

### 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

Thursday, August 6, 2026

|                                    | Current | Yest | Dec-25 | 1 Yr Ago |                                   | Current | Yest | Dec-25 | 1 Yr Ago |                                              | Current | Dec-25  | 1 Yr Ago |
|------------------------------------|---------|------|--------|----------|-----------------------------------|---------|------|--------|----------|----------------------------------------------|---------|---------|----------|
| <b>Treasuries</b>                  |         |      |        |          | <b>SOFR</b>                       |         |      |        |          | <b>Market Information</b>                    |         |         |          |
| 3 Mo                               | 3.81    | 3.77 | 3.62   | 4.25     | 1 Mo                              | 3.65    | 3.66 | 3.70   | 4.35     | Fed Funds                                    | 3.63    | 3.64    | 4.33     |
| 6 Mo                               | 3.94    | 3.93 | 3.59   | 4.12     | 3 Mo                              | 3.76    | 3.75 | 3.66   | 4.24     | SOFR                                         | 3.64    | 3.71    | 4.34     |
| 1 Yr                               | 4.02    | 4.01 | 3.46   | 3.91     | 6 Mo                              | 3.88    | 3.88 | 3.58   | 4.06     | Prime Rate                                   | 6.75    | 6.75    | 7.50     |
| 2 Yr                               | 4.20    | 4.24 | 3.45   | 3.73     | 1 Yr                              | 4.04    | 4.05 | 3.42   | 3.81     | DowJones                                     | 54,349  | 48,367  | 44,112   |
| 3 Yr                               | 4.26    | 4.29 | 3.50   | 3.69     | <b>FHLB Borrowings (Boston)</b>   |         |      |        |          | S&P                                          | 7,724   | 6,896   | 6,299    |
| 5 Yr                               | 4.35    | 4.38 | 3.68   | 3.79     | 1 Mo                              | 3.89    | 3.89 | 3.89   | 4.55     | Nasdaq                                       | 26,363  | 23,419  | 20,917   |
| 7 Yr                               | 4.49    | 4.52 | 3.89   | 3.99     | 3 Mo                              | 3.83    | 3.83 | 3.83   | 4.46     | Unemployment                                 | 4.20    | 4.40    | 4.40     |
| 10 Yr                              | 4.64    | 4.67 | 4.12   | 4.23     | 6 mo                              | 3.76    | 3.76 | 3.76   | 4.28     | MI Unemployment                              | 5.00    | 5.00    | 5.00     |
| 30 Yr                              | 5.20    | 5.21 | 4.81   | 4.81     | 1 Yr                              | 3.65    | 3.65 | 3.65   | 4.04     | Gold                                         | 4,316.4 | 4,327.6 | 3,420.3  |
| <b>Bullet Agencies</b>             |         |      |        |          | 2 Yr                              | 3.65    | 3.65 | 3.65   | 3.86     | 15Y FHLMC Primary Mortgage Market Survey     | 6.04    | 5.50    | 5.85     |
| 2 Yr                               | 4.19    | 4.28 | 3.49   | 3.79     | 3 Yr                              | 3.70    | 3.70 | 3.70   | 3.84     | 30Y FHLMC Primary Mortgage Market Survey     | 6.66    | 6.18    | 6.72     |
| 3 Yr                               | 4.25    | 4.35 | 3.52   | 3.73     | 5 Yr                              | 3.89    | 3.89 | 3.89   | 3.96     | <b>Yesterday's Economic Releases</b>         |         |         |          |
| 5 Yr                               | 4.37    | 4.46 | 3.70   | 3.81     | 10 Yr                             | 4.54    | 4.54 | 4.54   | 4.64     |                                              | Survey  | Actual  | Prior    |
| 10 Yr                              | 4.71    | 4.80 | 4.28   | 4.36     | <b>Generic Current Coupon MBS</b> |         |      |        |          | MBA Mortgage Applications                    | --      | -2.9%   | -6.4%    |
| 15 Yr                              | 5.28    | 5.40 | 4.97   | 4.96     | FNMA 15 Year Pools                |         |      |        | 5.00     | ADP Employment Change                        | 65k     | 44k     | 98k      |
| <b>Bank Qualified Muni A Curve</b> |         |      |        |          | FNMA 30 Year Pools                |         |      |        | 5.61     | US Treasury Quarterly Refunding Announcement |         |         |          |
| 2 Yr                               | 2.83    | 2.89 | 2.78   | 2.60     | <b>Taxable Municipal A Curve</b>  |         |      |        |          | S&P Global US Services PMI                   | 53.6    | 54.6    | 53.6     |
| 3 Yr                               | 2.94    | 3.01 | 2.71   | 2.62     | 2 Yr                              | 4.18    | 4.50 | 3.75   | 4.10     | S&P Global US Composite PMI                  | --      | 54.5    | 53.6     |
| 5 Yr                               | 3.15    | 3.24 | 2.74   | 2.78     | 3 Yr                              | 4.52    | 4.65 | 3.86   | 4.12     | ISM Services Index                           | 54.5    | 54.1    | 54.0     |
| 10 Yr                              | 3.63    | 3.74 | 3.15   | 3.61     | 5 Yr                              | 4.67    | 4.83 | 4.13   | 4.25     | ISM Services Prices Paid                     | 65.0    | 70.3    | 67.7     |
| 15 Yr                              | 4.09    | 4.16 | 3.76   | 4.28     | 10 Yr                             | 5.08    | 5.22 | 4.65   | 4.78     | ISM Services New Orders                      | 55.9    | 57.2    | 55.1     |
|                                    |         |      |        |          |                                   |         |      |        |          | ISM Services Employment                      | 51.2    | 47.4    | 51.2     |

