

Table 1

Derivation of Risk Weights (excluding 1-4 yr. family mortgages)

Amortizing Instruments				Scenario 1 200 basis point rise			Scenario 2 200 basis point decline		
Time Band	Maturity*	Coupon	Price (% OF PAR)	Price (% OF PAR)	% Change in Present Value (Risk Weights)		Price (% OF PAR)	% Change in Present Value (Risk Weights)	
0-3 Months	1.5 Mo.	7.5	100.00%	99.80%	-0.20%		100.20%	0.20%	
3-12 Months	7.5 Mo.	7.5	100.00%	99.30%	-0.70%		100.70%	0.70%	
1-3 Years	2 Years	7.5	100.00%	98.00%	-2.00%		102.00%	2.00%	
3-5 Years	4 Years	7.5	100.00%	96.30%	-3.70%		103.90%	3.90%	
5-10 Years	7.5 Years	7.5	100.00%	93.50%	-6.50%		107.20%	7.20%	
10-20 Years	15 Years	7.5	100.00%	88.90%	-11.10%		113.30%	13.30%	
Over 20 Years	25 Years	7.5	100.00%	84.90%	-15.10%		120.00%	20.00%	
All Other Instruments									
0-3 Months	1.5 Mo.	7.5	100.00% **	99.75%	-0.25%		100.25%	0.25%	
3-12 Months	7.5 Mo.	7.5	100.00% **	98.80%	-1.20%		101.30%	1.30%	
1-3 Years	2 Years	7.5	100.00%	96.40%	-3.60%		103.80%	3.80%	
3-5 Years	4 Years	7.5	100.00%	93.40%	-6.60%		107.10%	7.10%	
5-10 Years	7.5 Years	7.5	100.00%	89.40%	-10.60%		112.20%	12.20%	
10-20 Years	15 Years	7.5	100.00%	84.10%	-15.90%		120.30%	20.30%	
Over 20 Years	25 Years	7.5	100.00%	81.00%	-19.00%		127.00%	27.00%	
Liabilities									
0-3 Months	1.5 Mo.	3.75	100.00% **	99.75%	0.25%		100.25%	-0.25%	
3-12 Months	7.5 Mo.	3.75	100.00% **	98.80%	1.20%		101.20%	-1.20%	
1-3 Years	2 Years	3.75	100.00%	96.30%	3.70%		103.80%	-3.80%	
3-5 Years	4 Years	3.75	100.00%	93.00%	7.00%		107.60%	-7.60%	
5-10 Years	7.5 Years	3.75	100.00%	88.00%	12.00%		114.00%	-14.00%	
10-20 Years	15 Years	3.75	100.00%	80.10%	19.80%		126.20%	-26.20%	
Over 20 Years	25 Years	3.75	100.00%	73.70%	26.30%		140.30%	-40.30%	
Zero or Low Coupon Securities									
0-3 Months	1.5 Mo.	0	98.08%	98.83%	-0.25%		99.32%	0.25%	
3-12 Months	7.5 Mo.	0	95.51%	94.37%	-1.20%		96.67%	1.30%	
1-3 Years	2 Years	0	86.31%	83.06%	-3.80%		89.72%	4.00%	
3-5 Years	4 Years	0	74.49%	68.99%	-7.40%		80.49%	8.10%	
5-10 Years	7.5 Years	0	57.57%	49.85%	-13.40%		66.57%	15.70%	
10-20 Years	15 Years	0	33.14%	24.85%	-25.00%		44.31%	33.80%	
Over 20 Years	25 Years	0	15.87%	9.82%	-38.10%		25.76%	62.30%	

* No prepayments are assumed for these hypothetical instruments

** Actual initial price is slightly less than par