

LOAN INTEREST RATE INDICATORS:			
Index:	29-Apr	22-Apr	Beginning of 2011
Dist 11 COFI	1.45%	1.47%	1.65%
Prime Rate	3.25%	3.25%	3.25%
3 month LIBOR	0.27%	0.27%	0.30%
6 month LIBOR	0.43%	0.43%	0.46%
1 year LIBOR	0.76%	0.76%	0.78%

Mortgage Rates as of 30-Apr			
Term	Area Rates*	National (w/ pts)	Last Week National
30 yr.	4.72%	4.82%	4.86%
15 yr.	3.94%	4.07%	4.12%
5-yr. ARM	3.24%	3.39%	3.46%
Home Equity LOC	N.A.	5.04%	5.04%

* Real Estate Section, The Milwaukee Journal/Sentinel

LAST WEEK'S ECONOMIC NEWS

US Economy's GDP is slowing down to a 1.8% annual growth but inflation is picking up as the Fed holds rates.

The Home Price Index fell 1.1% in February, the 8th straight month of decline.

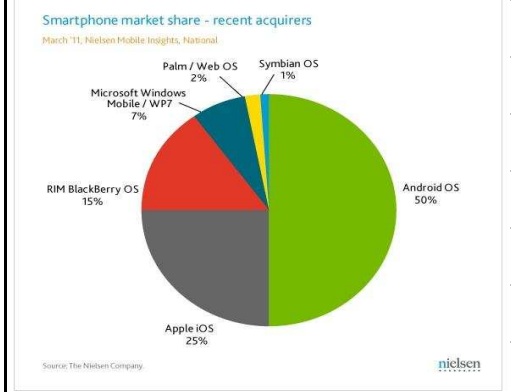
Personal Income & Consumer spending for March rose more than expected, 0.5% & 0.6%, respectively.

WHEDA allocated \$17.1M in affordable housing tax credits for 29 projects in WI, incl 16 in SE Wis. For tax credits, developers keep some housing units for lower & moderate-income households for >15 yrs; the rest rent at market rates.

As inflation expectations somewhat eased, April consumer confidence rose to 65.4 after a large drop in March to 65.4.

New home sales gained 11.1% in March M-O-M, but still down 21.9% Y-O-Y, as median price rose 2.9% to \$213.8K.

Google's iPhone system has 37% of the US market as of Mar (vs 22.7% in Oct); Apple is 27% & Blackberry to 22%.



INVESTMENT MARKET INDICATORS			
Stock Market			
Index:	29-Apr	22-Apr	Change from 1/1/11
DJIA (YE 11577.51)	12810.54	12505.99 2.44%	10.65%
NASDAQ (YE 2652.87)	2873.54	2820.16 1.89%	8.32%
S&P 500 (YE 1257.64)	1363.61	1337.38 1.96%	8.43%
Russell 2000 (YE 783.65)	865.29	845.64 2.32%	10.42%
EAFE Index (YE 1658.296)	1797.52	1756.45 2.34%	8.40%

Oil & Precious Metals			
Oil / Barrel (YE \$91.38)	\$113.93	\$112.29 1.46%	24.68%
Gold / ounce (YE \$1,421.40)	\$1,556.40	\$1,504.90 3.42%	9.50%
Silver / ounce (YE \$30.80)	\$48.58	\$46.06 5.48%	57.74%
Copper/ounce (YE \$4.443)	\$4.190	\$4.404 -4.86%	-5.69%

TREASURY BOND YIELDS			
Term:	29-Apr	22-Apr	Beginning of 2011
3 Mo. (91 day)	0.04%	0.06%	0.13%
1 Yr.	0.19%	0.21%	0.27%
2 Yr.	0.61%	0.66%	0.61%
3 Yr.	1.00%	1.15%	1.00%
5 Yr.	1.97%	2.11%	2.01%
10 Yr.	3.29%	3.39%	3.29%
30 Yr.	4.40%	4.47%	4.34%

PUBLISHED DEPOSIT RATES*			
Benchmarks:		29-Apr	22-Apr
MM Accts.	Local Avg	0.32	0.32
	WI Avg	0.37	0.38
3 Mo>\$2.5k	Local Avg	0.23	0.23
	WI Avg	0.30	0.30
6 Mo>\$2.5k	Local Avg	0.39	0.39
	WI Avg	0.49	0.49
1 yr>\$2.5k	Local Avg	0.62	0.62
	WI Avg	0.72	0.73
3 yr>\$2.5k	Local Avg	1.21	1.22
	WI Avg	1.35	1.36
5 yr>\$2.5k	Local Avg	1.85	1.85
	WI Avg	1.93	1.94

* Business Section, The Milwaukee Journal/Sentinel

PREVIEW:	period:	expected:
MONDAY		
	May	2
ISM Mfg Index	Apr	59.5
Construction Spending	Mar	↑ 0.5%
TUESDAY		
		3
Factory Orders	Mar	2.0%
Motor Vehicle Sales	Apr	9.9M
WEDNESDAY		
		4
ISM Non-Mfg Index	Apr	57.0
THURSDAY		
		5
Initial Jobless Claims	30-Apr	410K
Nonfarm Productivity	1st Qtr	↑ 1.3%
Unit Labor Costs	1st Qtr	↑ 0.8%
FRIDAY		
		6
Consumer Credit	Mar	\$5.0 B
Nonfarm P/Rs	Apr	185K
Unemployment Rate	Apr	8.8%
Avg Hourly Earnings	Apr	↑ 0.2%
Avg Workweek Hours	Apr	34.3
Private P/Rs	Apr	200K