PORTFOLIO AVERAGE MONTHLY BALANCE

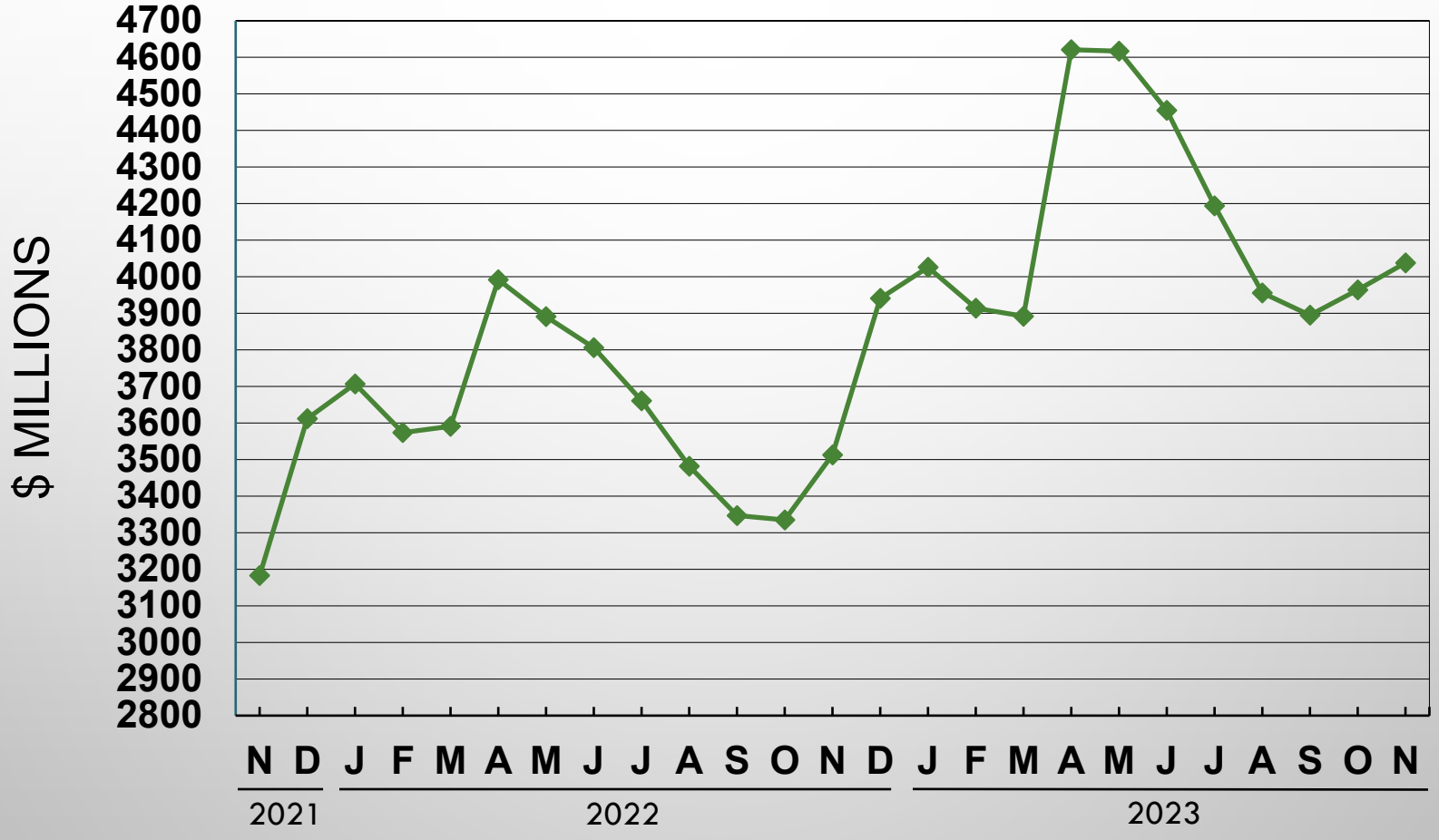

EXHIBIT 3