

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

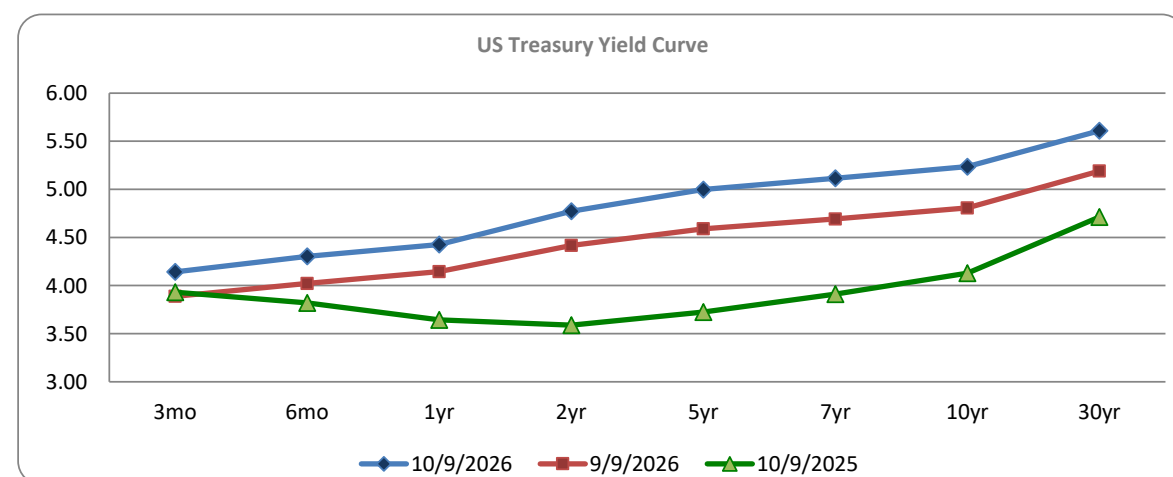
Friday, October 9, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.14	4.14	3.62	3.93
6 Mo	4.30	4.30	3.59	3.82
1 Yr	4.43	4.44	3.46	3.64
2 Yr	4.77	4.81	3.45	3.59
3 Yr	4.90	4.96	3.50	3.61
5 Yr	5.00	5.07	3.68	3.73
7 Yr	5.12	5.20	3.89	3.91
10 Yr	5.24	5.32	4.12	4.13
30 Yr	5.61	5.69	4.81	4.71
Bullet Agencies				
2 Yr	4.78	4.79	3.49	3.63
3 Yr	4.91	4.93	3.52	3.62
5 Yr	5.04	5.08	3.70	3.76
10 Yr	5.36	5.41	4.28	4.30
15 Yr	5.90	5.95	4.97	4.96
Bank Qualified Muni A Curve				
2 Yr	3.83	3.80	2.78	2.59
3 Yr	3.88	3.84	2.71	2.60
5 Yr	4.04	4.01	2.74	2.70
10 Yr	4.60	4.57	3.15	3.39
15 Yr	5.15	5.11	3.76	4.08

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.92	3.92	3.70	4.08
3 Mo	4.04	4.03	3.66	3.93
6 Mo	4.19	4.18	3.58	3.80
1 Yr	4.47	4.48	3.42	3.60
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.34
3 Mo	3.83	3.83	3.83	4.16
6 mo	3.76	3.76	3.76	4.00
1 Yr	3.65	3.65	3.65	3.80
2 Yr	3.65	3.65	3.65	3.76
3 Yr	3.70	3.70	3.70	3.78
5 Yr	3.89	3.89	3.89	3.91
10 Yr	4.54	4.54	4.54	4.53
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.80
FNMA 30 Year Pools				6.38
Taxable Municipal A Curve				
2 Yr	4.72	5.12	3.75	3.90
3 Yr	5.31	5.33	3.86	3.98
5 Yr	5.50	5.54	4.13	4.16
10 Yr	5.77	5.83	4.65	4.74

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.95	3.64	4.09
SOFR	3.87	3.71	4.12
Prime Rate	7.00	6.75	7.25
DowJones	51,232	48,367	46,602
S&P	7,765	6,896	6,754
Nasdaq	27,193	23,419	23,043
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,209.2	4,327.6	4,062.2
15Y FHLMC Primary Mortgage Market Survey	6.73	5.50	5.55
30Y FHLMC Primary Mortgage Market Survey	7.40	6.18	6.34

Yesterday's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	200k	197k	197k
Initial Claims 4-Wk Moving Avg	--	198.00k	200.00k
Continuing Claims	1700k	1716k	1701k
Wholesale Trade Sales MoM	--	1.8%	0.8%
Wholesale Inventories MoM	0.7%	0.5%	0.7%



Today's Economic Releases	Survey	Actual	Prior
U. of Mich. Sentiment	47.6	--	48.1
U. of Mich. Current Conditions	50.1	--	50.9
U. of Mich. Expectations	45.7	--	46.3
U. of Mich. 1 Yr Inflation	4.8%	--	4.6%
U. of Mich. 5-10 Yr Inflation	3.5%	--	3.4%

Next Fed Meeting: October 28th, 2026