



# State Profile

Wisconsin

## Third Quarter 2017

### ECONOMIC INDICATORS

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

	Q3-17	Q2-17	Q3-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.2%	1.1%	1.1%	1.1%	1.4%
Manufacturing (16%)	2.1%	1.7%	-0.6%	-0.4%	0.6%
Other (non-manufacturing) Goods-Producing (4%)	1.9%	1.7%	1.3%	1.8%	5.5%
Private Service-Providing (66%)	1.1%	0.9%	1.5%	1.5%	1.8%
Government (14%)	0.3%	1.3%	1.0%	0.8%	-0.6%
Unemployment Rate (% of labor force)	3.4%	3.1%	4.2%	4.2%	4.5%

#### Other Indicators (change from year ago, unless noted)

	Q3-17	Q2-17	Q3-16	2016	2015
Single-Family Home Permits	3.4%	7.9%	9.8%	12.9%	16.0%
Multifamily Building Permits	-7.1%	-8.5%	-16.1%	7.5%	-1.5%
Home Price Index	6.1%	5.9%	4.4%	4.2%	3.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.90	3.41	2.79	2.90	3.20

### BANKING TRENDS

#### General Information

	Q3-17	Q2-17	Q3-16	2016	2015
Institutions (#)	212	215	227	222	243
Total Assets (in millions)	111,746	110,261	108,584	108,923	106,884
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	68	68	69	68	72

#### Asset Quality

	Q3-17	Q2-17	Q3-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.14	1.19	1.35	1.33	1.42
Noncurrent Loans / Total Loans (median %)	0.74	0.70	0.80	0.78	0.92
ALLL/Total Loans (median %)	1.29	1.31	1.35	1.32	1.45
ALLL/Noncurrent Loans (median multiple)	1.55	1.60	1.58	1.40	1.49
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.04	0.06

#### Capital / Earnings

	Q3-17	Q2-17	Q3-16	2016	2015
Tier 1 Leverage (median %)	11.10	11.03	11.03	10.84	10.92
Return on Assets (median %)	1.03	0.94	1.00	0.92	0.88
Pretax Return on Assets (median %)	1.33	1.28	1.30	1.22	1.17
Net Interest Margin (median %)	3.69	3.66	3.66	3.64	3.62
Yield on Earning Assets (median %)	4.22	4.13	4.12	4.09	4.11
Cost of Funding Earning Assets (median %)	0.49	0.45	0.43	0.42	0.42
Provisions to Avg. Assets (median %)	0.03	0.01	0.03	0.05	0.04
Noninterest Income to Avg. Assets (median %)	0.56	0.52	0.61	0.60	0.56
Overhead to Avg. Assets (median %)	2.69	2.66	2.69	2.68	2.75

#### Liquidity/Sensitivity

	Q3-17	Q2-17	Q3-16	2016	2015
Net Loans to Assets (median %)	72.14	71.12	70.89	69.67	67.68
Noncore Funding to Assets (median %)	8.76	8.70	8.72	8.25	7.94
Long-term Assets to Assets (median %, call filers)	20.32	20.35	18.95	19.23	18.04
Brokered Deposits (number of institutions)	139	141	138	137	144
Brokered Deposits to Assets (median % for those above)	4.60	3.98	4.00	3.69	3.68

#### Loan Concentrations (median % of Qualifying Total Capital)

	Q3-17	Q2-17	Q3-16	2016	2015
Commercial and Industrial	59.82	62.88	60.32	63.49	60.35
Commercial Real Estate	214.99	215.40	212.59	217.25	210.63
Construction & Development	26.77	26.91	28.43	27.48	26.95
Multifamily Residential Real Estate	16.00	15.71	13.76	14.01	14.54
Nonresidential Real Estate	161.13	163.76	161.01	161.56	164.17
Residential Real Estate	161.11	163.56	162.48	162.89	166.39
Consumer	11.36	10.87	11.43	11.29	10.59
Agriculture	33.43	33.29	34.47	35.21	28.28

### 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 (21.7%)
Minneapolis-St. Paul-Bloomington, MN-WI	153	189,316	\$100 million to \$250 million	74 (34.9%)
Milwaukee-Waukesha-West Allis, WI	47	70,659	\$250 million to \$1 billion	75 (35.4%)
Madison, WI	51	19,896	\$1 billion to \$10 billion	16 (7.5%)
Green Bay, WI	22	7,784	> \$10 billion	1 (0.5%)