



State Profile

Wisconsin

Second Quarter 2012

ECONOMIC INDICATORS

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

	Q2-12	Q1-12	Q2-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	-0.7%	-0.9%	0.9%	0.4%	-0.6%
Manufacturing (16%)	1.1%	1.4%	3.6%	2.8%	-1.4%
Other (non-manufacturing) Goods-Producing (3%)	-8.4%	-8.1%	-2.6%	-4.2%	-6.9%
Private Service-Producing (65%)	-0.6%	-0.4%	1.1%	0.6%	-0.1%
Government (15%)	-1.6%	-3.8%	-1.9%	-1.6%	-0.3%
Unemployment Rate (% of labor force)	6.8%	6.9%	7.6%	7.5%	8.5%

Other Indicators (change from year ago, unless noted)

	Q2-12	Q1-12	Q2-11	2011	2010
Single-Family Home Permits	3.9%	9.8%	-13.9%	-14.8%	-2.4%
Multifamily Building Permits	-16.4%	3.1%	20.5%	34.6%	16.9%
Home Price Index	-0.3%	-0.9%	-2.9%	-2.5%	-2.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.45	4.13	5.52	4.64	5.18

BANKING TRENDS

General Information

	Q2-12	Q1-12	Q2-11	2011	2010
Institutions (#)	271	271	272	271	276
Total Assets (in millions)	97,089	96,752	142,032	97,367	148,052
New Institutions (# < 3 years)	0	0	2	1	2
Subchapter S Institutions	81	81	80	80	83

Asset Quality

	Q2-12	Q1-12	Q2-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.91	3.41	3.83	3.23	4.03
Noncurrent Loans / Total Loans (median %)	1.93	2.06	2.48	2.08	2.58
ALLL/Total Loans (median %)	1.71	1.71	1.73	1.64	1.69
ALLL/Noncurrent Loans (median multiple)	0.85	0.76	0.71	0.78	0.68
Net Loan Losses / Total Loans (median %)	0.23	0.14	0.25	0.49	0.63

Capital / Earnings

	Q2-12	Q1-12	Q2-11	2011	2010
Tier 1 Leverage (median %)	10.28	10.12	9.85	10.06	9.56
Return on Assets (median %)	0.89	0.87	0.72	0.72	0.60
Pretax Return on Assets (median %)	1.13	1.11	0.91	0.92	0.73
Net Interest Margin (median %)	3.79	3.81	3.92	3.88	3.84
Yield on Earning Assets (median %)	4.64	4.72	5.03	4.99	5.31
Cost of Funding Earning Assets (median %)	0.80	0.87	1.12	1.08	1.47
Provisions to Avg. Assets (median %)	0.24	0.21	0.29	0.33	0.61
Noninterest Income to Avg. Assets (median %)	0.66	0.64	0.50	0.54	0.63
Overhead to Avg. Assets (median %)	2.82	2.80	2.90	2.92	2.85

Liquidity/Sensitivity

	Q2-12	Q1-12	Q2-11	2011	2010
Net Loans to Assets (median %)	66.71	66.04	68.77	66.26	68.99
Noncore Funding to Assets (median %)	18.22	18.05	20.78	18.64	21.84
Long-term Assets to Assets (median %, call filers)*	14.67	14.46	12.11	12.89	10.57
Brokered Deposits (number of institutions)	167	164	168	167	169
Brokered Deposits to Assets (median % for those above)	4.25	4.80	5.95	4.41	6.93

Loan Concentrations (median % of Total Risk-Based Capital)

	Q2-12	Q1-12	Q2-11	2011	2010
Commercial and Industrial	62.15	63.11	67.18	62.36	69.81
Commercial Real Estate	210.93	215.35	219.74	218.31	231.66
Construction & Development	23.10	23.22	27.20	25.47	32.77
Multifamily Residential Real Estate	12.82	12.63	12.66	12.56	12.82
Nonresidential Real Estate	156.35	159.71	168.49	165.17	170.73
Residential Real Estate	180.93	184.50	189.76	187.60	201.92
Consumer	12.62	12.67	14.90	13.62	16.54
Agriculture	24.24	21.87	31.99	31.65	31.01

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Joliet-Naperville, IL-IN-WI	263	292,826	< \$100 million	93 (34.3%)
Minneapolis-St. Paul-Bloomington, MN-WI	162	110,213	\$100 million to \$250 million	94 (34.7%)
Milwaukee-Waukesha-West Allis, WI	57	54,446	\$250 million to \$1 billion	73 (26.9%)
Madison, WI	50	15,289	\$1 billion to \$10 billion	10 (3.7%)
Green Bay, WI	25	6,653	> \$10 billion	1 (0.4%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.