

- 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

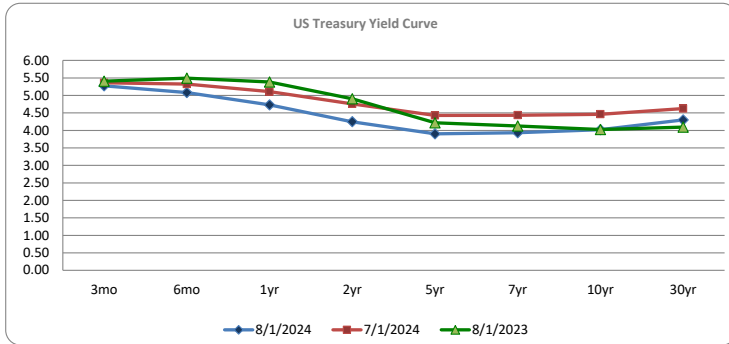
Thursday, August 1, 2024

	Current	Yest	Dec-23	1 Yr Ago
Treasuries				
3 Mo	5.27	5.29	5.34	5.41
6 Mo	5.08	5.09	5.26	5.49
1 Yr	4.73	4.75	4.77	5.38
2 Yr	4.25	4.26	4.25	4.90
3 Yr	4.05	4.06	4.01	4.57
5 Yr	3.90	3.91	3.85	4.22
7 Yr	3.93	3.95	3.88	4.12
10 Yr	4.02	4.03	3.88	4.03
30 Yr	4.30	4.30	4.03	4.09
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	3.02	3.02	3.14	3.33
3 Yr	2.97	2.97	3.01	3.16
5 Yr	2.97	2.97	2.94	3.02
10 Yr	3.16	3.16	3.07	3.15
15 Yr	3.54	3.54	3.70	3.82

	Current	Yest	Dec-23	1 Yr Ago
LIBOR				
1 Mo	5.46	5.46	5.47	5.43
3 Mo	5.51	5.51	5.59	5.63
6 Mo	5.51	5.52	5.59	5.88
1 Yr	6.04	5.96	5.48	3.62
FHLB Borrowings (Boston)				
1 Mo	5.57	5.56	5.71	5.58
3 Mo	5.47	5.47	5.72	5.62
6 mo	5.26	5.27	5.57	5.68
1 Yr	4.89	4.91	5.08	5.56
2 Yr	4.55	4.57	4.62	5.22
3 Yr	4.36	4.39	4.38	4.84
5 Yr	4.22	4.27	4.21	4.52
10 Yr	4.63	4.70	4.64	4.72
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.69
FNMA 30 Year Pools				5.38
Taxable Municipal AA Curve				
1 Yr	4.95	4.95	4.94	5.46
3 Yr	4.43	4.43	4.44	4.97
5 Yr	4.36	4.36	4.42	4.88
10 Yr	4.64	4.64	4.68	4.93

Market Information	Current	Dec-23	1 Yr Ago
Fed Funds	5.50	5.50	5.50
SOFR	5.38	5.38	5.31
Prime Rate	8.50	8.50	8.50
DowJones	40,843	37,690	35,631
S&P	5,522	4,770	4,577
Nasdaq	17,599	15,011	14,284
Unemployment	4.1	3.7	3.6
MI Unemployment	4.1	4.1	3.7
Gold	2,494.2	2,160.1	2,089.0
15Y FHLMC Primary Mortgage Market Survey	6.07	5.93	6.11
30Y FHLMC Primary Mortgage Market Survey	6.78	6.61	6.81

Yesterday's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-3.9%	-2.2%
ADP Employment Change	150k	122k	150k
Employment Cost Index	1.0%	0.9%	1.2%
MNI Chicago PMI	45.0	45.3	47.4
Pending Home Sales MoM	1.5%	4.8%	-2.1%
Pending Home Sales NSA YoY	-7.4%	-7.8%	-6.60%
FOMC Rate Decision (Upper Bound)	5.50%	5.50%	5.50%
FOMC Rate Decision (Lower Bound)	5.25%	5.25%	5.25%
Fed Interest on Reserve Balances Rate	5.40%	5.40%	5.40%



Today's Economic Releases	Survey	Actual	Prior
Challenger Job Cuts YoY	--	9.2%	19.8%
Nonfarm Productivity	1.8%	2.3%	0.2%
Unit Labor Costs	1.7%	0.9%	4.0%
Initial Jobless Claims	236k	249k	235k
Continuing Claims	1855k	1877k	1851k
S&P Global US Manufacturing PMI	49.6	--	49.5
Construction Spending MoM	0.2%	--	-0.1%
ISM Manufacturing	48.8	--	48.5
ISM Prices Paid	51.8	--	52.1
ISM New Orders	49.0	--	49.3
ISM Employment	49.2	--	49.3
Wards Total Vehicle Sales	16.20m	--	15.29m

Next Fed Meeting: September 18, 2024