S&P CORELOGIC CASE-SHILLER CHARLOTTE HOME PRICE NSA INDEX

Description
The S&P CoreLogic Case-Shiller Charlotte Home Price NSA Index measures the average change in value of residential real estate in Charlotte given a constant level of quality. It is included in the S&P CoreLogic Case-Shiller Home Price Index Series which seeks to measure changes in the total value of all existing single-family housing stock.

Starting February 2018, access to S&P CoreLogic Case-Shiller Index data will require registration. Please set up your account in advance to avoid delays in downloading data. Click here to register now. If you have questions, please contact us at HomePriceIndices@spglobal.com.

Quick Facts

<table>
<thead>
<tr>
<th>CALCULATION FREQUENCY</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>CALCULATION CURRENCIES</td>
<td>USD</td>
</tr>
<tr>
<td>LAUNCH DATE</td>
<td>December 18, 2006</td>
</tr>
<tr>
<td>FIRST VALUE DATE</td>
<td>January 31, 1987</td>
</tr>
</tbody>
</table>

For more information, including the complete methodology document, please visit:

All information for an index prior to its Launch Date is back-tested, based on the methodology that was in effect on the Launch Date. Back-tested performance, which is hypothetical and not actual performance, is subject to inherent limitations because it reflects application of an Index methodology and selection of index constituents in hindsight. No theoretical approach can take into account all of the factors in the markets in general and the impact of decisions that might have been made during the actual operation of an index. Actual returns may differ from, and be lower than, back-tested returns.

Historical Performance

![Historical Performance Chart]

S&P CoreLogic Case-Shiller Charlotte Home Price NSA Index
S&P CoreLogic Case-Shiller 20-City Composite Home Price NSA Index
## Performance

<table>
<thead>
<tr>
<th>EFFECTIVE DATE</th>
<th>RETURNS</th>
<th>ANNUALIZED RETURNS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 MO</td>
<td>3 MOS</td>
</tr>
<tr>
<td>INDEX LEVELS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>167.6 Dec-2019</td>
<td>0.05%</td>
<td>1.04%</td>
</tr>
<tr>
<td>BENCHMARK* INDEX LEVELS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>218.73 Dec-2019</td>
<td>0.03%</td>
<td>0.23%</td>
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* The index benchmark is the S&P CoreLogic Case-Shiller 20-City Composite Home Price NSA Index

## Calendar Year Performance

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</tr>
</thead>
<tbody>
<tr>
<td>INDEX LEVELS</td>
<td>5.32%</td>
<td>5.18%</td>
<td>5.93%</td>
<td>5.51%</td>
<td>5.42%</td>
<td>3.5%</td>
<td>7.83%</td>
<td>5.49%</td>
<td>-2.98%</td>
<td>-4.57%</td>
</tr>
<tr>
<td>BENCHMARK* INDEX LEVELS</td>
<td>2.85%</td>
<td>4.04%</td>
<td>6.28%</td>
<td>5.42%</td>
<td>5.56%</td>
<td>4.35%</td>
<td>13.38%</td>
<td>6.94%</td>
<td>-4.07%</td>
<td>-2.4%</td>
</tr>
</tbody>
</table>

* The index benchmark is the S&P CoreLogic Case-Shiller 20-City Composite Home Price NSA Index

## Tickers

<table>
<thead>
<tr>
<th>Ticker</th>
<th>Reuters</th>
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<tbody>
<tr>
<td>INDEX LEVELS</td>
<td>SPCSCHAR</td>
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</tbody>
</table>
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Sydney
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AS OF DECEMBER 31, 2019

S&P Dow Jones Indices
A Division of S&P Global

S&P CORELOGIC CASE-SHILLER CHARLOTTE HOME PRICE NSA INDEX

DISCLAIMER

Source: S&P Dow Jones Indices LLC.

The launch date of the S&P CoreLogic Case-Shiller Charlotte Home Price NSA Index was December 18, 2006. The launch date of the S&P CoreLogic Case-Shiller 20-City Composite Home Price NSA Index was December 18, 2006.

All information presented prior to the index launch date is back-tested. Back-tested performance is not actual performance, but is hypothetical. The back-test calculations are based on the same methodology that was in effect when the index was officially launched. Past performance is not an indication or guarantee of future results. Please see the Performance Disclosure at http://www.spindices.com/regulatory-affairs-disclaimers/ for more information regarding the inherent limitations associated with back-tested performance.

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