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

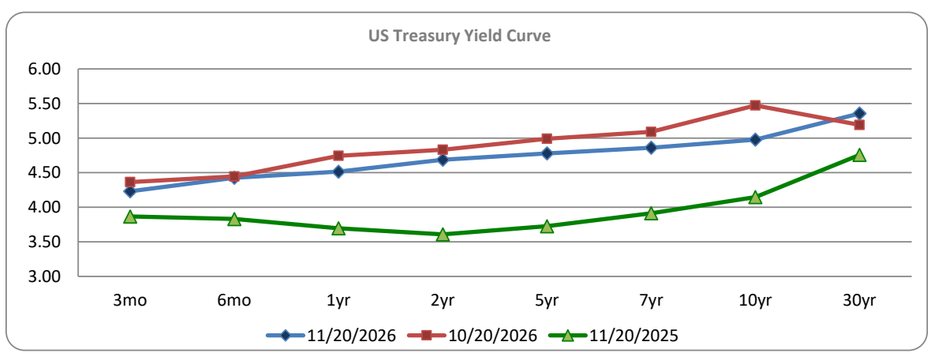
Valuations and Advisory Services:
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch

Friday, November 20, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.23	4.25	3.62	3.87
6 Mo	4.43	4.46	3.59	3.83
1 Yr	4.51	4.59	3.46	3.70
2 Yr	4.69	4.84	3.45	3.61
3 Yr	4.72	4.87	3.50	3.61
5 Yr	4.78	4.92	3.68	3.73
7 Yr	4.86	5.00	3.89	3.91
10 Yr	4.98	5.10	4.12	4.15
30 Yr	5.36	5.44	4.81	4.76
Bullet Agencies				
2 Yr	4.80	4.83	3.49	3.61
3 Yr	4.85	4.89	3.52	3.61
5 Yr	4.93	4.96	3.70	3.74
10 Yr	5.20	5.22	4.28	4.28
15 Yr	5.66	5.68	4.97	4.95
Bank Qualified Muni A Curve				
2 Yr	3.32	3.33	2.78	2.81
3 Yr	3.41	3.41	2.71	2.73
5 Yr	3.55	3.57	2.74	2.80
10 Yr	4.04	4.06	3.15	3.23
15 Yr	4.62	4.63	3.76	3.84

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	4.03	4.01	3.70	3.95
3 Mo	4.20	4.19	3.66	3.87
6 Mo	4.38	4.36	3.58	3.77
1 Yr	4.60	4.60	3.42	3.58
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.18
3 Mo	3.83	3.83	3.83	4.09
6 mo	3.76	3.76	3.76	4.01
1 Yr	3.65	3.65	3.65	3.81
2 Yr	3.65	3.65	3.65	3.74
3 Yr	3.70	3.70	3.70	3.75
5 Yr	3.89	3.89	3.89	3.87
10 Yr	4.54	4.54	4.54	4.50
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.63
FNMA 30 Year Pools				6.22
Taxable Municipal A Curve				
2 Yr	4.89	5.18	3.75	3.91
3 Yr	5.24	5.30	3.86	3.97
5 Yr	5.36	5.43	4.13	4.16
10 Yr	5.63	5.66	4.65	4.68



Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.88	3.64	3.88
SOFR	3.91	3.71	3.91
Prime Rate	7.00	6.75	7.00
DowJones	49,097	48,367	46,139
S&P	7,176	6,896	6,642
Nasdaq	23,879	23,419	22,564
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,573.6	4,327.6	4,087.8
15Y FHLMC Primary Mortgage Market Survey	6.66	5.50	5.49
30Y FHLMC Primary Mortgage Market Survey	7.28	6.18	6.24

Yesterday's Economic Releases	Survey	Actual	Prior
Philadelphia Fed Business Outlook	20.1	6.3	20.9
Initial Jobless Claims	198k	203k	200k
Initial Claims 4-Wk Moving Avg	--	197.75k	195.25k
Continuing Claims	1703k	1763k	1697k
Leading Index	0.0%	-0.3%	0.0%
Kansas City Fed Manf. Activity	11	18	11

Today's Economic Releases	Survey	Actual	Prior
U. of Mich. Sentiment	51.6	--	51.0
U. of Mich. Current Conditions	52.3	--	51.0
U. of Mich. Expectations	51.2	--	50.9
U. of Mich. 1 Yr Inflation	4.2%	--	4.3%
U. of Mich. 5-10 Yr Inflation	3.4%	--	3.4%
Kansas City Fed Services Activity	9	--	10

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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