

As of August 12, 2010								
RATE FIXING PERIOD								
	1 Year	2 Years	3 Years	5 Years	10 Years	15 Years	20 Years	25 Years
<b>BDO-EPCI</b>	<b>7.88%</b>	<b>7.88%</b>	<b>7.88%</b>	<b>9.75%</b>	<b>10.50%</b>	<b>11.00%</b>	<b>11.50%</b>	<b>11.50%</b>
<b>BPI-Family</b>	<b>7.90%</b>	<b>7.90%</b>	<b>7.90%</b>	8.90%	11.00%	11.25%	11.50%	-
<b>Chinabank</b>	7.50%	8.25%	8.25%	8.75%	9.75%	10.50%	11.00%	-
<b>Metrobank</b>	9.25%	9.50%	9.50%	10.00%	10.50%	-	-	-
<b>PSBank</b>	9.00%	9.25%	9.25%	9.75%	10.50%	11.00%	11.25%	11.25%
<b>HSBC</b>	6.99%	7.99%	7.99%	8.99%	-	-	-	-
<b>Average</b>	8.09%	8.46%	8.46%	9.36%	10.45%	10.94%	11.31%	11.38%
<b>Lowest</b>	6.99%	7.88%	7.88%	8.75%	9.75%	10.50%	11.00%	11.25%
<b>Highest</b>	9.25%	9.50%	9.50%	10.00%	11.00%	11.25%	11.50%	11.50%

There is an observed optimism in the mortgage banking industry as majority of our partners have either reduced rates or are giving out promo rates.

- BDO has just cut rates across all tenors (except for 25-year term) at a high of 1.87% to a low of 0.25%. Rates are valid until December 2010 (provided booking within December 2010).
- BPI-FB is also offering a reduced rate of 7.9% for 1 to 3 year rate fixing.

FYI.