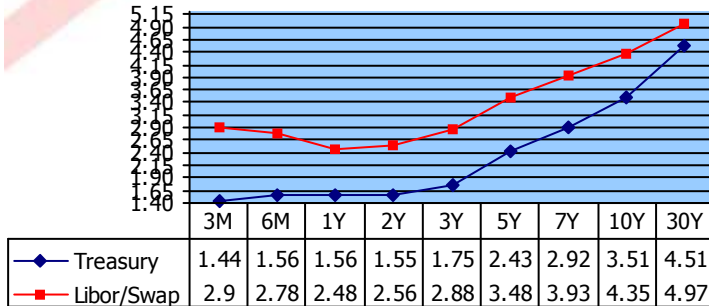




**US Treasury Curve**



**US Agency Bullets**

Maturity	Yield	Spread to UST
1Y	2.30	74
2Y	2.36	81
3Y	2.76	101
5Y	3.48	105
7Y (To 5Y)	4.17	174
10Y	4.52	101

**Callable Agencies**

Maturity	Call Date	Yield	Spread to UST
2Y	1Y	2.63	108
3Y	1Y	3.04	129
4Y	1Y	3.53	144
5Y	1Y	3.95	152
7Y	1Y	4.50	158
10Y	1Y	5.02	151

\*\*\*\* Bermuda Call Feature \*\*\*\*

**Agency Passthrough MBS**

Term	Coupon	Price	Yield	Avg. Life	Duration	Spread to A.L.
10Y	4.50%	99.125	4.73	3.46	3.03	275
15Y	4.50%	98.625	4.80	4.98	4.13	237
15Y	5.00%	100.188	4.93	5.06	4.17	248
20Y	5.00%	99.000	5.19	6.10	4.80	251
30Y	5.00%	96.844	5.53	8.33	5.92	237
30Y	5.50%	99.469	5.59	7.53	5.44	260

Yield, A.L., and Duration using Espiel Prepayment Model PSA Equivalent

**Bank Qualified Tax-Exempt Municipal Debt**

Maturity	Nominal Yield	TEY	TEY Spread to UST	% of UST
5Y	3.40	4.77	235	140%
7Y	3.55	5.00	208	122%
10Y	3.70	5.23	172	105%
12Y	3.90	5.53	202	111%
15Y	4.00	5.68	217	114%
20Y	4.15	5.91	240	118%

Bloomberg 30-day Visible Bank Qualified Supply: 289.7MM

TEY assuming 25bps TEFRA disallowance and 34% Marginal Tax Rate. 10 year call feature.

**Corporate Debt**

Maturity	AA Rated Yield	AA Rated Spread to UST	A Rated Yield	A Rated Spread to UST
1Y	3.65	209	3.67	211
2Y	3.89	234	3.92	237
3Y	4.43	267	4.45	270
5Y	5.11	268	5.14	271
7Y	5.52	260	5.55	263
10Y	6.01	250	6.04	253

**FHLB Advance Rates - Indicative**

Term	Rate	Term	Rate
1M	2.96	4Y	3.32
3M	2.81	5Y	3.62
6M	2.72	7Y	4.16
1Y	2.4	10Y	4.65
2Y	2.65	15Y	5.06
3Y	2.98		

**Key Data**

Index	Latest	Daily Change
DOW	11,893.69	-146.7
NASDAQ	2,212.49	-8.0
S&P 500	1,293.37	-11.0
NASDAQ Bank Index	2,410.74	23.9
Fed Funds Target Rate	3.00	0.0
US Prime Rate	6.00	0.0
3M Libor	2.90	0.0
Oil	104.44	-0.7
Gold	965.00	-7.2
FNMA 30Y Commitment Rate	6.13	-0.2
FNMA 15Y Commitment Rate	5.48	-0.2