

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

Monday, October 5, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.09	4.09	3.62	3.94
6 Mo	4.27	4.26	3.59	3.81
1 Yr	4.43	4.40	3.46	3.60
2 Yr	4.82	4.77	3.45	3.54
3 Yr	4.95	4.89	3.50	3.55
5 Yr	5.05	4.99	3.68	3.67
7 Yr	5.16	5.11	3.89	3.86
10 Yr	5.27	5.22	4.12	4.08
30 Yr	5.63	5.59	4.81	4.68
Bullet Agencies				
2 Yr	4.85	4.80	3.49	3.59
3 Yr	4.99	4.92	3.52	3.58
5 Yr	5.12	5.05	3.70	3.71
10 Yr	5.42	5.39	4.28	4.25
15 Yr	5.96	5.94	4.97	4.95
Bank Qualified Muni A Curve				
2 Yr	3.60	3.66	2.78	2.65
3 Yr	3.66	3.72	2.71	2.63
5 Yr	3.82	3.89	2.74	2.72
10 Yr	4.35	4.41	3.15	3.43
15 Yr	4.90	4.95	3.76	4.13

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.91	3.92	3.70	4.11
3 Mo	4.03	4.05	3.66	3.93
6 Mo	4.19	4.23	3.58	3.79
1 Yr	4.48	4.54	3.42	3.58
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.31
3 Mo	3.83	3.83	3.83	4.17
6 mo	3.76	3.76	3.76	4.02
1 Yr	3.65	3.65	3.65	3.78
2 Yr	3.65	3.65	3.65	3.72
3 Yr	3.70	3.70	3.70	3.75
5 Yr	3.89	3.89	3.89	3.88
10 Yr	4.54	4.54	4.54	4.51
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.86
FNMA 30 Year Pools				6.42
Taxable Municipal A Curve				
2 Yr	4.76	5.13	3.75	3.86
3 Yr	5.41	5.32	3.86	3.93
5 Yr	5.63	5.51	4.13	4.10
10 Yr	5.86	5.77	4.65	4.66

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.86	3.64	4.09
SOFR	3.88	3.71	4.20
Prime Rate	7.00	6.75	7.25
DowJones	51,177	48,367	46,520
S&P	7,723	6,896	6,715
Nasdaq	27,191	23,419	22,844
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,185.6	4,327.6	3,886.5
15Y FHLMC Primary Mortgage Market Survey	6.60	5.50	5.55
30Y FHLMC Primary Mortgage Market Survey	7.28	6.18	6.34

Yesterday's Economic Releases	Survey	Actual	Prior
Change in Nonfarm Payrolls	90k	29k	162k
Two-Month Payroll Net Revision	--	-60k	55k
Change in Private Payrolls	81k	46k	127k
Change in Manufact. Payrolls	10k	9k	16k
Nonfarm Payrolls 3-Mo Avg Chg	--	51k	71k
Average Hourly Earnings MoM	0.3%	0.1%	0.3%
Average Hourly Earnings YoY	3.1%	3.0%	3.1%
Average Weekly Hours All Employees	34.3	34.4	34.4
Unemployment Rate	4.1%	4.2%	4.1%
Labor Force Participation Rate	61.6%	61.8%	61.6%
Underemployment Rate	7.7%	7.6%	7.7%
Factory Orders	0.2%	0.1%	0.9%
Factory Orders Ex Trans	0.6%	0.3%	0.6%
Durable Goods Orders	0.0%	-0.1%	0.0%
Durables Ex Transportation	0.3%	0.2%	0.3%
Cap Goods Orders Nondef Ex Air	1.6%	1.6%	1.6%
Cap Goods Ship Nondef Ex Air	--	0.5%	0.6%

Today's Economic Releases	Survey	Actual	Prior
S&P Global US Services PMI	58.7	--	58.7
S&P Global US Composite PMI	58.3	--	58.4
ISM Services Index	55.0	--	55.4
ISM Services Prices Paid	73.3	--	72.6
ISM Services New Orders	60.3	--	60.9
ISM Services Employment	48.8	--	47.8
Next Fed Meeting: October 28th, 2026			

