

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:								
Index:	21-Jan	14-Jan	Beginning of 2011	Stock Market				MONDAY	Jan	24						
Dist 11 COFI	1.57%	1.57%	1.65%	Index:	21-Jan	14-Jan	Change from 1/1/11	No Major Indicators								
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%									
Mortgage Rates as of 21-Jan				TREASURY BOND YIELDS				TUESDAY	25							
Term	Area Rates*	National (w/ pts)	Last Week National	Term:	21-Jan	14-Jan	Beginning of 2011	Consumer Confidence Jan 54.3								
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%									
LAST WEEK'S ECONOMIC NEWS				10 Yr.	3.41%	3.33%	3.29%	WEDNESDAY	26							
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%	New Home Sales Dec 300K								
For only 2nd time in 20 years, WI companies lured >\$100M of venture capital funding (\$121.8M vs \$23.9M in 2009).				PUBLISHED DEPOSIT RATES*							Fed Reserve Meets Prime Rate N.C.					
Following the USA's lead, WI unemployment fell in Dec to 7.5% vs 7.6% in Nov (US unemployment fell to 9.4%).				Benchmarks:	21-Jan	14-Jan	THURSDAY 27									
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.					WI Avg	0.42								0.42		
Seasonal retail hiring was up 29% Y-O-Y from a net gain of 646,300 jobs between October & December.				3 Mo>\$2.5k	Local Avg	0.27								0.27		
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.					WI Avg	0.34				0.34						
SBA approved \$69.4M in lending for SE WI in December, nearly seven times the \$10.1M approved in Dec last year.				6 Mo>\$2.5k	Local Avg	0.45				0.45	FRIDAY 28					
30% of the 372 US labor markets have their worst unemployment rates since the beginning of the 21st century.					WI Avg	0.55	0.55									
In Wisconsin, highest metro-unemployment rate is Janesville @ 9.5% while SE Wis is Racine @ 8.5%.				1 yr>\$2.5k	Local Avg	0.71	0.71	U of Mich Consumer Sentiment Index Jan 73.0								
Blackberry still the US dominant operating system with 33.5% of market. Google #2 with 26% & Apple #3 25%.					WI Avg	0.80	0.80									
				3 yr>\$2.5k	Local Avg	1.28	1.28							Gross Domestic Product 4th Qtr ↑ 3.5%		
					WI Avg	1.42	1.42									
				5 yr>\$2.5k	Local Avg	1.82	1.82				GDP price index ↑ 1.5%					
					WI Avg	1.92	1.92									
				* Business Section, The Milwaukee Journal/Sentinel												