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

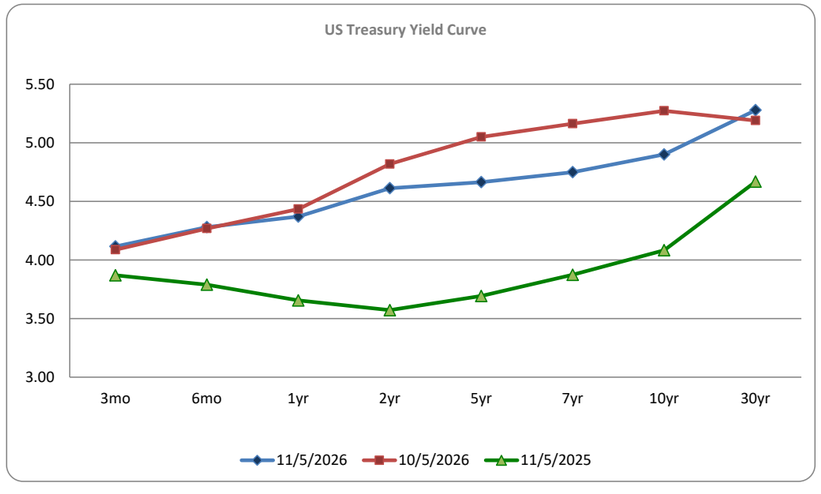
Valuations and Advisory Services:
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch

Thursday, November 5, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.12	4.08	3.62	3.87
6 Mo	4.28	4.26	3.59	3.79
1 Yr	4.37	4.35	3.46	3.65
2 Yr	4.61	4.58	3.45	3.57
3 Yr	4.66	4.64	3.50	3.58
5 Yr	4.66	4.71	3.68	3.69
7 Yr	4.75	4.80	3.89	3.87
10 Yr	4.90	4.92	4.12	4.08
30 Yr	5.28	5.29	4.81	4.67
Bullet Agencies				
2 Yr	4.62	4.68	3.49	3.61
3 Yr	4.68	4.77	3.52	3.61
5 Yr	4.77	4.87	3.70	3.73
10 Yr	5.07	5.18	4.28	4.26
15 Yr	5.53	5.66	4.97	4.92
Bank Qualified Muni A Curve				
2 Yr	3.10	3.24	2.78	2.74
3 Yr	3.17	3.31	2.71	2.65
5 Yr	3.33	3.46	2.74	2.72
10 Yr	3.87	4.02	3.15	3.20
15 Yr	4.41	4.54	3.76	3.86

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.91	3.91	3.70	4.01
3 Mo	4.06	4.07	3.66	3.89
6 Mo	4.18	4.22	3.58	3.79
1 Yr	4.39	4.49	3.42	3.61
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	4.00
1 Yr	3.65	3.65	3.65	3.84
2 Yr	3.65	3.65	3.65	3.75
3 Yr	3.70	3.70	3.70	3.77
5 Yr	3.89	3.89	3.89	3.91
10 Yr	4.54	4.54	4.54	4.49
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.46
FNMA 30 Year Pools				5.99
Taxable Municipal A Curve				
2 Yr	4.71	4.95	3.75	3.88
3 Yr	5.08	5.11	3.86	3.96
5 Yr	5.20	5.36	4.13	4.13
10 Yr	5.44	5.56	4.65	4.64



Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.83	3.64	3.87
SOFR	3.94	3.71	4.00
Prime Rate	7.00	6.75	7.00
DowJones	53,356	48,367	47,085
S&P	7,689	6,896	6,772
Nasdaq	257,737	23,419	23,349
Unemployment	4.20	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,128.5	4,327.6	3,978.4
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
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	56.1	57.9
S&P Global US Composite PMI	57.3	55.9	57.6
ISM Services Index	54.8	54.5	54.9
ISM Services Prices Paid	74.6	73.0	74.0
ISM Services New Orders	58.5	55.9	59.8
ISM Services Employment	50.0	51.4	50.1

Today's Economic Releases	Survey	Actual	Prior
Challenger Job Cuts YoY	--	-71.3%	-19.9%
Challenger Job Cuts Total	--	43994	43281
Nonfarm Productivity	2.7%	--	1.4%
Unit Labor Costs	0.4%	--	1.2%
Initial Jobless Claims	196k	--	194k
Initial Claims 4-Wk Moving Avg	--	--	196.75k
Continuing Claims	1710k	--	1701k

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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