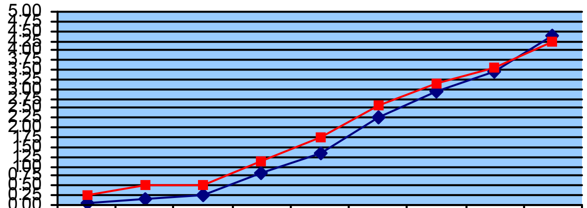
MARKETS AT A GLANCE

Friday, November 13, 2009

Ambassador Financial Group, Inc

US Treasury Curve



	3M	6M	1Y	2Y	3Y	5Y	7Y	10Y	30Y
Treasury	0.06	0.16	0.28	0.83	1.36	2.26	2.96	3.45	4.39
Libor/Swap	0.27	0.52	0.5	1.15	1.75	2.58	3.12	3.57	4.25

US Agency Bullets

Maturity	Yield	Spread to UST
1Y	0.36	8
2Y	0.98	15
3Y	1.54	18
5Y	2.63	37
7Y	3.41	45
10Y	4.09	64

Callable Agencies

Maturity	Call Date	Yield	Spread to UST
2Y	1Y	1.05	22
3Y	1Y	1.78	42
4Y	1Y	2.44	63
5Y	1Y	2.96	70
7Y	1Y	3.45	49
10Y	1Y	4.34	89

**** Bermuda Call Feature ****

Agency Passthrough MBS

Term	Coupon	Price	Yield	Avg. Life	Duration	Spread to A.L.
10 Year	4.00%	104.406	2.30	2.86	2.67	99
15 Year	4.00%	102.594	2.85	2.63	2.43	167
15 Year	4.50%	104.563	2.27	2.27	2.14	127
20 Year	4.50%	103.094	3.20	2.75	2.52	196
30 Year	4.50%	101.688	3.95	3.94	3.38	215
30 Year	5.00%	104.250	3.71	3.88	3.39	193

Yield, A.L., and Duration using Espiel Prepayment Model PSA Equivalent

Bank Qualified Tax-Exempt Municipal Debt

Maturity	Nominal Yield	TEY	TEY Spread to UST	% of UST
5Y	2.30	3.18	92	102%
7Y	3.05	4.32	136	103%
10Y	3.55	5.08	163	103%
12Y	3.90	5.61	216	113%
15Y	4.00	5.76	231	116%
20Y	4.40	6.36	292	128%

Bloomberg 30-day Visible Bank Qualified Supply: 758.3MM

TEY assuming 20bps TEFRA disallowance and 34% Marginal Tax Rate. 10 year call feature.

Corporate Debt

Maturity	AA Rated Yield	AA Rated Spread to UST	A Rated Yield	A Rated Spread to UST
1Y	0.94	66	1.47	119
2Y	2.02	119	2.45	162
3Y	2.62	126	3.09	173
5Y	3.55	128	4.12	186
7Y	4.41	145	4.77	181
10Y	4.89	145	5.22	177

FHLB Advance Rates - Indicative

Term	Rate	Term	Rate
1M	0.25	4Y	2.54
3M	0.27	5Y	3.05
6M	0.35	7Y	3.91
1Y	0.59	10Y	4.58
2Y	1.44	15Y	5.34
3Y	2.09		

Key Data

Index	Latest	Daily Change
DOW	10,197.47	-93.8
NASDAQ	2,149.02	-17.9
S&P 500	1,087.24	-11.3
NASDAQ Bank Index	1,560.64	-30.8
Fed Funds Target Rate	0.25	0.0
US Prime Rate	3.25	0.0
3M Libor	0.27	0.0
Oil	76.83	-0.1
Gold	1,105.10	-0.9
FNMA 30Y Commitment Rate	4.67	0.0
FNMA 15Y Commitment Rate	4.05	0.0

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