

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, September 4, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	3.83	4.00	3.62	4.10
6 Mo	3.98	4.14	3.59	3.96
1 Yr	4.10	4.36	3.46	3.74
2 Yr	4.34	4.43	3.45	3.60
3 Yr	4.41	4.52	3.50	3.56
5 Yr	4.51	4.64	3.68	3.66
7 Yr	4.62	4.76	3.89	3.89
10 Yr	4.75	5.24	4.12	4.19
30 Yr	5.23	3.63	4.81	4.87
Bullet Agencies				
2 Yr	4.35	4.38	3.49	3.70
3 Yr	4.43	4.46	3.52	3.63
5 Yr	4.56	4.57	3.70	3.74
10 Yr	4.87	4.88	4.28	4.36
15 Yr	5.45	5.46	4.97	5.06
Bank Qualified Muni A Curve				
2 Yr	2.85	2.83	2.78	2.61
3 Yr	2.96	2.95	2.71	2.62
5 Yr	3.20	3.21	2.74	2.80
10 Yr	3.77	3.79	3.15	3.75
15 Yr	4.37	4.39	3.76	4.49

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.76	3.74	3.70	4.25
3 Mo	3.84	3.84	3.66	4.15
6 Mo	3.98	3.98	3.58	4.01
1 Yr	4.18	4.17	3.42	3.77
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.50
3 Mo	3.83	3.83	3.83	4.34
6 mo	3.76	3.76	3.76	4.16
1 Yr	3.65	3.65	3.65	3.96
2 Yr	3.65	3.65	3.65	3.79
3 Yr	3.70	3.70	3.70	3.77
5 Yr	3.89	3.89	3.89	3.89
10 Yr	4.54	4.54	4.54	4.64
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.15
FNMA 30 Year Pools				5.75
Taxable Municipal A Curve				
2 Yr	4.36	4.71	3.75	4.03
3 Yr	4.80	4.84	3.86	4.04
5 Yr	4.95	4.98	4.13	4.18
10 Yr	5.26	5.28	4.65	4.78

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.68	3.64	4.33
SOFR	3.66	3.71	4.39
Prime Rate	6.75	6.75	7.50
DowJones	53,686	48,367	45,271
S&P	7,748	6,896	6,448
Nasdaq	26,584	23,419	21,498
Unemployment	4.10	4.40	4.40
MI Unemployment	4.90	5.00	5.00
Gold	4,513.0	4,327.6	3,609.1
15Y FHLMC Primary Mortgage Market Survey	6.04	5.50	5.69
30Y FHLMC Primary Mortgage Market Survey	6.71	6.18	6.56

Yesterday's Economic Releases	Survey	Actual	Prior
Challenger Job Cuts YoY	--	-38.5%	-46.1%
Challenger Job Cuts Total	--	52881	33429
Trade Balance	-\$90.2b	-\$88.6b	-\$73.3b
Imports MoM	1.8%	2.8%	-1.8%
Exports MoM	-1.0%	-2.1%	-0.9%
Nonfarm Productivity	1.4%	1.4%	1.4%
Unit Labor Costs	1.3%	1.2%	1.3%
Initial Jobless Claims	205k	206k	203k
Initial Claims 4-Wk Moving Avg	205.63k	207.25k	205.50k
Continuing Claims	1784k	1779k	1778k
S&P Global US Services PMI	56.8	56.5	56.8
S&P Global US Composite PMI	56.1	56.0	56.0
ISM Services Index	54.1	55.4	54.1
ISM Services Prices Paid	70.0	72.6	70.3
ISM Services New Orders	56.0	60.9	57.2
ISM Services Employment	48.3	47.8	47.4

Today's Economic Releases	Survey	Actual	Prior
Change in Nonfarm Payrolls	55k	--	-23k
Two-Month Payroll Net Revision	--	--	-103k
Change in Private Payrolls	50k	--	30k
Change in Manufact. Payrolls	5k	--	5k
Nonfarm Payrolls 3-Mo Avg Chg	--	--	20k
Average Hourly Earnings MoM	0.3%	--	0.1%
Average Hourly Earnings YoY	3.1%	--	3.2%
Average Weekly Hours All Employees	34.3	--	34.3
Unemployment Rate	4.1%	--	4.1%
Labor Force Participation Rate	61.5%	--	61.4%
Underemployment Rate	7.9%	--	7.9%

Next Fed Meeting: September 16th, 2026

