

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%
Dec-19*	3.20%	3.25%

