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**FOR IMMEDIATE RELEASE**

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## **Lending Up 6.8% at State-Chartered Banks in 2015**

**Madison** – Total lending grew by 6.8% at Wisconsin's state-chartered banks in the year ending December 31, 2015, compared to the previous year, according to data released by the Federal Deposit Insurance Corporation.

Compared to 2014, Wisconsin's 182 state-chartered banks:

- Increased total loans and leases to \$34.7 billion, up from \$32.5 billion.
- Reduced their Past Due Loan Ratio to 1.45% from 1.81%.
- Realized net income of \$519.2 million, up from \$454.8 million.
- Return on Assets was 1.07%, up from 0.98%.
- Capital Ratio remained unchanged at 11.60%.

"2015 was another positive year for state-chartered banks as their profitability benefited from Wisconsin's jobs growth, strengthening credit quality, and increased lending," said Cheryl Olson-Collins, acting administrator for the Department of Financial Institutions' Division of Banking. "I thank Wisconsin's state-chartered banks for their continued commitment to safety and soundness in 2015."

The total number of state-chartered banks was 182 in 2015, down from 188 in 2014. The drop is largely due to increased merger activity, following national trends.

Additional information can be found on the FDIC website, <https://www.fdic.gov/>.

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