

### 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

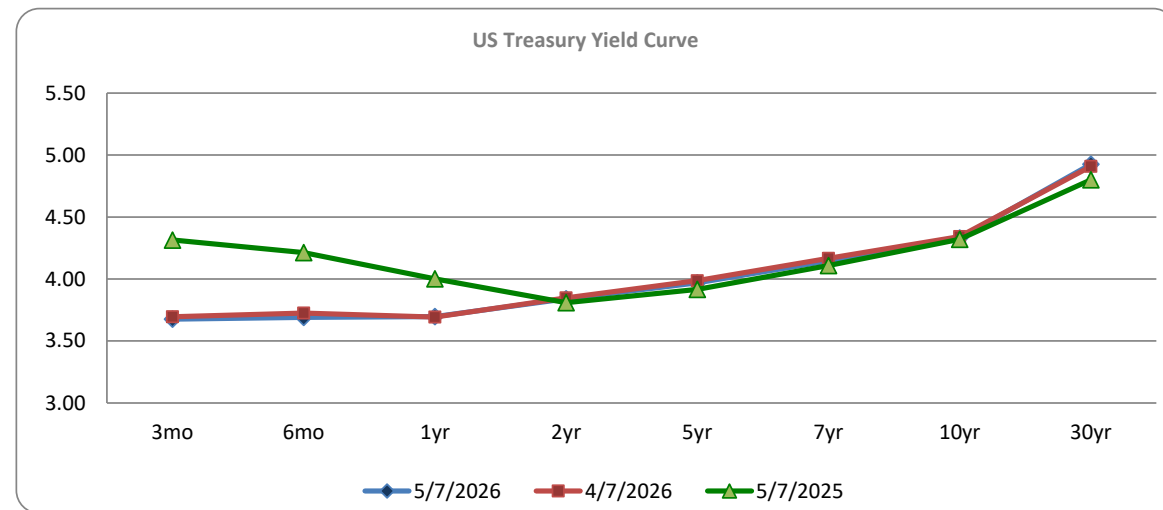
Thursday, May 7, 2026

	Current	Yest	Dec-25	1 Yr Ago
<b>Treasuries</b>				
3 Mo	3.68	3.67	3.62	4.31
6 Mo	3.69	3.69	3.59	4.21
1 Yr	3.70	3.71	3.46	4.00
2 Yr	3.84	3.88	3.45	3.81
3 Yr	3.86	3.91	3.50	3.78
5 Yr	3.97	4.01	3.68	3.92
7 Yr	4.15	4.19	3.89	4.11
10 Yr	4.33	4.36	4.12	4.32
30 Yr	4.93	4.94	4.81	4.80
<b>Bullet Agencies</b>				
2 Yr	3.86	3.93	3.49	3.87
3 Yr	3.92	3.99	3.52	3.83
5 Yr	4.04	4.12	3.70	3.97
10 Yr	4.47	4.54	4.28	4.51
15 Yr	5.10	5.17	4.97	5.03
<b>Bank Qualified Muni A Curve</b>				
2 Yr	2.79	2.91	2.78	3.17
3 Yr	2.30	2.94	2.71	3.22
5 Yr	2.92	3.10	2.74	3.28
10 Yr	3.36	3.58	3.15	3.66
15 Yr	3.83	4.01	3.76	4.13

	Current	Yest	Dec-25	1 Yr Ago
<b>SOFR</b>				
1 Mo	3.64	3.64	3.70	4.34
3 Mo	3.65	3.66	3.66	4.31
6 Mo	3.67	3.68	3.58	4.18
1 Yr	3.77	3.78	3.42	3.92
<b>FHLB Borrowings (Boston)</b>				
1 Mo	3.89	3.89	3.89	4.52
3 Mo	3.83	3.83	3.83	4.50
6 mo	3.76	3.76	3.76	4.41
1 Yr	3.65	3.65	3.65	4.19
2 Yr	3.65	3.65	3.65	4.01
3 Yr	3.70	3.70	3.70	4.03
5 Yr	3.89	3.89	3.89	4.16
10 Yr	4.54	4.54	4.54	4.77
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				4.69
FNMA 30 Year Pools				5.31
<b>Taxable Municipal A Curve</b>				
2 Yr	3.91	4.17	3.75	4.25
3 Yr	4.20	4.28	3.86	4.25
5 Yr	4.38	4.46	4.13	4.46
10 Yr	4.83	4.90	4.65	5.00

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.64	3.64	4.33
SOFR	3.61	3.71	4.32
Prime Rate	6.75	6.75	7.50
DowJones	49,911	48,367	40,829
S&P	7,365	6,896	5,607
Nasdaq	25,839	23,419	17,690
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,752.7	4,327.6	3,397.0
15Y FHLMC Primary Mortgage Market Survey	5.64	5.50	5.92
30Y FHLMC Primary Mortgage Market Survey	6.30	6.18	6.76

Yesterday's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-4.4%	-1.6%
ADP Employment Change	120k	109k	62k
US Treasury Quarterly Refunding Announcement			



Today's Economic Releases	Survey	Actual	Prior
Challenger Job Cuts YoY	--	-20.9%	-78.0%
Challenger Job Cuts Total	70000	83387	60620
Nonfarm Productivity	0.6%	--	1.8%
Unit Labor Costs	2.5%	--	4.4%
Initial Jobless Claims	205k	--	189k
Initial Claims 4-Wk Moving Avg	--	--	207.50k
Continuing Claims	1800k	--	1785k
Census Releases February and March Construction Spending			
Construction Spending MoM	0.3%	--	--
NY Fed 1-Yr Inflation Expectations	3.50%	--	3.42%
Consumer Credit	\$13.720b	--	\$9.484b

Next Fed Meeting: June 17th, 2026