

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
<b>Index:</b>	<b>26-Nov</b>	<b>19-Nov</b>	<b>Beginning of 2010</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Nov</b>	<b>29</b>
Dist 11 COFI	1.66%	1.66%	2.09%	<b>Index:</b>	<b>26-Nov</b>	<b>19-Nov</b>	<b>Change from 1/1/10</b>	<b>No Major Indicators</b>		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11092.00	11203.55	6.37%			
3 month LIBOR	0.29%	0.28%	0.25%	NASDAQ (YE 2269.15)	2534.56	2518.12	11.70%			
6 month LIBOR	0.46%	0.44%	0.43%	S&P 500 (YE 1115.10)	1189.40	1199.73	6.66%			
1 year LIBOR	0.78%	0.76%	0.98%	Russell 2000 (YE 625.39)	732.73	724.36	17.16%			
				EAFE Index (YE 1580.77)	1569.50	1625.79	-0.71%	<b>TUESDAY</b>		
<b>MORTGAGE RATES as of 26-Nov</b>				Gold / ounce (YE \$1,096.20)	\$1,366.40	\$1,352.30	24.65%	<b>Chicago PMI</b> Nov <b>61.0</b>		
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$79.36)	\$83.76	\$81.98	5.54%			
30 yr.	4.44%	4.66%	4.63%	<b>TREASURY BOND YIELDS</b>						
15 yr.	3.88%	4.05%	4.01%							
5-yr. ARM	3.29%	3.67%	3.67%							
Home Equity LOC	N.A.	5.09%	5.06%							
* Real Estate Section, The Milwaukee Journal/Sentinel										
<b>LAST WEEK'S ECONOMIC NEWS</b>				<b>Term:</b>				<b>WEDNESDAY</b> Dec <b>1</b>		
New home sales fell more-than-expected (↓8.1% M-O-M, ↓28.5% Y-O-Y) as avg price of new home fell 8.0% (lowest in 7 yrs) to \$248.2K; 8.3 month supply. WI's home sales fell 36.3% in Oct but the median price was unchanged at \$140K.				3 Mo. (91 day)	0.16%	0.13%	0.06%	ISM Manufacturing Index Nov <b>57.0</b>		
For the 3rd week in a row initial jobless claims fell (to 407K) as continuing claims fell to 4.3M, biggest decline since July. Milw's unemployment rate remained at 7.7% in Oct; Wisconsin's rate also stayed at 7% in Oct.				1 Yr.	0.27%	0.25%	0.44%	Domestic Vehicle Sales Nov <b>8.9M</b>		
Manufacturing took a step back as Oct's Durable Goods Orders fell 3.3% M-O-M following a 5% spike in Sept.				2 Yr.	0.52%	0.51%	1.14%	Nonfarm Productivity 3rd Qtr <b>↑ 2.4%</b>		
Oct's existing home sales fell 2.2% M-O-M to 4.43M & 10.5 mos supply. Median price fell for 4th month to \$170,500.				3 Yr.	0.77%	0.75%	1.68%	Unit Labor Costs 3rd Qtr <b>N.C.</b>		
GDP is showing a robust recovery at 2.5% for 3rd Qtr as the GDP price index came in as expected at 2.3%.				5 Yr.	1.53%	1.36%	2.68%	Construction Spending Oct <b>↓ 0.4%</b>		
Tale of Two Banks: Associated Bank reported earnings of \$20.7M in the 3rd Qtr; M&I Bank reported a \$146.M loss. Fitch Ratings upgraded long- and short-term IDRs for Associated Bank due to modestly improving fundamentals.				10 Yr.	2.87%	2.79%	3.84%	<b>THURSDAY</b> <b>2</b>		
Largest-volume commodities shipped via Port of Milwaukee, street salt and coal, are down 41.5% & 26% YTD, respectively. Steel shipped via water increased 7% YTD; steel shipped using rail or trucks increased 34.5%.				30 Yr.	4.21%	4.29%	4.64%	Initial Jobless Claims 27-Nov <b>425K</b>		
FDIC's list of "problem" banks grew to 860 from 829; many are smaller banks straining under the weak economy.				<b>PUBLISHED DEPOSIT RATES*</b>				<b>FRIDAY</b> <b>3</b>		
Milwaukee grew 1,253 residents Y-O-Y & now has a population of 606,266, 27th place of America's biggest cities				<b>Benchmarks:</b>	<b>26-Nov</b>	<b>19-Nov</b>				
Personal income rose a healthy 0.5% M-O-M, 4.1% Y-O-Y in Oct & consumer spending grew 0.4% M-O-M, 3.6% Y-O-Y.				MM Accts.	Local Avg	0.43	0.43			
Univ of Michigan Consumer Confidence Index rose to 71.6 in Nov vs Oct's 67.7, its highest reading since June.				3 Mo>\$2.5k	Local Avg	0.30	0.30			
					WI Avg	0.45	0.45			
				6 Mo>\$2.5k	Local Avg	0.50	0.50			
					WI Avg	0.36	0.36			
				1 yr>\$2.5k	Local Avg	0.76	0.76			
					WI Avg	0.57	0.58			
				3 yr>\$2.5k	Local Avg	1.30	1.31			
					WI Avg	0.76	0.76			
				5 yr>\$2.5k	Local Avg	1.83	1.84			
					WI Avg	0.84	0.85			
				* Business Section, The Milwaukee Journal/Sentinel				Avg Hourly Earnings Nov <b>↑ 0.2%</b>		
								Avg Workweek Hours Nov <b>34.3</b>		
								Factory Orders Oct <b>↓ 0.8%</b>		
								ISM non-manufacturing Index Nov <b>55.0</b>		