

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, September 24, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.12	4.30	3.62	3.94
6 Mo	4.32	4.39	3.59	3.83
1 Yr	4.42	4.79	3.46	3.61
2 Yr	4.86	4.84	3.45	3.57
3 Yr	4.95	4.86	3.50	3.57
5 Yr	4.99	4.92	3.68	3.68
7 Yr	5.05	4.99	3.89	3.87
10 Yr	5.12	5.36	4.12	4.13
30 Yr	5.42	3.88	4.81	4.75
Bullet Agencies				
2 Yr	4.87	4.74	3.49	3.63
3 Yr	4.97	4.82	3.52	3.59
5 Yr	5.05	4.89	3.70	3.72
10 Yr	5.21	5.06	4.28	4.28
15 Yr	5.74	5.56	4.97	4.97
Bank Qualified Muni A Curve				
2 Yr	3.50	3.38	2.78	2.41
3 Yr	3.57	3.44	2.71	2.40
5 Yr	3.76	3.63	2.74	2.57
10 Yr	4.26	4.16	3.15	3.40
15 Yr	4.79	4.72	3.76	4.12

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.90	3.90	3.70	4.16
3 Mo	4.05	4.03	3.66	4.00
6 Mo	4.21	4.20	3.58	3.85
1 Yr	4.50	4.48	3.42	3.62
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.30
3 Mo	3.83	3.83	3.83	4.17
6 mo	3.76	3.76	3.76	4.03
1 Yr	3.65	3.65	3.65	3.84
2 Yr	3.65	3.65	3.65	3.77
3 Yr	3.70	3.70	3.70	3.76
5 Yr	3.89	3.89	3.89	3.88
10 Yr	4.54	4.54	4.54	4.55
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.71
FNMA 30 Year Pools				6.24
Taxable Municipal A Curve				
2 Yr	4.68	5.05	3.75	3.97
3 Yr	5.35	5.19	3.86	4.00
5 Yr	5.43	5.26	4.13	4.18
10 Yr	5.59	5.44	4.65	4.71

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.80	3.64	4.09
SOFR	3.87	3.71	4.12
Prime Rate	7.00	6.75	7.25
DowJones	51,512	48,367	46,293
S&P	7,706	6,896	6,657
Nasdaq	26,936	23,419	22,573
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,299.6	4,327.6	3,800.8
15Y FHLMC Primary Mortgage Market Survey	6.26	5.50	5.41
30Y FHLMC Primary Mortgage Market Survey	6.95	6.18	6.26

Yesterday's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-1.5%	-4.1%
S&P Global US Manufacturing PMI	53.7	57.0	53.9
S&P Global US Services PMI	55.8	58.7	56.5
S&P Global US Composite PMI	55.3	58.4	56.0

Today's Economic Releases	Survey	Actual	Prior
Current Account Balance	-\$257.4b	--	-\$226.8b
Initial Jobless Claims	200k	--	196k
Initial Claims 4-Wk Moving Avg	--	--	203.25k
Continuing Claims	1740k	--	1730k
New Home Sales	616k	--	607k
New Home Sales MoM	1.3%	--	-10.5%
Kansas City Fed Manf. Activity	9	--	10
Building Permits	--	1403k	1394k
Building Permits MoM	--	-2.1%	-2.7%

Next Fed Meeting: October 28th, 2026

