

Trusted Insight, Effective Solutions

SURVEY CREDIPART

Business & Industry Consulting

Market Analysis Strategic Solutions Financial Investments Risk Management

Regulatory Expert

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31 July 2023

	Classic	Unsec	New Veh	New Veh	New Veh	Used Veh	Used Veh	HE	HE	FRM	FRM
	CCd	36mo	48mo	60mo	72mo	48mo	60mo	LOC	10yr	15 yr	30yr
United States-											
National Average	12.95%	10.50%	5.94%	6.06%	6.34%	6.14%	6.26%	8.14%	7.17%	6.28%	6.89%
Nid-South-	12.58%	10.61%	5.86%	5.99%	6.32%	6.10%	6.23%	7.91%	7.51%	6.28%	6.89%
Texas	12.36%	10.21%	5.59%	5.71%	5.98%	5.80%	5.92%	8.15%	6.83%	6.28%	6.89%
Oklahoma	11.94%	10.79%	6.38%	6.44%	6.62%	6.67%	6.70%	7.82%	7.82%	6.28%	6.89%
Louisiana	13.18%	10.24%	5.46%	5.64%	5.97%	5.68%	5.88%	8.27%	7.46%	6.28%	6.89%
Arkansas	12.01%	11.23%	5.74%	5.88%	6.32%	6.05%	6.17%	7.21%	7.70%	6.28%	6.89%
Missouri	13.40%	10.60%	6.11%	6.30%	6.69%	6.31%	6.48%	8.08%	7.72%	6.28%	6.89%
Mountain West-	13.27%	10.81%	6.42%	6.51%	6.78%	6.54%	6.64%	8.30%	7.74%	6.28%	6.89%
Arizona Now Movico	13.52%	10.85%	6.37%	6.43%	6.67%	6.58%	6.65%	8.60%	7.46%	6.28%	6.89%
New Mexico	12.58%	10.37%	5.91%	6.08%	6.40%	6.24%	6.42%	8.18%	7.41%	6.28%	6.89%
Utah Colorado	13.03%	10.67%	6.36%	6.44%	6.80%	6.36%	6.48%	8.20%	7.93%	6.28%	6.89%
Colorado	14.11%	10.69%	6.67%	6.74%	6.99%	6.72%	6.78%	8.33%	7.93%	6.28%	6.89%
Idaho	13.10%	11.47%	6.80%	6.84%	7.02%	6.82%	6.86%	8.20%	7.95%	6.28%	6.89%
West-	13.46%	10.19%	5.94%	6.06%	6.27%	6.14%	6.26%	8.19%	7.68%	6.28%	6.89%
California	13.09%	10.30%	5.91%	6.03%	6.29%	6.11%	6.22%	8.40%	7.63%	6.28%	6.89%
Oregon	13.52%	12.02%	6.62%	6.71%	6.86%	6.77%	6.86%	8.22%	7.32%	6.28%	6.89%
Washington	12.89%	10.90%	6.53%	6.65%	6.78%	6.63%	6.76%	8.50%	7.72%	6.28%	6.89%
Hawaii	12.82%	7.06%	4.73%	4.87%	5.21%	5.15%	5.29%	7.57%	7.64%	6.28%	6.89%
Nevada	14.99%	10.68%	5.91%	6.04%	6.21%	6.04%	6.17%	8.24%	8.10%	6.28%	6.89%
Midwest-	12 079/	10 66%	F 07%	6.06%	6 349/	6 1 59/	6 349/	9.09%	7 210/	6 399/	6 900
	13.07%	10.66%	5.97%	6.06%	6.34%	6.15%	6.24%	8.08%	7.31%	6.28%	6.89%
Illinois	13.29%	10.38%	5.67%	5.76%	6.17%	5.98%	6.07%	8.16%	7.40%	6.28%	6.89%
Ohio	13.08%	10.78%	6.05%	6.12%	6.39%	6.27%	6.33%	7.96%	7.60%	6.28%	6.89%
Michigan	12.79%	10.44%	6.13%	6.25%	6.51%	6.21%	6.34%	8.04%	7.21%	6.28%	6.89%
Wisconsin	12.61%	10.95%	5.98%	6.10%	6.34%	6.11%	6.24%	7.96%	7.08%	6.28%	6.89%
Indiana	13.59%	10.77%	6.01%	6.09%	6.29%	6.18%	6.24%	8.26%	7.28%	6.28%	6.89%
South-	13.96%	9.92%	5.60%	5.75%	5.99%	5.90%	6.04%	8.14%	7.55%	6.28%	6.89%
Florida	13.68%	10.23%	5.72%	5.85%	5.94%	5.96%	6.09%	8.12%	7.16%	6.28%	6.89%
Georgia	15.99%	10.52%	5.91%	6.03%	6.24%	6.21%	6.37%	8.33%	8.01%	6.28%	6.89%
South Carolina	13.79%	10.85%	5.43%	5.56%	5.81%	5.79%	5.91%	8.22%	7.75%	6.28%	6.89%
Alabama	13.21%	6.74%	5.26%	5.45%	5.83%	5.50%	5.68%	8.04%	7.66%	6.28%	6.89%
North Carolina	13.11%	11.24%	5.70%	5.85%	6.15%	6.03%	6.17%	8.01%	7.17%	6.28%	6.89%
Northeast-	12.91%	10.41%	5.84%	5.96%	6.35%	6.03%	6.17%	7.87%	6.63%	6.28%	6.89%
New York	12.73%	10.87%	6.03%	6.12%	6.52%	6.12%	6.23%	7.96%	6.52%	6.28%	6.89%
Massachusetts	12.75%	10.89%	6.05%	6.14%	6.54%	6.14%	6.25%	7.98%	6.54%	6.28%	6.89%
Pennsylvania New Jersey	12.17% 13.35%	10.08%	5.97%	6.07%	6.40%	6.18%	6.28%	7.59%	6.46%	6.28%	6.89%
	12 250/2	10.42%	5.61%	5.75%	6.14%	6.00%	6.17%	8.08%	6.96%	6.28%	6.89%



Trusted Insight, Effective Solutions



Financial Investments

Business & Industry Consulting Market Analysis Strategic Solutions

Risk Management Regulatory Exper

Share Draft	Regular Savings	Ş10K MMkt	Ş50K MMkt	3MO CD	6MO CD	1YR CD	2YR CD	3YR CD	4YR CD
0.19%	0.19%	0.79%	1.05%	1.53%	2.31%	2.93%	2.85%	2.77%	2.79%
0.32%	0.22%	0.86%	1.07%	1.92%	2.49%	3.09%	3.05%	2.92%	2.99%
0.28%	0.26%	0.74%	0.93%	2.15%	2.76%	3.41%	3.32%	3.20%	3.22%
0.39%	0.30%	0.66%	0.87%	2.13%	2.53%	2.96%	2.91%	2.79%	2.679
	0.23%		1.02%						3.629
0.27%	0.12%		1.35%				2.81%		2.66%
0.41%	0.19%	0.83%	1.16%	1.74%	2.32%	3.06%	2.89%	2.83%	2.79%
0.19%	0.20%	0.97%	1.31%	1.93%	3.03%	3.46%	3.22%	3.10%	3.04%
									2.90%
									2.93%
									3.81%
									3.06%
									2.49%
0.12/0	0.1070	0.0070	0.5570	1.10/0	2.4570	2.0570	2.5770	2.4770	2.437
0.31%	0.17%	0.66%	0.85%	1.31%	2.18%	2.86%	2.62%	2.55%	2.59%
0.16%	0.17%	0.60%	0.84%	1.62%	2.14%	2.66%	2.67%	2.73%	2.79%
0.60%	0.08%	0.48%	0.69%	0.66%	1.84%	2.45%	2.29%	2.36%	2.329
0.26%	0.19%	0.72%	0.87%	1.21%	2.11%	2.76%	2.48%	2.36%	2.30%
0.16%	0.09%	0.39%	0.53%	0.80%	2.05%	2.76%	2.31%	2.20%	2.52%
0.38%	0.34%	1.13%	1.33%	2.26%	2.77%	3.66%	3.35%	3.08%	3.01%
0.28%	0.20%	0.80%	1.12%	1.30%	1.93%	2.51%	2.50%	2.55%	2.56%
0.25%	0.36%	0.78%	1.06%	1.32%	1.63%	2.23%	2.33%	2.36%	2.329
									2.93%
0.17%									2.53%
0.25%					1.44%				2.48%
0.30%	0.23%	0.84%	1.08%	0.98%	1.84%	2.44%	2.41%	2.50%	2.55%
0.24%	0.23%	0.86%	1.14%	1.30%	2.20%	3.03%	2.91%	2.81%	2.98%
	0.18%	0.69%	0.90%	1.37%	2.22%	2.92%	2.97%	2.87%	2.96%
11 37%			0.00/0	1.3770	2.22/0				
0.37% 0.16%			1.16%	1.46%	2.48%	3.47%	3.18%	3.05%	3.159
0.16%	0.33%	0.88%	1.16% 1.60%	1.46% 1.17%	2.48% 1.86%	3.47% 2.99%	3.18% 2.88%	3.05% 2.87%	
0.16% 0.00%	0.33% 0.15%	0.88% 1.17%	1.60%	1.17%	1.86%	2.99%	2.88%	2.87%	3.18%
0.16%	0.33%	0.88%							3.18% 2.62%
0.16% 0.00% 0.43% 0.17%	0.33% 0.15% 0.26% 0.23%	0.88% 1.17% 0.71% 1.03%	1.60% 0.88% 1.21%	1.17% 1.19% 1.70%	1.86% 2.23% 2.60%	2.99% 2.73% 3.54%	2.88% 2.60% 3.31%	2.87% 2.44% 3.27%	3.15% 3.18% 2.62% 3.28%
0.16% 0.00% 0.43% 0.17% 0.27%	0.33% 0.15% 0.26% 0.23% 0.12%	0.88% 1.17% 0.71% 1.03% 0.62%	1.60% 0.88% 1.21% 0.83%	1.17% 1.19% 1.70% 1.34%	1.86% 2.23% 2.60% 2.07%	2.99% 2.73% 3.54% 2.82%	2.88% 2.60% 3.31% 2.62%	2.87% 2.44% 3.27% 2.56%	3.189 2.629 3.289 2.589
0.16% 0.00% 0.43% 0.17% 0.27% 0.33%	0.33% 0.15% 0.26% 0.23% 0.12% -0.02%	0.88% 1.17% 0.71% 1.03% 0.62%	1.60% 0.88% 1.21% 0.83% 0.65%	1.17% 1.19% 1.70% 1.34% 1.12%	1.86% 2.23% 2.60% 2.07% 1.83%	2.99% 2.73% 3.54% 2.82% 2.58%	2.88% 2.60% 3.31% 2.62% 2.08%	2.87% 2.44% 3.27% 2.56% 1.88%	3.189 2.629 3.289 2.589 1.909
0.16% 0.00% 0.43% 0.17% 0.27% 0.33% 0.35%	0.33% 0.15% 0.26% 0.23% 0.12% -0.02% 0.00%	0.88% 1.17% 0.71% 1.03% 0.62% 0.42% 0.44%	1.60% 0.88% 1.21% 0.83% 0.65% 0.67%	1.17% 1.19% 1.70% 1.34% 1.12% 1.14%	1.86% 2.23% 2.60% 2.07% 1.83% 1.85%	2.99% 2.73% 3.54% 2.82% 2.58% 2.60%	2.88% 2.60% 3.31% 2.62% 2.08% 2.10%	2.87% 2.44% 3.27% 2.56% 1.88% 1.90%	3.189 2.629 3.289 2.589 1.909 1.929
0.16% 0.00% 0.43% 0.17% 0.27% 0.33%	0.33% 0.15% 0.26% 0.23% 0.12% -0.02%	0.88% 1.17% 0.71% 1.03% 0.62%	1.60% 0.88% 1.21% 0.83% 0.65%	1.17% 1.19% 1.70% 1.34% 1.12%	1.86% 2.23% 2.60% 2.07% 1.83%	2.99% 2.73% 3.54% 2.82% 2.58%	2.88% 2.60% 3.31% 2.62% 2.08%	2.87% 2.44% 3.27% 2.56% 1.88%	3.189 2.629 3.289 2.589 1.909
	0.19% 0.32% 0.28% 0.39% 0.24% 0.27% 0.41% 0.19% 0.18% 0.17% 0.25% 0.22% 0.12% 0.12% 0.16% 0.60% 0.26% 0.16% 0.26% 0.16% 0.38% 0.25% 0.25% 0.25% 0.25% 0.41% 0.17% 0.25% 0.25% 0.30%	Draft Savings 0.19% 0.19% 0.32% 0.22% 0.28% 0.26% 0.39% 0.30% 0.24% 0.23% 0.27% 0.12% 0.41% 0.19% 0.19% 0.20% 0.19% 0.20% 0.19% 0.20% 0.19% 0.20% 0.19% 0.20% 0.19% 0.20% 0.19% 0.20% 0.117% 0.23% 0.25% 0.12% 0.12% 0.12% 0.12% 0.18% 0.22% 0.22% 0.22% 0.22% 0.12% 0.18% 0.16% 0.17% 0.16% 0.99% 0.38% 0.34% 0.25% 0.36% 0.25% 0.20% 0.25% 0.20% 0.30% 0.23% 0.24% 0.23%	Draft Savings MMkt 0.19% 0.19% 0.79% 0.32% 0.22% 0.86% 0.28% 0.26% 0.74% 0.39% 0.30% 0.66% 0.24% 0.23% 0.86% 0.27% 0.12% 1.21% 0.41% 0.19% 0.83% 0.19% 0.20% 0.97% 0.11% 0.19% 0.83% 0.19% 0.20% 0.97% 0.18% 0.25% 0.98% 0.17% 0.23% 1.04% 0.25% 0.12% 1.39% 0.22% 0.22% 0.85% 0.12% 0.18% 0.60% 0.16% 0.17% 0.60% 0.16% 0.17% 0.60% 0.16% 0.17% 0.60% 0.16% 0.19% 0.72% 0.16% 0.99% 0.39% 0.26% 0.20% 0.38% 0.25% 0.36% 0.78% <t< td=""><td>Draft Savings MMkt MMkt 0.19% 0.19% 0.79% 1.05% 0.32% 0.22% 0.86% 1.07% 0.28% 0.26% 0.74% 0.93% 0.39% 0.30% 0.66% 0.87% 0.24% 0.23% 0.86% 1.02% 0.24% 0.23% 0.86% 1.02% 0.27% 0.12% 1.21% 1.35% 0.41% 0.19% 0.83% 1.16% 0.19% 0.20% 0.97% 1.31% 0.18% 0.25% 0.98% 1.34% 0.17% 0.23% 1.04% 1.30% 0.25% 0.12% 1.39% 1.91% 0.22% 0.22% 0.85% 1.08% 0.16% 0.17% 0.66% 0.84% 0.60% 0.88% 0.44% 0.69% 0.26% 0.19% 0.72% 0.87% 0.16% 0.99% 0.39% 0.53% 0.26% 0.</td><td>Draft Savings MMkt MMkt CD 0.19% 0.19% 0.79% 1.05% 1.53% 0.32% 0.22% 0.86% 1.07% 1.92% 0.28% 0.26% 0.74% 0.93% 2.15% 0.39% 0.30% 0.66% 0.87% 2.13% 0.24% 0.23% 0.86% 1.02% 2.19% 0.27% 0.12% 1.21% 1.35% 1.38% 0.41% 0.19% 0.83% 1.16% 1.74% 0.19% 0.20% 0.97% 1.31% 1.93% 0.11% 0.12% 0.98% 1.34% 1.50% 0.18% 0.25% 0.98% 1.34% 1.50% 0.17% 0.23% 1.04% 1.30% 1.67% 0.12% 0.12% 1.39% 1.91% 3.13% 0.22% 0.22% 0.85% 1.08% 2.0% 0.12% 0.18% 0.60% 0.93% 1.16% 0.12%</td><td>Draft Savings MMkt MMkt CD CD 0.19% 0.19% 0.79% 1.05% 1.53% 2.31% 0.28% 0.26% 0.74% 0.93% 2.15% 2.76% 0.39% 0.30% 0.66% 0.87% 2.13% 2.53% 0.24% 0.23% 0.86% 1.02% 2.19% 2.77% 0.27% 0.12% 1.21% 1.35% 1.38% 2.09% 0.41% 0.19% 0.83% 1.16% 1.74% 2.32% 0.19% 0.20% 0.97% 1.31% 1.93% 3.03% 0.18% 0.25% 0.98% 1.34% 1.50% 2.89% 0.17% 0.23% 1.04% 1.30% 1.67% 2.89% 0.17% 0.22% 0.85% 1.08% 2.20% 2.78% 0.18% 0.25% 0.98% 1.34% 1.50% 2.49% 0.17% 0.66% 0.85% 1.31% 2.14% 0.22%</td><td>Draft Savings MMkt MMkt MMkt CD CD CD 0.19% 0.19% 0.79% 1.05% 1.53% 2.31% 2.93% 0.32% 0.22% 0.86% 1.07% 1.92% 2.49% 3.09% 0.28% 0.26% 0.74% 0.93% 2.15% 2.76% 3.41% 0.39% 0.30% 0.66% 0.87% 2.13% 2.53% 2.96% 0.24% 0.23% 0.86% 1.02% 2.19% 2.77% 3.30% 0.24% 0.23% 0.86% 1.02% 2.19% 2.77% 3.30% 0.41% 0.19% 0.83% 1.16% 1.74% 2.32% 3.06% 0.41% 0.19% 0.83% 1.34% 1.50% 2.89% 3.28% 0.18% 0.25% 0.98% 1.34% 1.50% 2.89% 3.57% 0.25% 0.12% 1.39% 1.91% 3.13% 4.17% 4.43% 0.22% 0.22%<!--</td--><td>Draft Savings MMkt MMkt (1) (1) (1) 0.19% 0.19% 0.79% 1.05% 1.53% 2.31% 2.93% 2.85% 0.28% 0.22% 0.86% 1.07% 1.92% 2.49% 3.09% 3.05% 0.28% 0.26% 0.74% 0.93% 2.15% 2.76% 3.41% 3.32% 0.39% 0.30% 0.66% 0.87% 2.13% 2.53% 2.96% 2.91% 0.24% 0.23% 0.66% 0.87% 2.13% 2.53% 2.96% 2.91% 0.24% 0.23% 0.66% 0.87% 2.19% 2.77% 3.06% 3.81% 0.41% 0.12% 1.21% 1.35% 1.38% 2.09% 2.89% 3.28% 0.41% 0.19% 0.23% 1.04% 1.50% 2.89% 3.28% 3.19% 0.18% 0.25% 0.38% 1.34% 1.50% 2.80% 3.57% 3.09% 0.25% 0.12%</td><td>Draft Swings MMkt MMkt MMkt Q2 Q3 Q3</td></td></t<>	Draft Savings MMkt MMkt 0.19% 0.19% 0.79% 1.05% 0.32% 0.22% 0.86% 1.07% 0.28% 0.26% 0.74% 0.93% 0.39% 0.30% 0.66% 0.87% 0.24% 0.23% 0.86% 1.02% 0.24% 0.23% 0.86% 1.02% 0.27% 0.12% 1.21% 1.35% 0.41% 0.19% 0.83% 1.16% 0.19% 0.20% 0.97% 1.31% 0.18% 0.25% 0.98% 1.34% 0.17% 0.23% 1.04% 1.30% 0.25% 0.12% 1.39% 1.91% 0.22% 0.22% 0.85% 1.08% 0.16% 0.17% 0.66% 0.84% 0.60% 0.88% 0.44% 0.69% 0.26% 0.19% 0.72% 0.87% 0.16% 0.99% 0.39% 0.53% 0.26% 0.	Draft Savings MMkt MMkt CD 0.19% 0.19% 0.79% 1.05% 1.53% 0.32% 0.22% 0.86% 1.07% 1.92% 0.28% 0.26% 0.74% 0.93% 2.15% 0.39% 0.30% 0.66% 0.87% 2.13% 0.24% 0.23% 0.86% 1.02% 2.19% 0.27% 0.12% 1.21% 1.35% 1.38% 0.41% 0.19% 0.83% 1.16% 1.74% 0.19% 0.20% 0.97% 1.31% 1.93% 0.11% 0.12% 0.98% 1.34% 1.50% 0.18% 0.25% 0.98% 1.34% 1.50% 0.17% 0.23% 1.04% 1.30% 1.67% 0.12% 0.12% 1.39% 1.91% 3.13% 0.22% 0.22% 0.85% 1.08% 2.0% 0.12% 0.18% 0.60% 0.93% 1.16% 0.12%	Draft Savings MMkt MMkt CD CD 0.19% 0.19% 0.79% 1.05% 1.53% 2.31% 0.28% 0.26% 0.74% 0.93% 2.15% 2.76% 0.39% 0.30% 0.66% 0.87% 2.13% 2.53% 0.24% 0.23% 0.86% 1.02% 2.19% 2.77% 0.27% 0.12% 1.21% 1.35% 1.38% 2.09% 0.41% 0.19% 0.83% 1.16% 1.74% 2.32% 0.19% 0.20% 0.97% 1.31% 1.93% 3.03% 0.18% 0.25% 0.98% 1.34% 1.50% 2.89% 0.17% 0.23% 1.04% 1.30% 1.67% 2.89% 0.17% 0.22% 0.85% 1.08% 2.20% 2.78% 0.18% 0.25% 0.98% 1.34% 1.50% 2.49% 0.17% 0.66% 0.85% 1.31% 2.14% 0.22%	Draft Savings MMkt MMkt MMkt CD CD CD 0.19% 0.19% 0.79% 1.05% 1.53% 2.31% 2.93% 0.32% 0.22% 0.86% 1.07% 1.92% 2.49% 3.09% 0.28% 0.26% 0.74% 0.93% 2.15% 2.76% 3.41% 0.39% 0.30% 0.66% 0.87% 2.13% 2.53% 2.96% 0.24% 0.23% 0.86% 1.02% 2.19% 2.77% 3.30% 0.24% 0.23% 0.86% 1.02% 2.19% 2.77% 3.30% 0.41% 0.19% 0.83% 1.16% 1.74% 2.32% 3.06% 0.41% 0.19% 0.83% 1.34% 1.50% 2.89% 3.28% 0.18% 0.25% 0.98% 1.34% 1.50% 2.89% 3.57% 0.25% 0.12% 1.39% 1.91% 3.13% 4.17% 4.43% 0.22% 0.22% </td <td>Draft Savings MMkt MMkt (1) (1) (1) 0.19% 0.19% 0.79% 1.05% 1.53% 2.31% 2.93% 2.85% 0.28% 0.22% 0.86% 1.07% 1.92% 2.49% 3.09% 3.05% 0.28% 0.26% 0.74% 0.93% 2.15% 2.76% 3.41% 3.32% 0.39% 0.30% 0.66% 0.87% 2.13% 2.53% 2.96% 2.91% 0.24% 0.23% 0.66% 0.87% 2.13% 2.53% 2.96% 2.91% 0.24% 0.23% 0.66% 0.87% 2.19% 2.77% 3.06% 3.81% 0.41% 0.12% 1.21% 1.35% 1.38% 2.09% 2.89% 3.28% 0.41% 0.19% 0.23% 1.04% 1.50% 2.89% 3.28% 3.19% 0.18% 0.25% 0.38% 1.34% 1.50% 2.80% 3.57% 3.09% 0.25% 0.12%</td> <td>Draft Swings MMkt MMkt MMkt Q2 Q3 Q3</td>	Draft Savings MMkt MMkt (1) (1) (1) 0.19% 0.19% 0.79% 1.05% 1.53% 2.31% 2.93% 2.85% 0.28% 0.22% 0.86% 1.07% 1.92% 2.49% 3.09% 3.05% 0.28% 0.26% 0.74% 0.93% 2.15% 2.76% 3.41% 3.32% 0.39% 0.30% 0.66% 0.87% 2.13% 2.53% 2.96% 2.91% 0.24% 0.23% 0.66% 0.87% 2.13% 2.53% 2.96% 2.91% 0.24% 0.23% 0.66% 0.87% 2.19% 2.77% 3.06% 3.81% 0.41% 0.12% 1.21% 1.35% 1.38% 2.09% 2.89% 3.28% 0.41% 0.19% 0.23% 1.04% 1.50% 2.89% 3.28% 3.19% 0.18% 0.25% 0.38% 1.34% 1.50% 2.80% 3.57% 3.09% 0.25% 0.12%	Draft Swings MMkt MMkt MMkt Q2 Q3 Q3



Market Analysis

Trusted Insight, Effective Solutions

Strategic Solutions



Business & Industry Consulting

Financial Investments Risk Management

31 July 2023

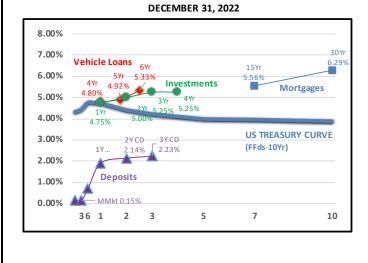
Regulatory Expert

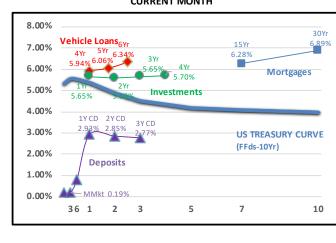
12 MONTH NATI	ONAL MARKET RATE	HISTORY & PR	ICING SPREADS

	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
Fed Funds	2.32%	2.33%	3.08%	3.08%	3.83%	4.33%	4.33%	4.57%	4.83%	4.83%	4.83%	5.33%	5.33%
1yr UST	2.98%	3.50%	4.05%	4.66%	4.74%	4.73%	4.68%	5.02%	4.64%	4.80%	5.18%	5.37%	5.37%
2yr UST	2.89%	3.45%	4.22%	4.51%	4.38%	4.41%	4.21%	4.81%	4.06%	4.04%	4.40%	4.88%	4.88%
3yr UST	2.83%	3.46%	4.25%	4.45%	4.13%	4.22%	3.90%	4.51%	3.81%	3.75%	4.04%	4.51%	4.51%
5yr UST	2.70%	3.30%	4.06%	4.27%	3.82%	3.99%	3.63%	4.18%	3.60%	3.51%	3.74%	4.18%	4.18%
7yr UST	2.70%	3.25%	3.97%	4.10%	3.76%	3.96%	3.59%	4.07%	3.55%	3.49%	3.69%	4.08%	4.08%
10yr UST	2.67%	3.15%	3.83%	4.44%	3.68%	3.88%	3.52%	3.92%	3.48%	3.44%	3.64%	3.97%	3.97%
5yr Vehicle	3.58%	3.72%	3.90%	4.46%	4.66%	4.92%	5.27%	5.37%	5.49%	5.71%	5.79%	5.90%	6.06%
15yr FLM	5.16%	5.35%	6.14%	5.97%	5.60%	5.56%	5.81%	5.91%	5.41%	5.53%	6.16%	6.24%	6.28%
30yr FLM	5.65%	6.00%	6.75%	6.47%	6.14%	6.29%	6.53%	6.63%	6.07%	6.11%	6.77%	6.77%	6.89%
Reg Savings	0.11%	0.11%	0.12%	0.12%	0.14%	0.15%	0.16%	0.16%	0.25%	0.17%	0.18%	0.15%	0.19%
MoneyMkt	0.11%	0.34%	0.40%	0.56%	0.60%	0.69%	0.80%	0.85%	0.88%	0.93%	0.96%	1.28%	1.05%
1yr CD	0.82%	0.82%	1.02%	1.48%	1.63%	1.91%	2.24%	2.29%	2.66%	2.62%	2.69%	2.83%	2.93%
2yr CD	1.21%	1.05%	1.29%	1.76%	1.90%	2.14%	2.41%	2.46%	2.65%	2.68%	2.72%	2.82%	2.85%
Pricing Spread	ls-												
Veh Loan	0.75%	0.26%	-0.35%	0.01%	0.53%	0.70%	1.37%	0.86%	1.68%	1.96%	1.75%	1.39%	1.55%
15yr FLM	2.46%	2.10%	2.17%	1.87%	1.84%	1.60%	2.22%	1.84%	1.86%	2.04%	2.47%	2.16%	2.20%
30yr FLM	2.98%	2.85%	2.92%	2.03%	2.46%	2.41%	3.01%	2.71%	2.59%	2.67%	3.13%	2.80%	2.92%
Reg Svgs	-2.21%	-2.22%	-2.96%	-2.96%	-3.69%	-4.18%	-4.17%	-4.41%	-4.58%	-4.66%	-4.65%	-5.18%	-5.14%
MMkt	-2.21%	-1.99%	-2.68%	-2.52%	-3.23%	-3.64%	-3.53%	-3.72%	-3.95%	-3.90%	-3.87%	-4.05%	-4.28%
1yrCD	-2.16%	-2.68%	-3.03%	-3.18%	-3.11%	-2.82%	-2.44%	-2.73%	-1.98%	-2.18%	-2.49%	-2.54%	-2.44%
2yrCD	-1.68%	-2.40%	-2.93%	-2.75%	-2.48%	-2.27%	-1.80%	-2.35%	-1.41%	-1.36%	-1.68%	-2.06%	-2.03%

HISTORICAL NATIONAL MARKET RATES AND RELATIVE PRICING SPREADS

Historical Yield Curve and Relative Value





CURRENT MONTH



Market Analysis

Trusted Insight, Effective Solutions



Business & Industry Consulting

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Strategic Solutions
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Financial Investments

Risk Management Regulatory Expert

31 July 2023

CHANGE IN MARKET RATES

		Y	EAR-OVER-	YEAR CHA	AGGREGATE CHANGE						
	Dec17 to Dec18	Dec18 to Dec19	Dec19 to Dec20	Dec20 to Dec21	Dec21 to Dec22	Dec 22 to Current	Dec18 to Current	Dec19 to Current	Dec20 to Current	Dec21 to Current	
Fed Funds	0.78%	1.07%	-0.85%	-1.46%	-0.01%	4.25%	3.00%	1.93%	2.78%	4.24%	
1yr UST	0.91%	0.87%	-1.04%	-1.49%	0.29%	4.34%	2.97%	2.10%	3.14%	4.63%	
2yr UST	0.69%	0.59%	-0.90%	-1.45%	0.60%	3.68%	2.52%	1.93%	2.83%	4.28%	
3yr UST	0.51%	0.48%	-0.84%	-1.45%	0.80%	3.25%	2.24%	1.76%	2.60%	4.05%	
5yr UST	0.27%	0.31%	-0.82%	-1.33%	0.90%	2.73%	1.79%	1.48%	2.30%	3.63%	
7yr UST	0.08%	0.26%	-0.76%	-1.18%	0.79%	2.52%	1.63%	1.37%	2.13%	3.31%	
10yr UST	-0.05%	0.29%	-0.77%	-0.99%	0.59%	2.36%	1.48%	1.19%	1.96%	2.95%	
5yr Vehicle	0.26%	0.70%	-0.05%	-0.51%	-0.30%	2.14%	1.98%	1.28%	1.33%	1.84%	
15yr FLM	0.00%	0.80%	-0.91%	-0.73%	-0.10%	2.82%	1.88%	1.08%	1.99%	2.72%	
30yr FLM	-0.16%	0.76%	-0.92%	-0.84%	0.10%	3.02%	2.12%	1.36%	2.28%	3.12%	
Reg Savings	0.01%	0.03%	0.01%	-0.04%	-0.06%	0.06%	0.00%	-0.03%	-0.04%	0.00%	
1yr CD	0.20%	0.66%	-0.01%	-0.96%	0.02%	1.45%	1.16%	0.50%	0.51%	1.47%	
2yr CD	0.21%	0.73%	-0.11%	-1.07%	0.00%	1.57%	1.12%	0.39%	0.50%	1.57%	

	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20	Dec-21	Dec-22	Jul-23
Benchmark ar	nd Market	Rates-											
FedFunds	0.04%	0.09%	0.07%	0.06%	0.20%	0.55%	1.33%	2.40%	1.55%	0.09%	0.08%	4.33%	5.33%
1yr UST	0.12%	0.16%	0.13%	0.25%	0.65%	0.85%	1.76%	2.63%	1.59%	0.10%	0.39%	4.73%	5.37%
2yr UST	0.25%	0.25%	0.38%	0.67%	1.06%	1.20%	1.89%	2.48%	1.58%	0.13%	0.73%	4.41%	4.88%
3yr UST	0.36%	0.36%	0.78%	1.10%	1.31%	1.47%	1.98%	2.46%	1.62%	0.17%	0.97%	4.22%	4.51%
5yr UST	0.83%	0.72%	1.75%	1.65%	1.76%	1.93%	2.20%	2.51%	1.69%	0.36%	1.26%	3.99%	4.18%
7yr UST	1.35%	1.18%	2.45%	1.97%	2.09%	2.25%	2.33%	2.59%	1.83%	0.65%	1.44%	3.96%	4.08%
10yr UST	1.89%	1.78%	3.04%	2.17%	2.27%	2.45%	2.40%	2.69%	1.92%	0.93%	1.52%	3.88%	3.97%
3yr Agy Call	0.79%	0.69%	1.13%	1.53%	1.81%	2.00%	2.35%	2.67%	1.80%	0.21%	1.11%	5.25%	5.65%
3yr Agy MBS	1.60%	1.26%	1.54%	1.83%	2.21%	2.34%	2.55%	3.00%	1.85%	0.68%	1.25%	4.55%	5.25%
5yr Vehicle	3.54%	3.06%	2.68%	2.68%	2.66%	2.68%	2.94%	3.64%	3.59%	3.08%	2.78%	4.92%	6.06%
15yr FLM	3.24%	2.65%	3.52%	3.31%	3.52%	3.68%	3.68%	4.48%	3.57%	2.84%	2.74%	5.56%	6.28%
30yr FLM	3.95%	3.35%	4.48%	4.07%	4.17%	4.33%	4.17%	4.93%	4.01%	3.17%	3.27%	6.29%	6.89%
Reg Svgs	0.30%	0.20%	0.20%	0.14%	0.14%	0.14%	0.15%	0.18%	0.19%	0.15%	0.09%	0.15%	0.19%
1yr CD	1.00%	0.80%	0.80%	0.45%	0.50%	0.55%	0.75%	1.41%	1.40%	0.44%	0.46%	1.91%	2.93%
2yr CD	1.23%	1.03%	1.03%	0.68%	0.75%	0.81%	1.02%	1.75%	1.64%	0.57%	0.57%	2.14%	2.85%
Pricing Spread	ds-												
3yr Agy Call	0.43%	0.33%	0.35%	0.43%	0.50%	0.53%	0.37%	0.21%	0.18%	0.04%	0.14%	1.03%	1.14%
3yr Agy MBS	1.24%	0.90%	0.76%	0.73%	0.90%	0.87%	0.57%	0.54%	0.23%	0.51%	0.28%	0.33%	0.74%
5yr Vehicle	3.18%	2.70%	1.90%	1.58%	1.35%	1.21%	0.96%	1.18%	1.97%	2.91%	1.81%	0.70%	1.55%
15yr FLM	1.89%	1.47%	1.07%	1.34%	1.43%	1.43%	1.35%	1.89%	1.74%	2.19%	1.30%	1.60%	2.20%
30yr FLM	2.06%	1.57%	1.44%	1.90%	1.90%	1.88%	1.77%	2.24%	2.09%	2.24%	1.75%	2.41%	2.92%
Reg Svgs	0.26%	0.11%	0.13%	0.08%	-0.06%	-0.41%	-1.18%	-2.22%	-1.36%	0.06%	0.01%	-4.18%	-5.14%
1yr CD	0.88%	0.64%	0.67%	0.20%	-0.15%	-0.30%	-1.01%	-1.22%	-0.19%	0.34%	0.07%	-2.82%	-2.44%
2yr CD	0.98%	0.78%	0.65%	0.01%	-0.31%	-0.39%	-0.87%	-0.73%	0.06%	0.44%	-0.16%	-2.27%	-2.03%



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31 July 2023

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CYCLICAL NATIONAL LOAN & SHARE RATE SENSITIVITY

		EARNING	EARNING ASSETS						FUNDING OBLIGATIONS					
		Credit	4Yr	5Yr	15Yr	30Yr	1	Share	Regular	Money	1Yr CD	2Yr CD		
CYCLE		Cards	Vehicle	Vehicle	FLM	FLM		Drafts	Savings	Market				
Rising Rate	Environments:													
2004-07	Rising	6%	13%	17%	63%	66%		2%	5%	41%	73%	72%		
2016-18	Rising	23%	39%	39%	81%	80%		1%	2%	15%	38%	39%		
2020-Pres	Rising	39%	69%	77%	101%	111%		2%	2%	12%	47%	48%		
Falling Rate	e Environments:													
2007-16	Falling	1%	60%	62%	68%	65%		9%	20%	51%	81%	78%		
2018-20	Falling	35%	36%	37%	75%	75%		2%	4%	22%	40%	47%		

