

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:					
Index:	11-Mar	4-Mar	Beginning of 2011	Stock Market				MONDAY	Mar	14			
Dist 11 COFI	1.48%	1.48%	1.65%	Index:	11-Mar	4-Mar	Change from 1/1/11	No Major Indicators					
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 11577.51)	12044.40	12169.88 -1.03%	4.03%						
3 month LIBOR	0.31%	0.31%	0.30%	NASDAQ (YE 2652.87)	2715.61	2784.67 -2.48%	2.36%						
6 month LIBOR	0.46%	0.46%	0.46%	S&P 500 (YE 1257.64)	1304.28	1321.15 -1.28%	3.71%						
1 year LIBOR	0.78%	0.79%	0.78%	Russell 2000 (YE 783.65)	802.83	824.99 -2.69%	2.45%						
				EAFE Index (YE 1658.296)	1686.08	1745.76 -3.42%	1.68%						
Mortgage Rates as of 12-Mar				TREASURY BOND YIELDS				TUESDAY	15				
Term	Area Rates*	National (w/ pts)	Last Week National	Term:	11-Mar	4-Mar	Beginning of 2011	Empire State Mfg Survey March 16.0					
30 yr.	4.75%	4.91%	4.96%	3 Mo. (91 day)	0.08%	0.12%	0.13%						
15 yr.	4.13%	4.19%	4.26%	1 Yr.	0.23%	0.23%	0.27%						
5-yr. ARM	2.88%	3.63%	3.74%	2 Yr.	0.65%	0.69%	0.61%						
Home Equity LOC	N.A.	5.13%	5.15%	3 Yr.	1.14%	1.19%	1.00%						
* Real Estate Section, The Milwaukee Journal/Sentinel				5 Yr.	2.05%	2.18%	2.01%						
LAST WEEK'S ECONOMIC NEWS				10 Yr.	3.40%	3.49%	3.29%	WEDNESDAY	16				
Feb's Retail Sales grew a robust 1.0% M-O-M as expected, vs. 0.3% in Jan. Business Inventories gained 0.9% in Jan.				30 Yr.	4.55%	4.60%	4.34%	Producer Price Index Feb ↑ 0.7%					
Milw's Hispanic population grew 44% in the last decade (to >100,000), while the overall population declined 2,000.				PUBLISHED DEPOSIT RATES*							PPI less food & energy ↑ 0.2%		
US families shouldered their smallest debt burden in 6 years in 2010 as their net worth rose by more than 5%.				Benchmarks:	11-Mar	4-Mar	THURSDAY 17						
NYC remains the largest US metro area with a population of 19.2M, followed by LA (12.96M), Chicago (9.67M), Dallas-Fort Worth (6.71M) & Houston (6.11M). 29 metros have at least 2M people, plus another 23 cities have at least 1M.				MM Accts.	Local Avg	0.36					0.36	Industrial Production Feb ↑ 0.6%	
Metro-Milw's real estate sales fell 5.7% in February Y-O-Y (down 40 sales) vs. January's increase of 17.9%. Feb's sales result from purchase contracts signed in Dec or Jan, and closed in Feb. The Metro-Milw market is up 4.8% YTD.					WI Avg	0.40	0.40				Capacity Utilization Rate Feb 76.5%		
WI's unemployment rate fell again in Jan to 7.4% vs. Dec's 7.5% - lower than the US average (9.4%) & unemployment rates in Illinois, Indiana, Michigan and Ohio. WI had 37,400 more jobs in Jan 2011 than it did in Jan 2010.				3 Mo>\$2.5k	Local Avg	0.25	0.26						
For the second straight week, Initial US Jobless Claims fell 20K to 368K--lowest # of claims since Sept 2008. States with the largest increase were: IL, OR, TN, AK and VT; largest decreases were NY, PA, WI, KY and FL.					WI Avg	0.32	0.33	Leading Indicators Mar ↑ 1.0%					
WI Medicaid covers 1.2M people (1 in 5 residents) but faces \$1.8B deficit over the next 2 years. From 2001 to 2009, participation gained 8.2%/yr, > twice the US avg; higher than in all states except AZ which saw a spike of 8.9%/yr.				6 Mo>\$2.5k	Local Avg	0.43	0.43				Philadelphia Fed Survey Mar 32.0		
Tweet this. Milwaukee is ranked #45 on list of US most socially networked cities (received C+ grade). Madison ranked #15 (received a B+ grade). Washington, D.C. topped the "America's Most Socially Networked City" list.					WI Avg	0.52	0.53	Consumer Price Index Feb ↑ 0.4%					
				1 yr>\$2.5k	Local Avg	0.67	0.68				CPI less food & energy ↑ 0.1%		
					WI Avg	0.77	0.78	FRIDAY 18					
				3 yr>\$2.5k	Local Avg	1.25	1.26				No Major Indicators		
					WI Avg	1.40	1.41						
				5 yr>\$2.5k	Local Avg	1.87	1.87						
					WI Avg	1.95	1.95						
				* Business Section, The Milwaukee Journal/Sentinel									