

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, November 12, 2025

	Current	Yest	Dec-24	1 Yr Ago
Treasuries				
3 Mo	3.86	3.86	4.32	4.53
6 Mo	3.79	3.78	4.27	4.45
1 Yr	3.62	3.64	4.14	4.34
2 Yr	3.56	3.59	4.22	4.32
3 Yr	3.55	3.61	4.25	4.27
5 Yr	3.67	3.72	4.35	4.27
7 Yr	3.85	3.91	4.43	4.32
10 Yr	4.07	4.13	4.52	4.37
30 Yr	4.67	4.73	4.73	4.52
Bullet Agencies				
2 Yr	3.62	3.59	4.23	4.31
3 Yr	3.62	3.58	4.26	4.29
5 Yr	3.75	3.71	4.40	4.36
10 Yr	4.28	4.26	4.72	4.59
15 Yr	4.95	4.93	5.17	5.10
Bank Qualified Muni A Curve				
2 Yr	2.80	2.76	3.11	2.74
3 Yr	2.72	2.68	3.12	2.73
5 Yr	2.77	2.74	3.21	2.86
10 Yr	3.18	3.20	3.50	3.34
15 Yr	3.82	3.84	3.82	3.62

	Current	Yest	Dec-24	1 Yr Ago
SOFR				
1 Mo	3.95	3.96	4.33	4.61
3 Mo	3.84	3.84	4.31	4.52
6 Mo	3.74	3.75	4.25	4.41
1 Yr	3.55	3.58	4.18	4.24
FHLB Borrowings (Boston)				
1 Mo	4.17	4.13	4.54	4.81
3 Mo	4.09	4.08	4.53	4.75
6 mo	3.99	3.97	4.48	4.60
1 Yr	3.82	3.79	4.36	4.45
2 Yr	3.76	3.71	4.41	4.41
3 Yr	3.79	3.74	4.46	4.37
5 Yr	3.90	3.86	4.56	4.39
10 Yr	4.51	4.47	4.96	4.79
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.54
FNMA 30 Year Pools				5.18
Taxable Municipal A Curve				
2 Yr	3.94	3.88	4.53	4.76
3 Yr	3.99	3.96	4.65	4.79
5 Yr	4.18	4.14	4.85	4.83
10 Yr	4.68	4.66	5.11	4.95

Market Information	Current	Dec-24	1 Yr Ago
Fed Funds	3.87	4.33	4.83
SOFR	3.95	4.37	4.60
Prime Rate	7.00	7.50	7.75
DowJones	47,928	42,574	44,293
S&P	6,847	5,907	6,001
Nasdaq	23,468	19,487	16,266
Unemployment	4.30	4.10	4.10
MI Unemployment	5.20	5.20	5.20
Gold	4,136.1	2,622.4	2,168.0
15Y FHLMC Primary Mortgage Market Survey	5.50	6.00	6.00
30Y FHLMC Primary Mortgage Market Survey	6.22	6.85	6.79

Yesterday's Economic Releases	Survey	Actual	Prior
NFIB Small Business Optimism	98.3	98.2	98.8

Today's Economic Releases	Survey	Actual	Prior
List of US Economic Indicators Delayed by Government Shutdown			
MBA Mortgage Applications	--	0.6%	-1.9%

Next Fed Meeting: December 10, 2025

