

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

Friday, May 15, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.67	3.67	3.62	4.38
6 Mo	3.72	3.72	3.59	4.26
1 Yr	3.80	3.76	3.46	4.11
2 Yr	4.06	3.95	3.45	4.02
3 Yr	4.11	3.99	3.50	4.02
5 Yr	4.21	4.09	3.68	4.14
7 Yr	4.37	4.25	3.89	4.33
10 Yr	4.54	4.44	4.12	4.51
30 Yr	5.09	5.01	4.81	4.96
Bullet Agencies				
2 Yr	4.00	3.97	3.49	4.09
3 Yr	4.07	4.04	3.52	4.09
5 Yr	4.18	4.16	3.70	4.23
10 Yr	4.58	4.57	4.28	4.73
15 Yr	5.22	5.21	4.97	5.28
Bank Qualified Muni A Curve				
2 Yr	2.82	2.82	2.78	3.08
3 Yr	2.82	2.82	2.71	3.14
5 Yr	2.92	2.92	2.74	3.21
10 Yr	3.35	3.34	3.15	3.58
15 Yr	3.81	3.81	3.76	4.05

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.63	3.63	3.70	4.33
3 Mo	3.65	3.65	3.66	4.33
6 Mo	3.69	3.69	3.58	4.26
1 Yr	3.79	3.79	3.42	4.06
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.52
3 Mo	3.83	3.83	3.83	4.53
6 mo	3.76	3.76	3.76	4.43
1 Yr	3.65	3.65	3.65	4.28
2 Yr	3.65	3.65	3.65	4.21
3 Yr	3.70	3.70	3.70	4.21
5 Yr	3.89	3.89	3.89	4.36
10 Yr	4.54	4.54	4.54	4.97
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.80
FNMA 30 Year Pools				5.44
Taxable Municipal A Curve				
2 Yr	3.95	4.20	3.75	4.52
3 Yr	4.34	4.31	3.86	4.54
5 Yr	4.50	4.48	4.13	4.73
10 Yr	4.94	4.94	4.65	5.22

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.63	3.64	4.33
SOFR	3.56	3.71	4.29
Prime Rate	6.75	6.75	7.50
DowJones	50,063	48,367	42,051
S&P	7,501	6,896	5,893
Nasdaq	26,635	23,419	19,147
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,554.2	4,327.6	3,182.5
15Y FHLMC Primary Mortgage Market Survey	5.71	5.50	5.89
30Y FHLMC Primary Mortgage Market Survey	6.36	6.18	6.76

Yesterday's Economic Releases	Survey	Actual	Prior
Import Price Index MoM	1.0%	1.9%	0.8%
Import Price Index ex Petroleum MoM	0.5%	0.7%	0.1%
Import Price Index YoY	3.1%	4.2%	2.1%
Export Price Index MoM	1.2%	3.3%	1.6%
Export Price Index YoY	7.0%	8.8%	5.6%
Initial Jobless Claims	205k	211k	200k
Initial Claims 4-Wk Moving Avg	--	203.75k	203.25k
Continuing Claims	1780k	1782k	1766k
Retail Sales Advance MoM	0.5%	0.5%	1.7%
Retail Sales Ex Auto MoM	0.7%	0.7%	1.9%
Retail Sales Ex Auto and Gas	0.3%	0.5%	0.6%
Retail Sales Control Group	0.4%	0.5%	0.7%
Business Inventories	0.9%	0.9%	0.4%

Today's Economic Releases	Survey	Actual	Prior
Empire Manufacturing	7.2	--	11
Industrial Production MoM	0.3%	--	-0.5%
Manufacturing (SIC) Production	0.2%	--	-0.1%
Capacity Utilization	75.8%	--	75.7%

Next Fed Meeting: June 17th, 2026

