

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

Wednesday, October 14, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.17	4.14	3.62	3.93
6 Mo	4.33	4.32	3.59	3.80
1 Yr	4.44	4.44	3.46	3.57
2 Yr	4.77	4.78	3.45	3.48
3 Yr	4.89	4.89	3.50	3.48
5 Yr	4.98	4.98	3.68	3.60
7 Yr	5.09	5.08	3.89	3.79
10 Yr	5.19	5.19	4.12	4.01
30 Yr	5.54	5.55	4.81	4.61
Bullet Agencies				
2 Yr	4.82	4.81	3.49	3.56
3 Yr	4.94	4.94	3.52	3.55
5 Yr	5.07	5.08	3.70	3.69
10 Yr	5.36	5.37	4.28	4.22
15 Yr	5.91	5.91	4.97	4.89
Bank Qualified Muni A Curve				
2 Yr	3.68	3.73	2.78	2.67
3 Yr	3.74	3.78	2.71	2.64
5 Yr	3.88	3.93	2.74	2.70
10 Yr	4.39	4.46	3.15	3.37
15 Yr	4.94	5.03	3.76	4.05

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.92	3.92	3.70	4.03
3 Mo	4.04	4.04	3.66	3.90
6 Mo	4.20	4.19	3.58	3.78
1 Yr	4.49	4.47	3.42	3.59
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.32
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	3.76
2 Yr	3.65	3.65	3.65	3.72
3 Yr	3.70	3.70	3.70	3.74
5 Yr	3.89	3.89	3.89	3.87
10 Yr	4.54	4.54	4.54	4.48
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.79
FNMA 30 Year Pools				6.32
Taxable Municipal A Curve				
2 Yr	4.71	5.14	3.75	3.84
3 Yr	5.34	5.34	3.86	3.90
5 Yr	5.51	5.53	4.13	4.08
10 Yr	5.76	5.78	4.65	4.65

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.89	3.64	4.10
SOFR	3.89	3.71	4.15
Prime Rate	7.00	6.75	7.25
DowJones	51,670	48,367	46,068
S&P	7,805	6,896	6,655
Nasdaq	27,204	23,419	22,695
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,167.9	4,327.6	4,146.2
15Y FHLMC Primary Mortgage Market Survey	6.73	5.50	5.53
30Y FHLMC Primary Mortgage Market Survey	7.40	6.18	6.30

Yesterday's Economic Releases	Survey	Actual	Prior
NFIB Small Business Optimism	98.2	97.9	98.7
ADP Weekly Employment Change	--	24.750k	23.750k
Existing Home Sales	3.95m	3.99m	3.98m
Existing Home Sales MoM	-0.8%	1.5%	-2.0%

Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-2.7%	-4.2%
CPI MoM	0.6%	--	0.4%
Core CPI MoM	0.2%	--	0.3%
CPI YoY	3.6%	--	3.4%
Core CPI YoY	2.5%	--	2.4%
CPI Index NSA	336.625	--	334.980
Core CPI Index SA	338.510	--	337.765
Real Avg Weekly Earnings YoY	--	--	0.3%
Real Avg Hourly Earning YoY	--	--	-0.3%
Fed Releases Beige Book			
Federal Budget Balance	-\$30.0b	--	\$197.9b

Next Fed Meeting: October 28th, 2026

