

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
<b>Index:</b>	<b>25-Feb</b>	<b>18-Feb</b>	<b>Beginning of 2011</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Feb</b>	<b>28</b>
Dist 11 COFI	1.51%	1.51%	1.65%	<b>Index:</b>	<b>25-Feb</b>	<b>18-Feb</b>	<b>Change from 1/1/11</b>			
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 11577.51)	12130.45	12391.25 -2.10%	4.78%	Personal Income	Jan	↑ 0.4%
3 month LIBOR	0.31%	0.31%	0.30%	NASDAQ (YE 2652.87)	2781.05	2833.95 -1.87%	4.83%	Consumer Spending	Jan	↑ 0.4%
6 month LIBOR	0.46%	0.47%	0.46%	S&P 500 (YE 1257.64)	1319.88	1343.01 -1.72%	4.95%	Core PCE Price Index	Jan	↑ 0.2%
1 year LIBOR	0.79%	0.80%	0.78%	Russell 2000 (YE 783.65)	821.95	834.82 -1.54%	4.89%	Chicago PMI	Feb	68.0
				EAFE Index (YE 1658.296)	1731.57	1758.97 -1.56%	4.42%	<b>TUESDAY</b>	<b>March</b>	<b>1</b>
<b>Mortgage Rates as of 25-Feb</b>				Gold / ounce (YE \$1,421.40)	\$1,409.30	\$1,388.60 1.49%	-0.85%	Domestic Vehicle Sales	Feb	9.5 M
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$91.38)	\$97.88	\$86.20 13.55%	7.11%	ISM Mfg Index	Feb	60.5
30 yr.	4.88%	4.96%	5.03%	<b>TREASURY BOND YIELDS</b>						
15 yr.	4.19%	4.27%	4.36%	<b>Term:</b>	<b>25-Feb</b>	<b>18-Feb</b>	<b>Beginning of 2011</b>	Construction Spending	Jan	↓ 0.8%
5-yr. ARM	3.10%	3.72%	3.77%	3 Mo. (91 day)	0.13%	0.10%	0.13%	<b>WEDNESDAY</b>		<b>2</b>
Home Equity LOC	N.A.	5.16%	5.17%	1 Yr.	0.24%	0.26%	0.27%	No Major Indicators		
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.72%	0.76%	0.61%	<b>THURSDAY</b>		<b>3</b>
<b>LAST WEEK'S ECONOMIC NEWS</b>				3 Yr.	1.20%	1.31%	1.00%	Initial Jobless Claims	26-Feb	395K
Nearly 14% of all homes sold in WI in 2010 were foreclosure sales with an avg sale price of 35% below market price.				5 Yr.	2.16%	2.27%	2.01%	Nonfarm Productivity	4th Qtr	↑ 2.6%
4th Qtr GDP was revised down to 2.8% (weaker than expected of 3.4%) but still better than 3rd Qtr 2.6%.				10 Yr.	3.42%	3.58%	3.29%	Unit Labor Costs	4th Qtr	↓ 0.3%
GM posted a \$4.7B profit in 2010, the first profitable year since 2004. 4th Qtr profit was \$510M vs. \$3.5B loss in 2009.				30 Yr.	4.50%	4.69%	4.34%	<b>FRIDAY</b>		<b>4</b>
Wisconsin's exports increased 18.3% to \$19.8B in 2010, ranking it as the 18th-largest exporting state in the USA.				<b>PUBLISHED DEPOSIT RATES*</b>						
Since the end of the Great Recession in July 2009, men gained 438K jobs while women have lost 366K jobs.				<b>Benchmarks:</b>	<b>25-Feb</b>	<b>18-Feb</b>		Factory Orders	Jan	↑ 2.0%
Sales of US existing homes rose 2.7% in January M-O-M and 5.3% Y-O-Y (first time in 7 months it is higher Y-O-Y).				MM Accts.	Local Avg	0.36	0.37	Nonfarm Payrolls	Feb	180K
Cash bonuses on Wall Street fell \$1.7B (8%) in 2010, bad news for NY state facing a \$10B deficit that counts on NY security business for almost 15% of all tax collections. Bonuses hit a record \$34B in 2006, dropped 50% by 2008.					WI Avg	0.40	0.41	Private Payrolls	Feb	190K
Only 21% of WI banks posted net losses in 4th Qtr vs. 26% in 4th Qtr '09; noncurrent loans declined to 4.16% from 4.58%, net interest margin grew to 3.53%. WI banks posted a combined \$395M loss in 4th Qtr vs. \$886M loss in 2009.				3 Mo>\$2.5k	Local Avg	0.26	0.26	Unemployment Rate	Feb	9.1%
B of A's credit card sub is restating 8 fiscal qtrs & writing down \$20.3B in deteriorating credit based on new US regs.					WI Avg	0.33	0.33	Avg Hourly Earnings	Feb	↑ 0.2%
Sales of existing homes in WI rose 16.2% Y-O-Y in January. The median sale price fell 4.1% Y-O-Y to \$129,500. Prices dropped 8.5% in SE WI. Ozaukee County was the worst at -14.9% Y-O-Y followed by Walworth County at -12.9%. As a result, 23% of January's existing home sales were by investors and 23% of the sales were all-cash transactions.				6 Mo>\$2.5k	Local Avg	0.43	0.44	Avg Workweek (hours)	Feb	34.3
The Dept of Agriculture forecast that US food prices will rise 3% to 4% this year.					WI Avg	0.53	0.53			
				1 yr>\$2.5k	Local Avg	0.68	0.70			
					WI Avg	0.78	0.79			
				3 yr>\$2.5k	Local Avg	1.26	1.27			
					WI Avg	1.41	1.41			
				5 yr>\$2.5k	Local Avg	1.82	1.82			
					WI Avg	1.93	1.92			
				* Business Section, The Milwaukee Journal/Sentinel						