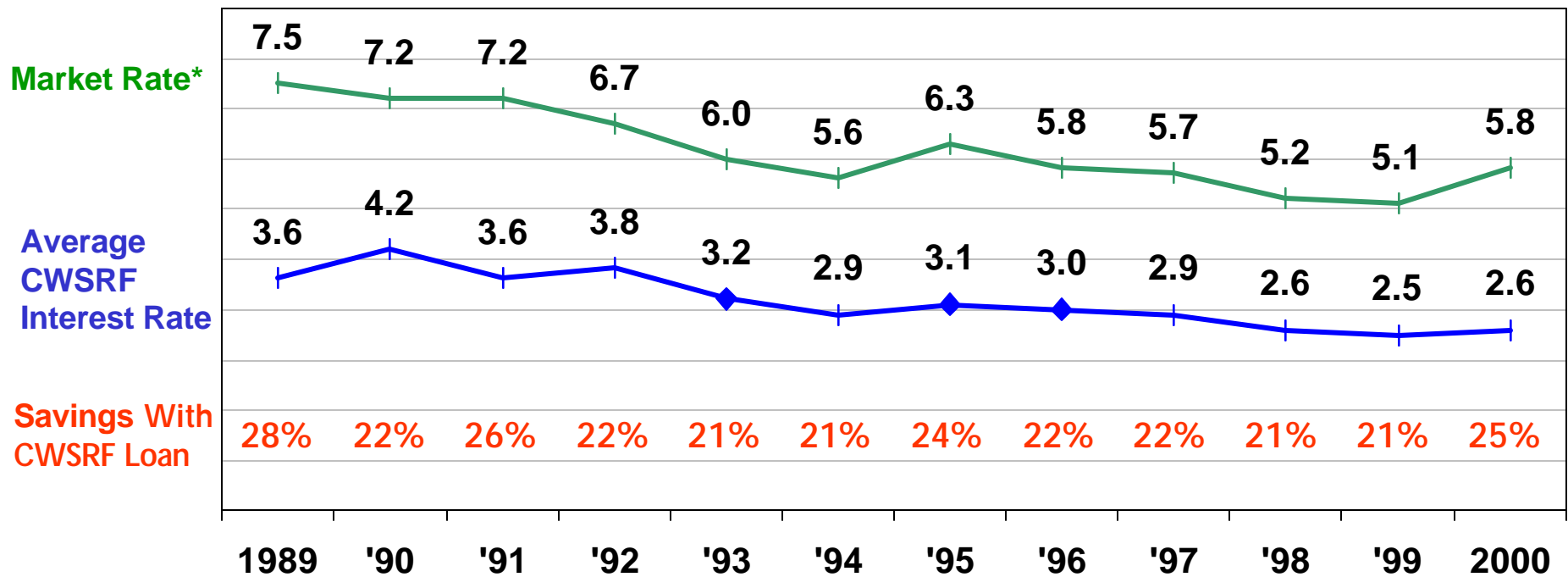


Savings Provided By SRF Loans



*Market rate is measured as the Bond Buyer 20-Bond GO Index.

For example: In 2000, a community would save 25% by financing its project with a typical 20-year loan from a state CWSRF at an average interest rate of 2.6% instead of using commercial financing at an average 5.8% rate

Chart 1

CWSRF Assistance Provided

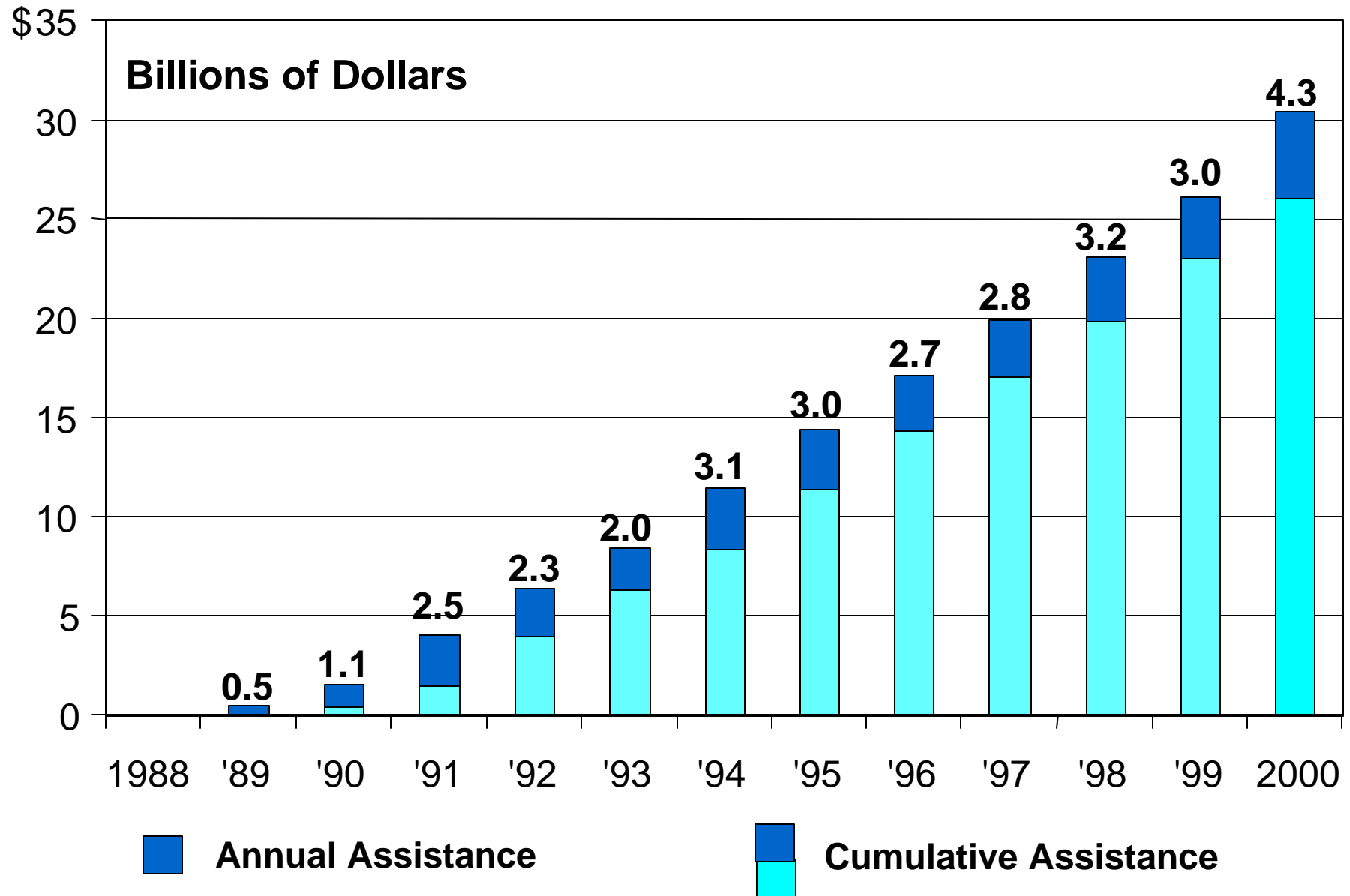


Chart 2

Drinking Water Needs (1999)

Total Need \$150.9 Billion

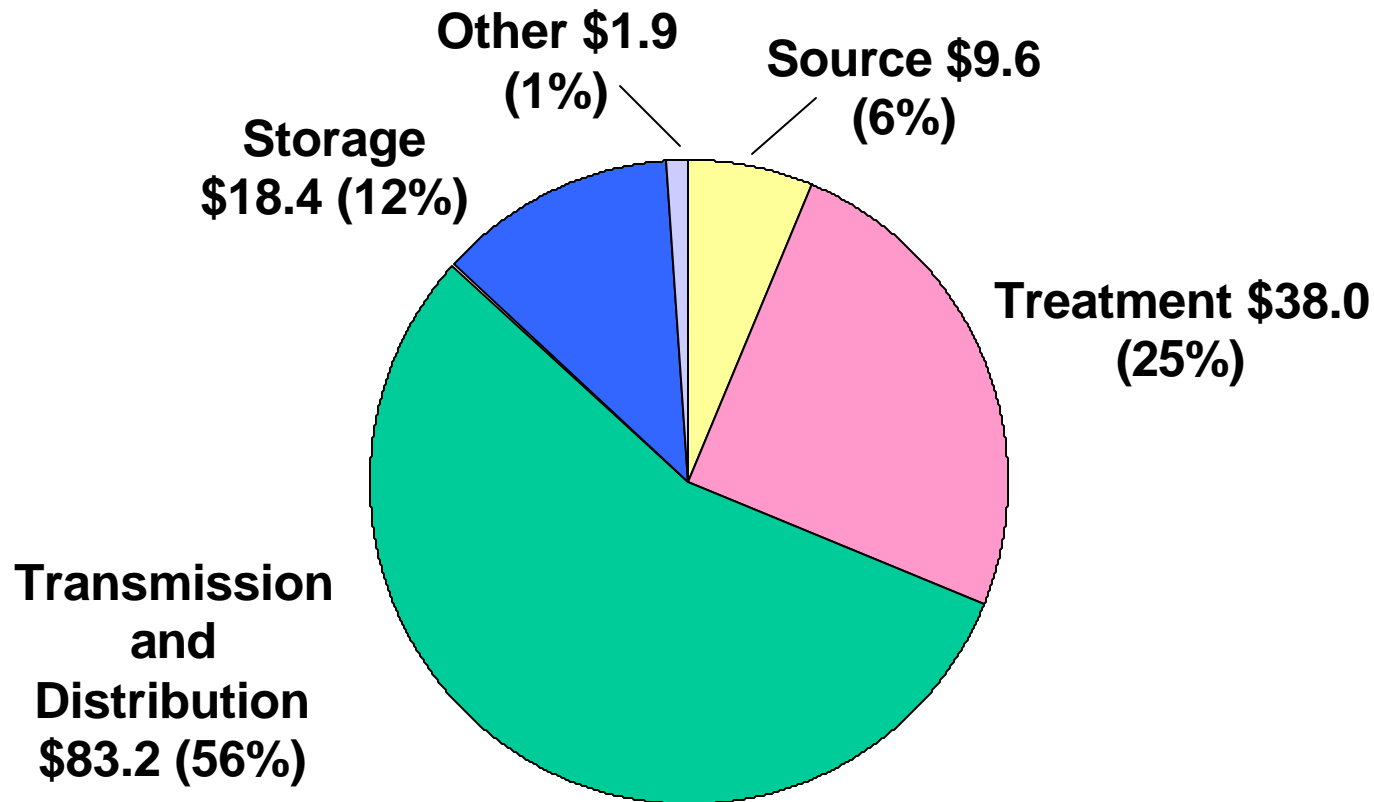
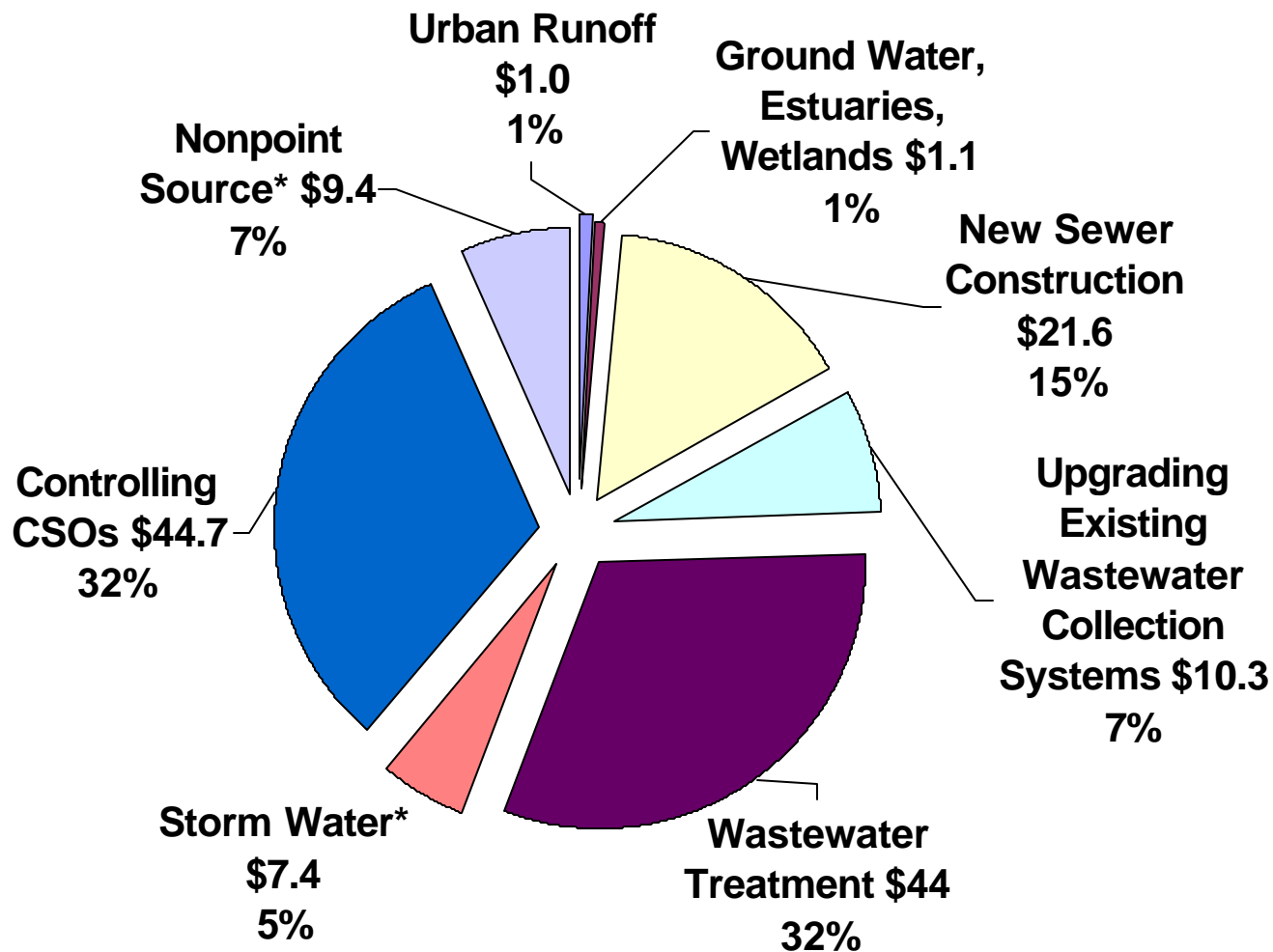


Chart 3

Clean Water Needs (1996)

Total Need \$139.5 Billion



*Modeled Needs

Chart 4