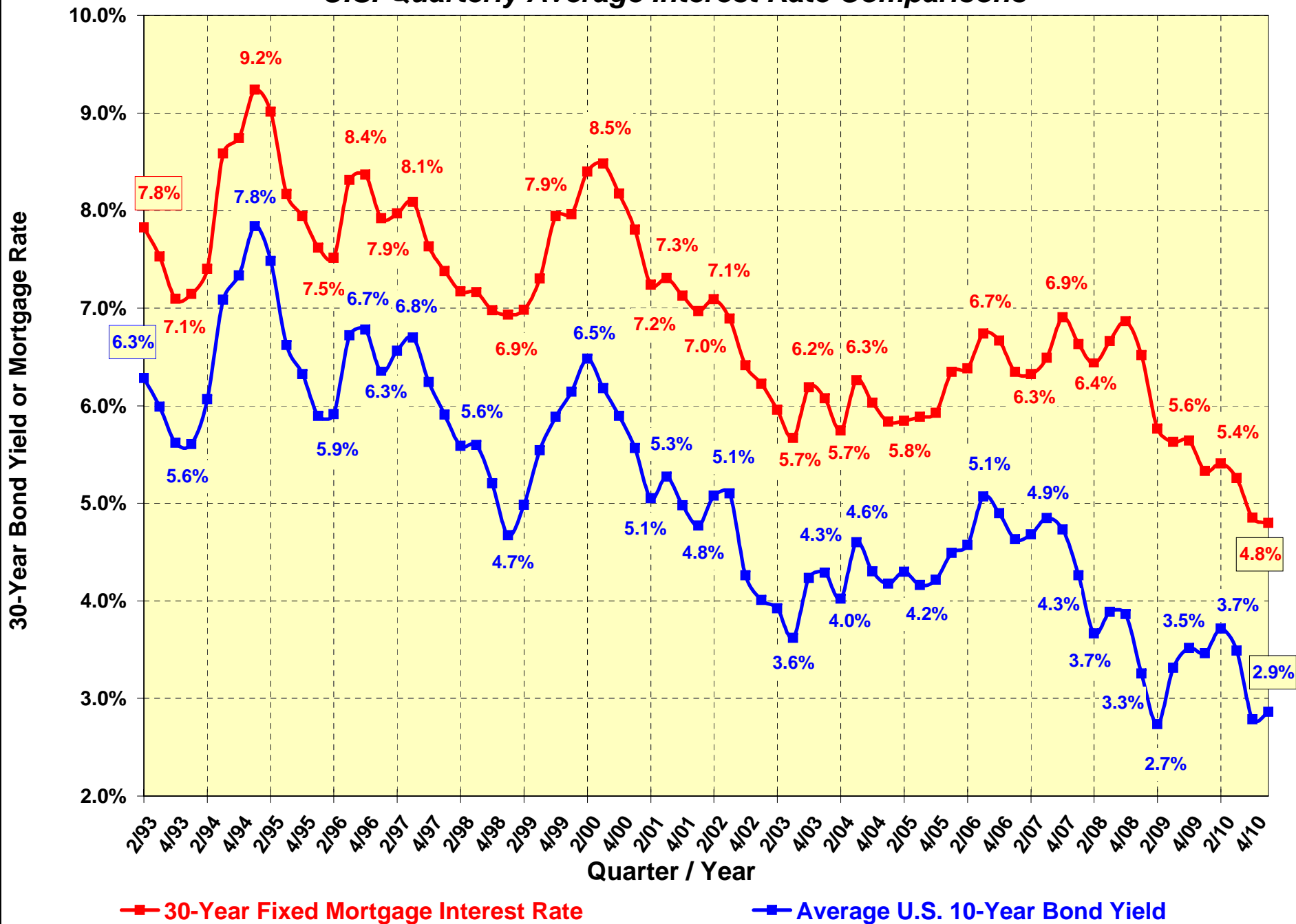


U.S. Quarterly Average Interest Rate Comparisons



SOURCES: HSH Associates, Butler, New Jersey; Federal Reserve Bank of New York; The Genesis Group