A CAPITAL ALLOCATOR'S WEEKLY WEATHER REPORT

Weekly Market Pressure Gauge

Week of September 14, 2026

September 14, 2026

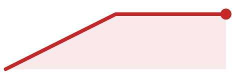
Kuma Capital Investments, Inc.

EXECUTIVE SUMMARY

MARKET PRESSURE SCORE

8.5/10

HIGH RISK



OPPORTUNITY SCORE

8.6/10

FAVORABLE

MARKET REGIME	RECOMMENDED STANCE	POSTURE
Late Cycle Stable	**Patient & Opportunistic**	**Building watchlists while maintaining liquidity**

PRESSURE DRIVERS

Rates	8.6/10
Liquidity	8/10
Credit	7.2/10
Consumer	7.2/10
Speculation	8/10

WHAT BREAKS FIRST

Private Credit	**31%**
CRE Refinancing	**24%**
Consumer Credit	**18%**
Regional Banks	**15%**
Valuation Reset	**12%**

Bottom line. As of Monday, September 14, 2026, Treasury yields remain elevated with the 10Y near ~4.96% and the 30Y around ~5.35% on the latest prints through September 11. ([treasuryratewatch.com](https://treasuryratewatch.com/daily/treasury-yield-curve?utm_source=openai)) Japan’s 10Y JGB hovered just under the 3% threshold (~2.99%) after briefly touching 3.00% on September 1 for the first time since 1996. ([ca.investing.com](https://ca.investing.com/rates-bonds/japan-10-year-bond-yield-historical-data?utm_source=openai)) Crude oil stays a key pressure point: Brent is trading near ~$107–108 while WTI is around ~$99 into the new week. ([ca.investing.com](https://ca.investing.com/commodities/brent-oil-historical-data?cid=1184864&utm_source=openai)) US high-yield spreads remain tight near ~270 bps as of September 10. ([ycharts.com](https://ycharts.com/indicators/us_high_yield_master_ii_optionadjusted_spread?source=content_type%3Areact%7Cfirst_level_url%3Aarticle%7Csection%3Amain_content%7Cbutton%3Abody_link&utm_source=openai)) August CPI came in at 3.4% year over year, reinforcing a late-cycle backdrop with sticky inflation and higher-for-longer policy risk. ([apnews.com](https://apnews.com/article/c76f53f7a53def0c464ca44ac637f203?utm_source=openai)) Stay patient, liquid, and ready for forced-selling opportunities.

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Market Pressure Map

Kuma Capital Investments, Inc.

TRAFFIC-LIGHT GRID — 20 INDICATORS

●	Treasury Yields	▲	●	Japanese Yields	▲
●	Yield Curve	▬	●	Oil	▲
●	Gold	▼	●	Inflation	▬
●	Equity Valuations	▲	●	Market Breadth	▲
●	HY Credit Spreads	▬	●	Liquidity	▬
●	Regional Banks	▬	●	Commercial Real Estate	▲
●	Consumer Health	▲	●	Consumer Credit	▲
●	Corporate Distress	▲	●	Private Credit	▲
●	Housing	▬	●	Capex Cycle	▲
●	IPO / SPAC	▲	●	Insider Buying	▬

● Low ● Watch ● Elevated ● High

▲ worsening ▬ stable ▼ improving

WHAT BREAKS FIRST — PROBABILITY

PRESSURE POINT	PROBABILITY
Private Credit	**31%**
CRE Refinancing	**24%**
Consumer Credit	**18%**
Regional Banks	**15%**
Valuation Reset	**12%**

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Velocity & Acceleration

Kuma Capital Investments, Inc.

HEADLINE TREND — TODAY VS 30 / 90 DAYS

INDICATOR	90D	30D	TODAY	TREND
Stress / Pressure	8	8.5	**8.5**	▬
Opportunity	7.1	8.2	**8.6**	▲
Treasury Stress	7.8	8.8	**8.6**	▼
Private Credit Stress	7.1	8	**8.3**	▲
Consumer Credit Stress	6.9	7.5	**8**	▲
Liquidity Stress	7	8	**7.9**	▼

RATES

INDICATOR	90D	30D	TODAY	TREND
US 10Y (%)	4.26	4.66	**4.96**	▲
US 30Y (%)	4.77	5.14	**5.35**	▲
Japan 10Y (%)	2.25	2.79	**2.99**	▲

CREDIT

INDICATOR	90D	30D	TODAY	TREND
HY Spreads (bps)	307	279	**270**	▼
Private Credit Defaults (%)	5.1	6	**6.2**	▲
Card Delinquencies (%)	3.9	4.1	**4.3**	▲

SPECULATION

INDICATOR	90D	30D	TODAY
Concentration	High	Extreme	**Extreme**
IPO Activity	Moderate	High	**High**
Insider Buying	Neutral	Weak	**Very Weak**

REGIME TRACKER

Treasury Stress	Elevated
Sovereign / JGB Stress	High
Private Credit	High
Consumer Credit	High
HY Spreads	Low
Unemployment	Low

Late Cycle → **Late Cycle**

Direction: Stable but fragile

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Insider Sentiment

Kuma Capital Investments, Inc.

INSIDER BUYING & SELLING BY SECTOR — LATEST REPORTED WEEK

SECTOR	BUYING ($)	SELLING ($)	SELL / BUY	SIGNAL
Basic Industries	432,000	2,015,000	4.7×	Mixed
Capital Goods	7,089,000	44,580,000	6.3×	Mixed
Consumer Durables	138,000	1,695,000	12.3×	Sell-heavy
Consumer Non-Durables	29,000	8,050,000	278×	Sell-heavy
Consumer Services	91,000	194,300,000	2135×	Sell-heavy
Energy	642,000	7,010,000	10.9×	Mixed
Finance	488,000	111,900,000	229×	Sell-heavy
Health Care	7,760,000	135,400,000	17.4×	Sell-heavy
Public Utilities	0	9,410,000	∞	Sell-only
Technology	1,148,000	438,700,000	382×	Sell-heavy
Transportation	103,000	18,000	0.2×	Buying

Buying — insider buying exceeds norms (≤ 2× sell/buy) Mixed Sell-heavy (≥ 12×)

COMPOSITE READ

Sell-heavy overall sell/buy 53.2×

Total buying 17,920,000 vs selling 953,078,000 · 1 green / 3 yellow / 7 red

HOW TO READ IT

Insiders always sell more than they buy, so the signal is the **ratio**, not the raw totals. A surge of green in cyclicals (industrials, energy, financials) tends to appear near maximum pessimism. A wall of red during expensive markets suggests optimism is running ahead of fundamentals. Watch for **shifts** across weeks, not any single print.

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Opportunity & Action

Kuma Capital Investments, Inc.

FORCED-SELLING WATCHLIST

AREA	SCORE
Grid Infrastructure	**9/10**
Natural Gas Pipelines	**9/10**
Utilities	**9/10**
Water Infrastructure	**8/10**
Defense Suppliers	**8/10**
Industrial Services	**8/10**
CRE Debt	**7/10**
Regional Banks	**6/10**

OPPORTUNITY METER

Fear	5/10
Forced selling	5/10
Opportunity	9/10

The best entries historically appear when fear and forced selling spike — not before. Read this as a measure of how close conditions are, not a buy signal today.

ACTION ITEMS

WORTH WATCHING

- ✓ Build watchlists
- ✓ Maintain liquidity
- ✓ Monitor BOJ normalization
- ✓ Track private-credit deterioration
- ✓ Follow commercial real-estate refinancing

WORTH AVOIDING

- ✕ Chase speculative AI names
- ✕ Reach for yield in weak credit
- ✕ Buy distressed CRE before repricing completes
- ✕ Assume lower Treasury yields eliminate structural risks