

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

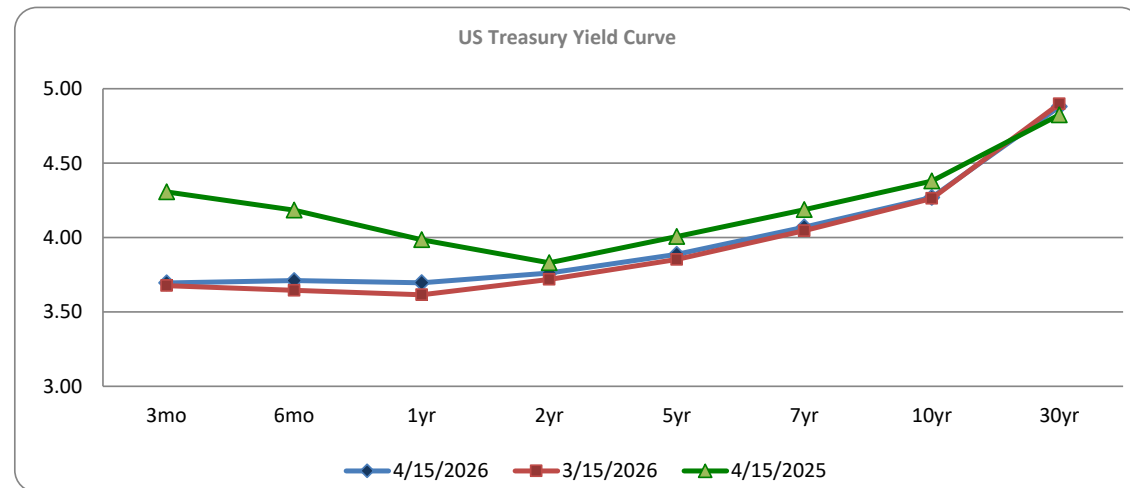
Wednesday, April 15, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.70	3.68	3.62	4.31
6 Mo	3.71	3.72	3.59	4.18
1 Yr	3.70	3.67	3.46	3.99
2 Yr	3.76	3.77	3.45	3.83
3 Yr	3.78	3.79	3.50	3.86
5 Yr	3.89	3.91	3.68	4.01
7 Yr	4.07	4.10	3.89	4.19
10 Yr	4.27	4.30	4.12	4.38
30 Yr	4.88	4.90	4.81	4.82
Bullet Agencies				
2 Yr	3.76	3.79	3.49	3.94
3 Yr	3.79	3.83	3.52	3.95
5 Yr	3.92	3.96	3.70	4.10
10 Yr	4.37	4.40	4.28	4.58
15 Yr	4.97	5.02	4.97	5.05
Bank Qualified Muni A Curve				
2 Yr	2.54	2.57	2.78	3.16
3 Yr	2.54	2.59	2.71	3.23
5 Yr	2.72	2.76	2.74	3.35
10 Yr	3.28	3.28	3.15	3.73
15 Yr	3.76	3.77	3.76	4.14

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.66	3.65	3.70	4.32
3 Mo	3.68	3.67	3.66	4.26
6 Mo	3.70	3.69	3.58	4.11
1 Yr	3.71	3.70	3.42	3.89
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.55
3 Mo	3.83	3.83	3.83	4.52
6 mo	3.76	3.76	3.76	4.38
1 Yr	3.65	3.65	3.65	4.11
2 Yr	3.65	3.65	3.65	4.06
3 Yr	3.70	3.70	3.70	4.11
5 Yr	3.89	3.89	3.89	4.27
10 Yr	4.54	4.54	4.54	4.88
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.56
FNMA 30 Year Pools				5.17
Taxable Municipal A Curve				
2 Yr	3.88	4.01	3.75	4.34
3 Yr	4.05	4.08	3.86	4.40
5 Yr	4.20	4.24	4.13	4.58
10 Yr	4.77	4.80	4.65	5.07

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.64	3.64	4.33
SOFR	3.66	3.71	4.33
Prime Rate	6.75	6.75	7.50
DowJones	48,536	48,367	40,525
S&P	6,967	6,896	5,406
Nasdaq	23,639	23,419	16,831
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,832.7	4,327.6	3,237.7
15Y FHLMC Primary Mortgage Market Survey	5.74	5.50	5.82
30Y FHLMC Primary Mortgage Market Survey	6.37	6.18	6.62

Yesterday's Economic Releases	Survey	Actual	Prior
NFIB Small Business Optimism	97.9	95.8	98.8
ADP Weekly Employment Change	--	39.250k	26.000k
PPI Final Demand MoM	1.1%	0.5%	0.7%
PPI Ex Food and Energy MoM	0.4%	0.1%	0.5%
PPI Ex Food, Energy, Trade MoM	0.4%	0.2%	0.5%
PPI Final Demand YoY	4.6%	4.0%	3.4%
PPI Ex Food and Energy YoY	4.1%	3.8%	3.9%
PPI Ex Food, Energy, Trade YoY	3.8%	3.6%	3.5%



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	1.80%	-0.8%
Empire Manufacturing	0.0	--	-0.2
Import Price Index MoM	2.3%	--	1.3%
Import Price Index ex Petroleum MoM	0.3%	--	1.2%
Import Price Index YoY	4.4%	--	1.3%
Export Price Index MoM	1.5%	--	1.5%
Export Price Index YoY	4.8%	--	3.5%
NAHB Housing Market Index	37	--	38
Fed Releases Beige Book			
Total Net TIC Flows	--	--	-\$25.0b
Net Long-term TIC Flows	--	--	\$15.5b

Next Fed Meeting: April 29th, 2026