



State of Wisconsin
Department of Financial Institutions

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2014 lending grows by 6.3% at state-chartered banks

MADISON – Total lending grew by 6.3% at Wisconsin’s state-chartered banks in the year ending Dec. 31, 2014, compared to the previous year, according to data released by the Federal Deposit Insurance Corp.

Compared to 2013, Wisconsin’s 188 state-chartered banks:

- Grew total loans and leases to \$32.5 billion, up from \$30.6 billion in 2013.
- Improved their capital ratio to 11.60%, up from 11.47%.
- Reduced their past due loan ratio to 1.81%, down from 2.32%.
- Realized net income of \$455.2 million, down from \$537.9 million. The decrease was driven in large part by a significant year-over-year increase in expense for applicable income taxes.

“2014 was a solid year for state-chartered banks,” said Mike Mach, Administrator of DFI’s Division of Banking. “Capital levels are at historically high levels, loan growth is strong, and loan quality is in excellent shape. While the industry as a whole saw a dip in net income, more than half of state-chartered banks increased their year-over-year earnings in 2014, and more than 96% were profitable.”

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