

Table A.1

**Distribution of GSEs' Business by Borrower Income
Under Various Interest Rate Scenarios***

Fannie Mae			
Percent of 1993 Business			
Income Class (% of Median)	Actual Rates	+100 Basis Points	+200 Basis Points
Above 100%	64.68	67.28	70.21
80 to 100%	15.68	14.60	13.36
60 to 80%	11.88	10.93	9.87
Under 60%	7.13	6.52	5.95
Percent of 1994 Business			
Above 100%	59.61	62.34	65.33
80 to 100%	16.85	15.84	14.65
60 to 80%	13.61	12.66	11.61
Under 60%	9.12	8.38	7.66
Freddie Mac			
Percent of 1993 Business			
Above 100%	67.09	69.54	72.20
80 to 100%	15.28	14.27	13.11
60 to 80%	11.08	10.19	9.25
Under 60%	6.36	5.84	5.27
Percent of 1994 Business			
Above 100%	66.44	68.93	71.67
80 to 100%	15.43	14.41	13.17
60 to 80%	11.33	10.46	9.51
Under 60%	6.70	6.12	5.55

* Distributions of business by income level for 1993 and 1994 interest rates are limited to 30-year, fixed-rate home purchase mortgages and may differ from distributions reported elsewhere.