

LIBOR Contract Type	Includes	Board-Selected Benchmark Replacement
Derivative Transactions	LIBOR Contracts that would satisfy the criteria to be a “Protocol Covered Document” under the ISDA protocol but for the fact that one or more parties to such contracts is not an “Adhering Party” to the ISDA protocol	Compounded SOFR in arrears per the “Fallback Rate (SOFR)” in the ISDA protocol, plus applicable Statutory Spread Adjustments
GSE Contracts	LIBOR Contracts to which Freddie Mac or Fannie Mae is identified as a party in the transaction documents and that is a commercial or multifamily mortgage loan, a commercial or multifamily mortgage-backed security, a collateralized mortgage obligation, a credit risk transfer transaction or a Federal Home Loan Bank advance	SOFR for overnight LIBOR, plus applicable Statutory Spread Adjustment 30-day compounded average of SOFR , published by the Federal Reserve Bank of New York, for 1, 3, 6 and 12 month LIBOR, plus applicable Statutory Spread Adjustments
Consumer Loans	LIBOR Contracts that are consumer credit transactions	SOFR for overnight LIBOR, plus one year linear addition of applicable Statutory Spread Adjustment 1, 3, 6 and 12 month CME Term SOFR published by CME Group Benchmark Administration for 1, 3, 6 and 12 month LIBOR, plus one year linear addition of applicable Statutory Spread Adjustment Rates published or provided by Refinitiv Limited as “USD IBOR Cash Fallbacks” for “Consumer” products equate to the required rates plus linear addition of spread adjustment
Other	All other LIBOR Contracts	SOFR for overnight LIBOR, plus applicable Statutory Spread Adjustment 1, 3, 6 and 12 month CME Term SOFR published by CME Group Benchmark Administration for 1, 3, 6 and 12 month LIBOR, plus applicable Statutory Spread Adjustment