

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

Tuesday, April 28, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.67	3.67	3.62	4.29
6 Mo	3.70	3.69	3.59	4.19
1 Yr	3.70	3.66	3.46	3.94
2 Yr	3.85	3.79	3.45	3.76
3 Yr	3.87	3.81	3.50	3.76
5 Yr	4.00	3.93	3.68	3.90
7 Yr	4.17	4.11	3.89	4.08
10 Yr	4.37	4.31	4.12	4.28
30 Yr	4.96	4.92	4.81	4.74
Bullet Agencies				
2 Yr	3.80	3.78	3.49	3.85
3 Yr	3.85	3.83	3.52	3.83
5 Yr	3.99	3.97	3.70	3.96
10 Yr	4.45	4.42	4.28	4.45
15 Yr	5.09	5.05	4.97	4.96
Bank Qualified Muni A Curve				
2 Yr	2.69	2.68	2.78	3.11
3 Yr	2.70	2.09	2.71	3.19
5 Yr	2.84	2.82	2.74	3.30
10 Yr	3.31	3.31	3.15	3.69
15 Yr	3.83	3.83	3.76	4.10

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.66	3.66	3.70	4.32
3 Mo	3.67	3.67	3.66	4.28
6 Mo	3.67	3.68	3.58	4.13
1 Yr	3.68	3.70	3.42	3.86
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.51
3 Mo	3.83	3.83	3.83	4.50
6 mo	3.76	3.76	3.76	4.38
1 Yr	3.65	3.65	3.65	4.12
2 Yr	3.65	3.65	3.65	3.97
3 Yr	3.70	3.70	3.70	3.96
5 Yr	3.89	3.89	3.89	4.12
10 Yr	4.54	4.54	4.54	4.72
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.63
FNMA 30 Year Pools				5.25
Taxable Municipal A Curve				
2 Yr	3.88	4.02	3.75	4.23
3 Yr	4.14	4.13	3.86	4.26
5 Yr	4.33	4.32	4.13	4.45
10 Yr	4.86	4.83	4.65	4.96

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	49,168	48,367	40,114
S&P	7,174	6,896	5,525
Nasdaq	24,887	23,419	17,383
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,583.6	4,327.6	3,306.6
15Y FHLMC Primary Mortgage Market Survey	5.58	5.50	5.94
30Y FHLMC Primary Mortgage Market Survey	6.23	6.18	6.81

Yesterday's Economic Releases	Survey	Actual	Prior
Dallas Fed Manf. Activity	0.9	-2.3	-0.2

Today's Economic Releases	Survey	Actual	Prior
ADP Weekly Employment Change	--	39.250k	54.750k
FHFA House Price Index MoM	0.1%	--	0.1%
S&P Cotality CS 20-City MoM SA	0.15%	--	0.16%
S&P Cotality CS 20-City YoY NSA	1.12%	--	1.18%
S&P Cotality CS US HPI YoY NSA	0.90%	--	0.91%
Richmond Fed Manufact. Index	1	--	0
Richmond Fed Business Conditions	0	--	2
Conf. Board Consumer Confidence	89.0	--	91.8
Conf. Board Present Situation	120.1	--	123.3
Conf. Board Expectations	69.2	--	70.9
Dallas Fed Services Activity	-12.0	--	-13.3

Next Fed Meeting: April 29th, 2026

