McQueen Financial Advisors

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

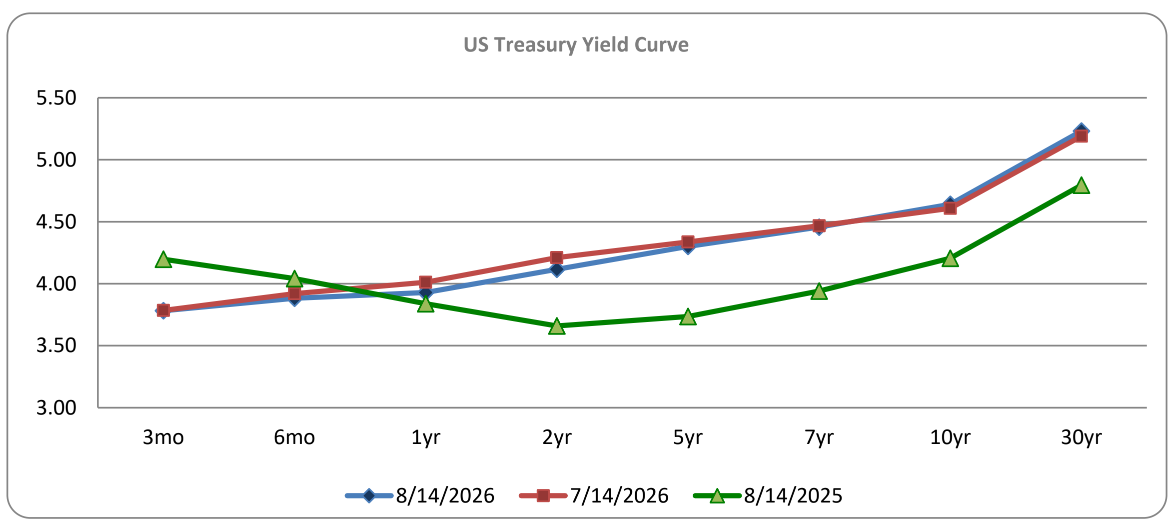
Friday, August 14, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.78	3.79	3.62	4.20
6 Mo	3.88	3.91	3.59	4.04
1 Yr	3.93	3.97	3.46	3.84
2 Yr	4.12	4.18	3.45	3.66
3 Yr	4.19	4.25	3.50	3.62
5 Yr	4.30	4.35	3.68	3.74
7 Yr	4.46	4.50	3.89	3.94
10 Yr	4.64	4.67	4.12	4.21
30 Yr	5.23	5.23	4.81	4.80
Bullet Agencies				
2 Yr	4.17	4.22	3.49	3.75
3 Yr	4.23	4.29	3.52	3.69
5 Yr	4.35	4.41	3.70	3.80
10 Yr	4.73	4.79	4.28	4.38
15 Yr	5.31	5.38	4.97	5.02
Bank Qualified Muni A Curve				
2 Yr	2.81	2.82	2.78	2.55
3 Yr	2.92	2.93	2.71	2.56
5 Yr	3.14	3.15	2.74	2.74
10 Yr	3.64	3.63	3.15	3.56
15 Yr	4.10	4.08	3.76	4.24

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.64	3.64	3.70	4.36
3 Mo	3.74	3.76	3.66	4.21
6 Mo	3.85	3.88	3.58	4.04
1 Yr	4.00	4.03	3.42	3.80
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.57
3 Mo	3.83	3.83	3.83	4.43
6 mo	3.76	3.76	3.76	4.24
1 Yr	3.65	3.65	3.65	4.02
2 Yr	3.65	3.65	3.65	3.86
3 Yr	3.70	3.70	3.70	3.84
5 Yr	3.89	3.89	3.89	3.97
10 Yr	4.54	4.54	4.54	4.66
Generic Current Coupon MBS				
FNMA 15 Year Pools				4.96
FNMA 30 Year Pools				5.58
Taxable Municipal A Curve				
2 Yr	4.11	4.41	3.75	4.08
3 Yr	4.51	4.55	3.86	4.08
5 Yr	4.68	4.72	4.13	4.23
10 Yr	5.14	5.13	4.65	4.80

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.61	3.64	4.33
SOFR	3.62	3.71	4.33
Prime Rate	6.75	6.75	7.50
DowJones	53,840	48,367	44,922
S&P	7,799	6,896	6,467
Nasdaq	26,803	23,419	21,713
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,428.1	4,327.6	3,404.6
15Y FHLMC Primary Mortgage Market Survey	5.96	5.50	5.75
30Y FHLMC Primary Mortgage Market Survey	6.67	6.18	6.63

Yesterday's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	202k	209k	199k
Initial Claims 4-Wk Moving Avg	--	199.00k	198.75k
Continuing Claims	1794k	1777k	1801k
PPI Final Demand MoM	0.2%	0.0%	-0.3%
PPI Ex Food and Energy MoM	0.3%	0.2%	0.2%
PPI Ex Food, Energy, Trade MoM	0.3%	0.4%	0.1%
PPI Final Demand YoY	4.9%	4.7%	5.5%
PPI Ex Food and Energy YoY	4.1%	4.2%	4.7%
PPI Ex Food, Energy, Trade YoY	4.6%	4.7%	5.1%



Today's Economic Releases	Survey	Actual	Prior
Retail Sales Advance MoM	0.1%	--	0.2%
Retail Sales Ex Auto MoM	0.2%	--	-0.2%
Retail Sales Ex Auto and Gas	0.3%	--	0.4%
Retail Sales Control Group	0.3%	--	0.5%
U. of Mich. Sentiment	55.0	--	55.2
U. of Mich. Current Conditions	54.8	--	54.8
U. of Mich. Expectations	55.2	--	55.4
U. of Mich. 1 Yr Inflation	4.2%	--	4.2%
U. of Mich. 5-10 Yr Inflation	3.3%	--	3.3%
Business Inventories	0.1%	--	0.3%

Next Fed Meeting: September 16th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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