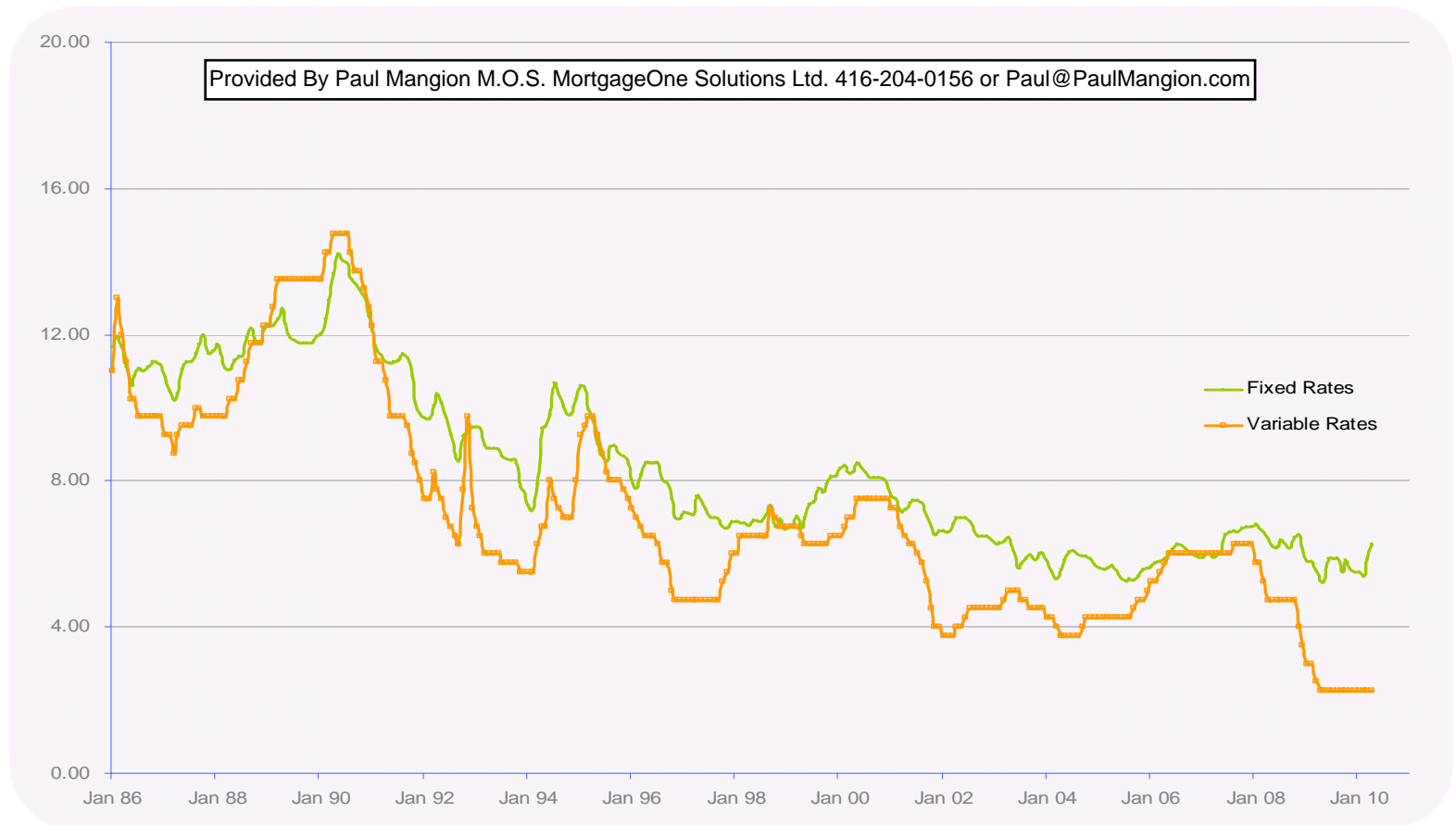


COMPARISON OF FIXED & VARIABLE RATES (25 YEARS)

CHARTERED BANK ADMINISTERED INTEREST RATES - PRIME BUSINESS*



Source: Bank of Canada, Department of Monetary and Financial Analysis. * The prime business loan rate is the interest rate charged to the most credit-worthy borrowers. When there are differences in the rate charged by individual banks, the most typical rate or rates are taken. Since May 1973 the chartered banks from time to time have had in effect a lower base rate for small business loans under authorization of \$200,000 or less. The rate shown in the table applies to large business loans. The rates shown are typical rates on the last Wednesday of the month.