



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

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Scott Walker, **Governor**

Ray Allen, **Secretary**

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FOR IMMEDIATE RELEASE

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## **3Q net income rises 10.9% for state-chartered banks**

MADISON – Net income was up 10.9% and total lending increased by 6.5% at Wisconsin’s state-chartered banks in the first nine months of 2015, compared to the same period of the previous year, according to data released today by the Federal Deposit Insurance Corp.

In the three quarters ending Sept. 30, 2015, Wisconsin’s 185 state-chartered banks:

- Grew net income to \$385.5 million, up from \$347.6 million.
- Increased total loans to \$34.1 billion, up from \$32.1 billion.
- Reduced their past due loan ratio to 1.62%, down from 2.09%.
- Improved their capital ratio to 11.95%, up from 11.84%.
- Grew return on assets (ROA) to 1.07%, up from 1.01%.

“Third-quarter performance by Wisconsin’s state-chartered banks mirrored the first two quarters – increases in net income, strong growth in lending, and improving loan portfolios,” said Ray Allen, Secretary of the Department of Financial Institutions (DFI), which oversees state-chartered institutions. “The overall strength of our state-chartered banks, especially the continued growth in lending activity, is a positive sign for the Wisconsin economy.”

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