

Federal Reserve Discount Window & Payment System Risk Collateral Margins Table					
Effective Date: July 1, 2019 - Confirmed July 8, 2020					
Securities	Margins for Securities <sup>1</sup>				
	(% of market value)				
	Duration Buckets				
	0-1	>1-3	>3-5	>5-10	>10
<b>U.S. Treasuries &amp; Fully Guaranteed Agencies</b>					
Bills, Notes, Bonds, Floating Rate Notes, and Inflation-Indexed STRIPS	99%	99%	98%	97%	95%
			96%		92%
<b>Government Sponsored Enterprises</b>					
Bills, Notes, and Bonds	98%	98%	97%	96%	94%
<b>Foreign Government, Foreign Government Guaranteed, and Brady Bonds</b>					
AAA-A rated - U.S. Dollar Denominated	98%	98%	97%	96%	94%
BBB rated - U.S. Dollar Denominated	97%	97%	96%	95%	93%
AAA-BBB rated - Foreign Denominated	94%	94%	93%	93%	91%
<b>Foreign Government Agencies</b>					
AAA-BBB U.S. - Dollar Denominated	98%	98%	97%	96%	94%
AAA rated - Foreign Denominated		94%		93%	91%
<b>Supranationals</b>					
Bills, Notes, and Bonds - U.S. Dollar Denominated		97%		96%	94%
Bills, Notes, and Bonds - AAA rated - Foreign Denominated	94%	94%	93%	92%	90%
<b>Corporate Bonds</b>					
AAA rated - Financials - U.S. Dollar Denominated	98%	98%	97%	95%	93%
AA rated - Financials - U.S. Dollar Denominated	97%	97%	96%	94%	92%
A rated - Financials - U.S. Dollar Denominated	95%	94%	90%	90%	89%
BBB rated - Financials - U.S. Dollar Denominated	91%		87%		86%
AAA-A rated - Non Financial - U.S. Dollar Denominated	98%	98%	97%	95%	93%
BBB rated - Non Financial - U.S. Dollar Denominated	97%	96%	95%	93%	91%
AAA rated - Foreign Denominated	92%	92%	91%	90%	86%
<b>German Jumbo Pfandbriefe</b>					
AAA rated - U.S. Dollar Denominated	98%	98%	97%	96%	94%
AAA rated - Foreign Denominated		94%		93%	91%
<b>Municipal Bonds</b>					
AAA-BBB U.S. Dollar Denominated	98%	98%	97%	96%	93%
AAA rated - Foreign Denominated		91%		89%	87%
<b>Asset Backed Securities</b>					
AAA-A rated - U.S. Dollar Denominated	98%	98%	97%	94%	89%
BBB rated - U.S. Dollar Denominated	97%	97%	96%	93%	88%
Collateralized Debt Obligations - AAA rated U.S. Dollar Denominated	87%	87%	85%	77%	64%
Collateralized Loan Obligations - AAA rated U.S. Dollar Denominated	91%	91%	87%	73%	70%
<b>Agency Backed Mortgages</b>					
Pass-Throughs U.S. Dollar Denominated					
Collateralized Mortgage Obligations U.S. Dollar Denominated	98%	98%	97%	96%	94%
Commercial Mortgage Backed U.S. Dollar Denominated					
<b>Non Agency Backed Mortgages</b>					
Residential Mortgage Backed - AAA rated - U.S. Dollar Denominated			79%		
Residential Mortgage Backed - AA rated - U.S. Dollar Denominated			72%		68%
Residential Mortgage Backed - A rated - U.S. Dollar Denominated			69%		67%
Residential Mortgage Backed - BBB rated - U.S. Dollar Denominated			66%		
Subprime RMBS - AAA rated - U.S. Dollar Denominated		89%		85%	81%
Subprime RMBS - AA rated - U.S. Dollar Denominated		85%		80%	80%
Subprime RMBS - A rated - U.S. Dollar Denominated			77%		
Subprime RMBS - BBB rated - U.S. Dollar Denominated			72%		
Commercial Mortgage Backed - AAA rated - U.S. Dollar Denominated	98%	96%	92%	87%	79%
<b>TPS / CD / Commercial Paper</b>					
Trust Preferred Securities - AAA-BBB rated - U.S. Dollar Denominated			89%		
Certificates of Deposit - U.S. Dollar Denominated	98%	98%	97%	96%	94%
Bankers' Acceptances, Commercial Paper, and Asset Backed Commercial Paper - AAA-BBB rated or equivalent short term rating - U.S. Dollar Denominated	98%	98%	97%		

Individually Deposited Loans	Margins for Loans <sup>2,3</sup>	
	(% of internal fair market value estimate)	
	Fixed Rate Loans	Floating Rate Loans
<b>Agricultural Loans</b>		
Minimal Risk Rated	<a href="#">75%-95% [Link to Matrix]</a>	<a href="#">82%-95% [Link to Matrix]</a>
Normal Risk Rated	<a href="#">55%-93% [Link to Matrix]</a>	<a href="#">51%-92% [Link to Matrix]</a>
<b>Commercial and Industrial Loans &amp; Leases</b>		
Minimal Risk Rated	<a href="#">74%-95% [Link to Matrix]</a>	<a href="#">67%-95% [Link to Matrix]</a>
Normal Risk Rated	<a href="#">46%-94% [Link to Matrix]</a>	<a href="#">39%-92% [Link to Matrix]</a>
US Agency Guaranteed Loans	<a href="#">92%-95% [Link to Matrix]</a>	<a href="#">95%-95% [Link to Matrix]</a>
<b>Commercial Real Estate Loans</b>		
Minimal Risk Rated	<a href="#">51%-95% [Link to Matrix]</a>	<a href="#">48%-95% [Link to Matrix]</a>
Normal Risk Rated	<a href="#">33%-89% [Link to Matrix]</a>	<a href="#">26%-88% [Link to Matrix]</a>
<b>Construction Loans</b>		
Minimal Risk Rated	<a href="#">20%-85% [Link to Matrix]</a>	<a href="#">17%-86% [Link to Matrix]</a>
Normal Risk Rated	<a href="#">19%-80% [Link to Matrix]</a>	<a href="#">17%-80% [Link to Matrix]</a>
<b>Raw Land Loans</b>		
Minimal Risk Rated	<a href="#">23%-77% [Link to Matrix]</a>	<a href="#">17%-85% [Link to Matrix]</a>
Normal Risk Rated	<a href="#">21%-80% [Link to Matrix]</a>	<a href="#">6%-79% [Link to Matrix]</a>
1-4 Family Mortgage Loans (first lien)	<a href="#">72%-95% [Link to Matrix]</a>	<a href="#">62%-95% [Link to Matrix]</a>
1-4 Family Mortgage Loans (second lien, home equity)	<a href="#">59%-94% [Link to Matrix]</a>	<a href="#">62%-90% [Link to Matrix]</a>
Consumer Loans - Unsecured	<a href="#">45%-94% [Link to Matrix]</a>	<a href="#">68%-93% [Link to Matrix]</a>
Consumer Loans & Leases (auto, boat, etc.)	<a href="#">48%-95% [Link to Matrix]</a>	<a href="#">43%-91% [Link to Matrix]</a>
Student Loans	<a href="#">58%-95% [Link to Matrix]</a>	<a href="#">63%-95% [Link to Matrix]</a>
<b>Group Deposited Loans</b>		
Consumer Loans - Credit Card Receivables		76%
Consumer Loans - Subprime Credit Card Receivables		71%

**Notes:**

Zero coupon bonds pledged in a collateral category other than US Treasury STRIPS will be subject to a margin reduction of 1% for securities with durations 0-10 and a reduction of 3% for securities with a duration greater than 10.

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

The ranges listed represent margins applied to the majority of loans pledged to the category. Use the corresponding link to access the full range of applicable margins.



US Agency Guaranteed Loans - Fixed Rate												
Coupon (%)	Maturity (Years)											
	0.25	0.5	1	2	3	4	5	7	10	20	>20	
0	95%	95%	95%	95%	95%	95%	95%	95%	92%	89%	82%	79%
1	95%	95%	95%	95%	95%	95%	95%	95%	93%	89%	84%	82%
2	95%	95%	95%	95%	95%	95%	95%	95%	93%	91%	86%	84%
3	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	89%	88%
4	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	92%
5	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

US Agency Guaranteed Loans - Floating Rate												
Coupon (%)	Maturity (Years)											
	0.25	0.5	1	2	3	4	5	7	10	20	>20	
0	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	90%
1	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	90%	88%
2	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	91%
3	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
4	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
5	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
6	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
7	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
8	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
11	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
12	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
14	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
>15	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%



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%	75%	65%	54%	31%	25%
1	95%	95%	94%	90%	85%	80%	75%	66%	56%	38%	35%
2	95%	95%	94%	90%	85%	81%	76%	68%	58%	43%	40%
3	95%	95%	94%	90%	86%	81%	77%	69%	61%	47%	44%
4	95%	95%	95%	91%	87%	83%	79%	72%	64%	51%	49%
5	95%	95%	95%	93%	90%	86%	83%	76%	69%	58%	56%
6	95%	95%	95%	95%	92%	89%	86%	81%	75%	66%	65%
7	95%	95%	95%	95%	94%	92%	90%	85%	81%	74%	73%
8	95%	95%	95%	95%	95%	95%	93%	90%	86%	82%	81%
9	95%	95%	95%	95%	95%	95%	95%	93%	91%	88%	88%
10	95%	95%	95%	95%	95%	95%	95%	95%	95%	93%	93%
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%	94%	88%	82%	77%	72%	64%	53%	30%	25%
1	95%	95%	93%	87%	81%	76%	71%	63%	53%	32%	28%
2	95%	95%	93%	87%	81%	76%	71%	63%	54%	36%	32%
3	95%	95%	93%	87%	82%	78%	73%	66%	58%	42%	39%
4	95%	95%	94%	89%	85%	81%	77%	71%	64%	51%	48%
5	95%	95%	95%	91%	87%	84%	81%	76%	71%	60%	58%
6	95%	95%	95%	93%	90%	88%	85%	81%	77%	69%	67%
7	95%	95%	95%	95%	93%	91%	89%	86%	83%	78%	76%
8	95%	95%	95%	95%	95%	94%	93%	91%	89%	86%	86%
9	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	94%
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%	71%	64%	57%	44%	31%	10%	6%
1	94%	94%	89%	80%	72%	64%	58%	47%	35%	21%	20%
2	94%	94%	89%	80%	72%	65%	59%	48%	38%	27%	26%
3	94%	94%	89%	80%	73%	66%	60%	50%	40%	30%	30%
4	94%	94%	89%	81%	73%	66%	61%	51%	42%	33%	33%
5	94%	94%	89%	81%	74%	67%	62%	53%	44%	36%	35%
6	94%	94%	90%	82%	75%	68%	63%	55%	47%	38%	38%
7	94%	94%	91%	83%	76%	70%	65%	58%	50%	42%	41%
8	94%	94%	92%	85%	79%	73%	69%	61%	54%	47%	46%
9	94%	94%	92%	86%	81%	76%	72%	65%	59%	52%	51%
10	94%	94%	93%	88%	83%	79%	75%	69%	63%	57%	57%
11	94%	94%	94%	90%	85%	82%	78%	73%	68%	63%	62%
12	94%	94%	94%	91%	88%	84%	81%	77%	72%	68%	68%
13	94%	94%	94%	93%	90%	87%	84%	80%	77%	73%	73%
14	94%	94%	94%	94%	92%	89%	87%	84%	81%	78%	78%
15	94%	94%	94%	94%	94%	91%	90%	87%	85%	82%	82%
>15	94%	94%	94%	94%	94%	94%	92%	90%	88%	87%	86%

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%	89%	79%	70%	62%	55%	43%	31%	12%	10%
1	94%	94%	88%	78%	69%	61%	54%	43%	31%	16%	13%
2	94%	93%	88%	78%	69%	61%	54%	44%	33%	20%	19%
3	94%	93%	88%	78%	69%	62%	55%	46%	36%	24%	23%
4	94%	93%	88%	78%	70%	63%	57%	47%	38%	27%	26%
5	94%	94%	88%	79%	71%	64%	58%	50%	41%	30%	29%
6	94%	94%	89%	80%	72%	66%	61%	53%	45%	35%	34%
7	94%	94%	90%	81%	75%	69%	64%	57%	49%	40%	39%
8	94%	94%	91%	83%	77%	72%	67%	61%	54%	46%	45%
9	94%	94%	91%	85%	79%	74%	71%	65%	59%	51%	51%
10	94%	94%	92%	86%	81%	77%	74%	69%	64%	57%	56%
11	94%	94%	93%	88%	84%	80%	77%	73%	68%	63%	62%
12	94%	94%	94%	90%	86%	83%	80%	77%	73%	68%	68%
13	94%	94%	94%	91%	88%	86%	84%	81%	78%	74%	74%
14	94%	94%	94%	93%	91%	89%	87%	84%	82%	80%	79%
15	94%	94%	94%	94%	93% <sup>5</sup>	91%	90%	88%	87%	85%	85%
>15	94%	94%	94%	94%	94%	94%	93%	92%	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%	70%	58%	49%	41%	28%	17%	2%	1%
1	95%	91%	83%	70%	59%	50%	42%	31%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	14%	14%
3	95%	91%	83%	71%	60%	51%	44%	34%	25%	18%	17%
4	95%	91%	84%	71%	61%	52%	46%	36%	28%	20%	20%
5	95%	92%	85%	72%	62%	54%	48%	39%	31%	23%	23%
6	95%	92%	86%	74%	65%	57%	51%	42%	34%	27%	27%
7	95%	93%	86%	76%	67%	59%	54%	45%	38%	31%	31%
8	95%	93%	87%	77%	69%	62%	57%	49%	42%	36%	35%
9	95%	94%	88%	79%	71%	65%	60%	52%	46%	40%	40%
10	95%	94%	89%	80%	73%	67%	63%	56%	50%	45%	44%
11	95%	95%	90%	82%	75%	70%	65%	59%	54%	49%	49%
12	95%	95%	91%	84%	77%	72%	68%	63%	58%	53%	53%
13	95%	95%	92%	85%	79%	75%	71%	66%	62%	58%	57%
14	95%	95%	93%	87%	82%	77%	74%	69%	65%	62%	62%
15	95%	95%	93%	88%	84%	80%	77%	73%	69%	66%	66%
>15	95%	95%	94%	90%	85%	82%	79%	76%	73%	70%	70%

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%	83%	70%	58%	48%	40%	28%	17%	5%	5%
1	95%	91%	82%	68%	57%	47%	40%	28%	18%	8%	7%
2	95%	90%	82%	68%	57%	48%	40%	30%	20%	11%	10%
3	95%	90%	82%	69%	58%	49%	42%	32%	23%	14%	13%
4	95%	91%	83%	70%	59%	51%	44%	35%	26%	18%	17%
5	95%	91%	84%	71%	61%	53%	47%	38%	30%	22%	21%
6	95%	92%	85%	73%	63%	56%	50%	41%	34%	27%	26%
7	95%	92%	86%	74%	66%	58%	53%	45%	38%	31%	30%
8	95%	93%	86%	76%	68%	61%	56%	48%	42%	36%	35%
9	95%	93%	87%	78%	70%	64%	59%	52%	46%	40%	40%
10	95%	94%	88%	79%	72%	66%	62%	56%	50%	45%	44%
11	95%	94%	89%	81%	74%	69%	65%	59%	54%	49%	49%
12	95%	94%	90%	82%	76%	72%	68%	63%	58%	54%	53%
13	95%	95%	91%	84%	78%	74%	71%	66%	62%	58%	58%
14	95%	95%	92%	85%	81%	77%	74%	70%	66%	62%	62%
15	95%	95%	93%	87%	83%	79%	77%	73%	70%	67%	67%
>15	95%	95%	93%	89%	85%	82%	80%	76%	74%	71%	71%

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%	41%	34%	23%	14%	9%	9%
2	94%	89%	79%	64%	52%	42%	35%	25%	17%	13%	13%
3	94%	89%	80%	64%	52%	43%	36%	27%	20%	17%	16%
4	94%	89%	80%	65%	53%	44%	37%	28%	22%	19%	19%
5	94%	89%	80%	65%	54%	45%	39%	30%	24%	21%	21%
6	94%	89%	80%	66%	54%	46%	40%	32%	26%	23%	23%
7	94%	89%	80%	66%	56%	48%	41%	34%	28%	24%	24%
8	94%	90%	81%	68%	57%	49%	43%	36%	30%	27%	27%
9	94%	90%	82%	69%	59%	52%	46%	38%	33%	30%	29%
10	94%	91%	83%	71%	61%	54%	48%	41%	36%	33%	33%
11	94%	91%	84%	72%	63%	56%	51%	44%	39%	36%	36%
12	94%	92%	85%	74%	65%	58%	54%	47%	43%	40%	39%
13	94%	92%	86%	75%	67%	61%	56%	50%	46%	43%	43%
14	94%	93%	86%	77%	69%	63%	59%	53%	49%	46%	46%
15	94%	93%	87%	78%	71%	65%	61%	56%	52%	49%	49%
>15	94%	94%	88%	79%	73%	68%	64%	59%	55%	53%	53%

Construction Loans - Normal Risk Rated - Floating Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	63%	50%	39%	31%	20%	11%	4%	4%
1	94%	88%	78%	62%	49%	39%	31%	20%	12%	6%	6%
2	94%	88%	78%	62%	49%	39%	32%	22%	14%	9%	9%
3	94%	88%	78%	62%	50%	40%	33%	24%	17%	12%	12%
4	94%	88%	78%	63%	50%	41%	35%	26%	19%	15%	14%
5	94%	88%	79%	63%	51%	43%	36%	28%	21%	17%	17%
6	94%	88%	79%	64%	52%	44%	38%	30%	24%	19%	19%
7	94%	89%	80%	65%	54%	46%	40%	32%	26%	22%	22%
8	94%	89%	80%	66%	56%	48%	42%	35%	29%	26%	25%
9	94%	90%	81%	68%	58%	50%	45%	38%	33%	29%	29%
10	94%	90%	82%	69%	60%	53%	47%	41%	36%	32%	32%
11	94%	91%	83%	71%	62%	55%	50%	44%	39%	36%	35%
12	94%	91%	84%	72%	64%	57%	53%	47%	42%	39%	39%
13	94%	92%	85%	74%	65%	60%	55%	49%	45%	42%	42%
14	94%	92%	86%	75%	67%	62%	58%	52%	49%	46%	46%
15	94%	92%	86%	77%	69% <sup>6</sup>	64%	60%	55%	52%	49%	49%
>15	94%	93%	87%	78%	71%	66%	63%	58%	55%	53%	52%

Raw Land Loans - Minimal Risk Rated - Fixed Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	91%	83%	70%	58%	49%	41%	28%	17%	2%	1%
1	95%	91%	83%	70%	59%	50%	42%	31%	20%	10%	10%
2	95%	91%	83%	70%	59%	50%	43%	32%	23%	14%	14%
3	95%	91%	83%	71%	60%	51%	44%	34%	25%	18%	17%
4	95%	91%	84%	71%	61%	52%	46%	36%	28%	20%	20%
5	95%	92%	85%	72%	62%	54%	48%	39%	31%	23%	23%
6	95%	92%	86%	74%	65%	57%	51%	42%	34%	27%	27%
7	95%	93%	86%	76%	67%	59%	54%	45%	38%	31%	31%
8	95%	93%	87%	77%	69%	62%	57%	49%	42%	36%	35%
9	95%	94%	88%	79%	71%	65%	60%	52%	46%	40%	40%
10	95%	94%	89%	80%	73%	67%	63%	56%	50%	45%	44%
11	95%	95%	90%	82%	75%	70%	65%	59%	54%	49%	49%
12	95%	95%	91%	84%	77%	72%	68%	63%	58%	53%	53%
13	95%	95%	92%	85%	79%	75%	71%	66%	62%	58%	57%
14	95%	95%	93%	87%	82%	77%	74%	69%	65%	62%	62%
15	95%	95%	93%	88%	84%	80%	77%	73%	69%	66%	66%
>15	95%	95%	94%	90%	85%	82%	79%	76%	73%	70%	70%

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%	83%	70%	58%	48%	40%	28%	17%	5%	5%
1	95%	91%	82%	68%	57%	47%	40%	28%	18%	8%	7%
2	95%	90%	82%	68%	57%	48%	40%	30%	20%	11%	10%
3	95%	90%	82%	69%	58%	49%	42%	32%	23%	14%	13%
4	95%	91%	83%	70%	59%	51%	44%	35%	26%	18%	17%
5	95%	91%	84%	71%	61%	53%	47%	38%	30%	22%	21%
6	95%	92%	85%	73%	63%	56%	50%	41%	34%	27%	26%
7	95%	92%	86%	74%	66%	58%	53%	45%	38%	31%	30%
8	95%	93%	86%	76%	68%	61%	56%	48%	42%	36%	35%
9	95%	93%	87%	78%	70%	64%	59%	52%	46%	40%	40%
10	95%	94%	88%	79%	72%	66%	62%	56%	50%	45%	44%
11	95%	94%	89%	81%	74%	69%	65%	59%	54%	49%	49%
12	95%	94%	90%	82%	76%	72%	68%	63%	58%	54%	53%
13	95%	95%	91%	84%	78%	74%	71%	66%	62%	58%	58%
14	95%	95%	92%	85%	81%	77%	74%	70%	66%	62%	62%
15	95%	95%	93%	87%	83%	79%	77%	73%	70%	67%	67%
>15	95%	95%	93%	89%	85%	82%	80%	76%	74%	71%	71%

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%	41%	34%	23%	14%	9%	9%
2	94%	89%	79%	64%	52%	42%	35%	25%	17%	13%	13%
3	94%	89%	80%	64%	52%	43%	36%	27%	20%	17%	16%
4	94%	89%	80%	65%	53%	44%	37%	28%	22%	19%	19%
5	94%	89%	80%	65%	54%	45%	39%	30%	24%	21%	21%
6	94%	89%	80%	66%	54%	46%	40%	32%	26%	23%	23%
7	94%	89%	80%	66%	56%	48%	41%	34%	28%	24%	24%
8	94%	90%	81%	68%	57%	49%	43%	36%	30%	27%	27%
9	94%	90%	82%	69%	59%	52%	46%	38%	33%	30%	29%
10	94%	91%	83%	71%	61%	54%	48%	41%	36%	33%	33%
11	94%	91%	84%	72%	63%	56%	51%	44%	39%	36%	36%
12	94%	92%	85%	74%	65%	58%	54%	47%	43%	40%	39%
13	94%	92%	86%	75%	67%	61%	56%	50%	46%	43%	43%
14	94%	93%	86%	77%	69%	63%	59%	53%	49%	46%	46%
15	94%	93%	87%	78%	71%	65%	61%	56%	52%	49%	49%
>15	94%	94%	88%	79%	73%	68%	64%	59%	55%	53%	53%

Raw Land Loans - Normal Risk Rated - Floating Rate											
Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	94%	89%	79%	63%	50%	39%	31%	20%	11%	4%	4%
1	94%	88%	78%	62%	49%	39%	31%	20%	12%	6%	6%
2	94%	88%	78%	62%	49%	39%	32%	22%	14%	9%	9%
3	94%	88%	78%	62%	50%	40%	33%	24%	17%	12%	12%
4	94%	88%	78%	63%	50%	41%	35%	26%	19%	15%	14%
5	94%	88%	79%	63%	51%	43%	36%	28%	21%	17%	17%
6	94%	88%	79%	64%	52%	44%	38%	30%	24%	19%	19%
7	94%	89%	80%	65%	54%	46%	40%	32%	26%	22%	22%
8	94%	89%	80%	66%	56%	48%	42%	35%	29%	26%	25%
9	94%	90%	81%	68%	58%	50%	45%	38%	33%	29%	29%
10	94%	90%	82%	69%	60%	53%	47%	41%	36%	32%	32%
11	94%	91%	83%	71%	62%	55%	50%	44%	39%	36%	35%
12	94%	91%	84%	72%	64%	57%	53%	47%	42%	39%	39%
13	94%	92%	85%	74%	65%	60%	55%	49%	45%	42%	42%
14	94%	92%	86%	75%	67%	62%	58%	52%	49%	46%	46%
15	94%	92%	86%	77%	69% <sup>7</sup>	64%	60%	55%	52%	49%	49%
>15	94%	93%	87%	78%	71%	66%	63%	58%	55%	53%	52%

<b>1-4 Family Mortgage Loans (first lien) - Fixed Rate</b>											
<b>Coupon (%)</b>	<b>Maturity (Years)</b>										
	<b>0.25</b>	<b>0.5</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>20</b>	<b>&gt;20</b>
<b>0</b>	95%	95%	95%	95%	94%	93%	91%	88%	84%	73%	70%
<b>1</b>	95%	95%	95%	95%	94%	93%	91%	88%	84%	73%	70%
<b>2</b>	95%	95%	95%	95%	94%	93%	91%	88%	84%	73%	70%
<b>3</b>	95%	95%	95%	95%	94%	93%	92%	88%	84%	73%	70%
<b>4</b>	95%	95%	95%	95%	95%	94%	92%	89%	85%	75%	72%
<b>5</b>	95%	95%	95%	95%	95%	95%	93%	91%	87%	78%	76%
<b>6</b>	95%	95%	95%	95%	95%	95%	95%	93%	90%	82%	80%
<b>7</b>	95%	95%	95%	95%	95%	95%	95%	95%	93%	87%	86%
<b>8</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	92%	91%
<b>9</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>10</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>11</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>12</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>13</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>14</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>15</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>&gt;15</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

<b>1-4 Family Mortgage Loans (first lien) - Floating Rate</b>											
<b>Coupon (%)</b>	<b>Maturity (Years)</b>										
	<b>0.25</b>	<b>0.5</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>20</b>	<b>&gt;20</b>
<b>0</b>	95%	95%	95%	95%	93%	91%	89%	86%	80%	68%	64%
<b>1</b>	95%	95%	95%	94%	92%	90%	88%	84%	79%	66%	62%
<b>2</b>	95%	95%	95%	94%	92%	90%	88%	84%	79%	66%	62%
<b>3</b>	95%	95%	95%	94%	92%	90%	88%	84%	79%	67%	63%
<b>4</b>	95%	95%	95%	95%	93%	91%	90%	86%	82%	71%	68%
<b>5</b>	95%	95%	95%	95%	95%	93%	92%	89%	86%	77%	75%
<b>6</b>	95%	95%	95%	95%	95%	95%	94%	92%	90%	84%	82%
<b>7</b>	95%	95%	95%	95%	95%	95%	95%	95%	94%	91%	90%
<b>8</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>9</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>10</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>11</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>12</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>13</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>14</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>15</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>&gt;15</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

**1-4 Family Mortgage Loans (second lien, home equity) - Fixed Rate**

Coupon (%)	Maturity (Years)										
	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%	87%	85%	81%	75%	62%	59%
6	95%	95%	95%	93%	91%	88%	86%	82%	76%	64%	61%
7	95%	95%	95%	94%	92%	90%	88%	84%	79%	68%	65%
8	95%	95%	95%	95%	94%	92%	90%	86%	82%	72%	70%
9	95%	95%	95%	95%	95%	93%	92%	89%	85%	77%	75%
10	95%	95%	95%	95%	95%	95%	94%	91%	89%	82%	81%
11	95%	95%	95%	95%	95%	95%	95%	94%	91%	87%	86%
12	95%	95%	95%	95%	95%	95%	95%	95%	94%	90%	90%
13	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%	93%
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 (second lien, home equity) - Floating Rate**

Coupon (%)	Maturity (Years)										
	0.25	0.5	1	2	3	4	5	7	10	20	>20
0	95%	95%	95%	92%	90%	87%	85%	80%	74%	61%	58%
1	95%	95%	95%	92%	89%	87%	84%	79%	74%	61%	57%
2	95%	95%	95%	92%	89%	86%	84%	79%	74%	61%	57%
3	95%	95%	95%	92%	89%	87%	84%	80%	74%	61%	58%
4	95%	95%	95%	92%	90%	87%	85%	80%	75%	63%	59%
5	95%	95%	95%	93%	90%	88%	85%	81%	76%	65%	62%
6	95%	95%	95%	93%	91%	89%	87%	83%	79%	69%	67%
7	95%	95%	95%	95%	92%	91%	89%	86%	82%	74%	72%
8	95%	95%	95%	95%	94%	92%	91%	88%	85%	79%	77%
9	95%	95%	95%	95%	95%	94%	93%	91%	89%	84%	83%
10	95%	95%	95%	95%	95%	95%	95%	93%	92%	88%	88%
11	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	92%
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%

<b>Consumer Loans - Unsecured - Fixed Rate</b>											
<b>Coupon (%)</b>	<b>Maturity (Years)</b>										
	<b>0.25</b>	<b>0.5</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>20</b>	<b>&gt;20</b>
<b>0</b>	95%	93%	90%	83%	77%	72%	67%	59%	50%	34%	31%
<b>1</b>	95%	93%	90%	83%	77%	72%	67%	59%	50%	34%	31%
<b>2</b>	95%	93%	90%	83%	77%	72%	67%	59%	50%	34%	31%
<b>3</b>	95%	93%	90%	83%	77%	72%	67%	59%	50%	34%	31%
<b>4</b>	95%	94%	90%	83%	77%	72%	67%	59%	50%	35%	32%
<b>5</b>	95%	94%	90%	84%	78%	73%	68%	60%	51%	36%	33%
<b>6</b>	95%	94%	91%	85%	79%	74%	70%	62%	53%	38%	35%
<b>7</b>	95%	95%	91%	86%	81%	76%	72%	64%	56%	41%	38%
<b>8</b>	95%	95%	92%	87%	82%	77%	73%	66%	58%	45%	42%
<b>9</b>	95%	95%	93%	88%	83%	79%	75%	69%	61%	48%	45%
<b>10</b>	95%	95%	93%	89%	84%	80%	77%	71%	64%	51%	49%
<b>11</b>	95%	95%	94%	89%	86%	82%	79%	73%	66%	55%	53%
<b>12</b>	95%	95%	94%	90%	87%	84%	81%	75%	69%	59%	57%
<b>13</b>	95%	95%	95%	91%	88%	85%	82%	77%	72%	62%	61%
<b>14</b>	95%	95%	95%	92%	89%	87%	84%	80%	74%	66%	65%
<b>15</b>	95%	95%	95%	93%	91%	88%	86%	82%	77%	70%	68%
<b>&gt;15</b>	95%	95%	95%	94%	92%	90%	88%	84%	80%	73%	72%

<b>Consumer Loans - Unsecured - Floating Rate</b>											
<b>Coupon (%)</b>	<b>Maturity (Years)</b>										
	<b>0.25</b>	<b>0.5</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>20</b>	<b>&gt;20</b>
<b>0</b>	95%	93%	90%	82%	76%	71%	66%	58%	48%	32%	29%
<b>1</b>	95%	93%	89%	82%	76%	70%	65%	57%	47%	31%	28%
<b>2</b>	95%	93%	89%	82%	75%	70%	65%	57%	47%	31%	28%
<b>3</b>	95%	93%	89%	82%	75%	70%	65%	57%	48%	32%	28%
<b>4</b>	95%	93%	89%	82%	76%	70%	66%	58%	49%	33%	30%
<b>5</b>	95%	93%	90%	83%	77%	72%	67%	59%	51%	35%	32%
<b>6</b>	95%	94%	90%	84%	78%	73%	69%	62%	53%	39%	36%
<b>7</b>	95%	94%	91%	85%	79%	75%	71%	64%	56%	42%	39%
<b>8</b>	95%	95%	91%	86%	81%	76%	72%	66%	58%	45%	43%
<b>9</b>	95%	95%	92%	87%	82%	78%	74%	68%	61%	49%	46%
<b>10</b>	95%	95%	93%	88%	83%	79%	76%	70%	64%	52%	50%
<b>11</b>	95%	95%	93%	89%	85%	81%	78%	72%	66%	56%	54%
<b>12</b>	95%	95%	94%	90%	86%	83%	80%	75%	69%	60%	58%
<b>13</b>	95%	95%	94%	91%	87%	84%	82%	77%	72%	64%	62%
<b>14</b>	95%	95%	95%	91%	88%	86%	83%	79%	75%	67%	66%
<b>15</b>	95%	95%	95%	92%	90%	87%	85%	82%	78%	71%	70%
<b>&gt;15</b>	95%	95%	95%	93%	91%	89%	87%	84%	81%	75%	75%

**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%	67%	59%	43%	40%
1	95%	95%	92%	87%	83%	78%	74%	67%	59%	43%	40%
2	95%	95%	92%	87%	83%	78%	74%	67%	59%	43%	40%
3	95%	95%	92%	87%	83%	78%	74%	67%	59%	43%	40%
4	95%	95%	92%	87%	83%	78%	75%	68%	60%	44%	40%
5	95%	95%	93%	88%	83%	79%	75%	69%	61%	45%	42%
6	95%	95%	93%	89%	85%	81%	77%	71%	63%	48%	44%
7	95%	95%	94%	90%	86%	83%	79%	73%	66%	52%	49%
8	95%	95%	95%	91%	87%	84%	81%	76%	69%	56%	53%
9	95%	95%	95%	92%	89%	86%	83%	78%	72%	60%	58%
10	95%	95%	95%	93%	90%	88%	85%	81%	75%	64%	62%
11	95%	95%	95%	94%	92%	89%	87%	83%	78%	69%	67%
12	95%	95%	95%	95%	93%	91%	89%	85%	81%	73%	72%
13	95%	95%	95%	95%	94%	92%	91%	88%	84%	77%	76%
14	95%	95%	95%	95%	95%	94%	93%	90%	87%	81%	80%
15	95%	95%	95%	95%	95%	95%	94%	92%	89%	85%	84%
>15	95%	95%	95%	95%	95%	95%	95%	94%	92%	89%	88%

**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%	87%	82%	77%	73%	66%	57%	40%	36%
1	95%	95%	92%	86%	81%	76%	72%	65%	56%	39%	35%
2	95%	95%	91%	86%	80%	76%	72%	64%	56%	38%	34%
3	95%	95%	91%	86%	81%	76%	72%	65%	56%	39%	35%
4	95%	95%	92%	86%	81%	76%	72%	65%	57%	41%	37%
5	95%	95%	92%	87%	82%	78%	74%	67%	59%	43%	40%
6	95%	95%	93%	88%	83%	79%	76%	70%	62%	47%	44%
7	95%	95%	93%	89%	85%	81%	78%	72%	65%	51%	48%
8	95%	95%	94%	90%	86%	83%	80%	74%	68%	55%	53%
9	95%	95%	94%	91%	87%	84%	82%	77%	71%	60%	57%
10	95%	95%	95%	92%	89%	86%	84%	79%	74%	64%	62%
11	95%	95%	95%	93%	90%	88%	86%	82%	77%	69%	67%
12	95%	95%	95%	94%	92%	90%	88%	84%	81%	73%	72%
13	95%	95%	95%	95%	93%	91%	90%	87%	84%	78%	77%
14	95%	95%	95%	95%	94%	93%	92%	90%	87%	82%	82%
15	95%	95%	95%	95%	95%	95%	94%	92%	90%	87%	86%
>15	95%	95%	95%	95%	95%	95%	95%	94%	93%	91%	91%

<b>Tables on This Page</b>
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<b>Student Loans - Fixed Rate</b>											
<b>Coupon (%)</b>	<b>Maturity (Years)</b>										
	<b>0.25</b>	<b>0.5</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>20</b>	<b>&gt;20</b>
<b>0</b>	95%	95%	95%	93%	91%	88%	86%	81%	75%	62%	58%
<b>1</b>	95%	95%	95%	93%	91%	88%	86%	81%	75%	62%	58%
<b>2</b>	95%	95%	95%	93%	91%	88%	86%	81%	75%	62%	58%
<b>3</b>	95%	95%	95%	93%	91%	88%	86%	81%	75%	62%	58%
<b>4</b>	95%	95%	95%	93%	91%	89%	86%	82%	76%	63%	59%
<b>5</b>	95%	95%	95%	94%	92%	89%	87%	83%	77%	64%	61%
<b>6</b>	95%	95%	95%	95%	93%	91%	89%	85%	79%	68%	65%
<b>7</b>	95%	95%	95%	95%	94%	93%	91%	87%	83%	72%	70%
<b>8</b>	95%	95%	95%	95%	95%	94%	93%	90%	86%	78%	76%
<b>9</b>	95%	95%	95%	95%	95%	95%	95%	93%	90%	83%	81%
<b>10</b>	95%	95%	95%	95%	95%	95%	95%	95%	92%	87%	86%
<b>11</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	91%	91%
<b>12</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	94%
<b>13</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>14</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>15</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>&gt;15</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%

<b>Student Loans - Floating Rate</b>											
<b>Coupon (%)</b>	<b>Maturity (Years)</b>										
	<b>0.25</b>	<b>0.5</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>20</b>	<b>&gt;20</b>
<b>0</b>	95%	95%	95%	93%	90%	87%	84%	79%	73%	58%	54%
<b>1</b>	95%	95%	95%	92%	89%	86%	83%	78%	72%	57%	53%
<b>2</b>	95%	95%	95%	92%	89%	86%	83%	78%	72%	57%	53%
<b>3</b>	95%	95%	95%	92%	89%	86%	83%	78%	72%	57%	53%
<b>4</b>	95%	95%	95%	92%	89%	86%	84%	79%	73%	59%	55%
<b>5</b>	95%	95%	95%	93%	90%	88%	85%	81%	76%	63%	60%
<b>6</b>	95%	95%	95%	94%	92%	90%	88%	84%	79%	69%	66%
<b>7</b>	95%	95%	95%	95%	93%	91%	90%	87%	83%	74%	72%
<b>8</b>	95%	95%	95%	95%	95%	93%	92%	90%	87%	80%	78%
<b>9</b>	95%	95%	95%	95%	95%	95%	94%	93%	91%	86%	85%
<b>10</b>	95%	95%	95%	95%	95%	95%	95%	95%	94%	92%	91%
<b>11</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>12</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>13</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>14</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>15</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%
<b>&gt;15</b>	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%	95%