

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
<b>Index:</b>	<b>1-Oct</b>	<b>24-Sep</b>	<b>Beginning of 2010</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Oct</b>	<b>4</b>
Dist 11 COFI	1.75%	1.75%	2.09%	<b>Index:</b>	<b>1-Oct</b>	<b>24-Sep</b>	<b>Change from 1/1/10</b>			
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	10829.68	10860.26 -0.28%	3.85%	Factory Orders	Aug	↓ 0.3%
3 month LIBOR	0.29%	0.29%	0.25%	NASDAQ (YE 2269.15)	2370.75	2381.22 -0.44%	4.48%			
6 month LIBOR	0.46%	0.46%	0.43%	S&P 500 (YE 1115.10)	1146.24	1148.67 -0.21%	2.79%			
1 year LIBOR	0.78%	0.78%	0.98%	Russell 2000 (YE 625.39)	679.29	671.01 1.23%	8.62%			
				EAFE Index (YE 1580.77)	1567.83	1564.68 0.20%	-0.82%	<b>TUESDAY</b>		<b>5</b>
<b>MORTGAGE RATES as of 1-Oct</b>				Gold / ounce (YE \$1,096.20)	\$1,317.80	\$1,298.10 1.52%	20.22%			
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$79.36)	\$81.58	\$76.49 6.65%	2.80%	ISM Non-Mfg Index	Sept	52.0
30 yr.	4.49%	4.57%	4.44%	<b>TREASURY BOND YIELDS</b>						
15 yr.	4.06%	4.02%	3.89%	<b>Term:</b>	<b>1-Oct</b>	<b>24-Sep</b>	<b>Beginning of 2010</b>			
5-yr. ARM	3.36%	3.61%	3.44%	3 Mo. (91 day)	0.16%	0.15%	0.06%	<b>WEDNESDAY</b>		<b>6</b>
Home Equity LOC	N.A.	5.09%	5.10%	1 Yr.	0.25%	0.25%	0.44%			
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.42%	0.44%	1.14%	<b>No Major Indicators</b>		
<b>LAST WEEK'S ECONOMIC NEWS</b>				3 Yr.	0.62%	0.69%	1.68%			
Homes prices in 20 major U.S. markets increased 3.2% in July Y-O-Y (4th-straight month) but at a slower pace than previous months. San Francisco was the healthiest market posting an 11.2% increase Y-O-Y. Las Vegas remained the weakest market among the 20 cities, with a price drop of 4.9% Y-O-Y. Milwaukee is not among the 20 markets.				5 Yr.	1.26%	1.35%	2.68%			
Continued pessimism caused consumer confidence to fall to 48.5 in Sept (vs 53.2 in Aug), its lowest level since Feb.				10 Yr.	2.51%	2.61%	3.84%			
35 of the US 100 biggest metro-areas showed a rebound in August on jobs Y-O-Y. New York & Boston led the way with increases of 42.2K & 39.1K jobs. Milwaukee lost over 61K jobs Y-O-Y & ranked #81 of 100. Detroit & Dayton have the longest continuous job loss record (over 10 years) during which period Detroit lost 502.3K jobs.				30 Yr.	3.72%	3.79%	4.64%	<b>THURSDAY</b>		<b>7</b>
Milw's avg home price of \$186,327 makes it 62nd cheapest among 300 US communities, Detroit is lowest at an avg price of \$68,000 per listing. Milwaukee is most expensive in WI; Fond du Lac's avg price of \$119,838 is the lowest.				<b>PUBLISHED DEPOSIT RATES*</b>						
Chrysler's US Sept sales surged 61% Y-O-Y to 100,077 vehicles (6th consecutive month of Y-O-Y increases). Ford's sales increased 46.3% Y-O-Y to 160,873 vehicles. (23rd increase in last 24 mos). GM's sales jumped 10.5% Y-O-Y to 173,155 cars and trucks. Sales of GM's Chevrolet, Buick, GMC and Cadillac brands increased 22% in Sept.				<b>Benchmarks:</b>	<b>1-Oct</b>	<b>24-Sep</b>		Initial Jobless Claims	2-Oct	450K
Aug's trucking tonnage fell 2.7% M-O-M ( July tonnage was up 1.5%), largest decline since March 2009.				MM Accts.	Local Avg	0.49	0.49	Consumer Credit	Aug	↓ \$4.0B
Consumer spending rose 0.4% in Aug M-O-M (same rate as July) as personal income grew 0.5% M-O-M vs July's 0.2%.					WI Avg	0.50	0.51			
Due to dairy exports, Sept's avg milk price rose to \$17.20 per 100weight, up \$0.50 M-O-M & \$3.70 Y-O-Y. Hold in 2011?				3 Mo>\$2.5k	Local Avg	0.36	0.37	<b>FRIDAY</b>		<b>8</b>
					WI Avg	0.40	0.41			
				6 Mo>\$2.5k	Local Avg	0.57	0.58	Unemployment Rate	Sept	9.7%
					WI Avg	0.63	0.64	Nonfarm Payrolls	Sept	N.C.
				1 yr>\$2.5k	Local Avg	0.86	0.87	Avg Hourly Earnings	Sept	0.1%
					WI Avg	0.92	0.93	Avg Workweek	Sept	34.2 hrs
				3 yr>\$2.5k	Local Avg	1.48	1.51			
					WI Avg	1.60	1.61			
				5 yr>\$2.5k	Local Avg	2.03	2.04			
					WI Avg	2.10	2.12			
				* Business Section, The Milwaukee Journal/Sentinel						