



31 August 2024

| | 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 |
|-------------------------|----------------|---------------|-----------------|-----------------|-----------------|------------------|------------------|--------------|--------------|--------------|--------------|
| United States- | | | | | | | | | | | |
| National Average | 13.35% | 10.99% | 6.23% | 6.35% | 6.63% | 6.45% | 6.57% | 8.45% | 7.55% | 5.72% | 6.20% |
| Mid-South- | | | | | | | | | | | |
| Texas | 12.83% | 10.77% | 5.96% | 6.07% | 6.33% | 6.19% | 6.31% | 8.48% | 7.16% | 5.72% | 6.20% |
| Oklahoma | 12.05% | 11.26% | 6.58% | 6.64% | 6.89% | 6.76% | 6.80% | 8.08% | 8.08% | 5.72% | 6.20% |
| Louisiana | 12.87% | 10.74% | 6.18% | 6.31% | 6.61% | 6.43% | 6.58% | 8.62% | 8.00% | 5.72% | 6.20% |
| Arkansas | 12.44% | 11.50% | 5.82% | 5.97% | 6.32% | 6.19% | 6.34% | 7.27% | 8.06% | 5.72% | 6.20% |
| Missouri | 13.45% | 10.94% | 6.05% | 6.21% | 6.61% | 6.29% | 6.44% | 8.33% | 8.24% | 5.72% | 6.20% |
| Mountain West- | | | | | | | | | | | |
| Arizona | 13.87% | 11.62% | 6.61% | 6.69% | 6.95% | 6.73% | 6.81% | 8.80% | 7.61% | 5.72% | 6.20% |
| New Mexico | 12.41% | 10.82% | 6.19% | 6.32% | 6.57% | 6.45% | 6.59% | 8.45% | 7.39% | 5.72% | 6.20% |
| Utah | 13.58% | 11.70% | 6.39% | 6.44% | 6.72% | 6.41% | 6.46% | 8.57% | 7.66% | 5.72% | 6.20% |
| Colorado | 14.84% | 11.18% | 6.49% | 6.50% | 6.73% | 6.56% | 6.58% | 8.83% | 8.10% | 5.72% | 6.20% |
| Idaho | 14.33% | 11.90% | 6.64% | 6.68% | 6.87% | 6.71% | 6.70% | 8.44% | 8.43% | 5.72% | 6.20% |
| West- | | | | | | | | | | | |
| California | 13.65% | 10.91% | 6.29% | 6.39% | 6.65% | 6.45% | 6.56% | 8.66% | 7.81% | 5.72% | 6.20% |
| Oregon | 13.04% | 12.37% | 6.44% | 6.52% | 6.64% | 6.60% | 6.69% | 8.63% | 7.91% | 5.72% | 6.20% |
| Washington | 12.88% | 11.29% | 6.53% | 6.61% | 6.71% | 6.62% | 6.71% | 8.78% | 8.15% | 5.72% | 6.20% |
| Hawaii | 12.45% | 8.73% | 5.72% | 5.85% | 6.15% | 6.36% | 6.51% | 8.15% | 8.06% | 5.72% | 6.20% |
| Nevada | 13.61% | 11.49% | 5.95% | 6.06% | 6.27% | 6.21% | 6.32% | 8.60% | 7.92% | 5.72% | 6.20% |
| Midwest- | | | | | | | | | | | |
| Illinois | 13.99% | 11.11% | 5.97% | 6.06% | 6.40% | 6.50% | 6.59% | 8.25% | 7.74% | 5.72% | 6.20% |
| Ohio | 13.54% | 11.13% | 6.22% | 6.26% | 6.51% | 6.42% | 6.47% | 8.38% | 7.72% | 5.72% | 6.20% |
| Michigan | 13.35% | 11.04% | 6.55% | 6.65% | 6.90% | 6.64% | 6.73% | 8.24% | 7.60% | 5.72% | 6.20% |
| Wisconsin | 13.71% | 11.52% | 6.30% | 6.39% | 6.67% | 6.47% | 6.55% | 8.32% | 7.33% | 5.72% | 6.20% |
| Indiana | 14.13% | 11.28% | 6.23% | 6.34% | 6.61% | 6.49% | 6.57% | 8.39% | 7.63% | 5.72% | 6.20% |
| South- | | | | | | | | | | | |
| Florida | 13.85% | 10.63% | 5.76% | 5.92% | 6.14% | 6.09% | 6.24% | 8.46% | 7.39% | 5.72% | 6.20% |
| Georgia | 15.81% | 10.74% | 5.68% | 5.77% | 6.06% | 6.03% | 6.18% | 8.39% | 8.29% | 5.72% | 6.20% |
| South Carolina | 13.83% | 11.17% | 5.88% | 5.99% | 6.22% | 6.23% | 6.39% | 8.32% | 8.14% | 5.72% | 6.20% |
| Alabama | 13.22% | 10.71% | 5.92% | 6.11% | 6.52% | 6.11% | 6.30% | 8.46% | 7.81% | 5.72% | 6.20% |
| North Carolina | 13.00% | 11.59% | 5.93% | 6.06% | 6.30% | 6.35% | 6.46% | 8.48% | 7.59% | 5.72% | 6.20% |
| West Virginia | 13.00% | 11.26% | 5.74% | 6.00% | 6.37% | 6.12% | 6.35% | 8.55% | 7.32% | 5.72% | 6.20% |
| Northeast- | | | | | | | | | | | |
| New York | 12.70% | 11.27% | 6.45% | 6.53% | 6.94% | 6.57% | 6.66% | 8.17% | 7.09% | 5.72% | 6.20% |
| Massachusetts | 12.72% | 11.29% | 6.47% | 6.55% | 6.96% | 6.59% | 6.68% | 8.19% | 7.11% | 5.72% | 6.20% |
| Pennsylvania | 12.12% | 10.62% | 6.20% | 6.33% | 6.90% | 6.48% | 6.60% | 8.21% | 6.88% | 5.72% | 6.20% |
| New Jersey | 13.42% | 10.95% | 5.91% | 6.04% | 6.41% | 6.33% | 6.47% | 8.26% | 7.39% | 5.72% | 6.20% |
| Maryland | 13.41% | 10.29% | 5.91% | 6.07% | 6.48% | 6.16% | 6.32% | 8.26% | 7.46% | 5.72% | 6.20% |



31 August 2024

| | Share Draft | Regular Savings | \$10K MMkt | \$50K MMkt | 3MO CD | 6MO CD | 1YR CD | 2YR CD | 3YR CD | 4YR CD |
|-------------------------|--------------|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| United States- | | | | | | | | | | |
| National Average | 0.21% | 0.19% | 0.91% | 1.22% | 2.10% | 3.03% | 3.41% | 3.07% | 2.93% | 2.92% |
| Mid-South- | | | | | | | | | | |
| Texas | 0.23% | 0.26% | 0.85% | 1.07% | 2.74% | 3.52% | 3.83% | 3.42% | 3.22% | 3.20% |
| Oklahoma | 0.37% | 0.32% | 0.68% | 1.03% | 2.69% | 3.33% | 3.42% | 3.01% | 2.82% | 2.83% |
| Louisiana | 0.33% | 0.23% | 0.93% | 1.16% | 2.72% | 3.41% | 3.96% | 3.40% | 3.05% | 3.28% |
| Arkansas | 0.17% | 0.14% | 1.21% | 1.45% | 1.95% | 2.70% | 3.17% | 2.83% | 2.54% | 2.55% |
| Missouri | 0.41% | 0.22% | 1.07% | 1.51% | 2.45% | 3.15% | 3.62% | 3.19% | 3.08% | 2.99% |
| Mountain West- | | | | | | | | | | |
| Arizona | 0.17% | 0.27% | 1.06% | 1.43% | 3.13% | 3.76% | 3.96% | 3.48% | 3.32% | 3.14% |
| New Mexico | 0.12% | 0.22% | 1.13% | 1.39% | 2.87% | 3.39% | 3.79% | 3.27% | 3.34% | 3.01% |
| Utah | 0.24% | 0.11% | 1.42% | 2.07% | 3.99% | 4.56% | 4.64% | 4.05% | 3.89% | 3.87% |
| Colorado | 0.35% | 0.17% | 0.95% | 1.19% | 3.24% | 3.60% | 3.80% | 3.35% | 3.18% | 3.20% |
| Idaho | 0.65% | 0.11% | 0.83% | 1.26% | 1.40% | 3.11% | 3.61% | 2.93% | 2.76% | 2.76% |
| West- | | | | | | | | | | |
| California | 0.26% | 0.21% | 0.73% | 1.00% | 2.32% | 2.74% | 3.09% | 2.91% | 2.96% | 2.94% |
| Oregon | 0.30% | 0.09% | 0.58% | 0.82% | 0.88% | 2.54% | 2.90% | 2.66% | 2.54% | 2.55% |
| Washington | 0.22% | 0.19% | 0.75% | 1.01% | 1.52% | 3.08% | 3.48% | 2.78% | 2.67% | 2.66% |
| Hawaii | 0.13% | 0.13% | 0.39% | 0.66% | 1.75% | 3.33% | 2.86% | 2.90% | 2.82% | 2.93% |
| Nevada | 0.19% | 0.23% | 1.11% | 1.44% | 3.02% | 3.35% | 4.05% | 3.61% | 3.41% | 3.42% |
| Midwest- | | | | | | | | | | |
| Illinois | 0.42% | 0.25% | 0.91% | 1.22% | 1.89% | 2.52% | 2.58% | 2.46% | 2.48% | 2.35% |
| Ohio | 0.38% | 0.10% | 1.13% | 1.56% | 2.04% | 3.10% | 3.51% | 3.14% | 3.11% | 3.07% |
| Michigan | 0.21% | 0.13% | 0.76% | 1.14% | 1.73% | 2.89% | 3.12% | 2.76% | 2.66% | 2.69% |
| Wisconsin | 0.30% | 0.22% | 0.81% | 1.34% | 1.54% | 2.16% | 2.97% | 2.96% | 3.11% | 2.96% |
| Indiana | 0.22% | 0.19% | 0.88% | 1.20% | 1.24% | 2.49% | 2.82% | 2.75% | 2.78% | 2.76% |
| South- | | | | | | | | | | |
| Florida | 0.32% | 0.17% | 0.70% | 0.89% | 2.20% | 3.08% | 3.35% | 3.04% | 2.88% | 2.94% |
| Georgia | 0.20% | 0.27% | 0.88% | 1.19% | 2.30% | 3.17% | 3.73% | 3.23% | 3.10% | 3.10% |
| South Carolina | 0.14% | 0.18% | 1.17% | 1.62% | 1.81% | 2.32% | 3.32% | 2.95% | 2.83% | 3.11% |
| Alabama | 0.57% | 0.27% | 0.90% | 1.12% | 1.72% | 3.02% | 3.44% | 3.02% | 2.82% | 2.93% |
| North Carolina | 0.12% | 0.22% | 1.26% | 1.45% | 2.01% | 2.85% | 3.75% | 3.40% | 3.20% | 3.17% |
| West Virginia | 0.29% | 0.18% | 0.67% | 0.88% | 1.78% | 3.15% | 3.45% | 3.06% | 2.77% | 2.78% |
| Northeast- | | | | | | | | | | |
| New York | 0.13% | 0.12% | 0.69% | 1.05% | 1.55% | 2.61% | 2.91% | 2.43% | 2.23% | 2.11% |
| Massachusetts | 0.15% | 0.14% | 0.71% | 1.07% | 1.57% | 2.63% | 2.93% | 2.45% | 2.25% | 2.13% |
| Pennsylvania | 0.16% | 0.19% | 0.91% | 1.21% | 2.16% | 3.02% | 3.49% | 3.09% | 3.00% | 3.00% |
| New Jersey | 0.12% | 0.33% | 0.84% | 1.11% | 2.25% | 2.75% | 3.19% | 2.93% | 2.91% | 3.00% |
| Maryland | 0.25% | 0.15% | 0.78% | 0.94% | 1.98% | 2.93% | 3.79% | 3.61% | 3.47% | 3.55% |



31 August 2024

12 MONTH NATIONAL MARKET RATE HISTORY & PRICING SPREADS

| | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 | Jul-24 | Aug-24 |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Fed Funds | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% | 5.33% |
| 1yr UST | 5.30% | 5.46% | 5.44% | 5.16% | 5.16% | 4.68% | 5.01% | 5.03% | 5.25% | 5.18% | 5.09% | 4.73% | 4.38% |
| 2yr UST | 4.85% | 5.03% | 5.07% | 4.73% | 4.73% | 4.20% | 4.64% | 4.59% | 5.04% | 4.89% | 4.71% | 4.29% | 3.91% |
| 3yr UST | 4.54% | 4.80% | 4.90% | 4.48% | 4.48% | 3.96% | 4.43% | 4.40% | 4.87% | 4.69% | 4.52% | 4.10% | 3.79% |
| 5yr UST | 4.23% | 4.60% | 4.82% | 4.31% | 4.31% | 3.80% | 4.26% | 4.21% | 4.72% | 4.52% | 4.33% | 3.97% | 3.71% |
| 7yr UST | 4.19% | 4.61% | 4.89% | 4.38% | 4.38% | 3.83% | 4.28% | 4.20% | 4.71% | 4.52% | 4.33% | 4.00% | 3.80% |
| 10yr UST | 4.09% | 4.59% | 4.88% | 4.37% | 4.37% | 3.87% | 4.25% | 4.20% | 4.69% | 4.51% | 4.36% | 4.09% | 3.91% |
| 30yr UST | 7.22% | 7.37% | 5.04% | 4.54% | 4.54% | 4.10% | 4.38% | 4.34% | 4.79% | 4.65% | 4.51% | 4.35% | 4.20% |
| 5yr Vehicle | 6.21% | 6.31% | 6.44% | 6.49% | 6.51% | 6.52% | 6.50% | 6.24% | 6.48% | 6.45% | 6.43% | 6.39% | 6.35% |
| 15yr FLM | 6.78% | 6.71% | 7.18% | 6.21% | 5.66% | 6.39% | 6.41% | 6.17% | 6.70% | 6.48% | 6.54% | 6.49% | 5.72% |
| 30yr FLM | 7.22% | 7.37% | 7.65% | 6.74% | 6.32% | 6.76% | 6.83% | 6.58% | 7.21% | 6.91% | 6.90% | 6.86% | 6.20% |
| Reg Savings | 0.19% | 0.19% | 0.19% | 0.19% | 0.20% | 0.20% | 0.20% | 0.20% | 0.20% | 0.19% | 0.19% | 0.19% | 0.19% |
| MoneyMkt | 1.10% | 1.12% | 1.16% | 1.17% | 1.18% | 1.20% | 1.21% | 1.21% | 1.21% | 1.22% | 1.22% | 1.22% | 1.22% |
| 1yr CD | 3.08% | 3.17% | 3.29% | 3.34% | 3.36% | 3.40% | 3.41% | 3.42% | 3.42% | 3.44% | 3.44% | 3.44% | 3.41% |
| 2yr CD | 2.93% | 2.98% | 3.04% | 3.05% | 3.06% | 3.06% | 3.07% | 3.07% | 3.08% | 3.09% | 3.10% | 3.10% | 3.07% |

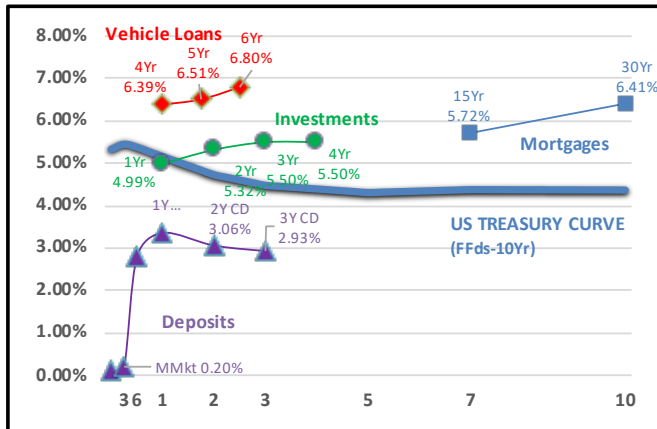
Pricing Spreads-

| | | | | | | | | | | | | | |
|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Veh Loan | 1.67% | 1.51% | 1.54% | 2.01% | 2.03% | 2.56% | 2.07% | 1.84% | 1.61% | 1.76% | 1.91% | 2.29% | 2.56% |
| 15yr FLM | 2.59% | 2.10% | 2.29% | 1.83% | 1.28% | 2.56% | 2.13% | 1.97% | 1.99% | 1.96% | 2.21% | 2.49% | 1.92% |
| 30yr FLM | 3.13% | 2.78% | 2.77% | 2.37% | 1.95% | 2.89% | 2.58% | 2.38% | 2.52% | 2.40% | 2.54% | 2.77% | 2.29% |
| Reg Svgs | -5.14% | -5.14% | -5.14% | -5.14% | -5.13% | -5.13% | -5.13% | -5.13% | -5.13% | -5.14% | -5.14% | -5.14% | -5.14% |
| MMkt | -4.23% | -4.21% | -4.17% | -4.16% | -4.15% | -4.13% | -4.12% | -4.12% | -4.12% | -4.11% | -4.11% | -4.11% | -4.11% |
| 1yrCD | -2.22% | -2.29% | -2.15% | -1.82% | -1.80% | -1.28% | -1.60% | -1.61% | -1.83% | -1.74% | -1.65% | -1.29% | -0.97% |
| 2yrCD | -1.92% | -2.05% | -2.03% | -1.68% | -1.67% | -1.14% | -1.57% | -1.52% | -1.96% | -1.80% | -1.61% | -1.19% | -0.84% |

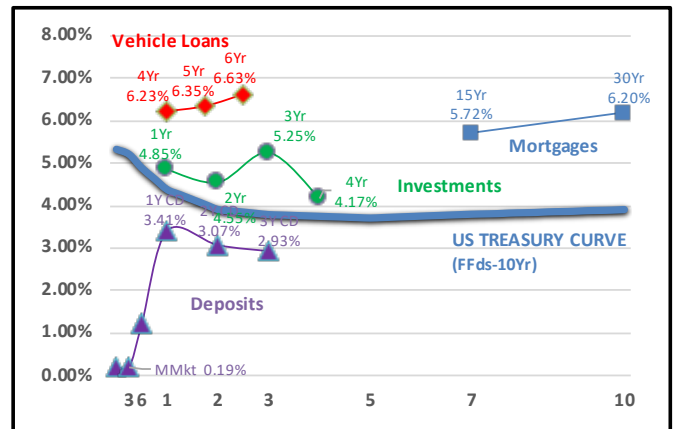
HISTORICAL NATIONAL MARKET RATES AND RELATIVE PRICING SPREADS

Historical Yield Curve and Relative Value

DECEMBER 31, 2023



CURRENT MONTH





31 August 2024

CHANGE IN MARKET RATES

| | YEAR-OVER-YEAR CHANGE | | | | | | AGGREGATE CHANGE | | | | |
|-------------|-----------------------|----------------|----------------|----------------|-------------------|-------------------|------------------|------------------|------------------|------------------|------------------|
| | Dec18 to Dec19 | Dec19 to Dec20 | Dec20 to Dec21 | Dec21 to Dec22 | Dec 22 to Current | Dec 23 to Current | Dec19 to Current | Dec20 to Current | Dec21 to Current | Dec22 to Current | Dec23 to Current |
| Fed Funds | -0.85% | -1.46% | -0.01% | 4.25% | 1.00% | 0.00% | 3.78% | 5.24% | 5.25% | 1.00% | 0.00% |
| 1yr UST | -1.04% | -1.49% | 0.29% | 4.34% | 0.43% | -0.78% | 2.79% | 4.28% | 3.99% | -0.35% | -0.78% |
| 2yr UST | -0.90% | -1.45% | 0.60% | 3.68% | 0.32% | -0.82% | 2.33% | 3.78% | 3.18% | -0.50% | -0.82% |
| 3yr UST | -0.84% | -1.45% | 0.80% | 3.25% | 0.26% | -0.69% | 2.17% | 3.62% | 2.82% | -0.43% | -0.69% |
| 5yr UST | -0.82% | -1.33% | 0.90% | 2.73% | 0.32% | -0.60% | 2.02% | 3.35% | 2.45% | -0.28% | -0.60% |
| 7yr UST | -0.76% | -1.18% | 0.79% | 2.52% | 0.42% | -0.58% | 1.97% | 3.15% | 2.36% | -0.16% | -0.58% |
| 10yr UST | -0.77% | -0.99% | 0.59% | 2.36% | 0.49% | -0.46% | 1.99% | 2.98% | 2.39% | 0.03% | -0.46% |
| 5yr Vehicle | -0.05% | -0.51% | -0.30% | 2.14% | 1.59% | -0.16% | 2.76% | 3.27% | 3.57% | 1.43% | -0.16% |
| 15yr FLM | -0.91% | -0.73% | -0.10% | 2.82% | 0.10% | 0.06% | 2.15% | 2.88% | 2.98% | 0.16% | 0.06% |
| 30yr FLM | -0.92% | -0.84% | 0.10% | 3.02% | 0.03% | -0.12% | 2.19% | 3.03% | 2.93% | -0.09% | -0.12% |
| Reg Savings | 0.01% | -0.04% | -0.06% | 0.06% | 0.05% | -0.01% | 0.00% | 0.04% | 0.10% | 0.04% | -0.01% |
| 1yr CD | -0.01% | -0.96% | 0.02% | 1.45% | 1.45% | 0.05% | 2.01% | 2.97% | 2.95% | 1.50% | 0.05% |
| 2yr CD | -0.11% | -1.07% | 0.00% | 1.57% | 0.92% | 0.01% | 1.43% | 2.50% | 2.50% | 0.93% | 0.01% |

| | Dec-12 | Dec-13 | Dec-14 | Dec-15 | Dec-16 | Dec-17 | Dec-18 | Dec-19 | Dec-20 | Dec-21 | Dec-22 | Dec-23 | Aug-24 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|

Benchmark and Market Rates-

| | | | | | | | | | | | | | |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| FedFunds | 0.09% | 0.07% | 0.06% | 0.20% | 0.55% | 1.33% | 2.40% | 1.55% | 0.09% | 0.08% | 4.33% | 5.33% | 5.33% |
| 1yr UST | 0.16% | 0.13% | 0.25% | 0.65% | 0.85% | 1.76% | 2.63% | 1.59% | 0.10% | 0.39% | 4.73% | 5.16% | 4.38% |
| 2yr UST | 0.25% | 0.38% | 0.67% | 1.06% | 1.20% | 1.89% | 2.48% | 1.58% | 0.13% | 0.73% | 4.41% | 4.73% | 3.91% |
| 3yr UST | 0.36% | 0.78% | 1.10% | 1.31% | 1.47% | 1.98% | 2.46% | 1.62% | 0.17% | 0.97% | 4.22% | 4.48% | 3.79% |
| 5yr UST | 0.72% | 1.75% | 1.65% | 1.76% | 1.93% | 2.20% | 2.51% | 1.69% | 0.36% | 1.26% | 3.99% | 4.31% | 3.71% |
| 7yr UST | 1.18% | 2.45% | 1.97% | 2.09% | 2.25% | 2.33% | 2.59% | 1.83% | 0.65% | 1.44% | 3.96% | 4.38% | 3.80% |
| 10yr UST | 1.78% | 3.04% | 2.17% | 2.27% | 2.45% | 2.40% | 2.69% | 1.92% | 0.93% | 1.52% | 3.88% | 4.37% | 3.91% |
| 30yr UST | 2.88% | 3.89% | 2.83% | 2.97% | 3.11% | 2.77% | 3.10% | 2.30% | 1.87% | 1.93% | 3.92% | 4.03% | 4.20% |
| 3yr Agy Call | 0.69% | 1.13% | 1.53% | 1.81% | 2.00% | 2.35% | 2.67% | 1.80% | 0.21% | 1.11% | 5.25% | 5.75% | 5.25% |
| 3yr Agy MBS | 1.26% | 1.54% | 1.83% | 2.21% | 2.34% | 2.55% | 3.00% | 1.85% | 0.68% | 1.25% | 4.55% | 5.73% | 4.32% |
| 5yr Vehicle | 3.06% | 2.68% | 2.68% | 2.66% | 2.68% | 2.94% | 3.64% | 3.59% | 3.08% | 2.78% | 4.92% | 6.51% | 6.35% |
| 15yr FLM | 2.65% | 3.52% | 3.31% | 3.52% | 3.68% | 3.68% | 4.48% | 3.57% | 2.84% | 2.74% | 5.56% | 5.66% | 5.72% |
| 30yr FLM | 3.35% | 4.48% | 4.07% | 4.17% | 4.33% | 4.17% | 4.93% | 4.01% | 3.17% | 3.27% | 6.29% | 6.32% | 6.20% |
| Reg Svgs | 0.20% | 0.20% | 0.14% | 0.14% | 0.14% | 0.15% | 0.18% | 0.19% | 0.15% | 0.09% | 0.15% | 0.20% | 0.19% |
| 1yr CD | 0.80% | 0.80% | 0.45% | 0.50% | 0.55% | 0.75% | 1.41% | 1.40% | 0.44% | 0.46% | 1.91% | 3.36% | 3.41% |
| 2yr CD | 1.03% | 1.03% | 0.68% | 0.75% | 0.81% | 1.02% | 1.75% | 1.64% | 0.57% | 0.57% | 2.14% | 3.06% | 3.07% |

Pricing Spreads-

| | | | | | | | | | | | | | |
|--------------|-------|-------|-------|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|
| 3yr Agy Call | 0.33% | 0.35% | 0.43% | 0.50% | 0.53% | 0.37% | 0.21% | 0.18% | 0.04% | 0.14% | 1.03% | 1.27% | 1.46% |
| 3yr Agy MBS | 0.90% | 0.76% | 0.73% | 0.90% | 0.87% | 0.57% | 0.54% | 0.23% | 0.51% | 0.28% | 0.33% | 1.25% | 0.53% |
| 5yr Vehicle | 2.70% | 1.90% | 1.58% | 1.35% | 1.21% | 0.96% | 1.18% | 1.97% | 2.91% | 1.81% | 0.70% | 2.03% | 2.56% |
| 15yr FLM | 1.47% | 1.07% | 1.34% | 1.43% | 1.43% | 1.35% | 1.89% | 1.74% | 2.19% | 1.30% | 1.60% | 1.28% | 1.92% |
| 30yr FLM | 1.57% | 1.44% | 1.90% | 1.90% | 1.88% | 1.77% | 2.24% | 2.09% | 2.24% | 1.75% | 2.41% | 1.95% | 2.29% |
| Reg Svgs | 0.11% | 0.13% | 0.08% | -0.06% | -0.41% | -1.18% | -2.22% | -1.36% | 0.06% | 0.01% | -4.18% | -5.13% | -5.14% |
| 1yr CD | 0.64% | 0.67% | 0.20% | -0.15% | -0.30% | -1.01% | -1.22% | -0.19% | 0.34% | 0.07% | -2.82% | -1.80% | -0.97% |
| 2yr CD | 0.78% | 0.65% | 0.01% | -0.31% | -0.39% | -0.87% | -0.73% | 0.06% | 0.44% | -0.16% | -2.27% | -1.67% | -0.84% |

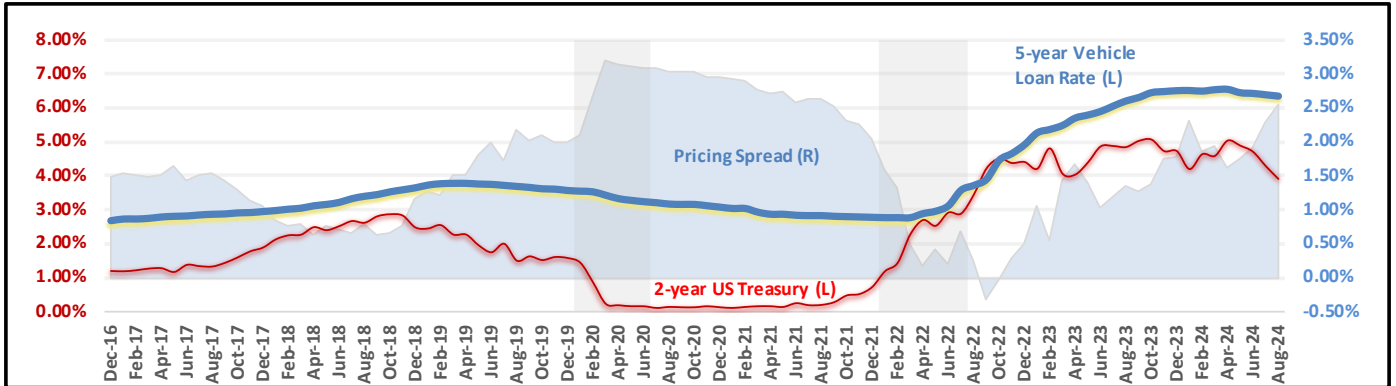


31 August 2024

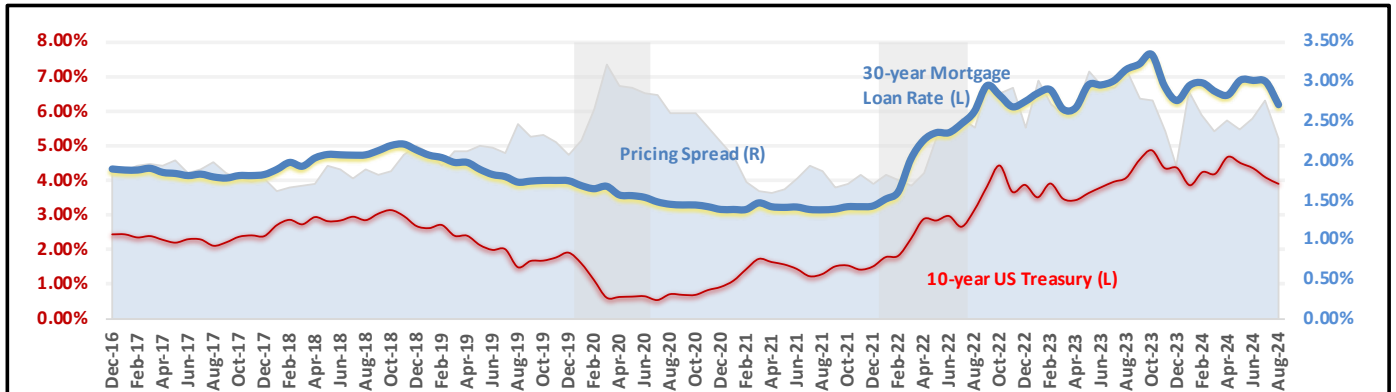
HISTORICAL MARKET RATES AND PRICING SPREADS

Through: 31 August 2024

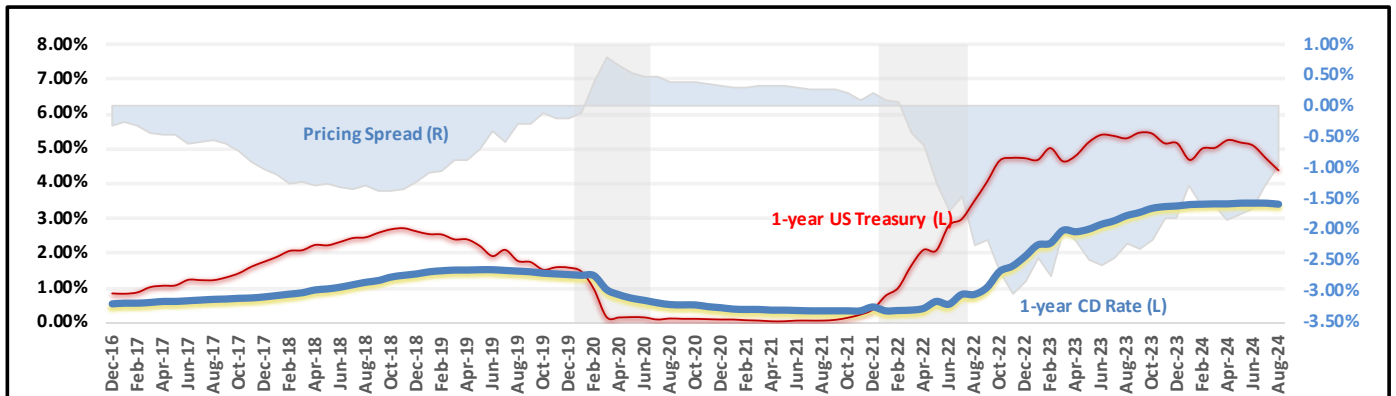
VEHICLE LOAN RATES & PRICING SPREAD HISTORY



MORTGAGE LOAN RATES & PRICING SPREAD HISTORY



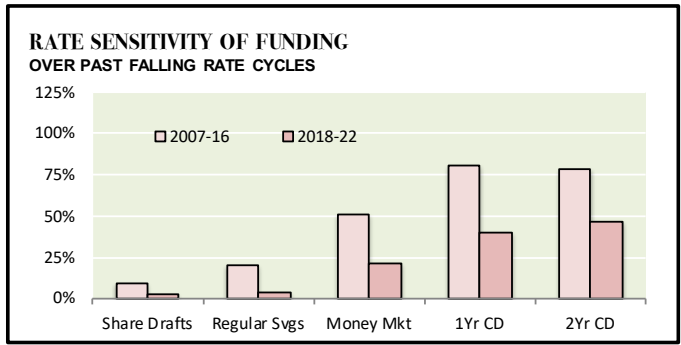
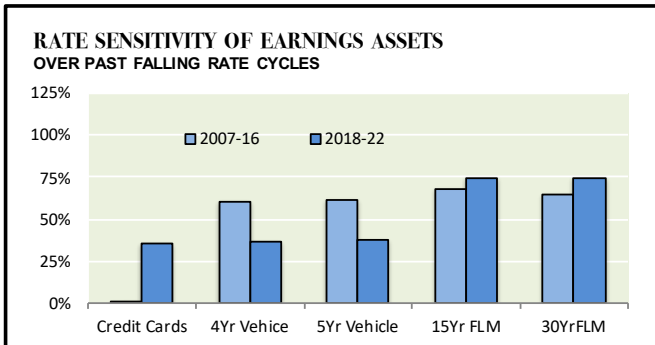
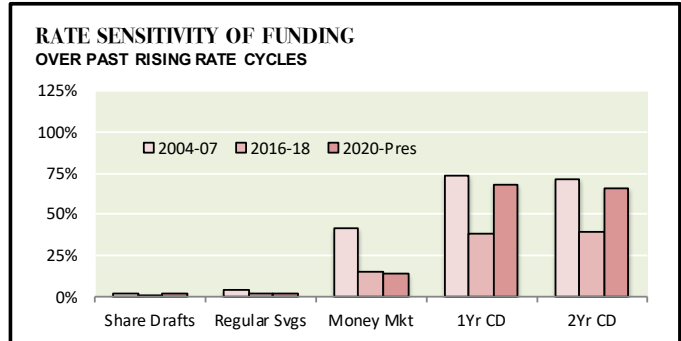
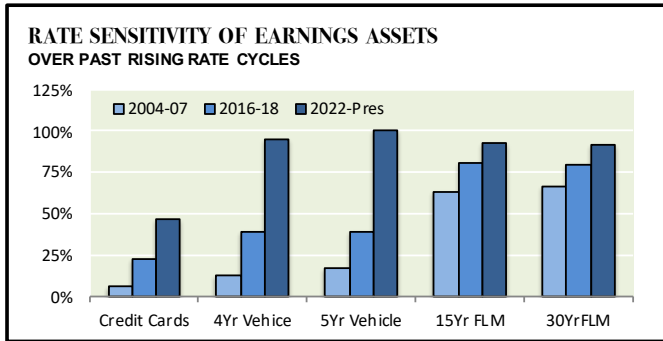
CERTIFICATE OF DEPOSIT RATES & PRICING SPREAD HISTORY





CYCLICAL NATIONAL LOAN & SHARE RATE SENSITIVITY

| CYCLE | EARNING ASSETS | | | | | FUNDING OBLIGATIONS | | | | | |
|-----------------------------------|----------------|-------------|-------------|----------|----------|---------------------|-----------------|--------------|--------|--------|-----|
| | Credit Cards | 4Yr Vehicle | 5Yr Vehicle | 15Yr FLM | 30Yr FLM | Share Drafts | Regular Savings | Money Market | 1Yr CD | 2Yr CD | |
| 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 | 46% | 95% | 100% | 93% | 92% | 2% | 2% | 14% | 68% | 66% |
| Falling Rate 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% |



Strategic Value is GREATER:
... when sensitivity is highest during rising rates

Strategic Value is LEAST:
... when sensitivity is lowest during rising rates

Strategic Value is GREATER:
... when sensitivity is highest during falling rates

Strategic Value is LEAST:
... when sensitivity is lowest during falling rates



31 August 2024

INDICATIVE MATCHED FUNDING VARIABLES

| | | Cash | 1yr Agy | 2yr Agy | 3yr Agy | 4yr Agy | 5yr Agy | 5yr New Veh | 5yr Used Veh | 15yr Mortgage | 30yr Mortgage |
|---------------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|
| | | 5.33% | 5.13% | 4.55% | 5.25% | 4.17% | 5.09% | 6.35% | 6.57% | 5.72% | 6.20% |
| Share Draft | 0.21% | 5.12% | 4.92% | 4.34% | 5.04% | 3.96% | 4.88% | 6.14% | 6.36% | 5.51% | 5.99% |
| Regular Savings | 0.19% | 5.14% | 4.94% | 4.36% | 5.06% | 3.98% | 4.90% | 6.16% | 6.38% | 5.53% | 6.01% |
| Money Market | 0.91% | 4.42% | 4.22% | 3.64% | 4.34% | 3.26% | 4.18% | 5.44% | 5.66% | 4.81% | 5.29% |
| FHLB Overnight | 5.37% | -0.04% | -0.24% | -0.82% | -0.12% | -1.20% | -0.28% | 0.98% | 1.20% | 0.35% | 0.83% |
| Catalyst Settlement | 6.65% | -1.32% | -1.52% | -2.10% | -1.40% | -2.48% | -1.56% | -0.30% | -0.08% | -0.93% | -0.45% |
| 6mo Term CD | 3.03% | 2.30% | 2.10% | 1.52% | 2.22% | 1.14% | 2.06% | 3.32% | 3.54% | 2.69% | 3.17% |
| 6mo FHLB Term | 4.83% | 0.50% | 0.30% | -0.28% | 0.42% | -0.66% | 0.26% | 1.52% | 1.74% | 0.89% | 1.37% |
| 6mo Catalyst Term | 5.48% | -0.15% | -0.35% | -0.93% | -0.23% | -1.31% | -0.39% | 0.87% | 1.09% | 0.24% | 0.72% |
| 1yr Term CD | 3.41% | 1.92% | 1.72% | 1.14% | 1.84% | 0.76% | 1.68% | 2.94% | 3.16% | 2.31% | 2.79% |
| 1yr FHLB Term | 4.43% | 0.90% | 0.70% | 0.12% | 0.82% | -0.26% | 0.66% | 1.92% | 2.14% | 1.29% | 1.77% |
| 2yr Term CD | 3.07% | 2.26% | 2.06% | 1.48% | 2.18% | 1.10% | 2.02% | 3.28% | 3.50% | 2.65% | 3.13% |
| 2yr FHLB Term | 3.08% | 2.25% | 2.05% | 1.47% | 2.17% | 1.09% | 2.01% | 3.27% | 3.49% | 2.64% | 3.12% |
| 3yr Term CD | 2.93% | 2.40% | 2.20% | 1.62% | 2.32% | 1.24% | 2.16% | 3.42% | 3.64% | 2.79% | 3.27% |
| 3yr FHLB Term | 3.78% | 1.55% | 1.35% | 0.77% | 1.47% | 0.39% | 1.31% | 2.57% | 2.79% | 1.94% | 2.42% |
| 7yr FHLB Term | 3.97% | 1.36% | 1.16% | 0.58% | 1.28% | 0.20% | 1.12% | 2.38% | 2.60% | 1.75% | 2.23% |
| 10yr FHLB Term | 4.18% | 1.15% | 0.95% | 0.37% | 1.07% | -0.01% | 0.91% | 2.17% | 2.39% | 1.54% | 2.02% |

RELATIVE VALUE OF MARGINAL INVESTMENT OPTIONS

| | Current Return | For | Then for the Next | The Net Return Needed to Break-even Against*: | | | | | | |
|------------------|----------------|---------|-------------------|---|---------|--------|---------|---------|---------|---------|
| | | | | 30Y FLM | 15Y FLM | 5Y New | 5Y Used | 4Y Call | 3Y Call | 2Y Call |
| Cash | 5.33% | - | - | - | - | - | - | - | - | - |
| 1yr Agy | 5.13% | 1 year | 4 years | 6.47% | 5.87% | 6.66% | 6.93% | 3.85% | 5.31% | 2.69% |
| 2yr Agy Callable | 4.55% | 2 years | 3 years | 7.30% | 6.50% | 7.55% | 7.92% | 3.79% | 6.65% | - |
| 3yr Agy Callable | 5.25% | 3 years | 2 years | 7.63% | 6.43% | 8.00% | 8.55% | 0.93% | - | - |
| 4yr Agy Callable | 4.17% | 4 years | 1 year | 14.32% | 11.92% | 15.07% | 16.17% | - | - | - |
| 5yr Agy Callable | 5.09% | 5 years | - | - | - | - | - | - | - | - |
| 5yr New Vehicle | 6.35% | 3 years | 2 years | 5.98% | 4.78% | - | - | - | - | - |
| 5yr Used Vehicle | 6.57% | 3 years | 2 years | 5.65% | 4.45% | - | - | - | - | - |
| 15yr Mortgage | 5.72% | 5 years | - | - | - | - | - | - | - | - |
| 30yr Mortgage | 6.20% | 5 years | - | - | - | - | - | - | - | - |

* Best relative value noted by probabilities of achieving "break-even" returns