



State of Wisconsin
Department of Financial Institutions

Scott Walker, **Governor**

Peter Bildsten, **Secretary**

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**State regulators, Federal Reserve
release 2014 community banking report**

MADISON – The Wisconsin Department of Financial Institutions (DFI) today joined other state banking regulators and the Federal Reserve System in releasing “*Community Banking in the 21st Century: Opportunities, Challenges and Perspectives*,” a report that details conditions facing community bankers. The report was produced and released in conjunction with the second annual Community Banking in the 21st Century research and policy conference, hosted by the Fed and the Conference of State Bank Supervisors (CSBS) at the Federal Reserve Bank of St. Louis on Sept. 23-24.

This is the second consecutive year the report has been published. To solicit the views of the community banking industry, state regulators in 30 states held town hall meetings with more than 1,300 community bankers from April to July. In Wisconsin, more than 100 community bankers attended town hall meetings hosted by DFI in Madison, Wauwatosa, Stevens Point, Holmen and Rice Lake.

“It was gratifying to see more than 100 Wisconsin bankers take time to participate in the town hall meetings,” said DFI Secretary Peter Bildsten, who represented Wisconsin at the conference. “While they have concerns with some of the challenges facing community banks, they also expressed a great deal of optimism over the opportunities they have to strengthen relationships with their communities and their customers.”

Also representing Wisconsin at the conference was Douglas Farmer, CEO of Park Bank in Holmen, La Crosse and Sparta. Farmer is a member of the state’s five-person Banking Review Board, an advisory group to DFI’s Division of Banking.

In addition to the town hall summaries, the Fed and state regulators added a new component to this year’s report: a comprehensive survey administered by state bank commissioners in 38 states. More than 1,000 community bankers participated, providing key data that helps quantify the challenges facing community banks, and how these banks are responding to market conditions.

For more information about the conference, including the Town Hall report, the research papers that were presented, and keynote speaker remarks, click [here](#).

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