TALF loan rate spreads and comparable market interest rate spreads
Loans backed by Commercial Mortgage-Backed Securities (CMBS)

TALF Loan Type (CMBS):	3-Yr Fixed	5-Yr Fixed
TALF Loan Rate (CMBS):	3-Yr LIBOR Swap rate + **100** basis points	5-Yr LIBOR Swap rate + **100** basis points
Date	Super Senior 3-Yr AAA CMBS rate - 3-Yr LIBOR Swap rate	Super Senior 5-Yr AAA CMBS rate - 5-Yr LIBOR Swap rate
02/27/09	600	1300
03/27/09	400	1100
04/24/09	375	1025
05/29/09	300	600
06/26/09	300	650
07/31/09	250	400
08/28/09	260	425
09/25/09	260	405
10/30/09	235	350
11/27/09	245	370
12/25/09	240	330
01/29/10	225	300
02/26/10	225	275
03/26/10	200	275
04/30/10	200	270
05/28/10	210	285
06/25/10	210	280
07/30/10	195	245
08/27/10	165	230
09/24/10	155	210
10/29/10	205	290
11/26/10	195	270
12/31/10	195	275
01/28/11	190	260
02/25/11	175	235
03/25/11	180	230
04/29/11	170	215
05/27/11	180	235
06/24/11	200	255

TALF loan rate spreads and comparable market interest rate spreads
Loans backed by Prime Auto Asset-Backed Securities (ABS)

TALF Loan Type (Prime Auto): 3-Yr Fixed w/ avg life >=2 years
TALF Loan Rate (Prime Auto): 3-Yr LIBOR Swap rate + **100** basis points

Date	3-Yr Auto (Prime) AAA fixed-rate ABS rate - 3-Yr LIBOR Swap rate (basis points)	Date
2/27/09	350	2/26/09
3/31/09	300	3/26/09
4/30/09	225	4/30/09
5/29/09	200	5/28/09
6/30/09	165	6/25/09
7/31/09	120	7/30/09
8/31/09	80	8/27/09
9/30/09	65	9/24/09
10/30/09	50	10/29/09
11/30/09	55	11/25/09
12/31/09	50	12/31/09
1/29/10	35	1/28/10
2/26/10	25	2/25/10
3/31/10	20	3/25/10
4/30/10	20	4/29/10
5/28/10	30	5/27/10
6/30/10	20	6/24/10
7/30/10	20	7/29/10
8/31/10	17	8/26/10
9/30/10	22	9/30/10
10/29/10	25	10/28/10
11/30/10	30	11/25/10
12/31/10	28	12/30/10
1/31/11	28	1/27/11
2/28/11	25	2/24/11
3/31/11	35	3/31/11
4/29/11	33	4/28/11
5/31/11	28	5/26/11
6/30/11	27	6/30/11

3-Yr Floating
1-Mo LIBOR rate + **100** basis points

3-Yr Auto (Prime) AAA floating-rate ABS rate - 1-Mo LIBOR rate (basis points)
510
427
377
367
346
309
257
226
218
192
233
187
168
176
167
166
130
94
88
84
77
101
135
129
146
168
141
120
123

TALF loan rate spreads and comparable market interest rate spreads
Loans backed by Credit Card Asset-Backed Securities (ABS)

TALF Loan Type (Credit Cards): 3-Yr Fixed w/ avg life >=2 years | 3-Yr Floating
TALF Loan Rate (Credit Cards): 3-Yr LIBOR Swap rate + **100** basis points | 1-Mo LIBOR rate + **100** basis points

Spread Date	3-Yr AAA Credit Card fixed-rate ABS rate - 3-Yr LIBOR Swap Rate (asis points)		3-Yr AAA Credit Card floating-rate ABS rate - 1-Mo LIBOR rate (basis points)
2/26/09	250	02/27/09	290
3/26/09	290	03/31/09	320
4/30/09	220	04/30/09	260
5/28/09	130	05/29/09	150
6/25/09	120	06/30/09	145
7/30/09	105	07/31/09	130
8/27/09	60	08/31/09	85
9/24/09	45	09/30/09	65
10/29/09	35	10/30/09	55
11/25/09	45	11/30/09	75
12/31/09	35	12/31/09	60
1/28/10	25	01/29/10	40
2/25/10	25	02/26/10	40
3/25/10	25	03/31/10	30
4/29/10	20	04/30/10	25
5/27/10	30	05/28/10	35
6/24/10	20	06/30/10	30
7/29/10	17	07/30/10	25
8/26/10	14	08/31/10	22
9/30/10	25	09/30/10	24
10/28/10	25	10/29/10	27
11/25/10	27	11/30/10	27
12/30/10	27	12/31/10	27
1/27/11	25	01/31/11	24
2/24/11	24	02/28/11	24
3/31/11	25	03/31/11	22
4/28/11	21	04/29/11	21
5/26/11	20	05/31/11	18
6/30/11	19	06/30/11	16

TALF loan rate spreads and comparable market interest rate spreads
Loans backed by Equipment Loan Asset-Backed Securities (ABS)

TALF Loan Type (Equipment):* 3-Yr Fixed w/ avg life >=2 years
TALF Loan Rate (Equipment): 3-Yr LIBOR Swap rate + **100** basis points

Spread Date	3-Yr AAA Equipment (large) fixed-rate ABS rate - 3-Yr LIBOR swap rate (basis points)
2/27/09	450
3/31/09	425
4/30/09	400
5/29/09	325
6/30/09	300
7/31/09	175
8/31/09	140
9/30/09	120
10/30/09	90
11/30/09	95
12/31/09	95
1/29/10	65
2/26/10	55
3/31/10	40
4/30/10	40
5/28/10	45
6/30/10	45
7/30/10	45
8/31/10	45
9/30/10	40
10/29/10	45
11/30/10	60
12/31/10	60
1/31/11	60
2/28/11	55
3/31/11	60
4/29/11	60
5/31/11	47
6/30/11	45

** All TALF loans against equipment ABS were fixed-rate, therefore only the fixed 3 Year rate is provided.*

TALF loan rate spreads and comparable market interest rate spreads
Loans backed by Private Student Loan Asset-Backed Securities (ABS)

TALF Loan Type (Private Student Loans): 3-Yr (w/Prime-based coupon) Floating
TALF Loan Rates (Private Student Loans): Higher of (Prime rate - 175 basis points) and 100 basis points

Date	3-Yr AAA Private Student Loan floating-rate ABS rate - (Prime rate less 175 basis points) (basis points)
2/26/09	976
3/26/09	973
4/30/09	852
5/28/09	617
6/25/09	610
7/30/09	498
8/27/09	386
9/24/09	378
10/29/09	328
11/25/09	325
12/31/09	325
1/28/10	275
2/25/10	175
3/25/10	179
4/29/10	184
5/27/10	204
6/24/10	204
7/29/10	197
8/26/10	180
9/30/10	179
10/28/10	179
11/25/10	179
12/30/10	180
1/27/11	155
2/24/11	156
3/31/11	130
4/28/11	77
5/26/11	45
6/30/11	45

5-Yr (w/Prime-based coupon) Floating

Higher of (Prime rate - 175 basis points) and 100 basis points

7-Yr AAA Private Student Loan floating-rate ABS rate - (Prime rate less 175 basis points) (basis points)	Date
976	02/27/09
973	03/27/09
952	04/24/09
717	05/29/09
710	06/26/09
598	07/31/09
486	08/28/09
478	09/25/09
428	10/30/09
425	11/27/09
425	12/25/09
400	01/29/10
250	02/26/10
254	03/26/10
259	04/30/10
279	05/28/10
279	06/25/10
272	07/30/10
255	08/27/10
254	09/24/10
254	10/29/10
254	11/26/10
255	12/31/10
230	01/28/11
231	02/25/11
205	03/25/11
152	04/29/11
120	05/27/11
120	06/24/11

3-Yr (other coupon) Floating: 1-Mo LIBOR rate + **100** basis points	5-Yr (other coupon) Floating: 1-Mo LIBOR rate + **100** basis points
3-Yr Private Credit Student Loan AAA floating-rate ABS rate - 1-Mo LIBOR	7-yr Private Credit Student Loan AAA floating-rate ABS rate - 1-Mo LIBOR
1000	1000
1000	1000
900	1000
700	800
700	800
600	700
500	600
500	600
450	550
450	550
450	550
400	525
300	375
300	375
300	375
300	375
300	375
300	375
300	375
300	375
300	375
300	375
300	375
275	350
275	350
275	325
200	275
170	245
170	245