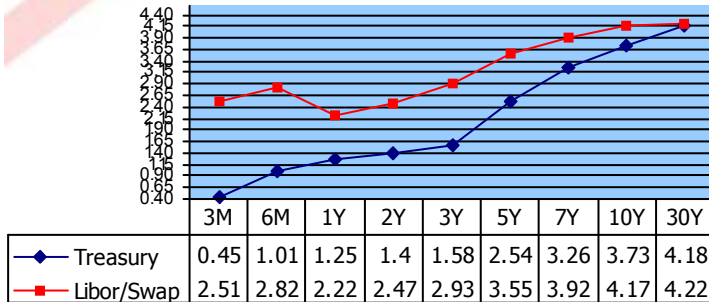




**US Treasury Curve**



**US Agency Bullets**

Maturity	Yield	Spread to UST
1Y	3.42	217
2Y	2.64	124
3Y	3.15	157
5Y	3.90	136
7Y (To 5Y)	4.63	209
10Y	5.13	140

**Callable Agencies**

Maturity	Call Date	Yield	Spread to UST
2Y	1Y	2.94	154
3Y	1Y	3.29	171
4Y	1Y	3.84	178
5Y	1Y	4.28	174
7Y	1Y	4.79	153
10Y	1Y	5.18	145

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

**Agency Passthrough MBS**

Term	Coupon	Price	Yield	Avg. Life	Duration	Spread to A.L.
10 Year	5.00%	100.344	4.85	3.87	3.34	274
15 Year	5.00%	99.844	5.01	5.31	4.33	240
15 Year	5.50%	101.188	5.14	4.38	3.64	283
20 Year	5.50%	100.344	5.40	5.36	4.27	277
30 Year	5.50%	100.156	5.47	7.77	5.61	225
30 Year	6.00%	101.625	5.58	5.10	4.05	301

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	3.50	5.00	246	138%
7Y	3.80	5.45	219	117%
10Y	4.15	5.98	226	111%
12Y	4.25	6.14	241	114%
15Y	4.40	6.36	264	118%
20Y	4.65	6.74	302	125%

Bloomberg 30-day Visible Bank Qualified Supply: 228.2MM

TEY assuming 20bps 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	6.24	499	6.31	506
2Y	6.69	529	6.71	531
3Y	6.89	531	6.93	534
5Y	7.86	532	7.89	535
7Y	8.71	545	8.74	548
10Y	9.34	561	9.36	564

**FHLB Advance Rates - Indicative**

Term	Rate	Term	Rate
1M	0.8	4Y	4.37
3M	1.48	5Y	4.67
6M	2.34	7Y	5.25
1Y	3.09	10Y	5.67
2Y	3.48	15Y	5.91
3Y	3.81		

**Key Data**

Index	Latest	Daily Change
DOW	9,625.28	305.5
NASDAQ	1,780.12	53.8
S&P 500	1,005.75	39.5
NASDAQ Bank Index	2,315.96	59.9
Fed Funds Target Rate	1.00	0.0
US Prime Rate	4.00	0.0
3M Libor	2.51	-0.2
Oil	68.97	-1.6
Gold	761.70	4.4
FNMA 30Y Commitment Rate	6.38	-0.1
FNMA 15Y Commitment Rate	6.08	-0.1