

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

Wednesday, July 29, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	3.85	3.78	3.62	4.34
6 Mo	4.04	3.92	3.59	4.26
1 Yr	4.10	4.01	3.46	4.08
2 Yr	4.32	4.21	3.45	3.91
3 Yr	4.35	4.26	3.50	3.86
5 Yr	4.40	4.34	3.68	3.96
7 Yr	4.52	4.47	3.89	4.15
10 Yr	4.63	4.61	4.12	4.39
30 Yr	5.11	5.12	4.81	4.93
Bullet Agencies				
2 Yr	4.29	4.21	3.49	3.97
3 Yr	4.33	4.26	3.52	3.92
5 Yr	4.40	4.36	3.70	4.02
10 Yr	4.68	4.66	4.28	4.59
15 Yr	5.22	5.21	4.97	5.20
Bank Qualified Muni A Curve				
2 Yr	2.93	2.67	2.78	2.61
3 Yr	3.04	2.76	2.71	2.63
5 Yr	3.25	2.95	2.74	2.76
10 Yr	3.73	3.48	3.15	3.59
15 Yr	4.15	3.95	3.76	4.28

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.75	3.71	3.70	4.36
3 Mo	3.84	3.79	3.66	4.31
6 Mo	3.98	3.93	3.58	4.20
1 Yr	4.15	4.09	3.42	4.00
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	4.24
2 Yr	3.65	3.65	3.65	4.11
3 Yr	3.70	3.70	3.70	4.07
5 Yr	3.89	3.89	3.89	4.17
10 Yr	4.54	4.54	4.54	4.84
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.02
FNMA 30 Year Pools				5.63
Taxable Municipal A Curve				
2 Yr	4.23	4.40	3.75	4.29
3 Yr	4.61	4.55	3.86	4.28
5 Yr	4.75	4.74	4.13	4.47
10 Yr	5.09	5.07	4.65	5.00

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.63	3.64	4.33
SOFR	3.65	3.71	4.36
Prime Rate	6.75	6.75	7.50
DowJones	52,747	48,367	44,838
S&P	7,429	6,896	6,390
Nasdaq	24,877	23,419	21,179
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,089.4	4,327.6	3,372.6
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
ADP Weekly Employment Change	--	15.000k	16.500k
Advance Goods Trade Balance	-\$100.0b	-\$101.5b	-\$105.8b
Advance Goods Imports MoM SA	--	-2.6%	3.6%
Advance Goods Exports MoM SA	--	-1.8%	-5.4%
Retail Inventories MoM	0.4%	0.0%	0.6%
Wholesale Inventories MoM	0.4%	0.3%	0.1%
FHFA House Price Index MoM	0.1%	0.3%	-0.1%
S&P Cotality CS 20-City MoM SA	0.00%	0.15%	-0.04%
S&P Cotality CS 20-City YoY NSA	1.30%	1.63%	1.14%
S&P Cotality CS US HPI YoY NSA	1.00%	1.11%	0.85%
Richmond Fed Manufact. Index	6	5	4
Richmond Fed Business Conditions	-2	-5	-9
Conf. Board Consumer Confidence	92.4	90.8	91.2
Conf. Board Present Situation	117.5	114.9	116.4
Conf. Board Expectations	74.4	74.7	74.4
Dallas Fed Services Activity	3.8	6.6	2.9

Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-6.4%	1.9%
FOMC Rate Decision (Upper Bound)	3.75%	--	3.75%
FOMC Rate Decision (Lower Bound)	3.50%	--	3.50%
Fed Interest on Reserve Balances Rate	3.65%	--	3.65%
Fed Reverse Repo Rate	3.50%	--	3.50%

Next Fed Meeting: July 29th, 2026

