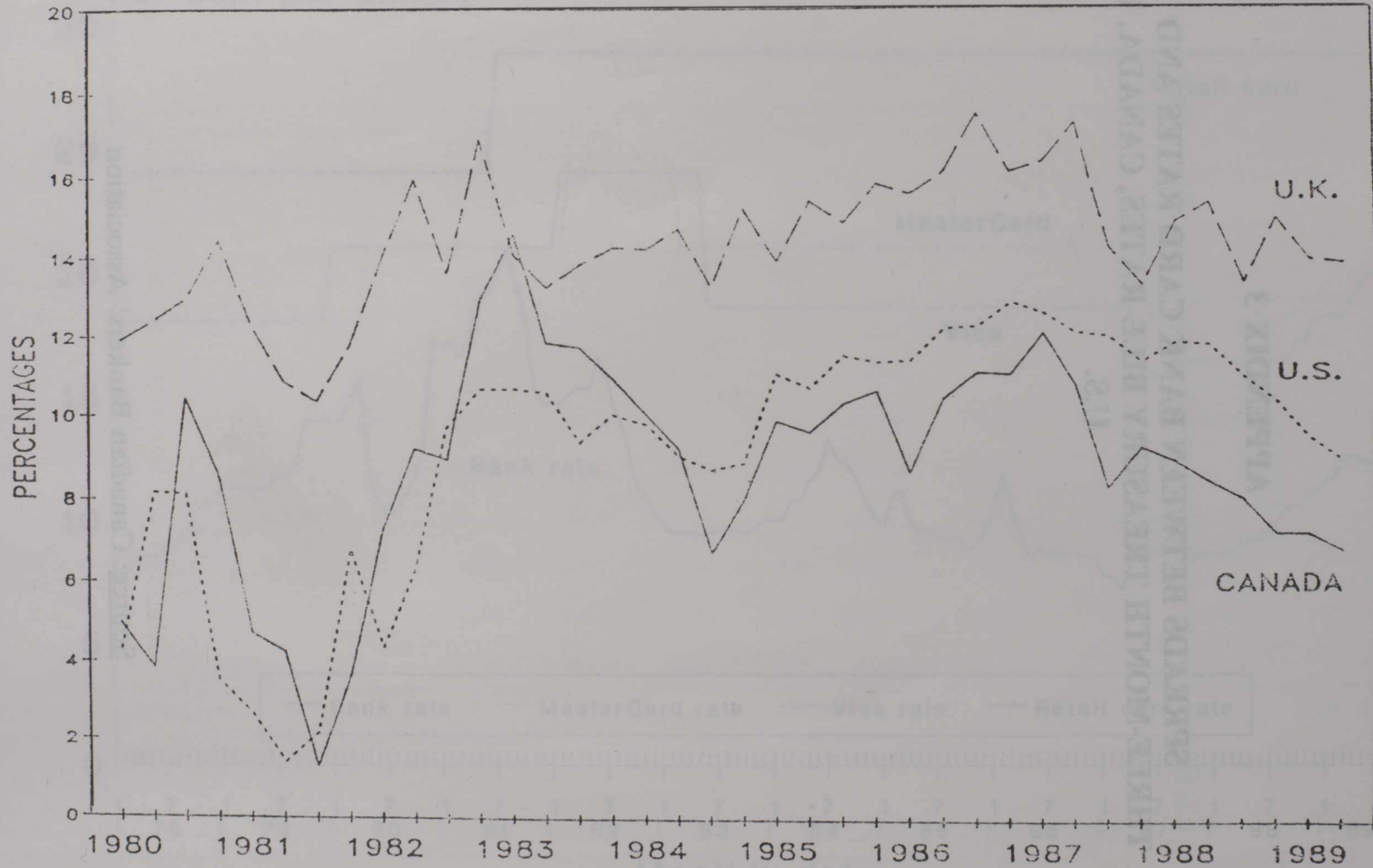


SPREAD — BANK CARDS VS THREE-MONTH T-BILLS  
CANADA, U. K. & U. S.



Source: Canadian Bankers' Association.

Source: CBA & FRB