

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
Index:	19-Nov	12-Nov	Beginning of 2010	Stock Market				MONDAY	Nov	22
Dist 11 COFI	1.66%	1.66%	2.09%	Index:	19-Nov	12-Nov	Change from 1/1/10	No Major Indicators		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11203.55	11192.58 0.10%	7.44%			
3 month LIBOR	0.28%	0.28%	0.25%	NASDAQ (YE 2269.15)	2518.12	2518.21 -0.00%	10.97%			
6 month LIBOR	0.44%	0.44%	0.43%	S&P 500 (YE 1115.10)	1199.73	1199.21 0.04%	7.59%			
1 year LIBOR	0.76%	0.76%	0.98%	Russell 2000 (YE 625.39)	724.36	719.27 0.71%	15.83%			
MORTGAGE RATES as of 19-Nov				EAFE Index (YE 1580.77)	1625.79	1631.09 -0.32%	2.85%	TUESDAY 23		
Term	Area Rates*	National (w/ pts)	Last Week National	Gold / ounce (YE \$1,096.20)	\$1,352.30	\$1,365.50 -0.97%	23.36%	Gross Domestic Product 3rd Qtr ↑ 2.4% GDP price index ↑ 2.3%		
30 yr.	4.48%	4.63%	4.49%	Oil / Barrel (YE \$79.36)	\$81.98	\$84.88 -3.42%	3.30%			
15 yr.	3.89%	4.04%	3.88%	TREASURY BOND YIELDS				Existing Home Sales Oct 4.50M		
5-yr. ARM	3.30%	3.67%	3.56%	Term:	19-Nov	12-Nov	Beginning of 2010	WEDNESDAY 24		
Home Equity LOC	N.A.	5.06%	5.08%	3 Mo. (91 day)	0.14%	0.13%	0.06%	Durable Goods Orders Oct ↓ 0.1% New Home Sales Oct 314K		
* Real Estate Section, The Milwaukee Journal/Sentinel				1 Yr.	0.26%	0.25%	0.44%			
LAST WEEK'S ECONOMIC NEWS				2 Yr.	0.51%	0.51%	1.14%	Initial Jobless Claims 20-Nov 445K Personal Income Oct ↑ 0.4%		
Wholesale prices remained tame in October suggesting inflation will remain subdued for the time being.				3 Yr.	0.79%	0.75%	1.68%			
Retail Sales grew 1.2% (more than expected) M-O-M due to high gains in the automotive industry.				5 Yr.	1.52%	1.36%	2.68%	Consumer Spending Oct ↑ 0.5% U of Mich Consumer Sentiment Index Nov 69.5		
Industrial Production was flat in Oct from Sept as Capacity Utilization remained below 75%.				10 Yr.	2.88%	2.79%	3.84%			
Milw-area's health care costs are still higher than the Midwest avg, but the gap is narrowing. Milw-area's aggregate health care costs are 5% above the Midwest avg, an improvement from the 10% above avg in 2007.				30 Yr.	4.25%	4.29%	4.64%	THURSDAY 25		
Milw Symphony Orchestra will report \$2.3M shortfall in fiscal 2010 from an unexpected drop in contributed revenue.				PUBLISHED DEPOSIT RATES*				Thanksgiving Holiday Markets Closed		
GM roared back on the Big Board at \$33 a share on Thursday, closing at \$34.26 on Friday.				Benchmarks:	19-Nov	12-Nov	FRIDAY 26 No Major Indicators Markets Close Early			
The 4-week avg of initial unemployment claims hit its lowest level since Sept 2008 as employment improves. WI 1st-time unemployment claims fell last week to 13,358 vs 15,763 week before & 17,514 Y-O-Y. WI's unemployment rate remains at 7.8% vs US rate of 9.6%. WI ag exports grew by 37% over 3rd-Qtr last year with > \$1.71B of ag exports thru Sept to over 150 countries categories. Largest importers are Canada, Mexico, Japan, South Korea & China.				MM Accts.	Local Avg WI Avg	0.43 0.45				0.43 0.46
There were 107 SBA-backed loans in metro-Milw last month totaling c.\$48.5M vs 65 loans totaling c.\$17.2M Y-O-Y.				3 Mo>\$2.5k	Local Avg WI Avg	0.30 0.36				0.32 0.37
Oct's Producer Price Index grew less than expected & PPI less food & energy unexpectedly fell 0.6% (risking deflation).				6 Mo>\$2.5k	Local Avg WI Avg	0.50 0.58				0.52 0.59
Oct's Consumer Price Index also grew less than expected as CPI less food & energy remained level M-O-M.				1 yr>\$2.5k	Local Avg WI Avg	0.76 0.85				0.78 0.86
Oct's Housing Starts fell almost 70K M-O-M while Housing Permits remained the same M-O-M @ 550K.				3 yr>\$2.5k	Local Avg WI Avg	1.31 1.47	1.32 1.48			
				5 yr>\$2.5k	Local Avg WI Avg	1.84 1.94	1.86 1.96			
				* Business Section, The Milwaukee Journal/Sentinel						