

Daily Market Watch

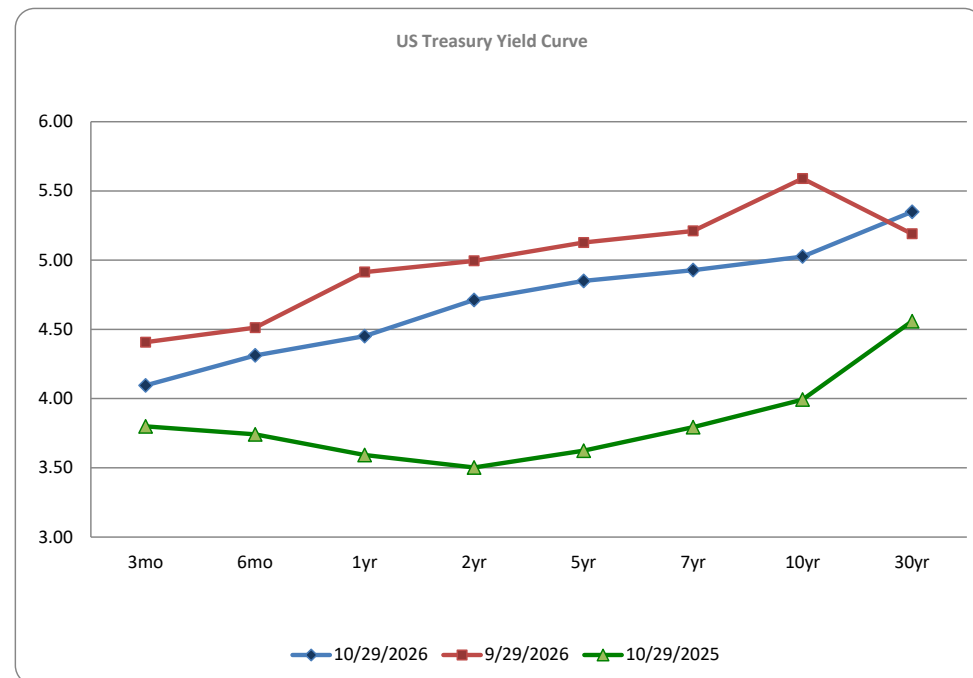
Thursday, October 29, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasury				
3 Mo	4.09	4.11	3.62	3.80
6 Mo	4.31	4.35	3.59	3.74
1 Yr	4.45	4.43	3.46	3.59
2 Yr	4.71	4.70	3.45	3.50
3 Yr	4.79	4.77	3.50	3.51
5 Yr	4.85	4.81	3.68	3.62
7 Yr	4.93	4.88	3.89	3.79
10 Yr	5.03	4.97	4.12	3.99
30 Yr	5.35	5.29	4.81	4.56
Bullet Agencies				
2 Yr	4.75	4.75	3.49	3.52
3 Yr	4.84	4.81	3.52	3.51
5 Yr	4.94	4.89	3.70	3.65
10 Yr	5.23	5.13	4.28	4.15
15 Yr	5.71	5.59	4.97	4.79
Bank Qualified Muni A Curve				
2 Yr	3.32	3.20	2.78	2.80
3 Yr	3.38	3.27	2.71	2.72
5 Yr	3.54	3.45	2.74	2.76
10 Yr	4.12	4.04	3.15	3.19
15 Yr	4.61	4.59	3.76	3.81

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.93	3.93	3.70	3.97
3 Mo	4.06	4.06	3.66	3.84
6 Mo	4.22	4.19	3.58	3.69
1 Yr	4.48	4.43	3.42	3.50
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.21
3 Mo	3.83	3.83	3.83	4.04
6 mo	3.76	3.76	3.76	3.93
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	3.81
10 Yr	4.54	4.54	4.54	4.40
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.58
FNMA 30 Year Pools				6.13
Taxable Municipal A Curve				
2 Yr	4.82	5.10	3.75	3.79
3 Yr	5.26	5.22	3.86	3.87
5 Yr	5.39	5.34	4.13	4.05
10 Yr	5.60	5.54	4.65	4.56

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.91	3.64	4.12
SOFR	3.94	3.71	4.31
Prime Rate	7.00	6.75	7.25
DowJones	52,475	48,367	47,706
S&P	7,744	6,896	6,891
Nasdaq	26,550	23,419	23,827
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,035.1	4,327.6	4,032.0
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
MBA Mortgage Applications	--	3.4%	-5.3%
Advance Goods Trade Balance	-\$130.2b	-\$134.9b	-\$132.6b
Advance Goods Imports MoM SA	2.6%	2.4%	5.5%
Advance Goods Exports MoM SA	1.3%	2.6%	1.9%
Retail Inventories MoM	0.3%	0.3%	0.3%
Wholesale Inventories MoM	0.5%	0.6%	0.5%
FOMC Rate Decision (Upper Bound)	4.00%	4.00%	4.00%
FOMC Rate Decision (Lower Bound)	3.75%	3.75%	3.75%
Fed Interest on Reserve Balances Rate	3.90%	3.90%	3.90%
Fed Reverse Repo Rate	3.75%	3.75%	3.75%



Today's Economic Releases	Survey	Actual	Prior
Personal Income	0.3%	--	0.2%
Personal Spending	0.6%	--	0.9%
Real Personal Spending	0.1%	--	0.6%
PCE Price Index MoM	0.5%	--	0.3%
PCE Price Index YoY	3.6%	--	3.4%
Core PCE Price Index MoM	0.3%	--	0.2%
Core PCE Price Index YoY	3.1%	--	3.0%
Initial Jobless Claims	198k	--	194k
Initial Claims 4-Wk Moving Avg	198.00k	--	197.75k
Continuing Claims	1720k	--	1728k
GDP Annualized QoQ	3.2%	--	2.2%
Personal Consumption	3.4%	--	3.8%
GDP Price Index	3.2%	--	6.1%
Core PCE Price Index QoQ	2.4%	--	3.3%

Next Fed Meeting: December 9th, 2026