

## **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

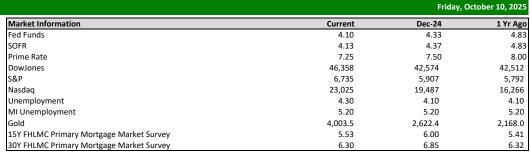
## Valuations and Advisory Services:

- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

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	Current	Yest	Dec-24	1 Yr Ago	
Treasuri	es				
3 Mo	3.94	3.93	4.32	4.65	
6 Mo	3.82	3.82	4.27	4.47	
1 Yr	3.64	3.64	4.14	4.27	
2 Yr	3.57	3.59	4.22	4.04	
3 Yr	3.58	3.61	4.25	3.95	
5 Yr	3.70	3.73	4.35	3.93	
7 Yr	3.88	3.91	4.43	3.99	
10 Yr	4.10	4.13	4.52	4.08	
30 Yr	4.68	4.71	4.73	4.35	
Bullet A	gencies				
2 Yr	3.64	3.63	4.23	3.98	
3 Yr	3.63	3.62	4.26	3.90	
5 Yr	3.77	3.76	4.40	3.95	
10 Yr	4.31	4.30	4.72	4.25	
15 Yr	4.97	4.96	5.17	4.78	
Bank Qu	Bank Qualified Muni A Curve				
2 Yr	2.66	2.59	3.11	2.64	
3 Yr	2.66	2.60	3.12	2.60	
5 Yr	2.72	2.70	3.21	2.68	
10 Yr	3.40	3.39	3.50	3.10	
15 Yr	4.08	4.08	3.82	3.49	

	Current	Yest	Dec-24	1 Yr Ago
SOFR				
1 Mo	4.05	4.08	4.33	4.80
3 Мо	3.91	3.93	4.31	4.66
6 Mo	3.78	3.80	4.25	4.45
1 Yr	3.59	3.60	4.18	4.15
FHLB Borrowings (Boston)				
1 Mo	4.32	4.34	4.54	5.04
3 Мо	4.17	4.16	4.53	4.87
6 mo	4.01	4.00	4.48	4.63
1 Yr	3.80	3.80	4.36	4.39
2 Yr	3.78	3.76	4.41	4.19
3 Yr	3.80	3.78	4.46	4.11
5 Yr	3.94	3.91	4.56	4.11
10 Yr	4.55	4.53	4.96	4.59
Generic Current Coupon MBS				
FNMA 1	5 Year Pools	5		4.49
FNMA 3	0 Year Pools	5		5.19
Taxable Municipal A Curve				
2 Yr	3.94	3.90	4.53	4.32
3 Yr	3.99	3.98	4.65	4.31
5 Yr	4.17	4.16	4.85	4.44
10 Yr	4.75	4.74	5.11	4.70



Yesterday's Economic Releases	Survey	Actual	Prior
List of US Economic Indicators Delayed by Government Shutdown			
Weekly Jobless Claims Delayed by US Shutdown			
Wholesale Trade Report Delayed by Government Shutdown			





## 'The Financial Institution Experts'

Today's Economic Releases	Survey	Actual	Prior
List of US Economic Indicators Delayed by Government Shutdown			
U. of Mich. Sentiment	54.0		55.1
U. of Mich. Current Conditions	60.0		60.4
U. of Mich. Expectations	51.4		51.7
U. of Mich. 1 Yr Inflation	4.7%		4.7%
U. of Mich. 5-10 Yr Inflation	3.7%		3.7%
Federal Budget Report Delayed by Government Shutdown			
Next Fed Meeting: October 29, 2025			

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