

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:			
Index:	12-Nov	5-Nov	Beginning of 2010	Stock Market				MONDAY	Nov	15	
Dist 11 COFI	1.66%	1.66%	2.09%	Index:	12-Nov	5-Nov	Change from 1/1/10				
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11192.58	11444.08 -2.20%	7.33%	Retail Sales	Oct	↑ 0.7%	
3 month LIBOR	0.28%	0.29%	0.25%	NASDAQ (YE 2269.15)	2518.21	2578.98 -2.36%	10.98%	Retail Sales less autos		↑ 0.4%	
6 month LIBOR	0.44%	0.44%	0.43%	S&P 500 (YE 1115.10)	1199.21	1225.85 -2.17%	7.54%				
1 year LIBOR	0.76%	0.76%	0.98%	Russell 2000 (YE 625.39)	719.27	736.59 -2.35%	15.01%				
				EAFE Index (YE 1580.77)	1631.09	1671.56 -2.42%	3.18%	TUESDAY 16			
MORTGAGE RATES as of 5-Nov				Gold / ounce (YE \$1,096.20)	\$1,365.50	\$1,397.70 -2.30%	24.57%	Producer Price Index	Oct	↑ 0.8%	
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$79.36)	\$84.88	\$86.85 -2.27%	6.96%	PPI less food & energy		↑ 0.8%	
30 yr.	4.33%	4.49%	4.33%	TREASURY BOND YIELDS				Industrial Production	Oct	↑ 0.3%	
15 yr.	3.97%	3.88%	3.71%	Term:	12-Nov	5-Nov	Beginning of 2010	Capacity Utilization	Oct	74.9%	
5-yr. ARM	3.24%	3.56%	3.51%	3 Mo. (91 day)	0.13%	0.12%	0.06%	WEDNESDAY 17			
Home Equity LOC	N.A.	5.08%	5.07%	1 Yr.	0.25%	0.21%	0.44%	Housing Starts	Oct	590K	
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.51%	0.37%	1.14%	Consumer Price Index	Oct	↑ 0.4%	
LAST WEEK'S ECONOMIC NEWS				3 Yr.	0.75%	0.50%	1.68%	CPI less food & energy		↑ 0.1%	
New jobless claims fell 24K last week to 435K, but has been stuck in the 450K range through the first 10 months of 2010.				5 Yr.	1.36%	1.10%	2.68%	THURSDAY 18			
The US trade deficit contracted 5.3% in September to \$44 billion vs. \$46.5 billion in August.				10 Yr.	2.79%	2.54%	3.84%	Initial Jobless Claims	13-Nov	445K	
Holiday travel is projected to increase to 28% (near pre-recession levels) in 2010, vs 23% Y-O-Y. 40% of shoppers won't purchase on credit cards this holiday vs 35% in 2009. But 15% said they will use all credit cards vs 16% in 2009.				30 Yr.	4.29%	4.12%	4.64%	FRIDAY 19			
3rd Qtr home sales fell 21% Y-O-Y. Metro-Milw home sales fell 11.2% thru 10-mos Y-O-Y and 42.6% M-O-M. But this compares with the 2009 first-time home-buyers federal tax credit that expired 11-30-2009. Ozaukee Cty actually saw a sales increase 4.1%. New listings scaled back to early 2000s levels; inventory is high at 15.1 months of supply.				PUBLISHED DEPOSIT RATES*							
Foreclosures in Wisconsin fell 1.6% in October M-O-M, but were up 11.7% Y-O-Y, ranking Wisconsin as the 17th-worst state in the USA with 1-in-every-534 housing units having a foreclosure filing in October. US foreclosures in October were down 4% M-O-M & about the same Y-O-Y. 1-in-every-389 US housing units had foreclosure filing in Oct 2010.				Benchmarks:	12-Nov	5-Nov					
A housing outlook report for 3rd Qtr shows falling home prices & high # of foreclosures are taking the housing slump to Great Depression levels. Metro-Milw home prices fell 8.9% in past 3 months -- 7th worst in the US. New Orleans was the worst, with a housing price decline of 15.8%, followed by Columbus, Ohio (↓13.7%), Atlanta (↓13.4%) & Dayton, Ohio (↓10.9%). The US average is ↓5%. The best-performers were Washington, DC, & New York City, which saw home pricing gains of 2% & 1.6%, respectively.				MM Accts.	Local Avg	0.43	0.45				
SE WI's SBA lending spiked in Oct to \$37.7M; 3X the \$13M Y-O-Y. SBA approved 86 loans, up from 43 Y-O-Y.					WI Avg	0.46	0.47				
				3 Mo>\$2.5k	Local Avg	0.32	0.32				
					WI Avg	0.37	0.38				
				6 Mo>\$2.5k	Local Avg	0.52	0.52				
					WI Avg	0.59	0.60				
				1 yr>\$2.5k	Local Avg	0.78	0.79				
					WI Avg	0.86	0.88				
				3 yr>\$2.5k	Local Avg	1.32	1.34				
					WI Avg	1.48	1.50				
				5 yr>\$2.5k	Local Avg	1.86	1.87				
					WI Avg	1.96	1.98				
				* Business Section, The Milwaukee Journal/Sentinel							