

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

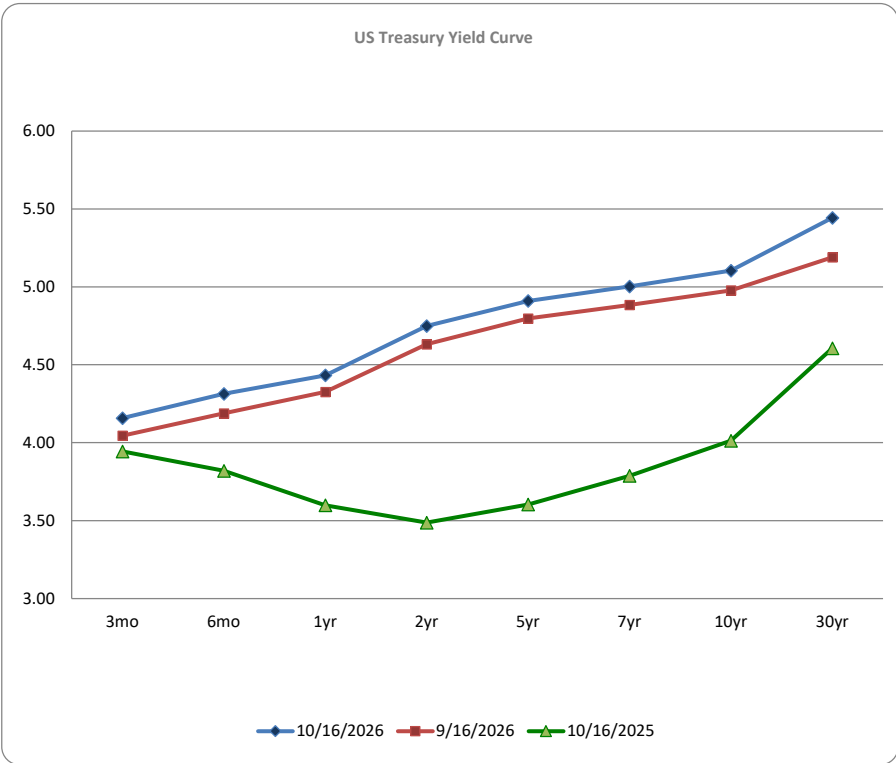
Friday, October 16, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.16	4.18	3.62	3.94
6 Mo	4.31	4.34	3.59	3.82
1 Yr	4.43	4.43	3.46	3.60
2 Yr	4.75	4.75	3.45	3.49
3 Yr	4.84	4.84	3.50	3.49
5 Yr	4.91	4.90	3.68	3.60
7 Yr	5.00	4.99	3.89	3.79
10 Yr	5.10	5.09	4.12	4.01
30 Yr	5.44	5.43	4.81	4.61
Bullet Agencies				
2 Yr	4.78	4.84	3.49	3.54
3 Yr	4.87	4.94	3.52	3.52
5 Yr	4.97	5.06	3.70	3.66
10 Yr	5.23	5.33	4.28	4.20
15 Yr	5.73	5.86	4.97	4.86
Bank Qualified Muni A Curve				
2 Yr	3.53	3.68	2.78	2.68
3 Yr	3.59	3.74	2.71	2.65
5 Yr	3.72	3.88	2.74	2.70
10 Yr	4.23	4.40	3.15	3.34
15 Yr	4.77	4.96	3.76	3.99

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.97	3.93	3.70	4.04
3 Mo	4.12	4.06	3.66	3.88
6 Mo	4.30	4.22	3.58	3.73
1 Yr	4.59	4.51	3.42	3.51
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.33
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	3.76
2 Yr	3.65	3.65	3.65	3.68
3 Yr	3.70	3.70	3.70	3.70
5 Yr	3.89	3.89	3.89	3.84
10 Yr	4.54	4.54	4.54	4.45
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.69
FNMA 30 Year Pools				6.22
Taxable Municipal A Curve				
2 Yr	4.83	5.23	3.75	3.80
3 Yr	5.34	5.40	3.86	3.87
5 Yr	5.47	5.55	4.13	4.06
10 Yr	5.69	5.78	4.65	4.58

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.95	3.64	4.10
SOFR	3.89	3.71	4.29
Prime Rate	7.00	6.75	7.25
DowJones	52,178	48,367	46,253
S&P	7,744	6,896	6,671
Nasdaq	26,713	23,419	22,670
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,195.3	4,327.6	4,260.7
15Y FHLMC Primary Mortgage Market Survey	6.71	5.50	5.53
30Y FHLMC Primary Mortgage Market Survey	7.40	6.18	6.30

Yesterday's Economic Releases	Survey	Actual	Prior
Retail Sales Advance MoM	0.3%	0.8%	1.2%
Retail Sales Ex Auto MoM	0.5%	0.9%	1.4%
Retail Sales Ex Auto and Gas	0.2%	0.2%	1.2%
Retail Sales Control Group	0.3%	0.1%	1.4%
Empire Manufacturing	12.0	25.5	7.6
Philadelphia Fed Business Outlook	28.0	20.9	37.8
Initial Jobless Claims	200k	199k	197k
Initial Claims 4-Wk Moving Avg	200.00k	198.50k	198.00k
Continuing Claims	1709k	1710k	1716k
PPI Final Demand MoM	0.6%	1.3%	0.4%
PPI Ex Food and Energy MoM	0.3%	0.7%	0.2%
PPI Ex Food, Energy, Trade MoM	0.3%	0.5%	0.3%
PPI Final Demand YoY	5.4%	6.3%	5.4%
PPI Ex Food and Energy YoY	4.4%	5.0%	4.6%
PPI Ex Food, Energy, Trade YoY	4.7%	5.0%	4.7%
Business Inventories	0.4%	0.4%	0.8%



Today's Economic Releases	Survey	Actual	Prior
New York Fed Services Business Activity	-4.1	-20.7	-8.7
Import Price Index MoM	1.0%	1.1%	0.7%
Import Price Index ex Petroleum MoM	0.6%	0.8%	0.8%
Import Price Index YoY	8.2%	8.1%	7.0%
Export Price Index MoM	0.9%	2.2%	0.6%
Export Price Index YoY	9.6%	11.6%	8.6%
Industrial Production MoM	0.4%	--	0.0%
Manufacturing Production MoM	0.3%	--	-0.3%
Capacity Utilization	76.5%	--	76.3%
Federal Budget Balance	-\$30.0b	--	\$197.9b
Total Net TIC Flows	--	--	\$83.7b
Net Long-term TIC Flows	--	--	-\$27.9b

Next Fed Meeting: October 28th, 2026

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