



State of Wisconsin
Department of Financial Institutions

Tony Evers, **Governor**

Cheryll Olson-Collins, **Secretary**

For Immediate Release: September 13, 2022

**Wisconsin's State-Chartered Banks Report
Strong Mid-Year Financial Performance**

MADISON, Wis. – Wisconsin's 132 state-chartered banks continue to exhibit strong financial performance through June 30, 2022, according to data released today by the [Wisconsin Department of Financial Institutions \(DFI\)](#).

At the end of the second quarter, total assets for Wisconsin's state-chartered banks were at \$67.9 billion, an increase of \$961.7 million and a growth rate of 1.44% from June 2021. The net interest margin declined slightly to 3.22%, from 3.37% in June 2021, due primarily to the excess liquidity from the extension of the COVID-19 pandemic's Paycheck Protection Program loans.

In the twelve months ending on June 30, 2022:

- The capital ratio remained satisfactory at 9.72% despite a decline from 10.92% in June 2021;
- The past due ratio improved to 0.63% from 0.85% in June 2021;
- Net operating income decreased to \$395.3 million compared to \$463.8 million in June 2021;
- The return on average assets ratio showed a slight decline to 1.16% from 1.44% in June 2021;
- Net loans were at \$45.7 billion, up \$1.7 billion, a 3.82% increase from June 2021; and
- Bank liquidity remained strong but was impacted by the increase in the loans to assets ratio at 67.29% compared to 65.74% in June 2021.

“Wisconsin's state-chartered banks continue to demonstrate sound financial practices as we transition from the effects of the pandemic, including the rising interest rate environment,” said DFI Secretary-designee Cheryll Olson-Collins. “Overall, the second-quarter financial indicators for Wisconsin's state-chartered banks remain strong and show our banks are financially stable with a positive outlook.”

To learn more, read the DFI's [Bank Performance Indicator Report](#) as of June 30, 2022.

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Media Contact: DFICommunications@dfi.wisconsin.gov

Office of the Secretary

Mail: PO Box 8861 Madison, WI 53708-8861
Courier: 4822 Madison Yards Way, Madison, WI 53705
Voice: (608) 264-7800 Fax: (608) 261-4334 Web: www.wdfi.org