

MEMORANDUM

TO: Members of the Audit Committee

FROM: Ellen Duffy Medy

SUBJECT: Investment Report as of November 13, 2023

DATE: November 21, 2023

Attached please find the Corporation's Investment Report as of November 13, 2023. Funds under management totaled approximately \$5.4 billion. This report reflects routine investment activity.

The Bond Reserve was revised and approved by the Audit Committee on November 30, 2021, and is required to be reviewed annually. After debt service on the Open Resolution was paid on November 1, 2023, and certain redemptions made, the amount of long-term bonds outstanding in the Open Resolution is approximately \$9.2 billion. The amount of long-term bonds outstanding in the Housing Impact Bond resolution is approximately \$1.1 billion. Based on this total balance of \$10.3 billion, a 1.50% Reserve would equal \$154 million, and a 2% Reserve would equal \$205 million. During fiscal year 2022, the Reserve was funded at \$160 million. Due to the higher amount of bonds outstanding, the strong, diversified cash flow in the Open Resolution, and the \$55 million of guaranty and working capital reserves currently cash funded, HDC Staff recommends that the Reserve should be increased from \$160 million to \$180 million at this time.

Monday, November 13, 2023

					Change from	
	11/13/2023	10/16/2023	Weekly Change	10/31/2022	10/31/2022	10/31/2021
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Total Investments	5,363,678,825	5,680,022,122	(316,343,297)	5,197,440,649	166,238,175	5,848,442,936
Investments by Pool:						
Open Resolution Revenue	302,304,290	482,567,928	(180,263,638)	413,687,687	(111,383,398)	357,093,237
Project-Related GNMAs	16,549,948	16,590,748	(40,800)	17,030,152	(480,203)	17,490,438
Open Resolution DSR	264,566,053	255,006,040	9,560,013	242,587,458	21,978,595	230,537,342
Open Resolution Bond Proceeds	1,426,397,846	1,458,059,578	(31,661,732)	1,539,180,250	(112,782,404)	2,233,921,186
Open Resolution Redemption	1,420,037,040	1,430,033,370	(31,001,732)	152,460,339	(152,460,339)	16,537
Open Resolution Prepayment	82,775,474	81,269,366	1,506,108	101,495,959	(18,720,486)	120,944,194
Debt Paydown Reserve Fund	02,773,474	01,209,300	1,500,100	101,493,939	(10,720,400)	120,944,194
Non Bonded Proceeds	377,369	375,724	1,645	360,032	17,336	358,056
Mitchell-Lama Prepayment	377,309	2,273,805	(2,273,805)	6,894,159	(6,894,159)	266.767
NYCHA (Stand Alone, All Funds)	29,858,698	29,856,798	1,900	29,061,048	797,650	40,834,417
HDC Pass Through						
- 3	4,582,638	4,531,667	50,970	4,458,805	123,833	4,460,972
HPD Participating Loan (Schermerhorn)	6,232,283	6,195,260	37,023	5,206,668	1,025,615	6,054,345
HPD Grant Funds (Harp Proceeds)	4,423,336	4,412,636	10,700	4,246,600	176,736	4,114,200
Bond Proceeds, Non-OR	-	-	-	-	-	21,547
Bond Revenue Funds, Non-OR	161,222,918	171,684,359	(10,461,441)	178,853,425	(17,630,507)	170,468,499
Subtotal, Bond-Related	2,299,290,851	2,512,823,909	(213,533,057)	2,695,522,581	(396,231,730)	3,186,581,737
Housing Impact Bonds - Bond Proceeds	_	_	_	_	_	_
Housing Impact Bonds - Debt Service Reserve	_	_	_	_	_	_
Housing Impact Bonds - Borrowers Equity	=	_	=	14,410	(14,410)	-
Housing Impact Bonds - City Subsidy	100,315,183	100,332,908	(17,725)	14,410	100,315,183	-
Housing Impact Bonds - City Subsidy Housing Impact Bonds - Loan Funds	277,488,872	291,321,679	(13,832,808)	176,950,768	100,538,104	262,648,768
			(13,032,000)			
Housing Impact Bonds - Mortgage Reserve	5,272,646	5,272,646	-	3,425,167	1,847,479	2,973,078
Housing Impact Bonds - Rebate	-	-	-	-	-	-
Housing Impact Bonds - Redemption	- 00.050.047	04.050.447	0.005.000	40.070.000	45 000 040	-
Housing Impact Bonds - Revenue	33,959,217	31,053,417	2,905,800	18,870,000	15,089,216	11,959,905
Housing Impact Bonds - Sun Loan Proceeds	119,988,781	119,941,976	46,805	22,838,295	97,150,486	9,178,578
Subtotal, HIB Bond-Related	537,024,698	547,922,626	(10,897,928)	222,098,640	314,926,058	286,760,329
HPD Funds	335,929,077	339,590,225	(3,661,148)	350.388.700	(14,459,623)	328,831,760
HPD Grant Funds (Section 661)	842,101,051	865,697,434	(23,596,383)	544,604,844	297,496,207	771,504,820
Escrows (HDC retains earnings)	90,249,800	83,359,094	6,890,706	77,328,056	12,921,744	73,623,789
Reserves for Replacement, Escrows	516,584,180	511,822,880	4,761,300	438,244,032	78,340,148	422,973,651
Subtotal, Loan Servicing	1,784,864,108	1,800,469,632	(15,605,524)	1,410,565,631	374,298,477	1,596,934,019
Housing Assistance Corp.	1,712,155	1,712,084	70	3,523,216	(1,811,062)	5,309,686
REMIC	171,799,430	171,385,208	414,222	164,732,824	7,066,606	158,116,164
NYSERDA - HFA/JASA Loan Fund Proceeds	311,235	311,235	-	878,831	(567,596)	2,019,734
Construction Loan Mortgagor Equity	32,506,198	32,742,335	(236,137)	29,330,225	3,175,973	30,466,323
Community Development Block Grant	1,431,887	1,426,287	5,600	1,713,805	(281,918)	1,890,585
Corporate Services 421a Funds	59,291,149	61,109,149	(1,818,000)	126,351,582	(67,060,433)	203,779,562
Corporate Services DOJ	5,843	5,843	-	1,043,707	(1,037,864)	1,039,267
Corporate Services Committed to HDC Loans	45,673,973	95,170,421	(49,496,448)	163,520,418	(117,846,445)	40,621,712
Corporate Services Committed to HDC Open Res	2,890,851	3,108,971	(218,120)	7,366,254	(4,475,403)	6,212,268
Corporate Services General/Operating***	88,338,633	111,208,655	(22,870,022)	61,002,343	27,336,290	25,706,030
Corporate Services Future Mitchell Lama Loan Fund	76,420,962	71,870,805	4,550,157	65,019,159	11,401,803	65,817,168
Corporate Services HUD Multi-Family Loan Fund	983,575	974,275	9,300	880,789	102,786	4,815,162
Corporate Services HPD 15 Year Reserves	2,583,200	2,570,744	12,456	2,246,127	337,073	2,220,526
HPDMOU	7,756,013	7,741,546	14,467	13,645	,	14,780
Corporate Services OPEB****	13,350,000	13,350,000		13,350,000	_	7,500,000
Corporate Services Designated and	. 2,300,000	. 2,300,000		,,		.,_00,000
Restricted / Rating and Reserves **	237,444,064	244,118,397	(6,674,333)	228,280,871	9,163,193	222,637,885
Subtotal, HDC Non-Bond Programs	742,499,167	818,805,955	(76,306,788)	869,253,797	(126,754,629)	778,166,851
•			, , , ,			
Total, All Pools	5,363,678,825	5,680,022,122	(316,343,297)	5,197,440,649	166,238,175	5,848,442,936

^{*} This amount represents the 2nd mortgage payoffs from the Mitchell Lama closing held by HDC prior to transfer to REMIC trustee

^{** 160,000,000} Bond Reserve

^{** 2,527,000 2014} B DSR

^{** 8,217,750 2018} B DSR
** 15,000,000 HDC Risk Sharing Reserves COOP City (139)
** 7,755,556 HDC Financial Guaranty Reserves NYCHA Tax credit (140)

^{** 9,352,096} FHA Risk Sharing Reserve (139)

^{** 30,297,472} Working Capital

^{** 16,290,761.45} Green Swap (137)
*** 3M Self Insurance Reserve for Errors and Ommissions

^{****} OPEB Cash Balance 290,887.95

Monday, November 13, 2023

	11/13/2023	% of	10/16/2023	Weekly Change	10/31/2022	10/31/2022 to Now	Investment Type		
Fotal Investments	5.363.678.825	Securities	5.680.022.122	(316,343,297.28)	5,198,430,341	165.248.483.56	Munic	ipal Bonds, 3% Treasuries, 0%	Repurchase
nvestments by Security:	3,303,070,023	Held	3,000,022,122	(310,343,231.20)	3,130,430,341	103,240,403.30	Project-Related		Agreements, 7%
Repurchase Agreements	371,902,000	6.93%	111,591,000	260,311,000	63,241,000	308,661,000	GNMA, 0%		Guarante
uaranteed Investment Contracts	36,313,049	0.68%	47,399,860	(11,086,811)	246,824,744	(210,511,695)	Freddie Paydowns,		Investme
emand Deposit (Interest Bearing)	2,018,643,839	37.64%	2,475,405,108	(456,761,269)	1,927,208,114	91,435,725	0.83%	Y The second	Contracts
ertificate of Deposit	184,000,000	3.43%	184,000,000	-	184,000,000	-		No.	1
Citibank Forward Purchase Agreement (NYCHA DSR)	29,048,498	0.54%	29,048,498	-	29,048,498	.			Demand D
gencies	2,512,994,000	46.85%	2,512,994,000	-	2,517,994,000	(5,000,000)	Agencies, 47%		(Interest B
Freddie Paydowns	44,437,490	0.83%	44,557,908	(120,418)	48,417,833	(3,980,343)	,		38%
Project-Related GNMA Municipal Bonds	16,549,948 149,790,000	0.31% 2.79%	16,590,748 149.790.000	(40,800)	17,030,152 150.685.000	(480,203) (895,000)			Certificate of
viunicipal borids Freasuries	149,790,000	0.00%	149,790,000	(108,645,000)	13,981,000	(13,981,000)	c	itibank Forward Purchase	Deposit, 3.43%
Fotal	5,363,678,825	100.00%	5,680,022,122	(316,343,297)	5,198,430,341	165,248,484	Ag	reement (NYCHA DSR), 0%	
Diversification Details:									
Repurchase Agreements:	Amount Outstanding		Combined Weighted Avg.		Market I	lighlights		Portfolio Market Value	
Daiwa Securities	351,729,000		<u> </u>		SOFR	5.32	Book Value		2,689,862,139
Mizuho Securities Usa, Inc.	20,173,000		5.28		1 yr Treasury	5.37	Market Value		2,069,662,139
Total	371,902,000				2 yr Treasury	5.02	Walker Value	Shock Analysis	2,2-1,200,044
	,,				3 yr Treasury	4.80	Market Value Dn 50	•	2,304,248,030
					7 yr Treasury	4.66	Market Value Dn 25		2,278,870,629
Guaranteed Investment Contracts	Amount Outstanding	%	Maturity	Interest Rate	10 yr Treasury	4.69	Market Value Up 25	5	2,228,405,727
Bayerische Landesbank	3,622,792	9.98%	5/2030-6/2036	*5.68	SIFMA	3.13	Market Value Up 50	0	2,203,891,697
Societe Generale GIC	129,093	0.36%	11/1/2034	3.50					
Γoronto-Dominion Bank c/o TD Security-GIC	3,778,346	10.40%	5/1/2025	0.647			Investment Type	1	
oronto-Dominion Bank c/o TD Security-GIC Total	28,782,817 36,313,049	79.26% 100.00%	3/1/2026	2.187			7,1		
Note: All current agreements are Uncollateralized	36,313,049	100.00%	*Wei	ghted Avg. for Bayerische	700,000,000.00	49%			
					600,000,000.00			43%	5
Certificate of Deposit	Amount Outstanding	%	Maturity	Interest Rate					
Flagstar/NYCB - Hunters Point Total	184,000,000 184,000,000	100.00% 100.00%	4/1/2024	3.76	500,000,000.00				
	,,,,,,,,,	100.0070			400,000,000.00				
Annual Develt (Interest Develue)	Amount Outstanding	0/	Internet Date	Mainbard Acco	,,				
Demand Deposit (Interest Bearing)	Amount Outstanding	% 4.529/	Interest Rate	Weighted Avg.					
Citizens	87,981,989	4.53%	5.25%	0.24%	300,000,000.00				
Citizens Customer Bank	87,981,989 301,012,504	4.53% 15.51%	5.25% 5.20%	0.24% 0.81%	300,000,000.00				
Citizens Customer Bank Dime	87,981,989 301,012,504 146,328,423	4.53% 15.51% 7.54%	5.25% 5.20% 5.25%	0.24% 0.81% 0.40%					
Citizens Customer Bank	87,981,989 301,012,504	4.53% 15.51%	5.25% 5.20%	0.24% 0.81%	300,000,000.00				
Citizens Customer Bank Dime Dime (formerly BHNB)	87,981,989 301,012,504 146,328,423 287,358,220	4.53% 15.51% 7.54% 14.80%	5.25% 5.20% 5.25% 5.25%	0.24% 0.81% 0.40% 0.78%	300,000,000.00	2%	3% 0% 1%	2% 0%	0%
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179	4.53% 15.51% 7.54% 14.80% 5.36%	5.25% 5.20% 5.25% 5.25% ↑ 5.25%	0.24% 0.81% 0.40% 0.78% 0.28%	300,000,000.00	2%	3% 0% 1%	0%	
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703	4.53% 15.51% 7.54% 14.80% 5.36% 0.04%	5.25% 5.20% 5.25% 5.25% ↑ 5.25% 4.00%	0.24% 0.81% 0.40% 0.78% 0.28% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00	2% encies Freddie K Mu	3% 0% 1% nis Treasury REPO	2% CD GIC MM	MM - Fixed
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar (formerly Signature) Hanover	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88%	5.25% 5.20% 5.25% 5.25% 4.00% ↑ 5.25% 4.00% ↑ 5.25% 5.25% 5.10%	0.24% 0.81% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25%	300,000,000.00 200,000,000.00 100,000,000.00	2% encies Freddie K Mu	nis Treasury REPO	0%	
Citizens Customer Bank Dime Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12%	5.25% 5.20% 5.25% 5.25% 4.00% \$ 5.25% \$ 5.25% 5.10% 5.15%	0.24% 0.81% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06%	300,000,000.00 200,000,000.00 100,000,000.00	2% encies Freddie K Mu		CD GIC MM	MM - Fixed
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88%	5.25% 5.20% 5.25% 5.25% 4.00% ↑ 5.25% 4.00% ↑ 5.25% 5.25% 5.10%	0.24% 0.81% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25%	300,000,000.00 200,000,000.00 100,000,000.0	2% encies Freddie K Mu	o% 1% nis Treasury REPO Bond W/A Return Y	CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks Vebster Bank (formerly Sterling) Total	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70%	5.25% 5.20% 5.25% 5.25% 4.00% 5.25% 5.25% 5.10% 5.15% 5.25%	0.24% 0.81% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06% 5.56%	300,000,000.00 200,000,000.00 100,000,000.00		Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar (formerly Signature) Flagstar (formerly Signature) Flanover Bank of the Ozarks Webster Bank (formerly Sterling) Total	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70%	5.25% 5.20% 5.25% 5.25% 4.00% \$ 5.25% \$ 5.25% 5.10% 5.15%	0.24% 0.81% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06%	300,000,000.00 200,000,000.00 100,000,000.00		Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Hagstar (formerly Signature) Hanover Bank of Hanover Bank of Ho Ozarks Webster Bank (formerly Sterling)	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70%	5.25% 5.20% 5.25% 5.25% 4.00% ↑ 5.25% ↑ 5.25% 5.10% 5.15% 5.25%	0.24% 0.81% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06% 0.56% 5.23%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15		Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flushing Flush Flushing Flushing Flush Flushing Flush	87,981,989 301,012,504 146,328,423 287,388,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315 Amount Outstanding 7,919,807 60,129,177	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70% 100.00%	5.25% 5.20% 5.25% 5.25% 5.25% 4.00% 5.25% 5.25% 5.10% 5.15% 5.25% Interest Rate 4.50% 5.15% 5.15%	0.24% 0.81% 0.40% 0.40% 0.28% 0.00% 1.03% 0.25% 0.06% 0.56% 5.23% Weighted Avg. 0.46% 3.49% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15			0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dirine (formerly BHNB) Cast West Bank Clushing Commercial Bank Clagstar/NYCB Clagstar (formerly Signature) Clanover Clank of the Ozarks Vebster Bank (formerly Sterling) Total Lemand Deposit - Fixed Rate Special Agreements Customer Bank ICS (Revenue-USB) Customer Bank ICS (RFR) Customer Bank ICS (Revenue-BNY) Dezark ICS	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315 Amount Outstanding 7,919,807 60,129,177 9,452,540	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70% 100.00%	5.25% 5.20% 5.25% 5.25% 4.00% ↑ 5.25% 5.10% 5.15% 5.25% 4.00% 4.50% 4.50%	0.24% 0.81% 0.40% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06% 0.56% 5.23% Weighted Avg. 0.46% 3.49% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15 2.90 2.65		Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar/NYCB Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks Webster Bank (formerly Sterling) Total Demand Deposit - Fixed Rate Special Agreements Customer Bank ICS (Revenue-USB) Customer Bank ICS (RFR) Customer Bank ICS (Revenue-BNY)	87,981,989 301,012,504 146,328,423 287,388,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315 Amount Outstanding 7,919,807 60,129,177	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70% 100.00%	5.25% 5.20% 5.25% 5.25% 5.25% 4.00% 5.25% 5.25% 5.10% 5.15% 5.25% Interest Rate 4.50% 5.15% 5.15%	0.24% 0.81% 0.40% 0.40% 0.28% 0.00% 1.03% 0.25% 0.06% 0.56% 5.23% Weighted Avg. 0.46% 3.49% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15 2.90 2.65	2.68 2.69 2.6 2.05	Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks Webster Bank (formerly Sterling) Total Demand Deposit - Fixed Rate Special Agreements Customer Bank ICS (Revenue-USB) Customer Bank ICS (RFR) Customer Bank ICS (Revenue-BNY) Dozark ICS	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315 Amount Outstanding 7,919,807 60,129,177 9,452,540	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70% 100.00%	5.25% 5.20% 5.25% 5.25% 5.25% 4.00% 5.25% 5.25% 5.10% 5.15% 5.25% Interest Rate 4.50% 5.15% 5.15%	0.24% 0.81% 0.40% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06% 0.56% 5.23% Weighted Avg. 0.46% 3.49% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15 2.90 2.65 2.40 2.15 1.76	2.68 2.69 2.6 2.05	Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dirine Dirine (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks Webster Bank (formerly Sterling) Total Demand Deposit - Fixed Rate Special Agreements Customer Bank ICS (Revenue-USB) Customer Bank ICS (RFR) Customer Bank ICS (Revenue-BNY) Dezark ICS	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315 Amount Outstanding 7,919,807 60,129,177 9,452,540	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70% 100.00%	5.25% 5.20% 5.25% 5.25% 5.25% 4.00% 5.25% 5.25% 5.10% 5.15% 5.25% Interest Rate 4.50% 5.15% 5.15%	0.24% 0.81% 0.40% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06% 0.56% 5.23% Weighted Avg. 0.46% 3.49% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15 2.90 2.65 2.40 2.15	2.68 2.69 2.6 2.05	Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks Webster Bank (formerly Sterling) Total Demand Deposit - Fixed Rate Special Agreements Customer Bank ICS (Revenue-USB) Customer Bank ICS (RFR) Customer Bank ICS (Revenue-BNY) Dozark ICS	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315 Amount Outstanding 7,919,807 60,129,177 9,452,540	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70% 100.00%	5.25% 5.20% 5.25% 5.25% 5.25% 4.00% 5.25% 5.25% 5.10% 5.15% 5.25% Interest Rate 4.50% 5.15% 5.15%	0.24% 0.81% 0.40% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06% 0.56% 5.23% Weighted Avg. 0.46% 3.49% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15 2.90 2.65 2.40 2.15 1.75 1.65	2.68 2.69 2.6 2.05	Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dime Dime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks Webster Bank (formerly Sterling) Total Demand Deposit - Fixed Rate Special Agreements Customer Bank ICS (Revenue-USB) Customer Bank ICS (RFR) Customer Bank ICS (Revenue-BNY) Dozark ICS	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315 Amount Outstanding 7,919,807 60,129,177 9,452,540	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70% 100.00%	5.25% 5.20% 5.25% 5.25% 5.25% 4.00% 5.25% 5.25% 5.10% 5.15% 5.25% Interest Rate 4.50% 5.15% 5.15%	0.24% 0.81% 0.40% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06% 0.56% 5.23% Weighted Avg. 0.46% 3.49% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15 2.90 2.65 2.40 2.15 1.75 1.65 1.40	2.68 2.69 2.6 2.05	Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate
Citizens Customer Bank Dirime Dirime (formerly BHNB) East West Bank Flushing Commercial Bank Flagstar/NYCB Flagstar (formerly Signature) Hanover Bank of the Ozarks Webster Bank (formerly Sterling) Total Demand Deposit - Fixed Rate Special Agreements Customer Bank ICS (Revenue-USB) Customer Bank ICS (RFR) Customer Bank ICS (Revenue-BNY) Dezark ICS	87,981,989 301,012,504 146,328,423 287,358,220 104,061,179 824,703 379,156,730 310,289,949 94,742,255 21,672,363 207,714,000 1,941,142,315 Amount Outstanding 7,919,807 60,129,177 9,452,540	4.53% 15.51% 7.54% 14.80% 5.36% 0.04% 19.53% 15.98% 4.88% 1.12% 10.70% 100.00%	5.25% 5.20% 5.25% 5.25% 5.25% 4.00% 5.25% 5.25% 5.10% 5.15% 5.25% Interest Rate 4.50% 5.15% 5.15%	0.24% 0.81% 0.40% 0.40% 0.78% 0.28% 0.00% 1.03% 0.84% 0.25% 0.06% 0.56% 5.23% Weighted Avg. 0.46% 3.49% 0.00%	300,000,000.00 200,000,000.00 100,000,000.00 - Ag 3.65 3.40 3.15 2.90 2.65 2.40 2.15 1.75 1.73 1.65 1.40 1.15	2.68 2.69 2.6 2.68 2.05 2.00	Bond W/A Return Y	0% CD GIC MM	MM - Fixed Rate