	95%	95%	95%	94%	93%	90%	86%	75%	72%
5	95%	95%	95%	95%	95%	95%	94%	92%	88%	79%	76%
6	95%	95%	95%	95%	95%	95%	95%	94%	91%	83%	81%
7	95%	95%	95%	95%	95%	95%	95%	95%	94%	88%	87%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	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 Family Mortgage Loans (1st lien) - Floating Rate

Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	94%	92%	90%	88%	84%	79%	67%	63%
1	95%	95%	95%	94%	92%	90%	88%	84%	79%	66%	62%
2	95%	95%	95%	94%	92%	90%	88%	84%	79%	66%	62%
3	95%	95%	95%	94%	92%	90%	88%	84%	79%	67%	63%
4	95%	95%	95%	95%	93%	91%	89%	86%	81%	70%	66%
5	95%	95%	95%	95%	94%	93%	91%	89%	85%	76%	73%
6	95%	95%	95%	95%	95%	95%	94%	92%	89%	82%	80%
7	95%	95%	95%	95%	95%	95%	95%	94%	93%	89%	88%
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%

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[1-4 Family Mortgage Loans \(2nd lien, HE\) - Fixed Rate](#)

[1-4 Family Mortgage Loans \(2nd lien, HE\) - Floating Rate](#)

1-4 Family Mortgage Loans (2nd lien, HE) - Fixed Rate

Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	93%	90%	87%	84%	80%	74%	61%	58%
1	95%	95%	95%	93%	90%	87%	84%	80%	74%	61%	58%
2	95%	95%	95%	93%	90%	87%	84%	80%	74%	61%	58%
3	95%	95%	95%	93%	90%	87%	84%	80%	74%	61%	58%
4	95%	95%	95%	93%	90%	87%	85%	80%	74%	61%	58%
5	95%	95%	95%	93%	90%	88%	85%	81%	75%	63%	59%
6	95%	95%	95%	94%	91%	89%	86%	82%	77%	65%	62%
7	95%	95%	95%	95%	93%	90%	88%	85%	80%	68%	65%
8	95%	95%	95%	95%	94%	92%	90%	87%	83%	73%	71%
9	95%	95%	95%	95%	95%	94%	92%	90%	86%	78%	76%
10	95%	95%	95%	95%	95%	95%	94%	92%	89%	83%	81%
11	95%	95%	95%	95%	95%	95%	95%	94%	92%	87%	86%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	91%	90%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%
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 (2nd lien, HE) - Floating Rate

Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	92%	89%	87%	84%	80%	74%	61%	57%
1	95%	95%	95%	92%	89%	87%	84%	80%	74%	61%	57%
2	95%	95%	95%	92%	89%	87%	84%	80%	74%	61%	57%
3	95%	95%	95%	92%	89%	87%	84%	80%	75%	62%	58%
4	95%	95%	95%	92%	90%	87%	85%	81%	76%	63%	60%
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%	84%	78%	76%
9	95%	95%	95%	95%	95%	94%	92%	90%	88%	82%	81%
10	95%	95%	95%	95%	95%	95%	94%	92%	90%	87%	86%
11	95%	95%	95%	95%	95%	95%	95%	95%	93%	91%	90%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	93%
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%

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[Consumer Loans - Unsecured - Fixed Rate](#)

[Consumer Loans - Unsecured - Floating Rate](#)

Consumer Loans - Unsecured - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	94%	90%	83%	77%	72%	67%	59%	50%	35%	32%
1	95%	94%	90%	83%	77%	72%	67%	59%	50%	35%	32%
2	95%	94%	90%	83%	77%	72%	67%	59%	50%	35%	32%
3	95%	94%	90%	83%	77%	72%	67%	59%	50%	35%	32%
4	95%	94%	90%	83%	77%	72%	67%	60%	51%	35%	32%
5	95%	94%	90%	84%	78%	73%	68%	60%	52%	36%	33%
6	95%	94%	91%	85%	79%	74%	70%	62%	53%	38%	35%
7	95%	94%	91%	86%	80%	76%	71%	64%	56%	41%	38%
8	95%	95%	92%	86%	82%	77%	73%	66%	58%	44%	42%
9	95%	95%	92%	87%	83%	79%	75%	68%	61%	48%	45%
10	95%	95%	93%	88%	84%	80%	77%	70%	63%	51%	49%
11	95%	95%	94%	89%	85%	82%	78%	73%	66%	55%	53%
12	95%	95%	94%	90%	87%	83%	80%	75%	69%	58%	56%
13	95%	95%	95%	91%	88%	85%	82%	77%	71%	62%	60%
14	95%	95%	95%	92%	89%	86%	84%	79%	74%	65%	64%
15	95%	95%	95%	93%	90%	88%	85%	81%	76%	69%	68%
>15	95%	95%	95%	94%	92%	89%	87%	83%	79%	72%	72%

Consumer Loans - Unsecured - Floating Rate											
Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	93%	89%	82%	76%	70%	65%	57%	48%	33%	29%
1	95%	93%	89%	82%	76%	70%	65%	57%	48%	32%	29%
2	95%	93%	89%	82%	76%	70%	66%	57%	48%	32%	29%
3	95%	93%	89%	82%	76%	70%	66%	58%	49%	33%	29%
4	95%	93%	89%	82%	76%	71%	66%	58%	49%	33%	30%
5	95%	93%	89%	83%	77%	71%	67%	59%	50%	35%	32%
6	95%	94%	90%	83%	78%	73%	68%	61%	52%	37%	34%
7	95%	94%	91%	84%	79%	74%	70%	63%	55%	40%	38%
8	95%	94%	91%	85%	80%	76%	72%	65%	57%	44%	41%
9	95%	95%	92%	86%	81%	77%	73%	67%	60%	47%	45%
10	95%	95%	92%	87%	83%	79%	75%	69%	62%	50%	48%
11	95%	95%	93%	88%	84%	80%	77%	71%	65%	54%	52%
12	95%	95%	93%	89%	85%	82%	79%	74%	68%	58%	56%
13	95%	95%	94%	90%	86%	83%	81%	76%	70%	61%	60%
14	95%	95%	94%	91%	88%	85%	82%	78%	73%	65%	64%
15	95%	95%	95%	92%	89%	87%	84%	80%	76%	69%	68%
>15	95%	95%	95%	93%	90%	88%	86%	83%	79%	73%	72%

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[Consumer Loans & Leases \(auto, boat, etc.\) - Fixed Rate](#)

[Consumer Loans & Leases \(auto, boat, etc.\) - Floating Rate](#)

Consumer Loans & Leases (auto, boat, etc.) - Fixed Rate

Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	92%	87%	83%	78%	74%	68%	59%	44%	41%
1	95%	95%	92%	87%	83%	78%	74%	68%	59%	44%	41%
2	95%	95%	92%	87%	83%	78%	74%	68%	59%	44%	41%
3	95%	95%	92%	87%	83%	78%	74%	68%	60%	44%	41%
4	95%	95%	92%	87%	83%	79%	75%	68%	60%	45%	42%
5	95%	95%	93%	88%	83%	79%	75%	69%	61%	46%	42%
6	95%	95%	93%	89%	84%	80%	77%	70%	62%	48%	44%
7	95%	95%	94%	90%	86%	82%	79%	73%	65%	51%	48%
8	95%	95%	94%	91%	87%	84%	81%	75%	68%	55%	52%
9	95%	95%	95%	92%	88%	85%	83%	77%	71%	59%	56%
10	95%	95%	95%	92%	90%	87%	84%	80%	74%	63%	61%
11	95%	95%	95%	93%	91%	89%	86%	82%	77%	67%	65%
12	95%	95%	95%	94%	92%	90%	88%	85%	80%	72%	70%
13	95%	95%	95%	95%	94%	92%	90%	87%	83%	76%	74%
14	95%	95%	95%	95%	95%	93%	92%	89%	86%	80%	79%
15	95%	95%	95%	95%	95%	95%	93%	91%	88%	83%	83%
>15	95%	95%	95%	95%	95%	95%	95%	93%	91%	87%	86%

Consumer Loans & Leases (auto, boat, etc.) - Floating Rate

Coupon (%)	Maturity (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	92%	86%	81%	76%	72%	65%	57%	41%	37%
1	95%	95%	92%	86%	81%	76%	72%	65%	57%	41%	37%
2	95%	95%	92%	86%	81%	76%	72%	65%	57%	41%	37%
3	95%	95%	92%	86%	81%	77%	72%	65%	57%	41%	37%
4	95%	95%	92%	86%	81%	77%	73%	66%	58%	41%	38%
5	95%	95%	92%	86%	82%	77%	73%	67%	59%	43%	40%
6	95%	95%	92%	87%	83%	78%	75%	68%	61%	46%	43%
7	95%	95%	93%	88%	84%	80%	77%	71%	63%	50%	47%
8	95%	95%	93%	89%	85%	82%	78%	73%	66%	53%	51%
9	95%	95%	94%	90%	87%	83%	80%	75%	69%	58%	55%
10	95%	95%	95%	91%	88%	85%	82%	78%	72%	62%	60%
11	95%	95%	95%	92%	89%	87%	84%	80%	75%	66%	64%
12	95%	95%	95%	93%	91%	88%	86%	83%	78%	70%	69%
13	95%	95%	95%	94%	92%	90%	88%	85%	82%	75%	74%
14	95%	95%	95%	95%	93%	92%	90%	88%	85%	79%	78%
15	95%	95%	95%	95%	95%	93%	92%	90%	88%	84%	83%
>15	95%	95%	95%	95%	95%	95%	94%	93%	91%	88%	88%

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Student Loans - Fixed Rate
Student Loans - Floating Rate

Student Loans - Fixed Rate											
Coupon (%)	Maturity (yrs)										
	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%	58%
4	95%	95%	95%	93%	91%	89%	86%	82%	76%	63%	59%
5	95%	95%	95%	94%	92%	90%	87%	83%	78%	65%	61%
6	95%	95%	95%	95%	93%	91%	89%	86%	80%	68%	65%
7	95%	95%	95%	95%	95%	93%	91%	88%	84%	73%	70%
8	95%	95%	95%	95%	95%	95%	93%	91%	87%	78%	76%
9	95%	95%	95%	95%	95%	95%	95%	93%	90%	83%	82%
10	95%	95%	95%	95%	95%	95%	95%	95%	93%	88%	87%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	91%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%
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 (yrs)										
	0.25	0.5	1	2	3	4	5	7	10	20	> 20
0	95%	95%	95%	92%	89%	86%	83%	79%	72%	58%	54%
1	95%	95%	95%	92%	89%	86%	83%	78%	72%	57%	53%
2	95%	95%	95%	92%	89%	86%	83%	78%	72%	57%	53%
3	95%	95%	95%	92%	89%	86%	83%	79%	72%	58%	54%
4	95%	95%	95%	92%	89%	86%	84%	79%	73%	59%	55%
5	95%	95%	95%	93%	90%	87%	85%	81%	75%	62%	58%
6	95%	95%	95%	94%	91%	89%	87%	83%	78%	67%	64%
7	95%	95%	95%	95%	93%	91%	89%	86%	82%	73%	70%
8	95%	95%	95%	95%	94%	93%	91%	89%	86%	78%	76%
9	95%	95%	95%	95%	95%	95%	94%	92%	89%	84%	83%
10	95%	95%	95%	95%	95%	95%	95%	94%	93%	90%	89%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%
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%