

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:			
<b>Index:</b>	<b>18-Feb</b>	<b>11-Feb</b>	<b>Beginning of 2011</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Feb</b>	<b>21</b>	
Dist 11 COFI	1.51%	1.51%	1.65%	<b>Index:</b>	<b>18-Feb</b>	<b>11-Feb</b>	<b>Change from 1/1/11</b>	<b>President's Day Observance</b>			
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 11577.51)	12391.25	12273.26 0.96%	7.03%	<b>Stock Markets Closed</b>			
3 month LIBOR	0.31%	0.31%	0.30%	NASDAQ (YE 2652.87)	2833.95	2809.44 0.87%	6.83%				
6 month LIBOR	0.47%	0.47%	0.46%	S&P 500 (YE 1257.64)	1343.01	1329.15 1.04%	6.79%				
1 year LIBOR	0.80%	0.80%	0.78%	Russell 2000 (YE 783.65)	834.82	822.11 1.55%	6.53%				
				EAFE Index (YE 1658.296)	1758.97	1723.88 2.04%	6.07%	<b>TUESDAY</b> 22			
<b>Mortgage Rates as of 18-Feb</b>				Gold / ounce (YE \$1,421.40)	\$1,388.60	\$1,360.40 2.07%	-2.31%	<b>Consumer Confidence Index</b> Feb 65.0			
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$91.38)	\$86.20	\$85.58 0.72%	-5.67%				
30 yr.	4.96%	5.03%	5.16%	<b>TREASURY BOND YIELDS</b>							
15 yr.	4.23%	4.36%	4.43%	<b>Term:</b>	<b>18-Feb</b>	<b>11-Feb</b>	<b>Beginning of 2011</b>				
5-yr. ARM	2.97%	3.77%	3.79%	3 Mo. (91 day)	0.10%	0.12%	0.13%	<b>WEDNESDAY</b> 23			
Home Equity LOC	N.A.	5.17%	5.17%	1 Yr.	0.26%	0.29%	0.27%				
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.76%	0.84%	0.61%	<b>Existing Home Sales</b> Jan 5.250 M			
<b>LAST WEEK'S ECONOMIC NEWS</b>				3 Yr.	1.31%	1.41%	1.00%				
The US continued to build inventory at a steady rate in December; up 0.8% for Y-O-Y build of 8.0%.				5 Yr.	2.27%	2.36%	2.01%				
Jan's retail sales gained 0.3% (less than expected) vs. 0.5% in Dec & 0.8% in Nov. Ex-autos, sales gained 0.3%, matching M-O-M. A large gain in gas prices boosted the ex-autos figure. Sales ex-autos & gasoline rose only 0.2%.				10 Yr.	3.58%	3.64%	3.29%				
January's industrial production dipped 0.1%, following a 1.2% jump in Dec; falling short of projected gain of 0.5%.				30 Yr.	4.69%	4.69%	4.34%	<b>THURSDAY</b> 24			
Initial jobless claims are not pointing to underlying payroll growth & rose a steep 25K the week of Feb 12 to 410K. The prior week was 385K, one of only 2 weeks in this recovery where claims were under 400K. The 4-week avg rose 1,750.				<b>PUBLISHED DEPOSIT RATES*</b>							
Leading economic indicators slowed to 0.1% in January vs 0.8% M-O-M, led by a decline in building permits.				<b>Benchmarks:</b>	<b>18-Feb</b>	<b>11-Feb</b>					
Overall PPI inflation rate heated up to an 0.8% increase, following Dec's 0.9% boost & Nov's 0.7% jump. Core PPI jumped 0.5% (more than expected), following Dec's 0.2%.				MM Accts.	Local Avg	0.37	0.37				
Jan's housing starts grew 14.6% after falling 5.1% in Dec. Jan's annualized pace of 0.596M was down 2.6% Y-O-Y, but the highest since September 2010; led by a 77.7% surge in multifamily starts, following a 10.8% rise in Dec. Single-family starts fell 1.0% after declining 8.4% in December.					WI Avg	0.41	0.41				
The # of US households behind on mortgage payments fell in the 4th Qtr to its lowest level in two years.				3 Mo>\$2.5k	Local Avg	0.26	0.26				
Retail sales gained 0.3% in January (7th month in a row) to \$318.6 billion & up over 14% from December low in 2008.					WI Avg	0.33	0.33				
CPI inflation continues to outpace core inflation-largely on strong energy costs & food price. Jan's CPI grew 0.4%, following a 0.4% jump in December. Ex-food & energy, CPI rose more than expected @ 0.2% vs. Dec's 0.1% increase.				6 Mo>\$2.5k	Local Avg	0.44	0.44				
					WI Avg	0.53	0.54	<b>FRIDAY</b> 25			
				1 yr>\$2.5k	Local Avg	0.70	0.70				
					WI Avg	0.79	0.79				
				3 yr>\$2.5k	Local Avg	1.27	1.27				
					WI Avg	1.41	1.41	<b>New Home Sales</b> Jan 310K			
				5 yr>\$2.5k	Local Avg	1.82	1.82	<b>U of Michigan Sentiment Index</b> Feb 75.1			
					WI Avg	1.92	1.92	<b>Gross Domestic Product</b> 4th Qtr ↑ 3.4%			
				* Business Section, The Milwaukee Journal/Sentinel				<b>GDP Price Index</b> ↑ 0.3%			