

**Daily Market Watch** Thursday, April 30, 2026

	Current	Yest	Dec-25	1 Yr Ago
<b>Treasuries</b>				
3 Mo	3.66	3.67	3.62	4.29
6 Mo	3.70	3.70	3.59	4.18
1 Yr	3.72	3.70	3.46	3.89
2 Yr	3.89	3.86	3.45	3.63
3 Yr	3.91	3.88	3.50	3.62
5 Yr	4.03	3.99	3.68	3.74
7 Yr	4.21	4.17	3.89	3.93
10 Yr	4.39	4.36	4.12	4.14
30 Yr	4.98	4.95	4.81	4.61
<b>Bullet Agencies</b>				
2 Yr	3.92	3.84	3.49	3.74
3 Yr	3.98	3.89	3.52	3.71
5 Yr	4.11	4.02	3.70	3.85
10 Yr	4.53	4.47	4.28	4.37
15 Yr	5.17	5.11	4.97	4.87
<b>Bank Qualified Muni A Curve</b>				
2 Yr	2.80	2.74	2.78	3.09
3 Yr	2.82	2.76	2.71	3.15
5 Yr	2.94	2.88	2.74	3.25
10 Yr	3.38	3.33	3.15	3.63
15 Yr	3.85	3.83	3.76	4.04

	Current	Yest	Dec-25	1 Yr Ago
<b>SOFR</b>				
1 Mo	3.65	3.65	3.70	4.32
3 Mo	3.66	3.66	3.66	4.28
6 Mo	3.68	3.67	3.58	4.11
1 Yr	3.71	3.68	3.42	3.82
<b>FHLB Borrowings (Boston)</b>				
1 Mo	3.89	3.89	3.89	4.52
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	4.03
2 Yr	3.65	3.65	3.65	3.84
3 Yr	3.70	3.70	3.70	3.84
5 Yr	3.89	3.89	3.89	3.99
10 Yr	4.54	4.54	4.54	4.61
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				4.75
FNMA 30 Year Pools				5.39
<b>Taxable Municipal A Curve</b>				
2 Yr	3.94	4.08	3.75	4.13
3 Yr	4.26	4.18	3.86	4.15
5 Yr	4.43	4.36	4.13	4.34
10 Yr	4.92	4.86	4.65	4.89

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.64	3.64	4.33
SOFR	3.63	3.71	4.36
Prime Rate	6.75	6.75	7.50
DowJones	48,862	48,367	40,528
S&P	7,136	6,896	5,561
Nasdaq	24,673	23,419	17,461
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,647.6	4,327.6	3,281.7
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
MBA Mortgage Applications	--	-1.6%	7.9%
Housing Starts	--	1356k	1487k
Housing Starts MoM	--	-3.0%	7.2%
Advance Goods Trade Balance	-\$88.0b	-\$87.9b	-\$83.5b
Advance Goods Imports MoM SA	-1.0%	3.3%	5.1%
Advance Goods Exports MoM SA	-1.6%	2.5%	5.9%
Wholesale Inventories MoM	0.4%	1.4%	0.8%
Retail Inventories MoM	0.1%	0.7%	0.2%
Durable Goods Orders	0.5%	0.8%	-1.3%
Durables Ex Transportation	0.4%	0.9%	0.9%
Cap Goods Orders Nondef Ex Air	0.5%	3.3%	0.7%
Building Permits	--	1538k	1376k
Cap Goods Ship Nondef Ex Air	0.6%	1.2%	1.0%
Census Releases February and March Housing Starts Data			
Building Permits MoM	--	11.0%	-5.4%
Housing Starts	1380k	1502k	1356k
Housing Starts MoM	-0.4%	10.8%	-3.0%
Building Permits	1390k	1372k	1538k
Building Permits MoM	-0.3%	-10.8%	11.0%
FOMC Rate Decision (Upper Bound)	3.75%	3.75%	3.75%
FOMC Rate Decision (Lower Bound)	3.50%	3.50%	3.50%
Fed Interest on Reserve Balances Rate	3.65%	3.65%	3.65%
Fed Reverse Repo Rate	3.50%	3.50%	3.50%

Today's Economic Releases	Survey	Actual	Prior
Personal Income	0.3%	--	-0.1%
Personal Spending	0.9%	--	0.5%
PCE Price Index MoM	0.7%	--	0.4%
Real Personal Spending	0.3%	--	0.1%
PCE Price Index YoY	3.5%	--	2.8%
Core PCE Price Index MoM	0.3%	--	0.4%
Core PCE Price Index YoY	3.2%	--	3.0%
Initial Jobless Claims	212k	--	214k
Initial Claims 4-Wk Moving Avg	--	--	210.75k
Continuing Claims	1815k	--	1821k
Employment Cost Index	0.8%	--	0.7%
GDP Annualized QoQ	2.3%	--	0.5%
Personal Consumption	1.4%	--	1.9%
GDP Price Index	3.9%	--	3.7%
Core PCE Price Index QoQ	4.1%	--	2.7%
MNI Chicago PMI	54.9	--	52.8
Leading Index	-0.2%	--	--
Conference Board Releases February and March LEI Data			

**Next Fed Meeting: June 17th, 2026**

