

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:					
Index:	10-Sep	3-Sep	Beginning of 2010	Stock Market				MONDAY	Sept	13			
Dist 11 COFI	1.75%	1.75%	2.09%	Index:	10-Sep	3-Sep	Change from 1/1/10						
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	10462.77	10447.93 0.14%	0.33%	Treasury Budget	Aug	↓ \$95.0B			
3 month LIBOR	0.29%	0.29%	0.25%	NASDAQ (YE 2269.15)	2242.48	2233.75 0.39%	-1.18%						
6 month LIBOR	0.49%	0.49%	0.43%	S&P 500 (YE 1115.10)	1109.55	1104.51 0.46%	-0.50%						
1 year LIBOR	0.82%	0.83%	0.98%	Russell 2000 (YE 625.39)	636.46	643.36 -1.07%	1.77%						
				EAFE Index (YE 1580.77)	1498.49	1484.97 0.91%	-5.20%	TUESDAY 14					
MORTGAGE RATES as of 10-Sep				Gold / ounce (YE \$1,096.20)	\$1,246.50	\$1,251.10 -0.37%	13.71%	Retail Sales	Aug	↑ 0.3%			
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$79.36)	\$76.45	\$74.60 2.48%	-3.67%	Retail Sales less autos		↑ 0.2%			
30 yr.	4.58%	4.51%	4.49%	TREASURY BOND YIELDS									
15 yr.	4.08%	3.97%	3.96%	Term:	10-Sep	3-Sep	Beginning of 2010	Business Inventories	July	↑ 0.6%			
5-yr. ARM	3.43%	3.53%	3.56%	3 Mo. (91 day)	0.14%	0.13%	0.06%	WEDNESDAY 15					
Home Equity LOC	N.A.	5.10%	5.12%	1 Yr.	0.25%	0.24%	0.44%	Empire State Mfg Index	Sept	5.0			
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.57%	0.52%	1.14%	Industrial Production	Aug	↑ 0.2%			
LAST WEEK'S ECONOMIC NEWS				3 Yr.	0.89%	0.79%	1.68%	Capacity Utilization	Aug	74.9%			
July's US trade deficit posted its largest drop in 17 months: exports expanded 1.8%, imports fell 2.1%.				5 Yr.	1.58%	1.49%	2.68%	THURSDAY 16					
The worldwide market for smartphones is expected to grow 55.4% this year vs 2009 (269.6M phones vs 173.5M).				10 Yr.	2.80%	2.71%	3.84%	Initial Jobless Claims	11-Sep	455K			
Milwaukee ranks the 18th-least stressful of the 50 biggest US cities (stress index: -1.449). Detroit ranks most stressful (+9.026) followed by LA, Cleveland, Riverside, CA, St. Louis & NYC. Least stressful is Salt Lake City (-7.949).				30 Yr.	3.87%	3.79%	4.64%	Philadelphia Fed Survey	Sept	3.8			
Initial Jobless Claims fell last week to 451K (lowest since July) as continuing claims fell to 4.49M (lowest since Dec 2008). WI initial claims fell to 11.6K (lowest in nearly 2 years) vs 15.8K Y-O-Y. WI unemployment is 7.8% vs 9.6% nationally.				PUBLISHED DEPOSIT RATES*							Producer Price Index	Aug	↑ 0.3%
With existing home sales unexpectedly plunging 27.2% (lowest in 15 yrs), some Wall Street firms believe a double-dip recession "is here." Even typically cautious Fed officials are talking openly about the odds of a double-dip recession.				Benchmarks:	10-Sep	3-Sep		PPI less food & energy		↑ 0.1%			
Aug's Employment Trends Index fell (for 2nd time in 4 mos) to 96.7 vs 97.4 M-O-M, but well above 88.4 Y-O-Y.				MM Accts.	Local Avg	0.48	0.49						
In a survey of 6,679 public charities & private foundations (including 134 in WI) over 40% reported a contribution drop in the 1st 5-months of 2010 (8% are "in imminent danger of closing"); while 30% reported an increase, 28% stayed about the same. 17% reduced services, 11% laid off employees, & 17% restructured paid-positions to be volunteers.					WI Avg	0.48	0.49						
July's Wholesale Trade increased 1.3% M-O-M while inventories at US wholesalers climbed 1.3% in July.				3 Mo>\$2.5k	Local Avg	0.39	0.39						
Many SE WI banks cut back on their C&I and CRE loans in the past year. However, increased competition is reversing this trend: 3/31/09 \$419B (72% C&I, 28% CRE) vs 6/30/10 \$478B (65% C&I, 35% CRE): C&I ↑\$9B; CRE ↑\$50B.					WI Avg	0.42	0.42						
				6 Mo>\$2.5k	Local Avg	0.61	0.62						
					WI Avg	0.66	0.66						
				1 yr>\$2.5k	Local Avg	0.91	0.91						
					WI Avg	0.95	0.96						
				3 yr>\$2.5k	Local Avg	1.55	1.59						
					WI Avg	1.64	1.66						
				5 yr>\$2.5k	Local Avg	2.08	2.12						
					WI Avg	2.16	2.19						
				* Business Section, The Milwaukee Journal/Sentinel									
				FRIDAY 17									
				U of Michigan Sentiment Index		Sept	70.0						
				Consumer Price Index		Aug	↑ 0.3%						
				Consumer Price Index			↑ 0.1%						