

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

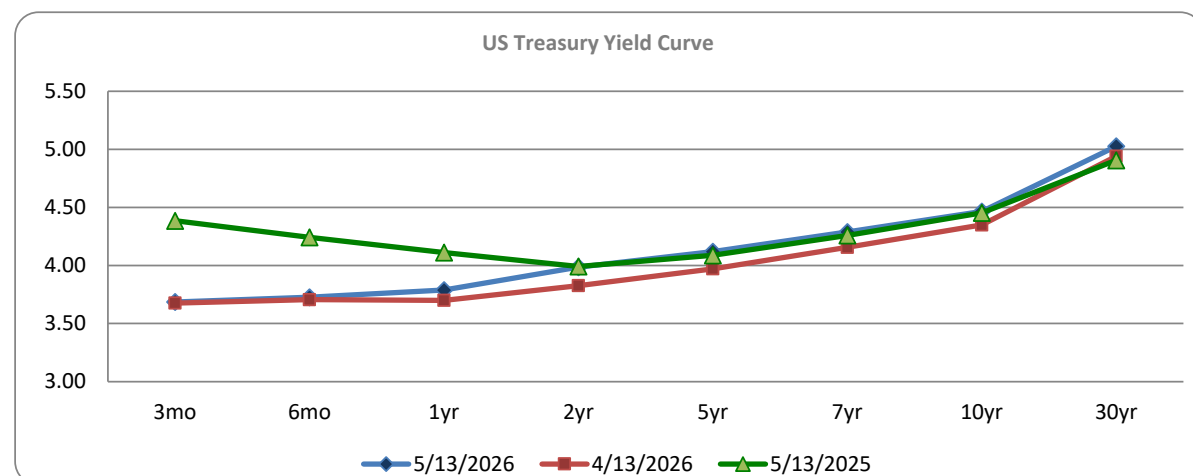
Wednesday, May 13, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.69	3.68	3.62	4.38
6 Mo	3.73	3.74	3.59	4.24
1 Yr	3.79	3.77	3.46	4.11
2 Yr	3.99	3.98	3.45	3.99
3 Yr	4.02	4.01	3.50	3.98
5 Yr	4.12	4.10	3.68	4.09
7 Yr	4.29	4.26	3.89	4.26
10 Yr	4.46	4.44	4.12	4.45
30 Yr	5.03	5.00	4.81	4.91
Bullet Agencies				
2 Yr	3.98	3.94	3.49	4.05
3 Yr	4.05	4.00	3.52	4.04
5 Yr	4.17	4.11	3.70	4.17
10 Yr	4.58	4.52	4.28	4.67
15 Yr	5.21	5.15	4.97	5.21
Bank Qualified Muni A Curve				
2 Yr	2.75	2.71	2.78	3.08
3 Yr	2.76	2.72	2.71	3.13
5 Yr	2.89	2.84	2.74	3.21
10 Yr	3.34	3.28	3.15	3.57
15 Yr	3.81	3.76	3.76	4.03

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.63	3.63	3.70	4.33
3 Mo	3.65	3.64	3.66	4.31
6 Mo	3.67	3.66	3.58	4.21
1 Yr	3.75	3.73	3.42	3.97
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.49
3 Mo	3.83	3.83	3.83	4.49
6 mo	3.76	3.76	3.76	4.41
1 Yr	3.65	3.65	3.65	4.26
2 Yr	3.65	3.65	3.65	4.14
3 Yr	3.70	3.70	3.70	4.16
5 Yr	3.89	3.89	3.89	4.29
10 Yr	4.54	4.54	4.54	4.87
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.80
FNMA 30 Year Pools				5.43
Taxable Municipal A Curve				
2 Yr	3.99	4.18	3.75	4.46
3 Yr	4.33	4.27	3.86	4.48
5 Yr	4.50	4.43	4.13	4.66
10 Yr	4.94	4.89	4.65	5.15

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	49,761	48,367	42,410
S&P	7,401	6,896	5,844
Nasdaq	26,088	23,419	18,708
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,705.1	4,327.6	3,246.6
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
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%	0.2%
Real Avg Hourly Earning YoY	--	-0.3%	0.3%
CPI MoM	0.6%	0.6%	0.9%
Core CPI MoM	0.3%	0.4%	0.2%
CPI YoY	3.7%	3.8%	3.3%
Core CPI YoY	2.7%	2.8%	2.6%
CPI Index NSA	332.690	333.020	330.213
Core CPI Index SA	335.360	335.423	334.165
Federal Budget Balance	\$220.0b	\$215.0b	-\$164.1b



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	1.7%	-4.4%
PPI Final Demand MoM	0.5%	--	0.5%
PPI Ex Food and Energy MoM	0.3%	--	0.1%
PPI Ex Food, Energy, Trade MoM	0.3%	--	0.2%
PPI Final Demand YoY	4.8%	--	4.0%
PPI Ex Food and Energy YoY	4.3%	--	3.8%
PPI Ex Food, Energy, Trade YoY	4.1%	--	3.6%

Next Fed Meeting: June 17th, 2026