

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
Index:	24-Sep	17-Sep	Beginning of 2010	Stock Market				MONDAY	Sept	27
Dist 11 COFI	1.75%	1.75%	2.09%	Index:	24-Sep	17-Sep	Change from 1/1/10	No Major Indicators		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	10860.26	10607.85 2.38%	4.14%			
3 month LIBOR	0.29%	0.29%	0.25%	NASDAQ (YE 2269.15)	2381.22	2315.61 2.83%	4.94%			
6 month LIBOR	0.46%	0.47%	0.43%	S&P 500 (YE 1115.10)	1148.67	1125.49 2.06%	3.01%			
1 year LIBOR	0.78%	0.79%	0.98%	Russell 2000 (YE 625.39)	671.01	651.44 3.00%	7.29%			
				EAFE Index (YE 1580.77)	1564.68	1522.54 2.77%	-1.02%	TUESDAY 28		
MORTGAGE RATES as of 24-Sep				Gold / ounce (YE \$1,096.20)	\$1,298.10	\$1,277.50 1.61%	18.42%	Consumer Confidence Index Sept 52.0		
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$79.36)	\$76.49	\$73.66 3.84%	-3.62%			
30 yr.	4.53%	4.44%	4.61%	TREASURY BOND YIELDS						
15 yr.	4.08%	3.89%	4.07%	Term:	24-Sep	17-Sep	Beginning of 2010	WEDNESDAY 29		
5-yr. ARM	3.49%	3.44%	3.52%	3 Mo. (91 day)	0.15%	0.16%	0.06%			
Home Equity LOC	N.A.	5.10%	5.10%	1 Yr.	0.25%	0.24%	0.44%	No Major Indicators		
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.44%	0.47%	1.14%			
LAST WEEK'S ECONOMIC NEWS				3 Yr.	0.69%	0.75%	1.68%	THURSDAY 30		
Existing home sales rebounded 7.6% in August to 4.13M after hitting its lowest level in at least a decade in July. Midwest (incl WI) existing-home sales increased 5% in August M-O-M, but are 26.3% Y-O-Y.				5 Yr.	1.35%	1.44%	2.68%			
The NAR reports national median existing home prices rose 0.8% Y-O-Y, though distressed home sales now account for more than a third of all transactions. The median price in the Midwest was \$149,600, up 0.4% Y-O-Y.				10 Yr.	2.61%	2.74%	3.84%			
40% of Milw's real estate listings have taken a price cut as of Sept 1, up from 39% M-O-M. Milw ranks 2nd behind Minneapolis, which saw 43% of its listed homes taking at least one price cut. Milw's avg reduction in price was 10%, cutting \$25.8M in home values. Nationwide, 26% of all listings on the market experienced at least one price reduction by Sept 1 with a total dollar amount cut in the 50 largest cities was > \$29B with an avg discount of 10% off the original listing price.				30 Yr.	3.79%	3.90%	4.64%	Initial Jobless Claims 25-Sep 459K		
August housing starts were up 10.5% M-O-M & up 2.2% Y-O-Y. Starts on 5-or-more unit apartment projects jumped 42.7% M-O-M & 53.1% Y-O-Y. Building permits also rose 1.8% M-O-M, but down 6.7% Y-O-Y.				PUBLISHED DEPOSIT RATES*				Chicago PMI Sept 56.0		
WI foreclosures rose in August 1.7% Y-O-Y. Filings Y-O-Y were down 14% & 20% in June & July, respectively.				Benchmarks:	24-Sep	17-Sep	Gross Domestic Product 2nd Qtr ↑ 1.6%			
11 states have 10% or higher unemployment rates in August (NV, MI, CA, MS, OH, IN, OR, IL, SC, FL, RI): worst NV @ 14.4%, MI @ 13.1% & CA @ 12.4%. WI is #19 @ 7.9%. ND lowest @ 3.7%, then SD @ 4.5% & NB @ 4.6%.				MM Accts.	Local Avg WI Avg	0.49 0.51	0.49 0.50	GDP price index ↑ 1.9%		
Aug's durable goods orders showed gains in demands for machinery, computers and fabricated metal products.				3 Mo>\$2.5k	Local Avg WI Avg	0.37 0.41	0.38 0.41	FRIDAY Oct 1		
Harley-Davidson's brand value sank 24% to #98 on the annual list of top 100 global brands; it was # 73 a year ago.				6 Mo>\$2.5k	Local Avg WI Avg	0.58 0.64	0.60 0.65	Personal Income Aug ↑ 0.3%		
				1 yr>\$2.5k	Local Avg WI Avg	0.87 0.93	0.89 0.94	Consumer Spending Aug ↑ 0.4%		
				3 yr>\$2.5k	Local Avg WI Avg	1.51 1.61	1.52 1.62	Core PCE price index Aug ↑ 0.1%		
				5 yr>\$2.5k	Local Avg WI Avg	2.04 2.12	2.07 2.13	ISM Mfg Index Sept 54.5		
				* Business Section, The Milwaukee Journal/Sentinel				Construction Spending Aug ↓ 0.4%		
								Univ of Michigan Sentiment Index Sept 67.0		