

2019 YEAR END CREDIT UNION BULLETIN

This bulletin highlights the 2019 financial performance for Wisconsin state-chartered credit unions. At yearend 2019, there were 121 state chartered credit unions, three federal credit unions, and a corporate credit union serving Wisconsin citizens. The key financial indicators for state chartered credit unions are noted below:

Total assets as of December 31, 2019 were \$41.1 billion. Assets increased by \$4.1 billion, a growth rate of 11%. Net worth increased by \$443 million, an increase of 10.50%. Total net worth at yearend was \$4.7 billion, a capital adequacy ratio of 11.40%.

Credit unions reported earnings of over \$428 million. The return on average assets ratio was 1.10% compared to 1.13% in 2018. The 2019 operating expense ratio was 3.23% compared to 3.18% in 2018.

Loans increased over \$2.3 billion in 2019 to a total of \$32.7 billion. Savings grew with an increase of \$3.3 billion, and the loan to savings ratio decreased from 97.65% to 95.06% in 2019. Delinquent loans as a percentage of loans increased to 0.70% in 2019 from 0.69% in 2018. Credit unions increased their allowance for loan losses to \$199.0 million from \$180.8 million at yearend 2018.

Overall, Wisconsin credit unions continue to perform well based on the information reported at yearend 2019.

Additional information regarding credit union consolidations and liquidations, historical data on Wisconsin state chartered credit unions, the December 31, 2019 Statement of Financial Condition and Statement of Income for Corporate Central Credit Union, and a listing of all Wisconsin credit unions at yearend 2019 and are included in this bulletin.

Kim Santos, Director Office of Credit Unions

Supervisory Priorities for 2020

In January 2020, the National Credit Union Administration (NCUA) published Letter to Credit Unions No. 20-CU-01 regarding specific areas of supervisory focus for 2020. All credit unions are encouraged to review this letter. Specific areas of supervisory focus in 2020 include Bank Secrecy Act compliance, Consumer Financial Protection, Credit Risk, Current Expected Credit Losses (CECL), Information Systems and Assurance (Cybersecurity), LIBOR Cessation Planning, and Liquidity Risk. Modernization, Statutory and Regulatory updates are also provided in the letter.

Regulation changes

The National Credit Union Administration has made a number of updated to regulations that affect federally insured credit unions. See Office of Credit Unions General Letter CU 1-19 for a list.

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: <u>www.wdfi.org</u>

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

The Office of Credit Unions (OCU) hired Lorena McGarry and Jay Frohne as financial examiners in 2019. In January 2020, Audrey Pike and Ophelia Boyd were also hired as examiners.

In March 2019, Marggie Coan became a Financial Examiner – Supervisor covering the Fox Valley and Milwaukee areas. Financial Examiner - Supervisor Lynn Keitel is retiring on February 14, 2020.

COMPARISON STATEMENTS OF CONDITION OF WISCONSIN CREDIT UNIONS DECEMBER 31, 2019 and DECEMBER 31, 2018

	December 31,	2019	December 31,	2018	Increase or Decrease	% Change	
Number of Credit Unions	121		125		-4	-3.2%	
	AMOUNT	% OF ASSETS	AMOUNT	% OF <u>ASSETS</u>			
ASSETS							
Personal Loans	14,059,259,274	34.2%	12,923,978,178	34.9%	1,135,281,096	8.8%	
Real Estate Loans	18,639,951,586	45.4%	17,406,737,675	47.0%	1,233,213,911	7.1%	
Total Loans	32,699,210,860	79.6%	30,330,715,853	81.9%	2,368,495,007	7.8%	
Allowance for Loan Losses	198,990,691	0.5%	180,772,430	0.5%	18,218,261	10.1%	
Net Loans	32,500,220,169	79.1%	30,149,943,423	81.5%	2,350,276,746	7.8%	
Cash	3,309,099,086	8.1%	2,099,579,478	5.7%	1,209,519,608	57.6%	
Investments	3,043,414,730	7.4%	2,914,215,516	7.9%	129,199,214	4.4%	
Fixed Assets	933,347,058	2.3%	836,872,840	2.3%	96,474,218	11.5%	
Other Assets	1,283,393,674	3.1%	1,011,381,398	2.7%	272,012,276	26.9%	
TOTAL ASSETS	41,069,474,717	100.0%	37,011,992,655	100.0%	4,057,482,062	11.0%	
LIABILITIES							
Regular Shares	10,353,068,941	25.2%	9,786,719,395	26.4%	566,349,546	5.8%	
Share Drafts	5,666,612,527	13.8%	5,356,012,217	14.5%	310,600,310	5.8%	
Other Shares & Deposits	18,377,740,165	44.7%	15,916,855,617	43.0%	2,460,884,548	15.5%	
Total Savings	34,397,421,633	83.8%	31,059,587,229	83.9%	3,337,834,404	10.7%	
Notes and Accounts Pay.	2,005,964,555	4.9%	1,729,683,314	4.7%	276,281,241	16.0%	
Regular Reserve	1,117,792,272	2.7%	1,083,158,471	2.9%	34,633,801	3.2%	
Other Reserves	3,548,296,257	8.6%	3,139,563,641	8.5%	408,732,616	13.0%	
TOTAL LIABILITIES	41,069,474,717	100.0%	37,011,992,655	100.0%	4,057,482,062	11.0%	

STATEMENT OF INCOME FOR WISCONSIN CREDIT UNIONS FOR THE PERIOD ENDING DECEMBER 31, 2019

	AMOUNT	% OF GROSS INCOME	% OF AVERAGE ASSETS
INCOME	AWOONT	INCOME	ASSETS
Interest on Loans	1,489,077,753	69.40%	3.81%
Less: Interest Refunds	4,626,653	0.22%	0.01%
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Net Interest Income	1,484,451,100	69.19%	3.80%
Income on Investments	132,018,245	6.15%	0.34%
Other Income	529,102,884	24.66%	1.36%
TOTAL OPERATING INCOME	2,145,572,229	100.00%	5.50%
ADMINISTRATIVE EXPENSES			
Employee Costs	645,566,945	30.09%	1.65%
Travel and Conference	13,499,210	0.63%	0.03%
Office Occupancy	76,243,207	3.55%	0.20%
General Operations	209,931,763	9.78%	0.54%
Education and Promotion	57,853,445	2.70%	0.15%
Loan Servicing	139,493,703	6.50%	0.36%
Professional Services	77,772,446	3.62%	0.20%
Member Insurance	226,949	0.01%	0.00%
Operating Fees	3,709,436	0.17%	0.01%
Other Operational Expenses	35,002,964	1.63%	0.09%
TOTAL ADMINISTRATIVE	1,259,300,068	58.69%	3.23%
Provision for Loan Loss	101,020,931	4.71%	0.26%
TOTAL OPERATING EXPENSES	1,360,320,999	63.40%	3.48%
Dividends Paid on Savings	331,766,806	15.46%	0.85%
Interest on Borrowed Funds	32,199,952	1.50%	0.08%
TOTAL COST OF FUNDS	363,966,758	16.96%	0.93%
TOTAL EXPENSES	1,724,287,757	80.36%	4.42%
NET OPERATING INCOME	421,284,472	19.64%	1.08%
NON-OPERATING GAIN/LOSS	7,397,262	0.34%	0.02%
NET INCOME	428,681,734	19.98%	1.10%

Small statistical errors may exist due to rounding. Fourth Quarter 2019 Office of Credit Unions Bulletin, Page 4

COMPARISON STATEMENTS OF INCOME FOR WISCONSIN CREDIT UNIONS FOR THE PERIODS ENDING DECEMBER 31, 2019 AND DECEMBER 31, 2018

	2019	% OF	2018	% OF
		AVERAGE		AVERAGE
	AMOUNT	ASSETS	AMOUNT	ASSETS
INCOME				
Interest on Loans	1,489,077,753	3.81%	1,286,386,623	3.62%
Less: Interest Refunds	4,626,653	0.01%	4,889,680	0.01%
Net Interest Income	1,484,451,100	3.80%	1,281,496,943	3.60%
Income on Investments	132,018,245	0.34%	92,498,817	0.26%
Other Income	529,102,884	1.36%	493,200,558	1.39%
TOTAL OPERATING INCOME	2,145,572,229	5.50%	1,867,196,318	5.25%
ADMINISTRATIVE EXPENSES				
Employee Costs	645,566,945	1.65%	582,252,821	1.64%
Travel and Conference	13,499,210	0.03%	12,329,597	0.03%
Office Occupancy	76,243,207	0.20%	70,634,509	0.20%
General Operations	209,931,763	0.54%	195,269,099	0.55%
Education and Promotion	57,853,445	0.15%	51,668,812	0.15%
Loan Servicing	139,493,703	0.36%	115,038,718	0.32%
Professional Services	77,772,446	0.20%	70,750,586	0.20%
Member Insurance	226,949	0.00%	-9,188	0.00%
Operating Fees	3,709,436	0.01%	3,606,037	0.01%
Other Operational Expenses	35,002,964	0.09%	31,667,621	0.09%
TOTAL ADMINISTRATIVE	1,259,300,068	3.23%	1,133,208,612	3.18%
Provision for Loan Loss	101,020,931	0.26%	94,064,467	0.26%
TOTAL OPERATING EXPENSES	1,360,320,999	3.48%	1,227,273,079	3.45%
COST OF ACQUISITION OF FUNDS				
Dividends Paid on Savings	331,766,806	0.85%	212,254,784	0.60%
Interest on Borrowed Funds	32,199,952	0.08%	29,118,845	0.08%
	<u> </u>			
TOTAL COST OF FUNDS	363,966,758	0.93%	241,373,629	0.68%
TOTAL EXPENSES	1,724,287,757	4.42%	1,468,646,708	4.13%
NET OPERATING INCOME	421,284,472	1.08%	398,549,610	1.12%
NON-OPERATING GAIN/LOSS	7,397,262	0.02%	2,779,872	0.01%
NET INCOME	428,681,734	1.10%	401,329,482	1.13%

SIGNIFICANT OPERATIONAL RATIOS FOR ALL WISCONSIN CREDIT UNIONS 2014-2019

	2014	2015	2016	2017	2018	2019
Number of Credit Unions	160	150	143	129	125	121
CAPITAL ADEQUACY						
Net Worth/Total Assets	10.88%	10.97%	11.08%	11.28%	11.49%	11.40%
Total Delinquency/Net Worth	6.83%	5.71%	5.25%	4.91%	4.89%	4.86%
Solvency Evaluation	112.68%	112.68%	112.98%	113.42%	113.60%	113.57%
Classified Assets/Net Worth	6.25%	5.26%	4.57%	4.25%	4.25%	4.25%
ASSET QUALITY						
Delinquent Loans/Loans	0.97%	0.81%	0.75%	0.70%	0.69%	0.70%
Net Charge Offs/Avg. Loans	0.32%	0.26%	0.25%	0.25%	0.27%	0.26%
EARNINGS (to Average Assets)						
Return on Average Assets	0.82%	1.02%	1.09%	1.14%	1.13%	1.10%
Net Operating Expense	2.57%	2.62%	2.60%	2.58%	2.63%	2.69%
Fixed Assets+FRA's**/Assets	2.62%	2.45%	2.31%	2.23%	2.31%	2.31%
Gross Income	4.71%	4.80%	4.89%	4.96%	5.25%	5.50%
Cost of Funds	0.41%	0.42%	0.45%	0.50%	0.68%	0.93%
Operating Exp. (less PLL)	3.18%	3.22%	3.19%	3.14%	3.18%	3.23%
Net Interest Margin	3.00%	3.00%	3.00%	3.10%	3.18%	3.21%
Provision for Loan Losses	0.20%	0.16%	0.17%	0.22%	0.26%	0.26%
ASSET-LIABILITY MANAGEMEN	NT					
Net Long Term Assets/Assets	33.34%	33.89%	33.41%	34.51%	34.38%	33.51%
Shares/Savings+Borrowings	29.34%	30.70%	31.63%	31.98%	30.28%	28.87%
Loans/Savings	89.47%	89.85%	91.21%	94.94%	97.65%	95.06%
Loans/Assets	76.90%	77.10%	77.59%	79.66%	81.95%	79.62%
Cash + ST Invest./Assets	9.84%	10.69%	10.85%	9.16%	9.01%	10.96%
OTHER RATIOS						
Share Growth	7.15%	9.22%	8.40%	7.11%	8.38%	10.75%
Net Worth Growth	9.84%	10.24%	10.47%	10.53%	10.36%	10.10%
Loan Growth	11.17%	9.68%	10.01%	11.49%	11.48%	7.81%
Asset Growth	7.39%	9.39%	9.35%	8.60%	8.36%	10.96%
Investments/Assets	12.90%	11.80%	10.54%	9.42%	7.87%	7.41%
Employee Cost/Gross Inc.	35.04%	35.04%	34.34%	32.76%	31.18%	30.09%
Employee Cost/ Avg. Assets	1.65%	1.68%	1.68%	1.63%	1.64%	1.65%
Average Loan Balance	\$12,156	\$12,577	\$13,079	\$14,104	\$14,829	\$15,300
Average Savings Balance	\$4,585	\$4,786	\$4,900	\$4,997	\$5,138	\$5,417

 $**Foreclosed \ and \ Repossessed \ Assets$

SIGNIFICANT OPERATIONAL RATIOS FOR THE PERIOD ENDING DECEMBER 31, 2019

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	7	13	39	20	27	15	121
CAPITAL ADEQUACY							
Net Worth/Total Assets	22.31%	17.33%	13.80%	11.77%	11.69%	11.24%	11.40%
Net Worth/PCA Optional Total Assets	22.31%	17.33%	13.80%	11.77%	11.69%	11.24%	11.40%
Total Delinquency/Net Worth	7.70%	6.96%	4.29%	4.34%	3.92%	5.08%	4.86%
Solvency Evaluation	128.87%	121.04%	116.10%	113.37%	113.48%	113.49%	113.57%
Classified Assets/Net Worth	5.12%	4.08%	3.72%	3.58%	3.15%	4.52%	4.25%
ASSET QUALITY							
Delinquent Loans/Loans	2.53%	1.81%	0.91%	0.75%	0.59%	0.70%	0.70%
Net Charge Offs/Avg. Loans	0.17%	0.15%	0.27%	0.11%	0.21%	0.28%	0.26%
Fair Value/Book Value for HTM	N/A	103.11%	99.08%	99.23%	93.64%	100.19%	97.37%
Accumulated Unrealized Gains or Losses							
on AFS/Cost of AFS	N/A	N/A	0.07%	0.53%	0.23%	0.27%	0.28%
Delinquent Loans/Assets	1.72%	1.21%	0.59%	0.51%	0.46%	0.57%	0.55%
EARNINGS (to Average Assets)							
Return on Average Assets	0.16%	0.46%	0.77%	0.67%	0.78%	1.19%	1.10%
Gross Income	4.22%	4.22%	4.90%	4.79%	5.14%	5.97%	5.50%
Yield on Average Loans	5.42%	4.87%	4.93%	4.63%	4.52%	4.74%	4.71%
Yield on Average Investments	1.22%	2.09%	2.27%	2.30%	2.51%	2.45%	2.44%
Fee & Other Op. Income	0.16%	0.29%	0.98%	0.99%	1.24%	1.41%	1.35%
Cost of Funds	0.40%	0.53%	0.38%	0.45%	0.73%	1.01%	0.93%
Net Margin	3.82%	3.69%	4.52%	4.34%	4.40%	4.61%	4.56%
Operating Exp. (less PLL)	3.47%	3.11%	3.67%	3.61%	3.48%	3.14%	3.23%
Provision for Loan Losses	0.18%	0.15%	0.17%	0.06%	0.15%	0.29%	0.26%
Net Interest Margin	3.66%	3.40%	3.54%	3.35%	3.17%	3.20%	3.21%
Operating Exp./Gross Income	82.20%	73.53%	74.83%	75.35%	67.74%	55.92%	58.69%
Fixed Assets+FRA's**/Assets	0.25%	0.61%	1.81%	2.71%	2.90%	2.20%	2.31%
Net Operating Expense	3.43%	2.91%	3.09%	3.07%	2.95%	2.61%	2.69%
ASSET-LIABILITY MANAGEMENT							
Net Long Term Assets/Assets	0.84%	3.22%	18.25%	24.84%	34.17%	34.34%	33.51%
Shares/Savings+Borrowings	85.48%	70.42%	48.73%	40.97%	34.16%	26.61%	28.87%
Loans/Savings	88.01%	81.06%	76.54%	77.67%	90.57%	97.41%	95.06%
Loans/Assets	68.02%	66.75%	65.45%	68.01%	77.19%	81.09%	79.62%
Cash + ST Investments/Assets	27.83%	25.24%	20.10%	17.82%	10.75%	10.36%	10.96%
Shares, Deposits & Borrowings/Earning							
Assets	77.44%	83.65%	90.18%	94.01%	94.09%	92.15%	92.44%
Shares + Drafts/Shares+Borrowings Borrowings/Shares & Net Worth	85.48% 0.00%	75.87% 0.00%	67.92% 0.09%	61.11% 0.01%	52.84% 2.14%	41.59% 4.35%	44.68% 3.73%
OTHER RATIOS							
Net Worth Growth	0.51%	2.73%	5.76%	5.95%	6.99%	11.15%	10.10%
Share Growth	0.51% 6.08%	2.73%	5.76% 3.80%	5.41%	6.99% 6.04%	12.25%	10.10%
Loan Growth	9.51%	-0.98%	2.15%	1.77%	3.35%	9.08%	7.81%
Asset Growth	4.75%	1.35%	3.73%	5.43%	6.11%	12.48%	10.96%
Investment Growth	-21.41%	7.59%	3.07%	-1.80%	22.31%	34.87%	27.77%
Investments/Assets	10.23%	18.44%	23.13%	16.66%	9.98%	5.97%	7.41%
Employee Cost/Gross Inc.	36.04%	38.86%	37.00%	38.33%	37.14%	28.29%	30.09%
Employee Cost/ Avg. Assets	1.52%	1.64%	1.81%	1.84%	1.91%	1.59%	1.65%
Average Loan Balance	\$8,055	\$9,285	\$11,252	\$14,570	\$17,758	\$15,113	\$15,300
Average Savings Balance	\$2,477	\$3,657	\$4,087	\$4,623	\$5,211	\$5,572	\$5,417

 $**Foreclosed \ and \ Repossessed \ Assets$

Small statistical errors may exist due to rounding. Fourth Quarter 2019 Office of Credit Unions Bulletin, Page 7

ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME FOR THE PERIOD ENDING DECEMBER 31, 2019

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	7	13	39	20	27	15	121
OPERATING INCOME							
Interest on Loans	85.56%	78.33%	66.54%	66.78%	68.80%	69.68%	69.40%
Less: Interest Refunds	0.00%	0.53%	0.19%	0.00%	0.01%	0.26%	0.22%
Income on Investments	10.70%	15.23%	13.67%	12.50%	7.12%	5.49%	6.15%
Income on Securities in Trading acct	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.02%
Fee Income	1.00%	4.58%	11.79%	11.39%	10.37%	9.56%	9.78%
Other Operating Income	2.73%	<u>2.38%</u>	<u>8.19%</u>	<u>9.33%</u>	<u>13.71%</u>	<u>15.50%</u>	14.86%
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OPERATING EXPENSES							
Employee Costs	36.04%	38.86%	37.00%	38.33%	37.14%	28.29%	30.09%
Travel and Conference	0.25%	0.96%	0.81%	0.86%	0.84%	0.58%	0.63%
Office Occupancy	3.80%	3.80%	5.21%	5.01%	4.60%	3.26%	3.55%
General Operations	23.24%	15.29%	13.04%	14.36%	12.37%	9.04%	9.78%
Education and Promotion	0.24%	0.70%	2.09%	2.44%	2.57%	2.75%	2.70%
Loan Servicing	3.00%	1.89%	4.45%	4.01%	3.54%	7.19%	6.50%
Professional Services	2.68%	6.64%	9.24%	8.48%	5.05%	3.01%	3.62%
Member Insurance	0.10%	0.00%	0.02%	0.02%	0.05%	0.00%	0.01%
Operating Fees	4.36%	1.35%	0.54%	0.37%	0.22%	0.14%	0.17%
Miscellaneous	8.49%	<u>4.06%</u>	2.42%	<u>1.48%</u>	<u>1.36%</u>	1.66%	<u>1.63%</u>
TOTAL ADMINISTRATIVE	82.20%	73.53%	74.83%	75.35%	67.74%	55.92%	58.69%
Provision for Loan Loss	4.34%	<u>3.44%</u>	<u>3.47%</u>	<u>1.29%</u>	<u>3.01%</u>	<u>5.19%</u>	<u>4.71%</u>
TOTAL OPERATING EXP.	86.53%	76.97%	78.30%	76.64%	70.75%	61.10%	63.40%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.15%	0.07%	0.02%	1.11%	1.67%	1.50%
Dividends on Savings	9.59%	12.40%	7.68%	<u>9.39%</u>	13.16%	16.35%	15.46%
TOTAL COST OF FUNDS	9.59%	12.55%	7.75%	9.41%	14.27%	18.02%	16.96%
NET INCOME FROM OPERATIONS	3.87%	10.48%	13.95%	13.95%	14.98%	20.87%	19.64%
NON-OPERATING GAIN/LOSS	<u>0.00%</u>	<u>0.39%</u>	<u>1.75%</u>	<u>0.06%</u>	0.25%	0.34%	<u>0.34%</u>
NET INCOME	3.87%	10.87%	15.70%	14.01%	15.22%	21.21%	19.98%

ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS FOR THE PERIOD ENDING DECEMBER 31, 2019

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	7	13	39	20	27	15	121
OPERATING INCOME							
Interest on Loans	3.61%	3.31%	3.26%	3.20%	3.53%	3.92%	3.81%
Less: Interest Refunds	0.00%	0.02%	0.01%	0.00%	0.00%	0.01%	0.01%
Income on Investments	0.45%	0.64%	0.67%	0.60%	0.37%	0.31%	0.34%
Income on Securities in Trading	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.04%	0.19%	0.58%	0.55%	0.53%	0.54%	0.54%
Other Operating Income	0.12%	<u>0.10%</u>	<u>0.40%</u>	0.45%	0.70%	0.87%	0.82%
TOTAL INCOME	4.22%	4.22%	4.90%	4.79%	5.14%	5.62%	5.50%
OPERATING EXPENSES							
Employee Costs	1.52%	1.64%	1.81%	1.84%	1.91%	1.59%	1.65%
Travel and Conference	0.01%	0.04%	0.04%	0.04%	0.04%	0.03%	0.03%
Office Occupancy	0.16%	0.16%	0.26%	0.24%	0.24%	0.18%	0.20%
General Operations	0.98%	0.65%	0.64%	0.69%	0.64%	0.51%	0.54%
Education and Promotion	0.01%	0.03%	0.10%	0.12%	0.13%	0.15%	0.15%
Loan Servicing	0.13%	0.08%	0.22%	0.19%	0.18%	0.40%	0.36%
Professional Services	0.11%	0.28%	0.45%	0.41%	0.26%	0.17%	0.20%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees	0.18%	0.06%	0.03%	0.02%	0.01%	0.01%	0.01%
Miscellaneous	0.36%	0.17%	0.12%	0.07%	0.07%	0.09%	0.09%
TOTAL ADMINISTRATIVE	3.47%	3.11%	3.67%	3.61%	3.48%	3.14%	3.23%
Provision for Loan Loss	<u>0.18%</u>	0.15%	<u>0.17%</u>	0.06%	0.15%	<u>0.29%</u>	0.26%
TOTAL OPERATING EXP.	3.65%	3.25%	3.84%	3.67%	3.63%	3.43%	3.48%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.01%	0.00%	0.00%	0.06%	0.09%	0.08%
Dividends on Savings	0.40%	0.52%	0.38%	0.45%	0.68%	0.92%	0.85%
TOTAL COST OF FUNDS	0.40%	0.53%	0.38%	0.45%	0.73%	1.01%	0.93%
NET INCOME FROM OPERATIONS	<u>S</u> 0.16%	0.44%	0.68%	0.67%	0.77%	1.17%	1.08%
NON-OPERATING GAIN/LOSS	0.00%	0.02%	<u>0.09%</u>	<u>0.00%</u>	0.01%	0.02%	0.02%
NET INCOME	0.16%	0.46%	0.77%	0.67%	0.78%	1.19%	1.10%

LOAN DELINQUENCY PERIOD ENDING DECEMBER 31, 2019

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	7	13	39	20	27	15	121
Loan Delinquency Ratios							
2 - 6 Months Delinquent	1.88%	1.23%	0.71%	0.58%	0.40%	0.52%	0.51%
6 - 12 Months Delinquent	0.42%	0.22%	0.15%	0.13%	0.13%	0.11%	0.12%
Over 12 Months Delinquent	0.23%	<u>0.36%</u>	0.05%	0.05%	0.07%	0.07%	0.07%
Total Delinquent Loans	2.53%	1.81%	0.91%	0.75%	0.59%	0.70%	0.70%
Loan Loss Ratio	0.17%	0.15%	0.27%	0.11%	0.21%	0.28%	0.26%

ANALYSIS OF LOANS BY TYPE PERIOD ENDING DECEMBER 31, 2019

Number of Credit Unions	7	13	39	20	27	15	121
Loan Types							
Unsecured Credit Card Loans	0.00%	0.68%	2.46%	2.12%	1.75%	3.58%	3.24%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.45%	0.18%	0.13%	1.32%	1.10%
All Other Unsecured Loans/Lines of Credit	9.17%	9.91%	3.75%	2.22%	1.83%	2.92%	2.77%
New Vehicle Loans	26.00%	19.12%	11.04%	6.69%	6.85%	6.13%	6.38%
Used Vehicle Loans	54.43%	50.58%	32.93%	25.15%	22.68%	19.95%	20.82%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.15%
All Other Secured Non-Real Estate Loans/LOC	10.40%	9.81%	5.58%	5.77%	6.62%	7.87%	7.58%
Secured by 1st Lien 1-4 Family Residential Properties	0.00%	6.64%	36.12%	47.73%	46.73%	36.10%	37.95%
Secured by Junior Lien 1-4 Family Residential	0.00%	3.17%	4.89%	4.95%	5.40%	7.54%	7.09%
All Other Real Estate/Lines of Credit	0.00%	0.01%	0.94%	0.42%	1.11%	0.28%	0.42%
Commercial Loans/LOC Real Estate Secured	0.00%	0.00%	1.61%	4.37%	5.71%	13.16%	11.55%
Commercial Loans/LOC Not Real Estate Secured	0.00%	0.08%	0.23%	0.38%	1.19%	0.96%	0.96%
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%	2.66%	3.20%	7.83%	4.10%	4.57%
First Mortgage - Fixed - 15 yrs. Or less	0.00%	2.13%	11.79%	15.27%	11.39%	9.84%	10.26%
First Mortgage - Balloon/Hybrid - > 5 yrs.	0.00%	2.87%	3.18%	5.76%	6.69%	13.27%	11.86%
First Mortgage - Balloon/Hybrid - 5 yrs. Or less	0.00%	0.37%	9.37%	12.88%	10.32%	14.33%	13.59%
First Mortgage - Other Fixed Rate	0.00%	0.00%	0.59%	0.21%	0.44%	0.38%	0.39%
First Mortgage - Adjustable - 1 year or less	0.00%	0.00%	0.49%	2.30%	2.58%	1.86%	1.94%
First Mortgage - Adjustable - > 1 year	0.00%	0.00%	9.44%	12.35%	12.85%	4.96%	6.41%
Other - Closed End Fixed	0.00%	1.30%	2.57%	2.45%	2.18%	1.59%	1.72%
Other - Closed End Adjustable	0.00%	0.13%	0.73%	0.70%	0.66%	0.65%	0.65%
Other - Open End Adjustable	0.00%	3.01%	2.74%	2.16%	3.90%	6.07%	5.56%
Other - Open-End Fixed	0.00%	0.00%	0.00%	0.19%	0.11%	0.03%	0.05%
Other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Real Estate	0.00%	9.81%	43.56%	57.48%	58.95%	57.07%	57.00%
(As a percent of loans)							
Total Real Estate	0.00%	6.55%	28.51%	39.09%	45.50%	46.28%	45.39%
(As a percent of assets)							

*This page does not include loans Held for Sale

Small statistical errors may exist due to rounding. Fourth Quarter 2019 Office of Credit Unions Bulletin, Page 10

ANALYSIS OF SAVINGS BY TYPE PERIOD ENDING DECEMBER 31, 2019

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	7	13	39	20	27	15	121
Share Drafts	0.00%	5.45%	19.21%	20.14%	19.14%	15.72%	16.47%
Regular Shares	85.48%	70.42%	48.78%	40.98%	34.99%	27.92%	30.10%
Money Market Shares	0.00%	0.00%	12.38%	14.57%	19.09%	22.40%	21.31%
Share Certificates	14.51%	22.27%	12.50%	16.50%	18.32%	26.10%	24.20%
IRA Accounts	0.00%	1.01%	4.78%	6.87%	6.12%	6.04%	6.04%
All Other Shares	0.01%	0.85%	2.35%	0.95%	2.34%	<u>1.81%</u>	<u>1.87%</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, 2019

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	7	13	39	20	27	15	121
Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.05%
Available for Sale Securities	0.00%	0.00%	4.37%	25.88%	26.58%	46.01%	37.00%
Held-to-Maturity Securities	0.00%	0.09%	15.80%	7.86%	10.98%	3.04%	6.02%
Equity Securities	0.00%	0.00%	0.00%	0.00%	0.55%	0.14%	0.20%
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%	0.00%	0.00%	4.59%	30.01%	19.98%
Held-to-Maturity Debt Securities	0.00%	0.00%	0.00%	0.00%	0.81%	0.00%	0.16%
Commercial Banks, S&L's, and							
Mutual Savings Banks	37.00%	50.97%	50.03%	44.34%	29.49%	4.56%	16.57%
Credit Unions	56.59%	26.88%	11.52%	11.05%	6.90%	1.11%	4.01%
Corporate Credit Unions	6.41%	22.06%	17.21%	9.02%	16.83%	11.02%	12.55%
Other Investments	<u>0.00%</u>	<u>0.00%</u>	<u>1.08%</u>	<u>1.85%</u>	<u>3.26%</u>	<u>4.04%</u>	<u>3.45%</u>
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

2019 Credit Union Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
				Mount
1/1/2019	Aurora	Milwaukee	Educators	Pleasant
1/1/2019	CentralAlliance	Neenah	CoVantage	Antigo
4/1/2019	STAR	Madison	Summit	Madison
12/1/2019	The Labor	Neenah	Badger-Globe	Neenah

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					

CORPORATE CENTRAL CREDIT UNION STATEMENT OF FINANCIAL CONDITION DECEMBER 31, 2019

ASSETS

Cash Investments:		\$293,722,398
Held to M	e for Sale	
	Total Investments	\$2,146,889,984
Loans		\$74,366,683
Land and Building		\$2,375,135
Other Fixed Assets		\$219,615
Receivables and O	her Assets	<u>\$4,202,755</u>
	Total Assets	\$2,521,776,562
LIABILITIES AND EQUI	ſΥ	
Accounts Payable a	nd Other Liabilities	\$2,081,090
Notes Payable		\$53,000,000
Commercial Paper		\$0
Accrued Dividends	and Interest Payable	\$1,072,285
Member Shares and	l Certificates of Deposit	\$2,306,033,816
Regulatory Capital		\$165,545,307
Other Reserves		<u>\$-5,955,936</u>
	Total Liabilities and Equity	\$2,521,776,562

STATEMENT OF INCOME FOR THE YEAR ENDED DECEMBER 31, 2019

INCOME Income from Investments	
EXPENSES Administrative Expenses	
Net Income	
Gain on Investments \$354,467	
PIC Dividends	
Net Income\$5,545,143	

Visuadamin 15T CLASS EXPRES 2.266.580 2.065.580 2.065.580 2.065.280 2.065.281	CITY	CREDIT UNION	TOTAL ASSETS	TOTAL LOANS	ALLL	INVESTMENTS	OTHER ASSETS	TOTAL SAVINGS	RESERVES	CURRENT LIABILITIES
Spania Spania ST COMMUNITY 180,742,400 153,527,281 211,717 21,717,50 14,654,571 14,662,75 17,725,60 58,324 Wauseha ALLOY EMPLOYEES 32,13 157,77 4,149 158,462 22,15 20,030 14,488 2,215 Wauseha ALLOY EMPLOYEES 32,13 157,77 4,149 158,462 2,215 22,03,007 14,451,11 17,77,75 14,469 17,857,400 22,839,077 22,450,017 22,451,071 22,451,071 22,451,072 22,539,017 14,453,58 0,77,748 14,717,081 20,115 11,717,117 10,115 11,651,171 22,514,14 3,02,426 3,02,426 12,611,17 10,115 10,611,18 2,114,14 3,02,426 3,02,426 4,02,42,50 3,02,44 3,02,426 3,02,426 4,02,425,05 4,452,345 4,452,445 7,02,744 7,00,744 3,02,450 3,02,426 3,02,426 3,02,440 3,04,643 5,144,65 5,144,55 5,144,55 4,141,55 4,141,55 4,141,55 4,141,55										
Mixelacha Maskacha APILETREE 13.39.329 15.35.341 11.216.57 97.620 27.08.091 62.20.6 Weak Allin APPLETREE 13.307.372 10.226.278 381.106 21.458.16 12.08.072 12.08.073 12.08.072 12.08.074 10.06.0710 10.06.0710 10.06.0710 10.06.0710 10.06.0710 10.06.0710 10.07.070 10										
Wakeha ALLOY EMPCYEES 32,13 197.276 4,149 198.495 22,310 20,303 114,468 72.330 71.346,511 70.2030 71.346,511 70.2030 71.346,511 70.2030 71.345,517 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.325,527 71.425,357 71.455,357 71.355,457 71.455,357 71.355,457 71.455,357 71.355,457 71.355,457 71.355,457 71.355,457 71.355,457 71.355,457 71.355,457 71.355,457					,					
Weak Allis APPLETREE 131.07.372 102.285.276 381.05 21.455.359 17.867.44 98.882.324 31.098.33 13.486.35 Arbends ATHEDS AREA 32.028.775 64.34.07 64.275.599 12.43.1873 22.029.307 14.41.581 22.48.073 22.48.03.07 14.475.58 22.07.24.07 14.475.58 22.07.24.07 14.475.58 22.07.24.07 14.475.58 22.07.24.07 14.475.58 22.07.24.07 14.75.58 2.07.75.47 14.475.58 2.07.14.07 14.75.58 2.07.75.47 14.75.58 2.07.02.07 14.75.56 17.07.04.00 10.060.76 2.02.04.07 10.060.76 2.07.07.44 10.05.07 14.83.07 15.02.25 4.05.26.21 4.07.07.17 12.05.07 13.05.14.07 3.05.01.07 13.05.01.07 <										
Amenda ARCADIA Bd.73.073 Bd.45.07 Bd.45.07 <thbd.47.07< th=""> Bd.45.07 <t< td=""><td></td><td></td><td>,</td><td>,</td><td>,</td><td></td><td>,</td><td>,</td><td></td><td></td></t<></thbd.47.07<>			,	,	,		,	,		
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Washroo AVESTAR 25,733,58 22,22,266 274,807 1,413,00 2,243,372 2,777,461 417,082 Mainenice BAY SHORE 32,250,02 19,550,172 126,195 10,669,198 2,113,854 50,224,359 5,930,384 130,88 Jamewilke BAX SHORE 32,250,02 19,550,172 161,610 55,2278 221,414 4,272,448 764,638 5,13 Genemocol BRAITWOOD 5,516,021 4,874,572 160,161 55,273 21,414 4,272,448 766,338 5,513 753,358 24,523,59 1,911,543 502,771,38 84,220,07 54,335 1,514,569 7,414,548 44,272,074 84,223,07 54,433 51,415,438 1,414,459 24,437,458 1,414,459 24,437,458 44,220,07 54,335 1,514,569 7,514,659 7,514,659 7,514,659 21,013,744 33,222,718 54,220,07 54,714,53 34,443 54,443,559 32,021,718 44,443 44,423 44,423 44,423 44,423 44,443 44,443 44,4					,					,
Nenrah BADEF.cl.OBE 45,705,248 27,693,686 124,214 10,471,802 7,697,340 38,006,588 6,475,954 618,70 Maineside BLACKHAWK CDAMUNITY 619,876,358 497,711,455 10,065,198 21,119,54 32,223,395 50,302,914 7,714,40 Bennteord BRACKHAWK CDAMUNITY 619,877,632 497,771,425 10,015,30 8,24,874 5,41,81 4,223,238 642,577,325 49,822,314 4,717,404 7,604,045 5,51,71,72 2,41,91,80 24,522,38 3,119,101 20,277,325 49,822,318 64,65 7,663,315 7,563,305 2,41,91,40 1,423,750,101 3,21,757,88 42,207,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,220,77 84,240,77 84,240,77 84,240,77 84,240,77 84,240,77 84,240,77 84,240,77 84,240,77 84,240,77 84,24					,					,
Mainemie BAY SHORE 32.289.029 19.589.172 126.186 10.16.88 21.18.84 26.224.38 5.003.084 130.88 Banktword BRAKTWOOD 5.510.021 4.874.572 160.610 55.277 251.462 5.002.08 5.013.08 <t< td=""><td></td><td></td><td></td><td></td><td>,</td><td></td><td></td><td></td><td></td><td></td></t<>					,					
BLACKHAWK COMMUNITY 019.276.35 497.271.485 097.683 71.842,877 51.164.238 552.2773 25.28 77.04.40 Binnwood BREVKEY 45.962.398 3.152.455 1.000.530 5.32.476 5.1.041.43 5.5.2.676 25.2.678 25.2.678 3.5.2.68 7.5.2.313 44.9.61.71 5.0.668 7.6.8.2.31 5.0.2.7.7.32 9.8.2.2.677.325 9.8.2.2.87.7.33 8.4.2.2.6.77 3.8.661 7.5.2.31 5.0.4.61.71 5.0.6.2.2.6.7.32 9.8.2.2.6.77.325 9.8.2.2.6.77.325 9.8.2.2.6.77 3.8.61 7.5.2.3.31 5.0.4.4.7.31 9.8.2.2.6.77 3.8.61 7.5.2.3.13 5.0.4.7.13 1.8.3.2.6.2.2.7.7.83 9.8.2.2.6.77 3.8.61 3.7.2.4.2.2.2.7.7.83 9.8.2.2.6.7.7.325 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7.83 9.8.2.2.2.7.7										
BRAINWOOD 5.518.02 4.874.57 10.610 525.778 257.478 4.726.481 778.038 5.518.02 Weston BRCWERY 4.557.050.31 3.544.067 5.5410.067 5.628.741 5.728.256 7.622.130 44.861.171 5.026.261 2.662.385 3.634.403 3.191.98.501 2.028.787.38 8.422.807. Stevers Point CENTRAL WISCONSIN 3.94.06.777 2.4691.137 1.95.833 0.501.17.423 4.134.803 3.475.518 4.422.807. Stevers Point COMPASIONALTE CARE 0.900.770 2.4691.472.01 4.914.803 2.492.71.718 4.34.420.00 3.475.518 7.484.41 1.95.91 1.10.550 0.490.90 7.95.915										
Nikwakow BRECKY 45,062,30 33,192,468 1,000,530 85,44,03 5,44,007 35,820,271 1,028,285 1,028,285 Green Byu CAPTAL 1,678,005,317 1,368,615,550 1,538,650 1,538,650 244,532,38 1,391,108,001 22,278,738 42,232,58 42,432,38 1,391,108,001 22,278,738 42,232,58 1,391,108,001 22,787,378 42,232,58 1,391,108,001 22,787,378 42,232,58 1,391,108,001 22,078,738 42,232,58 1,391,108,001 22,078,738 42,238,88 1,392,238 42,232,38 1,391,108,001 22,097,374 43,222,418 44,240,01 3,072,408 Nensain COMMUNITY FIRST 3,216,241,212 1,816,817 7,265,517,116,07 1,114,85,74 1,816,971 1,216,316 1,144,85,74 1,448,74 1,44										
Weaton BRCAWW 53,770,46 30,904,311 255,800 17,822,130 44,841,71 5,022,67 24,822,807 Shevens Frunt CENTRAL WISCONSIN 39,406,77 2,4891,137 158,333 01,517,423 4,143,800 39,176,611 4,232,867 32,2214 9,928,507 Shevens Frunt COMMUNITY FIRST 3,412,023,00 2,510,442,831 4,314,800 3,756,141 2,423,727,737 84,842,900 3,872,804 3,804,807 4,514,800 74,944,030 2,642,47,718 4,342,420 3,612,002 2,610,424,231 4,442,072 5,714,805 7,494,403 2,452,871,780 4,84,821,901 3,230,866 4,444,131 1,544,413 1,544,414 1,544,544 1,544,544 1,544,544 1,544,544 1,544,544 <td< td=""><td></td><td></td><td></td><td></td><td>,</td><td></td><td></td><td></td><td></td><td></td></td<>					,					
Green Bay CAPTLAL 1.678.005.312 1.386.615.586 7.468.351 7.523.566 24.4232.538 1.391.198.501 202.577.378 8.422.807 Wausau CLOVERBELT 224.004.665 195.347.282 333.00 15.174.23 1.134.807 14.323.568 327.99 Wausau CLOVERBELT 224.004.665 195.347.282 335.000 215.018 210.913.744 33.222.16 95.824.807 Nenah COMMUNTY FIRST 42.402.300 25.61.442.831 40.402.02 57.818.80 74.98.408 2.438.290.00 271.566.142 62.165.474 Nenah CONNEXUS 2.67.652.207 2.351.416.82 10.063.27 71.91.86 51.018.161 51.018.										
Silvenes Priorit CENTRAL WISCONSIN 39.406,777 24.891.37 158.383 10.517.423 41.34.580 57.257.181 43.32.24.18 49.282.50 Neanah COMMASIGNANT FIRST 3.412.03.200 26.10.44.281 4.042.072 23.150.816 21.09.57 11.01.587 43.82.24.19 43.22.24.18 43.24.20.04 30.27.24.105 74.94.13 32.22.44.00 30.27.24.05 43.22.24.19 43.22.24.19 11.01.57 71.01.51.05 74.94.13 13.47.65.22 74.95.13 13.47.65.22 74.95.13 13.47.65.22 23.51.90.150 23.251.90.150 23.251.90.150 23.27.23.44.05 45.44.65 Black River Fails CO-OP 389.96.53.83 30.7.41.652 2.407.533 13.01.87.652 12.05.31.07 30.05.00 32.27.24.04 34.93.35 21.95.83.157 30.650.35 21.95.83.157 30.650.35 21.95.83.157 30.650.35 21.95.83.167 30.650.35 21.95.83.167 30.650.35 21.95.83.167 30.650.35 21.95.93.167 30.650.35 21.95.93.167 30.650.35 21.95.93.167 30.650.43 33.90.172 12.28.94.92										
Wausau CLOVERBELT 254,064,665 195,347,265 335,001 (21 23,150,818 210,913,744 33,222,416 9,928,50 Fond du Lac COMMUNTY FIRST 3,412,023,302 2,610,422,817 18,808,715 128,868 1,414,683 0,402,072 55,524,47 18,908 11,416,653 6,404,080 2,747,84 338,200,41 335,610 335,810,486 2,438,416 2,418,513 14,406 2,438,519 3,220,448 3,516,508 5,548,44 Wausau CONNEXUS 2,475,630 10,503,607 15,469,454 10,513,616 11,416,529 2,311,900,150 2,712,56,142 52,166,778 Jaick Ruor Finito COUVNTY- CITY 2,869,647 15,464,542 11,848,414 12,217,526 1,85,747,857 3,350,756 2,372,93,13 2,724,404 3,46,303 La Grosse DANE COUNTY 19,165,739 12,315,402 2,065,965 2,266,967 2,065,965 2,266,967 2,065,965 2,266,967 2,469,449 1,474,433 Moart Pinesant EUNOWER 8,378,077 1,715,744,412,33 1,746,743										
Nenenå COMMUNITY FIRST 3,412,023,200 2,410,442,811 4,042,072 55,721,405 749,840,636 2,942,721,785 438,429,004 30,872,40 Neenah COMPES 2,811,5219 18,808,715 11,053 6,040,020 749,840,635 2,493,85,19 31,474,455 2,433,85,19 323,085 45,84 Wausau CONNEXUS 2,251,416,33 10,503,287 23,221,415 311,475,65 2,315,163,01 51,118,161 31,444,059 44,036,488 11,488,74 Black River Fails COUNTY-CITY 28,682,671 16,516,146 10,656,173,432 2,298,482 2,407,831 12,444,059 44,036,488 11,488,74 La Crosse COUNTY-CITY 19,067,379 12,914,623 2,206,867 28,066,75 3,602,172 17,286,272 15,078,128 11,654 Maint Pessant EDUCATORS 2,179,953,263 12,987,627 2,864,067 3,640,517 12,986,427 12,987,627 2,864,057 12,984,431 14,987,971 13,654,430 2,232,400 7,274,833 15,1654,832,431 14,164,977					,					
Fond du Lac COM/BASSIONATE CARE 6,805,706 5,522,427 19,899 111,675 1,110,833 6,040,802 749,413 15,49 Wausau CONNEXUS 2,675,632,027 2,314,161,632 10,503,287 12,314,165 3,114,76,529 2,331,900,150 27,756,142 52,166,778 Black River Fails COUNTY - CITY 22,802,674 16,516,194 10,303,685 10,4143 22,317,535 12,724,404 3,480,334 Andigon COUNTY CITY 22,805,405 11,304,804,344 11,804,8143 22,175,56,142 52,167,578 Madison DANE COUNTY 19,105,739 12,314,804,344 12,315,402 12,834,803,345 Borker DANE COUNTY 19,105,739 12,315,422 0,606,85 2,006,764 2,062,665 66,724,221 17,918,400 47,421,43 Mount Pleasant EMPOWER 82,780,970 13,273,462 54,500 10,766,698 2,966,74 2,469,440 12,245,459 14,240,713 Breasant EMPOWER 82,780,970 13,273,479 90,711 14,487,771	Wausau				,					
Nennah CONE 28,115,219 18,008,715 126,865 7,998,883 1.434,489 24,383,619 3,230,856 455,445 Black Rover Falls CO-OP 380,985,536 305,741,652 2,407,530,207 12,414,016 51,018,161 31,444,059 44,036,448 11,488,74 Black Rover Falls CO-QP 380,985,536 305,741,652 2,407,830 12,412,400 32,655,599 22,727,823 12,272,840 43,48,93 Andrigo COVANTACE 1,506,7431 153,46,494 110,80,811 32,213,76,82 1,665,173,363 219,583,157 30,560,053 Andrison DARYLAND POWER 154,85,442 12,984,869 12,387,487 35,902,172 17,248,228 15,078,128 31,664 Mourt Pleasant EDUCATORS 2,171,953,257 17,187,449 458,871 13,952,325 8,626,676 69,728,272 17,727,454,50 14,224,94 Neonah EVERGRER 49,550,707 32,369,775 224,458 44,28,09 Neonah EVERGRER 49,447,13 36,381,105 212,224	Neenah									30,872,408
Wausau CONNEXUS 2.87, 146, 332 10.50, 327 2.32, 41, 913 311, 476, 529 2.35, 1909, 150 271, 556, 142 521, 66, 714 Biok River, Fall COUNTY - CITY 28.89, 65, 83 08, 74, 163, 84 11, 488, 74 12, 914, 932, 92 2, 988, 488 22, 559, 912, 12 172, 520, 12 17, 758, 758, 758, 758, 758, 758, 758, 75	Fond du Lac									15,491
Black River Fails CO-OP 389, 966, 836 308, 741, 652 27, 953 12, 613, 616 51, 016, 1161 314, 440, 599 44, 036, 480 11, 488, 474 Lefferson COUNTY CTTY 12, 605, 407, 431 15, 344, 644, 354 11, 808, 474 222, 137, 426 16, 551, 716, 1263 219, 583, 157 30, 650, 63 Madison DAIRYLAND POWER 15, 945, 342 12, 948, 445 12, 948, 445 12, 848, 402 6, 060, 00 856, 61 6, 026, 254 14, 949, 332, 685 24, 959, 404 74, 244, 94 Mourn Pleasant EDUCATORS 2171, 955, 502 1, 786, 547 13, 956, 235 8, 626, 676 69, 728, 212 17, 767, 442, 443 Neenah EVERGREN 40, 545, 070 32, 763, 479 9, 719 4, 367, 466 3, 510, 916 3, 360, 917 706, 24 Marshfield FIRST COMUNITY CU OF BELOIT 166, 716, 716 15, 716, 106 5, 7190, 500, 71 4, 168, 758 40, 469, 913 3, 360, 91 3, 246, 243, 724 Marshfield FIRST COMUNITY CU OF BELOIT 166, 716, 716 43, 724, 724 44, 918, 723, 92 3, 989, 910 <td< td=""><td>Neenah</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>45,844</td></td<>	Neenah									45,844
Lieffersont COUNTY - CITY 28,802,674 16,516,194 103,810 7,124,400 3,265,500 23,723,31 2,724,404 348,833 Anrigo COVANTAGE 1905,477,453 1,534,6342 11,808,692 600,00 856,861 2,202,137,662 16,551,73,635 2,988,167 2,298,486 2,288,466 2,228,466 2,228,466 2,228,466 2,228,466 2,228,466 2,217,526 1,283,302,855 2,74,590,400 47,421,43 3,489,372,72 2,88,402,89 137,319,433 1,849,332,685 2,74,590,400 47,421,43 Mount Pleasant EUMCOVER 89,273,873 67,157,641 436,367 13,453,415,09 12,233,40 75,473,333 13,601,671 705,303,312 14,364,316,09 12,233,40 75,473,333 13,601,671 705,303,312 14,437,448 14,437,441 14,476,015 53,103 56,013 13,88,930,182 2,242,449 54,424,40 54,522,15 54,320,373 3,560,033 13,801,617 705,623,15 30,334 2,562,15 14,437,417 14,437,441 14,4776,016 54,310,316,09 12,224,316	Wausau									52,166,795
Antigo COVANTAGE 1.906.407.431 1.534.694.354 11.834.694.354 12.843.096.823 12.827.826 1.565.173.635 21.98.31.57 30.650.633 Madison DANR COUNTY 191.057.399 122.115.429 2.068.965 256.906.763 35.902.172 172.826.728 15.078.166 31.16.54 Mouru Plaasant EDUCATORS 2.117.935.250 17.88.147.235 12.88.74.235 12.88.74.235 12.88.74.235 12.88.74.235 12.88.74.235 12.88.74.235 12.88.74.235 12.88.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.235 12.89.77.155 12.89.74.235 12.89.74.235 12.89.74.235 12.89.74.335 18.69.67.16 12.49.75.27.155 12.89.74.353 13.850.167 70.66.24 Marshfield FIRST COMMUNITY CU OF BELOIT 16.718.717.161.44.757 112.106.33 13.850.167 70.66.27.176.55	Black River Falls	CO-OP	369,965,836	308,741,652	2,407,593	12,613,616	51,018,161	314,440,599	44,036,488	11,488,749
La Crosse DAIK DAIK DAIK DAIK COUNTY 15,845,342 12,844,802 2,888,466 22,55. Mourn Pleasant EDUCATORS 2,171,955,520 1,788,541,255 2,066,268 13,7319,843 1,849,932,685 27,4591,400 47,421,438 West Allis EMPOWER 89,277,973 67,177,459 488,877 13,897,427 38,60,269 13,7319,843 1,849,932,685 27,4591,400 47,421,438 Neenah EVERGREEN 40,545,070 32,763,473 96,791 4,367,663 3,510,916 37,373,843 1,5662,997 173,358 La Crosse FIREFIGHTERS 89,55560 73,307,195 217,056,793 1,281,710 162,7761 168,857,716 142,776,116 553,190 1,322,728 40,468,913 3,560,093 215,707 Fond U LaC GCUS 44,244,713 368,810,30 120,329,421 4,182,728 40,468,913 3,560,093 215,707 Fond U LaC GCUS 44,244,713 36,839,103 120,224,849 9,419,61 Maximianon 52,230,237 </td <td>Jefferson</td> <td>COUNTY - CITY</td> <td>26,802,674</td> <td>16,516,194</td> <td>103,510</td> <td></td> <td>3,265,590</td> <td>23,729,331</td> <td>2,724,404</td> <td>348,939</td>	Jefferson	COUNTY - CITY	26,802,674	16,516,194	103,510		3,265,590	23,729,331	2,724,404	348,939
MadisonDANE COUNTY191.057.390129.115.4202066.96520.006.76335.902.172172.862.72815.078.12631.16.44Mourn PleasantEDUCATORS2.171.955.2017.88.541.23512.387.847312.98.78.23517.98.45017.278.45017.778.4501.572.31West AllisENTERPRISE27.322.06013.23.46254.540810.766.8022.966.7633.500.1744.46.90502.24.54.5842.84.905NeenahEVERGREEN40.545.07032.278.347996.7714.367.4663.510.0163.478.4815.682.99713.861.671NesnahFIRST COMUNITY CU OF BELOIT166.718.716144.176.10117.959.7414.151.70030.155.6195.692.175SelotiFIRST COMUNITY CU OF BELOIT166.718.716144.776.016533.1805.900.81716.595.71313.869.0132.23.48.242VauvatosaFOCUS44.244.71336.803.103218.3293.298.6114.32.67.2840.468.135.600.932.21.570Ford AlinacoFOND DU LAC66.291.16643.922.73120.242214.102.7218.468.03659.20.3456.862.115148.776NagaraFORVARD FINANCIAL74.579.10649.877.1062.24.922.3312.443.10312.92.424315.97.714.49.994.41.91.424.98.97.714.99.94.14.222.98.611NagaraFORVARD FINANCIAL74.578.1064.98.79.7719.22.424315.97.717.41.72.22.08.611RotaLacoseGUVERNMUNTY31.079.04417.72	Antigo	COVANTAGE	1,905,407,431	1,534,694,354	11,808,692	160,384,143	222,137,626	1,655,173,635	219,583,157	30,650,639
Mourn Pleasant EDUCATORS 2/17.195.3520 17.88.5412.85 17.88.5412.85 17.88.5412.85 17.87.649 48.5412.55 17.87.649 48.5412.55 17.87.649 48.5412.55 17.87.649 48.5412.55 17.87.649 48.5412.55 17.87.649 <th< td=""><td>La Crosse</td><td>DAIRYLAND POWER</td><td>15,845,342</td><td>12,984,892</td><td>60,800</td><td>858,616</td><td>2,062,634</td><td>12,834,302</td><td>2,988,486</td><td>22,554</td></th<>	La Crosse	DAIRYLAND POWER	15,845,342	12,984,892	60,800	858,616	2,062,634	12,834,302	2,988,486	22,554
West Allis EMPOWER 69,278,973 67,157,842 54,567 13,952,235 8,626,676 69,728,212 17,978,400 1,572,317 Brookfield EVERGREEN 40,545,070 32,753,479 96,791 4,367,466 3,510,916 34,733,481 5,682,997 12,359 La Crosse FIREFICHTERS 89,555,690 73,907,195 217,054 3,631,609 12,233,940 75,247,393 13,601,571 706,623 Beloit FIRST COMMUNITY CU OF BELOIT 166,718,716 144,776,016 553,190 5,900,817 16,595,073 138,898,018 22,348,242 5,472,454 Wauwatos FOCUS 44,24,713 36,803,103 218,929 3,288,11 43,262,728 40,468,913 560,093 15,707 11,772,317 120,422 14,102,721 8,468,136 59,280,344 6,682,115 148,759 120,942,233 12,445,139 132,912,443 13,802,442,449 9,228,843 60,482,115 148,754 120,942,233 12,445,139 132,912,443 15,471,732 43,775,597 Nigagra FORWARD FI	Madison	DANE COUNTY	191,057,399	129,115,429	2,056,965	28,096,763	35,902,172	172,862,728	15,078,126	3,116,545
Brockhild EVERGREEN 27,322,606 13,623,462 64,308 10,766,688 2,968,754 24,649,050 2,246,485 428,007 Neenah EVERGREEN 40,545,070 32,753,479 96,791 4,367,466 3,510,916 34,738,481 5,682,997 123,593 Marshield FIRST CHOICE 36,148,150 14,148,775 112,108 17,959,741 4,151,760 30,155,619 5,682,197 300,357 Maushied FIRST CHOICE 36,148,150 14,148,775 112,108 17,959,714 4,468,138 59,892,133 5,682,197 300,356 6,882,115 148,704 44,244,713 36,832,103 218,929 3,228,811 4,236,728 40,468,131 5,920,343 6,862,115 148,704 9,919,617 148,704 49,219,218,434 418,754,431 3,900,344 40,244,949 9,419,617 Niagara FORWARD FINANCIAL 74,579,106 49,871,206 525,225 16,127,400 9,105,725 64,930,034 9,028,58 62,048 Nigara FORWARD FINANCIAL 14,6753,089 <t< td=""><td>Mount Pleasant</td><td>EDUCATORS</td><td>2,171,953,520</td><td>1,788,541,235</td><td>12,387,827</td><td>258,480,269</td><td>137,319,843</td><td>1,849,932,685</td><td>274,599,400</td><td>47,421,435</td></t<>	Mount Pleasant	EDUCATORS	2,171,953,520	1,788,541,235	12,387,827	258,480,269	137,319,843	1,849,932,685	274,599,400	47,421,435
Neenah EVERGREEN 40,545,070 32,763,479 96,791 4,367,466 3,510,916 34,738,431 5,682,997 123,582 La Crosse FIREFIGHTERS 89,555,690 73,907,195 217,054 3,631,690 12,233,940 33,601,651,619 5,692,175 300,355 Beloit FIRST COMMUNITY CU OF BELOIT 166,718,716 144,176,101 553,190 5,900,817 16,595,073 138,898,018 22,348,242 5,472,463 Wauwatosa FOCUS 44,24,4713 366,838,103 212,422 14,102,721 8,488,136 69,280,345 6,862,115 148,709 Ford Akinson FORT COMMUNITY 259,032,231 173,500,405 1,22,425 14,187,584 49,891,244 14,87,584 49,891,424 14,87,584 49,891,424 140,27,252 64,930,004 9,022,583 65,040,449 9,419,615 Niagara FORWARD FINANCIAL 74,579,016 49,871,266 52,223 12,443,133 129,212,843 15,471,732 2,086,51 Ripperion GOLDEN RULE COMMUNITY 16,079,04 17,128,163 <td>West Allis</td> <td>EMPOWER</td> <td>89,278,973</td> <td>67,157,649</td> <td>458,587</td> <td>13,953,235</td> <td>8,626,676</td> <td>69,728,212</td> <td>17,978,450</td> <td>1,572,311</td>	West Allis	EMPOWER	89,278,973	67,157,649	458,587	13,953,235	8,626,676	69,728,212	17,978,450	1,572,311
Neenah EVERGREEN 40,545,070 32,763,479 96,791 4,367,466 3,510,916 34,738,481 568,299 712,559 Marshfield FIREFIGHTERS 88,556,800 73,907,195 217,054 3,561,091 75,247,339 13,801,618 22,334,04 23,452,42 5,472,459 Marshfield FIRST COMMUNITY CU OF BELOIT 166,718,716 144,176,1016 553,190 5,900,817 16,595,073 138,880,018 22,344,242 5,472,459 Wauwatosa FOCUS 44,24,4713 366,383,103 212,422 14,102,721 8,486,136 552,803,45 6,662,115 148,709 Ford Akinson FORT COMMUNITY 259,032,231 173,500,405 1,24,752 44,487,584 49,824 1,472,572 64,330,034 9,022,753 62,043,664 9,105,725 64,330,034 9,022,833 62,048,454 162,743,994 140,717,22 243,775,594 2,048,51 12,482,733 12,443,133 129,212,443 15,471,732 2,068,51 Nigara FOX COMMUNITES 146,753,089 112,150,827 33,314	Brookfield	ENTERPRISE	27,322,606	13,623,462	54,308	10,786,698	2,966,754	24,649,050	2,245,458	428,098
La Crosse FIREFIGHTERS 89,555,690 73,907,195 217,054 3,631,609 12,233,440 75,247,393 13,601,671 706,623 Beloit FIRST COMUNITY CU OF BELOIT 166,718,776 112,108 75,907,817 16,595,073 138,898,018 22,342,42 5,472,453 Mauwatosa FOCUS 44,244,713 36,381,03 218,929 3,299,811 4,352,723 40,468,913 3,560,093 215,707 Fond du Lac FOND DU LAC 66,291,166 43,392,731 102,422 44,819,824 41,887,584 209,367,671 40,244,949 9,419,617 Nagara FORWARD FINANCIAL 74,579,106 49,871,206 525,225 16,127,400 9,105,725 64,330,014 20,257,31 24,443,193 129,212,443 13,471,722 243,775,59 Nighton GLACIER HILLS 146,753,019 112,106,27 333,164 22,492,233 12,443,193 129,212,443 13,467,172 24,068,517 1,547,759 Ripon GLACIER HILLS 146,753,019 112,106,27 333,164 22,492,233 <	Neenah									123,592
Marshfield FIRST CHOICE 36,148,150 114,176,016 533,190 5,990,317 14,51,760 30,155,619 5,692,175 300,335 Beloit FIRST COMMUNITY CU OF BELOIT 166,718,716 144,776,016 553,190 5,900,817 16,595,073 138,898,018 22,348,242 5,472,450 Fond du Lac FOND DU LAC 66,291,166 43,922,731 202,422 14,102,721 8,468,138 209,367,71 40,244,949 9,419,617 Niagara FORW ARD FINANCIAL 74,579,106 49,817,106 526,223 16,127,400 9,105,725 64,930,034 9,022,638 620,483 Appleton FOX COMMUNITIES 1,84,894,059 1,12,109,827 33,164 22,492,233 12,445,193 129,717,42 2,048,717 2,437,759 West Bend GLACIEK HILLS 14,4750,091 112,150,827 33,164 12,445,193 12,92,124,41 15,471,72 2,068,51 Ripon GOLDEN RULE COMMUNITY 31,070,044 17,128,163 184,221 7,896,685 6,239,417 2,7442,671 2,283,775 7,441	La Crosse									706,626
Beloit FIRST COMMUNITY CU OF BELOIT 166,718,716 144,776,016 553,190 5,900,817 16,595,073 138,898,018 22,348,242 5,472,43 Wauwatosa FORD DU LAC 66,291,166 43,392,731 202,422 14,102,728 44,468,913 3,560,093 215,70 Fond Atlianson FORT COMMUNITY 259,032,231 173,500,405 1,247,582 44,891,824 41,887,584 209,367,671 40,244,949 9,419,617 Nigaara FORT COMMUNITIES 1,834,894,059 1,520,418,258 4,790,227 192,722,461 126,543,567 1,380,744,340 210,374,122 243,775,597 West Bend GLACIER HILLS 144,753,089 11,520,827 333,164 22,492,233 12,443,193 129,212,843 15,471,732 2,068,51 Ripon GOLERN RULL COMMUNITY 30,1079,044 17,128,163 184,227 1,866,800 65,930,746 7,377,105 275,164 Ripon GOLERN RULL E GAULEE BAPTIST 238,185 118,375 6,205 1,386 61,629 226,377 7,441 2,365	Marshfield	FIRST CHOICE			112,108	17.959.741				300.356
Wauwatosa FOCUS 44,244,713 36,88,103 218,929 3,298,811 4,326,728 40,488,913 3,560,003 215,707 Fond tu Lac FOND DU LAC 66,291,166 43,922,731 202,422 14,102,721 8,468,136 59,280,345 6,862,115 1,447,708 Niagara FORWARD FINANCIAL 74,579,106 49,871,206 525,225 16,127,400 9,105,725 64,930,034 9,028,583 620,483 Appleton GOLDEN RULE COMMUNITY 13,079,044 17,128,163 184,221 7,396,685 6,238,417 27,842,671 2,837,95 398,41 La Crosse GOVERNMENTAL EMPLOYEES 73,583,020 64,522,383 363,934 4,857,71 4,568,500 66,593,0746 1,247,956 398,41 La Crosse GUNDERNMENTAL EMPLOYEES 73,583,020 64,522,383 1,364,943,953 30,048,424 204,938,49 1,368,591 1,599,500 La Crosse GUNDERSEN 50,620,221 36,592,361 128,360 5,680,779 8,475,44 204,938,49 1,368,591 1,599,500	Beloit				,					
Fond du Lac FOND DU LAC 66,291,166 43,922,731 202,422 14,102,721 8,468,136 59,280,345 6,662,115 148,70 Fort Atkinson FORT COMMUNITY 259,032,231 173,500,405 1,247,582 44,881,824 41,887,584 209,367,671 40,244,949 9,419,611 Ningara FORT COMMUNITY 1,834,894,059 1,520,418,258 47,00,227 192,722,461 126,543,567 1,380,743,30 210,374,122 243,775,583 Mest Bend GLACIER HILLS 116,753,089 112,150,827 333,164 22,492,233 12,443,193 129,212,843 15,471,732 2,068,541 La Crosse GOVERNMENTAL EMPLOYEES 73,583,020 64,522,383 363,934 4,857,771 4,566,800 65,390,746 7,377,105 227,516 Oak Creek GUADERSEN 200,222,268 155,448,243 1,764,937 36,490,538 30,048,424 204,936,649 13,665,915 1,595,50 Carbose GUNDERSEN 50,620,221 36,592,914 128,560 5,560,779 8,475,441 43,42,866 6										
Fort Atkinson FORT COMMUNITY 259,032,231 173,500,405 1,247,582 44,891,824 41,887,584 209,367,671 40,244,949 9,419,61 Niagara FORWARD FINANCIAL 74,579,106 49,871,206 525,225 16,127,400 9,105,725 64,930,034 9,028,583 620,483 West Bend GLACIER HILLS 1,834,840,59 1,520,418,258 4,700,227 192,722,461 126,543,567 1,380,744,302 210,371,122 24,387,7559 West Bend GLACIER HILLS 146,753,089 112,150,827 333,164 22,492,233 12,443,193 129,212,843 15,471,732 2,068,51 Ripon GOLDEN RULE COMMUNITY 31,079,044 17,128,163 184,221 7,886,685 6,238,417 27,842,671 2,837,956 398,441 Bildroux GRAETER GALILEE COMMUNITY 238,185 181,375 6,205 1,386 61,629 228,377 7,441 2,360 Cak Creek GUARDIAN 220,222,286 155,448,243 1,764,937 36,490,538 30,044,842 204,936,849 13,656,617 <td></td>										
Niagara FORWARD FINANCIAL 74,579,106 49,871,206 525,225 16,127,400 9,105,725 64,930,034 9,028,583 620,483 Appleton FOX COMMUNITIES 1,834,894,059 1,520,418,258 4,790,227 192,722,461 126,543,567 1,380,744,340 210,374,122 243,755,51 West Bend GLACIER HILLS 146,753,089 112,150,827 333,164 22,492,233 12,443,131 129,212,843 15,471,732 2,068,51 Ripon GOLDEN RULE COMMUNITY 31,079,044 17,128,163 184,221 7,896,685 6,238,417 27,842,671 2,837,956 398,41 La Crosse GUNERTR GALLE BAPTIST 238,185 181,375 6,620 1,386 61,629 228,377 7,441 2,866 Cak Creek GUNDERSEN 50,620,221 36,592,361 128,360 5,680,779 8,475,441 43,842,886 6,496,864 280,47 Hayward HAYWARD COMMUNITY 75,005,197 41,740,186 554,920 19,322,303 14,497,628 66,714,482 8,182,644 108,17					,					
AppletonFOX COMMUNITIES1,834,894,0591,520,418,2584,790,227192,722,461126,543,5671,380,744,340210,374,122243,775,593West BendGLACIER HILLS146,753,089112,150,827333,16422,492,23312,443,193129,212,84315,471,7322,066,51RiponGOLDEN RULE COMMUNITY31,079,044117,128,1631144,2277,866,6656,238,41727,842,6712,837,966398,411La CrosseGOVERNMENTAL EMPLOYEES73,583,02064,522,383363,9344,857,7714,566,80065,930,7467,377,105275,163Oak CreekGUARDIAN202,222,268155,448,2431,764,9376,405,8330,048,424204,936,84913,685,9151,599,500La CrosseGUNDERSEN50,620,22136,592,361128,3605,680,7798,475,44143,842,8866,496,864280,477HaywardHAYWARD COMMUNITY75,005,19741,740,186554,92019,322,30314,497,62266,714,4828,182,648108,06OshkoshHEALTH CARE20,131,16717,781,98994,000401,61019,13,85811,76,76,8322,408,52145,817MadisonHERTAGE389,446,849311,636,6291,393,60026,272,55552,931,235313,170,52443,470,17032,606,154MaribowcHOLY FAMILY MEMORIAL15,137,5708,766,87127,0504,802,6221,595,12713,390,8071,697,83649,822SponerINDIANHEAD62,760,54930,651,348<										
West Bend GLACIER HILLS 146,753,089 112,150,827 333,164 22,492,233 12,443,193 129,212,843 15,471,732 2,066,51 Ripon GOLDEN RULE COMMUNITY 31,079,044 17,128,163 184,221 7,896,685 6,238,417 27,842,671 2,837,956 398,417 La Crosse GOVERMMENTAL EMPLOYEES 73,583,020 64,522,383 363,934 4,857,771 4,566,800 65,930,746 7,377,105 275,166 Milwaukee GREATER GALILEE BAPTIST 238,185 181,375 6,205 1,386 61,629 228,377 7,441 2,366 Oak Creek GUARDIAN 220,222,268 155,448,243 1,764,937 36,490,538 30,048,424 204,936,849 13,685,915 1,599,500 La Crosse GUNDERSEN 50,620,221 36,592,611 128,360 5,680,779 8,475,441 43,842,886 66,946,864 280,477 Hayward HAYWARD COMMUNITY 75,005,197 17,741,700,108 5,352,678 266,211,453 27,31,842 14,617,184 Madison										
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	Madison	MADISON	44,357,323	20,628,422	239,763	22,006,214	1,962,450	40,481,367	4,609,641	-733,685

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Madison	MADISON FIRE DEPARTMENT	3,916,782	3,347,958	19,032	378,365	209,491	3,181,570	723,123	12,089
Wausau	MARATHON COUNTY EMPLOYEES	28,865,176	23,867,534	149,571	1,576,943	3,570,270	23,519,535	4,624,819	720,822
La Crosse	MARINE	857,608,584	695,337,975	9,897,901	20,477,528	151,690,982	630,372,490	93,999,948	133,236,146
Marshfield	MARSHFIELD MEDICAL CENTER	67,010,320	34,008,974	66,920	21,589,497	11,478,769	60,858,911	5,878,445	272,964
Racine	MCU FINANCIAL CENTER	23,558,478	20,735,830	71,812	1,322,607	1,571,853	20,301,319	2,398,704	858,455
Sheboygan Falls	MEADOWLAND	23,434,585	17,602,415	102,975	3,581,721	2,353,424	21,189,001	2,204,768	40,816
Wisconsin Rapids	MEMBERS' ADVANTAGE	122,415,246	96,323,378	510,299	9,523,949	17,078,218	97,371,180	22,559,511	2,484,555
Madison	MEMBERS FIRST	25,030,868	20,707,297	220,620	191,136	4,353,055	21,403,825	3,317,026	310,017
Oconto Falls	N.E.W.	112,768,490	77,259,210	262,748	28,312,618	7,459,410	97,708,463	13,171,062	1,888,965
Nekoosa	NEKOOSA	22,482,975	8,837,738	25,121	12,088,931	1,581,427	16,798,231	5,724,429	-39,685
Green Bay	NORTHERN PAPER MILLS	21,169,264	16,249,000	99,612	2,282,477	2,737,399	16,725,377	4,403,650	40,237
Milwaukee	NORTHWESTERN MUTUAL	173,483,523	102,984,072	221,233	59,283,013	11,437,671	143,918,692	22,149,505	7,415,326
Park Falls	NORTHWOODS COMMUNITY	75,217,715	52,711,210	302,691	1,066,881	21,742,315	66,668,142	8,060,670	488,903
Oakdale	OAKDALE	71,329,729	55,550,065	254,732	4,176,033	11,858,363	63,771,872	6,953,483	604,374
Oshkosh	OSHKOSH COMMUNITY	20,429,633	15,018,306	221,093	988,439	4,643,981	18,515,707	1,856,892	57,034
Oshkosh	OSHKOSH POSTAL EMPLOYEES	5,518,377	4,261,223	10,755	460,392	807,517	5,038,627	467,107	12,643
Oshkosh	OSHKOSH TRUCK	15,514,961	6,250,459	37,414	6,689,108	2,612,808	12,989,330	2,450,843	74,788
Merrill	PARK CITY	224,955,988	170,405,939	631,773	16,981,735	38,200,087	193,528,572	21,144,906	10,282,510
Green Bay	PCM	269,256,166	222,833,391	367,698	23,604,484	23,185,989	226,409,407	38,275,912	4,570,847
Medford	PEOPLES CHOICE	39,978,426	31,694,077	136,254	1,596,739	6,823,864	36,390,484	3,056,489	531,453
Sheboygan	POLICE	736,591	722,823	16,562	5,534	24,796	579,464	157,127	001,400
Madison	POST OFFICE	33,205,029	22,671,017	175,462	3,090,833	7,618,641	24,925,787	7,558,695	720,547
New Holstein	PREMIER FINANCIAL	98,484,477	55,813,838	322,580	25,099,150	17,894,069	88,119,192	8,934,016	1,431,269
	PRIME FINANCIAL								
Cudahy	PRIME FINANCIAL PROSPERA	113,320,585	96,561,956 232,660,050	754,925	917,166 10,890,979	16,596,388	102,078,247 263,413,529	10,650,040	592,298 3,039,372
Appleton		291,319,240		743,875		48,512,086		24,866,339	
Wausau		11,501,009	7,031,695	13,804	4,125,245	357,873	8,723,215	2,759,424	18,370
Racine	RACINE MUNICIPAL EMPLOYEES	15,480,815	9,934,582	31,534	4,263,722	1,314,045	13,212,767	2,241,144	26,904
Rhinelander	RIPCO	136,462,185	89,057,164	576,892	32,146,508	15,835,405	120,264,969	14,904,543	1,292,673
Eau Claire	ROYAL	2,837,926,175	2,511,378,904	23,135,272	39,190,201	310,492,342	2,500,513,292	286,573,761	50,839,122
Green Bay	SCHNEIDER COMMUNITY	19,940,560	14,771,039	177,998	2,059,320	3,288,199	16,622,917	3,286,158	31,485
Superior	SCHOOL EMPLOYEES	2,086,865	1,905,525	18,943	17,241	183,042	1,738,596	343,161	5,108
Stevens Point	SENTRY	104,243,912	78,701,854	137,636	17,333,124	8,346,570	87,297,442	15,824,744	1,121,726
Green Bay	SERVICE	12,569,412	8,578,523	16,268	3,651,563	355,594	9,960,334	2,568,700	40,378
Sheboygan	SHEBOYGAN AREA	55,162,935	29,143,379	396,793	20,127,167	6,289,182	47,837,834	6,617,579	707,522
Manitowoc	SHIPBUILDERS	86,427,791	68,266,848	372,463	3,540,796	14,992,610	72,273,059	13,856,070	298,662
Manitowoc	SHORELINE	93,019,157	56,835,328	299,193	22,330,332	14,152,690	83,315,596	9,055,356	648,205
Marshfield	SIMPLICITY	276,885,536	206,172,973	855,400	34,093,378	37,474,585	228,613,396	31,495,353	16,776,787
Kenosha	SOUTHERN LAKES	90,674,072	60,935,820	203,855	20,697,837	9,244,270	82,335,550	7,788,070	550,452
Madison	ST. MARY'S & AFFILIATES	32,550,681	24,615,336	154,430	5,599,345	2,490,430	28,745,603	3,728,174	76,904
Jefferson	STOPPENBACH	1,656,299	1,383,141	17,981	10,336	280,803	1,236,542	410,381	9,376
Stoughton	STOUGHTON U.S. RUBBER EMPLOYEES	898,560	341,463	14,024	430,545	140,576	681,153	215,126	2,281
Cottage Grove	SUMMIT	3,689,604,395	2,943,561,542	20,516,046	177,368,198	589,190,701	2,741,164,228	423,834,229	524,605,938
Superior	SUPERIOR CHOICE	493,428,630	389,145,914	2,544,680	18,415,528	88,411,868	402,166,870	53,965,808	37,295,952
Superior	SUPERIOR MUNICIPAL EMPLOYEES	3,468,081	2,884,992	11,593	201,758	392,924	2,847,418	546,282	74,381
Medford	TAYLOR	60,068,361	40,475,883	197,989	9,435,745	10,354,722	53,334,176	6,625,179	109,006
Beloit	TEACHERS	24,517,520	9,786,681	51,698	13,596,738	1,185,799	21,094,009	3,340,786	82,725
Tomah	TOMAH AREA	66,628,756	47,993,948	98,973	7,733,430	11,000,351	59,175,068	7,031,351	422,337
Marinette	TRI-COUNTY	29,163,963	16,754,627	196,826	6,386,585	6,219,577	24,869,712	4,174,237	120,014
Kaukauna	UNISON	223,902,821	150,276,740	303,233	46,536,872	27,392,442	197,702,450	24,040,045	2,160,326
Manitowoc	UNITEDONE	222,664,580	197,820,180	743,289	6,654,072	18,933,617	189,325,957	28,930,947	4,407,676
Madison	UNIVERSITY OF WISCONSIN	3,331,480,865	2,475,695,842	17,748,971	209,815,132	663,718,862	2,746,820,053	331,795,493	252,865,319
Eau Claire	UTILITIES	6,898,442	3,597,869	60,000	2,519,224	841,349	5,963,885	928,856	5,701
Mosinee	VALLEY COMMUNITIES	180,511,663	125,989,257	535,643	31,708,375	23,349,674	154,265,457	24,553,389	1,692,817
Oshkosh	VERVE, A CREDIT UNION	999,725,682	754,227,999	4,508,608	117,264,312	132,741,979	822,716,044	125,229,548	51,780,090
Madison	WEA	28,272,644	17,321,623	97,855	9,256,107	1,792,769	24,608,295	3,635,476	28,873
Westby	WEA WESTBY CO-OP	553,187,813	441,903,354	4,015,572	49,278,645	66,021,386	452,439,061	95,363,846	5,384,906
Menomonie	WESTCONSIN	1,336,372,119	1,063,357,937	9,795,578	91,997,401	190,812,359	1,139,926,660	166,998,742	29,446,717
Oshkosh	WESTCONSIN WINNEBAGO COMMUNITY	121,113,446	96,565,593	9,795,578	1,170,197	23,543,967	106,423,707	13,468,166	1,221,573
	WINNEBAGO COMMONITY WISCONSIN LATVIAN, INC.	3,138,456	1,919,071	26,480	682,003	23,543,967 563,862	2,839,721	294,748	3,987
Milwaukee Groop Bay	WISCONSIN LATVIAN, INC. WISCONSIN MEDICAL	3,138,456 11,431,374	8,110,817	26,480 24,792	1,324,630	2,020,719	2,839,721	294,748 1,274,583	3,987 47,785
Green Bay	WISCONSIN MEDICAL WOOD COUNTY EMPLOYEES	11,431,374	8,110,817 1,043,991	24,792 2,590	1,324,630	2,020,719 74,419	10,109,006 929,343	1,274,583	47,785 1,502
Wisconsin Rapids		1,115,620	1,043,991	2,590	0	74,419	929,343	104,975	1,502