



# State Profile

Wisconsin

## Fourth Quarter 2011

### ECONOMIC INDICATORS

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

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	-0.8%	0.4%	0.9%	0.4%	-0.6%
Manufacturing (16%)	1.4%	3.0%	2.2%	2.8%	-1.4%
Other (non-manufacturing) Goods-Producing (3%)	-7.7%	-3.2%	-4.0%	-4.2%	-6.9%
Private Service-Producing (65%)	-0.5%	0.4%	1.2%	0.6%	-0.1%
Government (15%)	-2.8%	-1.8%	0.0%	-1.6%	-0.3%
Unemployment Rate (% of labor force)	7.1%	7.5%	7.9%	7.5%	8.5%

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

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	-10.6%	-7.7%	-10.4%	-14.8%	-2.4%
Multifamily Building Permits	2.3%	48.0%	6.1%	34.6%	16.9%
Home Price Index	-2.1%	-2.9%	-0.9%	-2.4%	-2.4%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.97	4.46	4.56	4.64	5.18

### BANKING TRENDS

#### General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	271	271	276	271	276
Total Assets (in millions)	97,396	97,363	148,052	97,396	148,052
New Institutions (# < 3 years)	1	1	2	1	2
Subchapter S Institutions	80	80	83	80	83

#### Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.22	3.84	4.03	3.22	4.03
Noncurrent Loans / Total Loans (median %)	2.06	2.41	2.58	2.06	2.58
ALLL/Total Loans (median %)	1.65	1.65	1.69	1.65	1.69
ALLL/Noncurrent Loans (median multiple)	0.78	0.70	0.68	0.78	0.68
Net Loan Losses / Total Loans (median %)	0.48	0.28	0.59	0.48	0.63

#### Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	10.06	10.03	9.56	10.06	9.56
Return on Assets (median %)	0.78	0.84	0.57	0.72	0.60
Pretax Return on Assets (median %)	0.95	1.03	0.70	0.92	0.73
Net Interest Margin (median %)	3.88	3.91	3.85	3.88	3.84
Yield on Earning Assets (median %)	4.91	5.01	5.23	4.99	5.31
Cost of Funding Earning Assets (median %)	0.96	1.05	1.31	1.08	1.47
Provisions to Avg. Assets (median %)	0.33	0.27	0.56	0.33	0.61
Noninterest Income to Avg. Assets (median %)	0.61	0.57	0.68	0.55	0.63
Overhead to Avg. Assets (median %)	2.93	2.89	2.95	2.91	2.85

#### Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	66.26	67.68	68.99	66.26	68.99
Noncore Funding to Assets (median %)	18.64	19.95	21.84	18.64	21.84
Long-term Assets to Assets (median %, call filers)	12.89	12.12	10.57	12.89	10.57
Brokered Deposits (number of institutions)	167	169	169	167	169
Brokered Deposits to Assets (median % for those above)	4.41	4.83	6.93	4.41	6.93

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	62.76	64.38	69.81	62.76	69.81
Commercial Real Estate	218.31	212.20	231.66	218.31	231.66
Construction & Development	24.88	25.26	32.77	24.88	32.77
Multifamily Residential Real Estate	12.56	12.29	12.82	12.56	12.82
Nonresidential Real Estate	165.17	160.96	170.73	165.17	170.73
Residential Real Estate	187.60	188.55	201.92	187.60	201.92
Consumer	13.62	14.14	16.54	13.62	16.54
Agriculture	31.65	32.52	31.01	31.65	31.01

### BANKING PROFILE

#### Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Joliet, IL-IN-WI	263	292,826	< \$100 million	91 (33.6%)
Minneapolis-St. Paul-Bloomington, MN-WI	162	110,213	\$100 million to \$250 million	97 (35.8%)
Milwaukee-Waukesha-West Allis, WI	57	54,446	\$250 million to \$1 billion	71 (26.2%)
Madison, WI	50	15,289	\$1 billion to \$10 billion	11 (4.1%)
Green Bay, WI	25	6,653	> \$10 billion	1 (0.4%)