

Grouped Amortization Schedules  
for the Interest Maintenance Reserve  
for 2019 Gains and Losses  
Interest Rate = 4.00%

Calendar Years to Maturity  
(Residential Mortgages)

Yearend	over 25	21-25	16-20	11-15 (21-30)	6-10 (11-20)	2-5 (3-10)	1 (1-2)	0 (0)
2019	1.0%	1.3%	1.9%	3.0%	5.4%	13.5%	49.5%	100.0%
2020	2.0%	2.8%	4.0%	6.1%	11.1%	28.0%	50.5%	0.0%
2021	2.1%	2.9%	4.1%	6.4%	11.6%	25.2%	0.0%	0.0%
2022	2.2%	3.0%	4.3%	6.7%	12.0%	18.3%	0.0%	0.0%
2023	2.3%	3.2%	4.5%	6.9%	12.5%	11.2%	0.0%	0.0%
2024	2.4%	3.2%	4.7%	7.2%	13.1%	3.8%	0.0%	0.0%
2025	2.5%	3.4%	4.8%	7.5%	12.0%	0.0%	0.0%	0.0%
2026	2.6%	3.5%	5.1%	7.8%	9.6%	0.0%	0.0%	0.0%
2027	2.7%	3.7%	5.2%	8.1%	7.0%	0.0%	0.0%	0.0%
2028	2.7%	3.8%	5.5%	8.4%	4.3%	0.0%	0.0%	0.0%
2029	2.9%	4.0%	5.6%	8.8%	1.4%	0.0%	0.0%	0.0%
2030	3.1%	4.1%	6.0%	8.1%	0.0%	0.0%	0.0%	0.0%
2031	3.1%	4.3%	6.1%	6.5%	0.0%	0.0%	0.0%	0.0%
2032	3.3%	4.5%	6.4%	4.7%	0.0%	0.0%	0.0%	0.0%
2033	3.4%	4.6%	6.6%	2.8%	0.0%	0.0%	0.0%	0.0%
2034	3.5%	4.9%	7.0%	1.0%	0.0%	0.0%	0.0%	0.0%
2035	3.7%	5.0%	6.4%	0.0%	0.0%	0.0%	0.0%	0.0%
2036	3.8%	5.2%	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%
2037	4.0%	5.5%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%
2038	4.2%	5.7%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%
2039	4.3%	5.9%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
2040	4.5%	5.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2041	4.7%	4.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2042	4.8%	3.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2043	5.1%	1.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2044	5.2%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2045	4.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2046	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2047	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2048	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2049	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%