

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

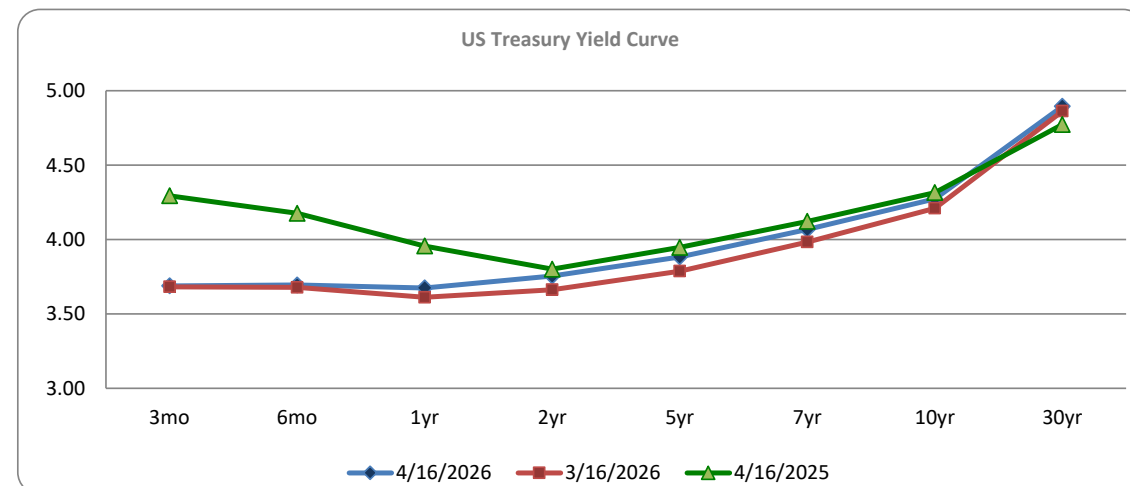
Thursday, April 16, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.69	3.70	3.62	4.29
6 Mo	3.69	3.71	3.59	4.18
1 Yr	3.67	3.70	3.46	3.96
2 Yr	3.75	3.76	3.45	3.80
3 Yr	3.77	3.78	3.50	3.81
5 Yr	3.88	3.89	3.68	3.95
7 Yr	4.07	4.07	3.89	4.12
10 Yr	4.27	4.27	4.12	4.32
30 Yr	4.89	4.88	4.81	4.77
Bullet Agencies				
2 Yr	3.78	3.76	3.49	3.93
3 Yr	3.81	3.79	3.52	3.93
5 Yr	3.95	3.92	3.70	4.08
10 Yr	4.40	4.37	4.28	4.53
15 Yr	5.02	4.97	4.97	5.00
Bank Qualified Muni A Curve				
2 Yr	2.54	2.54	2.78	3.16
3 Yr	2.54	2.54	2.71	3.23
5 Yr	2.72	2.72	2.74	3.34
10 Yr	3.28	3.28	3.15	3.71
15 Yr	3.77	3.76	3.76	4.12

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.67	3.66	3.70	4.33
3 Mo	3.68	3.68	3.66	4.28
6 Mo	3.69	3.70	3.58	4.14
1 Yr	3.70	3.71	3.42	3.90
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.55
3 Mo	3.83	3.83	3.83	4.51
6 mo	3.76	3.76	3.76	4.36
1 Yr	3.65	3.65	3.65	4.13
2 Yr	3.65	3.65	3.65	4.04
3 Yr	3.70	3.70	3.70	4.05
5 Yr	3.89	3.89	3.89	4.20
10 Yr	4.54	4.54	4.54	4.80
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.58
FNMA 30 Year Pools				5.18
Taxable Municipal A Curve				
2 Yr	3.90	3.98	3.75	4.34
3 Yr	4.12	4.05	3.86	4.38
5 Yr	4.32	4.20	4.13	4.54
10 Yr	4.83	4.77	4.65	5.03

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.64	3.64	4.33
SOFR	3.72	3.71	4.36
Prime Rate	6.75	6.75	7.50
DowJones	48,464	48,367	40,369
S&P	7,023	6,896	5,397
Nasdaq	24,016	23,419	16,823
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,840.0	4,327.6	3,323.0
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
MBA Mortgage Applications	--	1.8%	-0.8%
Empire Manufacturing	0.0	11.0	-0.2
Import Price Index MoM	2.3%	0.8%	1.3%
Import Price Index ex Petroleum MoM	0.3%	0.1%	1.2%
Import Price Index YoY	4.4%	2.1%	1.3%
Export Price Index MoM	1.5%	1.6%	1.5%
Export Price Index YoY	4.8%	5.6%	3.5%
NAHB Housing Market Index	37	34	38
Fed Releases Beige Book			
Total Net TIC Flows	--	\$184.5b	-\$25.0b
Net Long-term TIC Flows	--	\$58.6b	\$15.5b



Today's Economic Releases	Survey	Actual	Prior
New York Fed Services Business Activity	-20.0	--	-22.6
Initial Jobless Claims	213k	--	219k
Initial Claims 4-Wk Moving Avg	--	--	209.50k
Philadelphia Fed Business Outlook	10.0	--	18.1
Continuing Claims	1810k	--	1794k
Industrial Production MoM	0.1%	--	0.2%
Manufacturing (SIC) Production	0.1%	--	0.2%
Capacity Utilization	76.3%	--	76.3%

Next Fed Meeting: April 29th, 2026