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

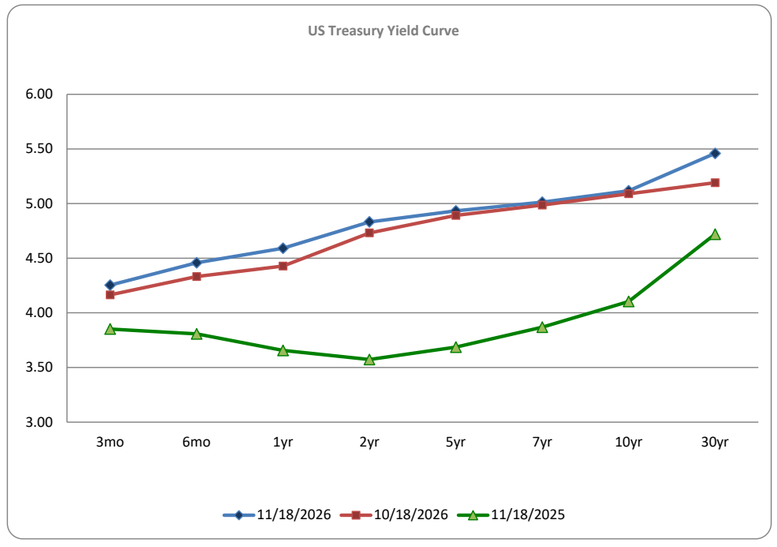
Valuations and Advisory Services:
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch

Wednesday, November 18, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.25	4.24	3.62	3.85
6 Mo	4.46	4.46	3.59	3.81
1 Yr	4.59	4.60	3.46	3.66
2 Yr	4.83	4.85	3.45	3.57
3 Yr	4.88	4.90	3.50	3.57
5 Yr	4.93	4.96	3.68	3.69
7 Yr	5.01	5.04	3.89	3.87
10 Yr	5.12	5.14	4.12	4.10
30 Yr	5.46	5.48	4.81	4.72
Bullet Agencies				
2 Yr	4.83	4.87	3.49	3.63
3 Yr	4.90	4.93	3.52	3.63
5 Yr	4.98	5.02	3.70	3.76
10 Yr	5.27	5.29	4.28	4.29
15 Yr	5.73	5.75	4.97	4.96
Bank Qualified Muni A Curve				
2 Yr	3.44	3.35	2.78	2.80
3 Yr	3.52	3.44	2.71	2.71
5 Yr	3.70	3.63	2.74	2.74
10 Yr	4.19	4.14	3.15	3.16
15 Yr	4.72	4.70	3.76	3.80

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	4.00	3.98	3.70	3.96
3 Mo	4.18	4.18	3.66	3.88
6 Mo	4.37	4.36	3.58	3.78
1 Yr	4.63	4.63	3.42	3.60
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	4.02
1 Yr	3.65	3.65	3.65	3.84
2 Yr	3.65	3.65	3.65	3.79
3 Yr	3.70	3.70	3.70	3.79
5 Yr	3.89	3.89	3.89	3.91
10 Yr	4.54	4.54	4.54	4.52
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.66
FNMA 30 Year Pools				6.28
Taxable Municipal A Curve				
2 Yr	4.89	5.21	3.75	3.93
3 Yr	5.30	5.34	3.86	4.00
5 Yr	5.47	5.50	4.13	4.18
10 Yr	5.75	5.78	4.65	4.68



Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.88	3.64	3.88
SOFR	3.92	3.71	4.00
Prime Rate	7.00	6.75	7.00
DowJones	50,759	48,367	46,590
S&P	7,341	6,896	6,672
Nasdaq	24,328	23,419	22,708
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,772.1	4,327.6	4,040.6
15Y FHLMC Primary Mortgage Market Survey	6.45	5.50	5.49
30Y FHLMC Primary Mortgage Market Survey	7.11	6.18	6.24

Yesterday's Economic Releases	Survey	Actual	Prior
ADP Weekly Employment Change	--	23.750k	19.750k
New York Fed Services Business Activity	-12.0	-10.6	-20.7
Retail Sales Advance MoM	0.1%	0.2%	0.8%
Retail Sales Ex Auto MoM	0.4%	0.6%	0.9%
Retail Sales Ex Auto and Gas	0.3%	0.5%	0.2%
Retail Sales Control Group	0.3%	0.6%	0.1%
BLS Won't Publish Oct. 2026 YoY Import/Export Prices Data			
Import Price Index MoM	0.7%	1.1%	1.1%
Import Price Index ex Petroleum MoM	0.5%	0.8%	0.8%
Export Price Index MoM	0.5%	1.1%	2.2%
Industrial Production MoM	0.1%	-0.4%	0.7%
Manufacturing Production MoM	0.2%	0.3%	0.3%
Capacity Utilization	76.8%	76.4%	76.9%
Business Inventories	0.5%	0.5%	0.4%
NAHB Housing Market Index	29	25	29

Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-2.3%	6.2%
Housing Starts	1250k	--	1221k
Housing Starts MoM	2.4%	--	-5.2%
Building Permits	1375k	--	1398k
Building Permits MoM	-1.7%	--	-0.4%
Pending Home Sales MoM	-2.0%	--	-7.3%
Pending Home Sales NSA YoY	-14.5%	--	-12.6%
FOMC Meeting Minutes	--	--	--
Total Net TIC Flows	--	--	$199.8b
Net Long-term TIC Flows	--	--	$279.2b

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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