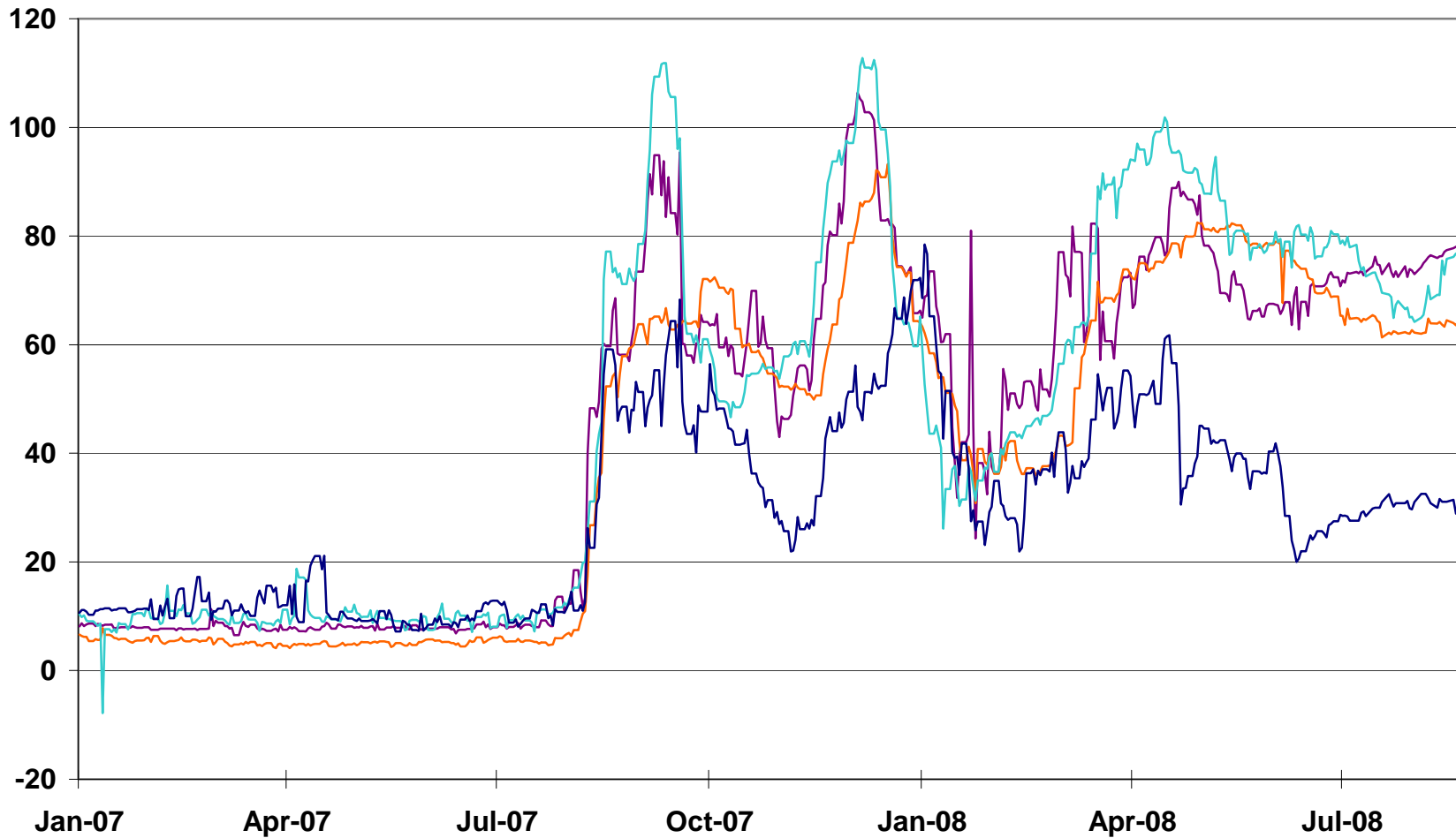




Spreads between 3-Month LIBOR and OIS*

Basis Points



— U.S. (LIBOR) — Europe (EURIBOR) — U.K. (LIBOR) — Canada (CDOR)

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