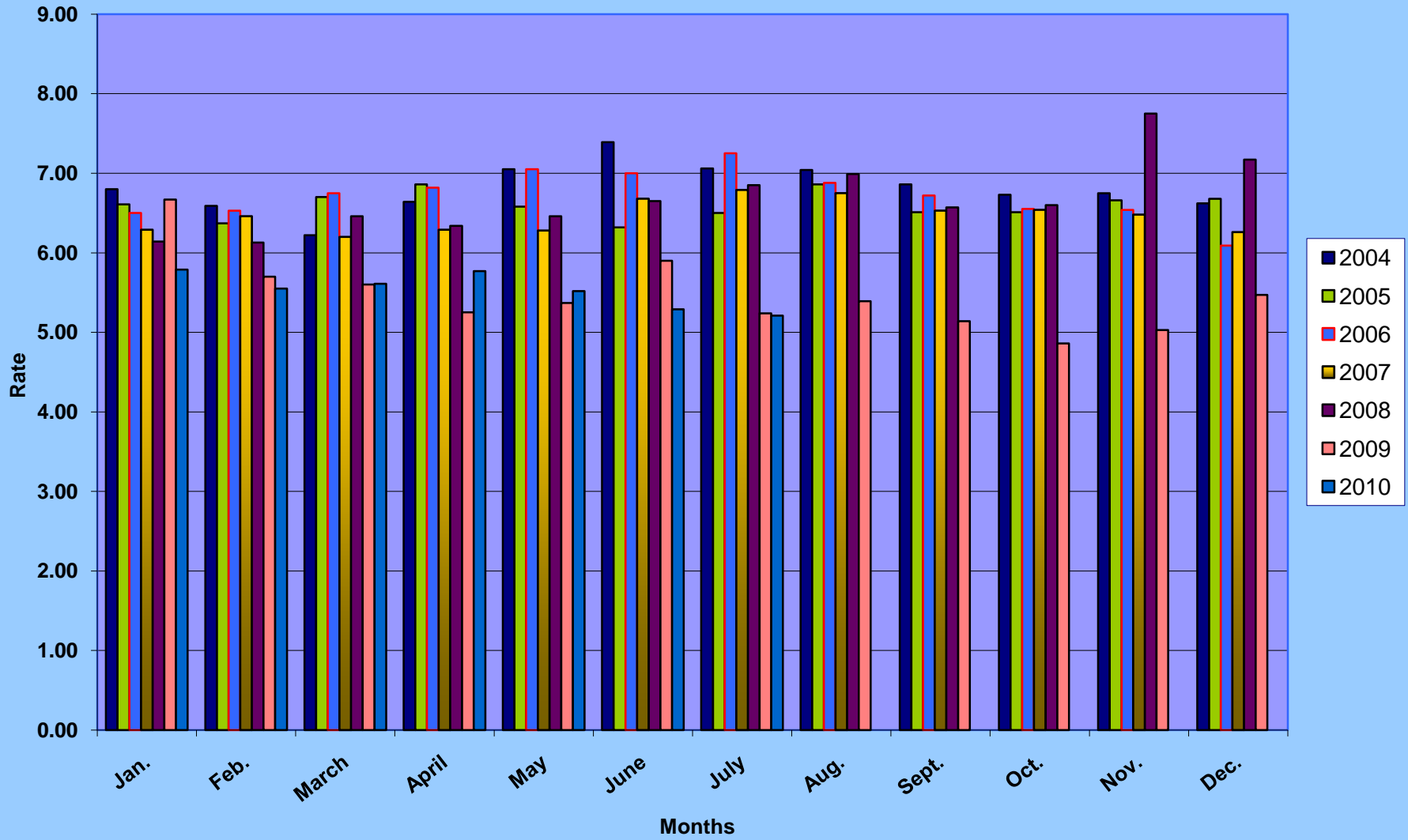


Monthly Effective Rates for 20-Year Debenture



Monthly Effective Rates for 20-Year Debenture

	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
2004	6.80	6.59	6.22	6.64	7.05	7.39	7.06	7.04	6.86	6.73	6.75	6.62
2005	6.61	6.37	6.70	6.86	6.58	6.32	6.50	6.86	6.51	6.51	6.66	6.68
2006	6.50	6.53	6.75	6.82	7.05	7.00	7.25	6.88	6.72	6.55	6.54	6.09
2007	6.29	6.46	6.20	6.29	6.28	6.68	6.79	6.75	6.53	6.54	6.48	6.26
2008	6.14	6.13	6.46	6.34	6.46	6.65	6.85	6.99	6.57	6.60	7.75	7.17
2009	6.67	5.70	5.60	5.25	5.37	5.90	5.24	5.39	5.14	4.86	5.03	5.47
2010	5.79	5.55	5.61	5.77	5.52	5.29	5.21					