

(Reference)Revision of Conditions for Including "Bonds Whose Principal Balance May Decrease Due to Prepayments before the Final Maturity Date" in the Range of Eligible Collateral

	Collateral Price	Eligibility Criterion for the Period after Issuance
Current Conditions	Outstanding principal balance (Face value) × Margin ratio (85%)	Issued in the last 5 years
Amended Conditions	【RMBS* issued by GHLC】 Market price × Margin ratio (92%)	No restriction
	【Bonds other than RMBS issued by GHLC】 Market price or estimated market price × Margin ratio <div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;"> The margin ratio to be applied shall be specified based on collateral category of the bond and the length of residual maturity until the final maturity date. </div>	

* Residential mortgage-secured pass-through notes issued by the Government Housing Loan Corporation.

- This decision shall become effective by the end of June 2005.