

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:			
Index:	3-Sep	27-Aug	Beginning of 2010	Stock Market				MONDAY	Sept	6	
Dist 11 COFI	1.75%	1.80%	2.09%	Index:	3-Sep	27-Aug	Change from 1/1/10	Labor Day Holiday			
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	10447.93	10150.65 2.93%	0.19%	US Markets Closed			
3 month LIBOR	0.29%	0.26%	0.25%	NASDAQ (YE 2269.15)	2233.75	2153.63 3.72%	-1.56%				
6 month LIBOR	0.49%	0.50%	0.43%	S&P 500 (YE 1115.10)	1104.51	1064.59 3.75%	-0.95%				
1 year LIBOR	0.83%	0.86%	0.98%	Russell 2000 (YE 625.39)	643.36	616.76 4.31%	2.87%				
				EAFE Index (YE 1580.77)	1484.97	1427.76 4.01%	-6.06%	TUESDAY 7			
MORTGAGE RATES as of 27-Aug				Gold / ounce (YE \$1,096.20)	\$1,251.10	\$1,239.40 0.94%	14.13%	No Major Indicators			
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$79.36)	\$74.60	\$75.17 -0.76%	-6.00%				
30 yr.	4.51%	4.49%	4.61%	TREASURY BOND YIELDS							
15 yr.	4.00%	3.96%	4.08%	Term:	3-Sep	27-Aug	Beginning of 2010	WEDNESDAY 8			
5-yr. ARM	3.49%	3.56%	3.56%	3 Mo. (91 day)	0.13%	0.15%	0.06%	Consumer Credit July ↓\$3.5B			
Home Equity LOC	N.A.	5.12%	5.11%	1 Yr.	0.24%	0.26%	0.44%				
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.52%	0.56%	1.14%	THURSDAY 9			
LAST WEEK'S ECONOMIC NEWS				3 Yr.	0.79%	0.82%	1.68%	Initial Jobless Claims 4-Sep 470K			
Aug's unemployment ticked up to 9.6% from 9.5%. Milwaukee's July unemployed dipped to 8.6% from 8.7% in June. Unemployment would be above 16% nationally if not for federal action & if all unemployed searched for a job.				5 Yr.	1.49%	1.49%	2.68%	International Trade July ↓\$46.8B			
1-in-every 6 WI banks reported a loss in 2nd Qtr (combined loss of \$111B) vs. 1-in-5 Y-O-Y (combined loss of \$175B). Johnson Bank, Racine was most profitable (\$4.9M) while M&I had largest loss (\$12.6M vs \$211.4M 2nd Qtr 2009).				10 Yr.	2.71%	2.65%	3.84%				
The # of FDIC problem banks reached 829 (\$403B in assets) during 2nd Qtr (7% increase Q-O-Q and 11% Y-O-Y); as bank failures in 2010 are expected to be > 2009's 140 banks (118 have failed so far this year). US lenders posted their biggest quarterly profit in almost 3 years, as bank profits rose to \$21.6B in 2nd Qtr vs \$18B Q-O-Q.				30 Yr.	3.79%	3.69%	4.64%	FRIDAY 10			
Manufacturing strengthened (13th consecutive month) in August as the ISM Mfg Index rose to 56.3 from 55.5 M-O-M. However the ISM non-Mfg Index fell back to 51.5 in August from 54.3 M-O-M (it was expected to be at 53.0).				PUBLISHED DEPOSIT RATES*				No Major Indicators			
Milwaukee Mfg ISM continued to grow in August, albeit a slower rate, falling to 59 vs 66 M-O-M & 56 Y-O-Y.				Benchmarks:	3-Sep	27-Aug					
Fidelity Investments reported that during the past 3 months 11% of its 401(k) plan participants made early withdrawals.				MM Accts.	Local Avg	0.49	0.49				
Most U.S. retail chains reported robust August "back-to-school" shopping as Kohl's Corp. saw sales rise 4.5% Y-O-Y.					WI Avg	0.49	0.49				
Consumer Confidence Index rose to 53.5 in August while consumers saw home prices rise 1.0% (3rd month rising).				3 Mo>\$2.5k	Local Avg	0.39	0.39				
After 2 consecutive months in which WI foreclosures were ↓Y-O-Y, Aug's filings are ↑1.1% Y-O-Y & ↑13.7% M-O-M.					WI Avg	0.42	0.43				
Toyota's August sales were down 31% Y-O-Y, blaming much of the decline on last Aug's "Cash for Clunkers" sales.				6 Mo>\$2.5k	Local Avg	0.62	0.62				
					WI Avg	0.66	0.67				
				1 yr>\$2.5k	Local Avg	0.91	0.92				
					WI Avg	0.96	0.96				
				3 yr>\$2.5k	Local Avg	1.59	1.58				
					WI Avg	1.66	1.67				
				5 yr>\$2.5k	Local Avg	2.12	2.15				
					WI Avg	2.19	2.21				
				* Business Section, The Milwaukee Journal/Sentinel							