

Hot Sheet

INTEREST RATE PROJECTIONS

KEY INTEREST RATE PROJECTIONS

03/30/07

KEY TREASURIES	Current	1/WK	1/MO
3-Mo T-Bill Yield*	5.03%	5.00%	5.05%
6-Mo T-Bill Yield	5.06%	5.03%	5.08%
2-Yr T-Note Yield*	4.56%	4.58%	4.63%
3-Yr T-Note Yield	4.52%	4.54%	4.59%
5-Yr T-Note Yield	4.52%	4.54%	4.59%
10-Yr T-Note Yield*	4.63%	4.65%	4.65%
30-Yr T-Bond Yield*	4.83%	4.83%	4.83%

KEY FED RATES	Current	After 9-May	After 28-Jun	After 7-Aug
Prime Rate	8.25%	8.25%	8.25%	8.25%
Discount Rate	6.25%	6.25%	6.25%	6.25%
Fed Funds Rate*	5.25%	5.25%	5.25%	5.25%
11 th District Cost of Funds	4.392%	4.464%	4.500%	4.572%
Balance of Risk * (1)	Neutral	Neutral	Neutral	Neutral

KEY INTEREST RATES	Current	1/WK	1/MO
30-Year Fixed / Freddie Mac	6.16%	6.18%	6.18%
15-Year Fixed / Freddie Mac	5.86%	5.88%	5.88%
1-Year ARM / Freddie Mac	5.43%	5.40%	5.45%
3-Month LIBOR / Fannie Mae	5.35%	5.32%	5.37%

* 03/30/07 survey courtesy of Insight Economics, LLC

(1) Balance of Risk – This is the wording included in the Fed’s post-FOMC statement that describes the FOMC’s consensus about the balance of risks to the attainment of its long-run goals of price stability and sustainable economic growth. It applies to the period extending beyond the next FOMC meeting and is expressed in one of the following views: Balanced – “balanced”, Inflation – “heightened inflation pressures”, Neutral – in a hold pattern, or Weakness – “economic weakness”.

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