

# NCUA



**2000  
MID-YEAR  
STATISTICS FOR  
FEDERALLY  
INSURED  
CREDIT UNIONS**

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## PREFACE

### 2000 MIDYEAR STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

This is a semiannual publication that presents in detail the aggregate financial and statistical information for the nation's federally insured credit unions. Credit unions provided the data contained in this report by completing the MIDYEAR CALL REPORT.

This publication presents information in tables classified by peer group and by state. The aggregate statistical information in these tables is the latest as of the publication date. It includes any updates credit unions have made to their call report data for each of the reporting periods presented. The publication is organized into the following four sections:

- **Part I**                      All Federally Insured Credit Unions
- **Part II**                     Federal Credit Unions
- **Part III**                    Federally Insured State Chartered Credit Unions
- **Part IV**                    State Tables

For information on obtaining additional copies of this publication (NCUA 8060), please contact the following office:

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Alexandria, VA 22314-3428

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**FEDERALLY INSURED  
CREDIT UNIONS**

# FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 2000 to June 30, 2000

## HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions which reported as of June 30, 2000. As noted below, key financial indicators are strong in most areas.

Key financial indicators are noted below:<sup>1</sup>

- ◆ **Assets** increased \$15.4 billion or 3.7%.
- ◆ **Capital increased** 4.5%, or \$2.1 billion, and the capital to assets ratio increased from 11.6% at yearend to 11.7% as of June 30, 2000.
- ◆ **Loans** increased \$15.9 billion or 5.9%.
- ◆ **Shares** increased \$13.7 billion or 3.8%. Because shares grew at a slower rate than loans, the loan to share ratio increased to 77.6%, compared to 76.1% at the end of 1999.
- ◆ **Investments** increased \$1.6 billion or 1.6%. Cash and cash equivalents, which include credit unions' most liquid investments, decreased \$2.6 billion or 9.8%.
- ◆ **Profitability** is up slightly at 1.0% of average assets.
- ◆ **Delinquent** loans as a percentage of total loans declined slightly from the yearend 1999 level of .075% to 0.66% as of June 30, 2000. Delinquent loan dollars decreased 7.0% during this period. The **net charge off** to average loan ratio also declined from 0.5% to 0.4% of average loans.

## CAPITAL

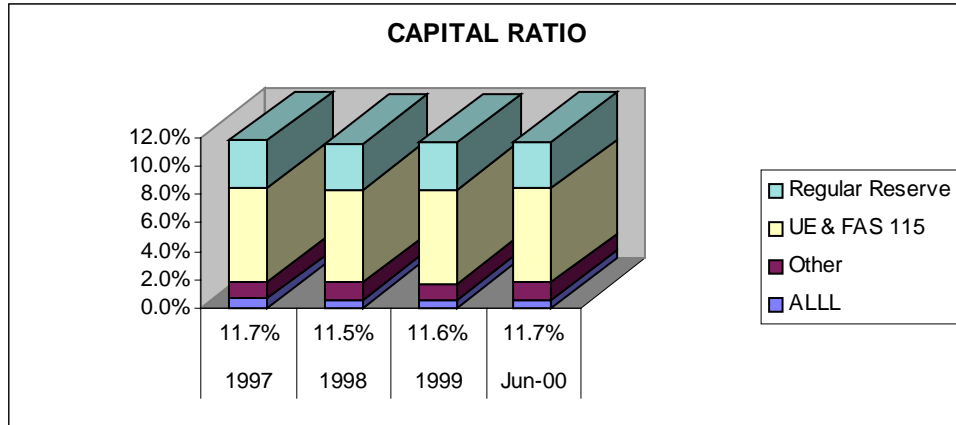
Total capital increased \$2.1 billion or 4.5% in the first half of 1999, compared to a 2.9% increase during the same period last year. The capital to total assets ratio increased from 11.6% at the end of 1999 to 11.7% as of June 30, 2000.

The net capital to total assets ratio, which measures capital after estimated losses, also increased from 11.0% to 11.1%.

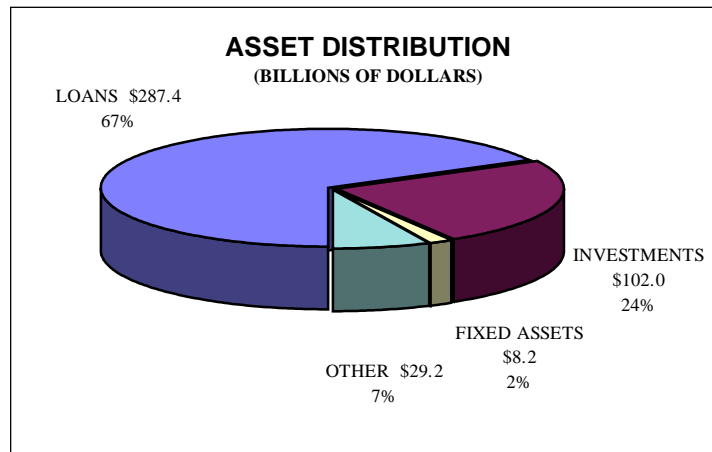
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<sup>1</sup> Unless otherwise indicated, all percent changes are year-to-date, and have not been annualized.





### ASSET QUALITY

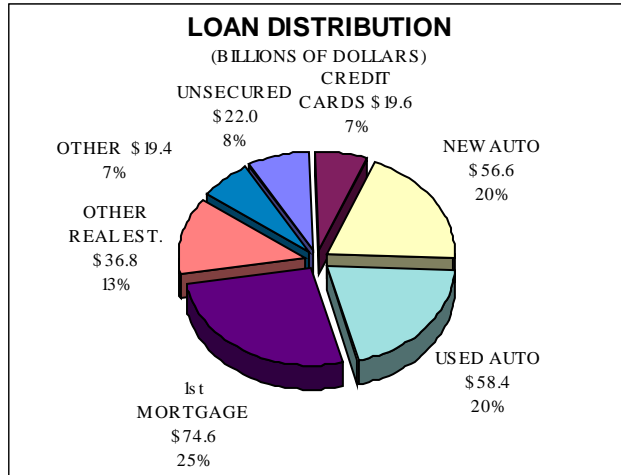


**LOAN TRENDS:** Total loans increased \$15.9 billion or 5.9% through the first half of 2000. Four loan categories accounted for the increase:

- New auto loans increased \$4.1 billion (7.8%);
- Used auto loans increased \$3.9 billion (7.1% increase);

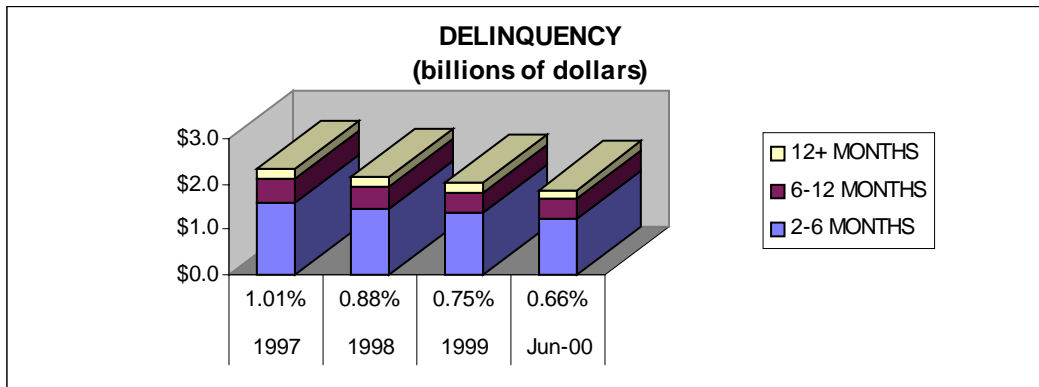
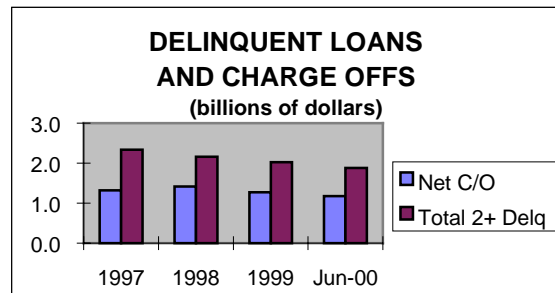
- Other real estate loans increased \$3.8 billion (11.4%); and
- First mortgage real estate loans increased \$3.7 billion (5.2% increase).

Unsecured loans decreased in both categories: credit card loans decreased \$0.5 billion (2.3%), and other unsecured loans decreased \$0.3 billion (1.4%).



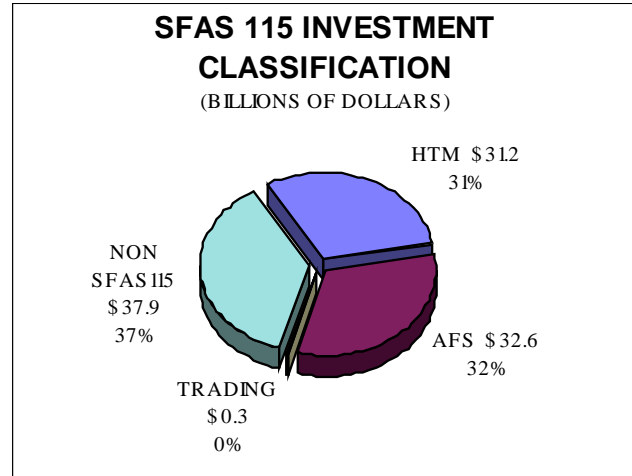
**DELINQUENCY TRENDS:** Total delinquent loan dollars decreased \$142 million or 7.0% through June 30, 2000, and the delinquent loans to total loans ratio declined from 0.75% to 0.66%.

The net charged off loans to average loans ratio declined to 0.42% from 0.49% a year ago. Charged off loan dollars decreased 5.2% over the same period last year, while recoveries increased 3.3%.

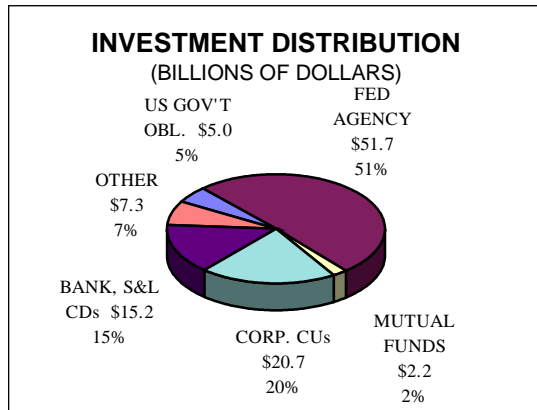


Bankruptcies declined during the first half of 2000. Credit unions reported \$519 million in loans subject to bankruptcies; a 14.1% decrease from the amount reported for the first half of 1999. Loans charged off due to bankruptcy also declined 14.3% compared to the same period last year. Nearly 105,000 members (0.1% of all members) were reported to have filed bankruptcy during the first half of 2000, the lowest amount reported since 1996.

**INVESTMENT TRENDS:** Investments increased \$1.6 billion or 1.6% through the first half of 2000. The largest increase is noted in federal agency securities (\$3.2 billion or 6.5% increase). The two largest declines are in U.S. Government obligations (\$793 million or 13.7%) and corporate credit union term investments (\$725 million or 3.8%).



As of June 30, 2000, *held to maturity and available for sale* investments made up 62.6% of the investment portfolio (30.6% and 32.0%, respectively), while *non-SFAS 115* investments accounted for 37.2% of the portfolio (the remainder was classified as trading).



Investments classified as *available for sale* increased \$1.0 billion (3.2%), while those in the *held to maturity* category increased \$1.7 billion (5.8%). Investments not subject to classification under Statement of Financial Accounting Standard Number 115 (SFAS 115) decreased \$1.1 billion or 2.8%.

The following table compares the changes in the maturity structure of the investment portfolio in the past year.

Investment Maturity or Repricing Interval	% of Total Investments December 1999	% of Total Investments June 2000
Less than 1 year	46.8%	44.8%
1 to 3 years	31.2%	33.3%
3 to 10 years	19.6%	19.7%
Greater than 10 yrs	2.4%	2.2%

The increase in the 1 to 3 and 3 to 10 year maturity categories are consistent with the increase in federal agency securities.

## EARNINGS

The earnings ratios show some change compared to those for the same period in 1999. An increase in the gross income to average assets ratio and a decrease in the cost of funds ratio offset the increase in operating expense ratios improving the return on average assets ratio, as noted in the following table.

Ratio	As of 06/1999	As of 06/2000	Effect on ROA
Gross Income	7.83%	8.12%	+ 29 bp
Cost of Funds	3.33%	3.41%	+8 bp
Operating Expenses	3.25%	3.37%	+12 bp
PLL	0.35%	0.30%	-5 bp
ROA	0.90%	1.04%	+ 14 bp

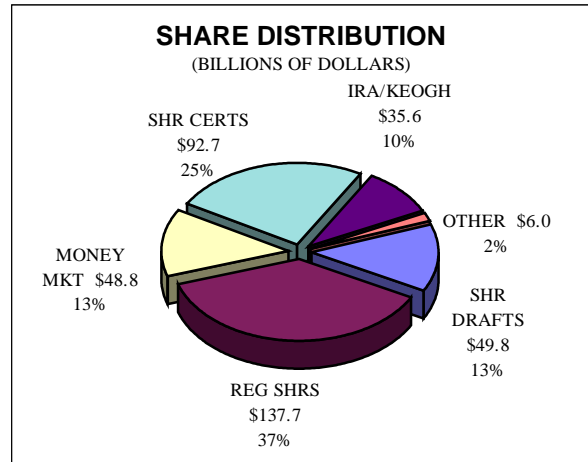
## ASSET/LIABILITY MANAGEMENT

**LONG-TERM ASSET TRENDS:** Long-term assets continue to increase as a percentage of total assets. Long-term assets, which have maturities or repricing intervals greater than 3 years, equaled 25.4% of total assets as of June 30, 2000, compared to 24.4% for the same period last year. The increase in long-term assets is primarily due to increases in the real estate loan portfolio.

**SHARE TRENDS:** Total shares increased \$13.6 billion or 3.8% through the first half of 2000. Growth rates for the various share categories are as follows:

- Share drafts -- ↑ \$5.0 billion, 11.2%;

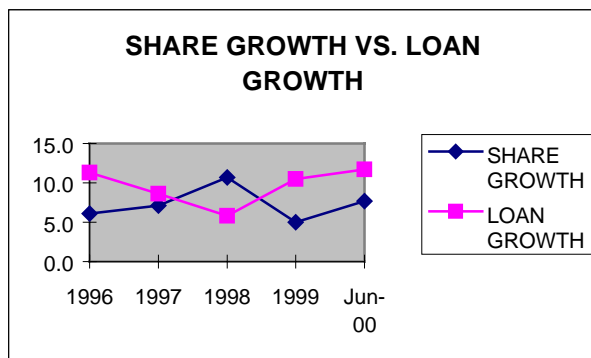
- Regular shares -- ↑ \$3.7 billion, 2.7%;
- Money market shares -- ↑ \$1.4 billion, 2.9%;
- Share certificates -- ↑ \$3.0 billion, 3.3%;
- IRA/Keogh accounts -- ↓ \$0.2 billion, 0.6%;
- All other shares (including nonmember deposits) -- ↑ \$0.8 billion, 17.4%.



The largest share increase is again noted in the less than one year maturity category, which is consistent with the large dollar growth in share drafts and regular shares.

Share Maturity or Repricing Interval	% of Total Shares June 1999	% of Total Shares June 2000
Less than 1 year	91.0%	90.4%
1 to 3 years	7.2%	7.8%
3 or more years	1.8%	1.8%

**OVERALL LIQUIDITY TRENDS:** Share growth (7.7%) was less than that of loan growth (11.7%) during the first half of 2000. The increase in the loan-to-share and loan-to-asset ratios underscores a significant reduction in credit union liquidity as funds are increasingly utilized to meet strong loan demand.



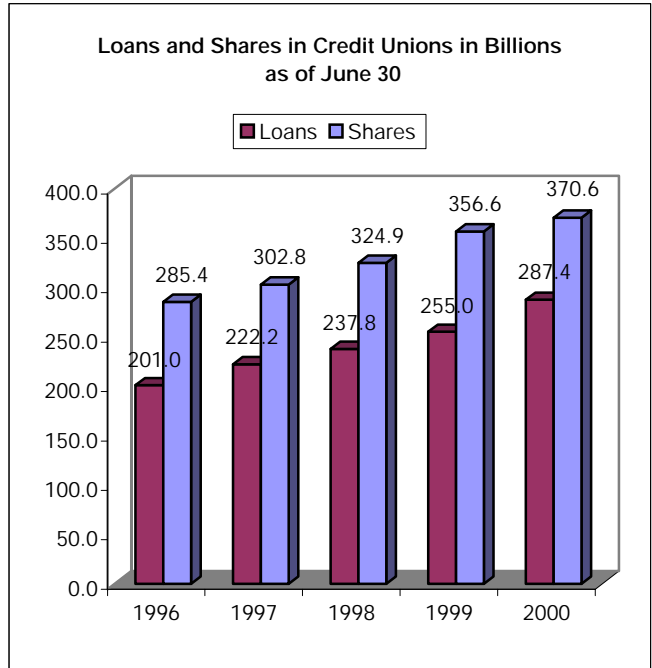
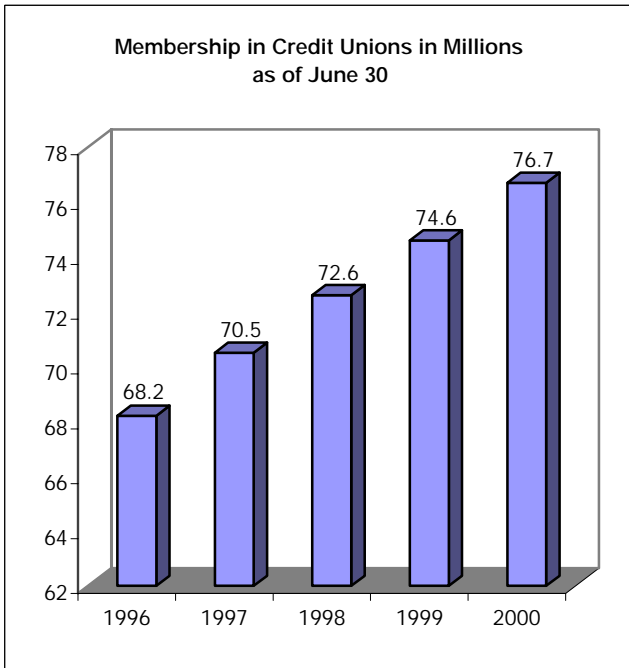
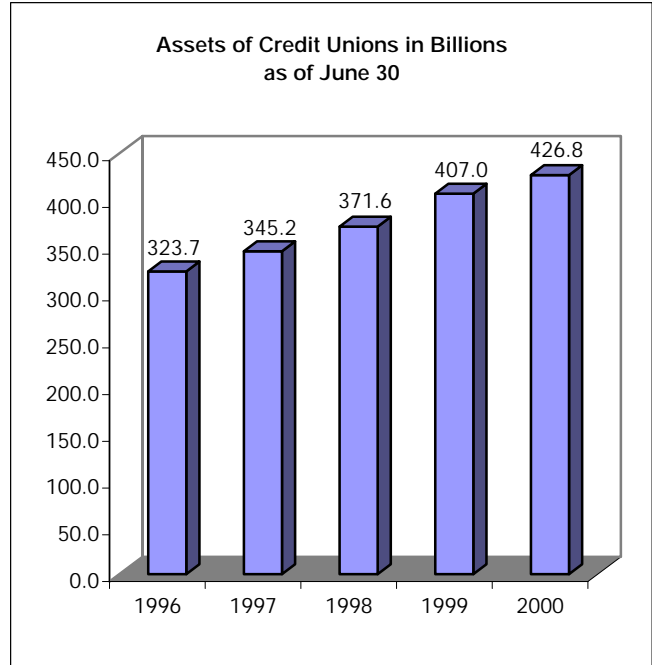
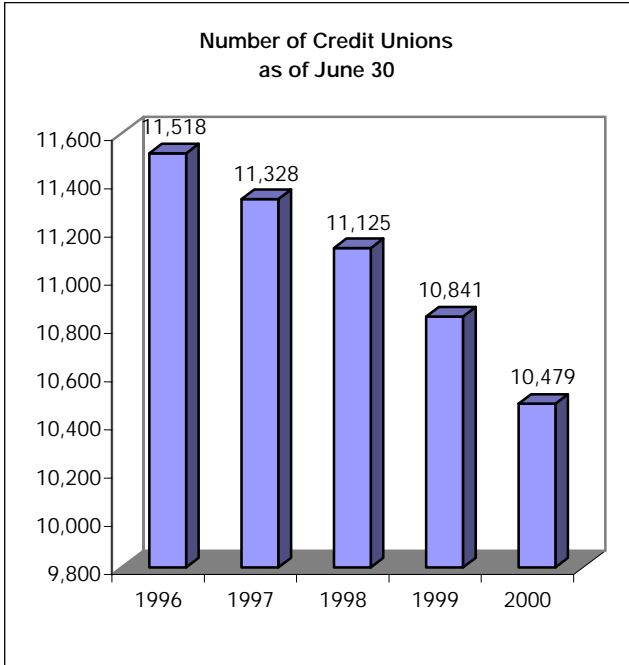
At the end of the first half of 2000 credit unions held approximately 16.2% of total assets in cash and short-term investments. This represents a significant decline compared to the 20.7% for the same period last year. Cash and cash equivalents, which represent the credit union's most liquid assets, declined \$2.6 billion or 9.8% in the first half of the year.

Notes payable declined \$718 million from \$4.4 billion at the end of 1999 to \$3.7 billion at June 30, 2000. However, borrowings are almost 93% higher than reported a year ago. The cost of borrowing by credit unions is also 92% more than the same period a year ago. This indicates that, over the past year, credit unions are relying more on borrowed funds as a source of liquidity.

Total unused commitments were reported at \$76.8 billion, of which \$47.2 billion or 61.5% were unused credit card lines. For the first half of 1999, unused commitments increased more than \$3.7 billion in total, with \$1.8 billion of the increase in unused credit card lines. During the same period, outstanding credit card balances increased

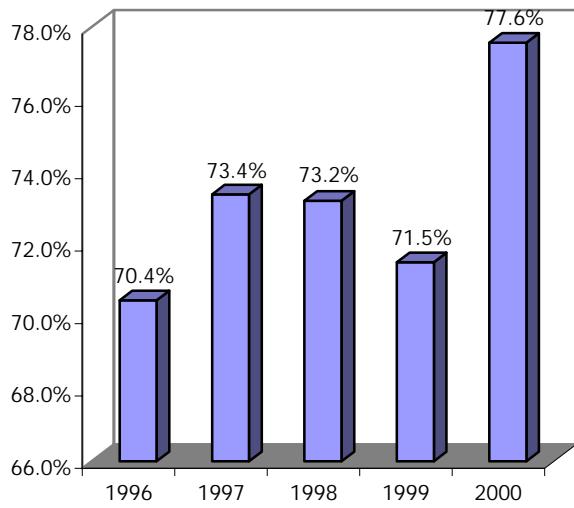
\$1.2 billion. The ratio of unused commitments to cash plus short-term investments reached 110% as of June 30, 2000. This means that the total amount of unused commitments exceeds credit unions' total available on-hand funds. In light of the need for prudent management of liquidity and contingency funding arrangements, credit union managers are encouraged to consider unused commitments when evaluating their overall funds management strategies.

## Federally Insured Credit Unions 5 Year Trends

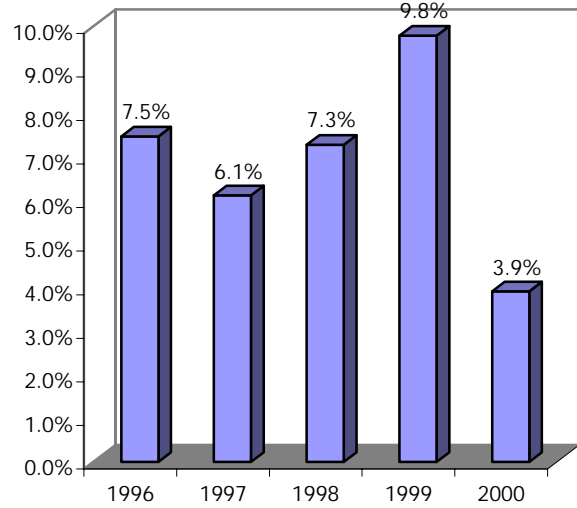


## Federally Insured Credit Unions 5 Year Trends

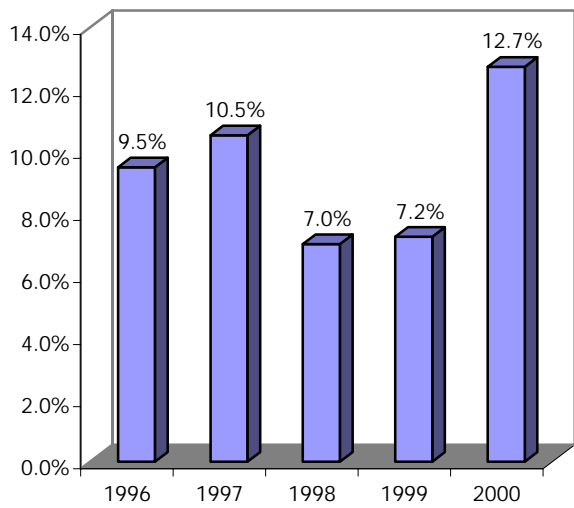
### Loan to Share Ratio as of June 30



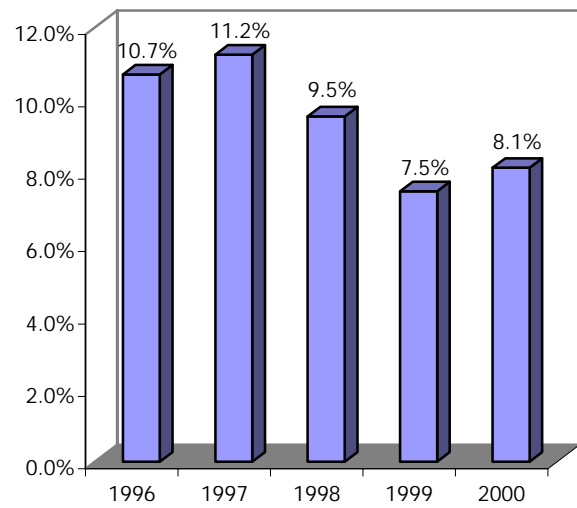
### Share Growth Annually as of June 30



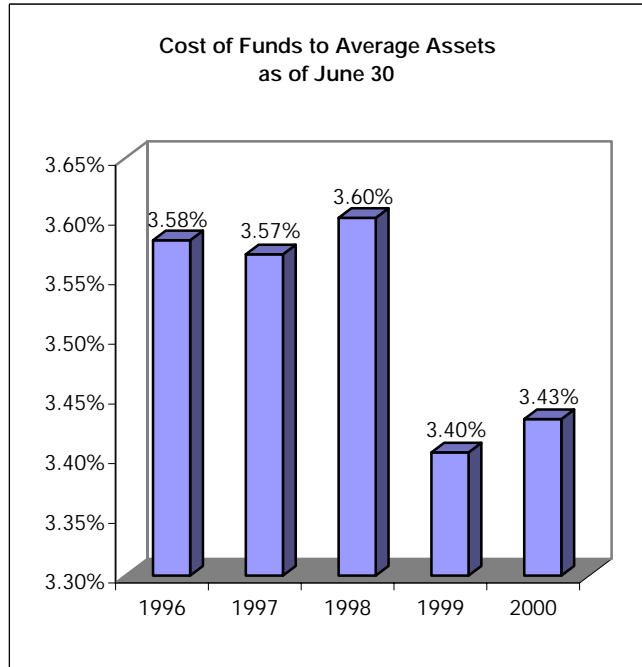
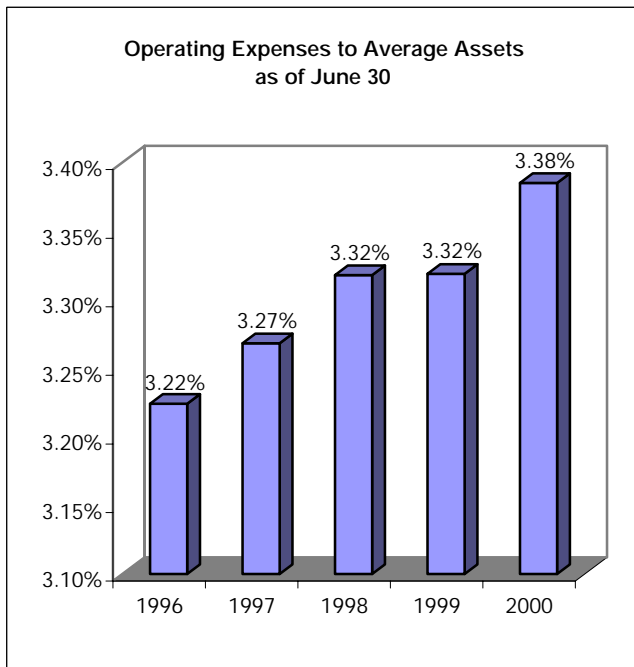
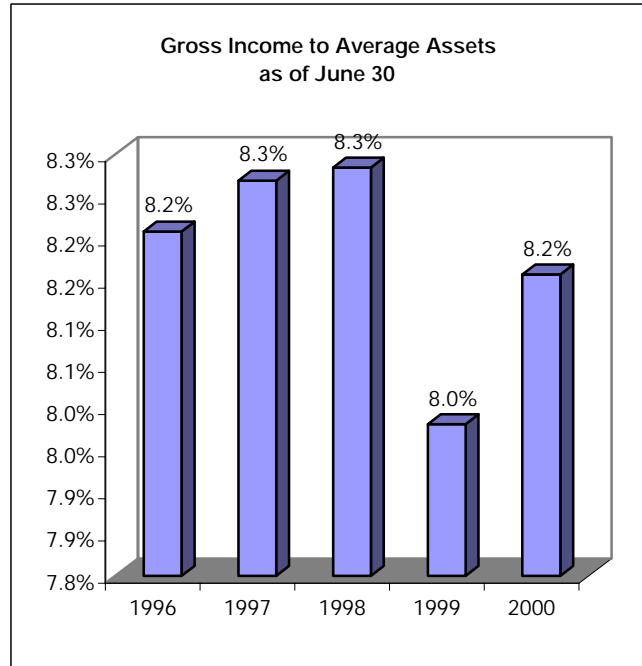
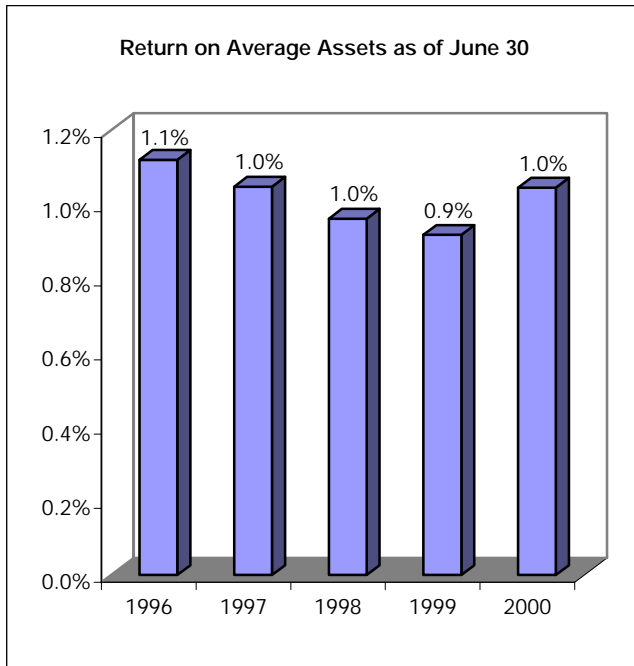
### Loan Growth Annually as of June 30



### Capital Growth Annually as of June 30

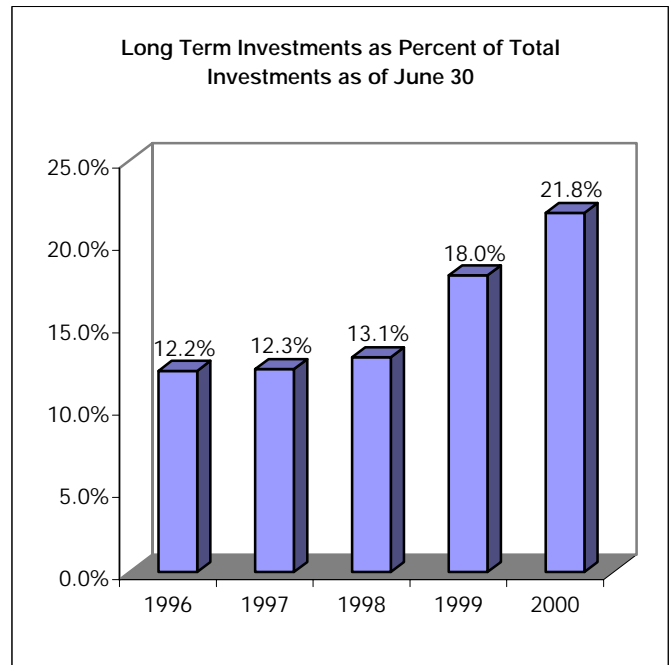
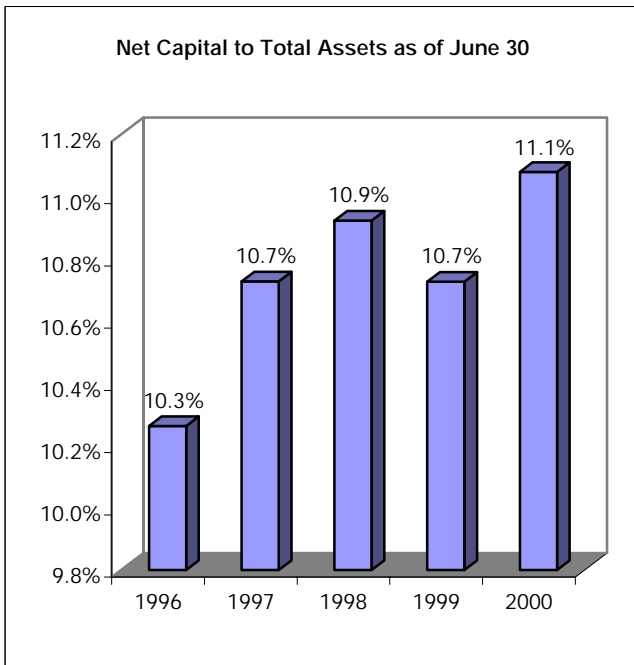
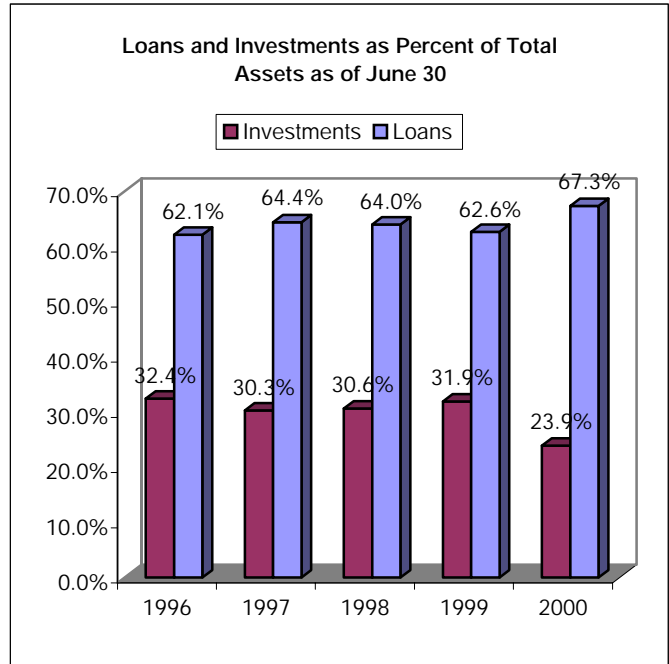
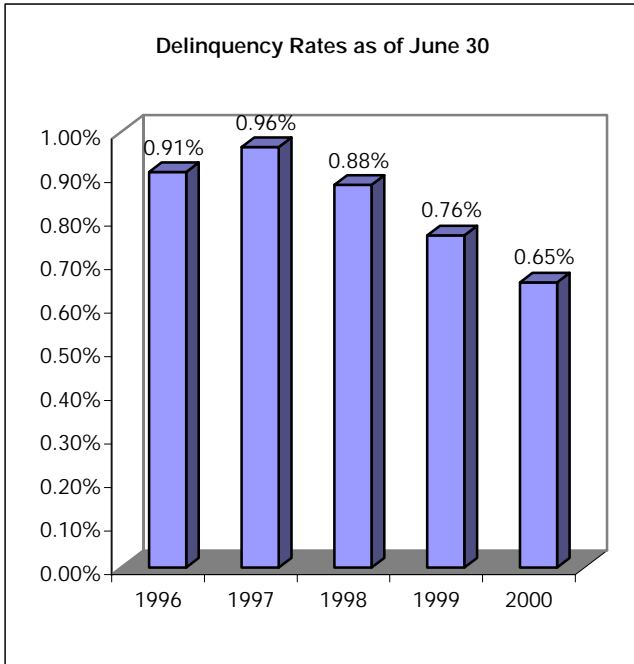


## Federally Insured Credit Unions 5 Year Trends





## Federally Insured Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	11,125	10,841	2.6-	10,479	3.3-
Cash	7,949	8,788	10.6	23,544	167.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>237,770</b>	<b>254,993</b>	<b>7.2</b>	<b>287,447</b>	<b>12.7</b>
Unsecured Credit Card Loans	18,155	18,471	1.7	19,648	6.4
All Other Unsecured Loans	22,667	21,846	3.6-	21,995	0.7
New Vehicle Loans	47,836	48,673	1.7	56,568	16.2
Used Vehicle Loans	46,569	51,698	11.0	58,406	13.0
First Mortgage Real Estate Loans	56,899	67,048	17.8	74,624	11.3
Other Real Estate Loans	29,137	30,174	3.6	36,842	22.1
Leases Receivable	N/A	N/A	N/A	1,375	N/A
All Other Loans to Members	15,603	16,125	3.3	16,651	3.3
Other Loans	905	958	5.8	1,338	39.7
Allowance For Loan Losses	2,356	2,487	5.6	2,603	4.7
<b>TOTAL INVESTMENTS</b>	<b>113,854</b>	<b>129,830</b>	<b>14.0</b>	<b>102,014</b>	<b>21.4-</b>
U.S. Government Obligations	10,523	7,858	25.3-	4,982	36.6-
Federal Agency Securities	42,428	51,739	21.9	51,659	0.2-
Mutual Fund & Common Trusts	3,117	3,847	23.4	2,236	41.9-
MCSD and PIC at Corporate CU	1,738	1,937	11.4	2,079	7.4
All Other Corporate Credit Union	31,676	35,973	13.6	18,604	48.3-
Commercial Banks, S&Ls	19,141	22,379	16.9	15,194	32.1-
Credit Unions -Loans to, Deposits in	678	743	9.6	795	7.0
Other Investments	4,552	5,354	17.6	6,465	20.8
Land and Building	5,133	5,622	9.5	6,146	9.3
Other Fixed Assets	1,747	1,936	10.8	2,026	4.7
Other Real Estate Owned	80	86	6.5	75	12.2-
Other Assets	4,539	5,052	11.3	4,796	5.1-
NCUSIF Capitalization Deposit	2,928	3,208	9.6	3,356	4.6
<b>TOTAL ASSETS</b>	<b>371,645</b>	<b>407,028</b>	<b>9.5</b>	<b>426,800</b>	<b>4.9</b>
<b>LIABILITIES</b>					
Total Borrowings	2,208	2,729	23.6	4,455	63.2
Accrued Dividends/Interest Payable	745	726	2.6-	777	7.1
Acct Payable and Other Liabilities	3,224	3,260	1.1	3,658	12.2
Uninsured Secondary Capital	9	4	57.1-	6	60.3
<b>TOTAL LIABILITIES</b>	<b>6,187</b>	<b>6,719</b>	<b>8.6</b>	<b>8,897</b>	<b>32.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>324,861</b>	<b>356,634</b>	<b>9.8</b>	<b>370,600</b>	<b>3.9</b>
Share Drafts	38,376	42,584	11.0	49,849	17.1
Regular Shares	129,762	138,987	7.1	137,687	0.9-
Money Market Shares	36,933	45,779	24.0	48,771	6.5
Share Certificates/CDs	79,969	87,606	9.5	92,668	5.8
IRA/Keogh Accounts	34,332	35,714	4.0	35,597	0.3-
All Other Shares and Member Deposits	4,701	5,114	8.8	5,165	1.0
Non-Member Deposits	788	850	7.9	863	1.5
Regular Reserves	11,971	12,902	7.8	14,123	9.5
APPR. For Non-Conf. Invest.	11	22	93.5	26	21.4
Accum. Unrealized G/L on A-F-S	59	-341	682.1-	-688	101.8
Other Reserves	4,279	4,499	5.1	5,000	11.1
Undivided Earnings	23,851	26,171	9.7	28,348	8.3
Net Income	426	422	1.1-	494	17.2
<b>TOTAL EQUITY</b>	<b>40,597</b>	<b>43,675</b>	<b>7.6</b>	<b>47,304</b>	<b>8.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>371,645</b>	<b>407,028</b>	<b>9.5</b>	<b>426,800</b>	<b>4.9</b>

\* Amount Less than 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	11,125	10,841	2.6-	10,479	3.3-
<b>INTEREST INCOME</b>					
Interest on Loans	10,237	10,497	2.5	11,629	10.8
(Less) Interest Refund	7	6	18.2-	7	10.8
Income from Investments	3,145	3,401	8.1	3,489	2.6
Trading Profits and Losses	2	-4	329.0-	0*	117.0-
<b>TOTAL INTEREST INCOME</b>	<b>13,377</b>	<b>13,889</b>	<b>3.8</b>	<b>15,113</b>	<b>8.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	5,870	6,001	2.2	6,353	5.9
Interest on Deposits	524	554	5.9	666	20.1
Interest on Borrowed Money	58	70	20.4	134	91.6
<b>TOTAL INTEREST EXPENSE</b>	<b>6,452</b>	<b>6,625</b>	<b>2.7</b>	<b>7,153</b>	<b>8.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>753</b>	<b>687</b>	<b>8.8-</b>	<b>634</b>	<b>7.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>6,171</b>	<b>6,576</b>	<b>6.6</b>	<b>7,326</b>	<b>11.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,060	1,168	10.2	1,323	13.2
Other Operating Income	410	477	16.3	569	19.3
Gain (Loss) on Investments	9	0*	106.5-	-14	2,387.7
Gain (Loss) on Disp of Fixed Assets	5	5	0.2-	9	66.1
Other Non-Oper Income (Expense)	13	20	56.7	21	3.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,498</b>	<b>1,671</b>	<b>11.5</b>	<b>1,908</b>	<b>14.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,900	3,156	8.8	3,472	10.0
Travel and Conference Expense	97	102	5.0	112	9.3
Office Occupancy Expense	378	412	9.0	448	8.7
Office Operations Expense	1,353	1,475	9.1	1,584	7.4
Educational & Promotional Expense	187	199	6.4	228	14.6
Loan Servicing Expense	278	311	11.6	357	14.8
Professional and Outside Services	444	484	9.1	513	6.1
Member Insurance	91	87	3.4-	85	3.3-
Operating Fees	41	44	7.2	46	4.5
Miscellaneous Operating Expenses	177	190	7.4	211	11.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>5,946</b>	<b>6,461</b>	<b>8.6</b>	<b>7,056</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>1,723</b>	<b>1,786</b>	<b>3.7</b>	<b>2,178</b>	<b>21.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	573	591	3.1	683	15.7
Net Reserve Transfer	181	231	27.4	315	36.5
Net Income After Net Reserve Transfer	1,542	1,555	0.9	1,863	19.8
Additional (Voluntary) Reserve Transfers	225	260	15.9	246	5.6-
<b>Adjusted Net Income</b>	<b>1,317</b>	<b>1,295</b>	<b>1.7-</b>	<b>1,617</b>	<b>24.9</b>

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\* Amount Less than 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured Credit Unions  
June 30, 2000**

Number of Credit Unions on this Report: 10,479

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	13,234,912
Other Unsecured Loans	10,050,900
New Vehicle	4,409,034
Used Vehicle	7,206,507
1st Mortgage	1,025,774
Other Real Estate	1,694,797
Leases Receivable	72,660
All Other Member Loans	2,895,967
All Other Loans	96,407
Total Number of Loans	40,686,958

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	258,226
Amount of Loans Delinquent 2-6 months	1,239,533,045
Number of Loans Delinquent 6-12 months	91,865
Amount of Loans Delinquent 6-12 months	433,181,708
Number of Loans Delinquent 12 months or more	40,434
Amount of Loans Delinquent 12 months or more	207,326,964
Total Number of Delinquent Loans	390,525
Total Amount of Delinquent Loans	1,880,041,717

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	69,359
Amount of Loans Delinquent 2-6 months	167,562,073
Number of Loans Delinquent 6-12 months	20,526
Amount of Loans Delinquent 6-12 months	54,939,642
Number of Loans Delinquent 12 months or more	4,907
Amount of Loans Delinquent 12 months or more	13,674,618
Total Number of Delinquent Loans	94,792
Total Amount of Delinquent Loans	236,176,333

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	720,333,705
Total Recoveries on Charge-Offs	132,018,844
Total Credit Card Loans Charged Off YTD	190,944,784
Total Credit Card Recoveries YTD	20,399,809
Total Number of Loans Purchased	10,740
Total Amount of Loans Purchased	251,916,903
Number of Loans to CU Officials	140,695
Amount of Loans to CU Officials	1,999,369,188
Total Number of Loans Granted Y-T-D	13,091,725
Total Amount of Loans Granted Y-T-D	78,239,366,282

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	768,082
Amount of 1st Mortgage Fixed Rate	53,717,640,802
Number of 1st Mortgage Adjustable Rate	257,692
Amount of 1st Mortgage Adjustable Rate	20,906,132,108
Number of Other R.E. Closed-End Fixed Rate	822,168
Amount of Other R.E. Closed-End Fixed Rate	18,094,396,756
Number of Other R.E. Closed-End Adj. Rate	51,848
Amount of Other R.E. Closed-End Adj. Rate	1,292,390,522
Number of Other R.E. Open-End Adj. Rate	782,961
Amount of Other R.E. Open-End Adj. Rate	16,505,782,621
Number of Other R.E. Not Included Above	37,820
Amount of Other R.E. Not Included Above	949,589,250

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	75,158
Amount of 1st Mortgage Fixed Rate	6,548,200,340
Number of 1st Mortgage Adjustable Rate	31,280
Amount of 1st Mortgage Adjustable Rate	3,416,768,798
Number of Other R.E. Closed-End Fixed Rate	179,259
Amount of Other R.E. Closed-End Fixed Rate	4,686,621,095
Number of Other R.E. Closed-End Adj. Rate	11,674
Amount of Other R.E. Closed-End Adj. Rate	265,663,347
Number of Other R.E. Open-End Adj. Rate	195,334
Amount of Other R.E. Open-End Adj. Rate	3,373,789,957
Number of Other R.E. Not Included Above	9,214
Number of Other R.E. Not Included Above	245,547,365

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**June 30, 2000**

Number of Credit Unions on this Report: 10,479

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	215,134,484
1st Mortgage Fixed Rate, 2-6 months	74,629,077
1st Mortgage Fixed Rate, 6-12 months	25,550,918
1st Mortgage Fixed Rate, 12 months or more	19,531,450
1st Mortgage Adjustable Rate, 1-2 months	148,892,524
1st Mortgage Adjustable Rate, 2-6 months	52,711,512
1st Mortgage Adjustable Rate, 6-12 months	15,232,260
1st Mortgage Adjustable Rate 12, months or more	10,124,437
Other Real Estate Fixed Rate, 1-2 months	75,545,454
Other Real Estate Fixed Rate, 2-6 months	31,167,798
Other Real Estate Fixed Rate, 6-12 months	10,218,535
Other Real Estate Fixed Rate, 12 months or more	7,955,328
Other Real Estate Adjustable Rate, 1-2 months	70,121,380
Other Real Estate Adjustable Rate, 2-6 months	26,378,498
Other Real Estate Adjustable Rate, 6-12 months	8,221,884
Other Real Estate Adjustable Rate 12, months or more	8,168,458

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	5,821,529
1st Mortgage Loans Recovered Y-T-D	1,508,789
Other Real Estate Loans Charged Off Y-T-D	8,166,214
Other Real Estate Loans Recovered Y-T-D	986,450
Allowance for Real Estate Loan Losses	240,293,671
Amount of R.E. Loans Serving as Collateral for Member Business Loans	2,315,362,720
Amount of All First Mortgages Sold Y-T-D	1,969,073,809
Short-term Real Estate Loans (< 3 years)	38,959,227,507

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	15,197
Amount of Agricultural MBL	503,984,755
Number of All Other MBL	44,144
Amount of All Other MBL	3,839,111,160

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	6,622
Amount of Agricultural MBL	177,982,936
Number of All Other MBL	10,078
Amount of All Other MBL	842,254,371

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	2,911,450
Agricultural, 2-6 months	6,046,844
Agricultural, 6-12 months	1,809,260
Agricultural, 12 months or more	2,165,786
All Other MBL, 1-2 months	42,761,477
All Other MBL, 2-6 months	14,105,459
All Other MBL, 6-12 months	4,811,115
All Other MBL, 12 months or more	5,141,333

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	817,372
Agricultural MBL Recovered Y-T-D	165,310
All Other MBL Charged of Y-T-D	1,204,914
All Other MBL Recovered Y-T-D	601,134
Allowance for MBL Losses	47,700,371
Concentration of Credit for MBL	343,445,909
Construction or Development MBL	160,386,278

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**June 30, 2000**

Number of Credit Unions on this Report: 10,479

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	30,543,693
Regular Share Accounts	80,440,545
Money Market Share Accounts	3,363,981
Share Certificate Accounts	7,063,768
IRA/Keogh & Retirement Accounts	3,854,977
Other Shares and Deposit	3,660,515
Non-Member Deposits	28,339
Total Number of Savings Accounts	128,955,818

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	14,222,774,119
Credit Card Lines	47,240,211,061
Outstanding Letters of Credit	133,948,260
Commercial Real Estate, Construction, Land Development	266,239,520
Unsecured Share Draft Lines of Credit	8,431,882,965
Other Unused Commitments	6,490,345,594
Amount of Loans Sold/Swapped with Recourse Y-T-D	262,197,695
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	624,515,854
Pending Bond Claims	23,489,103

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Supervisory Committee	2,235	League Audit Service	1,322
CPA Audit Without Opinion	2,255	Outside Accountant	1,573
CPA Opinion Audit	3,094		

**NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:**

Manual System	340	CU Developed In-House	472
Vendor Supplied In-House	6,986	Other	125
Vendor On-Line Service Bur.	2,556		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	30,591,985,359
Repurchase Agreements	590,144,471
Reverse Repurchase Agreements Invested	678,698,255
Non-Mortgage Backed Derivatives	1,002,415,948
Mortgage Pass-through Securities	6,561,003,876
CMO/REMIC	4,145,341,316

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**June 30, 2000**

Number of Credit Unions on this Report: 10,479

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	239,367,714
Number Members Filing Chapter 7 Bankruptcy Y-T-D	78,451
Number Members Filing Chapter 13 Bankruptcy Y-T-D	26,409
Amount of Loans Subject to Bankruptcies	519,094,200
Number of Current Members	76,716,178
Number of Potential Members	357,256,697
Number of Full Time Employees	163,986
Number of Part Time Employees	32,485
Number of CUs Reporting E-Mail Addresses	5,431
Number of CUs Reporting WWW Sites	3,307
Number of CUs Reporting Interactive WWW Sites	1,353

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS	3,071		
Amount Invested in CUSOS	410,453,880		
Amount Loaned to CUSOS	126,242,474		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	8,939,070		
Number of CUSOS Wholly Owned	528		
Predominant Service of CUSO:			
Mortgage Processing	171	Credit Cards	241
EDP Processing	292	Trust Services	7
Shared Branching	692	Item Processing	253
Insurance Services	153	Tax Preparation	3
Investment Services	311	Travel	1
Auto Buying, Leasing, Indirect Lending	176	Other	500

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 10,479

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	957	2,301	363	1,011	3,676
Reverse Repurchase Agreements	39	751	14	14	779
Subordinated CDCU Debt	8	0*	0*	0*	0*
Uninsured Secondary Capital	27	N/A	0*	6	6
<b>TOTAL BORROWINGS</b>	<b>993</b>	<b>3,053</b>	<b>377</b>	<b>1,032</b>	<b>4,462</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	6,530	49,849	N/A	N/A	49,849
Regular Shares	10,461	137,687	N/A	N/A	137,687
Money Market Shares	2,851	48,771	N/A	N/A	48,771
Share Certificates/CDS	6,894	67,453	21,546	3,668	92,668
IRA/KEOGH, Retirements	5,936	25,567	7,009	3,022	35,597
All Other Shares/Deposits	4,043	5,112	48	6	5,165
Non-Members Deposits	809	639	198	25	863
<b>TOTAL SAVINGS</b>	<b>10,476</b>	<b>335,078</b>	<b>28,801</b>	<b>6,721</b>	<b>370,600</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	3,015	9,150	14,145	7,050	864	31,210
Available for Sale	2,929	11,140	11,626	8,860	1,014	32,641
Trading	25	256	N/A	N/A	N/A	256
Non-SFAS 115 Investments	10,286	25,187	8,252	4,139	330	37,908
<b>TOTAL INVESTMENTS</b>	<b>10,370</b>	<b>45,732</b>	<b>34,024</b>	<b>20,050</b>	<b>2,208</b>	<b>102,014</b>

\* Amount less than 1 million



**TABLE 6**  
**Federally Insured Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	0	\$0	3	\$7,677,018
5.0% To 6.0% .....	1	\$46,219	0	\$0	36	\$104,532,830
6.0% To 7.0% .....	4	\$4,398,143	11	\$3,106,039	871	\$3,749,467,992
7.0% To 8.0% .....	5	\$8,618,921	26	\$27,908,912	4,374	\$25,219,546,522
8.0% To 9.0% .....	27	\$124,005,310	83	\$89,033,072	3,373	\$22,576,412,839
9.0% To 10.0% .....	299	\$1,544,723,742	296	\$532,386,177	791	\$4,000,667,043
10.0% To 11.0% .....	343	\$1,616,412,911	586	\$1,527,396,594	180	\$505,950,341
11.0% To 12.0% .....	849	\$4,001,204,550	912	\$2,483,171,698	27	\$283,642,227
12.0% To 13.0% .....	1,591	\$5,827,328,688	2,400	\$5,131,499,347	57	\$51,539,013
13.0% To 14.0% .....	1,056	\$3,743,978,604	1,765	\$5,895,303,705	13	\$46,025,764
14.0% To 15.0% .....	524	\$2,009,522,115	1,437	\$2,631,177,059	5	\$2,393,926
15.0% To 16.0% .....	177	\$549,308,829	1,506	\$2,346,730,509	4	\$4,896,919
16.0% Or More .....	98	\$218,848,846	916	\$1,322,113,969	2	\$221,841
Not Reporting Or Zero ..	5,505	\$11,818	541	\$4,700,495	743	\$15,020,121
Total	10,479	\$19,648,408,696	10,479	\$21,994,527,576	10,479	\$56,567,994,396
Average Rate	12.8%		13.3%		7.9%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	1	\$12,641	1	\$179,432,500
5.0% To 6.0% .....	6	\$28,298,894	3	\$521,660,810	5	\$290,763,852
6.0% To 7.0% .....	125	\$909,702,846	207	\$3,515,874,160	56	\$328,912,429
7.0% To 8.0% .....	1,367	\$9,843,838,516	1,408	\$23,296,655,345	595	\$2,616,045,841
8.0% To 9.0% .....	3,489	\$26,562,086,274	2,197	\$43,241,181,135	2,075	\$14,136,728,565
9.0% To 10.0% .....	2,711	\$15,489,201,588	615	\$3,360,013,628	2,153	\$14,229,143,525
10.0% To 11.0% .....	1,176	\$4,008,335,100	250	\$492,676,507	760	\$4,214,423,779
11.0% To 12.0% .....	320	\$739,093,737	73	\$97,186,197	178	\$759,500,766
12.0% To 13.0% .....	372	\$454,284,879	87	\$22,537,955	84	\$51,971,727
13.0% To 14.0% .....	81	\$195,953,155	9	\$628,554	13	\$14,389,026
14.0% To 15.0% .....	48	\$46,937,222	4	\$49,223	2	\$2,974
15.0% To 16.0% .....	46	\$43,755,989	5	\$101,592	6	\$15,416,967
16.0% Or More .....	16	\$55,067,393	3	\$10,114	0	\$0
Not Reporting Or Zero ..	722	\$29,317,477	5,617	\$75,185,049	4,551	\$5,427,198
Total	10,479	\$58,405,873,070	10,479	\$74,623,772,910	10,479	\$36,842,159,149
Average Rate	9.1%		8.4%		9.1%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	54	\$61,627,581	4	\$242,885
5.0% To 6.0% .....	2	\$16,679,939	402	\$269,465,383	23	\$24,781,933
6.0% To 7.0% .....	69	\$149,320,184	1,181	\$1,042,850,600	79	\$117,028,323
7.0% To 8.0% .....	308	\$639,636,589	1,303	\$2,061,296,554	183	\$271,603,697
8.0% To 9.0% .....	268	\$370,214,440	1,411	\$3,496,865,165	249	\$511,451,634
9.0% To 10.0% .....	77	\$78,814,020	1,399	\$3,143,056,053	151	\$170,457,738
10.0% To 11.0% .....	14	\$25,006,553	1,155	\$2,615,649,571	104	\$50,353,294
11.0% To 12.0% .....	1	\$69,232	492	\$1,132,825,313	32	\$14,544,607
12.0% To 13.0% .....	6	\$3,811,631	828	\$1,294,873,241	63	\$20,743,216
13.0% To 14.0% .....	2	\$789,886	286	\$657,753,034	24	\$17,411,284
14.0% To 15.0% .....	0	\$0	188	\$414,262,881	16	\$5,441,303
15.0% To 16.0% .....	0	\$0	235	\$236,099,857	12	\$3,466,648
16.0% Or More .....	1	\$962,022	116	\$157,432,825	4	\$237,047
Not Reporting Or Zero ..	9,731	\$90,182,120	1,429	\$67,106,854	9,535	\$129,829,368
Total	10,479	\$1,375,486,616	10,479	\$16,651,164,912	10,479	\$1,337,592,977
Average Rate	8.0%		9.2%		8.9%	

**TABLE 7**  
**Federally Insured Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	107	\$1,138,555,735	16	\$138,711,855	0	\$0
1.0% To 2.0% .....	1,939	\$24,537,146,601	353	\$2,999,322,023	7	\$6,849,723
2.0% To 3.0% .....	1,571	\$11,028,196,411	3,752	\$51,099,738,006	243	\$2,514,832,528
3.0% To 4.0% .....	231	\$2,938,659,114	4,195	\$54,990,506,172	1,213	\$15,474,352,649
4.0% To 5.0% .....	27	\$88,620,560	1,430	\$13,811,863,302	1,054	\$20,057,045,675
5.0% To 6.0% .....	12	\$156,794,047	510	\$9,839,507,992	306	\$10,414,374,051
6.0% To 7.0% .....	1	\$99,378	86	\$4,676,013,482	23	\$297,038,855
7.0% Or More .....	1	\$1,893,657	19	\$54,236,456	1	\$2,184,106
Not Reporting Or Zero ..	6,590	\$9,958,822,049	118	\$77,428,838	7,632	\$4,345,336
Total	10,479	\$49,848,787,552	10,479	\$137,687,328,126	10,479	\$48,771,022,923
Average Rate	1.8%		3.2%		3.9%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	0	\$0	12	\$22,101,972	21	\$11,725,493
2.0% To 3.0% .....	15	\$4,745,402	261	\$1,474,844,660	99	\$40,612,888
3.0% To 4.0% .....	59	\$82,365,774	920	\$6,632,194,287	114	\$49,517,136
4.0% To 5.0% .....	612	\$2,076,220,690	1,654	\$6,681,337,156	41	\$11,811,751
5.0% To 6.0% .....	3,003	\$28,937,228,095	1,912	\$8,195,417,697	141	\$172,365,804
6.0% To 7.0% .....	3,024	\$59,263,967,863	1,094	\$11,307,145,004	264	\$463,065,422
7.0% Or More .....	131	\$2,233,017,684	74	\$1,279,524,734	61	\$94,460,587
Not Reporting Or Zero ..	3,635	\$70,242,126	4,552	\$4,636,809	9,738	\$19,204,822
Total	10,479	\$92,667,787,634	10,479	\$35,597,202,319	10,479	\$862,763,903
Average Rate	5.8%		4.8%		5.0%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**June 30, 2000**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
Capital to Total Assets	11.69	17.64	14.59	12.70	11.30
Net Capital (Est.) to Total Assets	11.08	16.22	13.76	12.05	10.71
Delinquent Loans to Capital	3.77	11.68	7.10	5.13	3.15
Solvency Evaluation (Est.)	112.76	119.58	116.13	113.88	112.32
Classified Assets (Est.) to Capital	5.27	8.07	5.69	5.05	5.26
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.65	3.36	1.62	0.99	0.52
Net Charge-Offs to Average Loans	0.42	0.81	0.54	0.43	0.41
Fair Value H-T-M to Book Value H-T-M	98.02	104.88	104.15	100.01	97.78
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-2.07	-0.49	-2.04	-2.45	-2.04
Delinquent Loans to Assets	0.44	2.06	1.04	0.65	0.36
<b>EARNINGS:</b>					
Return on Average Assets	1.04	0.74	0.89	0.90	1.08
Gross Income to Average Assets	8.11	7.87	7.98	8.12	8.12
Cost of Funds to Average Assets	3.41	2.73	3.03	3.14	3.50
Net Margin to Average Assets	4.70	5.14	4.96	4.99	4.63
Operating Expenses to Average Assets	3.37	4.05	3.75	3.80	3.25
Provision for Loan Losses to Average Assets	0.30	0.41	0.31	0.30	0.30
Net Interest Margin to Average Assets	3.80	4.83	4.39	4.18	3.69
Operating Expenses to Gross Income	41.49	51.50	46.94	46.72	40.07
Fixed Assets and Oreos to Total Assets	1.93	0.40	1.14	2.12	1.95
Net Operating Expenses to Average Assets	2.74	3.85	3.31	3.19	2.60
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	25.38	4.27	9.97	19.71	27.47
Regular Shares to Savings and Borrowings	36.78	85.70	67.31	48.23	32.62
Total Loans to Total Savings	77.56	74.08	75.07	75.56	78.11
Total Loans to Total Assets	67.35	61.38	64.05	65.62	67.91
Cash Plus Short-Term Investments to Assets	16.23	35.06	27.39	20.50	14.66
Total Savings and Borrowings to Earning Assets	96.30	95.69	95.39	96.67	96.27
Borrowings to Total Savings and Capital	0.90	0.19	0.23	0.39	1.04
Estimated Loan Maturity in Months	26.14	13.37	18.38	23.00	27.70
<b>PRODUCTIVITY:</b>					
Members to Potential Members	21.47	14.98	24.50	22.43	21.13
Borrowers to Members	53.04	29.11	37.52	49.78	56.06
Members to Full-Time Employees	426	400	500	454	412
Average Savings Per Member	4,831	1,677	2,780	3,692	5,439
Average Loan Balance	7,065	4,266	5,562	5,605	7,579
Salary & Benefits to Full-Time Employees	38,533	15,234	30,995	34,808	40,650
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	68.35	72.55	70.00	68.71	68.16
Income From Investments	20.52	23.42	22.84	21.27	20.22
Income Form Trading Securities	0.00	0.02	0.00	0.00	0.00
Fee Income	7.78	2.61	5.46	7.50	8.00
Other Operating Income	3.35	1.39	1.70	2.51	3.62
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES</b>					
Employee Compensation and Benefits	49.21	45.75	50.30	47.68	49.54
Travel and Conference	1.58	1.31	1.45	1.75	1.56
Office Occupancy	6.36	4.70	4.89	6.02	6.54
Office Operations	22.45	19.90	19.99	21.33	22.89
Educational and Promotional	3.24	0.84	1.40	2.69	3.50
Loan Servicing	5.05	1.94	3.01	4.58	5.32
Professional and Outside Services	7.27	6.56	8.26	9.98	6.57
Member Insurance	1.20	9.50	4.74	2.07	0.70
Operating Fees	0.65	1.62	1.16	0.78	0.58
Miscellaneous Operating Expenses	2.99	7.88	4.80	3.12	2.80

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	3,010	2,767	8.1-	2,540	8.2-
Cash	135	125	7.5-	287	129.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,582</b>	<b>1,398</b>	<b>11.7-</b>	<b>1,366</b>	<b>2.3-</b>
Unsecured Credit Card Loans	15	11	26.0-	9	20.9-
All Other Unsecured Loans	400	363	9.3-	324	10.7-
New Vehicle Loans	444	384	13.6-	402	4.8
Used Vehicle Loans	492	447	9.1-	441	1.3-
First Mortgage Real Estate Loans	23	20	12.0-	18	7.2-
Other Real Estate Loans	27	22	16.1-	21	4.3-
Leases Receivable	N/A	N/A	N/A	1	N/A
All Other Loans to Members	170	137	19.8-	141	3.6
Other Loans	13	15	16.7	8	48.9-
Allowance For Loan Losses	38	34	9.1-	32	7.9-
<b>TOTAL INVESTMENTS</b>	<b>847</b>	<b>863</b>	<b>2.0</b>	<b>565</b>	<b>34.5-</b>
U.S. Government Obligations	14	10	26.0-	10	3.3-
Federal Agency Securities	4	3	21.4-	4	11.9
Mutual Fund & Common Trusts	29	27	6.7-	21	20.7-
MCSD and PIC at Corporate CU	21	23	8.6	23	0.8-
All Other Corporate Credit Union	477	497	4.2	245	50.6-
Commercial Banks, S&Ls	278	273	2.1-	233	14.6-
Credit Unions -Loans to, Deposits in	11	15	33.3	12	18.1-
Other Investments	12	16	29.6	17	8.6
Land and Building	3	3	8.8-	3	1.3-
Other Fixed Assets	8	8	0.4	6	22.3-
Other Real Estate Owned	0*	0*	23.0-	0*	81.7-
Other Assets	13	11	12.3-	11	1.3
NCUSIF Capitalization Deposit	21	19	7.7-	18	5.8-
<b>TOTAL ASSETS</b>	<b>2,571</b>	<b>2,393</b>	<b>6.9-</b>	<b>2,225</b>	<b>7.0-</b>
<b>LIABILITIES</b>					
Total Borrowings	4	2	62.9-	4	135.9
Accrued Dividends/Interest Payable	10	9	12.5-	9	2.5-
Acct Payable and Other Liabilities	8	9	6.9	8	5.4-
Uninsured Secondary Capital	0*	0*	62.9-	0*	80.2
<b>TOTAL LIABILITIES</b>	<b>23</b>	<b>19</b>	<b>16.5-</b>	<b>21</b>	<b>8.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,156</b>	<b>2,005</b>	<b>7.0-</b>	<b>1,844</b>	<b>8.0-</b>
Share Drafts	32	28	14.6-	25	11.1-
Regular Shares	1,858	1,721	7.3-	1,584	8.0-
Money Market Shares	9	11	17.5	11	2.7
Share Certificates/CDs	143	149	3.8	133	10.3-
IRA/Keogh Accounts	42	36	14.1-	30	15.4-
All Other Shares and Member Deposits	41	29	28.8-	29	0.4
Non-Member Deposits	30	31	3.1	31	0.7
Regular Reserves	115	104	9.3-	100	4.4-
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	937.5	0*	121.2-
Other Reserves	15	13	15.6-	14	10.2
Undivided Earnings	257	248	3.3-	243	2.2-
Net Income	5	3	38.8-	4	25.2
<b>TOTAL EQUITY</b>	<b>392</b>	<b>369</b>	<b>5.9-</b>	<b>360</b>	<b>2.3-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,571</b>	<b>2,393</b>	<b>6.9-</b>	<b>2,225</b>	<b>7.0-</b>

\* Amount Less than 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	3,800	3,595	5.4-	3,456	3.9-
Cash	626	629	0.5	1,531	143.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>12,159</b>	<b>11,041</b>	<b>9.2-</b>	<b>11,452</b>	<b>3.7</b>
Unsecured Credit Card Loans	387	325	15.9-	316	2.7-
All Other Unsecured Loans	2,035	1,820	10.5-	1,727	5.1-
New Vehicle Loans	3,595	3,194	11.1-	3,419	7.0
Used Vehicle Loans	3,419	3,283	4.0-	3,479	6.0
First Mortgage Real Estate Loans	740	668	9.8-	685	2.5
Other Real Estate Loans	769	670	12.9-	729	8.9
Leases Receivable	N/A	N/A	N/A	16	N/A
All Other Loans to Members	1,143	1,021	10.7-	1,019	0.2-
Other Loans	71	60	15.0-	62	3.4
Allowance For Loan Losses	165	150	9.2-	148	1.3-
<b>TOTAL INVESTMENTS</b>	<b>6,223</b>	<b>6,594</b>	<b>6.0</b>	<b>4,585</b>	<b>30.5-</b>
U.S. Government Obligations	213	156	27.0-	117	24.8-
Federal Agency Securities	201	148	26.5-	168	13.5
Mutual Fund & Common Trusts	106	109	3.0	78	28.3-
MCSD and PIC at Corporate CU	158	156	1.3-	145	7.1-
All Other Corporate Credit Union	2,976	3,403	14.3	1,743	48.8-
Commercial Banks, S&Ls	2,408	2,446	1.6	2,092	14.5-
Credit Unions -Loans to, Deposits in	78	71	8.8-	79	11.7
Other Investments	83	106	26.7	163	53.9
Land and Building	143	130	9.4-	131	1.3
Other Fixed Assets	78	73	6.0-	70	4.0-
Other Real Estate Owned	5	3	44.4-	2	24.3-
Other Assets	109	102	6.1-	109	6.5
NCUSIF Capitalization Deposit	157	149	5.1-	147	1.2-
<b>TOTAL ASSETS</b>	<b>19,334</b>	<b>18,570</b>	<b>3.9-</b>	<b>17,879</b>	<b>3.7-</b>
<b>LIABILITIES</b>					
Total Borrowings	11	12	6.2	39	239.9
Accrued Dividends/Interest Payable	57	51	10.3-	49	4.8-
Acct Payable and Other Liabilities	79	71	9.7-	73	3.3
Uninsured Secondary Capital	3	3	10.2-	3	4.9-
<b>TOTAL LIABILITIES</b>	<b>150</b>	<b>137</b>	<b>8.8-</b>	<b>164</b>	<b>20.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>16,656</b>	<b>16,018</b>	<b>3.8-</b>	<b>15,256</b>	<b>4.8-</b>
Share Drafts	982	941	4.2-	1,016	8.0
Regular Shares	11,327	10,810	4.6-	10,297	4.7-
Money Market Shares	391	366	6.4-	357	2.4-
Share Certificates/CDs	2,531	2,621	3.5	2,391	8.8-
IRA/Keogh Accounts	996	878	11.8-	811	7.7-
All Other Shares and Member Deposits	345	326	5.5-	303	6.8-
Non-Member Deposits	84	75	9.9-	80	6.0
Regular Reserves	725	684	5.6-	685	0.2
APPR. For Non-Conf. Invest.	0*	0*	4.7-	0*	31.5
Accum. Unrealized G/L on A-F-S	-1	-2	106.4	-3	40.2
Other Reserves	143	128	11.0-	124	2.8-
Undivided Earnings	1,633	1,583	3.1-	1,624	2.5
Net Income	28	23	17.6-	28	21.9
<b>TOTAL EQUITY</b>	<b>2,529</b>	<b>2,416</b>	<b>4.4-</b>	<b>2,458</b>	<b>1.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>19,334</b>	<b>18,570</b>	<b>3.9-</b>	<b>17,879</b>	<b>3.7-</b>

\* Amount Less than 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	2,900	2,963	2.2	2,939	0.8-
Cash	1,694	1,803	6.4	4,527	151.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>42,434</b>	<b>41,714</b>	<b>1.7-</b>	<b>44,623</b>	<b>7.0</b>
Unsecured Credit Card Loans	2,708	2,558	5.6-	2,559	0.0
All Other Unsecured Loans	4,698	4,385	6.7-	4,252	3.0-
New Vehicle Loans	9,644	9,081	5.8-	10,009	10.2
Used Vehicle Loans	10,181	10,517	3.3	11,356	8.0
First Mortgage Real Estate Loans	6,556	6,697	2.2	7,083	5.8
Other Real Estate Loans	4,916	4,785	2.7-	5,464	14.2
Leases Receivable	N/A	N/A	N/A	138	N/A
All Other Loans to Members	3,539	3,498	1.2-	3,527	0.8
Other Loans	192	194	1.1	235	21.4
Allowance For Loan Losses	426	430	1.0	432	0.4
<b>TOTAL INVESTMENTS</b>	<b>20,335</b>	<b>22,686</b>	<b>11.6</b>	<b>16,735</b>	<b>26.2-</b>
U.S. Government Obligations	1,017	665	34.6-	522	21.5-
Federal Agency Securities	2,957	2,980	0.8	3,341	12.1
Mutual Fund & Common Trusts	230	256	11.5	155	39.7-
MCSD and PIC at Corporate CU	483	499	3.4	511	2.3
All Other Corporate Credit Union	8,342	9,815	17.7	4,653	52.6-
Commercial Banks, S&Ls	6,585	7,725	17.3	6,763	12.5-
Credit Unions -Loans to, Deposits in	283	265	6.5-	291	10.1
Other Investments	437	480	9.8	499	3.9
Land and Building	1,029	1,026	0.2-	1,091	6.3
Other Fixed Assets	314	337	7.4	333	1.1-
Other Real Estate Owned	15	22	42.8	19	14.7-
Other Assets	531	528	0.4-	550	4.1
NCUSIF Capitalization Deposit	537	552	2.7	556	0.9
<b>TOTAL ASSETS</b>	<b>66,463</b>	<b>68,239</b>	<b>2.7</b>	<b>68,002</b>	<b>0.3-</b>
<b>LIABILITIES</b>					
Total Borrowings	21	40	84.8	259	556.4
Accrued Dividends/Interest Payable	145	137	5.6-	136	0.8-
Acct Payable and Other Liabilities	354	337	4.7-	352	4.4
Uninsured Secondary Capital	2	0*	59.3-	3	207.3
<b>TOTAL LIABILITIES</b>	<b>522</b>	<b>514</b>	<b>1.5-</b>	<b>750</b>	<b>45.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>58,170</b>	<b>59,878</b>	<b>2.9</b>	<b>59,054</b>	<b>1.4-</b>
Share Drafts	6,029	6,242	3.5	6,955	11.4
Regular Shares	28,700	29,301	2.1	28,611	2.4-
Money Market Shares	4,101	4,522	10.3	4,363	3.5-
Share Certificates/CDs	12,647	13,319	5.3	12,896	3.2-
IRA/Keogh Accounts	5,423	5,261	3.0-	5,003	4.9-
All Other Shares and Member Deposits	1,109	1,065	4.0-	1,013	4.9-
Non-Member Deposits	161	168	4.6	213	26.6
Regular Reserves	2,333	2,342	0.4	2,443	4.3
APPR. For Non-Conf. Invest.	2	4	59.6	4	13.2
Accum. Unrealized G/L on A-F-S	-1	-25	1,750.0	-50	103.7
Other Reserves	585	572	2.2-	559	2.4-
Undivided Earnings	4,770	4,895	2.6	5,151	5.2
Net Income	81	60	26.3-	92	53.4
<b>TOTAL EQUITY</b>	<b>7,771</b>	<b>7,847</b>	<b>1.0</b>	<b>8,198</b>	<b>4.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>66,463</b>	<b>68,239</b>	<b>2.7</b>	<b>68,002</b>	<b>0.3-</b>

\* Amount Less than 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	1,415	1,516	7.1	1,544	1.8
Cash	5,493	6,230	13.4	17,199	176.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>181,595</b>	<b>200,840</b>	<b>10.6</b>	<b>230,006</b>	<b>14.5</b>
Unsecured Credit Card Loans	15,045	15,578	3.5	16,765	7.6
All Other Unsecured Loans	15,534	15,278	1.6-	15,692	2.7
New Vehicle Loans	34,154	36,015	5.4	42,738	18.7
Used Vehicle Loans	32,477	37,451	15.3	43,129	15.2
First Mortgage Real Estate Loans	49,581	59,663	20.3	66,838	12.0
Other Real Estate Loans	23,425	24,696	5.4	30,628	24.0
Leases Receivable	N/A	N/A	N/A	1,220	N/A
All Other Loans to Members	10,751	11,470	6.7	11,964	4.3
Other Loans	629	688	9.4	1,032	49.9
Allowance For Loan Losses	1,727	1,872	8.4	1,992	6.4
<b>TOTAL INVESTMENTS</b>	<b>86,449</b>	<b>99,687</b>	<b>15.3</b>	<b>80,130</b>	<b>19.6-</b>
U.S. Government Obligations	9,279	7,027	24.3-	4,333	38.3-
Federal Agency Securities	39,266	48,608	23.8	48,146	0.9-
Mutual Fund & Common Trusts	2,753	3,455	25.5	1,982	42.6-
MCS&D and PIC at Corporate CU	1,076	1,258	16.9	1,400	11.3
All Other Corporate Credit Union	19,881	22,259	12.0	11,963	46.3-
Commercial Banks, S&Ls	9,870	11,935	20.9	6,106	48.8-
Credit Unions -Loans to, Deposits in	305	392	28.5	412	5.1
Other Investments	4,019	4,752	18.2	5,786	21.8
Land and Building	3,958	4,463	12.8	4,920	10.2
Other Fixed Assets	1,347	1,518	12.7	1,616	6.5
Other Real Estate Owned	60	61	1.3	55	10.5-
Other Assets	3,887	4,411	13.5	4,126	6.5-
NCUSIF Capitalization Deposit	2,213	2,489	12.4	2,635	5.9
<b>TOTAL ASSETS</b>	<b>283,277</b>	<b>317,825</b>	<b>12.2</b>	<b>338,694</b>	<b>6.6</b>
<b>LIABILITIES</b>					
Total Borrowings	2,172	2,677	23.2	4,153	55.1
Accrued Dividends/Interest Payable	533	528	0.8-	583	10.4
Acct Payable and Other Liabilities	2,784	2,843	2.1	3,225	13.4
Uninsured Secondary Capital	3	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>5,491</b>	<b>6,048</b>	<b>10.1</b>	<b>7,962</b>	<b>31.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>247,880</b>	<b>278,734</b>	<b>12.4</b>	<b>294,446</b>	<b>5.6</b>
Share Drafts	31,333	35,373	12.9	41,852	18.3
Regular Shares	87,877	97,155	10.6	97,195	0.0
Money Market Shares	32,432	40,880	26.1	44,040	7.7
Share Certificates/CDs	64,648	71,518	10.6	77,247	8.0
IRA/Keogh Accounts	27,871	29,539	6.0	29,753	0.7
All Other Shares and Member Deposits	3,206	3,694	15.2	3,820	3.4
Non-Member Deposits	513	575	12.2	539	6.4-
Regular Reserves	8,798	9,772	11.1	10,896	11.5
APPR. For Non-Conf. Invest.	9	18	104.0	22	23.2
Accum. Unrealized G/L on A-F-S	61	-315	617.1-	-635	101.6
Other Reserves	3,535	3,787	7.1	4,304	13.7
Undivided Earnings	17,191	19,445	13.1	21,330	9.7
Net Income	312	336	7.6	371	10.3
<b>TOTAL EQUITY</b>	<b>29,906</b>	<b>33,042</b>	<b>10.5</b>	<b>36,287</b>	<b>9.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>283,277</b>	<b>317,825</b>	<b>12.2</b>	<b>338,694</b>	<b>6.6</b>

\* Amount Less than 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
Peer Group 1: Asset Size Less Than \$2,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	3,010	2,767	8.1-	2,540	8.2-
<b>INTEREST INCOME</b>					
Interest on Loans	79	69	12.9-	65	6.2-
(Less) Interest Refund	0*	0*	10.2-	0*	30.3-
Income from Investments	21	19	10.3-	21	8.2
Trading Profits and Losses	0*	0*	36.1-	0*	759.7
<b>TOTAL INTEREST INCOME</b>	<b>100</b>	<b>88</b>	<b>12.3-</b>	<b>85</b>	<b>3.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	36	32	10.7-	30	6.2-
Interest on Deposits	0*	0*	5.3-	0*	9.1-
Interest on Borrowed Money	0*	0*	4.3-	0*	3.2
<b>TOTAL INTEREST EXPENSE</b>	<b>37</b>	<b>33</b>	<b>10.6-</b>	<b>31</b>	<b>6.2-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>6</b>	<b>6</b>	<b>9.5-</b>	<b>5</b>	<b>18.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>57</b>	<b>50</b>	<b>13.8-</b>	<b>50</b>	<b>0.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	7.3-	2	4.7
Other Operating Income	2	1	10.8-	1	14.8-
Gain (Loss) on Investments	0*	0*	116.2-	0*	541.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	4,318.1	0*	2,266.3
Other Non-Oper Income (Expense)	0*	0*	9.0	0*	91.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>4</b>	<b>8.8-</b>	<b>4</b>	<b>1.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	24	22	7.3-	21	5.4-
Travel and Conference Expense	0*	0*	12.0-	0*	12.9-
Office Occupancy Expense	2	2	9.4-	2	2.0-
Office Operations Expense	11	10	4.9-	9	10.0-
Educational & Promotional Expense	0*	0*	11.3-	0*	4.6-
Loan Servicing Expense	0*	0*	8.9-	0*	0.7-
Professional and Outside Services	3	3	9.7-	3	1.0-
Member Insurance	5	5	11.3-	4	8.1-
Operating Fees	0*	0*	9.0-	0*	10.1-
Miscellaneous Operating Expenses	4	3	6.5-	4	8.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>52</b>	<b>48</b>	<b>7.6-</b>	<b>46</b>	<b>5.3-</b>
<b>NET INCOME</b>	<b>10</b>	<b>5</b>	<b>45.0-</b>	<b>8</b>	<b>57.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1	1	16.5-	1	3.7-
Net Reserve Transfer	0*	0*	11.5-	0*	9.4
Net Income After Net Reserve Transfer	9	5	47.5-	8	63.6
Additional (Voluntary) Reserve Transfers	0*	0*	20.6-	0*	5.0-
Adjusted Net Income	8	4	49.5-	7	71.7

\* Amount Less than 1 Million



**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	3,800	3,595	5.4-	3,456	3.9-
<b>INTEREST INCOME</b>					
Interest on Loans	568	502	11.5-	505	0.5
(Less) Interest Refund	0*	0*	19.3-	0*	14.0-
Income from Investments	164	157	4.5-	165	5.1
Trading Profits and Losses	0*	0*	40.9-	0*	197.5-
<b>TOTAL INTEREST INCOME</b>	<b>731</b>	<b>658</b>	<b>10.0-</b>	<b>669</b>	<b>1.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	295	270	8.5-	261	3.1-
Interest on Deposits	12	11	8.5-	11	1.8-
Interest on Borrowed Money	0*	0*	52.9-	0*	229.7
<b>TOTAL INTEREST EXPENSE</b>	<b>307</b>	<b>281</b>	<b>8.6-</b>	<b>273</b>	<b>2.8-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>34</b>	<b>29</b>	<b>14.3-</b>	<b>28</b>	<b>3.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>389</b>	<b>348</b>	<b>10.7-</b>	<b>367</b>	<b>5.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	39	37	4.5-	39	6.5
Other Operating Income	13	13	6.2-	12	3.1-
Gain (Loss) on Investments	0*	0*	180.2-	0*	76.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	358.9	0*	86.5-
Other Non-Oper Income (Expense)	1	0*	65.7-	0*	213.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>53</b>	<b>50</b>	<b>5.8-</b>	<b>51</b>	<b>1.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	178	168	5.6-	170	1.3
Travel and Conference Expense	6	5	13.0-	5	3.3-
Office Occupancy Expense	17	16	7.6-	17	2.8
Office Operations Expense	71	68	4.8-	68	0.6-
Educational & Promotional Expense	6	5	14.8-	5	2.6-
Loan Servicing Expense	11	10	10.3-	10	6.7
Professional and Outside Services	30	28	5.6-	28	1.6-
Member Insurance	19	17	10.3-	16	5.4-
Operating Fees	4	4	3.3-	4	0.2-
Miscellaneous Operating Expenses	16	15	6.2-	16	6.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>358</b>	<b>336</b>	<b>6.2-</b>	<b>338</b>	<b>0.7</b>
<b>NET INCOME</b>	<b>85</b>	<b>62</b>	<b>26.4-</b>	<b>81</b>	<b>29.0</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	16	12	23.4-	14	16.1
Net Reserve Transfer	7	5	23.5-	7	25.7
Net Income After Net Reserve Transfer	78	57	26.7-	74	29.3
Additional (Voluntary) Reserve Transfers	8	6	26.6-	5	15.8-
Adjusted Net Income	70	51	26.7-	69	34.3

\* Amount Less than 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	2,900	2,963	2.2	2,939	0.8-
<b>INTEREST INCOME</b>					
Interest on Loans	1,902	1,807	5.0-	1,891	4.6
(Less) Interest Refund	2	2	18.5-	1	12.6-
Income from Investments	550	567	3.0	585	3.2
Trading Profits and Losses	0*	-3	3,606.8-	0*	105.2-
<b>TOTAL INTEREST INCOME</b>	<b>2,450</b>	<b>2,370</b>	<b>3.3-</b>	<b>2,474</b>	<b>4.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	998	975	2.3-	973	0.2-
Interest on Deposits	85	79	7.0-	83	5.3
Interest on Borrowed Money	1	0*	39.5-	6	773.0
<b>TOTAL INTEREST EXPENSE</b>	<b>1,084</b>	<b>1,055</b>	<b>2.7-</b>	<b>1,062</b>	<b>0.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>111</b>	<b>112</b>	<b>1.4</b>	<b>101</b>	<b>9.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,256</b>	<b>1,203</b>	<b>4.2-</b>	<b>1,311</b>	<b>9.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	183	187	2.2	206	10.1
Other Operating Income	62	66	6.2	69	4.0
Gain (Loss) on Investments	0*	0*	96.7-	0*	2,789.8-
Gain (Loss) on Disp of Fixed Assets	2	0*	65.0-	0*	0.1-
Other Non-Oper Income (Expense)	1	2	106.6	3	33.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>249</b>	<b>256</b>	<b>2.9</b>	<b>278</b>	<b>8.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	577	583	0.9	612	5.1
Travel and Conference Expense	23	22	4.0-	23	2.7
Office Occupancy Expense	73	74	1.3	77	4.7
Office Operations Expense	261	265	1.5	274	3.3
Educational & Promotional Expense	34	33	3.1-	35	5.4
Loan Servicing Expense	53	55	3.1	59	7.2
Professional and Outside Services	119	123	3.1	128	4.2
Member Insurance	28	27	3.4-	27	2.7-
Operating Fees	10	10	1.8	10	1.7
Miscellaneous Operating Expenses	37	38	3.1	40	5.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,216</b>	<b>1,229</b>	<b>1.1</b>	<b>1,285</b>	<b>4.5</b>
<b>NET INCOME</b>	<b>289</b>	<b>230</b>	<b>20.6-</b>	<b>304</b>	<b>32.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	74	59	20.4-	75	27.8
Net Reserve Transfer	28	27	2.7-	34	24.8
Net Income After Net Reserve Transfer	261	202	22.6-	270	33.6
Additional (Voluntary) Reserve Transfers	32	25	23.0-	20	19.0-
Adjusted Net Income	229	178	22.5-	250	40.9

\* Amount Less than 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	1,415	1,516	7.1	1,544	1.8
<b>INTEREST INCOME</b>					
Interest on Loans	7,689	8,119	5.6	9,169	12.9
(Less) Interest Refund	4	4	18.0-	5	25.8
Income from Investments	2,409	2,658	10.3	2,719	2.3
Trading Profits and Losses	1	0*	165.1-	0*	148.0-
<b>TOTAL INTEREST INCOME</b>	<b>10,095</b>	<b>10,773</b>	<b>6.7</b>	<b>11,884</b>	<b>10.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	4,542	4,724	4.0	5,089	7.7
Interest on Deposits	426	464	8.9	571	23.2
Interest on Borrowed Money	56	69	22.5	127	84.4
<b>TOTAL INTEREST EXPENSE</b>	<b>5,024</b>	<b>5,257</b>	<b>4.6</b>	<b>5,787</b>	<b>10.1</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>602</b>	<b>540</b>	<b>10.3-</b>	<b>500</b>	<b>7.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,469</b>	<b>4,976</b>	<b>11.4</b>	<b>5,598</b>	<b>12.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	836	942	12.7	1,075	14.1
Other Operating Income	333	397	19.2	487	22.7
Gain (Loss) on Investments	8	0*	106.2-	-13	2,648.3
Gain (Loss) on Disp of Fixed Assets	4	4	18.5	9	98.8
Other Non-Oper Income (Expense)	10	17	66.9	17	1.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,191</b>	<b>1,360</b>	<b>14.2</b>	<b>1,575</b>	<b>15.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,121	2,383	12.4	2,669	12.0
Travel and Conference Expense	68	75	9.8	84	12.4
Office Occupancy Expense	286	320	12.1	352	10.0
Office Operations Expense	1,009	1,132	12.1	1,233	8.9
Educational & Promotional Expense	147	161	9.4	189	17.0
Loan Servicing Expense	214	245	14.9	287	16.9
Professional and Outside Services	291	329	13.2	354	7.5
Member Insurance	38	38	1.1	38	2.3-
Operating Fees	27	30	11.3	31	6.4
Miscellaneous Operating Expenses	120	133	11.0	151	13.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>4,320</b>	<b>4,847</b>	<b>12.2</b>	<b>5,388</b>	<b>11.2</b>
<b>NET INCOME</b>	<b>1,339</b>	<b>1,489</b>	<b>11.2</b>	<b>1,785</b>	<b>19.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	482	519	7.6	593	14.3
Net Reserve Transfer	145	198	35.9	274	38.5
Net Income After Net Reserve Transfer	1,194	1,291	8.2	1,511	17.0
Additional (Voluntary) Reserve Transfers	184	229	24.6	220	3.9-
Adjusted Net Income	1,010	1,062	5.2	1,291	21.5

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\* Amount Less than 1 Million

**TABLE 17**  
**FEDERALLY INSURED CREDIT UNIONS**  
**NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of June 30**

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1996	11,518	738	6.41	-18,870
1997	11,328	897	7.92	-33,939
1998	11,125	997	8.96	-39,843
1999	10,841	1,267	11.69	-47,557
2000	10,479	837	7.99	-33,896

**Losses By Assets Size as of June 30**

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	357	264,231,432	-3,144,146	38,465,491
2 Million To 10 Million	284	1,323,775,624	-8,550,766	152,495,123
10 Million To 50 Million	163	3,487,604,132	-8,700,173	355,299,097
50 Million And Over	33	7,394,919,752	-13,501,228	631,675,048
Total	837	12,470,530,940	-33,896,313	1,177,934,759

**Number of Credit Unions By Camel Rating as of June 30**

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1996	1,804	6,811	2,638	251	11	11,515
1997	2,188	6,511	2,326	277	19	11,321
1998	2,320	6,250	2,241	294	18	11,123
1999	2,238	6,056	2,227	288	28	10,837
2000	2,194	5,944	2,052	273	10	10,473

**Camel Rating 4 and 5 as of June 30**

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1996	262	2.27	2,096,538,569	0.73
1997	296	2.61	2,354,596,144	0.78
1998	312	2.80	2,913,524,536	0.90
1999	316	2.91	2,955,455,261	0.83
2000	283	2.70	2,143,020,638	0.58

\*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.

**Table 18**  
**100 Largest Federally Insured Credit Unions**  
**June 30, 2000**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	11,681,949,449
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	6,408,007,542
3	BOEING EMPLOYEES	3	SEATTLE	WA	1935	3,363,563,163
4	PENTAGON	4	ALEXANDRIA	VA	1935	3,317,841,462
5	UNITED AIRLINES EMPLOYEES'	5	CHICAGO	IL	1935	3,027,817,277
6	THE GOLDEN 1	7	SACRAMENTO	CA	1933	2,823,938,523
7	AMERICAN AIRLINES	6	DFW AIRPORT	TX	1982	2,656,671,328
8	ORANGE COUNTY TEACHERS	8	SANTA ANA	CA	1934	2,611,658,989
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	2,296,375,340
10	HUGHES AIRCRAFT EMPLOYEES	11	MANHATTAN BEACH	CA	1940	1,939,480,939
11	CITIZENS EQUITY	10	PEORIA	IL	1937	1,939,374,090
12	SECURITY SERVICE	15	SAN ANTONIO	TX	1956	1,877,139,950
13	PATELCO	14	SAN FRANCISCO	CA	1936	1,843,366,923
14	STAR ONE	12	SUNNYVALE	CA	1956	1,789,672,679
15	JAX NAVY	16	JACKSONVILLE	FL	1952	1,724,239,549
16	AMERICA FIRST	19	OGDEN	UT	1939	1,723,749,996
17	WESCOM	17	PASADENA	CA	1934	1,680,762,089
18	ESL	18	ROCHESTER	NY	1995	1,653,135,742
19	DELTA EMPLOYEES	20	ATLANTA	GA	1940	1,585,791,391
20	ALASKA USA	13	ANCHORAGE	AK	1948	1,512,655,685
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	1,398,290,137
22	RANDOLPH-BROOKS	22	UNIVERSAL CITY	TX	1952	1,285,746,029
23	SAN ANTONIO	23	SAN ANTONIO	TX	1935	1,252,104,393
24	SAN DIEGO COUNTY	30	SAN DIEGO	CA	1938	1,230,002,919
25	DESERT SCHOOLS	28	PHOENIX	AZ	1939	1,219,016,176
26	ENT	26	COLORADO SPRING	CO	1957	1,214,120,904
27	DEARBORN	24	DEARBORN	MI	1950	1,200,454,843
28	H. P.	42	PALO ALTO	CA	1970	1,186,622,319
29	LOCKHEED	27	BURBANK	CA	1937	1,167,240,020
30	DIGITAL	46	MAYNARD	MA	1979	1,108,212,309
31	EASTERN FINANCIAL	25	MIRAMAR	FL	1937	1,099,598,239
32	BANK FUND STAFF	31	WASHINGTON	DC	1947	1,091,964,793
33	HUDSON VALLEY	29	POUGHKEEPSIE	NY	1963	1,083,624,396
34	UNITED NATIONS	37	NEW YORK	NY	1947	1,068,718,291
35	ATLANTA POSTAL	32	ATLANTA	GA	1991	1,052,423,584
36	REDSTONE	33	HUNTSVILLE	AL	1951	1,047,993,221
37	MISSION	39	SAN DIEGO	CA	1961	1,015,424,977
38	VISIONS	34	ENDICOTT	NY	1966	1,008,634,234
39	POLICE & FIRE	43	PHILADELPHIA	PA	1938	987,870,008
40	BETHPAGE	38	BETHPAGE	NY	1941	987,070,711
41	TEXANS	40	RICHARDSON	TX	1953	985,773,394
42	COMMUNITY AMERICA	44	KANSAS CITY	MO	1940	950,153,746
43	TINKER	35	TINKER AFB	OK	1946	948,925,182
44	BELLCO	45	ENGLEWOOD	CO	1936	947,888,591
45	STATE EMPLOYEES CU OF MARYLAND, IN	41	BALTIMORE	MD	1951	945,556,745
46	PORTLAND TEACHERS	36	PORTLAND	OR	1932	939,691,320
47	NORTH ISLAND	47	SAN DIEGO	CA	1940	936,808,118
48	TEACHERS	49	FARMINGVILLE	NY	1952	914,074,520
49	EASTMAN	52	KINGSPORT	TN	1934	862,877,178
50	TRAVIS	51	VACAVILLE	CA	1951	856,876,345
51	COASTAL	53	RALEIGH	NC	1967	851,752,444
52	THE CALIFORNIA	54	GLENDALE	CA	1933	848,756,805

**Table 18**  
**100 Largest Federally Insured Credit Unions**  
**June 30, 2000**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	PROVIDENT CENTRAL	55	REDWOOD CITY	CA	1950	848,533,402
54	TOWER	48	LAUREL	MD	1953	841,900,687
55	TEACHERS	50	SOUTH BEND	IN	1931	836,563,746
56	MUNICIPAL	56	NEW YORK	NY	1917	811,144,385
57	NWA	59	BLOOMINGTON	MN	1938	803,706,241
58	GTE	57	TAMPA	FL	1935	802,607,212
59	AFFINITY	58	BEDMINSTER	NJ	1935	774,921,603
60	DALLAS TEACHERS	60	DALLAS	TX	1931	764,885,319
61	COMMUNITY	64	PLANO	TX	1952	762,996,880
62	MOUNTAIN AMERICA	62	SALT LAKE CITY	UT	1936	762,952,604
63	IBM MID AMERICA EMPLOYEES	70	ROCHESTER	MN	1976	739,594,442
64	GEORGIA TELCO	61	ATLANTA	GA	1991	731,031,971
65	TRULIANT	63	WINSTON-SALEM	NC	1952	720,340,172
66	SCHOOLS FINANCIAL	71	SACRAMENTO	CA	1934	715,466,568
67	FIRST TECHNOLOGY	73	BEAVERTON	OR	1952	711,981,974
68	FOUNDERS	68	LANCASTER	SC	1961	707,040,361
69	MACDILL	81	TAMPA	FL	1955	704,162,160
70	KERN SCHOOLS	67	BAKERSFIELD	CA	1940	702,771,189
71	APCO EMPLOYEES	75	BIRMINGHAM	AL	1953	698,010,951
72	WASHINGTON STATE EMPLOYEES	65	OLYMPIA	WA	1957	694,167,884
73	SPACE COAST	66	MELBOURNE	FL	1951	693,993,715
74	AMERICAN ELECTRONICS ASSOCIATION	103	SUNNYVALE	CA	1979	692,829,867
75	VIRGINIA CREDIT UNION, INC.,	88	NEWPORT NEWS	VA	1928	683,171,238
76	SAFE	72	NORTH HIGHLANDS	CA	1940	680,871,834
77	TECHNOLOGY	91	SAN JOSE	CA	1960	677,312,787
78	NORTHWEST	69	HERNDON	VA	1947	673,139,972
79	FIRST COMMUNITY	83	ELLISVILLE	MO	1934	667,733,541
80	ARIZONA	86	PHOENIX	AZ	1936	665,532,825
81	BROCKTON	97	BROCKTON	MA	1917	663,179,771
82	GOVERNMENT EMPLOYEES CU OF EL PASO	84	EL PASO	TX	1932	654,377,674
83	LANGLEY	76	HAMPTON	VA	1936	651,312,706
84	MERIWEST	93	SAN JOSE	CA	1961	650,071,233
85	REYNOLDS CAROLINA	77	WINSTON-SALEM	NC	1967	649,335,873
86	SOUTH CAROLINA	94	NORTH CHARLESTON	SC	1936	640,642,371
87	EDUCATIONAL EMPLOYEES	78	FRESNO	CA	1934	637,383,608
88	STATE EMPLOYEES	82	ALBANY	NY	1934	636,794,081
89	AEDC	74	TULLAHOMA	TN	1951	636,092,313
90	POLISH & SLAVIC	87	BROOKLYN	NY	1976	635,464,502
91	AMERICAN EAGLE	92	EAST HARTFORD	CT	1935	622,799,461
92	CONNECTICUT STATE EMPLOYEES	80	HARTFORD	CT	1946	621,769,415
93	FAIRWINDS	90	ORLANDO	FL	1949	618,068,674
94	DOW CHEMICAL EMPLOYEES'	79	MIDLAND	MI	1937	616,875,050
95	EGLIN	85	FT. WALTON BEACH	FL	1954	610,076,405
96	TEXAS DOW EMPLOYEES	95	LAKE JACKSON	TX	1954	602,254,285
97	PACIFIC SERVICE	100	WALNUT CREEK	CA	1936	601,404,794
98	OMNIAMERICAN	89	FORT WORTH	TX	1956	600,296,544
99	BAXTER	107	VERNON HILLS	IL	1980	583,216,878
100	MICHIGAN STATE UNIVERSITY	109	EAST LANSING	MI	1979	580,309,652

**Table 19**  
**Number of Credit Unions**  
**Federally Insured Credit Unions**  
**June 30, 2000**

	Federal Charters	State Charters	Total Number	% of Total
Alabama	105	83	188	1.79
Alaska	12	2	14	0.13
Arizona	40	28	68	0.65
Arkansas	80	2	82	0.78
California	462	188	650	6.20
Colorado	100	77	177	1.69
Connecticut	150	51	201	1.92
Delaware	42	0	42	0.40
District of Columbia	77	0	77	0.73
Florida	143	113	256	2.44
Georgia	147	79	226	2.16
Guam	2	0	2	0.02
Hawaii	102	3	105	1.00
Idaho	26	24	50	0.48
Illinois	145	410	555	5.30
Indiana	202	37	239	2.28
Iowa	4	194	198	1.89
Kansas	27	108	135	1.29
Kentucky	86	44	130	1.24
Louisiana	223	63	286	2.73
Maine	71	12	83	0.79
Maryland	121	6	127	1.21
Massachusetts	174	115	289	2.76
Michigan	174	298	472	4.50
Minnesota	67	126	193	1.84
Mississippi	95	36	131	1.25
Missouri	16	175	191	1.82
Montana	65	13	78	0.74
Nebraska	57	30	87	0.83
Nevada	20	4	24	0.23
New Hampshire	8	24	32	0.31
New Jersey	261	27	288	2.75
New Mexico	30	26	56	0.53
New York	613	39	652	6.22
North Carolina	61	113	174	1.66
North Dakota	22	42	64	0.61
Ohio	340	178	518	4.94
Oklahoma	69	27	96	0.92
Oregon	91	25	116	1.11
Pennsylvania	705	84	789	7.53
Puerto Rico	18	0	18	0.17
Rhode Island	25	16	41	0.39
South Carolina	78	21	99	0.94
South Dakota	63	0	63	0.60
Tennessee	103	151	254	2.42
Texas	471	256	727	6.94
Utah	41	96	137	1.31
Vermont	6	39	45	0.43
Virgin Islands	5	0	5	0.05
Virginia	187	74	261	2.49
Washington	74	98	172	1.64
West Virginia	122	11	133	1.27
Wisconsin	3	343	346	3.30
Wyoming	37	0	37	0.35
<b>Total</b>	<b>6,468</b>	<b>4,011</b>	<b>10,479</b>	<b>100.00</b>

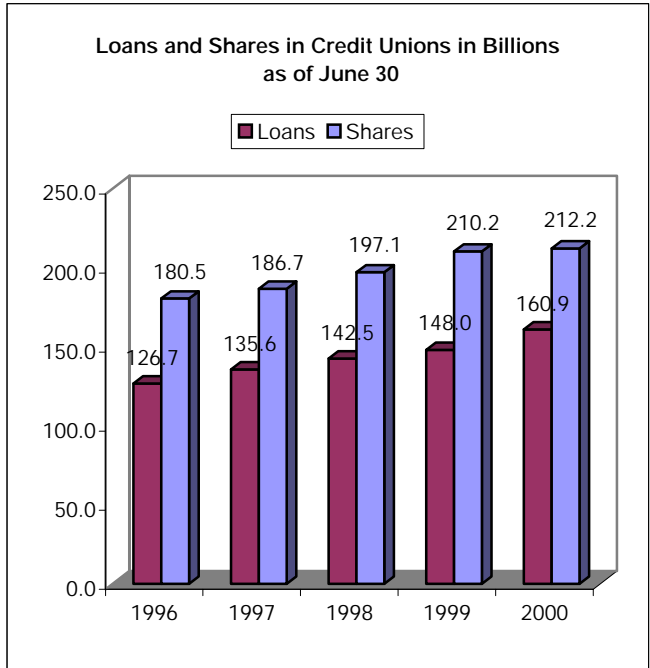
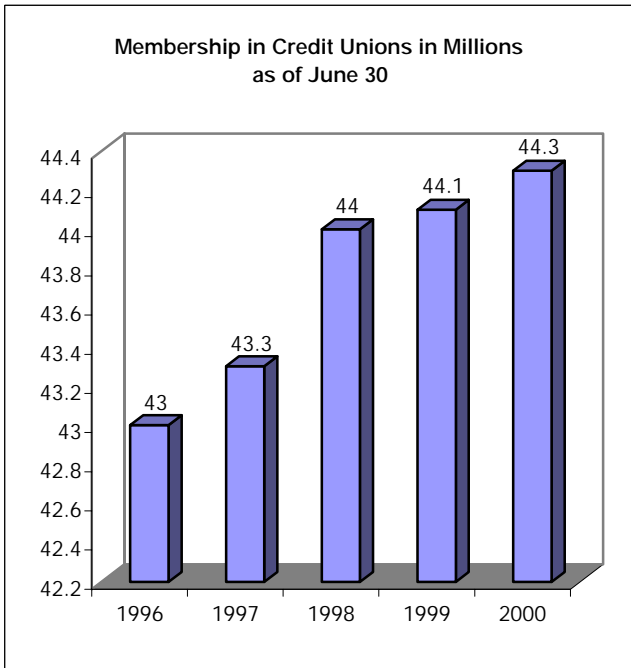
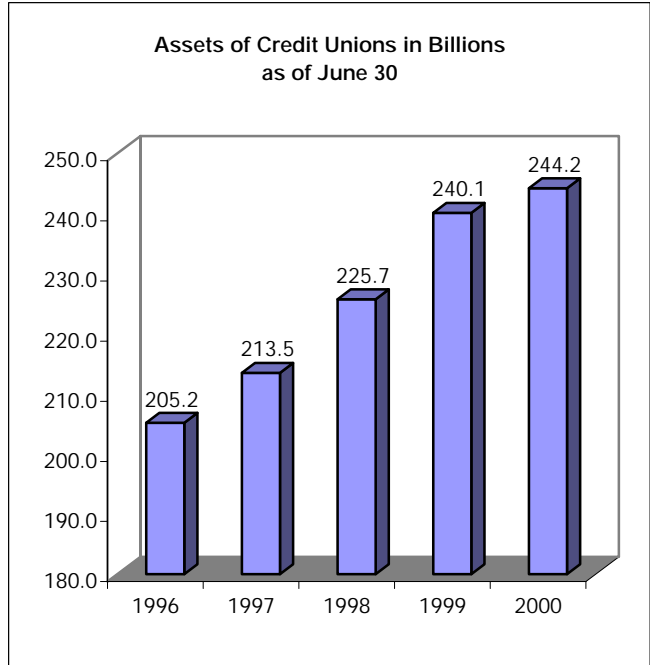
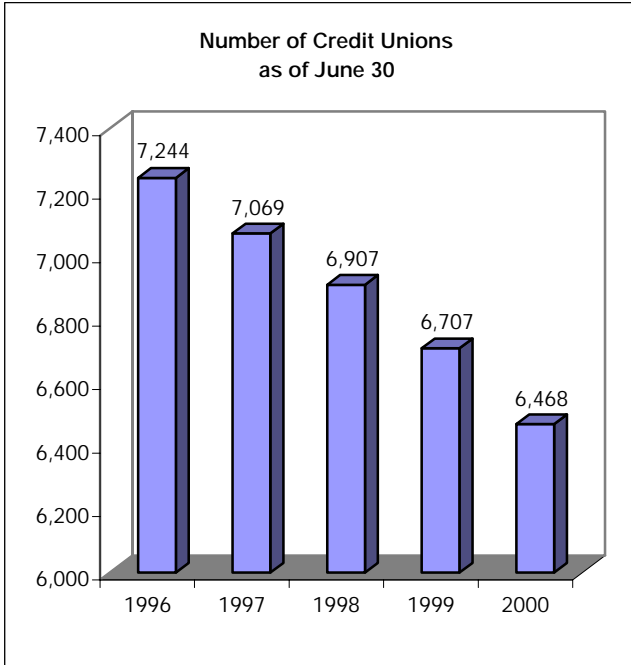
**Table 20**  
**Credit Union Assets by State**  
**Federally Insured Credit Unions**  
**June 30, 2000**

	Federal Charters	State Charters	Total Assets	% of Total
Alabama	3,803,005,531	3,094,548,851	6,897,554,382	1.62
Alaska	2,049,137,152	303,057,644	2,352,194,796	0.55
Arizona	4,294,519,027	2,121,749,752	6,416,268,779	1.50
Arkansas	1,152,542,991	3,989,843	1,156,532,834	0.27
California	33,692,654,314	27,910,193,245	61,602,847,559	14.43
Colorado	3,657,631,108	4,358,205,872	8,015,836,980	1.88
Connecticut	3,733,607,314	1,071,191,535	4,804,798,849	1.13
Delaware	980,211,331	0	980,211,331	0.23
District of Columbia	3,250,348,867	0	3,250,348,867	0.76
Florida	14,899,780,010	6,769,862,875	21,669,642,885	5.08
Georgia	3,787,305,933	4,882,278,811	8,669,584,744	2.03
Guam	155,495,854	0	155,495,854	0.04
Hawaii	3,868,828,281	119,416,551	3,988,244,832	0.93
Idaho	853,227,677	637,575,304	1,490,802,981	0.35
Illinois	3,874,890,878	10,190,769,038	14,065,659,916	3.30
Indiana	6,493,015,419	2,996,345,143	9,489,360,562	2.22
Iowa	91,993,146	3,560,598,239	3,652,591,385	0.86
Kansas	335,328,978	1,895,450,818	2,230,779,796	0.52
Kentucky	2,239,756,570	931,858,802	3,171,615,372	0.74
Louisiana	3,536,171,224	750,402,858	4,286,574,082	1.00
Maine	2,115,504,164	567,564,565	2,683,068,729	0.63
Maryland	6,479,273,409	1,963,366,404	8,442,639,813	1.98
Massachusetts	6,345,005,025	7,677,180,332	14,022,185,357	3.29
Michigan	8,783,349,241	13,158,284,708	21,941,633,949	5.14
Minnesota	5,301,824,485	2,958,504,217	8,260,328,702	1.94
Mississippi	1,391,477,687	367,176,443	1,758,654,130	0.41
Missouri	397,062,510	5,442,881,257	5,839,943,767	1.37
Montana	1,050,854,716	522,958,545	1,573,813,261	0.37
Nebraska	1,368,747,672	463,968,656	1,832,716,328	0.43
Nevada	1,048,758,597	773,773,567	1,822,532,164	0.43
New Hampshire	131,214,482	2,080,124,984	2,211,339,466	0.52
New Jersey	6,071,664,742	309,448,870	6,381,113,612	1.50
New Mexico	2,126,400,659	746,956,919	2,873,357,578	0.67
New York	19,883,134,295	2,617,099,336	22,500,233,631	5.27
North Carolina	4,265,897,459	8,189,520,304	12,455,417,763	2.92
North Dakota	159,498,134	856,276,913	1,015,775,047	0.24
Ohio	5,881,934,031	4,881,456,493	10,763,390,524	2.52
Oklahoma	2,695,236,040	1,872,580,644	4,567,816,684	1.07
Oregon	2,677,439,817	4,487,977,010	7,165,416,827	1.68
Pennsylvania	11,493,249,798	4,156,266,143	15,649,515,941	3.67
Puerto Rico	391,802,462	0	391,802,462	0.09
Rhode Island	175,837,374	2,089,868,860	2,265,706,234	0.53
South Carolina	3,870,232,700	518,795,545	4,389,028,245	1.03
South Dakota	959,572,160	0	959,572,160	0.22
Tennessee	3,561,066,637	4,063,552,589	7,624,619,226	1.79
Texas	20,663,059,265	11,131,030,314	31,794,089,579	7.45
Utah	865,483,037	4,948,922,118	5,814,405,155	1.36
Vermont	446,021,194	560,121,773	1,006,142,967	0.24
Virgin Islands	36,644,995	0	36,644,995	0.01
Virginia	21,707,098,021	2,667,017,047	24,374,115,068	5.71
Washington	2,483,280,229	11,611,267,008	14,094,547,237	3.30
West Virginia	1,553,554,908	101,940,870	1,655,495,778	0.39
Wisconsin	350,421,727	9,193,904,812	9,544,326,539	2.24
Wyoming	742,136,162	0	742,136,162	0.17
<b>Total</b>	<b>244,223,189,439</b>	<b>182,577,282,427</b>	<b>426,800,471,866</b>	<b>100.00</b>

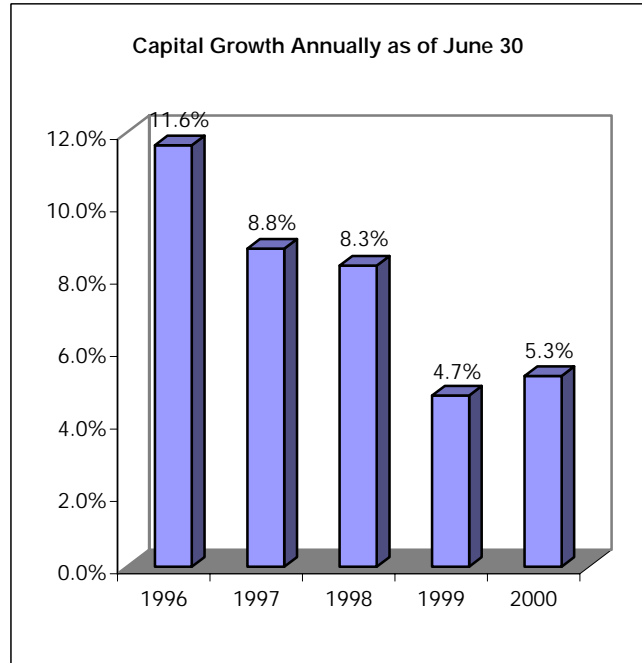
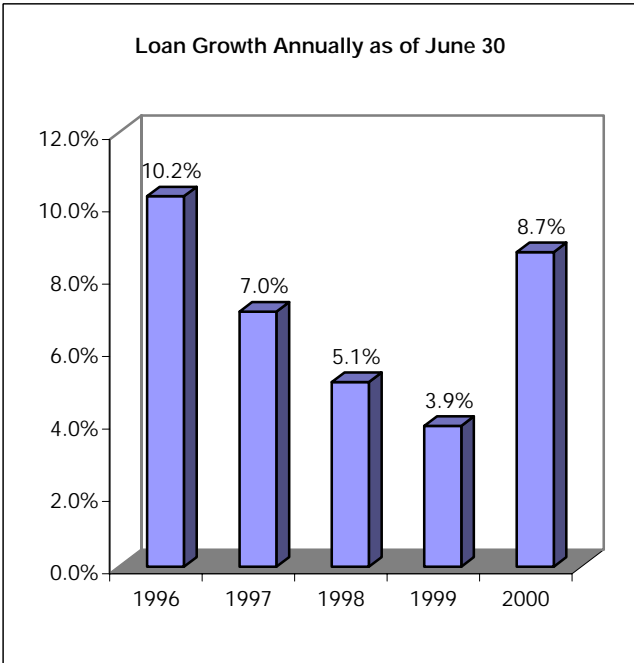
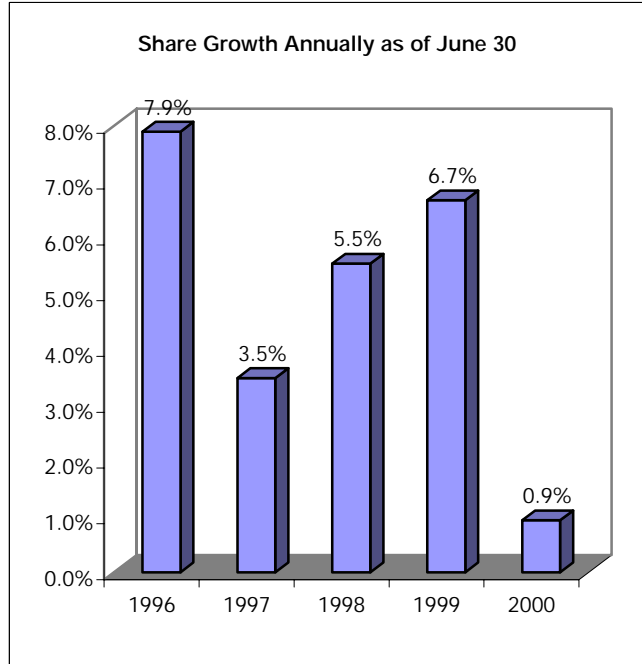
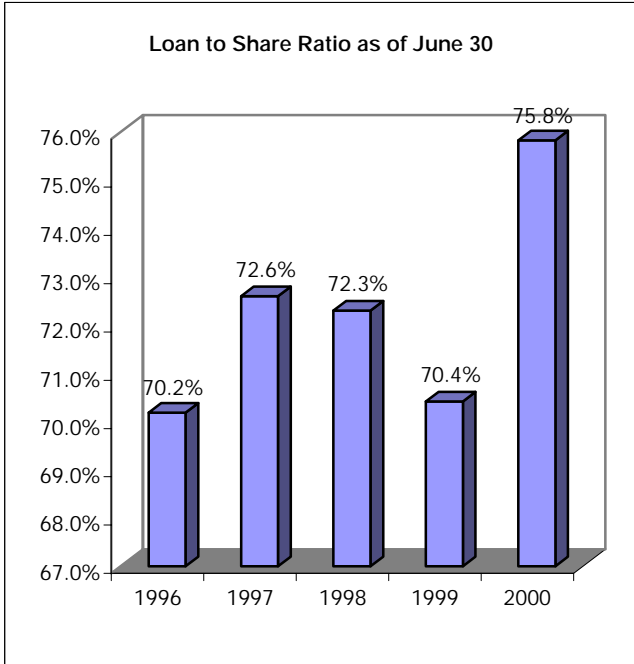


**FEDERAL  
CREDIT UNIONS**

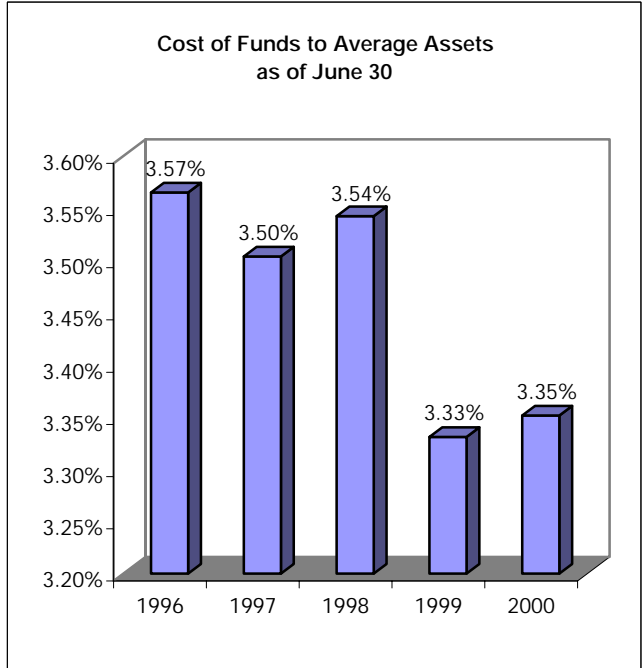
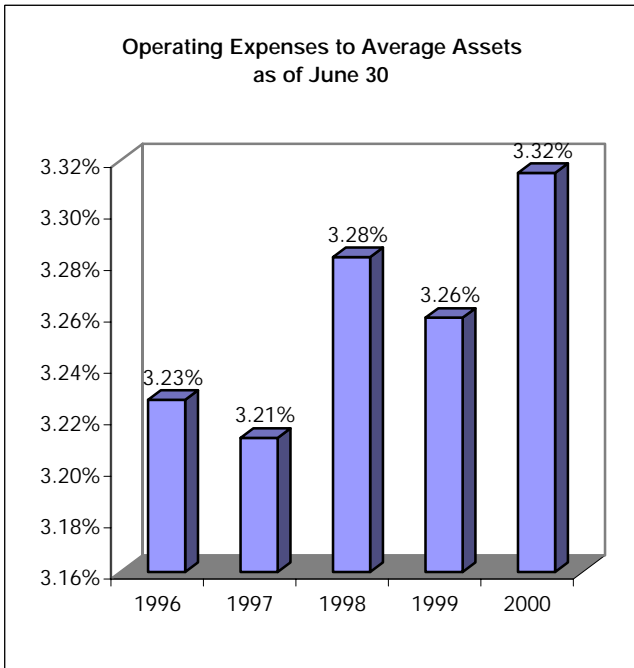
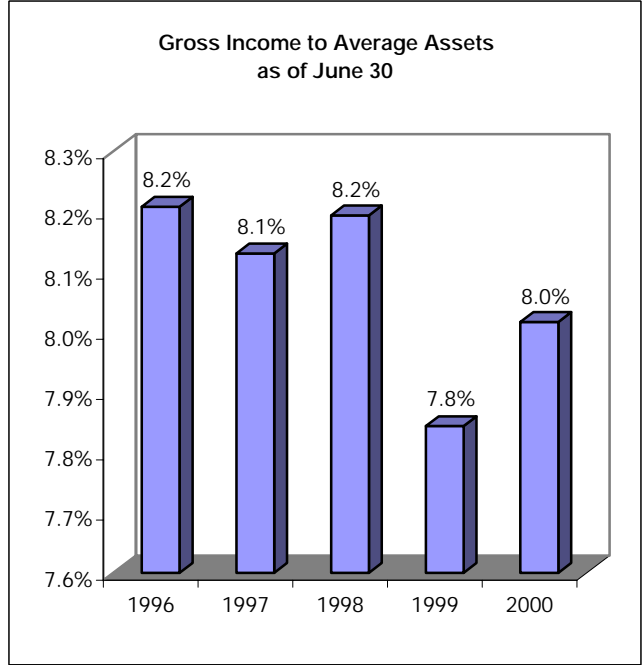
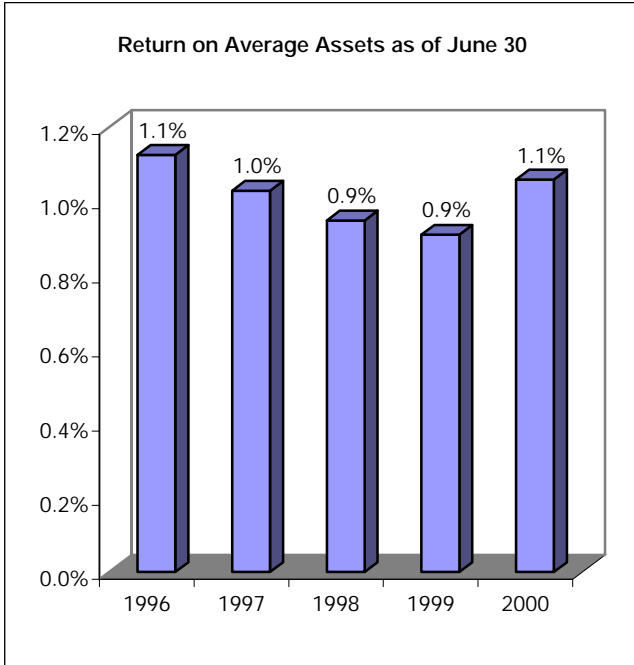
## Federal Credit Unions 5 Year Trends



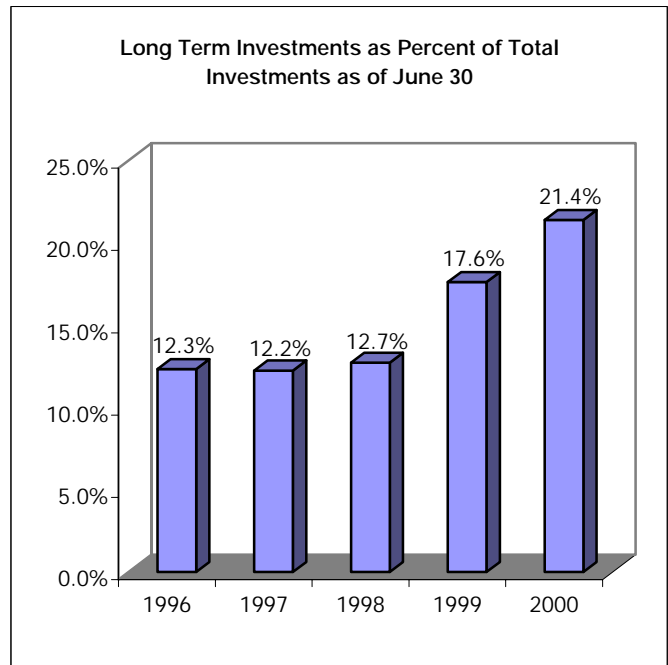
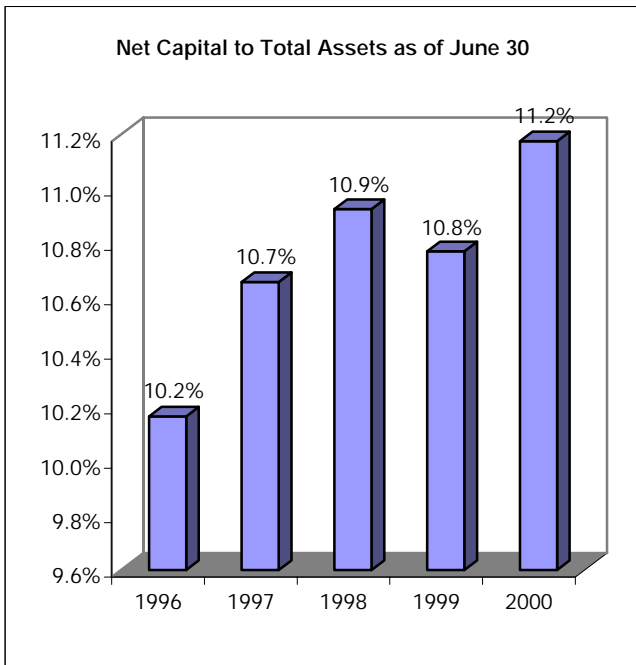
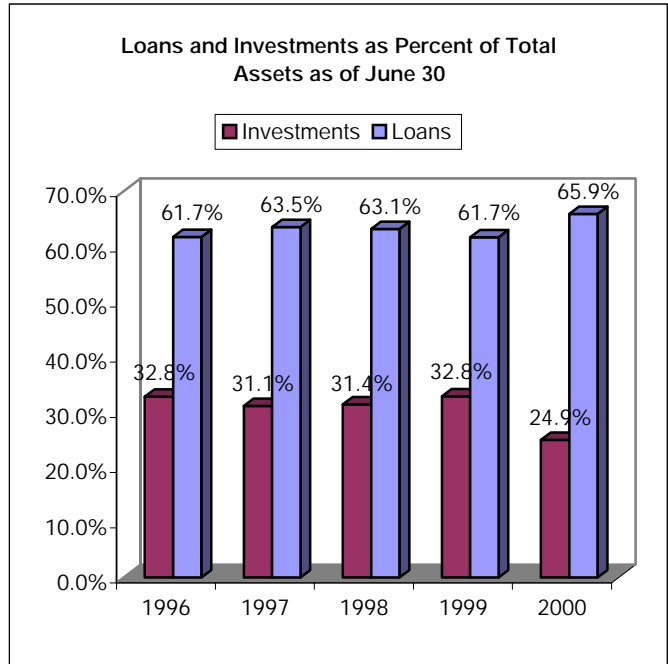
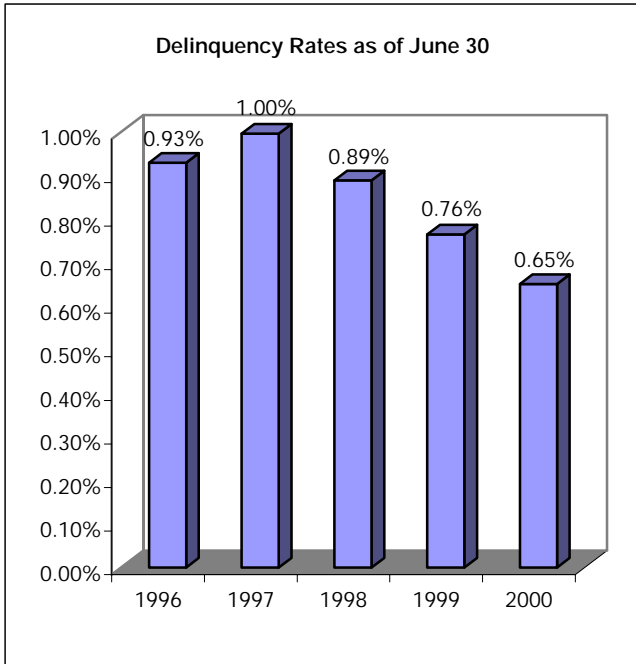
## Federal Credit Unions 5 Year Trends



## Federal Credit Unions 5 Year Trends



## Federal Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	6,907	6,707	2.9-	6,468	3.6-
Cash	4,877	5,263	7.9	14,507	175.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>142,480</b>	<b>148,014</b>	<b>3.9</b>	<b>160,870</b>	<b>8.7</b>
Unsecured Credit Card Loans	11,359	11,247	1.0-	11,557	2.7
All Other Unsecured Loans	14,423	13,679	5.2-	13,554	0.9-
New Vehicle Loans	30,072	29,495	1.9-	32,846	11.4
Used Vehicle Loans	26,674	28,572	7.1	30,953	8.3
First Mortgage Real Estate Loans	32,442	37,185	14.6	39,999	7.6
Other Real Estate Loans	17,970	18,211	1.3	21,247	16.7
Leases Receivable	N/A	N/A	N/A	666	N/A
All Other Loans to Members	9,027	9,151	1.4	9,406	2.8
Other Loans	513	473	7.7-	642	35.5
Allowance For Loan Losses	1,425	1,455	2.1	1,458	0.2
<b>TOTAL INVESTMENTS</b>	<b>70,780</b>	<b>78,790</b>	<b>11.3</b>	<b>60,930</b>	<b>22.7-</b>
U.S. Government Obligations	6,033	4,279	29.1-	2,688	37.2-
Federal Agency Securities	28,726	34,048	18.5	32,973	3.2-
Mutual Fund & Common Trusts	2,128	2,591	21.7	1,315	49.3-
MCSD and PIC at Corporate CU	991	1,066	7.6	1,110	4.1
All Other Corporate Credit Union	17,458	19,187	9.9	9,192	52.1-
Commercial Banks, S&Ls	13,139	14,969	13.9	10,286	31.3-
Credit Unions -Loans to, Deposits in	419	387	7.4-	435	12.3
Other Investments	1,886	2,262	19.9	2,931	29.6
Land and Building	2,939	3,113	5.9	3,306	6.2
Other Fixed Assets	1,069	1,141	6.7	1,138	0.3-
Other Real Estate Owned	50	49	3.3-	42	14.5-
Other Assets	3,114	3,271	5.0	2,968	9.3-
NCUSIF Capitalization Deposit	1,779	1,890	6.2	1,920	1.6
<b>TOTAL ASSETS</b>	<b>225,666</b>	<b>240,076</b>	<b>6.4</b>	<b>244,223</b>	<b>1.7</b>
<b>LIABILITIES</b>					
Total Borrowings	1,850	1,871	1.1	2,507	34.0
Accrued Dividends/Interest Payable	492	463	5.9-	495	7.0
Acct Payable and Other Liabilities	1,593	1,671	4.9	1,758	5.2
Uninsured Secondary Capital	5	3	36.8-	5	54.4
<b>TOTAL LIABILITIES</b>	<b>3,939</b>	<b>4,007</b>	<b>1.7</b>	<b>4,765</b>	<b>18.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>197,076</b>	<b>210,217</b>	<b>6.7</b>	<b>212,172</b>	<b>0.9</b>
Share Drafts	23,583	25,288	7.2	28,659	13.3
Regular Shares	78,028	81,546	4.5	79,241	2.8-
Money Market Shares	22,062	26,487	20.1	26,965	1.8
Share Certificates/CDs	49,041	51,976	6.0	53,086	2.1
IRA/Keogh Accounts	21,201	21,533	1.6	20,863	3.1-
All Other Shares and Member Deposits	2,627	2,888	10.0	2,842	1.6-
Non-Member Deposits	536	499	6.9-	514	3.1
Regular Reserves	6,959	7,273	4.5	7,798	7.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	9	-238	2,870.5-	-441	85.3
Other Reserves	2,654	2,707	2.0	3,018	11.5
Undivided Earnings	14,839	15,917	7.3	16,692	4.9
Net Income	190	193	1.9	219	13.6
<b>TOTAL EQUITY</b>	<b>24,651</b>	<b>25,852</b>	<b>4.9</b>	<b>27,287</b>	<b>5.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>225,666</b>	<b>240,076</b>	<b>6.4</b>	<b>244,223</b>	<b>1.7</b>

\* Amount Less than 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	6,907	6,707	2.9-	6,468	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	6,137	6,117	0.3-	6,540	6.9
(Less) Interest Refund	4	4	16.9-	4	3.0
Income from Investments	1,975	2,071	4.9	2,105	1.7
Trading Profits and Losses	1	0*	147.7-	0*	175.6-
<b>TOTAL INTEREST INCOME</b>	<b>8,109</b>	<b>8,184</b>	<b>0.9</b>	<b>8,642</b>	<b>5.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3,845	3,831	0.4-	3,983	4.0
Interest on Deposits	0*	0*	100.0-	0	0.0
Interest on Borrowed Money	44	48	8.9	75	58.6
<b>TOTAL INTEREST EXPENSE</b>	<b>3,889</b>	<b>3,879</b>	<b>0.3-</b>	<b>4,058</b>	<b>4.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>478</b>	<b>415</b>	<b>13.1-</b>	<b>360</b>	<b>13.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3,742</b>	<b>3,890</b>	<b>4.0</b>	<b>4,225</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	625	659	5.4	728	10.5
Other Operating Income	262	291	11.1	336	15.6
Gain (Loss) on Investments	3	0*	71.6-	-10	1,323.9-
Gain (Loss) on Disp of Fixed Assets	4	2	59.8-	7	365.1
Other Non-Oper Income (Expense)	10	13	31.6	10	20.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>903</b>	<b>964</b>	<b>6.8</b>	<b>1,071</b>	<b>11.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,766	1,865	5.6	1,987	6.5
Travel and Conference Expense	58	60	3.0	63	4.6
Office Occupancy Expense	219	230	4.8	242	5.2
Office Operations Expense	831	875	5.2	911	4.2
Educational & Promotional Expense	109	111	1.7	123	10.7
Loan Servicing Expense	174	184	5.5	205	11.4
Professional and Outside Services	270	292	8.0	292	0.1
Member Insurance	55	53	2.9-	52	2.0-
Operating Fees	25	27	6.7	28	5.3
Miscellaneous Operating Expenses	96	99	2.9	111	13.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3,604</b>	<b>3,794</b>	<b>5.3</b>	<b>4,014</b>	<b>5.8</b>
<b>NET INCOME</b>	<b>1,041</b>	<b>1,060</b>	<b>1.8</b>	<b>1,282</b>	<b>21.0</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	378	376	0.6-	394	4.9
Net Reserve Transfer	112	146	29.6	178	22.0
Net Income After Net Reserve Transfer	929	914	1.6-	1,104	20.8
Additional (Voluntary) Reserve Transfers	154	145	6.2-	169	16.9
Adjusted Net Income	775	769	0.7-	935	21.6

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\* Amount Less than 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
June 30, 2000**

Number of Credit Unions on this Report: 6,468

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	7,702,067
Other Unsecured Loans	6,247,384
New Vehicle	2,572,055
Used Vehicle	3,828,981
1st Mortgage	546,766
Other Real Estate	954,125
Leases Receivable	36,687
All Other Member Loans	1,719,365
All Other Loans	53,235
Total Number of Loans	23,660,665

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	143,200
Amount of Loans Delinquent 2-6 months	675,556,228
Number of Loans Delinquent 6-12 months	52,663
Amount of Loans Delinquent 6-12 months	243,923,790
Number of Loans Delinquent 12 months or more	24,213
Amount of Loans Delinquent 12 months or more	127,364,895
Total Number of Delinquent Loans	220,076
Total Amount of Delinquent Loans	1,046,844,913

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	38,179
Amount of Loans Delinquent 2-6 months	92,977,853
Number of Loans Delinquent 6-12 months	11,832
Amount of Loans Delinquent 6-12 months	31,826,118
Number of Loans Delinquent 12 months or more	3,089
Amount of Loans Delinquent 12 months or more	8,914,321
Total Number of Delinquent Loans	53,100
Total Amount of Delinquent Loans	133,718,292

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	415,295,847
Total Recoveries on Charge-Offs	76,108,756
Total Credit Card Loans Charged Off YTD	111,672,082
Total Credit Card Recoveries YTD	12,152,564
Total Number of Loans Purchased	4,527
Total Amount of Loans Purchased	84,145,179
Number of Loans to CU Officials	83,421
Amount of Loans to CU Officials	1,152,984,826
Total Number of Loans Granted Y-T-D	7,804,169
Total Amount of Loans Granted Y-T-D	43,338,206,949

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	433,282
Amount of 1st Mortgage Fixed Rate	30,449,521,642
Number of 1st Mortgage Adjustable Rate	113,484
Amount of 1st Mortgage Adjustable Rate	9,549,891,013
Number of Other R.E. Closed-End Fixed Rate	473,139
Amount of Other R.E. Closed-End Fixed Rate	10,660,911,479
Number of Other R.E. Closed-End Adj. Rate	24,417
Amount of Other R.E. Closed-End Adj. Rate	617,403,446
Number of Other R.E. Open-End Adj. Rate	436,027
Amount of Other R.E. Open-End Adj. Rate	9,526,657,181
Number of Other R.E. Not Included Above	20,542
Amount of Other R.E. Not Included Above	442,503,194

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	39,422
Amount of 1st Mortgage Fixed Rate	3,549,912,418
Number of 1st Mortgage Adjustable Rate	15,356
Amount of 1st Mortgage Adjustable Rate	1,744,623,368
Number of Other R.E. Closed-End Fixed Rate	100,416
Amount of Other R.E. Closed-End Fixed Rate	2,656,744,644
Number of Other R.E. Closed-End Adj. Rate	5,882
Amount of Other R.E. Closed-End Adj. Rate	108,992,294
Number of Other R.E. Open-End Adj. Rate	97,587
Amount of Other R.E. Open-End Adj. Rate	1,931,735,488
Number of Other R.E. Not Included Above	5,427
Number of Other R.E. Not Included Above	125,698,826



**TABLE 3 CONTINUED  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
June 30, 2000**

Number of Credit Unions on this Report: 6,468

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	127,865,755
1st Mortgage Fixed Rate, 2-6 months	44,086,305
1st Mortgage Fixed Rate, 6-12 months	14,259,852
1st Mortgage Fixed Rate, 12 months or more	12,803,213
1st Mortgage Adjustable Rate, 1-2 months	70,373,962
1st Mortgage Adjustable Rate, 2-6 months	22,322,854
1st Mortgage Adjustable Rate, 6-12 months	7,471,280
1st Mortgage Adjustable Rate 12, months or more	5,871,324
Other Real Estate Fixed Rate, 1-2 months	45,878,646
Other Real Estate Fixed Rate, 2-6 months	17,021,691
Other Real Estate Fixed Rate, 6-12 months	5,900,666
Other Real Estate Fixed Rate, 12 months or more	6,116,818
Other Real Estate Adjustable Rate, 1-2 months	41,183,033
Other Real Estate Adjustable Rate, 2-6 months	14,645,004
Other Real Estate Adjustable Rate, 6-12 months	5,462,262
Other Real Estate Adjustable Rate 12, months or more	6,194,291

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	3,246,034
1st Mortgage Loans Recovered Y-T-D	908,699
Other Real Estate Loans Charged Off Y-T-D	5,483,065
Other Real Estate Loans Recovered Y-T-D	586,971
Allowance for Real Estate Loan Losses	116,588,253
Amount of R.E. Loans Serving as Collateral for Member Business Loans	795,032,816
Amount of All First Mortgages Sold Y-T-D	1,212,480,299
Short-term Real Estate Loans (< 3 years)	19,327,672,547

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	3,186
Amount of Agricultural MBL	87,832,054
Number of All Other MBL	15,116
Amount of All Other MBL	1,298,294,782

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	1,095
Amount of Agricultural MBL	31,363,483
Number of All Other MBL	2,518
Amount of All Other MBL	268,653,802

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	494,353
Agricultural, 2-6 months	1,903,805
Agricultural, 6-12 months	1,275,209
Agricultural, 12 months or more	764,638
All Other MBL, 1-2 months	6,785,489
All Other MBL, 2-6 months	3,623,926
All Other MBL, 6-12 months	2,193,706
All Other MBL, 12 months or more	4,052,975

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	540,782
Agricultural MBL Recovered Y-T-D	36,321
All Other MBL Charged of Y-T-D	730,405
All Other MBL Recovered Y-T-D	411,076
Allowance for MBL Losses	18,090,655
Concentration of Credit for MBL	125,424,039
Construction or Development MBL	48,525,904

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**June 30, 2000**

Number of Credit Unions on this Report: 6,468

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	17,665,114
Regular Share Accounts	46,501,160
Money Market Share Accounts	1,850,625
Share Certificate Accounts	3,956,759
IRA/Keogh & Retirement Accounts	2,328,936
Other Shares and Deposit	2,007,701
Non-Member Deposits	17,206
Total Number of Savings Accounts	74,327,501

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	8,369,487,913
Credit Card Lines	27,860,657,858
Outstanding Letters of Credit	48,710,317
Commercial Real Estate, Construction, Land Development	94,016,662
Unsecured Share Draft Lines of Credit	5,385,232,470
Other Unused Commitments	3,901,385,418
Amount of Loans Sold/Swapped with Recourse Y-T-D	118,412,748
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	189,076,402
Pending Bond Claims	15,985,826

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Supervisory Committee	1,074	League Audit Service	887
CPA Audit Without Opinion	1,551	Outside Accountant	1,209
CPA Opinion Audit	1,747		

**NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:**

Manual System	231	CU Developed In-House	224
Vendor Supplied In-House	4,470	Other	71
Vendor On-Line Service Bur.	1,472		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	18,484,655,516
Repurchase Agreements	516,387,171
Reverse Repurchase Agreements Invested	492,131,255
Non-Mortgage Backed Derivatives	608,838,451
Mortgage Pass-through Securities	4,135,969,188
CMO/REMIC	2,945,966,184

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**June 30, 2000**

Number of Credit Unions on this Report: 6,468

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	33,556,058
Number Members Filing Chapter 7 Bankruptcy Y-T-D	44,491
Number Members Filing Chapter 13 Bankruptcy Y-T-D	14,897
Amount of Loans Subject to Bankruptcies	286,427,595
Number of Current Members	44,272,393
Number of Potential Members	130,111,777
Number of Full Time Employees	93,998
Number of Part Time Employees	17,571
Number of CUs Reporting E-Mail Addresses	3,235
Number of CUs Reporting WWW Sites	1,918
Number of CUs Reporting Interactive WWW Sites	762

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS	1,605		
Amount Invested in CUSOS	280,624,505		
Amount Loaned to CUSOS	79,966,748		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	5,154,856		
Number of CUSOS Wholly Owned	310		
Predominant Service of CUSO:			
Mortgage Processing	89	Credit Cards	127
EDP Processing	160	Trust Services	4
Shared Branching	377	Item Processing	72
Insurance Services	82	Tax Preparation	3
Investment Services	202	Travel	0
Auto Buying, Leasing, Indirect Lending	65	Other	282

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERAL CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 6,468

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	489	1,098	235	519	1,852
Reverse Repurchase Agreements	21	655	0	0	655
Subordinated CDCU Debt	4	0*	0*	0*	0*
Uninsured Secondary Capital	19	N/A	0*	4	5
<b>TOTAL BORROWINGS</b>	<b>516</b>	<b>1,753</b>	<b>235</b>	<b>524</b>	<b>2,512</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	3,911	28,659	N/A	N/A	28,659
Regular Shares	6,459	79,241	N/A	N/A	79,241
Money Market Shares	1,619	26,965	N/A	N/A	26,965
Share Certificates/CDS	4,143	38,031	12,755	2,300	53,086
IRA/KEOGH, Retirements	3,561	14,799	4,264	1,800	20,863
All Other Shares/Deposits	2,437	2,810	31	1	2,842
Non-Members Deposits	555	358	136	21	514
<b>TOTAL SAVINGS</b>	<b>6,467</b>	<b>190,863</b>	<b>17,187</b>	<b>4,122</b>	<b>212,172</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	1,853	5,293	8,720	4,349	399	18,761
Available for Sale	1,839	7,147	6,912	5,578	515	20,153
Trading	15	218	N/A	N/A	N/A	218
Non-SFAS 115 Investments	6,327	14,869	4,735	2,041	154	21,799
<b>TOTAL INVESTMENTS</b>	<b>6,387</b>	<b>27,527</b>	<b>20,367</b>	<b>11,968</b>	<b>1,068</b>	<b>60,930</b>

\* Amount less than 1 million

**TABLE 6**  
**Federal Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	0	\$0	2	\$7,547,810
5.0% To 6.0% .....	1	\$46,219	0	\$0	24	\$92,327,531
6.0% To 7.0% .....	2	\$531,599	5	\$511,255	564	\$2,478,635,150
7.0% To 8.0% .....	1	\$7,723,278	21	\$26,313,844	2,704	\$15,824,229,547
8.0% To 9.0% .....	18	\$90,763,758	51	\$74,572,606	1,994	\$11,865,665,865
9.0% To 10.0% .....	193	\$830,604,408	198	\$309,944,199	482	\$1,996,015,411
10.0% To 11.0% .....	231	\$1,104,835,786	401	\$767,494,361	108	\$305,662,064
11.0% To 12.0% .....	520	\$2,278,734,091	624	\$1,695,485,155	16	\$201,563,892
12.0% To 13.0% .....	945	\$3,656,528,885	1,526	\$3,158,198,531	38	\$23,510,861
13.0% To 14.0% .....	559	\$2,076,109,586	1,060	\$3,969,964,353	10	\$43,649,744
14.0% To 15.0% .....	303	\$1,035,696,729	833	\$1,529,939,184	4	\$2,358,105
15.0% To 16.0% .....	89	\$365,799,430	886	\$1,222,697,745	3	\$4,693,340
16.0% Or More .....	55	\$109,391,787	524	\$798,453,077	2	\$221,841
Not Reporting Or Zero ..	3,551	\$0	339	\$2	517	\$0
Total	6,468	\$11,556,765,556	6,468	\$13,553,574,312	6,468	\$32,846,081,161
Average Rate	12.7%		13.2%		7.9%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	0	\$0	1	\$179,432,500
5.0% To 6.0% .....	6	\$28,298,894	3	\$521,660,810	4	\$290,750,343
6.0% To 7.0% .....	97	\$763,872,595	134	\$1,596,412,525	37	\$203,696,151
7.0% To 8.0% .....	857	\$5,578,991,677	831	\$11,692,402,547	402	\$1,990,388,561
8.0% To 9.0% .....	2,071	\$13,778,198,343	1,237	\$24,384,511,050	1,263	\$9,015,467,654
9.0% To 10.0% .....	1,639	\$7,922,273,416	356	\$1,513,954,417	1,239	\$7,031,939,796
10.0% To 11.0% .....	720	\$2,007,410,274	156	\$165,283,019	444	\$2,071,581,163
11.0% To 12.0% .....	204	\$457,305,641	49	\$78,264,320	105	\$400,138,464
12.0% To 13.0% .....	213	\$165,468,731	59	\$18,781,710	54	\$31,677,082
13.0% To 14.0% .....	50	\$129,377,972	7	\$578,442	10	\$13,260,044
14.0% To 15.0% .....	33	\$36,594,523	3	\$48,745	1	\$1,193
15.0% To 16.0% .....	28	\$35,494,578	3	\$63,751	5	\$15,328,994
16.0% Or More .....	13	\$49,810,743	1	\$1,409	0	\$0
Not Reporting Or Zero ..	537	\$0	3,629	\$27,449,910	2,903	\$3,813,355
Total	6,468	\$30,953,097,387	6,468	\$39,999,412,655	6,468	\$21,247,475,300
Average Rate	9.1%		8.4%		9.0%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	41	\$45,511,925	3	\$135,551
5.0% To 6.0% .....	2	\$16,679,939	271	\$151,595,277	12	\$22,243,398
6.0% To 7.0% .....	41	\$72,757,462	810	\$834,743,575	56	\$71,680,703
7.0% To 8.0% .....	163	\$364,377,431	841	\$1,627,859,742	125	\$136,306,844
8.0% To 9.0% .....	138	\$147,062,464	844	\$1,530,705,837	156	\$311,422,065
9.0% To 10.0% .....	43	\$48,617,062	772	\$1,669,292,413	95	\$40,386,200
10.0% To 11.0% .....	7	\$2,277,201	662	\$1,328,839,823	68	\$13,790,484
11.0% To 12.0% .....	1	\$69,232	288	\$662,800,017	23	\$9,167,542
12.0% To 13.0% .....	5	\$3,736,658	483	\$746,921,335	36	\$11,845,475
13.0% To 14.0% .....	0	\$0	170	\$402,917,109	14	\$15,637,988
14.0% To 15.0% .....	0	\$0	100	\$178,694,548	10	\$4,468,812
15.0% To 16.0% .....	0	\$0	141	\$122,665,420	7	\$2,104,346
16.0% Or More .....	1	\$962,022	76	\$83,222,183	3	\$113,262
Not Reporting Or Zero ..	6,067	\$9,594,767	969	\$20,027,292	5,860	\$2,345,195
Total	6,468	\$666,134,238	6,468	\$9,405,796,496	6,468	\$641,647,865
Average Rate	8.0%		9.1%		8.9%	

**TABLE 7**  
**Federal Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	58	\$589,322,649	10	\$64,456,549	0	\$0
1.0% To 2.0% .....	1,154	\$14,699,306,478	228	\$1,888,150,250	5	\$6,446,302
2.0% To 3.0% .....	889	\$6,045,164,831	2,257	\$28,153,892,833	146	\$1,402,337,519
3.0% To 4.0% .....	137	\$991,267,234	2,676	\$35,740,307,355	701	\$9,215,679,228
4.0% To 5.0% .....	17	\$31,362,093	852	\$6,168,921,645	598	\$11,620,511,817
5.0% To 6.0% .....	6	\$36,395,975	314	\$6,131,744,979	150	\$4,482,377,653
6.0% To 7.0% .....	0	\$0	53	\$1,051,916,865	17	\$236,686,920
7.0% Or More .....	0	\$0	4	\$8,628,775	0	\$0
Not Reporting Or Zero ..	4,207	\$6,266,202,229	74	\$33,446,389	4,851	\$888,627
Total	6,468	\$28,659,021,489	6,468	\$79,241,465,640	6,468	\$26,964,928,066
Average Rate	1.8%		3.1%		3.9%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	0	\$0	9	\$21,338,679	19	\$11,221,867
2.0% To 3.0% .....	13	\$4,625,160	153	\$738,074,635	76	\$32,272,079
3.0% To 4.0% .....	40	\$71,784,275	584	\$4,298,310,499	84	\$38,645,558
4.0% To 5.0% .....	424	\$1,303,636,625	1,002	\$3,774,482,340	27	\$7,726,085
5.0% To 6.0% .....	1,852	\$18,265,423,360	1,145	\$5,143,484,101	96	\$115,903,156
6.0% To 7.0% .....	1,717	\$32,115,196,015	624	\$5,945,047,145	177	\$235,393,306
7.0% Or More .....	77	\$1,296,058,469	43	\$941,598,353	41	\$68,437,618
Not Reporting Or Zero ..	2,345	\$29,711,431	2,908	\$605,456	5,948	\$4,889,523
Total	6,468	\$53,086,435,335	6,468	\$20,862,941,208	6,468	\$514,489,192
Average Rate	5.7%		4.8%		4.9%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**June 30, 2000**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
Capital to Total Assets	11.77	17.83	14.68	12.66	11.37
Net Capital (Est.) to Total Assets	11.17	16.39	13.83	12.02	10.80
Delinquent Loans to Capital	3.64	11.92	7.46	5.29	2.87
Solvency Evaluation (Est.)	112.86	119.83	116.22	113.82	112.42
Classified Assets (Est.) to Capital	5.07	8.07	5.76	5.04	4.99
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.65	3.56	1.74	1.04	0.49
Net Charge-Offs to Average Loans	0.43	0.87	0.60	0.46	0.41
Fair Value H-T-M to Book Value H-T-M	98.53	102.18	102.32	98.48	98.49
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-2.14	-0.70	-1.85	-2.86	-2.10
Delinquent Loans to Assets	0.43	2.13	1.10	0.67	0.33
<b>EARNINGS:</b>					
Return on Average Assets	1.06	0.73	0.89	0.90	1.11
Gross Income to Average Assets	8.05	7.82	7.95	8.10	8.05
Cost of Funds to Average Assets	3.37	2.67	2.99	3.12	3.45
Net Margin to Average Assets	4.69	5.15	4.95	4.98	4.60
Operating Expenses to Average Assets	3.33	4.03	3.72	3.77	3.21
Provision for Loan Losses to Average Assets	0.30	0.44	0.33	0.32	0.29
Net Interest Margin to Average Assets	3.81	4.83	4.40	4.18	3.68
Operating Expenses to Gross Income	41.35	51.47	46.77	46.53	39.85
Fixed Assets and Oreos to Total Assets	1.84	0.42	1.07	2.03	1.85
Net Operating Expenses to Average Assets	2.73	3.81	3.29	3.17	2.59
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	25.35	4.04	9.58	19.43	27.69
Regular Shares to Savings and Borrowings	37.00	85.73	68.57	49.25	32.28
Total Loans to Total Savings	75.82	72.34	73.91	74.10	76.32
Total Loans to Total Assets	65.87	59.78	63.04	64.44	66.38
Cash Plus Short-Term Investments to Assets	17.21	36.72	28.69	21.65	15.45
Total Savings and Borrowings to Earning Assets	96.78	96.56	95.50	96.82	96.85
Borrowings to Total Savings and Capital	0.84	0.16	0.19	0.34	0.99
Estimated Loan Maturity in Months	25.23	12.33	18.93	23.96	26.24
<b>PRODUCTIVITY:</b>					
Members to Potential Members	34.03	19.92	31.35	30.66	36.20
Borrowers to Members	53.44	28.42	36.73	52.40	56.25
Members to Full-Time Employees	431	392	505	456	418
Average Savings Per Member	4,792	1,649	2,754	3,720	5,428
Average Loan Balance	6,799	4,198	5,541	5,260	7,364
Salary & Benefits to Full-Time Employees	38,660	14,745	30,961	34,703	41,099
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	67.34	71.64	69.37	67.90	67.07
Income From Investments	21.69	24.14	23.54	22.15	21.47
Income Form Trading Securities	0.01	0.02	0.00	0.00	0.01
Fee Income	7.50	2.76	5.37	7.34	7.69
Other Operating Income	3.46	1.44	1.71	2.61	3.76
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES</b>					
Employee Compensation and Benefits	49.50	46.10	50.67	47.62	49.92
Travel and Conference	1.56	1.30	1.43	1.77	1.52
Office Occupancy	6.02	4.60	4.62	5.75	6.20
Office Operations	22.70	20.71	20.45	21.75	23.11
Educational and Promotional	3.06	0.77	1.36	2.60	3.32
Loan Servicing	5.10	1.86	3.06	4.70	5.38
Professional and Outside Services	7.28	6.84	8.23	10.01	6.54
Member Insurance	1.30	9.03	4.76	2.13	0.78
Operating Fees	0.70	1.06	0.88	0.72	0.68
Miscellaneous Operating Expenses	2.77	7.73	4.54	2.96	2.56

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	1,940	1,798	7.3-	1,661	7.6-
Cash	91	87	4.9-	200	130.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>989</b>	<b>879</b>	<b>11.2-</b>	<b>860</b>	<b>2.1-</b>
Unsecured Credit Card Loans	8	5	33.5-	4	25.8-
All Other Unsecured Loans	274	251	8.4-	231	8.2-
New Vehicle Loans	284	248	12.6-	260	4.7
Used Vehicle Loans	279	252	9.4-	247	2.2-
First Mortgage Real Estate Loans	14	13	8.3-	11	10.9-
Other Real Estate Loans	17	14	16.5-	13	11.7-
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	105	86	18.0-	89	3.4
Other Loans	8	9	1.9	5	40.1-
Allowance For Loan Losses	25	23	8.4-	21	8.5-
<b>TOTAL INVESTMENTS</b>	<b>550</b>	<b>567</b>	<b>3.2</b>	<b>374</b>	<b>34.1-</b>
U.S. Government Obligations	9	7	20.1-	7	9.4-
Federal Agency Securities	3	2	24.7-	2	25.7
Mutual Fund & Common Trusts	22	20	9.3-	15	20.8-
MCSD and PIC at Corporate CU	10	14	35.4	12	12.4-
All Other Corporate Credit Union	309	323	4.6	162	49.9-
Commercial Banks, S&Ls	184	181	1.4-	156	13.8-
Credit Unions -Loans to, Deposits in	7	9	31.1	8	14.9-
Other Investments	7	12	66.1	12	1.9-
Land and Building	2	2	4.1-	2	0.6
Other Fixed Assets	5	5	0.3-	4	24.7-
Other Real Estate Owned	0*	0*	48.3	0*	75.1-
Other Assets	9	8	12.2-	8	2.7
NCUSIF Capitalization Deposit	13	12	6.6-	12	5.5-
<b>TOTAL ASSETS</b>	<b>1,635</b>	<b>1,538</b>	<b>5.9-</b>	<b>1,439</b>	<b>6.4-</b>
<b>LIABILITIES</b>					
Total Borrowings	2	0*	49.6-	2	105.0
Accrued Dividends/Interest Payable	7	6	13.9-	6	0.1-
Acct Payable and Other Liabilities	6	6	9.9	6	3.9-
Uninsured Secondary Capital	0*	0*	64.5-	0*	78.6
<b>TOTAL LIABILITIES</b>	<b>15</b>	<b>13</b>	<b>11.9-</b>	<b>14</b>	<b>6.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,369</b>	<b>1,286</b>	<b>6.1-</b>	<b>1,189</b>	<b>7.5-</b>
Share Drafts	19	18	2.4-	15	16.4-
Regular Shares	1,175	1,102	6.3-	1,021	7.3-
Money Market Shares	7	7	5.9-	7	6.3
Share Certificates/CDs	90	94	4.2	83	11.4-
IRA/Keogh Accounts	27	23	16.9-	19	16.1-
All Other Shares and Member Deposits	27	19	28.5-	20	0.9
Non-Member Deposits	24	23	2.2-	24	1.3
Regular Reserves	66	59	9.7-	57	3.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	2,437.8	0*	124.9-
Other Reserves	6	5	11.1-	7	30.8
Undivided Earnings	176	172	2.4-	170	1.3-
Net Income	3	2	33.0-	2	16.0
<b>TOTAL EQUITY</b>	<b>250</b>	<b>239</b>	<b>4.6-</b>	<b>235</b>	<b>1.3-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,635</b>	<b>1,538</b>	<b>5.9-</b>	<b>1,439</b>	<b>6.4-</b>

\* Amount Less than 1 Million



**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	2,390	2,269	5.1-	2,184	3.7-
Cash	402	403	0.2	997	147.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,500</b>	<b>6,821</b>	<b>9.1-</b>	<b>7,084</b>	<b>3.9</b>
Unsecured Credit Card Loans	245	204	17.0-	199	2.4-
All Other Unsecured Loans	1,366	1,222	10.5-	1,154	5.6-
New Vehicle Loans	2,280	2,045	10.3-	2,181	6.6
Used Vehicle Loans	1,980	1,899	4.1-	2,040	7.4
First Mortgage Real Estate Loans	427	387	9.3-	386	0.3-
Other Real Estate Loans	481	415	13.7-	457	10.2
Leases Receivable	N/A	N/A	N/A	11	N/A
All Other Loans to Members	676	609	9.8-	616	1.1
Other Loans	44	38	13.5-	40	4.3
Allowance For Loan Losses	108	98	9.2-	95	2.7-
<b>TOTAL INVESTMENTS</b>	<b>3,986</b>	<b>4,234</b>	<b>6.2</b>	<b>2,974</b>	<b>29.8-</b>
U.S. Government Obligations	126	93	25.9-	66	29.1-
Federal Agency Securities	126	92	26.8-	101	9.0
Mutual Fund & Common Trusts	76	77	1.6	63	17.7-
MCSD and PIC at Corporate CU	92	97	5.9	88	9.3-
All Other Corporate Credit Union	1,849	2,148	16.2	1,097	48.9-
Commercial Banks, S&Ls	1,621	1,619	0.2-	1,410	12.9-
Credit Unions -Loans to, Deposits in	50	42	16.9-	54	28.4
Other Investments	46	66	44.3	95	44.5
Land and Building	83	74	11.2-	76	3.5
Other Fixed Assets	49	44	9.7-	43	2.8-
Other Real Estate Owned	2	1	44.5-	1	13.8-
Other Assets	67	61	8.7-	66	7.6
NCUSIF Capitalization Deposit	98	93	5.0-	92	1.0-
<b>TOTAL ASSETS</b>	<b>12,079</b>	<b>11,633</b>	<b>3.7-</b>	<b>11,238</b>	<b>3.4-</b>
<b>LIABILITIES</b>					
Total Borrowings	6	6	3.4-	19	217.7
Accrued Dividends/Interest Payable	39	35	10.2-	33	3.8-
Acct Payable and Other Liabilities	50	46	7.6-	46	0.3
Uninsured Secondary Capital	2	2	15.7-	2	0.8
<b>TOTAL LIABILITIES</b>	<b>97</b>	<b>89</b>	<b>8.5-</b>	<b>101</b>	<b>13.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>10,391</b>	<b>10,017</b>	<b>3.6-</b>	<b>9,584</b>	<b>4.3-</b>
Share Drafts	584	564	3.4-	612	8.6
Regular Shares	7,198	6,887	4.3-	6,587	4.4-
Money Market Shares	199	189	5.3-	197	4.1
Share Certificates/CDs	1,513	1,558	3.0	1,430	8.2-
IRA/Keogh Accounts	634	555	12.4-	508	8.4-
All Other Shares and Member Deposits	196	203	3.8	185	9.0-
Non-Member Deposits	67	61	9.9-	65	7.3
Regular Reserves	419	398	5.1-	398	0.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-1	63.3	-2	41.8
Other Reserves	62	58	6.6-	56	2.5-
Undivided Earnings	1,100	1,064	3.3-	1,087	2.2
Net Income	10	9	11.4-	13	46.8
<b>TOTAL EQUITY</b>	<b>1,591</b>	<b>1,527</b>	<b>4.0-</b>	<b>1,553</b>	<b>1.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,079</b>	<b>11,633</b>	<b>3.7-</b>	<b>11,238</b>	<b>3.4-</b>

\* Amount Less than 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	1,735	1,762	1.6	1,751	0.6-
Cash	999	1,068	6.9	2,759	158.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>24,828</b>	<b>24,258</b>	<b>2.3-</b>	<b>25,977</b>	<b>7.1</b>
Unsecured Credit Card Loans	1,635	1,553	5.0-	1,568	0.9
All Other Unsecured Loans	2,973	2,758	7.2-	2,691	2.4-
New Vehicle Loans	5,878	5,452	7.3-	6,002	10.1
Used Vehicle Loans	5,632	5,772	2.5	6,268	8.6
First Mortgage Real Estate Loans	3,669	3,751	2.2	3,980	6.1
Other Real Estate Loans	3,027	2,958	2.3-	3,344	13.0
Leases Receivable	N/A	N/A	N/A	50	N/A
All Other Loans to Members	1,902	1,905	0.1	1,949	2.3
Other Loans	114	108	4.7-	125	15.2
Allowance For Loan Losses	253	251	0.9-	257	2.5
<b>TOTAL INVESTMENTS</b>	<b>12,479</b>	<b>13,829</b>	<b>10.8</b>	<b>10,369</b>	<b>25.0-</b>
U.S. Government Obligations	628	382	39.2-	289	24.3-
Federal Agency Securities	1,930	1,894	1.8-	2,073	9.5
Mutual Fund & Common Trusts	157	171	8.9	104	39.0-
MCSD and PIC at Corporate CU	269	289	7.2	307	6.4
All Other Corporate Credit Union	4,779	5,654	18.3	2,656	53.0-
Commercial Banks, S&Ls	4,372	5,060	15.7	4,546	10.2-
Credit Unions -Loans to, Deposits in	185	156	15.8-	182	17.0
Other Investments	159	224	40.4	211	5.5-
Land and Building	576	579	0.5	613	5.9
Other Fixed Assets	182	197	7.9	195	0.7-
Other Real Estate Owned	9	12	34.5	11	9.5-
Other Assets	305	304	0.3-	318	4.6
NCUSIF Capitalization Deposit	319	326	2.1	330	1.1
<b>TOTAL ASSETS</b>	<b>39,446</b>	<b>40,322</b>	<b>2.2</b>	<b>40,314</b>	<b>0.0-</b>
<b>LIABILITIES</b>					
Total Borrowings	9	27	186.5	133	393.7
Accrued Dividends/Interest Payable	87	82	5.7-	82	0.6
Acct Payable and Other Liabilities	210	190	9.5-	198	4.1
Uninsured Secondary Capital	2	0*	52.5-	2	139.1
<b>TOTAL LIABILITIES</b>	<b>308</b>	<b>299</b>	<b>2.7-</b>	<b>415</b>	<b>38.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>34,557</b>	<b>35,396</b>	<b>2.4</b>	<b>35,056</b>	<b>1.0-</b>
Share Drafts	3,586	3,691	2.9	4,114	11.5
Regular Shares	17,396	17,682	1.6	17,330	2.0-
Money Market Shares	2,310	2,511	8.7	2,401	4.4-
Share Certificates/CDs	7,258	7,611	4.9	7,445	2.2-
IRA/Keogh Accounts	3,309	3,184	3.8-	3,033	4.7-
All Other Shares and Member Deposits	575	595	3.5	580	2.5-
Non-Member Deposits	124	123	0.8-	153	24.7
Regular Reserves	1,285	1,292	0.5	1,345	4.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-17	469.1	-34	96.8
Other Reserves	245	236	3.8-	235	0.2-
Undivided Earnings	3,020	3,093	2.4	3,255	5.2
Net Income	33	23	30.5-	42	82.8
<b>TOTAL EQUITY</b>	<b>4,581</b>	<b>4,627</b>	<b>1.0</b>	<b>4,844</b>	<b>4.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>39,446</b>	<b>40,322</b>	<b>2.2</b>	<b>40,314</b>	<b>0.0-</b>

\* Amount Less than 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	842	878	4.3	872	0.7-
Cash	3,385	3,705	9.5	10,551	184.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>109,163</b>	<b>116,056</b>	<b>6.3</b>	<b>126,949</b>	<b>9.4</b>
Unsecured Credit Card Loans	9,471	9,485	0.1	9,786	3.2
All Other Unsecured Loans	9,810	9,447	3.7-	9,478	0.3
New Vehicle Loans	21,629	21,749	0.6	24,403	12.2
Used Vehicle Loans	18,783	20,648	9.9	22,399	8.5
First Mortgage Real Estate Loans	28,332	33,034	16.6	35,622	7.8
Other Real Estate Loans	14,445	14,823	2.6	17,433	17.6
Leases Receivable	N/A	N/A	N/A	604	N/A
All Other Loans to Members	6,345	6,551	3.2	6,753	3.1
Other Loans	347	318	8.2-	472	48.2
Allowance For Loan Losses	1,039	1,084	4.3	1,085	0.1
<b>TOTAL INVESTMENTS</b>	<b>53,766</b>	<b>60,159</b>	<b>11.9</b>	<b>47,213</b>	<b>21.5-</b>
U.S. Government Obligations	5,270	3,797	28.0-	2,326	38.7-
Federal Agency Securities	26,667	32,059	20.2	30,797	3.9-
Mutual Fund & Common Trusts	1,874	2,323	24.0	1,131	51.3-
MCSD and PIC at Corporate CU	620	667	7.5	702	5.3
All Other Corporate Credit Union	10,522	11,062	5.1	5,277	52.3-
Commercial Banks, S&Ls	6,962	8,110	16.5	4,174	48.5-
Credit Unions -Loans to, Deposits in	176	181	2.7	191	5.9
Other Investments	1,674	1,961	17.1	2,613	33.3
Land and Building	2,279	2,459	7.9	2,615	6.4
Other Fixed Assets	833	895	7.5	896	0.1
Other Real Estate Owned	39	35	9.8-	29	15.9-
Other Assets	2,734	2,898	6.0	2,576	11.1-
NCUSIF Capitalization Deposit	1,349	1,459	8.1	1,487	1.9
<b>TOTAL ASSETS</b>	<b>172,507</b>	<b>186,583</b>	<b>8.2</b>	<b>191,232</b>	<b>2.5</b>
<b>LIABILITIES</b>					
Total Borrowings	1,832	1,837	0.3	2,353	28.1
Accrued Dividends/Interest Payable	359	340	5.3-	373	9.8
Acct Payable and Other Liabilities	1,328	1,429	7.6	1,509	5.6
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>3,519</b>	<b>3,606</b>	<b>2.5</b>	<b>4,235</b>	<b>17.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>150,759</b>	<b>163,517</b>	<b>8.5</b>	<b>166,342</b>	<b>1.7</b>
Share Drafts	19,394	21,015	8.4	23,918	13.8
Regular Shares	52,259	55,875	6.9	54,303	2.8-
Money Market Shares	19,545	23,781	21.7	24,360	2.4
Share Certificates/CDs	40,180	42,713	6.3	44,128	3.3
IRA/Keogh Accounts	17,231	17,771	3.1	17,302	2.6-
All Other Shares and Member Deposits	1,828	2,070	13.2	2,058	0.6-
Non-Member Deposits	321	292	9.0-	273	6.7-
Regular Reserves	5,189	5,524	6.5	5,997	8.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	12	-220	1,863.7-	-404	84.2
Other Reserves	2,342	2,408	2.8	2,720	12.9
Undivided Earnings	10,543	11,588	9.9	12,180	5.1
Net Income	143	159	11.1	162	1.6
<b>TOTAL EQUITY</b>	<b>18,229</b>	<b>19,460</b>	<b>6.8</b>	<b>20,654</b>	<b>6.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>172,507</b>	<b>186,583</b>	<b>8.2</b>	<b>191,232</b>	<b>2.5</b>

\* Amount Less than 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
Peer Group 1: Asset Size Less Than \$2,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	1,940	1,798	7.3-	1,661	7.6-
<b>INTEREST INCOME</b>					
Interest on Loans	50	44	12.1-	41	5.9-
(Less) Interest Refund	0*	0*	19.8-	0*	1.7-
Income from Investments	14	13	10.0-	14	9.6
Trading Profits and Losses	0	0*	0.0	0*	461.0
<b>TOTAL INTEREST INCOME</b>	<b>64</b>	<b>56</b>	<b>11.6-</b>	<b>55</b>	<b>2.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	23	21	9.8-	19	5.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	8.3	0*	10.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>23</b>	<b>21</b>	<b>9.7-</b>	<b>20</b>	<b>5.7-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>4</b>	<b>4</b>	<b>9.5-</b>	<b>3</b>	<b>17.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>36</b>	<b>32</b>	<b>13.1-</b>	<b>32</b>	<b>1.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	7.4-	2	2.3
Other Operating Income	0*	0*	12.4-	0*	5.1-
Gain (Loss) on Investments	0*	0*	129.9-	0*	449.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	226.1-	0*	5,733.7
Other Non-Oper Income (Expense)	0*	0*	21.2	0*	49.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>7.4-</b>	<b>3</b>	<b>3.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	14	7.1-	14	4.5-
Travel and Conference Expense	0*	0*	14.5-	0*	14.0-
Office Occupancy Expense	2	1	6.6-	1	4.7-
Office Operations Expense	7	7	3.8-	6	12.7-
Educational & Promotional Expense	0*	0*	4.6-	0*	9.6-
Loan Servicing Expense	0*	0*	7.3-	0*	5.3-
Professional and Outside Services	2	2	6.8-	2	1.7-
Member Insurance	3	3	11.2-	3	7.3-
Operating Fees	0*	0*	4.4-	0*	2.0-
Miscellaneous Operating Expenses	2	2	6.5-	2	12.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>33</b>	<b>31</b>	<b>6.8-</b>	<b>29</b>	<b>5.5-</b>
<b>NET INCOME</b>	<b>6</b>	<b>3</b>	<b>45.7-</b>	<b>5</b>	<b>64.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1	0*	14.9-	0*	9.9-
Net Reserve Transfer	0*	0*	8.6-	0*	2.3
Net Income After Net Reserve Transfer	5	3	49.0-	5	74.8
Additional (Voluntary) Reserve Transfers	0*	0*	16.2-	0*	10.7-
Adjusted Net Income	5	2	51.7-	5	87.0

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\* Amount Less than 1 Million

**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	2,390	2,269	5.1-	2,184	3.7-
<b>INTEREST INCOME</b>					
Interest on Loans	351	311	11.4-	313	0.6
(Less) Interest Refund	0*	0*	27.2-	0*	14.7-
Income from Investments	105	100	4.7-	106	6.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>456</b>	<b>411</b>	<b>9.8-</b>	<b>419</b>	<b>1.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	190	174	8.5-	169	2.8-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	40.9-	0*	146.8
<b>TOTAL INTEREST EXPENSE</b>	<b>190</b>	<b>174</b>	<b>8.5-</b>	<b>170</b>	<b>2.7-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>23</b>	<b>20</b>	<b>13.6-</b>	<b>19</b>	<b>6.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>242</b>	<b>216</b>	<b>10.5-</b>	<b>230</b>	<b>6.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	23	3.6-	24	6.4
Other Operating Income	8	8	5.8-	8	2.5-
Gain (Loss) on Investments	0*	0*	123.8-	0*	188.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,138.9	0*	72.6-
Other Non-Oper Income (Expense)	0*	0*	77.8-	0*	529.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>33</b>	<b>31</b>	<b>5.7-</b>	<b>31</b>	<b>0.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	111	106	5.2-	107	1.1
Travel and Conference Expense	4	3	13.1-	3	5.4-
Office Occupancy Expense	10	10	5.6-	10	0.8
Office Operations Expense	45	43	5.0-	43	0.3
Educational & Promotional Expense	3	3	14.1-	3	1.2-
Loan Servicing Expense	7	6	9.5-	6	5.7
Professional and Outside Services	19	18	6.3-	17	1.3-
Member Insurance	12	11	8.9-	10	5.5-
Operating Fees	2	2	2.5	2	0.5-
Miscellaneous Operating Expenses	10	9	5.8-	10	5.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>222</b>	<b>209</b>	<b>5.8-</b>	<b>211</b>	<b>0.6</b>
<b>NET INCOME</b>	<b>52</b>	<b>38</b>	<b>27.3-</b>	<b>51</b>	<b>32.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	11	9	22.3-	10	17.9
Net Reserve Transfer	5	4	23.0-	5	32.5
Net Income After Net Reserve Transfer	47	34	27.8-	46	32.9
Additional (Voluntary) Reserve Transfers	4	4	6.1-	3	9.5-
Adjusted Net Income	44	31	29.7-	42	38.0

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\* Amount Less than 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	1,735	1,762	1.6	1,751	0.6-
<b>INTEREST INCOME</b>					
Interest on Loans	1,113	1,052	5.4-	1,100	4.6
(Less) Interest Refund	1	1	6.4-	1	13.5-
Income from Investments	337	344	1.9	358	4.3
Trading Profits and Losses	0*	0*	81.2-	0*	130.2-
<b>TOTAL INTEREST INCOME</b>	<b>1,449</b>	<b>1,395</b>	<b>3.7-</b>	<b>1,457</b>	<b>4.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	638	617	3.3-	621	0.5
Interest on Deposits	0*	0	100.0-	0	0.0
Interest on Borrowed Money	0*	0*	33.4-	3	644.2
<b>TOTAL INTEREST EXPENSE</b>	<b>639</b>	<b>618</b>	<b>3.3-</b>	<b>624</b>	<b>1.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>71</b>	<b>66</b>	<b>7.4-</b>	<b>63</b>	<b>4.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>738</b>	<b>711</b>	<b>3.7-</b>	<b>771</b>	<b>8.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	106	106	0.4	119	11.7
Other Operating Income	36	39	8.4	42	7.3
Gain (Loss) on Investments	0*	0*	207.8-	0*	143.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	102.8-	0*	966.7-
Other Non-Oper Income (Expense)	0*	2	214.6	3	64.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>144</b>	<b>147</b>	<b>2.1</b>	<b>163</b>	<b>11.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	340	341	0.5	359	5.1
Travel and Conference Expense	13	13	3.7-	13	2.7
Office Occupancy Expense	41	41	1.0	43	5.2
Office Operations Expense	155	157	1.2	164	4.1
Educational & Promotional Expense	19	18	1.6-	20	5.7
Loan Servicing Expense	32	33	3.1	35	7.4
Professional and Outside Services	70	72	2.8	75	4.4
Member Insurance	17	16	2.4-	16	1.4-
Operating Fees	5	5	5.5	5	1.7
Miscellaneous Operating Expenses	20	21	3.9	22	5.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>712</b>	<b>719</b>	<b>0.9</b>	<b>753</b>	<b>4.7</b>
<b>NET INCOME</b>	<b>170</b>	<b>139</b>	<b>18.3-</b>	<b>181</b>	<b>30.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	51	36	28.8-	49	34.3
Net Reserve Transfer	18	18	4.8-	21	18.6
Net Income After Net Reserve Transfer	151	121	19.9-	160	31.8
Additional (Voluntary) Reserve Transfers	20	15	21.4-	12	22.2-
Adjusted Net Income	132	106	19.7-	148	39.7

\* Amount Less than 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
Peer Group 4: Asset Size Greater Than \$50,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	842	878	4.3	872	0.7-
<b>INTEREST INCOME</b>					
Interest on Loans	4,624	4,710	1.9	5,086	8.0
(Less) Interest Refund	2	2	20.9-	2	17.6
Income from Investments	1,519	1,614	6.3	1,627	0.8
Trading Profits and Losses	1	0*	150.1-	0*	173.4-
<b>TOTAL INTEREST INCOME</b>	<b>6,141</b>	<b>6,322</b>	<b>2.9</b>	<b>6,712</b>	<b>6.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,994	3,019	0.8	3,173	5.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	43	47	9.9	72	52.9
<b>TOTAL INTEREST EXPENSE</b>	<b>3,037</b>	<b>3,066</b>	<b>1.0</b>	<b>3,245</b>	<b>5.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>379</b>	<b>325</b>	<b>14.2-</b>	<b>274</b>	<b>15.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,725</b>	<b>2,931</b>	<b>7.5</b>	<b>3,192</b>	<b>8.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	493	528	7.0	583	10.5
Other Operating Income	216	243	12.3	285	17.6
Gain (Loss) on Investments	3	1	54.6-	-10	920.2-
Gain (Loss) on Disp of Fixed Assets	3	1	55.0-	7	447.5
Other Non-Oper Income (Expense)	8	11	32.3	8	26.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>723</b>	<b>784</b>	<b>8.4</b>	<b>874</b>	<b>11.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,300	1,404	8.0	1,508	7.4
Travel and Conference Expense	40	43	7.0	46	6.2
Office Occupancy Expense	167	177	6.4	187	5.6
Office Operations Expense	623	667	7.1	698	4.6
Educational & Promotional Expense	87	89	3.1	100	12.1
Loan Servicing Expense	135	144	6.8	162	12.7
Professional and Outside Services	179	200	11.7	198	1.3-
Member Insurance	23	24	0.8	24	0.3-
Operating Fees	18	19	7.7	21	6.9
Miscellaneous Operating Expenses	64	66	4.2	77	16.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,635</b>	<b>2,835</b>	<b>7.6</b>	<b>3,020</b>	<b>6.6</b>
<b>NET INCOME</b>	<b>813</b>	<b>880</b>	<b>8.2</b>	<b>1,046</b>	<b>18.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	314	330	4.8	334	1.3
Net Reserve Transfer	89	124	39.8	152	22.3
Net Income After Net Reserve Transfer	724	756	4.3	894	18.3
Additional (Voluntary) Reserve Transfers	130	125	3.9-	153	22.6
Adjusted Net Income	594	631	6.1	741	17.5

\* Amount Less than 1 Million

**TABLE 17  
FEDERAL CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of June 30**

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1996	7,244	479	6.61	-12,153
1997	7,069	607	8.59	-21,199
1998	6,907	665	9.63	-28,618
1999	6,707	854	12.73	-22,243
2000	6,468	546	8.44	-18,083

**Losses By Assets Size as of June 30**

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	237	179,887,960	-2,310,539	26,922,995
2 Million To 10 Million	186	852,487,928	-6,265,539	94,411,808
10 Million To 50 Million	101	2,048,100,897	-5,489,115	211,890,497
50 Million And Over	22	2,491,851,584	-4,017,474	200,192,645
Total	546	5,572,328,369	-18,082,667	533,417,945

**Number of Credit Unions By Camel Rating as of June 30**

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1996	1,140	4,191	1,739	167	6	7,243
1997	1,370	3,940	1,556	184	16	7,066
1998	1,419	3,788	1,502	186	11	6,906
1999	1,360	3,754	1,393	184	15	6,706
2000	1,336	3,725	1,231	166	8	6,466

**Camel Rating 4 and 5 as of June 30**

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1996	173	2.39	1,320,970,079	0.73
1997	200	2.83	1,168,050,040	0.63
1998	197	2.85	1,979,912,656	1.00
1999	199	2.97	1,950,503,443	0.93
2000	174	2.69	1,065,399,552	0.50

\*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.



**Table 18**  
**100 Largest Federal Credit Unions**  
**June 30, 2000**

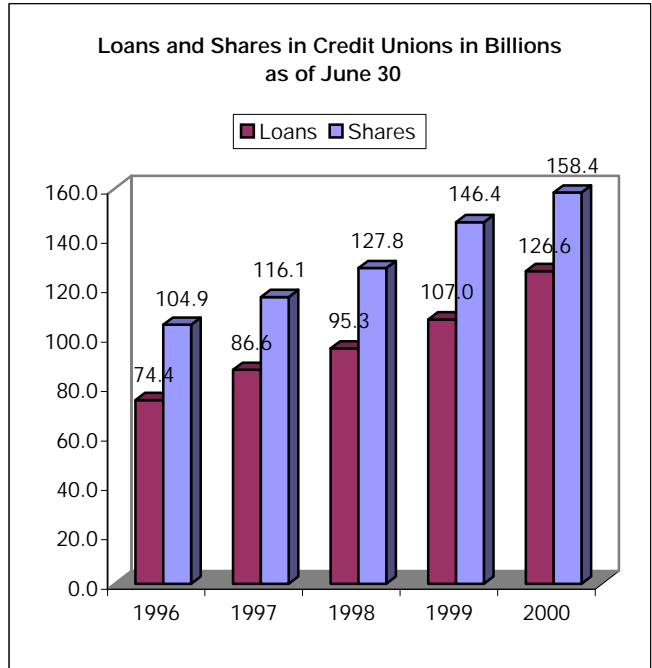
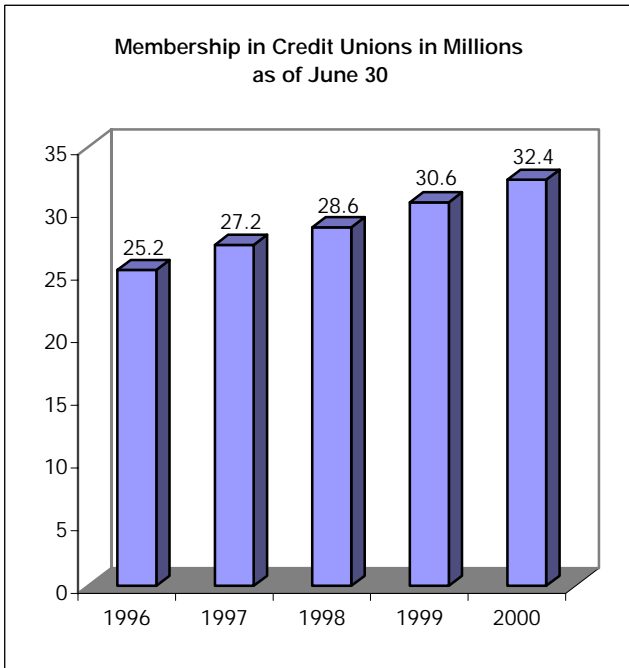
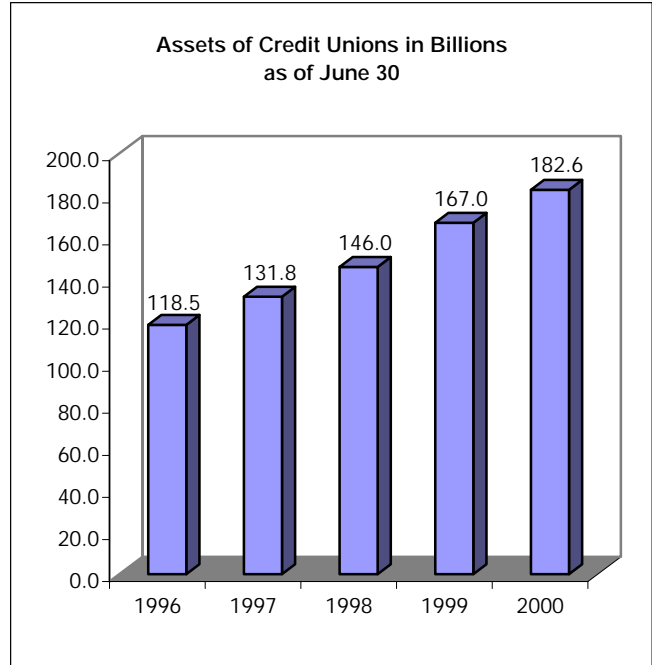
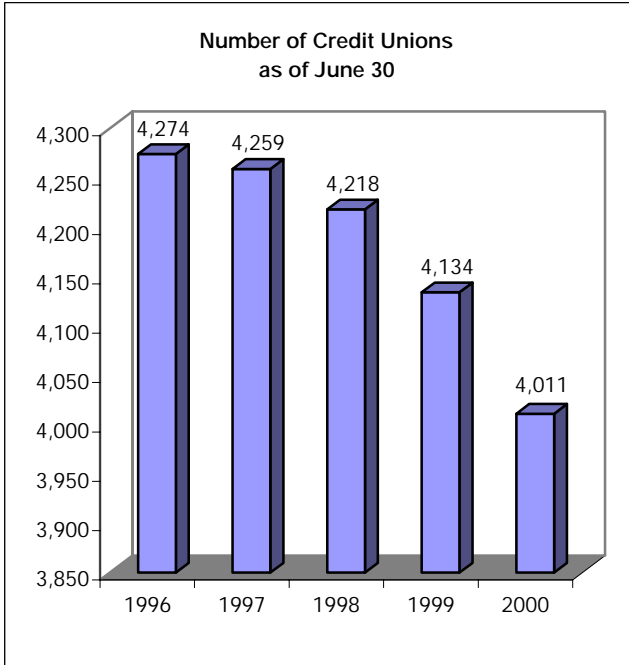
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	11,681,949,449
2	PENTAGON	2	ALEXANDRIA	VA	1935	3,317,841,462
3	AMERICAN AIRLINES	3	DFW AIRPORT	TX	1982	2,656,671,328
4	ORANGE COUNTY TEACHERS	4	SANTA ANA	CA	1934	2,611,658,989
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	2,296,375,340
6	HUGHES AIRCRAFT EMPLOYEES	7	MANHATTAN BEACH	CA	1940	1,939,480,939
7	CITIZENS EQUITY	6	PEORIA	IL	1937	1,939,374,090
8	SECURITY SERVICE	10	SAN ANTONIO	TX	1956	1,877,139,950
9	STAR ONE	8	SUNNYVALE	CA	1956	1,789,672,679
10	JAX NAVY	11	JACKSONVILLE	FL	1952	1,724,239,549
11	ESL	12	ROCHESTER	NY	1995	1,653,135,742
12	ALASKA USA	9	ANCHORAGE	AK	1948	1,512,655,685
13	RANDOLPH-BROOKS	13	UNIVERSAL CITY	TX	1952	1,285,746,029
14	SAN ANTONIO	14	SAN ANTONIO	TX	1935	1,252,104,393
15	DESERT SCHOOLS	19	PHOENIX	AZ	1939	1,219,016,176
16	ENT	17	COLORADO SPRING	CO	1957	1,214,120,904
17	DEARBORN	15	DEARBORN	MI	1950	1,200,454,843
18	H. P.	28	PALO ALTO	CA	1970	1,186,622,319
19	LOCKHEED	18	BURBANK	CA	1937	1,167,240,020
20	DIGITAL	31	MAYNARD	MA	1979	1,108,212,309
21	EASTERN FINANCIAL	16	MIRAMAR	FL	1937	1,099,598,239
22	BANK FUND STAFF	21	WASHINGTON	DC	1947	1,091,964,793
23	HUDSON VALLEY	20	POUGHKEEPSIE	NY	1963	1,083,624,396
24	UNITED NATIONS	25	NEW YORK	NY	1947	1,068,718,291
25	REDSTONE	22	HUNTSVILLE	AL	1951	1,047,993,221
26	MISSION	27	SAN DIEGO	CA	1961	1,015,424,977
27	VISIONS	23	ENDICOTT	NY	1966	1,008,634,234
28	POLICE & FIRE	29	PHILADELPHIA	PA	1938	987,870,008
29	BETHPAGE	26	BETHPAGE	NY	1941	987,070,711
30	TINKER	24	TINKER AFB	OK	1946	948,925,182
31	NORTH ISLAND	32	SAN DIEGO	CA	1940	936,808,118
32	TEACHERS	34	FARMINGVILLE	NY	1952	914,074,520
33	COASTAL	36	RALEIGH	NC	1967	851,752,444
34	TOWER	33	LAUREL	MD	1953	841,900,687
35	NWA	39	BLOOMINGTON	MN	1938	803,706,241
36	GTE	37	TAMPA	FL	1935	802,607,212
37	AFFINITY	38	BEDMINSTER	NJ	1935	774,921,603
38	IBM MID AMERICA EMPLOYEES	44	ROCHESTER	MN	1976	739,594,442
39	TRULIANT	40	WINSTON-SALEM	NC	1952	720,340,172
40	FOUNDERS	42	LANCASTER	SC	1961	707,040,361
41	MACDILL	48	TAMPA	FL	1955	704,162,160
42	KERN SCHOOLS	41	BAKERSFIELD	CA	1940	702,771,189
43	NORTHWEST	43	HERNDON	VA	1947	673,139,972
44	ARIZONA	51	PHOENIX	AZ	1936	665,532,825
45	LANGLEY	46	HAMPTON	VA	1936	651,312,706
46	REYNOLDS CAROLINA	47	WINSTON-SALEM	NC	1967	649,335,873
47	SOUTH CAROLINA	56	NORTH CHARLESTO	SC	1936	640,642,371
48	STATE EMPLOYEES	49	ALBANY	NY	1934	636,794,081
49	AEDC	45	TULLAHOMA	TN	1951	636,092,313
50	POLISH & SLAVIC	52	BROOKLYN	NY	1976	635,464,502
51	AMERICAN EAGLE	55	EAST HARTFORD	CT	1935	622,799,461
52	EGLIN	50	FT. WALTON BEAC	FL	1954	610,076,405

**Table 18**  
**100 Largest Federal Credit Unions**  
**June 30, 2000**

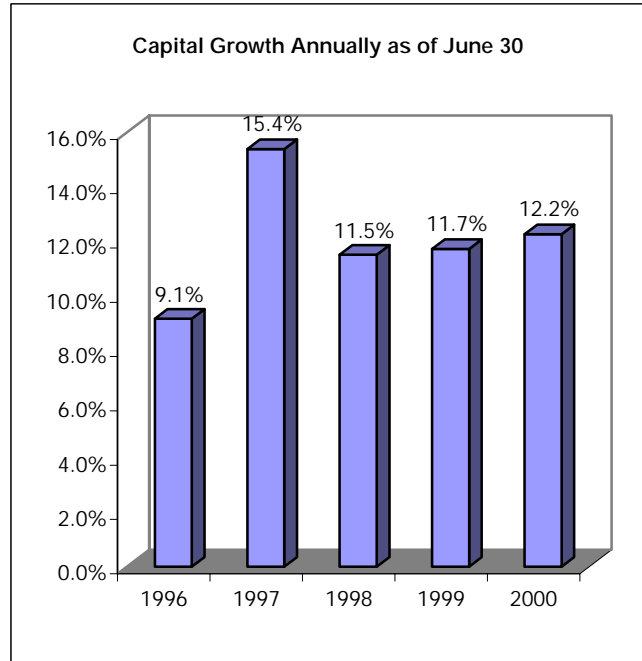
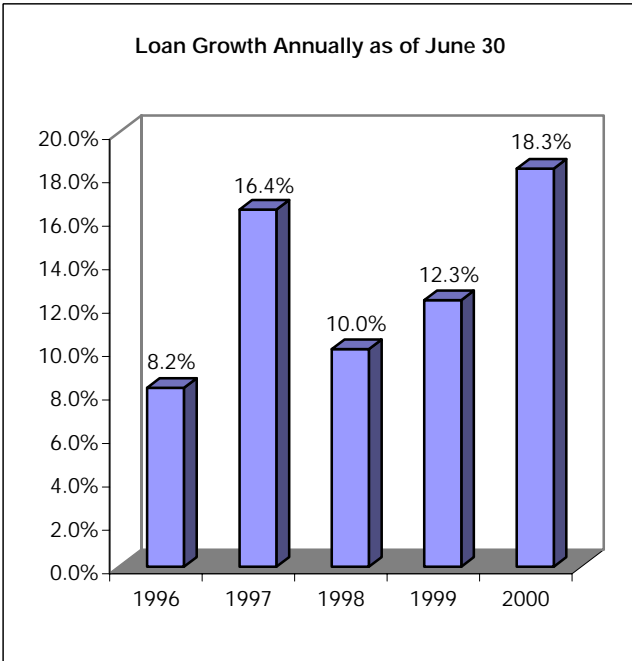
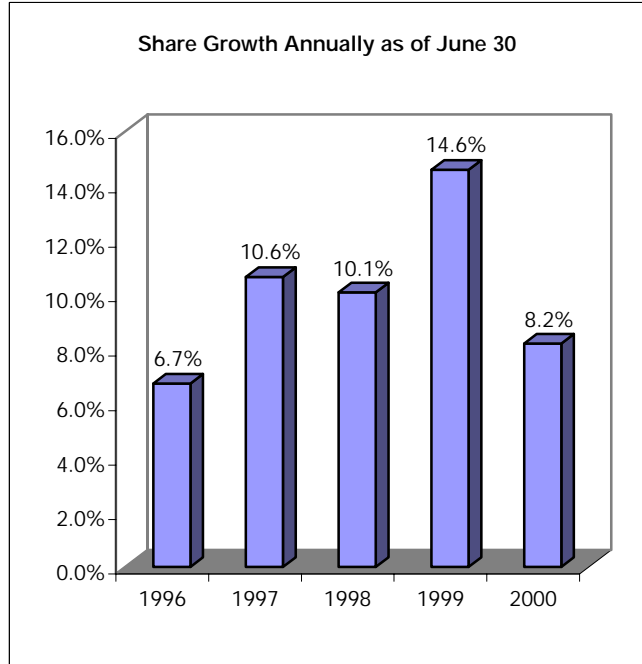
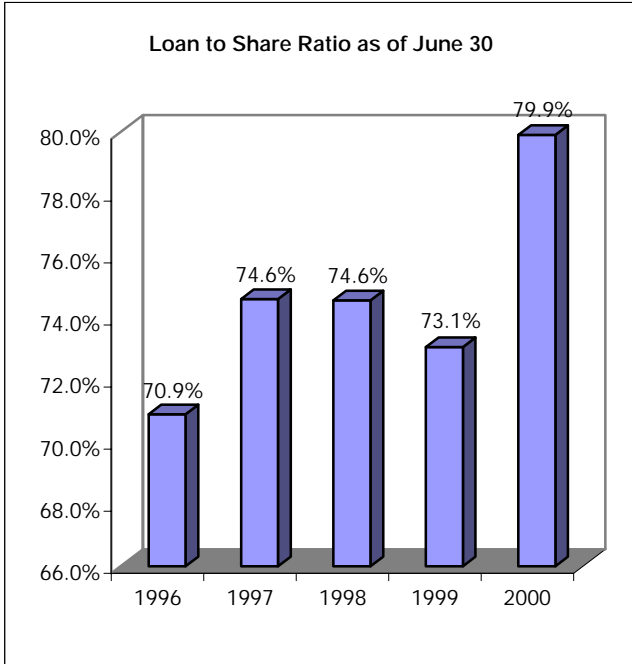
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	OMNIAMERICAN	53	FORT WORTH	TX	1956	600,296,544
54	MICHIGAN STATE UNIVERSITY	63	EAST LANSING	MI	1979	580,309,652
55	CHARTWAY	58	VIRGINIA BEACH	VA	1959	579,313,155
56	KEESLER	60	BILOXI	MS	1947	572,391,438
57	SANDIA LABORATORY	62	ALBUQUERQUE	NM	1948	561,669,851
58	NEVADA	61	LAS VEGAS	NV	1950	557,488,631
59	MERCK EMPLOYEES	64	RAHWAY	NJ	1936	550,341,153
60	MEMBERS 1ST	65	MECHANICSBURG	PA	1950	540,427,745
61	ANDREWS	57	SUITLAND	MD	1948	535,702,064
62	AFFINITY PLUS	77	ST PAUL	MN	1934	533,821,904
63	US AIRWAYS	70	MOON TOWNSHIP	PA	1953	530,263,042
64	LONG BEACH SCHOOLS	67	LONG BEACH	CA	1935	527,016,436
65	OPERATING ENGINEERS LOCAL UNION #3	75	DUBLIN	CA	1963	521,292,112
66	MCDONNELL DOUGLAS WEST	69	HUNTINGTON BEAC	CA	1935	513,310,366
67	NASSAU EDUCATORS	74	VALLEY STREAM	NY	1938	511,183,732
68	ORNL	72	OAK RIDGE	TN	1948	510,596,356
69	DM	100	TUCSON	AZ	1955	503,237,593
70	ROBINS	71	WARNER ROBINS	GA	1954	501,967,365
71	USALLIANCE	66	RYE	NY	1966	498,323,932
72	NEW MEXICO EDUCATORS	76	ALBUQUERQUE	NM	1936	482,511,795
73	MAX	84	MONTGOMERY	AL	1955	467,378,801
74	XEROX	82	EL SEGUNDO	CA	1964	467,362,338
75	CENTRAL FLORIDA EDUCATORS	80	ORLANDO	FL	1937	466,418,293
76	CHEVRON	81	OAKLAND	CA	1935	463,200,965
77	HAWAII STATE	79	HONOLULU	HI	1936	462,500,984
78	TYNDALL	78	PANAMA CITY	FL	1956	460,350,735
79	STATE DEPARTMENT	85	ALEXANDRIA	VA	1935	459,673,545
80	TROPICAL	83	MIAMI	FL	1935	456,538,991
81	ROCKWELL	73	DOWNEY	CA	1937	454,644,286
82	GREYLOCK	86	PITTSFIELD	MA	1935	451,078,690
83	GENERAL ELECTRIC EVENDALE EMPLOYE	91	CINCINNATI	OH	1954	436,318,588
84	F & A	89	LOS ANGELES	CA	1936	430,878,112
85	ELI LILLY	88	INDIANAPOLIS	IN	1976	425,264,453
86	FORT WORTH	87	FORT WORTH	TX	1940	425,132,080
87	CORNING	99	CORNING	NY	1936	421,217,851
88	IBM SOUTHEAST EMPLOYEES	94	BOCA RATON	FL	1969	417,852,608
89	USA	93	TROY	MI	1964	416,569,240
90	AMERICAN FIRST	98	LA HABRA	CA	1989	414,096,730
91	FIBRE	90	LONGVIEW	WA	1937	410,064,285
92	SOUTH FLORIDA EDUCATIONAL	96	MIAMI	FL	1935	401,789,543
93	LOCKHEED GEORGIA EMPLOYEES	92	MARIETTA	GA	1951	395,764,720
94	NASA	95	BOWIE	MD	1949	394,050,327
95	UNIVERSITY	106	AUSTIN	TX	1936	387,815,297
96	AMERICA'S FIRST	101	BIRMINGHAM	AL	1936	385,915,800
97	CAL TECH EMPLOYEES	104	LA CANADA FLINT	CA	1950	380,576,109
98	TRW SYSTEMS	97	MANHATTAN BEACH	CA	1963	378,868,349
99	PEN AIR	103	PENSACOLA	FL	1936	378,680,153
100	HAWAIIUSA	107	HONOLULU	HI	1936	377,796,046

**FEDERALLY INSURED  
STATE CHARTERED  
CREDIT UNIONS**

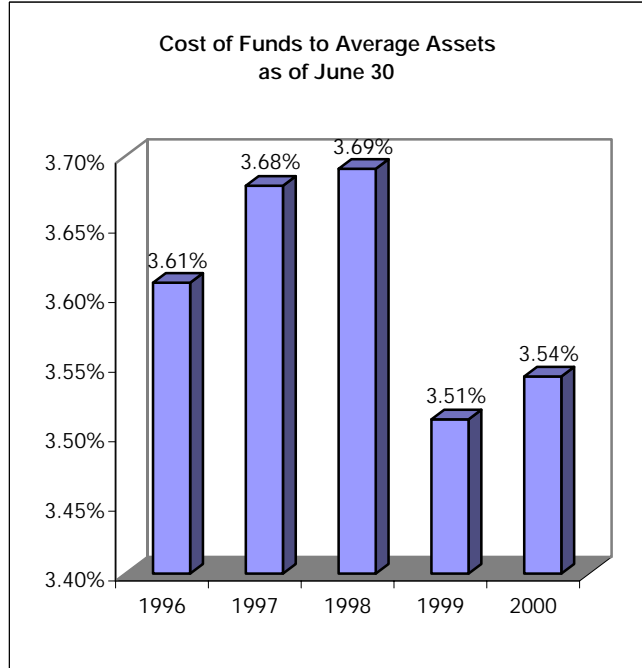
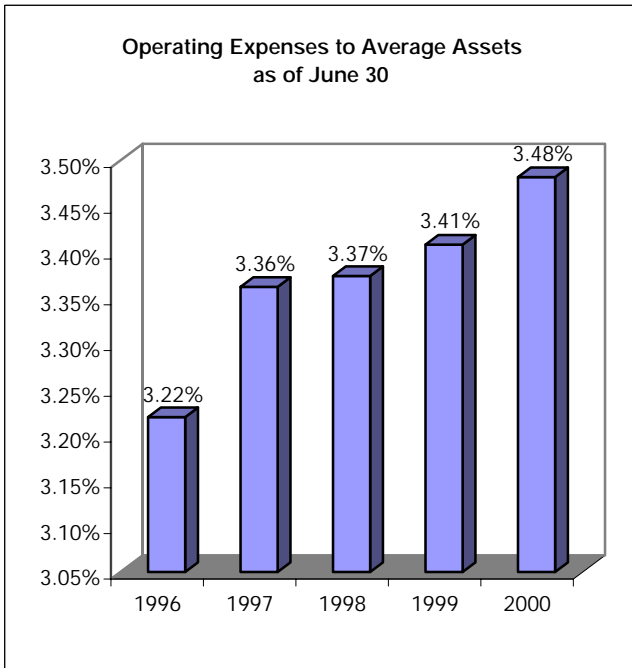
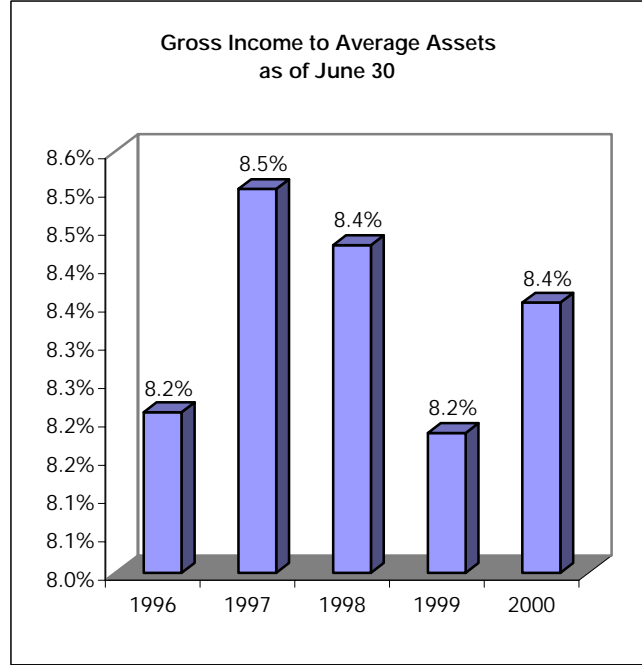
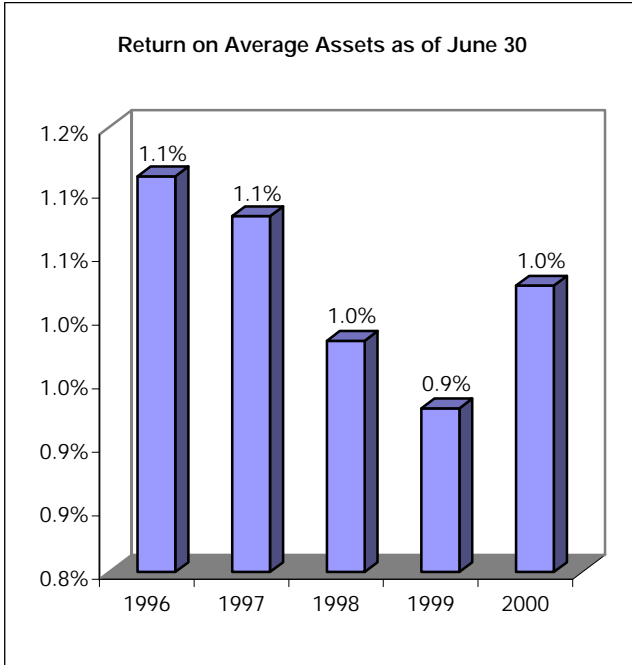
## Federally Insured State Credit Unions 5 Year Trends



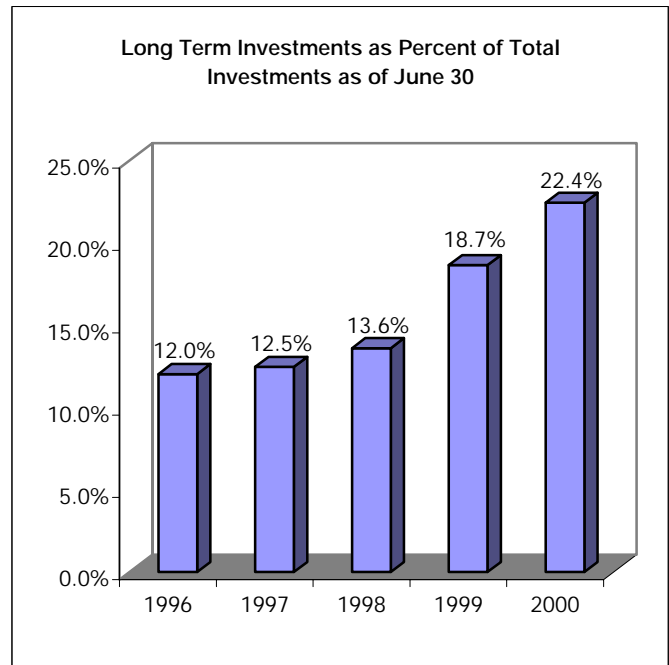
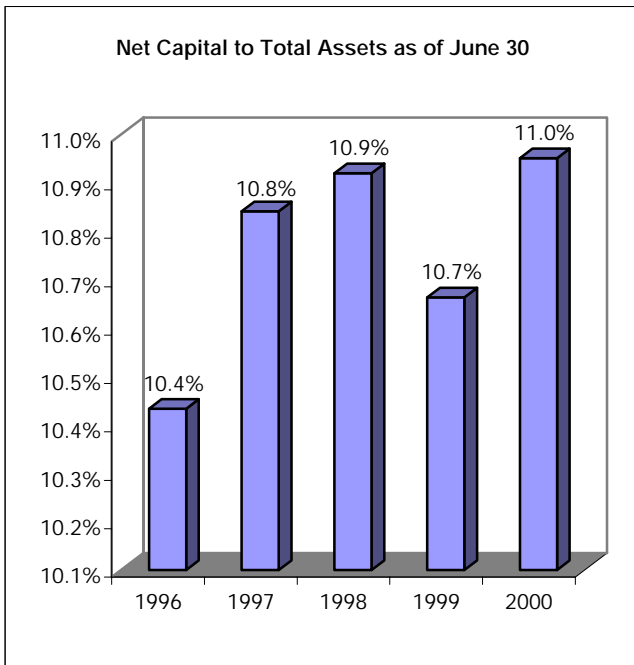
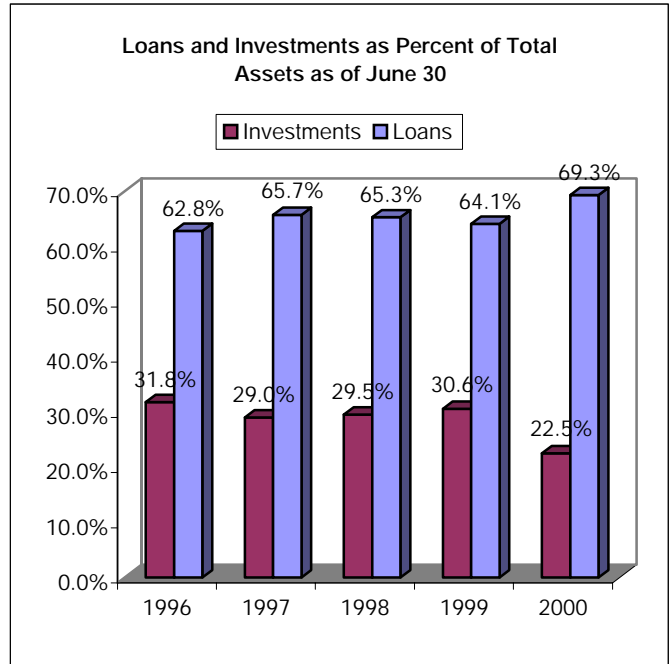
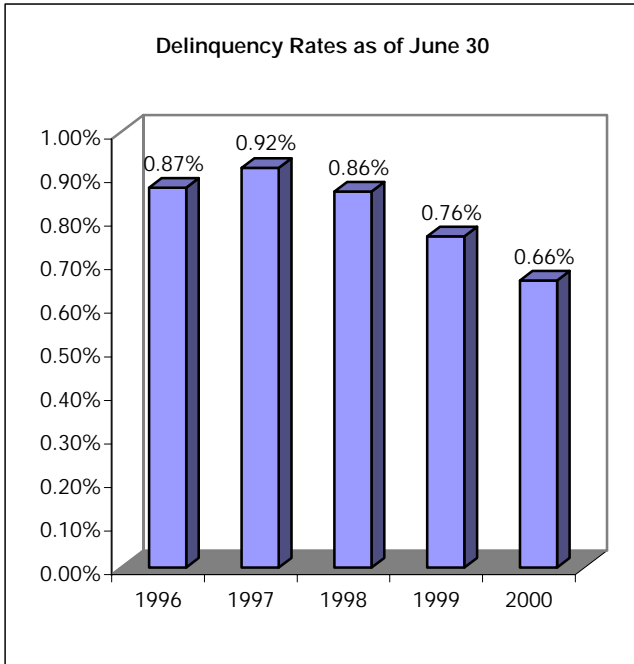
## Federally Insured State Credit Unions 5 Year Trends



**Federally Insured State Credit Unions  
5 Year Trends**



## Federally Insured State Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	4,218	4,134	2.0-	4,011	3.0-
Cash	3,072	3,525	14.7	9,037	156.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>95,290</b>	<b>106,979</b>	<b>12.3</b>	<b>126,577</b>	<b>18.3</b>
Unsecured Credit Card Loans	6,796	7,224	6.3	8,092	12.0
All Other Unsecured Loans	8,243	8,168	0.9-	8,441	3.3
New Vehicle Loans	17,764	19,178	8.0	23,722	23.7
Used Vehicle Loans	19,896	23,125	16.2	27,453	18.7
First Mortgage Real Estate Loans	24,457	29,862	22.1	34,624	15.9
Other Real Estate Loans	11,166	11,963	7.1	15,595	30.4
Leases Receivable	N/A	N/A	N/A	709	N/A
All Other Loans to Members	6,576	6,974	6.1	7,245	3.9
Other Loans	392	484	23.6	696	43.8
Allowance For Loan Losses	932	1,033	10.8	1,146	11.0
<b>TOTAL INVESTMENTS</b>	<b>43,074</b>	<b>51,040</b>	<b>18.5</b>	<b>41,084</b>	<b>19.5-</b>
U.S. Government Obligations	4,490	3,579	20.3-	2,294	35.9-
Federal Agency Securities	13,702	17,691	29.1	18,685	5.6
Mutual Fund & Common Trusts	989	1,257	27.1	922	26.7-
MCSD and PIC at Corporate CU	747	870	16.5	970	11.4
All Other Corporate Credit Union	14,218	16,786	18.1	9,412	43.9-
Commercial Banks, S&Ls	6,002	7,409	23.4	4,908	33.8-
Credit Unions -Loans to, Deposits in	259	356	37.2	360	1.3
Other Investments	2,666	3,092	16.0	3,534	14.3
Land and Building	2,194	2,509	14.3	2,840	13.2
Other Fixed Assets	677	794	17.3	888	11.7
Other Real Estate Owned	30	37	22.9	33	9.2-
Other Assets	1,424	1,782	25.1	1,828	2.6
NCUSIF Capitalization Deposit	1,149	1,318	14.8	1,436	8.9
<b>TOTAL ASSETS</b>	<b>145,979</b>	<b>166,952</b>	<b>14.4</b>	<b>182,577</b>	<b>9.4</b>
<b>LIABILITIES</b>					
Total Borrowings	358	858	139.5	1,948	127.0
Accrued Dividends/Interest Payable	253	263	3.8	282	7.1
Acct Payable and Other Liabilities	1,632	1,589	2.6-	1,900	19.6
Uninsured Secondary Capital	4	0*	78.4-	2	78.7
<b>TOTAL LIABILITIES</b>	<b>2,248</b>	<b>2,711</b>	<b>20.6</b>	<b>4,132</b>	<b>52.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>127,785</b>	<b>146,418</b>	<b>14.6</b>	<b>158,428</b>	<b>8.2</b>
Share Drafts	14,794	17,296	16.9	21,190	22.5
Regular Shares	51,734	57,441	11.0	58,446	1.7
Money Market Shares	14,871	19,292	29.7	21,806	13.0
Share Certificates/CDs	30,929	35,630	15.2	39,581	11.1
IRA/Keogh Accounts	13,131	14,182	8.0	14,734	3.9
All Other Shares and Member Deposits	2,075	2,226	7.3	2,323	4.4
Non-Member Deposits	251	351	39.6	348	0.8-
Regular Reserves	5,012	5,629	12.3	6,326	12.4
APPR. For Non-Conf. Invest.	11	22	93.5	26	21.4
Accum. Unrealized G/L on A-F-S	50	-103	306.6-	-248	139.8
Other Reserves	1,625	1,793	10.3	1,982	10.6
Undivided Earnings	9,012	10,254	13.8	11,656	13.7
Net Income	237	229	3.5-	275	20.2
<b>TOTAL EQUITY</b>	<b>15,946</b>	<b>17,823</b>	<b>11.8</b>	<b>20,017</b>	<b>12.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>145,979</b>	<b>166,952</b>	<b>14.4</b>	<b>182,577</b>	<b>9.4</b>

\* Amount Less than 1 Million



**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	4,218	4,134	2.0-	4,011	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	4,100	4,380	6.8	5,089	16.2
(Less) Interest Refund	3	2	20.2-	3	23.6
Income from Investments	1,170	1,330	13.7	1,384	4.1
Trading Profits and Losses	0*	-3	2,345.9-	0*	103.2-
<b>TOTAL INTEREST INCOME</b>	<b>5,268</b>	<b>5,705</b>	<b>8.3</b>	<b>6,470</b>	<b>13.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,025	2,170	7.2	2,370	9.2
Interest on Deposits	524	554	5.9	666	20.1
Interest on Borrowed Money	14	22	55.5	58	162.3
<b>TOTAL INTEREST EXPENSE</b>	<b>2,563</b>	<b>2,747</b>	<b>7.2</b>	<b>3,095</b>	<b>12.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>275</b>	<b>272</b>	<b>1.2-</b>	<b>274</b>	<b>0.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,430</b>	<b>2,687</b>	<b>10.6</b>	<b>3,101</b>	<b>15.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	436	510	17.0	595	16.8
Other Operating Income	149	186	25.4	233	25.1
Gain (Loss) on Investments	6	-1	124.5-	-4	160.9
Gain (Loss) on Disp of Fixed Assets	1	4	166.8	2	60.0-
Other Non-Oper Income (Expense)	3	8	132.0	11	43.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>595</b>	<b>706</b>	<b>18.7</b>	<b>837</b>	<b>18.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,134	1,290	13.8	1,486	15.1
Travel and Conference Expense	39	43	8.0	49	16.0
Office Occupancy Expense	159	183	14.7	207	13.1
Office Operations Expense	522	601	15.1	673	12.0
Educational & Promotional Expense	78	88	12.8	105	19.6
Loan Servicing Expense	104	127	21.8	152	19.6
Professional and Outside Services	173	192	10.8	221	15.2
Member Insurance	36	34	4.1-	32	5.4-
Operating Fees	16	17	7.9	18	3.2
Miscellaneous Operating Expenses	81	91	12.7	99	9.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,343</b>	<b>2,666</b>	<b>13.8</b>	<b>3,042</b>	<b>14.1</b>
<b>NET INCOME</b>	<b>682</b>	<b>727</b>	<b>6.6</b>	<b>896</b>	<b>23.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	195	215	10.4	289	34.5
Net Reserve Transfer	69	85	24.0	138	61.3
Net Income After Net Reserve Transfer	613	641	4.6	758	18.2
Additional (Voluntary) Reserve Transfers	70	116	64.2	77	33.7-
Adjusted Net Income	543	526	3.1-	682	29.7

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\* Amount Less than 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured State Credit Unions  
June 30, 2000**

Number of Credit Unions on this Report: 4,011

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	5,532,845
Other Unsecured Loans	3,803,516
New Vehicle	1,836,979
Used Vehicle	3,377,526
1st Mortgage	479,008
Other Real Estate	740,672
Leases Receivable	35,973
All Other Member Loans	1,176,602
All Other Loans	43,172
Total Number of Loans	17,026,293

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	115,026
Amount of Loans Delinquent 2-6 months	563,976,817
Number of Loans Delinquent 6-12 months	39,202
Amount of Loans Delinquent 6-12 months	189,257,918
Number of Loans Delinquent 12 months or more	16,221
Amount of Loans Delinquent 12 months or more	79,962,069
Total Number of Delinquent Loans	170,449
Total Amount of Delinquent Loans	833,196,804

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	31,180
Amount of Loans Delinquent 2-6 months	74,584,220
Number of Loans Delinquent 6-12 months	8,694
Amount of Loans Delinquent 6-12 months	23,113,524
Number of Loans Delinquent 12 months or more	1,818
Amount of Loans Delinquent 12 months or more	4,760,297
Total Number of Delinquent Loans	41,692
Total Amount of Delinquent Loans	102,458,041

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	305,037,858
Total Recoveries on Charge-Offs	55,910,088
Total Credit Card Loans Charged Off YTD	79,272,702
Total Credit Card Recoveries YTD	8,247,245
Total Number of Loans Purchased	6,213
Total Amount of Loans Purchased	167,771,724
Number of Loans to CU Officials	57,274
Amount of Loans to CU Officials	846,384,362
Total Number of Loans Granted Y-T-D	5,287,556
Total Amount of Loans Granted Y-T-D	34,901,159,333

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	334,800
Amount of 1st Mortgage Fixed Rate	23,268,119,160
Number of 1st Mortgage Adjustable Rate	144,208
Amount of 1st Mortgage Adjustable Rate	11,356,241,095
Number of Other R.E. Closed-End Fixed Rate	349,029
Amount of Other R.E. Closed-End Fixed Rate	7,433,485,277
Number of Other R.E. Closed-End Adj. Rate	27,431
Amount of Other R.E. Closed-End Adj. Rate	674,987,076
Number of Other R.E. Open-End Adj. Rate	346,934
Amount of Other R.E. Open-End Adj. Rate	6,979,125,440
Number of Other R.E. Not Included Above	17,278
Amount of Other R.E. Not Included Above	507,086,056

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	35,736
Amount of 1st Mortgage Fixed Rate	2,998,287,922
Number of 1st Mortgage Adjustable Rate	15,924
Amount of 1st Mortgage Adjustable Rate	1,672,145,430
Number of Other R.E. Closed-End Fixed Rate	78,843
Amount of Other R.E. Closed-End Fixed Rate	2,029,876,451
Number of Other R.E. Closed-End Adj. Rate	5,792
Amount of Other R.E. Closed-End Adj. Rate	156,671,053
Number of Other R.E. Open-End Adj. Rate	97,747
Amount of Other R.E. Open-End Adj. Rate	1,442,054,469
Number of Other R.E. Not Included Above	3,787
Number of Other R.E. Not Included Above	119,848,539

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**June 30, 2000**

Number of Credit Unions on this Report: 4,011

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	87,268,729
1st Mortgage Fixed Rate, 2-6 months	30,542,772
1st Mortgage Fixed Rate, 6-12 months	11,291,066
1st Mortgage Fixed Rate, 12 months or more	6,728,237
1st Mortgage Adjustable Rate, 1-2 months	78,518,562
1st Mortgage Adjustable Rate, 2-6 months	30,388,658
1st Mortgage Adjustable Rate, 6-12 months	7,760,980
1st Mortgage Adjustable Rate 12, months or more	4,253,113
Other Real Estate Fixed Rate, 1-2 months	29,666,808
Other Real Estate Fixed Rate, 2-6 months	14,146,107
Other Real Estate Fixed Rate, 6-12 months	4,317,869
Other Real Estate Fixed Rate, 12 months or more	1,838,510
Other Real Estate Adjustable Rate, 1-2 months	28,938,347
Other Real Estate Adjustable Rate, 2-6 months	11,733,494
Other Real Estate Adjustable Rate, 6-12 months	2,759,622
Other Real Estate Adjustable Rate 12, months or more	1,974,167

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	2,575,495
1st Mortgage Loans Recovered Y-T-D	600,090
Other Real Estate Loans Charged Off Y-T-D	2,683,149
Other Real Estate Loans Recovered Y-T-D	399,479
Allowance for Real Estate Loan Losses	123,705,418
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,520,329,904
Amount of All First Mortgages Sold Y-T-D	756,593,510
Short-term Real Estate Loans (< 3 years)	19,631,554,960

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	12,011
Amount of Agricultural MBL	416,152,701
Number of All Other MBL	29,028
Amount of All Other MBL	2,540,816,378

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	5,527
Amount of Agricultural MBL	146,619,453
Number of All Other MBL	7,560
Amount of All Other MBL	573,600,569

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	2,417,097
Agricultural, 2-6 months	4,143,039
Agricultural, 6-12 months	534,051
Agricultural, 12 months or more	1,401,148
All Other MBL, 1-2 months	35,975,988
All Other MBL, 2-6 months	10,481,533
All Other MBL, 6-12 months	2,617,409
All Other MBL, 12 months or more	1,088,358

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	276,590
Agricultural MBL Recovered Y-T-D	128,989
All Other MBL Charged of Y-T-D	474,509
All Other MBL Recovered Y-T-D	190,058
Allowance for MBL Losses	29,609,716
Concentration of Credit for MBL	218,021,870
Construction or Development MBL	111,860,374

**TABLE 4  
SUPPLEMENTAL DATA-MISCELLANEOUS  
Federally Insured State Credit Unions  
June 30, 2000**

Number of Credit Unions on this Report: 4,011

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	12,878,579
Regular Share Accounts	33,939,385
Money Market Share Accounts	1,513,356
Share Certificate Accounts	3,107,009
IRA/Keogh & Retirement Accounts	1,526,041
Other Shares and Deposit	1,652,814
Non-Member Deposits	11,133
Total Number of Savings Accounts	54,628,317

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	5,853,286,206
Credit Card Lines	19,379,553,203
Outstanding Letters of Credit	85,237,943
Commercial Real Estate, Construction, Land Development	172,222,858
Unsecured Share Draft Lines of Credit	3,046,650,495
Other Unused Commitments	2,588,960,176
Amount of Loans Sold/Swapped with Recourse Y-T-D	143,784,947
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	435,439,452
Pending Bond Claims	7,503,277

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Supervisory Committee	1,161	League Audit Service	435
CPA Audit Without Opinion	704	Outside Accountant	364
CPA Opinion Audit	1,347		

**NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:**

Manual System	109	CU Developed In-House	248
Vendor Supplied In-House	2,516	Other	54
Vendor On-Line Service Bur.	1,084		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	12,107,329,843
Repurchase Agreements	73,757,300
Reverse Repurchase Agreements Invested	186,567,000
Non-Mortgage Backed Derivatives	393,577,497
Mortgage Pass-through Securities	2,425,034,688
CMO/REMIC	1,199,375,132

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**June 30, 2000**

Number of Credit Unions on this Report: 4,011

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	205,811,656
Number Members Filing Chapter 7 Bankruptcy Y-T-D	33,960
Number Members Filing Chapter 13 Bankruptcy Y-T-D	11,512
Amount of Loans Subject to Bankruptcies	232,666,605
Number of Current Members	32,443,785
Number of Potential Members	227,144,920
Number of Full Time Employees	69,988
Number of Part Time Employees	14,914
Number of CUs Reporting E-Mail Addresses	2,196
Number of CUs Reporting WWW Sites	1,389
Number of CUs Reporting Interactive WWW Sites	591

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS	1,466		
Amount Invested in CUSOS	129,829,375		
Amount Loaned to CUSOS	46,275,726		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	3,784,214		
Number of CUSOS Wholly Owned	218		
Predominant Service of CUSO:			
Mortgage Processing	82	Credit Cards	114
EDP Processing	132	Trust Services	3
Shared Branching	315	Item Processing	181
Insurance Services	71	Tax Preparation	0
Investment Services	109	Travel	1
Auto Buying, Leasing, Indirect Lending	111	Other	218

TABLE 5  
SUPPLEMENTAL DATA  
FEDERALLY INSURED STATE CREDIT UNIONS  
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS  
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 4,011

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	468	1,204	128	492	1,824
Reverse Repurchase Agreements	18	96	14	14	124
Subordinated CDCU Debt	4	0*	0*	0*	0*
Uninsured Secondary Capital	8	N/A	0*	2	2
<b>TOTAL BORROWINGS</b>	<b>477</b>	<b>1,300</b>	<b>142</b>	<b>508</b>	<b>1,950</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	2,619	21,190	N/A	N/A	21,190
Regular Shares	4,002	58,446	N/A	N/A	58,446
Money Market Shares	1,232	21,806	N/A	N/A	21,806
Share Certificates/CDS	2,751	29,422	8,791	1,368	39,581
IRA/KEOGH, Retirements	2,375	10,768	2,744	1,222	14,734
All Other Shares/Deposits	1,606	2,301	17	4	2,323
Non-Members Deposits	254	281	62	5	348
<b>TOTAL SAVINGS</b>	<b>4,009</b>	<b>144,215</b>	<b>11,614</b>	<b>2,600</b>	<b>158,428</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	1,162	3,857	5,425	2,702	465	12,449
Available for Sale	1,090	3,993	4,714	3,282	499	12,489
Trading	10	38	N/A	N/A	N/A	38
Non-SFAS 115 Investments	3,959	10,318	3,517	2,098	176	16,109
<b>TOTAL INVESTMENTS</b>	<b>3,983</b>	<b>18,206</b>	<b>13,657</b>	<b>8,082</b>	<b>1,140</b>	<b>41,084</b>

\* Amount less than 1 million

**TABLE 6**  
**Federally Insured State Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	0	\$0	1	\$129,208
5.0% To 6.0% .....	0	\$0	0	\$0	12	\$12,205,299
6.0% To 7.0% .....	2	\$3,866,544	6	\$2,594,784	307	\$1,270,832,842
7.0% To 8.0% .....	4	\$895,643	5	\$1,595,068	1,670	\$9,395,316,975
8.0% To 9.0% .....	9	\$33,241,552	32	\$14,460,466	1,379	\$10,710,746,974
9.0% To 10.0% .....	106	\$714,119,334	98	\$222,441,978	309	\$2,004,651,632
10.0% To 11.0% .....	112	\$511,577,125	185	\$759,902,233	72	\$200,288,277
11.0% To 12.0% .....	329	\$1,722,470,459	288	\$787,686,543	11	\$82,078,335
12.0% To 13.0% .....	646	\$2,170,799,803	874	\$1,973,300,816	19	\$28,028,152
13.0% To 14.0% .....	497	\$1,667,869,018	705	\$1,925,339,352	3	\$2,376,020
14.0% To 15.0% .....	221	\$973,825,386	604	\$1,101,237,875	1	\$35,821
15.0% To 16.0% .....	88	\$183,509,399	620	\$1,124,032,764	1	\$203,579
16.0% Or More .....	43	\$109,457,059	392	\$523,660,892	0	\$0
Not Reporting Or Zero ..	1,954	\$11,818	202	\$4,700,493	226	\$15,020,121
Total	4,011	\$8,091,643,140	4,011	\$8,440,953,264	4,011	\$23,721,913,235
Average Rate	12.9%		13.5%		8.0%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	1	\$12,641	0	\$0
5.0% To 6.0% .....	0	\$0	0	\$0	1	\$13,509
6.0% To 7.0% .....	28	\$145,830,251	73	\$1,919,461,635	19	\$125,216,278
7.0% To 8.0% .....	510	\$4,264,846,839	577	\$11,604,252,798	193	\$625,657,280
8.0% To 9.0% .....	1,418	\$12,783,887,931	960	\$18,856,670,085	812	\$5,121,260,911
9.0% To 10.0% .....	1,072	\$7,566,928,172	259	\$1,846,059,211	914	\$7,197,203,729
10.0% To 11.0% .....	456	\$2,000,924,826	94	\$327,393,488	316	\$2,142,842,616
11.0% To 12.0% .....	116	\$281,788,096	24	\$18,921,877	73	\$359,362,302
12.0% To 13.0% .....	159	\$288,816,148	28	\$3,756,245	30	\$20,294,645
13.0% To 14.0% .....	31	\$66,575,183	2	\$50,112	3	\$1,128,982
14.0% To 15.0% .....	15	\$10,342,699	1	\$478	1	\$1,781
15.0% To 16.0% .....	18	\$8,261,411	2	\$37,841	1	\$87,973
16.0% Or More .....	3	\$5,256,650	2	\$8,705	0	\$0
Not Reporting Or Zero ..	185	\$29,317,477	1,988	\$47,735,139	1,648	\$1,613,843
Total	4,011	\$27,452,775,683	4,011	\$34,624,360,255	4,011	\$15,594,683,849
Average Rate	9.1%		8.3%		9.1%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	13	\$16,115,656	1	\$107,334
5.0% To 6.0% .....	0	\$0	131	\$117,870,106	11	\$2,538,535
6.0% To 7.0% .....	28	\$76,562,722	371	\$208,107,025	23	\$45,347,620
7.0% To 8.0% .....	145	\$275,259,158	462	\$433,436,812	58	\$135,296,853
8.0% To 9.0% .....	130	\$223,151,976	567	\$1,966,159,328	93	\$200,029,569
9.0% To 10.0% .....	34	\$30,196,958	627	\$1,473,763,640	56	\$130,071,538
10.0% To 11.0% .....	7	\$22,729,352	493	\$1,286,809,748	36	\$36,562,810
11.0% To 12.0% .....	0	\$0	204	\$470,025,296	9	\$5,377,065
12.0% To 13.0% .....	1	\$74,973	345	\$547,951,906	27	\$8,897,741
13.0% To 14.0% .....	2	\$789,886	116	\$254,835,925	10	\$1,773,296
14.0% To 15.0% .....	0	\$0	88	\$235,568,333	6	\$972,491
15.0% To 16.0% .....	0	\$0	94	\$113,434,437	5	\$1,362,302
16.0% Or More .....	0	\$0	40	\$74,210,642	1	\$123,785
Not Reporting Or Zero ..	3,664	\$80,587,353	460	\$47,079,562	3,675	\$127,484,173
Total	4,011	\$709,352,378	4,011	\$7,245,368,416	4,011	\$695,945,112
Average Rate	8.0%		9.4%		9.1%	

**TABLE 7**  
**Federally Insured State Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	49	\$549,233,086	6	\$74,255,306	0	\$0
1.0% To 2.0% .....	785	\$9,837,840,123	125	\$1,111,171,773	2	\$403,421
2.0% To 3.0% .....	682	\$4,983,031,580	1,495	\$22,945,845,173	97	\$1,112,495,009
3.0% To 4.0% .....	94	\$1,947,391,880	1,519	\$19,250,198,817	512	\$6,258,673,421
4.0% To 5.0% .....	10	\$57,258,467	578	\$7,642,941,657	456	\$8,436,533,858
5.0% To 6.0% .....	6	\$120,398,072	196	\$3,707,763,013	156	\$5,931,996,398
6.0% To 7.0% .....	1	\$99,378	33	\$3,624,096,617	6	\$60,351,935
7.0% Or More .....	1	\$1,893,657	15	\$45,607,681	1	\$2,184,106
Not Reporting Or Zero ..	2,383	\$3,692,619,820	44	\$43,982,449	2,781	\$3,456,709
Total	4,011	\$21,189,766,063	4,011	\$58,445,862,486	4,011	\$21,806,094,857
Average Rate	1.8%		3.2%		4.0%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	0	\$0	3	\$763,293	2	\$503,626
2.0% To 3.0% .....	2	\$120,242	108	\$736,770,025	23	\$8,340,809
3.0% To 4.0% .....	19	\$10,581,499	336	\$2,333,883,788	30	\$10,871,578
4.0% To 5.0% .....	188	\$772,584,065	652	\$2,906,854,816	14	\$4,085,666
5.0% To 6.0% .....	1,151	\$10,671,804,735	767	\$3,051,933,596	45	\$56,462,648
6.0% To 7.0% .....	1,307	\$27,148,771,848	470	\$5,362,097,859	87	\$227,672,116
7.0% Or More .....	54	\$936,959,215	31	\$337,926,381	20	\$26,022,969
Not Reporting Or Zero ..	1,290	\$40,530,695	1,644	\$4,031,353	3,790	\$14,315,299
Total	4,011	\$39,581,352,299	4,011	\$14,734,261,111	4,011	\$348,274,711
Average Rate	5.8%		4.9%		5.2%	



**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**June 30, 2000**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
Capital to Total Assets	11.59	17.30	14.45	12.75	11.22
Net Capital (Est.) to Total Assets	10.95	15.91	13.64	12.10	10.59
Delinquent Loans to Capital	3.94	11.23	6.48	4.90	3.52
Solvency Evaluation (Est.)	112.62	119.11	115.98	113.96	112.19
Classified Assets (Est.) to Capital	5.54	8.06	5.55	5.08	5.61
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.66	3.02	1.42	0.93	0.57
Net Charge-Offs to Average Loans	0.41	0.73	0.43	0.38	0.41
Fair Value H-T-M to Book Value H-T-M	97.26	111.60	106.59	102.43	96.72
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.95	0.03	-2.58	-1.88	-1.95
Delinquent Loans to Assets	0.46	1.94	0.94	0.62	0.40
<b>EARNINGS:</b>					
Return on Average Assets	1.01	0.76	0.90	0.89	1.03
Gross Income to Average Assets	8.20	7.96	8.05	8.16	8.21
Cost of Funds to Average Assets	3.48	2.85	3.09	3.16	3.56
Net Margin to Average Assets	4.72	5.11	4.96	5.00	4.66
Operating Expenses to Average Assets	3.42	4.10	3.80	3.83	3.31
Provision for Loan Losses to Average Assets	0.31	0.35	0.28	0.28	0.32
Net Interest Margin to Average Assets	3.79	4.82	4.38	4.17	3.69
Operating Expenses to Gross Income	41.68	51.56	47.22	47.00	40.35
Fixed Assets and Oreos to Total Assets	2.06	0.37	1.25	2.25	2.07
Net Operating Expenses to Average Assets	2.75	3.92	3.35	3.20	2.63
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	25.42	4.69	10.63	20.12	27.19
Regular Shares to Savings and Borrowings	36.48	85.65	65.19	46.76	33.07
Total Loans to Total Savings	79.90	77.26	77.02	77.70	80.45
Total Loans to Total Assets	69.33	64.32	65.78	67.34	69.89
Cash Plus Short-Term Investments to Assets	14.92	32.01	25.21	18.82	13.63
Total Savings and Borrowings to Earning Assets	95.65	94.15	95.21	96.46	95.53
Borrowings to Total Savings and Capital	0.98	0.23	0.31	0.46	1.12
Estimated Loan Maturity in Months	27.43	15.63	17.56	21.80	29.84
<b>PRODUCTIVITY:</b>					
Members to Potential Members	14.28	10.18	17.77	16.19	13.69
Borrowers to Members	52.48	30.42	38.89	46.01	55.81
Members to Full-Time Employees	419	416	493	452	405
Average Savings Per Member	4,883	1,728	2,825	3,653	5,454
Average Loan Balance	7,434	4,388	5,595	6,169	7,862
Salary & Benefits to Full-Time Employees	38,365	16,224	31,053	34,958	40,081
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	69.69	74.21	71.06	69.88	69.56
Income From Investments	18.96	22.13	21.67	20.02	18.62
Income Form Trading Securities	0.00	0.03	0.00	0.01	0.00
Fee Income	8.16	2.32	5.61	7.73	8.39
Other Operating Income	3.19	1.31	1.66	2.36	3.44
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES</b>					
Employee Compensation and Benefits	48.83	45.11	49.68	47.75	49.05
Travel and Conference	1.62	1.33	1.48	1.73	1.61
Office Occupancy	6.80	4.89	5.34	6.42	6.97
Office Operations	22.12	18.44	19.22	20.73	22.61
Educational and Promotional	3.47	0.98	1.48	2.83	3.73
Loan Servicing	4.99	2.08	2.92	4.41	5.25
Professional and Outside Services	7.26	6.05	8.31	9.93	6.62
Member Insurance	1.06	10.35	4.71	2.00	0.59
Operating Fees	0.59	2.63	1.64	0.86	0.46
Miscellaneous Operating Expenses	3.27	8.15	5.22	3.35	3.11

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	1,070	969	9.4-	879	9.3-
Cash	44	38	13.0-	87	128.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>593</b>	<b>519</b>	<b>12.5-</b>	<b>506</b>	<b>2.6-</b>
Unsecured Credit Card Loans	7	6	17.4-	5	16.3-
All Other Unsecured Loans	125	111	11.2-	93	16.4-
New Vehicle Loans	160	135	15.4-	142	4.9
Used Vehicle Loans	213	195	8.7-	195	0.0-
First Mortgage Real Estate Loans	9	7	17.8-	7	0.5-
Other Real Estate Loans	9	8	15.2-	9	8.9
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	65	51	22.7-	53	3.9
Other Loans	4	6	45.0	2	60.7-
Allowance For Loan Losses	13	12	10.6-	11	6.8-
<b>TOTAL INVESTMENTS</b>	<b>297</b>	<b>296</b>	<b>0.2-</b>	<b>191</b>	<b>35.3-</b>
U.S. Government Obligations	5	3	38.1-	3	12.7
Federal Agency Securities	1	1	15.5-	1	10.1-
Mutual Fund & Common Trusts	7	7	0.8	6	20.4-
MCSD and PIC at Corporate CU	11	9	15.7-	11	16.0
All Other Corporate Credit Union	168	174	3.4	84	51.9-
Commercial Banks, S&Ls	95	92	3.4-	77	16.2-
Credit Unions -Loans to, Deposits in	4	6	37.0	4	23.0-
Other Investments	5	4	24.8-	5	43.1
Land and Building	1	0*	17.7-	0*	5.5-
Other Fixed Assets	2	2	1.7	2	17.4-
Other Real Estate Owned	0*	0*	66.8-	0*	100.0-
Other Assets	4	3	12.6-	3	2.0-
NCUSIF Capitalization Deposit	8	7	9.7-	6	6.5-
<b>TOTAL ASSETS</b>	<b>936</b>	<b>855</b>	<b>8.6-</b>	<b>786</b>	<b>8.1-</b>
<b>LIABILITIES</b>					
Total Borrowings	2	0*	73.5-	2	182.4
Accrued Dividends/Interest Payable	3	3	9.3-	3	7.5-
Acct Payable and Other Liabilities	2	2	0.0-	2	9.3-
Uninsured Secondary Capital	0*	0*	41.9-	0*	93.2
<b>TOTAL LIABILITIES</b>	<b>8</b>	<b>6</b>	<b>25.3-</b>	<b>7</b>	<b>11.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>786</b>	<b>719</b>	<b>8.6-</b>	<b>655</b>	<b>9.0-</b>
Share Drafts	14	10	31.0-	9	1.1-
Regular Shares	683	620	9.2-	562	9.3-
Money Market Shares	2	4	97.9	4	3.2-
Share Certificates/CDs	53	55	3.1	50	8.5-
IRA/Keogh Accounts	14	13	8.6-	11	14.2-
All Other Shares and Member Deposits	14	10	29.4-	10	0.6-
Non-Member Deposits	6	8	22.5	8	1.1-
Regular Reserves	49	45	8.7-	42	5.6-
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	109.2	0*	96.8-
Other Reserves	9	8	18.4-	7	3.8-
Undivided Earnings	80	76	5.2-	73	4.1-
Net Income	3	1	44.5-	2	36.1
<b>TOTAL EQUITY</b>	<b>142</b>	<b>130</b>	<b>8.0-</b>	<b>125</b>	<b>4.2-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>936</b>	<b>855</b>	<b>8.6-</b>	<b>786</b>	<b>8.1-</b>

\* Amount Less than 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	1,410	1,326	6.0-	1,272	4.1-
Cash	224	227	1.0	534	135.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,658</b>	<b>4,220</b>	<b>9.4-</b>	<b>4,368</b>	<b>3.5</b>
Unsecured Credit Card Loans	141	121	14.1-	118	3.2-
All Other Unsecured Loans	669	597	10.6-	572	4.2-
New Vehicle Loans	1,315	1,149	12.6-	1,238	7.8
Used Vehicle Loans	1,439	1,383	3.9-	1,440	4.1
First Mortgage Real Estate Loans	313	281	10.3-	298	6.3
Other Real Estate Loans	288	255	11.5-	271	6.6
Leases Receivable	N/A	N/A	N/A	5	N/A
All Other Loans to Members	467	411	11.9-	403	2.0-
Other Loans	27	22	17.5-	23	1.8
Allowance For Loan Losses	58	53	9.1-	53	1.2
<b>TOTAL INVESTMENTS</b>	<b>2,238</b>	<b>2,360</b>	<b>5.5</b>	<b>1,610</b>	<b>31.8-</b>
U.S. Government Obligations	87	62	28.5-	51	18.4-
Federal Agency Securities	75	55	26.0-	67	21.0
Mutual Fund & Common Trusts	30	32	6.7	15	54.0-
MCSD and PIC at Corporate CU	67	59	11.2-	57	3.5-
All Other Corporate Credit Union	1,127	1,255	11.3	645	48.6-
Commercial Banks, S&Ls	787	827	5.1	682	17.5-
Credit Unions -Loans to, Deposits in	27	29	6.1	26	12.4-
Other Investments	38	40	5.4	67	69.5
Land and Building	60	56	7.0-	55	1.7-
Other Fixed Assets	29	29	0.1	27	5.8-
Other Real Estate Owned	2	1	44.2-	0*	36.8-
Other Assets	42	41	2.1-	43	4.7
NCUSIF Capitalization Deposit	59	56	5.2-	55	1.6-
<b>TOTAL ASSETS</b>	<b>7,255</b>	<b>6,938</b>	<b>4.4-</b>	<b>6,641</b>	<b>4.3-</b>
<b>LIABILITIES</b>					
Total Borrowings	5	5	19.3	20	264.7
Accrued Dividends/Interest Payable	18	16	10.5-	15	6.8-
Acct Payable and Other Liabilities	29	25	13.2-	28	8.8
Uninsured Secondary Capital	0*	0*	6.6	0*	18.7-
<b>TOTAL LIABILITIES</b>	<b>53</b>	<b>48</b>	<b>9.2-</b>	<b>64</b>	<b>32.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,265</b>	<b>6,000</b>	<b>4.2-</b>	<b>5,672</b>	<b>5.5-</b>
Share Drafts	398	377	5.4-	404	7.1
Regular Shares	4,129	3,923	5.0-	3,711	5.4-
Money Market Shares	192	177	7.5-	161	9.3-
Share Certificates/CDs	1,018	1,063	4.4	961	9.6-
IRA/Keogh Accounts	362	323	10.8-	302	6.5-
All Other Shares and Member Deposits	148	122	17.7-	118	3.3-
Non-Member Deposits	16	15	9.9-	15	0.7
Regular Reserves	306	286	6.3-	287	0.2
APPR. For Non-Conf. Invest.	0*	0*	4.7-	0*	31.5
Accum. Unrealized G/L on A-F-S	0*	0*	328.1	0*	36.9
Other Reserves	82	70	14.3-	68	3.0-
Undivided Earnings	533	519	2.5-	537	3.3
Net Income	18	14	21.2-	15	5.5
<b>TOTAL EQUITY</b>	<b>938</b>	<b>889</b>	<b>5.2-</b>	<b>906</b>	<b>1.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,255</b>	<b>6,938</b>	<b>4.4-</b>	<b>6,641</b>	<b>4.3-</b>

\* Amount Less than 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	1,165	1,201	3.1	1,188	1.1-
Cash	695	736	5.8	1,768	140.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>17,606</b>	<b>17,457</b>	<b>0.8-</b>	<b>18,646</b>	<b>6.8</b>
Unsecured Credit Card Loans	1,074	1,004	6.5-	991	1.3-
All Other Unsecured Loans	1,725	1,627	5.7-	1,561	4.1-
New Vehicle Loans	3,765	3,629	3.6-	4,006	10.4
Used Vehicle Loans	4,550	4,745	4.3	5,088	7.2
First Mortgage Real Estate Loans	2,887	2,946	2.0	3,103	5.4
Other Real Estate Loans	1,889	1,827	3.3-	2,120	16.0
Leases Receivable	N/A	N/A	N/A	88	N/A
All Other Loans to Members	1,637	1,594	2.7-	1,579	0.9-
Other Loans	78	86	9.6	111	29.1
Allowance For Loan Losses	173	180	3.6	175	2.6-
<b>TOTAL INVESTMENTS</b>	<b>7,856</b>	<b>8,857</b>	<b>12.7</b>	<b>6,365</b>	<b>28.1-</b>
U.S. Government Obligations	389	284	27.2-	233	17.7-
Federal Agency Securities	1,028	1,086	5.7	1,268	16.8
Mutual Fund & Common Trusts	73	85	17.1	50	41.0-
MCSD and PIC at Corporate CU	214	211	1.4-	204	3.4-
All Other Corporate Credit Union	3,563	4,160	16.8	1,997	52.0-
Commercial Banks, S&Ls	2,213	2,666	20.5	2,217	16.8-
Credit Unions -Loans to, Deposits in	98	109	11.1	109	0.2
Other Investments	278	257	7.7-	288	12.1
Land and Building	453	448	1.2-	479	6.9
Other Fixed Assets	132	141	6.6	138	1.7-
Other Real Estate Owned	6	9	55.4	7	21.5-
Other Assets	226	225	0.5-	232	3.4
NCUSIF Capitalization Deposit	218	226	3.5	227	0.6
<b>TOTAL ASSETS</b>	<b>27,018</b>	<b>27,917</b>	<b>3.3</b>	<b>27,688</b>	<b>0.8-</b>
<b>LIABILITIES</b>					
Total Borrowings	12	13	5.2	127	903.5
Accrued Dividends/Interest Payable	58	55	5.4-	53	3.0-
Acct Payable and Other Liabilities	144	147	2.3	154	4.8
Uninsured Secondary Capital	0*	0*	76.9-	1	573.3
<b>TOTAL LIABILITIES</b>	<b>215</b>	<b>215</b>	<b>0.2</b>	<b>335</b>	<b>55.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>23,613</b>	<b>24,481</b>	<b>3.7</b>	<b>23,998</b>	<b>2.0-</b>
Share Drafts	2,443	2,551	4.5	2,842	11.4
Regular Shares	11,304	11,619	2.8	11,281	2.9-
Money Market Shares	1,791	2,011	12.3	1,962	2.4-
Share Certificates/CDs	5,390	5,708	5.9	5,451	4.5-
IRA/Keogh Accounts	2,114	2,077	1.8-	1,970	5.2-
All Other Shares and Member Deposits	534	470	12.0-	433	8.0-
Non-Member Deposits	37	45	22.6	60	31.9
Regular Reserves	1,048	1,050	0.2	1,097	4.5
APPR. For Non-Conf. Invest.	2	4	59.6	4	13.2
Accum. Unrealized G/L on A-F-S	2	-7	534.9-	-16	119.8
Other Reserves	340	337	1.1-	323	3.9-
Undivided Earnings	1,750	1,801	2.9	1,896	5.3
Net Income	48	36	23.3-	49	34.6
<b>TOTAL EQUITY</b>	<b>3,190</b>	<b>3,221</b>	<b>1.0</b>	<b>3,354</b>	<b>4.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>27,018</b>	<b>27,917</b>	<b>3.3</b>	<b>27,688</b>	<b>0.8-</b>

\* Amount Less than 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	573	638	11.3	672	5.3
Cash	2,108	2,524	19.7	6,647	163.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>72,432</b>	<b>84,783</b>	<b>17.1</b>	<b>103,057</b>	<b>21.6</b>
Unsecured Credit Card Loans	5,574	6,093	9.3	6,979	14.5
All Other Unsecured Loans	5,724	5,831	1.9	6,215	6.6
New Vehicle Loans	12,524	14,265	13.9	18,335	28.5
Used Vehicle Loans	13,694	16,803	22.7	20,730	23.4
First Mortgage Real Estate Loans	21,248	26,629	25.3	31,216	17.2
Other Real Estate Loans	8,980	9,873	10.0	13,195	33.6
Leases Receivable	N/A	N/A	N/A	616	N/A
All Other Loans to Members	4,406	4,919	11.6	5,211	5.9
Other Loans	282	370	31.1	560	51.5
Allowance For Loan Losses	687	789	14.8	906	15.0
<b>TOTAL INVESTMENTS</b>	<b>32,683</b>	<b>39,527</b>	<b>20.9</b>	<b>32,917</b>	<b>16.7-</b>
U.S. Government Obligations	4,009	3,230	19.4-	2,006	37.9-
Federal Agency Securities	12,598	16,549	31.4	17,349	4.8
Mutual Fund & Common Trusts	879	1,132	28.8	851	24.9-
MCSD and PIC at Corporate CU	455	591	29.8	698	18.1
All Other Corporate Credit Union	9,359	11,197	19.6	6,686	40.3-
Commercial Banks, S&Ls	2,908	3,825	31.5	1,932	49.5-
Credit Unions -Loans to, Deposits in	130	212	63.5	221	4.4
Other Investments	2,345	2,791	19.0	3,173	13.7
Land and Building	1,680	2,004	19.3	2,305	15.0
Other Fixed Assets	514	622	21.1	720	15.7
Other Real Estate Owned	22	26	21.0	25	3.4-
Other Assets	1,153	1,512	31.2	1,549	2.4
NCUSIF Capitalization Deposit	865	1,030	19.2	1,148	11.4
<b>TOTAL ASSETS</b>	<b>110,770</b>	<b>131,242</b>	<b>18.5</b>	<b>147,462</b>	<b>12.4</b>
<b>LIABILITIES</b>					
Total Borrowings	339	839	147.3	1,800	114.4
Accrued Dividends/Interest Payable	173	188	8.6	210	11.5
Acct Payable and Other Liabilities	1,456	1,414	2.9-	1,716	21.4
Uninsured Secondary Capital	3	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>1,972</b>	<b>2,442</b>	<b>23.8</b>	<b>3,726</b>	<b>52.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>97,121</b>	<b>115,217</b>	<b>18.6</b>	<b>128,104</b>	<b>11.2</b>
Share Drafts	11,939	14,358	20.3	17,935	24.9
Regular Shares	35,618	41,280	15.9	42,892	3.9
Money Market Shares	12,886	17,100	32.7	19,679	15.1
Share Certificates/CDs	24,468	28,804	17.7	33,119	15.0
IRA/Keogh Accounts	10,640	11,768	10.6	12,451	5.8
All Other Shares and Member Deposits	1,378	1,624	17.8	1,762	8.5
Non-Member Deposits	192	283	47.6	266	6.1-
Regular Reserves	3,609	4,248	17.7	4,899	15.3
APPR. For Non-Conf. Invest.	9	18	104.0	22	23.2
Accum. Unrealized G/L on A-F-S	48	-95	296.7-	-230	141.9
Other Reserves	1,194	1,378	15.5	1,584	14.9
Undivided Earnings	6,648	7,857	18.2	9,150	16.5
Net Income	169	177	4.6	209	18.2
<b>TOTAL EQUITY</b>	<b>11,677</b>	<b>13,583</b>	<b>16.3</b>	<b>15,632</b>	<b>15.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>110,770</b>	<b>131,242</b>	<b>18.5</b>	<b>147,462</b>	<b>12.4</b>

\* Amount Less than 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
Peer Group 1: Asset Size Less Than \$2,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	1,070	969	9.4-	879	9.3-
<b>INTEREST INCOME</b>					
Interest on Loans	29	25	14.2-	24	6.8-
(Less) Interest Refund	0*	0*	15.2	0*	83.4-
Income from Investments	7	7	10.9-	7	5.5
Trading Profits and Losses	0*	0*	89.0-	0*	2,196.6
<b>TOTAL INTEREST INCOME</b>	<b>37</b>	<b>32</b>	<b>13.6-</b>	<b>31</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	13	12	12.3-	11	7.2-
Interest on Deposits	0*	0*	5.3-	0*	9.1-
Interest on Borrowed Money	0*	0*	23.8-	0*	33.5
<b>TOTAL INTEREST EXPENSE</b>	<b>14</b>	<b>12</b>	<b>12.0-</b>	<b>11</b>	<b>7.2-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>2</b>	<b>9.4-</b>	<b>1</b>	<b>20.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>21</b>	<b>18</b>	<b>14.9-</b>	<b>18</b>	<b>0.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	7.0-	0*	10.4
Other Operating Income	0*	0*	8.1-	0*	29.1-
Gain (Loss) on Investments	0*	0*	108.1-	0*	742.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	70.5	0*	131.5-
Other Non-Oper Income (Expense)	0*	0*	15.4-	0*	213.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>2</b>	<b>1</b>	<b>11.5-</b>	<b>2</b>	<b>11.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	9	8	7.5-	7	7.0-
Travel and Conference Expense	0*	0*	7.0-	0*	10.8-
Office Occupancy Expense	0*	0*	14.3-	0*	3.1
Office Operations Expense	3	3	7.2-	3	3.9-
Educational & Promotional Expense	0*	0*	20.4-	0*	3.3
Loan Servicing Expense	0*	0*	11.8-	0*	7.9
Professional and Outside Services	1	0*	15.1-	0*	0.6
Member Insurance	2	2	11.5-	2	9.3-
Operating Fees	0*	0*	11.7-	0*	15.2-
Miscellaneous Operating Expenses	1	1	6.6-	1	1.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>19</b>	<b>17</b>	<b>9.0-</b>	<b>16</b>	<b>5.0-</b>
<b>NET INCOME</b>	<b>4</b>	<b>2</b>	<b>43.9-</b>	<b>3</b>	<b>46.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	0*	21.5-	0*	17.5
Net Reserve Transfer	0*	0*	19.3-	0*	31.5
Net Income After Net Reserve Transfer	4	2	45.1-	3	47.4
Additional (Voluntary) Reserve Transfers	0*	0*	29.1-	0*	8.1
Adjusted Net Income	3	2	46.2-	3	50.7

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\* Amount Less than 1 Million

**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	1,410	1,326	6.0-	1,272	4.1-
<b>INTEREST INCOME</b>					
Interest on Loans	217	191	11.8-	192	0.5
(Less) Interest Refund	0*	0*	5.2-	0*	12.9-
Income from Investments	59	57	4.2-	58	3.3
Trading Profits and Losses	0*	0*	40.9-	0*	197.5-
<b>TOTAL INTEREST INCOME</b>	<b>275</b>	<b>247</b>	<b>10.2-</b>	<b>250</b>	<b>1.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	104	96	8.5-	92	3.5-
Interest on Deposits	12	11	8.5-	11	1.8-
Interest on Borrowed Money	0*	0*	66.7-	0*	399.6
<b>TOTAL INTEREST EXPENSE</b>	<b>117</b>	<b>107</b>	<b>8.7-</b>	<b>103</b>	<b>3.0-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>11</b>	<b>9</b>	<b>16.0-</b>	<b>9</b>	<b>1.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>148</b>	<b>132</b>	<b>11.0-</b>	<b>137</b>	<b>4.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	15	14	6.0-	15	6.7
Other Operating Income	5	5	6.8-	4	4.1-
Gain (Loss) on Investments	0*	0*	395.3-	0*	42.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	160.7	0*	103.3-
Other Non-Oper Income (Expense)	0*	0*	21.5-	0*	114.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>20</b>	<b>19</b>	<b>6.1-</b>	<b>20</b>	<b>4.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	66	62	6.4-	63	1.7
Travel and Conference Expense	2	2	12.9-	2	0.2
Office Occupancy Expense	7	6	10.5-	7	5.8
Office Operations Expense	26	25	4.5-	24	2.0-
Educational & Promotional Expense	2	2	15.7-	2	4.7-
Loan Servicing Expense	4	3	11.7-	4	8.7
Professional and Outside Services	11	11	4.5-	11	2.0-
Member Insurance	7	6	12.7-	6	5.4-
Operating Fees	2	2	7.9-	2	0.2
Miscellaneous Operating Expenses	7	6	6.8-	7	7.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>136</b>	<b>126</b>	<b>6.9-</b>	<b>127</b>	<b>0.8</b>
<b>NET INCOME</b>	<b>33</b>	<b>24</b>	<b>24.9-</b>	<b>30</b>	<b>23.0</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	3	26.1-	4	11.0
Net Reserve Transfer	2	2	24.5-	2	10.6
Net Income After Net Reserve Transfer	30	23	25.0-	28	23.9
Additional (Voluntary) Reserve Transfers	4	2	47.3-	1	27.2-
Adjusted Net Income	26	21	21.7-	27	28.9

\* Amount Less than 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000  
June 30, 2000  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	1,165	1,201	3.1	1,188	1.1-
<b>INTEREST INCOME</b>					
Interest on Loans	789	755	4.3-	791	4.7
(Less) Interest Refund	0*	0*	52.5-	0*	8.0-
Income from Investments	213	223	4.8	226	1.5
Trading Profits and Losses	0*	-3	9,588.6-	0*	105.3-
<b>TOTAL INTEREST INCOME</b>	<b>1,002</b>	<b>975</b>	<b>2.6-</b>	<b>1,017</b>	<b>4.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	359	358	0.4-	352	1.5-
Interest on Deposits	85	79	6.8-	83	5.3
Interest on Borrowed Money	0*	0*	47.7-	3	991.5
<b>TOTAL INTEREST EXPENSE</b>	<b>445</b>	<b>437</b>	<b>1.7-</b>	<b>438</b>	<b>0.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>40</b>	<b>46</b>	<b>17.0</b>	<b>38</b>	<b>17.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>518</b>	<b>492</b>	<b>5.0-</b>	<b>540</b>	<b>9.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	77	81	4.5	87	8.0
Other Operating Income	26	27	3.2	27	0.8-
Gain (Loss) on Investments	0*	0*	34.0-	0*	83.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	12.4-	0*	42.7-
Other Non-Oper Income (Expense)	0*	0*	14.5	0*	37.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>105</b>	<b>109</b>	<b>3.9</b>	<b>115</b>	<b>5.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	238	241	1.5	254	5.2
Travel and Conference Expense	9	9	4.4-	9	2.7
Office Occupancy Expense	32	33	1.5	34	4.1
Office Operations Expense	106	108	2.0	110	2.2
Educational & Promotional Expense	15	14	5.0-	15	5.0
Loan Servicing Expense	21	22	3.0	23	6.8
Professional and Outside Services	49	51	3.6	53	4.0
Member Insurance	12	11	4.7-	11	4.5-
Operating Fees	5	4	2.3-	5	1.7
Miscellaneous Operating Expenses	17	17	2.0	18	4.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>503</b>	<b>510</b>	<b>1.4</b>	<b>532</b>	<b>4.1</b>
<b>NET INCOME</b>	<b>120</b>	<b>91</b>	<b>24.0-</b>	<b>124</b>	<b>36.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	22	22	1.2-	26	17.0
Net Reserve Transfer	10	10	1.2	13	36.0
Net Income After Net Reserve Transfer	110	81	26.2-	111	36.2
Additional (Voluntary) Reserve Transfers	13	9	25.5-	8	13.6-
Adjusted Net Income	97	72	26.3-	102	42.7

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\* Amount Less than 1 Million



**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**June 30, 2000**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	573	638	11.3	672	5.3
<b>INTEREST INCOME</b>					
Interest on Loans	3,065	3,409	11.2	4,083	19.8
(Less) Interest Refund	2	2	14.4-	2	35.2
Income from Investments	891	1,044	17.2	1,092	4.6
Trading Profits and Losses	0*	0*	406.0-	0*	81.3-
<b>TOTAL INTEREST INCOME</b>	<b>3,954</b>	<b>4,451</b>	<b>12.6</b>	<b>5,173</b>	<b>16.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,548	1,705	10.2	1,915	12.3
Interest on Deposits	426	464	8.9	571	23.2
Interest on Borrowed Money	13	22	62.2	55	151.8
<b>TOTAL INTEREST EXPENSE</b>	<b>1,988</b>	<b>2,191</b>	<b>10.2</b>	<b>2,542</b>	<b>16.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>223</b>	<b>215</b>	<b>3.6-</b>	<b>225</b>	<b>5.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,743</b>	<b>2,045</b>	<b>17.3</b>	<b>2,406</b>	<b>17.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	343	414	20.8	492	18.8
Other Operating Income	117	154	32.0	202	30.7
Gain (Loss) on Investments	5	-2	131.8-	-4	121.1
Gain (Loss) on Disp of Fixed Assets	0*	3	362.8	1	60.3-
Other Non-Oper Income (Expense)	2	7	190.7	10	46.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>468</b>	<b>576</b>	<b>23.2</b>	<b>701</b>	<b>21.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	821	979	19.2	1,161	18.6
Travel and Conference Expense	28	31	14.0	38	20.9
Office Occupancy Expense	119	143	20.0	165	15.6
Office Operations Expense	386	465	20.3	535	15.2
Educational & Promotional Expense	61	72	18.5	88	23.2
Loan Servicing Expense	79	101	28.7	124	22.8
Professional and Outside Services	112	129	15.7	157	21.1
Member Insurance	15	15	1.7	14	5.6-
Operating Fees	9	10	18.8	11	5.4
Miscellaneous Operating Expenses	56	67	18.7	74	10.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,685</b>	<b>2,012</b>	<b>19.4</b>	<b>2,367</b>	<b>17.6</b>
<b>NET INCOME</b>	<b>526</b>	<b>609</b>	<b>15.8</b>	<b>739</b>	<b>21.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	167	189	12.9	259	37.0
Net Reserve Transfer	57	74	29.9	122	65.9
Net Income After Net Reserve Transfer	469	536	14.1	617	15.2
Additional (Voluntary) Reserve Transfers	54	104	93.6	67	35.7-
Adjusted Net Income	416	432	3.8	550	27.5

\* Amount Less than 1 Million

**TABLE 17**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of June 30**

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1996	4,274	259	6.06	-6,717
1997	4,259	290	6.81	-12,740
1998	4,218	332	7.87	-11,224
1999	4,134	413	9.99	-25,314
2000	4,011	291	7.26	-15,814

**Losses By Assets Size as of June 30**

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	120	84,343,472	-833,607	11,542,496
2 Million To 10 Million	98	471,287,696	-2,285,227	58,083,315
10 Million To 50 Million	62	1,439,503,235	-3,211,058	143,408,600
50 Million And Over	11	4,903,068,168	-9,483,754	431,482,403
Total	291	6,898,202,571	-15,813,646	644,516,814

**Number of Credit Unions By Camel Rating as of June 30**

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1996	664	2,620	899	84	5	4,272
1997	818	2,571	770	93	3	4,255
1998	901	2,462	739	108	7	4,217
1999	878	2,302	834	104	13	4,131
2000	858	2,219	821	107	2	4,007

**Camel Rating 4 and 5 as of June 30**

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1996	89	2.08	775,568,490	0.74
1997	96	2.25	1,186,546,104	1.02
1998	115	2.73	933,611,880	0.73
1999	117	2.83	1,004,951,818	0.69
2000	109	2.72	1,077,621,086	0.68

\*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.

**Table 18**  
**100 Largest Federally Insured State Credit Unions**  
**June 30, 2000**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	6,408,007,542
2	BOEING EMPLOYEES	2	SEATTLE	WA	1935	3,363,563,163
3	UNITED AIRLINES EMPLOYEES'	3	CHICAGO	IL	1935	3,027,817,277
4	THE GOLDEN 1	4	SACRAMENTO	CA	1933	2,823,938,523
5	PATELCO	5	SAN FRANCISCO	CA	1936	1,843,366,923
6	AMERICA FIRST	7	OGDEN	UT	1939	1,723,749,996
7	WESCOM	6	PASADENA	CA	1934	1,680,762,089
8	DELTA EMPLOYEES	8	ATLANTA	GA	1940	1,585,791,391
9	PENNSYLVANIA STATE EMPLOYEES	9	HARRISBURG	PA	1933	1,398,290,137
10	SAN DIEGO COUNTY	10	SAN DIEGO	CA	1938	1,230,002,919
11	ATLANTA POSTAL	11	ATLANTA	GA	1991	1,052,423,584
12	TEXANS	13	RICHARDSON	TX	1953	985,773,394
13	COMMUNITY AMERICA	15	KANSAS CITY	MO	1940	950,153,746
14	BELLCO		ENGLEWOOD	CO	1936	947,888,591
15	STATE EMPLOYEES CU OF MARYLAND, IN	14	BALTIMORE	MD	1951	945,556,745
16	PORTLAND TEACHERS	12	PORTLAND	OR	1932	939,691,320
17	EASTMAN	17	KINGSPORT	TN	1934	862,877,178
18	TRAVIS		VACAVILLE	CA	1951	856,876,345
19	THE CALIFORNIA	18	GLENDALE	CA	1933	848,756,805
20	PROVIDENT CENTRAL	19	REDWOOD CITY	CA	1950	848,533,402
21	TEACHERS	16	SOUTH BEND	IN	1931	836,563,746
22	MUNICIPAL	20	NEW YORK	NY	1917	811,144,385
23	DALLAS TEACHERS	21	DALLAS	TX	1931	764,885,319
24	COMMUNITY	24	PLANO	TX	1952	762,996,880
25	MOUNTAIN AMERICA	23	SALT LAKE CITY	UT	1936	762,952,604
26	GEORGIA TELCO	22	ATLANTA	GA	1991	731,031,971
27	SCHOOLS FINANCIAL	27	SACRAMENTO	CA	1934	715,466,568
28	FIRST TECHNOLOGY	29	BEAVERTON	OR	1952	711,981,974
29	APCO EMPLOYEES	30	BIRMINGHAM	AL	1953	698,010,951
30	WASHINGTON STATE EMPLOYEES	25	OLYMPIA	WA	1957	694,167,884
31	SPACE COAST	26	MELBOURNE	FL	1951	693,993,715
32	AMERICAN ELECTRONICS ASSOCIATION	44	SUNNYVALE	CA	1979	692,829,867
33	VIRGINIA CREDIT UNION, INC.,	36	NEWPORT NEWS	VA	1928	683,171,238
34	SAFE	28	NORTH HIGHLANDS	CA	1940	680,871,834
35	TECHNOLOGY	37	SAN JOSE	CA	1960	677,312,787
36	FIRST COMMUNITY	34	ELLISVILLE	MO	1934	667,733,541
37	BROCKTON	41	BROCKTON	MA	1917	663,179,771
38	GOVERNMENT EMPLOYEES CU OF EL PAS	35	EL PASO	TX	1932	654,377,674
39	MERIWEST	38	SAN JOSE	CA	1961	650,071,233
40	EDUCATIONAL EMPLOYEES	31	FRESNO	CA	1934	637,383,608
41	CONNECTICUT STATE EMPLOYEES	33	HARTFORD	CT	1946	621,769,415
42	FAIRWINDS		ORLANDO	FL	1949	618,068,674
43	DOW CHEMICAL EMPLOYEES'	32	MIDLAND	MI	1937	616,875,050
44	TEXAS DOW EMPLOYEES	39	LAKE JACKSON	TX	1954	602,254,285
45	PACIFIC SERVICE		WALNUT CREEK	CA	1936	601,404,794
46	BAXTER	45	VERNON HILLS	IL	1980	583,216,878
47	NEWPORT NEWS SHIPBUILDING EMPLOYE	40	NEWPORT NEWS	VA	1928	578,320,747
48	WRIGHT-PATT	43	FAIRBORN	OH	1932	577,564,337
49	PHILADELPHIA TELCO	42	TREVOSE	PA	1939	570,815,219
50	SERVICE	56	PORTSMOUTH	NH	1957	560,019,238
51	PREMIER AMERICA		CHATSWORTH	CA	1957	553,750,730
52	REDWOOD	57	SANTA ROSA	CA	1950	553,593,362

**Table 18**  
**100 Largest Federally Insured State Credit Unions**

June 30, 2000

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	INDIANA MEMBERS	49	INDIANAPOLIS	IN	1956	551,054,567
54	ASSOCIATED & FEDERAL EMPLOYEES	46	ATLANTA	GA	1930	550,451,709
55	JOHN DEERE COMMUNITY	48	WATERLOO	IA	1934	549,421,596
56	ARIZONA STATE SAVINGS & CREDIT UNIO	51	PHOENIX	AZ	1972	544,005,982
57	MUNICIPAL EMPL.CREDIT UNION OF BALT	47	BALTIMORE	MD	1936	536,643,672
58	CREDIT UNION CENTRAL FALLS	50	CENTRAL FALLS	RI	1915	533,503,689
59	MELROSE	52	WOODSIDE	NY	1922	514,297,410
60	CREDIT UNION ONE	53	FERNDALE	MI	1938	500,450,755
61	MOTOROLA EMPLOEES CREDIT UNION - V	55	SCOTTSDALE	AZ	1952	493,884,715
62	ROYAL	59	EAU CLAIRE	WI	1964	492,736,183
63	LANDMARK	58	WAUKESHA	WI	1933	490,052,756
64	FIRST FINANCIAL	54	WEST COVINA	CA	1974	479,222,652
65	UNIVERSITY & STATE EMP OF SAN DIEGO	71	SAN DIEGO	CA	1936	474,455,140
66	ANHEUSER-BUSCH EMPLOYEES	60	ST. LOUIS	MO	1939	463,589,217
67	CALIFORNIA COAST	63	SAN DIEGO	CA	1929	451,158,654
68	STATE EMPLOYEES	61	LANSING	MI	1952	446,877,301
69	INDIANA TELCO	74	INDIANAPOLIS	IN	1941	439,221,767
70	COLORADO STATE EMPLOYEES	62	DENVER	CO	1934	437,821,135
71	OREGON TELCO	64	PORTLAND	OR	1937	437,250,880
72	HARBORSTONE	65	TACOMA	WA	1955	436,658,037
73	PAWTUCKET	69	PAWTUCKET	RI	1962	436,285,168
74	UNIVERSITY OF WISCONSIN	73	MADISON	WI	1931	432,278,319
75	ARROWHEAD CENTRAL	76	SAN BERNARDINO	CA	1949	430,773,505
76	EDUCATIONAL COMMUNITY	77	JACKSONVILLE	FL	1961	428,508,311
77	COMMONWEALTH	67	FRANKFORT	KY	1951	422,270,589
78	ORANGE COUNTY'S		SANTA ANA	CA	1938	418,231,353
79	TULSA TEACHERS	68	TULSA	OK	1934	414,966,798
80	TELEPHONE WORKERS'	66	BOSTON	MA	1917	413,519,509
81	1ST UNITED SERVICES	80	HAYWARD	CA	1932	410,350,011
82	ST. ANNE'S OF FALL RIVER	72	FALL RIVER	MA	1936	402,530,826
83	U-LANE-O	84	EUGENE	OR	1981	399,956,186
84	POINT BREEZE	70	HUNT VALLEY	MD	1935	398,176,321
85	EDUCATORS	79	RACINE	WI	1937	388,734,571
86	WASHINGTON SCHOOL EMPLOYEES	78	SEATTLE	WA	1936	376,724,448
87	DETROIT EDISON	75	DETROIT	MI	1944	375,495,357
88	RAINIER PACIFIC, A COMMUNITY	82	TACOMA	WA	1932	372,334,496
89	I. H. MISSISSIPPI VALLEY	96	ROCK ISLAND	IL	1936	371,790,501
90	JEANNE D'ARC	83	LOWELL	MA	1911	371,667,619
91	CORPORATE AMERICA FAMILY	88	ELGIN	IL	1976	369,958,369
92	CENTRA	81	COLUMBUS	IN	1940	367,744,968
93	COAST CENTRAL	102	EUREKA	CA	1974	367,730,915
94	METROPOLITAN	87	CHELSEA	MA	1926	367,122,951
95	SPOKANE TEACHERS	86	LIBERTY LAKE	WA	1934	364,951,625
96	UTILITIES EMPLOYEES	85	READING	PA	1934	363,918,246
97	COLUMBIA COMMUNITY	98	VANCOUVER	WA	1952	363,689,898
98	MEMPHIS AREA TEACHERS'	89	MEMPHIS	TN	1957	354,588,802
99	ST. MARY'S BANK	90	MANCHESTER	NH	1909	353,831,825
100	SELCO	91	EUGENE	OR	1936	353,713,706

**Table A**  
**Corporate Credit Union Data**  
**June 30, 2000**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
65991	ALABAMA CORPORATE DAETWYLER, DAVID A. P.O. BOX 10324 BIRMINGHAM, AL 35202 (205)731-9100	AL	582,239,095	46,662,839	-16.00	230
65170	FIRST CORPORATE CREDIT UNION PRITTS, PETE W. 2 NORTH CENTRAL AVENUE, SUITE 700 PHOENIX, AZ 85004 (602)322-2400	AZ	509,514,175	47,775,828	-36.40	65
19693	WESTERN CORPORATE JOHNSON, RICHARD M 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	11,698,671,864	877,893,136	-9.56	1001
68182	SUN CORP KENEALY, ERIC J. 4905 WEST 60TH AVE SUITE #200 ARVADA, CO 80003 (303)426-4196	CO	778,483,166	74,734,485	-34.85	272
65351	CONSTITUTION STATE CORP. CU. INC. ADDISON, DAVID P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	876,873,381	61,306,671	-7.64	196
22328	SOUTHEAST CORPORATE TAYLOR, JAMES A P. O. BOX 3008 TALLAHASSEE, FL 32315 (850)576-8900	FL	1,782,463,086	148,536,038	-28.07	452
60237	GEORGIA CENTRAL PRETER, DAVID 2400 PLEASANT HILL ROAD, STE 300 DULUTH, GA 30096 (770)476-9704	GA	847,743,171	68,149,734	-5.37	228
23230	PACIFIC CORPORATE YAMASAKI, RAND 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819-2308 (808)842-6173	HI	249,979,945	26,592,307	-5.07	104
65216	IOWA LEAGUE CORPORATE CENTRAL KUEHL, THOMAS P.O. BOX 8388 DES MOINES, IA 50301 (515)223-7390	IA	277,842,853	23,132,265	-31.92	201
22253	MID-STATES CORPORATE FINN, DON W. 4450 WEAVER PARKWAY WARRENVILLE, IL 60555-3926 (630)276-2600	IL	2,986,398,594	261,249,843	18.23	874

**Table A**  
**Corporate Credit Union Data**  
**June 30, 2000**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
67932	KANSAS CORPORATE EISENHAUER, LARRY D. 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	239,318,624	31,316,058	-28.50	136
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	264,766,537	27,731,513	-23.15	136
67259	LOUISIANA CORPORATE SAVOIE, DAVID 3500 N CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	98,669,582	11,590,920	-23.19	186
23254	EASTERN CORPORATE MELCHIONDA, JANE P.O. BOX 2366 WOBURN,, MA 01888 (781)933-9950	MA	926,483,560	79,599,731	-14.01	272
67807	CENTRAL CREDIT UNION FUND, INC. NURSE, DEBORAH G. 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	195,305,534	15,100,799	-10.33	187
22230	TRICORP ROY, STEPHEN A. 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	306,622,057	32,905,555	-20.71	180
68060	CENTRAL CORPORATE BOEHNLEIN, RONALD P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	1,829,203,666	177,990,180	-22.00	495
24617	MINNESOTA CORPORATE CU LAMBERT, LEWIS PO BOX 21607 EAGAN, MN 55121-0607 (612)234-2400	MN	447,038,484	37,316,546	-30.95	191
<u>85500</u>	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (314)542-1350	MO	629,823,605	54,421,847	-24.07	188
<u>85752</u>	TREASURE STATE CORPORATE CU WHITE, MYRTLE A. 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	135,097,696	12,570,352	-32.55	94

**Table A**  
**Corporate Credit Union Data**  
**June 30, 2000**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID W. PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	906,538,352	85,695,254	-9.31	266
<u>95103</u>	NORTH DAKOTA CENTRAL WOLF, DOUGLAS C P.O. BOX 7250 BISMARCK, ND 58507-7250 (701)258-5760	ND	119,298,118	10,438,262	-22.42	71
22474	NEBRASKA CORPORATE CENTRAL KEIM, MIKE L. P.O. BOX 3727 OMAHA, NE 68103-0727 (402)333-9567	NE	96,485,612	12,520,408	-48.37	89
22671	EMPIRE CORPORATE HERBST, JOSEPH P PO BOX 15021 ALBANY, NY 12212-5021 (518)292-3802	NY	2,829,274,901	210,706,725	-14.35	1037
23325	LICU CORPORATE BERRISH, FRANK E. 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	4,992,867	1,319,458	-5.37	28
24635	CORPORATE ONE FCU BUTKE, LEE C. 8700 ORION PLACE COLUMBUS, OH 43240 (614)825-9200	OH	1,299,138,251	122,639,050	-16.08	640
64435	NORTHWEST CORPORATE GARNER, KATHY L. PO BOX 19359 PORTLAND, OR 97280 (503)207-2700	OR	450,084,216	55,244,759	-39.97	170
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J. 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	1,763,348,312	162,248,368	-20.62	1101
23226	SOUTH DAKOTA CORPORATE DAWSON, CYNTHIA 807 N. LAKE AVE. SIOUX FALLS, SD, SD 57104 (605)336-0212	SD	50,941,647	9,741,835	-44.76	63
68054	VOLUNTEER CORPORATE FAHNESTOCK, BRUCE ONE MARYLAND FARMS - SUITE 300 BRENTWOOD, TN 37027 (615)377-0444	TN	516,364,755	52,300,550	-17.03	273

**Table A**  
**Corporate Credit Union Data**  
**June 30, 2000**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
22140	SOUTHWEST CORPORATE LEE, FRANCIS 7920 BELT LINE ROAD DALLAS, TX 75240-8145 (972)861-3000	TX	3,420,236,200	323,979,380	-13.90	1182
67099	ROCKY MOUNTAIN CORPORATE CREDIT UNI BARNES, WAYNE F. P. O. BOX 3983 SALT LAKE CITY, UT 84110-3983 (801)364-0221	UT	260,883,516	24,917,213	-37.66	164
22311	VIRGINIA LEAGUE CORPORATE MILES, DAVID P. O. BOX 11469 LYNCHBURG, VA 24506 (804)237-9640	VA	569,184,832	67,270,332	-21.63	253
24636	WASHINGTON CORPORATE FCU BROWER, KEVIN 16040 CHRISTENSEN RD, SUITE 105 TUKWILA, WA 98188-2917 (206)439-2300	WA	164,466,137	18,355,006	-38.27	180
<u>95658</u>	WISCONSIN CORPORATE CENTRAL SCHROEDER, MARK G. P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555	WI	865,981,245	109,132,505	-43.31	398
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E. RT. 5, BOX 143-A PARKERSBURG, WV 26101 (304)485-4563	WV	155,743,266	15,704,768	-28.15	139
<b>SubTotal</b>			<b>39,135,500,903</b>	<b>3,398,790,523</b>	<b>-22.43</b>	<b>11,742</b>
<b>67680</b>	<b>U. S. CENTRAL CREDIT UNION KAMPEN, DAN 7300 COLLEGE BLVD., SUITE 600 OVERLAND PARK, KS 66210 (888)872-0440</b>	<b>KS</b>	<b>22,729,733,419</b>	<b>1,410,399,518</b>	<b>-20.73</b>	<b>73</b>



**Table A**  
**Corporate Credit Union Data**  
**June 30, 2000**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
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(Underlined) Credit Union Charter Numbers Are Not Federally Insured

**CREDIT UNION TABLES  
BY STATE**

**Alabama**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	195	194	0.5-	188	3.1-
Cash	149	163	9.0	440	170.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,819</b>	<b>3,981</b>	<b>4.3</b>	<b>4,330</b>	<b>8.8</b>
Unsecured Credit Card Loans	222	234	5.4	257	9.8
All Other Unsecured Loans	459	450	1.9-	428	4.9-
New Vehicle Loans	890	874	1.8-	937	7.2
Used Vehicle Loans	934	1,009	8.0	1,129	11.9
First Mortgage Real Estate Loans	727	838	15.3	978	16.7
Other Real Estate Loans	304	300	1.3-	314	4.8
Leases Receivable	N/A	N/A	N/A	5	N/A
All Other Loans to Members	275	267	2.9-	279	4.5
Other Loans	7	9	15.8	3	62.8-
Allowance For Loan Losses	37	39	3.7	40	3.0
<b>TOTAL INVESTMENTS</b>	<b>1,930</b>	<b>2,270</b>	<b>17.6</b>	<b>1,907</b>	<b>16.0-</b>
U.S. Government Obligations	48	34	29.9-	63	85.7
Federal Agency Securities	924	1,163	25.8	1,177	1.2
Mutual Fund & Common Trusts	236	222	5.8-	179	19.7-
MCSD and PIC at Corporate CU	86	40	53.7-	38	5.6-
All Other Corporate Credit Union	391	566	44.5	259	54.3-
Commercial Banks, S&Ls	221	215	2.7-	163	24.1-
Credit Unions -Loans to, Deposits in	6	8	23.2	9	20.1
Other Investments	17	23	35.4	20	14.1-
Land and Building	85	100	17.8	115	15.3
Other Fixed Assets	23	26	14.0	27	1.6
Other Real Estate Owned	2	3	57.8	1	70.6-
Other Assets	53	52	3.0-	63	21.4
NCUSIF Capitalization Deposit	49	53	8.2	55	3.8
<b>TOTAL ASSETS</b>	<b>6,072</b>	<b>6,609</b>	<b>8.8</b>	<b>6,898</b>	<b>4.4</b>
<b>LIABILITIES</b>					
Total Borrowings	8	6	26.3-	58	929.3
Accrued Dividends/Interest Payable	15	15	1.0-	15	2.5
Acct Payable and Other Liabilities	31	33	6.9	37	11.7
Uninsured Secondary Capital	0*	0*	60.0-	0*	4.0
<b>TOTAL LIABILITIES</b>	<b>54</b>	<b>54</b>	<b>0.2-</b>	<b>110</b>	<b>106.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,328</b>	<b>5,816</b>	<b>9.2</b>	<b>5,998</b>	<b>3.1</b>
Share Drafts	570	598	5.0	723	20.8
Regular Shares	2,289	2,473	8.0	2,448	1.0-
Money Market Shares	449	552	23.0	566	2.4
Share Certificates/CDs	1,368	1,514	10.7	1,591	5.1
IRA/Keogh Accounts	588	609	3.6	615	0.9
All Other Shares and Member Deposits	55	56	2.0	45	19.9-
Non-Member Deposits	9	13	36.4	10	17.2-
Regular Reserves	238	257	7.8	278	8.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-16	236.1	-26	60.4
Other Reserves	103	109	6.1	114	4.8
Undivided Earnings	350	385	10.0	420	9.1
Net Income	5	5	3.5	3	37.6-
<b>TOTAL EQUITY</b>	<b>691</b>	<b>740</b>	<b>7.0</b>	<b>789</b>	<b>6.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,072</b>	<b>6,609</b>	<b>8.8</b>	<b>6,898</b>	<b>4.4</b>

\* Amount Less than 1 Million

**Alabama**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	195	194	0.5-	188	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	169	170	0.2	183	7.6
(Less) Interest Refund	0*	0*	15.0-	0*	68.1-
Income from Investments	53	59	10.9	66	10.7
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>223</b>	<b>229</b>	<b>2.8</b>	<b>248</b>	<b>8.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	90	93	2.6	97	5.1
Interest on Deposits	22	23	2.7	28	20.3
Interest on Borrowed Money	0*	0*	30.5-	0*	213.3
<b>TOTAL INTEREST EXPENSE</b>	<b>113</b>	<b>116</b>	<b>2.5</b>	<b>126</b>	<b>8.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>11</b>	<b>10</b>	<b>10.2-</b>	<b>11</b>	<b>7.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>99</b>	<b>103</b>	<b>4.6</b>	<b>112</b>	<b>8.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	17	18	11.4	21	14.8
Other Operating Income	6	7	5.0	8	15.7
Gain (Loss) on Investments	0*	0*	44.0-	0*	929.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	225.9	0*	81.2-
Other Non-Oper Income (Expense)	0*	0*	1,393.1-	0*	142.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>23</b>	<b>24</b>	<b>5.3</b>	<b>29</b>	<b>19.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	45	47	4.6	52	10.8
Travel and Conference Expense	1	2	9.1	2	1.7-
Office Occupancy Expense	5	6	9.1	6	12.3
Office Operations Expense	20	22	9.2	24	8.8
Educational & Promotional Expense	2	2	8.3	3	7.2
Loan Servicing Expense	4	5	14.7	5	4.1
Professional and Outside Services	8	8	5.0	9	9.5
Member Insurance	2	3	5.2	3	0.5-
Operating Fees	0*	0*	3.4	0*	7.1
Miscellaneous Operating Expenses	3	3	8.1	3	9.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>92</b>	<b>98</b>	<b>6.6</b>	<b>107</b>	<b>9.3</b>
<b>NET INCOME</b>	<b>30</b>	<b>29</b>	<b>1.1-</b>	<b>34</b>	<b>14.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	8	9	2.0	7	18.4-
Net Reserve Transfer	4	4	17.3	3	19.0-
Net Income After Net Reserve Transfer	26	25	3.6-	30	20.6
Additional (Voluntary) Reserve Transfers	4	6	37.2	4	32.4-
Adjusted Net Income	22	19	11.6-	26	36.7

\* Amount Less than 1 Million

**Alaska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	13	13	0.0	14	7.7
Cash	41	54	33.4	74	36.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,256</b>	<b>1,271</b>	<b>1.2</b>	<b>1,438</b>	<b>13.2</b>
Unsecured Credit Card Loans	99	94	4.5-	96	1.9
All Other Unsecured Loans	90	85	5.5-	85	0.5-
New Vehicle Loans	227	233	2.8	268	15.1
Used Vehicle Loans	311	347	11.6	365	5.4
First Mortgage Real Estate Loans	124	128	3.2	178	38.6
Other Real Estate Loans	113	95	15.6-	95	0.3-
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	227	238	4.8	244	2.6
Other Loans	66	50	23.4-	107	112.0
Allowance For Loan Losses	13	14	4.5	15	8.5
<b>TOTAL INVESTMENTS</b>	<b>956</b>	<b>908</b>	<b>5.0-</b>	<b>695</b>	<b>23.4-</b>
U.S. Government Obligations	14	5	64.6-	0*	100.0-
Federal Agency Securities	425	409	3.9-	503	23.0
Mutual Fund & Common Trusts	6	10	65.7	0*	94.9-
MCSD and PIC at Corporate CU	2	3	6.2	3	17.5
All Other Corporate Credit Union	34	38	13.5	14	63.2-
Commercial Banks, S&Ls	28	29	3.6	30	4.7
Credit Unions -Loans to, Deposits in	0*	0*	46.2	2	383.1
Other Investments	446	414	7.1-	143	65.5-
Land and Building	50	54	7.8	53	2.8-
Other Fixed Assets	15	15	2.0	19	29.8
Other Real Estate Owned	2	2	7.5-	1	40.3-
Other Assets	96	91	5.3-	66	27.3-
NCUSIF Capitalization Deposit	18	19	7.7	20	4.4
<b>TOTAL ASSETS</b>	<b>2,421</b>	<b>2,401</b>	<b>0.8-</b>	<b>2,352</b>	<b>2.0-</b>
<b>LIABILITIES</b>					
Total Borrowings	343	154	55.1-	12	92.5-
Accrued Dividends/Interest Payable	3	3	2.4	2	35.4-
Acct Payable and Other Liabilities	28	35	25.3	26	26.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>374</b>	<b>192</b>	<b>48.6-</b>	<b>40</b>	<b>79.5-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,867</b>	<b>2,016</b>	<b>8.0</b>	<b>2,102</b>	<b>4.3</b>
Share Drafts	339	371	9.7	406	9.4
Regular Shares	672	734	9.2	697	5.0-
Money Market Shares	230	237	2.9	277	17.3
Share Certificates/CDs	381	413	8.2	444	7.7
IRA/Keogh Accounts	178	175	2.0-	177	1.3
All Other Shares and Member Deposits	47	65	38.4	94	45.4
Non-Member Deposits	20	22	10.5	5	75.4-
Regular Reserves	56	58	2.9	65	11.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-4	1,577.6-	-7	91.1
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	113	133	17.6	146	9.3
Net Income	9	5	44.9-	7	45.0
<b>TOTAL EQUITY</b>	<b>179</b>	<b>193</b>	<b>7.7</b>	<b>211</b>	<b>9.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,421</b>	<b>2,401</b>	<b>0.8-</b>	<b>2,352</b>	<b>2.0-</b>

\* Amount Less than 1 Million

Alaska  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	13	13	0.0	14	7.7
<b>INTEREST INCOME</b>					
Interest on Loans	54	54	0.5	59	8.5
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	20	20	3.8	23	12.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>74</b>	<b>75</b>	<b>1.4</b>	<b>82</b>	<b>9.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	34	34	0.6	36	5.9
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	18.3-	0*	1,766.0
<b>TOTAL INTEREST EXPENSE</b>	<b>34</b>	<b>34</b>	<b>0.5</b>	<b>36</b>	<b>7.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>3</b>	<b>87.4</b>	<b>3</b>	<b>5.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>38</b>	<b>38</b>	<b>1.9-</b>	<b>43</b>	<b>13.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	9	10	4.2	11	11.4
Other Operating Income	5	6	14.9	7	16.7
Gain (Loss) on Investments	0*	0*	250.6-	0*	110.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	211.4-	0*	1,239.2-
Other Non-Oper Income (Expense)	0*	0*	216.5-	0*	88.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>15</b>	<b>8.7</b>	<b>18</b>	<b>17.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	23	26	9.5	28	9.0
Travel and Conference Expense	0*	0*	13.8	0*	33.1
Office Occupancy Expense	4	4	5.7	4	13.8
Office Operations Expense	11	12	7.8	13	7.9
Educational & Promotional Expense	0*	0*	8.1-	1	98.9
Loan Servicing Expense	1	2	16.9	2	11.2
Professional and Outside Services	1	1	29.3	2	6.6
Member Insurance	0*	0*	41.6-	0*	70.6
Operating Fees	0*	0*	8.5	0*	11.2
Miscellaneous Operating Expenses	0*	0*	2.1-	0*	80.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>42</b>	<b>46</b>	<b>9.1</b>	<b>51</b>	<b>11.3</b>
<b>NET INCOME</b>	<b>10</b>	<b>7</b>	<b>31.9-</b>	<b>9</b>	<b>34.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	4	3.4	7	57.2
Net Reserve Transfer	3	2	44.1-	4	146.2
Net Income After Net Reserve Transfer	8	6	27.5-	6	3.8
Additional (Voluntary) Reserve Transfers	0*	0*	91.5-	0*	100.0-
Adjusted Net Income	7	5	19.7-	6	5.1

\* Amount Less than 1 Million

**Arizona**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	70	70	0.0	68	2.9-
Cash	111	119	7.4	328	175.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,449</b>	<b>3,608</b>	<b>4.6</b>	<b>4,346</b>	<b>20.5</b>
Unsecured Credit Card Loans	297	303	2.0	335	10.7
All Other Unsecured Loans	266	266	0.1-	267	0.3
New Vehicle Loans	970	981	1.1	1,311	33.7
Used Vehicle Loans	974	1,063	9.2	1,187	11.6
First Mortgage Real Estate Loans	345	416	20.4	470	13.0
Other Real Estate Loans	411	391	4.9-	529	35.2
Leases Receivable	N/A	N/A	N/A	44	N/A
All Other Loans to Members	178	181	1.8	191	5.4
Other Loans	8	7	12.0-	13	79.8
Allowance For Loan Losses	35	38	8.0	41	6.4
<b>TOTAL INVESTMENTS</b>	<b>1,635</b>	<b>2,037</b>	<b>24.6</b>	<b>1,488</b>	<b>26.9-</b>
U.S. Government Obligations	107	158	48.1	58	63.6-
Federal Agency Securities	605	839	38.7	946	12.7
Mutual Fund & Common Trusts	46	77	68.5	8	89.6-
MCSD and PIC at Corporate CU	34	41	22.4	39	4.9-
All Other Corporate Credit Union	544	572	5.2	210	63.3-
Commercial Banks, S&Ls	267	311	16.6	190	38.9-
Credit Unions -Loans to, Deposits in	2	3	38.1	5	94.2
Other Investments	30	35	17.2	33	6.1-
Land and Building	93	108	16.1	119	9.5
Other Fixed Assets	31	33	9.0	33	1.7-
Other Real Estate Owned	0*	0*	53.7-	0*	87.2
Other Assets	61	65	6.3	91	39.8
NCUSIF Capitalization Deposit	42	49	15.6	52	5.9
<b>TOTAL ASSETS</b>	<b>5,388</b>	<b>5,982</b>	<b>11.0</b>	<b>6,416</b>	<b>7.3</b>
<b>LIABILITIES</b>					
Total Borrowings	55	21	62.5-	38	82.2
Accrued Dividends/Interest Payable	5	5	0.3-	6	14.8
Acct Payable and Other Liabilities	36	39	6.4	53	35.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>97</b>	<b>65</b>	<b>33.3-</b>	<b>96</b>	<b>49.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>4,748</b>	<b>5,330</b>	<b>12.3</b>	<b>5,667</b>	<b>6.3</b>
Share Drafts	720	788	9.5	950	20.5
Regular Shares	1,653	1,692	2.4	1,656	2.1-
Money Market Shares	859	1,155	34.5	1,338	15.8
Share Certificates/CDs	964	1,125	16.6	1,157	2.9
IRA/Keogh Accounts	478	495	3.5	489	1.2-
All Other Shares and Member Deposits	55	41	25.9-	45	9.3
Non-Member Deposits	18	34	85.7	32	6.2-
Regular Reserves	151	158	5.1	177	11.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	455.1-	-7	109.6
Other Reserves	77	85	9.8	84	1.0-
Undivided Earnings	310	344	10.9	394	14.6
Net Income	4	4	14.7-	5	26.7
<b>TOTAL EQUITY</b>	<b>543</b>	<b>587</b>	<b>8.1</b>	<b>653</b>	<b>11.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,388</b>	<b>5,982</b>	<b>11.0</b>	<b>6,416</b>	<b>7.3</b>

\* Amount Less than 1 Million

Arizona  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	70	70	0.0	68	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	154	155	0.6	178	15.1
(Less) Interest Refund	0*	0*	10,323.8	0*	26.2
Income from Investments	44	54	22.3	55	1.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>198</b>	<b>209</b>	<b>5.4</b>	<b>233</b>	<b>11.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	82	86	4.6	97	13.6
Interest on Deposits	2	6	133.5	4	36.3-
Interest on Borrowed Money	2	2	25.8	1	36.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>86</b>	<b>94</b>	<b>8.7</b>	<b>103</b>	<b>9.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>12</b>	<b>11</b>	<b>1.1-</b>	<b>12</b>	<b>4.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>100</b>	<b>104</b>	<b>3.2</b>	<b>118</b>	<b>14.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	19	21	8.1	25	19.2
Other Operating Income	8	10	20.4	12	23.0
Gain (Loss) on Investments	0*	-6	1,796.9	0*	99.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	351.9-	0*	41.0-
Other Non-Oper Income (Expense)	0*	0*	97.6-	0*	1,777.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>28</b>	<b>25</b>	<b>11.7-</b>	<b>38</b>	<b>51.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	47	52	10.9	58	11.3
Travel and Conference Expense	1	1	12.0	2	20.5
Office Occupancy Expense	6	7	13.7	8	12.3
Office Operations Expense	25	27	9.5	31	13.6
Educational & Promotional Expense	3	3	2.7	4	18.5
Loan Servicing Expense	6	6	0.3-	8	28.5
Professional and Outside Services	6	7	14.7	7	0.5-
Member Insurance	0*	0*	1.6-	0*	9.0-
Operating Fees	0*	0*	19.3	0*	0.4-
Miscellaneous Operating Expenses	2	2	15.6	2	1.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>97</b>	<b>106</b>	<b>10.1</b>	<b>119</b>	<b>12.1</b>
<b>NET INCOME</b>	<b>32</b>	<b>22</b>	<b>30.9-</b>	<b>36</b>	<b>66.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	11	10	11.8-	12	20.5
Net Reserve Transfer	4	3	24.9-	3	10.4
Net Income After Net Reserve Transfer	28	19	31.8-	33	75.6
Additional (Voluntary) Reserve Transfers	6	5	10.2-	3	52.7-
Adjusted Net Income	22	13	37.7-	30	126.9

\* Amount Less than 1 Million



**Arkansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	85	85	0.0	82	3.5-
Cash	16	17	5.2	33	97.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>678</b>	<b>717</b>	<b>5.8</b>	<b>827</b>	<b>15.4</b>
Unsecured Credit Card Loans	44	41	5.5-	43	4.0
All Other Unsecured Loans	60	56	5.6-	56	1.1-
New Vehicle Loans	226	231	2.5	274	18.3
Used Vehicle Loans	181	195	8.0	231	18.3
First Mortgage Real Estate Loans	88	96	9.2	114	19.2
Other Real Estate Loans	8	20	146.1	24	20.2
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	69	74	6.4	83	12.0
Other Loans	2	3	7.7	2	21.9-
Allowance For Loan Losses	5	6	4.7	6	10.6
<b>TOTAL INVESTMENTS</b>	<b>290</b>	<b>345</b>	<b>19.0</b>	<b>259</b>	<b>25.1-</b>
U.S. Government Obligations	32	3	89.0-	10	186.0
Federal Agency Securities	43	72	66.0	68	6.1-
Mutual Fund & Common Trusts	6	27	348.4	21	23.5-
MCSD and PIC at Corporate CU	6	7	27.7	7	10.5-
All Other Corporate Credit Union	69	84	21.9	30	64.3-
Commercial Banks, S&Ls	129	144	11.0	119	17.2-
Credit Unions -Loans to, Deposits in	5	3	33.5-	3	5.8-
Other Investments	0*	5	2,166.6	2	59.5-
Land and Building	13	17	30.0	20	16.0
Other Fixed Assets	5	4	4.4-	4	2.7
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Other Assets	10	10	3.0	10	5.4-
NCUSIF Capitalization Deposit	8	9	7.9	9	5.2
<b>TOTAL ASSETS</b>	<b>1,015</b>	<b>1,114</b>	<b>9.8</b>	<b>1,157</b>	<b>3.8</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	2	44,741.2
Accrued Dividends/Interest Payable	3	3	0.5-	3	17.0
Acct Payable and Other Liabilities	4	6	49.2	4	27.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>7</b>	<b>8</b>	<b>29.2</b>	<b>9</b>	<b>8.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>868</b>	<b>955</b>	<b>9.9</b>	<b>985</b>	<b>3.2</b>
Share Drafts	44	47	6.6	58	23.4
Regular Shares	375	405	8.1	406	0.2
Money Market Shares	96	108	12.4	112	3.4
Share Certificates/CDs	233	261	12.0	272	4.1
IRA/Keogh Accounts	94	101	7.1	105	3.4
All Other Shares and Member Deposits	24	30	25.3	32	7.3
Non-Member Deposits	3	3	18.8	2	48.4-
Regular Reserves	36	38	5.9	42	8.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	1,427.5	-2	95.1
Other Reserves	34	37	8.2	39	5.5
Undivided Earnings	67	74	9.7	81	9.6
Net Income	1	2	42.8	2	8.2-
<b>TOTAL EQUITY</b>	<b>140</b>	<b>151</b>	<b>8.0</b>	<b>162</b>	<b>7.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,015</b>	<b>1,114</b>	<b>9.8</b>	<b>1,157</b>	<b>3.8</b>

\* Amount Less than 1 Million

Arkansas  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	85	85	0.0	82	3.5-
<b>INTEREST INCOME</b>					
Interest on Loans	30	30	2.0	34	11.6
(Less) Interest Refund	0*	0*	133.8	0*	74.1-
Income from Investments	8	9	6.2	9	2.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>38</b>	<b>39</b>	<b>2.9</b>	<b>43</b>	<b>8.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	18	19	4.4	21	10.8
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	49.8-	0*	2,691.4
<b>TOTAL INTEREST EXPENSE</b>	<b>18</b>	<b>19</b>	<b>4.4</b>	<b>21</b>	<b>11.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>2</b>	<b>0.8-</b>	<b>2</b>	<b>2.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>18</b>	<b>19</b>	<b>1.7</b>	<b>20</b>	<b>6.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	8.7	3	15.7
Other Operating Income	1	1	15.2	2	9.1
Gain (Loss) on Investments	0*	0*	86.7-	0*	179.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	467.1-	0*	99.1-
Other Non-Oper Income (Expense)	0*	0*	9.5-	0*	187.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>4</b>	<b>8.3</b>	<b>4</b>	<b>12.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	7	5.2	8	9.8
Travel and Conference Expense	0*	0*	1.7-	0*	16.5
Office Occupancy Expense	0*	0*	3.2	0*	23.5
Office Operations Expense	3	4	7.1	4	4.3
Educational & Promotional Expense	0*	0*	5.8-	0*	26.2
Loan Servicing Expense	0*	0*	10.8	0*	22.6
Professional and Outside Services	1	2	14.6	2	7.7
Member Insurance	0*	0*	1.5	0*	1.7
Operating Fees	0*	0*	1.2	0*	13.0
Miscellaneous Operating Expenses	0*	0*	22.9	0*	44.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>15</b>	<b>16</b>	<b>6.3</b>	<b>18</b>	<b>11.0</b>
<b>NET INCOME</b>	<b>6</b>	<b>6</b>	<b>5.5-</b>	<b>6</b>	<b>2.4-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1	1	0.9	2	22.9
Net Reserve Transfer	0*	0*	53.3	1	147.3
Net Income After Net Reserve Transfer	6	6	8.2-	5	13.8-
Additional (Voluntary) Reserve Transfers	0*	0*	32.0-	0*	50.7-
Adjusted Net Income	6	5	6.5-	5	11.8-

\* Amount Less than 1 Million

**California**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	701	684	2.4-	650	5.0-
Cash	852	884	3.7	2,612	195.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>32,630</b>	<b>34,689</b>	<b>6.3</b>	<b>40,488</b>	<b>16.7</b>
Unsecured Credit Card Loans	2,998	2,877	4.0-	2,964	3.0
All Other Unsecured Loans	2,520	2,263	10.2-	2,130	5.9-
New Vehicle Loans	5,854	6,069	3.7	7,924	30.6
Used Vehicle Loans	6,472	7,320	13.1	8,621	17.8
First Mortgage Real Estate Loans	9,802	11,120	13.4	12,305	10.7
Other Real Estate Loans	3,636	3,610	0.7-	4,706	30.4
Leases Receivable	N/A	N/A	N/A	298	N/A
All Other Loans to Members	1,182	1,220	3.2	1,258	3.1
Other Loans	166	210	26.4	281	33.7
Allowance For Loan Losses	367	380	3.3	406	7.0
<b>TOTAL INVESTMENTS</b>	<b>17,055</b>	<b>20,160</b>	<b>18.2</b>	<b>16,759</b>	<b>16.9-</b>
U.S. Government Obligations	1,722	1,300	24.5-	678	47.9-
Federal Agency Securities	5,753	7,328	27.4	7,631	4.1
Mutual Fund & Common Trusts	519	563	8.5	441	21.7-
MCSD and PIC at Corporate CU	279	363	30.2	393	8.4
All Other Corporate Credit Union	6,902	8,273	19.9	5,598	32.3-
Commercial Banks, S&Ls	1,479	1,845	24.7	1,320	28.5-
Credit Unions -Loans to, Deposits in	102	99	2.8-	95	4.3-
Other Investments	300	390	30.0	603	54.8
Land and Building	599	684	14.3	724	5.7
Other Fixed Assets	221	255	15.3	283	11.0
Other Real Estate Owned	14	9	34.2-	4	51.7-
Other Assets	552	659	19.5	672	2.0
NCUSIF Capitalization Deposit	404	443	9.7	467	5.4
<b>TOTAL ASSETS</b>	<b>51,959</b>	<b>57,404</b>	<b>10.5</b>	<b>61,603</b>	<b>7.3</b>
<b>LIABILITIES</b>					
Total Borrowings	68	358	425.7	864	141.6
Accrued Dividends/Interest Payable	88	90	1.7	89	0.6-
Acct Payable and Other Liabilities	264	310	17.2	404	30.3
Uninsured Secondary Capital	0*	0*	14.3-	0*	16.7-
<b>TOTAL LIABILITIES</b>	<b>421</b>	<b>757</b>	<b>80.0</b>	<b>1,357</b>	<b>79.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>45,945</b>	<b>50,667</b>	<b>10.3</b>	<b>53,765</b>	<b>6.1</b>
Share Drafts	5,515	6,137	11.3	7,213	17.5
Regular Shares	15,613	16,467	5.5	16,417	0.3-
Money Market Shares	5,974	7,579	26.9	8,244	8.8
Share Certificates/CDs	12,712	14,023	10.3	15,507	10.6
IRA/Keogh Accounts	5,549	5,697	2.7	5,654	0.7-
All Other Shares and Member Deposits	488	614	25.8	644	4.8
Non-Member Deposits	94	149	59.2	87	41.6-
Regular Reserves	1,432	1,526	6.6	1,769	15.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-69	1,104.9	-130	89.0
Other Reserves	686	613	10.6-	661	7.8
Undivided Earnings	3,457	3,888	12.5	4,150	6.7
Net Income	24	21	14.5-	32	53.7
<b>TOTAL EQUITY</b>	<b>5,593</b>	<b>5,979</b>	<b>6.9</b>	<b>6,481</b>	<b>8.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>51,959</b>	<b>57,404</b>	<b>10.5</b>	<b>61,603</b>	<b>7.3</b>

\* Amount Less than 1 Million

California  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	701	684	2.4-	650	5.0-
<b>INTEREST INCOME</b>					
Interest on Loans	1,399	1,428	2.1	1,625	13.8
(Less) Interest Refund	0*	0*	32.9-	0*	76.3
Income from Investments	483	533	10.3	553	3.7
Trading Profits and Losses	0*	0*	20.7-	0*	609.3
<b>TOTAL INTEREST INCOME</b>	<b>1,882</b>	<b>1,960</b>	<b>4.2</b>	<b>2,177</b>	<b>11.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	894	924	3.4	1,002	8.4
Interest on Deposits	3	4	8.3	17	368.6
Interest on Borrowed Money	7	10	49.1	27	164.3
<b>TOTAL INTEREST EXPENSE</b>	<b>904</b>	<b>938</b>	<b>3.8</b>	<b>1,045</b>	<b>11.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>143</b>	<b>120</b>	<b>15.8-</b>	<b>106</b>	<b>11.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>835</b>	<b>902</b>	<b>8.1</b>	<b>1,026</b>	<b>13.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	141	159	12.3	181	14.3
Other Operating Income	52	63	20.0	79	25.6
Gain (Loss) on Investments	-1	0*	107.7-	-4	3,451.1-
Gain (Loss) on Disp of Fixed Assets	0*	1	54.2	0*	78.0-
Other Non-Oper Income (Expense)	2	2	22.7-	3	86.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>195</b>	<b>224</b>	<b>15.0</b>	<b>260</b>	<b>15.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	393	428	9.0	475	11.0
Travel and Conference Expense	14	16	11.8	17	12.1
Office Occupancy Expense	55	59	6.6	66	11.1
Office Operations Expense	193	210	8.6	225	7.2
Educational & Promotional Expense	29	31	6.3	35	13.0
Loan Servicing Expense	37	45	22.8	52	16.0
Professional and Outside Services	48	54	12.1	58	8.0
Member Insurance	3	3	0.5	3	7.4-
Operating Fees	6	6	5.9	5	9.5-
Miscellaneous Operating Expenses	23	22	5.0-	24	11.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>800</b>	<b>873</b>	<b>9.1</b>	<b>961</b>	<b>10.1</b>
<b>NET INCOME</b>	<b>230</b>	<b>254</b>	<b>10.5</b>	<b>325</b>	<b>27.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	88	99	12.8	116	16.7
Net Reserve Transfer	15	34	126.1	55	63.0
Net Income After Net Reserve Transfer	215	220	2.4	270	22.5
Additional (Voluntary) Reserve Transfers	43	37	13.1-	39	3.7
Adjusted Net Income	172	183	6.2	231	26.3

\* Amount Less than 1 Million

**Colorado**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	185	183	1.1-	177	3.3-
Cash	110	127	15.9	367	187.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,717</b>	<b>5,044</b>	<b>6.9</b>	<b>5,912</b>	<b>17.2</b>
Unsecured Credit Card Loans	339	354	4.3	369	4.4
All Other Unsecured Loans	295	283	4.2-	283	0.1-
New Vehicle Loans	916	919	0.4	1,039	13.1
Used Vehicle Loans	1,208	1,329	10.0	1,546	16.3
First Mortgage Real Estate Loans	833	1,075	29.1	1,242	15.5
Other Real Estate Loans	899	876	2.5-	1,186	35.3
Leases Receivable	N/A	N/A	N/A	37	N/A
All Other Loans to Members	218	200	8.2-	201	0.5
Other Loans	9	7	20.0-	8	8.8
Allowance For Loan Losses	42	43	0.8	48	13.5
<b>TOTAL INVESTMENTS</b>	<b>1,955</b>	<b>2,282</b>	<b>16.7</b>	<b>1,470</b>	<b>35.6-</b>
U.S. Government Obligations	72	34	52.3-	28	19.7-
Federal Agency Securities	927	1,203	29.7	1,014	15.7-
Mutual Fund & Common Trusts	53	58	10.5	9	83.9-
MCSD and PIC at Corporate CU	37	40	7.4	39	3.1-
All Other Corporate Credit Union	708	762	7.6	230	69.8-
Commercial Banks, S&Ls	121	146	20.1	92	36.7-
Credit Unions -Loans to, Deposits in	10	15	42.4	12	18.3-
Other Investments	26	23	10.5-	46	100.6
Land and Building	112	121	8.3	138	14.0
Other Fixed Assets	41	40	2.4-	43	8.2
Other Real Estate Owned	0*	2	147.3	0*	69.0-
Other Assets	58	73	26.6	68	6.3-
NCUSIF Capitalization Deposit	57	64	10.8	65	2.9
<b>TOTAL ASSETS</b>	<b>7,008</b>	<b>7,710</b>	<b>10.0</b>	<b>8,016</b>	<b>4.0</b>
<b>LIABILITIES</b>					
Total Borrowings	7	11	49.5	93	729.1
Accrued Dividends/Interest Payable	9	6	29.8-	4	40.4-
Acct Payable and Other Liabilities	40	37	8.6-	42	14.1
Uninsured Secondary Capital	0*	0*	40.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>56</b>	<b>54</b>	<b>4.0-</b>	<b>138</b>	<b>155.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,218</b>	<b>6,867</b>	<b>10.4</b>	<b>7,021</b>	<b>2.2</b>
Share Drafts	862	954	10.7	1,111	16.5
Regular Shares	2,027	2,109	4.1	1,996	5.4-
Money Market Shares	888	1,157	30.4	1,275	10.2
Share Certificates/CDs	1,739	1,927	10.9	1,950	1.2
IRA/Keogh Accounts	619	627	1.3	611	2.6-
All Other Shares and Member Deposits	49	69	39.8	53	23.5-
Non-Member Deposits	35	23	34.9-	25	11.2
Regular Reserves	212	225	6.0	241	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-16	194.7	-27	61.3
Other Reserves	4	4	9.7-	4	12.8
Undivided Earnings	512	565	10.2	618	9.4
Net Income	11	12	8.1	20	74.5
<b>TOTAL EQUITY</b>	<b>734</b>	<b>789</b>	<b>7.5</b>	<b>856</b>	<b>8.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,008</b>	<b>7,710</b>	<b>10.0</b>	<b>8,016</b>	<b>4.0</b>

\* Amount Less than 1 Million

Colorado  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	185	183	1.1-	177	3.3-
<b>INTEREST INCOME</b>					
Interest on Loans	204	207	1.4	237	14.5
(Less) Interest Refund	0*	0*	15,258.3	0*	100.0-
Income from Investments	53	60	14.0	52	12.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>256</b>	<b>267</b>	<b>4.0</b>	<b>289</b>	<b>8.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	90	93	3.6	88	5.9-
Interest on Deposits	27	29	5.1	38	31.5
Interest on Borrowed Money	0*	0*	33.4	3	920.5
<b>TOTAL INTEREST EXPENSE</b>	<b>118</b>	<b>123</b>	<b>4.0</b>	<b>129</b>	<b>5.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>17</b>	<b>13</b>	<b>27.4-</b>	<b>12</b>	<b>3.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>121</b>	<b>131</b>	<b>8.6</b>	<b>148</b>	<b>12.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	19	21	12.8	25	18.7
Other Operating Income	9	10	3.6	12	25.7
Gain (Loss) on Investments	-1	0*	96.7-	0*	660.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	364.1-	0*	72.5-
Other Non-Oper Income (Expense)	0*	0*	15.5-	3	699.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>27</b>	<b>31</b>	<b>16.2</b>	<b>40</b>	<b>27.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	54	61	11.6	67	10.2
Travel and Conference Expense	2	2	1.3	2	18.3
Office Occupancy Expense	8	8	8.5	9	5.8
Office Operations Expense	26	28	7.6	30	8.7
Educational & Promotional Expense	3	3	1.3	4	18.4
Loan Servicing Expense	7	6	8.9-	7	17.8
Professional and Outside Services	11	13	15.7	13	0.5
Member Insurance	2	2	5.8-	2	0.1
Operating Fees	0*	0*	3.0	1	21.7
Miscellaneous Operating Expenses	3	4	12.1	4	2.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>116</b>	<b>127</b>	<b>9.0</b>	<b>138</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>31</b>	<b>36</b>	<b>13.6</b>	<b>49</b>	<b>37.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	15	15	1.5-	18	19.7
Net Reserve Transfer	4	6	49.3	8	28.2
Net Income After Net Reserve Transfer	27	30	8.3	42	39.9
Additional (Voluntary) Reserve Transfers	1	2	53.0	2	11.5
Adjusted Net Income	26	28	6.0	39	42.0

\* Amount Less than 1 Million

Connecticut  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	221	214	3.2-	201	6.1-
Cash	94	92	2.4-	223	142.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,256</b>	<b>2,370</b>	<b>5.0</b>	<b>2,556</b>	<b>7.8</b>
Unsecured Credit Card Loans	212	215	1.4	230	6.7
All Other Unsecured Loans	301	284	5.6-	271	4.4-
New Vehicle Loans	390	358	8.2-	391	9.1
Used Vehicle Loans	323	355	9.7	397	11.8
First Mortgage Real Estate Loans	449	566	25.9	619	9.4
Other Real Estate Loans	481	498	3.7	553	10.9
Leases Receivable	N/A	N/A	N/A	2	N/A
All Other Loans to Members	93	89	4.3-	90	1.2
Other Loans	7	5	25.9-	5	14.7-
Allowance For Loan Losses	32	31	1.3-	30	4.3-
<b>TOTAL INVESTMENTS</b>	<b>1,828</b>	<b>2,107</b>	<b>15.3</b>	<b>1,902</b>	<b>9.7-</b>
U.S. Government Obligations	72	17	76.8-	9	44.9-
Federal Agency Securities	564	646	14.5	703	8.8
Mutual Fund & Common Trusts	2	3	7.2	2	29.7-
MCSD and PIC at Corporate CU	27	29	10.6	30	3.2
All Other Corporate Credit Union	781	891	14.1	671	24.7-
Commercial Banks, S&Ls	353	492	39.2	413	16.0-
Credit Unions -Loans to, Deposits in	8	8	2.6	14	71.8
Other Investments	20	22	8.3	60	176.6
Land and Building	44	45	1.3	47	4.9
Other Fixed Assets	14	18	25.6	19	10.0
Other Real Estate Owned	0*	0*	80.8-	0*	10.4
Other Assets	39	43	10.5	48	12.2
NCUSIF Capitalization Deposit	35	38	8.5	39	3.3
<b>TOTAL ASSETS</b>	<b>4,279</b>	<b>4,681</b>	<b>9.4</b>	<b>4,805</b>	<b>2.6</b>
<b>LIABILITIES</b>					
Total Borrowings	21	24	9.6	33	38.3
Accrued Dividends/Interest Payable	7	6	7.1-	7	2.0
Acct Payable and Other Liabilities	23	25	10.0	22	14.0-
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>52</b>	<b>55</b>	<b>7.5</b>	<b>61</b>	<b>10.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,771</b>	<b>4,132</b>	<b>9.6</b>	<b>4,209</b>	<b>1.9</b>
Share Drafts	346	401	15.9	462	15.1
Regular Shares	1,929	2,075	7.5	2,076	0.1
Money Market Shares	317	395	24.4	422	6.9
Share Certificates/CDs	745	819	9.9	828	1.1
IRA/Keogh Accounts	379	378	0.3-	369	2.5-
All Other Shares and Member Deposits	53	64	19.2	51	19.9-
Non-Member Deposits	1	1	19.5	1	7.0-
Regular Reserves	104	110	6.0	119	8.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	200.6-	-1	353.4
Other Reserves	47	53	14.4	56	4.7
Undivided Earnings	302	326	8.0	356	9.2
Net Income	4	4	3.0-	5	22.0
<b>TOTAL EQUITY</b>	<b>457</b>	<b>494</b>	<b>8.0</b>	<b>535</b>	<b>8.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,279</b>	<b>4,681</b>	<b>9.4</b>	<b>4,805</b>	<b>2.6</b>

\* Amount Less than 1 Million

Connecticut  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	221	214	3.2-	201	6.1-
<b>INTEREST INCOME</b>					
Interest on Loans	96	98	1.4	103	5.8
(Less) Interest Refund	0*	0*	61.9-	0*	100.0-
Income from Investments	51	54	5.1	57	7.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>148</b>	<b>151</b>	<b>2.7</b>	<b>161</b>	<b>6.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	65	68	4.4	72	5.8
Interest on Deposits	0*	0*	98.6-	0*	1,203.4
Interest on Borrowed Money	0*	0*	17.9-	0*	46.1
<b>TOTAL INTEREST EXPENSE</b>	<b>67</b>	<b>69</b>	<b>3.0</b>	<b>73</b>	<b>6.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>7</b>	<b>6</b>	<b>14.3-</b>	<b>4</b>	<b>29.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>74</b>	<b>77</b>	<b>3.9</b>	<b>84</b>	<b>8.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	9	7.9	10	10.7
Other Operating Income	3	4	20.6	5	15.8
Gain (Loss) on Investments	0*	0*	84.0-	0*	1,299.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	515.5	0*	130.5-
Other Non-Oper Income (Expense)	0*	0*	71.0	0*	166.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>12</b>	<b>13</b>	<b>10.9</b>	<b>15</b>	<b>14.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	34	37	7.2	40	7.8
Travel and Conference Expense	1	1	0.2-	1	12.2
Office Occupancy Expense	3	4	9.6	4	8.3
Office Operations Expense	15	16	3.7	17	7.6
Educational & Promotional Expense	2	2	6.4	2	11.3
Loan Servicing Expense	3	3	13.4	3	1.4
Professional and Outside Services	4	4	12.9	5	5.7
Member Insurance	1	1	9.8-	1	0.4-
Operating Fees	0*	0*	4.7	0*	0.2-
Miscellaneous Operating Expenses	2	2	6.7	3	7.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>67</b>	<b>71</b>	<b>6.6</b>	<b>77</b>	<b>7.3</b>
<b>NET INCOME</b>	<b>19</b>	<b>19</b>	<b>1.3-</b>	<b>22</b>	<b>18.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	5	6	9.2	6	2.1
Net Reserve Transfer	2	3	57.5	3	34.4
Net Income After Net Reserve Transfer	18	16	6.6-	19	15.7
Additional (Voluntary) Reserve Transfers	4	4	3.5-	0*	80.9-
Adjusted Net Income	14	13	7.5-	18	43.8

\* Amount Less than 1 Million



Delaware  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	46	43	6.5-	42	2.3-
Cash	16	14	10.1-	32	121.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>520</b>	<b>580</b>	<b>11.5</b>	<b>633</b>	<b>9.2</b>
Unsecured Credit Card Loans	38	40	6.9	46	14.2
All Other Unsecured Loans	71	79	11.7	80	0.7
New Vehicle Loans	125	118	5.1-	125	5.6
Used Vehicle Loans	58	84	44.9	92	9.2
First Mortgage Real Estate Loans	92	108	17.0	106	1.7-
Other Real Estate Loans	117	137	16.7	167	21.8
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	17	13	20.9-	14	5.5
Other Loans	3	0*	81.1-	4	730.4
Allowance For Loan Losses	5	5	10.7	6	17.4
<b>TOTAL INVESTMENTS</b>	<b>295</b>	<b>330</b>	<b>11.9</b>	<b>288</b>	<b>12.8-</b>
U.S. Government Obligations	40	29	27.6-	14	51.2-
Federal Agency Securities	121	138	14.3	160	16.1
Mutual Fund & Common Trusts	6	12	109.8	4	68.0-
MCSD and PIC at Corporate CU	3	5	51.9	5	1.5-
All Other Corporate Credit Union	55	64	14.9	38	40.3-
Commercial Banks, S&Ls	68	79	16.4	59	25.3-
Credit Unions -Loans to, Deposits in	1	4	218.4	3	32.7-
Other Investments	2	0*	69.8-	6	1,102.9
Land and Building	11	12	12.5	13	7.9
Other Fixed Assets	5	4	7.3-	5	11.1
Other Real Estate Owned	0*	0*	0.1	0*	94.4-
Other Assets	7	7	1.2-	7	0.5
NCUSIF Capitalization Deposit	7	8	10.1	8	8.5
<b>TOTAL ASSETS</b>	<b>856</b>	<b>951</b>	<b>11.1</b>	<b>980</b>	<b>3.1</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	1	0.0	2	81.1
Accrued Dividends/Interest Payable	2	2	5.6	2	2.2-
Acct Payable and Other Liabilities	3	5	66.5	5	12.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>5</b>	<b>8</b>	<b>62.0</b>	<b>10</b>	<b>17.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>759</b>	<b>846</b>	<b>11.5</b>	<b>866</b>	<b>2.4</b>
Share Drafts	55	65	17.8	79	21.4
Regular Shares	379	413	9.1	420	1.6
Money Market Shares	75	86	14.7	97	13.6
Share Certificates/CDs	170	192	13.3	189	1.5-
IRA/Keogh Accounts	67	67	0.8-	65	2.5-
All Other Shares and Member Deposits	8	9	17.6	8	11.7-
Non-Member Deposits	6	14	139.8	8	41.7-
Regular Reserves	31	34	7.9	36	6.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	873.5-	-4	87.3
Other Reserves	31	34	8.8	37	10.4
Undivided Earnings	29	30	5.6	34	11.1
Net Income	0*	0*	2.0-	0*	8.3
<b>TOTAL EQUITY</b>	<b>92</b>	<b>97</b>	<b>5.1</b>	<b>104</b>	<b>7.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>856</b>	<b>951</b>	<b>11.1</b>	<b>980</b>	<b>3.1</b>

\* Amount Less than 1 Million

Delaware  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	46	43	6.5-	42	2.3-
<b>INTEREST INCOME</b>					
Interest on Loans	23	24	6.8	27	8.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	8	8	4.7	9	11.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>31</b>	<b>33</b>	<b>6.3</b>	<b>36</b>	<b>9.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	15	16	3.7	17	7.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	182.9	0*	622.9
<b>TOTAL INTEREST EXPENSE</b>	<b>15</b>	<b>16</b>	<b>3.7</b>	<b>17</b>	<b>7.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>1</b>	<b>2</b>	<b>33.3</b>	<b>2</b>	<b>4.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>14</b>	<b>15</b>	<b>6.7</b>	<b>17</b>	<b>11.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1	2	28.2	2	27.1
Other Operating Income	0*	1	13.2	1	15.5
Gain (Loss) on Investments	0*	0*	89.3-	0*	1,896.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	126.5-	0*	312.6-
Other Non-Oper Income (Expense)	0*	0*	500.2-	0*	119.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>6.1</b>	<b>3</b>	<b>22.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	6	6	10.5	7	12.9
Travel and Conference Expense	0*	0*	20.2	0*	1.0
Office Occupancy Expense	0*	0*	14.3	0*	11.6
Office Operations Expense	3	3	11.3	4	11.0
Educational & Promotional Expense	0*	0*	0.1-	0*	2.6
Loan Servicing Expense	0*	0*	18.1	0*	7.0
Professional and Outside Services	1	2	18.5	2	6.6
Member Insurance	0*	0*	11.2-	0*	2.7
Operating Fees	0*	0*	2.9	0*	3.5
Miscellaneous Operating Expenses	0*	0*	5.7-	0*	17.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>13</b>	<b>14</b>	<b>10.7</b>	<b>16</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>4</b>	<b>4</b>	<b>7.0-</b>	<b>5</b>	<b>26.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1	1	18.7	1	9.0-
Net Reserve Transfer	0*	0*	35.5	0*	8.7
Net Income After Net Reserve Transfer	4	3	12.5-	4	29.7
Additional (Voluntary) Reserve Transfers	0*	0*	42.3	0*	79.9-
Adjusted Net Income	3	2	20.3-	4	57.4

\* Amount Less than 1 Million

District of Columbia  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	80	77	3.8-	77	0.0
Cash	73	69	4.8-	191	174.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,642</b>	<b>1,695</b>	<b>3.3</b>	<b>1,965</b>	<b>15.9</b>
Unsecured Credit Card Loans	163	175	7.3	184	5.3
All Other Unsecured Loans	262	248	5.4-	247	0.5-
New Vehicle Loans	295	300	1.6	354	18.1
Used Vehicle Loans	146	165	13.5	186	12.7
First Mortgage Real Estate Loans	527	565	7.2	714	26.5
Other Real Estate Loans	182	176	3.0-	214	21.2
Leases Receivable	N/A	N/A	N/A	6	N/A
All Other Loans to Members	67	65	3.4-	60	6.5-
Other Loans	1	2	103.9	0*	69.6-
Allowance For Loan Losses	17	19	9.9	20	7.2
<b>TOTAL INVESTMENTS</b>	<b>1,042</b>	<b>1,268</b>	<b>21.8</b>	<b>1,035</b>	<b>18.4-</b>
U.S. Government Obligations	215	214	0.4-	253	18.2
Federal Agency Securities	230	296	28.5	342	15.9
Mutual Fund & Common Trusts	93	111	19.8	36	67.5-
MCSD and PIC at Corporate CU	4	6	58.9	6	13.9-
All Other Corporate Credit Union	88	86	1.8-	36	57.8-
Commercial Banks, S&Ls	374	516	38.0	302	41.4-
Credit Unions -Loans to, Deposits in	3	4	35.4	5	23.6
Other Investments	36	36	0.1-	55	51.9
Land and Building	13	12	2.8-	16	28.3
Other Fixed Assets	12	13	5.6	12	8.1-
Other Real Estate Owned	0*	0*	85.3-	0*	443.7
Other Assets	28	30	8.3	28	7.5-
NCUSIF Capitalization Deposit	20	22	7.9	23	6.0
<b>TOTAL ASSETS</b>	<b>2,814</b>	<b>3,092</b>	<b>9.9</b>	<b>3,250</b>	<b>5.1</b>
<b>LIABILITIES</b>					
Total Borrowings	11	14	29.3	16	14.1
Accrued Dividends/Interest Payable	7	6	14.7-	6	16.1
Acct Payable and Other Liabilities	18	18	2.9-	19	4.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>36</b>	<b>38</b>	<b>4.9</b>	<b>41</b>	<b>10.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,436</b>	<b>2,682</b>	<b>10.1</b>	<b>2,798</b>	<b>4.3</b>
Share Drafts	461	506	9.8	535	5.8
Regular Shares	955	996	4.2	999	0.3
Money Market Shares	309	394	27.6	433	9.7
Share Certificates/CDs	542	607	12.0	656	8.1
IRA/Keogh Accounts	152	153	0.8	152	0.9-
All Other Shares and Member Deposits	16	21	33.5	18	15.9-
Non-Member Deposits	1	5	401.6	5	2.2-
Regular Reserves	75	77	3.3	84	9.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	226.6	-4	137.8
Other Reserves	47	51	10.0	54	6.0
Undivided Earnings	219	243	11.0	274	12.5
Net Income	2	2	17.3	2	23.3
<b>TOTAL EQUITY</b>	<b>342</b>	<b>372</b>	<b>8.9</b>	<b>411</b>	<b>10.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,814</b>	<b>3,092</b>	<b>9.9</b>	<b>3,250</b>	<b>5.1</b>

\* Amount Less than 1 Million

District of Columbia  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	80	77	3.8-	77	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	68	67	1.2-	75	11.8
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	28	31	10.0	33	9.4
Trading Profits and Losses	0*	-1	497.7-	0*	123.3-
<b>TOTAL INTEREST INCOME</b>	<b>96</b>	<b>96</b>	<b>0.1</b>	<b>109</b>	<b>13.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	43	42	0.7-	46	9.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	34.2	0*	61.4
<b>TOTAL INTEREST EXPENSE</b>	<b>43</b>	<b>43</b>	<b>0.5-</b>	<b>47</b>	<b>9.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>5</b>	<b>5</b>	<b>3.9-</b>	<b>4</b>	<b>17.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>48</b>	<b>48</b>	<b>1.1</b>	<b>58</b>	<b>19.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	9	9	3.9	10	8.6
Other Operating Income	2	2	12.1	3	39.4
Gain (Loss) on Investments	0*	0*	336.3-	0*	102.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	105.4-	0*	1,118.0-
Other Non-Oper Income (Expense)	0*	0*	0.4-	0*	16.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>11</b>	<b>11</b>	<b>0.0</b>	<b>13</b>	<b>17.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	20	21	8.3	23	7.5
Travel and Conference Expense	0*	0*	13.6	0*	1.0
Office Occupancy Expense	1	1	0.3	2	9.9
Office Operations Expense	10	12	10.5	12	0.7
Educational & Promotional Expense	0*	1	5.5	1	4.5
Loan Servicing Expense	2	2	6.2	3	31.5
Professional and Outside Services	3	3	0.1	4	19.2
Member Insurance	0*	0*	6.1-	0*	11.1-
Operating Fees	0*	0*	29.1	0*	2.5-
Miscellaneous Operating Expenses	0*	0*	4.5	0*	8.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>40</b>	<b>43</b>	<b>7.8</b>	<b>46</b>	<b>7.5</b>
<b>NET INCOME</b>	<b>19</b>	<b>17</b>	<b>13.4-</b>	<b>25</b>	<b>48.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	0*	183.8-	5	239.6-
Net Reserve Transfer	1	1	20.2	2	56.3
Net Income After Net Reserve Transfer	18	15	15.5-	23	48.2
Additional (Voluntary) Reserve Transfers	0*	0*	42.8-	0*	76.0
Adjusted Net Income	18	15	15.1-	22	47.9

\* Amount Less than 1 Million

**Florida**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	266	257	3.4-	256	0.4-
Cash	498	580	16.4	1,371	136.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,582</b>	<b>12,397</b>	<b>7.0</b>	<b>14,223</b>	<b>14.7</b>
Unsecured Credit Card Loans	1,131	1,146	1.4	1,137	0.8-
All Other Unsecured Loans	1,018	959	5.7-	975	1.6
New Vehicle Loans	2,806	2,945	5.0	3,583	21.7
Used Vehicle Loans	2,246	2,433	8.4	2,782	14.3
First Mortgage Real Estate Loans	2,797	3,255	16.4	3,717	14.2
Other Real Estate Loans	977	1,012	3.6	1,252	23.7
Leases Receivable	N/A	N/A	N/A	53	N/A
All Other Loans to Members	599	628	4.8	700	11.5
Other Loans	10	19	87.6	25	32.6
Allowance For Loan Losses	130	137	5.5	143	4.1
<b>TOTAL INVESTMENTS</b>	<b>5,654</b>	<b>6,667</b>	<b>17.9</b>	<b>5,332</b>	<b>20.0-</b>
U.S. Government Obligations	607	483	20.5-	357	26.1-
Federal Agency Securities	2,393	3,032	26.7	3,337	10.1
Mutual Fund & Common Trusts	228	278	21.9	151	45.7-
MCSD and PIC at Corporate CU	54	56	2.3	67	19.6
All Other Corporate Credit Union	1,359	1,644	21.0	748	54.5-
Commercial Banks, S&Ls	879	979	11.4	506	48.4-
Credit Unions -Loans to, Deposits in	20	15	23.5-	18	17.9
Other Investments	113	180	59.3	150	16.6-
Land and Building	320	354	10.7	369	4.1
Other Fixed Assets	96	110	14.2	112	1.8
Other Real Estate Owned	2	2	34.0	2	6.0-
Other Assets	221	223	0.7	232	4.2
NCUSIF Capitalization Deposit	146	161	10.3	171	6.2
<b>TOTAL ASSETS</b>	<b>18,389</b>	<b>20,357</b>	<b>10.7</b>	<b>21,670</b>	<b>6.4</b>
<b>LIABILITIES</b>					
Total Borrowings	63	112	78.2	200	78.0
Accrued Dividends/Interest Payable	26	24	7.7-	22	9.1-
Acct Payable and Other Liabilities	143	153	7.3	168	9.5
Uninsured Secondary Capital	0*	0*	1,036.6	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>232</b>	<b>289</b>	<b>24.9</b>	<b>390</b>	<b>34.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>16,164</b>	<b>17,931</b>	<b>10.9</b>	<b>18,917</b>	<b>5.5</b>
Share Drafts	2,228	2,517	13.0	2,976	18.2
Regular Shares	6,163	6,634	7.6	6,663	0.4
Money Market Shares	1,435	1,805	25.8	2,043	13.2
Share Certificates/CDs	4,613	5,135	11.3	5,350	4.2
IRA/Keogh Accounts	1,597	1,686	5.6	1,719	2.0
All Other Shares and Member Deposits	126	149	18.2	142	4.5-
Non-Member Deposits	2	5	159.0	23	321.5
Regular Reserves	581	632	8.7	697	10.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	-32	1,067.2-	-58	80.1
Other Reserves	184	172	6.3-	174	0.8
Undivided Earnings	1,204	1,341	11.4	1,526	13.8
Net Income	22	23	5.8	25	5.5
<b>TOTAL EQUITY</b>	<b>1,994</b>	<b>2,136</b>	<b>7.1</b>	<b>2,363</b>	<b>10.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>18,389</b>	<b>20,357</b>	<b>10.7</b>	<b>21,670</b>	<b>6.4</b>

\* Amount Less than 1 Million

Florida  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	266	257	3.4-	256	0.4-
<b>INTEREST INCOME</b>					
Interest on Loans	498	516	3.6	573	11.0
(Less) Interest Refund	0*	0*	98.8-	0*	398.5
Income from Investments	158	171	8.3	184	7.6
Trading Profits and Losses	0*	0*	217.9	0*	44.0-
<b>TOTAL INTEREST INCOME</b>	<b>655</b>	<b>687</b>	<b>4.8</b>	<b>757</b>	<b>10.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	278	288	3.4	305	6.1
Interest on Deposits	29	31	6.2	40	29.6
Interest on Borrowed Money	0*	3	208.8	6	97.9
<b>TOTAL INTEREST EXPENSE</b>	<b>308</b>	<b>321</b>	<b>4.3</b>	<b>351</b>	<b>9.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>48</b>	<b>43</b>	<b>10.9-</b>	<b>33</b>	<b>23.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>299</b>	<b>323</b>	<b>7.9</b>	<b>373</b>	<b>15.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	86	92	7.4	105	14.0
Other Operating Income	20	23	18.4	32	39.9
Gain (Loss) on Investments	2	0*	49.7-	0*	82.5-
Gain (Loss) on Disp of Fixed Assets	2	0*	103.1-	4	8,920.3-
Other Non-Oper Income (Expense)	1	1	14.9-	0*	57.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>110</b>	<b>117</b>	<b>6.6</b>	<b>142</b>	<b>21.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	149	165	10.7	184	11.5
Travel and Conference Expense	5	5	7.1	6	15.3
Office Occupancy Expense	20	22	8.7	25	12.0
Office Operations Expense	80	88	9.8	94	6.6
Educational & Promotional Expense	9	10	7.4	12	21.0
Loan Servicing Expense	14	14	4.1-	15	14.5
Professional and Outside Services	31	33	6.1	35	8.4
Member Insurance	3	2	10.6-	2	6.0
Operating Fees	2	2	15.1	2	6.4
Miscellaneous Operating Expenses	7	8	12.4	10	23.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>321</b>	<b>350</b>	<b>9.0</b>	<b>388</b>	<b>10.7</b>
<b>NET INCOME</b>	<b>87</b>	<b>89</b>	<b>2.2</b>	<b>128</b>	<b>42.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	34	30	13.0-	35	17.9
Net Reserve Transfer	9	7	24.1-	17	144.5
Net Income After Net Reserve Transfer	78	82	5.3	111	34.4
Additional (Voluntary) Reserve Transfers	7	13	92.2	12	3.9-
Adjusted Net Income	72	70	2.8-	98	41.5

\* Amount Less than 1 Million

**Georgia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	241	234	2.9-	226	3.4-
Cash	182	176	3.1-	460	161.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,491</b>	<b>4,839</b>	<b>7.8</b>	<b>5,213</b>	<b>7.7</b>
Unsecured Credit Card Loans	319	344	8.0	359	4.3
All Other Unsecured Loans	491	501	2.0	515	2.8
New Vehicle Loans	991	1,011	2.0	1,110	9.7
Used Vehicle Loans	1,104	1,219	10.4	1,292	6.0
First Mortgage Real Estate Loans	888	1,043	17.5	1,119	7.3
Other Real Estate Loans	404	424	4.9	499	17.8
Leases Receivable	N/A	N/A	N/A	14	N/A
All Other Loans to Members	262	287	9.5	291	1.6
Other Loans	32	10	67.9-	14	36.8
Allowance For Loan Losses	39	41	5.7	39	4.3-
<b>TOTAL INVESTMENTS</b>	<b>2,987</b>	<b>3,337</b>	<b>11.7</b>	<b>2,739</b>	<b>17.9-</b>
U.S. Government Obligations	389	166	57.3-	51	69.2-
Federal Agency Securities	1,174	1,551	32.1	1,583	2.1
Mutual Fund & Common Trusts	15	23	56.1	8	65.9-
MCSD and PIC at Corporate CU	50	57	12.8	48	14.8-
All Other Corporate Credit Union	851	824	3.2-	520	36.9-
Commercial Banks, S&Ls	466	586	25.7	392	33.1-
Credit Unions -Loans to, Deposits in	23	108	366.8	118	9.5
Other Investments	18	22	20.7	18	16.4-
Land and Building	73	80	10.2	97	20.9
Other Fixed Assets	33	36	10.0	34	6.3-
Other Real Estate Owned	0*	1	118.6	1	4.8
Other Assets	97	170	74.3	95	43.8-
NCUSIF Capitalization Deposit	62	67	8.8	68	1.2
<b>TOTAL ASSETS</b>	<b>7,886</b>	<b>8,666</b>	<b>9.9</b>	<b>8,670</b>	<b>0.0</b>
<b>LIABILITIES</b>					
Total Borrowings	13	14	12.3	21	45.0
Accrued Dividends/Interest Payable	13	13	1.2	14	4.8
Acct Payable and Other Liabilities	46	49	6.9	54	9.7
Uninsured Secondary Capital	0*	0*	69.1-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>73</b>	<b>77</b>	<b>6.0</b>	<b>89</b>	<b>15.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,867</b>	<b>7,570</b>	<b>10.2</b>	<b>7,504</b>	<b>0.9-</b>
Share Drafts	843	925	9.7	1,015	9.8
Regular Shares	3,690	4,061	10.0	4,064	0.1
Money Market Shares	275	327	18.8	277	15.2-
Share Certificates/CDs	1,222	1,352	10.6	1,338	1.0-
IRA/Keogh Accounts	630	676	7.3	686	1.4
All Other Shares and Member Deposits	199	221	11.1	114	48.5-
Non-Member Deposits	8	9	19.2	10	10.6
Regular Reserves	238	254	6.8	272	6.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-5	760.6-	-10	101.4
Other Reserves	7	12	69.2	10	19.3-
Undivided Earnings	687	747	8.7	789	5.7
Net Income	13	10	24.2-	15	57.4
<b>TOTAL EQUITY</b>	<b>947</b>	<b>1,019</b>	<b>7.6</b>	<b>1,077</b>	<b>5.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,886</b>	<b>8,666</b>	<b>9.9</b>	<b>8,670</b>	<b>0.0</b>

\* Amount Less than 1 Million

Georgia  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	241	234	2.9-	226	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	193	205	6.2	218	6.5
(Less) Interest Refund	0*	0*	20.3-	0*	6.3
Income from Investments	81	85	5.2	87	2.5
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>274</b>	<b>290</b>	<b>5.9</b>	<b>306</b>	<b>5.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	126	131	4.2	135	2.9
Interest on Deposits	18	19	4.9	21	10.7
Interest on Borrowed Money	0*	0*	4.5	0*	21.0
<b>TOTAL INTEREST EXPENSE</b>	<b>144</b>	<b>150</b>	<b>4.2</b>	<b>156</b>	<b>3.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>11</b>	<b>13</b>	<b>10.6</b>	<b>11</b>	<b>15.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>119</b>	<b>128</b>	<b>7.5</b>	<b>139</b>	<b>9.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	25	29	17.8	31	5.1
Other Operating Income	9	10	8.9	12	18.3
Gain (Loss) on Investments	0*	0*	270.2-	0*	300.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	171.9-	0*	703.7
Other Non-Oper Income (Expense)	0*	0*	5.5	0*	43.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>34</b>	<b>39</b>	<b>15.3</b>	<b>43</b>	<b>7.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	58	64	10.2	67	4.1
Travel and Conference Expense	2	2	9.2	2	0.6
Office Occupancy Expense	7	7	11.3	8	6.2
Office Operations Expense	27	30	9.9	32	6.1
Educational & Promotional Expense	3	3	10.3	3	14.3-
Loan Servicing Expense	5	6	22.1	6	0.2
Professional and Outside Services	8	9	13.6	10	8.4
Member Insurance	2	2	10.3	2	11.9-
Operating Fees	0*	0*	5.1	0*	8.9
Miscellaneous Operating Expenses	4	4	5.8	4	12.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>116</b>	<b>128</b>	<b>10.7</b>	<b>134</b>	<b>4.3</b>
<b>NET INCOME</b>	<b>37</b>	<b>39</b>	<b>4.5</b>	<b>48</b>	<b>23.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	10	9	16.5-	13	52.0
Net Reserve Transfer	4	3	41.5-	7	164.5
Net Income After Net Reserve Transfer	33	36	10.6	41	14.2
Additional (Voluntary) Reserve Transfers	5	6	7.8	4	30.5-
Adjusted Net Income	27	31	11.1	37	22.4

\* Amount Less than 1 Million



Guam  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
Cash	5	5	2.1	6	12.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>109</b>	<b>125</b>	<b>14.6</b>	<b>137</b>	<b>9.5</b>
Unsecured Credit Card Loans	2	2	26.8	2	5.6-
All Other Unsecured Loans	81	75	7.6-	93	23.9
New Vehicle Loans	10	17	65.7	21	19.7
Used Vehicle Loans	0*	0*	53.9-	0*	37.8
First Mortgage Real Estate Loans	8	7	22.2-	6	3.6-
Other Real Estate Loans	1	1	34.0	3	87.2
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	6	22	285.4	12	46.9-
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	4	5	5.7	5	7.9
<b>TOTAL INVESTMENTS</b>	<b>16</b>	<b>12</b>	<b>22.9-</b>	<b>12</b>	<b>0.7-</b>
U.S. Government Obligations	0*	0*	0.0	0*	100.0-
Federal Agency Securities	0*	0*	0.0	0*	100.0-
Mutual Fund & Common Trusts	0*	2	0.0	2	13.0-
MCSD and PIC at Corporate CU	0*	0*	8.7	0*	0.0
All Other Corporate Credit Union	2	2	0.7	4	106.1
Commercial Banks, S&Ls	13	7	48.7-	6	10.9-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.5-	0*	7.2
Land and Building	3	3	5.9-	2	2.7-
Other Fixed Assets	0*	1	40.4	1	8.2-
Other Real Estate Owned	0*	0*	53.1	0*	66.0-
Other Assets	1	1	3.2-	1	10.1
NCUSIF Capitalization Deposit	0*	0*	7.4	1	9.9
<b>TOTAL ASSETS</b>	<b>131</b>	<b>144</b>	<b>9.5</b>	<b>155</b>	<b>8.2</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	52.4	1	113.6
Acct Payable and Other Liabilities	0*	0*	7.8	0*	37.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>0*</b>	<b>0*</b>	<b>26.6</b>	<b>2</b>	<b>76.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>103</b>	<b>114</b>	<b>10.2</b>	<b>123</b>	<b>8.3</b>
Share Drafts	3	3	3.0-	3	6.0-
Regular Shares	80	81	1.0	79	2.0-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	19	29	50.3	39	37.2
IRA/Keogh Accounts	1	0*	10.1-	1	49.3
All Other Shares and Member Deposits	0*	0*	59.3	0*	0.6
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	0*	0*	49.1	0*	24.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0*	0.0	0*	71.1
Other Reserves	0*	0*	7.3-	0*	7.3-
Undivided Earnings	26	27	5.8	29	7.0
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	<b>27</b>	<b>29</b>	<b>6.3</b>	<b>30</b>	<b>5.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>131</b>	<b>144</b>	<b>9.5</b>	<b>155</b>	<b>8.2</b>

\* Amount Less than 1 Million

Guam  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	7	7	1.4-	8	17.8
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	13.0-	0*	19.3
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	7	7	2.0-	9	17.9
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3	3	7.8	3	16.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	100.0-	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	3	3	7.8	3	16.2
<b>PROVISION FOR LOAN LOSSES</b>	0*	1	36.1	2	90.8
<b>NET INTEREST INCOME AFTER PLL</b>	4	3	15.2-	3	3.0-
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	931.7	0*	11.4
Other Operating Income	0*	0*	100.0-	0*	0.0
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	29,060.7	0*	86.6-
Other Non-Oper Income (Expense)	0*	0*	334.3	0*	115.1-
<b>TOTAL NON-INTEREST INCOME</b>	0*	0*	54.0	0*	17.2-
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2	2	6.1-	1	6.9-
Travel and Conference Expense	0*	0*	42.9	0*	6.5-
Office Occupancy Expense	0*	0*	2.1	0*	6.9-
Office Operations Expense	0*	0*	0.4	0*	8.8
Educational & Promotional Expense	0*	0*	50.0	0*	49.8-
Loan Servicing Expense	0*	0*	7.5-	0*	127.2
Professional and Outside Services	0*	0*	32.9	0*	4.3-
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	23.1-	0*	28.1
Miscellaneous Operating Expenses	0*	0*	34.9-	0*	0.8
<b>TOTAL NON-INTEREST EXPENSES</b>	3	3	2.3-	3	0.9-
<b>NET INCOME</b>	1	0*	30.3-	0*	16.9-
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	0*	28.5	2	175.9
Net Reserve Transfer	0*	0*	0.0	0*	100.0-
Net Income After Net Reserve Transfer	1	0*	38.8-	0*	5.3-
Additional (Voluntary) Reserve Transfers	0*	0*	0.0	0*	100.0-
Adjusted Net Income	1	0*	41.3-	0*	1.3-

\* Amount Less than 1 Million

**Hawaii**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	113	107	5.3-	105	1.9-
Cash	67	60	10.1-	193	219.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,898</b>	<b>1,938</b>	<b>2.1</b>	<b>2,081</b>	<b>7.3</b>
Unsecured Credit Card Loans	97	100	2.3	105	5.1
All Other Unsecured Loans	311	309	0.7-	300	2.8-
New Vehicle Loans	246	259	5.5	340	31.2
Used Vehicle Loans	133	159	20.2	197	23.7
First Mortgage Real Estate Loans	473	510	7.7	546	7.0
Other Real Estate Loans	490	463	5.5-	460	0.8-
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	139	131	6.2-	126	3.8-
Other Loans	8	7	11.6-	7	0.2-
Allowance For Loan Losses	24	27	10.6	30	12.7
<b>TOTAL INVESTMENTS</b>	<b>1,596</b>	<b>1,764</b>	<b>10.5</b>	<b>1,582</b>	<b>10.3-</b>
U.S. Government Obligations	72	35	50.6-	19	47.8-
Federal Agency Securities	573	685	19.6	721	5.3
Mutual Fund & Common Trusts	29	29	2.0	26	13.2-
MCSD and PIC at Corporate CU	21	28	30.8	30	5.8
All Other Corporate Credit Union	292	335	14.6	212	36.7-
Commercial Banks, S&Ls	592	627	5.9	552	11.9-
Credit Unions -Loans to, Deposits in	8	8	1.2-	14	74.1
Other Investments	9	17	81.3	10	39.1-
Land and Building	70	76	8.2	77	1.9
Other Fixed Assets	10	13	22.8	12	4.8-
Other Real Estate Owned	3	4	32.3	5	18.2
Other Assets	35	32	7.1-	37	14.8
NCUSIF Capitalization Deposit	30	31	4.8	32	2.8
<b>TOTAL ASSETS</b>	<b>3,684</b>	<b>3,891</b>	<b>5.6</b>	<b>3,988</b>	<b>2.5</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	6	2,372.4	4	37.5-
Accrued Dividends/Interest Payable	4	4	6.0-	4	2.6
Acct Payable and Other Liabilities	13	17	29.0	17	0.4
Uninsured Secondary Capital	0*	0*	99.0-	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>18</b>	<b>27</b>	<b>50.5</b>	<b>25</b>	<b>8.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,177</b>	<b>3,358</b>	<b>5.7</b>	<b>3,435</b>	<b>2.3</b>
Share Drafts	227	244	7.9	280	14.6
Regular Shares	1,639	1,677	2.3	1,667	0.6-
Money Market Shares	340	389	14.5	381	2.1-
Share Certificates/CDs	619	694	12.2	766	10.3
IRA/Keogh Accounts	290	297	2.5	292	1.7-
All Other Shares and Member Deposits	47	37	20.9-	34	9.1-
Non-Member Deposits	15	18	17.6	15	17.5-
Regular Reserves	125	122	2.5-	125	2.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-5	509.2	-11	131.7
Other Reserves	87	93	6.1	77	17.2-
Undivided Earnings	274	292	6.6	332	13.5
Net Income	4	4	7.3	6	39.0
<b>TOTAL EQUITY</b>	<b>489</b>	<b>506</b>	<b>3.4</b>	<b>529</b>	<b>4.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,684</b>	<b>3,891</b>	<b>5.6</b>	<b>3,988</b>	<b>2.5</b>

\* Amount Less than 1 Million

Hawaii  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	113	107	5.3-	105	1.9-
<b>INTEREST INCOME</b>					
Interest on Loans	81	81	0.8-	85	5.6
(Less) Interest Refund	0*	0*	7.8	0*	23.1-
Income from Investments	47	48	1.8	51	6.8
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>128</b>	<b>128</b>	<b>0.1</b>	<b>136</b>	<b>6.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	62	61	1.5-	64	3.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	34.5-	0*	31.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>63</b>	<b>62</b>	<b>1.7-</b>	<b>64</b>	<b>3.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>8</b>	<b>9</b>	<b>14.9</b>	<b>7</b>	<b>20.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>57</b>	<b>57</b>	<b>0.1</b>	<b>65</b>	<b>13.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	4	3.0-	4	17.1
Other Operating Income	2	3	49.5	3	2.3-
Gain (Loss) on Investments	0*	0*	36.6-	0*	25.3
Gain (Loss) on Disp of Fixed Assets	0*	0*	11.3-	0*	161.3
Other Non-Oper Income (Expense)	0*	0*	57.5-	0*	644.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>6</b>	<b>18.3</b>	<b>7</b>	<b>10.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	24	25	4.2	26	5.2
Travel and Conference Expense	0*	0*	12.3	1	8.5
Office Occupancy Expense	3	3	3.6	3	4.5
Office Operations Expense	9	10	7.7	10	5.3
Educational & Promotional Expense	1	1	8.4-	2	32.9
Loan Servicing Expense	2	2	10.1	2	12.2
Professional and Outside Services	4	5	1.4	5	5.0
Member Insurance	2	2	5.2-	2	3.8-
Operating Fees	0*	0*	8.2	0*	1.9
Miscellaneous Operating Expenses	2	2	7.2	2	5.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>49</b>	<b>51</b>	<b>4.3</b>	<b>54</b>	<b>5.7</b>
<b>NET INCOME</b>	<b>14</b>	<b>13</b>	<b>7.4-</b>	<b>18</b>	<b>40.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	3	0.6-	4	21.9
Net Reserve Transfer	0*	0*	42.9	0*	120.0
Net Income After Net Reserve Transfer	14	12	8.5-	17	38.3
Additional (Voluntary) Reserve Transfers	5	3	38.5-	4	21.3
Adjusted Net Income	9	9	9.4	13	44.1

\* Amount Less than 1 Million

**Idaho**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	59	56	5.1-	50	10.7-
Cash	41	55	34.4	113	106.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>899</b>	<b>989</b>	<b>10.0</b>	<b>1,132</b>	<b>14.5</b>
Unsecured Credit Card Loans	49	51	3.1	55	8.7
All Other Unsecured Loans	70	76	8.3	62	18.3-
New Vehicle Loans	160	172	7.0	211	23.0
Used Vehicle Loans	288	332	15.1	378	13.8
First Mortgage Real Estate Loans	123	136	10.5	162	18.7
Other Real Estate Loans	71	81	13.8	95	18.6
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	135	140	3.9	164	16.9
Other Loans	2	1	10.2-	5	247.4
Allowance For Loan Losses	7	7	1.7	8	17.5
<b>TOTAL INVESTMENTS</b>	<b>259</b>	<b>312</b>	<b>20.1</b>	<b>184</b>	<b>41.1-</b>
U.S. Government Obligations	7	5	19.1-	1	74.3-
Federal Agency Securities	41	43	5.3	43	1.5
Mutual Fund & Common Trusts	3	3	3.2	3	4.8
MCSD and PIC at Corporate CU	11	9	15.5-	10	5.0
All Other Corporate Credit Union	148	194	30.8	84	56.9-
Commercial Banks, S&Ls	46	54	16.6	40	26.5-
Credit Unions -Loans to, Deposits in	2	2	1.0	3	5.9
Other Investments	2	1	21.8-	0*	67.5-
Land and Building	28	31	12.8	36	13.1
Other Fixed Assets	6	8	32.3	9	6.7
Other Real Estate Owned	0*	0*	17.6	0*	46.6-
Other Assets	13	13	0.2-	14	9.6
NCUSIF Capitalization Deposit	10	11	13.2	12	5.6
<b>TOTAL ASSETS</b>	<b>1,249</b>	<b>1,412</b>	<b>13.0</b>	<b>1,491</b>	<b>5.6</b>
<b>LIABILITIES</b>					
Total Borrowings	5	3	28.1-	13	315.0
Accrued Dividends/Interest Payable	4	4	2.5-	5	23.3
Acct Payable and Other Liabilities	8	10	20.7	11	12.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>17</b>	<b>17</b>	<b>1.9</b>	<b>30</b>	<b>71.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,104</b>	<b>1,255</b>	<b>13.6</b>	<b>1,309</b>	<b>4.3</b>
Share Drafts	155	185	19.1	210	13.2
Regular Shares	443	488	10.1	486	0.3-
Money Market Shares	116	148	27.6	158	6.8
Share Certificates/CDs	257	304	18.0	317	4.3
IRA/Keogh Accounts	95	100	5.5	101	1.4
All Other Shares and Member Deposits	34	26	22.3-	31	17.8
Non-Member Deposits	4	4	2.2-	5	31.5
Regular Reserves	38	40	5.7	42	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	741.7	0*	54.5
Other Reserves	6	5	4.5-	6	9.0
Undivided Earnings	83	94	12.6	105	11.8
Net Income	1	2	10.4	0*	56.2-
<b>TOTAL EQUITY</b>	<b>128</b>	<b>140</b>	<b>9.5</b>	<b>152</b>	<b>8.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,249</b>	<b>1,412</b>	<b>13.0</b>	<b>1,491</b>	<b>5.6</b>

\* Amount Less than 1 Million

Idaho  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	59	56	5.1-	50	10.7-
<b>INTEREST INCOME</b>					
Interest on Loans	40	41	3.1	47	13.5
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	7	9	20.7	8	9.8-
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>47</b>	<b>50</b>	<b>5.8</b>	<b>54</b>	<b>9.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	20	20	2.1-	20	2.3
Interest on Deposits	2	4	85.1	5	26.9
Interest on Borrowed Money	0*	0*	65.0-	0*	3,716.5
<b>TOTAL INTEREST EXPENSE</b>	<b>22</b>	<b>23</b>	<b>5.8</b>	<b>25</b>	<b>7.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>2</b>	<b>11.2-</b>	<b>3</b>	<b>15.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>22</b>	<b>24</b>	<b>7.8</b>	<b>26</b>	<b>10.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	5.7	6	16.5
Other Operating Income	2	2	28.8	2	11.0-
Gain (Loss) on Investments	0*	0*	60.5-	0	100.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	86.0-	0*	135.0-
Other Non-Oper Income (Expense)	0*	0*	4.1	0*	59.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>7</b>	<b>10.7</b>	<b>7</b>	<b>7.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	12	13	9.4	14	10.3
Travel and Conference Expense	0*	0*	17.4	0*	6.7
Office Occupancy Expense	1	2	9.8	2	7.4
Office Operations Expense	5	6	10.8	6	6.2
Educational & Promotional Expense	0*	0*	8.0-	0*	25.2
Loan Servicing Expense	0*	1	11.3	1	10.2
Professional and Outside Services	0*	0*	4.4	0*	8.5
Member Insurance	0*	0*	5.9	0*	8.8-
Operating Fees	0*	0*	11.1	0*	8.0
Miscellaneous Operating Expenses	0*	0*	17.4	0*	5.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>23</b>	<b>25</b>	<b>9.3</b>	<b>27</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>6</b>	<b>6</b>	<b>4.8</b>	<b>7</b>	<b>15.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	3	10.5	4	27.8
Net Reserve Transfer	0*	1	37.7	2	38.0
Net Income After Net Reserve Transfer	5	5	0.7-	5	10.3
Additional (Voluntary) Reserve Transfers	0*	0*	74.8	0*	17.1
Adjusted Net Income	5	5	2.3-	5	10.0

\* Amount Less than 1 Million

**Illinois**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	600	577	3.8-	555	3.8-
Cash	242	243	0.5	571	135.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,447</b>	<b>7,977</b>	<b>7.1</b>	<b>8,946</b>	<b>12.1</b>
Unsecured Credit Card Loans	642	640	0.4-	666	4.2
All Other Unsecured Loans	537	525	2.3-	519	1.0-
New Vehicle Loans	1,749	1,771	1.2	1,989	12.3
Used Vehicle Loans	1,399	1,543	10.3	1,662	7.7
First Mortgage Real Estate Loans	2,032	2,376	17.0	2,770	16.6
Other Real Estate Loans	741	786	6.0	968	23.2
Leases Receivable	N/A	N/A	N/A	4	N/A
All Other Loans to Members	325	305	6.3-	328	7.4
Other Loans	22	32	44.0	40	24.8
Allowance For Loan Losses	73	77	5.5	80	5.1
<b>TOTAL INVESTMENTS</b>	<b>4,332</b>	<b>4,882</b>	<b>12.7</b>	<b>4,188</b>	<b>14.2-</b>
U.S. Government Obligations	541	503	7.1-	428	14.9-
Federal Agency Securities	1,087	1,505	38.5	1,599	6.3
Mutual Fund & Common Trusts	183	179	2.2-	44	75.2-
MCSD and PIC at Corporate CU	71	84	18.6	85	2.0
All Other Corporate Credit Union	1,396	1,438	3.0	961	33.2-
Commercial Banks, S&Ls	725	958	32.2	510	46.8-
Credit Unions -Loans to, Deposits in	18	20	11.4	28	40.6
Other Investments	312	195	37.4-	533	172.7
Land and Building	100	127	27.9	139	8.7
Other Fixed Assets	46	51	10.4	58	13.0
Other Real Estate Owned	2	0*	60.4-	0*	23.3
Other Assets	130	133	2.7	136	2.4
NCUSIF Capitalization Deposit	96	104	7.8	109	4.8
<b>TOTAL ASSETS</b>	<b>12,322</b>	<b>13,441</b>	<b>9.1</b>	<b>14,066</b>	<b>4.7</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	6	2,006.5	124	1,996.3
Accrued Dividends/Interest Payable	20	19	4.2-	20	4.0
Acct Payable and Other Liabilities	240	151	37.1-	217	43.7
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>260</b>	<b>176</b>	<b>32.5-</b>	<b>361</b>	<b>105.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>10,769</b>	<b>11,864</b>	<b>10.2</b>	<b>12,174</b>	<b>2.6</b>
Share Drafts	920	1,026	11.5	1,223	19.2
Regular Shares	5,659	6,123	8.2	6,040	1.4-
Money Market Shares	851	1,092	28.3	1,156	5.9
Share Certificates/CDs	2,012	2,199	9.3	2,337	6.3
IRA/Keogh Accounts	1,099	1,170	6.5	1,158	1.0-
All Other Shares and Member Deposits	89	102	14.9	105	2.5
Non-Member Deposits	140	152	8.8	155	2.1
Regular Reserves	405	433	6.8	493	13.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-9	304.9	-15	59.7
Other Reserves	95	87	9.0-	88	0.9
Undivided Earnings	767	867	12.9	939	8.4
Net Income	26	24	9.8-	26	11.1
<b>TOTAL EQUITY</b>	<b>1,292</b>	<b>1,401</b>	<b>8.4</b>	<b>1,532</b>	<b>9.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,322</b>	<b>13,441</b>	<b>9.1</b>	<b>14,066</b>	<b>4.7</b>

\* Amount Less than 1 Million

Illinois  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	600	577	3.8-	555	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	322	326	1.2	360	10.7
(Less) Interest Refund	0*	0*	496.0	0*	62.2-
Income from Investments	115	126	9.7	133	6.1
Trading Profits and Losses	0*	0*	240.0	0*	67.8-
<b>TOTAL INTEREST INCOME</b>	<b>436</b>	<b>451</b>	<b>3.4</b>	<b>494</b>	<b>9.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	220	222	0.7	242	8.9
Interest on Deposits	11	12	12.1	16	33.5
Interest on Borrowed Money	0*	0*	97.0-	4	25,851.9
<b>TOTAL INTEREST EXPENSE</b>	<b>231</b>	<b>234</b>	<b>1.0</b>	<b>261</b>	<b>11.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>19</b>	<b>19</b>	<b>1.4-</b>	<b>18</b>	<b>5.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>186</b>	<b>199</b>	<b>6.9</b>	<b>215</b>	<b>7.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	30	32	8.6	35	9.4
Other Operating Income	12	13	14.8	17	23.7
Gain (Loss) on Investments	0*	0*	103.5-	0*	826.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	22.9-	0*	1,099.1-
Other Non-Oper Income (Expense)	0*	0*	6.4-	0*	86.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>43</b>	<b>47</b>	<b>8.6</b>	<b>51</b>	<b>9.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	82	87	6.9	96	10.4
Travel and Conference Expense	3	3	5.9	3	5.7
Office Occupancy Expense	10	11	9.7	12	9.9
Office Operations Expense	34	37	7.6	39	6.5
Educational & Promotional Expense	5	6	4.7	7	15.7
Loan Servicing Expense	8	9	5.7	12	34.6
Professional and Outside Services	12	13	5.9	13	7.1
Member Insurance	4	4	12.5-	4	2.3-
Operating Fees	1	1	2.7-	1	11.6
Miscellaneous Operating Expenses	11	12	12.5	11	11.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>171</b>	<b>182</b>	<b>6.8</b>	<b>198</b>	<b>8.9</b>
<b>NET INCOME</b>	<b>59</b>	<b>63</b>	<b>8.4</b>	<b>68</b>	<b>6.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	12	10	17.0-	14	41.2
Net Reserve Transfer	5	5	2.5-	9	79.3
Net Income After Net Reserve Transfer	53	58	9.5	59	0.1
Additional (Voluntary) Reserve Transfers	1	1	3.4	3	88.1
Adjusted Net Income	52	57	9.6	56	2.2-

\* Amount Less than 1 Million



**Indiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	259	250	3.5-	239	4.4-
Cash	142	169	19.2	689	308.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>5,734</b>	<b>5,927</b>	<b>3.4</b>	<b>6,550</b>	<b>10.5</b>
Unsecured Credit Card Loans	441	431	2.2-	446	3.5
All Other Unsecured Loans	479	441	7.9-	416	5.7-
New Vehicle Loans	1,110	1,084	2.4-	1,154	6.5
Used Vehicle Loans	1,392	1,505	8.1	1,650	9.6
First Mortgage Real Estate Loans	1,272	1,370	7.7	1,548	13.0
Other Real Estate Loans	682	727	6.7	853	17.2
Leases Receivable	N/A	N/A	N/A	110	N/A
All Other Loans to Members	348	366	5.3	365	0.3-
Other Loans	11	2	84.1-	8	375.9
Allowance For Loan Losses	48	51	6.5	54	5.4
<b>TOTAL INVESTMENTS</b>	<b>2,277</b>	<b>2,692</b>	<b>18.2</b>	<b>1,943</b>	<b>27.8-</b>
U.S. Government Obligations	82	36	55.5-	24	33.9-
Federal Agency Securities	574	743	29.3	754	1.5
Mutual Fund & Common Trusts	90	98	9.8	82	16.2-
MCSD and PIC at Corporate CU	60	52	12.9-	56	7.1
All Other Corporate Credit Union	752	877	16.6	398	54.7-
Commercial Banks, S&Ls	625	805	28.7	568	29.4-
Credit Unions -Loans to, Deposits in	9	8	11.2-	13	63.4
Other Investments	85	73	14.5-	48	33.9-
Land and Building	133	143	7.8	152	5.8
Other Fixed Assets	41	43	4.4	45	3.5
Other Real Estate Owned	1	2	44.1	1	28.4-
Other Assets	72	74	3.6	88	18.9
NCUSIF Capitalization Deposit	67	73	8.7	75	3.1
<b>TOTAL ASSETS</b>	<b>8,419</b>	<b>9,072</b>	<b>7.8</b>	<b>9,489</b>	<b>4.6</b>
<b>LIABILITIES</b>					
Total Borrowings	37	35	3.8-	57	60.3
Accrued Dividends/Interest Payable	5	4	10.0-	5	21.8
Acct Payable and Other Liabilities	42	50	20.1	51	1.7
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>84</b>	<b>90</b>	<b>7.8</b>	<b>113</b>	<b>25.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>7,482</b>	<b>8,073</b>	<b>7.9</b>	<b>8,389</b>	<b>3.9</b>
Share Drafts	900	1,007	11.8	1,198	19.0
Regular Shares	2,871	3,063	6.7	3,044	0.6-
Money Market Shares	965	1,190	23.3	1,216	2.2
Share Certificates/CDs	1,903	1,955	2.7	2,078	6.3
IRA/Keogh Accounts	672	695	3.4	691	0.6-
All Other Shares and Member Deposits	157	151	4.1-	150	0.4-
Non-Member Deposits	12	12	3.6-	10	14.0-
Regular Reserves	266	291	9.5	322	10.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-8	671.8	-12	61.0
Other Reserves	36	40	10.5	43	9.3
Undivided Earnings	549	580	5.7	628	8.4
Net Income	4	5	41.8	6	13.5
<b>TOTAL EQUITY</b>	<b>853</b>	<b>909</b>	<b>6.5</b>	<b>987</b>	<b>8.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>8,419</b>	<b>9,072</b>	<b>7.8</b>	<b>9,489</b>	<b>4.6</b>

\* Amount Less than 1 Million

Indiana  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	259	250	3.5-	239	4.4-
<b>INTEREST INCOME</b>					
Interest on Loans	248	244	1.4-	267	9.3
(Less) Interest Refund	0*	0*	2.1-	0*	13.4-
Income from Investments	61	69	13.0	72	4.2
Trading Profits and Losses	0*	0*	1,090.5	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>309</b>	<b>314</b>	<b>1.4</b>	<b>339</b>	<b>8.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	146	146	0.1-	152	4.0
Interest on Deposits	0*	0*	188.5	4	11,171.8
Interest on Borrowed Money	2	1	27.2-	2	42.6
<b>TOTAL INTEREST EXPENSE</b>	<b>148</b>	<b>147</b>	<b>0.5-</b>	<b>157</b>	<b>6.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>21</b>	<b>17</b>	<b>20.2-</b>	<b>15</b>	<b>11.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>140</b>	<b>150</b>	<b>6.7</b>	<b>167</b>	<b>11.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	29	30	5.4	35	14.8
Other Operating Income	10	14	32.5	14	7.0
Gain (Loss) on Investments	0*	0*	98.3-	0*	3,062.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	298.5-	0*	31.2-
Other Non-Oper Income (Expense)	0*	0*	2.3-	1	388.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>39</b>	<b>44</b>	<b>11.8</b>	<b>50</b>	<b>14.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	73	77	6.0	84	9.5
Travel and Conference Expense	3	3	2.7	3	8.8
Office Occupancy Expense	10	11	12.2	12	6.2
Office Operations Expense	33	35	5.2	37	6.2
Educational & Promotional Expense	5	6	10.2	7	27.5
Loan Servicing Expense	8	9	15.5	9	2.7
Professional and Outside Services	13	14	7.4	16	15.4
Member Insurance	1	1	3.5-	1	0.9
Operating Fees	0*	0*	4.1	1	8.5
Miscellaneous Operating Expenses	3	4	27.4	5	12.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>149</b>	<b>160</b>	<b>7.3</b>	<b>175</b>	<b>9.3</b>
<b>NET INCOME</b>	<b>30</b>	<b>33</b>	<b>10.2</b>	<b>42</b>	<b>27.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	18	20	9.7	25	24.4
Net Reserve Transfer	7	7	4.2	12	78.1
Net Income After Net Reserve Transfer	24	26	11.8	30	13.7
Additional (Voluntary) Reserve Transfers	3	3	11.7	3	6.1-
Adjusted Net Income	21	23	11.9	27	16.3

\* Amount Less than 1 Million

**Iowa**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	210	203	3.3-	198	2.5-
Cash	81	103	27.2	248	141.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,177</b>	<b>2,345</b>	<b>7.7</b>	<b>2,719</b>	<b>15.9</b>
Unsecured Credit Card Loans	140	139	0.6-	150	7.5
All Other Unsecured Loans	148	136	7.9-	139	2.2
New Vehicle Loans	380	395	4.0	451	14.2
Used Vehicle Loans	577	629	9.1	697	10.7
First Mortgage Real Estate Loans	416	496	19.1	621	25.2
Other Real Estate Loans	329	369	12.1	454	22.8
Leases Receivable	N/A	N/A	N/A	4	N/A
All Other Loans to Members	169	161	4.6-	173	7.1
Other Loans	17	18	7.0	31	69.4
Allowance For Loan Losses	20	22	9.3	23	5.4
<b>TOTAL INVESTMENTS</b>	<b>741</b>	<b>874</b>	<b>17.9</b>	<b>558</b>	<b>36.1-</b>
U.S. Government Obligations	32	35	7.6	27	22.0-
Federal Agency Securities	207	227	9.4	210	7.3-
Mutual Fund & Common Trusts	4	1	59.0-	0*	76.8-
MCSD and PIC at Corporate CU	5	10	119.9	9	9.3-
All Other Corporate Credit Union	260	318	22.6	94	70.4-
Commercial Banks, S&Ls	185	196	5.9	162	17.0-
Credit Unions -Loans to, Deposits in	12	15	28.0	12	18.4-
Other Investments	37	71	91.5	42	40.8-
Land and Building	61	62	1.5	67	9.0
Other Fixed Assets	14	16	12.6	17	7.5
Other Real Estate Owned	0*	0*	38.3-	0*	45.2-
Other Assets	36	45	26.9	38	17.0-
NCUSIF Capitalization Deposit	25	27	10.3	29	4.9
<b>TOTAL ASSETS</b>	<b>3,115</b>	<b>3,450</b>	<b>10.8</b>	<b>3,653</b>	<b>5.9</b>
<b>LIABILITIES</b>					
Total Borrowings	33	50	50.0	133	168.0
Accrued Dividends/Interest Payable	5	5	0.9	4	19.0-
Acct Payable and Other Liabilities	20	24	23.4	31	29.1
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>58</b>	<b>79</b>	<b>36.8</b>	<b>168</b>	<b>113.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,730</b>	<b>3,018</b>	<b>10.6</b>	<b>3,102</b>	<b>2.8</b>
Share Drafts	339	382	12.5	440	15.2
Regular Shares	1,210	1,329	9.9	1,316	1.0-
Money Market Shares	239	289	20.8	287	0.7-
Share Certificates/CDs	667	748	12.2	790	5.6
IRA/Keogh Accounts	205	213	4.3	210	1.4-
All Other Shares and Member Deposits	55	51	6.9-	48	5.8-
Non-Member Deposits	15	6	61.3-	10	80.9
Regular Reserves	113	119	5.8	134	12.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-5	1,306.1-	-7	48.9
Other Reserves	85	90	5.9	92	2.7
Undivided Earnings	121	140	15.3	154	10.3
Net Income	9	9	1.6-	9	8.4
<b>TOTAL EQUITY</b>	<b>328</b>	<b>353</b>	<b>7.7</b>	<b>383</b>	<b>8.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,115</b>	<b>3,450</b>	<b>10.8</b>	<b>3,653</b>	<b>5.9</b>

\* Amount Less than 1 Million

Iowa  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	210	203	3.3-	198	2.5-
<b>INTEREST INCOME</b>					
Interest on Loans	97	100	2.5	112	12.5
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	21	23	13.0	22	4.4-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>118</b>	<b>123</b>	<b>4.3</b>	<b>134</b>	<b>9.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	41	41	1.0	43	5.5
Interest on Deposits	12	12	3.6	13	8.1
Interest on Borrowed Money	0*	1	39.4	3	156.7
<b>TOTAL INTEREST EXPENSE</b>	<b>53</b>	<b>54</b>	<b>2.3</b>	<b>60</b>	<b>9.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>5</b>	<b>4</b>	<b>1.6-</b>	<b>4</b>	<b>18.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>60</b>	<b>64</b>	<b>6.6</b>	<b>71</b>	<b>11.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	9	1.0-	12	22.5
Other Operating Income	4	6	44.3	5	21.1-
Gain (Loss) on Investments	0*	0*	52.0-	0*	205.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,320.0	0*	113.0-
Other Non-Oper Income (Expense)	0*	0*	1.2-	0*	37.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>16</b>	<b>13.8</b>	<b>16</b>	<b>2.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	30	8.3	33	11.5
Travel and Conference Expense	1	1	2.8	1	12.4
Office Occupancy Expense	4	4	3.7	5	12.8
Office Operations Expense	12	12	7.6	13	7.2
Educational & Promotional Expense	2	2	5.7	3	12.0
Loan Servicing Expense	3	3	6.5	4	11.4
Professional and Outside Services	7	7	8.9	8	7.4
Member Insurance	1	1	2.4-	1	10.6-
Operating Fees	0*	0*	2.3	0*	4.7-
Miscellaneous Operating Expenses	2	2	10.9	2	14.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>60</b>	<b>64</b>	<b>7.4</b>	<b>71</b>	<b>9.8</b>
<b>NET INCOME</b>	<b>14</b>	<b>16</b>	<b>10.5</b>	<b>17</b>	<b>6.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	3	64.2	5	76.9
Net Reserve Transfer	0*	0*	49.8	3	196.6
Net Income After Net Reserve Transfer	14	15	8.7	14	5.1-
Additional (Voluntary) Reserve Transfers	2	2	5.9	1	41.3-
Adjusted Net Income	12	13	9.2	13	0.1-

\* Amount Less than 1 Million

**Kansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	145	143	1.4-	135	5.6-
Cash	64	74	15.6	145	95.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,535</b>	<b>1,467</b>	<b>4.4-</b>	<b>1,574</b>	<b>7.3</b>
Unsecured Credit Card Loans	61	48	20.7-	50	4.1
All Other Unsecured Loans	85	72	15.6-	72	0.1-
New Vehicle Loans	297	259	13.1-	288	11.3
Used Vehicle Loans	582	582	0.0	617	5.9
First Mortgage Real Estate Loans	241	261	8.4	278	6.7
Other Real Estate Loans	135	111	17.8-	126	13.9
Leases Receivable	N/A	N/A	N/A	5	N/A
All Other Loans to Members	129	127	2.1-	134	5.7
Other Loans	4	7	66.9	4	47.7-
Allowance For Loan Losses	16	23	45.3	15	32.1-
<b>TOTAL INVESTMENTS</b>	<b>572</b>	<b>634</b>	<b>10.9</b>	<b>436</b>	<b>31.3-</b>
U.S. Government Obligations	7	0*	86.2-	0*	2.0-
Federal Agency Securities	159	151	5.0-	158	4.6
Mutual Fund & Common Trusts	5	26	375.9	12	54.2-
MCSD and PIC at Corporate CU	21	21	1.6	21	0.7
All Other Corporate Credit Union	236	253	6.9	109	56.9-
Commercial Banks, S&Ls	129	168	29.8	122	27.4-
Credit Unions -Loans to, Deposits in	10	10	4.1-	9	10.4-
Other Investments	4	4	23.5	4	5.9-
Land and Building	38	40	3.4	42	6.4
Other Fixed Assets	12	11	11.5-	12	8.6
Other Real Estate Owned	0*	0*	36.7-	0*	21.9-
Other Assets	18	19	6.0	20	3.6
NCUSIF Capitalization Deposit	18	18	0.4	18	0.2
<b>TOTAL ASSETS</b>	<b>2,242</b>	<b>2,240</b>	<b>0.1-</b>	<b>2,231</b>	<b>0.4-</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	14	90,155.7	30	109.9
Accrued Dividends/Interest Payable	6	6	1.5	5	6.1-
Acct Payable and Other Liabilities	15	16	8.2	16	5.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>21</b>	<b>36</b>	<b>74.7</b>	<b>51</b>	<b>39.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,951</b>	<b>1,949</b>	<b>0.1-</b>	<b>1,903</b>	<b>2.4-</b>
Share Drafts	195	200	2.1	222	11.5
Regular Shares	746	737	1.3-	715	3.0-
Money Market Shares	157	159	1.6	147	8.0-
Share Certificates/CDs	577	593	2.8	566	4.5-
IRA/Keogh Accounts	211	192	8.9-	187	2.9-
All Other Shares and Member Deposits	62	68	8.1	64	4.5-
Non-Member Deposits	2	1	36.3-	2	35.8
Regular Reserves	85	81	4.6-	88	9.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-1	453.5-	-2	114.6
Other Reserves	50	45	10.9-	45	1.0-
Undivided Earnings	134	128	4.4-	145	13.4
Net Income	0*	2	78.5	2	0.9
<b>TOTAL EQUITY</b>	<b>270</b>	<b>254</b>	<b>5.9-</b>	<b>277</b>	<b>9.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,242</b>	<b>2,240</b>	<b>0.1-</b>	<b>2,231</b>	<b>0.4-</b>

\* Amount Less than 1 Million

Kansas  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	145	143	1.4-	135	5.6-
<b>INTEREST INCOME</b>					
Interest on Loans	68	63	7.4-	66	5.0
(Less) Interest Refund	0*	0*	37.9-	0*	81.0-
Income from Investments	16	17	3.0	16	1.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>84</b>	<b>79</b>	<b>5.4-</b>	<b>82</b>	<b>3.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	39	37	3.9-	37	1.8-
Interest on Deposits	0	0	0.0	0*	0.0
Interest on Borrowed Money	0*	0*	2,475.9	0*	167.4
<b>TOTAL INTEREST EXPENSE</b>	<b>39</b>	<b>38</b>	<b>3.0-</b>	<b>38</b>	<b>0.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>4</b>	<b>10</b>	<b>197.1</b>	<b>3</b>	<b>68.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>42</b>	<b>31</b>	<b>24.7-</b>	<b>41</b>	<b>31.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	7	9.4	7	6.5
Other Operating Income	2	2	7.1-	3	17.3
Gain (Loss) on Investments	0*	0*	80.8-	0*	910.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	88.3	0*	263.5
Other Non-Oper Income (Expense)	0*	0*	10.7	0*	30.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>9</b>	<b>5.1</b>	<b>10</b>	<b>9.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	19	20	2.4	20	3.4
Travel and Conference Expense	0*	0*	24.7-	0*	4.2-
Office Occupancy Expense	3	3	1.0-	3	2.5
Office Operations Expense	8	8	4.1	9	6.8
Educational & Promotional Expense	1	1	6.5-	1	13.5
Loan Servicing Expense	2	2	4.3-	2	5.7
Professional and Outside Services	3	3	14.2-	3	14.6
Member Insurance	1	1	4.9-	1	0.1
Operating Fees	0*	0*	3.7-	0*	6.7
Miscellaneous Operating Expenses	1	1	0.7	1	3.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>40</b>	<b>39</b>	<b>0.2-</b>	<b>41</b>	<b>5.1</b>
<b>NET INCOME</b>	<b>11</b>	<b>1</b>	<b>89.9-</b>	<b>10</b>	<b>813.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	2	37.5-	2	18.0
Net Reserve Transfer	1	0*	37.1-	0*	9.9-
Net Income After Net Reserve Transfer	10	0*	96.8-	9	2,882.2
Additional (Voluntary) Reserve Transfers	2	2	9.0-	2	7.3
Adjusted Net Income	8	0*	119.3-	7	600.3-

\* Amount Less than 1 Million

**Kentucky**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	140	137	2.1-	130	5.1-
Cash	71	76	7.2	227	198.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,945</b>	<b>2,053</b>	<b>5.5</b>	<b>2,292</b>	<b>11.7</b>
Unsecured Credit Card Loans	123	118	3.4-	126	6.8
All Other Unsecured Loans	250	239	4.1-	234	2.1-
New Vehicle Loans	398	378	5.2-	426	12.8
Used Vehicle Loans	440	506	15.1	588	16.2
First Mortgage Real Estate Loans	440	494	12.3	527	6.6
Other Real Estate Loans	220	241	9.3	293	21.7
Leases Receivable	N/A	N/A	N/A	14	N/A
All Other Loans to Members	74	75	1.0	82	9.2
Other Loans	0*	1	67.4	2	53.8
Allowance For Loan Losses	19	21	8.4	21	2.9
<b>TOTAL INVESTMENTS</b>	<b>721</b>	<b>828</b>	<b>14.8</b>	<b>550</b>	<b>33.5-</b>
U.S. Government Obligations	65	42	36.0-	30	29.1-
Federal Agency Securities	195	207	6.6	212	2.4
Mutual Fund & Common Trusts	3	18	512.0	2	91.1-
MCSD and PIC at Corporate CU	19	20	2.9	24	18.5
All Other Corporate Credit Union	308	367	19.2	145	60.4-
Commercial Banks, S&Ls	115	163	41.9	129	20.8-
Credit Unions -Loans to, Deposits in	3	4	12.7	4	0.5-
Other Investments	13	7	41.4-	5	34.0-
Land and Building	36	40	10.1	50	23.9
Other Fixed Assets	15	20	27.6	19	1.1-
Other Real Estate Owned	0*	0*	5.4-	3	567.6
Other Assets	27	29	6.7	26	12.4-
NCUSIF Capitalization Deposit	22	24	8.8	26	5.3
<b>TOTAL ASSETS</b>	<b>2,820</b>	<b>3,050</b>	<b>8.1</b>	<b>3,172</b>	<b>4.0</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	1	1,219.5	3	218.0
Accrued Dividends/Interest Payable	12	11	6.4-	12	6.7
Acct Payable and Other Liabilities	11	12	12.4	14	13.0
Uninsured Secondary Capital	0*	0*	0.0	0*	240.0
<b>TOTAL LIABILITIES</b>	<b>23</b>	<b>24</b>	<b>6.9</b>	<b>29</b>	<b>20.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,440</b>	<b>2,640</b>	<b>8.2</b>	<b>2,728</b>	<b>3.3</b>
Share Drafts	274	293	7.0	351	19.8
Regular Shares	1,176	1,271	8.0	1,274	0.3
Money Market Shares	72	105	45.6	117	11.0
Share Certificates/CDs	588	630	7.2	650	3.1
IRA/Keogh Accounts	257	271	5.2	276	2.1
All Other Shares and Member Deposits	65	61	5.7-	51	17.5-
Non-Member Deposits	8	9	13.2	10	2.5
Regular Reserves	93	99	6.5	104	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	223.8-	-1	250.7
Other Reserves	6	2	68.9-	2	18.3-
Undivided Earnings	254	281	10.9	305	8.4
Net Income	4	3	4.4-	5	39.6
<b>TOTAL EQUITY</b>	<b>357</b>	<b>386</b>	<b>8.0</b>	<b>415</b>	<b>7.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,820</b>	<b>3,050</b>	<b>8.1</b>	<b>3,172</b>	<b>4.0</b>

\* Amount Less than 1 Million

Kentucky  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	140	137	2.1-	130	5.1-
<b>INTEREST INCOME</b>					
Interest on Loans	87	88	1.3	96	8.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	19	20	10.0	20	0.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>106</b>	<b>108</b>	<b>2.8</b>	<b>116</b>	<b>6.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	50	51	2.3	54	5.4
Interest on Deposits	0*	0*	55.3-	0*	129.3
Interest on Borrowed Money	0*	0*	73.2	0*	243.7
<b>TOTAL INTEREST EXPENSE</b>	<b>50</b>	<b>51</b>	<b>2.3</b>	<b>54</b>	<b>5.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>7</b>	<b>6</b>	<b>15.6-</b>	<b>6</b>	<b>7.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>48</b>	<b>51</b>	<b>6.2</b>	<b>56</b>	<b>9.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	9	10	15.1	11	14.4
Other Operating Income	4	5	20.8	5	5.3
Gain (Loss) on Investments	0*	0*	86.0-	0*	1,424.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	507.4	0*	257.0-
Other Non-Oper Income (Expense)	0*	0*	576.5-	0*	123.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>13</b>	<b>15</b>	<b>16.5</b>	<b>16</b>	<b>10.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	23	26	10.6	28	10.1
Travel and Conference Expense	0*	0*	12.3	0*	15.8-
Office Occupancy Expense	3	3	4.5	3	11.9
Office Operations Expense	10	11	8.6	13	13.1
Educational & Promotional Expense	1	1	10.8	1	0.3
Loan Servicing Expense	2	2	12.0	3	18.1
Professional and Outside Services	4	4	11.5	5	13.1
Member Insurance	1	1	1.4-	0*	17.3-
Operating Fees	0*	0*	16.0	0*	5.7
Miscellaneous Operating Expenses	1	1	26.0	1	4.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>47</b>	<b>52</b>	<b>10.1</b>	<b>57</b>	<b>9.7</b>
<b>NET INCOME</b>	<b>14</b>	<b>14</b>	<b>2.5</b>	<b>16</b>	<b>11.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	4	17.8	4	6.5-
Net Reserve Transfer	0*	1	10.4	1	3.9-
Net Income After Net Reserve Transfer	13	13	1.9	15	12.6
Additional (Voluntary) Reserve Transfers	2	2	0.2-	1	24.0-
Adjusted Net Income	11	12	2.1	14	17.6

\* Amount Less than 1 Million



Louisiana  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	295	294	0.3-	286	2.7-
Cash	101	132	30.1	254	93.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,663</b>	<b>2,719</b>	<b>2.1</b>	<b>2,886</b>	<b>6.1</b>
Unsecured Credit Card Loans	149	161	8.2	173	7.2
All Other Unsecured Loans	451	433	4.2-	423	2.3-
New Vehicle Loans	854	834	2.4-	909	9.0
Used Vehicle Loans	423	456	7.6	483	5.9
First Mortgage Real Estate Loans	430	467	8.7	513	9.7
Other Real Estate Loans	78	85	8.2	108	27.3
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	270	269	0.1-	268	0.6-
Other Loans	7	14	112.7	10	31.6-
Allowance For Loan Losses	30	31	3.9	33	5.7
<b>TOTAL INVESTMENTS</b>	<b>1,018</b>	<b>1,242</b>	<b>22.1</b>	<b>1,009</b>	<b>18.8-</b>
U.S. Government Obligations	39	37	5.5-	15	58.9-
Federal Agency Securities	240	306	27.6	369	20.4
Mutual Fund & Common Trusts	17	22	25.6	11	47.7-
MCSD and PIC at Corporate CU	30	28	4.4-	33	17.7
All Other Corporate Credit Union	262	369	41.1	164	55.6-
Commercial Banks, S&Ls	399	439	10.2	377	14.1-
Credit Unions -Loans to, Deposits in	13	12	11.8-	12	0.7-
Other Investments	18	29	58.3	27	3.8-
Land and Building	63	70	10.2	74	6.0
Other Fixed Assets	20	22	10.0	22	0.8-
Other Real Estate Owned	1	0*	62.3-	0*	20.4-
Other Assets	44	46	5.3	39	15.7-
NCUSIF Capitalization Deposit	31	33	7.4	35	3.9
<b>TOTAL ASSETS</b>	<b>3,911</b>	<b>4,234</b>	<b>8.2</b>	<b>4,287</b>	<b>1.2</b>
<b>LIABILITIES</b>					
Total Borrowings	5	2	51.0-	14	456.9
Accrued Dividends/Interest Payable	10	10	2.5-	10	3.1
Acct Payable and Other Liabilities	13	15	16.1	16	8.9
Uninsured Secondary Capital	0*	0*	21.4-	0*	250.0
<b>TOTAL LIABILITIES</b>	<b>28</b>	<b>27</b>	<b>2.9-</b>	<b>40</b>	<b>48.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,371</b>	<b>3,662</b>	<b>8.6</b>	<b>3,664</b>	<b>0.1</b>
Share Drafts	310	347	11.9	400	15.2
Regular Shares	1,853	1,979	6.8	1,952	1.4-
Money Market Shares	181	218	20.2	213	2.1-
Share Certificates/CDs	715	783	9.6	772	1.4-
IRA/Keogh Accounts	260	280	8.0	277	1.4-
All Other Shares and Member Deposits	39	46	17.2	45	3.6-
Non-Member Deposits	13	8	37.4-	6	26.1-
Regular Reserves	173	183	5.7	193	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	550.2	-4	68.1
Other Reserves	26	20	22.2-	40	97.4
Undivided Earnings	306	336	9.8	344	2.2
Net Income	7	8	9.9	10	30.6
<b>TOTAL EQUITY</b>	<b>512</b>	<b>545</b>	<b>6.4</b>	<b>582</b>	<b>6.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,911</b>	<b>4,234</b>	<b>8.2</b>	<b>4,287</b>	<b>1.2</b>

\* Amount Less than 1 Million

Louisiana  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	295	294	0.3-	286	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	121	122	0.7	127	4.1
(Less) Interest Refund	0*	0*	17.0	0*	12.4-
Income from Investments	28	31	10.5	35	11.1
Trading Profits and Losses	0*	0*	167.8-	0*	215.6-
<b>TOTAL INTEREST INCOME</b>	<b>149</b>	<b>153</b>	<b>2.5</b>	<b>161</b>	<b>5.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	65	67	2.8	68	1.7
Interest on Deposits	0*	1	52.9	1	8.3
Interest on Borrowed Money	0*	0*	49.0-	0*	619.2
<b>TOTAL INTEREST EXPENSE</b>	<b>66</b>	<b>68</b>	<b>3.3</b>	<b>70</b>	<b>2.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>10</b>	<b>8</b>	<b>14.5-</b>	<b>8</b>	<b>1.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>73</b>	<b>76</b>	<b>4.0</b>	<b>83</b>	<b>9.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	14	16	16.2	16	2.3-
Other Operating Income	4	4	3.4-	7	91.0
Gain (Loss) on Investments	0*	0*	764.7	0*	179.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	134.2-	0*	10,065.7-
Other Non-Oper Income (Expense)	0*	0*	191.4-	0*	53.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>21</b>	<b>14.8</b>	<b>24</b>	<b>14.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	35	38	6.8	41	8.2
Travel and Conference Expense	1	1	0.4	1	1.0
Office Occupancy Expense	4	4	2.4	4	7.6
Office Operations Expense	17	18	10.6	20	10.9
Educational & Promotional Expense	2	2	11.2	2	4.8
Loan Servicing Expense	3	3	11.6	3	6.0
Professional and Outside Services	5	6	9.0	6	5.9
Member Insurance	3	3	1.2-	3	1.1-
Operating Fees	0*	0*	13.7	0*	2.0-
Miscellaneous Operating Expenses	2	2	1.8	2	1.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>72</b>	<b>77</b>	<b>7.4</b>	<b>83</b>	<b>7.7</b>
<b>NET INCOME</b>	<b>19</b>	<b>19</b>	<b>1.4</b>	<b>23</b>	<b>20.0</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	3	13.7-	3	6.3
Net Reserve Transfer	1	0*	28.6-	0*	28.8
Net Income After Net Reserve Transfer	18	19	3.1	22	19.7
Additional (Voluntary) Reserve Transfers	2	2	28.7-	2	13.7
Adjusted Net Income	16	17	7.5	21	20.2

\* Amount Less than 1 Million

**Maine**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	89	88	1.1-	83	5.7-
Cash	59	76	29.8	171	124.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,727</b>	<b>1,859</b>	<b>7.6</b>	<b>1,983</b>	<b>6.7</b>
Unsecured Credit Card Loans	106	110	3.3	112	2.5
All Other Unsecured Loans	127	123	3.2-	125	2.0
New Vehicle Loans	206	189	8.4-	208	10.2
Used Vehicle Loans	349	378	8.4	417	10.4
First Mortgage Real Estate Loans	475	576	21.2	626	8.6
Other Real Estate Loans	243	248	2.3	266	7.3
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	218	231	5.9	224	3.0-
Other Loans	3	4	49.0	3	11.7-
Allowance For Loan Losses	12	13	5.9	13	5.0
<b>TOTAL INVESTMENTS</b>	<b>548</b>	<b>606</b>	<b>10.5</b>	<b>432</b>	<b>28.7-</b>
U.S. Government Obligations	19	8	57.2-	7	8.5-
Federal Agency Securities	124	130	4.8	134	3.5
Mutual Fund & Common Trusts	1	1	8.6	0*	38.1-
MCSD and PIC at Corporate CU	11	13	23.4	14	8.0
All Other Corporate Credit Union	194	222	13.9	76	65.5-
Commercial Banks, S&Ls	163	192	17.6	171	10.9-
Credit Unions -Loans to, Deposits in	15	12	20.5-	10	14.2-
Other Investments	22	28	30.7	18	36.3-
Land and Building	46	49	6.2	53	8.1
Other Fixed Assets	12	13	9.3	12	4.7-
Other Real Estate Owned	2	2	22.3	1	26.5-
Other Assets	19	19	2.9	22	15.5
NCUSIF Capitalization Deposit	20	22	9.2	22	1.4
<b>TOTAL ASSETS</b>	<b>2,420</b>	<b>2,633</b>	<b>8.8</b>	<b>2,683</b>	<b>1.9</b>
<b>LIABILITIES</b>					
Total Borrowings	19	38	97.2	59	53.3
Accrued Dividends/Interest Payable	0*	0*	22.2	0*	6.9-
Acct Payable and Other Liabilities	12	14	12.0	15	7.4
Uninsured Secondary Capital	0*	0*	10.0-	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>33</b>	<b>53</b>	<b>62.5</b>	<b>74</b>	<b>39.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,145</b>	<b>2,317</b>	<b>8.1</b>	<b>2,326</b>	<b>0.4</b>
Share Drafts	239	262	9.3	298	13.9
Regular Shares	841	877	4.3	859	2.0-
Money Market Shares	192	231	20.2	246	6.3
Share Certificates/CDs	618	673	8.9	661	1.8-
IRA/Keogh Accounts	220	238	8.5	222	7.0-
All Other Shares and Member Deposits	27	31	13.0	33	4.7
Non-Member Deposits	7	5	23.4-	8	46.1
Regular Reserves	101	107	6.3	114	6.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	115.4-	0*	1,125.8
Other Reserves	7	5	25.4-	6	10.7
Undivided Earnings	131	147	12.5	162	9.8
Net Income	3	2	29.6-	3	16.1
<b>TOTAL EQUITY</b>	<b>242</b>	<b>262</b>	<b>8.0</b>	<b>283</b>	<b>8.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,420</b>	<b>2,633</b>	<b>8.8</b>	<b>2,683</b>	<b>1.9</b>

\* Amount Less than 1 Million

Maine  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	89	88	1.1-	83	5.7-
<b>INTEREST INCOME</b>					
Interest on Loans	76	78	2.2	83	6.8
(Less) Interest Refund	0*	0*	28.8-	0*	100.0-
Income from Investments	15	16	4.6	16	1.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>92</b>	<b>94</b>	<b>2.6</b>	<b>100</b>	<b>5.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	40	41	1.7	41	1.4
Interest on Deposits	0*	0*	9.9-	0	100.0-
Interest on Borrowed Money	0*	0*	51.0	2	83.4
<b>TOTAL INTEREST EXPENSE</b>	<b>41</b>	<b>42</b>	<b>2.3</b>	<b>43</b>	<b>2.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>4</b>	<b>10.0</b>	<b>3</b>	<b>11.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>47</b>	<b>49</b>	<b>2.4</b>	<b>54</b>	<b>10.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	8.9	6	12.4
Other Operating Income	3	4	15.2	4	11.5
Gain (Loss) on Investments	0*	0*	96.4-	0*	681.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	135.3-	0*	66.8-
Other Non-Oper Income (Expense)	0*	0*	10.4-	0*	44.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>8</b>	<b>9</b>	<b>8.6</b>	<b>10</b>	<b>11.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	22	23	5.8	25	7.1
Travel and Conference Expense	0*	0*	7.0	0*	5.3
Office Occupancy Expense	3	3	8.3	3	4.7
Office Operations Expense	10	10	6.4	11	5.5
Educational & Promotional Expense	1	1	7.6	2	26.8
Loan Servicing Expense	2	2	1.5-	3	15.2
Professional and Outside Services	4	5	11.0	5	7.8
Member Insurance	1	1	4.7-	1	2.8
Operating Fees	0*	0*	16.3	0*	3.1
Miscellaneous Operating Expenses	1	1	3.6	1	0.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>46</b>	<b>49</b>	<b>6.0</b>	<b>52</b>	<b>7.2</b>
<b>NET INCOME</b>	<b>10</b>	<b>9</b>	<b>9.0-</b>	<b>12</b>	<b>27.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	3	18.9	3	0.7-
Net Reserve Transfer	1	1	17.8	1	8.0
Net Income After Net Reserve Transfer	9	8	12.3-	10	30.5
Additional (Voluntary) Reserve Transfers	0*	0*	8.8-	0*	17.1
Adjusted Net Income	8	7	12.6-	10	31.6

\* Amount Less than 1 Million

**Maryland**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	135	135	0.0	127	5.9-
Cash	172	178	4.0	414	132.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,534</b>	<b>4,685</b>	<b>3.3</b>	<b>5,215</b>	<b>11.3</b>
Unsecured Credit Card Loans	436	435	0.1-	465	7.0
All Other Unsecured Loans	789	729	7.7-	695	4.6-
New Vehicle Loans	999	969	3.0-	1,165	20.1
Used Vehicle Loans	527	625	18.8	777	24.2
First Mortgage Real Estate Loans	1,021	1,162	13.8	1,243	6.9
Other Real Estate Loans	609	614	0.9	711	15.7
Leases Receivable	N/A	N/A	N/A	5	N/A
All Other Loans to Members	149	145	2.9-	146	1.2
Other Loans	4	5	35.9	9	55.9
Allowance For Loan Losses	62	66	5.6	67	1.4
<b>TOTAL INVESTMENTS</b>	<b>2,755</b>	<b>3,133</b>	<b>13.7</b>	<b>2,576</b>	<b>17.8-</b>
U.S. Government Obligations	221	126	42.8-	67	47.1-
Federal Agency Securities	1,749	2,069	18.3	2,070	0.0
Mutual Fund & Common Trusts	178	238	33.6	133	44.3-
MCSD and PIC at Corporate CU	9	10	2.3	13	39.2
All Other Corporate Credit Union	181	167	7.9-	58	65.5-
Commercial Banks, S&Ls	299	371	24.0	155	58.2-
Credit Unions -Loans to, Deposits in	6	7	19.5	7	10.1
Other Investments	112	146	30.6	74	49.4-
Land and Building	74	82	10.7	89	9.5
Other Fixed Assets	42	46	8.5	45	1.7-
Other Real Estate Owned	2	1	19.1-	1	8.0-
Other Assets	112	125	11.7	99	21.2-
NCUSIF Capitalization Deposit	63	67	5.8	69	3.3
<b>TOTAL ASSETS</b>	<b>7,691</b>	<b>8,252</b>	<b>7.3</b>	<b>8,443</b>	<b>2.3</b>
<b>LIABILITIES</b>					
Total Borrowings	9	13	43.1	21	64.4
Accrued Dividends/Interest Payable	21	21	2.9-	22	4.4
Acct Payable and Other Liabilities	53	59	11.9	59	0.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>83</b>	<b>92</b>	<b>11.4</b>	<b>102</b>	<b>10.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,834</b>	<b>7,345</b>	<b>7.5</b>	<b>7,463</b>	<b>1.6</b>
Share Drafts	793	864	8.9	1,013	17.3
Regular Shares	3,448	3,693	7.1	3,623	1.9-
Money Market Shares	685	767	12.1	764	0.5-
Share Certificates/CDs	1,030	1,107	7.5	1,196	8.1
IRA/Keogh Accounts	759	775	2.2	729	5.9-
All Other Shares and Member Deposits	112	129	15.4	129	0.1
Non-Member Deposits	9	10	10.9	9	11.7-
Regular Reserves	244	254	4.0	267	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-17	6,694.7	-30	72.9
Other Reserves	78	89	14.7	102	14.3
Undivided Earnings	445	482	8.3	529	9.7
Net Income	7	7	1.1-	10	44.2
<b>TOTAL EQUITY</b>	<b>774</b>	<b>815</b>	<b>5.3</b>	<b>878</b>	<b>7.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,691</b>	<b>8,252</b>	<b>7.3</b>	<b>8,443</b>	<b>2.3</b>

\* Amount Less than 1 Million

Maryland  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	135	135	0.0	127	5.9-
<b>INTEREST INCOME</b>					
Interest on Loans	204	203	0.8-	217	6.9
(Less) Interest Refund	0*	0*	14.7-	0*	1.8
Income from Investments	79	83	5.0	87	4.6
Trading Profits and Losses	0*	0*	125.8-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>283</b>	<b>286</b>	<b>0.8</b>	<b>303</b>	<b>6.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	121	118	2.7-	118	0.6
Interest on Deposits	11	11	0.3	13	16.8
Interest on Borrowed Money	0*	0*	95.7-	0*	2,543.2
<b>TOTAL INTEREST EXPENSE</b>	<b>133</b>	<b>129</b>	<b>2.8-</b>	<b>132</b>	<b>2.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>24</b>	<b>19</b>	<b>21.2-</b>	<b>13</b>	<b>29.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>126</b>	<b>138</b>	<b>8.8</b>	<b>158</b>	<b>14.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	22	25	12.0	28	11.3
Other Operating Income	7	8	8.3	11	34.1
Gain (Loss) on Investments	0*	0*	91.8-	0*	1,144.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	145.5-	0*	97.5-
Other Non-Oper Income (Expense)	0*	0*	29.3	0*	43.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>33</b>	<b>8.8</b>	<b>38</b>	<b>14.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	63	69	8.9	75	8.9
Travel and Conference Expense	2	2	5.3-	2	10.3
Office Occupancy Expense	8	8	8.5	9	7.2
Office Operations Expense	32	35	9.9	35	0.7
Educational & Promotional Expense	4	4	0.4	6	52.3
Loan Servicing Expense	6	6	13.3	7	17.6
Professional and Outside Services	8	8	2.6	9	8.9
Member Insurance	1	1	3.6-	1	0.6
Operating Fees	0*	0*	5.7	0*	3.8
Miscellaneous Operating Expenses	3	3	4.2-	3	17.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>127</b>	<b>137</b>	<b>8.0</b>	<b>149</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>30</b>	<b>33</b>	<b>12.3</b>	<b>47</b>	<b>39.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	9	10	3.0	10	6.4
Net Reserve Transfer	2	3	60.0	4	63.0
Net Income After Net Reserve Transfer	28	31	9.4	42	37.8
Additional (Voluntary) Reserve Transfers	4	4	5.6-	2	52.2-
Adjusted Net Income	24	27	12.0	40	50.9

\* Amount Less than 1 Million

**Massachusetts**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	309	302	2.3-	289	4.3-
Cash	201	217	7.6	481	122.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,630</b>	<b>8,360</b>	<b>9.6</b>	<b>9,265</b>	<b>10.8</b>
Unsecured Credit Card Loans	511	527	3.1	566	7.4
All Other Unsecured Loans	594	577	2.9-	555	3.9-
New Vehicle Loans	877	889	1.3	976	9.8
Used Vehicle Loans	895	1,033	15.4	1,210	17.2
First Mortgage Real Estate Loans	3,618	4,144	14.5	4,487	8.3
Other Real Estate Loans	935	976	4.3	1,240	27.1
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	189	204	7.9	220	8.1
Other Loans	9	11	14.9	10	4.5-
Allowance For Loan Losses	75	73	1.9-	73	0.3
<b>TOTAL INVESTMENTS</b>	<b>3,919</b>	<b>4,306</b>	<b>9.9</b>	<b>3,913</b>	<b>9.1-</b>
U.S. Government Obligations	633	406	35.8-	239	41.1-
Federal Agency Securities	1,843	2,243	21.7	2,425	8.1
Mutual Fund & Common Trusts	43	44	1.2	35	20.4-
MCSD and PIC at Corporate CU	43	52	21.0	52	1.1
All Other Corporate Credit Union	812	924	13.8	631	31.6-
Commercial Banks, S&Ls	447	503	12.5	384	23.6-
Credit Unions -Loans to, Deposits in	10	9	7.3-	8	15.6-
Other Investments	89	126	41.0	139	10.5
Land and Building	127	131	2.8	141	8.2
Other Fixed Assets	41	45	10.8	47	3.8
Other Real Estate Owned	2	2	3.7-	0*	58.3-
Other Assets	114	124	8.2	139	12.3
NCUSIF Capitalization Deposit	95	103	9.3	109	5.3
<b>TOTAL ASSETS</b>	<b>12,055</b>	<b>13,214</b>	<b>9.6</b>	<b>14,022</b>	<b>6.1</b>
<b>LIABILITIES</b>					
Total Borrowings	76	125	65.2	255	103.6
Accrued Dividends/Interest Payable	7	6	14.8-	7	20.4
Acct Payable and Other Liabilities	75	75	1.1-	86	15.4
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>158</b>	<b>206</b>	<b>30.2</b>	<b>348</b>	<b>69.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>10,462</b>	<b>11,461</b>	<b>9.5</b>	<b>12,009</b>	<b>4.8</b>
Share Drafts	903	1,017	12.6	1,230	21.0
Regular Shares	3,645	3,899	7.0	3,943	1.1
Money Market Shares	1,289	1,510	17.1	1,606	6.4
Share Certificates/CDs	3,066	3,411	11.3	3,629	6.4
IRA/Keogh Accounts	1,379	1,421	3.0	1,408	0.9-
All Other Shares and Member Deposits	176	196	11.3	185	6.0-
Non-Member Deposits	4	7	72.1	9	28.6
Regular Reserves	360	387	7.4	415	7.3
APPR. For Non-Conf. Invest.	0*	0*	3.1	0*	2.8-
Accum. Unrealized G/L on A-F-S	22	9	62.2-	-10	216.5-
Other Reserves	8	9	6.9	5	43.3-
Undivided Earnings	1,022	1,121	9.7	1,228	9.5
Net Income	21	21	0.7	26	26.2
<b>TOTAL EQUITY</b>	<b>1,434</b>	<b>1,547</b>	<b>7.8</b>	<b>1,664</b>	<b>7.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,055</b>	<b>13,214</b>	<b>9.6</b>	<b>14,022</b>	<b>6.1</b>

\* Amount Less than 1 Million

Massachusetts  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	309	302	2.3-	289	4.3-
<b>INTEREST INCOME</b>					
Interest on Loans	311	326	5.1	356	9.0
(Less) Interest Refund	0*	0*	5.0	0*	1,066.4
Income from Investments	112	115	2.8	122	6.4
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>422</b>	<b>441</b>	<b>4.5</b>	<b>478</b>	<b>8.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	209	213	2.2	197	7.8-
Interest on Deposits	0	0*	0.0	27	50,074.8
Interest on Borrowed Money	2	3	90.8	7	121.9
<b>TOTAL INTEREST EXPENSE</b>	<b>210</b>	<b>216</b>	<b>2.9</b>	<b>230</b>	<b>6.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>13</b>	<b>11</b>	<b>18.6-</b>	<b>12</b>	<b>16.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>199</b>	<b>215</b>	<b>7.7</b>	<b>235</b>	<b>9.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	20	22	12.6	26	18.3
Other Operating Income	5	6	15.7	6	0.7
Gain (Loss) on Investments	0*	0*	12.1	0*	110.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,182.5-	0*	107.3-
Other Non-Oper Income (Expense)	0*	0*	47.0-	2	1,013.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>25</b>	<b>29</b>	<b>12.9</b>	<b>34</b>	<b>19.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	84	90	7.1	97	8.5
Travel and Conference Expense	3	4	15.9	4	6.8
Office Occupancy Expense	11	12	11.7	13	5.6
Office Operations Expense	31	36	14.4	38	5.8
Educational & Promotional Expense	6	7	6.9	7	9.0
Loan Servicing Expense	6	6	11.5	5	12.3-
Professional and Outside Services	15	17	17.2	19	13.1
Member Insurance	3	3	2.8-	2	6.0-
Operating Fees	1	1	14.3	1	5.1
Miscellaneous Operating Expenses	6	5	18.8-	6	21.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>165</b>	<b>180</b>	<b>8.9</b>	<b>193</b>	<b>7.6</b>
<b>NET INCOME</b>	<b>60</b>	<b>63</b>	<b>6.4</b>	<b>76</b>	<b>19.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	16	17	0.6	18	6.3
Net Reserve Transfer	8	9	7.4	9	4.2
Net Income After Net Reserve Transfer	51	55	6.3	67	22.3
Additional (Voluntary) Reserve Transfers	0*	3	370.8	1	53.5-
Adjusted Net Income	51	52	1.8	65	26.6

\* Amount Less than 1 Million



**Michigan**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	502	486	3.2-	472	2.9-
Cash	429	498	16.0	1,406	182.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,955</b>	<b>12,817</b>	<b>7.2</b>	<b>14,325</b>	<b>11.8</b>
Unsecured Credit Card Loans	827	885	7.0	996	12.5
All Other Unsecured Loans	1,195	1,136	4.9-	1,126	0.8-
New Vehicle Loans	2,114	2,017	4.6-	2,150	6.6
Used Vehicle Loans	2,399	2,537	5.7	2,819	11.1
First Mortgage Real Estate Loans	3,147	3,890	23.6	4,354	11.9
Other Real Estate Loans	1,260	1,296	2.8	1,703	31.4
Leases Receivable	N/A	N/A	N/A	109	N/A
All Other Loans to Members	974	1,028	5.6	1,042	1.3
Other Loans	39	29	26.8-	25	11.4-
Allowance For Loan Losses	92	92	0.2	96	4.7
<b>TOTAL INVESTMENTS</b>	<b>6,172</b>	<b>6,952</b>	<b>12.6</b>	<b>5,373</b>	<b>22.7-</b>
U.S. Government Obligations	225	139	38.4-	123	11.1-
Federal Agency Securities	1,356	1,677	23.7	1,755	4.6
Mutual Fund & Common Trusts	159	182	14.7	80	55.8-
MCSD and PIC at Corporate CU	106	103	2.7-	110	7.6
All Other Corporate Credit Union	1,910	1,987	4.0	774	61.0-
Commercial Banks, S&Ls	1,182	1,311	11.0	854	34.8-
Credit Unions -Loans to, Deposits in	28	39	37.2	39	1.9
Other Investments	1,207	1,515	25.5	1,636	8.0
Land and Building	321	353	10.2	387	9.6
Other Fixed Assets	94	104	10.8	106	1.9
Other Real Estate Owned	3	3	7.7	8	138.7
Other Assets	221	246	11.5	257	4.4
NCUSIF Capitalization Deposit	151	167	10.8	175	4.8
<b>TOTAL ASSETS</b>	<b>19,253</b>	<b>21,049</b>	<b>9.3</b>	<b>21,942</b>	<b>4.2</b>
<b>LIABILITIES</b>					
Total Borrowings	27	35	28.5	81	133.0
Accrued Dividends/Interest Payable	48	47	3.2-	50	7.3
Acct Payable and Other Liabilities	130	147	12.5	155	5.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>206</b>	<b>228</b>	<b>10.9</b>	<b>286</b>	<b>25.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>16,883</b>	<b>18,490</b>	<b>9.5</b>	<b>19,158</b>	<b>3.6</b>
Share Drafts	2,165	2,373	9.6	2,740	15.4
Regular Shares	6,095	6,489	6.5	6,520	0.5
Money Market Shares	2,937	3,498	19.1	3,612	3.3
Share Certificates/CDs	3,573	3,939	10.2	4,084	3.7
IRA/Keogh Accounts	1,440	1,483	2.9	1,478	0.3-
All Other Shares and Member Deposits	603	640	6.1	643	0.4
Non-Member Deposits	69	68	0.9-	82	19.3
Regular Reserves	600	652	8.7	711	9.1
APPR. For Non-Conf. Invest.	0*	4	404.8	9	138.5
Accum. Unrealized G/L on A-F-S	25	0*	101.7-	-27	6,086.2
Other Reserves	323	340	5.4	387	13.9
Undivided Earnings	1,188	1,303	9.7	1,383	6.1
Net Income	29	32	9.6	34	6.7
<b>TOTAL EQUITY</b>	<b>2,165</b>	<b>2,330</b>	<b>7.7</b>	<b>2,497</b>	<b>7.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>19,253</b>	<b>21,049</b>	<b>9.3</b>	<b>21,942</b>	<b>4.2</b>

\* Amount Less than 1 Million

Michigan  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	502	486	3.2-	472	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	525	534	1.7	587	9.9
(Less) Interest Refund	2	2	6.6-	2	21.0
Income from Investments	170	186	9.5	190	2.1
Trading Profits and Losses	0*	0*	87.0-	0*	322.5
<b>TOTAL INTEREST INCOME</b>	<b>693</b>	<b>718</b>	<b>3.6</b>	<b>775</b>	<b>7.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	215	215	0.3-	224	4.4
Interest on Deposits	95	105	10.1	111	5.5
Interest on Borrowed Money	0*	0*	14.5-	2	188.9
<b>TOTAL INTEREST EXPENSE</b>	<b>311</b>	<b>320</b>	<b>2.9</b>	<b>337</b>	<b>5.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>32</b>	<b>25</b>	<b>23.7-</b>	<b>25</b>	<b>0.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>349</b>	<b>373</b>	<b>6.8</b>	<b>413</b>	<b>10.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	52	58	11.2	64	10.4
Other Operating Income	19	24	22.0	27	15.4
Gain (Loss) on Investments	0*	0*	86.2-	-2	2,383.5-
Gain (Loss) on Disp of Fixed Assets	1	0*	31.7-	0*	95.5-
Other Non-Oper Income (Expense)	0*	0*	368.6-	0*	9.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>73</b>	<b>84</b>	<b>13.7</b>	<b>91</b>	<b>8.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	159	172	7.8	189	10.2
Travel and Conference Expense	6	6	2.4-	7	13.4
Office Occupancy Expense	21	24	13.8	26	5.9
Office Operations Expense	79	88	11.2	93	5.5
Educational & Promotional Expense	11	12	8.3	13	10.7
Loan Servicing Expense	17	19	14.8	22	11.6
Professional and Outside Services	25	26	1.5	28	8.1
Member Insurance	4	4	7.6-	4	5.2-
Operating Fees	3	3	7.4	3	2.7
Miscellaneous Operating Expenses	9	10	7.5	12	17.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>335</b>	<b>364</b>	<b>8.5</b>	<b>396</b>	<b>8.8</b>
<b>NET INCOME</b>	<b>87</b>	<b>93</b>	<b>6.3</b>	<b>108</b>	<b>16.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	26	31	19.7	33	6.0
Net Reserve Transfer	11	16	41.3	17	9.0
Net Income After Net Reserve Transfer	76	77	1.0	90	17.9
Additional (Voluntary) Reserve Transfers	5	6	6.2	5	9.0-
Adjusted Net Income	71	71	0.7	85	20.1

\* Amount Less than 1 Million

**Minnesota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	198	197	0.5-	193	2.0-
Cash	137	145	5.7	336	132.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,746</b>	<b>5,248</b>	<b>10.6</b>	<b>6,170</b>	<b>17.6</b>
Unsecured Credit Card Loans	302	320	6.2	361	12.8
All Other Unsecured Loans	298	306	2.5	307	0.4
New Vehicle Loans	878	921	5.0	1,010	9.7
Used Vehicle Loans	1,132	1,272	12.4	1,427	12.1
First Mortgage Real Estate Loans	821	993	21.0	1,129	13.7
Other Real Estate Loans	871	976	12.1	1,310	34.2
Leases Receivable	N/A	N/A	N/A	51	N/A
All Other Loans to Members	405	427	5.4	464	8.9
Other Loans	40	32	19.8-	110	240.4
Allowance For Loan Losses	33	36	8.6	36	0.5
<b>TOTAL INVESTMENTS</b>	<b>1,638</b>	<b>2,013</b>	<b>22.9</b>	<b>1,492</b>	<b>25.9-</b>
U.S. Government Obligations	118	112	4.6-	106	5.5-
Federal Agency Securities	463	765	65.2	704	8.0-
Mutual Fund & Common Trusts	135	129	4.4-	46	64.4-
MCSD and PIC at Corporate CU	19	20	7.2	28	39.8
All Other Corporate Credit Union	539	553	2.6	295	46.6-
Commercial Banks, S&Ls	193	226	17.1	203	10.3-
Credit Unions -Loans to, Deposits in	16	16	1.8	18	9.5
Other Investments	156	192	22.9	92	52.2-
Land and Building	69	84	21.9	100	19.3
Other Fixed Assets	33	36	9.3	37	3.3
Other Real Estate Owned	0*	1	63.9	0*	29.6-
Other Assets	61	76	24.5	95	25.0
NCUSIF Capitalization Deposit	52	60	15.2	66	9.0
<b>TOTAL ASSETS</b>	<b>6,703</b>	<b>7,626</b>	<b>13.8</b>	<b>8,260</b>	<b>8.3</b>
<b>LIABILITIES</b>					
Total Borrowings	5	7	36.3	124	1,771.6
Accrued Dividends/Interest Payable	12	12	1.2-	13	10.2
Acct Payable and Other Liabilities	36	44	22.9	51	17.1
Uninsured Secondary Capital	0*	0*	20.0-	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>53</b>	<b>63</b>	<b>18.4</b>	<b>188</b>	<b>201.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,906</b>	<b>6,751</b>	<b>14.3</b>	<b>7,176</b>	<b>6.3</b>
Share Drafts	778	893	14.8	1,049	17.4
Regular Shares	2,098	2,289	9.1	2,270	0.8-
Money Market Shares	733	1,027	40.1	1,127	9.8
Share Certificates/CDs	1,662	1,849	11.3	1,996	7.9
IRA/Keogh Accounts	524	576	10.0	590	2.4
All Other Shares and Member Deposits	101	110	8.9	121	9.7
Non-Member Deposits	11	7	40.2-	23	255.1
Regular Reserves	223	249	11.4	281	12.9
APPR. For Non-Conf. Invest.	0*	0*	493.5	0*	107.6
Accum. Unrealized G/L on A-F-S	1	-10	1,026.1-	-17	60.8
Other Reserves	34	36	4.6	51	41.7
Undivided Earnings	462	515	11.4	551	7.0
Net Income	23	23	1.2-	29	27.2
<b>TOTAL EQUITY</b>	<b>744</b>	<b>812</b>	<b>9.1</b>	<b>896</b>	<b>10.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,703</b>	<b>7,626</b>	<b>13.8</b>	<b>8,260</b>	<b>8.3</b>

\* Amount Less than 1 Million

Minnesota  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	198	197	0.5-	193	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	206	212	3.2	244	14.9
(Less) Interest Refund	0*	0*	17.3-	0*	6.5-
Income from Investments	43	55	28.0	53	3.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>249</b>	<b>267</b>	<b>7.5</b>	<b>297</b>	<b>11.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	99	108	9.3	117	8.2
Interest on Deposits	17	17	1.8	18	8.2
Interest on Borrowed Money	0*	0*	63.3-	2	2,297.5
<b>TOTAL INTEREST EXPENSE</b>	<b>116</b>	<b>125</b>	<b>8.1</b>	<b>137</b>	<b>9.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>7</b>	<b>7</b>	<b>1.4-</b>	<b>7</b>	<b>1.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>126</b>	<b>135</b>	<b>7.5</b>	<b>153</b>	<b>13.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	16	16	1.6	20	21.9
Other Operating Income	8	10	29.9	14	41.5
Gain (Loss) on Investments	0*	0*	62.3-	0*	653.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,684.3-	0*	118.7-
Other Non-Oper Income (Expense)	0*	0*	216.6	0*	17.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>24</b>	<b>27</b>	<b>12.7</b>	<b>34</b>	<b>24.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	52	60	14.3	69	15.8
Travel and Conference Expense	2	2	4.3	3	8.1
Office Occupancy Expense	7	8	11.7	8	1.7
Office Operations Expense	25	28	11.3	31	10.3
Educational & Promotional Expense	4	5	17.0	6	14.5
Loan Servicing Expense	6	7	18.4	8	14.3
Professional and Outside Services	8	9	13.9	10	7.8
Member Insurance	2	2	0.3	2	7.1-
Operating Fees	0*	0*	26.5	0*	6.2
Miscellaneous Operating Expenses	3	3	3.6-	3	9.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>111</b>	<b>126</b>	<b>12.9</b>	<b>141</b>	<b>12.2</b>
<b>NET INCOME</b>	<b>39</b>	<b>37</b>	<b>5.1-</b>	<b>46</b>	<b>25.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	13	12	5.4-	17	37.5
Net Reserve Transfer	7	7	3.5	11	49.1
Net Income After Net Reserve Transfer	32	29	7.0-	35	20.1
Additional (Voluntary) Reserve Transfers	0*	0*	53.7-	0*	141.4
Adjusted Net Income	31	29	5.8-	34	18.6

\* Amount Less than 1 Million

**Mississippi**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	133	133	0.0	131	1.5-
Cash	39	49	27.8	85	72.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,043</b>	<b>1,093</b>	<b>4.8</b>	<b>1,203</b>	<b>10.1</b>
Unsecured Credit Card Loans	43	45	4.0	48	5.6
All Other Unsecured Loans	141	138	2.5-	129	6.4-
New Vehicle Loans	289	287	0.8-	321	11.7
Used Vehicle Loans	290	304	4.9	342	12.4
First Mortgage Real Estate Loans	142	176	23.8	192	9.5
Other Real Estate Loans	39	38	0.3-	54	39.6
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	95	96	0.5	117	22.3
Other Loans	3	9	171.5	0*	90.7-
Allowance For Loan Losses	11	10	8.3-	11	6.6
<b>TOTAL INVESTMENTS</b>	<b>414</b>	<b>492</b>	<b>18.9</b>	<b>397</b>	<b>19.3-</b>
U.S. Government Obligations	27	13	51.0-	6	52.1-
Federal Agency Securities	54	101	87.4	70	30.2-
Mutual Fund & Common Trusts	0*	3	259.5	0*	89.8-
MCSD and PIC at Corporate CU	6	7	16.0	7	5.5
All Other Corporate Credit Union	224	256	13.9	207	19.0-
Commercial Banks, S&Ls	96	108	12.6	92	14.2-
Credit Unions -Loans to, Deposits in	5	4	15.1-	5	23.5
Other Investments	2	1	31.8-	9	599.7
Land and Building	26	32	21.2	36	15.2
Other Fixed Assets	7	8	15.9	9	17.2
Other Real Estate Owned	0*	0*	239.1	0*	8.6-
Other Assets	33	34	4.3	25	28.3-
NCUSIF Capitalization Deposit	12	14	10.2	14	2.8
<b>TOTAL ASSETS</b>	<b>1,562</b>	<b>1,712</b>	<b>9.6</b>	<b>1,759</b>	<b>2.8</b>
<b>LIABILITIES</b>					
Total Borrowings	1	2	29.3	12	657.2
Accrued Dividends/Interest Payable	5	4	19.1-	6	46.7
Acct Payable and Other Liabilities	13	16	26.3	16	0.7-
Uninsured Secondary Capital	0*	0*	51.5-	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>19</b>	<b>22</b>	<b>13.5</b>	<b>34</b>	<b>56.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,334</b>	<b>1,467</b>	<b>10.0</b>	<b>1,488</b>	<b>1.4</b>
Share Drafts	110	128	16.7	145	13.6
Regular Shares	718	764	6.4	747	2.1-
Money Market Shares	79	105	32.1	104	1.1-
Share Certificates/CDs	288	315	9.4	335	6.4
IRA/Keogh Accounts	119	128	7.1	132	3.6
All Other Shares and Member Deposits	17	20	17.4	18	11.5-
Non-Member Deposits	3	8	182.0	7	17.9-
Regular Reserves	51	52	3.7	58	10.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	1,339.1-	0*	120.7
Other Reserves	2	1	2.2-	2	58.3
Undivided Earnings	156	168	7.6	176	4.6
Net Income	0*	0*	0.8-	1	37.7
<b>TOTAL EQUITY</b>	<b>209</b>	<b>223</b>	<b>6.4</b>	<b>237</b>	<b>6.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,562</b>	<b>1,712</b>	<b>9.6</b>	<b>1,759</b>	<b>2.8</b>

\* Amount Less than 1 Million

Mississippi  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	133	133	0.0	131	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	46	47	0.5	51	8.6
(Less) Interest Refund	0*	0*	39.7	0*	77.8-
Income from Investments	11	13	10.6	13	4.6
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>58</b>	<b>59</b>	<b>2.5</b>	<b>64</b>	<b>7.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	26	27	3.8	29	9.2
Interest on Deposits	2	2	3.1-	1	29.3-
Interest on Borrowed Money	0*	0*	175.0	0*	415.6
<b>TOTAL INTEREST EXPENSE</b>	<b>27</b>	<b>28</b>	<b>3.5</b>	<b>30</b>	<b>7.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>3</b>	<b>26.8</b>	<b>3</b>	<b>10.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>28</b>	<b>28</b>	<b>0.2-</b>	<b>30</b>	<b>7.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	17.7	7	16.7
Other Operating Income	2	2	15.0	2	23.6
Gain (Loss) on Investments	0*	0	100.0-	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,506.5-	0*	63.4-
Other Non-Oper Income (Expense)	0*	0*	85.5	0*	17.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>8</b>	<b>17.2</b>	<b>10</b>	<b>18.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	13	14	7.4	15	8.6
Travel and Conference Expense	0*	0*	13.2-	0*	16.7
Office Occupancy Expense	1	1	8.6-	2	12.8
Office Operations Expense	7	7	6.7	8	11.0
Educational & Promotional Expense	0*	0*	0.2	0*	20.3
Loan Servicing Expense	0*	0*	0.8	0*	3.6
Professional and Outside Services	2	2	9.6	2	10.0
Member Insurance	1	1	4.8	1	10.8-
Operating Fees	0*	0*	2.0	0*	6.5
Miscellaneous Operating Expenses	0*	0*	0.4	0*	4.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>28</b>	<b>29</b>	<b>5.2</b>	<b>32</b>	<b>8.8</b>
<b>NET INCOME</b>	<b>7</b>	<b>7</b>	<b>4.4-</b>	<b>8</b>	<b>15.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	2	6.4	3	37.5
Net Reserve Transfer	1	0*	15.1-	2	95.5
Net Income After Net Reserve Transfer	6	6	2.3-	6	2.2
Additional (Voluntary) Reserve Transfers	0*	0*	31.4-	0*	30.0-
Adjusted Net Income	6	6	1.3-	6	3.0

\* Amount Less than 1 Million

**Missouri**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	201	198	1.5-	191	3.5-
Cash	97	100	3.1	391	291.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,970</b>	<b>3,387</b>	<b>14.0</b>	<b>3,953</b>	<b>16.7</b>
Unsecured Credit Card Loans	294	307	4.3	320	4.4
All Other Unsecured Loans	231	238	2.8	245	3.0
New Vehicle Loans	604	667	10.4	831	24.7
Used Vehicle Loans	759	862	13.5	991	15.0
First Mortgage Real Estate Loans	561	753	34.1	875	16.3
Other Real Estate Loans	341	377	10.5	488	29.7
Leases Receivable	N/A	N/A	N/A	1	N/A
All Other Loans to Members	166	174	4.7	187	7.6
Other Loans	13	10	21.9-	14	37.6
Allowance For Loan Losses	30	32	7.4	36	14.0
<b>TOTAL INVESTMENTS</b>	<b>1,757</b>	<b>1,959</b>	<b>11.5</b>	<b>1,301</b>	<b>33.6-</b>
U.S. Government Obligations	228	210	7.7-	123	41.6-
Federal Agency Securities	539	641	18.9	609	5.0-
Mutual Fund & Common Trusts	49	49	1.4	28	43.7-
MCSD and PIC at Corporate CU	34	32	7.5-	35	8.8
All Other Corporate Credit Union	762	836	9.8	353	57.8-
Commercial Banks, S&Ls	132	174	32.1	129	26.0-
Credit Unions -Loans to, Deposits in	8	7	7.2-	6	13.1-
Other Investments	6	9	50.0	19	120.7
Land and Building	78	85	9.2	95	12.3
Other Fixed Assets	22	26	17.8	26	1.8
Other Real Estate Owned	0*	0*	9.1-	0*	22.3
Other Assets	56	54	4.9-	61	14.3
NCUSIF Capitalization Deposit	39	45	14.1	47	4.1
<b>TOTAL ASSETS</b>	<b>4,990</b>	<b>5,623</b>	<b>12.7</b>	<b>5,840</b>	<b>3.9</b>
<b>LIABILITIES</b>					
Total Borrowings	1	31	3,041.3	57	82.4
Accrued Dividends/Interest Payable	15	14	4.8-	16	12.3
Acct Payable and Other Liabilities	30	29	2.9-	31	5.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>46</b>	<b>75</b>	<b>63.2</b>	<b>104</b>	<b>39.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>4,405</b>	<b>4,951</b>	<b>12.4</b>	<b>5,092</b>	<b>2.8</b>
Share Drafts	525	575	9.6	651	13.1
Regular Shares	1,997	2,155	7.9	2,079	3.5-
Money Market Shares	462	590	27.7	625	6.0
Share Certificates/CDs	860	1,024	19.0	1,121	9.5
IRA/Keogh Accounts	512	559	9.1	562	0.6
All Other Shares and Member Deposits	47	46	3.1-	50	8.4
Non-Member Deposits	1	2	25.4	3	114.7
Regular Reserves	126	147	16.1	160	8.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-6	1,629.6-	-9	61.6
Other Reserves	169	186	10.5	197	5.4
Undivided Earnings	239	264	10.1	290	10.0
Net Income	4	7	52.5	7	8.2
<b>TOTAL EQUITY</b>	<b>539</b>	<b>598</b>	<b>10.8</b>	<b>644</b>	<b>7.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,990</b>	<b>5,623</b>	<b>12.7</b>	<b>5,840</b>	<b>3.9</b>

\* Amount Less than 1 Million

Missouri  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	201	198	1.5-	191	3.5-
<b>INTEREST INCOME</b>					
Interest on Loans	131	141	7.8	161	13.7
(Less) Interest Refund	0*	0*	29.1-	0*	58.7-
Income from Investments	51	52	2.9	50	5.1-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>182</b>	<b>194</b>	<b>6.4</b>	<b>211</b>	<b>8.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	71	84	19.0	83	1.3-
Interest on Deposits	15	7	55.2-	13	104.3
Interest on Borrowed Money	3	3	16.2-	4	54.6
<b>TOTAL INTEREST EXPENSE</b>	<b>89</b>	<b>94</b>	<b>5.4</b>	<b>101</b>	<b>7.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>9</b>	<b>8</b>	<b>14.7-</b>	<b>8</b>	<b>3.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>84</b>	<b>92</b>	<b>9.9</b>	<b>101</b>	<b>10.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	18	21	13.9	23	12.6
Other Operating Income	5	6	20.6	8	23.7
Gain (Loss) on Investments	0*	0*	43.2	0*	475.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	49.9	0*	660.5
Other Non-Oper Income (Expense)	0*	0*	62.9-	0*	352.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>24</b>	<b>27</b>	<b>15.1</b>	<b>31</b>	<b>13.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	39	44	11.8	48	9.6
Travel and Conference Expense	1	1	7.0	1	1.7-
Office Occupancy Expense	5	5	10.0	6	2.3
Office Operations Expense	21	23	10.9	24	4.0
Educational & Promotional Expense	3	3	0.5	4	27.0
Loan Servicing Expense	5	6	18.7	7	18.8
Professional and Outside Services	9	8	8.8-	9	8.6
Member Insurance	2	1	10.9-	1	5.1-
Operating Fees	0*	0*	0.0-	0*	27.8
Miscellaneous Operating Expenses	3	4	63.3	4	4.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>88</b>	<b>97</b>	<b>10.4</b>	<b>105</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>19</b>	<b>22</b>	<b>13.9</b>	<b>27</b>	<b>21.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	9	10	9.4	12	21.0
Net Reserve Transfer	3	4	70.0	6	27.5
Net Income After Net Reserve Transfer	17	17	5.2	21	19.9
Additional (Voluntary) Reserve Transfers	0*	2	113.4	2	14.1-
Adjusted Net Income	16	15	1.7-	19	24.5

\* Amount Less than 1 Million



**Montana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	84	79	6.0-	78	1.3-
Cash	34	38	10.7	133	251.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>956</b>	<b>1,031</b>	<b>7.9</b>	<b>1,166</b>	<b>13.1</b>
Unsecured Credit Card Loans	39	41	4.7	44	6.4
All Other Unsecured Loans	58	56	4.6-	58	4.3
New Vehicle Loans	155	156	0.2	184	18.2
Used Vehicle Loans	238	257	8.2	304	18.2
First Mortgage Real Estate Loans	241	275	14.4	312	13.3
Other Real Estate Loans	105	110	4.8	134	21.6
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	115	130	13.4	127	2.0-
Other Loans	5	6	29.5	3	49.2-
Allowance For Loan Losses	11	12	11.1	12	2.8
<b>TOTAL INVESTMENTS</b>	<b>338</b>	<b>380</b>	<b>12.3</b>	<b>215</b>	<b>43.4-</b>
U.S. Government Obligations	22	13	42.9-	7	48.5-
Federal Agency Securities	50	53	5.9	69	28.6
Mutual Fund & Common Trusts	8	16	98.9	4	73.3-
MCSD and PIC at Corporate CU	7	7	5.4	8	3.9
All Other Corporate Credit Union	142	172	21.4	39	77.2-
Commercial Banks, S&Ls	85	110	30.3	76	31.3-
Credit Unions -Loans to, Deposits in	8	3	59.8-	5	43.8
Other Investments	16	5	68.6-	9	68.9
Land and Building	31	32	1.6	36	12.9
Other Fixed Assets	5	7	46.9	6	13.1-
Other Real Estate Owned	0*	1	21.1	0*	17.9-
Other Assets	13	14	7.5	16	18.8
NCUSIF Capitalization Deposit	11	12	10.4	13	4.7
<b>TOTAL ASSETS</b>	<b>1,378</b>	<b>1,502</b>	<b>9.0</b>	<b>1,574</b>	<b>4.8</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	9	3,538.4	26	172.6
Accrued Dividends/Interest Payable	2	2	6.3	2	4.0
Acct Payable and Other Liabilities	5	6	18.2	6	1.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>7</b>	<b>17</b>	<b>151.3</b>	<b>33</b>	<b>97.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,223</b>	<b>1,324</b>	<b>8.3</b>	<b>1,366</b>	<b>3.1</b>
Share Drafts	114	124	9.4	143	15.2
Regular Shares	623	666	6.9	658	1.2-
Money Market Shares	88	110	25.2	109	0.8-
Share Certificates/CDs	263	289	9.8	299	3.6
IRA/Keogh Accounts	98	103	5.5	107	3.3
All Other Shares and Member Deposits	26	28	7.2	45	62.9
Non-Member Deposits	11	4	64.1-	4	8.5
Regular Reserves	50	55	10.6	61	10.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	4,341.6-	0*	599.4
Other Reserves	24	25	4.4	27	4.6
Undivided Earnings	73	80	9.0	87	8.0
Net Income	0*	0*	23.9-	1	79.0
<b>TOTAL EQUITY</b>	<b>148</b>	<b>161</b>	<b>8.5</b>	<b>174</b>	<b>8.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,378</b>	<b>1,502</b>	<b>9.0</b>	<b>1,574</b>	<b>4.8</b>

\* Amount Less than 1 Million

Montana  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	84	79	6.0-	78	1.3-
<b>INTEREST INCOME</b>					
Interest on Loans	43	43	0.6	48	11.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	9	9	8.4	10	4.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>52</b>	<b>53</b>	<b>1.9</b>	<b>58</b>	<b>9.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	25	25	2.1	28	8.7
Interest on Deposits	0*	0*	0.6	0*	8.6-
Interest on Borrowed Money	0*	0*	3,967.4	0*	236.2
<b>TOTAL INTEREST EXPENSE</b>	<b>25</b>	<b>26</b>	<b>2.8</b>	<b>28</b>	<b>10.1</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>3</b>	<b>36.7</b>	<b>2</b>	<b>10.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>25</b>	<b>24</b>	<b>1.5-</b>	<b>27</b>	<b>11.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	4	2.0	4	0.1-
Other Operating Income	1	1	8.0	1	18.5
Gain (Loss) on Investments	0*	0*	101.6-	0*	2,282.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	15.3-	0*	8,058.6
Other Non-Oper Income (Expense)	0*	0*	43.9	0*	38.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>5</b>	<b>2.9</b>	<b>6</b>	<b>4.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	11	12	7.5	12	7.4
Travel and Conference Expense	0*	0*	3.2	0*	7.6
Office Occupancy Expense	1	1	2.8	2	8.3
Office Operations Expense	5	5	2.6	5	7.4
Educational & Promotional Expense	0*	0*	10.3	0*	2.1
Loan Servicing Expense	0*	0*	3.4-	1	17.7
Professional and Outside Services	2	2	11.5	2	1.3
Member Insurance	0*	0*	5.8-	0*	11.6-
Operating Fees	0*	0*	5.3	0*	25.1
Miscellaneous Operating Expenses	0*	0*	0.1	0*	11.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>23</b>	<b>24</b>	<b>5.4</b>	<b>26</b>	<b>6.7</b>
<b>NET INCOME</b>	<b>7</b>	<b>6</b>	<b>20.7-</b>	<b>7</b>	<b>26.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1	1	7.1-	2	48.8
Net Reserve Transfer	0*	0*	13.7-	0*	48.0
Net Income After Net Reserve Transfer	6	5	21.3-	6	24.5
Additional (Voluntary) Reserve Transfers	2	1	16.1-	2	25.4
Adjusted Net Income	5	4	23.0-	5	24.2

\* Amount Less than 1 Million

**Nebraska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	95	92	3.2-	87	5.4-
Cash	31	31	0.9-	64	106.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,122</b>	<b>1,188</b>	<b>5.9</b>	<b>1,322</b>	<b>11.3</b>
Unsecured Credit Card Loans	42	41	2.3-	42	1.0
All Other Unsecured Loans	94	91	3.8-	86	4.6-
New Vehicle Loans	197	196	0.2-	212	8.2
Used Vehicle Loans	310	328	5.8	347	5.8
First Mortgage Real Estate Loans	222	253	13.8	305	20.4
Other Real Estate Loans	166	178	7.4	218	22.5
Leases Receivable	N/A	N/A	N/A	18	N/A
All Other Loans to Members	90	96	6.8	90	6.1-
Other Loans	0*	4	696.1	4	18.4-
Allowance For Loan Losses	9	10	12.2	11	4.0
<b>TOTAL INVESTMENTS</b>	<b>437</b>	<b>499</b>	<b>14.3</b>	<b>385</b>	<b>22.9-</b>
U.S. Government Obligations	18	9	51.4-	4	57.3-
Federal Agency Securities	178	200	12.4	209	4.9
Mutual Fund & Common Trusts	4	5	47.2	4	15.6-
MCSD and PIC at Corporate CU	8	8	7.6	8	4.1-
All Other Corporate Credit Union	92	122	33.6	39	67.8-
Commercial Banks, S&Ls	112	125	11.7	107	14.7-
Credit Unions -Loans to, Deposits in	4	5	36.3	6	15.7
Other Investments	22	25	9.4	7	71.3-
Land and Building	25	28	12.0	31	8.4
Other Fixed Assets	7	8	6.1	8	4.9
Other Real Estate Owned	0*	0*	14.9	0*	44.6
Other Assets	18	16	15.5-	18	17.9
NCUSIF Capitalization Deposit	13	14	7.8	15	4.0
<b>TOTAL ASSETS</b>	<b>1,645</b>	<b>1,773</b>	<b>7.8</b>	<b>1,833</b>	<b>3.3</b>
<b>LIABILITIES</b>					
Total Borrowings	32	40	23.3	75	89.6
Accrued Dividends/Interest Payable	4	4	3.7-	4	0.5
Acct Payable and Other Liabilities	12	12	4.8-	13	13.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>49</b>	<b>55</b>	<b>13.8</b>	<b>93</b>	<b>66.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,414</b>	<b>1,522</b>	<b>7.6</b>	<b>1,530</b>	<b>0.6</b>
Share Drafts	130	143	10.1	168	17.6
Regular Shares	626	660	5.5	638	3.4-
Money Market Shares	110	141	28.3	141	0.6-
Share Certificates/CDs	336	360	7.1	368	2.4
IRA/Keogh Accounts	191	193	1.2	189	1.8-
All Other Shares and Member Deposits	16	19	15.2	20	5.0
Non-Member Deposits	5	6	7.2	7	10.6
Regular Reserves	74	79	7.1	85	7.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	2	6.9-	0*	108.1-
Other Reserves	22	22	2.1	23	3.5
Undivided Earnings	84	92	10.1	100	8.0
Net Income	0*	0*	22.9	2	135.7
<b>TOTAL EQUITY</b>	<b>182</b>	<b>196</b>	<b>7.9</b>	<b>210</b>	<b>7.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,645</b>	<b>1,773</b>	<b>7.8</b>	<b>1,833</b>	<b>3.3</b>

\* Amount Less than 1 Million

Nebraska  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	95	92	3.2-	87	5.4-
<b>INTEREST INCOME</b>					
Interest on Loans	50	51	2.3	55	8.7
(Less) Interest Refund	0*	0*	18.6	0*	16.8-
Income from Investments	13	13	4.8	13	1.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>62</b>	<b>63</b>	<b>2.7</b>	<b>68</b>	<b>6.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	30	30	1.1	31	3.6
Interest on Deposits	0*	0*	19.2	0*	3,773.4
Interest on Borrowed Money	0*	0*	4.5	2	101.2
<b>TOTAL INTEREST EXPENSE</b>	<b>31</b>	<b>31</b>	<b>1.2</b>	<b>33</b>	<b>7.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>3</b>	<b>12.0-</b>	<b>3</b>	<b>6.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>28</b>	<b>30</b>	<b>6.1</b>	<b>31</b>	<b>5.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	12.1	7	8.7
Other Operating Income	2	2	10.1	2	3.7-
Gain (Loss) on Investments	0*	0*	96.8-	0*	550.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	72.6-	0*	15.5
Other Non-Oper Income (Expense)	0*	0*	37.0-	0*	149.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>8</b>	<b>8</b>	<b>9.5</b>	<b>9</b>	<b>6.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	15	9.2	17	8.2
Travel and Conference Expense	0*	0*	3.9	0*	14.2
Office Occupancy Expense	2	2	1.4	2	7.1
Office Operations Expense	6	6	8.0	7	5.9
Educational & Promotional Expense	0*	0*	23.5	1	11.4
Loan Servicing Expense	0*	0*	4.4-	1	20.6
Professional and Outside Services	3	3	11.8	3	0.4
Member Insurance	0*	0*	11.2-	0*	4.2
Operating Fees	0*	0*	13.9	0*	12.0
Miscellaneous Operating Expenses	1	1	11.7	1	3.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>28</b>	<b>31</b>	<b>8.4</b>	<b>33</b>	<b>6.9</b>
<b>NET INCOME</b>	<b>7</b>	<b>7</b>	<b>0.7</b>	<b>7</b>	<b>2.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	2	10.2	2	0.8
Net Reserve Transfer	0*	0*	29.8	0*	1.6
Net Income After Net Reserve Transfer	6	6	1.9-	7	2.3
Additional (Voluntary) Reserve Transfers	1	2	32.7	2	8.5-
Adjusted Net Income	5	4	11.8-	5	6.9

\* Amount Less than 1 Million

Nevada  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	26	25	3.8-	24	4.0-
Cash	38	55	44.2	84	52.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,057</b>	<b>1,126</b>	<b>6.5</b>	<b>1,229</b>	<b>9.2</b>
Unsecured Credit Card Loans	81	71	11.7-	65	8.4-
All Other Unsecured Loans	69	59	14.9-	55	7.2-
New Vehicle Loans	247	251	1.4	284	13.4
Used Vehicle Loans	290	315	8.9	328	4.1
First Mortgage Real Estate Loans	210	257	22.6	306	19.0
Other Real Estate Loans	116	128	10.4	149	16.0
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	42	43	1.5	40	6.4-
Other Loans	2	0*	55.0-	2	72.9
Allowance For Loan Losses	13	13	1.3-	13	4.1
<b>TOTAL INVESTMENTS</b>	<b>428</b>	<b>531</b>	<b>24.1</b>	<b>447</b>	<b>15.7-</b>
U.S. Government Obligations	41	19	52.2-	47	140.4
Federal Agency Securities	96	92	3.6-	113	23.0
Mutual Fund & Common Trusts	35	104	196.3	73	29.4-
MCSD and PIC at Corporate CU	4	9	98.9	10	13.0
All Other Corporate Credit Union	139	157	12.7	76	51.5-
Commercial Banks, S&Ls	111	128	15.4	103	19.2-
Credit Unions -Loans to, Deposits in	0*	0*	0.2-	0*	28.7-
Other Investments	2	22	1,028.6	25	14.6
Land and Building	37	36	0.7-	29	20.5-
Other Fixed Assets	12	12	2.1	12	1.2-
Other Real Estate Owned	2	2	12.4-	0*	79.1-
Other Assets	14	16	10.5	19	21.0
NCUSIF Capitalization Deposit	13	14	11.7	15	2.6
<b>TOTAL ASSETS</b>	<b>1,588</b>	<b>1,779</b>	<b>12.1</b>	<b>1,823</b>	<b>2.4</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	2	0.0	1	48.8-
Accrued Dividends/Interest Payable	0*	0*	2.9-	0*	8.0-
Acct Payable and Other Liabilities	6	7	26.7	7	0.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>7</b>	<b>10</b>	<b>54.4</b>	<b>9</b>	<b>11.1-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,421</b>	<b>1,598</b>	<b>12.5</b>	<b>1,631</b>	<b>2.0</b>
Share Drafts	191	213	11.6	245	14.8
Regular Shares	448	480	7.2	479	0.2-
Money Market Shares	300	353	17.6	356	1.0
Share Certificates/CDs	337	394	17.1	389	1.3-
IRA/Keogh Accounts	134	147	9.6	149	1.0
All Other Shares and Member Deposits	9	5	48.6-	7	47.6
Non-Member Deposits	3	6	131.7	6	0.1-
Regular Reserves	38	43	11.7	48	13.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	7,095.4-	-3	99.8
Other Reserves	10	11	12.3	12	5.9
Undivided Earnings	111	118	6.5	125	5.9
Net Income	0*	0*	89.1-	0*	791.8
<b>TOTAL EQUITY</b>	<b>160</b>	<b>170</b>	<b>6.7</b>	<b>182</b>	<b>7.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,588</b>	<b>1,779</b>	<b>12.1</b>	<b>1,823</b>	<b>2.4</b>

\* Amount Less than 1 Million

Nevada  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	26	25	3.8-	24	4.0-
<b>INTEREST INCOME</b>					
Interest on Loans	47	46	2.5-	50	9.5
(Less) Interest Refund	0*	0*	21.2-	0*	84.2-
Income from Investments	12	14	16.9	15	5.2
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>59</b>	<b>60</b>	<b>1.4</b>	<b>65</b>	<b>8.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	25	25	3.1	26	4.0
Interest on Deposits	1	2	29.7	2	6.2
Interest on Borrowed Money	0*	0*	98.1-	0*	6,353.0
<b>TOTAL INTEREST EXPENSE</b>	<b>26</b>	<b>27</b>	<b>4.0</b>	<b>28</b>	<b>4.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>5</b>	<b>5</b>	<b>4.0-</b>	<b>5</b>	<b>8.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>28</b>	<b>28</b>	<b>0.0</b>	<b>32</b>	<b>15.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	8	2.2	9	10.3
Other Operating Income	1	2	58.1	2	7.4
Gain (Loss) on Investments	0*	0*	304.2-	0*	208.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	24.6-	0*	186.8-
Other Non-Oper Income (Expense)	0*	1	1,049.3-	0*	113.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>11</b>	<b>26.6</b>	<b>11</b>	<b>4.7-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	16	4.3	17	7.4
Travel and Conference Expense	0*	0*	40.6	0*	2.3-
Office Occupancy Expense	3	3	7.2	3	9.2
Office Operations Expense	7	8	6.6	9	17.4
Educational & Promotional Expense	1	1	5.2	1	20.9
Loan Servicing Expense	1	1	43.5	2	15.8
Professional and Outside Services	2	2	2.2-	2	20.2-
Member Insurance	0*	0*	8.9	0*	4.5-
Operating Fees	0*	0*	12.5	0*	10.6-
Miscellaneous Operating Expenses	0*	0*	21.7	0*	12.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>30</b>	<b>32</b>	<b>7.0</b>	<b>35</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>6</b>	<b>6</b>	<b>3.6</b>	<b>7</b>	<b>18.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	4	8.0-	4	4.8-
Net Reserve Transfer	0*	2	184.1	0*	59.6-
Net Income After Net Reserve Transfer	5	4	20.2-	6	55.1
Additional (Voluntary) Reserve Transfers	0*	0*	1,738.2	0*	39.7
Adjusted Net Income	5	4	29.9-	6	57.4

\* Amount Less than 1 Million

New Hampshire  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	34	34	0.0	32	5.9-
Cash	28	35	25.0	128	265.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,259</b>	<b>1,378</b>	<b>9.4</b>	<b>1,518</b>	<b>10.2</b>
Unsecured Credit Card Loans	113	107	5.4-	103	3.4-
All Other Unsecured Loans	95	53	44.0-	129	142.8
New Vehicle Loans	233	245	5.3	280	14.3
Used Vehicle Loans	209	242	15.5	272	12.6
First Mortgage Real Estate Loans	411	453	10.4	479	5.7
Other Real Estate Loans	124	128	3.1	159	24.5
Leases Receivable	N/A	N/A	N/A	9	N/A
All Other Loans to Members	74	145	96.2	83	43.1-
Other Loans	0*	4	0.0	3	37.6-
Allowance For Loan Losses	18	18	1.3-	16	8.9-
<b>TOTAL INVESTMENTS</b>	<b>488</b>	<b>542</b>	<b>11.1</b>	<b>503</b>	<b>7.3-</b>
U.S. Government Obligations	31	15	51.7-	5	69.8-
Federal Agency Securities	233	339	45.1	379	11.8
Mutual Fund & Common Trusts	17	8	52.5-	2	74.0-
MCSD and PIC at Corporate CU	7	8	21.1	10	14.6
All Other Corporate Credit Union	117	97	16.8-	52	46.4-
Commercial Banks, S&Ls	63	64	1.8	48	25.1-
Credit Unions -Loans to, Deposits in	1	0*	23.0-	1	39.8
Other Investments	18	9	48.4-	6	35.7-
Land and Building	25	29	15.7	29	1.1-
Other Fixed Assets	9	10	9.6	11	6.7
Other Real Estate Owned	0*	0*	17.9-	0*	3.3
Other Assets	34	34	0.1-	23	32.5-
NCUSIF Capitalization Deposit	14	16	12.4	17	6.5
<b>TOTAL ASSETS</b>	<b>1,839</b>	<b>2,026</b>	<b>10.2</b>	<b>2,211</b>	<b>9.2</b>
<b>LIABILITIES</b>					
Total Borrowings	15	20	35.8	57	183.2
Accrued Dividends/Interest Payable	0*	0*	6.8-	0*	33.4-
Acct Payable and Other Liabilities	13	18	40.7	35	98.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>28</b>	<b>39</b>	<b>36.9</b>	<b>93</b>	<b>140.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,583</b>	<b>1,743</b>	<b>10.1</b>	<b>1,852</b>	<b>6.3</b>
Share Drafts	186	204	9.9	236	15.6
Regular Shares	553	592	7.2	596	0.6
Money Market Shares	144	189	31.0	206	9.1
Share Certificates/CDs	520	568	9.3	620	9.1
IRA/Keogh Accounts	169	175	3.2	181	3.6
All Other Shares and Member Deposits	11	14	29.5	13	6.8-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	52	56	7.1	62	10.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	339.7-	-4	128.1
Other Reserves	12	12	1.8-	12	0.1
Undivided Earnings	159	175	9.7	192	10.0
Net Income	3	4	2.2	4	16.2
<b>TOTAL EQUITY</b>	<b>228</b>	<b>245</b>	<b>7.3</b>	<b>266</b>	<b>9.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,839</b>	<b>2,026</b>	<b>10.2</b>	<b>2,211</b>	<b>9.2</b>

\* Amount Less than 1 Million

New Hampshire  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	34	34	0.0	32	5.9-
<b>INTEREST INCOME</b>					
Interest on Loans	52	55	4.7	59	9.0
(Less) Interest Refund	0*	0*	14.7-	0*	0.8
Income from Investments	14	15	12.0	17	14.2
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>66</b>	<b>70</b>	<b>6.2</b>	<b>77</b>	<b>10.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	25	25	3.2	28	9.3
Interest on Deposits	6	6	7.5	6	1.3-
Interest on Borrowed Money	0*	0*	69.6	2	202.8
<b>TOTAL INTEREST EXPENSE</b>	<b>30</b>	<b>32</b>	<b>4.7</b>	<b>35</b>	<b>10.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>4</b>	<b>10.5</b>	<b>2</b>	<b>34.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>32</b>	<b>34</b>	<b>7.3</b>	<b>39</b>	<b>14.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	5	8.3	5	12.6
Other Operating Income	3	3	4.1-	3	4.9
Gain (Loss) on Investments	0*	0*	94.5-	0*	948.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	226.2-	0*	375.0-
Other Non-Oper Income (Expense)	0*	0*	197.1	0*	77.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>7</b>	<b>0.9</b>	<b>8</b>	<b>10.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	17	14.0	19	10.3
Travel and Conference Expense	0*	0*	16.3-	0*	23.3
Office Occupancy Expense	2	2	18.9	2	4.8
Office Operations Expense	6	7	9.9	7	11.4
Educational & Promotional Expense	1	1	6.6	2	12.6
Loan Servicing Expense	1	1	1.0	1	3.2
Professional and Outside Services	2	2	6.3	2	4.1
Member Insurance	0*	0*	58.1-	0*	146.9-
Operating Fees	0*	0*	20.0-	0*	3.5
Miscellaneous Operating Expenses	0*	0*	9.9	0*	12.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>29</b>	<b>32</b>	<b>10.8</b>	<b>35</b>	<b>9.3</b>
<b>NET INCOME</b>	<b>10</b>	<b>10</b>	<b>7.0-</b>	<b>12</b>	<b>27.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	4	36.6	3	9.8-
Net Reserve Transfer	0*	1	34.6	1	25.6
Net Income After Net Reserve Transfer	9	8	10.5-	11	27.8
Additional (Voluntary) Reserve Transfers	2	1	42.9-	1	22.0
Adjusted Net Income	8	7	3.1-	10	28.6

\* Amount Less than 1 Million



New Jersey  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	314	301	4.1-	288	4.3-
Cash	145	153	5.8	507	231.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,054</b>	<b>3,276</b>	<b>7.3</b>	<b>3,618</b>	<b>10.4</b>
Unsecured Credit Card Loans	209	229	9.7	244	6.4
All Other Unsecured Loans	446	426	4.5-	421	1.4-
New Vehicle Loans	545	521	4.6-	538	3.4
Used Vehicle Loans	300	316	5.3	338	7.3
First Mortgage Real Estate Loans	715	886	23.8	988	11.6
Other Real Estate Loans	706	732	3.8	857	17.0
Leases Receivable	N/A	N/A	N/A	53	N/A
All Other Loans to Members	102	125	22.2	130	3.9
Other Loans	31	41	35.8	49	17.6
Allowance For Loan Losses	40	40	0.7-	41	3.2
<b>TOTAL INVESTMENTS</b>	<b>2,470</b>	<b>2,691</b>	<b>8.9</b>	<b>2,098</b>	<b>22.0-</b>
U.S. Government Obligations	321	222	30.8-	136	38.6-
Federal Agency Securities	961	1,073	11.7	1,228	14.4
Mutual Fund & Common Trusts	19	25	28.5	23	7.5-
MCSD and PIC at Corporate CU	26	31	21.2	30	4.8-
All Other Corporate Credit Union	665	768	15.4	204	73.5-
Commercial Banks, S&Ls	423	506	19.6	445	12.1-
Credit Unions -Loans to, Deposits in	11	12	8.4	11	14.5-
Other Investments	43	53	22.5	22	59.4-
Land and Building	43	42	3.3-	46	10.0
Other Fixed Assets	21	24	11.2	27	11.5
Other Real Estate Owned	2	2	24.4-	0*	64.1-
Other Assets	51	59	16.0	74	26.3
NCUSIF Capitalization Deposit	46	50	6.9	51	3.4
<b>TOTAL ASSETS</b>	<b>5,793</b>	<b>6,256</b>	<b>8.0</b>	<b>6,381</b>	<b>2.0</b>
<b>LIABILITIES</b>					
Total Borrowings	3	0*	100.0-	20	1,481,272.0
Accrued Dividends/Interest Payable	22	21	4.3-	21	0.2
Acct Payable and Other Liabilities	23	29	25.2	50	71.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>48</b>	<b>50</b>	<b>4.2</b>	<b>91</b>	<b>80.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,127</b>	<b>5,542</b>	<b>8.1</b>	<b>5,576</b>	<b>0.6</b>
Share Drafts	667	660	1.2-	728	10.4
Regular Shares	2,757	3,003	8.9	2,952	1.7-
Money Market Shares	337	421	24.9	430	2.2
Share Certificates/CDs	791	880	11.2	897	1.9
IRA/Keogh Accounts	513	519	1.2	505	2.7-
All Other Shares and Member Deposits	59	56	4.1-	57	1.7
Non-Member Deposits	2	3	13.9	6	128.7
Regular Reserves	187	195	4.0	209	7.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	-5	577.6-	-11	110.0
Other Reserves	41	52	26.0	54	4.7
Undivided Earnings	384	419	9.1	459	9.5
Net Income	4	4	14.3-	3	9.4-
<b>TOTAL EQUITY</b>	<b>618</b>	<b>664</b>	<b>7.5</b>	<b>714</b>	<b>7.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,793</b>	<b>6,256</b>	<b>8.0</b>	<b>6,381</b>	<b>2.0</b>

\* Amount Less than 1 Million

New Jersey  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	314	301	4.1-	288	4.3-
<b>INTEREST INCOME</b>					
Interest on Loans	132	136	2.8	147	8.4
(Less) Interest Refund	0*	0*	32.9	0*	77.8-
Income from Investments	69	70	2.5	73	3.2
Trading Profits and Losses	0*	0*	1,319.9-	0*	134.8
<b>TOTAL INTEREST INCOME</b>	<b>201</b>	<b>206</b>	<b>2.7</b>	<b>220</b>	<b>6.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	91	92	1.9	94	2.1
Interest on Deposits	0*	0*	15.7-	0*	17.2
Interest on Borrowed Money	0*	0*	89.8-	0*	4,081.8
<b>TOTAL INTEREST EXPENSE</b>	<b>92</b>	<b>93</b>	<b>1.7</b>	<b>96</b>	<b>2.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>8</b>	<b>8</b>	<b>0.9</b>	<b>8</b>	<b>1.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>102</b>	<b>105</b>	<b>3.7</b>	<b>117</b>	<b>10.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	12	7.7	15	23.6
Other Operating Income	4	4	10.2	8	89.2
Gain (Loss) on Investments	0*	0*	111.4	0*	112.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	86.3-	0*	38,966.0
Other Non-Oper Income (Expense)	0*	0*	69.4-	0*	933.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>15</b>	<b>16</b>	<b>8.6</b>	<b>24</b>	<b>43.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	42	45	7.1	51	14.3
Travel and Conference Expense	2	2	9.5	2	14.1
Office Occupancy Expense	5	6	12.8	6	7.1
Office Operations Expense	19	20	5.8	22	9.5
Educational & Promotional Expense	3	3	12.3	4	22.5
Loan Servicing Expense	3	4	14.1	4	5.5
Professional and Outside Services	9	10	9.5	12	15.3
Member Insurance	2	2	10.4-	2	7.9-
Operating Fees	0*	0*	3.7	0*	8.6
Miscellaneous Operating Expenses	2	2	5.3	4	70.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>88</b>	<b>95</b>	<b>7.3</b>	<b>108</b>	<b>13.7</b>
<b>NET INCOME</b>	<b>29</b>	<b>27</b>	<b>4.8-</b>	<b>32</b>	<b>19.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	5	5	0.3-	6	15.5
Net Reserve Transfer	2	2	13.1-	2	3.4
Net Income After Net Reserve Transfer	26	25	4.2-	30	20.4
Additional (Voluntary) Reserve Transfers	0*	0*	7.4	0*	23.6-
Adjusted Net Income	26	25	4.5-	30	21.8

\* Amount Less than 1 Million

**New Mexico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	58	56	3.4-	56	0.0
Cash	72	82	15.2	136	65.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,851</b>	<b>1,972</b>	<b>6.5</b>	<b>2,193</b>	<b>11.2</b>
Unsecured Credit Card Loans	121	119	2.1-	129	8.8
All Other Unsecured Loans	155	141	9.6-	135	3.6-
New Vehicle Loans	374	420	12.2	499	18.8
Used Vehicle Loans	313	340	8.8	386	13.6
First Mortgage Real Estate Loans	531	619	16.6	655	5.8
Other Real Estate Loans	232	219	5.6-	266	21.8
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	121	112	7.5-	117	4.5
Other Loans	4	4	12.2-	5	25.7
Allowance For Loan Losses	18	17	8.8-	18	8.1
<b>TOTAL INVESTMENTS</b>	<b>526</b>	<b>555</b>	<b>5.5</b>	<b>402</b>	<b>27.6-</b>
U.S. Government Obligations	29	17	43.0-	8	54.1-
Federal Agency Securities	180	259	44.2	192	25.8-
Mutual Fund & Common Trusts	52	57	11.0	42	27.0-
MCSD and PIC at Corporate CU	10	10	1.5-	10	0.3
All Other Corporate Credit Union	153	125	18.2-	83	33.7-
Commercial Banks, S&Ls	51	49	4.2-	48	2.2-
Credit Unions -Loans to, Deposits in	7	3	55.5-	5	55.0
Other Investments	46	35	22.7-	15	58.2-
Land and Building	53	60	11.7	76	27.4
Other Fixed Assets	15	17	14.0	19	7.9
Other Real Estate Owned	0*	0*	226.4	1	24.9
Other Assets	28	37	31.2	42	15.3
NCUSIF Capitalization Deposit	20	22	5.7	23	5.4
<b>TOTAL ASSETS</b>	<b>2,548</b>	<b>2,730</b>	<b>7.1</b>	<b>2,873</b>	<b>5.3</b>
<b>LIABILITIES</b>					
Total Borrowings	71	89	25.1	83	7.3-
Accrued Dividends/Interest Payable	5	4	13.4-	5	7.1
Acct Payable and Other Liabilities	18	19	3.0	26	38.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>94</b>	<b>112</b>	<b>18.8</b>	<b>113</b>	<b>0.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,204</b>	<b>2,353</b>	<b>6.8</b>	<b>2,472</b>	<b>5.1</b>
Share Drafts	295	324	9.7	387	19.5
Regular Shares	801	878	9.7	855	2.7-
Money Market Shares	241	246	2.4	290	17.6
Share Certificates/CDs	618	664	7.4	696	4.8
IRA/Keogh Accounts	215	220	2.2	224	1.9
All Other Shares and Member Deposits	18	12	31.0-	14	13.3
Non-Member Deposits	16	8	51.0-	6	23.1-
Regular Reserves	74	80	8.6	87	8.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	652.5	-2	25.1
Other Reserves	0*	0*	40.8-	0*	46.9-
Undivided Earnings	175	183	4.9	203	10.8
Net Income	1	2	125.1	0*	86.3-
<b>TOTAL EQUITY</b>	<b>250</b>	<b>265</b>	<b>5.8</b>	<b>289</b>	<b>9.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,548</b>	<b>2,730</b>	<b>7.1</b>	<b>2,873</b>	<b>5.3</b>

\* Amount Less than 1 Million

New Mexico  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	58	56	3.4-	56	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	78	80	2.0	90	12.3
(Less) Interest Refund	0*	0*	59.8-	0*	100.0-
Income from Investments	14	15	9.5	14	5.9-
Trading Profits and Losses	0*	0*	117.9-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>93</b>	<b>95</b>	<b>2.1</b>	<b>104</b>	<b>9.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	40	40	1.2-	41	4.8
Interest on Deposits	2	2	10.4	3	72.6
Interest on Borrowed Money	2	3	15.9	3	8.7
<b>TOTAL INTEREST EXPENSE</b>	<b>44</b>	<b>44</b>	<b>0.2</b>	<b>48</b>	<b>8.1</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>5</b>	<b>5</b>	<b>6.5-</b>	<b>5</b>	<b>5.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>44</b>	<b>46</b>	<b>5.1</b>	<b>51</b>	<b>11.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	9	16.7	11	29.0
Other Operating Income	4	4	18.2	5	18.4
Gain (Loss) on Investments	0*	2	3,522.5	-3	307.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	6.4	0*	71.2
Other Non-Oper Income (Expense)	0*	0*	116.8-	0*	50.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>12</b>	<b>15</b>	<b>26.4</b>	<b>13</b>	<b>12.5-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	22	24	10.3	26	8.1
Travel and Conference Expense	0*	0*	6.0	0*	9.6-
Office Occupancy Expense	3	3	5.2	4	22.0
Office Operations Expense	10	11	12.6	12	11.6
Educational & Promotional Expense	1	1	1.4-	1	15.7
Loan Servicing Expense	3	3	4.0	3	2.4-
Professional and Outside Services	4	4	9.1	5	12.8
Member Insurance	0*	0*	16.7-	0*	0.5-
Operating Fees	0*	0*	36.5	0*	17.4-
Miscellaneous Operating Expenses	1	1	12.2	1	11.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>45</b>	<b>49</b>	<b>9.6</b>	<b>54</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>10</b>	<b>11</b>	<b>9.6</b>	<b>10</b>	<b>9.1-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	5	5	9.1-	5	11.5
Net Reserve Transfer	2	1	26.6-	2	92.1
Net Income After Net Reserve Transfer	9	10	16.3	8	21.0-
Additional (Voluntary) Reserve Transfers	2	2	4.0	3	42.8
Adjusted Net Income	7	8	20.1	5	37.7-

\* Amount Less than 1 Million

New York  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	695	674	3.0-	652	3.3-
Cash	333	392	17.8	1,438	266.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,486</b>	<b>12,293</b>	<b>7.0</b>	<b>13,430</b>	<b>9.2</b>
Unsecured Credit Card Loans	763	779	2.2	817	4.8
All Other Unsecured Loans	1,514	1,397	7.7-	1,417	1.4
New Vehicle Loans	1,500	1,436	4.2-	1,584	10.2
Used Vehicle Loans	1,265	1,411	11.6	1,561	10.6
First Mortgage Real Estate Loans	3,408	4,012	17.7	4,375	9.0
Other Real Estate Loans	1,721	1,816	5.5	2,049	12.8
Leases Receivable	N/A	N/A	N/A	50	N/A
All Other Loans to Members	1,262	1,387	9.9	1,456	5.0
Other Loans	53	54	1.4	121	124.0
Allowance For Loan Losses	152	165	8.4	162	1.6-
<b>TOTAL INVESTMENTS</b>	<b>7,452</b>	<b>8,279</b>	<b>11.1</b>	<b>7,074</b>	<b>14.6-</b>
U.S. Government Obligations	500	325	34.9-	169	48.1-
Federal Agency Securities	3,704	4,220	13.9	4,594	8.9
Mutual Fund & Common Trusts	139	231	66.4	144	37.6-
MCSD and PIC at Corporate CU	62	65	5.6	80	22.5
All Other Corporate Credit Union	1,804	1,961	8.7	852	56.5-
Commercial Banks, S&Ls	942	1,055	12.0	748	29.1-
Credit Unions -Loans to, Deposits in	55	57	3.7	56	0.5-
Other Investments	247	365	47.8	430	17.8
Land and Building	191	208	9.1	217	4.3
Other Fixed Assets	88	94	7.0	99	4.9
Other Real Estate Owned	5	4	27.0-	4	10.4
Other Assets	200	214	7.0	228	6.5
NCUSIF Capitalization Deposit	154	166	7.8	172	3.9
<b>TOTAL ASSETS</b>	<b>19,757</b>	<b>21,486</b>	<b>8.8</b>	<b>22,500</b>	<b>4.7</b>
<b>LIABILITIES</b>					
Total Borrowings	101	193	89.8	313	62.4
Accrued Dividends/Interest Payable	32	32	0.2-	41	31.3
Acct Payable and Other Liabilities	129	147	13.8	165	12.1
Uninsured Secondary Capital	2	0*	61.3-	2	136.7
<b>TOTAL LIABILITIES</b>	<b>264</b>	<b>372</b>	<b>40.8</b>	<b>521</b>	<b>40.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>17,140</b>	<b>18,593</b>	<b>8.5</b>	<b>19,259</b>	<b>3.6</b>
Share Drafts	1,726	1,948	12.8	2,434	25.0
Regular Shares	7,691	8,239	7.1	7,952	3.5-
Money Market Shares	1,748	2,129	21.8	2,417	13.5
Share Certificates/CDs	3,894	4,186	7.5	4,410	5.4
IRA/Keogh Accounts	1,744	1,769	1.4	1,746	1.3-
All Other Shares and Member Deposits	300	288	4.0-	262	8.9-
Non-Member Deposits	36	35	3.9-	38	10.0
Regular Reserves	776	837	7.9	895	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	8	-17	308.8-	-41	141.2
Other Reserves	88	97	10.1	110	13.7
Undivided Earnings	1,464	1,589	8.5	1,739	9.5
Net Income	17	15	11.1-	18	16.6
<b>TOTAL EQUITY</b>	<b>2,353</b>	<b>2,521</b>	<b>7.1</b>	<b>2,720</b>	<b>7.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>19,757</b>	<b>21,486</b>	<b>8.8</b>	<b>22,500</b>	<b>4.7</b>

\* Amount Less than 1 Million

New York  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	695	674	3.0-	652	3.3-
<b>INTEREST INCOME</b>					
Interest on Loans	496	509	2.5	551	8.3
(Less) Interest Refund	0*	0*	40.6-	0*	46.7-
Income from Investments	209	213	2.1	234	9.9
Trading Profits and Losses	0*	0*	9.8	0*	139.7-
<b>TOTAL INTEREST INCOME</b>	<b>705</b>	<b>722</b>	<b>2.4</b>	<b>785</b>	<b>8.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	323	318	1.3-	339	6.6
Interest on Deposits	6	6	16.1	10	59.7
Interest on Borrowed Money	4	5	45.9	10	78.1
<b>TOTAL INTEREST EXPENSE</b>	<b>332</b>	<b>330</b>	<b>0.5-</b>	<b>359</b>	<b>8.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>35</b>	<b>33</b>	<b>5.1-</b>	<b>26</b>	<b>21.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>338</b>	<b>358</b>	<b>6.0</b>	<b>399</b>	<b>11.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	38	40	6.4	45	11.2
Other Operating Income	17	20	15.8	25	27.7
Gain (Loss) on Investments	1	0*	80.0-	0*	162.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	74.3-	0*	480.2-
Other Non-Oper Income (Expense)	0*	1	269.2	0*	89.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>57</b>	<b>62</b>	<b>8.0</b>	<b>70</b>	<b>13.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	142	152	7.6	167	9.7
Travel and Conference Expense	5	5	1.6	5	10.1
Office Occupancy Expense	20	21	4.8	23	5.5
Office Operations Expense	68	72	6.9	76	5.2
Educational & Promotional Expense	10	10	5.1	11	6.0
Loan Servicing Expense	15	17	11.6	19	11.2
Professional and Outside Services	21	23	9.9	24	7.3
Member Insurance	5	5	0.1-	5	5.2-
Operating Fees	2	2	7.2	2	8.3
Miscellaneous Operating Expenses	8	9	9.8	10	11.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>295</b>	<b>317</b>	<b>7.4</b>	<b>342</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>100</b>	<b>103</b>	<b>3.0</b>	<b>128</b>	<b>23.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	33	28	14.7-	31	7.2
Net Reserve Transfer	15	11	23.8-	14	25.4
Net Income After Net Reserve Transfer	85	92	7.7	113	23.4
Additional (Voluntary) Reserve Transfers	10	12	23.5	17	38.0
Adjusted Net Income	75	79	5.6	96	21.1

\* Amount Less than 1 Million

**North Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	183	178	2.7-	174	2.2-
Cash	324	331	2.0	785	137.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,827</b>	<b>8,952</b>	<b>14.4</b>	<b>9,940</b>	<b>11.0</b>
Unsecured Credit Card Loans	237	244	3.2	286	17.0
All Other Unsecured Loans	765	765	0.0-	778	1.8
New Vehicle Loans	1,005	1,117	11.1	1,338	19.8
Used Vehicle Loans	1,058	1,289	21.8	1,464	13.6
First Mortgage Real Estate Loans	3,343	4,155	24.3	4,535	9.1
Other Real Estate Loans	1,121	1,077	3.8-	1,189	10.4
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	217	205	5.6-	217	5.9
Other Loans	80	99	23.5	131	32.4
Allowance For Loan Losses	69	72	3.7	76	5.3
<b>TOTAL INVESTMENTS</b>	<b>2,253</b>	<b>2,290</b>	<b>1.6</b>	<b>1,393</b>	<b>39.2-</b>
U.S. Government Obligations	1,053	854	18.9-	432	49.4-
Federal Agency Securities	396	491	24.0	512	4.3
Mutual Fund & Common Trusts	68	62	7.8-	8	87.2-
MCSD and PIC at Corporate CU	32	30	6.5-	34	12.4
All Other Corporate Credit Union	398	481	21.0	158	67.1-
Commercial Banks, S&Ls	284	297	4.7	154	48.0-
Credit Unions -Loans to, Deposits in	12	13	11.2	19	49.3
Other Investments	12	61	418.8	76	23.2
Land and Building	133	144	8.3	174	20.6
Other Fixed Assets	39	50	30.0	53	6.7
Other Real Estate Owned	0*	2	119.0	3	59.9
Other Assets	77	102	32.6	82	19.1-
NCUSIF Capitalization Deposit	84	95	12.7	101	6.3
<b>TOTAL ASSETS</b>	<b>10,668</b>	<b>11,894</b>	<b>11.5</b>	<b>12,455</b>	<b>4.7</b>
<b>LIABILITIES</b>					
Total Borrowings	33	12	62.8-	19	57.1
Accrued Dividends/Interest Payable	23	23	0.1	27	20.5
Acct Payable and Other Liabilities	86	150	74.3	119	20.7-
Uninsured Secondary Capital	3	0*	94.3-	0*	32.2
<b>TOTAL LIABILITIES</b>	<b>145</b>	<b>185</b>	<b>27.6</b>	<b>166</b>	<b>10.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>9,513</b>	<b>10,601</b>	<b>11.4</b>	<b>11,082</b>	<b>4.5</b>
Share Drafts	1,094	1,228	12.3	1,460	18.9
Regular Shares	2,508	2,686	7.1	2,631	2.0-
Money Market Shares	2,064	2,473	19.8	2,678	8.3
Share Certificates/CDs	2,464	2,725	10.6	2,796	2.6
IRA/Keogh Accounts	1,273	1,362	7.0	1,371	0.6
All Other Shares and Member Deposits	100	108	7.6	129	20.3
Non-Member Deposits	10	19	89.8	17	12.2-
Regular Reserves	460	527	14.7	575	9.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-17	15,612.9-	-20	17.6
Other Reserves	113	159	40.7	210	32.3
Undivided Earnings	433	434	0.2	436	0.4
Net Income	5	4	13.7-	5	31.5
<b>TOTAL EQUITY</b>	<b>1,010</b>	<b>1,107</b>	<b>9.6</b>	<b>1,207</b>	<b>9.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>10,668</b>	<b>11,894</b>	<b>11.5</b>	<b>12,455</b>	<b>4.7</b>

\* Amount Less than 1 Million

North Carolina  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	183	178	2.7-	174	2.2-
<b>INTEREST INCOME</b>					
Interest on Loans	312	324	3.9	368	13.6
(Less) Interest Refund	0*	0*	30.3-	0*	4.6
Income from Investments	57	62	9.3	53	14.0-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>368</b>	<b>386</b>	<b>4.8</b>	<b>421</b>	<b>9.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	206	214	3.5	236	10.4
Interest on Deposits	6	4	21.2-	4	15.5-
Interest on Borrowed Money	0*	0*	57.9-	1	321.6
<b>TOTAL INTEREST EXPENSE</b>	<b>213</b>	<b>218</b>	<b>2.7</b>	<b>241</b>	<b>10.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>17</b>	<b>14</b>	<b>18.3-</b>	<b>15</b>	<b>8.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>139</b>	<b>154</b>	<b>10.8</b>	<b>166</b>	<b>7.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	32	42	31.6	46	9.1
Other Operating Income	8	8	10.5	10	20.5
Gain (Loss) on Investments	2	0*	53.9-	-1	258.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	54.7-	0*	579.0-
Other Non-Oper Income (Expense)	0*	0*	87.3	0*	161.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>41</b>	<b>51</b>	<b>24.6</b>	<b>55</b>	<b>8.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	68	74	9.4	85	14.3
Travel and Conference Expense	2	2	11.0	2	6.7
Office Occupancy Expense	10	11	12.2	12	10.6
Office Operations Expense	28	31	9.8	36	13.9
Educational & Promotional Expense	2	3	13.1	3	6.7
Loan Servicing Expense	4	4	5.7	4	11.8
Professional and Outside Services	10	11	14.8	12	6.3
Member Insurance	2	2	1.3	2	8.4-
Operating Fees	0*	1	2.1	1	15.8
Miscellaneous Operating Expenses	9	11	25.5	12	11.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>136</b>	<b>150</b>	<b>10.9</b>	<b>169</b>	<b>12.6</b>
<b>NET INCOME</b>	<b>44</b>	<b>55</b>	<b>23.1</b>	<b>52</b>	<b>5.3-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	7	7	0.9	9	41.6
Net Reserve Transfer	2	3	18.0	4	53.2
Net Income After Net Reserve Transfer	42	52	23.4	48	8.2-
Additional (Voluntary) Reserve Transfers	12	55	377.7	12	78.6-
Adjusted Net Income	31	0*	110.0-	36	1,267.6-

\* Amount Less than 1 Million



**North Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	69	68	1.4-	64	5.9-
Cash	17	24	39.2	21	14.7-
<b>TOTAL LOANS OUTSTANDING</b>	<b>679</b>	<b>725</b>	<b>6.8</b>	<b>784</b>	<b>8.1</b>
Unsecured Credit Card Loans	19	21	7.4	21	0.4
All Other Unsecured Loans	19	34	78.4	36	5.1
New Vehicle Loans	71	87	23.1	96	10.0
Used Vehicle Loans	180	192	6.8	203	5.7
First Mortgage Real Estate Loans	117	131	11.9	138	5.2
Other Real Estate Loans	23	32	41.5	36	13.1
Leases Receivable	N/A	N/A	N/A	13	N/A
All Other Loans to Members	243	222	8.5-	236	6.3
Other Loans	8	6	18.2-	6	11.7-
Allowance For Loan Losses	10	11	11.7	12	13.7
<b>TOTAL INVESTMENTS</b>	<b>175</b>	<b>218</b>	<b>24.7</b>	<b>180</b>	<b>17.2-</b>
U.S. Government Obligations	1	0*	69.1-	0*	0.1-
Federal Agency Securities	33	34	2.4	34	1.0
Mutual Fund & Common Trusts	0*	0*	19.1	0*	38.8-
MCSD and PIC at Corporate CU	8	4	44.6-	5	5.0
All Other Corporate Credit Union	99	139	40.1	103	25.6-
Commercial Banks, S&Ls	23	30	26.9	27	10.5-
Credit Unions -Loans to, Deposits in	5	3	28.0-	4	25.1
Other Investments	5	7	43.0	7	2.6
Land and Building	14	14	0.8	14	0.7
Other Fixed Assets	3	3	1.2	3	9.1
Other Real Estate Owned	0*	2	170.3	0*	58.3-
Other Assets	14	15	12.5	17	9.1
NCUSIF Capitalization Deposit	7	8	10.5	8	3.2
<b>TOTAL ASSETS</b>	<b>900</b>	<b>999</b>	<b>11.0</b>	<b>1,016</b>	<b>1.7</b>
<b>LIABILITIES</b>					
Total Borrowings	5	0*	99.8-	11	140,632.5
Accrued Dividends/Interest Payable	4	3	14.1-	4	6.9
Acct Payable and Other Liabilities	3	6	111.3	6	10.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>12</b>	<b>10</b>	<b>19.3-</b>	<b>20</b>	<b>108.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>797</b>	<b>886</b>	<b>11.1</b>	<b>885</b>	<b>0.1-</b>
Share Drafts	106	114	7.4	122	6.9
Regular Shares	167	185	10.9	176	5.1-
Money Market Shares	123	157	27.8	161	2.4
Share Certificates/CDs	309	340	10.1	346	1.6
IRA/Keogh Accounts	40	45	12.0	45	0.6-
All Other Shares and Member Deposits	37	32	13.9-	31	3.3-
Non-Member Deposits	15	12	18.2-	5	58.8-
Regular Reserves	43	53	22.7	59	12.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	959.2-	0*	78.0
Other Reserves	17	15	9.1-	16	7.0
Undivided Earnings	29	31	9.3	32	0.8
Net Income	2	4	79.2	3	13.2-
<b>TOTAL EQUITY</b>	<b>90</b>	<b>103</b>	<b>13.6</b>	<b>110</b>	<b>7.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>900</b>	<b>999</b>	<b>11.0</b>	<b>1,016</b>	<b>1.7</b>

\* Amount Less than 1 Million

North Dakota  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	69	68	1.4-	64	5.9-
<b>INTEREST INCOME</b>					
Interest on Loans	29	31	7.2	31	2.1
(Less) Interest Refund	0*	0*	102.5	0*	41.4-
Income from Investments	5	6	13.6	6	1.6
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>34</b>	<b>37</b>	<b>8.2</b>	<b>38</b>	<b>2.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7	8	13.3	9	5.6
Interest on Deposits	9	10	5.2	9	2.0-
Interest on Borrowed Money	0*	0*	99.4-	0*	21,075.1
<b>TOTAL INTEREST EXPENSE</b>	<b>16</b>	<b>18</b>	<b>8.4</b>	<b>18</b>	<b>1.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>2</b>	<b>33.0-</b>	<b>1</b>	<b>29.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>15</b>	<b>18</b>	<b>14.2</b>	<b>19</b>	<b>5.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	12.1	2	0.4-
Other Operating Income	1	1	7.8-	1	20.2
Gain (Loss) on Investments	0*	0*	84.2	0*	313.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	102.4-	0*	124.4-
Other Non-Oper Income (Expense)	0*	0*	9.5	0*	35.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>0.9</b>	<b>4</b>	<b>5.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	8	10.1	8	5.5
Travel and Conference Expense	0*	0*	10.1	0*	4.9-
Office Occupancy Expense	1	1	7.0	1	0.9-
Office Operations Expense	3	3	6.4	3	1.6
Educational & Promotional Expense	0*	0*	6.4	0*	11.8
Loan Servicing Expense	0*	0*	11.4	0*	6.8
Professional and Outside Services	0*	1	13.5	1	2.9-
Member Insurance	0*	0*	8.3	0*	9.6-
Operating Fees	0*	0*	16.4	0*	10.4
Miscellaneous Operating Expenses	0*	0*	23.1	0*	14.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>14</b>	<b>16</b>	<b>9.8</b>	<b>16</b>	<b>3.8</b>
<b>NET INCOME</b>	<b>5</b>	<b>6</b>	<b>17.7</b>	<b>6</b>	<b>8.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	0*	57.4	0*	13.5-
Net Reserve Transfer	0*	0*	19.6	0*	19.3-
Net Income After Net Reserve Transfer	5	5	17.6	6	9.5
Additional (Voluntary) Reserve Transfers	0*	0*	1.8	1	72.6
Adjusted Net Income	4	5	20.0	5	1.4

\* Amount Less than 1 Million

**Ohio**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	541	529	2.2-	518	2.1-
Cash	279	327	17.0	556	70.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,098</b>	<b>6,390</b>	<b>4.8</b>	<b>7,029</b>	<b>10.0</b>
Unsecured Credit Card Loans	483	494	2.2	526	6.6
All Other Unsecured Loans	466	450	3.5-	455	1.3
New Vehicle Loans	1,281	1,280	0.1-	1,431	11.8
Used Vehicle Loans	1,316	1,382	5.0	1,516	9.7
First Mortgage Real Estate Loans	1,330	1,544	16.1	1,652	7.0
Other Real Estate Loans	826	873	5.6	1,011	15.8
Leases Receivable	N/A	N/A	N/A	83	N/A
All Other Loans to Members	392	363	7.4-	348	4.1-
Other Loans	3	5	51.4	7	35.7
Allowance For Loan Losses	48	49	2.8	54	8.7
<b>TOTAL INVESTMENTS</b>	<b>2,906</b>	<b>3,360</b>	<b>15.7</b>	<b>2,843</b>	<b>15.4-</b>
U.S. Government Obligations	196	148	24.5-	100	32.8-
Federal Agency Securities	800	952	18.9	967	1.6
Mutual Fund & Common Trusts	61	74	20.7	45	39.3-
MCSD and PIC at Corporate CU	63	68	8.3	76	11.4
All Other Corporate Credit Union	708	777	9.8	541	30.4-
Commercial Banks, S&Ls	978	1,184	21.1	937	20.9-
Credit Unions -Loans to, Deposits in	18	17	9.6-	22	34.5
Other Investments	81	140	73.7	155	10.5
Land and Building	126	135	7.7	160	18.2
Other Fixed Assets	41	48	15.0	50	4.8
Other Real Estate Owned	0*	2	133.3	2	1.6-
Other Assets	84	89	5.1	90	2.2
NCUSIF Capitalization Deposit	77	83	8.3	87	4.4
<b>TOTAL ASSETS</b>	<b>9,564</b>	<b>10,385</b>	<b>8.6</b>	<b>10,763</b>	<b>3.6</b>
<b>LIABILITIES</b>					
Total Borrowings	23	36	55.5	67	84.4
Accrued Dividends/Interest Payable	14	14	1.6-	14	3.0
Acct Payable and Other Liabilities	53	55	4.6	59	6.4
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>90</b>	<b>105</b>	<b>16.8</b>	<b>140</b>	<b>33.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>8,332</b>	<b>9,062</b>	<b>8.8</b>	<b>9,330</b>	<b>3.0</b>
Share Drafts	873	962	10.2	1,128	17.2
Regular Shares	3,905	4,092	4.8	4,031	1.5-
Money Market Shares	676	930	37.5	1,010	8.7
Share Certificates/CDs	1,916	2,071	8.1	2,158	4.2
IRA/Keogh Accounts	827	852	3.0	852	0.1-
All Other Shares and Member Deposits	121	139	15.5	129	7.5-
Non-Member Deposits	14	15	8.2	22	45.6
Regular Reserves	347	363	4.6	382	5.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	7	0*	98.8-	-9	9,896.8-
Other Reserves	26	29	15.0	28	4.1-
Undivided Earnings	744	807	8.5	871	7.9
Net Income	18	18	1.0-	22	18.8
<b>TOTAL EQUITY</b>	<b>1,142</b>	<b>1,218</b>	<b>6.6</b>	<b>1,294</b>	<b>6.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>9,564</b>	<b>10,385</b>	<b>8.6</b>	<b>10,763</b>	<b>3.6</b>

\* Amount Less than 1 Million

Ohio  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	541	529	2.2-	518	2.1-
<b>INTEREST INCOME</b>					
Interest on Loans	267	268	0.6	289	7.9
(Less) Interest Refund	0*	0*	59.5-	0*	84.1
Income from Investments	82	88	8.2	93	4.7
Trading Profits and Losses	0*	-3	64,777.1-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>348</b>	<b>354</b>	<b>1.7</b>	<b>382</b>	<b>7.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	159	162	1.7	172	6.3
Interest on Deposits	1	0*	8.8-	0*	98.0-
Interest on Borrowed Money	0*	0*	117.6	1	51.0
<b>TOTAL INTEREST EXPENSE</b>	<b>161</b>	<b>164</b>	<b>1.9</b>	<b>174</b>	<b>6.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>14</b>	<b>12</b>	<b>12.4-</b>	<b>14</b>	<b>13.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>173</b>	<b>177</b>	<b>2.6</b>	<b>194</b>	<b>9.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	27	11.7	32	21.0
Other Operating Income	8	12	45.6	11	8.8-
Gain (Loss) on Investments	0*	0*	39.7-	0*	87.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	672.6	0*	8.4
Other Non-Oper Income (Expense)	0*	0*	73.1-	0*	118.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>33</b>	<b>39</b>	<b>19.2</b>	<b>44</b>	<b>10.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	79	85	7.8	92	8.3
Travel and Conference Expense	3	3	5.2	3	0.1
Office Occupancy Expense	10	11	9.7	12	11.0
Office Operations Expense	35	38	7.5	40	6.1
Educational & Promotional Expense	5	5	0.8	6	9.8
Loan Servicing Expense	8	9	13.2	11	20.9
Professional and Outside Services	12	14	10.9	15	8.8
Member Insurance	4	4	4.6-	3	5.2-
Operating Fees	1	2	7.1	2	4.7
Miscellaneous Operating Expenses	6	6	5.9-	7	23.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>164</b>	<b>176</b>	<b>7.3</b>	<b>191</b>	<b>8.9</b>
<b>NET INCOME</b>	<b>42</b>	<b>41</b>	<b>2.5-</b>	<b>46</b>	<b>12.0</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	7	7	6.2	8	12.3
Net Reserve Transfer	3	3	0.5	3	23.8
Net Income After Net Reserve Transfer	39	38	2.7-	42	11.1
Additional (Voluntary) Reserve Transfers	3	2	29.0-	1	38.3-
Adjusted Net Income	36	36	0.5-	41	14.0

\* Amount Less than 1 Million

**Oklahoma**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	100	97	3.0-	96	1.0-
Cash	71	90	26.6	245	173.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,729</b>	<b>2,803</b>	<b>2.7</b>	<b>3,075</b>	<b>9.7</b>
Unsecured Credit Card Loans	132	131	1.3-	136	3.8
All Other Unsecured Loans	148	139	6.1-	142	1.6
New Vehicle Loans	666	658	1.3-	758	15.2
Used Vehicle Loans	685	744	8.6	803	7.9
First Mortgage Real Estate Loans	627	669	6.8	722	7.9
Other Real Estate Loans	175	189	8.0	226	19.5
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	246	221	10.1-	224	1.5
Other Loans	48	51	6.2	64	25.1
Allowance For Loan Losses	28	28	2.6	30	7.5
<b>TOTAL INVESTMENTS</b>	<b>1,200</b>	<b>1,454</b>	<b>21.2</b>	<b>1,098</b>	<b>24.5-</b>
U.S. Government Obligations	95	98	4.1	50	49.3-
Federal Agency Securities	384	537	39.9	514	4.3-
Mutual Fund & Common Trusts	3	17	404.3	3	81.4-
MCSD and PIC at Corporate CU	17	17	0.2	18	7.7
All Other Corporate Credit Union	342	376	9.9	169	55.1-
Commercial Banks, S&Ls	255	275	8.0	226	17.9-
Credit Unions -Loans to, Deposits in	12	8	35.5-	6	29.9-
Other Investments	93	126	36.5	113	10.6-
Land and Building	67	73	9.9	83	12.9
Other Fixed Assets	20	20	0.0-	20	3.9-
Other Real Estate Owned	1	1	3.3-	1	0.5-
Other Assets	34	40	17.3	39	0.7-
NCUSIF Capitalization Deposit	34	36	6.5	37	3.1
<b>TOTAL ASSETS</b>	<b>4,128</b>	<b>4,489</b>	<b>8.7</b>	<b>4,568</b>	<b>1.8</b>
<b>LIABILITIES</b>					
Total Borrowings	17	31	84.9	31	0.6
Accrued Dividends/Interest Payable	7	6	4.5-	7	4.6
Acct Payable and Other Liabilities	41	46	12.3	47	1.3
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>64</b>	<b>83</b>	<b>29.5</b>	<b>85</b>	<b>1.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,636</b>	<b>3,950</b>	<b>8.7</b>	<b>3,995</b>	<b>1.1</b>
Share Drafts	459	515	12.0	573	11.3
Regular Shares	1,448	1,574	8.7	1,518	3.6-
Money Market Shares	381	477	25.1	498	4.4
Share Certificates/CDs	927	956	3.1	979	2.5
IRA/Keogh Accounts	382	397	4.0	395	0.6-
All Other Shares and Member Deposits	17	19	9.6	19	2.6
Non-Member Deposits	20	12	38.2-	12	3.4-
Regular Reserves	156	164	5.3	174	5.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	532.3-	-8	118.8
Other Reserves	29	29	0.1-	31	6.2
Undivided Earnings	240	263	9.5	289	10.1
Net Income	2	2	20.0	2	5.4
<b>TOTAL EQUITY</b>	<b>428</b>	<b>455</b>	<b>6.3</b>	<b>488</b>	<b>7.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,128</b>	<b>4,489</b>	<b>8.7</b>	<b>4,568</b>	<b>1.8</b>

\* Amount Less than 1 Million

Oklahoma  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	100	97	3.0-	96	1.0-
<b>INTEREST INCOME</b>					
Interest on Loans	115	115	0.2-	123	7.2
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	34	36	7.4	38	4.9
Trading Profits and Losses	0*	0*	60.6-	0*	138.8-
<b>TOTAL INTEREST INCOME</b>	<b>149</b>	<b>151</b>	<b>1.5</b>	<b>161</b>	<b>6.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	67	65	1.9-	69	5.5
Interest on Deposits	6	7	8.1	8	15.3
Interest on Borrowed Money	2	0*	51.1-	1	28.8
<b>TOTAL INTEREST EXPENSE</b>	<b>75</b>	<b>73</b>	<b>2.1-</b>	<b>78</b>	<b>6.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>8</b>	<b>7</b>	<b>11.0-</b>	<b>7</b>	<b>9.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>66</b>	<b>71</b>	<b>7.2</b>	<b>77</b>	<b>8.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	15	16	8.4	17	7.6
Other Operating Income	3	4	5.6	4	17.2
Gain (Loss) on Investments	0*	0*	0.6	0*	292.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	37.8	0*	356.4-
Other Non-Oper Income (Expense)	0*	0*	137.9	0*	25.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>20</b>	<b>8.0</b>	<b>21</b>	<b>8.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	36	38	5.6	40	5.7
Travel and Conference Expense	1	1	2.3	1	8.7
Office Occupancy Expense	4	5	17.1	5	6.7
Office Operations Expense	16	17	7.7	19	6.6
Educational & Promotional Expense	1	2	16.3	2	16.0
Loan Servicing Expense	3	3	4.7-	4	19.6
Professional and Outside Services	4	4	8.7	5	5.9
Member Insurance	1	1	2.9	1	4.9-
Operating Fees	0*	0*	6.5	0*	7.8
Miscellaneous Operating Expenses	2	2	13.5	2	0.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>69</b>	<b>74</b>	<b>6.8</b>	<b>79</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>15</b>	<b>16</b>	<b>10.1</b>	<b>19</b>	<b>16.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	4	34.2	4	4.0
Net Reserve Transfer	0*	2	60.4	2	26.5
Net Income After Net Reserve Transfer	14	15	6.6	17	15.9
Additional (Voluntary) Reserve Transfers	2	3	43.3	3	13.1
Adjusted Net Income	12	12	0.7	14	16.5

\* Amount Less than 1 Million

**Oregon**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	125	120	4.0-	116	3.3-
Cash	120	134	11.3	270	102.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,291</b>	<b>4,545</b>	<b>5.9</b>	<b>5,214</b>	<b>14.7</b>
Unsecured Credit Card Loans	265	282	6.6	320	13.2
All Other Unsecured Loans	305	288	5.5-	277	3.8-
New Vehicle Loans	836	890	6.5	1,057	18.8
Used Vehicle Loans	973	1,029	5.7	1,103	7.2
First Mortgage Real Estate Loans	744	856	15.0	966	12.9
Other Real Estate Loans	853	881	3.3	1,099	24.9
Leases Receivable	N/A	N/A	N/A	11	N/A
All Other Loans to Members	298	303	1.8	344	13.3
Other Loans	18	16	8.5-	38	135.3
Allowance For Loan Losses	34	46	36.0	47	2.9
<b>TOTAL INVESTMENTS</b>	<b>1,612</b>	<b>2,067</b>	<b>28.3</b>	<b>1,458</b>	<b>29.5-</b>
U.S. Government Obligations	55	23	59.2-	9	59.9-
Federal Agency Securities	706	906	28.4	757	16.5-
Mutual Fund & Common Trusts	75	142	88.5	136	3.9-
MCSD and PIC at Corporate CU	38	51	33.7	53	4.9
All Other Corporate Credit Union	515	643	24.7	317	50.6-
Commercial Banks, S&Ls	195	275	40.5	153	44.4-
Credit Unions -Loans to, Deposits in	14	12	15.6-	12	5.6
Other Investments	13	18	36.0	21	20.0
Land and Building	83	92	10.4	102	11.2
Other Fixed Assets	35	42	20.6	45	8.1
Other Real Estate Owned	0*	3	2,663.2	2	33.2-
Other Assets	55	62	13.5	63	2.3
NCUSIF Capitalization Deposit	50	55	11.1	57	4.2
<b>TOTAL ASSETS</b>	<b>6,211</b>	<b>6,953</b>	<b>11.9</b>	<b>7,165</b>	<b>3.1</b>
<b>LIABILITIES</b>					
Total Borrowings	47	84	77.9	62	26.5-
Accrued Dividends/Interest Payable	5	5	8.3-	5	1.5-
Acct Payable and Other Liabilities	38	41	6.9	51	24.1
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>91</b>	<b>130</b>	<b>43.1</b>	<b>117</b>	<b>9.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,529</b>	<b>6,208</b>	<b>12.3</b>	<b>6,367</b>	<b>2.6</b>
Share Drafts	672	758	12.8	924	21.8
Regular Shares	1,913	1,963	2.6	1,723	12.2-
Money Market Shares	987	1,232	24.8	1,392	13.0
Share Certificates/CDs	1,299	1,558	19.9	1,628	4.6
IRA/Keogh Accounts	612	642	5.0	640	0.4-
All Other Shares and Member Deposits	41	51	25.0	56	9.2
Non-Member Deposits	5	5	13.3-	5	0.1
Regular Reserves	205	222	8.4	239	7.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-8	242.0	-12	40.9
Other Reserves	0*	0*	55.8-	0*	34.7-
Undivided Earnings	381	396	3.8	446	12.9
Net Income	8	5	31.6-	6	20.9
<b>TOTAL EQUITY</b>	<b>592</b>	<b>615</b>	<b>3.9</b>	<b>681</b>	<b>10.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,211</b>	<b>6,953</b>	<b>11.9</b>	<b>7,165</b>	<b>3.1</b>

\* Amount Less than 1 Million

Oregon  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	125	120	4.0-	116	3.3-
<b>INTEREST INCOME</b>					
Interest on Loans	188	186	1.0-	213	14.6
(Less) Interest Refund	0*	0*	99.9-	0*	100.0-
Income from Investments	41	53	28.9	46	12.6-
Trading Profits and Losses	0*	0*	1,525.8-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>229</b>	<b>239</b>	<b>4.3</b>	<b>260</b>	<b>8.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	74	68	8.4-	71	4.4
Interest on Deposits	36	45	24.5	44	0.7-
Interest on Borrowed Money	1	3	90.1	3	1.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>111</b>	<b>115</b>	<b>3.5</b>	<b>118</b>	<b>2.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>14</b>	<b>12</b>	<b>16.6-</b>	<b>11</b>	<b>5.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>104</b>	<b>113</b>	<b>8.1</b>	<b>131</b>	<b>16.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	17	18	5.5	20	8.1
Other Operating Income	10	12	20.3	16	33.1
Gain (Loss) on Investments	1	0*	97.1-	0*	2,720.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	126.4	0*	103.1-
Other Non-Oper Income (Expense)	0*	0*	33.8-	0*	94.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>29</b>	<b>31</b>	<b>7.3</b>	<b>35</b>	<b>13.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	52	59	13.9	67	13.4
Travel and Conference Expense	2	2	9.0	2	4.2
Office Occupancy Expense	6	8	24.2	9	8.7
Office Operations Expense	23	25	9.1	28	12.6
Educational & Promotional Expense	4	4	13.0	5	4.6
Loan Servicing Expense	5	6	23.0	7	14.1
Professional and Outside Services	9	11	17.6	11	5.8
Member Insurance	0*	0*	4.9-	0*	15.6-
Operating Fees	0*	0*	3.5	0*	8.1
Miscellaneous Operating Expenses	2	2	12.0-	2	18.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>103</b>	<b>117</b>	<b>13.4</b>	<b>131</b>	<b>11.7</b>
<b>NET INCOME</b>	<b>29</b>	<b>26</b>	<b>11.5-</b>	<b>35</b>	<b>34.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	9	8	6.3-	10	19.9
Net Reserve Transfer	2	3	48.8	3	16.0
Net Income After Net Reserve Transfer	27	23	15.9-	32	36.9
Additional (Voluntary) Reserve Transfers	3	4	31.1	3	10.7-
Adjusted Net Income	25	19	21.3-	28	45.9

\* Amount Less than 1 Million



**Pennsylvania**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	857	825	3.7-	789	4.4-
Cash	340	369	8.4	1,107	199.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>8,746</b>	<b>9,032</b>	<b>3.3</b>	<b>9,894</b>	<b>9.5</b>
Unsecured Credit Card Loans	741	745	0.5	790	5.9
All Other Unsecured Loans	1,279	1,249	2.3-	1,228	1.7-
New Vehicle Loans	1,836	1,778	3.2-	1,903	7.1
Used Vehicle Loans	1,197	1,312	9.6	1,559	18.9
First Mortgage Real Estate Loans	1,217	1,333	9.5	1,491	11.9
Other Real Estate Loans	1,992	2,110	5.9	2,359	11.8
Leases Receivable	N/A	N/A	N/A	12	N/A
All Other Loans to Members	473	487	3.1	540	10.9
Other Loans	11	19	68.2	12	35.0-
Allowance For Loan Losses	95	99	4.3	100	1.0
<b>TOTAL INVESTMENTS</b>	<b>4,569</b>	<b>5,407</b>	<b>18.3</b>	<b>4,211</b>	<b>22.1-</b>
U.S. Government Obligations	289	268	7.2-	216	19.2-
Federal Agency Securities	1,745	2,165	24.0	2,212	2.2
Mutual Fund & Common Trusts	100	109	9.6	92	15.6-
MCSD and PIC at Corporate CU	88	96	8.7	107	11.3
All Other Corporate Credit Union	1,160	1,376	18.6	568	58.7-
Commercial Banks, S&Ls	1,105	1,315	19.0	933	29.1-
Credit Unions -Loans to, Deposits in	19	17	6.7-	25	43.7
Other Investments	64	61	4.4-	58	5.5-
Land and Building	176	193	9.4	210	8.8
Other Fixed Assets	56	60	7.8	66	8.9
Other Real Estate Owned	2	4	63.2	3	14.3-
Other Assets	123	132	7.6	130	1.6-
NCUSIF Capitalization Deposit	115	124	8.1	129	4.0
<b>TOTAL ASSETS</b>	<b>14,033</b>	<b>15,223</b>	<b>8.5</b>	<b>15,650</b>	<b>2.8</b>
<b>LIABILITIES</b>					
Total Borrowings	6	11	70.2	10	5.6-
Accrued Dividends/Interest Payable	22	22	0.3	23	1.7
Acct Payable and Other Liabilities	51	59	16.1	50	15.8-
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>80</b>	<b>92</b>	<b>16.0</b>	<b>83</b>	<b>10.3-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>12,423</b>	<b>13,507</b>	<b>8.7</b>	<b>13,809</b>	<b>2.2</b>
Share Drafts	1,182	1,347	13.9	1,603	19.0
Regular Shares	6,229	6,596	5.9	6,626	0.5
Money Market Shares	1,026	1,311	27.8	1,389	5.9
Share Certificates/CDs	2,476	2,687	8.5	2,650	1.4-
IRA/Keogh Accounts	1,239	1,277	3.1	1,257	1.5-
All Other Shares and Member Deposits	256	269	5.1	261	2.9-
Non-Member Deposits	15	20	37.8	23	14.1
Regular Reserves	379	397	4.7	427	7.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	-15	1,513.0-	-29	96.8
Other Reserves	28	30	5.4	22	27.1-
Undivided Earnings	1,108	1,206	8.8	1,329	10.2
Net Income	14	6	58.6-	9	56.1
<b>TOTAL EQUITY</b>	<b>1,530</b>	<b>1,624</b>	<b>6.1</b>	<b>1,757</b>	<b>8.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>14,033</b>	<b>15,223</b>	<b>8.5</b>	<b>15,650</b>	<b>2.8</b>

\* Amount Less than 1 Million

**Pennsylvania**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	857	825	3.7-	789	4.4-
<b>INTEREST INCOME</b>					
Interest on Loans	382	383	0.1	409	6.9
(Less) Interest Refund	0*	0*	14.0-	0*	15.8
Income from Investments	124	136	8.9	146	8.0
Trading Profits and Losses	0*	0*	124.8-	0*	15,294.7-
<b>TOTAL INTEREST INCOME</b>	<b>506</b>	<b>518</b>	<b>2.3</b>	<b>554</b>	<b>7.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	228	235	3.1	244	3.8
Interest on Deposits	5	6	16.1	7	15.9
Interest on Borrowed Money	0*	0*	33.4	0*	278.5
<b>TOTAL INTEREST EXPENSE</b>	<b>234</b>	<b>242</b>	<b>3.4</b>	<b>252</b>	<b>4.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>27</b>	<b>25</b>	<b>7.7-</b>	<b>23</b>	<b>5.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>245</b>	<b>251</b>	<b>2.3</b>	<b>279</b>	<b>11.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	22	24	8.9	30	23.8
Other Operating Income	16	20	22.3	23	17.7
Gain (Loss) on Investments	0*	0*	326.8	0*	1.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	780.8	0*	164.4-
Other Non-Oper Income (Expense)	0*	0*	11.2-	0*	118.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>37</b>	<b>42</b>	<b>13.3</b>	<b>53</b>	<b>25.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	98	105	6.8	115	10.0
Travel and Conference Expense	3	3	5.1-	3	7.1
Office Occupancy Expense	11	12	5.2	13	8.9
Office Operations Expense	49	52	6.4	56	7.9
Educational & Promotional Expense	6	6	9.5	7	24.3
Loan Servicing Expense	13	14	11.1	15	4.5
Professional and Outside Services	22	24	8.9	25	5.1
Member Insurance	8	8	1.8-	8	1.9
Operating Fees	2	2	6.9	2	10.6
Miscellaneous Operating Expenses	5	6	13.2	6	5.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>215</b>	<b>230</b>	<b>6.8</b>	<b>250</b>	<b>8.6</b>
<b>NET INCOME</b>	<b>68</b>	<b>63</b>	<b>6.0-</b>	<b>82</b>	<b>29.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	25	23	8.2-	24	3.0
Net Reserve Transfer	7	7	8.5	10	43.2
Net Income After Net Reserve Transfer	61	56	7.6-	72	27.4
Additional (Voluntary) Reserve Transfers	2	2	18.1-	2	16.3-
Adjusted Net Income	59	54	7.2-	70	28.8

\* Amount Less than 1 Million

Puerto Rico  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	20	18	10.0-	18	0.0
Cash	12	17	37.2	9	46.5-
<b>TOTAL LOANS OUTSTANDING</b>	<b>227</b>	<b>240</b>	<b>5.8</b>	<b>250</b>	<b>4.3</b>
Unsecured Credit Card Loans	8	9	3.9	10	14.5
All Other Unsecured Loans	124	119	4.1-	130	8.7
New Vehicle Loans	45	51	14.2	56	9.5
Used Vehicle Loans	1	1	26.9	1	2.9
First Mortgage Real Estate Loans	17	24	41.5	30	28.8
Other Real Estate Loans	6	7	18.3	10	32.2
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	25	28	12.3	13	54.7-
Other Loans	0*	0*	77.3	0*	22.4
Allowance For Loan Losses	3	3	6.3	4	17.3
<b>TOTAL INVESTMENTS</b>	<b>84</b>	<b>99</b>	<b>18.6</b>	<b>122</b>	<b>22.9</b>
U.S. Government Obligations	9	9	2.1-	10	7.9
Federal Agency Securities	44	55	26.0	71	29.1
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0	0*	0.0	0*	6.2-
All Other Corporate Credit Union	0*	0*	100.0-	0*	0.0
Commercial Banks, S&Ls	31	36	13.8	36	0.1
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	19,774.3	6	6,067.2
Land and Building	4	5	10.6	5	1.2-
Other Fixed Assets	2	3	27.8	3	1.8-
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Other Assets	3	3	2.6	4	28.9
NCUSIF Capitalization Deposit	3	3	7.1	3	7.4
<b>TOTAL ASSETS</b>	<b>332</b>	<b>366</b>	<b>10.3</b>	<b>392</b>	<b>7.0</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	53.8-
Accrued Dividends/Interest Payable	0*	0*	7.3	0*	3.0
Acct Payable and Other Liabilities	3	3	9.1	3	17.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>4</b>	<b>4</b>	<b>9.8</b>	<b>4</b>	<b>13.9-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>285</b>	<b>316</b>	<b>11.1</b>	<b>340</b>	<b>7.6</b>
Share Drafts	11	8	28.3-	8	8.6
Regular Shares	186	199	7.0	201	1.0
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	78	101	28.5	118	17.1
IRA/Keogh Accounts	5	6	12.4	7	8.9
All Other Shares and Member Deposits	4	3	34.6-	6	139.2
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	21	22	9.0	12	45.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0	0.0
Other Reserves	9	9	3.6	9	1.0
Undivided Earnings	14	14	2.1	26	86.1
Net Income	0*	0*	24.4-	0*	184.6
<b>TOTAL EQUITY</b>	<b>43</b>	<b>46</b>	<b>5.6</b>	<b>48</b>	<b>4.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>332</b>	<b>366</b>	<b>10.3</b>	<b>392</b>	<b>7.0</b>

\* Amount Less than 1 Million

Puerto Rico  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	20	18	10.0-	18	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	11	12	5.9	12	2.4
(Less) Interest Refund	0*	0*	30.4-	0*	43.7
Income from Investments	3	3	9.1	4	33.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>14</b>	<b>14</b>	<b>6.5</b>	<b>16</b>	<b>8.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7	7	8.2	8	8.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	158.0	0*	5.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>7</b>	<b>7</b>	<b>8.2</b>	<b>8</b>	<b>8.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>0*</b>	<b>1</b>	<b>64.5</b>	<b>1</b>	<b>8.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>6</b>	<b>6</b>	<b>3.0-</b>	<b>6</b>	<b>8.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	28.7	0*	3.3
Other Operating Income	0*	0*	28.7	0*	32.0-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	37,783.8-	0*	98.0-
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	100.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>47.4</b>	<b>0*</b>	<b>18.0-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2	2	0.2	2	12.3
Travel and Conference Expense	0*	0*	7.8-	0*	1.4-
Office Occupancy Expense	0*	0*	41.1	0*	1.1-
Office Operations Expense	1	1	0.5-	1	4.8-
Educational & Promotional Expense	0*	0*	6.4-	0*	17.1
Loan Servicing Expense	0*	0*	8.6	0*	61.6
Professional and Outside Services	0*	0*	15.5-	0*	3.5
Member Insurance	0*	0*	7.3	0*	5.6-
Operating Fees	0*	0*	41.8-	0*	8.8
Miscellaneous Operating Expenses	0*	0*	36.9	0*	44.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>5</b>	<b>5</b>	<b>1.4</b>	<b>5</b>	<b>8.2</b>
<b>NET INCOME</b>	<b>2</b>	<b>2</b>	<b>2.6-</b>	<b>2</b>	<b>0.5-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	0*	112.4	0*	40.8-
Net Reserve Transfer	0*	0*	0.0	0*	0.0
Net Income After Net Reserve Transfer	2	2	2.6-	2	0.5-
Additional (Voluntary) Reserve Transfers	0*	0*	100.0-	0*	0.0
Adjusted Net Income	1	2	17.3	2	0.5-

\* Amount Less than 1 Million

**Rhode Island**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	42	41	2.4-	41	0.0
Cash	36	38	3.9	203	440.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,062</b>	<b>1,196</b>	<b>12.7</b>	<b>1,351</b>	<b>13.0</b>
Unsecured Credit Card Loans	43	45	4.9	48	6.4
All Other Unsecured Loans	50	45	9.0-	40	11.3-
New Vehicle Loans	82	84	2.0	111	32.9
Used Vehicle Loans	80	103	29.0	127	23.3
First Mortgage Real Estate Loans	652	748	14.7	817	9.3
Other Real Estate Loans	125	139	11.3	178	28.1
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	29	28	5.4-	25	9.0-
Other Loans	2	5	183.1	5	1.5-
Allowance For Loan Losses	12	12	3.2-	12	3.7-
<b>TOTAL INVESTMENTS</b>	<b>708</b>	<b>803</b>	<b>13.5</b>	<b>638</b>	<b>20.6-</b>
U.S. Government Obligations	87	69	21.1-	44	36.4-
Federal Agency Securities	285	412	44.7	383	6.9-
Mutual Fund & Common Trusts	4	0*	92.1-	0*	17.1-
MCSD and PIC at Corporate CU	9	9	2.3	10	3.6
All Other Corporate Credit Union	170	188	10.2	85	54.8-
Commercial Banks, S&Ls	88	37	57.6-	23	37.4-
Credit Unions -Loans to, Deposits in	14	4	69.3-	5	6.5
Other Investments	50	84	67.0	88	5.0
Land and Building	25	25	1.9-	30	20.4
Other Fixed Assets	7	8	8.1	9	11.9
Other Real Estate Owned	0*	0*	39.5-	0*	63.8-
Other Assets	20	25	20.1	29	18.7
NCUSIF Capitalization Deposit	14	16	11.4	17	9.4
<b>TOTAL ASSETS</b>	<b>1,861</b>	<b>2,098</b>	<b>12.7</b>	<b>2,266</b>	<b>8.0</b>
<b>LIABILITIES</b>					
Total Borrowings	12	37	217.9	65	74.6
Accrued Dividends/Interest Payable	5	5	6.3	7	26.0
Acct Payable and Other Liabilities	14	18	28.3	15	15.0-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>31</b>	<b>60</b>	<b>97.5</b>	<b>87</b>	<b>44.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,548</b>	<b>1,740</b>	<b>12.4</b>	<b>1,866</b>	<b>7.2</b>
Share Drafts	154	172	12.1	217	26.0
Regular Shares	440	457	3.8	464	1.6
Money Market Shares	124	172	39.2	212	23.0
Share Certificates/CDs	551	658	19.5	697	5.9
IRA/Keogh Accounts	150	157	4.8	161	2.5
All Other Shares and Member Deposits	126	123	2.5-	113	7.6-
Non-Member Deposits	3	0*	85.6-	0*	68.0
Regular Reserves	80	82	2.9	86	5.3
APPR. For Non-Conf. Invest.	0*	0*	47.6-	0*	987.8
Accum. Unrealized G/L on A-F-S	1	-3	321.9-	-7	148.8
Other Reserves	0*	1	9.0	2	89.1
Undivided Earnings	196	215	10.1	227	5.5
Net Income	5	2	54.9-	5	103.9
<b>TOTAL EQUITY</b>	<b>282</b>	<b>298</b>	<b>5.4</b>	<b>313</b>	<b>5.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,861</b>	<b>2,098</b>	<b>12.7</b>	<b>2,266</b>	<b>8.0</b>

\* Amount Less than 1 Million

Rhode Island  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	42	41	2.4-	41	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	42	45	7.3	51	12.6
(Less) Interest Refund	0*	0*	42.9	0*	10.3
Income from Investments	20	21	2.3	24	16.8
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>62</b>	<b>66</b>	<b>5.6</b>	<b>75</b>	<b>13.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7	7	4.0-	7	3.3
Interest on Deposits	22	23	6.8	27	17.8
Interest on Borrowed Money	0*	0*	75.8	2	340.8
<b>TOTAL INTEREST EXPENSE</b>	<b>29</b>	<b>30</b>	<b>4.7</b>	<b>36</b>	<b>19.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>1</b>	<b>1</b>	<b>7.2</b>	<b>2</b>	<b>14.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>32</b>	<b>34</b>	<b>6.4</b>	<b>37</b>	<b>9.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	5	6.1	5	9.6
Other Operating Income	1	2	11.8	2	7.8-
Gain (Loss) on Investments	0*	0*	17.1	0*	85.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	98.9-	0*	6.8
Other Non-Oper Income (Expense)	0*	0*	92.9-	0*	3,364.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>7</b>	<b>8.8</b>	<b>7</b>	<b>4.5-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	15	9.5	18	15.0
Travel and Conference Expense	0*	0*	1.7-	0*	0.3
Office Occupancy Expense	2	2	5.9	3	13.5
Office Operations Expense	6	6	6.5	6	8.4
Educational & Promotional Expense	1	1	14.2	1	10.3
Loan Servicing Expense	1	0*	6.2-	1	31.8
Professional and Outside Services	2	2	21.4	3	27.3
Member Insurance	0*	0*	5.6-	0*	4.2-
Operating Fees	0*	0*	6.7	0*	19.6-
Miscellaneous Operating Expenses	2	2	19.5	2	10.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>28</b>	<b>31</b>	<b>9.2</b>	<b>35</b>	<b>12.6</b>
<b>NET INCOME</b>	<b>10</b>	<b>10</b>	<b>0.2</b>	<b>9</b>	<b>11.1-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	1	54.4	3	105.3
Net Reserve Transfer	0*	0*	158.0	1	106.2
Net Income After Net Reserve Transfer	10	10	4.2-	8	19.9-
Additional (Voluntary) Reserve Transfers	0*	0*	267.7	0*	39.5
Adjusted Net Income	10	9	6.1-	7	21.5-

\* Amount Less than 1 Million

**South Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	105	102	2.9-	99	2.9-
Cash	101	132	30.0	258	95.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,655</b>	<b>2,853</b>	<b>7.5</b>	<b>3,245</b>	<b>13.7</b>
Unsecured Credit Card Loans	162	178	10.0	199	11.8
All Other Unsecured Loans	265	258	2.7-	275	6.6
New Vehicle Loans	509	520	2.3	623	19.6
Used Vehicle Loans	662	732	10.6	864	18.1
First Mortgage Real Estate Loans	591	677	14.6	759	12.1
Other Real Estate Loans	280	290	3.6	325	12.3
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	185	186	0.4	195	5.4
Other Loans	2	13	466.9	4	66.6-
Allowance For Loan Losses	27	28	4.0	30	4.2
<b>TOTAL INVESTMENTS</b>	<b>941</b>	<b>1,047</b>	<b>11.3</b>	<b>747</b>	<b>28.7-</b>
U.S. Government Obligations	49	30	38.9-	11	63.7-
Federal Agency Securities	394	467	18.5	389	16.6-
Mutual Fund & Common Trusts	18	30	62.4	15	50.5-
MCSD and PIC at Corporate CU	18	18	2.8	25	40.2
All Other Corporate Credit Union	276	306	10.5	170	44.4-
Commercial Banks, S&Ls	175	186	6.5	110	40.7-
Credit Unions -Loans to, Deposits in	6	5	8.9-	6	14.3
Other Investments	4	5	11.3	19	306.3
Land and Building	56	62	10.0	72	16.9
Other Fixed Assets	25	26	4.5	27	6.6
Other Real Estate Owned	0*	1	106.0	0*	40.6-
Other Assets	32	33	0.4	35	7.9
NCUSIF Capitalization Deposit	30	33	10.3	34	3.6
<b>TOTAL ASSETS</b>	<b>3,813</b>	<b>4,158</b>	<b>9.0</b>	<b>4,389</b>	<b>5.6</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	2	7,678.7	35	1,387.1
Accrued Dividends/Interest Payable	19	18	4.5-	21	18.3
Acct Payable and Other Liabilities	25	21	14.2-	23	10.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>44</b>	<b>42</b>	<b>4.7-</b>	<b>80</b>	<b>92.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,335</b>	<b>3,645</b>	<b>9.3</b>	<b>3,800</b>	<b>4.3</b>
Share Drafts	394	440	11.8	533	21.1
Regular Shares	1,247	1,324	6.2	1,326	0.1
Money Market Shares	225	296	31.4	289	2.4-
Share Certificates/CDs	1,050	1,145	9.0	1,202	5.1
IRA/Keogh Accounts	388	411	5.8	418	1.6
All Other Shares and Member Deposits	24	24	1.0-	27	14.6
Non-Member Deposits	6	5	20.9-	4	10.7-
Regular Reserves	111	121	8.8	133	10.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	1,449.5-	-5	87.1
Other Reserves	17	17	0.9-	16	8.3-
Undivided Earnings	301	331	9.8	359	8.6
Net Income	5	5	5.0	6	21.0
<b>TOTAL EQUITY</b>	<b>434</b>	<b>471</b>	<b>8.4</b>	<b>509</b>	<b>8.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,813</b>	<b>4,158</b>	<b>9.0</b>	<b>4,389</b>	<b>5.6</b>

\* Amount Less than 1 Million

South Carolina  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	105	102	2.9-	99	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	119	122	2.9	136	11.5
(Less) Interest Refund	0*	0*	21.7-	0*	28.9
Income from Investments	25	27	7.3	25	9.0-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>144</b>	<b>149</b>	<b>3.7</b>	<b>161</b>	<b>7.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	66	67	1.5	71	6.9
Interest on Deposits	0*	0*	175.1	0*	33.2-
Interest on Borrowed Money	0*	0*	206.4	0*	1,270.9
<b>TOTAL INTEREST EXPENSE</b>	<b>66</b>	<b>67</b>	<b>2.0</b>	<b>72</b>	<b>7.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>8</b>	<b>8</b>	<b>8.8-</b>	<b>8</b>	<b>5.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>70</b>	<b>74</b>	<b>6.8</b>	<b>81</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	17	20	19.0	23	13.3
Other Operating Income	4	5	16.0	6	29.1
Gain (Loss) on Investments	0*	0*	93.0-	0*	8,722.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	153.4-	0*	6,882.7-
Other Non-Oper Income (Expense)	0*	0*	57.8-	0*	36.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>22</b>	<b>26</b>	<b>15.7</b>	<b>30</b>	<b>17.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	36	39	9.4	43	9.0
Travel and Conference Expense	1	1	0.2	1	1.2
Office Occupancy Expense	4	5	9.4	5	10.1
Office Operations Expense	16	18	14.0	19	9.2
Educational & Promotional Expense	2	2	6.4	3	21.8
Loan Servicing Expense	3	4	14.2	4	17.6
Professional and Outside Services	6	6	12.8	7	9.1
Member Insurance	1	0*	22.1-	0*	5.0
Operating Fees	0*	0*	15.2	0*	6.3
Miscellaneous Operating Expenses	2	2	17.1	2	5.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>72</b>	<b>79</b>	<b>10.4</b>	<b>87</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>20</b>	<b>21</b>	<b>3.8</b>	<b>24</b>	<b>15.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	9	9	2.0-	9	4.0
Net Reserve Transfer	3	4	15.5	3	6.0-
Net Income After Net Reserve Transfer	17	18	1.7	21	19.7
Additional (Voluntary) Reserve Transfers	2	2	12.7	2	16.6
Adjusted Net Income	16	16	0.4	19	20.1

\* Amount Less than 1 Million



**South Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	64	63	1.6-	63	0.0
Cash	20	18	11.2-	36	106.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>592</b>	<b>639</b>	<b>7.9</b>	<b>747</b>	<b>16.9</b>
Unsecured Credit Card Loans	28	29	1.0	31	7.2
All Other Unsecured Loans	30	29	3.0-	32	11.7
New Vehicle Loans	102	106	4.4	136	27.9
Used Vehicle Loans	196	219	11.6	247	13.0
First Mortgage Real Estate Loans	91	106	16.7	122	15.2
Other Real Estate Loans	62	61	0.9-	76	24.5
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	82	88	7.5	100	14.5
Other Loans	1	0*	40.6-	0*	20.6-
Allowance For Loan Losses	7	8	17.0	8	10.0
<b>TOTAL INVESTMENTS</b>	<b>141</b>	<b>199</b>	<b>41.4</b>	<b>146</b>	<b>26.9-</b>
U.S. Government Obligations	2	3	43.3	4	32.5
Federal Agency Securities	51	60	17.9	67	11.6
Mutual Fund & Common Trusts	0*	5	2,838.7	0*	98.2-
MCSD and PIC at Corporate CU	5	6	6.8	7	12.2
All Other Corporate Credit Union	44	75	67.7	17	77.3-
Commercial Banks, S&Ls	29	42	45.8	37	12.8-
Credit Unions -Loans to, Deposits in	9	7	15.1-	7	2.2
Other Investments	0*	0*	332.6	6	791.8
Land and Building	14	14	2.2	16	15.5
Other Fixed Assets	4	5	15.8	5	1.2
Other Real Estate Owned	0*	0*	35.4	0*	58.9
Other Assets	8	9	5.3	9	8.3
NCUSIF Capitalization Deposit	6	7	10.2	8	10.3
<b>TOTAL ASSETS</b>	<b>780</b>	<b>884</b>	<b>13.3</b>	<b>960</b>	<b>8.6</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	2	87.5	23	1,253.5
Accrued Dividends/Interest Payable	3	3	0.9	4	21.1
Acct Payable and Other Liabilities	3	4	22.3	5	18.6
Uninsured Secondary Capital	0	0*	0.0	0*	320.8
<b>TOTAL LIABILITIES</b>	<b>7</b>	<b>9</b>	<b>22.1</b>	<b>31</b>	<b>253.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>694</b>	<b>791</b>	<b>14.0</b>	<b>836</b>	<b>5.7</b>
Share Drafts	87	99	13.8	112	12.8
Regular Shares	187	197	5.2	199	0.9
Money Market Shares	75	98	30.1	100	2.5
Share Certificates/CDs	256	296	15.8	318	7.5
IRA/Keogh Accounts	63	69	9.5	76	9.6
All Other Shares and Member Deposits	19	27	39.7	23	15.6-
Non-Member Deposits	6	5	25.8-	8	77.4
Regular Reserves	25	28	12.2	31	10.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-1	14,469.6	-2	97.8
Other Reserves	3	3	17.8-	2	18.2-
Undivided Earnings	50	54	8.9	61	11.8
Net Income	0*	0*	55.9-	0*	80.5
<b>TOTAL EQUITY</b>	<b>79</b>	<b>84</b>	<b>7.1</b>	<b>92</b>	<b>9.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>780</b>	<b>884</b>	<b>13.3</b>	<b>960</b>	<b>8.6</b>

\* Amount Less than 1 Million

South Dakota  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	64	63	1.6-	63	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	26	27	3.2	31	15.1
(Less) Interest Refund	0*	0*	9.6-	0*	60.5-
Income from Investments	4	5	18.9	5	7.8
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>30</b>	<b>32</b>	<b>5.4</b>	<b>36</b>	<b>14.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	14	15	8.7	17	9.9
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	18.8-	0*	1,658.8
<b>TOTAL INTEREST EXPENSE</b>	<b>14</b>	<b>16</b>	<b>8.7</b>	<b>17</b>	<b>12.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>1</b>	<b>2</b>	<b>46.7</b>	<b>1</b>	<b>35.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>15</b>	<b>15</b>	<b>1.2-</b>	<b>18</b>	<b>21.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	9.3	3	18.5
Other Operating Income	0*	1	18.4	1	21.8
Gain (Loss) on Investments	0*	0*	91.2-	0*	13,373.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	67.2-	0*	108.8
Other Non-Oper Income (Expense)	0*	0*	76.5	0*	38.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>4</b>	<b>11.5</b>	<b>4</b>	<b>17.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	8	9.4	9	10.2
Travel and Conference Expense	0*	0*	2.4-	0*	9.7
Office Occupancy Expense	0*	0*	3.3	1	9.2
Office Operations Expense	3	3	5.4	4	8.1
Educational & Promotional Expense	0*	0*	24.0	0*	0.8
Loan Servicing Expense	0*	0*	8.7	0*	23.8
Professional and Outside Services	0*	0*	1.2	0*	11.7
Member Insurance	0*	0*	14.2-	0*	17.2
Operating Fees	0*	0*	12.4	0*	8.2
Miscellaneous Operating Expenses	0*	0*	16.9	0*	30.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>15</b>	<b>16</b>	<b>7.7</b>	<b>17</b>	<b>10.6</b>
<b>NET INCOME</b>	<b>4</b>	<b>3</b>	<b>24.2-</b>	<b>5</b>	<b>77.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	1	6.6-	2	38.0
Net Reserve Transfer	0*	0*	25.2	1	99.5
Net Income After Net Reserve Transfer	3	2	31.4-	4	71.1
Additional (Voluntary) Reserve Transfers	0*	0*	51.3-	0*	27.9-
Adjusted Net Income	3	2	30.4-	4	74.4

\* Amount Less than 1 Million

Tennessee  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	259	256	1.2-	254	0.8-
Cash	166	208	25.3	582	180.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,508</b>	<b>4,809</b>	<b>6.7</b>	<b>5,235</b>	<b>8.9</b>
Unsecured Credit Card Loans	242	232	4.0-	243	4.5
All Other Unsecured Loans	475	473	0.5-	483	2.1
New Vehicle Loans	994	981	1.3-	1,069	9.0
Used Vehicle Loans	900	1,004	11.6	1,106	10.1
First Mortgage Real Estate Loans	1,329	1,542	16.0	1,690	9.6
Other Real Estate Loans	360	364	1.1	411	12.9
Leases Receivable	N/A	N/A	N/A	6	N/A
All Other Loans to Members	202	206	1.9	216	4.9
Other Loans	6	7	16.6	11	62.8
Allowance For Loan Losses	29	31	6.1	34	11.7
<b>TOTAL INVESTMENTS</b>	<b>1,858</b>	<b>2,102</b>	<b>13.1</b>	<b>1,560</b>	<b>25.8-</b>
U.S. Government Obligations	99	73	26.6-	72	0.9-
Federal Agency Securities	789	857	8.7	938	9.4
Mutual Fund & Common Trusts	55	92	66.4	13	85.7-
MCSD and PIC at Corporate CU	36	39	10.5	36	9.5-
All Other Corporate Credit Union	462	533	15.2	190	64.4-
Commercial Banks, S&Ls	355	414	16.6	263	36.5-
Credit Unions -Loans to, Deposits in	14	10	23.3-	8	24.1-
Other Investments	48	83	73.3	40	51.5-
Land and Building	105	109	3.8	119	9.4
Other Fixed Assets	33	33	0.4-	31	5.0-
Other Real Estate Owned	0*	1	40.1	0*	21.9-
Other Assets	59	63	6.1	70	11.6
NCUSIF Capitalization Deposit	53	58	8.2	60	3.7
<b>TOTAL ASSETS</b>	<b>6,754</b>	<b>7,351</b>	<b>8.8</b>	<b>7,625</b>	<b>3.7</b>
<b>LIABILITIES</b>					
Total Borrowings	13	69	423.5	85	23.4
Accrued Dividends/Interest Payable	23	23	0.7	25	8.4
Acct Payable and Other Liabilities	45	43	3.2-	48	11.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>81</b>	<b>135</b>	<b>67.3</b>	<b>159</b>	<b>17.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,831</b>	<b>6,312</b>	<b>8.2</b>	<b>6,493</b>	<b>2.9</b>
Share Drafts	595	682	14.7	745	9.1
Regular Shares	2,153	2,261	5.1	2,279	0.8
Money Market Shares	741	840	13.4	813	3.2-
Share Certificates/CDs	1,577	1,729	9.6	1,852	7.1
IRA/Keogh Accounts	643	661	2.9	675	2.1
All Other Shares and Member Deposits	117	132	12.3	125	5.2-
Non-Member Deposits	5	6	11.1	5	17.7-
Regular Reserves	262	280	7.0	299	6.5
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	1	-9	860.3-	-17	93.0
Other Reserves	103	117	13.6	114	2.6-
Undivided Earnings	462	500	8.2	561	12.3
Net Income	14	15	11.7	16	4.7
<b>TOTAL EQUITY</b>	<b>842</b>	<b>904</b>	<b>7.4</b>	<b>973</b>	<b>7.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,754</b>	<b>7,351</b>	<b>8.8</b>	<b>7,625</b>	<b>3.7</b>

\* Amount Less than 1 Million

Tennessee  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	259	256	1.2-	254	0.8-
<b>INTEREST INCOME</b>					
Interest on Loans	189	196	3.3	211	7.7
(Less) Interest Refund	0*	0*	41.5-	0*	90.1
Income from Investments	53	55	3.2	60	9.7
Trading Profits and Losses	0*	0*	10.3	0*	27.0-
<b>TOTAL INTEREST INCOME</b>	<b>242</b>	<b>250</b>	<b>3.3</b>	<b>271</b>	<b>8.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	92	93	1.9	102	9.2
Interest on Deposits	24	24	2.2	25	3.7
Interest on Borrowed Money	0*	1	173.2	3	76.2
<b>TOTAL INTEREST EXPENSE</b>	<b>116</b>	<b>119</b>	<b>2.7</b>	<b>130</b>	<b>8.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>10</b>	<b>9</b>	<b>7.3-</b>	<b>9</b>	<b>1.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>117</b>	<b>122</b>	<b>4.8</b>	<b>132</b>	<b>7.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	18	20	13.2	25	19.8
Other Operating Income	8	10	24.8	11	7.8
Gain (Loss) on Investments	0*	0*	59.8-	0*	138.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	127.3-	0*	375.6-
Other Non-Oper Income (Expense)	0*	3	1,529.0	2	46.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>27</b>	<b>34</b>	<b>26.0</b>	<b>38</b>	<b>10.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	55	60	8.2	65	8.1
Travel and Conference Expense	2	2	9.2	2	5.2
Office Occupancy Expense	7	8	10.9	8	2.4
Office Operations Expense	23	25	9.8	27	9.1
Educational & Promotional Expense	3	3	2.1-	3	11.7
Loan Servicing Expense	4	4	8.1	4	13.3
Professional and Outside Services	9	10	8.7	11	11.5
Member Insurance	3	2	7.5-	2	6.9-
Operating Fees	1	1	6.2	1	5.6
Miscellaneous Operating Expenses	3	3	3.4-	3	8.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>109</b>	<b>118</b>	<b>7.7</b>	<b>127</b>	<b>8.1</b>
<b>NET INCOME</b>	<b>34</b>	<b>38</b>	<b>12.2</b>	<b>42</b>	<b>9.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	9	8	6.9-	8	9.0-
Net Reserve Transfer	5	4	13.7-	4	11.6-
Net Income After Net Reserve Transfer	29	34	16.6	38	12.1
Additional (Voluntary) Reserve Transfers	2	0*	74.8-	1	158.0
Adjusted Net Income	27	34	23.1	37	10.0

\* Amount Less than 1 Million

Texas  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	778	757	2.7-	727	4.0-
Cash	599	639	6.7	1,735	171.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>17,682</b>	<b>19,135</b>	<b>8.2</b>	<b>21,591</b>	<b>12.8</b>
Unsecured Credit Card Loans	1,202	1,193	0.7-	1,231	3.2
All Other Unsecured Loans	1,692	1,673	1.1-	1,690	1.0
New Vehicle Loans	6,541	6,945	6.2	8,017	15.4
Used Vehicle Loans	4,007	4,587	14.5	5,136	12.0
First Mortgage Real Estate Loans	2,157	2,368	9.8	2,767	16.9
Other Real Estate Loans	622	907	45.9	1,154	27.2
Leases Receivable	N/A	N/A	N/A	70	N/A
All Other Loans to Members	1,393	1,404	0.8	1,455	3.6
Other Loans	67	57	15.0-	70	23.4
Allowance For Loan Losses	169	181	7.1	194	6.8
<b>TOTAL INVESTMENTS</b>	<b>8,511</b>	<b>9,307</b>	<b>9.3</b>	<b>7,445</b>	<b>20.0-</b>
U.S. Government Obligations	333	253	24.0-	153	39.5-
Federal Agency Securities	3,767	4,136	9.8	3,822	7.6-
Mutual Fund & Common Trusts	116	154	33.0	56	63.5-
MCSD and PIC at Corporate CU	108	123	13.1	121	1.2-
All Other Corporate Credit Union	1,999	2,124	6.3	1,000	52.9-
Commercial Banks, S&Ls	2,025	2,244	10.8	1,310	41.6-
Credit Unions -Loans to, Deposits in	58	53	8.3-	57	6.8
Other Investments	106	220	107.7	926	320.4
Land and Building	399	437	9.4	486	11.2
Other Fixed Assets	148	158	6.8	158	0.1
Other Real Estate Owned	3	2	22.8-	2	30.6-
Other Assets	271	323	19.2	320	0.9-
NCUSIF Capitalization Deposit	221	241	9.2	252	4.4
<b>TOTAL ASSETS</b>	<b>27,664</b>	<b>30,060</b>	<b>8.7</b>	<b>31,794</b>	<b>5.8</b>
<b>LIABILITIES</b>					
Total Borrowings	67	80	20.3	195	142.5
Accrued Dividends/Interest Payable	91	91	0.5-	102	12.1
Acct Payable and Other Liabilities	312	331	5.9	367	11.0
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>470</b>	<b>502</b>	<b>6.7</b>	<b>664</b>	<b>32.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>24,333</b>	<b>26,449</b>	<b>8.7</b>	<b>27,754</b>	<b>4.9</b>
Share Drafts	3,352	3,650	8.9	4,238	16.1
Regular Shares	9,912	10,600	6.9	10,628	0.3
Money Market Shares	2,610	3,214	23.1	3,385	5.3
Share Certificates/CDs	5,562	5,881	5.7	6,273	6.7
IRA/Keogh Accounts	2,436	2,533	4.0	2,504	1.2-
All Other Shares and Member Deposits	404	511	26.5	660	29.0
Non-Member Deposits	57	60	5.2	66	11.3
Regular Reserves	860	927	7.8	1,006	8.6
APPR. For Non-Conf. Invest.	8	15	91.9	16	7.5
Accum. Unrealized G/L on A-F-S	0*	-15	5,677.1-	-28	85.0
Other Reserves	195	240	23.0	426	77.4
Undivided Earnings	1,770	1,905	7.6	1,924	1.0
Net Income	28	37	31.4	31	16.5-
<b>TOTAL EQUITY</b>	<b>2,861</b>	<b>3,109</b>	<b>8.7</b>	<b>3,376</b>	<b>8.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>27,664</b>	<b>30,060</b>	<b>8.7</b>	<b>31,794</b>	<b>5.8</b>

\* Amount Less than 1 Million

Texas  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	778	757	2.7-	727	4.0-
<b>INTEREST INCOME</b>					
Interest on Loans	754	783	3.8	863	10.2
(Less) Interest Refund	0*	0*	34.4-	0*	10.4
Income from Investments	235	247	4.7	256	3.8
Trading Profits and Losses	0*	0*	2.8	0*	214.8-
<b>TOTAL INTEREST INCOME</b>	<b>989</b>	<b>1,029</b>	<b>4.0</b>	<b>1,118</b>	<b>8.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	418	423	1.1	465	9.9
Interest on Deposits	69	69	0.1-	74	7.2
Interest on Borrowed Money	0*	2	825.6	7	255.9
<b>TOTAL INTEREST EXPENSE</b>	<b>488</b>	<b>494</b>	<b>1.3</b>	<b>546</b>	<b>10.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>55</b>	<b>55</b>	<b>0.7</b>	<b>51</b>	<b>6.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>447</b>	<b>480</b>	<b>7.3</b>	<b>521</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	113	118	4.6	135	14.4
Other Operating Income	20	26	27.2	26	0.9
Gain (Loss) on Investments	0*	0*	40.7-	0*	48.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	654.6	0*	316.5
Other Non-Oper Income (Expense)	2	6	257.4	2	62.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>135</b>	<b>150</b>	<b>10.9</b>	<b>164</b>	<b>9.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	225	244	8.5	268	9.8
Travel and Conference Expense	7	7	0.2-	8	15.5
Office Occupancy Expense	31	33	6.8	37	10.5
Office Operations Expense	106	115	8.2	122	6.3
Educational & Promotional Expense	14	15	8.7	17	10.0
Loan Servicing Expense	18	19	7.6	21	9.0
Professional and Outside Services	36	38	6.1	43	11.5
Member Insurance	4	4	10.3-	3	8.0-
Operating Fees	3	3	1.8	3	13.7
Miscellaneous Operating Expenses	14	15	4.4	16	9.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>459</b>	<b>494</b>	<b>7.6</b>	<b>539</b>	<b>9.1</b>
<b>NET INCOME</b>	<b>123</b>	<b>136</b>	<b>10.1</b>	<b>146</b>	<b>7.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	41	42	1.8	43	3.2
Net Reserve Transfer	12	13	6.9	16	17.4
Net Income After Net Reserve Transfer	111	122	10.4	131	6.7
Additional (Voluntary) Reserve Transfers	15	16	7.2	13	18.7-
Adjusted Net Income	96	106	11.0	117	10.7

\* Amount Less than 1 Million

**Utah**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	143	140	2.1-	137	2.1-
Cash	98	102	4.2	195	90.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,732</b>	<b>4,051</b>	<b>8.6</b>	<b>4,628</b>	<b>14.2</b>
Unsecured Credit Card Loans	231	239	3.4	286	19.7
All Other Unsecured Loans	199	192	3.7-	206	7.6
New Vehicle Loans	566	565	0.2-	661	16.9
Used Vehicle Loans	1,123	1,240	10.4	1,414	14.0
First Mortgage Real Estate Loans	628	887	41.1	950	7.1
Other Real Estate Loans	676	594	12.1-	732	23.2
Leases Receivable	N/A	N/A	N/A	23	N/A
All Other Loans to Members	305	333	9.0	352	5.7
Other Loans	3	2	34.3-	5	141.9
Allowance For Loan Losses	32	34	4.0	42	24.0
<b>TOTAL INVESTMENTS</b>	<b>877</b>	<b>982</b>	<b>12.0</b>	<b>749</b>	<b>23.8-</b>
U.S. Government Obligations	20	14	33.2-	7	48.1-
Federal Agency Securities	253	225	11.1-	252	11.9
Mutual Fund & Common Trusts	22	25	16.5	5	78.5-
MCSD and PIC at Corporate CU	13	23	78.4	40	76.2
All Other Corporate Credit Union	291	320	9.9	139	56.4-
Commercial Banks, S&Ls	216	290	34.1	140	51.8-
Credit Unions -Loans to, Deposits in	12	11	3.5-	12	1.3
Other Investments	50	74	49.3	154	107.5
Land and Building	110	116	5.3	131	12.8
Other Fixed Assets	27	31	14.9	32	3.3
Other Real Estate Owned	3	4	25.8	5	15.2
Other Assets	53	75	41.8	72	3.2-
NCUSIF Capitalization Deposit	39	43	10.0	45	5.3
<b>TOTAL ASSETS</b>	<b>4,906</b>	<b>5,370</b>	<b>9.5</b>	<b>5,814</b>	<b>8.3</b>
<b>LIABILITIES</b>					
Total Borrowings	3	2	43.2-	57	3,213.9
Accrued Dividends/Interest Payable	11	9	17.9-	11	23.0
Acct Payable and Other Liabilities	24	26	5.6	27	6.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>38</b>	<b>37</b>	<b>5.0-</b>	<b>96</b>	<b>161.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>4,337</b>	<b>4,755</b>	<b>9.6</b>	<b>5,088</b>	<b>7.0</b>
Share Drafts	518	558	7.8	677	21.3
Regular Shares	1,322	1,393	5.3	1,389	0.3-
Money Market Shares	1,033	1,222	18.3	1,205	1.4-
Share Certificates/CDs	1,069	1,156	8.1	1,369	18.4
IRA/Keogh Accounts	349	375	7.3	375	0.0-
All Other Shares and Member Deposits	38	47	22.0	43	7.5-
Non-Member Deposits	7	5	27.5-	30	500.0
Regular Reserves	191	208	8.6	209	0.5
APPR. For Non-Conf. Invest.	2	2	4.3	0*	92.3-
Accum. Unrealized G/L on A-F-S	0*	-2	226.4	-4	64.3
Other Reserves	151	169	12.1	185	9.5
Undivided Earnings	178	195	9.5	232	19.0
Net Income	9	7	27.6-	8	26.6
<b>TOTAL EQUITY</b>	<b>531</b>	<b>578</b>	<b>9.0</b>	<b>631</b>	<b>9.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,906</b>	<b>5,370</b>	<b>9.5</b>	<b>5,814</b>	<b>8.3</b>

\* Amount Less than 1 Million

Utah  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	143	140	2.1-	137	2.1-
<b>INTEREST INCOME</b>					
Interest on Loans	157	159	1.8	183	15.0
(Less) Interest Refund	0*	0*	75.2-	0*	100.0-
Income from Investments	24	27	10.8	24	9.3-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>181</b>	<b>186</b>	<b>3.0</b>	<b>207</b>	<b>11.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	45	47	3.1	49	5.8
Interest on Deposits	45	45	0.1	51	12.8
Interest on Borrowed Money	0*	0*	40.9-	2	1,537.0
<b>TOTAL INTEREST EXPENSE</b>	<b>91</b>	<b>92</b>	<b>1.5</b>	<b>102</b>	<b>10.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>6</b>	<b>8</b>	<b>32.0</b>	<b>9</b>	<b>10.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>84</b>	<b>86</b>	<b>2.4</b>	<b>96</b>	<b>12.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	26	27	4.5	27	0.3
Other Operating Income	5	5	21.9	9	62.0
Gain (Loss) on Investments	0*	0*	78.4-	0*	655.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	23.1	0*	188.0
Other Non-Oper Income (Expense)	0*	0*	32.7-	0*	19.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>33</b>	<b>6.3</b>	<b>37</b>	<b>11.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	43	48	11.3	51	6.4
Travel and Conference Expense	1	1	8.3	2	5.1
Office Occupancy Expense	7	7	6.8	8	11.4
Office Operations Expense	22	23	6.3	25	11.1
Educational & Promotional Expense	4	4	21.4	6	25.2
Loan Servicing Expense	5	6	23.4	6	5.6
Professional and Outside Services	2	2	1.3-	2	10.1
Member Insurance	1	1	11.8-	1	4.2-
Operating Fees	0*	0*	11.9	0*	8.9-
Miscellaneous Operating Expenses	3	3	16.3	3	2.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>87</b>	<b>96</b>	<b>10.3</b>	<b>104</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>27</b>	<b>22</b>	<b>18.2-</b>	<b>29</b>	<b>27.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	10	9	4.2-	13	35.3
Net Reserve Transfer	5	4	30.9-	6	61.4
Net Income After Net Reserve Transfer	22	19	15.1-	23	20.8
Additional (Voluntary) Reserve Transfers	3	3	0.4	2	42.9-
Adjusted Net Income	19	16	17.5-	21	32.5

\* Amount Less than 1 Million



Vermont  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	46	45	2.2-	45	0.0
Cash	14	15	5.1	45	206.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>568</b>	<b>605</b>	<b>6.5</b>	<b>696</b>	<b>15.0</b>
Unsecured Credit Card Loans	34	38	10.7	42	11.8
All Other Unsecured Loans	48	46	3.1-	52	11.0
New Vehicle Loans	87	80	8.5-	93	16.5
Used Vehicle Loans	106	119	12.0	136	14.3
First Mortgage Real Estate Loans	159	177	11.3	197	11.7
Other Real Estate Loans	101	107	6.0	130	21.8
Leases Receivable	N/A	N/A	N/A	3	N/A
All Other Loans to Members	34	38	12.7	44	15.5
Other Loans	0*	1	558.1	0*	100.0-
Allowance For Loan Losses	4	5	6.1	5	2.2
<b>TOTAL INVESTMENTS</b>	<b>224</b>	<b>279</b>	<b>24.9</b>	<b>230</b>	<b>17.6-</b>
U.S. Government Obligations	28	27	5.8-	19	29.5-
Federal Agency Securities	76	116	52.5	111	4.2-
Mutual Fund & Common Trusts	18	14	24.7-	2	86.8-
MCSD and PIC at Corporate CU	3	3	17.4	4	8.0
All Other Corporate Credit Union	45	67	49.8	45	33.3-
Commercial Banks, S&Ls	50	49	2.7-	45	8.4-
Credit Unions -Loans to, Deposits in	2	2	32.8	1	51.0-
Other Investments	2	2	3.8	4	147.0
Land and Building	16	17	3.8	17	2.9
Other Fixed Assets	6	4	21.3-	4	8.3-
Other Real Estate Owned	0*	0*	22.4	0*	100.0-
Other Assets	8	14	71.0	10	31.4-
NCUSIF Capitalization Deposit	7	7	13.2	8	7.5
<b>TOTAL ASSETS</b>	<b>839</b>	<b>939</b>	<b>11.9</b>	<b>1,006</b>	<b>7.2</b>
<b>LIABILITIES</b>					
Total Borrowings	16	22	35.4	35	57.4
Accrued Dividends/Interest Payable	0*	0*	0.7	0*	9.6
Acct Payable and Other Liabilities	7	5	18.0-	9	61.1
Uninsured Secondary Capital	0	0*	0.0	0*	397.1
<b>TOTAL LIABILITIES</b>	<b>23</b>	<b>28</b>	<b>20.7</b>	<b>45</b>	<b>59.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>733</b>	<b>822</b>	<b>12.1</b>	<b>866</b>	<b>5.3</b>
Share Drafts	82	98	18.6	118	21.5
Regular Shares	365	389	6.7	394	1.3
Money Market Shares	78	102	29.8	117	15.4
Share Certificates/CDs	144	160	10.7	159	0.7-
IRA/Keogh Accounts	56	61	8.7	63	2.9
All Other Shares and Member Deposits	5	8	75.3	9	10.2
Non-Member Deposits	3	4	55.5	5	14.6
Regular Reserves	29	32	9.7	35	10.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	439.9-	-4	101.8
Other Reserves	4	4	9.4-	4	1.1
Undivided Earnings	47	53	12.1	58	10.7
Net Income	2	2	37.1	2	2.0-
<b>TOTAL EQUITY</b>	<b>82</b>	<b>89</b>	<b>7.7</b>	<b>96</b>	<b>8.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>839</b>	<b>939</b>	<b>11.9</b>	<b>1,006</b>	<b>7.2</b>

\* Amount Less than 1 Million

Vermont  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	46	45	2.2-	45	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	24	25	1.8	28	12.5
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	6	7	18.6	8	5.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>30</b>	<b>32</b>	<b>5.0</b>	<b>35</b>	<b>10.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	14	15	5.2	15	1.6
Interest on Deposits	0*	0*	72.4-	0*	456.2
Interest on Borrowed Money	0*	0*	3.8-	0*	98.5
<b>TOTAL INTEREST EXPENSE</b>	<b>15</b>	<b>15</b>	<b>2.0</b>	<b>17</b>	<b>9.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>2.2-</b>	<b>0*</b>	<b>12.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>15</b>	<b>16</b>	<b>8.5</b>	<b>18</b>	<b>13.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	23.0	3	6.7
Other Operating Income	1	0*	12.0-	1	8.2
Gain (Loss) on Investments	0*	0	100.0-	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	230.4	0*	88.3-
Other Non-Oper Income (Expense)	0*	0*	64.9-	0*	76.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>4</b>	<b>11.1</b>	<b>4</b>	<b>7.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	8	9.2	8	11.9
Travel and Conference Expense	0*	0*	3.4	0*	10.4-
Office Occupancy Expense	0*	0*	6.2	1	11.3
Office Operations Expense	4	4	8.8	4	6.5
Educational & Promotional Expense	0*	0*	20.2	0*	47.4
Loan Servicing Expense	0*	0*	12.3	0*	18.5
Professional and Outside Services	0*	0*	7.9	1	38.4
Member Insurance	0*	0*	1.4	0*	20.5-
Operating Fees	0*	0*	11.5-	0*	17.0
Miscellaneous Operating Expenses	0*	0*	13.7	0*	49.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>15</b>	<b>16</b>	<b>8.8</b>	<b>18</b>	<b>12.7</b>
<b>NET INCOME</b>	<b>4</b>	<b>4</b>	<b>9.9</b>	<b>5</b>	<b>11.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	1	12.9	1	6.4
Net Reserve Transfer	0*	0*	4.6	0*	43.6
Net Income After Net Reserve Transfer	3	4	10.8	4	6.2
Additional (Voluntary) Reserve Transfers	2	0*	88.9-	0*	52.5-
Adjusted Net Income	1	3	187.9	4	10.2

\* Amount Less than 1 Million

**Virgin Islands**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	5	5	0.0	5	0.0
Cash	0*	3	243.8	3	12.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>19</b>	<b>20</b>	<b>4.7</b>	<b>19</b>	<b>1.9-</b>
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	12	2	82.5-	14	540.2
New Vehicle Loans	0*	0*	38.9	0*	15.9
Used Vehicle Loans	0*	0*	81.1	0*	0.9
First Mortgage Real Estate Loans	0*	0*	4.3-	0*	7.0
Other Real Estate Loans	0*	0*	0.0	0*	0.0
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	4	16	300.0	0*	98.1-
Other Loans	2	0*	100.0-	4	0.0
Allowance For Loan Losses	0*	0*	27.2	0*	12.6
<b>TOTAL INVESTMENTS</b>	<b>10</b>	<b>10</b>	<b>4.4</b>	<b>13</b>	<b>23.9</b>
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0	100.0-	0*	0.0
All Other Corporate Credit Union	2	3	50.4	3	2.1
Commercial Banks, S&Ls	8	7	6.1-	9	19.0
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	0*	0.0
Land and Building	1	1	2.5-	1	13.7-
Other Fixed Assets	0*	0*	14.4-	0*	16.3
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	0*	0*	48.5	0*	46.4-
NCUSIF Capitalization Deposit	0*	0*	12.6	0*	7.3
<b>TOTAL ASSETS</b>	<b>31</b>	<b>34</b>	<b>10.8</b>	<b>37</b>	<b>6.5</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	100.0-	0*	0.0
Acct Payable and Other Liabilities	0*	0*	9.6	0*	5.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>0*</b>	<b>0*</b>	<b>9.5</b>	<b>0*</b>	<b>8.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>24</b>	<b>27</b>	<b>10.1</b>	<b>28</b>	<b>5.0</b>
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	23	26	11.7	25	1.9-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	0*	11.1	1	601.7
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	1	0*	26.6-	2	120.2
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	2	2	5.9	3	10.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0	0.0
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	4	5	18.3	5	16.7
Net Income	0*	0*	19.4	0*	30.3-
<b>TOTAL EQUITY</b>	<b>7</b>	<b>8</b>	<b>13.6</b>	<b>9</b>	<b>11.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>31</b>	<b>34</b>	<b>10.8</b>	<b>37</b>	<b>6.5</b>

\* Amount Less than 1 Million

Virgin Islands  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	1	1	13.1	1	6.1-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	27.4	0*	28.7
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>1</b>	<b>2</b>	<b>14.7</b>	<b>2</b>	<b>2.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	0*	0*	12.8	0*	12.5
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	<b>0*</b>	<b>0*</b>	<b>12.8</b>	<b>0*</b>	<b>12.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>229.1</b>	<b>0*</b>	<b>2.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1</b>	<b>1</b>	<b>10.7</b>	<b>1</b>	<b>8.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	10.4	0*	33.3
Other Operating Income	0*	0*	21.4	0*	10.7-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0	0	0.0	0	0.0
Other Non-Oper Income (Expense)	0*	0*	0.0	0*	0.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>13.3</b>	<b>0*</b>	<b>20.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	0*	0*	3.8	0*	16.8
Travel and Conference Expense	0*	0*	347.4	0*	13.1-
Office Occupancy Expense	0*	0*	97.3	0*	4.2-
Office Operations Expense	0*	0*	8.5	0*	62.3
Educational & Promotional Expense	0*	0*	41.4	0*	48.6-
Loan Servicing Expense	0*	0*	9.6-	0*	27.2
Professional and Outside Services	0*	0*	35.7	0*	66.8-
Member Insurance	0*	0*	1.5	0*	9.2
Operating Fees	0*	0*	33.0	0*	30.5
Miscellaneous Operating Expenses	0*	0*	14.8	0*	81.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>0*</b>	<b>0*</b>	<b>16.4</b>	<b>0*</b>	<b>3.3</b>
<b>NET INCOME</b>	<b>0*</b>	<b>0*</b>	<b>4.7</b>	<b>0*</b>	<b>21.1-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	0*	55.2-	0*	46.6-
Net Reserve Transfer	0*	0*	87.1-	0*	25.9
Net Income After Net Reserve Transfer	0*	0*	25.1	0*	22.2-
Additional (Voluntary) Reserve Transfers	0*	0*	1,365.2	0*	100.0-
Adjusted Net Income	0*	0*	72.5-	0*	279.8

\* Amount Less than 1 Million

**Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	266	262	1.5-	261	0.4-
Cash	475	499	4.9	2,009	302.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>14,032</b>	<b>15,745</b>	<b>12.2</b>	<b>17,787</b>	<b>13.0</b>
Unsecured Credit Card Loans	1,687	1,832	8.6	2,051	11.9
All Other Unsecured Loans	1,775	1,882	6.0	2,104	11.8
New Vehicle Loans	2,710	2,616	3.4-	2,965	13.3
Used Vehicle Loans	2,110	2,434	15.4	2,823	16.0
First Mortgage Real Estate Loans	2,604	3,814	46.4	4,029	5.6
Other Real Estate Loans	2,020	2,000	1.0-	2,539	26.9
Leases Receivable	N/A	N/A	N/A	157	N/A
All Other Loans to Members	1,118	1,159	3.6	1,111	4.1-
Other Loans	7	8	9.0	8	0.1-
Allowance For Loan Losses	127	139	10.1	144	3.6
<b>TOTAL INVESTMENTS</b>	<b>5,820</b>	<b>5,744</b>	<b>1.3-</b>	<b>3,443</b>	<b>40.1-</b>
U.S. Government Obligations	825	519	37.1-	216	58.4-
Federal Agency Securities	3,483	3,767	8.1	2,524	33.0-
Mutual Fund & Common Trusts	109	116	6.5	108	6.8-
MCSD and PIC at Corporate CU	46	48	4.1	51	6.5
All Other Corporate Credit Union	578	644	11.4	204	68.3-
Commercial Banks, S&Ls	728	554	24.0-	252	54.4-
Credit Unions -Loans to, Deposits in	12	15	27.0	17	10.7
Other Investments	39	82	110.5	72	12.6-
Land and Building	267	284	6.3	311	9.8
Other Fixed Assets	116	125	7.8	130	3.4
Other Real Estate Owned	6	6	11.2-	4	32.7-
Other Assets	891	930	4.4	651	30.0-
NCUSIF Capitalization Deposit	162	174	7.9	183	5.1
<b>TOTAL ASSETS</b>	<b>21,642</b>	<b>23,367</b>	<b>8.0</b>	<b>24,374</b>	<b>4.3</b>
<b>LIABILITIES</b>					
Total Borrowings	860	744	13.4-	530	28.8-
Accrued Dividends/Interest Payable	60	55	7.5-	60	7.9
Acct Payable and Other Liabilities	313	308	1.7-	306	0.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>1,233</b>	<b>1,107</b>	<b>10.2-</b>	<b>896</b>	<b>19.1-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>18,085</b>	<b>19,723</b>	<b>9.1</b>	<b>20,681</b>	<b>4.9</b>
Share Drafts	2,356	2,635	11.8	2,973	12.9
Regular Shares	6,454	7,009	8.6	7,112	1.5
Money Market Shares	1,489	1,847	24.1	1,933	4.6
Share Certificates/CDs	5,226	5,544	6.1	5,920	6.8
IRA/Keogh Accounts	2,461	2,585	5.1	2,641	2.2
All Other Shares and Member Deposits	88	94	7.3	95	0.8
Non-Member Deposits	12	9	27.4-	7	18.6-
Regular Reserves	513	573	11.7	662	15.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	5	-13	382.1-	-31	131.4
Other Reserves	991	1,077	8.6	1,183	9.8
Undivided Earnings	812	895	10.2	974	8.8
Net Income	3	6	90.0	9	64.2
<b>TOTAL EQUITY</b>	<b>2,324</b>	<b>2,537</b>	<b>9.1</b>	<b>2,797</b>	<b>10.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>21,642</b>	<b>23,367</b>	<b>8.0</b>	<b>24,374</b>	<b>4.3</b>

\* Amount Less than 1 Million

Virginia  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	266	262	1.5-	261	0.4-
<b>INTEREST INCOME</b>					
Interest on Loans	599	645	7.6	733	13.6
(Less) Interest Refund	0*	0*	22.4-	0*	43.4
Income from Investments	171	164	4.1-	153	7.0-
Trading Profits and Losses	0*	0*	159.2	0*	92.9-
<b>TOTAL INTEREST INCOME</b>	<b>771</b>	<b>809</b>	<b>5.0</b>	<b>885</b>	<b>9.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	374	377	0.8	408	8.3
Interest on Deposits	3	3	1.0-	3	13.0
Interest on Borrowed Money	20	19	4.2-	17	11.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>397</b>	<b>399</b>	<b>0.6</b>	<b>428</b>	<b>7.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>57</b>	<b>51</b>	<b>9.5-</b>	<b>50</b>	<b>2.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>317</b>	<b>359</b>	<b>13.3</b>	<b>407</b>	<b>13.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	44	50	13.0	60	21.4
Other Operating Income	47	47	0.2-	52	11.4
Gain (Loss) on Investments	0*	0*	50.6-	0*	55.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	49.2-	0*	104.8-
Other Non-Oper Income (Expense)	0*	0*	496.3	0*	31.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>92</b>	<b>98</b>	<b>5.9</b>	<b>113</b>	<b>15.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	156	170	9.0	186	9.3
Travel and Conference Expense	3	3	5.2	4	5.5
Office Occupancy Expense	18	19	6.7	21	9.6
Office Operations Expense	66	74	12.4	80	7.7
Educational & Promotional Expense	7	6	12.9-	9	34.4
Loan Servicing Expense	20	21	4.3	31	46.8
Professional and Outside Services	22	26	15.5	16	37.0-
Member Insurance	6	6	4.8	7	10.0
Operating Fees	1	2	6.7	2	5.0
Miscellaneous Operating Expenses	8	10	22.3	13	22.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>309</b>	<b>338</b>	<b>9.5</b>	<b>367</b>	<b>8.6</b>
<b>NET INCOME</b>	<b>100</b>	<b>119</b>	<b>18.2</b>	<b>153</b>	<b>29.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	59	80	34.8	74	7.2-
Net Reserve Transfer	11	36	232.0	29	17.8-
Net Income After Net Reserve Transfer	90	83	7.5-	124	49.3
Additional (Voluntary) Reserve Transfers	51	39	23.8-	75	94.9
Adjusted Net Income	39	44	13.7	48	9.5

\* Amount Less than 1 Million

**Washington**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	179	178	0.6-	172	3.4-
Cash	269	307	14.1	530	73.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,741</b>	<b>8,531</b>	<b>10.2</b>	<b>9,763</b>	<b>14.4</b>
Unsecured Credit Card Loans	840	882	5.0	940	6.5
All Other Unsecured Loans	516	506	2.0-	519	2.6
New Vehicle Loans	1,296	1,450	11.9	1,706	17.6
Used Vehicle Loans	1,689	1,869	10.7	2,142	14.6
First Mortgage Real Estate Loans	1,371	1,688	23.2	1,892	12.1
Other Real Estate Loans	1,290	1,358	5.3	1,697	25.0
Leases Receivable	N/A	N/A	N/A	49	N/A
All Other Loans to Members	720	755	4.8	803	6.4
Other Loans	20	23	18.7	15	33.7-
Allowance For Loan Losses	71	76	6.9	81	6.1
<b>TOTAL INVESTMENTS</b>	<b>3,589</b>	<b>4,180</b>	<b>16.5</b>	<b>3,275</b>	<b>21.6-</b>
U.S. Government Obligations	734	667	9.2-	508	23.8-
Federal Agency Securities	1,154	1,735	50.4	1,564	9.9-
Mutual Fund & Common Trusts	77	126	64.3	84	33.9-
MCSD and PIC at Corporate CU	26	46	77.8	53	13.7
All Other Corporate Credit Union	479	474	1.1-	240	49.3-
Commercial Banks, S&Ls	621	829	33.4	435	47.5-
Credit Unions -Loans to, Deposits in	14	17	16.4	16	4.4-
Other Investments	484	286	40.8-	375	31.1
Land and Building	232	244	4.9	258	5.7
Other Fixed Assets	62	71	14.3	78	9.2
Other Real Estate Owned	4	5	45.4	5	4.8-
Other Assets	138	144	4.9	157	9.0
NCUSIF Capitalization Deposit	92	105	14.7	109	3.1
<b>TOTAL ASSETS</b>	<b>12,056</b>	<b>13,512</b>	<b>12.1</b>	<b>14,095</b>	<b>4.3</b>
<b>LIABILITIES</b>					
Total Borrowings	58	123	111.9	212	72.4
Accrued Dividends/Interest Payable	24	27	8.5	27	2.7
Acct Payable and Other Liabilities	585	447	23.7-	520	16.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>668</b>	<b>596</b>	<b>10.8-</b>	<b>759</b>	<b>27.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>10,217</b>	<b>11,602</b>	<b>13.6</b>	<b>11,920</b>	<b>2.7</b>
Share Drafts	1,257	1,424	13.3	1,707	19.9
Regular Shares	4,076	4,768	17.0	4,635	2.8-
Money Market Shares	1,092	1,312	20.2	1,346	2.5
Share Certificates/CDs	2,565	2,810	9.6	2,969	5.6
IRA/Keogh Accounts	1,199	1,264	5.4	1,233	2.5-
All Other Shares and Member Deposits	24	20	14.6-	18	12.7-
Non-Member Deposits	5	3	30.9-	13	294.6
Regular Reserves	363	412	13.5	462	12.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-14	1,124.2	-22	60.7
Other Reserves	15	8	46.5-	4	54.3-
Undivided Earnings	777	889	14.4	954	7.3
Net Income	16	18	11.7	18	2.3
<b>TOTAL EQUITY</b>	<b>1,171</b>	<b>1,313</b>	<b>12.2</b>	<b>1,415</b>	<b>7.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,056</b>	<b>13,512</b>	<b>12.1</b>	<b>14,095</b>	<b>4.3</b>

\* Amount Less than 1 Million

Washington  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	179	178	0.6-	172	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	335	352	5.0	393	11.9
(Less) Interest Refund	0*	0*	4.9	0*	62.3-
Income from Investments	89	106	19.2	98	7.2-
Trading Profits and Losses	0*	0*	6,482.7	0*	118.7-
<b>TOTAL INTEREST INCOME</b>	<b>424</b>	<b>457</b>	<b>8.0</b>	<b>492</b>	<b>7.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	194	205	5.6	218	6.0
Interest on Deposits	13	18	37.1	19	6.2
Interest on Borrowed Money	1	3	94.6	6	116.4
<b>TOTAL INTEREST EXPENSE</b>	<b>209</b>	<b>226</b>	<b>8.1</b>	<b>242</b>	<b>7.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>28</b>	<b>25</b>	<b>12.3-</b>	<b>26</b>	<b>5.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>187</b>	<b>207</b>	<b>10.9</b>	<b>223</b>	<b>8.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	34	38	11.4	42	8.7
Other Operating Income	19	22	16.1	27	24.9
Gain (Loss) on Investments	0*	0*	100.8-	0*	860.1
Gain (Loss) on Disp of Fixed Assets	0*	1	2,806.9-	0*	91.0-
Other Non-Oper Income (Expense)	1	0*	38.8-	1	80.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>55</b>	<b>62</b>	<b>13.8</b>	<b>70</b>	<b>12.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	97	108	12.1	123	13.2
Travel and Conference Expense	4	4	1.9-	5	21.3
Office Occupancy Expense	13	15	19.2	16	9.0
Office Operations Expense	45	52	15.1	57	10.3
Educational & Promotional Expense	8	8	9.4	8	1.7
Loan Servicing Expense	9	11	22.3	12	2.3
Professional and Outside Services	11	12	8.1	12	6.6
Member Insurance	0*	0*	4.3	0*	2.5
Operating Fees	1	1	14.7	1	2.6
Miscellaneous Operating Expenses	5	5	5.4-	5	8.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>193</b>	<b>217</b>	<b>12.7</b>	<b>241</b>	<b>10.8</b>
<b>NET INCOME</b>	<b>49</b>	<b>52</b>	<b>7.0</b>	<b>53</b>	<b>1.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	21	22	3.4	37	69.5
Net Reserve Transfer	8	8	2.0	21	156.7
Net Income After Net Reserve Transfer	41	44	7.9	32	26.4-
Additional (Voluntary) Reserve Transfers	3	4	30.9	4	0.7-
Adjusted Net Income	38	40	6.3	29	28.6-

\* Amount Less than 1 Million



West Virginia  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

ASSETS	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	137	137	0.0	133	2.9-
Cash	40	42	5.6	97	130.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>975</b>	<b>1,008</b>	<b>3.3</b>	<b>1,100</b>	<b>9.2</b>
Unsecured Credit Card Loans	42	39	7.4-	49	26.3
All Other Unsecured Loans	155	151	2.1-	144	4.5-
New Vehicle Loans	275	262	4.6-	287	9.5
Used Vehicle Loans	159	178	11.9	200	12.7
First Mortgage Real Estate Loans	223	248	11.4	265	6.8
Other Real Estate Loans	53	58	9.6	75	30.7
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	63	68	8.2	73	8.1
Other Loans	7	4	43.0-	5	26.2
Allowance For Loan Losses	9	9	4.1	11	14.4
<b>TOTAL INVESTMENTS</b>	<b>433</b>	<b>506</b>	<b>16.7</b>	<b>402</b>	<b>20.4-</b>
U.S. Government Obligations	14	15	3.5	9	35.6-
Federal Agency Securities	76	71	5.8-	89	24.3
Mutual Fund & Common Trusts	4	13	192.4	8	34.1-
MCSD and PIC at Corporate CU	9	10	12.9	10	0.5
All Other Corporate Credit Union	145	183	26.8	78	57.5-
Commercial Banks, S&Ls	173	204	17.8	190	6.9-
Credit Unions -Loans to, Deposits in	6	4	31.2-	3	24.3-
Other Investments	6	5	11.3-	15	174.0
Land and Building	25	29	15.2	33	15.8
Other Fixed Assets	6	7	6.0	7	4.9
Other Real Estate Owned	0*	0*	174.9	0*	52.9-
Other Assets	10	10	0.2-	12	17.9
NCUSIF Capitalization Deposit	12	13	6.9	14	5.6
<b>TOTAL ASSETS</b>	<b>1,493</b>	<b>1,606</b>	<b>7.5</b>	<b>1,655</b>	<b>3.1</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	75.1-	3	3,871.3
Accrued Dividends/Interest Payable	4	4	2.3	4	0.1-
Acct Payable and Other Liabilities	8	7	7.7-	8	9.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>12</b>	<b>11</b>	<b>5.5-</b>	<b>15</b>	<b>27.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,306</b>	<b>1,404</b>	<b>7.6</b>	<b>1,431</b>	<b>1.9</b>
Share Drafts	106	113	7.0	135	19.4
Regular Shares	719	773	7.6	778	0.7
Money Market Shares	51	51	0.1-	56	10.1
Share Certificates/CDs	296	335	13.3	331	1.2-
IRA/Keogh Accounts	109	112	2.2	118	5.3
All Other Shares and Member Deposits	22	19	16.9-	13	32.0-
Non-Member Deposits	3	2	30.0-	1	49.2-
Regular Reserves	59	64	9.6	71	10.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	15.7	-1	30.8
Other Reserves	26	27	2.6	7	75.6-
Undivided Earnings	90	98	9.3	132	34.2
Net Income	1	1	0.6-	1	19.3
<b>TOTAL EQUITY</b>	<b>175</b>	<b>190</b>	<b>8.3</b>	<b>210</b>	<b>10.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,493</b>	<b>1,606</b>	<b>7.5</b>	<b>1,655</b>	<b>3.1</b>

\* Amount Less than 1 Million

West Virginia  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	137	137	0.0	133	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	43	44	2.2	47	7.5
(Less) Interest Refund	0*	0*	37.1-	0*	2.7
Income from Investments	12	12	4.5	14	10.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>55</b>	<b>56</b>	<b>2.8</b>	<b>61</b>	<b>8.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	26	27	4.1	28	2.2
Interest on Deposits	0*	0*	77.1-	0*	6.4-
Interest on Borrowed Money	0*	0*	81.4-	0*	1,397.9
<b>TOTAL INTEREST EXPENSE</b>	<b>26</b>	<b>27</b>	<b>3.3</b>	<b>28</b>	<b>2.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>2</b>	<b>4.7</b>	<b>2</b>	<b>18.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>26</b>	<b>27</b>	<b>2.2</b>	<b>30</b>	<b>13.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	4.8	2	5.2
Other Operating Income	1	1	6.7-	2	21.6
Gain (Loss) on Investments	0*	0*	100.2-	0*	13,069.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	488.1	0*	37.7
Other Non-Oper Income (Expense)	0*	0*	505.1	0*	53.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>4</b>	<b>0.6-</b>	<b>4</b>	<b>5.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	10	11	8.2	13	13.3
Travel and Conference Expense	0*	0*	0.3-	0*	2.3
Office Occupancy Expense	1	1	15.3	2	11.7
Office Operations Expense	5	6	7.0	6	3.7
Educational & Promotional Expense	0*	0*	0.6-	0*	19.7
Loan Servicing Expense	0*	0*	2.8-	0*	8.5
Professional and Outside Services	2	1	9.3-	2	3.0
Member Insurance	1	1	0.7	1	0.3-
Operating Fees	0*	0*	9.6-	0*	10.0
Miscellaneous Operating Expenses	0*	0*	2.4-	1	65.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>22</b>	<b>24</b>	<b>5.3</b>	<b>26</b>	<b>10.8</b>
<b>NET INCOME</b>	<b>8</b>	<b>7</b>	<b>8.5-</b>	<b>8</b>	<b>16.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1	0*	6.3-	0*	12.9-
Net Reserve Transfer	0*	0*	26.5-	0*	17.5-
Net Income After Net Reserve Transfer	7	7	7.2-	8	18.5
Additional (Voluntary) Reserve Transfers	0*	1	85.7	2	33.3
Adjusted Net Income	6	5	18.8-	6	14.3

\* Amount Less than 1 Million

**Wisconsin**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	368	359	2.4-	346	3.6-
Cash	180	214	18.9	480	124.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,317</b>	<b>6,783</b>	<b>7.4</b>	<b>7,727</b>	<b>13.9</b>
Unsecured Credit Card Loans	266	267	0.5	293	9.7
All Other Unsecured Loans	258	266	3.0	279	5.2
New Vehicle Loans	737	748	1.5	816	9.1
Used Vehicle Loans	1,522	1,655	8.8	1,768	6.9
First Mortgage Real Estate Loans	2,013	2,231	10.8	2,670	19.7
Other Real Estate Loans	745	828	11.2	1,028	24.1
Leases Receivable	N/A	N/A	N/A	54	N/A
All Other Loans to Members	752	775	3.0	799	3.1
Other Loans	25	14	44.5-	19	39.6
Allowance For Loan Losses	39	42	7.9	45	8.4
<b>TOTAL INVESTMENTS</b>	<b>1,309</b>	<b>1,719</b>	<b>31.3</b>	<b>959</b>	<b>44.2-</b>
U.S. Government Obligations	37	17	55.1-	11	30.6-
Federal Agency Securities	197	310	57.4	321	3.4
Mutual Fund & Common Trusts	4	12	208.3	3	75.5-
MCSD and PIC at Corporate CU	44	65	48.1	68	3.9
All Other Corporate Credit Union	717	875	22.1	245	72.0-
Commercial Banks, S&Ls	274	403	47.2	273	32.4-
Credit Unions -Loans to, Deposits in	15	16	10.4	14	11.9-
Other Investments	22	20	9.2-	24	20.0
Land and Building	174	184	5.5	194	5.7
Other Fixed Assets	43	49	14.0	52	5.6
Other Real Estate Owned	1	1	12.1	3	78.5
Other Assets	85	98	15.9	99	1.1
NCUSIF Capitalization Deposit	64	73	13.6	75	3.5
<b>TOTAL ASSETS</b>	<b>8,134</b>	<b>9,079</b>	<b>11.6</b>	<b>9,544</b>	<b>5.1</b>
<b>LIABILITIES</b>					
Total Borrowings	14	35	144.5	106	202.2
Accrued Dividends/Interest Payable	10	10	4.0	10	4.9-
Acct Payable and Other Liabilities	57	61	6.1	72	19.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>81</b>	<b>106</b>	<b>30.3</b>	<b>188</b>	<b>77.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>7,165</b>	<b>8,007</b>	<b>11.7</b>	<b>8,325</b>	<b>4.0</b>
Share Drafts	873	974	11.6	1,158	18.9
Regular Shares	2,542	2,786	9.6	2,750	1.3-
Money Market Shares	920	1,257	36.6	1,306	3.9
Share Certificates/CDs	2,143	2,311	7.8	2,413	4.4
IRA/Keogh Accounts	621	670	7.8	669	0.1-
All Other Shares and Member Deposits	59	4	92.7-	25	493.6
Non-Member Deposits	8	5	34.2-	4	27.8-
Regular Reserves	432	465	7.6	495	6.5
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	797.5	-5	117.6
Other Reserves	115	121	4.8	124	2.7
Undivided Earnings	313	356	13.9	390	9.3
Net Income	27	26	3.2-	28	5.0
<b>TOTAL EQUITY</b>	<b>888</b>	<b>966</b>	<b>8.9</b>	<b>1,032</b>	<b>6.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>8,134</b>	<b>9,079</b>	<b>11.6</b>	<b>9,544</b>	<b>5.1</b>

\* Amount Less than 1 Million

Wisconsin  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	368	359	2.4-	346	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	266	274	3.2	305	11.2
(Less) Interest Refund	0*	0*	31.3-	0*	11.5-
Income from Investments	34	43	26.8	37	14.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>300</b>	<b>317</b>	<b>5.9</b>	<b>342</b>	<b>7.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	143	151	5.9	157	3.7
Interest on Deposits	0*	0	100.0-	0*	0.0
Interest on Borrowed Money	0*	0*	17.4	3	343.9
<b>TOTAL INTEREST EXPENSE</b>	<b>143</b>	<b>152</b>	<b>6.0</b>	<b>160</b>	<b>5.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>9</b>	<b>10</b>	<b>7.4</b>	<b>11</b>	<b>10.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>147</b>	<b>156</b>	<b>5.7</b>	<b>171</b>	<b>9.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	26	9.2	27	3.4
Other Operating Income	15	17	10.9	17	2.0
Gain (Loss) on Investments	0*	0*	16.8	0*	145.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	739.2	0*	41.8
Other Non-Oper Income (Expense)	0*	0*	70.7	0*	12.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>40</b>	<b>44</b>	<b>11.6</b>	<b>45</b>	<b>2.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	75	82	10.2	89	8.8
Travel and Conference Expense	2	2	11.3	3	9.9
Office Occupancy Expense	10	11	8.2	11	4.7
Office Operations Expense	33	35	7.3	36	4.2
Educational & Promotional Expense	6	6	7.8	6	6.4
Loan Servicing Expense	7	8	19.9	9	16.8
Professional and Outside Services	8	9	11.4	11	14.2
Member Insurance	2	2	2.3	2	8.1-
Operating Fees	0*	0*	7.3	0*	2.9
Miscellaneous Operating Expenses	4	4	13.4	4	5.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>147</b>	<b>161</b>	<b>9.8</b>	<b>174</b>	<b>7.8</b>
<b>NET INCOME</b>	<b>40</b>	<b>38</b>	<b>3.5-</b>	<b>42</b>	<b>10.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	3	28.5-	4	51.7
Net Reserve Transfer	2	2	24.3-	2	30.6
Net Income After Net Reserve Transfer	38	37	2.4-	40	9.5
Additional (Voluntary) Reserve Transfers	4	4	19.1-	5	41.2
Adjusted Net Income	33	33	0.1-	35	6.1

\* Amount Less than 1 Million

**Wyoming**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2000**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-98</b>	<b>Jun-99</b>	<b>% CHG</b>	<b>Jun-00</b>	<b>% CHG</b>
Number of Credit Unions	39	38	2.6-	37	2.6-
Cash	16	20	22.4	24	21.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>455</b>	<b>488</b>	<b>7.2</b>	<b>534</b>	<b>9.4</b>
Unsecured Credit Card Loans	39	40	2.9	42	3.9
All Other Unsecured Loans	32	31	2.5-	32	5.1
New Vehicle Loans	86	85	0.8-	99	16.2
Used Vehicle Loans	142	156	10.4	175	11.7
First Mortgage Real Estate Loans	56	74	31.4	69	6.1-
Other Real Estate Loans	61	58	4.5-	64	10.5
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	38	42	8.4	49	18.2
Other Loans	2	3	21.7	3	30.9
Allowance For Loan Losses	5	5	1.1	5	4.7
<b>TOTAL INVESTMENTS</b>	<b>136</b>	<b>169</b>	<b>24.5</b>	<b>157</b>	<b>6.9-</b>
U.S. Government Obligations	2	0*	74.2-	0*	64.1-
Federal Agency Securities	30	38	24.7	50	31.7
Mutual Fund & Common Trusts	0*	1	497.7	0*	94.2-
MCSD and PIC at Corporate CU	6	6	2.7	6	3.0
All Other Corporate Credit Union	74	89	20.0	68	23.6-
Commercial Banks, S&Ls	15	29	88.7	26	9.2-
Credit Unions -Loans to, Deposits in	7	5	35.1-	5	3.1
Other Investments	1	0*	14.1-	2	106.3
Land and Building	15	15	3.1	15	0.0
Other Fixed Assets	4	4	0.5	4	1.5-
Other Real Estate Owned	0*	0*	27.8-	0*	1.1
Other Assets	5	6	22.5	7	15.7
NCUSIF Capitalization Deposit	5	6	10.2	6	5.3
<b>TOTAL ASSETS</b>	<b>631</b>	<b>703</b>	<b>11.3</b>	<b>742</b>	<b>5.6</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	682.0	10	1,131.2
Accrued Dividends/Interest Payable	1	0*	6.9-	1	13.2
Acct Payable and Other Liabilities	3	4	25.6	3	7.0-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>4</b>	<b>5</b>	<b>33.1</b>	<b>14</b>	<b>159.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>557</b>	<b>622</b>	<b>11.6</b>	<b>647</b>	<b>4.1</b>
Share Drafts	77	84	9.1	96	14.7
Regular Shares	201	217	8.0	214	1.5-
Money Market Shares	62	82	31.4	87	6.6
Share Certificates/CDs	160	182	13.7	190	4.0
IRA/Keogh Accounts	41	44	8.8	43	2.1-
All Other Shares and Member Deposits	6	8	29.0	12	58.2
Non-Member Deposits	10	5	52.7-	5	0.4-
Regular Reserves	25	26	7.2	28	7.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	503.0-	0*	131.5
Other Reserves	5	5	1.6	5	2.7-
Undivided Earnings	41	44	7.6	48	9.5
Net Income	0*	0*	539.7-	0*	42.9-
<b>TOTAL EQUITY</b>	<b>70</b>	<b>76</b>	<b>7.8</b>	<b>81</b>	<b>7.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>631</b>	<b>703</b>	<b>11.3</b>	<b>742</b>	<b>5.6</b>

\* Amount Less than 1 Million

Wyoming  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2000  
(Dollar Amounts in Millions)

	Jun-98	Jun-99	% CHG	Jun-00	% CHG
Number of Credit Unions	39	38	2.6-	37	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	21	21	1.1	23	5.9
(Less) Interest Refund	0*	0*	27.7	0*	22.4-
Income from Investments	3	4	18.1	5	15.2
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>25</b>	<b>25</b>	<b>3.4</b>	<b>27</b>	<b>7.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	11	11	4.4	12	5.0
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	60.0-	0*	285.9
<b>TOTAL INTEREST EXPENSE</b>	<b>11</b>	<b>11</b>	<b>4.0</b>	<b>12</b>	<b>5.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>2</b>	<b>32.9-</b>	<b>2</b>	<b>3.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>11</b>	<b>13</b>	<b>11.0</b>	<b>14</b>	<b>9.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	2.5	2	9.3
Other Operating Income	0*	0*	25.6	0*	2.5
Gain (Loss) on Investments	0	0	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	674.3-	0*	146.0-
Other Non-Oper Income (Expense)	0*	0*	9,768.4	0*	35.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>11.2</b>	<b>3</b>	<b>6.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	5	6	11.8	7	10.7
Travel and Conference Expense	0*	0*	14.8	0*	5.4-
Office Occupancy Expense	0*	0*	5.5	0*	17.6
Office Operations Expense	3	3	9.9	3	3.7
Educational & Promotional Expense	0*	0*	1.6	0*	21.4
Loan Servicing Expense	0*	0*	7.9	0*	7.8
Professional and Outside Services	0*	0*	27.4	1	11.0
Member Insurance	0*	0*	18.1-	0*	26.3-
Operating Fees	0*	0*	10.2	0*	26.3
Miscellaneous Operating Expenses	0*	0*	2.6-	0*	23.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>11</b>	<b>13</b>	<b>10.5</b>	<b>14</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>3</b>	<b>3</b>	<b>13.4</b>	<b>3</b>	<b>8.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	0*	15.4	0*	13.2-
Net Reserve Transfer	0*	0*	93.4	0*	16.7
Net Income After Net Reserve Transfer	3	3	9.3	3	8.2
Additional (Voluntary) Reserve Transfers	0*	0*	16.2-	0*	24.6
Adjusted Net Income	2	3	10.1	3	7.8

\* Amount Less than 1 Million