

### 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

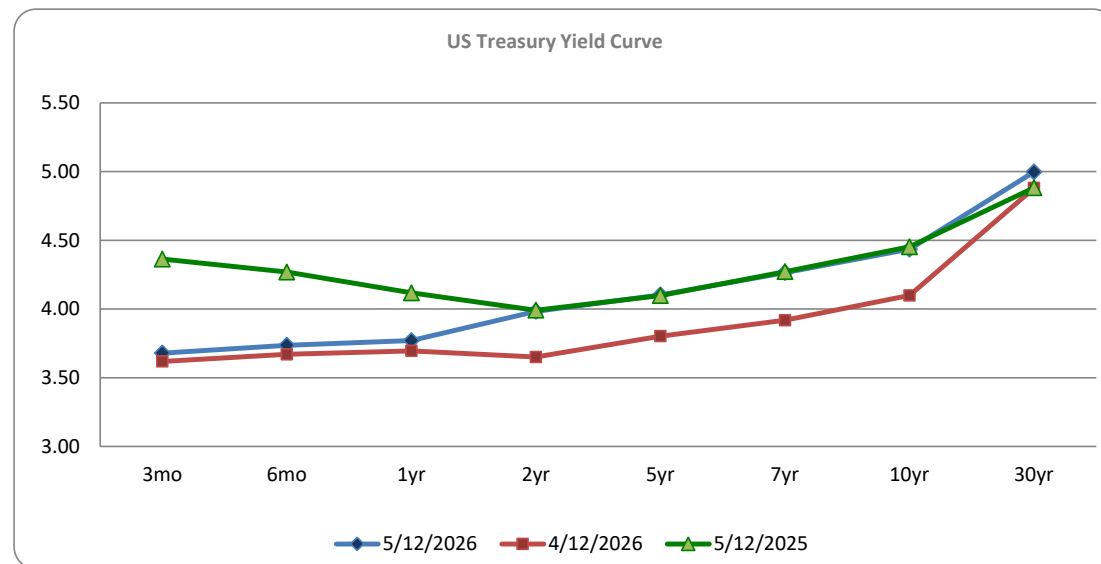
Tuesday, May 12, 2026

	Current	Yest	Dec-25	1 Yr Ago
<b>Treasuries</b>				
3 Mo	3.68	3.68	3.62	4.36
6 Mo	3.74	3.70	3.59	4.27
1 Yr	3.77	3.73	3.46	4.12
2 Yr	3.98	3.91	3.45	3.99
3 Yr	4.01	3.93	3.50	3.98
5 Yr	4.10	4.03	3.68	4.10
7 Yr	4.26	4.20	3.89	4.27
10 Yr	4.44	4.37	4.12	4.45
30 Yr	5.00	4.95	4.81	4.88
<b>Bullet Agencies</b>				
2 Yr	3.94	3.91	3.49	3.95
3 Yr	4.00	3.97	3.52	3.92
5 Yr	4.11	4.09	3.70	4.05
10 Yr	4.52	4.50	4.28	4.57
15 Yr	5.15	5.12	4.97	5.11
<b>Bank Qualified Muni A Curve</b>				
2 Yr	2.71	2.79	2.78	3.06
3 Yr	2.72	2.80	2.71	3.12
5 Yr	2.84	2.92	2.74	3.19
10 Yr	3.28	3.36	3.15	3.56
15 Yr	3.76	3.83	3.76	4.02

	Current	Yest	Dec-25	1 Yr Ago
<b>SOFR</b>				
1 Mo	3.63	3.64	3.70	4.33
3 Mo	3.64	3.65	3.66	4.31
6 Mo	3.66	3.66	3.58	4.21
1 Yr	3.73	3.73	3.42	3.96
<b>FHLB Borrowings (Boston)</b>				
1 Mo	3.89	3.89	3.89	4.51
3 Mo	3.83	3.83	3.83	4.51
6 mo	3.76	3.76	3.76	4.41
1 Yr	3.65	3.65	3.65	4.20
2 Yr	3.65	3.65	3.65	4.04
3 Yr	3.70	3.70	3.70	4.04
5 Yr	3.89	3.89	3.89	4.18
10 Yr	4.54	4.54	4.54	4.80
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				4.72
FNMA 30 Year Pools				5.35
<b>Taxable Municipal A Curve</b>				
2 Yr	3.96	4.14	3.75	4.34
3 Yr	4.27	4.20	3.86	4.35
5 Yr	4.43	4.37	4.13	4.55
10 Yr	4.89	4.87	4.65	5.07

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.63	3.64	4.33
SOFR	3.60	3.71	4.28
Prime Rate	6.75	6.75	7.50
DowJones	49,704	48,367	41,249
S&P	7,413	6,896	5,660
Nasdaq	26,274	23,419	17,929
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,707.2	4,327.6	3,227.8
15Y FHLMC Primary Mortgage Market Survey	5.72	5.50	5.89
30Y FHLMC Primary Mortgage Market Survey	6.37	6.18	6.76

Yesterday's Economic Releases	Survey	Actual	Prior
Existing Home Sales	4.05m	4.02m	3.98m
Existing Home Sales MoM	2.0%	0.2%	-3.6%



Today's Economic Releases	Survey	Actual	Prior
NFIB Small Business Optimism	96.1	95.9	95.8
ADP Weekly Employment Change	--	33.000k	30.250k
Real Avg Weekly Earnings YoY	--	--	0.2%
Real Avg Hourly Earning YoY	--	--	0.3%
CPI MoM	0.6%	--	0.9%
Core CPI MoM	0.3%	--	0.2%
CPI YoY	3.7%	--	3.3%
Core CPI YoY	2.7%	--	2.6%
CPI Index NSA	332.690	--	330.213
Core CPI Index SA	335.360	--	334.165
Federal Budget Balance	\$220.0b	--	-\$164.1b

Next Fed Meeting: June 17th, 2026