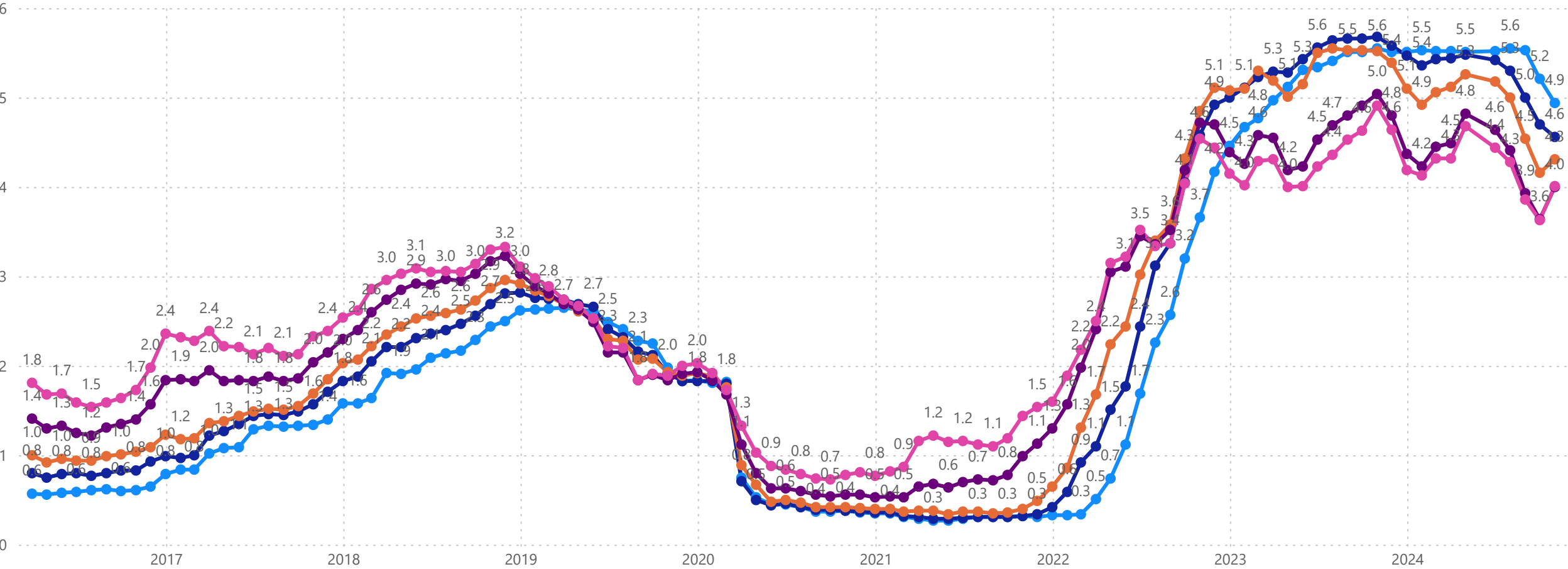


FHLB Des Moines Monthly Average Advanced Rates

From and To Dates

3/6/2016 10/31/2024

1 Month 6 Month 1 Year 3 Years 5 Years



New and Renewed CD Performance Report

Includes All Branches

Renewal Status	Had Previous Term					No Previous Term					Total				
Term	Count	FHLB Rate	\$ Total	Average Rate	Average Spread	Count	FHLB Rate	\$ Total	Average Rate	Average Spread	Count	FHLB Rate	\$ Total	Average Rate	Average Spread
5	7	4.63	102,255.34	1.65	-2.98	1	4.63	30,000.00	3.94	-0.69	8	4.63	132,255.34	2.17	-2.46
6	28	4.56	1,594,734.14	3.16	-1.40	2	4.56	3,001,000.00	4.65	0.09	30	4.56	4,595,734.14	4.13	-0.43
7	184	4.51	15,695,931.02	3.96	-0.55	111	4.51	8,736,942.30	4.00	-0.51	295	4.51	24,432,873.32	3.97	-0.54
9	51	4.41	2,842,939.20	1.00	-3.41						51	4.41	2,842,939.20	1.00	-3.41
11	9	4.34	173,497.56	1.25	-3.09						9	4.34	173,497.56	1.25	-3.09
12	37	4.31	10,004,318.17	4.20	-0.11	22	4.31	4,189,091.97	4.52	0.21	59	4.31	14,193,410.14	4.29	-0.02
13	22	4.28	851,983.42	1.25	-3.03						22	4.28	851,983.42	1.25	-3.03
18	41	4.16	1,198,975.78	1.33	-2.83						41	4.16	1,198,975.78	1.33	-2.83
24	11	4.06	274,056.32	1.44	-2.62	2	4.06	30,100.00	2.73	-1.33	13	4.06	304,156.32	1.57	-2.49
36	6	4.00	57,221.07	2.47	-1.53	1	4.00	9,800.00	1.25	-2.75	7	4.00	67,021.07	2.29	-1.71
48	1	4.01	50,000.00	3.45	-0.56	2	4.01	160,000.00	2.08	-1.93	3	4.01	210,000.00	2.40	-1.61
60	8	4.01	131,863.60	1.25	-2.76	11	4.01	152,184.32	2.22	-1.79	19	4.01	284,047.92	1.77	-2.24
Total	405	4.40	32,977,775.62	3.52	-0.89	152	4.43	16,309,118.59	4.21	-0.22	557	4.41	49,286,894.21	3.75	-0.66

Average Spread Weighted by Dollars-Months

Had Previous Term	No Previous Term	Total
-1.00	-0.36	-0.80

Average Months to Maturity

Had Previous Term	No Previous Term	Total
9.68	9.04	9.47

Percent of the Total

Had Previous Term		No Previous Term	
\$	Count	\$	Count
66.91%	72.71%	33.09%	27.29%

New and Renewed CD by Branch

Renewal Status	Had Previous Term					No Previous Term					Total				
Branch Number	Count	FHLB Rate	\$ Total	Average Rate	Average Spread	Count	FHLB Rate	\$ Total	Average Rate	Average Spread	Count	FHLB Rate	\$ Total	Average Rate	Average Spread
⊕ 1	22	4.47	410,151.76	2.36	-2.11	3	4.34	166,028.04	2.39	-1.95	25	4.45	576,179.80	2.37	-2.08
⊕ 2	15	4.47	608,993.90	3.88	-0.59	5	4.51	40,611.55	4.01	-0.50	20	4.48	649,605.45	3.89	-0.59
⊕ 5	10	4.30	608,753.14	2.19	-2.11	1	4.51	400,000.00	4.18	-0.33	11	4.32	1,008,753.14	2.98	-1.34
⊕ 6	18	4.39	672,470.02	2.71	-1.68	8	4.51	250,000.00	4.01	-0.50	26	4.43	922,470.02	3.06	-1.36
⊕ 8	36	4.36	3,370,986.60	3.78	-0.58	5	4.47	68,000.00	4.01	-0.46	41	4.38	3,438,986.60	3.79	-0.59
⊕ 9	17	4.44	319,673.64	2.54	-1.90	3	4.28	327,087.24	2.35	-1.92	20	4.42	646,760.88	2.45	-1.97
⊕ 12	17	4.45	1,002,930.10	3.66	-0.79	4	4.33	32,800.00	2.97	-1.37	21	4.43	1,035,730.10	3.64	-0.79
⊕ 16	25	4.44	2,254,937.55	2.81	-1.63	6	4.51	338,545.83	4.07	-0.44	31	4.45	2,593,483.38	2.97	-1.48
⊕ 17	39	4.38	1,106,800.63	2.64	-1.74	8	4.51	538,809.25	4.12	-0.39	47	4.41	1,645,609.88	3.13	-1.28
⊕ 18	13	4.42	1,495,111.75	4.60	0.18	2	4.51	405,639.31	4.05	-0.46	15	4.43	1,900,751.06	4.48	0.05
⊕ 19	24	4.37	1,223,487.40	3.45	-0.92	9	4.42	289,603.38	3.46	-0.95	33	4.39	1,513,090.78	3.45	-0.93
⊕ 20	6	4.43	485,222.31	3.51	-0.91	4	4.51	170,000.00	3.99	-0.52	10	4.46	655,222.31	3.64	-0.82
⊕ 21	5	4.25	116,095.92	2.58	-1.67	1	4.06	10,100.00	1.25	-2.81	6	4.21	126,195.92	2.47	-1.74
⊕ 23	9	4.31	247,978.37	3.44	-0.86	6	4.51	182,500.00	4.07	-0.44	15	4.39	430,478.37	3.71	-0.68
⊕ 28	1	4.56	1,053.31	1.00	-3.56						1	4.56	1,053.31	1.00	-3.56
⊕ 29	1	4.56	18,875.28	1.00	-3.56	1	4.51	60,000.00	4.18	-0.33	2	4.54	78,875.28	3.42	-1.12
⊕ 30	4	4.37	666,578.85	1.02	-3.35	2	4.41	27,000.00	3.25	-1.16	6	4.39	693,578.85	1.10	-3.28
⊕ 31	12	4.36	835,522.03	2.72	-1.64	2	4.51	250,000.00	4.18	-0.33	14	4.39	1,085,522.03	3.06	-1.33
⊕ 35	14	4.30	2,191,768.35	3.39	-0.90	21	4.19	2,732,089.05	4.62	0.43	35	4.23	4,923,857.40	4.07	-0.16
⊕ 36	10	4.34	480,978.90	4.03	-0.31	6	4.48	1,104,075.08	4.57	0.10	16	4.39	1,585,053.98	4.41	0.02
⊕ 37	4	4.49	104,343.86	2.53	-1.96	1	4.51	8,000.00	4.18	-0.33	5	4.49	112,343.86	2.64	-1.85
⊕ 38						4	4.41	3,036,985.41	4.17	-0.24	4	4.41	3,036,985.41	4.17	-0.24
⊕ 42	7	4.40	753,201.09	2.31	-2.09						7	4.40	753,201.09	2.31	-2.09
⊕ 43	24	4.44	353,767.50	3.76	-0.68	16	4.44	367,318.52	3.86	-0.58	40	4.44	721,086.02	3.81	-0.63
⊕ 46						2	4.51	120,000.00	3.99	-0.52	2	4.51	120,000.00	3.99	-0.52
⊕ 48	10	4.41	349,545.15	3.79	-0.62	2	4.51	30,800.00	4.18	-0.33	12	4.43	380,345.15	3.82	-0.60
⊕ 49						1	4.51	524,656.93	4.18	-0.33	1	4.51	524,656.93	4.18	-0.33
⊕ 50	3	4.47	339,498.89	1.19	-3.28	3	4.51	41,500.00	4.05	-0.46	6	4.49	380,998.89	1.50	-2.99
⊕ 52	37	4.47	7,682,662.69	3.77	-0.70	5	4.51	765,000.00	4.05	-0.46	42	4.47	8,447,662.69	3.79	-0.68
⊕ 55	5	4.30	4,543,889.48	4.59	0.29	1	4.51	15,000.00	1.00	-3.51	6	4.33	4,558,889.48	4.57	0.24
⊕ 58	1	4.51	110,000.00	3.95	-0.56	2	4.51	24,000.00	4.00	-0.51	3	4.51	134,000.00	3.96	-0.55
⊕ 60	2	4.51	268,607.33	1.12	-3.39	2	4.54	3,018,484.00	4.65	0.11	4	4.52	3,287,091.33	4.36	-0.16
⊕ 64	4	4.37	210,052.58	3.62	-0.75	4	4.46	356,985.00	2.91	-1.55	8	4.41	567,037.58	3.17	-1.24
⊕ 65	9	4.36	133,471.80	2.45	-1.91	8	4.53	263,500.00	4.15	-0.38	17	4.44	396,971.80	3.58	-0.86
⊕ 66	1	4.41	10,365.44	1.00	-3.41	4	4.51	344,000.00	3.31	-1.20	5	4.49	354,365.44	3.24	-1.25
Total	405	4.40	32,977,775.62	3.52	-0.89	152	4.43	16,309,118.59	4.21	-0.22	557	4.41	49,286,894.21	3.75	-0.66

New and Renewed CD by Branch Details

Average Spread Weighted by Dollar Months			
Branch	Had Previous Term	No Previous Term	Total
1	-2.25	-2.55	-2.44
2	-0.68	-0.50	-0.67
5	-2.53	-0.33	-2.04
6	-2.04	-0.50	-1.71
8	-0.88	-0.47	-0.87
9	-2.10	-1.08	-1.37
12	-1.41	-2.16	-1.45
16	-1.94	-0.44	-1.78
17	-2.10	-0.39	-1.65
18	0.33	-0.46	0.22
19	-1.25	-1.78	-1.38
20	-1.19	-0.52	-1.02
21	-2.24	-2.81	-2.32
23	-1.38	-0.44	-1.03
28	-3.56		-3.56
29	-3.56	-0.33	-1.02
30	-3.37	-1.50	-3.31
31	-1.89	-0.33	-1.69
35	-0.98	0.07	-0.33
36	-0.36	0.27	0.09
37	-1.97	-0.33	-1.86
38		-0.32	-0.32
42	-2.36		-2.36
43	-0.67	-0.54	-0.59
46		-0.52	-0.52
48	-0.74	-0.33	-0.70
49		-0.33	-0.33
50	-3.10	-0.46	-2.92
52	-0.76	-0.46	-0.74
55	0.26	-3.51	0.25
58	-0.56	-0.51	-0.55
60	-3.39	0.09	-0.24
64	-0.88	-1.71	-1.35
65	-2.31	-0.36	-1.26
66	-3.41	-1.20	-1.28

Average Spread Weighted by Dollar Months			
Branch	Had Previous Term	No Previous Term	Total
28	-3.56		-3.56
30	-3.37	-1.50	-3.31
50	-3.10	-0.46	-2.92
1	-2.25	-2.55	-2.44
42	-2.36		-2.36
21	-2.24	-2.81	-2.32
5	-2.53	-0.33	-2.04
37	-1.97	-0.33	-1.86
16	-1.94	-0.44	-1.78
6	-2.04	-0.50	-1.71
31	-1.89	-0.33	-1.69
17	-2.10	-0.39	-1.65
12	-1.41	-2.16	-1.45
19	-1.25	-1.78	-1.38
9	-2.10	-1.08	-1.37
64	-0.88	-1.71	-1.35
66	-3.41	-1.20	-1.28
65	-2.31	-0.36	-1.26
23	-1.38	-0.44	-1.03
20	-1.19	-0.52	-1.02
29	-3.56	-0.33	-1.02
8	-0.88	-0.47	-0.87
52	-0.76	-0.46	-0.74
48	-0.74	-0.33	-0.70
2	-0.68	-0.50	-0.67
43	-0.67	-0.54	-0.59
58	-0.56	-0.51	-0.55
46		-0.52	-0.52
35	-0.98	0.07	-0.33
49		-0.33	-0.33
38		-0.32	-0.32
60	-3.39	0.09	-0.24
36	-0.36	0.27	0.09
18	0.33	-0.46	0.22
55	0.26	-3.51	0.25

Average Months to Maturity

Branch	Had Previous Term	No Previous Term	Total
1	8.00	31.69	14.83
2	7.23	7.00	7.22
5	16.01	7.00	12.44
6	9.49	7.00	8.81
8	8.48	8.10	8.47
9	8.14	19.40	13.84
12	8.60	16.12	8.83
16	8.80	7.00	8.56
17	9.61	7.00	8.75
18	11.49	7.00	10.53
19	9.05	12.60	9.73
20	7.53	7.00	7.40
21	11.81	24.00	12.78
23	8.66	7.00	7.95
28	6.00		6.00
29	6.00	7.00	6.76
30	9.28	8.30	9.24
31	13.80	7.00	12.23
35	10.20	13.01	11.76
36	10.64	11.53	11.26
37	7.10	7.00	7.09
38		7.41	7.41
42	9.92		9.92
43	11.32	15.44	13.42
46		7.00	7.00
48	7.08	7.00	7.07
49		7.00	7.00
50	11.30	7.00	10.83
52	8.47	7.00	8.33
55	11.97	7.00	11.95
58	7.00	7.00	7.00
60	7.00	6.01	6.09
64	9.80	7.70	8.48
65	11.43	6.77	8.34
66	9.00	7.00	7.06

Percent of the Total

RenewalStatus	Had Previous Term		No Previous Term	
Branch	\$	Count	\$	Count
1	71.18%	88.00%	28.82%	12.00%
2	93.75%	75.00%	6.25%	25.00%
5	60.35%	90.91%	39.65%	9.09%
6	72.90%	69.23%	27.10%	30.77%
8	98.02%	87.80%	1.98%	12.20%
9	49.43%	85.00%	50.57%	15.00%
12	96.83%	80.95%	3.17%	19.05%
16	86.95%	80.65%	13.05%	19.35%
17	67.26%	82.98%	32.74%	17.02%
18	78.66%	86.67%	21.34%	13.33%
19	80.86%	72.73%	19.14%	27.27%
20	74.05%	60.00%	25.95%	40.00%
21	92.00%	83.33%	8.00%	16.67%
23	57.61%	60.00%	42.39%	40.00%
28	100.00%	100.00%		
29	23.93%	50.00%	76.07%	50.00%
30	96.11%	66.67%	3.89%	33.33%
31	76.97%	85.71%	23.03%	14.29%
35	44.51%	40.00%	55.49%	60.00%
36	30.34%	62.50%	69.66%	37.50%
37	92.88%	80.00%	7.12%	20.00%
38			100.00%	100.00%
42	100.00%	100.00%		
43	49.06%	60.00%	50.94%	40.00%
46			100.00%	100.00%
48	91.90%	83.33%	8.10%	16.67%
49			100.00%	100.00%
50	89.11%	50.00%	10.89%	50.00%
52	90.94%	88.10%	9.06%	11.90%
55	99.67%	83.33%	0.33%	16.67%
58	82.09%	33.33%	17.91%	66.67%
60	8.17%	50.00%	91.83%	50.00%
64	37.04%	50.00%	62.96%	50.00%
65	33.62%	52.94%	66.38%	47.06%
66	2.93%	20.00%	97.07%	80.00%
Total	66.91%	72.71%	33.09%	27.29%

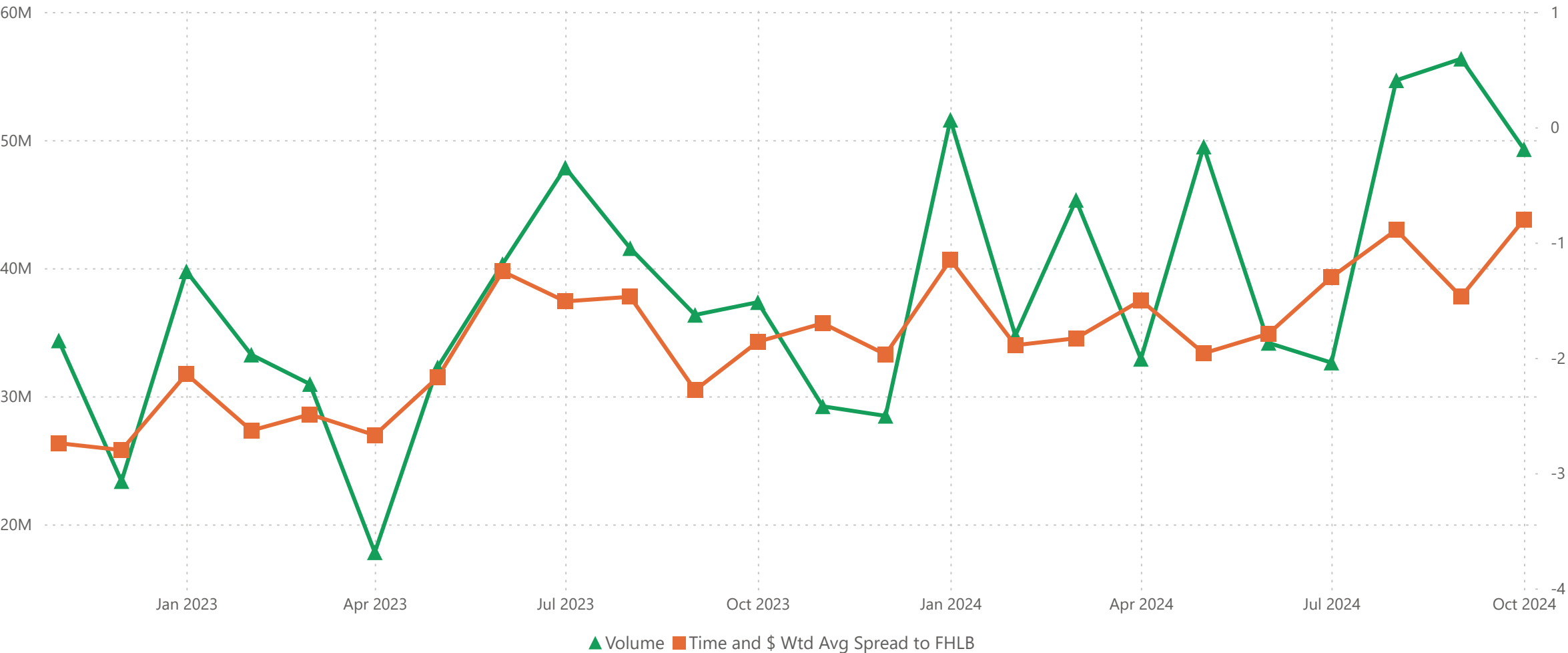
Newly Booked CD Performance

From and To Dates

11/1/2022



10/31/2024



CD Vintage Analysis

Year	Sum of Balance	% of Portfolio	Count	Maturing	Yield
2009	13,179.92	0.00%	1		0.35
August	13,179.92	0.00%	1		0.35
2011	32,853.17	0.01%	1		0.35
July	32,853.17	0.01%	1		0.35
2012	115,726.60	0.02%	2		1.25
April	115,726.60	0.02%	2		1.25
2013	108,125.40	0.02%	2		0.51
January	19,382.31	0.00%	1		1.25
September	88,743.09	0.02%	1		0.35
2014	89,551.06	0.02%	4		2.63
March	23,196.56	0.00%	2		1.29
August	9,442.83	0.00%	1		1.00
October	56,911.67	0.01%	1		3.45
2015	287,321.68	0.05%	7		1.06
February	101,590.20	0.02%	1		1.25
March	17,286.99	0.00%	1		3.45
May	17,074.72	0.00%	1		1.00
June	7,052.26	0.00%	1		1.25
October	17,834.40	0.00%	1		1.25
November	126,483.11	0.02%	2		0.55
2016	170,509.17	0.03%	6		0.89
January	83,317.46	0.02%	2		0.72
March	11,054.01	0.00%	1		0.45
May	29,587.72	0.01%	1		1.25
July	9,110.91	0.00%	1		0.35
October	37,439.07	0.01%	1		1.25
2017	225,872.14	0.04%	13		1.32
February	37,868.91	0.01%	2		0.46
March	34,092.43	0.01%	1		0.35
May	88,096.78	0.02%	4		2.09
June	11,110.78	0.00%	1		0.35
August	15,186.13	0.00%	1		2.38
September	10,710.83	0.00%	1		0.45
November	16,667.08	0.00%	1		1.59
December	12,139.20	0.00%	2		1.09
2018	548,764.92	0.10%	21		1.04
January	6,966.79	0.00%	1		1.25
February	28,552.23	0.01%	2		0.54
March	137,717.45	0.03%	3		0.84
April	10,911.26	0.00%	1		1.00
May	114,246.34	0.02%	2		1.30
June	66,799.91	0.01%	5		1.19
August	63,669.76	0.01%	2		0.55
September	73,746.26	0.01%	2		1.03
November	35,270.88	0.01%	2		2.06
December	10,884.04	0.00%	1		0.55
2019	1,851,694.13	0.35%	61		1.42
January	29,498.22	0.01%	1		1.59
February	56,634.41	0.01%	3		1.34
March	63,049.20	0.01%	5		0.79
April	157,779.62	0.03%	4		3.22
May	64,094.23	0.01%	3		1.06
June	72,255.62	0.01%	4		1.14
July	147,634.37	0.03%	4		1.73
August	218,984.06	0.04%	6		0.40
September	102,305.06	0.02%	2		1.20
October	33,481.80	0.01%	2		1.29
November	537,254.59	0.10%	13		1.52
December	368,722.95	0.07%	14		1.27
2020	4,848,966.31	0.91%	194		0.95
January	810,464.90	0.15%	24		1.35
February	158,816.42	0.03%	11		1.07
March	595,015.76	0.11%	16		0.75
April	242,388.27	0.05%	17		0.73
May	238,549.80	0.04%	16		0.77
June	205,083.35	0.04%	16		0.59
July	433,770.17	0.08%	20		0.72
August	508,814.33	0.10%	16		1.79
September	301,846.67	0.06%	19		0.76
October	702,292.38	0.13%	17		0.63
November	282,552.07	0.05%	10		1.31
December	369,372.19	0.07%	12		0.45
2021	4,568,745.77	0.86%	214		1.12
January	201,906.01	0.04%	20		0.45
February	239,056.24	0.04%	14		0.45
March	29,486.60	0.01%	3		1.25
April	593,480.69	0.11%	21		0.46
May	958,698.80	0.18%	20		3.14
June	386,820.60	0.07%	24		0.49
July	323,626.77	0.06%	18		0.47
August	305,238.92	0.06%	21		0.93
September	477,155.64	0.09%	26		0.59
October	551,580.56	0.10%	16		0.43
November	271,939.23	0.05%	13		1.02
December	229,755.71	0.04%	18		0.76
2022	13,862,913.66	2.60%	392		1.89
January	1,195,682.23	0.22%	32		3.65
February	1,275,729.50	0.24%	30		3.38
March	1,134,267.60	0.21%	36		1.88
April	889,000.44	0.17%	41		0.53
May	1,123,073.91	0.21%	25		1.01
June	1,526,974.75	0.29%	27		0.70
July	339,529.33	0.06%	26		1.41
August	1,144,706.24	0.21%	22		1.54
September	879,140.26	0.16%	31		1.90
October	2,800,193.29	0.52%	43		2.42
November	700,505.61	0.13%	35		1.19
December	854,110.50	0.16%	44		1.45
2023	77,782,043.40	14.58%	1125		4.01
January	1,802,006.17	0.34%	52		2.00
February	804,507.04	0.15%	43		1.72
March	2,728,007.52	0.51%	65		2.61
April	832,876.43	0.16%	42		1.32
May	2,720,610.64	0.51%	98		2.26
June	14,031,202.99	2.63%	95		4.54
July	14,002,200.17	2.62%	60		4.75
August	1,017,268.68	0.19%	68		1.43
September	1,769,539.82	0.33%	67		1.27
October	11,692,290.46	2.19%	160		4.08
November	14,915,304.47	2.80%	197		4.41
December	11,466,229.01	2.15%	178		3.92
2024	429,059,366.40	80.41%	4361		4.26
January	67,027,839.09	12.56%	139		4.84
February	28,147,384.49	5.28%	387		4.02
March	40,600,967.14	7.61%	445		4.51
April	30,123,675.46	5.65%	493		4.33
May	42,194,944.98	7.91%	453		4.13
June	32,431,384.78	6.08%	344		4.22
July	31,645,891.56	5.93%	427		4.24
August	53,831,423.30	10.09%	544		4.32
September	53,768,961.39	10.08%	572		4.02
October	49,286,894.21	9.24%	557		3.75
Total	533,565,633.73	100.00%	6404		4.09

CD Range Report

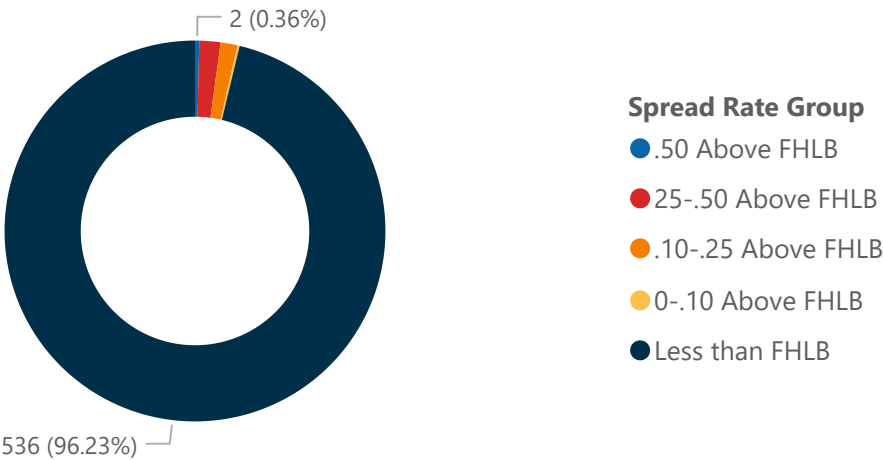
numbers represented (in thousands)

Rate	5	6	7	9	11	12	13	18	24	36	48	60	Total
1.00	80	530	623	2843									4076
1.25					173	1219	852	1157	261	35	100	217	4015
3.45										32	110	67	209
3.48									44				44
3.63								42					42
3.78						323							323
3.84						41							41
3.85			948										948
3.94	53					109							161
3.95			6171										6171
4.05			10374			1816							12190
4.18		293	6317			8							6618
4.23		703											703
4.43		70				100							170
4.50						803							803
4.63						1000							1000
4.65		3000											3000
4.67						5230							5230
4.72						2114							2114
4.80						181							181
5.00						1248							1248
Total	132	4596	24433	2843	173	14193	852	1199	304	67	210	284	49287

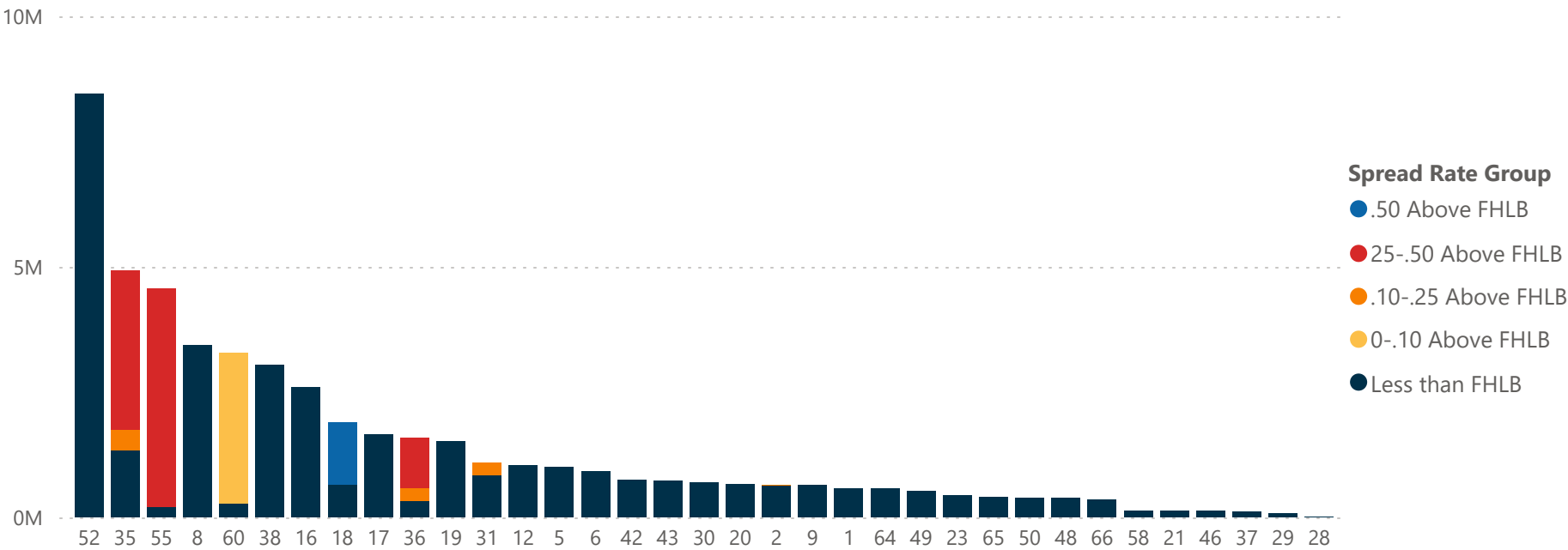
Spread Exceptions Report

Spread Rate Group	#	Wgt Avg Rate (\$)	Total Balance	AVGSpreadWgtByDollarMonth
.50 Above FHLB	2	5.00	1,247,910.64	0.69
25-.50 Above FHLB	10	4.68	8,525,435.09	0.37
.10-.25 Above FHLB	8	4.49	903,149.70	0.18
0-.10 Above FHLB	1	4.65	3,000,000.00	0.09
Less than FHLB	536	3.38	35,610,398.78	-1.33
Total	557	3.75	49,286,894.21	-0.80

CD Spread Distribution (#)



Current Balance By Spread Distribution (\$MM)



Spread to FHLB Sorted

Branch Number	Maturity Date	Date Last Anniversary	Term In Months	#	Rate	Balance	FHLB Rate	Spread
18	10/11/2025	10/11/2024	12	2	5.00	1,247,910.64	4.31	0.69
35	10/18/2025	10/18/2024	12	1	4.80	181,498.84	4.31	0.49
35	10/4/2025	10/4/2024	12	5	4.72	2,113,813.44	4.31	0.41
55	10/29/2025	10/29/2024	12	1	4.67	4,349,470.30	4.31	0.36
35	10/24/2025	10/24/2024	12	1	4.67	630,652.51	4.31	0.36
35	10/30/2025	10/30/2024	12	1	4.67	250,000.00	4.31	0.36
36	10/11/2025	10/11/2024	12	1	4.63	1,000,000.00	4.31	0.32
31	10/11/2025	10/11/2024	12	2	4.50	246,771.87	4.31	0.19
2	10/20/2025	10/20/2024	12	1	4.50	5,489.97	4.31	0.19
35	10/5/2025	10/5/2024	12	1	4.50	24,588.30	4.31	0.19
36	10/11/2025	10/11/2024	12	1	4.50	30,000.00	4.31	0.19
36	10/5/2025	10/5/2024	12	1	4.50	220,129.14	4.31	0.19
35	10/11/2025	10/11/2024	12	1	4.50	276,170.42	4.31	0.19
35	10/17/2025	10/17/2024	12	1	4.43	100,000.00	4.31	0.12
60	4/24/2025	10/24/2024	6	1	4.65	3,000,000.00	4.56	0.09
20	4/16/2025	10/18/2024	6	1	4.43	70,000.00	4.56	-0.13
35	10/29/2025	10/29/2024	12	1	4.18	8,000.00	4.31	-0.13
38	10/25/2025	10/25/2024	12	2	4.05	250,000.00	4.31	-0.26
52	10/15/2025	10/15/2024	12	1	4.05	516,230.76	4.31	-0.26
52	10/23/2025	10/23/2024	12	1	4.05	1,050,000.00	4.31	-0.26
1	5/18/2025	10/18/2024	7	1	4.18	51,028.04	4.51	-0.33
9	5/24/2025	10/24/2024	7	1	4.18	11,493.81	4.51	-0.33
2	5/4/2025	10/4/2024	7	1	4.18	7,000.00	4.51	-0.33
5	5/16/2025	10/16/2024	7	1	4.18	400,000.00	4.51	-0.33
8	5/15/2025	10/15/2024	7	3	4.18	263,309.58	4.51	-0.33
8	5/23/2025	10/23/2024	7	1	4.18	3,000.00	4.51	-0.33
9	5/25/2025	10/25/2024	7	1	4.18	101,234.72	4.51	-0.33
16	5/1/2025	10/1/2024	7	1	4.18	11,301.57	4.51	-0.33
16	5/17/2025	10/17/2024	7	1	4.18	18,500.00	4.51	-0.33
16	5/31/2025	10/31/2024	7	1	4.18	150,000.00	4.51	-0.33
19	5/11/2025	10/11/2024	7	1	4.18	30,000.00	4.51	-0.33
19	5/25/2025	10/25/2024	7	1	4.18	145,000.00	4.51	-0.33
20	5/3/2025	10/3/2024	7	1	4.18	60,000.00	4.51	-0.33
23	5/18/2025	10/18/2024	7	1	4.18	14,500.00	4.51	-0.33
23	5/22/2025	10/22/2024	7	1	4.18	34,000.00	4.51	-0.33
29	5/22/2025	10/22/2024	7	1	4.18	60,000.00	4.51	-0.33
31	5/15/2025	10/15/2024	7	1	4.18	50,000.00	4.51	-0.33
31	5/30/2025	10/30/2024	7	1	4.18	200,000.00	4.51	-0.33
35	5/29/2025	10/29/2024	7	1	4.18	8,000.00	4.51	-0.33
36	5/4/2025	10/4/2024	7	1	4.18	11,475.08	4.51	-0.33
37	5/1/2025	10/1/2024	7	1	4.18	8,000.00	4.51	-0.33
38	5/11/2025	10/11/2024	7	1	4.18	2,000,000.00	4.51	-0.33
38	5/25/2025	10/25/2024	7	1	4.18	786,985.41	4.51	-0.33
43	5/11/2025	10/11/2024	7	2	4.18	11,000.00	4.51	-0.33
43	5/17/2025	10/17/2024	7	1	4.18	15,000.00	4.51	-0.33
43	5/24/2025	10/24/2024	7	1	4.18	2,000.00	4.51	-0.33
43	5/25/2025	10/25/2024	7	2	4.18	36,177.10	4.51	-0.33
43	5/9/2025	10/9/2024	7	1	4.18	45,000.00	4.51	-0.33
48	5/3/2025	10/3/2024	7	1	4.18	2,800.00	4.51	-0.33
48	5/9/2025	10/9/2024	7	1	4.18	28,000.00	4.51	-0.33
49	5/24/2025	10/24/2024	7	1	4.18	524,656.93	4.51	-0.33
50	5/17/2025	10/17/2024	7	1	4.18	6,500.00	4.51	-0.33
52	5/23/2025	10/23/2024	7	1	4.18	55,000.00	4.51	-0.33
60	5/11/2025	10/11/2024	7	1	4.18	18,484.00	4.51	-0.33
64	5/25/2025	10/25/2024	7	2	4.18	210,385.00	4.51	-0.33
65	5/11/2025	10/11/2024	7	1	4.18	6,000.00	4.51	-0.33
65	5/16/2025	10/16/2024	7	1	4.18	60,000.00	4.51	-0.33
65	5/8/2025	10/8/2024	7	1	4.18	90,000.00	4.51	-0.33
66	5/10/2025	10/10/2024	7	1	4.18	250,000.00	4.51	-0.33
12	4/24/2025	10/26/2024	6	1	4.23	702,733.70	4.56	-0.33
6	5/17/2025	10/17/2024	7	1	4.18	40,000.00	4.51	-0.33
6	5/22/2025	10/22/2024	7	2	4.18	10,000.00	4.51	-0.33
6	5/24/2025	10/24/2024	7	1	4.18	10,000.00	4.51	-0.33
9	5/19/2025	10/19/2024	7	1	4.18	10,000.00	4.51	-0.33
12	5/8/2025	10/8/2024	7	1	4.18	10,000.00	4.51	-0.33
17	5/7/2025	10/7/2024	7	2	4.18	326,253.30	4.51	-0.33
23	5/16/2025	10/16/2024	7	1	4.18	5,000.00	4.51	-0.33
36	5/1/2025	10/1/2024	7	1	4.18	20,000.00	4.51	-0.33
46	5/18/2025	10/18/2024	7	1	4.18	20,000.00	4.51	-0.33
58	5/3/2025	10/3/2024	7	1	4.18	5,000.00	4.51	-0.33
65	5/18/2025	10/18/2024	7	2	4.18	35,000.00	4.51	-0.33
65	5/30/2025	10/30/2024	7	1	4.18	40,000.00	4.51	-0.33
19	10/11/2025	10/8/2024	12	1	3.94	108,650.42	4.31	-0.37
35	4/19/2025	10/21/2024	6	1	4.18	292,602.79	4.56	-0.38
Total				89		22,991,797.64		0.13

Min and Max of Spread

-0.450

0.690

Average Spread Weighted
by Dollars-Months

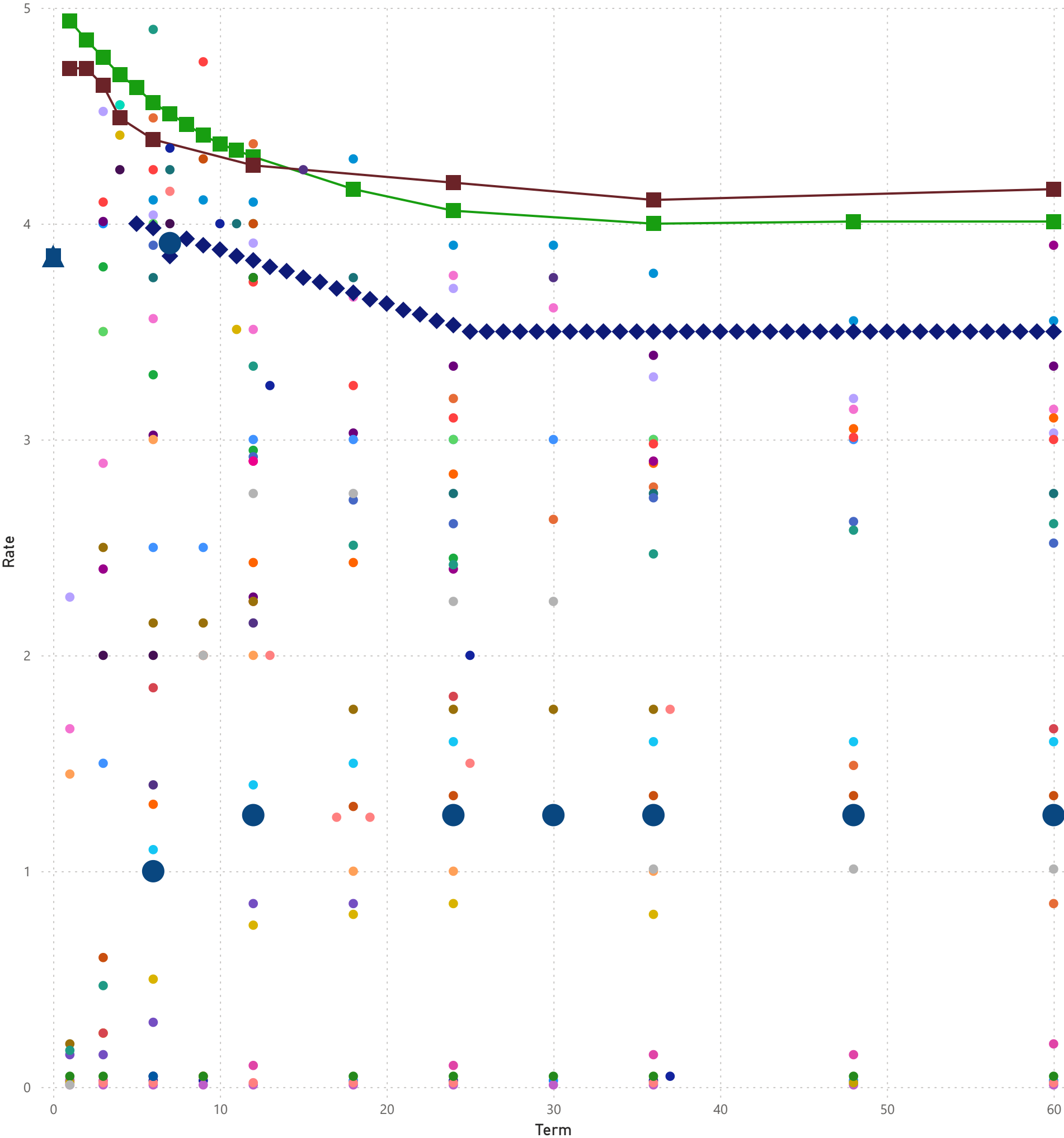
-0.80

Chaos Report

Term min and max

0

60



Name

Chaos_Standard_Rates

Storage mode

Import

Data refreshed

11/12/2024, 10:33:50 AM

APY

Source	0	1	3	4	5	6	7	9	10	11	12	13	15	17	18	19	24	25	30	36	37	48	60	61
Companion	3.85																							
Competitors	0.03	4.00				0.03	4.35	0.03	4.00		3.75	3.25			0.03				0.03			0.03	0.03	
Competitors											4.37						0.03	2.00		0.03	0.05			
Competitors						4.49											3.19	2.63	2.78		1.49	0.85		
Competitors		4.01				3.02					2.27				3.03		3.34			3.39		3.34		
Competitors	0.03	0.03				0.05		0.05			0.10						0.10			0.15		0.15	0.20	
Competitors	0.15	0.15				0.30					0.85				0.85		1.25			1.25		1.25		
Competitors		0.25	4.41			0.50				3.51	0.75				0.80		0.85			0.80				
Competitors		0.25				1.85	4.50	2.00			2.25						1.81						1.66	
Competitors						3.75	4.25			4.00	3.75				3.75		2.75			2.75			2.75	
Competitors		3.80				3.30					2.95						2.45							
Competitors						1.10					1.40				1.50		1.60			1.60		1.60	1.60	
Competitors		1.50				2.50		2.50			3.00				3.00		3.00		3.00	3.00		3.00		
Competitors	1.45	3.50				3.00		2.00			2.00				1.00		1.00			1.00				
Competitors	0.01	0.01				0.01		0.01			0.01				0.01		0.01		0.01	0.01		0.01	0.01	
Competitors	1.66	2.89				3.56					3.51				3.66		3.76		3.61	3.51		3.14	3.14	
Competitors	2.27	4.52				4.04					3.91						3.70			3.29		3.19	3.03	
Competitors	0.02							0.05														0.02		
Competitors		0.02	4.55			0.02	4.15				0.02	2.00		1.25	0.02	1.25	0.02	1.50		0.02	1.75		0.02	2.00
Competitors			4.55																					
Competitors		3.50				4.00					4.00						3.00			3.00				
Competitors						4.11		4.11			4.10				4.30		3.90		3.90	3.77		3.55	3.55	
Competitors						3.90					2.92				2.72		2.61			2.73		2.62	2.52	
Competitors						1.31					2.43				2.43		2.84			2.89		3.05	3.10	
Competitors		2.40															2.40			2.90			3.90	
Competitors											2.90													
Competitors						1.40	4.50				2.15		4.25						3.75					
Competitors	0.20	2.50				2.15		2.15			2.25				1.75		1.75		1.75	1.75				
Competitors		4.10				4.25		4.75			3.73				3.25		3.10			2.98		3.01	3.00	
Competitors	0.17	0.47				4.90					3.34				2.51		2.42			2.47		2.58	2.61	
Competitors	0.05	0.05						0.05			3.75				0.05		0.05		0.05	0.05		0.05	0.05	
Competitors						0.05																		
Competitors					4.00																			
Competitors		0.60				4.40		4.30			4.00				1.30		1.35			1.35		1.35	1.35	
Competitors		0.01						2.00			2.75				2.75		2.25		2.25	1.01		1.01	1.01	
Competitors		2.00	4.25			2.00	4.00																	
Limited Edition Sav	3.85																							
Standard/Promo on CoreCD						1.00	3.91				1.26						1.26		1.26	1.26		1.26	1.26	

Customized APY Index

Term ▲	Index Rate	Factor	Spread	Customized APY	
5	4.56	4.56	0	4.00	4.00
6	4.56	4.56	0	3.98	3.98
7	4.53	4.53	0	3.85	3.85
8	4.50	4.50	0	3.93	3.93
9	4.49	4.49	0	3.90	3.90
10	4.47	4.47	0	3.88	3.88
11	4.46	4.46	0	3.85	3.85
12	4.42	4.42	0	3.83	3.83
13	4.42	4.42	0	3.80	3.80
14	4.41	4.41	0	3.78	3.78
15	4.41	4.41	0	3.75	3.75
16	4.40	4.40	0	3.73	3.73
17	4.40	4.40	0	3.70	3.70
18	4.39	4.39	0	3.68	3.68
19	4.38	4.38	0	3.65	3.65
20	4.37	4.37	0	3.63	3.63
21	4.36	4.36	0	3.60	3.60
22	4.35	4.35	0	3.58	3.58
23	4.34	4.34	0	3.55	3.55
24	4.33	4.33	0	3.53	3.53
25	4.33	4.33	0	3.50	3.50
26	4.32	4.32	0	3.50	3.50
27	4.32	4.32	0	3.50	3.50
28	4.32	4.32	0	3.50	3.50
29	4.31	4.31	0	3.50	3.50
30	4.31	4.31	0	3.50	3.50
31	4.31	4.31	0	3.50	3.50
32	4.30	4.30	0	3.50	3.50
33	4.30	4.30	0	3.50	3.50
34	4.30	4.30	0	3.50	3.50
35	4.29	4.29	0	3.50	3.50
36	4.29	4.29	0	3.50	3.50
37	4.29	4.29	0	3.50	3.50
38	4.29	4.29	0	3.50	3.50
39	4.30	4.30	0	3.50	3.50
40	4.30	4.30	0	3.50	3.50
41	4.30	4.30	0	3.50	3.50
42	4.30	4.30	0	3.50	3.50
43	4.30	4.30	0	3.50	3.50
44	4.30	4.30	0	3.50	3.50
45	4.31	4.31	0	3.50	3.50
46	4.31	4.31	0	3.50	3.50
47	4.31	4.31	0	3.50	3.50
48	4.31	4.31	0	3.50	3.50
49	4.31	4.31	0	3.50	3.50
50	4.31	4.31	0	3.50	3.50
51	4.30	4.30	0	3.50	3.50
52	4.30	4.30	0	3.50	3.50
53	4.30	4.30	0	3.50	3.50
54	4.30	4.30	0	3.50	3.50
55	4.30	4.30	0	3.50	3.50
56	4.30	4.30	0	3.50	3.50
57	4.29	4.29	0	3.50	3.50
58	4.29	4.29	0	3.50	3.50
59	4.29	4.29	0	3.50	3.50
60	4.29	4.29	0	3.50	3.50

CD Maturity Analysis

Year	Sum of Balance	% of Portfolio	Count	Maturing Yield
2024	86,821,454.78	16.27%	1116	4.37
November	45,187,103.42	8.47%	534	4.42
December	41,634,351.36	7.80%	582	4.31
2025	399,956,763.15	74.96%	3736	4.28
January	94,508,484.28	17.71%	585	4.71
February	24,268,948.20	4.55%	416	4.03
March	30,200,945.27	5.66%	448	4.07
April	50,953,292.65	9.55%	520	4.32
May	54,357,176.05	10.19%	572	4.14
June	40,503,238.43	7.59%	381	4.45
July	30,516,693.81	5.72%	242	4.29
August	28,472,816.39	5.34%	145	4.55
September	22,684,648.63	4.25%	162	3.88
October	17,244,647.85	3.23%	144	3.70
November	4,208,421.01	0.79%	67	1.29
December	2,037,450.58	0.38%	54	1.10
2026	22,909,514.59	4.29%	614	2.12
January	3,012,075.69	0.56%	92	1.46
February	1,742,576.00	0.33%	60	2.01
March	1,544,922.28	0.29%	70	1.28
April	2,175,784.01	0.41%	82	1.07
May	2,499,104.99	0.47%	43	1.32
June	5,403,369.09	1.01%	41	4.03
July	684,660.12	0.13%	30	0.81
August	691,629.42	0.13%	39	1.27
September	1,378,790.71	0.26%	60	1.25
October	3,006,339.01	0.56%	50	2.43
November	492,530.96	0.09%	29	0.97
December	277,732.31	0.05%	18	1.61
2027	6,554,077.63	1.23%	324	1.31
January	379,857.17	0.07%	25	0.78
February	929,742.05	0.17%	26	2.95
March	175,208.05	0.03%	24	0.64
April	512,231.34	0.10%	37	0.70
May	743,974.29	0.14%	18	0.46
June	946,281.72	0.18%	25	0.67
July	257,766.85	0.05%	24	1.11
August	383,704.84	0.07%	20	1.51
September	962,728.43	0.18%	25	1.83
October	444,042.25	0.08%	38	1.30
November	139,138.56	0.03%	23	1.05
December	679,402.08	0.13%	39	1.08
2028	7,719,758.95	1.45%	292	2.02
January	801,938.26	0.15%	31	1.25
February	372,534.56	0.07%	28	1.25
March	413,352.03	0.08%	38	1.25
April	378,890.32	0.07%	18	1.25
May	316,338.65	0.06%	23	1.41
June	2,385,203.13	0.45%	20	3.49
July	696,670.48	0.13%	24	1.35
August	659,120.66	0.12%	34	1.25
September	474,836.38	0.09%	25	1.39
October	587,205.76	0.11%	16	1.66
November	204,231.95	0.04%	13	1.95
December	429,436.77	0.08%	22	1.33
2029	9,604,064.63	1.80%	322	1.98
January	654,036.02	0.12%	29	1.25
February	2,655,693.80	0.50%	41	2.68
March	1,428,257.93	0.27%	33	2.63
April	547,557.63	0.10%	26	1.25
May	580,710.96	0.11%	37	1.25
June	907,032.12	0.17%	36	1.50
July	383,813.97	0.07%	23	1.84
August	1,179,800.97	0.22%	44	1.29
September	956,023.16	0.18%	33	1.83
October	311,138.07	0.06%	20	1.92
Total	533,565,633.73	100.00%	6404	4.09

Time and Define Maturity Analysis (000 omitted)

Time and Define Maturity Analysis

Balances greater than

400,000.0050,000,000.00

	11/17/2024	11/24/2024	12/1/2024	12/8/2024	12/15/2024	12/22/2024	12/29/2024	1/5/2025	1/12/2025	1/19/2025	1/26/2025	2/2/2025
Amount	2,039.45	5,238.56	3,540.29	400.83	5,367.14	4,914.20	6,743.44	9,916.08	52,025.87	2,959.27		1,796.30
Count	3	5	5	1	9	5	4	8	4	4		2
Avg Yield	4.65	4.94	3.58	1.00	4.75	4.62	4.91	4.77	4.98	4.26		4.62
Average	7,911.78	7,911.78	7,911.78	7,911.78	7,911.78	7,911.78	7,911.78	7,911.78	7,911.78	7,911.78	7,911.78	7,911.78
% of Avg	26%	66%	45%	5%	68%	62%	85%	125%	658%	37%		23%
Opp Rank	3	7	5	1	8	6	9	10	11	4		2

Term In Months	11/17/2024	11/24/2024	12/1/2024	12/8/2024	12/15/2024	12/22/2024	12/29/2024	1/5/2025	1/12/2025	1/19/2025	1/26/2025	2/2/2025
4												
Amount					1,000.00							
Count					1							
Avg Yield					4.91							
5												
Amount		748.00	430.12							512.68		
Count		1	1							1		
Avg Yield		4.91	1.00							1.00		
6												
Amount	506.19	3,037.81						606.06		900.00		
Count	1	1						1		1		
Avg Yield	4.91	5.00						4.01		4.91		
8												
Amount			894.37							470.00		
Count			1							1		
Avg Yield			4.91							4.89		
9												
Amount	1,533.26	835.05	1,484.47		2,729.26	3,878.50	1,233.66	4,172.79	478.74			450.00
Count	2	2	2		5	4	2	4	1			1
Avg Yield	4.57	4.90	4.69		4.62	4.60	4.62	4.62	4.62			4.62
12												
Amount			731.33		1,073.60		5,509.78	4,687.04	51,122.13	1,076.59		1,346.30
Count			1		2		2	2	2	1		1
Avg Yield			1.25		4.81		4.97	5.00	4.99	5.00		4.62
13												
Amount		617.70				1,035.70		450.19				
Count		1				1		1				
Avg Yield		4.70				4.70		4.70				
18												
Amount									425.00			
Count									1			
Avg Yield									4.30			
25												
Amount				400.83								
Count				1								
Avg Yield				1.00								
43												
Amount					564.28							
Count					1							
Avg Yield					5.00							

Time and Define Maturity Analysis (under \$400,000)

Balances less than 2.01 400,000.00														
	11/17/2024	11/24/2024	12/1/2024	12/8/2024	12/15/2024	12/22/2024	12/29/2024	1/5/2025	1/12/2025	1/19/2025	1/26/2025	2/2/2025		
Amount	5,712.69	7,615.25	5,369.25	4,789.06	8,127.14	6,220.86	4,377.28	7,095.66	6,131.26	4,920.07	4,220.21	3,745.88		
Count	105	131	131	126	134	124	122	142	153	105	108	107		
Avg Yield	4.41	4.36	4.22	4.30	4.36	4.27	3.92	4.39	4.08	4.15	3.82	4.26		
Average	5,693.72	5,693.72	5,693.72	5,693.72	5,693.72	5,693.72	5,693.72	5,693.72	5,693.72	5,693.72	5,693.72	5,693.72		
% of Avg	100%	134%	94%	84%	143%	109%	77%	125%	108%	86%	74%	66%		
Opp Rank	7	11	6	4	12	9	3	10	8	5	2	1		
Term In Months	11/17/2024	11/24/2024	12/1/2024	12/8/2024	12/15/2024	12/22/2024	12/29/2024	1/5/2025	1/12/2025	1/19/2025	1/26/2025	2/2/2025		
5														
Amount	198.09					5.79	337.53	10.23	247.96	5.64	351.52			
Count	6					1	7	2	6	2	8			
Avg Yield	1.00					1.00	1.00	1.00	1.75	1.00	1.00			
6														
Amount	97.98	390.63	342.49	140.71	89.33	17.32	65.13	391.66	405.24	169.93	65.59	100.65		
Count	4	4	10	8	8	7	3	8	8	9	5	15		
Avg Yield	1.00	3.66	1.00	1.76	1.00	1.00	1.00	3.53	1.00	1.34	1.46	1.00		
7														
Amount									20.24					
Count									1					
Avg Yield									4.75					
8														
Amount	44.99	35.51	181.23	83.03								5.16	248.03	
Count	1	1	2	1								1	1	
Avg Yield	5.00	5.00	4.91	4.91								1.00	4.91	
9														
Amount	3,211.17	3,751.81	3,232.96	2,804.84	3,793.53	3,747.84	2,438.33	4,760.51	3,283.30	2,870.11	2,565.27	2,634.59		
Count	51	60	74	66	61	69	53	95	88	54	63	61		
Avg Yield	4.56	4.59	4.61	4.50	4.52	4.54	4.63	4.57	4.49	4.49	4.58	4.50		
10														
Amount	170.19													
Count	1													
Avg Yield	4.62													
11														
Amount	21.50	162.41	30.08	13.83	24.48	151.70	20.40		27.85	118.51	13.44			
Count	1	5	4	3	3	3	1		2	3	2			
Avg Yield	1.25	1.25	1.25	1.25	1.25	1.25	1.25		1.25	1.25	1.25			
12														
Amount	692.01	739.32	290.32	725.26	681.65	592.45	30.01	372.70	495.23	1,106.70	461.48	614.56		
Count	5	4	3	4	6	5	3	5	9	16	8	16		
Avg Yield	4.63	4.98	4.67	4.99	3.25	4.77	4.46	4.51	4.16	4.50	3.96	4.22		
13														
Amount	1,399.61	2,151.26	862.98	606.40	1,401.18	1,326.19	1,220.01	1,336.15	1,493.90	412.81	308.10	8.82		
Count	30	32	25	20	30	27	26	18	30	9	4	2		
Avg Yield	4.48	4.61	4.56	4.59	4.68	4.40	3.94	4.59	4.69	4.63	4.55	3.90		
15														
Amount	36.41													
Count	1													
Avg Yield	3.90													
18														
Amount	200.28	98.67	106.65	226.04	308.18	105.62	57.20	25.93	15.19	29.03	15.36	16.84		
Count	9	14	7	9	11	7	20	4	3	2	3	1		
Avg Yield	2.94	2.76	2.43	2.98	2.97	2.66	3.00	1.70	1.25	1.25	1.25	1.25		
20														
Amount											3.77			
Count											1			
Avg Yield											1.25			
22														
Amount											4.99			
Count											1			
Avg Yield											1.25			
23														
Amount						1.05								
Count						1								
Avg Yield						0.75								
24														
Amount	6.65	6.85	30.46		3.05	60.27	150.19	3.78		59.28	15.28			
Count	1	1	1		1	1	3	2		2	1			
Avg Yield	1.00	1.00	1.00		1.00	1.25	1.25	1.25		1.25	1.25			
29														
Amount								16.77						
Count								1						
Avg Yield								3.00						
30														
Amount	3.44													
Count	1													
Avg Yield	0.30													
34														
Amount						817.52								
Count						3								
Avg Yield						5.00								
35														
Amount						836.61								
Count						3								
Avg Yield						5.00								
36														
Amount				13.23	5.31	34.73	20.51	2.32	119.96	51.76	39.65			
Count				2	1	3	2	1	5	3	4			
Avg Yield				0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35			
38														
Amount	28.90													
Count	2													
Avg Yield	0.35													
40														
Amount											17.33			
Count											1			
Avg Yield											1.25			
43														
Amount								21.44						
Count								1						
Avg Yield								1.25						
44														
Amount														
Count														
Avg Yield														
48														
Amount					31.23	7.48						35.60	16.27	9.54
Count					1	1						1	1	1
Avg Yield					0.45	0.45						0.45	0.45	0.45
51														
Amount										15.72				
Count										3				
Avg Yield										0.45				
53														
Amount	4.36													
Count	1													
Avg Yield	0.35													
60														
Amount	2.07	48.53	48.30		110.69	43.14	4.15	52.33	109.07	94.01	346.09	13.20		
Count	2	1	7		2	1	3	3	3	2	10	2		
Avg Yield	1.59	1.59	1.59		1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59		
61														
Amount						150.05								
Count						1								
Avg Yield						1.59								
62														
Amount					16.39									
Count					1									
Avg Yield					1.59									
65														
Amount				110.20	17.20									
Count				1	1									
Avg Yield				1.59	1.59									
66														
Amount					7.38									
Count					1									
Avg Yield					1.59									
70														
Amount					14.71									
Count					1									
Avg Yield					1.59									
72														
Amount										29.50				
Count										1				
Avg Yield										1.59				
78														
Amount								34.19						
Count								1						
Avg Yield								1.59						
79														
Amount					17.98									
Count					1									
Avg Yield					1.59									
90														
Amount	24.38													
Count	1													
Avg Yield	1.25													
129														
Amount						17.64								
Count						1								
Avg Yield						1.59								

The CorePoint Client Base Offerings

Hybrid-Deposit Account Product Data

	Limited Edition Savings	Companion Savings
Average	3.51	3.61
25th Percentile	3.00	3.24
50th Percentile	4.00	3.83
75th Percentile	4.36	4.00
Max*	4.80	4.88

* For those concerned about repricing current LES balance, we recommend considering a new series. Please reach out if you would like to discuss this option with one of our team members.