

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 26, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.79	3.78	3.62	4.18
6 Mo	3.90	3.89	3.59	4.03
1 Yr	4.00	3.95	3.46	3.86
2 Yr	4.23	4.16	3.45	3.69
3 Yr	4.30	4.23	3.50	3.64
5 Yr	4.41	4.35	3.68	3.76
7 Yr	4.54	4.50	3.89	3.99
10 Yr	4.70	4.69	4.12	4.27
30 Yr	5.23	5.27	4.81	4.91
Bullet Agencies				
2 Yr	4.25	4.20	3.49	3.79
3 Yr	4.33	4.27	3.52	3.72
5 Yr	4.46	4.40	3.70	3.84
10 Yr	4.82	4.79	4.28	4.44
15 Yr	5.41	5.39	4.97	5.10
Bank Qualified Muni A Curve				
2 Yr	2.77	2.76	2.78	2.53
3 Yr	2.91	2.90	2.71	2.56
5 Yr	3.18	3.18	2.74	2.78
10 Yr	3.73	3.73	3.15	3.81
15 Yr	4.24	4.25	3.76	4.60

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.67	3.65	3.70	4.32
3 Mo	3.74	3.73	3.66	4.20
6 Mo	3.84	3.84	3.58	4.04
1 Yr	3.99	3.98	3.42	3.80
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.57
3 Mo	3.83	3.83	3.83	4.42
6 mo	3.76	3.76	3.76	4.23
1 Yr	3.65	3.65	3.65	4.05
2 Yr	3.65	3.65	3.65	3.90
3 Yr	3.70	3.70	3.70	3.87
5 Yr	3.89	3.89	3.89	4.00
10 Yr	4.54	4.54	4.54	4.71
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.08
FNMA 30 Year Pools				5.72
Taxable Municipal A Curve				
2 Yr	4.16	4.37	3.75	4.11
3 Yr	4.59	4.52	3.86	4.08
5 Yr	4.78	4.70	4.13	4.19
10 Yr	5.18	5.14	4.65	4.81

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.64	3.64	4.33
SOFR	3.65	3.71	4.37
Prime Rate	6.75	6.75	7.50
DowJones	53,277	48,367	45,282
S&P	7,674	6,896	6,439
Nasdaq	26,180	23,419	21,449
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,715.6	4,327.6	3,424.5
15Y FHLMC Primary Mortgage Market Survey	5.95	5.50	5.69
30Y FHLMC Primary Mortgage Market Survey	6.65	6.18	6.58

Yesterday's Economic Releases	Survey	Actual	Prior
Building Permits	1443k	1433k	1443k
Building Permits MoM	--	4.3%	5.0%
ADP Weekly Employment Change	--	11.750k	9.500k
Philadelphia Fed Non-Manufacturing Activity	3.6	-10.6	7.4
FHFA House Price Index MoM	0.2%	0.0%	0.3%
FHFA House Price Index QoQ	--	0.4%	0.5%
S&P Cotality CS 20-City MoM SA	0.10%	0.24%	0.15%
S&P Cotality CS 20-City YoY NSA	1.80%	2.10%	1.63%
S&P Cotality CS US HPI YoY NSA	1.30%	1.52%	1.11%
Richmond Fed Manufact. Index	7	4	5
Richmond Fed Business Conditions	-3	-12	-5
New Home Sales	620k	607k	628k
New Home Sales MoM	-1.4%	-10.5%	1.6%
Conf. Board Consumer Confidence	90.2	89.4	90.8
Conf. Board Present Situation	114.7	121.2	114.9
Conf. Board Expectations	74.2	68.2	74.7

Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-1.0%	-0.4%
Personal Income	0.2%	--	0.2%
Personal Spending	0.1%	--	0.3%
Real Personal Spending	0.0%	--	0.4%
PCE Price Index MoM	0.1%	--	-0.1%
PCE Price Index YoY	3.6%	--	3.7%
Core PCE Price Index MoM	0.2%	--	0.1%
Core PCE Price Index YoY	3.3%	--	3.3%
Durable Goods Orders	0.5%	--	0.5%
Durables Ex Transportation	0.6%	--	0.7%
Cap Goods Orders Nondef Ex Air	0.7%	--	1.2%
Cap Goods Ship Nondef Ex Air	1.0%	--	2.0%
GDP Annualized QoQ	1.5%	--	1.5%
Personal Consumption	3.2%	--	3.2%
GDP Price Index	6.2%	--	6.2%
Core PCE Price Index QoQ	3.4%	--	3.4%

Next Fed Meeting: September 16th, 2026

