

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

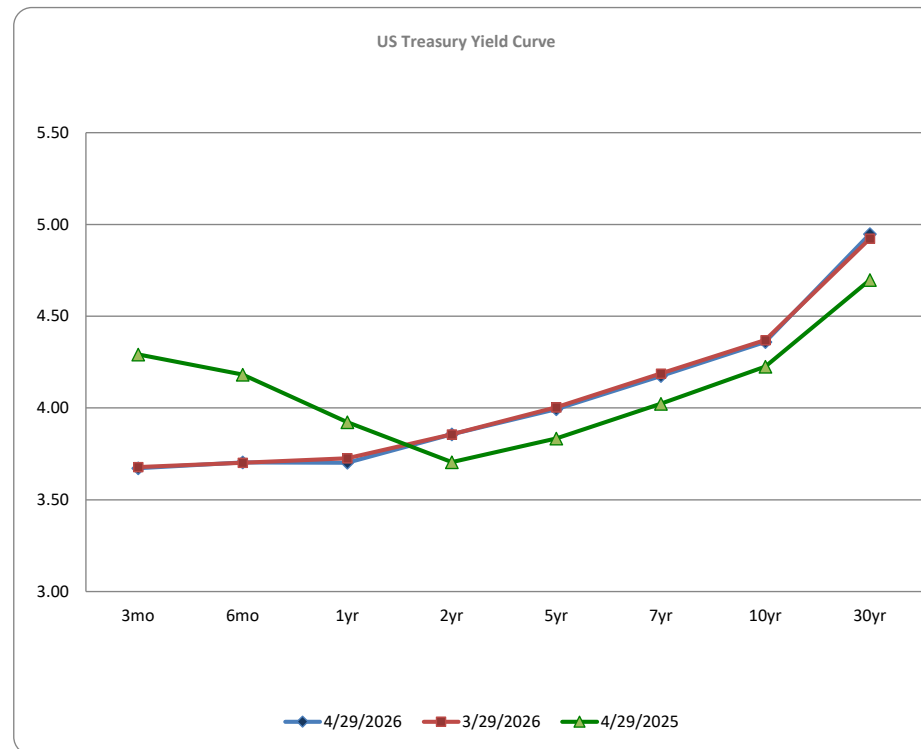
Wednesday, April 29, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.67	3.67	3.62	4.29
6 Mo	3.70	3.70	3.59	4.18
1 Yr	3.70	3.70	3.46	3.92
2 Yr	3.86	3.85	3.45	3.71
3 Yr	3.88	3.87	3.50	3.70
5 Yr	3.99	4.00	3.68	3.83
7 Yr	4.17	4.17	3.89	4.02
10 Yr	4.36	4.37	4.12	4.23
30 Yr	4.95	4.96	4.81	4.70
Bullet Agencies				
2 Yr	3.84	3.80	3.49	3.78
3 Yr	3.89	3.85	3.52	3.75
5 Yr	4.02	3.99	3.70	3.89
10 Yr	4.47	4.45	4.28	4.41
15 Yr	5.11	5.09	4.97	4.91
Bank Qualified Muni A Curve				
2 Yr	2.74	2.69	2.78	3.14
3 Yr	2.76	2.70	2.71	3.20
5 Yr	2.88	2.84	2.74	3.31
10 Yr	3.33	3.31	3.15	3.68
15 Yr	3.83	3.83	3.76	4.10

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.65	3.66	3.70	4.32
3 Mo	3.66	3.67	3.66	4.28
6 Mo	3.67	3.67	3.58	4.13
1 Yr	3.68	3.68	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	4.49
6 mo	3.76	3.76	3.76	4.36
1 Yr	3.65	3.65	3.65	4.07
2 Yr	3.65	3.65	3.65	3.90
3 Yr	3.70	3.70	3.70	3.89
5 Yr	3.89	3.89	3.89	4.07
10 Yr	4.54	4.54	4.54	4.69
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.66
FNMA 30 Year Pools				5.28
Taxable Municipal A Curve				
2 Yr	3.90	4.04	3.75	4.16
3 Yr	4.18	4.14	3.86	4.18
5 Yr	4.36	4.33	4.13	4.39
10 Yr	4.86	4.86	4.65	4.94

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.64	3.64	4.33
SOFR	3.64	3.71	4.36
Prime Rate	6.75	6.75	7.50
DowJones	49,142	48,367	40,228
S&P	7,139	6,896	5,529
Nasdaq	24,664	23,419	17,366
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,578.7	4,327.6	3,316.9
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
ADP Weekly Employment Change	--	39.250k	54.750k
FHFA House Price Index MoM	0.1%	0.0%	0.1%
S&P Cotality CS 20-City MoM SA	0.15%	-0.05%	0.16%
S&P Cotality CS 20-City YoY NSA	1.12%	0.90%	1.18%
S&P Cotality CS US HPI YoY NSA	0.90%	0.67%	0.91%
Richmond Fed Manufact. Index	1	3	0
Richmond Fed Business Conditions	0	-6	2
Conf. Board Consumer Confidence	89.0	92.8	91.8
Conf. Board Present Situation	120.1	123.8	123.3
Conf. Board Expectations	69.2	72.2	70.9
Dallas Fed Services Activity	-12.0	-9.9	-13.3



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-1.6%	7.9%
Advance Goods Trade Balance	-\$88.0b	--	-\$83.5b
Advance Goods Imports MoM SA	-1.0%	--	5.1%
Advance Goods Exports MoM SA	-1.6%	--	5.9%
Wholesale Inventories MoM	0.4%	--	0.8%
Retail Inventories MoM	0.1%	--	0.2%
Durable Goods Orders	0.5%	--	-1.3%
Durables Ex Transportation	0.4%	--	0.9%
Cap Goods Orders Nondef Ex Air	0.5%	--	0.7%
Cap Goods Ship Nondef Ex Air	0.6%	--	1.0%
Census Releases February and March Housing Starts Data			
Housing Starts	1380k	--	--
Housing Starts MoM	-0.4%	--	--
Building Permits	1390k	--	--
Building Permits MoM	-0.3%	--	--
FOMC Rate Decision (Upper Bound)	3.75%	--	3.75%
FOMC Rate Decision (Lower Bound)	3.50%	--	3.50%
Fed Interest on Reserve Balances Rate	3.65%	--	3.65%
Fed Reverse Repo Rate	3.50%	--	3.50%

Next Fed Meeting: April 29th, 2026