



**30 November 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>10.98%</b>	<b>8.79%</b>	<b>2.69%</b>	<b>2.79%</b>	<b>3.11%</b>	<b>2.88%</b>	<b>2.98%</b>	<b>3.76%</b>	<b>4.60%</b>	<b>2.74%</b>	<b>3.25%</b>
<b>Mid-South-</b>											
Texas	11.19%	8.64%	2.64%	2.76%	3.06%	2.84%	2.93%	3.83%	4.43%	2.88%	3.34%
Oklahoma	10.01%	9.48%	2.77%	2.77%	3.01%	2.91%	2.93%	3.87%	3.87%	2.70%	3.17%
Louisiana	10.48%	8.98%	2.83%	3.03%	3.32%	3.16%	3.31%	4.34%	5.41%	3.11%	3.39%
Arkansas	10.05%	8.60%	3.06%	3.19%	3.38%	3.68%	3.84%	3.83%	4.88%	2.99%	3.45%
Missouri	12.51%	9.20%	2.68%	2.80%	3.25%	2.87%	3.02%	3.91%	4.68%	2.61%	3.19%
<b>Mountain West-</b>											
Arizona	12.26%	9.70%	2.81%	2.89%	3.13%	2.96%	3.05%	4.15%	4.87%	2.62%	3.16%
New Mexico	12.32%	9.55%	2.58%	2.66%	2.90%	2.76%	2.87%	4.11%	5.04%	2.88%	3.28%
Utah	8.78%	8.54%	2.46%	2.50%	2.75%	2.50%	2.52%	3.66%	4.87%	2.54%	3.02%
Colorado	11.67%	8.91%	2.84%	2.91%	3.16%	2.92%	2.98%	3.88%	4.90%	2.64%	3.15%
Idaho	10.97%	9.20%	2.74%	2.80%	2.98%	2.80%	2.85%	3.78%	4.88%	2.71%	3.33%
<b>West-</b>											
California	11.50%	8.89%	2.65%	2.74%	3.02%	2.81%	2.90%	4.02%	4.96%	2.73%	3.24%
Oregon	10.95%	9.31%	2.71%	2.81%	2.97%	2.88%	2.97%	3.98%	4.55%	2.64%	3.27%
Washington	10.53%	8.80%	2.73%	2.86%	3.02%	2.81%	2.93%	4.04%	5.00%	2.76%	3.33%
Hawaii	12.28%	5.87%	2.68%	2.84%	3.39%	3.00%	3.19%	3.83%	5.28%	2.81%	3.34%
Nevada	11.04%	8.80%	2.74%	2.85%	3.03%	2.92%	3.05%	4.25%	5.12%	2.64%	3.16%
<b>Midwest-</b>											
Illinois	11.61%	9.00%	2.45%	2.57%	3.03%	2.68%	2.80%	3.96%	4.86%	2.78%	3.31%
Ohio	10.63%	8.90%	2.91%	2.96%	3.18%	3.13%	3.19%	3.68%	4.52%	2.69%	3.30%
Michigan	11.41%	8.63%	2.60%	2.70%	3.07%	2.70%	2.81%	3.76%	4.59%	2.70%	3.26%
Wisconsin	10.12%	8.94%	2.54%	2.64%	2.90%	2.66%	2.76%	3.73%	4.46%	2.78%	3.31%
Indiana	11.58%	0.00%	2.90%	3.00%	3.37%	3.07%	3.15%	3.64%	4.93%	2.78%	3.34%
<b>South-</b>											
Florida	11.88%	8.90%	2.68%	2.77%	2.98%	2.93%	3.02%	3.89%	4.66%	2.87%	3.30%
Georgia	11.97%	8.36%	2.53%	2.56%	2.90%	2.77%	2.81%	3.95%	4.95%	2.86%	3.32%
South Carolina	11.37%	9.42%	2.64%	2.72%	2.90%	3.05%	3.14%	4.30%	4.92%	2.78%	3.33%
Alabama	11.14%	4.11%	2.43%	2.63%	3.09%	2.59%	2.77%	3.84%	4.90%	2.92%	3.28%
North Carolina	10.27%	9.49%	2.86%	2.97%	3.18%	3.13%	3.23%	4.08%	5.08%	2.78%	3.35%
<b>Northeast-</b>											
New York	10.66%	9.56%	2.70%	2.80%	3.29%	2.80%	2.91%	3.38%	4.17%	2.67%	3.20%
Massachusetts	10.68%	9.58%	2.72%	2.82%	3.31%	2.82%	2.93%	3.40%	4.19%	2.69%	3.22%
Pennsylvania	11.30%	8.19%	2.69%	2.83%	3.18%	2.94%	3.09%	3.46%	3.82%	2.81%	3.32%
New Jersey	12.33%	8.55%	2.62%	2.76%	3.15%	3.01%	3.13%	3.81%	4.42%	2.81%	3.30%
Maryland	11.12%	8.80%	2.49%	2.63%	2.96%	2.74%	2.89%	3.56%	4.72%	2.77%	3.30%



**30 November 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>0.16%</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%	0.21%	0.29%	0.42%	0.55%	0.67%	0.75%
Oklahoma	0.13%	0.14%	0.23%	0.34%	0.34%	0.41%	0.49%	0.62%	0.72%	0.86%
Louisiana	0.33%	0.16%	0.23%	0.29%	0.28%	0.34%	0.47%	0.62%	0.74%	0.90%
Arkansas	0.18%	0.08%	0.19%	0.27%	0.13%	0.26%	0.40%	0.50%	0.60%	0.68%
Missouri	0.24%	0.10%	0.14%	0.22%	0.16%	0.25%	0.34%	0.46%	0.55%	0.65%
<b>Mountain West-</b>										
Arizona	0.08%	0.09%	0.14%	0.19%	0.17%	0.26%	0.36%	0.48%	0.60%	0.73%
New Mexico	0.09%	0.12%	0.14%	0.22%	0.18%	0.28%	0.42%	0.56%	0.70%	0.79%
Utah	0.07%	0.09%	0.11%	0.14%	0.18%	0.24%	0.33%	0.42%	0.50%	0.61%
Colorado	0.13%	0.09%	0.15%	0.21%	0.14%	0.25%	0.35%	0.45%	0.55%	0.65%
Idaho	0.10%	0.08%	0.14%	0.18%	0.14%	0.26%	0.33%	0.44%	0.54%	0.64%
<b>West-</b>										
California	0.07%	0.07%	0.13%	0.19%	0.15%	0.23%	0.35%	0.46%	0.57%	0.65%
Oregon	0.04%	0.04%	0.10%	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%	0.30%	0.40%	0.49%	0.57%
Hawaii	0.08%	0.08%	0.15%	0.22%	0.21%	0.27%	0.41%	0.52%	0.62%	0.64%
Nevada	0.07%	0.10%	0.13%	0.18%	0.18%	0.23%	0.34%	0.45%	0.54%	0.62%
<b>Midwest-</b>										
Illinois	0.20%	0.11%	0.14%	0.23%	0.16%	0.22%	0.30%	0.40%	0.49%	0.57%
Ohio	0.11%	0.06%	0.13%	0.20%	0.14%	0.21%	0.30%	0.40%	0.49%	0.57%
Michigan	0.07%	0.07%	0.13%	0.19%	0.12%	0.21%	0.32%	0.44%	0.57%	0.68%
Wisconsin	0.15%	0.10%	0.18%	0.28%	0.17%	0.25%	0.37%	0.51%	0.61%	0.69%
Indiana	0.15%	0.10%	0.14%	0.23%	0.13%	0.20%	0.29%	0.40%	0.51%	0.60%
<b>South-</b>										
Florida	0.08%	0.11%	0.15%	0.20%	0.15%	0.23%	0.34%	0.44%	0.58%	0.67%
Georgia	0.09%	0.11%	0.17%	0.23%	0.18%	0.32%	0.45%	0.58%	0.70%	0.81%
South Carolina	0.06%	0.09%	0.17%	0.23%	0.15%	0.23%	0.34%	0.45%	0.54%	0.67%
Alabama	0.11%	0.17%	0.23%	0.28%	0.18%	0.26%	0.36%	0.50%	0.62%	0.71%
North Carolina	0.08%	0.10%	0.17%	0.21%	0.17%	0.25%	0.35%	0.45%	0.57%	0.64%
<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%	0.20%	0.32%	0.43%	0.53%	0.60%
New Jersey	0.10%	0.11%	0.12%	0.19%	0.15%	0.24%	0.33%	0.44%	0.53%	0.61%
Maryland	0.16%	0.09%	0.13%	0.18%	0.11%	0.25%	0.34%	0.46%	0.58%	0.67%



**30 November 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%	2.69%	-0.29%	-0.97%	-0.68%	1.38%	-2.35%	41%
60Mo Vehicle Loan	3.78%	3.08%	2.79%	-0.29%	-0.99%	-0.93%	1.13%	-2.12%	47%
15Yr FR Mortgage	4.58%	2.84%	2.74%	-0.09%	-1.84%	-0.81%	-0.13%	-1.71%	108%
30Yr FR Mortgage	5.06%	3.17%	3.25%	0.08%	-1.81%	-0.42%	-0.09%	-1.72%	105%
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%	-0.07%	1.63%	-2.44%	33%
1Yr Certificate	1.53%	0.44%	0.35%	-0.09%	-1.18%	-0.23%	1.30%	-2.48%	48%
2Yr Certificate	1.86%	0.57%	0.46%	-0.11%	-1.40%	-0.50%	0.95%	-2.35%	60%
3Yr Certificate	2.25%	0.76%	0.57%	-0.19%	-1.68%	-0.83%	0.44%	-2.12%	79%

Yield Curve	
	Current Benchmark
Prime	3.25%
FFds	0.08%
1m	0.11%
3m	0.05%
6m	0.10%
12m	0.24%
2yr	0.52%
3yr	0.81%
4yr	0.98%
5yr	1.14%
7yr	1.36%
10yr	1.43%
30yr	1.78%

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

	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
Fed Funds	0.09%	0.09%	0.07%	0.07%	0.06%	0.05%	0.05%	0.08%	0.10%	0.10%	0.08%	0.08%	0.08%
1yr UST	0.11%	0.10%	0.10%	0.08%	0.07%	0.05%	0.05%	0.07%	0.07%	0.07%	0.09%	0.15%	0.24%
2yr UST	0.16%	0.13%	0.11%	0.14%	0.16%	0.16%	0.14%	0.25%	0.19%	0.20%	0.28%	0.48%	0.52%
3yr UST	0.19%	0.17%	0.19%	0.30%	0.35%	0.35%	0.30%	0.46%	0.35%	0.40%	0.53%	0.75%	0.81%
7yr UST	0.62%	0.65%	0.79%	1.15%	1.40%	1.32%	1.24%	1.21%	1.00%	1.08%	1.32%	1.44%	1.36%
10yr UST	0.84%	0.93%	1.11%	1.44%	1.74%	1.65%	1.58%	1.45%	1.24%	1.30%	1.52%	1.55%	1.43%
5yr Vehicle	3.12%	3.08%	3.04%	3.04%	2.93%	2.87%	2.87%	2.84%	2.83%	2.83%	2.81%	2.80%	2.79%
15yr FLM	2.92%	2.84%	2.81%	2.81%	2.88%	2.77%	2.75%	2.75%	2.70%	2.69%	2.67%	2.72%	2.74%
30yr FLM	3.25%	3.17%	3.17%	3.17%	3.36%	3.25%	3.23%	3.24%	3.17%	3.16%	3.18%	3.25%	3.25%
Reg Savings	0.15%	0.15%	0.15%	0.15%	0.19%	0.19%	0.19%	0.18%	0.18%	0.19%	0.19%	0.14%	0.09%
MoneyMkt	0.29%	0.27%	0.27%	0.27%	0.25%	0.23%	0.23%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
1yr CD	0.47%	0.44%	0.40%	0.39%	0.39%	0.37%	0.37%	0.36%	0.35%	0.35%	0.35%	0.35%	0.35%
2yr CD	0.61%	0.57%	0.52%	0.51%	0.51%	0.49%	0.49%	0.47%	0.47%	0.47%	0.46%	0.46%	0.46%

**Pricing Spreads-**

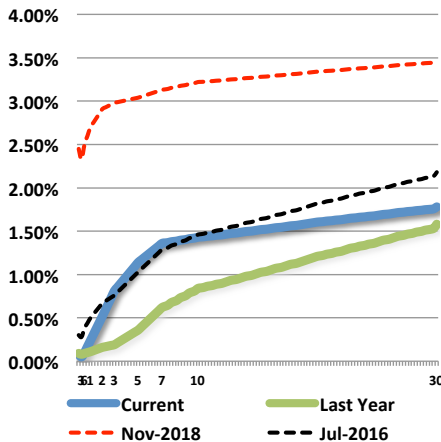
Veh Loan	2.93%	2.91%	2.85%	2.74%	2.58%	2.52%	2.57%	2.38%	2.48%	2.43%	2.28%	2.05%	1.98%
15yr FLM	2.30%	2.19%	2.02%	1.66%	1.48%	1.45%	1.51%	1.54%	1.70%	1.61%	1.35%	1.28%	1.38%
30yr FLM	2.41%	2.24%	2.06%	1.73%	1.62%	1.60%	1.65%	1.79%	1.93%	1.86%	1.66%	1.70%	1.82%
Reg Svgs	0.06%	0.06%	0.08%	0.08%	0.13%	0.14%	0.14%	0.10%	0.08%	0.09%	0.11%	0.06%	0.01%
MMkt	0.20%	0.18%	0.20%	0.20%	0.19%	0.18%	0.18%	0.14%	0.12%	0.12%	0.14%	0.14%	0.14%
1yrCD	0.36%	0.34%	0.30%	0.31%	0.32%	0.32%	0.32%	0.29%	0.28%	0.28%	0.26%	0.20%	0.11%
2yrCD	0.45%	0.44%	0.41%	0.37%	0.35%	0.33%	0.35%	0.22%	0.28%	0.27%	0.18%	-0.02%	-0.06%



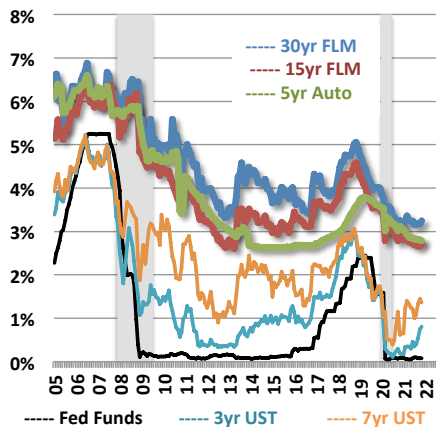
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### HISTORICAL NATIONAL MARKET RATES AND RELATIVE PRICING SPREADS

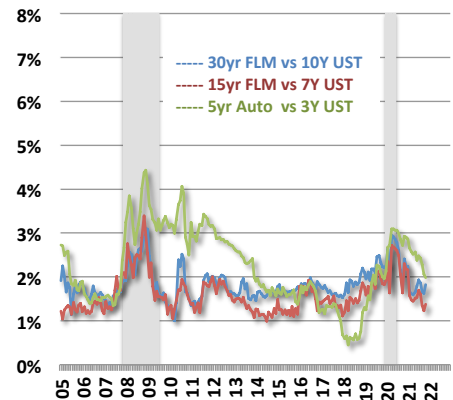
Historical Yield Curve



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	Nov-21
<b>Benchmark and Market Rates-</b>													
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%	0.24%
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%	0.52%
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%	0.81%
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%	1.36%
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%	1.43%
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%	1.00%
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%	1.14%
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%	2.79%
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%	3.25%
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%	0.35%
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%	0.46%
<b>Pricing Spreads-</b>													
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%	0.19%
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%	0.33%
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%	1.98%
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%	1.38%
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%	1.82%
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%	0.11%
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%	-0.06%



**30 November 2021**

**CYCLICAL NATIONAL LOAN & SHARE RATE SENSITIVITY**

	Benchmark	Market	Rate
	Change	Change	Sensitivity

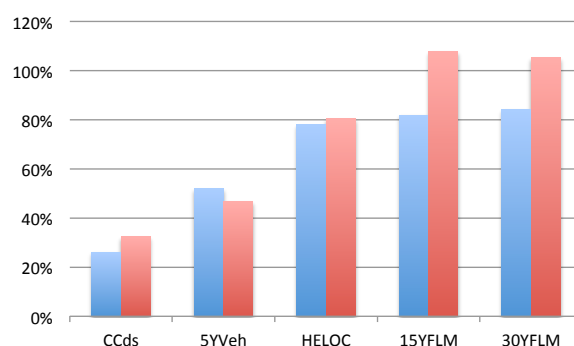
**EARNING ASSETS**

**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%	-0.73%	<b>32%</b>
5yr Vehicle Loans	-2.12%	-0.99%	<b>47%</b>
HE LOC	-2.25%	-1.81%	<b>80%</b>
15yr FR FLM	-1.71%	-1.84%	<b>108%</b>
30yr FR FLM	-1.72%	-1.81%	<b>105%</b>



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

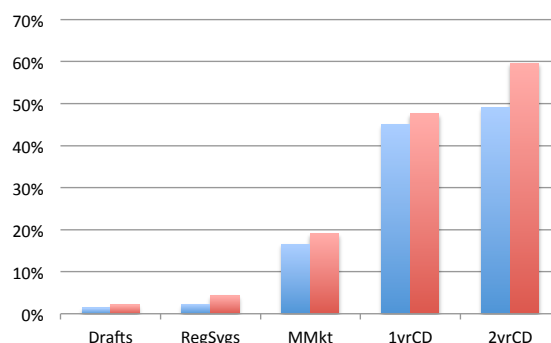
**FUNDING OBLIGATIONS**

**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	-2.48%	-1.18%	<b>48%</b>
2yr Certificate	-2.35%	-1.40%	<b>60%</b>



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