

- 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

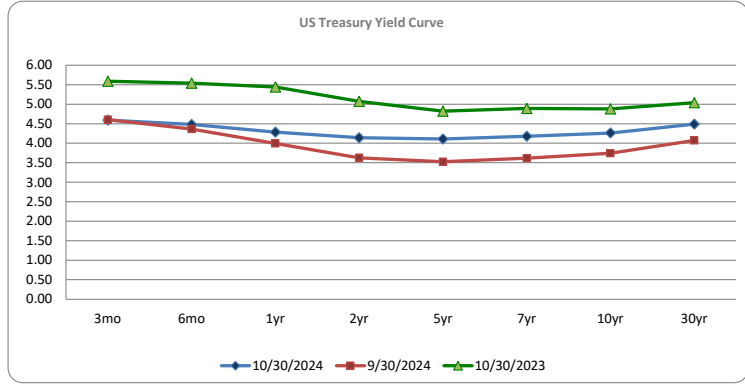
Wednesday, October 30, 2024

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	4.83	5.33	5.33		
3 Mo	4.59	4.64	5.40	5.59	1 Mo	4.96	4.96	4.96	5.44	5.31	5.31		
6 Mo	4.48	4.52	5.26	5.54	3 Mo	4.85	4.85	4.85	5.64	5.40	5.31		
1 Yr	4.29	4.29	4.79	5.44	6 Mo	4.68	4.68	4.68	5.87	5.40	5.31		
2 Yr	4.14	4.11	4.23	5.07	1 Yr	6.04	6.04	6.04	6.04	5.87	5.87		
3 Yr	4.09	4.06	4.01	4.90	FHLB Borrowings (Boston)				S&P	5,833	4,783	4,167	
5 Yr	4.11	4.08	3.84	4.82	1 Mo	4.96	4.96	4.99	5.56	18,713	15,095	12,789	
7 Yr	4.18	4.16	3.88	4.89	3 Mo	4.81	4.81	4.84	5.61	Unemployment	4.1	3.7	3.7
10 Yr	4.26	4.26	3.88	4.88	6 mo	4.64	4.65	4.64	5.65	MI Unemployment	4.5	4.0	4.1
30 Yr	4.49	4.52	4.03	5.04	1 Yr	4.42	4.38	4.37	5.52	Gold	2,789.0	2,074.0	2,009.0
Bullet Agencies				2 Yr	4.31	4.23	4.19	5.25	15Y FHLMC Primary Mortgage Market Survey	5.71	5.93	7.03	
2 Yr	4.11	4.11	4.04	5.13	3 Yr	4.28	4.18	4.13	5.11	30Y FHLMC Primary Mortgage Market Survey	6.54	6.61	7.79
3 Yr	4.06	4.05	3.97	4.97	5 Yr	4.34	4.23	4.17	5.03				
5 Yr	4.14	4.12	4.04	4.92	10 Yr	4.81	4.72	4.70	5.50				
10 Yr	4.44	4.41	4.35	5.18	Generic Current Coupon MBS								
20 Yr	4.96	4.93	4.88	5.49	FNMA 15 Year Pools			4.97					
Bank Qualified Muni AA Curve				FNMA 30 Year Pools			5.68						
2 Yr	3.62	2.82	2.68	3.94	Taxable Municipal AA Curve								
3 Yr	2.81	2.78	2.64	3.82	1 Yr	4.37	4.43	4.39	5.67				
5 Yr	2.89	2.89	2.72	3.76	3 Yr	4.30	4.27	4.22	5.32				
10 Yr	3.28	3.31	3.13	3.90	5 Yr	4.43	4.37	4.31	5.41				
15 Yr	3.62	3.63	3.51	4.47	10 Yr	4.75	4.71	4.66	5.72				

Yesterday's Economic Releases	Survey	Actual	Prior
Advance Goods Trade Balance	-\$96.0b	-\$108.2b	-\$94.3b
Wholesale Inventories MoM	0.1%	-0.1%	0.1%
Retail Inventories MoM	0.5%	0.8%	0.5%
FHFA House Price Index MoM	0.1%	0.3%	0.1%
S&P CoreLogic CS 20-City MoM SA	0.20%	0.35%	0.27%
S&P CoreLogic CS 20-City YoY NSA	5.10%	5.20%	5.92%
S&P CoreLogic CS US HPI YoY NSA	--	4.25%	4.96%
JOLTS Job Openings	8000k	7443k	8040k
Conf. Board Consumer Confidence	99.5	108.7	98.7
Conf. Board Present Situation	--	138.0	124.3
Conf. Board Expectations	--	89.1	81.7
Dallas Fed Services Activity	--	2.0	-2.6

Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-0.1%	-6.7%
ADP Employment Change	111k	233k	143k
GDP Annualized QoQ	2.9%	--	3.0%
Personal Consumption	3.3%	--	2.8%
GDP Price Index	1.9%	--	2.5%
Core PCE Price Index QoQ	2.1%	--	2.8%
Pending Home Sales MoM	1.9%	--	0.6%
Pending Home Sales NSA YoY	-1.1%	--	-4.3%

Next Fed Meeting: November 7, 2024



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