

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 8, 2025

	Current	Yest	Dec-24	1 Yr Ago
Treasuries				
3 Mo	3.93	3.92	4.32	4.62
6 Mo	3.81	3.82	4.27	4.43
1 Yr	3.64	3.65	4.14	4.20
2 Yr	3.56	3.60	4.22	3.97
3 Yr	3.57	3.62	4.25	3.89
5 Yr	3.69	3.75	4.35	3.87
7 Yr	3.88	3.95	4.43	3.93
10 Yr	4.10	4.17	4.52	4.04
30 Yr	4.70	4.76	4.73	4.32
Bullet Agencies				
2 Yr	3.62	3.64	4.23	3.97
3 Yr	3.61	3.64	4.26	3.88
5 Yr	3.74	3.78	4.40	3.91
10 Yr	4.30	4.32	4.72	4.19
15 Yr	4.96	5.02	5.17	4.71
Bank Qualified Muni A Curve				
2 Yr	2.64	2.64	3.11	2.62
3 Yr	2.63	2.63	3.12	2.59
5 Yr	2.72	2.72	3.21	2.65
10 Yr	3.42	3.43	3.50	3.07
15 Yr	4.11	4.11	3.82	3.46

	Current	Yest	Dec-24	1 Yr Ago
SOFR				
1 Mo	4.08	4.09	4.33	4.82
3 Mo	3.94	3.94	4.31	4.68
6 Mo	3.80	3.79	4.25	4.47
1 Yr	3.60	3.58	4.18	4.16
FHLB Borrowings (Boston)				
1 Mo	4.33	4.33	4.54	5.05
3 Mo	4.16	4.16	4.53	4.86
6 mo	4.01	4.01	4.48	4.64
1 Yr	3.78	3.81	4.36	4.39
2 Yr	3.75	3.77	4.41	4.17
3 Yr	3.77	3.80	4.46	4.10
5 Yr	3.91	3.95	4.56	4.08
10 Yr	4.54	4.58	4.96	4.56
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.46
FNMA 30 Year Pools				5.15
Taxable Municipal A Curve				
2 Yr	3.93	3.91	4.53	4.31
3 Yr	3.96	3.99	4.65	4.30
5 Yr	4.14	4.18	4.85	4.40
10 Yr	4.74	4.76	5.11	4.66

Market Information	Current	Dec-24	1 Yr Ago
Fed Funds	4.09	4.33	4.83
SOFR	4.14	4.37	4.83
Prime Rate	7.25	7.50	8.00
DowJones	46,603	42,574	41,954
S&P	6,715	5,907	5,696
Nasdaq	22,788	19,487	16,266
Unemployment	4.30	4.10	4.10
MI Unemployment	5.20	5.20	5.20
Gold	4,067.8	2,622.4	2,168.0
15Y FHLMC Primary Mortgage Market Survey	5.55	6.00	5.25
30Y FHLMC Primary Mortgage Market Survey	6.34	6.85	6.12

Yesterday's Economic Releases	Survey	Actual	Prior
List of US Economic Indicators Delayed by Government Shutdown			
Aug. International Trade Report Delayed by US Shutdown			
NY Fed 1-Yr Inflation Expectations	--	3.38%	3.20%
Consumer Credit	\$14.000b	\$0.363b	\$16.010b

Today's Economic Releases	Survey	Actual	Prior
List of US Economic Indicators Delayed by Government Shutdown			
MBA Mortgage Applications	--	-4.7%	-12.7%
FOMC Meeting Minutes	--	--	--
Federal Budget Balance	\$50.0b	--	-\$344.8b

Next Fed Meeting: October 29, 2025

