



State Profile

Wisconsin

Third Quarter 2018

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

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

	Q3-18	Q2-18	Q3-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.4%	0.8%	0.4%	0.6%	1.2%
Manufacturing (16%)	4.3%	3.5%	0.8%	0.7%	-0.5%
Other (non-manufacturing) Goods-Producing (4%)	6.0%	4.5%	4.5%	4.0%	2.4%
Private Service-Providing (66%)	0.6%	0.1%	0.5%	0.7%	1.7%
Government (14%)	0.4%	0.3%	-1.3%	-1.0%	0.6%
Unemployment Rate (% of labor force, seasonally adjusted)	3.0%	2.8%	3.3%	3.3%	4.0%

Other Indicators (change from year ago, unless noted)

	Q3-18	Q2-18	Q3-17	2017	2016
Single-Family Home Permits	2.4%	-2.7%	3.4%	6.4%	12.9%
Multifamily Building Permits	22.5%	30.8%	-7.1%	-7.6%	7.5%
Home Price Index	6.7%	6.5%	6.0%	5.5%	4.1%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.67	3.33	2.89	2.89	2.90

BANKING TRENDS

General Information

	Q3-18	Q2-18	Q3-17	2017	2016
Institutions (#)	204	208	212	211	222
Total Assets (in millions)	115,294	114,674	111,746	112,946	108,923
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	67	67	68	67	68

Asset Quality

	Q3-18	Q2-18	Q3-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.00	1.05	1.14	1.12	1.33
Noncurrent Loans / Total Loans (median %)	0.53	0.58	0.74	0.67	0.78
ALLL/Total Loans (median %)	1.23	1.26	1.29	1.25	1.32
ALLL/Noncurrent Loans (median multiple)	2.00	1.97	1.55	1.70	1.40
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.04	0.04

Capital / Earnings

	Q3-18	Q2-18	Q3-17	2017	2016
Tier 1 Leverage (median %)	11.19	11.21	11.11	10.91	10.84
Return on Assets (median %)	1.12	1.11	1.03	0.86	0.92
Pretax Return on Assets (median %)	1.35	1.31	1.33	1.26	1.22
Net Interest Margin (median %)	3.73	3.69	3.69	3.66	3.64
Yield on Earning Assets (median %)	4.46	4.36	4.22	4.15	4.09
Cost of Funding Earning Assets (median %)	0.72	0.63	0.49	0.48	0.42
Provisions to Avg. Assets (median %)	0.02	0.03	0.03	0.05	0.05
Noninterest Income to Avg. Assets (median %)	0.52	0.52	0.56	0.54	0.60
Overhead to Avg. Assets (median %)	2.69	2.68	2.70	2.69	2.68

Liquidity/Sensitivity

	Q3-18	Q2-18	Q3-17	2017	2016
Net Loans to Assets (median %)	72.80	72.58	72.14	71.10	69.67
Noncore Funding to Assets (median %)	9.93	9.71	8.76	9.18	8.25
Long-term Assets to Assets (median %, call filers)	18.56	18.92	20.32	19.24	19.23
Brokered Deposits (number of institutions)	130	126	139	136	137
Brokered Deposits to Assets (median % for those above)	4.59	4.56	4.60	4.18	3.69

Loan Concentrations (median % of Qualifying Total Capital)

	Q3-18	Q2-18	Q3-17	2017	2016
Commercial and Industrial	61	64	60	59	63
Commercial Real Estate	237	229	215	223	217
Construction & Development	31	29	27	29	27
Multifamily Residential Real Estate	17	17	16	18	14
Nonresidential Real Estate	162	164	161	165	162
Residential Real Estate	153	155	161	157	163
Consumer	10	10	11	11	11
Agriculture	35	36	33	35	35

BANKING PROFILE

Largest Deposit Markets (from 2018 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Asset Distribution	Institutions
Chicago-Naperville-Elgin, IL-IN-WI	189	398,015	< \$100 million	42 (20.6%)
Minneapolis-St. Paul-Bloomington, MN-WI	149	184,819	\$100 million to \$250 million	69 (33.8%)
Milwaukee-Waukesha-West Allis, WI	47	62,365	\$250 million to \$1 billion	77 (37.7%)
Madison, WI	51	22,346	\$1 billion to \$10 billion	15 (7.4%)
Green Bay, WI	21	7,863	> \$10 billion	1 (0.5%)