

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, August 5, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	3.81	3.77	3.62	4.23
6 Mo	3.95	3.93	3.59	4.11
1 Yr	4.03	4.01	3.46	3.87
2 Yr	4.20	4.24	3.45	3.71
3 Yr	4.24	4.29	3.50	3.67
5 Yr	4.32	4.38	3.68	3.77
7 Yr	4.46	4.52	3.89	3.97
10 Yr	4.60	4.67	4.12	4.22
30 Yr	5.16	5.21	4.81	4.81
Bullet Agencies				
2 Yr	4.21	4.28	3.49	3.76
3 Yr	4.27	4.35	3.52	3.70
5 Yr	4.37	4.46	3.70	3.79
10 Yr	4.71	4.80	4.28	4.36
15 Yr	5.27	5.40	4.97	4.96
Bank Qualified Muni A Curve				
2 Yr	2.85	2.89	2.78	2.61
3 Yr	2.97	3.01	2.71	2.63
5 Yr	3.19	3.24	2.74	2.79
10 Yr	3.66	3.74	3.15	3.63
15 Yr	4.11	4.16	3.76	4.30

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.65	3.66	3.70	4.34
3 Mo	3.76	3.75	3.66	4.25
6 Mo	3.90	3.88	3.58	4.10
1 Yr	4.07	4.05	3.42	3.87
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.58
3 Mo	3.83	3.83	3.83	4.49
6 mo	3.76	3.76	3.76	4.31
1 Yr	3.65	3.65	3.65	4.07
2 Yr	3.65	3.65	3.65	3.88
3 Yr	3.70	3.70	3.70	3.86
5 Yr	3.89	3.89	3.89	3.98
10 Yr	4.54	4.54	4.54	4.66
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.99
FNMA 30 Year Pools				5.61
Taxable Municipal A Curve				
2 Yr	4.15	4.50	3.75	4.07
3 Yr	4.55	4.65	3.86	4.09
5 Yr	4.69	4.83	4.13	4.23
10 Yr	5.10	5.22	4.65	4.79

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.60	3.64	4.33
SOFR	3.66	3.71	4.33
Prime Rate	6.75	6.75	7.50
DowJones	54,086	48,367	44,174
S&P	7,737	6,896	6,330
Nasdaq	26,585	23,419	21,054
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,258.1	4,327.6	3,403.9
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
Trade Balance	-\$73.0b	-\$73.3b	-\$77.6b
Imports MoM	-1.9%	-1.8%	3.3%
Exports MoM	-1.1%	-0.9%	-3.2%
JOLTS Job Openings	7454k	7359k	7594k
JOLTS Job Openings Rate	4.4%	4.4%	4.6%
JOLTS Quits Level	3083k	3232k	3065k
JOLTS Quits Rate	1.9%	2.0%	1.9%
JOLTS Layoffs Level	1681k	1766k	1708k
JOLTS Layoffs Rate	--	1.1%	1.1%
Factory Orders	0.2%	-0.3%	-1.3%
Factory Orders Ex Trans	0.4%	-0.4%	1.9%
Durable Goods Orders	0.3%	0.5%	0.3%
Durables Ex Transportation	0.6%	0.7%	0.6%
Cap Goods Orders Nondef Ex Air	0.9%	1.2%	0.9%
Cap Goods Ship Nondef Ex Air	1.9%	2.0%	1.9%

Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-2.9%	-6.4%
ADP Employment Change	65k	44k	98k
US Treasury Quarterly Refunding Announcement			
S&P Global US Services PMI	53.6	--	53.6
S&P Global US Composite PMI	--	--	53.6
ISM Services Index	54.5	--	54.0
ISM Services Prices Paid	65.0	--	67.7
ISM Services New Orders	55.9	--	55.1
ISM Services Employment	51.2	--	51.2

Next Fed Meeting: September 16th, 2026

