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

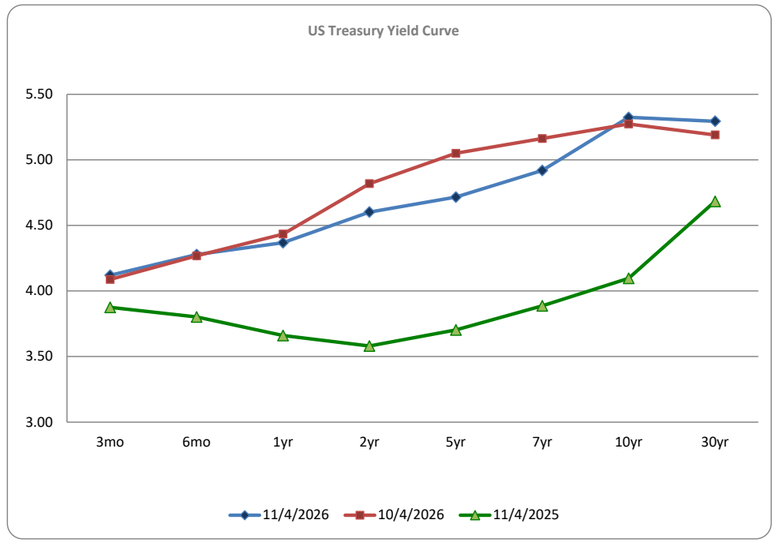
**Valuations and Advisory Services:**
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

# Daily Market Watch

**Wednesday, November 4, 2026**

| | Current | Yest | Dec-25 | 1 Yr Ago |
|---|---|---|---|---|
| **Treasuries** | | | | |
| 3 Mo | 4.12 | 4.08 | 3.62 | 3.88 |
| 6 Mo | 4.28 | 4.26 | 3.59 | 3.80 |
| 1 Yr | 4.37 | 4.35 | 3.46 | 3.66 |
| 2 Yr | 4.60 | 4.58 | 3.45 | 3.58 |
| 3 Yr | 4.66 | 4.64 | 3.50 | 3.59 |
| 5 Yr | 4.72 | 4.71 | 3.68 | 3.70 |
| 7 Yr | 4.80 | 4.80 | 3.89 | 3.89 |
| 10 Yr | 4.92 | 4.92 | 4.12 | 4.10 |
| 30 Yr | 5.29 | 5.29 | 4.81 | 4.68 |
| **Bullet Agencies** | | | | |
| 2 Yr | 4.66 | 4.68 | 3.49 | 3.63 |
| 3 Yr | 4.74 | 4.77 | 3.52 | 3.62 |
| 5 Yr | 4.83 | 4.87 | 3.70 | 3.75 |
| 10 Yr | 5.13 | 5.18 | 4.28 | 4.28 |
| 15 Yr | 5.60 | 5.66 | 4.97 | 4.94 |
| **Bank Qualified Muni A Curve** | | | | |
| 2 Yr | 3.15 | 3.24 | 2.78 | 2.74 |
| 3 Yr | 3.20 | 3.31 | 2.71 | 2.65 |
| 5 Yr | 3.36 | 3.46 | 2.74 | 2.71 |
| 10 Yr | 3.94 | 4.02 | 3.15 | 3.19 |
| 15 Yr | 4.49 | 4.54 | 3.76 | 3.85 |

| | Current | Yest | Dec-25 | 1 Yr Ago |
|---|---|---|---|---|
| **SOFR** | | | | |
| 1 Mo | 3.90 | 3.91 | 3.70 | 4.01 |
| 3 Mo | 4.05 | 4.07 | 3.66 | 3.90 |
| 6 Mo | 4.17 | 4.22 | 3.58 | 3.80 |
| 1 Yr | 4.38 | 4.49 | 3.42 | 3.62 |
| **FHLB Borrowings (Boston)** | | | | |
| 1 Mo | 3.89 | 3.89 | 3.89 | 4.20 |
| 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 | 3.80 |
| 5 Yr | 3.89 | 3.89 | 3.89 | 3.94 |
| 10 Yr | 4.54 | 4.54 | 4.54 | 4.52 |
| **Generic Current Coupon MBS** | | | | |
| FNMA 15 Year Pools | | | | 5.56 |
| FNMA 30 Year Pools | | | | 6.08 |
| **Taxable Municipal A Curve** | | | | |
| 2 Yr | 4.73 | 4.95 | 3.75 | 3.90 |
| 3 Yr | 5.13 | 5.11 | 3.86 | 3.97 |
| 5 Yr | 5.26 | 5.36 | 4.13 | 4.14 |
| 10 Yr | 5.51 | 5.56 | 4.65 | 4.68 |




| Market Information | Current | Dec-25 | 1 Yr Ago |
|---|---|---|---|
| Fed Funds | 3.86 | 3.64 | 3.86 |
| SOFR | 3.97 | 3.71 | 4.13 |
| Prime Rate | 7.00 | 6.75 | 7.00 |
| DowJones | 51,787 | 48,367 | 47,337 |
| S&P | 7,569 | 6,896 | 6,852 |
| Nasdaq | 25,372 | 23,419 | 23,835 |
| Unemployment | 4.20 | 4.40 | 4.40 |
| MI Unemployment | 5.00 | 5.00 | 5.00 |
| Gold | 4,053.5 | 4,327.6 | 4,003.3 |
| 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 |
|---|---|---|---|
| JOLTS Job Openings | 7164k | 7523k | 7079k |
| JOLTS Job Openings Rate | -- | 4.5% | 4.3% |
| JOLTS Quits Level | 3096k | 3365k | 3066k |
| JOLTS Quits Rate | -- | 2.1% | 1.9% |
| JOLTS Layoffs Level | 1679k | 1641k | 1641k |
| JOLTS Layoffs Rate | -- | 1.0% | 1.0% |
| Factory Orders | 1.2% | 1.8% | 0.1% |
| Factory Orders Ex Trans | 0.5% | 1.3% | 0.3% |
| Durable Goods Orders | 1.8% | 1.9% | 1.8% |
| Durables Ex Transportation | 0.5% | 0.5% | 0.5% |
| Cap Goods Orders Nondef Ex Air | 0.5% | 0.6% | 0.5% |
| Cap Goods Ship Nondef Ex Air | 1.2% | 1.2% | 1.2% |
| Omdia Total Vehicle Sales | 15.80m | 15.54m | 15.98m |

| Today's Economic Releases | Survey | Actual | Prior |
|---|---|---|---|
| MBA Mortgage Applications | -- | -1.2% | 3.4% |
| ADP Employment Change | 67k | 86k | 90k |
| US Treasury Quarterly Refunding Announcement | | -- | |
| Trade Balance | -$107.9b | -$105.0b | -$105.6b |
| Imports MoM | 1.5% | 1.2% | 4.3% |
| Exports MoM | 1.8% | 1.9% | 1.4% |
| S&P Global US Services PMI | 57.9 | -- | 57.9 |
| S&P Global US Composite PMI | 57.3 | -- | 57.6 |
| ISM Services Index | 54.8 | -- | 54.9 |
| ISM Services Prices Paid | 74.6 | -- | 74.0 |
| ISM Services New Orders | 58.5 | -- | 59.8 |
| ISM Services Employment | 50.0 | -- | 50.1 |

**Next Fed Meeting: December 9th, 2026**

McQueen Financial Advisors

**'The Financial Institution Experts'**

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