

# ST. AMBROSE FINANCIAL SERVICES, INC.

## Quarterly Interest Rates

### Historical Data

Index	30-Jun-18	30-Jun-19	30-Jun-20	30-Jun-21	31-Dec-21	31-Mar-22
* 3-Month Constant Maturity Treasury Yield	1.94%	2.18%	0.15%	0.05%	0.06%	0.55%
** Bond Fund Yield <i>SAFS</i>						
Investment Fund Yield <i>US Bank</i>	3.12%	3.04%	2.91%	2.59%	2.60%	2.72%
Private Wealth Management						
<b>Deposits</b>						
Margin	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Rate (Base)	3.15%	3.05%	2.950%	2.600%	2.600%	2.750%
<b>Loans</b>						
Margin (Loan)	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Margin (Loan-High)	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
Rate (Loan)	2.70%	2.950%	1.000%	1.000%	1.000%	1.300%
Rate (Loan-High)	4.70%	4.95%	3.000%	3.000%	3.000%	3.300%
Rate (Base)	3.40%	3.30%	3.200%	2.850%	2.850%	3.000%
Loan Rate (Base Plus)	3.65%	3.55%	3.450%	3.100%	3.100%	3.250%
<b>Revolving Line of Credit</b>						
Margin (LOC)	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
Rate (LOC)	3.65%	3.55%	3.45%	3.10%	3.10%	3.25%

\* As Published First Business Day Of The Quarter - Wall Street Journal - [http://www.wsj.com/mdc/public/page/2\\_3020-keyinrates.html](http://www.wsj.com/mdc/public/page/2_3020-keyinrates.html)

\*\* As published in the quarterly report (January, April, July & October) from U.S. Bank Private Wealth Management Relationship Review

US Private Wealth Management U.S. Bank		ST AMBROSE FINANCIAL SERVICES UMA	
Account: 080013930700		Holdings Method: Direct	
		Report Date: 03/31/2022	
<b>Bond Characteristics</b>		<b>Bond Effective Maturity</b>	
	Portfolio % Avail		
Avg. Coupon (%)	2.70 100		
Current Yield (%)	2.72 100		
Yield To Maturity	2.83 100		
Yield to Call/Worst (%)	2.81 100		
Eff. Maturity (Yrs)	4.31 100		
Effective Duration	3.96 100		
Avg. Quality	A 100		
# of Securities	92 100		

Treasury Yields At Constant Maturities	Monday, April 04, 2022			
	WEEK ENDED		52-WEEK	
	APR. 01	MAR. 25	HIGH	LOW
1-month	0.17	0.18	0.22	0.00
<b>3-month</b>	<b>0.55</b>	<b>0.52</b>	<b>0.55</b>	<b>0.01</b>
6-month	1.07	0.96	1.07	0.03
1-year	1.67	1.55	1.67	0.04
10-year	2.38	2.37	2.38	1.22