



State of Wisconsin
Department of Financial Institutions

Scott Walker, **Governor**

Peter Bildsten, **Secretary**

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**Wisconsin bank earnings
up 53% in 2012**

MADISON – Wisconsin’s state-chartered banks earned \$381.1 million in 2012, an increase of 53% over the previous year of 2011, according to data released today by the Federal Deposit Insurance Corp.

“Wisconsin banks continued to show year-over-year gains in several key areas in 2012,” said Peter Bildsten, Secretary of the Wisconsin Department of Financial Institutions, the agency that oversees state-chartered banks. “The quality of loan portfolios continues to improve and capital levels are at a 10-year high. This is great news as the industry heads into 2013.”

According to the FDIC’s year-end data, Wisconsin’s 199 state-chartered banks:

- Increased capital levels to 11.12%, up from 10.54% for all of 2011.
- Improved return on assets to 0.84%, up from 0.60% in the previous year.
- Reduced real estate past dues to 3.67%, half of the U.S. average of 7.75% in 2012, and down from 4.97% in 2011.

“Continued improvement in asset quality is a very encouraging trend for Wisconsin banks,” said Mike Mach, Administrator of DFI’s Division of Banking. “More than 93% of Wisconsin banks were profitable in 2012, and 71% showed earnings gains over the previous year.”

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