

*Department of
Financial Institutions*

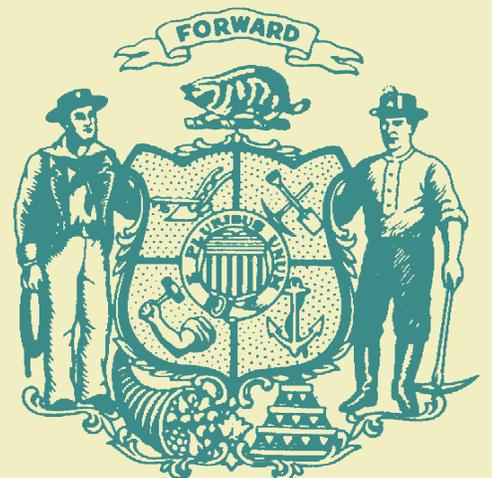
**1 9 9 6 Annual
Report**

*Building a
New Government
for a new Century
through Technology*

*-- Gov. Tommy
Thompson*



... A new beginning



A message from the Governor

It is often said that the health of a state's economy is directly tied to the health of its financial service sector. We are truly fortunate to be able to point to both as success stories. I am pleased to see Wisconsin's financial service providers are indeed healthy, and actively contributing to the continued success and well being of our economy.

Like many other facets of our society, the way the financial business in this state is conducted is changing everyday. The advent of new technology, the wave of mergers, charter conversions and other adjustments, have changed the face of our financial service sector dramatically. It was with this truism in mind that I successfully sought to consolidate the regulation of the state's financial world into the new Department of Financial Institutions.

The vision to create the Department of Financial Institutions was forged from the notion that state regulatory operations should more accurately reflect the way the various regulated industries under its consolidated purview operate. Because of the blurring lines that separate the different financial institutions, it only made sense to provide the various, ever more similar, regulatory operations one centralized administrative hub. This structure, consequently, has resulted in a great many cost saving efficiencies. We have made great efforts to be sure the Department is outfitted with technological systems that closely mirror those used by the regulated industries. By doing this we can work in concert with Wisconsin financial institutions as they continue to evolve, rather than stand in the way of continuing modernization. It is with great pride that I watch as my vision, now in action, begins to yield "fruit."

The financial institutions of Wisconsin have a long legacy of safety, soundness and solidity, and it is apparent that tradition is continuing as we approach the next millennium. The residents of our state can rely on their financial institution to act as a partner in helping to provide the capital to grow their businesses, build homes for their families, fund the education of their children and prepare for a comfortable retirement.

The banks, credit unions, savings institutions, and all the other various financial service providers of Wisconsin may all provide different services in different ways, yet all seem to share a unique commonality. An unspoken, but intense sense of responsibility to the people they serve, as well as to the state in which they do business.

I am proud of the success of Wisconsin's financial community in 1996, and look forward to a continuing prosperity, that benefits us all, in the future.

Sincerely,



Tommy G. Thompson
Governor



A message from the Secretary

On July 1, 1996, the Department of Financial Institutions (DFI) came into being. The mission we were charged with at that time by Governor Thompson, was to bring the regulation of the state's financial community under one roof. Banks, mortgage bankers, credit unions, saving institutions, the securities industry, as well as a myriad of other licensed financial service providers now fall under DFI purview. The Department is also responsible for the oversight of the state's corporate filing activities, the Uniform Commercial Code lien filing system and the administration of the Wisconsin Consumer Act.

We were directed by the Governor to eliminate the wasteful and confusing duplication that formerly existed within these once separate, but operationally similar regulatory operations, and create a new centralized administrative entity that could operate in a far more efficient and cost effective manner. The words, "do more with less" became our rallying cry.

In the past, annual report information was disseminated through conventional, printed and bound publications. But now that the world is growing ever smaller by the Internet, it becomes plausible, and far more efficient to accomplish our yearly reporting goals via the world wide web. I am proud to offer the Department of Financial Institutions first "virtual" annual report.

I am pleased to report that the Wisconsin financial community enjoyed a very successful year in 1996. The state's financial institutions again helped fuel the admirable growth of the Wisconsin economy. Both the industries themselves, and the consumers that patronize them have benefited from that growth.

The state-chartered banks in Wisconsin realized healthy increases in both assets and deposits, both categories grew by 7 percent. This is a continuation of a trend that began in 1995, reversing several years of rather stagnant growth in the state's banking industry. The increases in assets and deposits were supported by a near record bank earning performance.

In addition to the Department's responsibility to regulate state-chartered banks, jurisdiction for the regulation of mortgage banking and brokering was also transferred to the Department of Financial Institutions from the Department of Regulation and Licensing as part of the Governor's reorganization. In 1996, the Mortgage Banking Section processed approximately 250 new applications each month for either Mortgage Banker, Loan Originator or Loan Solicitor. In addition, nearly 4,700 renewal applications were processed.



A message from the Secretary

Last year proved to be especially active for the Licensed Financial Services Section, which licenses and regulates over 4,300 entities in eight different industries. In addition to conducting our regularly scheduled examinations, 423 written complaints and 119 new license applications were reviewed. The passage of Act 329, which became effective October 1, 1996, had a significant impact on those sales finance companies that purchase consumer leases from Wisconsin motor vehicle dealers. In addition to requiring that all such companies be licensed, the Act required extensive disclosures be made on consumer leases made under section 218.01, Wis. Stats.

Wisconsin's 375 state-chartered Credit Unions also logged an impressive growth year in 1996. Assets rose substantially, ending the year at 7.6 percent. The amount of money loaned to credit union members also increased, rising 10.7 percent on the year. Deposits also grew by 7 percent, bringing the loan to savings ratio to 90.7 percent at year's end.

State-chartered savings banks and S&L's remained strong and profitable in 1996, with total assets increasing 9 percent to \$11.98 billion dollars. At the same time, savings institutions' net worth increased by about \$50 million, ending the year at a 10.47 percent net worth to asset ratio, far outstripping the state's 6 percent requirement. Savings institutions also maintained a high level of lending, originating \$3.5 billion dollars in loans, up 30 percent over 1995.

In the more than 80 years of regulating the securities markets for the protection of investors, Wisconsin has never witnessed more change in its securities laws than it did in 1996. The Wisconsin legislature amended the securities law, Chapters 551 of the Wisconsin statutes in 1996. Gone are the provisions that required review of an offering for securities for "fairness" prior to the registration of the offering and making it available to Wisconsin investors. Instead, the securities prospectus must provide full disclosure about the offering before it is registered. DFI is committed to the continuation of the strong tradition of protecting Wisconsin investors through the education of investors, close review of the sales practices of broker-dealers and swift punishment for violations of the Wisconsin securities laws.

The DFI Division of Corporate and Consumer Services has the responsibility for overseeing the state corporate filing activity, UCC lien filing system and the administration of the Wisconsin Consumer Act. Activity reports from the Corporations section of DCCS reveal a 9 percent increase in new business organizations in 1996, as compared to 1995. This increase includes both for-profit and not-for-profit corporations. The major source of this gain is from Limited Liability Companies (LLC), a new form of organization first authorized under Wisconsin law in 1994. LLC's accounted for 28 percent of the new for-profit organizations formed in 1996.

A message from the Secretary

The Wisconsin Consumer Act Section acts as the clearing house for all consumer credit complaints relating to financial transactions in the state under \$25,000. The staff fielded over 5,100 consumer inquiries in 1996, and after screening the contacts for applicability to the Wisconsin Consumer Act, referred them to the proper DFI division for review and disposal.

DFI also maintains a strong commitment to educational outreach to inform and educate Wisconsin residents and businesses about their rights and responsibilities under our laws. Our Investor and Wisconsin Consumer Act education efforts include: seminars, brochures and toll-free helplines, as well as a strong website presence.

At DFI, we are proud of our new role as the consolidated regulatory entity for Wisconsin's fine financial community. We will always work to ensure the continued safety and soundness of the financial industries through vigilant regulation, registration, licensing and enforcement. We will also endeavor to balance the needs of business to operate in the most unencumbered atmosphere possible, with the rights of consumers to be protected.

I am proud to present the first DFI combined annual report. I hope you will find it interesting and informative.

Sincerely,



Richard L. Dean

Secretary

Wisconsin Department of Financial Institutions

Important information regarding this annual report

This annual report has many features conventional annual reports lack.

First, and perhaps most important, this annual report is completely searchable by you. If you are looking for a specific financial institution, you can simply type its name (or even just part of the name) and every instance of that name will be highlighted for you.

Enable Search

To enable the search feature, click on the "Enable Search" button or on the button on the toolbar with the binoculars on it.

Alternate Layout

You can also adjust the layout of this annual report to suit your needs. For instance, currently the annual report is laid out in a standard side by side format. However, if you prefer to have the pages laid out consecutively, click on "Alternate Layout." Click on "Standard Layout" to revert to the original layout.

Standard Layout

Zoom Level

Finally, to adjust the zoom level, either click on the "Zoom Level" button or click on the button at the bottom of your screen with a percentage on it. You can increase or decrease the zoom to meet your viewing needs.

Help

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Division of Banking

Since the early 1980's commercial banks have been rated under a five component system commonly known as the CAMEL rating system. CAMEL is an acronym for Capital, Asset Quality, Management, Earnings, and Liquidity. A composite rating is assigned for each bank based on the rating of the five components. Under the system a one rating is the best and five is the worst. Beginning in 1997, the CAMEL rating system was modified to include a component for Sensitivity to Market Risk. The system is now known as CAMELS. The "S" component reflects the degree to which changes in interest rates, foreign exchange rates, commodity prices, or equity prices can adversely affect a financial institution's earnings or economic capital.

Each bank is examined at least once every calendar year, by either a federal regulatory agency or the Division of Banking. Generally, the safety and soundness performance of state chartered banks is favorable. The vast majority (98 percent) of state-chartered banks were rated in the top two ratings categories following the most recent examination, with no banks rated in the worst category. There were no bank failures in Wisconsin during 1996 and only five banks failed nationwide, the lowest number since 1972. The last bank failure in Wisconsin occurred in 1986.

The number of state-chartered banks declined by nine in 1996, although the volume of assets and number of offices increased. At year end, there were 310 state-chartered banks and 60 national banks in Wisconsin. During 1996, three new state banks were chartered and 12 state banks merged into other banks. There were 74 nationally-chartered banks at the beginning of the year, and 14 national banks merged into other banks in 1996. State banks operated 826 branch offices at year-end 1996, compared to 686 at the beginning of the year. The large increase in branches is the result of merger activity among banks with many branches in 1996.

Assets at state-chartered banks rose by over \$13 billion in 1996 to \$47.3 billion, a 39.9 percent increase, continuing a 49-year trend of rising assets. Assets for all Wisconsin banks rose by 7 percent and banking assets on a nationwide basis increased by 6.2 percent. Approximately three-fourths of the growth in state-chartered assets resulted from the merger of the 14 national banks into state charters. Excluding the merger activity, state-chartered assets increased approximately 10 percent. The composition of aggregate assets at state-chartered banks at year-end was: loans, 67 percent of total assets; securities, 22 percent; and all other categories, 11 percent.

Division of Banking

Wisconsin state-chartered banks continued to have strong asset quality in 1996. At year end, nonperforming assets in state-chartered banks were 0.59 percent of total assets which is slightly higher than the 1995 ratio of 0.53 percent. The level of nonperforming assets compares favorably to the aggregate ratio for all banks in the nation which is 0.75 percent. The national ratio has declined steadily since 1991, when the ratio was 3 percent. The Wisconsin ratio has been stable over the past three years. Nonperforming assets are defined as loans over 90 days past due, nonaccrual loans, and repossessed real estate. As the volume of nonperforming assets increases, the risk to the banking system increases.

The ratio of all past-due loans (more than 30 days) to gross loans increased slightly to 2.23 percent compared to 2.09 percent at year-end 1995. The ratio stood at 1.94 percent in 1994 and 1.96 percent in 1993. The aggregate past-due ratio for all the nation's banks is 2.42 percent, again a favorable comparison for state-chartered banks. Nationally, the number of past-due consumer loans has been increasing over the past two years, while the number of past-due loans in other loan categories has declined. Wisconsin has seen the same trend in consumer loans, for which the past due ratio has increased from 2.53 percent to 3.51 percent over the past two years in state-chartered banks.

The amount of net loan losses compared to total loans is also a measure of asset quality. The net loan losses of state banks increased in 1996 to 0.20 percent of loans, however it is still below the national ratio of 0.58 percent. State banks had net loan losses of 0.11 percent of total loans in 1995. The state bank ratios for 1993 and 1994 were 0.17 percent and 0.09 percent, respectively.

A bank establishes a loan loss reserve to protect its equity capital from loan losses. The ratio of loan loss reserve to loans stood at 1.31 percent of total loans at year end. That compares favorably to the national ratio of 1.91 percent. The lower Wisconsin ratio may reflect managerial decisions to reserve at lower levels due to the lower loss experience of Wisconsin banks.

Loan volume at state-chartered banks remained strong in 1996 with total loans increasing 43.9 percent to \$31.6 billion. Excluding the loan volume from the conversion of national banks, loans at state-chartered banks increased by approximately 19 percent reflecting strong demand from a growing economy and the willingness of state banks to grant loans to creditworthy borrowers. Loans in all the nation's banks grew by an 8 percent rate and loans grew by 7.9 percent in all Wisconsin banks.

Division of Banking

Deposits at state-chartered banks was robust, growing by 47.7 percent to \$37.3 billion in 1996. Excluding the conversion of national bank deposits, state bank deposits grew by approximately 9 percent. Bank deposits grew by 5.6 percent nationwide and 6.9 percent in all of the banks in Wisconsin. The composition of the state chartered banks' funding sources as a percentage of assets is as follows: deposits 79 percent, federal funds and repurchase agreements 7 percent, other borrowed funds 7 percent. The 1995 percentages for these same categories were 83 percent, 4 percent, and 2 percent. The loan-to-deposit ratio of 84.7 percent in all state-chartered banks is still lower than the national loan-to-deposit ratio of 87.9 percent. This indicates that state banks in Wisconsin rely less on deposit funding sources than do banks nationally.

State-chartered banks had favorable earnings in 1996 posting net income of \$592.7 million. The most commonly used measurement of bank earnings performance is the ratio of net income to average assets or return on assets. An industry benchmark for return on assets is 1 percent. In the aggregate, state-chartered banks had a return on assets of 1.28 percent compared to an aggregate national ratio of 1.19 percent. State-chartered banks have surpassed the 1 percent industry benchmark for five consecutive years. Another measurement for earnings performance is return-on-equity. Return-on-equity for state-chartered banks was 14.2 percent compared to national average of 14.5 percent. The lower level for return on equity results in part from the higher level of equity capital of Wisconsin state chartered banks relative to the national average.

A primary indicator of bank strength is amount of equity capital relative to bank assets. Equity Capital represent a margin of protection against failure. The equity capital ratio of state chartered banks was 8.6 percent at year end which compares favorably to 8.2 percent nationally.

1996 Bank Structure Activity

Three new banks were chartered in 1996. Four applications are currently pending. The following banks were chartered in 1996.

<i>Bank</i>	<i>City</i>	<i>Opened</i>
West Pointe Bank	Oshkosh	April 22, 1996
Community Bank Spring Green and Plain	Spring Green	May 13, 1996
Community Bank Delavan	Delavan	August 21, 1995

Division of Banking changes in structure

In 1995 twelve state chartered banks and 14 national banks located in Wisconsin were merged into other banks. The following table provides information regarding the merger activity of 1996.

<i>Merged Bank</i>	<i>City</i>	<i>Surviving Bank</i>	<i>City</i>	<i>Merger Date</i>
Baylake Bank	Sturgeon Bay	Baylake Bank - Kewaunee (changed name and location to Baylake Bank, Sturgeon Bay)	Kewaunee	January 1, 1996
Firststar Bank Madison, N.A.	Madison	Firststar Bank Minocqua (changed name and location to Firststar Bank Wisconsin, Madison)	Minocqua	February 19, 1996
Firststar Bank Grantsburg, N.A.	Grantsburg	Firststar Bank Wisconsin	Madison	March 18, 1996
Firststar Bank Eau Claire, N.A.	Eau Claire	Firststar Bank Wisconsin	Madison	March 25, 1996
Firststar Bank Rice Lake, N.A.	Rice Lake	Firststar Bank Wisconsin	Madison	April 15, 1996
Firststar Bank Manitowoc	Manitowoc	Firststar Bank Wisconsin	Madison	April 22, 1996
Firststar Bank Oshkosh, N.A.	Oshkosh	Firststar Bank Wisconsin	Madison	April 29, 1996
Firststar Bank Green Bay	Green Bay	Firststar Bank Wisconsin	Madison	May 6, 1996
Firststar Bank Fond du Lac, N.A.	Fond du Lac	Firststar Bank Wisconsin	Madison	May 13, 1996
Bradley Bank	Tomahawk	F & M Bank - Lakeland	Woodruff	May 13, 1996
Firststar Bank Sheboygan, N.A.	Sheboygan	Firststar Bank Wisconsin	Madison	June 10, 1996
Firststar Bank Appleton.	Appleton	Firststar Bank Wisconsin	Madison	June 17, 1996
The Bank	Manawa	Baylake Bank	Sturgeon Bay	July 1, 1996
Bank One, Antigo	Antigo	Bank One, West Bend (changed name and location to Bank One, Wisconsin, Milwaukee)	West Bend	December 7, 1996
Bank One, Beaver Dam	Beaver Dam	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Fond du Lac	Fond du Lac	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Green Bay	Green Bay	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Madison	Madison	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Monroe	Monroe	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Appleton, N.A.	Appleton	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Elkhorn, N.A.	Elkhorn	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Janesville, N.A.	Janesville	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Milwaukee, N.A.	Milwaukee	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Oshkosh, N.A.	Oshkosh	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Racine, N.A.	Racine	Bank One, Wisconsin	Milwaukee	December 7, 1996
Bank One, Stevens Point, N.A.	Stevens Point	Bank One, Wisconsin	Milwaukee	December 7, 1996

Division of Banking

Trust Activities

Assets administered by trust departments of state-chartered banks grew by 42.7 percent in 1996, with discretionary trust assets increasing 49.7 percent and nondiscretionary assets increasing 41.4 percent. These assets total nearly \$117 billion. A portion of the growth in state trust assets in 1996 results from the conversion of a national bank trust department to a state charter. Excluding the converted assets, the rate of growth of total trust assets was 24.9 percent. Strong growth of state trust department assets has been seen throughout most of this decade with a doubling of assets over the past five years, excluding converted assets. The strong equity markets and the increasing mutual fund custodial assets serviced by banks are reasons for the growth. Fifty-one state-chartered banks were authorized to accept trust accounts on December 31, 1996, with 39 banks reporting assets. The trust departments of two large bank holding companies hold nearly 97 percent of the reported assets.

1996 State Chartered Trust Assets

	Employee Benefit Trusts	Personal Trusts	Estates	Employee Benefit Agencies	Other Agencies	Totals
<i>Discretionary Assets</i>						
Non-interest bearing deposits-own bank	5,970	1,490	86	1,745	1,587	10,878
Non-interest bearing deposits-other banks	2,516	2,910	287	1,166	58	6,937
Interest bearing deposits-own bank	3,912	24,380	6,336	3,734	5,228	43,590
Interest bearing deposits-other bank	3,950	35,445	5,208	248	9,139	53,990
U.S. Government & Agency Obligations	889,447	1,058,098	30,760	214,607	509,183	2,702,095
State, County, & Municipal Obligations	11,176	1,136,773	13,066	493	201,195	1,362,703
Money Market Mutual Funds	225,615	260,741	41,699	44,256	249,849	822,160
Other Short Term Obligations	168,786	261,680	12,163	63,360	707,692	1,213,681
Other Notes and Bonds	935,854	352,943	3,249	723,793	275,414	2,291,253
Common and Preferred Stocks	4,033,755	4,819,897	100,246	296,742	1,170,440	10,421,080
Real Estate Mortgages	817	25,966	111	294	1,209	28,397
Real Estate	2,175	138,747	11,805	9	6,694	159,430
Miscellaneous Assets	58,900	191,032	4,251	93,190	18,267	365,640
Total Discretionary Assets	\$6,342,873	\$8,310,102	\$229,267	\$1,443,637	\$3,155,955	\$19,481,834
Discretionary Accounts	6,084	14,212	634	697	2,207	23,834
Non-Discretionary Assets	\$15,625,340	\$578,289	\$669	\$1,831,749	\$79,438,264	\$97,474,311
Non-Discretionary Accounts	3,240	497	4	3,726	2,511	9,978
Total Assets	\$21,968,213	\$8,888,391	\$229,936	\$3,275,386	\$82,594,219	\$116,956,145
Total Accounts	9,324	14,709	638	4,423	4,718	33,812

Division of Banking

Mortgage Banking

Jurisdiction for regulating mortgage banking and mortgage brokering was transferred to the Department of Financial Institutions on July 1, 1996.

The Mortgage Banking Section, within the Division of Banking, currently regulates 657 active mortgage bankers, 1,657 active loan originators, and 3,971 active mortgage brokers.

On average, the Mortgage Banking Section receives in excess of 250 new applications per month for either mortgage banker, loan originator, or loan solicitor.

In addition to processing new applications, the Mortgage Banking Section recently processed 4,697 renewal applications.

Emerging mortgage technology is changing the way mortgage bankers, mortgage brokers and loan originators work and think. New technologies, such as the Internet, have allowed bankers and brokers to take advantage of automated underwriting decisions within minutes. New software packages include features such as risk grade evaluations and on-line mortgage insurance decisions.

In many cases, borrowers, realtors, builders, managers, and loan officers can now check on the status of a pending mortgage any time of the day by accessing the lender's website and providing the proper security clearance.

Licensed Financial Services

This annual report does not yet contain financial information regarding Licensed Financial Services.

This includes: adjustment service companies, collection agencies, currency exchanges, insurance premium finance companies, loan companies, sales finance companies and sellers of checks. We anticipate this information being available in late summer 1997 and will update the master annual report and the Division of Banking annual report accordingly.

Please check our website or call (608) 261-9555 for updates.

Our website address is:

<http://badger.state.wi.us/agencies/dfi>

1996 Bank Financial Data

City	Bank	Securities & Investments	Total Loans	Loan Loss Reserve	Other Assets	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Abbotsford	Abbotsford State Bank	19,137	84,556	(1,931)	7,518	109,280	97,164	2,257	9,859	1,386
Albany	First Banking Center-Albany	4,937	18,807	(309)	3,527	26,962	23,342	887	2,733	226
Algoma	F & M Bank-Algoma	25,857	22,951	(306)	2,486	50,988	45,945	769	4,274	523
Alma	Bank of Alma	24,956	64,174	(875)	2,678	90,933	78,009	1,571	11,353	2,124
Almond	The Portage County Bank	7,491	29,008	(300)	3,303	39,502	35,578	324	3,600	428
Amherst	The International Bank of Amherst	5,747	17,541	(169)	1,130	24,249	21,485	115	2,649	255
Appleton	American National Bank-Fox Cities	9,646	28,012	(344)	3,095	40,409	35,795	344	4,270	416
Appleton	F & M Bank - Appleton	6,216	50,696	(665)	4,549	60,796	49,719	6,768	4,309	632
Appleton	M&I Bank Fox Valley	228,726	431,034	(8,317)	50,660	702,103	586,715	66,574	48,814	8,179
Arcadia	State Bank of Arcadia	13,730	44,760	(519)	4,023	61,994	55,533	425	6,036	768
Argyle	State Bank of Argyle	9,301	29,339	(297)	2,383	40,726	36,316	617	3,793	521
Ashland	M&I Bank	11,422	57,569	(1,018)	4,525	72,498	66,231	1,160	5,107	893
Ashland	Northern State Bank	31,690	57,677	(597)	10,546	99,316	90,997	901	7,418	1,441
Auburndale	Pioneer Bank	13,154	39,229	(614)	4,622	56,391	50,066	583	5,742	539
Augusta	Peoples State Bank	10,892	27,044	(310)	4,003	41,629	36,130	1,531	3,968	291
Baldwin	The First National Bank of Baldwin	15,376	53,472	(732)	5,404	73,520	63,647	1,565	8,308	956
Balsam Lake	Polk County Bank	19,486	34,198	(678)	2,769	55,775	48,149	2,493	5,133	602
Bancroft	Bancroft State Bank	5,103	19,948	(288)	1,584	26,347	23,479	320	2,548	400
Bangor	Farmers State Bank	24,268	33,258	(612)	3,120	60,034	52,479	680	6,875	622
Bangor	The First National Bank of Bangor	38,070	69,400	(748)	6,496	113,218	99,418	3,101	10,699	1,702
Baraboo	First National Bank and Trust Company	36,567	43,468	(610)	6,659	86,084	71,714	8,051	6,319	907
Baraboo	The Baraboo National Bank	21,724	132,340	(1,368)	15,909	168,605	148,521	3,520	16,564	2,197
Barron	Bank of Barron	23,619	41,899	(533)	5,833	70,818	64,197	515	6,106	989
Barron	First National Bank of Barron	10,901	20,990	(267)	2,778	34,402	29,435	2,493	2,474	259
Beaver Dam	The American National Bank	35,371	51,970	(376)	6,063	93,028	82,392	477	10,159	1,043
Belleville	Belleville State Bank	9,894	27,287	(302)	3,449	40,328	36,065	388	3,875	478
Beloit	Blackhawk State Bank	38,047	99,427	(1,186)	12,938	149,226	119,637	11,604	17,985	1,631
Beloit	First National Bank & Trust Company	67,333	143,355	(1,525)	18,836	227,999	190,939	15,484	21,576	2,470
Beloit	M&I Bank of Beloit	38,604	93,662	(1,201)	10,447	141,512	115,190	16,547	9,775	1,063
Benton	The Benton State Bank	6,386	9,090	(83)	860	16,253	14,627	135	1,491	145
Berlin	First National Bank of Berlin	17,924	47,073	(619)	3,754	68,132	50,155	8,992	8,985	1,014
Berlin	The Farmers & Merchants Bank	25,163	26,445	(278)	2,057	53,387	45,951	448	6,988	588
Biramwood	Banner Banks	12,385	36,665	(486)	4,013	52,577	47,339	655	4,583	667
Black Earth	Black Earth State Bank	8,658	19,922	(192)	1,949	30,337	27,112	180	3,045	263
Black River Falls	Black River Country Bank	10,444	38,054	(678)	4,129	51,949	45,758	1,376	4,815	388
Black River Falls	Jackson County Bank	17,864	75,782	(1,249)	11,037	103,434	87,018	4,766	11,650	1,592
Blair	Union Bank of Blair	7,351	19,396	(197)	1,892	28,442	25,328	589	2,525	321
Blanchardville	First National Bank of Blanchardville	1,870	12,147	(224)	1,004	14,797	13,332	185	1,280	227
Bloomer	Peoples State Bank of Bloomer	30,171	40,455	(514)	3,529	73,641	64,600	990	8,051	882
Bloomington	The Woodhouse & Bartley Bank	9,181	10,607	(155)	984	20,617	17,186	150	3,281	256
Bonduel	Bonduel State Bank	18,129	17,799	(287)	2,408	38,049	30,959	335	6,755	687
Boscobel	Community First Bank	33,739	48,178	(1,076)	5,509	86,350	68,985	2,995	14,370	847
Boyceville	National Bank of Boyceville	6,448	10,632	(251)	2,119	18,948	16,453	605	1,890	(67)
Brill	Brill State Bank	3,283	12,716	(151)	2,453	18,301	16,781	140	1,380	170
Brillion	Calumet County Bank	12,294	28,117	(356)	3,504	43,559	38,473	248	4,838	416
Brodhead	Bank of Brodhead	30,016	40,294	(377)	5,316	75,249	66,475	973	7,801	491
Brodhead	Green County Bank	8,019	21,798	(326)	2,047	31,538	28,116	189	3,233	286
Brookfield	M&I Northern Bank	81,661	325,703	(4,486)	23,021	425,899	362,302	30,875	32,722	6,784
Brookfield	Ridgestone Bank	18,759	19,390	(335)	2,948	40,762	35,694	263	4,805	(1,290)
Bruce	Dairyland State Bank	6,573	17,242	(185)	2,025	25,655	22,630	911	2,114	406
Burlington	First Banking Center-Burlington	68,332	175,576	(2,588)	36,231	277,551	211,848	42,682	23,021	2,639
Burlington	M&I Bank of Burlington	47,949	123,483	(1,785)	22,705	192,352	159,026	11,987	21,339	1,728
Cadott	Citizens State Bank	20,700	41,811	(477)	4,301	66,335	57,648	2,266	6,421	652
Cambridge	Cambridge State Bank	5,751	25,289	(283)	2,944	33,701	31,426	263	2,012	357
Cameron	Community Bank of Cameron	3,672	12,441	(156)	2,603	18,560	17,032	122	1,406	200
Cashton	Bank of Cashton	8,892	22,753	(394)	1,679	32,930	29,008	520	3,402	319
Cassville	Badger State Bank	15,076	26,197	(499)	1,556	42,330	36,576	1,417	4,337	529
Cazenovia	State Bank of Cazenovia	8,048	15,002	(174)	1,688	24,564	21,598	258	2,708	209
Chetek	Chetek State Bank	12,680	31,600	(406)	2,628	46,502	42,169	265	4,068	717
Chilton	State Bank of Chilton	16,571	39,940	(743)	8,013	63,781	52,453	963	10,365	1,222
Chippewa Falls	The Northwestern Bank	61,667	81,240	(1,209)	12,878	154,576	133,055	792	20,729	2,491
Clayton	Citizens State Bank	5,088	8,510	(64)	956	14,490	13,241	71	1,178	77
Clear Lake	Landmark Bank	6,300	24,816	(353)	3,885	34,648	31,786	548	2,314	238

(dollar amounts in thousands)

1996 Bank Financial Data

City	Bank	Securities & Investments	Total Loans	Loan Loss Reserve	Other Assets	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Cleveland	Cleveland State Bank	10,806	18,138	(281)	3,483	32,146	26,120	998	5,028	433
Clinton	Citizens State Bank	11,636	47,842	(479)	6,593	65,592	58,383	2,506	4,703	582
Clintonville	Dairyman's State Bank	22,442	41,948	(548)	4,688	68,530	61,088	795	6,647	613
Cobb	Royal Bank	1,801	10,214	(137)	2,673	14,551	12,471	216	1,864	166
Cochrane	Bank of Buffalo	8,054	18,479	(197)	2,932	29,268	25,934	839	2,495	287
Colby	Community Bank of Central Wisconsin	9,552	16,194	(226)	3,686	29,206	22,344	2,156	4,706	(11)
Collins	Collins State Bank	1,666	7,488	(100)	899	9,953	8,617	53	1,283	119
Columbus	Farmers & Merchants Union Bank	22,696	66,680	(741)	7,165	95,800	86,021	767	9,012	991
Cottage Grove	Cottage Grove State Bank	16,245	23,021	(350)	4,198	43,114	36,678	1,552	4,884	544
Crivitz	Bank North	24,137	41,185	(602)	4,616	69,336	60,239	1,486	7,611	802
Cross Plains	State Bank of Cross Plains	28,008	115,722	(1,140)	11,982	154,572	135,816	6,827	11,929	1,758
Cuba City	Cuba City State Bank	25,772	17,439	(148)	2,608	45,671	40,181	513	4,977	337
Darlington	First National Bank at Darlington	15,649	18,071	(144)	3,059	36,635	32,020	228	4,387	393
Darlington	The Citizens National Bank of Darlington	21,019	49,589	(740)	5,388	75,256	65,156	667	9,433	655
De Forest	De Forest-Morrisonville Bank	14,957	42,174	(482)	6,324	62,973	55,452	899	6,622	712
Deerfield	Bank of Deerfield	4,316	22,291	(322)	2,051	28,336	25,943	245	2,148	377
Delavan	Community Bank Delavan	13,062	3,897	(40)	1,291	18,210	13,550	80	4,580	(423)
Delavan	M&I Bank of Delavan	37,557	65,704	(1,821)	8,952	110,392	75,286	19,559	15,547	761
Denmark	Denmark State Bank	29,347	149,308	(2,114)	9,188	185,729	150,973	15,847	18,909	2,001
Dodgeville	MidAmerica Bank	19,437	56,833	(564)	6,766	82,472	73,339	2,803	6,330	950
Dorchester	Dorchester State Bank	7,574	17,010	(276)	2,025	26,333	22,051	1,277	3,005	226
Drummond	State Bank of Drummond	6,286	13,939	(223)	1,654	21,656	18,870	154	2,632	253
Durand	The Security National Bank of Durand	53,893	45,550	(493)	5,461	104,411	85,671	835	17,905	1,609
Eagle River	M&I Bank of Eagle River	19,462	112,654	(1,571)	6,358	136,903	120,212	7,390	9,301	1,621
Eagle River	The First National Bank of Eagle River	19,927	56,217	(737)	6,772	82,179	72,469	3,043	6,667	661
East Troy	F & M Bank-East Troy	10,160	43,814	(649)	2,906	56,231	46,609	1,779	7,843	248
Eau Claire	American Bank	12,879	44,085	(571)	6,712	63,105	56,875	1,862	4,368	747
Eau Claire	Charter Bank Eau Claire	35,357	55,703	(549)	3,948	94,459	79,846	5,276	9,337	1,579
Eau Claire	M&I Community State Bank	129,614	272,834	(5,639)	33,563	430,372	346,852	51,908	31,612	4,585
Edgar	The Bank of Edgar	21,902	39,532	(463)	3,725	64,696	58,220	1,320	5,156	584
Elcho	Northwoods State Bank	3,589	13,852	(110)	2,597	19,928	18,024	583	1,321	149
Elkhorn	Community Bank of Elkhorn	16,004	63,798	(709)	7,268	86,361	79,633	473	6,255	1,008
Elroy	Royal Bank	11,541	31,722	(318)	5,712	48,657	44,460	429	3,768	502
Evansville	Union Bank & Trust Company	19,395	34,445	(301)	5,065	58,604	51,099	858	6,647	625
Fennimore	F & M Bank-Fennimore	10,854	32,946	(427)	2,970	46,343	37,096	5,611	3,636	672
Florence	State Bank of Florence	6,188	18,576	(186)	1,512	26,090	23,689	251	2,150	247
Fond du Lac	American Bank	27,670	67,275	(2,103)	8,123	100,965	76,359	9,847	14,759	1,955
Fond du Lac	National Exchange Bank and Trust	113,590	339,454	(6,340)	32,408	479,112	394,070	34,911	50,131	7,296
Footville	Mid America Bank	10,931	12,627	(189)	3,931	27,300	25,033	143	2,124	112
Fort Atkinson	Citizens State Bank and Trust	11,520	31,236	(395)	4,498	46,859	42,452	183	4,224	259
Fort Atkinson	First American Bank & Trust Company	44,629	60,975	(715)	7,349	112,238	84,893	10,560	16,785	2,007
Fort Atkinson	The Bank of Fort Atkinson	12,979	22,001	(326)	3,859	38,513	28,752	4,630	5,131	662
Fountain City	First State Bank	5,232	10,174	(154)	2,410	17,662	15,392	89	2,181	99
Franklin	Franklin State Bank	5,878	25,215	(282)	2,889	33,700	30,925	323	2,452	347
Galesville	Bank of Galesville	5,225	24,957	(298)	1,994	31,878	28,488	1,011	2,379	364
Gays Mills	Royal Bank	2,732	8,403	(118)	1,507	12,524	11,051	324	1,149	162
Gilman	State Bank of Gilman	4,788	11,694	(165)	2,672	18,989	16,901	146	1,942	256
Glenwood City	First National Bank of Glenwood	5,437	14,377	(188)	1,903	21,529	19,266	125	2,138	93
Grafton	Community Bank of Grafton	6,942	29,963	(302)	5,018	41,621	37,688	401	3,532	303
Grafton	Grafton State Bank	24,501	52,492	(671)	13,973	90,295	69,569	13,531	7,195	1,004
Grand Marsh	Grand Marsh State Bank	16,889	31,367	(351)	3,377	51,282	45,051	170	6,061	830
Gratiot	Gratiot State Bank	11,366	9,915	(133)	1,286	22,434	18,564	136	3,734	283
Green Bay	Associated Bank Green Bay, N.A.	181,419	952,462	(13,436)	149,296	1,269,741	969,106	220,451	80,184	18,860
Green Bay	Bay Bank	1,536	10,589	(180)	1,741	13,686	9,761	91	3,834	21
Green Bay	M&I Bank Northeast	206,688	410,965	(6,729)	35,018	645,942	509,970	91,320	44,652	7,281
Green Lake	Green Lake State Bank	4,535	22,438	(287)	1,869	28,555	25,609	159	2,787	416
Greenleaf	Greenleaf Wayside Bank	7,045	28,500	(521)	2,776	37,800	30,880	3,780	3,140	284
Gresham	State Bank	9,560	6,562	(170)	1,511	17,463	13,655	101	3,707	276
Hager City	Hiawatha National Bank	5,682	16,768	(175)	2,282	24,557	22,639	184	1,734	127
Hales Corners	State Financial Bank	55,904	174,841	(2,042)	21,341	250,044	217,115	10,507	22,422	3,853
Hartford	The First National Bank of Hartford	23,971	76,469	(615)	10,656	110,481	95,022	1,174	14,285	1,383
Hartland	M&I Lake Country Bank	37,012	197,431	(2,339)	17,438	249,542	228,066	2,123	19,353	3,003
Hayward	Heritage Bank of Hayward	10,880	30,971	(565)	4,781	46,067	39,962	2,671	3,434	399

(dollar amounts in thousands)

1996 Bank Financial Data

City	Bank	Securities & Investments	Total Loans	Loan Loss Reserve	Other Assets	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Hayward	Peoples National Bank	19,644	84,090	(556)	3,806	106,984	89,855	8,283	8,846	1,565
Helenville	The Bank of Helenville	4,581	2,752	(33)	900	8,200	7,208	95	897	51
Highland	Highland State Bank	2,588	11,994	(145)	1,724	16,161	14,966	138	1,057	177
Hilbert	F & M Bank - Hilbert	5,824	22,129	(281)	1,770	29,442	26,396	782	2,264	380
Hillsboro	Farmers State Bank	19,009	25,549	(304)	2,629	46,883	39,089	1,850	5,944	802
Holmen	Park Bank	11,895	17,861	(390)	2,498	31,864	29,446	196	2,222	288
Horicon	Horicon State Bank	23,335	102,087	(1,085)	7,844	132,181	114,723	7,662	9,796	1,579
Howard	Capital Bank	7,362	24,500	(350)	2,052	33,564	27,665	280	5,619	308
Howards Grove	State Bank of Howards Grove	8,340	29,975	(438)	3,750	41,627	35,792	2,524	3,311	(184)
Hudson	MidAmerica Bank of Hudson	6,906	35,955	(369)	3,940	46,432	40,422	2,931	3,079	487
Hudson	The First National Bank of Hudson	20,694	83,356	(1,165)	12,812	115,697	104,691	1,622	9,384	1,331
Hustisford	Hustisford State Bank	6,494	18,088	(342)	1,308	25,548	21,089	223	4,236	346
Independence	State Bank of Independence	11,708	12,530	(201)	1,090	25,127	22,294	327	2,506	171
Iron River	Security State Bank	23,116	29,782	(356)	3,600	56,142	40,258	8,765	7,119	1,062
Ixonia	Ixonia State Bank	19,110	70,745	(1,100)	8,756	97,511	87,392	1,008	9,111	1,211
Janesville	Heritage Bank, National Association	44,836	72,691	(1,346)	14,220	130,401	109,460	10,812	10,129	845
Janesville	M&I Bank of Janesville	77,778	292,853	(5,044)	25,165	390,752	343,702	18,386	28,664	4,667
Jefferson	Farmers & Merchants Bank of Jefferson	30,275	59,003	(752)	6,420	94,946	75,993	6,109	12,844	1,338
Jefferson	Jefferson County Bank	15,171	32,019	(471)	5,548	52,267	42,853	956	8,458	701
Juda	The Bank of Juda	6,434	15,424	(255)	1,585	23,188	20,799	151	2,238	210
Kaukauna	F & M Bank-Kaukauna	19,436	92,093	(1,052)	9,093	119,570	106,807	3,631	9,132	1,638
Kaukauna	The Bank of Kaukauna	7,835	29,171	(457)	4,573	41,122	34,196	1,360	5,566	523
Kendall	Farmers & Merchants Bank of Kendall	4,256	8,451	(154)	1,189	13,742	11,993	168	1,581	158
Kewaskum	Bank Wisconsin	22,238	72,105	(689)	12,754	106,408	85,747	5,847	14,814	756
Kewaunee	Union State Bank	8,637	30,232	(361)	4,398	42,906	38,051	772	4,083	412
Kiel	F & M Bank - Kiel	9,119	32,238	(419)	2,719	43,657	35,165	4,524	3,968	529
La Crosse	M&I Bank of La Crosse	34,297	73,848	(1,558)	10,966	117,553	105,608	1,861	10,084	983
La Crosse	North Central Trust Company	4,780	0	0	1,121	5,901	0	37	5,864	772
La Crosse	Norwest Bank La Crosse, N.A.	141,860	137,945	(1,701)	35,328	313,432	210,273	87,027	16,132	3,654
La Crosse	State Bank of La Crosse	95,615	117,344	(1,186)	23,344	235,117	144,107	75,131	15,879	2,811
La Crosse	The Coulee State Bank	27,092	49,007	(552)	6,053	81,600	70,941	2,055	8,604	919
La Farge	La Farge State Bank	8,626	15,945	(166)	1,513	25,918	21,158	457	4,303	564
Ladysmith	The Pioneer National Bank of Ladysmith	19,101	21,295	(350)	3,570	43,616	38,806	568	4,242	864
Lake Mills	Bank of Lake Mills	12,601	35,984	(353)	4,149	52,381	44,726	902	6,753	715
Lake Mills	The Greenwood's State Bank	6,995	19,178	(183)	2,266	28,256	25,263	199	2,794	361
Lancaster	F & M Bank - Lancaster	10,883	27,787	(357)	4,093	42,406	36,958	2,209	3,239	459
Land O' Lakes	Headwaters State Bank	6,791	24,817	(279)	1,763	33,092	29,644	198	3,250	542
Laona	Laona State Bank	10,271	31,226	(361)	1,809	42,945	38,061	516	4,368	546
Lebanon	Lebanon State Bank	2,902	5,243	(72)	892	8,965	8,213	75	677	(69)
Little Chute	Bank of Little Chute	27,996	58,768	(636)	5,560	91,688	77,173	892	13,623	1,406
Livingston	Livingston State Bank	15,576	31,081	(566)	2,136	48,227	42,285	627	5,315	544
Lodi	Associated Bank of Lodi	16,796	49,726	(864)	5,046	70,704	61,906	1,281	7,517	1,020
Lomira	Theresa State Bank	5,484	21,982	(219)	2,755	30,002	26,747	855	2,400	132
Loyal	Citizens State Bank of Loyal	19,411	36,170	(538)	3,531	58,574	46,434	6,552	5,588	710
Luck	Rural American Bank - Luck	10,611	32,457	(291)	2,328	45,105	41,201	824	3,080	649
Luxemburg	Bank of Luxemburg	15,171	55,165	(654)	6,044	75,726	66,207	1,951	7,568	832
Madison	Associated Bank Madison	26,565	122,348	(1,740)	15,693	162,866	132,258	17,791	12,817	1,350
Madison	Bankers' Bank	58,321	40,148	(1,173)	8,910	106,206	50,032	47,554	8,620	891
Madison	Capitol Bank	9,473	20,944	(210)	4,561	34,768	29,826	126	4,816	(378)
Madison	First Business Bank	44,618	94,575	(1,556)	14,448	152,085	123,151	14,032	14,902	1,247
Madison	Firstar Bank Wisconsin	930,773	3,017,267	(42,234)	332,154	4,237,960	3,315,653	571,745	350,562	63,504
Madison	M&I Madison Bank	351,038	1,160,280	(20,745)	137,098	1,627,671	1,312,298	180,331	135,042	20,017
Madison	The Park Bank	19,272	102,008	(1,158)	16,049	136,171	115,564	10,065	10,542	1,073
Manitowoc	Associated Bank Lakeshore, N.A.	89,177	266,189	(3,491)	25,815	377,690	304,768	48,728	24,194	4,897
Manitowoc	First National Bank in Manitowoc	76,720	203,552	(2,080)	20,718	298,910	232,776	42,378	23,756	3,594
Marathon	Marathon State Bank	40,686	40,714	(400)	3,845	84,845	71,529	775	12,541	996
Marinette	Farmers & Merchants Bank & Trust	46,707	48,402	(763)	5,625	99,971	85,809	2,883	11,279	1,087
Marinette	The Stephenson National Bank and Trust	31,607	74,673	(1,564)	6,300	111,016	91,997	5,047	13,972	1,550
Marion	Marion State Bank	29,769	43,331	(1,019)	5,465	77,546	66,148	1,312	10,086	1,014
Markesan	Farmers State Bank	19,954	43,999	(712)	4,540	67,781	59,041	623	8,117	858
Markesan	Markesan State Bank	15,706	33,110	(423)	3,177	51,570	45,159	620	5,791	803
Marshfield	M&I Central Bank and Trust	35,119	158,099	(2,051)	14,606	205,773	177,216	14,476	14,081	3,079
Mattoon	The Pineries Bank	1,301	2,446	(43)	579	4,283	3,998	15	270	5

(dollar amounts in thousands)

1996 Bank Financial Data

City	Bank	Securities & Investments	Total Loans	Loan Loss Reserve	Other Assets	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Mauston	Bank of Mauston	30,415	69,338	(853)	5,176	104,076	91,566	1,221	11,289	1,876
Mayville	M&I Bank of Mayville	28,100	85,862	(1,353)	6,147	118,756	103,952	6,586	8,218	1,474
Mazomanie	The Peoples State Bank	5,370	27,556	(345)	3,981	36,562	32,408	911	3,243	386
McFarland	McFarland State Bank	7,059	35,162	(578)	6,124	47,767	42,539	851	4,377	390
Medford	Fidelity National Bank	12,983	36,404	(404)	3,156	52,139	46,990	418	4,731	656
Medford	Mid-Wisconsin Bank	57,165	174,962	(2,031)	21,186	251,282	206,645	23,273	21,364	3,282
Menasha	The First National Bank-Fox Valley	20,619	50,019	(702)	12,482	82,418	76,134	799	5,485	684
Menomonee Falls	M&I Bank of Menomonee Falls	83,216	167,248	(2,078)	13,646	262,032	240,999	2,890	18,143	3,229
Menomonie	First American Bank Wisconsin	114,459	188,128	(2,810)	24,458	324,235	266,918	32,425	24,892	3,830
Menomonie	First Bank and Trust	23,667	41,069	(554)	7,372	71,554	59,869	3,669	8,016	649
Mequon	Ozaukee County	57,865	185,778	(2,083)	21,163	262,723	238,734	7,355	16,634	3,040
Merrill	Lincoln County Bank	5,343	33,690	(394)	4,071	42,710	39,432	238	3,040	508
Merrill	M&I Citizens American Bank	20,037	49,126	(811)	3,953	72,305	61,208	6,077	5,020	800
Middleton	Middleton Community Bank	7,744	23,251	(320)	3,951	34,626	27,991	1,699	4,936	214
Milton	Bank of Milton	4,731	17,285	(238)	1,254	23,032	20,793	172	2,067	251
Milton	First Community Bank	9,882	25,032	(374)	2,871	37,411	34,403	324	2,684	455
Milwaukee	Associated Bank Milwaukee	149,876	494,078	(8,076)	93,874	729,752	611,374	65,156	53,222	8,322
Milwaukee	Associated Trust Company, Inc.	2,427	0	0	799	3,226	0	487	2,739	680
Milwaukee	Bank One, Wisconsin	1,042,644	6,583,855	(49,307)	1,221,413	8,798,605	5,949,652	2,179,657	669,296	120,558
Milwaukee	Bank One, Wisconsin Trust Company, N.A.	32,320	0	0	11,073	43,393	0	7,033	36,360	10,474
Milwaukee	First Bank (N.A.)	42,209	1,027,656	(19,879)	106,512	1,156,498	603,522	458,232	94,744	15,756
Milwaukee	Firststar Bank Milwaukee, N.A.	2,298,970	3,903,051	(62,414)	1,159,268	7,298,875	4,991,700	1,816,266	490,909	85,599
Milwaukee	Firststar Trust Company	186,917	38,249	(73)	90,929	316,022	288,436	7,875	19,711	13,526
Milwaukee	Kilbourn State Bank	28,981	60,125	(1,679)	7,359	94,786	71,639	7,203	15,944	1,881
Milwaukee	Layton State Bank	28,837	24,621	(301)	3,964	57,121	50,760	274	6,087	478
Milwaukee	Liberty Bank	8,953	29,945	(419)	4,430	42,909	38,345	449	4,115	192
Milwaukee	Lincoln State Bank	20,652	98,829	(1,025)	11,560	130,016	115,677	3,673	10,666	1,464
Milwaukee	M&I Marshall & Ilsley Bank	1,686,510	2,596,478	(38,748)	573,997	4,818,237	3,043,161	1,443,772	331,304	48,770
Milwaukee	Marshall & Ilsley Trust Company	20,991	0	0	14,695	35,686	0	8,621	27,065	8,546
Milwaukee	Milwaukee Western Bank	30,429	66,401	(710)	10,474	106,594	95,137	1,476	9,981	833
Milwaukee	Mitchell Bank	34,093	49,212	(620)	7,396	90,081	74,931	6,565	8,585	773
Milwaukee	North Milwaukee State Bank	12,000	20,389	(498)	30,093	61,984	58,343	465	3,176	444
Milwaukee	Norwest Bank Wisconsin, N.A.	712,085	829,647	(27,233)	211,817	1,726,316	1,490,844	136,670	98,802	17,495
Milwaukee	Park Bank	77,807	253,499	(4,300)	29,720	356,726	324,103	3,172	29,451	4,062
Mineral Point	Farmers Savings Bank	25,488	51,080	(719)	4,594	80,443	72,282	701	7,460	1,181
Mondovi	Bank of Mondovi	16,704	35,589	(600)	3,967	55,660	49,926	952	4,782	727
Monona	Monona State Bank	27,229	78,545	(1,026)	6,470	111,218	96,254	6,175	8,789	1,204
Monroe	First National Bank and Trust	59,257	145,173	(1,709)	13,189	215,910	192,602	3,584	19,724	2,939
Montello	The Montello State Bank	17,821	40,693	(448)	2,691	60,757	55,484	616	4,657	964
Monticello	Bank of Monticello	10,192	26,396	(324)	2,650	38,914	32,728	968	5,218	419
Mount Horeb	State Bank of Mount Horeb	25,878	61,075	(1,061)	7,757	93,649	83,342	2,149	8,158	939
Mukwonago	Citizens Bank of Mukwonago	68,066	133,720	(1,865)	13,162	213,083	192,109	529	20,445	2,610
Necedah	The Necedah Bank	5,458	16,320	(224)	2,485	24,039	21,251	235	2,553	279
Neenah	Associated Bank, National Association	73,045	358,410	(4,388)	50,032	477,099	401,977	36,601	38,521	6,610
Nekoosa	Nekoosa-Port Edwards State Bank	21,744	79,445	(1,150)	6,950	106,989	93,944	3,935	9,110	1,009
Neshkoro	Farmers Exchange Bank of Neshkoro	5,545	15,859	(200)	1,967	23,171	21,021	128	2,022	284
New Auburn	Security Bank	6,708	11,253	(122)	930	18,769	14,638	977	3,154	357
New Glarus	The Bank of New Glarus	18,616	40,547	(475)	3,202	61,890	50,415	5,806	5,669	467
New London	F & M Bank - New London	3,866	26,984	(342)	2,231	32,739	28,525	1,644	2,570	489
New London	First State Bank	31,396	133,769	(1,997)	11,466	174,634	146,012	7,150	21,472	2,545
New Richmond	Bank of New Richmond	18,669	41,798	(706)	4,931	64,692	56,786	1,635	6,271	806
New Richmond	The First National Bank of New Richmond	9,957	38,735	(332)	6,423	54,783	50,023	330	4,430	544
Newburg	State Bank of Newburg	11,435	29,744	(300)	1,814	42,693	36,710	636	5,347	707
Niagara	The First National Bank of Niagra	9,453	28,655	(450)	2,446	40,104	35,712	416	3,976	404
Nichols	State Bank of Nichols	3,454	11,660	(150)	1,384	16,348	14,854	163	1,331	189
Norwalk	Community State Bank	3,658	13,754	(235)	1,935	19,112	17,310	188	1,614	170
Oak Creek	Tri City National Bank	119,826	259,724	(3,010)	58,312	434,852	381,219	7,324	46,309	5,720
Oakfield	Bank of Oakfield	10,110	15,070	(218)	1,901	26,863	24,031	297	2,535	225
Oconomowoc	First Bank of Oconomowoc	20,264	114,595	(1,302)	9,417	142,974	113,494	17,623	11,857	1,746
Oconto Falls	Community Bank of Oconto County	14,468	26,654	(405)	3,746	44,463	39,633	614	4,216	611
Omro	F & M Bank-Winnebago County	19,315	69,674	(777)	5,325	93,537	78,884	7,641	7,012	1,316
Ontario	Bank of Ontario	3,253	11,171	(211)	1,946	16,159	14,687	374	1,098	124
Oostburg	Oostburg State Bank	20,603	42,886	(1,112)	3,652	66,029	55,717	947	9,365	876

(dollar amounts in thousands)

1996 Bank Financial Data

City	Bank	Securities & Investments	Total Loans	Loan Loss Reserve	Other Assets	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Oregon	Community National Bank	23,746	49,195	(430)	5,174	77,685	69,427	2,115	6,143	1,128
Orfordville	Farmers & Merchants Bank of Orfordville	5,494	11,084	(118)	1,140	17,600	15,700	132	1,768	126
Osceola	The RiverBank	10,578	42,174	(813)	6,305	58,244	48,635	3,741	5,868	897
Oshkosh	M&I Central State Bank	82,962	255,457	(4,765)	20,999	354,653	295,165	34,087	25,401	2,981
Oshkosh	West Pointe Bank	2,747	24,582	(290)	3,190	30,229	25,126	744	4,359	(368)
Osseo	United Bank	23,721	73,021	(979)	7,081	102,844	94,347	1,480	7,017	1,180
Palmyra	Palmyra State Bank	8,526	10,589	(118)	1,308	20,305	16,956	92	3,257	362
Park Falls	The First National Bank of Park Falls	17,227	38,858	(350)	4,849	60,584	54,200	357	6,027	814
Peshigo	The Peshigo National Bank	12,330	24,702	(251)	2,161	38,942	35,312	350	3,280	406
Phillips	MidAmerica Bank North	25,767	69,321	(710)	7,384	101,762	92,931	742	8,089	1,228
Pigeon Falls	Pigeon Falls State Bank	5,339	13,628	(180)	1,224	20,011	17,481	301	2,229	174
Platteville	Clare Bank, National Association	59,402	66,876	(705)	9,108	134,681	119,076	4,565	11,040	1,208
Platteville	First National Bank of Platteville	15,987	58,651	(629)	5,945	79,954	70,456	834	8,664	947
Platteville	Mound City Bank	23,539	81,656	(1,104)	10,954	115,045	102,942	2,162	9,941	938
Plymouth	Dairy State Bank	4,595	44,967	(383)	3,981	53,160	47,627	573	4,960	473
Port Washington	The Port Washington State Bank	37,599	106,561	(1,100)	11,142	154,202	140,435	1,110	12,657	1,483
Portage	Associated Bank Portage, NA	61,134	135,205	(2,305)	19,719	213,753	170,329	24,762	18,662	2,688
Potosi	F & M Bank - Potosi	4,668	27,053	(345)	2,020	33,396	30,593	373	2,430	462
Poy Sippi	Evergreen State Bank	9,879	57,921	(574)	4,319	71,545	65,494	1,427	4,624	697
Poynette	Bank of Poynette	6,895	26,179	(322)	2,532	35,284	32,481	198	2,605	441
Prairie du Chien	Peoples State Bank	28,056	72,782	(875)	7,371	107,334	90,701	6,095	10,538	1,167
Prairie du Chien	Prairie City Bank	27,398	56,836	(845)	3,923	87,312	69,920	6,585	10,807	948
Prairie du Sac	Bank of Prairie du Sac	34,425	78,853	(1,543)	6,549	118,284	98,040	2,567	17,677	1,804
Prentice	Community State Bank of Prentice	4,106	11,369	(126)	1,859	17,208	15,727	102	1,379	182
Pulaski	F & M Bank-Northeast	39,450	203,893	(2,284)	18,245	259,304	222,155	17,927	19,222	3,406
Racine	Bank of Elmwood	26,347	101,068	(1,415)	11,574	137,574	122,135	4,465	10,974	959
Racine	Heritage Bank and Trust	293,182	410,733	(5,738)	66,027	764,204	595,137	116,032	53,035	7,340
Racine	Johnson Heritage Trust Company	1,418	0	0	454	1,872	0	193	1,679	79
Racine	M&I Bank of Racine	55,523	74,470	(1,143)	6,961	135,811	120,818	5,587	9,406	1,726
Random Lake	State Bank of Random Lake	11,194	29,726	(318)	3,314	43,916	39,017	726	4,173	444
Reedsburg	Associated Bank Reedsburg	41,894	100,655	(2,462)	7,832	147,919	126,515	9,990	11,414	1,765
Reedsburg	The Reedsburg Bank	25,198	66,934	(1,002)	12,001	103,131	89,214	4,573	9,344	703
Reeseville	State Bank of Reeseville	6,899	14,456	(253)	3,405	24,507	21,431	160	2,916	223
Rhineland	M&I Merchants Bank	32,600	193,064	(2,336)	11,603	234,931	208,948	10,144	15,839	3,196
Rice Lake	Dairy State Bank	52,661	82,966	(1,122)	8,331	142,836	129,433	1,773	11,630	1,870
Richland Center	Richland County Bank	46,551	45,345	(531)	6,106	97,471	83,087	1,435	12,949	1,166
Ridgeland	Farmers State Bank	6,831	11,472	(125)	1,158	19,336	17,716	75	1,545	180
River Falls	River Falls State Bank	17,827	34,906	(891)	6,079	57,921	49,294	777	7,850	661
River Falls	The First National Bank of River Falls	43,925	96,215	(1,443)	9,463	148,160	125,110	6,786	16,264	1,836
Roberts	Bank St. Croix	1,401	9,633	(101)	2,031	12,964	11,396	598	970	(38)
Rosholt	Community First Bank	6,395	24,308	(239)	3,422	33,886	30,883	420	2,583	332
Rothschild	River Valley State Bank	27,976	106,907	(1,475)	11,406	144,814	124,244	7,686	12,884	1,817
Rudolph	Farmers & Merchants Bank	9,001	13,974	(157)	1,536	24,354	21,545	694	2,115	263
Saint Cloud	State Bank of Saint Cloud	4,610	14,360	(170)	3,193	21,993	18,673	898	2,422	228
Saint Croix Falls	First National Bank of Saint Croix Falls	13,288	32,073	(401)	3,566	48,526	43,280	428	4,818	508
Sauk City	Community Business Bank	5,183	10,000	(100)	1,713	16,796	13,975	202	2,619	(29)
Schofield	Intercity State Bank	15,003	59,166	(619)	4,266	77,816	67,637	1,013	9,166	1,172
Shawano	Citizens Bank, N A	39,618	102,553	(2,821)	13,895	153,245	131,585	8,044	13,616	628
Shawano	M&I Bank of Shawano	64,342	89,691	(1,465)	6,850	159,418	133,463	15,001	10,954	2,187
Sheboygan	Community Bank	38,189	82,320	(1,449)	10,932	129,992	112,838	7,960	9,194	1,015
Shell Lake	Shell Lake State Bank	22,006	39,934	(733)	6,728	67,935	56,955	1,343	9,637	980
Somerset	Bank of Somerset	8,105	25,842	(311)	3,131	36,767	32,172	907	3,688	371
South Wayne	Bank of South Wayne	10,799	8,849	(156)	639	20,131	15,680	105	4,346	258
Sparta	First Bank of Sparta	22,823	37,885	(560)	4,143	64,291	53,391	2,878	8,022	688
Sparta	Union National Bank & Trust Company	24,697	37,933	(415)	6,937	69,152	59,906	655	8,591	621
Spencer	Spencer State Bank	7,918	35,794	(410)	3,744	47,046	40,052	3,194	3,800	428
Spooner	Community First State Bank	23,099	64,637	(760)	10,469	97,445	77,739	9,914	9,792	1,294
Spring Green	Community Bank Spring Green and Plain	3,116	10,002	(100)	1,597	14,615	10,849	112	3,654	(348)
Spring Green	M&I Bank Southwest	94,593	211,416	(3,669)	18,945	321,285	273,029	25,673	22,583	4,470
Spring Valley	The Bank of Spring Valley	20,936	18,603	(308)	4,170	43,401	36,484	131	6,786	613
Stanley	Farmers and Merchants State Bank	16,806	32,658	(650)	2,007	50,821	42,450	2,665	5,706	420
Stevens Point	F & M Bank - Portage County	17,381	48,633	(621)	8,853	74,246	67,336	622	6,288	890
Stevens Point	First Financial Card Services Bank, NA	810	179,081	(6,783)	1,699	174,807	500	139,993	34,314	7,314

(dollar amounts in thousands)

1996 Bank Financial Data

City	Bank	Securities & Investments	Total Loans	Loan Loss Reserve	Other Assets	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Stevens Point	M&I Mid-State Bank	174,420	338,030	(4,732)	32,065	539,783	494,170	10,575	35,038	6,178
Stockbridge	State Bank of Stockbridge	5,205	8,617	(163)	1,486	15,145	12,733	212	2,200	177
Stoddard	River Bank	28,356	56,562	(710)	5,568	89,776	82,813	430	6,533	360
Stoughton	The First National Bank of Stoughton	12,702	56,350	(614)	6,139	74,577	65,725	2,337	6,515	462
Stratford	Stratford State Bank	30,874	35,404	(442)	4,962	70,798	61,995	1,040	7,763	764
Sturgeon Bay	Baylake Bank	93,362	266,630	(2,893)	38,170	395,269	327,997	29,381	37,891	4,698
Sun Prairie	Bank of Sun Prairie	27,326	122,265	(1,457)	11,060	159,194	131,687	1,598	25,909	2,854
Superior	Community Bank	6,812	26,860	(337)	3,059	36,394	32,601	250	3,543	342
Superior	F & M Bank-Superior	7,166	22,725	(264)	2,469	32,096	26,036	3,424	2,636	397
Superior	M&I Bank	22,409	76,486	(968)	6,864	104,791	88,455	9,289	7,047	1,294
Superior	National Bank of Commerce in Superior	58,112	110,100	(1,546)	13,433	180,099	144,682	13,708	21,709	2,838
Superior	Superior National Bank	11,905	9,931	(140)	2,273	23,969	20,293	222	3,454	173
Tigerton	First National Bank in Tigerton	6,089	7,986	(73)	1,057	15,059	13,146	324	1,589	193
Tomah	Farmers & Merchants Bank	19,613	63,589	(820)	7,519	89,901	79,825	727	9,349	900
Tomah	First Bank of Tomah	16,937	25,976	(316)	3,776	46,373	41,230	457	4,686	571
Trempealeau	Citizens State Bank	2,896	10,712	(154)	999	14,453	12,970	132	1,351	165
Turtle Lake	Bank of Turtle Lake	16,340	26,881	(328)	3,896	46,789	42,476	260	4,053	348
Union Grove	Community State Bank	20,379	80,338	(1,644)	14,462	113,535	95,210	6,339	11,986	1,395
Verona	Bank of Verona	18,071	45,899	(483)	7,349	70,836	61,334	917	8,585	623
Viroqua	First National Bank in Viroqua	15,319	28,259	(474)	3,443	46,547	40,566	327	5,654	504
Viroqua	The State Bank of Viroqua	17,687	32,045	(516)	4,818	54,034	48,614	244	5,176	657
Wabeno	State Bank of Wabeno	8,420	5,810	(58)	1,509	15,681	14,423	73	1,185	117
Waldo	Waldo State Bank	7,385	11,164	(63)	1,049	19,535	16,179	173	3,183	225
Walworth	Walworth State Bank	29,820	61,875	(853)	7,025	97,867	86,432	1,101	10,334	1,264
Waterford	State Financial Bank - Waterford	11,343	27,265	(566)	5,071	43,113	37,726	200	5,187	429
Waterloo	Farmers & Merchants State Bank	23,201	45,507	(792)	5,940	73,856	61,540	843	11,473	1,081
Watertown	M&I Bank South Central	48,272	164,758	(2,357)	10,746	221,419	186,799	19,190	15,430	2,921
Waukesha	Waukesha State Bank	124,244	217,179	(2,907)	51,680	390,196	326,417	16,594	47,185	6,262
Waumandee	Waumandee State Bank	7,761	12,522	(225)	1,518	21,576	16,899	274	4,403	367
Waunakee	Bank of Waunakee	9,616	39,041	(462)	4,864	53,059	46,982	994	5,083	554
Waupaca	First National Bank	18,390	141,564	(812)	7,605	166,747	152,292	2,141	12,314	2,175
Waupaca	The Farmers State Bank of Waupaca	29,529	59,390	(829)	4,782	92,872	79,460	843	12,569	1,561
Waupun	The National Bank of Waupun	15,970	42,935	(525)	3,532	61,912	54,341	747	6,824	939
Wausau	American Community Bank	18,055	37,719	(468)	1,935	57,241	51,308	517	5,416	227
Wausau	Associated Bank North	89,972	363,711	(5,704)	47,923	495,902	411,495	44,266	40,141	5,670
Wausau	Firstar Bank Wausau, N.A.	4,464	0	0	12	4,476	0	2,416	2,060	60
Wausau	M&I First American Bank	78,877	293,284	(4,447)	42,503	410,217	351,272	31,506	27,439	4,806
Wausau	Peoples State Bank	51,754	138,011	(1,925)	16,345	204,185	178,658	7,426	18,101	2,163
Wautoma	F & M Bank-Waushara County	17,533	77,761	(992)	6,930	101,232	91,181	2,064	7,987	1,458
West Allis	Central Bank	33,213	36,397	(728)	8,645	77,527	67,783	1,767	7,977	295
West Bend	M&I First National Bank, West Bend	115,892	142,299	(2,532)	17,666	273,325	246,991	7,575	18,759	3,274
West Salem	Union State Bank of West Salem	9,699	21,747	(204)	2,567	33,809	30,291	340	3,178	291
Westby	Fortress Bank of Westby	19,032	48,889	(785)	7,093	74,229	59,297	7,766	7,166	645
Whitehall	John O. Melby & Co. Bank	11,876	20,472	(326)	1,909	33,931	30,102	255	3,574	380
Whitewater	Commercial Bank	19,497	42,762	(412)	4,081	65,928	58,421	909	6,598	373
Whitewater	First Citizens State Bank of Whitewater	19,112	65,848	(628)	7,020	91,352	78,132	2,094	11,126	1,741
Winter	Chippewa Valley Bank	9,735	37,530	(638)	8,051	54,678	48,863	1,567	4,248	675
Wisconsin Dells	Bank of Wisconsin Dells	38,199	94,377	(1,384)	11,378	142,570	126,565	1,818	14,187	1,836
Wisconsin Rapids	Wood County National Bank	67,724	131,337	(1,918)	12,335	209,478	176,454	8,541	24,483	4,134
Wisconsin Rapids	Wood County Trust Company National Ass	1,732	0	0	751	2,483	0	232	2,251	409
Withee	State Bank of Withee	12,739	25,760	(342)	6,297	44,454	36,457	5,018	2,979	446
Wonewoc	State Bank of Wonewoc	14,888	7,595	(165)	1,773	24,091	20,455	199	3,437	202
Woodford	Woodford State Bank	7,806	22,098	(194)	1,964	31,674	28,051	400	3,223	418
Woodruff	F & M Bank-Lakeland	26,352	106,673	(1,388)	17,469	149,106	131,716	4,217	13,173	1,879
Woodville	Citizens State Bank	7,556	37,226	(381)	3,362	47,763	43,967	353	3,443	614

(dollar amounts in thousands)

Division of Corporate & Consumer Services

Fiscal Report for Lien Filings (Reporting Period FY 1996)

To support the UCC statewide lien system, both DFI (SOS) and Registers of Deeds (ROD) (counties) contribute \$3 (\$2 before January 1, 1996) per filing to the UCC statewide lien system. No contributions, however, are made for federal tax lien filings, searches, terminations or copies.

The following information is a summary report of contributions made to the UCC statewide lien system comparing DFI (SOS) contributions with those made by the ROD (counties).

It is important to note that FY96 lien filing totals do not reconcile with FY96 revenue collected. For example, it is possible that some revenue generated by a county in FY95 was not contributed until FY96.

<u>DFI (SOS)</u>		<u>ROD (Counties)</u>	
<i>Filings*</i>		<i>Filings</i>	
Total Lien Filings	77,905	Total Lien Filings	98,115
Total Terminations	22,016	Total Terminations	NA
Total Terminations & Filings	99,921	Total Terminations & Filings	NA
<i>Revenues</i>		<i>Revenues</i>	
Revenues for UCC Filings	\$527,886	Revenues for ROD Filings	NA
Search Earnings	\$201,236	Search Earnings	NA
<i>Lien System Contributions by Filing</i>		<i>Lien System Contributions by Filing</i>	
Total Lien System	\$194,494	Total Lien System	\$196,549
Lien System Contributions by Filing Combined (DFI & ROD)		\$391,048	
Lien System Contributions as Collected Combined (DFI & ROD)		\$442,030	

Therefore, in 1996 DFI (SOS) contributed \$194,494 as calculated by the number of liens filed; ROD contributed \$196,549 as calculated by the number of liens filed.

The figure \$442,030 is the total amount of lien system revenue collected for both DFI and ROD's. This figure could not be broken down to show individual contributions made by DFI or ROD.

**Includes federal tax lien filings (\$10 per filing; \$10 per termination)*

Division of Corporate & Consumer Services

UCC Filings & Terminations

Month	Filings (A)	Terminations (B)	Certified Searches & Telephone Searches (C)
July	7,156	1,782	1,310
August	6,574	1,745	1,245
September	6,356	1,888	1,170
October	7,276	1,979	1,182
November	6,616	1,871	1,188
December	6,374	1,677	1,111
January	7,455	2,109	1,131
February	6,687	2,012	1,170
March	7,829	2,109	1,351
April	N/A	N/A	N/A
May	N/A	N/A	N/A
June	N/A	N/A	N/A
Total	62,323	17,172	10,858

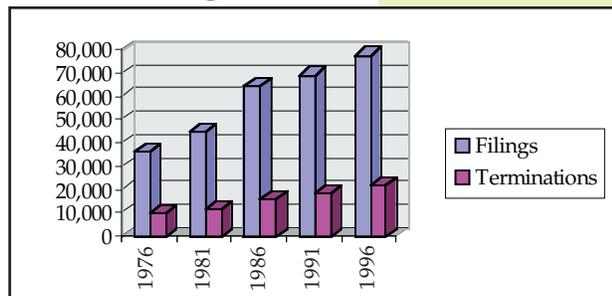
Guide:

A - Filings (Originals, Amendments, Continuations, Releases and Assignments)

B - Terminations

C - Certified Searches & Telephone Searches

UCC Filings & Terminations Trends



Wisconsin Consumer Act overview

The Department of Financial Institutions (and the former Office of Commissioner of Banking) has administered the Wisconsin Consumer Act (WCA) since its inception in 1973. The Act upholds and protects the rights of Wisconsin residents in consumer credit transactions, while at the same time permits and encourages fair and economically sound business practices. All lenders and merchants who extend consumer credit are subject to the Act.

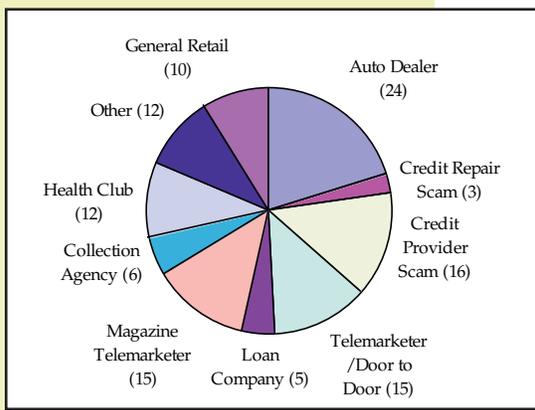
DFI's primary responsibility under the Wisconsin Consumer Act is to counsel both consumers and merchants regarding their rights and duties under the Act, and to take action designed to obtain voluntary compliance with the Act. In the last several years the focus has been on consumer and merchant education. The Department is committed to the belief that the key to reducing conflict and statute infractions is educating consumers and merchants about their rights and responsibilities under the law.

The Department also insures compliance with the Act by routinely reviewing the records of licensees and state-chartered financial institutions. If problems are detected, the Section works together with the lender or merchant to resolve the issue.

Key provisions of the Act:

- Requires detailed disclosures to consumers entering into credit transactions
- Limits certain charges assessed in credit transactions
- Provides a three day right to cancel certain transactions
- Prohibits harassing collection practices
- Allows penalties for prohibited credit procedures

1996 Verified Complaints



Modernizing the Act

Over the years many people appealed to the Administrator of the Act to initiate a thorough review of the Act's provisions, with an eye on revising it, so it more accurately addresses the issues that confront businesses and consumers today. As a result, in 1996 Secretary Richard Dean appointed an 18-member committee dubbed the Wisconsin Consumer Act Review Committee. The Committee's mission is to review the Act and make recommendations to modernize and improve the Act, while balancing the rights of consumers and creditors. The Committee held its first meeting in December of 1996.

Wisconsin Consumer Act overview

Consumer Contacts

As a means to educate and assist the public, the Department of Financial Institutions operates a toll-free helpline for individuals with questions or concerns about the Wisconsin Consumer Act.

Consumers, merchants, public and private organizations, and the news media have taken advantage of the service over the years, asking questions and seeking explanations of the law.

The most common topics discussed on the helpline are collection practices, debt disputes, statute interpretations, interest rates and checking accounts.

The helpline is a valuable resource for consumers. The Department believes many potential conflicts between consumers and merchants are avoided because of the knowledge and advice received from the helpline. Also, many conflicts were informally resolved due to the information provided by the helpline.

The WCA Section received 5,141 phone calls in 1996. In addition to the phone calls, 723 written requests for some type of assistance were also received. Occasionally the person's statements may indicate a merchant's actions are not in compliance with the Wisconsin Consumer Act. The WCA Section will investigate such matters, and in 1996, 118 compliance problems were verified following the investigation of consumer inquiries.

Educational Efforts

One of the most significant education efforts in DFI history took place July 1, 1996 when the Department unveiled its website to the world. The website has information covering many financial and credit subjects. It also has information for people considering doing business in Wisconsin, including statutes, application forms and frequently asked questions.

A great deal of credit information was also distributed at the Wisconsin State Fair.

Division of Savings Institutions changes in structure

Wisconsin's state chartered-savings institutions (both savings banks and S&L's) had another strong and profitable year in 1996.

During the year, total assets increased 9 percent, from \$10.98 billion to \$11.98 billion. At the same time, these savings institutions' net worth increased by about \$50 million to \$1.25 billion, and to a 10.47 percent net worth to assets level (far in excess of the state's 6 percent requirement).

Savings institutions continued making their high level of lending, originating \$3.5 billion of loans in 1996, up 30 percent from \$2.7 billion in 1995. At year end, deposits were \$8.7 billion, a 5 percent increase over the \$8.3 billion in 1995.

Mergers

<u>Acquirer</u>	<u>Acquired Institution</u>
None	

Conversion From Mutual to Stock Form

<u>Institution</u>	<u>Effective Date</u>
Reliance Savings Bank	04/18/96

Holding Company Formation

<u>Institution</u>	<u>Completion Date</u>
None	

Branch Office Sales

<u>Purchaser</u>	<u>Seller</u>
None	

Charter Conversions

<u>Previous Name</u>	<u>New Name</u>	<u>Status on 12/31/96</u>
Citizens Community Federal Credit Union	Community Union Savings Bank	Pending
EMSBLA	EMSBLA Credit Union	Pending
Lincoln Savings Bank	Lincoln Community Bank	Pending
Milton S&LA	Milton Savings Bank	Pending

Division of Savings Institutions changes in structure

New Branch Offices

<u>Institution</u>	<u>Address</u>	<u>City</u>
Guaranty Bank	601 Ryan St.	Pewaukee
West Allis Savings	1820 S. 75th St.	West Allis
Lincoln Community	14000 W. National Ave.	New Berlin
Lincoln Community	13500 Janesville Rd.	Muskego
Lincoln Community	7000 S. 76th St.	Milwaukee
Lincoln Community	2266 S. 13th St.	Milwaukee
Lincoln Community	17600 W. Capitol Dr.	Brookfield
Lincoln Community	585 Ryan St.	Pewaukee
Northwest Savings	265 5th St. N.W	Clear Lake
Guaranty Bank	1234 Hwy 75	Hubertus
East Wisconsin Savings	Hwy 10 & County Rd. CB	Greenville

Branch Office Relocations

<u>Institution</u>	<u>New Location</u>	<u>City</u>
Security Bank	529 S. Michigan St.	Sturgeon Bay
Security Bank	490 W. Rolling Meadow	Fond du Lac
Mutual Savings	4801 W. Brown Deer Rd.	Milwaukee
AnchorBank	3315 N. Ballard St.	Appleton

Executive Office Relocations

<u>Institution</u>	<u>New Location</u>	<u>City</u>
None		

Home Office Relocations

<u>Institution</u>	<u>New Location</u>	<u>City</u>
Hartford Savings	120 Novak St.	Hartford

New Limited Offices

<u>Institution</u>	<u>Location</u>	<u>City</u>
Continental Savings	4559 N. Oakland Ave.	Milwaukee
Continental Savings	705 E. Silver Spring Dr.	Whitefish Bay
Continental Savings	10554 N. Port Washington Rd.	Mequon
Continental Savings	4309 Columbia Rd.	Cedarburg

1996 Savings Institution Financial Data

City	Savings Bank or Savings & Loan	Cash and Securities	Mortgage Backed Securities	Mortgage Loans	Consumer Loans	Non-mortgage Commercial Loans	Repossessed Assets	Equity Investment in Subsidiaries
Amery	Northwest Savings Bank	6,431	7,567	66,246	7,613	4,380	86	0
Brookfield	Great Midwest Bank S.S.B.	38,174	5,386	291,669	16,388	0	490	0
Brown Deer	Guaranty Bank, S.S.B.	18,219	79	421,076	6,285	0	3,336	0
Cedarburg	First Ozaukee Savings Bank	8,489	3,597	18,133	2,197	40	0	0
Fond du Lac	Fox Valley Savings and Loan Association	28,390	25,917	129,437	11,863	495	11	0
Green Bay	First Northern Savings Bank S.A.	33,032	3,722	429,288	126,104	829	189	36
Greenfield	Mitchell Savings Bank	5,334	597	66,306	6,340	0	277	0
Hartford	Hartford Savings Bank	9,408	5,117	76,952	3,872	0	9	0
Hortonville	Wolf River Community Savings Bank	3,329	0	1,925	988	0	0	0
Kaukauna	East Wisconsin Savings & Loan Association	2,948	290	98,983	9,712	119	0	1
Madison	AnchorBank, S.S.B.	132,973	214,948	1,105,275	303,160	24,450	6,486	0
Madison	Home Savings Bank	4,065	948	65,364	22,794	0	0	0
Marshfield	Marshfield Saving Bank	4,934	1,193	73,158	7,833	2,135	224	0
Mayville	Mayville Savings Bank	2,716	368	17,264	820	0	0	0
Milton	Milton Savings and Loan Association	1,854	171	12,818	1,846	122	0	0
Milwaukee	Columbia Savings and Loan Association	1,292	0	12,363	270	0	168	0
Milwaukee	Continental Savings Bank SA	17,386	545	109,183	2,176	2,266	85	0
Milwaukee	Employees' Mutual Saving Building & Loan Assn.	19,495	0	64,951	1,248	0	33	0
Milwaukee	Lincoln Savings Bank	13,863	18,920	57,508	2,359	7,186	0	0
Milwaukee	Maritime Savings Bank	23,240	25,364	127,089	5,341	506	31	0
Milwaukee	Mutual Savings Bank	273,686	26,201	709,164	95,387	24,936	716	0
Milwaukee	Reliance Savings Bank	14,028	735	25,082	2	0	0	0
Milwaukee	Security Bank S.S.B.	261,268	414,370	2,143,639	503,673	74,488	122	0
Sheboygan	M&I Bank S.S.B.	87,383	100,449	95,549	11,680	18,248	154	0
South Milwaukee	South Milwaukee Savings Bank	20,885	1,485	135,987	8,999	0	480	0
Superior	Superior Savings Bank	2,869	4,698	27,908	2,943	43	95	0
Tomah	Westland Savings Bank, S.A.	8,918	8,994	64,259	8,265	3,403	98	270
Tomahawk	Tomahawk Community Bank S.S.B.	1,659	12,189	31,100	6,195	2,537	0	0
Wausau	Marathon Savings Bank	6,118	9,796	74,720	8,640	4,625	415	0
Wauwatosa	The Equitable Bank, S.S.B.	14,363	15,225	206,420	74,824	0	294	229
Wauwatosa	Wauwatosa Savings Bank	37,305	10,863	525,689	432	0	2,481	0
West Allis	Marquette Savings Bank, S.A.	3,918	32	53,340	2,823	0	54	859
West Allis	West Allis Savings Bank	25,049	104,741	226,227	28,739	0	18	249
West Bend	West Bend Savings Bank	16,818	102	133,592	17,608	4,036	284	0
Wisconsin Rapids	KeySavings Bank	3,205	2,783	43,153	4,908	0	0	0
Wisconsin Rapids	Paper City Savings Association	3,122	0	55,430	8,403	11	4	0

(Dollar amounts in thousands)

1996 Savings Institution Financial Data

Real Estate Investments	Office Properties & Equipment	Intangible Assets	Other Assets	Deposit Accounts	Borrowed Funds	Tax & Insurance Escrow	Other Liabilities	Total Liabilities	Capital Stock & Surplus	Retained Earnings	Total Net Worth
15	2,370	0	1,758	62,411	26,117	49	468	89,045	3,395	4,026	7,421
75	3,406	217	6,247	266,939	43,286	642	1,413	312,279	0	49,773	49,773
187	12,039	6,856	17,436	347,101	92,913	772	12,273	453,059	7,670	24,784	32,454
0	560	0	614	25,114	0	(27)	330	25,417	4,360	3,853	8,213
0	1,870	0	4,220	139,545	43,000	348	2,007	184,901	0	17,302	17,302
19	8,350	0	13,676	460,116	77,272	5,544	6,493	549,426	19,530	46,287	65,817
0	2,480	0	1,707	64,647	8,100	132	2,291	75,170	0	7,872	7,872
0	1,543	0	16,298	85,120	3,000	293	5,538	93,951	0	19,248	19,248
0	222	0	26	3,032	0	0	39	3,071	3,483	(64)	3,419
0	1,891	409	584	96,611	6,400	790	632	104,433	0	10,504	10,504
2,782	18,757	2,388	46,158	1,299,912	427,292	1,464	20,251	1,748,918	31,746	76,713	108,460
0	2,518	997	1,956	65,720	21,880	3,066	1,583	92,249	0	6,393	6,393
0	1,050	0	1,878	66,921	9,050	739	567	77,277	0	15,128	15,128
0	636	0	193	17,436	2,000	0	83	19,518	0	2,479	2,479
0	317	0	217	15,361	400	29	154	15,944	0	1,401	1,401
0	51	0	110	12,092	0	332	105	12,529	0	1,725	1,725
2,748	2,492	0	3,838	124,478	0	117	1,862	126,457	0	14,263	14,263
0	101	0	610	72,941	0	18	256	73,215	0	13,224	13,224
0	1,289	0	1,375	88,902	3,350	42	87	92,382	1,930	8,189	10,119
0	2,863	12	6,624	136,225	27,813	486	6,454	170,978	0	20,092	20,092
1,931	17,925	0	19,324	993,667	391	2,716	21,203	1,017,977	0	151,294	151,294
0	96	0	505	17,932	2,449	0	416	20,797	9,072	10,580	19,652
0	23,730	0	132,092	2,281,745	727,518	9,396	97,736	3,116,394	51,464	385,523	436,987
0	1,119	195	4,124	235,356	37,542	212	21,224	294,334	18,663	5,904	24,567
0	2,367	0	4,317	130,188	19,762	394	1,075	151,419	0	23,100	23,100
0	755	0	636	34,560	0	244	488	35,292	0	4,655	4,655
0	5,332	223	1,280	71,524	16,463	272	1,541	89,800	5,493	5,749	11,242
0	852	0	423	42,203	7,200	242	571	50,216	0	4,739	4,739
0	1,741	0	1,629	83,787	15,500	34	208	99,530	0	8,153	8,153
0	7,139	0	10,277	246,788	47,400	165	8,693	303,045	0	25,725	25,725
400	3,334	0	5,491	502,904	0	196	17,195	520,295	0	65,700	65,700
0	910	0	2,496	51,370	11	51	1,062	52,493	0	11,939	11,939
0	2,945	0	8,349	262,886	105,396	618	3,031	371,930	5,999	18,389	24,387
533	5,220	113	3,369	161,003	4,584	663	1,519	167,769	0	13,905	13,905
0	591	0	1,089	47,041	0	37	465	47,543	0	8,185	8,185
0	1,093	0	1,135	49,233	13,800	790	644	64,467	0	4,731	4,731

(Dollar amounts in thousands)

Division of Securities

It was a remarkable year for the Division of Securities. There was major growth in the regulated industries and significant changes in both Wisconsin and federal law. The educational efforts of the division were also strengthened.

Growth in Industries

The Division of Securities exercises authority over securities activity in Wisconsin by regulating both securities (through registration and exemptions) and professionals in the securities field (broker-dealers and investment advisers). Remarkable growth occurred both in the number of securities available for sale in Wisconsin and the number of professionals selling them and advising clients on securities.

Legislative Changes

The year witnessed a major revision to the Wisconsin Uniform Securities Law, Ch. 551 of the Wisconsin Statutes. The concept of "merit review" was removed from the law, representing a departure from the traditional way securities have been qualified for sale in Wisconsin since enactment of our original securities law in 1913. Wisconsin now permits registration of securities based on a disclosure standard, easing the capital raising efforts of businesses. Disclosure is the standard also used for registration of securities with the U.S. Securities and Exchange Commission.

In addition, 1996 saw passage of the National Securities Markets Improvements Act (NSMIA), which validates the approach incorporated into law in Wisconsin earlier in the year (as described above). NSMIA calls for a uniform approach to regulating securities, broker-dealers and investment advisers by allocating jurisdiction among the states and the Securities and Exchange Commission.

Education Activities

Recognizing that investors are being called upon to assume increasing amounts of responsibility for investing funds for their own retirement, Wisconsin was at the forefront of state securities regulators to aid investors through its Investor Education Program. With its theme "Investigate before You Invest," the program reaches out to investors through interactive seminars on such timely topics as mutual fund investing, speeches to social and civic groups, appearances through booths at the Wisconsin State Fair and county fairs, public service announcements on television and radio and publications.

Also in 1996, the Division commenced work on its Small Business Information Center. The Center provides assistance to emerging and small businesses to ease the process of raising capital through the sale of securities. The Center utilizes DFI's website to disseminate information on complying with the securities law and also provides links to other agencies offering various sorts of assistance to small businesses. The Center also offers small businesses pre-filing conferences with Division staff for the purpose of providing one-on-one assistance in complying with the securities law in raising capital.

Enforcement

Violators of the Securities Law are subject to administrative, civil and criminal sanctions. Wisconsin continued to have one of the nation's leading programs among state securities regulators.

Licensing & Compliance

The number of licensed broker-dealers, securities agents, investment advisers and investment adviser representatives continued to increase during 1996. Year-end licensing figures were:

- 1,462 broker-dealers, an increase of 9 percent over 1995;
- 60,237 securities agents, an increase of 13 percent over 1995;
- 799 investment advisers, an increase of 16 percent over 1995;
- 3,029 investment adviser representatives, an increase of 22 percent over 1995.

There were 1,329 broker-dealer branch offices and 397 investment adviser home and branch offices subject to examination by Section staff. In 1996, the staff conducted 184 on-site examinations of books and records, sales practices and general operations.

The staff investigated 123 matters involving licensees which were generated by customer complaints or concerns raised by the staff's review of specific firm or individual conduct. Thirty-one warning letters were issued to licensees and another 33 were referred to the Legal Unit for formal enforcement action.

Division of Securities

Registration & Enforcement

Securities & Franchise

The number of applications for registration, for both securities and franchise offerings, continued to increase during 1996, while the number of securities exemption filings decreased. Year-end figures were:

- 2,586 securities registrations, an increase of 376 or 17 percent over 1995;
- 1,933 of these were mutual funds, an increase of 432 or 28 percent over 1995;
- 482 securities exemption filings, a decrease of 58 or 11 percent from 1995;
- 292 franchise registration applications, an increase of 90 or 45 percent over 1995.

Enforcement Unit

Wisconsin continued to have an active enforcement program. During 1996, 149 separate administrative orders were issued. They are as follows:

Suspension, Revocation, or Denial of Broker-Dealer or Securities Agent License:	10;
Prohibition of Future Violations and Revocation of Exemptions (involving allegations of fraud):	60;
Prohibition of Future Violations (no fraud allegations):	75;
Censures for Misconduct:	2;
Miscellaneous:	2.

In addition, four cases were referred for criminal prosecution and four convictions were obtained against persons referred in previous years.

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Office of Credit Unions

The Office of Credit Unions is responsible for the safety and soundness of 375 state-chartered credit unions totaling nearly \$6.6 billion in assets. All of these credit unions are insured by the National Credit Union Administration. The following statistics are derived from the year end call reports of all state chartered credit unions. The statistics and analyses do not include Wisconsin Corporate Central Credit Union or the five federally chartered credit unions operating in Wisconsin.

Over the years, Wisconsin credit unions continue to grow and prosper. This is indicated by favorable trends in asset, loan and savings growth.

Asset quality remains strong. Although loan delinquency and charge-offs increased slightly during 1996, these ratios remain consistent with federal peers. Investments decreased to fund growing loan demand. As a percentage of assets, investments declined from 16.3 percent (in 1995) to 14.8 percent.

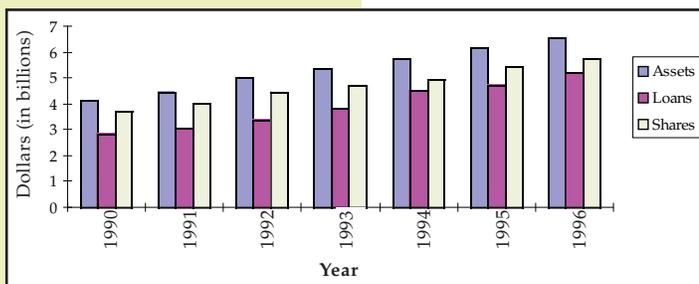
The distribution of investments remained consistent as compared to previous years. The majority of investment funds are at Wisconsin Corporate Central Credit Union, although increases in U.S. Government Obligations and Federal Agency Securities occurred. This increase compliments the increasing maturity structure of the investment portfolio.

Earnings and Capital

The strong asset base contributed to another healthy, profitable year for Wisconsin credit unions. The return on average assets ratio was 1.06 percent. This final measure of profitability was achieved by:

- An 8.69 percent gross income ratio (an increase from year-end 1995);
- A steady cost of funds ratio which reflected stable market interest rates; and
- Consistent operating and net operating expense ratios.

Historical Growth



All combined, the profitability allowed for capital accumulation. As of year end, the capital to assets ratio was 11.53 percent--the strongest ever. Capital growth is always encouraged as it provides a cost-free source of funds and improves financial soundness.

Office of Credit Unions

Credit Union Changes and Field of Membership

Credit unions continue to change and evolve as demonstrated by the following numbers which summarize various activities:

Consolidations/Mergers:	6
Charters Issued:	1
Charters Canceled due to Conversion:	2
Charters Canceled due to Liquidation:	2
Name Changes :	14

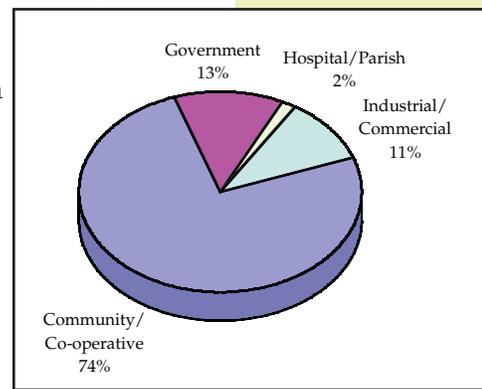
In addition, 10 credit unions received permission to open subsidiary offices during 1996, and Madison and Milwaukee area credit unions formed shared service centers for their respective areas.

As mentioned, at the end of 1996 the number of state-chartered credit unions in Wisconsin was 375. The following graph breaks down this number by field of membership. As depicted, the majority of credit unions have a community or co-operative defined field of membership. The trend over the years is a community type of membership which promotes competition and a more diversified membership base.

The graph to the right shows the types of credit unions and the percentage of assets they hold. It is not surprising that community and co-operative based credit unions account for the largest number and hold the highest percentage of total assets. A total of 1,307,291 credit union members belong to a community or co-operative type of credit union. The median size of a community-based credit union is just over \$18 million in assets.

The overall trends remain very positive. Wisconsin credit unions continue to be an essential part of the state's financial service sector.

*Credit union type
as a percentage of total assets*



Office of Credit Unions changes in structure

1996 Credit Union Consolidations

<i>Date</i>	<i>Absorbed Credit Union</i>	<i>Location</i>	<i>Continuing Credit Union</i>	<i>Location</i>
April 19, 1996	Trinity Memorial Hospital Employees	Cudahy	Aurora	Milwaukee
May 8, 1996	Milvaco	Milwaukee	First	South Milwaukee
July 17, 1996	The Baraboo Valley	Baraboo	Commonwealth	Sun Prairie
August 27, 1996	Dairymen's	Junction City	Mosinee	Mosinee
August 27, 1996	Chequamegon	Mellen	Superior Community	Superior
November 19, 1996	Perfex	Milwaukee	First	South Milwaukee

1996 Credit Union Name Changes

<i>Location</i>	<i>Former Name</i>	<i>New Name</i>	<i>Effective Date</i>
Milwaukee	Milwaukee Federal Employees	Greater Milwaukee & Government Employees	January 29, 1996
Milwaukee	Forest Service	Federal Family	February 8, 1996
Medford	Industrial	Peoples Choice	February 21, 1996
Madison	State Capitol Employees'	State Capitol	February 28, 1996
La Crosse	La Crosse Lutheran Employees	Gunderson Lutheran Hospital Employees	March 7, 1996
La Crosse	Heileman	River City Community	March 26, 1996
La Crosse	St. Francis	Franciscan Skemp	April 22, 1996
Racine	St. John Nepomuk Parish	Catholic Community	April 30, 1996
Racine	Case	Horizon	May 9, 1996
Kimberly	Kimberly	Capital	June 20, 1996
Madison	Ohmeda Employees	Gateway Community	September 4, 1996
Wauwatosa	Wauwatosa Municipal	Wauwatosa	September 30, 1996
Stevens Point	Point Soo	Point Plus	October 18, 1996
Marinette	Scott Marinette	Tri-County	November 26, 1996

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1996 Credit Union Financial Data

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less All)	Current Liabilities
Abbotsford	Abby	55.6	1.5	112.5	7.2	173.8	152.7	21.2	0.0
Antigo	Antigo Co-op	101,957.3	506.2	38,089.1	9,277.8	148,818.0	124,532.0	23,991.7	294.3
Antigo	Antigo F. S. C. C. Empls.	475.3	2.2	391.4	18.8	883.4	798.3	85.1	0.0
Appleton	AAL	27,657.9	65.7	3,461.0	1,109.4	32,162.6	26,165.6	2,902.0	3,095.0
Appleton	AAL Member	82,400.5	223.2	12,534.2	1,248.8	95,960.3	88,007.0	7,297.6	655.7
Appleton	Appleton Telco	862.3	11.1	1,420.6	11.1	2,283.0	1,626.4	653.2	3.4
Appleton	Appleton Wire	2,338.9	13.0	236.3	12.2	2,574.4	2,188.7	387.8	(2.1)
Appleton	Community First	162,470.3	1,026.0	26,252.1	18,048.6	205,745.0	184,376.0	19,887.0	1,482.0
Appleton	Fox Communities	93,414.3	633.1	4,623.9	4,027.3	101,432.4	85,639.7	9,712.7	6,080.0
Appleton	Miller Electric	6,182.4	22.7	3,577.3	710.2	10,447.2	8,821.4	1,604.5	21.3
Appleton	PC Employees	1,217.4	12.3	90.8	19.9	1,315.8	1,204.2	105.6	6.0
Appleton	St. Elizabeth Empls.	1,345.9	19.9	739.6	298.5	2,364.0	2,113.0	271.5	(20.5)
Arcadia	Arcadia	12,868.4	82.5	1,936.1	641.8	15,363.8	14,044.0	1,229.9	89.9
Ashland	A & B	369.7	4.6	5.1	15.6	385.9	320.7	56.8	8.3
Ashland	Marathon "Ashland Division"	1,486.5	4.0	1,277.3	195.2	2,955.0	2,415.8	538.3	0.8
Athens	Athens Area	4,089.0	31.5	3,731.9	261.6	8,051.0	7,169.7	853.3	27.9
Baraboo	Baraboo Municipal Employees	1,133.4	16.5	668.6	44.5	1,829.9	1,448.8	366.3	14.8
Baraboo	Sauk County Employees	213.2	10.8	48.2	3.1	253.7	221.2	31.7	0.8
Beaver Dam	Dodge Central	7,401.8	28.0	1,493.9	715.3	9,583.1	7,796.7	1,136.1	650.3
Beaver Dam	Federal	133.0	1.7	125.4	5.0	261.8	233.3	28.2	0.2
Beaver Dam	M & M	274.9	0.4	96.0	17.0	387.5	323.7	61.4	2.4
Beaver Dam	United	422.4	7.0	103.3	17.9	536.6	410.0	124.4	2.2
Beloit	Beloit College	1,232.8	15.6	202.2	48.9	1,468.3	1,306.1	155.5	6.8
Beloit	First American	60,217.5	272.5	2,577.4	3,599.9	66,122.4	60,350.3	5,134.1	638.0
Beloit	First Community Credit Union of Beloit	18,686.2	179.0	4,434.9	1,844.3	24,786.4	22,589.8	2,110.3	86.4
Beloit	Municipal	5,389.6	21.0	1,374.5	349.1	7,092.3	6,278.6	757.5	56.1
Beloit	Postal	216.2	15.7	126.8	14.2	341.6	260.8	79.2	1.6
Beloit	Teachers	7,850.0	42.6	2,561.3	299.0	10,667.7	9,418.1	1,216.1	33.4
Black Creek	Center Valley	1,151.5	22.9	383.9	159.2	1,671.8	1,427.9	234.3	9.6
Black River Falls	Co-op	58,033.9	531.8	9,496.7	2,886.0	69,884.8	60,299.3	9,273.4	312.1
Brantwood	Brantwood	1,896.5	58.3	322.8	36.0	2,196.9	1,996.4	199.9	0.6
Brillion	Best Advantage	14,643.7	30.8	2,722.6	1,274.8	18,610.4	16,905.4	1,611.6	93.3
Brokaw	Brokaw	19,278.7	88.0	1,624.9	2,968.0	23,783.6	20,675.4	2,898.2	210.1
Burlington	Burlington Consumers	176.0	4.2	92.6	23.1	287.5	207.7	77.3	2.5
Butler	Citizens	4,835.1	68.9	783.3	650.4	6,199.8	5,635.1	537.0	27.7
Butler	CityFirst	22,684.2	115.4	4,057.1	2,161.0	28,786.9	23,100.1	5,508.5	178.3
Butler	Western States Envelope	926.0	5.8	177.8	15.2	1,113.1	874.6	236.3	2.2
Cable	Cable Area	415.1	2.2	50.8	20.8	484.4	439.1	44.4	0.9
Chippewa Falls	Chippewa District	380.7	0.9	240.9	4.9	625.7	560.4	65.1	0.2
Chippewa Falls	Valley	8,459.2	139.6	2,196.7	698.7	11,215.1	10,154.3	956.2	104.5
Colby	Colby Box Board Employees	4,902.7	18.0	591.2	555.5	6,031.4	5,315.4	701.2	14.8
Cornell	Cornell Teachers	447.8	7.0	299.1	15.2	755.0	631.0	122.7	1.3
Cornell	Holy Cross	490.2	11.8	269.0	3.4	750.7	672.6	73.6	4.5
Cudahy	Cudahy Municipal	4,555.6	15.0	1,009.6	335.3	5,885.5	5,317.3	542.8	25.4
Cudahy	Ladish Community	10,093.0	123.0	3,415.0	916.6	14,301.6	11,677.9	2,663.8	(40.1)
Cudahy	Peoples	7,888.4	80.0	642.1	744.6	9,195.1	7,883.6	1,273.1	38.4
Cudahy	Vilter	429.5	7.1	129.6	39.5	591.6	513.9	76.6	1.0
De Pere	De Pere	16,778.7	190.7	1,526.3	1,955.6	20,069.8	16,728.4	3,186.5	154.9
Delavan	Sta-Rite Employees	1,398.3	4.5	92.2	39.7	1,525.7	1,250.8	272.2	2.6
Eagle River	Vilas	6,360.6	40.0	1,300.3	452.7	8,073.7	7,177.1	865.8	30.8
Eau Claire	Eau Claire Press	449.3	0.7	84.5	13.3	546.4	457.2	88.7	0.5
Eau Claire	Eau Claire Teachers	4,620.1	25.4	3,485.8	262.5	8,343.0	7,108.1	1,232.9	2.0
Eau Claire	Municipal Employees'	252.2	5.2	265.7	64.6	577.4	448.3	129.1	0.0
Eau Claire	Postal	1,866.0	9.5	177.1	116.1	2,149.7	1,869.5	275.9	4.3
Eau Claire	Royal	229,040.0	1,263.3	46,107.5	19,747.1	293,631.2	260,897.3	30,948.6	1,785.2
Eau Claire	Sacred Heart Hospital Employees	1,438.8	5.3	694.4	86.3	2,214.2	1,911.4	260.9	41.9
Eau Claire	Utilities	2,965.0	20.6	1,533.6	129.3	4,607.3	4,081.4	525.0	0.9
Elm Grove	Enterprise	25,312.8	393.4	2,723.1	1,679.8	29,322.3	25,782.0	3,235.2	305.1
Elm Grove	First Security	13,930.1	63.8	7,614.6	540.7	22,021.6	20,172.4	1,766.6	82.6
Evansville	Baker Employees	86.3	8.4	49.5	5.9	133.2	103.3	29.2	0.7
Evansville	Pruden Employees	314.2	1.6	81.9	8.4	402.9	342.6	58.5	1.8
Fairchild	Fairchild	60.1	2.9	7.4	1.1	65.8	53.3	12.5	0.0
Fond du Lac	Federal	742.3	8.0	191.8	14.0	940.1	778.9	161.3	0.0
Fond du Lac	Fond du Lac	10,950.6	47.6	1,745.8	1,359.1	14,008.0	12,325.6	1,369.0	313.4
Fond du Lac	Fond du Lac County Employees	1,241.2	33.0	95.9	(9.5)	1,294.6	1,186.7	103.7	4.2
Fond du Lac	Fond du Lac Telco	604.9	9.9	167.4	0.8	763.1	632.7	130.1	0.3
Fond du Lac	G & L Employees	2,917.0	5.0	973.3	267.4	4,152.6	3,698.5	448.7	5.5

(dollar amounts in thousands)

1996 Credit Union Financial Data

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less All)	Current Liabilities
Fond du Lac	Marine	68,330.0	805.8	11,936.1	3,877.6	83,337.9	73,585.7	9,242.6	509.7
Fond du Lac	Reporter	161.7	2.4	2.4	0.0	161.7	110.4	34.7	16.6
Fond du Lac	St. Agnes Empls.	1,032.2	7.7	563.9	122.7	1,711.1	1,429.6	280.1	1.4
Fond du Lac	Wells Empls.	113.3	5.0	182.2	18.5	309.0	215.3	93.4	0.3
Fort Atkinson	Fort Community	41,900.6	442.0	2,754.1	1,717.1	45,929.8	39,718.9	5,892.8	318.1
Fort Atkinson	Jones Dairy Farm Employees	1,634.2	21.7	469.6	20.0	2,102.0	1,842.5	253.2	6.4
Gilman	Gilman Area	591.0	4.2	947.7	12.4	1,546.9	1,368.1	175.1	3.7
Glenbeulah	Kettle Moraine Empls.	317.7	8.5	36.5	15.9	361.6	303.4	57.4	0.7
Grafton	Leeson Employees	468.4	8.1	93.2	31.2	584.8	506.7	77.3	0.8
Green Bay	1st Security	60,315.1	902.2	5,822.9	4,300.5	69,536.2	53,417.4	6,394.3	9,724.5
Green Bay	Brown County Employees	5,713.9	29.7	5,233.1	15.7	10,933.0	9,434.1	1,496.4	2.5
Green Bay	C/R	6,289.4	42.7	768.9	40.5	7,056.1	6,183.7	792.9	79.5
Green Bay	CW	1,623.5	42.6	1,036.9	69.8	2,687.6	2,180.6	506.3	0.7
Green Bay	Diana Employees	937.2	21.7	184.6	17.8	1,118.0	910.4	139.6	67.9
Green Bay	Diocesan Clergy	59.5	2.6	266.8	4.9	328.6	293.8	34.9	0.0
Green Bay	Fire Department	2,644.0	23.7	752.5	13.8	3,386.5	3,150.6	235.3	0.6
Green Bay	G B C I	1,158.4	15.0	310.3	8.6	1,462.3	1,147.9	309.6	4.8
Green Bay	Green Bay Foods	1,122.3	6.3	291.7	(7.7)	1,400.0	1,223.9	116.7	59.4
Green Bay	Green Bay Telco	3,001.9	22.7	572.3	19.0	3,570.4	3,018.0	398.7	153.8
Green Bay	Harbor	39,459.5	317.2	5,885.7	3,192.3	48,220.2	42,178.7	5,569.7	471.9
Green Bay	Moore Employees	2,006.5	18.1	205.9	10.4	2,204.7	1,936.7	265.3	2.7
Green Bay	Northern Paper Mills	9,828.4	94.1	4,265.3	487.7	14,487.3	11,887.7	2,570.2	29.4
Green Bay	P&G-Green Bay	15,482.0	48.7	7,822.4	502.7	23,758.4	20,030.6	3,612.0	115.8
Green Bay	P. C. M. Employees	30,505.3	111.7	3,018.6	1,468.7	34,880.9	31,110.2	3,739.1	31.6
Green Bay	Pioneer	84,482.8	440.7	7,803.5	6,150.4	97,996.0	81,270.2	9,214.8	7,511.0
Green Bay	Police	488.4	11.1	245.8	94.0	817.1	724.8	92.0	0.3
Green Bay	Press-Gazette	771.8	11.8	534.1	32.6	1,326.7	1,110.6	216.1	0.0
Green Bay	Schneider Community	7,940.4	42.4	1,158.5	767.1	9,823.6	8,200.6	1,551.3	71.7
Green Bay	Service	6,071.0	26.4	1,470.9	212.2	7,727.7	6,386.2	1,302.1	39.3
Green Bay	St. Mary's Hospital	921.3	15.2	357.9	10.1	1,274.1	1,091.4	181.8	1.0
Green Bay	St. Vincent Hospital Empls.	2,694.7	21.2	0.0	31.4	2,705.0	2,267.6	411.6	25.8
Hayward	Hayward Community	10,506.0	15.0	5,961.1	267.0	16,719.2	15,087.3	1,623.2	8.7
Hurley	North Hurley	2,417.5	22.7	369.1	261.7	3,025.7	2,635.8	380.8	9.1
Janesville	Blackhawk	103,867.3	603.0	11,544.9	12,045.0	126,854.1	114,980.7	10,930.6	942.9
Janesville	Gazette	146.6	5.5	17.4	23.3	181.9	148.6	33.2	0.1
Janesville	Janesville Education Association	4,587.0	28.7	715.4	576.2	5,849.9	4,942.7	838.6	68.6
Janesville	Janesville Municipal Employees	2,081.7	6.9	293.4	76.4	2,444.5	2,188.2	243.1	13.2
Janesville	Parker Community	36,622.0	238.4	2,146.6	4,711.7	43,241.9	38,264.0	3,729.9	1,248.1
Janesville	Rock County Employees	1,452.9	11.3	352.4	28.2	1,822.3	1,579.6	228.3	14.4
Janesville	TCU 579	1,039.9	9.1	559.8	177.7	1,768.3	1,462.6	283.8	21.8
Janesville	TRICO	2,284.6	12.0	54.2	15.7	2,342.5	1,911.8	281.9	148.7
Jefferson	County - City	5,217.0	32.7	78.1	537.2	5,799.5	5,336.8	451.0	11.6
Jefferson	Security	5,333.9	320.8	1,683.5	395.7	7,092.3	6,146.3	899.9	46.1
Jefferson	Stoppenbach	1,088.6	18.9	226.5	14.3	1,310.5	996.3	310.9	3.4
Kaukauna	Badger Northland Employees	262.4	8.5	162.3	9.5	425.8	301.4	124.3	0.2
Kaukauna	Kaukauna	55,683.0	150.1	4,106.2	3,724.1	63,363.2	56,478.3	6,163.3	721.6
Kenosha	A M Community	37,550.8	399.1	22,128.2	4,646.6	63,926.6	54,839.2	8,292.8	794.6
Kenosha	County	4,310.4	18.7	1,125.1	740.6	6,157.4	5,512.3	630.6	14.5
Kenosha	Dynatomic Employees	664.3	14.5	931.8	25.1	1,606.6	1,194.9	409.4	2.3
Kenosha	Kenosha City Employees	2,099.2	13.9	1,880.1	135.0	4,100.4	3,553.1	541.8	5.6
Kenosha	Kenosha Police & Firemen's	3,242.5	43.3	2,627.5	40.8	5,867.5	4,156.3	1,670.3	40.9
Kenosha	Kenosha Postal Employees	797.4	3.9	846.0	5.6	1,645.1	1,415.1	224.5	5.5
Kenosha	Leblanc Employees	156.0	19.8	115.1	71.4	322.7	278.2	42.0	2.4
Kenosha	Macwhyte	1,072.5	23.1	151.5	53.4	1,254.3	960.7	292.5	1.1
Kenosha	Southern Lakes	32,928.1	303.4	7,344.1	2,955.7	42,924.4	37,966.8	4,484.4	473.2
Kenosha	St. Marks	1,284.7	7.8	393.5	26.7	1,697.1	1,562.7	127.2	7.2
Kenosha	Tri-Clover	1,721.9	19.8	2,854.2	56.4	4,612.7	3,578.8	1,033.6	0.3
Kewaunee	Public Service	563.8	3.3	7.5	18.5	586.6	507.1	78.7	0.7
Kimberly	Capital	114,879.8	317.6	15,577.9	6,659.3	136,799.4	117,516.2	18,700.0	583.2
Kohler	Kohler	57,522.9	402.7	13,724.6	4,588.5	75,433.2	67,707.1	7,143.8	582.4
La Crosse	Community	42,795.7	410.7	7,723.3	3,421.3	53,529.5	46,421.7	6,672.6	435.3
La Crosse	Dairyland Power	6,569.7	51.6	2,073.9	317.1	8,909.1	8,011.4	879.3	18.4
La Crosse	Franciscan Skemp	5,286.4	40.1	1,105.5	316.9	6,668.7	6,044.5	612.4	11.8
La Crosse	Governmental Employees	13,765.9	14.3	169.5	1,375.8	15,296.8	13,837.3	1,011.6	447.9
La Crosse	Gundersen Lutheran Employees	7,083.9	51.9	2,337.2	591.9	9,961.0	8,318.4	1,054.8	587.9
La Crosse	La Crosse Area Postal	2,277.4	12.9	206.2	41.0	2,511.7	2,286.7	209.8	15.2
La Crosse	La Crosse Fire Department	11,721.5	37.9	359.2	122.6	12,165.3	10,201.4	931.9	1,032.0

(dollar amounts in thousands)

1996 Credit Union Financial Data

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less All)	Current Liabilities
La Crosse	La Crosse-Burlington	1,944.4	16.0	1,101.8	122.5	3,152.7	2,404.7	720.3	27.8
La Crosse	Northern States Employees	654.4	28.3	1,214.5	56.3	1,896.9	1,655.3	241.3	0.2
La Crosse	River City Community	5,671.0	40.1	2,458.6	526.3	8,615.7	7,647.9	916.2	51.7
Lake Tomahawk	Rainbow	233.4	10.0	38.6	0.0	262.0	230.3	30.9	0.8
Madison	CERTCO	172.8	9.5	317.1	7.8	488.2	407.8	80.4	0.0
Madison	City Employees	12,702.9	52.5	1,607.8	1,254.1	15,512.4	13,961.9	1,339.6	210.8
Madison	Cuna	122,784.1	1,000.0	4,954.0	4,840.9	131,578.9	112,542.6	10,120.1	8,916.2
Madison	Dane County	19,564.1	140.7	2,205.4	2,752.6	24,381.3	21,520.7	2,706.5	154.1
Madison	F. P. L.	567.8	2.6	146.0	8.8	720.0	609.1	108.3	2.6
Madison	G B C Employees	465.1	8.2	142.0	1.7	600.6	401.8	198.3	0.5
Madison	Gateway Community	5,396.7	43.5	1,559.9	376.5	7,289.6	6,544.0	709.3	36.4
Madison	Kilowatt	9,792.2	43.4	3,490.6	269.4	13,508.8	11,726.5	1,745.2	37.1
Madison	M. G. & E.	2,901.8	15.0	598.3	322.8	3,808.0	3,420.7	344.6	42.7
Madison	Madison Fire Department	2,506.7	5.2	586.8	112.0	3,200.4	2,817.8	380.1	2.5
Madison	Madison News	3,060.0	24.9	1,922.9	47.3	5,005.3	4,501.3	484.9	19.1
Madison	Madison Police	643.4	2.8	83.4	67.5	791.4	604.4	186.9	0.1
Madison	Madison V. A. Employees'	1,601.2	4.6	260.1	105.8	1,962.5	1,584.6	352.7	25.2
Madison	MATC	1,428.1	5.6	466.7	130.4	2,019.5	1,626.8	376.3	16.4
Madison	Members First	3,617.3	30.1	250.9	47.2	3,885.3	3,539.7	313.8	31.8
Madison	Post Office	13,394.4	108.6	8,434.3	1,403.1	23,123.3	17,593.4	5,451.5	78.4
Madison	RAYOVAC	1,171.7	8.0	12.7	23.6	1,200.1	899.9	121.1	179.1
Madison	St. Mary's Employees	6,812.0	44.9	1,400.3	91.1	8,258.5	7,248.2	963.2	47.1
Madison	State Capitol	159,968.9	562.7	35,949.6	11,040.1	206,395.9	187,826.1	17,192.2	1,377.6
Madison	Telco Community	49,547.6	195.6	1,527.4	4,719.2	55,598.7	47,933.5	6,920.6	744.6
Madison	Truax	2,059.2	8.7	1,948.4	54.3	4,053.2	3,299.5	733.4	20.4
Madison	U. W. Employees	5,936.1	29.7	1,605.1	508.9	8,020.3	6,227.8	1,764.9	27.6
Madison	University of Wisconsin	225,467.3	976.9	40,029.6	31,836.0	296,356.0	266,411.1	23,191.8	6,753.1
Madison	W. F. B. Employees	213.5	3.2	309.3	8.2	527.8	415.8	109.2	2.8
Madison	Webcrafters Employees'	1,318.2	22.0	795.4	122.4	2,214.0	1,453.4	750.8	9.7
Madison	Wisconsin Education Association	9,446.0	68.9	3,478.1	207.5	13,062.7	12,104.3	886.7	71.7
Manitowoc	E.F.I. Employees	947.8	0.0	185.4	50.8	1,184.0	903.9	243.3	36.8
Manitowoc	Eastman Employees	1,591.9	16.5	559.0	12.7	2,147.0	1,483.4	661.3	2.3
Manitowoc	Herald-Times	125.1	14.7	478.6	19.6	608.6	436.4	172.2	0.0
Manitowoc	Holy Family Memorial	2,652.5	12.1	885.9	101.7	3,628.1	3,090.8	507.5	29.8
Manitowoc	Lakeport	3,034.9	21.0	1,016.0	190.2	4,220.1	3,648.6	553.8	17.7
Manitowoc	Manitowoc Community	37,356.1	154.3	1,244.9	3,099.4	41,546.2	34,691.3	4,757.7	2,097.2
Manitowoc	Manitowoc County Employees	1,025.4	13.9	630.4	24.9	1,666.8	1,401.2	265.0	0.6
Manitowoc	Manitowoc Municipal Employees	3,339.7	15.3	961.3	356.4	4,642.1	4,198.4	435.9	7.9
Manitowoc	Shipbuilders	7,300.1	34.7	5,449.9	206.0	12,921.3	10,824.2	2,085.3	11.8
Manitowoc	St. Paul's Parish	102.7	8.0	127.8	1.6	224.1	192.0	32.0	0.0
Manitowoc	Wisconsin Aluminum Foundry Employees	197.6	9.1	207.6	8.8	404.9	333.1	71.8	0.0
Marinette	Bay Shore	9,206.1	92.2	1,140.8	562.8	10,817.5	9,392.1	1,387.1	38.3
Marinette	Marinette Community	2,833.6	26.2	640.4	179.1	3,626.9	3,282.1	322.4	22.3
Marinette	Marinette County Employees	3,114.6	24.2	1,494.9	116.7	4,702.0	4,157.5	521.4	23.1
Marinette	Public Service	1,147.8	36.0	1,361.1	11.9	2,484.8	2,205.6	279.2	0.0
Marinette	Tri-County	10,465.1	86.3	2,916.0	699.0	13,993.8	11,714.0	2,196.9	82.8
Marshfield	Central City	33,428.5	64.7	4,121.7	4,608.5	42,093.9	37,064.9	4,893.2	135.8
Marshfield	First Choice	11,140.7	107.2	616.9	752.8	12,403.2	10,793.0	1,316.2	293.9
Marshfield	Marshfield Medical Center	12,173.1	16.8	1,231.1	964.4	14,351.8	13,213.0	1,086.7	52.1
Marshfield	Thorogood	9,765.4	56.6	214.4	680.7	10,604.0	9,959.4	619.9	24.7
Medford	Peoples Choice	7,180.3	30.0	1,644.6	978.8	9,773.6	8,431.8	1,309.9	31.9
Medford	Taylor	16,863.4	35.6	3,717.7	1,712.3	22,257.8	17,462.8	4,650.7	144.2
Menasha	Banta	63,905.7	219.5	4,236.2	4,260.4	72,182.8	66,468.1	4,936.4	778.3
Menasha	Central Products Employees	652.2	14.9	225.9	69.2	932.4	818.0	113.2	1.2
Menasha	Gilbert	1,182.8	19.9	530.7	56.7	1,750.3	1,369.7	375.7	4.9
Menasha	Menasha Employees	2,889.5	6.0	1,467.8	261.3	4,612.7	4,035.3	567.6	9.8
Menomonee Falls	Arandell-Schmidt Employees	724.1	1.6	309.9	7.5	1,039.9	946.6	91.2	2.1
Menomonie	WESTconsin	148,208.3	950.5	22,559.2	8,084.3	177,901.2	158,630.5	18,187.6	1,083.1
Mercer	Lakeland Community	168.2	5.0	52.5	10.2	225.9	176.7	48.7	0.6
Merrill	Park City	37,698.1	230.0	5,054.4	3,652.3	46,174.9	39,041.5	6,811.5	321.9
Merrill	Ward Paper Company Employees	765.3	60.0	497.2	69.9	1,272.5	730.6	536.2	5.7
Milwaukee	998	1,330.4	32.2	902.4	43.4	2,244.0	1,627.3	613.6	3.2
Milwaukee	A-B	30,010.5	142.6	5,659.2	2,646.8	38,173.8	33,343.0	4,699.1	131.7
Milwaukee	Advantage	15,976.0	139.4	6,141.1	969.5	22,947.3	18,357.2	4,402.9	187.1
Milwaukee	Air Tech	1,839.0	23.3	903.8	132.6	2,852.2	2,410.3	439.3	2.6
Milwaukee	American	15,338.3	199.4	5,516.5	508.7	21,164.1	17,731.1	3,351.2	81.8
Milwaukee	Ampco	438.4	4.5	526.3	45.5	1,005.7	615.5	388.9	1.3

(dollar amounts in thousands)

1996 Credit Union Financial Data

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less All)	Current Liabilities
Milwaukee	Aurora	9,745.6	88.4	4,440.0	500.5	14,597.7	12,901.3	1,147.3	549.1
Milwaukee	Badger Meter	2,774.4	4.3	6,898.1	242.1	9,910.3	8,521.5	1,380.3	8.4
Milwaukee	Brewery	10,256.6	61.3	3,796.6	1,532.7	15,524.6	11,731.4	3,773.8	19.3
Milwaukee	Cleaver-Brooks	1,425.0	19.9	422.1	184.4	2,011.7	1,600.9	408.6	2.3
Milwaukee	Columbia Hospital Employees	1,035.3	10.8	512.8	58.8	1,596.2	1,320.2	256.9	19.2
Milwaukee	Community Credit Union of Milwaukee	135.1	0.7	83.6	27.6	245.7	234.9	10.8	0.0
Milwaukee	Covenant Healthcare	1,172.2	17.3	82.9	26.1	1,263.9	1,107.3	132.3	24.3
Milwaukee	Dings Employees	266.9	3.7	28.2	8.6	300.0	252.1	47.9	0.0
Milwaukee	Energy Family	4,882.6	42.0	2,354.7	812.2	8,007.6	7,387.6	561.6	58.4
Milwaukee	FCM	1,947.7	37.6	849.7	147.7	2,907.5	2,537.6	344.9	25.0
Milwaukee	Federal Family	6,307.5	21.2	1,312.4	216.0	7,814.8	6,906.5	805.1	103.3
Milwaukee	First Service	11,587.0	84.8	2,066.1	1,370.9	14,939.3	12,561.0	2,209.1	169.1
Milwaukee	Greater Galilee Baptist	143.0	13.5	90.4	4.0	223.9	208.6	15.3	0.0
Milwaukee	Holy Redeemer	208.9	7.7	368.6	5.7	575.6	493.4	81.6	0.6
Milwaukee	Holy Redeemer Community of SE Wisconsin	1.6	0.0	231.2	68.8	301.7	285.0	14.4	2.2
Milwaukee	Interstate	1,590.6	5.5	682.9	12.2	2,280.3	1,733.3	543.9	3.0
Milwaukee	Journal	25,207.9	100.7	1,851.5	601.9	27,560.6	23,676.4	3,806.2	78.0
Milwaukee	L A	5,612.7	50.9	2,836.7	173.0	8,571.6	7,230.3	1,307.7	33.5
Milwaukee	Milwaukee Metropolitan	40,510.9	118.5	7,125.7	4,687.9	52,205.9	44,411.4	7,358.1	436.5
Milwaukee	New Covenant Missionary Bapt. Church	11.2	0.0	27.8	6.6	45.6	39.4	3.8	2.3
Milwaukee	Northwestern Mutual	9,943.7	60.0	14,786.2	653.5	25,323.4	21,757.0	3,331.5	234.9
Milwaukee	Our Lady of Good Hope	678.1	1.5	411.5	22.1	1,110.1	910.1	194.0	6.0
Milwaukee	Regional V. A.	129.9	2.9	89.7	15.6	232.3	197.0	35.3	0.0
Milwaukee	St. Francis Hospital Empls.	313.8	13.5	431.0	4.3	735.6	566.4	168.5	0.7
Milwaukee	St. Mark A.M.E. Church	6.5	2.6	92.3	28.3	124.6	104.5	20.1	0.0
Milwaukee	State Central	44,266.6	200.5	9,069.6	5,618.4	58,754.0	48,696.0	9,735.3	322.7
Milwaukee	Ukrainian	57.6	2.4	118.6	0.5	174.3	122.0	52.2	0.1
Milwaukee	Veterans Administration	4,723.0	17.8	2,513.6	396.1	7,614.8	6,779.8	805.9	29.2
Milwaukee	Wisconsin Blue Cross Employees	2,382.2	15.3	31.7	(22.6)	2,376.0	2,099.9	242.9	33.2
Milwaukee	Wisconsin Latvian, Inc.	1,173.9	14.8	606.4	123.9	1,889.3	1,642.5	243.6	3.2
Milwaukee	Wisconsin Lutheran H.S. Conference	335.6	7.9	156.2	5.4	489.3	415.1	71.6	2.5
Mosinee	Mosinee	24,779.8	74.8	4,502.5	1,931.3	31,138.8	25,401.6	5,488.4	248.8
Neenah	Badger-Globe	22,038.4	36.0	2,055.8	1,201.2	25,259.5	20,595.6	2,847.7	1,816.2
Neenah	Bergstrom Paper	3,249.8	15.5	856.1	381.9	4,472.4	3,905.2	549.0	18.2
Neenah	Cone	3,720.8	15.3	4,309.7	192.1	8,207.3	7,218.9	956.6	31.9
Neenah	KimCentral	19,688.3	172.8	13,610.6	2,909.1	36,035.1	31,605.7	3,911.1	518.3
Neenah	Lakeview	28,168.0	39.6	3,718.7	2,755.4	34,602.5	30,918.7	3,575.6	108.1
Neenah	Menasha Corporation Employees	4,005.0	26.9	412.6	38.7	4,429.4	3,735.4	675.6	18.4
Neenah	Neenah Foundry	4,252.7	40.1	988.4	453.4	5,654.5	4,623.7	984.3	46.4
Neenah	Technical Services	2,478.6	13.5	784.5	131.0	3,380.7	2,987.7	385.8	7.2
Neenah	The Labor	797.9	4.5	359.4	19.9	1,172.7	1,066.7	93.3	12.7
Neenah	Tri City Transportation	659.4	11.8	147.0	9.2	803.9	686.4	112.0	5.5
Neenah	U. S. Paper Mills	1,039.8	8.5	508.7	18.9	1,558.8	1,363.8	189.3	5.7
Neenah	Valley Health	4,163.1	16.3	1,321.8	634.5	6,103.2	5,327.1	757.8	18.2
Neenah	Wisconsin Tissue Employees	8,331.5	16.5	641.4	771.1	9,727.6	8,144.0	1,535.7	47.9
Nekoosa	Nekoosa	8,907.5	35.0	4,982.6	338.7	14,193.8	11,657.6	2,395.1	141.1
New Holstein	La-Tec	25,604.3	88.3	2,150.8	3,041.8	30,708.5	27,304.6	3,020.8	383.1
New London	Wolf River	2,498.9	41.0	471.9	276.3	3,206.1	2,805.6	382.3	18.1
Niagara	Niagara Area	26,045.6	104.4	2,911.8	2,099.2	30,952.3	26,572.1	3,997.5	382.7
Oak Creek	Lakeside	6,961.8	51.5	603.0	911.7	8,424.9	7,165.1	1,242.9	16.9
Oakdale	Oakdale	12,450.9	43.2	2,575.2	631.5	15,614.4	13,966.9	1,547.9	99.5
Oconomowoc	Brownberry Ovens	337.7	6.9	154.5	2.9	488.1	428.2	59.9	0.0
Oconomowoc	La Belle Employees'	188.2	5.5	37.2	4.2	224.2	193.5	27.5	3.2
Oconto Falls	N.E.W.	15,331.9	69.8	1,511.5	1,569.7	18,343.3	15,752.6	2,452.9	137.8
Ogema	Wisconsin Heights	317.0	5.8	52.1	7.7	370.9	323.7	46.3	1.0
Onalaska	La Crosse Teachers	22,714.9	84.2	5,332.8	1,866.8	29,830.3	26,238.2	2,983.3	608.9
Oshkosh	CitizensFirst	89,046.4	1,122.1	28,115.7	7,049.3	123,089.4	109,016.7	13,788.9	283.8
Oshkosh	Health Care	4,091.2	18.6	1,104.8	503.6	5,681.1	5,180.1	483.1	17.9
Oshkosh	Oshkosh Central	9,675.4	42.3	1,681.2	1,304.1	12,618.4	11,605.4	980.1	32.8
Oshkosh	Oshkosh Community	4,456.9	16.8	274.5	518.9	5,233.5	4,701.3	508.3	23.9
Oshkosh	Oshkosh Northwestern Empls.	536.3	13.1	242.7	40.5	806.4	630.1	176.4	(0.0)
Oshkosh	Oshkosh Postal Employees	1,971.0	8.6	160.1	193.3	2,315.8	2,097.8	210.4	7.6
Oshkosh	Oshkosh Telco	2,015.8	19.8	623.8	40.2	2,660.0	2,192.5	465.9	1.5
Oshkosh	Oshkosh Truck	7,716.6	33.5	2,048.4	205.7	9,937.2	8,596.0	1,320.5	20.7
Oshkosh	Pluswood Group	869.0	21.4	498.4	130.9	1,476.9	1,282.5	190.2	4.2
Oshkosh	University of Wisconsin-Oshkosh	4,365.0	21.7	1,876.8	685.9	6,906.0	6,067.5	810.2	28.3
Oshkosh	W. P. S.	725.3	6.4	437.2	35.6	1,191.7	1,001.0	190.2	0.5

(dollar amounts in thousands)

1996 Credit Union Financial Data

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less All)	Current Liabilities
Oshkosh	Winnebago County Employees	9,929.3	20.1	1,467.9	1,058.2	12,435.3	11,096.2	1,488.0	(148.9)
Park Falls	Park Falls	21,751.9	197.8	4,759.6	991.8	27,305.6	23,509.4	3,377.6	418.7
Peshigo	Badger	5,402.9	54.3	679.4	825.2	6,853.3	5,673.8	1,162.3	17.2
Pewaukee	Alliance	13,582.7	82.2	2,838.7	762.5	17,101.7	15,317.1	1,742.9	41.7
Pewaukee	Dynex Employees	95.1	1.2	27.8	24.4	146.2	111.4	34.8	0.0
Platteville	Platteville Schools	3,921.8	20.2	1,607.4	38.0	5,547.1	4,931.0	577.8	38.3
Plover	Wisconsin River	2,478.9	15.0	2,790.7	221.8	5,476.4	3,618.5	1,841.6	16.3
Port Edwards	Port	14,866.5	55.1	2,392.2	1,249.7	18,453.2	16,261.5	2,093.9	97.8
Portage	Portage	1,188.1	11.1	21.9	112.5	1,311.5	994.5	302.4	14.6
Prentice	Price	10,082.4	57.8	2,363.7	1,263.5	13,651.8	12,273.7	1,330.5	47.6
Racine	Belle City	2,152.0	20.8	1,464.0	318.2	3,913.4	3,453.6	439.9	20.0
Racine	Catholic Community	2,588.3	13.8	403.9	163.3	3,141.6	2,670.0	466.7	4.9
Racine	Co-operative	11,398.4	147.0	2,043.7	2,112.3	15,407.3	13,466.3	1,839.7	101.3
Racine	Danfoss	609.5	21.7	708.9	2.8	1,299.5	881.7	392.9	24.9
Racine	Educators	207,161.4	448.3	17,677.4	13,373.6	237,764.1	212,619.3	21,443.2	3,701.6
Racine	Horizon	8,623.3	77.6	6,699.4	728.4	15,973.4	13,503.7	2,322.1	147.6
Racine	MCU Financial Center	18,235.5	141.8	3,254.2	1,682.2	23,030.0	20,707.4	2,201.3	121.3
Racine	Modine Employees	1,390.7	10.4	336.4	15.3	1,731.9	1,454.9	257.1	19.9
Racine	Racine Municipal Employees	3,984.9	3.9	1,673.5	272.7	5,927.1	5,090.4	816.0	20.7
Racine	Racine Police	1,939.9	30.7	707.3	27.1	2,643.7	2,246.4	369.6	27.7
Racine	Rainfair	48.0	9.0	187.8	0.3	227.1	122.1	105.0	0.0
Racine	The Journal Times Employees	296.0	10.9	221.5	12.3	518.9	471.1	46.5	1.3
Racine	Western Employees	2,112.2	31.8	1,027.4	59.0	3,166.8	2,461.0	695.8	10.0
Randolph	Randolph Area	124.8	0.0	39.1	0.7	164.6	140.1	24.5	0.0
Rhineland	Ripco	20,380.0	123.8	11,512.0	2,810.3	34,578.5	29,937.1	4,429.6	211.8
Rib Lake	Lakewood	3,168.5	13.3	889.0	262.5	4,306.8	3,585.9	711.8	9.0
Rio	Fall River Foundry Employees	112.9	1.2	21.0	1.9	134.6	111.8	22.7	0.1
Rio	Rio	288.4	10.5	249.1	27.3	554.3	388.8	165.4	0.1
Ripon	Ripon Community	9,402.1	78.7	2,269.5	1,030.7	12,623.5	11,630.1	937.0	56.4
Rothschild	Marathon Rothschild	13,380.0	40.5	4,589.5	1,064.9	18,993.9	15,077.6	3,862.8	53.5
Schofield	Wausau Motor Parts Co. Employee's	484.5	10.2	99.4	33.6	607.4	544.0	60.1	3.3
Shawano	Shawano Paper Mills Employees	1,136.5	11.9	209.7	44.3	1,378.7	1,111.8	265.3	1.6
Sheboygan	First Superior	19,607.0	200.8	1,613.0	2,079.6	23,098.7	19,713.4	3,062.0	323.3
Sheboygan	Medical Empls.	1,484.5	18.5	288.1	66.4	1,820.4	1,608.4	203.2	8.9
Sheboygan	Polar Ware Employees	381.7	9.9	45.4	12.8	430.1	370.5	57.7	1.8
Sheboygan	Police	255.0	1.7	20.0	83.3	356.7	317.8	39.0	0.0
Sheboygan	Schultz Sav-O	2,635.1	10.8	1,283.2	51.1	3,958.6	3,306.9	637.2	14.5
Sheboygan	Sheboygan Area	12,701.7	76.3	5,171.5	1,356.6	19,153.5	17,109.0	1,613.6	430.9
Sheboygan	St. Nicholas	374.2	6.4	7.0	111.7	486.5	407.7	77.9	1.0
Sheboygan Falls	Bemis Employees	2,071.4	21.2	936.2	60.8	3,047.2	2,627.2	407.6	12.4
Sheboygan Falls	K-J	581.2	4.4	145.7	14.0	736.4	644.9	90.0	1.5
South Milwaukee	First	4,616.0	62.0	1,794.9	544.2	6,893.1	5,579.9	1,304.6	8.6
South Milwaukee	Kyle Central	7,248.8	50.0	1,591.1	748.1	9,537.9	8,359.1	1,155.1	23.7
Sparta	1st Community	24,509.9	75.7	4,150.4	1,496.6	30,081.3	27,355.0	2,565.8	160.4
Spoooner	Indianhead	11,989.2	60.8	3,185.2	900.5	16,014.0	14,718.8	1,279.7	15.6
Stevens Point	Consolidated Community	3,692.7	12.1	599.2	309.5	4,589.3	3,752.7	798.5	38.1
Stevens Point	Point Plus	10,901.5	55.6	1,124.9	669.8	12,640.6	10,347.2	2,223.5	69.9
Stevens Point	Sentry	19,255.8	109.2	9,378.9	665.8	29,191.2	25,404.0	3,677.6	109.6
Stevens Point	St. Michael's Employees	640.6	3.4	262.8	24.1	924.2	816.7	107.2	0.3
Stevens Point	UW - S.P.	2,890.1	7.7	642.0	767.5	4,291.8	3,371.9	696.3	223.6
Stevens Point	Whiting Plover	3,922.8	46.0	1,409.9	290.0	5,576.6	4,963.9	603.2	9.5
Stevens Point	Worzalla Publishing Empls.	858.0	7.7	11.8	42.5	904.7	658.1	214.6	32.0
Stoughton	Stoughton U. S. Rubber Employees	547.4	7.9	309.7	36.6	885.8	689.8	192.5	3.5
Strum	Strum	4,917.5	26.2	911.1	592.9	6,395.3	5,698.0	648.3	48.9
Sun Prairie	Commonwealth	52,885.7	321.0	8,060.5	5,814.4	66,439.5	57,385.7	6,712.7	2,341.1
Superior	Douglas County	1,776.4	12.1	621.0	16.0	2,401.4	2,038.6	353.0	9.8
Superior	Fire Department	930.7	18.6	263.6	6.1	1,181.8	987.3	189.1	5.5
Superior	Holy Assumption Parish	310.3	14.6	280.6	18.3	594.7	398.2	195.5	1.0
Superior	L.P.L. Employees'	2,121.6	5.0	1,818.7	124.4	4,059.7	3,764.7	294.7	0.3
Superior	Lake Superior Refinery	479.2	1.5	167.9	9.9	655.5	560.2	94.1	1.3
Superior	Metro	19,563.2	90.1	1,904.3	1,833.4	23,210.8	20,129.5	2,913.8	167.5
Superior	School Employees	994.0	11.6	82.1	74.1	1,138.6	983.4	154.2	1.1
Superior	Superior Community	53,057.6	480.2	6,713.1	6,032.1	65,322.6	57,779.7	6,998.6	544.3
Superior	Superior Municipal Employees	1,700.8	1.9	347.3	51.7	2,097.9	1,763.8	319.2	14.9
Superior	Superior Postal Employees	242.2	0.0	4.0	1.9	248.0	215.7	32.3	0.0
Superior	Water-Light	739.4	11.3	50.2	22.7	801.1	681.2	118.8	1.0
Tomah	Tomah Area	12,967.3	51.5	274.6	998.1	14,188.5	12,769.0	1,067.9	351.6

(dollar amounts in thousands)

1996 Credit Union Financial Data

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less All)	Current Liabilities
Two Rivers	RiverWood	6,516.5	44.1	779.2	631.0	7,882.6	7,062.2	798.4	22.0
Two Rivers	Shoreline	23,156.8	62.3	6,633.2	1,278.6	31,006.3	27,393.9	3,380.8	231.6
Two Rivers	Two Rivers Community	4,659.5	20.0	1,520.6	737.4	6,897.4	5,275.4	1,615.3	6.7
Wales	Wis. Boys School - Wales	207.3	3.0	163.5	14.3	382.1	296.1	85.9	0.1
Waterloo	Perry Communities	4,301.5	31.1	1,215.8	430.5	5,916.8	5,312.9	596.1	7.7
Waukesha	Alloy Employees	614.3	23.0	145.1	46.0	782.5	585.7	194.6	2.1
Waukesha	Gold Bond	0.0	1.0	40.6	14.2	53.9	30.3	23.6	0.0
Waukesha	Landmark	209,635.8	578.0	16,788.4	12,584.1	238,430.2	219,508.5	17,407.9	1,513.8
Waukesha	Waukesha Federal	481.8	9.7	122.3	4.1	598.5	482.6	113.0	2.9
Waupun	Central	178.4	6.7	80.8	12.4	264.9	229.3	35.1	0.5
Waupun	W. S. P.	1,234.2	6.4	30.6	17.5	1,275.9	1,119.5	156.1	0.2
Wausau	Cloverbelt	43,205.9	113.1	3,504.4	4,484.5	51,081.6	44,244.5	6,449.5	387.5
Wausau	Community Credit Union of Wausau	10,369.8	18.9	1,974.3	809.3	13,134.6	11,946.8	1,108.8	78.9
Wausau	M. E. Employees	3,782.4	6.9	823.2	147.4	4,746.1	3,966.6	762.3	17.1
Wausau	Maple Hill	3,733.0	15.1	260.1	236.1	4,214.1	3,765.6	430.8	17.8
Wausau	Marathon County Employees	5,288.9	24.2	11.9	151.7	5,428.3	4,444.5	583.2	400.5
Wausau	Public Service	4,498.0	3.1	761.8	316.5	5,573.3	4,068.9	1,500.7	3.6
Wausau	Tower	19,185.7	102.3	2,500.3	2,133.1	23,716.7	20,731.6	2,836.4	148.6
Wausau	Wausau City Employees	2,189.4	19.2	881.3	51.5	3,102.9	2,768.5	333.3	1.1
Wausau	Wausau Insurance Employees	52,131.8	182.9	15,749.6	4,096.8	71,795.3	63,884.3	7,086.4	824.6
Wausau	Wausau Postal Employees	4,505.2	11.1	262.3	158.9	4,915.3	4,245.6	638.1	31.6
Wauwatosa	County Wide	1,767.8	80.7	744.8	136.4	2,568.4	2,151.5	403.0	13.9
Wauwatosa	Greater Milwaukee & Gov't Employees	7,606.1	32.6	2,708.8	519.1	10,801.3	9,439.6	1,337.6	24.1
Wauwatosa	Wauwatosa	6,837.7	40.2	702.3	874.8	8,374.7	7,477.7	873.5	23.5
West Allis	ALLCO	14,630.5	125.8	3,243.6	736.5	18,484.9	15,980.6	2,113.8	390.5
West Allis	AppleTree	24,084.9	98.3	6,976.2	1,739.9	32,702.7	28,447.8	3,901.1	353.7
West Allis	Cornerstone	32,218.3	225.9	630.0	2,580.9	35,203.2	29,494.1	2,089.5	3,619.5
West Allis	First Municipal	14,897.4	119.5	1,695.3	1,508.8	17,982.0	16,582.8	1,317.6	81.6
West Allis	Guardian	63,668.7	696.7	7,453.0	5,223.2	75,648.2	68,141.8	7,178.7	327.7
West Allis	Wiscor	9,130.0	40.9	1,640.1	661.6	11,390.7	10,105.2	1,075.5	209.9
West Bend	Glacier Hills	27,633.8	176.2	3,654.1	1,818.7	32,930.5	29,366.2	3,336.9	227.4
Westby	Westby Co-op	48,026.4	609.2	5,032.9	2,361.8	54,811.8	48,353.1	6,023.5	435.2
Whitewater	Badgerland	218.5	5.5	99.4	6.7	319.0	254.5	64.0	0.5
Whitewater	Whitewater Community	1,043.3	8.1	217.6	17.3	1,270.2	1,132.5	134.9	2.7
Winnebago	Winnebago	4,475.0	31.1	855.5	364.4	5,663.8	4,904.5	733.5	25.8
Wisconsin Rapids	Ahdawagam	16,262.9	64.0	333.7	320.0	16,852.7	14,313.0	2,332.2	207.4
Wisconsin Rapids	Biron	13,683.6	256.9	2,142.8	1,472.6	17,042.1	14,984.0	1,924.6	133.4
Wisconsin Rapids	Bull's Eye	53,359.2	210.4	3,436.8	4,279.2	60,864.7	54,784.9	5,596.5	483.3
Wisconsin Rapids	Rapids Municipal	2,710.8	2.2	1,152.3	49.3	3,910.2	3,401.8	477.2	31.2
Wisconsin Rapids	Wood County Employees	869.7	5.5	77.4	21.7	963.3	859.3	99.4	4.6

(dollar amounts in thousands)

Notes about this annual report

Technical Notes

This annual report was developed using Quark Xpress 3.32 for the overall design and text layout, while Microsoft Excel 7.0 was used to format the financial data. Adobe Acrobat Exchange 3.0 arranged the various pages into the final products.

Printing of this annual report should be done with a PostScript-ready printer. Other printers may not provide the desired results.