

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

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MADISON, Wis. – Wisconsin's state-chartered credit unions 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 98 state-chartered credit unions, two federal credit unions, and a corporate credit union serving Wisconsin residents.

At year-end 2025, total assets for Wisconsin's state-chartered credit unions rose to \$70.3 billion, an increase of \$4.3 billion since year-end 2024. Over the same time, loans outstanding grew by \$2.9 billion, and shares and deposits rose \$3.4 billion. This resulted in a decrease in the loan-to-share ratio to 91.32% from 91.60% at year-end 2024.

In the 12 months ending on December 31, 2025:

- Net worth to assets increased to 10.88%;
- Delinquent loans to total loans ratio decreased to 0.77% from the year-end 2024 ratio of 0.78%;
- Net income was strong at \$688.7 million, 1.01% return on average assets compared to 0.55% in 2024; and
- Growth ratios were all positive.

“Wisconsin's state-chartered credit unions continued to report sound financial performance through year-end. The delinquent loans to total loans ratio continued a

downward trend and all growth ratios remained positive,” said DFI Office of Credit Unions Deputy Director Troy Kaja. “The return on average assets ratio increased significantly over the last year, which contributed to strong net worth levels. The financial indicators reveal that Wisconsin state-chartered credit unions remain financially stable, while they continue to support their credit union members and communities.”

Additional information regarding credit union consolidations and liquidations, historical data on Wisconsin state-chartered credit unions, Corporate Central Credit Union’s Statement of Financial Condition and Statement of Income as of December 31, 2025, and a listing of all Wisconsin credit unions at year-end 2025 are included in the DFI’s Office of Credit Unions’ [2025 Year-End Credit Union Bulletin](#).