



**State of Wisconsin**  
*Department of Financial Institutions*

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Tony Evers, **Governor**

Cheryll Olson-Collins, **Secretary**

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

MADISON, Wis. – Wisconsin's 110 state-chartered credit unions continue to exhibit strong financial performance as of 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 credit unions rose to \$58.2 billion. This is an increase of \$2.3 billion since year-end 2021. Over the same time period, loans increased \$2.9 billion, and shares and deposits rose \$2.4 billion. This resulted in an increase to the loan-to-share ratio from 79.21% at year-end 2021 to 81.22%.

In the six months ending on June 30, 2022:

- Net worth to assets were at 10.42%;
- Delinquent loan to total loan ratio was 0.50%, down from the year-end ratio of 0.52%, and at a historically low level;
- Net income was strong at nearly \$242 million, 0.85% of average assets; and
- Growth ratios were all positive and in line with those prior to the coronavirus pandemic.

“The financial indicators through mid-year 2022 for Wisconsin's state-chartered credit unions are sound with solid net worth and net income, low delinquency, and positive growth,” said DFI Secretary-designee Cheryll Olson-Collins. “Overall, Wisconsin's state-chartered credit unions are performing well and continue to serve their members by providing products and services they need.”

To learn more, read the DFI's Office of Credit Unions' [2022 Mid-Year Financial Bulletin](#).

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