

| LOAN INTEREST RATE INDICATORS: | | | | INVESTMENT MARKET INDICATORS | | | | PREVIEW: period: expected: | | |
|---|--------------------|--------------------------|---------------------------|--|---------------|---------------------|---------------------------|----------------------------|------------|-----------|
| Index: | 28-Jan | 21-Jan | Beginning of 2011 | Stock Market | | | | MONDAY | Jan | 31 |
| Dist 11 COFI | 1.57% | 1.57% | 1.65% | Index: | 28-Jan | 21-Jan | Change from 1/1/11 | | | |
| Prime Rate | 3.25% | 3.25% | 3.25% | DJIA (YE 11577.51) | 11823.70 | 11871.84 -0.41% | 2.13% | Personal Income | Dec | ↑ 0.4% |
| 3 month LIBOR | 0.30% | 0.30% | 0.30% | NASDAQ (YE 2652.87) | 2686.89 | 2689.54 -0.10% | 1.28% | Consumer Spending | Dec | ↑ 0.5% |
| 6 month LIBOR | 0.45% | 0.45% | 0.46% | S&P 500 (YE 1257.64) | 1276.34 | 1283.35 -0.55% | 1.49% | Core PCE Price Index | Dec | ↑ 0.1% |
| 1 year LIBOR | 0.78% | 0.78% | 0.78% | Russell 2000 (YE 783.65) | 775.40 | 773.18 0.29% | -1.05% | Chicago PMI | Jan | 65.0 |
| | | | | EAFE Index (YE 1658.296) | 1694.83 | 1688.58 0.37% | 2.20% | TUESDAY | Feb | 1 |
| Mortgage Rates as of 28-Jan | | | | Gold / ounce (YE \$1,421.40) | \$1,341.70 | \$1,341.00 0.05% | -5.61% | Motor Vehicle Sales | Jan | 9.5M |
| Term | Area Rates* | National (w/ pts) | Last Week National | Oil / Barrel (YE \$91.38) | \$89.34 | \$89.11 0.26% | -2.23% | ISM Mfg Index | Jan | 57.5 |
| 30 yr. | 4.78% | 4.93% | 4.90% | TREASURY BOND YIELDS | | | | | | |
| 15 yr. | 4.05% | 4.23% | 4.19% | Term: | 28-Jan | 21-Jan | Beginning of 2011 | Construction Spending | Dec | ↑ 0.2% |
| 5-yr. ARM | 3.05% | 3.61% | 3.60% | 3 Mo. (91 day) | 0.15% | 0.16% | 0.13% | WEDNESDAY | | 2 |
| Home Equity LOC | N.A. | 5.12% | 5.12% | 1 Yr. | 0.23% | 0.26% | 0.27% | No Major Indicators | | |
| * Real Estate Section, The Milwaukee Journal/Sentinel | | | | 2 Yr. | 0.55% | 0.62% | 0.61% | THURSDAY | | 3 |
| LAST WEEK'S ECONOMIC NEWS | | | | 3 Yr. | 0.94% | 1.05% | 1.00% | Factory Orders | Dec | ↓ 0.4% |
| Despite 4th Qtr profit falling 79%, Ford earned \$6.6B in 2010 (highest annual net inc since 1999); \$3.8B higher than 2009. | | | | 5 Yr. | 1.92% | 2.02% | 2.01% | Initial Jobless Claims | 29-Jan | 425K |
| AirTran, largest carrier at MKE airport, was named safest carrier of major US airlines by US News & World Report. | | | | 10 Yr. | 3.33% | 3.41% | 3.29% | ISM Non-Mfg Index | Jan | 57.0 |
| The US GDP grew 3.2% in 4th Qtr vs 2.6% Q-O-Q. GDP grew 2.9% for all of 2010, the largest gain since 2005. | | | | 30 Yr. | 4.54% | 4.57% | 4.34% | Nonfarm Productivity | 4th Qtr | ↑ 2.3% |
| Google plans to hire 6,000 new jobs in 2011 (same as in 2007) as the company grew to 24,400 people in 2010. | | | | PUBLISHED DEPOSIT RATES* | | | | | | |
| Dec's truck tonnage index reached highest level since Sept 2008 jumping 2.2% M-O-M, 4.2% Y-O-Y & 5.7% total 2010. | | | | Benchmarks: | 28-Jan | 21-Jan | | Unit Labor Costs | 4th Qtr | ↓ 0.1% |
| WT's crops reaped record yields/acre in 2010 in corn and soybean. Corn averaged 162 bushels/acre (previous record: 153 bushels in 2009) which produced a record-high 502 million bushels. | | | | MM Accts. | Local Avg | 0.38 | 0.38 | FRIDAY | | |
| Dec's Pending Home Sales Index (contracts not closed) rose 2% nationwide; 11.5% in the South (incl. Wash DC). | | | | | WI Avg | 0.41 | 0.42 | Nonfarm Payrolls | Jan | 150K |
| CA, FL, NV & AZ cities accounted for 19 of the top 20 metro foreclosure rates. Boise City, ID is lone exception at #20. Las Vegas continued at #1: one in every 9 housing units (10.88%) receiving a foreclosure filing in 2010 - nearly 5x the US avg. | | | | 3 Mo>\$2.5k | Local Avg | 0.27 | 0.27 | Unemployment Rate | Jan | ↑ 9.5% |
| Venture capitalists invested in more US deals with more \$\$\$ in 2010 than in 2009; 1st Y-O-Y increase since the decline began in 2008. VCs invested \$21.8B into 3,277 deals in 2010: a 19% increase in dollars & a 12% rise in deals Y-O-Y. | | | | | WI Avg | 0.33 | 0.34 | Avg Hourly Earnings | Jan | ↑ 0.2% |
| New US jobless benefits jumped 51K to 454K last week; 4-week avg climbed to 428,750; highest level in 2 months. | | | | 6 Mo>\$2.5k | Local Avg | 0.45 | 0.45 | Avg Workweek Hours | Jan | 34.3 |
| WI fell two notches from 2008 to 24th in 2010 on the Milken Institute's State Science & Technology Index. | | | | | WI Avg | 0.54 | 0.55 | | | |
| 36 states suffered short-term job losses between Nov & Dec; but long-term, 43 states added jobs during 12-mos of 2010. | | | | 1 yr>\$2.5k | Local Avg | 0.70 | 0.71 | | | |
| | | | | | WI Avg | 0.80 | 0.80 | | | |
| | | | | 3 yr>\$2.5k | Local Avg | 1.27 | 1.28 | | | |
| | | | | | WI Avg | 1.42 | 1.42 | | | |
| | | | | 5 yr>\$2.5k | Local Avg | 1.83 | 1.82 | | | |
| | | | | | WI Avg | 1.93 | 1.92 | | | |
| | | | | * Business Section, The Milwaukee Journal/Sentinel | | | | | | |