

- 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

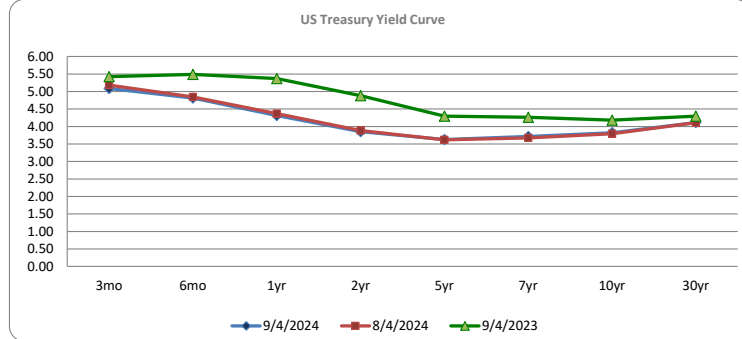
Wednesday, September 4, 2024

	Current	Yest	Dec-23	1 Yr Ago
Treasuries				
3 Mo	5.08	5.12	5.34	5.42
6 Mo	4.81	4.84	5.26	5.49
1 Yr	4.31	4.37	4.77	5.37
2 Yr	3.85	3.87	4.25	4.88
3 Yr	3.71	3.73	4.01	4.58
5 Yr	3.63	3.64	3.85	4.30
7 Yr	3.71	3.73	3.88	4.26
10 Yr	3.82	3.83	3.88	4.18
30 Yr	4.11	4.12	4.03	4.30
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	2.86	2.86	3.14	3.40
3 Yr	2.86	2.86	3.01	3.25
5 Yr	2.86	2.86	2.94	3.13
10 Yr	3.19	3.19	3.07	3.24
15 Yr	3.59	3.59	3.70	3.89

	Current	Yest	Dec-23	1 Yr Ago
LIBOR				
1 Mo	5.31	5.31	5.47	5.44
3 Mo	5.28	5.28	5.59	5.66
6 Mo	5.14	5.14	5.59	5.88
1 Yr	6.04	5.96	5.48	3.62
FHLB Borrowings (Boston)				
1 Mo	5.47	5.66	5.71	5.71
3 Mo	5.29	5.45	5.72	5.79
6 mo	4.97	5.14	5.57	5.78
1 Yr	4.47	4.65	5.08	5.66
2 Yr	4.06	4.24	4.62	5.20
3 Yr	3.94	4.12	4.38	4.96
5 Yr	3.88	4.07	4.21	4.71
10 Yr	4.41	4.58	4.64	5.03
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.41
FNMA 30 Year Pools				5.09
Taxable Municipal AA Curve				
1 Yr	4.53	4.53	4.94	5.53
3 Yr	4.00	4.00	4.44	5.13
5 Yr	4.03	4.03	4.42	5.01
10 Yr	4.39	4.39	4.68	5.11

Market Information	Current	Dec-23	1 Yr Ago
Fed Funds	5.50	5.50	5.50
SOFR	5.34	5.38	5.31
Prime Rate	8.50	8.50	8.50
DowJones	40,937	37,690	34,838
S&P	5,529	4,770	4,516
Nasdaq	17,136	15,011	14,032
Unemployment	4.3	3.7	3.5
MI Unemployment	4.4	4.1	3.8
Gold	2,520.9	2,160.1	2,077.8
15Y FHLMC Primary Mortgage Market Survey	5.51	5.93	6.55
30Y FHLMC Primary Mortgage Market Survey	6.35	6.61	7.18

Yesterday's Economic Releases	Survey	Actual	Prior
S&P Global US Manufacturing PMI	48.0	47.9	48.0
Construction Spending MoM	0.1%	-0.3%	-0.3%
ISM Manufacturing	47.5	47.2	46.8
ISM Prices Paid	52.0	54.0	52.9
ISM New Orders	--	44.6	47.4
ISM Employment	--	46.0	43.4



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	1.6%	0.5%
Trade Balance	-\$79.0b	--	-\$73.1b
JOLTS Job Openings	8100k	--	8184k
Factory Orders	4.9%	--	-3.3%
Factory Orders Ex Trans	--	--	0.1%
Durable Goods Orders	9.9%	--	9.9%
Durables Ex Transportation	-0.2%	--	-0.2%
Cap Goods Orders Nondef Ex Air	--	--	-0.1%
Cap Goods Ship Nondef Ex Air	-0.4%	--	-0.4%
Federal Reserve Releases Beige Book			
Wards Total Vehicle Sales	15.40m	--	15.82m

Next Fed Meeting: September 18, 2024