

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
Index:	29-Oct	22-Oct	Beginning of 2010	Stock Market				MONDAY	Nov	1
Dist 11 COFI	1.71%	1.71%	2.09%	Index:	29-Oct	22-Oct	Change from 1/1/10	Personal Income	Sept	↑ 0.3%
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11118.49	11132.56 -0.13%	6.62%	Consumer Spending	Sept	↑ 0.4%
3 month LIBOR	0.29%	0.29%	0.25%	NASDAQ (YE 2269.15)	2507.41	2479.39 1.13%	10.50%	Core PCE Price Index	Sept	↑ 0.1%
6 month LIBOR	0.45%	0.45%	0.43%	S&P 500 (YE 1115.10)	1183.26	1183.08 0.02%	6.11%	ISM Mfg Index	Oct	54.5
1 year LIBOR	0.76%	0.77%	0.98%	Russell 2000 (YE 625.39)	703.35	703.43 -0.01%	12.47%	Construction Spending	Sept	↓ 0.5%
MORTGAGE RATES as of 29-Oct				EAFE Index (YE 1580.77)	1616.41	1623.69 -0.45%	2.25%	TUESDAY 2		
Term	Area Rates*	National (w/ pts)	Last Week National	Gold / ounce (YE \$1,096.20)	\$1,357.60	\$1,325.10 2.45%	23.85%			
30 yr.	4.33%	4.42%	4.34%	Oil / Barrel (YE \$79.36)	\$81.43	\$81.69 -0.32%	2.61%	Domestic Vehicle Sales Oct 8.8M		
15 yr.	3.94%	3.82%	3.74%	TREASURY BOND YIELDS						
5-yr. ARM	3.19%	3.59%	3.32%	Term:	29-Oct	22-Oct	Beginning of 2010			
Home Equity LOC	N.A.	5.07%	5.08%	3 Mo. (91 day)	0.12%	0.13%	0.06%	WEDNESDAY 3		
* Real Estate Section, The Milwaukee Journal/Sentinel				1 Yr.	0.21%	0.21%	0.44%			
LAST WEEK'S ECONOMIC NEWS				2 Yr.	0.34%	0.36%	1.14%	Factory Orders Sept ↑ 1.8%		
The US Economy (GDP) expanded at 2.0% in 3rd Qtr, a bit faster than 1.7% in 2nd Qtr due to consumer spending.				3 Yr.	0.50%	0.54%	1.68%	ISM non-Mfg Index Oct 54.0		
The Milwaukee ISM increased 6 points to 56 for October. Any reading above 50 indicates economic expansion.				5 Yr.	1.17%	1.15%	2.68%	Fed Reserve Meeting Prime Rate N.C.		
Delta Air Lines was named the worst major airline according to USNews (based on 3 reports & several surveys).				10 Yr.	2.60%	2.56%	3.84%			
4.7% of borrowers are >90 days behind on their mortgage payments; 6 months ago, nearly 5.6% were seriously delinquent. Cities in CA, FL, NV & AZ accounted for 19 of the top 20 metro foreclosure rates in 3rd Qtr.				30 Yr.	3.98%	3.93%	4.64%	THURSDAY 4		
A ranking of smartest US cities rated Milwaukee 15th in the US (by education level & book sales). Boston ranked #1. Minneapolis-St. Paul fell to #8 from #4 & Chicago tied for #24. Las Vegas was dubbed dumbest city in US at #55.				PUBLISHED DEPOSIT RATES*						
Milw-area has 4th lowest ATM fee of major metro areas (\$2.08); Cleveland is lowest (\$1.83); Seattle highest (\$2.69).				Benchmarks:	29-Oct	22-Oct				
Weekday newspaper circulation fell 5% from April through Sept vs 8.7% Y-O-Y. Wall Street Journal remains largest daily paper (only by including its electronic subscriptions). USA Today remains largest paper circulation.				MM Accts.	Local Avg WI Avg	0.46 0.48	0.47 0.48			
Many small-business owners may stop offering health ins once their employees can get individual coverage as part of gov-run program because the \$2,000 federal penalty for each employee is cheaper than many insurance premiums.				3 Mo>\$2.5k	Local Avg WI Avg	0.33 0.38	0.34 0.39	Initial Jobless Claims 30-Oct 443K		
Existing homes sales grew 10% in Sept to 4.53M, up from 4.12M in Aug. Existing home prices slipped 2.4% to a \$171,700 median, helping to boost sales. US home sales remain 19% below the 5.6M sold in Sept 2009 with 1st time home buyers tax credit. Distressed sales accounted for 35% of all sales in Sept vs 34% M-O-M & 29% Y-O-Y.				6 Mo>\$2.5k	Local Avg WI Avg	0.53 0.60	0.54 0.61	Nonfarm Productivity 3rd Qtr ↑ 1.7%		
				1 yr>\$2.5k	Local Avg WI Avg	0.80 0.88	0.82 0.89	Unit Labor Costs 3rd Qtr ↑ 0.2%		
				3 yr>\$2.5k	Local Avg WI Avg	1.36 1.52	1.39 1.53			
				5 yr>\$2.5k	Local Avg WI Avg	1.89 1.99	1.91 2.01	FRIDAY 5		
				* Business Section, The Milwaukee Journal/Sentinel				Nonfarm P/Rs Oct 60K		
								Unemployment Rate Oct 9.6%		
								Avg Hourly Earnings Oct ↑ 0.2%		
								Ave Workweek Hours Oct 34.2		
								Consumer Credit Sept ↓ \$3.0B		