

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

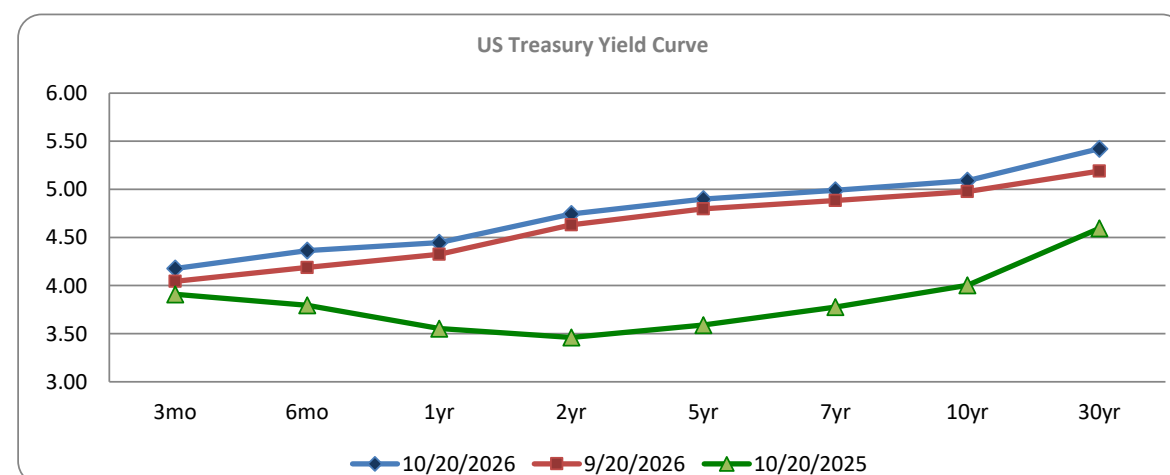
Tuesday, October 20, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.18	4.16	3.62	3.91
6 Mo	4.36	4.33	3.59	3.79
1 Yr	4.45	4.43	3.46	3.55
2 Yr	4.74	4.73	3.45	3.46
3 Yr	4.83	4.82	3.50	3.47
5 Yr	4.90	4.89	3.68	3.59
7 Yr	4.99	4.99	3.89	3.78
10 Yr	5.09	5.09	4.12	4.00
30 Yr	5.42	5.43	4.81	4.59
Bullet Agencies				
2 Yr	4.79	4.75	3.49	3.50
3 Yr	4.89	4.84	3.52	3.49
5 Yr	5.00	4.95	3.70	3.63
10 Yr	5.28	5.23	4.28	4.17
15 Yr	5.79	5.73	4.97	4.83
Bank Qualified Muni A Curve				
2 Yr	3.50	3.52	2.78	2.82
3 Yr	3.56	3.57	2.71	2.71
5 Yr	3.71	3.71	2.74	2.72
10 Yr	4.24	4.24	3.15	3.31
15 Yr	4.79	4.79	3.76	3.95

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.93	3.95	3.70	4.02
3 Mo	4.06	4.08	3.66	3.87
6 Mo	4.22	4.24	3.58	3.70
1 Yr	4.48	4.50	3.42	3.47
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	4.01
1 Yr	3.65	3.65	3.65	3.73
2 Yr	3.65	3.65	3.65	3.64
3 Yr	3.70	3.70	3.70	3.64
5 Yr	3.89	3.89	3.89	3.78
10 Yr	4.54	4.54	4.54	4.42
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.76
FNMA 30 Year Pools				6.30
Taxable Municipal A Curve				
2 Yr	4.83	5.15	3.75	3.76
3 Yr	5.35	5.30	3.86	3.84
5 Yr	5.50	5.44	4.13	4.03
10 Yr	5.73	5.68	4.65	4.59

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.92	3.64	4.11
SOFR	3.87	3.71	4.18
Prime Rate	7.00	6.75	7.25
DowJones	51,966	48,367	46,191
S&P	7,691	6,896	6,664
Nasdaq	26,431	23,419	22,680
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,132.9	4,327.6	4,292.9
15Y FHLMC Primary Mortgage Market Survey	6.71	5.50	5.52
30Y FHLMC Primary Mortgage Market Survey	7.40	6.18	6.27

Yesterday's Economic Releases	Survey	Actual	Prior
NAHB Housing Market Index	31	29	32



Today's Economic Releases	Survey	Actual	Prior
ADP Weekly Employment Change	--	18.500k	24.750k
Philadelphia Fed Non-Manufacturing Activity	--	--	-22.0
Housing Starts	1305k	--	1275k
Housing Starts MoM	1.9%	--	-2.6%
Building Permits	1385k	--	1403k
Building Permits MoM	-1.3%	--	-2.1%
Pending Home Sales MoM	-0.5%	--	0.3%
Pending Home Sales NSA YoY	-3.9%	--	-4.9%

Next Fed Meeting: October 28th, 2026

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