

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 21, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.64	3.65	3.62	4.35
6 Mo	3.72	3.72	3.59	4.28
1 Yr	3.81	3.80	3.46	4.12
2 Yr	4.10	4.09	3.45	4.00
3 Yr	4.17	4.17	3.50	3.98
5 Yr	4.29	4.29	3.68	4.12
7 Yr	4.45	4.46	3.89	4.33
10 Yr	4.62	4.64	4.12	4.54
30 Yr	5.14	5.16	4.81	5.03
Bullet Agencies				
2 Yr	4.04	4.10	3.49	4.02
3 Yr	4.13	4.21	3.52	4.00
5 Yr	4.27	4.36	3.70	4.13
10 Yr	4.68	4.77	4.28	4.66
15 Yr	5.32	5.41	4.97	5.24
Bank Qualified Muni A Curve				
2 Yr	2.93	2.94	2.78	3.09
3 Yr	2.94	2.95	2.71	3.15
5 Yr	3.06	3.07	2.74	3.20
10 Yr	3.49	3.51	3.15	3.58
15 Yr	3.92	3.94	3.76	4.06

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.58	3.60	3.70	4.33
3 Mo	3.64	3.64	3.66	4.33
6 Mo	3.70	3.69	3.58	4.27
1 Yr	3.86	3.82	3.42	4.08
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	4.44
1 Yr	3.65	3.65	3.65	4.25
2 Yr	3.65	3.65	3.65	4.13
3 Yr	3.70	3.70	3.70	4.13
5 Yr	3.89	3.89	3.89	4.27
10 Yr	4.54	4.54	4.54	4.93
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.96
FNMA 30 Year Pools				5.59
Taxable Municipal A Curve				
2 Yr	3.95	4.33	3.75	4.43
3 Yr	4.44	4.52	3.86	4.44
5 Yr	4.69	4.79	4.13	4.63
10 Yr	5.07	5.16	4.65	5.17

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.62	3.64	4.33
SOFR	3.50	3.71	4.27
Prime Rate	6.75	6.75	7.50
DowJones	50,009	48,367	42,677
S&P	7,433	6,896	5,940
Nasdaq	26,270	23,419	19,143
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,520.2	4,327.6	3,339.6
15Y FHLMC Primary Mortgage Market Survey	5.71	5.50	5.92
30Y FHLMC Primary Mortgage Market Survey	6.36	6.18	6.81

Yesterday's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-2.3%	1.7%
FOMC Meeting Minutes	--	--	--

Today's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	210k	--	211k
Initial Claims 4-Wk Moving Avg	--	--	203.75k
Continuing Claims	1786k	--	1782k
Philadelphia Fed Business Outlook	17.8	--	26.7
Housing Starts	1410k	--	1502k
Housing Starts MoM	-5.30%	--	10.80%
Building Permits	1384k	--	1363k
Building Permits MoM	2.50%	--	-11.40%
S&P Global US Manufacturing PMI	53.8	--	54.5
S&P Global US Services PMI	51.2	--	51
S&P Global US Composite PMI	51.8	--	51.7
Kansas City Fed Manf. Activity	9	--	10

Next Fed Meeting: June 17th, 2026

