

May 20th 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	4.582	(0.007)	0.343	2005	4.173	(0.112)	0.043
2006	4.675	(0.253)	(0.025)	2006	4.388	(0.080)	0.001
2007	4.585	(0.081)	0.400	2007	4.761	(0.159)	0.061
ALT-A Fixed				ALT-A ARM			
2005	4.968	(0.029)	0.271	2005	4.873	0.002	0.459
2006	5.017	0.062	0.303	2006	5.056	(0.032)	0.298
2007	5.224	(0.021)	0.408	2007	5.238	(0.034)	0.499
Subprime				Option ARM			
2005	4.672	0.172	1.022	2005	4.876	0.034	0.327
2006	5.396	(0.134)	0.441	2006	5.194	0.009	0.279
2007	5.182	(0.130)	0.288	2007	4.941	(0.046)	0.290

❖ 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

