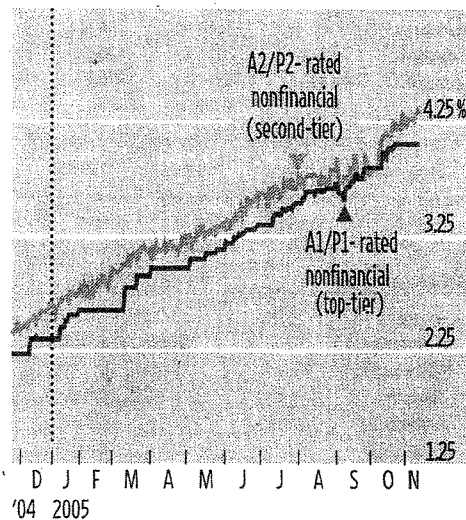


Money Rates

The key U. S. and foreign annual interest rates below are a guide to general levels but don't always represent actual transactions.

Commercial Paper

Yields paid by corporations for short-term financing, typically for daily operation



Source: Federal Reserve

Prime Rate: 7.00% (effective 11/01/05). The base rate on corporate loans posted by at least 75% of the nation's 30 largest banks.

Discount Rate (Primary): 5.00% (effective 11/01/05).

Federal Funds: 5.000% high, 3.900% low, 4.500% near closing bid, 5.000% offered. Effective rate: 4.00%. Source: Tullett Prebon Information, Ltd. Federal-funds target rate: 4.000% (effective 11/01/05).

Call Money: 5.75% (effective 11/01/05).

Commercial Paper: Placed directly by General Electric Capital Corp.: 4.08% 30 to 44 days; 4.16% 45 to 59 days; 4.20% 60 to 89 days; 4.27% 90 to 119 days; 4.32% 120 to 149 days; 4.36% 150 to 179 days; 4.42% 180 to 209 days; 4.45% 210 to 239 days; 4.47% 240 to 264 days; 4.49% 265 to 270 days.

Tuesday, November 22, 2005

Euro Commercial Paper: Placed directly by General Electric Capital Corp.: 2.21% 30 days; 2.34% two months; 2.39% three months; 2.42% four months; 2.48% five months; 2.52% six months.

Dealer Commercial Paper: High-grade unsecured notes sold through dealers by major corporations: 4.10% 30 days; 4.23% 60 days; 4.32% 90 days.

Certificates of Deposit: 4.12% one month; 4.34% three months; 4.54% six months.

Bankers Acceptances: 4.15% 30 days; 4.25% 60 days; 4.34% 90 days; 4.40% 120 days; 4.48% 150 days; 4.54% 180 days. Source: Tullett Prebon Information, Ltd.

Eurodollars: 4.16% - 4.14% one month; 4.29% - 4.27% two months; 4.36% - 4.34% three months; 4.43% - 4.40% four months; 4.51% - 4.48% five months; 4.56% - 4.53% six months. Source: Tullett Prebon Information, Ltd.

London Interbank Offered Rates (Libor): 4.19375% one month; 4.39375% three months; 4.59000% six months; 4.79000% one year. Effective rate for contracts entered into two days from date appearing at top of this column. **Euro Libor:** 2.30738% one month; 2.43900% three months; 2.57263% six months; 2.76000% one year. Effective rate for contracts entered into two days from date appearing at top of this column.

Euro Interbank Offered Rates (Euribor): 2.304% one month; 2.437% three months; 2.571% six months; 2.760% one year. Source: Reuters.

Foreign Prime Rates: Canada 4.75%; European Central Bank 2.00%; Japan 1.375%; Switzerland 2.65%; Britain 4.50%.

Treasury Bills: Results of the Monday, November 21, 2005, auction of short-term U.S. government bills, sold at a discount from face value in units of \$1,000 to \$1 million: 3.940% 13 weeks; 4.155% 26 weeks. Tuesday, November 22, 2005 auction: 3.875% 4 weeks.

Overnight Repurchase Rate: 3.97%. Source: Garban Inter-capital.

Freddie Mac: Posted yields on 30-year mortgage commitments. Delivery within 30 days 5.97%, 60 days 5.99%, standard conventional fixed-rate mortgages: 3.375%, 2% rate capped one-year adjustable rate mortgages.

Fannie Mae: Posted yields on 30 year mortgage commitments (priced at par) for delivery within 30 days 6.129%, 60 days 6.162%, standard conventional fixed-rate mortgages. Constant Maturity Debt Index: 4.328% three months; 4.470% six months; 4.659% one year.

Merrill Lynch Ready Assets Trust: 3.2%.

Consumer Price Index: October, 199.2, up 4.3% from a year ago. Bureau of Labor Statistics.