

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:		
Index:	24-Dec	17-Dec	Beginning of 2010	Stock Market				MONDAY	Dec	27
Dist 11 COFI	1.65%	1.65%	2.09%	Index:	24-Dec	17-Dec	Change from 1/1/10	No Major Indicators		
Prime Rate	3.25%	3.25%	3.25%	DJIA (YE 10428.05)	11573.49	11491.91 0.71%	10.98%			
3 month LIBOR	0.30%	0.30%	0.25%	NASDAQ (YE 2269.15)	2665.60	2642.97 0.86%	17.47%			
6 month LIBOR	0.46%	0.46%	0.43%	S&P 500 (YE 1115.10)	1256.77	1243.91 1.03%	12.70%			
1 year LIBOR	0.78%	0.78%	0.98%	Russell 2000 (YE 625.39)	788.96	779.51 1.21%	26.15%			
				EAFE Index (YE 1580.77)	1647.15	1621.56 1.58%	4.20%	TUESDAY 28		
Mortgage Rates as of 24-Dec				Gold / ounce (YE \$1,096.20)	\$1,380.50	\$1,379.20 0.09%	25.94%			
Term	Area Rates*	National (w/ pts)	Last Week National	Oil / Barrel (YE \$79.36)	\$91.51	\$88.02 3.97%	15.31%	Consumer Confidence Index Dec 57.4		
30 yr.	4.63%	5.03%	5.17%	TREASURY BOND YIELDS						
15 yr.	4.06%	4.38%	4.51%	Term:	24-Dec	17-Dec	Beginning of 2010			
5-yr. ARM	3.29%	3.97%	4.05%	3 Mo. (91 day)	0.14%	0.11%	0.06%	WEDNESDAY 29		
Home Equity LOC	N.A.	5.13%	5.13%	1 Yr.	0.29%	0.29%	0.44%			
* Real Estate Section, The Milwaukee Journal/Sentinel				2 Yr.	0.66%	0.61%	1.14%	No Major Indicators		
LAST WEEK'S ECONOMIC NEWS				3 Yr.	1.09%	1.00%	1.68%			
Consumers buy about 1.8M Christmas trees annually in the state for a Wisconsin economic impact of about \$50M.				5 Yr.	2.06%	1.96%	2.68%			
Nov's consumer income & outlays were higher than expected & supported by Christmas shopping as on-line spending reached \$28.4B in the first 49 shopping days of the holiday season: a 12% increase over the same days Y-O-Y.				10 Yr.	3.40%	3.34%	3.84%			
WI Homes Sales fell 34% in Nov due to 2009 homebuyer tax credit program; median sale price held steady at \$135,950.				30 Yr.	4.47%	4.44%	4.64%	THURSDAY 30		
Nationally New Home Sales grew less than expected in November at 290K M-O-M, but better than Oct's 283K.				PUBLISHED DEPOSIT RATES*						
High levels of hexavalent chromium found in Madison, WI & 30 other US cities/towns increased bottled water demand.				Benchmarks:	24-Dec	17-Dec		Initial Jobless Claims 25-Dec 420K		
Bottled water sale may hit 174B liters in 2011, up 51% from 2006; with a value of \$86B, up 41.8% since 2006.				MM Accts.	Local Avg WI Avg	0.40 0.44	0.40 0.44	Chicago FRB's PMI Dec 62.5		
Based upon official 2010 census totals, TX will gain 4 House seats; NY & OH will lose 2 seats each, 8 other states will lose 1. The 2010 census counted 308,745,538 Americans, a 9.7% increase over 2000. NV had the fastest-growing percentage gain of 35.1%; TX was the biggest # adding 4.29M residents. The South had biggest population gain of 14.3%. Residents in WI grew 6% to 5,686,986 but slipped from 18th to 20th most populous state, but maintaining its 8 congressional seat.				3 Mo>\$2.5k	Local Avg WI Avg	0.28 0.34	0.29 0.35	Pending Home Sales Dec 89.3%		
In the past 60 years, American life expectancy has gained 10 years to 78.3 yrs old today (2 mos every year & counting).				6 Mo>\$2.5k	Local Avg WI Avg	0.46 0.55	0.47 0.55	FRIDAY 31		
1 out of every 6 American workers is employed by the government, either at the federal, state or local level.				1 yr>\$2.5k	Local Avg WI Avg	0.72 0.81	0.72 0.81	No Major Indicators		
37% of the 6.8B people in the world live in either China or India. USA has 0.3B people: 4.5% of the world's population.				3 yr>\$2.5k	Local Avg WI Avg	1.27 1.44	1.28 1.44	Equity Markets open, Fixed Income Markets close at 3 PM EST for New Year's		
Durable Goods Orders fell more than expected in Nov., down 1.3% M-O-M.				5 yr>\$2.5k	Local Avg WI Avg	1.82 1.93	1.83 1.93			
				* Business Section, The Milwaukee Journal/Sentinel						