

CROSS MARKET CURVES

4/30/2024



Yields (%)								
Maturity	UST	Callable Agency 6 MO Call	CD (FDIC Ins)	Mtg Pools A/L	Muni Taxables	Muni (A) MMD	Muni C Corp 21% Tax Equiv	Muni Indiv-35% Tax Equiv
1yr	5.20		5.15		5.25	3.52	4.46	5.42
2yr	5.01	5.45	5.00		5.10	3.33	4.22	5.12
3yr	4.85	5.75	4.75		5.05	3.17	4.01	4.88
5yr	4.69	5.90		5.20	5.00	3.00	3.80	4.62
7yr	4.69	6.00		5.49	5.10	3.02	3.82	4.65
10yr	4.66	6.15			5.15	3.12	3.95	4.80
30yr	4.77					4.37	5.53	6.72

Spreads (Bps above Treasury Yield)								
Maturity	UST	Callable Agency 6 MO Call	CD (FDIC Ins)	Mtg Pools A/L	Muni Taxables	Muni (A) MMD	Muni C Corp 21% Tax Equiv	Muni Indiv 35% Tax Equiv
1yr			-5		5		-74	22
2yr		44	-1		9		-79	11
3yr		90	-10		20		-84	3
5yr		121		51	31		-89	-7
7yr		131		80	41		-87	-4
10yr		149			49		-71	14
30yr							76	195