

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

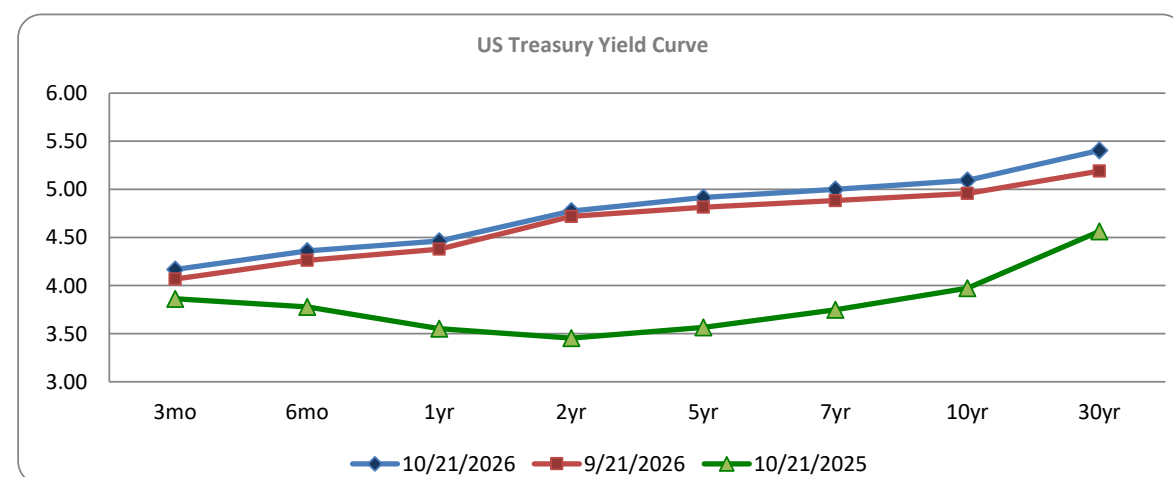
Wednesday, October 21, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.17	4.36	3.62	3.86
6 Mo	4.36	4.45	3.59	3.78
1 Yr	4.46	4.74	3.46	3.55
2 Yr	4.77	4.83	3.45	3.46
3 Yr	4.85	4.90	3.50	3.46
5 Yr	4.91	4.99	3.68	3.57
7 Yr	5.00	5.09	3.89	3.75
10 Yr	5.09	5.47	4.12	3.97
30 Yr	5.40	3.88	4.81	4.56
Bullet Agencies				
2 Yr	4.81	4.79	3.49	3.50
3 Yr	4.90	4.89	3.52	3.48
5 Yr	5.00	5.00	3.70	3.61
10 Yr	5.26	5.28	4.28	4.15
15 Yr	5.75	5.79	4.97	4.80
Bank Qualified Muni A Curve				
2 Yr	3.49	3.50	2.78	2.80
3 Yr	3.54	3.56	2.71	2.70
5 Yr	3.69	3.71	2.74	2.72
10 Yr	4.22	4.24	3.15	3.30
15 Yr	4.77	4.79	3.76	3.94

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.93	3.93	3.70	4.00
3 Mo	4.07	4.06	3.66	3.86
6 Mo	4.23	4.22	3.58	3.69
1 Yr	4.50	4.48	3.42	3.46
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.29
3 Mo	3.83	3.83	3.83	4.15
6 mo	3.76	3.76	3.76	3.98
1 Yr	3.65	3.65	3.65	3.75
2 Yr	3.65	3.65	3.65	3.65
3 Yr	3.70	3.70	3.70	3.65
5 Yr	3.89	3.89	3.89	3.79
10 Yr	4.54	4.54	4.54	4.41
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.69
FNMA 30 Year Pools				6.28
Taxable Municipal A Curve				
2 Yr	4.84	5.19	3.75	3.77
3 Yr	5.35	5.35	3.86	3.85
5 Yr	5.49	5.50	4.13	4.05
10 Yr	5.70	5.73	4.65	4.57

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.92	3.64	4.11
SOFR	3.88	3.71	4.16
Prime Rate	7.00	6.75	7.25
DowJones	52,496	48,367	46,707
S&P	7,713	6,896	6,735
Nasdaq	26,425	23,419	22,991
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,158.5	4,327.6	4,241.8
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
ADP Weekly Employment Change	--	18.500k	24.750k
Philadelphia Fed Non-Manufacturing Activity	--	-23.6	-22.0
Housing Starts	1305k	1221k	1275k
Housing Starts MoM	1.9%	-5.2%	-2.6%
Building Permits	1385k	1400k	1403k
Building Permits MoM	-1.3%	-0.2%	-2.1%
Pending Home Sales MoM	-0.5%	-7.3%	0.3%
Pending Home Sales NSA YoY	-3.9%	-12.6%	-4.9%



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-5.3%	-2.7%

Next Fed Meeting: October 28th, 2026

Although this information has been obtained from sources which we believe to be reliable, we do not guarantee its accuracy. This is for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security. All securities are subject to availability and change in price. Past performance is not indicative of future results.