

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

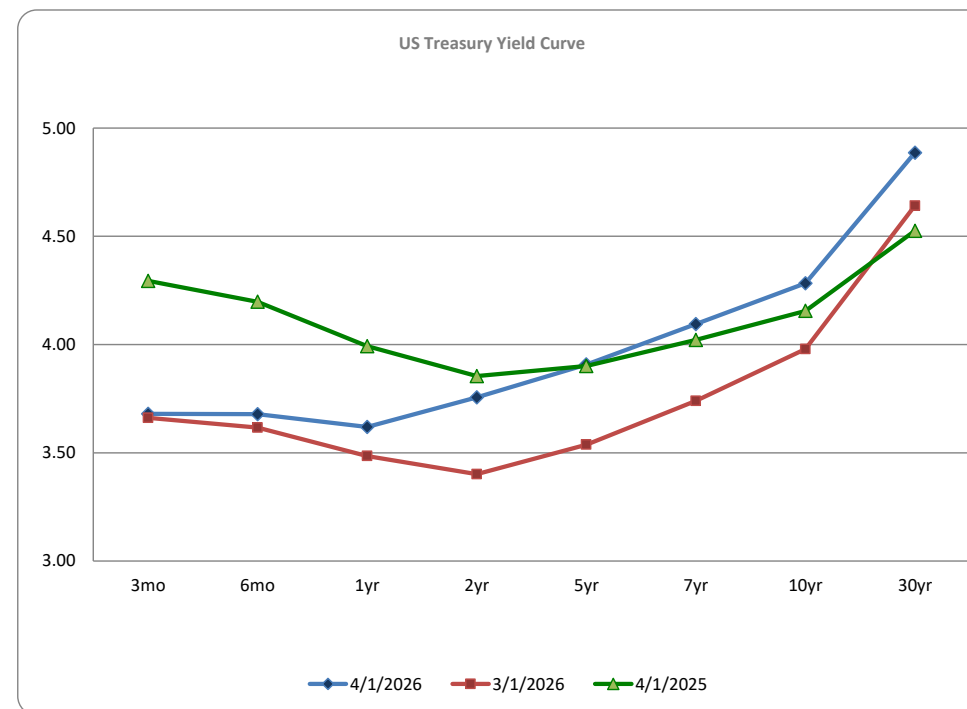
Wednesday, April 1, 2026

| | Current | Yest | Dec-25 | 1 Yr Ago |
|------------------------------------|---------|------|--------|----------|
| Treasuries | | | | |
| 3 Mo | 3.68 | 3.68 | 3.62 | 4.29 |
| 6 Mo | 3.68 | 3.68 | 3.59 | 4.20 |
| 1 Yr | 3.62 | 3.62 | 3.46 | 3.99 |
| 2 Yr | 3.76 | 3.76 | 3.45 | 3.85 |
| 3 Yr | 3.78 | 3.78 | 3.50 | 3.83 |
| 5 Yr | 3.91 | 3.91 | 3.68 | 3.90 |
| 7 Yr | 4.09 | 4.09 | 3.89 | 4.02 |
| 10 Yr | 4.28 | 4.28 | 4.12 | 4.16 |
| 30 Yr | 4.89 | 4.89 | 4.81 | 4.52 |
| Bullet Agencies | | | | |
| 2 Yr | 3.81 | 3.81 | 3.49 | 3.96 |
| 3 Yr | 3.85 | 3.85 | 3.52 | 3.93 |
| 5 Yr | 3.99 | 3.99 | 3.70 | 4.02 |
| 10 Yr | 4.47 | 4.47 | 4.28 | 4.39 |
| 15 Yr | 5.11 | 5.11 | 4.97 | 4.80 |
| Bank Qualified Muni A Curve | | | | |
| 2 Yr | 2.66 | 2.66 | 2.78 | 2.82 |
| 3 Yr | 2.65 | 2.65 | 2.71 | 2.91 |
| 5 Yr | 2.85 | 2.85 | 2.74 | 3.05 |
| 10 Yr | 3.41 | 3.41 | 3.15 | 3.45 |
| 15 Yr | 3.93 | 3.93 | 3.76 | 3.88 |

| | Current | Yest | Dec-25 | 1 Yr Ago |
|-----------------------------------|---------|------|--------|----------|
| SOFR | | | | |
| 1 Mo | 3.66 | 3.66 | 3.70 | 4.32 |
| 3 Mo | 3.68 | 3.68 | 3.66 | 4.29 |
| 6 Mo | 3.70 | 3.70 | 3.58 | 4.19 |
| 1 Yr | 3.73 | 3.73 | 3.42 | 4.01 |
| FHLB Borrowings (Boston) | | | | |
| 1 Mo | 3.89 | 3.89 | 3.89 | 4.51 |
| 3 Mo | 3.83 | 3.83 | 3.83 | 4.49 |
| 6 mo | 3.76 | 3.76 | 3.76 | 4.38 |
| 1 Yr | 3.65 | 3.65 | 3.65 | 4.16 |
| 2 Yr | 3.65 | 3.65 | 3.65 | 4.08 |
| 3 Yr | 3.70 | 3.70 | 3.70 | 4.09 |
| 5 Yr | 3.89 | 3.89 | 3.89 | 4.18 |
| 10 Yr | 4.54 | 4.54 | 4.54 | 4.69 |
| Generic Current Coupon MBS | | | | |
| FNMA 15 Year Pools | | | | 4.72 |
| FNMA 30 Year Pools | | | | 5.38 |
| Taxable Municipal A Curve | | | | |
| 2 Yr | 3.89 | 4.05 | 3.75 | 4.42 |
| 3 Yr | 4.10 | 4.10 | 3.86 | 4.33 |
| 5 Yr | 4.22 | 4.22 | 4.13 | 4.38 |
| 10 Yr | 4.71 | 4.71 | 4.65 | 4.79 |

| Market Information | Current | Dec-25 | 1 Yr Ago |
|------------------------------------------|---------|---------|----------|
| Fed Funds | 3.64 | 3.64 | 4.33 |
| SOFR | 3.68 | 3.71 | 4.41 |
| Prime Rate | 6.75 | 6.75 | 7.50 |
| DowJones | 46,342 | 48,367 | 42,002 |
| S&P | 6,529 | 6,896 | 5,612 |
| Nasdaq | 21,591 | 23,419 | 17,299 |
| Unemployment | 4.40 | 4.40 | 4.40 |
| MI Unemployment | 5.00 | 5.50 | 5.50 |
| Gold | 4,775.5 | 4,327.6 | 3,157.0 |
| 15Y FHLMC Primary Mortgage Market Survey | 5.75 | 5.50 | 5.89 |
| 30Y FHLMC Primary Mortgage Market Survey | 6.38 | 6.18 | 6.65 |

| Yesterday's Economic Releases | Survey | Actual | Prior |
|---------------------------------|--------|--------|-------|
| FHFA House Price Index MoM | 0.1% | 0.1% | 0.1% |
| S&P Cotality CS 20-City MoM SA | 0.35% | 0.16% | 0.47% |
| S&P Cotality CS 20-City YoY NSA | 1.38% | 1.18% | 1.38% |
| S&P Cotality CS US HPI YoY NSA | -- | 0.91% | 1.27% |
| MNI Chicago PMI | 55.0 | 52.8 | 57.7 |
| Conf. Board Consumer Confidence | 87.9 | 91.8 | 91.2 |
| Conf. Board Present Situation | 118.0 | 123.3 | 120.0 |
| Conf. Board Expectations | 68.4 | 70.9 | 72.0 |
| JOLTS Job Openings | 6890k | 6882k | 6946k |
| JOLTS Job Openings Rate | -- | 4.2% | 4.2% |
| JOLTS Quits Level | 3120k | 2974k | 3137k |
| JOLTS Quits Rate | 2.0% | 1.9% | 2.0% |
| JOLTS Layoffs Level | 1668k | 1721k | 1631k |
| JOLTS Layoffs Rate | 1.1% | 1.1% | 1.0% |
| Dallas Fed Services Activity | -4.6 | -13.3 | -3.2 |



| Today's Economic Releases | Survey | Actual | Prior |
|---------------------------------|--------|--------|--------|
| MBA Mortgage Applications | -- | -10.4% | -10.5% |
| ADP Employment Change | 40k | 62k | 63k |
| Retail Sales Advance MoM | 0.5% | -- | -0.2% |
| Retail Sales Ex Auto MoM | 0.3% | -- | 0.0% |
| Retail Sales Ex Auto and Gas | 0.3% | -- | 0.3% |
| Retail Sales Control Group | 0.3% | -- | 0.3% |
| S&P Global US Manufacturing PMI | 52.4 | -- | 52.4 |
| ISM Manufacturing | 52.3 | -- | 52.4 |
| ISM Prices Paid | 74.0 | -- | 70.5 |
| ISM New Orders | 54.5 | -- | 55.8 |
| Business Inventories | 0.0% | -- | 0.1% |
| ISM Employment | 49.0 | -- | 48.8 |
| Wards Total Vehicle Sales | 15.86m | -- | 15.75m |

Next Fed Meeting: April 29th, 2026