

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</b>		<b>4</b>	
<b>Mortgage Rates as of 31-Dec</b>				Gold / ounce (YE \$1,096.20)	\$1,421.40	\$1,380.50 2.96%	29.67%				
<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%	Motor Vehicle Sales	Dec	9.2M	
30 yr.	4.69%	5.07%	5.03%					Factory Orders	Nov	N.C.	
15 yr.	4.13%	4.44%	4.38%	<b>TREASURY BOND YIELDS</b>							
5-yr. ARM	3.29%	4.09%	3.97%	<b>Term:</b>	<b>31-Dec</b>	<b>24-Dec</b>	<b>Beginning of 2010</b>				
Home Equity LOC	N.A.	5.13%	5.13%	3 Mo. (91 day)	0.13%	0.14%	0.06%	<b>WEDNESDAY</b>		<b>5</b>	
* Real Estate Section, The Milwaukee Journal/Sentinel				1 Yr.	0.27%	0.29%	0.44%				
<b>LAST WEEK'S ECONOMIC NEWS</b>				2 Yr.	0.61%	0.66%	1.14%	ISM non-Mfg Index	Dec	56.0	
Delinquency rates show improvement, but still well above their historic averages (both prime & sub-prime markets).				3 Yr.	1.00%	1.09%	1.68%				
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%.				5 Yr.	2.01%	2.06%	2.68%				
Consumer Reports says nearly one in five Americans said they expected to return at least one of their holiday gifts.				10 Yr.	3.29%	3.40%	3.84%				
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.				30 Yr.	4.34%	4.47%	4.64%	<b>THURSDAY</b>		<b>6</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>PUBLISHED DEPOSIT RATES*</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.				<b>Benchmarks:</b>	<b>31-Dec</b>	<b>24-Dec</b>		Initial Jobless Claims	1-Jan	412K	
Leading Indicators jumped 1.1% in November to 112.4, (up 0.4% in Oct. & 0.6% in Sept.) - 5th consecutive gain.				MM Accts.	Local Avg	0.40	0.40				
99 of America's 100 biggest markets (incl. Milwaukee) have fewer manufacturing jobs today than they did 10 years ago.					WI Avg	0.44	0.44	<b>FRIDAY</b>		<b>7</b>	
				3 Mo>\$2.5k	Local Avg	0.28	0.28	Nonfarm Payrolls	Dec	140K	
					WI Avg	0.34	0.34	Unemployment Rate	Dec	9.7%	
				6 Mo>\$2.5k	Local Avg	0.46	0.46	Avg Hourly Earnings	Dec	0.1%	
					WI Avg	0.55	0.55	Avg Workweek Hours	Dec	34.3	
				1 yr>\$2.5k	Local Avg	0.71	0.72	Consumer Credit	Nov	\$2.0B	
					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							