



- 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**

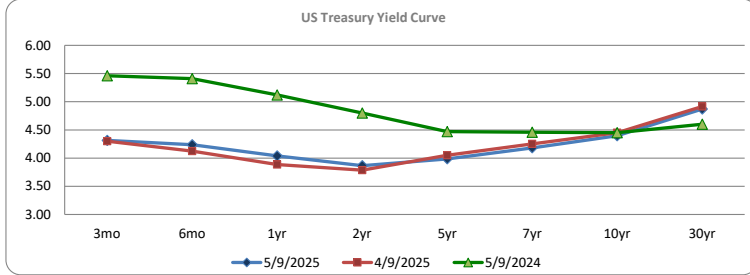
Friday, May 9, 2025

	Current	Yest	Dec-24	1 Yr Ago
<b>Treasuries</b>				
3 Mo	4.31	4.31	4.32	5.46
6 Mo	4.24	4.22	4.27	5.41
1 Yr	4.04	4.02	4.14	5.12
2 Yr	3.87	3.82	4.22	4.80
3 Yr	3.86	3.79	4.25	4.60
5 Yr	3.99	3.91	4.35	4.47
7 Yr	4.18	4.09	4.43	4.46
10 Yr	4.40	4.30	4.52	4.45
30 Yr	4.87	4.79	4.73	4.60
<b>Bullet Agencies</b>				
2 Yr	3.95	3.86	4.23	4.86
3 Yr	3.93	3.82	4.26	4.67
5 Yr	4.06	3.95	4.40	4.54
10 Yr	4.58	4.47	4.72	4.65
15 Yr	5.11	5.00	5.17	4.99
<b>Bank Qualified Muni A Curve</b>				
2 Yr	3.15	3.15	3.11	3.71
3 Yr	3.19	3.20	3.12	3.52
5 Yr	3.25	3.26	3.21	3.23
10 Yr	3.61	3.62	3.50	3.26
15 Yr	4.06	4.08	3.82	3.81

	Current	Yest	Dec-24	1 Yr Ago
<b>SOFR</b>				
1 Mo	4.33	4.34	4.33	5.32
3 Mo	4.30	4.30	4.31	5.32
6 Mo	4.18	4.17	4.25	5.29
1 Yr	3.90	3.89	4.18	5.15
<b>FHLB Borrowings (Boston)</b>				
1 Mo	4.51	4.52	4.54	5.57
3 Mo	4.52	4.50	4.53	5.57
6 mo	4.40	4.39	4.48	5.49
1 Yr	4.22	4.16	4.36	5.24
2 Yr	4.05	3.99	4.41	4.97
3 Yr	4.04	3.98	4.46	4.80
5 Yr	4.17	4.13	4.56	4.70
10 Yr	4.77	4.75	4.96	4.98
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				4.92
FNMA 30 Year Pools				5.72
<b>Taxable Municipal A Curve</b>				
2 Yr	4.43	4.24	4.53	5.13
3 Yr	4.35	4.23	4.65	4.96
5 Yr	4.55	4.43	4.85	4.82
10 Yr	5.07	4.96	5.11	5.08

Market Information	Current	Dec-24	1 Yr Ago
Fed Funds	4.33	4.33	5.33
SOFR	4.29	4.37	5.31
Prime Rate	7.50	7.50	8.50
DowJones	41,368	42,574	39,056
S&P	5,664	5,907	5,188
Nasdaq	17,928	19,487	16,266
Unemployment	4.20	4.10	4.10
MI Unemployment	5.50	5.20	5.20
Gold	3,338.6	2,622.4	2,168.0
15Y FHLMC Primary Mortgage Market Survey	5.89	6.00	6.38
30Y FHLMC Primary Mortgage Market Survey	6.76	6.85	7.09

Yesterday's Economic Releases	Survey	Actual	Prior
Nonfarm Productivity	-0.8%	-0.8%	1.5%
Unit Labor Costs	5.1%	5.7%	2.2%
Initial Jobless Claims	230k	228k	241k
Initial Claims 4-Wk Moving Avg	--	227.00k	226.00k
Continuing Claims	1895k	1879k	1916k
Wholesale Inventories MoM	0.5%	0.4%	0.5%
Wholesale Trade Sales MoM	0.9%	0.6%	2.4%
NY Fed 1-Yr Inflation Expectations	--	3.63%	3.58%



**'The Financial Institution Experts'**

Today's Economic Releases	Survey	Actual	Prior
No Scheduled Activities for Today			

**Next Fed Meeting: June 18, 2025**

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