



NEWS RELEASE

ICE Launches Average Prime Offer Rates (APOR) Index

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ATLANTA & NEW YORK--(BUSINESS WIRE)-- Intercontinental Exchange, Inc. (NYSE: ICE), a leading global provider of technology and data, today announced the launch of the ICE Average Prime Offer Rates Index (ICE APOR), which is updated weekly on the **ICE Index Platform** and publicly available.

The ICE APOR Index represents the annual percentage rates derived from average interest rates, points, fees and other terms on mortgages that are offered to consumers. ICE APOR uses the same data from ICE Mortgage Technology's loan origination system, **Encompass®**, that the Consumer Financial Protection Bureau (CFPB) uses as the foundation of the weekly APOR rates it calculates and publishes.

"The existing APOR published by CFPB is a foundational rate that impacts residential mortgage lending standards and qualifications for securitization," said Chris Edmonds, President of ICE Fixed Income and Data Services. "ICE's deep experience leveraging transactional data and designing trusted benchmarks was critical in constructing ICE APOR, which is intended to provide additional and continued transparency for both lenders and participants in the mortgage-backed security market."

For lenders, consumers, and secondary market participants, the APOR published by the CFPB is used to determine whether a loan meets certain regulatory requirements, which determination can also impact the terms of a mortgage and whether a loan qualifies for securitization by Government Sponsored Enterprises (GSEs), including Fannie Mae and Freddie Mac.

ICE has deep expertise administering and publishing important rates and indices that are used throughout global markets, and ICE's extensive global index offering includes over 7,000 fixed income, equity, currency, commodity

and mortgage indices that are trusted by market participants around the world and backed by a 50-year track record.

For more information about ICE's Index Solutions, please visit <https://www.ice.com/fixed-income-data-services/index-solutions>.

About Intercontinental Exchange

Intercontinental Exchange, Inc. (NYSE: ICE) is a Fortune 500 company that designs, builds, and operates digital networks that connect people to opportunity. We provide financial technology and data services across major asset classes helping our customers access mission-critical workflow tools that increase transparency and efficiency. ICE's futures, equity, and options **exchanges** -- including the **New York Stock Exchange** -- and **clearing houses** help people invest, raise capital and manage risk. We offer some of the world's largest markets to trade and clear energy and environmental products. Our fixed income, **data services** and execution capabilities provide information, analytics and platforms that help our customers streamline processes and capitalize on opportunities. At **ICE Mortgage Technology**, we are transforming U.S. housing finance, from initial consumer engagement through loan production, closing, registration and the long-term servicing relationship. Together, ICE transforms, streamlines, and automates industries to connect our customers to opportunity.

Trademarks of ICE and/or its affiliates include Intercontinental Exchange, ICE, ICE block design, NYSE and New York Stock Exchange. Information regarding additional trademarks and intellectual property rights of Intercontinental Exchange, Inc. and/or its affiliates is located **here**. Key Information Documents for certain products covered by the EU Packaged Retail and Insurance-based Investment Products Regulation can be accessed on the relevant exchange website under the heading "Key Information Documents (KIDS)."

Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995 -- Statements in this press release regarding ICE's business that are not historical facts are "forward-looking statements" that involve risks and uncertainties. For a discussion of additional risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see ICE's Securities and Exchange Commission (SEC) filings, including, but not limited to, the risk factors in ICE's Annual Report on Form 10-K for the year ended December 31, 2024, as filed with the SEC on February 6, 2025.

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