

# Wisconsin Department of Financial Institutions 1999 Annual Report

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## Address from Governor Thompson



The Wisconsin Department of Financial Institutions (DFI) is well positioned for the 21<sup>st</sup> century. Worries of Y2K are over. New leadership and the challenges that lie ahead are positive signs that reinforce this as a new century where bold and innovative ideas will be created and made successful.

The normalcy of our daily lives on January 1, 2000 was a welcome relief. DFI and the financial services industry did a profound job of making sure your money and investments were safe and sound at the time the Y2K bug was supposed to hit. I would like to personally congratulate DFI for taking the reigns during the Y2K roll over and making the turn of the century a media foray and a non-event in the business world.

While welcoming a new century, DFI is also welcoming new leadership. On February 2, 2000 I appointed John Kundert, a former banker from Monroe, Wisconsin, to the position of Secretary of DFI. Terry Grosenheider, formerly of the Department of Commerce, sides with him as Deputy Secretary. I am confident that John and Terry, together, will work to help DFI ensure safety and soundness in the financial services industry for the citizens of Wisconsin.

With this new century and leadership, DFI faces new challenges, particularly with the creation of the new "Task Force on Financial Competitiveness 2005." Secretary Kundert would like to convene a public-private working group to consider recommendations that will enhance the regulatory and economic environment between now and the year 2005. Federal law changes, the introduction of new technologies that are revolutionizing the delivery of financial services and the changing needs of financial consumers are making this task force a necessity.

DFI has previously taken on tasks that mirror my ideas to be bold, new and innovative and made them successful. While DFI embarks on the 21<sup>st</sup> century and this new era with Secretary Kundert, there are signs of much more of the same success. I am confident that DFI will continue to build upon their years of triumph and make the year 2000 the best yet!

Welcome from Secretary John F. Kundert



Welcome to DFI's annual report for the year 1999. As you have read in the Governor's message, I was appointed Secretary of the Department of Financial Institutions (DFI) on February 2, 2000. I was pleased to have accepted the Governor's appointment and am eager to enter this new century with DFI.

Stepping out of retirement to serve the people of Wisconsin as the head of this unique financial services department seemed like an ideal task for me. While I wasn't aware of all the particulars at the outset, I was struck during my first few days at DFI by all of the extraordinary things that DFI does besides regulation.

DFI is charged with regulating state-chartered banks, savings institutions, and Credit Unions, as well as the securities industry and a whole host of other licensed financial services. DFI is also responsible for all corporate and Uniform Commercial Code filings and overseeing administration of the Wisconsin Consumer Act, which relates to consumer financial transactions of less than \$25,000. There are, however, some other unique aspects of DFI that I would like to share with you.

First of all, I was pleasantly surprised that DFI has a state of the art web-site that is constantly being updated on a day to day basis. [www.wdfi.org](http://www.wdfi.org) is rapidly becoming a "household" Internet address for Wisconsin's financial world. You can locate information about any industry that we regulate, this annual report, and even our "KidsPage," a section dedicated to children and financial education.

Included on DFI's website, [www.wdfi.org](http://www.wdfi.org), is a subscription service called "DFI e-news." As the agency releases press or industry information, we issue the same notices to DFI e-news subscribers. Through e-mail, DFI can inform you of the latest issues and services we offer, all at the touch of a button.

Secondly, when I arrived in February, I had the pleasure of meeting Rosica Dzikova, a banking supervisor for the National Bank of the Republic of Macedonia who was at the department as part of our "International Initiative." DFI is pleased to invite and welcome international visitors to intern with the agency to attain knowledge of the financial services industry. In turn, our staff benefits through relationships that evolve from these interns as we build partnerships and initiatives that will benefit the staff, the agency and our state as a whole for years to come!

Finally, I am pleased to tell you about the "DFI - Your Money Matters" (YMM) financial education program. The department has taken the initiative to provide educational opportunities for the citizens of Wisconsin on financial matters. Topics range from saving and investing, to financing, entrepreneurial subjects, and credit. We have well-informed and personable staff that present this information all across Wisconsin!

In next year's annual report, I look forward to reporting on the results of a new initiative that DFI is spearheading as we begin this new century, an initiative that resulted from successful efforts this last year to bring the banking and credit union industries together in support of omnibus legislation impacting both

Because the financial services industry is constantly changing and it is important for all financial services to understand each other, I have recently announced the appointment of the Task Force on Financial Competitiveness 2005. The mission of the task force is to analyze the needs of Wisconsin's financial institutions and services and make recommendations on policy initiatives that will enhance Wisconsin's financial and economic environment by the year 2005. This is an opportunity for representatives of all of Wisconsin's major financial services as well as consumers to help shape public policy as we move forward.

These initiatives are all a part of Governor Thompson's "vision" of state government. We know that bold and innovative ideas are necessary for success in the ever-changing world of financial services. With these initiatives and the dedication and hard work of our staff, we feel we are truly making a difference for the future.

It is now my privilege to present you with DFI's 1999 Annual Report.

## DFI – Division of Corporate and Consumer Services

The Department of Financial Institution's (DFI) Division of Corporate and Consumer Services logged another active year during 1999. The Corporation Section licensed 18,845 new in-state and 2,444 out-of-state business organizations.

The Uniform Commercial Code Section (UCC) has also been very busy updating the UCC lien filing system, which maintains approximately two million records. The new filing system will incorporate the latest technology and replace the 1970's era system that has grown outdated. The new system, when implemented, will be the most efficient and advanced in the nation, providing greater access and ease of filing to both the counties and other customers.

The Wisconsin Consumer Act (WCA) Section acts as a clearinghouse for all consumer credit complaints relating to financial transactions in the state under \$25,000. The staff fielded over 5,900 consumer inquiries in 1999, screening the contracts for applicability to the Wisconsin Consumer Act, then referring them to the proper DFI division for further review and action.

State of Wisconsin  
DEPARTMENT OF FINANCIAL INSTITUTIONS

**Division of Corporate & Consumer Services**

**SPECIAL REPORT**

on **NEW CORPORATIONS** and inventory of **EXISTING CORPORATIONS** (including domestic and foreign corporations, limited partnerships, limited liability companies and limited liability partnerships)

**NEW DOMESTIC ENTITIES CREATED**

Type and Number of <u>Entities Created</u>	<u>CY 94</u>	%	<u>CY 98</u>	%	<u>CY 99</u>	%
<b>For Profit</b>		<u>By type</u>		<u>By type</u>		<u>By type</u>
Business corps	7281		5867		5712	
Stat. Close corps	1051		915		828	
Cooperatives	11		16		8	
Service corps	277		239		203	
Stat. Close Svc corps	16		14		24	
Corporations only	8636	76.5	7051	44.6	6775	38.9
Limited Liability Companies	2317	20.5	7676	48.6	9785	56.1
Limited Partnerships	340	3.0	296	1.8	279	1.6
Limited Liability Partnerships	N/A		787	5.0	596	3.4
		100.0		100.0		100.0
						<u>Change</u>
Subtotal (for – Profit entities)	<b>11293</b>		<b>15810</b>		<b>17435</b>	+ 10.3
<b>Not-for Profit</b>						
Corporations	1318		1352		1410	+ 4.3
<b>TOTAL</b> new domestic entities created	<b>12611</b>		<b>17162</b>		<b>18845</b>	+9.8

EXISTING DOMESTIC ENTITIES ON RECORD

Type and Number of <u>Entities on Record</u>	<u>12/94</u>	%	<u>12/98</u>	%	<u>12/99</u>	%
<b>For Profit</b>	<u>By type</u>		<u>By type</u>		<u>By type</u>	
Corporations	93245	94.5	105949	78.5	109878	73.5
Limited Liability Companies	2074	2.1	22621	16.8	31824	21.3
Limited Partnerships	3314	3.4	4424	3.2	4624	3.1
Limited Liability Partnerships	N/A		2000	1.5	3127	2.1
		100.0		100.0		100.0
Subtotal (for-profit entities)	<b>98633</b>		<b>134994</b>		<b>149453</b>	
<b>Not-for-Profit</b>						
Corporations	20720		24759		26047	
<b>TOTAL</b> existing domestic entities	<b>119353</b>		<b>159753</b>		<b>175500</b>	

Other representative  
**FILINGS and SERVICES**

	<u>CY 98</u>	<u>CY 99</u>	<u>Change</u>
<u>Amendatory Documents</u>			
Domestic entities	7781	8420	+ 8.2 %
Foreign entities	2099	2392	+ 13.9 %
<b>Services</b>			
Expedited Service	23735	21810	- 8.1 %
Name Reservations	2172	2107	- 3.0 %

NEW FOREIGN ENTITIES LICENSED

Type and Number of Entities Licensed	CY 94	%	CY 98	%	CY 99	%
<b>For Profit</b>		<u>By type</u>		<u>By type</u>		<u>By type</u>
Business corps	1513	92.2	1869	76.4	1742	74.4
Limited Partnerships	86	5.2	95	3.9	77	3.3
Limited Liability Companies	43	2.6	460	18.8	513	22.0
Limited Liability Partnerships (Est.)	N/A		22	.9	9	.3
		100.0		100.0		100.0
						<u>Change</u>
Subtotal (for – Profit entities)	<b>1642</b>		<b>2446</b>		<b>2341</b>	- 4.3
<b>Not-for Profit</b>	N/A		N/A		103	N/A
Corporations						
<b>TOTAL</b> new foreign entities licensed	<b>1642</b>		<b>2446</b>		<b>2444</b>	0.0

EXISTING FOREIGN ENTITIES ON RECORD

	12/94	%	12/98	%	12/99	%
<b>For Profit</b>						
		<u>By type</u>		<u>By type</u>		<u>By type</u>
Corporations	11155	92.5	13016	85.8	13061	83.8
Limited Partnerships	855	7.1	1134	7.5	1183	7.6
Limited Liability Companies	43	.4	956	6.3	1299	8.3
Limited Liability Partnerships	N/A		50	.4	44	.3
		100.0		100.0		100.0
Subtotal (for-profit entities)	<b>12053</b>		<b>15156</b>		<b>15587</b>	
<b>Not-for-Profit</b>	N/A		N/A		103	
Corporations						
<b>TOTAL</b> existing foreign entities	<b>12053</b>		<b>15156</b>		<b>15690</b>	

Source: Department of Financial Institutions  
 Division of Corporate & Consumer Services  
 P O Box 7846  
 Madison WI 53707-7846

(1/2000)

UCC FILINGS & TERMINATIONS

FISCAL YEARS COMPARED

Fiscal Year	Filings	Terminations	Total
1976	36,771	9,966	46,737
1977	38,027	10,005	48,032
1978	42,108	11,532	53,640
1979	41,264	11,083	52,347
1980	41,149	10,274	51,423
1981	44,943	11,585	56,528
1982	46,131	12,252	58,383
1983	55,454	13,341	68,795
1984	60,472	14,489	74,961
1985	61,297	14,659	75,956
1986	64,676	15,991	80,667
1987	70,046	18,213	88,259
1988	71,481	18,734	90,215
1989	70,672	19,068	89,740
1990	70,720	19,423	90,143
1991	69,416	18,531	87,947
1992	74,622	20,646	95,268
1993	75,105	21,241	96,346
1994	75,230	22,246	97,476
1995	79,486	21,259	100,745
1996	77,905	22,016	99,921
1997	85,752	23,419	109,169
1998	87,323	24,583	111,906
1999	81,338	26,178	107,516

UCC SEARCHES

FISCAL YEARS COMPARED

Fiscal Year	Certified Searches	Telephone Searches	Total
1976	5,066		5,066
1977	5,059		5,059
1978	4,956		4,956
1979	5,474	started 12/10/79	5,474
1980	6,065	1,567	7,632
1981	5,862	4,367	10,229
1982	7,292	6,042	13,334
1983	7,903	7,611	15,514
1984	7,519	9,011	16,530
1985	7,733	10,432	18,165
1986	7,122	12,490	19,612
1987	7,359	13,306	20,665
1988	7,571	13,751	21,322
1989	6,802	14,168	20,970
1990	6,291	13,943	20,234
1991	6,751	14,742	21,493
1992	6,246	12,785	19,031
1993	5,825	10,207	16,032
1994	5,712	10,605	16,317
1995	5,428	11,880	17,308
1996	4,422	11,785	16,207
1997	3,833	11,190	15,023
1998	3,407	11,894	15,301
1999	2,935	11,881	14,816

UNIFORM COMMERCIAL COE FILING VOLUME BY MONTH

Guide: A=FILINGS (Originals, Amendments, Continuations, Releases and Assignments)  
 B=TERMINATIONS  
 C=CERTIFIED SEARCHES and TELEPHONE SEARCHES (initiated Dec, 1979)

FISCAL YEAR 1991 - 1992			
MONTH	A	B	C
July	6,059	1,684	1,539
August	5,970	1,575	1,745
September	5,568	1,429	1,640
October	6,015	1,712	1,874
November	5,514	1,488	1,340
December	5,624	1,486	1,305
January	6,561	1,904	1,649
February	6,010	1,749	1,487
March	7,098	1,923	1,750
April	6,959	1,942	1,631
May	6,373	1,616	1,409
<u>June</u>	<u>6,871</u>	<u>2,138</u>	<u>1,662</u>
TOTAL	74,622	20,646	19,031

FISCAL YEAR 1992 - 1993			
MONTH	A	B	C
July	6,092	1,731	1,284
August	5,577	1,616	1,294
September	5,285	1,743	1,308
October	5,878	1,812	1,409
November	5,861	1,692	1,279
December	5,472	1,791	1,109
January	6,419	1,702	1,266
February	6,389	1,864	1,349
March	7,547	1,838	1,446
April	7,403	1,933	1,450
May	6,779	1,593	1,386
<u>June</u>	<u>6,403</u>	<u>2,106</u>	<u>1,452</u>
TOTAL	75,105	21,421	16,032

FISCAL YEAR 1993 - 1994

MONTH	A	B	C
July	6,404	1,636	1,279
August	6,287	1,972	1,337
September	5,808	1,677	1,299
October	5,799	1,613	1,179
November	5,996	1,879	1,427
December	6,216	1,742	1,128
January	6,426	1,924	1,269
February	5,346	1,814	1,320
March	7,116	2,084	1,583
April	6,566	1,801	1,496
May	6,616	2,099	1,498
<u>June</u>	<u>6,650</u>	<u>2,005</u>	<u>1,502</u>
TOTAL	75,230	22,246	16,317

FISCAL YEAR 1994 - 1995

MONTH	A	B	C
July	6,389	1,654	1,321
August	6,675	1,820	1,430
September	6,175	1,741	1,395
October	6,423	1,759	1,426
November	6,093	1,509	1,290
December	6,526	1,604	1,348
January	6,730	1,890	1,409
February	6,036	1,807	1,552
March	7,360	1,937	1,753
April	6,720	1,874	1,405
May	7,315	1,971	1,648
<u>June</u>	<u>7,044</u>	<u>1,693</u>	<u>1,331</u>
TOTAL	79,486	21,259	17,308

FISCAL YEAR 1995 - 1996

MONTH	A	B	C
July	6,003	1,535	1,171
August	6,149	1,815	1,500
September	6,064	1,522	1,197
October	6,218	1,748	1,407
November	6,079	1,610	1,290
December	5,954	1,585	1,182
January	6,769	1,972	1,540
February	5,886	1,920	1,358
March	6,695	2,176	1,396
April	7,469	2,325	1,403
May	8,108	1,894	1,492
<u>June</u>	<u>6,511</u>	<u>1,914</u>	<u>1,271</u>
TOTAL	77,905	22,016	16,207

FISCAL YEAR 1996 - 1997

MONTH	A	B	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	7,848	2,334	1,452
May	8,246	2,020	1,397
<u>June</u>	<u>7,335</u>	<u>1,893</u>	<u>1,316</u>
TOTAL	85,752	23,419	15,023

UNIFORM COMMERCIAL COE FILING VOLUME BY MONTH

Guide: A=FILINGS (Originals, Amendments, Continuations, Releases and Assignments)

B=TERMINATIONS

C=CERTIFIED SEARCHES and TELEPHONE SEARCHES (initiated Dec, 1979)

FISCAL YEAR 1997 - 1998

MONTH	A	B	C
July	7,410	2,013	1,417
August	6,615	1,798	1,124
September	6,806	2,106	1,047
October	7,163	2,229	1,409
November	6,179	1,684	966
December	7,085	1,904	1,340
January	7,501	2,068	1,329
February	6,580	1,678	1,206
March	8,112	2,329	1,428
April	8,234	2,292	1,390
May	7,335	2,184	1,192
<u>June</u>	8,303	2,298	1,453
TOTAL	87,323	24,583	15,301

FISCAL YEAR 1998 - 1999

MONTH	A	B	C
July	7,873	2,382	1,419
August	7,005	2,093	1,227
September	6,923	1,977	1,112
October	7,466	2,042	1,263
November	6,786	2,196	1,353
December	6,324	2,080	1,106
January	6,965	2,389	1,122
February	6,660	2,082	1,201
March	7,867	2,549	1,277
April	5,585	2,298	1,253
May	4,715	1,894	1,226
<u>June</u>	7,169	2,196	1,257
TOTAL	81,338	26,178	14,816

UNIFORM COMMERCIAL COE FILING VOLUME BY MONTH

Guide: A=FILINGS (Originals, Amendments, Continuations, Releases and Assignments)  
 B=TERMINATIONS  
 C=CERTIFIED SEARCHES and TELEPHONE SEARCHES (initiated Dec, 1979)

FISCAL YEAR 1999 - 2000			
MONTH	A	B	C
July	7,041	1,960	1,109
August	7,294	2,101	1,055
September	6,638	1,768	995
October	6,602	1,913	872
November	7,061	1,998	1,447
December	6,894	2,113	1,216
January	7,407	2,114	1,278
February	7,133	2,099	1,358
March			
April			
May			
June			
TOTAL			

# Wisconsin Consumer Act

## Overview

The Wisconsin Consumer Act (WCA) Section of the Department of Financial Institutions (DFI) regulates consumer credit transactions, including loans, credit cards, credit sales, and leases. Regulatory functions include reviewing advertising methods, collection and repossession procedures, and informational disclosures made to the customer. The WCA Section also investigates complaints, counsels persons and companies as to their rights and duties, approves forms and oversees the compliance examination of financial institutions.

The Department of Financial Institutions (and the former Office of Commissioner of Banking) has administered the Wisconsin Consumer Act 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. Our 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.

## 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

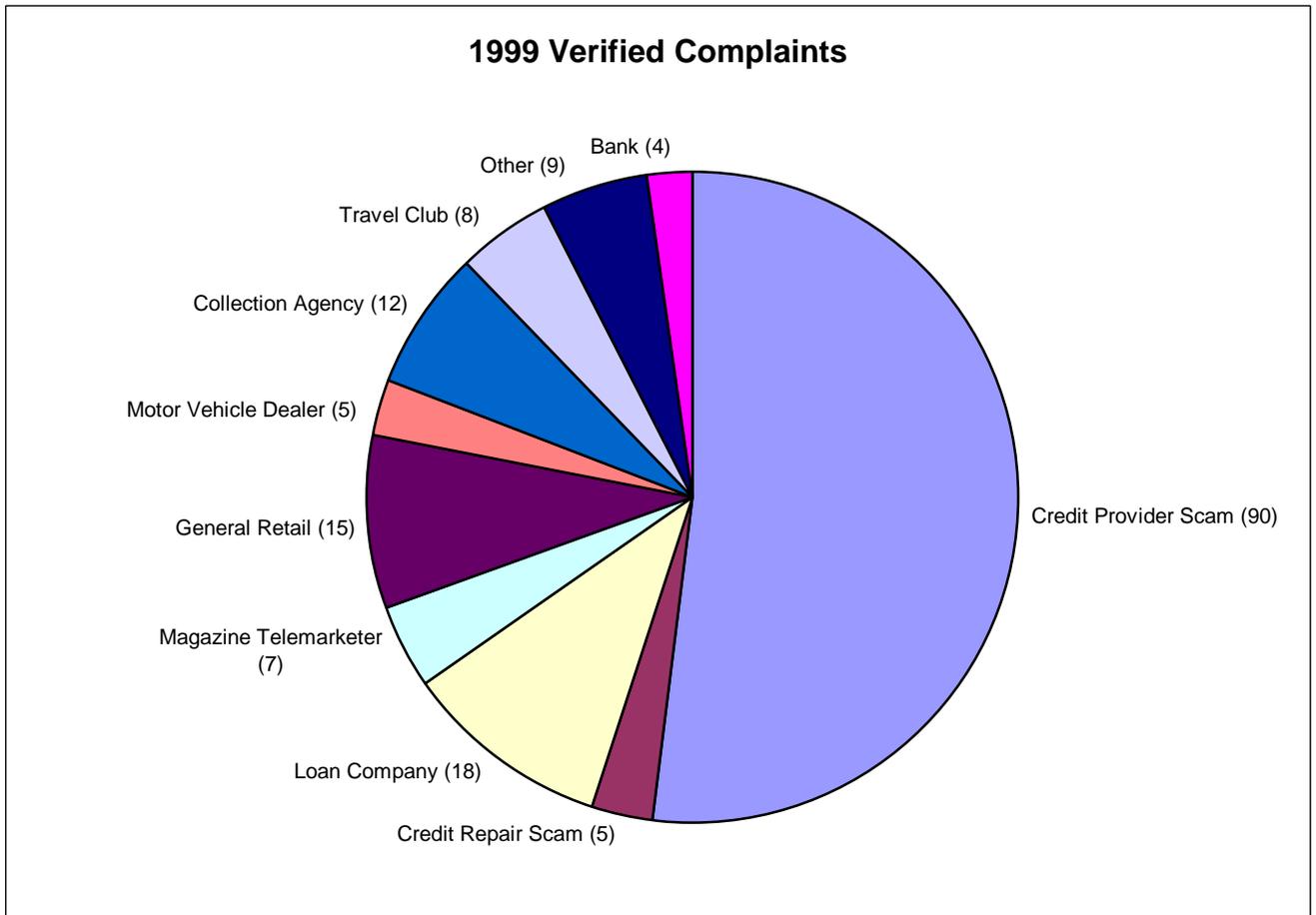
## Consumer Contacts

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 in 1999 were disputed debts, general information on companies, collection practices and billing errors.

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 5,298 phone calls in 1999. In addition to the phone calls our office received 932 written requests for some type of assistance. The handling of these items amounted to adjustments totaling \$155,000. Occasionally the statements of a person contacting us may indicate a merchant's actions are not in compliance with the Wisconsin Consumer Act. The WCA Section will investigate such matters, and in 1999, 173 compliance problems were verified following an investigation.



Collection Practices

The WCA Section receives more inquiries about debt collection practices than any other topic. Many of these inquiries are simply the result of a dispute over the validity or amount of an alleged debt. Others involve allegations of overly aggressive collection procedures by either a creditor or collection agency. Examples of such allegations involve the use of profanity, name calling, excessive phone calls or the disclosure of the debtor’s financial matters to a third party. Many of the harassment type of complaints are difficult to substantiate.

Educational Efforts

The Department is committed to educating and informing Wisconsin consumers about their rights and responsibilities in financial matters. Expanding educational opportunities and providing accessible information to financial consumers is a Department wide strategic goal. WCA plays an important role in the Department’s education effort due to the high volume of public contacts it receives. WCA works in conjunction with the Department’s financial education program, *Your Money Matters*. As this program expands, WCA’s involvement expands with it. More public outreach and informational materials will provide financial consumers with additional tools and information to make sound financial decisions.

### Statement of Policies

The WCA Section will investigate every complaint it receives in which it has jurisdiction. The Department will also review for WCA compliance when conducting examinations of its licensees and state-chartered financial institutions. These examinations are conducted on a routine and on-going basis.

If five or more persons file a verified complaint that alleges a person has engaged in an act, which is subject to the WCA, the Department will commence an investigation. In addition, at any time that the administrator has reason to believe that a person has engaged in or is about to engage in an act which is not in compliance with the WCA, the Department may make an investigation and, with respect thereto, may administer oaths or affirmations, and, upon the Department's own motion or upon the request of any party, may subpoena witnesses and require the production of any matter.

Throughout any investigation, the Department will counsel the parties involved with the objective of obtaining voluntary compliance with the Act. Where evidence suggests serious violations or indicates a complete disregard for the requirements of the law, the Department may request a formal assurance from the merchant, which may take the form of a consent judgment which will be filed with the appropriate Circuit Court and may include civil forfeitures. Civil action may be commenced solely through the Department of Justice.

### Examination and Investigation Procedures

Complaints are received by the Department directly from consumers and on referral from other governmental agencies. In addition, documentation of an unauthorized practice by a particular merchant may be brought to our attention by another merchant, by Better Business Bureaus and by consumer groups.

Complaints are evaluated to determine whether the facts as alleged would constitute a violation of the Act. If not, more information may be requested of the complainant or the complaint may be referred to another agency which has jurisdiction over that particular complaint. If the facts as alleged indicate a possible violation a letter is written to the merchant requesting an explanation of the facts, copies of all relevant documents and any suggestions the merchant may have for resolution of the complaint. The complaint is then numbered, logged and filed in a suspense system to insure its continued review.

Upon receipt of a reply the complaint is reviewed to determine whether the complaint suggests an isolated instance or is simply one example of a violation which the merchant has repeated in transactions with many different consumers. When a problem is detected the Department will attempt to obtain a resolution of the complaint which is satisfactory to the complainant together with an assurance from the merchant that its practices have been modified to prevent a recurrence. If warranted, the merchant may be asked to perform a self-audit to discover all of the consumers adversely affected. Should the merchant refuse to permit an examination, the Department may issue a subpoena to require the merchant to produce the necessary documents to complete the investigation.

Complaints are recorded by the name of the merchant complained against. A summary sheet is prepared on each complaint as it is closed which includes the allegations, the results of the investigation and the action taken by the merchant, if any, to resolve the complaint. This listing quickly reveals the number of complaints received against any particular merchant as well as patterns of unlawful practices.

The review for WCA compliance which is conducted during an examination is designed as a method of educating financial institutions on their responsibilities under the Act, of promoting voluntary compliance and gathering relevant information to assist the Administrator in maintaining compliance. Procedures

include reviewing a questionnaire that is completed by the financial institution and evaluating a sampling of credit accounts.

### Consumer Credit

The use of consumer credit and the environment in which consumer transactions were conducted in Wisconsin in 1999 provided economic opportunities for people of all incomes. Recent revisions to state lending laws, such as the repeal of interest rate limitations, have given Wisconsin lenders the flexibility needed to compete with out-of-state lenders. Changes in both state and federal law have enhanced the appeal of doing business in Wisconsin, which has attracted more lenders to the state. This has increased competition among lenders and has assured a ready supply of credit at a fair price.

The increases in credit balances are due to economic developments that have made both supply and demand factors conducive to consumer credit expansion. On the demand side, increased levels of employment, income, stock prices, and thus overall consumer wealth have increased the consumer's ability and willingness to borrow. On the supply side is the overall long-term profitability of the business and the desire by lenders to expand volume to achieve economies of scale. Also helping is the lower cost of credit and greater accessibility to credit, especially for lower-income individuals.

Increases in credit use have not brought about evidence of a serious rise in debt payment problems, especially in Wisconsin. Even though Wisconsin per capita income is similar to the national averages, the amount of debt held by Wisconsin residents is far below the national average. For instance, the average credit card debt of a Wisconsin resident is 35% below the national average. The prudent use of credit is also reflected in the number of Wisconsin bankruptcy filings, which is 30% below the national average.

### **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, then 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 completed its work and submitted its final report to the DFI in December of 1998. The Department is currently reviewing the report and will likely support legislative changes based on its conclusions.

# State Chartered Banks

## Ratings

Banks operating in Wisconsin are examined, at least, once every 18 months by either a federal regulatory agency or the Division of Banking. Measured on the basis of safety and soundness, the performance of Wisconsin state chartered banks is favorable.

Banks are rated for safety and soundness under a six component system commonly known as the CAMELS rating system. CAMELS is an acronym for Capital, Asset Quality, Management, Earnings, Liquidity and Sensitivity to Market Risk. A numeric composite rating is assigned on a one to five basis for each bank based on the ratings of the six components. Nearly all state-chartered banks were rated in the top two composite ratings categories at the most recent examination and no banks were rated in the two worst categories.

There were no bank failures in Wisconsin during 1999 and seven commercial banks failed nationwide in 1999. The last bank failure in Wisconsin occurred in 1986.

## Activities

In 1999, Wisconsin banking saw the first significant impact of the interstate branching law passed by the federal government in the mid 1990s. Two of the largest banks in Wisconsin, Firststar Bank Milwaukee, NA and Firststar Bank Wisconsin, Madison were merged into Firststar Bank, NA, Cincinnati, Ohio during 1999. While the offices of those banks remain in place in Wisconsin and continue to provide the same banking services as before the merger, the bank charter is located out of state. Three other banks located in Wisconsin with smaller asset volumes also merged into an out of state bank during 1999. These banks were part of the Amcore Bank group and they merged into an Amcore Bank located in Illinois.

The number of state-chartered banks declined by four and the number of national banks also declined by four in 1999. At year end, there were 286 state-chartered banks and 57 national banks in Wisconsin. During 1999 three new state chartered commercial banks were established. Also during 1999, five state commercial banks merged into other banks, one state bank converted to a national charter and one state trust company merged into a commercial bank. No new national banks were chartered in Wisconsin during 1999 and four national charters merged into other banks. Wisconsin state banks operated 936 branch offices at year end 1999 compared to 993 at the beginning of the year. The primary reason for the decline of branch offices is the out of state mergers. For the most part the branch offices of the merged banks still exist in Wisconsin, however they are considered branches of out of state banks.

## Asset Growth and Composition

The growth of state chartered Wisconsin banks continued in 1999. Despite the merger of Wisconsin banks with out of state banks, assets at state-chartered banks rose by nearly \$900 million last year to \$61 billion - a 1.5 percent increase. This increase continues a 52 year trend of rising assets. The assets of state chartered Wisconsin banks that merged into out of state banks totaled \$4 billion. Adjusting for the out of state mergers, state chartered bank assets increased by 8.7 percent. Assets for all Wisconsin banks (state and national charters) declined by 9.1 percent and assets of national banks in Wisconsin declined by 38.7 percent. National bank assets that were merged into out of state banks total \$9.5 billion. Adjusting for the out of state mergers, Wisconsin national bank assets increased by 9 percent and the assets of all Wisconsin banks increased by 8.8 percent. The assets of all banks in the nation increased 5.4 percent in 1999.

Loans are a greater share of bank assets at year end 1999 as shown by the composition of aggregate assets at state-chartered banks which were as follows: loans 67.9 percent, securities 20 percent, and all other categories 12.1 percent, compared to 65.8 percent, 21 percent, and 13.2 percent, respectively at year end 1998.

## Asset Quality

Asset quality for state-chartered banks continued to be strong in 1999. At year end, nonperforming assets in state-chartered banks were 0.54 percent of total assets, a slight decline from 1998 when the ratio was 0.56 percent. The level of nonperforming assets compares favorably to the aggregate ratio for all banks in the nation which is 0.63 percent. The national ratio has declined steadily since 1991 when the ratio was 3 percent. 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.

## Loan Quality and Growth

Loan quality is regarded as favorable as indicated by the level of past due loans and net loan losses. The ratio of all past due loans (more than 30 days) to gross loans decreased to 1.88 percent compared to 2.29 percent at year end 1998 in state chartered banks. The ratio stood at 2.28 percent in 1997 and 2.23 percent in 1996. The aggregate past due ratio for all the nation's banks is 2.08 percent, compared to 2.22 percent in 1998.

The net loan losses of state banks decreased in 1999 to 0.20 percent of loans, well below the national ratio of 0.61 percent. State banks had net loan losses of 0.24 percent of total loans in 1998. The state bank ratios for 1996 and 1997 were 0.20 percent and 0.18 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 1.29 percent of total loans for state banks at year end. The national ratio of 1.68 percent is higher than the Wisconsin ratio. 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 1999 with total loans increasing 4.7 percent to \$41.4 billion. Adjusting the loan growth for the out of state mergers results in a growth rate 11.3 percent for state chartered banks and all Wisconsin banks in 1999. Loans in all the nation's banks grew by 7.8 percent.

## Liabilities

Deposits at state-chartered banks declined by 5.9 percent to \$43.6 billion in 1999. Bank deposits grew by 4.1 percent nationwide. Adjusting for the out of state bank mergers, bank deposits grew by 1.5 percent in state banks and 1.6 percent in all Wisconsin Banks. The composition of the state chartered banks' funding sources as a percentage of assets is as follows: deposits 71.4 percent, federal funds and repurchase agreements 7.1 percent, other borrowed funds 11.2 percent. The 1998 percentages for these same categories were 77 percent, 7.7 percent, and 4.7 percent. The loan to deposit ratio of 95 percent in all state-chartered banks is higher than the national loan to deposit ratio of 89.6 percent. Wisconsin banks are increased their use of nondeposit funding sources for growth in 1999.

## Earnings

State-chartered banks had increased earnings in 1999 posting net income of \$674 million, a 1.6 percent increase from 1998. 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 1.1 percent compared to an aggregate national ratio of 1.31 percent. State-chartered banks have surpassed the 1 percent industry benchmark for eight consecutive years. Another measurement for earnings performance is return on equity. Return on equity for state-chartered banks was 13.7 percent in 1999 lower than the national average of 15.34 percent. The lower return on equity results in part from the higher level of equity capital of Wisconsin state chartered banks relative to the national average.

## Capital

A primary indicator of bank strength is the amount of capital relative to bank assets. Capital represents a margin of protection against failure. The leverage or core capital ratio of state chartered banks was 8.2 percent at year end which compares favorably to 7.8 percent nationally.

## Merger Activity

In 1999, one state chartered commercial bank and one state-chartered trust-company merged into Wisconsin state- chartered banks.

Merged or Converted Bank	City	Surviving Bank	City	Merger Date
Jefferson County Bank	Jefferson	First American Bank & Trust Co.	Fort Atkinson	January 1, 1999
F & M Trust Company	Kaukauna	F & M Bank - Kaukauna	Kaukauna	October 21, 1999

## Conversions and New Bank Activity

In 1999, five state-chartered banks converted to a national charter or merged with a nationally chartered bank. The following table provides information regarding conversion activity for 1999.

Name	City	Comment	Effective Date
The Bank of Edgar	Edgar	Converted to national charter under the name of Meridian Capital Bank, N.A., and relocated to Milwaukee	January 19, 1999
Firststar Bank, Wisconsin	Madison	Merged into Firststar Bank, N.A., Cincinnati, Ohio	September 10, 1999
AMCORE Bank, Montello	Montello	Merged into AMCORE Bank, N.A., Rockford, South Beloit, Illinois	October 1, 1999
AMCORE Bank, Clinton	Clinton	Merged into AMCORE Bank, N.A., Rockford, South Beloit, Illinois	October 1, 1999
Dairy State Bank	Plymouth	Merged into The First National Bank, Manitowoc	December 31, 1999

Three new commercial banks were chartered in 1999. On December 31, 1999, four bank applications were pending. The following institutions were chartered in 1999.

Name	City	Opened
First Business Bank of the Fox River Valley	Appleton	March 1, 1999
Bank of Wausau	Wausau	May 25, 1999
Legacy Bank	Milwaukee	July 29, 1999

City	Name	Type	Securities & Investments	Total Loans	Loan Loss Reserve	Other Asset	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income	# of Employees
ABBOTSFORD	ABBOTSFORD STATE BANK	SB	17,783	111,091	(2,136)	7,987	134,725	114,022	8,339	12,364	1,413	47
ALGOMA	F & M BANK-ALGOMA	SB	23,527	70,249	(980)	8,076	100,872	63,979	29,542	7,351	694	28
ALMA	BANK OF ALMA	SB	24,575	88,029	(1,167)	5,102	116,539	92,515	4,593	19,431	2,909	21
ALMOND	THE PORTAGE COUNTY BANK	SB	9,303	29,424	(386)	2,964	41,305	36,936	221	4,148	648	19
AMHERST	THE INTERNATIONAL BANK OF AMHERST	SB	7,524	19,454	(196)	1,273	28,055	24,069	436	3,550	320	10
APPLETON	AMERICAN NATIONAL BANK-FOX CITIES	NB	13,841	54,771	(877)	5,195	72,930	65,598	1,183	6,149	967	16
APPLETON	F & M BANK-APPLETON	SB	5,677	69,665	(940)	7,166	81,568	52,348	22,991	6,229	761	29
APPLETON	FIRST BUSINESS BANK OF THE FOX RIVER VALLEY	SB	1,926	12,189	(200)	1,551	15,466	8,923	1,885	4,658	(832)	8

APPLETON	M&I BANK FOX VALLEY	SB	308,309	584,544	(6,993)	86,084	971,944	726,415	184,335	61,194	11,340	221
ARCADIA	STATE BANK OF ARCADIA	SB	14,723	50,121	(564)	5,341	69,621	60,711	1,755	7,155	764	25
ASHLAND	M&I BANK	SB	9,810	76,272	(1,058)	9,103	94,127	77,049	10,751	6,327	1,320	23
ASHLAND	NORTHERN STATE BANK	SB	37,214	68,071	(628)	9,438	114,095	105,561	1,141	7,393	2,157	50
AUBURNDALE	PIONEER BANK	SB	17,251	61,032	(775)	7,259	84,767	74,690	3,684	6,393	731	45
AUGUSTA	PEOPLES STATE BANK	SB	11,056	30,886	(414)	3,268	44,796	38,448	1,644	4,704	437	19
BALDWIN	THE FIRST NATIONAL BANK OF BALDWIN	NB	20,764	59,152	(758)	6,226	85,384	72,246	3,097	10,041	1,223	31
BALSAM LAKE	POLK COUNTY BANK	SB	14,858	44,565	(827)	2,515	61,111	52,238	2,292	6,581	758	26
BANCROFT	BANCROFT STATE BANK	SB	9,071	21,995	(379)	2,853	33,540	30,240	430	2,870	446	19
BANGOR	FARMERS STATE BANK	SB	24,873	36,653	(634)	3,713	64,605	56,666	869	7,070	832	20
BANGOR	THE FIRST NATIONAL BANK OF BANGOR	NB	40,348	105,254	(1,101)	7,073	151,574	125,895	9,928	15,751	2,628	28
BARABOO	FIRST NATIONAL BANK AND TRUST COMPANY	NB	34,774	61,100	(759)	5,181	100,296	78,010	16,406	5,880	1,512	39
BARABOO	THE BARABOO NATIONAL BANK	NB	24,052	182,387	(1,907)	18,981	223,513	182,082	20,357	21,074	2,771	84
BARRON	BANK OF BARRON	SB	23,984	46,088	(620)	4,341	73,793	66,900	534	6,359	953	22
BARRON	FIRST NATIONAL BANK OF BARRON	NB	11,156	23,554	(343)	3,549	37,916	33,880	1,495	2,541	573	15
BEAVER DAM	THE AMERICAN NATIONAL BANK OF BEAVER DAM	NB	38,557	61,051	(402)	7,764	106,970	94,632	755	11,583	1,051	36
BELOIT	BLACKHAWK STATE BANK	SB	68,854	192,719	(1,996)	35,770	295,347	234,163	31,030	30,154	1,446	141
BELOIT	FIRST NATIONAL BANK & TRUST COMPANY	NB	75,954	176,199	(2,129)	22,941	272,965	230,884	20,218	21,863	2,905	110
BENTON	THE BENTON STATE BANK	SB	5,630	14,972	(127)	1,704	22,179	19,338	1,103	1,738	148	12
BERLIN	FIRST NATIONAL BANK OF BERLIN	NB	25,729	62,226	(898)	4,481	91,538	70,028	10,265	11,245	1,289	29
BERLIN	THE FARMERS & MERCHANTS BANK	SB	22,599	42,206	(532)	2,635	66,908	57,784	547	8,577	748	13
BIRNAMWOOD	BANNER BANKS	SB	15,838	51,282	(622)	4,570	71,068	60,404	5,026	5,638	975	26
BLACK EARTH	BLACK EARTH STATE BANK	SB	14,799	21,824	(220)	2,311	38,714	35,163	426	3,125	277	10
BLACK RIVER FALLS	BLACK RIVER COUNTRY BANK	SB	11,464	40,551	(758)	4,750	56,007	48,445	1,788	5,774	535	23
BLACK RIVER FALLS	JACKSON COUNTY BANK	SB	20,836	95,990	(1,296)	10,158	125,688	104,224	9,288	12,176	2,715	45
BLAIR	UNION BANK OF BLAIR	SB	10,843	22,731	(289)	2,469	35,754	30,522	2,413	2,819	396	11
BLANCHARDVILLE	FIRST NATIONAL BANK OF BLANCHARDVILLE	NB	1,580	16,112	(299)	1,240	18,633	16,889	146	1,598	323	6
BLOOMER	PEOPLES STATE BANK OF BLOOMER	SB	24,542	54,025	(703)	5,059	82,923	73,336	551	9,036	956	26
BLOOMINGTON	THE WOODHOUSE & BARTLEY BANK	SB	9,922	12,376	(282)	1,386	23,402	19,115	147	4,140	289	5
BONDUEL	BONDUEL STATE BANK	SB	23,902	14,479	(205)	2,593	40,769	32,486	229	8,054	669	11

BOSCOBEL	COMMUNITY FIRST BANK	SB	20,847	78,471	(1,279)	9,355	107,394	91,928	5,491	9,975	928	49
BOYCEVILLE	RED CEDAR BANK, NA	NB	4,979	18,474	(203)	2,080	25,330	20,939	2,406	1,985	55	18
BRILL	BRILL STATE BANK	SB	6,114	16,479	(297)	2,377	24,673	21,933	150	2,590	294	10
BRILLION	CALUMET COUNTY BANK	SB	15,719	30,523	(559)	3,515	49,198	43,289	375	5,534	558	17
BRODHEAD	BANK OF BRODHEAD	SB	29,898	50,501	(484)	5,574	85,489	72,209	4,109	9,171	672	30
BRODHEAD	F & M BANK-BRODHEAD	SB	5,375	29,529	(421)	1,785	36,268	25,583	8,019	2,666	(5)	12
BROOKFIELD	M&I NORTHERN BANK	SB	62,484	470,552	(5,282)	32,003	559,757	456,478	55,102	48,177	10,060	105
BROOKFIELD	RIDGESTONE BANK	SB	5,576	51,939	(653)	7,723	64,585	57,542	743	6,300	580	25
BRUCE	DAIRYLAND STATE BANK	SB	2,895	20,908	(237)	3,049	26,615	24,309	157	2,149	611	16
BURLINGTON	FIRST BANKING CENTER	SB	59,194	298,514	(3,581)	37,223	391,350	306,423	52,302	32,625	4,148	117
BURLINGTON	M&I BANK OF BURLINGTON	SB	65,771	163,518	(2,618)	21,079	247,750	198,304	26,915	22,531	2,724	50
CADOTT	CITIZENS STATE BANK	SB	29,254	42,626	(486)	6,898	78,292	70,372	581	7,339	466	35
CAMBRIDGE	CAMBRIDGE STATE BANK	SB	6,859	32,925	(332)	4,144	43,596	39,232	1,189	3,175	456	16
CAMERON	COMMUNITY BANK OF CAMERON	SB	4,014	25,536	(284)	4,481	33,747	31,022	124	2,601	423	14
CASHTON	BANK OF CASHTON	SB	8,172	26,462	(373)	2,857	37,118	31,539	1,688	3,891	268	12
CASSVILLE	BADGER STATE BANK	SB	12,636	37,103	(572)	2,017	51,184	42,992	4,023	4,169	574	16
CAZENOVIA	STATE BANK OF CAZENOVIA	SB	9,347	17,669	(235)	1,992	28,773	25,177	237	3,359	245	13
CHETEK	CHETEK STATE BANK	SB	10,941	38,990	(461)	2,624	52,094	47,442	334	4,318	687	20
CHILTON	STATE BANK OF CHILTON	SB	20,653	57,929	(960)	4,015	81,637	67,250	957	13,430	1,994	28
CHIPPEWA FALLS	THE NORTHWESTERN BANK	SB	68,711	112,879	(1,897)	12,767	192,460	167,190	1,743	23,527	2,834	70
CLAYTON	CITIZENS STATE BANK	SB	3,974	10,105	(123)	1,600	15,556	14,293	69	1,194	114	8
CLEVELAND	CLEVELAND STATE BANK	SB	13,723	18,294	(311)	3,556	35,262	29,439	1,103	4,720	415	19
CLINTONVILLE	DAIRYMAN'S STATE BANK	SB	19,777	50,536	(669)	5,246	74,890	66,305	776	7,809	836	33
COCHRANE	BANK OF BUFFALO	SB	7,760	23,871	(229)	2,820	34,222	29,795	1,492	2,935	567	16
COLBY	COMMUNITY BANK OF CENTRAL WISCONSIN	SB	11,909	48,587	(476)	7,855	67,875	49,551	8,894	9,430	402	27
COLLINS	COLLINS STATE BANK	SB	2,190	8,221	(140)	1,675	11,946	10,311	47	1,588	143	4
COLUMBUS	FARMERS & MERCHANTS UNION BANK	SB	19,945	81,408	(998)	9,331	109,686	95,942	2,709	11,035	957	39
COTTAGE GROVE	WISCONSIN COMMUNITY BANK	SB	23,325	138,356	(1,692)	25,359	185,348	144,236	14,686	26,426	(546)	66
CRIVITZ	BANK NORTH	SB	27,723	46,184	(634)	4,812	78,085	67,419	2,337	8,329	937	37
CROSS PLAINS	STATE BANK OF CROSS PLAINS	SB	35,400	153,466	(1,385)	18,648	206,129	175,375	15,149	15,605	2,116	103
CUBA CITY	CUBA CITY STATE BANK	SB	13,367	30,129	(283)	5,770	48,983	40,571	888	7,524	77	16
DARLINGTON	F & M BANK-DARLINGTON	SB	18,305	89,989	(1,351)	7,429	114,372	83,793	22,846	7,733	774	33
DARLINGTON	FIRST NATIONAL BANK AT DARLINGTON	NB	14,754	22,747	(244)	3,637	40,894	35,544	234	5,116	423	16
DE FOREST	DMB COMMUNITY BANK	SB	18,752	53,540	(685)	8,902	80,509	66,815	5,271	8,423	758	32
DEERFIELD	BANK OF DEERFIELD	SB	4,858	29,860	(435)	2,502	36,785	31,156	2,770	2,859	476	14
DELAFIELD	DELAFIELD STATE BANK	SB	8,373	41,151	(625)	4,038	52,937	45,127	787	7,023	(132)	19

DELANAN	COMMUNITY BANK DELAVAN	SB	16,119	47,968	(734)	6,959	70,312	64,876	875	4,561	323	19
DENMARK	DENMARK STATE BANK	SB	48,096	225,210	(2,797)	16,130	286,639	213,368	49,596	23,675	2,767	81
DORCHESTER	DORCHESTER STATE BANK	SB	7,178	26,595	(297)	2,249	35,725	29,935	2,269	3,521	286	12
DRUMMOND	STATE BANK OF DRUMMOND	SB	9,433	17,357	(284)	2,476	28,982	23,546	2,134	3,302	355	16
DURAND	THE SECURITY NATIONAL BANK OF DURAND	NB	63,240	59,309	(845)	5,318	127,022	101,901	6,554	18,567	1,778	29
EAGLE RIVER	M&I BANK OF EAGLE RIVER	SB	53,899	172,005	(2,135)	12,665	236,434	176,091	43,533	16,810	2,612	44
EAGLE RIVER	THE FIRST NATIONAL BANK OF EAGLE RIVER	NB	24,294	59,967	(724)	7,851	91,388	81,519	2,281	7,588	705	44
EAST TROY	F & M BANK-EAST TROY	SB	8,738	47,542	(644)	3,704	59,340	52,233	2,426	4,681	764	23
EAU CLAIRE	AMERICAN BANK	SB	16,033	53,792	(691)	5,871	75,005	67,855	1,721	5,429	829	34
EAU CLAIRE	CHARTER BANK EAU CLAIRE	SB	54,252	95,861	(1,005)	7,282	156,390	124,746	17,355	14,289	2,531	31
EAU CLAIRE	M&I COMMUNITY STATE BANK	SB	149,906	359,062	(6,114)	39,851	542,705	353,792	153,346	35,567	7,068	114
ELCHO	NORTHWOODS STATE BANK	SB	2,485	20,398	(244)	3,567	26,206	22,338	626	3,242	19	15
ELKHORN	F & M BANK-ELKHORN	SB	27,235	62,304	(874)	8,233	96,898	88,104	979	7,815	1,341	27
ELROY	ROYAL BANK	SB	24,169	73,515	(652)	12,947	109,979	98,361	2,780	8,838	1,005	52
EVANSVILLE	UNION BANK & TRUST COMPANY	SB	22,650	52,567	(593)	8,176	82,800	67,163	7,846	7,791	696	28
FENNIMORE	F & M BANK-GRANT COUNTY	SB	23,656	103,093	(1,395)	8,907	134,261	113,371	10,122	10,768	1,636	46
FLORENCE	STATE BANK OF FLORENCE	SB	3,198	26,338	(298)	2,256	31,494	25,084	3,602	2,808	333	13
FOND DU LAC	AMERICAN BANK	SB	39,022	104,611	(2,141)	12,804	154,296	127,426	7,625	19,245	2,166	53
FOND DU LAC	NATIONAL EXCHANGE BANK AND TRUST	NB	151,127	460,527	(8,836)	42,316	645,134	517,594	64,855	62,685	6,006	216
FOOTVILLE	MID AMERICA BANK	SB	14,091	18,188	(154)	3,808	35,933	32,830	1,150	1,953	62	18
FORT ATKINSON	CITIZENS STATE BANK AND TRUST	SB	9,242	40,416	(453)	7,542	56,747	49,919	1,751	5,077	370	23
FORT ATKINSON	PREMIER BANK	SB	63,280	87,471	(1,268)	24,153	173,636	142,716	7,758	23,162	2,520	61
FOUNTAIN CITY	FIRST STATE BANK	SB	3,919	11,938	(171)	2,959	18,645	16,236	75	2,334	147	5
FRANKLIN	FRANKLIN STATE BANK	SB	3,743	51,505	(522)	5,068	59,794	54,331	663	4,800	590	17
GALESVILLE	BANK OF GALESVILLE	SB	6,069	36,510	(439)	2,644	44,784	38,691	2,873	3,220	787	20
GILMAN	STATE BANK OF GILMAN	SB	5,704	13,825	(200)	3,656	22,985	20,558	235	2,192	228	8
GRAFTON	COMMUNITY BANK OF GRAFTON	SB	10,536	41,829	(528)	7,351	59,188	50,374	3,276	5,538	324	18
GRAFTON	GRAFTON STATE BANK	SB	34,252	71,012	(741)	13,522	118,045	92,046	16,882	9,117	1,391	43
GRAND MARSH	GRAND MARSH STATE BANK	SB	24,907	43,920	(411)	5,937	74,353	65,009	236	9,108	1,089	20
GRATIOT	GRATIOT STATE BANK	SB	9,784	12,680	(125)	1,402	23,741	19,522	152	4,067	334	5
GREEN BAY	ASSOCIATED BANK GREEN BAY, NA	NB	767,879	#####	(19,880)	#####	#####	#####	954,364	152,044	31,470	343
GREEN BAY	BAY BANK	SB	11,398	34,818	(506)	3,406	49,116	40,970	3,419	4,727	495	12
GREEN BAY	CAPITAL BANK	SB	9,471	41,538	(666)	4,532	54,875	45,016	3,272	6,587	544	13
GREEN BAY	M&I BANK	SB	455,246	667,744	(7,746)	79,885	#####	833,447	272,379	89,303	10,570	201
GREEN LAKE	NORTHEAST GREEN LAKE STATE BANK	SB	6,125	28,662	(379)	2,449	36,857	33,051	277	3,529	550	14
GREENLEAF	GREENLEAF WAYSIDE BANK	SB	7,578	33,625	(579)	3,035	43,659	35,255	4,852	3,552	272	16

GRESHAM	STATE BANK	SB	11,676	6,975	(170)	1,072	19,553	15,292	76	4,185	462	7
HAGER CITY	HIAWATHA NATIONAL BANK	NB	10,932	32,317	(260)	6,047	49,036	44,678	198	4,160	346	31
HALES CORNERS	STATE FINANCIAL BANK	SB	62,813	217,413	(2,249)	27,664	305,641	270,809	11,893	22,939	4,454	103
HARTFORD	THE FIRST NATIONAL BANK OF HARTFORD	NB	44,217	70,968	(774)	11,442	125,853	107,098	1,651	17,104	1,243	48
HARTLAND	M&I LAKE COUNTRY BANK	SB	46,644	270,787	(3,751)	30,256	343,936	289,954	24,483	29,499	4,487	84
HAYWARD	JOHNSON BANK HAYWARD	SB	19,494	58,411	(786)	4,955	82,074	66,916	10,743	4,415	530	40
HAYWARD	PEOPLES NATIONAL BANK	NB	17,315	130,004	(714)	9,091	155,696	125,257	15,921	14,518	2,612	41
HELENVILLE	THE BANK OF HELENVILLE	SB	3,736	4,062	(37)	873	8,634	7,621	86	927	75	3
HIGHLAND	HIGHLAND STATE BANK	SB	2,558	14,446	(171)	1,924	18,757	17,240	232	1,285	285	8
HILBERT	F & M BANK-HILBERT	SB	7,555	23,315	(343)	2,779	33,306	30,345	243	2,718	300	10
HILLSBORO	FARMERS STATE BANK	SB	20,311	33,275	(359)	3,211	56,438	47,615	446	8,377	844	15
HOLMEN	PARK BANK	SB	14,224	19,584	(352)	3,365	36,821	33,772	166	2,883	65	19
HORICON	HORICON STATE BANK	SB	33,595	222,359	(2,240)	16,155	269,869	210,677	38,894	20,298	762	96
HOWARDS GROVE	STATE BANK OF HOWARDS GROVE	SB	12,365	39,242	(581)	3,991	55,017	41,407	9,490	4,120	497	22
HUDSON	F & M BANK-LANDMARK	SB	6,074	35,115	(474)	4,689	45,404	34,933	7,020	3,451	512	21
HUDSON	NORWEST BANK HUDSON, NA	NB	11,543	22,622	(587)	4,637	38,215	32,866	1,712	3,637	348	20
HUSTISFORD	HUSTISFORD STATE BANK	SB	7,857	22,032	(402)	2,318	31,805	25,562	1,240	5,003	385	10
INDEPENDENCE	INDEPENDENCE STATE BANK	SB	11,288	18,625	(195)	2,494	32,212	28,826	633	2,753	162	13
IRON RIVER	SECURITY STATE BANK	SB	14,571	53,452	(578)	3,026	70,471	51,912	9,297	9,262	1,344	18
IXONIA	IXONIA STATE BANK	SB	26,293	119,456	(1,410)	14,003	158,342	138,110	7,707	12,525	1,523	55
JANESVILLE	M&I BANK SOUTH	SB	180,307	573,541	(9,455)	55,914	800,307	509,023	231,611	59,673	9,040	180
JEFFERSON	F & M BANK-JEFFERSON	SB	30,219	60,424	(958)	7,076	96,761	80,931	8,195	7,635	1,316	29
JUDA	THE BANK OF JUDA	SB	8,244	16,393	(379)	1,784	26,042	23,069	128	2,845	260	8
KAUKAUNA	F & M BANK-WISCONSIN	SB	101,275	253,487	(3,443)	26,790	378,109	249,319	102,421	26,369	3,833	129
KAUKAUNA	F & M BANK-KAUKAUNA	SB	37,612	113,844	(1,537)	11,468	161,387	121,278	26,632	13,477	1,880	39
KAUKAUNA	THE BANK OF KAUKAUNA	SB	5,867	32,368	(461)	4,890	42,664	34,760	2,412	5,492	759	15
KENDALL	FARMERS & MERCHANTS BANK OF KENDALL	SB	4,240	15,375	(157)	1,195	20,653	18,645	216	1,792	316	8
KENOSHA	SOUTHPORT BANK	SB	31,110	79,906	(1,225)	6,365	116,156	88,277	17,275	10,604	504	32
KEWAUNEE	UNION STATE BANK	SB	11,108	35,404	(416)	3,101	49,197	43,358	875	4,964	514	31
KIEL	F & M BANK-KIEL	SB	12,335	30,152	(409)	3,207	45,285	37,486	4,094	3,705	454	12
LA CROSSE	M&I BANK OF LA CROSSE	SB	35,768	99,701	(1,550)	16,391	150,310	115,306	24,527	10,477	2,362	38
LA CROSSE	NORTH CENTRAL TRUST COMPANY	SB	5,952	0	0	2,869	8,821	0	394	8,427	906	43
LA CROSSE	NORWEST BANK LA CROSSE, NA	NB	175,062	112,195	(1,166)	19,041	305,132	238,055	48,059	19,018	2,908	65
LA CROSSE	STATE BANK OF LA CROSSE	SB	108,112	154,789	(2,058)	27,911	288,754	194,097	71,367	23,290	2,897	94
LA CROSSE	THE COULEE STATE BANK	SB	33,764	53,937	(652)	7,219	94,268	78,385	5,545	10,338	1,019	30

LA FARGE	LA FARGE STATE BANK	SB	7,279	18,439	(167)	3,753	29,304	23,002	222	6,080	625	8
LADYSMITH	THE PIONEER NATIONAL BANK OF LADYSMITH	NB	22,250	23,060	(380)	3,630	48,560	42,764	1,688	4,108	862	23
LAKE MILLS	BANK OF LAKE MILLS	SB	15,801	41,097	(427)	6,668	63,139	54,867	998	7,274	1,151	17
LAKE MILLS	THE GREENWOOD'S STATE BANK	SB	9,788	21,641	(200)	1,657	32,886	27,835	2,628	2,423	539	11
LAND O' LAKES	HEADWATERS STATE BANK	SB	12,228	29,052	(326)	2,980	43,934	39,802	127	4,005	598	15
LAONA	LAONA STATE BANK	SB	15,315	45,763	(524)	3,774	64,328	58,539	300	5,489	567	25
LITTLE CHUTE	BANK OF LITTLE CHUTE	SB	27,477	73,940	(952)	5,610	106,075	88,791	587	16,697	1,657	20
LIVINGSTON	LIVINGSTON STATE BANK	SB	16,969	42,332	(649)	2,865	61,517	54,037	872	6,608	695	13
LOMIRA	TSB BANK	SB	6,953	33,982	(350)	3,384	43,969	34,539	6,235	3,195	279	21
LOYAL	CITIZENS STATE BANK OF LOYAL	SB	22,669	42,348	(606)	6,414	70,825	55,216	8,773	6,836	881	27
LUCK	RURAL AMERICAN BANK - LUCK	SB	7,253	40,580	(410)	3,316	50,739	45,928	1,328	3,483	879	18
LUXEMBURG	BANK OF LUXEMBURG	SB	19,052	81,995	(896)	9,393	109,544	97,895	2,331	9,318	1,070	49
MADISON	ASSOCIATED BANK SOUTH CENTRAL	SB	214,692	683,100	(8,949)	73,282	962,125	700,882	196,062	65,181	9,840	268
MADISON	BANKERS' BANK	SB	52,448	60,924	(2,403)	12,497	123,466	52,058	60,331	11,077	1,500	66
MADISON	CAPITOL BANK	SB	14,549	64,384	(688)	4,216	82,461	69,082	7,301	6,078	536	26
MADISON	FIRST BUSINESS BANK	SB	47,690	185,725	(2,892)	9,416	239,939	205,020	15,360	19,559	2,335	52
MADISON	M&I BANK OF SOUTHERN WISCONSIN	SB	492,211	#####	(27,118)	#####	#####	#####	509,959	177,500	35,942	479
MADISON	THE PARK BANK	SB	31,072	147,933	(1,416)	18,351	195,940	173,038	10,255	12,647	1,112	102
MANITOWOC	ASSOCIATED BANK LAKESHORE, NA	NB	153,078	388,675	(5,476)	40,786	577,063	385,142	155,530	36,391	7,221	117
MANITOWOC	FIRST NATIONAL BANK IN MANITOWOC	NB	119,121	298,644	(3,700)	46,974	461,039	363,298	64,573	33,168	5,050	150
MANITOWOC	INVESTORS COMMUNITY BANK	SB	9,100	82,689	(878)	3,744	94,655	84,846	1,529	8,280	670	19
MARATHON	MARATHON STATE BANK	SB	54,939	36,758	(390)	4,924	96,231	80,871	1,463	13,897	990	12
MARINETTE	FARMERS & MERCHANTS BANK & TRUST	SB	36,881	60,379	(809)	7,634	104,085	89,315	3,373	11,397	1,104	41
MARINETTE	THE STEPHENSON NATIONAL BANK AND TRUST	NB	29,119	84,850	(1,569)	9,987	122,387	99,185	8,160	15,042	1,738	58
MARION	MARION STATE BANK	SB	32,411	56,717	(1,103)	5,391	93,416	79,269	2,623	11,524	920	40
MARKESAN	FARMERS STATE BANK	SB	22,009	42,836	(697)	9,444	73,592	60,836	2,725	10,031	926	24
MARKESAN	MARKESAN STATE BANK	SB	16,148	36,168	(445)	5,226	57,097	48,299	1,427	7,371	871	22
MARSHFIELD	M&I CENTRAL BANK AND TRUST	SB	38,764	171,179	(2,145)	20,323	228,121	191,268	20,830	16,023	3,654	50
MAUSTON	BANK OF MAUSTON	SB	30,109	105,068	(1,005)	5,606	139,778	120,373	6,329	13,076	3,352	54
MAYVILLE	M&I BANK OF MAYVILLE	SB	29,904	93,366	(1,339)	10,307	132,238	121,360	2,050	8,828	1,579	38
MAZOMANIE	THE PEOPLES STATE BANK	SB	10,464	39,702	(397)	6,450	56,219	48,303	2,431	5,485	493	28
MCFARLAND	MCFARLAND STATE BANK	SB	6,924	64,354	(822)	7,265	77,721	66,195	5,530	5,996	931	28

MEDFORD	FIDELITY NATIONAL BANK	NB	18,436	63,167	(548)	8,452	89,507	82,624	500	6,383	708	32
MEDFORD	MID-WISCONSIN BANK	SB	63,365	217,596	(2,286)	28,876	307,551	233,790	48,829	24,932	3,288	135
MENASHA	THE FIRST NATIONAL BANK-FOX VALLEY	NB	17,800	67,229	(720)	10,475	94,784	88,019	692	6,073	502	40
MENOMONEE FALLS	M&I BANK OF MENOMONEE FALLS	SB	165,661	240,024	(3,284)	34,810	437,211	376,102	25,147	35,962	5,558	85
MENOMONIE	BREMER BANK, NA	NB	166,473	206,445	(3,210)	23,068	392,776	302,536	63,244	26,996	5,223	119
MENOMONIE	FIRST BANK AND TRUST	SB	32,310	40,157	(692)	7,899	79,674	68,036	5,011	6,627	581	35
MEQUON	OZAUKEE BANK	SB	76,017	260,958	(2,612)	27,758	362,121	324,249	11,773	26,099	5,002	113
MERRILL	LINCOLN COUNTY BANK	SB	8,272	35,337	(425)	6,032	49,216	45,526	209	3,481	456	21
MERRILL	M&I CITIZENS AMERICAN BANK	SB	17,232	61,276	(976)	4,917	82,449	61,899	15,006	5,544	1,114	18
MIDDLETON	MIDDLETON COMMUNITY BANK	SB	13,098	49,599	(750)	6,638	68,585	52,469	9,527	6,589	912	26
MILTON	BANK OF MILTON	SB	5,578	22,264	(295)	4,283	31,830	29,232	143	2,455	269	14
MILTON	FIRST COMMUNITY BANK	SB	7,985	33,347	(485)	3,357	44,204	40,183	885	3,136	758	17
MILWAUKEE	ASSOCIATED BANK	SB	1,019,343	#####	(21,519)	#####	#####	#####	708,308	148,459	30,402	561
MILWAUKEE	MILWAUKEE ASSOCIATED TRUST	NB	7,234	0	0	9,506	16,740	0	8,612	8,128	2,496	161
MILWAUKEE	COMPANY, NA BANK ONE, WISCONSIN	SB	509,308	#####	(65,309)	#####	#####	#####	3,660,193	536,824	82,254	2,097
MILWAUKEE	LAYTON STATE BANK	SB	16,913	50,342	(544)	8,242	74,953	60,468	8,325	6,160	775	34
MILWAUKEE	LEGACY BANK	SB	7,269	2,820	(43)	1,001	11,047	6,810	0	4,237	(843)	11
MILWAUKEE	LIBERTY BANK	SB	15,259	62,022	(791)	7,258	83,748	75,812	825	7,111	875	26
MILWAUKEE	LINCOLN COMMUNITY BANK	SB	18,485	80,418	(827)	5,249	103,325	82,744	12,084	8,497	1,057	21
MILWAUKEE	LINCOLN STATE BANK	SB	15,195	164,458	(1,491)	13,253	191,415	150,280	25,856	15,279	1,949	49
MILWAUKEE	M&I MARSHALL & ILSLEY BANK	SB	2,917,618	#####	(94,971)	#####	#####	#####	3,560,934	886,058	110,854	1,184
MILWAUKEE	M&I NATIONAL TRUST	NB	2,084	0	0	248	2,332	0	36	2,296	241	7
MILWAUKEE	COMPANY MARSHALL & ILSLEY TRUST	SB	25,300	0	0	17,364	42,664	0	14,680	27,984	13,513	659
MILWAUKEE	COMPANY MERIDIAN CAPITAL BANK, NA	NB	23,791	46,089	(940)	4,357	73,297	66,774	1,288	5,235	(1,643)	30
MILWAUKEE	MILWAUKEE WESTERN BANK	SB	23,902	105,017	(1,185)	12,845	140,579	126,857	2,645	11,077	1,446	51
MILWAUKEE	MITCHELL BANK	SB	14,138	59,585	(596)	8,860	81,987	62,906	10,741	8,340	301	41
MILWAUKEE	NORTH MILWAUKEE STATE BANK	SB	12,987	28619	(427)	4,532	45,711	40,433	1,542	3,736	200	25
MILWAUKEE	NORWEST BANK	NB	715,584	#####	(17,309)	#####	#####	#####	96,883	131,524	25,196	674
MILWAUKEE	WISCONSIN, NA PARK BANK	SB	111,736	301,928	(5,200)	32,600	441,064	390,147	15,124	35,793	7,603	148
MILWAUKEE	TCF NATIONAL BANK	NB	156,348	481,817	(3,659)	72,579	707,085	439,957	224,923	42,205	11,807	459
MINERAL POINT	WISCONSIN FARMERS SAVINGS BANK	SB	24,519	78,175	(897)	5,412	107,209	94,067	4,725	8,417	2,220	38
MONDOVI	BANK OF MONDOVI	SB	17,204	48,887	(579)	4,418	69,930	62,467	2,024	5,439	1,176	21
MONONA	MONONA STATE BANK	SB	30,635	104,943	(1,379)	7,704	141,903	117,621	12,441	11,841	1,221	39
MONTICELLO	BANK OF	SB	9,833	32,461	(309)	3,649	45,634	38,389	1,634	5,611	475	16

MUKWONAGO	MONTICELLO CITIZENS BANK OF	SB	78,575	185,856	(2,392)	19,485	281,524	250,730	2,740	28,054	2,878	115
NECEDAH	MUKWONAGO THE NECEDAH BANK	SB	8,980	17,173	(214)	4,139	30,078	26,930	561	2,587	252	10
NEENAH	ASSOCIATED BANK, NA	NB	184,823	533,999	(7,076)	64,885	776,631	517,989	200,996	57,646	10,561	156
NEKOOSA	NEKOOSA- PORT	SB	26,411	97,382	(1,373)	7,650	130,070	115,028	4,907	10,135	1,701	37
NESHKORO	EDWARDS STATE BANK FARMERS EXCHANGE BANK	SB	8,720	17,779	(242)	2,580	28,837	26,454	168	2,215	461	11
NEW AUBURN	SECURITY BANK	SB	6,968	14,397	(168)	1,298	22,495	16,187	2,827	3,481	443	7
NEW GLARUS	THE BANK OF NEW GLARUS	SB	19,918	48,594	(494)	5,719	73,737	58,751	8,837	6,149	617	34
NEW LONDON	F & M BANK- NEW LONDON	SB	4,057	32,764	(438)	2,889	39,272	31,267	4,835	3,170	710	9
NEW LONDON	FIRST STATE BANK	SB	42,304	186,216	(2,737)	19,252	245,035	193,758	24,404	26,873	2,905	77
NEW RICHMOND	BANK OF NEW RICHMOND	SB	21,451	57,258	(971)	5,700	83,438	71,678	3,622	8,138	957	33
NEW RICHMOND	THE FIRST NATIONAL	NB	13,005	54,242	(318)	8,689	75,618	68,096	2,280	5,242	728	53
NEWBURG	BANK OF NEW RICHMOND STATE BANK OF NEWBURG	SB	17,475	41,307	(410)	1,924	60,296	52,066	912	7,318	888	11
NIAGARA	THE FIRST NATIONAL BANK OF NIAGARA	NB	11,781	34,068	(391)	3,408	48,866	42,915	777	5,174	443	24
NICHOLS	NEIGHBORHOOD STATE BANK	SB	4,728	12,684	(218)	1,918	19,112	17,422	114	1,576	213	10
NORWALK	COMMUNITY STATE BANK	SB	5,211	12,665	(159)	1,870	19,587	17,311	423	1,853	60	9
OAK CREEK	TRI CITY NATIONAL BANK	NB	144,113	319,830	(4,340)	67,517	527,120	459,896	6,912	60,312	6,951	341
OAKFIELD	BANK OF OAKFIELD	SB	5,810	24,842	(259)	3,442	33,835	30,197	465	3,173	228	12
OCONOMOWOC	FIRST BANK FINANCIAL CENTRE	SB	21,617	184,753	(1,905)	12,793	217,258	179,657	21,371	16,230	2,269	72
OCONTO FALLS	COMMUNITY BANK OF OCONTO COUNTY	SB	22,677	31,181	(464)	5,487	58,881	52,913	683	5,285	661	21
OMRO	F & M BANK- WINNEBAGO COUNTY	SB	20,034	78,267	(1,064)	7,389	104,626	91,806	4,847	7,973	1,208	35
ONTARIO	BANK OF ONTARIO	SB	3,241	13,986	(268)	2,111	19,070	17,297	431	1,342	175	10
OOSTBURG	OOSTBURG STATE BANK	SB	29,794	45,109	(1,232)	5,081	78,752	65,477	1,709	11,566	1,108	22
OREGON	COMMUNITY NATIONAL BANK	NB	28,967	62,573	(613)	5,603	96,530	76,459	10,662	9,409	1,610	22
ORFORDVILLE	FARMERS & MERCHANTS BANK OF ORFORDVILLE	SB	5,730	13,843	(137)	1,056	20,492	18,248	122	2,122	192	9
OSCEOLA	THE RIVERBANK	SB	9,940	84,517	(1,070)	10,060	103,447	85,072	10,384	7,991	1,125	55
OSHKOSH	M&I CENTRAL STATE BANK	SB	111,764	322,186	(3,999)	37,796	467,747	340,943	92,999	33,805	5,955	95
OSHKOSH	WEST POINTE BANK	SB	11,077	107,233	(1,450)	5,838	122,698	96,888	17,708	8,102	1,018	16
OSSEO	UNITED BANK	SB	22,911	87,779	(1,002)	13,410	123,098	108,413	5,865	8,820	1,438	50
PALMYRA	PALMYRA STATE BANK	SB	5,021	16,214	(162)	3,363	24,436	20,564	95	3,777	208	9
PARK FALLS	THE FIRST NATIONAL BANK OF PARK FALLS	NB	20,667	38,090	(383)	6,223	64,597	55,227	1,072	8,298	853	28
PESHTIGO	THE PESHTIGO NATIONAL	NB	15,646	29,292	(396)	2,940	47,482	43,160	361	3,961	599	16

	BANK											
PEWAUKEE	INVESTORSBAN K	SB	6,260	77,644	(771)	3,375	86,508	76,788	2,053	7,667	483	23
PIGEON FALLS	PIGEON FALLS STATE BANK	SB	4,079	18,082	(314)	2,249	24,096	20,956	421	2,719	237	9
PLATTEVILLE	CLARE BANK, NA	NB	49,069	88,049	(809)	7,953	144,262	128,386	4,978	10,898	2,214	38
PLATTEVILLE	FIRST NATIONAL BANK OF	NB	17,356	67,785	(680)	7,299	91,760	77,180	3,746	10,834	984	33
PLATTEVILLE	PLATTEVILLE MOUND CITY BANK	SB	23,889	108,161	(1,255)	13,175	143,970	123,508	9,974	10,488	1,106	51
PORT WASHINGTON	THE PORT WASHINGTON STATE BANK	SB	60,019	131,330	(1,300)	16,786	206,835	174,488	18,804	13,543	1,114	71
POYNETTE	BANK OF POYNETTE	SB	3,569	36,404	(393)	9,167	48,747	44,141	980	3,626	477	23
PRAIRIE DU CHIEEN	F & M BANK- PRAIRIE DU CHIEEN	SB	26,594	68,979	(947)	3,829	98,455	76,453	14,323	7,679	1,238	38
PRAIRIE DU CHIEEN	PEOPLES STATE BANK	SB	23,397	136,143	(1,713)	9,820	167,647	134,972	17,675	15,000	2,096	48
PRAIRIE DU SAC	BANK OF PRAIRIE DU SAC	SB	43,568	99,545	(1,880)	8,741	149,974	126,749	1,612	21,613	2,426	37
PRENTICE	COMMUNITY STATE BANK OF PRENTICE	SB	5,793	15,382	(265)	1,588	22,498	20,396	123	1,979	240	7
RACINE	BANK OF ELMWOOD	SB	41,618	137,205	(1,922)	11,251	188,152	160,190	16,867	11,095	1,229	85
RACINE	JOHNSON BANK	SB	281,228	939,922	(11,496)	99,059	##### #	#####	173,054	88,297	8,984	505
RACINE	JOHNSON TRUST COMPANY	SB	1,416	0	0	857	2,273	0	194	2,079	107	30
RACINE	M&I BANK OF RACINE	SB	180,582	131,551	(2,069)	28,999	339,063	288,026	19,987	31,050	3,090	53
RANDOM LAKE	WISCONSIN STATE BANK	SB	11,634	43,538	(416)	4,049	58,805	50,891	3,867	4,047	491	18
REEDSBURG	THE REEDSBURG BANK	SB	21,441	81,382	(1,001)	10,052	111,874	98,630	1,652	11,592	1,129	49
REESEVILLE	STATE BANK OF REESEVILLE	SB	9,286	17,033	(288)	4,869	30,900	27,426	146	3,328	281	13
RHINELANDER	M&I MERCHANTS BANK	SB	39,759	223,539	(2,655)	20,378	281,021	217,426	37,674	25,921	3,917	55
RICE LAKE	DAIRY STATE BANK	SB	72,971	98,400	(1,313)	7,828	177,886	161,529	2,875	13,482	2,426	54
RICHLAND CENTER	RICHLAND COUNTY BANK	SB	44,226	50,251	(677)	6,529	100,329	84,750	1,041	14,538	1,354	32
RIDGELAND	FARMERS STATE BANK	SB	8,364	12,405	(128)	1,239	21,880	20,077	91	1,712	342	7
RIVER FALLS	RIVER FALLS STATE BANK	SB	26,769	36,158	(1,013)	6,654	68,568	59,327	192	9,049	700	24
RIVER FALLS	THE FIRST NATIONAL BANK OF RIVER FALLS	NB	63,461	104,596	(1,801)	8,477	174,733	147,632	9,953	17,148	2,630	73
ROSHOLT	COMMUNITY FIRST BANK	SB	10,338	25,565	(258)	3,296	38,941	35,421	441	3,079	413	22
ROTHSCHILD	RIVER VALLEY STATE BANK	SB	28,905	178,661	(2,042)	14,280	219,804	192,986	8,595	18,223	3,034	85
RUDOLPH	FARMERS & MERCHANTS BANK	SB	5,880	18,977	(179)	1,946	26,624	23,869	503	2,252	293	9
SAINT CLOUD	HOMETOWN BANK	SB	3,882	34,902	(509)	7,511	45,786	38,988	771	6,027	470	20
SAINT CROIX FALLS	EAGLE VALLEY BANK, NA	NB	7,171	76,850	(669)	7,085	90,437	73,976	9,961	6,500	397	47
SAUK CITY	COMMUNITY BUSINESS BANK	SB	7,127	21,346	(224)	2,903	31,152	27,264	541	3,347	48	19
SCHOFIELD	INTERCITY STATE BANK	SB	23,260	76,501	(892)	5,362	104,231	89,015	1,947	13,269	1,600	30
SHAWANO	M&I BANK OF SHAWANO	SB	108,091	131,471	(1,680)	17,257	255,139	198,157	40,256	16,726	2,786	44
SHEBOYGAN	COMMUNITY BANK & TRUST	SB	54,080	188,401	(2,583)	24,343	264,241	208,232	38,705	17,304	1,320	106

SHEBOYGAN	M&I LAKEVIEW BANK	SB	143,024	195,957	(3,118)	17,049	352,912	225,002	99,604	28,306	5,234	68
SHELL LAKE	SHELL LAKE STATE BANK	SB	23,200	54,239	(869)	7,247	83,817	67,981	3,990	11,846	1,396	29
SOMERSET	BANK OF SOMERSET	SB	9,572	31,634	(498)	3,446	44,154	38,756	947	4,451	332	19
SPARTA	UNION NATIONAL BANK & TRUST COMPANY	NB	25,150	42,633	(372)	6,936	74,347	66,308	430	7,609	879	25
SPENCER	SPENCER STATE BANK	SB	11,101	47,588	(632)	3,379	61,436	52,428	4,454	4,554	262	28
SPOONER	COMMUNITY FIRST NATIONAL BANK	NB	23,314	81,236	(1,139)	12,949	116,360	96,635	9,861	9,864	1,830	29
SPRING GREEN	COMMUNITY BANK SPRING GREEN AND PLAIN	SB	6,790	40,480	(535)	6,201	52,936	47,014	512	5,410	145	20
SPRING VALLEY	THE BANK OF SPRING VALLEY	SB	21,647	22,769	(391)	3,583	47,608	40,384	145	7,079	948	13
STANLEY	FARMERS AND MERCHANTS STATE BANK	SB	13,027	53,042	(932)	4,102	69,239	57,486	4,788	6,965	620	28
STEVENS POINT	ASSOCIATED CARD SERVICES BANK, NA	NB	210	0	0	44,002	44,212	500	39,488	4,224	(171)	66
STEVENS POINT	F & M BANK-CENTRAL	SB	26,241	103,182	(1,394)	12,982	141,011	106,486	20,878	13,647	744	50
STEVENS POINT	M&I MID-STATE BANK	SB	184,556	444,353	(4,848)	53,753	677,814	491,081	145,445	41,288	7,964	146
STEVENS POINT	THE PINERIES BANK	SB	2,472	18,566	(129)	5,119	26,028	23,880	258	1,890	202	10
STOCKBRIDGE	STATE BANK OF STOCKBRIDGE	SB	5,570	11,305	(199)	1,267	17,943	15,284	167	2,492	169	7
STODDARD	RIVER BANK	SB	45,061	88,937	(1,052)	8,011	140,957	128,008	4,826	8,123	1,846	44
STOUGHTON	THE FIRST NATIONAL BANK OF STOUGHTON	NB	28,961	78,308	(810)	10,837	117,296	99,969	9,329	7,998	902	35
STOUGHTON	STOUGHTON STATE BANK	SB	31,170	41,552	(502)	5,425	77,645	65,367	3,005	9,273	889	16
STURGEON BAY	BAYLAKE BANK	SB	129,767	467,079	(7,611)	57,560	646,795	504,902	96,395	45,498	6,956	252
SUN PRAIRIE	BANK OF SUN PRAIRIE	SB	20,664	138,107	(1,978)	20,931	177,724	145,973	1,797	29,954	942	80
SUPERIOR	COMMUNITY BANK	SB	11,870	39,721	(499)	4,270	55,362	46,722	4,003	4,637	619	23
SUPERIOR	F & M BANK-SUPERIOR	SB	8,209	24,592	(335)	3,245	35,711	26,631	6,202	2,878	560	17
SUPERIOR	M&I BANK	SB	21,856	74,682	(849)	12,408	108,097	94,035	6,289	7,773	1,496	32
SUPERIOR	NATIONAL BANK OF COMMERCE IN SUPERIOR	NB	68,611	130,425	(1,620)	17,914	215,330	156,188	36,082	23,060	3,390	74
SUPERIOR	SUPERIOR NATIONAL BANK	NB	9,530	14,913	(156)	2,296	26,583	22,897	147	3,539	259	15
TIGERTON	FIRST NATIONAL BANK IN TIGERTON	NB	5,186	9,031	(67)	1,309	15,459	13,123	296	2,040	139	8
TOMAH	FARMERS & MERCHANTS BANK	SB	17,961	84,815	(1,049)	9,354	111,081	95,764	5,245	10,072	1,400	40
TOMAH	FIRST BANK	SB	13,829	37,583	(353)	5,821	56,880	50,529	739	5,612	608	24
TREMPEALEAU	CITIZENS STATE BANK	SB	3,653	14,552	(142)	1,702	19,765	17,927	120	1,718	175	8
TURTLE LAKE	BANK OF TURTLE LAKE	SB	17,744	29,816	(322)	4,832	52,070	47,131	250	4,689	445	20
UNION GROVE	COMMUNITY STATE BANK	SB	24,429	123,869	(2,006)	13,706	159,998	129,840	15,495	14,663	2,388	71
VERONA	BANK OF VERONA	SB	22,086	53,589	(533)	6,943	82,085	71,425	1,360	9,300	943	35
VIROQUA	FIRST NATIONAL BANK IN VIROQUA	NB	21,198	44,903	(583)	7,327	72,845	64,836	1,829	6,180	555	34

VIROQUA	THE STATE BANK OF VIROQUA	SB	10,147	44,041	(588)	5,204	58,804	52,923	236	5,645	748	24
WABENO	TIMBERWOOD BANK	SB	6,820	8,562	(93)	2,296	17,585	16,186	147	1,252	74	11
WALDO	WALDO STATE BANK	SB	6,382	13,783	(149)	1,389	21,405	17,628	155	3,622	263	7
WALWORTH	WALWORTH STATE BANK	SB	33,210	75,047	(744)	6,024	113,537	101,192	1,396	10,949	2,146	24
WATERFORD	STATE FINANCIAL BANK - WATERFORD	SB	10,157	41,505	(620)	7,183	58,225	51,422	1,730	5,073	454	21
WATERLOO	FARMERS & MERCHANTS STATE BANK	SB	30,436	46,469	(846)	5,702	81,761	67,666	755	13,340	1,245	29
WATERTOWN	LEBANON STATE BANK	SB	3,594	12,248	(109)	2,056	17,789	16,377	119	1,293	(13)	10
WATERTOWN	M&I BANK SOUTH CENTRAL	SB	65,127	197,964	(2,413)	16,504	277,182	200,334	56,280	20,568	3,909	59
WAUKESHA	WAUKESHA STATE BANK	SB	132,005	279,319	(3,507)	61,326	469,143	388,137	19,822	61,184	7,001	219
WAUMANDEE	WAUMANDEE STATE BANK	SB	9,462	14,225	(319)	1,196	24,564	19,408	307	4,849	325	6
WAUNAKEE	BANK OF WAUNAKEE	SB	12,592	59,439	(651)	12,165	83,545	72,082	5,019	6,444	466	24
WAUPACA	FIRST NATIONAL BANK	NB	13,760	192,002	(945)	12,378	217,195	180,254	21,439	15,502	2,806	58
WAUPACA	THE FARMERS STATE BANK OF WAUPACA	SB	32,989	76,632	(697)	8,142	117,066	100,507	1,032	15,527	1,620	35
WAUPUN	THE NATIONAL BANK OF WAUPUN	NB	18,067	52,225	(614)	3,708	73,386	64,633	995	7,758	769	25
WAUSAU	AMERICAN COMMUNITY BANK	SB	26,203	86,516	(1,060)	4,495	116,154	95,097	11,279	9,778	1,438	28
WAUSAU	ASSOCIATED BANK NORTH	SB	394,091	963,764	(13,067)	87,016	#####	#####	327,916	100,588	15,237	308
WAUSAU	BANK OF WAUSAU	SB	2,032	31,259	(605)	2,952	35,638	28,498	840	6,300	(671)	16
WAUSAU	M&I FIRST AMERICAN BANK	SB	178,455	397,613	(5,896)	58,254	628,426	473,861	106,988	47,577	6,668	137
WAUSAU	PEOPLES STATE BANK	SB	61,624	182,623	(2,099)	19,036	261,184	203,107	37,153	20,924	2,640	91
WAUTOMA	F & M BANK-WAUSHARA COUNTY	SB	18,054	83,105	(1,136)	7,427	107,450	98,143	881	8,426	1,686	42
WEST BEND	M&I FIRST NATIONAL BANK, WEST BEND	NB	108,254	223,571	(2,936)	25,197	354,086	270,242	61,555	22,289	4,670	67
WEST SALEM	UNION STATE BANK OF WEST SALEM	SB	12,464	23,633	(241)	3,040	38,896	34,975	449	3,472	407	14
WESTBY	FORTRESS BANK OF WESTBY	SB	19,762	60,018	(689)	7,234	86,325	68,714	10,802	6,809	982	33
WHITEHALL	JOHN O. MELBY & COMPANY BANK	SB	9,423	23,023	(317)	2,267	34,396	30,547	215	3,634	365	18
WHITEWATER	COMMERCIAL BANK	SB	26,998	40,898	(461)	7,457	74,892	67,106	336	7,450	313	40
WHITEWATER	THE FIRST CITIZENS STATE BANK	SB	14,862	89,507	(900)	8,526	111,995	92,479	4,066	15,450	2,002	52
WINTER	CHIPPEWA VALLEY BANK	SB	8,013	52,446	(677)	8,408	68,190	61,519	1,009	5,662	900	28
WISCONSIN DELLS	BANK OF WISCONSIN DELLS	SB	64,448	116,607	(1,694)	14,446	193,807	173,655	3,212	16,940	2,480	66
WISCONSIN RAPIDS	RIVER CITIES BANK	SB	8,620	48,436	(775)	3,959	60,240	51,127	2,294	6,819	168	14
WISCONSIN RAPIDS	WOOD COUNTY NATIONAL BANK	NB	58,355	148,563	(2,341)	15,913	220,490	177,771	10,153	32,566	4,727	75
WISCONSIN	WOOD COUNTY	NB	1,911	0	0	504	2,415	0	180	2,235	260	15

RAPIDS	TRUST COMPANY, NA											
WITHEE	STATE BANK OF WITHEE	SB	9,477	42,711	(459)	5,258	56,987	49,595	3,139	4,253	586	23
WONEWOC	STATE BANK OF WONEWOC	SB	5,713	18,139	(180)	3,074	26,746	20,734	224	5,788	293	5
WOODFORD	WOODFORD STATE BANK	SB	9,004	41,460	(376)	4,401	54,489	49,854	421	4,214	476	26
WOODRUFF	F & M BANK-LAKELAND	SB	44,292	140,879	(1,906)	15,671	198,936	159,873	21,944	17,119	2,087	64
WOODVILLE	CITIZENS STATE BANK	SB	4,263	68,274	(772)	7,219	78,984	69,829	2,560	6,595	862	36
<b>TOTALS</b>			<b>17,753,814</b>	<b>64,542</b>	<b>(644,542)</b>	<b>5,258</b>	<b>56,987</b>	<b>49,595</b>	<b>3,139</b>	<b>4,253</b>	<b>586</b>	<b>20,866</b>

### TRUST ASSETS OF WISCONSIN STATE CHARTERED BANKS

Forty three state-chartered banks were authorized to exercise trust powers on December 31, 1999. Institutions with trust powers act in a variety of capacities including trustee on living trusts, trustee under wills, personal representative of estates, guardian of estates, investment agent, retirement plan trustee and agent, corporate bond trustee, stock transfer agent, and mutual fund custodian and agent. Assets administered by trust departments of state-chartered banks declined by \$10.3 billion or 15.5% in 1999 due to the merger of Firststar Bank Wisconsin, Madison into Firststar Bank, NA, Cincinnati, Ohio in September of 1999. Excluding the assets of Firststar Bank Wisconsin, the assets of the Wisconsin trust departments grew by \$9 billion or 19%. The trust assets of Marshall & Ilsley Company account for 93% of the total trust assets as of December 31, 1999.

#### 1999 Trust Assets of State Chartered Banks

DISCRETIONARY ASSETS	Employee			Employee		Totals
	Benefit Trusts	Personal Trusts	Estates	Benefit Agencies	Other Agencies	
Non-interest bearing deposits-own bank	55	372	274	-	84	785
Non-interest bearing deposits-other banks	787	1,764	(205)	(1)	(60)	2,285
Interest bearing deposits-own bank	6,267	21,365	3,758	519	6,027	37,936
Interest bearing deposits-other bank	1,697	15,997	4,425	386	6,245	28,750
U.S. Government & Agency Obligations	194,994	302,282	13,267	16,438	321,371	848,352
State, County, & Municipal Obligations	8,710	484,040	5,986	526	220,337	719,599
Money Market Mutual Funds	102,805	240,044	63,215	19,746	180,736	606,546
Other Short Term Obligations	6,029	1,795	-	411	15,583	23,818
Other Notes and Bonds	111,414	71,603	1,765	13,943	143,730	342,455
Common and Preferred Stocks	846,726	3,660,363	103,994	282,221	1,007,354	5,900,658
Real Estate Mortgages	374	12,394	834	-	1,098	14,700
Real Estate	1,094	125,475	14,556	-	3,203	144,328
Miscellaneous Assets	16,581	72,185	4,346	69	9,590	102,771
<b>Total Discretionary Assets</b>	<b>\$ 1,297,533</b>	<b>\$5,009,679</b>	<b>\$216,215</b>	<b>\$ 334,258</b>	<b>\$ 1,915,298</b>	<b>\$ 8,772,983</b>
Discretionary Accounts	2,056	7,726	444	302	2,207	12,735
<b>Non-Discretionary Assets</b>	<b>\$ 11,301,100</b>	<b>\$ 932,969</b>	<b>\$ 7</b>	<b>\$1,722,619</b>	<b>\$ 33,383,857</b>	<b>\$ 47,340,552</b>
Non-Discretionary Accounts	1,949	612	2	5,635	1,858	10,056
<b>Total Assets</b>	<b>\$ 12,598,633</b>	<b>\$5,942,648</b>	<b>\$216,222</b>	<b>\$2,056,877</b>	<b>\$ 35,299,155</b>	<b>\$ 56,113,535</b>
<b>Total Accounts</b>	<b>4,005</b>	<b>8,338</b>	<b>446</b>	<b>5,937</b>	<b>4,065</b>	<b>22,791</b>

## Mortgage Banking Section

The Mortgage Banking Section of the Division of Banking regulates mortgage bankers, mortgage brokers and loan originators.

Terms:

Mortgage Banker - A person who originates loans for itself as pay or for another person; sells loans or interest in loans to another person, or who services loans or land contracts or provides escrow services.

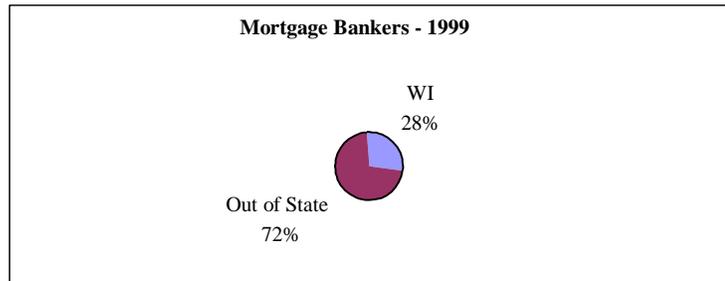
Mortgage Broker - A person who on behalf of a loan applicant or an investor and for commission, money or other thing of value, finds a loan or negotiates a land contract, loan or commitment for a loan or engages in table funding.

Loan Originator - A person who on behalf of a mortgage banker or mortgage broker finds a loan or negotiates a land contract, loan or commitment for a loan.

Table Funding - A transaction in which a person conducts a loan closing in the person's name with funds provided by a 3rd party and the person assigns the loan to the 3rd party within 24 hours of the loan closing.

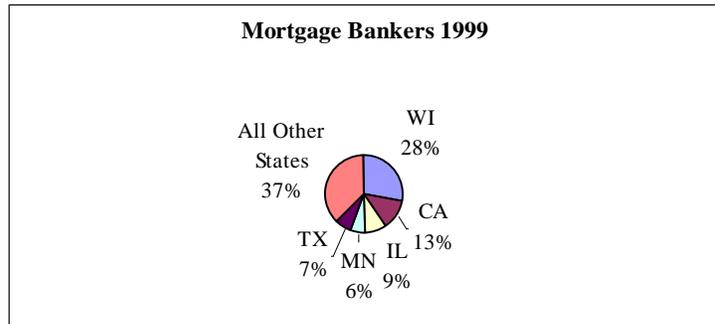
### Mortgage Bankers 1999

WI	165
Out of State	426



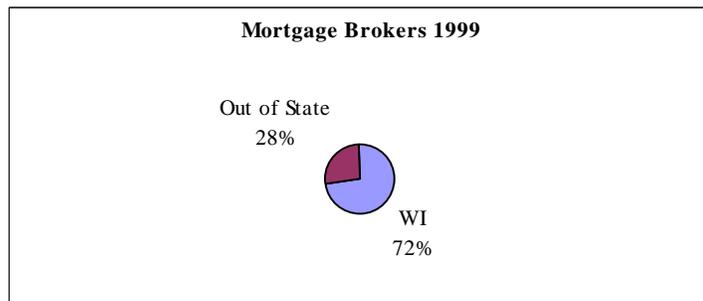
### Mortgage Bankers 1999

WI	165
CA	74
IL	52
MN	35
TX	40
All other states	225



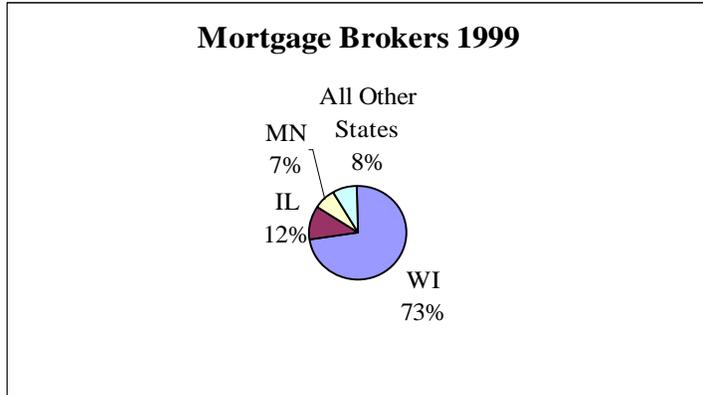
### Mortgage Brokers 1999

WI	263
Out of State	101



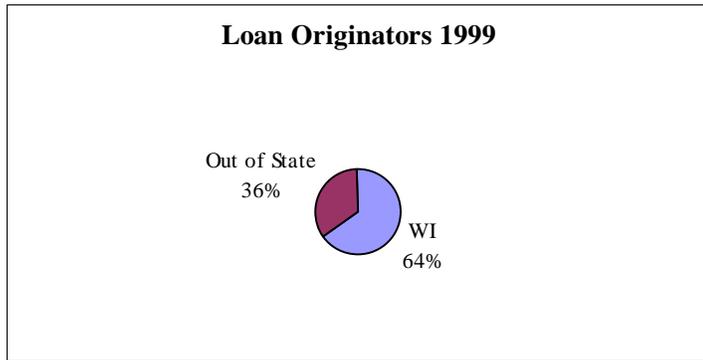
Mortgage Brokers 1999

WI	263
IL	44
MN	27
All other states	30



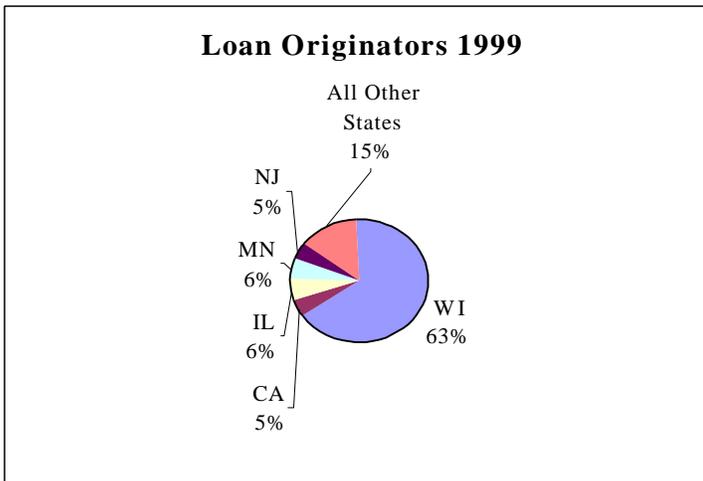
Loan Originators 1999

WI	3212
Out of State	1770



Loan Originators 1999

WI	3212
CA	243
IL	275
MN	284
NJ	241
All other states	727



## Division of Savings Institutions

Wisconsin's 32 savings banks and savings and loan institutions continue to provide outstanding financial products and service to the citizens of Wisconsin; especially, in providing affordable housing ownership. Wisconsin state-chartered savings institutions remained strong in 1999, total assets increased by 10.9 percent from \$10.09 billion to 11.19 billion. At the same time, these savings institutions increased net worth by about \$60 million to \$.988 billion, and to an 8.8 percent net worth to asset level (far in excess of the state's 6 percent requirement). The industry also produced a 1999 return on assets of 49 basis points, down from 84 basis points the preceding year.

Wisconsin savings institution loan originations exceeded \$3.5 billion in 1999, down 19.2 percent from 1998. This strong lending activity is a testimony to the industry's commitment to provide housing to Wisconsin residents. At year-end, deposits were about \$8.05 billion, a 6.2 percent increase over the \$7.58 billion in 1998.

### Mergers

<u>Acquirer</u> <u>Date</u>	<u>Acquired Institution</u>	<u>Effective</u>
St. Francis Bank, F.S.B.	Reliance Savings Bank	01/22/99
AnchorBank, S.S.B.	Fox Cities Bank, F.S.B.	06/08/99
CIB Marine Bancshares, Inc.	Central Illinois Bancorp, Inc. (CIBI)/ Marine Bank and Savings	08/25/99

### **Conversion From Mutual to Stock Form**

<u>Institution</u> <u>Date</u>	<u>Effective</u>
None	

### **Holding Company Formation**

<u>Institution</u>	<u>Holding Co. Name</u> <u>Disposition</u>	<u>Filing Date</u>
None		

### **Charter Conversions**

<u>Previous Name</u> <u>Date</u>	<u>New Name</u>	<u>Effective</u>
None		

**New Savings Bank Charter Applications**

<u>Institution</u> <u>Date</u>	<u>Proposed Home Office</u>	<u>Effective</u>
Sunset Bank & Savings	521 West Sunset Drive Waukesha, WI 53187-9810	08/16/00

**Name Changes**

<u>From</u> <u>Date</u>	<u>To</u>	<u>Effective</u>
None		

**Branch Office Sales**

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

**New Branch Offices**

<u>Institution</u> <u>Approved</u>	<u>Location</u>	<u>Date</u>
Guaranty Bank, S.S.B.	Sentry Supersaver Food Store 17295 West Capitol Drive Brookfield, WI 53045	01/22/99
Guaranty Bank, S.S.B.	Piggly Wiggly Food Store N194 W16774 Eagle Drive Jackson, WI 53037	01/22/99
Marine Bank and Savings	250 East Wisconsin Avenue Milwaukee, WI 53202	02/10/99
Wauwatosa Savings Bank	7136 West State Street Wauwatosa, WI 53213 (new extended office)	06/29/99
West Bend Savings Bank	741 South Taylor Drive Sheboygan, WI 53081	07/22/99
First Northern Savings Bank, S.A.	201 West Walnut Street Green Bay, WI 54303 (limited office opened 8/2/99)	07/28/99
First Northern Savings Bank, S.A.	745 Ontario Road Green Bay, WI 54311 (limited office)	08/17/99

Guaranty Bank, S.S.B.	8340 West Appleton Avenue Kohls Food Emporium Milwaukee, WI 53218	08/26/99
Guaranty Bank, S.S.B.	1123 North Van Buren Street Kohls Food Emporium Milwaukee, WI 53202	08/26/99
AnchorBank, S.S.B.	3052 Cahill Main Street Fitchburg, WI 53711	09/23/99
Guaranty Bank, S.S.B.	6540 Monona Drive Monona, WI 53716	10/04/99
South Milwaukee Savings Bank	3789 South 108 <sup>th</sup> Street Greenfield, WI 53228	10/28/99
Guaranty Bank, S.S.B.	Sentry Food Stores 10282 West National Avenue West Allis, WI 53227-2029	12/07/99

**Branch Office Relocations**

<u>Institution</u> <u>Approved</u>	<u>New Location</u>	<u>Date</u>
Great Midwest Bank, S.S.B. 24 South Madison Street Chilton, WI 53014	1050 East Chestnut Street Chilton, WI 53014	03/08/99

**Executive Office Relocations**

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

**Home Office Relocations**

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

<u>Institution</u> <u>Approved</u>	<u>Location</u>	<u>Offices Closed</u> <u>Date</u>
Mutual Savings Bank	101 East Milwaukee Avenue Janesville, WI 53545	07/21/99

<b>Cash, Securities and Loans</b>							
<b>City</b>	<b>Savings Bank or Savings &amp; Loan</b>	<b>Cash &amp; Securities</b>	<b>Mortgage Backed Securities</b>	<b>Mortgage Loans</b>	<b>Consumer loans</b>	<b>Nonmortgage Commercial Loans</b>	<b>Repossessed Assets</b>
Madison	AnchorBank SSB	158,108,660	209,088,069	1,829,204,450	427,763,708	55,428,999	1,164,778
Milwaukee	Columbia Savings & Loan Assoc	946,287	0	13,395,330	396,818	0	266,090
Milwaukee	Continental Savings Bank SA	18,870,449	105,886	114,869,901	1,740,173	4,116,589	537,392
Kaukauna	East Wisconsin Savings Bank SA	11,139,578	78,073	110,656,272	11,917,844	160,589	0
Wauwatosa	The Equitable Bank SSB	24,700,899	2,672,706	223,763,101	108,216,378	0	2,037,816
Green Bay	First Northern Savings Bank SA	58,585,058	3,931,895	556,064,004	176,481,282	4,995,785	381,531
<b>Fond du Lac</b>	Fox Valley Savings & Loan Assoc	23,050,244	25,765,946	144,062,100	12,551,673	3,691,692	0
Brookfield	Great Midwest Bank SSB	72,557,936	2,324,341	302,981,269	15,930,603	0	98,190
Milwaukee	Guaranty Bank SSB	73,633,317	31,802	403,788,198	424,710,135	0	2,888,728
Hartford	Hartford Savings Bank	15,951,563	7,904,032	75,505,712	2,712,092	0	681,239
<b>Madison Wisconsin Rapids</b>	Home Savings Bank KeySavings Bank	10,473,701	351,330	74,650,530	27,853,403	0	35,474
		2,429,889	5,400,148	42,387,959	8,113,744	0	0
Wausau	Marathon Savings Bank	14,059,904	6,767,196	81,116,568	8,033,719	4,797,368	554,767
Cedarburg	Marine Bank & Savings	39,819,540	25,555,849	101,097,465	703,571	51,480,574	0
West Allis	Maritime Savings Bank	21,566,427	17,735,950	150,914,720	11,778,399	730,883	63,100
West Allis	Marquette Savings Bank	13,538,800	8,981	59,997,598	3,326,939	89,000	946
Marshfield	Marshfield Savings Bank	7,076,005	550,040	80,481,695	14,864,658	3,977,306	63,224
Mayville	Mayville Savings Bank	1,807,423	249,966	23,743,007	1,859,523	614,410	0
Milton	Milton Savings Bank	3,613,893	74,088	11,319,624	802,337	164,460	0
Greenfield	Mitchell Savings Bank	8,244,918	0	77,868,718	7,364,414	0	0
Milwaukee	Mutual Savings Bank	380,379,367	230,419,951	844,077,476	187,896,490	51,338,304	3,018,454
Amery	Northwest Savings Bank	10,087,000	5,272,000	64,483,000	6,935,000	3,160,000	63,000
<b>Wisconsin Rapids</b>	Paper City Savings Association	3,616,646	0	77,418,298	16,046,203	3,281	0
<b>Waukesha</b>	Sunset Bank and Savings	14,963,865	0	687,274	1,426,142	1,542,690	0
<b>South Milwaukee</b>	South Milwaukee Savings Bank	21,247,882	418,345	141,781,986	13,415,246	3,280,529	199,766

Superior	Superior Savings Bank	2,512,274	3,230,537	40,712,152	4,467,171	15,414	76,250
Tomahawk	Tomahawk Community Bank SSB	6,216,529	7,647,655	37,060,972	6,112,398	1,398,709	0
Wauwatosa	Wauwatosa Savings Bank	19,518,252	33,305,997	764,091,871	648,493	0	10,453,119
West Allis	West Allis Savings Bank	49,860,000	85,445,000	314,017,000	23,551,000	23,448,000	960,000
West Bend	West Bend Savings Bank	39,172,970	2,010,970	162,578,345	15,160,154	9,974,088	116,811
Tomah	Westland Savings Bank SA	14,255,000	9,268,000	92,596,000	7,149,000	10,942,000	0
Hortonville	Wolf River Community Savings Bank	6,011,755	0	22,700,571	3,912,840	1,596,978	0

**Investments, Assets and Deposits**

<b>City</b>	<b>Savings Bank or Savings &amp; Loan</b>	<b>Equity Investment In Subsidiaries</b>	<b>Real Estate Investments</b>	<b>Office Properties &amp; Equipment</b>	<b>Intangible Assets</b>	<b>Other Assets</b>	<b>Deposit Accounts</b>
Madison	AnchorBank SSB	0	1,680,562	25,885,310	0	82,789,139	1,835,969,445
Milwaukee	Columbia Savings & Loan Assoc	0	0	47,780	0	658,262	13,195,111
Milwaukee	Continental Savings Bank SA	0	5,846,140	2,533,119	0	2,639,342	120,233,405
Kaukauna	East Wisconsin Savings Bank SA	500	0	1,818,951	328,380	832,829	119,259,637
Wauwatosa	The Equitable Bank SSB	76,085	0	6,791,322	0	8,783,273	292,128,873
Green Bay	First Northern Savings Bank SA	39,605	0	7,754,511	0	31,802,949	567,821,642
Fond du Lac	Fox Valley Savings & Loan Assoc	0	0	1,626,092	0	3,892,353	154,030,642
Brookfield	Great Midwest Bank SSB	0	67,218	3,548,023	1,173,933	4,932,065	313,047,883
Milwaukee	Guaranty Bank SSB	0	0	15,602,990	9,033,811	56,564,197	674,200,472
Hartford	Hartford Savings Bank	0	0	5,520,133	0	25,158,966	97,741,077
<u>Madison</u>	Home Savings Bank	0	0	2,189,697	0	4,902,133	81,813,226
<b>Wisconsin Rapids</b>	KeySavings Bank	0	0	659,188	0	1,292,095	45,106,293

Wausau	Marathon Savings Bank	27,565	70,245	1,506,115	0	2,300,716	88,858,969
Cedarburg	Marine Bank & Savings	0	0	2,890,071	1,166,302	2,932,061	184,996,970
West Allis	Maritime Savings Bank	0	0	6,488,585	544,151	9,393,642	133,743,047
West Allis	Marquette Savings Bank	452,516	0	1,496,508	0	2,938,265	58,986,731
Marshfield	Marshfield Savings Bank	0	0	964,831	0	2,128,914	78,771,199
Mayville	Mayville Savings Bank	0	0	566,360	0	431,470	19,303,476
Milton	Milton Savings Bank	0	0	392,934	0	447,997	14,364,406
Greenfield	Mitchell Savings Bank	0	0	3,301,165	0	1,979,926	73,943,034
Milwaukee	Mutual Savings Bank	0	1,934,839	26,870,983	11,495,778	32,074,132	1,342,605,243
Amery	Northwest Savings Bank	0	0	2,075,000	38,000	1,505,000	61,469,000
<b>Wisconsin Rapids</b>	Paper City Savings Association	0	0	1,072,568	0	1,787,140	64,715,467
<b>South Milwaukee</b>	South Milwaukee Savings Bank	0	0	2,903,427	0	4,918,349	125,560,712

Waukesha	Sunset Bank and Savings	0	0	2,147,598	0	118,639	15,357,146
Superior	Superior Savings Bank	0	0	680,150	0	616,681	41,071,226
Tomahawk	Tomahawk Community Bank SSB	0	0	1,057,775	0	959,622	48,568,403
Wauwatosa	Wauwatosa Savings Bank	0	600,000	5,508,222	0	7,411,652	737,707,642
West Allis	West Allis Savings Bank	361,000	0	5,637,000	0	16,049,000	319,929,000
West Bend	West Bend Savings Bank	0	42,000	6,818,787	682,656	2,622,499	198,202,418
Tomah	Westland Savings Bank SA	0	0	5,749,000	106,000	2,964,000	99,281,000
Hortonville	Wolf River Community Savings Bank	10,000	0	609,070	0	421,234	31,093,536

<b>Liabilities and Net Worth</b>								
<b>City</b>	<b>Savings Bank or Savings &amp; Loan</b>	<b>Borrowed Funds</b>	<b>Tax &amp; Insurance Escrow</b>	<b>Other Liabilities</b>	<b>Total Liabilities</b>	<b>Capital Stock &amp; Surplus</b>	<b>Retained Earnings Total</b>	<b>Net Worth</b>
<b>Madison</b>	AnchorBank SSB	738,405,221	1,091,066	26,725,016	262,602,190,748	91,465,670	97,457,257	188,922,927
<b>Milwaukee</b>	Columbia Savings & Loan Assoc	0	157,707	175,241	13,528,059	0	2,182,508	2,182,508
<b>Milwaukee</b>	Continental Savings Bank SA	12,123,518	94,339	1,771,370	134,222,632	0	17,036,359	17,036,059
<b>Kaukauna</b>	East Wisconsin Savings Bank SA	4,750,000	662,316	946,662	125,618,615	0	11,314,401	11,314,401
<b>Wauwatosa</b>	The Equitable Bank SSB	42,475,000	280,381	9,084,796	343,969,050	0	33,072,530	33,072,530
<b>Green Bay</b>	First Northern Savings Bank SA	185,899,089	4,617,559	8,411,229	766,749,519	19,625,035	53,662,066	73,287,101
<b>Fond du Lac</b>	Fox Valley Savings & Loan Assoc	37,000,000	224,499	2,219,962	193,475,103	0	21,164,997	21,164,997
<b>Brookfield</b>	Great Midwest Bank SSB	29,021,212	536,347	1,277,796	343,883,238	0	59,730,340	59,730,340
<b>Milwaukee</b>	Guaranty Bank SSB	208,972,357	329,658	40,544,824	924,047,311	10,481,678	51,724,189	62,205,867
<b>Hartford</b>	Hartford Savings Bank	0	195,301	8,815,841	106,752,219	0	26,681,518	26,681,518
<b>Madison</b>	Home Savings Bank	27,630,000	1,411,660	2,568,651	113,423,537	0	7,032,731	7,032,731
<b>Wisconsin Rapids</b>	KeySavings Bank	5,500,000	25,966	564,130	51,196,389	0	9,086,634	9,086,634
<b>Wausau</b>	Marathon Savings Bank	20,126,400	8,710	416,133	109,410,212	0	9,823,951	9,823,951
<b>Cedarburg</b>	Marine Bank & Savings	19,305,000	8,704	1,447,475	205,758,149	19,543,607	343,677	19,887,284
<b>West Allis</b>	Maritime Savings Bank	61,017,627	395,799	3,219,074	198,375,547	0	20,840,310	20,840,310
<b>West Allis</b>	Marquette Savings Bank	677,806	22,047	1,109,539	60,796,123	8,028,363	13,025,067	21,053,430
<b>Marshfield</b>	Marshfield Savings Bank	12,000,000	401,409	738,838	91,911,446	0	18,195,227	18,195,227
<b>Mayville</b>	Mayville Savings Bank	7,000,000	0	95,495	26,398,971	0	2,873,188	2,873,188
Milton	Milton Savings Bank	725,000	17,735	169,599	15,276,740	0	1,538,593	1,538,593
<b>Greenfield</b>	Mitchell Savings Bank	13,500,000	150,628	2,342,254	89,935,916	0	8,823,225	8,823,225
<b>Milwaukee</b>	Mutual Savings Bank	242,698,974	1,661,576	18,720,688	1,605,686,481	0	163,819,293	163,819,293
Amery	Northwest Savings Bank	20,931,000	115,000	456,000	82,971,000	3,395,000	7,252,000	10,647,000
<b>Wisconsin</b>	Paper City	26,000,000	1,461,005	788,665	92,965,137	0	6,978,999	6,978,999

<b>Rapids</b>	Savings Association								
<b>South Milwaukee</b>	South Milwaukee Savings Bank	34,817,360	148,749	1,728,234	162,255,055	0	25,910,475	25,910,475	
<b>Waukesha</b>	Sunset Bank and Savings	0	0	138,536	15,495,682	6,340,000	(949,474)	5,390,526	
<b>Superior</b>	Superior Savings Bank	4,500,000	328,900	864,690	46,764,816	0	5,545,813	5,545,813	
<b>Tomahawk</b>	Tomahawk Community Bank SSB	5,000,000	209,275	610,129	54,387,807	0	6,065,853	6,065,853	
<b>Wauwatosa</b>	Wauwatosa Savings Bank	0	254,987	19,640,796	757,603,425	0	83,934,181	83,934,181	
<b>West Allis</b>	West Allis Savings Bank	161,289,000	288,000	7,037,000	488,543,000	6,346,000	24,439,000	30,785,000	
<b>West Bend</b>	West Bend Savings Bank	20,762,142	447,163	1,200,970	220,612,693	0	18,566,587	18,566,587	
<b>Tomah</b>	Westland Savings Bank SA	28,392,000	66,000	3,173,000	130,912,000	5,493,000	6,624,000	11,787,000	
<b>Hortonville</b>	Wolf River Community Savings Bank	225,000	0	235,287	31,553,823	3,482,625	226,000	3,708,625	

# Division of Securities

## Licensing and Compliance Bureau

Fueled by the continuing bull market, the number of licensed broker-dealers and securities agents again increased during 1999. The determination of whether an investment adviser must be registered with the US Securities & Exchange Commission or licensed with the states has in large part been resolved in the past year. This has resulted in a stabilization in the number of investment advisers and investment adviser representatives filing in Wisconsin in 1999. Year-end licensing figures were:

1. 1762 broker-dealers, an increase of 6.6% over 1998
2. 88,796 securities agents, an increase of 15.5% over 1998
3. 195 investment advisers, an increase of one over 1998
4. 905 investment adviser representatives, a reversal of the downward trend of 1998

In addition to the state-licensed investment advisers listed above, federal covered advisers are still required to make a notice filing with the Division if they had six or more Wisconsin clients or an office located in the state. At year end, 483 firms had made notice filings with the Division, an increase of 8%.

There were 1694 broker-dealer branch offices (an increase of 12% from last year) and 189 investment adviser home and branch offices subject to examination by Bureau staff. In 1999, the staff conducted 161 on-site examinations of books and records, sales practices and general operations, continuing to concentrate on Wisconsin based investment advisers.

The staff investigated 88 matters involving licensees which were generated by customer complaints or concerns raised by the staff's review of specific firm or individual conduct. Nineteen warning letters were issued to licensees and another 12 cases were referred to the Legal Unit for formal enforcement action. 93 cases were closed and \$157,324.81 was offered or credited to customers as a result of our investigations.

Despite the changes in broker-dealer and investment adviser regulations which resulted from the passage of the National Securities Markets Improvement Act, the staff of the Licensing & Compliance Bureau continued to address problems with broker-dealer and investment adviser practices to ensure investor protection. The staff is completing its examination program for all state licensed investment advisers and will then set a periodic schedule to ensure frequent review of those investment advisers who are subject solely to our regulatory oversight.

To aid in examination and investigative work, Licensing staff has been working toward the use of more electronic data retention. Electronic examination modules have been created and scanning technology has been field tested for retention of documents in lieu of photocopies. The staff will continue reviewing its forms and processes with an eye toward making more information available via the DFI website and retention in electronic rather than paper form.

The interactive Investment Advisers Guide, designed to address many facets of investment adviser regulation, from applications and forms to contracts, advertising and recordkeeping, was updated to reflect numerous changes in the governing statutes that took effect January 1, 2000. The Guide is available online at the DFI website and is extensively cross-referenced for easy searching. Industry has commented favorably on the guide. Registration and Exemption Bureau

On February 4, 2000, James R. Fischer, the long-time Director of the Registration and Exemption section retired. DFI's Division of Securities will continue his long history of strong investor protection.

Registration, Exemption and Mutual Fund Filings

The number of securities registration applications continued its downward trend while exemption filings continued to increase. The number of mutual fund registrations continued to increase dramatically.

213 securities registration applications, compared to 243 in 1998 and 266 in 1997.

2,857 investment company notices, compared to 2,858 in 1998 and 2,409 in 1997.

632 securities exemption filings, compared to 504 in 1998 and 468 in 1997.

348 franchise registration applications, compared to 308 in 1998 and 382 in 1997.

At the end of the year, there were 753 franchise registrations in effect compared to 651 in 1998.

At year-end there were 13,026 open-end mutual funds currently available for offer and sale in this state compared to 11,513 in 1998.

The Bureau continued its active efforts to assist small business issuers in the state through the Small Business Information Center and active participation in the Coordinated Equity Review and the Midwest Regional Review programs

## **Enforcement**

### **226 separate orders**

Wisconsin has an active enforcement program with a heavy emphasis on criminal prosecution. The staff is also demanding stiffer administrative penalties which has led to an increase in requests for hearings. As a result, this year for the first time we are reporting the number of hearing requests.

The number of actual orders issued has decreased, in large part, because of an artificial spike last year caused by a particular case.

- Suspension, Revocation, or Denial of Broker-Dealer or Securities Agent License 15
- Prohibition of Future violations and Revocation of Exemptions (involving allegations of fraud) 151
- Prohibition of Future violations (no fraud allegations) 40
- Censures for Misconduct 3
- Hearing Requests (staff initiated) 2
- Hearing Requests (Respondent initiated) 9

### Miscellaneous

- Suspending Franchise Registration 1
- Revoking Franchise Registration 2
- Revoking Securities Exemptions 1
- Vacating Previous Orders 8
- Amending Petitions for Order 2
- Ordering Certain Compliance Procedures 3

- Assessments

1

In addition, 2 cases were formally referred for criminal prosecution and another 4 were informally referred. Criminal charges were filed in 3 cases referred for prosecution in previous years. 6 criminal convictions were obtained against persons referred in previous years.

**The numbers referring to the orders in the columns on the right do not add up to 226 because some orders prohibit, censure, and/or suspend in the same order.**

## Office of Credit Unions

The regulatory and licensing arm of the Wisconsin Department of Financial Institutions (DFI) oversees virtually all of the state-regulated financial institutions in Wisconsin. DFI's Office of Credit Unions (OCU) is responsible for regulatory oversight of 350 state-chartered credit unions and Wisconsin Corporate Central Credit Union. The OCU is dedicated to ensuring the safety and soundness of Wisconsin-chartered credit unions, while fostering their development through a progressive regulatory environment.

Director Ginger Larson leads the OCU organization. A Chief Examiner, two Supervisory Examiners, an Advanced Examiner, fourteen field examiners, and two office assistants support the director. Over the years, the staff numbers have remained constant. A concerted effort has been made to manage the agency's resources in an efficient and cost-effective manner. This has been done through the use of current and emerging technologies in innovative ways to conduct examinations of credit unions and also to collect, analyze, and report information to the public. This mirrors the DFI philosophy of using technology to provide greater service to consumers and more effective and efficient regulation of the financial industry. The DFI website ([www.wdfi.org](http://www.wdfi.org)) makes available, at the click of a mouse, statutes, administrative rules, application forms, pending legislation affecting the financial community, news and consumer information, and historical financial data.

Information from the December 1999 Call Reports demonstrate that credit unions are also devoting resources to utilize technology to make them more effective and efficient. The year-end numbers show that out of 350 credit unions:

- ◆ 323 use a data processing vendor;
- ◆ 166 have an internet e-mail address;
- ◆ 86 have a world wide web address;
- ◆ 24 have an interactive website.

In 1999, time and financial resources were devoted to ensure the Year 2000 date change would not cause any problems—technological and otherwise. This effort proved to be worthwhile as January 1, 2000 came and went without incidence. A positive outcome is that many credit unions upgraded their computer systems to ensure Year 2000 compliance and to be able to provide better service to their members.

1999 was also a year that was dominated by a robust economy. This was exemplified by the continued strong financial trends that Wisconsin credit unions exhibited. As mentioned above, technology is being utilized so credit unions can be efficient, thus competitive. This efficiency is demonstrated by a declining operating expense ratio as can be seen in the following chart of key earnings ratios:

	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>
<b>Number of Credit Unions</b>	<b>384</b>	<b>375</b>	<b>369</b>	<b>358</b>	<b>350</b>
Return on Average Assets	1.09%	1.06%	1.05%	1.07%	.90%
Gross Income	8.42%	8.69%	8.73%	8.61%	8.25%
Cost of Funds	3.50%	3.61%	3.64%	3.64%	3.44%
Operating Expenses (less PLL)	3.75%	3.79%	3.83%	3.73%	3.71%
PLL	.16%	.24%	.28%	.23%	.23%

Although the return on average assets ratio declined in 1999, earnings were sufficient to improve the overall capital ratio. In 1999, this ratio increased to 11.5% from 11.3% in 1998. This strong ratio is comparable to the federal ratio of 11.6%.

The robust economy was also demonstrated by a healthy growth in loans. At 11.4%, this was the highest rate of loan growth in at least the past five years. Related was a decline in delinquent loans compared to total loans and a slight decline in charged off loans. These commendable ratios exemplify strong loan quality in the state. The Credit Union Year-End 1999 Bulletin (located on the DFI website) details the financial numbers and trends of Wisconsin credit unions.

At year-end 1999, Wisconsin state-chartered credit unions had assets of \$8,737,267,386. As can be seen in the accompanying *Historical Data of Wisconsin State Chartered Credit Unions* chart, assets have risen every year since 1986. This chart also shows that although the number of credit unions in Wisconsin continues to decline, more Wisconsin residents belong to a credit union.

Individual credit unions also continue to grow and evolve. The average size of a credit union has increased over the past 10 years. For example, in 1990, 22% of all state-chartered credit unions in Wisconsin were over \$10 million. In 1995, this percentage rose to 32%. In 1999, 141 of 350 credit unions were over \$10 million in assets. This represents 40% of all Wisconsin state-chartered credit unions.

Credit unions evolve in that each year there are credit union consolidations, liquidations, name changes, requests for subsidiary offices, and other credit union services. Attached is a list of consolidations, liquidations, and name changes that occurred in 1999.

In addition to the 350 state chartered credit unions and three federal chartered credit unions, OCU also recognizes the following credit union related entities that operate in Wisconsin:

- ◆ Wisconsin Corporate Central Credit Union (see attached financial statements);
- ◆ Two shared service centers (located in Madison and Milwaukee, WI);
- ◆ Three credit union service centers (located in Green Bay, Neenah-Menasha, and Superior, WI);
- ◆ 17 credit union service organizations (located throughout the state)

These entities continue to provide a variety of needed financial services to Wisconsin credit unions and their members.

#### 1999 CREDIT UNION CONSOLIDATIONS

<b>Consolidation Date</b>	<b>Absorbed Credit Union</b>	<b>Location</b>	<b>Continuing Credit Union</b>	<b>Location</b>
2/1/99	Whitewater Community	Whitewater	Fort Community	Fort Atkinson
3/29/99	FCM	Milwaukee	First Service	Milwaukee
6/14/99	Oshkosh Northwestern Empls.	Oshkosh	Wisconsin's Media	Appleton
7/23/99	Burlington Consumers	Burlington	MCU Financial Center	Racine
8/19/99	RAYOVAC	Madison	Members First	Madison
8/30/99	Macwhyte	Kenosha	Educators	Madison
12/31/99	Regional V.A.	Milwaukee	Veterans Administration	Milwaukee

1999 CREDIT UNION LIQUIDATIONS

<b>Liquidation Date</b>	<b>Absorbed Credit Union</b>	<b>Location</b>
12/31/99	Kettle Moraine Empls.	Glenbeulah

1999 CREDIT UNION NAME CHANGES

<b>Location</b>	<b>Former Name</b>	<b>New Name</b>	<b>Effective Date</b>
La Crosse	La Crosse Fire Department	Firefighters	2/4/99
Milwaukee	L A	Lake Country	2/5/99
Neenah	Technical Services	Kim Services	4/9/99
North Hurley	North Hurley	Iron County Community	4/14/99
La Crosse	Gundersen Lutheran Employees	Gundersen Lutheran	4/28/99
Green Bay	Green Bay Telco	Green Bay Central	5/6/99
Eau Claire	Postal	Eau Claire Postal	6/22/99
Evansville	Pruden Employees	Pruden	10/20/99
Milwaukee	Columbia Hospital Employees	Columbia St. Mary's	11/24/99

**WISCONSIN CORPORATE CENTRAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
DECEMBER 31, 1999**

**ASSETS**

Cash .....	\$89,568,027
Investments:	
U.S. Government Securities .....	\$2,100,703
Collateralized Mortgage Obligations .....	\$93,850,323
U.S. Central Credit Obligations .....	\$168,478,320
Asset-Backed Securities .....	\$249,471,273
Tri-Party Repurchase Agreements .....	\$150,000,000
Other Investments .....	<u>\$18,752,283</u>
Total Investments .....	\$682,652,901
Loans .....	\$105,553,278
Land and Building \$823,306	
Other Fixed Assets \$709,366	
Receivables and Other Assets .....	<u>\$4,493,447</u>
Total Assets .....	\$883,800,325

**LIABILITIES AND EQUITY**

Accounts Payable and Other Liabilities .....	\$942,596
Notes Payable .....	\$128,183,053
Commercial Paper \$69,695,054	
Accrued Dividends and Interest Payable .....	\$1,367,068
Member Shares and Certificates of Deposit .....	\$648,684,216
Regular Reserve .....	\$15,581,292
Other Reserves .....	<u>\$19,347,046</u>
Total Liabilities and Equity .....	\$883,800,325

**STATEMENT OF INCOME  
FOR THE YEAR ENDED DECEMBER 31, 1999**

**INCOME**

Income from Investments.....	\$55,425,454
Income from Loans \$1,443,333	
Other Income .....	<u>\$3,696,877</u>
Total Income .....	\$60,565,664

**EXPENSES**

Administrative Expenses.....	\$4,865,604
Cost of Funds .....	<u>\$51,643,930</u>
Total Expenses .....	\$56,509,534

    Net Income.....\$4,056,130

Less: Non-Operating Loss..... \$327,795

    Net Income.....\$3,728,335

**HISTORICAL DATA OF WISCONSIN STATE CHARTERED CREDIT UNIONS**  
**NUMBER OF CHARTERS, MEMBERS AND ASSETS**

YEAR	CHARTERS ISSUED	CHARTERS CANCELLED	TOTAL CREDIT UNIONS	TOTAL MEMBERS	TOTAL ASSETS
1923 - 1930	22	0	22	4,659	481,960
1931 - 1935	383	22	383	57,847	2,914,467
1936 - 1940	281	72	592	153,849	11,238,687
1941 - 1945	73	129	536	144,524	19,064,115
1946 - 1950	76	70	542	193,296	42,875,076
1951 - 1955	204	50	696	292,552	120,562,491
1956 - 1960	112	75	773	363,444	206,392,419
1961 - 1965	118	70	781	493,399	346,631,527
1966 - 1970	69	84	766	628,543	480,420,243
1971 - 1975	22	115	673	805,123	875,542,286
1976 - 1980	17	72	618	1,060,292	1,403,823,697
1981 - 1985	8	76	550	1,261,407	2,831,410,266
1986	1	23	528	1,294,117	3,208,317,398
1987	0	22	506	1,350,111	3,428,511,667
1988	0	23	482	1,392,846	3,619,491,722
1989	0	26	457	1,424,415	3,819,317,415
1990	1	18	440	1,485,109	4,148,749,629
1991	0	13	427	1,596,547	4,495,601,547
1992	0	9	418	1,608,412	4,991,545,739
1993	1	13	406	1,646,847	5,360,079,936
1994	0	12	394	1,714,182	5,755,100,100
1995	0	10	384	1,744,696	6,179,239,916
1996	1	10	375	1,773,611	6,569,929,386
1997	1	7	369	1,803,529	7,175,380,421
1998	0	11	358	1,834,944	8,192,400,344
1999	0	8	350	1,887,429	8,737,267,386

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less A.L.L.)	Current Liabilities
Antigo	Antigo Co-op	148,883,608	630,025	44,455,694	16,099,372	208,808,649	178,576,464	29,920,062	312,123
Antigo	Antigo F. S. C. C. Empls.	370,871	11,100	0	475,678	835,449	755,135	80,169	145
Appleton	AAL	32,475,195	113,566	263,221	3,568,717	36,193,567	32,939,321	3,433,558	-179,312
Appleton	AAL Member	135,252,644	562,714	8,421,160	3,220,831	146,331,921	129,109,739	10,677,363	6,544,819
Appleton	Appleton Wire	2,062,312	21,302	0	364,474	2,405,484	1,944,371	468,698	-7,585
Appleton	Community First	248,016,850	1,459,687	22,223,361	31,401,497	300,182,021	268,837,615	29,517,828	1,826,578
Appleton	Fox Communities	148,105,340	887,055	14,763,823	8,469,500	170,451,608	130,444,719	15,267,269	24,739,620
Appleton	Miller Electric	7,784,998	26,217	1,544,172	2,208,107	11,511,060	9,547,479	1,936,973	26,608
Appleton	St. Elizabeth Empls.	1,347,678	11,323	320,745	1,161,565	2,818,665	2,448,565	359,507	10,593
Appleton	Wisconsin's Media	1,941,808	42,053	6,798	127,624	2,034,177	1,612,796	268,211	153,170
Arcadia	Arcadia	18,796,708	73,823	644,532	2,029,003	21,396,420	19,485,833	1,814,733	95,854
Ashland	A & B	333,677	14,006	23,387	22,463	365,521	328,765	36,335	421
Athens	Athens Area	6,433,534	39,396	4,786,799	1,447,723	12,628,660	11,271,614	1,310,247	46,799
Baraboo	Baraboo Municipal Employees	1,366,681	13,791	283,097	195,329	1,831,316	1,407,595	397,287	26,434
Baraboo	Sauk County Employees	220,832	10,843	101,930	25,772	337,691	295,797	41,570	324
Beaver Dam	Dodge Central	13,511,908	34,215	1,150,057	3,096,560	17,724,310	13,553,111	1,623,289	2,547,910
Beaver Dam	Federal	141,099	1,807	2,332	177,740	319,364	283,907	34,223	1,234
Beaver Dam	United	494,995	6,972	4,011	44,934	536,968	388,647	146,479	1,842
Beloit	Beloit College	1,106,451	18,690	96,280	121,324	1,305,365	1,147,704	152,141	5,520
Beloit	Firs Community	23,227,924	275,357	460,382	4,436,788	27,849,737	25,199,415	2,550,755	99,567
Beloit	First American	75,685,212	870,760	1,681,341	8,810,896	85,306,689	72,644,353	5,872,475	6,789,861
Beloit	Municipal	6,791,795	24,484	1,296,643	848,695	8,912,649	7,797,287	1,058,855	56,507
Beloit	Postal	296,553	16,377	12,799	73,607	366,582	274,189	90,070	2,323
Beloit	Teachers Center	8,651,997	33,174	2,074,696	1,473,722	12,167,241	10,435,439	1,709,352	22,450
Black Creek	Valley	1,310,175	13,506	13,532	283,660	1,593,861	1,348,420	231,783	13,658
Black River Falls	Co-op	79,659,758	519,647	2,862,313	9,956,439	91,958,863	80,033,789	11,669,083	255,991
Brantwood	Brantwood	1,926,896	59,398	374,719	338,858	2,581,075	2,367,264	210,111	3,700
Brillion	Best Advantage	19,170,794	51,710	3,474,617	1,928,012	24,521,713	21,738,938	1,925,668	857,107
Brokaw	Brokaw	19,872,412	264,993	2,405,702	7,223,795	29,236,916	25,751,763	3,273,443	211,710
Butler	Citizens	6,355,727	55,754	245,397	168,287	6,713,657	5,936,954	419,366	357,337
Butler	Western States Envelope	722,908	6,938	109,792	525,303	1,351,065	1,089,085	259,891	2,089
Cable	Cable Area	618,553	2,356	4,689	46,453	667,339	603,989	55,618	7,732
Chippewa Falls	Chippewa District	228,892	2,646	197,109	242,934	666,289	595,964	69,708	617
Chippewa Falls	Valley	10,386,547	135,567	1,796,254	1,117,536	13,164,770	11,499,082	1,410,191	255,497
Colby	Members' Choice	8,575,299	69,762	66,882	956,817	9,529,236	8,218,187	552,271	758,778

Cornell	Cornell	488,657	269	115,774	88,821	692,983	575,685	116,134	1,164
	Teachers								
Cornell	Holy Cross	716,861	9,338	88,293	224,923	1,020,739	895,361	120,878	4,500
Cudahy	Cudahy- Southshore	7,276,425	15,292	502,496	1,013,218	8,776,847	8,097,107	645,433	34,307
Cudahy	Ladish	9,575,409	89,135	1,720,766	2,831,812	14,038,852	11,135,114	2,882,509	21,229
	Community								
Cudahy	Peoples	10,440,098	57,384	106,981	4,350,681	14,840,376	13,286,227	1,538,845	15,304
Cudahy	Vilter	336,544	3,692	3,534	32,148	368,534	289,478	77,593	1,463
De Pere	De Pere	15,498,730	612,118	1,047,187	2,422,208	18,356,007	15,879,808	2,392,392	83,807
Delavan	Sta-Rite	1,310,791	8,520	100	387,072	1,689,443	1,343,227	339,202	7,014
	Employees								
Eagle River	Vilas	7,535,101	37,343	1,533,012	2,296,325	11,327,095	10,221,352	1,062,366	43,377
Eau Claire	Eau Claire Postal	1,703,244	24,462	191,851	558,053	2,428,686	2,111,037	307,900	9,749
Eau Claire	Eau Claire Press	348,491	7,549	4,172	172,495	517,609	406,947	109,962	700
Eau Claire	Eau Claire Teachers	5,436,957	32,270	3,125,914	1,585,738	10,116,339	8,777,770	1,334,825	3,744
Eau Claire	Municipal	199,640	5,282	4,283	374,301	572,942	435,707	137,235	0
	Employe's								
Eau Claire	Royal	389,304,712	1,375,685	32,820,152	39,257,193	460,006,372	399,035,313	45,114,304	15,856,755
Eau Claire	Sacred Heart Hospital	1,431,052	2,775	357,491	685,656	2,471,424	2,101,562	305,548	64,314
	Employees								
Eau Claire	Utilities	2,807,692	18,788	988,244	1,769,374	5,546,522	4,969,208	574,571	2,743
Elm Grove	Enterprise	26,395,853	362,681	4,155,737	2,762,861	32,951,770	30,090,956	3,897,196	-1,036,382
Elm Grove	First Security	17,008,578	49,264	6,193,858	2,901,326	26,054,498	23,929,403	1,958,255	166,840
Evansville	Baker	117,323	5,207	24,708	72,393	209,217	172,785	36,323	109
	Employees								
Evansville	Pruden	339,774	4,411	3,542	94,879	433,784	353,983	78,174	1,627
Fairchild	Fairchild	72,652	4,700	482	2,164	70,598	53,801	10,539	6,258
Fond du Lac	Federal	747,820	9,005	39,041	202,243	980,099	789,367	184,789	5,943
Fond du Lac	Fond du Lac County Employees	2,279,314	24,632	14,267	71,855	2,340,804	2,017,063	141,490	182,251
Fond du Lac	Fond du Lac	13,505,789	42,112	2,155,061	3,021,303	18,640,041	16,715,337	1,870,748	53,956
Fond du Lac	Fond du Lac Telco	580,760	8,575	106,659	233,510	912,354	775,005	137,056	293
Fond du Lac	G & L Employees	3,125,834	6,742	729,648	1,030,683	4,879,423	4,218,911	651,912	8,600
Fond du Lac	Marine	88,873,578	699,569	11,841,414	14,129,983	114,145,406	100,653,517	12,308,728	1,183,161
Fond du Lac	Reporter	101,066	1,286	1,152	20,247	121,179	80,579	40,508	92
Fond du Lac	St. Agnes Empls.	1,274,529	5,032	113,851	525,210	1,908,558	1,578,107	329,039	1,412
Fond du Lac	Wells Empls.	116,537	6,080	100,100	121,808	332,365	224,578	107,505	282
Fort Atkinson	Fort Community	42,897,091	573,465	3,199,750	20,084,892	65,608,268	55,048,792	9,999,012	560,464
Fort Atkinson	Jones Dairy Farm Employees	1,469,764	26,069	215,754	857,253	2,516,702	2,151,980	361,263	3,459
Gilman	Gilman Area	730,390	8,198	684,341	168,783	1,575,316	1,371,453	197,324	6,539
Grafton	Leeson	482,875	7,997	70,333	70,799	616,010	528,314	86,075	1,621
	Employees'								
Green Bay	1st Security	44,862,265	1,137,853	14,470,714	6,126,910	64,322,036	54,308,480	7,306,074	2,707,482
Green Bay	Brown County Employees	10,262,251	41,544	3,878,194	620,212	14,719,113	12,800,540	1,908,758	9,815
Green Bay	C/R	7,232,523	36,130	1,025,138	398,652	8,620,183	7,543,031	953,991	123,161

Green Bay	CW	1,783,149	34,489	320,618	669,027	2,738,305	2,144,752	592,825	728
Green Bay	Diocesan Clergy	135,636	2,937	74,862	43,080	250,641	203,436	47,205	0
Green Bay	Fire Department	2,425,335	17,741	1,127,572	278,953	3,814,119	3,507,362	307,385	-628
Green Bay	G B C I	1,238,825	19,546	13,062	442,573	1,674,914	1,323,851	349,518	1,545
Green Bay	Green Bay Central	3,552,402	26,219	273,873	648,238	4,448,294	3,978,975	480,580	-11,261
Green Bay	Green Bay Foods	1,633,516	30,083	994,004	187,167	2,784,604	2,426,995	316,497	41,112
Green Bay	Harbor	48,114,451	186,800	3,465,910	7,917,645	59,311,206	51,348,491	7,485,322	477,393
Green Bay	Moore	1,899,993	37,865	199,681	384,681	2,446,490	2,126,157	330,445	-10,112
Green Bay	Employees Northern Paper Mills	11,751,450	59,696	2,226,075	2,938,807	16,856,636	13,702,573	3,114,622	39,441
Green Bay	P&G-Green Bay	21,031,343	37,670	2,100,515	6,086,711	29,180,899	24,505,321	4,490,026	185,552
Green Bay	P. C. M. Employees	44,597,035	153,110	1,734,708	2,786,150	48,964,783	42,209,615	5,599,535	1,155,633
Green Bay	Pioneer	120,864,205	564,547	3,515,668	15,412,376	139,227,702	121,400,633	12,839,264	4,987,805
Green Bay	Police	826,799	12,472	6,862	61,054	882,243	772,214	104,183	5,846
Green Bay	Press-Gazette	1,348,574	13,142	0	58,271	1,393,703	1,015,558	214,228	163,917
Green Bay	Schneider Community	9,409,527	80,963	679,346	1,142,866	11,150,776	9,205,723	1,907,597	37,456
Green Bay	Service	5,119,499	32,950	459,246	2,757,119	8,302,914	6,647,165	1,620,052	35,697
Green Bay	St. Vincent Hospital Empls.	3,578,509	19,979	26,372	378,755	3,963,657	3,278,698	498,712	186,247
Green Bay	St. Mary's Hospital	1,470,890	18,417	10,418	36,078	1,498,969	1,270,637	226,535	1,797
Hayward	Hayward Community	13,679,734	15,095	5,209,557	1,826,732	20,700,928	18,422,750	2,222,289	55,889
Hurley	Iron County Community	2,737,941	32,740	29,447	1,126,371	3,861,019	3,369,087	476,507	15,425
Janesville	Blackhawk	114,721,665	772,003	8,422,578	27,183,777	149,556,017	135,827,538	14,142,826	-414,347
Janesville	Educational Employees	4,605,426	19,199	325,108	2,119,812	7,031,147	6,010,563	958,151	62,433
Janesville	Gazette	52,881	3,631	1,320	87,932	138,502	121,892	16,604	6
Janesville	Janesville Municipal Employees	2,726,554	11,744	324,345	358,165	3,397,320	3,018,264	348,375	30,681
Janesville	Parker Community	41,973,892	261,144	2,650,299	6,098,566	50,461,613	44,891,805	5,187,342	382,466
Janesville	Rock County Employees	1,376,938	15,556	14,610	538,759	1,914,751	1,574,705	287,928	52,118
Janesville	TCU 579	1,191,746	6,169	13,741	556,956	1,756,274	1,416,688	307,889	31,697
Janesville	TRICO	2,385,252	14,087	19,288	312,139	2,702,592	2,307,330	392,267	2,995
Jefferson	County - City	7,584,109	32,436	157,955	626,583	8,336,211	7,629,808	657,005	49,398
Jefferson	Stoppenbach	925,524	7,904	241,978	306,548	1,466,146	1,143,701	314,084	8,361
Kaukauna	Kaukauna	80,132,911	409,784	1,443,041	9,690,675	90,856,843	79,899,565	9,033,398	1,923,880
Kenosha	A M Community	49,054,345	298,549	19,685,513	13,152,115	81,593,424	72,523,690	8,714,198	355,536
Kenosha	County	4,899,461	22,604	1,852,010	866,312	7,595,179	6,742,979	834,891	17,309
Kenosha	Dynamatic Employees	715,024	20,160	411,925	346,127	1,452,916	1,015,285	434,124	3,507
Kenosha	Kenosha Catholic Community	1,557,877	29,850	363,673	251,040	2,142,740	1,986,151	154,007	2,582
Kenosha	Kenosha City Employees	2,397,535	13,512	3,271,926	724,114	6,380,063	5,676,604	687,478	15,981
Kenosha	Kenosha Police & Firemen's	3,895,120	42,487	788,227	2,223,726	6,864,586	4,799,927	2,057,378	7,281

Kenosha	Kenosha Postal Employees	804,964	607	262,608	662,868	1,729,833	1,463,656	258,367	7,810
Kenosha	Leblanc Employees	129,956	25,336	1,600	280,403	386,623	333,512	51,345	1,766
Kenosha	Southern Lakes	30,401,385	412,678	11,256,306	5,793,018	47,038,031	42,596,754	4,188,932	252,345
Kenosha	Tri-Clover	1,153,889	14,855	3,172,396	691,539	5,002,969	3,754,846	1,244,745	3,378
Kewaunee	Public Service	650,689	3,013	4,669	92,014	744,359	637,047	106,692	620
Kimberly Kohler	Capital Kohler	168,120,006	348,285	12,530,983	11,317,091	191,619,795	161,765,788	25,336,463	4,517,544
La Crosse	Community	79,100,105	551,515	3,106,098	12,098,945	93,753,633	83,967,256	9,132,841	653,536
La Crosse	Dairyland Power	57,529,152	384,930	3,868,553	6,717,569	67,730,344	52,395,347	8,361,888	6,973,109
La Crosse	Firefighters	9,074,542	46,336	71,544	853,537	9,953,287	8,295,535	1,223,348	434,404
La Crosse	Franciscan Skemp	17,080,814	59,103	150,682	2,673,798	19,846,191	16,835,353	1,496,725	1,514,113
La Crosse	Governmental Employees	6,048,023	42,032	1,242,330	1,532,290	8,780,611	7,831,686	941,134	7,791
La Crosse	Gundersen Lutheran	14,485,289	53,677	285,182	1,574,816	16,291,610	15,012,857	1,246,134	32,619
La Crosse	La Crosse Area Postal	7,366,373	30,574	2,084,862	1,346,425	10,767,086	9,219,892	1,516,878	30,316
La Crosse	La Crosse-Burlington	2,770,132	8,026	50,368	80,820	2,893,294	2,385,407	251,651	256,236
La Crosse	Northern States Employees	2,575,677	27,942	61,180	742,357	3,351,272	2,536,748	786,355	28,169
La Crosse	River City Community	646,802	28,335	1,014,679	227,632	1,860,778	1,617,539	242,766	473
La Crosse	Rainbow	6,005,150	27,313	1,170,372	3,080,772	10,228,981	9,046,889	1,144,243	37,849
Lake Tomahawk		300,097	9,978	2,138	47,748	340,005	296,930	42,312	763
Madison	CERTCO	125,007	17,133	2,964	250,539	361,377	258,375	103,002	0
Madison	City Employees	12,580,450	34,849	3,615,031	2,867,560	19,028,192	17,244,216	1,718,433	65,543
Madison	CUNA	143,550,633	1,504,100	12,439,066	18,669,216	173,154,815	156,572,291	15,416,487	1,166,037
Madison	Dane County	33,054,765	178,109	3,136,416	2,607,256	38,620,328	34,502,840	3,690,858	426,630
Madison	F. P. L.	700,489	2,916	167,109	16,805	881,487	772,247	104,373	4,867
Madison	Gateway Community	6,550,157	44,182	87,081	829,647	7,422,703	6,648,108	744,350	30,245
Madison	G B C Employees	311,857	5,388	104,588	247,236	658,293	428,844	228,557	892
Madison	Heartland	63,045,668	278,970	721,113	10,529,712	74,017,523	63,096,942	8,628,269	2,292,312
Madison	Kilowatt	10,069,855	35,807	3,115,497	2,206,215	15,355,760	12,972,840	2,356,005	26,915
Madison	Madison Fire Department	2,468,670	9,000	323,512	206,332	2,989,514	2,530,587	457,243	1,684
Madison	Madison News	3,851,620	15,126	933,635	546,834	5,316,963	4,653,338	636,300	27,325
Madison	Madison Police	591,171	5,022	29,420	177,685	793,254	593,459	199,678	117
Madison	Madison V. A. Employees'	1,642,473	11,112	15,888	588,983	2,236,232	1,795,705	425,124	15,403
Madison	MATC Members	1,584,359	4,822	37,701	877,983	2,495,221	2,021,769	461,346	12,106
Madison	First	6,161,477	63,132	42,731	313,863	6,454,939	5,776,129	502,461	176,349
Madison	M. G. & E.	2,471,679	16,270	37,281	1,580,702	4,073,392	3,635,226	384,354	53,812
Madison	Post Office	15,381,240	88,188	6,008,689	4,336,886	25,638,627	19,689,042	5,885,703	63,882
Madison	St. Mary's Employees	7,722,108	54,964	2,084,459	1,234,246	10,985,849	9,550,727	1,400,150	34,972
Madison	State Capitol	214,067,356	1,699,929	46,872,834	38,556,850	297,797,111	270,198,951	24,234,048	3,364,112
Madison	Truax	1,901,521	8,435	1,682,673	1,123,886	4,699,645	3,839,833	825,719	34,093

Madison	U. W. Employees	6,949,569	76,659	2,262,827	1,034,770	10,170,507	8,094,817	2,034,179	41,511
Madison	University of Wisconsin	335,396,508	1,142,270	18,373,058	43,906,025	396,533,321	354,990,634	30,475,491	11,067,196
Madison	W. F. B. Employees	268,363	3,172	107,803	30,393	403,387	288,430	112,954	2,003
Madison	Webcrafters Employes'	885,369	14,258	18,352	1,247,667	2,137,130	1,266,648	862,049	8,433
Madison	Wisconsin Education Association	10,441,848	70,156	2,786,236	794,104	13,952,032	12,508,184	1,349,674	94,174
Manitowoc	E.F.I. Employees	933,380	13,156	9,094	333,792	1,263,110	957,821	274,653	30,636
Manitowoc	Eastman Employees	1,490,804	2,859	121,974	689,675	2,299,594	1,458,514	837,926	3,154
Manitowoc	Herald-Times	119,072	15,500	460,099	45,010	608,681	435,333	173,348	0
Manitowoc	Holy Family Memorial	3,174,123	14,555	985,660	610,496	4,755,724	4,133,031	597,534	25,159
Manitowoc	Lakeport	2,402,529	16,817	871,086	1,253,005	4,509,803	3,780,256	714,018	15,529
Manitowoc	Manitowoc Community	57,348,454	116,360	1,026,825	8,064,772	66,323,691	50,143,382	6,661,922	9,518,387
Manitowoc	Manitowoc County Employees	878,268	16,148	13,386	849,782	1,725,288	1,411,286	313,455	547
Manitowoc	Maritime	3,744,512	24,058	1,411,275	763,253	5,894,982	5,313,491	572,318	9,173
Manitowoc	Shipbuilders	8,355,428	35,144	2,119,102	4,813,123	15,252,509	12,754,193	2,478,308	20,008
Manitowoc	St. Paul's Parish	161,278	7,990	1,784	80,162	235,234	203,188	32,046	0
Manitowoc	Wisconsin Aluminum Foundry Employees	223,241	2,838	2,000	220,222	442,625	342,782	99,843	0
Marinette	Bay Shore	12,615,250	136,106	1,005,883	1,638,026	15,123,053	13,102,124	1,950,585	70,344
Marinette	Marinette Community	5,385,148	34,736	142,526	821,044	6,313,982	5,723,761	553,512	36,709
Marinette	Marinette County	4,813,085	22,009	464,463	749,998	6,005,537	5,264,181	711,786	29,570
Marinette	Tri-County	14,364,050	52,623	1,330,744	1,545,211	17,187,382	14,396,351	2,717,169	73,862
Marshfield	Central City	39,829,846	119,494	4,361,558	12,388,499	56,460,409	49,489,701	6,774,605	196,103
Marshfield	First Choice	14,189,151	126,019	133,673	3,018,246	17,215,051	15,074,597	1,878,920	261,534
Marshfield	Marshfield Medical Center	15,416,128	11,728	400,786	3,591,982	19,397,168	17,893,682	1,443,138	60,348
Marshfield	Thorogood	6,429,238	85,475	260,232	553,028	7,157,023	6,631,252	498,760	27,011
Medford	Peoples Choice	9,489,734	82,925	1,758,581	2,344,972	13,510,362	11,919,847	1,557,131	33,384
Medford	Taylor	19,707,820	75,414	2,707,862	3,826,635	26,166,903	20,870,119	5,111,729	185,055
Menasha	Banta Community	82,050,619	350,630	647,814	7,502,717	89,850,520	75,051,319	6,917,950	7,881,251
Menasha	Central Products Employees	496,558	30,090	5,465	315,342	787,275	645,958	139,185	2,132
Menasha	Gilbert	1,296,160	12,521	214,722	471,052	1,969,413	1,561,273	403,305	4,835
Menasha	Menasha Employees	3,389,921	17,614	1,874,294	1,164,593	6,411,194	5,658,827	736,000	16,367
Menomonie	WESTconsin	191,398,011	1,210,591	1,758,208	43,006,664	234,952,292	209,086,330	24,753,597	1,112,365
Mercer	Lakeland Community	181,753	5,380	0	69,520	245,893	190,417	54,610	866
Merrill	Park City	45,363,253	309,966	4,140,679	6,323,370	55,517,336	46,376,109	8,814,222	327,005
Merrill	Ward Paper Company Employees	546,664	26,921	342,082	350,986	1,212,811	637,301	572,599	2,911
Milwaukee	998	2,360,542	38,379	53,610	71,622	2,447,395	1,566,655	720,455	160,285

Milwaukee	A-B	36,188,077	309,699	3,022,829	3,786,063	42,687,270	36,996,527	5,487,389	203,354
Milwaukee	Advantage	13,791,881	131,149	619,298	7,521,168	21,801,198	16,699,178	4,558,835	543,185
Milwaukee	Air Tech	1,862,540	25,682	811,672	671,146	3,319,676	2,835,269	472,355	12,052
Milwaukee	American	16,525,970	249,057	5,409,922	2,667,540	24,354,375	20,286,551	3,952,665	115,159
Milwaukee	Ampco	420,088	4,932	407,853	198,904	1,021,913	596,816	421,245	3,852
Milwaukee	Aurora	12,622,045	29,925	1,503,610	1,518,849	15,614,579	13,809,471	1,633,418	171,690
Milwaukee	Badger Meter	2,417,327	6,438	7,771,860	777,685	10,960,434	9,175,061	1,765,602	19,771
Milwaukee	Brewery	12,724,469	111,297	206,333	4,821,672	17,641,177	14,065,787	3,529,475	45,915
Milwaukee	Cleaver- Brooks	1,169,558	17,330	212,358	363,101	1,727,687	1,272,019	452,789	2,879
Milwaukee	Columbia St. Mary's	1,186,517	11,440	207,929	252,301	1,635,307	1,261,965	340,628	32,714
Milwaukee	Community of Milwaukee	277,202	4,300	0	456,127	729,029	531,478	94,477	103,074
Milwaukee	Dings Employees	210,612	4,108	0	74,122	280,626	228,542	51,746	338
Milwaukee	EMSBLA	71,776,367	491,945	14,581,997	12,960,099	98,826,518	84,052,897	13,876,215	897,406
Milwaukee	Federal Family	6,807,924	20,422	943,545	1,224,525	8,955,572	7,767,454	911,113	277,005
Milwaukee	First Service	15,205,108	123,258	3,402,826	3,305,684	21,790,360	18,249,859	2,954,593	585,908
Milwaukee	Greater Galilee Baptist	145,618	10,333	1,644	48,616	185,545	168,195	16,630	720
Milwaukee	Holy Redeemer	244,460	4,759	170,000	84,915	494,616	409,632	84,481	503
Milwaukee	Holy Redeemer Community of Southeaster n Wisconsin	1,004	0	17,560	556,781	575,345	548,625	21,806	4,914
Milwaukee	Interstate	1,097,131	24,990	1,218,479	282,253	2,572,873	1,980,667	576,955	15,251
Milwaukee	Journal	33,673,357	139,945	479,237	888,876	34,901,525	29,403,666	4,455,944	1,041,915
Milwaukee	Milwaukee Metropolitan	53,917,243	214,722	1,104,238	8,524,319	63,331,078	53,938,639	8,741,730	650,709
Milwaukee	New Covenant Missionary Bapt. Church	44,582	391	643	48,435	93,269	80,798	6,958	5,513
Milwaukee	Northwester n Mutual	19,596,227	66,129	8,667,609	3,708,938	31,906,645	27,350,690	4,456,837	99,118
Milwaukee	Our Lady of Good Hope	579,806	3,585	354,276	185,287	1,115,784	913,352	199,255	3,177
Milwaukee	St. Mark A.M.E. Church	4,570	3,506	50,000	66,537	117,601	100,648	14,082	2,871
Milwaukee	State Central	49,811,217	303,450	2,657,471	6,938,742	59,103,980	49,060,501	9,958,618	84,861
Milwaukee	Ukrainian	75,066	2,400	67,751	40,638	181,055	124,428	56,489	138
Milwaukee	Veterans Administratio n	5,655,969	42,616	1,775,164	1,378,967	8,767,484	7,753,452	982,130	31,902
Milwaukee	Wisconsin Latvian, Inc.	1,171,009	18,561	574,599	391,801	2,118,848	1,860,193	252,431	6,224
Milwaukee	Wisconsin Lutheran H.S. Conference	376,722	9,000	3,845	194,503	566,070	487,252	76,045	2,773
Mosinee	Valley Communities	31,949,307	118,216	2,462,495	5,809,896	40,103,482	32,750,322	7,185,268	167,892
Neenah	Badger- Globe	24,818,825	38,215	3,186,663	2,062,444	30,029,717	24,363,434	3,563,199	2,103,084
Neenah	Bergstrom Paper	3,400,392	12,395	921,578	743,655	5,053,230	4,329,797	701,426	22,007
Neenah	Cone	5,206,493	19,589	4,172,694	708,625	10,068,223	8,941,955	1,099,680	26,588

Neenah	Kim Services	2,786,505	12,526	229,605	535,456	3,539,040	3,064,736	461,210	13,094
Neenah	KimCentral	25,513,994	216,749	8,659,278	6,555,498	40,512,021	34,377,869	5,585,554	548,598
Neenah	Lakeview	36,127,084	66,066	462,436	8,013,501	44,536,955	39,589,042	4,611,492	336,421
Neenah	Menasha Corporation Employees	3,904,176	80,014	157,080	1,419,905	5,401,147	4,505,986	876,788	18,373
Neenah	Neenah Foundry	5,813,235	40,001	994,067	1,092,218	7,859,519	6,539,895	1,139,269	180,355
Neenah	The Labor	1,046,377	8,192	8,652	151,880	1,198,717	1,083,390	104,136	11,191
Neenah	Tri City Transportation	733,754	5,577	39,447	156,925	924,549	795,704	126,510	2,335
Neenah	U. S. Paper Mills	902,731	4,307	174,990	915,936	1,989,350	1,784,880	200,151	4,319
Neenah	Valley Health	4,139,738	11,979	1,342,643	1,332,444	6,802,846	5,938,559	851,399	12,888
Neenah	Wisconsin Tissue Employees	10,549,047	30,524	991,386	1,959,173	13,469,082	11,326,343	1,984,753	157,986
Nekoosa	Nekoosa	10,807,604	55,992	124,720	5,089,643	15,965,975	12,854,161	3,017,102	94,712
New Holstein	La-Tec	30,880,686	84,644	813,183	4,607,552	36,216,777	32,047,082	3,615,180	554,515
New London	Wolf River	3,185,550	45,028	27,188	249,505	3,417,215	2,817,154	457,485	142,576
Niagara	Niagara Area	30,700,063	76,385	5,304,376	4,777,611	40,705,665	35,413,461	4,773,408	518,796
Oak Creek	First	6,060,271	45,215	1,378,081	1,481,805	8,874,942	6,912,574	1,511,525	450,843
Oak Creek	Lakeside	7,156,054	63,796	363,153	1,827,644	9,283,055	7,971,750	1,340,025	-28,720
Oakdale	Oakdale	18,858,539	45,856	244,679	1,336,315	20,393,677	18,132,538	2,157,828	103,311
Oconomowoc	Brownberry Ovens	411,485	7,579	6,805	141,340	552,051	478,704	72,897	450
Oconomowoc	La Belle Employees'	149,521	3,200	1,611	84,028	231,960	200,714	28,030	3,216
Oconto Falls	N.E.W.	23,452,369	104,605	291,783	4,056,487	27,696,034	22,887,005	3,328,110	1,480,919
Ogema	Wisconsin Heights	430,248	8,153	2,943	66,941	491,979	425,175	63,906	2,898
Onalaska	La Crosse Teachers	29,832,651	147,886	5,013,922	2,481,262	37,179,949	32,057,558	3,609,866	1,512,525
Oshkosh	CitizensFirst	123,198,514	1,103,323	15,188,472	22,458,063	159,741,726	137,145,629	18,111,947	4,484,150
Oshkosh	Health Care	6,154,908	12,530	461,740	775,917	7,380,035	6,625,678	597,665	156,692
Oshkosh	Oshkosh Central	15,086,403	44,599	454,379	1,331,122	16,827,305	15,262,671	1,408,902	155,732
Oshkosh	Oshkosh Community	6,865,783	24,308	57,456	715,690	7,614,621	6,932,296	600,139	82,186
Oshkosh	Oshkosh Postal Employees	2,120,094	16,667	429,609	633,725	3,166,761	2,898,406	259,674	8,681
Oshkosh	Oshkosh Telco	2,291,629	21,829	248,732	564,359	3,082,891	2,537,870	574,842	-29,821
Oshkosh	Oshkosh Truck	6,953,020	25,341	2,920,147	743,308	10,591,134	8,912,879	1,669,868	8,387
Oshkosh	Pluswood Group	995,426	19,409	308,316	349,896	1,634,229	1,376,541	253,412	4,276
Oshkosh	University of Wisconsin-Oshkosh	7,894,805	34,979	665,982	1,350,827	9,876,635	8,900,609	948,512	27,514
Oshkosh	W. P. S.	492,985	8,000	12,130	752,080	1,249,195	1,035,772	212,843	580
Oshkosh	Winnebago County Employees	14,717,374	43,816	217,583	1,958,047	16,849,188	15,177,014	1,886,214	-214,040
Park Falls	Park Falls	23,483,749	90,319	247,111	10,350,612	33,991,153	28,522,401	4,985,789	482,963
Peshtigo	Badger	10,143,376	35,000	204,938	863,033	11,176,347	9,732,017	1,401,275	43,055
Peshtigo	Public Service	1,087,620	36,000	984,524	890,141	2,926,285	2,581,813	344,472	0
Pewaukee	Alliance	18,777,743	97,132	3,736,400	1,431,683	23,848,694	21,095,436	2,481,478	271,780
Pewaukee	Dynex	58,370	4,458	0	98,154	152,066	117,511	34,555	0

Platteville	Employees Platteville Schools	3,637,302	29,391	1,827,789	395,048	5,830,748	5,037,862	720,182	72,704
Plover	Wisconsin River	3,113,774	14,936	2,146,337	1,368,978	6,614,153	4,531,023	2,036,282	46,848
Port Edwards	Port	17,574,357	24,561	2,419,216	2,111,459	22,080,471	19,253,097	2,750,395	76,979
Portage	Portage	1,214,585	44,378	200,000	311,231	1,681,438	1,277,935	385,053	18,450
Prentice	Price	10,836,502	47,880	3,835,269	4,331,980	18,955,871	17,071,051	1,847,823	36,997
Racine	Belle City	2,624,003	41,669	159,714	1,013,059	3,755,107	3,272,692	465,221	17,194
Racine	Catholic Community	3,023,485	27,511	26,538	406,106	3,428,618	2,894,204	514,376	20,038
Racine	Co-operative	13,146,538	132,325	392,331	3,250,533	16,657,077	14,326,193	2,179,766	151,118
Racine	Danfoss	754,463	12,174	570,291	22,546	1,335,126	871,933	454,236	8,957
Racine	Educators	296,619,698	1,131,798	6,762,883	53,674,228	355,925,011	317,472,647	32,928,851	5,523,513
Racine	Horizon	10,357,102	55,866	6,978,336	4,342,915	21,622,487	18,593,496	2,879,084	149,907
Racine	MCU	21,746,032	331,000	4,491,836	3,397,511	29,304,379	26,533,077	2,526,518	244,784
Racine	Financial Center	1,705,387	16,005	274,661	410,497	2,374,540	2,049,206	319,581	5,753
Racine	Employees Racine Municipal Employees	6,332,880	10,750	126,112	1,521,195	7,969,437	6,817,703	1,109,426	42,308
Racine	Racine Police	2,230,804	23,803	23,846	1,135,978	3,366,825	2,867,926	467,493	31,406
Racine	Rainfair	86,218	9,700	235,946	40,289	352,753	242,668	110,085	0
Racine	The Journal Times	209,370	3,084	108,265	122,859	437,410	389,870	41,570	5,970
Rhineland	Employees Ripco	22,506,494	111,567	12,159,720	7,585,370	42,140,017	36,708,831	5,160,463	270,723
Rib Lake	Lakewood	3,132,110	18,170	233,415	2,091,499	5,438,854	4,496,900	925,721	16,233
Rio	Fall River Foundry Employees	77,597	2,058	0	59,197	134,736	111,685	22,913	138
Rio	Rio	206,247	3,984	209,195	69,741	481,199	323,383	157,699	117
Ripon	Ripon Community	8,829,695	56,547	2,160,822	2,629,868	13,563,838	12,325,214	1,196,323	42,301
Rothschild	Marathon Rothschild	13,352,179	85,643	5,652,851	2,060,475	20,979,862	16,579,182	4,317,382	83,298
Schofield	Wausau Motor Parts Co.	553,005	12,856	5,007	160,907	706,063	618,084	80,768	7,211
Shawano	Employee's Shawano Paper Mills Employees	1,151,971	10,883	311,932	175,732	1,628,752	1,282,390	344,945	1,417
Sheboygan	First Superior	24,183,549	223,110	1,658,596	2,383,329	28,002,364	23,173,776	3,647,739	1,180,849
Sheboygan	Medical Empls.	1,608,749	16,753	265,181	136,309	1,993,486	1,760,391	228,276	4,819
Sheboygan	Polar Ware Employees	280,571	16,693	2,504	102,099	368,481	353,403	13,223	1,855
Sheboygan	Police	390,778	1,691	2,953	52,244	444,284	391,037	53,247	0
Sheboygan	Schultz Sav- O	2,602,768	11,638	31,707	1,436,397	4,059,234	3,276,322	774,283	8,629
Sheboygan	Sheboygan Area	15,016,935	81,996	4,910,900	3,754,217	23,600,056	20,805,436	2,313,959	480,661
Sheboygan	St. Nicholas	367,959	3,592	3,914	140,491	508,772	414,358	93,578	836
Sheboygan Falls	K-J	390,658	4,949	256,444	214,566	856,719	752,874	102,009	1,836

Sheboygan Falls	Meadowland	3,521,110	17,685	184,215	493,797	4,181,437	3,449,186	550,787	181,464
South Milwaukee	Kyle Central	7,784,607	74,272	507,381	1,901,427	10,119,143	8,786,409	1,299,684	33,050
Sparta	1st Community	32,406,442	65,436	1,307,216	6,724,184	40,372,406	36,621,007	3,579,305	172,094
Spoooner Stevens Point	Indianhead Consolidated Community	15,317,273	48,693	2,075,013	2,875,305	20,218,898	18,454,444	1,731,593	32,861
Stevens Point	Point Plus	2,315,205	9,700	45,543	2,838,838	5,189,886	4,263,809	855,748	70,329
Stevens Point	Sentry	13,420,775	55,992	2,539,418	2,091,871	17,996,072	14,838,662	2,607,480	549,930
Stevens Point	St. Michael's Employees	23,177,861	73,209	11,709,332	4,812,339	39,626,323	34,696,706	4,830,019	99,598
Stevens Point	UW - S P.	757,246	4,306	209,514	290,640	1,253,094	1,120,454	132,310	330
Stevens Point	Whiting Plover	3,224,075	7,799	1,231,593	1,000,624	5,448,493	4,360,675	872,184	215,634
Stevens Point	Worzalla Publishing Empls.	4,584,453	38,174	847,642	1,100,961	6,494,882	5,656,801	821,857	16,224
Stoughton	Stoughton U. S. Rubber Employees	839,453	10,821	8,662	446,716	1,284,010	1,050,194	231,380	2,436
Strum	Strum	423,180	8,018	6,374	376,810	798,346	583,179	210,979	4,188
Sturtevant	Golden Books Employees	6,340,686	25,922	72,957	4,079,239	10,466,960	9,527,718	848,437	90,805
Sun Prairie	Commonwealith	1,328,887	36,582	725,550	214,624	2,232,479	1,399,580	771,890	61,009
Superior	Douglas County	52,399,008	557,545	22,265,439	8,802,847	82,909,749	73,648,444	7,782,949	1,478,356
Superior	Fire Department	1,995,532	16,093	32,904	745,446	2,757,789	2,274,475	472,419	10,895
Superior	Holy Assumption Parish	968,194	9,061	235,103	174,571	1,368,807	1,130,629	234,288	3,890
Superior	Lake Superior Refinery	364,527	15,893	8,249	299,605	656,488	432,203	223,634	651
Superior	Metro School Employees	644,331	1,502	8,358	44,356	695,543	563,471	129,945	2,127
Superior	Superior Municipal Employees	19,228,044	171,741	1,931,700	3,399,055	24,387,058	20,643,254	3,053,126	690,678
Superior	Superior Postal Employees	1,369,404	19,375	53,143	126,672	1,529,844	1,302,343	225,214	2,287
Superior	Water-Light Lake Country	48,503,554	414,126	5,747,182	20,598,406	74,435,016	64,766,628	9,218,940	449,448
Superior	Superior Municipal Employees	2,070,659	16,556	17,970	325,240	2,397,313	2,040,548	336,859	19,906
Superior	Superior Postal Employees	209,740	0	2,173	81,954	293,867	253,279	40,588	0
Superior	Water-Light Lake Country	748,569	14,875	104,072	150,204	987,970	835,489	150,807	1,674
Sussex	Tomah Area RiverWood	6,016,885	31,602	642,847	1,871,270	8,499,400	6,961,804	1,469,562	68,034
Tomah Two Rivers	Tomah Area RiverWood	16,476,577	35,276	355,516	2,633,676	19,430,493	17,681,710	1,643,141	105,642
Two Rivers	Shoreline	8,674,504	34,894	1,171,618	1,631,670	11,442,898	10,405,446	988,550	48,902
Two Rivers	Two Rivers Community	35,730,307	134,081	6,437,563	4,215,220	46,249,009	39,840,185	4,777,289	1,631,535
Two Rivers	Two Rivers Community	3,969,662	12,800	773,200	2,568,593	7,298,655	5,537,295	1,752,758	8,602
Wales	Wis. Boys School - Wales	244,055	6,949	3,845	131,264	372,215	288,722	83,398	95

Waterloo	Perry Communities	4,569,163	30,505	539,135	1,212,182	6,289,975	5,590,107	690,546	9,322
Waukesha	Alloy Employees	375,028	52,683	0	502,661	825,006	636,028	187,435	1,543
Waukesha	Landmark	385,457,445	1,001,800	15,185,283	51,816,022	451,456,950	409,225,343	37,422,655	4,808,952
Waukesha	Waukesha Federal	815,779	16,260	5,347	10,825	815,691	583,554	124,970	107,167
Waupun	Central	248,340	6,129	0	80,060	322,271	282,478	38,370	1,423
Waupun	W. S. P.	1,422,061	7,467	0	375,356	1,789,950	1,586,336	203,234	380
Wausau	Cloverbelt Community of Wausau	50,408,523	167,254	1,938,866	6,658,359	58,838,494	49,857,411	8,498,504	482,579
Wausau	M. E. Employees	12,107,527	41,705	902,441	2,764,382	15,732,645	14,129,709	1,496,269	106,667
Wausau	Maple Hill	5,357,304	4,920	407,922	317,237	6,077,543	5,051,624	978,958	46,961
Wausau	Marathon County Employees	4,089,391	23,011	37,699	1,316,254	5,420,333	4,837,158	563,623	19,552
Wausau	Public Service	6,470,948	43,779	51,536	1,188,536	7,667,241	6,697,486	833,097	136,658
Wausau	Tower	5,028,085	5,512	1,138,161	405,879	6,566,613	4,810,782	1,751,061	4,770
Wausau	Wausau City Employees	17,621,170	97,362	3,722,764	4,168,983	25,415,555	21,392,723	3,397,870	624,962
Wausau	Wausau Insurance Employees	2,154,643	18,383	929,426	284,977	3,350,663	2,950,112	397,946	2,605
Wausau	Wausau Postal Employees	72,738,890	227,005	15,679,950	7,342,664	95,534,499	80,492,416	9,947,595	5,094,488
Wausau	County Wide	5,674,306	31,021	45,767	224,646	5,913,698	4,561,002	915,732	436,964
Wauwatosa	Greater Milwaukee & Government Employees	1,378,619	34,893	368,559	383,820	2,096,105	1,679,644	411,432	5,029
Wauwatosa	Wauwatosa	6,979,437	38,719	1,880,560	2,841,827	11,663,105	9,993,611	1,627,744	41,750
Wauwatosa	ALLCO	11,914,983	42,432	607,794	724,541	13,204,886	11,936,542	1,271,433	-3,089
West Allis	AppleTree	20,362,327	148,125	1,879,995	3,165,272	25,259,469	21,464,511	2,869,285	925,673
West Allis	Guardian	31,575,819	225,588	14,619,698	2,314,451	48,284,380	42,094,739	5,663,246	526,395
West Allis	LifeTime	93,893,544	927,822	10,799,019	10,127,037	113,891,778	101,109,773	11,479,061	1,302,944
West Allis	Wiscor	16,824,129	143,467	591,664	3,162,740	20,435,066	18,973,377	1,394,587	67,102
West Allis	Glacier Hills	12,113,072	31,667	512,230	1,134,083	13,727,718	11,753,020	1,305,293	669,405
West Bend		35,735,637	191,834	1,945,013	2,941,563	40,430,379	35,687,455	4,469,417	273,507
Westby	Westby Co-op	73,989,034	1,183,669	4,205,085	5,139,386	82,149,836	71,232,557	9,551,250	1,366,029
Whitewater	Badgerland	243,538	5,548	4,720	93,483	336,193	268,382	67,182	629
Winnebago	Winnebago	5,552,542	38,968	54,776	1,384,691	6,953,041	6,044,033	887,268	21,740
Wisconsin Rapids	Bull's Eye	62,876,450	403,888	5,067,597	9,536,631	77,076,790	67,827,887	6,946,227	2,302,676
Wisconsin Rapids	Members' Advantage	35,022,850	250,469	758,998	4,689,061	40,220,440	32,231,560	5,191,232	2,797,648
Wisconsin Rapids	Rapids Municipal	3,540,446	3,293	504,193	301,718	4,343,064	3,624,414	627,676	90,974
Wisconsin Rapids	Wood County Employees	832,224	9,371	61,500	146,022	1,030,375	909,386	120,224	765

## **Summary**

The Office of Credit Unions is responsible for the safety and soundness of the 350 state-chartered credit unions in Wisconsin and Wisconsin Corporate Central Credit Union. The Office of Credit Unions also recognizes the credit union industry's cooperative tradition and philosophy and the uniqueness of individual credit unions and related entities in the state of Wisconsin. Credit unions continue to demonstrate strong financial trends while they continue to grow, change and improve technology to provide services to their members while remaining competitive in the financial sector of the state of Wisconsin