

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

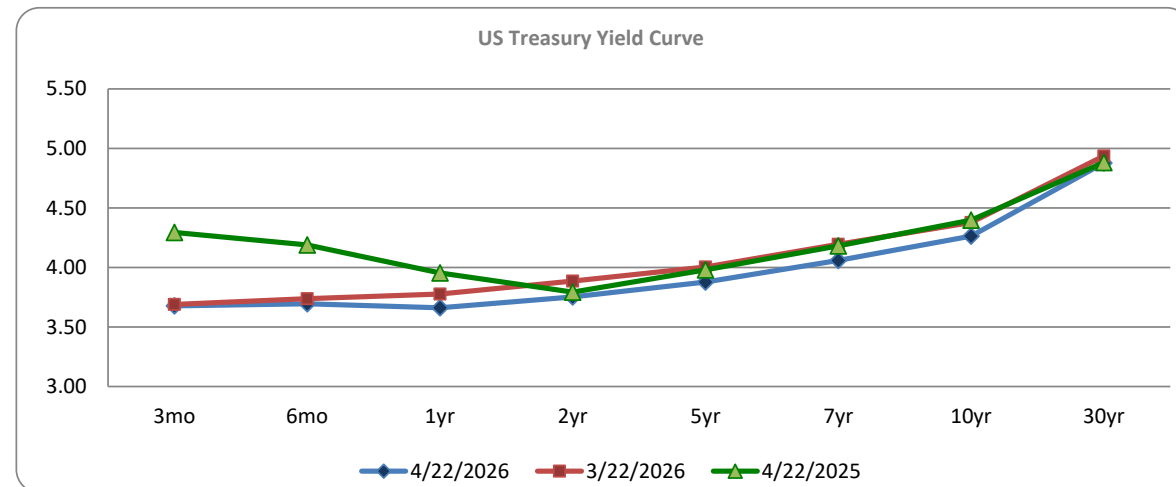
Wednesday, April 22, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.68	3.68	3.62	4.29
6 Mo	3.70	3.68	3.59	4.19
1 Yr	3.66	3.67	3.46	3.95
2 Yr	3.75	3.76	3.45	3.79
3 Yr	3.77	3.78	3.50	3.81
5 Yr	3.88	3.90	3.68	3.98
7 Yr	4.06	4.09	3.89	4.18
10 Yr	4.26	4.30	4.12	4.40
30 Yr	4.88	4.90	4.81	4.88
Bullet Agencies				
2 Yr	3.81	3.79	3.49	3.86
3 Yr	3.85	3.83	3.52	3.86
5 Yr	3.98	3.97	3.70	4.05
10 Yr	4.44	4.43	4.28	4.61
15 Yr	5.06	5.06	4.97	5.12
Bank Qualified Muni A Curve				
2 Yr	2.67	2.65	2.78	3.16
3 Yr	2.68	2.68	2.71	3.23
5 Yr	2.82	2.87	2.74	3.34
10 Yr	3.30	3.41	3.15	3.72
15 Yr	3.83	3.91	3.76	4.14

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.65	3.66	3.70	4.32
3 Mo	3.67	3.68	3.66	4.28
6 Mo	3.67	3.69	3.58	4.13
1 Yr	3.65	3.69	3.42	3.85
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.54
3 Mo	3.83	3.83	3.83	4.52
6 mo	3.76	3.76	3.76	4.36
1 Yr	3.65	3.65	3.65	4.09
2 Yr	3.65	3.65	3.65	3.93
3 Yr	3.70	3.70	3.70	3.96
5 Yr	3.89	3.89	3.89	4.16
10 Yr	4.54	4.54	4.54	4.84
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.60
FNMA 30 Year Pools				5.21
Taxable Municipal A Curve				
2 Yr	3.88	4.03	3.75	4.25
3 Yr	4.13	4.14	3.86	4.29
5 Yr	4.33	4.33	4.13	4.54
10 Yr	4.86	4.84	4.65	5.10

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.64	3.64	4.33
SOFR	3.63	3.71	4.32
Prime Rate	6.75	6.75	7.50
DowJones	49,149	48,367	38,170
S&P	7,064	6,896	5,158
Nasdaq	24,260	23,419	15,871
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,770.9	4,327.6	3,468.8
15Y FHLMC Primary Mortgage Market Survey	5.65	5.50	6.03
30Y FHLMC Primary Mortgage Market Survey	6.30	6.18	6.83

Yesterday's Economic Releases	Survey	Actual	Prior
ADP Weekly Employment Change	--	54.750k	39.250k
Philadelphia Fed Non-Manufacturing Activity	-19.8	-16.5	-23.9
Retail Sales Advance MoM	1.4%	1.7%	0.6%
Retail Sales Ex Auto MoM	1.4%	1.9%	0.5%
Retail Sales Ex Auto and Gas	0.3%	0.6%	0.4%
Retail Sales Control Group	0.2%	0.7%	0.5%
Business Inventories	0.3%	0.4%	-0.1%
Pending Home Sales MoM	0.5%	1.5%	1.8%
Pending Home Sales NSA YoY	-3.0%	1.8%	-0.6%



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	7.9%	1.8%

Next Fed Meeting: April 29th, 2026