

- 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, October 11, 2024

	Current	Yest	Dec-23	1 Yr Ago		Current	Yest	Dec-23	1 Yr Ago	Market Information	Current	Dec-23	1 Yr Ago
Treasuries					LIBOR					Fed Funds			
3 Mo	4.64	4.62	5.40	5.63	1 Mo	4.96	4.96	5.08	5.46	SOFR			
6 Mo	4.45	4.43	5.26	5.58	3 Mo	4.85	4.85	5.08	5.69	Prime Rate			
1 Yr	4.19	4.20	4.79	5.43	6 Mo	4.68	4.68	4.86	5.91	DowJones			
2 Yr	3.97	3.97	4.23	5.06	1 Yr	6.04	6.04	6.04	6.04	S&P			
3 Yr	3.89	3.89	4.01	4.82	FHLB Borrowings (Boston)					Nasdaq			
5 Yr	3.91	3.87	3.84	4.69	1 Mo	5.02	5.04	5.16	5.62	Unemployment			
7 Yr	3.99	3.93	3.88	4.73	3 Mo	4.86	4.87	5.06	5.66	MI Unemployment			
10 Yr	4.09	4.04	3.88	4.70	6 mo	4.62	4.63	4.74	5.66	Gold			
30 Yr	4.39	4.32	4.03	4.86	1 Yr	4.33	4.39	4.20	5.54	15Y FHLMC Primary Mortgage Market Survey			
Bullet Agencies					2 Yr	4.15	4.19	3.84	5.19	30Y FHLMC Primary Mortgage Market Survey			
2 Yr	4.44	4.44	4.44	5.08	3 Yr	4.08	4.11	3.71	5.01				
3 Yr	4.21	4.21	4.21	4.86	5 Yr	4.11	4.11	3.72	4.84				
5 Yr	4.06	4.06	4.06	4.70	10 Yr	4.61	4.59	4.23	5.25				
10 Yr	4.23	4.23	4.23	4.87	Generic Current Coupon MBS								
20 Yr	4.67	4.67	4.67	5.14	FNMA 15 Year Pools					4.61			
Bank Qualified Muni AA Curve					FNMA 30 Year Pools					5.33			
2 Yr	3.39	2.64	2.72	3.67	Taxable Municipal AA Curve								
3 Yr	2.55	2.61	2.70	3.54	1 Yr	4.41	4.46	4.15	5.54				
5 Yr	2.60	2.65	2.71	3.49	3 Yr	4.16	4.19	3.77	5.19				
10 Yr	2.98	2.99	3.07	3.71	5 Yr	4.25	4.25	3.84	5.22				
15 Yr	3.39	3.39	3.43	4.34	10 Yr	4.57	4.55	4.26	5.46				

Yesterday's Economic Releases	Survey	Actual	Prior
CPI MoM	0.1%	0.2%	0.2%
CPI Ex Food and Energy MoM	0.2%	0.3%	0.3%
CPI YoY	2.3%	2.4%	2.5%
CPI Ex Food and Energy YoY	3.2%	3.3%	3.2%
CPI Index NSA	314.884	315.301	314.796
CPI Core Index SA	320.548	320.767	319.768
Real Avg Hourly Earning YoY	--	1.5%	1.3%
Real Avg Weekly Earnings YoY	--	0.9%	0.9%
Initial Jobless Claims	230k	258k	225k
Continuing Claims	1830k	1861k	1826k

Today's Economic Releases	Survey	Actual	Prior
PPI Final Demand MoM	0.1%	--	0.2%
PPI Ex Food and Energy MoM	0.2%	--	0.3%
PPI Ex Food, Energy, Trade MoM	0.2%	--	0.3%
PPI Final Demand YoY	1.6%	--	1.7%
PPI Ex Food and Energy YoY	2.6%	--	2.4%
PPI Ex Food, Energy, Trade YoY	--	--	3.3%
U. of Mich. Sentiment	71.0	--	70.1
U. of Mich. Current Conditions	64.0	--	63.3
U. of Mich. Expectations	74.8	--	74.4
U. of Mich. 1 Yr Inflation	2.7%	--	2.7%
U. of Mich. 5-10 Yr Inflation	3.0%	--	3.1%

Next Fed Meeting: November 7, 2024

