

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

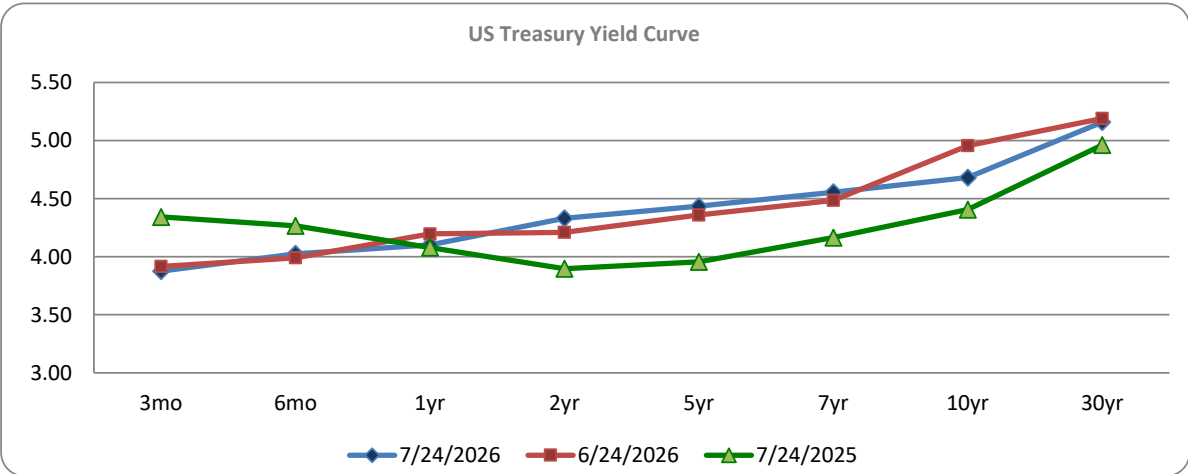
Friday, July 24, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.88	3.78	3.62	4.34
6 Mo	4.02	3.92	3.59	4.27
1 Yr	4.10	4.01	3.46	4.08
2 Yr	4.33	4.21	3.45	3.90
3 Yr	4.37	4.26	3.50	3.85
5 Yr	4.43	4.34	3.68	3.96
7 Yr	4.55	4.47	3.89	4.16
10 Yr	4.68	4.61	4.12	4.41
30 Yr	5.16	5.12	4.81	4.96
Bullet Agencies				
2 Yr	4.36	4.21	3.49	3.95
3 Yr	4.41	4.26	3.52	3.89
5 Yr	4.50	4.36	3.70	3.99
10 Yr	4.78	4.66	4.28	4.57
15 Yr	5.32	5.21	4.97	5.17
Bank Qualified Muni A Curve				
2 Yr	2.97	2.67	2.78	2.57
3 Yr	3.08	2.76	2.71	2.61
5 Yr	3.30	2.95	2.74	2.73
10 Yr	3.79	3.48	3.15	3.57
15 Yr	4.24	3.95	3.76	4.23

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.72	3.71	3.70	4.35
3 Mo	3.81	3.79	3.66	4.32
6 Mo	3.95	3.93	3.58	4.20
1 Yr	4.12	4.09	3.42	3.96
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.55
3 Mo	3.83	3.83	3.83	4.55
6 mo	3.76	3.76	3.76	4.43
1 Yr	3.65	3.65	3.65	4.21
2 Yr	3.65	3.65	3.65	4.05
3 Yr	3.70	3.70	3.70	4.01
5 Yr	3.89	3.89	3.89	4.13
10 Yr	4.54	4.54	4.54	4.81
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.12
FNMA 30 Year Pools				5.72
Taxable Municipal A Curve				
2 Yr	4.29	4.40	3.75	4.33
3 Yr	4.70	4.55	3.86	4.31
5 Yr	4.85	4.74	4.13	4.49
10 Yr	5.15	5.07	4.65	5.01

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.68	3.64	4.33
SOFR	3.64	3.71	4.28
Prime Rate	6.75	6.75	7.50
DowJones	51,712	48,367	45,010
S&P	7,408	6,896	6,359
Nasdaq	25,138	23,419	21,020
Unemployment	4.20	4.40	4.40
MI Unemployment	5.10	5.00	5.00
Gold	4,058.5	4,327.6	3,423.3
15Y FHLMC Primary Mortgage Market Survey	5.96	5.50	5.92
30Y FHLMC Primary Mortgage Market Survey	6.58	6.18	6.75

Yesterday's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	210k	187k	208k
Initial Claims 4-Wk Moving Avg	--	207.50k	214.25k
Continuing Claims	1809k	1796k	1805k
Chicago Fed Nat Activity Index	0.00	-0.02	-0.10
Kansas City Fed Manf. Activity	12	9	11



Today's Economic Releases	Survey	Actual	Prior
ECONOMIC SURVEY: US GDP, PCE Forecasts in July 2026 (Table)			
Building Permits	--	1374k	1367k
Building Permits MoM	--	-2.6%	-3.0%
S&P Global US Manufacturing PMI	54.4	--	53.9
S&P Global US Services PMI	51.5	--	51.2
S&P Global US Composite PMI	52.2	--	51.9
New Home Sales	607k	--	580k
New Home Sales MoM	4.8%	--	-7.3%
Kansas City Fed Services Activity	4	--	5
Next Fed Meeting: July 29th, 2026			