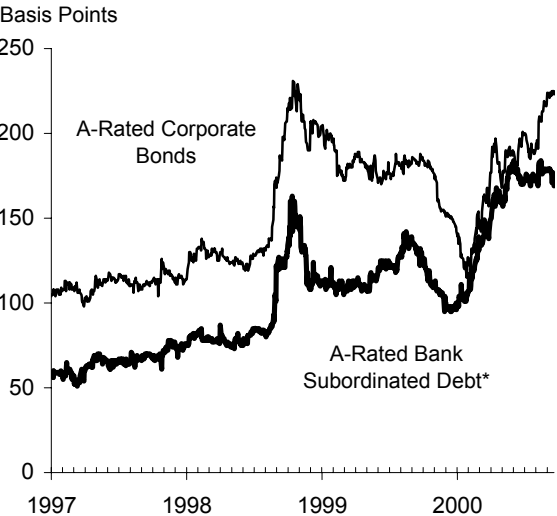


Figure 2
Yield Spreads Over Treasuries



*Based on Bloomberg's Bank 10-year Index