

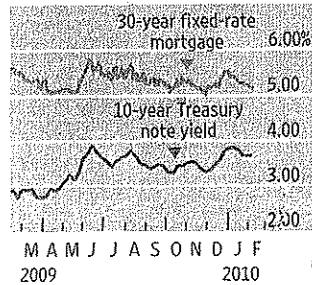
# MARKETS LINEUP

## BONDS, RATES & YIELDS

### Consumer Rates and Returns to Investor

#### U.S. consumer rates

A consumer rate against its benchmark over the past year



#### Selected rates

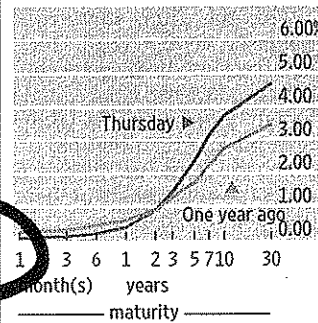
30-year mortgage, APR

BankUnited	5.16%
Ft Lauderdale, FL 877-779-2265	4.67%
EZZ Financial	4.81%
Cape Coral, FL 888-399-6847	4.81%
Seckel Capital, LLC	4.82%
Newtown, PA 888-546-2814	4.82%
Nations Choice Mortgage	4.83%
Casa Grande, AZ 888-475-7849	4.83%
AimLoan.com	4.86%
San Diego, CA 800-483-2607	4.86%

### Benchmark Yields and Rates

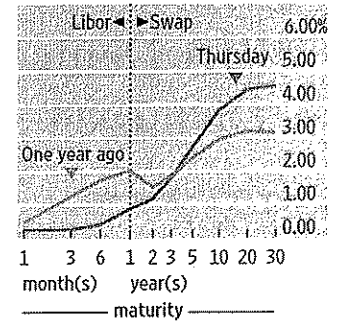
#### Treasury yield curve

Yield to maturity of current bills, notes and bonds



#### Libor-swap curve

Fixed mid rates\* to be paid against three-month Libor



Interest rate	YIELD/RATE (%)		52-WEEK RANGE (%)					3-yr chg (pct pts)		
	Last (●)	Week ago	Low	0	2	4	6		8	High
Federal-funds rate target	0-0.25	0.00	0.00	●					0.00	-5.25
Prime rate*	3.25	3.25	3.25		●				3.25	-5.00
Libor, 3-month	0.25	0.25	0.25	●					1.33	-5.11
Money market, annual yield	0.90	0.87	0.86	●					1.67	-2.76
Five-year CD, annual yield	2.66	2.66	2.50		●				2.83	-2.25
30-year mortgage, fixed†	5.16	5.20	5.02			●			5.80	-0.77
15-year mortgage, fixed†	4.47	4.49	4.46			●			5.31	-1.24
Jumbo mortgages, \$417,000-plus†	6.12	6.11	6.00				●		7.21	-0.03
Five-year adj mortgage (ARM)†	4.38	4.39	4.11				●		5.69	-1.37
New-car loan, 48-month	6.51	6.56	6.51					●	7.50	-0.46
Home-equity loan, \$30,000	5.26	5.26	5.22					●	5.87	-2.27

Bankrate.com rates based on survey of over 4,800 online banks. \*Base rate posted by 70% of the nation's largest banks. † Excludes closing costs. Sources: Thomson Reuters; WSJ Market Data Group; Bankrate.com

\*Semiannual swaps maturing in 2yrs-30yrs Sources: Ryan ALM; ICAP plc.

### Corporate Borrowing Rates and Yields

Bond total return index	Close	YIELD (%)			52-WEEK		TOTAL RETURN (%)	
		Last	Week ago	High	Low	52-wk	3-yr	
Treasury, Ryan ALM	1093.94	2.708	2.611	3.086	1.941	-2.18	7.05	
10-yr Treasury, Ryan ALM	1227.85	3.734	3.612	3.937	2.533	-4.71	7.05	
DJ Corporate	247.03	4.358	4.216	7.365	4.139	15.05	7.87	
Aggregate, Barclays Capital	1457.92	3.470	3.380	4.600	3.150	7.35	6.36	
High Yield 100, Merrill Lynch	1662.34	7.932	7.472	13.031	6.960	21.27	1.92	
Fixed-Rate MBS, Barclays	1561.68	4.000	3.900	4.850	3.450	6.22	7.36	
Muni Master, Merrill	387.39	3.080	3.082	3.768	2.875	5.61	5.13	
EMBI Global, J.P. Morgan	468.66	6.774	6.808	9.847	6.380	29.51	6.68	

Sources: J.P. Morgan; Ryan ALM; Ryan Labs; Barclays Capital; Merrill Lynch