



DEPARTMENT OF  
FINANCIAL INSTITUTIONS



# 1997 Annual Report

## A Word from the Governor



Wisconsin celebrates its 150th birthday in 1998. This celebration has given us the time to reflect on Wisconsin's tremendous history and to celebrate our successes. The financial services industry is a prime example of just how far we have come.

As Wisconsin first became a state in 1848, the issue of banking was one of the more difficult issues our constitutional framers had to resolve. Banking had been outlawed in the early 1840s and its scattered success was not enough to convince our founders to accept an outright grant to do business in this new state. It took

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Wisconsin voters several more years to decide that it needed a sound financial system in order to help our communities grow.

Savings and loan institutions were first recognized in state statute in the 1870s with regulation of the industry falling under the authority of the state's Insurance Commissioner.

Even as the banking was struggling for success in the early days of Wisconsin's history, another financial entity, the credit union, was beginning to take root in Europe. In the mid 1850's, following crop failure and famine, cooperative credit societies were being formed in Germany to provide credit to farmers. Credit unions did not appear in Wisconsin's history until the early 20th century.

From its rocky beginning, the financial services industry has grown into a strong partner with Wisconsin's communities and her citizens. So

many businesses have been opened, homes been built, and children put through college thanks to the trust and leadership of Wisconsin's financial community.

I am proud of the reputation for safety and soundness our financial industry has achieved throughout our 150 years. Today we have a strong and diverse industry providing for consumers, many choices of where to put their hard-earned money. We all look forward to the continued prosperity of this important industry to all Wisconsinites.

As the Department of Financial Institutions completes its second year as a state agency, it continues to build the solid foundation necessary to meet the technological and regulatory challenges the new millennium presents. Now, more than ever, Wisconsin must look "Forward" to creating a government ready for the next 150 years.

Sincerely,  
Tommy G. Thompson

## A Word from the Secretary



As Wisconsin celebrates its 150th birthday, the Department of Financial Institutions (DFI) will pass its own milestone, two years as a consolidated department for the regulation of the financial services industry.

As I reported in the 1996 annual report, DFI was created from the consolidation of six separate entities. Our first year was spent bringing these separate entities under one roof. I am proud to report that as of October, 1997, the Department of Financial Institutions is one consolidated agency located at 345 West Washington Avenue. Our facility was equipped with the latest in communications technology and is ready to meet the regulatory challenges this new year brings.

As a consolidated agency we have been able to use technology to provide greater service to consumers and more effective and efficient regulation of the financial industry. We have been able to form regional alliances via the Inter-

net for securities filings, access federal regulatory systems, implement computerized examinations and provide dial-in access to field examiners to allow them instant access to the DFI network and to file examination documents electronically.

The DFI website makes available, at the click of a mouse, statutes, administrative rules, application and complaint forms, pending legislation affecting the financial community, news and consumer information, and the opportunity to ask the Secretary any question. We were pleasantly surprised when "Mr. Computer" himself, Bill Gates singled out Wisconsin as a state taking true advantage of the Internet as a way to disseminate information to a wide audience, and the DFI website, in particular, as a good example of a governmental tech oriented

approach to the future.

Technology does work to improve efficiency and reach. We put the 1996 DFI annual report on the Internet, saving nearly \$30-thousand over the traditional bound and printed versions of the past.

We are also very pleased with the success of our legislative initiatives during the 1997-98 legislative session. A three-bill package introduced at the request of DFI, including: AB-830, a bill to modernize Wisconsin's mortgage banking laws; AB-831, a bill to coordinate the Wisconsin Uniform Securities Law with the National Securities Market Improvement Act (NSMIA); and AB-832, a follow-up to the revisions made to the Banking Regulatory and Efficiency Act (BREA) were passed by the Legislature. In addition, the

Office of Credit Unions was successful in getting approval for several modifications to last year's credit union statutes update. The Legislature passed five other bills supported by DFI, of which the Governor signed, and passed nine additional bills, which DFI favorably recommended to the Governor.

The passage of NSMIA and AB 831 will have a significant impact on DFI's Division of Securities. With the passage of this legislation, DFI has gained an important tool in protecting Wisconsin investors. Until recently, investment adviser representatives merely had to pass qualifying examinations and paid an annual fee. Under the new provision, investment adviser representatives will be licensed by the Division of Securities. The legislation also establishes DFI's complete regulatory authority over certain

investment advisors.

I am also pleased to report that Wisconsin's financial services industry is strong and successful. Our state's robust economy, surpassing not only the nation's economy, but also the economies of other states in the Midwest Region, has contributed much to the overall soundness of its financial institutions.

Wisconsin's 369 state-chartered credit unions recorded another impressive growth year in 1997. Assets rose to over \$600 million, a growth rate of 7.7 percent, ending the year with \$7.2 billion in total assets. Deposits by credit union members grew 7.9 percent in 1997. Loan demand in Wisconsin has also remained strong and credit unions have been accommodating, rising 10.2 percent on the year, bringing the loan

to savings ratio to a record level of 92.6 percent.

Wisconsin's state-chartered banks also benefited greatly and contributed to, the state's healthy economy. In 1997, these banks grew over \$6 billion in total assets, a growth rate of 13.2 percent from last year, now totaling over \$53.5 billion.

Acquisitions of thrifts by banking organizations contributed to part of the experienced growth. State-chartered banks substantially increased dividends paid from \$560 million in 1996 to \$835 million in 1997. This significant increase in dividends amounted to a growth rate of 48.9 percent from 1996, and a two year growth rate of 214 percent.

Lending by Wisconsin's state-chartered banks also continue to be unwavering, because of extreme strength in loan demand. The balance

sheets revealed an increase of 14.2 percent in loans during 1997, generating nearly \$36 billion in loans outstanding. The loan to deposit ratio borders on record level of 87.4 percent, considerably exceeding the 84.7 percent reflected in the previous year's ratio.

While the overall savings institution industry downsized in 1997, the remaining savings banks and savings and loan associations recorded a strong year. After correcting for the major restructuring changes, assets rose 13 percent totaling \$9.33 billion in 1997. At the same time, savings institutions' net worth increased \$73 million, ending the year with a 9.29 percent net worth to asset ratio, far surpassing the state's six percent requirement. These savings institutions also maintained a high level of lending, originating \$2.7 billion in loans at end year, a

growth rate of 11 percent over 1996.

DFI's division of Corporate and Consumer Services also logged another active year during 1997. The Corporate section licensed 16,346 new in-state and 2,252 new out-of-state business organizations, up 8.9 percent and 20.1 percent, respectively, from 1996. The UCC lien filing system, which maintains approximately two million records, has been recommended for an extensive overhaul by the end of 1998. The new filing system, using the latest in technology, will replace the 1970's era Wang system, which has proved to be unstable and extremely cumbersome. The new system, once implemented, promises to be one of the most efficient and advanced in the nation, providing an easier and time-saving system for lien filing needs.

The Wisconsin Consumer Act Section acts as the clearing house for all consumer credit complaints relating to financial transactions in the state under \$25,000. The staff fielded over 6400 consumer inquiries in 1997, screening the contacts for applicability to the Wisconsin Consumer Act, then referring them to the proper DFI division for further review and action.

DFI has also responded to the increasing demands of financial customers for more and more information. Over and over we see news stories of people losing money or just not planning ahead for their financial futures. And in each case, "education" is highlighted as the answer. I have asked my staff to develop an aggressive educational campaign to be unveiled in 1998.

As we look forward, DFI will continue to strive to make readily accessible all public information and provide for better quality service to the public. Technology will continue to drive changes to the way DFI does business.

In the coming months of 1998 we plan to completely modernize our Uniform Commercial Code lien filing system. We will have transferred our Corporate Records Information System to state-of-the-art equipment. We will standardize all divisional data-base systems so that each Division can access the information held by other Divisions. This will allow us to instantly cross-check the history of a licensee or applicant for regulatory purposes.

The trends are clear. Wisconsin's consumers are demanding faster and easier services and they

are demanding more services from each service provider. Each of the differing financial service providers serve valued purposes. It is crucial that consumers have the right and option to entrust their hard-earned paychecks with the financial institution of their choice.

At DFI, we are proud of our role as the consolidated regulatory agency for Wisconsin's strong financial community. As Wisconsin moves forward into its sesquicentennial year, the DFI will be along-side balancing the needs and responsibilities of business, while safeguarding the rights of consumers. With technological progress ever-changing, DFI is committed to implementing the most innovative technology to more efficiently serve Wisconsin. Nineteen-ninety-seven proved again to be an extremely accomplished year with hopes of continuing

prosperity for our financial community in 1998.

On behalf of the Department of Financial Institutions, I am delighted to present DFI's second annual report.

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF CORPORATE & CONSUMER SERVICES

The Division of Corporate and Consumer Services (CCS) consists of two sections - Corporation Section and Uniform Commercial Code Section. The Division's purpose is to facilitate the formation of business entities and the orderly administration of secured transactions.

CORPORATION SECTION

The Corporation Section acts as the public custodian of the charter documents creating Wisconsin corporations, limited partnerships, limited liability companies, and limited liability partnerships. CCS also licenses foreign (out-of-state) organizations or similar entities. Wisconsin currently possesses approximately 100,000 active organizations and 10,000 foreign organizations contributing to the Wisconsin economy.

NEW FOREIGN ENTITIES LICENSED	Type and Number of Entities Licensed	CY 96		CY 97		
	For Profit Corporations	1,572	84.0%	1,798	79.8%	Distribution by type
Limited Liability Companies	187	10.0%	319	14.2%	"	"
Limited Partnerships	92	4.9%	124	5.5%	"	"
Limited Liability Partnerships	11	1.1%	11	.5%	"	"
TOTAL New foreign entities licensed	1,862	2252	+20.1%		Change in volume of filings	

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NEW DOMESTIC ENTITIES CREATED					
<i>Type and Number of Entities Created</i>	<i>CY 96</i>		<i>CY 97</i>		
<b>For Profit</b>					
Business corps	7,165		6,655		
Stat. close corps	059		1,018		
Cooperatives	14		12		
Service corps	294		271		
Stat. close svc corps	15		8		
Corporations only	8,547	62.4%	7,964	52.6%	Distribution by type
Limited Liability Companies	3,937	28.8%	5,830	38.6%	" " "
Limited Partnerships	323	2.4%	364	2.4%	" " "
Limited Liability Partnerships	880	<u>6.4%</u>	962	<u>6.4%</u>	" " "
		100.0%		100.0%	
Subtotal (for profit entities)	13,687		15,120	+10.5%	Change in volume of filings
<b>Not-for-Profit Corporations</b>	1,319		1,226	-7.1%	" " "
<b>TOTAL New domestic entities created</b>	15,006	16,346		+8.9%	" " "

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OTHER REPRESENTATIVE FILINGS AND SERVICES

	FY96	FY 97	Change
<b>Amendatory Documents</b>			
Domestic entities	7,534	9,204	+22.2%
Foreign entities	3,360	1,621	-51.8%
<b>Services</b>			
Expedited Service	11,754	14,345	+22.0%
Name Reservations	2,577	2,467	-4.3%
Certifications, copy work and enquiries	17,874	17,689	-1.1%

LICENSED FOREIGN ENTITIES ON RECORD

	<u>12/96</u>		<u>12/97</u>		
<b>For Profit</b>					
Corporations	1,2067	90.3%	12528	88.3%	Distribution by type
Limited Liability Companies	313	2.3%	570	4.0%	" " "
Limited Partnerships	992	<u>7.4%</u>	1087	<u>7.7%</u>	" " "
		100.0%		100.0%	
<b>TOTAL licensed foreign entities on record</b>	<b>13,372</b>		<b>14185</b>	<b>+6.1%</b>	<b>Change</b>

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EXISTING DOMESTIC ENTITIES ON RECORD					
	<u>12/96</u>		<u>12/97</u>		
<b>For Profit</b>					
Corporations	95,531	87.2%	101,434	82.9%	Distribution by type
Limited Liability Companies	9,345	8.5%	14,941	12.2%	" " "
Limited Partnerships	3,837	3.5%	4,147	3.4%	" " "
Limited Liability Partnerships	900	.8%	1,800	1.5%	" " "
		100.0%		100.0%	
<b>Subtotal</b> (for profit entities)	109,613		122,322	+11.6%	Change
<b>Not-for-Profit</b>					
Corporations	22,355		23,509	+5.2%	"
<b>TOTAL</b> existing domestic entities on record	131,968		145,831	+10.5%	"

### Uniform Commercial Code Section (UCC)

The Uniform Commercial Code Section (UCC) is the custodian for liens filed centrally with the state and those liens submitted by 72 counties onto the UCC statewide lien system. Lien filings support the state's financial industries by providing a priority filing system protecting lenders and creditors' commercial investments.

To support the UCC statewide lien system, both DFI and Registers of Deeds (ROD) (counties) contribute money to the UCC statewide lien system. No contributions, however, are made for federal tax lien filings, searches, terminations, or copies.

The following is a summary report of UCC lien filings.

#### *UCC Filings & Terminations*

##### Fiscal Year 1997

DFI		ROD (Counties)	
<i>Filings</i>		<i>Filings</i>	
Total Lien Filings	85,752	Total Lien Filings	101,791
Total Terminations	23,419	Total Terminations	NA
Total Terminations & Filings	109,171	Total Terminations & Filings	NA

##### Fiscal Year 1998 July - December

DFI		ROD (Counties)	
<i>Filings</i>		<i>Filings</i>	
Total Lien Filings	40,770	Total Lien Filings	49,108
Total Terminations	11,734	Total Terminations	NA
Total Terminations & Filings	52,215	Total Terminations & Filings	NA

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FISCAL YEAR 1995-96

FISCAL YEAR 1996-97

<i>Month</i>	<i>Filings (A)</i>	<i>Terminations (B)</i>	<i>Certified Searches &amp; Telephone Searches (C)</i>	<i>Month</i>	<i>Filings (A)</i>	<i>Terminations (B)</i>	<i>Certified Searches &amp; Telephone Searches (C)</i>
July	6,003	1,535	1,171	July	7,156	1,782	1,310
August	6,149	1,815	1,500	August	6,574	1,745	1,245
September	6,064	1,522	1,197	September	6,356	1,888	1,170
October	6,218	1,748	1,407	October	7,276	1,979	1,182
November	6,079	1,610	1,290	November	6,616	1,871	1,188
December	5,954	1,585	1,182	December	6,374	1,677	1,111
January	6,769	1,972	1,540	January	7,455	2,109	1,131
February	5,886	1,920	1,358	February	6,687	2,012	1,170
March	6,695	2,176	1,396	March	7,829	2,109	1,351
April	7,469	2,325	1,403	April	7,848	2,334	1,452
May	8,108	1,894	1,492	May	8,246	2,020	1,397
June	6,511	1,914	1,271	June	7,335	1,895	1,316
TOTAL	77,905	22,016	16,207	TOTAL	85,752	23,421	15,023

**GUIDE:**

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

B - Terminations

C - Certified Searches and Telephone Searches

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UCC SEARCHES FISCAL YEARS COMPARED				UCC FILINGS & TERMINATIONS FISCAL YEARS COMPARED			
<i>Fiscal Year</i>	<i>Certified Searches</i>	<i>Telephone Searches</i>	<i>Total</i>	<i>Fiscal Year</i>	<i>Filings</i>	<i>Terminations</i>	<i>Total</i>
1987	7,359	13,306	20,665	1987	70,046	18,213	88,259
1988	7,571	13,751	21,322	1988	71,481	18,734	90,215
1989	6,802	14,168	20,970	1989	70,672	19,068	89,740
1990	6,291	13,943	20,234	1990	70,720	19,423	90,143
1991	6,751	14,742	21,493	1991	69,416	18,531	87,947
1992	6,246	12,785	19,031	1992	74,622	20,646	95,268
1993	5,825	10,207	16,032	1993	75,105	21,241	96,346
1994	5,712	10,605	16,317	1994	75,230	22,246	97,476
1995	5,428	11,880	17,308	1995	79,486	21,259	100,745
1996	4,422	11,785	16,207	1996	77,905	22,016	99,921
1997	3,833	11,190	15,023	1997	85,752	23,419	109,169
1998 <sup>3</sup> / <sub>4</sub>	2,520	8,746	11,266	1998 <sup>3</sup> / <sub>4</sub>	63,451	17,809	81,260

## STATE CHARTERED BANKS

### RATINGS

Banks operating in Wisconsin are examined, at least, once every calendar year by either a federal regulatory agency or the Division of Banking. Generally, the safety and soundness performance of state chartered banks is favorable. There were no bank failures in Wisconsin during 1997 and only one bank failed nationwide. The last bank failure in Wisconsin occurred in 1986.

Since the early 1980's commercial banks have been rated under a five component system commonly known as the CAMEL rating system. CAMEL is an acronym for Capital, Asset Quality, Management, Earnings, and Liquidity. A composite rating is assigned for each bank based on the rating of the five components. Under the system a "one" rating is the best and "five" is the worst. Beginning in 1997, the

CAMEL rating system was modified to include a component for Sensitivity to Market Risk. The system is now known as CAMELS. The "S" component reflects the degree to which changes in interest rates, foreign exchange rates, commodity prices, or equity prices can adversely affect a financial institution's earnings or economic capital.

### ACTIVITIES

The number of state-chartered banks declined by eight in 1997, although the volume of assets increased. At year end there were 302 state-chartered banks and 63 national banks in Wisconsin. During 1997, four new state banks were chartered and six state banks and one savings bank merged into other state banks. There were 60 nationally-chartered banks at the beginning of the year. State banks operated 859 branch

offices at year end 1997 compared to 826 at the beginning of the year.

### ASSETS

Commercial banks continued to perform exceptionally well in 1997. Assets at state-chartered banks rose by over \$6 billion last year to \$53.5 billion – a 13.2 percent increase. This increase continues a 50 year trend of rising assets.

Assets for all Wisconsin banks (state and national charters) increased by 10.3 percent, slightly higher than the 9.54 percent increase for banks nationwide. The composition of aggregate assets at state-chartered banks at year end was as follows: loans 67.3 percent of total assets, securities 20.8 percent, and all other categories 12.8 percent.

Asset quality for state-chartered banks continued to be strong in 1997. Nonperforming assets

for state-chartered banks at year-end were 0.59 percent of total assets which is the same as in 1996 and slightly higher than the 1995 ratio of 0.53 percent. The level of nonperforming assets compares favorably to the aggregate ratio for all banks in the nation which is 0.66 percent. The national average has declined steadily since 1991 when the ratio was 3 percent. The Wisconsin ratio has been stable over the past three years. Nonperforming assets are defined as loans over 90 days past due, nonaccrual loans, and repossessed real estate. As the volume of nonperforming assets increases, the risk to the banking system increases.

### LOANS

The ratio of all past due loans (more than 30 days) to gross loans increased slightly to 2.28 percent compared to 2.23 percent in 1996. The ratio stood at 2.09 percent in 1995, 1.94 percent

in 1994 and 1.96 percent in 1993. The aggregate past due ratio for all the nation's banks is 2.26 percent. On a nationwide basis, past due loans to consumers have been on an increasing trend over the past three years while the past due loans in other loan categories has declined. In 1997, past due consumer loans at state-chartered banks declined to 3.18 percent of gross loans, down from 3.51 percent in 1996.

The amount of net loan losses compared to total loans is also a measure of asset quality. The net loan losses of state banks decreased in 1997 to 0.18 percent of loans, well below the national ratio of 0.63 percent. State banks had net loan losses of 0.20 percent of total loans in 1996. The state bank ratios for 1993 and 1994 were 0.17 percent and 0.09 percent, respectively.

A bank establishes a loan loss reserve to protect

its equity capital from loan losses. The ratio of loan loss reserve to loans stood at 1.39 percent of total loans at year end. The national ratio of 1.84 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 1997 with total loans increasing 14.2 percent to \$36 billion. Loans in all the nation's banks grew by an 5.7 percent rate and loans grew by 12.5 percent in all Wisconsin banks.

## DEPOSITS

Deposits at state-chartered banks grew by 10.7 percent to \$41.3 billion in 1997. Bank deposits grew by 7 percent nationwide and 8.4 percent in all of the banks in Wisconsin. The composition of the state chartered banks' funding sources as

a percentage of assets is as follows: deposits 77 percent, federal funds and repurchase agreements 8.3 percent, other borrowed funds 3 percent. The 1996 percentages for these same categories were 79 percent, 7.4 percent, and 3.1 percent. The loan to deposit ratio of 87.4 percent in all state-chartered banks approximates the national loan to deposit ratio of 86.8 percent.

#### EARNINGS

State-chartered banks had favorable earnings in 1997 posting net income of \$626.6 million, a 5.7 percent increase from 1996. The most commonly used measurement of bank earnings performance is the ratio of net income to average assets or return on assets (ROA). An industry benchmark for return on assets is 1 percent. In the aggregate, state-chartered banks had a return on assets of 1.19 compared to an aggre-

gate national ratio of 1.23 percent. State-chartered banks have surpassed the 1 percent industry benchmark for six consecutive years. Another measurement for earnings performance is return on equity. Return on equity for state-chartered banks was 12.56 percent compared to national average of 14.7 percent. The lower level for return on equity results in part from the higher level of equity capital of Wisconsin state-chartered banks relative to the national average.

A primary indicator of bank strength is amount of equity capital relative to bank assets. Equity Capital represent a margin of protection against failure. The equity capital ratio of state chartered banks was 8.8 percent at year end which compares favorably to 8.33 percent nationally.

## 1997 BANK STRUCTURE ACTIVITY

Four new banks were chartered in 1997. As of December 31, 1997 two applications were pending of which one was a trust company that opened January 1998. The following banks were chartered in 1997.

BANK	CITY	OPENED
Investors Community Bank	Manitowoc	3/17/97
Investors Bank	Pewaukee	9/8/97
River Cities Bank	Wisconsin Rapids	7/1/97
Southport Bank	Kenosha	5/22/97

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DIVISION OF BANKING

In 1997 six state chartered banks and one state savings bank located in Wisconsin were merged into other state chartered banks. The following table provides information regarding merger activity of 1997.

Merged Bank	City	Surviving Bank	City	Merger Date
Kilbourne State Bank	Milwaukee	Bank Wisconsin	Kewaskum	March 1, 1997
M&I Bank Southwest	Spring Green	M&I Bank of Southern Wisconsin	Madison	June 1, 1997
M&I Bank of Beloit and	Beloit and	M&I Bank South f/k/a	Janesville	July 7 , 1997
M&I Bank of Delavan	Delavan	M&I Madison Bank		
F&M Bank of Lancaster and	Lancaster	F&M Bank Grant County	Fennimore	Nov. 3, 1997
F&M Bank of Potosi	Potosi	f/k/a F&M Bank Fennimore		
Security Bank, SSB	Milwaukee	M&I Marshall and Ilsley Bank	Milwaukee	Oct. 1, 1997

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The following table provides information regarding other charter conversion activities in 1997.

Name	City	Comment	Effective Date
Wood County Trust Company	Wisconsin Rapids	Converted to national charter	Jan. 11, 1997
First American Bank, Nat. Assn.	Menomonie	Converted to national charter	March 1, 1997
Associated Trust Company	Milwaukee	Converted to national trust company	April 4, 1997
Evergreen Bank, Nat. Assn.	Poy Sippi	Converted to national charter	May 7, 1997
Community First National Bank	Spooner	Converted to national charter	July 7, 1997
Bank Wisconsin	Kewaskum	Merged into St. Francis, FSB	Sept. 19, 1997
AMCORE Bank	Belleville	Bank to be merged into AMCORE Bank, Nat. Assn.	Oct. 10, 1997

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REPORT OF CONDITION  
STATE-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>		<u>12/31/96</u>		<u>12/31/97</u>		<u>24 Month</u>	<u>12 Month</u>
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>% Change</u>	<u>% Change</u>
Number of Banks	319		310		302		-5.3%	-2.6%
<b>ASSETS</b>								
Total Loans	21,948,597	64.9%	31,588,540	66.8%	36,073,149	67.3%	64.4%	14.2%
Less Loan Loss Reserve	329,987	1.0%	412,858	0.9%	500,094	0.9%	51.5%	21.1%
Net Loans	21,618,610	63.9%	31,175,682	65.9%	35,573,055	66.4%	64.5%	14.1%
Cash & Balances	1,945,691	5.8%	2,979,570	6.3%	3,197,618	6.0%	64.3%	7.3%
Securities	7,786,142	23.0%	10,281,882	21.7%	11,122,422	20.8%	42.8%	8.2%
Fed Funds & Resale Agreements	1,306,260	3.9%	1,275,314	2.7%	1,588,565	3.0%	21.6%	24.6%
Trading Accounts	38,601	0.1%	39,671	0.0%	51,699	0.0%	33.9%	30.3%
Fixed Assets	531,728	1.6%	684,701	1.4%	718,495	1.3%	35.1%	4.9%
Other Real Estate	24,724	0.0%	20,318	0.0%	33,894	0.0%	37.1%	66.8%
Unconsolidated Subsidiaries	2,408	0.0%	5,147	0.0%	3,837	0.0%	59.3%	-25.5%
Acceptances	3,090	0.0%	15,596	0.0%	20,783	0.0%	572.6%	33.3%
Other Assets	554,222	1.6%	825,210	1.7%	1,250,914	2.3%	125.7%	51.6%
<b>TOTAL ASSETS</b>	<b>33,811,472</b>	<b>100.0%</b>	<b>47,303,091</b>	<b>100.0%</b>	<b>53,561,282</b>	<b>100.0%</b>	<b>58.4%</b>	<b>13.2%</b>

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

REPORT OF CONDITION  
STATE-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>		<u>12/31/96</u>		<u>12/31/97</u>		<u>24 Month</u>	<u>12 Month</u>
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>% Change</u>	<u>% Change</u>
<b>LIABILITIES &amp; CAPITAL</b>								
Noninterest Deposits	5,112,795	15.1%	6,726,791	14.2%	6,806,961	12.7%	33.1%	1.2%
Interest Deposits	23,018,472	68.1%	30,564,363	64.6%	34,456,306	64.3%	49.7%	12.7%
Total Deposits	28,131,267	83.2%	37,291,154	78.8%	41,263,267	77.0%	46.7%	10.7%
Fed Funds & Repo Agreements	1,345,325	4.0%	3,480,452	7.4%	4,466,782	8.3%	232.0%	28.3%
U.S. Demand Notes	42,852	0.1%	269,529	0.6%	385,568	0.7%	799.8%	43.1%
Other Borrowed Funds	643,838	1.9%	1,460,752	3.1%	1,623,390	3.0%	152.1%	11.1%
Mortgages & Capitalized Leases	9,525	0.0%	9,162	0.0%	0	0.0%	-100.0%	-100.0%
Acceptances	3,090	0.0%	15,596	0.0%	20,784	0.0%	572.6%	33.3%
Trading Liabilities	39,550	0.1%	21,953	0.0%	18,779	0.0%	-52.5%	-14.5%
Other Liabilities	408,324	1.2%	568,792	1.2%	795,356	1.5%	94.8%	39.8%
Total Liabilities	30,623,771	90.6%	43,117,390	91.2%	48,573,926	90.7%	58.6%	12.7%
Subordinated Notes & Debentures	8,200	0.0%	131,655	0.3%	273,627	0.5%	3236.9%	107.8%
Preferred Stock	4,150	0.0%	4,050	0.0%	1,150	0.0%	-72.3%	-71.6%
Common Stock	230,036	0.7%	249,031	0.5%	246,789	0.5%	7.3%	-0.9%

DEPARTMENT OF  
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REPORT OF CONDITION  
STATE-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>		<u>12/31/96</u>		<u>12/31/97</u>		<u>24 Month</u>	<u>12 Month</u>
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>% Change</u>	<u>% Change</u>
Surplus	1,867,745	5.5%	2,167,611	4.6%	2,661,277	5.0%	42.5%	22.8%
Undivided Profits & Reserves	1,077,570	3.2%	1,633,434	3.5%	1,804,513	3.4%	67.5%	10.5%
Equity Capital & Debentures	3,187,701	9.4%	4,185,701	8.8%	4,987,356	9.3%	56.5%	19.2%
TOTAL LIABILITIES & CAPITAL	33,811,472	100.0%	47,303,091	100.0%	53,561,282	100.0%	58.4%	13.2%
Average Assets year-to-date	33,056,141		46,217,438		52,449,475			
Percentage of:								
Equity Capital, Debentures and Reserves to Gross Assets		10.3%		9.6%		10.2%		
Equity Capital to Total Assets		9.4%		8.6%		8.8%		
Total Loans to Total Deposits		78.0%		84.7%		87.4%		
Total Loans to Total Assets		64.9%		66.8%		67.3%		
Loan Loss Reserve to Total Loans		1.50%		1.31%		1.39%		

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REPORT OF CONDITION  
NATIONALLY-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>		<u>12/31/96</u>		<u>12/31/97</u>		<u>24 Month</u>	<u>12 Month</u>
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>% Change</u>	<u>% Change</u>
Number of Banks	74		60		63		-14.9%	5.0%
ASSETS								
Total Loans	17,805,617	64.4%	11,295,184	61.1%	12,184,944	64.2%	-31.6%	7.9%
Less Loan Loss Reserve	272,609	1.0%	187,873	1.0%	190,515	1.0%	-30.1%	1.4%
Net Loans	17,533,008	63.4%	11,107,311	60.1%	11,994,429	63.2%	-31.6%	8.0%
Cash & Balances	2,454,193	8.9%	1,578,968	8.5%	1,416,928	7.5%	-42.3%	-10.3%
Securities	4,960,838	17.9%	3,448,484	18.7%	3,826,472	20.2%	-22.9%	11.0%
Fed Funds & Resale Agreements	1,700,939	6.2%	1,726,427	9.3%	1,064,024	5.6%	-37.4%	-38.4%
Trading Accounts	31,752	0.1%	21,789	0.1%	9,318	0.0%	-70.7%	-57.2%
Fixed Assets	406,260	1.5%	299,809	1.6%	320,576	1.7%	-21.1%	6.9%
Other Real Estate	17,523	0.0%	11,902	0.0%	11,216	0.0%	-36.0%	-5.8%
Unconsolidated Subsidiaries	2,835	0.0%	682	0.0%	760	0.0%	-73.2%	11.4%
Acceptances	57,342	0.2%	20,080	0.1%	7,234	0.0%	-87.4%	-64.0%
Other Assets	486,759	1.8%	263,402	1.4%	316,474	1.7%	-35.0%	20.1%
TOTAL ASSETS	27,651,449	100.0%	18,478,854	100.0%	18,967,431	100.0%	-31.4%	2.6%

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REPORT OF CONDITION  
NATIONALLY-CHARTERED BANKS IN WISCONSIN

	12/31/95		12/31/96		12/31/97		24 Month	12 Month
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>% Change</u>	<u>% Change</u>
<b>LIABILITIES &amp; CAPITAL</b>								
Noninterest Deposits	4,421,744	16.0%	3,304,662	17.9%	2,974,902	15.7%	-32.7%	-10.0%
Interest Deposits	15,234,578	55.1%	10,499,578	56.8%	11,169,388	58.9%	-26.7%	6.4%
Total Deposits	19,656,322	71.1%	13,804,240	74.7%	14,144,290	74.6%	-28.0%	2.5%
Fed Funds & Repos Agreement	3,622,565	13.1%	2,005,198	10.9%	1,904,736	10.0%	-47.4%	-5.0%
U.S. Demand Notes	111,753	0.4%	345,065	1.9%	438,697	2.3%	292.6%	27.1%
Other Borrowed Funds	1,433,125	5.2%	508,875	2.8%	390,804	2.1%	-72.7%	-23.2%
Mortgages & Capitalized Leases	3,275	0.0%	3,008	0.0%	0	0.0%	-100.0%	-100.0%
Acceptances	57,342	0.2%	20,080	0.1%	7,234	0.0%	-87.4%	-64.0%
Trading Liabilities	24,185	0.0%	16,567	0.0%	8,381	0.0%	-65.3%	-49.4%
Other Liabilities	367,533	1.3%	220,657	1.2%	221,812	1.2%	-39.6%	0.5%
Total Liabilities	25,276,100	91.4%	16,923,690	91.6%	17,115,954	90.2%	-32.3%	1.1%
Subordinated Notes & & Debenture	218,055	0.8%	86,350	0.5%	318,378	1.7%	46.0%	268.7%
Preferred Stock	2,005	0.0%	0	0.0%	3,070	0.0%	53.1%	N/A
Common Stock	233,035	0.8%	164,391	0.9%	182,078	1.0%	-21.9%	10.8%
Surplus	556,482	2.0%	398,607	2.2%	395,783	2.1%	-28.9%	-0.7%

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REPORT OF CONDITION  
NATIONALLY-CHARTERED BANKS IN WISCONSIN

	12/31/95		12/31/96		12/31/97		24 Month	12 Month
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>%Change</u>	<u>%Change</u>
Undivided Profits & Reserves	1,365,772	4.9%	905,816	4.9%	952,168	5.0%	-30.3%	5.1%
Equity Capital & Debentures	2,375,349	8.6%	1,555,164	8.4%	1,851,477	9.8%	-22.1%	19.1%
TOTAL LIABILITIES & CAPITAL	27,651,449	100.0%	18,478,854	100.0%	18,967,431	100.0%	-31.4%	2.6%
Average Assets for the year	26,478,212		18,105,076		18,775,774			
Percentage of:								
Equity Capital, Debentures and Reserves to Gross Assets		9.5%		9.3%		10.7%		
Equity Capital to Total Assets		7.8%		7.9%		8.1%		
Total Loans to Total Deposits		90.6%		81.8%		86.1%		
Total Loans to Total Assets		64.4%		61.1%		64.2%		
Loan Loss Reserve to Total Loans		1.53%		1.66%		1.56%		

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REPORT OF CONDITION  
ALL WISCONSIN BANKS

	12/31/95		12/31/96		12/31/97		24 Month	12 Month
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>% Change</u>	<u>%Change</u>
Number of Banks	393		370		365		-7.1%	-1.4%
<b>ASSETS</b>								
Total Loans	39,754,214	64.7%	42,883,724	65.2%	48,258,093	66.5%	21.4%	12.5%
Less Loan Loss Reserve	602,596	1.0%	600,731	0.9%	690,609	1.0%	14.6%	15.0%
Net Loans	39,151,618	63.7%	42,282,993	64.3%	47,567,484	65.6%	21.5%	12.5%
Cash & Balances	4,399,884	7.2%	4,558,538	6.9%	4,614,546	6.4%	4.9%	1.2%
Securities	12,746,980	20.7%	13,730,366	20.9%	14,948,894	20.6%	17.3%	8.9%
Fed Funds & Resale Agreements	3,007,199	4.9%	3,001,741	4.6%	2,652,589	3.7%	-11.8%	-11.6%
Trading Accounts	70,353	0.1%	61,460	0.0%	61,017	0.0%	-13.3%	-0.7%
Fixed Assets	937,988	1.5%	984,510	1.5%	1,039,071	1.4%	10.8%	5.5%
Other Real Estate	42,247	0.0%	32,220	0.0%	45,110	0.0%	6.8%	40.0%
Unconsolidated Subsidiaries	5,243	0.0%	5,829	0.0%	4,597	0.0%	-12.3%	-21.1%
Acceptances	60,432	0.0%	35,676	0.0%	28,017	0.0%	-53.6%	-21.5%
Other Assets	1,040,981	1.7%	1,088,612	1.7%	1,567,388	2.2%	50.6%	44.0%

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REPORT OF CONDITION  
ALL WISCONSIN BANKS

	12/31/95		12/31/96		12/31/97		24 Month	12 Month
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>% Change</u>	<u>% Change</u>
TOTAL ASSETS	61,462,921	100.0%	65,781,945	100.0%	72,528,713	100.0%	18.0%	10.3%
LIABILITIES & CAPITAL								
Noninterest Deposits	9,534,539	15.5%	10,031,453	15.2%	9,781,863	13.5%	2.6%	-2.5%
Interest Deposits	38,253,050	62.2%	41,063,941	62.4%	45,625,694	62.9%	19.3%	11.1%
Total Deposits	47,787,589	77.8%	51,095,394	77.7%	55,407,557	76.4%	15.9%	8.4%
Fed Funds & Repo Agreements	4,967,890	8.1	5,485,650	8.3%	6,371,518	8.8%	28.3%	16.1%
U.S. Demand Notes	154,605	0.3%	614,594	0.9%	824,265	1.1%	433.1%	34.1%
Other Borrowed Funds	2,076,963	3.4%	1,969,627	3.0%	2,014,194	2.8%	-3.0%	2.3%
Mortgages & Capitalized Leases	12,800	0.0%	12,170	0.0%	0	0.0%	-100.0%	-100.0%
Acceptances	60,432	0.0%	35,676	0.0%	28,018	0.0%	-53.6%	-21.5%
Trading Liabilities	63,735	0.1%	38,520	0.0%	27,160	0.0%	-57.4%	-29.5%
Other Liabilities	775,857	1.3%	789,449	1.2%	1,017,168	1.4%	31.1%	28.8%
Total Liabilities	55,899,871	90.9%	60,041,080	91.3%	65,689,880	90.6%	17.5%	9.4%
Subordinated Notes & Debentures	226,255	0.4%	218,005	0.3%	592,005	0.8%	161.7%	171.6%
Preferred Stock	6,155	0.0%	4,050	0.0%	4,220	0.0%	-31.4%	

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

4.2%

REPORT OF CONDITION  
ALL WISCONSIN BANKS

	12/31/95		12/31/96		12/31/97		24 Month	12 Month
	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>Amount</u>	<u>Percent</u>	<u>% Change</u>	<u>% Change</u>
Common Stock	463,071	0.8%	413,422	0.6%	428,867	0.6%	-7.4%	3.7%
Surplus	2,424,227	3.9%	2,566,218	3.9%	3,057,060	4.2%	26.1%	19.1%
Undivided Profits & Reserves	2,443,342	4.0%	2,539,250	3.9%	2,756,681	3.8%	12.8%	8.6%
Equity Capital & Debentures	5,563,050	9.1%	5,740,865	8.7%	6,838,833	9.4%	22.9%	19.1%
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>61,462,921</b>	<b>100.0%</b>	<b>65,781,945</b>	<b>100.0%</b>	<b>72,528,713</b>	<b>100.0%</b>	<b>18.0%</b>	<b>10.3%</b>
Average Assets for the year	59,534,353		64,322,514		71,225,249			
<b>Percentage of:</b>								
Equity Capital, Debentures and Reserves to Gross Assets		9.9%		9.6%		10.3%		
Equity Capital to Total Assets		8.7%		8.4%		8.6%		
Total Loans to Total Deposits		83.2%		83.9%		87.1%		
Total Loans to Total Assets		64.7%		65.2%		66.5%		
Loan Loss Reserve to Total Loans		1.52%		1.40%		1.43%		

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

REPORT OF INCOME  
STATE-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>	<u>12/31/96</u>	<u>12/31/97</u>	<u>24 Month</u> <u>% Change</u>	<u>12 Month</u> <u>% Change</u>
Total Interest - Banks under \$25MM	69,172	69,551	63,253	-8.6%	-9.1%
Real Estate Loan Interest	949,074	1,242,551	1,432,569	50.9%	15.3%
Installment Loan Interest	210,039	324,800	284,244	35.3%	-12.5%
Credit Card Interest	35,476	72,159	71,366	101.2%	-1.1%
Commercial Loan Interest	650,770	901,843	964,140	48.2%	6.9%
Lease Income	4,559	52,146	108,538	2280.7%	108.1%
Depository Interest	9,428	34,339	44,213	369.0%	28.8%
Securities Interest	432,916	586,780	623,879	44.1%	6.3%
Trading Account Interest	1,159	1,217	2,020	74.3%	66.0%
Fed Fund & Resale Interest	53,806	58,044	74,689	38.8%	28.7%
Total Interest Income	2,416,399	3,343,430	3,668,911	51.8%	9.7%
Interest on Deposits	986,022	1,327,515	1,493,231	51.4%	12.5%
Fed Fund & Repo Interest	94,430	164,043	222,160	135.3%	35.4%
U.S. Demand Interest	40,579	106,364	91,065	124.4%	-14.4%
Mortgage & Lease Interest	853	941	0	-100.0%	-100.0%
Subordinated Notes & Debenture Interest	742	6,191	7,022	846.4%	13.4%

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REPORT OF INCOME  
STATE-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>	<u>12/31/96</u>	<u>12/31/97</u>	<u>24 Month % Change</u>	<u>12 Month % Change</u>
Total Interest Expense	1,122,626	1,605,054	1,813,478	61.5%	13.0%
Net Interest Income	1,293,773	1,738,376	1,855,433	43.4%	6.7%
Loan Loss Provision	43,883	55,187	116,621	165.8%	111.3%
Deposit Service Charges	112,629	149,463	158,004	40.3%	5.7%
Other Noninterest Income	301,652	445,098	493,475	63.6%	10.9%
Total Noninterest Income	414,281	594,561	651,479	57.3%	9.6%
Securities Gains (Losses)	(520)	20,015	2,676	614.6%	-86.6%
Salaries & Benefits	487,998	616,611	617,807	26.6%	0.2%
Fixed Asset Expense	122,053	158,561	160,643	31.6%	1.3%
Other Noninterest Expense	449,930	633,238	704,439	56.6%	11.2%
Total Noninterest Expense	1,059,981	1,408,410	1,482,889	39.9%	5.3%
Income Before Tax & Extraordinary Items	603,670	889,355	910,078	50.8%	2.3%
Applicable Income Taxes	200,083	296,668	283,475	41.7%	-4.4%
Income Before Extraordinary Items	403,587	592,687	626,603	55.3%	5.7%



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REPORT OF INCOME  
NATIONALLY-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>	<u>12/31/96</u>	<u>12/31/97</u>	<u>24 Month % Change</u>	<u>12 Month % Change</u>
Total Interest - Banks under \$25MM	7,826	8,735	7,198	-8.0%	-17.6%
Real Estate Loan Interest	613,618	421,092	448,754	-26.9%	6.6%
Installment Loan Interest	236,529	112,432	115,626	-51.1%	2.8%
Credit Card Interest	100,032	54,845	78,044	-22.0%	42.3%
Commercial Loan Interest	571,012	357,927	363,632	-36.3%	1.6%
Lease Income	33,266	10,890	11,950	-64.1%	9.7%
Depository Interest	24,155	1,418	7,062	-70.8%	398.0%
Securities Interest	311,463	222,108	243,219	-21.9%	9.5%
Trading Account Interest	972	600	117	-88.0%	-80.5%
Fed Fund & Resale Interest	89,361	87,699	88,407	-1.1%	0.8%
Total Interest Income	1,988,234	1,277,746	1,364,009	-31.4%	6.8%
Interest on Deposits	685,938	446,171	481,413	-29.8%	7.9%
Fed Fund & Repo Interest	203,400	124,773	123,599	-39.2%	-0.9%
U.S. Demand Interest	65,772	31,605	49,519	-24.7%	56.7%
Mortgage & Lease Interest	421	375	0	-100.0%	-100.0%
Subordinated Notes &	12,801	6,570	4,631	-63.8%	-29.5%

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

Debenture Interest

Total Interest Expense	968,332	609,494	659,162	-31.9%	8.1%
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REPORT OF INCOME

NATIONALLY-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>	<u>12/31/96</u>	<u>12/31/97</u>	<u>24 Month % Change</u>	<u>12 Month % Change</u>
Net Interest Income	1,019,902	668,252	704,847	-30.9%	5.5%
Loan Loss Provision	25,881	15,867	48,422	87.1%	205.2%
Deposit Service Charges	97,998	78,187	89,777	-8.4%	14.8%
Other Noninterest Income	458,103	282,201	255,419	-44.2%	-9.5%
Total Noninterest Income	556,101	360,388	345,196	-37.9%	-4.2%
Securities Gains (Losses)	9,201	(1,727)	1,314	-85.7%	176.1%
Salaries & Benefits	437,465	331,815	344,473	-21.3%	3.8%
Fixed Asset Expense	134,711	106,561	108,485	-19.5%	1.8%
Other Noninterest Expense	375,492	215,569	218,162	-41.9%	1.2%
Total Noninterest Expense	947,668	653,945	671,120	-29.2%	2.6%
Income Before Tax & Extraordinary Items	611,655	357,101	331,815	-45.8%	-7.1%
Applicable Income Taxes	208,163	116,869	105,906	-49.1%	-9.4%
Income Before Extraordinary Items	403,492	240,232	225,909	-44.0%	-6.0%

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Net Extraordinary Items 0 0 0 0.0% 0.0%

REPORT OF INCOME

NATIONALLY-CHARTERED BANKS IN WISCONSIN

	<u>12/31/95</u>	<u>12/31/96</u>	<u>12/31/97</u>	<u>24 Month % Change</u>	<u>12 Month % Change</u>
Net Income	403,492	240,232	225,909	-44.0%	-6.0%
Dividends	327,504	158,147	137,679	-58.0%	-12.9%
Percentage of:					
<b>Net Income to:</b>					
Equity Capital & Debentures	16.99%	15.45%	12.20%		
Total Assets	1.46%	1.30%	1.19%		
Average Assets	1.52%	1.33%	1.20%		
<b>Dividends to:</b>					
Equity Capital & Debentures	13.79%	10.17%	7.44%		
Net Income	81.17%	65.83%	60.94%		

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Abbotsford	Abbotsford State Bank	16,214	99,004	-2,140	124,413	111,567	2,022	10,824	1,514
Albany	First Banking Center-Albany	3,774	21,762	-336	28,132	23,805	1,470	2,857	220
Algoma	F & M Bank-Algoma	25,766	36,314	-430	64,609	51,835	7,916	4,858	674
Alma	Bank of Alma	20,958	78,098	-978	100,659	85,008	1,771	13,880	2,588
Almond	The Portage County Bank	7,379	28,577	-320	38,467	34,797	305	3,365	452
Amherst	The International Bank of Amherst	5,293	19,448	-196	25,590	22,478	179	2,933	321
Appleton	American National Bank-Fox Cities	9,287	36,369	-510	48,037	42,781	365	4,891	652
Appleton	F & M Bank-Appleton	6,894	56,984	-734	68,618	51,344	12,170	5,104	784
Appleton	M&I Bank Fox Valley	285,999	488,543	-7,375	850,269	631,026	156,131	63,112	9,107
Arcadia	State Bank of Arcadia	17,054	44,160	-507	65,109	58,365	281	6,463	773
Argyle	AMCORE Bank, Argyle	9,317	31,714	-315	43,000	37,073	2,079	3,848	420
Ashland	M&I Bank	11,113	62,088	-892	76,605	67,992	3,237	5,376	887
Ashland	Northern State Bank	32,261	57,886	-645	99,465	90,483	1,198	7,784	1,497
Auburndale	Pioneer Bank	16,344	42,528	-651	63,911	57,026	641	6,244	552
Augusta	Peoples State Bank	15,095	25,986	-298	44,409	38,604	1,490	4,315	592
Baldwin	The First National Bank of Baldwin	17,449	55,296	-793	77,723	66,214	2,565	8,944	1,018
Balsam Lake	Polk County Bank	17,207	40,232	-737	59,408	52,369	1,203	5,836	725
Bancroft	Bancroft State Bank	5,799	21,751	-315	29,923	26,327	811	2,785	373
Bangor	Farmers State Bank	23,428	35,407	-596	60,654	52,532	504	7,618	758
Bangor	The First National Bank of Bangor	33,285	83,855	-837	122,806	103,718	6,790	12,298	2,137
Baraboo	First National Bank and Trust Company	35,873	49,275	-657	88,908	74,861	6,982	7,065	973
Baraboo	The Baraboo National Bank	27,788	142,700	-1,499	186,939	155,167	13,108	18,664	2,342
Barron	Bank of Barron	22,228	44,750	-553	71,084	64,629	449	6,006	901
Barron	First National Bank of Barron	9,409	22,325	-344	34,757	30,770	1,336	2,651	240
Beaver Dam	The American Natl. Bank of Beaver Dam	48,127	57,535	-388	111,239	100,102	759	10,378	1,189
Beloit	Blackhawk State Bank	40,220	102,668	-1,211	153,129	115,068	19,969	18,092	1,806
Beloit	First National Bank & Trust Company	69,576	155,494	-1,795	242,764	209,004	14,889	18,871	2,149

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Benton	The Benton State Bank	6,659	11,528	-101	19,080	17,298	202	1,580	123
Berlin	First National Bank of Berlin	19,261	51,299	-734	72,792	54,672	8,358	9,762	1,092
Berlin	The Farmers & Merchants Bank	25,741	28,957	-330	56,702	48,670	563	7,469	601
Birnamwood	Banner Banks	14,219	41,714	-598	59,654	52,591	1,986	5,077	697
Black Earth	Black Earth State Bank	9,481	22,134	-206	33,644	30,200	169	3,275	288
Black River Falls	Black River Country Bank	14,027	38,446	-706	55,535	48,928	1,475	5,132	425
Black River Falls	Jackson County Bank	17,518	85,606	-1,269	113,236	95,252	5,984	12,000	1,792
Blair	Union Bank of Blair	7,780	21,353	-215	30,556	26,196	1,677	2,683	392
Blanchardville	First National Bank of Blanchardville	1,474	13,535	-243	16,054	14,490	157	1,407	275
Bloomer	Peoples State Bank of Bloomer	25,613	44,468	-545	73,791	64,614	763	8,414	855
Bloomington	The Woodhouse & Bartley Bank	8,706	11,994	-200	21,500	17,752	198	3,550	269
Bonduel	Bonduel State Bank	22,727	15,428	-302	40,339	32,836	322	7,181	696
Boscobe	Community First Bank	29,421	57,927	-1,195	92,155	74,783	4,416	12,956	943
Boyceville	National Bank of Boyceville	5,453	12,104	-255	19,227	17,021	125	2,081	164
Brill	Brill State Bank	5,658	14,605	-195	21,686	19,503	149	2,034	238
Brillion	Calumet County Bank	13,255	29,765	-473	46,444	40,999	383	5,062	472
Brodhead	Bank of Brodhead	27,852	42,961	-401	75,140	65,557	1,309	8,274	623
Brodhead	F & M Bank-Brodhead	7,339	22,652	-314	31,388	28,773	228	2,387	303
Brookfield	M&I Northern Bank	71,647	351,281	-4,651	444,678	388,587	19,694	36,397	7,454
Brookfield	Ridgestone Bank	12,998	46,259	-625	64,078	58,487	744	4,847	-458
Bruce	Dairyland State Bank	6,297	17,546	-204	25,881	23,512	247	2,122	425
Burlington	First Banking Center-Burlington	71,224	202,257	-2,796	299,820	229,624	44,866	25,330	2,765
Burlington	M&I Bank of Burlington	55,292	143,340	-2,036	217,541	162,551	32,693	22,297	1,648
Cadott	Citizens State Bank	20,441	43,503	-464	67,654	60,104	330	7,220	704
Cambridge	Cambridge State Bank	2,341	31,031	-257	38,872	35,730	186	2,956	394
Cameron	Community Bank of Cameron	3,210	14,329	-172	19,705	17,299	429	1,977	226
Cashton	Bank of Cashton	8,912	23,792	-521	34,449	29,873	1,051	3,525	353

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Cassville	Badger State Bank	14,751	28,837	-534	44,674	39,314	961	4,399	566
Cazenovia	State Bank of Cazenovia	7,499	16,186	-215	25,292	22,108	272	2,912	251
Chetek	Chetek State Bank	11,662	34,224	-442	47,759	43,270	316	4,173	701
Chilton	State Bank of Chilton	21,845	45,718	-737	70,898	54,967	4,665	11,266	1,283
Chippewa Falls	The Northwestern Bank	62,019	88,507	-1,326	160,922	137,887	996	22,039	1,989
Clayton	Citizens State Bank	3,911	8,833	-104	14,053	12,747	76	1,230	87
Clear Lake	F & M Bank-Landmark	8,118	27,839	-363	39,339	35,785	573	2,981	355
Cleveland	Cleveland State Bank	10,114	19,039	-306	32,069	26,696	264	5,109	451
Clinton	AMCORE Bank, Clinton	15,679	53,362	-524	74,900	66,352	3,178	5,370	618
Clintonville	Dairyman's State Bank	19,263	46,604	-586	70,030	60,863	2,113	7,054	789
Cobb	Royal Bank	2,999	9,997	-139	16,248	14,186	197	1,865	153
Cochrane	Bank of Buffalo	7,773	19,708	-217	29,919	26,218	931	2,770	306
Colby	Community Bank of Central Wisconsin	8,694	27,426	-270	40,825	32,077	3,926	4,822	64
Collins	Collins State Bank	1,674	7,467	-113	10,118	8,652	50	1,416	140
Columbus	Farmers & Merchants Union Bank	20,817	69,232	-864	97,079	86,449	732	9,898	1,106
Cottage Grove	Wisconsin Community Bank	17,267	23,247	-341	46,969	38,966	1,058	6,945	268
Crivitz	Bank North	25,060	42,762	-626	71,883	62,083	1,581	8,219	858
Cross Plains	State Bank of Cross Plains	31,431	120,682	-1,200	164,465	143,630	7,583	13,252	2,003
Cuba City	Cuba City State Bank	24,055	19,789	-155	45,909	40,220	491	5,198	271
Darlington	First National Bank at Darlington	16,729	19,525	-171	38,754	33,625	302	4,827	444
Darlington	The Citizens National Bank of Darlington	18,598	53,446	-813	77,016	67,749	3,247	6,020	922
De Forest	De Forest-Morrisonville Bank	16,273	47,294	-587	9,239	60,812	1,047	7,380	825
Deerfield	Bank of Deerfield	5,447	25,200	-356	33,088	29,923	765	2,400	380
Delavan	Community Bank Delavan	10,073	23,777	-265	36,831	31,895	594	4,342	-222
Denmark	Denmark State Bank	38,698	171,516	-2,382	21,202	190,365	11,313	19,524	2,127
Dodgeville	MidAmerica Bank	17,900	64,159	-641	89,245	79,782	3,232	6,231	1,624
		Securities	Total	Loan Loss	Total	Total	Other	Equity	Net

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Dorchester	Dorchester State Bank	6,723	18,321	-273	26,593	22,023	1,361	3,209	298
Drummond	State Bank of Drummond	4,964	16,096	-250	22,945	18,453	1,620	2,872	253
Durand	The Security National Bank of Durand	54,129	49,032	-415	108,639	88,354	1,106	19,179	1,532
Eagle River	M&I Bank of Eagle River	45,278	131,456	-1,786	184,283	148,487	19,145	16,651	1,751
Eagle River	The First National Bank of Eagle River	18,012	58,564	-585	81,572	71,420	2,938	7,214	689
East Troy	F & M Bank-East Troy	7,213	44,162	-586	54,650	47,282	3,109	4,259	650
Eau Claire	American Bank	11,575	51,510	-684	68,559	61,934	1,424	5,201	810
Eau Claire	Charter Bank Eau Claire	40,427	69,906	-654	114,737	90,084	13,220	11,433	1,921
Eau Claire	M&I Community State Bank	142,674	295,862	-5,926	465,806	360,493	71,946	33,367	4,885
Edgar	The Bank of Edgar	22,384	41,903	-548	67,718	58,941	3,191	5,586	562
Elcho	Northwoods State Bank	3,832	15,749	-144	22,066	20,052	559	1,455	170
Elkhorn	Community Bank of Elkhorn	18,652	71,280	-731	96,446	87,305	1,722	7,419	1,285
Elroy	Royal Bank	14,288	36,183	-295	57,901	52,403	584	4,914	502
Evansville	Union Bank & Trust Company	18,899	43,273	-433	66,901	56,928	2,907	7,066	455
Fennimore	F & M Bank-Grant County	31,371	95,717	-1,118	133,947	115,198	8,730	10,011	600
Florence	State Bank of Florence	4,464	22,663	-270	29,405	25,307	1,683	2,415	284
Fond du Lac	American Bank	30,427	78,290	-2,102	115,561	89,749	9,038	16,774	2,300
Fond du Lac	National Exchange Bank and Trust	129,467	358,675	-7,184	513,985	421,274	36,000	56,711	8,017
Footville	Mid America Bank	13,459	13,981	-158	30,263	27,882	209	2,172	132
Fort Atkinson	Citizens State Bank and Trust	9,891	34,378	-402	48,392	43,660	186	4,546	388
Fort Atkinson	First American Bank & Trust Company	43,343	59,601	-715	109,831	82,863	9,627	17,341	2,177
Fort Atkinson	The Bank of Fort Atkinson	12,921	18,458	-424	34,124	26,525	3,547	4,052	619
Fountain City	First State Bank	4,768	11,614	-156	18,032	15,649	129	2,254	141
Franklin	Franklin State Bank	4,910	35,089	-321	43,749	40,254	221	3,274	448
Galesville	Bank of Galesville	6,187	28,883	-347	38,182	32,948	2,828	2,406	430
Gays Mills	Royal Bank	3,586	7,839	-126	12,726	11,347	179	1,200	207
		Securities	Total	Loan Loss	Total	Total	Other	Equity	Net

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Gilman	State Bank of Gilman	5,694	12,172	-200	20,352	18,261	58	2,033	274
Glenwood City	First National Bank of Glenwood	4,492	15,234	-138	21,522	19,513	115	1,894	199
Grafton	Community Bank of Grafton	5,984	41,056	-409	52,677	48,288	473	3,916	407
Grafton	Grafton State Bank	25,832	54,606	-676	94,379	72,918	13,771	7,690	1,110
Grand Marsh	Grand Marsh State Bank	17,773	36,985	-382	56,875	49,622	260	6,993	942
Gratiot	Gratiot State Bank	12,536	10,066	-64	23,803	18,935	834	4,034	292
Green Bay	Associated Bank Green Bay, N.A.	172,215	1,026,680	-14,759	1,288,711	996,810	204,815	87,086	20,060
Green Bay	Bay Bank	2,893	16,663	-258	22,894	18,438	418	4,038	201
Green Bay	M&I Bank Northeast	412,939	480,597	-7,615	966,473	724,683	148,731	93,059	9,927
Green Lake	Green Lake State Bank	3,621	24,576	-320	30,069	25,642	1,357	3,070	485
Greenleaf	Greenleaf Wayside Bank	6,219	28,696	-592	36,988	30,136	3,621	3,231	340
Gresham	State Bank	8,935	7,048	-167	17,510	13,558	82	3,870	427
Hager City	Hiawatha National Bank	5,078	16,194	-174	24,115	21,829	161	2,125	122
Hales Corners	State Financial Bank	60,864	184,009	-2,090	274,192	243,072	7,962	23,158	4,275
Hartford	The First National Bank of Hartford	32,608	75,213	-684	118,505	101,914	1,405	15,186	1,257
HartlandJohnson	M&I Lake Country Bank	47,873	247,502	-3,022	316,965	267,251	20,870	28,844	3,437
Hayward	Bank of Hayward	8,956	40,551	-575	52,667	42,670	6,472	3,525	383
Hayward	Peoples National Bank	16,753	100,805	-624	122,251	100,009	12,223	10,019	1,871
Helenville	The Bank of Helenville	4,484	3,622	-33	9,032	8,021	102	909	57
Highland	Highland State Bank	1,526	13,079	-164	16,004	14,730	176	1,098	183
Hilbert	F & M Bank-Hilbert	6,021	24,263	-280	31,670	28,858	296	2,516	466
Hillsboro	Farmers State Bank	17,918	29,292	-303	49,939	41,493	1,657	6,789	831
Holmen	Park Bank	12,263	19,344	-357	34,130	31,347	197	2,586	427
Horicon	Horicon State Bank	20,441	139,145	-1,219	164,805	130,139	23,007	11,659	1,866
Howard	Capital Bank	13,914	26,229	-416	41,931	35,070	835	6,026	381
Howards Grove	State Bank of Howards Grove	10,242	33,503	-506	46,893	40,090	3,291	3,512	434
		Securities	Total	Loan Loss	Total	Total	Other	Equity	Net

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Hudson	MidAmerica Bank of Hudson	3,918	44,801	-454	53,490	46,034	3,793	3,663	1,142
Hustisford	Hustisford State Bank	6,886	18,941	-344	27,025	22,096	432	4,497	347
Independence	State Bank of Independence	13,737	11,494	-176	26,129	22,832	559	2,738	233
Iron River	Security State Bank	19,749	36,003	-333	58,129	43,033	7,224	7,872	1,122
Ixonia	Ixonia State Bank	23,116	87,885	-1,200	121,846	106,296	5,132	10,418	1,255
Janesville	Heritage Bank, National Association	30,547	112,437	-1,535	153,181	124,336	18,064	10,781	613
Janesville	M&I Bank South	170,008	476,324	-8,581	678,907	502,083	120,905	55,919	6,965
Jefferson	Farmers & Merchants Bank of Jefferson	30,856	63,106	-1,109	99,517	80,694	5,649	13,174	653
Jefferson	Jefferson County Bank	17,321	34,738	-534	57,531	48,638	1,280	7,613	831
Juda	The Bank of Juda	6,116	15,680	-310	23,261	20,697	98	2,466	220
Kaukauna	F & M Bank-Kaukauna	23,135	102,799	-1,191	136,530	123,935	2,245	10,350	1,805
Kaukauna	The Bank of Kaukauna	8,354	30,868	-501	43,550	34,683	3,301	5,566	642
Kendall	Farmers & Merchants Bank of Kendall	3,527	9,480	-150	14,040	12,210	222	1,608	184
Kenosha	Southport Bank	8,079	14,784	-222	24,496	17,424	103	6,969	-542
Kewaunee	Union State Bank	9,542	32,280	-394	44,969	39,500	1,012	4,457	509
Kiel	F & M Bank-Kiel	9,537	32,574	-411	43,930	35,790	4,147	3,993	542
La Crosse	M&I Bank of La Crosse	36,116	75,424	-1,545	119,945	107,604	1,978	10,363	991
La Crosse	North Central Trust Company	5,793	0	0	7,377	0	675	6,702	959
La Crosse	Norwest Bank La Crosse, N.A.	132,336	154,722	-1,785	328,924	221,234	88,638	19,052	4,307
La Crosse	State Bank of La Crosse	92,223	115,038	-1,817	228,916	143,790	68,538	16,588	2,922
La Crosse	The Coulee State Bank	30,195	51,140	-618	87,272	76,341	1,509	9,422	1,016
La Farge	La Farge State Bank	8,903	15,865	-166	26,741	21,436	43	4,862	562
Ladysmith	The Pioneer National Bank of Ladysmith	20,459	21,111	-379	44,068	38,315	1,360	4,393	865
Lake Mills	Bank of Lake Mills	13,951	38,014	-380	56,634	47,953	1,254	7,427	797
Lake Mills	The Greenwood's State Bank	6,792	19,211	-183	29,596	26,461	390	2,745	387
Land O' Lakes	Headwaters State Bank	7,410	26,006	-291	35,448	31,850	103	3,495	545

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Laona	Laona State Bank	15,147	35,821	-380	53,316	48,031	382	4,903	548
Lebanon	Lebanon State Bank	3,932	6,141	-64	11,467	9,900	99	1,468	-13
Little Chute	Bank of Little Chute	32,281	63,971	-832	100,793	85,238	741	14,814	1,549
Livingston	Livingston State Bank	15,339	34,363	-555	51,628	44,844	903	5,881	594
Lodi	Associated Bank of Lodi	17,004	51,552	-880	72,485	64,628	1,679	6,178	1,062
Lomira	Theresa State Bank	4,414	27,280	-245	34,156	27,558	3,976	2,622	222
Loyal	Citizens State Bank of Loyal	19,721	38,755	-566	62,569	48,195	8,147	6,227	808
Luck	Rural American Bank-Luck	7,758	37,318	-354	46,957	41,807	1,885	3,265	781
Luxemburg	Bank of Luxemburg	16,161	60,898	-677	83,093	72,726	2,209	8,158	939
Madison	Associated Bank Madison	32,062	127,905	-1,810	177,353	145,664	18,811	12,878	1,421
Madison	Bankers' Bank	45,448	38,749	-1,293	96,283	52,701	34,328	9,254	1,009
Madison	Capitol Bank	11,052	40,067	-416	55,897	45,013	5,741	5,143	329
Madison	First Business Bank	48,815	117,392	-1,746	177,697	142,853	19,173	15,671	1,605
Madison	Firststar Bank Wisconsin	914,445	2,813,697	-44,443	4,037,826	3,251,919	74,992	310,915	63,616
Madison	M&I Bank of Southern Wisconsin	501,523	1,476,902	-24,618	2,096,391	1,654,135	274,144	168,112	27,030
Madison	The Park Bank	20,983	111,043	-1,220	146,434	127,867	6,800	11,767	825
Manitowoc	Associated Bank Lakeshore, N.A.	87,375	300,743	-3,913	413,594	305,891	82,347	25,356	5,150
Manitowoc	First National Bank in Manitowoc	102,016	226,078	-2,608	347,276	260,475	58,952	27,849	4,150
Manitowoc	Investors Community Bank	9,045	30,235	-303	40,572	35,040	451	5,081	-121
Marathon	Marathon State Bank	41,661	38,978	-397	84,731	69,465	2,022	13,244	985
Marinette	Farmers & Merchants Bank & Trust	44,506	52,521	-796	103,188	88,496	3,093	11,599	1,114
Marinette	The Stephenson National Bank and Trust	32,861	79,346	-1,710	116,955	97,241	4,928	14,786	1,664
Marion	Marion State Bank	26,701	48,725	-1,047	79,219	66,306	2,032	10,881	1,153
Markesan	Farmers State Bank	16,907	45,612	-703	68,671	59,028	632	9,011	944
Markesan	Markesan State Bank	16,036	35,036	-437	53,683	46,615	566	6,502	759
Marshfield	M&I Central Bank and Trust	39,070	158,507	-1,984	207,331	183,712	8,787	14,832	3,025
		Securities	Total	Loan Loss	Total	Total	Other	Equity	Net

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Mauston	Bank of Mauston	28,761	80,180	-925	113,091	98,090	2,031	12,970	2,575
Mayville	M&I Bank of Mayville	28,707	91,078	-1,397	124,959	110,473	5,953	8,533	1,547
Mazomanie	The Peoples State Bank	6,998	28,494	-356	38,795	33,101	2,107	3,587	427
McFarland	McFarland State Bank	7,226	46,787	-669	60,087	51,919	3,454	4,714	578
Medford	Fidelity National Bank	12,309	41,699	-425	58,479	52,711	394	5,374	617
Medford	Mid-Wisconsin Bank	58,872	186,185	-1,990	263,624	215,188	24,554	23,882	3,446
Menasha	The First National Bank-Fox Valley	21,913	50,713	-372	80,790	73,973	753	6,064	602
Menomonee Falls	M&I Bank of Menomonee Falls	153,767	211,322	-2,674	389,443	342,449	10,952	36,042	4,009
Menomonie	First American Bank, National Association	116,123	192,888	-2,987	325,186	271,459	27,967	25,760	4,344
Menomonie	First Bank and Trust	23,188	40,942	-659	70,982	58,550	4,205	8,227	536
Mequon	Ozaukee Bank	72,326	196,410	-2,075	301,444	268,801	13,657	18,986	4,358
Merrill	Lincoln County Bank	7,262	34,504	-405	46,109	42,653	241	3,215	575
Merrill	M&I Citizens American Bank	23,940	52,112	-857	79,348	60,092	13,968	5,288	772
Middleton	Middleton Community Bank	11,587	34,451	-460	48,512	40,673	2,458	5,381	414
Milton	Bank of Milton	5,476	19,673	-261	26,226	23,751	209	2,266	262
Milton	First Community Bank	7,832	27,915	-411	38,036	34,494	650	2,892	504
Milwaukee	Associated Bank Milwaukee	138,369	578,377	-8,679	780,764	611,250	108,870	60,644	9,361
Milwaukee	Associated Trust Company, N. A.	3,859	0	0	4,815	0	893	3,922	1,181
Milwaukee	Bank One, Wisconsin	831,319	6,918,385	-77,412	9,080,380	5,816,324	2,715,341	548,715	101,172
Milwaukee	Firststar Bank Milwaukee, N.A.	1,878,142	4,605,912	-71,941	7,382,605	4,735,862	2,098,880	547,863	81,844
Milwaukee	Firststar Trust Company	87,894	93,705	-73	277,130	232,751	9,620	34,759	14,797
Milwaukee	Layton State Bank	28,290	27,000	-320	58,606	51,917	332	6,357	467
Milwaukee	Liberty Bank	20,971	34,798	-522	59,700	54,660	456	4,584	451
Milwaukee	Lincoln Community Bank	24,349	69,756	-694	97,724	84,815	1,696	11,213	1,349
Milwaukee	Lincoln State Bank	16,754	124,426	-1,078	152,790	141,148	273	11,369	1,893
Milwaukee	M&I Marshall & Ilsley Bank	2,476,818	5,099,401	-81,203	8,342,248	5,520,702	1,986,878	834,668	64,987
Milwaukee	Marshall & Ilsley Trust Company	13,611	0	0	30,804	0	10,725	20,079	9,940

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Milwaukee	Milwaukee Western Bank	35,151	79,235	-877	123,304	110,679	2,576	10,049	1,085
Milwaukee	Mitchell Bank	32,325	44,204	-621	88,835	72,142	8,123	8,570	667
Milwaukee	North Milwaukee State Bank	20,407	19,985	-441	44,055	39,879	465	3,711	518
Milwaukee	Norwest Bank Wisconsin, N.A.	598,637	877,231	-22,359	1,785,252	1,513,210	169,016	103,026	20,045
Milwaukee	Park Bank	108,712	258,665	-4,800	403,108	365,924	5,195	31,989	5,402
Milwaukee	TCF National Bank Wisconsin	157,762	403,127	-3,610	614,975	485,644	82,094	47,237	7,216
Mineral Point	Farmers Savings Bank	23,995	60,739	-824	88,387	79,812	682	7,893	1,536
Mondovi	Bank of Mondovi	16,262	40,344	-591	59,005	53,278	401	5,326	753
Monona	Monona State Bank	29,635	85,249	-1,198	121,463	105,320	5,990	10,153	1,449
Monroe	First National Bank and Trust	75,652	195,273	-2,116	285,784	242,276	17,038	26,470	2,771
Montello	AMCORE Bank, Montello	16,659	45,135	-432	64,237	58,451	817	4,969	963
Monticello	Bank of Monticello	10,106	27,027	-345	39,921	33,637	961	5,323	303
Mount Horeb	AMCORE Bank, Mount Horeb	26,172	64,976	-904	97,609	84,855	4,402	8,352	705
Mukwonago	Citizens Bank of Mukwonago	64,068	152,449	-2,093	226,717	203,776	534	22,407	2,762
Necedah	The Necedah Bank	8,659	15,922	-219	27,155	23,988	586	2,581	223
Neenah	Associated Bank, National Association	75,303	404,621	-5,257	520,133	415,931	62,982	41,220	7,076
Nekoosa	Nekoosa-Port Edwards State Bank	20,595	87,070	-1,273	113,814	101,855	2,246	9,713	1,131
Neshkoro	Farmers Exchange Bank of Neshkoro	5,142	17,933	-208	24,159	21,894	189	2,076	354
New Auburn	Security Bank	6,721	11,867	-122	19,284	14,302	1,430	3,552	372
New Glarus	The Bank of New Glarus	17,580	44,043	-536	66,049	54,024	5,722	6,303	563
New London	F & M Bank-New London	3,835	30,982	-386	37,080	31,483	2,652	2,945	564
New London	First State Bank	62,596	136,436	-2,176	213,546	184,548	5,331	23,667	2,605
New Richmond	Bank of New Richmond	19,174	49,744	-790	72,660	64,771	759	7,130	808
New Richmond	The First National Bank of New Richmond	10,673	42,087	-250	58,883	53,270	675	4,938	820
Newburg	State Bank of Newburg	13,995	34,625	-350	50,428	43,630	848	5,950	725
Niagara	The First National Bank of Niagra	10,854	29,130	-439	42,102	36,998	678	4,426	458
Nichols	Neighborhood State Bank	4,828	13,062	-189	19,541	17,857	132	1,552	135

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Norwalk	Community State Bank	4,178	13,487	-177	19,267	17,258	265	1,744	221
Oak Creek	Tri City National Bank	131,456	268,225	-3,500	457,784	399,212	7,576	50,996	6,476
Oakfield	Bank of Oakfield	7,694	17,211	-223	26,445	23,366	433	2,646	256
Oconomowoc	First Bank of Oconomowoc	20,451	138,441	-1,568	169,895	140,206	16,261	13,428	2,035
Oconto Falls	Community Bank of Oconto County	17,375	27,742	-435	48,902	43,627	636	4,639	565
Omro	F & M Bank-Winnebago County	19,441	75,322	-1,124	99,633	82,830	8,861	7,942	1,296
Ontario	Bank of Ontario	2,807	12,542	-209	17,133	15,398	562	1,173	181
Oostburg	Oostburg State Bank	21,358	47,597	-1,242	73,235	61,557	1,618	10,060	909
Oregon	Community Nation Bank	123,483	55,272	-491	83,003	68,832	6,773	7,398	1,282
Orfordville	Farmers & Merchants Bank of Orfordville	5,525	12,158	-132	18,639	16,626	143	1,870	140
Osceola	The RiverBank	10,259	54,250	-913	69,083	58,219	4,257	6,607	973
Oshkosh	M&I Central State Bank	109,940	278,847	-4,553	407,139	335,897	36,855	34,387	4,511
Oshkosh	West Pointe Bank	5,957	48,221	-700	56,928	49,553	2,725	4,650	277
Osseo	United Bank	25,867	70,497	-971	102,745	93,655	1,985	7,105	1,185
Palmyra	Palmyra State Bank	7,002	11,893	-146	21,008	17,430	81	3,497	360
Park Falls	The First National Bank of Park Falls	22,337	39,367	-404	65,481	58,247	344	6,890	834
Peshtigo	The Peshtigo National Bank	14,004	26,477	-373	42,228	38,247	402	3,579	439
Pewaukee	InvestorsBank	4,544	9,607	-96	16,040	8,862	291	6,887	-103
Phillips	MidAmerica Bank North	16,807	77,381	-797	100,841	92,130	979	7,732	1,859
Pigeon Falls	Pigeon Falls State Bank	5,183	16,269	-182	22,462	19,640	422	2,400	196
Platteville	Clare Bank, National Association	45,662	77,427	-760	138,171	123,123	3,797	11,251	1,425
Platteville	First National Bank of Platteville	13,903	63,530	-733	81,941	71,560	839	9,542	929
Platteville	Mound City Bank	24,527	88,427	-1,159	121,974	109,428	2,498	10,048	1,048
Plymouth	Dairy State Bank	6,770	45,176	-410	57,828	52,048	389	5,391	431
Port Washington	The Port Washington State Bank	40,429	111,739	-1,083	162,780	148,402	831	13,547	1,560
Portage	Associated Bank Portage, NA	57,512	140,597	-2,510	213,114	176,374	20,339	16,401	2,391
Poy Sippi	Evergreen Bank, National Association	12,104	87,985	-913	110,230	101,372	1,291	7,567	910

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Poynette	Bank of Poynette	7,485	30,126	-358	41,798	37,923	992	2,883	428
Prairie du Chien	F & M Bank-Prairie Du Chien	25,705	62,926	-840	91,616	76,979	7,464	7,173	1,084
Prairie du Chien	Peoples State Bank	31,791	86,561	-1,022	124,435	105,675	6,896	11,864	1,328
Prairie du Sac	Bank of Prairie du Sac	34,850	85,371	-1,673	125,440	103,466	2,593	19,381	2,001
Prentice	Community State Bank of Prentice	3,284	13,615	-148	18,592	16,813	166	1,613	234
Pulaski	F & M Bank-Northeast	58,165	235,471	-2,718	312,140	241,562	47,744	22,834	4,022
Racine	Bank of Elmwood	37,397	108,679	-1,537	156,871	142,101	3,197	11,573	1,302
Racine	Johnson Bank	282,033	457,123	-6,310	802,457	608,018	135,330	59,109	7,729
Racine	Johnson Trust Company	1,827	0	0	2,165	0	360	1,805	126
Racine	M&I Bank of Racine	148,346	117,012	-1,735	292,694	251,107	9,944	31,643	2,289
Random Lake	State Bank of Random Lake	10,011	35,893	-353	49,028	42,708	1,830	4,490	486
Reedsburg	Associated Bank Reedsburg	34,019	102,703	-2,280	144,313	118,177	14,074	12,062	1,640
Reedsburg	The Reedsburg Bank	20,156	73,277	-924	102,491	90,415	1,811	10,265	1,034
Reeseville	State Bank of Reeseville	7,866	15,392	-266	26,454	23,171	179	3,104	227
Rhineland	M&I Merchants Bank	35,701	210,481	-2,507	257,874	220,617	12,006	25,251	4,984
Rice Lake	Dairy State Bank	56,327	92,175	-1,212	155,535	140,431	2,173	12,931	2,215
Richland Center	Richland County Bank	46,781	46,033	-576	98,446	83,221	1,526	13,699	1,072
Ridgeland	Farmers State Bank	6,100	12,225	-125	19,742	18,046	90	1,606	295
River Falls	River Falls State Bank	22,460	34,790	-945	61,204	52,581	363	8,260	696
River Falls	The First National Bank of River Falls	45,925	101,378	-1,341	155,152	131,546	5,991	17,615	1,721
Roberts	Bank St. Croix	3,300	7,750	-61	14,411	12,415	86	1,910	-53
Rosholt	Community First Bank	7,627	24,376	-25	35,018	31,854	311	2,853	350
Rothschild	River Valley State Bank	27,264	125,736	-1,571	164,325	139,94	9,129	15,252	2,284
Rudolph	Farmers & Merchants Bank	7,551	15,530	-167	24,815	21,937	648	2,230	280
Saint Croix Falls	First National Bank of Saint Croix Falls	11,641	37,607	-405	52,507	46,209	1,080	5,218	597
Sauk City	Community Business Bank	6,725	11,588	-111	19,733	16,226	220	3,287	-1
Schofield	Intercity State Bank	19,536	66,024	-716	89,183	77,348	1,268	10,567	1,385

DEPARTMENT OF  
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DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Shawano	Citizens Bank, N A	35,556	101,717	-2,312	149,084	126,123	8,670	14,291	635
Shawano	M&I Bank of Shawano	93,285	94,947	-1,535	198,357	161,390	20,544	16,423	3,026
Sheboygan	Community Bank	35,829	115,866	-1,925	165,146	141,324	12,665	11,157	1,171
Shell Lake	Shell Lake State Bank	20,050	46,073	-790	70,921	59,504	900	10,517	1,006
Somerset	Bank of Somerset	8,373	29,480	-342	1,179	36,609	460	4,110	390
South Wayne	Bank of South Wayne	10,800	7,990	-156	19,251	14,674	90	4,487	231
Sparta	First Bank of Sparta	13,685	41,952	-464	63,461	51,670	3,459	8,332	470
Sparta	Union National Bank & Trust Company	24,190	38,902	-366	68,954	59,852	573	8,529	742
Spencer	Spencer State Bank	8,374	37,716	-384	49,378	41,185	4,001	4,192	450
Spooner	Community First National Bank	18,368	71,197	-833	99,357	79,102	10,018	10,237	1,356
Spring Green	Community Bank Spring Green and Plain	1,795	20,631	-486	26,548	22,736	258	3,554	-100
Spring Valley	The Bank of Spring Valley	18,287	21,496	-364	43,087	35,446	236	7,405	590
St. Cloud	State Bank of St. Cloud	6,732	14,735	-174	24,637	20,704	1,330	2,603	176
Stanley	Farmers and Merchants State Bank	15,241	38,048	-669	55,629	45,616	3,809	6,204	492
Stevens Point	F&M Bank - Central	40,888	62,013	-758	113,896	102,559	778	10,559	842
Stevens Point	First Financial Card Services Bank, NA	810	165,065	-11,259	158,271	500	133,462	24,309	-2,705
Stevens Point	M&I Mid-State Bank	170,650	364,928	-4,539	557,157	446,812	72,508	37,837	6,594
Stevens point	The Pineries Bank	3,674	7,971	-52	13,677	12,002	90	1,585	-87
Stockbridge	State Bank of Stockbridge	5,180	9,710	-175	15,681	13,052	267	2,362	194
Stoddard	River Bank	36,117	65,358	-673	106,026	97,445	619	7,962	1,038
Stoughton	The First National Bank of Stoughton	16,833	60,339	-692	82,565	66,262	9,106	7,197	761
Stratford	Stratford State Bank	31,177	35,573	-445	70,884	61,434	1,206	8,244	777
Sturgeon Bay	Baylake Bank	109,653	303,317	-3,881	451,203	346,468	63,128	41,607	5,294
Sun Prairie	Bank of Sun Prairie	20,115	127,786	-1,275	162,173	132,627	1,453	28,093	2,830
Superior	Community Bank	9,352	30,488	-377	44,792	38,917	1,962	3,913	422
Superior	F & M Bank-Superior	7,689	24,295	-303	33,817	28,152	2,920	2,745	513
Superior	M&I Bank	23,545	80,470	-923	109,693	89,672	12,140	7,881	1,501

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Superior	National Bank of Commerce in Superior	57,044	111,830	-1,493	179,833	135,698	21,188	22,947	3,130
Superior	Superior National Bank	13,119	11,531	-164	26,516	22,735	220	3,561	165
Tigerton	First National Bank in Tigerton	6,724	8,078	-73	15,720	13,631	327	1,762	183
Tomah	Farmers & Merchants Bank	19,582	73,710	-897	98,086	87,307	714	10,065	1,100
Tomah	First Bank of Tomah	16,695	28,794	-329	51,062	45,244	675	5,143	562
Trempealeau	Citizens State Bank	3,343	10,960	-153	15,049	13,495	78	1,476	172
Turtle Lake	Bank of Turtle Lake	13,273	27,993	-304	45,753	41,089	321	4,343	402
Union Grove	Community State Bank	28,567	90,920	-1,701	131,671	111,733	6,721	13,217	1,340
Verona	Bank of Verona	17,395	51,480	-528	76,799	66,685	890	9,224	750
Viroqua	First National Bank in Viroqua	16,382	28,692	-456	48,528	42,191	352	5,985	566
Viroqua	The State Bank of Viroqua	16,967	35,824	-508	56,178	50,371	210	5,597	745
Wabeno	Timberwood Bank	10,043	5,630	-47	17,154	15,796	112	1,246	151
Waldo	Waldo State Bank	6,720	12,462	-25	20,454	16,817	243	3,394	241
Walworth	Walworth State Bank	30,786	63,636	-630	100,304	88,033	1,262	11,009	1,293
Waterford	State Financial Bank - Waterford	13,151	33,281	-538	51,130	45,72	251	5,153	380
Waterloo	Farmers & Merchants State Bank	27,020	45,402	-802	75,368	62,147	754	12,467	1,182
Watertown	M&I Bank South Central	64,421	181,247	-2,517	257,800	202,328	35,040	20,432	3,283
Waukesha	Waukesha State Bank	138,963	216,216	-3,107	404,490	338,134	13,883	52,473	6,920
Waumandee	Waumandee State Bank	8,200	13,152	-246	22,110	17,073	283	4,754	381
Waunakee	Bank of Waunakee	9,203	45,892	-487	63,553	56,892	1,028	5,633	609
Waupaca	First National Bank	16,615	157,573	-897	182,662	166,223	3,129	13,310	2,326
Waupaca	The Farmers State Bank of Waupaca	29,327	65,244	-798	101,522	86,439	1,150	13,933	1,488
Waupun	The National Bank of Waupun	15,062	47,214	-560	65,256	56,651	1,397	7,208	845
Wausau	American Community Bank	21,131	61,202	-741	85,090	73,763	4,888	6,439	503
Wausau	Associated Bank North	82,852	396,361	-5,712	514,247	438,799	35,401	40,047	5,536
Wausau	Firstar Bank Wausau, N.A.	1,223	0	0	2,903	0	86	2,817	757
Wausau	M&I First American Bank	167,146	319,881	-4,934	537,701	447,612	44,973	45,116	5,515

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DIVISION OF BANKING

City	Bank	Securities Investments	Total Loans	Loan Loss Reserve	Total Assets	Total Deposits	Other Liabilities	Equity Capital	Net Income
Wausau	Peoples State Bank	50,130	149,317	-1,880	215,041	187,138	8,820	19,083	2,145
Wautoma	F & M Bank-Waushara County	16,494	88,209	-1,199	110,480	98,145	3,533	8,802	1,712
West Allis	Associated Bank West Allis	36,076	31,692	-653	75,585	64,718	1,592	9,275	1,148
West Bend	M&I First National Bank, West Bend	107,560	165,445	-2,610	287,928	256,923	10,566	20,439	3,647
West Salem	Union State Bank of West Salem	9,763	23,038	-234	35,331	31,354	484	3,493	353
Westby	Fortress Bank of Westby	16,804	52,293	-674	80,238	60,636	12,358	7,244	866
Whitehall	John O. Melby & Co. Bank	10,290	21,097	-330	32,890	28,968	316	3,606	341
Whitewater	Commercial Bank	17,490	43,268	-461	66,997	59,654	418	6,925	345
Whitewater	The First Citizens State Bank of Whitewater	13,419	74,535	-717	94,230	79,903	1,823	12,504	1,870
Winter	Chippewa Valley Bank	9,008	45,118	-694	61,014	53,132	3,031	4,851	799
Wisconsin Dells	Bank of Wisconsin Dells	34,002	107,285	-1,532	153,879	136,466	2,129	15,284	2,053
Wisconsin Rapids	River Cities Bank	7,791	5,827	-110	16,299	11,122	568	4,609	-389
Wisconsin Rapid	Wood County National Bank	79,316	129,223	-2,082	218,915	183,554	8,865	26,496	5,022
Wisconsin Rapids	Wood County Trust NA Company	1,101	0	0	2,010	0	246	1,764	408
Withee	State Bank of Withee	11,942	31,999	-371	47,014	39,659	3,903	3,452	432
Wonewoc	State Bank of Wonewoc	14,561	7,327	-168	23,358	19,680	243	3,435	105
Woodford	Woodford State Bank	8,123	24,491	-245	35,133	31,290	273	3,570	462
Woodruff	F & M Bank-Lakeland	26,583	121,256	-1,523	161,090	139,026	6,653	15,411	2,195
Woodville	Citizens State Bank	7,417	41,688	-516	52,651	48,718	255	3,678	593
<b>Totals</b>		<b>17,662,500</b>	<b>48,258,093</b>	<b>-690,609</b>	<b>72,528,713</b>	<b>55,407,557</b>	<b>10,874,328</b>	<b>6,246,828</b>	<b>852,541</b>

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING

## TRUST ASSETS

At year end 1997, 46 state chartered banks and trust companies were authorized to exercise trust powers. The schedule includes accounts on which the institutions act in a variety of capacities including personal trustee, personal representative, administrator, guardian, agent, retirement plan trustee and agent, trustee on corporate indentures, stock transfer agent, and mutual fund transfer agent. The trust assets of Firststar and M&I account for more than 97 percent of the total trust assets at year end.

### 1997 State Chartered Trust Assets

DISCRETIONARY ASSETS	Employee Benefit Trusts	Personal Trusts	Estates	Employee Benefit Agencies	Other Agencies	Totals
Non-interest bearing deposits-own bank	5,209	1,124	108	2,052	(1,340)	7,153
Non-interest bearing deposits-other banks	13,767	5,515	360	141	311	20,094
Interest bearing deposits-own bank	3,088	22,029	4,612	2,148	3,496	35,373
Interest bearing deposits-other bank	2,406	34,288	2,796	17,505	48,828	105,823
U.S. Government & Agency Obligations	986,397	960,951	23,192	238,955	504,446	2,713,941
State, County, & Municipal Obligations	8,387	1,083,609	12,218	422	287,196	1,391,832
Money Market Mutual Funds	240,675	275,827	32,462	55,731	316,361	921,056
Other Short Term Obligations	255,258	469,906	15,802	89,301	167,168	997,435
Other Notes and Bonds	1,125,839	271,128	2,446	763,495	481,793	2,644,701
Common and Preferred Stocks	4,445,818	5,817,523	87,258	299,582	1,559,329	12,209,510
Real Estate Mortgages	805	26,897	215	201	1,662	29,780
Real Estate	1,325	132,817	10,134	6,655	6,856	157,787
Miscellaneous Assets	33,111	151,016	4,042	13,790	11,327	213,286
Total Discretionary Assets	\$7,122,085	\$9,252,630	\$195,645	\$1,489,978	\$3,387,433	\$21,447,771
Discretionary Accounts	4,843	13,535	498	688	2,215	21,779
Non-Discretionary Assets	\$18,161,514	\$652,413	\$227	\$2,464,084	\$102,993,749	\$124,271,987
Non-Discretionary Accounts	3,113	470	4	4,448	2,686	10,721
Total Assets	\$25,283,599	\$9,905,043	\$195,872	\$3,954,062	\$106,381,182	\$145,719,758
Total Accounts	7,956	14,005	502	5,136	4,901	32,500

**DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF BANKING**

**LICENSED FINANCIAL SERVICES**

**ADJUSTMENT SERVICE COMPANIES**

Licensees: 20

Funds handled during 1997: \$14,119,833

**COLLECTION AGENCIES**

Licensees: 174

Funds Collected during 1997 -

Total: \$3,923,418,182

Funds Collected during 1997 -

Wisconsin Only: \$499,337,182

**COMMUNITY CURRENCY EXCHANGES**

Licensees: 55

Checks Cashed in 1997: 2,271,213

Value of Checks Cashed: \$508,923,458

**INSURANCE PREMIUM FINANCE COMPANIES**

Licensees: 37

Loans Written in 1997: 6,526

Amount: \$48,757,148

**LOAN COMPANIES**

Licensees: 393

Consumer Loans Written in 1997: 516,190

Amount of Consumer Loans Written: \$768,943,256

Other Loans Written in 1997: 9,381

Amount of Other Loans Written: \$676,906,766

**SALES FINANCE COMPANIES**

Licensees (not including branch locations): 307

Amount of Sales Contracts and Consumer Leases

Purchased in 1997: \$2,960,189,280

**SELLERS OF CHECKS**

Licensees: 30

Checks Sold in 1997: 15,214,082

Value of Checks Sold: \$6,807,481,831

## 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 con-

sumer 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.

## CONSUMER CONTACTS

As a means to educate and assist the public, the Department of Financial Institutions operates a toll-free helpline for individuals with questions or concerns about the Wisconsin Consumer Act. Consumers, merchants, public and private organizations, and the news media have taken advantage of the service over the years, asking questions and seeking explanations of the law.

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

The helpline is a valuable resource for consumers. The Department believes many potential conflicts between consumers and merchants are avoided because of the knowledge and advice received from the helpline. Also, many

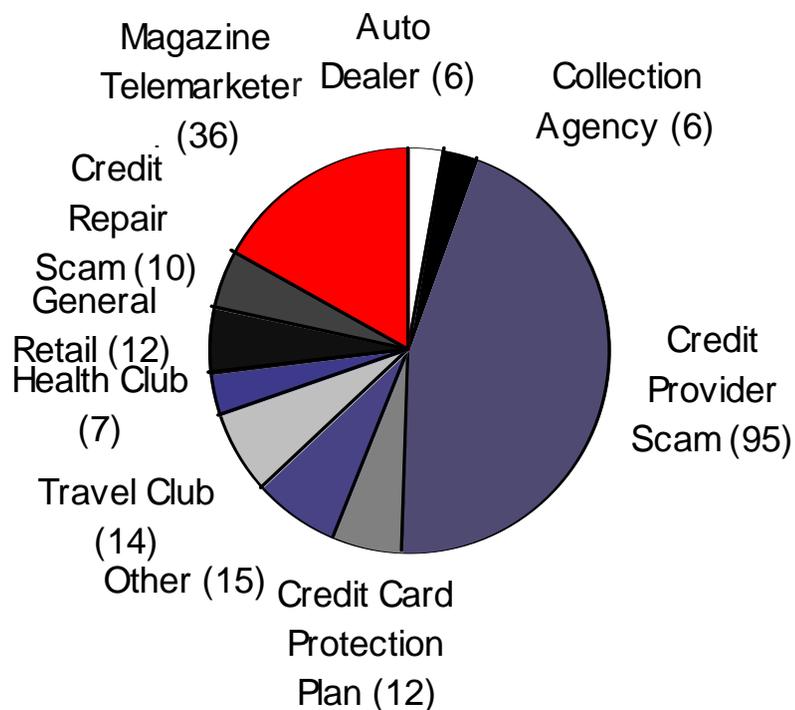
conflicts were informally resolved due to the information provided by the helpline.

The WCA Section received 5,643 phone calls, in 1997. In addition to the phone calls our office received 837 written requests for some type of assistance. 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 1997, 220 compliance problems were verified following an investigation.

### 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

### 1997 Verified Complaints



### 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 alleging harassment 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, *DFI, Your Money Matters*. As the 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 which alleges that 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 Busi-

ness 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.

## MODERNIZING THE ACT

Over the years many people appealed to the Administrator of the Act to initiate a thorough review of the Act's provisions, with an eye on revising it, so it more accurately addresses the issues that confront businesses and consumers today. As a result, in 1996 Secretary Richard Dean appointed an 18-member committee dubbed the Wisconsin Consumer Act Review Committee. The Committee's mission is to review the Act and make recommendations to modernize and improve the Act, while balancing the rights of consumers and creditors. The Committee held its first meeting in December of 1996 and is expected to submit its final report to the DFI in 1998.

## CONSUMER CREDIT

The use of consumer credit and the environment in which consumer transactions were conducted in Wisconsin in 1997 should be viewed in the context of historically-favorable economic opportunities for people of all incomes.

The condition of the economy in 1997, both nationally and in Wisconsin, was excellent by all measures. The national gross domestic product grew by 4 percent last year and civilian unemployment was 4  $\frac{3}{4}$  percent. Prices remained in check with the consumer price index increasing just 2 percent and wages and salaries grew steadily by 3.4 percent. Over 3 million new jobs were created in this country last year – a 2  $\frac{3}{4}$  percent increase.

In Wisconsin, signs of economic prosperity were

even more pronounced. The unemployment rate reached an all - time low in February 1998 at 3.1 percent and over 73,000 new jobs were created in Wisconsin last year – a 2.9 percent increase.

The current economic environment is highlighted by a high availability of good paying jobs, strong consumer buying power, competitively priced products, services and consumer financing and a positive outlook for 1998 and beyond. Predictions for 1998 include strong consumer demand, low interest rates and vigorous competition among lenders for consumer business. This competition will take the form of variable interest rates, flexible repayment terms, generous credit limits and generally favorable lending terms.

The Federal Reserve summarized the availability of consumer credit in 1997 in the United States as follows:

Although banks pulled back a bit from consumer lending, most households had little trouble obtaining credit in 1997. Bank restraint has most commonly taken the form of imposing lower credit limits or raising financing charges on outstanding balances; credit card solicitations continued at a record pace. Furthermore, many respondents to the Federal Reserve's January 1998 survey of loan officers said their banks had eased terms and standards on home equity loans, providing customers with easier access to an alternative source of finance. (March 1998 Monetary Policy Report to Congress). Consumer credit was easily available as evidenced by the growth in consumer loans at

financial institutions. Consumer lending (installment and credit card) at state chartered banks, for example, increased by 13 percent in 1996 and by 13.5 percent in 1997. Home equity borrowing has increased at an even greater rate as people substitute these types of loans for credit card and installment because of the tax deductibility of interest charges. Home equity loans at state - chartered banks has increased by over 30% each year for the past three years.

A number of recent studies indicate that the availability of credit is determined, in part, by the ability of lenders to price credit according to the associated risk (see *The Economic Impact of Revolving Credit Regulation In Wisconsin*, Prof. James M. Johannes). Over 2,000 lenders compete for consumer credit business in Wisconsin offering a variety of rates, loan terms, repay-

ment options and other benefits thereby making for highly competitive credit market. A competitive credit market contributes to the availability of credit to all consumers, but particularly individuals of modest economic means. The primary factors in determining the availability of credit to consumers, however, remains financial capacity, credit history and assets.

Indicators of consumer credit activity, however, were not all positive in 1997. Bankruptcies increased 19.1 percent nationally to an all-time high of 1.17 million, 96 percent of which were consumer (non-business) filings. Bankruptcies in Wisconsin followed the national trend with an 18.9 percent increase, 93 percent of which were consumer filings. While the majority of non-business bankruptcies are caused by medical bills, job loss or other catastrophic

situations, the growth in consumer debt is becoming a larger contributor to financial insolvency. Credit card loans past due 90 days or more increased from 2 percent of total loans to 2.14 percent in the fourth quarter of 1997. At state-chartered banks, the dollar amount of past due consumer loans has increased by over 50 percent over the past three years. While none of these indicators in and of themselves are cause for alarm, they do reflect a growing trend of negative consequences associated with increased consumer borrowing.

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While the savings institutions industry downsized in 1997, Wisconsin's current state chartered-savings institutions (both savings banks and savings and loan associations) had another strong and profitable year.

During 1997, the overall size of the industry reduced by 31% by virtue of several corporate changes in three Milwaukee savings institutions. The most significant of these 1997 events was that Security Bank, SSB, the largest savings bank regulated by the Division, was absorbed by M&I Bank, a state commercial bank. Also, Lincoln Savings Bank, a \$102 million savings bank, converted to a state commercial bank. In addition, Employees' Mutual Savings Building and Loan Association, a \$102 million savings and loan association, converted to a state credit union.

The vitality of the state system of depository

institutions was maintained, however. The institutions resulting from these changes remained chartered and regulated by the state of Wisconsin, rather than exclusively by federal regulators.

Adjustments to the 1996 data of the above three savings institutions was necessary to make the following comparisons. During the year, total assets of the current institutions increased by 13%, from \$8.24 billion to \$9.33 billion. At the same time, these savings institutions' net worth increased by about \$73 million to \$870 million, and to a 9.29% net worth to asset level (far in excess of the state's 6% requirement).

Savings institutions continued their high level of lending, originating \$2.7 billion in loans during 1997, up 11% from \$2.4 billion in 1996. At year end, deposits were \$6.9 billion, an 11% increase over the \$6.2 billion in 1996.

## MERGERS

<u>Acquirer</u>	<u>Acquired Institution</u>	<u>Effective Date</u>
Mutual Savings Bank	First Federal Bank of Eau Claire	03/31/97
Central Illinois Bancorp, Inc.	First Ozaukee Capital Corp.	09/10/97
Marshall & Ilsley Corp.	Security Capital Corp.	10/01/97

## CONVERSION FROM MUTUAL TO STOCK FORM

### Institution

None

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF SAVINGS INSTITUTIONS

HOLDING COMPANY FORMATION

<u>Institution</u>	<u> Holding Co. Name</u>	<u>Filing Date</u>	<u>Disposition</u>
Marquette Savings Bank, S.A.	Marquette Financial, MHC	10/10/97	01/21/98

CHARTER CONVERSIONS

<u>Previous Name</u>	<u>New Name</u>	<u>Effective Date</u>
EMSBLA	EMSBLA Credit Union	11/01/97
Lincoln Savings Bank	Lincoln Community Bank	01/02/97

NEW SAVINGS BANK CHARTER APPLICATIONS

<u>Institution</u>	<u>Proposed Home Office</u>	<u>Effective Date</u>
Community Union S.B.	2174 East Ridge Center Eau Claire	Conversion failed
Milton S&LA	110 Parkview Dr. Milton	01/29/97

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION SAVINGS INSTITUTIONS

NAME CHANGES

<u>From</u>	<u>To</u>	<u>Effective Date</u>
Milton S&LA	Milton Savings Bank	01/29/97
First Ozaukee Savings Bank	Marine Bank and Savings	09/29/97

BRANCH OFFICE SALES

<u>Purchaser</u>	<u>Seller</u>	<u>Address</u>
State Bank of Nichols	First Northern Savings Bank, S.A.	689 Woodland Plaza Seymour

NEW BRANCH OFFICES

<u>Institution</u>	<u>Location</u>	<u>City</u>
Guaranty Bank	Sentry Super Saver Store 2195 First Ave.	Grafton
Guaranty Bank	5111 Douglas Ave.	Racine

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF SAVINGS INSTITUTIONS

NEW BRANCH OFFICES - CONTINUED

<u>Intitution</u>	<u>Location</u>	<u>City</u>
Guaranty Bank	Kohl's Food Emporium 8161 W. Bluemound Rd.	Wauwatosa
Guaranty Bank	Pick'N Save 36933 W. Plank Rd.	Oconomowoc
Guaranty Bank	Pick'N Save 1408 E. Summit Rd.	Oconomowoc
Guaranty Bank	Pick'N Save Main St. & CTH J	Sussex
Guaranty Bank	Pick'N Save U.S. Hwy. 18 & State Hwy. 83	Wales
Guaranty Bank	Kohl's Food Emporium 2205 N. Calhoun Rd.	Brookfield
AnchorBank	Kohl's Food Store 261 Junction Rd.	Madison
AnchorBank	1492 W. South Ave.	Oshkosh
Marine Bank and Savings	W238 N1645 Rockwood Dr.	Town of Pewaukee

NEW BRANCH OFFICES - CONTINUED

<u>Institution</u>	<u>Location</u>	<u>City</u>
Hartford Savings Bank	1566 E. Sumner St.	Hartford
Guaranty Bank		Winnetka, IL
Wauwatosa Savings Bank	Capitol Dr. & CTH J	Pewaukee

BRANCH OFFICE RELOCATIONS

<u>Institution</u>	<u>New Location</u>	<u>Prior Location</u>
Mutual Savings Bank	Hwy. O and Pioneer Road, Rice Lake	311N. Main St. Rice Lake
Mutual Savings Bank	2111 Holiday Dr. Janesville	2500 Milton Ave. Janesville

EXECUTIVE OFFICE RELOCATIONS

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

## HOME OFFICE RELOCATIONS

### Institution

Hartford Savings Bank  
55 E. Sumner St.  
Hartford

Maritime Savings Bank  
2301 S. Kinnickinnic Ave.  
Milwaukee

### New Location

1400 Schauer Dr.  
Hartford

10427 W. Lincoln Ave.  
West Allis

## OFFICES CLOSED

### Institution

Mutual Savings Bank

Security Bank, S.S.B.

### Location

1501 Clark St.  
Stevens Point

Twenty six offices in Appleton, Milwaukee, Greenfield, Menomonee Falls, Oshkosh, Eagle River, Three Lakes, Green Bay, Racine, Ashwaubenon, Shawano, Watertown, Wausau, Rothschild, Rhinelander and Madison.

***Please refer to the 1997 Financial Report on our website for more information about WI Savings Institutions***

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DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF SAVINGS INSTITUTIONS

City	Savings Bank or Savings & Loan	Cash & Securities	Mortgage Backeds Securitie	Mortgage Loans	Consumer Loans	NonMortgage Commercial Loans	Repossessed Assets
Milwaukee	Guaranty Bank SSB	29,777,000	61,000	420,966,000	105,007,000	0	3,317,000
Hartford	Hartford Savings Bank	6,265,274	5,452,149	80,061,070	3,635,673	0	905,273
Madison	Home Savings Bank	4,022,523	791,821	49,597,574	29,948,450	0	0
Wisconsin Rapids	KeySavings Bank	2,025,495	6,085,583	45,463,481	6,865,535	0	0
Wausau	Marathon Savings Bank	6,759,809	5,931,756	79,717,248	13,048,531	4,156,127	696,374
Waukesha	Marine Bank & Savings	8,399,315	3,018,000	29,741,792	2,660,595	5,481,906	0
Milwaukee	Maritime Savings Bank	13,207,038	19,295,872	121,196,530	22,266,981	655,559	239,725
Marshfield	Marshfield Savings Bank	6,194,992	995,622	77,161,241	7,989,383	2,581,198	112,311
Mayville	Mayville Savings Bank	2,543,054	309,880	20,166,289	1,035,872	0	0
Milton	Milton Savings Bank	1,807,207	147,179	14,116,311	977,185	125,000	0
Greenfield	Mitchell Savings Bank	10,571,263	369,500	65,670,001	6,216,324	0	124,183
Milwaukee	Mutual Savings Bank	366,079,041	98,034,695	1,063,531,088	177,490,097	28,009,333	158,777
Amery	Northwest Savings Bank	7,196,000	6,691,000	68,626,000	7,907,000	4,336,000	204,000
Milwaukee	Reliance Savings Bank	14,764,631	476,019	27,453,949	2,000	0	0
South Milwaukee	South Milwaukee Savings Bank	21,312,668	973,089	130,648,215	10,656,070	0	0
Superior	Superior Savings Bank	2,279,681	4,050,169	31,633,797	3,072,993	31,445	38,908
Wauwatosa	The Equitable Bank SSB	10,977,944	9,981,609	219,428,435	80,540,466	0	2,400,925
Tomahawk	Tomahawk Community Bank SSB	1,577,822	6,237,173	33,276,663	9,895,787	4,239,268	106,208
Wauwatosa	Wauwatosa Savings Bank	48,694,764	7,059,373	598,626,117	174,942	0	1,972,275
West Allis	West Allis Savings Bank	20,464,394	91,728,049	245,987,948	32,513,942	8,176,312	11,400
West Bend	West Bend Savings Bank	20,248,614	73,789	133,942,119	16,314,858	9,573,981	238,169
Brookfield	Great Midwest Bank SSB	43,400,564	4,392,689	289,267,560	18,048,936	0	619,416
Hortonville	Wolf River Community Savings Bank	4,084,684	0	8,072,464	3,889,254	476,604	0
Madison	AnchorBank SSB	120,331,607	182,016,946	1,164,935,576	3,422,776,736	284,636	6,599,531
Milwaukee	Columbia Savings & Loan Association	1,024,584	0	12,913,398	229,507	0	138,328
Milwaukee	Continental Savings Bank SA	18,048,593	317,051	109,000,043	1,841,216	1,813,480	0
Kaukauna	East Wisconsin Savings Bank SA	9,563,060	223,740	101,277,355	116,029	11,612,119	0
Green Bay	First Northern Savings Bank SA	37,480,685	3,054,350	450,598,369	144,162,600	522,563	153,014
Fond du Lac	Fox Valley Savings & Loan Association	22,753,525	23,751,308	104,389,896	14,517,546	906,336	0
Sheboygan	M&I Bank SSB	104,142,000	64,672,000	100,738,000	11,005,000	19,838,000	342,000
West Allis	Marquette Savings Bank SA	41,636,605	23,239	52,684,547	3,191,558	0	114,273
Wisconsin Rapids	Paper City Savings Association	3,565,429	0	59,391,034	11,152,197	8,600	0
Tomahawk	Westland Savings Bank SA	15,162,000	6,236,000	67,571,000	8,209,000	3,809,000	43,000

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF SAVINGS INSTITUTIONS

City	Savings Bank or Savings & Loan	Equity Investment in Subsidiaries	Real Estate Investments	Office Properties & Equipment	Intangible Assets	Other Assests	Deposit Accounts
Milwaukee	Guaranty Bank SSB	0	116,000	12,752,000	13,001,000	18,749,000	414,449,000
Hartford	Hartford Savings Bank	0	0	6,245,429	0	24,166,441	91,727,457
Madison	Home Savings Bank	0	0	2,355,598	1,379,099	1,769,892	65,386,800
Wisconsin Rapids	KeySavings Bank	0	0	587,863	0	1,136,163	45,351,312
Wausau	Marathon Savings Bank	109,038	77,707	1,551,962	0	1,137,066	86,627,320
Waukesha	Marine Bank & Savings	0	0	912,485	1,413,096	613,623	37,365,280
Milwaukee	Maritime Savings Bank	0	0	4,291,142	9,473	8,861,060	138,580,330
Marshfield	Marshfield Savings Bank	0	0	1,015,877	0	1,957,922	68,678,400
Mayville	Mayville Savings Bank	0	0	623,143	0	247,038	18,248,998
Milton	Milton Savings Bank	0	0	312,820	0	889,583	15,682,604
Greenfield	Mitchell Savings Bank	0	0	2,545,643	0	1,577,838	66,073,179
Milwaukee	Mutual Savings Bank	0	1,934,839	26,522,472	27,815,215	36,394,523	1,361,609,494
Amery	Northwest Savings Bank	0	15,000	2,277,000	0	2,089,000	62,942,000
Milwaukee	Reliance Savings Bank	0	0	81,758	0	594,146	17,679,600
South Milwaukee	South Milwaukee Savings Bank	0	0	2,342,177	0	4,240,452	122,459,825
Superior	Superior Savings Bank	0	0	711,012	0	556,577	36,188,021
Wauwatosa	The Equitable Bank SSB	176,043	0	6,487,853	0	13,045,881	261,747,466
Tomahawk	Tomahawk Community Bank SSB	0	0	864,336	0	1,004,250	44,701,379
Wauwatosa	Wauwatosa Savings Bank	0	600,000	4,520,362	0	5,375,670	574,343,633
West Allis	West Allis Savings Bank	258,686	0	5,619,652	0	8,582,246	265,560,371
West Bend	West Bend Savings Bank	0	627,172	5,709,648	92,650	3,892,239	167,375,786
Brookfield	Great Midwest Bank SSB	0	72,682	3,446,356	509,889	5,645,724	285,143,819
Hortonville	Wolf River Community Savings Bank	0	0	638,803	0	145,458	13,783,057
Madison	AnchorBank SSB	0	3,028,465	18,576,533	2,109,816	51,532,809	1,348,921,346
Milwaukee	Columbia Savings & Loan Association	0	0	46,708	0	431,104	12,506,473
Milwaukee	Continental Savings Bank SA	0	3,238,961	2,416,523	0	2,899,184	121,787,248
Kaukauna	East Wisconsin Savings Bank SA	500	0	1,904,820	379,879	716,949	102,292,190
Green Bay	First Northern Savings Bank SA	35,743	0	8,313,689	0	23,311,632	483,750,301
Fond du Lac	Fox Valley Savings & Loan Association	0	0	1,833,701	0	3,556,759	134,941,071
Sheboygan	M&I Bank SSB	0	0	1,072,000	166,000	3,698,000	223,497,000
West Allis	Marquette Savings Bank SA	727,591	0	869,631	0	2,745,519	54,576,323
Wisconsin Rapids	Paper City Savings Association	0	0	1,130,096	0	1,278,472	52,758,460
Tomahawk	Westland Savings Bank SA	276,000	0	5,578,000	193,000	2,028,000	80,086,000

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
DIVISION OF SAVINGS INSTITUTIONS

City	SavingsBank or Savings & Loan	Borrowed Funds	Tax & Insurance Escrow	Other Liabilities	Total Liabilites	Capital Stock & Surplus	Retained Earnings	Total Net Worth
Milwaukee	Guaranty Bank SSB	116,088,000	813,000	33,258,000	564,608,000	8,544,000	30,594,000	39,138,000
Hartford	Hartford Savings Bank	1,000,000	276,377	8,645,478	101,649,312	0	25,081,997	25,081,997
Madison	Home Savings Bank	13,130,000	1,393,696	3,173,749	83,084,245	0	6,780,712	6,780,712
Wisconsin Rapids	KeySavings Bank	7,600,000	32,275	682,324	53,665,911	0	8,498,209	8,498,209
Wausau	Marathon Savings Bank	17,326,400	36,403	378,050	104,368,173	0	8,817,445	8,817,445
Waukesha	Marine Bank & Savings	330,000	12,371	604,689	38,312,340	14,118,605	(190,133)	13,928,472
Milwaukee	Maritime Savings Bank	26,500,000	347,617	3,124,674	168,552,621	0	21,470,759	21,470,759
Marshfield	Marshfield Savings Bank	11,900,000	668,956	592,149	81,839,505	0	16,169,041	16,169,041
Mayville	Mayville Savings Bank	4,000,000	0	107,582	22,356,580	0	2,568,696	2,568,696
Milton	Milton Savings Bank	925,000	19,162	193,858	16,820,624	0	1,554,661	1,554,661
Greenfield	Mitchell Savings Bank	10,600,000	133,200	1,994,158	78,800,537	0	8274215	8274215
Milwaukee	Mutual Savings Bank	270,866,568	2,528,535	27,913,123	1,662,917,720	0	163,052,360	163,052,360
Amery	Northwest Savings Bank	27,395,000	47,000	621,000	91,005,000	3,395,000	5,041,000	8,436,000
Milwaukee	Reliance Savings Bank	4,449,005	0	617,172	22,745,777	9,254,254	11,372,472	20,626,726
South Milwaukee	South Milwaukee Savings Bank	21,317,360	188,751	1,873,743	145,839,679	0	24,332,992	24,332,992
Superior	Superior Savings Bank	0	292,909	904,530	37,385,460	0	4,989,122	4,989,122
Wauwatosa	The Equitable Bank SSB	43,650,000	190,275	9,686,207	315,273,948	0	28,125,208	28,125,208
Tomahawk	Tomahawk Community Bank SSB	6,200,000	254,118	681,108	51,836,605	0	5,364,902	5,364,902
Wauwatosa	Wauwatosa Savings Bank	0	205,135	21,065,387	595,614,155	0	71,409,348	71,409,348
West Allis	West Allis Savings Bank	116,281,141	258,819	3,070,903	385,171,234	7,080,015	21,091,380	28,171,395
West Bend	West Bend Savings Bank	4,660,941	557,216	2,446,366	175,049,309	0	15,672,930	15,672,930
Brookfield	Great Midwest Bank SSB	25,049,900	536,962	1,308,944	312,039,625	0	53,364,191	53,364,191
Hortonville	Wolf River Community Savings Bank	0	0	96,626	13,879,683	3,482,625	(55,041)	3,427,584
Madison	AnchorBank SSB	437,572,222	1,374,251	18,316,785	1,806,184,594	32,280,132	81,372,929	113,653,061
Milwaukee	Columbia Savings & Loan Association	0	261,121	151,398	12,918,992	0	1,864,637	1,864,637
Milwaukee	Continental Savings Bank SA	343,086	64,691	1,687,494	123,882,519	0	15,692,532	15,692,532
Kaukauna	East Wisconsin Savings Bank SA	11,250,000	686,026	782,885	115,011,101	0	10,783,350	10,783,350
Green Bay	First Northern Savings Bank SA	103,276,805	3,949,750	7,534,460	598,491,316	19,759,911	49,381,418	69,171,329
Fond du Lac	Fox Valley Savings & Loan Association	15,000,000	235,973	2,303,628	152,480,672	0	19,228,399	19,228,399
Sheboygan	M&I Bank SSB	38,845,000	145,000	16,149,000	278,636,000	19,315,000	7,722,000	27,037,000
West Allis	Marquette Savings Bank SA	7,929	25,707	34,946,350	89,556,309	0	12,436,653	12,436,653
Wisconsin Rapids	Paper City Savings Association	17,000,000	647,104	649,235	71,054,799	0	5,471,029	5,471,029
Tomahawk	Westland Savings Bank SA	14,860,000	255,000	1,605,000	96,806,000	5,493,000	6,806,000	12,299,000

### Licensing & Compliance Section:

The number of licensed broker-dealers and securities agents continued to increase during 1997. However, due to changes in federal investment adviser regulations which exempted certain investment advisers and their representatives from state licensing requirements, the figures for those categories showed a dramatic decline. Year-end licensing figures were:

- 1. 1,584 broker-dealers, an increase of 8% over 1996*
- 2. 67,635 securities agents, an increase of 12% over 1996*
- 3. 236 investment advisers, a decrease of 70% over 1996*
- 4. 922 investment adviser representatives, a decrease of 70% over 1996*

In addition to the state-licensed investment advisers, federal covered advisers were 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, 382 firms had made notice filings with the Division.

There were 1,404 broker-dealer branch offices (up from 1,329 a year ago) and 193 investment adviser home and branch offices subject to examination by Section staff. In 1997, the staff conducted 47 on-site examinations of books and records, sales practices, and general operations.

The staff investigated 117 matters involving licensees which were generated by customer complaints or concerns raised by the staff's review of specific firm or individual conduct.

Thirty-two warning letters were issued to licensees and another 19 cases were referred to the Legal Unit for formal enforcement action. One hundred twenty-one cases were closed and \$661,011.37 was offered or credited to customers as a result of the staff's investigations.

The dramatic changes in broker-dealer and investment adviser regulations which resulted from the passage of NSMIA affected all functions of the Section and especially the field examination program and investment adviser licensing. A large amount of staff resources was dedicated to identifying areas affected by the federal law changes, adapting existing policies and procedures and formulating new ones to comply with the changes, and assisting in the preparation of new statute and administrative code provisions to bring the Wisconsin Uniform Securities Law into conformance with federal

mandates. This process will be on-going in 1998.

#### REGISTRATION & ENFORCEMENT SECTION

The number of applications for registration of franchise offerings continued to increase during 1997; while the number of securities exemption filings decreased. Year-end figures were:

*266 securities registrations\*;*

*2,409 investment company notices\*;*

*468 securities exemption filings, a decrease of 14 or 3% from 1996;*

*382 franchise registration applications, an increase of 90 or 31% over 1996.*

\* Cannot be compared to 1996 because the principal effect of the NSMIA was to eliminate investment companies from having to file registration applications. Such issuers now file notices.

ENFORCEMENT UNIT

Wisconsin continued to have an active enforcement program. During 1996, the staff issued 218\* separate administrative orders as follows:

<i>Suspension, Revocation, or Denial of Broker-Dealer or Securities Agent License:</i>	19
<i>Prohibition of Future Violations and Revocation of Exemptions (involving allegations of fraud):</i>	87
<i>Prohibition of Future Violations (no fraud allegations):</i>	104
<i>Censures for Misconduct:</i>	9
<i>Miscellaneous:</i>	6

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

\* *The numbers below may be greater than this total because some orders prohibit, ensure and/or suspend in the same order.*

\*\*\*\*

## HISTORY

The Office of Credit Unions regulates credit unions chartered to do business in Wisconsin. Since it is the year of the Sesquicentennial, here is a bit of history on the Office of Credit Unions. Regulation of credit unions began in 1913 when the legislature passed a law that required "cooperative credit associations" to obtain their charters from the State Banking Department. That law was repealed by Chapter 334, Laws of 1923, which required the banking department to charter and regulate the associations, which were renamed "credit unions". The Office of the Commissioner of Credit Unions was created in Chapter 193, Laws of 1971, as a separate agency by removing the credit union division and its advisory board from the banking commission and giving it expanded powers. The 1995 Wisconsin Act 27 reorganized the office and

attached it to the Department of Financial Institutions (for administrative purposes).

The first credit union in Wisconsin was Milwaukee Municipal Credit Union chartered on October 3, 1923. Since then, 1402 charters have been issued and 369 are currently active. Page 4 lists Historical Data of Wisconsin State-Chartered Credit Unions.

The Office of Credit Unions is responsible for the safety and soundness of 369 state-chartered credit unions totaling nearly \$7.2 billion in assets. All of these credit unions are insured by the National Credit Union Administration. In addition to the 369 credit unions, the following miscellaneous credit union entities exist in Wisconsin:

<i>Corporate Credit Union</i>	1
<i>Shared Service Centers</i>	2
<i>Credit Union Service Centers</i>	3
<i>Credit Union Service Organization (CUSOs)</i>	17
<i>Federally-chartered credit unions</i>	5

## CREDIT UNION CHANGES & FIELD OF MEMBERSHIP

Credit unions continue to change and evolve in Wisconsin as demonstrated by the following 1997 numbers which summarize various activities:

<i>Consolidations/Mergers</i>	5
<i>Charters Issued:</i>	1
<i>Charters Canceled due to Conversion:</i>	0
<i>Charters Canceled due to Liquidation:</i>	2
<i>Name Changes :</i>	7

In addition, 11 credit unions received permission to open subsidiary offices during 1997. Page 3 lists the consolidations and name changes. EMSBLA Credit Union was chartered in 1997 in Milwaukee. The two credit unions that voluntarily liquidated were Countryside Credit Union in Appleton and Gold Bond Credit Union in Waukesha.

At the end of 1997, there were 22 total credit unions with total assets of \$481,900 and total members of 4,659. Over the years, the number of credit union members and assets in Wisconsin have steadily increased. The chart following breaks down these numbers for the year ending 1997. In addition, the chart distributes the figures by charter type.

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

	Number	% of total	Assets	% of total	Members	% of total
Community	137	37.13	5,359,019,843	74.69	1,333,207	73.92
Co-operative	8	2.17	23,105,435	0.32	8,751	0.49
Industry	117	31.71	791,088,869	11.03	210,513	11.67
Government	71	19.24	897,636,428	12.51	204,264	11.33
Hospital/Parish	36	9.76	104,529,846	1.46	46,794	2.59
	<b>369</b>		<b>7,175,380,421</b>		<b>1,803,529</b>	

As depicted above, the majority of credit union's assets and members are part of a Community defined field of membership. This type of membership promotes competition and a more diversified membership base.

### 1997 FINANCIAL HIGHLIGHTS

The statistics are derived from the year end call reports of all state chartered credit unions. The

statistics and analyses do not include Wisconsin Corporate Central Credit Union or the five federally chartered credit unions operating in Wisconsin.

Assets increased \$86.2 million or 9.22 percent.

Capital increased by 9.7 percent. The ratio to assets of 11.7 percent is identical to that of federally chartered credit unions.

Loan volume continues to increase. In the last two years, the increases were 10.72 percent and 10.16 percent respectively. Delinquent loans and net charge offs are comparable to federal peers.

Savings growth was 7.91 percent. Increases can be seen in Share Certificates and Money Market Shares.

Investments as a percentage of assets was approximately 13 percent. This represents a decrease and is related to the corresponding increase in loans.

Profitability remained stable with a 1.05 percent return on average assets. This profitability had a positive effect on the capital ratio.

For additional financial information, please refer to the 4th Quarter 1997 Credit Union Bul-

letin available from the Office of Credit Unions and on the Department of Financial Institutions website.

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

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

CHANGES IN STRUCTURE

1997 CREDIT UNION CONSOLIDATIONS

<i>Date</i>	<i>Absorbed Credit Union</i>	<i>Location</i>	<i>Continuing Credit Union</i>	<i>Location</i>
January 28, 1997	Abby	Abbotsford	Colby Box Board Employees	Colby
February 4, 1997	Appleton Telco	Appleton	Fox Communities	Appleton
April 22, 1997	Badger Northland Employees	Kaukauna	Kaukauna	Kaukauna
July 10, 1997	Wisconsin Blue Cross Employees	Milwaukee	Alliance	Pewaukee
August 13, 1997	Ahdawagam	Wisconsin Rapids	Biron	Biron

1997 CREDIT UNION NAME CHANGES

<i>Location</i>	<i>Former Name</i>	<i>New Name</i>	<i>Effective Date</i>
Madison	Telco Community	Heartland	February 10, 1997
Manitowoc	Manitowoc Municipal Employees	Maritime	February 25, 1997
Janesville	Janesville Education Association	Educational Employees	May 5, 1997
Cudahy	Cudahy Municipal	Cudahy-Southshore	May 14, 1997
St. Marks	Kenosha	Kenosha Catholic Community	August 5, 1997
Biron	Biron	Members' Advantage	August 20, 1997
Sheboygan Falls	Bemis Employees	Meadowland	October 1, 1997

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

HISTORICAL DATA OF WISCONSIN STATE CHARTERED CREDIT UNIONS

<i>Year</i>	<i>Charters</i>	<i>Charters</i>	<i>Total</i>	<i>Total</i>	<i>Total</i>
	<i>Issued</i>	<i>Cancelled</i>	<i>Credit Unions</i>	<i>Members</i>	<i>Assets</i>
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

NUMBER OF CHARTERS, MEMBERS AND ASSETS

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

WISCONSIN CORPORATE CENTRAL CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
DECEMBER 31, 1997

ASSETS

Cash	116,229,394
<i>Investments:</i>	
U.S. Government Securities	33,223,832
Collateralized Mortgage Obligations	89,709,904
U.S. Central Credit Obligations	237,578,756
Asset-Backed Securities	58,293,821
Tri-Party Repurchase Agreements	150,000,000
Other Investments	61,835
<i>Total Investments</i>	<u>568,868,148</u>
Loans	24,213,425
Land and Building	867,994
Other Fixed Assets	224,235
Receivables and Other Assets	3,699,607
<i>Total Assets</i>	<u>714,102,803</u>
<b>LIABILITIES AND EQUITY</b>	
Accounts Payable and Other Liabilities	394,202
Notes Payable	15,334,425

Commercial Paper	64,893,122
Accrued Dividends and Interest Payable	805,265
Member Shares and Certificates of Deposit	603,979,296
Regular Reserve	13,299,419
Other Reserves	<u>15,397,074</u>
<i>Total Liabilities and Equity</i>	<u>714,102,803</u>

STATEMENT OF INCOME FOR THE YEAR ENDED  
DECEMBER 31, 1997

<i>Income</i>	
Income from Investments	39,286,241
Income from Loans	1,349,934
Other Income	2,685,549
<i>Total Income</i>	<u>43,321,724</u>
<i>Expenses</i>	
Administrative Expenses	3,940,035
Cost of Funds	<u>36,494,802</u>
<i>Total Expenses</i>	<u>40,434,837</u>
<i>Net Income</i>	2,886,887
Add: Non-Operating Gain	68,941
<i>Net Income</i>	<u>2,955,828</u>

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

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	117,511,860	590,068	36,627,536	9,018,795	162,568,123	136,144,436	26,132,518	291,169
Antigo	Antigo F. S. C. C. Employees.	548,432	4,600	256,720	1,353	801,905	714,231	87,674	0
Appleton	AAL	27,951,067	109,250	3,378,357	996,100	32,216,274	28,705,721	3,070,881	439,672
Appleton	AAL Member	100,200,116	371,729	10,289,007	1,771,337	111,888,731	102,306,847	8,320,762	1,261,122
Appleton	Appleton Wire	2,494,502	19,274	85,356	23,357	2,583,941	2,017,364	445,756	120,821
Appleton	Community First	189,033,470	1,220,412	22,591,757	19,732,184	230,136,999	206,433,946	22,298,595	1,404,458
Appleton	Fox Communities	105,773,843	644,998	6,142,989	5,153,727	116,425,561	97,477,096	11,644,389	7,304,076
Appleton	Miller Electric	6,100,014	33,482	3,217,387	653,595	9,937,514	8,208,539	1,694,582	34,393
Appleton	PC Employees	1,322,139	12,943	30,137	20,288	1,359,621	1,170,150	92,444	97,027
Appleton	St. Elizabeth Employees.	1,324,768	12,347	983,388	143,813	2,439,622	2,124,832	307,124	7,666
Arcadia	Arcadia	14,340,906	85,930	1,849,403	680,880	16,785,259	15,299,454	1,389,473	96,332
Ashland	A & B	347,055	7,795	5,310	50,038	394,608	340,268	54,012	328
Ashland	Marathon "Ashland Division"	1,671,701	3,977	1,357,237	39,165	3,064,126	2,513,410	548,640	2,076
Athens	Athens Area	4,690,142	32,933	4,343,234	517,727	9,518,170	8,480,547	998,629	38,994
Baraboo	Baraboo Municipal Employees	1,185,793	16,658	505,354	51,985	1,726,474	1,328,992	377,877	19,605
Baraboo	Sauk County Employees	245,344	10,843	26,023	-8,461	252,063	216,848	34,861	354
Beaver Dam	Dodge Central	9,213,086	31,907	1,145,653	789,875	11,116,707	9,663,113	1,266,848	186,746
Beaver Dam	Federal	160,033	1,707	107,478	12,064	277,868	247,194	29,886	788
Beaver Dam	M & M	242,615	3,912	91,400	13,715	343,818	298,399	43,911	1,508
Beaver Dam	United	425,951	6,972	91,545	18,883	529,407	396,160	130,938	2,309
Beloit	Beloit College	1,037,661	8,326	524,029	40,587	1,593,951	1,424,954	161,896	7,101
Beloit	First American	67,451,598	330,321	2,295,783	5,819,285	75,236,345	69,132,587	5,785,328	318,430
Beloit	First Community Credit Union of Beloit	20,548,148	302,584	2,012,766	2,426,080	24,684,410	22,485,908	2,128,799	69,703
Beloit	Municipal	6,076,702	15,901	1,248,762	485,715	7,795,278	6,885,563	849,737	59,978
Beloit	Postal	193,025	15,677	155,643	9,335	342,326	257,834	82,260	2,232
Beloit	Teachers	8,151,205	45,019	2,709,818	489,549	11,305,553	9,883,640	1,384,141	37,772
Black Creek	Center Valley	1,424,439	23,235	362,124	78,995	1,842,323	1,602,199	229,110	11,014
Black River Falls	Co-op	63,355,922	459,985	9,915,779	3,173,483	75,985,199	65,711,400	9,983,442	290,357
Brantwood	Brantwood	1,767,848	46,266	453,661	42,235	2,217,478	2,015,805	201,155	518

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Brillion	Best Advantage	16,945,026	27,377	2,456,036	1,151,363	20,525,048	18,563,978	1,728,197	232,873
Brokaw	Brokaw	19,787,419	106,358	3,299,627	2,374,399	25,355,087	21,980,661	3,147,775	226,651
Burlington	Burlington Consumers	193,581	5,613	64,686	11,356	264,010	183,133	78,597	2,280
Butler	Citizens	4,877,587	62,544	1,208,028	578,548	6,601,619	5,991,714	557,814	52,091
Butler	CityFirst	20,569,738	104,771	4,807,649	2,211,599	27,484,215	21,542,383	5,724,361	217,471
Butler	Western States Envelope	781,525	9,981	319,525	95,175	1,186,244	942,096	242,001	2,147
Cable	Cable Area	440,442	2,785	97,280	14,393	549,330	499,821	46,836	2,673
Chippewa Falls	Chippewa District	276,829	1,446	273,644	10,434	559,461	492,227	66,586	648
Chippewa Falls	Valley	8,866,604	129,510	2,559,700	898,459	12,195,253	10,997,580	1,113,731	83,942
Colby	Colby Box Board Employees	5,386,101	15,471	497,358	496,287	6,364,275	5,613,688	730,693	19,894
Cornell	Cornell Teachers	466,872	6,985	214,200	18,483	692,570	564,078	126,862	1,630
Cornell	Holy Cross	574,894	12,011	278,366	3,834	845,083	754,059	86,524	4,500
Cudahy	Cudahy-Southshore	4,800,668	8,846	1,433,770	593,073	6,818,665	6,230,411	564,415	23,839
Cudahy	Ladish Community	10,295,510	114,463	3,224,033	962,941	14,368,021	11,739,567	2,705,542	-77,088
Cudahy	Peoples	8,272,122	42,626	1,773,733	746,336	10,749,565	9,355,881	1,367,069	26,615
Cudahy	Vilter	322,883	9,293	138,803	80,644	533,037	455,508	76,928	601
De Pere	De Pere	17,504,309	175,037	139,632	1,842,151	19,311,055	15,703,073	3,485,059	122,923
Delavan	Sta-Rite Employees	1,548,643	3,523	20,218	29,415	1,594,753	1,247,646	292,039	55,068
Eagle River	Vilas	5,693,589	33,855	2,699,644	442,612	8,801,990	7,836,715	935,471	29,804
Eau Claire	Eau Claire Press	408,667	1,730	150,261	28,735	585,933	483,986	101,375	572
Eau Claire	Eau Claire Teachers	5,299,696	34,708	3,170,677	392,109	8,827,774	7,579,734	1,243,875	4,165
Eau Claire	Municipal Employees'	291,901	3,536	259,719	24,407	572,491	437,121	135,370	0
Eau Claire	Postal	1,873,676	23,205	357,376	7,692	2,215,539	1,917,735	293,314	4,490
Eau Claire	Royal	285,383,381	1,123,200	27,525,100	26,596,028	338,381,309	301,481,886	35,395,936	1,503,487
Eau Claire	Sacred Heart Hospital Employees	1,420,215	3,532	688,777	168,492	2,273,952	1,934,777	287,347	51,828
Eau Claire	Utilities	2,886,947	18,788	1,747,257	82,974	4,698,390	4,155,301	542,142	947
Elm Grove	Enterprise	24,763,615	365,182	3,920,397	1,417,851	29,736,681	26,061,709	3,422,093	252,879
Elm Grove	First Security	15,249,394	56,508	6,696,805	515,539	22,405,230	20,418,976	1,902,701	83,553
Evansville	Baker Employees	80,750	6,185	87,428	9,350	171,343	139,501	31,490	352
Evansville	Pruden Employees	336,973	2,119	95,974	4,151	434,979	365,508	67,609	1,862

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City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Fairchild	Fairchild	56,777	5,406	5,247	4,184	60,802	50,050	10,502	250
Fond du Lac	Federal	668,040	8,600	320,970	9,736	990,146	817,950	169,903	2,293
Fond du Lac	Fond du Lac	11,991,904	60,546	2,158,669	1,457,297	15,547,324	14,060,539	1,448,958	37,827
Fond du Lac	Fond du Lac County Employees	1,354,139	11,239	165,205	111,116	1,619,221	1,496,085	121,011	2,125
Fond du Lac	Fond du Lac Telco	536,106	3,159	227,200	4,941	765,088	629,960	134,868	260
Fond du Lac	G & L Employees	2,981,104	5,047	955,654	250,149	4,181,860	3,653,946	523,118	4,796
Fond du Lac	Marine	77,463,889	935,706	12,060,179	5,585,112	94,173,474	83,135,283	10,488,075	550,116
Fond du Lac	Reporter	124,014	2,381	1,904	45,000	168,537	131,711	36,743	83
Fond du Lac	St. Agnes Employees.	976,826	7,722	735,849	153,912	1,858,865	1,565,982	291,476	1,407
Fond du Lac	Wells Empls.	124,060	6,080	168,759	7,989	294,728	197,076	97,502	150
Fort Atkinson	Fort Community	42,602,213	646,183	3,717,098	1,761,153	47,434,281	40,385,154	6,776,186	272,941
Fort Atkinson	Jones Dairy Farm Employees	1,570,988	24,607	609,503	42,022	2,197,906	1,904,110	284,306	9,490
Gilman	Gilman Area	700,337	6,198	935,620	7,214	1,636,973	1,450,290	182,963	3,720
Glenbeulah	Kettle Moraine Employees.	368,290	13,022	5,958	19,868	381,094	315,607	65,184	303
Grafton	Leeson Employees	440,744	2,150	158,156	25,452	622,202	538,757	81,595	1,850
Green Bay	1st Security	63,205,106	2,690,247	3,781,189	4,823,185	69,119,233	61,206,963	6,109,946	1,802,324
Green Bay	Brown County Employees	6,489,597	25,384	4,882,203	32,132	11,378,548	9,753,089	1,622,250	3,209
Green Bay	C/R	6,349,002	32,700	955,437	115,273	7,387,012	6,515,530	866,426	5,056
Green Bay	CW	1,744,443	43,198	942,174	34,315	2,677,734	2,133,180	543,830	724
Green Bay	Diana Employees	1,028,744	21,655	212,814	26,077	1,245,980	1,041,369	150,761	53,850
Green Bay	Diocesan Clergy	64,318	2,937	282,437	363	344,181	303,389	40,792	0
Green Bay	Fire Department	2,481,452	22,369	679,644	45,531	3,184,258	2,856,292	266,664	61,302
Green Bay	G B C I	1,214,275	15,343	284,211	33,758	1,516,901	1,185,900	325,636	5,365
Green Bay	Green Bay Foods	1,095,436	6,107	243,949	32,430	1,365,708	1,216,473	130,627	18,608
Green Bay	Green Bay Telco	3,374,927	16,746	325,043	55,561	3,738,785	3,070,466	423,342	244,977
Green Bay	Harbor	41,838,192	297,097	6,636,862	3,409,315	51,587,272	44,929,454	6,219,577	438,241
Green Bay	Moore Employees	2,221,502	28,070	160,985	24,234	2,378,651	2,082,815	293,677	2,159
Green Bay	Northern Paper Mills	11,283,384	62,720	2,800,719	596,438	14,617,821	11,752,910	2,833,861	31,050
Green Bay	P&G-Green Bay	17,336,351	45,535	6,036,717	458,690	23,786,223	19,721,211	3,912,433	152,579
Green Bay	P. C. M. Employees	33,178,094	108,114	3,902,483	1,313,277	38,285,740	33,981,209	4,262,118	42,413

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City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Green Bay	Pioneer	90,392,992	452,501	7,597,758	5,650,332	103,188,581	92,328,345	10,214,951	645,285
Green Bay	Police	801,419	12,230	10	5,455	794,654	691,376	96,804	6,474
Green Bay	Press-Gazette	729,197	15,022	589,704	19,278	1,323,157	1,112,063	207,492	3,602
Green Bay	Schneider Community	8,027,458	74,740	1,424,319	688,162	10,065,199	8,323,577	1,683,100	58,522
Green Bay	Service	6,003,044	29,374	1,610,067	79,259	7,662,996	6,210,852	1,419,429	32,715
Green Bay	St. Mary's Hospital	775,692	18,037	483,524	67,878	1,309,057	1,120,107	188,950	0
Green Bay	St. Vincent Hospital Employees.	2,606,019	20,444	222,085	68,153	2,875,813	2,423,106	449,104	3,603
Hayward	Hayward Community	12,265,256	15,000	5,656,048	288,523	18,194,827	16,373,989	1,806,645	14,193
Hurley	North Hurley	2,416,919	36,133	422,229	240,515	3,043,530	2,613,253	422,150	8,127
Janesville	Blackhawk	110,446,171	608,374	12,702,855	11,761,120	134,301,772	121,341,159	12,010,725	949,888
Janesville	Educational Employees	4,518,761	28,698	1,318,003	617,739	6,425,805	5,473,989	866,611	85,205
Janesville	Gazette	137,508	5,469	31,700	30,412	194,151	157,713	36,141	297
Janesville	Janesville Municipal Employees	2,467,550	9,437	422,415	82,482	2,963,010	2,668,467	272,459	22,084
Janesville	Parker Community	38,216,153	159,923	4,406,882	3,584,229	46,047,341	40,952,812	4,145,580	948,949
Janesville	Rock County Employees	1,465,047	11,017	327,626	37,600	1,819,256	1,534,743	263,474	21,039
Janesville	TCU 579	1,174,549	8,125	476,121	138,653	1,781,198	1,462,728	296,524	21,946
Janesville	TRICO	2,285,907	8,959	79,939	13,248	2,370,135	2,035,071	331,997	3,067
Jefferson	County - City	6,366,283	32,623	83,449	359,239	6,776,348	6,202,231	524,802	49,315
Jefferson	Security	4,044,090	250,745	1,706,222	355,885	5,855,452	4,908,503	912,679	34,270
Jefferson	Stoppenbach	901,885	20,139	317,946	52,163	1,251,855	936,726	313,667	1,462
Kaukauna	Kaukauna	65,162,272	184,150	4,190,429	4,238,745	73,407,296	65,330,579	7,244,192	832,525
Kenosha	A M Community	41,658,383	335,061	22,252,218	6,881,754	70,457,294	61,277,436	8,775,544	404,314
Kenosha	County	4,644,539	10,334	1,243,049	394,855	6,272,109	5,537,760	696,642	37,707
Kenosha	Dynamatic Employees	564,546	14,000	984,379	18,542	1,553,467	1,130,176	420,519	2,772
Kenosha	Kenosha Catholic Community	1,526,169	14,733	212,727	30,477	1,754,640	1,602,081	144,543	8,016
Kenosha	Kenosha City Employes	2,354,374	6,962	1,899,644	182,979	4,430,035	3,828,735	586,995	14,305
Kenosha	Kenosha Police & Firemen's	3,534,317	39,105	2,572,896	11,538	6,079,646	4,255,634	1,784,234	39,778
Kenosha	Kenosha Postal Employees	827,919	4,128	714,121	5,398	1,543,310	1,298,510	237,838	6,962
Kenosha	Leblanc Employees	129,367	26,495	140,634	58,259	301,765	252,902	46,905	1,958
Kenosha	Macwhyte	715,167	45,804	326,953	28,076	1,024,392	799,039	223,164	2,189

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City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Kenosha	Southern Lakes	38,435,762	301,462	2,700,081	4,270,197	45,104,578	40,103,132	4,582,227	419,219
Kenosha	Tri-Clover	1,522,494	14,856	3,072,537	43,148	4,623,323	3,510,905	1,109,984	2,434
Kewaunee	Public Service	535,646	3,299	71,326	3,883	607,556	518,403	88,499	654
Kimberly	Capital	127,063,751	331,178	11,033,716	7,247,228	145,013,517	123,676,647	20,813,242	523,628
Kohler	Kohler	63,527,172	444,690	11,469,971	4,855,951	79,408,404	71,280,674	7,635,572	492,158
La Crosse	Community	44,324,914	240,710	5,844,859	3,290,998	53,220,061	45,517,175	7,389,095	313,791
La Crosse	Dairyland Power	7,542,125	39,500	559,376	271,869	8,333,870	7,119,637	977,373	236,860
La Crosse	Franciscan Skemp	6,069,576	39,417	489,382	290,169	6,809,710	6,047,434	730,736	31,540
La Crosse	Governmental Employees	16,753,087	21,818	243,526	1,093,822	18,068,617	16,127,232	1,074,894	866,491
La Crosse	Gundersen Lutheran Employees	7,204,109	50,962	1,752,326	477,320	9,382,793	8,105,552	1,262,839	14,402
La Crosse	La Crosse-Burlington	1,936,738	16,474	1,142,620	160,149	3,223,033	2,453,208	740,969	28,856
La Crosse	La Crosse Area Postal	2,246,334	14,291	278,980	42,205	2,553,228	2,304,436	229,704	19,088
La Crosse	La Crosse Fire Department	12,075,890	60,438	587,066	1,202,526	13,805,044	12,633,167	1,074,484	97,393
La Crosse	Northern States Employees	625,317	28,335	1,259,974	32,063	1,889,019	1,647,300	241,719	0
La Crosse	River City Community	6,816,820	44,530	1,471,041	443,721	8,687,052	7,585,358	990,823	110,871
Lake Tomahawk	Rainbow	206,617	9,978	3,603	73,489	273,731	238,431	34,538	762
Madison	CERTCO	165,633	13,998	280,524	6,934	439,093	348,991	90,102	0
Madison	City Employees	12,890,978	45,812	1,927,655	961,270	15,734,091	14,180,416	1,460,858	92,817
Madison	Cuna	136,780,240	1,200,000	3,558,559	4,837,928	143,976,727	123,976,554	11,507,110	8,493,063
Madison	Dane County	22,585,315	118,681	4,925,644	2,389,701	29,781,979	26,675,398	2,983,092	123,489
Madison	F. P. L.	549,613	0	228,691	7,748	786,052	672,365	111,764	1,923
Madison	G B C Employees	433,419	11,506	112,018	97,430	631,361	421,384	208,867	1,110
Madison	Gateway Community	7,165,756	44,321	414,752	431,357	7,967,544	6,887,621	678,174	401,749
Madison	Heartland	55,541,716	191,438	1,284,996	5,754,347	62,389,621	54,008,507	7,446,211	934,903
Madison	Kilowatt	10,554,085	41,431	3,411,003	191,423	14,115,080	12,122,541	1,958,372	34,167
Madison	M. G. & E.	2,872,177	12,425	906,698	142,658	3,909,108	3,512,177	351,665	45,266
Madison	Madison Fire Department	2,522,503	5,159	523,245	56,767	3,097,356	2,697,140	397,749	2,467
Madison	Madison News	3,343,701	13,990	1,617,157	105,317	5,052,185	4,467,632	555,756	28,797
Madison	Madison Police	695,554	2,822	171,410	33,818	897,960	708,978	188,955	27
Madison	Madison V. A. Employees'	1,498,755	12,820	406,970	61,903	1,954,808	1,558,986	378,732	17,090

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City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Madison	MATC	1,666,948	5,470	672,119	13,657	2,347,254	1,912,666	406,575	28,013
Madison	Members First	4,512,576	41,102	73,748	69,108	4,614,330	4,102,141	365,448	146,741
Madison	Post Office	14,987,911	96,807	7,307,962	1,332,298	23,531,364	17,872,151	5,606,084	53,129
Madison	RAYOVAC	1,085,981	10,003	15,108	17,723	1,108,809	901,440	126,873	80,496
Madison	St. Mary's Employees	6,929,399	59,763	1,814,965	69,632	8,754,233	7,599,382	1,119,144	35,707
Madison	State Capitol	187,542,075	824,059	33,249,952	11,751,646	231,719,614	211,012,290	19,412,296	1,295,028
Madison	Truax	1,853,537	8,425	2,364,783	71,998	4,281,893	3,489,487	763,936	28,470
Madison	U. W. Employees	6,465,390	37,812	1,633,062	696,020	8,756,660	6,847,370	1,878,854	30,436
Madison	University of Wisconsin	261,408,393	900,000	28,956,879	29,135,033	318,600,305	287,476,838	24,993,548	6,129,919
Madison	W. F. B. Employees	177,076	3,172	281,051	10,409	465,364	351,866	111,096	2,402
Madison	Webcrafters Employes'	1,100,546	10,050	1,006,061	69,175	2,165,732	1,357,403	798,548	9,781
Madison	Wisconsin Education Association	9,823,523	66,410	3,204,287	183,182	13,144,582	11,997,218	1,050,477	96,887
Manitowoc	E.F.I. Employees	934,396	8,025	218,063	27,620	1,172,054	892,565	257,750	21,739
Manitowoc	Eastman Employees	1,840,169	18,042	484,827	-3,014	2,303,940	1,577,079	723,181	3,680
Manitowoc	Herald-Times	130,097	14,689	451,986	8,833	576,227	403,911	172,316	0
Manitowoc	Holy Family Memorial	2,788,640	10,130	749,544	95,745	3,623,799	3,068,659	532,448	22,692
Manitowoc	Lakeport	3,046,278	25,050	811,653	377,585	4,210,466	3,605,209	587,239	18,018
Manitowoc	Manitowoc Community	38,217,539	111,303	948,368	5,168,521	44,223,125	38,329,726	5,293,938	599,461
Manitowoc	Manitowoc County Employees	1,184,595	15,923	487,159	25,776	1,681,607	1,396,381	284,655	571
Manitowoc	Maritime	3,587,102	13,549	798,873	342,898	4,715,324	4,215,993	490,359	8,972
Manitowoc	Shipbuilders	8,025,066	40,635	5,179,925	271,795	13,436,151	11,198,368	2,218,509	19,274
Manitowoc	St. Paul's Parish	96,577	7,990	145,265	2,526	236,378	204,246	32,132	0
Manitowoc	Wisconsin Aluminum Foundry Employees	211,711	2,604	233,339	8,919	451,365	369,506	81,859	0
Marinette	Bay Shore	9,970,757	97,671	1,309,470	526,821	11,709,377	10,084,158	1,575,054	50,165
Marinette	Marinette Community	3,896,948	27,497	747,702	216,673	4,833,826	4,409,282	408,506	16,038
Marinette	Marinette County Employees	3,016,220	24,172	1,951,747	65,219	5,009,014	4,402,093	586,767	20,154
Marinette	Public Service	1,109,126	36,000	1,541,747	6,113	2,620,986	2,326,065	294,921	0
Marinette	Tri-County	10,713,240	39,810	3,641,448	636,398	14,951,276	12,490,281	2,386,940	74,055
Marshfield	Central City	38,271,540	80,340	3,117,236	3,444,105	44,752,541	39,140,921	5,429,536	182,084

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City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Marshfield	First Choice	11,745,159	127,038	1,316,422	949,183	13,883,726	12,168,177	1,482,207	233,342
Marshfield	Marshfield Medical Center	12,447,292	21,238	1,113,090	1,536,116	15,075,260	13,803,312	1,226,165	45,783
Marshfield	Thorogood	7,335,673	300,000	398,829	837,552	8,272,054	7,882,194	367,534	22,326
Medford	Peoples Choice	7,433,508	60,275	1,386,549	1,106,832	9,866,614	8,442,481	1,398,218	25,915
Medford	Taylor	18,575,233	35,513	3,336,508	1,755,436	23,631,664	18,674,754	4,798,933	157,977
Menasha	Banta Community	68,174,154	283,012	4,772,644	4,386,972	77,050,758	70,576,351	5,642,936	831,471
Menasha	Central Products Employees	655,259	25,589	144,119	42,279	816,068	696,709	116,603	2,756
Menasha	Gilbert	1,345,113	19,249	359,111	83,124	1,768,099	1,368,127	395,080	4,892
Menasha	Menasha Employees	3,203,163	8,325	1,488,848	251,518	4,935,204	4,300,367	624,343	10,494
Menomonee Falls	Arandell-Schmidt Employees	650,263	4,288	75,374	74,402	795,751	701,972	90,452	3,327
Menomonie	WESTconsin	172,217,165	1,189,899	16,098,013	8,278,855	195,404,134	174,132,015	20,210,849	1,061,270
Mercer	Lakeland Community	177,176	5,380	58,369	17,151	247,316	196,157	50,383	776
Merrill	Park City	37,443,846	255,900	6,161,006	3,798,785	47,147,737	39,399,675	7,431,034	317,028
Merrill	Ward Paper Company Employees	748,531	60,677	472,835	79,471	1,240,160	679,238	555,880	5,042
Milwaukee	998	1,689,144	29,661	466,412	136,623	2,262,518	1,616,588	637,426	8,504
Milwaukee	A-B	32,371,940	143,409	3,638,796	3,403,528	39,270,855	34,104,865	4,989,337	176,653
Milwaukee	Advantage	17,036,106	176,040	5,829,052	1,080,184	23,769,302	18,987,063	4,582,601	199,638
Milwaukee	Air Tech	1,834,509	18,682	1,017,513	142,876	2,976,216	2,510,177	454,547	11,492
Milwaukee	American	17,595,421	364,999	4,427,618	503,884	22,161,924	18,499,774	3,575,802	86,348
Milwaukee	Ampco	457,304	5,786	519,388	13,646	984,552	583,815	400,737	0
Milwaukee	Aurora	10,762,799	44,410	2,760,144	424,610	13,903,143	12,467,198	1,306,316	129,629
Milwaukee	Badger Meter	2,771,524	4,567	7,192,788	172,203	10,131,948	8,612,753	1,503,180	16,015
Milwaukee	Brewery	12,559,807	47,551	2,141,169	2,300,353	16,953,778	12,327,461	3,717,069	909,248
Milwaukee	Cleaver-Brooks	1,326,639	20,698	455,590	169,182	1,930,713	1,505,463	422,934	2,316
Milwaukee	Columbia Hospital Employees	1,136,621	13,159	536,549	58,353	1,718,364	1,406,005	289,535	22,824
Milwaukee	Community Credit Union of	214,352	1,900	100,194	10,877	323,523	300,533	22,990	0
Milwaukee	Covnant Healthcare	1,064,108	8,389	209,525	31,519	1,296,763	1,127,422	140,940	28,401
Milwaukee	Dings Employees	260,327	3,748	15,758	11,812	284,149	232,878	51,271	0
Milwaukee	EMSBLA	70,490,126	432,396	18,716,190	-143,991	88,629,929	74,426,815	12,460,256	1,742,858

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Milwaukee	Energy Family	6,019,951	51,728	1,563,686	76,656	7,608,565	6,969,321	630,321	8,923
Milwaukee	FCM	2,075,826	34,230	777,370	118,520	2,937,486	2,544,539	369,295	23,652
Milwaukee	Federal Family	6,010,106	17,789	2,092,061	229,853	8,314,231	7,324,239	859,928	130,064
Milwaukee	First Service	11,940,485	85,969	2,542,753	1,650,155	16,047,424	13,569,073	2,310,365	167,986
Milwaukee	Greater Galilee Baptist	144,585	11,850	71,800	11,497	216,032	200,284	15,748	0
Milwaukee	Holy Redeemer	187,042	9,195	398,451	5,722	582,020	499,546	81,895	579
Milwaukee	Holy Redeemer Community of SE Wisconsin	5,136	0	208,347	43,858	257,341	228,757	21,818	6,766
Milwaukee	Interstate	1,521,258	5,000	710,432	11,913	2,238,603	1,668,706	562,788	7,109
Milwaukee	Journal	26,798,387	116,017	2,448,063	428,836	29,559,269	25,478,493	4,013,114	67,662
Milwaukee	L A	5,985,746	48,499	2,803,017	166,588	8,906,852	7,482,507	1,386,107	38,238
Milwaukee	Milwaukee Metropolitan	45,487,834	146,614	4,707,598	5,355,008	55,403,826	47,010,562	7,780,205	613,059
Milwaukee	New Covenant Missionary Bapt. Church	23,860	0	30,446	18,596	72,902	64,496	6,102	2,304
Milwaukee	Northwestern Mutual	10,215,561	64,961	15,606,654	724,524	26,481,778	22,670,834	3,679,258	131,686
Milwaukee	Our Lady of Good Hope	713,706	5,750	379,844	23,553	1,111,353	909,860	196,734	4,759
Milwaukee	Regional V. A.	137,258	4,261	63,389	20,473	216,859	181,196	35,638	25
Milwaukee	St. Francis Hospital Empls.	419,205	17,927	305,462	1,273	708,013	539,282	171,614	-2,883
Milwaukee	St. Mark A.M.E. Church	8,849	2,956	93,277	19,303	118,473	109,153	9,320	0
Milwaukee	State Central	44,824,692	276,432	9,184,264	4,113,787	57,846,311	47,925,757	9,567,069	353,485
Milwaukee	Ukrainian	56,255	2,400	120,019	198	174,072	120,092	53,842	138
Milwaukee	Veterans Administration	5,058,572	13,626	2,198,798	369,320	7,613,064	6,714,800	865,752	32,512
Milwaukee	Wisconsin Latvian, Inc.	1,199,993	14,679	694,276	74,573	1,954,163	1,706,088	245,061	3,014
Milwaukee	Wisconsin Lutheran H.S. Conference	387,169	8,221	84,161	4,324	467,433	390,665	73,989	2,779
Mosinee	Mosinee	26,545,458	89,355	4,874,983	2,084,530	33,415,616	27,197,584	6,048,876	169,156
Neenah	Badger-Globe	22,788,114	28,001	501,571	1,213,754	24,475,438	20,506,695	3,116,780	851,963
Neenah	Bergstrom Paper	3,514,681	13,298	883,931	250,950	4,636,264	4,008,740	603,868	23,656
Neenah	Cone	4,206,352	26,537	4,204,962	140,488	8,525,265	7,484,703	1,005,006	35,556
Neenah	KimCentral	19,213,892	154,610	16,689,969	2,313,828	38,063,079	33,191,975	4,294,740	576,364
Neenah	Lakeview	34,973,809	63,837	2,045,269	2,858,051	39,813,292	34,284,411	3,862,920	1,665,961

DEPARTMENT OF  
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OFFICE OF CREDIT UNIONS

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Neenah	Menasha Corporation Employees	4,100,800	40,394	508,615	119,294	4,688,315	3,913,640	757,682	16,993
Neenah	Neenah Foundry	4,671,068	40,751	1,342,755	476,109	6,449,181	5,399,154	998,645	51,382
Neenah	Technical Services	2,726,107	13,694	418,258	155,959	3,286,630	2,857,992	418,179	10,459
Neenah	The Labor	853,736	12,096	222,555	14,455	1,078,650	979,240	89,993	9,417
Neenah	Tri City Transportation	597,258	12,646	332,776	13,902	931,290	809,857	116,295	5,138
Neenah	U. S. Paper Mills	1,081,894	8,895	580,646	22,204	1,675,849	1,466,897	204,688	4,264
Neenah	Valley Health	4,125,353	10,652	1,495,497	638,502	6,248,700	5,449,690	787,898	11,112
Neenah	Wisconsin Tissue Employees	8,870,386	22,635	1,294,784	704,290	10,846,825	9,095,929	1,695,659	55,237
Nekoosa	Nekoosa	9,455,863	29,894	5,511,525	379,416	15,316,910	12,603,052	2,599,484	114,374
New Holstein	La-Tec	27,793,782	74,289	838,080	3,380,020	31,937,593	28,318,011	3,161,259	458,323
New London	Wolf River	2,566,953	46,365	44,156	450,140	3,014,884	2,567,286	430,251	17,347
Niagara	Niagara Area	26,002,955	117,881	4,697,137	1,417,954	32,000,165	27,284,580	4,249,363	466,222
Oak Creek	First	4,767,420	47,089	1,212,371	1,115,461	7,048,163	5,575,081	1,375,328	97,754
Oak Creek	Lakeside	7,552,255	52,485	533,568	673,389	8,706,727	7,232,490	1,317,587	156,650
Oakdale	Oakdale	13,945,381	40,443	1,687,849	726,841	16,319,628	14,502,015	1,716,253	101,360
Oconomowoc	Brownberry Ovens	371,218	7,025	158,825	1,001	524,019	458,671	64,798	550
Oconomowoc	La Belle Employees'	174,540	8,163	19,438	53,091	238,906	207,978	27,712	3,216
Oconto Falls	N.E.W.	17,915,039	77,695	1,167,544	1,418,180	20,423,068	17,221,333	2,720,343	481,392
Ogema	Wisconsin Heights	337,208	5,815	68,735	5,479	405,607	354,946	49,030	1,631
Onalaska	La Crosse Teachers	23,877,452	103,419	5,936,951	1,765,472	31,476,456	27,066,453	3,198,071	1,211,932
Oshkosh	CitizensFirst	94,877,166	1,324,007	28,967,569	7,075,522	129,596,250	114,415,801	14,886,322	294,127
Oshkosh	Health Care	4,478,445	17,789	1,044,393	617,881	6,122,930	5,579,759	525,837	17,334
Oshkosh	Oshkosh Central	11,477,191	47,986	1,805,519	807,938	14,042,662	12,921,669	1,083,665	37,328
Oshkosh	Oshkosh Community	5,322,367	9,669	58,611	650,005	6,021,314	5,058,165	546,196	416,953
Oshkosh	Oshkosh Northwestern Empls.	404,806	13,727	328,050	13,610	732,739	547,315	184,551	873
Oshkosh	Oshkosh Postal Employees	2,055,998	10,967	224,842	241,746	2,511,619	2,271,685	232,147	7,787
Oshkosh	Oshkosh Telco	2,192,899	29,050	567,050	29,819	2,760,718	2,262,593	497,743	382
Oshkosh	Oshkosh Truck	6,970,659	32,901	1,877,541	436,867	9,252,166	7,787,119	1,449,579	15,468
Oshkosh	Pluswood Group	829,929	19,084	586,392	117,849	1,515,086	1,297,317	212,247	5,522
Oshkosh	University of Wisconsin-Oshkosh	4,596,354	40,533	2,561,428	626,355	7,743,604	6,850,706	861,598	31,300

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Oshkosh	W. P. S.	629,078	3,919	511,050	17,330	1,153,539	939,869	213,221	449
Park Falls	Park Falls	23,526,571	127,501	5,095,187	990,862	29,485,119	24,935,047	3,980,173	569,899
Peshtigo	Badger	6,294,061	61,329	435,008	795,866	7,463,606	6,244,708	1,189,463	29,435
Pewaukee	Alliance	17,017,262	115,433	2,287,749	1,078,240	20,267,818	18,132,370	2,112,160	23,288
Pewaukee	Dynex Employees	64,531	1,176	74,631	15,895	153,881	118,747	35,134	0
Platteville	Platteville Schools	3,886,026	30,293	1,653,559	57,876	5,567,168	4,893,879	624,337	48,952
Plover	Wisconsin River	2,558,170	15,000	2,780,195	285,514	5,608,879	3,664,351	1,918,731	25,797
Port Edwards	Port	15,539,741	42,886	2,687,781	1,608,079	19,792,715	17,370,600	2,324,748	97,367
Portage	Portage	1,095,034	18,062	239,981	103,369	1,420,322	1,065,581	340,488	14,253
Prentice	Price	10,174,475	41,251	3,181,314	1,045,763	14,360,301	12,844,725	1,469,773	45,803
Racine	Belle City	2,389,903	10,263	927,193	377,439	3,684,272	3,211,370	458,051	14,851
Racine	Catholic Community	3,031,516	26,225	42,644	73,460	3,121,395	2,578,644	466,707	76,044
Racine	Co-operative	12,290,153	125,099	1,790,557	1,610,378	15,565,989	13,492,993	1,938,123	134,873
Racine	Danfoss	570,321	10,367	714,328	2,435	1,276,717	847,656	416,424	12,637
Racine	Educators	230,668,399	571,307	30,754,630	17,116,424	277,968,146	248,657,287	24,890,740	4,420,119
Racine	Horizon	9,159,828	65,188	8,090,383	916,297	18,101,320	15,421,672	2,524,602	155,046
Racine	MCU Financial Center	19,365,350	149,688	3,158,348	3,197,908	25,571,918	22,907,771	2,487,489	176,658
Racine	Modine Employees	1,485,826	11,115	317,792	17,868	1,810,371	1,527,285	278,173	4,913
Racine	Racine Municipal Employees	4,512,275	8,050	1,625,367	249,732	6,379,324	5,478,230	882,320	18,774
Racine	Racine Police	1,988,283	27,965	687,931	24,395	2,672,644	2,243,815	403,702	25,127
Racine	Rainfair	50,128	9,000	203,368	768	245,264	138,275	106,989	0
Racine	The Journal Times Employees	253,789	9,504	220,048	13,203	477,536	427,466	48,898	1,172
Racine	Western Employees	1,775,153	30,537	389,410	585,950	2,719,976	1,980,201	730,171	9,604
Randolph	Randolph Area	128,383	10,500	37,468	0	155,351	134,864	20,487	0
Rhineland	Ripco	20,234,964	106,428	13,696,973	2,910,279	36,735,788	31,736,815	4,773,460	225,513
Rib Lake	Lakewood	3,582,274	19,949	640,829	246,966	4,450,120	3,635,180	807,614	7,326
Rio	Fall River Foundry Employees	88,756	1,196	34,163	6,628	128,351	105,336	22,848	167
Rio	Rio	267,343	18,203	199,515	18,959	467,614	308,459	159,076	79
Ripon	Ripon Community	10,057,109	50,222	1,721,578	1,210,461	12,938,926	11,844,083	1,050,939	43,904
Rothschild	Marathon Rothschild	13,867,284	45,422	3,984,789	1,030,717	18,837,368	14,757,101	4,009,187	71,080

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDITS UNIONS

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Schofield	Wausau Motor Parts Co. Employees	458,261	12,287	139,857	54,639	640,470	567,214	69,405	3,851
Shawano	Shawano Paper Mills Employees	1,085,725	12,472	334,297	41,045	1,448,595	1,150,190	296,153	2,252
Sheboygan	First Superior	19,295,204	189,312	2,879,383	1,770,798	23,756,073	20,165,191	3,279,218	311,664
Sheboygan	Medical Empls.	1,757,502	14,028	59,387	45,925	1,848,786	1,629,448	213,274	6,064
Sheboygan	Polar Ware Employees	344,033	4,335	31,440	15,821	386,959	339,051	46,145	1,763
Sheboygan	Police	331,137	1,691	9,767	36,708	375,921	332,361	43,560	0
Sheboygan	Schultz Sav-O	2,791,296	14,563	1,155,196	86,823	4,018,752	3,304,643	695,559	18,550
Sheboygan	Sheboygan Area	13,587,537	77,667	4,241,273	1,594,826	19,345,969	17,099,395	1,823,006	423,568
Sheboygan	St. Nicholas	320,486	4,034	167,810	46,107	530,369	448,681	81,309	379
Sheboygan Falls	K-J	628,785	3,353	149,361	9,482	784,275	683,883	98,819	1,573
Sheboygan Falls	Meadowland	2,355,776	11,312	589,918	290,098	3,224,480	2,738,290	474,298	11,892
South Milwaukee	Kyle Central	6,802,987	67,210	2,039,352	1,260,077	10,035,206	8,808,127	1,221,940	5,139
Sparta	1st Community	27,916,806	83,162	4,977,507	1,263,612	34,074,763	31,051,086	2,858,002	165,675
Spooner	Indianhead	13,750,432	45,206	3,336,790	808,727	17,850,743	16,419,367	1,410,402	20,974
Stevens Point	Consolidated Community	3,515,439	5,123	651,763	384,231	4,546,310	3,677,289	820,983	48,038
Stevens Point	Point Plus	10,713,746	47,952	2,285,881	929,921	13,881,596	11,442,585	2,320,284	118,727
Stevens Point	Sentry	22,238,319	97,108	8,613,198	829,786	31,584,195	27,424,292	4,068,482	91,421
Stevens Point	St. Michael's Employees	653,362	3,000	320,808	17,194	988,364	865,420	122,634	310
Stevens Point	UW - S.P.	2,964,063	7,750	932,781	587,835	4,476,929	3,544,670	755,764	176,495
Stevens Point	Whiting Plover	4,404,820	41,046	815,652	347,226	5,526,652	4,828,229	688,222	10,201
Stevens Point	Worzalla Publishing Empls.	788,790	7,797	235,880	0	1,016,873	781,491	230,254	5,128
Stoughton	Stoughton U. S. Rubber Employees	502,015	8,019	320,537	36,506	851,039	648,523	195,482	7,034
Strum	Strum	5,546,713	32,999	982,779	826,639	7,323,132	6,511,717	750,225	61,190
Sun Prairie	Commonwealth	58,307,440	372,332	11,633,574	6,095,222	75,663,904	66,608,124	7,328,833	1,726,947
Superior	Douglas County	1,984,466	6,912	534,198	30,971	2,542,723	2,134,325	396,620	11,778
Superior	Fire Department	946,981	13,101	365,890	7,675	1,307,445	1,093,593	209,447	4,405
Superior	Holy Assumption Parish	345,264	15,169	259,589	20,624	610,308	403,464	205,913	931
Superior	Lake Superior Refinery	548,023	1,502	143,438	11,333	701,292	593,578	105,087	2,627
Superior	Metro	19,422,417	195,858	2,278,758	1,854,836	23,360,153	20,196,805	3,005,173	158,175
Superior	School Employes	1,158,239	9,125	184,903	1	1,334,018	1,150,437	179,514	4,067

DEPARTMENT OF  
FINANCIAL INSTITUTIONS  
OFFICE OF CREDIT UNIONS

City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
Superior	Superior Community	51,942,629	433,242	10,916,428	4,949,954	67,375,769	59,173,636	7,677,103	525,030
Superior	Superior Municipal Employees	1,671,673	4,249	604,013	39,879	2,311,316	1,970,184	324,358	16,774
Superior	Superior Postal Employees	228,160	0	19,122	6,557	253,839	218,386	35,453	0
Superior	Water-Light	729,034	12,475	127,245	17,384	861,188	733,957	126,702	529
Tomah	Tomah Area	15,195,859	52,698	1,038,903	802,677	16,984,741	15,656,000	1,261,532	67,209
Two Rivers	RiverWood	7,024,700	23,323	1,102,933	741,921	8,846,231	7,923,892	878,876	43,463
Two Rivers	Shoreline	26,703,549	67,470	2,934,966	1,992,752	31,563,797	27,560,046	3,783,316	220,435
Two Rivers	Two Rivers Community	4,915,002	8,000	1,227,017	700,471	6,834,490	5,171,677	1,657,072	5,741
Wales	Wis. Boys School - Wales	165,856	6,708	227,399	16,221	402,768	320,708	81,925	135
Waterloo	Perry Communities	4,897,795	22,996	441,115	488,212	5,804,126	5,110,937	649,426	43,763
Waukesha	Alloy Employees	473,408	33,155	318,064	112,326	870,643	671,360	197,323	1,960
Waukesha	Landmark	249,860,152	636,613	14,583,664	16,069,235	279,876,438	257,988,933	22,155,762	-268,257
Waukesha	Waukesha Federal	661,738	11,675	700	3,027	653,790	483,213	115,607	54,970
Waupun	Central	209,517	8,844	31,231	29,832	261,736	223,436	36,732	1,568
Waupun	W. S. P.	1,243,769	7,350	148,898	17,546	1,402,863	1,232,041	170,552	270
Wausau	Cloverbelt	44,654,672	172,723	5,011,698	4,024,266	53,517,913	45,952,559	7,113,532	451,822
Wausau	Community Credit Union of Wausau	10,606,312	37,543	2,542,760	871,708	13,983,237	12,654,960	1,242,177	86,100
Wausau	M. E. Employees	4,123,106	8,501	683,212	216,152	5,013,969	4,170,079	823,985	19,905
Wausau	Maple Hill	3,898,225	12,081	524,757	161,112	4,572,013	4,073,604	478,905	19,504
Wausau	Marathon County Employees	5,433,211	38,437	263,998	186,777	5,845,549	5,066,062	670,555	108,932
Wausau	Public Service	4,577,299	2,192	959,589	302,641	5,837,337	4,245,976	1,586,094	5,267
Wausau	Tower	18,371,196	99,399	3,753,818	2,119,885	24,145,500	20,932,828	3,078,026	134,646
Wausau	Wausau City Employees	2,070,831	10,807	686,600	269,139	3,015,763	2,648,938	366,321	504
Wausau	Wausau Insurance Employees	60,385,500	171,257	11,041,905	3,934,482	75,190,630	66,171,154	8,102,336	917,140
Wausau	Wausau Postal Employees	4,770,984	11,131	316,887	194,788	5,271,528	4,479,502	741,573	50,453
Wauwatosa	County Wide	1,301,869	47,553	864,121	156,727	2,275,164	1,870,893	399,422	4,849
Wauwatosa	Greater Milwaukee & Government Employees	7,378,074	38,867	3,460,760	514,647	11,314,614	9,828,944	1,459,533	26,137
Wauwatosa	Wauwatosa	7,155,956	28,356	1,290,540	426,551	8,844,691	7,883,387	958,804	2,500
West Allis	ALLCO	17,567,198	113,581	2,085,378	898,771	20,437,766	16,240,715	2,350,497	1,846,554

DEPARTMENT OF  
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City	Credit Union	Loans	A.L.L.	Investments	Other Assets	Total Assets	Total Savings	Reserves (Less ALL)	Current Liabilities
West Allis	AppleTree	25,936,553	109,365	8,363,322	2,151,607	36,342,117	31,662,574	4,304,646	374,897
West Allis	Cornerstone	24,448,589	597,102	688,033	1,806,708	26,346,228	22,407,597	1,473,581	2,465,050
West Allis	First Municipal	14,278,784	185,013	2,569,554	1,567,447	18,230,772	16,887,420	1,307,276	36,076
West Allis	Guardian	68,597,260	611,002	7,294,205	5,269,438	80,549,901	72,022,553	8,058,781	468,567
West Allis	Wiscor	9,513,868	39,868	1,323,216	1,304,709	12,101,925	10,690,911	1,175,161	235,853
West Bend	Glacier Hills	30,994,505	146,824	4,097,198	1,943,016	36,887,895	32,715,399	3,739,881	432,615
Westby	Westby Co-op	55,926,950	695,562	4,570,516	2,604,156	62,406,060	54,793,742	7,040,003	572,315
Whitewater	Badgerland	259,544	5,549	59,693	2,046	315,734	249,918	65,241	575
Whitewater	Whitewater Community	1,057,616	11,653	162,956	19,481	1,228,400	1,079,580	145,603	3,217
Winnebago	Winnebago	4,850,610	42,688	778,997	758,766	6,345,685	5,563,256	776,895	5,534
Winnebago	Winnebago County Employees	10,545,926	22,175	1,233,438	949,051	12,706,240	11,109,028	1,570,993	26,219
Wisconsin Rapids	Bull's Eye	59,717,957	234,704	2,286,731	5,000,839	66,770,823	57,254,203	6,189,023	3,327,597
Wisconsin Rapids	Members' Advantage	29,846,134	223,904	2,916,239	2,221,882	34,760,351	29,866,538	4,694,022	199,791
Wisconsin Rapids	Rapids Municipal	2,876,287	3,182	1,070,707	35,053	3,978,865	3,418,363	521,788	38,714
Wisconsin Rapids	Wood County Employees	719,327	11,731	224,270	54,926	986,792	874,475	111,879	438

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