



State Profile

Wisconsin

Second Quarter 2017

ECONOMIC INDICATORS

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

	Q2-17	Q1-17	Q2-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.1%	0.9%	1.1%	1.1%	1.4%
Manufacturing (16%)	1.7%	0.7%	-0.6%	-0.4%	0.6%
Other (non-manufacturing) Goods-Producing (4%)	1.7%	1.0%	1.7%	1.8%	5.5%
Private Service-Providing (66%)	0.9%	0.8%	1.7%	1.5%	1.8%
Government (14%)	1.3%	1.6%	-0.2%	0.8%	-0.6%
Unemployment Rate (% of labor force)	3.1%	3.7%	4.1%	4.2%	4.5%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	7.9%	11.6%	11.9%	12.9%	16.0%
Multifamily Building Permits	-8.5%	0.3%	35.2%	7.5%	-1.5%
Home Price Index	5.9%	4.6%	4.1%	4.2%	3.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.41	2.75	3.44	2.90	3.20

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	215	221	231	222	243
Total Assets (in millions)	110,261	108,877	107,234	108,923	106,884
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	68	68	69	68	72

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.15	1.27	1.38	1.33	1.42
Noncurrent Loans / Total Loans (median %)	0.70	0.77	0.84	0.78	0.92
ALLL/Total Loans (median %)	1.31	1.35	1.39	1.32	1.45
ALLL/Noncurrent Loans (median multiple)	1.60	1.58	1.54	1.40	1.49
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.04	0.06

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	11.03	10.88	11.09	10.84	10.92
Return on Assets (median %)	0.94	0.87	0.94	0.92	0.88
Pretax Return on Assets (median %)	1.28	1.13	1.22	1.22	1.17
Net Interest Margin (median %)	3.66	3.60	3.63	3.64	3.62
Yield on Earning Assets (median %)	4.13	4.01	4.10	4.09	4.11
Cost of Funding Earning Assets (median %)	0.45	0.43	0.42	0.42	0.42
Provisions to Avg. Assets (median %)	0.01	0.02	0.02	0.05	0.04
Noninterest Income to Avg. Assets (median %)	0.52	0.52	0.57	0.60	0.56
Overhead to Avg. Assets (median %)	2.66	2.65	2.75	2.68	2.75

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	71.12	70.53	70.12	69.67	67.68
Noncore Funding to Assets (median %)	8.70	8.19	8.81	8.25	7.94
Long-term Assets to Assets (median %, call filers)	20.35	19.68	18.58	19.23	18.04
Brokered Deposits (number of institutions)	141	136	141	137	144
Brokered Deposits to Assets (median % for those above)	3.98	3.95	3.62	3.69	3.68

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	62.88	62.14	65.08	63.49	60.35
Commercial Real Estate	215.40	216.91	212.40	217.25	210.63
Construction & Development	26.91	25.83	27.64	27.48	26.95
Multifamily Residential Real Estate	15.71	14.42	14.35	14.01	14.54
Nonresidential Real Estate	163.76	161.57	161.66	161.56	164.17
Residential Real Estate	163.56	162.14	164.11	162.89	166.39
Consumer	10.87	11.15	11.31	11.29	10.59
Agriculture	33.29	34.23	30.02	35.21	28.28

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Elgin, IL-IN-WI	208	391,331	< \$100 million	47 (21.9%)
Minneapolis-St. Paul-Bloomington, MN-WI	154	178,957	\$100 million to \$250 million	77 (35.8%)
Milwaukee-Waukesha-West Allis, WI	51	64,659	\$250 million to \$1 billion	74 (34.4%)
Madison, WI	52	17,668	\$1 billion to \$10 billion	16 (7.4%)
Green Bay, WI	22	7,000	> \$10 billion	1 (0.5%)