

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

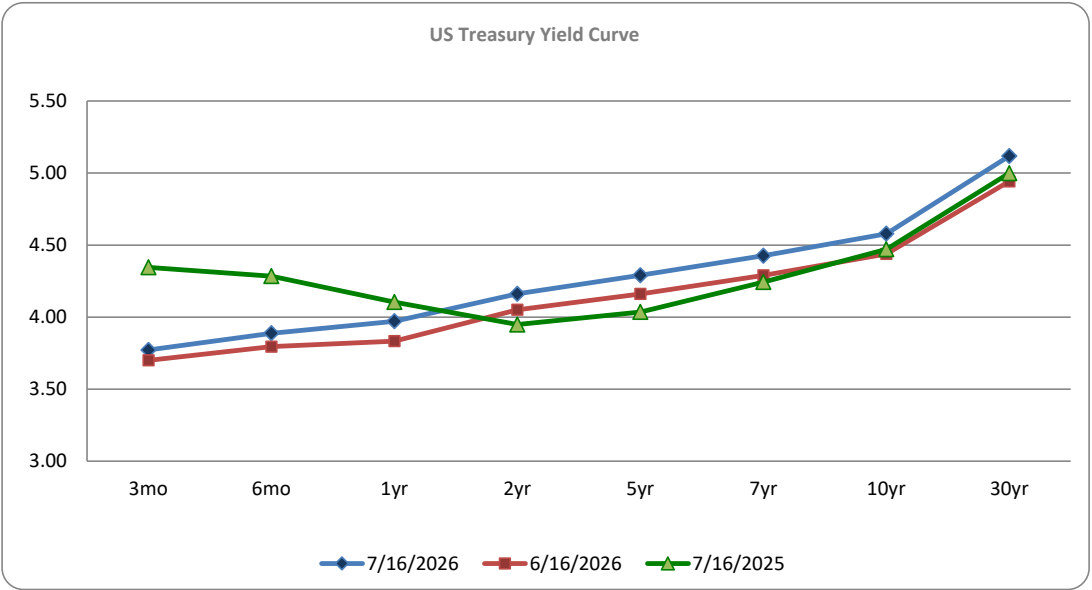
Thursday, July 16, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.77	3.78	3.62	4.35
6 Mo	3.89	3.92	3.59	4.28
1 Yr	3.97	4.01	3.46	4.10
2 Yr	4.16	4.21	3.45	3.95
3 Yr	4.21	4.26	3.50	3.92
5 Yr	4.29	4.34	3.68	4.04
7 Yr	4.43	4.47	3.89	4.24
10 Yr	4.58	4.61	4.12	4.47
30 Yr	5.12	5.12	4.81	5.00
Bullet Agencies				
2 Yr	4.17	4.21	3.49	4.01
3 Yr	4.22	4.26	3.52	3.98
5 Yr	4.31	4.36	3.70	4.09
10 Yr	4.63	4.66	4.28	4.66
15 Yr	5.18	5.21	4.97	5.28
Bank Qualified Muni A Curve				
2 Yr	2.70	2.67	2.78	2.66
3 Yr	2.81	2.76	2.71	2.71
5 Yr	3.00	2.95	2.74	2.82
10 Yr	3.50	3.48	3.15	3.53
15 Yr	3.92	3.95	3.76	4.18

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.68	3.71	3.70	4.34
3 Mo	3.75	3.79	3.66	4.32
6 Mo	3.87	3.93	3.58	4.20
1 Yr	4.03	4.09	3.42	3.98
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	4.46
1 Yr	3.65	3.65	3.65	4.26
2 Yr	3.65	3.65	3.65	4.13
3 Yr	3.70	3.70	3.70	4.11
5 Yr	3.89	3.89	3.89	4.23
10 Yr	4.54	4.54	4.54	4.91
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.91
FNMA 30 Year Pools				5.49
Taxable Municipal A Curve				
2 Yr	4.14	4.40	3.75	4.39
3 Yr	4.50	4.55	3.86	4.40
5 Yr	4.69	4.74	4.13	4.60
10 Yr	5.04	5.07	4.65	5.17

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.63	3.64	4.33
SOFR	3.64	3.71	4.37
Prime Rate	6.75	6.75	7.50
DowJones	52,659	48,367	44,023
S&P	7,572	6,896	6,244
Nasdaq	26,269	23,419	20,678
Unemployment	4.20	4.40	4.40
MI Unemployment	5.10	5.00	5.00
Gold	4,036.9	4,327.6	3,346.4
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
MBA Mortgage Applications	--	-2.7%	-2.2%
Empire Manufacturing	9.2	15.6	5.7
PPI Final Demand MoM	0.0%	-0.3%	1.1%
PPI Ex Food and Energy MoM	0.3%	0.2%	0.4%
PPI Ex Food, Energy, Trade MoM	0.3%	0.1%	0.8%
PPI Final Demand YoY	6.2%	5.5%	6.5%
PPI Ex Food and Energy YoY	5.1%	4.7%	4.9%
PPI Ex Food, Energy, Trade YoY	5.2%	5.1%	5.1%
Fed Releases Beige Book			



Today's Economic Releases	Survey	Actual	Prior
New York Fed Services Business Activity	--	--	-10.1
Philadelphia Fed Business Outlook	12.5	--	10.3
Retail Sales Advance MoM	0.2%	--	0.9%
Retail Sales Ex Auto MoM	-0.1%	--	0.8%
Retail Sales Ex Auto and Gas	0.4%	--	0.5%
Retail Sales Control Group	0.5%	--	0.7%
Initial Jobless Claims	217k	--	215k
Initial Claims 4-Wk Moving Avg	--	--	218.75k
Continuing Claims	1818k	--	1814k
NAHB Housing Market Index	35	--	35
Business Inventories	0.3%	--	0.5%
Pending Home Sales MoM	-0.5%	--	3.8%
Pending Home Sales NSA YoY	2.0%	--	2.1%

Next Fed Meeting: July 29th, 2026

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