

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
Index:	8-Apr	1-Apr	Beginning of 2011	Stock Market				MONDAY	April	11
Dist 11 COFI	1.47%	1.47%	1.65%	Index:	8-Apr	1-Apr	Change from 1/1/11	No Major Indicators		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 11577.51)	12380.05	12376.72 0.03%	6.93%			
3 month LIBOR	0.29%	0.30%	0.30%	NASDAQ (YE 2652.87)	2780.42	2789.60 -0.33%	4.81%			
6 month LIBOR	0.45%	0.46%	0.46%	S&P 500 (YE 1257.64)	1328.17	1332.41 -0.32%	5.61%			
1 year LIBOR	0.78%	0.79%	0.78%	Russell 2000 (YE 783.65)	840.89	846.77 -0.69%	7.30%			
				EAFE Index (YE 1658.296)	1740.76	1709.08 1.85%	4.97%	TUESDAY	12	
Mortgage Rates as of 9-Apr				Oil & Precious Metals						
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$91.38)	\$112.79	\$107.94 4.49%	23.43%	International Trade Balance	Feb	\$-44.0B
30 yr.	4.85%	5.01%	4.93%	Gold / ounce (YE \$1,421.40)	\$1,474.10	\$1,428.90 3.16%	3.71%	Treasury Budget	Mar	\$-189B
15 yr.	4.14%	4.23%	4.17%	Silver / ounce (YE \$30.80)	\$40.93	\$37.74 8.45%	32.89%			
5-yr. ARM	3.33%	3.66%	3.63%	Copper/ounce (YE 444.30¢)	\$4.5060	\$4.2515 5.99%	1.42%			
Home Equity LOC	N.A.	5.04%	5.14%	TREASURY BOND YIELDS				WEDNESDAY	13	
* Real Estate Section, The Milwaukee Journal/Sentinel				Term:	8-Apr	1-Apr	Beginning of 2011			
LAST WEEK'S ECONOMIC NEWS				3 Mo. (91 day)	0.04%	0.06%	0.13%	Business Inventories	Feb	↑ 0.8%
Consumer Credit in February rose better than expected to \$7.6B (expected \$5.0B) vs \$5.0B last month.				1 Yr.	0.26%	0.24%	0.27%	Retail Sales	Mar	↑ 0.5%
Milw-area home sale prices fell 13.3% in past 4 mos, 2nd-fastest in the US. Only Detroit was worse at 19% and has led this list for last 3 months. Sale prices in the US decreased 1.3%. Milw-area home sale prices fell 8.8% Y-O-Y.				2 Yr.	0.81%	0.80%	0.61%	Retail Sales less autos		↑ 0.7%
Univ of Michigan's index of consumer sentiment fell 9.3% in Mar to 68.2; it was nearing 100 as recently as early 2006.				3 Yr.	1.32%	1.29%	1.00%			
Consumers filed 1.1M complaints with Better Business Bureau in 2010, up 10% Y-O-Y, and asked for help from the BBB more than 87M times, 37% more often than in 2009.				5 Yr.	2.31%	2.24%	2.01%	THURSDAY	14	
Wholesale Trade gained 1.0% in Feb vs 1.1% in Jan.				10 Yr.	3.58%	3.45%	3.29%			
Wash DC is the strongest job market in the US. Dallas-Fort Worth, Houston, Pittsburgh & Austin follow in the top 5 (a month ago it was Houston, Dallas-Fort Worth & Wash DC.) Sacramento has weakest US job market, changing places with Las Vegas. Both have unemployment rates above 12% & each lost > 100,000 private-sector jobs since 2006.				30 Yr.	4.64%	4.49%	4.34%	Initial Jobless Claims	9-Apr	380K
Delta was the top US air carrier in 2010 by # of passengers. It carried 110.9M total passengers in 2010, a 63.7% jump Y-O-Y. About 786.7M passengers traveled on airlines in 2010, up 2.1% Y-O-Y, but 3.2% below 2008. Southwest Airlines ranks #2 with 106M travelers (up 4.8% Y-O-Y). American and United Continental Airlines rank #3 & #4 respectively.				PUBLISHED DEPOSIT RATES*				Producer Price Index	Mar	↑ 1%
During the Great Recession from 2006 to 2009, overall job creation fell by 25%, nearly a 29-year historical low.				Benchmarks:	8-Apr	1-Apr		PPI less food & energy		↑ 0.2%
US airlines saw passenger revenue rise 13% in Feb Y-O-Y, the 14th consecutive month of revenue growth. Passengers also paid significantly higher airfare than a year ago as the average price to fly one mile, rose 10.8%.				MM Accts.	Local Avg WI Avg	0.33 0.38	0.34 0.38	FRIDAY	15	
				3 Mo>\$2.5k	Local Avg WI Avg	0.24 0.31	0.25 0.31	U of Mich Consumer Sentiment	Apr	69.0
				6 Mo>\$2.5k	Local Avg WI Avg	0.40 0.50	0.41 0.51	Industrial Production	Mar	↑ 0.6%
				1 yr>\$2.5k	Local Avg WI Avg	0.64 0.74	0.65 0.75	Capacity Utilization	Mar	77.3%
				3 yr>\$2.5k	Local Avg WI Avg	1.24 1.38	1.25 1.39	Empire State Mfg Survey	Apr	17.5
				5 yr>\$2.5k	Local Avg WI Avg	1.85 1.93	1.86 1.94	Consumer Price Index	Mar	↑ 0.5%
				* Business Section, The Milwaukee Journal/Sentinel				CPI less food & energy		↑ 0.2%