



State Profile

Wisconsin

Fourth Quarter 2017

ECONOMIC INDICATORS

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

	Q4-17	Q3-17	Q4-16	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.6%	0.4%	0.9%	0.6%	1.2%
Manufacturing (16%)	1.8%	0.8%	-0.5%	0.7%	-0.5%
Other (non-manufacturing) Goods-Producing (4%)	3.0%	4.5%	1.9%	4.0%	2.4%
Private Service-Providing (66%)	0.6%	0.5%	1.0%	0.7%	1.7%
Government (14%)	-1.5%	-1.3%	1.5%	-1.0%	0.6%
Unemployment Rate (% of labor force)	3.2%	3.3%	3.8%	3.3%	4.0%

Other Indicators (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	4.5%	3.4%	12.8%	6.4%	12.9%
Multifamily Building Permits	-12.9%	-7.1%	12.6%	-7.6%	7.5%
Home Price Index	5.3%	6.1%	4.4%	5.5%	4.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.52	2.90	2.57	2.89	2.90

BANKING TRENDS

General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	211	212	222	211	222
Total Assets (in millions)	112,947	111,745	108,923	112,947	108,923
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	67	68	68	67	68

Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.12	1.14	1.33	1.12	1.33
Noncurrent Loans / Total Loans (median %)	0.67	0.74	0.78	0.67	0.78
ALLL/Total Loans (median %)	1.25	1.29	1.32	1.25	1.32
ALLL/Noncurrent Loans (median multiple)	1.66	1.55	1.40	1.66	1.40
Net Loan Losses / Total Loans (median %)	0.02	0.00	0.02	0.04	0.04

Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	10.91	11.10	10.84	10.91	10.84
Return on Assets (median %)	0.77	1.03	0.93	0.87	0.92
Pretax Return on Assets (median %)	1.24	1.33	1.16	1.26	1.22
Net Interest Margin (median %)	3.71	3.69	3.66	3.66	3.64
Yield on Earning Assets (median %)	4.22	4.22	4.11	4.15	4.09
Cost of Funding Earning Assets (median %)	0.52	0.49	0.42	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 %)	0.51	0.56	0.62	0.54	0.60
Overhead to Avg. Assets (median %)	2.76	2.69	2.77	2.69	2.68

Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	71.10	72.14	69.67	71.10	69.67
Noncore Funding to Assets (median %)	9.18	8.76	8.25	9.18	8.25
Long-term Assets to Assets (median %, call filers)	19.24	20.32	19.23	19.24	19.23
Brokered Deposits (number of institutions)	136	139	137	136	137
Brokered Deposits to Assets (median % for those above)	4.14	4.60	3.69	4.14	3.69

Loan Concentrations (median % of Qualifying Total Capital)

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	59.16	59.82	63.49	59.16	63.49
Commercial Real Estate	222.20	214.99	217.25	222.20	217.25
Construction & Development	29.25	26.77	27.48	29.25	27.48
Multifamily Residential Real Estate	17.92	16.00	14.01	17.92	14.01
Nonresidential Real Estate	164.86	161.13	161.56	164.86	161.56
Residential Real Estate	157.13	161.11	162.89	157.13	162.89
Consumer	11.33	11.36	11.29	11.33	11.29
Agriculture	34.75	33.43	35.21	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	44 (20.9%)
Minneapolis-St. Paul-Bloomington, MN-WI	153	189,316	\$100 million to \$250 million	75 (35.5%)
Milwaukee-Waukesha-West Allis, WI	47	70,659	\$250 million to \$1 billion	75 (35.5%)
Madison, WI	51	19,896	\$1 billion to \$10 billion	16 (7.6%)
Green Bay, WI	22	7,784	> \$10 billion	1 (0.5%)