

Federal Reserve Discount Window & Payment System Risk Collateral Margins Table^{1,2}			
Effective Date: August 1, 2016			
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%	93%
BBB-AAA rated - Foreign Denominated ⁵	94%	92%	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%	90%
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%	93%	92%
AAA rated - Foreign Denominated ⁵	91%	90%	86%
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	93%	92%	89%
Trust Preferred Securities - BBB-AAA rated	90%	89%	88%
Certificates of Deposit	98%	96%	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	68%-95% [Link to Matrix]	77%-95% [Link to Matrix]	
Normal Risk Rated ¹³	46%-94% [Link to Matrix]	41%-94% [Link to Matrix]	
Commercial and Industrial Loans & Leases			
Minimal Risk Rated ¹²	68%-95% [Link to Matrix]	71%-95% [Link to Matrix]	
Normal Risk Rated ¹³	48%-94% [Link to Matrix]	42%-94% [Link to Matrix]	
US Agency Guaranteed Loans	95%-95% [Link to Matrix]	95%-95% [Link to Matrix]	
Commercial Real Estate Loans¹⁴			
Minimal Risk Rated ¹²	39%-95% [Link to Matrix]	53%-95% [Link to Matrix]	
Normal Risk Rated ¹³	39%-94% [Link to Matrix]	30%-94% [Link to Matrix]	
Construction Loans			
Minimal Risk Rated ¹²	18%-95% [Link to Matrix]	27%-95% [Link to Matrix]	
Normal Risk Rated ¹³	22%-94% [Link to Matrix]	18%-94% [Link to Matrix]	
Raw Land Loans			
Minimal Risk Rated ¹²	23%-95% [Link to Matrix]	22%-95% [Link to Matrix]	
Normal Risk Rated ¹³	19%-94% [Link to Matrix]	18%-90% [Link to Matrix]	
1-4 Family Mortgage Loans (first lien)	70%-95% [Link to Matrix]	67%-95% [Link to Matrix]	
1-4 Family Mortgage Loans (second lien, home equity)	61%-95% [Link to Matrix]	60%-91% [Link to Matrix]	
Private Banking Loans	65%-95% [Link to Matrix]	54%-95% [Link to Matrix]	
Consumer Loans - Unsecured	51%-95% [Link to Matrix]	74%-94% [Link to Matrix]	
Consumer Loans & Leases (auto, boat, etc.)	47%-95% [Link to Matrix]	58%-93% [Link to Matrix]	
Student Loans	63%-95% [Link to Matrix]	58%-95% [Link to Matrix]	
Group Deposited Loans¹⁵			
Consumer Loans - Credit Card Receivables		74%	
Consumer Loans - Subprime Credit Card Receivables		67%	

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.

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%	39%	35%
2	95%	95%	94%	90%	85%	80%	76%	67%	58%	44%	41%
3	95%	95%	95%	91%	87%	82%	77%	69%	60%	47%	45%
4	95%	95%	95%	93%	89%	85%	81%	73%	64%	51%	49%
5	95%	95%	95%	95%	92%	88%	85%	78%	70%	58%	56%
6	95%	95%	95%	95%	94%	92%	88%	83%	76%	66%	65%
7	95%	95%	95%	95%	95%	94%	92%	87%	82%	75%	74%
8	95%	95%	95%	95%	95%	95%	95%	92%	88%	82%	82%
9	95%	95%	95%	95%	95%	95%	95%	95%	92%	89%	89%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

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%	75%	70%	62%	52%	32%	28%
1	95%	95%	93%	87%	81%	76%	71%	63%	54%	37%	33%
2	95%	95%	93%	88%	83%	78%	74%	67%	59%	44%	41%
3	95%	95%	94%	90%	85%	81%	78%	72%	65%	53%	50%
4	95%	95%	95%	92%	88%	85%	82%	77%	72%	62%	60%
5	95%	95%	95%	93%	91%	88%	86%	82%	78%	71%	70%
6	95%	95%	95%	95%	93%	91%	90%	87%	85%	80%	79%
7	95%	95%	95%	95%	95%	94%	93%	92%	91%	88%	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%

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%	66%	61%	52%	43%	37%	37%
5	94%	94%	89%	81%	74%	67%	62%	53%	45%	39%	39%
6	94%	94%	90%	81%	74%	68%	63%	55%	47%	41%	40%
7	94%	94%	91%	83%	75%	69%	64%	56%	49%	43%	42%
8	94%	94%	91%	84%	78%	72%	67%	59%	52%	45%	45%
9	94%	94%	92%	86%	80%	75%	70%	63%	56%	49%	48%
10	94%	94%	93%	88%	82%	77%	73%	67%	60%	54%	53%
11	94%	94%	94%	89%	85%	80%	76%	70%	65%	59%	59%
12	94%	94%	94%	91%	87%	83%	79%	74%	69%	64%	64%
13	94%	94%	94%	92%	89%	85%	82%	78%	73%	69%	69%
14	94%	94%	94%	94%	91%	88%	85%	81%	78%	74%	74%
15	94%	94%	94%	94%	93%	90%	88%	85%	82%	79%	79%
>15	94%	94%	94%	94%	94%	93%	91%	88%	86%	83%	83%

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%	53%	42%	30%	16%	14%
1	94%	94%	88%	78%	69%	61%	55%	44%	33%	21%	21%
2	94%	94%	88%	78%	69%	62%	56%	46%	36%	26%	25%
3	94%	94%	88%	78%	70%	63%	57%	47%	38%	29%	28%
4	94%	94%	88%	79%	70%	64%	58%	49%	41%	31%	30%
5	94%	94%	88%	79%	71%	65%	59%	51%	43%	34%	33%
6	94%	94%	89%	80%	73%	67%	61%	54%	47%	38%	37%
7	94%	94%	90%	81%	75%	69%	64%	57%	51%	43%	42%
8	94%	94%	91%	83%	77%	72%	68%	61%	55%	48%	48%
9	94%	94%	91%	85%	79%	75%	71%	65%	60%	54%	53%
10	94%	94%	92%	86%	82%	77%	74%	69%	64%	59%	59%
11	94%	94%	93%	88%	84%	80%	77%	73%	69%	64%	64%
12	94%	94%	94%	90%	86%	83%	81%	77%	74%	70%	69%
13	94%	94%	94%	91%	88%	86%	84%	81%	78%	75%	75%
14	94%	94%	94%	93%	90%	88%	87%	85%	82%	80%	80%
15	94%	94%	94%	94%	93%	91%	90%	88%	87%	85%	85%
>15	94%	94%	94%	94%	94%	93%	93%	91%	91%	90%	90%

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%	59%	49%	42%	30%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	15%	15%
3	95%	91%	84%	71%	60%	51%	44%	34%	25%	18%	18%
4	95%	92%	85%	73%	62%	53%	46%	36%	28%	20%	20%
5	95%	92%	86%	74%	64%	56%	49%	40%	31%	23%	23%
6	95%	93%	87%	76%	66%	59%	52%	43%	35%	28%	27%
7	95%	93%	88%	77%	69%	61%	55%	47%	39%	32%	32%
8	95%	94%	88%	79%	71%	64%	58%	50%	43%	37%	36%
9	95%	94%	89%	81%	73%	67%	61%	54%	47%	41%	41%
10	95%	95%	90%	82%	75%	69%	64%	57%	51%	46%	45%
11	95%	95%	91%	84%	77%	72%	67%	61%	55%	50%	50%
12	95%	95%	92%	85%	79%	74%	70%	64%	59%	55%	54%
13	95%	95%	93%	87%	81%	77%	73%	68%	63%	59%	59%
14	95%	95%	94%	88%	84%	79%	76%	71%	67%	63%	63%
15	95%	95%	95%	90%	86%	82%	79%	74%	71%	68%	68%
>15	95%	95%	95%	91%	87%	84%	82%	78%	74%	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%	7%	6%
1	95%	90%	82%	68%	57%	48%	40%	29%	20%	10%	10%
2	95%	90%	83%	69%	58%	49%	42%	32%	23%	14%	13%
3	95%	91%	83%	70%	60%	51%	45%	35%	27%	18%	18%
4	95%	91%	84%	72%	62%	54%	48%	39%	31%	23%	22%
5	95%	92%	85%	73%	64%	57%	51%	42%	35%	27%	27%
6	95%	92%	86%	75%	66%	59%	54%	46%	39%	32%	31%
7	95%	93%	87%	77%	68%	62%	57%	49%	43%	37%	36%
8	95%	93%	88%	78%	71%	64%	60%	53%	47%	41%	41%
9	95%	94%	89%	80%	73%	67%	63%	56%	51%	46%	45%
10	95%	94%	89%	81%	75%	70%	66%	60%	55%	50%	50%
11	95%	95%	90%	83%	77%	72%	69%	64%	59%	55%	55%
12	95%	95%	91%	85%	79%	75%	72%	67%	63%	59%	59%
13	95%	95%	92%	86%	81%	78%	75%	71%	67%	64%	64%
14	95%	95%	93%	88%	84%	80%	78%	74%	71%	69%	68%
15	95%	95%	94%	89%	86%	83%	81%	77%	75%	73%	73%
>15	95%	95%	95%	91%	88%	85%	83%	81%	79%	77%	77%

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%	40%	32%	20%	10%	1%	0%
1	94%	89%	79%	64%	51%	42%	34%	23%	15%	9%	9%
2	94%	89%	79%	64%	52%	43%	35%	25%	18%	14%	14%
3	94%	89%	80%	64%	53%	43%	36%	27%	21%	17%	17%
4	94%	89%	80%	65%	53%	44%	38%	29%	23%	19%	19%
5	94%	89%	80%	65%	54%	45%	39%	30%	25%	22%	22%
6	94%	89%	80%	66%	54%	46%	40%	32%	27%	25%	25%
7	94%	90%	81%	66%	55%	47%	41%	34%	28%	26%	26%
8	94%	90%	81%	68%	57%	49%	43%	35%	30%	27%	27%
9	94%	90%	82%	69%	59%	51%	45%	38%	32%	29%	29%
10	94%	91%	83%	71%	61%	53%	48%	41%	35%	32%	32%
11	94%	91%	84%	72%	63%	56%	50%	43%	39%	36%	35%
12	94%	92%	85%	74%	65%	58%	53%	46%	42%	39%	39%
13	94%	92%	86%	75%	67%	60%	55%	49%	45%	42%	42%
14	94%	93%	86%	77%	69%	63%	58%	52%	48%	45%	45%
15	94%	93%	87%	78%	71%	65%	60%	55%	51%	49%	48%
>15	94%	94%	88%	79%	72%	67%	63%	58%	54%	52%	52%

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%	39%	30%	20%	11%	5%	5%
1	94%	88%	79%	62%	49%	40%	32%	22%	14%	9%	9%
2	94%	88%	79%	62%	50%	41%	33%	24%	17%	13%	12%
3	94%	88%	79%	63%	51%	42%	35%	26%	19%	15%	15%
4	94%	88%	79%	63%	52%	43%	36%	28%	22%	18%	18%
5	94%	88%	79%	64%	52%	44%	38%	30%	24%	20%	20%
6	94%	89%	79%	64%	54%	45%	39%	32%	26%	22%	22%
7	94%	89%	80%	65%	55%	47%	41%	34%	29%	25%	25%
8	94%	89%	81%	67%	57%	49%	43%	36%	31%	28%	28%
9	94%	90%	82%	68%	59%	51%	46%	39%	35%	31%	31%
10	94%	90%	82%	70%	61%	54%	49%	42%	38%	35%	35%
11	94%	91%	83%	71%	62%	56%	51%	45%	41%	38%	38%
12	94%	91%	84%	73%	64%	58%	54%	48%	44%	41%	41%
13	94%	92%	85%	74%	66%	60%	56%	51%	47%	45%	44%
14	94%	92%	86%	76%	68%	63%	59%	54%	50%	48%	48%
15	94%	93%	87%	77%	70%	65%	61%	57%	53%	51%	51%
>15	94%	93%	87%	79%	72%	67%	64%	59%	56%	54%	54%

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%	59%	49%	42%	30%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	15%	15%
3	95%	91%	84%	71%	60%	51%	44%	34%	25%	18%	18%
4	95%	92%	85%	73%	62%	53%	46%	36%	28%	20%	20%
5	95%	92%	86%	74%	64%	56%	49%	40%	31%	23%	23%
6	95%	93%	87%	76%	66%	59%	52%	43%	35%	28%	27%
7	95%	93%	88%	77%	69%	61%	55%	47%	39%	32%	32%
8	95%	94%	88%	79%	71%	64%	58%	50%	43%	37%	36%
9	95%	94%	89%	81%	73%	67%	61%	54%	47%	41%	41%
10	95%	95%	90%	82%	75%	69%	64%	57%	51%	46%	45%
11	95%	95%	91%	84%	77%	72%	67%	61%	55%	50%	50%
12	95%	95%	92%	85%	79%	74%	70%	64%	59%	55%	54%
13	95%	95%	93%	87%	81%	77%	73%	68%	63%	59%	59%
14	95%	95%	94%	88%	84%	79%	76%	71%	67%	63%	63%
15	95%	95%	95%	90%	86%	82%	79%	74%	71%	68%	68%
>15	95%	95%	95%	91%	87%	84%	82%	78%	74%	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%	7%	6%
1	95%	90%	82%	68%	57%	48%	40%	29%	20%	10%	10%
2	95%	90%	83%	69%	58%	49%	42%	32%	23%	14%	13%
3	95%	91%	83%	70%	60%	51%	45%	35%	27%	18%	18%
4	95%	91%	84%	72%	62%	54%	48%	39%	31%	23%	22%
5	95%	92%	85%	73%	64%	57%	51%	42%	35%	27%	27%
6	95%	92%	86%	75%	66%	59%	54%	46%	39%	32%	31%
7	95%	93%	87%	77%	68%	62%	57%	49%	43%	37%	36%
8	95%	93%	88%	78%	71%	64%	60%	53%	47%	41%	41%
9	95%	94%	89%	80%	73%	67%	63%	56%	51%	46%	45%
10	95%	94%	89%	81%	75%	70%	66%	60%	55%	50%	50%
11	95%	95%	90%	83%	77%	72%	69%	64%	59%	55%	55%
12	95%	95%	91%	85%	79%	75%	72%	67%	63%	59%	59%
13	95%	95%	92%	86%	81%	78%	75%	71%	67%	64%	64%
14	95%	95%	93%	88%	84%	80%	78%	74%	71%	69%	68%
15	95%	95%	94%	89%	86%	83%	81%	77%	75%	73%	73%
>15	95%	95%	95%	91%	88%	85%	83%	81%	79%	77%	77%

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%	40%	32%	20%	10%	1%	0%
1	94%	89%	79%	64%	51%	42%	34%	23%	15%	9%	9%
2	94%	89%	79%	64%	52%	43%	35%	25%	18%	14%	14%
3	94%	89%	80%	64%	53%	43%	36%	27%	21%	17%	17%
4	94%	89%	80%	65%	53%	44%	38%	29%	23%	19%	19%
5	94%	89%	80%	65%	54%	45%	39%	30%	25%	22%	22%
6	94%	89%	80%	66%	54%	46%	40%	32%	27%	25%	25%
7	94%	90%	81%	66%	55%	47%	41%	34%	28%	26%	26%
8	94%	90%	81%	68%	57%	49%	43%	35%	30%	27%	27%
9	94%	90%	82%	69%	59%	51%	45%	38%	32%	29%	29%
10	94%	91%	83%	71%	61%	53%	48%	41%	35%	32%	32%
11	94%	91%	84%	72%	63%	56%	50%	43%	39%	36%	35%
12	94%	92%	85%	74%	65%	58%	53%	46%	42%	39%	39%
13	94%	92%	86%	75%	67%	60%	55%	49%	45%	42%	42%
14	94%	93%	86%	77%	69%	63%	58%	52%	48%	45%	45%
15	94%	93%	87%	78%	71%	65%	60%	55%	51%	49%	48%
>15	94%	94%	88%	79%	72%	67%	63%	58%	54%	52%	52%

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%	39%	30%	20%	11%	5%	5%
1	94%	88%	79%	62%	49%	40%	32%	22%	14%	9%	9%
2	94%	88%	79%	62%	50%	41%	33%	24%	17%	13%	12%
3	94%	88%	79%	63%	51%	42%	35%	26%	19%	15%	15%
4	94%	88%	79%	63%	52%	43%	36%	28%	22%	18%	18%
5	94%	88%	79%	64%	52%	44%	38%	30%	24%	20%	20%
6	94%	89%	79%	64%	54%	45%	39%	32%	26%	22%	22%
7	94%	89%	80%	65%	55%	47%	41%	34%	29%	25%	25%
8	94%	89%	81%	67%	57%	49%	43%	36%	31%	28%	28%
9	94%	90%	82%	68%	59%	51%	46%	39%	35%	31%	31%
10	94%	90%	82%	70%	61%	54%	49%	42%	38%	35%	35%
11	94%	91%	83%	71%	62%	56%	51%	45%	41%	38%	38%
12	94%	91%	84%	73%	64%	58%	54%	48%	44%	41%	41%
13	94%	92%	85%	74%	66%	60%	56%	51%	47%	45%	44%
14	94%	92%	86%	76%	68%	63%	59%	54%	50%	48%	48%
15	94%	93%	87%	77%	70%	65%	61%	57%	53%	51%	51%
>15	94%	93%	87%	79%	72%	67%	64%	59%	56%	54%	54%

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%	50%	36%	33%
5	95%	94%	91%	84%	79%	73%	68%	60%	51%	36%	33%
6	95%	94%	91%	85%	80%	75%	70%	62%	53%	38%	35%
7	95%	95%	92%	86%	81%	76%	72%	64%	56%	41%	38%
8	95%	95%	92%	87%	82%	78%	74%	67%	58%	44%	42%
9	95%	95%	93%	88%	84%	79%	76%	69%	61%	48%	45%
10	95%	95%	93%	89%	85%	81%	77%	71%	64%	51%	49%
11	95%	95%	94%	90%	86%	83%	79%	73%	66%	55%	53%
12	95%	95%	95%	91%	87%	84%	81%	75%	69%	58%	56%
13	95%	95%	95%	92%	89%	86%	83%	78%	72%	62%	60%
14	95%	95%	95%	93%	90%	87%	85%	80%	74%	66%	64%
15	95%	95%	95%	94%	91%	89%	86%	82%	77%	69%	68%
>15	95%	95%	95%	95%	92%	90%	88%	84%	80%	73%	72%

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%	57%	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%	28%
3	95%	93%	89%	82%	76%	70%	66%	58%	49%	33%	30%
4	95%	93%	90%	83%	77%	71%	67%	59%	50%	35%	32%
5	95%	94%	90%	84%	78%	73%	68%	61%	52%	38%	35%
6	95%	94%	91%	85%	79%	74%	70%	63%	55%	41%	38%
7	95%	94%	91%	85%	80%	76%	72%	65%	57%	44%	42%
8	95%	95%	92%	86%	82%	77%	74%	67%	60%	48%	45%
9	95%	95%	92%	87%	83%	79%	75%	69%	63%	51%	49%
10	95%	95%	93%	88%	84%	80%	77%	72%	65%	55%	53%
11	95%	95%	93%	89%	85%	82%	79%	74%	68%	58%	57%
12	95%	95%	94%	90%	87%	84%	81%	76%	71%	62%	61%
13	95%	95%	95%	91%	88%	85%	83%	79%	74%	66%	65%
14	95%	95%	95%	92%	89%	87%	85%	81%	77%	70%	69%
15	95%	95%	95%	93%	91%	88%	87%	83%	80%	74%	73%
>15	95%	95%	95%	94%	92%	90%	88%	86%	83%	78%	77%

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%	74%	68%	60%	45%	42%
4	95%	95%	93%	87%	83%	78%	75%	68%	60%	45%	42%
5	95%	95%	93%	88%	84%	79%	75%	68%	60%	46%	43%
6	95%	95%	94%	89%	85%	81%	77%	71%	62%	47%	44%
7	95%	95%	94%	90%	86%	83%	79%	73%	65%	50%	47%
8	95%	95%	95%	91%	88%	84%	81%	75%	68%	54%	52%
9	95%	95%	95%	92%	89%	86%	83%	78%	71%	59%	56%
10	95%	95%	95%	93%	90%	88%	85%	80%	74%	63%	61%
11	95%	95%	95%	94%	92%	89%	87%	83%	77%	67%	65%
12	95%	95%	95%	95%	93%	91%	89%	85%	80%	72%	70%
13	95%	95%	95%	95%	94%	93%	91%	88%	84%	76%	75%
14	95%	95%	95%	95%	95%	94%	93%	90%	86%	80%	79%
15	95%	95%	95%	95%	95%	95%	95%	92%	89%	84%	83%
>15	95%	95%	95%	95%	95%	95%	95%	94%	92%	88%	87%

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%	76%	72%	64%	56%	39%	35%
1	95%	95%	92%	86%	81%	76%	72%	65%	56%	39%	35%
2	95%	95%	92%	86%	81%	76%	72%	65%	56%	40%	36%
3	95%	95%	92%	86%	81%	76%	72%	65%	57%	41%	37%
4	95%	95%	92%	86%	82%	77%	73%	66%	58%	43%	39%
5	95%	95%	92%	87%	83%	79%	75%	68%	61%	46%	43%
6	95%	95%	93%	88%	84%	80%	77%	71%	64%	50%	47%
7	95%	95%	94%	89%	85%	82%	79%	73%	67%	54%	51%
8	95%	95%	94%	90%	87%	84%	81%	76%	70%	58%	56%
9	95%	95%	95%	91%	88%	85%	83%	78%	73%	62%	60%
10	95%	95%	95%	92%	89%	87%	85%	81%	76%	67%	65%
11	95%	95%	95%	93%	91%	89%	87%	83%	79%	71%	70%
12	95%	95%	95%	94%	92%	90%	89%	86%	82%	76%	75%
13	95%	95%	95%	95%	94%	92%	91%	88%	85%	80%	79%
14	95%	95%	95%	95%	95%	94%	93%	91%	89%	85%	84%
15	95%	95%	95%	95%	95%	95%	95%	93%	92%	89%	89%
>15	95%	95%	95%	95%	95%	95%	95%	95%	94%	93%	92%

