



Investment Portfolio Management:

- Fixed Income Portfolio Management
- Alternative Portfolio Management
- Credit Analysis & Reporting

Asset Liability Management & IRR:

- ALM Reporting
- ALM Related Reports
- What-if-Scenario Analysis

Valuations and Advisory Services:

- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch Friday, February 9, 2024

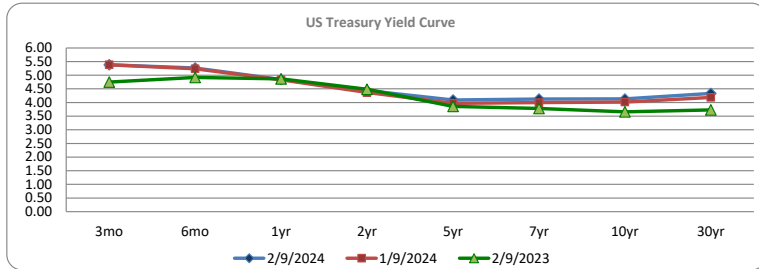
	Current	Yest	Dec-23	1 Yr Ago
Treasuries				
3 Mo	5.38	5.39	5.34	4.75
6 Mo	5.26	5.27	5.26	4.92
1 Yr	4.84	4.85	4.77	4.87
2 Yr	4.44	4.46	4.25	4.48
3 Yr	4.23	4.24	4.01	4.15
5 Yr	4.09	4.12	3.85	3.86
7 Yr	4.13	4.15	3.88	3.78
10 Yr	4.13	4.16	3.88	3.66
30 Yr	4.34	4.35	4.03	3.73
Bullet Agencies				
2 Yr	4.44	4.26	4.34	4.26
3 Yr	4.21	4.02	4.10	3.99
5 Yr	4.06	3.88	3.96	3.71
10 Yr	4.23	4.07	4.14	3.56
20 Yr	4.67	4.50	4.53	3.47
Bank Qualified Muni AA Curve				
2 Yr	3.04	3.04	3.14	2.66
3 Yr	2.87	2.87	3.01	2.54
5 Yr	2.74	2.74	2.94	2.47
10 Yr	2.89	2.89	3.07	2.71
15 Yr	3.57	3.57	3.70	3.49

	Current	Yest	Dec-23	1 Yr Ago
LIBOR				
1 Mo	5.44	5.44	5.47	4.58
3 Mo	5.58	5.58	5.59	4.85
6 Mo	5.62	5.64	5.59	5.14
1 Yr	6.04	5.96	5.48	3.62
FHLB Borrowings (Boston)				
1 Mo	5.57	5.57	5.71	4.84
3 Mo	5.57	5.56	5.72	5.00
6 mo	5.39	5.39	5.57	5.13
1 Yr	4.97	4.97	5.08	5.14
2 Yr	4.58	4.54	4.62	4.76
3 Yr	4.41	4.36	4.38	4.38
5 Yr	4.34	4.27	4.21	4.12
10 Yr	4.69	4.63	4.64	4.42
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.07
FNMA 30 Year Pools				5.63
Taxable Municipal AA Curve				
1 Yr	5.00	5.00	4.94	4.95
3 Yr	4.62	4.62	4.44	4.50
5 Yr	4.61	4.61	4.42	4.48
10 Yr	4.83	4.83	4.68	4.65

Market Information	Current	Dec-23	1 Yr Ago
Fed Funds	5.50	5.50	4.75
SOFR	5.31	5.38	4.55
Prime Rate	8.50	8.50	7.75
DowJones	38,726	37,690	33,700
S&P	4,998	4,770	4,082
Nasdaq	15,794	15,011	11,790
Unemployment	3.7	3.7	3.4
MI Unemployment	4.3	4.3	4.3
Gold	2,040.9	2,091.8	1,978.8
15Y Mtg. Commitment Rate**	5.64	5.27	4.85
30Y Mtg. Commitment Rate**	6.19	5.97	5.71

**Fannie Mae

Yesterday's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	220k	218k	224k
Continuing Claims	1875k	1871k	1898k
Wholesale Trade Sales MoM	0.30%	0.70%	0.00%
Wholesale Inventories MoM	0.40%	0.40%	0.40%



Today's Economic Releases	Survey	Actual	Prior
Revisions: CPI			

Next Fed Meeting: March 20, 2024



'The Financial Institution Experts'

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