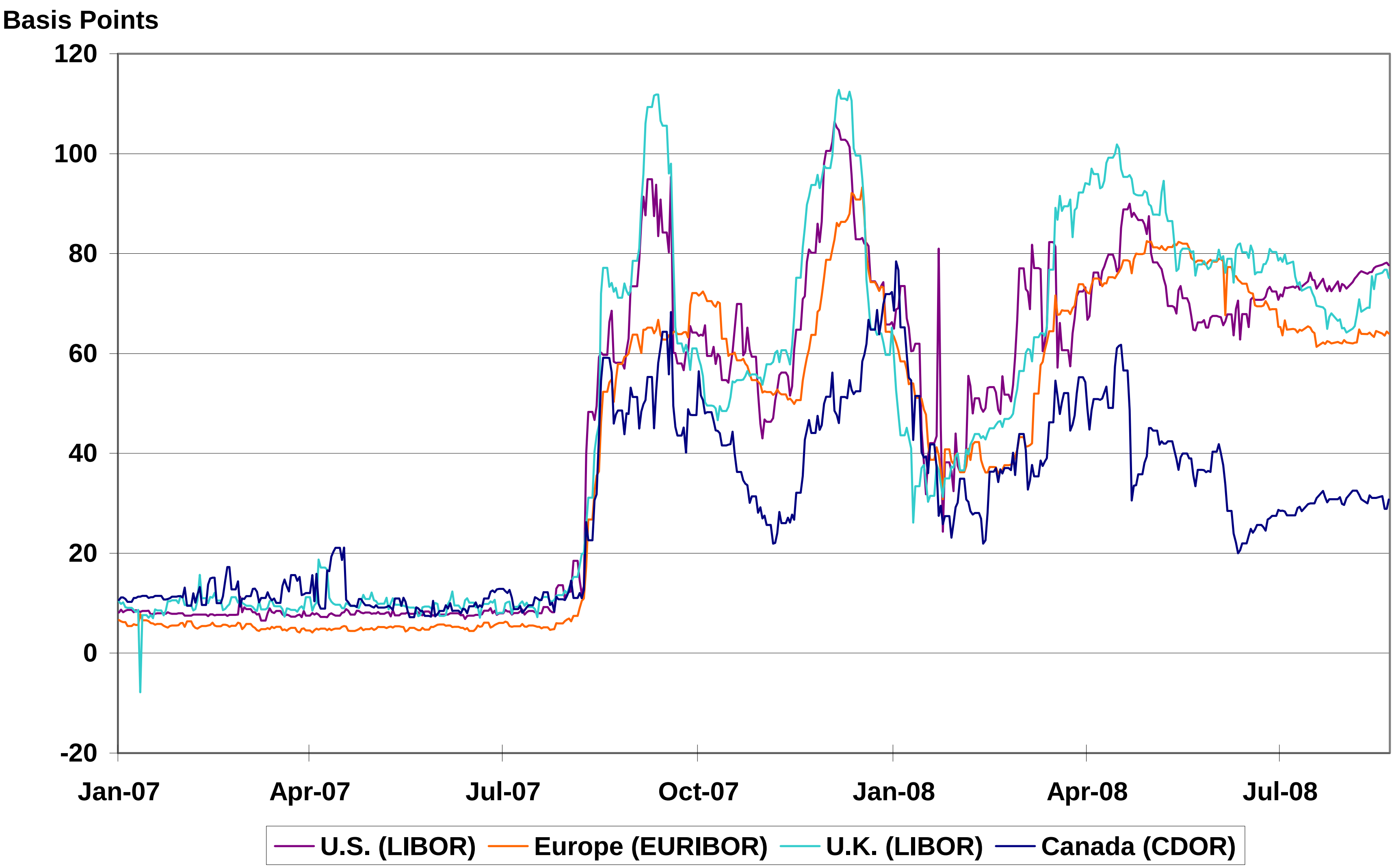
# Spreads between 3-Month LIBOR and OIS*




*LIBOR is the London Interbank Offer Rate. OIS is the Overnight Index Swap rate.