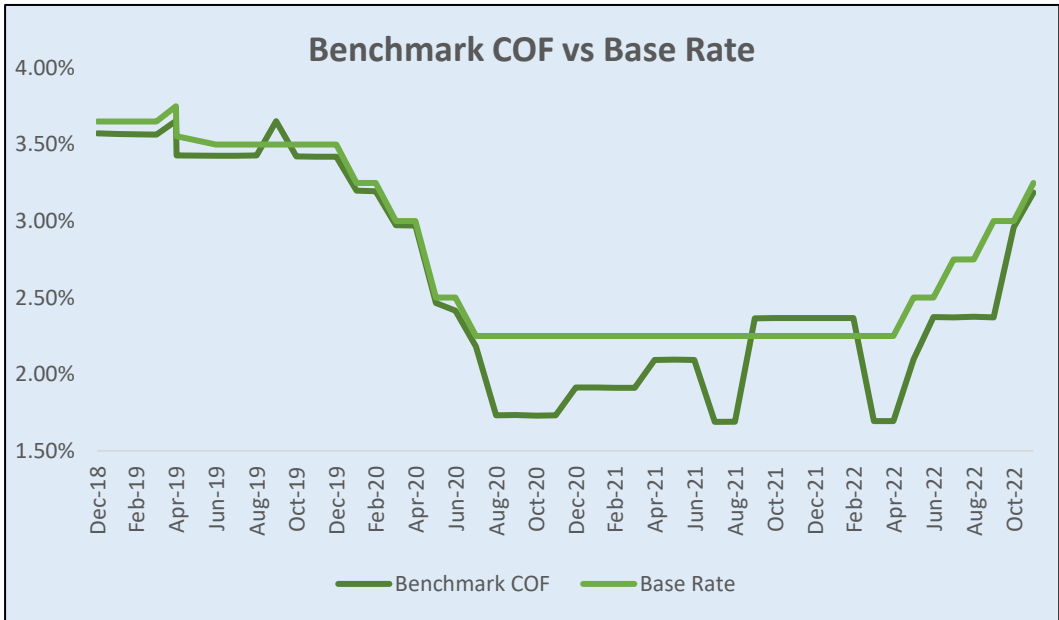


Item	Benchmark COF	Base Rate
Jan-15	2.76%	2.96%
Feb-15	2.83%	2.96%
Mar-15	2.76%	2.96%
Apr-15	2.70%	2.96%
May-15	2.71%	2.96%
Jun-15	2.70%	2.96%
Jul-15	2.68%	2.96%
Aug-15	2.69%	2.96%
Sep-15	2.69%	2.96%
Oct-15	2.71%	2.96%
Nov-15	2.73%	2.96%
Dec-15	2.71%	2.96%
Jan-16	2.89%	2.96%
Feb-16	3.04%	2.96%
Mar-16	3.12%	2.96%
Apr-16	3.01%	2.96%
May-16	3.06%	2.96%
Jun-16	3.11%	2.96%
Jul-16	3.19%	2.96%
Aug-16	3.22%	2.86%
Sep-16	3.24%	2.86%
Oct-16	3.25%	2.86%
Nov-16	3.25%	2.86%
Dec-16	3.29%	3.10%
Jan-17	3.29%	3.10%
Feb-17	3.29%	3.10%
Mar-17	3.29%	3.10%
Apr-17	3.32%	3.10%
May-17	3.31%	3.10%
Jun-17	3.32%	3.10%
Jul-17	3.31%	3.10%
Aug-17	3.32%	3.10%
Sep-17	3.32%	3.10%
Oct-17	3.33%	3.10%
Nov-17	3.34%	3.10%
Dec-17	3.34%	3.40%
Jan-18	3.35%	3.40%
Feb-18	3.58%	3.65%
Mar-18	3.58%	3.65%
Apr-18	3.58%	3.65%
May-18	3.56%	3.65%
Jun-18	3.57%	3.65%
Jul-18	3.56%	3.65%
Aug-18	3.57%	3.65%
Sep-18	3.57%	3.65%
Oct-18	3.57%	3.65%
Nov-18	3.58%	3.65%
Dec-18	3.57%	3.65%



Jan-19	3.57%	3.65%
Feb-19	3.57%	3.65%
Mar-19	3.56%	3.65%
Apr-19	3.65%	3.75%
May-19	3.43%	3.55%
Jun-19	3.43%	3.50%
Jul-19	3.43%	3.50%
Aug-19	3.43%	3.50%
Sep-19	3.65%	3.50%
Oct-19	3.42%	3.50%
Nov-19	3.42%	3.50%
Dec-19	3.42%	3.50%
Jan-20	3.20%	3.25%
Feb-20	3.20%	3.25%
Mar-20	2.97%	3.00%
Apr-20	2.97%	3.00%
May-20	2.47%	2.50%
Jun-20	2.41%	2.50%
Jul-20	2.18%	2.25%
Aug-20	1.73%	2.25%
Sep-20	1.73%	2.25%
Oct-20	1.73%	2.25%
Nov-20	1.73%	2.25%
Dec-20	1.91%	2.25%
Jan-21	1.91%	2.25%
Feb-21	1.91%	2.25%
Mar-21	1.91%	2.25%
Apr-21	2.09%	2.25%
May-21	2.10%	2.25%
Jun-21	2.09%	2.25%
Jul-21	1.69%	2.25%
Aug-21	1.69%	2.25%
Sep-21	2.37%	2.25%
Oct-21	2.37%	2.25%
Nov-21	2.37%	2.25%
Dec-21	2.37%	2.25%
Jan-22	2.37%	2.25%
Feb-22	2.37%	2.25%
Mar-22	1.69%	2.25%
Apr-22	1.69%	2.25%
May-22	2.10%	2.50%
Jun-22	2.37%	2.50%
Jul-22	2.37%	2.75%
Aug-22	2.38%	2.75%
Sep-22	2.37%	3.00%
Oct-22	2.96%	3.00%
Nov-22	3.19%	3.25%