

## Variable-Spread Loan (VSL) Rates

Originally called Variable-Rate Single Currency Loan (VSCL or SCL)

Invitation to Negotiate the Loan Issued			
On or After July 23, 2009	On or After September 28, 2007 and Approved by Nov. 30, 2009	On or after July 31, 1998, and signed before September 28, 2007	Prior to July 31, 1998
United States Dollars (USD)	United States Dollars (USD)	United States Dollars (USD)	United States Dollars (USD)
Japanese Yen (JPY)	Japanese Yen (JPY)	Japanese Yen (JPY)	Japanese Yen (JPY)
Pounds Sterling (GBP)	Pounds Sterling (GBP)	Pounds Sterling (GBP)	Pounds Sterling (GBP)
Euro (EUR)	Euro (EUR)	Euro (EUR)	Euro (EUR)
Swiss Francs (CHF)	Swiss Francs (CHF)	Swiss Francs (CHF)	Swiss Francs (CHF)

## Historical Lending Rates

Invitation to Negotiate the Loan Issued			
On or After July 23, 2009	On or After September 28, 2007 and Approved by Nov. 30, 2009	On or after July 31, 1998, and signed before September 28, 2007	Prior to July 31, 1998
European Currency Units	European Currency Units	European Currency Units	European Currency Units
United States Dollars (USD)	United States Dollars (USD)	United States Dollars (USD)	United States Dollars (USD)
Netherlands Guilders (NLG)	Netherlands Guilders (NLG)	Netherlands Guilders (NLG)	Netherlands Guilders (NLG)
Japanese Yen (JPY)	Japanese Yen (JPY)	Japanese Yen (JPY)	Japanese Yen (JPY)
Pounds Sterling (GBP)	Pounds Sterling (GBP)	Pounds Sterling (GBP)	Pounds Sterling (GBP)
Euro (EUR)	Euro (EUR)	Euro (EUR)	Euro (EUR)
French Francs (FRF)	French Francs (FRF)	French Francs (FRF)	French Francs (FRF)
Spanish Pesetas (ESP)	Spanish Pesetas (ESP)	Spanish Pesetas (ESP)	Spanish Pesetas (ESP)
Deutsche Marks (DEM)	Deutsche Marks (DEM)	Deutsche Marks (DEM)	Deutsche Marks (DEM)
Swiss Francs (CHF)	Swiss Francs (CHF)	Swiss Francs (CHF)	Swiss Francs (CHF)

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**UNITED STATES DOLLAR**  
**(For Loans to Which Invitation to Negotiate**  
**Was issued on Or After July 23, 2009)**

## Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	0.88
15-SEP-2011	0.81
15-AUG-2011	0.74
15-JUL-2011	0.70
15-JUN-2011	0.67
15-MAY-2011	0.70
15-APR-2011	0.72

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**JAPANESE YEN**  
**(For Loans to Which Invitation to Negotiate**  
**Was issued on Or After July 23, 2009)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
15-OCT-2011	0.62
15-SEP-2011	0.62
15-AUG-2011	0.63
15-JUL-2011	0.63
15-JUN-2011	0.62
15-MAY-2011	0.62
15-APR-2011	0.63

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**POUNDS STERLING**  
**(For Loans to Which Invitation to Negotiate**  
**Was issued on Or After July 23, 2009)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-OCT-2011	1.54
15-SEP-2011	1.49
15-AUG-2011	1.43
15-JUL-2011	1.40
15-JUN-2011	1.38
15-MAY-2011	1.39
15-APR-2011	1.40

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## EURO

(For Loans to Which Invitation to Negotiate  
Was issued on Or After July 23, 2009)

### Lending Rates for LIBOR<sup>1</sup>-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	2.01
15-SEP-2011	1.98
15-AUG-2011	2.00
15-JUL-2011	2.08
15-JUN-2011	1.97
15-MAY-2011	1.94
15-APR-2011	1.85

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

<sup>1</sup> The World Bank started the transition of its loans from LIBOR to alternative reference rates in January 1, 2022. During the transition out of LIBOR, IBRD follows the principle of equivalence in respect of deriving the interest rate from the relevant reference rate.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**SWISS FRANC**  
**(For Loans to Which Invitation to Negotiate**  
**Was issued on Or After July 23, 2009)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-OCT-2011	0.37
15-SEP-2011	0.34
15-AUG-2011	0.41
15-JUL-2011	0.53
15-JUN-2011	0.52
15-MAY-2011	0.53
15-APR-2011	0.55

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**UNITED STATES DOLLAR**  
**(For Loans Signed on Or After September 28, 2007)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
15-OCT-2011	0.68
15-SEP-2011	0.61
15-AUG-2011	0.54
15-JUL-2011	0.50
15-JUN-2011	0.47
15-MAY-2011	0.50
15-APR-2011	0.52

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**JAPANESE YEN**  
**(For Loans Signed on Or After September 28, 2007)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
15-OCT-2011	0.42
15-SEP-2011	0.42
15-AUG-2011	0.43
15-JUL-2011	0.43
15-JUN-2011	0.42
15-MAY-2011	0.42
15-APR-2011	0.43

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.



# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## POUNDS STERLING (For Loans Signed on Or After September 28, 2007) Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	1.34
15-SEP-2011	1.29
15-AUG-2011	1.23
15-JUL-2011	1.20
15-JUN-2011	1.18
15-MAY-2011	1.19
15-APR-2011	1.20

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## EURO

(For Loans Signed on Or After September 28, 2007)

### Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	1.81
15-SEP-2011	1.78
15-AUG-2011	1.80
15-JUL-2011	1.88
15-JUN-2011	1.77
15-MAY-2011	1.74
15-APR-2011	1.65

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## SWISS FRANC

(For Loans Signed on Or After September 28, 2007)

### Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	0.17
15-SEP-2011	0.14
15-AUG-2011	0.21
15-JUL-2011	0.33
15-JUN-2011	0.32
15-MAY-2011	0.33
15-APR-2011	0.35

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**UNITED STATES DOLLAR**  
**(For Loans to Which Invitation to Negotiate**  
**Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
15-OCT-2011	1.12
15-SEP-2011	1.05
15-AUG-2011	0.98
15-JUL-2011	0.94
15-JUN-2011	0.91
15-MAY-2011	0.94
15-APR-2011	0.96

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## JAPANESE YEN

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	0.86
15-SEP-2011	0.86
15-AUG-2011	0.87
15-JUL-2011	0.87
15-JUN-2011	0.86
15-MAY-2011	0.86
15-APR-2011	0.87

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## POUNDS STERLING

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	1.79
15-SEP-2011	1.74
15-AUG-2011	1.68
15-JUL-2011	1.65
15-JUN-2011	1.63
15-MAY-2011	1.64
15-APR-2011	1.65

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## EURO

(For Loans to Which Invitation to Negotiate  
Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)  
Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	2.25
15-SEP-2011	2.22
15-AUG-2011	2.24
15-JUL-2011	2.32
15-JUN-2011	2.21
15-MAY-2011	2.18
15-APR-2011	2.09

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## SWISS FRANC

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	0.61
15-SEP-2011	0.58
15-AUG-2011	0.65
15-JUL-2011	0.77
15-JUN-2011	0.76
15-MAY-2011	0.77
15-APR-2011	0.79

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.



# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**UNITED STATES DOLLAR**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-OCT-2011	0.87
15-SEP-2011	0.80
15-AUG-2011	0.73
15-JUL-2011	0.69
15-JUN-2011	0.66
15-MAY-2011	0.69
15-APR-2011	0.71
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**JAPANESE YEN**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
15-OCT-2011	0.61
15-SEP-2011	0.61
15-AUG-2011	0.62
15-JUL-2011	0.62
15-JUN-2011	0.61
15-MAY-2011	0.61
15-APR-2011	0.62
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**POUNDS STERLING**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
15-OCT-2011	1.54
15-SEP-2011	1.49
15-AUG-2011	1.43
15-JUL-2011	1.40
15-JUN-2011	1.38
15-MAY-2011	1.39
15-APR-2011	1.40
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## EURO

(For Loans to Which Invitation to Negotiate  
Was Extended Prior To July 31, 1998~)

### Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-OCT-2011	2.00
15-SEP-2011	1.97
15-AUG-2011	1.99
15-JUL-2011	2.07
15-JUN-2011	1.96
15-MAY-2011	1.93
15-APR-2011	1.84
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**SWISS FRANC**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-OCT-2011	0.36
15-SEP-2011	0.33
15-AUG-2011	0.40
15-JUL-2011	0.52
15-JUN-2011	0.51
15-MAY-2011	0.52
15-APR-2011	0.54
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

**EUROPEAN CURRENCY UN  
(For Loans to Which Invitation to Negotiate  
Was issued on Or After July 23, 2009)**

**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**UNITED STATES DOLLAR**  
**(For Loans to Which Invitation to Negotiate**  
**Was issued on Or After July 23, 2009)**

## Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-MAR-2011	0.74
15-FEB-2011	0.75
15-JAN-2011	0.74
15-DEC-2010	0.74
15-NOV-2010	0.72
15-OCT-2010	0.74
15-SEP-2010	0.77
15-AUG-2010	0.87
15-JUL-2010	1.01
15-JUN-2010	0.99
15-MAY-2010	0.86
15-APR-2010	0.70
15-MAR-2010	0.63
15-FEB-2010	0.63
15-JAN-2010	0.64
15-DEC-2009	0.63
15-NOV-2009	0.69
15-OCT-2009	0.77
15-SEP-2009	0.85
15-AUG-2009	1.02

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

**NETHERLANDS GUILDERS  
(For Loans to Which Invitation to Negotiate  
Was issued on Or After July 23, 2009)**

## **Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	



# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**JAPANESE YEN**  
**(For Loans to Which Invitation to Negotiate**  
**Was issued on Or After July 23, 2009)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
15-MAR-2011	0.63
15-FEB-2011	0.63
15-JAN-2011	0.63
15-DEC-2010	0.63
15-NOV-2010	0.68
15-OCT-2010	0.69
15-SEP-2010	0.71
15-AUG-2010	0.72
15-JUL-2010	0.72
15-JUN-2010	0.69
15-MAY-2010	0.69
15-APR-2010	0.69
15-MAR-2010	0.69
15-FEB-2010	0.70
15-JAN-2010	0.71
15-DEC-2009	0.65
15-NOV-2009	0.69
15-OCT-2009	0.71
15-SEP-2009	0.73
15-AUG-2009	0.80

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## POUNDS STERLING (For Loans to Which Invitation to Negotiate Was issued on Or After July 23, 2009) Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-MAR-2011	1.39
15-FEB-2011	1.39
15-JAN-2011	1.35
15-DEC-2010	1.33
15-NOV-2010	1.31
15-OCT-2010	1.31
15-SEP-2010	1.31
15-AUG-2010	1.30
15-JUL-2010	1.30
15-JUN-2010	1.25
15-MAY-2010	1.20
15-APR-2010	1.13
15-MAR-2010	1.11
15-FEB-2010	1.10
15-JAN-2010	1.08
15-DEC-2009	1.01
15-NOV-2009	1.00
15-OCT-2009	0.93
15-SEP-2009	0.99
15-AUG-2009	1.14

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## EURO

(For Loans to Which Invitation to Negotiate  
Was issued on Or After July 23, 2009)

### Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-MAR-2011	1.72
15-FEB-2011	1.57
15-JAN-2011	1.46
15-DEC-2010	1.48
15-NOV-2010	1.51
15-OCT-2010	1.46
15-SEP-2010	1.39
15-AUG-2010	1.39
15-JUL-2010	1.34
15-JUN-2010	1.19
15-MAY-2010	1.17
15-APR-2010	1.13
15-MAR-2010	1.15
15-FEB-2010	1.15
15-JAN-2010	1.19
15-DEC-2009	1.15
15-NOV-2009	1.15
15-OCT-2009	1.18
15-SEP-2009	1.20
15-AUG-2009	1.28

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

## **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

**FRENCH FRANC**  
**(For Loans to Which Invitation to Negotiate**  
**Was issued on Or After July 23, 2009)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

## **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

**SPANISH PESETAS**  
**(For Loans to Which Invitation to Negotiate**  
**Was issued on Or After July 23, 2009)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

## **DEUTSCHE MARKS (For Loans to Which Invitation to Negotiate Was issued on Or After July 23, 2009) Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## SWISS FRANC

(For Loans to Which Invitation to Negotiate  
Was issued on Or After July 23, 2009)

### Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-MAR-2011	0.54
15-FEB-2011	0.52
15-JAN-2011	0.52
15-DEC-2010	0.52
15-NOV-2010	0.52
15-OCT-2010	0.52
15-SEP-2010	0.53
15-AUG-2010	0.52
15-JUL-2010	0.50
15-JUN-2010	0.42
15-MAY-2010	0.55
15-APR-2010	0.58
15-MAR-2010	0.57
15-FEB-2010	0.57
15-JAN-2010	0.58
15-DEC-2009	0.52
15-NOV-2009	0.54
15-OCT-2009	0.56
15-SEP-2009	0.58
15-AUG-2009	0.63

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

## **EUROPEAN CURRENCY UN (For Loans Signed on Or After September 28, 2007) Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**UNITED STATES DOLLAR**  
**(For Loans Signed on Or After September 28, 2007)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	0.54
15-FEB-2011	0.55
15-JAN-2011	0.54
15-DEC-2010	0.54
15-NOV-2010	0.52
15-OCT-2010	0.54
15-SEP-2010	0.57
15-AUG-2010	0.67
15-JUL-2010	0.81
15-JUN-2010	0.79
15-MAY-2010	0.66
15-APR-2010	0.50
15-MAR-2010	0.43
15-FEB-2010	0.43
15-JAN-2010	0.44
15-DEC-2009	0.43
15-NOV-2009	0.49
15-OCT-2009	0.57
15-SEP-2009	0.65
15-AUG-2009	0.82
15-JUL-2009	0.94
15-JUN-2009	1.17
15-MAY-2009	1.36
15-APR-2009	1.63
15-MAR-2009	1.85
15-FEB-2009	1.67
15-JAN-2009	1.42
15-DEC-2008	2.30



15-NOV-2008	2.58
15-OCT-2008	4.36
15-SEP-2008	3.06
15-AUG-2008	3.08
15-JUL-2008	3.10
15-JUN-2008	3.07
15-MAY-2008	2.77
15-APR-2008	2.65
15-MAR-2008	2.64
15-FEB-2008	2.89
15-JAN-2008	4.02
15-DEC-2007	4.79
15-NOV-2007	4.70
15-OCT-2007	5.17
15-SEP-2007	5.47
15-AUG-2007	5.36
15-JUL-2007	5.35
15-JUN-2007	5.35
15-MAY-2007	5.30

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

## **NETHERLANDS GUILDERS (For Loans Signed on Or After September 28, 2007) Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**JAPANESE YEN**  
**(For Loans Signed on Or After September 28, 2007)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)**

Interest Period Beginning	Lending Rate**
15-MAR-2011	0.43
15-FEB-2011	0.43
15-JAN-2011	0.43
15-DEC-2010	0.43
15-NOV-2010	0.48
15-OCT-2010	0.49
15-SEP-2010	0.51
15-AUG-2010	0.52
15-JUL-2010	0.52
15-JUN-2010	0.49
15-MAY-2010	0.49
15-APR-2010	0.49
15-MAR-2010	0.49
15-FEB-2010	0.50
15-JAN-2010	0.51
15-DEC-2009	0.45
15-NOV-2009	0.49
15-OCT-2009	0.51
15-SEP-2009	0.53
15-AUG-2009	0.60
15-JUL-2009	0.64
15-JUN-2009	0.66
15-MAY-2009	0.67
15-APR-2009	0.70
15-MAR-2009	0.75
15-FEB-2009	0.74
15-JAN-2009	0.85
15-DEC-2008	1.02

15-NOV-2008	0.95
15-OCT-2008	1.15
15-SEP-2008	0.96
15-AUG-2008	0.95
15-JUL-2008	1.01
15-JUN-2008	0.94
15-MAY-2008	0.92
15-APR-2008	0.94
15-MAR-2008	0.97
15-FEB-2008	0.90
15-JAN-2008	0.91
15-DEC-2007	1.03
15-NOV-2007	0.93
15-OCT-2007	1.04
15-SEP-2007	1.04
15-AUG-2007	0.98
15-JUL-2007	0.83
15-JUN-2007	0.79
15-MAY-2007	0.69
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**POUNDS STERLING**  
**(For Loans Signed on Or After September 28, 2007)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)**

Interest Period Beginning	Lending Rate**
15-MAR-2011	1.19
15-FEB-2011	1.19
15-JAN-2011	1.15
15-DEC-2010	1.13
15-NOV-2010	1.11
15-OCT-2010	1.11
15-SEP-2010	1.11
15-AUG-2010	1.10
15-JUL-2010	1.10
15-JUN-2010	1.05
15-MAY-2010	1.00
15-APR-2010	0.93
15-MAR-2010	0.91
15-FEB-2010	0.90
15-JAN-2010	0.88
15-DEC-2009	0.81
15-NOV-2009	0.80
15-OCT-2009	0.73
15-SEP-2009	0.79
15-AUG-2009	0.94
15-JUL-2009	1.18
15-JUN-2009	1.42
15-MAY-2009	1.52
15-APR-2009	1.72
15-MAR-2009	2.00
15-FEB-2009	2.18
15-JAN-2009	2.41
15-DEC-2008	3.29

15-NOV-2008	4.24
15-OCT-2008	6.32
15-SEP-2008	5.83
15-AUG-2008	5.91
15-JUL-2008	6.00
15-JUN-2008	6.13
15-MAY-2008	5.84
15-APR-2008	5.84
15-MAR-2008	5.85
15-FEB-2008	5.53
15-JAN-2008	5.51
15-DEC-2007	6.21
15-NOV-2007	6.15
15-OCT-2007	6.25
15-SEP-2007	6.56
15-AUG-2007	6.36
15-JUL-2007	6.11
15-JUN-2007	5.94
15-MAY-2007	5.80
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## EURO

(For Loans Signed on Or After September 28, 2007)

### Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)

Interest Period Beginning	Lending Rate**
15-MAR-2011	1.52
15-FEB-2011	1.37
15-JAN-2011	1.26
15-DEC-2010	1.28
15-NOV-2010	1.31
15-OCT-2010	1.26
15-SEP-2010	1.19
15-AUG-2010	1.19
15-JUL-2010	1.14
15-JUN-2010	0.99
15-MAY-2010	0.97
15-APR-2010	0.93
15-MAR-2010	0.95
15-FEB-2010	0.95
15-JAN-2010	0.99
15-DEC-2009	0.95
15-NOV-2009	0.95
15-OCT-2009	0.98
15-SEP-2009	1.00
15-AUG-2009	1.08
15-JUL-2009	1.19
15-JUN-2009	1.44
15-MAY-2009	1.43
15-APR-2009	1.57
15-MAR-2009	1.75
15-FEB-2009	1.99
15-JAN-2009	2.62
15-DEC-2008	3.40

15-NOV-2008	4.27
15-OCT-2008	5.33
15-SEP-2008	5.15
15-AUG-2008	5.13
15-JUL-2008	5.12
15-JUN-2008	5.06
15-MAY-2008	4.82
15-APR-2008	4.69
15-MAR-2008	4.54
15-FEB-2008	4.27
15-JAN-2008	4.56
15-DEC-2007	4.86
15-NOV-2007	4.53
15-OCT-2007	4.65
15-SEP-2007	4.72
15-AUG-2007	4.52
15-JUL-2007	4.32
15-JUN-2007	4.22
15-MAY-2007	4.10
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	



## **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

**FRENCH FRANC**  
**(For Loans Signed on Or After September 28, 2007)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

## **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

**SPANISH PESETAS**  
**(For Loans Signed on Or After September 28, 2007)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# **Lending Rates for LIBOR-Based Single Currency Loans (SCLS)**

## **DEUTSCHE MARKS (For Loans Signed on Or After September 28, 2007) Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**SWISS FRANC**  
**(For Loans Signed on Or After September 28, 2007)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)**

Interest Period Beginning	Lending Rate**
15-MAR-2011	0.34
15-FEB-2011	0.32
15-JAN-2011	0.32
15-DEC-2010	0.32
15-NOV-2010	0.32
15-OCT-2010	0.32
15-SEP-2010	0.33
15-AUG-2010	0.32
15-JUL-2010	0.30
15-JUN-2010	0.22
15-MAY-2010	0.35
15-APR-2010	0.38
15-MAR-2010	0.37
15-FEB-2010	0.37
15-JAN-2010	0.38
15-DEC-2009	0.32
15-NOV-2009	0.34
15-OCT-2009	0.36
15-SEP-2009	0.38
15-AUG-2009	0.43
15-JUL-2009	0.47
15-JUN-2009	0.48
15-MAY-2009	0.49
15-APR-2009	0.49
15-MAR-2009	0.55
15-FEB-2009	0.59
15-JAN-2009	0.68
15-DEC-2008	0.99

15-NOV-2008	2.31
15-OCT-2008	3.17
15-SEP-2008	2.86
15-AUG-2008	2.87
15-JUL-2008	2.94
15-JUN-2008	2.98
15-MAY-2008	2.82
15-APR-2008	2.86
15-MAR-2008	2.80
15-FEB-2008	2.70
15-JAN-2008	2.77
15-DEC-2007	2.83
15-NOV-2007	2.81
15-OCT-2007	2.87
15-SEP-2007	2.90
15-AUG-2007	2.76
15-JUL-2007	2.81
15-JUN-2007	2.59
15-MAY-2007	2.45

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**EUROPEAN CURRENCY UN**  
**(For Loans to Which Invitation to Negotiate**  
**Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

Interest Period Beginning	Lending Rate**
15-DEC-1998	3.70
15-NOV-1998	4.10
15-OCT-1998	4.24
15-SEP-1998	4.39
15-AUG-1998	4.50
15-JUL-1998	4.52
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**UNITED STATES DOLLAR**  
**(For Loans to Which Invitation to Negotiate**  
**Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	0.98
15-FEB-2011	0.99
15-JAN-2011	0.98
15-DEC-2010	0.98
15-NOV-2010	0.96
15-OCT-2010	0.98
15-SEP-2010	1.01
15-AUG-2010	1.11
15-JUL-2010	1.25
15-JUN-2010	1.23
15-MAY-2010	1.10
15-APR-2010	0.94
15-MAR-2010	0.87
15-FEB-2010	0.87
15-JAN-2010	0.88
15-DEC-2009	0.87
15-NOV-2009	0.93
15-OCT-2009	1.01
15-SEP-2009	1.09
15-AUG-2009	1.26
15-JUL-2009	1.38
15-JUN-2009	1.61
15-MAY-2009	1.80
15-APR-2009	2.07
15-MAR-2009	2.29
15-FEB-2009	2.11
15-JAN-2009	1.86

15-DEC-2008	2.74
15-NOV-2008	3.02
15-OCT-2008	4.80
15-SEP-2008	3.50
15-AUG-2008	3.52
15-JUL-2008	3.54
15-JUN-2008	3.51
15-MAY-2008	3.21
15-APR-2008	3.09
15-MAR-2008	3.08
15-FEB-2008	3.33
15-JAN-2008	4.46
15-DEC-2007	5.23
15-NOV-2007	5.14
15-OCT-2007	5.61
15-SEP-2007	5.91
15-AUG-2007	5.80
15-JUL-2007	5.79
15-JUN-2007	5.79
15-MAY-2007	5.74
15-APR-2007	5.75
15-MAR-2007	5.71
15-FEB-2007	5.78
15-JAN-2007	5.76
15-DEC-2006	5.74
15-NOV-2006	5.77
15-OCT-2006	5.79
15-SEP-2006	5.82
15-AUG-2006	5.86
15-JUL-2006	6.00
15-JUN-2006	5.75
15-MAY-2006	5.61
15-APR-2006	5.54
15-MAR-2006	5.40
15-FEB-2006	5.26

15-JAN-2006	5.07
15-DEC-2005	5.09
15-NOV-2005	4.97
15-OCT-2005	4.76
15-SEP-2005	4.43
15-AUG-2005	4.45
15-JUL-2005	4.24
15-JUN-2005	4.02
15-MAY-2005	3.89
15-APR-2005	3.81
15-MAR-2005	3.66
15-FEB-2005	3.41
15-JAN-2005	3.29
15-DEC-2004	3.11
15-NOV-2004	2.89
15-OCT-2004	2.63
15-SEP-2004	2.48
15-AUG-2004	2.34
15-JUL-2004	2.28
15-JUN-2004	2.30
15-MAY-2004	1.98
15-APR-2004	1.68
15-MAR-2004	1.59
15-FEB-2004	1.62
15-JAN-2004	1.61
15-DEC-2003	1.67
15-NOV-2003	1.71
15-OCT-2003	1.62
15-SEP-2003	1.62
15-AUG-2003	1.62
15-JUL-2003	1.55
15-JUN-2003	1.51
15-MAY-2003	1.70
15-APR-2003	1.71
15-MAR-2003	1.68



15-FEB-2003	1.79
15-JAN-2003	1.84
15-DEC-2002	1.88
15-NOV-2002	1.86
15-OCT-2002	2.15
15-SEP-2002	2.29
15-AUG-2002	2.20
15-JUL-2002	2.38
15-JUN-2002	2.47
15-MAY-2002	2.50
15-APR-2002	2.68
15-MAR-2002	2.69
15-FEB-2002	2.47
15-JAN-2002	2.37
15-DEC-2001	2.35
15-NOV-2001	2.40
15-OCT-2001	2.80
15-SEP-2001	3.52
15-AUG-2001	4.00
15-JUL-2001	4.25
15-JUN-2001	4.31
15-MAY-2001	4.49
15-APR-2001	5.08
15-MAR-2001	5.32
15-FEB-2001	5.66
15-JAN-2001	5.94
15-DEC-2000	6.88
15-NOV-2000	7.13
15-OCT-2000	7.18
15-SEP-2000	7.20
15-AUG-2000	7.24
15-JUL-2000	7.33
15-JUN-2000	7.40
15-MAY-2000	7.33
15-APR-2000	6.92

15-MAR-2000	6.77
15-FEB-2000	6.73
15-JAN-2000	6.63
15-DEC-1999	6.49
15-NOV-1999	6.42
15-OCT-1999	6.49
15-SEP-1999	6.34
15-AUG-1999	6.28
15-JUL-1999	6.00
15-JUN-1999	5.72
15-MAY-1999	5.45
15-APR-1999	5.41
15-MAR-1999	5.43
15-FEB-1999	5.40
15-JAN-1999	5.40
15-DEC-1998	5.43
15-NOV-1998	5.59
15-OCT-1998	5.55
15-SEP-1998	5.80
15-AUG-1998	6.11
15-JUL-1998	6.14

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## NETHERLANDS GUILDERS

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-JUL-1999	3.26
15-JUN-1999	3.04
15-MAY-1999	2.96
15-APR-1999	3.03
15-MAR-1999	3.42
15-FEB-1999	3.42
15-JAN-1999	3.50
15-DEC-1998	3.68
15-NOV-1998	3.88
15-OCT-1998	3.85
15-SEP-1998	3.83
15-AUG-1998	3.94
15-JUL-1998	4.02

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## JAPANESE YEN

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-MAR-2011	0.87
15-FEB-2011	0.87
15-JAN-2011	0.87
15-DEC-2010	0.87
15-NOV-2010	0.92
15-OCT-2010	0.93
15-SEP-2010	0.95
15-AUG-2010	0.96
15-JUL-2010	0.96
15-JUN-2010	0.93
15-MAY-2010	0.93
15-APR-2010	0.93
15-MAR-2010	0.93
15-FEB-2010	0.94
15-JAN-2010	0.95
15-DEC-2009	0.89
15-NOV-2009	0.93
15-OCT-2009	0.95
15-SEP-2009	0.97
15-AUG-2009	1.04
15-JUL-2009	1.08
15-JUN-2009	1.10
15-MAY-2009	1.11
15-APR-2009	1.14
15-MAR-2009	1.19
15-FEB-2009	1.18
15-JAN-2009	1.29

15-DEC-2008	1.46
15-NOV-2008	1.39
15-OCT-2008	1.59
15-SEP-2008	1.40
15-AUG-2008	1.39
15-JUL-2008	1.45
15-JUN-2008	1.38
15-MAY-2008	1.36
15-APR-2008	1.38
15-MAR-2008	1.41
15-FEB-2008	1.34
15-JAN-2008	1.35
15-DEC-2007	1.47
15-NOV-2007	1.37
15-OCT-2007	1.48
15-SEP-2007	1.48
15-AUG-2007	1.42
15-JUL-2007	1.27
15-JUN-2007	1.23
15-MAY-2007	1.13
15-APR-2007	1.07
15-MAR-2007	1.10
15-FEB-2007	0.99
15-JAN-2007	1.04
15-DEC-2006	1.02
15-NOV-2006	0.94
15-OCT-2006	0.90
15-SEP-2006	0.86
15-AUG-2006	0.89
15-JUL-2006	0.89
15-JUN-2006	0.73
15-MAY-2006	0.64
15-APR-2006	0.51
15-MAR-2006	0.47
15-FEB-2006	0.42

15-JAN-2006	0.41
15-DEC-2005	0.50
15-NOV-2005	0.50
15-OCT-2005	0.50
15-SEP-2005	0.49
15-AUG-2005	0.49
15-JUL-2005	0.49
15-JUN-2005	0.47
15-MAY-2005	0.47
15-APR-2005	0.47
15-MAR-2005	0.47
15-FEB-2005	0.47
15-JAN-2005	0.47
15-DEC-2004	0.49
15-NOV-2004	0.49
15-OCT-2004	0.49
15-SEP-2004	0.48
15-AUG-2004	0.48
15-JUL-2004	0.49
15-JUN-2004	0.50
15-MAY-2004	0.50
15-APR-2004	0.50
15-MAR-2004	0.50
15-FEB-2004	0.51
15-JAN-2004	0.51
15-DEC-2003	0.51
15-NOV-2003	0.51
15-OCT-2003	0.51
15-SEP-2003	0.51
15-AUG-2003	0.51
15-JUL-2003	0.51
15-JUN-2003	0.52
15-MAY-2003	0.52
15-APR-2003	0.53
15-MAR-2003	0.52

15-FEB-2003	0.52
15-JAN-2003	0.53
15-DEC-2002	0.54
15-NOV-2002	0.54
15-OCT-2002	0.54
15-SEP-2002	0.53
15-AUG-2002	0.54
15-JUL-2002	0.54
15-JUN-2002	0.52
15-MAY-2002	0.53
15-APR-2002	0.53
15-MAR-2002	0.55
15-FEB-2002	0.53
15-JAN-2002	0.54
15-DEC-2001	0.53
15-NOV-2001	0.52
15-OCT-2001	0.52
15-SEP-2001	0.50
15-AUG-2001	0.53
15-JUL-2001	0.52
15-JUN-2001	0.50
15-MAY-2001	0.52
15-APR-2001	0.54
15-MAR-2001	0.64
15-FEB-2001	0.81
15-JAN-2001	0.91
15-DEC-2000	0.97
15-NOV-2000	0.98
15-OCT-2000	0.94
15-SEP-2000	0.87
15-AUG-2000	0.80
15-JUL-2000	0.75
15-JUN-2000	0.58
15-MAY-2000	0.55
15-APR-2000	0.59

15-MAR-2000	0.57
15-FEB-2000	0.56
15-JAN-2000	0.61
15-DEC-1999	0.62
15-NOV-1999	0.66
15-OCT-1999	0.63
15-SEP-1999	0.62
15-AUG-1999	0.61
15-JUL-1999	0.59
15-JUN-1999	0.50
15-MAY-1999	0.51
15-APR-1999	0.57
15-MAR-1999	0.59
15-FEB-1999	0.81
15-JAN-1999	0.91
15-DEC-1998	0.91
15-NOV-1998	0.82
15-OCT-1998	0.84
15-SEP-1998	0.87
15-AUG-1998	1.05
15-JUL-1998	1.02

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.



# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**POUNDS STERLING**  
**(For Loans to Which Invitation to Negotiate**  
**Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	1.64
15-FEB-2011	1.64
15-JAN-2011	1.60
15-DEC-2010	1.58
15-NOV-2010	1.56
15-OCT-2010	1.56
15-SEP-2010	1.56
15-AUG-2010	1.55
15-JUL-2010	1.55
15-JUN-2010	1.50
15-MAY-2010	1.45
15-APR-2010	1.38
15-MAR-2010	1.36
15-FEB-2010	1.35
15-JAN-2010	1.33
15-DEC-2009	1.26
15-NOV-2009	1.25
15-OCT-2009	1.18
15-SEP-2009	1.24
15-AUG-2009	1.39
15-JUL-2009	1.63
15-JUN-2009	1.86
15-MAY-2009	1.96
15-APR-2009	2.16
15-MAR-2009	2.44
15-FEB-2009	2.62
15-JAN-2009	2.85

15-DEC-2008	3.73
15-NOV-2008	4.68
15-OCT-2008	6.76
15-SEP-2008	6.27
15-AUG-2008	6.35
15-JUL-2008	6.44
15-JUN-2008	6.57
15-MAY-2008	6.28
15-APR-2008	6.28
15-MAR-2008	6.29
15-FEB-2008	5.97
15-JAN-2008	5.95
15-DEC-2007	6.65
15-NOV-2007	6.59
15-OCT-2007	6.69
15-SEP-2007	7.00
15-AUG-2007	6.80
15-JUL-2007	6.55
15-JUN-2007	6.39
15-MAY-2007	6.25
15-APR-2007	6.11
15-MAR-2007	6.01
15-FEB-2007	6.02
15-JAN-2007	6.07
15-DEC-2006	5.80
15-NOV-2006	5.70
15-OCT-2006	5.64
15-SEP-2006	5.56
15-AUG-2006	5.48
15-JUL-2006	5.16
15-JUN-2006	5.16
15-MAY-2006	5.16
15-APR-2006	5.01
15-MAR-2006	4.96
15-FEB-2006	4.91

15-JAN-2006	4.93
15-DEC-2005	5.09
15-NOV-2005	5.07
15-OCT-2005	4.99
15-SEP-2005	5.00
15-AUG-2005	4.99
15-JUL-2005	4.98
15-JUN-2005	5.25
15-MAY-2005	5.26
15-APR-2005	5.37
15-MAR-2005	5.48
15-FEB-2005	5.36
15-JAN-2005	5.26
15-DEC-2004	5.32
15-NOV-2004	5.36
15-OCT-2004	5.37
15-SEP-2004	5.46
15-AUG-2004	5.49
15-JUL-2004	5.44
15-JUN-2004	5.51
15-MAY-2004	5.13
15-APR-2004	4.99
15-MAR-2004	4.83
15-FEB-2004	4.71
15-JAN-2004	4.60
15-DEC-2003	4.63
15-NOV-2003	4.60
15-OCT-2003	4.37
15-SEP-2003	4.22
15-AUG-2003	4.03
15-JUL-2003	3.87
15-JUN-2003	4.02
15-MAY-2003	4.09
15-APR-2003	4.11
15-MAR-2003	4.02

15-FEB-2003	4.13
15-JAN-2003	4.46
15-DEC-2002	4.47
15-NOV-2002	4.48
15-OCT-2002	4.47
15-SEP-2002	4.50
15-AUG-2002	4.45
15-JUL-2002	4.69
15-JUN-2002	4.86
15-MAY-2002	4.83
15-APR-2002	4.81
15-MAR-2002	4.79
15-FEB-2002	4.69
15-JAN-2002	4.60
15-DEC-2001	4.52
15-NOV-2001	4.45
15-OCT-2001	4.90
15-SEP-2001	5.09
15-AUG-2001	5.42
15-JUL-2001	5.77
15-JUN-2001	5.82
15-MAY-2001	5.66
15-APR-2001	5.79
15-MAR-2001	5.87
15-FEB-2001	6.12
15-JAN-2001	6.21
15-DEC-2000	6.40
15-NOV-2000	6.54
15-OCT-2000	6.68
15-SEP-2000	6.73
15-AUG-2000	6.74
15-JUL-2000	6.71
15-JUN-2000	6.74
15-MAY-2000	6.94
15-APR-2000	6.84

15-MAR-2000	6.82
15-FEB-2000	6.81
15-JAN-2000	6.80
15-DEC-1999	6.61
15-NOV-1999	6.28
15-OCT-1999	6.51
15-SEP-1999	6.34
15-AUG-1999	6.02
15-JUL-1999	5.68
15-JUN-1999	5.52
15-MAY-1999	5.72
15-APR-1999	5.69
15-MAR-1999	5.75
15-FEB-1999	5.69
15-JAN-1999	5.98
15-DEC-1998	6.44
15-NOV-1998	7.15
15-OCT-1998	7.46
15-SEP-1998	7.71
15-AUG-1998	8.15
15-JUL-1998	8.22

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## EURO

(For Loans to Which Invitation to Negotiate  
Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)  
Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-MAR-2011	1.96
15-FEB-2011	1.81
15-JAN-2011	1.70
15-DEC-2010	1.72
15-NOV-2010	1.75
15-OCT-2010	1.70
15-SEP-2010	1.63
15-AUG-2010	1.63
15-JUL-2010	1.58
15-JUN-2010	1.43
15-MAY-2010	1.41
15-APR-2010	1.37
15-MAR-2010	1.39
15-FEB-2010	1.39
15-JAN-2010	1.43
15-DEC-2009	1.39
15-NOV-2009	1.39
15-OCT-2009	1.42
15-SEP-2009	1.44
15-AUG-2009	1.52
15-JUL-2009	1.63
15-JUN-2009	1.88
15-MAY-2009	1.87
15-APR-2009	2.01
15-MAR-2009	2.19
15-FEB-2009	2.43
15-JAN-2009	3.06

15-DEC-2008	3.84
15-NOV-2008	4.71
15-OCT-2008	5.77
15-SEP-2008	5.59
15-AUG-2008	5.57
15-JUL-2008	5.56
15-JUN-2008	5.50
15-MAY-2008	5.26
15-APR-2008	5.13
15-MAR-2008	4.98
15-FEB-2008	4.71
15-JAN-2008	5.00
15-DEC-2007	5.30
15-NOV-2007	4.97
15-OCT-2007	5.09
15-SEP-2007	5.16
15-AUG-2007	4.96
15-JUL-2007	4.76
15-JUN-2007	4.66
15-MAY-2007	4.54
15-APR-2007	4.47
15-MAR-2007	4.38
15-FEB-2007	4.33
15-JAN-2007	4.28
15-DEC-2006	4.17
15-NOV-2006	4.12
15-OCT-2006	4.03
15-SEP-2006	3.92
15-AUG-2006	3.80
15-JUL-2006	3.67
15-JUN-2006	3.43
15-MAY-2006	3.40
15-APR-2006	3.24
15-MAR-2006	3.18
15-FEB-2006	3.05

15-JAN-2006	2.99
15-DEC-2005	3.01
15-NOV-2005	2.90
15-OCT-2005	2.67
15-SEP-2005	2.59
15-AUG-2005	2.59
15-JUL-2005	2.56
15-JUN-2005	2.51
15-MAY-2005	2.55
15-APR-2005	2.58
15-MAR-2005	2.58
15-FEB-2005	2.57
15-JAN-2005	2.60
15-DEC-2004	2.62
15-NOV-2004	2.65
15-OCT-2004	2.61
15-SEP-2004	2.63
15-AUG-2004	2.58
15-JUL-2004	2.60
15-JUN-2004	2.64
15-MAY-2004	2.59
15-APR-2004	2.48
15-MAR-2004	2.50
15-FEB-2004	2.52
15-JAN-2004	2.55
15-DEC-2003	2.64
15-NOV-2003	2.69
15-OCT-2003	2.60
15-SEP-2003	2.62
15-AUG-2003	2.60
15-JUL-2003	2.52
15-JUN-2003	2.50
15-MAY-2003	2.81
15-APR-2003	2.90
15-MAR-2003	2.91



15-FEB-2003	3.02
15-JAN-2003	3.21
15-DEC-2002	3.35
15-NOV-2002	3.49
15-OCT-2002	3.57
15-SEP-2002	3.77
15-AUG-2002	3.81
15-JUL-2002	3.96
15-JUN-2002	4.06
15-MAY-2002	4.03
15-APR-2002	4.00
15-MAR-2002	3.92
15-FEB-2002	3.85
15-JAN-2002	3.79
15-DEC-2001	3.66
15-NOV-2001	3.63
15-OCT-2001	3.92
15-SEP-2001	4.46
15-AUG-2001	4.64
15-JUL-2001	4.84
15-JUN-2001	4.83
15-MAY-2001	4.90
15-APR-2001	5.04
15-MAR-2001	5.09
15-FEB-2001	5.08
15-JAN-2001	5.13
15-DEC-2000	5.37
15-NOV-2000	5.56
15-OCT-2000	5.48
15-SEP-2000	5.47
15-AUG-2000	5.37
15-JUL-2000	5.22
15-JUN-2000	5.14
15-MAY-2000	4.85
15-APR-2000	4.48

15-MAR-2000	4.38
15-FEB-2000	4.10
15-JAN-2000	3.95
15-DEC-1999	3.89
15-NOV-1999	3.87
15-OCT-1999	3.86
15-SEP-1999	3.51
15-AUG-1999	3.47
15-JUL-1999	3.26
15-JUN-1999	3.04
15-MAY-1999	2.96
15-APR-1999	3.03
15-MAR-1999	3.42
15-FEB-1999	3.42
15-JAN-1999	3.50

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## FRENCH FRANC

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-JUL-1999	3.26
15-JUN-1999	3.04
15-MAY-1999	2.96
15-APR-1999	3.03
15-MAR-1999	3.42
15-FEB-1999	3.42
15-JAN-1999	3.50
15-DEC-1998	3.64
15-NOV-1998	3.96
15-OCT-1998	3.93
15-SEP-1998	3.93
15-AUG-1998	4.02
15-JUL-1998	4.04

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## SPANISH PESETAS

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-JUL-1999	3.26
15-JUN-1999	3.04
15-MAY-1999	2.96
15-APR-1999	3.03
15-MAR-1999	3.42
15-FEB-1999	3.42
15-JAN-1999	3.50
15-DEC-1998	3.70
15-NOV-1998	4.09
15-OCT-1998	4.19
15-SEP-1998	4.34
15-AUG-1998	4.59
15-JUL-1998	4.61

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

## DEUTSCHE MARKS

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-JUL-1999	3.26
15-JUN-1999	3.04
15-MAY-1999	2.96
15-APR-1999	3.03
15-MAR-1999	3.42
15-FEB-1999	3.42
15-JAN-1999	3.50
15-DEC-1998	3.65
15-NOV-1998	3.98
15-OCT-1998	3.95
15-SEP-1998	3.92
15-AUG-1998	4.02
15-JUL-1998	4.02

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**SWISS FRANC**

(For Loans to Which Invitation to Negotiate

Was Issued on Or After July 31, 1998 and Signed Before September 28, 2007 ~)

**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	0.78
15-FEB-2011	0.76
15-JAN-2011	0.76
15-DEC-2010	0.76
15-NOV-2010	0.76
15-OCT-2010	0.76
15-SEP-2010	0.77
15-AUG-2010	0.76
15-JUL-2010	0.74
15-JUN-2010	0.66
15-MAY-2010	0.79
15-APR-2010	0.82
15-MAR-2010	0.81
15-FEB-2010	0.81
15-JAN-2010	0.82
15-DEC-2009	0.76
15-NOV-2009	0.78
15-OCT-2009	0.80
15-SEP-2009	0.82
15-AUG-2009	0.87
15-JUL-2009	0.91
15-JUN-2009	0.92
15-MAY-2009	0.93
15-APR-2009	0.93
15-MAR-2009	0.99
15-FEB-2009	1.03
15-JAN-2009	1.12

15-DEC-2008	1.43
15-NOV-2008	2.75
15-OCT-2008	3.61
15-SEP-2008	3.30
15-AUG-2008	3.31
15-JUL-2008	3.38
15-JUN-2008	3.42
15-MAY-2008	3.26
15-APR-2008	3.30
15-MAR-2008	3.24
15-FEB-2008	3.14
15-JAN-2008	3.21
15-DEC-2007	3.27
15-NOV-2007	3.25
15-OCT-2007	3.31
15-SEP-2007	3.34
15-AUG-2007	3.20
15-JUL-2007	3.25
15-JUN-2007	3.03
15-MAY-2007	2.89
15-APR-2007	2.81
15-MAR-2007	2.73
15-FEB-2007	2.69
15-JAN-2007	2.62
15-DEC-2006	2.50
15-NOV-2006	2.37
15-OCT-2006	2.33
15-SEP-2006	2.26
15-AUG-2006	2.14
15-JUL-2006	2.08
15-JUN-2006	1.95
15-MAY-2006	1.90
15-APR-2006	1.76
15-MAR-2006	1.71
15-FEB-2006	1.56

15-JAN-2006	1.51
15-DEC-2005	1.66
15-NOV-2005	1.52
15-OCT-2005	1.32
15-SEP-2005	1.25
15-AUG-2005	1.24
15-JUL-2005	1.19
15-JUN-2005	1.18
15-MAY-2005	1.19
15-APR-2005	1.20
15-MAR-2005	1.21
15-FEB-2005	1.22
15-JAN-2005	1.21
15-DEC-2004	1.28
15-NOV-2004	1.29
15-OCT-2004	1.22
15-SEP-2004	1.22
15-AUG-2004	1.09
15-JUL-2004	1.12
15-JUN-2004	1.13
15-MAY-2004	0.91
15-APR-2004	0.85
15-MAR-2004	0.74
15-FEB-2004	0.73
15-JAN-2004	0.76
15-DEC-2003	0.79
15-NOV-2003	0.80
15-OCT-2003	0.74
15-SEP-2003	0.76
15-AUG-2003	0.77
15-JUL-2003	0.77
15-JUN-2003	0.74
15-MAY-2003	0.80
15-APR-2003	0.80
15-MAR-2003	0.79



15-FEB-2003	1.04
15-JAN-2003	1.11
15-DEC-2002	1.13
15-NOV-2002	1.17
15-OCT-2002	1.22
15-SEP-2002	1.20
15-AUG-2002	1.34
15-JUL-2002	1.72
15-JUN-2002	1.89
15-MAY-2002	1.82
15-APR-2002	2.16
15-MAR-2002	2.28
15-FEB-2002	2.19
15-JAN-2002	2.20
15-DEC-2001	2.27
15-NOV-2001	2.33
15-OCT-2001	2.55
15-SEP-2001	3.28
15-AUG-2001	3.47
15-JUL-2001	3.63
15-JUN-2001	3.50
15-MAY-2001	3.51
15-APR-2001	3.67
15-MAR-2001	3.77
15-FEB-2001	3.85
15-JAN-2001	3.74
15-DEC-2000	3.85
15-NOV-2000	3.97
15-OCT-2000	4.00
15-SEP-2000	4.07
15-AUG-2000	4.05
15-JUL-2000	4.12
15-JUN-2000	4.01
15-MAY-2000	3.78
15-APR-2000	3.50

15-MAR-2000	3.18
15-FEB-2000	2.84
15-JAN-2000	2.38
15-DEC-1999	2.25
15-NOV-1999	2.45
15-OCT-1999	2.72
15-SEP-1999	2.03
15-AUG-1999	2.00
15-JUL-1999	1.95
15-JUN-1999	1.56
15-MAY-1999	1.42
15-APR-1999	1.43
15-MAR-1999	1.73
15-FEB-1999	1.67
15-JAN-1999	1.76
15-DEC-1998	1.78
15-NOV-1998	2.02
15-OCT-1998	1.77
15-SEP-1998	2.02
15-AUG-1998	2.28
15-JUL-1998	2.64

\* Stated on 6MO LIBOR 30/360 day count basis.

\*\* Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates. ~ For VSL loans for which invitation to negotiate was issued on or after July 31, 1998 and signed between May 16, 2007 and September 27, 2007, borrowers have the option to retroactively apply the new 30 basis point lending spread (originally 75 basis points) by signing an amendment to the original loan agreement. Waivers will not be applicable for loans which are amended.

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**EUROPEAN CURRENCY UN  
(For Loans to Which Invitation to Negotiate  
Was Extended Prior To July 31, 1998~)**

## Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)

Interest Period Beginning	Lending Rate**
15-DEC-1998	3.46
15-NOV-1998	3.86
15-OCT-1998	4.00
15-SEP-1998	4.15
15-AUG-1998	4.26
15-JUL-1998	4.28
15-JUN-1998	4.42
15-MAY-1998	4.45
15-APR-1998	4.42
15-MAR-1998	4.42
15-FEB-1998	4.55
15-JAN-1998	4.53
15-DEC-1997	4.76
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**UNITED STATES DOLLAR**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	0.73
15-FEB-2011	0.74
15-JAN-2011	0.73
15-DEC-2010	0.73
15-NOV-2010	0.71
15-OCT-2010	0.73
15-SEP-2010	0.76
15-AUG-2010	0.86
15-JUL-2010	1.00
15-JUN-2010	0.98
15-MAY-2010	0.85
15-APR-2010	0.69
15-MAR-2010	0.62
15-FEB-2010	0.62
15-JAN-2010	0.63
15-DEC-2009	0.62
15-NOV-2009	0.68
15-OCT-2009	0.76
15-SEP-2009	0.84
15-AUG-2009	1.01
15-JUL-2009	1.13
15-JUN-2009	1.36
15-MAY-2009	1.55
15-APR-2009	1.82
15-MAR-2009	2.04
15-FEB-2009	1.86
15-JAN-2009	1.61

15-DEC-2008	2.49
15-NOV-2008	2.77
15-OCT-2008	4.55
15-SEP-2008	3.25
15-AUG-2008	3.27
15-JUL-2008	3.29
15-JUN-2008	3.26
15-MAY-2008	2.96
15-APR-2008	2.84
15-MAR-2008	2.83
15-FEB-2008	3.08
15-JAN-2008	4.21
15-DEC-2007	4.98
15-NOV-2007	4.89
15-OCT-2007	5.36
15-SEP-2007	5.66
15-AUG-2007	5.55
15-JUL-2007	5.54
15-JUN-2007	5.55
15-MAY-2007	5.50
15-APR-2007	5.51
15-MAR-2007	5.47
15-FEB-2007	5.54
15-JAN-2007	5.52
15-DEC-2006	5.49
15-NOV-2006	5.52
15-OCT-2006	5.54
15-SEP-2006	5.57
15-AUG-2006	5.61
15-JUL-2006	5.75
15-JUN-2006	5.51
15-MAY-2006	5.37
15-APR-2006	5.30
15-MAR-2006	5.16
15-FEB-2006	5.02

15-JAN-2006	4.83
15-DEC-2005	4.84
15-NOV-2005	4.72
15-OCT-2005	4.51
15-SEP-2005	4.18
15-AUG-2005	4.20
15-JUL-2005	3.99
15-JUN-2005	3.77
15-MAY-2005	3.64
15-APR-2005	3.56
15-MAR-2005	3.41
15-FEB-2005	3.16
15-JAN-2005	3.04
15-DEC-2004	2.86
15-NOV-2004	2.64
15-OCT-2004	2.38
15-SEP-2004	2.23
15-AUG-2004	2.09
15-JUL-2004	2.03
15-JUN-2004	2.05
15-MAY-2004	1.73
15-APR-2004	1.43
15-MAR-2004	1.34
15-FEB-2004	1.37
15-JAN-2004	1.36
15-DEC-2003	1.42
15-NOV-2003	1.46
15-OCT-2003	1.37
15-SEP-2003	1.37
15-AUG-2003	1.37
15-JUL-2003	1.30
15-JUN-2003	1.27
15-MAY-2003	1.46
15-APR-2003	1.47
15-MAR-2003	1.44

15-FEB-2003	1.55
15-JAN-2003	1.60
15-DEC-2002	1.63
15-NOV-2002	1.61
15-OCT-2002	1.90
15-SEP-2002	2.04
15-AUG-2002	1.95
15-JUL-2002	2.13
15-JUN-2002	2.22
15-MAY-2002	2.25
15-APR-2002	2.43
15-MAR-2002	2.44
15-FEB-2002	2.22
15-JAN-2002	2.12
15-DEC-2001	2.11
15-NOV-2001	2.16
15-OCT-2001	2.56
15-SEP-2001	3.28
15-AUG-2001	3.76
15-JUL-2001	4.01
15-JUN-2001	4.06
15-MAY-2001	4.24
15-APR-2001	4.83
15-MAR-2001	5.07
15-FEB-2001	5.41
15-JAN-2001	5.69
15-DEC-2000	6.63
15-NOV-2000	6.88
15-OCT-2000	6.93
15-SEP-2000	6.95
15-AUG-2000	6.99
15-JUL-2000	7.08
15-JUN-2000	7.16
15-MAY-2000	7.09
15-APR-2000	6.68

15-MAR-2000	6.53
15-FEB-2000	6.49
15-JAN-2000	6.39
15-DEC-1999	6.24
15-NOV-1999	6.17
15-OCT-1999	6.24
15-SEP-1999	6.09
15-AUG-1999	6.03
15-JUL-1999	5.75
15-JUN-1999	5.47
15-MAY-1999	5.20
15-APR-1999	5.16
15-MAR-1999	5.18
15-FEB-1999	5.15
15-JAN-1999	5.15
15-DEC-1998	5.19
15-NOV-1998	5.35
15-OCT-1998	5.31
15-SEP-1998	5.56
15-AUG-1998	5.87
15-JUL-1998	5.90
15-JUN-1998	5.92
15-MAY-1998	5.93
15-APR-1998	5.86
15-MAR-1998	5.88
15-FEB-1998	5.83
15-JAN-1998	5.76
15-DEC-1997	6.09
15-NOV-1997	6.06
15-OCT-1997	5.97
15-SEP-1997	6.01
15-AUG-1997	6.03
15-JUL-1997	5.99
15-JUN-1997	6.16
15-MAY-1997	6.20



15-APR-1997	6.22
15-MAR-1997	5.95
15-FEB-1997	5.82
15-JAN-1997	5.92
15-DEC-1996	5.86
15-NOV-1996	5.79
15-OCT-1996	5.92
15-SEP-1996	6.13
15-AUG-1996	5.91
15-JUL-1996	6.14
15-JUN-1996	6.07
15-MAY-1996	5.85
15-APR-1996	5.89
15-MAR-1996	5.70
15-FEB-1996	5.38
15-JAN-1996	5.76
15-DEC-1995	5.88
15-NOV-1995	5.97
15-OCT-1995	6.13
15-SEP-1995	6.10
15-AUG-1995	6.10
15-JUL-1995	5.97
15-JUN-1995	6.23
15-MAY-1995	6.36
15-APR-1995	6.67
15-MAR-1995	6.73
15-FEB-1995	6.86
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**NETHERLANDS GUILDERS**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-JUL-1999	3.01
15-JUN-1999	2.79
15-MAY-1999	2.71
15-APR-1999	2.78
15-MAR-1999	3.17
15-FEB-1999	3.17
15-JAN-1999	3.25
15-DEC-1998	3.44
15-NOV-1998	3.64
15-OCT-1998	3.61
15-SEP-1998	3.59
15-AUG-1998	3.70
15-JUL-1998	3.78
15-JUN-1998	3.86
15-MAY-1998	3.93
15-APR-1998	3.85
15-MAR-1998	3.73
15-FEB-1998	3.73
15-JAN-1998	3.79
15-DEC-1997	4.02
15-NOV-1997	4.14
15-OCT-1997	3.96
15-SEP-1997	3.68
15-AUG-1997	3.67
15-JUL-1997	3.41
15-JUN-1997	3.50
15-MAY-1997	3.51

15-APR-1997	3.49
15-MAR-1997	3.52
15-FEB-1997	3.27
15-JAN-1997	3.28
15-DEC-1996	3.35
15-NOV-1996	3.31
15-OCT-1996	3.13
15-SEP-1996	3.18
15-AUG-1996	3.47
15-JUL-1996	3.58
15-JUN-1996	3.21
15-MAY-1996	2.95
15-APR-1996	3.26
15-MAR-1996	3.45
15-FEB-1996	3.28
15-JAN-1996	3.64
15-DEC-1995	3.92
15-NOV-1995	4.10
15-OCT-1995	4.22
15-SEP-1995	4.16
15-AUG-1995	4.35
15-JUL-1995	4.47
15-JUN-1995	4.54
15-MAY-1995	4.79
15-APR-1995	5.11
15-MAR-1995	5.54
15-FEB-1995	5.54
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**JAPANESE YEN**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	0.62
15-FEB-2011	0.62
15-JAN-2011	0.62
15-DEC-2010	0.62
15-NOV-2010	0.67
15-OCT-2010	0.68
15-SEP-2010	0.70
15-AUG-2010	0.71
15-JUL-2010	0.71
15-JUN-2010	0.68
15-MAY-2010	0.68
15-APR-2010	0.68
15-MAR-2010	0.68
15-FEB-2010	0.69
15-JAN-2010	0.70
15-DEC-2009	0.64
15-NOV-2009	0.68
15-OCT-2009	0.70
15-SEP-2009	0.72
15-AUG-2009	0.79
15-JUL-2009	0.83
15-JUN-2009	0.85
15-MAY-2009	0.86
15-APR-2009	0.89
15-MAR-2009	0.94
15-FEB-2009	0.93
15-JAN-2009	1.04

15-DEC-2008	1.21
15-NOV-2008	1.14
15-OCT-2008	1.34
15-SEP-2008	1.15
15-AUG-2008	1.14
15-JUL-2008	1.20
15-JUN-2008	1.13
15-MAY-2008	1.11
15-APR-2008	1.13
15-MAR-2008	1.16
15-FEB-2008	1.09
15-JAN-2008	1.10
15-DEC-2007	1.22
15-NOV-2007	1.12
15-OCT-2007	1.23
15-SEP-2007	1.23
15-AUG-2007	1.17
15-JUL-2007	1.02
15-JUN-2007	0.99
15-MAY-2007	0.89
15-APR-2007	0.83
15-MAR-2007	0.86
15-FEB-2007	0.75
15-JAN-2007	0.80
15-DEC-2006	0.77
15-NOV-2006	0.69
15-OCT-2006	0.65
15-SEP-2006	0.61
15-AUG-2006	0.64
15-JUL-2006	0.64
15-JUN-2006	0.49
15-MAY-2006	0.40
15-APR-2006	0.27
15-MAR-2006	0.23
15-FEB-2006	0.18

15-JAN-2006	0.17
15-DEC-2005	0.25
15-NOV-2005	0.25
15-OCT-2005	0.25
15-SEP-2005	0.24
15-AUG-2005	0.24
15-JUL-2005	0.24
15-JUN-2005	0.22
15-MAY-2005	0.22
15-APR-2005	0.22
15-MAR-2005	0.22
15-FEB-2005	0.22
15-JAN-2005	0.22
15-DEC-2004	0.24
15-NOV-2004	0.24
15-OCT-2004	0.24
15-SEP-2004	0.23
15-AUG-2004	0.23
15-JUL-2004	0.24
15-JUN-2004	0.25
15-MAY-2004	0.25
15-APR-2004	0.25
15-MAR-2004	0.25
15-FEB-2004	0.26
15-JAN-2004	0.26
15-DEC-2003	0.26
15-NOV-2003	0.26
15-OCT-2003	0.26
15-SEP-2003	0.26
15-AUG-2003	0.26
15-JUL-2003	0.26
15-JUN-2003	0.28
15-MAY-2003	0.28
15-APR-2003	0.29
15-MAR-2003	0.28

15-FEB-2003	0.28
15-JAN-2003	0.29
15-DEC-2002	0.29
15-NOV-2002	0.29
15-OCT-2002	0.29
15-SEP-2002	0.28
15-AUG-2002	0.29
15-JUL-2002	0.29
15-JUN-2002	0.27
15-MAY-2002	0.28
15-APR-2002	0.28
15-MAR-2002	0.30
15-FEB-2002	0.28
15-JAN-2002	0.29
15-DEC-2001	0.29
15-NOV-2001	0.28
15-OCT-2001	0.28
15-SEP-2001	0.26
15-AUG-2001	0.29
15-JUL-2001	0.28
15-JUN-2001	0.25
15-MAY-2001	0.27
15-APR-2001	0.29
15-MAR-2001	0.39
15-FEB-2001	0.56
15-JAN-2001	0.66
15-DEC-2000	0.72
15-NOV-2000	0.73
15-OCT-2000	0.69
15-SEP-2000	0.62
15-AUG-2000	0.55
15-JUL-2000	0.50
15-JUN-2000	0.34
15-MAY-2000	0.31
15-APR-2000	0.35

15-MAR-2000	0.33
15-FEB-2000	0.32
15-JAN-2000	0.37
15-DEC-1999	0.37
15-NOV-1999	0.41
15-OCT-1999	0.38
15-SEP-1999	0.37
15-AUG-1999	0.36
15-JUL-1999	0.34
15-JUN-1999	0.25
15-MAY-1999	0.26
15-APR-1999	0.32
15-MAR-1999	0.34
15-FEB-1999	0.56
15-JAN-1999	0.66
15-DEC-1998	0.67
15-NOV-1998	0.58
15-OCT-1998	0.60
15-SEP-1998	0.63
15-AUG-1998	0.81
15-JUL-1998	0.78
15-JUN-1998	0.73
15-MAY-1998	0.74
15-APR-1998	0.86
15-MAR-1998	0.86
15-FEB-1998	0.99
15-JAN-1998	0.88
15-DEC-1997	0.91
15-NOV-1997	0.62
15-OCT-1997	0.70
15-SEP-1997	0.74
15-AUG-1997	0.77
15-JUL-1997	0.84
15-JUN-1997	0.91
15-MAY-1997	0.90



15-APR-1997	0.81
15-MAR-1997	0.74
15-FEB-1997	0.72
15-JAN-1997	0.72
15-DEC-1996	0.75
15-NOV-1996	0.78
15-OCT-1996	0.79
15-SEP-1996	0.80
15-AUG-1996	0.96
15-JUL-1996	1.02
15-JUN-1996	0.92
15-MAY-1996	1.12
15-APR-1996	0.99
15-MAR-1996	0.89
15-FEB-1996	0.91
15-JAN-1996	0.81
15-DEC-1995	0.69
15-NOV-1995	0.67
15-OCT-1995	0.67
15-SEP-1995	0.78
15-AUG-1995	1.03
15-JUL-1995	1.10
15-JUN-1995	1.36
15-MAY-1995	1.67
15-APR-1995	1.86
15-MAR-1995	2.36
15-FEB-1995	2.54
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**POUNDS STERLING**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	1.39
15-FEB-2011	1.39
15-JAN-2011	1.35
15-DEC-2010	1.33
15-NOV-2010	1.31
15-OCT-2010	1.31
15-SEP-2010	1.31
15-AUG-2010	1.30
15-JUL-2010	1.30
15-JUN-2010	1.25
15-MAY-2010	1.20
15-APR-2010	1.13
15-MAR-2010	1.11
15-FEB-2010	1.10
15-JAN-2010	1.08
15-DEC-2009	1.01
15-NOV-2009	1.00
15-OCT-2009	0.93
15-SEP-2009	0.99
15-AUG-2009	1.14
15-JUL-2009	1.38
15-JUN-2009	1.61
15-MAY-2009	1.71
15-APR-2009	1.91
15-MAR-2009	2.19
15-FEB-2009	2.37
15-JAN-2009	2.60

15-DEC-2008	3.48
15-NOV-2008	4.43
15-OCT-2008	6.51
15-SEP-2008	6.02
15-AUG-2008	6.10
15-JUL-2008	6.19
15-JUN-2008	6.32
15-MAY-2008	6.03
15-APR-2008	6.03
15-MAR-2008	6.04
15-FEB-2008	5.72
15-JAN-2008	5.70
15-DEC-2007	6.40
15-NOV-2007	6.34
15-OCT-2007	6.44
15-SEP-2007	6.75
15-AUG-2007	6.55
15-JUL-2007	6.30
15-JUN-2007	6.14
15-MAY-2007	6.00
15-APR-2007	5.86
15-MAR-2007	5.76
15-FEB-2007	5.77
15-JAN-2007	5.82
15-DEC-2006	5.55
15-NOV-2006	5.45
15-OCT-2006	5.39
15-SEP-2006	5.31
15-AUG-2006	5.23
15-JUL-2006	4.91
15-JUN-2006	4.91
15-MAY-2006	4.91
15-APR-2006	4.76
15-MAR-2006	4.71
15-FEB-2006	4.66

15-JAN-2006	4.68
15-DEC-2005	4.84
15-NOV-2005	4.82
15-OCT-2005	4.74
15-SEP-2005	4.75
15-AUG-2005	4.74
15-JUL-2005	4.73
15-JUN-2005	5.00
15-MAY-2005	5.01
15-APR-2005	5.12
15-MAR-2005	5.23
15-FEB-2005	5.11
15-JAN-2005	5.01
15-DEC-2004	5.07
15-NOV-2004	5.11
15-OCT-2004	5.12
15-SEP-2004	5.21
15-AUG-2004	5.24
15-JUL-2004	5.19
15-JUN-2004	5.26
15-MAY-2004	4.88
15-APR-2004	4.74
15-MAR-2004	4.58
15-FEB-2004	4.46
15-JAN-2004	4.35
15-DEC-2003	4.38
15-NOV-2003	4.35
15-OCT-2003	4.12
15-SEP-2003	3.97
15-AUG-2003	3.78
15-JUL-2003	3.62
15-JUN-2003	3.77
15-MAY-2003	3.84
15-APR-2003	3.86
15-MAR-2003	3.77

15-FEB-2003	3.88
15-JAN-2003	4.21
15-DEC-2002	4.22
15-NOV-2002	4.23
15-OCT-2002	4.22
15-SEP-2002	4.25
15-AUG-2002	4.20
15-JUL-2002	4.44
15-JUN-2002	4.61
15-MAY-2002	4.58
15-APR-2002	4.56
15-MAR-2002	4.54
15-FEB-2002	4.44
15-JAN-2002	4.35
15-DEC-2001	4.27
15-NOV-2001	4.20
15-OCT-2001	4.65
15-SEP-2001	4.84
15-AUG-2001	5.17
15-JUL-2001	5.52
15-JUN-2001	5.57
15-MAY-2001	5.41
15-APR-2001	5.54
15-MAR-2001	5.62
15-FEB-2001	5.87
15-JAN-2001	5.96
15-DEC-2000	6.15
15-NOV-2000	6.29
15-OCT-2000	6.43
15-SEP-2000	6.48
15-AUG-2000	6.49
15-JUL-2000	6.46
15-JUN-2000	6.49
15-MAY-2000	6.69
15-APR-2000	6.59

15-MAR-2000	6.57
15-FEB-2000	6.56
15-JAN-2000	6.55
15-DEC-1999	6.36
15-NOV-1999	6.03
15-OCT-1999	6.26
15-SEP-1999	6.09
15-AUG-1999	5.77
15-JUL-1999	5.43
15-JUN-1999	5.27
15-MAY-1999	5.47
15-APR-1999	5.44
15-MAR-1999	5.50
15-FEB-1999	5.44
15-JAN-1999	5.73
15-DEC-1998	6.19
15-NOV-1998	6.90
15-OCT-1998	7.21
15-SEP-1998	7.46
15-AUG-1998	7.90
15-JUL-1998	7.97
15-JUN-1998	7.87
15-MAY-1998	7.67
15-APR-1998	7.69
15-MAR-1998	7.71
15-FEB-1998	7.67
15-JAN-1998	7.78
15-DEC-1997	7.91
15-NOV-1997	7.97
15-OCT-1997	7.61
15-SEP-1997	7.54
15-AUG-1997	7.50
15-JUL-1997	7.37
15-JUN-1997	7.09
15-MAY-1997	6.91

15-APR-1997	6.91
15-MAR-1997	6.66
15-FEB-1997	6.66
15-JAN-1997	6.88
15-DEC-1996	6.82
15-NOV-1996	6.89
15-OCT-1996	6.35
15-SEP-1996	6.14
15-AUG-1996	6.20
15-JUL-1996	6.07
15-JUN-1996	6.20
15-MAY-1996	6.45
15-APR-1996	6.39
15-MAR-1996	6.40
15-FEB-1996	6.39
15-JAN-1996	6.69
15-DEC-1995	6.60
15-NOV-1995	6.91
15-OCT-1995	7.10
15-SEP-1995	6.94
15-AUG-1995	7.26
15-JUL-1995	7.22
15-JUN-1995	7.04
15-MAY-1995	7.36
15-APR-1995	7.27
15-MAR-1995	7.33
15-FEB-1995	7.42
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**EURO**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	1.71
15-FEB-2011	1.56
15-JAN-2011	1.45
15-DEC-2010	1.47
15-NOV-2010	1.50
15-OCT-2010	1.45
15-SEP-2010	1.38
15-AUG-2010	1.38
15-JUL-2010	1.33
15-JUN-2010	1.18
15-MAY-2010	1.16
15-APR-2010	1.12
15-MAR-2010	1.14
15-FEB-2010	1.14
15-JAN-2010	1.18
15-DEC-2009	1.14
15-NOV-2009	1.14
15-OCT-2009	1.17
15-SEP-2009	1.19
15-AUG-2009	1.27
15-JUL-2009	1.38
15-JUN-2009	1.63
15-MAY-2009	1.62
15-APR-2009	1.76
15-MAR-2009	1.94
15-FEB-2009	2.18
15-JAN-2009	2.81



15-DEC-2008	3.59
15-NOV-2008	4.46
15-OCT-2008	5.52
15-SEP-2008	5.34
15-AUG-2008	5.32
15-JUL-2008	5.31
15-JUN-2008	5.25
15-MAY-2008	5.01
15-APR-2008	4.88
15-MAR-2008	4.73
15-FEB-2008	4.46
15-JAN-2008	4.75
15-DEC-2007	5.05
15-NOV-2007	4.72
15-OCT-2007	4.84
15-SEP-2007	4.91
15-AUG-2007	4.71
15-JUL-2007	4.51
15-JUN-2007	4.42
15-MAY-2007	4.30
15-APR-2007	4.23
15-MAR-2007	4.14
15-FEB-2007	4.09
15-JAN-2007	4.04
15-DEC-2006	3.92
15-NOV-2006	3.87
15-OCT-2006	3.78
15-SEP-2006	3.67
15-AUG-2006	3.55
15-JUL-2006	3.42
15-JUN-2006	3.19
15-MAY-2006	3.16
15-APR-2006	3.00
15-MAR-2006	2.94
15-FEB-2006	2.81

15-JAN-2006	2.75
15-DEC-2005	2.76
15-NOV-2005	2.65
15-OCT-2005	2.42
15-SEP-2005	2.34
15-AUG-2005	2.34
15-JUL-2005	2.31
15-JUN-2005	2.26
15-MAY-2005	2.30
15-APR-2005	2.33
15-MAR-2005	2.33
15-FEB-2005	2.32
15-JAN-2005	2.35
15-DEC-2004	2.37
15-NOV-2004	2.40
15-OCT-2004	2.36
15-SEP-2004	2.38
15-AUG-2004	2.33
15-JUL-2004	2.35
15-JUN-2004	2.39
15-MAY-2004	2.34
15-APR-2004	2.23
15-MAR-2004	2.25
15-FEB-2004	2.27
15-JAN-2004	2.30
15-DEC-2003	2.39
15-NOV-2003	2.44
15-OCT-2003	2.35
15-SEP-2003	2.37
15-AUG-2003	2.35
15-JUL-2003	2.27
15-JUN-2003	2.26
15-MAY-2003	2.57
15-APR-2003	2.66
15-MAR-2003	2.67

15-FEB-2003	2.78
15-JAN-2003	2.97
15-DEC-2002	3.10
15-NOV-2002	3.24
15-OCT-2002	3.32
15-SEP-2002	3.52
15-AUG-2002	3.56
15-JUL-2002	3.71
15-JUN-2002	3.81
15-MAY-2002	3.78
15-APR-2002	3.75
15-MAR-2002	3.67
15-FEB-2002	3.60
15-JAN-2002	3.54
15-DEC-2001	3.42
15-NOV-2001	3.39
15-OCT-2001	3.68
15-SEP-2001	4.22
15-AUG-2001	4.40
15-JUL-2001	4.60
15-JUN-2001	4.58
15-MAY-2001	4.65
15-APR-2001	4.79
15-MAR-2001	4.84
15-FEB-2001	4.83
15-JAN-2001	4.88
15-DEC-2000	5.12
15-NOV-2000	5.31
15-OCT-2000	5.23
15-SEP-2000	5.22
15-AUG-2000	5.12
15-JUL-2000	4.97
15-JUN-2000	4.90
15-MAY-2000	4.61
15-APR-2000	4.24

15-MAR-2000	4.14
15-FEB-2000	3.86
15-JAN-2000	3.71
15-DEC-1999	3.64
15-NOV-1999	3.62
15-OCT-1999	3.61
15-SEP-1999	3.26
15-AUG-1999	3.22
15-JUL-1999	3.01
15-JUN-1999	2.79
15-MAY-1999	2.71
15-APR-1999	2.78
15-MAR-1999	3.17
15-FEB-1999	3.17
15-JAN-1999	3.25
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**FRENCH FRANC**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-JUL-1999	3.01
15-JUN-1999	2.79
15-MAY-1999	2.71
15-APR-1999	2.78
15-MAR-1999	3.17
15-FEB-1999	3.17
15-JAN-1999	3.25
15-DEC-1998	3.40
15-NOV-1998	3.72
15-OCT-1998	3.69
15-SEP-1998	3.69
15-AUG-1998	3.78
15-JUL-1998	3.80
15-JUN-1998	3.84
15-MAY-1998	3.89
15-APR-1998	3.90
15-MAR-1998	3.79
15-FEB-1998	3.80
15-JAN-1998	3.86
15-DEC-1997	3.94
15-NOV-1997	4.01
15-OCT-1997	3.89
15-SEP-1997	3.62
15-AUG-1997	3.70
15-JUL-1997	3.60
15-JUN-1997	3.68
15-MAY-1997	3.66

15-APR-1997	3.59
15-MAR-1997	3.66
15-FEB-1997	3.53
15-JAN-1997	3.53
15-DEC-1996	3.74
15-NOV-1996	3.79
15-OCT-1996	3.91
15-SEP-1996	4.09
15-AUG-1996	4.44
15-JUL-1996	4.19
15-JUN-1996	4.40
15-MAY-1996	4.22
15-APR-1996	4.41
15-MAR-1996	4.58
15-FEB-1996	4.75
15-JAN-1996	5.07
15-DEC-1995	5.78
15-NOV-1995	6.22
15-OCT-1995	6.85
15-SEP-1995	6.00
15-AUG-1995	6.16
15-JUL-1995	6.48
15-JUN-1995	7.17
15-MAY-1995	7.07
15-APR-1995	7.36
15-MAR-1995	8.80
15-FEB-1995	6.29
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**SPANISH PESETAS**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-JUL-1999	3.01
15-JUN-1999	2.79
15-MAY-1999	2.71
15-APR-1999	2.78
15-MAR-1999	3.17
15-FEB-1999	3.17
15-JAN-1999	3.25
15-DEC-1998	3.46
15-NOV-1998	3.85
15-OCT-1998	3.95
15-SEP-1998	4.10
15-AUG-1998	4.35
15-JUL-1998	4.37
15-JUN-1998	4.42
15-MAY-1998	4.42
15-APR-1998	4.48
15-MAR-1998	4.44
15-FEB-1998	4.64
15-JAN-1998	4.75
15-DEC-1997	4.92
15-NOV-1997	5.15
15-OCT-1997	5.27
15-SEP-1997	5.31
15-AUG-1997	5.46
15-JUL-1997	5.35
15-JUN-1997	5.43
15-MAY-1997	5.49

15-APR-1997	5.74
15-MAR-1997	5.99
15-FEB-1997	5.89
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	



# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**DEUTSCHE MARKS**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLS)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-JUL-1999	3.01
15-JUN-1999	2.79
15-MAY-1999	2.71
15-APR-1999	2.78
15-MAR-1999	3.17
15-FEB-1999	3.17
15-JAN-1999	3.25
15-DEC-1998	3.41
15-NOV-1998	3.74
15-OCT-1998	3.71
15-SEP-1998	3.68
15-AUG-1998	3.78
15-JUL-1998	3.78
15-JUN-1998	3.86
15-MAY-1998	3.92
15-APR-1998	3.92
15-MAR-1998	3.73
15-FEB-1998	3.78
15-JAN-1998	3.83
15-DEC-1997	4.03
15-NOV-1997	4.03
15-OCT-1997	3.90
15-SEP-1997	3.56
15-AUG-1997	3.56
15-JUL-1997	3.34
15-JUN-1997	3.38
15-MAY-1997	3.45

15-APR-1997	3.50
15-MAR-1997	3.50
15-FEB-1997	3.38
15-JAN-1997	3.35
15-DEC-1996	3.50
15-NOV-1996	3.44
15-OCT-1996	3.38
15-SEP-1996	3.42
15-AUG-1996	3.59
15-JUL-1996	3.72
15-JUN-1996	3.64
15-MAY-1996	3.51
15-APR-1996	3.57
15-MAR-1996	3.59
15-FEB-1996	3.52
15-JAN-1996	3.82
15-DEC-1995	4.07
15-NOV-1995	4.20
15-OCT-1995	4.30
15-SEP-1995	4.41
15-AUG-1995	4.67
15-JUL-1995	4.72
15-JUN-1995	4.73
15-MAY-1995	4.79
15-APR-1995	5.00
15-MAR-1995	5.42
15-FEB-1995	5.48
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	

# Lending Rates for LIBOR-Based Single Currency Loans (SCLS)

**SWISS FRANC**  
**(For Loans to Which Invitation to Negotiate**  
**Was Extended Prior To July 31, 1998~)**  
**Lending Rates for LIBOR-based\* Single Currency Loans (SCLs)**

<b>Interest Period Beginning</b>	<b>Lending Rate**</b>
15-MAR-2011	0.53
15-FEB-2011	0.51
15-JAN-2011	0.51
15-DEC-2010	0.51
15-NOV-2010	0.51
15-OCT-2010	0.51
15-SEP-2010	0.52
15-AUG-2010	0.51
15-JUL-2010	0.49
15-JUN-2010	0.41
15-MAY-2010	0.54
15-APR-2010	0.57
15-MAR-2010	0.56
15-FEB-2010	0.56
15-JAN-2010	0.57
15-DEC-2009	0.51
15-NOV-2009	0.53
15-OCT-2009	0.55
15-SEP-2009	0.57
15-AUG-2009	0.62
15-JUL-2009	0.66
15-JUN-2009	0.67
15-MAY-2009	0.68
15-APR-2009	0.68
15-MAR-2009	0.74
15-FEB-2009	0.78
15-JAN-2009	0.87

15-DEC-2008	1.18
15-NOV-2008	2.50
15-OCT-2008	3.36
15-SEP-2008	3.05
15-AUG-2008	3.06
15-JUL-2008	3.13
15-JUN-2008	3.17
15-MAY-2008	3.01
15-APR-2008	3.05
15-MAR-2008	2.99
15-FEB-2008	2.89
15-JAN-2008	2.96
15-DEC-2007	3.02
15-NOV-2007	3.00
15-OCT-2007	3.06
15-SEP-2007	3.09
15-AUG-2007	2.95
15-JUL-2007	3.00
15-JUN-2007	2.79
15-MAY-2007	2.65
15-APR-2007	2.57
15-MAR-2007	2.49
15-FEB-2007	2.45
15-JAN-2007	2.38
15-DEC-2006	2.25
15-NOV-2006	2.12
15-OCT-2006	2.08
15-SEP-2006	2.01
15-AUG-2006	1.89
15-JUL-2006	1.83
15-JUN-2006	1.71
15-MAY-2006	1.66
15-APR-2006	1.52
15-MAR-2006	1.47
15-FEB-2006	1.32

15-JAN-2006	1.27
15-DEC-2005	1.41
15-NOV-2005	1.27
15-OCT-2005	1.07
15-SEP-2005	1.00
15-AUG-2005	0.99
15-JUL-2005	0.94
15-JUN-2005	0.93
15-MAY-2005	0.94
15-APR-2005	0.95
15-MAR-2005	0.96
15-FEB-2005	0.97
15-JAN-2005	0.96
15-DEC-2004	1.03
15-NOV-2004	1.04
15-OCT-2004	0.97
15-SEP-2004	0.97
15-AUG-2004	0.84
15-JUL-2004	0.87
15-JUN-2004	0.88
15-MAY-2004	0.66
15-APR-2004	0.60
15-MAR-2004	0.49
15-FEB-2004	0.48
15-JAN-2004	0.51
15-DEC-2003	0.54
15-NOV-2003	0.55
15-OCT-2003	0.49
15-SEP-2003	0.51
15-AUG-2003	0.52
15-JUL-2003	0.52
15-JUN-2003	0.50
15-MAY-2003	0.56
15-APR-2003	0.56
15-MAR-2003	0.55

15-FEB-2003	0.80
15-JAN-2003	0.87
15-DEC-2002	0.88
15-NOV-2002	0.92
15-OCT-2002	0.97
15-SEP-2002	0.95
15-AUG-2002	1.09
15-JUL-2002	1.47
15-JUN-2002	1.64
15-MAY-2002	1.57
15-APR-2002	1.91
15-MAR-2002	2.03
15-FEB-2002	1.94
15-JAN-2002	1.95
15-DEC-2001	2.03
15-NOV-2001	2.09
15-OCT-2001	2.31
15-SEP-2001	3.04
15-AUG-2001	3.23
15-JUL-2001	3.39
15-JUN-2001	3.25
15-MAY-2001	3.26
15-APR-2001	3.42
15-MAR-2001	3.52
15-FEB-2001	3.60
15-JAN-2001	3.49
15-DEC-2000	3.60
15-NOV-2000	3.72
15-OCT-2000	3.75
15-SEP-2000	3.82
15-AUG-2000	3.80
15-JUL-2000	3.87
15-JUN-2000	3.77
15-MAY-2000	3.54
15-APR-2000	3.26

15-MAR-2000	2.94
15-FEB-2000	2.60
15-JAN-2000	2.14
15-DEC-1999	2.00
15-NOV-1999	2.20
15-OCT-1999	2.47
15-SEP-1999	1.78
15-AUG-1999	1.75
15-JUL-1999	1.70
15-JUN-1999	1.31
15-MAY-1999	1.17
15-APR-1999	1.18
15-MAR-1999	1.48
15-FEB-1999	1.42
15-JAN-1999	1.51
15-DEC-1998	1.54
15-NOV-1998	1.78
15-OCT-1998	1.53
15-SEP-1998	1.78
15-AUG-1998	2.04
15-JUL-1998	2.40
15-JUN-1998	2.05
15-MAY-1998	1.89
15-APR-1998	1.78
15-MAR-1998	1.36
15-FEB-1998	1.44
15-JAN-1998	1.67
15-DEC-1997	1.93
15-NOV-1997	2.31
15-OCT-1997	2.15
15-SEP-1997	1.78
15-AUG-1997	1.78
15-JUL-1997	1.65
15-JUN-1997	1.60
15-MAY-1997	2.06

15-APR-1997	2.16
15-MAR-1997	2.16
15-FEB-1997	1.91
15-JAN-1997	2.04
15-DEC-1996	2.38
15-NOV-1996	2.18
15-OCT-1996	1.88
15-SEP-1996	2.40
15-AUG-1996	2.69
15-JUL-1996	3.02
15-JUN-1996	2.96
15-MAY-1996	2.28
15-APR-1996	2.15
15-MAR-1996	2.10
15-FEB-1996	2.03
15-JAN-1996	1.96
15-DEC-1995	2.22
15-NOV-1995	2.24
15-OCT-1995	2.53
15-SEP-1995	3.16
15-AUG-1995	3.13
15-JUL-1995	3.25
15-JUN-1995	3.54
15-MAY-1995	3.67
15-APR-1995	3.86
15-MAR-1995	4.17
15-FEB-1995	4.36
* Stated on 6MO LIBOR 30/360 day count basis.	
** Applicable for disbursed amounts on fixed-rate SCLs prior to rate fixings. For loans negotiated in the current month, annuity-type amortization schedule is developed using the previous six-months average LIBOR-based SCL lending rates.	