

**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**

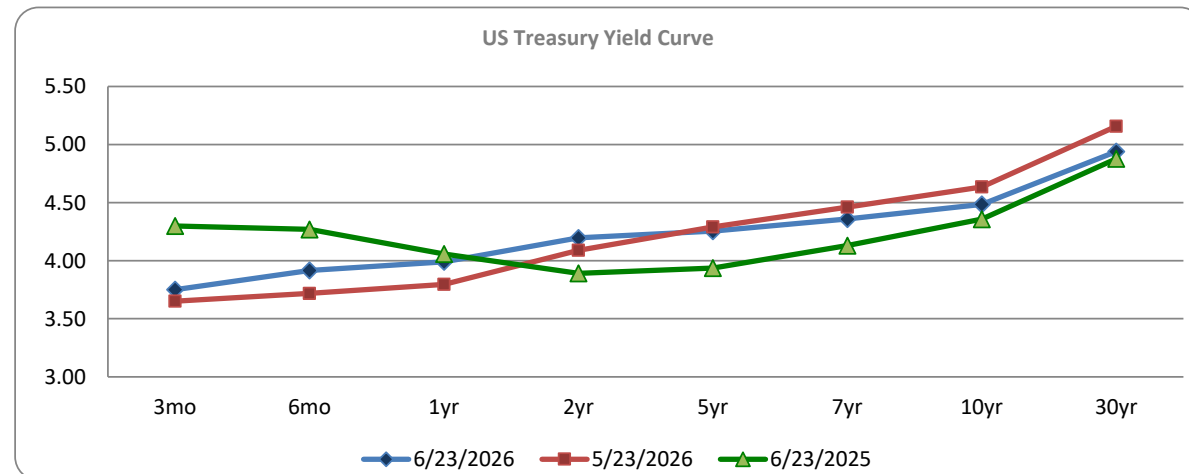
Tuesday, June 23, 2026

	Current	Yest	Dec-25	1 Yr Ago
<b>Treasuries</b>				
3 Mo	3.75	3.74	3.62	4.30
6 Mo	3.92	3.89	3.59	4.27
1 Yr	3.99	3.98	3.46	4.06
2 Yr	4.20	4.19	3.45	3.89
3 Yr	4.21	4.20	3.50	3.84
5 Yr	4.25	4.24	3.68	3.94
7 Yr	4.36	4.34	3.89	4.13
10 Yr	4.48	4.45	4.12	4.36
30 Yr	4.94	4.87	4.81	4.88
<b>Bullet Agencies</b>				
2 Yr	4.24	4.22	3.49	3.96
3 Yr	4.28	4.27	3.52	3.92
5 Yr	4.33	4.32	3.70	4.02
10 Yr	4.60	4.59	4.28	4.55
15 Yr	5.15	5.14	4.97	5.13
<b>Bank Qualified Muni A Curve</b>				
2 Yr	2.66	2.70	2.78	2.88
3 Yr	2.69	2.72	2.71	2.93
5 Yr	2.86	2.89	2.74	3.04
10 Yr	3.27	3.30	3.15	3.64
15 Yr	3.61	3.67	3.76	4.22

	Current	Yest	Dec-25	1 Yr Ago
<b>SOFR</b>				
1 Mo	3.64	3.64	3.70	4.32
3 Mo	372.78	3.68	3.66	4.32
6 Mo	3.86	3.74	3.58	4.24
1 Yr	4.03	3.88	3.42	4.05
<b>FHLB Borrowings (Boston)</b>				
1 Mo	3.89	3.89	3.89	4.51
3 Mo	3.83	3.83	3.83	4.53
6 mo	3.76	3.76	3.76	4.45
1 Yr	3.65	3.65	3.65	4.21
2 Yr	3.65	3.65	3.65	4.07
3 Yr	3.70	3.70	3.70	4.05
5 Yr	3.89	3.89	3.89	4.17
10 Yr	4.54	4.54	4.54	4.82
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				4.93
FNMA 30 Year Pools				5.49
<b>Taxable Municipal A Curve</b>				
2 Yr	4.21	4.41	3.75	4.36
3 Yr	4.50	4.48	3.86	4.34
5 Yr	4.60	4.59	4.13	4.52
10 Yr	4.94	4.93	4.65	5.05

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.55	3.64	4.33
SOFR	3.61	3.71	4.29
Prime Rate	6.75	6.75	7.50
DowJones	51,713	48,367	42,207
S&P	7,473	6,896	5,968
Nasdaq	26,167	23,419	19,447
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,141.5	4,327.6	3,385.1
15Y FHLMC Primary Mortgage Market Survey	5.81	5.50	5.96
30Y FHLMC Primary Mortgage Market Survey	6.47	6.18	6.81

Yesterday's Economic Releases	Survey	Actual	Prior
No Scheduled Activities for Today			



Today's Economic Releases	Survey	Actual	Prior
ADP Weekly Employment Change	--	30.750k	25.500k
Philadelphia Fed Non-Manufacturing Activity	-16.0	--	-23.6
S&P Global US Manufacturing PMI	54.6	--	55.1
S&P Global US Services PMI	51.1	--	50.7
S&P Global US Composite PMI	52.1	--	51.5
Richmond Fed Manufact. Index	8	--	13
Richmond Fed Business Conditions	2	--	0

**Next Fed Meeting: July 29th, 2026**