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

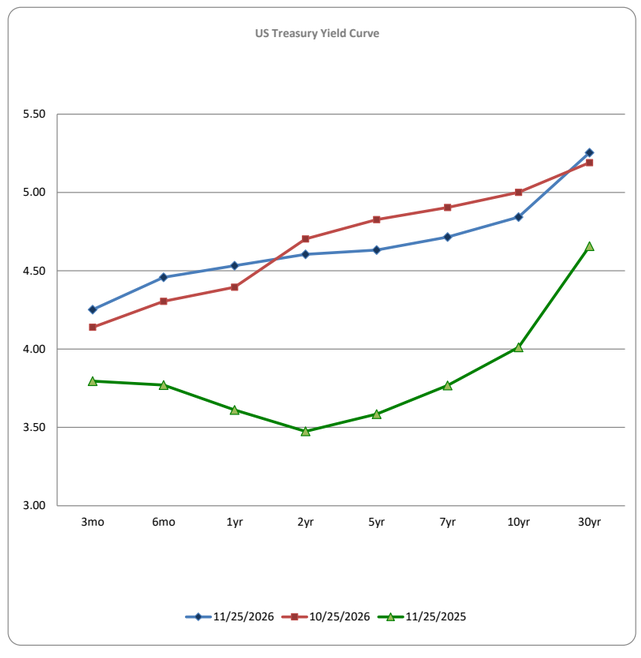
Valuations and Advisory Services:
- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch

Wednesday, November 25, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	4.25	4.23	3.62	3.79
6 Mo	4.46	4.42	3.59	3.77
1 Yr	4.53	4.51	3.46	3.61
2 Yr	4.60	4.66	3.45	3.47
3 Yr	4.60	4.69	3.50	3.47
5 Yr	4.63	4.74	3.68	3.58
7 Yr	4.72	4.82	3.89	3.77
10 Yr	4.84	4.93	4.12	4.01
30 Yr	5.25	5.32	4.81	4.66
Bullet Agencies				
2 Yr	4.73	4.67	3.49	3.54
3 Yr	4.76	4.72	3.52	3.52
5 Yr	4.82	4.79	3.70	3.65
10 Yr	5.07	5.08	4.28	4.19
15 Yr	5.53	5.54	4.97	4.84
Bank Qualified Muni A Curve				
2 Yr	3.33	3.31	2.78	2.84
3 Yr	3.41	3.39	2.71	2.77
5 Yr	3.53	3.53	2.74	2.78
10 Yr	4.01	4.01	3.15	3.19
15 Yr	4.56	4.57	3.76	3.82

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	4.07	4.04	3.70	3.93
3 Mo	4.21	4.21	3.66	3.84
6 Mo	4.36	4.38	3.58	3.74
1 Yr	4.55	4.62	3.42	3.53
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.18
3 Mo	3.83	3.83	3.83	4.07
6 mo	3.76	3.76	3.76	3.96
1 Yr	3.65	3.65	3.65	3.76
2 Yr	3.65	3.65	3.65	3.69
3 Yr	3.70	3.70	3.70	3.69
5 Yr	3.89	3.89	3.89	3.82
10 Yr	4.54	4.54	4.54	4.45
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.53
FNMA 30 Year Pools				6.12
Taxable Municipal A Curve				
2 Yr	4.96	4.96	3.75	3.83
3 Yr	5.12	5.06	3.86	3.89
5 Yr	5.21	5.20	4.13	4.07
10 Yr	5.49	5.49	4.65	4.62



McQueen Financial Advisors

'The Financial Institution Experts'

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.88	3.64	3.88
SOFR	3.94	3.71	3.96
Prime Rate	7.00	6.75	7.00
DowJones	50,019	48,367	46,448
S&P	7,201	6,896	6,705
Nasdaq	23,734	23,419	22,872
Unemployment	4.10	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	3,541.0	4,327.6	4,171.8
15Y FHLMC Primary Mortgage Market Survey	6.66	5.50	5.54
30Y FHLMC Primary Mortgage Market Survey	7.28	6.18	6.26

Yesterday's Economic Releases	Survey	Actual	Prior
Bloomberg Nov. United States Economic Survey			
ADP Weekly Employment Change	--	21.000k	23.750k
Philadelphia Fed Non-Manufacturing Activity	-17.0	-1.5	-23.6
FHFA House Price Index MoM	0.2%	0.0%	0.3%
FHFA House Price Index QoQ	--	0.7%	0.4%
S&P Cotality CS 20-City MoM SA	0.20%	0.13%	0.27%
S&P Cotality CS 20-City YoY NSA	2.71%	2.56%	2.65%
S&P Cotality CS US HPI YoY NSA	2.20%	2.09%	2.09%
Richmond Fed Manufact. Index	-2	3	-2
Richmond Fed Business Conditions	--	-16	-5
Conf. Board Consumer Confidence	92.4	103.3	91.7
Conf. Board Present Situation	121.1	132.8	120.4
Conf. Board Expectations	74.0	83.6	72.6
Fed Releases Annual Revision to Industrial Production			

Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	6.1%	-2.3%
Personal Income	0.4%	--	0.2%
Personal Spending	0.4%	--	0.5%
Real Personal Spending	0.1%	--	0.0%
PCE Price Index MoM	0.3%	--	0.5%
PCE Price Index YoY	3.8%	--	3.6%
Core PCE Price Index MoM	0.3%	--	0.3%
Core PCE Price Index YoY	3.2%	--	3.1%
GDP Annualized QoQ	3.5%	--	3.4%
Personal Consumption	3.9%	--	3.8%
GDP Price Index	2.3%	--	2.3%
Core PCE Price Index QoQ	2.5%	--	2.5%
Initial Jobless Claims	200k	--	203k
Initial Claims 4-Wk Moving Avg	198.00k	--	197.75k
Continuing Claims	1740k	--	1763k
Durable Goods Orders	0.7%	--	1.9%
Durables Ex Transportation	0.5%	--	0.5%
Cap Goods Orders Nondef Ex Air	0.7%	--	0.6%
Cap Goods Ship Nondef Ex Air	0.8%	--	1.2%
New Home Sales	650k	--	676k
New Home Sales MoM	-3.8%	--	-0.6%
Fed Releases Beige Book			
Building Permits	1295k	1297k	1295k
Building Permits MoM	-3.9%	-7.2%	-7.4%

Next Fed Meeting: December 9th, 2026

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