

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

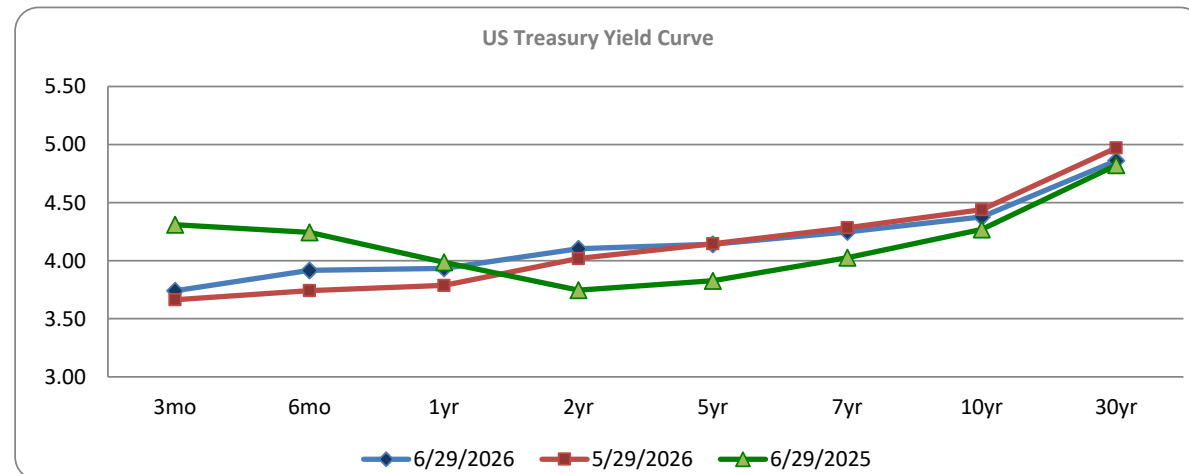
Monday, June 29, 2026

| | Current | Yest | Dec-25 | 1 Yr Ago |
|------------------------------------|---------|------|--------|----------|
| Treasuries | | | | |
| 3 Mo | 3.74 | 3.91 | 3.62 | 4.31 |
| 6 Mo | 3.92 | 3.94 | 3.59 | 4.24 |
| 1 Yr | 3.93 | 4.10 | 3.46 | 3.99 |
| 2 Yr | 4.10 | 4.10 | 3.45 | 3.75 |
| 3 Yr | 4.10 | 4.15 | 3.50 | 3.72 |
| 5 Yr | 4.14 | 4.26 | 3.68 | 3.83 |
| 7 Yr | 4.25 | 4.39 | 3.89 | 4.03 |
| 10 Yr | 4.38 | 4.88 | 4.12 | 4.27 |
| 30 Yr | 4.86 | 3.63 | 4.81 | 4.82 |
| Bullet Agencies | | | | |
| 2 Yr | 4.10 | 4.14 | 3.49 | 3.80 |
| 3 Yr | 4.12 | 4.16 | 3.52 | 3.75 |
| 5 Yr | 4.17 | 4.21 | 3.70 | 3.85 |
| 10 Yr | 4.47 | 4.48 | 4.28 | 4.42 |
| 15 Yr | 5.02 | 5.03 | 4.97 | 4.99 |
| Bank Qualified Muni A Curve | | | | |
| 2 Yr | 2.65 | 2.64 | 2.78 | 2.81 |
| 3 Yr | 2.71 | 2.70 | 2.71 | 2.85 |
| 5 Yr | 2.86 | 2.86 | 2.74 | 2.97 |
| 10 Yr | 3.26 | 3.27 | 3.15 | 3.56 |
| 15 Yr | 3.59 | 3.60 | 3.76 | 4.14 |

| | Current | Yest | Dec-25 | 1 Yr Ago |
|-----------------------------------|---------|------|--------|----------|
| SOFR | | | | |
| 1 Mo | 3.64 | 3.65 | 3.70 | 4.33 |
| 3 Mo | 3.73 | 3.74 | 3.66 | 4.30 |
| 6 Mo | 3.85 | 3.86 | 3.58 | 4.17 |
| 1 Yr | 3.99 | 4.02 | 3.42 | 3.93 |
| FHLB Borrowings (Boston) | | | | |
| 1 Mo | 3.89 | 3.89 | 3.89 | 4.47 |
| 3 Mo | 3.83 | 3.83 | 3.83 | 4.49 |
| 6 mo | 3.76 | 3.76 | 3.76 | 4.39 |
| 1 Yr | 3.65 | 3.65 | 3.65 | 4.13 |
| 2 Yr | 3.65 | 3.65 | 3.65 | 3.97 |
| 3 Yr | 3.70 | 3.70 | 3.70 | 3.94 |
| 5 Yr | 3.89 | 3.89 | 3.89 | 4.07 |
| 10 Yr | 4.54 | 4.54 | 4.54 | 4.74 |
| Generic Current Coupon MBS | | | | |
| FNMA 15 Year Pools | | | | 4.77 |
| FNMA 30 Year Pools | | | | 5.33 |
| Taxable Municipal A Curve | | | | |
| 2 Yr | 4.12 | 4.34 | 3.75 | 4.15 |
| 3 Yr | 4.36 | 4.40 | 3.86 | 4.13 |
| 5 Yr | 4.45 | 4.49 | 4.13 | 4.35 |
| 10 Yr | 4.80 | 4.83 | 4.65 | 4.93 |

| Market Information | Current | Dec-25 | 1 Yr Ago |
|--|---------|---------|----------|
| Fed Funds | 3.61 | 3.64 | 4.33 |
| SOFR | 3.62 | 3.71 | 4.40 |
| Prime Rate | 6.75 | 6.75 | 7.50 |
| DowJones | 51,876 | 48,367 | 43,387 |
| S&P | 7,354 | 6,896 | 6,141 |
| Nasdaq | 25,298 | 23,419 | 20,168 |
| Unemployment | 4.30 | 4.40 | 4.40 |
| MI Unemployment | 5.10 | 5.00 | 5.00 |
| Gold | 4,058.5 | 4,327.6 | 3,288.5 |
| 15Y FHLMC Primary Mortgage Market Survey | 5.84 | 5.50 | 5.89 |
| 30Y FHLMC Primary Mortgage Market Survey | 6.49 | 6.18 | 6.77 |

| Yesterday's Economic Releases | Survey | Actual | Prior |
|--|----------|-----------|----------|
| Bloomberg June United States Economic Survey | | | |
| Advance Goods Trade Balance | -\$85.0b | -\$105.8b | -\$82.4b |
| Advance Goods Imports MoM SA | 2.1% | 3.6% | 1.9% |
| Advance Goods Exports MoM SA | 2.1% | -5.4% | 4.0% |
| Retail Inventories MoM | 0.5% | 0.6% | 0.7% |
| Wholesale Inventories MoM | 0.4% | 0.3% | 0.6% |
| U. of Mich. Sentiment | 50.0 | 49.5 | 48.9 |
| U. of Mich. Current Conditions | 49.0 | 47.7 | 48.4 |
| U. of Mich. Expectations | 49.6 | 50.7 | 49.3 |
| U. of Mich. 1 Yr Inflation | 4.6% | 4.6% | 4.6% |
| U. of Mich. 5-10 Yr Inflation | 3.3% | 3.3% | 3.4% |
| Kansas City Fed Services Activity | 8 | 5 | 10 |



| Today's Economic Releases | Survey | Actual | Prior |
|---------------------------|--------|--------|-------|
| Dallas Fed Manf. Activity | 1.0 | -- | 0.4 |

Next Fed Meeting: July 29th, 2026