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

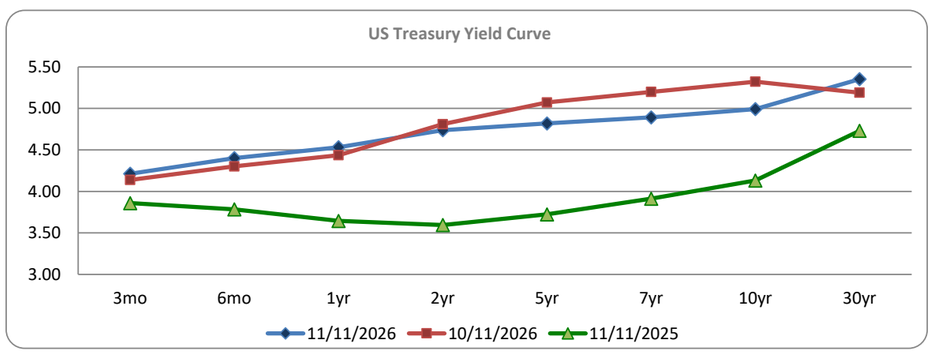
Wednesday, November 11, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.21	4.10	3.62	3.86
6 Mo	4.40	4.26	3.59	3.78
1 Yr	4.53	4.32	3.46	3.64
2 Yr	4.74	4.52	3.45	3.59
3 Yr	4.78	4.58	3.50	3.61
5 Yr	4.82	4.64	3.68	3.72
7 Yr	4.89	4.73	3.89	3.91
10 Yr	4.99	4.85	4.12	4.13
30 Yr	5.35	5.25	4.81	4.73
Bullet Agencies				
2 Yr	4.77	4.57	3.49	3.59
3 Yr	4.82	4.63	3.52	3.58
5 Yr	4.90	4.72	3.70	3.71
10 Yr	5.15	5.04	4.28	4.26
15 Yr	5.61	5.50	4.97	4.93
Bank Qualified Muni A Curve				
2 Yr	3.23	3.15	2.78	2.76
3 Yr	3.32	3.25	2.71	2.68
5 Yr	3.52	3.48	2.74	2.74
10 Yr	4.03	4.01	3.15	3.20
15 Yr	4.62	4.59	3.76	3.84

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.92	3.90	3.70	3.96
3 Mo	4.08	4.05	3.66	3.84
6 Mo	4.19	4.16	3.58	3.75
1 Yr	4.36	4.34	3.42	3.58
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.13
3 Mo	3.83	3.83	3.83	4.08
6 mo	3.76	3.76	3.76	3.97
1 Yr	3.65	3.65	3.65	3.79
2 Yr	3.65	3.65	3.65	3.71
3 Yr	3.70	3.70	3.70	3.74
5 Yr	3.89	3.89	3.89	3.86
10 Yr	4.54	4.54	4.54	4.47
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.59
FNMA 30 Year Pools				6.13
Taxable Municipal A Curve				
2 Yr	4.86	4.90	3.75	3.88
3 Yr	5.24	5.03	3.86	3.96
5 Yr	5.38	5.16	4.13	4.14
10 Yr	5.65	5.42	4.65	4.66

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.87	3.64	3.87
SOFR	3.88	3.71	3.93
Prime Rate	7.00	6.75	7.00
DowJones	52,232	48,367	46,987
S&P	7,521	6,896	6,729
Nasdaq	25,066	23,419	23,005
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,052.7	4,327.6	4,113.7
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
NFIB Small Business Optimism	98.2	97.8	97.9
ADP Weekly Employment Change	--	19.500k	16.750k
ADP Weekly Employment Change	--	19.750k	19.500k
BLS Won't Publish Oct. 2026 YoY CPI, Real Earnings Data			
CPI MoM	0.3%	0.4%	0.6%
Core CPI MoM	0.2%	0.3%	0.3%
CPI Index NSA	337.209	337.511	336.940
Core CPI Index SA	339.684	339.900	338.896



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	6.2%	-1.2%

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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