

Leveraged Equities Margin Loan

International

Effective From 2/09/2024



The professional's choice

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Australia				
TEAM:US	ATLISSIAN CORP-CL A	0%	50%	30%
Belgium				
ABI:BB	ANHEUSER-BUSCH INBEV SA/NV	0%	65%	30%
KBC:BB	KBC GROUP NV	0%	60%	30%
UCB:BB	UCB SA	0%	60%	30%
Canada				
ABX:CN	BARRICK GOLD CORP	0%	55%	30%
AEM:CN	AGNICO EAGLE MINES LTD	0%	60%	30%
ATD:CN	ALIMENTATION COUCHE-TARD INC	0%	60%	30%
BCE:CN	BCE INC	0%	60%	30%
BMO:CN	BANK OF MONTREAL	0%	65%	30%
BN:CN	BROOKFIELD CORP	0%	60%	30%
BNS:CN	BANK OF NOVA SCOTIA	0%	65%	30%
CCO:CN	CAMECO CORP	0%	55%	30%
CM:CN	CAN IMPERIAL BK OF COMMERCE	0%	60%	30%
CNQ:CN	CANADIAN NATURAL RESOURCES	0%	65%	30%
CNR:CN	CANADIAN NATL RAILWAY CO	0%	65%	30%
CP:CN	CANADIAN PACIFIC KANSAS CITY	0%	65%	30%
CSU:CN	CONSTELLATION SOFTWARE INC	0%	60%	30%
CVE:CN	CENOVUS ENERGY INC	0%	55%	30%
DOL:CN	DOLLARAMA INC	0%	60%	30%
ENB:CN	ENBRIDGE INC	0%	65%	30%
FNV:CN	FRANCO-NEVADA CORP	0%	60%	30%
FTS:CN	FORTIS INC	0%	60%	30%
GIB/A:CN	CGI INC	0%	60%	30%
H:CN	HYDRO ONE LTD	0%	60%	30%
IFC:CN	INTACT FINANCIAL CORP	0%	60%	30%
IMO:CN	IMPERIAL OIL LTD	0%	60%	30%
L:CN	LOBLAW COMPANIES LTD	0%	60%	30%
LULU:US	LULULEMON ATHLETICA INC	0%	55%	30%
MFC:CN	MANULIFE FINANCIAL CORP	0%	60%	30%
MRU:CN	METRO INC/CN	0%	60%	30%
NA:CN	NATIONAL BANK OF CANADA	0%	60%	30%
NTR:CN	NUTRIEN LTD	0%	55%	30%
POW:CN	POWER CORP OF CANADA	0%	60%	30%
PPL:CN	PEMBINA PIPELINE CORP	0%	60%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Canada				
QSR:CN	RESTAURANT BRANDS INTERN	0%	60%	30%
RCI/B:CN	ROGERS COMMUNICATIONS INC-B	0%	60%	30%
RY:CN	ROYAL BANK OF CANADA	0%	65%	30%
SHOP:CN	SHOPIFY INC - CLASS A	0%	60%	30%
SLF:CN	SUN LIFE FINANCIAL INC	0%	60%	30%
SU:CN	SUNCOR ENERGY INC	0%	60%	30%
T:CN	TELUS CORP	0%	60%	30%
TD:CN	TORONTO-DOMINION BANK	0%	65%	30%
TECK/B:CN	TECK RESOURCES LTD-CLS B	0%	55%	30%
TOU:CN	TOURMALINE OIL CORP	0%	60%	30%
TRI:CN	THOMSON REUTERS CORP	0%	65%	30%
TRP:CN	TC ENERGY CORP	0%	60%	30%
WCN:CN	WASTE CONNECTIONS INC	0%	60%	30%
WN:CN	WESTON (GEORGE) LTD	0%	60%	30%
WPM:CN	WHEATON PRECIOUS METALS CORP	0%	60%	30%
France				
ACA:FP	CREDIT AGRICOLE SA	0%	60%	30%
AI:FP	AIR LIQUIDE SA	0%	65%	30%
AIR:FP	AIRBUS SE	0%	65%	30%
AIR:GR	AIRBUS SE	0%	65%	30%
BN:FP	DANONE	0%	60%	30%
BNP:FP	BNP PARIBAS	0%	65%	30%
CA:FP	CARREFOUR SA	0%	60%	30%
CAP:FP	CAPGEMINI SE	0%	60%	30%
CS:FP	AXA SA	0%	65%	30%
DG:FP	VINCI SA	0%	65%	30%
DSY:FP	DASSAULT SYSTEMES SE	0%	65%	30%
EDEN:FP	EDENRED	0%	60%	30%
EL:FP	ESSILORLUXOTTICA	0%	65%	30%
EN:FP	BOUYGUES SA	0%	60%	30%
ENGI:FP	ENGIE	0%	60%	30%
GLE:FP	SOCIETE GENERALE SA	0%	55%	30%
HO:FP	THALES SA	0%	60%	30%
KER:FP	KERING	0%	60%	30%
LR:FP	LEGRAND SA	0%	60%	30%
MC:FP	LVMH MOET HENNESSY LOUIS VUI	0%	65%	30%
ML:FP	MICHELIN (CGDE)	0%	60%	30%

International investments can only be acquired through select Wraps/MasterTrusts/Platforms.

Please contact your Relationship Manager or the Customer Service Team on 1300 307 807 (+61 2 8282 8282) 8.30am – 5.30pm AEST/AEDT for further details.

Defined terms in the Leveraged Equities Terms and Conditions have the same meaning in this document.

To receive the diversified Lending Ratio the Lending Value of the Acceptable Investment must not represent more than the allowable Concentration Limit in the Secured Portfolio. Any Market Value not eligible for the diversified Lending Ratio may receive the standard Lending Ratio. Bought Puts, cash and cash like investments are excluded from the calculations.

All Securities are restricted and capped to allowable concentration. Lending Values may decrease daily in line with fluctuations with the Secured Portfolio.

Wraps/MasterTrusts/Platforms - if there is no Lending Ratio on this list, refer to the Lending Ratio for each individual investment as per the current list of Acceptable Investments.

Lending Ratio - The percentage applied from time to time by the Lender to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero. For the full definition, refer to Section 9 of the Leveraged Equities Terms and Conditions. You must confirm the Lending Ratio applicable to your Secured Portfolio prior to purchasing Acceptable Investments. Lending Ratios are set for the purpose of managing the Lenders risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time at its discretion, change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

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Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
France				
OR:FP	L'OREAL	0%	65%	30%
ORA:FP	ORANGE	0%	60%	30%
PUB:FP	PUBLICIS GROUPE	0%	60%	30%
RI:FP	PERNOD RICARD SA	0%	60%	30%
RMS:FP	HERMES INTERNATIONAL	0%	65%	30%
RNO:FP	RENAULT SA	0%	60%	30%
SAF:FP	SAFRAN SA	0%	65%	30%
SAN:FP	SANOFI	0%	60%	30%
SGO:FP	COMPAGNIE DE SAINT GOBAIN	0%	60%	30%
SU:FP	SCHNEIDER ELECTRIC SE	0%	65%	30%
SW:FP	SODEXO SA	0%	60%	30%
TTE:FP	TOTALENERGIES SE	0%	65%	30%
VIE:FP	VEOLIA ENVIRONNEMENT	0%	60%	30%
Germany				
4GLD:GR	XETRA-GOLD	0%	60%	30%
ADS:GR	ADIDAS AG	0%	55%	30%
ALV:GR	ALLIANZ SE-REG	0%	65%	30%
BAS:GR	BASF SE	0%	60%	30%
BAYN:GR	BAYER AG-REG	0%	55%	30%
BEI:GR	BEIERSDORF AG	0%	60%	30%
BMW:GR	BAYERISCHE MOTOREN WERKE AG	0%	65%	30%
CBK:GR	COMMERZBANK AG	0%	55%	30%
CON:GR	CONTINENTAL AG	0%	60%	30%
DB1:GR	DEUTSCHE BOERSE AG	0%	60%	30%
DBK:GR	DEUTSCHE BANK AG-REGISTERED	0%	60%	30%
DTE:GR	DEUTSCHE TELEKOM AG-REG	0%	65%	30%
DTG:GR	DAIMLER TRUCK HOLDING AG	0%	60%	30%
EOAN:GR	E.ON SE	0%	60%	30%
FRE:GR	FRESENIUS SE & CO KGAA	0%	60%	30%
HEI:GR	HEIDELBERG MATERIALS AG	0%	60%	30%
HEN3:GR	HENKEL AG & CO KGAA VOR-PREF	0%	60%	30%
HNR1:GR	HANNOVER RUECK SE	0%	60%	30%
IFX:GR	INFINEON TECHNOLOGIES AG	0%	60%	30%
MBG:GR	MERCEDES-BENZ GROUP AG	0%	65%	30%
MRK:GR	MERCK KGAA	0%	65%	30%
MTX:GR	MTU AERO ENGINES AG	0%	60%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Germany				
MUV2:GR	MUENCHENER RUECKVER AG-REG	0%	60%	30%
P911:GR	DR ING HC F PORSCHE AG	0%	65%	30%
PAH3:GR	PORSCHE AUTOMOBIL HLDG-PREF	0%	60%	30%
RWE:GR	RWE AG	0%	60%	30%
SAP:GR	SAP SE	0%	65%	30%
SHL:GR	SIEMENS HEALTHINEERS AG	0%	65%	30%
SIE:GR	SIEMENS AG-REG	0%	65%	30%
SRT3:GR	SARTORIUS AG-VORZUG	0%	55%	30%
SY1:GR	SYMRISE AG	0%	60%	30%
VNA:GR	VONOVIA SE	0%	55%	30%
VOW3:GR	VOLKSWAGEN AG-PREF	0%	65%	30%
Hong Kong				
1:HK	CK HUTCHISON HOLDINGS LTD	0%	60%	30%
1299:HK	AIA GROUP LTD	0%	60%	30%
2388:HK	BOC HONG KONG HOLDINGS LTD	0%	60%	30%
27:HK	GALAXY ENTERTAINMENT GROUP L	0%	55%	30%
2800:HK	TRACKER FUND OF HONG KONG-B	0%	60%	30%
291:HK	CHINA RESOURCES BEER HOLDING	0%	55%	30%
388:HK	HONG KONG EXCHANGES & CLEAR	0%	60%	30%
669:HK	TECHTRONIC INDUSTRIES CO LTD	0%	55%	30%
941:HK	CHINA MOBILE LTD	0%	65%	30%
PRU:LN	PRUDENTIAL PLC	0%	55%	30%
Japan				
1305:JP	IFREE ETF TOPIX	0%	60%	30%
1306:JP	NEXT FUNDS TOPIX ETF	0%	65%	30%
1308:JP	NIKKO ETF - TOPIX	0%	60%	30%
1320:JP	IFREE ETF NIKKEI 225	0%	60%	30%
1321:JP	NF NIKKEI 225 ETF	0%	60%	30%
1330:JP	NIKKO ETF - NKY 225	0%	60%	30%
1346:JP	MAXIS NIKKEI 225 ETF	0%	60%	30%
1348:JP	MAXIS TOPIX ETF	0%	60%	30%
1605:JP	INPEX CORP	0%	55%	30%
1925:JP	DAIWA HOUSE INDUSTRY CO LTD	0%	60%	30%
1928:JP	SEKISUI HOUSE LTD	0%	60%	30%

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Japan				
2502:JP	ASAHI GROUP HOLDINGS LTD	0%	60%	30%
2503:JP	KIRIN HOLDINGS CO LTD	0%	60%	30%
2802:JP	AJINOMOTO CO INC	0%	60%	30%
2914:JP	JAPAN TOBACCO INC	0%	60%	30%
3382:JP	SEVEN & I HOLDINGS CO LTD	0%	60%	30%
3659:JP	NEXON CO LTD	0%	55%	30%
4063:JP	SHIN-ETSU CHEMICAL CO LTD	0%	65%	30%
4452:JP	KAO CORP	0%	60%	30%
4502:JP	TAKEDA PHARMACEUTICAL CO LTD	0%	60%	30%
4503:JP	ASTELLAS PHARMA INC	0%	60%	30%
4507:JP	SHIONOGI & CO LTD	0%	60%	30%
4519:JP	CHUGAI PHARMACEUTICAL CO LTD	0%	60%	30%
4523:JP	EISAI CO LTD	0%	60%	30%
4543:JP	TERUMO CORP	0%	60%	30%
4568:JP	DAIICHI SANKYO CO LTD	0%	60%	30%
4578:JP	OTSUKA HOLDINGS CO LTD	0%	60%	30%
4689:JP	LY CORP	0%	60%	30%
4901:JP	FUJIFILM HOLDINGS CORP	0%	60%	30%
4911:JP	SHISEIDO CO LTD	0%	55%	30%
5108:JP	BRIDGESTONE CORP	0%	60%	30%
5401:JP	NIPPON STEEL CORP	0%	60%	30%
6098:JP	RECRUIT HOLDINGS CO LTD	0%	60%	30%
6178:JP	JAPAN POST HOLDINGS CO LTD	0%	60%	30%
6273:JP	SMC CORP	0%	60%	30%
6301:JP	KOMATSU LTD	0%	60%	30%
6326:JP	KUBOTA CORP	0%	60%	30%
6367:JP	DAIKIN INDUSTRIES LTD	0%	60%	30%
6501:JP	HITACHI LTD	0%	60%	30%
6503:JP	mitsubishi electric corp	0%	55%	30%
6594:JP	NIDEC CORP	0%	60%	30%
6701:JP	NEC CORP	0%	60%	30%
6702:JP	FUJITSU LIMITED	0%	60%	30%
6752:JP	PANASONIC HOLDINGS CORP	0%	60%	30%
6758:JP	SONY GROUP CORP	0%	65%	30%
6762:JP	TDK CORP	0%	60%	30%
6857:JP	ADVANTEST CORP	0%	55%	30%
6861:JP	KEYENCE CORP	0%	65%	30%

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Japan				
6902:JP	DENSO CORP	0%	60%	30%
6954:JP	FANUC CORP	0%	60%	30%
6971:JP	KYOCERA CORP	0%	60%	30%
6981:JP	MURATA MANUFACTURING CO LTD	0%	60%	30%
7011:JP	mitsubishi heavy industries	0%	55%	30%
7201:JP	NISSAN MOTOR CO LTD	0%	60%	30%
7203:JP	TOYOTA MOTOR CORP	0%	65%	30%
7267:JP	HONDA MOTOR CO LTD	0%	60%	30%
7269:JP	SUZUKI MOTOR CORP	0%	60%	30%
7270:JP	SUBARU CORP	0%	60%	30%
7733:JP	OLYMPUS CORP	0%	60%	30%
7741:JP	HOYA CORP	0%	60%	30%
7751:JP	CANON INC	0%	60%	30%
7832:JP	BANDAI NAMCO HOLDINGS INC	0%	55%	30%
7974:JP	NINTENDO CO LTD	0%	60%	30%
8001:JP	ITOCHU CORP	0%	60%	30%
8002:JP	MARUBENI CORP	0%	60%	30%
8015:JP	TOYOTA TSUSHO CORP	0%	60%	30%
8031:JP	MITSUI & CO LTD	0%	60%	30%
8035:JP	TOKYO ELECTRON LTD	0%	60%	30%
8053:JP	SUMITOMO CORP	0%	60%	30%
8058:JP	MITSUBISHI CORP	0%	65%	30%
8267:JP	AEON CO LTD	0%	60%	30%
8306:JP	MITSUBISHI UFJ FINANCIAL GRO	0%	65%	30%
8308:JP	RESONA HOLDINGS INC	0%	60%	30%
8309:JP	SUMITOMO MITSUI TRUST HOLDIN	0%	60%	30%
8316:JP	SUMITOMO MITSUI FINANCIAL GR	0%	65%	30%
8411:JP	MIZUHO FINANCIAL GROUP INC	0%	60%	30%
8591:JP	ORIX CORP	0%	60%	30%
8604:JP	NOMURA HOLDINGS INC	0%	60%	30%
8630:JP	SOMPO HOLDINGS INC	0%	60%	30%
8725:JP	MS&AD INSURANCE GROUP HOLDIN	0%	55%	30%
8750:JP	DAI-ICHI LIFE HOLDINGS INC	0%	60%	30%
8766:JP	TOKIO MARINE HOLDINGS INC	0%	60%	30%
8801:JP	MITSUI FUDOSAN CO LTD	0%	60%	30%

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Japan				
8802:JP	MITSUBISHI ESTATE CO LTD	0%	60%	30%
9020:JP	EAST JAPAN RAILWAY CO	0%	60%	30%
9022:JP	CENTRAL JAPAN RAILWAY CO	0%	60%	30%
9101:JP	NIPPON YUSEN KK	0%	55%	30%
9432:JP	NIPPON TELEGRAPH & TELEPHONE	0%	65%	30%
9433:JP	KDDI CORP	0%	65%	30%
9434:JP	SOFTBANK CORP	0%	65%	30%
9613:JP	NTT DATA GROUP CORP	0%	60%	30%
9735:JP	SECOM CO LTD	0%	60%	30%
9983:JP	FAST RETAILING CO LTD	0%	65%	30%
Netherlands				
ABN:NA	ABN AMRO BANK NV-CVA	0%	60%	30%
AD:NA	KONINKLIJKE AHOLD DELHAIZE N	0%	60%	30%
ADYEN:NA	ADYEN NV	0%	45%	30%
AKZA:NA	AKZO NOBEL N.V.	0%	60%	30%
ASM:NA	ASM INTERNATIONAL NV	0%	55%	30%
ASML:NA	ASML HOLDING NV	0%	60%	30%
ASML:US	ASML HOLDING NV-NY REG SHS	0%	60%	30%
HEIA:NA	HEINEKEN NV	0%	65%	30%
INGA:NA	ING GROEP NV	0%	60%	30%
KPN:NA	KONINKLIJKE KPN NV	0%	60%	30%
NXPI:US	NXP SEMICONDUCTORS NV	0%	55%	30%
PHIA:NA	KONINKLIJKE PHILIPS NV	0%	55%	30%
PRX:NA	PROSUS NV	0%	60%	30%
UMG:NA	UNIVERSAL MUSIC GROUP NV	0%	60%	15%
WKL:NA	WOLTERS KLUWER	0%	60%	30%
Singapore				
DBS:SP	DBS GROUP HOLDINGS LTD	0%	65%	30%
OCBC:SP	OVERSEA-CHINESE BANKING CORP	0%	60%	30%
SIA:SP	SINGAPORE AIRLINES LTD	0%	60%	30%
ST:SP	SINGAPORE TELECOMMUNICATIONS	0%	60%	30%
UOB:SP	UNITED OVERSEAS BANK LTD	0%	60%	30%
Switzerland				
ABBN:SW	ABB LTD-REG	0%	65%	30%
ALC:SW	ALCON INC	0%	60%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Switzerland				
BAER:SW	JULIUS BAER GROUP LTD	0%	60%	30%
CB:US	CHUBB LTD	0%	65%	30%
CFR:SW	CIE FINANCIERE RICHEMO-A REG	0%	65%	30%
DSFIR:NA	DSM-FIRMENICH AG	0%	60%	30%
GEBN:SW	GEBERIT AG-REG	0%	60%	30%
GIVN:SW	GIVAUDAN-REG	0%	60%	30%
GLEN:LN	GLENCORE PLC	0%	65%	30%
GRMN:US	GARMIN LTD	0%	60%	30%
HOLN:SW	HOLCIM LTD	0%	60%	30%
KNIN:SW	KUEHNE + NAGEL INTL AG-REG	0%	60%	30%
LISP:SW	CHOCOLADEFABRIKEN LINDT-PC	0%	60%	15%
LOGN:SW	LOGITECH INTERNATIONAL-REG	0%	60%	30%
LONN:SW	LONZA GROUP AG-REG	0%	55%	30%
NESN:SW	NESTLE SA-REG	0%	65%	30%
NOVN:SW	NOVARTIS AG-REG	0%	65%	30%
PGHN:SW	PARTNERS GROUP HOLDING AG	0%	60%	30%
ROG:SW	ROCHE HOLDING AG-GENUSSCHEIN	0%	65%	30%
SCHP:SW	SCHINDLER HOLDING-PART CERT	0%	60%	30%
SCMN:SW	SWISSCOM AG-REG	0%	60%	30%
SDZ:SW	SANDOZ GROUP AG	0%	60%	15%
SGSN:SW	SGS SA-REG	0%	60%	15%
SIKA:SW	SIKA AG-REG	0%	60%	30%
SLHN:SW	SWISS LIFE HOLDING AG-REG	0%	60%	30%
SOON:SW	SONOVA HOLDING AG-REG	0%	60%	30%
SREN:SW	SWISS RE AG	0%	60%	30%
STMN:SW	STRAUMANN HOLDING AG-REG	0%	55%	30%
UBSG:SW	UBS GROUP AG-REG	0%	60%	30%
UHR:SW	SWATCH GROUP AG/THE-BR	0%	60%	30%
ZURN:SW	ZURICH INSURANCE GROUP AG	0%	65%	30%
United Kingdom				
5:HK	HSBC HOLDINGS PLC	0%	65%	30%
AAL:LN	ANGLO AMERICAN PLC	0%	55%	30%
AHT:LN	ASHTREAD GROUP PLC	0%	60%	30%
AMCR:US	AMCOR PLC	0%	60%	30%

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Leveraged Equities Margin Loan

International

Effective From 2/09/2024



The professional's choice

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United Kingdom				
AV/:LN	AVIVA PLC	0%	60%	30%
AZN:LN	ASTRAZENECA PLC	0%	65%	30%
AZN:US	ASTRAZENECA PLC-SPONS ADR	0%	65%	15%
BA/:LN	BAE SYSTEMS PLC	0%	60%	30%
BARC:LN	BARCLAYS PLC	0%	60%	30%
BATS:LN	BRITISH AMERICAN TOBACCO PLC	0%	65%	30%
BP/:LN	BP PLC	0%	65%	30%
BT/A:LN	BT GROUP PLC	0%	60%	30%
CPG:LN	COMPASS GROUP PLC	0%	60%	30%
DGE:LN	DIAGEO PLC	0%	65%	30%
GSK:LN	GSK PLC	0%	65%	30%
HLN:LN	HALEON PLC	0%	60%	30%
HSBA:LN	HSBC HOLDINGS PLC	0%	65%	30%
IHG:LN	INTERCONTINENTAL HOTELS GROU	0%	60%	30%
III:LN	3I GROUP PLC	0%	60%	30%
IMB:LN	IMPERIAL BRANDS PLC	0%	60%	30%
LGEN:LN	LEGAL & GENERAL GROUP PLC	0%	60%	30%
LLOY:LN	LLOYDS BANKING GROUP PLC	0%	60%	30%
LSEG:LN	LONDON STOCK EXCHANGE GROUP	0%	65%	30%
NG/:LN	NATIONAL GRID PLC	0%	60%	30%
NWG:LN	NATWEST GROUP PLC	0%	60%	30%
REL:LN	RELX PLC	0%	65%	30%
RIO:LN	RIO TINTO PLC	0%	65%	30%
RKT:LN	RECKITT BENCKISER GROUP PLC	0%	55%	30%
RR/:LN	ROLLS-ROYCE HOLDINGS PLC	0%	55%	30%
RTO:LN	RENTOKIL INITIAL PLC	0%	55%	30%
SGRO:LN	SEGRO PLC	0%	60%	30%
SHEL:LN	SHELL PLC	0%	65%	30%
SHELL:NA	SHELL PLC	0%	65%	30%
SMT:LN	SCOTTISH MORTGAGE INV TR PLC	0%	60%	30%
SN/:LN	SMITH & NEPHEW PLC	0%	60%	30%
SSE:LN	SSE PLC	0%	60%	30%
STAN:LN	STANDARD CHARTERED PLC	0%	55%	30%
TSCO:LN	TESCO PLC	0%	60%	30%
ULVR:LN	UNILEVER PLC	0%	65%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United Kingdom				
VOD:LN	VODAFONE GROUP PLC	0%	60%	30%
WTW:US	WILLIS TOWERS WATSON PLC	0%	60%	30%
United States				
A:US	AGILENT TECHNOLOGIES INC	0%	60%	30%
AAPL:US	APPLE INC	0%	65%	30%
ABBV:US	ABBVIE INC	0%	65%	30%
ABNB:US	AIRBNB INC-CLASS A	0%	60%	30%
ABT:US	ABBOTT LABORATORIES	0%	65%	30%
ACWI:US	ISHARES MSCI ACWI ETF	0%	60%	30%
ADBE:US	ADOBE INC	0%	60%	30%
ADI:US	ANALOG DEVICES INC	0%	65%	30%
ADM:US	ARCHER-DANIELS-MIDLAND CO	0%	55%	30%
ADP:US	AUTOMATIC DATA PROCESSING	0%	65%	30%
ADSK:US	AUTODESK INC	0%	55%	30%
AEE:US	AMEREN CORPORATION	0%	60%	30%
AEP:US	AMERICAN ELECTRIC POWER	0%	60%	30%
AES:US	AES CORP	0%	55%	30%
AFL:US	AFLAC INC	0%	60%	30%
AGG:US	ISHARES CORE U.S. AGGREGATE	0%	65%	30%
AIG:US	AMERICAN INTERNATIONAL GROUP	0%	60%	30%
AJG:US	ARTHUR J GALLAGHER & CO	0%	60%	30%
AKAM:US	AKAMAI TECHNOLOGIES INC	0%	60%	30%
ALGN:US	ALIGN TECHNOLOGY INC	0%	55%	30%
ALL:US	ALLSTATE CORP	0%	60%	30%
AMAT:US	APPLIED MATERIALS INC	0%	60%	30%
AMD:US	ADVANCED MICRO DEVICES	0%	60%	30%
AME:US	AMETEK INC	0%	60%	30%
AMGN:US	AMGEN INC	0%	65%	30%
AMP:US	AMERIPRISE FINANCIAL INC	0%	60%	30%
AMT:US	AMERICAN TOWER CORP	0%	65%	30%
AMZN:US	AMAZON.COM INC	0%	60%	30%
ANET:US	ARISTA NETWORKS INC	0%	55%	30%
ANSS:US	ANSYS INC	0%	55%	30%
AON:US	AON PLC-CLASS A	0%	65%	30%
APD:US	AIR PRODUCTS & CHEMICALS INC	0%	55%	30%

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Leveraged Equities Margin Loan

International

Effective From 2/09/2024



The professional's choice

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United States				
APH:US	AMPHENOL CORP-CL A	0%	60%	30%
ARE:US	ALEXANDRIA REAL ESTATE EQUIT	0%	55%	30%
ATO:US	ATMOS ENERGY CORP	0%	60%	30%
AVB:US	AVALONBAY COMMUNITIES INC	0%	60%	30%
AVGO:US	BROADCOM INC	0%	60%	15%
AVY:US	AVERY DENNISON CORP	0%	60%	30%
AWK:US	AMERICAN WATER WORKS CO INC	0%	60%	30%
AXP:US	AMERICAN EXPRESS CO	0%	65%	30%
AZO:US	AUTOZONE INC	0%	60%	30%
BA:US	BOEING CO/THE	0%	65%	30%
BAC:US	BANK OF AMERICA CORP	0%	65%	30%
BALL:US	BALL CORP	0%	60%	30%
BAX:US	BAXTER INTERNATIONAL INC	0%	55%	30%
BBY:US	BEST BUY CO INC	0%	55%	30%
BDX:US	BECTON DICKINSON AND CO	0%	65%	30%
BEN:US	FRANKLIN RESOURCES INC	0%	55%	30%
BF/B:US	BROWN-FORMAN CORP-CLASS B	0%	60%	30%
BIIB:US	BIOGEN INC	0%	60%	30%
BIV:US	VANGUARD INTERMEDIATE-TERM B	0%	60%	30%
BK:US	BANK OF NEW YORK MELLON CORP	0%	60%	30%
BKNG:US	BOOKING HOLDINGS INC	0%	65%	30%
BKR:US	BAKER HUGHES CO	0%	60%	30%
BLK:US	BLACKROCK INC	0%	65%	30%
BMJ:US	BRISTOL-MYERS SQUIBB CO	0%	65%	30%
BR:US	BROADRIDGE FINANCIAL SOLUTIONS	0%	60%	30%
BRK/B:US	BERKSHIRE HATHAWAY INC-CL B	0%	65%	30%
BRO:US	BROWN & BROWN INC	0%	60%	30%
BSX:US	BOSTON SCIENTIFIC CORP	0%	65%	30%
BX:US	BLACKSTONE INC	0%	65%	30%
C:US	CITIGROUP INC	0%	65%	30%
CAG:US	CONAGRA BRANDS INC	0%	60%	30%
CAH:US	CARDINAL HEALTH INC	0%	60%	30%
CARR:US	CARRIER GLOBAL CORP	0%	60%	30%
CAT:US	CATERPILLAR INC	0%	65%	30%
CBOE:US	CBOE GLOBAL MARKETS INC	0%	60%	30%
CBRE:US	CBRE GROUP INC - A	0%	60%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
CCI:US	CROWN CASTLE INC	0%	60%	30%
CDNS:US	CADENCE DESIGN SYS INC	0%	65%	30%
CDW:US	CDW CORP/DE	0%	60%	30%
CE:US	CELANESE CORP	0%	60%	30%
CEG:US	CONSTELLATION ENERGY	0%	60%	30%
CF:US	CF INDUSTRIES HOLDINGS INC	0%	55%	30%
CFG:US	CITIZENS FINANCIAL GROUP	0%	55%	30%
CHD:US	CHURCH & DWIGHT CO INC	0%	60%	30%
CHTR:US	CHARTER COMMUNICATIONS INC-A	0%	55%	30%
CI:US	THE CIGNA GROUP	0%	65%	30%
CINF:US	CINCINNATI FINANCIAL CORP	0%	60%	30%
CL:US	COLGATE-PALMOLIVE CO	0%	65%	30%
CLX:US	CLOROX COMPANY	0%	60%	30%
CMCSA:US	COMCAST CORP-CLASS A	0%	65%	30%
CME:US	CME GROUP INC	0%	65%	30%
CMG:US	CHIPOTLE MEXICAN GRILL INC	0%	60%	30%
CMI:US	CUMMINS INC	0%	60%	30%
CMS:US	CMS ENERGY CORP	0%	60%	30%
CNC:US	CENTENE CORP	0%	60%	30%
CNP:US	CENTERPOINT ENERGY INC	0%	60%	30%
COF:US	CAPITAL ONE FINANCIAL CORP	0%	55%	30%
COO:US	COOPER COS INC/THE	0%	60%	30%
COP:US	CONOCOPHILLIPS	0%	65%	30%
COST:US	COSTCO WHOLESALE CORP	0%	65%	30%
CPB:US	CAMPBELL SOUP CO	0%	60%	30%
CPRT:US	COPART INC	0%	60%	30%
CPT:US	CAMDEN PROPERTY TRUST	0%	60%	30%
CRL:US	CHARLES RIVER LABORATORIES	0%	60%	30%
CRM:US	SALESFORCE INC	0%	60%	30%
CRWD:US	CROWDSTRIKE HOLDINGS INC - A	0%	55%	30%
CSCO:US	CISCO SYSTEMS INC	0%	65%	30%
CSGP:US	COSTAR GROUP INC	0%	60%	30%
CSX:US	CSX CORP	0%	65%	30%
CTAS:US	CINTAS CORP	0%	60%	30%
CTRA:US	COTERRA ENERGY INC	0%	55%	30%
CTSH:US	COGNIZANT TECH SOLUTIONS-A	0%	55%	30%

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Leveraged Equities Margin Loan

International

Effective From 2/09/2024



The professional's choice

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United States				
CTVA:US	CORTEVA INC	0%	55%	30%
CVS:US	CVS HEALTH CORP	0%	60%	30%
CVX:US	CHEVRON CORP	0%	65%	30%
D:US	DOMINION ENERGY INC	0%	60%	30%
DAL:US	DELTA AIR LINES INC	0%	60%	30%
DD:US	DUPONT DE NEMOURS INC	0%	60%	30%
DDOG:US	DATADOG INC - CLASS A	0%	55%	30%
DE:US	DEERE & CO	0%	65%	30%
DFAC:US	DIMENSIONAL US CORE EQUITY 2	0%	60%	30%
DG:US	DOLLAR GENERAL CORP	0%	55%	30%
DGRO:US	ISHARES CORE DIVIDEND GROWTH	0%	60%	30%
DGX:US	QUEST DIAGNOSTICS INC	0%	60%	30%
DHL:US	DR HORTON INC	0%	60%	30%
DHR:US	DANAHER CORP	0%	65%	30%
DIA:US	SPDR DJIA TRUST	0%	60%	30%
DIS:US	WALT DISNEY CO/THE	0%	60%	30%
DLR:US	DIGITAL REALTY TRUST INC	0%	55%	30%
DLTR:US	DOLLAR TREE INC	0%	60%	30%
DOV:US	DOVER CORP	0%	60%	30%
DOW:US	DOW INC	0%	60%	30%
DPZ:US	DOMINO'S PIZZA INC	0%	60%	30%
DRI:US	DARDEN RESTAURANTS INC	0%	60%	30%
DTE:US	DTE ENERGY COMPANY	0%	60%	30%
DUK:US	DUKE ENERGY CORP	0%	65%	30%
DVN:US	DEVON ENERGY CORP	0%	55%	30%
DVY:US	ISHARES SELECT DIVIDEND ETF	0%	60%	30%
DXCM:US	DEXCOM INC	0%	55%	30%
EA:US	ELECTRONIC ARTS INC	0%	60%	30%
EBAY:US	EBAY INC	0%	60%	30%
ECL:US	ECOLAB INC	0%	60%	30%
ED:US	CONSOLIDATED EDISON INC	0%	60%	30%
EEM:US	ISHARES MSCI EMERGING MARKET	0%	60%	30%
EFA:US	ISHARES MSCI EAFE ETF	0%	60%	30%
EFV:US	ISHARES MSCI EAFE VALUE ETF	0%	60%	30%
EFX:US	EQUIFAX INC	0%	55%	30%
EIX:US	EDISON INTERNATIONAL	0%	60%	30%
EL:US	ESTEE LAUDER COMPANIES-CL A	0%	55%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
ELV:US	ELEVANCE HEALTH INC	0%	65%	30%
EMB:US	ISHARES JP MORGAN USD EMERGI	0%	60%	30%
EMR:US	EMERSON ELECTRIC CO	0%	60%	30%
EOG:US	EOG RESOURCES INC	0%	65%	30%
EPAM:US	EPAM SYSTEMS INC	0%	55%	30%
EQIX:US	EQUINIX INC	0%	65%	30%
EQR:US	EQUITY RESIDENTIAL	0%	60%	30%
EQT:US	EQT CORP	0%	60%	30%
ES:US	EVERSOURCE ENERGY	0%	60%	30%
ESGU:US	ISHARES ESG AWARE MSCI USA	0%	60%	30%
ESS:US	ESSEX PROPERTY TRUST INC	0%	60%	30%
ETN:US	EATON CORP PLC	0%	65%	30%
ETR:US	ENTERGY CORP	0%	60%	30%
EVRG:US	EVERGY INC	0%	60%	30%
EW:US	EDWARDS LIFESCIENCES CORP	0%	55%	30%
EXC:US	EXELON CORP	0%	60%	30%
EXPD:US	EXPEDITORS INTL WASH INC	0%	60%	30%
EXR:US	EXTRA SPACE STORAGE INC	0%	60%	30%
FANG:US	DIAMONDBACK ENERGY INC	0%	60%	30%
FAST:US	FASTENAL CO	0%	60%	30%
FCX:US	FREEPORT-MCMORAN INC	0%	60%	30%
FDS:US	FACTSET RESEARCH SYSTEMS INC	0%	60%	30%
FDX:US	FEDEX CORP	0%	65%	30%
FE:US	FIRSTENERGY CORP	0%	60%	30%
FI:US	FISERV INC	0%	65%	30%
FICO:US	FAIR ISAAC CORP	0%	60%	30%
FIS:US	FIDELITY NATIONAL INFO SERV	0%	55%	30%
FITB:US	FIFTH THIRD BANCORP	0%	55%	30%
FNDX:US	SCHWAB FNDM US LRG COMP INDX	0%	60%	30%
FOX:US	FOX CORP - CLASS B	0%	60%	30%
FOXA:US	FOX CORP - CLASS A	0%	60%	30%
FSLR:US	FIRST SOLAR INC	0%	55%	30%
FTNT:US	FORTINET INC	0%	55%	30%
FTV:US	FORTIVE CORP	0%	60%	30%
GD:US	GENERAL DYNAMICS CORP	0%	65%	30%
GDX:US	VANECK GOLD MINERS ETF	0%	55%	30%

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Effective From 2/09/2024



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Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
GE:US	GENERAL ELECTRIC CO	0%	65%	30%
GEHC:US	GE HEALTHCARE TECHNOLOGY	0%	55%	30%
GFS:US	GLOBALFOUNDRIES INC	0%	55%	30%
GILD:US	GILEAD SCIENCES INC	0%	65%	30%
GIS:US	GENERAL MILLS INC	0%	60%	30%
GLD:US	SPDR GOLD SHARES	0%	65%	30%
GLW:US	CORNING INC	0%	60%	30%
GM:US	GENERAL MOTORS CO	0%	60%	30%
GOOG:US	ALPHABET INC-CL C	0%	60%	30%
GOOGL:US	ALPHABET INC-CL A	0%	60%	30%
GPC:US	GENUINE PARTS CO	0%	60%	30%
GPN:US	GLOBAL PAYMENTS INC	0%	55%	30%
GS:US	GOLDMAN SACHS GROUP INC	0%	65%	30%
GSLC:US	GOLDMAN ACTIVEBETA US LC ETF	0%	60%	30%
GWW:US	WW GRAINGER INC	0%	60%	30%
HAL:US	HALLIBURTON CO	0%	55%	30%
HBAN:US	HUNTINGTON BANCSHARES INC	0%	55%	30%
HCA:US	HCA HEALTHCARE INC	0%	65%	30%
HD:US	HOME DEPOT INC	0%	65%	30%
HES:US	HESS CORP	0%	55%	30%
HIG:US	HARTFORD FINANCIAL SVCS GRP	0%	60%	30%
HLT:US	HILTON WORLDWIDE HOLDINGS IN	0%	60%	30%
HOLX:US	HOLOGIC INC	0%	60%	30%
HON:US	HONEYWELL INTERNATIONAL INC	0%	65%	30%
HRL:US	HORMEL FOODS CORP	0%	60%	30%
HST:US	HOST HOTELS & RESORTS INC	0%	60%	30%
HSY:US	HERSHEY CO/THE	0%	60%	30%
HUBB:US	HUBBELL INC	0%	60%	30%
HUM:US	HUMANA INC	0%	55%	30%
HWM:US	HOWMET AEROSPACE INC	0%	60%	30%
IAU:US	ISHARES GOLD TRUST	0%	60%	30%
IBM:US	INTL BUSINESS MACHINES CORP	0%	65%	30%
ICE:US	INTERCONTINENTAL EXCHANGE IN	0%	65%	30%
IDXX:US	IDEXX LABORATORIES INC	0%	55%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
IEFA:US	ISHARES CORE MSCI EAFE ETF	0%	65%	30%
IEMG:US	ISHARES CORE MSCI EMERGING	0%	65%	30%
IEX:US	IDEX CORP	0%	60%	30%
IFF:US	INTL FLAVORS & FRAGRANCES	0%	55%	30%
IJH:US	ISHARES CORE S&P MIDCAP ETF	0%	65%	30%
IJR:US	ISHARES CORE S&P SMALL-CAP E	0%	65%	30%
ILMN:US	ILLUMINA INC	0%	55%	30%
INCY:US	INCYTE CORP	0%	60%	30%
INTC:US	INTEL CORP	0%	60%	30%
INTU:US	INTUIT INC	0%	60%	30%
INVH:US	INVITATION HOMES INC	0%	60%	30%
IP:US	INTERNATIONAL PAPER CO	0%	60%	30%
IPG:US	INTERPUBLIC GROUP OF COS INC	0%	60%	30%
IQV:US	IQVIA HOLDINGS INC	0%	60%	30%
IR:US	INGERSOLL-RAND INC	0%	60%	30%
IRM:US	IRON MOUNTAIN INC	0%	60%	30%
ISRG:US	INTUITIVE SURGICAL INC	0%	60%	30%
IT:US	GARTNER INC	0%	60%	30%
ITOT:US	ISHARES CORE S&P TOTAL U.S.	0%	60%	30%
ITW:US	ILLINOIS TOOL WORKS	0%	65%	30%
IUSG:US	ISHARES CORE S&P U.S. GROWTH	0%	60%	30%
IUSV:US	ISHARES CORE S&P U.S. VALUE	0%	60%	30%
IVE:US	ISHARES S&P 500 VALUE ETF	0%	60%	30%
IVV:US	ISHARES CORE S&P 500 ETF	0%	65%	30%
IVW:US	ISHARES S&P 500 GROWTH ETF	0%	60%	30%
IWB:US	ISHARES RUSSELL 1000 ETF	0%	60%	30%
IWD:US	ISHARES RUSSELL 1000 VALUE E	0%	65%	30%
IWF:US	ISHARES RUSSELL 1000 GROWTH	0%	65%	30%
IWM:US	ISHARES RUSSELL 2000 ETF	0%	65%	30%
IWN:US	ISHARES RUSSELL 2000 VALUE E	0%	60%	30%
IWP:US	ISHARES RUSSELL MID-CAP GROW	0%	60%	30%
IWR:US	ISHARES RUSSELL MID-CAP ETF	0%	60%	30%

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Leveraged Equities Margin Loan

International

Effective From 2/09/2024



The professional's choice

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
IWS:US	ISHARES RUSSELL MID-CAP VALU	0%	60%	30%
IWV:US	ISHARES RUSSELL 3000 ETF	0%	60%	30%
IXUS:US	ISHARES CORE INTL STOCK ETF	0%	60%	30%
J:US	JACOBS SOLUTIONS INC	0%	60%	30%
JBHT:US	HUNT (JB) TRANSPRT SVCS INC	0%	60%	30%
JKHY:US	JACK HENRY & ASSOCIATES INC	0%	60%	30%
JNJ:US	JOHNSON & JOHNSON	0%	65%	30%
JPM:US	JPMORGAN CHASE & CO	0%	65%	30%
JPST:US	JPMORGAN ULTRA-SHORT INCOME	0%	60%	30%
K:US	KELLANOVA	0%	60%	30%
KDP:US	KEURIG DR PEPPER INC	0%	60%	30%
KEYS:US	KEYSIGHT TECHNOLOGIES IN	0%	60%	30%
KHC:US	KRAFT HEINZ CO/THE	0%	60%	30%
KIM:US	KIMCO REALTY CORP	0%	60%	30%
KKR:US	KKR & CO INC	0%	65%	30%
KLAC:US	KLA CORP	0%	60%	30%
KMB:US	KIMBERLY-CLARK CORP	0%	60%	30%
KMI:US	KINDER MORGAN INC	0%	60%	30%
KO:US	COCA-COLA CO/THE	0%	65%	30%
KR:US	KROGER CO	0%	60%	30%
L:US	LOEWS CORP	0%	60%	30%
LDOS:US	LEIDOS HOLDINGS INC	0%	60%	30%
LEN:US	LENNAR CORP-A	0%	60%	30%
LHX:US	L3HARRIS TECHNOLOGIES INC	0%	60%	30%
LIN:US	LINDE PLC	0%	65%	30%
LKQ:US	LKQ CORP	0%	60%	30%
LLY:US	ELI LILLY & CO	0%	65%	30%
LMT:US	LOCKHEED MARTIN CORP	0%	65%	30%
LNT:US	ALLIANT ENERGY CORP	0%	60%	30%
LOW:US	LOWE'S COS INC	0%	65%	30%
LRCX:US	LAM RESEARCH CORP	0%	60%	30%
LUV:US	SOUTHWEST AIRLINES CO	0%	55%	30%
LVS:US	LAS VEGAS SANDS CORP	0%	55%	30%
LW:US	LAMB WESTON HOLDINGS INC	0%	55%	30%
LYB:US	LYONDELLBASELL INDU-CL A	0%	60%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
LYV:US	LIVE NATION ENTERTAINMENT IN	0%	55%	30%
MA:US	MASTERCARD INC - A	0%	65%	30%
MAA:US	MID-AMERICA APARTMENT COMM	0%	60%	30%
MAR:US	MARRIOTT INTERNATIONAL - CL A	0%	65%	30%
MAS:US	MASCO CORP	0%	55%	30%
MBB:US	ISHARES MBS ETF	0%	60%	30%
MCD:US	MCDONALD'S CORP	0%	65%	30%
MCHP:US	MICROCHIP TECHNOLOGY INC	0%	55%	30%
MCK:US	MCKESSON CORP	0%	60%	30%
MCO:US	MOODY'S CORP	0%	65%	30%
MDLZ:US	MONDELEZ INTERNATIONAL INC-A	0%	65%	30%
MDY:US	SPDR S&P MIDCAP 400 ETF TRST	0%	60%	30%
MET:US	METLIFE INC	0%	60%	30%
META:US	META PLATFORMS INC-CLASS A	0%	60%	30%
MGK:US	VANGUARD MEGA CAP GROWTH ETF	0%	60%	30%
MGM:US	MGM RESORTS INTERNATIONAL	0%	60%	30%
MINT:US	PIMCO ENHANCED SHORT MATURIT	0%	60%	30%
MKC:US	MCCORMICK & CO-NON VTG SHRS	0%	60%	30%
MLM:US	MARTIN MARIETTA MATERIALS	0%	60%	30%
MMC:US	MARSH & MCLENNAN COS	0%	65%	30%
MMM:US	3M CO	0%	65%	30%
MNST:US	MONSTER BEVERAGE CORP	0%	65%	30%
MO:US	ALTRIA GROUP INC	0%	65%	30%
MOH:US	MOLINA HEALTHCARE INC	0%	60%	30%
MPC:US	MARATHON PETROLEUM CORP	0%	60%	30%
MPWR:US	MONOLITHIC POWER SYSTEMS INC	0%	55%	30%
MRK:US	MERCK & CO. INC.	0%	65%	30%
MRNA:US	MODERNA INC	0%	55%	30%
MRO:US	MARATHON OIL CORP	0%	55%	30%
MRVL:US	MARVELL TECHNOLOGY INC	0%	55%	30%
MS:US	MORGAN STANLEY	0%	65%	30%
MSCI:US	MSCI INC	0%	55%	30%

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Leveraged Equities Margin Loan

International

Effective From 2/09/2024



The professional's choice

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
MSFT:US	MICROSOFT CORP	0%	65%	30%
MSI:US	MOTOROLA SOLUTIONS INC	0%	60%	30%
MTB:US	M & T BANK CORP	0%	55%	30%
MTD:US	METTLER-TOLEDO INTERNATIONAL	0%	60%	30%
MTUM:US	ISHARES MSCI USA MOMENTUM FA	0%	60%	30%
MU:US	MICRON TECHNOLOGY INC	0%	60%	30%
NDAQ:US	NASDAQ INC	0%	60%	30%
NDSN:US	NORDSON CORP	0%	60%	30%
NEE:US	NEXTERA ENERGY INC	0%	65%	30%
NEM:US	NEWMONT CORP	0%	55%	30%
NFLX:US	NETFLIX INC	0%	60%	30%
NKE:US	NIKE INC -CL B	0%	60%	30%
NOV:US	NORTHROP GRUMMAN CORP	0%	65%	30%
NOW:US	SERVICENOW INC	0%	60%	30%
NSC:US	NORFOLK SOUTHERN CORP	0%	60%	30%
NTAP:US	NETAPP INC	0%	60%	30%
NTRS:US	NORTHERN TRUST CORP	0%	60%	30%
NUE:US	NUCOR CORP	0%	55%	30%
NVDA:US	NVIDIA CORP	0%	60%	30%
NVR:US	NVR INC	0%	60%	30%
NWSA:US	NEWS CORP - CLASS A	0%	60%	30%
O:US	REALTY INCOME CORP	0%	60%	30%
ODFL:US	OLD DOMINION FREIGHT LINE	0%	55%	30%
OKE:US	ONEOK INC	0%	60%	30%
OMC:US	OMNICOM GROUP	0%	60%	30%
ON:US	ON SEMICONDUCTOR	0%	55%	30%
ORCL:US	ORACLE CORP	0%	60%	30%
ORLY:US	O'REILLY AUTOMOTIVE INC	0%	65%	30%
OTIS:US	OTIS WORLDWIDE CORP	0%	60%	30%
OXY:US	OCCIDENTAL PETROLEUM CORP	0%	60%	30%
PANW:US	PALO ALTO NETWORKS INC	0%	55%	30%
PAYX:US	PAYCHEX INC	0%	60%	30%
PCAR:US	PACCAR INC	0%	60%	30%
PCG:US	P G & E CORP	0%	60%	30%
PEG:US	PUBLIC SERVICE ENTERPRISE GP	0%	60%	30%
PEP:US	PEPSICO INC	0%	65%	30%
PFE:US	PFIZER INC	0%	65%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
PFF:US	ISHARES PREFERRED & INCOME S	0%	60%	30%
PFG:US	PRINCIPAL FINANCIAL GROUP	0%	60%	30%
PG:US	PROCTER & GAMBLE CO/THE	0%	65%	30%
PGR:US	PROGRESSIVE CORP	0%	65%	30%
PH:US	PARKER HANNIFIN CORP	0%	60%	30%
PHM:US	PULTEGROUP INC	0%	55%	30%
PKG:US	PACKAGING CORP OF AMERICA	0%	60%	30%
PLD:US	PROLOGIS INC	0%	65%	30%
PM:US	PHILIP MORRIS INTERNATIONAL	0%	65%	30%
PNC:US	PNC FINANCIAL SERVICES GROUP	0%	60%	30%
POOL:US	POOL CORP	0%	55%	30%
PPG:US	PPG INDUSTRIES INC	0%	60%	30%
PPL:US	PPL CORP	0%	60%	30%
PRU:US	PRUDENTIAL FINANCIAL INC	0%	60%	30%
PSA:US	PUBLIC STORAGE	0%	60%	30%
PSX:US	PHILLIPS 66	0%	60%	30%
PTC:US	PTC INC	0%	60%	30%
PWR:US	QUANTA SERVICES INC	0%	60%	30%
QCOM:US	QUALCOMM INC	0%	60%	30%
QQQ:US	INVESCO QQQ TRUST SERIES 1	0%	65%	30%
QUAL:US	ISHARES MSCI USA QUALITY FAC	0%	60%	30%
REGN:US	REGENERON PHARMACEUTICALS	0%	65%	30%
RF:US	REGIONS FINANCIAL CORP	0%	55%	30%
RJF:US	RAYMOND JAMES FINANCIAL INC	0%	60%	30%
RMD:US	RESMED INC	0%	55%	30%
ROK:US	ROCKWELL AUTOMATION INC	0%	55%	30%
ROL:US	ROLLINS INC	0%	60%	30%
ROP:US	ROPER TECHNOLOGIES INC	0%	60%	30%
ROST:US	ROSS STORES INC	0%	60%	30%
RSG:US	REPUBLIC SERVICES INC	0%	60%	30%
RSP:US	INVESCO S&P 500 EQUAL WEIGHT	0%	60%	30%
RTX:US	RTX CORP	0%	65%	30%
SBAC:US	SBA COMMUNICATIONS CORP	0%	60%	30%
SBUX:US	STARBUCKS CORP	0%	65%	30%

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Leveraged Equities Margin Loan

International

Effective From 2/09/2024



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United States				
SCHA:US	SCHWAB US SMALL-CAP ETF	0%	60%	30%
SCHB:US	SCHWAB US BROAD MARKET ETF	0%	60%	30%
SCHD:US	SCHWAB US DVD EQUITY ETF	0%	60%	30%
SCHF:US	SCHWAB INTL EQUITY ETF	0%	60%	30%
SCHG:US	SCHWAB US LARGE-CAP GROWTH	0%	60%	30%
SCHP:US	SCHWAB U.S. TIPS ETF	0%	60%	30%
SCHW:US	SCHWAB (CHARLES) CORP	0%	60%	30%
SCHX:US	SCHWAB US LARGE-CAP ETF	0%	60%	30%
SDY:US	SPDR S&P DIVIDEND ETF	0%	60%	30%
SHW:US	SHERWIN-WILLIAMS CO/THE	0%	65%	30%
SJM:US	JM SMUCKER CO/THE	0%	60%	30%
SLB:US	SCHLUMBERGER LTD	0%	60%	30%
SLV:US	ISHARES SILVER TRUST	0%	60%	30%
SMCI:US	SUPER MICRO COMPUTER INC	0%	40%	30%
SNA:US	SNAP-ON INC	0%	60%	30%
SNPS:US	SYNOPSIS INC	0%	65%	30%
SO:US	SOUTHERN CO/THE	0%	65%	30%
SPDW:US	SPDR PORTFOLIO DEVELOPED WOR	0%	60%	30%
SPG:US	SIMON PROPERTY GROUP INC	0%	60%	30%
SPGI:US	S&P GLOBAL INC	0%	65%	30%
SPLG:US	SPDR PORTFOLIO S&P 500 ETF	0%	60%	30%
SPY:US	SPDR S&P 500 ETF TRUST	0%	65%	30%
SPYG:US	SPDR PORTFOLIO S&P 500 GROWT	0%	60%	30%
SPYV:US	SPDR PORT S&P 500 VALUE	0%	60%	30%
SRE:US	SEMPRA	0%	60%	30%
STE:US	STERIS PLC	0%	60%	30%
STLD:US	STEEL DYNAMICS INC	0%	55%	30%
STT:US	STATE STREET CORP	0%	55%	30%
STX:US	SEAGATE TECHNOLOGY HOLDINGS	0%	55%	30%
STZ:US	CONSTELLATION BRANDS INC-A	0%	60%	30%
SWK:US	STANLEY BLACK & DECKER INC	0%	60%	30%
SWKS:US	SKYWORKS SOLUTIONS INC	0%	55%	30%
SYK:US	STRYKER CORP	0%	65%	30%
SYO:US	SYSCO CORP	0%	60%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
T:US	AT&T INC	0%	65%	30%
TAP:US	MOLSON COORS BEVERAGE CO - B	0%	60%	30%
TDG:US	TRANSDIGM GROUP INC	0%	60%	30%
TDY:US	TELEDYNE TECHNOLOGIES INC	0%	60%	30%
TEL:US	TE CONNECTIVITY LTD	0%	60%	30%
TER:US	TERADYNE INC	0%	55%	30%
TFC:US	TRUIST FINANCIAL CORP	0%	55%	30%
TGT:US	TARGET CORP	0%	60%	30%
TJX:US	TJX COMPANIES INC	0%	65%	30%
TMO:US	THERMO FISHER SCIENTIFIC INC	0%	65%	30%
TMUS:US	T-MOBILE US INC	0%	65%	30%
TQQQ:US	PROSHARES ULTRAPRO QQQ	0%	50%	30%
TRGP:US	TARGA RESOURCES CORP	0%	60%	30%
TRMB:US	TRIMBLE INC	0%	55%	30%
TROW:US	T ROWE PRICE GROUP INC	0%	55%	30%
TRV:US	TRAVELERS COS INC/THE	0%	60%	30%
TSCO:US	TRACTOR SUPPLY COMPANY	0%	60%	30%
TSLA:US	TESLA INC	0%	60%	30%
TSN:US	TYSON FOODS INC-CL A	0%	60%	30%
TTD:US	TRADE DESK INC/THE - CLASS A	0%	55%	30%
TTWO:US	TAKE-TWO INTERACTIVE SOFTWARE	0%	55%	30%
TXN:US	TEXAS INSTRUMENTS INC	0%	65%	30%
TXT:US	TEXTRON INC	0%	60%	30%
TYL:US	TYLER TECHNOLOGIES INC	0%	55%	30%
UBER:US	UBER TECHNOLOGIES INC	0%	65%	30%
UDR:US	UDR INC	0%	60%	30%
ULTA:US	ULTA BEAUTY INC	0%	60%	30%
UNH:US	UNITEDHEALTH GROUP INC	0%	65%	30%
UNP:US	UNION PACIFIC CORP	0%	65%	30%
UPS:US	UNITED PARCEL SERVICE-CL B	0%	65%	30%
URI:US	UNITED RENTALS INC	0%	55%	30%
USB:US	US BANCORP	0%	55%	30%
USMV:US	ISHARES MSCI USA MIN VOL FAC	0%	60%	30%
V:US	VISA INC-CLASS A SHARES	0%	65%	30%
VB:US	VANGUARD SMALL-CAP ETF	0%	60%	30%

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Leveraged Equities Margin Loan

International

Effective From 2/09/2024



The professional's choice

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
VBK:US	VANGUARD SMALL-CAP GRWTH ETF	0%	60%	30%
VBR:US	VANGUARD SMALL-CAP VALUE ETF	0%	60%	30%
VEA:US	VANGUARD FTSE DEVELOPED ETF	0%	65%	30%
VEU:US	VANGUARD FTSE ALL-WORLD EX-U	0%	60%	30%
VGK:US	VANGUARD FTSE EUROPE ETF	0%	60%	30%
VGT:US	VANGUARD INFO TECH ETF	0%	60%	30%
VHT:US	VANGUARD HEALTH CARE ETF	0%	60%	30%
VICI:US	VICI PROPERTIES INC	0%	60%	30%
VIG:US	VANGUARD DIVIDEND APPREC ETF	0%	65%	30%
VLO:US	VALERO ENERGY CORP	0%	60%	30%
VLTO:US	VERALTO CORP	0%	60%	15%
VMBS:US	VANGUARD MORTGAGE-BACKED SEC	0%	60%	30%
VMC:US	VULCAN MATERIALS CO	0%	60%	30%
VNQ:US	VANGUARD REAL ESTATE ETF	0%	60%	30%
VO:US	VANGUARD MID-CAP ETF	0%	60%	30%
VOE:US	VANGUARD MID-CAP VALUE ETF	0%	60%	30%
VOO:US	VANGUARD S&P 500 ETF	0%	65%	30%
VRSK:US	VERISK ANALYTICS INC	0%	60%	30%
VRSN:US	VERISIGN INC	0%	60%	30%
VRTX:US	VERTEX PHARMACEUTICALS INC	0%	65%	30%
VT:US	VANGUARD TOT WORLD STK ETF	0%	60%	30%
VTI:US	VANGUARD TOTAL STOCK MKT ETF	0%	65%	30%
VTIP:US	VANGUARD SHORT-TERM TIPS	0%	60%	30%
VTR:US	VENTAS INC	0%	60%	30%
VTRS:US	VIATRIS INC	0%	60%	30%
VTV:US	VANGUARD VALUE ETF	0%	65%	30%
VUG:US	VANGUARD GROWTH ETF	0%	65%	30%
VV:US	VANGUARD LARGE-CAP ETF	0%	60%	30%
VWO:US	VANGUARD FTSE EMERGING MARKE	0%	65%	30%
VXF:US	VANGUARD EXTENDED MARKET ETF	0%	60%	30%
VXUS:US	VANGUARD TOTAL INTL STOCK	0%	60%	30%

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
VYM:US	VANGUARD HIGH DVD YIELD ETF	0%	60%	30%
VZ:US	VERIZON COMMUNICATIONS INC	0%	65%	30%
WAB:US	WABTEC CORP	0%	60%	30%
WAT:US	WATERS CORP	0%	60%	30%
WDAY:US	WORKDAY INC-CLASS A	0%	55%	30%
WDC:US	WESTERN DIGITAL CORP	0%	60%	30%
WEC:US	WEC ENERGY GROUP INC	0%	60%	30%
WELL:US	WELLTOWER INC	0%	60%	30%
WFC:US	WELLS FARGO & CO	0%	65%	30%
WM:US	WASTE MANAGEMENT INC	0%	65%	30%
WMB:US	WILLIAMS COS INC	0%	60%	30%
WMT:US	WALMART INC	0%	65%	30%
WRB:US	WR BERKLEY CORP	0%	60%	30%
WST:US	WEST PHARMACEUTICAL SERVICES	0%	55%	30%
WY:US	WEYERHAEUSER CO	0%	60%	30%
XEL:US	XCEL ENERGY INC	0%	60%	30%
XLE:US	ENERGY SELECT SECTOR SPDR	0%	60%	30%
XLF:US	FINANCIAL SELECT SECTOR SPDR	0%	60%	30%
XLI:US	INDUSTRIAL SELECT SECT SPDR	0%	60%	30%
XLK:US	TECHNOLOGY SELECT SECT SPDR	0%	60%	30%
XLP:US	CONSUMER STAPLES SPDR	0%	60%	30%
XLU:US	UTILITIES SELECT SECTOR SPDR	0%	60%	30%
XLV:US	HEALTH CARE SELECT SECTOR	0%	60%	30%
XLY:US	CONSUMER DISCRETIONARY SELT	0%	60%	30%
XOM:US	EXXON MOBIL CORP	0%	65%	30%
XYL:US	XYLEM INC	0%	60%	30%
YUM:US	YUM! BRANDS INC	0%	60%	30%
ZBH:US	ZIMMER BIOMET HOLDINGS INC	0%	60%	30%
ZBRA:US	ZEBRA TECHNOLOGIES CORP-CL A	0%	55%	30%
ZS:US	ZSCALER INC	0%	55%	30%
ZTS:US	ZOETIS INC	0%	65%	30%

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Leveraged Equities Margin Loan

Wraps/Master Trusts/Platforms

Effective From 2/09/2024



Provider	Platform	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Federation Alliance				
	Federation Alliance			
HUB24				
	Hub24			
	Hub24			
Invia / JBWere Ltd				
	Jbwere Multi-Asset			
	Jbwere Multi-Asset			
Linear				
	Linear Sma			
Macquarie				
	Macquarie Private Portfolio Management (Mppm)			
	Macquarie Private Portfolio Management (Mppm)			
	Macquarie Vision			
	Macquarie Vision			
	Macquarie Wrap - Macquarie Invests Accumulator (Mia)			
	Macquarie Wrap - Macquarie Invests Accumulator (Mia)			
	Macquarie Wrap - Macquarie Invests Manager (Mim)			
	Macquarie Wrap - Macquarie Invests Manager (Mim)			
	Managed Portfolio Service (Mps)			
	Managed Portfolio Service (Mps)			
Powerwrap				
	Powerwrap			
	Powerwrap			
Praemium				
	Praemium Sma			
	Praemium Sma			
The Trust Company (RE Services)				
	Xplore Managed Account			
United States				
	Netwealth Wrap Services			
	Netwealth Wrap Services			

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