

**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**

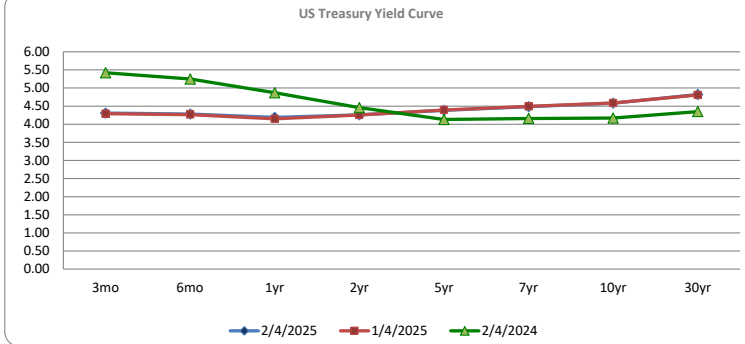
Tuesday, February 4, 2025

	Current	Yest	Dec-24	1 Yr Ago
<b>Treasuries</b>				
3 Mo	4.31	4.29	4.32	5.42
6 Mo	4.28	4.30	4.27	5.25
1 Yr	4.19	4.18	4.14	4.87
2 Yr	4.26	4.24	4.22	4.46
3 Yr	4.30	4.27	4.25	4.27
5 Yr	4.38	4.33	4.35	4.13
7 Yr	4.49	4.42	4.43	4.16
10 Yr	4.58	4.51	4.52	4.17
30 Yr	4.82	4.74	4.73	4.35
<b>Bullet Agencies</b>				
2 Yr	4.24	4.20	4.26	4.44
3 Yr	4.27	4.24	4.31	4.21
5 Yr	4.39	4.36	4.45	4.06
10 Yr	4.70	4.69	4.77	4.23
20 Yr	5.11	5.12	5.20	4.67
<b>Bank Qualified Muni AA Curve</b>				
2 Yr	2.76	2.76	2.86	3.02
3 Yr	2.81	2.81	2.91	2.88
5 Yr	2.90	2.90	3.00	2.81
10 Yr	3.23	3.22	3.36	2.98
15 Yr	3.63	3.61	3.76	3.60

	Current	Yest	Dec-24	1 Yr Ago
<b>LIBOR</b>				
1 Mo	4.96	4.96	4.96	5.44
3 Mo	4.85	4.85	4.85	5.55
6 Mo	4.68	4.68	4.68	5.52
1 Yr	6.04	6.04	6.04	6.04
<b>FHLB Borrowings (Boston)</b>				
1 Mo	4.54	4.54	4.54	5.57
3 Mo	4.52	4.50	4.52	5.55
6 mo	4.47	4.46	4.45	5.41
1 Yr	4.39	4.35	4.35	4.98
2 Yr	4.41	4.36	4.41	4.54
3 Yr	4.45	4.41	4.47	4.36
5 Yr	4.53	4.49	4.59	4.24
10 Yr	4.92	4.91	5.01	4.57
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				5.02
FNMA 30 Year Pools				5.82
<b>Taxable Municipal AA Curve</b>				
1 Yr	4.37	4.34	4.34	4.94
3 Yr	4.54	4.52	4.56	4.52
5 Yr	4.66	4.66	4.73	4.51
10 Yr	4.98	5.01	5.05	4.74

Market Information	Current	Dec-24	1 Yr Ago
Fed Funds	4.33	4.33	5.33
SOFR	4.35	4.37	5.32
Prime Rate	7.50	7.50	8.50
DowJones	44,422	42,574	38,654
S&P	5,995	5,907	4,959
Nasdaq	19,392	19,487	15,629
Unemployment	4.10	4.1	3.90
MI Unemployment	5.00	5.0	3.90
Gold	2,848.9	2,622.4	2,039.0
15Y FHLMC Primary Mortgage Market Survey	6.12	6.00	5.94
30Y FHLMC Primary Mortgage Market Survey	6.95	6.85	6.63

Yesterday's Economic Releases	Survey	Actual	Prior
S&P Global US Manufacturing PMI	50.1	51.2	50.1
Construction Spending MoM	0.2%	0.5%	0.0%
ISM Manufacturing	50.0	50.9	49.3
ISM New Orders	52.0	55.1	52.5
ISM Employment	47.8	50.3	45.3
ISM Prices Paid	54.2	54.9	52.5
Wards Total Vehicle Sales	16.00m	15.60m	16.80m



Today's Economic Releases	Survey	Actual	Prior
JOLTS Job Openings	8000k	--	8098k
JOLTS Job Openings Rate	4.8%	--	4.8%
JOLTS Quits Level	3112k	--	3065k
JOLTS Quits Rate	--	--	1.9%
JOLTS Layoffs Level	1743k	--	1765k
JOLTS Layoffs Rate	--	--	1.1%
Factory Orders	-0.8%	--	-0.4%
Factory Orders Ex Trans	--	--	0.2%
Durable Goods Orders	-2.2%	--	-2.2%
Durables Ex Transportation	0.3%	--	0.3%
Cap Goods Orders Nondef Ex Air	0.5%	--	0.5%
Cap Goods Ship Nondef Ex Air	0.6%	--	0.6%

**Next Fed Meeting: March 19, 2025**

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