

**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**

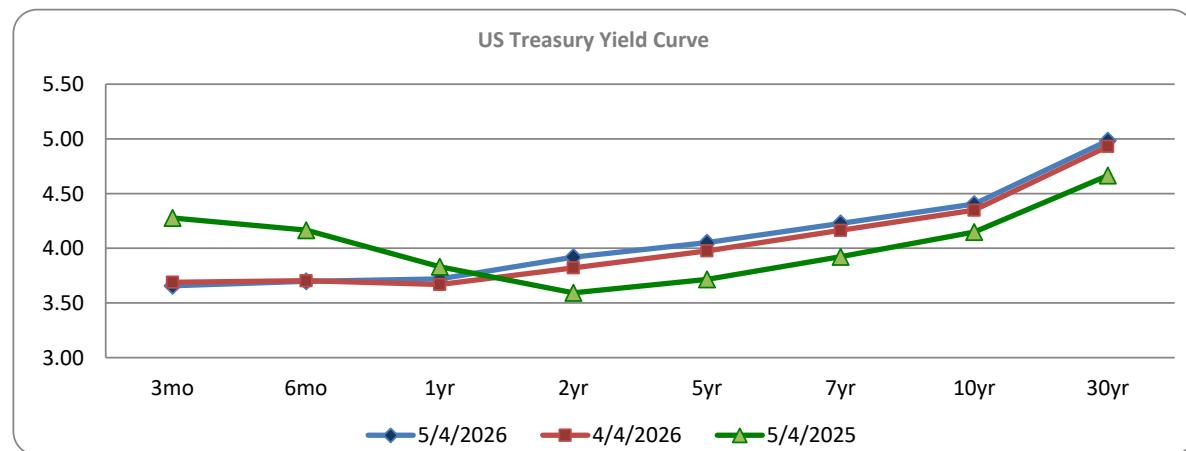
Monday, May 4, 2026

	Current	Yest	Dec-25	1 Yr Ago
<b>Treasuries</b>				
3 Mo	3.66	3.66	3.62	4.28
6 Mo	3.70	3.69	3.59	4.17
1 Yr	3.72	3.70	3.46	3.83
2 Yr	3.92	3.87	3.45	3.59
3 Yr	3.94	3.89	3.50	3.58
5 Yr	4.05	4.00	3.68	3.72
7 Yr	4.23	4.18	3.89	3.92
10 Yr	4.40	4.37	4.12	4.15
30 Yr	4.98	4.96	4.81	4.67
<b>Bullet Agencies</b>				
2 Yr	3.88	3.88	3.49	3.69
3 Yr	3.94	3.94	3.52	3.64
5 Yr	4.07	4.07	3.70	3.79
10 Yr	4.50	4.51	4.28	4.34
15 Yr	5.13	5.15	4.97	4.86
<b>Bank Qualified Muni A Curve</b>				
2 Yr	2.80	2.80	2.78	3.03
3 Yr	2.82	2.82	2.71	3.09
5 Yr	2.94	2.95	2.74	3.18
10 Yr	3.38	3.38	3.15	3.55
15 Yr	3.85	3.85	3.76	3.98

	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	4.27
6 Mo	3.67	3.68	3.58	4.10
1 Yr	3.73	3.74	3.42	3.78
<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	4.01
2 Yr	3.65	3.65	3.65	3.82
3 Yr	3.70	3.70	3.70	3.82
5 Yr	3.89	3.89	3.89	3.98
10 Yr	4.54	4.54	4.54	4.62
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				4.68
FNMA 30 Year Pools				5.33
<b>Taxable Municipal A Curve</b>				
2 Yr	3.91	4.12	3.75	4.07
3 Yr	4.22	4.22	3.86	4.09
5 Yr	4.39	4.39	4.13	4.30
10 Yr	4.88	4.89	4.65	4.87

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.64	3.64	4.33
SOFR	3.64	3.71	4.41
Prime Rate	6.75	6.75	7.50
DowJones	49,499	48,367	40,669
S&P	7,230	6,896	5,569
Nasdaq	25,114	23,419	17,446
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,573.9	4,327.6	3,214.3
15Y FHLMC Primary Mortgage Market Survey	5.64	5.50	5.94
30Y FHLMC Primary Mortgage Market Survey	6.30	6.18	6.81

Yesterday's Economic Releases	Survey	Actual	Prior
S&P Global US Manufacturing PMI	54.0	54.5	54.0
ISM Manufacturing	53.2	52.7	52.7
ISM Prices Paid	80.3	84.6	78.3
ISM New Orders	54.5	54.1	53.5
ISM Employment	48.8	46.4	48.7
Wards Total Vehicle Sales	16.00m	15.92m	16.34m



Today's Economic Releases	Survey	Actual	Prior
Factory Orders	0.6%	--	0.0%
Factory Orders Ex Trans	1.3%	--	1.2%
Durable Goods Orders	0.8%	--	0.8%
Durables Ex Transportation	0.9%	--	0.9%
Cap Goods Orders Nondef Ex Air	3.3%	--	3.3%
Cap Goods Ship Nondef Ex Air	1.2%	--	1.2%

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