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Director's Comments

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This bulletin highlights the 2000 financial performance statistics for Wisconsin's 340 state-chartered credit unions. As noted below, key financial indicators are strong in all areas.

Wisconsin credit unions grew \$688 million, a rate of 7.9% in 2000, resulting in total assets of \$9.4 billion as of year-end 2000. The asset growth ratio on a national level was 6.5%. Wisconsin's credit unions have maintained a strong net worth ratio of 11.1%.

Loans increased \$835 million, an increase of 12.1%. This compares to an 11% growth rate on a national level. Because of the strong loan growth which was greater than the savings growth, the loan to savings ratio increased to 94.9% from the 1999 year-end ratio of 91%.

Savings increased \$581 million, or 7.6%, compared to a 6.3% increase on a national level. Savings growth in 2000 was stronger than in 1999.

Earnings increased slightly from the year-end 1999 level of 0.90% return on average assets to 0.91%. The operating expense ratio also increased from the year-end level of 3.95% to 3.98%.

Delinquent loans as a percentage of total loans increased from the year-end 1999 level of 0.92% to 0.97%, but remains at a manageable level. The net charge-off ratio decreased in 2000 to 0.24% from 0.27% in 1999.

Wisconsin credit unions have responded well to changes in the financial environment, marketplace, and economy.

Also included in this bulletin is 2000 information on credit union consolidations, name changes, some historical data, year-end credit union listings, and the year-end Statement of Financial Condition for Wisconsin Corporate Central Credit Union.

In this issue:

<i>Director's Comments</i>	1
<i>Security Guidelines Issued and Part 748 Modified</i>	2
<i>Privacy of Consumer Financial Information</i>	2
<i>Net Worth</i>	2
<i>New Examination Procedures</i>	3
<i>Risk Management of Outsourced Technology Services</i>	3
<i>Internal Controls</i>	3
<i>Small Credit Unions</i>	3
<i>Comparison Statements of Condition</i>	4
<i>Comparison Statements of Income</i>	5
<i>Significant Operational Ratios</i>	6-7
<i>Analysis of Income/Expenses to Average Assets</i>	8
<i>Analysis of Income/Expenses to Gross Income</i>	9
<i>Loan Delinquency & Analysis of Loans by Type</i>	10
<i>Analysis of Savings & Investments by Type</i>	11
<i>Consolidations & Name Changes</i>	12
<i>Historical Data</i>	13
<i>Wisconsin Corporate Central Credit Union</i>	14
<i>Year-End Credit Union Summaries</i>	15-18

Security Guidelines Issued and Part 748 Modified

The NCUA Board issued a final rule amending Part 748 to require credit unions to establish written policies that safeguard member information and adding Appendix A to implement guidelines for credit unions to consider when developing or revising their information security program. In compliance with the Graham-Leach-Bliley Act of 1999, NCUA joins fellow federal financial regulators by establishing the standards for the technical and physical safeguard of customer records. Objectives of the guidelines issued include:

- ? Ensure security and confidentiality of member records;
- ? Protect against unanticipated threats or hazards to record security; and
- ? Protect against unauthorized access to our use of records that could result in substantial harm to a member.

Each credit union must implement an information security program pursuant to the objectives of the guidelines by July 1, 2001.

Privacy of Consumer Financial Information

Just a reminder that Part 716 of NCUA Rules and Regulations – Privacy of Consumer Financial Information takes effect on July 1, 2001. The privacy regulation requires that all federally-insured credit unions provide notice to members about its privacy policies and practices; describe the conditions under which a credit union may disclose nonpublic personal information about consumers to nonaffiliated third parties; and provide a method for consumers to prevent a credit union from disclosing that information by “opting out” of the disclosure.

Net Worth

Please note on the “Significant Operational Ratios” schedule of the Year-End 2000 Credit Union Bulletin that “Net Worth” has replaced “Capital” for a number of ratios. Net worth is the retained earnings balance of the credit union that consists of undivided earnings, regular reserves, and any other appropriations designated by management or regulatory authorities. For low-income designated credit unions, net worth also includes secondary capital accounts that are uninsured and subordinate to all other claims, including claims of creditors, shareholders and the NCUSIF. Net worth does not include the Allowance for Loan and Lease Losses account.

The risk-based net worth requirement for credit unions meeting the definition of “complex” will first apply on the basis of the data in the first quarter Call Report due to be filed by credit unions with assets in excess of \$50 million by April 23, 2001.

New Examination Procedures

The NCUA recently enacted new examination procedures for the review of Asset-Liability Management and Information Systems & Technology. Information and examination questionnaires pertaining to these areas can be found at www.ncua.gov and in NCUA Letter to Credit Unions No. 00-CU-10 and No. 00-CU-07, respectively.

Risk Management of Outsourced Technology Services

NCUA Letter to Credit Unions No. 00-CU-11 provides guidance recently released by the Federal Financial Institutions Examination Council (FFIEC) regarding the risk management of outsourced technology services. If your credit union currently uses, or is considering using, outsourcing relationships for technology services, you should review the FFIEC guidance paper carefully. The board of directors and senior management are responsible for understanding the risks associated with outsourcing arrangements for technology services and ensuring that effective risk management practices are in place.

Internal Controls & Audits

Effective internal control and audit programs are essential in safeguarding assets, assisting in the timely detection of operational errors, and producing accurate credit union records and financial reports. With new products, services, delivery channels, and other rapid changes taking place in the credit union environment, it is increasingly important that credit unions heighten their oversight of audit and control systems to ensure that they are effective. The Office of Credit Unions expects that all credit unions will assess the adequacy of their internal controls and audit programs on an ongoing basis and identify areas that may need to be strengthened.

Small Credit Unions

The National Credit Union Administration (NCUA) has created a web page highlighting its program for small credit unions. NCUA Region IV has a Small Credit Union Program newsletter and has offered workshops for small credit unions. If you are interested in receiving more information about this program, please contact the Office of Credit Unions at (608) 261-9543.

**COMPARISON STATEMENTS OF CONDITION
OF WISCONSIN CREDIT UNIONS
DECEMBER 31, 2000 and DECEMBER 31, 1999**

	December 31, 2000		December 31, 1999		Increase or Decrease	% Change
<u>Number of Credit Unions</u>	340		350		-10	-2.9%
	<u>AMOUNT</u>	<u>% OF ASSETS</u>	<u>AMOUNT</u>	<u>% OF ASSETS</u>		
<u>ASSETS</u>						
Personal Loans	3,932,418,387	41.7%	3,700,395,993	42.4%	232,022,394	6.3%
Real Estate Loans	3,813,754,939	40.5%	3,211,195,946	36.8%	602,558,993	18.8%
Total Loans	<u>7,746,173,326</u>	82.2%	<u>6,911,591,939</u>	79.1%	<u>834,581,387</u>	12.1%
Allowance for Loan Losses	44,635,713	0.5%	40,989,554	0.5%	3,646,159	8.9%
Net Loans	<u>7,701,537,613</u>	81.7%	<u>6,870,602,385</u>	78.6%	<u>830,935,228</u>	12.1%
Cash	589,102,229	6.2%	701,025,938	8.0%	-111,923,709	-16.0%
Investments	712,046,629	7.6%	768,134,600	8.8%	-56,087,971	-7.3%
Fixed Assets	247,598,689	2.6%	232,272,772	2.7%	15,325,917	6.6%
Other Assets	<u>175,620,766</u>	1.9%	<u>165,231,691</u>	1.9%	<u>10,389,075</u>	6.3%
TOTAL ASSETS	<u><u>9,425,905,926</u></u>	100.0%	<u><u>8,737,267,386</u></u>	100.0%	<u><u>688,638,540</u></u>	7.9%
<u>LIABILITIES</u>						
Regular Shares	2,433,419,798	25.8%	2,486,645,803	28.5%	-53,226,005	-2.1%
Share Drafts	1,203,004,970	12.8%	1,061,579,671	12.2%	141,425,299	13.3%
Other Shares & Deposits	4,536,894,494	48.1%	4,044,357,200	46.3%	492,537,294	12.2%
Total Savings	<u>8,173,319,262</u>	86.7%	<u>7,592,582,674</u>	86.9%	<u>580,736,588</u>	7.6%
Notes and Accounts Pay.	207,212,944	2.2%	185,523,415	2.1%	21,689,529	11.7%
Regular Reserve	499,511,467	5.3%	470,260,563	5.4%	29,250,904	6.2%
Other Reserves	<u>545,862,253</u>	5.8%	<u>488,900,734</u>	5.6%	<u>56,961,519</u>	11.7%
TOTAL LIABILITIES	<u><u>9,425,905,926</u></u>	100.0%	<u><u>8,737,267,386</u></u>	100.0%	<u><u>688,638,540</u></u>	7.9%

Please note: small statistical errors may exist due to rounding.

**COMPARISON STATEMENTS OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIODS ENDING DECEMBER 31, 2000 AND DECEMBER 31, 1999**

	2000	% OF AVERAGE ASSETS	1999	% OF AVERAGE ASSETS	% CHANGE
	AMOUNT		AMOUNT		
INCOME					
Interest on Loans	614,355,411	6.76%	534,354,541	6.31%	14.97%
Less: Interest Refunds	1,252,514	0.01%	990,549	0.01%	26.45%
Net Interest Income	613,102,897	6.75%	533,363,992	6.30%	14.95%
Income on Investments	69,617,800	0.77%	81,789,376	0.97%	-14.88%
Other Income	89,432,877	0.98%	82,930,056	0.98%	7.84%
TOTAL OPERATING INCOME	772,153,574	8.50%	698,083,424	8.25%	10.61%
ADMINISTRATIVE EXPENSES					
Employee Costs	175,476,060	1.93%	160,893,532	1.90%	9.06%
Travel and Conference	5,041,203	0.06%	4,661,434	0.06%	8.15%
Office Occupancy	21,947,761	0.24%	20,052,077	0.24%	9.45%
General Operations	71,594,008	0.79%	67,524,671	0.80%	6.03%
Education and Promotion	12,702,384	0.14%	12,010,698	0.14%	5.76%
Loan Servicing	17,954,755	0.20%	16,243,778	0.19%	10.53%
Professional Services	21,434,273	0.24%	18,738,911	0.22%	14.38%
Member Insurance	4,176,029	0.05%	4,641,718	0.05%	-10.03%
Operating Fees	1,834,183	0.02%	1,727,060	0.02%	6.20%
Other Operational Expenses	8,386,896	0.09%	7,861,867	0.09%	6.68%
TOTAL ADMINISTRATIVE	340,547,552	3.75%	314,355,746	3.71%	8.33%
Provision for Loan Loss	21,210,842	0.23%	19,676,380	0.23%	7.80%
TOTAL OPERATING EXPENSES	361,758,394	3.98%	334,032,126	3.95%	8.30%
COST OF ACQUISITION OF FUNDS					
Dividends Paid on Savings	321,193,482	3.54%	288,985,175	3.41%	11.15%
Interest on Borrowed Funds	7,525,929	0.08%	2,521,067	0.03%	198.52%
TOTAL COST OF FUNDS	328,719,411	3.62%	291,506,242	3.44%	12.77%
TOTAL EXPENSES	690,477,805	7.60%	625,538,368	7.39%	10.38%
NET OPERATING INCOME	81,675,769	0.90%	72,545,056	0.86%	12.59%
NON-OPERATING INCOME	1,324,905	0.01%	3,877,991	0.05%	-65.84%
NET INCOME	83,000,674	0.91%	76,423,047	0.90%	8.61%

SIGNIFICANT OPERATIONAL RATIOS FOR THE PERIOD ENDING DECEMBER 31, 2000

Peer Groups by Assets	\$ 500,001- <\$500,000	\$ 2,000,001- \$2,000,000	\$ 10,000,001- \$10,000,000	\$ 50,000,001- \$50,000,000	>\$50,000,001	TOTAL
Number of Credit Unions	34	67	98	98	43	340
<u>CAPITAL ADEQUACY</u>						
Net Worth/Total Assets	19.91%	18.82%	14.64%	12.49%	10.24%	11.10%
Total Delinquency/Net Worth	8.97%	9.82%	7.07%	6.37%	7.42%	7.15%
Solvency Evaluation	125.05%	123.71%	117.41%	114.53%	111.73%	112.79%
Classified Assets/Net Worth	9.45%	6.08%	3.61%	3.69%	4.53%	4.27%
<u>ASSET QUALITY</u>						
Delinquent Loans/Loans	2.72%	2.51%	1.36%	1.02%	0.90%	0.97%
Net Charge Offs/Avg. Loans	0.33%	0.33%	0.31%	0.24%	0.24%	0.24%
<u>EARNINGS (to Average Assets)</u>						
Return on Average Assets	0.67%	0.32%	0.78%	0.89%	0.94%	0.91%
Net Operating Expense	4.15%	3.93%	3.72%	3.40%	2.98%	3.14%
Fixed Assets+OREO/Assets	0.21%	0.50%	2.06%	2.64%	2.70%	2.63%
Gross Income	7.91%	8.00%	8.23%	8.36%	8.58%	8.50%
Cost of Funds	2.75%	3.28%	3.11%	3.33%	3.77%	3.62%
Operating Exp. (less PLL)	4.21%	3.99%	4.10%	3.94%	3.65%	3.75%
Net Interest Margin	5.05%	4.53%	4.59%	4.25%	3.73%	3.91%
PLL	0.30%	0.41%	0.27%	0.21%	0.24%	0.23%
<u>ASSET-LIABILITY MANAGEMENT</u>						
Net Long Term Assets/Assets	1.72%	4.76%	12.37%	17.04%	22.75%	20.66%
Shares/Savings+Borrowings	99.94%	82.36%	58.18%	38.48%	23.91%	29.63%
Loans/Savings	82.59%	92.51%	90.68%	91.16%	96.47%	94.86%
Loans/Assets	65.67%	73.58%	76.15%	78.33%	84.09%	82.18%
Cash + ST Invest./Assets	59.82%	37.93%	26.84%	18.96%	12.34%	14.96%
<u>OTHER RATIOS</u>						
Savings Growth	-4.77%	-4.55%	0.60%	2.91%	10.11%	7.65%
Net Worth Growth	-0.72%	-2.02%	3.27%	2.13%	12.38%	8.51%
Loan Growth	6.63%	7.41%	9.95%	8.08%	13.63%	12.08%
Asset Growth	-3.04%	-2.85%	1.36%	3.65%	10.13%	7.88%
Investments/Assets	34.85%	26.02%	19.54%	16.38%	10.48%	12.53%
Employee Cost/Gross Inc.	21.92%	24.40%	25.16%	23.65%	22.20%	22.73%
Employee Cost/ Avg. Assets	1.73%	1.95%	2.07%	1.98%	1.90%	1.93%
Average Loan Balance	\$4,293	\$5,512	\$6,521	\$7,448	\$7,914	\$7,693
Average Savings Balance	\$1,115	\$1,560	\$1,869	\$2,183	\$2,629	\$2,443

SIGNIFICANT OPERATIONAL RATIOS FOR ALL WISCONSIN CREDIT UNIONS 1996-2000

	1996	1997	1998	1999	2000
Number of Credit Unions	375	369	358	350	340
<u>CAPITAL ADEQUACY</u>					
Net Capital/Total Assets*	11.05%	11.23%	10.85%	10.97%	11.10%
Total Delinquency/Capital*	7.73%	7.45%	6.84%	6.38%	7.15%
Solvency Evaluation*	112.63%	112.79%	112.30%	112.65%	112.79%
Classified Assets/Capital*	4.18%	4.11%	4.06%	4.21%	4.27%
<u>ASSET QUALITY</u>					
Delinquent Loans/Loans	1.12%	1.08%	1.02%	0.92%	0.97%
Net Charge Offs/Avg. Loans	0.28%	0.28%	0.27%	0.27%	0.24%
<u>EARNINGS (to Average Assets)</u>					
Return on Average Assets	1.06%	1.05%	1.07%	0.90%	0.91%
Net Operating Expense	3.24%	3.23%	3.10%	3.11%	3.14%
Fixed Assets+OREO/Assets	2.78%	2.77%	2.61%	2.66%	2.63%
Gross Income	8.69%	8.73%	8.61%	8.25%	8.50%
Cost of Funds	3.61%	3.64%	3.64%	3.44%	3.62%
Operating Exp. (less PLL)	3.79%	3.83%	3.73%	3.71%	3.75%
Net Interest Margin	4.21%	4.19%	3.94%	3.84%	3.91%
PLL	0.24%	0.28%	0.23%	0.23%	0.23%
<u>ASSET-LIABILITY MANAGEMENT</u>					
Net Long Term Assets/Assets	16.15%	21.68%	21.66%	23.99%	20.66%
Shares/Savings+Borrowings	38.23%	36.00%	33.85%	32.47%	29.63%
Loans/Savings	90.72%	92.60%	85.91%	91.04%	94.86%
Loans/Assets	79.36%	81.12%	75.71%	79.10%	82.18%
Cash + ST Invest./Assets	12.68%	11.53%	17.03%	12.10%	14.96%
<u>OTHER RATIOS</u>					
Savings Growth	7.03%	7.91%	14.95%	5.11%	7.65%
Capital Growth*	9.72%	9.70%	9.69%	7.94%	8.51%
Loan Growth	10.72%	10.16%	6.57%	11.44%	12.08%
Asset Growth	7.62%	7.73%	14.17%	6.66%	7.88%
Investments/Assets	14.04%	13.21%	17.87%	8.79%	12.53%
Employee Cost/Gross Inc.	21.94%	22.02%	22.00%	23.05%	22.73%
Employee Cost/ Avg. Assets	1.91%	1.92%	1.89%	1.90%	1.93%
Average Loan Balance	\$5,573	\$6,052	\$6,486	\$7,160	\$7,693
Average Savings Balance	\$1,991	\$2,071	\$2,319	\$2,355	\$2,443

*2000 ratios use Net Worth in place of Capital

ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS FOR THE PERIOD ENDING DECEMBER 31, 2000

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,001	TOTAL
Number of Credit Unions	34	67	98	98	43	340
OPERATING INCOME						
Interest on Loans	5.79%	6.19%	6.39%	6.52%	6.89%	6.76%
Less: Interest Refunds	0.01%	0.02%	0.04%	0.01%	0.01%	0.01%
Income on Investments	2.01%	1.62%	1.32%	1.06%	0.61%	0.77%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.06%	0.07%	0.38%	0.54%	0.67%	0.61%
Other Operating Income	<u>0.05%</u>	<u>0.15%</u>	<u>0.19%</u>	<u>0.26%</u>	<u>0.43%</u>	<u>0.37%</u>
TOTAL INCOME	7.91%	8.00%	8.23%	8.36%	8.58%	8.50%
OPERATING EXPENSES						
Employee Compensation	1.73%	1.95%	2.07%	1.98%	1.90%	1.93%
Travel and Conference	0.11%	0.09%	0.06%	0.07%	0.05%	0.06%
Office Occupancy	0.06%	0.14%	0.27%	0.25%	0.24%	0.24%
Office Operations	1.00%	0.73%	0.81%	0.81%	0.78%	0.79%
Education and Promotion	0.08%	0.05%	0.09%	0.13%	0.15%	0.14%
Loan Servicing	0.06%	0.10%	0.12%	0.17%	0.22%	0.20%
Professional and Outside	0.18%	0.19%	0.26%	0.33%	0.20%	0.24%
Member Insurance	0.69%	0.41%	0.17%	0.07%	0.02%	0.05%
Operating Fees	0.10%	0.07%	0.05%	0.02%	0.02%	0.02%
Miscellaneous	<u>0.20%</u>	<u>0.27%</u>	<u>0.20%</u>	<u>0.11%</u>	<u>0.08%</u>	<u>0.09%</u>
TOTAL ADMINISTRATIVE	4.21%	3.99%	4.10%	3.94%	3.65%	3.75%
Provision for Loan Loss	<u>0.30%</u>	<u>0.41%</u>	<u>0.27%</u>	<u>0.21%</u>	<u>0.24%</u>	<u>0.23%</u>
TOTAL OPERATING EXP.	4.52%	4.40%	4.37%	4.15%	3.89%	3.98%
COST OF FUNDS						
Interest on Borrowed Funds	0.01%	0.03%	0.07%	0.05%	0.10%	0.08%
Dividends on Savings	<u>2.74%</u>	<u>3.25%</u>	<u>3.04%</u>	<u>3.28%</u>	<u>3.67%</u>	<u>3.54%</u>
TOTAL COST OF FUNDS	2.75%	3.28%	3.11%	3.33%	3.77%	3.62%
NET INCOME FROM OPERATIONS	0.65%	0.32%	0.75%	0.89%	0.92%	0.90%
NON-OPERATING GAIN/LOSS	<u>0.02%</u>	<u>0.00%</u>	<u>0.03%</u>	<u>0.00%</u>	<u>0.02%</u>	<u>0.01%</u>
ADJUSTED NET INCOME	0.67%	0.32%	0.78%	0.89%	0.94%	0.91%

Please note that a credit union in group 2 had extraordinary PLL expense and dividends prior to merging.

ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME FOR THE PERIOD ENDING DECEMBER 31, 2000

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,001	TOTAL
Number of Credit Unions	34	67	98	98	43	340
<u>OPERATING INCOME</u>						
Interest on Loans	73.16%	77.40%	77.54%	77.94%	80.32%	79.56%
Less: Interest Refunds	0.07%	0.30%	0.44%	0.12%	0.15%	0.16%
Income on Investments	25.45%	20.19%	16.00%	12.63%	7.08%	9.02%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.82%	0.84%	4.65%	6.42%	7.76%	7.21%
Other Operating Income	<u>0.64%</u>	<u>1.86%</u>	<u>2.25%</u>	<u>3.13%</u>	<u>5.00%</u>	<u>4.37%</u>
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
<u>OPERATING EXPENSES</u>						
Employee Compensation	21.92%	24.40%	25.16%	23.65%	22.20%	22.73%
Travel and Conference	1.33%	1.14%	0.77%	0.84%	0.57%	0.65%
Office Occupancy	0.79%	1.75%	3.27%	2.99%	2.78%	2.84%
Office Operations	12.60%	9.10%	9.84%	9.69%	9.08%	9.27%
Education and Promotion	1.01%	0.58%	1.10%	1.59%	1.72%	1.65%
Loan Servicing	0.72%	1.22%	1.49%	2.02%	2.51%	2.33%
Professional and Outside	2.30%	2.37%	3.20%	3.94%	2.35%	2.78%
Member Insurance	8.73%	5.17%	2.01%	0.78%	0.28%	0.54%
Operating Fees	1.32%	0.83%	0.57%	0.28%	0.19%	0.24%
Miscellaneous	<u>2.57%</u>	<u>3.34%</u>	<u>2.38%</u>	<u>1.33%</u>	<u>0.88%</u>	<u>1.09%</u>
TOTAL ADMINISTRATIVE	53.28%	49.90%	49.79%	47.11%	42.55%	44.10%
Provision for Loan Loss	<u>3.83%</u>	<u>5.12%</u>	<u>3.31%</u>	<u>2.47%</u>	<u>2.77%</u>	<u>2.75%</u>
TOTAL OPERATING EXP.	57.12%	55.03%	53.10%	49.58%	45.32%	46.85%
<u>COST OF FUNDS</u>						
Interest on Borrowed Funds	0.11%	0.36%	0.81%	0.63%	1.11%	0.97%
Dividends on Savings	<u>34.60%</u>	<u>40.60%</u>	<u>36.95%</u>	<u>39.16%</u>	<u>42.81%</u>	<u>41.60%</u>
TOTAL COST OF FUNDS	34.71%	40.96%	37.76%	39.79%	43.93%	42.57%
<u>NET INCOME FROM OPERATIONS</u>						
	8.17%	4.01%	9.15%	10.63%	10.75%	10.58%
NON-OPERATING GAIN/LOSS	<u>0.25%</u>	<u>0.05%</u>	<u>0.35%</u>	<u>0.02%</u>	<u>0.21%</u>	<u>0.17%</u>
<u>ADJUSTED NET INCOME</u>						
	8.42%	4.06%	9.49%	10.65%	10.96%	10.75%

Please note that a credit union in group 2 had extraordinary PLL expense and dividends prior to merging.

**LOAN DELINQUENCY
PERIOD ENDING DECEMBER 31, 2000**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	34	67	98	98	43	340
<u>Loan Delinquency Ratios</u>						
2 - 6 Months Delinquent	1.26%	1.51%	0.87%	0.72%	0.63%	0.67%
6 - 12 Months Delinquent	1.12%	0.69%	0.28%	0.21%	0.20%	0.21%
Over 12 Months Delinquent	<u>0.33%</u>	<u>0.31%</u>	<u>0.20%</u>	<u>0.09%</u>	<u>0.07%</u>	<u>0.08%</u>
Total Delinquent Loans	2.72%	2.51%	1.36%	1.02%	0.90%	0.97%
<u>Loan Loss Ratio</u>	0.33%	0.33%	0.31%	0.24%	0.24%	0.24%

**ANALYSIS OF LOANS BY TYPE
PERIOD ENDING DECEMBER 31, 2000**

Number of Credit Unions	34	67	98	98	43	340
<u>Loan Types</u>						
Credit Card Loans	0.00%	0.15%	1.35%	3.01%	4.71%	4.11%
Unsecured Loans	15.08%	11.33%	7.01%	3.39%	3.16%	3.47%
New Auto Loans	23.56%	27.15%	18.20%	11.54%	9.12%	10.26%
Used Auto Loans	49.99%	43.31%	34.84%	24.70%	20.55%	22.40%
First Mortgages	1.02%	1.75%	15.11%	33.40%	37.73%	35.33%
Other Real Estate	0.00%	7.72%	13.38%	13.18%	14.25%	13.90%
Leases	0.00%	0.06%	0.51%	1.14%	0.28%	0.49%
All Other Loans	<u>10.35%</u>	<u>8.54%</u>	<u>9.60%</u>	<u>9.65%</u>	<u>10.20%</u>	<u>10.03%</u>
Total Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
<u>Real Estate Loan Detail</u> (As a percent of loans)						
First Mortgage - Fixed	1.02%	1.35%	11.37%	22.93%	18.03%	18.69%
First Mortgage - Variable	0.00%	0.40%	3.74%	10.46%	19.70%	16.64%
Other - Closed End Fixed	0.00%	5.47%	9.55%	8.86%	7.04%	7.56%
Other - Closed End Adj.	0.00%	2.07%	2.76%	1.11%	2.98%	2.53%
Other - Open End Adj.	0.00%	0.17%	1.07%	3.06%	4.21%	3.76%
Other - Miscellaneous	<u>0.00%</u>	<u>0.00%</u>	<u>0.00%</u>	<u>0.15%</u>	<u>0.03%</u>	<u>0.05%</u>
Total Real Estate (As a percent of loans)	1.02%	9.46%	28.49%	46.58%	51.98%	49.23%
Total Real Estate (As a percent of assets)	0.67%	6.96%	21.70%	36.48%	43.71%	40.46%

**ANALYSIS OF SAVINGS BY TYPE
PERIOD ENDING DECEMBER 31, 2000**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	34	67	98	98	43	340
Share Drafts	0.00%	1.00%	10.85%	14.86%	15.12%	14.72%
Regular Shares	100.00%	83.41%	58.62%	38.75%	23.93%	29.77%
Money Market Shares	0.00%	1.66%	2.54%	10.75%	18.45%	15.65%
Share Certificates	0.00%	11.11%	22.70%	26.48%	34.17%	31.54%
IRA Accounts	0.00%	2.67%	5.10%	8.93%	7.85%	7.92%
All Other Shares	<u>0.00%</u>	<u>0.15%</u>	<u>0.19%</u>	<u>0.23%</u>	<u>0.47%</u>	<u>0.39%</u>
Total Shares	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**ANALYSIS OF INVESTMENTS BY TYPE
PERIOD ENDING DECEMBER 31, 2000**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	34	67	98	98	43	340
U.S. Government Obligations	0.00%	1.83%	0.02%	0.49%	0.96%	0.74%
Federal Agency Securities	2.15%	0.00%	1.52%	17.17%	55.36%	37.72%
Mutual Funds & Common Trust	13.58%	4.77%	0.17%	0.25%	0.37%	0.38%
Corporate Credit Unions	17.32%	35.28%	31.55%	19.22%	25.49%	23.92%
Commercial Banks, S&L's, and Mutual Savings Banks	66.88%	47.59%	57.57%	55.44%	12.90%	31.08%
Credit Unions	0.00%	8.78%	5.03%	4.03%	1.16%	2.50%
Other Investments	0.07%	1.76%	4.15%	3.41%	3.76%	3.64%
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

2000 Credit Union Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
2/2/2000	Gazette	Janesville	Blackhawk	Janesville
2/25/2000	Advantage	Milwaukee	Milwaukee Metropolitan	Milwaukee
3/30/2000	The Journal Times Employees	Racine	Horizon	Racine
5/2/2000	Dynex Employees	Pewaukee	Landmark	Waukesha
6/5/2000	Polar Ware Employees	Sheboygan	Kohler	Kohler
6/7/2000	Citizens	Butler	Wauwatosa	Wauwatosa
6/12/2000	Gateway Community	Madison	Dane County Members First	Madison
9/13/2000	CERTCO	Madison	Northwoods Community	Madison
10/17/2000	A & B	Ashland	Northwoods Community	Park Falls
12/31/2000	County Wide	Wauwatosa	Landmark	Waukesha

2000 Credit Union Name Changes

Location	Former Name	New Name	Effective Date
Platteville	Platteville Schools	Rountree	4/5/2000
Green Bay	Green Bay Foods	Unity	4/25/2000
Sturtevant	Golden Books Employees	Renaissance	8/23/2000
Park Falls	Park Falls	Northwoods Community	9/28/2000
Stevens Point	Wisconsin River	Central Wisconsin	11/1/2000
Madison	St. Mary's Employees	St. Marys & Affiliates	12/26/2000

**Historical Data
Of Wisconsin State Chartered Credit Unions**

**Number of Charters,
Members & Assets**

Year	Charters Issued	Charters Cancelled	Total Credit Unions	Total Members	Total Assets
1923 – 1930	22	0	22	4,659	481,960
1931 – 1935	383	22	383	57,847	2,914,467
1936 – 1940	281	72	592	153,849	11,238,687
1941 – 1945	73	129	536	144,524	19,064,115
1946 – 1950	76	70	542	193,296	42,875,076
1951 – 1955	204	50	696	292,552	120,562,491
1956 – 1960	112	75	773	363,444	206,392,419
1961 – 1965	118	70	781	493,399	346,631,527
1966 – 1970	69	84	766	628,543	480,420,243
1971 – 1975	22	115	673	805,123	875,542,286
1976 – 1980	17	72	618	1,060,292	1,403,823,697
1981 – 1985	8	76	550	1,261,407	2,831,410,266
1986 – 1990	2	112	440	1,485,109	4,148,749,629
1991	0	13	427	1,596,547	4,495,601,547
1992	0	9	418	1,608,412	4,991,545,739
1993	1	13	406	1,646,747	5,360,079,936
1994	0	12	394	1,714,182	5,755,100,100
1995	0	10	384	1,744,696	6,179,239,916
1996	1	10	375	1,773,611	6,569,929,386
1997	1	7	369	1,803,529	7,175,380,421
1998	0	11	358	1,834,944	8,192,400,344
1999	0	8	350	1,887,429	8,737,267,386
2000	0	10	340	1,918,729	9,425,905,926

**WISCONSIN CORPORATE CENTRAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
DECEMBER 31, 2000**

ASSETS

Cash	\$92,005,828
Investments:	
U.S. Government Securities	\$1,974,084
Collateralized Mortgage Obligations	\$76,997,324
U.S. Central Credit Obligations	\$371,383,267
Asset-Backed Securities	\$173,628,191
Tri-Party Repurchase Agreements	\$0
Other Investments	<u>\$20,604,312</u>
Total Investments	\$644,587,178
Loans	\$88,453,243
Land and Building	\$3,008,530
Other Fixed Assets	\$232,456
Receivables and Other Assets	<u>\$5,275,195</u>
Total Assets	\$833,562,430

LIABILITIES AND EQUITY

Accounts Payable and Other Liabilities	\$613,243
Notes Payable	\$100,539,087
Commercial Paper	\$59,764,813
Accrued Dividends and Interest Payable	\$1,588,245
Member Shares and Certificates of Deposit	\$631,658,482
Regular Reserve	\$16,009,451
Other Reserves	<u>\$23,389,109</u>
Total Liabilities and Equity	\$833,562,430

**STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 2000**

INCOME

Income from Investments	\$43,055,311
Income from Loans	\$5,765,491
Other Income	<u>\$4,162,781</u>
Total Income	\$52,983,583

EXPENSES

Administrative Expenses	\$5,065,363
Cost of Funds	<u>\$44,268,780</u>
Total Expenses	\$49,334,143
Net Income	\$3,649,440
Plus: Non-Operating Gain	\$260,734
Net Income	\$3,910,174

City	Credit Union	Total Assets	Loans	A.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Sparta	1st Community	44,912,680	34,939,403	60,085	821,560	9,211,802	40,718,787	3,995,906	197,987
Green Bay	1st Security	69,321,241	56,031,419	639,670	7,601,152	6,328,340	57,823,193	8,294,413	3,203,635
Milwaukee	998	2,730,527	2,611,718	44,999	43,355	120,453	1,562,796	739,138	428,593
Kenosha	A M Community	83,708,719	53,724,861	271,745	18,274,403	11,981,200	73,621,509	9,525,661	561,549
Appleton	AAL	37,933,133	35,962,651	96,015	273,974	1,792,523	31,299,942	3,508,223	3,124,968
Appleton	AAL Member	172,742,358	162,131,422	662,464	4,147,972	7,125,428	155,512,415	11,761,758	5,468,185
Milwaukee	A-B	39,159,167	27,817,439	349,375	3,601,167	8,089,936	32,924,313	5,814,773	420,081
Milwaukee	Air Tech	3,322,570	1,862,527	23,886	1,219,949	263,980	2,827,880	487,829	6,861
West Allis	ALLCO	31,166,648	27,255,283	164,447	2,079,411	1,996,401	23,849,305	3,067,032	4,250,311
Pewaukee	Alliance	25,543,931	21,156,874	116,251	1,852,153	2,651,155	22,757,131	2,756,140	30,660
Waukesha	Alloy Employees	635,359	266,868	3,350	346,447	25,394	457,692	173,459	4,208
Milwaukee	American	24,367,565	18,909,417	236,262	5,021,352	673,058	19,976,192	4,110,579	280,794
Milwaukee	Ampco	1,030,056	394,749	6,132	308,164	333,275	587,542	440,838	1,676
Antigo	Antigo Co-op	234,132,169	179,332,015	743,737	36,128,622	19,415,269	201,158,781	32,612,253	361,135
Antigo	Antigo F. S. C. C. Empls.	779,236	428,320	11,100	0	362,016	684,798	94,438	0
Appleton	Appleton Wire	2,114,106	1,784,327	6,551	18,041	318,289	1,779,522	341,626	-7,042
West Allis	AppleTree	48,855,761	36,682,962	244,599	8,087,497	4,329,901	41,567,056	6,536,908	751,797
Arcadia	Arcadia	23,735,005	20,858,050	90,207	1,007,478	1,959,664	21,565,564	2,009,999	159,442
Athens	Athens Area	13,315,712	7,128,815	43,743	4,672,920	1,557,720	11,761,921	1,507,234	46,557
Milwaukee	Aurora	16,136,164	13,599,920	27,056	791,405	1,771,895	14,055,962	1,880,975	199,227
Peshtigo	Badger	13,808,093	12,162,500	43,630	422,131	1,267,092	12,669,380	1,589,048	49,665
Milwaukee	Badger Meter	10,577,505	2,268,913	10,106	7,675,203	643,495	8,663,107	1,892,336	22,062
Neenah	Badger-Globe	33,372,452	30,497,148	51,493	1,310,527	1,616,270	25,667,034	3,775,193	3,930,223
Whitewater	Badgerland	312,316	239,921	4,071	2,521	73,945	245,134	66,509	675
Evansville	Baker Employees	207,401	115,053	4,539	1,569	95,318	169,230	37,910	261
Menasha	Banta Community	92,320,465	83,701,670	478,209	797,410	8,299,594	79,400,520	7,368,690	5,551,255
Baraboo	Baraboo Municipal Employees	1,782,352	1,241,236	13,478	49,235	505,359	1,346,462	410,415	25,475
Marinette	Bay Shore	16,370,658	14,769,107	111,540	414,149	1,298,942	14,173,687	2,204,434	-7,463
Racine	Belle City	3,864,619	2,760,199	40,822	268,163	877,079	3,359,165	494,971	10,483
Beloit	Beloit College	1,094,847	866,525	17,786	9,790	236,318	933,649	157,179	4,019
Neenah	Bergstrom Paper	4,972,993	3,627,580	50,021	631,899	763,535	4,157,653	791,698	23,642
Brillion	Best Advantage	23,598,641	20,125,604	87,085	1,683,069	1,877,053	21,261,867	2,013,478	323,296
Blackhawk	Blackhawk	157,711,957	139,026,189	948,210	5,647,613	13,986,365	136,826,814	15,431,923	5,453,220
Brantwood	Brantwood	2,654,843	2,062,848	40,923	498,176	134,742	2,418,572	230,339	5,932
Milwaukee	Brewery	16,626,099	13,737,859	134,009	698,168	2,324,081	13,074,589	3,490,494	61,016
Brokaw	Brokaw	28,944,373	19,997,848	334,460	3,691,558	5,589,427	25,531,890	3,233,404	179,079
Green Bay	Brown County Employees	14,670,125	11,804,347	42,039	2,703,232	204,585	12,668,405	1,995,509	6,211
Oconomowoc	Brownberry Ovens	544,695	421,137	8,500	4,140	127,918	465,784	78,542	369
Wisconsin Rapids	Bull's Eye	75,430,076	59,615,938	485,072	6,845,629	9,453,581	67,492,596	7,309,021	628,459
Green Bay	C/R	7,976,312	7,164,068	50,297	610,251	252,290	6,985,665	990,278	369
Cable	Cable Area	734,223	579,882	3,119	5,005	152,455	678,370	55,878	-25
Kimberly	Capital	213,497,254	183,593,299	371,380	10,575,295	19,700,040	183,917,452	27,977,792	1,602,010
Racine	Catholic Community	3,091,543	2,764,917	49,411	25,715	350,322	2,550,841	518,996	21,706
Black Creek	Center Valley	1,697,222	1,495,782	20,815	11,954	210,301	1,448,589	234,521	14,112
Waupun	Central	330,921	251,494	8,558	0	87,985	293,979	35,793	1,149
Marshfield	Central City	60,689,495	44,874,643	152,986	7,662,353	8,305,485	53,054,996	7,383,408	251,091
Menasha	Central Products Employees	752,745	641,405	34,840	105,999	40,181	532,546	143,564	76,635
Plover	Central Wisconsin	7,057,847	3,221,566	15,536	1,874,633	1,977,184	4,944,053	2,058,407	55,387
Chippewa Falls	Chippewa District	597,529	314,828	3,246	200,000	85,947	526,120	70,764	645
Oshkosh	CitizensFirst	177,068,903	145,442,811	1,272,157	14,265,548	18,632,701	156,586,995	19,780,639	701,269
Madison	City Employees	20,219,126	13,539,570	46,074	4,363,411	2,362,219	18,222,653	1,886,942	109,531
Milwaukee	Cleaver-Brooks	1,526,430	1,250,911	27,021	210,958	91,582	1,062,920	461,067	2,443
Wausau	Cloverbelt	62,406,013	53,691,407	177,182	3,448,135	5,443,653	52,702,632	9,208,775	494,606
Milwaukee	Columbia St. Mary's	1,663,640	1,490,333	1,342	194,175	-19,526	1,263,530	397,538	2,572
Sun Prairie	Commonwealth	90,521,739	62,776,914	396,666	19,092,999	9,048,492	76,896,495	8,640,716	4,984,528
La Crosse	Community	72,961,062	63,295,790	541,720	3,568,353	6,638,639	57,542,895	9,005,223	6,412,944
Milwaukee	Community Credit Union of Milwaukee	873,993	421,543	5,371	0	457,821	700,779	93,254	79,960
Wausau	Community Credit Union of Wausau	17,267,083	12,342,608	44,589	2,291,999	2,677,065	15,512,081	1,634,711	120,291
Appleton	Community First	354,274,051	299,885,099	1,451,589	16,824,407	39,016,134	318,184,531	33,890,297	2,199,223
Neenah	Cone	10,309,647	7,412,718	22,261	2,613,282	305,908	9,082,985	1,194,517	32,145
Stevens Point	Consolidated Community	5,264,102	2,322,053	17,405	2,043,532	915,922	4,280,265	902,028	81,809
Black River Falls	Co-op	100,087,190	85,554,811	547,379	908,273	14,171,485	87,526,263	12,196,724	364,203
Racine	Co-operative	16,787,154	13,586,551	141,537	491,930	2,850,210	14,394,422	2,274,838	117,894
Cornell	Cornell Teachers	634,283	472,041	1,366	5,197	158,411	516,981	116,188	1,114
Kenosha	County	7,580,116	5,558,073	22,577	1,166,703	877,917	6,638,987	920,783	20,346
Jefferson	County - City	10,508,719	9,848,457	26,465	99,968	586,759	9,036,249	791,702	680,768
Cudahy	Cudahy-Southshore	9,586,699	8,600,198	25,328	119,157	892,672	8,802,595	740,926	43,178
Madison	CUNA	195,348,760	164,645,563	1,398,210	5,439,958	26,661,449	176,442,667	17,431,806	1,474,287
Green Bay	CW	2,663,853	1,989,500	14,761	320,537	368,577	2,050,205	612,923	725
La Crosse	Dairyland Power	10,101,282	9,483,688	38,356	74,650	581,300	8,739,319	1,351,059	10,904
Madison	Dane County	48,902,026	43,388,614	289,704	2,484,083	3,319,033	44,027,543	4,681,981	192,502
Racine	Danfoss	1,177,108	654,645	65,464	571,602	16,325	991,424	185,584	100
De Pere	De Pere	17,882,615	15,114,440	793,532	1,029,670	2,532,037	15,458,380	2,346,806	77,429
Milwaukee	Dings Employees	273,168	200,643	4,960	0	77,485	226,120	47,048	0
Sturgeon Bay	Diocesan Clergy	258,703	133,261	2,937	91,561	36,818	210,372	48,331	0
Beaver Dam	Dodge Central	18,546,004	15,762,346	51,179	880,947	1,953,890	16,436,327	1,765,842	343,835
Superior	Douglas County	2,857,550	2,385,512	8,385	33,383	447,040	2,332,092	512,086	13,372
Kenosha	Dynamatic Employees	1,398,605	915,155	20,160	311,882	191,728	829,428	447,514	121,663
Manitowoc	E.F.I. Employees	1,169,639	919,472	13,556	10,473	253,250	855,081	284,937	29,621
Manitowoc	Eastman Employees	2,346,543	1,750,556	7,784	122,247	481,524	1,446,252	894,251	6,040
Eau Claire	Eau Claire Postal	2,146,445	1,824,367	15,930	202,906	135,102	1,801,042	332,852	12,551
Eau Claire	Eau Claire Press	487,247	361,791	4,797	3,882	126,371	374,727	112,056	464
Eau Claire	Eau Claire Teachers	9,015,974	5,816,992	28,933	2,800,873	427,042	7,647,055	1,365,649	3,270
Janesville	Educational Employees	6,396,307	4,848,041	19,199	202,734	1,364,731	5,322,711	1,024,250	49,346
Racine	Educators	398,513,296	335,239,066	1,301,782	14,886,509	49,689,503	353,418,016	38,213,024	6,882,256

City	Credit Union	Total Assets	Loans	A.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Milwaukee	EMSBLA	93,549,132	79,221,362	508,434	9,673,774	5,162,430	78,278,462	14,562,972	707,698
Elim Grove	Enterprise	32,187,697	27,790,788	423,454	1,114,354	3,706,009	27,855,569	4,133,192	198,936
Madison	F. P. L.	832,353	680,724	5,732	18,946	138,415	718,484	108,530	5,330
Fairchild	Fairchild	71,064	67,966	4,700	529	7,269	60,364	10,556	144
Rio	Fall River Foundry Employees	151,563	104,817	752	0	47,498	127,862	23,622	79
Fond du Lac	Federal	971,404	932,073	9,438	19,869	28,900	777,090	193,983	331
Beaver Dam	Federal	328,739	138,407	809	2,395	188,746	291,320	36,738	681
Milwaukee	Federal Family	8,768,568	7,436,107	21,206	642,378	711,289	7,610,815	1,007,881	149,872
Green Bay	Fire Department	3,501,076	2,845,545	16,151	530,706	140,976	3,113,230	328,256	59,590
Superior	Fire Department	1,280,092	864,343	14,260	96,986	333,023	1,035,447	241,520	3,125
La Crosse	Firefighters	22,180,047	20,208,725	113,920	177,613	1,907,629	19,966,710	1,709,528	503,809
Oak Creek	First	8,268,836	6,062,899	22,583	822,495	1,406,025	6,712,055	1,518,410	38,371
Beloit	First American	80,760,970	71,665,605	851,133	1,612,110	8,334,388	69,645,850	6,402,856	4,712,264
Marshfield	First Choice	18,080,775	14,420,143	86,460	143,113	3,603,979	15,722,313	2,074,676	283,786
Beloit	First Community Credit Union of Beloit	29,879,105	24,326,216	290,795	238,792	5,604,892	26,778,726	2,974,827	125,552
Elim Grove	First Security	25,501,798	17,154,596	44,241	6,349,195	2,042,248	23,116,099	2,214,950	170,749
Milwaukee	First Service	22,089,268	16,708,350	160,733	2,951,644	2,590,007	18,713,996	3,182,066	193,206
Sheboygan	First Superior	30,548,103	24,885,708	144,635	1,518,384	4,288,646	26,221,163	3,849,796	477,144
Fond du Lac	Fond du Lac	21,203,663	16,772,136	56,051	2,938,700	1,548,878	18,283,347	2,165,636	754,680
Fond du Lac	Fond du Lac County Employees	2,642,236	2,475,085	46,658	17,556	196,253	2,345,666	109,779	186,791
Fond du Lac	Fond du Lac Telco	820,707	698,921	10,579	81,843	50,522	681,056	139,407	244
Fort Atkinson	Fort Community	72,129,891	52,495,405	630,320	7,788,849	12,475,957	60,474,497	11,082,551	572,843
Appleton	Fox Communities	205,244,093	180,654,843	1,010,983	13,837,685	11,762,548	152,995,997	17,171,430	34,676,666
La Crosse	Franciscan Skemp	8,789,750	6,755,730	37,355	1,035,892	1,035,483	7,665,849	1,115,440	8,461
Fond du Lac	G & L Employees	4,635,084	3,257,553	14,823	631,596	760,758	3,912,328	710,800	11,956
Madison	G B C Employees	678,288	345,022	2,118	4,937	330,447	440,313	237,454	521
Green Bay	G B C I	1,661,088	1,280,472	21,046	12,562	389,100	1,297,929	361,532	1,627
Menasha	Gilbert	1,807,710	1,413,065	21,868	14,771	401,742	1,394,607	408,008	5,095
Gilman	Gilman Area	1,562,753	742,737	8,450	694,689	133,777	1,353,751	202,061	6,941
West Bend	Glacier Hills	41,025,401	36,071,452	213,500	706,831	4,460,618	36,119,764	4,878,865	26,772
La Crosse	Governmental Employees	18,291,608	15,841,595	69,721	327,228	2,192,506	16,866,148	1,393,460	32,000
Milwaukee	Greater Galilee Baptist	203,660	121,136	10,627	1,392	91,759	185,709	17,951	0
Wauwatosa	Greater Milwaukee & Government Employees	11,767,688	7,047,121	35,262	2,881,872	1,873,957	9,979,519	1,767,578	20,591
Green Bay	Green Bay Central	4,157,187	3,414,261	24,305	458,262	308,969	3,658,594	497,482	1,111
West Allis	Guardian	123,005,649	94,032,705	724,917	16,662,499	13,035,362	110,051,067	12,246,135	708,447
La Crosse	Gundersen Lutheran	10,995,235	8,515,415	40,000	1,567,196	952,624	9,289,356	1,675,138	30,741
Green Bay	Harbor	62,351,315	52,385,272	238,200	4,794,509	5,409,734	53,896,325	7,859,765	595,225
Hayward	Hayward Community	22,099,357	15,202,782	30,220	5,528,799	1,397,996	19,501,512	2,485,677	112,163
Oshkosh	Health Care	8,137,182	6,208,138	19,990	313,361	1,635,673	7,481,544	638,537	17,101
Madison	Heartland	80,049,755	70,103,920	276,674	923,910	9,298,599	69,657,990	9,265,245	1,126,520
Manitowoc	Herald-Times	562,602	148,777	15,500	407,314	22,011	389,240	173,362	0
Superior	Holy Assumption Parish	684,853	454,408	15,893	8,024	238,314	453,570	230,413	870
Cornell	Holy Cross	1,029,800	724,109	8,727	189,156	125,262	881,988	141,043	6,769
Manitowoc	Holy Family Memorial	5,459,532	4,172,008	17,108	554,156	750,476	4,761,216	664,389	33,927
Milwaukee	Holy Redeemer	480,415	219,779	6,130	100,000	166,766	394,895	84,981	539
Milwaukee	Holy Redeemer Community of SE Wisconsin	417,030	115,872	0	0	301,158	367,428	37,233	12,369
Racine	Horizon	19,968,597	11,847,687	51,177	5,883,924	2,288,163	16,734,010	3,087,009	147,498
Spooner	Indianhead	20,621,249	16,777,999	55,872	750,627	3,148,495	18,652,309	1,934,841	34,099
Milwaukee	Interstate	2,692,620	1,216,540	9,666	919,302	566,444	2,081,303	592,301	19,016
Hurley	Iron County Community	4,783,705	3,928,113	92,492	31,458	916,626	4,364,368	393,604	25,733
Janesville	Janesville Municipal Employees	3,617,061	3,213,926	10,484	113,233	300,386	3,189,998	391,797	35,266
Fort Atkinson	Jones Dairy Farm Employees	2,407,371	1,623,220	25,710	216,956	592,905	2,004,930	397,887	4,554
Milwaukee	Journal	35,872,447	32,944,380	113,968	498,261	2,543,774	30,962,487	4,846,603	63,357
Kaukauna	Kaukauna	94,144,111	84,964,000	507,283	2,881,073	6,806,321	81,266,983	10,001,411	2,875,717
Kenosha	Kenosha Catholic Community	1,763,517	1,355,181	46,620	331,071	123,885	1,629,881	130,826	2,810
Kenosha	Kenosha City Employees	6,346,537	2,982,579	14,835	1,944,850	1,433,943	5,561,801	770,718	14,018
Kenosha	Kenosha Police & Firemen's	7,117,088	4,004,379	44,086	744,484	2,412,311	4,952,940	2,155,976	8,172
Kenosha	Kenosha Postal Employees	1,641,004	904,474	5,921	262,974	479,477	1,359,121	273,000	8,883
Madison	Kilowatt	15,098,087	11,164,399	32,309	3,014,208	951,789	12,531,093	2,551,251	15,743
Neenah	Kim Services	3,660,592	3,160,943	14,865	28,643	485,871	3,160,502	488,457	11,633
Neenah	KimCentral	43,276,030	29,691,562	316,764	6,802,076	7,099,156	36,423,077	6,306,808	546,145
Sheboygan Falls	K-J	957,237	496,067	3,818	296,425	168,563	844,425	110,099	2,713
Kohler	Kohler	101,194,578	89,176,791	607,718	1,636,016	10,989,489	90,495,755	10,040,987	657,836
South Milwaukee	Kyle Central	10,111,761	7,548,190	102,610	806,308	1,859,873	8,750,818	1,332,527	28,416
Oconomowoc	La Belle Employees'	173,908	127,359	3,200	1,740	48,009	145,765	28,132	11
La Crosse	La Crosse Area Postal	2,678,024	2,435,316	9,053	51,809	199,952	2,407,655	254,326	16,043
Onalaska	La Crosse Teachers	39,585,023	32,028,061	103,477	3,601,800	4,058,639	35,459,754	3,966,713	158,556
La Crosse	La Crosse-Burlington	3,416,546	2,757,264	27,326	61,380	625,228	2,569,434	816,546	30,566
Cudahy	Ladish Community	13,399,311	9,716,624	43,312	1,420,966	2,305,033	10,319,236	2,942,110	137,965
Sussex	Lake Country	8,941,195	7,284,693	48,255	406,693	1,298,064	7,548,922	1,317,838	74,435
Superior	Lake Superior Refinery	662,474	541,277	172	8,317	113,052	520,069	138,159	4,246
Mercer	Lakeland Community	279,157	164,973	5,380	0	119,564	220,414	58,276	467
Manitowoc	Lakeport	4,574,553	3,310,172	8,971	283,824	989,528	3,919,867	644,595	10,091
Oak Creek	Lakeside	9,620,181	6,440,264	72,931	664,123	2,588,725	8,170,197	1,421,264	28,720
Neenah	Lakeview	45,702,286	37,421,125	82,065	1,444,887	6,918,339	40,542,012	4,806,164	354,110
Rib Lake	Lakewood	5,670,738	3,703,150	11,357	830,852	1,148,093	4,642,374	1,014,877	13,487
Waukesha	Landmark	507,978,667	431,393,023	1,261,006	15,386,829	62,459,821	450,082,357	40,664,572	17,231,738
New Holstein	La-Tec	39,734,412	33,958,296	73,736	278,222	5,571,630	35,224,881	3,908,221	601,910
Kenosha	Leblanc Employees	391,245	250,460	23,936	102,900	61,821	315,415	55,855	19,975
Grafton	Leeson Employees	575,335	485,503	9,486	4,620	94,698	482,345	91,689	1,301
West Allis	LifeTime	21,250,446	17,531,444	135,338	423,717	3,430,623	19,585,844	1,583,729	80,873
Wausau	M. E. Employees	6,754,699	5,664,625	6,928	319,119	777,883	5,661,026	1,046,690	46,983
Madison	M. G. & E.	3,396,492	2,525,297	14,595	35,550	850,240	2,916,190	423,332	56,970
Madison	Madison Fire Department	3,124,377	2,846,321	13,962	22,421	269,597	2,647,150	471,964	5,263
Madison	Madison News	5,385,002	3,833,679	13,121	922,482	641,962	4,668,629	685,412	30,961

City	Credit Union	Total				Other	Total			Current
		Assets	Loans	A.L.L.	Investments		Assets	Savings	Reserves	
Madison	Madison Police	752,286	520,612	3,850	30,433	205,091	553,878	198,291	117	
Madison	Madison V. A. Employees'	2,206,089	1,882,114	4,306	16,772	311,509	1,750,639	442,530	12,920	
Manitowoc	Manitowoc Community	70,535,158	62,704,037	129,225	1,615,840	6,344,506	60,771,356	7,485,508	2,278,294	
Manitowoc	Manitowoc County Employees	1,666,160	1,163,347	14,079	212,440	304,452	1,340,530	325,369	261	
Wausau	Maple Hill	5,690,937	4,410,841	15,627	40,652	1,255,071	5,047,434	617,216	26,287	
Wausau	Marathon County Employees	7,915,193	7,420,117	63,895	57,504	501,467	6,825,701	936,892	152,600	
Rothschild	Marathon Rothschild	20,789,104	15,285,813	110,989	3,608,349	2,005,931	16,227,433	4,481,543	80,128	
Fond du Lac	Marine	117,562,473	91,912,237	579,304	14,309,443	11,920,097	103,152,959	13,893,583	515,931	
Marinette	Marinette Community	6,513,538	5,724,511	66,165	147,355	707,837	5,840,650	634,742	38,146	
Marinette	Marinette County Employees	6,524,506	5,426,894	15,680	269,885	843,407	5,619,719	806,972	97,815	
Manitowoc	Maritime	6,294,458	4,879,006	19,280	913,010	521,722	5,436,575	638,150	219,733	
Marshfield	Marshfield Medical Center	20,692,316	17,556,573	16,146	346,124	2,805,765	19,060,393	1,590,451	41,472	
Madison	MATC	2,637,218	1,700,093	3,905	36,698	904,332	2,125,552	492,321	19,345	
Racine	MCU Financial Center	28,226,381	21,411,512	214,526	4,181,668	2,847,727	25,269,984	2,629,390	327,007	
Sheboygan Falls	Meadowland	4,598,161	3,797,502	21,962	31,861	790,760	3,654,856	567,017	376,288	
Sheboygan	Medical Empls.	1,945,336	1,787,459	15,934	15,651	158,160	1,699,788	240,805	4,743	
Wisconsin Rapids	Members' Advantage	41,625,760	35,439,721	277,620	776,185	5,687,474	35,950,447	5,432,373	242,940	
Colby	Members' Choice	9,693,371	8,633,471	50,665	75,071	1,035,494	8,931,621	407,529	354,221	
Madison	Members First	7,133,985	6,863,083	75,983	52,384	294,501	6,285,530	600,245	248,210	
Neenah	Menasha Corporation Employees	4,782,387	4,116,582	58,756	233,609	490,952	3,846,545	925,185	10,657	
Menasha	Menasha Employees	6,737,688	4,008,308	22,935	1,922,380	829,935	5,882,011	834,182	21,495	
Superior	Metro	23,923,273	19,511,365	123,583	1,941,623	2,593,868	20,550,397	3,255,109	117,767	
Appleton	Miller Electric	11,515,530	9,365,931	27,997	1,156,057	1,021,539	8,660,547	2,002,620	852,363	
Milwaukee	Milwaukee Metropolitan	92,899,365	77,066,813	283,546	2,556,908	18,559,190	77,772,485	14,150,309	976,571	
Racine	Modine Employees	2,137,369	1,692,839	25,377	299,914	169,993	1,800,644	333,004	3,721	
Green Bay	Moore Employees	2,542,274	2,145,677	20,049	290,049	126,597	2,115,066	331,306	95,902	
Beloit	Municipal	9,354,169	7,604,763	45,940	860,425	934,921	8,129,922	1,167,405	56,842	
Eau Claire	Municipal Employes'	579,013	301,366	5,282	4,297	278,632	440,429	138,584	0	
Oconto Falls	N.E.W.	29,704,588	26,551,740	87,593	220,958	3,019,483	25,829,100	3,642,590	232,898	
Neenah	Neenah Foundry	8,545,644	6,768,995	42,000	567,070	1,251,579	6,736,294	1,255,979	553,371	
Nekoosa	Nekoosa	16,823,267	11,196,720	51,369	124,745	5,553,171	13,498,160	3,231,481	93,626	
Milwaukee	New Covenant Missionary Bapt. Church	158,580	69,987	391	700	88,284	141,700	10,246	6,634	
Niagara	Niagara Area	41,929,999	32,098,663	69,638	5,986,271	3,914,703	36,265,548	5,212,282	452,169	
Green Bay	Northern Paper Mills	16,653,971	12,454,105	56,282	2,024,425	2,231,425	13,381,639	3,205,823	66,509	
La Crosse	Northern States Employees	1,596,734	665,261	28,335	914,012	45,796	1,241,667	242,765	112,302	
Milwaukee	Northwestern Mutual	33,613,326	19,716,625	65,878	12,839,306	1,123,273	28,725,816	4,801,838	85,672	
Park Falls	Northwoods Community	34,599,650	24,099,544	91,763	6,058,645	4,533,224	28,700,833	5,389,343	509,474	
Oakdale	Oakdale	22,635,816	20,585,642	46,128	160,344	1,935,958	20,064,988	2,397,915	172,913	
Oshkosh	Oshkosh Central	19,509,514	17,353,468	71,877	155,522	2,072,401	17,245,348	1,632,214	631,952	
Oshkosh	Oshkosh Community	8,521,914	7,327,123	32,637	57,110	1,170,318	7,759,675	691,197	71,042	
Oshkosh	Oshkosh Postal Employees	3,056,769	2,332,086	18,791	434,351	309,123	2,764,367	283,035	9,367	
Oshkosh	Oshkosh Telco	3,259,968	2,258,132	11,712	527,715	485,833	2,646,779	609,023	4,166	
Oshkosh	Oshkosh Truck	10,167,867	7,994,390	25,588	1,823,433	375,632	8,330,357	1,825,985	14,525	
Milwaukee	Our Lady of Good Hope	1,362,409	965,028	4,785	354,423	47,743	995,176	199,307	167,926	
Green Bay	P&G-Green Bay	26,644,083	24,883,597	34,065	418,857	1,375,694	21,597,719	4,842,752	203,612	
Green Bay	P. C. M. Employees	57,767,527	54,362,481	172,415	978,503	2,598,958	50,219,888	6,309,474	1,238,165	
Merrill	Park City	57,900,633	52,548,601	328,529	960,787	4,719,774	47,921,187	9,639,150	340,296	
Janesville	Parker Community	53,007,309	45,280,082	212,711	2,456,155	5,483,783	46,427,342	5,725,687	854,280	
Cudahy	Peoples	12,740,268	9,563,850	157,708	111,803	3,222,323	11,304,080	1,408,069	28,119	
Medford	Peoples Choice	14,409,020	11,097,883	123,212	1,024,702	2,409,647	12,690,865	1,697,849	20,306	
Waterloo	Perry Communities	6,244,276	5,360,053	91,739	150,451	825,511	5,546,636	689,864	7,776	
Green Bay	Pioneer	153,245,544	135,616,713	725,136	2,830,025	15,523,942	135,215,013	14,018,933	4,011,598	
Oshkosh	Pluswood Group	1,864,814	1,221,013	28,820	156,496	516,125	1,573,821	286,917	4,076	
Stevens Point	Point Plus	18,624,296	16,987,108	51,546	351,971	1,336,763	14,133,753	2,799,367	1,691,176	
Green Bay	Police	976,847	969,789	12,472	6,617	12,913	760,455	110,486	105,906	
Sheboygan	Police	469,418	430,811	1,762	3,332	37,037	414,163	55,255	0	
Port Edwards	Port	23,694,243	17,830,019	72,682	2,442,893	3,494,013	20,783,909	2,837,784	72,550	
Portage	Portage	1,651,472	1,216,244	38,224	0	473,452	1,218,436	415,914	17,122	
Madison	Post Office	24,938,913	15,933,484	94,130	5,906,311	3,193,248	18,786,022	6,099,298	53,593	
Beloit	Postal	386,487	314,537	17,177	12,712	76,415	287,970	96,320	2,197	
Green Bay	Press-Gazette	1,311,418	1,277,460	13,528	10,453	37,033	975,678	230,467	105,273	
Prentice	Price	20,268,133	12,051,347	53,508	4,019,169	4,251,125	18,106,708	2,121,010	40,415	
Evansville	Pruden	445,418	393,375	1,628	3,253	50,418	364,485	80,179	754	
Wausau	Public Service	6,779,546	5,538,978	2,779	940,250	303,097	4,923,068	1,851,795	4,683	
Peshigo	Public Service	2,736,946	1,290,898	36,000	1,193,472	288,576	2,374,684	362,262	0	
Kewaunee	Public Service	764,663	664,128	4,113	5,583	99,065	646,679	117,400	584	
Racine	Racine Municipal Employees	8,107,795	6,619,739	25,286	206,768	1,306,574	6,850,724	1,228,393	28,678	
Racine	Racine Police	2,959,828	2,424,986	15,195	453,638	96,399	2,437,628	486,402	35,798	
Lake Tomahawk	Rainbow	384,192	385,546	8,007	2,550	4,103	333,594	50,123	475	
Racine	Rainfair	281,992	57,976	11,500	191,805	43,711	170,878	111,114	0	
Wisconsin Rapids	Rapids Municipal	4,218,094	3,994,785	4,293	35,073	192,529	3,459,622	677,464	81,008	
Sturtevant	Renaissance	2,211,117	1,759,294	38,074	326,744	163,153	1,431,982	770,132	9,003	
Fond du Lac	Reporter	94,450	56,343	2,528	909	39,726	52,396	41,962	92	
Rio	Rio	476,498	261,031	4,393	3,609	216,251	321,019	155,323	156	
Rhineland	Ripco	44,209,567	23,283,774	87,454	14,101,232	6,912,015	38,339,031	5,606,978	263,558	
Ripon	Ripon Community	14,263,984	10,657,300	118,395	2,115,816	1,609,263	12,418,164	1,212,379	633,441	
La Crosse	River City Community	8,184,370	6,188,475	31,315	1,179,476	847,734	6,908,323	1,224,853	51,194	
Two Rivers	RiverWood	12,221,591	10,547,127	30,948	784,822	920,590	10,705,730	1,076,150	439,711	
Janesville	Rock County Employees	1,842,207	1,437,582	11,754	114,361	302,018	1,471,304	301,188	69,715	
Platteville	Rountree	5,708,839	4,049,962	28,530	1,532,772	154,635	4,845,660	780,071	83,108	
Eau Claire	Royal	532,433,322	453,745,501	2,109,816	33,056,058	47,741,579	473,062,581	48,793,650	10,577,091	
Eau Claire	Sacred Heart Hospital Employees	2,561,142	1,968,054	3,675	418,536	178,227	2,192,543	349,753	18,846	
Baraboo	Sauk County Employees	323,488	239,969	9,894	60,225	33,188	279,561	43,877	50	
Green Bay	Schneider Community	12,188,123	10,033,326	81,508	832,802	1,403,503	10,139,223	1,974,954	73,946	
Superior	School Employes	1,736,966	1,406,647	13,797	104,944	239,172	1,485,329	249,117	2,520	

City	Credit Union	Total				Other	Total			Current
		Assets	Loans	A.L.L.	Investments		Assets	Savings	Reserves	
Sheboygan	Schultz Sav-O	3,806,833	2,998,779	20,423	330,444	498,033	2,963,066	835,073	8,694	
Stevens Point	Sentry	40,542,481	24,395,123	71,642	12,194,952	4,024,048	35,161,627	5,263,360	117,494	
Green Bay	Service	8,023,717	6,427,681	37,077	162,272	1,470,841	6,285,400	1,721,039	17,278	
Shawano	Shawano Paper Mills Employees	1,645,796	1,381,405	10,497	110,505	164,383	1,271,236	373,031	1,529	
Sheboygan	Sheboygan Area	22,748,357	17,910,537	89,216	2,308,841	2,618,195	19,532,582	2,690,652	525,123	
Manitowoc	Shipbuilders	17,624,990	15,308,675	25,510	245,986	2,095,839	14,231,918	2,718,664	674,408	
Two Rivers	Shoreline	50,546,833	38,020,067	249,389	6,569,223	6,206,932	45,228,019	5,013,321	305,493	
Kenosha	Southern Lakes	44,591,998	27,673,857	318,316	11,956,486	5,279,971	39,830,915	4,530,354	230,729	
Fond du Lac	St. Agnes Empls.	2,060,631	1,776,978	6,031	14,314	275,370	1,707,099	351,374	2,158	
Appleton	St. Elizabeth Empls.	2,570,536	1,499,461	8,670	421,140	658,605	2,150,834	414,144	5,558	
Milwaukee	St. Mark A.M.E. Church	148,947	2,861	3,531	50,000	99,617	129,764	18,684	499	
Madison	St. Marys & Affiliates	11,444,064	8,986,052	52,476	1,693,398	817,090	9,860,516	1,546,732	36,816	
Green Bay	St. Mary's Hospital	1,595,597	1,839,268	18,417	160,242	-385,496	1,355,828	239,718	51	
Stevens Point	St. Michael's Employees	1,157,447	921,155	5,964	162,997	79,259	1,020,991	134,978	1,478	
Sheboygan	St. Nicholas	485,907	456,635	4,196	3,816	29,652	379,002	100,839	6,066	
Manitowoc	St. Paul's Parish	220,156	152,569	7,990	1,764	73,813	188,038	32,118	0	
Green Bay	St. Vincent Hospital Empls.	4,227,797	3,948,502	24,205	29,727	273,773	3,563,927	542,690	121,180	
Delavan	Sta-Rite Employees	1,660,054	1,607,661	9,660	12,671	49,382	1,301,991	349,933	8,130	
Madison	State Capitol	317,859,600	254,768,122	2,186,666	43,327,919	21,950,225	285,124,216	27,343,518	5,391,866	
Milwaukee	State Central	59,658,169	50,202,612	288,886	2,873,561	6,870,882	49,602,580	10,105,065	-49,476	
Jefferson	Stoppenbach	1,264,415	969,432	5,099	110,996	189,086	954,509	302,490	7,416	
Stoughton	Stoughton U. S. Rubber Employees	785,905	324,433	8,019	5,988	463,503	562,838	219,052	4,015	
Strum	Strum	10,144,272	7,125,186	23,539	78,502	2,964,123	9,111,888	933,315	99,069	
Superior	Superior Community	79,773,768	57,760,760	355,921	13,255,290	9,113,639	68,854,813	9,949,706	969,249	
Superior	Superior Municipal Employees	2,626,925	2,221,375	20,949	17,980	408,519	2,255,249	345,834	25,842	
Superior	Superior Postal Employees	260,941	231,597	1,321	2,204	28,461	220,130	40,811	0	
Medford	Taylor	27,473,728	19,891,934	84,100	4,007,034	3,658,860	22,170,643	5,171,563	131,522	
Janesville	TCU 579	1,747,996	1,576,420	6,607	165,011	13,172	1,403,315	325,483	19,198	
Beloit	Teachers	11,460,783	8,853,388	34,044	1,582,797	1,058,642	9,553,671	1,884,337	22,775	
Neenah	The Labor	1,217,924	932,810	9,492	70,934	223,672	1,093,240	113,884	10,800	
Marshfield	Thoroughood	7,172,075	6,499,237	76,885	153,255	596,468	6,518,702	557,344	96,029	
Tomah	Tomah Area	22,267,236	19,128,365	55,619	369,698	2,824,792	20,351,707	1,790,292	125,237	
Wausau	Tower	25,641,291	17,432,851	127,747	5,006,412	3,329,775	22,074,896	3,441,598	124,797	
Neenah	Tri City Transportation	841,165	776,005	6,960	27,034	45,086	704,941	134,192	2,032	
Kenosha	Tri-Clover	4,867,647	1,402,591	15,588	3,073,254	407,390	3,571,466	1,292,284	3,897	
Janesville	TRICO	2,804,352	2,589,276	9,326	77,272	147,130	2,208,017	424,247	172,088	
Marinette	Tri-County	16,526,944	13,996,346	71,382	326,732	2,275,248	13,699,361	2,772,836	54,747	
Madison	Truax	4,445,187	2,396,779	9,435	1,197,634	860,209	3,558,979	847,924	38,284	
Two Rivers	Two Rivers Community	7,467,213	4,274,259	13,932	1,964,625	1,242,261	5,656,495	1,803,331	7,387	
Neenah	U. S. Paper Mills	1,660,347	820,032	4,893	254,620	590,588	1,456,635	202,928	784	
Madison	U. W. Employees	10,462,832	7,506,869	71,237	1,865,023	1,162,177	8,286,065	2,127,076	49,691	
Milwaukee	Ukrainian	181,453	73,774	2,420	71,802	38,297	121,759	59,556	138	
Beaver Dam	United	506,489	483,602	6,972	4,027	25,832	351,058	153,580	1,851	
Green Bay	Unity	2,496,408	1,985,744	26,334	497,585	39,413	2,098,795	344,257	53,356	
Madison	University of Wisconsin	435,632,809	373,698,817	1,193,057	14,536,976	48,590,073	380,993,699	35,178,803	19,460,307	
Oshkosh	University of Wisconsin-Oshkosh	10,903,298	9,471,624	51,658	174,017	1,309,315	9,775,871	1,076,021	51,406	
Eau Claire	Utilities	5,552,998	2,907,001	17,800	141,599	2,522,198	4,958,775	592,853	1,370	
Stevens Point	UW - S.P.	5,689,116	3,258,036	9,299	1,640,849	799,530	4,543,640	921,434	224,042	
Chippewa Falls	Valley	13,255,573	10,104,254	132,631	2,077,571	1,206,379	11,599,854	1,569,453	86,266	
Mosinee	Valley Communities	41,131,408	34,145,948	114,976	3,144,198	3,956,238	33,144,538	7,771,155	215,715	
Neenah	Valley Health	7,199,598	4,686,491	15,134	1,632,841	895,400	6,281,205	896,163	22,230	
Milwaukee	Veterans Administration	8,782,464	6,324,208	30,057	1,700,682	787,631	7,696,489	1,051,181	34,794	
Eagle River	Vilas	12,288,191	8,849,429	39,309	2,602,579	875,492	11,090,987	1,163,174	34,030	
Cudahy	Vilter	298,365	265,640	4,884	2,764	34,845	218,353	77,682	2,330	
Madison	W. F. B. Employees	419,977	287,297	3,172	85,190	50,662	305,200	113,293	1,484	
Oshkosh	W. P. S.	1,308,762	665,580	9,825	9,369	643,638	1,085,325	222,724	713	
Waupun	W. S. P.	2,115,820	2,028,234	18,080	13,425	92,241	1,888,368	227,202	250	
Merrill	Ward Paper Company Employees	1,150,463	506,144	30,348	614,814	59,853	564,976	582,214	3,273	
Superior	Water-Light	919,924	712,069	16,075	59,285	164,645	758,445	159,462	2,017	
Waukesha	Waukesha Federal	793,966	783,703	19,150	6,118	23,295	616,888	127,431	49,647	
Wausau	Wausau City Employees	3,348,017	2,338,443	20,168	852,874	176,868	2,972,037	375,728	252	
Wausau	Wausau Insurance Employees	99,915,535	83,105,768	235,966	11,587,298	5,458,435	82,236,180	11,075,748	6,603,607	
Schofield	Wausau Motor Parts Co. Employee's	674,959	620,870	6,044	5,295	54,838	578,326	93,993	2,640	
Wausau	Wausau Postal Employees	6,182,270	5,918,570	31,736	44,353	251,083	4,625,716	994,644	561,910	
Wauwatosa	Wauwatosa	22,972,931	21,217,149	100,506	425,334	1,430,954	20,670,158	1,880,332	422,441	
Madison	Webcrafters Employees'	2,195,670	1,021,542	12,412	19,028	1,167,512	1,293,222	893,271	9,177	
Fond du Lac	Wells Empls.	288,849	114,724	6,080	102,593	77,612	179,399	108,776	674	
Westby	Westby Co-op	95,930,522	84,536,754	1,365,756	4,036,524	8,723,000	84,093,058	10,864,520	972,944	
Menomonie	WESTconsin	267,777,981	238,891,531	1,589,762	2,812,033	27,664,179	239,389,206	27,271,926	1,116,849	
Butler	Western States Envelope	1,367,935	785,144	6,316	110,133	478,974	1,091,499	274,388	2,048	
Stevens Point	Whiting Plover	7,047,872	5,429,065	53,996	248,812	1,423,991	6,158,747	875,662	13,463	
Winnebago	Winnebago	8,007,577	6,643,810	42,596	57,850	1,348,513	6,981,083	982,151	44,343	
Oshkosh	Winnebago County Employees	19,877,640	17,031,725	68,003	227,463	2,686,455	17,311,713	2,106,345	459,582	
Wales	Wis. Boys School - Wales	334,705	230,983	10,449	24,356	89,815	248,614	83,801	2,290	
Manitowoc	Wisconsin Aluminum Foundry Employees	433,130	229,774	10,038	0	213,394	331,187	101,943	0	
Madison	Wisconsin Education Association	15,448,164	10,917,215	90,266	3,677,962	943,253	13,838,264	1,528,021	81,879	
Ogema	Wisconsin Heights	511,659	494,340	17,157	3,120	31,356	445,300	64,308	2,051	
Milwaukee	Wisconsin Latvian, Inc.	2,143,327	1,190,353	18,275	419,199	552,050	1,875,319	254,528	13,480	
Milwaukee	Wisconsin Lutheran H.S. Conference	570,043	468,032	9,000	4,246	106,765	488,510	78,439	3,094	
Neenah	Wisconsin Tissue Employees	13,464,075	12,132,073	39,409	186,755	1,184,656	11,242,411	2,162,044	59,620	
Appleton	Wisconsin's Media	2,449,691	2,270,972	22,482	16,256	184,945	1,801,271	286,947	361,473	
West Allis	Wiscor	14,047,331	12,838,184	34,106	299,584	943,669	10,780,189	1,378,821	1,888,321	
New London	Wolf River	4,228,965	3,691,131	42,411	25,629	554,616	3,729,869	490,726	8,370	
Wisconsin Rapids	Wood County Employees	964,703	909,687	14,372	0	69,388	839,363	124,479	861	
Stevens Point	Worzalla Publishing Empls.	1,301,516	848,448	12,971	59,630	406,409	1,063,925	235,049	2,542	

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