

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

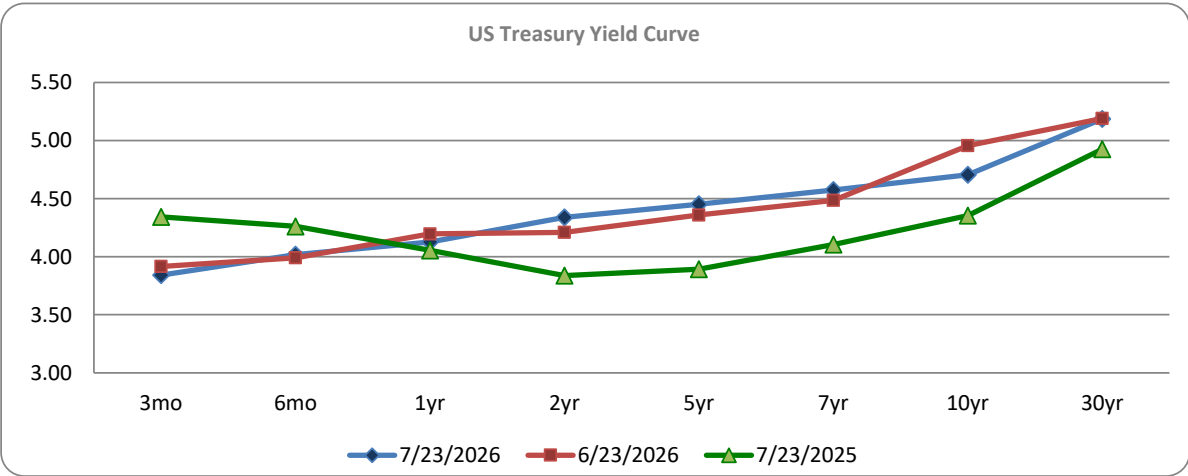
Thursday, July 23, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.84	3.78	3.62	4.34
6 Mo	4.02	3.92	3.59	4.26
1 Yr	4.13	4.01	3.46	4.05
2 Yr	4.34	4.21	3.45	3.84
3 Yr	4.38	4.26	3.50	3.79
5 Yr	4.45	4.34	3.68	3.89
7 Yr	4.57	4.47	3.89	4.10
10 Yr	4.71	4.61	4.12	4.35
30 Yr	5.19	5.12	4.81	4.93
Bullet Agencies				
2 Yr	4.32	4.21	3.49	3.90
3 Yr	4.37	4.26	3.52	3.84
5 Yr	4.46	4.36	3.70	3.94
10 Yr	4.74	4.66	4.28	4.52
15 Yr	5.28	5.21	4.97	5.12
Bank Qualified Muni A Curve				
2 Yr	2.85	2.67	2.78	2.63
3 Yr	2.97	2.76	2.71	2.68
5 Yr	3.19	2.95	2.74	2.79
10 Yr	3.69	3.48	3.15	3.57
15 Yr	4.14	3.95	3.76	4.22

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.69	3.71	3.70	4.35
3 Mo	3.78	3.79	3.66	4.32
6 Mo	3.90	3.93	3.58	4.20
1 Yr	4.07	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	4.42
1 Yr	3.65	3.65	3.65	4.20
2 Yr	3.65	3.65	3.65	4.01
3 Yr	3.70	3.70	3.70	3.96
5 Yr	3.89	3.89	3.89	4.08
10 Yr	4.54	4.54	4.54	4.76
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.03
FNMA 30 Year Pools				5.66
Taxable Municipal A Curve				
2 Yr	4.27	4.40	3.75	4.27
3 Yr	4.66	4.55	3.86	4.25
5 Yr	4.81	4.74	4.13	4.43
10 Yr	5.11	5.07	4.65	4.98

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.65	3.64	4.33
SOFR	3.62	3.71	4.28
Prime Rate	6.75	6.75	7.50
DowJones	52,219	48,367	44,502
S&P	7,499	6,896	6,310
Nasdaq	25,691	23,419	20,893
Unemployment	4.20	4.40	4.40
MI Unemployment	5.10	5.00	5.00
Gold	4,084.4	4,327.6	3,440.7
15Y FHLMC Primary Mortgage Market Survey	5.93	5.50	5.92
30Y FHLMC Primary Mortgage Market Survey	6.55	6.18	6.75

Yesterday's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	1.9%	-2.7%



Today's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	210k	--	208k
Initial Claims 4-Wk Moving Avg	--	--	214.25k
Continuing Claims	1809k	--	1805k
Chicago Fed Nat Activity Index	0.00	--	-0.10
Kansas City Fed Manf. Activity	12	--	11

Next Fed Meeting: July 29th, 2026