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Director's Comments

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This bulletin highlights the 2001 financial performance statistics for Wisconsin's 326 state-chartered credit unions. The key financial indicators are noted below:

- Assets increased \$1.0 billion or 10.8 percent resulting in total assets of \$10.4 billion as of year-end 2001. The 10.8 percent increase in assets compares to a 14.4 percent increase on a national level.
- The net worth growth rate was 8.3 percent, resulting in a year-end net worth ratio of 10.7 percent. This ratio compares to a 10.8 percent on a national level.
- Earnings decreased slightly from the year-end 2000 level of 0.91 percent return on average assets to 0.90 percent. The operating expense ratio of 4.03 percent reflected an increase from the 2000 year-end ratio of 3.98 percent.
- Loans increased \$374 million, an increase of 4.8 percent. Because the loan growth lagged the savings growth, the loan to savings ratio decreased to 89 percent from the 2000 year-end ratio of 95 percent. The year-end loan to share ratio on a national level was 74 percent. Delinquent loans as a percentage of total loans increased from the year-end 2000 level of 0.97 percent to 1.09 percent. The net charge off ratio of 0.26 percent increased slightly from the 2000 year-end ratio of 0.24 percent.
- Savings increased \$974 million, an increase of 11.9 percent. The savings increase on a national level was 15.2 percent.

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Wisconsin credit unions are healthy and doing well based on the statistics reported at year-end 2001.

Also included in this bulletin is 2001 information on credit union consolidations, liquidations, and name changes, some historical data on Wisconsin state-chartered credit unions, a listing of the credit unions at year-end 2001 and the December 31, 2001 State of Financial Condition for Wisconsin Corporate Central Credit Union.

Appraisal Regulation

At the November 15, 2001 NCUA Board Meeting, the Board approved and issued a final amendment to 12 CFR Part 722, the appraisal regulation. The amendment increased the dollar threshold from \$100,000 to \$250,000 for when an appraisal is required. The amendment is effective March 1, 2002 and applies to residential real estate and member business loans involving real estate. The appraisal regulation requires that a real estate related transaction under the dollar threshold be supported by a written estimate of market value performed by an independent, qualified, and experienced individual.

Chapter DFI-CU 54, Real Estate Mortgage Loans, requires an appraisal or valuation based on this regulation. It is expected that credit union loan policies establish parameters for appraisals and valuations based not only on the dollar threshold permitted but also to ensure safe and sound operations.

Small Credit Unions

The National Credit Union Administration (NCUA) has a Small Credit Union Program newsletter and has offered workshops for small credit unions. If you are interested in receiving a copy of the newsletter, please contact the Office of Credit Unions at (608) 261-9543.

e-Commerce Review

Because electronic financial services and electronic commerce services are becoming more prevalent in credit unions, the Office of Credit Unions has added Mark Schultze to their staff. Mark joined OCU in December 2001. He is dedicated to assisting credit unions ensure that their electronic systems are secure and protected from hackers and intruders.

Depending on the size of your credit union and the type of network or e-commerce activities your credit union is engaged in, an onsite review may be conducted of this area as part of your next examination. The goal of the review will be to:

- Help your credit union to uncover any possible security risks;
- Provide suggestions and recommendations to help mitigate any exposure; and
- To maintain a secure networking environment without undue cost or work.

The on-site review will be based on a NCUA questionnaire called the e-Commerce 1 (EC-1). This questionnaire delves into areas such as risk management, compliance and legal, audit and consulting services, vendor management, member service and support, personnel, system architecture and controls, security controls, business continuity, and performance monitoring. The questionnaire is part of the NCUA's Information Systems & Technology Examination Program and is available at www.ncua.gov. Mark will also spend time with staff members to evaluate the electronic systems and services provided.

All credit unions are encouraged to call Mark if they have questions regarding electronic financial services or e-Commerce services. Mark's phone number is (608) 266-8892.

Identity Theft

Because of recent trends in the increase in identity theft and the effect it has on people's lives, we contacted CUNA Mutual for information regarding identity theft and check fraud. The following article was prepared by Marc Krasnick, Senior Vice President, Credit Union Protection.

Identity theft is one of the fastest growing fraud trends today. It is estimated that over 3,100 people a week become victims. Identity theft involves the fraudulent use of a personal identifier, primarily for financial gain, avoiding prosecution, or personal vendettas. And, it's estimated that over 400 hours are put in to correct a compromised credit history.

Identity theft occurs on many levels. It can involve more than having your members' purse or wallet stolen, it's theft of personal mail, "Dumpster Diving", insider access, telephone calls and even the Internet. What they are looking for is access to your members' personal information, such as, name and social security number, so that new driver's licenses, credit cards and credit reports can be obtained.

Identity theft that credit unions are experiencing include new account fraud and account takeovers. New account fraud is where someone opens a new account(s) using someone else's identification, and account takeover fraud is where someone takes over another persons existing account by completing a change of address of the member's account and ordering replacements of credit cards, checks or new service(s).

Best practices that can be implemented in your credit union to prevent identity theft include:

(1) verification of new member information – using verification services, photo identification, verification of information supplied, etc. (2) better address change procedures – require request in writing, perform signature comparison, send mailer to both the old and new address, etc. (3) prior to filling a request for new service, such as audio response/home banking, or complying with a request for a new card or new check supplies, check your system to ensure a recent address change has not been performed, and (4) by all means protect member information – training employees on phone identification, establishing passwords on accounts, securing account information, etc.

If a member has become a victim of identity theft they should immediately file a police report, cancel their driver's license number and get a new number, notify the fraud unit of all major credit bureaus, and require a fraud alert to be put on their credit report. The credit union should also close and reissue any affected checking and savings accounts, as well as passwords that protect these accounts. The member should continue to monitor their credit report and all statements.

To learn more about identity theft and how CUNA Mutual can help your credit union put in place the proper procedures to prevent this from happening to your credit union and its members, contact our Credit Union Protection Response Center at 1-800-637-2676.

**COMPARISON STATEMENTS OF CONDITION
OF WISCONSIN CREDIT UNIONS
DECEMBER 31, 2001 and DECEMBER 31, 2000**

	December 31, 2001		December 31, 2000		Increase or Decrease	% Change
<u>Number of Credit Unions</u>	326		340		-14	-4.1%
	<u>AMOUNT</u>	<u>% OF ASSETS</u>	<u>AMOUNT</u>	<u>% OF ASSETS</u>		
<u>ASSETS</u>						
Personal Loans	3,861,240,132	37.0%	3,932,418,387	41.7%	-71,178,255	-1.8%
Real Estate Loans	4,259,162,648	40.8%	3,813,754,939	40.5%	445,407,709	11.7%
Total Loans	<u>8,120,402,780</u>	77.8%	<u>7,746,173,326</u>	82.2%	<u>374,229,454</u>	4.8%
Allowance for Loan Losses	49,369,732	0.5%	44,635,713	0.5%	4,734,019	10.6%
Net Loans	<u>8,071,033,048</u>	77.3%	<u>7,701,537,613</u>	81.7%	<u>369,495,435</u>	4.8%
Cash	937,245,448	9.0%	589,102,229	6.2%	348,143,219	59.1%
Investments	968,174,299	9.3%	712,046,629	7.6%	256,127,670	36.0%
Fixed Assets	260,302,677	2.5%	247,598,689	2.6%	12,703,988	5.1%
Other Assets	<u>202,596,466</u>	1.9%	<u>175,620,766</u>	1.9%	<u>26,975,700</u>	15.4%
TOTAL ASSETS	<u><u>10,439,351,938</u></u>	100.0%	<u><u>9,425,905,926</u></u>	100.0%	<u><u>1,013,446,012</u></u>	10.8%
<u>LIABILITIES</u>						
Regular Shares	2,656,394,814	25.4%	2,433,419,798	25.8%	222,975,016	9.2%
Share Drafts	1,251,799,384	12.0%	1,203,004,970	12.8%	48,794,414	4.1%
Other Shares & Deposits	5,239,280,251	50.2%	4,536,894,494	48.1%	702,385,757	15.5%
Total Savings	<u>9,147,474,449</u>	87.6%	<u>8,173,319,262</u>	86.7%	<u>974,155,187</u>	11.9%
Notes and Accounts Pay.	174,215,604	1.7%	207,212,944	2.2%	-32,997,340	-15.9%
Regular Reserve	511,492,177	4.9%	499,511,467	5.3%	11,980,710	2.4%
Other Reserves	<u>606,169,708</u>	5.8%	<u>545,862,253</u>	5.8%	<u>60,307,455</u>	11.0%
TOTAL LIABILITIES	<u><u>10,439,351,938</u></u>	100.0%	<u><u>9,425,905,926</u></u>	100.0%	<u><u>1,013,446,012</u></u>	10.8%

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

**COMPARISON STATEMENTS OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIODS ENDING DECEMBER 31, 2001 AND DECEMBER 31, 2000**

	2001	% OF AVERAGE ASSETS	2000	% OF AVERAGE ASSETS	% CHANGE
	AMOUNT		AMOUNT		
INCOME					
Interest on Loans	632,086,153	6.43%	614,355,411	6.76%	2.89%
Less: Interest Refunds	957,645	0.01%	1,252,514	0.01%	-23.54%
Net Interest Income	631,128,508	6.42%	613,102,897	6.75%	2.94%
Income on Investments	71,027,159	0.72%	69,617,800	0.77%	2.02%
Other Income	117,954,212	1.20%	89,432,877	0.98%	31.89%
TOTAL OPERATING INCOME	820,109,879	8.35%	772,153,574	8.50%	6.21%
ADMINISTRATIVE EXPENSES					
Employee Costs	192,938,162	1.96%	175,476,060	1.93%	9.95%
Travel and Conference	5,341,511	0.05%	5,041,203	0.06%	5.96%
Office Occupancy	23,385,124	0.24%	21,947,761	0.24%	6.55%
General Operations	77,645,373	0.79%	71,594,008	0.79%	8.45%
Education and Promotion	13,082,234	0.13%	12,702,384	0.14%	2.99%
Loan Servicing	19,453,846	0.20%	17,954,755	0.20%	8.35%
Professional Services	23,533,024	0.24%	21,434,273	0.24%	9.79%
Member Insurance	4,016,097	0.04%	4,176,029	0.05%	-3.83%
Operating Fees	2,054,221	0.02%	1,834,183	0.02%	12.00%
Other Operational Expenses	9,358,419	0.10%	8,386,896	0.09%	11.58%
TOTAL ADMINISTRATIVE	370,808,011	3.77%	340,547,552	3.75%	8.89%
Provision for Loan Loss	25,658,035	0.26%	21,210,842	0.23%	20.97%
TOTAL OPERATING EXPENSES	396,466,046	4.03%	361,758,394	3.98%	9.59%
COST OF ACQUISITION OF FUNDS					
Dividends Paid on Savings	331,349,078	3.37%	321,193,482	3.54%	3.16%
Interest on Borrowed Funds	3,989,642	0.04%	7,525,929	0.08%	-46.99%
TOTAL COST OF FUNDS	335,338,720	3.41%	328,719,411	3.62%	2.01%
TOTAL EXPENSES	731,804,766	7.45%	690,477,805	7.60%	5.99%
NET OPERATING INCOME	88,305,113	0.90%	81,675,769	0.90%	8.12%
NON-OPERATING INCOME	-168,470	0.00%	1,324,905	0.01%	-112.72%
NET INCOME	88,136,643	0.90%	83,000,674	0.91%	6.19%

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

SIGNIFICANT OPERATIONAL RATIOS FOR THE PERIOD ENDING DECEMBER 31, 2001

Peer Groups by Assets	\$ 500,001-		\$ 2,000,001-		\$10,000,001-		TOTAL
	<\$500,000	\$2,000,000	\$10,000,000	\$50,000,000	>\$50,000,000		
Number of Credit Unions	29	66	88	100	43		326
<u>CAPITAL ADEQUACY</u>							
Net Worth/Total Assets	18.98%	18.26%	13.54%	12.01%	9.98%		10.69%
Total Delinquency/Net Worth	13.64%	13.62%	8.20%	6.89%	8.24%		7.96%
Solvency Evaluation	123.54%	122.54%	115.80%	113.81%	111.36%		112.22%
Classified Assets/Net Worth	9.66%	7.40%	4.07%	3.59%	4.72%		4.42%
<u>ASSET QUALITY</u>							
Delinquent Loans/Loans	4.36%	3.91%	1.62%	1.15%	1.02%		1.09%
Net Charge Offs/Avg. Loans	0.74%	0.56%	0.35%	0.25%	0.26%		0.26%
<u>EARNINGS (to Average Assets)</u>							
Return on Average Assets	0.27%	-0.33%	0.52%	0.77%	0.98%		0.90%
Net Operating Expense	4.15%	4.18%	3.63%	3.39%	2.84%		3.02%
Fixed Assets+OREO/Assets	0.10%	0.46%	1.70%	2.63%	2.53%		2.49%
Gross Income	7.27%	7.40%	7.87%	8.11%	8.47%		8.35%
Cost of Funds	2.30%	2.79%	3.01%	3.14%	3.54%		3.41%
Operating Exp. (less PLL)	4.22%	4.24%	4.04%	4.00%	3.68%		3.77%
Net Interest Margin	4.84%	4.47%	4.29%	4.06%	3.59%		3.74%
PLL	0.53%	0.71%	0.32%	0.21%	0.27%		0.26%
<u>ASSET-LIABILITY MANAGEMENT</u>							
Net Long Term Assets/Assets	1.59%	4.95%	12.66%	15.28%	25.10%		22.05%
Shares/Savings+Borrowings	99.76%	81.46%	57.23%	38.22%	23.95%		29.21%
Loans/Savings	73.67%	78.69%	80.16%	82.99%	91.41%		88.84%
Loans/Assets	59.41%	63.54%	68.64%	72.21%	80.39%		77.79%
Cash + ST Invest./Assets	40.51%	33.91%	25.61%	19.12%	10.77%		13.61%
<u>OTHER RATIOS</u>							
Savings Growth	4.76%	8.02%	14.98%	13.48%	14.94%		14.54%
Net Worth Growth	0.96%	-2.17%	3.65%	6.51%	9.72%		8.30%
Loan Growth	-4.25%	-7.95%	0.78%	4.03%	9.26%		7.58%
Asset Growth	3.78%	5.22%	12.73%	12.06%	13.84%		13.29%
Investments/Assets	40.86%	35.83%	27.72%	22.62%	14.31%		17.06%
Employee Cost/Gross Inc.	23.74%	26.37%	25.87%	24.92%	22.91%		23.53%
Employee Cost/ Avg. Assets	1.73%	1.95%	2.04%	2.02%	1.94%		1.96%
Average Loan Balance	\$4,252	\$5,413	\$6,588	\$7,856	\$8,553		\$8,258
Average Savings Balance	\$1,298	\$1,664	\$2,063	\$2,369	\$2,939		\$2,718

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

SIGNIFICANT OPERATIONAL RATIOS FOR ALL WISCONSIN CREDIT UNIONS 1997-2001

	1997	1998	1999	2000	2001
Number of Credit Unions	369	358	350	340	326
<u>CAPITAL ADEQUACY</u>					
Net Worth/Total Assets	11.23%	10.85%	10.97%	11.10%	10.69%
Total Delinquency/Net Worth	7.45%	6.84%	6.38%	7.15%	7.96%
Solvency Evaluation	112.79%	112.30%	112.65%	112.79%	112.22%
Classified Assets/Net Worth	4.11%	4.06%	4.21%	4.27%	4.42%
<u>ASSET QUALITY</u>					
Delinquent Loans/Loans	1.08%	1.02%	0.92%	0.97%	1.09%
Net Charge Offs/Avg. Loans	0.28%	0.27%	0.27%	0.24%	0.26%
<u>EARNINGS (to Average Assets)</u>					
Return on Average Assets	1.05%	1.07%	0.90%	0.91%	0.90%
Net Operating Expense	3.23%	3.10%	3.11%	3.14%	3.02%
Fixed Assets+OREO/Assets	2.77%	2.61%	2.66%	2.63%	2.49%
Gross Income	8.73%	8.61%	8.25%	8.50%	8.35%
Cost of Funds	3.64%	3.64%	3.44%	3.62%	3.41%
Operating Exp. (less PLL)	3.83%	3.73%	3.71%	3.75%	3.77%
Net Interest Margin	4.19%	3.94%	3.84%	3.91%	3.74%
PLL	0.28%	0.23%	0.23%	0.23%	0.26%
<u>ASSET-LIABILITY MANAGEMENT</u>					
Net Long Term Assets/Assets	21.68%	21.66%	23.99%	20.66%	22.05%
Shares/Savings+Borrowings	36.00%	33.85%	32.47%	29.63%	29.21%
Loans/Savings	92.60%	85.91%	91.04%	94.86%	88.84%
Loans/Assets	81.12%	75.71%	79.10%	82.18%	77.79%
Cash + ST Invest./Assets	11.53%	17.03%	12.10%	14.96%	13.61%
<u>OTHER RATIOS</u>					
Savings Growth	7.91%	14.95%	5.11%	7.65%	14.54%
Net Worth Growth	9.70%	9.69%	7.94%	8.51%	8.30%
Loan Growth	10.16%	6.57%	11.44%	12.08%	7.58%
Asset Growth	7.73%	14.17%	6.66%	7.88%	13.29%
Investments/Assets	13.21%	17.87%	8.79%	12.53%	17.06%
Employee Cost/Gross Inc.	22.02%	22.00%	23.05%	22.73%	23.53%
Employee Cost/ Avg. Assets	1.92%	1.89%	1.90%	1.93%	1.96%
Average Loan Balance	\$6,052	\$6,486	\$7,160	\$7,693	\$8,258
Average Savings Balance	\$2,071	\$2,319	\$2,355	\$2,443	\$2,718

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

ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS FOR THE PERIOD ENDING DECEMBER 31, 2001

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	29	66	88	100	43	326
<u>OPERATING INCOME</u>						
Interest on Loans	5.76%	6.04%	6.30%	6.22%	6.52%	6.43%
Less: Interest Refunds	0.01%	0.01%	0.03%	0.00%	0.01%	0.01%
Income on Investments	1.38%	1.22%	1.01%	0.99%	0.61%	0.72%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.07%	0.07%	0.41%	0.60%	0.84%	0.76%
Other Operating Income	<u>0.07%</u>	<u>0.09%</u>	<u>0.18%</u>	<u>0.31%</u>	<u>0.51%</u>	<u>0.44%</u>
TOTAL INCOME	7.27%	7.40%	7.87%	8.11%	8.47%	8.35%
<u>OPERATING EXPENSES</u>						
Employee Compensation	1.73%	1.95%	2.04%	2.02%	1.94%	1.96%
Travel and Conference	0.09%	0.09%	0.07%	0.07%	0.05%	0.05%
Office Occupancy	0.09%	0.14%	0.28%	0.27%	0.23%	0.24%
Office Operations	1.00%	0.92%	0.79%	0.83%	0.78%	0.79%
Education and Promotion	0.05%	0.05%	0.09%	0.13%	0.14%	0.13%
Loan Servicing	0.10%	0.11%	0.12%	0.17%	0.21%	0.20%
Professional and Outside	0.18%	0.22%	0.27%	0.31%	0.21%	0.24%
Member Insurance	0.66%	0.40%	0.15%	0.06%	0.02%	0.04%
Operating Fees	0.10%	0.07%	0.05%	0.03%	0.02%	0.02%
Miscellaneous	<u>0.22%</u>	<u>0.28%</u>	<u>0.17%</u>	<u>0.12%</u>	<u>0.08%</u>	<u>0.10%</u>
TOTAL ADMINISTRATIVE	4.22%	4.24%	4.04%	4.00%	3.68%	3.77%
Provision for Loan Loss	<u>0.53%</u>	<u>0.71%</u>	<u>0.32%</u>	<u>0.21%</u>	<u>0.27%</u>	<u>0.26%</u>
TOTAL OPERATING EXP.	4.75%	4.96%	4.35%	4.21%	3.94%	4.03%
<u>COST OF FUNDS</u>						
Interest on Borrowed Funds	0.01%	0.02%	0.02%	0.02%	0.05%	0.04%
Dividends on Savings	<u>2.29%</u>	<u>2.78%</u>	<u>3.00%</u>	<u>3.12%</u>	<u>3.49%</u>	<u>3.37%</u>
TOTAL COST OF FUNDS	2.30%	2.79%	3.01%	3.14%	3.54%	3.41%
<u>NET INCOME FROM OPERATIONS</u>	0.22%	-0.35%	0.51%	0.77%	0.98%	0.90%
NON-OPERATING GAIN/LOSS	<u>0.05%</u>	<u>0.02%</u>	<u>0.01%</u>	<u>0.01%</u>	-0.01%	<u>0.00%</u>
<u>ADJUSTED NET INCOME</u>	0.27%	-0.33%	0.52%	0.77%	0.98%	0.90%

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

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

ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME FOR THE PERIOD ENDING DECEMBER 31, 2001

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	29	66	88	100	43	326
<u>OPERATING INCOME</u>						
Interest on Loans	79.30%	81.61%	79.98%	76.62%	76.99%	77.07%
Less: Interest Refunds	0.09%	0.16%	0.33%	0.05%	0.13%	0.12%
Income on Investments	18.96%	16.49%	12.82%	12.16%	7.21%	8.66%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.93%	0.90%	5.19%	7.45%	9.92%	9.08%
Other Operating Income	<u>0.90%</u>	<u>1.16%</u>	<u>2.33%</u>	<u>3.82%</u>	<u>6.00%</u>	<u>5.30%</u>
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
<u>OPERATING EXPENSES</u>						
Employee Compensation	23.74%	26.37%	25.87%	24.92%	22.91%	23.53%
Travel and Conference	1.27%	1.26%	0.90%	0.82%	0.58%	0.65%
Office Occupancy	1.24%	1.94%	3.52%	3.30%	2.68%	2.85%
Office Operations	13.73%	12.48%	10.09%	10.20%	9.16%	9.47%
Education and Promotion	0.62%	0.66%	1.17%	1.62%	1.62%	1.60%
Loan Servicing	1.38%	1.52%	1.55%	2.08%	2.52%	2.37%
Professional and Outside	2.54%	3.03%	3.49%	3.82%	2.53%	2.87%
Member Insurance	9.12%	5.38%	1.94%	0.78%	0.25%	0.49%
Operating Fees	1.37%	0.97%	0.59%	0.31%	0.20%	0.25%
Miscellaneous	<u>3.02%</u>	<u>3.73%</u>	<u>2.16%</u>	<u>1.43%</u>	<u>0.96%</u>	<u>1.14%</u>
TOTAL ADMINISTRATIVE	58.03%	57.34%	51.28%	49.27%	43.43%	45.21%
Provision for Loan Loss	<u>7.35%</u>	<u>9.64%</u>	<u>4.01%</u>	<u>2.62%</u>	<u>3.17%</u>	<u>3.13%</u>
TOTAL OPERATING EXP.	65.38%	66.98%	55.29%	51.89%	46.59%	48.34%
<u>COST OF FUNDS</u>						
Interest on Borrowed Funds	0.10%	0.26%	0.21%	0.19%	0.60%	0.49%
Dividends on Savings	<u>31.54%</u>	<u>37.50%</u>	<u>38.08%</u>	<u>38.49%</u>	<u>41.19%</u>	<u>40.40%</u>
TOTAL COST OF FUNDS	31.64%	37.77%	38.29%	38.68%	41.79%	40.89%
<u>NET INCOME FROM OPERATIONS</u>	2.98%	-4.75%	6.42%	9.43%	11.62%	10.77%
NON-OPERATING GAIN/LOSS	<u>0.71%</u>	<u>0.22%</u>	<u>0.19%</u>	<u>0.12%</u>	<u>-0.08%</u>	<u>-0.02%</u>
<u>ADJUSTED NET INCOME</u>	3.69%	-4.52%	6.61%	9.55%	11.53%	10.75%

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

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

LOAN DELINQUENCY PERIOD ENDING DECEMBER 31, 2001

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	29	66	88	100	43	326
<u>Loan Delinquency Ratios</u>						
2 - 6 Months Delinquent	1.75%	2.61%	1.05%	0.75%	0.71%	0.75%
6 - 12 Months Delinquent	1.13%	0.78%	0.36%	0.26%	0.23%	0.25%
Over 12 Months Delinquent	<u>1.47%</u>	<u>0.53%</u>	<u>0.21%</u>	<u>0.13%</u>	<u>0.08%</u>	<u>0.10%</u>
Total Delinquent Loans	4.36%	3.91%	1.62%	1.15%	1.02%	1.09%
<u>Loan Loss Ratio</u>	0.74%	0.56%	0.35%	0.25%	0.26%	0.26%

ANALYSIS OF LOANS BY TYPE PERIOD ENDING DECEMBER 31, 2001

Number of Credit Unions	29	66	88	100	43	326
<u>Loan Types</u>						
Credit Card Loans	0.00%	0.00%	1.33%	2.77%	4.26%	3.79%
Unsecured Loans	19.18%	12.03%	6.66%	3.50%	2.71%	3.11%
New Auto Loans	23.27%	25.47%	16.59%	10.01%	7.64%	8.64%
Used Auto Loans	45.45%	45.61%	35.18%	24.40%	20.07%	21.80%
First Mortgages	1.20%	1.80%	16.45%	36.97%	40.90%	38.78%
Other Real Estate	0.00%	7.35%	13.94%	12.04%	14.21%	13.67%
Leases	0.79%	0.00%	0.46%	0.48%	0.29%	0.34%
All Other Loans	<u>10.10%</u>	<u>7.74%</u>	<u>9.38%</u>	<u>9.84%</u>	<u>9.92%</u>	<u>9.87%</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	1.20%	1.73%	14.57%	26.90%	23.51%	23.73%
First Mortgage - Variable	0.00%	0.07%	1.88%	10.07%	17.39%	15.04%
Other - Closed End Fixed	0.00%	5.84%	10.67%	7.94%	7.65%	7.82%
Other - Closed End Adj.	0.00%	1.40%	2.44%	0.85%	1.59%	1.46%
Other - Open End Adj.	0.00%	0.12%	0.83%	2.76%	4.91%	4.24%
Other - Miscellaneous	<u>0.00%</u>	<u>0.00%</u>	<u>0.00%</u>	<u>0.49%</u>	<u>0.06%</u>	<u>0.15%</u>
Total Real Estate (As a percent of loans)	1.20%	9.15%	30.40%	49.01%	55.11%	52.45%
Total Real Estate (As a percent of assets)	0.72%	5.81%	20.86%	35.39%	44.30%	40.80%

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

ANALYSIS OF SAVINGS BY TYPE PERIOD ENDING DECEMBER 31, 2001

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	29	66	88	100	43	326
Share Drafts	0.00%	1.08%	9.73%	13.61%	14.10%	13.68%
Regular Shares	99.79%	81.46%	57.30%	38.04%	23.72%	29.04%
Money Market Shares	0.00%	0.86%	3.09%	13.27%	22.79%	19.51%
Share Certificates	0.21%	14.32%	24.72%	26.22%	30.97%	29.44%
IRA Accounts	0.00%	1.85%	4.95%	8.50%	7.86%	7.83%
All Other Shares	<u>0.00%</u>	<u>0.44%</u>	<u>0.20%</u>	<u>0.38%</u>	<u>0.55%</u>	<u>0.49%</u>
Total Shares	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

ANALYSIS OF INVESTMENTS BY TYPE PERIOD ENDING DECEMBER 31, 2001

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	29	66	88	100	43	326
U.S. Government Obligations	0.00%	0.97%	0.00%	0.21%	0.64%	0.47%
Federal Agency Securities	0.00%	0.00%	0.95%	10.53%	41.69%	28.92%
Mutual Funds & Common Trust	11.02%	1.73%	0.16%	1.34%	1.50%	1.38%
Corporate Credit Unions	3.99%	25.87%	18.43%	14.64%	30.78%	24.81%
Commercial Banks, S&L's, and Mutual Savings Banks	83.36%	50.66%	72.56%	67.55%	19.59%	38.39%
Credit Unions	0.00%	14.92%	5.42%	3.25%	1.23%	2.23%
Other Investments	1.63%	5.86%	2.47%	2.48%	4.58%	3.79%
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

2001 Credit Union Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
3/1/2001	Consolidated Community	Stevens Point	Central Wisconsin	Plover
3/29/2001	Danfoss	Racine	MCU Financial Center	Racine
4/24/2001	Members' Choice	Colby	Royal	Eau Claire
6/6/2001	Fond du Lac County Employees	Fond du Lac	Marine	Fond du Lac
7/11/2001	Badgerland	Whitewater	Fort Community	Fort Atkinson
9/4/2001	Beloit College	Beloit	First Community of Beloit	Beloit
9/28/2001	Lakeport	Manitowoc	Community First	Appleton
10/25/2001	State Capitol	Madison	Summit	Madison
11/20/2001	Tri-Clover	Kenosha	Educators	Racine
12/3/2001	Press-Gazette	Green Bay	Advantage	Onalaska
12/26/2001	Reporter	Fond du Lac	Marine	Fond du Lac

2001 Liquidations

Credit Union	City	Type	Liquidation Date
AAL Member	Appleton	Voluntary	8/1/2001
AAL	Appleton	Voluntary	8/1/2001
St. Mark A.M.E. Church	Milwaukee	Voluntary	12/20/2001

2001 Credit Union Name Changes

Location	Former Name	New Name	Effective Date
Antigo	Antigo Co-op	CoVantage	3/1/2001
Marinette	Marinette Community	First Community of Marinette	4/13/2001
Onalaska	La Crosse Teachers	Advantage	4/19/2001
Strum	Strum	Partners	5/2/2001
De Pere	De Pere	Fox Point	7/10/2001
Sheboygan	Schultz Sav-O	Fresh Brands	8/22/2001
Sun Prairie	Commonwealth	Summit	8/28/2001

**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	733	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
2001	0	14	326	1,883,387	10,439,351,938

**WISCONSIN CORPORATE CENTRAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
DECEMBER 31, 2001**

ASSETS

Cash	\$100,202,472
Investments:	
U.S. Government Securities.....	\$1,987,934
Collateralized Mortgage Obligations.....	\$157,978,188
U.S. Central Credit Obligations	\$625,078,048
Asset-Backed Securities.....	\$303,771,994
Tri-Party Repurchase Agreements	\$0
Other Investments.....	<u>\$46,934,623</u>
Total Investments	\$1,135,750,787
Loans	\$34,538,636
Land and Building	\$2,947,813
Other Fixed Assets.....	\$191,455
Receivables and Other Assets.....	<u>\$3,536,673</u>
Total Assets.....	\$1,277,167,836

LIABILITIES AND EQUITY

Accounts Payable and Other Liabilities	\$672,092
Notes Payable	\$110,334,393
Commercial Paper	\$64,929,008
Accrued Dividends and Interest Payable.....	\$1,197,210
Member Shares and Certificates of Deposit	\$1,056,874,892
Regular Reserve	\$16,297,155
Other Reserves	<u>\$26,863,086</u>
Total Liabilities and Equity	\$1,277,167,836

**STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 2001**

INCOME

Income from Investments	\$49,001,338
Income from Loans	\$1,901,922
Other Income	<u>\$4,106,398</u>
Total Income	\$55,009,658

EXPENSES

Administrative Expenses	\$5,290,777
Cost of Funds	<u>\$45,864,720</u>
Total Expenses	\$51,155,497
Net Income	\$3,854,161
Plus: Non-Operating Gain.....	\$196,686
Net Income	\$4,050,847

City	Credit Union	Total				Other	Total		Current
		Assets	Loans	A.L.L.	Investments	Assets	Savings	Reserves	Liabilities
Sparta	1st Community	49,707,720	36,489,636	70,839	2,301,285	10,987,638	44,979,004	4,484,344	244,372
Green Bay	1st Security	74,546,124	53,907,941	670,253	11,186,809	10,121,627	63,586,695	8,986,724	1,972,705
Milwaukee	998	2,926,984	2,304,009	38,829	45,479	616,325	2,123,608	779,078	24,298
Kenosha	A M Community	88,702,311	57,314,950	251,029	23,015,898	8,622,492	76,769,750	10,321,531	1,611,030
Milwaukee	A-B	40,258,985	22,084,638	362,579	3,186,770	15,350,156	34,309,074	5,688,349	261,562
Onalaska	Advantage	49,694,924	45,863,343	146,480	550,159	3,427,902	43,333,927	4,464,970	1,896,027
Milwaukee	Air Tech	3,795,775	1,827,388	19,148	1,686,798	300,737	3,298,448	488,421	8,906
West Allis	ALLCO	36,081,118	32,759,466	228,928	833,749	2,716,831	28,744,868	3,475,439	3,860,811
Pewaukee	Alliance	30,066,046	22,979,528	126,747	5,154,757	2,058,508	27,030,784	2,977,308	57,954
Waukesha	Alloy Employees	594,292	336,298	8,385	0	266,379	416,881	174,090	3,321
Milwaukee	American	27,251,860	19,984,513	200,261	4,565,303	2,902,305	22,958,493	4,138,203	155,164
Milwaukee	Ampco	1,053,152	449,277	4,630	308,164	300,341	611,871	440,989	292
Antigo	Antigo F. S. C. C. Empls.	849,928	442,642	11,100	0	418,386	748,908	100,876	144
Appleton	Appleton Wire	1,969,183	1,341,917	80,222	15,856	691,632	1,753,787	197,415	17,981
West Allis	AppleTree	57,557,296	42,735,967	198,201	10,401,647	4,617,883	49,429,652	7,350,101	777,543
Arcadia	Arcadia	26,557,404	22,470,664	66,553	1,766,011	2,387,282	24,070,206	2,313,311	173,887
Athens	Athens Area	15,504,330	7,077,517	44,713	5,901,575	2,569,951	13,752,626	1,704,911	46,793
Milwaukee	Aurora	17,665,993	14,276,576	26,505	1,415,777	2,000,145	14,313,045	2,135,564	1,217,384
Peshigo	Badger	15,297,670	12,301,588	37,815	743,517	2,290,380	13,500,634	1,751,515	45,521
Milwaukee	Badger Meter	11,571,577	2,181,053	5,954	8,874,331	522,147	9,510,072	2,032,946	28,559
Neenah	Badger-Globe	33,609,065	29,819,569	99,472	1,950,430	1,938,538	29,537,396	4,030,615	41,054
Evansville	Baker Employees	247,300	103,086	4,539	27,701	121,052	206,175	38,975	2,150
Menasha	Banta Community	98,007,967	78,758,565	489,016	1,086,963	18,651,455	88,195,269	8,052,689	1,760,009
Baraboo	Baraboo Municipal Employees	1,917,356	1,104,515	12,987	13,868	1,149,211	1,479,211	404,657	33,488
Marinette	Bay Shore	19,009,709	13,906,543	126,429	3,006,377	2,223,218	16,541,193	2,387,532	80,984
Racine	Belle City	4,828,260	2,621,071	37,163	68,985	2,175,367	4,321,992	490,358	15,910
Neenah	Bergstrom Paper	5,486,021	3,775,867	37,044	632,297	1,114,901	4,587,557	867,437	31,027
Brillion	Best Advantage	28,451,518	20,476,042	103,863	4,348,251	3,731,088	26,073,902	2,196,497	181,119
Janesville	Blackhawk	189,525,277	154,798,109	804,428	5,708,783	29,822,813	171,289,151	16,966,990	1,269,136
Brantwood	Brantwood	3,228,077	2,083,133	51,413	849,136	347,221	2,986,552	240,203	1,322
Milwaukee	Brewery	17,648,435	15,333,627	172,353	266,048	2,221,113	13,971,792	3,642,989	33,654
Brokaw	Brokaw	30,637,970	18,310,757	295,712	5,933,756	6,689,169	27,118,587	3,303,602	215,781
Green Bay	Brown County Employees	17,318,814	12,389,848	42,503	4,391,865	579,604	15,165,702	2,149,215	3,897
Oconomowoc	Brownberry Ovens	572,020	472,893	10,015	4,085	105,057	489,351	82,319	350
Wisconsin Rapids	Bull's Eye	79,375,564	58,779,228	481,277	10,199,102	10,878,511	71,242,892	7,435,919	696,753
Green Bay	C/R	9,811,312	8,044,896	50,478	1,074,022	742,872	8,418,313	1,036,911	356,088
Cable	Cable Area	856,434	630,858	4,150	5,507	224,219	803,223	54,150	-939
Kimberly	Capital	249,915,793	201,229,174	364,005	11,768,073	37,282,551	218,027,696	30,344,997	1,543,100
Racine	Catholic Community	2,908,214	2,515,749	54,029	126,295	320,199	2,350,892	528,410	28,912
Black Creek	Center Valley	1,696,118	1,311,296	19,606	12,729	391,699	1,442,431	235,493	18,194
Waupun	Central	325,679	255,882	9,058	30,599	48,256	284,654	38,841	2,184
Marshfield	Central City	67,888,434	44,430,965	159,914	12,652,071	10,965,312	59,691,630	7,763,953	432,851
Menasha	Central Products Employees	712,321	701,535	35,919	5,646	41,059	559,080	151,606	1,635
Plover	Central Wisconsin	13,611,398	8,801,374	38,986	1,065,278	3,783,732	10,479,155	2,989,014	143,229
Chippewa Falls	Chippewa District	604,303	222,799	3,846	300,000	85,350	532,425	71,226	652
Oshkosh	CitizensFirst	194,778,969	169,650,583	1,263,426	8,945,360	17,446,452	172,457,229	21,466,656	855,084
Madison	City Employees	22,157,062	14,924,758	33,791	4,615,923	2,650,172	20,032,950	2,020,005	104,107
Milwaukee	Cleaver-Brooks	1,681,801	856,192	43,914	210,448	659,075	1,266,023	412,928	2,850
Wausau	Cloverbelt	69,213,362	56,010,413	171,323	3,116,259	10,258,013	58,867,852	9,952,806	392,704
Milwaukee	Columbia St. Mary's	1,707,381	1,333,057	7,160	98,289	283,195	1,310,166	369,831	27,384
Onalaska	Community	70,929,241	55,428,597	1,162,859	3,286,096	13,377,407	61,233,920	8,283,748	1,411,573
Milwaukee	Community Credit Union of Milwaukee	820,466	416,414	5,199	0	409,251	661,788	98,683	59,995
Wausau	Community Credit Union of Wausau	18,543,275	13,056,863	40,051	2,109,507	3,416,956	16,615,678	1,806,268	121,329
Appleton	Community First	428,349,584	338,643,435	1,360,793	16,730,857	74,336,085	386,569,149	39,512,216	2,268,219
Neenah	Cone	13,203,454	7,966,896	25,441	3,926,322	1,335,677	11,862,814	1,302,540	38,100
Black River Falls	Co-op	109,591,083	96,661,917	656,752	969,236	12,616,682	96,292,318	12,985,834	312,931
Racine	Co-operative	17,296,884	12,660,362	127,239	628,404	4,135,357	14,868,199	2,304,539	124,146
Cornell	Cornell Teachers	618,914	444,634	4,066	70,522	107,824	501,316	116,452	1,146
Kenosha	County	8,159,526	4,937,549	26,633	2,160,365	1,088,245	7,136,888	1,003,189	19,449
Jefferson	County - City	12,883,618	10,595,291	20,997	78,815	2,230,509	11,985,269	836,837	61,512
Antigo	Co Vantage	290,795,180	198,079,895	802,506	65,374,121	28,143,670	254,564,546	35,812,586	418,048
Cudahy	Cudahy-Southshore	11,615,600	9,102,136	28,748	1,394,775	1,147,437	10,736,745	818,567	60,288
Madison	CUNA	223,405,018	178,471,611	1,609,861	31,231,644	15,311,624	202,364,600	19,707,884	1,332,534
Green Bay	CW	2,764,355	1,962,258	34,765	420,068	416,794	2,149,860	613,768	727
La Crosse	Dairyland Power	12,180,067	8,348,575	46,139	2,443,760	1,433,871	10,726,915	1,447,252	5,900
Madison	Dane County	58,634,087	47,245,925	304,134	6,453,610	5,238,686	53,322,462	5,171,556	140,069
Milwaukee	Dings Employees	269,189	162,872	12,207	0	118,524	222,032	47,157	0
Sturgeon Bay	Diocesan Clergy	248,038	120,986	2,937	89,072	40,917	198,423	50,141	-526
Beaver Dam	Dodge Central	24,907,201	18,898,854	92,374	3,806,095	2,294,626	22,269,770	2,068,923	568,508
Superior	Douglas County	3,330,416	2,082,844	20,385	34,132	1,233,825	2,793,650	524,635	12,131
Kenosha	Dynatomic Employees	1,294,264	754,659	20,160	122,588	437,177	837,412	454,535	2,317
Manitowoc	E.F.I. Employees	997,489	754,782	4,671	9,772	237,606	726,808	248,471	22,210
Manitowoc	Eastman Employees	2,450,010	1,662,531	19,268	22,599	784,148	1,526,805	921,445	1,760
Eau Claire	Eau Claire Postal	2,374,064	1,599,789	21,050	91,098	704,227	2,016,829	344,797	12,438

City	Credit Union	Total				Other		Total			Current Liabilities
		Assets	Loans	A.L.L.	Investments	Assets	Savings	Reserves			
Eau Claire	Eau Claire Press	500,326	353,545	6,127	3,654	149,254	386,425	113,437	464		
Eau Claire	Eau Claire Teachers	9,860,758	5,448,464	53,812	2,067,620	2,398,486	8,421,838	1,435,951	2,969		
Janesville	Educational Employees	7,849,600	4,187,603	16,270	439,105	3,239,162	6,735,801	1,064,898	48,901		
Racine	Educators	473,648,870	421,356,826	1,481,379	15,696,689	38,076,734	419,960,005	44,709,115	8,979,750		
Milwaukee	EMSBLA	95,850,886	81,475,765	510,053	6,701,596	8,183,578	80,462,204	14,946,970	441,712		
Elm Grove	Enterprise	33,442,812	23,534,773	504,301	7,439,672	2,972,668	28,912,041	4,288,498	242,273		
Madison	F. P. L.	999,374	696,130	4,142	19,108	288,278	883,262	102,842	13,270		
Fairchild	Fairchild	72,547	73,350	4,700	533	3,364	61,839	10,708	0		
Rio	Fall River Foundry Employees	140,447	121,534	1,152	0	20,065	116,541	23,801	105		
Beaver Dam	Federal	276,277	160,052	1,709	2,466	115,468	237,996	37,640	641		
Fond du Lac	Federal	1,013,869	874,806	2,250	36,161	105,152	183,474	199,369	1,026		
Milwaukee	Federal Family	10,670,239	7,461,874	22,739	2,284,048	947,056	9,494,653	1,054,145	121,441		
Green Bay	Fire Department	4,575,780	3,223,132	20,987	1,123,558	250,077	4,193,779	343,954	38,047		
Superior	Fire Department	1,375,330	892,329	14,654	89,853	407,802	1,118,746	253,659	2,925		
La Crosse	Firefighters	27,594,950	25,273,478	105,983	176,850	2,250,605	25,166,013	2,184,273	244,664		
Oak Creek	First	9,325,121	5,985,760	39,048	2,125,585	1,252,824	7,756,316	1,537,038	31,767		
Beloit	First American	84,759,798	68,877,519	828,052	9,032,262	7,678,069	74,944,897	6,726,355	3,088,546		
Marshfield	First Choice	19,863,065	14,680,700	142,943	1,948,106	3,377,202	17,373,380	2,251,046	238,639		
Beloit	First Community Credit Union of Beloit	32,024,798	28,029,210	281,667	259,602	4,017,653	28,513,580	3,417,989	93,229		
Marinette	First Community Credit Union of Marinette	7,866,188	5,528,399	104,489	746,852	1,695,426	7,237,371	613,457	15,360		
Elm Grove	First Security	29,713,500	18,270,723	36,030	8,743,500	2,735,307	27,174,472	2,419,977	119,051		
Milwaukee	First Service	23,410,931	16,243,185	157,348	2,593,019	4,732,075	19,808,553	3,437,140	165,238		
Sheboygan	First Superior	33,634,764	25,223,835	252,238	1,391,662	7,271,505	29,327,338	3,861,205	446,221		
Fond du Lac	Fond du Lac	21,425,807	15,561,153	88,135	2,441,027	3,511,762	18,875,107	2,476,832	73,868		
Fond du Lac	Fond du Lac Telco	909,478	588,522	17,592	139,810	198,738	785,598	123,667	213		
Fort Atkinson	Fort Community	89,464,440	63,787,237	748,631	9,220,930	17,204,904	76,764,127	12,026,232	674,081		
Appleton	Fox Communities	251,925,105	213,423,098	993,750	13,425,034	26,070,723	185,573,547	21,006,044	45,345,514		
De Pere	Fox Point	19,390,648	14,512,202	699,767	2,808,120	2,770,093	16,910,309	2,409,294	71,045		
La Crosse	Franciscan Skemp	10,450,046	7,060,575	37,799	774,664	2,652,606	9,160,025	1,268,393	21,628		
Sheboygan	Fresh Brands	4,305,132	2,762,680	25,287	28,551	1,539,188	3,418,617	867,403	19,112		
Fond du Lac	G & L Employees	4,879,161	2,966,707	15,766	1,226,763	701,457	4,097,120	770,752	11,289		
Madison	G B C Employees	703,783	319,128	849	5,087	380,417	4,699,979	233,054	750		
Green Bay	G B C I	1,745,342	1,421,873	18,832	12,458	329,843	1,366,693	371,886	6,763		
Menasha	Gilbert	1,425,673	922,067	167,665	213,558	457,713	1,177,816	152,774	95,083		
Gilman	Gilman Area	1,542,479	792,922	10,240	595,775	164,022	1,321,935	213,848	6,696		
West Bend	Glacier Hills	45,801,905	40,588,225	213,500	639,241	4,787,939	40,344,939	5,158,235	298,731		
La Crosse	Governmental Employees	21,162,739	16,244,337	47,526	268,409	4,697,519	19,525,856	1,587,917	48,966		
Milwaukee	Greater Galilee Baptist	203,676	135,087	10,969	2,226	77,332	184,634	19,042	0		
Wauwatosa	Greater Milwaukee & Government Employees	11,810,271	6,967,209	26,294	2,779,657	2,089,699	9,893,562	1,871,349	45,360		
Green Bay	Green Bay Central	5,472,032	4,542,720	25,829	441,879	513,262	4,802,050	529,238	140,744		
West Allis	Guardian	129,674,567	98,914,764	706,219	23,231,688	8,234,334	115,685,731	13,256,828	732,008		
La Crosse	Gundersen Lutheran	14,009,197	8,842,249	50,000	2,628,836	2,588,112	12,133,964	1,840,315	34,918		
Green Bay	Harbor	67,073,523	53,389,635	292,075	7,490,405	6,485,558	58,527,092	8,072,832	473,599		
Hayward	Hayward Community	27,959,615	15,756,858	38,100	9,425,105	2,815,752	25,199,196	2,727,885	32,534		
Oshkosh	Health Care	8,435,902	6,621,047	20,141	1,077,492	757,504	7,727,572	683,228	25,102		
Madison	Heartland	89,494,562	73,961,208	331,883	962,232	14,903,005	78,661,132	9,963,138	870,292		
Manitowoc	Herald-Times	624,326	111,813	15,500	506,225	21,788	450,937	173,389	0		
Superior	Holy Assumption Parish	891,333	461,408	15,893	8,236	437,582	655,681	233,945	1,707		
Cornell	Holy Cross	1,086,519	582,640	15,000	114,224	404,655	1,004,447	75,643	6,429		
Manitowoc	Holy Family Memorial	6,591,848	4,298,504	17,508	738,527	1,572,325	5,825,066	707,778	59,004		
Milwaukee	Holy Redeemer	443,973	255,000	2,756	100,035	91,694	367,285	76,158	530		
Milwaukee	Holy Redeemer Community of SE Wisconsin	466,210	104,720	1,800	235,961	127,329	411,705	41,719	12,786		
Racine	Horizon	21,277,264	13,954,332	44,401	4,759,980	2,607,353	17,879,966	3,217,436	179,862		
Spooner	Indianhead	25,054,406	17,659,729	58,430	1,450,659	6,002,448	22,917,700	2,096,954	39,752		
Milwaukee	Interstate	2,723,478	1,052,620	11,383	770,195	912,046	2,114,958	592,302	16,218		
Hurley	Iron County Community	5,613,599	4,565,703	113,093	38,378	1,122,611	5,218,453	503,821	-108,675		
Janesville	Janesville Municipal Employees	4,537,169	3,574,283	12,978	119,532	856,332	4,062,014	430,525	44,630		
Fort Atkinson	Jones Dairy Farm Employees	2,485,220	1,623,151	27,786	216,055	673,800	2,065,645	416,023	3,552		
Milwaukee	Journal	37,662,512	28,781,489	125,552	491,826	8,514,749	32,716,191	4,894,452	51,869		
Kaukauna	Kaukauna	98,078,616	86,140,885	560,010	2,901,463	9,596,278	83,093,435	10,990,140	3,995,041		
Kenosha	Kenosha Catholic Community	1,616,554	1,210,911	50,546	380,765	75,424	1,471,561	137,496	7,497		
Kenosha	Kenosha City Employees	7,425,651	2,511,174	13,786	2,636,599	2,291,664	6,551,189	853,495	20,967		
Kenosha	Kenosha Police & Firemen's	7,663,942	3,665,235	71,749	1,342,378	2,728,078	5,469,546	2,186,284	8,112		
Kenosha	Kenosha Postal Employees	1,839,842	1,017,496	7,662	262,308	567,700	1,552,936	279,000	7,906		
Madison	Kilowatt	17,478,547	9,996,551	43,134	3,012,281	4,512,849	14,760,670	2,714,219	3,658		
Neeenah	Kim Services	4,369,289	2,912,652	20,521	1,119,559	357,599	3,843,498	513,687	12,104		
Neeenah	KimCentral	49,490,062	33,087,049	337,986	4,872,513	11,868,486	41,737,657	7,048,843	703,562		
Sheboygan Falls	K-J	1,077,915	457,886	3,340	7,179	616,190	967,268	109,676	971		
Kohler	Kohler	121,172,809	101,747,508	597,721	6,389,059	13,633,963	109,153,501	11,306,258	713,050		
South Milwaukee	Kyle Central	10,393,898	7,154,877	101,401	508,080	2,832,342	8,977,734	1,393,288	22,876		
Oconomowoc	La Belle Employees'	166,414	146,703	3,200	1,304	21,607	138,167	28,246	1		
La Crosse	La Crosse Area Postal	2,902,052	2,009,226	7,024	30,085	869,765	2,627,270	262,146	12,636		
La Crosse	La Crosse-Burlington	3,671,377	2,645,737	29,117	35,624	1,019,133	2,824,371	815,653	31,353		
Cudahy	Ladish Community	14,076,697	8,598,065	74,591	2,112,038	3,441,185	11,103,665	2,820,545	152,487		

City	Credit Union	Total				Other		Total			Current Liabilities
		Assets	Loans	A.L.L.	Investments	Assets		Savings	Reserves		
Sussex	Lake Country	9,393,321	7,145,166	121,073	108,001	2,261,227		8,449,279	766,782	177,260	
Superior	Lake Superior Refinery	747,042	519,717	1,272	8,069	220,528		597,046	146,332	3,664	
Mercer	Lakeland Community	311,061	182,581	5,580	0	134,060		250,101	60,412	548	
Oak Creek	Lakeside	9,853,512	6,366,466	63,199	865,651	2,684,594		8,412,651	1,410,506	30,355	
Neenah	Lakeview	48,956,210	34,568,091	109,583	2,443,627	12,054,075		43,475,746	5,221,146	259,318	
Rib Lake	Lakewood	6,951,133	3,625,972	21,106	1,918,592	1,427,675		5,861,946	1,083,051	6,136	
Waukesha	Landmark	594,156,105	493,264,070	1,918,206	12,238,999	90,571,242		531,836,341	45,894,660	16,425,104	
New Holstein	La-Tec	43,685,090	32,621,514	87,928	2,392,604	8,758,900		39,100,521	4,062,807	521,762	
Kenosha	Leblanc Employees	398,030	165,757	23,937	2,934	253,276		340,716	55,938	1,376	
Grafton	Leeson Employees	592,240	399,632	3,982	119,098	77,492		504,240	85,635	2,365	
West Allis	LifeTime	23,732,431	19,065,253	120,714	465,974	4,321,918		21,963,147	1,688,246	81,038	
Wausau	M. E. Employees	7,258,497	5,799,273	5,648	433,640	1,031,232		6,059,172	1,129,309	70,016	
Madison	M. G. & E.	3,647,883	2,217,022	21,044	30,474	1,421,431		3,184,315	402,065	61,503	
Madison	Madison Fire Department	3,698,109	2,479,525	13,961	23,433	1,209,112		3,220,188	475,349	2,572	
Madison	Madison News	6,388,599	4,107,749	16,627	1,230,453	1,067,024		5,617,955	737,037	33,607	
Madison	Madison Police	735,382	504,668	14,353	31,179	213,888		548,963	186,392	27	
Madison	Madison V. A. Employees'	2,475,305	1,707,076	5,886	648,579	125,536		2,018,712	449,422	7,171	
Manitowoc	Manitowoc Community	80,276,540	72,678,464	147,202	1,446,136	6,299,142		70,736,488	8,463,645	1,076,407	
Manitowoc	Manitowoc County Employees	1,982,247	945,296	13,454	359,996	690,409		1,647,086	335,146	15	
Wausau	Maple Hill	5,834,716	4,526,089	16,383	42,682	1,282,328		5,140,484	663,464	30,768	
Wausau	Marathon County Employees	9,310,069	8,097,580	62,606	59,364	1,215,731		8,115,743	1,042,951	151,375	
Rothschild	Marathon Rothschild	22,867,270	14,005,063	101,356	4,755,918	4,207,645		18,128,085	4,656,134	83,051	
Fond du Lac	Marine	136,363,425	95,285,809	868,260	25,343,146	16,602,730		120,810,215	15,061,215	491,995	
Marinette	Marinette County Employees	9,184,357	8,021,496	19,202	274,793	907,270		7,890,137	896,892	397,328	
Manitowoc	Maritime	6,785,822	4,728,109	15,105	1,022,426	1,050,392		6,132,396	645,610	7,816	
Marshfield	Marshfield Medical Center	23,924,207	20,597,317	12,100	255,837	3,083,153		22,049,905	1,794,497	79,805	
Madison	MATC	2,754,835	1,679,801	7,910	38,537	1,044,407		2,223,512	514,455	16,868	
Racine	MCU Financial Center	29,537,591	21,666,916	264,086	3,125,823	5,008,938		26,388,534	2,741,070	407,987	
Sheboygan Falls	Meadowland	5,120,821	3,878,074	14,258	134,986	1,122,019		4,519,397	594,171	7,253	
Sheboygan	Medical Empls.	2,110,590	1,513,936	13,070	114,316	495,408		1,848,112	256,202	6,276	
Wisconsin Rapids	Members' Advantage	44,645,123	35,319,403	193,465	734,878	8,784,307		38,560,781	5,780,232	304,110	
Madison	Members First	7,740,954	7,366,731	54,155	55,704	372,674		7,057,671	658,189	25,094	
Neenah	Menasha Corporation Employees	5,304,364	4,192,874	57,633	129,968	1,039,155		4,403,671	892,095	8,598	
Menasha	Menasha Employees	8,499,253	4,067,831	38,000	3,430,829	1,038,593		7,564,070	898,995	36,188	
Superior	Metro	26,492,861	18,479,002	106,953	4,353,005	3,767,807		23,015,324	3,379,460	98,077	
Appleton	Miller Electric	13,328,223	9,010,931	30,790	1,631,156	2,716,926		11,244,938	1,991,241	92,044	
Milwaukee	Milwaukee Metropolitan	100,590,415	88,314,631	359,115	1,212,547	11,422,352		82,388,837	14,881,215	3,320,363	
Racine	Modine Employees	2,240,969	1,703,067	22,686	358,552	202,036		1,904,459	333,021	3,489	
Green Bay	Moore Employees	2,819,275	2,223,426	37,486	383,767	249,568		2,389,225	337,895	92,155	
Beloit	Municipal	10,519,954	6,933,169	57,121	1,654,656	1,989,250		9,233,500	1,232,820	53,634	
Eau Claire	Municipal Employees'	644,921	257,690	3,071	4,343	385,959		505,914	138,946	61	
Oconto Falls	N.E.W.	36,130,304	29,143,398	176,308	2,027,022	5,136,192		31,949,257	3,915,179	265,868	
Neenah	Neenah Foundry	9,515,436	7,268,848	69,333	981,697	1,334,224		7,952,942	1,346,928	215,566	
Nekoosa	Nekoosa	16,847,627	10,431,000	48,939	131,175	6,334,391		13,416,074	3,375,282	56,271	
Milwaukee	New Covenant Missionary Bapt. Church	217,112	118,316	391	700	98,487		191,703	18,056	7,353	
Niagara	Niagara Area	44,548,225	33,446,936	77,112	7,252,667	3,925,734		38,421,608	5,696,463	430,154	
Green Bay	Northern Paper Mills	20,324,325	12,945,582	41,222	3,229,905	4,190,060		17,008,162	3,247,803	68,360	
La Crosse	Northern States Employees	1,633,941	763,453	28,335	312,033	586,790		1,390,313	242,766	862	
Milwaukee	Northwestern Mutual	39,319,364	23,122,973	71,875	13,398,103	2,870,163		33,771,633	5,426,015	121,716	
Park Falls	Northwoods Community	36,784,229	28,373,315	80,028	261,235	8,229,707		30,285,009	5,904,917	594,303	
Oakdale	Oakdale	26,909,746	23,204,184	57,600	475,812	3,287,350		24,149,777	2,601,944	158,025	
Oshkosh	Oshkosh Central	20,624,816	16,926,200	119,139	157,236	3,660,519		18,907,256	1,624,220	93,340	
Oshkosh	Oshkosh Community	9,292,383	7,833,301	53,362	63,914	1,448,530		8,347,573	890,609	54,201	
Oshkosh	Oshkosh Postal Employees	3,144,719	2,554,852	23,731	33,026	580,572		2,838,993	296,365	9,361	
Oshkosh	Oshkosh Telco	3,459,107	2,286,272	24,455	529,764	667,526		2,843,966	612,266	2,875	
Oshkosh	Oshkosh Truck	11,096,904	7,409,508	20,273	3,113,259	594,410		9,111,739	1,971,908	13,257	
Milwaukee	Our Lady of Good Hope	1,683,363	804,372	5,985	605,837	279,139		1,457,246	203,880	22,237	
Green Bay	P&G-Green Bay	32,867,727	24,044,608	50,704	299,831	8,573,992		27,482,114	5,133,383	252,230	
Green Bay	P. C. M. Employees	63,280,172	58,303,490	231,100	1,123,532	4,084,250		56,083,031	7,146,899	50,242	
Merrill	Park City	67,318,529	51,638,008	319,902	9,874,803	6,125,620		56,630,010	10,381,505	307,014	
Janesville	Parker Community	60,823,899	49,487,483	244,419	1,493,248	10,087,587		54,269,346	6,162,338	392,215	
Strum	Partners	11,628,743	8,434,440	43,075	76,082	3,161,296		10,601,906	950,039	76,798	
Cudahy	Peoples	13,294,611	8,744,353	87,671	96,052	4,541,877		11,831,771	1,448,535	14,305	
Medford	Peoples Choice	16,095,406	11,671,519	185,873	828,803	3,780,957		14,344,234	1,727,132	24,040	
Waterloo	Perry Communities	7,592,355	6,291,757	86,246	387,714	999,130		6,805,507	777,677	9,171	
Green Bay	Pioneer	157,213,428	129,571,845	906,423	9,249,899	19,298,107		139,414,454	15,604,970	2,194,004	
Oshkosh	Pluswood Group	1,845,747	1,335,722	25,132	140,680	394,477		1,526,934	314,300	4,513	
Stevens Point	Point Plus	21,969,349	15,859,421	38,060	1,139,682	5,008,306		18,807,376	3,005,303	156,670	
Green Bay	Police	1,014,550	906,618	12,465	7,326	113,071		901,107	112,698	745	
Sheboygan	Police	471,774	400,041	544	3,521	68,756		415,527	56,247	0	
Port Edwards	Port	24,354,129	16,238,619	65,720	3,545,783	4,635,447		21,280,861	3,006,263	67,005	
Portage	Portage	1,880,184	1,246,610	25,500	0	659,074		1,434,165	432,405	13,614	
Madison	Post Office	26,656,732	14,754,415	93,441	5,237,333	6,758,425		20,437,832	6,166,629	52,271	
Beloit	Postal	363,852	277,057	13,798	38,843	61,750		266,445	96,256	1,151	

City	Credit Union	Total				Other	Total			Current
		Assets	Loans	A.L.L.	Investments	Assets	Savings	Reserves	Liabilities	
Prentice	Price	22,582,080	13,122,953	52,002	5,653,011	3,858,118	20,247,246	2,292,477	42,357	
Evansville	Pruden	440,040	341,516	2,726	3,341	97,909	355,831	83,378	831	
Kewaunee	Public Service	834,572	599,067	5,313	5,735	235,083	710,782	122,486	1,304	
Peshigo	Public Service	2,959,038	1,049,998	36,000	1,502,756	442,284	2,571,388	387,650	0	
Wausau	Public Service	7,796,745	5,546,273	2,779	1,538,827	714,424	5,839,212	1,947,898	9,635	
Racine	Racine Municipal Employees	8,764,933	6,375,484	28,109	213,211	2,204,347	7,455,393	1,272,196	37,344	
Racine	Racine Police	2,782,643	2,153,504	16,143	23,492	621,790	2,246,211	501,962	34,470	
Lake Tomahawk	Rainbow	465,926	358,915	8,007	2,881	112,137	407,227	58,399	300	
Racine	Rainfair	274,630	0	0	233,524	41,106	167,812	106,818	0	
Wisconsin Rapids	Rapids Municipal	5,005,464	4,108,056	9,293	34,136	872,565	4,221,786	733,430	50,248	
Racine	Renaissance	1,849,736	1,427,086	18,237	26,583	414,304	1,076,355	770,876	2,505	
Rio	Rio	486,215	221,660	3,833	204,466	63,922	332,466	153,595	156	
Rhineland	Ripco	48,522,884	22,706,704	122,378	20,139,240	5,799,318	42,509,996	5,784,832	228,056	
Ripon	Ripon Community	14,546,092	10,160,217	114,327	2,495,519	2,004,683	13,210,459	1,304,803	30,830	
La Crosse	River City Community	8,416,356	5,707,731	21,922	64,142	2,666,405	7,146,674	1,203,422	66,260	
Two Rivers	RiverWood	15,417,708	12,365,482	33,836	494,662	2,591,400	14,230,649	1,141,501	45,558	
Janesville	Rock County Employees	1,980,782	1,183,599	8,131	13,817	791,497	1,608,897	306,558	65,327	
Platteville	Rountree	6,270,048	3,823,996	22,794	1,832,847	635,999	5,392,557	816,977	60,514	
Eau Claire	Royal	584,004,317	492,733,042	3,125,752	57,516,649	36,880,378	516,754,505	52,868,919	14,380,893	
Eau Claire	Sacred Heart Hospital Employees	2,930,949	2,081,209	5,734	419,209	436,265	2,493,555	413,138	24,256	
Baraboo	Sauk County Employees	397,370	357,932	11,286	19,204	31,520	351,516	45,114	740	
Green Bay	Schneider Community	13,672,035	9,290,013	101,785	2,611,688	1,872,119	11,677,861	1,939,974	54,200	
Superior	School Employes	1,918,482	1,278,757	17,415	363,155	293,985	1,649,542	266,976	1,964	
Stevens Point	Sentry	44,096,082	27,227,782	60,825	13,853,980	3,075,145	38,154,725	5,881,448	59,909	
Green Bay	Service	9,021,519	5,584,905	32,958	2,445,178	1,024,394	7,177,777	1,810,828	32,914	
Shawano	Shawano Paper Mills Employees	1,696,549	1,270,771	12,311	12,343	425,746	1,304,219	391,027	1,303	
Sheboygan	Sheboygan Area	25,595,994	18,057,083	111,559	3,624,127	4,026,343	21,930,727	3,042,352	622,915	
Manitowoc	Shipbuilders	23,854,045	19,701,518	33,695	386,910	3,799,312	20,886,677	2,949,656	17,712	
Two Rivers	Shoreline	56,971,796	34,101,825	224,628	17,465,616	5,628,983	51,021,918	5,643,710	306,168	
Kenosha	Southern Lakes	47,911,164	26,658,029	222,459	17,599,723	3,875,871	42,803,373	4,740,291	367,500	
Fond du Lac	St. Agnes Empls.	2,451,852	1,937,081	3,073	15,455	502,389	2,083,360	366,953	1,539	
Appleton	St. Elizabeth Empls.	2,845,622	1,470,967	7,208	19,279	1,362,584	2,406,655	429,699	9,268	
Madison	St. Marys & Affiliates	14,396,218	9,163,502	57,284	3,478,834	1,811,166	12,685,696	1,670,914	39,608	
Green Bay	St. Mary's Hospital	2,367,174	1,564,153	19,681	353,409	469,293	2,124,587	241,776	811	
Stevens Point	St. Michael's Employees	1,427,579	918,549	8,293	10,088	507,235	1,299,315	130,613	-2,349	
Sheboygan	St. Nicholas	646,917	486,932	2,274	3,644	158,615	537,372	109,028	517	
Manitowoc	St. Paul's Parish	169,837	96,926	7,990	0	80,901	137,810	32,027	0	
Green Bay	St. Vincent Hospital Empls.	4,901,375	3,653,478	22,950	31,708	1,239,139	4,339,392	560,499	1,484	
Delavan	Sta-Rite Employees	1,646,103	1,361,857	15,715	12,550	287,411	1,279,531	356,843	9,729	
Milwaukee	State Central	59,627,215	45,479,243	278,556	1,056,946	13,369,582	49,586,956	10,395,659	-355,400	
Jefferson	Stoppenbach	1,289,441	918,307	13,198	111,582	272,750	971,728	309,341	8,372	
Stoughton	Stoughton U. S. Rubber Employees	769,155	262,408	8,019	5,988	508,778	552,971	212,836	3,348	
Madison	Summit	459,548,610	330,465,120	3,540,858	66,065,829	66,558,519	414,222,979	39,279,441	6,046,190	
Superior	Superior Community	88,115,250	65,068,858	369,546	15,592,570	7,823,368	76,919,627	10,609,218	586,405	
Superior	Superior Municipal Employees	3,050,623	2,286,263	13,699	19,702	758,357	2,666,343	356,636	27,644	
Superior	Superior Postal Employees	360,926	252,691	1,121	1,957	107,399	319,954	40,972	0	
Medford	Taylor	31,177,607	20,464,513	97,581	4,649,835	6,160,840	25,771,983	5,294,342	111,282	
Janesville	TCU 579	1,822,492	1,302,756	3,444	274,005	249,175	1,465,897	334,649	21,946	
Beloit	Teachers	12,925,943	7,905,529	39,993	3,359,418	1,700,989	10,859,221	2,046,138	20,584	
Neenah	The Labor	1,302,990	996,145	6,973	134,765	179,053	1,174,460	116,349	12,181	
Marshfield	Thorogood	8,786,991	7,697,614	107,014	154,868	1,041,523	8,232,158	528,073	26,760	
Tomah	Tomah Area	25,948,201	22,972,236	65,322	975,112	2,066,175	23,727,502	2,123,608	97,091	
Wausau	Tower	30,376,690	23,243,115	158,974	3,818,234	3,474,315	25,480,713	3,543,016	1,352,961	
Neenah	Tri City Transportation	881,621	680,654	7,149	26,409	181,707	739,364	140,420	1,837	
Janesville	TRICO	3,349,111	2,540,833	11,049	21,033	798,294	2,898,259	446,607	4,245	
Marinette	Tri-County	17,971,061	13,773,099	98,507	441,657	3,854,812	15,073,921	2,845,761	51,379	
Madison	Truax	5,268,429	2,435,938	9,435	1,099,068	1,742,858	4,355,592	866,136	46,701	
Two Rivers	Two Rivers Community	7,613,712	3,935,992	9,283	365,889	3,321,114	5,770,453	1,834,928	8,331	
Neenah	U. S. Paper Mills	1,778,131	714,821	4,893	352,153	716,050	1,586,374	191,369	388	
Madison	U. W. Employees	11,030,679	6,881,133	78,023	3,054,215	1,173,354	8,817,772	2,154,968	57,939	
Milwaukee	Ukrainian	168,396	74,187	2,872	1,361	95,720	117,322	50,907	167	
Beaver Dam	United	544,087	426,447	8,052	109,937	15,755	385,487	157,590	1,010	
Green Bay	Unity	3,006,329	2,332,875	28,191	485,823	215,822	2,499,140	367,237	139,952	
Madison	University of Wisconsin	504,640,264	430,071,771	1,161,901	27,118,478	48,611,916	453,655,475	41,138,555	9,846,234	
Oshkosh	University of Wisconsin-Oshkosh	14,042,937	9,958,626	61,547	1,523,717	2,622,141	12,801,710	1,146,475	94,752	
Eau Claire	Utilities	6,108,219	3,005,484	24,819	551,355	2,576,199	5,510,706	596,129	1,384	
Stevens Point	UW - S.P.	6,252,069	3,054,440	8,691	2,346,790	859,530	5,056,540	976,015	219,514	
Chippewa Falls	Valley	13,998,119	10,189,172	78,645	2,502,626	1,384,966	12,217,989	1,688,510	91,620	
Mosinee	Valley Communities	45,206,050	35,238,995	94,272	6,438,991	3,622,336	36,579,383	8,275,537	351,130	
Neenah	Valley Health	8,014,087	4,337,531	15,930	2,025,829	1,666,657	7,074,507	914,004	25,576	
Milwaukee	Veterans Administration	9,981,724	7,251,276	30,333	1,968,496	792,285	8,811,179	1,128,506	42,039	
Eagle River	Vilas	14,847,915	8,994,841	74,630	4,959,761	967,943	13,577,555	1,234,594	35,766	
Cudahy	Vilter	314,476	219,624	5,876	2,238	98,490	234,292	78,095	2,089	
Madison	W. F. B. Employees	417,126	249,503	2,068	123,624	46,067	304,017	112,419	690	

		Total			Other	Total		Current	
Oshkosh	W. P. S.	1,344,369	752,816	9,825	109,816	491,562	1,110,967	231,953	1,449
Waupun	W. S. P.	2,761,655	2,088,156	19,207	15,869	676,837	2,492,496	268,909	250
Merrill	Ward Paper Company Employees	1,171,646	531,761	41,892	377,172	304,605	572,495	596,337	2,814
Superior	Water-Light	1,100,331	670,821	13,195	87,772	354,933	934,896	163,315	2,120
Waukesha	Waukesha Federal	963,917	920,682	12,776	5,955	50,056	821,170	134,345	8,402
Wausau	Wausau City Employees	3,530,725	2,185,681	10,771	802,886	552,929	3,150,000	375,162	5,563
Wausau	Wausau Insurance Employees	115,408,839	87,851,217	279,348	16,851,251	10,985,719	96,293,837	11,934,885	7,180,117
Schofield	Wausau Motor Parts Co. Employee's	645,244	484,094	25,626	106,700	80,076	567,768	75,598	1,878
Wausau	Wausau Postal Employees	6,169,400	5,518,690	24,082	46,367	628,425	5,047,427	1,060,147	61,826
Wauwatosa	Wauwatosa	26,542,957	23,963,830	103,071	483,464	2,198,734	24,463,147	2,039,895	39,915
Madison	Wecrafters Employees'	2,276,191	878,352	11,022	19,468	1,389,393	1,367,955	898,485	9,751
Fond du Lac	Wells Empls.	317,774	102,482	6,080	102,266	119,106	206,902	110,462	410
Westby	Westby Co-op	110,781,945	95,083,291	1,390,889	9,324,479	7,765,064	95,972,767	12,761,306	2,047,872
Menomonie	WESTconsin	333,065,798	253,986,906	1,776,747	2,034,680	78,820,959	301,202,540	30,907,447	955,811
Butler	Western States Envelope	1,470,326	762,975	9,748	110,260	606,839	1,187,237	280,999	2,090
Stevens Point	Whiting Plover	8,159,444	5,377,956	34,189	52,959	2,762,718	7,254,169	895,442	9,833
Winnebago	Winnebago	9,186,169	6,407,714	44,871	965,759	1,857,567	8,079,855	1,067,193	39,121
Oshkosh	Winnebago County Employees	24,592,057	20,437,531	78,824	151,147	4,082,203	22,094,910	2,408,411	88,736
Wales	Wis. Boys School - Wales	383,800	257,337	12,349	0	138,812	299,651	84,056	93
Manitowoc	Wisconsin Aluminum Foundry Employees	449,863	190,432	6,520	0	265,951	345,709	103,941	213
Madison	Wisconsin Education Association	17,158,414	12,783,129	63,941	3,471,465	967,761	15,278,159	1,700,200	180,055
Ogema	Wisconsin Heights	614,589	519,350	23,103	3,254	115,088	544,516	67,817	2,256
Milwaukee	Wisconsin Latvian, Inc.	2,197,300	1,478,835	17,405	530,968	204,902	1,933,773	254,847	8,680
Milwaukee	Wisconsin Lutheran High School Conference	907,120	439,686	9,000	4,275	472,159	823,390	80,090	3,640
Neenah	Wisconsin Tissue Employees	15,398,317	12,580,752	43,459	1,169,718	1,691,306	12,892,309	2,391,086	114,922
Appleton	Wisconsin's Media	2,726,511	2,289,977	24,277	41,811	419,000	2,231,543	291,808	203,160
West Allis	Wiscor	13,959,287	13,123,556	35,339	128,666	742,404	12,099,449	1,464,890	394,948
New London	Wolf River	4,758,354	3,935,925	45,416	31,717	836,128	4,259,278	490,726	8,350
Wisconsin Rapids	Wood County Employees	1,054,640	788,197	15,572	0	282,015	922,712	131,368	560
Stevens Point	Worzalla Publishing Empls.	1,675,405	786,492	13,277	834,761	67,429	1,430,836	235,146	9,423