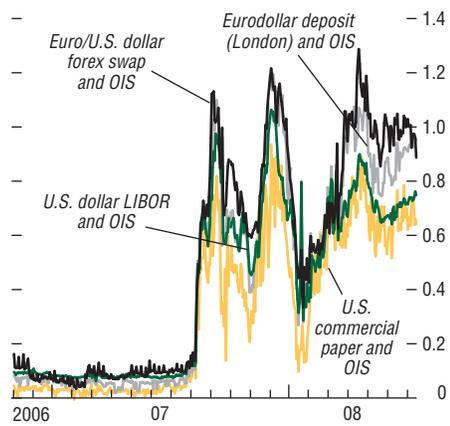


Selected Three-Month Spreads (In percent)



Sources: Board of Governors of the Federal Reserve System; British Bankers' Association; and JPMorgan Chase & Co.
Note: OIS = overnight index swaps.