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

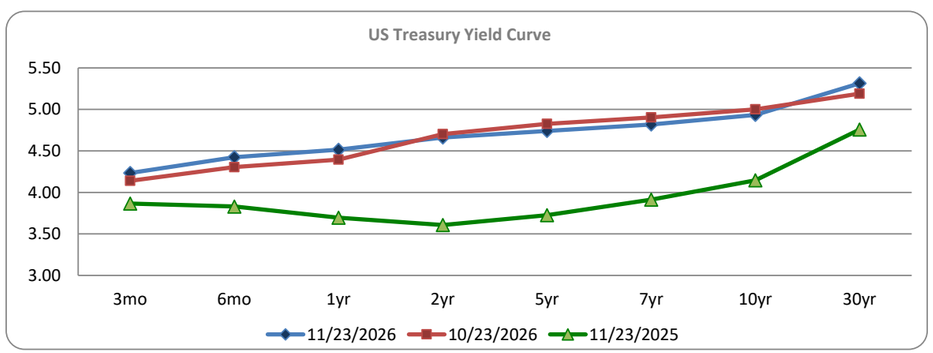
Valuations and Advisory Services:
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch

Monday, November 23, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.23	4.23	3.62	3.87
6 Mo	4.42	4.43	3.59	3.83
1 Yr	4.51	4.51	3.46	3.70
2 Yr	4.66	4.69	3.45	3.61
3 Yr	4.69	4.72	3.50	3.61
5 Yr	4.74	4.78	3.68	3.73
7 Yr	4.82	4.86	3.89	3.91
10 Yr	4.93	4.98	4.12	4.15
30 Yr	5.32	5.36	4.81	4.76
Bullet Agencies				
2 Yr	4.67	4.80	3.49	3.61
3 Yr	4.72	4.85	3.52	3.61
5 Yr	4.79	4.93	3.70	3.74
10 Yr	5.08	5.20	4.28	4.28
15 Yr	5.54	5.66	4.97	4.95
Bank Qualified Muni A Curve				
2 Yr	3.31	3.32	2.78	2.81
3 Yr	3.39	3.41	2.71	2.73
5 Yr	3.53	3.55	2.74	2.80
10 Yr	4.01	4.04	3.15	3.23
15 Yr	4.57	4.62	3.76	3.84

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	4.04	4.03	3.70	3.95
3 Mo	4.21	4.20	3.66	3.87
6 Mo	4.38	4.38	3.58	3.77
1 Yr	4.62	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				5.53
FNMA 30 Year Pools				6.12
Taxable Municipal A Curve				
2 Yr	4.79	5.13	3.75	3.91
3 Yr	5.06	5.24	3.86	3.97
5 Yr	5.20	5.36	4.13	4.16
10 Yr	5.49	5.63	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	3.91
Prime Rate	7.00	6.75	7.00
DowJones	48,147	48,367	46,139
S&P	6,910	6,896	6,642
Nasdaq	22,618	23,419	22,564
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,649.8	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
U. of Mich. Sentiment	51.6	51.5	51.0
U. of Mich. Current Conditions	52.3	49.4	51.0
U. of Mich. Expectations	51.2	52.9	50.9
U. of Mich. 1 Yr Inflation	4.2%	3.7%	4.3%
U. of Mich. 5-10 Yr Inflation	3.4%	3.3%	3.4%
Kansas City Fed Services Activity	9	3	10

Today's Economic Releases	Survey	Actual	Prior
Chicago Fed Nat Activity Index	0.20	--	0.07
S&P Global US Manufacturing PMI	54.5	--	54.9
S&P Global US Services PMI	55.5	--	56.1
S&P Global US Composite PMI	55.6	--	55.9

Next Fed Meeting: December 9th, 2026

McQueen Financial Advisors

'The Financial Institution Experts'

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