

CROSS MARKET CURVES

11/30/2022



Yields (%)								
Maturity	UST	Callable Agency 6 MO Call	CD (FDIC Ins)	Mtg Pools A/L	Muni Taxables	Muni (A) MMD	Muni C Corp 21% Tax Equiv	Muni Indiv-35% Tax Equiv
1yr	4.78		4.75		4.70	2.67	3.38	4.11
2yr	4.54	5.25	4.80		4.75	2.75	3.48	4.23
3yr	4.30	5.45	4.85		4.80	2.81	3.56	4.32
5yr	3.98	5.75	5.00	4.58	4.95	2.90	3.67	4.46
7yr	3.90	5.85		4.87	5.00	3.03	3.84	4.66
10yr	3.78	6.10			5.10	3.12	3.95	4.80
30yr	3.83					4.09	5.18	6.29

Spreads (Bps above Treasury Yield)								
Maturity	UST	Callable Agency 6 MO Call	CD (FDIC Ins)	Mtg Pools A/L	Muni Taxables	Muni (A) MMD	Muni C Corp 21% Tax Equiv	Muni Indiv-35% Tax Equiv
1yr			-3		-8		-140	-67
2yr		71	26		21		-106	-31
3yr		115	55		50		-74	2
5yr		177	102	60	97		-31	48
7yr		195		97	110		-6	76
10yr		232			132		17	102
30yr							135	246