

Commercial Loan Rate Indications

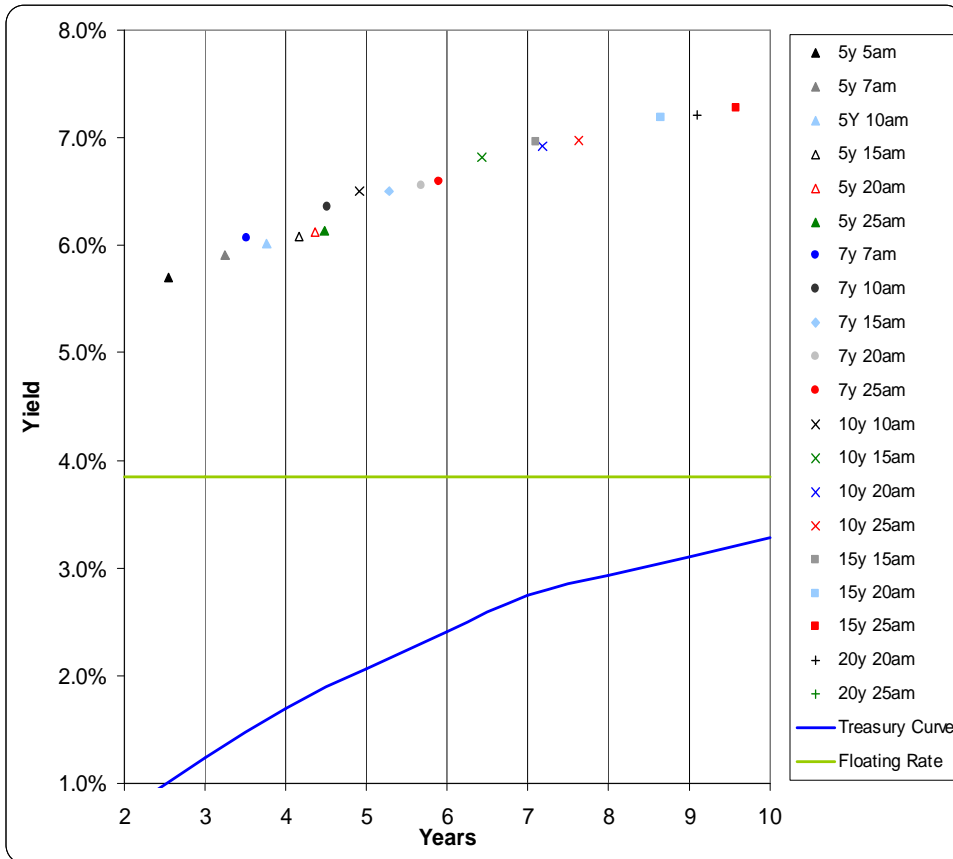
Libor +350 bps

Libor Yield

Libor Yield

Rate/Fee	Amortization Terms														
	5 Yr Am		7 Yr Am		10 Yr Am		15 Yr Am		20 Yr Am		25 Yr Am		Fixed Final Term		
0.34719%													0.34719%		
Treasury Yield	Fixed Final Term													Treasury Yield	
2.07%	5 Years	5.70%	\$2,871	5.92%	\$3,649	6.02%	\$4,234	6.09%	\$4,689	6.12%	\$4,915	6.13%	\$5,050	5 Years	2.07%
2.75%	7 Years			6.07%	\$3,958	6.36%	\$5,077	6.50%	\$5,950	6.56%	\$6,384	6.59%	\$6,643	7 Years	2.75%
3.28%	10 Years					6.51%	\$5,528	6.82%	\$7,230	6.93%	\$8,082	6.98%	\$8,587	10 Years	3.28%
	15 Years							6.96%	\$7,979	7.19%	\$9,735	7.28%	\$10,782	15 Years	
	20 Years									7.22%	\$10,229	7.34%	\$11,943	20 Years	

Indications as of: 6/21/2010



Floating Side Floor Cost			
Strike	2.00%	2.50%	3.00%
Protected Term			
3 Yrs			
5 Years	0.62%	0.93%	1.20%
7 Years	0.45%	0.69%	0.89%
10 Years	0.33%	0.51%	0.67%
15 Years	0.23%	0.38%	0.49%
5 Yrs			
5 Years	0.84%	1.16%	1.51%
7 Years	0.62%	0.86%	1.13%
10 Years	0.46%	0.64%	0.84%
15 Years	0.34%	0.47%	0.61%
7 Yrs			
7 Years	0.71%	0.98%	1.28%
10 Years	0.52%	0.72%	0.95%
15 Years	0.38%	0.53%	0.69%
10 Yrs			
10 Years	0.62%	0.85%	1.12%
15 Years	0.45%	0.62%	0.81%
15 Yrs			
15 Years	0.54%	0.75%	0.98%

Add Libor Spread to floor Strike to determine nominal floor level. For example, Libor + 350bps with a floor strike of 2.50% results in a net floor to the bank of 6.00% over the Protected Term. Select Loan Term equal to Fixed Final Term. Then select Strike and Protected Term. Add Floor Cost to Loan Indication. **Example:**

10yrF 20yr A Loan Indication (L+350)	6.93%
10yr Protected Term @ 2.50% Strike Floor Cost	<u>0.85%</u>
10yrF 20yr A Rate with 6.00% Floating Floor	7.78%