

- 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 30, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.08	4.09	3.62	3.80
6 Mo	4.26	4.31	3.59	3.74
1 Yr	4.35	4.45	3.46	3.59
2 Yr	4.58	4.71	3.45	3.50
3 Yr	4.64	4.79	3.50	3.51
5 Yr	4.71	4.85	3.68	3.62
7 Yr	4.80	4.93	3.89	3.79
10 Yr	4.92	5.03	4.12	3.99
30 Yr	5.29	5.35	4.81	4.56
Bullet Agencies				
2 Yr	4.68	4.75	3.49	3.52
3 Yr	4.77	4.84	3.52	3.51
5 Yr	4.87	4.94	3.70	3.65
10 Yr	5.18	5.23	4.28	4.15
15 Yr	5.66	5.71	4.97	4.79
Bank Qualified Muni A Curve				
2 Yr	3.24	3.32	2.78	2.80
3 Yr	3.31	3.38	2.71	2.72
5 Yr	3.46	3.54	2.74	2.76
10 Yr	4.02	4.12	3.15	3.19
15 Yr	4.54	4.61	3.76	3.81

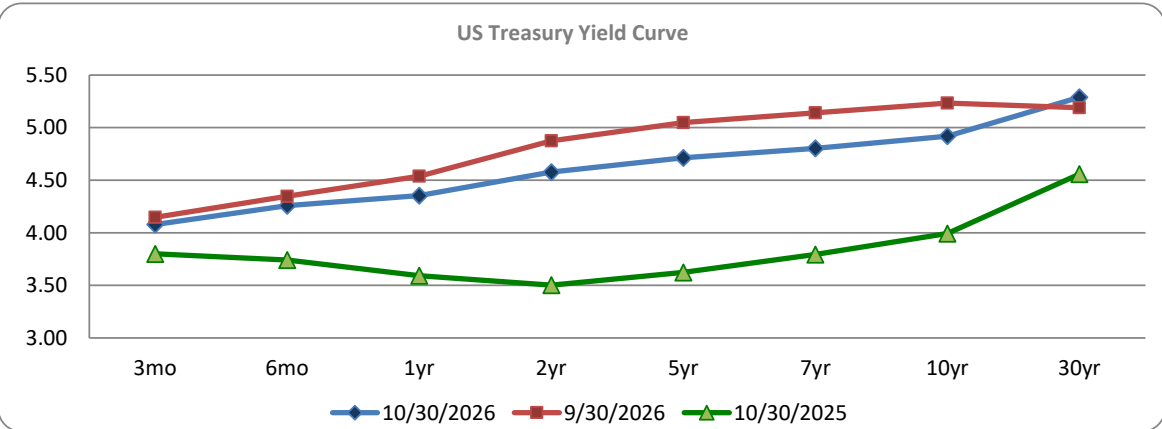
	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.91	3.93	3.70	3.97
3 Mo	4.07	4.06	3.66	3.84
6 Mo	4.22	4.22	3.58	3.69
1 Yr	4.49	4.48	3.42	3.50
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.21
3 Mo	3.83	3.83	3.83	4.04
6 mo	3.76	3.76	3.76	3.93
1 Yr	3.65	3.65	3.65	3.76
2 Yr	3.65	3.65	3.65	3.68
3 Yr	3.70	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				5.53
FNMA 30 Year Pools				6.07
Taxable Municipal A Curve				
2 Yr	4.72	5.11	3.75	3.79
3 Yr	5.11	5.26	3.86	3.87
5 Yr	5.36	5.39	4.13	4.05
10 Yr	5.56	5.60	4.65	4.56

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.89	3.64	4.12
SOFR	3.94	3.71	4.31
Prime Rate	7.00	6.75	7.25
DowJones	52,343	48,367	47,706
S&P	7,720	6,896	6,891
Nasdaq	26,185	23,419	23,827
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,971.4	4,327.6	4,032.0
15Y FHLMC Primary Mortgage Market Survey	6.60	5.50	5.44
30Y FHLMC Primary Mortgage Market Survey	7.24	6.18	6.19

Yesterday's Economic Releases	Survey	Actual	Prior
Personal Income	0.3%	0.2%	0.2%
Personal Spending	0.6%	0.5%	0.9%
Real Personal Spending	0.1%	0.0%	0.6%
PCE Price Index MoM	0.5%	0.5%	0.3%
PCE Price Index YoY	3.6%	3.6%	3.4%
Core PCE Price Index MoM	0.3%	0.3%	0.2%
Core PCE Price Index YoY	3.1%	3.1%	3.0%
Initial Jobless Claims	198k	194k	194k
Initial Claims 4-Wk Moving Avg	198.00k	196.75k	197.75k
Continuing Claims	1720k	1701k	1728k
GDP Annualized QoQ	3.2%	3.4%	2.2%
Personal Consumption	3.4%	3.8%	3.8%
GDP Price Index	3.2%	2.3%	6.1%
Core PCE Price Index QoQ	2.4%	2.5%	3.3%

Today's Economic Releases	Survey	Actual	Prior
Employment Cost Index	0.8%	--	0.9%
MNI Chicago PMI	56.0	--	58.8

Next Fed Meeting: December 9th, 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.