

Federal Reserve Discount Window & Payment System Risk Collateral Margins Table			
Effective Date: July 3, 2017			
Securities	Margins for Securities (% of market value or internal fair market value estimate)		
	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	94%	93%	92%
Government Sponsored Enterprises			
Bills, Notes, and Bonds	98%	96%	94%
Zero Coupons	93%	92%	91%
Foreign Government, Foreign Government Guaranteed, and Brady Bonds			
AAA- A rated - U.S. Dollar Denominated	98%	96%	94%
BBB rated - U.S. Dollar Denominated	97%	95%	93%
AAA-BBB rated - Foreign Denominated	94%	93%	91%
Foreign Government Agencies			
AAA-BBB U.S. Dollar Denominated	98%	96%	93%
AAA rated - Foreign Denominated	94%	93%	91%
Supranationals			
Bills, Notes, and Bonds - U.S. Dollar Denominated	98%	96%	94%
Bills, Notes, and Bonds - AAA rated - Foreign Denominated	94%	93%	90%
Zero Coupons - U.S. Dollar Denominated	93%	92%	91%
Corporate Bonds			
AAA -A rated - U.S. Dollar Denominated	96%	94%	93%
BBB rated - U.S. Dollar Denominated	94%	93%	91%
AAA rated - Foreign Denominated	91%	90%	86%
German Jumbo Pfandbriefe			
AAA rated - U.S. Dollar Denominated	98%	96%	94%
AAA rated - Foreign Denominated	94%	93%	90%
Municipal Bonds			
AAA-BBB U.S. Dollar Denominated	98%	95%	92%
AAA rated - Foreign Denominated	91%	89%	87%
Asset Backed Securities			
AAA-A rated - U.S. Dollar Denominated	97%	92%	84%
BBB rated - U.S. Dollar Denominated	93%	84%	66%
Collateralized Debt Obligations - AAA rated U.S. Dollar Denominated	71%	52%	47%
Collateralized Loan Obligations - AAA rated U.S. Dollar Denominated	89%	75%	63%
Agency Backed Mortgages			
Pass-Throughs U.S. Dollar Denominated	98%	96%	94%
Collateralized Mortgage Obligations U.S. Dollar Denominated	98%	96%	94%
Commercial Mortgage Backed U.S. Dollar Denominated	98%	96%	94%
Non Agency Backed Mortgages			
Residential Mortgage Backed - AAA rated - U.S. Dollar Denominated	93%	92%	89%
Residential Mortgage Backed - AA rated - U.S. Dollar Denominated	79%	78%	74%
Residential Mortgage Backed - A rated - U.S. Dollar Denominated	78%	77%	73%
Residential Mortgage Backed - BBB rated - U.S. Dollar Denominated	77%	76%	72%
Subprime RMBS - AAA rated - U.S. Dollar Denominated	90%	83%	82%
Subprime RMBS - AA rated - U.S. Dollar Denominated	79%	73%	72%
Subprime RMBS - A rated - U.S. Dollar Denominated	70%	66%	64%
Subprime RMBS - BBB rated - U.S. Dollar Denominated	66%	65%	63%
Commercial Mortgage Backed - AAA rated - U.S. Dollar Denominated	95%	87%	78%
TPS / CD / Commercial Paper			
Trust Preferred Securities - AAA-BBB rated - U.S. Dollar Denominated	89%	88%	87%
Certificates of Deposit - U.S. Dollar Denominated	98%	96%	94%
Bankers' Acceptances, Commercial Paper, and Asset Backed Commercial Paper - AAA-BBB rated or equivalent short term rating - U.S. Dollar Denominated	98%		
Individually Deposited Loans			
	Margins for Loans ^{1,2} (% of internal fair market value estimate)		
	Fixed Rate Loans		Floating Rate Loans
Agricultural Loans			
Minimal Risk Rated	68%-95% [Link to Matrix]	77%-95% [Link to Matrix]	
Normal Risk Rated	47%-94% [Link to Matrix]	42%-94% [Link to Matrix]	
Commercial and Industrial Loans & Leases			
Minimal Risk Rated	68%-95% [Link to Matrix]	72%-95% [Link to Matrix]	
Normal Risk Rated	52%-94% [Link to Matrix]	43%-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	51%-95% [Link to Matrix]	52%-95% [Link to Matrix]	
Normal Risk Rated	39%-94% [Link to Matrix]	31%-94% [Link to Matrix]	
Construction Loans			
Minimal Risk Rated	20%-95% [Link to Matrix]	21%-95% [Link to Matrix]	
Normal Risk Rated	22%-94% [Link to Matrix]	18%-94% [Link to Matrix]	
Raw Land Loans			
Minimal Risk Rated	20%-95% [Link to Matrix]	17%-95% [Link to Matrix]	
Normal Risk Rated	9%-94% [Link to Matrix]	18%-94% [Link to Matrix]	
1-4 Family Mortgage Loans (first lien)			
	72%-95% [Link to Matrix]	64%-95% [Link to Matrix]	
1-4 Family Mortgage Loans (second lien, home equity)			
	61%-95% [Link to Matrix]	61%-93% [Link to Matrix]	
Private Banking Loans			
	65%-95% [Link to Matrix]	55%-95% [Link to Matrix]	
Consumer Loans - Unsecured			
	60%-95% [Link to Matrix]	59%-94% [Link to Matrix]	
Consumer Loans & Leases (auto, boat, etc.)			
	47%-95% [Link to Matrix]	45%-93% [Link to Matrix]	
Student Loans			
	63%-95% [Link to Matrix]	59%-95% [Link to Matrix]	
Group Deposited Loans			
Consumer Loans - Credit Card Receivables		75%	
Consumer Loans - Subprime Credit Card Receivables		69%	

Commercial Real Estate Loans - Minimal Risk Rated - Fixed Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	94%	89%	85%	80%	74%	65%	54%	31%	25%
1	95%	95%	94%	89%	85%	80%	75%	66%	56%	38%	35%
2	95%	95%	94%	90%	85%	80%	76%	67%	58%	43%	40%
3	95%	95%	95%	91%	87%	82%	77%	69%	60%	47%	44%
4	95%	95%	95%	93%	89%	85%	81%	73%	65%	51%	49%
5	95%	95%	95%	94%	92%	89%	85%	78%	71%	59%	57%
6	95%	95%	95%	95%	94%	92%	89%	83%	77%	68%	66%
7	95%	95%	95%	95%	95%	94%	92%	88%	83%	76%	75%
8	95%	95%	95%	95%	95%	95%	95%	92%	88%	84%	83%
9	95%	95%	95%	95%	95%	95%	95%	95%	93%	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%

Commercial Real Estate Loans - Minimal Risk Rated - Floating Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	93%	87%	81%	76%	71%	63%	53%	32%	28%
1	95%	95%	93%	87%	82%	77%	72%	64%	55%	37%	33%
2	95%	95%	93%	88%	83%	78%	74%	67%	58%	42%	39%
3	95%	95%	94%	90%	85%	81%	78%	72%	65%	52%	49%
4	95%	95%	95%	91%	88%	85%	82%	77%	71%	61%	59%
5	95%	95%	95%	93%	91%	88%	86%	82%	78%	70%	68%
6	95%	95%	95%	95%	93%	91%	90%	87%	84%	79%	78%
7	95%	95%	95%	95%	95%	94%	93%	92%	90%	88%	87%
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 Real Estate Loans - Normal Risk Rated - Fixed Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	89%	80%	72%	64%	57%	45%	31%	11%	7%
1	94%	94%	89%	80%	72%	65%	58%	47%	36%	24%	24%
2	94%	94%	89%	80%	72%	65%	59%	49%	39%	30%	30%
3	94%	94%	89%	81%	73%	66%	60%	50%	41%	34%	34%
4	94%	94%	89%	81%	73%	67%	61%	52%	43%	37%	37%
5	94%	94%	89%	81%	74%	67%	62%	53%	45%	39%	39%
6	94%	94%	89%	81%	74%	68%	63%	55%	47%	41%	41%
7	94%	94%	90%	82%	75%	69%	64%	57%	49%	43%	42%
8	94%	94%	91%	84%	77%	71%	66%	59%	52%	45%	45%
9	94%	94%	92%	85%	79%	74%	69%	62%	55%	49%	48%
10	94%	94%	93%	87%	82%	77%	72%	66%	60%	54%	53%
11	94%	94%	94%	89%	84%	79%	76%	70%	64%	59%	58%
12	94%	94%	94%	90%	86%	82%	79%	73%	68%	64%	63%
13	94%	94%	94%	92%	88%	85%	82%	77%	73%	69%	68%
14	94%	94%	94%	93%	90%	87%	85%	80%	77%	74%	73%
15	94%	94%	94%	94%	92%	89%	87%	84%	81%	78%	78%
>15	94%	94%	94%	94%	94%	92%	90%	87%	85%	83%	82%

Commercial Real Estate Loans - Normal Risk Rated - Floating Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	94%	88%	78%	69%	61%	54%	43%	30%	14%	12%
1	94%	94%	88%	78%	70%	62%	55%	45%	34%	22%	21%
2	94%	94%	88%	79%	70%	63%	56%	47%	37%	26%	26%
3	94%	94%	88%	79%	70%	63%	57%	48%	39%	29%	29%
4	94%	94%	88%	79%	71%	64%	58%	50%	41%	32%	31%
5	94%	94%	88%	79%	72%	65%	60%	51%	43%	34%	33%
6	94%	94%	89%	80%	73%	66%	61%	53%	46%	37%	36%
7	94%	94%	89%	81%	74%	68%	64%	56%	50%	42%	41%
8	94%	94%	90%	83%	76%	71%	67%	60%	54%	47%	46%
9	94%	94%	91%	84%	78%	74%	70%	64%	58%	52%	51%
10	94%	94%	92%	86%	81%	77%	73%	68%	63%	57%	57%
11	94%	94%	93%	88%	83%	79%	76%	72%	67%	62%	62%
12	94%	94%	94%	89%	85%	82%	79%	76%	72%	68%	67%
13	94%	94%	94%	91%	88%	85%	83%	79%	76%	73%	73%
14	94%	94%	94%	92%	90%	88%	86%	83%	81%	78%	78%
15	94%	94%	94%	94%	92%	90%	89%	87%	85%	83%	83%
>15	94%	94%	94%	94%	94%	93%	92%	90%	89%	88%	88%

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%	48%	40%	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%	64%	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%	93%	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%	69%	64%	57%	51%	45%	45%
11	95%	95%	91%	83%	77%	71%	67%	60%	55%	50%	49%
12	95%	95%	91%	85%	79%	74%	70%	64%	59%	54%	54%
13	95%	95%	92%	86%	81%	76%	73%	67%	63%	59%	58%
14	95%	95%	93%	88%	83%	79%	75%	71%	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%	39%	27%	17%	6%	5%
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%	38%	29%	21%	21%
5	95%	92%	85%	73%	63%	56%	50%	41%	34%	26%	25%
6	95%	92%	86%	75%	66%	58%	53%	45%	38%	31%	30%
7	95%	93%	87%	76%	68%	61%	56%	48%	42%	35%	35%
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%	72%	68%	62%	58%	53%	53%
12	95%	95%	91%	84%	79%	74%	71%	66%	62%	58%	57%
13	95%	95%	92%	86%	81%	77%	74%	69%	66%	62%	62%
14	95%	95%	93%	87%	83%	79%	77%	73%	70%	67%	67%
15	95%	95%	94%	89%	85%	82%	80%	76%	74%	71%	71%
>15	95%	95%	94%	90%	87%	84%	82%	80%	78%	76%	76%

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%	64%	51%	41%	32%	21%	10%	1%	0%
1	94%	89%	80%	64%	52%	42%	34%	23%	15%	9%	9%
2	94%	89%	80%	64%	52%	43%	35%	26%	18%	14%	14%
3	94%	89%	80%	65%	53%	44%	37%	27%	21%	17%	17%
4	94%	89%	80%	65%	53%	45%	38%	29%	23%	19%	19%
5	94%	89%	80%	65%	54%	45%	39%	31%	25%	22%	22%
6	94%	89%	80%	66%	55%	46%	40%	32%	27%	25%	25%
7	94%	89%	80%	66%	55%	47%	41%	34%	29%	27%	27%
8	94%	90%	81%	67%	56%	49%	43%	35%	30%	28%	28%
9	94%	90%	82%	68%	58%	50%	45%	37%	32%	30%	30%
10	94%	90%	82%	70%	60%	53%	47%	40%	35%	32%	32%
11	94%	91%	83%	71%	62%	55%	49%	43%	38%	35%	35%
12	94%	91%	84%	73%	64%	57%	52%	46%	41%	38%	38%
13	94%	92%	85%	74%	66%	59%	55%	48%	44%	41%	41%
14	94%	92%	86%	76%	68%	62%	57%	51%	47%	45%	44%
15	94%	93%	87%	77%	70%	64%	59%	54%	50%	48%	48%
>15	94%	93%	87%	78%	71%	66%	62%	57%	53%	51%	51%

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%	89%	79%	62%	49%	39%	31%	20%	11%	4%	4%
1	94%	89%	79%	63%	50%	40%	33%	22%	14%	9%	9%
2	94%	89%	79%	63%	51%	41%	34%	24%	17%	12%	12%
3	94%	89%	79%	63%	51%	42%	35%	26%	20%	16%	16%
4	94%	89%	79%	64%	52%	43%	37%	28%	22%	18%	18%
5	94%	89%	79%	64%	53%	44%	38%	30%	24%	20%	20%
6	94%	89%	79%	65%	54%	45%	39%	32%	26%	22%	22%
7	94%	89%	80%	65%	55%	47%	41%	34%	28%	25%	24%
8	94%	89%	80%	66%	56%	48%	43%	36%	31%	27%	27%
9	94%	90%	81%	68%	58%	50%	45%	38%	33%	30%	30%
10	94%	90%	82%	69%	60%	53%	47%	41%	36%	33%	33%
11	94%	91%	83%	71%	62%	55%	50%	44%	40%	37%	37%
12	94%	91%	84%	72%	63%	57%	52%	47%	43%	40%	40%
13	94%	91%	84%	73%	65%	59%	55%	50%	46%	43%	43%
14	94%	92%	85%	75%	67%	62%	57%	52%	49%	46%	46%
15	94%	92%	86%	76%	69%	64%	60%	55%	52%	50%	49%
>15	94%	93%	87%	78%	71%	66%	63%	58%	55%	53%	53%

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%	48%	40%	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%	64%	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%	93%	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%	69%	64%	57%	51%	45%	45%
11	95%	95%	91%	83%	77%	71%	67%	60%	55%	50%	49%
12	95%	95%	91%	85%	79%	74%	70%	64%	59%	54%	54%
13	95%	95%	92%	86%	81%	76%	73%	67%	63%	59%	58%
14	95%	95%	93%	88%	83%	79%	75%	71%	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%	39%	27%	17%	6%	5%
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%	38%	29%	21%	21%
5	95%	92%	85%	73%	63%	56%	50%	41%	34%	26%	25%
6	95%	92%	86%	75%	66%	58%	53%	45%	38%	31%	30%
7	95%	93%	87%	76%	68%	61%	56%	48%	42%	35%	35%
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%	72%	68%	62%	58%	53%	53%
12	95%	95%	91%	84%	79%	74%	71%	66%	62%	58%	57%
13	95%	95%	92%	86%	81%	77%	74%	69%	66%	62%	62%
14	95%	95%	93%	87%	83%	79%	77%	73%	70%	67%	67%
15	95%	95%	94%	89%	85%	82%	80%	76%	74%	71%	71%
>15	95%	95%	94%	90%	87%	84%	82%	80%	78%	76%	76%

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%	64%	51%	41%	32%	21%	10%	1%	0%
1	94%	89%	80%	64%	52%	42%	34%	23%	15%	9%	9%
2	94%	89%	80%	64%	52%	43%	35%	26%	18%	14%	14%
3	94%	89%	80%	65%	53%	44%	37%	27%	21%	17%	17%
4	94%	89%	80%	65%	53%	45%	38%	29%	23%	19%	19%
5	94%	89%	80%	65%	54%	45%	39%	31%	25%	22%	22%
6	94%	89%	80%	66%	55%	46%	40%	32%	27%	25%	25%
7	94%	89%	80%	66%	55%	47%	41%	34%	29%	27%	27%
8	94%	90%	81%	67%	56%	49%	43%	35%	30%	28%	28%
9	94%	90%	82%	68%	58%	50%	45%	37%	32%	30%	30%
10	94%	90%	82%	70%	60%	53%	47%	40%	35%	32%	32%
11	94%	91%	83%	71%	62%	55%	49%	43%	38%	35%	35%
12	94%	91%	84%	73%	64%	57%	52%	46%	41%	38%	38%
13	94%	92%	85%	74%	66%	59%	55%	48%	44%	41%	41%
14	94%	92%	86%	76%	68%	62%	57%	51%	47%	45%	44%
15	94%	93%	87%	77%	70%	64%	59%	54%	50%	48%	48%
>15	94%	93%	87%	78%	71%	66%	62%	57%	53%	51%	51%

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%	89%	79%	62%	49%	39%	31%	20%	11%	4%	4%
1	94%	89%	79%	63%	50%	40%	33%	22%	14%	9%	9%
2	94%	89%	79%	63%	51%	41%	34%	24%	17%	12%	12%
3	94%	89%	79%	63%	51%	42%	35%	26%	20%	16%	16%
4	94%	89%	79%	64%	52%	43%	37%	28%	22%	18%	18%
5	94%	89%	79%	64%	53%	44%	38%	30%	24%	20%	20%
6	94%	89%	79%	65%	54%	45%	39%	32%	26%	22%	22%
7	94%	89%	80%	65%	55%	47%	41%	34%	28%	25%	24%
8	94%	89%	80%	66%	56%	48%	43%	36%	31%	27%	27%
9	94%	90%	81%	68%	58%	50%	45%	38%	33%	30%	30%
10	94%	90%	82%	69%	60%	53%	47%	41%	36%	33%	33%
11	94%	91%	83%	71%	62%	55%	50%	44%	40%	37%	37%
12	94%	91%	84%	72%	63%	57%	52%	47%	43%	40%	40%
13	94%	91%	84%	73%	65%	59%	55%	50%	46%	43%	43%
14	94%	92%	85%	75%	67%	62%	57%	52%	49%	46%	46%
15	94%	92%	86%	76%	69%	64%	60%	55%	52%	50%	49%
>15	94%	93%	87%	78%	71%	66%	63%	58%	55%	53%	53%

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%	35%	33%
1	95%	93%	90%	83%	77%	72%	67%	59%	50%	35%	33%
2	95%	93%	90%	83%	77%	72%	67%	59%	50%	35%	33%
3	95%	93%	90%	83%	77%	72%	67%	59%	50%	35%	33%
4	95%	94%	90%	83%	77%	72%	67%	59%	51%	36%	33%
5	95%	94%	90%	84%	78%	73%	68%	60%	51%	36%	34%
6	95%	94%	91%	85%	79%	74%	70%	62%	53%	38%	35%
7	95%	95%	91%	86%	81%	76%	71%	64%	55%	41%	38%
8	95%	95%	92%	87%	82%	77%	73%	66%	58%	44%	41%
9	95%	95%	93%	88%	83%	79%	75%	68%	60%	47%	45%
10	95%	95%	93%	89%	84%	80%	77%	70%	63%	51%	48%
11	95%	95%	94%	89%	86%	82%	79%	73%	66%	54%	52%
12	95%	95%	94%	90%	87%	84%	80%	75%	68%	58%	56%
13	95%	95%	95%	91%	88%	85%	82%	77%	71%	61%	60%
14	95%	95%	95%	92%	89%	87%	84%	79%	74%	65%	64%
15	95%	95%	95%	93%	91%	88%	86%	82%	77%	69%	68%
>15	95%	95%	95%	94%	92%	90%	87%	84%	79%	72%	71%

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%	32%	29%
1	95%	93%	89%	82%	76%	70%	65%	57%	48%	32%	29%
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%	89%	83%	76%	71%	66%	59%	50%	34%	31%
5	95%	94%	90%	83%	78%	72%	68%	60%	52%	37%	34%
6	95%	94%	91%	84%	79%	74%	70%	62%	54%	40%	37%
7	95%	94%	91%	85%	80%	75%	71%	64%	57%	43%	41%
8	95%	95%	92%	86%	81%	77%	73%	67%	59%	47%	44%
9	95%	95%	92%	87%	83%	78%	75%	69%	62%	50%	48%
10	95%	95%	93%	88%	84%	80%	77%	71%	65%	54%	52%
11	95%	95%	93%	89%	85%	82%	78%	73%	67%	57%	56%
12	95%	95%	94%	90%	86%	83%	80%	76%	70%	61%	59%
13	95%	95%	94%	91%	88%	85%	82%	78%	73%	65%	63%
14	95%	95%	95%	92%	89%	86%	84%	80%	76%	69%	68%
15	95%	95%	95%	93%	90%	88%	86%	83%	79%	73%	72%
>15	95%	95%	95%	94%	92%	90%	88%	85%	82%	77%	76%

Consumer Loans & Leases (auto, boat, etc.) - Fixed Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	87%	83%	78%	74%	68%	60%	45%	42%
1	95%	95%	92%	87%	83%	78%	74%	68%	60%	45%	42%
2	95%	95%	92%	87%	83%	78%	74%	68%	60%	45%	42%
3	95%	95%	92%	87%	83%	78%	75%	68%	60%	45%	42%
4	95%	95%	92%	87%	83%	79%	75%	68%	60%	45%	42%
5	95%	95%	93%	88%	83%	79%	75%	68%	61%	46%	43%
6	95%	95%	93%	89%	84%	80%	77%	70%	62%	47%	44%
7	95%	95%	94%	90%	86%	82%	78%	72%	65%	50%	47%
8	95%	95%	94%	91%	87%	84%	80%	75%	67%	54%	51%
9	95%	95%	95%	92%	88%	85%	82%	77%	70%	58%	55%
10	95%	95%	95%	93%	90%	87%	84%	79%	74%	62%	60%
11	95%	95%	95%	94%	91%	89%	86%	82%	77%	66%	64%
12	95%	95%	95%	95%	92%	90%	88%	84%	80%	71%	69%
13	95%	95%	95%	95%	94%	92%	90%	87%	83%	75%	74%
14	95%	95%	95%	95%	95%	93%	92%	89%	86%	79%	78%
15	95%	95%	95%	95%	95%	95%	94%	91%	88%	83%	82%
>15	95%	95%	95%	95%	95%	95%	95%	93%	91%	87%	86%

Consumer Loans & Leases (auto, boat, etc.) - Floating Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	92%	86%	81%	77%	72%	65%	57%	40%	36%
1	95%	95%	92%	86%	81%	77%	72%	65%	57%	40%	37%
2	95%	95%	92%	86%	81%	77%	72%	65%	57%	41%	37%
3	95%	95%	92%	86%	81%	77%	73%	66%	57%	41%	37%
4	95%	95%	92%	86%	81%	77%	73%	66%	58%	42%	39%
5	95%	95%	92%	87%	82%	78%	74%	68%	60%	45%	41%
6	95%	95%	93%	88%	84%	80%	76%	70%	62%	48%	45%
7	95%	95%	93%	89%	85%	81%	78%	72%	65%	52%	49%
8	95%	95%	94%	90%	86%	83%	80%	75%	68%	56%	54%
9	95%	95%	95%	91%	88%	85%	82%	77%	71%	60%	58%
10	95%	95%	95%	92%	89%	86%	84%	80%	74%	65%	63%
11	95%	95%	95%	93%	90%	88%	86%	82%	78%	69%	68%
12	95%	95%	95%	94%	92%	90%	88%	85%	81%	74%	72%
13	95%	95%	95%	95%	93%	91%	90%	87%	84%	78%	77%
14	95%	95%	95%	95%	94%	93%	92%	90%	87%	83%	82%
15	95%	95%	95%	95%	95%	95%	94%	92%	90%	87%	87%
>15	95%	95%	95%	95%	95%	95%	95%	95%	93%	91%	91%

