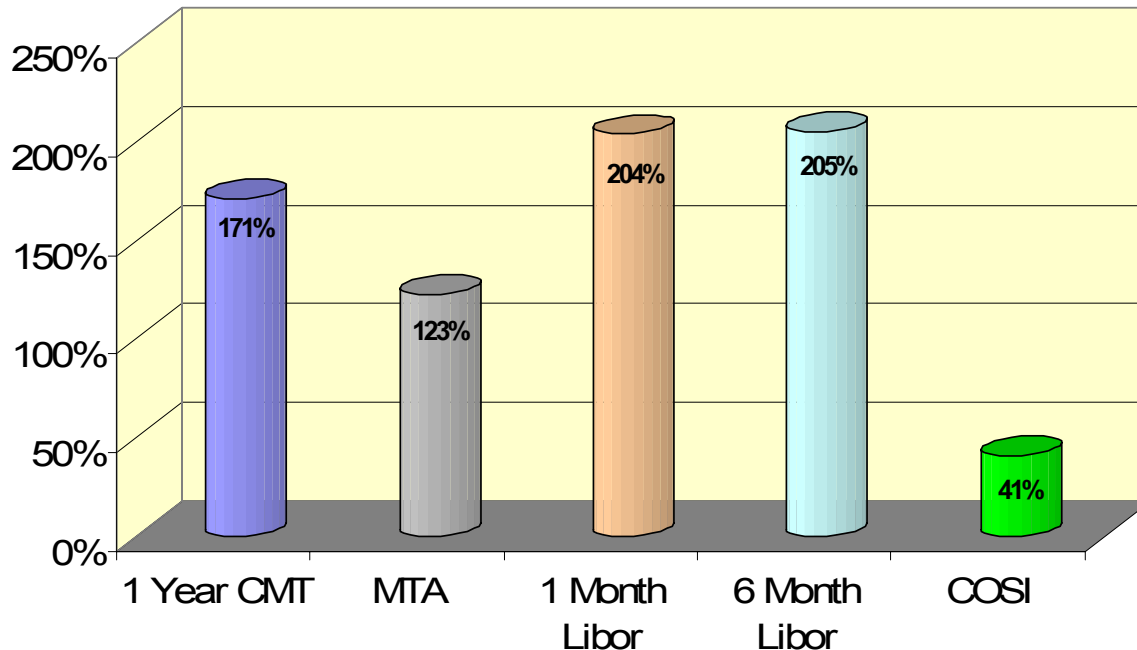


Index Volatility Comparison



- CMT has increased 212 basis points;
- MTA has increased 151 basis points;
- 1-Month LIBOR has increased 224 basis points;
- 6-Month LIBOR has increased 248 basis points;
- COSI has only increased 76 basis points;
- **In rising rate environments, World simply outperforms the competition.**

Index Value	1 Year CMT	MTA	1 Month Libor	6 Month Libor	COSI
January, 2004	1.24	1.23	1.10	1.21	1.85
June, 2005	3.36	2.74	3.34	3.69	2.61
Percent Change	171%	122%	204%	205%	41%

DATA GATHERED FROM FOLLOWING SOURCES:

COSI - World Savings Internal Data, MTA - Federal Reserve Board H15 Report
 1 Month LIBOR - Bloomberg, 6 Month LIBOR - Bloomberg