

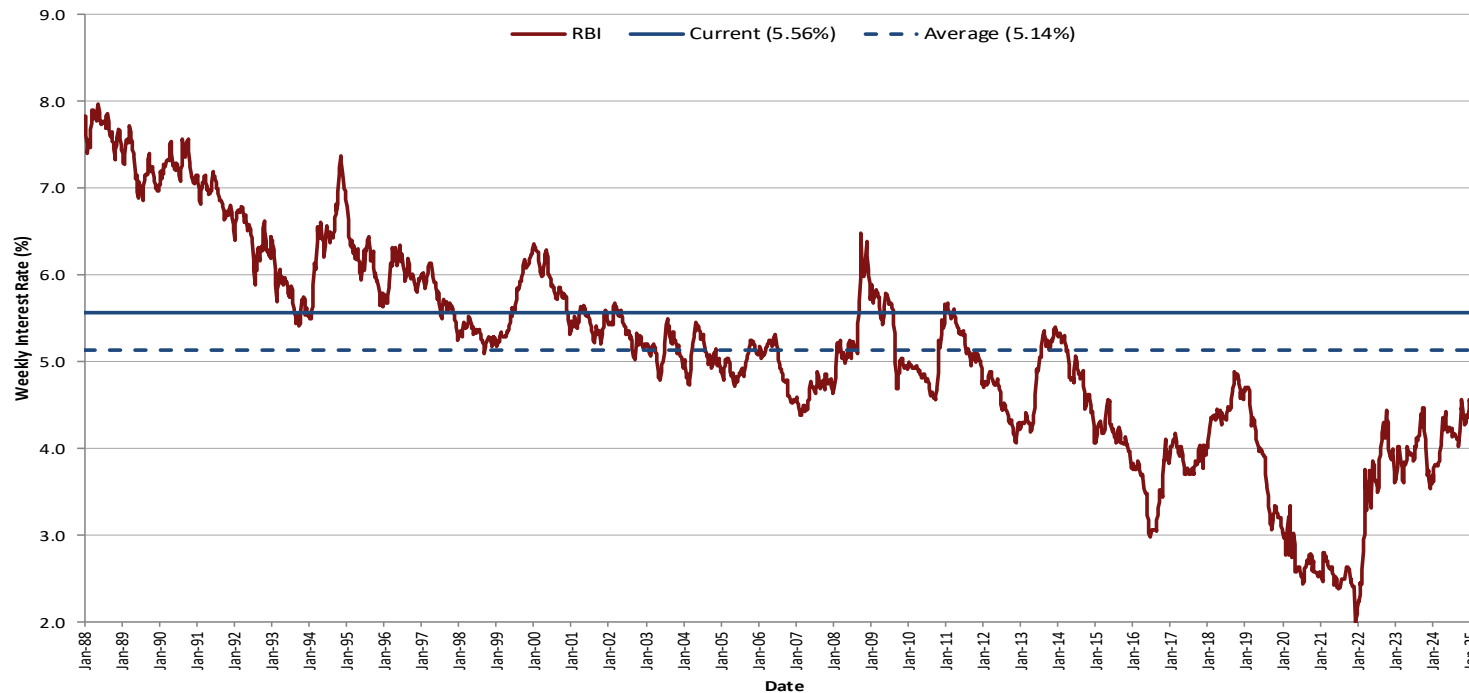
Davis County, Utah
\$6,080,000 Sales Tax Revenue Bonds
Series 2025
(Bid Summary)

Bidder	TIC	AIC	Total P+I	Bond Proceeds	20 Year Amortization Bid Summary			Call Provision
					Rate Mode	Additional Fees/Costs		
NBH Bank Bid 2	4.461%	4.644%	9,283,446.57	6,000,000.00	Fixed, lock within 20 days of closing	\$15,000 fees and expenses	10 year call	
Webster Bank	4.651%	4.825%	9,428,700.00	6,000,000.00	Fixed, good through 6/25/25	\$10,000 lender's counsel fee	Years 1-3 NC, 4 at 103%, 5 at 102%, 6 at 101%, thereafter at 100%	
NBH Bank Bid 1	4.661%	4.845%	9,444,926.43	6,000,000.00	Fixed, lock within 20 days of closing	\$15,000 fees and expenses	5 year call	
Bank of Utah	4.675%	4.832%	9,436,251.57	6,000,000.00	Fixed	\$1,000 purchaser's counsel fee	Callable anytime in chronological order	
Capital One Public Funding	4.741%	4.897%	9,485,990.20	6,000,000.00	Fixed	None	Years 1-3 NC, 4-20 at 100%	
Huntington Public Capital	4.901%	5.064%	9,620,929.03	6,000,000.00	Fixed	\$3,000 counsel fee	Years 1-10 at 101%,11-20 at 100%	

Interest Rate Trends

Revenue Bond Index

January 1988 to June 2025



Since January 1988:

Interest rates have been higher than the current RBI 33.06% of the time.

Interest rates have been lower than the current RBI 66.94% of the time.



ZIONS PUBLIC FINANCE, INC.