

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:			
<b>Index:</b>	<b>14-Jan</b>	<b>7-Jan</b>	<b>Beginning of 2011</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Jan</b>	<b>17</b>	
Dist 11 COFI	1.57%	1.57%	1.65%	<b>Index:</b>	<b>14-Jan</b>	<b>7-Jan</b>	<b>Change from 1/1/11</b>	<b>Observance of Martin Luther King Jr Day</b>			
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 11577.51)	11787.38	11674.76 0.96%	1.81%	<b>Markets Closed</b>			
3 month LIBOR	0.30%	0.30%	0.30%	NASDAQ (YE 2652.87)	2755.30	2703.17 1.93%	3.86%				
6 month LIBOR	0.46%	0.46%	0.46%	S&P 500 (YE 1257.64)	1293.24	1271.50 1.71%	2.83%				
1 year LIBOR	0.78%	0.79%	0.78%	Russell 2000 (YE 783.65)	807.57	787.83 2.51%	3.05%				
				EAFE Index (YE 1658.296)	1688.94	1644.57 2.70%	1.85%	<b>TUESDAY 18</b>			
<b>Mortgage Rates as of 14-Jan</b>				Gold / ounce (YE \$1,421.40)	\$1,360.50	\$1,368.90 -0.61%	-4.28%				
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$91.38)	\$91.54	\$88.03 3.99%	0.18%	<b>Empire State Mfg Survey Jan 14.0</b>			
30 yr.	4.75%	4.85%	4.95%	<b>TREASURY BOND YIELDS</b>							
15 yr.	4.06%	4.19%	4.28%	<b>Term:</b>	<b>14-Jan</b>	<b>7-Jan</b>	<b>Beginning of 2011</b>				
5-yr. ARM	3.00%	3.59%	3.78%	3 Mo. (91 day)	0.15%	0.14%	0.13%	<b>WEDNESDAY 19</b>			
Home Equity LOC	N.A.	5.12%	5.10%	1 Yr.	0.26%	0.27%	0.27%				
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.58%	0.60%	0.61%	<b>Housing Starts Dec 0.550M</b>			
<b>LAST WEEK'S ECONOMIC NEWS</b>				3 Yr.	1.00%	0.99%	1.00%				
2 of metro-Milw's longest-running, best-known foundations (Cudahy Fund & Faye McBeath Foundation) are winding down, as are Betty Brinn and Fleck foundations. All were planned to spend the founders' money w/i specified time.				5 Yr.	1.93%	1.96%	2.01%				
More than 3.8M foreclosure filings were reported on a record 2.87M US properties in 2010, an increase of nearly 2% from 2009 & 23% increase over 2008, and despite foreclosure filings dropping 26% in Dec to the lowest monthly total since June 2008. 39,920 Wisconsin properties received a foreclosure filing in 2010, an increase > 13% from 2009. Wisconsin filings in Dec were down nearly 12% Y-O-Y & a little more than 12% lower than in Nov 2010.				10 Yr.	3.33%	3.33%	3.29%				
AIG repaid \$47B to the Fed Reserve of NY including the balance on the \$85B in bailout funds the insurer received.				30 Yr.	4.53%	4.49%	4.34%	<b>THURSDAY 20</b>			
2010 US private equity fundraising fell as 336 funds raised \$86.3B, down 16% from \$102.2B by 366 funds in 2009.				<b>PUBLISHED DEPOSIT RATES*</b>							
Venture Capital fundraising also fell: to \$11.6B across 119 funds, a 14% drop from \$13.5B collected by 133 funds in 2009. In the fourth quarter, 15 venture funds raised \$2.4B, a 48% drop Y-O-Y.				<b>Benchmarks:</b>	<b>14-Jan</b>	<b>7-Jan</b>					
Beginning this month, 77M baby boomers born from 1946 to 1964 become Medicare-eligible (a rate of 1-every-8 seconds).				MM Accts.	Local Avg	0.38	0.38				
Dec's metro-Milw home sales increased 3.5% Y-O-Y, but ended the year 2010 down 13.4%.					WI Avg	0.42	0.42				
Business in NE WI is reporting stronger rebound than metro-Milw or Dane County, according to First Business Bank.				3 Mo>\$2.5k	Local Avg	0.27	0.27				
WI credit card debt dropped 31% in Dec: most of any state & well above the US avg decline of 8% (avg owed \$7,404).					WI Avg	0.34	0.34				
While the 2010 Census suggests long-distance moving hit a record low, recent data shows Americans on the move again.				6 Mo>\$2.5k	Local Avg	0.45	0.46				
					WI Avg	0.55	0.55				
				1 yr>\$2.5k	Local Avg	0.71	0.71				
					WI Avg	0.80	0.81				
				3 yr>\$2.5k	Local Avg	1.28	1.28				
					WI Avg	1.42	1.43				
				5 yr>\$2.5k	Local Avg	1.82	1.82				
					WI Avg	1.92	1.93				
				* Business Section, The Milwaukee Journal/Sentinel							
								<b>FRIDAY 21</b>			
								<b>No Major Indicators</b>			