



**State of Wisconsin**  
*Department of Financial Institutions*

Scott Walker, **Governor**

Peter Bildsten, **Secretary**

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Contact: George Althoff, Communications Director, 608-261-4504

**Year-over-year lending up 5.1%  
at Wisconsin's state-chartered banks**

MADISON – Total lending grew by 5.1% and net income remained steady at Wisconsin's state-chartered banks in the six months ending June 30, 2014, compared to the same period of a year earlier, according to data released by the Federal Deposit Insurance Corp.

Compared to the first six months of 2013, Wisconsin's 192 state-chartered banks:

- Grew lending to \$31.5 billion, up from \$30.0 billion.
- Realized net income of \$230.8 million, virtually unchanged from 2013.
- Improved their past due loan ratio to 2.19%, down from 2.83%.
- Increased their capital ratio to 11.71%, up from 11.51%.

“The increase in lending for Wisconsin banks parallels what is occurring nationwide,” said Peter Bildsten, Secretary of the Wisconsin Department of Financial Institutions (DFI), the agency that oversees state-chartered financial institutions. “As the quality of loan portfolios continues to improve, it's no surprise that Wisconsin banks have been able to grow lending.”

Mike Mach, Administrator of DFI's Division of Banking, noted that capital levels are as high as they have been in years.

“On average, Wisconsin banks' capital levels are outperforming institutions nationally,” Mach said. “In addition, return on assets (ROA) remains solid at 1.00%.”

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