

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 13, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.79	3.80	3.62	4.22
6 Mo	3.91	3.94	3.59	4.05
1 Yr	3.97	3.99	3.46	3.86
2 Yr	4.18	4.19	3.45	3.70
3 Yr	4.25	4.26	3.50	3.67
5 Yr	4.35	4.36	3.68	3.79
7 Yr	4.50	4.50	3.89	3.99
10 Yr	4.67	4.66	4.12	4.25
30 Yr	5.23	5.21	4.81	4.85
Bullet Agencies				
2 Yr	4.22	4.25	3.49	3.80
3 Yr	4.29	4.31	3.52	3.75
5 Yr	4.41	4.43	3.70	3.87
10 Yr	4.79	4.79	4.28	4.44
15 Yr	5.38	5.37	4.97	5.08
Bank Qualified Muni A Curve				
2 Yr	2.82	2.83	2.78	2.56
3 Yr	2.93	2.94	2.71	2.58
5 Yr	3.15	3.15	2.74	2.75
10 Yr	3.63	3.63	3.15	3.54
15 Yr	4.08	4.08	3.76	4.22

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.64	3.64	3.70	4.37
3 Mo	3.76	3.75	3.66	4.23
6 Mo	3.88	3.88	3.58	4.07
1 Yr	4.03	4.04	3.42	3.84
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	4.27
1 Yr	3.65	3.65	3.65	4.06
2 Yr	3.65	3.65	3.65	3.90
3 Yr	3.70	3.70	3.70	3.90
5 Yr	3.89	3.89	3.89	4.03
10 Yr	4.54	4.54	4.54	4.73
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.02
FNMA 30 Year Pools				5.67
Taxable Municipal A Curve				
2 Yr	4.15	4.43	3.75	4.13
3 Yr	4.55	4.57	3.86	4.15
5 Yr	4.72	4.74	4.13	4.33
10 Yr	5.13	5.14	4.65	4.89

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.60	3.64	4.33
SOFR	3.62	3.71	4.36
Prime Rate	6.75	6.75	7.50
DowJones	53,770	48,367	44,459
S&P	7,749	6,896	6,446
Nasdaq	26,588	23,419	21,682
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,447.6	4,327.6	3,413.1
15Y FHLMC Primary Mortgage Market Survey	6.01	5.50	5.75
30Y FHLMC Primary Mortgage Market Survey	6.69	6.18	6.63

Yesterday's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	3.6%	-2.9%
Real Avg Weekly Earnings YoY	--	0.1%	0.3%
Real Avg Hourly Earning YoY	--	-0.2%	0.1%
CPI MoM	0.1%	0.1%	-0.4%
Core CPI MoM	0.2%	0.2%	0.0%
CPI YoY	3.4%	3.4%	3.5%
Core CPI YoY	2.5%	2.5%	2.6%
CPI Index NSA	333.990	333.918	333.952
Core CPI Index SA	336.766	336.789	336.065
Federal Budget Balance	-\$346.0b	-\$432.3b	-\$291.1b

Today's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	202k	--	199k
Initial Claims 4-Wk Moving Avg	--	--	198.75k
Continuing Claims	1794k	--	1801k
PPI Final Demand MoM	0.2%	--	-0.3%
PPI Ex Food and Energy MoM	0.3%	--	0.2%
PPI Ex Food, Energy, Trade MoM	0.3%	--	0.1%
PPI Final Demand YoY	4.9%	--	5.5%
PPI Ex Food and Energy YoY	4.1%	--	4.7%
PPI Ex Food, Energy, Trade YoY	4.6%	--	5.1%

Next Fed Meeting: September 16th, 2026

