

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

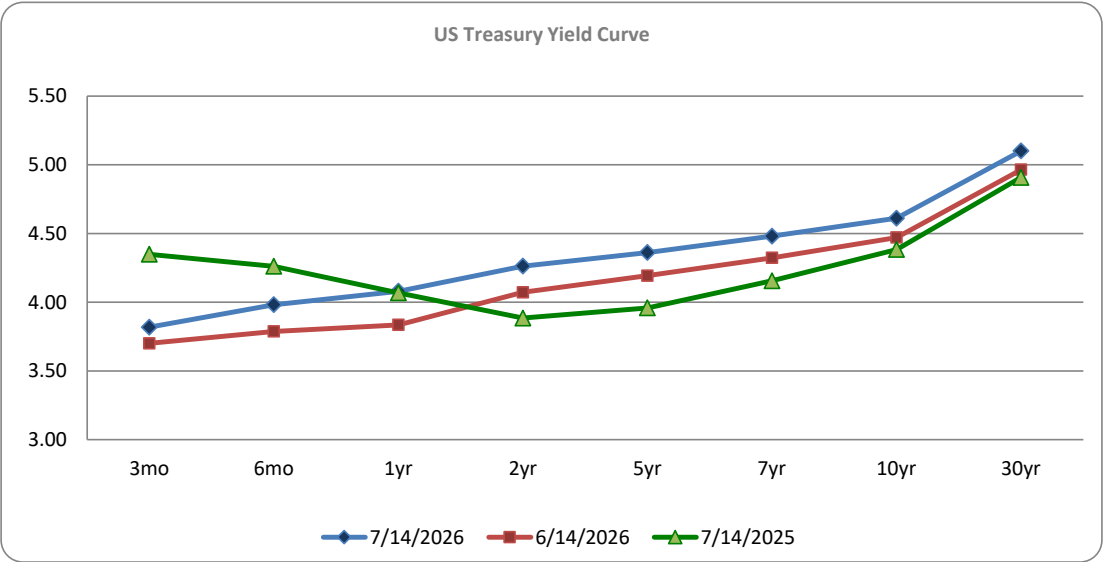
Tuesday, July 14, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.82	3.81	3.62	4.35
6 Mo	3.98	3.95	3.59	4.26
1 Yr	4.08	4.05	3.46	4.07
2 Yr	4.26	4.19	3.45	3.88
3 Yr	4.30	4.23	3.50	3.86
5 Yr	4.36	4.30	3.68	3.96
7 Yr	4.48	4.42	3.89	4.16
10 Yr	4.61	4.56	4.12	4.38
30 Yr	5.10	5.06	4.81	4.91
Bullet Agencies				
2 Yr	4.28	4.19	3.49	3.94
3 Yr	4.33	4.24	3.52	3.89
5 Yr	4.41	4.32	3.70	3.98
10 Yr	4.70	4.62	4.28	4.52
15 Yr	5.25	5.17	4.97	5.12
Bank Qualified Muni A Curve				
2 Yr	2.66	2.70	2.78	2.66
3 Yr	2.76	2.80	2.71	2.70
5 Yr	2.95	3.00	2.74	2.82
10 Yr	3.49	3.50	3.15	3.44
15 Yr	3.96	3.96	3.76	4.09

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.68	3.67	3.70	4.34
3 Mo	3.75	3.74	3.66	4.32
6 Mo	3.87	3.85	3.58	4.20
1 Yr	4.03	3.99	3.42	3.97
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	4.45
1 Yr	3.65	3.65	3.65	4.22
2 Yr	3.65	3.65	3.65	4.07
3 Yr	3.70	3.70	3.70	4.04
5 Yr	3.89	3.89	3.89	4.16
10 Yr	4.54	4.54	4.54	4.80
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.02
FNMA 30 Year Pools				5.62
Taxable Municipal A Curve				
2 Yr	4.28	4.38	3.75	4.31
3 Yr	4.61	4.46	3.86	4.31
5 Yr	4.75	4.61	4.13	4.47
10 Yr	5.08	4.97	4.65	5.01

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.63	3.64	4.33
SOFR	3.60	3.71	4.31
Prime Rate	6.75	6.75	7.50
DowJones	52,499	48,367	44,651
S&P	7,515	6,896	6,280
Nasdaq	25,873	23,419	20,631
Unemployment	4.20	4.40	4.40
MI Unemployment	5.10	5.00	5.00
Gold	4,037.2	4,327.6	3,360.1
15Y FHLMC Primary Mortgage Market Survey	5.82	5.50	5.86
30Y FHLMC Primary Mortgage Market Survey	6.49	6.18	6.72

Yesterday's Economic Releases	Survey	Actual	Prior
Federal Budget Balance	-\$129.0b	-\$120.3b	\$27.0b



Today's Economic Releases	Survey	Actual	Prior
NFIB Small Business Optimism	95.7	97.4	95.3
ADP Weekly Employment Change	--	19.750k	21.000k
Real Avg Weekly Earnings YoY	--	--	-0.4%
Real Avg Hourly Earning YoY	--	--	-0.7%
CPI MoM	-0.1%	--	0.5%
Core CPI MoM	0.2%	--	0.2%
CPI YoY	3.8%	--	4.2%
Core CPI YoY	2.8%	--	2.9%
CPI Index NSA	334.698	--	335.123
Core CPI Index SA	336.931	--	336.121
Total Net TIC Flows	--	--	\$26.1b
Net Long-term TIC Flows	--	--	\$103.1b

Next Fed Meeting: July 29th, 2026

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