

# Wisconsin Bankers Association: Q4 2025 FDIC numbers illustrate the resiliency of Wisconsin's banks

Posted on Tuesday, Feb 24, 2026

>> **WisPolitics is now on the State Affairs network. Get custom keyword notifications, bill tracking and all WisPolitics content. [Get the app or access via desktop.](#)**

MADISON, Wis. — Numbers released today by the Federal Deposit Insurance Corporation (FDIC) show Wisconsin banks remain very strong through the fourth quarter of this year, with numbers coming in better than nearly all national averages. Year-over-year lending remained steady, with volume increasing in commercial and industrial loans, as well as farm loans. Residential real estate loans saw a small increase in year-over-year volume, and volume meaningfully increased by over 14% from the prior quarter, largely due to lower interest rates. Individuals and businesses continue to recognize the importance of keeping money on deposit at banks, as evidenced by an increase in deposits, both year over year (4.17%) and quarter over quarter (1.60%). The Q4 net interest margin increased (3.51%) from the prior quarter (3.46%) and the prior year (3.22%). Wisconsin banks remain well capitalized with strong liquidity.

Notable indicators include:

- Commercial lending increased both quarter over quarter (1.36%) and year over year (5.78%) as commercial customers continue to navigate economic uncertainty.
- Residential real estate loan volume was very strong quarter over quarter (14.38%) due to lower interest rates, and it experienced a slight increase year over year (2.67%).
- Farm lending decreased quarter over quarter (-23.03%), which is typical of this time of year in the ag cycle, yet increased slightly year over year (2.16%) as banks remain a trusted resource for their farming customers.
- Assets in nonaccrual status saw a slight dip quarter over quarter (-0.19%) but

remain slightly elevated year over year (8.96%) as borrowers in certain markets continue to experience challenges.

Statement on the release of fourth-quarter 2025 Federal Deposit Insurance Corporation (FDIC) numbers from **Rose Oswald Poels**, president and CEO of the Wisconsin Bankers Association:

“The fourth quarter FDIC numbers continue to highlight the resiliency of Wisconsin banks during evolving economic conditions. Wisconsin banks remain well-positioned to help meet the needs of their customers and communities throughout last year. With our economy continuing to evolve and mid-term elections later this year, Wisconsin consumers and business owners can continue to rely on their banks as a steady source of trusted financial partnership and a safe place to deposit their money.”

**FDIC-Reported Wisconsin Numbers (Dollar Figures in Thousands)**

	<b>12/31/2025</b>	<b>9/30/2025</b>	<b>QoQ Change</b>	<b>12/31/2024</b>	<b>YoY Change</b>
<b>Net loans and leases</b>	\$119,490,245	\$119,836,857	-0.29%	\$114,571,708	4.29%
<b>Total deposits</b>	\$133,963,964	\$131,850,228	1.60%	\$128,607,201	4.17%
<b>Commercial and industrial loans</b>	\$19,566,293	\$19,303,789	1.36%	\$18,497,655	5.78%
<b>Residential real estate loans</b>	\$38,612,530	\$33,756,840	14.38%	\$37,609,040	2.67%
<b>Farm loans</b>	\$4,193,382	\$5,448,321	-23.03%	\$4,104,912	2.16%
<b>Total assets</b>	\$167,045,236	\$165,793,881	0.75%	\$159,392,936	4.80%
<b>Assets in nonaccrual status</b>	\$631,992	\$633,170	-0.19%	\$580,044	8.96%