

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

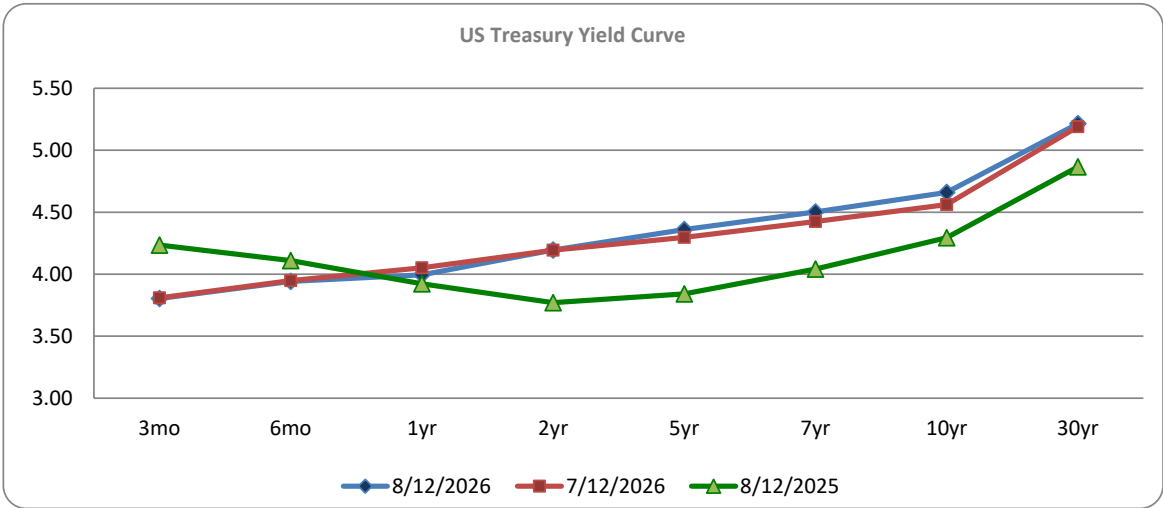
Wednesday, August 12, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.80	3.80	3.62	4.23
6 Mo	3.94	3.92	3.59	4.11
1 Yr	3.99	4.01	3.46	3.92
2 Yr	4.19	4.22	3.45	3.77
3 Yr	4.26	4.28	3.50	3.74
5 Yr	4.36	4.37	3.68	3.84
7 Yr	4.50	4.51	3.89	4.04
10 Yr	4.66	4.66	4.12	4.29
30 Yr	5.21	5.20	4.81	4.87
Bullet Agencies				
2 Yr	4.25	4.21	3.49	3.83
3 Yr	4.31	4.27	3.52	3.77
5 Yr	4.43	4.38	3.70	3.88
10 Yr	4.79	4.73	4.28	4.43
15 Yr	5.37	5.30	4.97	5.05
Bank Qualified Muni A Curve				
2 Yr	2.83	2.73	2.78	2.55
3 Yr	2.94	2.86	2.71	2.58
5 Yr	3.15	3.09	2.74	2.77
10 Yr	3.63	3.54	3.15	3.58
15 Yr	4.08	3.99	3.76	4.25

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.64	3.64	3.70	4.36
3 Mo	3.75	3.76	3.66	4.23
6 Mo	3.88	3.89	3.58	4.06
1 Yr	4.04	4.06	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	4.44
6 mo	3.76	3.76	3.76	4.32
1 Yr	3.65	3.65	3.65	4.09
2 Yr	3.65	3.65	3.65	3.93
3 Yr	3.70	3.70	3.70	3.91
5 Yr	3.89	3.89	3.89	4.03
10 Yr	4.54	4.54	4.54	4.70
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.05
FNMA 30 Year Pools				5.69
Taxable Municipal A Curve				
2 Yr	4.17	4.41	3.75	4.16
3 Yr	4.57	4.54	3.86	4.17
5 Yr	4.74	4.70	4.13	4.30
10 Yr	5.14	5.09	4.65	4.84

	Current	Dec-25	1 Yr Ago
Market Information			
Fed Funds	3.62	3.64	4.33
SOFR	3.64	3.71	4.34
Prime Rate	6.75	6.75	7.50
DowJones	53,792	48,367	43,975
S&P	7,728	6,896	6,373
Nasdaq	26,445	23,419	21,385
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,472.2	4,327.6	3,396.0
15Y FHLMC Primary Mortgage Market Survey	6.01	5.50	5.75
30Y FHLMC Primary Mortgage Market Survey	6.69	6.18	6.63

	Survey	Actual	Prior
Yesterday's Economic Releases			
NFIB Small Business Optimism	97.5	99.8	97.4
ADP Weekly Employment Change	--	11.000k	15.000k
ADP Weekly Employment Change	--	8.250k	11.000k
Existing Home Sales	4.05m	4.06m	4.09m
Existing Home Sales MoM	-1.0%	-1.7%	-2.4%



	Survey	Actual	Prior
Today's Economic Releases			
MBA Mortgage Applications	--	3.6%	-2.9%
Real Avg Weekly Earnings YoY	--	--	0.3%
Real Avg Hourly Earning YoY	--	--	0.1%
CPI MoM	0.1%	--	-0.4%
Core CPI MoM	0.2%	--	0.0%
CPI YoY	3.4%	--	3.5%
Core CPI YoY	2.5%	--	2.6%
CPI Index NSA	333.990	--	333.952
Core CPI Index SA	336.766	--	336.065
Federal Budget Balance	-\$346.0b	--	-\$291.1b
Next Fed Meeting: September 16th, 2026			