



State Profile

Wisconsin

Third Quarter 2012

ECONOMIC INDICATORS

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

| | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--------------------------------------------------------------------------|-------|-------|-------|-------|-------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | -0.4% | -0.7% | 0.4% | 0.4% | -0.6% |
| Manufacturing (16%) | 1.0% | 1.1% | 3.0% | 2.8% | -1.4% |
| Other (non-manufacturing) Goods-Producing (3%) | -5.0% | -8.4% | -3.2% | -4.2% | -6.9% |
| Private Service-Producing (65%) | -0.4% | -0.6% | 0.4% | 0.6% | -0.1% |
| Government (15%) | -0.6% | -1.6% | -1.8% | -1.6% | -0.3% |
| Unemployment Rate (% of labor force) | 7.4% | 6.8% | 7.5% | 7.5% | 8.5% |

Other Indicators (change from year ago, unless noted)

| | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|-----------------------------------------------------------------------------|-------|--------|-------|--------|-------|
| Single-Family Home Permits | 21.0% | 3.9% | -7.7% | -14.8% | -2.4% |
| Multifamily Building Permits | 1.7% | -16.4% | 48.0% | 34.6% | 16.9% |
| Home Price Index | -0.4% | -0.3% | -3.0% | -2.5% | -2.7% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 4.08 | 5.45 | 4.46 | 4.64 | 5.18 |

BANKING TRENDS

General Information

| | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--------------------------------|--------|--------|--------|--------|---------|
| Institutions (#) | 269 | 270 | 271 | 271 | 276 |
| Total Assets (in millions) | 97,693 | 97,068 | 97,362 | 97,364 | 148,052 |
| New Institutions (# < 3 years) | 0 | 0 | 1 | 1 | 2 |
| Subchapter S Institutions | 80 | 81 | 80 | 80 | 83 |

Asset Quality

| | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--------------------------------------------------------|-------|-------|-------|------|------|
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 3.08 | 2.93 | 3.84 | 3.23 | 4.03 |
| Noncurrent Loans / Total Loans (median %) | 1.91 | 1.95 | 2.41 | 2.08 | 2.58 |
| ALLL/Total Loans (median %) | 1.74 | 1.71 | 1.65 | 1.64 | 1.69 |
| ALLL/Noncurrent Loans (median multiple) | 0.92 | 0.85 | 0.70 | 0.78 | 0.68 |
| Net Loan Losses / Total Loans (median %) | 0.19 | 0.23 | 0.28 | 0.49 | 0.63 |

Capital / Earnings

| | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|----------------------------------------------|-------|-------|-------|-------|------|
| Tier 1 Leverage (median %) | 10.30 | 10.31 | 10.03 | 10.06 | 9.56 |
| Return on Assets (median %) | 0.94 | 0.89 | 0.85 | 0.72 | 0.60 |
| Pretax Return on Assets (median %) | 1.22 | 1.13 | 1.03 | 0.92 | 0.73 |
| Net Interest Margin (median %) | 3.83 | 3.79 | 3.91 | 3.88 | 3.84 |
| Yield on Earning Assets (median %) | 4.59 | 4.64 | 5.01 | 4.99 | 5.31 |
| Cost of Funding Earning Assets (median %) | 0.74 | 0.81 | 1.05 | 1.08 | 1.47 |
| Provisions to Avg. Assets (median %) | 0.21 | 0.24 | 0.27 | 0.33 | 0.61 |
| Noninterest Income to Avg. Assets (median %) | 0.70 | 0.66 | 0.57 | 0.54 | 0.63 |
| Overhead to Avg. Assets (median %) | 2.86 | 2.82 | 2.89 | 2.92 | 2.85 |

Liquidity/Sensitivity

| | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|--------------------------------------------------------|-------|-------|-------|-------|-------|
| Net Loans to Assets (median %) | 66.47 | 66.73 | 67.68 | 66.26 | 68.99 |
| Noncore Funding to Assets (median %) | 17.91 | 18.25 | 19.95 | 19.02 | 21.84 |
| Long-term Assets to Assets (median %, call filers)* | 15.45 | 14.62 | 12.12 | 12.89 | 10.57 |
| Brokered Deposits (number of institutions) | 164 | 167 | 169 | 167 | 169 |
| Brokered Deposits to Assets (median % for those above) | 4.27 | 4.25 | 4.83 | 4.51 | 6.93 |

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

| | Q3-12 | Q2-12 | Q3-11 | 2011 | 2010 |
|-------------------------------------|--------|--------|--------|--------|--------|
| Commercial and Industrial | 61.33 | 62.14 | 64.38 | 62.36 | 69.81 |
| Commercial Real Estate | 201.98 | 211.02 | 212.20 | 218.31 | 231.66 |
| Construction & Development | 23.32 | 23.11 | 25.26 | 25.47 | 32.77 |
| Multifamily Residential Real Estate | 12.71 | 12.85 | 12.29 | 12.56 | 12.82 |
| Nonresidential Real Estate | 157.09 | 156.77 | 160.96 | 165.17 | 170.73 |
| Residential Real Estate | 179.76 | 180.73 | 188.55 | 187.60 | 201.92 |
| Consumer | 12.17 | 12.66 | 14.14 | 13.62 | 16.54 |
| Agriculture | 25.89 | 24.46 | 32.52 | 31.65 | 31.01 |

BANKING PROFILE

| Largest Deposit Markets (from 2012 Summary of Deposits) | Institutions in Market | Deposits (\$ millions) | Asset Distribution | Institutions |
|---------------------------------------------------------|------------------------|------------------------|--------------------------------|--------------|
| Chicago-Joliet-Naperville, IL-IN-WI | 249 | 313,859 | < \$100 million | 87 (32.3%) |
| Minneapolis-St. Paul-Bloomington, MN-WI | 160 | 158,658 | \$100 million to \$250 million | 99 (36.8%) |
| Milwaukee-Waukesha-West Allis, WI | 56 | 58,238 | \$250 million to \$1 billion | 72 (26.8%) |
| Madison, WI | 49 | 15,995 | \$1 billion to \$10 billion | 10 (3.7%) |
| Green Bay, WI | 24 | 5,925 | > \$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.