



**RATE WATCH - As of
August 18, 2008**

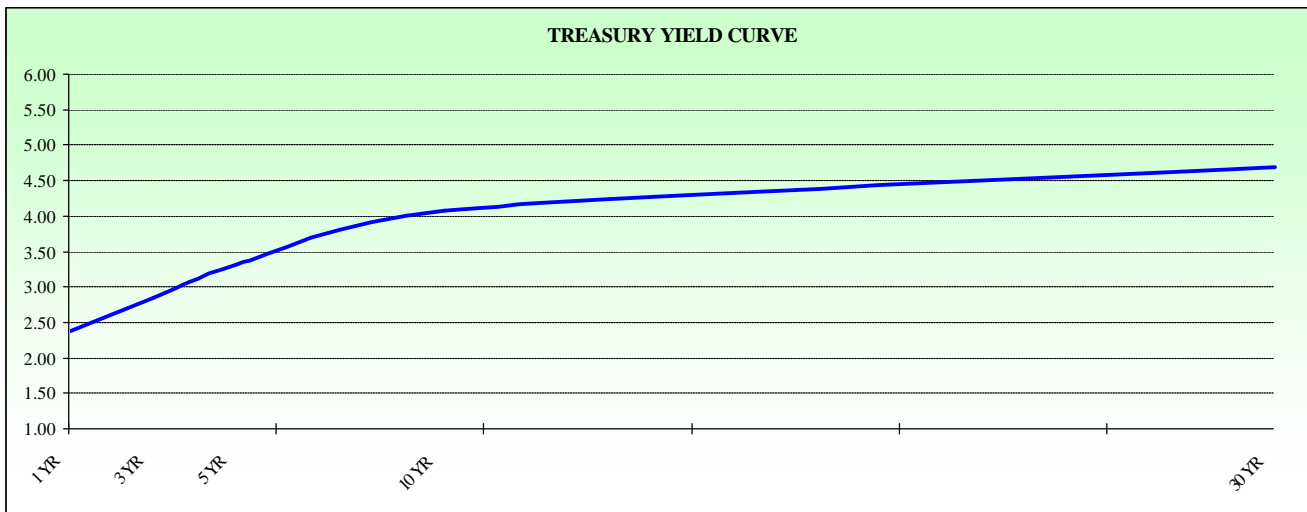
| TREASURY YIELDS | | | | | |
|------------------------|------------------|------------------|---------------|--------------------|----------------------|
| MATURITY | 8/18/2008 | 8/11/2008 | Change | 1 Month Ago | 12 Months Ago |
| 3MO | 1.76 | 1.80 | (0.04) | 1.48 | 3.76 |
| 1 YR* | 2.12 | 2.25 | (0.13) | 2.26 | 4.19 |
| 3 YR | 2.59 | 2.82 | (0.23) | 2.92 | 4.25 |
| 5 YR | 3.06 | 3.25 | (0.19) | 3.42 | 4.35 |
| 10 YR | 3.81 | 3.99 | (0.18) | 4.11 | 4.68 |
| 30 YR | 4.43 | 4.60 | (0.17) | 4.66 | 5.00 |

*Delayed

| SWAP RATES | | | | | |
|-------------------|------------------|------------------|---------------|--------------------|----------------------|
| MATURITY | 8/18/2008 | 8/11/2008 | Change | 1 Month Ago | 12 Months Ago |
| 3 YR | 3.80 | 3.90 | (0.10) | 3.93 | 4.91 |
| 5 YR | 4.11 | 4.25 | (0.14) | 4.34 | 5.09 |
| 10 YR | 4.58 | 4.74 | (0.16) | 4.82 | 5.43 |
| 30 YR | 5.00 | 5.09 | (0.09) | 5.13 | 5.68 |

| LIBOR | | | | | |
|-----------------|------------------|------------------|---------------|--------------------|----------------------|
| EXCHANGE | 8/18/2008 | 8/11/2008 | Change | 1 Month Ago | 12 Months Ago |
| 1 MO LIBOR | 2.46 | 2.46 | 0.00 | 2.46 | 5.59 |
| 3 MO LIBOR | 2.80 | 2.80 | 0.00 | 2.79 | 5.53 |
| US PRIME | 5.00 | 5.00 | 0.00 | 5.00 | 8.25 |
| US DISCOUNT | 2.25 | 2.25 | 0.00 | 2.50 | 6.25 |

| FEDERAL HOME LOAN BANK OF NEW YORK | | | | | |
|---|------------------|------------------|---------------|--------------------|----------------------|
| TERM / AMORT | 8/18/2008 | 8/11/2008 | Change | 1 Month Ago | 12 Months Ago |
| 5 / 5 | 4.31 | - | - | - | - |
| 5 / 10 | 4.57 | - | - | - | - |
| 7 / 10 | 4.85 | - | - | - | - |
| 10 / 10 | 4.97 | - | - | - | - |



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