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

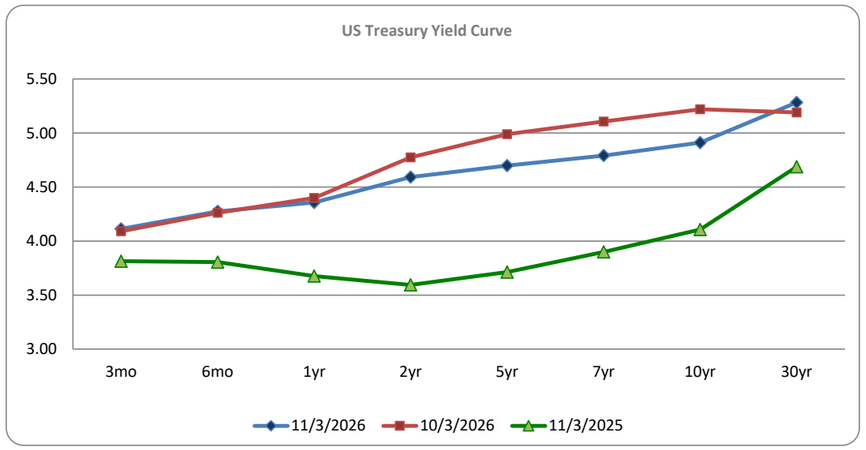
Tuesday, November 3, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.11	4.08	3.62	3.81
6 Mo	4.27	4.26	3.59	3.81
1 Yr	4.36	4.35	3.46	3.68
2 Yr	4.59	4.58	3.45	3.59
3 Yr	4.64	4.64	3.50	3.60
5 Yr	4.70	4.71	3.68	3.71
7 Yr	4.79	4.80	3.89	3.90
10 Yr	4.91	4.92	4.12	4.11
30 Yr	5.28	5.29	4.81	4.69
Bullet Agencies				
2 Yr	4.63	4.68	3.49	3.63
3 Yr	4.70	4.77	3.52	3.62
5 Yr	4.78	4.87	3.70	3.74
10 Yr	5.08	5.18	4.28	4.27
15 Yr	5.54	5.66	4.97	4.93
Bank Qualified Muni A Curve				
2 Yr	3.16	3.24	2.78	2.83
3 Yr	3.22	3.31	2.71	2.73
5 Yr	3.40	3.46	2.74	2.77
10 Yr	3.97	4.02	3.15	3.23
15 Yr	4.50	4.54	3.76	3.88

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.90	3.91	3.70	4.00
3 Mo	4.04	4.07	3.66	3.89
6 Mo	4.16	4.22	3.58	3.79
1 Yr	4.38	4.49	3.42	3.61
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.18
3 Mo	3.83	3.83	3.83	4.12
6 mo	3.76	3.76	3.76	4.01
1 Yr	3.65	3.65	3.65	3.86
2 Yr	3.65	3.65	3.65	3.78
3 Yr	3.70	3.70	3.70	3.78
5 Yr	3.89	3.89	3.89	3.90
10 Yr	4.54	4.54	4.54	4.50
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.51
FNMA 30 Year Pools				6.06
Taxable Municipal A Curve				
2 Yr	4.70	4.95	3.75	3.90
3 Yr	5.09	5.11	3.86	3.97
5 Yr	5.21	5.36	4.13	4.13
10 Yr	5.45	5.56	4.65	4.66

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.88	3.64	3.87
SOFR	3.95	3.71	4.22
Prime Rate	7.00	6.75	7.00
DowJones	51,984	48,367	47,563
S&P	7,541	6,896	6,840
Nasdaq	25,164	23,419	23,725
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,947.2	4,327.6	4,024.9
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
S&P Global US Manufacturing PMI	56.0	54.9	56.0
ISM Manufacturing	54.5	55.5	54.5
ISM Prices Paid	77.2	75.2	77.9
ISM New Orders	55.0	55.5	55.3
ISM Employment	52.0	52.4	52.7
Construction Spending MoM	0.3%	-1.9%	0.9%



Today's Economic Releases	Survey	Actual	Prior
JOLTS Job Openings	7164k	--	7079k
JOLTS Job Openings Rate	--	--	4.3%
JOLTS Quits Level	3096k	--	3066k
JOLTS Quits Rate	--	--	1.9%
JOLTS Layoffs Level	1679k	--	1641k
JOLTS Layoffs Rate	--	--	1.0%
Factory Orders	1.2%	--	0.1%
Factory Orders Ex Trans	0.5%	--	0.3%
Durable Goods Orders	1.8%	--	1.8%
Durables Ex Transportation	0.5%	--	0.5%
Cap Goods Orders Nondef Ex Air	0.5%	--	0.5%
Cap Goods Ship Nondef Ex Air	1.2%	--	1.2%
Omdia Total Vehicle Sales	15.80m	--	15.98m

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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