

**State of Wisconsin** Department of Financial Institutions

Tony Evers, Governor

Cheryll Olson-Collins, Secretary

March 7, 2023

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 2022 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 110 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) 572-2370 or thomas.theune@dfi.wisconsin.gov.

Sincerely,

Thomas Theune Director OFFICE OF CREDIT UNIONS





## 2022 YEAR END CREDIT UNION BULLETIN

This bulletin highlights the 2022 financial performance for Wisconsin state-chartered credit unions. At yearend 2022, there were 110 state-chartered credit unions, three federal credit unions, and a corporate credit union serving Wisconsin citizens.

As of December 31, 2022, total assets were \$60.7 billion. Assets increased by \$4.8 billion, a growth rate of nearly 9.0%. Net worth decreased by \$33.5 million. Total net worth at yearend was \$5.7 billion, a capital adequacy ratio of 10.39%.

Credit unions reported earnings of over \$491 million. The return on average assets ratio was .84% compared to 1.23% in 2021. The 2022 operating expense ratio was 2.52% compared to 2.43% in 2021.

Loans increased over \$8.1 billion in 2022 to a total of \$46.2 billion. Savings grew with an increase of \$3.8 billion, and the loan to savings ratio increased from 79.21% to 89.11% in 2022. Delinquent loans as a percentage of loans increased to 0.65% from 0.52% in 2021. Credit unions increased their allowance for loan losses to \$242.0 million from \$226.0 million at yearend 2021.

Overall, Wisconsin credit unions continue to perform well based on the information reported at yearend 2022.

Additional information regarding credit union consolidations and liquidations, historical data on Wisconsin state-chartered credit unions, the December 31, 2022 Statement of Financial Condition and Statement of Income for Corporate Central Credit Union, and a listing of all Wisconsin credit unions at yearend 2022 are included in this bulletin.

Thomas Theune, Director Office of Credit Unions

## Supervisory Priorities for 2023

In January 2023, the National Credit Union Administration (NCUA) published a Letter to Credit Unions, No. 22-CU-02, *Examination Program*, that outlines the Supervisory Priorities for 2023 and provides Exam Program Updates. All credit unions are encouraged to review this letter. Included in the examination priorities are:

- Interest Rate Risk Interest rates rose significantly across the yield curve during 2022 elevating interest rate risk (IRR) and the related exposure to earnings and capital. This sharp rise in rates has amplified market risk because a credit union's assets and liabilities do not reprice equally.
- Liquidity Risk Higher interest rates have caused a slowdown in prepayments for some loans and investment holdings, which has resulted in reduced cashflows. Large increases in share balances from 2020-2022 may result in an increased level of share sensitivity and share roll off as market rates continue to rise.
- **Credit Risk** High inflation and rising interest rates are putting financial pressure on credit union members and could negatively impact borrowers' ability to repay outstanding debt. Rising interest rates could also result in higher loan payments for borrowers.
- **Fraud Prevention and Detection** Fraud risks remain elevated and as such the efforts will continue to review internal controls and separation of duties.
- **Information Security (Cybersecurity)** Cybersecurity risks remain a significant, persistent, and ever-evolving threat to the financial system.

# Implementation of NCUA's new Information Security Examination Program

The NCUA's new Information Security Exam (ISE) will be implemented at all examinations for state-chartered credit unions in 2023. The State of Wisconsin aided the NCUA by taking part in the field testing of this new information security examination tool. Because of the testing program the Office of Credit Union's will be able to implement the program immediately in January. The program allows front line credit union examiners to identify possible information security weaknesses and allow prompt response to the identified issues.

## Current Expected Credit Losses (CECL) Methodology

Credit unions will be required to implement the Financial Accounting Standards Board's Accounting Standards Update No. 2016-13, Topic 326 by January 1, 2023. This is commonly referenced as CECL. Credit unions with assets less than \$10 million are not required to follow generally accepted accounting principles (GAAP) and therefore do not have to implement CECL. All other credit unions will be required to have a reasonable reserve methodology that adequately covers known and probable loan losses. The NCUA has a list of CECL resources on their website at: <u>https://www.ncua.gov/regulation-supervision/regulatory-compliance-resources/cecl-resources</u>

The OCU will discuss the preparation for CECL during 2023 examinations and may also provide a guidance letter later this year if needed.

# Office of Credit Unions Employee Changes

In October of 2022 the Office of Credit Unions' Director, Kim Santos, retired after 30 years of service to the State. The Deputy Director was named Interim Director and that appointment was finalized in January of 2023 and Thomas Theune was named the Director of the Office of Credit Unions. The Office of Credit Union also hired the following financial examiners during 2022: Tammy Teebo and Jainaba Joof.

## COMPARISON STATEMENTS OF CONDITION OF WISCONSIN CREDIT UNIONS DECEMBER 31, 2022 and DECEMBER 31, 2021

	December 31,	2022	December 31, 2	021	Increase or Decrease	% Change
Number of Credit Unions	110	1	113		-3	-2.7%
	AMOUNT	% OF ASSETS	AMOUNT	% OF <u>ASSETS</u>		
ASSETS						
Personal Loans Real Estate Loans Commercial Loans	19,401,749,930 20,029,778,708 6,775,420,273	31.9% 33.0% 11.2%	15,942,823,203 16,908,836,400 5,222,790,002	28.5% 30.3% 9.34%	3,458,926,727 3,120,942,308 1,552,630,271	21.7% 18.5% 29.7%
Total Loans	46,206,948,911	76.1%	38,074,449,605	68.1%	8,132,499,306	21.4%
Allowance for Loan Losses Net Loans	241,726,718 45,965,222,193	0.4% 75.7%	226,037,325 37,848,412,280	0.4% 67.7%	<u>15,689,393</u> 8,116,809,913	6.9% 21.4%
Cash	5,323,298,870	8.8%	8,311,053,079	14.9%	-2,987,754,209	-35.9%
Investments	6,323,252,878	10.4%	6,912,042,380	12.4%	-588,789,502	-8.5%
Fixed Assets	1,178,549,367	1.9%	1,105,566,628	2.0%	72,982,739	6.6%
Other Assets	1,955,720,859	3.2%	1,713,809,217	3.1%	241,911,642	14.1%
TOTAL ASSETS	60,746,044,167	100.0%	55,890,883,584	100.0%	4,855,160,583	8.7%
LIABILITIES & EQUITY						
Regular Shares	16,005,881,934	26.3%	16,230,027,280	29.0%	-224,145,346	-1.4%
Share Drafts	10,445,564,443	17.2%	9,357,284,607	16.7%	1,088,279,836	11.6%
Other Shares & Deposits	25,400,961,374	41.8%	22,479,236,919	40.2%	2,921,724,455	13.0%
Total Savings	51,852,407,751	85.4%	48,066,548,806	86.0%	3,785,858,945	7.9%
Notes and Accounts Pay.	3,179,460,244	5.2%	2,076,608,436	3.7%	1,102,851,808	53.1%
Equity	5,714,176,172	9.4%	5,747,726,342	10.3%	-33,550,170	-0.6%
TOTAL LIABILITIES & EQUITY	60,746,044,167	100.0%	55,890,883,584	100.0%	4,855,160,583	8.7%

## STATEMENT OF INCOME FOR WISCONSIN CREDIT UNIONS FOR THE PERIOD ENDING DECEMBER 31, 2022

		% OF GROSS	% OF AVERAGE
	AMOUNT	INCOME	ASSETS
INCOME			
Interest on Loans	1,788,392,793	67.76%	3.07%
Less: Interest Refunds	5,710,754	0.22%	0.01%
Net Interest Income	1,782,682,039	67.55%	3.06%
Income on Investments	239,628,922	9.08%	0.41%
Non Interest Income	616,826,154	23.37%	1.06%
Other Interest Income	102,636	0.00%	0.00%
TOTAL OPERATING INCOME	2,639,239,751	100.00%	4.53%
ADMINISTRATIVE EXPENSES			
Employee Costs	853,673,671	32.35%	1.46%
Travel and Conference	12,177,579	0.46%	0.02%
Office Occupancy	93,814,706	3.55%	0.16%
General Operations	269,197,202	10.20%	0.46%
Education and Promotion	70,813,115	2.68%	0.12%
Loan Servicing	207, 117, 547	7.85%	0.36%
Professional Services	$114,\!320,\!565$	4.33%	0.20%
Member Insurance	443,475	0.02%	0.00%
Operating Fees	3,852,327	0.15%	0.01%
Other Operational Expenses	52,893,511	2.00%	0.09%
TOTAL ADMINISTRATIVE	1,678,303,698	63.59%	2.88%
Provision for Loan Loss	94,055,789	3.56%	0.16%
TOTAL OPERATING EXPENS	1,772,359,487	67.15%	3.04%
Dividends Paid on Savings	289,512,077	10.97%	0.50%
Interest on Borrowed Funds	86,045,685	3.26%	0.15%
TOTAL COST OF FUNDS	375,557,762	14.23%	0.64%
TOTAL EXPENSES	2,147,917,249	81.38%	3.68%
NET INCOME	491,059,145	18.61%	0.84%

Small statistical errors may exist due to rounding. Yearend 2022 Office of Credit Unions Bulletin, page 5

#### COMPARISON STATEMENTS OF INCOME FOR WISCONSIN CREDIT UNIONS FOR THE PERIODS ENDING DECEMBER 31, 2022 AND DECEMBER 31, 2021

	2022		2021		
	AMOUNT	% OF AVERAGE ASSETS	AMOUNT	% OF AVERAGE ASSETS	
INCOME					
Interest on Loans	1,788,392,793	3.07%	1,579,327,211	3.00%	
Less: Interest Refunds	5,710,754	0.01%	6,150,783	0.01%	
Net Interest Income	1,782,682,039	3.06%	1,573,176,428	2.99%	
Income on Investments	239,628,922	0.41%	83,886,313	0.16%	
Non Interest Income	616,826,154	1.06%	774,189,713	1.47%	
Other Interest Income	102,636	0.00%			
TOTAL OPERATING INCOME	2,639,239,751	4.53%	2,431,252,454	4.61%	
ADMINISTRATIVE EXPENSES					
Employee Costs	853,673,671	1.46%	777,033,977	1.47%	
Travel and Conference	12,177,579	0.02%	7,872,931	0.01%	
Office Occupancy	93,814,706	0.16%	87,629,033	0.17%	
General Operations	269,197,202	0.46%	242,628,673	0.46%	
Education and Promotion	70,813,115	0.12%	62,354,153	0.12%	
Loan Servicing	207,117,547	0.36%	186,417,675	0.35%	
Professional Services	114,320,565	0.20%	102,176,181	0.19%	
Member Insurance	443,475	0.00%	341,121	0.00%	
Operating Fees	3,852,327	0.01%	3,886,587	0.01%	
Other Operational Expenses	52,893,511	0.09%	40,146,492	0.08%	
TOTAL ADMINISTRATIVE	1,678,303,698	2.88%	1,510,486,823	2.87%	
Provision for Loan Loss	94,055,789	0.16%	20,420,306	0.04%	
TOTAL OPERATING EXPENS	1,772,359,487	3.04%	1,530,907,129	2.91%	
COST OF ACQUISITION OF FUNDS					
Dividends Paid on Savings	289,512,077	0.50%	222,888,002	0.42%	
Interest on Borrowed Funds	86,045,685	0.15%	28,448,600	0.05%	
TOTAL COST OF FUNDS	375,557,762	0.64%	251,336,602	0.48%	
TOTAL EXPENSES	2,147,917,249	3.68%	1,782,243,731	3.38%	
NET INCOME	491,059,145	0.84%	649,008,723	1.23%	

## SIGNIFICANT OPERATIONAL RATIOS FOR ALL WISCONSIN CREDIT UNIONS 2017-2022

	2017	2018	2019	2020	2021	2022
Number of Credit Unions	129	125	121	118	113	110
CAPITAL ADEQUACY						
Net Worth/Total Assets	11.28%	11.49%	11.40%	10.45%	10.42%	10.39%
Total Delinquency/Net Woi	4.91%	4.89%	4.86%	3.83%	3.43%	4.75%
Solvency Evaluation	113.42%	113.60%	113.57%	112.31%	111.97%	111.01%
Classified Assets/Net Wort	4.25%	4.25%	4.25%	4.25%	3.88%	3.83%
ASSET QUALITY						
Delinquent Loans/Loans	0.70%	0.69%	0.70%	0.56%	0.52%	0.65%
Net Charge Offs/Avg. Loan	0.25%	0.27%	0.26%	0.24%	0.17%	0.19%
EARNINGS (to Average Asse	<u>ts)</u>					
Return on Average Assets	1.14%	1.13%	1.10%	1.12%	1.23%	0.84%
Net Operating Expense	2.58%	2.63%	2.69%	2.58%	2.43%	2.52%
Fixed Assets+FRA's**/Asse	2.23%	2.31%	2.31%	2.16%	2.03%	1.95%
Gross Income	4.96%	5.25%	5.50%	5.25%	4.61%	4.50%
Cost of Funds	0.50%	0.68%	0.93%	0.78%	0.48%	0.64%
Operating Exp. (less PLL)	3.14%	3.18%	3.23%	3.04%	2.87%	2.88%
Net Interest Margin	3.10%	3.18%	3.21%	2.87%	2.67%	2.82%
Provision for Loan Losses	0.22%	0.26%	0.26%	0.34%	0.04%	0.16%
ASSET-LIABILITY MANAGE	<u>EMENT</u>					
Net Long Term Assets/Asse	34.51%	34.38%	33.51%	32.81%	35.99%	34.74%
Shares/Savings+Borrowing	31.98%	30.28%	28.87%	30.20%	32.82%	29.51%
Loans/Savings	94.94%	97.65%	95.06%	83.14%	79.21%	89.11%
Loans/Assets	79.66%	81.95%	79.62%	70.89%	68.12%	76.07%
Cash + ST Invest./Assets	9.16%	9.01%	10.96%	17.60%	17.49%	10.18%
OTHER RATIOS						
Share Growth	7.11%	8.38%	10.75%	22.77%	13.90%	7.88%
Net Worth Growth	10.53%	10.36%	10.10%	10.57%	12.67%	8.40%
Loan Growth	11.49%	11.48%	7.81%	7.37%	8.50%	9.65%
Asset Growth	8.60%	8.36%	10.96%	20.59%	12.94%	4.16%
Investments/Assets	9.42%	7.87%	7.41%	9.59%	12.37%	12.34%
Employee Cost/Gross Inc.	32.76%	31.18%	30.09%	30.67%	31.96%	32.55%
Employee Cost/ Avg. Asset	1.63%	1.64%	1.65%	2.15%	1.47%	1.46%
Average Loan Balance	\$14,104	\$14,829	\$15,300	\$16,081	\$16,284	\$16,742
Average Savings Balance	\$4,997	\$5,138	\$5,417	\$6,450	\$7,154	\$7,398

 $**Foreclosed \ and \ Repossessed \ Assets$ 

#### SIGNIFICANT OPERATIONAL RATIOS FOR THE PERIOD ENDING DECEMBER 31, 2022

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	11	26	20	29	18	110
CAPITAL ADEQUACY							
Net Worth/Total Assets	23.31%	16.02%	11.34%	10.44%	10.87%	10.31%	10.39%
Net Worth/PCA Optional Total As	23.31%	16.02%	11.34%	10.47%	10.88%	10.33%	10.41%
Total Delinquency/Net Worth	3.34%	10.73%	3.52%	2.28%	1.83%	5.23%	4.75%
Solvency Evaluation Classified Assets/Net Worth	130.56% 4.45%	118.96% 4.17%	112.59% 2.79%	111.04% 2.90%	111.40% 2.02%	110.92% 4.12%	111.01% 3.83%
ASSET QUALITY							
Delinquent Loans/Loans	1.18%	2.60%	0.67%	0.40%	0.28%	0.70%	0.65%
Net Charge Offs/Avg. Loans	0.48%	0.19%	0.11%	0.11%	0.08%	0.20%	0.19%
Fair Value/Book Value for HTM	N/A	N/A	99.36%	95.04%	91.58%	95.59%	94.96%
Accumulated Unrealized Gains or							
Losses on AFS/Cost of AFS	N/A	N/A	-13.08%	-8.90%	-8.09%	-10.46%	-10.17%
Delinquent Loans/Assets	0.78%	1.72%	0.40%	0.24%	0.20%	0.54%	0.49%
EARNINGS (to Average Assets)							
Return on Average Assets	0.31%	0.13%	0.55%	0.51%	0.62%	0.89%	0.84%
Gross Income	3.55%	3.26%	3.68%	3.63%	3.96%	4.61%	4.50%
Yield on Average Loans	5.01%	4.70%	4.18%	4.39%	3.50%	4.30%	4.21%
Yield on Average Investments	0.45%	0.57%	0.67%	0.75%	0.70%	0.98%	0.92%
Fee & Other Op. Income	0.03%	0.21%	0.67%	0.88%	0.94%	1.05%	1.03%
Cost of Funds	0.39%	0.31%	0.16%	0.22%	0.36%	0.70%	0.64%
Net Margin	3.16%	2.95%	3.53%	3.41%	3.60%	3.91%	3.85%
Operating Exp. (less PLL)	2.89%	2.76%	2.95%	2.87%	2.95%	2.87%	2.88%
Provision for Loan Losses	0.04%	0.11%	0.05%	0.04%	0.06%	0.18%	0.16%
Net Interest Margin	3.13%	2.74%	2.85%	2.53%	2.66%	2.85%	2.82%
Operating Exp./Gross Income	81.46%	84.55%	80.15%	79.17%	74.55%	62.18%	63.98%
Fixed Assets+FRA's**/Assets	0.00%	0.51%	1.07%	1.94%	2.05%	1.95%	1.95%
Net Operating Expense	2.87%	2.57%	2.61%	2.42%	2.55%	2.52%	2.52%
ASSET-LIABILITY MANAGEMENT	<u>r</u>						
Net Long Term Assets/Assets	3.18%	8.07%	25.07%	31.72%	35.92%	34.85%	34.74%
Shares/Savings+Borrowings	84.74%	65.91%	57.87%	47.44%	40.07%	27.15%	29.51%
Loans/Savings	86.93%	79.11%	67.41%	66.35%	81.68%	91.16%	89.11%
Loans/Assets	66.29%	66.09%	59.39%	58.99%	70.86%	77.52%	76.07%
Cash + ST Investments/Assets	29.21%	23.47%	23.02%	18.37%	11.99%	9.49%	10.18%
Shares, Deposits &	50.050/	07 010/	01.000/	04.000	04.410/	04 500/	04.000/
Borrowings/Earning Assets	76.35%	85.31%	91.82%	94.82%	94.41%	94.70%	94.62%
Shares + Drafts/Shares+Borrowin <sub>i</sub> Borrowings/Shares & Net Worth	84.74% 0.00%	73.92% 0.16%	78.05% 0.00%	$69.85\% \\ 0.39\%$	60.14% 1.94%	46.21% 4.58%	48.77% 4.11%
OTHER RATIOS							
Net Worth Growth	0.21%	0.55%	4.48%	5.13%	5.93%	8.93%	8.40%
Share Growth	-6.05%	-3.62%	0.44%	10.04%	-2.18%	9.45%	7.88%
Loan Growth	1.30%	2.67%	2.31%	4.30%	4.65%	10.51%	9.65%
Asset Growth	-2.36%	-2.51%	1.06%	0.38%	1.92%	4.64%	4.16%
Investment Growth	-16.39%	-7.58%	-10.92%	8.32%	-31.01%	-25.30%	-24.69%
Investments/Assets	11.03%	24.10%	30.57%	28.89%	17.98%	10.82%	12.34%
Employee Cost/Gross Inc.	44.77%	42.30%	37.90%	37.78%	40.79%	31.39%	32.55%
Employee Cost/ Avg. Assets	1.59%	1.38%	1.40%	1.37%	1.62%	1.45%	1.46%
Average Loan Balance	\$9,503	\$11,181	\$4,078	\$4,503	\$11,311	\$19,816	\$16,742
Average Savings Balance	\$2,706	\$4,423	\$5,599	\$5,993	\$6,707	\$7,603	\$7,398

 $**Foreclosed \ and \ Repossessed \ Assets$ 

#### ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME FOR THE PERIOD ENDING DECEMBER 31, 2022

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	11	26	20	29	18	110
INCOME							
Interest on Loans	88.08%	81.05%	66.72%	61.48%	65.62%	68.16%	67.76%
Less: Interest Refunds	0.00%	0.00%	0.11%	0.01%	0.00%	0.25%	0.22%
Income on Investments	8.86%	11.10%	14.11%	13.93%	10.09%	8.78%	9.08%
Other Interest Income	0.00%	0.00%	0.25%	0.00%	0.01%	0.00%	0.00%
Fee Income	0.53%	5.69%	9.23%	12.41%	10.16%	7.43%	7.82%
Other Operating Income	0.17%	0.75%	8.92%	11.80%	13.31%	15.28%	14.93%
Gain on Equity and Trading Debt Sec.	0.00%	0.00%	0.00%	0.00%	-0.21%	-0.31%	-0.29%
Gain on Other Investments	0.00%	0.00%	-0.01%	-0.17%	-0.04%	-0.12%	-0.11%
Gain on Non-Trading Derivatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.13%
Gain on Disposition of Fixed Assets	0.00%	0.00%	0.26%	0.02%	-0.03%	0.02%	0.01%
Gain on Sales of Loans & Leases	0.00%	0.00%	0.00%	0.00%	0.05%	0.58%	0.51%
Gain on Sales of OREO	0.00%	0.00%	0.00%	0.23%	0.00%	0.00%	0.01%
Gain from Bargain Purchase (Merger)	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
Other Non-Interest Income (Expense)	2.36%	1.41%	0.62%	0.31%	1.04%	0.26%	0.35%
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OPERATING EXPENSES							
Employee Costs	43.72%	41.70%	37.57%	37.63%	40.46%	31.21%	32.35%
Travel and Conference	0.16%	1.47%	0.76%	0.57%	0.84%	0.41%	0.46%
Office Occupancy	2.80%	5.30%	4.74%	5.09%	4.81%	3.36%	3.55%
General Operations	21.23%	19.12%	14.75%	13.19%	12.65%	9.78%	10.20%
Education and Promotion	0.37%	0.80%	2.10%	2.47%	2.36%	2.73%	2.68%
Loan Servicing	2.60%	3.01%	5.39%	4.80%	3.93%	8.41%	7.85%
Professional Services	2.57%	7.65%	10.96%	12.66%	7.13%	3.72%	4.33%
Member Insurance	-0.08%	0.00%	0.01%	0.03%	0.01%	0.02%	0.02%
Operating Fees	3.39%	1.53%	0.81%	0.37%	0.23%	0.12%	0.15%
Miscellaneous	2.79%	<u>2.77%</u>	2.35%	2.05%	1.51%	2.05%	2.00%
TOTAL ADMINISTRATIVE	79.54%	83.36%	79.45%	78.86%	73.95%	61.81%	63.59%
Provision for Loan Loss	1.09%	3.27%	<u>1.44%</u>	<u>1.17%</u>	<u>1.42%</u>	3.90%	<u>3.56%</u>
TOTAL OPERATING EXP.	80.63%	86.63%	80.89%	80.03%	75.37%	65.70%	67.15%
COST OF FUNDS							
Interest on Borrowed Funds Dividends on Savings	0.00% <u>10.73%</u>	0.18% <u>9.16%</u>	0.00% <u>4.21%</u>	0.48% <u>5.44%</u>	1.31% <u>7.74%</u>	3.60% <u>11.56%</u>	3.26% <u>10.97%</u>
TOTAL COST OF FUNDS	10.73%	9.34%	4.21%	5.92%	9.05%	15.16%	14.23%
<u>NET INCOME</u>	8.64%	4.03%	14.90%	14.05%	15.58%	19.14%	18.62%

## ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS FOR THE PERIOD ENDING DECEMBER 31, 2022

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	, , ,	>\$500,000,000	TOTAL
Number of Credit Unions	6	11	26	20	29	18	110
INCOME							
Interest on Loans	3.20%	2.68%	2.48%	2.24%	2.62%	3.16%	3.07%
Less: Interest Refunds	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
Income on Investments	0.32%	0.37%	0.52%	0.51%	0.40%	0.41%	0.41%
Fee Income	0.02%	0.19%	0.34%	0.45%	0.41%	0.34%	0.35%
Other Operating Income	0.01%	0.02%	0.33%	0.43%	0.53%	0.71%	0.68%
Gain on Equity and Trading Debt	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%
Gain on Other Investments	0.00%	0.00%	0.00%	-0.01%	0.00%	-0.01%	-0.01%
Gain on Non-Trading Derivatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%
Gain on Disposition of Fixed Asset	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
Gain from Baragin Purchase (Mer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Non-Interest Income (Exper	<u>0.09%</u>	0.05%	0.02%	<u>0.01%</u>	0.04%	0.01%	0.02%
TOTAL INCOME	3.63%	3.31%	3.71%	3.64%	3.99%	4.64%	4.53%
OPERATING EXPENSES							
Employee Costs	1.59%	1.38%	1.40%	1.37%	1.62%	1.45%	1.46%
Travel and Conference	0.01%	0.05%	0.03%	0.02%	0.03%	0.02%	0.02%
Office Occupancy	0.10%	0.18%	0.18%	0.19%	0.19%	0.16%	0.16%
General Operations	0.77%	0.63%	0.55%	0.48%	0.51%	0.45%	0.46%
Education and Promotion	0.01%	0.03%	0.08%	0.09%	0.09%	0.13%	0.12%
Loan Servicing	0.09%	0.10%	0.20%	0.17%	0.16%	0.39%	0.36%
Professional Services	0.09%	0.25%	0.41%	0.46%	0.28%	0.17%	0.20%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees	0.12%	0.05%	0.03%	0.01%	0.01%	0.01%	0.01%
Miscellaneous	<u>0.10%</u>	0.09%	<u>0.09%</u>	<u>0.07%</u>	<u>0.06%</u>	0.10%	<u>0.09%</u>
TOTAL ADMINISTRATIVE	2.89%	2.76%	2.95%	2.87%	2.95%	2.87%	2.88%
Provision for Loan Loss	0.04%	<u>0.11%</u>	0.05%	0.04%	0.06%	0.18%	0.16%
TOTAL OPERATING EXP.	2.93%	2.87%	3.00%	2.92%	3.01%	3.05%	3.04%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.01%	0.00%	0.02%	0.05%	0.17%	0.15%
Dividends on Savings	0.39%	0.30%	0.16%	0.20%	0.31%		0.50%
TOTAL COST OF FUNDS	0.39%	0.31%	0.16%	0.22%	0.36%	0.70%	0.64%
<u>NET INCOME</u>	0.31%	0.13%	0.55%	0.51%	0.62%	0.89%	0.84%

#### LOAN DELINQUENCY PERIOD ENDING DECEMBER 31, 2022

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	11	26	20	29	18	110
Loan Delinquency Ratios							
60 - 89 Days Deliquent	0.71%	0.89%	0.25%	0.19%	0.11%	0.25%	0.23%
90 - 179 Days Delinquent	0.00%	0.88%	0.23%	0.13%	0.11%	0.32%	0.30%
180 - 359 Days Delinquent	0.00%	0.61%	0.13%	0.04%	0.06%	0.10%	0.09%
Over 360 Days Delinquent	0.47%	0.23%	0.06%	0.03%	0.01%	0.03%	0.03%
Total Delinquent Loans	1.18%	2.60%	0.67%	0.40%	0.28%	0.70%	0.65%
Loan Loss Ratio	0.48%	0.19%	0.11%	0.11%	0.08%	0.20%	0.19%

#### ANALYSIS OF LOANS BY TYPE PERIOD ENDING DECEMBER 31, 2022

Number of Credit Unions	6	11	26	20	32	18	111
Loan Types							
Unsecured Credit Card Loans	0.00%	0.61%	1.87%	1.88%	1.40%	2.51%	2.37%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.88%	0.00%	0.07%	0.71%	0.63%
All Other Unsecured Loans/Lines of Credit	8.11%	7.63%	3.42%	1.79%	1.54%	4.08%	3.77%
New Vehicle Loans	19.93%	20.31%	10.51%	7.82%	6.82%	6.43%	6.55%
Used Vehicle Loans	62.26%	52.54%	32.26%	27.26%	23.73%	18.67%	19.53%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.11%
All Other Secured Non-Real Estate Loans/LC	9.69%	11.70%	7.07%	6.24%	7.31%	9.31%	9.03%
Secured by 1st Lien 1-4 Family Residential P	0.00%	5.87%	39.48%	46.63%	47.47%	35.60%	37.05%
Secured by Junior Lien 1-4 Family Residenti	0.00%	1.34%	3.97%	4.75%	4.25%	6.30%	6.03%
All Other Real Estate/Lines of Credit	0.00%	0.00%	0.01%	0.78%	1.04%	0.16%	0.27%
Commercial Loans/LOC Real Estate Secured	0.00%	0.00%	0.49%	2.66%	5.48%	14.92%	13.54%
Commercial Loans/LOC Not Real Estate Secu	0.00%	0.00%	0.04%	0.19%	0.89%	1.18%	1.12%
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)							
1- to 4- Family Residental Propery Secured	by 1st Lien:						
Fixed > 15 yrs.	0.00%	0.00%	4.66%	10.12%	8.30%	6.81%	7.00%
Fixed - 15 yrs. Or less	0.00%	2.28%	20.54%	18.99%	13.35%	10.57%	11.11%
Balloon/Hybrid - > 5 yrs.	0.00%	0.00%	4.03%	5.81%	7.84%	8.94%	8.71%
Balloon/Hybrid - 5 yrs. Or less	0.00%	3.56%	5.14%	2.39%	4.99%	5.47%	5.36%
Adjustable	0.00%	0.03%	5.11%	9.33%	12.99%	3.81%	4.87%
1- to 4- Family Residental Propery Secured	by Junior Lien:						
Closed End Fixed	0.00%	1.33%	2.35%	1.53%	1.39%	0.90%	0.98%
Closed End Adjustable	0.00%	0.01%	0.58%	0.14%	0.42%	0.33%	0.34%
Open End Adjustable	0.00%	0.00%	0.00%	0.02%	0.05%	0.11%	0.10%
Open-End Fixed	0.00%	0.00%	1.03%	3.06%	2.39%	4.96%	4.62%
All Other Real Estate (non-commercial):							
Closed End Fixed	0.00%	0.00%	0.00%	0.35%	0.57%	0.09%	0.14%
Closed End Adjustable	0.00%	0.00%	0.01%	0.41%	0.43%	0.05%	0.10%
Open End Adjustable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Open-End Fixed	0.00%	0.00%	0.00%	0.02%	0.05%	0.02%	0.03%
Total Real Estate	0.00%	7.21%	43.46%	52.17%	52.76%	42.06%	43.35%
(As a percent of loans)							
Total Real Estate	0.00%	4.77%	25.81%	30.77%	37.39%	32.61%	32.97%
(As a percent of assets)							

\*This page does not include loans Held for Sale

#### ANALYSIS OF SAVINGS BY TYPE PERIOD ENDING DECEMBER 31, 2022

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	11	26	20	29	18	110
Share Drafts	0.00%	8.03%	20.18%	22.51%	20.50%	20.04%	20.14%
Regular Shares	84.74%	66.04%	57.87%	47.65%	40.95%	28.54%	30.87%
Money Market Shares	0.00%	0.00%	10.09%	13.73%	19.82%	25.31%	24.16%
Share Certificates	15.16%	23.63%	7.14%	9.36%	11.62%	19.33%	18.04%
IRA Accounts	0.00%	1.04%	3.45%	4.65%	4.78%	4.37%	4.40%
All Other Shares	0.11%	1.26%	0.45%	1.16%	0.94%	0.57%	0.62%
Non-member Deposits	0.00%	<u>0.00%</u>	0.83%	<u>0.95%</u>	1.40%	1.85%	<u>1.76%</u>
Total Shares	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

#### ANALYSIS OF INVESTMENTS BY TYPE PERIOD ENDING DECEMBER 31, 2022

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	11	26	20	29	18	110
Time and Other Deposits	74.67%	97.28%	76.31%	58.18%	34.17%	5.46%	15.64%
Equity Securities	0.00%	0.00%	0.00%	0.00%	0.21%	0.38%	0.32%
Trading Debt Securities	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
Available for Sale Debt Securities	0.00%	0.00%	5.25%	22.22%	46.53%	77.82%	67.02%
Held-to-Maturity Debt Securities	0.00%	0.00%	14.20%	16.34%	13.98%	11.86%	12.52%
Other Investments	25.33%	2.72%	4.24%	3.24%	5.11%	4.48%	4.50%
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

2022 Credit	Union	Consolidations
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ConsolidationAbsorbedDateCredit Union		Location	Continuing Credit Union	Location	
3/1/2022	Heritage	Madison	Connexus	Wausau	
3/1/2022	Dane County	Madison	Heartland	Madison	
5/1/2022	Schneider Community	Green Bay	Fox Communities	Appleton	

Historical Data of Wisconsin State Chartered Credit Unions Number of Charters, Members and Assets										
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					
2021	0	5	113	3,377,072	55,890,883,584					
2022	0	3	110	3,490,300	60,746,044,167					

### CORPORATE CENTRAL CREDIT UNION STATEMENT OF FINANCIAL CONDITION DECEMBER 31, 2022

## ASSETS

Cash	
Investments	\$2,125,725,158
Loans	
Land and Buildin	g
Other Fixed Asse	ts
Receivables and O	Other Assets
	Total Assets

## LIABILITIES AND EQUITY

Accounts Payable and Other Liabilities \$384,808,582				
Notes Payable	\$0			
Commercial Paper	\$0			
Accrued Dividends and Interest Payable\$2,379,863				
Member Shares and Certificates of Deposit\$2,168,559				
Equity	\$245,114,450			
Total Liabilities and Equity\$2	2,800,862,250			

#### STATEMENT OF INCOME FOR THE YEAR ENDED DECEMBER 31, 2022

INCOME         \$15,607,149           Income from Investments	
EXPENSES         Administrative Expenses	
PIC Dividends	

Washes         17 CASE PRESS         2,781,269         1,781,266         19,546         1,71,21         27,123         27,124         27,123         27,124         27,124	City	Credit Union	Assets	Loans	ALLL	CECL	Investments	Savings	Reserves
Numberho         Alt HLM         Lat.548         5,700         15,707         2,787,843         Issign 2           Wallerho         APLCTREC         12,996,071         105,70224         881,83         105,2022         12,985,87         12,996,071         105,997         12,985,97         12,995,97 <t< td=""><td>Waukesha</td><td>1ST CLASS EXPRESS</td><td>2,791,879</td><td>1,781,576</td><td>19,549</td><td>-</td><td>27,712</td><td>2,277,997</td><td>492,749</td></t<>	Waukesha	1ST CLASS EXPRESS	2,791,879	1,781,576	19,549	-	27,712	2,277,997	492,749
Walkers         ALDOY EMPLTYEE         375,67         14,538         6,865         11,027         221,63         11,170           Arcafia         ARCAFIA         11,527,128         15,271,28         15,271,28         12,21,23         11,227,22         13,272,202         13,725,202	Sparta	1ST COMMUNITY	255,021,215	197,156,685	244,136	-	22,268,480	212,558,941	20,124,468
whert allow         APPL Files         139,990,07         135,71,357         139,790,07         251,73,90         251,73,90           Arberts         ATHENS ARIA         53,751,730         251,735         150,981,87         321,123         221,125         121,125 <th< td=""><td>Milwaukee</td><td>AIR TECH</td><td>3,087,573</td><td>1,445,949</td><td>5,200</td><td>-</td><td>19,576</td><td>2,398,143</td><td>589,633</td></th<>	Milwaukee	AIR TECH	3,087,573	1,445,949	5,200	-	19,576	2,398,143	589,633
Academ         ACADA         1127.115         1127.223         861.178         -         284.95         00.332.21         1127.248           Wateriko         AVISTAR         37.342.720         32.723         -         5.24.55         77.57           Mereniko         AVOSTAR         37.42,027         32.723.12         -         5.04.56         37.42,027           Maineriko         ARA SHOB         4.41,07.141         13.93,027         32.623.51         -         7.07.711         47.85,080           Maineriko         BRUKEW         0.327.521         62.823.51         2.525.55         -         7.02.711         37.85,180           Milesanderi         BRUKEW         0.325.51         82.525.51         65.827         -         13.42.92.12         57.1302           Milesanderi         BRUKEW         0.325.51         3.255.55         3.75.210         -         13.25.61         2.24.85.75         4.55.248         4.55.75         4.55.248         4.55.75         4.55.248         4.55.75         4.55.248         4.55.748         4.55.248         4.55.748         4.55.248         4.55.748         4.55.248         4.55.748         4.55.248         4.55.748         4.55.248         4.55.748         4.55.45.48         4.55.74.84         4.55	Waukesha	ALLOY EMPLOYEES	375,667	145,650	6,805	-	119,097	221,853	
Alterins         ATTICLE AREA         52,25,278         1,25,24         1,22,24         1,         2,42,148         4,72,748         4,72,748         4,72,748           Neerals         ADGCE-CLODE         5,34,72,07         1,50,128         5,71,828         5,73,74,24           Neerals         ADGCE-CLODE         5,44,282,514         1,50,452         1,         1,72,721,21         3,73,740         6,551,28           Inservect         BALCHAWCCOMUNITY         191,72,70         4,54,251,31         1,50,523         2,20,54,61         1,20,540         1,41,240,40         1,72,721,40         3,73,740           Memory         BONKW         7,725,216         3,73,740         1,50,541,40         3,73,740         1,50,541,40         3,73,740           Memory         BONKW         7,725,216         3,73,740         2,73,741         1,32,230,80         1,32,130,81         1,32,130,81         1,32,130,81         1,32,130,81         1,32,130,81         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         1,33,130,130         <	West Allis	APPLETREE	130,990,671	104,708,263	359,608	-	1,053,967	96,180,992	33,773,902
WatersonAVXTAR37.442,2037.242,2037.242,2020.22,24-5.74.15,235.74.25,231.07.31,516.65.86,2677.13.23,86MarinettiKAY SHORE44.32,25,2411.99.80,701.04.25,81-1.74.28,1417.46.35,1236.53.120BanewileRIACKAWK COMMUNY7.244.744.55.17,4731.165,269-7.207.2475.64.39,1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.53.1207.207.2475.207.2007.23.1207.207.2475.53.1207.207.2475.53.1207.207.2475.207.2007.23.1207.207.2475.207.2007.23.120 </td <td>Arcadia</td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>	Arcadia					-			
Nerman         AbaGGF AC DDE         5 48,028         3,24,29         4,24         -         1,72,721         34,000,897         7,195,200           Intersect         BLACGINMUCCOMMUNITY         B12,527,775         522,222         2,055,61         -         134,284         74,61,281,22           Minerate         BRAUTVOCO         7,347,270         65,531,43         10,009         -         7,357,207         52,312,40           Minerate         BRAUTVOCO         7,347,73         66,831,40         -         7,327,207         53,133,10         92,000         -         12,151,10						-			
Mainfelix InservilleENY SIGNE44.92.251419.20.70010.402.911.91.78.27.87.92.42.83.212.91.85.8511.91.82.90.206.53.91.63BankwoodBANKYOOD7.24.47.706.53.91.631.92.85.911.92.85.901.91.82.90.201.93.22.90.207.92.47.207.9	Waterloo					-	5,041,868		
janswind         BLACH WAX COMMUNITY         197.07,76         52.23,21         2.05.211         -         7.24,70         7.04,70           Mineux         BRUTYAO         7.24,70         4.53,14,70         7.05,027         7.53,70           Mineux         BRUTYAN         6.33,04,10         7.22,71,64         6.53,14,70         7.53,70         7.53,70           Mineux         CAPTA         2.33,04,94         1.32,72,50         2.21,54         5.53,101         7.53,70           Green R         CAPTA         X.23,704         2.20,543         2.20,543         2.20,543         2.21,54         7.53,70         7.53,703         7.53,703         7.53,703         7.54,						-			
Brainwoode         BRAVTWOOD         7.24,724         6.43,740         1.02,007         6.43,840         7.792,723           Weston         BROKAW         70,095,71         31,32,329         280,841         -         7.267,425         53,31,045,05         5,753,00           Prever         CUVFABLIT         33,30,851,55         32,96,841         280,847         -         34,34,655,15         47,924,90         43,31,037,14           Wasaia         CUVFABLIT         5,558,108         1,527,217,95         31,57,001         -         44,214,300         54,03,217         557,061,100         6,46,87         4,523,300,20         54,03,217         557,061,100         6,46,87         4,523,400,20         52,03,04,207         53,03,040         54,03,23         55,03,01,00         33,13,51,00 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Nilwarbon         BRVWY         63.05.316         47.35.47.37         64.05.30         -         7.27.12.07         9.12.37.14.07           Green ABOKAW         CAPTAL         2.35.94.84.050         1.15.93.600         -         7.27.56.30         7.57.32.00           Green ABOKAW         CLOVERBLY         2.35.94.87.07         2.32.95.48.4         2.83.49.07         3.27.57.01         2.45.45.55.1         2.77.27.07         2.45.45.55.1         2.77.27.07         2.77.57.01         2.44.87.27         2.75.010         2.34.48.87         2.60.07.07         2.83.07.77.21           Visual         COMMUNTY FRAT         3.55.51.57.21         3.57.50.10         3.12.44.87         2.63.07.07.21         6.30.07.07.07         2.43.07.07.21         6.30.07.07.07         2.83.07.07.21           Visual         COMMUNT CARE         5.75.10.10         3.12.97.07         1.31.83         2.31.20.61.07         5.53.53.83         3.57.56.01         2.32.30.61.07         5.33.08.03         7.71.20         7.43.07.07         2.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.07         7.44.05.0						-			
Weith         BR0KAW         70.987,71         31.92,097         20.047         -         51.34,00,07         61.34,30,07           Plower         CNPTRAL WISCONSIN         52.318,946,50         87.45,094         67.45,094         -         84.57,550         47.02,053         52.92,050,31           Plower         COVFRBUT         53.65,81,38         85.72,32,73         82.90,00         -         45.21,800         65.03,012         65.66,03           Bend AL         COVMMASIGNATE CAEC         52.58,84,40         10,000         6.66,87         45.22,308,33         45.92,302,33         -         45.21,303         45.23,838,23         25.23,933         -         31.92,935         45.83,81,248         31.95,103         25.23,938         31.92,103         45.83,81,248         31.95,103         25.23,938         31.92,103         45.23,838,23         31.95,103         31.92,103						-			
Green Plaver         CAPTAL         CAPTAL         CAPAC         Plaver         Contral. Wirschnin         S36,6125         Plaver         S36,7012         Plaver         S36,7012         Plaver         S36,7012         Plaver         S36,7012         S36,7012         S36,7012         S36,7012         S36,7012         S36,7027         S36,7027         S36,7012         S36,7007									
Piover         CRNTRAL WSCONSIN         53,054,155         23,269,644         66,887         -         8,456,551         47,962,469         48,767,983           Neersah         COMMUNTY FIRST         51,65,851,88         3647,223,795         33,75,001         -         68,121,803         220,002,01         38,803,774         47,223,496,65         597,075,214           Fond du Lac         COMMEXISUNATY FIRST         51,864,016,222         46,481,71,604         31,619,273         -         61,212,05         35,784,869         33,651,00         33,575,001         -         31,223,612,05         35,784,869         33,575,001         -         31,223,612,05         53,784,869         33,575,001         -         31,223,612,05         35,784,869         33,575,001         -         31,223,612,05         53,784,869         33,575,001         -         31,223,612,05         53,784,869         33,575,001         -         31,23,61,101         34,214,354         -         31,23,61,101         34,214,354         -         75,112,011         2,753,418         -         31,23,61,101         34,01,41         77,72,72,72,74,84         -         30,32,21         36,03,536         74,05,753         14,04,53,731         Neersah         Neersah         12,011,514         8,03,75,001         -         2,017,44         74,						-			
WaxaaCLOVRENTBASR770.1STAD.56.318STAD.00STAD.31.31.41Fond ALCCOMMUNITY FINSTSTAD.56.318STAT.22.37STAD.00STAD.32.41STAD.32.41Fond ALCCOMMUNITY CLOVESTAD.32.22STAD.32.23.51STAD.32.51<						-			
Neenal         COMMUNTYPERT         51,53,138         52,72,23,725         52,73,01         -         52,446,72         52,73,240,059         50,772,24           Fond du Co         COMPASSIONATCRAPE         6,75,722         5,238,408         -         6,13,227,305         5,337,96,005         5,337,96,005         53,527,96,005         53,527,96,005         53,527,96,005         53,527,96,005         53,527,96,005         52,523,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723,025         52,532,723         52,632,72						-			
Find Quick         COMPAUSONNE CARE         6,73,221         5,289,400         10,000         -         61,675         6,103,224         65,37,205           Black Rov Falls         CO-OP         497,79,125         399,531,765         2,232,593         -         43,302,736         438,815,490         33,078,007           Arrigo         COUNTY-CITY         39,898,027         2,339,72,175         16,746,088         -         2,415,225         35,746,873         35,786,077           Arrigo         COUNTY-CITY         39,898,027         2,339,72,127         16,746,088         -         2,335,727,065         2,474,055,478           Arrigo         COUNTY-CITY         39,898,077         1,316,364,07         7,400,575         16,057,476         7,070,478         -         40,057,578         46,057,358           Arrigo         DAMTVARD POWER         9,893,160         7,273,418         -         32,283         42,047,378         -         2,017,414         32,990,384         1,041,169           Brockindic         ENFRORE         4,328,099         17,792,477         2,216,10         -         2,017,414         32,990,384         1,041,69           Brockindic         ENFRORE         4,328,099         17,732,478         2,217,513         2,214,653,483 <td< td=""><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td></td<>						-			
Wates         CONENUSIS         S264,106,222         44,817,176         83,219,273         9         49,302,113         49,037,072,70         92,338,680           Bark River Fills         COOPT         470,759,213         395,551,66         2,223,223         1         5,746,680         1         1,71,513         1         2,715,756         7,423,756           Antago         COVANTAGE         2,93,892,202         2,35,912,473         16,740,80         -         3,151,101         2,792,470,87         3,469,473           Namer Riessam         DUCATORS         3,12,154,81         2,13,154,181         2,13,154,181         3,469,273         1,47,453         1,3,154,314         3,469,273           West Allin         EMDORFE         3,22,09,200         7,72,724         5.0         1,43,453         1,3,05,354           Stockitett         HTERFIGHTERS         3,22,51,231         2,40,657         2,10         -         2,43,673         3,42,51,451         3,70,556           Antaritett         HERFIGHTERS         3,23,51,731         2,40,573         7,44,057,585         3,40,525         5,41,433         3,00,502           Marcharitett         HERFIGHTERS         3,83,173         2,72,738         3,23,526         3,45,527         5,54,141         3,22,54,613						-			
Bind, Rover Falle         CO-OP         497,799,125         399,551,765         2,232,593         1,122,298         438,815,400         53,579,807           Antigo         COUNTY-CETY         35,988,007         77,848         -         2,125,527         25,852,217,665         24,205,570           La Cosse         AMPLAND POWER         19,292,86         62,247         67,600         -         112,015,107         25,852,217,665         244,055,705           Mount Power         19,292,000         13,219,541,965         213,250,003         142,465,578         -         751,112,013         2,290,124         1,041,105           Mont Power         34,202,000         17,792,457         50,477         -         40,93,67         44,951,502         1,104,138           Merandrice         HIRFGHTES         34,202,000         12,752,373         50,471         -         40,93,67         45,753,88         5,674,603         12,93,914         1,941,953         1,941,953         1,941,953         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945         1,941,945						-			
Jefferson         COUNTY-CIY         33.589.820         18.046.977         7.18.18         2.415.02         53.784.89         3.196.100           La Cosse         DARWAD POWER         13.237,222         2.592.1217         16.76.800         -         13.73.84         3.466.342           Mount Plessant         EDUGATORS         3.121.943,72         2.592.148         -         73.11.2.03         2.792.143.77         7.44.69.87         3.466.342           West Allis         EDUGATORS         3.82.1.992.943         -         73.11.2.03         2.793.143.77         7.44.69.87         1.44.69.302           West Allis         EDUGATORS         3.82.992.944         -         77.128         -         400.897         4.397.890         6.763.880           Neorolleid         FREFGOMUNTV CO F BELOT         267.373.35         27.476.977         77.18         40.957.40         -         5.954.453         5.941.463           Neorolnee Fall         FREFGOMUNTV CO F BELOT         267.373.38         27.475.48         230.793         -         5.953.164         7.77.832         5.94.401         2.91.55.164         3.490.144         4.786.495           Ford du lac         FREFGOMUNTV CO F BELOT         26.693.80         2.77.783.28         8.776.308         7.953.86         7.77.832 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>						-			
Antigo         COVANTAGE         29:63:87:27         2,359,12:17         16,76:088         312,08:107         25.88,23:06         27.4,05.47           La Crosse         DARIYLAD POVBER         12,272,22         12,246/33         14,266-328         75,11,21.01         2,723,141,27         24,093,30           West Allis         EVREPOVER         93,023         14,266-538         75,11,20.13         2,792,141,27         24,093,57           Broadhrid         EVREPOVER         93,023         14,266-538         75,11,20.13         2,290,348         10,01,555           Broadhrid         EVREPOVER         133,613,482         99,267,967         221,610         -         2,017,414         99,341,923         17,105,556           Marsinfield         FIRST COMUNITY CU OF BELOT         26,733,75         227,6163         -         4,02,208         3,05,022           Meromone Fuls         FONT COMUNITY CU OF BELOT         26,733,75         227,814         230,733         -         3,05,146         4,72,78,98         4,01,021           Magratin         FONT COMUNITY CU OF BELOT         26,733,75         227,81,03         -         3,05,166         7,77,898         8,01,021           Marrison         FONT COMUNITY CU OF BELOT         26,93,981,143         221,15,13,138         8,01						-			
La Cose         DARWAD POWER         19,27,285         15,224,673         67,800         147,865         15,81,348         4,466,283           West Alisis         EMUCATORS         3121,255,148         7,255,148         -         303,238         4,208,877         7,460,875         18,005,348           Brookfield         ENTERPRISE         34,282,089         72,255,148         -         303,238         4,208,877         7,460,877,588         16,005,338           Droukska         FIRETERPRISE         34,282,089         72,255,148         -         20,01,414         55,647,68         30,65,888         63,648         -         4,00,937         83,242,268         3,299,348         31,006,108           Brook         FIRST CHOCK         44,441,098         16,617,313         88,773         -         50,571         83,551,468         14,78,868         53,502,68         3,422,52,891         4,006,52,26         14,78,983         53,005,881         53,005,881         3,512,514         3,512,514         3,512,514         3,512,514         3,512,514         3,512,514         3,512,514         3,52,506,53         3,406,402         2,275,96,53           Ford Alinson         FORT COMMUNITY         42,65,273         15,5143         3,500,527         5,511,771         8,72,729,793 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
Nount Pleasnt         EDUCYTORS         3.12.594.395         2.13.395.023         14.264.538         -         75.11.2013         2.792.41.257         256.803.302           West Allis         EMPOWER         98.90.166         77.258.148         -         303.288         2.43.687         14.20.05.313         32.90.384         1.041.169           Neenal         EVERAREIN         53.985.176         40.657.449         77.718         -         409.977         48.975.298         17.105.536           Marshried         FIRET COMMUNITY CU OF BELOT         26.273.373         25.374.558         88.73         -         55.851.161         33.309.60.283           Menomere Fail         FOND U LAC         85.252.894         44.026.623         232.211         -         6.835.144         2.727.892.88         81.22.133           Appleton         FOND U LAC         85.252.894         42.056.33         -         97.22.897         2.14.896.378         83.22.563         83.02.612         33.309.60.23           Appleton         FONC MUNITY         34.68.47.400         22.48.83.378         83.22.563         83.02.612         33.309.60.23           Appleton         FORC MUNITY         34.68.27.302         15.553.42         2.40.65.24         2.18.33.55         15.251.73         12.83.2563	-					-			
Weak Alis         EMPOVER         98.01.660         72.293.148         7.03.238         42.03.687         7.03.037.5         18.00.53.66           Bronchied         EMTERPINES         32.320.09         17.702.457         50.487         -         409.997         439.975.89         67.63.886           Onalaxia         FIREFIGHTERS         13.613.482         99.67.7967         221.610         -         2.017.41         95.841.923         17.105.5576           Beloit         FIRET COMMUNITY CU OF BELOT         262.733.735         23.74,55.488         633.085         -         4.652.460         224.966.378         33.060.622           Memomone Fail         FORT COMMUNITY         262.874.700         227.453.488         633.085         -         775.286         775.465.69         29.015.16.14         4.786.494.700           Fort Athinson         FORT COMMUNITY         36.874.00         227.867.33         -         775.286         75.495.69         29.015.16.14         3.687.13.71.85           Negare         FORX COMMUNITS         29.898.124         21.553.425         8.405.038         -         32.299.471.21.87.87.222.596.07.22         22.25.96.07.23         2.22.95.96.71.21.87.87.23         22.82.89.47         2.21.96.87.12.87.85         2.97.52.82         32.72.05.74         2.98.75.23 <td< td=""><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td></td<>						-			
Brockricki         ENTERPRISE         34.282.090         17.792.477         50.487         -         12.06.351         32.900.384         (10.1.16)           Neenah         FIREFIGHTERS         113.613.482         99.267,967         221.610         -         2.017.014         38.975.90         67.613.885           Marthfield         FIRST COMMUNITY CU OF BELOIT         262.7373         52.745.548         83.045         -         6.623.660         2.017.014         38.225.663         5.944.460           Beiolt         FIRST COMMUNITY CU OF BELOIT         262.7373         52.745.548         83.045.60         -         2.88.01.44         4.746.98           Fond du Lac         61.252.8294         44.066.623         62.366         -         8.85.10.64         38.27.277.829.28         8.10.2.12.01           Appleton         FOK COMMUNITY         346.847.400         224.883.378         66.366         -         14.839.588         85.800.660         7.727.732         2.139.471.23         22.976.931         2.139.671.23         2.275.603           West Bend         GUACER HILLS         2.093.981.814         2.117.137.83         88.903.22         12.131.3.63         2.975.634         12.994.673.3         2.975.634         12.994.673.3         2.975.624         12.994.673.3         2.975.626									
Neenab         EVERGREEN         55,985,176         40,057,300         77,218         -         400,987         48,975,890         67,33,880           Onalaka         FIREFIGHTERS         113,613,462         92,67,967         221,610         -         505,714         95,841,923         17,105,856           Belott         FIRST COMMUNITY CU OF BELOIT         22,733,753         237,455,488         633,868         -         4,652,860         224,896,372         33,086,023           Fond du Lac         FOND DU LAC         81,252,849         44,026,623         222,211         -         6,633,146         77,78,292         8,102,120           Fond Alkinao         FORT COMMUNITY         36,847,400         22,483,396         -         14,489,588         88,800,680         7,762,703           Napoleton         FOX COMMUNITY         219,587,930         15,633,313         455,481         -         2,376,934         195,644,401         2,313,186           Ripon         GOLER HULS         219,587,930         15,633,339         455,481         -         61,257,75         272,408,541         18,465,500           La Cross         GAUDANN         29,9425,013         117,722,414         5,517,513         5,522,556         5,5275,526           La Cross									
on-shaka         FIRST CHOICE         13, 613, 422         92, 62, 92, 73         22, 161         -         2, 217, 444         92, 841, 923         17, 10, 555           Marshfield         FIRST COMUNITY CU OF BELOIT         26, 273, 735         237, 455, 488         653, 685         -         4562, 600         214, 846, 373         83, 050, 602           Menomone Fail         FOND U LAC         81, 252, 894         44, 702, 493         232, 211         -         64, 851, 645         72, 732, 83         85, 601, 500           Fond MLIAN         FOND U LAC         81, 323, 380         -         775, 286         76, 406, 69         290, 151, 614         85, 813, 333         501, 3471         663, 366         -         775, 285         76, 404, 693         88, 88, 800, 77, 62, 703           Appleton         FORWARD FINANCAL         219, 587, 920         156, 330, 333         455, 481         -         82, 353, 353         88, 303, 353         455, 481         -         82, 353, 353, 353, 353, 353, 353, 353, 35									
MarshrieldFIRST CHOICE4444,10,0916,815,73388,78-505,74183,225,6635,941,465BeloitFIRST COMMUNITY CU OF BELOT262,738,755237,455,484623,678-24,896,17333,450,14447,674,935Fond tulacFOND DU LAC81,252,89444,056,673220,7936,835,14672,778,9288,102,120Fort AtkinsonFORT COMMUNITY36,647,400222,483,3967,782,7888,600,6807,762,703Fort AtkinsonFOX COMMUNITS2,69,381,8142,115,553,4258,405,038-2,976,934195,644,012,131,516GOLOE R HULS219,879,09015,830,339455,48-2,976,934195,644,012,131,516GOLOE R HULSCOMUNITY4,20,32,67317,262,416200,772-5,011,77187,752,9829,275,678La CrosseGUARDAIN299,425,018197,392,79780,695-10,070,61753,87,1587,272,092La CrosseGUARDAINITY99,749,87244,506,646312,048-10,070,61753,87,1587,773,902La CrosseGUARDAINITY99,749,87244,966,462211,984-10,584,6253,616,5339,406,922CorkschHEALTH ARE003,574,6324,946,422211,984-10,584,6253,616,5339,540,616SponerHOLY FAMILY MEMORIAL17,977,08214,145,91754,44110,689,427,339,797,513,9927,513,992 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
IPEID         FIRST COMMUNITY CU OF BELONT         262, 237, 235         237, 825, 428         623, 620         24, 652, 860         214, 896, 378         33, 006, 082           Menomone Falls         FOND DU LAC         81, 422, 894         220, 793         -         6, 83, 140         7, 778, 288         81, 102, 102           Fond ALLS         FONT MUNITY         346, 647, 400         222, 483, 396         -         775, 286         76, 404, 609         290, 151, 614         36, 871, 374           Appleton         FORWARD FINANCIAL         2493, 981, 814         2, 115, 553, 453         840, 538         -         392, 289, 477         2, 155, 641, 212         222, 556, 653           Mert Bend         GLACCER HILLS         293, 753, 30         17, 262, 416         200, 772         -         216, 285         388, 026, 642         3, 4455, 445           Nert Bend         GUADER RULE COMMUNITY         42, 032, 673         17, 262, 416         200, 772         -         216, 285         388, 026, 642         3, 4455, 445         2, 50, 613         3, 4455, 445         2, 50, 613         3, 4455, 445         2, 50, 613         3, 4455, 445         2, 50, 613         3, 4455, 257, 527, 526           Concek         GUARDIAN         61, 168, 183         44, 51, 27, 79         780, 205         4, 61, 30, 83, 77, 730						-			
Menomonee Fails         FOCUS         58,604,500         42,732,984         230,733         -         298,811         53,450,144         4,786,495           Fond tulac         FOND DU LAC         81,252,894         44,026,623         222,111         -         6,833,164         72,778,928         81,02,120           Fort Atkinson         FORT COMMUNITY         346,847,400         222,483,336         -         375,286         7,604,069         29,151,614         46,877,703           Appleton         FOX COMMUNITY         42,032,673         17,262,416         -         2,376,934         195,644,401         212,563,033           Mest Bend         GAUCER HILLS         219,587,920         156,30,339         455,451         -         2,376,934         195,644,401         21,3163,453,453           Ripon         GOUEN RULE COMMUNITY         42,032,673         17,262,416         -         2,376,934         195,644,401         21,3163,453,453           La Crosse         GUNDERSEN         61,168,183         453,127,19         117,472         20,172,672         212,646,653         123,723         22,468,822         527,502           Oshkosh         HEARTLAND         601,399,682         24,934,642         211,984         -         133,223         26,687,689         3,						-			
Fond ulac         FOND DU LAC         81,252,284         44,026,623         232,211          6,835,146         72,75286         76,404,609         20,151,614         36,871,371           Fort Alkinson         FORVARD FINANCIAL         95,183,133         50,103,471         663,266          74,438,558         85,800,680         7,762,703           Appleton         FOXCOMMUNITES         2,693,981,814         2,115,553,425         8,800,503          82,289,477         2,159,642,013         222,565,33           Vest Bend         GLACIER HILS         2,293,873,039         455,481          216,282         38,205,602         3,333,55           GOVERNMENTAL EMPLOYEES         98,178,530         88,903,772         151,219          10,070,617         53,337,158         7,725,282         3,275,292         3,275,292         3,275,292         3,275,292         3,275,292         5,275,502           Garcsec         GUNERNMENTAL EMPLOYEES         98,793,736         2,12,948          113,223         2,668,768         3,779,7930           Madison         HEARTINO         03,394,652         41,119,715         84,441          113,223         2,668,769         5,460,573         5,460,573         5,460,573         5,460,573 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>						-			
Fort AtkinsonFORT COMMUNITY346,847,400222,483,396775,28676,404,609290,151,61436,871,374NiagaraFORX COMMUNITIES95,183,13350,103,471663,266-14,839,58888,600,6807,762,703West BendGLACTER HILLS219,587,320155,330,339455,481-2,96,934129,564,40121,2131,168RiponGOLDER HULE COMMUNITY42,032,67317,762,7317,752,76217,752,76217,752,76217,752,76217,752,76217,752,76217,752,76217,752,76310,070,61715,837,1587,752,75218,496,50610,070,61715,837,1587,752,78517,752,78511,71318,496,50613,22314,450,50829,477,59013,22326,687,6083,777,793MalsonHEALTI-LARE20,574,96430,614,66913,23410,089,462236,416,63954,805,06210,344401,40417,2168SpoonerINDIANHEAD9,133,458241,119,71584,441-7,104,4441,216,16455,406,57754,404,373,782,775ShoboganKENOSHA POLICE AND FIREMEN'S9,973,2515,859,64717,84517,8451						-			
NiagaraFORWARD FINANCIAL95,183,13350,103,471663,26614,839,58885,800,6807,762,703AppletonFOX COMMUNITIS2,639,391,8142,115,553,42584,05,038-322,297,673122,556,253RiponGLACIER HILLS219,567,290156,330,39455,481-2,976,394195,644,40121,313,168RiponGOVERNMUNITY42,032,67317,262,41600,772-216,28538,202,6423,405,350La CrosseGUVERNMUNITY42,032,67317,262,416312,034-5,011,77187,752,2929,275,626Oak CreekGUARDIAN299,425,018197,392,379780,005-61,235,735272,408,54118,496,506HaywardHAYWARD COMMUNITY99,794,87245,706,466312,034-41,550,89294,486,5225,275,7026OskoshHEATLAN COMMUNITY99,794,87324,946,426211,984-133,22326,687,6983,777,930MadisonHOLY FAMILY MEMORIAL17,977,08210,174,9989,573-52,26416,099,1901,819,633MinkuekeHOLY REDEMER COMMUNITY FS EWIS586,77364,9643,050-10,34440,14017,271,89HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,374-2,344,6437,827,876540,857HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,374-7,3146,547,4533,420,174HurleyIRON COUNTY COMMUNIT						775.286			
AppletonFOX COMMUNITIES2.693.981.8142.115.553.4258.405.03832.289.4772.159.647.123222.596.031West BendGOLDER NULE COMMUNITY42.032.67317.262.41520.772-12.62838.20.264223.405.30La CrosseGOVERNMENTAL EMPLOYEES98,178,53089,803.722315,219-5.011.77187.752.9829.275.626La CrosseGUADRINN299.425.018197.932.379780.055-61.23.573272.408.4118.465.06La CrosseGUADRINN61.168.18344.512.719111.7472-10.070.61753.837.1587.753.022HaywardHAVWARD COMMUNITY99.749.87246.706.466311.034-41.350.89294.466.8225.77.7930MadisonHEATLAND601.399.682430.334.1682.500.811-10.689.462536.166.53954.805.062ManitoworHOUY FAMILY MEMORIAL17.977.070210.174.9882.500.811-10.344401.404172.618SponerINDINHEAD93.134.58241.119.71584.441-7.73.10446.33.77654.805.02MinkowceHOUY FAMILY MEMORIAL17.977.07044.61.25.762997.711-55.46.05752.935.93940.934.75La CrosseLA CROSSE-BURLINGTON7.932.7102.58.56.6717.24.84-7.73.446.54.74.533.420.174SheboyganKOHLER576.76.70746.22.70817.27.23-6.2.34.463.39.2025.75.775.75 <td></td> <td></td> <td></td> <td></td> <td>663,266</td> <td></td> <td></td> <td></td> <td></td>					663,266				
West BendGLACIER HILLS219,587,920156,330,339455,4812,76,934195,644,0012,131,168RiponGOLDEN RULE COMMUNITY42,032,67317,262,416200,772216,285382,02,4243,405,552Oak CreekGOVERNNENTAL EMPLOYEES89,178,50389,807,22315,2195,011,77187,752,9829,275,626Oak CreekGUMERSEN29,425,018197,392,379780,09561,035,735272,408,54118,496,506Ia CrosseGUMERSEN30,574,96324,946,46631,03441,550,89224,686,59354,805,062MarkionHEARTLAND601,399,62343,031,1682,500,61110,076,61253,616,59354,805,062MarkionHOLY FAMILY MEMORIAL17,977,08210,174,9889,57352,26416,099,1801,819,633MilwakeeHOLY REDEMER COMMUNITY OF SE WIS.58,67,7346,4943,05010,344401,40417,26,139HurleyINDKONHERD9,314,34,5241,117,1584,417,180,92784,03,9397,21,319HurleyINDKONHERD9,314,35241,225,76297,71155,460,557529,395,31940,934,271HurleyINDKONHERD7,932,71042,527,86297,71155,460,557529,395,31940,934,271HurleyINDKONHERD7,732,71042,527,85613,7127,3146,547,4293,420,702HurleyINDKONHER	-					-			
La CrosseGOVERNMENTAL EMPLOYEES98,178,53089,803,722315,2195,011,77187,752,9829,275,626Oak CreekGUARDIAN299,425,018197,392,379780,09561,235,735272,408,54118,496,506La CrosseGUNDERSEN61,168,183444,512,71917,47210,076,1753,837,1587,052,286MaywardHAYWARD COMMUNITY99,749,87246,706,466312,034113,22326,687,6983,777,902MadisonHEARTLAND061,396,822430,314,1682,500,81110,689,46253,616,53954,805,062ManitowocHOLY FAMILY MEMORIAL17,977,08210,174,9889,57310,344401,404172,618SpoonerINDIAMHEAD93,134,8241,119,71584,4417,1344404,303,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,3747,3146,547,4533,420,174SheboyganKOHLER576,277,77461,225,76297,71155,460,55752,935,31940,934,775La CrosseLAREWODD15,366,0936,227,20872,20362,274,49313,427,0231,782,572NausauMAELEMPLOYEES17,475,54414,778,40869,188123,57215,667,3271,928,571MadisonMADISON60,837,27523,192,932298,91183,315,08865,839,9265,858,914MadisonMADISON60		GLACIER HILLS				-			
Oak CreekGUARDIAN299,425,018197,392,379780,09561,235,735272,408,54118,496,506La CrosseGUNDERSEN61,168,18344,512,719117,47210,070,61753,837,15870,52,286OshkoshHARVARD COMMUNITY99,798,87244,6706,466312,034113,22326,687,6983,777,900MalisonHEARTLAND601,399,682430,334,1682,500,81110,689,462552,66416,099,1801,815,633MalisonHOLY REDECMER COMMUNITY OF SE WIS.586,77364,9643,05010,344401,40417,276,135SpoonerINDIANHEAD93,134,58241,119,71584,4417,180,97284,033,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,3747,3146,547,4533,420,174ShebogganKENOSHA POLICE AND FIREMEN'S9,979,2515,859,64717,84577,3146,547,4533,420,174Ia CrosseLA CROSSE-BURLINGTON7,932,7102,578,5561997,111-56,34627,010,08089,573IbakeLA NEMAK6,133,680,9274,981,684,14820,63,906662,470,49313,427,0281,781,571BrookfieldLANDMAK6,133,682,7574,981,684,14820,63,906662,470,4935,290,193,5025,702,753MadisonMADISON FIRE DEPARTMENT4,920,1684,702,4882,491,484-3,3425,5025,383,729 <td>Ripon</td> <td>GOLDEN RULE COMMUNITY</td> <td>42,032,673</td> <td>17,262,416</td> <td>200,772</td> <td>-</td> <td>216,285</td> <td>38,202,642</td> <td>3,405,350</td>	Ripon	GOLDEN RULE COMMUNITY	42,032,673	17,262,416	200,772	-	216,285	38,202,642	3,405,350
La CrosseGUNDERSEN61,168,18344,512,719117,472-10,070,61753,837,1587,052,266HaywardHAYWARD COMMUNITY99,749,87244,706,466312,034-41,550,89294,486,8225,275,026OshkoshHEARTLAND601,399,682430,334,1682,500,811-10,689,462536,166,53954,805,062ManisonHEARTLAND601,399,682430,334,1682,500,811-10,689,462536,166,53954,805,062MainiwaukeeHOLY FAMILY MEMORIAL17,977,08210,174,889,573-10,344401,404172,618SpoonerINDIANHEAD93,134,58241,119,71584,441-7,180,97284,033,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,4052,284,65072,374-2,341,46437,827,8765,406,525SheboyganKENOSHA POLICE AND FIREMEN'S9,979,2515,859,64717,845-77,3146,547,4533,420,174SheboyganKOHLER576,276,707461,225,762997,711-5,460,575529,395,20527,753Ia CrosseLA CROSSE-BURLINGTON7,932,7102,578,55613,712-662,470,4985,290,193,502575,027,753WausauMAE EMPLOYEES17,475,54414,778,40869,188-113,427,0215,467,32719,28,251MadisonMADISON60,837,27523,929,3080133,479-36,435,643,2795,289,5634,721,293Madison <td>La Crosse</td> <td>GOVERNMENTAL EMPLOYEES</td> <td>98,178,530</td> <td></td> <td>315,219</td> <td>-</td> <td>5,011,771</td> <td>87,752,982</td> <td>9,275,626</td>	La Crosse	GOVERNMENTAL EMPLOYEES	98,178,530		315,219	-	5,011,771	87,752,982	9,275,626
HaywardHAYWARD COMMUNITY99,749,87246,706,466312,034-41,550,89294,486,2225,275,026OshkoshHEALTH CARE30,574,96324,946,426211,984-133,22326,687,6983,777,930MadisonHEARTLAND601,399,682430,334,1682,500,811-10,689,462536,166,53954,805,062MaitiowocHOLY FAMILY MEMORIAL17,977,08210,174,9889,573-52,22416,099,108131,633MiwaukeeHOLY REDEEMER COMMUNITY OF SE WIS.586,77364,9543,050-10,344401,40417,261,395SpoorerINDIANHEAD93,134,58241,119,71584,441-7,180,97284,033,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,40521,844,6507,2374-2,341,46437,827,8755,460,652KenoshaKENOSHA POLICE AND FIREMEN'S9,979,2515,859,64717,845-77,3146,547,4533,420,174SheboyganKCHUR576,276,707461,225,762997,711-53,9407,910,080895,977Ia CrosseLA CROSSE-BURLINGTON7,932,7102,578,55513,712-63,9427,010,80895,971BrookfeldLANDMARK6,153,508,9274,984,684,14820,563,906-662,470,4985,290,193,502575,027,753MadisonMADISON60,87,77523,192,9322,314,646-3,342,5025,463,5121,984,512MadisonMA	Oak Creek	GUARDIAN	299,425,018	197,392,379	780,095	-	61,235,735	272,408,541	18,496,506
OshkoshHEALTH CARE30,574,96324,946,426211,984-133,22326,687,6983,777,930MadisonHEARTLAND601,399,682430,334,1682,500,811-10,689,462536,166,53954,805,662ManitowocHOLY REDEEMER COMMUNITY OF SE WIS.17,977,08210,174,9889,573-52,26416,09,1801,819,633MilwaukeeHOLY REDEEMER COMMUNITY OF SE WIS.586,77364,9643,050-10,344401,404172,613SpoonerINDIANHEAD93,134,58241,119,71584,441-7,180,97284,033,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,40521,846,50072,374-2,341,46437,827,8765,408,625KenoshaKENOSHA POLICE AND FIREMEN'S9,979,2515,859,64717,845-77,3146,547,4533,420,174SheboyganKOHLERS76,276,707461,225,762997,711-55,460,557529,395,31940,934,275La CrosseLA CROSSE-BURLINGTON7,932,7102,578,55613,712-62,470,4985,290,193,502575,027,753BrookfieldLANDMARK6,153,508,9274,981,684,14820,563,906-662,470,4985,290,193,502575,027,753MadisonMADISON60,837,27523,129,932298,911-35,315,08856,839,2965,088,272MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-3,64,364,37,2721,224,93 </td <td>La Crosse</td> <td>GUNDERSEN</td> <td>61,168,183</td> <td>44,512,719</td> <td>117,472</td> <td>-</td> <td>10,070,617</td> <td>53,837,158</td> <td>7,052,286</td>	La Crosse	GUNDERSEN	61,168,183	44,512,719	117,472	-	10,070,617	53,837,158	7,052,286
MadisonHEARTLAND601,399,682430,334,1682,500,81110,689,462536,166,53954,805,062ManitowocHOLY FAMILY MEMORIAL17,977,08210,174,9889,57352,26416,099,1801,819,633MilwaukeeHOLY REDEEMER COMMUNITY OF SE WIS.586,77364,9643,05010,344401,40417,26,183SpoonerINDIANHEAD93,134,58241,119,71584,4147,180,97284,033,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,3742,341,4643,7827,8765,408,625SheboyganKENOSHA POLICE AND FIREMEN'S9,979,2515,589,64717,84577,3146,547,4533,420,174SheboyganKOHLER576,276,707461,225,762997,71155,460,557529,395,31940,934,275Rib LakeLAKEWOOD15,366,0936,227,20877,2032,244,49313,427,0281,781,577BrookfieldLANDMARK6,153,508,2774,981,648,14820,563,906662,470,49856,639,2925,088,571MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,61635,415,8856,839,2925,988,571MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,7791,928,211MadisonMADISON FIRE DEPARTMENT4,920,9080133,479-280,43334,325,5025,493,901M	Hayward	HAYWARD COMMUNITY	99,749,872	46,706,466	312,034	-	41,550,892	94,486,822	5,275,026
ManitowocHOLY FAMILY MEMORIAL17,977,08210,174,9889,573-52,26416,099,1801,819,633MilwaukeeHOLY REDEEMER COMMUNITY OF SE WIS.586,77364,9643,050-10,344401,404172,618SpoonerINDIANHEAD93,134,58241,119,71584,441-7,180,97284,033,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,374-2,341,46445,74,5433,420,174SheboyganKENOSHA POLICE AND FIREMEN'S9,979,2515,859,64717,845-77,3146,547,4533,420,174SheboyganLA CROSSE-BURLINGTON7,932,7102,578,55613,712-63,9427,010,080895,977BrookfieldLANDMARK6,153,508,9274,981,684,14820,563,906-66,247,04985,220,133,502575,757,753WausauM.E. EMPLOYEES17,475,54414,778,40869,188-123,57215,467,3271,928,251MadisonMADISON60,837,27523,192,932298,911-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES4,061,467928,03,08013,479-280,73134,325,505,088,571MadisonMADISON FIRE DEPARTIMENT4,920,16642,97,1845,616-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES4,061,467928,03,08013,479-280,73134,325,505,078,53Madiso	Oshkosh	HEALTH CARE	30,574,963	24,946,426	211,984	-	133,223	26,687,698	3,777,930
MilwaukeeHOLY REDEEMER COMMUNITY OF SE WIS.586,77364,9643,050-10,344401,404172,618SpoonerINDIAMHEAD93,134,58241,119,71584,441-7,180,97284,033,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,374-2,341,46437,827,8745,408,625KenoshaKENOSHA POLICE AND FIREMEN'S9,979,2715,859,6771,845-77,3146,547,535529,395,31940,934,275La CrosseLA CROSSE-BURLINGTON7,932,7102,578,55613,712-6,62,470,4813,427,0281,781,57Rib LakeLAKEWOD15,366,0936,227,02872,203-66,2470,485,290,150,207,5731,785,572,77,573WausauMADISON FIRE DEPARTMENT4,921,0414,778,40869,188-123,57215,66,32,5025,088,571MadisonMADISON FIRE DEPARTMENT4,920,10628,09308133,479-280,73143,252,025,038,512MadisonMARATHON COUNTY EMPLOYEES1,034,078,281786,726,12110,437,734-94,600,808811,966,13099,701,766MarsifieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,732-5,880,72129,63,0382,420,759MacionMCADOWLAND23,209,88523,264,5327,792-5,880,72129,63,0382,420,759MacionMARSHFIELD MEDICAL CENTER89,196,05623,208,45327,792-5,8	Madison	HEARTLAND	601,399,682	430,334,168	2,500,811	-	10,689,462	536,166,539	54,805,062
SpoonerINDIANHEAD93,134,58241,119,71584,4417,180,97284,033,9797,621,395HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,3742,341,46437,827,8765,408,625KenoshaKENOSHA POLICE AND FIREMEN'S9,979,2515,859,64717,84577,1146,547,4533,420,174SheboyganKOHLER576,276,707461,225,762997,71155,460,557529,395,3190,895,977Rib LakLAREWOOD15,366,0936,227,20872,2032,244,49313,427,02817,81,577BrookfieldLANDMARK6,153,508,9274,981,684,14820,563,906662,470,4985,290,193,502575,027,753WausauM.E. EMPLOYEES17,475,54414,778,40869,188123,57215,467,327129,82,51MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,73494,600,808811,966,13099,701,766MarshfieldMCU FINANCIAL CENTER89,196,05523,264,55327,792-5,880,72129,663,3082,442,799MarshfieldMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,692 <t< td=""><td>Manitowoc</td><td>HOLY FAMILY MEMORIAL</td><td>17,977,082</td><td>10,174,988</td><td>9,573</td><td>-</td><td>52,264</td><td>16,099,180</td><td>1,819,633</td></t<>	Manitowoc	HOLY FAMILY MEMORIAL	17,977,082	10,174,988	9,573	-	52,264	16,099,180	1,819,633
HurleyIRON COUNTY COMMUNITY43,715,40521,844,65072,374-2,341,46437,827,8765,408,625KenoshaKENOSHA POLICE AND FIREMEN'S9,979,2515,859,64717,845-77,3146,547,4533,420,174SheboyganKOHLER576,276,707461,225,762917,11-55,460,557529,393,9194934,275La CrosseLA CROSSE-BURLINGTON7,932,7102,578,55613,712-6,61,4927,010,080895,977Rib LakeLAKEWOOD15,366,0936,227,20872,203-2,244,49313,427,0281,781,574BrookfieldLANDMARK6,153,508,9274,981,684,14820,563,906-662,470,4985,290,193,502575,027,753MausauM.E. EMPLOYEES17,475,54414,778,40869,188-123,57215,467,3271,928,251MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,43564,037,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479-280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,8385,419,4283,492,491MarshfieldMEADOWLAND32,209,88523,264,53527,792-5,880,72129,663,3082,442,692	Milwaukee	HOLY REDEEMER COMMUNITY OF SE WIS.	586,773	64,964	3,050	-	10,344	401,404	172,618
KenoshaKENOSHA POLICE AND FIREMEN'S9,979,2515,859,64717,845-77,3146,547,4533,420,174SheboyganKOHLER576,276,707461,225,762997,711-55,460,557529,395,31940,934,275La CrosseLA CROSSE-BURLINGTON7,932,7102,578,55613,712-63,9427,010,080885,977Rib LakeLAKEWOOD15,366,0936,227,20872,203-2,244,49313,427,0281,781,575BrookfieldLANDMARK61,53,508,9274,981,684,14820,653,906-662,470,4985,290,193,502575,027,753WausauM.E. EMPLOYEES17,475,54414,778,40869,188-123,57215,467,327129,251MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,03080133,479-280,731342,35,5025,439,061MarshfieldMARSHFIELD MEDICAL CENTER89,011,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,759Waisonin RapidsMEMBERS' ADVANTAGE17,861,382106,189,045-223,08827,901,309140,925,64424,260,923Netoorsin RapidsMEMBERS' FIRST28,005,80021,928,45114,8631-212,31223,876,7373,90	Spooner	INDIANHEAD	93,134,582	41,119,715	84,441	-	7,180,972	84,033,979	7,621,395
SheboyganKOHLER576,276,707461,222,762997,711-55,460,557529,395,31940,934,275La CrosseLA CROSSE-BURLINGTON7,932,7102,578,55613,712-63,9427,010,080895,977Rib LakeLAKEWOOD15,366,0936,227,20872,203-2,244,49313,427,0281,781,577BrookfieldLANDMARK6,153,508,9274,981,684,14820,563,906-662,470,4985,290,193,502575,027,753WausauM.E. EMPLOYEES17,475,54414,778,40869,188-123,57215,467,3271,928,251MadisonMADISON60,837,27523,192,932298,911-36,4366,437,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479-280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER30,011,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,424,759Wisconsin RapidsMEMBERS' RADVANTAGE178,612,382106,189,045-223,08827,214,161140,925,64424,60,923<	Hurley	IRON COUNTY COMMUNITY	43,715,405	21,844,650	72,374	-	2,341,464	37,827,876	5,408,625
La CrosseLA CROSSE-BURLINGTON7,932,7102,578,55613,712-63,9427,010,080895,977Rib LakeLAKEWOOD15,366,0936,227,20872,203-2,244,49313,427,0281,781,577BrookfieldLANDMARK6,153,508,9274,981,684,14820,563,906-662,470,4985,290,193,502575,027,753WausauM.E. EMPLOYEES17,475,54414,778,40869,188-123,57215,467,3271,928,251MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,279872,221MausauMARATHON COUNTY EMPLOYEES40,614,67928,003,080133,479-280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER89,196,05621,924,61527,792-5,880,72129,663,3082,442,759Wisconsin RapidsMEMBERS FIRST28,005,85021,928,451148,631-212,31223,66,3733906,812MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,67,3733906,812MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,67,3733906,812Ma	Kenosha	KENOSHA POLICE AND FIREMEN'S	9,979,251	5,859,647	17,845	-	77,314	6,547,453	3,420,174
Rib LakeLAKEWOOD15,366,0936,227,2087,203-2,244,49313,427,0281,781,577BrookfieldLANDMARK6,153,508,9274,981,684,14820,563,906-662,470,4985,290,193,502575,027,753WausauM.E. EMPLOYEES17,475,54414,778,40869,188-123,57215,467,3271,928,251MadisonMADISON60,837,27523,192,932298,911-35,315,08856,839,2965,088,571MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479-280,73134,325,5025,439,061La CrosseMARSHFIELD MEDICAL CENTER89,06,05641,887,37567,613-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,06,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER89,001,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,759Wisconsin RapidsMEMBERS FIRST28,005,85021,928,451148,631-212,31223,876,7373,906,812Oconto FallsN.E.W.157,501,59780,134,53787,497-31,924,161141,140,38213,878,391 </td <td>Sheboygan</td> <td>KOHLER</td> <td>576,276,707</td> <td>461,225,762</td> <td>997,711</td> <td>-</td> <td>55,460,557</td> <td>529,395,319</td> <td>40,934,275</td>	Sheboygan	KOHLER	576,276,707	461,225,762	997,711	-	55,460,557	529,395,319	40,934,275
BrookfieldLANDMARK6,153,508,9274,981,684,14820,563,906-662,470,4985,290,193,502575,027,753WausauM.E. EMPLOYEES17,475,54414,778,40869,188-123,57215,467,3271,928,251MadisonMADISON60,837,27523,192,932298,911-35,315,08856,839,2965,088,571MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479-280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER89,196,05641,887,37567,613-5,588,072122,647,7422,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,753MadisonMEMBERS' ADVANTAGE178,612,382106,189,045-223,08827,901,309140,925,64424,260,923MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,876,7373,906,812Oconto FallsN.E.W.157,501,59780,134,53787,497-31,924,161141,140,38213,878,391 </td <td>La Crosse</td> <td>LA CROSSE-BURLINGTON</td> <td>7,932,710</td> <td>2,578,556</td> <td>13,712</td> <td>-</td> <td>63,942</td> <td>7,010,080</td> <td>895,977</td>	La Crosse	LA CROSSE-BURLINGTON	7,932,710	2,578,556	13,712	-	63,942	7,010,080	895,977
WausauM.E. EMPLOYEES17,475,54414,778,40869,188-123,57215,467,3271,928,251MadisonMADISON60,837,27523,192,932298,911-35,315,08856,839,2965,088,571MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479-280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER30,011,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,759Wisconsin RapidsMEMBERS' ADVANTAGE178,612,382106,189,045-223,08827,901,309140,925,64424,260,923MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,876,7373,906,812Oconto FallsN.E.W.157,501,59780,134,53787,497-31,924,161141,140,38213,878,391NekoosaNEKOOSA29,109,5997,815,64420,207-88,93125,502,3643,550,638M	Rib Lake	LAKEWOOD	15,366,093	6,227,208	72,203	-	2,244,493	13,427,028	1,781,577
MadisonMADISON60,837,27523,192,932298,911-35,315,08856,839,2965,088,571MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479-280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER30,011,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,759Wisconsin RapidsMEMBERS' ADVANTAGE178,612,382106,189,045-223,08827,901,309140,925,64424,260,923MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,876,7373,906,812Oconto FallsN.E.W.157,501,59780,134,53787,497-31,924,161141,140,38213,878,391NekoosaNEKOOSA29,109,5997,815,64420,207-88,93125,502,3643,550,638MilwaukeeNORTHWESTERN MUTUAL244,642,981116,763,371229,724-97,047,076208,411,40522,078,284 <td>Brookfield</td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>	Brookfield					-			
MadisonMADISON FIRE DEPARTMENT4,920,1064,272,1845,616-36,4364,037,279872,221WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479-280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,8088811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER30,011,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,759Wisconsin RapidsMEMBERS' ADVANTAGE178,612,382106,189,045-223,08827,901,309140,925,64424,260,923MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,876,7373,906,812Oconto FallsN.E.W.157,501,59780,134,53787,497-31,924,161141,140,38213,878,391NekoosaNEKOSA29,109,5997,815,64420,207-88,93125,502,3643,550,638MilwaukeeNORTHWESTERN MUTUAL244,642,981116,763,371229,724-97,047,076208,411,40522,078,284	Wausau			14,778,408		-	,	15,467,327	
WausauMARATHON COUNTY EMPLOYEES40,614,67928,903,080133,479-280,73134,325,5025,439,061La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER30,011,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,759Wisconsin RapidsMEMBERS' ADVANTAGE178,612,382106,189,045-223,08827,901,309140,925,64424,260,923MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,876,7373,906,812Oconto FallsN.E.W.157,501,59780,134,53787,497-31,924,161141,140,38213,878,391NekoosaNEKOOSA29,109,5997,815,64420,207-88,93125,502,3643,550,638MilwaukeeNORTHWESTERN MUTUAL244,642,981116,763,371229,724-97,047,076208,411,40522,078,284	Madison	MADISON	60,837,275	23,192,932	298,911	-	35,315,088	56,839,296	5,088,571
La CrosseMARINE1,034,078,281786,726,21210,437,734-94,600,808811,966,13099,701,766MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER30,011,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,759Wisconsin RapidsMEMBERS' ADVANTAGE178,612,382106,189,045-223,08827,901,309140,925,64424,260,923MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,876,7373,906,812Oconto FallsN.E.W.157,501,59780,134,53787,497-31,924,161141,140,38213,878,391NekoosaNEKOSA29,109,5997,815,64420,207-88,93125,502,3643,550,638MilwaukeeNORTHWESTERN MUTUAL244,642,981116,763,371229,724-97,047,076208,411,40522,078,284						-			
MarshfieldMARSHFIELD MEDICAL CENTER89,196,05641,887,37567,613-32,556,86385,419,4283,489,949RacineMCU FINANCIAL CENTER30,011,87822,644,39083,448-5,154,60727,245,7242,671,466Sheboygan FallsMEADOWLAND32,209,88523,264,55327,792-5,880,72129,663,3082,442,759Wisconsin RapidsMEMBERS' ADVANTAGE178,612,382106,189,045-223,08827,901,309140,925,64424,260,923MadisonMEMBERS FIRST28,005,85021,928,451148,631-212,31223,876,7373,906,812Oconto FallsN.E.W.157,501,59780,134,53787,497-31,924,161141,140,38213,878,391NekoosaNEKOSA29,109,5997,815,64420,207-88,93125,502,3643,550,638MilwaukeeNORTHWESTERN MUTUAL244,642,981116,763,371229,724-97,047,076208,411,40522,078,284						-			
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Madison         MEMBERS FIRST         28,005,850         21,928,451         148,631         -         212,312         23,876,737         3,906,812           Oconto Falls         N.E.W.         157,501,597         80,134,537         87,497         -         31,924,161         141,140,382         13,878,391           Nekoosa         NEKOOSA         29,109,599         7,815,644         20,207         -         88,931         25,502,364         3,550,638           Milwaukee         NORTHWESTERN MUTUAL         244,642,981         116,763,371         229,724         -         97,047,076         208,411,405         22,078,284									
Oconto Falls         N.E.W.         157,501,597         80,134,537         87,497         -         31,924,161         141,140,382         13,878,391           Nekoosa         NEKOOSA         29,109,599         7,815,644         20,207         -         88,931         25,502,364         3,550,638           Milwaukee         NORTHWESTERN MUTUAL         244,642,981         116,763,371         229,724         -         97,047,076         208,411,405         22,078,284									
Nekoosa         NEKOOSA         29,109,599         7,815,644         20,207         -         88,931         25,502,364         3,550,638           Milwaukee         NORTHWESTERN MUTUAL         244,642,981         116,763,371         229,724         -         97,047,076         208,411,405         22,078,284									
Milwaukee         NORTHWESTERN MUTUAL         244,642,981         116,763,371         229,724         -         97,047,076         208,411,405         22,078,284						-			
						-			
Park Fails NORTHWOODS COMMUNITY 94,055,781 63,426,797 103,711 - 8,945,959 85,160,948 8,161,072						-			
	Park Falls	NURTHWOODS COMMUNITY	94,055,781	63,426,797	103,711	-	8,945,959	85,160,948	8,161,072

Oakdale	OAKDALE	112,040,078	63,299,145	169,007	-	782,138	101,453,541	8,939,597
Oshkosh	OSHKOSH COMMUNITY	22,164,380	16,123,703	155,420	-	280,260	20,216,989	1,894,287
Oshkosh	OSHKOSH POSTAL EMPLOYEES	6,882,087	4,460,826	9,424	-	33,332	6,389,710	481,327
Merrill	PARK CITY	329,193,373	252,392,411	1,076,493	-	31,675,132	292,976,235	25,990,394
Green Bay	PCM	393,134,165	296,651,657	286,444	-	56,929,407	320,107,428	40,615,808
Sheboygan	POLICE	908,240	749,435	20,162	-	5,534	737,228	171,012
New Holstein	PREMIER FINANCIAL	134,440,906	63,090,432	177,689	-	7,052,415	122,428,227	10,128,596
Cudahy	PRIME FINANCIAL	146,219,596	118,771,974	1,320,206	-	917,166	132,415,380	12,426,472
Appleton	PROSPERA	366,539,303	313,815,815	581,731	-	15,807,359	331,657,188	29,919,288
Wausau	PUBLIC SERVICE	12,351,342	8,023,078	19,334	-	97,245	9,660,791	2,684,223
Racine	RACINE MUNICIPAL EMPLOYEES	21,352,748	15,253,783	36,045	-	1,759,917	18,518,070	2,488,469
Rhinelander	RIPCO	188,341,075	101,872,406	295,059	-	33,886,125	172,285,331	14,760,772
Eau Claire	ROYAL	4,552,578,835	4,136,225,705	37,171,936	-	100,406,905	3,971,833,108	417,919,500
Superior	SCHOOL EMPLOYEES	2,390,608	1,977,375	15,272	-	17,241	2,042,147	344,874
Stevens Point	SENTRY	136,934,379	83,756,200	-	89,652	905,065	117,863,961	17,797,500
Green Bay	SERVICE	14,580,125	10,908,387	14,217	-	114,563	11,817,152	2,736,642
Sheboygan	SHEBOYGAN AREA	76,761,384	49,451,384	411,712	-	560,723	66,379,689	8,634,962
Mainitowoc	SHIPBUILDERS	117,908,859	86,626,710	104,074	-	13,989,818	101,845,861	15,485,734
Manitowoc	SHORELINE	128,218,920	92,313,114	109,788	-	21,581,953	111,169,680	8,969,417
Marshfield	SIMPLICITY	431,934,877	321,621,342	1,472,940	-	51,338,478	373,409,267	38,626,314
Kenosha	SOUTHERN LAKES	118,091,803	64,824,113	284,927	-	22,553,257	107,507,211	8,497,748
Madison	ST. MARY'S & AFFILIATES	36,177,681	24,922,293	153,139	-	1,597,919	32,462,690	3,620,151
Jefferson	STOPPENBACH	1,843,425	1,573,174	22,008	-	13,884	1,390,553	445,970
Stoughton	STOUGHTON U.S. RUBBER EMPLOYEES	847,793	244,990	2,322	-	10,545	640,599	205,619
Cottage Grove	SUMMIT	6,224,510,320	5,008,636,768	17,361,584	-	586,725,469	4,799,040,069	547,751,994
Superior	SUPERIOR CHOICE	708,681,646	544,184,128	3,703,299	-	16,294,183	575,134,892	61,942,058
Superior	SUPERIOR MUNICIPAL EMPLOYEES	3,484,884	2,768,792	4,749	-	361	2,872,883	546,981
Medford	TAYLOR	81,116,801	47,029,791	195,865	-	352,745	72,852,490	7,031,676
Beloit	TEACHERS	32,637,898	14,500,800	46,293	-	896,000	28,968,099	3,582,905
Tomah	TOMAH AREA	98,532,665	51,793,221	143,252	-	502,875	88,668,902	9,167,601
Marinette	TRI-COUNTY	38,565,078	24,472,922	184,331	-	171,585	34,321,063	4,136,872
Kaukauna	UNISON	299,910,600	172,327,597	379,754	-	97,049,974	273,896,942	18,110,117
Manitowoc	UNITEDONE	301,556,486	231,715,368	478,187	-	24,704,406	266,870,985	30,197,753
Madison	UNIVERSITY OF WISCONSIN	5,145,209,271	3,428,103,359	20,018,118	-	1,096,702,345	4,421,041,650	438,388,151
Mosinee	VALLEY COMMUNITIES	235,129,399	134,588,022	493,413	-	7,569,387	205,580,415	27,328,182
Oshkosh	VERVE, A CREDIT UNION	1,532,337,981	1,126,597,498	4,650,414	-	253,602,096	1,212,466,928	105,591,383
Madison	WEA	37,823,482	19,635,139	101,219	-	6,751,310	33,535,497	3,843,830
Westby	WESTBY CO-OP	834,152,989	645,554,314	5,672,118	-	92,471,491	685,361,415	117,144,278
Menomonie	WESTCONSIN	1,937,869,169	1,247,607,734	8,950,893	-	509,182,467	1,741,849,577	163,729,765
Oshkosh	WINNEBAGO COMMUNITY	156,637,845	123,493,719	93,301	-	1,564,751	137,128,430	17,722,111
Milwaukee	WISCONSIN LATVIAN, INC.	3,189,073	1,777,580	28,227	-	20,466	2,872,786	303,867
Green Bay	WISCONSIN MEDICAL	14,458,437	10,526,622	12,973	-	108,386	12,932,706	1,501,046
Wisconsin Rapids	WOOD COUNTY EMPLOYEES	1,143,301	1,003,951	4,805	-	-	959,162	182,849