

TABLE 2
FIXED-RATE MORTGAGES RISK WEIGHTS
for
SCHEDULE 2

Risk Weights - Rising Rate

Balances with Coupons of:	Remaining Time to Maturity			
	5 Years or Less	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years
≤ 6.75%	(6.0%)	(7.9%)	(8.9%)	(12.3%)
6.76% - ≤ 7.25%	(5.9%)	(7.8%)	(8.8%)	(11.9%)
7.26% - ≤ 7.75%	(5.7%)	(7.6%)	(8.5%)	(11.5%)
7.76% - ≤ 8.25%	(5.5%)	(7.2%)	(8.2%)	(11.0%)
8.26% - ≤ 8.75%	(5.2%)	(6.8%)	(7.7%)	(10.3%)
8.76% - ≤ 9.25%	(4.7%)	(6.1%)	(7.1%)	(9.5%)
9.26% - ≤ 9.75%	(4.1%)	(5.4%)	(6.4%)	(8.5%)
> 9.75%	(3.0%)	(3.9%)	(4.9%)	(6.3%)

Risk Weights - Declining Rate

Balances with Coupons of:	Remaining Time to Maturity			
	0 to 5 Years	5 to 10 Years	10 to 20 Years	> 20 Years
≤ 6.75%	5.8%	7.8%	9.3%	13.4%
6.76% - ≤ 7.25%	5.2%	6.9%	8.5%	12.1%
7.26% - ≤ 7.75%	4.5%	5.8%	7.5%	10.6%
7.76% - ≤ 8.25%	3.7%	4.8%	6.5%	9.1%
8.26% - ≤ 8.75%	3.1%	3.8%	5.5%	7.6%
8.76% - ≤ 9.25%	2.6%	3.1%	4.5%	6.2%
9.26% - ≤ 9.75%	2.3%	2.7%	3.8%	5.1%
> 9.75%	2.1%	2.4%	2.9%	3.5%