

Historical Rates Comparison

Year	Before Tax Rate (Jan)			BOLI Interest Crediting Rate		
	Fed Funds	5 Year Treasury	10 Year Treasury	Average Market	Tax Rate	Before-Tax Equivalent
1990	8.25%	8.12%	8.21%	7.20%	40%	12.00%
1991	7.00%	7.70%	8.09%	7.56%	40%	12.60%
1992	4.00%	6.24%	7.03%	7.60%	40%	12.67%
1993	3.02%	5.83%	6.60%	7.43%	40%	12.38%
1994	3.05%	5.09%	5.75%	7.30%	40%	12.17%
1995	5.53%	7.76%	7.78%	6.94%	40%	11.57%
1996	5.56%	5.36%	5.65%	6.94%	40%	11.57%
1997	5.25%	6.33%	6.58%	6.70%	40%	11.17%
1998	5.56%	5.42%	5.54%	6.35%	40%	10.58%
1999	4.63%	4.60%	4.72%	6.29%	40%	10.48%
2000	5.46%	6.58%	6.66%	6.36%	40%	10.60%
2001	5.98%	4.86%	5.16%	6.09%	40%	10.15%
2002	1.73%	4.34%	5.04%	6.02%	40%	10.03%
2003	1.24%	3.05%	4.05%	5.69%	40%	9.48%
2004	1.00%	3.12%	4.15%	5.20%	40%	8.67%
2005	2.28%	3.71%	4.22%	4.50%	40%	7.50%
2006	4.29%	4.35%	4.42%	4.60%	40%	7.67%
2007	5.25%	4.75%	4.76%	4.80%	40%	8.00%
2008	3.50%	2.98%	3.74%	4.85%	40%	8.08%
2009	0.25%	1.60%	2.52%	5.10%	40%	8.50%
2010	0.25%	2.48%	3.73%	4.70%	40%	7.83%
2011	0.25%	1.99%	3.39%	4.30%	40%	7.17%
2012	0.00%	0.84%	1.97%	4.20%	40%	7.00%
2013	0.25%	0.72%	1.78%	3.65%	40%	6.08%
2014	0.16%	1.72%	2.99%	3.55%	40%	5.92%
2015	0.12%	1.61%	2.12%	3.40%	40%	5.67%
2016	0.13%	1.59%	2.15%	3.40%	40%	5.67%
2017	0.55%	1.94%	2.45%	3.45%	40%	5.75%
2018	1.33%	2.25%	2.46%	3.47%	25%	4.63%

