

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 28, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	4.14	4.11	3.62	3.80
6 Mo	4.36	4.35	3.59	3.74
1 Yr	4.49	4.43	3.46	3.58
2 Yr	4.74	4.70	3.45	3.49
3 Yr	4.81	4.77	3.50	3.50
5 Yr	4.85	4.81	3.68	3.61
7 Yr	4.91	4.88	3.89	3.78
10 Yr	5.00	4.97	4.12	3.99
30 Yr	5.30	5.29	4.81	4.55
Bullet Agencies				
2 Yr	4.76	4.75	3.49	3.54
3 Yr	4.83	4.81	3.52	3.52
5 Yr	4.91	4.89	3.70	3.66
10 Yr	5.14	5.13	4.28	4.16
15 Yr	5.60	5.59	4.97	4.80
Bank Qualified Muni A Curve				
2 Yr	3.19	3.20	2.78	2.80
3 Yr	3.26	3.27	2.71	2.71
5 Yr	3.44	3.45	2.74	2.75
10 Yr	4.03	4.04	3.15	3.16
15 Yr	4.58	4.59	3.76	3.78

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.93	3.93	3.70	3.98
3 Mo	4.06	4.06	3.66	3.84
6 Mo	4.21	4.19	3.58	3.68
1 Yr	4.46	4.43	3.42	3.47
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.24
3 Mo	3.83	3.83	3.83	4.08
6 mo	3.76	3.76	3.76	3.95
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	3.68
5 Yr	3.89	3.89	3.89	3.82
10 Yr	4.54	4.54	4.54	4.41
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.63
FNMA 30 Year Pools				6.15
Taxable Municipal A Curve				
2 Yr	4.80	5.10	3.75	3.81
3 Yr	5.25	5.22	3.86	3.88
5 Yr	5.36	5.34	4.13	4.06
10 Yr	5.54	5.54	4.65	4.59

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.93	3.64	4.11
SOFR	3.95	3.71	4.27
Prime Rate	7.00	6.75	7.25
DowJones	52,378	48,367	47,545
S&P	7,723	6,896	6,875
Nasdaq	26,478	23,419	23,637
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,062.6	4,327.6	3,940.1
15Y FHLMC Primary Mortgage Market Survey	6.68	5.50	5.44
30Y FHLMC Primary Mortgage Market Survey	7.32	6.18	6.19

Yesterday's Economic Releases	Survey	Actual	Prior
Building Permits	1400k	1398k	1400k
Building Permits MoM	-0.3%	-0.4%	-0.2%
ADP Weekly Employment Change	--	16.750k	18.500k
Durable Goods Orders	1.9%	1.8%	-0.1%
Durables Ex Transportation	0.6%	0.5%	0.2%
Cap Goods Orders Nondef Ex Air	0.7%	0.5%	1.6%
Cap Goods Ship Nondef Ex Air	0.8%	1.2%	0.5%
FHFA House Price Index MoM	0.2%	0.3%	0.3%
S&P Cotality CS 20-City MoM SA	0.30%	0.27%	0.32%
S&P Cotality CS 20-City YoY NSA	2.61%	2.65%	2.47%
S&P Cotality CS US HPI YoY NSA	1.91%	2.09%	1.93%
Richmond Fed Manufact. Index	0	-2	-2
Richmond Fed Business Conditions	-8	-5	-8
Conf. Board Consumer Confidence	81.0	91.7	81.9
Conf. Board Present Situation	107.9	120.4	109.3
Conf. Board Expectations	62.0	72.6	63.6
New Home Sales	651k	676k	684k
New Home Sales MoM	-4.5%	-0.6%	6.4%
Dallas Fed Services Activity	-2.9	4.0	-1.8

