

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

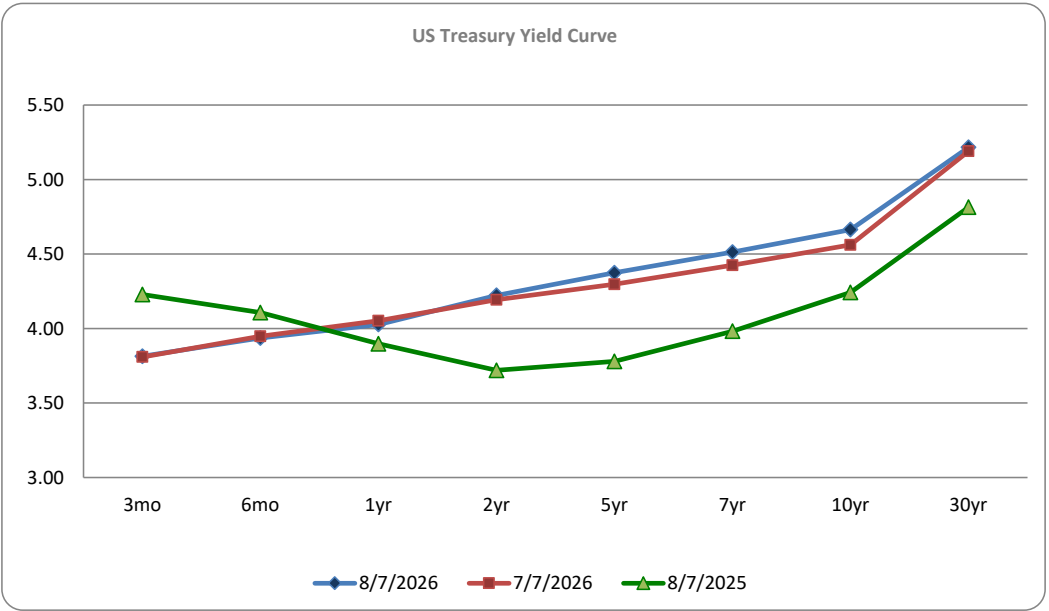
Friday, August 7, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	3.81	3.81	3.62	4.23
6 Mo	3.94	3.94	3.59	4.11
1 Yr	4.03	4.02	3.46	3.90
2 Yr	4.22	4.20	3.45	3.72
3 Yr	4.28	4.26	3.50	3.67
5 Yr	4.37	4.35	3.68	3.78
7 Yr	4.51	4.49	3.89	3.98
10 Yr	4.66	4.64	4.12	4.24
30 Yr	5.22	5.20	4.81	4.81
Bullet Agencies				
2 Yr	4.25	4.19	3.49	3.78
3 Yr	4.32	4.25	3.52	3.71
5 Yr	4.43	4.37	3.70	3.81
10 Yr	4.75	4.71	4.28	4.38
15 Yr	5.33	5.28	4.97	4.99
Bank Qualified Muni A Curve				
2 Yr	2.82	2.83	2.78	2.58
3 Yr	2.94	2.94	2.71	2.61
5 Yr	3.15	3.15	2.74	2.79
10 Yr	3.63	3.63	3.15	3.60
15 Yr	4.09	4.09	3.76	4.27

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.65	3.65	3.70	4.35
3 Mo	3.76	3.76	3.66	4.23
6 Mo	3.88	3.88	3.58	4.07
1 Yr	4.04	4.04	3.42	3.83
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.58
3 Mo	3.83	3.83	3.83	4.46
6 mo	3.76	3.76	3.76	4.31
1 Yr	3.65	3.65	3.65	4.06
2 Yr	3.65	3.65	3.65	3.89
3 Yr	3.70	3.70	3.70	3.86
5 Yr	3.89	3.89	3.89	3.99
10 Yr	4.54	4.54	4.54	4.67
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.07
FNMA 30 Year Pools				5.71
Taxable Municipal A Curve				
2 Yr	4.20	4.39	3.75	4.08
3 Yr	4.58	4.52	3.86	4.09
5 Yr	4.73	4.67	4.13	4.22
10 Yr	5.10	5.08	4.65	4.78

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	53,885	48,367	44,193
S&P	7,710	6,896	6,345
Nasdaq	26,348	23,419	21,169
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,375.4	4,327.6	3,450.5
15Y FHLMC Primary Mortgage Market Survey	6.01	5.50	5.85
30Y FHLMC Primary Mortgage Market Survey	6.69	6.18	6.72

Yesterday's Economic Releases	Survey	Actual	Prior
Challenger Job Cuts YoY	--	-46.1%	-4.5%
Challenger Job Cuts Total	--	33429	45849
Nonfarm Productivity	0.6%	1.4%	0.3%
Unit Labor Costs	2.1%	1.3%	1.8%
Initial Jobless Claims	205k	199k	197k
Initial Claims 4-Wk Moving Avg	--	198.75k	202.75k
Continuing Claims	1789k	1801k	1782k
Wholesale Inventories MoM	0.3%	0.2%	0.3%
Wholesale Trade Sales MoM	--	-3.0%	3.4%



Today's Economic Releases	Survey	Actual	Prior
Change in Nonfarm Payrolls	80k	--	57k
Two-Month Payroll Net Revision	--	--	-74k
Change in Private Payrolls	82k	--	49k
Change in Manufact. Payrolls	4k	--	3k
Nonfarm Payrolls 3-Mo Avg Chg	--	--	111k
Average Hourly Earnings MoM	0.3%	--	0.3%
Average Hourly Earnings YoY	3.5%	--	3.5%
Average Weekly Hours All Employees	34.3	--	34.3
Unemployment Rate	4.2%	--	4.2%
Labor Force Participation Rate	61.6%	--	61.5%
Underemployment Rate	8.0%	--	7.9%
NY Fed 1-Yr Inflation Expectations	3.69%	--	3.67%
Consumer Credit	\$11.850b	--	-\$0.182b

Next Fed Meeting: September 16th, 2026

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