

TABLE 5 TO PARAGRAPH (c)(4): NPLs

	Adjusted MTMLTV									
Days past due	$\leq 30\%$	$> 30\%$, $\leq 40\%$	$> 40\%$, $\leq 50\%$	$> 50\%$, $\leq 60\%$	$> 60\%$, $\leq 70\%$	$> 70\%$, $\leq 75\%$	$> 75\%$, $\leq 80\%$	$> 80\%$, $\leq 85\%$	$> 85\%$, $\leq 90\%$	$> 90\%$
60 to 89 days	8%	40%	71%	122%	173%	193%	205%	215%	226%	238%
90 to 209 days	11%	48%	85%	135%	184%	201%	211%	218%	224%	230%
≥ 210 days	28%	76%	124%	172%	219%	227%	231%	233%	234%	221%