

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:								
<b>Index:</b>	<b>21-Jan</b>	<b>14-Jan</b>	<b>Beginning of 2011</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Jan</b>	<b>24</b>						
Dist 11 COFI	1.57%	1.57%	1.65%	<b>Index:</b>	<b>21-Jan</b>	<b>14-Jan</b>	<b>Change from 1/1/11</b>	<b>No Major Indicators</b>								
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 11577.51)	11871.84	11787.38 0.72%	2.54%									
3 month LIBOR	0.30%	0.30%	0.30%	NASDAQ (YE 2652.87)	2689.54	2755.30 -2.39%	1.38%									
6 month LIBOR	0.45%	0.46%	0.46%	S&P 500 (YE 1257.64)	1283.35	1293.24 -0.76%	2.04%									
1 year LIBOR	0.78%	0.78%	0.78%	Russell 2000 (YE 783.65)	773.18	807.57 -4.26%	-1.34%									
				EAFE Index (YE 1658.296)	1688.58	1688.94 -0.02%	1.83%									
<b>Mortgage Rates as of 21-Jan</b>				<b>TREASURY BOND YIELDS</b>				<b>TUESDAY</b>	<b>25</b>							
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	<b>Term:</b>	<b>21-Jan</b>	<b>14-Jan</b>	<b>Beginning of 2011</b>	<b>Consumer Confidence Jan 54.3</b>								
30 yr.	4.78%	4.90%	4.85%	3 Mo. (91 day)	0.16%	0.15%	0.13%									
15 yr.	4.02%	4.19%	4.19%	1 Yr.	0.26%	0.26%	0.27%									
5-yr. ARM	3.13%	3.60%	3.59%	2 Yr.	0.62%	0.58%	0.61%									
Home Equity LOC	N.A.	5.12%	5.12%	3 Yr.	1.05%	1.00%	1.00%									
* Real Estate Section, The Milwaukee Journal/Sentinel				5 Yr.	2.02%	1.93%	2.01%									
<b>LAST WEEK'S ECONOMIC NEWS</b>				10 Yr.	3.41%	3.33%	3.29%	<b>WEDNESDAY</b>	<b>26</b>							
Sales of existing WI homes fell 7.5% in 2010 Y-O-Y while median sale price fell 1.1% from \$142,500 to \$141,000.				30 Yr.	4.57%	4.53%	4.34%	<b>New Home Sales Dec 300K</b>								
For only 2nd time in 20 years, WI companies lured >\$100M of venture capital funding (\$121.8M vs \$23.9M in 2009).				<b>PUBLISHED DEPOSIT RATES*</b>							<b>Fed Reserve Meets Prime Rate N.C.</b>					
Following the USA's lead, WI unemployment fell in Dec to 7.5% vs 7.6% in Nov (US unemployment fell to 9.4%).				<b>Benchmarks:</b>	<b>21-Jan</b>	<b>14-Jan</b>	<b>THURSDAY 27</b>									
Unemployment rate for high school grads is 9.8% vs 4.8% for college grads, HS dropout unemployment is 15%.				MM Accts.	Local Avg	0.38								0.38		
WaterStone Bank filed 270 tenant-evictions in 2010, a 43% more than the 188 in 2009. WaterStone Bank manages c.1,600 housing units taken over through mortgage foreclosures, many located in Milwaukee's central city.				3 Mo>\$2.5k	Local Avg	0.27								0.27		
Seasonal retail hiring was up 29% Y-O-Y from a net gain of 646,300 jobs between October & December.				6 Mo>\$2.5k	Local Avg	0.45								0.45		
A good stock market in 2010 helped boost WI's retirement accounts for public employees. The Wisconsin Retirement System's 2 trust funds held \$79.1B at YE2010, up from \$72.9B Y-O-Y & \$61.8B at YE2008. The Core Fund (a diversified fund & main account for all 560,000 state, local, university & school retirees) showed a 12.3% gain to \$73.5B while the Variable Fund (an all-stock portfolio held by more than 100,000 retirees) showed a 15.6% increase to \$5.6B.				1 yr>\$2.5k	Local Avg	0.71				0.71						
SBA approved \$69.4M in lending for SE WI in December, nearly seven times the \$10.1M approved in Dec last year.				3 yr>\$2.5k	Local Avg	1.28				1.28	<b>FRIDAY 28</b>					
30% of the 372 US labor markets have their worst unemployment rates since the beginning of the 21st century.				5 yr>\$2.5k	Local Avg	1.82	1.82									
In Wisconsin, highest metro-unemployment rate is Janesville @ 9.5% while SE Wis is Racine @ 8.5%.					WI Avg	1.42	1.42	<b>U of Mich Consumer Sentiment Index Jan 73.0</b>								
Blackberry still the US dominant operating system with 33.5% of market. Google #2 with 26% & Apple #3 25%.					WI Avg	1.92	1.92									
														<b>Gross Domestic Product 4th Qtr ↑ 3.5%</b>		
											<b>GDP price index ↑ 1.5%</b>					