



State of Wisconsin Office of Credit Unions Bulletin

Year-End 2007

Jim Doyle, Governor

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Financial Performance Comments

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This bulletin highlights the 2007 financial performance for Wisconsin's state-chartered credit unions. At year-end 2007, there were 260 state-chartered credit unions, two federal credit unions and a corporate credit union serving Wisconsin citizens. The key financial indicators are noted below:

Assets grew \$887 million for a growth rate of 5.72 percent. Total assets as of December 31, 2007 were \$16.5 billion.

Net worth increased by \$102 million, an increase of 5.92 percent. Total net worth at year-end was \$1.9 billion, a ratio to assets of 11.19 percent.

Earnings increased from \$107 million in 2006 to \$113 million in 2007. The net income ratio for 2007 remained steady at 0.70 percent compared with 0.70 percent in 2006. The 2007 operating expense ratio was 3.65 percent, a slight increase from 3.62 percent in 2006.

Loans increased \$615 million during 2007 to a total of \$13.3 billion, an increase of 4.87 percent over 2006. Savings grew slightly more rapidly than loans during 2007, so the loan to savings ratio declined to 95.90 percent compared to 96.66 percent in 2006. Delinquent loans as a percentage of total loans increased from 1.09 percent in 2006 to 1.27 percent in 2007. Provisions for loan loss expense increased slightly from 0.28 percent in 2006 to 0.31 in 2007.

Savings increased by \$730 million for a growth rate of 5.57 percent over 2006. Total member savings were \$13.9 billion at year-end 2007.

Wisconsin's credit unions are healthy and continue to perform well based on the information reported at year-end 2007.

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Additional information regarding credit union consolidations/liquidations, name changes, historical data on Wisconsin state-chartered credit unions, a listing of the credit unions at year-end 2007 and the December 31, 2007 Statement of Financial Condition for Corporate Central Credit Union are included in this bulletin.

Miscellaneous Call Report Information

The Office of Credit Unions (OCU) reminds all credit unions to submit a copy of their balance sheet and income statement with each quarterly call report.

If, after the submission of the call report, you discover that a change needs to be made, please contact our office and we will amend the call report for you.

Questions should be directed to OCU by calling (608) 261-9543.

Home Mortgage Disclosure Reporting

Credit unions subject to the Home Mortgage Disclosure Act (HMDA) requirements for 2007 must submit loan/application register (LAR) data to the Federal Reserve Board (FRB) by March 1, 2008.

Noting that date in Regulatory Alert, #08-RA-02, the National Credit Union Administration (NCUA) also warned of the possible consequences of a late filing.

A credit union must file HMDA data in 2008 if it meets these three criteria:

- Had total assets as of December 31, 2006 that exceeded \$37 million, a threshold established by the FRB;
- Has a home or branch office in a metropolitan statistical area (MSA); and
- During 2007, originated at least one home purchase loan or a refinance of a home purchase loan secured by a first lien on a one-to-four-family dwelling.

In its alert, the NCUA stated it anticipates that every credit union that is required to report 2007 HMDA data will provide a readable transmission file to the FRB by the March 1, 2008 deadline.

Following March 1st, the FRB will provide a list of delinquent filers to the NCUA and credit unions appearing on this list could become subject to civil money penalty assessments.

For additional information, please refer to the NCUA Regulatory Alerts #08-RA-01 and #08-RA-02 (available at www.ncua.gov).

Real Estate Tax Payment Tracking Required

Wisconsin Administrative Code DFI-CU 54 states that evidence of the status of the payment of real estate taxes will be maintained for every loan secured by real estate. This requirement applies to subordinate mortgages as well as first mortgages. In this time of declining home values, unpaid real estate taxes can rapidly erode a lender's equity position and we expect credit unions to monitor all of their real estate loans.

Flood Determinations Required

Credit unions must obtain the Flood Plain Determination Report and proof of flood insurance, if required, *before* the loan proceeds are distributed. Examiners will note post-dated flood determinations or insurance as exceptions in the exam reports.

IRS 990 – Return of Organization Exempt from Income Tax

Effective with the 2007 tax year, the Office of Credit Unions (OCU) will no longer file a consolidated group return. Each credit union will be responsible for filing IRS Form 990 by May 15. The form may be obtained at www.irs.gov.

Credit union officials must ensure that internal reporting systems are in place to collect and report relevant data to properly complete this report. Directors must ensure that appropriate personnel are either trained or contracted to accurately complete the tax returns (Form 990 and Form 990-T, if applicable.) Credit union should consult knowledgeable professionals such as certified public accountants, tax consultants or attorneys skilled in this area. In addition, credit unions may consult the Wisconsin Credit Union League or the OCU with questions.

Accounting Change for Credit Union Mergers

The FASB has stated that FAS 141R, *Business Combinations: Applying the Acquisition Method*, will be effective for annual periods beginning after December 15, 2008. For calendar year entities, the pronouncement will apply to 2009 credit union merger transactions and will require use of purchase accounting. The pooling-of-interests accounting method will no longer be an acceptable accounting method.

This change is expected to create challenges for credit unions as they will be required to identify the fair value of assets and liabilities — including goodwill and intangible assets — of an acquired institution. In subsequent years, any goodwill or intangible assets recognized in a merger will need to be evaluated for impairment, consistent with FAS 142, *Accounting for the Impairment or Disposal of Long-Lived Assets*. Implementation of the purchase method was set after the definition of net worth was amended to include the retained earnings of both merging credit unions for the purpose of determining regulatory capital under the prompt corrective action provisions.

**COMPARISON STATEMENTS OF CONDITION
OF WISCONSIN CREDIT UNIONS
DECEMBER 31, 2007 and DECEMBER 31, 2006**

	<u>December 31, 2007</u>		<u>December 31, 2006</u>		<u>Decrease</u>	<u>% Change</u>
Number of Credit Unions	260		267		-7	-2.6%
	<u>AMOUNT</u>	<u>% OF ASSETS</u>	<u>AMOUNT</u>	<u>% OF ASSETS</u>		
ASSETS						
Personal Loans	4,780,768,463	28.9%	4,724,734,135	30.2%	56,034,328	1.2%
Real Estate Loans	<u>8,547,967,431</u>	51.7%	<u>7,989,646,313</u>	51.0%	<u>558,321,118</u>	7.0%
Total Loans	13,328,735,894	80.6%	12,714,380,448	81.2%	614,355,446	4.8%
Allowance for Loan Losses	<u>94,691,648</u>	0.6%	<u>82,421,745</u>	0.5%	<u>12,269,903</u>	14.9%
Net Loans	13,234,044,246	80.0%	12,631,958,703	80.7%	602,085,543	4.8%
Cash	1,023,277,316	6.2%	910,959,335	5.8%	112,317,981	12.3%
Investments	1,330,249,006	8.0%	1,212,348,147	7.7%	117,900,859	9.7%
Fixed Assets	508,761,921	3.1%	469,530,560	3.0%	39,231,361	8.4%
Other Assets	<u>446,993,102</u>	2.7%	<u>431,435,098</u>	2.8%	<u>15,558,004</u>	3.6%
TOTAL ASSETS	<u><u>16,543,325,591</u></u>	100.0%	<u><u>15,656,231,843</u></u>	100.0%	<u><u>887,093,748</u></u>	5.7%
LIABILITIES						
Regular Shares	2,952,021,110	17.8%	3,099,145,641	19.8%	-147,124,531	-4.7%
Share Drafts	1,876,362,931	11.3%	1,862,950,314	11.9%	13,412,617	0.7%
Other Shares & Deposits	<u>9,124,983,365</u>	55.2%	<u>8,261,003,389</u>	52.8%	<u>863,979,976</u>	10.5%
Total Savings	13,953,367,406	84.3%	13,223,099,344	84.5%	730,268,062	5.5%
Notes and Accounts Pay.	746,981,229	4.5%	688,305,740	4.4%	58,675,489	8.5%
Regular Reserve	709,606,512	4.3%	683,946,383	4.4%	25,660,129	3.8%
Other Reserves	<u>1,133,370,444</u>	6.9%	<u>1,060,880,376</u>	6.8%	<u>72,490,068</u>	6.8%
TOTAL LIABILITIES	<u><u>16,543,325,591</u></u>	100.0%	<u><u>15,656,231,843</u></u>	100.0%	<u><u>887,093,748</u></u>	5.7%

Note: Some small statistical errors may occur due to rounding.

**COMPARISON STATEMENTS OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIODS ENDING DECEMBER 31, 2007 AND DECEMBER 31, 2006**

	2007	% OF AVERAGE ASSETS	2006	% OF AVERAGE ASSETS
	<u>AMOUNT</u>		<u>AMOUNT</u>	
INCOME				
Interest on Loans	885,735,618	5.50%	801,465,029	5.26%
Less: Interest Refunds	<u>1,989,145</u>	<u>0.01%</u>	<u>1,584,937</u>	<u>0.01%</u>
Net Interest Income	883,746,473	5.49%	799,880,092	5.25%
Income on Investments	100,615,735	0.63%	76,732,795	0.50%
Other Income	<u>212,579,874</u>	<u>1.32%</u>	<u>191,135,299</u>	<u>1.25%</u>
TOTAL OPERATING INCOME	1,196,942,082	7.44%	1,067,748,186	7.01%
ADMINISTRATIVE EXPENSES				
Employee Costs	309,132,928	1.92%	290,027,370	1.90%
Travel and Conference	7,977,538	0.05%	7,260,189	0.05%
Office Occupancy	39,565,334	0.25%	36,316,529	0.24%
General Operations	112,971,118	0.70%	107,754,446	0.71%
Education and Promotion	24,063,142	0.15%	23,057,088	0.15%
Loan Servicing	37,068,205	0.23%	33,949,777	0.22%
Professional Services	38,016,622	0.24%	34,893,427	0.23%
Member Insurance	2,295,026	0.01%	2,387,806	0.02%
Operating Fees	2,454,010	0.02%	2,273,826	0.01%
Other Operational Expenses	<u>14,191,436</u>	<u>0.09%</u>	<u>12,773,077</u>	<u>0.08%</u>
TOTAL ADMINISTRATIVE	587,735,359	3.65%	550,693,535	3.62%
Provision for Loan Loss	<u>52,083,813</u>	<u>0.32%</u>	<u>43,345,669</u>	<u>0.28%</u>
TOTAL OPERATING EXPENSES	639,819,172	3.97%	594,039,204	3.90%
COST OF ACQUISITION OF FUNDS				
Dividends Paid on Savings	426,113,571	2.65%	343,903,000	2.26%
Interest on Borrowed Funds	<u>22,519,010</u>	<u>0.14%</u>	<u>28,543,096</u>	<u>0.19%</u>
TOTAL COST OF FUNDS	<u>448,632,581</u>	<u>2.79%</u>	<u>372,446,096</u>	<u>2.45%</u>
TOTAL EXPENSES	1,088,451,753	6.76%	966,485,300	6.35%
NET OPERATING INCOME	108,490,329	0.67%	101,262,886	0.66%
NON-OPERATING INCOME	<u>4,417,330</u>	<u>0.03%</u>	<u>5,407,159</u>	<u>0.04%</u>
NET INCOME	112,907,659	0.70%	106,670,045	0.70%

Note: Some small statistical errors may occur due to rounding.

**SIGNIFICANT OPERATIONAL RATIOS
FOR THE PERIOD ENDING DECEMBER 31, 2007**

Peer Groups by Assets	\$ 2,000,001- <\$2,000,000	\$ 10,000,001- \$10,000,000	\$ 50,000,001- \$50,000,000	\$100,000,001- \$100,000,000	\$500,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	57	56	87	24	27	9	260
CAPITAL ADEQUACY							
Net Worth/Total Assets	23.36%	17.50%	13.56%	12.58%	11.14%	9.92%	11.19%
Net Worth/PCA Optional Total Assets	23.36%	17.50%	13.56%	12.58%	11.14%	9.95%	11.21%
Total Delinquency/Net Worth	8.12%	5.96%	6.85%	8.53%	12.04%	8.20%	9.17%
Solvency Evaluation	130.69%	121.39%	115.97%	114.62%	113.35%	111.58%	113.21%
Classified Assets/Net Worth	6.13%	3.84%	3.97%	5.62%	5.76%	4.96%	5.11%
ASSET QUALITY							
Delinquent Loans/Loans	2.96%	1.49%	1.25%	1.45%	1.64%	0.97%	1.27%
Net Charge Offs/Avg. Loans	0.41%	0.22%	0.30%	0.39%	0.32%	0.30%	0.31%
Fair Value/Amortized Cost for HTM	100.00%	100.01%	100.10%	100.85%	98.60%	100.07%	99.82%
Accumulated Unrealized Gains or Losses on AFS/Amortized Cost AFS	0.00%	-0.80%	0.38%	-0.12%	-0.34%	-0.24%	-0.22%
Delinquent Loans/Assets	1.90%	1.04%	0.93%	1.07%	1.34%	0.81%	1.03%
EARNINGS (to Average Assets)							
Return on Average Assets	0.45%	0.60%	0.70%	0.32%	0.55%	0.90%	0.70%
Gross Income	6.14%	6.60%	7.31%	7.25%	7.45%	7.56%	7.44%
Yield on Average Loans	6.72%	6.81%	7.07%	6.82%	6.76%	6.73%	6.79%
Yield on Average Investments	4.73%	4.67%	4.89%	5.03%	4.87%	4.77%	4.85%
Fee & Other Op. Income	0.19%	0.54%	1.08%	1.19%	1.36%	1.43%	1.32%
Cost of Funds	1.62%	1.76%	2.15%	2.52%	2.79%	3.08%	2.79%
Net Margin	4.52%	4.84%	5.16%	4.73%	4.65%	4.47%	4.65%
Operating Exp. (less PLL)	3.78%	4.02%	4.24%	3.87%	3.80%	3.31%	3.65%
PLL	0.31%	0.22%	0.23%	0.56%	0.35%	0.28%	0.32%
Net Interest Margin	4.33%	4.30%	4.08%	3.54%	3.29%	3.05%	3.33%
Operating Exp./Gross Income	61.50%	60.94%	57.98%	53.33%	51.06%	43.80%	49.10%
Fixed Assets+FRA's**/Assets	0.26%	1.53%	3.00%	3.44%	3.61%	2.72%	3.08%
Net Operating Expense	3.72%	3.64%	3.47%	3.08%	2.94%	2.52%	2.85%
ASSET-LIABILITY MANAGEMENT							
Net Long Term Assets/Assets	2.24%	14.55%	16.05%	20.63%	33.09%	30.92%	28.34%
Shares/Savings+Borrowings	86.23%	57.59%	36.56%	23.97%	19.96%	14.28%	20.63%
Loans/Savings	84.32%	86.09%	88.03%	88.09%	99.17%	98.07%	95.90%
Loans/Assets	64.18%	69.96%	74.51%	74.20%	81.73%	83.43%	80.57%
Cash + ST Invest./Assets	32.63%	22.27%	15.54%	13.18%	8.31%	8.53%	10.12%
Shares, Deposits & Borrowings/Earning Assets	76.47%	85.25%	92.05%	92.51%	94.58%	94.20%	93.66%
Shares + Drafts/Savings+Borrowings	87.25%	66.85%	50.96%	38.35%	31.88%	26.66%	33.23%
Borrowings/Shares & Net Worth	0.11%	0.14%	0.94%	1.13%	5.39%	3.99%	3.65%

**Foreclosed and Repossessed Assets

**SIGNIFICANT OPERATIONAL RATIOS
FOR THE PERIOD ENDING DECEMBER 31, 2007**

Peer Groups by Assets	\$ 2,000,001- <\$2,000,000	\$ 10,000,001- \$10,000,000	\$ 50,000,001- \$50,000,000	\$100,000,001- \$100,000,000	\$500,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	57	56	87	24	27	9	260
OTHER RATIOS							
Net Worth Growth	1.99%	3.53%	5.16%	2.17%	5.07%	8.30%	5.92%
Savings Growth	-5.21%	-0.86%	3.64%	3.40%	3.82%	8.26%	5.57%
Loan Growth	-3.65%	-2.19%	1.29%	-1.10%	2.94%	8.89%	4.87%
Asset Growth	-3.56%	-0.41%	3.29%	2.83%	4.19%	8.59%	5.72%
Investment Growth	0.79%	-4.87%	6.06%	24.04%	12.46%	10.53%	11.28%
Investments/Assets	14.68%	18.31%	12.44%	14.69%	7.31%	5.36%	8.04%
Employee Cost/Gross Inc.	30.81%	33.20%	29.16%	27.69%	27.06%	23.31%	25.83%
Employee Cost/ Avg. Assets	1.89%	2.19%	2.13%	2.01%	2.01%	1.76%	1.92%
Average Loan Balance	\$6,633	\$8,331	\$9,849	\$11,250	\$12,906	\$10,958	\$11,306
Average Savings Balance	\$1,845	\$2,430	\$2,716	\$3,247	\$3,464	\$3,937	\$3,473

Note: Some small statistical errors may occur due to rounding.

**SIGNIFICANT OPERATIONAL RATIOS
FOR ALL WISCONSIN CREDIT UNIONS
2002-2007**

	2002	2003	2004	2005	2006	2007
Number of Credit Unions	308	298	287	280	267	260
CAPITAL ADEQUACY						
Net Worth/Total Assets	10.82%	10.90%	11.08%	11.12%	11.17%	11.19%
Total Delinquency/Net Worth	7.46%	7.28%	6.38%	7.65%	7.91%	9.17%
Solvency Evaluation	112.48%	112.62%	113.04%	113.22%	113.20%	113.21%
Classified Assets/Net Worth	4.49%	4.62%	4.52%	4.81%	4.71%	5.11%
ASSET QUALITY						
Delinquent Loans/Loans	1.10%	1.05%	0.89%	1.05%	1.09%	1.27%
Net Charge Offs/Avg. Loans	0.29%	0.31%	0.30%	0.30%	0.31%	0.31%
EARNINGS (to Average Assets)						
Return on Average Assets	1.19%	1.07%	0.94%	0.91%	0.70%	0.70%
Net Operating Expense	2.91%	2.88%	2.80%	2.86%	2.84%	2.85%
Fixed Assets+FRA's**/Assets	2.49%	2.54%	2.71%	3.03%	3.00%	3.08%
Gross Income	7.36%	6.67%	6.09%	6.48%	7.01%	7.44%
Cost of Funds	2.20%	1.61%	1.32%	1.75%	2.45%	2.79%
Operating Exp. (less PLL)	3.71%	3.72%	3.58%	3.64%	3.62%	3.65%
Net Interest Margin	3.89%	3.65%	3.60%	3.51%	3.31%	3.33%
PLL	0.28%	0.29%	0.27%	0.29%	0.28%	0.32%
ASSET-LIABILITY MANAGEMENT						
Net Long Term Assets/Assets	19.91%	24.44%	26.41%	25.10%	26.32%	28.34%
Shares/Savings+Borrowings	29.89%	30.20%	29.28%	26.04%	22.82%	20.63%
Loans/Savings	84.25%	87.62%	93.49%	97.67%	96.66%	95.90%
Loans/Assets	73.14%	75.49%	79.07%	81.28%	81.21%	80.57%
Cash + ST Invest./Assets	14.50%	11.55%	9.14%	8.72%	9.79%	10.12%
OTHER RATIOS						
Savings Growth	9.56%	8.74%	5.26%	6.89%	6.62%	5.57%
Net Worth Growth	11.46%	10.31%	8.92%	8.62%	6.26%	5.92%
Loan Growth	3.98%	13.01%	12.23%	11.21%	5.66%	4.87%
Asset Growth	10.45%	9.49%	7.14%	8.19%	5.75%	5.72%
Investments/Assets	19.02%	18.69%	15.08%	12.62%	7.74%	8.04%
Employee Cost/Gross Inc.	26.61%	29.77%	31.35%	29.75%	27.16%	25.83%
Employee Cost/ Avg. Assets	1.96%	1.98%	1.91%	1.93%	1.90%	1.92%
Average Loan Balance	\$8,507	\$9,314	\$10,003	\$10,565	\$11,030	\$11,306
Average Savings Balance	\$2,908	\$3,112	\$3,209	\$3,260	\$3,386	\$3,473

****Foreclosed and Repossessed Assets**

Note: Some small statistical errors may occur due to rounding.

**ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME
FOR THE PERIOD ENDING DECEMBER 31, 2007**

Peer Groups by Assets	\$ 2,000,001- <\$2,000,000	\$ 10,000,001- \$10,000,000	\$ 50,000,001- \$50,000,000	\$ 100,000,001- \$100,000,000	\$ 500,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	57	56	87	24	27	9	260
OPERATING INCOME							
Interest on Loans	70.27%	73.10%	73.10%	71.18%	74.63%	74.49%	74.00%
Less: Interest Refunds	0.04%	0.24%	0.24%	0.05%	0.02%	0.27%	0.17%
Income on Investments	26.71%	18.93%	12.36%	12.43%	7.05%	6.87%	8.41%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
Fee Income	0.95%	5.83%	10.46%	10.77%	11.62%	10.49%	10.77%
Other Operating Income	<u>2.11%</u>	<u>2.37%</u>	<u>4.33%</u>	<u>5.67%</u>	<u>6.70%</u>	<u>8.42%</u>	<u>6.99%</u>
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OPERATING EXPENSES							
Employee Costs	30.81%	33.20%	29.16%	27.69%	27.06%	23.31%	25.83%
Travel and Conference	1.34%	0.74%	0.91%	0.80%	0.88%	0.41%	0.67%
Office Occupancy	2.06%	3.22%	4.12%	3.52%	3.56%	2.86%	3.31%
General Operations	11.57%	12.56%	11.06%	11.00%	10.13%	8.02%	9.44%
Education and Promotion	0.68%	0.90%	2.06%	2.08%	2.14%	1.94%	2.01%
Loan Servicing	1.31%	1.74%	2.97%	2.37%	3.34%	3.19%	3.10%
Professional Services	4.13%	4.02%	5.16%	4.13%	2.40%	2.93%	3.18%
Member Insurance	4.17%	1.25%	0.39%	0.16%	0.17%	0.10%	0.19%
Operating Fees	1.00%	0.44%	0.27%	0.21%	0.21%	0.17%	0.21%
Miscellaneous	<u>4.45%</u>	<u>2.87%</u>	<u>1.88%</u>	<u>1.37%</u>	<u>1.18%</u>	<u>0.87%</u>	<u>1.19%</u>
TOTAL ADMINISTRATIVE	61.50%	60.94%	57.98%	53.33%	51.06%	43.80%	49.10%
Provision for Loan Loss	<u>5.13%</u>	<u>3.26%</u>	<u>3.17%</u>	<u>7.75%</u>	<u>4.74%</u>	<u>3.68%</u>	<u>4.35%</u>
TOTAL OPERATING EXPENSE	66.63%	64.21%	61.14%	61.08%	55.80%	47.48%	53.45%
COST OF FUNDS							
Interest on Borrowed Funds	0.16%	0.25%	0.54%	0.68%	3.10%	1.73%	1.88%
Dividends on Savings	<u>26.25%</u>	<u>26.41%</u>	<u>28.85%</u>	<u>34.08%</u>	<u>34.41%</u>	<u>39.05%</u>	<u>35.60%</u>
TOTAL COST OF FUNDS	26.41%	26.66%	29.38%	34.76%	37.51%	40.78%	37.48%
NET INCOME FROM OPERATIONS	6.96%	9.14%	9.48%	4.16%	6.69%	11.74%	9.06%
NON-OPERATING GAIN/LOSS	<u>0.36%</u>	<u>-0.03%</u>	<u>0.06%</u>	<u>0.29%</u>	<u>0.74%</u>	<u>0.22%</u>	<u>0.37%</u>
ADJUSTED NET INCOME	7.32%	9.11%	9.54%	4.45%	7.43%	11.96%	9.43%

Note: Some small statistical errors may occur due to rounding.

**ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS
FOR THE PERIOD ENDING DECEMBER 31, 2007**

Peer Groups by Assets	\$ 2,000,001- <\$2,000,000	\$ 10,000,001- \$10,000,000	\$ 50,000,001- \$50,000,000	\$100,000,001- \$100,000,000	\$500,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	57	56	87	24	27	9	260
OPERATING INCOME							
Interest on Loans	4.32%	4.82%	5.34%	5.16%	5.56%	5.63%	5.50%
Less: Interest Refunds	0.00%	0.02%	0.02%	0.00%	0.00%	0.02%	0.01%
Income on Investments	1.64%	1.25%	0.90%	0.90%	0.53%	0.52%	0.63%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.06%	0.38%	0.76%	0.78%	0.87%	0.79%	0.80%
Other Operating Income	<u>0.13%</u>	<u>0.16%</u>	<u>0.32%</u>	<u>0.41%</u>	<u>0.50%</u>	<u>0.64%</u>	<u>0.52%</u>
TOTAL INCOME	6.14%	6.60%	7.31%	7.25%	7.45%	7.56%	7.44%
OPERATING EXPENSES							
Employee Costs	1.89%	2.19%	2.13%	2.01%	2.01%	1.76%	1.92%
Travel and Conference	0.08%	0.05%	0.07%	0.06%	0.07%	0.03%	0.05%
Office Occupancy	0.13%	0.21%	0.30%	0.26%	0.27%	0.22%	0.25%
General Operations	0.71%	0.83%	0.81%	0.80%	0.75%	0.61%	0.70%
Education and Promotion	0.04%	0.06%	0.15%	0.15%	0.16%	0.15%	0.15%
Loan Servicing	0.08%	0.11%	0.22%	0.17%	0.25%	0.24%	0.23%
Professional Services	0.25%	0.27%	0.38%	0.30%	0.18%	0.22%	0.24%
Member Insurance	0.26%	0.08%	0.03%	0.01%	0.01%	0.01%	0.01%
Operating Fees	0.06%	0.03%	0.02%	0.02%	0.02%	0.01%	0.02%
Miscellaneous	<u>0.27%</u>	<u>0.19%</u>	<u>0.14%</u>	<u>0.10%</u>	<u>0.09%</u>	<u>0.07%</u>	<u>0.09%</u>
TOTAL ADMINISTRATIVE	3.78%	4.02%	4.24%	3.87%	3.80%	3.31%	3.65%
Provision for Loan Loss	<u>0.31%</u>	<u>0.22%</u>	<u>0.23%</u>	<u>0.56%</u>	<u>0.35%</u>	<u>0.28%</u>	<u>0.32%</u>
TOTAL OPERATING EXPENSE	4.09%	4.24%	4.47%	4.43%	4.15%	3.59%	3.97%
COST OF FUNDS							
Interest on Borrowed Funds	0.01%	0.02%	0.04%	0.05%	0.23%	0.13%	0.14%
Dividends on Savings	<u>1.61%</u>	<u>1.74%</u>	<u>2.11%</u>	<u>2.47%</u>	<u>2.56%</u>	<u>2.95%</u>	<u>2.65%</u>
TOTAL COST OF FUNDS	1.62%	1.76%	2.15%	2.52%	2.79%	3.08%	2.79%
NET INCOME FROM OPERATIONS	0.43%	0.60%	0.69%	0.30%	0.50%	0.89%	0.67%
NON-OPERATING GAIN/LOSS	<u>0.02%</u>	<u>0.00%</u>	<u>0.00%</u>	<u>0.02%</u>	<u>0.05%</u>	<u>0.02%</u>	<u>0.03%</u>
ADJUSTED NET INCOME	0.45%	0.60%	0.70%	0.32%	0.55%	0.90%	0.70%

Note: Some small statistical errors may occur due to rounding.

**LOAN DELINQUENCY
PERIOD ENDING DECEMBER 31, 2007**

Peer Groups by Assets	<\$2,000,000	\$ 2,000,001- \$10,000,000	\$ 10,000,001- \$50,000,000	\$50,000,001- \$100,000,000	\$100,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	57	56	87	24	27	9	260
Loan Delinquency Ratios							
2 - 6 Months Delinquent	1.57%	0.79%	0.84%	0.84%	1.03%	0.57%	0.78%
6 - 12 Months Delinquent	0.82%	0.42%	0.26%	0.42%	0.37%	0.24%	0.31%
Over 12 Months Delinquent	<u>0.56%</u>	<u>0.29%</u>	<u>0.14%</u>	<u>0.19%</u>	<u>0.24%</u>	<u>0.17%</u>	<u>0.19%</u>
Total Delinquent Loans	2.96%	1.49%	1.25%	1.45%	1.64%	0.97%	1.27%
Loan Loss Ratio	0.41%	0.22%	0.30%	0.39%	0.32%	0.30%	0.31%

**ANALYSIS OF LOANS BY TYPE
PERIOD ENDING DECEMBER 31, 2007**

Number of Credit Unions	57	56	87	24	27	9	260
Loan Types							
Credit Card Loans	0.72%	1.23%	2.60%	1.97%	2.58%	4.63%	3.44%
Unsecured Loans	11.21%	6.16%	3.52%	2.41%	1.88%	2.07%	2.30%
New Auto Loans	25.84%	15.13%	8.41%	6.96%	5.04%	5.91%	6.21%
Used Auto Loans	40.35%	28.15%	20.21%	18.63%	15.89%	12.47%	15.32%
First Mortgages	5.25%	24.68%	40.75%	43.96%	50.25%	44.62%	45.49%
Other Real Estate	9.11%	17.86%	17.09%	17.72%	15.50%	21.47%	18.64%
Leases	0.00%	0.00%	0.02%	0.11%	0.00%	0.00%	0.01%
All Other Loans	<u>7.52%</u>	<u>6.81%</u>	<u>7.40%</u>	<u>8.24%</u>	<u>8.86%</u>	<u>8.82%</u>	<u>8.58%</u>
Total Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Real Estate Loan Detail (as a percent of loans)							
First Mortgage - Fixed > 15 yrs.	0.00%	3.02%	3.35%	1.75%	4.51%	3.01%	3.40%
First Mortgage - Fixed - 15 yrs. Or less	0.60%	7.97%	6.25%	10.62%	8.45%	7.81%	8.08%
First Mortgage - Balloon/Hybrid - > 5 yrs.	0.38%	3.40%	1.95%	5.28%	4.53%	3.84%	3.96%
First Mortgage - Balloon/Hybrid - 5 yrs. Or less	3.92%	9.36%	21.27%	14.10%	18.74%	14.53%	16.49%
First Mortgage - Other Fixed Rate	0.31%	0.00%	0.48%	1.70%	0.41%	0.62%	0.63%
First Mortgage - Adjustable - 1 year or less	0.00%	0.29%	1.68%	4.66%	4.61%	3.08%	3.50%
First Mortgage - Adjustable - > 1 year	0.05%	0.63%	5.76%	5.84%	8.99%	11.72%	9.43%
Other - Closed End Fixed	4.25%	14.25%	10.27%	10.13%	7.30%	11.36%	9.86%
Other - Closed End Adjustable	2.69%	1.13%	3.04%	1.46%	1.87%	1.02%	1.57%
Other - Open End Adjustable	0.12%	2.13%	3.20%	6.00%	6.14%	9.09%	7.06%
Other - Open-End Fixed	0.00%	0.34%	0.00%	0.09%	0.06%	0.01%	0.04%
Other	2.06%	0.01%	0.59%	0.05%	0.13%	0.00%	0.12%
Total Real Estate (as a percent of loans)	14.37%	42.53%	57.84%	61.68%	65.75%	66.09%	64.13%
Total Real Estate (as a percent of assets)	9.22%	29.76%	43.10%	45.76%	53.74%	55.14%	51.67%

*This page does not include loans Held for Sale

Note: Some small statistical errors may occur due to rounding.

**ANALYSIS OF SAVINGS BY TYPE
PERIOD ENDING DECEMBER 31, 2007**

Peer Groups by Assets	\$ 2,000,001- <\$2,000,000	\$ 10,000,001- \$10,000,000	\$ 50,000,001- \$50,000,000	\$100,000,001- \$100,000,000	\$500,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	57	56	87	24	27	9	260
Share Drafts	1.12%	9.72%	14.74%	14.72%	13.21%	13.18%	13.45%
Regular Shares	86.26%	57.24%	36.78%	24.13%	20.62%	14.67%	21.16%
Money Market Shares	0.86%	4.74%	10.21%	19.16%	19.13%	28.76%	22.02%
Share Certificates	10.85%	22.73%	29.58%	32.16%	36.99%	35.57%	34.62%
IRA Accounts	0.82%	4.47%	8.24%	8.07%	8.97%	7.49%	8.03%
All Other Shares	<u>0.10%</u>	<u>1.10%</u>	<u>0.45%</u>	<u>1.77%</u>	<u>1.07%</u>	<u>0.32%</u>	<u>0.73%</u>
Total Shares	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**ANALYSIS OF INVESTMENTS BY TYPE
PERIOD ENDING DECEMBER 31, 2007**

Peer Groups by Assets	\$ 2,000,001- <\$2,000,000	\$ 10,000,001- \$10,000,000	\$ 50,000,001- \$50,000,000	\$100,000,001- \$100,000,000	\$500,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	57	56	87	24	27	9	260
Trading Securities	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.02%
Available for Sale Securities	0.00%	0.73%	10.69%	12.75%	31.72%	45.20%	26.74%
Held-to-Maturity Securities	0.02%	4.22%	2.57%	11.33%	7.07%	2.24%	5.41%
Commercial Banks, S&L's, and Mutual Savings Banks	47.22%	46.79%	51.61%	33.22%	10.19%	3.31%	22.02%
Credit Unions	6.36%	11.87%	5.48%	3.92%	0.61%	0.33%	2.56%
Corporate Credit Unions	46.32%	35.98%	29.07%	38.14%	44.89%	44.87%	40.27%
Other Investments	<u>0.07%</u>	<u>0.41%</u>	<u>0.57%</u>	<u>0.64%</u>	<u>5.46%</u>	<u>4.04%</u>	<u>2.98%</u>
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Note: Some small statistical errors may occur due to rounding.

2007 Credit Union Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
1/1/2007	Alliance	Pewaukee	Prime Financial	Cudahy
5/1/2007	Oshkosh Telco	Oshkosh	Oshkosh Central	Oshkosh
6/30/2007	Belle City	Racine	Landmark	New Berlin
7/1/2007	Catholic Community	Racine	Southern Lakes	Kenosha
9/30/2007	Journal	Milwaukee	Summit	Madison

2007 Credit Union Out-of-State Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
7/1/2007	Rountree	Platteville	Dupaco Community	Dubuque, Iowa

2007 Credit Union Liquidations

Liquidation Date	Credit Union	Location
3/21/2007	Diocesan Clergy	Green Bay

2007 Credit Union Name Changes

Location	Former Name	New Name	Effective Date
Superior	Superior Community	Superior Choice	3/1/2007
New Holstein	La-Tec	Premier Financial	4/12/2007
Superior	Holy Assumption Parish	Catholic	5/14/2007
Milwaukee	Holy Redeemer	Southeastern Wisconsin Catholic	8/1/2007
Eau Claire	Municipal Employees & Teachers	MET	10/10/2007
Milwaukee	EMSBLA	Empower	10/29/2007
Wauwatosa	Wauwatosa	Focus	11/12/2007

**Historical Data of Wisconsin State Chartered Credit Unions
Number of Charters, Members and 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	1,0660,292	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 – 2000	2	46	340	1,918,729	9,425,906,926
2001 – 2005	2	62	280	2,047,031	14,805,292,195
2006	0	13	267	2,086,700	15,656,231,843
2007	0	7	260	2,083,319	16,543,325,591

**CORPORATE CENTRAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
DECEMBER 31, 2007**

ASSETS

Cash	\$145,490,524
Investments:	
U.S. Government Securities	\$0
Collateralized Mortgage Obligations.....	\$116,565,027
U.S. Central Credit Obligations	\$1,144,367,489
Asset-Backed Securities	\$242,396,882
Tri-Party Repurchase Agreements	\$0
Other Investments	<u>\$447,983</u>
Total Investments.....	\$1,503,777,381
Loans	\$267,003,296
Land and Building.....	\$2,686,867
Other Fixed Assets	\$176,571
Receivables and Other Assets	<u>\$14,165,477</u>
Total Assets	\$1,933,300,116

LIABILITIES AND EQUITY

Accounts Payable and Other Liabilities	\$47,388,028
Notes Payable	\$326,028,834
Commercial Paper.....	\$96,988,675
Accrued Dividends and Interest Payable	\$5,131,038
Member Shares and Certificates of Deposit	\$1,393,263,869
Regular Reserve	\$17,636,836
Other Reserves	<u>\$46,862,836</u>
Total Liabilities and Equity	\$1,933,300,116

**STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 2007**

INCOME

Income from Investments	\$73,131,804
Income from Loans	\$11,829,645
Other Income	<u>\$6,624,598</u>
Total Income	\$91,586,047

EXPENSES

Administrative Expenses	\$8,024,401
Cost of Funds	<u>\$78,674,319</u>
Total Expenses.....	\$86,698,720
Net Income	\$4,887,327
Plus: Non-Operating Gain.....	\$104,295
Net Income	\$4,991,622

City	Credit Union	Total Assets	Total Loans	A.L.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Ripon	"Golden Rule" Community	18,015,560	14,930,589	98,051	578,667	2,604,355	16,371,570	1,540,789	103,201
Waukesha	1st Class Express	1,135,936	1,115,753	15,374	7,972	27,585	957,312	171,756	6,868
Sparta	1st Community	74,370,678	59,060,190	82,652	6,228,774	9,164,366	66,787,843	7,175,810	407,025
Kenosha	A M Community	107,208,419	78,222,001	251,645	10,421,217	18,816,846	88,744,351	13,849,271	4,614,797
Milwaukee	A-B	44,917,398	38,033,138	262,895	5,419,200	1,727,955	35,305,237	6,325,020	3,287,141
Milwaukee	Air Tech	3,708,773	1,716,343	28,186	1,415,441	605,175	3,105,301	592,547	10,925
West Allis	ALLCO	57,330,419	51,507,253	5,066,380	1,923,732	8,965,814	54,466,145	2,021,658	842,616
Waukesha	Alloy Employees	435,148	179,300	5,904	0	261,752	263,448	170,663	1,037
Milwaukee	American	24,893,835	18,950,608	217,912	3,570,781	2,590,358	20,395,120	4,279,846	218,869
West Allis	AppleTree	86,032,273	66,613,536	341,432	14,229,840	5,530,329	70,591,262	14,395,199	1,045,812
Arcadia	Arcadia	46,667,536	37,386,405	122,812	4,252,074	5,151,869	41,686,017	4,447,162	534,357
Athens	Athens Area	18,248,682	6,556,428	41,422	8,828,711	2,904,965	15,083,413	3,129,982	35,287
Milwaukee	Aurora	31,177,800	25,210,696	48,870	1,263,987	4,751,987	23,222,632	3,805,191	4,149,977
Waterloo	Avestar	14,697,168	13,741,119	134,055	94,329	995,775	12,446,924	1,358,081	1,092,163
Peshtigo	Badger	13,726,689	12,173,661	102,168	277,439	1,377,757	11,408,313	2,271,857	46,519
Madison	Badger Campus	11,062,537	6,926,000	47,497	3,281,746	902,288	8,538,494	2,450,105	73,938
Milwaukee	Badger Meter	11,568,522	1,411,923	9,219	9,584,939	580,879	8,695,483	2,856,977	16,062
Neenah	Badger-Globe	35,582,263	25,826,372	218,769	7,284,281	2,690,379	30,751,232	4,796,689	34,342
Evansville	Baker Employees	181,375	127,093	3,956	1,709	56,529	122,397	58,327	651
Baraboo	Baraboo Municipal Employees	1,703,491	1,006,300	11,136	258,193	450,134	1,252,579	396,326	54,586
Marinette	Bay Shore	18,764,184	13,802,998	126,415	3,105,481	1,982,120	15,083,512	3,576,627	104,045
Brillion	Best Advantage	51,673,247	46,863,363	323,733	422,370	4,711,247	42,714,705	4,859,680	4,098,862
Janesville	Blackhawk Community	288,027,497	235,813,273	1,757,596	21,668,548	32,303,272	261,443,955	24,831,820	1,751,722
Brantwood	Brantwood	3,276,386	2,702,777	75,879	523,865	125,623	2,838,619	434,725	3,042
Milwaukee	Brewery	29,147,343	26,608,918	616,750	1,043,006	2,112,169	23,140,788	5,859,110	147,445
Brokaw	Brokaw	39,738,533	38,482,409	214,905	3,845,969	7,625,060	35,487,010	4,045,420	206,103
Green Bay	Brown County Employees	19,690,646	15,847,185	44,186	2,646,846	1,240,801	16,513,892	3,167,748	9,006
Oconomowoc	Brownberry	578,729	383,451	9,905	4,617	200,566	482,169	94,883	1,677
Wisconsin Rapids	Bull's Eye	101,214,284	69,839,066	1,040,368	19,975,823	12,439,763	90,408,525	10,006,633	799,126
Kimberly	Capital	295,950,893	232,090,968	638,721	28,148,439	36,350,207	244,476,057	48,663,542	2,811,294
Superior	Catholic	720,293	514,787	10,260	131,130	84,636	474,477	244,166	1,650
Marshfield	Central City	93,531,554	62,127,854	298,902	23,405,132	8,297,470	82,082,737	11,145,118	303,699
Plover	Central Wisconsin	20,568,809	16,597,155	24,180	844,981	3,150,853	17,118,638	3,398,174	51,997
Oshkosh	CitizensFirst	320,072,582	272,562,906	2,574,454	19,638,262	30,445,866	267,250,800	35,079,305	17,742,477
Milwaukee	Cleaver-Brooks	1,250,602	738,786	19,956	9,827	521,945	829,157	419,515	1,930
Wausau	Cloverbelt	129,311,002	114,341,805	315,000	5,374,759	9,909,438	110,836,007	17,126,312	1,348,683
La Crosse	Community	103,901,917	90,999,567	761,567	1,158,871	12,505,046	86,495,005	10,182,046	7,224,866
Appleton	Community First	947,213,372	814,599,095	2,861,170	17,348,006	118,127,441	853,074,500	89,044,517	5,094,355
Neenah	CONE	17,877,980	15,256,503	20,124	2,197,905	443,696	14,950,924	2,295,850	631,206
Wausau	Connexus	208,425,771	173,247,760	1,443,995	19,049,388	17,572,618	151,316,873	20,098,147	37,010,751
Black River Falls	Co-op	165,387,693	136,552,339	974,086	16,273,835	13,535,605	145,805,707	19,145,497	436,489
Racine	Co-operative	18,729,737	15,444,736	122,120	757,686	2,649,435	15,597,841	3,010,061	121,835
Cornell	Cornell Teachers	387,442	238,251	8,057	2,909	154,339	279,474	107,336	632
Kenosha	County	9,545,563	7,417,933	25,373	1,190,953	962,050	7,893,463	1,640,712	11,388
Jefferson	County - City	17,098,194	13,527,386	30,357	1,621,609	1,979,556	15,235,711	1,802,337	60,146
Antigo	CoVantage	599,131,359	469,651,370	1,716,088	78,318,693	52,877,384	529,435,102	68,295,265	1,400,992
Fond du Lac	Credit Union One	4,085,033	2,221,205	23,317	1,196,060	691,085	3,281,289	798,353	5,391
Milwaukee	CTK	233,817	50,370	126	45,000	138,573	212,012	21,635	170
Cudahy	Cudahy-Southshore	13,968,426	10,532,438	47,014	2,178,791	1,304,211	12,628,944	1,260,574	78,908
Green Bay	CW	2,262,038	1,786,103	60,589	319,365	217,159	1,625,034	636,116	888
La Crosse	Dairyland Power	11,144,984	8,872,755	71,863	1,368,753	975,339	8,998,017	2,109,566	37,401
Madison	Dane County	98,334,028	71,943,038	389,955	18,300,577	8,480,368	85,407,446	9,634,351	3,292,231
Milwaukee	Dings Employees	219,513	37,856	9,730	0	191,387	162,974	56,539	0
Beaver Dam	Dodge Central	35,786,409	26,612,572	184,912	3,606,305	5,752,444	30,774,280	4,568,265	443,864
Superior	Douglas County	3,310,531	2,337,495	30,318	674,442	328,912	2,683,349	616,841	10,341
Eau Claire	Eau Claire Postal	1,703,646	1,380,589	39,754	13,495	349,316	1,295,947	400,588	7,111
Eau Claire	Eau Claire Press	620,285	525,307	19,349	4,778	109,549	497,960	121,400	925
Janesville	Educational Employees	8,781,324	5,104,210	24,713	2,563,918	1,137,909	7,179,442	1,563,675	38,207
Racine	Educators	897,353,529	732,367,395	3,392,538	21,103,671	147,275,001	779,551,432	101,834,477	15,967,620
Milwaukee	Empower	129,374,086	89,151,144	306,310	36,947,045	3,582,207	75,110,995	20,214,196	34,048,895
Elm Grove	Enterprise	31,511,463	23,219,229	309,132	3,458,956	5,142,410	25,909,991	5,176,051	425,421
Neenah	Evergreen	22,237,023	18,498,713	85,720	367,324	3,456,706	18,893,454	2,826,472	517,097
Madison	F. P. L.	705,229	586,576	12,716	70,903	60,466	621,243	81,233	2,753
Milwaukee	Federated Family	11,221,195	6,565,934	62,320	1,966,403	2,751,178	9,709,522	1,336,113	175,560
Green Bay	Fire Department	5,910,184	4,559,548	84,025	758,514	676,147	5,449,104	455,863	5,217
Superior	Fire Department	1,370,750	965,906	8,579	308,936	104,487	1,081,488	286,044	3,218
La Crosse	Firefighters	41,741,993	36,870,864	150,811	292,173	4,729,767	36,300,019	5,231,776	210,198
Oak Creek	First	9,886,247	5,943,922	72,031	1,564,351	2,450,005	8,052,327	1,804,095	29,825
Beloit	First American	153,279,751	130,245,230	1,436,172	10,801,776	13,668,917	131,584,352	11,894,617	9,800,782
Marshfield	First Choice	22,670,360	12,791,563	155,762	7,504,020	2,530,539	18,952,245	3,535,750	182,365
Beloit	First Community CU of Beloit	53,616,781	49,028,783	355,458	376,957	4,566,499	46,026,500	6,709,321	880,960
Elm Grove	First Security	34,290,789	21,234,538	95,259	7,642,234	5,509,276	31,305,700	2,699,727	285,362
Milwaukee	First Service	29,130,609	22,135,757	193,812	889,652	6,299,012	24,696,732	4,041,944	391,933
Menomonee Falls	Focus	36,598,754	31,440,832	501,829	262,853	5,396,898	27,714,361	3,766,715	5,117,678

City	Credit Union	Total Assets	Total Loans	A.L.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Fond du Lac	Fond du Lac	30,409,129	21,054,939	163,249	5,254,029	4,263,410	26,829,747	3,544,854	34,528
Fort Atkinson	Fort Community	121,206,271	90,908,851	1,043,309	12,695,766	18,644,963	101,483,013	18,924,362	798,896
Niagara	Forward Financial	65,327,835	56,542,114	387,805	4,432,523	4,741,003	52,122,420	7,462,239	5,743,176
Appleton	Fox Communities	644,855,841	545,323,937	2,447,873	13,691,455	88,288,322	441,799,613	64,764,430	138,291,798
La Crosse	Franciscan Skemp	15,460,474	12,627,576	37,599	203,961	2,666,536	13,747,222	1,607,632	105,620
Sheboygan	Fresh Brands	3,967,937	2,781,823	6,347	469,565	722,896	2,961,131	1,002,161	4,645
Green Bay	G B C I	1,844,726	1,446,553	36,022	14,611	419,584	1,390,154	447,198	7,374
Gilman	Gilman Area	1,715,348	776,849	20,240	795,000	163,739	1,426,194	277,308	11,846
West Bend	Glacier Hills	64,809,538	52,923,819	388,103	1,986,665	10,287,157	55,505,315	7,321,287	1,982,936
La Crosse	Governmental Employees	34,122,488	31,564,692	114,515	578,633	2,093,678	30,113,018	3,452,266	557,204
Madison	Great Wisconsin	410,006,127	340,292,569	2,595,730	37,223,429	35,085,859	355,909,196	40,910,677	13,186,254
Milwaukee	Greater Galilee Baptist	183,422	117,095	7,266	2,549	71,044	162,237	21,185	0
West Allis	Greater Milwaukee	12,696,100	8,885,337	14,569	1,696,100	2,129,232	10,451,080	2,214,869	30,151
Green Bay	Green Bay Central	7,166,695	5,974,121	119,953	618,032	694,495	6,397,231	768,856	608
West Milwaukee	Guardian	275,337,344	214,665,011	1,016,259	19,715,130	41,973,462	201,406,114	22,683,742	51,247,488
La Crosse	Gundersen Lutheran	23,680,347	18,468,047	50,000	3,324,658	1,937,642	20,287,310	3,323,793	69,244
Green Bay	Harbor	87,977,010	77,051,229	296,569	1,822,014	9,400,336	75,655,784	11,681,532	639,694
Hayward	Hayward Community	44,749,538	28,453,682	152,790	14,017,310	2,431,336	39,485,328	5,000,141	264,069
Oshkosh	Health Care	10,473,690	8,170,156	24,222	1,485,691	842,065	9,537,393	919,121	17,176
Madison	Heartland	140,658,925	124,275,643	651,535	1,044,483	15,990,334	116,104,125	13,931,982	10,622,818
Madison	Heritage	140,039,314	101,516,353	751,077	22,435,303	16,838,735	114,425,600	23,124,576	2,489,138
Cornell	Holy Cross	598,270	243,330	13,401	127,676	240,665	479,662	118,158	450
Manitowoc	Holy Family Memorial	7,397,160	5,948,763	29,096	648,106	829,387	6,290,174	1,053,647	53,339
Milwaukee	Holy Redeemer Community CU of SE Wisconsin	1,345,956	109,999	7,880	0	1,243,837	1,183,719	150,893	11,344
Racine	Horizon	19,234,035	12,108,019	99,080	4,326,631	2,898,465	15,404,656	3,713,469	115,910
Green Bay	Horizon Community	29,331,647	24,944,523	62,872	229,870	4,220,126	23,341,583	5,749,583	240,481
Spooner	Indianhead	33,137,882	20,907,682	152,188	3,182,964	9,199,424	29,528,768	3,514,985	94,129
Hurley	Iron County Community	10,139,797	7,751,775	339,859	69,121	2,658,760	8,250,657	1,866,145	22,995
Janesville	Janesville Municipal Employees	4,869,324	4,075,726	78,458	37,480	834,576	4,298,302	494,989	76,033
Fort Atkinson	Jones Dairy Farm Employees	2,815,173	2,156,357	31,435	329,358	360,893	2,144,384	667,591	3,198
Kenosha	Kenosha City Employees	8,571,341	3,087,524	36,048	4,918,658	601,207	7,273,592	1,279,019	18,730
Kenosha	Kenosha Police & Firemen's	8,507,812	3,221,931	62,755	4,936,010	412,626	5,610,218	2,889,865	7,729
Kenosha	Kenosha Postal Employees	1,700,576	915,936	471	363,189	421,922	1,385,052	310,070	5,454
Madison	Kilowatt	18,942,932	10,648,168	41,441	6,934,436	1,401,769	15,355,758	3,574,139	13,035
Neenah	KimCentral	51,142,037	24,601,147	335,115	13,546,105	13,329,900	37,849,756	12,155,709	1,136,572
Kohler	Kohler	215,862,287	189,147,899	704,794	3,156,722	24,262,460	194,964,385	19,491,598	1,406,304
South Milwaukee	Kyle Central	10,379,041	7,864,714	82,932	215,942	2,381,317	8,647,317	1,712,319	19,405
Oconomowoc	La Belle Employees'	176,444	131,145	3,200	1,474	47,025	143,876	32,567	1
La Crosse	La Crosse Area Postal	3,223,615	2,411,089	17,819	522,665	307,680	2,806,680	400,516	16,419
La Crosse	La Crosse-Burlington	4,785,486	2,877,047	24,955	534,523	1,398,871	3,796,383	967,270	21,833
Cudahy	Ladish Community	13,578,477	6,770,212	97,322	3,692,384	3,213,203	10,429,052	3,001,603	147,822
Superior	Lake Superior Refinery	779,734	544,242	5,813	106,160	135,145	590,197	187,294	2,243
Oak Creek	Lakeside	8,796,133	5,744,332	54,528	1,893,859	1,212,470	6,848,173	1,894,304	53,656
Neenah	Lakeview	75,245,201	56,388,588	467,114	9,058,267	10,265,460	66,733,408	7,811,683	700,110
Rib Lake	Lakewood	7,777,949	4,146,598	44,472	2,290,221	1,385,602	6,271,231	1,496,345	10,373
New Berlin	Landmark	1,109,237,407	943,929,645	5,027,794	23,258,490	147,077,066	986,548,916	81,854,991	40,833,500
West Allis	LifeTime	29,204,340	22,602,109	98,018	704,149	5,996,100	26,367,688	2,790,998	45,654
Wausau	M. E. Employees	8,354,862	7,117,217	17,263	658,241	596,667	6,652,439	1,649,446	52,977
Madison	M. G. & E.	2,901,473	2,328,803	16,563	22,240	566,993	2,431,707	452,745	17,021
Madison	Madison	25,496,034	13,217,621	144,585	10,489,245	1,933,753	22,292,256	3,009,705	194,073
Madison	Madison Fire Department	3,526,452	2,934,122	24,891	427,809	189,412	2,993,809	527,829	4,814
Madison	Madison News	6,594,418	4,503,281	36,237	1,340,224	787,150	5,542,846	1,028,920	22,652
Madison	Madison V. A. Employees'	2,461,884	1,529,554	22,003	92,935	861,398	2,029,655	425,927	6,302
Manitowoc	Manitowoc County Employees	1,625,311	1,038,714	34,354	366,787	254,164	1,224,682	400,232	397
Wausau	Maple Hill	8,169,166	6,693,981	45,595	59,746	1,461,034	7,096,721	1,008,546	63,899
Wausau	Marathon County Employees	15,440,364	13,948,575	99,991	104,918	1,486,862	13,061,407	1,985,030	393,927
Rothschild	Marathon Rothschild	21,882,915	10,809,164	99,549	6,838,733	4,334,567	16,628,308	5,093,812	160,795
Fond du Lac	Marine	318,844,722	231,923,265	2,014,223	22,185,275	66,750,405	278,498,730	31,260,633	9,085,359
Marinette	Marinette County Employees	12,754,248	9,268,220	266,407	1,024,502	2,727,933	11,348,423	1,393,455	12,370
Marshfield	Marshfield Medical Center	36,641,303	24,598,390	16,563	6,829,025	5,230,451	33,252,942	3,273,124	115,237
Madison	MATC	2,698,645	1,868,068	7,614	403,230	434,961	1,996,169	670,180	32,296
Racine	MCU Financial Center	28,640,399	22,582,288	113,439	2,114,102	4,057,448	24,973,057	3,304,260	363,082
Sheboygan Falls	Meadowland	7,126,429	5,699,367	47,362	746,734	727,690	6,349,723	753,583	23,123
Sheboygan	Medical Empls.	2,356,820	1,764,664	14,671	147,319	459,508	2,024,915	322,472	9,433
Wisconsin Rapids	Members' Advantage	58,133,350	41,729,806	569,969	8,684,716	8,288,797	48,936,060	8,782,237	415,053
Madison	Members First	15,494,290	14,590,969	135,264	106,547	932,038	13,605,020	1,424,659	464,611
Beaver Dam	Members Serving Members	237,774	174,192	1,709	1,862	63,429	191,449	45,352	973
Neenah	Members United	4,817,793	3,236,350	13,937	1,058,878	536,502	3,873,568	854,157	90,068
Neenah	Menasha Corporation Employees	4,747,965	3,840,323	47,661	38,413	916,890	3,782,430	965,757	-222
Menasha	Menasha Employees	10,632,428	4,927,088	39,395	4,607,632	1,137,103	9,108,143	1,469,000	55,285
Eau Claire	MET	7,421,216	5,371,615	78,481	1,085,559	1,042,523	5,710,992	1,689,541	20,683
Superior	Metro	33,486,466	22,935,165	364,459	5,720,686	5,195,074	29,407,222	3,956,561	122,683
Appleton	Miller Electric	20,516,359	16,233,851	127,598	643,326	3,766,780	17,768,469	2,518,491	229,399
Racine	Modine Employees	2,059,024	1,519,331	17,104	218,065	338,732	1,600,318	450,105	8,601

City	Credit Union	Total Assets	Total Loans	A.L.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Green Bay	Moore Employees	2,895,688	2,344,339	71,063	415,094	207,318	2,435,560	458,837	1,291
Beloit	Municipal	12,387,346	7,235,839	82,568	4,043,359	1,190,716	10,585,299	1,759,713	42,334
Oconto Falls	N.E.W.	45,190,556	39,679,138	260,949	1,140,161	4,632,206	38,106,846	6,897,907	185,803
Neenah	Neenah Foundry	11,853,783	8,423,609	149,946	1,743,340	1,836,780	9,763,110	1,906,407	184,266
Nekoosa	Nekoosa	16,763,069	11,128,647	34,291	4,316,676	1,352,037	12,141,297	4,534,038	87,734
Milwaukee	New Covenant Missionary Bapt. Church	216,606	194,926	12,996	1,437	33,239	183,865	32,741	0
Eagle River	Nicolet	16,843,047	14,354,968	78,921	618,110	1,948,890	15,191,299	1,617,165	34,583
Green Bay	Northern Paper Mills	19,667,619	14,953,789	65,704	4,010,646	768,888	15,735,312	3,899,049	33,258
La Crosse	Northern States Employees	1,467,221	626,602	28,335	617,262	251,692	1,217,929	249,292	0
Milwaukee	Northwestern Mutual	81,231,735	34,582,080	63,033	39,348,912	7,363,776	71,555,567	9,318,240	357,928
Park Falls	Northwoods Community	50,128,011	32,020,096	83,245	3,632,752	14,558,408	41,915,291	7,728,249	484,471
Oakdale	Oakdale	37,881,871	29,858,835	103,249	3,193,337	4,932,948	34,190,349	3,635,214	56,308
Oshkosh	Oshkosh Central	24,441,907	19,913,017	155,254	1,073,234	3,610,910	21,323,870	3,035,144	82,893
Oshkosh	Oshkosh Community	11,022,067	8,902,148	52,027	724,239	1,447,707	9,793,088	1,176,788	52,191
Oshkosh	Oshkosh Postal Employees	4,030,298	3,646,095	25,188	132,571	276,820	3,580,482	438,373	11,443
Oshkosh	Oshkosh Truck	10,380,996	6,905,267	52,537	2,215,077	1,313,189	7,962,850	2,397,064	21,082
Milwaukee	Our Lady of Good Hope	1,118,413	762,903	12,619	335,151	32,978	841,882	213,405	63,126
Green Bay	P. C. M. Employees	110,655,370	101,745,189	407,854	2,713,392	6,604,643	95,447,573	14,131,056	1,076,741
Merrill	Park City	98,181,047	81,092,180	716,568	7,423,138	10,382,297	83,894,808	13,965,286	320,953
Janesville	Parker Community	85,969,476	77,050,821	181,108	1,424,866	7,674,897	74,970,693	9,746,516	1,252,267
Strum	Partners	19,688,681	15,170,379	105,804	139,277	4,484,829	17,323,946	2,217,960	146,775
Cudahy	Peoples	12,198,484	9,880,084	49,611	86,565	2,281,446	10,536,284	1,650,189	12,011
Medford	Peoples Choice	15,632,593	10,063,067	100,929	3,721,034	1,949,421	13,186,455	2,423,686	22,452
Green Bay	Pioneer	336,329,625	291,788,989	1,713,438	17,146,325	29,107,749	247,980,456	33,988,631	54,360,538
Oshkosh	Pluswood Group	1,651,430	1,378,931	20,728	12,931	280,296	1,266,712	381,342	3,376
Stevens Point	Point Plus	35,309,375	29,843,277	125,716	1,271,955	4,319,859	28,997,092	5,589,189	723,094
Green Bay	Police	1,031,484	972,736	13,750	9,058	63,440	868,804	160,722	1,958
Sheboygan	Police	600,275	570,946	2,662	4,653	27,338	512,638	87,637	0
Madison	Post Office	39,394,913	27,121,395	273,898	1,484,881	11,062,535	32,362,455	7,007,617	24,841
Fond du Lac	Postal Credit Union of FDL	890,176	685,922	2,691	39,743	167,202	668,048	222,021	107
New Holstein	Premier Financial	52,991,346	38,859,984	148,329	8,035,652	6,244,039	47,235,071	5,191,966	564,309
Prentice	Price	27,390,809	13,981,289	41,615	6,931,731	6,519,404	24,095,299	3,253,832	41,678
Cudahy	Prime Financial	200,915,879	166,821,098	1,313,784	5,269,922	30,138,643	151,326,970	22,363,754	27,225,155
Appleton	Prospera	146,821,237	123,739,823	573,060	2,560,549	21,093,925	130,225,146	11,623,511	4,972,580
Wausau	Public Service	9,072,342	6,406,513	23,181	2,529,013	159,997	6,483,503	2,572,598	16,241
Marinette	Public Service	1,807,760	929,254	36,000	714,710	199,796	1,386,123	421,637	0
Kewaunee	Public Service	655,689	616,736	9,417	5,762	42,608	505,382	149,099	1,208
Racine	Racine Municipal Employees	9,760,825	6,148,985	20,682	2,883,172	749,350	8,026,063	1,694,535	40,227
Racine	Racine Police	1,963,295	1,280,525	25,456	517,388	190,838	1,437,193	509,535	16,567
Lake Tomahawk	Rainbow	574,773	336,276	13,500	4,178	247,819	497,091	77,382	300
Wisconsin Rapids	Rapids Municipal	7,850,743	6,989,324	35,060	58,142	838,337	6,480,885	1,261,451	108,407
Rio	Rio	330,544	187,407	14,949	97,463	60,623	186,839	143,549	156
Rhineland	Ripco	61,999,572	45,468,428	198,408	11,298,863	5,430,689	53,788,456	7,919,568	291,548
La Crosse	River City Community	9,376,820	7,044,029	21,864	1,064,871	1,289,784	7,881,658	1,455,910	39,252
Two Rivers	RiverWood-Maritime	23,887,519	17,976,606	113,784	2,753,531	3,271,166	21,139,018	2,694,420	54,081
Janesville	Rock County Employees	2,289,901	1,184,711	6,695	792,352	319,533	1,790,736	352,994	146,171
Eau Claire	Royal	832,424,086	749,933,815	8,394,618	15,882,549	75,002,340	690,640,378	88,437,318	53,346,390
Eau Claire	Sacred Heart Hospital Employees	3,606,941	2,637,711	35,824	528,250	476,804	2,943,163	658,210	5,568
Baraboo	Sauk County Employees	482,847	332,907	5,154	3,819	151,275	414,318	66,627	1,902
Green Bay	Schneider Community	13,441,905	10,652,564	189,064	1,785,629	1,192,776	10,903,013	2,452,524	86,368
Superior	School Employes	2,217,888	1,571,404	35,669	0	682,153	1,864,759	343,329	9,800
Stevens Point	Sentry	61,093,035	39,158,452	111,459	14,661,718	7,384,324	51,792,378	9,156,422	144,225
Green Bay	Service	10,339,330	7,239,313	43,622	2,455,505	688,134	7,981,118	2,325,028	33,184
Shawano	Shawano Paper Mills Employees	1,530,185	769,666	22,266	411,087	371,698	1,114,468	414,556	1,161
Sheboygan	Sheboygan Area	28,138,701	21,159,659	259,280	3,687,684	3,550,638	23,844,986	3,812,865	480,850
Manitowoc	Shipbuilders	45,423,240	38,020,298	156,159	304,951	7,254,510	37,655,788	4,640,765	3,126,687
Two Rivers	Shoreline	70,327,707	44,891,777	469,336	10,679,605	15,225,661	58,125,712	8,594,046	3,607,949
West Bend	Southeastern Wisconsin Catholic	346,967	215,962	5,046	0	136,051	272,251	73,216	1,500
Kenosha	Southern Lakes	63,377,795	35,551,546	171,487	24,161,699	3,836,037	54,536,317	7,040,147	1,801,331
Fond du Lac	St. Agnes Empls.	3,743,424	3,013,756	17,723	125,288	622,103	3,214,596	525,108	3,720
Appleton	St. Elizabeth Empls.	3,172,535	2,242,412	10,094	882,430	57,787	2,521,408	639,382	11,745
Madison	St. Mary's & Affiliates	20,645,838	15,693,056	106,307	3,321,565	1,737,524	18,043,654	2,551,718	50,466
Green Bay	St. Mary's Hospital	2,029,931	1,940,473	79,711	201,893	-32,724	1,823,850	201,727	4,354
Sheboygan	St. Nicholas	898,450	666,596	14,660	6,214	240,300	748,093	148,799	1,558
Madison	STAR	24,541	0	0	0	24,541	3,536	20,536	469
Delavan	Sta-Rite Employees	1,246,074	1,067,286	16,009	11,057	183,740	870,305	373,142	2,627
Milwaukee	State Central	66,861,873	44,703,667	146,252	16,385,236	5,919,222	53,396,931	12,938,864	526,078
Jefferson	Stoppenbach	1,237,690	1,053,765	22,624	10,669	195,880	871,008	353,363	13,319
Stoughton	Stoughton U. S. Rubber Employees	725,993	386,439	7,131	255,216	91,469	505,883	217,777	2,333
Madison	Summit	751,279,318	578,234,927	4,560,892	119,743,047	57,862,236	624,387,342	72,796,241	54,095,735
Superior	Superior Choice	144,918,463	127,075,874	4,653,690	2,612,593	19,883,686	130,763,876	12,334,123	1,820,464
Superior	Superior Municipal Employees	2,803,747	2,454,848	21,301	204,163	166,037	2,252,863	505,776	45,108
Medford	Taylor	39,031,423	30,586,356	124,926	2,355,160	6,214,833	32,836,480	6,048,497	146,446
Janesville	TCU 579	1,542,826	1,043,113	8,137	12,362	495,488	1,151,362	378,905	12,559

City	Credit Union	Total Assets	Total Loans	A.L.L.L.	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Beloit	Teachers	13,542,216	7,751,496	72,910	4,038,273	1,825,357	10,676,277	2,847,376	18,563
Neenah	The Labor	1,621,380	1,430,703	4,684	22,185	173,176	1,463,550	140,299	17,531
Tomah	Tomah Area	43,757,768	32,750,248	98,791	3,263,764	7,842,547	39,576,530	3,723,378	457,860
Wausau	Tower	45,139,010	35,481,646	396,274	4,204,335	5,849,303	39,841,165	5,111,141	186,704
Janesville	TRICO	2,576,974	2,428,531	24,419	19,866	152,996	1,930,379	489,178	157,417
Marinette	Tri-County	20,865,078	14,822,835	139,098	2,026,400	4,154,941	16,856,837	3,816,577	191,664
Madison	Truax	5,152,435	3,739,076	10,000	838,329	585,030	4,106,383	806,869	239,183
Two Rivers	Two Rivers Community	6,503,806	2,019,265	9,500	3,589,896	904,145	4,581,953	1,915,852	6,001
Kaukauna	Unison	135,506,564	107,652,470	381,618	8,486,989	19,748,723	114,813,323	16,448,449	4,244,792
Beaver Dam	United	466,753	316,759	2,395	102,794	49,595	288,982	176,501	1,270
Manitowoc	UnitedOne	158,330,248	134,801,208	908,967	4,138,709	20,299,298	137,635,346	14,894,747	5,800,155
Green Bay	Unity	4,340,013	3,555,196	54,697	426,612	412,902	3,829,165	510,426	422
Madison	University of Wisconsin	1,012,472,837	809,312,519	4,466,537	92,666,604	114,960,251	863,582,612	96,004,704	52,885,521
Oshkosh	University of Wisconsin-Oshkosh	19,633,149	17,367,790	44,594	232,962	2,076,991	16,214,330	1,835,046	1,583,773
Eau Claire	Utilities	7,012,325	3,327,482	30,025	2,851,782	863,086	6,257,865	751,351	3,109
Chippewa Falls	Valley	18,638,151	8,256,153	67,795	8,644,181	1,805,612	15,619,833	2,848,136	170,182
Mosinee	Valley Communities	101,644,346	75,610,194	295,753	7,839,401	18,490,504	85,085,167	16,087,195	471,984
Milwaukee	Veterans Administration	12,582,359	8,609,898	71,889	1,386,778	2,657,572	11,201,464	1,325,807	55,088
Oshkosh	W. P. S.	1,314,574	748,635	8,538	181,587	392,890	1,034,864	278,926	784
Waupun	W. S. P.	2,328,049	2,073,296	42,028	87,406	209,375	1,849,727	477,925	397
Merrill	Ward Paper Company Employees	1,190,004	433,885	46,158	679,714	122,563	544,260	642,273	3,471
Superior	Water-Light	1,077,137	655,326	19,833	316,314	125,330	877,077	196,894	3,166
Wausau	Wausau City Employees	3,175,114	1,943,022	9,879	889,905	352,066	2,737,808	428,779	8,527
Wausau	Wausau Postal Employees	8,080,715	7,038,488	19,497	61,060	1,000,664	6,235,126	1,477,139	368,450
Madison	WEA	21,530,987	15,944,402	96,223	3,163,266	2,519,542	18,715,169	2,685,591	130,227
Madison	Webcrafters Employes'	1,825,847	867,708	12,993	413,765	557,367	774,802	1,047,558	3,487
Westby	Westby Co-op	209,470,746	179,567,954	2,635,890	19,009,264	13,529,418	172,042,883	28,443,508	8,984,355
Menomonie	WESTconsin	524,481,243	462,673,713	3,152,896	10,081,624	54,878,802	461,673,546	58,689,696	4,118,001
Butler	Western States Envelope	1,067,063	483,160	4,053	208,512	379,444	745,949	318,990	2,124
Oshkosh	Winnebago Community	50,079,971	41,733,613	137,682	2,424,072	6,059,968	44,933,436	4,950,069	196,466
Manitowoc	Wisconsin Aluminum Foundry Employees	539,105	205,195	7,704	111,447	230,167	421,982	117,123	0
Ogema	Wisconsin Heights	925,178	880,770	20,557	3,781	61,184	825,182	94,160	5,836
Milwaukee	Wisconsin Latvian, Inc.	2,610,073	1,641,067	22,172	860,792	130,386	2,315,211	276,073	18,789
Milwaukee	Wisconsin Lutheran High School Conference	708,218	372,304	7,500	5,653	337,761	612,798	90,189	5,231
Green Bay	Wisconsin Medical	6,258,396	4,809,280	19,677	449,364	1,019,429	5,459,229	734,294	64,873
West Allis	Wiscor	17,001,790	15,352,327	14,090	129,259	1,534,294	14,377,052	1,634,953	989,785
Wisconsin Rapids	Wood County Employees	1,055,659	978,598	12,417	59,002	30,476	881,621	173,283	755
Stevens Point	Worzalla Publishing Empls.	1,406,185	494,735	41,633	260,185	692,898	1,152,242	252,442	1,501