

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:			
Index:	3-Dec	26-Nov	Beginning of 2010	Stock Market				MONDAY	Dec	6	
Dist 11 COFI	1.65%	1.66%	2.09%	Index:	3-Dec	26-Nov	Change from 1/1/10	No Major Indicators			
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11382.09	11092.00 2.62%	9.15%				
3 month LIBOR	0.30%	0.29%	0.25%	NASDAQ (YE 2269.15)	2591.46	2534.56 2.24%	14.20%				
6 month LIBOR	0.46%	0.46%	0.43%	S&P 500 (YE 1115.10)	1224.71	1189.40 2.97%	9.83%				
1 year LIBOR	0.79%	0.78%	0.98%	Russell 2000 (YE 625.39)	756.42	732.73 3.23%	20.95%				
				EAFE Index (YE 1580.77)	1617.47	1569.50 3.06%	2.32%	TUESDAY 7			
MORTGAGE RATES as of 3-Dec				Gold / ounce (YE \$1,096.20)	\$1,406.20	\$1,366.40 2.91%	28.28%				
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$79.36)	\$89.19	\$83.76 6.48%	12.39%	Consumer Credit Oct ↓ \$2.0B			
30 yr.	4.58%	4.80%	4.66%	TREASURY BOND YIELDS							
15 yr.	3.95%	4.16%	4.05%	Term:	3-Dec	26-Nov	Beginning of 2010				
5-yr. ARM	3.23%	3.68%	3.67%	3 Mo. (91 day)	0.14%	0.16%	0.06%	WEDNESDAY 8			
Home Equity LOC	N.A.	5.10%	5.09%	1 Yr.	0.26%	0.27%	0.44%	No Major Indicators			
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.48%	0.52%	1.14%				
LAST WEEK'S ECONOMIC NEWS				3 Yr.	0.77%	0.77%	1.68%				
Construction spending grew a surprising 0.7% M-O-M in Oct, but fell 9.3% Y-O-Y (less than expected).				5 Yr.	1.62%	1.53%	2.68%				
Oct's Factory Orders fell 0.9% (more than expected) M-O-M vs a plus 3.0% in Sept. ISM non-mfg index rose slightly to 55.0				10 Yr.	3.01%	2.87%	3.84%				
Nov saw the 16th consecutive month of growth in US Manufacturing as rate of growth was 2nd best in last 6 mos.				30 Yr.	4.32%	4.21%	4.64%	THURSDAY 9			
Although US employers added 39K jobs in November, it wasn't enough as the unemployment rate grew to 9.8%.				PUBLISHED DEPOSIT RATES*							
While GM reported a 21% increase in Nov sales, Ford reported 24% growth & gained market for 2nd year in a row.				Benchmarks:	3-Dec	26-Nov					
The Conference Board's Consumer Confidence Index rose to 54.1 in November, its highest level since June.				MM Accts.	Local Avg	0.42	0.43				
Oct's total U.S.-based M&A transactions was 828, up 22.7% Y-O-Y; \$ volume grew > 62% to \$66.2B. YTD transactions have increased > 45% as \$ volume rose 29%. US M&A activity has increased by almost 40% over the last 12 months.					WI Avg	0.45	0.45				
Pending sales of existing homes jumped 10.4% in Oct, continuing an uptrend since June's low.				3 Mo>\$2.5k	Local Avg	0.30	0.30				
From 09 to Sept 10 than the previous 12-mos (\$107.5M in 3rd Qtr) causing lower sales prices (office space down 23%, retail fell 45%, & industrial sale prices lost 74%). Retail space was selling for avg \$52/sq ft in 3rd Qtr vs \$95/ sq ft Y-O-Y.					WI Avg	0.35	0.36				
89.5% of all holiday purchases will be via home computers. Over 7M shoppers (6.9%) will use a mobile device (2x 2009).				6 Mo>\$2.5k	Local Avg	0.49	0.50				
From 2000-09, WI adults with employer-sponsored health insurance fell 318K, a 9% decline. Only 26% of poverty-wage workers are covered. Yet, 69% of WI's <65 residents have medical insurance: 6th in the country (US rate of 60%).					WI Avg	0.57	0.57	FRIDAY 10			
Industrial Production index for manufacturing grew 0.6% in Oct. Output rose 8.6% Y-O-Y, as national output increased.				1 yr>\$2.5k	Local Avg	0.75	0.76				
					WI Avg	0.84	0.84				
				3 yr>\$2.5k	Local Avg	1.30	1.30				
					WI Avg	1.45	1.46	International Trade Oct ↓ \$44.0B			
				5 yr>\$2.5k	Local Avg	1.83	1.83				
					WI Avg	1.93	1.93	U of Mich Consumer Sentiment Index Dec 72.0			
				* Business Section, The Milwaukee Journal/Sentinel				Treasury Budget Nov ↓ \$140B			