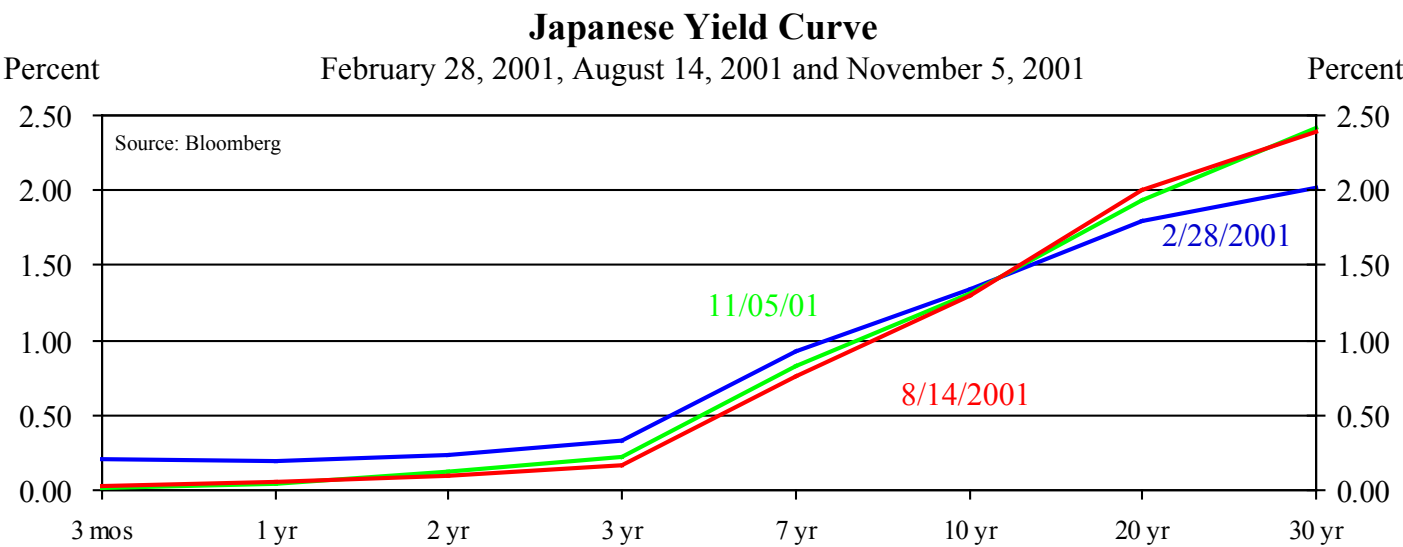
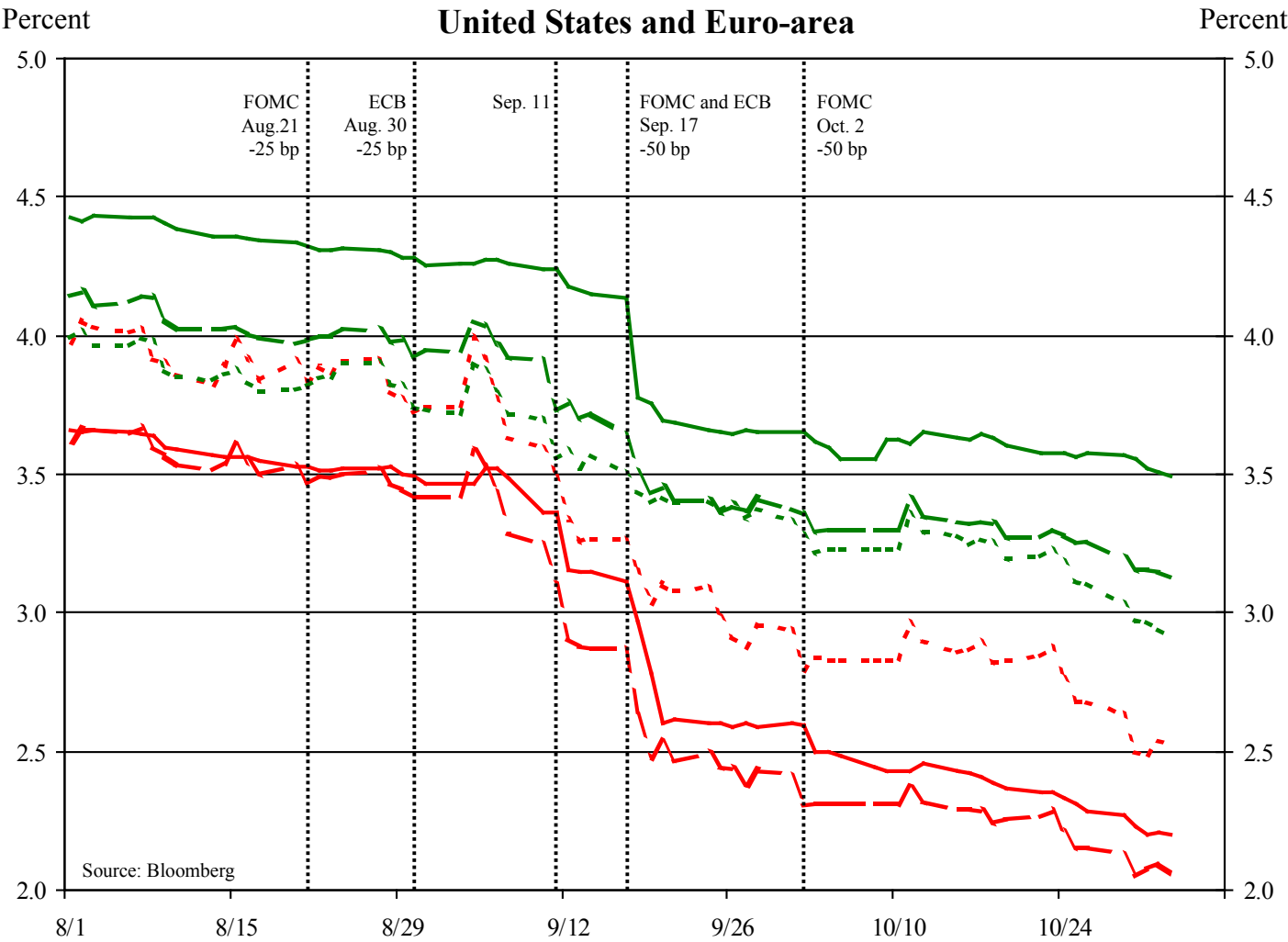
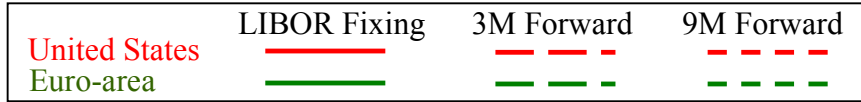


APPENDIX

Charts used by Mr. Kos.

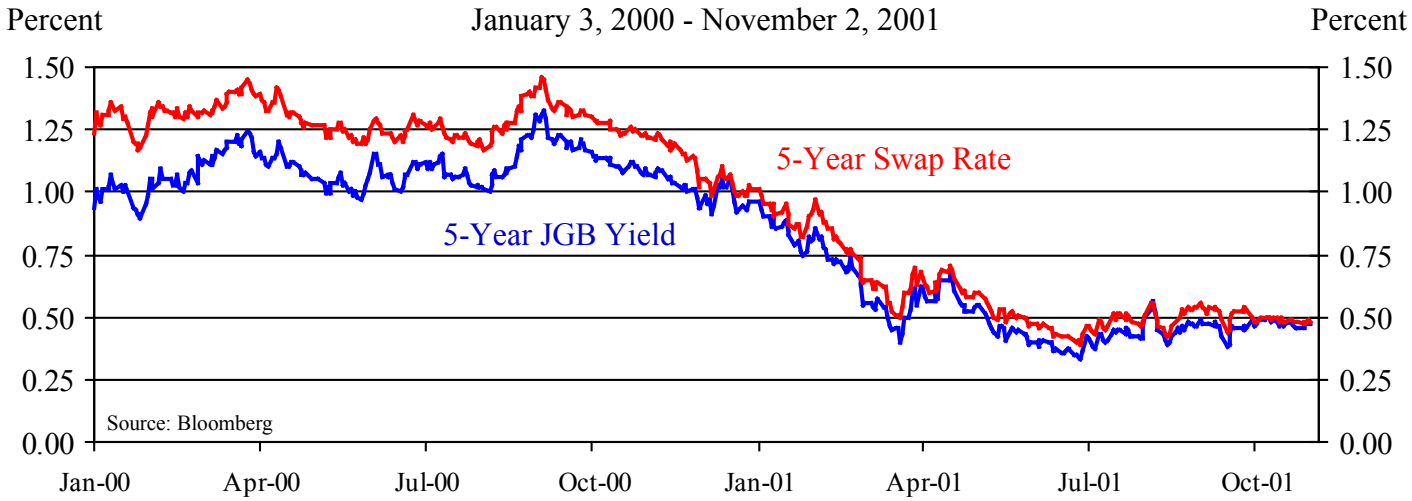
Current Deposit Rates and Rates Implied by Traded Forward Rate Agreements

August 1, 2001 to November 2, 2001



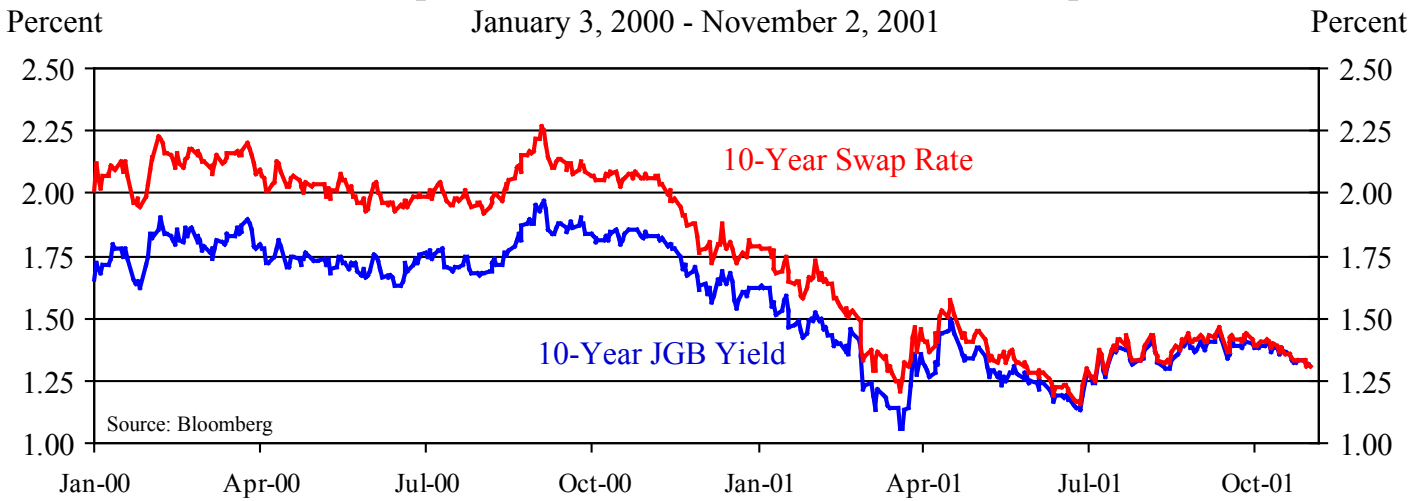
5-Year Japanese Government Bond Yield and Swap Rate

January 3, 2000 - November 2, 2001



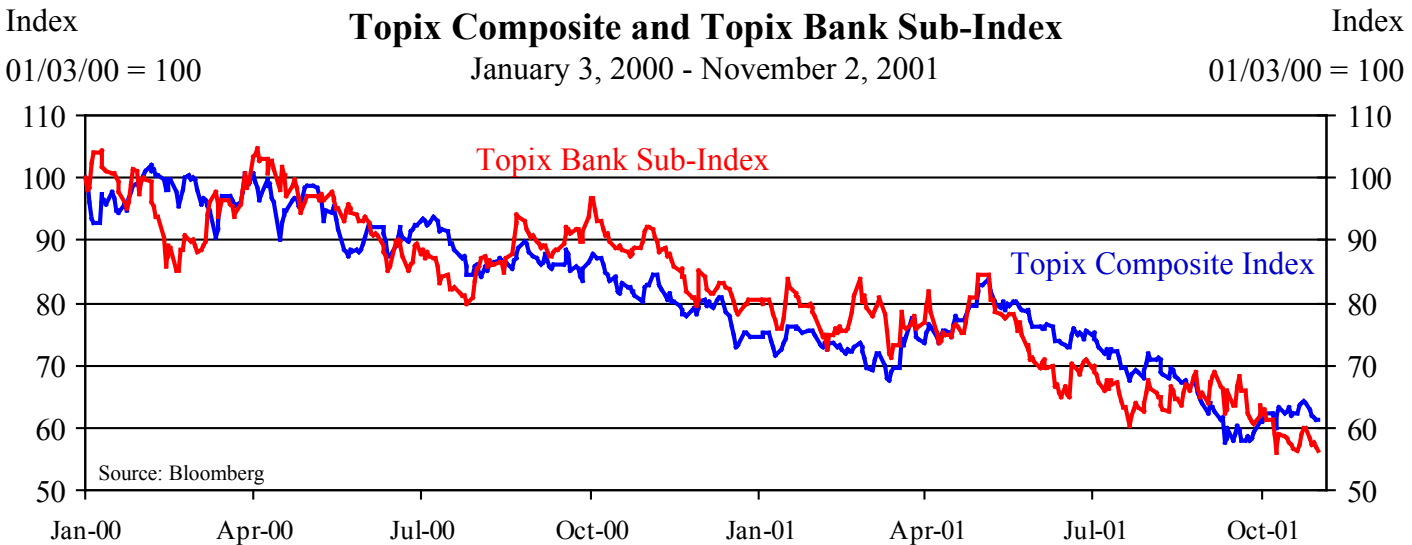
10-Year Japanese Government Bond Yield and Swap Rate

January 3, 2000 - November 2, 2001



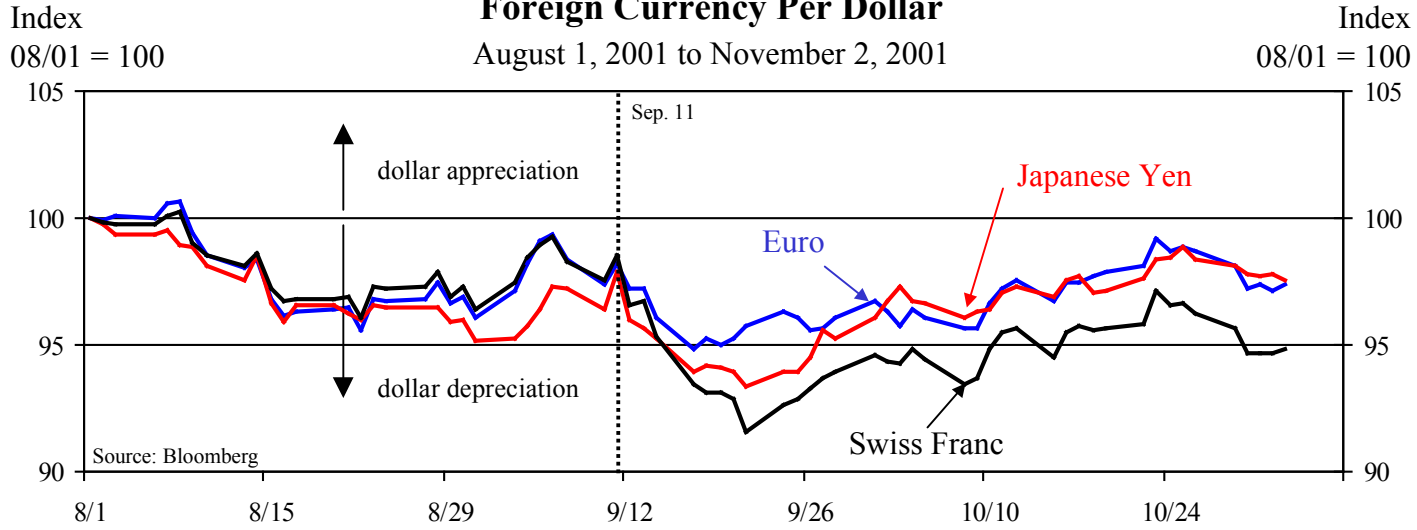
Topix Composite and Topix Bank Sub-Index

January 3, 2000 - November 2, 2001



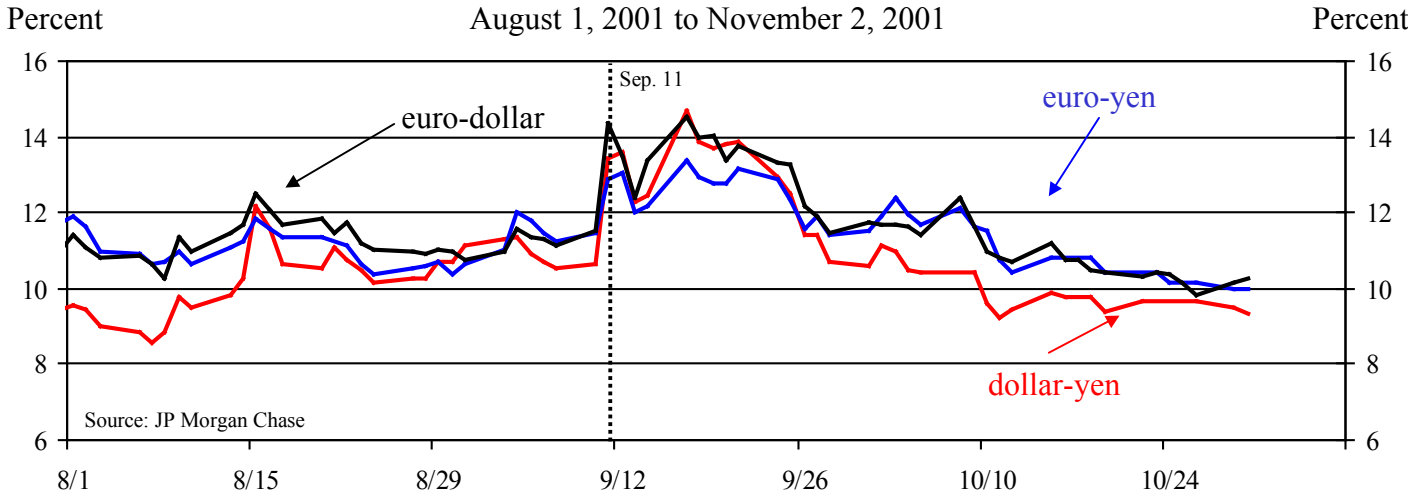
Foreign Currency Per Dollar

August 1, 2001 to November 2, 2001



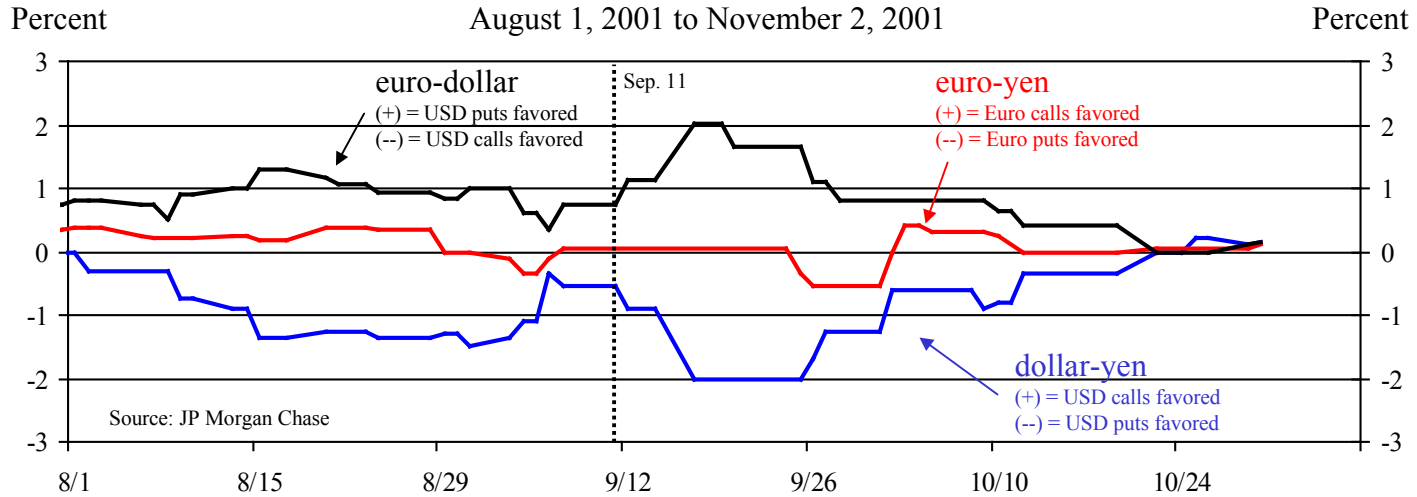
1-Month Option Implied Volatility for G-3 Currency Pairs

August 1, 2001 to November 2, 2001



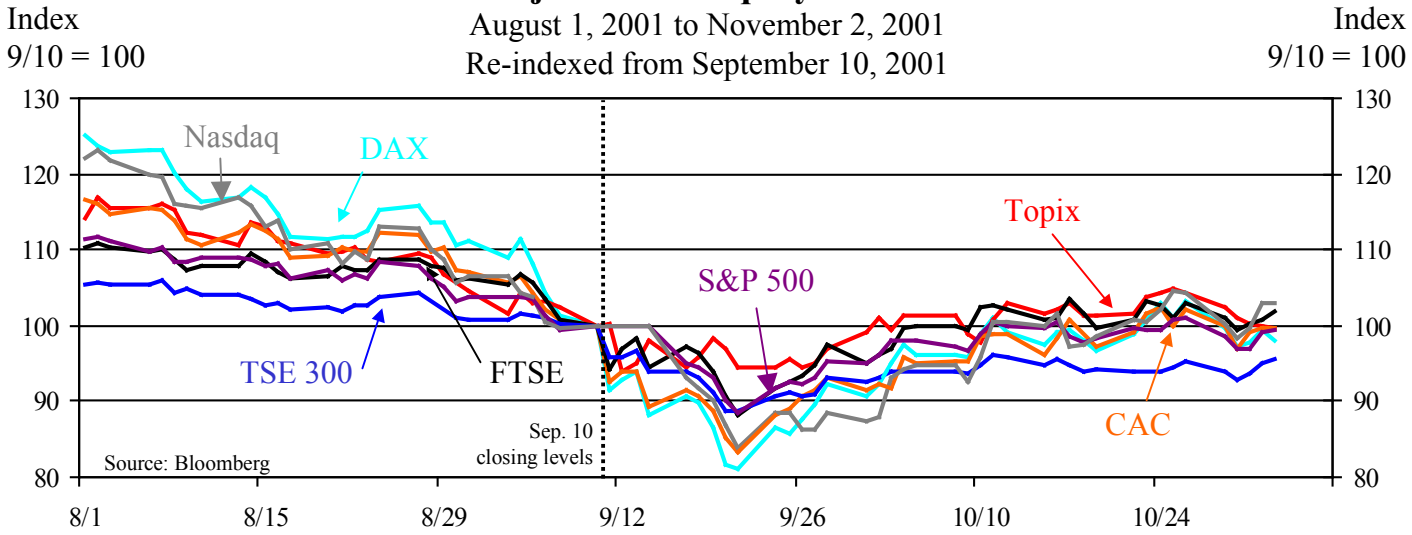
1-Month Risk Reversals for G-3 Currency Pairs

August 1, 2001 to November 2, 2001



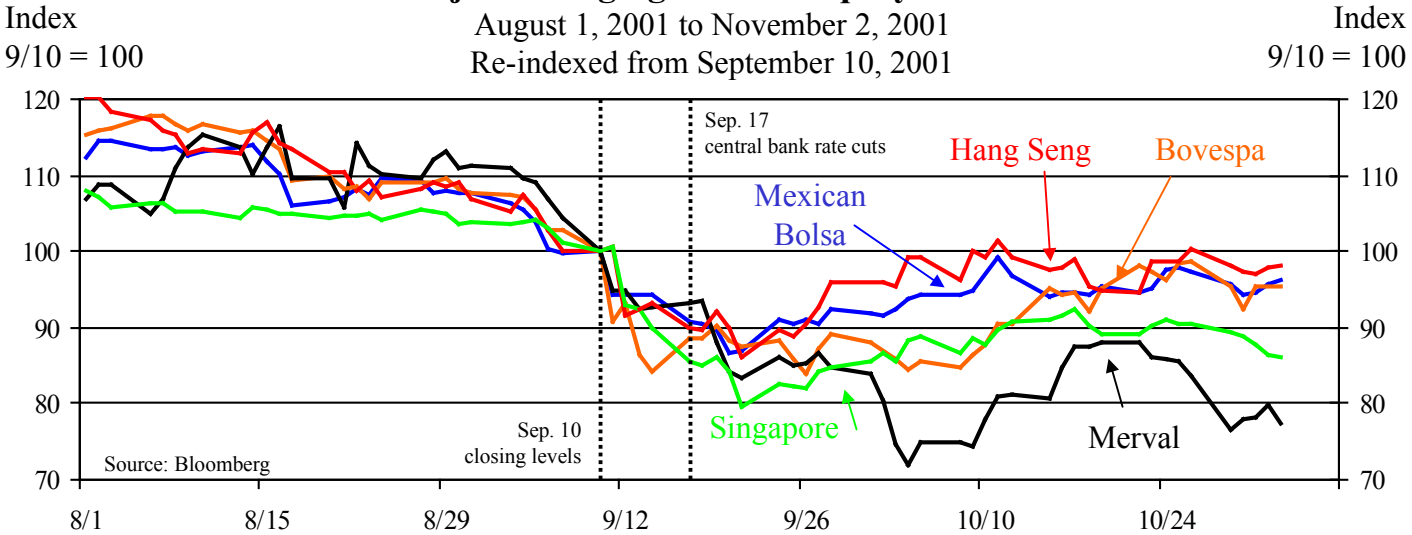
Major Global Equity Indices

August 1, 2001 to November 2, 2001
Re-indexed from September 10, 2001



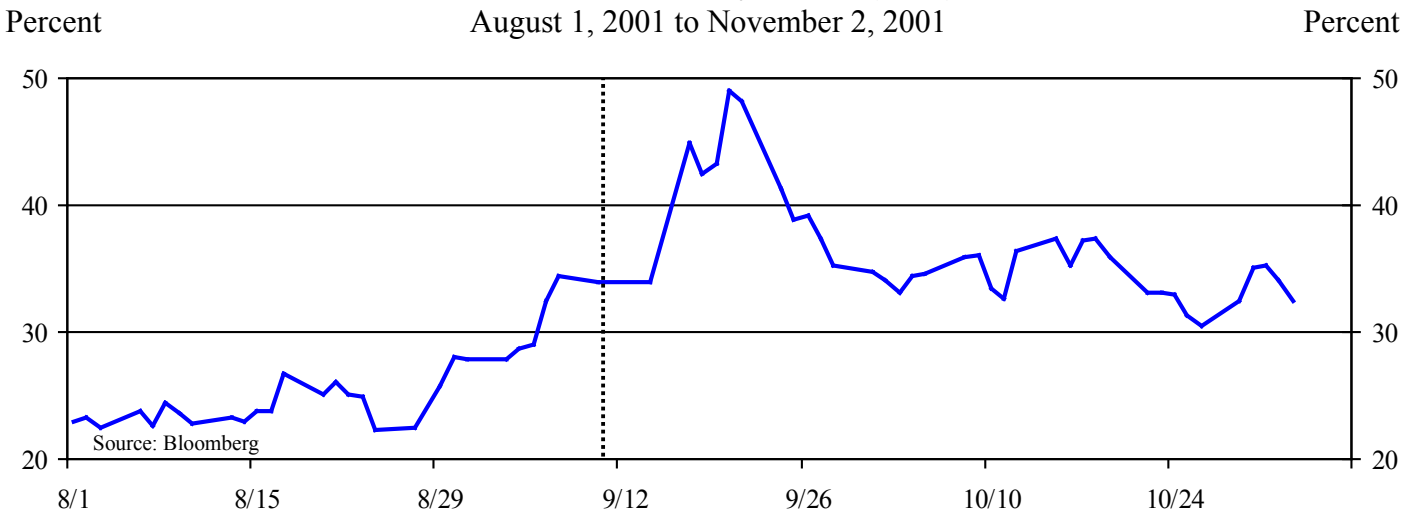
Major Emerging Market Equity Indices

August 1, 2001 to November 2, 2001
Re-indexed from September 10, 2001



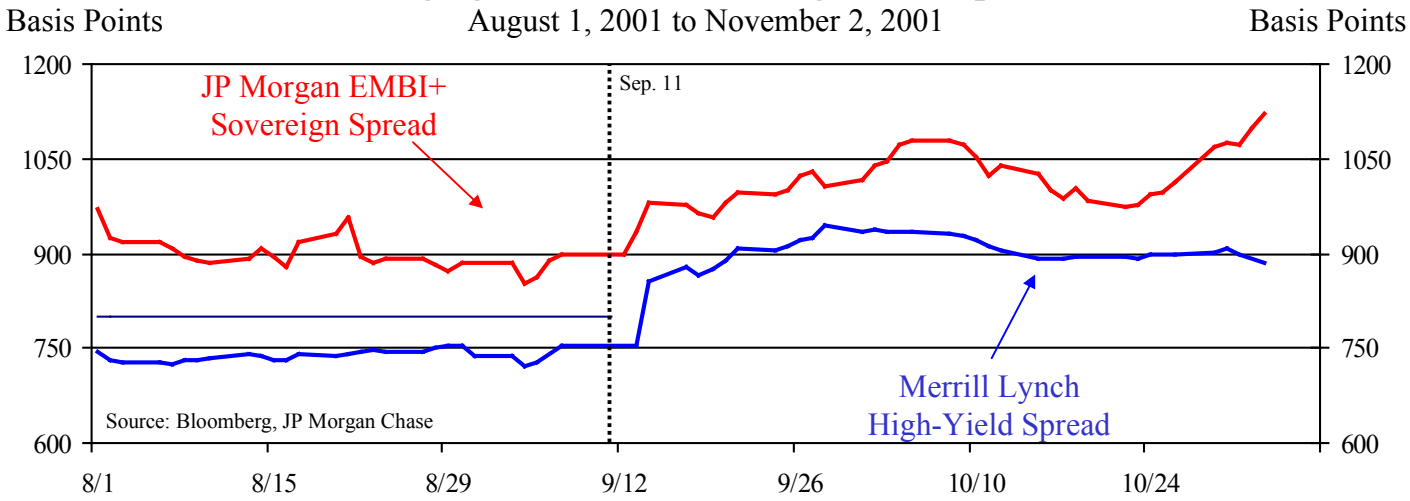
S&P 100 Volatility Index (VIX)

August 1, 2001 to November 2, 2001



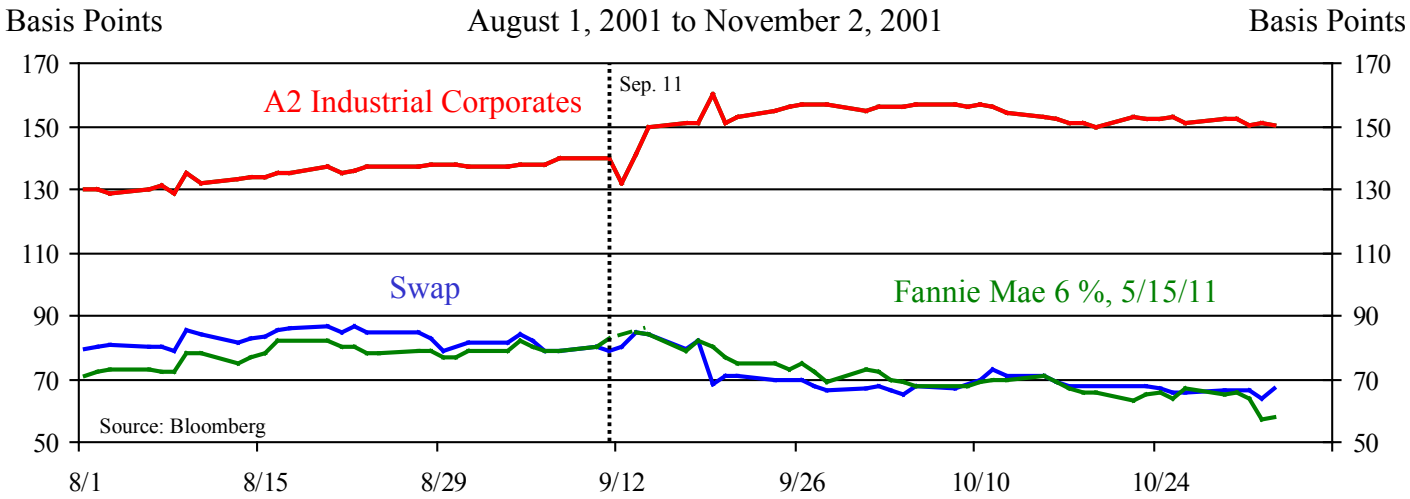
Emerging Market and U.S. High Yield Spreads

August 1, 2001 to November 2, 2001



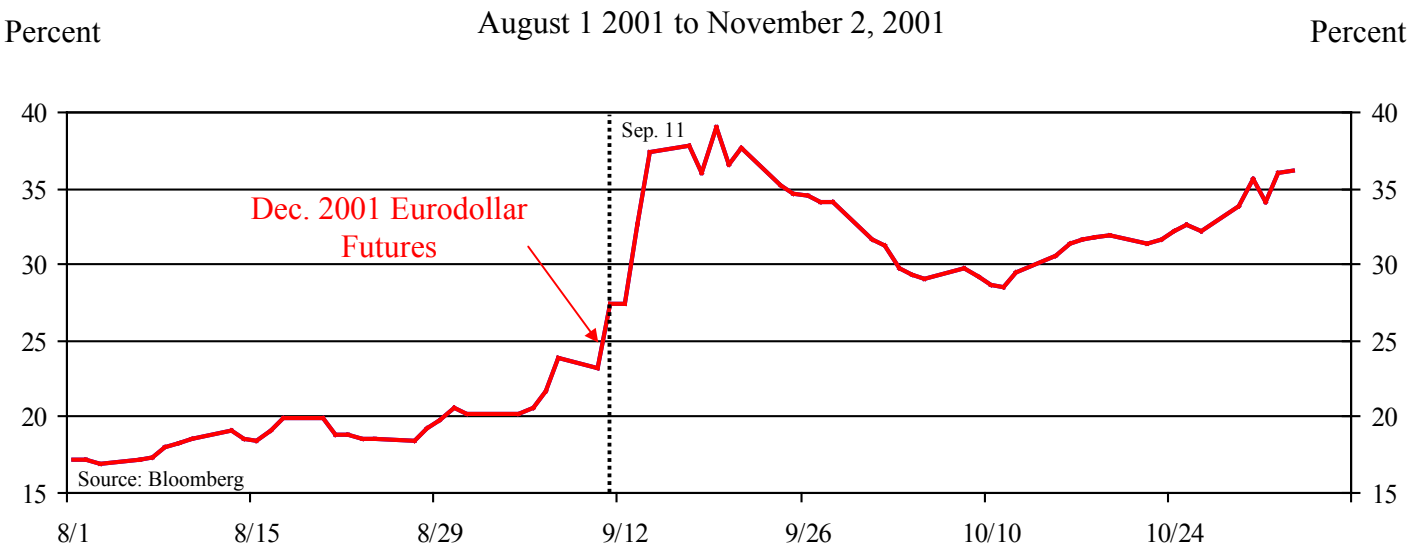
10-Year U.S. Investment Grade Credit Spreads

August 1, 2001 to November 2, 2001



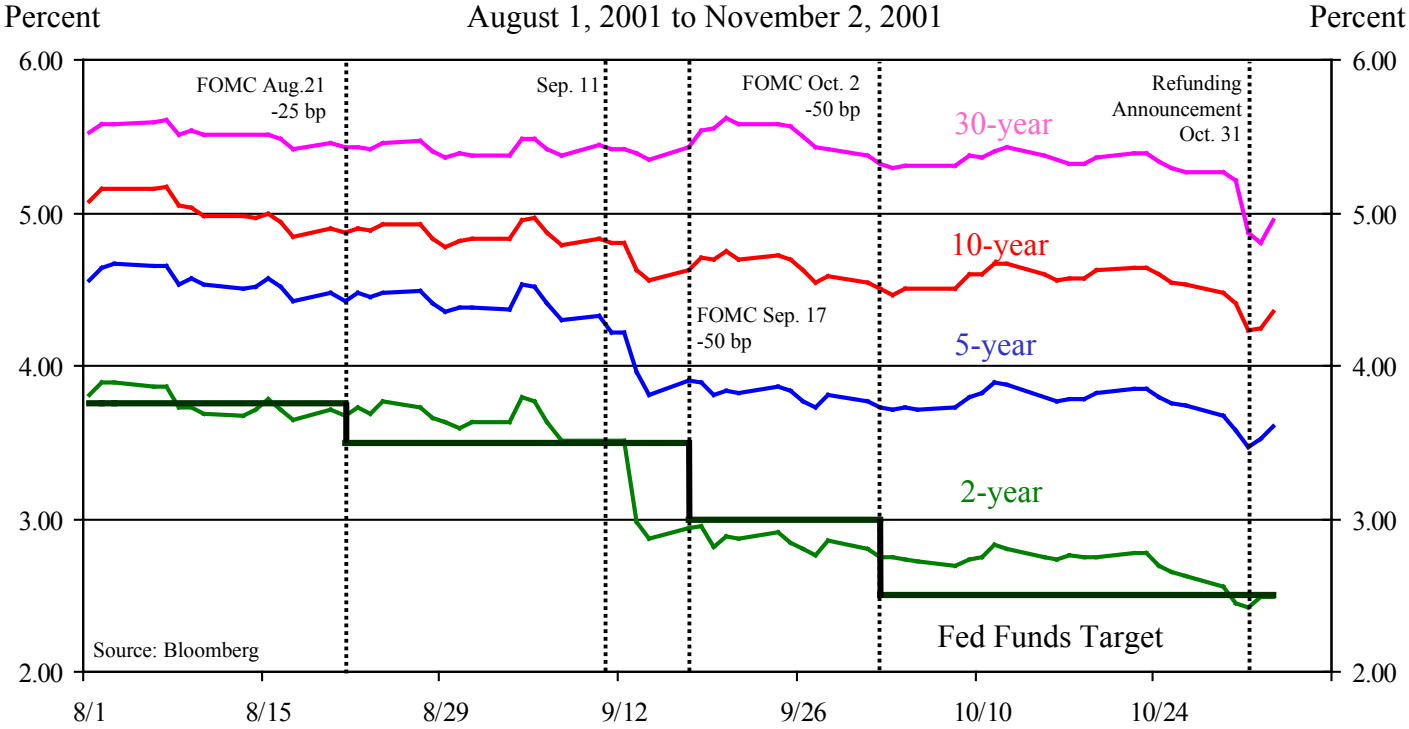
Implied Volatility for Options on Eurodollar Futures Contracts

August 1 2001 to November 2, 2001



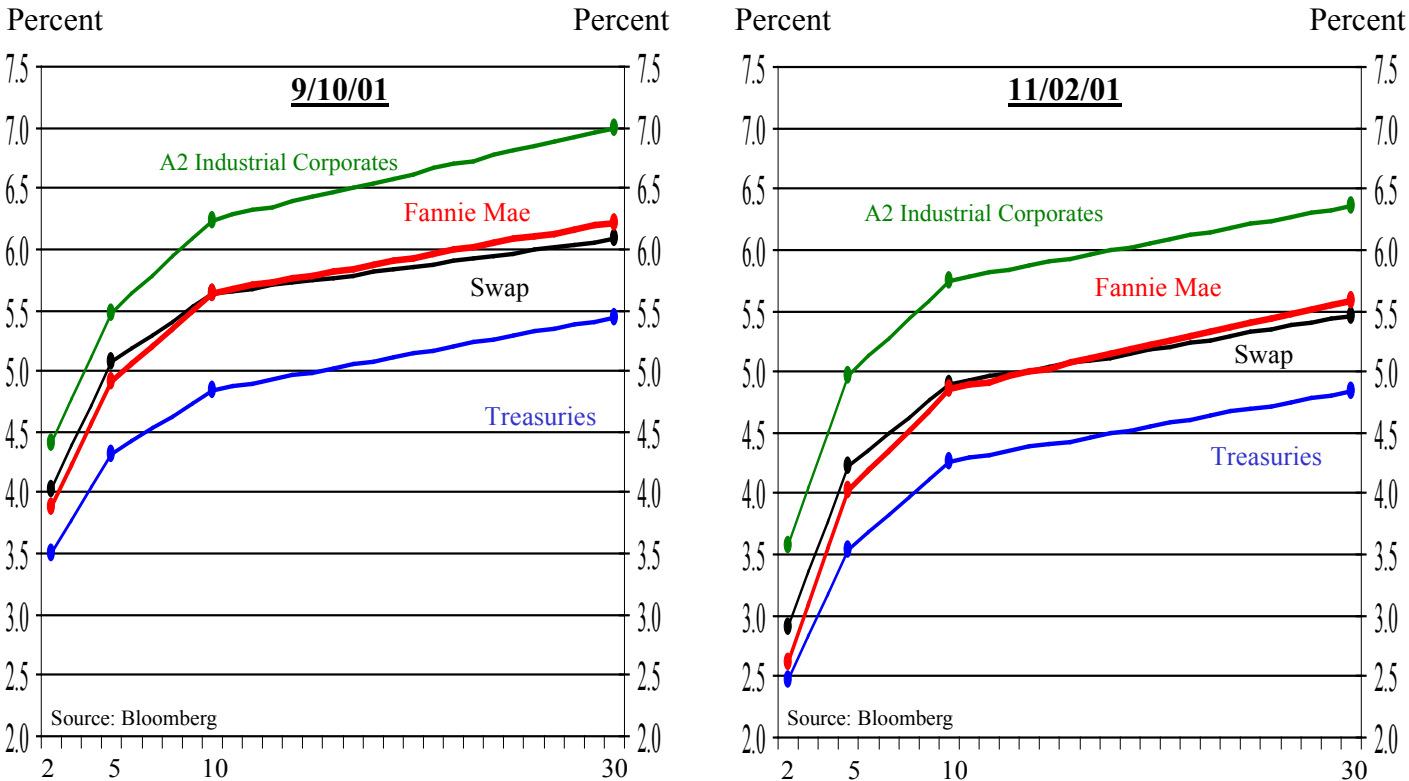
U.S. Treasury Coupon Yields

August 1, 2001 to November 2, 2001



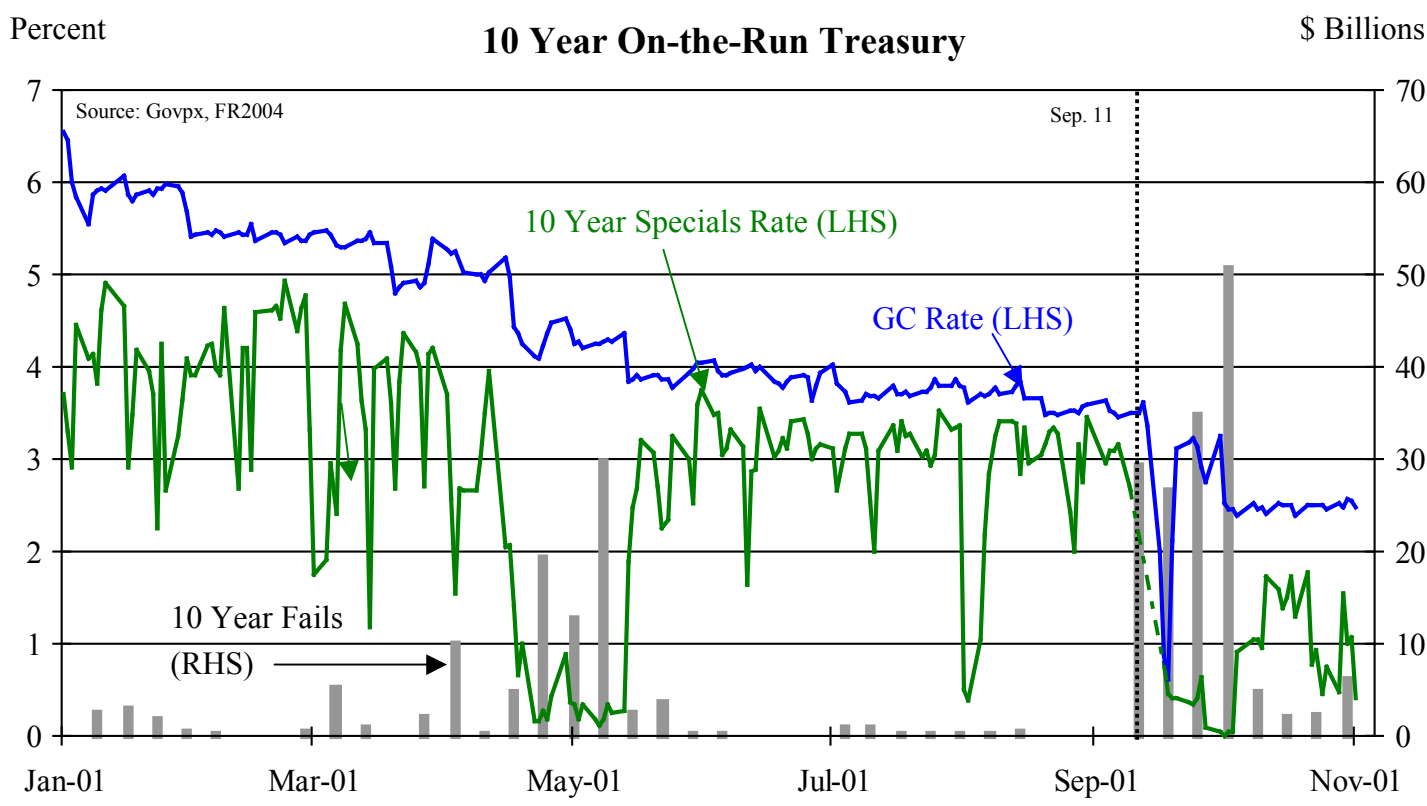
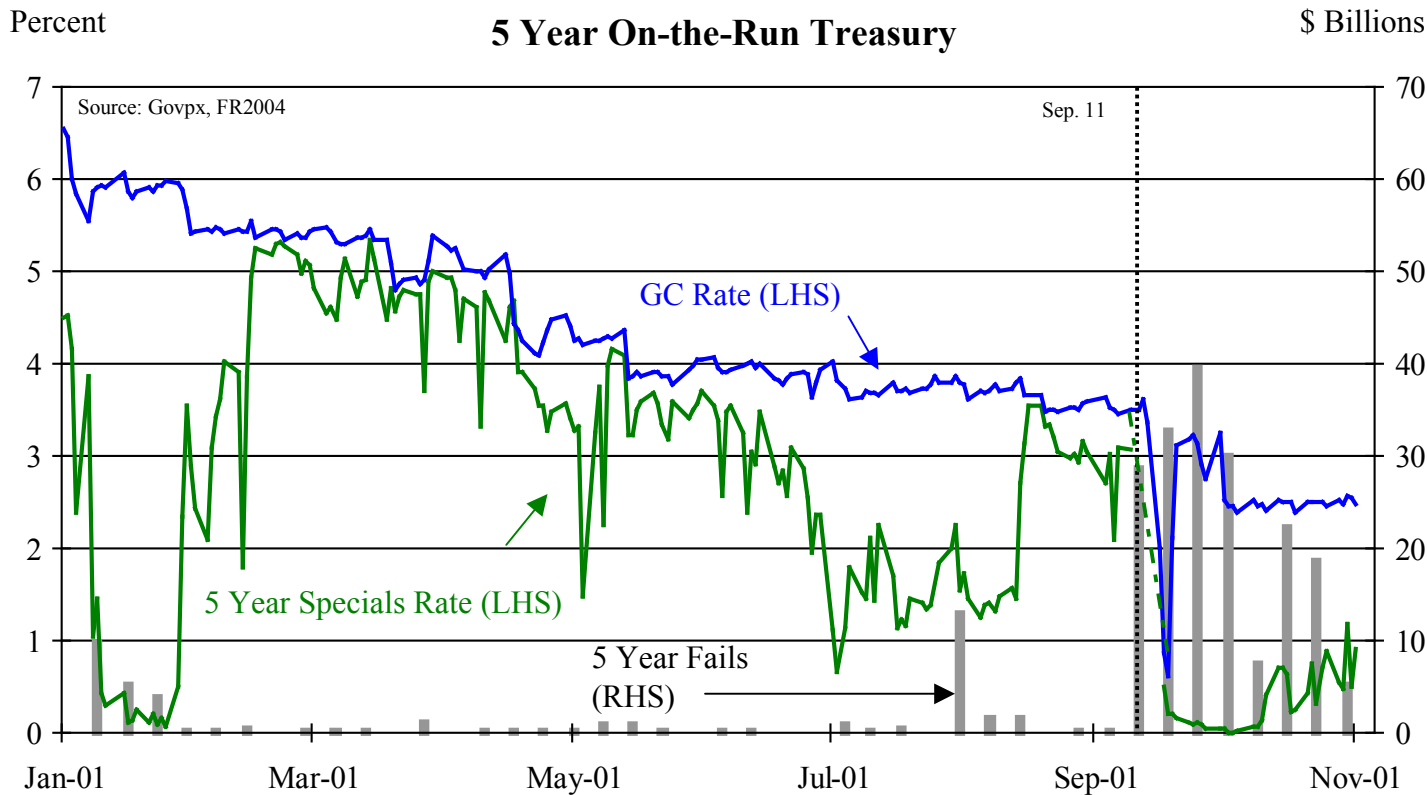
U.S. Benchmark Yield Curves

September 10, 2001 versus November 02, 2001



General Collateral Repo Rate, On-the-Run Treasury Specials Rate and Primary Dealer Fails to Deliver

January 1, 2001 to November 2, 2001 ¹



¹ Between Sept. 12 and Sept. 17, there was no specials market trading activity. Under an informal market agreement, all Treasuries traded at the general collateral rate to facilitate settlement and the squaring of positions.