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

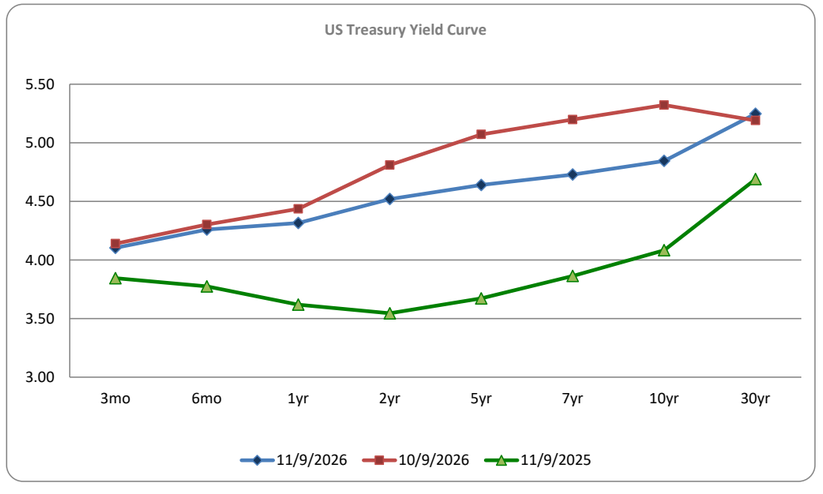
Valuations and Advisory Services:
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch

Monday, November 9, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.10	4.08	3.62	3.84
6 Mo	4.26	4.26	3.59	3.77
1 Yr	4.32	4.35	3.46	3.62
2 Yr	4.52	4.58	3.45	3.55
3 Yr	4.58	4.64	3.50	3.56
5 Yr	4.64	4.71	3.68	3.67
7 Yr	4.73	4.80	3.89	3.86
10 Yr	4.85	4.92	4.12	4.08
30 Yr	5.25	5.29	4.81	4.69
Bullet Agencies				
2 Yr	4.57	4.68	3.49	3.59
3 Yr	4.63	4.77	3.52	3.59
5 Yr	4.72	4.87	3.70	3.72
10 Yr	5.04	5.18	4.28	4.26
15 Yr	5.50	5.66	4.97	4.92
Bank Qualified Muni A Curve				
2 Yr	3.15	3.24	2.78	2.76
3 Yr	3.25	3.31	2.71	2.67
5 Yr	3.48	3.46	2.74	2.74
10 Yr	4.01	4.02	3.15	3.20
15 Yr	4.59	4.54	3.76	3.85

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.90	3.91	3.70	3.97
3 Mo	4.05	4.07	3.66	3.86
6 Mo	4.16	4.22	3.58	3.78
1 Yr	4.34	4.49	3.42	3.61
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.16
3 Mo	3.83	3.83	3.83	4.08
6 mo	3.76	3.76	3.76	4.00
1 Yr	3.65	3.65	3.65	3.82
2 Yr	3.65	3.65	3.65	3.73
3 Yr	3.70	3.70	3.70	3.75
5 Yr	3.89	3.89	3.89	3.87
10 Yr	4.54	4.54	4.54	4.48
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.45
FNMA 30 Year Pools				5.96
Taxable Municipal A Curve				
2 Yr	4.65	4.95	3.75	3.89
3 Yr	5.03	5.11	3.86	3.97
5 Yr	5.16	5.36	4.13	4.15
10 Yr	5.42	5.56	4.65	4.66



Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.86	3.64	3.87
SOFR	3.89	3.71	3.92
Prime Rate	7.00	6.75	7.00
DowJones	51,286	48,367	46,912
S&P	7,377	6,896	6,720
Nasdaq	24,579	23,419	23,054
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,132.2	4,327.6	4,008.0
15Y FHLMC Primary Mortgage Market Survey	6.57	5.50	5.50
30Y FHLMC Primary Mortgage Market Survey	7.18	6.18	6.22

Yesterday's Economic Releases	Survey	Actual	Prior
Change in Nonfarm Payrolls	70k	165k	29k
Two-Month Payroll Net Revision	--	84k	-60k
Change in Private Payrolls	65k	159k	46k
Change in Manufact. Payrolls	7k	19k	9k
Nonfarm Payrolls 3-Mo Avg Chg	--	137k	51k
Average Hourly Earnings MoM	0.3%	0.4%	0.1%
Average Hourly Earnings YoY	2.9%	3.1%	3.0%
Average Weekly Hours All Employees	34.4	34.4	34.4
Unemployment Rate	4.2%	4.1%	4.2%
Labor Force Participation Rate	61.8%	61.9%	61.8%
Underemployment Rate	7.6%	7.9%	7.6%
U. of Mich. Sentiment	48.0	51.0	48.0
U. of Mich. Current Conditions	47.0	51.0	46.7
U. of Mich. Expectations	49.0	50.9	48.8
U. of Mich. 1 Yr Inflation	4.6%	4.3%	4.7%
U. of Mich. 5-10 Yr Inflation	3.5%	3.4%	3.5%
Consumer Credit	$13.800b	$27.839b	$8.281b

Today's Economic Releases	Survey	Actual	Prior
Wholesale Trade Sales MoM	1.1%	--	1.8%
Wholesale Inventories MoM	0.6%	--	0.6%
NY Fed 1-Yr Inflation Expectations	3.79%	--	3.90%

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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