



Jim Doyle, Governor

Financial Performance Comments

This bulletin highlights the 2002 financial performance statistics for Wisconsin's 308 state-chartered credit unions. The key financial indicators are noted below:

Assets increased \$1.2 billion or 11.7 percent resulting in total assets of \$11.7 billion as of year-end 2002. The 11.7 percent increase in assets compares to an 11.1 percent increase on a national level.

The net worth growth rate was 11.5 percent, resulting in a year-end net worth ratio of 10.8 percent. This ratio compares to 10.7 percent on a national level.

Earnings increased from the year-end 2001 level of 0.90 percent return on average assets to 1.19 percent. The operating expense ratio of 3.98 percent reflected a decrease from the 2001 year-end ratio of 4.03 percent.

Loans increased \$412 million, an increase of 5.1 percent. Because the loan growth lagged the savings growth, the loan to savings ratio decreased to 84 percent from the 2001 year-end ratio of 89 percent. The year-end loan to savings ratio on a national level was 71 percent. Delinquent loans as a percentage of total loans increased from the year-end 2001 level of 1.09 percent to 1.10 percent. The net charge off ratio of 0.29 percent increased from the 2001 year-end ratio of 0.26 percent.

Savings increased \$990 million, an increase of 10.8 percent, the same percentage increase experienced nationally.

Wisconsin's credit unions are healthy and doing well based on the information reported at year-end 2002.

Also included in this bulletin is 2002 information on credit union consolidations/liquidations, name changes, some historical data on Wisconsin state-chartered credit unions, a listing of the credit unions at year-end 2002, and the December 31, 2002 Statement of Financial Condition for Corporate Central Credit Union.

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**COMPARISON STATEMENTS OF CONDITION
OF WISCONSIN CREDIT UNIONS
DECEMBER 31, 2002 and DECEMBER 31, 2001**

	December 31, 2002		December 31, 2001		Increase or Decrease	% Change
<u>Number of Credit Unions</u>	308		326		-18	-5.5%
	<u>AMOUNT</u>	<u>% OF ASSETS</u>	<u>AMOUNT</u>	<u>% OF ASSETS</u>		
<u>ASSETS</u>						
Personal Loans	4,005,956,154	34.3%	3,861,240,132	37.0%	144,716,022	3.7%
Real Estate Loans	<u>4,526,046,941</u>	38.8%	<u>4,259,162,648</u>	40.8%	<u>266,884,293</u>	6.3%
Total Loans	8,532,003,095	73.1%	8,120,402,780	77.8%	411,600,315	5.1%
Allowance for Loan Losses	<u>56,708,548</u>	0.5%	<u>49,369,732</u>	0.5%	<u>7,338,816</u>	14.9%
Net Loans	8,475,294,547	72.7%	8,071,033,048	77.3%	404,261,499	5.0%
Cash	1,057,071,956	9.1%	937,245,448	9.0%	119,826,508	12.8%
Investments	1,298,330,774	11.1%	968,174,299	9.3%	330,156,475	34.1%
Fixed Assets	290,767,249	2.5%	260,302,677	2.5%	30,464,572	11.7%
Other Assets	<u>544,137,540</u>	4.7%	<u>202,596,466</u>	1.9%	<u>341,541,074</u>	168.6%
TOTAL ASSETS	<u><u>11,665,602,066</u></u>	100.0%	<u><u>10,439,351,938</u></u>	100.0%	<u><u>1,226,250,128</u></u>	11.7%
<u>LIABILITIES</u>						
Regular Shares	3,039,869,181	26.1%	2,656,394,814	25.4%	383,474,367	14.4%
Share Drafts	1,360,883,822	11.7%	1,251,799,384	12.0%	109,084,438	8.7%
Other Shares & Deposits	<u>5,736,348,206</u>	49.2%	<u>5,239,280,251</u>	50.2%	<u>497,067,955</u>	9.5%
Total Savings	10,137,101,209	86.9%	9,147,474,449	87.6%	989,626,760	10.8%
Notes and Accounts Pay.	263,843,725	2.3%	174,215,604	1.7%	89,628,121	51.4%
Regular Reserve	549,929,508	4.7%	511,492,177	4.9%	38,437,331	7.5%
Other Reserves	<u>714,727,624</u>	6.1%	<u>606,169,708</u>	5.8%	<u>108,557,916</u>	17.9%
TOTAL LIABILITIES	<u><u>11,665,602,066</u></u>	100.0%	<u><u>10,439,351,938</u></u>	100.0%	<u><u>1,226,250,128</u></u>	11.7%

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

**COMPARISON STATEMENTS OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIODS ENDING DECEMBER 31, 2002 AND DECEMBER 31, 2001**

	2002		2001		% CHANGE
	AMOUNT	% OF AVERAGE ASSETS	AMOUNT	% OF AVERAGE ASSETS	
INCOME					
Interest on Loans	616,552,665	5.55%	632,086,153	6.43%	-2.46%
Less: Interest Refunds	973,966	0.01%	957,645	0.01%	1.70%
Net Interest Income	615,578,699	5.54%	631,128,508	6.42%	-2.46%
Income on Investments	60,737,703	0.55%	71,027,159	0.72%	-14.49%
Other Income	141,439,952	1.27%	117,954,212	1.20%	19.91%
TOTAL OPERATING INCOME	817,756,354	7.36%	820,109,879	8.35%	-0.29%
ADMINISTRATIVE EXPENSES					
Employee Costs	217,626,541	1.96%	192,938,162	1.96%	12.80%
Travel and Conference	5,651,392	0.05%	5,341,511	0.05%	5.80%
Office Occupancy	25,134,377	0.23%	23,385,124	0.24%	7.48%
General Operations	83,745,084	0.75%	77,645,373	0.79%	7.86%
Education and Promotion	14,246,037	0.13%	13,082,234	0.13%	8.90%
Loan Servicing	22,670,070	0.20%	19,453,846	0.20%	16.53%
Professional Services	26,972,466	0.24%	23,533,024	0.24%	14.62%
Member Insurance	3,672,883	0.03%	4,016,097	0.04%	-8.55%
Operating Fees	2,224,701	0.02%	2,054,221	0.02%	8.30%
Other Operational Expenses	9,880,861	0.09%	9,358,419	0.10%	5.58%
TOTAL ADMINISTRATIVE	411,824,412	3.71%	370,808,011	3.77%	11.06%
Provision for Loan Loss	30,786,573	0.28%	25,658,035	0.26%	19.99%
TOTAL OPERATING EXPENSES	442,610,985	3.98%	396,466,046	4.03%	11.64%
COST OF ACQUISITION OF FUNDS					
Dividends Paid on Savings	239,317,717	2.15%	331,349,078	3.37%	-27.77%
Interest on Borrowed Funds	5,436,343	0.05%	3,989,642	0.04%	36.26%
TOTAL COST OF FUNDS	244,754,060	2.20%	335,338,720	3.41%	-27.01%
TOTAL EXPENSES	687,365,045	6.18%	731,804,766	7.45%	-6.07%
NET OPERATING INCOME	130,391,309	1.17%	88,305,113	0.90%	47.66%
NON-OPERATING INCOME	1,976,264	0.02%	-168,470	0.00%	-1273.07%
NET INCOME	132,367,573	1.19%	88,136,643	0.90%	50.18%

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

**SIGNIFICANT OPERATIONAL RATIOS
FOR THE PERIOD ENDING DECEMBER 31, 2002**

Peer Groups by Assets	\$ 500,001- <\$500,000	\$ 2,000,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	25	50	85	97	51	308

CAPITAL ADEQUACY

Net Worth/Total Assets	18.19%	17.14%	13.92%	12.25%	10.25%	10.82%
Total Delinquency/Net Worth	15.39%	11.54%	7.12%	6.91%	7.59%	7.46%
Solvency Evaluation	122.39%	120.80%	116.29%	114.13%	111.81%	112.48%
Classified Assets/Net Worth	12.33%	6.37%	4.18%	3.86%	4.68%	4.49%

ASSET QUALITY

Delinquent Loans/Loans	5.10%	3.27%	1.52%	1.19%	1.05%	1.10%
Net Charge Offs/Avg. Loans	0.70%	0.47%	0.34%	0.29%	0.29%	0.29%

EARNINGS (to Average Assets)

Return on Average Assets	-0.16%	0.18%	0.73%	0.88%	1.30%	1.19%
Net Operating Expense	4.16%	3.46%	3.40%	3.32%	2.78%	2.91%
Fixed Assets+OREO/Assets	0.12%	0.41%	1.62%	2.62%	2.52%	2.49%
Gross Income	6.15%	6.07%	6.74%	7.09%	7.47%	7.36%
Cost of Funds	1.48%	1.99%	1.94%	2.04%	2.26%	2.20%
Operating Exp. (less PLL)	4.19%	3.50%	3.80%	3.90%	3.65%	3.71%
Net Interest Margin	4.60%	3.92%	4.26%	4.17%	3.80%	3.89%
PLL	0.66%	0.40%	0.28%	0.27%	0.28%	0.28%

ASSET-LIABILITY MANAGEMENT

Net Long Term Assets/Assets	1.18%	7.63%	13.07%	13.18%	22.07%	19.91%
Shares/Savings+Borrowings	99.76%	85.96%	61.15%	42.02%	24.93%	29.89%
Loans/Savings	67.32%	73.33%	76.27%	81.76%	85.36%	84.25%
Loans/Assets	54.92%	60.41%	65.18%	70.89%	74.21%	73.14%
Cash + ST Invest./Assets	44.63%	33.97%	27.41%	18.56%	12.66%	14.50%

OTHER RATIOS

Savings Growth	8.41%	4.03%	6.30%	6.64%	10.54%	9.56%
Net Worth Growth	-1.89%	0.71%	4.93%	7.46%	13.39%	11.46%
Loan Growth	-4.55%	0.53%	2.18%	4.12%	4.05%	3.98%
Asset Growth	6.33%	3.28%	6.10%	6.84%	11.70%	10.45%
Investments/Assets	46.23%	38.95%	31.30%	23.11%	17.20%	19.02%
Employee Cost/Gross Inc.	29.72%	25.80%	29.47%	27.79%	26.19%	26.61%
Employee Cost/ Avg. Assets	1.83%	1.57%	1.99%	1.97%	1.96%	1.96%
Average Loan Balance	\$4,130	\$5,974	\$7,046	\$8,333	\$8,655	\$8,507
Average Savings Balance	\$1,364	\$1,989	\$2,168	\$2,484	\$3,107	\$2,908

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

**SIGNIFICANT OPERATIONAL RATIOS
FOR ALL WISCONSIN CREDIT UNIONS**

1998-2002

	1998	1999	2000	2001	2002
Number of Credit Unions	358	350	340	326	308

CAPITAL ADEQUACY

Net Worth/Total Assets	10.85%	10.97%	11.10%	10.69%	10.82%
Total Delinquency/Net Worth	6.84%	6.38%	7.15%	7.96%	7.46%
Solvency Evaluation	112.30%	112.65%	112.79%	112.22%	112.48%
Classified Assets/Net Worth	4.06%	4.21%	4.27%	4.42%	4.49%

ASSET QUALITY

Delinquent Loans/Loans	1.02%	0.92%	0.97%	1.09%	1.10%
Net Charge Offs/Avg. Loans	0.27%	0.27%	0.24%	0.26%	0.29%

EARNINGS (to Average Assets)

Return on Average Assets	1.07%	0.90%	0.91%	0.90%	1.19%
Net Operating Expense	3.10%	3.11%	3.14%	3.02%	2.91%
Fixed Assets+OREO/Assets	2.61%	2.66%	2.63%	2.49%	2.49%
Gross Income	8.61%	8.25%	8.50%	8.35%	7.36%
Cost of Funds	3.64%	3.44%	3.62%	3.41%	2.20%
Operating Exp. (less PLL)	3.73%	3.71%	3.75%	3.77%	3.71%
Net Interest Margin	3.94%	3.84%	3.91%	3.74%	3.89%
PLL	0.23%	0.23%	0.23%	0.26%	0.28%

ASSET-LIABILITY MANAGEMENT

Net Long Term Assets/Assets	21.66%	23.99%	20.66%	22.05%	19.91%
Shares/Savings+Borrowings	33.85%	32.47%	29.63%	29.21%	29.89%
Loans/Savings	85.91%	91.04%	94.86%	88.84%	84.25%
Loans/Assets	75.71%	79.10%	82.18%	77.79%	73.14%
Cash + ST Invest./Assets	17.03%	12.10%	14.96%	13.61%	14.50%

OTHER RATIOS

Savings Growth	14.95%	5.11%	7.65%	14.54%	9.56%
Net Worth Growth	9.69%	7.94%	8.51%	8.30%	11.46%
Loan Growth	6.57%	11.44%	12.08%	7.58%	3.98%
Asset Growth	14.17%	6.66%	7.88%	13.29%	10.45%
Investments/Assets	17.87%	8.79%	12.53%	17.06%	19.02%
Employee Cost/Gross Inc.	22.00%	23.05%	22.73%	23.53%	26.61%
Employee Cost/ Avg. Assets	1.89%	1.90%	1.93%	1.96%	1.96%
Average Loan Balance	\$6,486	\$7,160	\$7,693	\$8,258	\$8,507
Average Savings Balance	\$2,319	\$2,355	\$2,443	\$2,718	\$2,908

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

**ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS
FOR THE PERIOD ENDING DECEMBER 31, 2002**

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	25	50	85	97	51	308
<u>OPERATING INCOME</u>						
Interest on Loans	5.36%	5.07%	5.40%	5.49%	5.57%	5.55%
Less: Interest Refunds	0.01%	0.00%	0.03%	0.01%	0.01%	0.01%
Income on Investments	0.72%	0.83%	0.80%	0.71%	0.49%	0.55%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.04%	0.04%	0.40%	0.58%	0.87%	0.79%
Other Operating Income	<u>0.05%</u>	<u>0.13%</u>	<u>0.16%</u>	<u>0.30%</u>	<u>0.54%</u>	<u>0.48%</u>
TOTAL INCOME	6.15%	6.07%	6.74%	7.09%	7.47%	7.36%
<u>OPERATING EXPENSES</u>						
Employee Costs	1.83%	1.57%	1.99%	1.97%	1.96%	1.96%
Travel and Conference	0.08%	0.07%	0.06%	0.06%	0.05%	0.05%
Office Occupancy	0.08%	0.12%	0.24%	0.24%	0.22%	0.23%
General Operations	0.90%	0.68%	0.75%	0.78%	0.75%	0.75%
Education and Promotion	0.08%	0.03%	0.07%	0.13%	0.13%	0.13%
Loan Servicing	0.07%	0.08%	0.10%	0.17%	0.22%	0.20%
Professional Services	0.19%	0.19%	0.26%	0.34%	0.22%	0.24%
Member Insurance	0.60%	0.36%	0.13%	0.06%	0.02%	0.03%
Operating Fees	0.12%	0.07%	0.04%	0.02%	0.02%	0.02%
Miscellaneous	<u>0.23%</u>	<u>0.33%</u>	<u>0.17%</u>	<u>0.12%</u>	<u>0.08%</u>	<u>0.09%</u>
TOTAL ADMINISTRATIVE	4.19%	3.50%	3.80%	3.90%	3.65%	3.71%
Provision for Loan Loss	<u>0.66%</u>	<u>0.40%</u>	<u>0.28%</u>	<u>0.27%</u>	<u>0.28%</u>	<u>0.28%</u>
TOTAL OPERATING EXP.	4.85%	3.90%	4.08%	4.17%	3.93%	3.98%
<u>COST OF FUNDS</u>						
Interest on Borrowed Funds	0.00%	0.00%	0.01%	0.01%	0.06%	0.05%
Dividends on Savings	<u>1.48%</u>	<u>1.99%</u>	<u>1.93%</u>	<u>2.04%</u>	<u>2.20%</u>	<u>2.15%</u>
TOTAL COST OF FUNDS	1.48%	1.99%	1.94%	2.04%	2.26%	2.20%
<u>NET INCOME FROM OPERATIONS</u>	-0.17%	0.18%	0.72%	0.88%	1.28%	1.17%
NON-OPERATING GAIN/LOSS	<u>0.01%</u>	<u>0.00%</u>	<u>0.01%</u>	<u>0.00%</u>	<u>0.02%</u>	<u>0.02%</u>
<u>ADJUSTED NET INCOME</u>	-0.16%	0.18%	0.73%	0.88%	1.30%	1.19%

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

**ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME
FOR THE PERIOD ENDING DECEMBER 31, 2002**

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	25	50	85	97	51	308
<u>OPERATING INCOME</u>						
Interest on Loans	87.07%	83.58%	80.13%	77.49%	74.60%	75.40%
Less: Interest Refunds	0.11%	0.02%	0.37%	0.08%	0.12%	0.12%
Income on Investments	11.69%	13.75%	11.84%	10.07%	6.53%	7.43%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.57%	0.60%	5.97%	8.24%	11.71%	10.79%
Other Operating Income	<u>0.77%</u>	<u>2.09%</u>	<u>2.43%</u>	<u>4.29%</u>	<u>7.27%</u>	<u>6.50%</u>
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
<u>OPERATING EXPENSES</u>						
Employee Costs	29.72%	25.80%	29.47%	27.79%	26.19%	26.61%
Travel and Conference	1.33%	1.19%	0.87%	0.88%	0.63%	0.69%
Office Occupancy	1.32%	1.99%	3.52%	3.39%	2.98%	3.07%
General Operations	14.69%	11.12%	11.08%	11.05%	9.99%	10.24%
Education and Promotion	1.24%	0.53%	1.05%	1.79%	1.77%	1.74%
Loan Servicing	1.17%	1.38%	1.55%	2.44%	2.92%	2.77%
Professional Services	3.10%	3.13%	3.84%	4.86%	2.89%	3.30%
Member Insurance	9.83%	5.87%	1.88%	0.79%	0.26%	0.45%
Operating Fees	1.96%	1.10%	0.62%	0.34%	0.23%	0.27%
Miscellaneous	<u>3.80%</u>	<u>5.46%</u>	<u>2.48%</u>	<u>1.67%</u>	<u>1.01%</u>	<u>1.21%</u>
TOTAL ADMINISTRATIVE	68.16%	57.59%	56.36%	55.00%	48.88%	50.36%
Provision for Loan Loss	<u>10.68%</u>	<u>6.60%</u>	<u>4.16%</u>	<u>3.81%</u>	<u>3.72%</u>	<u>3.76%</u>
TOTAL OPERATING EXP.	78.83%	64.18%	60.52%	58.81%	52.59%	54.13%
<u>COST OF FUNDS</u>						
Interest on Borrowed Funds	0.00%	0.06%	0.09%	0.08%	0.84%	0.66%
Dividends on Savings	<u>24.00%</u>	<u>32.76%</u>	<u>28.68%</u>	<u>28.74%</u>	<u>29.41%</u>	<u>29.27%</u>
TOTAL COST OF FUNDS	24.00%	32.82%	28.77%	28.82%	30.25%	29.93%
<u>NET INCOME FROM OPERATIONS</u>	-2.83%	2.99%	10.71%	12.38%	17.16%	15.95%
NON-OPERATING GAIN/LOSS	<u>0.21%</u>	<u>-0.01%</u>	<u>0.10%</u>	<u>0.04%</u>	<u>0.30%</u>	<u>0.24%</u>
<u>ADJUSTED NET INCOME</u>	-2.62%	2.98%	10.81%	12.42%	17.46%	16.19%

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

**LOAN DELINQUENCY
PERIOD ENDING DECEMBER 31, 2002**

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	25	50	85	97	51	308
<u>Loan Delinquency Ratios</u>						
2 - 6 Months Delinquent	1.66%	1.94%	0.93%	0.82%	0.67%	0.72%
6 - 12 Months Delinquent	1.72%	0.74%	0.37%	0.26%	0.26%	0.27%
Over 12 Months Delinquent	<u>1.73%</u>	<u>0.59%</u>	<u>0.22%</u>	<u>0.11%</u>	<u>0.11%</u>	<u>0.12%</u>
Total Delinquent Loans	5.10%	3.27%	1.52%	1.19%	1.05%	1.10%
<u>Loan Loss Ratio</u>						
	0.70%	0.47%	0.34%	0.29%	0.29%	0.29%

**ANALYSIS OF LOANS BY TYPE
PERIOD ENDING DECEMBER 31, 2002**

	25	50	85	97	51	308
<u>Loan Types</u>						
Credit Card Loans	0.00%	0.03%	1.37%	2.63%	4.12%	3.72%
Unsecured Loans	19.78%	9.43%	6.71%	3.60%	2.59%	2.96%
New Auto Loans	21.81%	23.94%	15.07%	9.45%	7.33%	8.07%
Used Auto Loans	45.55%	45.68%	34.61%	25.63%	21.12%	22.54%
First Mortgages	0.00%	4.24%	18.75%	36.83%	39.18%	37.88%
Other Real Estate	0.00%	8.11%	14.35%	12.25%	15.96%	15.17%
Leases	0.00%	0.41%	0.31%	0.31%	0.17%	0.20%
All Other Loans	<u>12.86%</u>	<u>8.17%</u>	<u>8.84%</u>	<u>9.29%</u>	<u>9.53%</u>	<u>9.46%</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	0.00%	3.90%	17.05%	28.07%	21.94%	22.85%
First Mortgage - Variable	0.00%	0.34%	1.70%	8.76%	17.23%	15.03%
Other - Closed End Fixed	0.00%	6.25%	11.08%	6.68%	7.06%	7.12%
Other - Closed End Adj.	0.00%	1.86%	2.48%	1.28%	1.20%	1.26%
Other - Open End Adj.	0.00%	0.00%	0.76%	4.19%	7.62%	6.70%
Other - Miscellaneous	<u>0.00%</u>	<u>0.00%</u>	<u>0.03%</u>	<u>0.11%</u>	<u>0.08%</u>	<u>0.08%</u>
Total Real Estate (As a percent of loans)	0.00%	12.35%	33.09%	49.08%	55.14%	53.05%
Total Real Estate (As a percent of assets)	0.00%	7.46%	21.57%	34.80%	40.92%	38.80%

**This page does not include loans Held for Sale*

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

**ANALYSIS OF SAVINGS BY TYPE
PERIOD ENDING DECEMBER 31, 2002**

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	>\$50,000,000	TOTAL
Number of Credit Unions	25	50	85	97	51	308
Share Drafts	0.00%	0.91%	9.82%	13.15%	13.76%	13.42%
Regular Shares	99.76%	86.05%	61.22%	42.15%	24.95%	29.99%
Money Market Shares	0.00%	0.00%	3.93%	11.75%	24.19%	20.88%
Share Certificates	0.24%	10.98%	20.55%	24.51%	28.82%	27.57%
IRA Accounts	0.00%	1.97%	4.33%	8.27%	7.73%	7.67%
All Other Shares	<u>0.00%</u>	<u>0.09%</u>	<u>0.15%</u>	<u>0.17%</u>	<u>0.56%</u>	<u>0.47%</u>
Total Shares	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**ANALYSIS OF INVESTMENTS BY TYPE
PERIOD ENDING DECEMBER 31, 2002**

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	>\$50,000,000	TOTAL
Number of Credit Unions	25	50	85	97	51	308
U.S. Government Obligations	0.00%	0.97%	0.00%	0.20%	0.09%	0.12%
Federal Agency Securities	0.00%	0.00%	0.22%	6.67%	40.75%	29.27%
Mutual Funds & Common Trust	26.42%	0.00%	0.09%	1.01%	2.36%	1.89%
Corporate Credit Unions	7.77%	7.95%	12.44%	16.95%	26.94%	23.38%
Commercial Banks, S&L's, and Mutual Savings Banks	64.25%	68.58%	78.25%	69.54%	22.23%	38.08%
Credit Unions	0.00%	10.49%	6.10%	3.86%	1.00%	2.09%
Other Investments	1.57%	12.02%	2.90%	1.78%	6.63%	5.17%
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

2002 Credit Union Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
2/7/2002	Gilbert	Menasha	Lakeview	Neenah
2/19/2002	Wausau Motor Parts Co. Employees	Schofield	Cloverbelt	Wausau
2/26/2002	Appleton Wire	Appleton	Fox Communities	Appleton
2/26/2002	Lake Country	Sussex	Milwaukee Metropolitan	Milwaukee
4/2/2002	Cable Area	Cable	Hayward Community	Hayward
5/22/2002	St. Michael's Employees	Stevens Point	Point Plus	Stevens Point
6/26/2002	Dynamatic Employees	Kenosha	Educators	Racine
7/9/2002	Ampco	Milwaukee	Guardian	West Allis
8/26/2002	Central Products Employees	Menasha	Neenah Foundry	Neenah
8/27/2002	Whiting Plover	Stevens Point	Point Plus	Stevens Point
8/28/2002	First Community of Marinette	Marinette	Niagara Area	Niagara
10/3/2002	Renaissance	Racine	Guardian	West Allis
10/10/2002	Leeson Employees	Grafton	ALLCO	West Allis
10/24/2002	Kenosha Catholic Community	Kenosha	Educators	Racine
10/24/2002	Columbia St. Mary's	Milwaukee	Educators	Racine
10/28/2002	First Superior	Sheboygan	UnitedOne	Manitowoc
12/11/2002	Portage	Portage	CUNA	Madison
12/17/2002	Madison Police	Madison	City Employees	Madison

2002 Liquidations

Credit Union	City	Type	Liquidation Date
Rainfair	Racine	Voluntary	5/31/2002

2002 Credit Union Name Changes

Location	Former Name	New Name	Effective Date
Kaukauna	Kaukauna	Unison	2/11/2002
Muskego	Wisconsin Corporate Central	Corporate Central	4/23/2002
Menasha	Banta Community	Prospera	5/21/2002
Manitowoc	Manitowoc Community	UnitedOne	6/4/2002
Green Bay	St. Vincent Hospital Empls.	Wisconsin Medical	6/4/2002
Waterloo	Perry Communities	Avestar	8/15/2002
Neenah	Wisconsin Tissue Employees	Evergreen	11/4/2002
Green Bay	P&G-Green Bay	Horizon Community	12/16/2002

**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 – 1995	1	57	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
2002	0	19	308	1,937,867	11,665,602,066

**CORPORATE CENTRAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
DECEMBER 31, 2002**

ASSETS

Cash	\$118,952,295
Investments:	
U.S. Government Securities.....	\$0
Collateralized Mortgage Obligations.....	\$190,895,705
U.S. Central Credit Obligations	\$804,750,530
Asset-Backed Securities.....	\$259,193,493
Tri-Party Repurchase Agreements	\$0
Other Investments.....	<u>\$56,927,567</u>
Total Investments	\$1,311,767,295
Loans	\$98,464,458
Land and Building	\$2,890,386
Other Fixed Assets.....	\$169,017
Receivables and Other Assets.....	<u>\$3,969,814</u>
Total Assets.....	\$1,536,213,265

LIABILITIES AND EQUITY

Accounts Payable and Other Liabilities	\$3,823,970
Notes Payable	\$157,081,004
Commercial Paper	\$64,954,019
Accrued Dividends and Interest Payable.....	\$1,688,845
Member Shares and Certificates of Deposit	\$1,260,996,533
Regular Reserve	\$17,636,836
Other Reserves	<u>\$30,032,058</u>
Total Liabilities and Equity	\$1,536,213,265

**STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 2002**

INCOME

Income from Investments	\$30,843,450
Income from Loans	\$2,755,066
Other Income	<u>\$4,307,758</u>
Total Income	\$37,906,274

EXPENSES

Administrative Expenses	\$5,655,037
Cost of Funds	<u>\$28,070,787</u>
Total Expenses	\$33,725,824
Net Income	\$4,180,450
Plus: Non-Operating Gain.....	\$0
Net Income	\$4,180,450

City	Credit Union	Total Assets	Total Loans	A.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Sparta	1st Community	51,903,775	35,257,762	91,768	8,533,154	8,204,627	46,619,433	5,041,562	242,780
Green Bay	1st Security	70,297,635	48,837,358	584,524	10,388,633	11,656,168	59,036,632	9,735,686	1,525,317
Milwaukee	998	3,351,546	2,339,785	84,285	46,952	1,049,094	2,583,645	739,024	28,877
Kenosha	A M Community	91,754,350	58,580,914	239,629	18,477,129	14,935,936	80,133,961	11,250,499	369,890
Milwaukee	A-B	38,762,447	20,661,132	290,402	14,463,764	3,927,953	33,047,973	5,489,520	224,954
Onalaska	Advantage	57,400,083	42,426,581	390,610	928,712	14,435,400	49,481,168	4,692,761	3,226,154
Milwaukee	Air Tech	4,294,932	1,984,089	13,843	1,414,468	910,218	3,788,914	497,768	8,250
West Allis	ALLCO	44,380,572	37,362,044	434,326	693,032	6,759,822	37,965,371	4,035,172	2,380,029
Pewaukee	Alliance	31,686,679	24,433,456	157,290	4,179,650	3,230,863	28,365,661	3,282,600	38,418
Waukesha	Alloy Employees	601,820	258,680	9,936	0	353,076	425,883	175,033	1,204
Milwaukee	American	27,447,569	19,006,385	214,299	5,497,012	3,158,471	23,034,822	4,283,034	129,713
Antigo	Antigo F. S. C. C. Empls.	863,938	502,226	7,808	0	369,520	760,184	103,754	0
West Allis	AppleTree	70,262,882	46,501,150	250,201	13,894,186	10,117,747	61,024,332	8,575,070	663,480
Arcadia	Arcadia	28,317,082	23,486,314	101,875	2,108,867	2,823,776	25,456,072	2,738,913	122,097
Athens	Athens Area	17,402,024	6,746,091	45,467	8,418,163	2,283,237	15,459,893	1,905,408	36,723
Milwaukee	Aurora	19,977,986	14,994,293	20,056	1,075,495	3,928,254	17,513,305	2,997,702	166,979
Waterloo	Avestar	9,561,225	7,219,220	118,090	300,248	2,159,847	8,665,879	892,882	2,464
Peshtigo	Badger	14,432,622	11,450,536	83,789	1,255,354	1,810,521	12,581,494	1,813,672	37,456
Milwaukee	Badger Meter	12,313,861	1,582,284	5,049	10,218,787	517,839	10,109,809	2,197,661	6,391
Neenah	Badger-Globe	37,447,783	34,397,354	148,222	1,755,174	1,443,477	31,311,666	4,375,033	1,761,084
Evansville	Baker Employees	293,414	132,697	4,539	79,112	86,144	250,978	41,442	994
Baraboo	Baraboo Municipal Employees	2,001,606	1,232,567	14,347	217,985	565,401	1,564,546	402,883	34,177
Marinette	Bay Shore	20,120,701	13,098,826	118,704	4,903,573	2,237,006	17,439,987	2,599,345	81,369
Racine	Belle City	4,535,611	2,412,240	39,354	266,212	1,896,513	4,034,109	494,373	7,129
Neenah	Bergstrom Paper	5,386,561	3,297,831	33,652	811,145	1,311,237	4,482,921	879,436	24,204
Brillion	Best Advantage	30,748,641	23,755,139	163,534	4,179,421	2,977,615	25,922,876	2,496,771	2,328,994
Janesville	Blackhawk	217,512,774	169,280,373	884,187	6,012,701	43,103,887	200,031,732	18,909,858	-1,428,816
Brantwood	Brantwood	2,914,382	2,336,668	80,292	569,265	88,741	2,641,232	268,446	4,704
Milwaukee	Brewery	18,981,326	16,540,517	300,592	861,236	1,880,165	15,060,549	3,873,256	47,521
Brokaw	Brokaw	31,370,714	18,048,007	190,017	7,985,460	5,527,264	27,751,055	3,451,219	168,440
Green Bay	Brown County Employees	19,295,212	14,882,866	32,845	3,419,913	1,025,278	16,923,980	2,365,055	6,177
Oconomowoc	Brownberry Ovens	614,194	488,700	3,860	4,290	125,064	529,712	84,360	122
Wisconsin Rapids	Bull's Eye	83,267,253	56,877,777	660,854	14,689,292	12,361,038	72,723,374	7,699,681	2,844,198
Green Bay	C/R	12,379,082	10,534,352	101,707	1,676,385	270,052	10,998,080	1,137,159	243,843
Kimberly	Capital	285,802,822	185,838,318	432,139	21,085,008	79,311,635	250,507,617	33,927,211	1,367,994
Racine	Catholic Community	3,188,563	2,708,824	9,253	21,812	467,180	2,625,703	528,410	34,450
Black Creek	Center Valley	1,720,473	1,311,311	26,941	12,721	423,382	1,465,395	236,855	18,223
Waupun	Central	335,087	282,896	10,765	11,399	51,557	293,801	41,286	0
Marshfield	Central City	72,007,997	43,488,409	155,107	19,133,063	9,541,632	63,162,755	8,500,081	345,161
Plover	Central Wisconsin	18,113,131	12,322,121	27,642	1,202,112	4,616,540	14,889,079	3,088,943	135,109
Chippewa Falls	Chippewa District	577,374	158,086	4,446	0	423,734	544,291	32,404	679
Oshkosh	CitizensFirst	212,483,334	181,437,908	1,185,679	8,993,917	23,237,188	187,942,397	23,471,301	1,069,636
Madison	City Employees	24,558,174	15,510,463	73,891	5,618,620	3,502,982	22,221,184	2,250,612	86,378
Milwaukee	Cleaver-Brooks	1,677,919	733,931	27,554	610,614	360,928	1,265,419	409,900	2,600
Wausau	Cloverbelt	81,467,545	63,538,330	205,977	3,219,941	14,915,251	69,979,279	11,093,257	395,009
Onalaska	Community	80,862,291	55,707,205	1,011,074	17,801,955	8,364,205	64,690,317	8,960,246	7,211,728
Milwaukee	Community Credit Union of Milwaukee	727,299	540,002	16,271	0	203,568	567,178	106,173	53,948
Wausau	Community Credit Union of Wausau	20,418,302	13,862,943	47,257	2,711,075	3,891,541	18,365,773	1,937,368	115,161
Appleton	Community First	482,387,231	393,542,780	1,396,351	23,151,922	67,088,880	433,420,123	46,370,170	2,596,938
Neenah	Cone	15,542,315	9,694,883	27,291	5,591,026	283,697	14,016,189	1,494,424	31,702
Black River Falls	Co-op	115,215,750	100,555,596	704,693	1,037,052	14,327,795	100,396,929	14,516,506	302,315
Racine	Co-operative	17,576,215	13,257,525	117,767	731,227	3,705,230	15,063,345	2,401,814	111,056
Cornell	Cornell Teachers	579,978	344,840	4,666	72,569	167,235	461,400	117,799	779
Kenosha	County	8,953,055	4,722,215	23,999	2,660,701	1,594,138	7,866,884	1,070,281	15,890
Jefferson	County - City	14,254,059	12,357,769	20,416	96,627	1,820,079	13,288,244	919,054	46,761
Antigo	CoVantage	341,958,571	221,507,145	935,324	87,292,266	34,094,484	301,551,976	39,961,183	445,412
Cudahy	Cudahy-Southshore	12,401,252	8,395,564	75,303	2,693,493	1,387,498	11,470,146	878,760	52,346
Madison	CUNA	252,447,980	189,434,955	2,025,814	33,616,106	31,422,733	226,927,634	23,792,416	1,727,930
Green Bay	CW	3,222,210	1,817,457	26,472	420,758	1,010,467	2,604,784	616,548	878
La Crosse	Dairyland Power	11,571,497	8,618,322	43,926	2,064,332	932,769	9,999,894	1,569,203	2,400
Madison	Dane County	68,530,240	56,398,107	291,774	7,314,932	5,108,975	62,087,903	5,728,329	714,008
Milwaukee	Dings Employees	265,106	140,601	18,536	0	143,041	218,227	46,874	5
De Pere	Diocesan Clergy	436,104	85,672	3,513	310,578	43,367	385,624	50,480	0
Beaver Dam	Dodge Central	26,331,403	20,684,416	98,409	2,962,804	2,782,592	22,029,208	2,546,421	1,755,774
Superior	Douglas County	3,195,446	2,364,036	14,368	37,678	808,100	2,635,503	551,705	8,238
Manitowoc	E.F.I. Employees	997,775	803,143	8,209	8,481	194,360	743,607	240,116	14,052
Manitowoc	Eastman Employees	2,431,420	1,564,047	29,939	23,375	873,937	1,499,990	929,081	2,349
Eau Claire	Eau Claire Postal	2,352,065	1,471,335	17,775	17,805	880,700	1,978,096	363,056	10,913

City	Credit Union	Total Assets	Total Loans	A.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Eau Claire	Eau Claire Press	591,553	450,991	3,685	3,752	140,495	475,955	115,134	464
Eau Claire	Eau Claire Teachers	10,324,463	5,039,756	45,087	1,673,956	3,655,838	8,854,152	1,466,651	3,660
Janesville	Educational Employees	7,548,850	4,690,965	16,421	858,903	2,015,403	6,379,278	1,150,027	19,545
Racine	Educators	569,397,203	441,107,067	1,795,557	16,338,432	113,747,261	507,138,066	54,845,800	7,413,337
Milwaukee	EMSBLA	92,168,019	80,997,219	495,566	9,099,281	2,567,085	76,253,880	15,642,764	271,375
Elm Grove	Enterprise	33,851,381	22,652,789	461,931	4,649,801	7,010,722	29,229,194	4,404,440	217,747
Neenah	Evergreen	16,807,505	12,749,521	4,069	2,248,511	1,813,542	13,934,884	2,671,965	200,656
Madison	F. P. L.	994,585	823,938	6,663	20,913	156,397	882,948	102,304	9,333
Fairchild	Fairchild	76,012	66,572	4,700	544	13,596	65,132	10,880	0
Rio	Fall River Foundry Employees	168,999	118,366	1,201	0	51,834	144,938	23,802	259
Fond du Lac	Federal	1,030,823	732,514	3,250	36,951	264,608	821,342	208,858	623
Beaver Dam	Federal	298,435	142,424	1,709	52,072	105,648	258,591	38,970	874
Milwaukee	Federal Family	11,701,121	7,568,464	19,835	2,327,027	1,825,465	10,462,822	1,124,351	113,948
Superior	Fire Department	1,426,462	758,931	15,053	76,624	605,960	1,161,623	262,831	2,008
Green Bay	Fire Department	5,538,990	4,289,614	35,987	1,120,018	165,345	4,778,953	398,901	361,136
La Crosse	Firefighters	32,897,889	28,249,730	87,728	217,462	4,518,425	27,370,541	2,980,524	2,546,824
Oak Creek	First	9,841,862	6,311,903	59,048	2,091,307	1,497,700	8,191,402	1,600,170	50,290
Beloit	First American	92,343,305	68,911,186	827,883	15,540,670	8,719,332	78,023,695	7,558,492	6,761,118
Marshfield	First Choice	20,065,878	14,523,662	199,664	2,142,973	3,598,907	17,391,976	2,500,059	173,843
Beloit	First Community Credit Union of Beloit	34,470,521	28,666,849	273,424	252,741	5,824,355	30,463,089	3,904,507	102,925
Elm Grove	First Security	30,220,613	15,997,033	39,559	8,249,703	6,013,436	27,548,226	2,536,791	135,596
Milwaukee	First Service	22,946,370	18,214,328	153,575	1,751,082	3,134,535	19,092,356	3,718,834	135,180
Fond du Lac	Fond du Lac	23,139,766	16,096,069	111,859	4,076,694	3,078,862	20,476,296	2,619,754	43,716
Fond du Lac	Fond du Lac Telco	972,275	517,815	23,247	141,142	336,565	847,617	124,458	200
Fort Atkinson	Fort Community	100,630,832	52,735,664	758,391	9,625,483	39,028,076	79,006,026	13,330,514	8,294,292
Appleton	Fox Communities	315,924,989	251,570,945	1,102,445	23,250,149	42,206,340	229,263,173	26,062,739	60,599,077
De Pere	Fox Point	21,382,706	15,015,088	647,900	4,198,430	2,817,088	18,753,701	2,597,356	31,649
La Crosse	Franciscan Skemp	11,835,650	8,477,295	47,246	687,764	2,717,837	10,436,871	1,346,684	52,095
Sheboygan	Fresh Brands	4,710,662	2,413,253	26,691	32,288	2,291,812	3,824,568	885,690	404
Fond du Lac	G & L Employees	4,833,071	2,464,276	13,972	1,426,594	956,173	4,005,435	812,972	14,664
Madison	G B C Employees	745,935	355,305	5,073	5,278	390,425	519,488	225,961	486
Green Bay	G B C I	1,824,693	1,463,638	21,832	13,090	369,797	1,427,996	389,604	7,093
Gilman	Gilman Area	1,524,399	863,224	14,240	633,369	42,046	1,286,752	231,863	5,784
West Bend	Glacier Hills	46,365,846	36,833,623	226,248	1,020,767	8,737,704	40,613,801	5,472,926	279,119
La Crosse	Governmental Employees	21,747,773	16,746,268	68,987	491,884	4,578,608	19,691,720	1,997,358	58,695
Milwaukee	Greater Galilee Baptist	208,458	184,666	11,995	2,241	33,546	189,210	19,248	0
Wauwatosa	Greater Milwaukee & Government Employees	12,099,928	7,013,659	8,297	2,982,577	2,111,989	9,859,974	1,947,392	292,562
Green Bay	Green Bay Central	7,314,052	5,821,395	42,173	1,250,540	284,290	6,663,715	582,986	67,351
West Allis	Guardian	143,091,804	106,750,775	923,644	24,053,090	13,211,583	127,361,043	14,929,110	801,651
La Crosse	Gundersen Lutheran	15,660,760	10,675,886	50,000	3,372,695	1,662,179	13,607,423	2,006,654	46,683
Green Bay	Harbor	69,545,767	54,165,568	252,207	11,018,101	4,614,305	60,407,185	8,735,111	403,471
Hayward	Hayward Community	31,578,759	18,323,990	43,685	10,688,718	2,609,736	28,272,383	3,221,421	84,955
Oshkosh	Health Care	8,770,531	6,720,457	25,495	731,526	1,344,043	7,994,240	756,830	19,461
Madison	Heartland	94,732,744	79,738,065	352,897	2,357,135	12,990,441	82,780,063	10,798,108	1,154,573
Manitowoc	Herald-Times	874,853	107,726	14,056	752,607	28,576	709,116	165,737	0
Madison	Heritage	124,662,054	82,450,769	735,554	25,995,899	16,950,940	106,521,903	17,004,119	1,136,032
Superior	Holy Assumption Parish	886,450	642,255	15,893	9,785	250,303	650,166	235,794	490
Cornell	Holy Cross	815,540	483,540	46,958	119,649	259,309	757,704	57,836	0
Manitowoc	Holy Family Memorial	6,568,082	4,710,058	15,135	1,027,493	845,666	5,780,492	760,126	27,464
West Bend	Holy Redeemer	449,282	232,037	3,079	100,035	120,289	372,278	76,520	484
Milwaukee	Holy Redeemer Community of SE Wisconsin	583,801	42,772	1,969	0	542,998	532,566	45,922	5,313
Racine	Horizon	21,905,772	16,319,584	94,493	2,979,502	2,701,179	18,384,137	3,420,459	101,176
Green Bay	Horizon Community	34,500,243	23,195,666	90,449	746,508	10,648,518	29,142,590	5,197,645	160,008
Spooner	Indianhead	24,050,392	17,237,283	96,118	2,468,875	4,440,352	21,747,711	2,285,217	17,464
West Allis	Interstate	2,379,615	832,416	14,633	770,426	791,406	1,773,665	605,876	74
Hurley	Iron County Community	6,431,257	4,899,092	140,789	144,602	1,528,352	5,773,303	626,600	31,354
Janesville	Janesville Municipal Employees	4,699,933	4,062,642	16,377	129,609	524,059	4,174,058	477,984	47,891
Fort Atkinson	Jones Dairy Farm Employees	2,564,793	1,942,108	28,919	414,639	236,965	2,103,297	458,673	2,823
Milwaukee	Journal	36,956,252	33,388,699	102,025	502,444	3,167,134	31,924,583	4,979,869	51,800
Kenosha	Kenosha City Employes	9,018,603	2,726,835	5,652	3,526,692	2,770,728	8,091,853	911,871	14,879
Kenosha	Kenosha Police & Firemen's	8,105,756	3,189,605	71,748	4,553,306	434,593	5,821,752	2,272,880	11,124
Kenosha	Kenosha Postal Employees	1,923,643	957,273	7,662	313,799	660,233	1,635,283	282,470	5,890
Madison	Kilowatt	19,324,398	10,172,779	40,434	4,830,134	4,361,919	16,457,087	2,862,386	4,925
Neenah	Kim Services	4,804,274	2,866,889	21,731	531,182	1,427,934	4,230,068	554,187	20,019
Neenah	KimCentral	56,020,280	29,398,037	422,213	6,859,791	20,184,665	47,224,076	8,032,436	763,768
Sheboygan Falls	K-J	1,052,393	282,056	3,472	8,084	765,725	955,927	95,799	667
Kohler	Kohler	140,351,846	111,232,051	664,480	1,438,896	28,345,379	126,045,909	13,325,189	980,748
South Milwaukee	Kyle Central	10,666,491	6,361,462	90,049	1,109,878	3,285,200	9,221,842	1,430,408	14,241

City	Credit Union	Total	Total	A.L.L.	Investments	Other	Total	Reserves	Current
		Assets	Loans			Assets	Savings		Liabilities
Oconomowoc	La Belle Employees'	168,829	104,542	3,200	1,248	66,239	138,880	29,948	1
La Crosse	La Crosse Area Postal	3,293,722	1,905,488	7,467	530,765	864,936	2,984,235	293,951	15,536
La Crosse	La Crosse-Burlington	3,825,733	2,642,195	21,573	37,535	1,167,576	2,952,392	836,027	37,314
Cudahy	Ladish Community	13,928,713	9,143,991	135,013	2,506,215	2,413,520	11,100,099	2,707,067	121,547
Superior	Lake Superior Refinery	742,990	551,706	2,472	8,703	185,053	588,735	153,633	622
Mercer	Lakeland Community	382,323	223,919	6,180	0	164,584	322,480	59,649	194
Oak Creek	Lakeside	9,332,984	6,167,882	61,636	966,401	2,260,337	7,842,690	1,475,318	14,976
Neenah	Lakeview	50,237,199	32,901,923	249,958	5,957,752	11,627,482	44,296,091	5,699,348	241,760
Rib Lake	Lakewood	8,051,530	3,341,980	51,782	3,202,194	1,559,138	6,880,925	1,162,416	8,189
New Berlin	Landmark	697,912,163	476,508,836	2,561,124	53,543,485	170,420,966	605,624,149	55,265,023	37,022,991
New Holstein	La-Tec	45,180,949	33,150,760	91,872	6,105,768	6,016,293	40,408,954	4,257,872	514,123
Kenosha	Leblanc Employees	386,468	101,374	21,367	177,985	128,476	327,307	57,439	1,722
West Allis	LifeTime	24,999,520	20,427,863	107,426	1,330,689	3,348,394	23,072,506	1,858,187	68,827
Wausau	M. E. Employees	7,508,941	6,052,849	8,299	548,580	915,811	6,224,830	1,240,086	44,025
Madison	M. G. & E.	3,591,858	2,097,713	18,897	32,359	1,480,683	3,130,689	405,428	55,741
Madison	Madison Fire Department	3,429,183	2,409,930	13,962	327,736	705,479	2,954,577	475,426	-820
Madison	Madison News	6,769,118	4,276,603	19,402	1,532,914	979,003	5,913,007	822,023	34,088
Madison	Madison V. A. Employees'	2,388,024	1,625,042	13,620	18,565	758,037	1,947,374	434,313	6,337
Manitowoc	Manitowoc County Employees	2,114,914	634,892	13,454	616,272	877,204	1,775,515	339,175	224
Wausau	Maple Hill	7,027,606	4,809,885	20,541	43,760	2,194,502	6,289,835	709,976	27,795
Wausau	Marathon County Employees	9,854,600	8,807,628	78,624	69,826	1,055,770	8,530,879	1,190,932	132,789
Rothschild	Marathon Rothschild	24,921,911	13,464,009	81,315	5,559,505	5,979,712	20,046,215	4,795,776	79,920
Fond du Lac	Marine	148,579,933	93,793,969	809,623	41,181,867	14,413,720	131,583,327	16,572,333	424,273
Manitowoc	Marinette County Employees	10,993,059	9,567,601	65,050	295,226	1,195,282	9,920,924	1,011,383	60,752
Manitowoc	Maritime	6,634,342	4,181,304	11,099	1,203,659	1,260,478	5,969,654	655,161	9,527
Marshfield	Marshfield Medical Center	27,569,889	21,086,290	16,939	879,432	5,621,106	25,381,575	2,102,610	85,704
Madison	MATC	2,900,848	1,635,162	6,333	342,530	929,489	2,354,521	536,121	10,206
Racine	MCU Financial Center	29,261,354	20,778,125	293,043	5,463,015	3,313,257	26,027,093	2,767,829	466,432
Sheboygan Falls	Meadowland	5,718,900	4,149,079	24,994	338,906	1,255,909	5,113,066	596,164	9,670
Sheboygan	Medical Empls.	2,076,417	1,641,239	13,124	115,529	332,773	1,812,380	260,841	3,196
Wisconsin Rapids	Members' Advantage	45,640,346	33,933,759	414,796	342,183	11,779,200	39,177,509	6,149,320	313,517
Madison	Members First	8,629,823	8,134,296	99,562	201,450	393,639	7,834,751	773,441	21,631
Neenah	Menasha Corporation Employees	5,560,149	4,525,229	65,778	132,883	967,815	4,675,675	873,865	10,609
Menasha	Menasha Employees	9,164,968	4,387,203	43,503	3,905,505	915,763	8,177,555	966,355	21,058
Superior	Metro	29,428,384	18,041,188	120,721	9,034,758	2,473,159	25,693,278	3,654,565	80,541
Appleton	Miller Electric	13,602,507	11,351,716	25,000	1,393,752	882,039	11,161,766	2,021,675	419,066
Cudahy	Milwaukee Metropolitan	117,597,520	84,394,087	456,547	5,321,878	28,338,102	97,273,860	16,544,911	3,778,749
Racine	Modine Employees	2,526,973	1,525,371	13,898	473,794	541,706	2,187,780	334,021	5,172
Green Bay	Moore Employees	2,852,835	2,266,805	47,253	472,645	160,638	2,471,716	372,699	8,420
Beloit	Municipal	10,580,181	6,010,888	58,759	3,546,400	1,081,652	9,280,035	1,252,061	48,085
Eau Claire	Municipal Employees'	625,350	534,937	3,763	4,837	89,339	485,817	139,533	0
Oconto Falls	N.E.W.	40,313,332	31,099,563	235,588	4,351,477	5,097,880	35,708,688	4,303,140	301,504
Neenah	Neenah Foundry	10,339,342	8,113,997	103,283	1,093,560	1,235,068	8,741,414	1,566,041	31,887
Nekoosa	Nekoosa	14,495,593	9,909,060	45,607	3,131,357	1,500,783	10,875,794	3,579,635	40,164
Milwaukee	New Covenant Missionary Bapt. Church	221,900	179,766	1,799	1,628	42,305	200,885	18,711	2,304
Niagara	Niagara Area	58,278,021	40,314,358	310,976	11,921,152	6,353,487	50,940,121	6,950,879	387,021
Green Bay	Northern Paper Mills	22,371,015	13,115,173	44,198	4,855,432	4,444,608	18,947,302	3,365,566	58,147
La Crosse	Northern States Employees	1,749,446	616,785	28,335	761,976	399,020	1,506,726	242,727	-7
Milwaukee	Northwestern Mutual	48,801,475	25,705,898	65,924	18,019,906	5,141,595	42,552,990	6,143,664	104,821
Park Falls	Northwoods Community	40,319,044	30,783,106	92,095	5,872,882	3,755,151	33,182,212	6,529,180	607,652
Oakdale	Oakdale	27,788,812	23,679,607	132,991	704,085	3,538,111	24,812,805	2,865,517	110,490
Oshkosh	Oshkosh Central	20,032,398	15,359,613	80,270	1,163,686	3,589,369	18,126,469	1,774,891	131,038
Oshkosh	Oshkosh Community	9,342,247	7,822,957	51,590	69,693	1,501,187	8,378,447	917,415	46,385
Oshkosh	Oshkosh Postal Employees	3,490,095	2,769,541	4,809	132,685	592,678	3,165,672	316,101	8,322
Oshkosh	Oshkosh Telco	3,165,884	2,201,156	10,125	525,943	448,910	2,517,751	636,235	11,898
Oshkosh	Oshkosh Truck	12,859,387	6,714,089	31,323	4,900,227	1,276,394	10,717,633	2,131,175	10,579
Milwaukee	Our Lady of Good Hope	1,243,609	532,351	7,260	431,992	286,526	1,032,100	208,466	3,043
Green Bay	P. C. M. Employees	69,990,671	58,734,112	218,973	1,794,254	9,681,278	61,581,523	8,347,034	62,114
Merrill	Park City	77,629,794	62,268,401	329,766	9,728,371	5,962,788	63,578,320	11,392,975	2,658,499
Janesville	Parker Community	67,239,174	51,546,236	270,128	4,126,679	11,836,387	60,188,040	6,647,167	403,967
Strum	Partners	13,862,504	10,631,512	83,525	87,216	3,227,301	12,728,470	1,047,124	86,910
Cudahy	Peoples	13,089,786	8,637,694	74,978	100,210	4,426,860	11,548,131	1,522,158	19,497
Medford	Peoples Choice	16,147,490	12,412,520	223,712	1,540,596	2,418,086	14,307,464	1,807,452	32,574
Green Bay	Pioneer	176,162,054	145,326,372	1,156,081	11,805,706	20,186,057	155,355,507	18,130,803	2,675,744
Oshkosh	Pluswood Group	2,332,938	1,570,392	24,518	290,219	496,845	2,007,614	319,645	5,679
Stevens Point	Point Plus	29,023,075	22,543,831	107,321	1,376,066	5,210,499	24,624,819	4,291,571	106,685

City	Credit Union	Total	Total	A.L.L.	Investments	Other	Total	Reserves	Current
		Assets	Loans			Assets	Savings		Liabilities
Green Bay	Police	1,145,247	910,211	9,222	7,609	236,649	1,022,667	120,275	2,305
Sheboygan	Police	617,870	474,006	1,144	3,538	141,470	561,122	56,748	0
Port Edwards	Port	25,372,138	16,110,270	89,292	6,065,631	3,285,529	22,160,942	3,149,579	61,617
Madison	Post Office	27,197,827	14,562,303	112,497	6,694,250	6,053,771	20,850,798	6,302,937	44,092
Beloit	Postal	349,537	242,320	12,871	18,819	101,269	272,264	76,910	363
Prentice	Price	24,099,309	13,611,456	53,649	6,362,366	4,179,136	21,537,223	2,524,842	37,244
Menasha	Prospera	110,933,522	89,097,567	364,283	4,127,074	18,073,164	97,089,994	8,940,272	4,903,256
Evansville	Pruden	411,857	268,916	2,726	3,300	142,367	330,231	80,960	666
Wausau	Public Service	8,852,860	5,473,417	10,278	2,734,625	655,096	6,790,156	2,056,171	6,533
Marinette	Public Service	3,108,057	791,506	36,000	2,056,324	296,227	2,711,421	396,636	0
Kewaunee	Public Service	1,052,470	749,995	5,313	6,259	301,529	921,634	129,694	1,142
Racine	Racine Municipal Employees	9,013,439	6,201,517	34,127	1,310,653	1,535,396	7,614,539	1,362,492	36,408
Racine	Racine Police	2,837,914	1,866,878	11,140	23,685	958,491	2,324,891	490,117	22,906
Lake Tomahawk	Rainbow	570,491	328,410	9,007	3,494	247,594	509,515	60,676	300
Wisconsin Rapids	Rapids Municipal	4,942,360	4,706,540	14,293	40,041	210,072	4,103,238	799,686	39,436
Rio	Rio	477,613	246,548	4,276	108,049	127,292	323,043	154,414	156
Rhineland	Ripco	50,797,063	25,404,610	132,375	21,167,441	4,357,387	44,517,575	6,078,721	200,767
Ripon	Ripon Community	15,597,255	9,079,435	111,263	3,439,994	3,189,089	14,268,918	1,305,242	23,095
La Crosse	River City Community	8,328,286	6,389,662	19,139	65,123	1,892,640	7,039,903	1,237,262	51,121
Two Rivers	RiverWood	16,227,023	13,260,613	41,533	616,633	2,391,310	14,916,639	1,282,907	27,477
Janesville	Rock County Employees	2,081,865	1,175,871	9,414	214,856	700,552	1,705,455	308,851	67,559
Platteville	Rountree	7,391,736	4,310,972	26,816	2,722,198	385,382	6,490,800	860,505	40,431
Eau Claire	Royal	589,410,630	505,417,820	4,207,548	22,409,799	65,790,559	505,956,209	59,952,680	23,501,741
Eau Claire	Sacred Heart Hospital Employees	3,494,321	2,195,434	7,453	621,982	684,358	2,987,996	481,747	24,578
Baraboo	Sauk County Employees	443,052	336,195	12,902	19,509	100,250	395,318	46,411	1,323
Green Bay	Schneider Community	12,567,382	9,358,911	80,331	1,394,158	1,894,644	10,520,779	2,000,500	46,103
Superior	School Employes	2,002,836	1,415,394	15,543	420,617	182,368	1,719,290	278,758	4,788
Stevens Point	Sentry	49,403,551	27,013,086	61,085	19,353,801	3,097,749	42,658,505	6,513,657	231,389
Green Bay	Service	9,722,447	5,659,350	32,958	3,537,661	558,394	7,801,559	1,908,127	12,761
Shawano	Shawano Paper Mills Employees	1,830,246	1,258,270	3,004	12,724	562,256	1,450,783	378,195	1,268
Sheboygan	Sheboygan Area	26,770,350	17,298,352	94,014	5,534,245	4,031,767	23,052,256	3,129,898	588,196
Manitowoc	Shipbuilders	25,927,076	22,174,601	33,153	435,860	3,349,768	22,746,854	3,128,696	51,526
Two Rivers	Shoreline	62,494,429	35,723,711	233,012	20,942,602	6,061,128	54,266,149	5,913,129	2,315,151
Kenosha	Southern Lakes	52,459,856	27,412,034	168,741	21,555,580	3,660,983	47,108,187	5,103,896	247,773
Fond du Lac	St. Agnes Empls.	2,967,009	1,746,489	4,025	18,389	1,206,156	2,587,357	378,916	736
Appleton	St. Elizabeth Empls.	3,223,447	1,521,326	6,404	730,990	977,535	2,768,245	445,447	9,755
Madison	St. Marys & Affiliates	16,264,866	10,303,945	71,946	4,679,972	1,352,895	14,413,307	1,812,978	38,581
Green Bay	St. Mary's Hospital	2,872,976	2,108,907	23,983	463,025	325,027	2,580,755	291,057	1,164
Sheboygan	St. Nicholas	836,562	629,173	3,467	4,852	206,004	721,367	114,674	521
Manitowoc	St. Paul's Parish	132,586	54,887	5,925	0	83,624	107,701	24,885	0
Delavan	Sta-Rite Employees	1,849,125	1,332,205	10,610	12,446	515,084	1,483,587	367,513	-1,975
Milwaukee	State Central	65,597,180	51,672,533	227,334	550,130	13,601,851	54,845,012	11,237,195	-485,027
Jefferson	Stoppenbach	1,327,897	942,228	20,894	109,671	296,892	1,000,971	319,912	7,014
Stoughton	Stoughton U. S. Rubber Employees	767,311	242,499	8,019	444,669	88,162	551,555	211,853	3,903
Madison	Summit	519,788,368	355,680,928	3,564,441	113,552,504	54,119,377	469,144,309	45,183,379	5,460,680
Superior	Superior Community	99,195,765	74,757,839	528,854	15,002,582	9,964,198	87,433,410	11,170,934	591,421
Superior	Superior Municipal Employees	3,472,611	2,750,499	14,182	22,880	713,414	3,048,181	397,764	26,666
Superior	Superior Postal Employes	351,782	296,226	1,184	2,707	54,033	310,422	41,360	0
Medford	Taylor	31,617,211	21,303,711	52,274	6,557,614	3,808,160	26,140,081	5,381,517	95,613
Janesville	TCU 579	1,873,978	1,289,425	3,496	13,669	574,380	1,506,642	342,744	24,592
Beloit	Teachers	14,170,014	6,670,708	49,626	5,538,445	2,010,487	11,970,327	2,181,199	18,488
Neenah	The Labor	1,286,088	1,085,862	10,356	124,630	85,952	1,159,265	119,089	7,734
Marshfield	Thorogood	7,659,891	6,451,720	126,271	166,402	1,168,040	7,079,878	556,671	23,342
Tomah	Tomah Area	28,619,404	23,568,670	71,624	1,327,358	3,795,000	25,989,204	2,553,059	77,141
Wausau	Tower	39,297,973	31,249,370	259,680	1,774,128	6,534,155	35,171,903	3,911,749	214,321
Neenah	Tri City Transportation	942,051	661,491	15,877	26,712	269,725	810,792	125,668	5,591
Janesville	TRICO	3,341,898	2,315,297	18,782	225,118	820,265	2,875,328	461,299	5,271
Marinette	Tri-County	19,215,117	13,440,263	117,160	1,444,541	4,447,473	16,132,577	3,012,220	70,320
Madison	Truax	5,593,083	2,641,903	10,000	1,512,645	1,448,535	4,672,915	871,752	48,416
Two Rivers	Two Rivers Community	7,907,227	3,302,466	5,340	3,062,988	1,547,113	6,047,370	1,856,981	2,876
Neenah	U. S. Paper Mills	1,658,490	1,171,437	8,706	353,036	142,723	1,466,436	187,060	4,994
Madison	U. W. Employees	11,721,201	6,026,139	56,206	4,439,730	1,311,538	9,422,800	2,246,548	51,853
Milwaukee	Ukrainian	158,972	55,485	5,653	75,680	33,460	109,988	48,846	138
Kaukauna	Unison	105,714,485	84,967,432	513,165	3,219,453	18,040,765	90,994,641	12,212,754	2,507,090
Beaver Dam	United	578,615	530,984	9,552	4,081	53,102	413,933	163,227	1,455
Manitowoc	UnitedOne	119,347,956	99,032,058	750,598	3,080,554	17,985,942	105,132,671	12,760,441	1,454,844
Green Bay	Unity	3,422,297	2,817,266	40,291	581,047	64,275	2,928,442	397,208	96,647
Madison	University of Wisconsin	592,245,776	405,808,039	1,515,980	33,011,391	154,942,326	519,273,533	51,002,409	21,969,834
Oshkosh	University of Wisconsin-Oshkosh	15,121,826	10,546,429	37,957	2,697,264	1,916,090	13,501,562	1,246,179	374,085

City	Credit Union	Total Assets	Total Loans	A.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Eau Claire	Utilities	6,596,981	2,412,121	38,931	3,750,853	472,938	5,982,703	612,979	1,291,291
Stevens Point	UW - S.P.	7,015,514	2,906,897	8,691	2,922,891	1,194,417	5,716,375	1,025,891	273,241
Chippewa Falls	Valley	15,591,743	9,974,607	111,039	4,706,199	1,021,976	13,531,217	1,930,618	129,901
Mosinee	Valley Communities	49,156,677	39,645,451	104,908	3,814,445	5,801,689	39,751,196	9,104,336	301,141
Neenah	Valley Health	8,345,943	4,671,113	13,504	1,624,147	2,064,187	7,428,206	924,668	-6,931
Milwaukee	Veterans Administration	10,938,667	7,771,430	31,415	2,470,363	728,289	9,624,404	1,212,658	101,601
Eagle River	Vilas	14,460,951	9,830,318	69,762	631,216	4,069,179	13,094,936	1,326,526	39,481
Cudahy	Viliter	365,644	150,286	6,616	2,359	219,615	285,115	78,162	2,361
Madison	W. F. B. Employees	447,337	208,757	2,068	210,746	29,902	335,616	111,202	511
Oshkosh	W. P. S.	1,518,456	681,130	9,825	230,083	617,068	1,278,906	238,804	741
Waupun	W. S. P.	3,462,092	2,107,594	26,616	320,712	1,060,402	3,151,938	309,899	251
Merrill	Ward Paper Company Employees	1,174,467	585,228	37,950	392,539	234,650	566,888	605,394	2,181
Superior	Water-Light	1,126,053	791,247	14,553	10,127	339,232	953,997	170,805	1,251
Waukesha	Waukesha Federal	840,656	813,263	17,214	7,229	37,378	694,573	139,621	6,461
Wausau	Wausau City Employees	3,413,541	1,985,181	6,867	994,269	440,958	3,016,896	387,137	9,501
Wausau	Wausau Insurance Employees	136,834,277	104,564,727	544,248	15,586,006	17,227,792	110,763,747	13,687,163	12,383,361
Wausau	Wausau Postal Employees	6,595,474	5,265,165	23,239	536,973	816,575	5,390,746	1,141,232	63,491
Wauwatosa	Wauwatosa	27,684,909	23,939,330	200,376	234,173	3,711,782	25,403,768	2,222,634	58,501
Madison	Webcrafters Employes'	2,333,379	921,074	19,863	20,071	1,412,097	1,437,913	888,050	7,411
Fond du Lac	Wells Empls.	338,134	107,531	6,080	102,483	134,200	227,262	110,462	411
Westby	Westby Co-op	124,703,576	101,537,677	1,628,440	13,606,965	11,187,374	106,510,051	15,242,317	2,951,201
Menomonie	WESTconsin	353,013,966	275,025,082	2,049,059	2,508,093	77,529,850	315,859,297	35,988,731	1,165,931
Butler	Western States Envelope	1,600,752	724,391	8,442	311,027	573,776	1,316,707	281,341	2,701
Winnebago	Winnebago	9,409,073	6,825,868	47,316	1,269,896	1,360,625	8,261,254	1,132,266	15,551
Oshkosh	Winnebago County Employees	30,437,942	22,135,751	93,665	184,940	8,210,916	27,597,014	2,761,808	79,121
Wales	Wis. Boys School - Wales	425,821	277,367	19,512	0	167,966	346,441	79,253	121
Manitowoc	Wisconsin Aluminum Foundry Employees	476,927	191,491	8,584	0	294,020	371,345	105,582	0
Madison	Wisconsin Education Association	20,068,046	14,351,258	52,120	4,506,599	1,262,309	17,978,823	1,842,098	247,121
Ogema	Wisconsin Heights	644,890	613,922	23,363	0	54,331	566,732	74,723	3,431
Milwaukee	Wisconsin Latvian, Inc.	2,309,023	1,460,044	17,134	605,095	261,018	2,035,373	266,069	7,581
Milwaukee	Wisconsin Lutheran High School Conference	1,008,332	461,805	9,000	6,803	548,724	923,628	81,331	3,371
Green Bay	Wisconsin Medical	5,725,056	3,929,684	17,575	336,760	1,476,187	5,149,320	573,256	2,481
Appleton	Wisconsin's Media	2,722,489	2,594,043	35,726	30,049	134,123	2,217,253	300,533	204,701
West Allis	Wiscor	13,506,469	10,052,396	39,616	258,869	3,234,820	11,906,625	1,552,041	47,801
New London	Wolf River	4,611,890	4,041,248	79,663	35,688	614,617	3,966,575	515,726	129,581
Wisconsin Rapids	Wood County Employees	1,248,723	588,875	15,148	400,000	274,996	1,116,997	130,998	721
Stevens Point	Worzalla Publishing Empls.	1,672,594	588,626	13,511	287,947	809,532	1,426,598	241,465	4,531