Yields fall, Bitcoin slides
Week 47 in rates, currencies and filings

16 Nov – 20 November 2026

US Treasury yields ended the week lower, while the 30-year mortgage rate rose. Bitcoin fell 13.5% over the week. This report covers 16 to 20 November 2026 and rests on official market data, releases and filings.

MARKETS

Markets: lower yields, softer euro
Most of the move came on Friday

The US 2-year yield stood at 4.63% on 20 November, down 25 bp from 4.88% a week earlier. The US 10-year yield stood at 4.92%, down 23 bp from 5.15% (source: U.S. Treasury). Both yields eased each day, with the largest single-day drop on Friday.

EUR/USD was 1.099 on 20 November, down 0.6% on the week from 1.1052 (source: ECB). Bitcoin traded at $59,040 on 20 November, down 13.5% from $68,222 a week earlier (source: mempool.space). It fell on most days of the week, including a drop of 2.3% on the final day.

MARKET	LEVEL	DATE	7 DAYS	52 WEEKS
US 2-year yield	4.63 %	20 Nov	−25 bp	3.38 – 4.92
US 10-year yield	4.92 %	20 Nov	−23 bp	3.97 – 5.31
US 30-year mortgage rate	7.28 %	19 Nov	+17 bp	5.98 – 7.40
EUR/USD	1.0990	20 Nov	−0.6 %	1.0968 – 1.1974
Bitcoin	59,040 $	20 Nov	−13.5 %	58,548 – 96,904

U.S. Treasury, Freddie Mac, Primary Mortgage Market Survey®, ECB, mempool.space · Change: latest value against the value seven days earlier

MARKETS

US 10-year yield · 90 days



U.S. Treasury

MARKETS

US 2-year yield · 90 days



U.S. Treasury

DATA RELEASES

Data: inflation and mortgage rates

UK and euro area prices rose

The Freddie Mac 30-year mortgage rate was 7.28% on 19 November, up from 7.11% a week earlier. UK CPI came in at 3.6% year on year, against 3.5% before. Euro area final CPI was 4.0%, against 3.8% before.

The UK unemployment rate was 4.6%, against 4.7% before. UK retail sales rose 0.7% month on month, after -0.7% before. In the US, unemployment claims were 203K, against 200K before. Canadian CPI was 3.1% year on year, unchanged.

DAY	RELEASE	ACTUAL	PREVIOUS
16 Nov	CAD · CPI y/y	3.1%	3.1%
17 Nov	GBP · Unemployment Rate	4.6%	4.7%
18 Nov	GBP · CPI y/y	3.6%	3.5%
18 Nov	USD · Crude Oil Inventories	3.4M	4.7M
18 Nov	EUR · Final CPI y/y	4.0%	3.8%
19 Nov	USD · Unemployment Claims	203K	200K
19 Nov	USD · 30-Year Fixed Mortgage Rate	7.28%	7.11%
20 Nov	GBP · Retail Sales m/m	0.7%	-0.7%

Official releases (BLS, BEA, Census, Fed, EIA and others)

SANCTIONS

Russia sanctions lists grow in the EU
EU count up 27 on the week

The EU sanctions count for the Russian Federation stood at 1951 at the end of the week, 27 more than a week earlier. The US OFAC count was 5404, unchanged on the week.

> **What this measures**
> The figures count entries on official sanctions lists. A higher count means more listed targets, not a judgement on their effect.

FILING

Optimum Communications files 8-K
Item 2.04 on a financial obligation

Optimum Communications filed an SEC Form 8-K under item 2.04, Triggering Events That Accelerate or Increase a Direct Financial Obligation, on 16 November. An earlier 8-K under item 4.02, on non-reliance on previously issued financial statements, was filed on 21 September.

> **What an 8-K is**
> An 8-K is a report US-listed companies file with the SEC to disclose material events.

COMPANY

Viatris completes Pacira acquisition
SEC filing dated 17 November

Viatris filed an SEC Form 8-K under item 2.01, Completion of Acquisition or Disposition of Assets, on 17 November. An earlier 8-K under item 1.01, Entry into a Material Definitive Agreement, was filed on 8 October. A company press release on 17 November also announced the completion.

> **Reading the item numbers**
> Each 8-K item number stands for a type of event. Item 2.01 covers completed acquisitions.

NEXT WEEK

Next week: US growth and prices

GDP and Core PCE on the calendar

The US calendar for the coming week includes preliminary GDP q/q, last at 2.2%, and the Core PCE Price Index m/m, last at 0.3%. Personal income and personal spending are also due, last at 0.2% and 0.5%. The next Freddie Mac mortgage rate reading follows the current 7.28%.

DAY	RELEASE	LAST	RELEASED
24 Nov	USD · HPI m/m	0.3%	27 Oct
25 Nov	USD · Prelim GDP q/q	2.2%	26 Aug
25 Nov	USD · Core PCE Price Index m/m	0.3%	29 Oct
25 Nov	USD · Personal Income m/m	0.2%	29 Oct
25 Nov	USD · Personal Spending m/m	0.5%	29 Oct
25 Nov	USD · Unemployment Claims	203K	19 Nov
25 Nov	USD · Crude Oil Inventories	3.4M	18 Nov
25 Nov	USD · 30-Year Fixed Mortgage Rate	7.28%	19 Nov

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SOURCES

U.S. Department of the Treasury · Freddie Mac, Primary Mortgage Market Survey® · European Central Bank · mempool.space · BLS, BEA, U.S. Census Bureau, Federal Reserve, EIA (economic calendar) · OFAC (U.S. Treasury) · EU sanctions list · SEC EDGAR · GDELT Project

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