

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

Tuesday, August 4, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	3.81	3.77	3.62	4.28
6 Mo	3.96	3.93	3.59	4.11
1 Yr	4.02	4.01	3.46	3.83
2 Yr	4.22	4.24	3.45	3.69
3 Yr	4.28	4.29	3.50	3.66
5 Yr	4.37	4.38	3.68	3.76
7 Yr	4.51	4.52	3.89	3.97
10 Yr	4.66	4.67	4.12	4.22
30 Yr	5.22	5.21	4.81	4.83
Bullet Agencies				
2 Yr	4.26	4.28	3.49	3.76
3 Yr	4.33	4.35	3.52	3.70
5 Yr	4.43	4.46	3.70	3.80
10 Yr	4.77	4.80	4.28	4.38
15 Yr	5.35	5.40	4.97	4.97
Bank Qualified Muni A Curve				
2 Yr	2.88	2.89	2.78	2.63
3 Yr	3.00	3.01	2.71	2.66
5 Yr	3.23	3.24	2.74	2.82
10 Yr	3.72	3.74	3.15	3.67
15 Yr	4.15	4.16	3.76	4.34

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.65	3.66	3.70	4.35
3 Mo	3.76	3.75	3.66	4.32
6 Mo	3.90	3.88	3.58	4.24
1 Yr	4.09	4.05	3.42	4.06
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.58
3 Mo	3.83	3.83	3.83	4.51
6 mo	3.76	3.76	3.76	4.33
1 Yr	3.65	3.65	3.65	4.07
2 Yr	3.65	3.65	3.65	3.89
3 Yr	3.70	3.70	3.70	3.88
5 Yr	3.89	3.89	3.89	4.02
10 Yr	4.54	4.54	4.54	4.69
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.05
FNMA 30 Year Pools				5.70
Taxable Municipal A Curve				
2 Yr	4.19	4.50	3.75	4.07
3 Yr	4.61	4.65	3.86	4.09
5 Yr	4.75	4.83	4.13	4.24
10 Yr	5.16	5.22	4.65	4.80

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.61	3.64	4.33
SOFR	3.65	3.71	4.34
Prime Rate	6.75	6.75	7.50
DowJones	53,178	48,367	43,589
S&P	7,601	6,896	6,238
Nasdaq	25,914	23,419	20,650
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,119.3	4,327.6	3,423.3
15Y FHLMC Primary Mortgage Market Survey	6.04	5.50	5.85
30Y FHLMC Primary Mortgage Market Survey	6.66	6.18	6.72

Yesterday's Economic Releases	Survey	Actual	Prior
S&P Global US Manufacturing PMI	53.8	53.9	53.8
ISM Manufacturing	53.9	55.6	53.3
ISM Prices Paid	71.0	71.1	73.0
ISM New Orders	56.7	56.7	56.0
ISM Employment	50.0	52.8	49.7
Construction Spending MoM	0.2%	-0.1%	0.1%
Omdia Total Vehicle Sales	16.32m	16.33m	16.52m

Today's Economic Releases	Survey	Actual	Prior
Trade Balance	-\$73.0b	--	-\$77.6b
Imports MoM	-1.9%	--	3.3%
Exports MoM	-1.1%	--	-3.2%
Factory Orders	0.2%	--	-1.3%
Factory Orders Ex Trans	0.4%	--	1.9%
JOLTS Job Openings	7454k	--	7594k
JOLTS Job Openings Rate	4.4%	--	4.6%
JOLTS Quits Level	3083k	--	3065k
JOLTS Quits Rate	1.9%	--	1.9%
JOLTS Layoffs Level	1681k	--	1708k
JOLTS Layoffs Rate	--	--	1.1%
Durable Goods Orders	0.3%	--	0.3%
Durables Ex Transportation	0.6%	--	0.6%
Cap Goods Orders Nondef Ex Air	0.9%	--	0.9%
Cap Goods Ship Nondef Ex Air	1.9%	--	1.9%

Next Fed Meeting: September 16th, 2026

