

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:			
Index:	27-Aug	20-Aug	Beginning of 2010	Stock Market				MONDAY	Aug	30	
Dist 11 COFI	1.80%	1.80%	2.09%	Index:	27-Aug	20-Aug	Change from 1/1/10				
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	10150.65	10213.62	-0.62%	-2.66%	Personal Income	July	↑ 0.3%
3 month LIBOR	0.26%	0.33%	0.25%	NASDAQ (YE 2269.15)	2153.63	2179.76	-1.20%	-5.09%	Core PCE price index	July	↑ 0.1%
6 month LIBOR	0.50%	0.55%	0.43%	S&P 500 (YE 1115.10)	1064.59	1071.69	-0.66%	-4.53%			
1 year LIBOR	0.86%	0.91%	0.98%	Russell 2000 (YE 625.39)	616.76	610.78	0.98%	-1.38%			
				EAFE Index (YE 1580.77)	1427.76	1430.88	-0.22%	-9.68%	TUESDAY		31
MORTGAGE RATES as of 27-Aug				Gold / ounce (YE \$1,096.20)	\$1,239.40	\$1,228.80	0.86%	13.06%	Chicago PMI business barometer index	Aug	56.0
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$79.36)	\$75.17	\$73.82	1.83%	-5.28%	Consumer Confidence Level	Aug	51.0
30 yr.	4.56%	4.61%	4.62%	TREASURY BOND YIELDS							
15 yr.	4.06%	4.08%	4.10%	Term:	27-Aug	20-Aug	Beginning of 2010				
5-yr. ARM	3.44%	3.56%	3.77%	3 Mo. (91 day)	0.15%	0.15%	0.06%	WEDNESDAY	Sept	1	
Home Equity LOC	N.A.	5.11%	5.08%	1 Yr.	0.26%	0.24%	0.44%				
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.56%	0.50%	1.14%	Motor Vehicle Sales	Aug	8.7M	
LAST WEEK'S ECONOMIC NEWS				3 Yr.	0.82%	0.77%	1.68%	ISM Mfg Index	Aug	53.0	
WI has 11,872 manufacturers with 580,184 jobs. Top 3: Machinery & equipment is #1 @ 100,743 jobs; fabricated metal #2 @ 65,254 jobs; food products #3 @ 64,219 jobs; SE WI has more than half of the industrial jobs @ 313,412.				5 Yr.	1.49%	1.45%	2.68%	Construction Spending	July	↓ 0.6%	
WI & MN dairy production continues to outpace last year by 2%-3%, but that rate is slowing to 1% to 2%. WI remains the US 2nd-leading milk producer @ 2.3B lbs of milk in July. MN harvested 794M pounds; production nationwide rose 3% for 23 major milk-producing states. CA remains the US leader in milk production @ 3.4B lbs of milk in July.				10 Yr.	2.65%	2.62%	3.84%				
The # of US households missing consecutive mortgage payments or in foreclosure fell in the 2nd Qtr but the # of new distressed borrowers increased.				30 Yr.	3.69%	3.66%	4.64%	THURSDAY		2	
July's existing-home sales fell 27% M-O-M to 3.83M units, & 25.5% Y-O-Y; lowest level since began recording in 1999. Home prices rose 0.7% Y-O-Y with median price \$182,600. Midwest existing-home sales (incl. WI) fell 33.3% M-O-M with median price falling 2.8% Y-O-Y to \$151,600.				PUBLISHED DEPOSIT RATES*							
Initial Jobless Claims fell to 473K last week after 3 weeks of consecutive increases. The # of WI residents filing 1st-time claims dropped to 11,962 last week (1st time below 12K since Sept. 27, 2008 when 9,844 filed) vs 13,370 the prior week & vs 18,179 Y-O-Y. WI's unemployment rate dipped to 7.8% in July vs 7.9% in June and 9.6% nationally.				Benchmarks:	27-Aug	20-Aug		Initial Jobless Claims	28-Aug	470K	
WI's manufacturing employment fell 2.5% in past 12 months. Wisconsin lost 15,223 industrial jobs and 154 manufacturers between June 2009 and June 2010, this was about half of the manufacturing job loss in during 2008-09 period.				MM Accts.	Local Avg	0.49	0.49	Non-farm Productivity	2nd Qtr	↓ 1.9%	
Restaurant visits are projected to increase 8% by 2019 (0.8% per year); < the US population growth rate of 1.1%.					WI Avg	0.49	0.49	Unit Labor Cost	2nd Qtr	↑ 1.2%	
				3 Mo>\$2.5k	Local Avg	0.39	0.41	Factory Orders	July	↑ 0.3%	
					WI Avg	0.43	0.45	FRIDAY		3	
				6 Mo>\$2.5k	Local Avg	0.62	0.64	Non-farm Payrolls	Aug	↓ 80K	
					WI Avg	0.67	0.69	Unemployment Rate	Aug	9.6%	
				1 yr>\$2.5k	Local Avg	0.92	0.93	Avg Hourly Earnings	Aug	↑ 0.1%	
					WI Avg	0.96	0.98	Avg Hours Workweek	Aug	34.2	
				3 yr>\$2.5k	Local Avg	1.58	1.60	ISM Non-Mfg Index	Aug	53.0	
					WI Avg	1.67	1.70				
				5 yr>\$2.5k	Local Avg	2.15	2.19				
					WI Avg	2.21	2.26				
				* Business Section, The Milwaukee Journal/Sentinel							