

**State of Wisconsin** Department of Financial Institutions

Tony Evers, Governor

Kathy Blumenfeld, Secretary

February 19, 2021

Office of Governor Tony Evers State Capitol P.O. Box 7863 Madison, WI 53707

#### **RE: OFFICE OF CREDIT UNIONS ANNUAL REPORT**

Per the requirement of s. 186.235(12) Wis. Stats., enclosed is the 2020 Year-End Credit Union Bulletin from the Office of Credit Unions. This annual report summarizes the condition of credit unions doing business in the state and is based on a compilation of the year-end 5300 Call Reports filed by each state-chartered credit union. Overall, Wisconsin credit unions are exhibiting strong financial performance and continue to provide needed financial products and services to Wisconsin citizens.

The Office of Credit Unions will designate 118 copies of the report available for general distribution. Each credit union is entitled to one copy.

If you have questions, please contact me at (608) 267-2608 or kim.santos@dfi.wisconsin.gov.

Sincerely,

Kím Santos

Kim Santos Director Office of Credit Unions





### 2020 YEAR END Credit Union Bulletin

This bulletin highlights the 2020 financial performance for Wisconsin state-chartered credit unions. At yearend 2020, there were 118 state chartered credit unions, three federal credit unions, and a corporate credit union serving Wisconsin citizens.

2020 was dominated by the COVID-19 pandemic. Credit unions responded by adjusting operations to continue to provide member service. The key financial indicators for state chartered credit unions remained strong despite an influx of shares/deposits. As of December 31, 2020, total assets were \$49.5 billion. Assets increased by \$8.5 billion, a growth rate of 20.6%. Net worth increased by \$494.4 million. Total net worth at yearend was \$5.2 billion, a capital adequacy ratio of 10.45%.

Credit unions reported earnings of over \$506 million. The return on average assets ratio was 1.12% compared to 1.10% in 2019. The 2020 operating expense ratio was 3.04% compared to 3.23% in 2019.

Loans increased over \$2.4 billion in 2020 to a total of \$35.1 billion. Savings grew with an increase of \$7.8 billion, and the loan to savings ratio decreased from 95.06% to 83.14% in 2020. Delinquent loans as a percentage of loans decreased to 0.56% in 2020 from 0.70% in 2019. Credit unions increased their allowance for loan losses to \$269.1 million from \$199.0 million at yearend 2019.

Overall, Wisconsin credit unions continue to perform well based on the information reported at yearend 2020.

Additional information regarding credit union consolidations and liquidations, historical data on Wisconsin state chartered credit unions, the December 31, 2020 Statement of Financial Condition and Statement of Income for Corporate Central Credit Union, and a listing of all Wisconsin credit unions at yearend 2020 and are included in this bulletin.

Kim Santos, Director Office of Credit Unions

# Supervisory Priorities for 2021

In January 2021, the National Credit Union Administration (NCUA) published Letter to Credit Unions No. 21-CU-02 regarding specific areas of supervisory focus for 2021. All credit unions are encouraged to review this letter. Specific areas of supervisory focus in 2021 include Allowance for Loan Loss and Leases; Bank Secrecy Act and Anti-Money Laundering compliance; Coronavirus Aid, Relief & Economic Security Act; Consumer Financial Protection; Credit Risk Management; Information Systems and Assurance (Cybersecurity); LIBOR Transition; Liquidity Risk; and Serving Hemp Related Businesses. Modernization updates are also provided in the letter. Please note that the examination software, AIRES will be transitioned to MERIT later this year.

### Annual Meetings

Due to the COVID-19 pandemic, the Office of Credit Unions has issued information about 2021 Annual Meetings. The letter can be found at <u>www.wdfi.org</u> under the COVID-19 Information and Resources section.

### Member Business Lending

The Office of Credit Unions continues to work on the rule making process to update Wisconsin Administrative Code, DFI-CU 72. However, until a new rule is finalized, the existing rule remains in effect. Updates on the rule can be found on the DFI website: www.wdfi.org

### 2017 Model Bylaws

The Office of Credit Unions updated the model bylaws in 2017. All credit unions are encouraged to review and update the bylaws to the 2017 model bylaws. The bylaws are an important document that address the organization and governance of a credit union. Bylaws must remain relevant and up to date with statutory changes as well as changes to credit union operations and procedures. The 2017 model bylaws and related documents can be accessed at the Credit Union section of the Department of Financial Institutions website.

## **Office of Credit Union Employee Changes**

In April 2020, Troy Kaja became a Financial Examiner – Supervisor covering the Madison and Wausau areas. Rachel Vergin was recently promoted to Financial Examiner - Advanced.

The Office of Credit Unions (OCU) hired the following financial examiners in 2020: Audrey Pike, Igor Kaun, Lisa Sheffer, Yi-Chen Chen and Sara Braydon.

#### COMPARISON STATEMENTS OF CONDITION OF WISCONSIN CREDIT UNIONS DECEMBER 31, 2020 and DECEMBER 31, 2019

_	December 31,	2020	December 31,	2019	Increase or Decrease	% Change
Number of Credit Unions	118		121	121 -3		-2.5%
	AMOUNT	% OF <u>ASSETS</u>	AMOUNT	% OF <u>ASSETS</u>		
<u>ASSETS</u>						
Personal Loans	14,904,161,261	30.1%	14,059,259,274	34.2%	844,901,987	6.0%
Real Estate Loans	20,205,255,301	40.8%	18,639,951,586	45.4%	1,565,303,715	8.4%
Total Loans	35,109,416,562	70.9%	32,699,210,860	79.6%	2,410,205,702	7.4%
Allowance for Loan Losses	269,124,148	0.5%	198,990,691	0.5%	70,133,457	35.2%
Net Loans	34,840,292,414	70.3%	32,500,220,169	79.1%	2,340,072,245	7.2%
Cash	7,236,656,789	14.6%	3,309,099,086	8.1%	3,927,557,703	118.7%
Investments	4,749,671,528	9.6%	3,043,414,730	7.4%	1,706,256,798	56.1%
Fixed Assets	1,052,918,472	2.1%	933,347,058	2.3%	119,571,414	12.8%
Other Assets	1,645,304,654	3.3%	1,283,393,674	3.1%	361,910,980	28.2%
TOTAL ASSETS	49,524,843,857	100.0%	41,069,474,717	100.0%	8,455,369,140	20.6%
LIABILITIES						
Regular Shares	13,178,770,661	26.6%	10,353,068,941	25.2%	2,825,701,720	27.3%
Share Drafts	8,188,496,732	16.5%	5,666,612,527	13.8%	2,521,884,205	44.5%
Other Shares & Deposits	20,862,277,946	42.1%	18,377,740,165	44.7%	2,484,537,781	13.5%
Total Savings	42,229,545,339	85.3%	34,397,421,633	83.8%	7,832,123,706	22.8%
Notes and Accounts Pay.	2,100,319,485	4.2%	2,005,964,555	4.9%	94,354,930	4.7%
Regular Reserve	1,148,698,982	2.3%	1,117,792,272	2.7%	30,906,710	2.8%
Other Reserves	4,046,280,051	8.2%	3,548,296,257	8.6%	497,983,794	14.0%
TOTAL LIABILITIES	49,524,843,857	100.0%	41,069,474,717	100.0%	8,455,369,140	20.6%

#### STATEMENT OF INCOME FOR WISCONSIN CREDIT UNIONS FOR THE PERIOD ENDING DECEMBER 31, 2020

	AMOUNT	% OF GROSS INCOME	% OF AVERAGE ASSETS
INCOME			
Interest on Loans	1,566,389,923	65.90%	3.46%
Less: Interest Refunds	4,562,821	0.19%	0.01%
Net Interest Income	1,561,827,102	65.71%	3.45%
Income on Investments	86,336,127	3.63%	0.19%
Other Income	728,738,927	30.66%	1.61%
TOTAL OPERATING INCOME	2,376,902,156	100.00%	5.25%
ADMINISTRATIVE EXPENSES			
Employee Costs	728,940,775	30.67%	1.61%
Travel and Conference	7,185,559	0.30%	0.02%
Office Occupancy	80,941,174	3.41%	0.18%
General Operations	217,090,588	9.13%	0.48%
Education and Promotion	55,303,198	2.33%	0.12%
Loan Servicing	159,462,336	6.71%	0.35%
Professional Services	87,456,876	3.68%	0.19%
Member Insurance	221,636	0.01%	0.00%
Operating Fees	3,729,304	0.16%	0.01%
Other Operational Expenses	38,054,150	1.60%	0.08%
TOTAL ADMINISTRATIVE	1,378,385,596	57.99%	3.04%
Provision for Loan Loss	151,997,619	6.39%	0.34%
TOTAL OPERATING EXPENSES	1,530,383,215	64.39%	3.38%
Dividends Paid on Savings	320,201,453	13.47%	0.71%
Interest on Borrowed Funds	31,496,467	1.33%	0.07%
TOTAL COST OF FUNDS	351,697,920	14.80%	0.78%
TOTAL EXPENSES	1,882,081,135	79.18%	4.15%
NET OPERATING INCOME	494,821,021	20.82%	1.09%
NON-OPERATING GAIN/LOSS	11,288,906	0.47%	0.02%
NET INCOME	506,109,927	21.29%	1.12%

#### COMPARISON STATEMENTS OF INCOME FOR WISCONSIN CREDIT UNIONS FOR THE PERIODS ENDING DECEMBER 31, 2020 AND DECEMBER 31, 2019

	2020		2019	
		% OF		% OF
		AVERAGE		AVERAGE
	AMOUNT	ASSETS	AMOUNT	ASSETS
INCOME				
Interest on Loans	1,566,389,923	3.46%	1,489,077,753	3.81%
Less: Interest Refunds	4,562,821	0.01%	4,626,653	0.01%
Net Interest Income	1,561,827,102	3.45%	1,484,451,100	3.80%
Income on Investments	86,336,127	0.19%	132,018,245	0.34%
Other Income	728,738,927	1.61%	529,102,884	1.36%
TOTAL OPERATING INCOME	2,376,902,156	5.25%	2,145,572,229	5.50%
ADMINISTRATIVE EXPENSES				
Employee Costs	728,940,775	1.61%	645,566,945	1.65%
Travel and Conference	7,185,559	0.02%	13,499,210	0.03%
Office Occupancy	80,941,174	0.18%	76,243,207	0.20%
General Operations	217,090,588	0.48%	209,931,763	0.54%
Education and Promotion	55,303,198	0.12%	57,853,445	0.15%
Loan Servicing	159,462,336	0.35%	139,493,703	0.36%
Professional Services	87,456,876	0.19%	77,772,446	0.20%
Member Insurance	221,636	0.00%	226,949	0.00%
Operating Fees	3,729,304	0.01%	3,709,436	0.01%
Other Operational Expenses	38,054,150	0.08%	35,002,964	0.09%
TOTAL ADMINISTRATIVE	1,378,385,596	3.04%	1,259,300,068	3.23%
Provision for Loan Loss	151,997,619	0.34%	101,020,931	0.26%
TOTAL OPERATING EXPENSES	1,530,383,215	3.38%	1,360,320,999	3.48%
COST OF ACQUISITION OF FUNDS				
Dividends Paid on Savings	320,201,453	0.71%	331,766,806	0.85%
Interest on Borrowed Funds	31,496,467	0.07%	32,199,952	0.08%
TOTAL COST OF FUNDS	351,697,920	0.78%	363,966,758	0.93%
TOTAL EXPENSES	1,882,081,135	4.15%	1,724,287,757	4.42%
NET OPERATING INCOME	494,821,021	1.09%	421,284,472	1.08%
NON-OPERATING GAIN/LOSS	11,288,906	0.02%	7,397,262	0.02%
NET INCOME	506,109,927	1.12%	428,681,734	1.10%

#### SIGNIFICANT OPERATIONAL RATIOS FOR ALL WISCONSIN CREDIT UNIONS 2015-2020

	2015	2016	2017	2018	2019	2020
Number of Credit Unions	150	143	129	125	121	118
CAPITAL ADEQUACY						
Net Worth/Total Assets Total Delinquency/Net Worth Solvency Evaluation Classified Assets/Net Worth	$\begin{array}{c} 10.97\% \\ 5.71\% \\ 112.68\% \\ 5.26\% \end{array}$	$\begin{array}{c} 11.08\% \\ 5.25\% \\ 112.98\% \\ 4.57\% \end{array}$	$11.28\% \\ 4.91\% \\ 113.42\% \\ 4.25\%$	$11.49\% \\ 4.89\% \\ 113.60\% \\ 4.25\%$	$11.40\% \\ 4.86\% \\ 113.57\% \\ 4.25\%$	$10.45\% \\ 3.83\% \\ 112.31\% \\ 5.20\%$
ASSET QUALITY						
Delinquent Loans/Loans Net Charge Offs/Avg. Loans	$0.81\% \\ 0.26\%$	$0.75\%\ 0.25\%$	$0.70\%\ 0.25\%$	0.69% 0.27%	$0.70\% \\ 0.26\%$	$0.56\% \\ 0.24\%$
EARNINGS (to Average Assets)						
Return on Average Assets Net Operating Expense Fixed Assets+FRA's**/Assets Gross Income Cost of Funds Operating Exp. (less PLL) Net Interest Margin Provision for Loan Losses <u>ASSET-LIABILITY MANAGEMEN</u>		$\begin{array}{c} 1.09\% \\ 2.60\% \\ 2.31\% \\ 4.89\% \\ 0.45\% \\ 3.19\% \\ 3.00\% \\ 0.17\% \end{array}$	$1.14\% \\ 2.58\% \\ 2.23\% \\ 4.96\% \\ 0.50\% \\ 3.14\% \\ 3.10\% \\ 0.22\%$	$1.13\% \\ 2.63\% \\ 2.31\% \\ 5.25\% \\ 0.68\% \\ 3.18\% \\ 3.18\% \\ 0.26\%$	$\begin{array}{c} 1.10\% \\ 2.69\% \\ 2.31\% \\ 5.50\% \\ 0.93\% \\ 3.23\% \\ 3.21\% \\ 0.26\% \end{array}$	$\begin{array}{c} 1.12\% \\ 2.58\% \\ 2.16\% \\ 5.25\% \\ 0.78\% \\ 3.04\% \\ 2.87\% \\ 0.34\% \end{array}$
Net Long Term Assets/Assets Shares/Savings+Borrowings	33.89% 30.70%	33.41% 31.63%	34.51% 31.98%	34.38% 30.28%	33.51% 28.87%	32.81% 30.20%
Loans/Savings	89.85%	91.21%	94.94%	97.65%	95.06%	83.14%
Loans/Assets Cash + ST Invest./Assets	77.10% 10.69%	77.59% 10.85%	79.66% 9.16%	81.95% 9.01%	79.62% 10.96%	70.89% 17.60%
OTHER RATIOS						
Share Growth	9.22%	8.40%	7.11%	8.38%	10.75%	22.77%
Net Worth Growth	10.24%	10.47%	10.53%	10.36%	10.10%	10.57%
Loan Growth	9.68%	10.01%	11.49%	11.48%	7.81%	7.37%
Asset Growth	9.39%	9.35%	8.60%	8.36%	10.96%	20.59%
Investments/Assets	11.80%	10.54%	9.42%	7.87%	7.41%	9.59%
Employee Cost/Gross Inc.	35.04%	34.34%	32.76%	31.18%	30.09%	30.67%
Employee Cost/ Avg. Assets	1.68%	1.68%	1.63%	1.64%	1.65%	1.61%
Average Loan Balance	\$12,577	\$13,079	\$14,104	\$14,829	\$15,300	\$16,081
Average Savings Balance	\$4,786	\$4,900	\$4,997	\$5,138	\$5,417	\$6,450

\*\*Foreclosed and Repossessed Assets

#### SIGNIFICANT OPERATIONAL RATIOS FOR THE PERIOD ENDING DECEMBER 31, 2020

Peer Groups by Assets	<\$2,000,000	\$ 2,000,001- \$10,000,000	\$ 10,000,001- \$50,000,000	\$50,000,001- \$100,000,000	\$100,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	6	13	33	20	29	17	118
CAPITAL ADEQUACY							
Net Worth/Total Assets	22.90%	16.15%	11.77%	10.89%	10.76%	10.34%	10.45%
Net Worth/PCA Optional Total Assets	22.90%	16.15%	11.78%	10.93%	10.80%	10.36%	10.47%
Total Delinquency/Net Worth	3.95%	5.89%	3.34%	2.85%	2.63%	4.08%	3.83%
Solvency Evaluation	129.84%	119.34%	113.41%	112.54%	112.36%	112.25%	112.31%
Classified Assets/Net Worth	4.56%	3.74%	3.20%	4.06%	2.98%	5.67%	5.20%
ASSET QUALITY							
Delinquent Loans/Loans	1.43%	1.62%	0.68%	0.53%	0.42%	0.58%	0.56%
Net Charge Offs/Avg. Loans	0.22%	0.07%	0.16%	0.15%	0.17%	0.26%	0.24%
Fair Value/Book Value for HTM	N/A	100.00%	98.68%	101.15%	105.98%	106.83%	104.96%
Accumulated Unrealized Gains or Losses on AFS/Cost of AFS	27/4	27/4	1 450/	0.05%	1 500/	1 1 50/	1.000/
Delinquent Loans/Assets	N/A 0.91%	N/A 0.95%	1.47% 0.39%	2.07% 0.31%	1.56% 0.28%	1.17% 0.42%	1.23% 0.40%
Demiquent Loans/Assets	0.91%	0.95%	0.39%	0.31%	0.28%	0.42%	0.40%
EARNINGS (to Average Assets)							
Return on Average Assets	0.40%	0.00%	0.15%	0.54%	0.68%	1.24%	1.12%
Gross Income	3.84%	3.72%	4.05%	4.31%	4.63%	5.42%	5.25%
Yield on Average Loans	5.26%	4.93%	4.21%	4.25%	4.15%	4.65%	4.57%
Yield on Average Investments	0.83%	1.12%	1.20%	1.10%	1.25%	0.94%	1.00%
Fee & Other Op. Income	0.02%	0.23%	0.69%	1.07%	1.21%	1.71%	1.60%
Cost of Funds	0.40%	0.48%	0.51%	0.43%	0.56%	0.83%	0.78%
Net Margin	3.44%	3.24%	3.54%	3.88%	4.07%	4.58%	4.47%
Operating Exp. (less PLL) Provision for Loan Losses	3.00% 0.14%	3.26% -0.01%	3.33% 0.11%	3.29% 0.10%	3.28% 0.13%	2.99% 0.38%	$3.04\% \\ 0.34\%$
Net Interest Margin	0.14% 3.42%	-0.01% 3.01%	0.11% 2.85%	0.10% 2.81%	0.13% 2.86%	2.87%	0.34% 2.87%
Operating Exp./Gross Income	78.00%	87.79%	2.85% 82.18%	76.32%	70.81%	55.17%	57.99%
Fixed Assets+FRA's**/Assets	0.07%	0.54%	1.64%	2.17%	2.68%	2.09%	2.16%
Net Operating Expense	2.98%	3.11%	2.96%	2.79%	2.82%	2.52%	2.58%
ASSET-LIABILITY MANAGEMENT							
Net Long Term Assets/Assets	2.80%	3.05%	16.74%	22.95%	31.08%	33.89%	32.81%
Shares/Savings+Borrowings	86.53%	69.14%	52.18%	41.63%	36.94%	28.10%	30.20%
Loans/Savings	82.40%	70.26%	65.87%	66.58%	77.97%	85.08%	83.14%
Loans/Assets	63.25%	58.67%	57.73%	58.59%	67.31%	72.27%	70.89%
Cash + ST Investments/Assets	32.39%	33.34%	28.97%	26.87%	17.89%	16.90%	17.60%
Shares, Deposits & Borrowings/Earning							
Assets	76.80%	84.93%	91.89%	94.09%	95.00%	93.41%	93.59%
Shares + Drafts/Shares+Borrowings Borrowings/Shares & Net Worth	86.53% 0.00%	75.32% 0.00%	71.98% 0.00%	64.08% 0.27%	57.61% 1.79%	46.41% 3.35%	48.97% 2.97%
OTHER RATIOS							
Net Worth Growth	1.81%	0.00%	1.21%	4.79%	6.25%	11.89%	10.57%
Share Growth	3.18%	8.81%	20.00%	18.81%	18.35%	23.78%	22.77%
Loan Growth	-3.89%	-5.70%	3.14%	0.79%	4.04%	8.21%	7.37%
Asset Growth	2.84%	7.29%	17.18%	17.60%	17.03%	21.41%	20.59%
Investment Growth	13.83%	34.28%	18.57%	43.85%	73.28%	101.48%	89.10%
Investments/Assets	12.60%	18.33%	21.48%	16.09%	14.33%	8.28%	9.59%
Employee Cost/Gross Inc.	39.82%	44.62%	41.83%	38.64%	39.58%	28.96%	30.67%
Employee Cost/ Avg. Assets	1.53%	1.66%	1.69%	1.67%	1.83%	1.57%	1.61%
Average Loan Balance	\$7,918 \$2,712	\$9,571 \$4,168	\$9,569 \$5.084	\$14,272 \$5,222	\$16,349 \$5,084	\$16,333 \$6,641	\$16,081 \$6,450
Average Savings Balance	\$2,713	\$4,168	\$5,084	\$5,322	\$5,984	\$6,641	\$6,450

\*\* Foreclosed and Repossessed Assets

#### ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME FOR THE PERIOD ENDING DECEMBER 31, 2020

Peer Groups by Assets	<\$2,000,000	\$ 2,000,001- \$10,000,000	\$ 10,000,001- \$50,000,000	\$50,000,001- \$100,000,000	\$100,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	6	13	33	20	29	17	118
OPERATING INCOME							
Interest on Loans	91.77%	83.22%	72.00%	67.01%	68.00%	65.44%	65.90%
Less: Interest Refunds	0.00%	0.22%	0.14%	0.00%	0.00%	0.23%	0.19%
Income on Investments	7.58%	10.81%	11.07%	8.22%	5.81%	3.04%	3.63%
Income on Securities in Trading acct	0.00%	0.00%	0.00%	0.00%	0.02%	0.10%	0.08%
Fee Income	0.56%	4.21%	9.22%	11.61%	9.84%	8.65%	8.87%
Other Operating Income	<u>0.09%</u>	<u>1.98%</u>	7.85%	<u>13.16%</u>	<u>16.33%</u>	<u>22.99%</u>	<u>21.71%</u>
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OPERATING EXPENSES							
Employee Costs	39.82%	44.62%	41.83%	38.64%	39.58%	28.96%	30.67%
Travel and Conference	0.27%	1.35%	0.44%	0.52%	0.43%	0.27%	0.30%
Office Occupancy	4.15%	4.52%	5.21%	4.86%	4.55%	3.17%	3.41%
General Operations	20.98%	21.67%	15.52%	13.88%	12.02%	8.45%	9.13%
Education and Promotion	0.30%	0.61%	2.28%	2.44%	2.06%	2.36%	2.33%
Loan Servicing	2.32%	2.21%	4.53%	3.92%	4.36%	7.17%	6.71%
Professional Services	2.56%	8.21%	9.61%	9.77%	6.32%	3.01%	3.68%
Member Insurance	0.08%	0.00%	0.01%	0.02%	0.02%	0.01%	0.01%
Operating Fees	2.38%	1.45%	0.63%	0.36%	0.24%	0.13%	0.16%
Miscellaneous	<u>5.13%</u>	<u>3.14%</u>	<u>2.12%</u>	<u>1.92%</u>	1.25%	<u>1.63%</u>	<u>1.60%</u>
TOTAL ADMINISTRATIVE	78.00%	87.79%	82.18%	76.32%	70.81%	55.17%	57.99%
Provision for Loan Loss	3.54%	<u>-0.32%</u>	2.65%	<u>2.31%</u>	2.86%	<u>7.09%</u>	<u>6.39%</u>
TOTAL OPERATING EXP.	81.54%	87.47%	84.83%	78.63%	73.67%	62.25%	64.39%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.00%	0.02%	0.01%	0.62%	1.49%	1.33%
Dividends on Savings	10.45%	<u>12.87%</u>	12.51%	<u>9.94%</u>	<u>11.41%</u>	<u>13.88%</u>	13.47%
TOTAL COST OF FUNDS	10.45%	12.87%	12.53%	9.94%	12.04%	15.37%	14.80%
NET INCOME FROM OPERATIONS	8.01%	-0.35%	2.64%	11.43%	14.29%	22.37%	20.82%
NON-OPERATING GAIN/LOSS	<u>2.30%</u>	<u>0.36%</u>	<u>1.12%</u>	<u>1.06%</u>	0.46%	0.45%	<u>0.47%</u>
NET INCOME	10.31%	0.02%	3.76%	12.49%	14.75%	22.82%	21.29%

#### ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS FOR THE PERIOD ENDING DECEMBER 31, 2020

Peer Groups by Assets	<\$2,000,000	\$ 2,000,001- \$10,000,000	\$ 10,000,001- \$50,000,000	\$50,000,001- \$100,000,000	\$100,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	6	13	33	20	29	17	118
OPERATING INCOME							
Interest on Loans	3.53%	3.09%	2.92%	2.89%	3.15%	3.54%	3.46%
Less: Interest Refunds	0.00%	0.01%	0.01%	0.00%	0.00%	0.01%	0.01%
Income on Investments	0.29%	0.40%	0.45%	0.35%	0.27%	0.16%	0.19%
Income on Securities in Trading	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%
Fee Income	0.02%	0.16%	0.37%	0.50%	0.46%	0.47%	0.47%
Other Operating Income	<u>0.00%</u>	<u>0.07%</u>	0.32%	0.57%	<u>0.76%</u>	1.25%	<u>1.14%</u>
TOTAL INCOME	3.84%	3.72%	4.05%	4.31%	4.63%	5.42%	5.25%
OPERATING EXPENSES							
Employee Costs	1.53%	1.66%	1.69%	1.67%	1.83%	1.57%	1.61%
Travel and Conference	0.01%	0.05%	0.02%	0.02%	0.02%	0.01%	0.02%
Office Occupancy	0.16%	0.17%	0.21%	0.21%	0.21%	0.17%	0.18%
General Operations	0.81%	0.81%	0.63%	0.60%	0.56%	0.46%	0.48%
Education and Promotion	0.01%	0.02%	0.09%	0.11%	0.10%	0.13%	0.12%
Loan Servicing	0.09%	0.08%	0.18%	0.17%	0.20%	0.39%	0.35%
Professional Services	0.10%	0.31%	0.39%	0.42%	0.29%	0.16%	0.19%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees	0.09%	0.05%	0.03%	0.02%	0.01%	0.01%	0.01%
Miscellaneous	0.20%	0.12%	<u>0.09%</u>	<u>0.08%</u>	<u>0.06%</u>	0.09%	<u>0.08%</u>
TOTAL ADMINISTRATIVE	3.00%	3.26%	3.33%	3.29%	3.28%	2.99%	3.04%
Provision for Loan Loss	0.14%	<u>-0.01%</u>	<u>0.11%</u>	<u>0.10%</u>	0.13%	0.38%	0.34%
TOTAL OPERATING EXP.	3.13%	3.25%	3.44%	3.39%	3.41%	3.37%	3.38%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.00%	0.00%	0.00%	0.03%	0.08%	0.07%
Dividends on Savings	<u>0.40%</u>	0.48%	<u>0.51%</u>	0.43%	<u>0.53%</u>	0.75%	<u>0.71%</u>
TOTAL COST OF FUNDS	0.40%	0.48%	0.51%	0.43%	0.56%	0.83%	0.78%
NET INCOME FROM OPERATIONS	0.31%	-0.01%	0.11%	0.49%	0.66%	1.21%	1.09%
NON-OPERATING GAIN/LOSS	<u>0.09%</u>	<u>0.01%</u>	0.05%	<u>0.05%</u>	0.02%	0.02%	0.02%
<u>NET INCOME</u>	0.40%	0.00%	0.15%	0.54%	0.68%	1.24%	1.12%

#### LOAN DELINQUENCY PERIOD ENDING DECEMBER 31, 2020

Peer Groups by Assets	<\$2,000,000	\$ 2,000,001- \$10,000,000	\$ 10,000,001- \$50,000,000	\$50,000,001- \$100,000,000	\$100,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	6	13	33	20	29	17	118
Loan Delinquency Ratios							
2 - 6 Months Delinquent	0.88%	0.96%	0.40%	0.30%	0.26%	0.42%	0.40%
6 - 12 Months Delinquent	0.00%	0.42%	0.15%	0.16%	0.09%	0.10%	0.10%
Over 12 Months Delinquent	<u>0.55%</u>	0.24%	<u>0.13%</u>	<u>0.07%</u>	<u>0.07%</u>	<u>0.06%</u>	<u>0.06%</u>
Total Delinquent Loans	1.43%	1.62%	0.68%	0.53%	0.42%	0.58%	0.56%
<u>Loan Loss Ratio</u>	0.22%	0.07%	0.16%	0.15%	0.17%	0.26%	0.24%

#### ANALYSIS OF LOANS BY TYPE PERIOD ENDING DECEMBER 31, 2020

Number of Credit Unions	6	13	33	20	29	17	118
<u>Loan Types</u>							
Unsecured Credit Card Loans	0.00%	0.64%	1.88%	1.87%	1.83%	2.94%	2.76%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.41%	0.01%	0.17%	1.12%	0.96%
All Other Unsecured Loans/Lines of Credit	8.20%	8.95%	3.17%	2.11%	2.04%	3.76%	3.50%
New Vehicle Loans	19.24%	19.06%	10.10%	6.95%	6.63%	6.05%	6.23%
Used Vehicle Loans	60.76%	50.53%	30.48%	25.00%	24.15%	18.77%	19.82%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.13%
All Other Secured Non-Real Estate Loans/LOC	11.79%	11.59%	6.90%	6.27%	7.03%	8.52%	8.26%
Secured by 1st Lien 1-4 Family Residential Properties	0.00%	6.48%	40.74%	48.11%	46.35%	37.30%	38.72%
Secured by Junior Lien 1-4 Family Residential	0.00%	2.75%	4.48%	4.39%	5.07%	6.67%	6.38%
All Other Real Estate/Lines of Credit	0.00%	0.00%	0.52%	0.66%	1.01%	0.30%	0.40%
Commercial Loans/LOC Real Estate Secured	0.00%	0.00%	1.12%	4.30%	4.83%	13.59%	12.05%
Commercial Loans/LOC Not Real Estate Secured	0.00%	0.00%	0.19%	0.34%	0.89%	0.81%	0.79%
Total Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
<u>Real Estate Loan Detail</u>							
(As a percent of loans)							
First Mortgage - Fixed > 15 yrs.	0.00%	0.00%	3.27%	4.02%	7.85%	5.41%	5.64%
First Mortgage - Fixed - 15 yrs. Or less	0.00%	2.07%	15.72%	18.90%	13.69%	13.26%	13.48%
First Mortgage - Balloon/Hybrid - > 5 yrs.	0.00%	2.94%	3.93%	5.07%	6.02%	11.45%	10.48%
First Mortgage - Balloon/Hybrid - 5 yrs. Or less	0.00%	0.34%	5.63%	8.62%	8.97%	13.30%	12.51%
First Mortgage - Other Fixed Rate	0.00%	0.00%	0.00%	0.42%	0.34%	0.29%	0.30%
First Mortgage - Adjustable - 1 year or less	0.00%	0.04%	0.48%	2.29%	2.50%	1.74%	1.82%
First Mortgage - Adjustable - > 1 year	0.00%	0.00%	12.90%	13.40%	11.94%	5.01%	6.21%
Other - Closed End Fixed	0.00%	1.18%	2.02%	1.58%	1.88%	1.30%	1.39%
Other - Closed End Adjustable	0.00%	0.12%	0.81%	0.76%	0.54%	0.51%	0.52%
Other - Open End Adjustable	0.00%	2.53%	2.10%	2.40%	3.47%	5.57%	5.17%
Other - Open-End Fixed	0.00%	0.00%	0.01%	0.02%	0.06%	0.04%	0.04%
Other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Real Estate	0.00%	9.23%	46.87%	57.47%	57.27%	57.87%	57.55%
(As a percent of loans)							
Total Real Estate	0.00%	5.41%	27.06%	33.67%	38.55%	41.82%	40.80%
(As a percent of assets)							

\*This page does not include loans Held for Sale

#### ANALYSIS OF SAVINGS BY TYPE PERIOD ENDING DECEMBER 31, 2020

Peer Groups by Assets	<\$2,000,000	\$ 2,000,001- \$10,000,000	\$ 10,000,001- \$50,000,000	\$50,000,001- \$100,000,000	\$100,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	6	13	33	20	29	17	118
Share Drafts	0.00%	6.18%	19.81%	22.52%	21.09%	19.00%	19.39%
Regular Shares	86.53%	69.14%	52.18%	41.76%	37.68%	29.15%	31.21%
Money Market Shares	0.00%	0.00%	10.48%	14.13%	19.71%	23.83%	22.67%
Share Certificates	13.36%	21.88%	11.70%	13.66%	13.48%	20.60%	19.25%
IRA Accounts	0.00%	1.27%	4.23%	6.32%	5.51%	5.22%	5.26%
All Other Shares	<u>0.10%</u>	1.52%	<u>1.60%</u>	1.61%	2.53%	<u>2.20%</u>	2.21%
Total Shares	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

#### ANALYSIS OF INVESTMENTS BY TYPE PERIOD ENDING DECEMBER 31, 2020

Peer Groups by Assets	<\$2,000,000	\$ 2,000,001- \$10,000,000	\$ 10,000,001- \$50,000,000	\$50,000,001- \$100,000,000	\$100,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	6	13	33	20	29	17	118
Equity Securities	0.00%	0.00%	0.00%	0.00%	0.38%	0.68%	0.55%
Trading Debt Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Available for Sale Debt Securities	0.00%	0.00%	5.68%	21.69%	34.74%	86.26%	69.06%
Held-to-Maturity Debt Securities	0.00%	2.45%	4.63%	14.53%	12.61%	1.25%	4.31%
Commercial Banks, S&L's, and							
Mutual Savings Banks	44.28%	48.54%	65.29%	41.24%	33.26%	2.78%	13.61%
Credit Unions	50.35%	23.46%	10.92%	9.76%	5.53%	0.59%	2.55%
Corporate Credit Unions	5.37%	25.55%	12.29%	10.98%	10.97%	4.09%	6.21%
Other Investments	<u>0.00%</u>	<u>0.00%</u>	<u>1.19%</u>	<u>1.80%</u>	<u>2.50%</u>	4.35%	<u>3.71%</u>
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

### 2020 Credit Union Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
				Mount
2/8/2020	Greater Galilee Baptist	Milwaukee	Educators	Pleasant
2/29/2020	Oshkosh Truck	Oshkosh	Community First	Neenah
5/31/2020	Northern Paper Mills	Green Bay	Fox Communities	Appleton

	Charters	Charters	Total	Total	Total
Year	Issued	Cancelled	Credit Unions	Members	Assets
1923 - 1930	22	0	22	4,659	481,960
1931 - 1935	383	22	383	57,847	2,914,467
1936 - 1940	281	72	592	153,849	11,238,687
1941 - 1945	73	129	536	$144,\!524$	19,064,115
1946 - 1950	76	70	542	193,296	42,875,076
1951 - 1955	204	50	696	$292,\!552$	120,562,491
1956 - 1960	112	75	733	363,444	206,392,419
1961 - 1965	118	70	781	493,399	346,631,527
1966 - 1970	69	84	766	628,543	480,420,243
1971 - 1975	22	115	673	805,123	875,542,286
1976 - 1980	17	72	618	1,060,292	1,403,823,697
1981 - 1985	8	76	550	1,261,407	2,831,410,266
1986 - 1990	2	112	440	1,485,109	4,148,749,629
1991 - 1995	1	57	384	1,744,696	6,179,239,916
1996 - 2000	2	46	340	1,918,729	9,425,906,926
2001 - 2005	2	62	280	2,047,031	14,805,292,195
2006	0	13	267	2,086,700	15,656,231,843
2007	0	7	260	2,083,319	$16,\!543,\!325,\!591$
2008	1	11	250	2,118,505	18,182,343,608
2009	0	14	236	2,164,648	19,719,567,979
2010	0	13	223	2,186,471	20,685,419,046
2011	0	20	203	2,225,892	21,915,647,878
2012	0	16	187	2,264,788	23,353,783,941
2013	0	16	171	2,335,239	24,517,890,287
2014	0	11	160	2,460,025	26, 324, 571, 655
2015	0	10	150	2,613,667	28,797,085,704
2016	0	7	143	2,790,644	31,453,289,376
2017	0	14	129	2,938,267	34,157,241,037
2018	0	4	125	3,081,193	37,011,992,655
2019	0	4	121	3,196,907	41,069,474,717
2020	0	3	118	3,307,029	49,524,843,857

#### Historical Data of Wisconsin State Chartered Credit Unions Number of Charters, Members and Assets

#### CORPORATE CENTRAL CREDIT UNION STATEMENT OF FINANCIAL CONDITION DECEMBER 31, 2020

#### ASSETS

Cash Investments:		\$1,828,081,222
Held to M	for Sale	
	Total Investments	\$2,170,986,943
Loans		\$3,547,474
Land and Building		\$2,338,203
Other Fixed Assets		\$653,964
Receivables and Ot	her Assets	<u>\$7,641,237</u>
	Total Assets	\$4,013,249,043
LIABILITIES AND EQUIT	Y	
Accounts Payable a	nd Other Liabilities	\$1,898,774
Notes Payable		\$0
Commercial Paper		\$0
Accrued Dividends	and Interest Payable	\$351,512
Member Shares and	Certificates of Deposit	\$3,822,432,279
Regulatory Capital		\$184,778,755
Other Reserves		
	Total Liabilities and Equity	\$4,013,249,043

#### STATEMENT OF INCOME FOR THE YEAR ENDED DECEMBER 31, 2020

#### INCOME

Income from Investments	\$33,643,847
Income from Loans	\$461,195
Other Income	
Income from Investments Income from Loans Other Income Total Income	\$41,687,585
EXPENSES	
Administrative Expenses	\$12,616,540
Cost of Funds	\$ <u>17,688,716</u>
Administrative Expenses Cost of Funds Total Expenses	\$30,305,256
Net Income	\$11,382,329
Gain on Investments	\$2,381,432
PIC Dividends	\$2,307,000
Net Income	\$11,456,761

Total.ass 210.68 210.	CITY	CREDIT UNION	TOTAL ASSETS	TOTAL LOANS	ALLL	INVESTMENTS	OTHER ASSETS	TOTAL SAVINGS	RESERVES	CURRENT LIABILITES
Nimesines AIR TECH 3.00.50 1.131.70 10.422 121.6.70 77.140 225.620 425.643 16.37   Waskins ALCCUM 150.70 77.440 77.844 77.844 77.844 77.844 77.844 77.844 77.845 15.357.94 15.	Waukesha									
Walesting ALLOY EMPLOYEES 178.610 11.8107 77.806 22.2082 15.119 1.815   Wein Allis APPLETREE 130.077.40 12.32.20 32.37.20 141.517 15.94.590 12.015.70 16.95.70 10.95.70 <t< td=""><td>Sparta</td><td>1ST COMMUNITY</td><td>205,623,151</td><td>142,756,053</td><td>160,755</td><td>31,532,461</td><td>31,495,392</td><td>181,442,143</td><td>18,484,675</td><td>5,696,333</td></t<>	Sparta	1ST COMMUNITY	205,623,151	142,756,053	160,755	31,532,461	31,495,392	181,442,143	18,484,675	5,696,333
West Allis APPLETREE 139,077400 102,322,803 314,442 27,003,161 106,46,800 10,87,002	Milwaukee	AIR TECH	3,201,530	1,121,176	10,452	1,219,576	871,230	2,569,209	625,648	6,673
ArcAbit ArCADA B63.620 72.05.691 870.482 5.498.980 18.70.322 85.283.38 12.065.203 820.889   Materix ALTENA AREA 51.363.178 22.063.91 50.592 63.33.09 72.05.897 63.33.09 72.05.897 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.202.01 50.203.01 50.202.01 50.203.01 50.202.01 50.203.01	Waukesha	ALLOY EMPLOYEES	378,616	189,342	4,039	113,907	79,406	223,682	153,319	1,615
Ahtens AFAEA 42,305,91 21,207,246 8,47,17 35,200,212 4,003,702 4,003,702 4,003,702 4,003,702 4,003,702 4,003,702 4,003,702 4,003,702 4,003,702 4,003,702 4,003,702 4,003,703 1,003,703 1,003	West Allis	APPLETREE	139,677,460	102,332,820	394,424	27,093,154	10,645,910	106,945,989	31,981,809	749,662
Waterion AVESTAR 31.368,176 25.489,331 398,850 95.93.30 77.958,986 27.942,777 3.040,022 32.358,77   Marnandin BAT/SHORE S1.344,820 116,178 14.352,748 15.03,78										
Nemmin BADGER (20)E 51,244-289 28,244,893 95,228 13,131,14 40,201,443 43,231,944 4,706,793 452,348 155,344   Janeardin BLACK-MAYK COMANNTY 73,202,577 488,86,268 2,105,349 15,823,137 157,942,439 55,841,437 53,807,807 15,923,157   Weston BROKAW 63,141,167 2,157,668 352,041 13,904,561 443,853,577 5,228,918 37,245,257   Weston CANTAL 1,97,24,444,82 13,916,57,67 3,229,118 44,858,977 5,228,918 37,242,658   Prom CENTRAL, NELSINENN 44,452,372 2,444,450,47 13,974,641 44,458,977 44,143,184 4,397,77 5,228,918 4,238,177 5,324,918 4,245,172 44,445,272 2,444,450,472 14,143,198 4,228,172 4,448,277 44,97,964 7,72,473 14,145,773 3,116,447 4,228,172 4,448,277 44,924,973 4,422,172 4,448,477 14,145,774 4,252,172 3,244,447 4,228,172 4,448,476 14,777,744 4,252,172										
Interveline AV SHORE 31,75,723 120,0330 110,771 14,582,745 31,74627 152,4482 152,448   Baranewile BRANTWOOD 2,32,522 6,47,752 71,722 778,008 174,072,377 55,3743 51,312,517   Branewile BRANTWOOD 2,32,522 6,47,752 71,322 778,008 174,072,377 55,3748 53,3745 51,314,107   Wasana BROKW 1,372,400,400 1,281,666,78 8,200,48 104,540,014 44,481,00 4,483,108 33,000 47,346,29 2,350,024 34,700,83 73,753,02 75,939,777 53,84,49   Wasana COMPASDONNE CARE 2,264,44,32 30,000 47,346,29 2,357,03 2,350,424 34,700,433 73,753,448   Wasana COMPASDONNE CARE 2,370,422 19,497,79 59,035 5,940,891 43,230,802 2,250,444 45,870,99 3,239,77 2,201,443 45,870,99 3,239,77 2,201,443 45,870,99 3,239,77 3,239,77 3,239,77 3,249,741 3,239,771 3,2										
Jameswide BLACKHAWK COMMUNITY 75.32.7.837 448.86.268 2.10,82.48 81.00.231 71.72.57 66.27.857 55.32.7.83 50.10.86 59.001   Minessice BREWTRY 5.40.665.00 71.71.52 79.000 71.71.51 74.000 71.71.51 74.000 71.71.51 74.000 71.71.51 74.000 71.71.51 74.000 71.71.51 71.71.50 71.71.51										
Baramwool BRANTWOOD 1.2.22 2.7.25.2 171.82 170.003 15.0.25.057 40.0.25.057 <td></td>										
Mileaules BREWERY 94.665.802 37.694.623 99.877 1.103.103 11.803.203 14.023.693 14.023.693 14.023.693 15.023.691 15.023.692										
Western BROKAW 63,141,167 29,187,668 352,2649 13,805,601 54,840,08 52,280,983 5373,502   Priver CENTTAL, WISCONSIN 46,423,372 22,448,422 113,003 15,777,563 1689,556,347 1483,186 4,386,177 533,449   Priver CENTTAL, WISCONSIN 42,027,020 144,415,076 20,072,027 127,958,074 128,057,07 128,057,07 123,027,072 127,022,083   Priver Luc: COMPASICINATE CARE 7,469,649 4495,767 50,526 57,67,57 25,772,459 32,520,779 25,772,459 32,520,779 25,772,459 32,520,779 25,772,459 32,520,779 25,772,459 32,520,779 25,772,459 32,520,779 25,772,459 32,520,779 25,772,459 32,520,779 25,772,459 32,520,779 25,772,459 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,779 32,520,775 <td></td>										
Green By Prover CAPITAL 1372,804,400 1,801,805,728 8,203,803 104,450,005 14,803,805,754 221,803,91 91,467,984   Watesau CLOVERBLT 272,888,255 198,304 1377,551 6,342,627 31,303,170 223,600,624 347,088,23 7,878,448   Watesau CLOVERBLT 272,888,255 191,916,296 330,000 47,348,521 1211,577,531 6,342,697 37,728,488,33 322,828,37 37,888,489   Meendi CONE 32,027,222 1819,4759 50,557 5,948,981 422,5107 22,772,349 322,077 40,104   Watasau CONE 31,262,322 17,857,484 63,850,098 42,5107 32,851,444 46,856,989 7,755,809 35,051,444 46,856,989 7,755,809 35,051,444 46,856,989 7,755,809 35,051,444 46,856,989 7,755,809 35,052,444 46,856,949 31,802,452 32,852,442 32,362,442 32,362,442 33,373,34   Adreson CONINT-CONINTP 22,356,546 13,474,827 56,489 13,250,746 </td <td></td>										
Phover CENTRAL WISCONSIN 44.82.372 22.448.62 19.77.95 6.342.673 41.485.168 4.398.727 559.449   Nearak COMMASSIONATE CARE 27.850.642 27.050.672 250.0524 37.000.071 250.0524 37.030.071 251.772 37.99.896.489 47.418.337 37.99.896.489 47.418.337 37.99.896.489 47.418.337 37.99.896.489 47.418.337 37.99.896.489 47.418.337 37.99.896.489 47.418.337 37.99.896.489 47.418.337 37.99.896.497 45.99.72 35.99.72 35.97.72 37.77.837 37.87.778 37.97.778 37.97.778 37.97.778 37.97.778 37.97.778 37.97.87.778 37.97.87.78 37.97.899 47.97.787 47.45.97.778 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.899 37.97.841 45.42.478 Mindian 37.97.379 37.97.379 37.97.841 39.32.739 31.89.77.85 37.97.344 39.32.737 31.89.77.85 37.97										
Wasana CLOVERBELT 278,289,526 919,918,289 303,000 47,348,27 39,351,709 225,606,624 44,703,853 7,977,944   Neenah COMMAUNTY FIRST 4,325,828 244,449,756 26,024 61,675 2,026,432 64,40,422 464,657 23,361   Wasan COME 2,007,232 13,847,769 50,225 59,48,961 43,227,257 25,717,48 33,203,201 23,301,203 33,203,201,203 33,017,44 43,017,48 33,017,44 43,017,458 33,017,44 44,017,458 33,017,44 44,017,458 33,017,44 44,017,458 33,017,44 44,017,458 33,017,44 44,017,458 33,017,44 44,017,458 33,017,44 44,017,458 33,017,44 44,017,458 33,017,44 44,017,458 33,017,44 44,017,458 34,017,458 33,017,44 44,017,458 33,017,44 44,017,128 33,015,016 41,314,017,458 41,018,017,318 45,017,248 41,017,273 33,014,014,014,012,017,018 41,017,171 44,017,171 44,017,171 44,017,171 44,017,171 44,017,171	•									
Hernah COMMUNTY FIRST 4.232.760.84 2.444.451.97 4.179.785 7.179.278 1.214.578.724 3.719.886.49 4.441.18.37 3.872.838   Neerah COM S0.073.322 13.947.759 50.025 5.949.09 4.225.107 2.2577.439 3.203.773 40.104   Warsan CO-MEXUS 3.243.773 13.947.759 50.025 5.949.001 4.257.136 15.957.69 2.577.439 3.203.773 40.104   Marine CO-MEXUS 2.309.773 15.939.804 2.237.75 2.577.439 3.304.141 4.597.168 7.307.89 1.588.50 1.527.506 5.664.600 1.557.436 1.598.506 1.567.508 1.527.506 5.664.600 1.557.436 1.527.507 5.664.600 1.557.436 1.528.506 3.757.343 1.228.507.61 1.373.577.65 1.529.507 1.527.508 5.654.640 3.375.743 1.223.607.61 1.373.577.65 1.527.507 5.654.640 3.577.431 3.223.67.61 1.374.565 3.567.71 1.527.578 5.654.640 3.557.743 1.537.578 1.527.578										
Fond Luc COMMASSIONATE CARE 7.456,948 4.495,765 2.82,824 6.147,0422 6.494,0423 0.220,17,279 0.0120,0123 0.230,1720 0.										
Herenh CONE 29.077.322 16.947.799 50.525 55.9489 4.225,197 25.772.49 32.579.779 40,104   Black River Falls CO-OP 419.997.372 318.203.814 22.287.255 74.572.395 386.501.414 40.587.088 7.775.580 33.016.20   Jefferson COVANTAGE 2.308.871.73 11.558.82.209 15.696.506 23.240.224 455.445.00 24.07.437 24.574.172 31.800.150   La Conse DARYLLAND FWER 1.855.813.01 1.569.65.06 23.240.224 455.446.00 24.07.447 24.374.243 12.49.304   Moort Pleasant EDUCATORS 2.675.158.081 1.735.877.853 84.30.780 64.837.443 300.277.04 2.298.110.27 32.250.168 54.337.66 14.876.412 7.355.664 17.171.055 55.38.44 2.398.116 0.002.773 34.94.055   Brookhold ENTERNIE ENTERNIE 47.140 1.365.678 17.771.685 53.38.44 30.978.41 34.365.018 31.454.11 34.377.68 15.397.68 15.397.68 15.397.68 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
Waseau COMEXUS 2,42,266,27 2,813,48,516 7,255,748 8,8000 438,230,600 2,813,18,101 319,075,062 32,201,620   Jefferson COUNTY-CITY 33,54,462 17,578,284 74,261 12,286,502 3,844,417 30,246,280 2,845,417 30,246,280 2,845,417 30,248,320 2,845,417 30,246,280 2,845,417 30,246,280 2,845,417 30,246,320 2,845,417 30,248,320 2,845,417 30,246,320 2,845,417 30,246,320 2,845,417 30,246,320 2,845,417 30,246,320 2,845,417 30,246,320 2,845,417 30,246,320 2,357,548 1,352,401 31,31,342 42,453   Mourt Pressamt EUCOTOR 2,835,176 6,800,108 16,430,403 16,830,404 14,672,441 1,71,900 4,455,461 7,52,571 16,830,41 44,552,561 12,31,57,481 13,356 6,220,018 4,451,423 5,667,623 14,31,31,342 42,315,314 14,31,31,342 44,31,31,342 44,31,31,344 44,31,31,344 44,316,30 12,451,411 10,451,411 15										
Black Kuer Falls CO-OP 419.897.372 318.203.814 2.546.122 2.928 7.457.385 385.814.41 45.577.085 7.729.580   Anrigo COVMTY AGE 2.308.973.73 1.655.883.299 1.625.885 21.228.052 3456.417 30.249.337 2.817.24 4.72.398   Mation DARC LAND POWER 18.375.71 1.12.85.882 68.00 88.377.04 1.52.32.00 3.375.348   Mation DARE COUNTY 2.20.343.302 1.28.388.066 1.564.330 17.73.557.05 5.68.64.00 18.3375.44 1.32.362.00 3.375.348   Brookhei ENTEVNER 2.20.538.51 1.367.458.2 6.430.543 60.800.90 4.254.837 0.1375.348 1.532.600 1.43.600 1.44.574 1.532.600 1.44.574 1.558.582.20 1.471.71 0.799.68 1.6476.433 1.079.000 1.406.03.08 1.438.45 1.832.61 1.846.845 1.832.61 1.846.845 1.832.61 1.846.845 1.832.61 1.846.845 1.832.61 1.846.845 1.832.61 1.846.845 1.846.845 1.846.845<										
Jefferson COUNTY-CITY 33,634,492 74,261 74,261 238,6477 30,249,37 2,881,749 503,381   La Crose DAIRYLAND POWER 13,375,311 11,3125,382 156,869 21,342,427 152,10,488 31,324,424 42,439   Medion DANE COLNTRY 22,475,158,081 17,332,576 56,864,059 152,27740 22,281,102 22,250,106 54,547,688   Biodindie ENTOWER 9,335,75,343 13,74,467 16,430,806 66,81,494 309,27740 2,281,102 2,471,418 54,237,683   Biodindie ENTOWER 9,336,544 13,474,877 16,430,806 66,870,441 30,277,40 2,281,102 2,471,418 54,236,54   Biodindie ENTOWER 9,336,544 13,474,877 16,430,403 30,667,029 2,886,479 30,467,029 30,667,029 2,886,479 30,423,85 44,079,900 30,652,471 2,856,479 2,886,479 30,400,472 30,667,029 2,886,479 30,423,85 44,079,4900 30,650,743 2,866,479 2,876,479 30,600,702 <td></td>										
Antgo COVANTAGE 2.308.873 78 1.655.883.29 15.696.669 2.201.240.224 4454.49.09 2.031.985.7 247.747 20 3.18.90.160   La Crosse DANE COUNTY 2.02.343.302 129.988.606 1.654.930 74.325.776 56.684.050 183.575.463 15.392.605 55.47685   West Allin EMPCNPR 9.308.377 50.637.683 1.6376.413 174.412 74.255.69 1.376.247 1.371.695   Brookfield ENTERPRISE 9.308.371 50.027.884 13.290.763 16.639.048 1.329.763 16.639.048 1.309.068 4.039.098 42.84.497 6.015.568 1.477.171   Neman EVERGREEN 4.007.277 34.400.052 1.339.6 6.390.088 8.039.088 4.039.092 5.868.642 2.01.908   Neman FIREFIGHTERS 97.684.19 1.356.576 107.72 2.430.088 8.039.088 8.039.088 4.28.497 5.085.642 2.01.490   Neman FIREFIGHTERS 97.590.116 1.590.046 1.590.046 1.590.046 1.690.029 1.										
La Cosse DARYLAND POWER 19.376,371 11.3126,362 66,800 88.3870 4.452,479 15.210,488 3.132,442 4.24,39   Mourin Pleasant EDUCATORS 2.675,158,08 1.733,577,633 15.8376,434 322,507,33 5.584,469 322,567,34 15.376,437 322,507,33 5.584,449 322,377,40 2.288,102,227 322,500,108 5.454,768   Brookhiel ENTERPRISE 32,355,546 13.474,827 15.64,88 10.320,763 5.684,84 22,384,150 2.471,491 542,938   Brookhiel ENTERPRISE 49,077,273 34,808,052 11.556,578 10.772 34,408,052 15.894,688 16.487,643 81,079,900 14,989,338 16.390,050   Beloit FIRST CHOICE 41,742,280 13.567,702 24,170,711 14.989,334 43,289,378 16.390,118 98,0457 112,813,052 16.890,952 7,281,368 16.290,366 164,316,050 25,866,462 25,866,479 15.22,710,851 12,810,85 164,316,050 25,866,442 28,84,704 113,810,802 25,866,442										
Medion DAME COUNTY 202,343,32 129,98,000 1.64-930 17,325,576 56,084,000 18,375,43 15,375,43 15,375,43 15,375,43 15,375,43 15,375,44 35,375,43 15,375,44 35,375,43 15,375,44 35,375,44 309,277,67 35,384,44 309,277,67 35,384,44 309,277,67 35,384,44 2,325,546 15,375,44 15,375,44 15,375,44 15,375,44 15,375,44 15,375,44 15,375,44 15,375,44 15,375,44 15,375,44 15,375,44 13,375,431 15,375,44 13,375,431 15,375,47 12,375,575 15,375,34 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,374 12,375,376 16,323,372,376 12,375,376 16,323,372,376 12,375,376 16,323,372,376 16,323,372,376 16,323,372,376 16,323,372,376 16,323,376,376 16,333,372,376 16,323,372,376 16,33										
Mount Pleasant EDUCATORS 2.673,183,081 1.733,677,683 16,430,804 99,279,740 2.288,110,227 322,300,169 54,74,285   Brookfield ENTPOWER 32,386,544 13,74,8427 15,809,343 15,838,442 23,425,150 2,471,491 542,405   Brookfield ENTERGEN 43,080,502 113,336 6,230,088 8,039,009 42,284,537 6,015,030 14,999,538 15,330,030   Marshifeld FIRST CHONCE 47,74,240 15,555,76 101,722 24,170,741 4,150,605 25,888,879 8,03,030   Marshifeld FIRST CHONCE 47,842,801 3,555,776 100,027,313 605,590 3,764,811 8,803,144 46,655,665 2,887,768 122,371,816 8,007,952 7,283,296 19,042,315 11,433,450 17,446,753 3,297,966 3,054,257 12,997,811 8,007,952 7,283,296 9,091,224 4,947,040 1,943,350 17,843,203,376 12,429,472 1,743,453 17,425,453 4,247,485 14,434,860 12,429,472 1,742,453 8,472,414,414 4,5										
West Allis EMPCWER 93,98,871 99,027,888 398,371 15,680,543 118,764,412 74,235,659 118,376,247 1,371,662   Nenah EVERGREEN 49,017,273 34,80,802 113,308 6,230,088 8,093,069 42,854,837 6,015,225 144,711   Onalaska FIREFIGHTERS 97,688,468 13,856,578 107,726 16,476,43 81,079,001 44,868,819 568,684 228,157   Menomome Falls FOCUS 50,003,399 33,327,34 224,300 14,148,605 25,865,878 101,72   Fond du Lac 75,304,419 13,456,350 12,874,781 8,983,144 46,858,619 3,464,238   Monomome Falls FOCUS 50,003,399 33,327,34 224,300 14,143,860 25,864,873 3,257,399 99,91,22   Appleton FORVARDE FINANCIAL 85,025,64 46,870,03 30,132 20,24,105 16,339,471 23,382,471 23,382,483 1,414,456   Ripon GOLDEN RULE COMMUNITY 35,689,449 1,737,1857 20,257,771 15,3										
Brookleid NenenhEVERGREN52,365,46913,474,82756,38,42429,342,1502,471,491542,005NenenhFIRETCHUTTERS97,684,68972,522,514123,303605,00842,864,37761,525514,717OnaleskaFIRETCHUTTERS97,684,68972,522,5141223,3278,907,66816,497,643810,79,90014,966,5381,639,030BehoriFIRST COMMUNITY CU OF BELOIT198,247,870180,027,313605,58447,411614,062,030164,318,66525,886,8798,042,385Ford AkinsonFORT COMMUNITY77,304,19443,283,372220,34813,446,35417,457,5589,273,9669,942,335Ford AkinsonFORT COMMUNITY516,547,72314,143,60013,34,65377,67652,663,7127,313,566127,175814,143,600NagaraFORV COMMUNITY55,645124,224,9010,244,86513,94,64613,94,64613,93,60423,937,9069,99,122AppletonGALCIER HILLS155,657,64117,37,1857202,63847,446613,94,64613,93,7012,971,14442,788La CrosseGUADERNIK55,702,49916,134,17417,752,65815,23,64414,724,86315,246,4414,727,88La CrosseGUADERSEN57,703,4737,228,1195,079,89116,457,47022,52,5282,770,51153,668,471JangaraFORV MUNITY55,879,44114,853,99913,21,77115,38,76414,727,85813,224,644La CrosseGUADERSEN										
Nenah EVERGREEN 49.017.273 44.80.022 113.38 6.230.088 8.083.069 42.854.837 6.015.285 147.171   Onalaska FIREFIGHTERS 97.884.680 13.656.578 101.722 24.170.741 4.199.283 35.667.029 5.865.842 221.30   Mannineane Falls FOCUS 50.90.309 38.327.34 224.30 143.1860 25.886.842 221.368   Fond du Lan 57.930.419 34.289.374 224.300 143.486.57 3.864.857 112.233   Fond du Lan 55.022.654 46.870.063 50.93.12 227.441.105 14.557.558 9.277.96 909.122   Applenon FOCWARD FINANCIAL 55.022.654 164.870.067 301.070.88 161.553.24 17.23.96 909.122   Applenon FOCWARD FINANCIAL 285.054.67 17.788.57 92.279.44 42.28.404   La Crosse GUACIER HILL'S 158.054.63 17.31.857 222.877.71 15.389.277.71 23.88.458 13.856.402 22.382.843   La Crosse GUACIER HILL'S 158.										
Onaleska InstrictionFIRST CIONMUNITY CU OF BELOIT97.688.46872.82.71422.92.71429.07.68816.487.64318.107.9.00014.969.23816.269.300BeloitFIRST COMMUNITY CU OF BELOIT18.247.87018.002.731605.89427.470.74141.4062.030164.318.60525.886.8798.042.385Fond du LacFOND DU LAC75.390.41933.382.7378226.38019.463.53612.897.81166.807.9527.261.356121.111Font AkinsonFORT COMMUNITY13.437.694118.663.007.8363.063.7127.781.55642.877.86716.56.663.7122.7381.55642.877.86114.376.90NagaraFORWARD FINANCIAL85.022.65416.870.06312.97.867.8656.866.37122.7381.55642.877.86716.561.816.717.739.00.84622.92.8919.92.92MeshendGLACIER HILLS155.565.66514.228.49040.428.3331.060.67030.170.58814.373.692.8442.878.7718.5365.7447.782.66824.270.122.979.14444.278.8La CrosseGUACRINITY55.898.26632.470.7222.6384.747.6583.315.2747.792.66852.284.62La CrosseGUARDIN57.790.3477.722.86195.889.49415.385.79643.315.2747.792.68852.32.84La CrosseGUARDIN57.790.34727.29.61145.846.242.770.95150.662.70082.645.2757.32.76556.675.743.73.027MadisonHEARTLADN58.93.441.47718.83.57642.875.7743.81.6										
Beloit FIRST COMMUNITY CU OF BELOIT 198, 247, 870 190, 027, 313 60, 058, 859 4, 744, 116 14, 062, 030 164, 318, 055 25, 868, 379 8, 042, 388   Fond du Lac FOND DU LAC 75, 390, 419 43, 289, 378 224, 380 19, 463, 536 12, 897, 11 66, 007, 952 7, 261, 356 112, 111   Font Akinson FORT COMMUNITY 314, 375, 984 118, 163, 100 1, 138, 453 12, 827, 815, 86 9, 237, 986 29, 99, 122   Appleton FOX COMMUNITY 36, 502, 654 46, 870, 063 630, 312 20, 248, 105 18, 534, 796 17, 324, 655 9, 237, 996 99, 122   Appleton FOX COMMUNITY 36, 589, 544 17, 371, 857 22, 638 4, 744, 685 13, 060, 677 03, 162, 747 17, 324, 656 14, 224, 940 494, 833 13, 060, 677 03, 152, 747 442, 778 14 42, 778, 778 17, 589, 650 33, 152, 747 7, 722, 666 64, 778 44, 824, 497 2, 479, 913 31, 45, 702 24, 49, 914 41, 414, 966 41, 414, 916 41, 414, 414, 414 41, 414, 414, 414, 414 <	Onalaska	FIREFIGHTERS						81,079,900		
Menomone Fails FOUS 50.096.309 38.32.734 22.4800 3.74.811 8.98.144 44.858.619 3.86.487 112.833   Fond du LaC 75.390.194 3.283.737 220.380 3.74.811 8.98.144 44.858.619 3.86.4877 12.817.81 12.1111   Font Atkinson FORT COMMUNITY 314.376.984 181.561.300 1.138.453 77.687.766 56.286.371 257.361.556 42.871.778 14.143.660   Nagara FORV COMUNITES 2.186.447.75 1.653.564 17.789.00.440 3.222.982.00 30.17.0588 161.533.824 17.39.50.244 42.279.99 909.122   Appleton GALCIER HILLS 185.057.465 124.428,400 40.4283 31.060.670 30.170.588 161.533.824 17.39.90.244 42.87.174 42.87.174 11.75.217 15.398.706 83.315.274 7.79.2668 32.404   Cak Creek GUARDIN 57.790.347 37.229.611 95.771 15.398.706 83.316.274 7.74.93 2.84.434   Hayward HAWWARD COMMUNITY 89.435.665 44.2	Marshfield	FIRST CHOICE	41,794,280	13,565,978	101,722	24,170,741	4,159,283	35,667,029	5,865,842	261,409
Fond AlusacFOND DU LAC75.390.41943.289.37843.289.3781483.53612.897.81168.007.5227.281.356121.11Ford AkinsonFORT COMUNITY314.376.894115.810.001.138.453.00152.876.81257.95642.871.468141.41.610NigariaFORX COMUNITYES2.185.447.7211653.575.575.177.788.02020.248.105153.81.6617.173.05.026223.292.01212.940.076West BendGALCIER HILLS185.055.465124.223.400404.22331.060.67030.170.588161.553.82417.324.6536.176.698RiponGOUEN RULE COMMUNITY33.889.9447.324.518449.245.7115.398.70083.315.2747.792.66853.2.644Cak CreekGUARDIAN259.702.489161.343.174117.52.1765.398.30633.2.464.2024.274.24215.405.5031.245.664La CrosseGUNDERSEN57.709.37437.224.61196.65.7727.98.34225.106.70480.476.268.886.1897.3.201.592AdaisonHEALTH CARE23.35.14171.484.4453.99.9130.82.0166.427.06313.201.592OshkoshHEALTH CARE25.35.4177.98.00.63.373.2.47.90.3930.377.650316.647.2929.465.4713.201.592MadisonHERTLAND362.351.818271.484.45425.250.67.0497.112.4038.89.04831.201.592MadisonHEALTH CARE9.38.06.3372.9.485.37572.479.99390.377.650316.647.47531.201.592Madison <td< td=""><td>Beloit</td><td>FIRST COMMUNITY CU OF BELOIT</td><td>198,247,870</td><td>180,027,313</td><td>605,589</td><td>4,764,116</td><td>14,062,030</td><td>164,318,605</td><td>25,886,879</td><td>8,042,386</td></td<>	Beloit	FIRST COMMUNITY CU OF BELOIT	198,247,870	180,027,313	605,589	4,764,116	14,062,030	164,318,605	25,886,879	8,042,386
Fork Akinson FORT COMMUNITY 314 376,984 191,561,300 113,84,53 77,687,766 55.266,371 227,361,556 42,871,768 14,143,660   Niggara FORWARD FINANCIAL 86,022,654 46,870,063 630,312 20,284,106 15,853,457,541 7,788,920 388,840,485 150,818,617 1,739,500,446 232,982,801 212,964,076   West Bend GLACER HILLS 185,057,465 124,222,480 40,44,283 31,060,670 30,170,586 161,553,824 17,234,553 65,7740 31,895,040 32,437,012 2,971,14 442,778   La Crosse GUVERNMENTAL EMPLOYEES 91,640,746 73,824,518 48,249 2,875,771 15,398,706 85,315,274 7,792,468 32,464,61   La Crosse GUNDERSEN 57,790,347 37,226,611 96,5079 8,510,733 12,145,082 50,678,966 62,70,08 2,824,34   Hayward HAYWARD COMMUNITY 89,435,83 42,044,44 2,354,270 39,407,40 8,436,74 31,926,474 8,386,189 73,322 2471,949 94,377,453 <	Menomonee Falls	FOCUS	50,906,309	38,352,734	224,380	3,794,811	8,983,144	46,858,619	3,864,857	182,833
Niagara AppletonFOX COMUNITIES25.02.65446.670,06320.21.45.47720.23.410518.53.47867.4.875,5369.237.986909.122West BendGLACIER HILLS185.055.465124.228.490404.28331,060.67030,170.5881161,553.82417.324.65361,76.988RiponGOLZEN RULE COMMUNITY35.898,94417.371,857202.6384.744.68513.985,04032.437,0122.973,144482.788La CrosseGOVERNMENTAL EMPLOYEES91.640.74873.842.518485.6242.875.71115.398.70683.152.247.702.66853.264Oak CreekGUARDIAN258.702.480161.343,17419.752.71665.988.30632.546.226242.042.24215.045.5831.254.664HaywardHAYWARD COMMUNITY89.435.63642.076,547546.55722.798,94225.106.70480.476.2458.886.18973.202MadisonHEALTH CARE25.34.14718.683.90918.63.48297.1476334.201.56256.764.84297.1476334.201.562MadisonHERTLAND362.351.818271.848.4425.686.7822.839.94715.535.9891.731.79742.240.044ManitowocHOLY FAMILY MEMORIAL17.317.048.802.65614.3405.686.7822.839.94715.535.9891.731.79742.240.044ManitowocHOLY REDEMER COMMUNITY OF SE WIS80.02.5574.938.5377.347610.177.1740.21.910171.252.6867.73.47654.2.89MinaukeeHOLY REDEMER COMMUNITY OF SE WIS <t< td=""><td>Fond du Lac</td><td>FOND DU LAC</td><td>75,390,419</td><td>43,289,378</td><td>260,306</td><td>19,463,536</td><td>12,897,811</td><td>68,007,952</td><td>7,261,356</td><td>121,111</td></t<>	Fond du Lac	FOND DU LAC	75,390,419	43,289,378	260,306	19,463,536	12,897,811	68,007,952	7,261,356	121,111
AppletonFOX COMMUNITIES2,185,447,7231,653,67,5417,768,920388,840,485150,818,6171,739,500,486223,928,201212,964,076West BendGLACIER HILLS185,055,465124,228,490404,28331,060,67030,170,588161,553,82417,324,6536,176,988La CrosseGOVERNMENTAL EMPLOYEES91,640,74473,824,5184,774,857202,6384,744,68513,985,04032,437,0122,979,144482,788La CrosseGUADRIN258,702,489161,343,1741,752,17555,889,30632,264,22224,242,2421,540,5531,254,664La CrosseGUNDERSEN57,790,34737,229,61195,0798,510,73312,145,00250,878,9056,627,00828,44,34HaywardHAYLARD COMMUNITY89,465,6322,799,94225,06,77480,476,2458,886,18973,20250,668MadisonHERTLAND362,351,818271,486,4452,354,2702,479,99390,377,650319,684,72929,465,49713,201,592MadisonHERTLAND362,351,818217,184,64512,5722,676,48297,112,40035,329,5064,437,45342,240,444ManitowocHOLY FAMILY MEMORIAL17,317,0458,802,65014,4305,688,7822,389,94715,553,9991,737,77649,2259SpoonerINDIANHEAD79,906,83929,485,8677,347610,177,71740,219,01171,925,6867,234,765646,388La CrosseLA CROSSE-BURLINGTON7,496,5972,488,	Fort Atkinson	FORT COMMUNITY	314,376,984	181,561,300	1,138,453	77,687,766	56,266,371	257,361,556	42,871,768	14,143,660
Wissi Band RiponGLACIER HILLS185,055,465124,228,490404,28331,060,67030,170,588161,553,24217,224,6536,776,988La CrosseGOUERN NELE COMMUNITY58,89,84417,371,857202,834,744,68519,398,50432,437,0122,979,144482,788La CrosseGUNERSEN228,702,498161,343,174458,2492,875,77115,388,70683,315,2747,792,686532,804La CrosseGUNDERSEN57,709,34737,229,61195,0798,610,73312,445,08250,878,9056627,008284,434HaywardHAYWARD COMMUNITY89,435,63842,076,547546,55722,798,94225,106,70480,476,2458,886,18973,202OshkoshHEALTH CARE25,341,47118,683,90918,643392,810645,6574022,225,25222,476,94713,201,552MadisonHERLTAGE451,1470328,891,20316,25256,764,84297,112,480369,295,5044,977,45342,220,044MilwaukeeHOLY FAMLY MEMORIAL17,317,0458,802,68514,3405688,7822.839,94715,553,9891,741,55542,240,044MilwaukeeHOLY REDEMER COMMUNITY35,407,81019,317,67222,5021,091,44615,223,70030,945,664,438,548-15,304KenoshaKENOSHA POLICE AND FIREMENS9,225,5734,806,2601,642,3442,761,64314,227,610859,16617,41,854,438,548-15,304KenoshaKENOSHA POLICE AND FIREMENS9	Niagara	FORWARD FINANCIAL	85,022,654	46,870,063	630,312	20,248,105	18,534,798	74,875,536	9,237,996	909,122
Ripon La CrosseGOLDEN RULE COMMUNITY35,898,94417,37,187 17,824,518202,6384,744,86513,986,04032,437,0122,979,1444482,788Oak Creek Oak CreekGUARDIAN258,702,489161,343,1741,175,21765,988,30632,546,226242,042,24215,405,5631,2546,664La CrosseGUNDERSEN57,790,34737,229,61195,0798,510,73312,145,08250,879,9056,627,008224,434HAYWARD COMMUNITY89,435,65442,076,547546,65722,798,44225,106,70480,476,2488,866,19973,202OshkoshHEARTHAD253,341,41711,868,309188,043392,8016,455,40022,522,5282,770,95150,668MadisonHERITACE451,147,003298,891,2031,621,52256,764,48297,112,480363,292,90644,977,45342,240,044ManitowocHOLY FRDEEMER COMMUNITY OF SE WIS.801,052126,7922,318160,344516,234621,003174,8554,289SpoonerINDIANHEAD79,906,83929,483,5877,347610,177,17740,219,01171,925,6867,234,765643,38815,304KohlerKOHLER525,069,10538,6237,3851,244,5315,453,06814,812,467,22548,127,6834,448,483457,302La CrosseLA CROSSE-BURLINGTON7,459,6372,435,85010,126252,0561,717,4931,811,66710,267,421,794,10096,382La CrosseLA CROSSE-BURLINGTON7	Appleton	FOX COMMUNITIES	2,185,447,723	1,653,557,541	7,768,920		150,818,617	1,739,500,846	232,982,801	212,964,076
La CrosseGOVERNMENTAL EMPLOYEES91,640,74673,824,81458,2492,875,77115,398,70683,315,2747,792,668532,804Oak CreekGUARDIAN258,702,489161,343,1741,175,21765,988,30632,546,226242,042,24215,405,5831,254,664La CrosseGUNDERSEN57,790,34737,229,61195,07985,10,73112,145,08250,878,30566,27,00824,434HaywardHAYWARD COMUNITY89,435,63642,076,547546,55722,798,94225,106,70480,476,2458,886,18973,202OshkoshHEALTLARD362,351,818271,848,4452,354,2702,479,99390,377,650319,684,72929,465,49713,201,592MadisonHERITAGE451,147,003298,891,2031,621,52256,764,48297,112,480363,292,95644,977,45342,240,044ManitowocHOLY FAMILY MEMORIAL17,317,0458,802,66614,3405688,7822,139,94715,535,9891,717,7742,259MilwalkeeHOLY RAMILY MEMORIAL17,317,0458,802,6621,091,46415,223,70030,984,5664,438,548-4,289HurleyINDIANHEAD99,925,5734,880,6722,250,801,0177,71740,219,01171,925,6867,24,76564,388HurleyKONHLER52,809,1053,480,6722,452,5081,0176,71740,219,01171,925,61140,101,5863,602,136La CrosseLAREWODD12,165,3344,632,18265,2081,0177,71740	West Bend									
Oak Creek GUARDIAN 258.702.499 161.34.74 1,75.217 65.988.306 32.546.226 242.042.242 15.405.833 1,254.644   La Crosse GUNDERSEN 57,790.347 37.229.611 95.079 8,510,733 12,145.082 50,878.905 6627,008 284434   Hayward HAYWARD COMMUNITY 89.435.63 42.076,547 546,557 22.799,942 25,106,704 80.476.245 8,868,198 73.202   Oshkosh HEALTH CARE 25.344,147 18.683,909 18.60,43 392,801 6.455,480 22.522,528 2.770,951 50.6688   Madison HERITAGE 451,447,003 29.849,1023 1.621,522 56.764,842 97.112,480 363.292,506 44.977,453 42.240,044   Maitowoc HOLY REDEEMER COMMUNITY OF SE WIS. 801.052 126,792 2.318 160.344 516.234 621.908 1.72.4,653 42.240,044   Milwaukee HOLY REDEEMER COMMUNITY OF SE WIS. 801.052 126.792 2.11,014,464 15.232.08 1.72.4,453 42.27.01 80.319.666 <										
La Crosse GUNDERSEN 57,790,347 37,229,611 95,079 85,10,733 12,145,082 50,878,905 6,627,008 284,434   Hayward HAYWARD COMMUNITY 89,435,636 42,076,547 546,557 22,799,942 25,106,704 80,476,245 8,886,109 730,202   Oshkosh HEARTLAND 362,351,818 271,484,445 2,344,417 2,479,993 90,377,650 319,684,729 29,465,497 13,201,592   Madison HEARTLAND 362,351,818 271,844,445 2,342,417 90,337,650 319,684,729 29,465,497 13,201,592   Milmaukee HOLY FAMILY MEMORIAL 17,317,045 8,802,656 14,340 5,688,782 2,839,947 15,535,989 1,731,797 49,259   Milwaukee HOLY REDEEMER COMMUNITY OF SE WIS. 801,052 126,772 2,2318 100,717 40,219,018 173,255.666 7,234,765 464,338 422,700 30,984,566 4,438,548 41,303   Kenosha KENOSHA POLICE AND FIREMENS 9,925,573 4,860,601 16,623,068 12,65,304										
HaywardHAYWARD COMMUNITY89,435,63642,076,547546,55722,798,94225,106,70480,476,2458,886,18973,202OshkoshHEALTH CARE25,344,14718,683,009188,043392,8016,455,48022,522,5282,770,95150,658MadisonHERTAGE451,147,003298,891,2031,621,52256,764,84297,112,480363,292,90644,977,45342,240,044ManitowocHOLY FAMILY MEMORIAL17,317,045880,265614,3405,688,7822,839,94715,535,9991,71,71549,259SpoonerINDIANHEAD79,806,83929,485,48773,47610,177,71740,219,01171,925,6867,234,76564,384HurleyIRON COUNTY COMMUNITY55,407,91019,317,672225,0261,091,46415,223,70030,984,5667,234,76564,388KenoshaKENOSHA POLICE AND FIREMEN'S9,925,5734,880,62014,6234,227,610831,9666,498,9933,404,62821,952KohlerKOHLER525,069,105386,273,36512,94,55315,453,068124,673,225481,275,61140,191,3583,602,156Rok COSSE-BURINGTON7,459,6372,433,86010,162252,0504,781,8636,481,463957,12021,064Rok COSSE-BURINGTON12,156,3344,632,18266,2085,777,4931,811,86710,265,7421,794,01096,582New BerlinLANDMARK5,282,705,1184,053,06177,35752,6760671,47112,676,733										
OshkoshHEALTH CARE25,344,14718,83,909188,043392,8016,455,48022,522,5282,770,95150,688MadisonHERTLAND362,351,818271,848,4452,354,2702,479,99390,377,650319,684,72929,465,49713,201,592MadisonHERTLACE451,147,003298,891,2031,621,52256,764,44297,112,480363,929,0644,977,45442,240,444ManitowocHOLY FAMILY MEMORIAL17,317,0458,802,65614,3405,688,7822,839,94715,535,9891,731,79749,259SpoonerINDIANHEAD79,806,83929,483,58773,47610,177,71740,219,01171,925,6867,234,765646,388HurleyIRON COUNTY COMMUNITY35,407,81019,317,672225,0261,091,46415,223,70030,945,664,438,548-15,304KenoshaKENOSHA POLICE AND FIREMEN'S9,925,5734,880,62014,6234,227,610831,9666,488,9933,404,62821,952KohlerKOHLER528,069,105386,237,3651,294,55315,453,008124,673,225481,275,61140,191,3583,602,136La CrosseLA CROSSE-BURLINGTON7,459,6372,458,56010,126252,0504,781,8636,448,933,052514,791,420282,906,64New BerlinLANDMARK5,282,705,1134,053,460,19730,992,308401,060,760859,176,4694,484,833,052514,71,420282,906,64MadisonM.GLSONKE,EMPLOYEES15,373,39212										
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MadisonHERITAGE451,147,003298,891,2031,621,52256,764,84297,112,480363,929,50644,977,45342,240,044ManitowaceHOLY FAMILY MEMORIAL17,317,0458,802,65614,3405,688,7822,839,94715,535,9891,731,79749,259SpoonerINDIANHEAD79,806,83929,483,58773,47610,177,71740,219,01171,925,6867,234,765646,388HurleyIRON COLINTY COMMUNITY35,407,81019,317,672225,0261,091,46415,223,70030,984,5664,438,54821,952KenoshaKENOSHA POLICE AND FIREMEN'S9,925,5734,806,2014,6234,227,610831,9666,489,9933,404,62221,952KohlerKOHLER525,069,105386,237,3651,24,55315,453,068124,673,225481,275,61140,191,3583,602,136La CrosseLA CROSSE-BURLINGTON7,459,6372,435,85010,126252,0504,781,8636,481,463957,712021,054MadisonM.G. & E.3,197,0412,006,1677,357526,760671,4712,676,793510,10196,582MadisonMADISON51,546,39918,746,526274,95723,939,2139,135,61747,622,8464,874,765-951,212MadisonMADISON FIRE DEPARTMENT4,239,3142,026,69414,5934,55226,794,93752,99,20772,803,64892,618,066-951,212MadisonMADISON FIRE DEPARTMENT4,239,3143,24,6634,765										
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Madison MEMBERS FIRST 27,801,841 20,424,898 195,834 191,136 7,381,641 23,822,135 3,489,113 490,593   Oconto Falls N.E.W. 139,521,368 79,637,901 208,005 29,896,125 30,195,347 123,255,746 13,976,880 2,288,742										
	Madison	MEMBERS FIRST	27,801,841	20,424,898	195,834	191,136	7,381,641	23,822,135	3,489,113	490,593
Nekoosa NEKOOSA 23,526,678 8,073,855 20,207 13,349,931 2,123,099 20,108,295 3,464,605 -46,222	Oconto Falls			79,637,901	208,005	29,896,125	30,195,347		13,976,880	2,288,742
	Nekoosa	NEKOOSA	23,526,678	8,073,855	20,207	13,349,931	2,123,099	20,108,295	3,464,605	-46,222

		TOTAL	TOTAL			OTHER	TOTAL		CURRENT
CITY	CREDIT UNION	ASSETS	LOANS	ALLL	INVESTMENTS	ASSETS	SAVINGS	RESERVES	LIABILITES
Milwaukee	NORTHWESTERN MUTUAL	214,526,407	106,856,055	232,822	94,419,806	13,483,368	177,300,550	24,219,106	13,006,751
Park Falls	NORTHWOODS COMMUNITY	87,936,269	50,268,957	195,861	7,697,797	30,165,376	79,324,723	8,074,876	536,670
Oakdale	OAKDALE	92,595,228	57,092,597	242,338	2,933,027	32,811,942	84,297,166	7,588,171	709,891
Oshkosh	OSHKOSH COMMUNITY	24,746,935	13,920,798	143,829	2,510,504	8,459,462	22,879,443	1,793,390	74,102
Oshkosh	OSHKOSH POSTAL EMPLOYEES	6,681,740	4,341,261	10,461	893,877	1,457,063	6,179,356	469,813	32,571
Merrill	PARK CITY	275,512,226	210,875,903	868,344	22,089,260	43,415,407	232,727,135	23,061,963	19,723,128
Green Bay	PCM	320,189,641	233,107,476	463,159	32,902,146	54,643,178	270,574,214	40,906,271	8,709,156
Medford	PEOPLES CHOICE	45,534,869	29,901,664	261,493	268,893	15,625,805	43,071,823	3,012,263	-549,217
Sheboygan	POLICE	735,689	670,586	17,762	5,534	77,331	570,761	164,928	0
Madison	POST OFFICE	35,866,859	18,795,559	142,088	1,844,580	15,368,808	27,839,158	7,587,612	440,089
New Holstein	PREMIER FINANCIAL	115,172,730	60,034,670	301,823	17,666,634	37,773,249	104,749,048	8,958,057	1,465,625
Cudahy	PRIME FINANCIAL	131,940,564	96,742,730	736,897	1,897,166	34,037,565	120,586,032	10,787,647	566,885
Appleton	PROSPERA	320,360,855	244,969,822	796,977	40,283,796	35,904,214	289,436,076	27,214,813	3,709,966
Wausau	PUBLIC SERVICE	12,212,265	8,107,425	16,307	3,726,245	394,902	9,415,798	2,776,672	19,795
Racine	RACINE MUNICIPAL EMPLOYEES	18,240,469	11,616,398	28,867	3,631,794	3,021,144	15,675,527	2,309,249	255,693
Rhinelander	RIPCO	163,667,640	89,041,552	520,126	47,457,478	27,688,736	146,374,461	16,029,167	1,264,012
Eau Claire	ROYAL	3,465,269,366	2,689,421,327	35,153,743	40,322,541	770,679,241	3,094,675,263	315,079,641	55,514,462
Green Bay	SCHNEIDER COMMUNITY	23,444,073	15,647,479	163,990	2,180,320	5,780,264	20,095,700	3,293,982	54,391
Superior	SCHOOL EMPLOYEES	2,230,011	1,733,092	19,943	17,241	499,621	1,880,980	343,915	5,116
Stevens Point	SENTRY	120,675,357	77,525,337	198,624	12,871,829	30,476,815	103,234,219	16,626,797	814,341
Green Bay	SERVICE	14,058,986	9,346,253	15,915	2,854,563	1,874,085	11,352,058	2,677,683	29,245
Sheboygan	SHEBOYGAN AREA	66,351,000	32,199,833	410,717	23,153,538	11,408,346	57,865,111	7,266,430	1,219,459
Manitowoc	SHIPBUILDERS	103,079,229	71,641,964	351,149	7,174,746	24,613,668	88,267,473	14,614,053	197,703
Manitowoc	SHORELINE	112,874,685	71,328,744	284,540	26,141,773	15,688,708	97,762,350	9,759,342	5,352,993
Marshfield	SIMPLICITY	339,902,408	212,613,422	964,900	32,517,344	95,736,542	295,383,784	33,657,991	10,860,633
Kenosha	SOUTHERN LAKES	105,819,301	60,259,470	223,651	20,201,918	25,581,564	96,547,941	8,297,918	973,442
Madison	ST. MARY'S & AFFILIATES	39,461,185	33,575,699	195,398	4,402,697	1,678,187	35,679,340	3,709,811	72,034
Jefferson	STOPPENBACH	1,732,413	1,386,891	18,596	12,422	351,696	1,302,300	419,807	10,306
Stoughton	STOUGHTON U.S. RUBBER EMPLOYEES	940,774	236,472	13,061	430,545	286,818	722,712	215,201	2,861
Madison	SUMMIT	4,326,305,460	3,155,286,498	27,628,899	523,950,434	674,697,427	3,394,441,569	490,354,663	441,509,228
Superior	SUPERIOR CHOICE	549,110,087	388,732,416	2,655,732	26,326,825	136,706,578	446,828,327	59,926,559	42,355,201
Superior	SUPERIOR MUNICIPAL EMPLOYEES	3,405,529	2,732,893	13,143	212,868	472,911	2,794,504	546,568	64,457
Medford	TAYLOR	70,822,040	39,585,622	181,959	5,501,745	25,916,632	63,055,357	6,649,734	1,116,949
Beloit	TEACHERS	29,004,796	11,382,436	64,214	13,399,584	4,286,990	25,528,381	3,442,674	33,741
Tomah	TOMAH AREA	88,934,855	50,941,178	154,891	5,920,369	32,228,199	76,499,589	7,619,732	4,815,534
Marinette	TRI-COUNTY	33,468,298	15,487,427	138,519	5,888,585	12,230,805	29,229,368	4,172,456	66,474
Kaukauna	UNISON	260,110,942	138,526,032	244,804	76,917,053	44,912,661	226,232,921	27,571,708	6,306,313
Manitowoc	UNITEDONE	265,008,570	203,060,509	685,034	20,303,693	42,329,402	231,649,012	30,342,145	3,017,413
Madison	UNIVERSITY OF WISCONSIN	4,205,781,574	2,714,451,900	32,194,343	207,296,171	1,316,227,846	3,538,086,930	396,844,527	270,850,117
Eau Claire	UTILITIES	6,911,746	3,218,370	60,000	2,750,483	1,002,893	5,978,190	930,619	2,937
Mosinee	VALLEY COMMUNITIES	205,961,193	122,479,231	574,117	32,661,140	51,394,939	178,577,427	25,519,708	1,864,058
Oshkosh	VERVE, A CREDIT UNION	1,463,449,889	923,457,384	5,098,050	316,563,659	228,526,896	1,195,224,008	136,164,949	132,060,932
Madison	WEA	32,512,944	17,953,293	115,566	12,010,021	2,665,196	28,742,139	3,717,748	53,057
Westby	WESTBY CO-OP	664,171,995	485,618,118	4,866,091	49,145,904	134,274,064	544,847,764	104,427,980	14,896,251
Menomonie	WESTCONSIN	1,643,149,060	1,044,064,995	13,383,041	234,768,322	377,698,784	1,425,748,785	185,955,555	31,444,720
Oshkosh	WESTCONSIN WINNEBAGO COMMUNITY	1,643,149,060	100,580,847	13,383,041	4,332,489	37,460,534	1,425,748,785	14,498,902	1,204,363
Milwaukee	WINNEBAGO COMMONITY WISCONSIN LATVIAN, INC.	3,065,181	1,680,814	27,080	4,332,489 670,461	37,460,534 740,986	2,759,755	298,877	6,549
	WISCONSIN LATVIAN, INC. WISCONSIN MEDICAL	13,061,857	8,290,958	27,080	1,832,745	2,965,910	2,759,755 11,655,277	1,366,916	6,549 39,664
Green Bay					1,832,745				
WI Rapids	WOOD COUNTY EMPLOYEES	1,145,603	1,016,524	4,150	0	133,229	959,608	185,206	789