

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
<b>Index:</b>	<b>8-Oct</b>	<b>1-Oct</b>	<b>Beginning of 2010</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Oct</b>	<b>11</b>
Dist 11 COFI	1.71%	1.75%	2.09%	<b>Index:</b>	<b>8-Oct</b>	<b>1-Oct</b>	<b>Change from 1/1/10</b>	<b>Columbus Day Observance</b> (stock markets open, bond markets closed)		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11006.48	10829.68 1.63%	5.55%	<b>No Major Indicators</b>		
3 month LIBOR	0.29%	0.29%	0.25%	NASDAQ (YE 2269.15)	2401.91	2370.75 1.31%	5.85%			
6 month LIBOR	0.46%	0.46%	0.43%	S&P 500 (YE 1115.10)	1165.15	1146.24 1.65%	4.49%			
1 year LIBOR	0.77%	0.78%	0.98%	Russell 2000 (YE 625.39)	693.82	679.29 2.14%	10.94%			
				EAFE Index (YE 1580.77)	1610.60	1567.83 2.73%	1.89%	<b>TUESDAY</b> 12		
<b>MORTGAGE RATES as of 8-Oct</b>				Gold / ounce (YE \$1,096.20)	\$1,345.30	\$1,317.80 2.09%	22.72%	<b>No Major Indicators</b>		
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$79.36)	\$82.66	\$81.58 1.32%	4.16%			
30 yr.	4.34%	4.35%	4.57%	<b>TREASURY BOND YIELDS</b>						
15 yr.	3.82%	3.80%	4.02%	<b>Term:</b>	<b>8-Oct</b>	<b>1-Oct</b>	<b>Beginning of 2010</b>			
5-yr. ARM	3.29.4%	3.31%	3.61%	3 Mo. (91 day)	0.12%	0.16%	0.06%	<b>WEDNESDAY</b> 13		
Home Equity LOC	N.A.	5.08%	5.09%	1 Yr.	0.20%	0.25%	0.44%	Treasury Budget Sept ↓ \$32.0B		
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.35%	0.42%	1.14%			
<b>LAST WEEK'S ECONOMIC NEWS</b>				3 Yr.	0.52%	0.62%	1.68%			
Consumer Credit fell \$3.3B (less than expected) in August vs July's drop of \$3.6B. Wholesale Trade grew 0.8% in Aug.				5 Yr.	1.11%	1.26%	2.68%			
Home Eq, auto & credit card delinquencies all fell in 2nd Qtr with credit cards falling to 3.62%, lowest level since 2001.				10 Yr.	2.40%	2.51%	3.84%	<b>THURSDAY</b> 14		
The ISM non-mfg index reported the service industry grew to 53.2 in Sept. However, factory orders fell 9.5% in Aug.				30 Yr.	3.75%	3.72%	4.64%	Initial Jobless Claims 9-Oct 443K		
ND registered the sharpest increase in total personal income (TPI) between 1st & 2nd Qtrs at 1.97%: MT, TX, SD & NM round out top 5. NV was the worst TPI @ just 0.35%. DC & OR were the next-worst; WI was 20th at 1.05%				<b>PUBLISHED DEPOSIT RATES*</b>				International Trade Aug ↓ \$44.3B		
WI's fall tourism spending has more than doubled since 1996 to \$2.7B; that's over 22% of the estimated \$12.1B total annual tourism spending in 2009. Fall drives for tourists now feature roadside stands, corn mazes, & festivals.				<b>Benchmarks:</b>	<b>8-Oct</b>	<b>1-Oct</b>	Producer Price Index Sept ↑ 0.4%			
YTD 2010, 279 private equity funds raised \$68.8B in capital, a 10% drop YTD 2009 when 266 funds secured \$76.7B.				MM Accts.	Local Avg	0.48	0.49	PPI less food & energy ↑ 0.1%		
M&I Bank held 29.6% of deposits in Metro-Milw as of June 10; US Bank kept #2 @ 22.55%, Chase is #3 @ 7.54%, #4 is still Associated & PNC #5, Wells Fargo gained #6 (vs #10), Harris slid to #10 (vs #7), & Guaranty fell to #11 (vs #8).					WI Avg	0.50	0.50	<b>FRIDAY</b> 15		
Wisconsin foreclosures set a record 2,942 filings in Sept. up 5% Y-O-Y & up 16.6% M-O-M; old record March 2010.				3 Mo>\$2.5k	Local Avg	0.35	0.36	Business Inventories Aug ↑ 0.4%		
Sept's unemployment remained at 9.6% as small gains in private sector failed to offset big cuts in govt. workers. Unemployment has now topped 9.5% for 14 consecutive months, longest stretch since the Great Depression.					WI Avg	0.39	0.40	U of Mich Consumer Sentiment Index Oct 69.0		
c.2.2M of the 14.9% unemployed Americans are older than 55. The unemployment rate for that age group is 8.4%.				6 Mo>\$2.5k	Local Avg	0.56	0.57	Consumer Price Index Sept ↑ 0.2%		
Sept's Existing Home Sales rose 4.3% M-O-M while Pending Home Sales Index rose to 82.3 from 78.9 in July.					WI Avg	0.62	0.63	CPI less food & energy ↑ 0.1%		
				1 yr>\$2.5k	Local Avg	0.84	0.86	Retail Sales Sept ↑ 0.5%		
					WI Avg	0.91	0.92	Retail Sales less autos ↑ 0.4%		
				3 yr>\$2.5k	Local Avg	1.44	1.48			
					WI Avg	1.57	1.60			
				5 yr>\$2.5k	Local Avg	2.00	2.03			
					WI Avg	2.08	2.10			
				* Business Section, The Milwaukee Journal/Sentinel						