

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

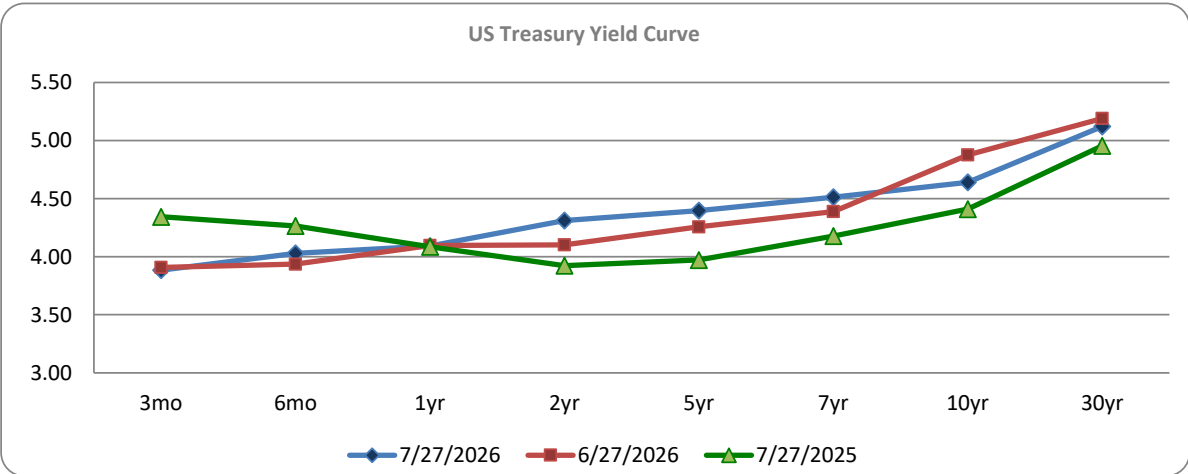
Monday, July 27, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.88	3.78	3.62	4.34
6 Mo	4.03	3.92	3.59	4.26
1 Yr	4.09	4.01	3.46	4.09
2 Yr	4.31	4.21	3.45	3.92
3 Yr	4.34	4.26	3.50	3.87
5 Yr	4.40	4.34	3.68	3.97
7 Yr	4.51	4.47	3.89	4.18
10 Yr	4.64	4.61	4.12	4.41
30 Yr	5.12	5.12	4.81	4.95
Bullet Agencies				
2 Yr	4.34	4.21	3.49	3.97
3 Yr	4.39	4.26	3.52	3.92
5 Yr	4.47	4.36	3.70	4.01
10 Yr	4.76	4.66	4.28	4.59
15 Yr	5.30	5.21	4.97	5.20
Bank Qualified Muni A Curve				
2 Yr	2.97	2.67	2.78	2.63
3 Yr	3.08	2.76	2.71	2.66
5 Yr	3.30	2.95	2.74	2.76
10 Yr	3.77	3.48	3.15	3.60
15 Yr	4.22	3.95	3.76	4.28

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.74	3.71	3.70	4.35
3 Mo	3.84	3.79	3.66	4.31
6 Mo	3.98	3.93	3.58	4.20
1 Yr	4.17	4.09	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	4.55
6 mo	3.76	3.76	3.76	4.44
1 Yr	3.65	3.65	3.65	4.24
2 Yr	3.65	3.65	3.65	4.09
3 Yr	3.70	3.70	3.70	4.05
5 Yr	3.89	3.89	3.89	4.16
10 Yr	4.54	4.54	4.54	4.83
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.09
FNMA 30 Year Pools				5.71
Taxable Municipal A Curve				
2 Yr	4.28	4.40	3.75	4.35
3 Yr	4.68	4.55	3.86	4.34
5 Yr	4.82	4.74	4.13	4.50
10 Yr	5.13	5.07	4.65	5.02

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.70	3.64	4.33
SOFR	3.64	3.71	4.30
Prime Rate	6.75	6.75	7.50
DowJones	51,947	48,367	44,694
S&P	7,412	6,896	6,363
Nasdaq	24,976	23,419	21,058
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,158.0	4,327.6	3,399.8
15Y FHLMC Primary Mortgage Market Survey	5.96	5.50	5.87
30Y FHLMC Primary Mortgage Market Survey	6.58	6.18	6.74

Yesterday'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	53.8	53.9
S&P Global US Services PMI	51.5	53.6	51.2
S&P Global US Composite PMI	52.2	53.6	51.9
New Home Sales	607k	628k	580k
New Home Sales MoM	4.8%	1.6%	-7.3%
Kansas City Fed Services Activity	4	14	5



Today's Economic Releases	Survey	Actual	Prior
Durable Goods Orders	1.8%	--	-4.5%
Durables Ex Transportation	0.8%	--	1.4%
Cap Goods Orders Nondef Ex Air	0.7%	--	1.4%
Cap Goods Ship Nondef Ex Air	0.6%	--	0.1%
Dallas Fed Manf. Activity	2.0	--	0.0

Next Fed Meeting: July 29th, 2026

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