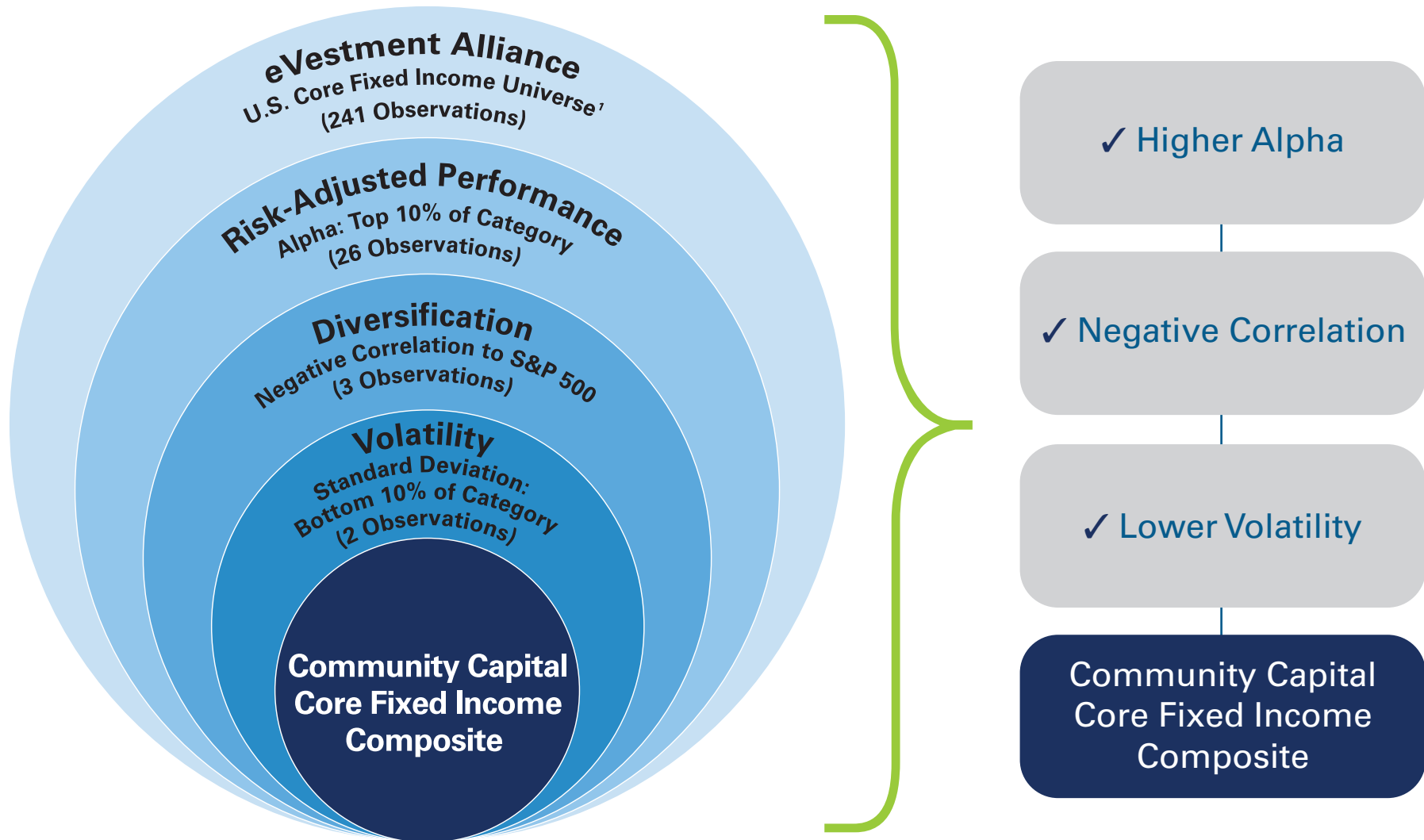


Core Fixed Income Composite

Intra-Quarter Update



¹Only includes products that have 5 full years of performance data; number of observations as of 11/22/2011.

Source: eVestment Alliance (eA) 5-year period (annualized monthly returns) as of 9/30/11. The eVestment Alliance Core Fixed Income Universe is comprised of all U.S. Fixed Income products that invest in High Quality debt (as rated by Moody's or Standard & Poor's). Managers in this category will typically indicate a "Fixed Income Style Emphasis" equal to Core and a "Product Duration Emphasis" equal to Core or Intermediate. The Core Fixed Income Composite is comprised of all actively managed fixed income accounts that invest mainly in investment grade securities with community development as their primary purpose.

Alpha: The return on an asset in excess of the asset's required return; the risk-adjusted return excess return. Correlation: A number between -1 and +1 that measures the co-movement (linear association) between two random variables. The lower the correlation, the greater the diversification effect. Standard Deviation: The positive square root of the variance; a measure of dispersion in the same units as the original data. The lower the standard deviation, the lower the less volatile the returns.

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