

ST. AMBROSE FINANCIAL SERVICES, INC.

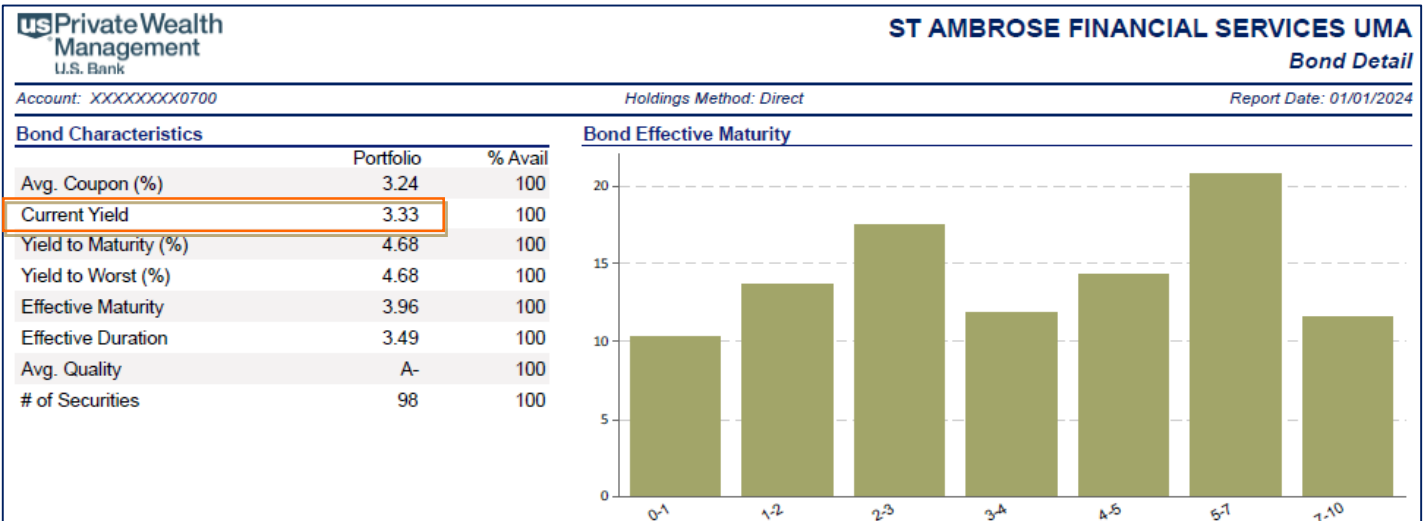
Quarterly Interest Rates

Historical Data

| Index | 30-Jun-18 | 30-Jun-19 | 30-Jun-20 | 30-Jun-21 | 30-Jun-22 | 30-Jun-23 | 30-Sep-23 | 31-Dec-23 |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| * 3-Month Constant Maturity Treasury Yield | 1.94% | 2.18% | 0.15% | 0.05% | 1.76% | 5.45% | 5.57% | 5.44% |
| ** Bond Fund Yield SAFS Investment Fund Yield US Bank Private Wealth Management | 3.12% | 3.04% | 2.91% | 2.59% | 2.83% | 3.19% | 3.30% | 3.35% |
| Deposits | | | | | | | | |
| Margin | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Rate (Base) | 3.15% | 3.05% | 2.95% | 2.60% | 2.85% | 3.20% | 3.30% | 3.35% |
| Loans | | | | | | | | |
| Legacy Loan Rate (Loan) | 2.70% | 2.95% | 1.00% | 1.00% | 2.50% | 6.20% | 6.30% | 6.20% |
| Legacy Loan Rate (Loan-High) | 4.70% | 4.95% | 3.00% | 3.00% | 4.50% | 8.20% | 8.30% | 8.20% |
| Rate (Base) | 3.40% | 3.30% | 3.20% | 2.85% | 3.10% | 3.45% | 3.55% | 3.60% |
| Loan Rate (Base Plus) | 3.65% | 3.55% | 3.45% | 3.10% | 3.35% | 3.70% | 3.80% | 3.85% |
| Revolving Line of Credit | | | | | | | | |
| Margin (LOC) | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| Rate (LOC) | 3.65% | 3.55% | 3.45% | 3.10% | 3.35% | 3.70% | 3.80% | 3.85% |

* As Published First Business Day Of The Quarter - Wall Street Journal - 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



| Treasury Yields At Constant Maturities | Monday, January 8, 2024 | | | |
|--|-------------------------|-------------|-------------|-------------|
| | WEEK ENDED | | 52-WEEK | |
| | JAN. 05 | DEC. 29 | HIGH | LOW |
| 1-month | 5.55 | 5.56 | 5.81 | 3.74 |
| 3-month | 5.47 | 5.44 | 5.62 | 4.60 |
| 6-month | 5.25 | 5.27 | 5.58 | 4.79 |
| 1-year | 4.83 | 4.81 | 5.46 | 4.34 |
| 10-year | 3.98 | 3.85 | 4.87 | 3.35 |