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

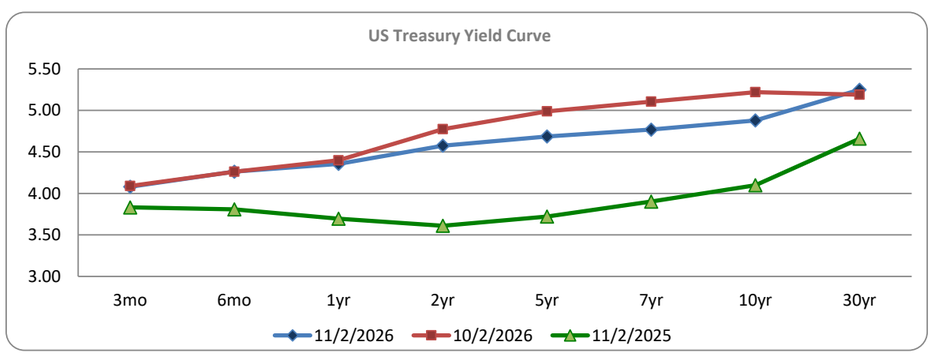
Valuations and Advisory Services:
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch

Monday, November 2, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.08	4.08	3.62	3.83
6 Mo	4.26	4.26	3.59	3.81
1 Yr	4.36	4.35	3.46	3.70
2 Yr	4.57	4.58	3.45	3.61
3 Yr	4.64	4.64	3.50	3.61
5 Yr	4.69	4.71	3.68	3.72
7 Yr	4.77	4.80	3.89	3.90
10 Yr	4.88	4.92	4.12	4.10
30 Yr	5.25	5.29	4.81	4.66
Bullet Agencies				
2 Yr	4.61	4.68	3.49	3.64
3 Yr	4.69	4.77	3.52	3.63
5 Yr	4.78	4.87	3.70	3.75
10 Yr	5.10	5.18	4.28	4.27
15 Yr	5.58	5.66	4.97	4.92
Bank Qualified Muni A Curve				
2 Yr	3.20	3.24	2.78	2.81
3 Yr	3.26	3.31	2.71	2.72
5 Yr	3.42	3.46	2.74	2.76
10 Yr	4.00	4.02	3.15	3.22
15 Yr	4.52	4.54	3.76	3.87

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.90	3.91	3.70	3.98
3 Mo	4.05	4.07	3.66	3.85
6 Mo	4.19	4.22	3.58	3.73
1 Yr	4.43	4.49	3.42	3.54
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.18
3 Mo	3.83	3.83	3.83	4.11
6 mo	3.76	3.76	3.76	4.01
1 Yr	3.65	3.65	3.65	3.87
2 Yr	3.65	3.65	3.65	3.78
3 Yr	3.70	3.70	3.70	3.79
5 Yr	3.89	3.89	3.89	3.90
10 Yr	4.54	4.54	4.54	4.49
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.44
FNMA 30 Year Pools				6.04
Taxable Municipal A Curve				
2 Yr	4.66	4.95	3.75	3.91
3 Yr	5.04	5.11	3.86	3.98
5 Yr	5.28	5.36	4.13	4.14
10 Yr	5.51	5.56	4.65	4.66



Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.89	3.64	4.12
SOFR	3.95	3.71	4.04
Prime Rate	7.00	6.75	7.00
DowJones	52,297	48,367	47,522
S&P	7,621	6,896	6,822
Nasdaq	25,549	23,419	23,581
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,977.1	4,327.6	4,022.3
15Y FHLMC Primary Mortgage Market Survey	6.60	5.50	5.41
30Y FHLMC Primary Mortgage Market Survey	7.24	6.18	6.17

Yesterday's Economic Releases	Survey	Actual	Prior
Employment Cost Index	0.8%	0.8%	0.9%
MNI Chicago PMI	56.0	55.3	58.8

Today's Economic Releases	Survey	Actual	Prior
S&P Global US Manufacturing PMI	56.0	--	56.0
ISM Manufacturing	54.5	--	54.5
ISM Prices Paid	77.2	--	77.9
ISM New Orders	55.0	--	55.3
ISM Employment	52.0	--	52.7
Construction Spending MoM	0.3%	--	0.9%

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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