



April 22nd 2016 Sector Yield Summary

The Markit US ABS Pricing Sector Yield Summary gives a weekly snap shot of the US Non-Agency RMBS market. Our yield calculations are based on the performance of the senior most tranches in each sector from the most widely traded vintages.

For more information on the US ABS Pricing service, requests for addition yield information or general questions please email us at USABSPricing@Markit.com

Note: Levels in late 2015 reflect updated assumption sets.

Product Type	Yield in %			Product Type	Yield in %		
	Current	4 Week Chg	YTD		Current	4 Week Chg	YTD
Prime Fixed				Prime ARM			
2005	4.589	0.007	0.351	2005	4.285	(0.062)	0.155
2006	4.929	0.000	0.228	2006	4.467	(0.155)	0.081
2007	4.665	(0.042)	0.480	2007	4.920	(0.130)	0.220
ALT-A Fixed				ALT-A ARM			
2005	4.998	0.119	0.300	2005	4.870	0.204	0.457
2006	4.955	(0.188)	0.241	2006	5.088	(0.181)	0.330
2007	5.245	0.112	0.430	2007	5.272	0.027	0.533
Subprime				Option ARM			
2005	4.500	0.475	0.850	2005	4.842	(0.015)	0.294
2006	5.530	(0.143)	0.575	2006	5.185	(0.068)	0.270
2007	5.312	(0.623)	0.418	2007	4.988	(0.113)	0.336

❖ Negative numbers indicate tightening of yields

Sector	Description
Prime Fixed	Prime Borrowers with 30 Year Fixed Rate Mortgages
Prime ARM	Prime Borrowers with 30 Year Adjustable Rate Mortgages
ALT-A Fixed	Below Prime Borrowers with Fixed Rate Mortgages
ALT-A ARM	Below Prime Borrowers with Adjustable Rate Mortgages
Subprime	Subprime Borrowers with either a Fixed or Adjustable Rate Mortgage
Option ARM	Borrowers who have a mortgage that allows for an additional payment options besides only Principal and Interest

