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

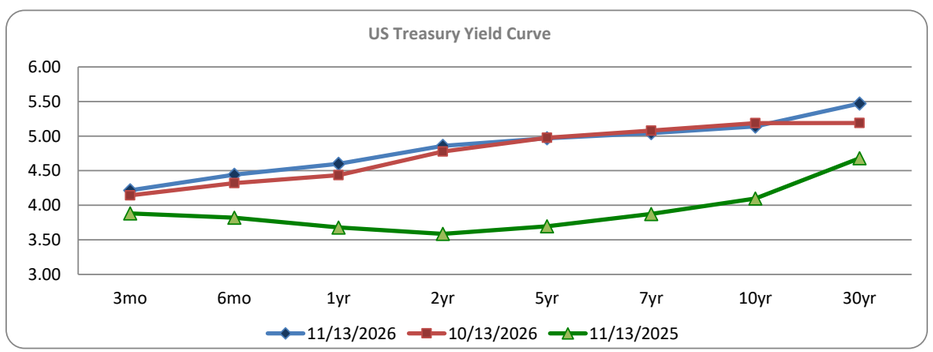
Friday, November 13, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.22	4.21	3.62	3.88
6 Mo	4.44	4.41	3.59	3.82
1 Yr	4.60	4.57	3.46	3.68
2 Yr	4.86	4.81	3.45	3.59
3 Yr	4.92	4.85	3.50	3.58
5 Yr	4.97	4.89	3.68	3.70
7 Yr	5.04	4.95	3.89	3.87
10 Yr	5.14	5.04	4.12	4.10
30 Yr	5.47	5.39	4.81	4.68
Bullet Agencies				
2 Yr	4.91	4.77	3.49	3.59
3 Yr	4.97	4.82	3.52	3.58
5 Yr	5.05	4.90	3.70	3.71
10 Yr	5.29	5.15	4.28	4.24
15 Yr	5.75	5.61	4.97	4.90
Bank Qualified Muni A Curve				
2 Yr	3.26	3.23	2.78	2.83
3 Yr	3.35	3.32	2.71	2.74
5 Yr	3.55	3.52	2.74	2.77
10 Yr	4.08	4.03	3.15	3.16
15 Yr	4.66	4.62	3.76	3.79

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.96	3.92	3.70	3.96
3 Mo	4.16	4.08	3.66	3.85
6 Mo	4.32	4.19	3.58	3.76
1 Yr	4.53	4.36	3.42	3.58
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.19
3 Mo	3.83	3.83	3.83	4.10
6 mo	3.76	3.76	3.76	4.00
1 Yr	3.65	3.65	3.65	3.79
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	3.86
10 Yr	4.54	4.54	4.54	4.46
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.75
FNMA 30 Year Pools				6.30
Taxable Municipal A Curve				
2 Yr	4.96	5.11	3.75	3.88
3 Yr	5.39	5.24	3.86	3.95
5 Yr	5.52	5.38	4.13	4.12
10 Yr	5.78	5.65	4.65	4.62

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.92	3.64	3.87
SOFR	3.90	3.71	3.98
Prime Rate	7.00	6.75	7.00
DowJones	52,297	48,367	48,255
S&P	7,592	6,896	6,851
Nasdaq	25,366	23,419	23,406
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,891.4	4,327.6	4,235.1
15Y FHLMC Primary Mortgage Market Survey	6.45	5.50	5.50
30Y FHLMC Primary Mortgage Market Survey	7.11	6.18	6.22

Yesterday's Economic Releases	Survey	Actual	Prior
Initial Jobless Claims	194k	200k	189k
Initial Claims 4-Wk Moving Avg	--	195.25k	194.75k
Continuing Claims	1710k	1697k	1718k
Existing Home Sales	3.85m	3.75m	3.99m
Existing Home Sales MoM	-3.5%	-5.5%	1.5%
Federal Budget Balance	-$317.5b	-$404.1b	-$284.3b



Today's Economic Releases	Survey	Actual	Prior
PPI Final Demand MoM	0.4%	--	1.3%
PPI Ex Food and Energy MoM	0.3%	--	0.7%
PPI Ex Food, Energy, Trade MoM	0.4%	--	0.5%
PPI Final Demand YoY	6.6%	--	6.3%
PPI Ex Food and Energy YoY	5.0%	--	5.0%
PPI Ex Food, Energy, Trade YoY	4.8%	--	5.0%

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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