

# Leader Bank – SBL Pricing Grid

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- \* **Client rates** are calculated by adding the Index and Spread Rates.
- \* **Credit Line Size** is determined by the pledged collateral assets, calculated in accordance with Bank policy.
- \* **Index Rate** resets weekly every Monday (or the following Business Day in the event of holiday).

<u>Credit Line Size</u>	<u>Index Rate</u>	<u>Spread Rate</u>
\$5MM+	1-Month Term SOFR (5.34% as of 1/12/2024)	1.75%
\$3MM - \$4.99MM		2.00%
\$1MM - \$2.99MM		2.25%
\$500k - \$999k		2.50%
\$250k - \$499k		2.75%
\$100k - \$249k		3.00%
< \$100k		3.50%