

| LOAN INTEREST RATE INDICATORS: | | | | INVESTMENT MARKET INDICATORS | | | | PREVIEW: period: expected: | | | | | |
|---|--------------------|--------------------------|---------------------------|--|---------------|---------------------|---|--|------------|-----------|--|--|--|
| Index: | 20-Aug | 13-Aug | Beginning of 2010 | Stock Market | | | | MONDAY | Aug | 23 | | | |
| Dist 11 COFI | 1.80% | 1.80% | 2.09% | Index: | 20-Aug | 13-Aug | Change from 1/1/10 | No Major Indicators | | | | | |
| Prime Rate | 3.25% | 3.25% | 3.25% | DJIA (YE 10428.05) | 10213.62 | 10303.15 -0.87% | -2.06% | | | | | | |
| 3 month LIBOR | 0.33% | 0.37% | 0.25% | NASDAQ (YE 2269.15) | 2179.76 | 2173.48 0.29% | -3.94% | | | | | | |
| 6 month LIBOR | 0.55% | 0.59% | 0.43% | S&P 500 (YE 1115.10) | 1071.69 | 1079.25 -0.70% | -3.89% | | | | | | |
| 1 year LIBOR | 0.91% | 0.97% | 0.98% | Russell 2000 (YE 625.39) | 610.78 | 609.49 0.21% | -2.34% | | | | | | |
| | | | | EAFE Index (YE 1580.77) | 1430.88 | 1449.89 -1.31% | -9.48% | TUESDAY 24 | | | | | |
| MORTGAGE RATES as of 20-Aug | | | | Gold / ounce (YE \$1,096.20) | \$1,228.80 | \$1,216.60 1.00% | 12.10% | Existing Home Sales July 4.65M | | | | | |
| Term | Area Rates* | National (w/ pts) | Last Week National | Oil / Barrel (YE \$79.36) | \$73.82 | \$75.39 -2.08% | -6.98% | | | | | | |
| 30 yr. | 4.59% | 4.62% | 4.63% | TREASURY BOND YIELDS | | | | | | | | | |
| 15 yr. | 4.08% | 4.10% | 4.10% | Term: | 20-Aug | 13-Aug | Beginning of 2010 | | | | | | |
| 5-yr. ARM | 3.53% | 3.77% | 3.76% | 3 Mo. (91 day) | 0.15% | 0.16% | 0.06% | | | | | | |
| Home Equity LOC | N.A. | 5.08% | 5.08% | 1 Yr. | 0.24% | 0.19% | 0.44% | WEDNESDAY 25 | | | | | |
| * Real Estate Section, The Milwaukee Journal/Sentinel | | | | 2 Yr. | 0.50% | 0.53% | 1.14% | New Home Sales July 340K | | | | | |
| LAST WEEK'S ECONOMIC NEWS | | | | 3 Yr. | 0.77% | 0.81% | 1.68% | | | | | | |
| Initial unemployment insurance claims grew to 500K last week, highest since Nov. WI unemployment fell to 7.8%. | | | | 5 Yr. | 1.45% | 1.46% | 2.68% | | | | | | |
| WI property values fell 3.1% in 2009 (to \$495B). Almost every county, including all SE WI counties, had property value declines in 2009 (Milw was -5.14%). Outagamie Cty (Fox Cities) was a bright spot with a slight increase of 0.2%. | | | | 10 Yr. | 2.62% | 2.68% | 3.84% | | | | | | |
| WI's existing home sales rose 19.4% in the 2nd Qtr 2010 vs 2nd Qtr 2009 as the median home price fell 0.1%. Existing home sales in SE WI increased 17.5%. The median sale price in the SE region was \$160,000, up 0.3% vs 2nd Qtr of 2009. | | | | 30 Yr. | 3.66% | 3.86% | 4.64% | | | | THURSDAY 26 | | |
| Home buying costs are on the rise, but WI's are among the lowest in the nation. Avg origination & title fees on a \$200K mortgage totals \$3,741 vs \$2,732 in 2009. WI ranks 48th at \$3,303, vs 22nd last year. NY was #1 at \$5,623, with Texas, Utah, San Francisco and Los Angeles rounding out the top 5. Arkansas is least-expensive at \$3,007, replacing Nevada, now #34, at the bottom of the list. | | | | PUBLISHED DEPOSIT RATES* | | | | Durable Goods Sales July ↑ 2.5% | | | | | |
| The 159th WI State Fair ended Aug 15 with attendance up 5% to 876,000. Despite the increase in attendance, cream puff sales fell 2% to 338,337 as fair-goers watched their figures and their wallets. | | | | Benchmarks: | 20-Aug | 13-Aug | Initial Jobless Claims 21-Aug 495K | | | | | | |
| US Labor Bureau reported 61.8% of net job losses came from private-sector businesses with < 50 employees. | | | | MM Accts. | Local Avg | 0.49 | | | | | 0.49 | | |
| July's foreclosures in WI dipped 2.8% M-O-M, but up 9.9% Y-O-Y. WI recorded 1 foreclosure per 614 HH vs NV @ 1 foreclosure per 82 HH. US foreclosures were up 3.6% in July M-O-M, and down 9.7% Y-O-Y. | | | | 3 Mo>\$2.5k | Local Avg | 0.41 | | | | | 0.43 | | |
| US factory production climbed 1% in July, exceeding expectations. | | | | 6 Mo>\$2.5k | Local Avg | 0.64 | | | | | 0.65 | | |
| Bad for your diet, but bacon popularity is soaring in the US along with its price: \$3.50/lb in December vs \$4.20/lb now. | | | | 1 yr>\$2.5k | Local Avg | 0.93 | | | | 0.94 | | | |
| | | | | 3 yr>\$2.5k | Local Avg | 1.60 | 1.62 | FRIDAY 27 | | | | | |
| | | | | 5 yr>\$2.5k | Local Avg | 2.19 | 2.22 | Gross Domestic Product 2nd Qtr ↑ 1.3% | | | | | |
| | | | | | WI Avg | 2.26 | 2.30 | | | | GDP deflator price index ↑ 1.8% | | |
| | | | | * Business Section, The Milwaukee Journal/Sentinel | | | | U of Mich Consumer Sentiment Index Aug 69.6 | | | | | |