

Dept. of Financial Institutions: Wisconsin's state-chartered banks report sound year-end 2025 financial performance

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MADISON, Wis. – Wisconsin's state-chartered banks reported sound financial performance through year-end 2025, according to data released today by the [Wisconsin Department of Financial Institutions \(DFI\)](#). As of December 31, 2025, there were 116 state-chartered commercial banks serving Wisconsin residents.

At year-end 2025, total assets for Wisconsin's state-chartered banks stood at \$74.4 billion, up from \$70.2 billion reported on December 31, 2024. The net interest margin improved to 3.58% compared to 3.24% in December 2024. Net loans increased by 5.86% to \$53.7 billion, up by \$3 billion over the same time.

In the 12 months ending on December 31, 2025:

- The capital ratio strengthened to 10.57%, an increase from 10.00% in December 2024;
- The past due ratio rose to 1.02% from 0.92% in December 2024;
- Net operating income improved to \$848.1 million compared to \$674.3 million in December 2024;
- The return on average assets ratio expanded to 1.17% from 0.98% in December 2024; and
- Bank liquidity remained stable, with the loans to assets ratio at 72.19% in December 2025 compared to 72.21% in December 2024.

“Wisconsin's state-chartered banks finished the year with positive performance,”

said DFI Division of Banking Administrator Kim Swissdorf. “Continued strengthening of earnings and capital positions support stability across the state. Despite a modest increase in certain delinquency metrics, asset quality overall remains steady, and our banking institutions continue to demonstrate resiliency against uncertain economic conditions. Wisconsin’s state-chartered banks are positioned favorably to continue supporting the needs of our communities.”

To learn more, read the DFI’s [Bank Performance Indicator Report](#) as of December 31, 2025.