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

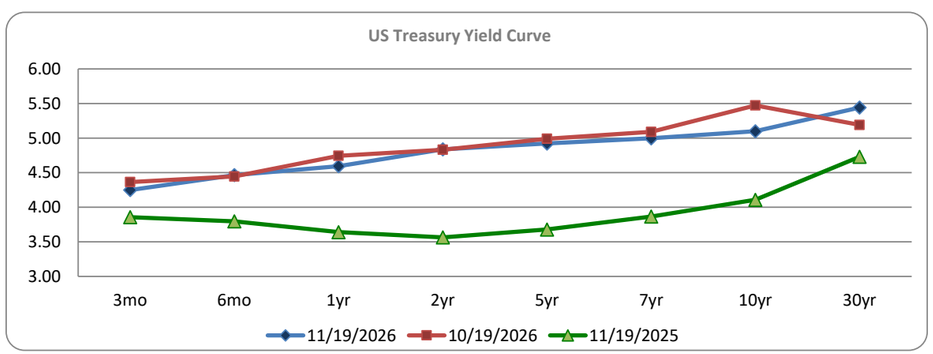
**Valuations and Advisory Services:**
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

# Daily Market Watch

Thursday, November 19, 2026

| | Current | Yest | Dec-25 | 1 Yr Ago |
|---|---|---|---|---|
| **Treasuries** | | | | |
| 3 Mo | 4.25 | 4.24 | 3.62 | 3.86 |
| 6 Mo | 4.46 | 4.46 | 3.59 | 3.80 |
| 1 Yr | 4.59 | 4.60 | 3.46 | 3.64 |
| 2 Yr | 4.84 | 4.85 | 3.45 | 3.56 |
| 3 Yr | 4.87 | 4.90 | 3.50 | 3.56 |
| 5 Yr | 4.92 | 4.96 | 3.68 | 3.68 |
| 7 Yr | 5.00 | 5.04 | 3.89 | 3.87 |
| 10 Yr | 5.10 | 5.14 | 4.12 | 4.11 |
| 30 Yr | 5.44 | 5.48 | 4.81 | 4.73 |
| **Bullet Agencies** | | | | |
| 2 Yr | 4.83 | 4.87 | 3.49 | 3.60 |
| 3 Yr | 4.89 | 4.93 | 3.52 | 3.60 |
| 5 Yr | 4.96 | 5.02 | 3.70 | 3.73 |
| 10 Yr | 5.22 | 5.29 | 4.28 | 4.27 |
| 15 Yr | 5.68 | 5.75 | 4.97 | 4.94 |
| **Bank Qualified Muni A Curve** | | | | |
| 2 Yr | 3.33 | 3.35 | 2.78 | 2.81 |
| 3 Yr | 3.41 | 3.44 | 2.71 | 2.73 |
| 5 Yr | 3.57 | 3.63 | 2.74 | 2.79 |
| 10 Yr | 4.06 | 4.14 | 3.15 | 3.22 |
| 15 Yr | 4.63 | 4.70 | 3.76 | 3.83 |

| | Current | Yest | Dec-25 | 1 Yr Ago |
|---|---|---|---|---|
| **SOFR** | | | | |
| 1 Mo | 4.01 | 3.98 | 3.70 | 3.96 |
| 3 Mo | 4.19 | 4.18 | 3.66 | 3.89 |
| 6 Mo | 4.36 | 4.36 | 3.58 | 3.80 |
| 1 Yr | 4.60 | 4.63 | 3.42 | 3.61 |
| **FHLB Borrowings (Boston)** | | | | |
| 1 Mo | 3.89 | 3.89 | 3.89 | 4.19 |
| 3 Mo | 3.83 | 3.83 | 3.83 | 4.09 |
| 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 | 3.76 |
| 3 Yr | 3.70 | 3.70 | 3.70 | 3.77 |
| 5 Yr | 3.89 | 3.89 | 3.89 | 3.90 |
| 10 Yr | 4.54 | 4.54 | 4.54 | 4.52 |
| **Generic Current Coupon MBS** | | | | |
| FNMA 15 Year Pools | | | | 5.67 |
| FNMA 30 Year Pools | | | | 6.25 |
| **Taxable Municipal A Curve** | | | | |
| 2 Yr | 4.91 | 5.21 | 3.75 | 3.90 |
| 3 Yr | 5.30 | 5.34 | 3.86 | 3.96 |
| 5 Yr | 5.43 | 5.50 | 4.13 | 4.15 |
| 10 Yr | 5.66 | 5.78 | 4.65 | 4.66 |




| Market Information | Current | Dec-25 | 1 Yr Ago |
|---|---|---|---|
| Fed Funds | 3.88 | 3.64 | 3.88 |
| SOFR | 3.90 | 3.71 | 3.94 |
| Prime Rate | 7.00 | 6.75 | 7.00 |
| DowJones | 50,198 | 48,367 | 46,092 |
| S&P | 7,324 | 6,896 | 6,617 |
| Nasdaq | 24,430 | 23,419 | 22,433 |
| Unemployment | 4.10 | 4.40 | 4.40 |
| MI Unemployment | 5.00 | 5.00 | 5.00 |
| Gold | 3,715.3 | 4,327.6 | 4,109.0 |
| 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 |
|---|---|---|---|
| MBA Mortgage Applications | -- | -2.3% | 6.2% |
| Housing Starts | 1250k | 1309k | 1221k |
| Housing Starts MoM | 2.4% | 9.9% | -5.2% |
| Building Permits | 1375k | 1295k | 1398k |
| Building Permits MoM | -1.7% | -7.4% | -0.4% |
| Pending Home Sales MoM | -2.0% | -4.7% | -7.3% |
| Pending Home Sales NSA YoY | -14.5% | -17.1% | -12.6% |
| FOMC Meeting Minutes | -- | -- | -- |
| Total Net TIC Flows | -- | $261.0b | $199.8b |
| Net Long-term TIC Flows | -- | $155.3b | $279.2b |

| Today's Economic Releases | Survey | Actual | Prior |
|---|---|---|---|
| Philadelphia Fed Business Outlook | 20.1 | -- | 20.9 |
| Initial Jobless Claims | 198k | -- | 200k |
| Initial Claims 4-Wk Moving Avg | -- | -- | 195.25k |
| Continuing Claims | 1703k | -- | 1697k |
| Leading Index | 0.0% | -- | 0.0% |
| Kansas City Fed Manf. Activity | 11 | -- | 11 |

**Next Fed Meeting: December 9th, 2026**

McQueen Financial Advisors

**'The Financial Institution Experts'**

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