

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

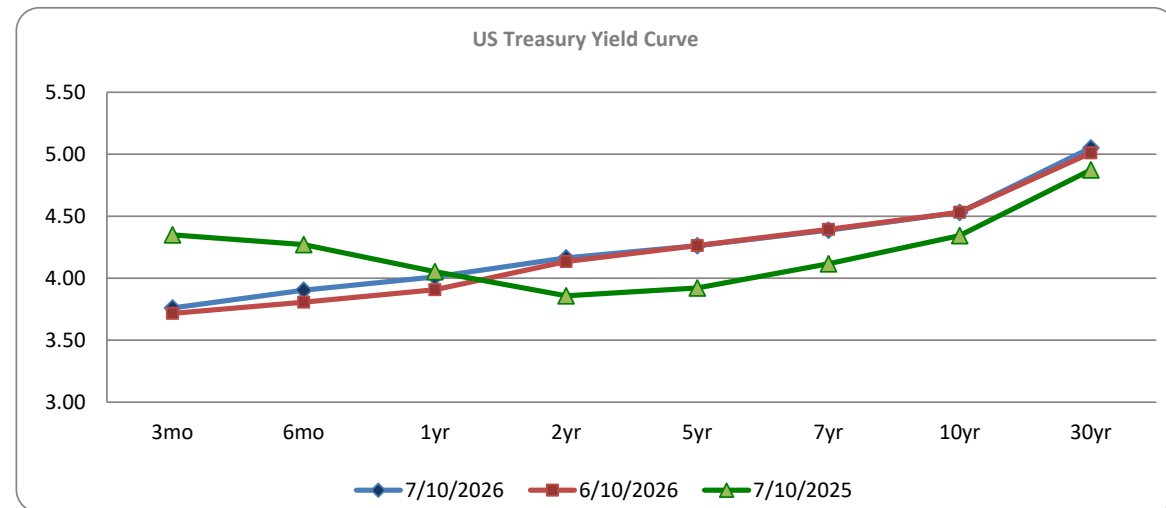
Friday, July 10, 2026

| | Current | Yest | Dec-25 | 1 Yr Ago |
|------------------------------------|---------|------|--------|----------|
| Treasuries | | | | |
| 3 Mo | 3.76 | 3.81 | 3.62 | 4.35 |
| 6 Mo | 3.90 | 3.95 | 3.59 | 4.27 |
| 1 Yr | 4.01 | 4.05 | 3.46 | 4.05 |
| 2 Yr | 4.16 | 4.19 | 3.45 | 3.86 |
| 3 Yr | 4.19 | 4.23 | 3.50 | 3.82 |
| 5 Yr | 4.26 | 4.30 | 3.68 | 3.92 |
| 7 Yr | 4.39 | 4.42 | 3.89 | 4.12 |
| 10 Yr | 4.53 | 4.56 | 4.12 | 4.34 |
| 30 Yr | 5.05 | 5.06 | 4.81 | 4.87 |
| Bullet Agencies | | | | |
| 2 Yr | 4.20 | 4.19 | 3.49 | 3.92 |
| 3 Yr | 4.24 | 4.24 | 3.52 | 3.88 |
| 5 Yr | 4.32 | 4.32 | 3.70 | 3.97 |
| 10 Yr | 4.62 | 4.62 | 4.28 | 4.51 |
| 15 Yr | 5.17 | 5.17 | 4.97 | 5.11 |
| Bank Qualified Muni A Curve | | | | |
| 2 Yr | 2.70 | 2.70 | 2.78 | 2.65 |
| 3 Yr | 2.80 | 2.80 | 2.71 | 2.70 |
| 5 Yr | 3.01 | 3.00 | 2.74 | 2.81 |
| 10 Yr | 3.52 | 3.50 | 3.15 | 3.44 |
| 15 Yr | 3.99 | 3.96 | 3.76 | 4.08 |

| | Current | Yest | Dec-25 | 1 Yr Ago |
|-----------------------------------|---------|------|--------|----------|
| SOFR | | | | |
| 1 Mo | 3.68 | 3.67 | 3.70 | 4.35 |
| 3 Mo | 3.76 | 3.74 | 3.66 | 4.33 |
| 6 Mo | 3.89 | 3.85 | 3.58 | 4.21 |
| 1 Yr | 4.05 | 3.99 | 3.42 | 3.99 |
| FHLB Borrowings (Boston) | | | | |
| 1 Mo | 3.89 | 3.89 | 3.89 | 4.55 |
| 3 Mo | 3.83 | 3.83 | 3.83 | 4.56 |
| 6 mo | 3.76 | 3.76 | 3.76 | 4.47 |
| 1 Yr | 3.65 | 3.65 | 3.65 | 4.21 |
| 2 Yr | 3.65 | 3.65 | 3.65 | 4.06 |
| 3 Yr | 3.70 | 3.70 | 3.70 | 4.03 |
| 5 Yr | 3.89 | 3.89 | 3.89 | 4.15 |
| 10 Yr | 4.54 | 4.54 | 4.54 | 4.80 |
| Generic Current Coupon MBS | | | | |
| FNMA 15 Year Pools | | | | 4.92 |
| FNMA 30 Year Pools | | | | 5.50 |
| Taxable Municipal A Curve | | | | |
| 2 Yr | 4.17 | 4.38 | 3.75 | 4.30 |
| 3 Yr | 4.48 | 4.46 | 3.86 | 4.30 |
| 5 Yr | 4.65 | 4.61 | 4.13 | 4.47 |
| 10 Yr | 5.01 | 4.97 | 4.65 | 5.03 |

| Market Information | Current | Dec-25 | 1 Yr Ago |
|--|---------|---------|----------|
| Fed Funds | 3.59 | 3.64 | 4.33 |
| SOFR | 3.53 | 3.71 | 4.32 |
| Prime Rate | 6.75 | 6.75 | 7.50 |
| DowJones | 52,487 | 48,367 | 44,458 |
| S&P | 7,544 | 6,896 | 6,263 |
| Nasdaq | 26,207 | 23,419 | 20,611 |
| Unemployment | 4.20 | 4.40 | 4.40 |
| MI Unemployment | 5.10 | 5.00 | 5.00 |
| Gold | 4,111.9 | 4,327.6 | 3,327.8 |
| 15Y FHLMC Primary Mortgage Market Survey | 5.82 | 5.50 | 5.80 |
| 30Y FHLMC Primary Mortgage Market Survey | 6.49 | 6.18 | 6.67 |

| Yesterday's Economic Releases | Survey | Actual | Prior |
|--------------------------------|--------|---------|---------|
| Initial Jobless Claims | 217k | 215k | 215k |
| Initial Claims 4-Wk Moving Avg | -- | 218.75k | 222.00k |
| Continuing Claims | 1814k | 1814k | 1814k |
| Existing Home Sales | 4.20m | 4.09m | 4.17m |
| Existing Home Sales MoM | 1.0% | -2.4% | 3.2% |



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

Next Fed Meeting: July 29th, 2026