

- 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

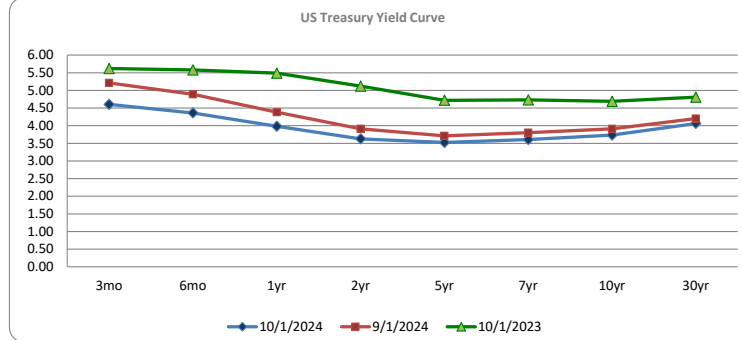
Tuesday, October 1, 2024

	Current	Yest	Dec-23	1 Yr Ago
<b>Treasuries</b>				
3 Mo	4.60	4.62	5.40	5.62
6 Mo	4.36	4.40	5.26	5.58
1 Yr	3.98	3.98	4.79	5.49
2 Yr	3.63	3.62	4.23	5.12
3 Yr	3.53	3.54	4.01	4.88
5 Yr	3.52	3.56	3.84	4.72
7 Yr	3.60	3.65	3.88	4.73
10 Yr	3.73	3.79	3.88	4.69
30 Yr	4.06	4.13	4.03	4.81
<b>Bullet Agencies</b>				
2 Yr	4.44	4.44	4.44	5.13
3 Yr	4.21	4.21	4.21	4.91
5 Yr	4.06	4.06	4.06	4.72
10 Yr	4.23	4.23	4.23	4.88
20 Yr	4.67	4.67	4.67	5.17
<b>Bank Qualified Muni AA Curve</b>				
2 Yr	3.34	2.61	2.72	3.89
3 Yr	2.58	2.60	2.70	3.76
5 Yr	2.65	2.66	2.71	3.66
10 Yr	3.03	3.04	3.07	3.82
15 Yr	3.34	3.38	3.43	4.41

	Current	Yest	Dec-23	1 Yr Ago
<b>LIBOR</b>				
1 Mo	4.96	4.96	5.08	5.43
3 Mo	4.85	4.85	5.08	5.66
6 Mo	4.69	4.69	4.86	5.90
1 Yr	6.04	6.04	6.04	6.04
<b>FHLB Borrowings (Boston)</b>				
1 Mo	5.01	5.00	5.16	5.54
3 Mo	4.85	4.82	5.06	5.62
6 mo	4.56	4.55	4.74	5.65
1 Yr	4.07	4.04	4.20	5.54
2 Yr	3.79	3.76	3.84	5.22
3 Yr	3.71	3.68	3.71	5.00
5 Yr	3.75	3.73	3.72	4.77
10 Yr	4.31	4.29	4.23	5.15
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				4.21
FNMA 30 Year Pools				4.97
<b>Taxable Municipal AA Curve</b>				
1 Yr	4.23	4.15	4.15	5.63
3 Yr	3.84	3.77	3.77	5.20
5 Yr	3.90	3.84	3.84	5.15
10 Yr	4.30	4.28	4.26	5.35

Market Information	Current	Dec-23	1 Yr Ago
Fed Funds	4.83	5.33	5.33
SOFR	4.96	5.40	5.31
Prime Rate	8.00	8.50	8.50
DowJones	42,330	37,710	33,508
S&P	5,762	4,783	4,288
Nasdaq	18,189	15,095	13,219
Unemployment	4.2	3.7	3.7
MI Unemployment	4.5	4.0	4.1
Gold	2,676.8	2,074.0	1,853.0
15Y FHLMC Primary Mortgage Market Survey	5.16	5.93	6.72
30Y FHLMC Primary Mortgage Market Survey	6.08	6.61	7.31

Yesterday's Economic Releases	Survey	Actual	Prior
MNI Chicago PMI	46.0	46.6	46.1
Dallas Fed Manf. Activity	-10.8	-9.0	-9.7



Today's Economic Releases	Survey	Actual	Prior
S&P Global US Manufacturing PMI	47.0	--	47.0
Construction Spending MoM	0.2%	--	-0.3%
JOLTS Job Openings	7693k	--	7673k
ISM Manufacturing	47.5	--	47.2
ISM Prices Paid	53.5	--	54.0
ISM New Orders	45.0	--	44.6
ISM Employment	47.1	--	46.0
Dallas Fed Services Activity	--	--	-7.7
Wards Total Vehicle Sales	15.68m	--	15.13m

**Next Fed Meeting: November 7, 2024**