

## Average Benchmark Rates for Credit/Debit Balances<sup>1</sup>

Dates	US Dollar (USD)	Euro (EUR)	Swiss Francs (CHF)	United Kingdom Pound (GBP)	Hong Kong Dollar (HKD)	Australian Dollar (AUD)	Canadian Dollar (CAD)	Japanese Yen (JPY)
<b>2004</b>								
<b>2004 Jan</b>	1.046	2.025	0.191	3.748	0.043	5.260	2.693	0.034
<b>2004 Feb</b>	1.046	2.033	0.168	4.133	0.001	5.251	2.550	0.032
<b>2004 Mar</b>	1.055	1.998	0.150	3.996	0.045	5.252	2.328	0.032
<b>2004 Apr</b>	1.058	2.062	0.125	3.930	0.022	5.253	2.147	0.031
<b>2004 May</b>	1.060	2.010	0.139	4.295	0.005	5.260	2.084	0.032
<b>2004 Jun</b>	1.078	2.035	0.179	4.423	0.012	5.248	2.035	0.031
<b>2004 Jul</b>	1.318	2.061	0.240	4.509	0.012	5.250	2.049	0.031
<b>2004 Aug</b>	1.494	2.035	0.218	4.692	0.155	5.248	2.032	0.031
<b>2004 Sept</b>	1.649	2.047	0.211	4.811	0.522	5.249	2.206	0.034
<b>2004 Oct</b>	1.820	2.113	0.458	4.770	0.584	5.244	2.409	0.033
<b>2004 Nov</b>	1.993	2.086	0.471	4.829	0.065	5.241	2.547	0.034
<b>2004 Dec</b>	2.217	2.044	0.557	4.848	0.502	5.243	2.593	0.034
<b>2005</b>								
<b>2005 Jan</b>	2.326	2.079	0.613	4.789	0.085	5.245	2.569	0.035
<b>2005 Feb</b>	2.550	2.058	0.591	4.835	0.937	5.253	2.593	0.036
<b>2005 Mar</b>	2.666	2.056	0.702	4.772	1.535	5.489	2.602	0.037
<b>2005 Apr</b>	2.832	2.073	0.682	4.880	1.980	5.496	2.567	0.038
<b>2005 May</b>	3.046	2.071	0.655	4.745	1.971	5.498	2.546	0.037
<b>2005 Jun</b>	3.079	2.064	0.642	4.825	2.611	5.494	2.575	0.037

<sup>1</sup>Average Market Rate

Please note: You must modify the Average Market Rate when calculating your debit/credit interest according to the Tier Balance and your base currency.