



**31 December 2021**

	Classic CCd	Unsec 36mo	New Veh 48mo	New Veh 60mo	New Veh 72mo	Used Veh 48mo	Used Veh 60mo	HE LOC	HE 10yr	FRM 15yr	FRM 30yr
<b>United States-</b>											
<b>National Average</b>	<b>10.96%</b>	<b>8.76%</b>	<b>2.68%</b>	<b>2.78%</b>	<b>3.09%</b>	<b>2.86%</b>	<b>2.97%</b>	<b>3.76%</b>	<b>4.59%</b>	<b>2.74%</b>	<b>3.27%</b>
<b>Mid-South-</b>											
Texas	11.04%	8.62%	2.61%	2.73%	3.04%	2.80%	2.88%	3.80%	4.37%	2.88%	3.34%
Oklahoma	10.00%	9.43%	2.77%	2.76%	3.00%	2.90%	2.92%	3.87%	3.87%	2.74%	3.22%
Louisiana	10.41%	8.98%	2.81%	3.02%	3.33%	3.12%	3.28%	4.32%	5.10%	3.09%	3.33%
Arkansas	10.16%	8.60%	3.04%	3.17%	3.35%	3.62%	3.82%	3.83%	4.88%	3.06%	3.41%
Missouri	12.40%	9.20%	2.66%	2.77%	3.21%	2.83%	2.97%	3.86%	4.81%	2.64%	3.23%
<b>Mountain West-</b>											
Arizona	11.91%	9.65%	2.81%	2.89%	3.13%	2.97%	3.05%	4.13%	4.84%	2.64%	3.23%
New Mexico	12.15%	9.42%	2.58%	2.66%	2.90%	2.75%	2.86%	4.11%	5.00%	2.84%	3.29%
Utah	8.78%	8.53%	2.46%	2.49%	2.74%	2.48%	2.52%	3.64%	4.85%	2.53%	3.02%
Colorado	11.45%	8.96%	2.83%	2.88%	3.13%	2.89%	2.94%	3.85%	4.92%	2.61%	3.16%
Idaho	10.97%	9.21%	2.75%	2.81%	2.99%	2.80%	2.85%	3.79%	4.91%	2.71%	3.33%
<b>West-</b>											
California	11.48%	8.85%	2.62%	2.73%	2.99%	2.79%	2.89%	4.01%	4.92%	2.72%	3.26%
Oregon	10.91%	9.33%	2.71%	2.79%	2.94%	2.85%	2.93%	3.99%	4.60%	2.65%	3.27%
Washington	10.53%	8.77%	2.73%	2.84%	2.99%	2.81%	2.92%	4.02%	4.96%	2.78%	3.35%
Hawaii	12.14%	5.91%	2.68%	2.84%	3.40%	2.98%	3.18%	3.69%	4.72%	2.84%	3.35%
Nevada	10.89%	8.76%	2.71%	2.83%	3.01%	2.87%	3.03%	4.20%	4.96%	2.63%	3.14%
<b>Midwest-</b>											
Illinois	11.56%	9.01%	2.46%	2.57%	3.02%	2.68%	2.80%	3.94%	4.81%	2.77%	3.31%
Ohio	11.12%	8.79%	2.88%	2.94%	3.14%	3.07%	3.14%	3.65%	4.50%	2.71%	3.32%
Michigan	11.41%	8.60%	2.60%	2.70%	3.07%	2.70%	2.81%	3.76%	4.61%	2.72%	3.30%
Wisconsin	10.11%	8.82%	2.51%	2.61%	2.86%	2.64%	2.75%	3.70%	4.45%	2.78%	3.32%
Indiana	11.63%	0.00%	2.90%	2.99%	3.33%	3.06%	3.14%	3.64%	4.88%	2.77%	3.31%
<b>South-</b>											
Florida	11.61%	8.73%	2.81%	2.90%	3.11%	3.01%	3.11%	3.89%	4.75%	2.85%	3.33%
Georgia	11.79%	8.34%	2.50%	2.54%	2.87%	2.71%	2.75%	3.90%	4.93%	2.87%	3.34%
South Carolina	11.32%	9.42%	2.62%	2.70%	2.88%	3.03%	3.12%	4.29%	4.94%	2.77%	3.33%
Alabama	11.24%	4.11%	2.41%	2.62%	3.09%	2.57%	2.76%	3.81%	4.93%	2.93%	3.31%
North Carolina	10.14%	9.46%	2.85%	2.96%	3.17%	3.11%	3.21%	4.08%	4.97%	2.79%	3.35%
<b>Northeast-</b>											
New York	10.71%	9.57%	2.68%	2.78%	3.27%	2.78%	2.89%	3.39%	4.18%	2.67%	3.22%
Massachusetts	10.73%	9.59%	2.70%	2.80%	3.29%	2.80%	2.91%	3.41%	4.20%	2.69%	3.24%
Pennsylvania	11.29%	8.06%	2.69%	2.83%	3.17%	2.96%	3.10%	3.46%	3.81%	2.81%	3.34%
New Jersey	12.17%	8.62%	2.61%	2.74%	3.14%	2.94%	3.06%	3.77%	4.44%	2.81%	3.32%
Maryland	10.88%	8.69%	2.45%	2.59%	2.92%	2.70%	2.84%	3.52%	4.75%	2.77%	3.31%



**31 December 2021**

	Share Draft	Regular Savings	\$10K MMkt	\$50K MMkt	3MO CD	6MO CD	1YR CD	2YR CD	3YR CD	4YR CD
<b>United States-</b>										
<b>National Average</b>	<b>0.09%</b>	<b>0.09%</b>	<b>0.15%</b>	<b>0.22%</b>	<b>0.17%</b>	<b>0.24%</b>	<b>0.35%</b>	<b>0.46%</b>	<b>0.57%</b>	<b>0.66%</b>
<b>Mid-South-</b>										
Texas	0.10%	0.12%	0.19%	0.24%	0.23%	0.28%	0.41%	0.54%	0.67%	0.74%
Oklahoma	0.12%	0.13%	0.23%	0.33%	0.34%	0.41%	0.49%	0.62%	0.73%	0.87%
Louisiana	0.32%	0.16%	0.22%	0.29%	0.27%	0.34%	0.48%	0.63%	0.75%	0.91%
Arkansas	0.17%	0.08%	0.19%	0.27%	0.13%	0.26%	0.40%	0.50%	0.60%	0.68%
Missouri	0.21%	0.10%	0.14%	0.22%	0.16%	0.22%	0.32%	0.43%	0.53%	0.62%
<b>Mountain West-</b>										
Arizona	0.07%	0.09%	0.14%	0.19%	0.17%	0.26%	0.37%	0.49%	0.61%	0.73%
New Mexico	0.07%	0.12%	0.14%	0.23%	0.18%	0.28%	0.43%	0.57%	0.71%	0.81%
Utah	0.07%	0.09%	0.11%	0.14%	0.18%	0.25%	0.34%	0.43%	0.51%	0.62%
Colorado	0.11%	0.09%	0.16%	0.21%	0.15%	0.23%	0.33%	0.44%	0.53%	0.63%
Idaho	0.10%	0.08%	0.13%	0.17%	0.14%	0.23%	0.30%	0.42%	0.51%	0.65%
<b>West-</b>										
California	0.06%	0.07%	0.13%	0.19%	0.15%	0.23%	0.34%	0.46%	0.57%	0.66%
Oregon	0.04%	0.04%	0.09%	0.13%	0.10%	0.16%	0.22%	0.29%	0.38%	0.46%
Washington	0.07%	0.07%	0.13%	0.17%	0.14%	0.21%	0.31%	0.41%	0.49%	0.57%
Hawaii	0.06%	0.08%	0.15%	0.22%	0.21%	0.28%	0.42%	0.55%	0.63%	0.66%
Nevada	0.04%	0.10%	0.13%	0.18%	0.18%	0.23%	0.34%	0.46%	0.55%	0.63%
<b>Midwest-</b>										
Illinois	0.17%	0.11%	0.14%	0.23%	0.17%	0.22%	0.30%	0.40%	0.49%	0.57%
Ohio	0.00%	0.00%	0.11%	0.17%	0.13%	0.21%	0.31%	0.41%	0.50%	0.58%
Michigan	0.07%	0.07%	0.13%	0.19%	0.12%	0.21%	0.32%	0.45%	0.58%	0.69%
Wisconsin	0.15%	0.10%	0.18%	0.27%	0.16%	0.24%	0.36%	0.49%	0.60%	0.67%
Indiana	0.15%	0.10%	0.14%	0.23%	0.13%	0.20%	0.29%	0.41%	0.52%	0.60%
<b>South-</b>										
Florida	0.08%	0.11%	0.15%	0.20%	0.19%	0.24%	0.35%	0.46%	0.59%	0.68%
Georgia	0.08%	0.11%	0.17%	0.23%	0.18%	0.28%	0.41%	0.55%	0.67%	0.77%
South Carolina	0.06%	0.09%	0.17%	0.23%	0.16%	0.23%	0.35%	0.46%	0.54%	0.67%
Alabama	0.10%	0.17%	0.23%	0.28%	0.18%	0.26%	0.37%	0.50%	0.62%	0.72%
North Carolina	0.07%	0.10%	0.17%	0.21%	0.16%	0.25%	0.35%	0.45%	0.57%	0.63%
<b>Northeast-</b>										
New York	0.05%	0.07%	0.11%	0.19%	0.14%	0.20%	0.30%	0.45%	0.55%	0.63%
Massachusetts	0.07%	0.09%	0.13%	0.21%	0.16%	0.22%	0.32%	0.47%	0.57%	0.65%
Pennsylvania	0.07%	0.08%	0.13%	0.20%	0.15%	0.21%	0.32%	0.43%	0.53%	0.60%
New Jersey	0.09%	0.11%	0.12%	0.19%	0.15%	0.20%	0.30%	0.41%	0.50%	0.57%
Maryland	0.06%	0.09%	0.13%	0.18%	0.14%	0.21%	0.31%	0.43%	0.55%	0.64%



**31 December 2021**

**RATE SENSIVITY AND PRICING SPREAD ANALYSIS**

	Peak 2019	Dec 2020	Current Avg Rate	MARKET RATE		PRICING SPREAD		RATE SENSIVITY	
				YTD Change	Cyclical Change	YTD Change	Cyclical Change	Chg in Benchmk	Rate Sensitivity
Loan Rates-									
48Mo Vehicle Loan	3.66%	2.98%	2.68%	-0.30%	-0.98%	-0.90%	1.16%	-2.14%	46%
60Mo Vehicle Loan	3.78%	3.08%	2.78%	-0.30%	-1.00%	-1.10%	0.96%	-1.96%	51%
15Yr FR Mortgage	4.58%	2.84%	2.74%	-0.09%	-1.84%	-0.89%	-0.21%	-1.63%	113%
30Yr FR Mortgage	5.06%	3.17%	3.27%	0.10%	-1.79%	-0.49%	-0.16%	-1.63%	110%
Share Rates-									
Share Draft	0.14%	0.38%	0.09%	-0.29%	-0.05%	-0.28%	2.30%	-2.35%	2%
Regular Savings	0.19%	0.15%	0.09%	-0.06%	-0.10%	-0.05%	2.25%	-2.35%	4%
Money Mkt Shares	0.65%	0.27%	0.22%	-0.05%	-0.43%	-0.04%	1.92%	-2.35%	18%
6Mo Certificate	1.05%	0.30%	0.24%	-0.06%	-0.81%	-0.16%	1.54%	-2.35%	34%
1Yr Certificate	1.53%	0.44%	0.35%	-0.09%	-1.18%	-0.38%	1.15%	-2.33%	51%
2Yr Certificate	1.86%	0.57%	0.46%	-0.11%	-1.40%	-0.71%	0.74%	-2.14%	65%
3Yr Certificate	2.25%	0.76%	0.57%	-0.19%	-1.68%	-0.99%	0.28%	-1.96%	86%

Yield Curve	
	Current Benchmark
Prime	3.25%
FFds	0.08%
1m	0.06%
3m	0.06%
6m	0.19%
12m	0.39%
2yr	0.73%
3yr	0.97%
4yr	1.12%
5yr	1.26%
7yr	1.44%
10yr	1.52%
30yr	1.90%

**12 MONTH NATIONAL MARKET RATE HISTORY & PRICING SPREADS**

	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Fed Funds	0.09%	0.07%	0.07%	0.06%	0.05%	0.05%	0.08%	0.10%	0.10%	0.08%	0.08%	0.08%	0.08%
1yr UST	0.10%	0.10%	0.08%	0.07%	0.05%	0.05%	0.07%	0.07%	0.07%	0.09%	0.15%	0.24%	0.39%
2yr UST	0.13%	0.11%	0.14%	0.16%	0.16%	0.14%	0.25%	0.19%	0.20%	0.28%	0.48%	0.52%	0.73%
3yr UST	0.17%	0.19%	0.30%	0.35%	0.35%	0.30%	0.46%	0.35%	0.40%	0.53%	0.75%	0.81%	0.97%
7yr UST	0.65%	0.79%	1.15%	1.40%	1.32%	1.24%	1.21%	1.00%	1.08%	1.32%	1.44%	1.36%	1.44%
10yr UST	0.93%	1.11%	1.44%	1.74%	1.65%	1.58%	1.45%	1.24%	1.30%	1.52%	1.55%	1.43%	1.52%
5yr Vehicle	3.08%	3.04%	3.04%	2.93%	2.87%	2.87%	2.84%	2.83%	2.83%	2.81%	2.80%	2.79%	2.78%
15yr FLM	2.84%	2.81%	2.81%	2.88%	2.77%	2.75%	2.75%	2.70%	2.69%	2.67%	2.72%	2.74%	2.74%
30yr FLM	3.17%	3.17%	3.17%	3.36%	3.25%	3.23%	3.24%	3.17%	3.16%	3.18%	3.25%	3.25%	3.27%
Reg Savings	0.15%	0.15%	0.15%	0.19%	0.19%	0.19%	0.18%	0.18%	0.19%	0.19%	0.14%	0.09%	0.09%
MoneyMkt	0.27%	0.27%	0.27%	0.25%	0.23%	0.23%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
1yr CD	0.44%	0.40%	0.39%	0.39%	0.37%	0.37%	0.36%	0.35%	0.35%	0.35%	0.35%	0.35%	0.46%
2yr CD	0.57%	0.52%	0.51%	0.51%	0.49%	0.49%	0.47%	0.47%	0.47%	0.46%	0.46%	0.46%	0.57%

**Pricing Spreads-**

Veh Loan	2.91%	2.85%	2.74%	2.58%	2.52%	2.57%	2.38%	2.48%	2.43%	2.28%	2.05%	1.98%	1.81%
15yr FLM	2.19%	2.02%	1.66%	1.48%	1.45%	1.51%	1.54%	1.70%	1.61%	1.35%	1.28%	1.38%	1.30%
30yr FLM	2.24%	2.06%	1.73%	1.62%	1.60%	1.65%	1.79%	1.93%	1.86%	1.66%	1.70%	1.82%	1.75%
Reg Svgs	0.06%	0.08%	0.08%	0.13%	0.14%	0.14%	0.10%	0.08%	0.09%	0.11%	0.06%	0.01%	0.01%
MMkt	0.18%	0.20%	0.20%	0.19%	0.18%	0.18%	0.14%	0.12%	0.12%	0.14%	0.14%	0.14%	0.14%
1yrCD	0.34%	0.30%	0.31%	0.32%	0.32%	0.32%	0.29%	0.28%	0.28%	0.26%	0.20%	0.11%	0.07%
2yrCD	0.44%	0.41%	0.37%	0.35%	0.33%	0.35%	0.22%	0.28%	0.27%	0.18%	-0.02%	-0.06%	-0.16%



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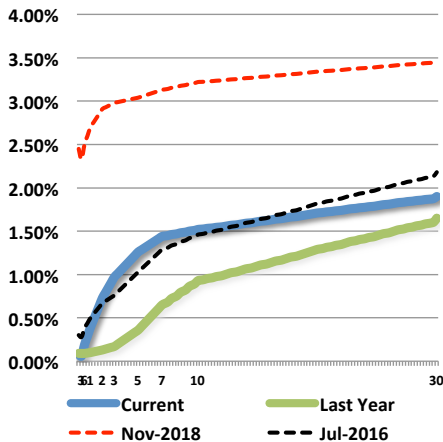
Risk Management

Regulatory Expert

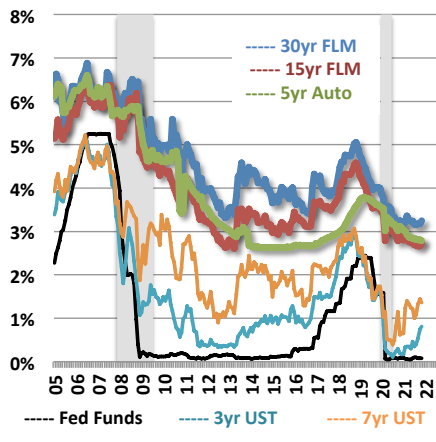
**31 December 2021**

**HISTORICAL NATIONAL MARKET RATES AND RELATIVE PRICING SPREADS**

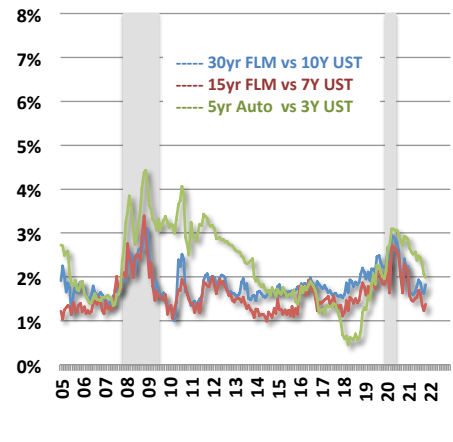
**Historical Yield Curve**



**Historical Market Rates**



**Historical Pricing Spreads**



	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20	Dec-21
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**Benchmark and Market Rates-**

FedFunds	0.05%	0.13%	0.04%	0.09%	0.07%	0.06%	0.20%	0.55%	1.33%	2.40%	1.55%	0.09%	0.08%
1yr UST	0.47%	0.29%	0.12%	0.16%	0.13%	0.25%	0.65%	0.85%	1.76%	2.63%	1.59%	0.10%	0.39%
2yr UST	1.14%	0.61%	0.25%	0.25%	0.38%	0.67%	1.06%	1.20%	1.89%	2.48%	1.58%	0.13%	0.73%
3yr UST	1.70%	1.02%	0.36%	0.36%	0.78%	1.10%	1.31%	1.47%	1.98%	2.46%	1.62%	0.17%	0.97%
7yr UST	3.39%	2.71%	1.35%	1.18%	2.45%	1.97%	2.09%	2.25%	2.33%	2.59%	1.83%	0.65%	1.44%
10yr UST	3.85%	3.30%	1.89%	1.78%	3.04%	2.17%	2.27%	2.45%	2.40%	2.69%	1.92%	0.93%	1.52%
3yr Agy Call	2.25%	1.46%	0.79%	0.69%	1.13%	1.53%	1.81%	2.00%	2.35%	2.67%	1.80%	0.21%	1.11%
3yr Agy MBS	2.33%	2.17%	1.60%	1.26%	1.54%	1.83%	2.21%	2.34%	2.55%	3.00%	1.85%	0.68%	1.25%
5yr Vehicle	4.61%	3.49%	3.54%	3.06%	2.68%	2.68%	2.66%	2.68%	2.94%	3.64%	3.59%	3.08%	2.78%
15yr FLM	4.54%	4.20%	3.24%	2.65%	3.52%	3.31%	3.52%	3.68%	3.68%	4.48%	3.57%	2.84%	2.74%
30yr FLM	4.94%	4.81%	3.95%	3.35%	4.48%	4.07%	4.17%	4.33%	4.17%	4.93%	4.01%	3.17%	3.27%
Reg Svgs	0.50%	0.40%	0.30%	0.20%	0.20%	0.14%	0.14%	0.14%	0.15%	0.18%	0.19%	0.15%	0.09%
1yr CD	1.80%	1.30%	1.00%	0.80%	0.80%	0.45%	0.50%	0.55%	0.75%	1.41%	1.40%	0.44%	0.46%
2yr CD	2.03%	1.53%	1.23%	1.03%	1.03%	0.68%	0.75%	0.81%	1.02%	1.75%	1.64%	0.57%	0.57%

**Pricing Spreads-**

3yr Agy Call	0.55%	0.44%	0.43%	0.33%	0.35%	0.43%	0.50%	0.53%	0.37%	0.21%	0.18%	0.04%	0.14%
3yr Agy MBS	0.63%	1.15%	1.24%	0.90%	0.76%	0.73%	0.90%	0.87%	0.57%	0.54%	0.23%	0.51%	0.28%
5yr Vehicle	2.91%	2.47%	3.18%	2.70%	1.90%	1.58%	1.35%	1.21%	0.96%	1.18%	1.97%	2.91%	1.81%
15yr FLM	1.15%	1.49%	1.89%	1.47%	1.07%	1.34%	1.43%	1.43%	1.35%	1.89%	1.74%	2.19%	1.30%
30yr FLM	1.09%	1.51%	2.06%	1.57%	1.44%	1.90%	1.90%	1.88%	1.77%	2.24%	2.09%	2.24%	1.75%
Reg Svgs	0.45%	0.27%	0.26%	0.11%	0.13%	0.08%	-0.06%	-0.41%	-1.18%	-2.22%	-1.36%	0.06%	0.01%
1yr CD	1.33%	1.01%	0.88%	0.64%	0.67%	0.20%	-0.15%	-0.30%	-1.01%	-1.22%	-0.19%	0.34%	0.07%
2yr CD	0.89%	0.92%	0.98%	0.78%	0.65%	0.01%	-0.31%	-0.39%	-0.87%	-0.73%	0.06%	0.44%	-0.16%



**31 December 2021**

**CYCLICAL NATIONAL LOAN & SHARE RATE SENSITIVITY**

	Benchmark	Market	Rate
	Change	Change	Sensitivity

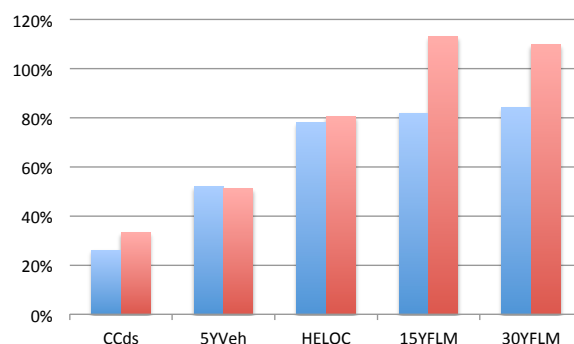
**EARNING ASSETS**

**2016 - 2018 (Rising)**

Credit Cards	2.00%	0.52%	<b>26%</b>
5yr Vehicle Loans	2.11%	1.10%	<b>52%</b>
HE LOC	2.00%	1.56%	<b>78%</b>
15yr FR FLM	1.76%	1.44%	<b>82%</b>
30yr FR FLM	1.63%	1.37%	<b>84%</b>

**2018 - Present (Falling)**

Credit Cards	-2.25%	-0.75%	<b>33%</b>
5yr Vehicle Loans	-1.96%	-1.00%	<b>51%</b>
HE LOC	-2.25%	-1.81%	<b>80%</b>
15yr FR FLM	-1.63%	-1.84%	<b>113%</b>
30yr FR FLM	-1.63%	-1.79%	<b>110%</b>



Greater Sensitivity in Rising Rate = Value  
Lesser Sensitivity in Falling Rate = Value

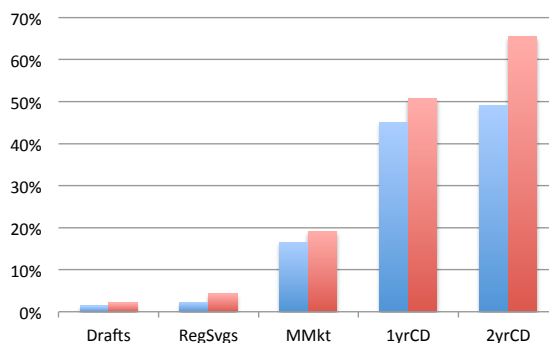
**FUNDING OBLIGATIONS**

**2016 - 2018 (Rising)**

Share Drafts	2.18%	0.03%	<b>1%</b>
Regular Savings	2.18%	0.05%	<b>2%</b>
Money Market	2.18%	0.36%	<b>17%</b>
1yr Certificate	2.22%	1.00%	<b>45%</b>
2yr Certificate	2.20%	1.08%	<b>49%</b>

**2018 - Present (Falling)**

Share Drafts	-2.35%	-0.05%	<b>2%</b>
Regular Savings	-2.35%	-0.10%	<b>4%</b>
Money Market	-2.35%	-0.45%	<b>19%</b>
1yr Certificate	-2.33%	-1.18%	<b>51%</b>
2yr Certificate	-2.14%	-1.40%	<b>65%</b>



Lesser Sensitivity in Rising Rate = Value  
Greater Sensitivity in Falling Rate = Value