

LOAN INTEREST RATE INDICATORS:				INVESTMENT MARKET INDICATORS				PREVIEW: period: expected:			
<b>Index:</b>	<b>24-Dec</b>	<b>17-Dec</b>	<b>Beginning of 2010</b>	<b>Stock Market</b>				<b>MONDAY</b>	<b>Dec</b>	<b>27</b>	
Dist 11 COFI	1.65%	1.65%	2.09%	<b>Index:</b>	<b>24-Dec</b>	<b>17-Dec</b>	<b>Change from 1/1/10</b>	<b>No Major Indicators</b>			
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%				
<b>Mortgage Rates as of 24-Dec</b>				<b>TREASURY BOND YIELDS</b>				<b>TUESDAY</b>	<b>28</b>		
<b>Term</b>	<b>Area Rates*</b>	<b>National (w/ pts)</b>	<b>Last Week National</b>	<b>Term:</b>	<b>24-Dec</b>	<b>17-Dec</b>	<b>Beginning of 2010</b>	<b>Consumer Confidence Index Dec 57.4</b>			
30 yr.	4.63%	5.03%	5.17%	3 Mo. (91 day)	0.14%	0.11%	0.06%				
15 yr.	4.06%	4.38%	4.51%	1 Yr.	0.29%	0.29%	0.44%				
5-yr. ARM	3.29%	3.97%	4.05%	2 Yr.	0.66%	0.61%	1.14%				
Home Equity LOC	N.A.	5.13%	5.13%	3 Yr.	1.09%	1.00%	1.68%				
	* Real Estate Section, The Milwaukee Journal/Sentinel			5 Yr.	2.06%	1.96%	2.68%				
<b>LAST WEEK'S ECONOMIC NEWS</b>				<b>PUBLISHED DEPOSIT RATES*</b>				<b>WEDNESDAY</b>	<b>29</b>		
Consumers buy about 1.8M Christmas trees annually in the state for a Wisconsin economic impact of about \$50M.				<b>Benchmarks:</b>	<b>24-Dec</b>	<b>17-Dec</b>	<b>No Major Indicators</b>				
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.				MM Accts.	Local Avg	0.40					0.40
WI Homes Sales fell 34% in Nov due to 2009 homebuyer tax credit program; median sale price held steady at \$135,950.					WI Avg	0.44					0.44
Nationally New Home Sales grew less than expected in November at 290K M-O-M, but better than Oct's 283K.				3 Mo>\$2.5k	Local Avg	0.28					0.29
High levels of hexavalent chromium found in Madison, WI & 30 other US cities/towns increased bottled water demand.					WI Avg	0.34					0.35
Bottled water sale may hit 174B liters in 2011, up 51% from 2006; with a value of \$86B, up 41.8% since 2006.				6 Mo>\$2.5k	Local Avg	0.46					0.47
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.					WI Avg	0.55	0.55				
In the past 60 years, American life expectancy has gained 10 years to 78.3 yrs old today (2 mos every year & counting).				1 yr>\$2.5k	Local Avg	0.72	0.72				
1 out of every 6 American workers is employed by the government, either at the federal, state or local level.					WI Avg	0.81	0.81				
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	1.27	1.28				
Durable Goods Orders fell more than expected in Nov., down 1.3% M-O-M.					WI Avg	1.44	1.44				
				5 yr>\$2.5k	Local Avg	1.82	1.83				
					WI Avg	1.93	1.93				
				* Business Section, The Milwaukee Journal/Sentinel				<b>THURSDAY</b>	<b>30</b>		
								Initial Jobless Claims	25-Dec	420K	
								Chicago FRB's PMI	Dec	62.5	
								Pending Home Sales	Dec	89.3%	
								<b>FRIDAY 31</b>			
								<b>No Major Indicators</b>			
								Equity Markets open, Fixed Income Markets close at 3 PM EST for New Year's			