



State Profile

Wisconsin

First Quarter 2018

ECONOMIC INDICATORS

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

	Q1-18	Q4-17	Q1-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.9%	0.6%	0.8%	0.6%	1.2%
Manufacturing (16%)	2.6%	1.8%	0.1%	0.7%	-0.5%
Other (non-manufacturing) Goods-Producing (4%)	3.8%	3.0%	3.9%	4.0%	2.4%
Private Service-Providing (66%)	0.3%	0.6%	1.1%	0.7%	1.7%
Government (14%)	0.7%	-1.5%	-0.7%	-1.0%	0.6%
Unemployment Rate (% of labor force)	3.0%	3.2%	3.4%	3.3%	4.0%

Other Indicators (change from year ago, unless noted)

	Q1-18	Q4-17	Q1-17	2017	2016
Single-Family Home Permits	-2.3%	4.5%	11.6%	6.4%	12.9%
Multifamily Building Permits	1.3%	-12.9%	0.3%	-7.6%	7.5%
Home Price Index	5.5%	5.3%	4.6%	5.5%	4.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.71	2.51	2.75	2.89	2.90

BANKING TRENDS

General Information

	Q1-18	Q4-17	Q1-17	2017	2016
Institutions (#)	210	211	221	211	222
Total Assets (in millions)	113,130	112,946	108,877	112,946	108,923
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	67	67	68	67	68

Asset Quality

	Q1-18	Q4-17	Q1-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.09	1.12	1.33	1.12	1.33
Noncurrent Loans / Total Loans (median %)	0.67	0.67	0.77	0.67	0.78
ALLL/Total Loans (median %)	1.24	1.25	1.35	1.25	1.32
ALLL/Noncurrent Loans (median multiple)	1.73	1.66	1.58	1.66	1.40
Net Loan Losses / Total Loans (median %)	0.00	0.02	0.00	0.04	0.04

Capital / Earnings

	Q1-18	Q4-17	Q1-17	2017	2016
Tier 1 Leverage (median %)	10.98	10.91	10.88	10.91	10.84
Return on Assets (median %)	1.04	0.77	0.87	0.86	0.92
Pretax Return on Assets (median %)	1.25	1.24	1.13	1.26	1.22
Net Interest Margin (median %)	3.60	3.71	3.60	3.66	3.64
Yield on Earning Assets (median %)	4.19	4.22	4.01	4.15	4.09
Cost of Funding Earning Assets (median %)	0.55	0.52	0.43	0.48	0.42
Provisions to Avg. Assets (median %)	0.03	0.03	0.02	0.05	0.05
Noninterest Income to Avg. Assets (median %)	0.50	0.51	0.52	0.54	0.60
Overhead to Avg. Assets (median %)	2.68	2.77	2.65	2.69	2.68

Liquidity/Sensitivity

	Q1-18	Q4-17	Q1-17	2017	2016
Net Loans to Assets (median %)	72.41	71.10	70.53	71.10	69.67
Noncore Funding to Assets (median %)	9.61	9.18	8.19	9.18	8.25
Long-term Assets to Assets (median %, call filers)	19.72	19.24	19.68	19.24	19.23
Brokered Deposits (number of institutions)	136	136	136	136	137
Brokered Deposits to Assets (median % for those above)	5.01	4.14	3.95	4.14	3.69

Loan Concentrations (median % of Qualifying Total Capital)

	Q1-18	Q4-17	Q1-17	2017	2016
Commercial and Industrial	62.42	59.10	62.14	59.10	63.49
Commercial Real Estate	227.33	222.57	216.91	222.57	217.25
Construction & Development	29.95	29.25	25.83	29.25	27.48
Multifamily Residential Real Estate	17.65	17.92	14.42	17.92	14.01
Nonresidential Real Estate	166.32	164.86	161.57	164.86	161.56
Residential Real Estate	155.04	157.13	162.14	157.13	162.89
Consumer	10.88	11.33	11.15	11.33	11.29
Agriculture	33.51	34.75	34.23	34.75	35.21

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Elgin, IL-IN-WI	196	394,983	< \$100 million	46 (21.9%)
Minneapolis-St. Paul-Bloomington, MN-WI	153	189,316	\$100 million to \$250 million	72 (34.3%)
Milwaukee-Waukesha-West Allis, WI	47	70,659	\$250 million to \$1 billion	75 (35.7%)
Madison, WI	51	19,896	\$1 billion to \$10 billion	16 (7.6%)
Green Bay, WI	22	7,784	> \$10 billion	1 (0.5%)