

# Option ARM Indices

## 12-MTA Index

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
January	5.02%	6.10%	5.50%	5.63%	5.14%	4.97%	6.13%	3.76%	2.07%	1.26%	1.77%
February	5.31	5.95	5.51	5.63	5.05	5.08	6.11	3.48	2.00	1.24	2.02
March	5.60	5.79	5.56	5.60	4.99	5.21	5.99	3.26	1.94	1.23	
April	5.84	5.64	5.61	5.58	4.94	5.34	5.87	3.06	1.86	1.23	
May	6.01	5.55	5.64	5.55	4.89	5.46	5.71	2.91	1.75	1.23	
June	6.14	5.49	5.68	5.50	4.83	5.58	5.53	2.79	1.65	1.24	
July	6.19	5.46	5.70	5.46	4.78	5.70	5.32	2.67	1.55	1.29	
August	6.22	5.47	5.69	5.44	4.76	5.79	5.10	2.55	1.45	1.38	
September	6.23	5.49	5.66	5.42	4.73	5.88	4.90	2.41	1.38	1.46	
October	6.25	5.49	5.66	5.39	4.73	5.96	4.67	2.27	1.34	1.52	
November	6.24	5.51	5.63	5.33	4.77	6.04	4.40	2.18	1.30	1.60	
December	6.19	5.50	5.62	5.21	4.88	6.08	4.09	2.12	1.27	1.68	
<b>Annual Average</b>	<b>5.94</b>	<b>5.62</b>	<b>5.62</b>	<b>5.48</b>	<b>4.87</b>	<b>5.59</b>	<b>5.32</b>	<b>2.79</b>	<b>1.63</b>	<b>1.36</b>	<b>1.90</b>

## 11<sup>th</sup> District Cost of Funds Index

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
January	4.37%	5.12%	4.84%	4.95%	4.69%	4.77%	5.61%	3.37%	2.54%	1.82%	2.03%
February	4.59	5.06	4.84	4.96	4.66	4.85	5.62	3.07	2.71	1.90	2.12
March	4.75	5.03	4.82	4.99	4.61	4.90	5.51	2.82	2.31	1.81	
April	4.93	4.98	4.76	4.97	4.56	4.97	5.43	2.74	2.26	1.84	
May	5.01	4.87	4.78	4.92	4.52	5.00	5.20	2.65	2.21	1.82	
June	5.06	4.84	4.82	4.90	4.49	5.08	4.95	2.72	2.21	1.80	
July	5.14	4.82	4.86	4.88	4.48	5.20	4.75	2.77	2.13	1.71	
August	5.18	4.81	4.85	4.88	4.50	5.36	4.50	2.85	2.11	1.76	
September	5.14	4.82	4.89	4.91	4.50	5.46	4.27	2.82	2.02	1.82	
October	5.13	4.84	4.90	4.90	4.56	5.51	4.11	2.76	1.95	1.88	
November	5.11	4.83	4.94	4.88	4.61	5.55	3.97	2.76	1.92	1.93	
December	5.12	4.84	4.96	4.76	4.67	5.59	3.63	2.71	1.91	1.96	
<b>Annual Average</b>	<b>4.96</b>	<b>4.91</b>	<b>4.86</b>	<b>4.91</b>	<b>4.57</b>	<b>5.19</b>	<b>4.80</b>	<b>2.84</b>	<b>2.19</b>	<b>1.84</b>	<b>2.08</b>



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Actual interest rate on a loan would be equal to the sum of the current index plus a margin. We have loan offices and accept applications in: Washington Mutual Bank, FA - many states; Washington Mutual Bank - ID, OR, UT, WA; and Washington Mutual Bank fsb - ID, MT, UT.

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