

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

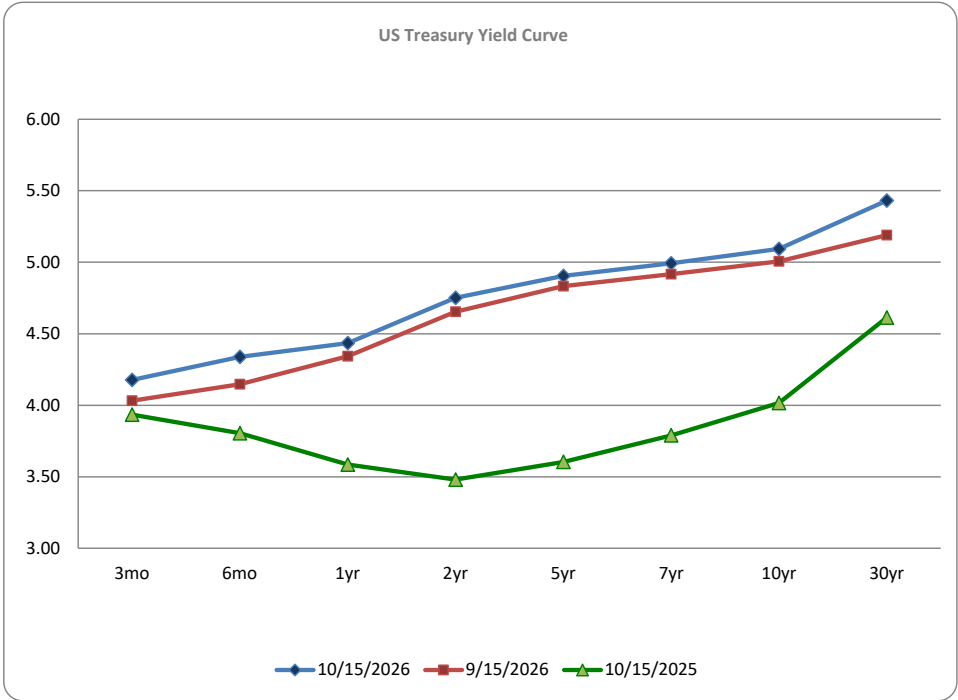
Thursday, October 15, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	4.18	4.14	3.62	3.93
6 Mo	4.34	4.32	3.59	3.80
1 Yr	4.43	4.44	3.46	3.59
2 Yr	4.75	4.78	3.45	3.48
3 Yr	4.84	4.89	3.50	3.49
5 Yr	4.90	4.98	3.68	3.60
7 Yr	4.99	5.08	3.89	3.79
10 Yr	5.09	5.19	4.12	4.02
30 Yr	5.43	5.55	4.81	4.61
Bullet Agencies				
2 Yr	4.84	4.81	3.49	3.52
3 Yr	4.94	4.94	3.52	3.50
5 Yr	5.06	5.08	3.70	3.64
10 Yr	5.33	5.37	4.28	4.18
15 Yr	5.86	5.91	4.97	4.84
Bank Qualified Muni A Curve				
2 Yr	3.68	3.73	2.78	2.68
3 Yr	3.74	3.78	2.71	2.64
5 Yr	3.88	3.93	2.74	2.70
10 Yr	4.40	4.46	3.15	3.36
15 Yr	4.96	5.03	3.76	4.01

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.93	3.92	3.70	4.03
3 Mo	4.06	4.04	3.66	3.89
6 Mo	4.22	4.19	3.58	3.75
1 Yr	4.51	4.47	3.42	3.55
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	4.01
1 Yr	3.65	3.65	3.65	3.75
2 Yr	3.65	3.65	3.65	3.67
3 Yr	3.70	3.70	3.70	3.69
5 Yr	3.89	3.89	3.89	3.83
10 Yr	4.54	4.54	4.54	4.46
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.81
FNMA 30 Year Pools				6.31
Taxable Municipal A Curve				
2 Yr	4.87	5.14	3.75	3.79
3 Yr	5.40	5.34	3.86	3.85
5 Yr	5.55	5.53	4.13	4.04
10 Yr	5.78	5.78	4.65	4.57

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.90	3.64	4.10
SOFR	3.88	3.71	4.19
Prime Rate	7.00	6.75	7.25
DowJones	51,621	48,367	46,270
S&P	7,719	6,896	6,644
Nasdaq	26,693	23,419	22,522
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,172.0	4,327.6	4,209.8
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
MBA Mortgage Applications	--	-2.7%	-4.2%
CPI MoM	0.6%	0.6%	0.4%
Core CPI MoM	0.2%	0.3%	0.3%
CPI YoY	3.6%	3.7%	3.4%
Core CPI YoY	2.5%	2.6%	2.4%
CPI Index NSA	336.625	336.940	334.980
Core CPI Index SA	338.510	338.896	337.765
Real Avg Weekly Earnings YoY	--	-0.1%	0.3%
Real Avg Hourly Earning YoY	--	-0.7%	-0.3%
Fed Releases Beige Book			



Today's Economic Releases	Survey	Actual	Prior
Retail Sales Advance MoM	0.3%	--	1.2%
Retail Sales Ex Auto MoM	0.5%	--	1.4%
Retail Sales Ex Auto and Gas	0.2%	--	1.2%
Retail Sales Control Group	0.3%	--	1.4%
Empire Manufacturing	12.0	--	7.6
Philadelphia Fed Business Outlook	28.0	--	37.8
Initial Jobless Claims	200k	--	197k
Initial Claims 4-Wk Moving Avg	200.00k	--	198.00k
Continuing Claims	1709k	--	1716k
PPI Final Demand MoM	0.6%	--	0.4%
PPI Ex Food and Energy MoM	0.3%	--	0.2%
PPI Ex Food, Energy, Trade MoM	0.3%	--	0.3%
PPI Final Demand YoY	5.4%	--	5.4%
PPI Ex Food and Energy YoY	4.4%	--	4.6%
PPI Ex Food, Energy, Trade YoY	4.7%	--	4.7%
Business Inventories	0.4%	--	0.8%

Next Fed Meeting: October 28th, 2026

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