

Daily Market WatchThursday, October 1, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	4.11	4.15	3.62	3.93
6 Mo	4.31	4.35	3.59	3.81
1 Yr	4.51	4.54	3.46	3.62
2 Yr	4.86	4.87	3.45	3.55
3 Yr	4.97	4.97	3.50	3.56
5 Yr	5.07	5.05	3.68	3.68
7 Yr	5.17	5.14	3.89	3.87
10 Yr	5.27	5.23	4.12	4.10
30 Yr	5.63	5.57	4.81	4.70
Bullet Agencies				
2 Yr	4.88	4.88	3.49	3.66
3 Yr	5.00	5.00	3.52	3.64
5 Yr	5.11	5.12	3.70	3.78
10 Yr	5.39	5.36	4.28	4.32
15 Yr	5.94	5.92	4.97	5.01
Bank Qualified Muni A Curve				
2 Yr	3.75	3.91	2.78	2.65
3 Yr	3.81	3.97	2.71	2.64
5 Yr	3.99	4.13	2.74	2.74
10 Yr	4.51	4.59	3.15	3.45
15 Yr	5.03	5.11	3.76	4.14

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.91	3.92	3.70	4.13
3 Mo	4.08	4.10	3.66	3.98
6 Mo	4.27	4.28	3.58	3.85
1 Yr	4.60	4.60	3.42	3.66
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.35
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	3.85
2 Yr	3.65	3.65	3.65	3.79
3 Yr	3.70	3.70	3.70	3.80
5 Yr	3.89	3.89	3.89	3.93
10 Yr	4.54	4.54	4.54	4.56
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.89
FNMA 30 Year Pools				6.43
Taxable Municipal A Curve				
2 Yr	4.78	5.19	3.75	3.93
3 Yr	5.36	5.36	3.86	4.00
5 Yr	5.51	5.50	4.13	4.20
10 Yr	5.77	5.74	4.65	4.76

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.82	3.64	4.09
SOFR	3.90	3.71	4.24
Prime Rate	7.00	6.75	7.25
DowJones	50,906	48,367	46,398
S&P	7,652	6,896	6,688
Nasdaq	26,861	23,419	22,660
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,209.5	4,327.6	3,912.5
15Y FHLMC Primary Mortgage Market Survey	6.42	5.50	5.49
30Y FHLMC Primary Mortgage Market Survey	7.03	6.18	6.30

Yesterday's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-6.0%	-1.5%
ADP Employment Change	75k	90k	38k
BEA Releases Annual Revisions to GDP and Personal Income			
Personal Income	0.5%	0.2%	0.4%
Personal Spending	0.9%	0.9%	0.2%
Real Personal Spending	0.5%	0.6%	0.0%
PCE Price Index MoM	0.3%	0.3%	0.2%
PCE Price Index YoY	3.7%	3.4%	3.7%
Core PCE Price Index MoM	0.3%	0.2%	0.2%
Core PCE Price Index YoY	3.3%	3.0%	3.3%
GDP Annualized QoQ	1.5%	2.2%	1.5%
Personal Consumption	3.4%	3.8%	3.4%
GDP Price Index	6.4%	6.1%	6.4%
Core PCE Price Index QoQ	3.6%	3.3%	3.6%
Advance Goods Trade Balance	-\$115.0b	\$132.6b	-\$118.8b
Advance Goods Exports MoM SA	1.2%	1.9%	-2.9%
Advance Goods Imports MoM SA	1.0%	5.5%	3.7%
Wholesale Inventories MoM	0.5%	0.7%	1.3%
Retail Inventories MoM	0.3%	0.3%	0.7%
MNI Chicago PMI	51.0	58.8	47.1

Today's Economic Releases	Survey	Actual	Prior
Challenger Job Cuts YoY	-20.0%	-19.9%	-38.5%
Challenger Job Cuts Total	--	43281	52881
Initial Jobless Claims	200k	--	197k
Initial Claims 4-Wk Moving Avg	--	--	202.25k
Continuing Claims	1725k	--	1719k
S&P Global US Manufacturing PMI	57.0	--	57.0
ISM Manufacturing	55.0	--	54.6
ISM Prices Paid	73.0	--	71.1
ISM New Orders	54.7	--	53.7
ISM Employment	52.0	--	51.2
Construction Spending MoM	0.0%	--	-0.5%
Omdia Total Vehicle Sales	16.30m	--	16.76m
Next Fed Meeting: October 28th, 2026			

