

**(a) LONG-TERM REAL ESTATE LOANS**

<i>Amount of long-term real estate loans by remaining maturity</i>	<i>Alternative risk weighting</i>
<i>Non-callable long-term real estate loans</i>	
<i>Remaining maturity:</i>	
> 5 years to 12 years	.08
> 12 years to 20 years	.12
> 20 years	.14
<i>Long-term real estate loans callable in 5 years or less</i>	
<i>Remaining maturity:</i>	
> 5 years to 12 years	.06
> 12 years to 20 years	.10
> 20 years	.12
The "alternative component" is the sum of each amount of the "long-term real estate loans" risk portfolio by non-"callable" and "callable" characteristic and by remaining maturity (as a percent of quarter-end total assets) times its alternative factor. Substitute for corresponding standard component if smaller.	

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**(d) LOANS SOLD WITH RECOURSE**

<i>Amount of loans by recourse</i>	<i>Alternative risk weighting</i>
Recourse 6% or greater	.06
Recourse <6%	Weighted average recourse percent

The "alternative component" is the sum of each amount of the "loans sold with recourse" risk portfolio by level of recourse (as a percent of quarter-end total assets) times its alternative factor. The alternative factor for loans sold with recourse of less than 6% is equal to the weighted average recourse percent on such loans. A credit union must compute the weighted average recourse percent for its loans sold with recourse of less than six percent (6%). Substitute for corresponding standard component if smaller.