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

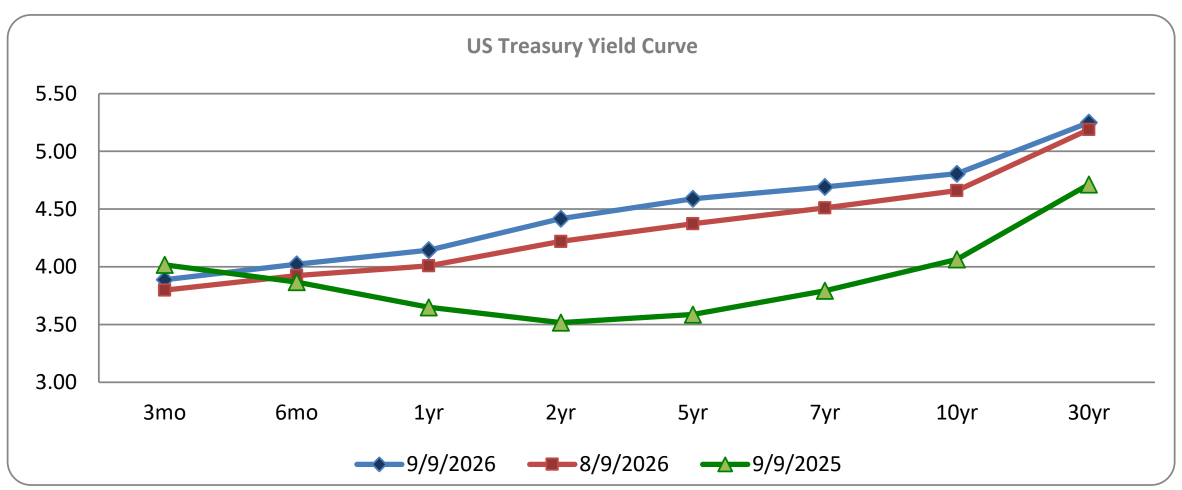
Wednesday, September 9, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.89	3.85	3.62	4.02
6 Mo	4.02	3.99	3.59	3.87
1 Yr	4.14	4.12	3.46	3.65
2 Yr	4.42	4.37	3.45	3.52
3 Yr	4.50	4.45	3.50	3.48
5 Yr	4.59	4.55	3.68	3.59
7 Yr	4.69	4.67	3.89	3.79
10 Yr	4.81	4.79	4.12	4.06
30 Yr	5.25	5.25	4.81	4.71
Bullet Agencies				
2 Yr	4.40	4.38	3.49	3.57
3 Yr	4.48	4.46	3.52	3.50
5 Yr	4.60	4.58	3.70	3.61
10 Yr	4.89	4.87	4.28	4.18
15 Yr	5.45	5.44	4.97	4.86
Bank Qualified Muni A Curve				
2 Yr	2.87	2.86	2.78	2.46
3 Yr	2.98	2.97	2.71	2.45
5 Yr	3.24	3.23	2.74	2.63
10 Yr	3.85	3.82	3.15	3.57
15 Yr	4.43	4.42	3.76	4.29

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.77	3.74	3.70	4.19
3 Mo	3.84	3.81	3.66	4.07
6 Mo	3.97	3.94	3.58	3.88
1 Yr	4.16	4.12	3.42	3.61
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.44
3 Mo	3.83	3.83	3.83	4.24
6 mo	3.76	3.76	3.76	4.07
1 Yr	3.65	3.65	3.65	3.81
2 Yr	3.65	3.65	3.65	3.67
3 Yr	3.70	3.70	3.70	3.65
5 Yr	3.89	3.89	3.89	3.78
10 Yr	4.54	4.54	4.54	4.47
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.19
FNMA 30 Year Pools				5.79
Taxable Municipal A Curve				
2 Yr	4.38	4.69	3.75	3.91
3 Yr	4.86	4.84	3.86	3.92
5 Yr	5.00	4.98	4.13	4.07
10 Yr	5.29	5.28	4.65	4.67

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.65	3.64	4.33
SOFR	3.64	3.71	4.40
Prime Rate	6.75	6.75	7.50
DowJones	52,786	48,367	45,515
S&P	7,674	6,896	6,495
Nasdaq	26,421	23,419	21,799
Unemployment	4.10	4.40	4.40
MI Unemployment	4.90	5.00	5.00
Gold	4,448.3	4,327.6	3,694.0
15Y FHLMC Primary Mortgage Market Survey	6.04	5.50	5.60
30Y FHLMC Primary Mortgage Market Survey	6.71	6.18	6.50

Yesterday's Economic Releases	Survey	Actual	Prior
NFIB Small Business Optimism	99.3	98.7	99.8
NY Fed 1-Yr Inflation Expectations	3.60%	3.58%	3.63%
Consumer Credit	$11.340b	$18.062b	$14.173b



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-2.7%	0.8%
ADP Weekly Employment Change	--	12.000k	11.750k

Next Fed Meeting: September 16th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'