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

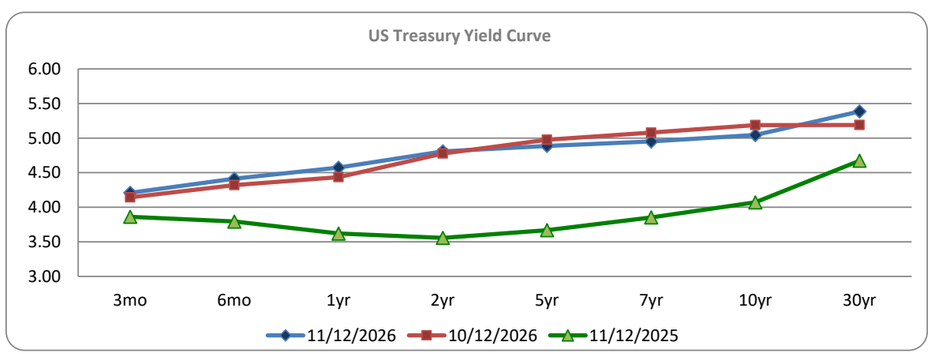
Thursday, November 12, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.21	4.21	3.62	3.86
6 Mo	4.41	4.40	3.59	3.79
1 Yr	4.57	4.53	3.46	3.62
2 Yr	4.81	4.74	3.45	3.56
3 Yr	4.85	4.78	3.50	3.55
5 Yr	4.89	4.82	3.68	3.67
7 Yr	4.95	4.89	3.89	3.85
10 Yr	5.04	4.99	4.12	4.07
30 Yr	5.39	5.35	4.81	4.67
Bullet Agencies				
2 Yr	4.77	4.77	3.49	3.62
3 Yr	4.82	4.82	3.52	3.62
5 Yr	4.90	4.90	3.70	3.75
10 Yr	5.15	5.15	4.28	4.28
15 Yr	5.61	5.61	4.97	4.95
Bank Qualified Muni A Curve				
2 Yr	3.23	3.23	2.78	2.80
3 Yr	3.32	3.32	2.71	2.72
5 Yr	3.52	3.52	2.74	2.77
10 Yr	4.03	4.03	3.15	3.18
15 Yr	4.62	4.62	3.76	3.82

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.92	3.92	3.70	3.95
3 Mo	4.08	4.08	3.66	3.84
6 Mo	4.19	4.19	3.58	3.74
1 Yr	4.36	4.36	3.42	3.55
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.17
3 Mo	3.83	3.83	3.83	4.09
6 mo	3.76	3.76	3.76	3.99
1 Yr	3.65	3.65	3.65	3.82
2 Yr	3.65	3.65	3.65	3.76
3 Yr	3.70	3.70	3.70	3.79
5 Yr	3.89	3.89	3.89	3.90
10 Yr	4.54	4.54	4.54	4.51
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.59
FNMA 30 Year Pools				6.13
Taxable Municipal A Curve				
2 Yr	4.86	5.11	3.75	3.91
3 Yr	5.24	5.24	3.86	3.99
5 Yr	5.38	5.38	4.13	4.18
10 Yr	5.65	5.65	4.65	4.68

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.86	3.64	3.87
SOFR	3.89	3.71	3.95
Prime Rate	7.00	6.75	7.00
DowJones	52,486	48,367	47,928
S&P	7,619	6,896	6,847
Nasdaq	25,466	23,419	23,468
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,931.2	4,327.6	4,136.1
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
MBA Mortgage Applications	--	6.2%	-1.2%



Today's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	194k	--	189k
Initial Claims 4-Wk Moving Avg	--	--	194.75k
Continuing Claims	1710k	--	1718k
Existing Home Sales	3.85m	--	3.99m
Existing Home Sales MoM	-3.5%	--	1.5%
Federal Budget Balance	-$317.5b	--	-$284.3b

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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