

Deposit Funding Compass

Finance 500, Inc. is a registered Broker Dealer and member of FINRA & SIPC

Week of August 23, 2023

CD Funding Opportunities for this Week

| BULLET | |
|-----------------------|--------------|
| Term | Rate |
| \$1MM - \$20MM | |
| 3mo | 5.35% All-in |
| 6mo | 5.40% |
| 12mo | 5.39% |
| 18mo | 5.29% |
| \$1MM - \$5MM | |
| 24mo | 5.15% |
| 30mo | 4.99% |
| 36mo | 4.94% |
| 42mo | 4.79% |
| 48mo | 4.69% |
| 60mo | 4.54% |
| 72mo | 4.49% |
| 84mo | 4.39% |
| 108mo | 4.34% |
| 120mo | 4.29% |

| CALLABLE | |
|----------------------|-------|
| Term | Rate |
| \$1MM - \$5MM | |
| 12m/3mo | 5.44% |
| 18m/3mo | 5.44% |
| 2yr/6mo | 5.44% |
| 3yr/6mo | 5.49% |
| 4yr/6mo | 5.49% |
| 5yr/1yr | 5.49% |
| 5yr/2.5yr | 5.24% |
| 6yr/1yr | 5.49% |
| 7yr/1yr | 5.44% |
| 7yr/3yr | 5.14% |
| 10yr/1yr | 5.44% |
| 10yr/3yr | 5.14% |

*Levels are indicative of an 9/08 - 9/15 settlement date. (Flexible on settlement date)

*Specific pricing on larger dollar amounts (up to \$300MM per term), and/or any bullet or callable structures not shown, is available by inquiring with the CD desk

***For specific pricing on shorter or longer callable lockout periods please inquire with the desk

Our Thoughts (What We're Seeing)

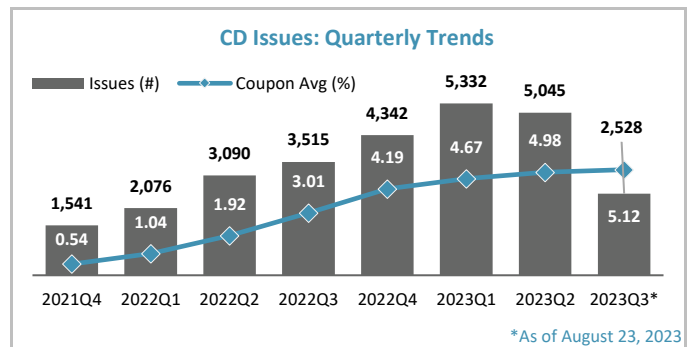
US home purchase applications fell to the lowest level since 1995 and weak European data bolstered bets that major central banks will pause their interest-rate hikes to prevent a recession. Traders also awaited a US preliminary revision of payrolls growth that's seen adding fuel to the rate debate. Treasury two-year yields, which are more sensitive to imminent Federal Reserve moves, fell below 5%. The advance in bonds this morning has partially been attributed to short covering after a selloff that recently drove US 10-year yields to the highest since late 2007 on speculation that rates would remain higher for longer to curb inflation — even if the Fed decides to pause its hiking campaign.

CD funding levels struggled to gain ground against the precipitous selling in treasuries and spreads for banks looking for deposits remain favorable with CD coupons drifting negative to treasury yields through many portions of the curve, particularly the front end and also maturities 5yrs+. Please see today's funding opportunities.

CD Issue Highlights This Past Week (August 16 - August 23)

| ISSUES | CALLABLE | COUPON RATE | | | | FREQUENCY | | | |
|--------|----------|-------------|---------|---------|--------|-----------|-----|---------|-----------|
| | | Number | Percent | Average | Median | High | Low | Monthly | Quarterly |
| 324 | 8% | 5.13 | 5.20 | 5.50 | 1.00 | 37% | 1% | 13% | 50% |

| Term | Issues (#) | Average | High | Low |
|----------|------------|---------|------|------|
| 1 Month | 19 | 5.14 | 5.25 | 5.00 |
| 2 Month | 8 | 5.16 | 5.20 | 5.10 |
| 3 Month | 51 | 5.20 | 5.30 | 4.90 |
| 6 Month | 51 | 5.24 | 5.35 | 5.00 |
| 9 Month | 23 | 5.26 | 5.35 | 5.00 |
| 12 Month | 43 | 5.22 | 5.35 | 3.87 |
| 18 Month | 15 | 5.16 | 5.25 | 5.00 |
| 24 Month | 30 | 5.08 | 5.50 | 4.95 |
| 36 Month | 13 | 4.83 | 5.30 | 4.70 |
| 48 Month | 7 | 4.79 | 5.35 | 4.55 |
| 60 Month | 27 | 4.96 | 5.45 | 4.40 |



Average Assets Growth Rate (YTD) (%)

▲ Banks with Brokered Deposits ● Banks without Brokered Deposits

