

### 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

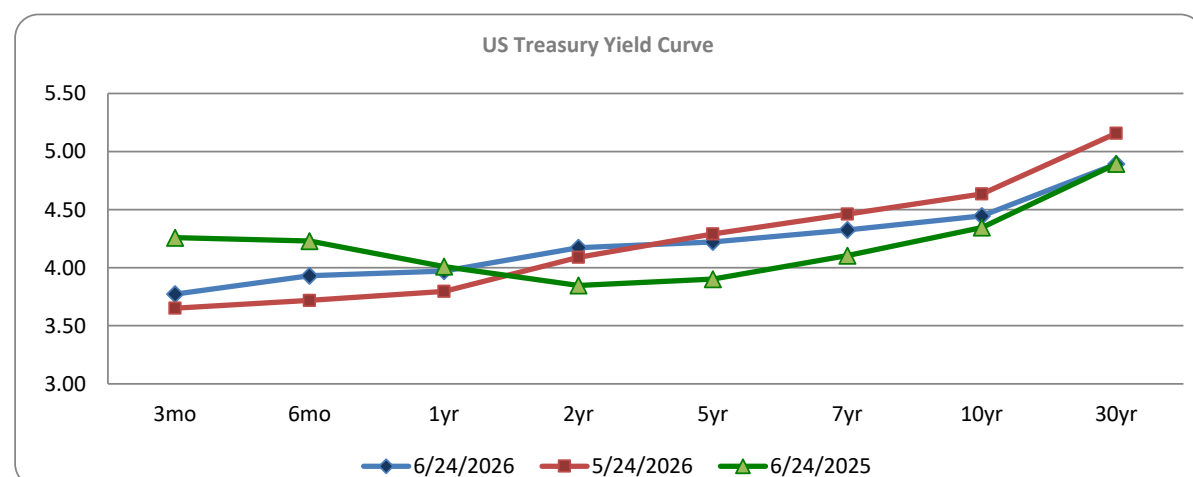
Wednesday, June 24, 2026

	Current	Yest	Dec-25	1 Yr Ago
<b>Treasuries</b>				
3 Mo	3.77	3.92	3.62	4.26
6 Mo	3.93	3.99	3.59	4.23
1 Yr	3.97	4.20	3.46	4.01
2 Yr	4.17	4.21	3.45	3.85
3 Yr	4.18	4.25	3.50	3.79
5 Yr	4.22	4.36	3.68	3.90
7 Yr	4.32	4.48	3.89	4.10
10 Yr	4.45	4.96	4.12	4.35
30 Yr	4.89	3.63	4.81	4.89
<b>Bullet Agencies</b>				
2 Yr	4.21	4.24	3.49	3.91
3 Yr	4.24	4.28	3.52	3.87
5 Yr	4.31	4.33	3.70	3.96
10 Yr	4.58	4.60	4.28	4.50
15 Yr	5.14	5.15	4.97	5.08
<b>Bank Qualified Muni A Curve</b>				
2 Yr	2.66	2.66	2.78	2.83
3 Yr	2.72	2.69	2.71	2.87
5 Yr	2.88	2.86	2.74	2.98
10 Yr	3.28	3.27	3.15	3.58
15 Yr	3.61	3.61	3.76	4.15

	Current	Yest	Dec-25	1 Yr Ago
<b>SOFR</b>				
1 Mo	3.65	3.64	3.70	4.32
3 Mo	3.74	372.78	3.66	4.32
6 Mo	3.88	3.86	3.58	4.23
1 Yr	4.07	4.03	3.42	4.03
<b>FHLB Borrowings (Boston)</b>				
1 Mo	3.89	3.89	3.89	4.51
3 Mo	3.83	3.83	3.83	4.52
6 mo	3.76	3.76	3.76	4.42
1 Yr	3.65	3.65	3.65	4.16
2 Yr	3.65	3.65	3.65	3.99
3 Yr	3.70	3.70	3.70	3.96
5 Yr	3.89	3.89	3.89	4.08
10 Yr	4.54	4.54	4.54	4.75
<b>Generic Current Coupon MBS</b>				
FNMA 15 Year Pools				4.90
FNMA 30 Year Pools				5.48
<b>Taxable Municipal A Curve</b>				
2 Yr	4.18	4.44	3.75	4.30
3 Yr	4.47	4.50	3.86	4.28
5 Yr	4.97	4.60	4.13	4.47
10 Yr	4.92	4.94	4.65	5.01

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.55	3.64	4.33
SOFR	3.62	3.71	4.29
Prime Rate	6.75	6.75	7.50
DowJones	51,667	48,367	42,582
S&P	7,365	6,896	6,025
Nasdaq	25,587	23,419	19,631
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,056.4	4,327.6	3,332.5
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
ADP Weekly Employment Change	--	30.750k	25.500k
Philadelphia Fed Non-Manufacturing Activity	-16.0	-25.8	-23.6
S&P Global US Manufacturing PMI	54.6	55.7	55.1
S&P Global US Services PMI	51.1	51.3	50.7
S&P Global US Composite PMI	52.1	52.2	51.5
Richmond Fed Manufact. Index	8	4	13
Richmond Fed Business Conditions	2	-9	0



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	1.0%	-3.8%
Building Permits	1418k	1410k	1413k
Building Permits MoM	-0.1%	-0.9%	-0.7%
Current Account Balance	-\$208.9b	--	-\$190.7b
New Home Sales	640k	--	622k
New Home Sales MoM	3.2%	--	-6.2%

Next Fed Meeting: July 29th, 2026