

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:																										
Index:	17-Dec	10-Dec	Beginning of 2010	Stock Market				MONDAY	Dec	20																								
Dist 11 COFI	1.65%	1.65%	2.09%	Index:	17-Dec	10-Dec	Change from 1/1/10	No Major Indicators																										
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11491.91	11410.32 0.72%	10.20%																											
3 month LIBOR	0.30%	0.30%	0.25%	NASDAQ (YE 2269.15)	2642.97	2637.54 0.21%	16.47%																											
6 month LIBOR	0.46%	0.46%	0.43%	S&P 500 (YE 1115.10)	1243.91	1240.40 0.28%	11.55%																											
1 year LIBOR	0.78%	0.78%	0.98%	Russell 2000 (YE 625.39)	779.51	776.83 0.34%	24.64%																											
				EAFE Index (YE 1580.77)	1621.56	1623.18 -0.10%	2.58%																											
Mortgage Rates as of 17-Dec				TREASURY BOND YIELDS				TUESDAY	21																									
Term	Area Rates*	National (w/ pts)	Last Week National	Term:	17-Dec	10-Dec	Beginning of 2010	No Major Indicators																										
30 yr.	4.93%	5.17%	4.94%	3 Mo. (91 day)	0.11%	0.12%	0.06%																											
15 yr.	4.22%	4.51%	4.31%	1 Yr.	0.29%	0.27%	0.44%																											
5-yr. ARM	3.38%	4.05%	3.77%	2 Yr.	0.61%	0.64%	1.14%																											
Home Equity LOC	N.A.	5.13%	5.12%	3 Yr.	1.00%	1.05%	1.68%																											
	* Real Estate Section, The Milwaukee Journal/Sentinel			5 Yr.	1.96%	1.99%	2.68%																											
LAST WEEK'S ECONOMIC NEWS				10 Yr.	3.34%	3.32%	3.84%	WEDNESDAY	22																									
Congress passed a 2-year extension of the Bush tax as well as payroll tax, estate tax & unemployment benefits.				30 Yr.	4.44%	4.43%	4.64%	<table border="1"> <tr> <td>Existing Home Sales</td> <td>Nov</td> <td>4.75M</td> </tr> <tr> <td>Gross Domestic Product (GDP)</td> <td>3rd Qtr</td> <td>↑ 3%</td> </tr> <tr> <td>GDP Price Index</td> <td></td> <td>↑ 2.3%</td> </tr> </table>			Existing Home Sales	Nov	4.75M	Gross Domestic Product (GDP)	3rd Qtr	↑ 3%	GDP Price Index		↑ 2.3%															
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Wisconsin fell to 18th in "America's Health Rankings," down from 11th in 2009. Among the biggest changes were the obesity rate, which went from 26% to 29.2%, and children in poverty, which went from 13.1% to 15.5%.				PUBLISHED DEPOSIT RATES*							<table border="1"> <tr> <td>U of Michigan Consumer Sentiment</td> <td>Dec</td> <td>75.0</td> </tr> <tr> <td>Initial Jobless Claims</td> <td>11-Dec</td> <td>420K</td> </tr> <tr> <td>Consumer Spending</td> <td>Nov</td> <td>↑ 0.5%</td> </tr> <tr> <td>Personal Income</td> <td>Nov</td> <td>↑ 0.2%</td> </tr> <tr> <td>PCE Index</td> <td>Nov</td> <td>↑ 0.1%</td> </tr> <tr> <td>Durable Goods Orders</td> <td>Nov</td> <td>↓ 1.0%</td> </tr> <tr> <td>New Home Sales</td> <td>Nov</td> <td>300K</td> </tr> </table>			U of Michigan Consumer Sentiment	Dec	75.0	Initial Jobless Claims	11-Dec	420K	Consumer Spending	Nov	↑ 0.5%	Personal Income	Nov	↑ 0.2%	PCE Index	Nov	↑ 0.1%	Durable Goods Orders	Nov	↓ 1.0%	New Home Sales	Nov	300K
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Employer reimbursement to employees for using their own autos may not exceed 51 cents per mile for 2011.				Benchmarks:	17-Dec	10-Dec	THURSDAY 23																											
Only 52 Smart Cars were sold in WI through Oct, 77% fewer than 2009: 227 sold in 2009 & 289 sold in 2008.				MM Accts.	Local Avg WI Avg	0.40 0.44				0.41 0.44																								
Over 50% of children live in poverty in 30 school districts in the US; Milwaukee Public Schools is not one of them, but still has 36.44% of its students living in poverty. 8 of the high-poverty districts are located in TX, 7 in MS, & 6 in AZ.				3 Mo>>\$2.5k	Local Avg WI Avg	0.29 0.35				0.29 0.35																								
Metro-Milw home sales fell 14.5% thru the first 11-mos of 2010 vs same period in 2009: 11,539 sales vs 13,490 a year ago. Nov's decrease M-O-M was 43.1%, but last year had a federal tax credit. Such large percentage decreases will continue for 2010 and into 2011, due to comparing periods fueled by the federal tax credits (ending April 2010).				6 Mo>>\$2.5k	Local Avg WI Avg	0.47 0.55				0.47 0.56																								
Due to the economy, regional competition & fewer casinos, total gaming revenue in the US from Indian casinos declined 0.7% in 2009 (to \$26.5B) & is expected to fall another 1.9% in 2010 (to \$26.0B) before bouncing back to \$26.4B in 2011.				1 yr>\$2.5k	Local Avg WI Avg	0.72 0.81				0.73 0.82																								
YTD 2010, # of US IPOs increased 123% (to 154) over 2009, & their value grew 49% (\$37.5B); good signs, but measured against the weakest years in recent memory. The biggest IPO (and the largest in history) was GM raising \$23.1B,				3 yr>\$2.5k	Local Avg WI Avg	1.28 1.44				1.29 1.44																								
Owners of smartphones powered by Google's Android operating system use more data services than any others.				5 yr>\$2.5k	Local Avg WI Avg	1.83 1.93	1.83 1.92	FRIDAY 24																										
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								Christmas Eve Holiday																										
											All Markets Closed																							