



2025 YEAR-END CREDIT UNION BULLETIN

This bulletin highlights the 2025 financial performance for Wisconsin state-chartered credit unions. At year-end 2025, there were 98 state-chartered credit unions, two federal credit unions, and a corporate credit union serving Wisconsin citizens.

As of December 31, 2025, total assets were \$70.3 billion. Assets increased by \$4.3 billion, a growth rate of 6.6%. Net worth increased by \$833 million. Total net worth at year-end was \$7.4 billion, a capital adequacy ratio of 10.88%.

Credit unions reported earnings of over \$688 million. The return on average assets ratio was 1.01% compared to 0.55% in 2024. The 2025 operating expense ratio was 2.91% compared to 2.89% in 2024.

Loans increased \$2.9 billion in 2025 to a total of \$54.0 billion. Savings grew with an increase of \$3.4 billion, and the loan to savings ratio decreased from 91.60% to 91.32% in 2025. Delinquent loans as a percentage of total loans decreased from 0.78% to 0.77% in 2025. Credit unions increased their allowance for loan losses to \$482.9 million from \$469.1 million at year-end 2024.

Overall, Wisconsin credit unions continue to perform well based on the information reported at year-end 2025.

Additional information regarding credit union consolidations and liquidations, historical data on Wisconsin state-chartered credit unions, Corporate Central Credit Union's Statement of Financial Condition and Statement of Income as of December 31, 2025, and a listing of all Wisconsin credit unions at year-end 2025 are included in this bulletin.

Troy Kaja – Deputy Director
Office of Credit Unions

Supervisory Priorities for 2026

In January 2026, the National Credit Union Administration (NCUA) published a Letter to Credit Unions, No. 26-CU-01, NCUA's 2026 Supervisory Priorities, that outlines the Supervisory Priorities for 2026 and provides Exam Program Updates. All credit unions are encouraged to review this letter. Included in the examination priorities for the Office of Credit Unions are:

- **Balance Sheet Management** – To assess lending practices and overall credit risk, examiners will focus on credit union lending and related risk-management practices. Examiners will continue to review a credit union's ability to identify, measure, monitor, and control interest rate and liquidity risks through sound modeling practices, reasonable assumptions, and appropriately tiered scenarios. While evaluating a credit union's earnings, examiners will assess whether the current and prospective sources of earnings are sufficient to support capital targets under a range of interest rate, credit and liquidity stress scenarios.
- **Operational Risk Management** – The payments environment continues to rapidly evolve as consumers expectations shift toward more efficient methods that provide for immediate access to funds and fund transfers. Examiners will continue to assess whether credit unions have effective governance, risk assessments, vendor management, and security frameworks in place to support payment systems operations, protect member data, and ensure resilience against fraud and other cyber threats. Credit union efforts to deter and detect fraud, including the adequacy of internal controls and separation of duties to guard against insider abuse will continue to be a focus for examiners.
- **Compliance Risk Management** – The BSA landscape will continue to evolve throughout 2026, and significant developments and changes in the regulatory system are expected. Credit unions will need to stay informed of these updates to ensure BSA policies, procedures, internal controls, and overall AML/CFT programs remain in compliance with these changes.

Office of Credit Unions Employee Changes

2025 saw the Office of Credit Unions implement a number of staff changes, including the hiring of Owen Ezell and Sara Dickfoss. Also, the retirement of Thomas Theune.

**COMPARISON STATEMENTS OF CONDITION
OF WISCONSIN CREDIT UNIONS
DECEMBER 31, 2025 and DECEMBER 31, 2024**

	<u>December 31, 2025</u>		<u>December 31, 2024</u>		<u>Increase or Decrease</u>	<u>% Change</u>
<u>Number of Credit Unions</u>	98		104		-6	-5.8%
	<u>AMOUNT</u>	<u>% OF ASSETS</u>	<u>AMOUNT</u>	<u>% OF ASSETS</u>		
<u>ASSETS</u>						
Personal Loans	18,621,453,203	26.5%	18,586,143,808	28.1%	35,309,395	0.2%
Real Estate Loans	25,105,920,728	35.7%	23,461,983,406	35.5%	1,643,937,322	7.0%
Commercial Loans	10,370,525,688	14.7%	9,089,072,927	13.8%	1,281,452,761	14.1%
Total Loans	<u>54,097,899,619</u>	76.8%	<u>51,137,200,141</u>	77.4%	<u>2,960,699,478</u>	5.8%
Allowance for Loan Losses	<u>482,998,524</u>	0.7%	<u>469,107,694</u>	0.7%	<u>13,890,830</u>	3.0%
Net Loans	53,614,901,095	76.2%	50,668,092,447	76.7%	2,946,808,648	5.8%
Cash	7,014,661,325	10.0%	6,448,834,545	9.8%	565,826,780	8.8%
Investments	6,114,361,022	8.7%	5,433,572,428	8.2%	680,788,594	12.5%
Fixed Assets	1,301,251,415	1.8%	1,264,749,336	1.9%	36,502,079	2.9%
Other Assets	<u>2,352,503,639</u>	3.3%	<u>2,218,943,326</u>	3.4%	<u>133,560,313</u>	6.0%
TOTAL ASSETS	<u><u>70,397,678,496</u></u>	100.0%	<u><u>66,034,192,082</u></u>	100.0%	<u><u>4,363,486,414</u></u>	6.6%
<u>LIABILITIES & EQUITY</u>						
Regular Shares	13,849,624,011	19.7%	13,526,617,627	20.5%	323,006,384	2.4%
Share Drafts	10,940,466,329	15.5%	10,112,441,852	15.3%	828,024,477	8.2%
Other Shares & Deposits	<u>34,452,665,751</u>	48.9%	<u>32,186,591,278</u>	48.7%	<u>2,266,074,473</u>	7.0%
Total Savings	59,242,756,091	84.2%	55,825,650,757	84.5%	3,417,105,334	6.1%
Notes and Accounts Pay.	3,705,147,660	5.3%	3,592,666,715	5.4%	112,480,945	3.1%
Equity	7,449,774,745	10.6%	6,615,874,610	10.0%	833,900,135	12.6%
TOTAL LIABILITIES & EQUITY	<u><u>70,397,678,496</u></u>	100.0%	<u><u>66,034,192,082</u></u>	100.0%	<u><u>4,363,486,414</u></u>	6.6%

**STATEMENT OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIOD ENDING DECEMBER 31, 2025**

INCOME	<u>AMOUNT</u>	<u>% OF GROSS INCOME</u>	<u>% OF AVERAGE ASSETS</u>
Interest on Loans	3,085,869,252	70.02%	4.53%
Less: Interest Refunds	<u>7,684,101</u>	0.17%	0.01%
Net Interest Income	3,078,185,151	69.85%	4.52%
Income on Investments	627,823,358	14.25%	0.92%
Non Interest Income	678,682,763	15.40%	1.00%
Other Interest Income	<u>22,294,388</u>	0.51%	0.03%
TOTAL OPERATING INCOME	4,406,985,660	100.00%	6.47%
ADMINISTRATIVE EXPENSES			
Employee Costs	1,069,331,850	24.26%	1.57%
Travel and Conference	14,509,439	0.33%	0.02%
Office Occupancy	109,402,638	2.48%	0.16%
General Operations	326,854,348	7.42%	0.48%
Education and Promotion	85,972,181	1.95%	0.13%
Loan Servicing	182,805,153	4.15%	0.27%
Professional Services	142,911,162	3.24%	0.21%
Member Insurance	568,866	0.01%	0.00%
Operating Fees	4,118,489	0.09%	0.01%
Other Operational Expenses	<u>49,040,352</u>	1.11%	0.07%
TOTAL ADMINISTRATIVE	1,985,514,478	45.05%	2.91%
Provision for Loan Loss	<u>243,171,634</u>	5.52%	0.36%
TOTAL OPERATING EXPENSES	2,228,686,112	50.57%	3.27%
Dividends Paid on Savings	1,200,092,378	27.23%	1.76%
Interest on Borrowed Funds	<u>289,472,529</u>	6.57%	0.42%
TOTAL COST OF FUNDS	<u>1,489,564,907</u>	33.80%	2.19%
TOTAL EXPENSES	3,718,251,019	84.37%	5.46%
NET INCOME	688,734,641	15.63%	1.01%

**COMPARISON STATEMENTS OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIODS ENDING DECEMBER 31, 2025 AND DECEMBER 31, 2024**

	2025	% OF	2024	% OF
	AMOUNT	AVERAGE ASSETS	AMOUNT	AVERAGE ASSETS
INCOME				
Interest on Loans	3,085,869,252	4.53%	2,838,365,404	4.36%
Less: Interest Refunds	<u>7,684,101</u>	<u>0.01%</u>	<u>6,521,143</u>	<u>0.01%</u>
Net Interest Income	3,078,185,151	4.52%	2,831,844,261	4.35%
Income on Investments	627,823,358	0.92%	621,730,145	0.96%
Non Interest Income	678,682,763	1.00%	687,604,873	1.06%
Other Interest Income	<u>22,294,388</u>	<u>0.03%</u>	<u>8,092,369</u>	<u>0.01%</u>
TOTAL OPERATING INCOME	4,406,985,660	6.47%	4,149,271,648	6.38%
ADMINISTRATIVE EXPENSES				
Employee Costs	1,069,331,850	1.57%	1,011,243,498	1.55%
Travel and Conference	14,509,439	0.02%	12,947,891	0.02%
Office Occupancy	109,402,638	0.16%	104,735,943	0.16%
General Operations	326,854,348	0.48%	308,985,920	0.48%
Education and Promotion	85,972,181	0.13%	76,555,818	0.12%
Loan Servicing	182,805,153	0.27%	169,772,121	0.26%
Professional Services	142,911,162	0.21%	132,161,945	0.20%
Member Insurance	568,866	0.00%	880,654	0.00%
Operating Fees	4,118,489	0.01%	3,803,896	0.01%
Other Operational Expenses	<u>49,040,352</u>	<u>0.07%</u>	<u>55,282,418</u>	<u>0.09%</u>
TOTAL ADMINISTRATIVE	1,985,514,478	2.91%	1,876,370,104	2.89%
Provision for Loan Loss	<u>243,171,634</u>	<u>0.36%</u>	<u>393,713,451</u>	<u>0.61%</u>
TOTAL OPERATING EXPENSES	2,228,686,112	3.27%	2,270,083,555	3.49%
COST OF ACQUISITION OF FUNDS				
Dividends Paid on Savings	1,200,092,378	1.76%	1,219,244,058	1.87%
Interest on Borrowed Funds	<u>289,472,529</u>	<u>0.42%</u>	<u>300,280,524</u>	<u>0.46%</u>
TOTAL COST OF FUNDS	<u>1,489,564,907</u>	<u>2.19%</u>	<u>1,519,524,582</u>	<u>2.34%</u>
TOTAL EXPENSES	3,718,251,019	5.46%	3,789,608,137	5.83%
NET INCOME	688,734,641	1.01%	359,663,511	0.55%

**SIGNIFICANT OPERATIONAL RATIOS
FOR ALL WISCONSIN CREDIT UNIONS
2020-2025**

	2020	2021	2022	2023	2024	2025
<u>Number of Credit Unions</u>	118	113	110	107	104	98
<u>CAPITAL ADEQUACY</u>						
Net Worth/Total Assets	10.45%	10.42%	10.39%	10.50%	10.67%	10.88%
Total Delinquency/Net Worth	3.83%	3.43%	4.75%	5.88%	5.65%	5.44%
Solvency Evaluation	112.31%	111.97%	111.01%	111.45%	111.85%	112.57%
Classified Assets/Net Worth	4.25%	3.88%	3.83%	5.57%	6.66%	6.31%
<u>ASSET QUALITY</u>						
Delinquent Loans/Loans	0.56%	0.52%	0.65%	0.79%	0.78%	0.77%
Net Charge Offs/Avg. Loans	0.24%	0.17%	0.19%	0.32%	0.59%	0.44%
<u>EARNINGS (to Average Assets)</u>						
Return on Average Assets	1.12%	1.23%	0.84%	0.68%	0.55%	1.01%
Net Operating Expense	2.58%	2.43%	2.52%	2.59%	2.55%	2.58%
Fixed Assets+FRA's**/Assets	2.16%	2.03%	1.95%	2.00%	1.94%	1.87%
Gross Income	5.25%	4.61%	4.50%	5.62%	6.26%	6.41%
Cost of Funds	0.78%	0.48%	0.64%	1.78%	2.34%	2.19%
Operating Exp. (less PLL)	3.04%	2.87%	2.88%	2.92%	2.89%	2.91%
Net Interest Margin	2.87%	2.67%	2.82%	2.88%	2.99%	3.28%
Provision for Loan Losses	0.34%	0.04%	0.16%	0.31%	0.60%	0.36%
<u>ASSET-LIABILITY MANAGEMENT</u>						
Net Long Term Assets/Assets	32.81%	35.99%	34.74%	32.93%	31.08%	29.56%
Shares/Savings+Borrowings	30.20%	32.82%	29.51%	24.24%	23.06%	22.28%
Loans/Savings	83.14%	79.21%	89.11%	92.40%	91.60%	91.32%
Loans/Assets	70.89%	68.12%	76.07%	77.88%	77.44%	76.85%
Cash + ST Invest./Assets	17.60%	17.49%	10.18%	10.03%	10.98%	11.37%
<u>OTHER RATIOS</u>						
Share Growth	22.77%	13.90%	7.88%	4.13%	3.45%	6.29%
Net Worth Growth	10.57%	12.67%	8.40%	6.59%	4.74%	9.28%
Loan Growth	7.37%	8.50%	9.65%	3.84%	1.25%	5.95%
Asset Growth	20.59%	12.94%	4.16%	2.66%	1.54%	6.81%
Investments/Assets	9.59%	12.37%	12.34%	10.84%	10.19%	10.77%
Employee Cost/Gross Inc.	30.67%	31.96%	32.55%	27.18%	24.82%	24.50%
Employee Cost/ Avg. Assets	2.15%	1.47%	1.46%	1.53%	1.55%	1.57%
Average Loan Balance	\$16,081	\$16,284	\$16,742	\$17,335	\$17,839	\$18,810
Average Savings Balance	\$6,450	\$7,154	\$7,398	\$7,283	\$7,328	\$7,663

**Foreclosed and Repossessed Assets

**SIGNIFICANT OPERATIONAL RATIOS
FOR THE PERIOD ENDING DECEMBER 31, 2025**

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	4	9	22	16	26	21	98
<u>CAPITAL ADEQUACY</u>							
Net Worth/Total Assets	25.20%	20.57%	13.92%	12.85%	11.41%	10.75%	10.88%
Net Worth/PCA Optional Total Assets	25.20%	20.57%	13.92%	12.86%	11.45%	10.76%	10.90%
Total Delinquency/Net Worth	13.80%	6.63%	2.85%	3.85%	3.59%	5.70%	5.44%
Solvency Evaluation	134.48%	125.98%	116.31%	114.96%	112.89%	112.44%	112.57%
Classified Assets/Net Worth	2.65%	3.86%	3.69%	3.34%	3.45%	6.71%	6.31%
<u>ASSET QUALITY</u>							
Delinquent Loans/Loans	5.72%	2.28%	0.64%	0.81%	0.58%	0.79%	0.77%
Net Charge Offs/Avg. Loans	0.02%	0.45%	0.26%	0.31%	0.22%	0.47%	0.44%
Fair Value/Book Value for HTM	N/A	N/A	100.05%	99.51%	96.77%	93.19%	97.18%
Accumulated Unrealized Gains or Losses on AFS/Cost of AFS	N/A	N/A	-0.06%	-2.58%	-2.69%	-3.97%	-3.86%
Delinquent Loans/Assets	3.48%	1.36%	0.40%	0.49%	0.41%	0.61%	0.59%
<u>EARNINGS (to Average Assets)</u>							
Return on Average Assets	0.16%	0.41%	1.10%	1.05%	0.94%	1.02%	1.01%
Gross Income	4.52%	5.45%	5.62%	5.74%	5.91%	6.48%	6.41%
Yield on Average Loans	6.50%	5.67%	5.39%	5.69%	5.46%	5.88%	5.83%
Yield on Average Investments	2.47%	3.32%	3.98%	3.72%	3.95%	5.55%	5.26%
Fee & Other Op. Income	0.04%	0.20%	0.67%	0.93%	0.89%	0.94%	0.93%
Cost of Funds	1.26%	1.35%	0.87%	0.82%	1.45%	2.30%	2.19%
Net Margin	3.26%	4.10%	4.75%	4.92%	4.46%	4.18%	4.22%
Operating Exp. (less PLL)	3.06%	3.47%	3.42%	3.69%	3.39%	2.85%	2.91%
Provision for Loan Losses	0.04%	0.26%	0.27%	0.20%	0.23%	0.37%	0.36%
Net Interest Margin	3.21%	3.90%	4.08%	3.99%	3.56%	3.23%	3.28%
Operating Exp./Gross Income	67.62%	63.67%	60.89%	64.22%	57.38%	43.95%	45.48%
Fixed Assets+FRA's**/Assets	0.09%	0.34%	1.41%	2.34%	2.24%	1.83%	1.87%
Net Operating Expense	3.02%	3.36%	3.14%	3.21%	2.92%	2.53%	2.58%
<u>ASSET-LIABILITY MANAGEMENT</u>							
Net Long Term Assets/Assets	1.64%	4.00%	29.76%	26.43%	32.92%	29.31%	29.56%
Shares/Savings+Borrowings	71.83%	55.43%	48.11%	43.92%	32.58%	20.59%	22.28%
Loans/Savings	83.22%	75.92%	73.03%	71.82%	82.56%	92.77%	91.32%
Loans/Assets	60.82%	59.90%	62.34%	61.45%	70.28%	77.95%	76.85%
Cash + ST Investments/Assets	38.04%	32.71%	21.74%	21.44%	14.45%	10.75%	11.37%
Shares, Deposits & Borrowings/Earning Assets	73.55%	80.15%	89.22%	92.90%	93.11%	93.39%	93.30%
Shares + Drafts/Shares+Borrowings	71.83%	58.04%	69.01%	66.27%	53.43%	37.77%	39.88%
Borrowings/Shares & Net Worth	0.00%	0.00%	0.01%	0.87%	2.66%	4.64%	4.35%
<u>OTHER RATIOS</u>							
Net Worth Growth	0.65%	1.64%	7.78%	8.64%	8.39%	9.42%	9.28%
Share Growth	-4.57%	0.08%	3.50%	2.17%	5.42%	6.50%	6.29%
Loan Growth	-4.26%	-8.91%	5.64%	0.80%	5.98%	6.04%	5.95%
Asset Growth	-2.36%	0.52%	4.22%	3.08%	6.67%	6.94%	6.81%
Investment Growth	10.92%	1.19%	-11.60%	6.45%	-0.45%	12.81%	10.33%
Investments/Assets	0.79%	23.03%	25.74%	23.78%	16.38%	9.80%	10.77%
Employee Cost/Gross Inc.	32.95%	36.34%	27.86%	30.96%	31.07%	23.76%	24.50%
Employee Cost/ Avg. Assets	1.49%	1.98%	1.56%	1.78%	1.83%	1.54%	1.57%
Average Loan Balance	\$10,544	\$11,013	\$7,533	\$2,384	\$13,751	\$22,074	\$18,810
Average Savings Balance	\$2,610	\$3,869	\$5,912	\$5,622	\$6,752	\$7,854	\$7,663

**Foreclosed and Repossessed Assets

**ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME
FOR THE PERIOD ENDING DECEMBER 31, 2025**

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	4	9	22	16	26	21	98
INCOME							
Interest on Loans	79.20%	72.39%	62.02%	63.47%	67.19%	70.46%	70.02%
Less: Interest Refunds	0.00%	0.00%	0.24%	0.62%	0.00%	0.18%	0.17%
Income on Investments	19.82%	23.22%	25.46%	20.26%	16.26%	13.85%	14.25%
Other Interest Income	0.00%	0.00%	0.09%	0.41%	0.00%	0.56%	0.51%
Fee Income	0.89%	2.05%	4.86%	8.29%	7.77%	4.83%	5.12%
Other Operating Income	0.09%	1.57%	6.98%	7.79%	7.10%	9.59%	9.34%
Gain on Equity and Trading Debt Sec.	0.00%	0.00%	0.00%	0.00%	0.14%	-0.10%	-0.08%
Gain on Other Investments	0.00%	0.00%	0.00%	0.00%	-0.11%	-0.12%	-0.12%
Gain on Non-Trading Derivatives	0.00%	0.00%	0.00%	0.00%	0.00%	-0.03%	-0.02%
Gain on Disposition of Fixed Assets	0.00%	0.00%	0.19%	0.07%	0.99%	-0.08%	0.01%
Gain on Sales of Loans & Leases	0.00%	0.00%	0.00%	0.00%	0.01%	0.96%	0.86%
Gain on Sales of OREO	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.02%
Gain from Bargain Purchase (Merger)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Non-Interest Income (Expense)	0.00%	0.77%	0.64%	0.33%	0.63%	0.24%	0.28%
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OPERATING EXPENSES							
Employee Costs	32.95%	36.06%	27.63%	30.83%	30.54%	23.55%	24.26%
Travel and Conference	0.77%	0.81%	0.69%	0.58%	0.61%	0.30%	0.33%
Office Occupancy	3.29%	1.87%	3.04%	3.71%	3.54%	2.36%	2.48%
General Operations	18.81%	14.08%	11.59%	10.05%	9.45%	7.15%	7.42%
Education and Promotion	0.43%	0.51%	1.55%	2.00%	1.86%	1.96%	1.95%
Loan Servicing	2.03%	1.98%	4.47%	3.96%	3.17%	4.24%	4.15%
Professional Services	3.70%	2.72%	7.91%	11.22%	6.06%	2.81%	3.24%
Member Insurance	0.06%	0.00%	0.01%	0.03%	0.01%	0.01%	0.01%
Operating Fees	2.70%	1.13%	0.47%	0.32%	0.12%	0.08%	0.09%
Miscellaneous	2.89%	4.03%	3.03%	1.26%	1.06%	1.09%	1.11%
TOTAL ADMINISTRATIVE	67.62%	63.18%	60.38%	63.96%	56.41%	43.56%	45.05%
PLL or Credit Loss Expense	0.85%	4.73%	4.85%	3.53%	3.84%	5.71%	5.52%
TOTAL OPERATING EXP.	68.47%	67.92%	65.23%	67.50%	60.26%	49.26%	50.57%
COST OF FUNDS							
Interest on Borrowed Funds	0.00%	0.12%	0.01%	0.70%	2.82%	7.07%	6.57%
Dividends on Savings	27.97%	24.50%	15.31%	13.53%	21.31%	28.11%	27.23%
TOTAL COST OF FUNDS	27.97%	24.62%	15.31%	14.24%	24.13%	35.18%	33.80%
NET INCOME	3.56%	7.46%	19.45%	18.27%	15.61%	15.55%	15.63%

**ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS
FOR THE PERIOD ENDING DECEMBER 31, 2025**

Peer Groups by Assets	\$ 2,000,001- <\$2,000,000	\$ 10,000,001- \$10,000,000	\$ 50,000,001- \$50,000,000	\$ 100,000,001- \$100,000,000	\$ 500,000,001- \$500,000,000	>\$500,000,000	TOTAL
Number of Credit Unions	4	9	22	16	26	21	98
<u>INCOME</u>							
Interest on Loans	3.58%	3.98%	3.51%	3.66%	4.04%	4.60%	4.53%
Less: Interest Refunds	0.00%	0.00%	0.01%	0.04%	0.00%	0.01%	0.01%
Income on Investments	0.90%	1.28%	1.44%	1.17%	0.98%	0.90%	0.92%
Fee Income	0.04%	0.11%	0.28%	0.48%	0.47%	0.32%	0.33%
Other Operating Income	0.00%	0.09%	0.40%	0.45%	0.43%	0.63%	0.60%
Gain on Equity and Trading Debt Sec.	0.00%	0.00%	0.00%	0.00%	0.01%	-0.01%	-0.01%
Gain on Other Investments	0.00%	0.00%	0.00%	0.00%	-0.01%	-0.01%	-0.01%
Gain on Non-Trading Derivatives	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gain on Disposition of Fixed Assets	0.00%	0.00%	0.01%	0.00%	0.06%	-0.01%	0.00%
Gain from Baragin Purchase (Merger)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Non-Interest Income (Expense)	<u>0.00%</u>	<u>0.04%</u>	<u>0.04%</u>	<u>0.02%</u>	<u>0.04%</u>	<u>0.02%</u>	<u>0.02%</u>
TOTAL INCOME	4.52%	5.50%	5.66%	5.76%	6.01%	6.53%	6.47%
<u>OPERATING EXPENSES</u>							
Employee Costs	1.49%	1.98%	1.56%	1.78%	1.83%	1.54%	1.57%
Travel and Conference	0.03%	0.04%	0.04%	0.03%	0.04%	0.02%	0.02%
Office Occupancy	0.15%	0.10%	0.17%	0.21%	0.21%	0.15%	0.16%
General Operations	0.85%	0.77%	0.66%	0.58%	0.57%	0.47%	0.48%
Education and Promotion	0.02%	0.03%	0.09%	0.11%	0.11%	0.13%	0.13%
Loan Servicing	0.09%	0.11%	0.25%	0.23%	0.19%	0.28%	0.27%
Professional Services	0.17%	0.15%	0.45%	0.65%	0.36%	0.18%	0.21%
Member Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees	0.12%	0.06%	0.03%	0.02%	0.01%	0.01%	0.01%
Miscellaneous	<u>0.13%</u>	<u>0.22%</u>	<u>0.17%</u>	<u>0.07%</u>	<u>0.06%</u>	<u>0.07%</u>	<u>0.07%</u>
TOTAL ADMINISTRATIVE	3.06%	3.47%	3.42%	3.69%	3.39%	2.85%	2.91%
PLL or Credit Loss Expense	<u>0.04%</u>	<u>0.26%</u>	<u>0.27%</u>	<u>0.20%</u>	<u>0.23%</u>	<u>0.37%</u>	<u>0.36%</u>
TOTAL OPERATING EXP.	3.09%	3.73%	3.69%	3.89%	3.62%	3.22%	3.27%
<u>COST OF FUNDS</u>							
Interest on Borrowed Funds	0.00%	0.01%	0.00%	0.04%	0.17%	0.46%	0.42%
Dividends on Savings	<u>1.26%</u>	<u>1.35%</u>	<u>0.87%</u>	<u>0.78%</u>	<u>1.28%</u>	<u>1.84%</u>	<u>1.76%</u>
TOTAL COST OF FUNDS	1.26%	1.35%	0.87%	0.82%	1.45%	2.30%	2.19%
<u>NET INCOME</u>	0.16%	0.41%	1.10%	1.05%	0.94%	1.02%	1.01%

**LOAN DELINQUENCY
PERIOD ENDING DECEMBER 31, 2025**

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	4	9	22	16	26	21	98
<u>Loan Delinquency Ratios</u>							
60 - 89 Days Delinquent	2.65%	0.73%	0.26%	0.23%	0.20%	0.29%	0.28%
90 - 179 Days Delinquent	2.71%	1.25%	0.24%	0.36%	0.23%	0.31%	0.30%
180 - 359 Days Delinquent	0.05%	0.31%	0.07%	0.17%	0.11%	0.12%	0.12%
Over 360 Days Delinquent	<u>0.31%</u>	<u>0.00%</u>	<u>0.07%</u>	<u>0.04%</u>	<u>0.04%</u>	<u>0.07%</u>	<u>0.07%</u>
Total Delinquent Loans	5.72%	2.28%	0.64%	0.81%	0.58%	0.79%	0.77%
<u>Loan Loss Ratio</u>	0.02%	0.45%	0.26%	0.31%	0.22%	0.47%	0.44%

**ANALYSIS OF LOANS BY TYPE
PERIOD ENDING DECEMBER 31, 2025**

Number of Credit Unions	4	9	22	16	26	21	98
<u>Loan Types</u>							
Unsecured Credit Card Loans	0.00%	0.00%	1.41%	1.90%	1.40%	2.43%	2.33%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.76%	0.01%	0.08%	0.51%	0.47%
All Other Unsecured Loans/Lines of Credit	6.90%	7.57%	3.02%	2.26%	1.64%	2.55%	2.48%
New Vehicle Loans	22.36%	21.11%	10.28%	7.89%	7.26%	4.95%	5.22%
Used Vehicle Loans	64.47%	53.74%	30.58%	30.61%	23.08%	16.29%	17.15%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.07%
All Other Secured Non-Real Estate Loans/LOC	6.26%	13.47%	6.37%	5.30%	6.80%	6.71%	6.70%
Secured by 1st Lien 1-4 Family Residential Properties	0.00%	2.51%	41.33%	42.19%	44.51%	35.66%	36.48%
Secured by Junior Lien 1-4 Family Residential	0.00%	1.59%	6.23%	7.07%	7.90%	9.79%	9.57%
All Other Real Estate/Lines of Credit	0.00%	0.00%	0.02%	0.63%	0.73%	0.33%	0.36%
Commercial Loans/LOC Real Estate Secured	0.00%	0.00%	0.00%	2.11%	5.85%	19.38%	17.92%
Commercial Loans/LOC Not Real Estate Secured	<u>0.00%</u>	<u>0.00%</u>	<u>0.01%</u>	<u>0.02%</u>	<u>0.74%</u>	<u>1.33%</u>	<u>1.25%</u>
Total Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Real Estate Loan Detail

(As a percent of loans)

1- to 4- Family Residential Property Secured by 1st Lien:

Fixed > 15 yrs.	0.00%	0.00%	5.85%	10.96%	11.74%	6.64%	7.09%
Fixed - 15 yrs. Or less	0.00%	2.37%	16.39%	11.35%	10.61%	6.10%	6.61%
Balloon/Hybrid - > 5 yrs.	0.00%	0.00%	5.75%	5.43%	3.80%	9.90%	9.32%
Balloon/Hybrid - 5 yrs. Or less	0.00%	0.11%	10.13%	2.80%	4.70%	7.81%	7.52%
Adjustable	0.00%	0.02%	3.21%	11.65%	13.66%	5.21%	5.94%

1- to 4- Family Residential Property Secured by Junior Lien:

Closed End Fixed	0.00%	1.59%	4.00%	3.24%	2.62%	1.52%	1.65%
Closed End Adjustable	0.00%	0.00%	0.95%	0.69%	0.80%	0.65%	0.67%
Open End Adjustable	0.00%	0.00%	0.00%	0.09%	0.13%	0.39%	0.36%
Open-End Fixed	0.00%	0.00%	1.28%	3.05%	4.36%	7.23%	6.89%

All Other Real Estate (non-commercial):

Closed End Fixed	0.00%	0.00%	0.01%	0.41%	0.57%	0.16%	0.19%
Closed End Adjustable	0.00%	0.00%	0.00%	0.17%	0.11%	0.10%	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%	0.04%	0.05%	0.07%	0.07%

Total Real Estate (As a percent of loans)	0.00%	4.10%	47.58%	49.89%	53.15%	45.78%	46.41%
--	-------	-------	--------	--------	--------	--------	--------

Total Real Estate (As a percent of assets)	0.00%	2.46%	29.66%	30.66%	37.36%	35.68%	35.66%
---	-------	-------	--------	--------	--------	--------	--------

*This page does not include loans Held for Sale

**ANALYSIS OF SAVINGS BY TYPE
PERIOD ENDING DECEMBER 31, 2025**

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	4	9	22	16	26	21	98
Share Drafts	0.00%	2.61%	20.90%	22.58%	21.48%	18.07%	18.47%
Regular Shares	71.83%	55.43%	48.12%	44.36%	33.56%	21.67%	23.38%
Money Market Shares	0.00%	0.00%	10.65%	13.49%	18.35%	21.55%	21.02%
Share Certificates	28.04%	39.21%	16.35%	13.51%	19.86%	32.08%	30.55%
IRA Accounts	0.00%	0.09%	2.96%	3.77%	4.07%	4.52%	4.45%
All Other Shares	0.13%	0.29%	0.43%	1.16%	1.22%	0.51%	0.59%
Non-member Deposits	<u>0.00%</u>	<u>2.37%</u>	<u>0.59%</u>	<u>1.13%</u>	<u>1.45%</u>	<u>1.58%</u>	<u>1.55%</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, 2025**

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	4	9	22	16	26	21	98
Time and Other Deposits	0.00%	96.89%	85.96%	63.80%	36.49%	12.44%	19.32%
Equity Securities	0.00%	0.00%	0.00%	0.00%	0.50%	0.65%	0.59%
Trading Debt Securities	0.00%	0.00%	0.00%	0.00%	0.27%	0.00%	0.04%
Available for Sale Debt Securities	0.00%	0.00%	1.65%	8.92%	41.37%	79.28%	69.78%
Held-to-Maturity Debt Securities	0.00%	0.00%	10.46%	21.27%	15.11%	0.54%	3.45%
Other Investments	<u>100.00%</u>	<u>3.11%</u>	<u>1.93%</u>	<u>6.02%</u>	<u>6.25%</u>	<u>7.10%</u>	<u>6.82%</u>
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

2025 Credit Union Consolidations

Consolidation Date	Absorbed Credit Union	Location	Continuing Credit Union	Location
January 1, 2025	Nekoosa	Nekoosa	Valley Communities	Mosinee
January 1, 2025	Empower	West Allis	Educators	Mount Pleasant
May 1, 2025	Appletree	West Allis	Advia	Michigan
May 31, 2025	Oshkosh Postal Employees	Oshkosh	Community First	Neenah
June 30, 2025	Wood County Employees	Wisconsin Rapids	Park City	Merill
October 1, 2025	Stoughton U.S. Rubber Employees	Stoughton	Fort Community	Fort Atkinson

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

Year	Charters Issued	Charters Cancelled	Total Credit Unions	Total Members	Total Assets
1923 – 1930	22	0	22	4,659	481,960
1931 – 1935	383	22	383	57,847	2,914,467
1936 – 1940	281	72	592	153,849	11,238,687
1941 – 1945	73	129	536	144,524	19,064,115
1946 – 1950	76	70	542	193,296	42,875,076
1951 – 1955	204	50	696	292,552	120,562,491
1956 – 1960	112	75	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
2023	0	3	107	3,650,029	64,068,025,604
2024	0	3	104	3,711,777	66,034,192,082
2025	0	6	98	3,728,726	70,397,678,496

CORPORATE CENTRAL CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
DECEMBER 31, 2025

ASSETS

Cash	\$1,064,330,605
Investments	\$2,343,653,762
Loans.....	\$318,401
Land and Building.....	\$2,283,418
Other Fixed Assets	\$2,238,391
Receivables and Other Assets	<u>\$29,153,844</u>
Total Assets	\$3,441,978,421

LIABILITIES AND EQUITY

Accounts Payable and Other Liabilities	\$577,546,766
Notes Payable.....	\$76,000,000
Commercial Paper.....	\$0
Accrued Dividends and Interest Payable.....	\$5,689,330
Member Shares and Certificates of Deposit.....	\$2,431,699,804
Equity.....	<u>\$351,042,521</u>
Total Liabilities and Equity	\$3,441,978,421

STATEMENT OF INCOME
FOR THE YEAR-END DECEMBER 31, 2025

INCOME

Income from Investments.....	\$228,944,384
Income from Loans	\$73,181
Other Income	<u>\$8,486,033</u>
Total Income.....	\$237,503,598

EXPENSES

Administrative Expenses.....	\$20,669,430
Cost of Funds	<u>\$20,669,430</u>
Total Expenses	\$225,989,971
Net Income Before PIC Dividends	\$11,513,627
PIC Dividends.....	\$5,456,163
Net Income	\$6,057,463

Credit Union	City	Assets	Loans	ALLL	CECL	Investments	Other Assets	Savings	Reserves
1ST CLASS EXPRESS	Waukesha	2,065,020	1,331,638	44,926	-	27,712	89,634	1,542,132	501,811
1ST COMMUNITY	Sparta	280,567,335	219,242,507	-	751,463	20,282,327	14,304,673	248,648,128	26,766,598
AIR TECH	Milwaukee	2,179,469	1,032,355	3,760	-	19,576	21,276	1,583,960	590,219
ALLOY EMPLOYEES	Waukesha	327,515	66,931	(4,212)	-	-	1,844	191,121	133,213
ARCADIA	Arcadia	138,972,983	105,910,664	-	821,764	284,959	10,301,690	119,557,848	17,672,138
ATHENS AREA	Athens	49,383,728	16,657,785	-	122,346	491,455	197,169	42,402,520	6,348,495
AVESTAR	Waterloo	64,992,857	55,048,914	-	464,334	1,345,313	2,537,093	56,535,978	7,922,463
BADGER-GLOBE	Neenah	51,030,278	28,665,896	-	104,313	3,812,151	6,242,012	43,400,714	7,215,585
BAY SHORE	Marinette	46,267,296	19,594,470	-	166,416	11,186,919	825,604	37,183,592	8,687,958
BLACKHAWK COMMUNITY	Janesville	910,962,122	501,548,370	-	2,067,515	49,646,997	40,479,912	809,607,609	96,468,897
BRANTWOOD	Brantwood	7,172,905	5,306,180	-	154,045	25,967	78,687	6,485,321	686,195
BREWERY	Milwaukee	58,630,929	36,697,492	-	1,001,772	9,727,303	6,479,521	44,217,323	13,671,427
BROKAW	Weston	69,456,010	44,894,856	-	403,112	221,561	2,838,314	60,384,813	8,438,583
CAPITAL	Green Bay	2,783,505,725	2,342,084,983	-	28,319,576	147,388,159	125,055,049	2,296,564,713	330,023,175
CENTRAL WISCONSIN	Plover	53,585,382	31,054,974	-	135,107	295,551	3,360,591	47,702,319	5,492,467
CLOVERBELT	Wausau	342,012,337	271,707,340	-	487,000	34,853,800	21,945,404	297,429,881	42,347,344
COMMUNITY FIRST	Neenah	6,370,358,954	4,793,399,015	-	8,543,816	37,494,889	234,988,591	5,506,095,508	809,580,126
COMPASSIONATE CARE	Fond du Lac	6,434,912	3,874,793	24,315	-	61,675	93,788	5,662,423	746,815
CONNEXUS	Wausau	3,929,049,668	3,379,152,742	-	118,038,169	243,537,560	244,797,430	3,401,330,438	319,861,662
CO-OP	Black River Falls	601,424,382	509,811,632	-	2,972,484	14,596,457	36,699,854	528,166,053	68,894,023
COUNTY - CITY	Jefferson	41,737,221	19,206,251	-	151,131	679,025	3,546,123	36,635,898	4,700,130
COVANTAGE	Antigo	4,099,915,401	3,363,264,861	-	22,466,675	412,457,323	164,441,526	3,406,310,887	380,965,240
DAIRYLAND POWER	La Crosse	20,309,740	14,671,663	-	64,951	149,198	188,380	15,595,896	4,647,039
EDUCATORS	Mount Pleasant	3,747,219,771	2,513,456,469	-	22,938,592	748,903,570	156,234,007	3,228,446,916	461,348,772
EVERGREEN	Neenah	64,537,439	47,241,467	-	98,568	434,343	5,242,810	55,625,626	8,835,221
FIREFIGHTERS	Onalaska	131,193,453	109,734,511	-	277,573	1,166,574	4,644,635	109,829,536	20,532,435
FIRST CHOICE	Marshfield	48,696,867	28,173,515	-	205,109	255,741	1,021,117	40,323,949	7,903,008
FIRST COMMUNITY CU OF BELOIT	Beloit	413,350,292	360,037,725	-	3,194,411	1,906,743	11,800,044	352,472,144	41,445,902
FOCUS	Menomonee Falls	60,505,106	46,699,776	-	281,847	298,811	4,029,512	51,756,714	8,230,772
FOND DU LAC	Fond du Lac	81,130,096	42,829,163	-	315,398	4,064,576	2,935,283	69,552,978	10,982,532
FORT COMMUNITY	Fort Atkinson	405,853,896	273,458,553	-	1,973,591	75,952,952	23,848,025	329,737,982	50,067,789
FORWARD FINANCIAL	Niagara	86,360,470	46,603,925	-	365,679	8,732,081	3,782,934	74,059,470	11,454,572
FOX COMMUNITIES	Appleton	3,272,365,309	2,577,900,647	-	11,187,638	413,094,052	123,664,209	2,547,664,822	320,009,511
GLACIER HILLS	West Bend	275,002,440	198,027,436	-	994,557	3,293,969	11,334,851	242,001,622	29,427,687
GOLDEN RULE COMMUNITY	Ripon	41,313,638	12,475,160	-	266,113	216,285	1,326,861	36,094,066	4,934,267
GOVERNMENTAL EMPLOYEES	La Crosse	116,904,300	93,361,237	-	493,773	5,685,271	2,360,863	104,621,912	11,048,490
GUARDIAN	Oak Creek	285,840,190	167,200,822	-	1,963,111	49,102,357	20,153,033	252,152,836	23,799,738
GUNDERSEN	La Crosse	63,602,818	48,990,197	-	120,481	7,347,617	1,106,842	55,138,928	8,020,082
HEARTLAND	Madison	635,882,009	447,864,582	-	3,084,803	3,833,659	58,736,104	553,795,210	76,601,393
HOLY FAMILY MEMORIAL	Manitowoc	18,864,700	10,875,738	-	51,994	1,296,264	442,509	16,600,311	2,143,214
HOLY REDEEMER COMMUNITY SE	Milwaukee	746,924	135,650	3,050	-	10,344	10,237	477,459	224,892
INDIANHEAD	Spooner	97,658,985	65,366,979	-	284,082	9,049,104	7,090,326	80,724,693	14,178,021
IRON COUNTY COMMUNITY	Hurley	45,479,714	31,851,765	-	384,865	345,464	1,210,274	37,062,231	8,142,434
KENOSHA POLICE AND FIREMEN'S	Kenosha	8,672,672	3,112,275	22,430	-	77,314	133,141	5,119,191	3,490,506
KOHLER	Sheboygan	751,576,033	618,823,684	-	1,682,079	38,538,142	71,422,652	635,845,481	80,024,512
LAKEWOOD	Rib Lake	14,660,874	9,895,364	-	52,670	49,493	2,089,653	12,700,491	1,782,024
LANDMARK	Brookfield	7,480,431,222	6,116,651,532	-	34,707,211	537,586,204	266,997,590	6,093,062,285	774,554,116
M.E. EMPLOYEES	Wausau	18,388,604	17,146,690	-	148,807	134,212	1,011,628	16,386,566	1,812,152
MADISON	Madison	60,845,812	26,483,506	-	245,229	30,938,380	1,075,073	55,270,392	6,831,999
MADISON FIRE DEPARTMENT	Madison	5,323,619	3,862,069	3,255	-	38,387	44,723	4,261,186	1,053,485
MARATHON COUNTY EMPLOYEES	Wausau	45,108,409	32,897,812	-	117,257	318,487	2,495,314	37,026,121	7,299,953
MARINE	La Crosse	1,089,231,231	863,432,592	-	15,303,351	90,804,104	71,580,481	806,543,668	128,651,568
MARSHFIELD MEDICAL CENTER	Marshfield	91,322,630	51,878,613	-	110,059	18,258,307	8,907,609	74,580,664	6,344,154
MCU FINANCIAL CENTER	Racine	30,139,391	23,543,356	-	120,764	222,607	1,285,816	26,797,277	3,220,535
MEADOWLAND	Sheboygan Falls	34,363,901	29,293,706	-	36,262	3,029,858	948,816	31,435,834	2,856,343
MEMBERS' ADVANTAGE	Wisconsin Rapids	183,633,545	120,704,622	-	353,301	22,917,037	11,780,093	147,126,165	33,092,734
N.E.W.	Oconto Falls	165,152,191	102,283,433	-	192,539	23,213,445	4,593,932	144,419,283	18,561,332
NORTHWESTERN MUTUAL	Milwaukee	264,739,884	121,605,348	-	360,126	97,669,358	3,926,550	216,998,657	30,512,030
NORTHWOODS COMMUNITY	Park Falls	92,680,072	49,229,975	-	376,671	1,526,502	3,550,381	82,250,259	9,903,701
OAKDALE	Oakdale	127,763,903	67,492,655	-	59,516	1,337,436	4,316,866	109,730,584	16,156,899
OSHKOSH COMMUNITY	Oshkosh	19,966,786	15,415,309	-	173,569	153,222	814,684	17,603,107	2,251,578
PARK CITY	Merrill	381,299,582	287,236,296	-	1,829,329	54,517,064	25,625,365	326,517,929	36,528,048
PCM	Green Bay	500,951,291	359,157,749	-	1,031,173	96,379,604	28,912,097	397,653,865	50,063,271
POLICE	Sheboygan	891,124	817,847	18,871	-	5,534	8,152	718,855	172,269
PREMIER FINANCIAL	New Holstein	128,422,569	79,176,276	-	112,371	11,006,175	17,323,187	110,500,959	16,728,863
PRIME FINANCIAL	Cudahy	159,458,698	130,549,863	-	1,909,005	2,919,427	11,099,590	135,358,505	15,695,488
PROSPERA	Appleton	374,510,281	307,409,904	-	1,653,143	14,700,167	20,046,756	319,750,730	33,370,248
PUBLIC SERVICE	Wausau	12,884,839	10,590,443	-	28,620	1,694,245	191,211	10,197,367	2,663,364
RACINE MUNICIPAL EMPLOYEES	Racine	24,441,198	15,563,564	-	144,105	609,917	353,215	21,067,131	3,174,826
RIPCO	Rhineland	184,422,015	126,541,338	-	1,038,304	17,391,202	9,469,058	164,760,692	18,066,701
RIPPLE	Oshkosh	36,274,860	29,885,972	-	261,249	133,223	969,723	30,856,975	5,383,155
ROYAL	Eau Claire	5,826,880,948	4,950,344,202	-	45,519,752	70,819,207	279,722,632	5,155,315,893	596,986,553
SCHOOL EMPLOYEES	Superior	2,319,420	1,814,177	17,536	-	17,241	21,649	1,929,385	379,220
SENTRY	Stevens Point	161,973,135	108,950,882	-	359,980	905,065	2,642,266	139,865,078	20,782,384
SERVICE	Green Bay	12,369,274	9,259,402	-	11,736	114,563	171,774	9,382,625	2,894,897
SHEBOYGAN AREA	Sheboygan	87,055,715	51,769,497	-	461,792	618,888	3,435,689	72,680,451	13,363,454
SHORELINE	Manitowoc	150,845,933	113,359,642	-	281,083	13,573,064	14,519,776	114,906,110	15,703,228
SIMPLICITY	Marshfield	531,824,054	432,727,808	-	2,139,745	50,687,046	27,212,816	457,481,687	51,624,422
SOUTHERN LAKES	Kenosha	109,135,889	70,944,257	-	961,362	13,174,301	2,608,839	97,803,112	10,611,635

Credit Union	City	Assets	Loans	ALLL	CECL	Investments	Other Assets	Savings	Reserves
STOPPENBACH	Jefferson	1,969,586	1,372,952	-	8,530	15,151	19,721	1,488,479	461,258
SUMMIT	Cottage Grove	8,095,843,976	6,469,097,399	-	47,562,342	629,434,699	362,774,749	6,465,128,561	809,367,139
SUPERIOR CHOICE	Superior	717,607,385	533,355,177	-	12,436,231	30,474,488	66,011,547	615,913,208	52,765,803
SUPERIOR MUNICIPAL EMPLOYEES	Superior	3,030,401	2,411,686	11,079	-	361	129,418	2,427,115	499,957
TAYLOR	Medford	86,619,020	45,542,092	-	260,047	4,063,745	3,902,206	77,261,263	8,842,931
TEACHERS	Beloit	37,177,087	17,452,796	-	72,483	1,341,000	921,042	32,658,883	4,443,457
TOMAH AREA	Tomah	121,088,675	60,171,077	-	316,187	534,175	7,439,292	105,196,609	14,807,956
TRI-COUNTY	Marinette	41,147,434	34,722,881	-	791,609	161,585	1,997,836	36,331,922	4,700,526
UNISON	Kaukauna	384,179,062	219,874,035	-	1,500,166	124,428,349	18,236,119	313,750,638	30,805,957
UNITEDONE	Manitowoc	329,060,351	275,006,356	-	1,274,859	28,422,995	9,491,361	274,230,730	37,799,329
UNIVERSITY OF WISCONSIN	Madison	6,295,868,050	4,509,783,353	-	44,100,029	858,748,986	505,429,788	5,485,703,691	580,295,442
VALLEY COMMUNITIES	Mosinee	296,023,237	157,652,090	-	579,512	11,555,121	17,419,758	254,695,631	38,420,066
VERVE, A CREDIT UNION	Oshkosh	1,607,635,673	1,156,136,997	-	6,409,384	262,065,569	100,061,986	1,363,869,878	122,429,475
WEA	Madison	41,391,802	24,658,739	-	151,324	2,429,808	389,427	36,193,564	4,878,962
WESTBY CO-OP	Westby	996,739,485	702,306,373	-	7,947,735	188,529,444	48,446,279	814,560,703	152,787,225
WESTCONSIN	Menomonie	2,163,974,553	1,506,203,962	-	11,646,751	430,740,857	76,720,094	1,869,155,068	256,694,282
WINNEBAGO COMMUNITY	Oshkosh	167,647,173	124,905,872	-	175,871	1,625,817	4,361,489	143,313,163	23,280,431
WISCONSIN LATVIAN, INC.	Milwaukee	3,082,879	1,383,860	38,228	-	20,466	39,590	2,773,148	307,884
WISCONSIN MEDICAL	Green Bay	14,780,477	9,498,633	-	45,892	114,324	900,347	12,824,797	1,902,503