

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

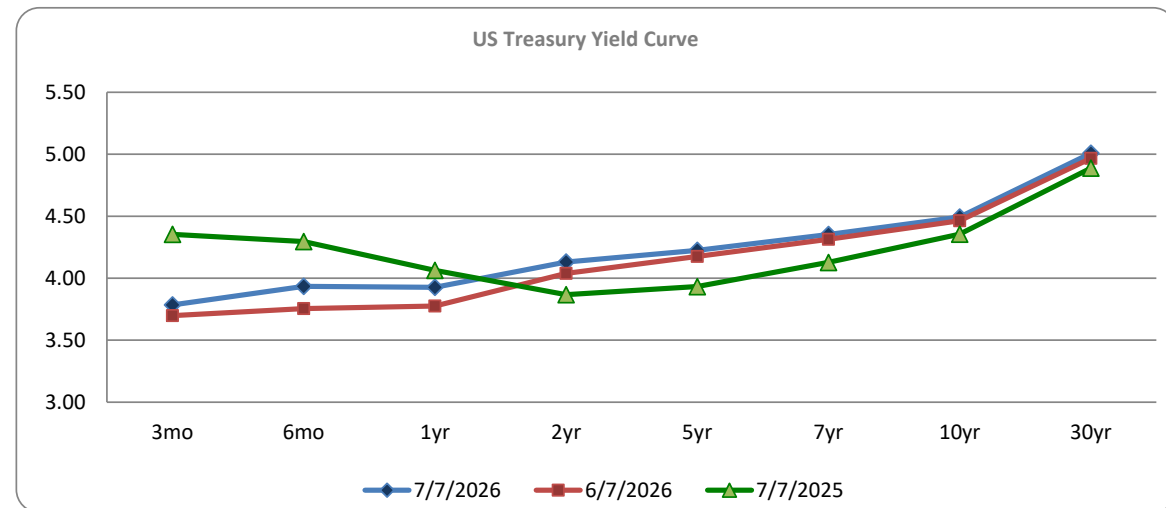
Tuesday, July 7, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.78	3.81	3.62	4.35
6 Mo	3.93	3.96	3.59	4.30
1 Yr	3.93	3.97	3.46	4.06
2 Yr	4.13	4.12	3.45	3.87
3 Yr	4.16	4.12	3.50	3.83
5 Yr	4.22	4.16	3.68	3.93
7 Yr	4.35	4.26	3.89	4.13
10 Yr	4.49	4.39	4.12	4.36
30 Yr	5.01	4.87	4.81	4.89
Bullet Agencies				
2 Yr	4.13	4.12	3.49	3.96
3 Yr	4.16	4.13	3.52	3.91
5 Yr	4.25	4.18	3.70	3.99
10 Yr	4.55	4.50	4.28	4.52
15 Yr	5.10	5.06	4.97	5.11
Bank Qualified Muni A Curve				
2 Yr	2.69	2.64	2.78	2.59
3 Yr	2.78	2.70	2.71	2.63
5 Yr	2.99	2.86	2.74	2.72
10 Yr	3.52	3.26	3.15	3.37
15 Yr	3.98	3.62	3.76	4.02

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.67	3.65	3.70	4.32
3 Mo	3.73	3.73	3.66	4.28
6 Mo	3.84	3.84	3.58	4.12
1 Yr	3.99	3.97	3.42	3.86
FHLB Borrowings (Boston)				
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	4.46
1 Yr	3.65	3.65	3.65	4.22
2 Yr	3.65	3.65	3.65	4.06
3 Yr	3.70	3.70	3.70	4.02
5 Yr	3.89	3.89	3.89	4.14
10 Yr	4.54	4.54	4.54	4.77
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.84
FNMA 30 Year Pools				5.41
Taxable Municipal A Curve				
2 Yr	4.11	4.31	3.75	4.32
3 Yr	4.42	4.39	3.86	4.31
5 Yr	4.59	4.53	4.13	4.50
10 Yr	4.95	4.85	4.65	5.01

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.58	3.64	4.33
SOFR	3.63	3.71	4.35
Prime Rate	6.75	6.75	7.50
DowJones	53,056	48,367	44,829
S&P	7,537	6,896	6,279
Nasdaq	26,121	23,419	20,601
Unemployment	4.20	4.40	4.40
MI Unemployment	5.10	5.00	5.00
Gold	4,180.0	4,327.6	3,311.3
15Y FHLMC Primary Mortgage Market Survey	5.79	5.50	5.80
30Y FHLMC Primary Mortgage Market Survey	6.43	6.18	6.67

Yesterday's Economic Releases	Survey	Actual	Prior
S&P Global US Services PMI	51.3	51.2	51.3
S&P Global US Composite PMI	52.2	51.9	52.2
ISM Services Index	54.0	54.0	54.5
ISM Services Prices Paid	67.5	67.7	71.3
ISM Services New Orders	56.8	55.1	57.3
ISM Services Employment	48.2	51.2	47.9



Today's Economic Releases	Survey	Actual	Prior
ADP Weekly Employment Change	--	24.250k	30.750k
ADP Weekly Employment Change	--	21.000k	--
Trade Balance	-\$78.4b	--	-\$55.9b
Imports MoM	2.1%	--	2.0%
Exports MoM	-3.5%	--	2.6%
NY Fed 1-Yr Inflation Expectations	--	--	3.46%

Next Fed Meeting: July 29th, 2026