



Financial Performance Comments

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This bulletin highlights the 2010 financial performance for Wisconsin state-chartered credit unions. At yearend 2010, there were 223 state chartered credit unions, two federal credit unions and a corporate credit union serving Wisconsin citizens. The key financial indicators for the state chartered credit unions are noted below:

Total assets as of December 31, 2010 were \$20.7 billion. Assets increased by \$966 million, a growth rate of 5.71 percent. Net worth increased by \$89 million, an increase of 5.76 percent. Total net worth at yearend was \$2 billion, a capital adequacy ratio of 9.99 percent.

Credit unions reported earnings of \$95 million after the NCUSIF premium expense and the temporary corporate credit union stabilization fund assessment which totaled \$43 million. The net income ratio after the premium and assessment was 0.47 percent compared to 0.46 percent in 2009. The 2010 operating expense ratio was 3.67 percent compared to 3.54 percent in 2009. The 2010 ratio includes the two NCUA expenses charged.

Loans increased \$373 million in 2010 to a total of \$15.8 billion. Savings grew more rapidly than loans, an increase of \$1.0 billion, so the loan to savings ratio declined to 88.0 percent from 90.7 percent in 2009. Delinquent loans as a percentage of loans decreased from 2.01 percent in 2009 to 1.87 percent in 2010. Credit unions increased their allowance for loan losses to \$175 million from \$157 million at yearend 2009.

Overall, Wisconsin credit unions continue to perform well based on the information reported at yearend 2010.

Additional information regarding credit union consolidations/ liquidations, name changes, some historical data on Wisconsin state chartered credit unions, a listing of the credit unions at yearend 2010, and the December 31, 2010 Statement of Financial Condition and Statement of Income for Corporate Central Credit Union is included in this bulletin.

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Concentration Risk

In March 2010 NCUA issued a Supervisory Letter (10-CU-03) regarding concentration risk. It is expected that credit union boards and management understand the concentration in their credit union's balance sheet as well as how strategic plans may affect the level of concentration risk. The board is responsible for oversight and monitoring at a strategic level and ensuring risk management practices are commensurate with the level of risk. Any concentration risk that exceeds 100 percent of net worth must be monitored carefully and there must be adequate rationale for undertaking that level of risk and it must be documented. Credit unions with large and complex loans or investment programs should establish a specific risk management committee. The board and management must periodically review information that identifies and measures the level and nature of concentration risk and implement corrective action should the risk from any one area exceed the board approved tolerance level.

Higher Priced Mortgages

The Federal Reserve's Regulation Z imposes special limits on those who make "higher priced mortgage loans" ("HPMLs"). These limits are in addition to all of Regulation Z's other applicable mortgage lending rules. The Wisconsin Credit Union League's ii Release No. B068 covers the regulations associated with HPMLs and should be reviewed to ensure compliance.

SAFE Act

Enacted as part of the Housing and Economic Recovery Act of 2008, the Secure and Fair Enforcement of Mortgage Licensing Act (SAFE Act) mandates a nationwide licensing and registration system for mortgage loan originators. As of October 1, 2010, credit unions were required to establish written policies providing a basic framework for compliance with the SAFE Act. On January 31, 2011, NCUA, along with the other federal financial institution regulators announced that the Nationwide Mortgage Licensing System and Registry will begin accepting federal registrations. There are numerous resources available to assist in compliance with the SAFE Act, including NCUA Letter No. 10-CU-13, NCUA Rules and Regulations, Part 761 with Appendix A, and the Wisconsin Credit Union League's ii Release No. B070. Credit unions doing residential mortgage lending are encouraged to visit the Nationwide Mortgage Licensing System and Registry website at <http://mortgage.nationwidelicingsystem.org>.

Credit Union Service Organizations (CUSOs)

Chapter DFI-CU 65 of the Wisconsin Administrative Code became effective July 1, 2010. As a reminder, prior to a credit union investing in a CUSO, the credit union must provide written notice to the Office of Credit Unions. The notice must include the type of corporate structure, a description of the products or services that the CUSO will offer, the customer base it will serve, and evidence that the CUSO has sufficient bond or insurance to protect the credit union investor from loss. A written legal opinion described in DFI-CU 65.03 is also required. The CUSO must provide quarterly financial statements including a balance sheet and income statement and a certified public accountant audit (if one is obtained) to the Office of Credit Unions. Credit unions with investments in CUSOs or planning to invest in one are advised to review Chapter DFI-CU 65 to ensure compliance.

**COMPARISON STATEMENTS OF CONDITION
OF WISCONSIN CREDIT UNIONS
DECEMBER 31, 2010 and DECEMBER 31, 2009**

	<u>December 31, 2010</u>		<u>December 31, 2009</u>		<u>Increase or Decrease</u>	<u>% Change</u>
Number of Credit Unions	223		236		-13	-5.5%
	<u>AMOUNT</u>	<u>% OF ASSETS</u>	<u>AMOUNT</u>	<u>% OF ASSETS</u>		
ASSETS						
Personal Loans	5,629,412,171	27.2%	5,531,246,002	28.0%	98,166,169	1.8%
Real Estate Loans	10,132,251,425	49.0%	9,857,201,012	50.0%	275,050,413	2.8%
Total Loans	<u>15,761,663,596</u>	76.2%	<u>15,388,447,014</u>	78.0%	373,216,582	2.4%
Allowance for Loan Losses	175,430,497	0.8%	157,237,573	0.8%	18,192,924	11.6%
Net Loans	<u>15,586,233,099</u>	75.3%	<u>15,231,209,441</u>	77.2%	355,023,658	2.3%
Cash	1,576,233,567	7.6%	1,400,305,472	7.1%	175,928,095	12.6%
Investments	2,253,009,075	10.9%	1,959,778,841	9.9%	293,230,234	15.0%
Fixed Assets	642,431,825	3.1%	552,380,688	2.8%	90,051,137	16.3%
Other Assets	<u>627,511,480</u>	3.0%	<u>575,893,537</u>	2.9%	51,617,943	9.0%
TOTAL ASSETS	<u><u>20,685,419,046</u></u>	100.0%	<u><u>19,719,567,979</u></u>	100.0%	<u><u>965,851,067</u></u>	4.9%
LIABILITIES						
Regular Shares	4,144,094,488	20.0%	3,601,257,943	18.3%	542,836,545	15.1%
Share Drafts	2,361,380,510	11.4%	2,310,751,562	11.7%	50,628,948	2.2%
Other Shares & Deposits	11,487,522,254	55.5%	11,055,398,903	56.1%	432,123,351	3.9%
Total Savings	<u>17,992,997,252</u>	87.0%	<u>16,967,408,408</u>	86.0%	1,025,588,844	6.0%
Notes and Accounts Pay.	643,383,287	3.1%	792,631,432	4.0%	-149,248,145	-18.8%
Regular Reserve	817,327,298	4.0%	815,841,352	4.1%	1,485,946	0.2%
Other Reserves	<u>1,231,711,209</u>	6.0%	<u>1,143,686,787</u>	5.8%	88,024,422	7.7%
TOTAL LIABILITIES	<u><u>20,685,419,046</u></u>	100.0%	<u><u>19,719,567,979</u></u>	100.0%	<u><u>965,851,067</u></u>	4.9%

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

**STATEMENT OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIOD ENDING DECEMBER 31, 2010**

	AMOUNT	% OF GROSS INCOME	% OF AVERAGE ASSETS
INCOME			
Interest on Loans	869,622,399	71.72%	4.32%
Less: Interest Refunds	<u>1,922,107</u>	0.16%	0.01%
Net Interest Income	867,700,292	71.57%	4.31%
Income on Investments	49,536,738	4.09%	0.25%
Other Income	<u>295,216,499</u>	24.35%	1.47%
TOTAL OPERATING INCOME	1,212,453,529	100.00%	6.02%
ADMINISTRATIVE EXPENSES			
Employee Costs	362,022,141	29.86%	1.80%
Travel and Conference	7,115,804	0.59%	0.04%
Office Occupancy	49,875,576	4.11%	0.25%
General Operations	124,842,848	10.30%	0.62%
Education and Promotion	24,709,358	2.04%	0.12%
Loan Servicing	55,170,942	4.55%	0.27%
Professional Services	45,168,164	3.73%	0.22%
Member Insurance	47,367,142	3.91%	0.24%
Operating Fees	2,807,448	0.23%	0.01%
Other Operational Expenses	<u>20,006,614</u>	1.65%	0.10%
TOTAL ADMINISTRATIVE	739,086,037	60.96%	3.67%
Provision for Loan Loss	<u>126,301,261</u>	10.42%	0.63%
TOTAL OPERATING EXPENSES	865,387,298	71.37%	4.30%
COST OF ACQUISITION OF FUNDS			
Dividends Paid on Savings	222,071,460	18.32%	1.10%
Interest on Borrowed Funds	<u>17,281,574</u>	1.43%	0.09%
TOTAL COST OF FUNDS	239,353,034	19.74%	1.19%
TOTAL EXPENSES	1,104,740,332	91.12%	5.49%
NET OPERATING INCOME	107,713,197	8.88%	0.54%
NON-OPERATING GAIN/LOSS	<u>-12,625,575</u>	-1.04%	-0.06%
NET INCOME	95,087,622	7.84%	0.47%
NCUA PREMIUMS AND ASSESSMENTS	42,776,657	3.53%	0.21%
NET INCOME (LOSS)	137,864,279	11.37%	0.68%

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

**COMPARISON STATEMENTS OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIODS ENDING DECEMBER 31, 2010 AND DECEMBER 31, 2009**

	2010	% OF AVERAGE ASSETS	2009	% OF AVERAGE ASSETS
	<u>AMOUNT</u>		<u>AMOUNT</u>	<u>ASSETS</u>
INCOME				
Interest on Loans	869,622,399	4.32%	880,167,570	4.65%
Less: Interest Refunds	<u>1,922,107</u>	<u>0.01%</u>	<u>1,489,046</u>	<u>0.01%</u>
Net Interest Income	867,700,292	4.31%	878,678,524	4.64%
Income on Investments	49,536,738	0.25%	60,684,110	0.32%
Other Income	<u>295,216,499</u>	<u>1.47%</u>	<u>285,526,338</u>	<u>1.51%</u>
TOTAL OPERATING INCOME	1,212,453,529	6.02%	1,224,888,972	6.47%
ADMINISTRATIVE EXPENSES				
Employee Costs	362,022,141	1.80%	351,280,451	1.86%
Travel and Conference	7,115,804	0.04%	6,970,675	0.04%
Office Occupancy	49,875,576	0.25%	47,042,143	0.25%
General Operations	124,842,848	0.62%	117,900,917	0.62%
Education and Promotion	24,709,358	0.12%	23,806,381	0.13%
Loan Servicing	55,170,942	0.27%	52,361,297	0.28%
Professional Services	45,168,164	0.22%	43,572,550	0.23%
Member Insurance	47,367,142 *	0.24%	2,202,239	0.01%
Operating Fees	2,807,448	0.01%	3,152,595	0.02%
Other Operational Expenses	<u>20,006,614</u>	<u>0.10%</u>	<u>21,734,393</u>	<u>0.11%</u>
TOTAL ADMINISTRATIVE	739,086,037	3.67%	670,023,641	3.54%
Provision for Loan Loss	<u>126,301,261</u>	<u>0.63%</u>	<u>138,346,315</u>	<u>0.73%</u>
TOTAL OPERATING EXPENSES	865,387,298	4.30%	808,369,956	4.27%
COST OF ACQUISITION OF FUNDS				
Dividends Paid on Savings	222,071,460	1.10%	301,808,391	1.59%
Interest on Borrowed Funds	<u>17,281,574</u>	<u>0.09%</u>	<u>22,908,979</u>	<u>0.12%</u>
TOTAL COST OF FUNDS	<u>239,353,034</u>	<u>1.19%</u>	<u>324,717,370</u>	<u>1.71%</u>
TOTAL EXPENSES	1,104,740,332	5.49%	1,133,087,326	5.98%
NET OPERATING INCOME	107,713,197	0.54%	91,801,646	0.48%
NON-OPERATING GAIN/LOSS	<u>-12,625,575</u>	<u>-0.06%</u>	<u>73,752,611 *</u>	<u>0.39%</u>
NET INCOME	95,087,622	0.47%	165,554,257	0.87%
NCUA PREMIUMS & ASSESSMENTS	42,776,657	0.21%	78,972,421	0.42%
NET INCOME (LOSS)	137,864,279	0.68%	86,581,836	0.46%

*includes NCUA expenses

*includes stabilization income

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

**SIGNIFICANT OPERATIONAL RATIOS
FOR ALL WISCONSIN CREDIT UNIONS
2005-2010**

	2005	2006	2007	2008	2009	2010
Number of Credit Unions	280	267	260	250	236	223
CAPITAL ADEQUACY						
Net Worth/ Total Assets	11.12%	11.17%	11.19%	10.68%	10.08%	9.99%
Total Delinquency/ Net Worth	7.65%	7.91%	9.17%	10.96%	15.53%	14.30%
Solvency Evaluation	113.22%	113.20%	113.21%	112.58%	111.55%	111.38%
Classified Assets/ Net Worth	4.81%	4.71%	5.11%	5.94%	7.91%	8.49%
ASSET QUALITY						
Delinquent Loans/ Loans	1.05%	1.09%	1.27%	1.44%	2.01%	1.87%
Net Charge Offs/ Avg. Loans	0.30%	0.31%	0.31%	0.38%	0.66%	0.60%
EARNINGS (to Average Assets)						
Return on Average Assets	0.91%	0.70%	0.70%	0.53%	0.46%	0.47%
Net Operating Expense	2.86%	2.84%	2.85%	2.87%	2.78%	3.00%
Fixed Assets+FRA's**/ Assets	3.03%	3.00%	3.08%	2.99%	3.11%	3.11%
Gross Income	6.48%	7.01%	7.44%	7.07%	6.47%	6.02%
Cost of Funds	1.75%	2.45%	2.79%	2.38%	1.71%	1.19%
Operating Exp. (less PLL)	3.64%	3.62%	3.65%	3.66%	3.54%	3.67%
Net Interest Margin	3.51%	3.31%	3.33%	3.35%	3.25%	3.37%
PLL	0.29%	0.28%	0.32%	0.42%	0.73%	0.63%
ASSET-LIABILITY MANAGEMENT						
Net Long Term Assets/ Assets	25.10%	26.32%	28.34%	39.03%	31.32%	30.42%
Shares/ Savings+Borrowings	26.04%	22.82%	20.63%	20.04%	20.48%	22.80%
Loans/ Savings	97.67%	96.66%	95.90%	97.48%	90.69%	88.05%
Loans/ Assets	81.28%	81.21%	80.57%	81.08%	78.04%	76.20%
Cash + ST Invest./ Assets	8.72%	9.79%	10.12%	9.04%	11.41%	11.86%
OTHER RATIOS						
Savings Growth	6.89%	6.62%	5.57%	8.98%	11.58%	6.92%
Net Worth Growth	8.62%	6.26%	5.92%	4.83%	4.09%	5.76%
Loan Growth	11.21%	5.66%	4.87%	10.61%	4.38%	3.23%
Asset Growth	8.19%	5.75%	5.72%	9.91%	8.63%	5.71%
Investments/ Assets	12.62%	7.74%	8.04%	8.67%	9.47%	10.89%
Employee Cost/ Gross Inc.	29.75%	27.16%	25.83%	27.14%	28.68%	29.86%
Employee Cost/ Avg. Assets	1.93%	1.90%	1.92%	1.92%	1.86%	1.80%
Average Loan Balance	\$10,565	\$11,030	\$11,306	\$11,777	\$11,535	\$11,706
Average Savings Balance	\$3,260	\$3,386	\$3,473	\$3,661	\$4,023	\$4,211

***Foreclosed and Repossessed Assets*

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

**SIGNIFICANT OPERATIONAL RATIOS
FOR THE PERIOD ENDING DECEMBER 31, 2010**

Peer Groups by Assets	\$ 2,000,001- \$ 10,000,001-		\$ 50,000,001- \$100,000,001-		\$ 500,000,000 >\$500,000,000		TOTAL
	<\$2,000,000	\$10,000,000	\$50,000,000	\$100,000,000	\$500,000,000	>\$500,000,000	
Number of Credit Unions	42	34	84	21	33	9	223
CAPITAL ADEQUACY							
Net Worth/Total Assets	20.54%	16.49%	11.97%	11.15%	10.42%	9.05%	9.99%
Net Worth/PCA Optional Total Assets	20.54%	16.52%	11.97%	11.16%	10.43%	9.10%	10.02%
Total Delinquency/Net Worth	10.04%	7.53%	9.53%	8.91%	14.67%	16.34%	14.30%
Solvency Evaluation	125.98%	120.05%	113.59%	112.70%	111.96%	110.28%	111.38%
Classified Assets/Net Worth	6.62%	3.51%	7.06%	4.93%	8.78%	9.40%	8.49%
ASSET QUALITY							
Delinquent Loans/Loans	3.79%	2.17%	1.74%	1.40%	1.97%	1.89%	1.87%
Net Charge Offs/Avg. Loans	0.44%	0.46%	0.54%	0.43%	0.69%	0.58%	0.60%
Fair Value/Amortized Cost for HTM	N/A	99.87%	102.87%	104.32%	99.05%	101.55%	100.44%
Accumulated Unrealized Gains or Losses on AFS/Amortized Cost AFS	N/A	N/A	0.78%	0.79%	-0.98%	0.27%	0.13%
Delinquent Loans/Assets	2.06%	1.24%	1.14%	0.99%	1.53%	1.48%	1.43%
EARNINGS (to Average Assets)							
Return on Average Assets	-0.46%	-0.08%	-0.12%	0.54%	0.27%	0.71%	0.47%
ROAA Excluding NCUA expenses	-0.25%	0.14%	0.10%	0.76%	0.48%	0.93%	0.68%
Gross Income	4.28%	4.80%	5.57%	5.78%	6.17%	6.08%	6.02%
Yield on Average Loans	6.60%	6.40%	6.27%	5.98%	5.75%	5.33%	5.59%
Yield on Average Investments	1.01%	1.44%	1.62%	1.77%	1.52%	1.29%	1.45%
Fee & Other Op. Income	0.11%	0.45%	0.94%	1.08%	1.45%	1.65%	1.47%
Cost of Funds	0.75%	0.80%	0.88%	1.08%	1.21%	1.26%	1.19%
Net Margin	3.53%	4.00%	4.70%	4.70%	4.95%	4.83%	4.83%
Operating Exp. (less PLL)	3.62%	3.77%	4.13%	3.77%	3.92%	3.42%	3.67%
PLL	0.50%	0.32%	0.63%	0.37%	0.67%	0.64%	0.63%
Net Interest Margin	3.42%	3.56%	3.75%	3.63%	3.51%	3.17%	3.37%
Operating Exp./Gross Income	84.63%	78.55%	74.13%	65.28%	63.57%	56.18%	60.96%
Fixed Assets+FRA's**/Assets	0.21%	1.41%	2.75%	3.40%	3.84%	2.74%	3.11%
Net Operating Expense	3.56%	3.49%	3.49%	3.09%	3.13%	2.80%	3.00%
ASSET-LIABILITY MANAGEMENT							
Net Long Term Assets/Assets	1.04%	13.94%	16.76%	21.85%	32.42%	33.28%	30.42%
Shares/Savings+Borrowings	84.81%	65.86%	40.09%	25.63%	23.55%	18.02%	22.80%
Loans/Savings	68.80%	69.24%	75.58%	82.08%	90.61%	89.99%	88.05%
Loans/Assets	54.46%	57.24%	65.61%	71.08%	77.61%	78.39%	76.20%
Cash + ST Invest./Assets	38.59%	27.46%	20.75%	13.09%	10.19%	10.69%	11.86%
Shares, Deposits & Borrowings/Earning Assets	79.41%	85.77%	93.03%	94.67%	95.79%	95.12%	94.98%
Shares + Drafts/Savings+Borrowings	86.17%	72.17%	54.62%	39.93%	37.64%	29.10%	35.30%
Borrowings/Shares & Net Worth	0.00%	0.11%	0.21%	0.98%	2.72%	2.44%	2.18%

**SIGNIFICANT OPERATIONAL RATIOS
FOR THE PERIOD ENDING DECEMBER 31, 2010**

Peer Groups by Assets	\$ 2,000,001- \$ 10,000,001-		\$ 50,000,001- \$100,000,001-		\$500,000,000 >\$500,000,000		TOTAL
	<\$2,000,000	\$10,000,000	\$50,000,000	\$100,000,000	\$500,000,000	>\$500,000,000	
Number of Credit Unions	42	34	84	21	33	9	223
OTHER RATIOS							
Net Worth Growth	-2.37%	-0.46%	-0.86%	4.66%	4.53%	8.87%	5.76%
Savings Growth	0.47%	4.45%	3.42%	3.21%	4.72%	9.54%	6.92%
Loan Growth	-5.56%	-2.23%	-0.68%	1.72%	1.23%	5.39%	3.23%
Asset Growth	-0.13%	3.36%	2.35%	3.57%	2.69%	8.64%	5.71%
Investment Growth	-7.23%	-4.90%	6.54%	-8.11%	8.45%	29.90%	14.85%
Investments/Assets	20.56%	27.34%	21.80%	17.10%	9.03%	8.85%	10.89%
Employee Cost/Gross Inc.	39.78%	40.02%	34.28%	32.55%	32.17%	27.14%	29.86%
Employee Cost/ Avg. Assets	1.70%	1.92%	1.91%	1.88%	1.98%	1.65%	1.80%
Average Loan Balance	\$6,824	\$8,098	\$9,681	\$11,772	\$14,020	\$11,059	\$11,706
Average Savings Balance	\$2,082	\$2,860	\$3,185	\$3,686	\$4,055	\$4,742	\$4,211

***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, 2010**

Peer Groups by Assets	\$ 2,000,001- \$ 10,000,001-		\$ 50,000,001- \$ 100,000,001-		\$ 100,000,001- \$ 500,000,000		TOTAL
	<\$2,000,000	\$10,000,000	\$50,000,000	\$100,000,000	\$500,000,000	>\$500,000,000	
Number of Credit Unions	42	34	84	21	33	9	223
OPERATING INCOME							
Interest on Loans	86.42%	78.77%	74.98%	74.26%	73.03%	69.88%	71.72%
Less: Interest Refunds	0.00%	0.35%	0.04%	0.05%	0.14%	0.20%	0.16%
Income on Investments	11.12%	12.26%	8.14%	7.18%	3.61%	3.14%	4.09%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	1.42%	5.79%	11.59%	11.85%	12.83%	10.15%	11.21%
Other Operating Income	<u>1.04%</u>	<u>3.53%</u>	<u>5.33%</u>	<u>6.76%</u>	<u>10.66%</u>	<u>17.03%</u>	<u>13.14%</u>
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OPERATING EXPENSES							
Employee Costs	39.78%	40.02%	34.28%	32.55%	32.17%	27.14%	29.86%
Travel and Conference	1.02%	0.94%	0.78%	0.88%	0.78%	0.39%	0.59%
Office Occupancy	3.11%	4.12%	5.25%	4.47%	4.44%	3.67%	4.11%
General Operations	16.71%	14.88%	13.50%	11.63%	11.81%	8.55%	10.30%
Education and Promotion	0.76%	0.72%	1.81%	1.92%	2.03%	2.12%	2.04%
Loan Servicing	1.95%	1.88%	4.56%	2.63%	4.43%	4.92%	4.55%
Professional Services	5.54%	5.88%	7.00%	5.24%	2.75%	3.53%	3.73%
Member Insurance	9.04%	5.96%	4.41%	4.02%	3.61%	3.94%	3.91%
Operating Fees	1.74%	0.63%	0.40%	0.27%	0.25%	0.18%	0.23%
Miscellaneous	<u>4.98%</u>	<u>3.51%</u>	<u>2.15%</u>	<u>1.67%</u>	<u>1.31%</u>	<u>1.74%</u>	<u>1.65%</u>
TOTAL ADMINISTRATIVE	84.63%	78.55%	74.13%	65.28%	63.57%	56.18%	60.96%
Provision for Loan Loss	<u>11.79%</u>	<u>6.66%</u>	<u>11.30%</u>	<u>6.32%</u>	<u>10.90%</u>	<u>10.54%</u>	<u>10.42%</u>
TOTAL OPERATING EXP.	96.42%	85.21%	85.43%	71.60%	74.48%	66.72%	71.37%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.03%	0.11%	0.22%	1.61%	1.72%	1.43%
Dividends on Savings	<u>17.55%</u>	<u>16.60%</u>	<u>15.63%</u>	<u>18.43%</u>	<u>18.05%</u>	<u>18.96%</u>	<u>18.32%</u>
TOTAL COST OF FUNDS	17.55%	16.62%	15.74%	18.64%	19.66%	20.68%	19.74%
NET INCOME FROM OPERATIONS	-13.97%	-1.84%	-1.17%	9.75%	5.87%	12.60%	8.88%
NON-OPERATING GAIN/LOSS	<u>3.26%</u>	<u>0.28%</u>	<u>-0.99%</u>	<u>-0.46%</u>	<u>-1.50%</u>	<u>-0.87%</u>	<u>-1.04%</u>
NET INCOME	-10.71%	-1.56%	-2.16%	9.29%	4.37%	11.72%	7.84%
NCUA EXPENSES	4.77%	4.38%	3.89%	3.77%	3.40%	3.50%	3.53%
ADJUSTED NET INCOME (LOSS)	-5.94%	2.82%	1.73%	13.07%	7.77%	15.22%	11.37%

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

**ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS
FOR THE PERIOD ENDING DECEMBER 31, 2010**

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	\$ 100,000,001- >\$500,000,000	TOTAL
Number of Credit Unions	42	34	84	21	33	9	223
OPERATING INCOME							
Interest on Loans	3.70%	3.78%	4.18%	4.29%	4.50%	4.25%	4.32%
Less: Interest Refunds	0.00%	0.02%	0.00%	0.00%	0.01%	0.01%	0.01%
Income on Investments	0.48%	0.59%	0.45%	0.42%	0.22%	0.19%	0.25%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.06%	0.28%	0.65%	0.68%	0.79%	0.62%	0.68%
Other Operating Income	<u>0.04%</u>	<u>0.17%</u>	<u>0.30%</u>	<u>0.39%</u>	<u>0.66%</u>	<u>1.04%</u>	<u>0.79%</u>
TOTAL INCOME	4.28%	4.80%	5.57%	5.78%	6.17%	6.08%	6.02%
OPERATING EXPENSES							
Employee Costs	1.70%	1.92%	1.91%	1.88%	1.98%	1.65%	1.80%
Travel and Conference	0.04%	0.05%	0.04%	0.05%	0.05%	0.02%	0.04%
Office Occupancy	0.13%	0.20%	0.29%	0.26%	0.27%	0.22%	0.25%
General Operations	0.72%	0.71%	0.75%	0.67%	0.73%	0.52%	0.62%
Education and Promotion	0.03%	0.03%	0.10%	0.11%	0.12%	0.13%	0.12%
Loan Servicing	0.08%	0.09%	0.25%	0.15%	0.27%	0.30%	0.27%
Professional Services	0.24%	0.28%	0.39%	0.30%	0.17%	0.21%	0.22%
Member Insurance	0.39%	0.29%	0.25%	0.23%	0.22%	0.24%	0.24%
Operating Fees	0.07%	0.03%	0.02%	0.02%	0.02%	0.01%	0.01%
Miscellaneous	<u>0.21%</u>	<u>0.17%</u>	<u>0.12%</u>	<u>0.10%</u>	<u>0.08%</u>	<u>0.11%</u>	<u>0.10%</u>
TOTAL ADMINISTRATIVE	3.62%	3.77%	4.13%	3.77%	3.92%	3.42%	3.67%
Provision for Loan Loss	<u>0.50%</u>	<u>0.32%</u>	<u>0.63%</u>	<u>0.37%</u>	<u>0.67%</u>	<u>0.64%</u>	<u>0.63%</u>
TOTAL OPERATING EXP.	4.13%	4.09%	4.76%	4.14%	4.59%	4.06%	4.30%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.00%	0.01%	0.01%	0.10%	0.10%	0.09%
Dividends on Savings	<u>0.75%</u>	<u>0.80%</u>	<u>0.87%</u>	<u>1.07%</u>	<u>1.11%</u>	<u>1.15%</u>	<u>1.10%</u>
TOTAL COST OF FUNDS	0.75%	0.80%	0.88%	1.08%	1.21%	1.26%	1.19%
NET INCOME FROM OPERATIONS	-0.60%	-0.09%	-0.07%	0.56%	0.36%	0.77%	0.54%
NON-OPERATING GAIN/LOSS	<u>0.14%</u>	<u>0.01%</u>	<u>-0.06%</u>	<u>-0.03%</u>	<u>-0.09%</u>	<u>-0.05%</u>	<u>-0.06%</u>
NET INCOME	-0.46%	-0.08%	-0.12%	0.54%	0.27%	0.71%	0.47%
NCUA EXPENSES	<u>0.20%</u>	<u>0.21%</u>	<u>0.22%</u>	<u>0.22%</u>	<u>0.21%</u>	<u>0.21%</u>	<u>0.21%</u>
ADJUSTED NET INCOME (LOSS)	-0.25%	0.14%	0.10%	0.76%	0.48%	0.93%	0.68%

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

LOAN DELINQUENCY
PERIOD ENDING DECEMBER 31, 2010

Peer Groups by Assets	\$ 2,000,001- \$ 10,000,001-		\$ 50,000,001- \$ 100,000,001-		\$ 500,000,000 >\$500,000,000		TOTAL
	<\$2,000,000	\$10,000,000	\$50,000,000	\$100,000,000	\$500,000,000	>\$500,000,000	
Number of Credit Unions	42	34	84	21	33	9	223
Loan Delinquency Ratios							
2 - 6 Months Delinquent	2.02%	0.98%	0.94%	0.90%	1.05%	0.93%	0.97%
6 - 12 Months Delinquent	0.59%	0.53%	0.44%	0.30%	0.52%	0.54%	0.51%
Over 12 Months Delinquent	<u>1.17%</u>	<u>0.66%</u>	<u>0.35%</u>	<u>0.20%</u>	<u>0.39%</u>	<u>0.41%</u>	<u>0.39%</u>
Total Delinquent Loans	3.79%	2.17%	1.74%	1.40%	1.97%	1.89%	1.87%
Loan Loss Ratio	0.44%	0.46%	0.54%	0.43%	0.69%	0.58%	0.60%

ANALYSIS OF LOANS BY TYPE
PERIOD ENDING DECEMBER 31, 2010

Number of Credit Unions	42	34	84	21	33	9	223
Loan Types							
Credit Card Loans	0.17%	0.75%	3.05%	2.49%	1.81%	5.04%	3.67%
Unsecured Loans	12.10%	8.48%	3.59%	1.92%	1.71%	2.11%	2.15%
New Auto Loans	19.47%	12.17%	6.87%	5.41%	3.32%	4.13%	4.26%
Used Auto Loans	47.26%	33.33%	23.92%	20.31%	17.92%	12.91%	16.04%
First Mortgages	7.27%	24.30%	40.45%	51.41%	53.74%	48.06%	49.22%
Other Real Estate	4.74%	12.86%	14.11%	11.01%	13.04%	16.94%	15.06%
Leases	0.00%	1.53%	0.04%	0.00%	0.00%	0.00%	0.01%
All Other Loans	<u>8.98%</u>	<u>6.58%</u>	<u>7.97%</u>	<u>7.46%</u>	<u>8.46%</u>	<u>10.80%</u>	<u>9.59%</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%	3.19%	3.03%	2.85%	3.48%	2.14%	2.68%
First Mortgage - Fixed - 15 yrs. Or less	0.11%	4.43%	8.10%	8.77%	11.61%	9.92%	10.18%
First Mortgage - Balloon/Hybrid - > 5 yrs.	0.20%	5.21%	4.40%	7.71%	6.67%	6.83%	6.62%
First Mortgage - Balloon/Hybrid - 5 yrs. or less	6.02%	11.16%	17.34%	22.78%	18.22%	20.06%	19.36%
First Mortgage - Other Fixed Rate	0.94%	0.10%	0.27%	0.11%	0.31%	0.59%	0.44%
First Mortgage - Adjustable - 1 year or less	0.00%	0.00%	2.47%	3.57%	3.16%	2.01%	2.49%
First Mortgage - Adjustable - > 1 year	0.00%	0.20%	4.84%	5.63%	10.28%	6.52%	7.45%
Other - Closed End Fixed	4.61%	8.80%	8.38%	4.64%	4.49%	5.41%	5.33%
Other - Closed End Adjustable	0.00%	0.80%	2.19%	1.13%	1.15%	0.55%	0.91%
Other - Open End Adjustable	0.14%	3.26%	3.55%	5.14%	7.15%	10.99%	8.73%
Other - Open-End Fixed	0.00%	0.00%	0.00%	0.10%	0.26%	0.00%	0.09%
Other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Real Estate (as a percent of loans)	12.02%	37.16%	54.56%	62.42%	66.78%	65.01%	64.28%
Total Real Estate (as a percent of assets)	6.54%	21.27%	35.80%	44.36%	51.83%	50.96%	48.98%

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

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

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**ANALYSIS OF SAVINGS BY TYPE
PERIOD ENDING DECEMBER 31, 2010**

Peer Groups by Assets	\$ 2,000,001- \$ 10,000,001-		\$ 50,000,001- \$100,000,001-		\$500,000,000 >\$500,000,000		TOTAL
	<\$2,000,000	\$10,000,000	\$50,000,000	\$100,000,000	\$500,000,000	>\$500,000,000	
Number of Credit Unions	42	34	84	21	33	9	223
Share Drafts	1.36%	6.51%	14.77%	14.73%	14.87%	11.72%	13.12%
Regular Shares	84.81%	65.76%	39.98%	25.63%	23.92%	18.16%	23.03%
Money Market Shares	1.68%	2.14%	13.55%	20.51%	23.52%	30.53%	25.79%
Share Certificates	11.75%	21.45%	22.65%	28.30%	27.50%	30.50%	28.57%
IRA Accounts	0.40%	3.89%	8.16%	9.74%	9.27%	8.33%	8.65%
All Other Shares	<u>0.01%</u>	<u>0.25%</u>	<u>0.89%</u>	<u>1.08%</u>	<u>0.91%</u>	<u>0.75%</u>	<u>0.83%</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, 2010**

Peer Groups by Assets	\$ 2,000,001- \$ 10,000,001-		\$ 50,000,001- \$100,000,001-		\$500,000,000 >\$500,000,000		TOTAL
	<\$2,000,000	\$10,000,000	\$50,000,000	\$100,000,000	\$500,000,000	>\$500,000,000	
Number of Credit Unions	42	34	84	21	33	9	223
Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Available for Sale Securities	0.00%	0.00%	4.61%	32.43%	20.68%	55.47%	32.99%
Held-to-Maturity Securities	0.00%	8.16%	3.78%	2.02%	9.75%	2.04%	4.46%
Commercial Banks, S&L's, and Mutual Savings Banks	67.54%	66.70%	72.63%	46.43%	42.98%	9.39%	35.50%
Credit Unions	23.80%	13.75%	7.32%	3.95%	1.67%	0.34%	2.78%
Corporate Credit Unions	4.74%	9.75%	9.79%	10.82%	19.83%	25.29%	18.96%
Other Investments	<u>3.92%</u>	<u>1.64%</u>	<u>1.86%</u>	<u>4.36%</u>	<u>5.09%</u>	<u>7.47%</u>	<u>5.32%</u>
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

2010 Credit Union Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
1/1/2010	Southeastern Wisconsin Catholic	West Bend	Educators	Racine
2/28/2010	Sta-Rite Employees	Delavan	Blackhawk Community	Janesville
4/1/2010	Jones Dairy Farm Employees	Fort Atkinson	Fort Community	Fort Atkinson
5/31/2010	Wausau City Employees	Wausau	Connexus	Wausau
6/30/2010	State Central	Milwaukee	Summit	Madison
7/31/2010	Dings Employees	Milwaukee	Summit	Madison
8/31/2010	United	Beaver Dam	Dodge Central	Beaver Dam
9/30/2010	Members United	Neenah	Winnebago Community	Oshkosh
10/1/2010	Partners	Strum	Co-op	Black River Falls
10/1/2010	Manitowoc County Employees	Manitowoc	Community First	Appleton
10/1/2010	Madison News	Madison	Dane County	Madison
12/31/2010	Holy Cross	Cornell	Valley	Chippewa Falls

2010 Liquidation Activity

Date	Liquidated Credit Union	City	Continuing Credit Union	City
8/21/2010	First American	Beloit	First Community Federal	Parchmont, MI

2010 Name Changes

Location	Former Name	New Name	Effective Date
Neenah	ENVISION	NewVISION	1/11/2010

**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	1,060,292	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 – 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
2008	1	11	250	2,118,505	18,182,343,608
2009	0	14	236	2,164,648	19,719,567,979
2010	0	13	223	2,186,471	20,685,419,046

**CORPORATE CENTRAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
DECEMBER 31, 2010**

ASSETS

Cash	\$763,453,001
Investments:	
U.S. Government Securities	\$0
Collateralized Mortgage Obligations	\$0
U.S. Central Credit Obligations	\$138,751,023
Asset-Backed Securities	\$622,142,888
U.S. Government Agency MBS	\$164,611,115
Other Investments	<u>\$110,000</u>
Total Investments	\$925,615,026
Loans	\$94,207,909
Land and Building	\$2,651,183
Other Fixed Assets	\$76,537
Receivables and Other Assets	<u>\$4,203,295</u>
Total Assets	\$1,790,206,951

LIABILITIES AND EQUITY

Accounts Payable and Other Liabilities	\$50,004,174
Notes Payable	\$0
Commercial Paper	\$0
Accrued Dividends and Interest Payable	\$404,223
Member Shares and Certificates of Deposit	\$1,560,514,472
Regular Reserve	\$2,958,106
Other Reserves	<u>\$176,325,976</u>
Total Liabilities and Equity	\$1,790,206,951

**STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 2010**

INCOME

Income from Investments	\$14,181,420
Income from Loans	\$4,018,646
Other Income	<u>\$9,917,940</u>
Total Income	\$28,118,006

EXPENSES

Administrative Expenses	\$8,315,869
Cost of Funds	<u>\$9,608,422</u>
Total Expenses	\$17,960,291
Net Income	\$10,157,715
Non-Operating Loss	\$0
PIC Dividends	\$722,119
Net Income	\$9,435,596

City	Credit Union	Total Assets	Total Loans	ALLL	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Waukesha	1st Class Express	2,811,280	2,189,954	24,573	16,534	629,365	2,594,138	186,731	30,411
Sparta	1st Community	102,791,402	77,667,328	199,082	9,493,456	15,829,700	93,080,307	9,322,738	388,357
Kenosha	A M Community	131,652,453	82,481,568	494,627	25,774,141	23,891,371	117,365,314	11,537,364	2,749,775
Milwaukee	A-B	47,280,135	35,471,304	1,453,830	6,541,368	6,721,293	43,100,166	3,208,938	971,031
Milwaukee	Air Tech	3,787,582	2,044,791	23,643	1,415,661	350,773	3,163,595	608,585	15,402
Waukesha	Alloy Employees	414,297	197,478	6,610	179,620	43,809	242,184	170,985	1,128
Milwaukee	American	23,489,032	16,313,276	312,059	5,106,948	2,380,867	20,925,745	2,379,649	183,638
West Allis	AppleTree	113,034,543	100,730,803	446,548	11,202,993	1,547,295	93,118,804	19,453,328	462,411
Arcadia	Arcadia	57,567,512	48,870,602	414,644	7,423,801	1,687,753	48,636,630	5,751,083	3,179,799
Athens	Athens Area	22,479,644	7,052,750	32,334	12,827,685	2,631,543	18,702,268	3,595,451	181,925
Milwaukee	Aurora	38,341,495	32,418,250	67,476	291,630	5,699,091	33,463,319	3,187,205	1,690,971
Waterloo	Avestar	17,848,447	15,784,597	234,838	132,434	2,166,254	16,052,547	1,638,643	157,257
Peshigo	Badger	15,615,577	12,294,776	111,496	488,534	2,943,763	13,134,465	2,440,471	40,641
Madison	Badger Campus	12,746,734	6,181,448	54,130	5,290,040	1,329,376	10,299,237	2,381,757	65,740
Milwaukee	Badger Meter	12,239,834	897,118	492	10,639,027	704,181	9,157,615	3,054,145	28,074
Neenah	Badger-Globe	41,534,737	31,333,538	253,217	7,451,845	3,002,571	36,322,858	4,944,660	267,219
Baraboo	Baraboo Municipal Employees	1,951,069	1,158,480	8,181	294,158	506,612	1,541,044	399,339	10,686
Marinette	Bay Shore	25,625,121	14,483,905	160,557	8,693,323	2,608,450	21,374,553	4,162,396	88,172
Brillion	Best Advantage	65,379,137	60,024,263	485,609	577,434	5,263,049	59,216,348	5,424,713	738,076
Janesville	Blackhawk Community	322,331,978	256,924,353	3,704,038	7,298,793	61,812,870	291,208,136	26,519,669	4,604,173
Brantwood	Brantwood	3,769,303	2,857,381	58,080	862,979	107,023	3,345,381	422,405	1,517
Milwaukee	Brewery	33,452,151	29,530,935	1,727,162	419,642	5,228,736	26,733,355	5,422,317	1,296,479
Brokaw	Brokaw	44,555,506	36,111,977	553,992	5,753,688	3,243,833	40,270,704	4,172,602	112,200
Green Bay	Brown County Employees	23,097,652	12,883,528	53,548	8,898,636	1,369,036	19,721,006	3,364,913	11,733
Oconomowoc	Brownberry	634,038	262,933	10,129	4,735	376,499	562,442	81,516	-9,920
Wisconsin Rapids	Bull's Eye	117,771,413	72,566,266	896,885	36,852,080	9,249,952	105,459,405	11,517,183	794,825
Kimberly	Capital	393,095,570	292,583,065	1,356,392	12,805,212	89,063,685	334,169,703	56,521,652	2,404,215
Superior	Catholic	806,953	502,081	9,039	254,893	59,018	574,965	230,786	1,202
Marshfield	Central City	171,069,333	112,534,817	648,748	26,345,608	32,837,656	151,752,217	18,157,761	1,159,355
Stevens Point	Central Wisconsin	26,406,210	19,787,252	167,078	2,716,635	4,069,401	22,912,977	3,470,538	22,695
Oshkosh	CitizensFirst	341,335,133	299,613,151	4,012,750	3,873,851	41,860,881	292,900,647	35,834,812	12,599,674
Milwaukee	Cleaver-Brooks	1,392,713	604,747	19,337	208,913	598,390	1,001,543	388,594	2,576
Wausau	Cloverbelt	157,927,006	126,636,359	640,000	19,571,319	12,359,328	136,584,052	20,358,291	984,663
La Crosse	Community	104,410,279	85,939,924	1,253,114	1,141,521	18,581,948	92,957,785	10,929,350	523,144
Appleton	Community First	1,446,925,199	1,127,371,174	4,393,779	30,630,484	293,317,320	1,297,992,690	129,774,517	19,157,992
Neenah	CONEX	25,748,866	15,975,694	29,526	8,976,526	826,172	23,121,590	2,587,032	40,244
Wausau	Connexus	319,741,928	256,743,766	1,843,935	3,743,420	61,098,677	274,843,541	27,533,120	17,365,267
Black River Falls	Co-op	222,999,607	183,283,333	1,825,005	19,432,563	22,108,716	198,508,042	24,108,798	382,767
Racine	Co-operative	20,975,141	15,653,664	295,688	2,931,235	2,685,930	17,954,261	2,616,285	404,595
Kenosha	County	11,404,494	6,064,832	16,612	4,606,202	750,072	9,685,664	1,708,456	10,374
Jefferson	County-City	21,526,776	15,104,605	47,137	3,680,879	2,788,429	19,417,797	2,003,535	105,444
Antigo	CoVantage	861,290,719	651,041,300	4,050,165	131,179,058	83,120,526	773,314,225	86,012,899	1,963,595
Fond du Lac	Credit Union One	4,706,585	1,517,099	19,337	2,699,386	509,437	3,938,779	758,570	9,236
Milwaukee	CTK	470,026	358,416	3,658	2,679	112,589	412,336	57,300	390
La Crosse	Dairyland Power	11,691,862	5,817,511	69,203	4,788,637	1,154,917	9,416,480	2,241,722	33,660
Madison	Dane County	114,727,361	77,851,344	609,068	23,307,199	14,177,886	102,322,065	11,649,280	756,016
Milwaukee	Destiny	14,124	0	0	1,109	13,015	8,634	5,490	0
Beaver Dam	Dodge Central	45,828,525	28,984,859	263,818	7,337,022	9,770,462	40,570,870	5,295,863	-38,208
Superior	Douglas County	3,408,983	2,119,824	27,345	1,178,435	138,069	2,825,804	576,660	6,519
Eau Claire	Eau Claire Postal	1,726,296	998,586	57,007	361,155	423,562	1,361,237	359,320	5,739
Eau Claire	Eau Claire Press	705,096	537,156	29,411	4,875	192,476	576,971	127,465	660
Janesville	Educational Employees	10,909,578	5,014,639	22,003	4,538,154	1,378,788	9,250,257	1,638,123	21,198
Racine	Educators	1,284,620,908	1,007,081,744	9,302,449	76,982,090	209,859,523	1,141,275,666	124,065,012	19,280,230
Milwaukee	Empower	120,543,742	72,507,833	1,277,628	41,357,006	7,956,531	78,108,288	20,080,598	22,354,856
Brookfield	Enterprise	30,820,383	17,308,710	391,464	10,100,922	3,802,215	27,982,779	2,498,978	338,626
Neenah	Evergreen	24,539,883	18,448,609	198,231	1,983,790	4,305,715	21,495,303	2,904,941	140,089
Milwaukee	Federated Family	10,731,614	5,837,866	52,935	3,016,521	1,930,162	10,183,115	335,848	212,651
Superior	Fire Department	1,460,136	931,065	3,948	464,575	68,444	1,172,863	285,321	1,952
La Crosse	Firefighters	57,119,716	48,516,406	191,404	426,058	8,368,656	49,679,110	6,649,986	790,620
Oak Creek	First	11,698,548	5,138,313	80,318	5,054,400	1,586,153	10,240,341	1,417,097	41,110
Marshfield	First Choice	26,240,186	13,678,024	169,016	9,757,249	2,973,929	22,212,633	3,941,506	86,047
Beloit	First Community of Beloit	71,381,439	62,891,903	680,933	521,973	8,648,496	61,862,624	9,030,117	488,698
Wauwatosa	Focus	37,642,301	31,119,184	857,905	358,811	7,022,211	35,477,918	1,988,686	175,697
Fond du Lac	Fond du Lac	43,310,767	30,177,311	201,558	7,093,596	6,241,418	39,001,511	4,215,271	93,985
Fort Atkinson	Fort Community	171,649,767	104,319,009	2,194,966	42,249,664	27,276,060	148,312,265	22,455,035	882,467
Niagara	Forward Financial	68,808,793	57,993,904	381,320	1,109,739	10,086,470	61,017,375	7,508,009	283,409
Appleton	Fox Communities	760,862,524	602,231,074	7,140,361	69,730,443	96,041,368	558,411,697	75,340,930	127,109,897
La Crosse	Franciscan Skemp	20,957,029	16,508,168	85,740	1,143,666	3,390,935	18,923,377	1,920,049	113,603
Green Bay	G B C I	2,174,949	1,494,118	33,334	15,722	698,443	1,714,427	455,673	4,849
Gilman	Gilman Area	1,981,308	988,603	17,245	858,091	151,859	1,689,222	287,436	4,650
West Bend	Glacier Hills	68,698,813	55,002,729	419,909	3,940,628	10,175,365	62,368,355	5,462,430	868,028
Ripon	"Golden Rule Community"	27,023,456	21,236,818	218,013	361,412	5,643,239	25,006,881	1,950,487	66,088
La Crosse	Governmental Employees	47,302,739	36,190,079	314,068	5,735,732	5,690,996	42,948,251	4,157,900	196,588
Milwaukee	Greater Galilee Baptist	182,359	155,773	3,130	1,386	28,330	164,345	18,014	0
West Allis	Greater Milwaukee	13,425,417	6,734,914	13,970	4,992,815	1,711,658	11,239,641	2,172,845	12,931
West Milwaukee	Guardian	227,274,206	172,579,126	2,789,468	25,142,108	32,342,440	166,254,274	14,915,454	46,104,478

City	Credit Union	Total Assets	Total Loans	ALLL	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
La Crosse	Gunderson Lutheran	33,190,331	26,320,206	133,991	6,281,319	722,797	27,424,978	4,247,998	1,517,355
Green Bay	Harbor	102,040,127	81,752,298	1,165,875	6,279,654	15,174,050	90,309,729	11,259,472	470,926
Hayward	Hayward Community	60,670,349	35,679,846	486,059	21,592,934	3,883,628	54,494,109	6,086,787	89,453
Oshkosh	Health Care	13,518,016	10,117,136	49,255	2,654,462	795,673	11,902,176	962,815	653,025
Madison	Heartland	165,117,624	143,150,448	898,075	3,877,957	18,987,294	147,877,329	13,477,372	3,762,923
Madison	Heritage	163,433,726	123,382,605	845,558	25,445,097	15,451,582	134,451,554	22,247,194	6,734,978
Manitowoc	Holy Family Memorial	12,045,352	8,318,310	22,293	2,401,193	1,348,142	10,777,872	1,225,515	41,965
Milwaukee	Holy Redeemer Community of SE WI	1,117,818	94,471	3,648	10,344	1,016,651	944,035	162,577	11,206
Racine	Horizon	24,054,547	20,349,320	82,100	1,237,273	2,550,054	21,849,211	2,123,084	82,252
Green Bay	Horizon Community	37,544,209	27,216,936	133,415	464,076	9,996,612	31,504,944	5,790,080	249,185
Spooner	Indianhead	42,417,138	23,195,198	133,070	10,784,110	8,570,900	38,451,954	3,869,780	95,404
Hurley	Iron County Community	15,617,038	9,661,727	343,996	1,831,464	4,467,843	13,367,591	2,202,039	47,408
Kenosha	Kenosha City Employees	10,384,374	2,287,934	17,446	7,378,114	735,772	9,055,457	1,313,053	15,864
Kenosha	Kenosha Police & Firemen's	9,574,688	2,863,039	45,658	4,438,803	2,318,504	6,522,836	3,045,266	6,586
Kenosha	Kenosha Postal Employees	1,746,463	849,774	10,800	462,819	444,670	1,421,843	317,383	7,237
Madison	Kilowatt	22,677,874	8,429,577	43,903	12,568,411	1,723,789	18,883,294	3,788,345	6,235
Neenah	KimCentral	59,613,852	22,318,068	246,243	21,936,063	15,605,964	44,883,305	13,749,567	980,980
Kohler	Kohler	247,541,571	181,219,168	1,931,928	13,719,426	54,534,905	226,360,226	19,207,470	1,973,875
South Milwaukee	Kyle Central	11,364,604	5,393,362	55,329	3,554,963	2,471,608	9,610,991	1,639,580	114,033
Oconomowoc	La Belle Employees'	158,169	78,092	1,259	1,170	80,166	125,606	32,562	1
La Crosse	La Crosse Area Postal	3,396,649	2,801,631	9,887	24,407	580,498	2,955,954	422,155	18,540
La Crosse	La Crosse - Burlington	5,692,980	3,240,871	28,217	1,040,128	1,440,198	4,676,047	995,652	21,281
Cudahy	Ladish Community	13,055,571	5,792,543	122,487	4,793,161	2,592,354	11,471,696	1,453,619	130,256
Superior	Lake Superior Refinery	790,400	627,626	12,745	126,191	49,328	622,551	166,425	1,424
Oak Creek	Lakeside	8,465,546	5,313,931	45,283	1,506,200	1,690,698	6,501,337	1,937,484	26,725
Neenah	Lakeview	98,021,610	60,347,047	269,312	25,920,970	12,022,905	88,222,760	9,212,983	585,867
Rib Lake	Lakewood	9,998,708	4,177,197	94,512	4,516,578	1,399,445	8,478,994	1,508,553	11,161
New Berlin	Landmark	1,539,767,833	1,315,290,956	12,033,057	68,539,863	167,970,071	1,389,006,493	117,554,588	33,206,752
Madison	M. G. & E.	2,996,477	2,314,861	9,008	23,211	667,413	2,537,598	439,157	19,722
Wausau	M.E. Employees	9,201,010	6,778,909	7,628	817,455	1,612,274	7,430,207	1,740,271	30,532
Madison	Madison	30,907,728	17,107,789	338,083	11,049,442	3,088,580	27,987,118	3,406,709	-486,099
Madison	Madison Fire Department	3,413,680	2,263,728	39,700	1,126,429	63,223	2,834,045	571,226	8,409
Madison	Madison V.A. Employees'	2,523,834	1,468,791	8,053	449,077	614,019	2,134,779	388,569	486
Wausau	Maple Hill	10,250,652	6,956,245	77,272	73,355	3,298,324	9,188,126	1,040,285	22,241
Wausau	Marathon County Employees	20,178,004	17,156,558	249,726	2,347,457	923,715	17,110,345	2,839,830	227,829
Rothschild	Marathon Rothschild	23,837,966	10,045,660	28,895	9,387,576	4,433,625	18,885,127	4,811,188	141,651
Fond du Lac	Marine	416,222,630	344,917,169	9,782,799	5,688,414	75,399,846	341,163,037	30,967,142	44,092,451
Marinette	Marinette County Employees	13,528,837	10,436,993	90,880	1,646,601	1,536,123	12,021,115	1,445,593	62,129
Marshfield	Marshfield Medical Center	50,290,377	30,358,661	61,380	15,170,996	4,822,100	45,874,658	4,041,406	374,313
Racine	MCU Financial Center	27,901,228	20,701,216	88,219	3,797,038	3,491,193	25,367,014	2,299,206	235,008
Sheboygan Falls	Meadowland	11,644,269	9,511,612	77,991	1,281,050	929,598	10,466,466	1,150,480	27,323
Sheboygan	Medical Empls.	2,746,939	1,528,496	5,154	1,022,425	201,172	2,413,742	327,602	5,595
Wisconsin Rapids	Members' Advantage	71,603,810	50,512,991	490,368	15,420,589	6,160,598	60,415,345	10,713,965	474,500
Madison	Members First	17,174,593	15,559,071	331,212	126,694	1,820,040	15,330,723	1,807,716	36,154
Beaver Dam	Members Serving Members	204,783	109,184	1,759	1,528	95,830	160,711	43,963	109
Menasha	Menasha Corporation Employees	6,796,708	4,551,949	38,083	55,141	2,227,701	5,628,212	1,082,003	86,493
Menasha	Menasha Employees	14,726,617	4,935,877	47,207	7,330,373	2,507,574	13,023,940	1,662,585	40,092
Eau Claire	MET	7,920,658	5,486,112	56,590	267,076	2,224,060	6,151,478	1,736,349	32,831
Superior	Metro	30,791,838	17,351,570	605,395	6,445,275	7,600,388	27,566,701	3,110,266	114,871
Sheboygan	Midwest	3,978,411	2,698,645	20,745	825,366	475,145	2,861,762	922,736	193,913
Beloit	Municipal	13,935,884	6,194,178	45,041	6,147,190	1,639,557	11,979,668	1,930,036	26,180
Oconto Falls	N.E.W.	60,066,689	44,628,483	235,821	11,088,049	4,585,978	52,117,267	7,674,553	274,869
Nekoosa	Nekoosa	17,965,911	12,064,785	35,971	4,526,167	1,410,930	12,968,812	4,965,637	31,462
Milwaukee	New Covenant Missionary Bapt. Church	412,795	345,344	13,943	3,391	78,003	353,429	47,747	11,619
Neenah	NewVISION	14,021,949	8,013,071	215,066	3,855,367	2,368,577	12,430,731	1,523,691	67,527
Eagle River	Nicolet	22,579,051	16,532,048	312,431	1,516,902	4,842,532	20,816,263	1,718,386	44,402
Green Bay	Northern Paper Mills	23,112,879	16,904,187	203,546	4,081,614	2,330,624	18,969,595	4,122,082	21,202
La Crosse	Northern States Employees	1,718,125	472,784	15,466	11,788	1,249,019	1,477,805	238,437	1,883
Milwaukee	Northwestern Mutual	103,832,237	59,997,093	101,712	36,095,387	7,841,469	88,339,110	13,088,585	2,404,542
Park Falls	Northwoods Community	65,801,527	41,353,793	120,682	11,067,502	13,500,914	56,895,143	8,494,632	411,752
Oakdale	Oakdale	45,467,646	36,319,499	193,748	2,409,579	6,932,316	41,443,213	3,976,089	48,344
Oshkosh	Oshkosh Central	26,357,035	20,762,964	118,322	1,192,552	4,519,841	22,957,458	3,342,440	57,137
Oshkosh	Oshkosh Community	12,508,280	10,025,675	111,311	580,772	2,013,144	11,232,925	1,227,124	48,231
Oshkosh	Oshkosh Postal Employees	4,515,941	3,565,865	15,151	252,323	712,904	4,078,919	420,171	16,851
Oshkosh	Oshkosh Truck	14,071,419	7,496,754	44,636	4,086,679	2,532,622	11,631,499	2,401,545	38,375
Milwaukee	Our Lady of Good Hope	1,056,759	384,112	18,019	607,638	83,028	842,706	212,349	1,704
Green Bay	P. C. M. Employees	136,437,657	104,335,030	658,164	17,967,243	14,793,548	118,456,156	17,903,654	77,847
Merrill	Park City	137,307,080	115,559,709	848,861	9,903,755	17,096,477	121,434,498	15,241,548	631,034
Janesville	Parker Community	98,533,817	76,744,031	1,394,745	6,853,710	16,330,821	88,056,491	8,856,011	1,621,315
Cudahy	Peoples	14,819,476	10,585,630	97,354	2,350,471	1,980,729	13,173,034	1,630,981	15,461
Medford	Peoples Choice	22,183,732	10,103,868	87,486	10,611,205	1,556,145	19,655,970	2,483,007	44,755
Green Bay	Pioneer	460,467,786	386,785,093	3,386,196	29,261,177	47,807,712	393,541,951	41,169,741	25,756,094
Oshkosh	Pluswood Group	1,785,339	1,228,715	9,989	266,090	300,523	1,404,310	378,407	2,622
Green Bay	Police	1,348,042	914,042	15,558	8,504	441,054	1,171,843	170,290	5,909
Sheboygan	Police	737,933	615,820	5,762	5,470	122,405	631,671	106,262	0
Madison	Post Office	36,601,206	25,156,776	313,908	9,326,502	2,431,836	29,371,695	7,207,024	22,487

City	Credit Union	Total Assets	Total Loans	ALLL	Investments	Other Assets	Total Savings	Reserves	Current Liabilities
Fond du Lac	Postal Credit Union of FDL	899,727	611,168	3,304	7,100	284,763	687,170	212,539	18
New Holstein	Premier Financial	66,708,797	48,513,719	322,067	10,517,940	7,999,205	59,782,118	6,346,508	580,171
Prentice	Price	29,005,185	13,696,261	83,433	9,554,936	5,837,421	25,806,533	3,155,338	43,314
Cudahy	Prime Financial	135,103,458	112,086,490	3,557,128	1,710,924	24,863,172	126,006,522	5,258,621	3,838,315
Appleton	Prospera	152,729,353	119,359,014	1,149,351	5,819,403	28,700,287	141,349,894	10,467,265	912,194
Wausau	Public Service	11,288,915	6,885,323	10,839	3,443,332	971,099	8,631,876	2,634,876	22,163
Marinette	Public Service	1,792,194	781,859	17,599	714,034	313,900	1,372,403	419,500	291
Kewaunee	Public Service	727,259	606,052	16,617	5,333	132,491	568,590	157,662	1,007
Racine	Racine Municipal Employees	12,104,589	8,424,948	31,187	2,733,063	977,765	10,207,635	1,859,791	37,163
Racine	Racine Police	2,021,595	1,300,714	17,503	589,942	148,442	1,503,423	491,097	27,075
Lake Tomahawk	Rainbow	542,772	342,522	17,854	4,595	213,509	462,769	79,703	300
Rio	Rio	294,498	234,718	14,949	35,672	39,057	164,130	130,249	119
Rhineland	Ripco	74,292,363	44,154,357	496,356	24,715,458	5,918,904	66,452,127	7,606,380	233,856
La Crosse	River City Community	10,502,988	6,676,953	43,947	2,166,890	1,703,092	9,045,466	1,432,660	24,862
Two Rivers	Riverwood-Maritime	29,149,887	20,917,085	64,706	2,359,322	5,938,186	26,394,583	2,733,075	22,229
Janesville	Rock County Employees	2,675,674	840,801	3,399	1,469,467	368,805	2,144,943	348,966	181,765
Eau Claire	Royal	1,249,222,031	1,086,271,684	22,162,726	39,498,106	145,614,967	1,109,474,999	105,341,535	34,405,497
Eau Claire	Sacred Heart Hospital Employees	4,491,624	2,128,248	14,370	1,831,518	546,228	3,811,784	668,352	11,488
Baraboo	Sauk County Employees	500,648	316,920	7,631	97,249	94,110	467,291	32,255	1,102
Green Bay	Schneider Community	17,911,212	11,817,313	226,897	3,604,579	2,716,217	14,689,373	3,154,004	67,835
Superior	School Employees	2,292,816	1,340,066	18,217	271,003	699,964	1,949,080	338,482	5,254
Stevens Point	Sentry	76,531,281	43,468,222	175,673	21,251,715	11,987,017	64,809,574	11,313,611	408,096
Green Bay	Service	14,070,683	5,670,493	45,000	7,520,721	924,469	11,619,722	2,427,572	23,389
Sheboygan	Sheboygan Area	33,176,084	20,693,645	411,377	8,438,113	4,455,703	28,687,365	4,140,175	348,544
Manitowoc	Shipbuilders	59,966,152	51,924,874	292,513	440,283	7,893,508	49,604,042	6,164,976	4,197,314
Two Rivers	Shoreline	110,226,370	89,127,936	875,836	1,843,721	20,130,549	92,958,982	10,221,058	7,046,330
Kenosha	Southern Lakes	84,931,364	47,852,833	268,995	33,367,151	3,980,375	71,221,243	7,348,238	6,361,883
Cudahy	Southshore	15,301,022	8,395,630	80,449	4,631,801	2,354,040	13,968,957	1,298,261	33,804
Fond du Lac	St. Agnes Empls.	5,977,405	3,410,288	11,313	1,247,102	1,331,328	5,390,885	582,832	3,688
Appleton	St. Elizabeth Empls.	3,918,925	2,048,573	12,168	1,369,907	512,613	3,250,479	658,871	9,575
Madison	St. Mary's & Affiliates	28,268,902	16,596,345	154,395	8,775,183	3,051,769	25,242,478	2,970,963	55,461
Sheboygan	St. Nicholas	862,649	285,069	10,281	355,713	232,148	732,624	129,378	647
Madison	STAR	24,050	0	0	0	24,050	7,526	14,389	2,135
Jefferson	Stoppenbach	1,093,646	899,444	16,426	28,339	182,289	720,352	367,893	5,401
Stoughton	Stoughton U.S. Rubber Employees	1,031,655	376,660	8,178	535,911	127,262	814,111	215,024	2,520
Madison	Summit	1,581,105,305	1,066,656,207	14,694,106	388,834,477	140,308,727	1,329,746,132	137,038,827	114,320,346
Green Bay	Sunrise	19,552,537	13,514,987	429,828	3,445,830	3,021,548	18,213,180	1,153,759	185,598
Superior	Superior Choice	189,478,048	151,993,149	903,368	18,303,794	20,084,473	169,656,003	16,381,244	3,440,801
Superior	Superior Municipal Employees	3,452,344	2,458,281	23,547	874,635	142,975	2,857,926	545,067	49,351
Medford	Taylor	47,041,585	31,249,251	341,590	7,638,745	8,495,179	41,219,749	5,724,253	97,583
Janesville	TCU 579	1,306,398	977,669	8,411	135,904	261,236	929,922	364,396	12,080
Beloit	Teachers	16,585,373	6,254,248	57,963	8,446,348	1,942,740	13,439,103	3,130,145	16,125
Neenah	The Labor	1,860,062	1,404,540	7,732	140,174	323,080	1,700,372	149,489	10,201
Tomah	Tomah Area	50,131,249	34,835,937	155,890	8,146,973	7,304,229	45,222,285	4,711,417	197,547
Wausau	Tower	47,090,470	35,397,970	774,136	8,295,898	4,170,738	42,149,520	4,663,054	277,896
Marinette	Tri-County	24,692,491	13,796,951	140,632	8,328,585	2,707,587	20,638,725	3,979,243	74,523
Madison	Truax	5,302,613	2,649,973	4,228	1,680,968	975,900	4,371,361	804,179	127,073
Two Rivers	Two Rivers Community	7,082,610	1,001,920	7,961	5,437,128	651,523	5,160,938	1,915,972	5,700
Kaukauna	Union	151,156,558	125,273,005	451,509	5,464,385	20,870,677	131,727,697	17,857,590	1,571,271
Manitowoc	UnitedOne	179,251,089	142,941,024	1,993,728	16,173,092	22,130,701	163,096,486	15,127,700	1,026,903
Madison	University of Wisconsin	1,267,147,133	969,758,917	10,220,207	101,068,460	206,539,963	1,126,251,693	117,050,310	23,845,130
Oshkosh	University of Wisconsin-Oshkosh	22,621,943	20,109,189	67,408	267,960	2,312,202	20,376,087	1,877,365	368,491
Eau Claire	Utilities	9,194,885	3,449,546	31,055	4,957,882	818,512	8,378,525	813,237	3,123
Chippewa Falls	Valley	28,203,326	7,725,253	166,088	18,694,816	1,949,345	24,744,557	3,387,041	71,728
Mosinee	Valley Communities	103,936,925	85,812,759	576,110	7,062,533	11,637,743	86,254,198	16,863,406	819,321
Milwaukee	Veterans Administration	13,952,372	7,355,770	34,134	4,680,540	1,950,196	12,756,019	1,148,862	47,491
Oshkosh	W. P. S.	1,756,565	708,870	4,966	124,590	928,071	1,496,673	259,338	554
Waupun	W. S. P.	3,921,867	2,009,138	65,289	1,654,436	323,582	3,426,045	495,466	356
Superior	Water-Light	1,248,162	864,362	20,554	255,778	148,576	1,050,159	196,041	1,962
Wausau	Wausau Postal Employees	9,502,234	6,899,335	131,550	1,480,314	1,254,135	7,961,035	1,362,433	178,766
Madison	WEA	25,863,309	16,944,953	145,916	7,250,591	1,813,681	22,871,949	2,827,237	164,123
Madison	Webcrafters Employees'	1,920,216	672,595	9,569	812,107	445,083	828,119	1,088,505	3,592
Westby	Westby Co-op	281,560,950	204,077,406	4,965,184	60,570,101	21,878,627	235,138,480	38,172,532	8,249,938
Menomonie	WESTconsin	701,895,802	556,498,827	7,005,351	40,199,465	112,202,861	627,750,730	69,047,730	5,097,342
Butler	Western States Envelope	1,103,405	218,757	3,794	508,296	380,146	792,542	309,184	1,679
Oshkosh	Winnebago Community	69,340,784	54,262,468	300,084	3,941,015	11,437,385	62,172,445	6,943,126	225,213
Ogema	Wisconsin Heights	713,505	729,974	95,000	0	78,531	692,556	18,860	2,089
Milwaukee	Wisconsin Latvian, Inc.	2,728,820	1,638,984	25,372	948,517	166,691	2,426,955	281,011	20,854
Green Bay	Wisconsin Medical	8,115,487	6,312,979	22,598	814,384	1,010,722	7,318,144	774,598	22,745
Wisconsin Rapids	Wood County Employees	1,170,970	860,722	1,387	240,309	71,326	997,332	172,777	861
Stevens Point	Worzalla Publishing Empls.	1,392,259	200,617	44,883	711,222	525,303	1,134,319	251,148	6,792