

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
<b>Index:</b>	<b>31-Dec</b>	<b>24-Dec</b>	<b>Beginning of 2010</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Jan</b>	<b>3</b>
Dist 11 COFI	1.65%	1.65%	2.09%	<b>Index:</b>	<b>31-Dec</b>	<b>24-Dec</b>	<b>Change from 1/1/10</b>			
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11577.51	11573.49 0.03%	11.02%	ISM Mfg Index	Dec	57.2
3 month LIBOR	0.30%	0.30%	0.25%	NASDAQ (YE 2269.15)	2652.87	2665.60 -0.48%	16.91%	Construction Sending	Nov	↑ 0.1%
6 month LIBOR	0.46%	0.46%	0.43%	S&P 500 (YE 1115.10)	1257.64	1256.77 0.07%	12.78%			
1 year LIBOR	0.78%	0.78%	0.98%	Russell 2000 (YE 625.39)	783.65	788.96 -0.67%	25.31%			
				EAFE Index (YE 1580.77)	1658.30	1647.15 0.68%	4.90%	<b>TUESDAY 4</b>		
<b>Mortgage Rates</b>	<b>as of</b>	<b>31-Dec</b>		Gold / ounce (YE \$1,096.20)	\$1,421.40	\$1,380.50 2.96%	29.67%	Motor Vehicle Sales	Dec	9.2M
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	Oil / Barrel (YE \$79.36)	\$91.38	\$91.51 -0.14%	15.15%	Factory Orders	Nov	N.C.
30 yr.	4.69%	5.07%	5.03%	<b>TREASURY BOND YIELDS</b>						
15 yr.	4.13%	4.44%	4.38%	<b>Term:</b>	<b>31-Dec</b>	<b>24-Dec</b>	<b>Beginning of 2010</b>			
5-yr. ARM	3.29%	4.09%	3.97%	3 Mo. (91 day)	0.13%	0.14%	0.06%	<b>WEDNESDAY 5</b>		
Home Equity LOC	N.A.	5.13%	5.13%	1 Yr.	0.27%	0.29%	0.44%	ISM non-Mfg Index	Dec	56.0
	* Real Estate Section, The Milwaukee Journal/Sentinel			2 Yr.	0.61%	0.66%	1.14%			
<b>LAST WEEK'S ECONOMIC NEWS</b>				3 Yr.	1.00%	1.09%	1.68%			
Delinquency rates show improvement, but still well above their historic averages (both prime & sub-prime markets).				5 Yr.	2.01%	2.06%	2.68%			
US home prices continued to sink in October, as some are indicting a "double-dip" recession. Some metro-areas hit levels lower than when home prices started to fall in 2006: i.e., Atlanta, Charlotte, Miami, Portland, Seattle & Tampa. A 20-city index of housing prices dipped an avg. 1.3% in October M-O-M (the 3rd straight month). Home prices across the country continue to fall as the negative trends have not changed. Oct's & Nov's reports for existing home sales & housing starts gave no sense of optimism. Housing starts are still hovering near 30-year lows. US home sales are down more than 25% Y-O-Y, while # of months' supply of unsold homes is about 50% above last year. Chicago had the biggest Y-O-Y price drop in October at 6.5%.				10 Yr.	3.29%	3.40%	3.84%	<b>THURSDAY 6</b>		
Consumer Reports says nearly one in five Americans said they expected to return at least one of their holiday gifts.				30 Yr.	4.34%	4.47%	4.64%	Initial Jobless Claims	1-Jan	412K
Shoppers extended their YE purchases by the biggest margin since the boom year of 2005. Predictions indicate a rise of \$451.5B & 3.3% over 2009. Online holiday sales rose 13% Y-O-Y. Jewelry came back strongly this year, but it also fell further than other sectors during the recession and still has a long way to go.				<b>PUBLISHED DEPOSIT RATES*</b>						
Continuing a 2-year trend, consumer debt fell 8.2% in Nov to \$10.6T vs. its peak of \$1.5 trillion in October of 2008.				<b>Benchmarks:</b>	<b>31-Dec</b>	<b>24-Dec</b>				
As consumers still worry about the labor market, their US confidence index fell to 52.5 in December vs. 54.3 M-O-M.				MM Accts.	Local Avg	0.40	0.40	<b>FRIDAY 7</b>		
Leading Indicators jumped 1.1% in November to 112.4, (up 0.4% in Oct. & 0.6% in Sept.) - 5th consecutive gain.					WI Avg	0.44	0.44	Nonfarm Payrolls	Dec	140K
99 of America's 100 biggest markets (incl. Milwaukee) have fewer manufacturing jobs today than they did 10 years ago.				3 Mo>\$2.5k	Local Avg	0.28	0.28	Unemployment Rate	Dec	9.7%
					WI Avg	0.34	0.34	Avg Hourly Earnings	Dec	0.1%
				6 Mo>\$2.5k	Local Avg	0.46	0.46	Avg Workweek Hours	Dec	34.3
					WI Avg	0.55	0.55	Consumer Credit	Nov	\$2.0B
				1 yr>\$2.5k	Local Avg	0.71	0.72			
					WI Avg	0.81	0.81			
				3 yr>\$2.5k	Local Avg	1.28	1.27			
					WI Avg	1.44	1.44			
				5 yr>\$2.5k	Local Avg	1.83	1.82			
					WI Avg	1.93	1.93			
				* Business Section, The Milwaukee Journal/Sentinel						