

FDIC State Profile

Wisconsin

Second Quarter 2021

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Total Nonfarm (share of trailing four quarter employment in parentheses)	7.7%	-5.1%	-11.2%	-5.7%	0.3%
Manufacturing (16%)	6.2%	-2.1%	-8.2%	-4.9%	0.8%
Other (non-manufacturing) Goods-Producing (4%)	2.6%	-5.1%	-3.2%	-0.9%	1.2%
Private Service-Providing (66%)	9.2%	-5.4%	-12.6%	-6.2%	0.3%
Government (14%)	4.5%	-7.1%	-10.4%	-5.7%	-0.8%
Unemployment Rate (% of labor force, seasonally adjusted)	3.9%	3.8%	11.3%	6.3%	3.3%

Other Indicators (% change of 4-qtr moving total, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Single-Family Home Permits	26.6%	17.2%	0.4%	13.7%	-5.0%
Multifamily Building Permits	44.0%	13.7%	14.3%	13.3%	-5.4%
Home Price Index (change from year ago)	10.9%	6.0%	3.5%	4.5%	4.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.90	1.67	1.88	1.95	2.79

BANKING TRENDS

General Information

	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	177	178	183	178	190
Total Assets (in millions)	138,249	136,441	133,058	132,440	118,837
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	61	61	62	61	65

Asset Quality

	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.57	0.75	0.99	0.87	1.01
Noncurrent Loans / Total Loans (median %)	0.37	0.42	0.57	0.50	0.55
Loan and Lease Allowance / Total Loans (median %)	1.35	1.35	1.24	1.32	1.23
Loan and Lease Allowance / Noncurrent Loans (median multiple)	2.94	2.65	1.88	2.55	1.75
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.00	0.00	0.01

Capital / Earnings (year-to-date annualized, unless noted)

	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	10.23	10.26	10.63	10.28	11.05
Return on Assets (median %)	1.32	1.35	1.14	1.23	1.11
Pretax Return on Assets (median %)	1.60	1.61	1.42	1.42	1.33
Net Interest Margin (median %)	3.34	3.28	3.56	3.50	3.67
Yield on Earning Assets (median %)	3.70	3.70	4.26	4.11	4.56
Cost of Funding Earning Assets (median %)	0.36	0.39	0.73	0.62	0.89
Provisions to Avg. Assets (median %)	0.03	0.03	0.12	0.16	0.06
Noninterest Income to Avg. Assets (median %)	0.80	0.83	0.76	0.84	0.59
Overhead to Avg. Assets (median %)	2.35	2.33	2.58	2.57	2.70

Liquidity/Sensitivity

	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	62.67	64.00	68.54	64.30	70.87
Noncore Funding to Assets (median %)	6.65	7.25	9.55	8.13	8.82
Long-term Assets to Assets (median %, call filers)	24.97	22.44	18.44	21.16	18.42
Brokered Deposits (number of institutions)	90	97	107	99	117
Brokered Deposits to Assets (median % for those above)	1.66	1.91	2.38	2.12	2.69

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)

	Q2-21	Q1-21	Q2-20	2020	2019
Commercial and Industrial	73	79	93	73	57
Commercial Real Estate	217	220	228	228	234
Construction & Development	29	28	30	30	31
Multifamily Residential Real Estate	18	18	18	19	16
Nonresidential Real Estate	143	140	154	145	155
Residential Real Estate	131	134	146	141	152
Consumer	8	8	10	9	10
Agriculture	29	30	31	31	34

BANKING PROFILE

Largest Deposit Markets (from 2021 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Elgin, IL-IN-WI	168	568,239	< \$100 million	19 (10.7%)
Minneapolis-St. Paul-Bloomington, MN-WI	137	184,444	\$100 million to \$250 million	52 (29.4%)
Milwaukee-Waukesha, WI	46	87,681	\$250 million to \$1 billion	78 (44.1%)
Madison, WI	47	26,355	\$1 billion to \$10 billion	27 (15.3%)
Green Bay, WI	22	10,880	> \$10 billion	1 (0.6%)