

# NCUA



**1999  
YEAREND  
STATISTICS FOR  
FEDERALLY  
INSURED  
CREDIT UNIONS**



## PREFACE

### 1999 YEAREND 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 YEAREND 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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# TABLE OF CONTENTS

	Page
NCUA Addresses and Telephone Numbers .....	iv
<b>Part I - National Totals for Federally Insured Credit Unions</b>	
Financial Trends in Federally Insured Credit Unions Report .....	1-8
Graphs of 5 Year Trends:	
Number of Credit Unions .....	9
Assets .....	9
Membership .....	9
Loans and Shares.....	9
Loan to Share Ratio.....	10
Share Growth.....	10
Loan Growth .....	10
Capital Growth .....	10
Return on Average Assets.....	11
Gross Income to Average Assets .....	11
Operating Expenses to Average Assets .....	11
Cost of Funds to Average Assets .....	11
Delinquency .....	12
Loans and Investments as Percentage of Total Assets.....	12
Net Capital to Total Assets .....	12
Long Term Investments .....	12
Table 1, Consolidated Balance Sheet, 1997-1999.....	13
Table 2, Consolidated Income and Expense Statement, 1997-1999.....	14
Table 3, Supplemental Loan Data, December 31, 1999 .....	15-16
Table 4, Supplemental Data - Miscellaneous, December 31, 1999 .....	17-18
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 1999 .....	19
Table 6, Interest Rate by Type of Loan, December 31, 1999 .....	20
Table 7, Dividend Rate by Type of Savings Account, December 31, 1999.....	21
Table 8, Selected Ratios by Peer Group, December 31, 1999 .....	22
Table 9, Consolidated Balance Sheet for Peer Group 1, 1997-1999 .....	23
Table 10, Consolidated Balance Sheet for Peer Group 2, 1997-1999 .....	24
Table 11, Consolidated Balance Sheet for Peer Group 3, 1997-1999 .....	25
Table 12, Consolidated Balance Sheet for Peer Group 4, 1997-1999 .....	26
Table 13, Consolidated Income and Expense Statement for Peer Group 1, 1997-1999 .....	27
Table 14, Consolidated Income and Expense Statement for Peer Group 2, 1997-1999 .....	28
Table 15, Consolidated Income and Expense Statement for Peer Group 3, 1997-1999 .....	29
Table 16, Consolidated Income and Expense Statement for Peer Group 4, 1997-1999 .....	30
Table 17, Negative Net Income and CAMEL Rating Data, 1995-1999 .....	31
Table 18, The 100 Largest Credit Unions, December 31, 1999.....	32-33
Table 19, Number of Credit Unions by State, December 31, 1999.....	34
Table 20, Assets by State, December 31, 1999.....	35
<b>Part II - National Totals for Federal Credit Unions</b>	
Graphs of 5 Year Trends:	
Number of Credit Unions .....	36
Assets .....	36
Membership .....	36
Loans and Shares.....	36
Loan to Share Ratio.....	37
Share Growth.....	37
Loan Growth .....	37
Capital Growth .....	37
Return on Average Assets.....	38
Gross Income to Average Assets .....	38
Operating Expenses to Average Assets .....	38
Cost of Funds to Average Assets .....	38
Delinquency .....	39
Loans and Investments as Percentage of Total Assets.....	39
Net Capital to Total Assets .....	39
Long Term Investments .....	39

## TABLE OF CONTENTS

Table 1, Consolidated Balance Sheet, 1997-1999.....	40
Table 2, Consolidated Income and Expense Statement, 1997-1999.....	41
Table 3, Supplemental Loan Data, December 31, 1999.....	42-43
Table 4, Supplemental Data - Miscellaneous, December 31, 1999.....	44-45
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 1999.....	46
Table 6, Interest Rate by Type of Loan, December 31, 1999.....	47
Table 7, Dividend Rate by Type of Savings Account, December 31, 1999.....	48
Table 8, Selected Ratios by Peer Group, December 31, 1999.....	49
Table 9, Consolidated Balance Sheet for Peer Group 1, 1997-1999.....	50
Table 10, Consolidated Balance Sheet for Peer Group 2, 1997-1999.....	51
Table 11, Consolidated Balance Sheet for Peer Group 3, 1997-1999.....	52
Table 12, Consolidated Balance Sheet for Peer Group 4, 1997-1999.....	53
Table 13, Consolidated Income and Expense Statement for Peer Group 1, 1997-1999.....	54
Table 14, Consolidated Income and Expense Statement for Peer Group 2, 1997-1999.....	55
Table 15, Consolidated Income and Expense Statement for Peer Group 3, 1997-1999.....	56
Table 16, Consolidated Income and Expense Statement for Peer Group 4, 1997-1999.....	57
Table 17, Negative Net Income and CAMEL Rating Data, 1995-1999.....	58
Table 18, The 100 Largest Credit Unions, December 31, 1999.....	59-60

### Part III - National Totals for Federally Insured State Chartered Credit Unions

#### Graphs of 5 Year Trends:

Number of Credit Unions.....	61
Assets.....	61
Membership.....	61
Loans and Shares.....	61
Loan to Share Ratio.....	62
Share Growth.....	62
Loan Growth.....	62
Capital Growth.....	62
Return on Average Assets.....	63
Gross Income to Average Assets.....	63
Operating Expenses to Average Assets.....	63
Cost of Funds to Average Assets.....	63
Delinquency.....	64
Loans and Investments as Percentage of Total Assets.....	64
Net Capital to Total Assets.....	64
Long Term Investments.....	64
Table 1, Consolidated Balance Sheet, 1997-1999.....	65
Table 2, Consolidated Income and Expense Statement, 1997-1999.....	66
Table 3, Supplemental Loan Data, December 31, 1999.....	67-68
Table 4, Supplemental Data - Miscellaneous, December 31, 1999.....	69-70
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 1999.....	71
Table 6, Interest Rate by Type of Loan, December 31, 1999.....	72
Table 7, Dividend Rate by Type of Savings Account, December 31, 1999.....	73
Table 8, Selected Ratios by Peer Group, December 31, 1999.....	74
Table 9, Consolidated Balance Sheet for Peer Group 1, 1997-1999.....	75
Table 10, Consolidated Balance Sheet for Peer Group 2, 1997-1999.....	76
Table 11, Consolidated Balance Sheet for Peer Group 3, 1997-1999.....	77
Table 12, Consolidated Balance Sheet for Peer Group 4, 1997-1999.....	78
Table 13, Consolidated Income and Expense Statement for Peer Group 1, 1997-1999.....	79
Table 14, Consolidated Income and Expense Statement for Peer Group 2, 1997-1999.....	80
Table 15, Consolidated Income and Expense Statement for Peer Group 3, 1997-1999.....	81
Table 16, Consolidated Income and Expense Statement for Peer Group 4, 1997-1999.....	82
Table 17, Negative Net Income and CAMEL Rating Data, 1995-1999.....	83
Table 18, The 100 Largest Credit Unions, December 31, 1999.....	84-85

## TABLE OF CONTENTS

### Part IV - Credit Union Tables by State

Table A, Corporate Credit Union Data by State, December 31, 1999.....	86-90
Alabama -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	91-92
Alaska -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	93-94
Arizona -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	95-96
Arkansas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	97-98
California -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	99-100
Colorado -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	101-102
Connecticut -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	103-104
Delaware -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	105-106
District of Columbia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	107-108
Florida -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	109-110
Georgia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	111-112
Guam -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	113-114
Hawaii -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	115-116
Idaho -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	117-118
Illinois -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	119-120
Indiana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	121-122
Iowa -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	123-124
Kansas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	125-126
Kentucky -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	127-128
Louisiana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	129-130
Maine -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	131-132
Maryland -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	133-134
Massachusetts -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	135-136
Michigan -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	137-138
Minnesota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	139-140
Mississippi -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	141-142
Missouri -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	143-144
Montana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	145-146
Nebraska -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	147-148
Nevada -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	149-150
New Hampshire -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	151-152
New Jersey -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	153-154
New Mexico -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	155-156
New York -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	157-158
North Carolina -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	159-160
North Dakota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	161-162
Ohio -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	163-164
Oklahoma -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	165-166
Oregon -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	167-168
Pennsylvania -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	169-170
Puerto Rico -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	171-172
Rhode Island -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	173-174
South Carolina -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	175-176
South Dakota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	177-178
Tennessee -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	179-180
Texas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	181-182
Utah -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	183-184
Vermont -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	185-186
Virgin Islands -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	187-188
Virginia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	189-190
Washington -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	191-192
West Virginia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	193-194
Wisconsin -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	195-196
Wyoming -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement .....	197-198

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**FEDERALLY INSURED  
CREDIT UNIONS**

# FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 1999 to December 31, 1999

## HIGHLIGHTS

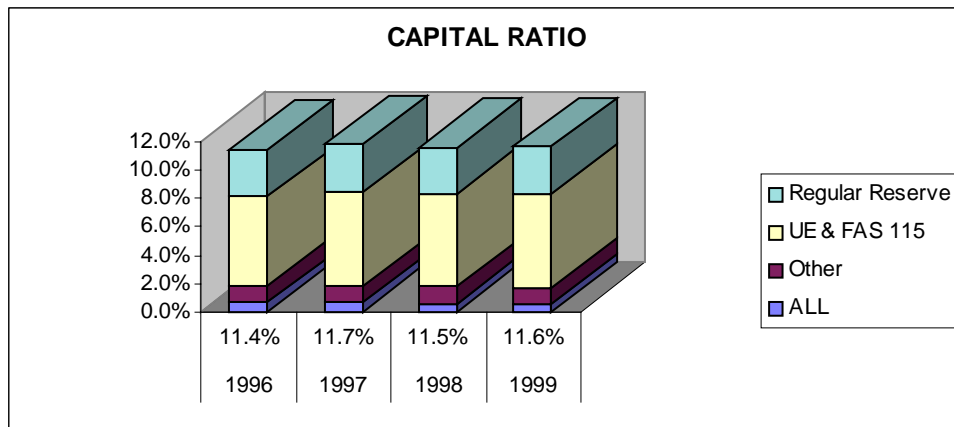
This report summarizes the trends of all federally insured credit unions that reported as of December 31, 1999. The trends discussed for all federally insured credit unions do not necessarily reflect the trends in smaller credit unions.

- ◆ **Assets** increased \$22.7 billion or 5.8%.
- ◆ **Capital increased, at a faster rate, 6.5%** (\$2.9 billion increase), and the capital to assets ratio increased to 11.6%.
- ◆ **Loans** increased \$25.8 billion, or 10.5%.
- ◆ **Shares** increased \$16.9 billion or 5.0%. The loan to share ratio increased to 76.1%.
- ◆ **Cash, cash equivalents, plus short-term investments (less than 1 year)** decreased \$12.9 billion or 14.9%.
- ◆ **Long-term investments (over 1 year)** increased \$8.8 billion or 20.0%.
- ◆ **Profitability** remained stable with a 0.93% return on average assets ratio.
- ◆ **Delinquent** loans as a percentage of total loans decreased from the yearend 1998 level of 0.88% to 0.75%.

## CAPITAL

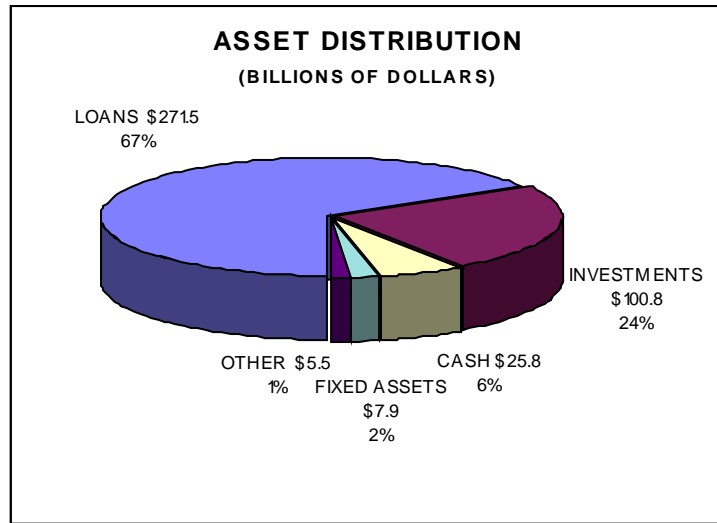
Total capital increased \$2.9 billion or 6.5% during 1999, compared to an 8.8% increase in 1998. The capital to total assets ratio increased from 11.5% at the end of 1998 to 11.6% at the end of 1999, as capital growth outpaced asset growth.

The net capital to total assets ratio, which measures capital after estimated losses, also increased from 10.9% at the end of 1998 to 11.0% at the end of 1999.





## ASSET QUALITY



**LOAN TRENDS:** Total loans increased \$25.8 billion or 10.5% during 1999. All loan categories increased, except for unsecured loans (excluding credit cards and lines of credit). Growth in the various categories was as follows:

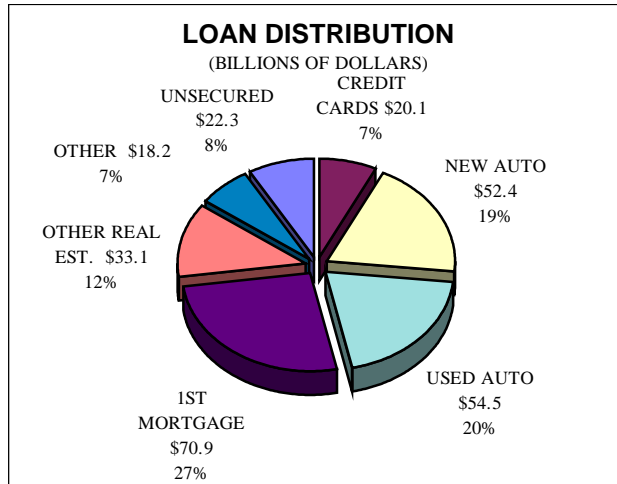
- First mortgage real estate loans increased \$9.5 billion (15.5% increase);
- Other real estate loans increased \$3.6 billion (12.4% increase);
- Used auto loans increased \$6.1 billion (12.5% increase);
- New auto loans increased \$4.6 billion (9.6% increase);
- Other loans (including leases) increased \$1.5 billion (9.3% increase); and

- Credit card loans increase \$0.8 billion (3.9% increase).

Unsecured loans (excluding credit cards and other lines of credit) declined \$0.3 billion (1.6%).

First mortgage real estate loans (\$70.9 billion) account for 26.1% of all loans, with \$51.8 billion or 73% reported to be fixed rate. Federally insured credit unions granted \$21.4 billion in fixed rate and \$6.1 billion in adjustable rate first mortgage real estate loans in 1999. Credit unions also report \$7.1 billion of first mortgages sold in 1999 (includes both fixed and adjustable rates).

Loan growth of 10.5% was the strongest since 1996. Shares grew at a much slower rate, causing the loan to share ratio to increase to 76.1%.

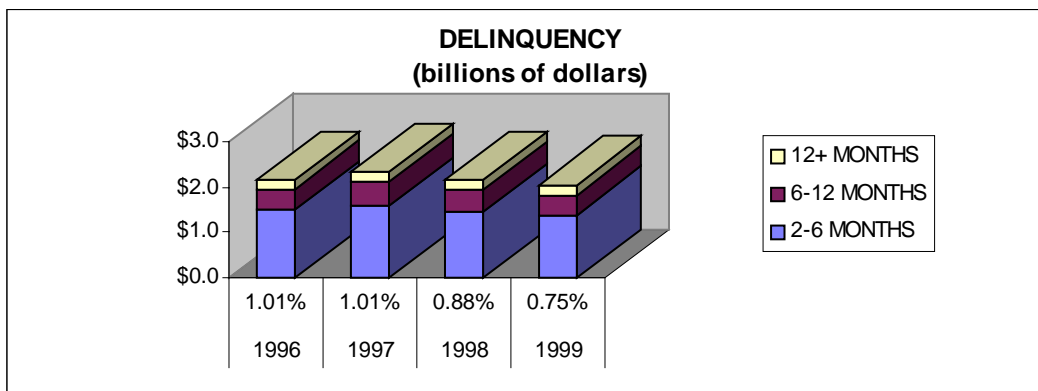


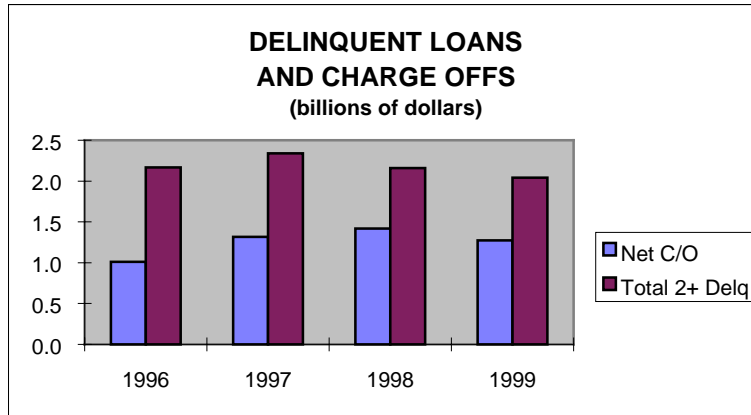
**DELINQUENCY TRENDS:** Delinquent loans decreased \$115 million or 5.3%, and the delinquent loans to total loans ratio decreased from 0.88% at the end of 1998 to 0.75% at the end of 1999. This is the lowest delinquency ratio ever noted in federally insured credit unions.

The net charged off loans to average loans ratio also declined from 0.59% to 0.49% during 1999. Loan dollars charged off decreased \$132 million or 8% compared to 1998, and recoveries on charged off loans

increased 5.3%. The net charge off ratio declined because loans increased and net charge offs decreased.

Federally insured credit unions reported fewer members filing bankruptcy in 1999. The number of members filing bankruptcy decreased 12% to 214,700 (0.3% of all members), with nearly \$1 billion in outstanding loans subject to bankruptcy and another \$684 million charged off in 1999 as a result of bankruptcies.





**INVESTMENT TRENDS:** The December 1999 call report included major changes to the classification of investments. To the extent possible, the changes have been considered in the comparisons and conclusions in this trend report. Where specific data is not available for comparison, similar areas are reviewed for trending purposes. The changes included moving the NCUSIF deposit from investments to other assets, and moving certain investments to *cash equivalents*.<sup>1</sup>

Total investments decreased \$20.9 billion (17.2%). The decrease is likely the result of multiple factors. First, investments likely decreased at the end of 1999 as credit unions planned additional liquidity for the century date change. Second, the substantial loan growth in 1999 well outpaced share growth, necessitating liquidation of investments to fund new loans.

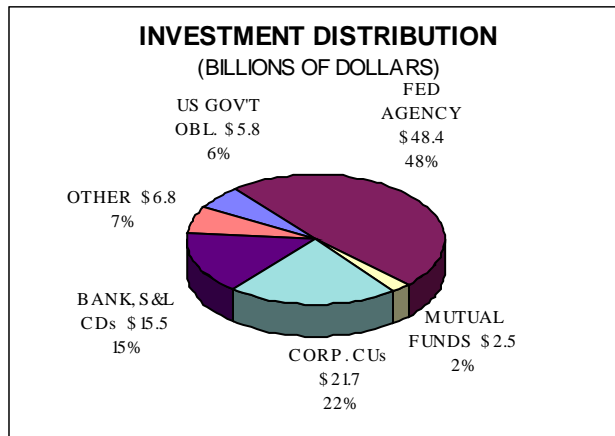
Finally, certain short-term investments were reclassified to the *cash equivalents* category on the call report. Cash and cash equivalents increased \$16.9 billion (190.6%), which represents 81% of the corresponding decrease in total investments. Although cash and cash

equivalents increased, the combined categories of cash plus investments with maturities of less than one year decreased \$12.9 billion or 14.9% from December 1998 to December 1999.

Conversely, investments with maturities greater than a year increased \$8.9 billion (20.0%).

The investment mix also changed, primarily because of the cash equivalent reclassification. The largest decline (\$16.5 billion or 45.6%) appears in deposits in corporate credit unions (other than membership capital and paid in capital), all of which is likely now reported as cash equivalents. Other declines are noted in U.S. Government Obligations (\$3.3 billion or 36.3%) and certificates of deposit in banks (\$5.7 billion or 27.0%). The only investment category reporting a significant increase is federal agency securities, which increased \$4.4 billion or 10% in 1999.

<sup>1</sup> *Cash equivalents* are defined as short-term, highly liquid investments with original maturities of three months or less. Examples include overnight accounts at a bank or corporate credit union, Fed Funds sold, and checking accounts.

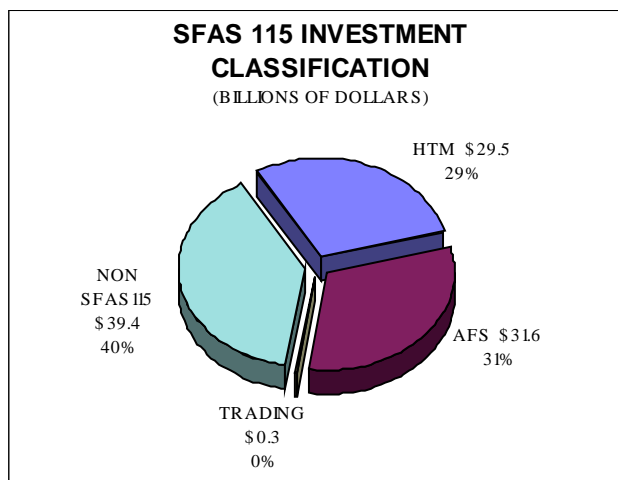


The call report category changes resulted in an apparent maturity restructuring within the investment portfolio, because most of the shift from investments to cash equivalents came from the non-SFAS 115 category. Non-SFAS 115 investments declined from \$61.1 billion to \$39.4 billion (\$21.7 billion or 35.5% decline).

*Held to maturity* investments decreased \$150 million in total, with a \$3.3 billion decrease in maturities less than a year and offsetting increases in maturities greater than one year. *Available for sale* investments increased nearly \$800 million in total, with a \$2.7 billion decrease in those investments with maturities less than one

year, and offsetting increases in investments with maturities greater than a year. Trading securities increased \$126 million, or 66.1% for the year.

At the end of 1998, *held to maturity* and *available for sale* investments made up 49% of the investment portfolio (24% and 25%, respectively), while *non-SFAS 115* investments accounted for 51% of the portfolio (a small amount was classified as trading). As noted on the graph below, *non-SFAS 115* investments now account for 40% of the portfolio, with the remainder nearly equally split between *held to maturity* and *available for sale* investments.



Investments in the less than one year maturity category decreased consistent with the reclassification of shorter-term investments to cash equivalents on the call report. Relatively small dollar increases in investments with maturities greater than one year, coupled with decreased total investments, cause the apparent shift in the portfolio maturity structure.

Investment Maturity or Repricing Interval	% of Total Investments Dec. 1998	% of Total Investments Dec. 1999
Less than 1 year	63.7%	47.3%
1 to 3 years	21.8%	30.9%
3 to 10 years	12.8%	19.4%
Greater than 10 yrs	1.7%	2.4%

## EARNINGS

Although most earnings ratios declined in 1999, the return on average assets ratio remained steady at 0.93% of average assets. Gross income to average assets (yield) continues to decline, despite strong loan growth. The decline can be attributed to lower yields on investments and lower rates on mortgage loans (which account for most of the loan growth in 1999).

The decline in yield was offset by declines in the cost of funds and provision for loan loss expense (see table).

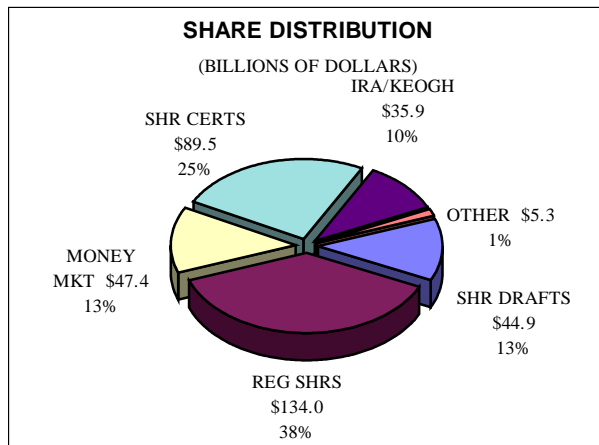
Ratio	As of 12/98	As of 12/99
Gross Income	8.23%	7.98%
Cost of Funds	3.57%	3.37%
Operating Expenses	3.31%	3.34%
PLL	0.42%	0.34%
ROA	0.93%	0.93%

## ASSET/LIABILITY MANAGEMENT

**LONG TERM ASSET TRENDS:** Long term assets continue to increase as a percentage of total assets. These assets, which have maturities or repricing intervals greater than 3 years, equaled 24.9% of total assets at the end of 1999, compared to 22.4% at the end of 1998. This increase is primarily the result of growth in real estate loans discussed earlier.

**SHARE TRENDS:** Total shares increased \$16.9 billion or 5.0% in 1999, compared to 10.7% in 1998. Share dollars in all categories increased in 1999, as follows:

- Share drafts -- ↑ \$2.3 billion, 5.4%;
- Regular shares -- ↑ \$3.4 billion, 2.6%;
- Money market shares -- ↑ \$6.6 billion, 16.3%;
- Share certificates -- ↑ \$3.6 billion, 4.1%;
- IRA/Keogh accounts -- ↑ \$0.8 billion, 2.4%;
- Other shares -- ↑ \$0.2 billion, 5.1%; and
- Nonmember deposits -- ↑ \$19 million, 2.1%.

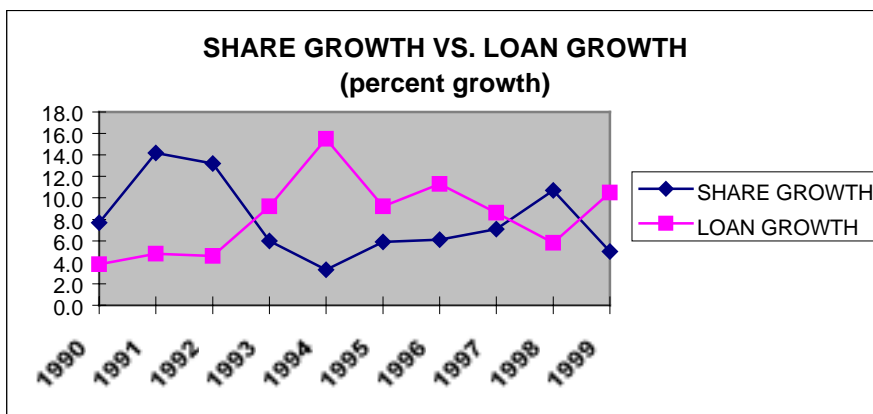


Share growth during 1999 was approximately half the level noted in 1998. Growth was fairly evenly distributed across the maturity categories, resulting in a stable maturity structure over the past two years, as noted in the table to the right:

Share Maturity or Repricing Interval	% of Total Shares Dec. 1998	% of Total Shares Dec. 1999
Less than 1 year	90.2%	90.7%
1 to 3 years	7.9%	7.6%
3 or more years	1.9%	1.7%

**OVERALL LIQUIDITY TRENDS:** A five-year trend of the rate of loan growth exceeding the rate of share growth reversed in 1998 and then recovered in

1999. The trends of loan growth versus share growth over the past ten years are illustrated in the following graph.

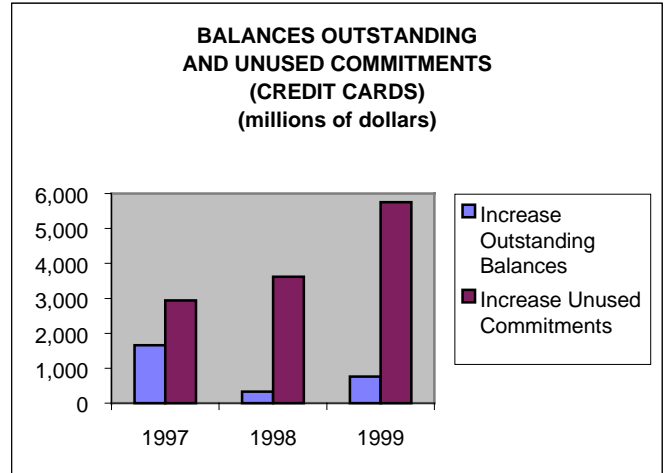


Since the beginning of 1990, share growth has exceeded loan growth by \$40.7 billion in total. During the periods when share growth exceeds loan growth, excess funds are placed in investments. For all years before 1999, liquid assets (cash and investments with maturities less than 1 year) remained relatively constant at about 23% of assets. However, liquid investments declined in 1999 to 17.9%, apparently because of the strong loan growth.

Total unused commitments equaled \$75.2 billion, up \$7.3 billion (10.8%) in 1999. The increase in unused commitments was primarily in home equity lines of credit (HELOCs) and unused credit card lines. Unused HELOCs increased 5.9% (\$763 million) in 1999, compared to 1998's growth of 23.7% (\$2.5 billion) in HELOCs.

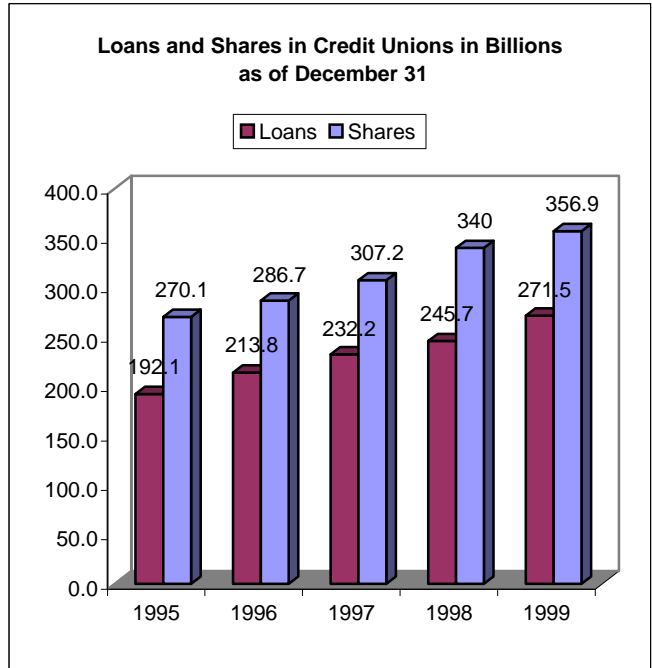
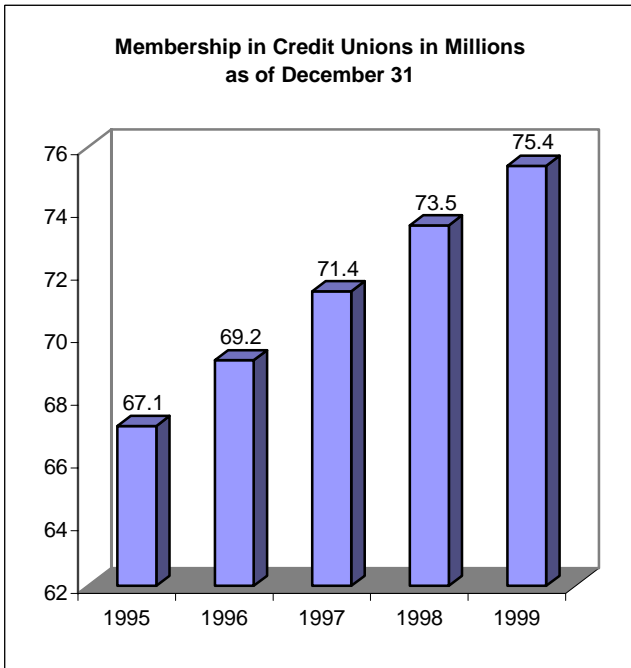
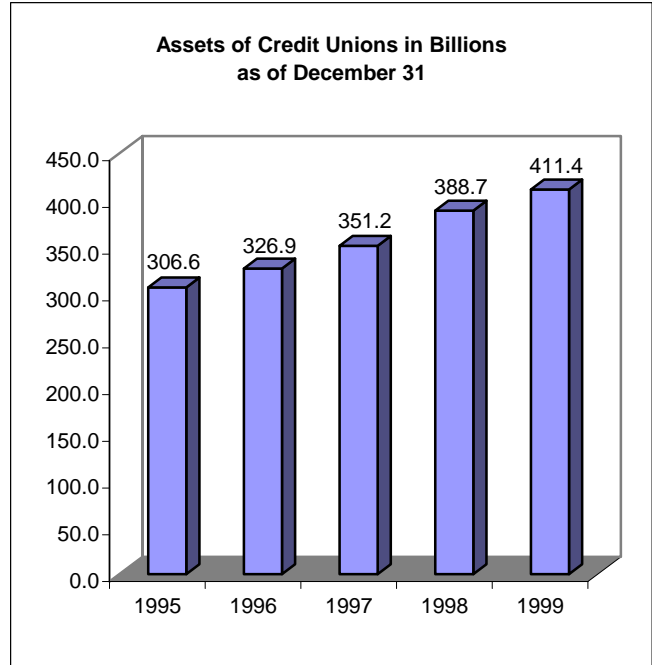
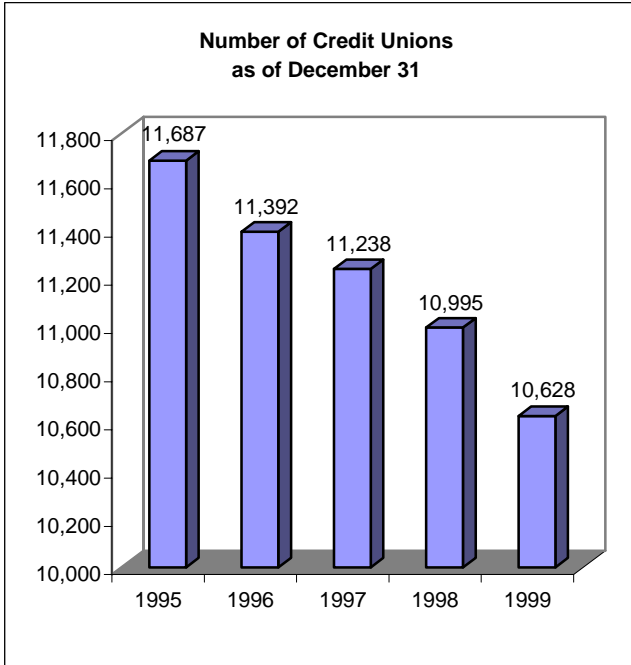
Unused credit card lines equaled \$46.2 billion, increasing \$5.8 billion or 14.2%. Unused credit card lines account for 61.4% of all unused commitments, and the increase in this type of commitment accounted for nearly 80% of the growth in commitments.

Growth in unused credit card commitments is well outpacing growth in credit card loans outstanding. Note the following comparison of growth from 1997 through 1999:



In light of the need for prudent management of liquidity and contingency funding arrangements, credit union managers are encouraged to consider the funding implications posed by unused commitments when evaluating their overall funds management strategies.

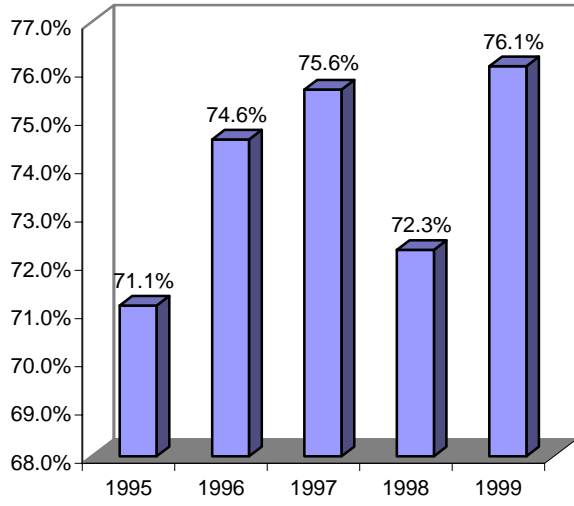
## Federally Insured Credit Unions 5 Year Trends



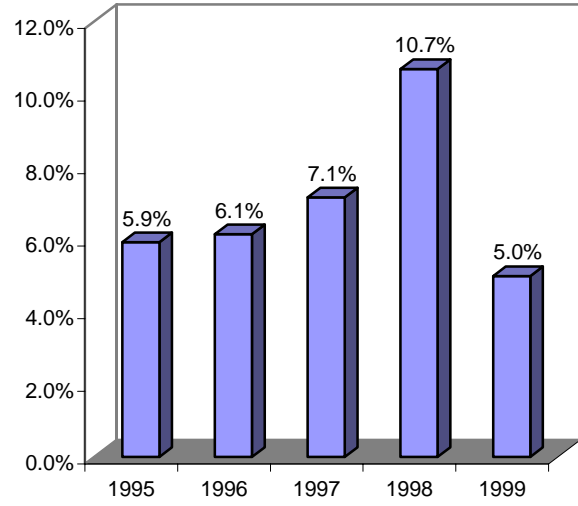


## Federally Insured Credit Unions 5 Year Trends

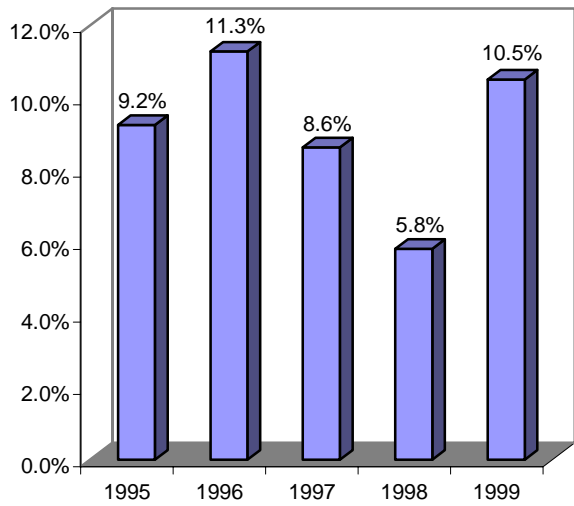
**Loan to Share Ratio as of December 31**



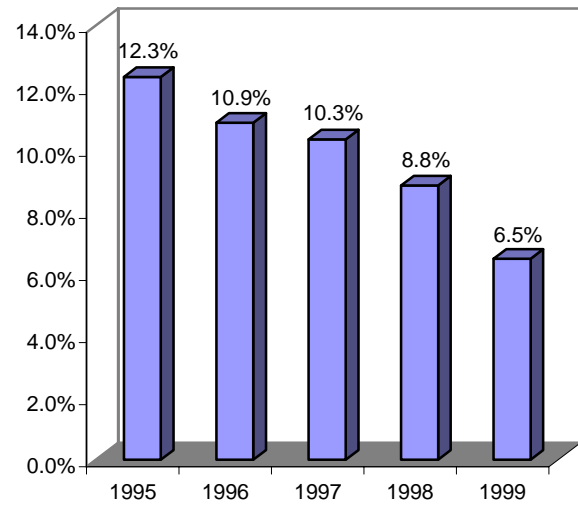
**Share Growth Annually as of December 31**



**Loan Growth Annually as of December 31**

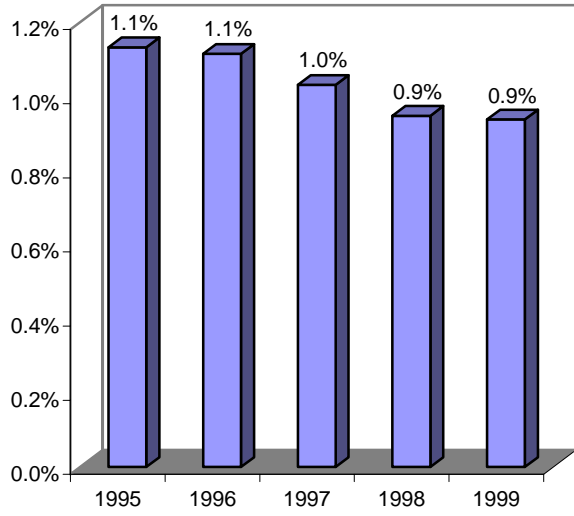


**Capital Growth Annually as of December 31**

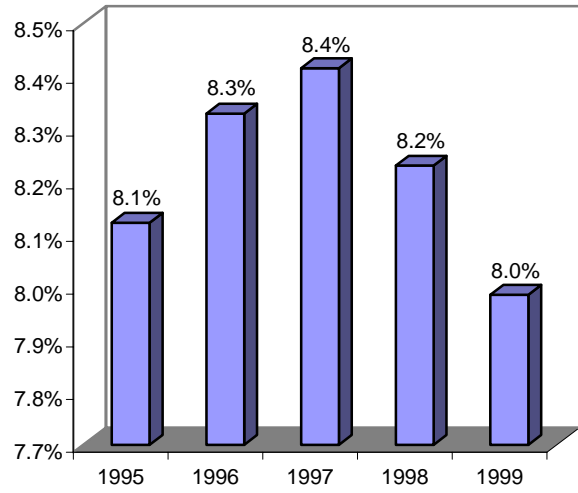


**Federally Insured Credit Unions  
5 Year Trends**

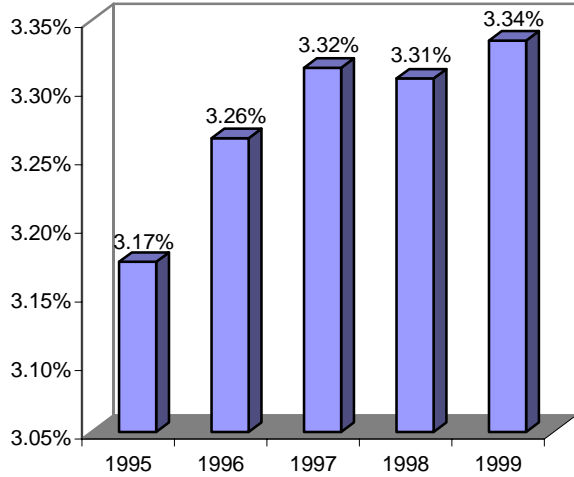
**Return on Average Assets as of December 31**



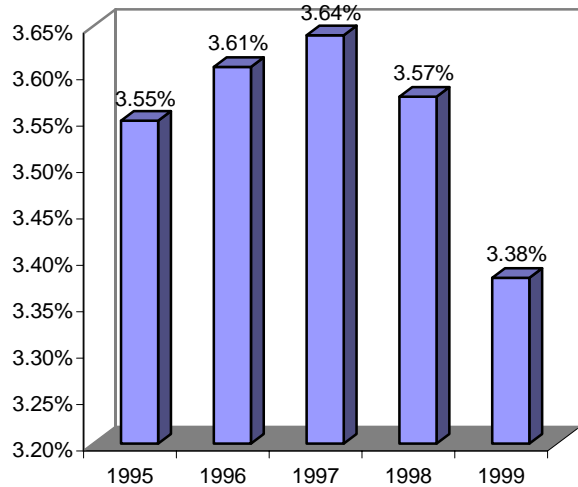
**Gross Income to Average Assets  
as of December 31**



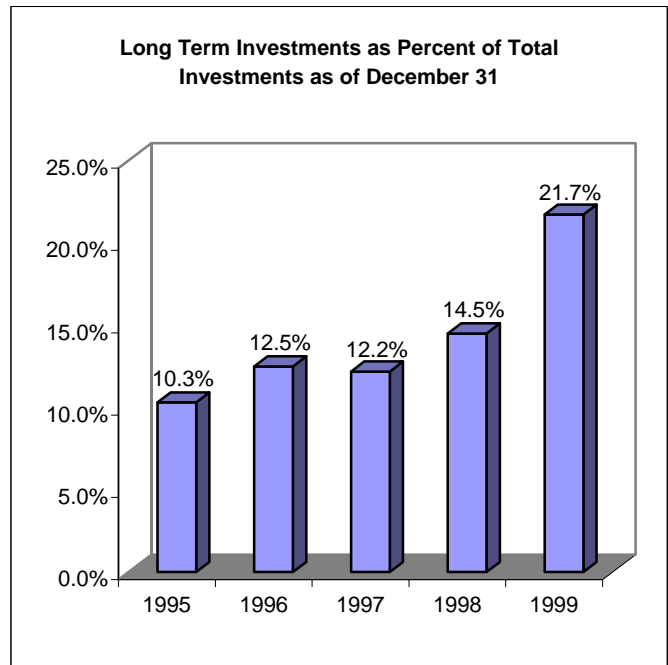
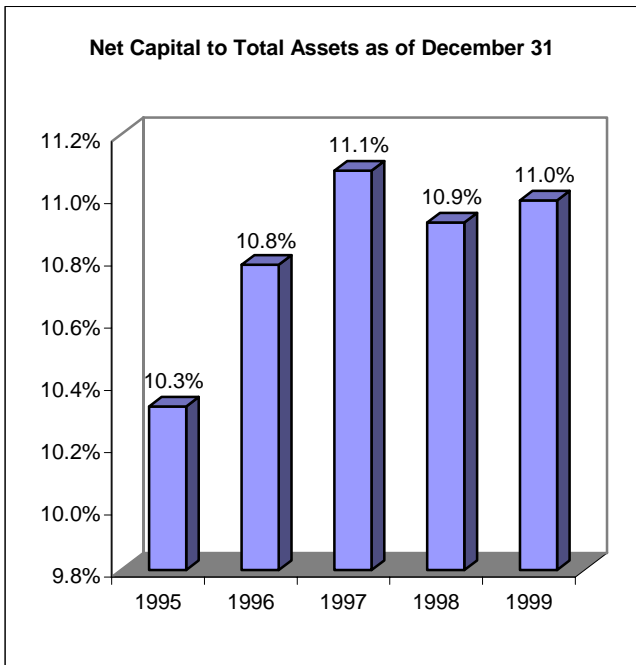
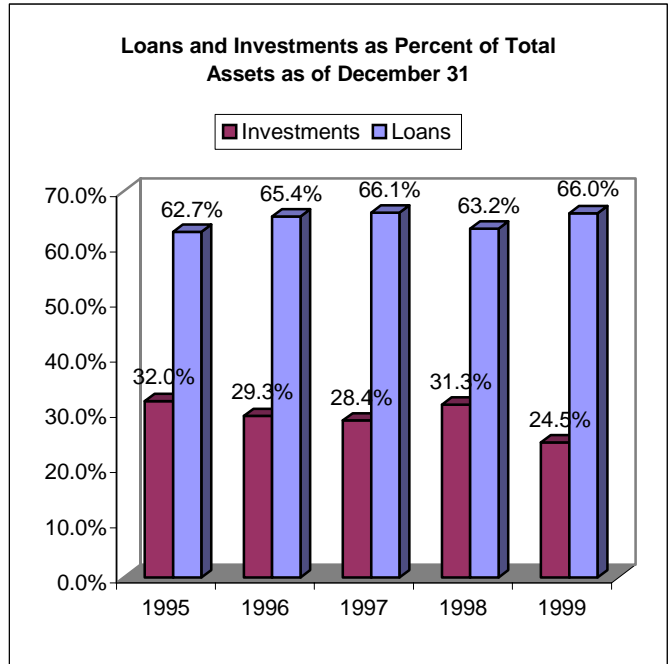
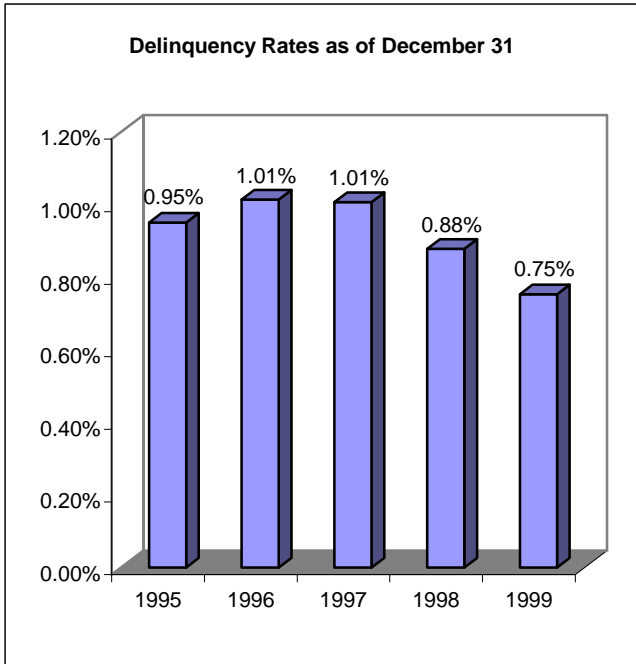
**Operating Expenses to Average Assets  
as of December 31**



**Cost of Funds to Average Assets  
as of December 31**



## Federally Insured Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	11,238	10,995	2.2-	10,628	3.3-
Cash	7,918	8,876	12.1	25,764	190.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>232,221</b>	<b>245,738</b>	<b>5.8</b>	<b>271,538</b>	<b>10.5</b>
Unsecured Credit Card Loans	19,051	19,362	1.6	20,122	3.9
All Other Unsecured Loans	23,464	22,644	3.5-	22,298	1.5-
New Vehicle Loans	49,376	47,861	3.1-	52,443	9.6
Used Vehicle Loans	43,486	48,445	11.4	54,530	12.6
First Mortgage Real Estate Loans	51,844	61,349	18.3	70,884	15.5
Other Real Estate Loans	28,645	29,406	2.7	33,053	12.4
Leases Receivable	N/A	N/A	N/A	1,186	N/A
All Other Loans to Members	15,520	15,753	1.5	15,837	0.5
Other Loans	836	918	9.9	1,186	29.1
Allowance For Loan Losses	2,291	2,422	5.7	2,545	5.1
<b>TOTAL INVESTMENTS</b>	<b>99,895</b>	<b>121,640</b>	<b>21.8</b>	<b>100,747</b>	<b>17.2-</b>
U.S. Government Obligations	11,661	9,165	21.4-	5,826	36.4-
Federal Agency Securities	39,316	43,988	11.9	48,405	10.0
Mutual Fund & Common Trusts	2,403	3,610	50.2	2,518	30.2-
MCSD and PIC at Corporate CU	N/A	1,766	N/A	2,028	14.8
All Other Corporate Credit Union	26,028	36,072	38.6	19,639	45.6-
Commercial Banks, S&Ls	16,525	21,240	28.5	15,502	27.0-
Credit Unions -Loans to, Deposits in	646	740	14.5	718	3.0-
Other Investments	3,315	5,060	52.6	6,111	20.8
Land and Building	4,934	5,393	9.3	5,893	9.3
Other Fixed Assets	1,674	1,846	10.3	1,992	7.9
Other Real Estate Owned	87	84	3.1-	79	6.5-
Other Assets	3,978	4,607	15.8	4,725	2.6
NCUSIF Capitalization Deposit	2,762	2,929	6.1	3,204	9.4
<b>TOTAL ASSETS</b>	<b>351,178</b>	<b>388,692</b>	<b>10.7</b>	<b>411,397</b>	<b>5.8</b>
<b>LIABILITIES</b>					
Total Borrowings	2,094	2,515	20.1	5,383	114.0
Accrued Dividends/Interest Payable	800	775	3.1-	791	2.1
Acct Payable and Other Liabilities	2,168	2,964	36.7	3,078	3.9
Uninsured Secondary Capital	11	5	51.0-	5	14.8-
<b>TOTAL LIABILITIES</b>	<b>5,073</b>	<b>6,259</b>	<b>23.4</b>	<b>9,257</b>	<b>47.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>307,182</b>	<b>339,994</b>	<b>10.7</b>	<b>356,919</b>	<b>5.0</b>
Share Drafts	35,862	42,592	18.8	44,853	5.3
Regular Shares	123,388	130,597	5.8	133,981	2.6
Money Market Shares	33,257	40,725	22.5	47,386	16.4
Share Certificates/CDs	76,055	85,935	13.0	89,504	4.2
IRA/Keogh Accounts	34,317	35,012	2.0	35,868	2.4
All Other Shares and Member Deposits	3,540	4,261	20.4	4,427	3.9
Non-Member Deposits	763	873	14.4	899	3.1
Regular Reserves	11,653	12,458	6.9	13,599	9.2
APPR. For Non-Conf. Invest.	13	14	4.1	22	58.0
Accum. Unrealized G/L on A-F-S	43	121	183.8	-646	634.4-
Other Reserves	4,063	4,508	10.9	4,639	2.9
Undivided Earnings	23,152	25,338	9.4	27,606	8.9
<b>TOTAL EQUITY</b>	<b>38,924</b>	<b>42,438</b>	<b>9.0</b>	<b>45,221</b>	<b>6.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>351,178</b>	<b>388,692</b>	<b>10.7</b>	<b>411,397</b>	<b>5.8</b>

\* Amount Less than 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	11,238	10,995	2.2-	10,628	3.3-
<b>INTEREST INCOME</b>					
Interest on Loans	19,824	20,859	5.2	21,590	3.5
(Less) Interest Refund	40	33	17.6-	30	8.5-
Income from Investments	6,015	6,487	7.9	6,855	5.7
Trading Profits and Losses	4	6	36.2	-6	209.4-
<b>TOTAL INTEREST INCOME</b>	<b>25,803</b>	<b>27,319</b>	<b>5.9</b>	<b>28,409</b>	<b>4.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	11,216	11,988	6.9	12,013	0.2
Interest on Deposits	995	1,110	11.6	1,324	19.2
Interest on Borrowed Money	130	122	6.1-	180	47.5
<b>TOTAL INTEREST EXPENSE</b>	<b>12,341</b>	<b>13,221</b>	<b>7.1</b>	<b>13,517</b>	<b>2.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>1,488</b>	<b>1,551</b>	<b>4.2</b>	<b>1,373</b>	<b>11.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>11,974</b>	<b>12,547</b>	<b>4.8</b>	<b>13,519</b>	<b>7.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,989	2,225	11.9	2,500	12.3
Other Operating Income	738	901	22.2	1,035	14.8
Gain (Loss) on Investments	15	28	87.0	0*	97.7-
Gain (Loss) on Disp of Fixed Assets	4	13	247.0	6	51.8-
Other Non-Oper Income (Expense)	16	27	68.3	33	22.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,761</b>	<b>3,194</b>	<b>15.7</b>	<b>3,574</b>	<b>11.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	5,470	5,956	8.9	6,503	9.2
Travel and Conference Expense	190	196	3.3	210	7.1
Office Occupancy Expense	724	782	8.0	847	8.4
Office Operations Expense	2,557	2,795	9.3	3,042	8.8
Educational & Promotional Expense	359	389	8.3	428	10.0
Loan Servicing Expense	519	583	12.4	652	11.9
Professional and Outside Services	829	912	10.1	986	8.1
Member Insurance	182	177	2.7-	172	2.8-
Operating Fees	76	84	9.4	88	5.5
Miscellaneous Operating Expenses	337	364	8.0	415	14.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>11,241</b>	<b>12,236</b>	<b>8.9</b>	<b>13,343</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>3,495</b>	<b>3,505</b>	<b>0.3</b>	<b>3,750</b>	<b>7.0</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1,124	1,204	7.2	1,281	6.4
Net Reserve Transfer	338	372	10.2	512	37.7
Net Income After Net Reserve Transfer	3,157	3,133	0.8-	3,238	3.4
Additional (Voluntary) Reserve Transfers	533	593	11.2	504	14.9-
Adjusted Net Income	2,624	2,540	3.2-	2,733	7.6

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\* Amount Less than 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured Credit Unions  
December 31, 1999**

Number of Credit Unions on this Report: 10,628

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	13,314,477
Other Unsecured Loans	9,557,171
New Vehicle	4,277,087
Used Vehicle	6,941,741
1st Mortgage	999,403
Other Real Estate	1,571,381
Leases Receivable	60,637
All Other Member Loans	2,932,718
All Other Loans	99,189
Total Number of Loans	39,753,804

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	310,080
Amount of Loans Delinquent 2-6 months	1,386,735,440
Number of Loans Delinquent 6-12 months	96,913
Amount of Loans Delinquent 6-12 months	439,565,404
Number of Loans Delinquent 12 months or more	42,281
Amount of Loans Delinquent 12 months or more	216,690,420
Total Number of Delinquent Loans	449,274
Total Amount of Delinquent Loans	2,042,991,264

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	83,164
Amount of Loans Delinquent 2-6 months	195,750,922
Number of Loans Delinquent 6-12 months	22,623
Amount of Loans Delinquent 6-12 months	59,051,701
Number of Loans Delinquent 12 months or more	5,449
Amount of Loans Delinquent 12 months or more	15,225,155
Total Number of Delinquent Loans	111,236
Total Amount of Delinquent Loans	270,027,778

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	1,521,495,575
Total Recoveries on Charge-Offs	249,161,029
Total Credit Card Loans Charged Off YTD	411,104,265
Total Credit Card Recoveries YTD	37,795,874
Total Number of Loans Purchased	22,534
Total Amount of Loans Purchased	327,820,288
Number of Loans to CU Officials	142,817
Amount of Loans to CU Officials	2,073,399,195
Total Number of Loans Granted Y-T-D	25,082,429
Total Amount of Loans Granted Y-T-D	153,852,684,509

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	752,307
Amount of 1st Mortgage Fixed Rate	51,771,597,762
Number of 1st Mortgage Adjustable Rate	247,096
Amount of 1st Mortgage Adjustable Rate	19,112,184,244
Number of Other R.E. Closed-End Fixed Rate	737,541
Amount of Other R.E. Closed-End Fixed Rate	15,617,281,929
Number of Other R.E. Closed-End Adj. Rate	53,741
Amount of Other R.E. Closed-End Adj. Rate	1,362,617,903
Number of Other R.E. Open-End Adj. Rate	743,486
Amount of Other R.E. Open-End Adj. Rate	15,205,418,057
Number of Other R.E. Not Included Above	36,613
Amount of Other R.E. Not Included Above	867,397,208

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

Number of 1st Mortgage Fixed Rate	240,264
Amount of 1st Mortgage Fixed Rate	21,436,761,136
Number of 1st Mortgage Adjustable Rate	62,629
Amount of 1st Mortgage Adjustable Rate	6,109,892,737
Number of Other R.E. Closed-End Fixed Rate	296,003
Amount of Other R.E. Closed-End Fixed Rate	7,285,853,976
Number of Other R.E. Closed-End Adj. Rate	20,986
Amount of Other R.E. Closed-End Adj. Rate	557,871,430
Number of Other R.E. Open-End Adj. Rate	382,784
Amount of Other R.E. Open-End Adj. Rate	5,926,350,752
Number of Other R.E. Not Included Above	15,719
Number of Other R.E. Not Included Above	404,379,049

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**December 31, 1999**

Number of Credit Unions on this Report: 10,628

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	257,828,853
1st Mortgage Fixed Rate, 2-6 months	81,078,459
1st Mortgage Fixed Rate, 6-12 months	27,863,195
1st Mortgage Fixed Rate, 12 months or more	19,712,248
1st Mortgage Adjustable Rate, 1-2 months	167,768,484
1st Mortgage Adjustable Rate, 2-6 months	58,667,982
1st Mortgage Adjustable Rate, 6-12 months	15,515,402
1st Mortgage Adjustable Rate 12, months or more	7,450,624
Other Real Estate Fixed Rate, 1-2 months	90,068,789
Other Real Estate Fixed Rate, 2-6 months	31,604,682
Other Real Estate Fixed Rate, 6-12 months	12,506,873
Other Real Estate Fixed Rate, 12 months or more	8,398,305
Other Real Estate Adjustable Rate, 1-2 months	90,038,733
Other Real Estate Adjustable Rate, 2-6 months	28,265,216
Other Real Estate Adjustable Rate, 6-12 months	9,016,305
Other Real Estate Adjustable Rate 12, months or more	7,246,980

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	15,419,316
1st Mortgage Loans Recovered Y-T-D	3,507,281
Other Real Estate Loans Charged Off Y-T-D	20,133,942
Other Real Estate Loans Recovered Y-T-D	2,513,143
Allowance for Real Estate Loan Losses	230,635,796
Amount of R.E. Loans Serving as Collateral for Member Business Loans	2,078,829,654
Amount of All First Mortgages Sold Y-T-D	7,081,435,498
Short-term Real Estate Loans (< 3 years)	36,317,860,709

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	14,089
Amount of Agricultural MBL	465,865,465
Number of All Other MBL	41,044
Amount of All Other MBL	3,460,446,537

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

Number of Agricultural MBL	9,959
Amount of Agricultural MBL	245,073,589
Number of All Other MBL	17,507
Amount of All Other MBL	1,471,472,269

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	2,975,694
Agricultural, 2-6 months	2,575,221
Agricultural, 6-12 months	3,552,432
Agricultural, 12 months or more	2,205,599
All Other MBL, 1-2 months	49,056,925
All Other MBL, 2-6 months	12,956,163
All Other MBL, 6-12 months	3,865,282
All Other MBL, 12 months or more	5,867,199

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	2,489,761
Agricultural MBL Recovered Y-T-D	571,508
All Other MBL Charged of Y-T-D	4,140,788
All Other MBL Recovered Y-T-D	1,238,693
Allowance for MBL Losses	50,475,834
Concentration of Credit for MBL	392,070,072
Construction or Development MBL	149,353,142

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**December 31, 1999**

Number of Credit Unions on this Report: 10,628

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	29,519,136
Regular Share Accounts	79,170,033
Money Market Share Accounts	3,206,958
Share Certificate Accounts	6,748,392
IRA/Keogh & Retirement Accounts	3,894,291
Other Shares and Deposit	3,679,220
Non-Member Deposits	34,669
Total Number of Savings Accounts	126,252,699

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	13,599,554,134
Credit Card Lines	46,191,648,089
Outstanding Letters of Credit	149,798,912
Commercial Real Estate, Construction, Land Development	221,770,948
Unsecured Share Draft Lines of Credit	8,027,462,018
Other Unused Commitments	7,029,848,842
Amount of Loans Sold/Swapped with Recourse Y-T-D	617,066,586
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	583,481,339
Pending Bond Claims	31,377,766

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

Supervisory Committee	2,282	League Audit Service	1,408
CPA Audit Without Opinion	2,265	Outside Accountant	1,583
CPA Opinion Audit	3,090		

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

Manual System	365	CU Developed In-House	477
Vendor Supplied In-House	7,057	Other	130
Vendor On-Line Service Bur.	2,599		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	29,166,667,852
Repurchase Agreements	971,347,926
Reverse Repurchase Agreements Invested	703,603,948
Non-Mortgage Backed Derivatives	964,124,469
Mortgage Pass-through Securities	6,423,279,218
CMO/REMIC	4,311,240,816



**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**December 31, 1999**

Number of Credit Unions on this Report: 10,628

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	225,237,346
Number Members Filing Chapter 7 Bankruptcy Y-T-D	160,864
Number Members Filing Chapter 13 Bankruptcy Y-T-D	53,836
Amount of Loans Subject to Bankruptcies	997,614,302
Number of Current Members	75,384,335
Number of Potential Members	312,140,661
Number of Full Time Employees	161,304
Number of Part Time Employees	32,082
Number of CUs Reporting E-Mail Addresses	4,987
Number of CUs Reporting WWW Sites	2,826
Number of CUs Reporting Interactive WWW Sites	977

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

Number of CUSOS	2,869		
Amount Invested in CUSOS	226,400,746		
Amount Loaned to CUSOS	123,176,345		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	9,201,012		
Number of CUSOS Wholly Owned	498		
Predominant Service of CUSO:			
Mortgage Processing	162	Credit Cards	183
EDP Processing	258	Trust Services	6
Shared Branching	684	Item Processing	242
Insurance Services	146	Tax Preparation	3
Investment Services	282	Travel	1
Auto Buying, Leasing, Indirect Lending	187	Other	455

**TABLE 5  
SUPPLEMENTAL DATA  
FEDERALLY INSURED CREDIT UNIONS  
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS  
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL  
December 31, 1999  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 10,628

<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	858	2,982	295	1,114	4,390
Reverse Repurchase Agreements	37	973	0	20	993
Subordinated CDCU Debt	6	0*	0*	0*	0*
Uninsured Secondary Capital	21	N/A	N/A	5	5
<b>TOTAL BORROWINGS</b>	<b>893</b>	<b>3,955</b>	<b>295</b>	<b>1,138</b>	<b>5,388</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	6,515	44,853	N/A	N/A	44,853
Regular Shares	10,614	133,981	N/A	N/A	133,981
Money Market Shares	2,797	47,386	N/A	N/A	47,386
Share Certificates/CDS	6,932	66,102	19,903	3,499	89,504
IRA/KEOGH, Retirements	5,977	26,556	6,819	2,492	35,868
All Other Shares/Deposits	4,106	4,361	41	26	4,427
Non-Members Deposits	776	602	262	36	899
<b>TOTAL SAVINGS</b>	<b>10,627</b>	<b>323,841</b>	<b>27,024</b>	<b>6,053</b>	<b>356,919</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	3,019	8,678	13,118	6,953	747	29,496
Available for Sale	2,952	10,720	10,681	8,871	1,303	31,576
Trading	30	318	N/A	N/A	N/A	318
Non-SFAS 115 Investments	10,452	27,977	7,363	3,664	354	39,357
<b>TOTAL INVESTMENTS</b>	<b>10,533</b>	<b>47,693</b>	<b>31,163</b>	<b>19,488</b>	<b>2,403</b>	<b>100,747</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% .....	1	\$1,284,859	0	\$0	2	\$27,793
5.0% To 6.0% .....	5	\$15,354,037	1	\$191,474	57	\$429,703,390
6.0% To 7.0% .....	8	\$46,159,359	16	\$14,300,659	1,441	\$9,642,021,194
7.0% To 8.0% .....	6	\$4,383,609	25	\$27,298,024	5,102	\$31,752,110,483
8.0% To 9.0% .....	34	\$115,582,875	103	\$131,434,225	2,444	\$8,996,217,474
9.0% To 10.0% .....	284	\$1,608,123,894	305	\$766,134,135	560	\$1,062,929,242
10.0% To 11.0% .....	350	\$2,118,493,376	675	\$1,762,371,940	151	\$423,553,068
11.0% To 12.0% .....	820	\$4,017,758,626	949	\$2,840,293,943	30	\$66,895,252
12.0% To 13.0% .....	1,588	\$5,814,672,144	2,488	\$6,713,817,220	52	\$24,788,107
13.0% To 14.0% .....	1,066	\$3,857,600,490	1,735	\$4,060,774,623	13	\$15,124,470
14.0% To 15.0% .....	536	\$2,011,262,498	1,359	\$2,324,204,300	7	\$751,412
15.0% To 16.0% .....	165	\$365,357,489	1,561	\$2,495,468,396	3	\$21,569,386
16.0% Or More .....	85	\$145,682,650	905	\$1,160,131,249	3	\$258,199
Not Reporting Or Zero ..	5,680	\$448,464	506	\$1,894,385	763	\$6,624,773
Total	10,628	\$20,122,164,370	10,628	\$22,298,314,573	10,628	\$52,442,574,243
Average Rate	12.7%		13.2%		7.7%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	1	\$18,328,796	1	\$15,331	0	\$0
5.0% To 6.0% .....	11	\$64,476,954	7	\$563,468,817	7	\$262,275,710
6.0% To 7.0% .....	262	\$3,039,426,586	336	\$10,449,119,559	116	\$686,361,410
7.0% To 8.0% .....	1,974	\$20,061,346,259	2,009	\$36,176,593,819	988	\$6,644,118,938
8.0% To 9.0% .....	3,509	\$21,054,427,227	1,670	\$22,299,470,485	2,711	\$16,636,458,928
9.0% To 10.0% .....	2,253	\$7,151,796,241	428	\$1,073,149,637	1,452	\$7,283,413,724
10.0% To 11.0% .....	1,033	\$2,081,576,123	234	\$183,347,735	466	\$1,352,315,305
11.0% To 12.0% .....	293	\$465,455,305	65	\$44,901,555	90	\$137,882,613
12.0% To 13.0% .....	371	\$308,705,788	105	\$23,637,489	78	\$40,732,502
13.0% To 14.0% .....	85	\$68,138,252	8	\$678,782	9	\$4,637,089
14.0% To 15.0% .....	39	\$22,464,883	5	\$201,262	5	\$113,371
15.0% To 16.0% .....	47	\$28,609,204	6	\$180,410	5	\$126,024
16.0% Or More .....	18	\$160,813,494	2	\$9,931	0	\$0
Not Reporting Or Zero ..	732	\$4,787,158	5,752	\$69,007,194	4,701	\$4,279,483
Total	10,628	\$54,530,352,270	10,628	\$70,883,782,006	10,628	\$33,052,715,097
Average Rate	8.9%		8.1%		8.7%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	61	\$64,372,378	7	\$1,033,529
5.0% To 6.0% .....	8	\$14,187,052	420	\$296,351,057	27	\$28,817,597
6.0% To 7.0% .....	97	\$306,514,565	1,270	\$1,085,945,782	82	\$197,612,389
7.0% To 8.0% .....	367	\$591,992,104	1,402	\$1,976,235,074	185	\$417,758,834
8.0% To 9.0% .....	225	\$219,894,071	1,486	\$3,403,879,937	212	\$227,400,691
9.0% To 10.0% .....	61	\$15,942,888	1,300	\$2,721,615,202	125	\$92,152,250
10.0% To 11.0% .....	16	\$6,478,019	1,151	\$2,073,887,062	114	\$43,423,059
11.0% To 12.0% .....	9	\$3,442,971	467	\$843,982,916	45	\$15,528,251
12.0% To 13.0% .....	9	\$8,926,157	832	\$1,972,379,639	61	\$25,217,240
13.0% To 14.0% .....	2	\$227,748	266	\$554,746,311	23	\$5,012,660
14.0% To 15.0% .....	1	\$68,520	169	\$311,083,321	11	\$10,077,181
15.0% To 16.0% .....	2	\$342,964	217	\$220,904,784	16	\$8,757,868
16.0% Or More .....	1	\$7,499	93	\$142,303,875	14	\$3,989,969
Not Reporting Or Zero ..	9,830	\$17,959,057	1,494	\$168,854,372	9,706	\$108,937,406
Total	10,628	\$1,185,983,615	10,628	\$15,836,541,710	10,628	\$1,185,718,924
Average Rate	7.9%		9.1%		9.0%	

**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% .....	86	\$673,605,651	17	\$32,777,842	0	\$0
1.0% To 2.0% .....	1,925	\$22,647,802,185	344	\$3,182,862,297	12	\$77,974,837
2.0% To 3.0% .....	1,614	\$10,083,932,079	3,934	\$50,020,484,826	302	\$2,908,121,965
3.0% To 4.0% .....	228	\$2,278,589,924	4,207	\$52,710,962,742	1,452	\$20,869,876,998
4.0% To 5.0% .....	23	\$190,924,764	1,475	\$15,617,935,064	923	\$20,536,730,056
5.0% To 6.0% .....	10	\$37,159,738	469	\$11,503,581,557	102	\$2,978,205,516
6.0% To 7.0% .....	1	\$93,807	79	\$700,051,090	2	\$8,430,699
7.0% Or More .....	3	\$677,315	24	\$128,488,008	0	\$0
Not Reporting Or Zero ..	6,738	\$8,940,434,265	79	\$83,843,400	7,835	\$6,243,352
Total	10,628	\$44,853,219,728	10,628	\$133,980,986,826	10,628	\$47,385,583,423
Average Rate	1.8%		3.1%		3.7%	

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	11	\$18,069,833	20	\$8,673,714
2.0% To 3.0% .....	17	\$9,068,524	277	\$1,740,494,606	94	\$43,851,173
3.0% To 4.0% .....	96	\$223,097,446	1,031	\$7,471,817,713	112	\$64,245,952
4.0% To 5.0% .....	2,006	\$12,624,968,696	2,089	\$8,075,358,505	64	\$29,006,556
5.0% To 6.0% .....	4,417	\$70,004,795,332	2,259	\$16,153,316,433	240	\$373,904,928
6.0% To 7.0% .....	341	\$6,539,675,274	294	\$2,384,958,060	170	\$361,038,721
7.0% Or More .....	3	\$1,934,983	11	\$22,417,136	7	\$6,423,817
Not Reporting Or Zero ..	3,748	\$100,755,787	4,656	\$1,233,539	9,921	\$12,244,290
Total	10,628	\$89,504,296,042	10,628	\$35,867,665,825	10,628	\$899,389,151
Average Rate	5.1%		4.6%		4.7%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**December 31, 1999**

	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	11.61	17.56	14.42	12.60	11.21
Net Capital (Est.) to Total Assets	10.99	16.06	13.56	11.95	10.61
Delinquent Loans to Capital	4.28	13.01	7.88	5.76	3.57
Solvency Evaluation (Est.)	112.89	119.88	116.17	113.96	112.43
Classified Assets (Est.) to Capital	5.37	8.53	5.91	5.14	5.35
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.75	3.75	1.81	1.12	0.60
Net Charge-Offs to Average Loans	0.49	0.73	0.59	0.49	0.48
Fair Value H-T-M to Book Value H-T-M	98.88	114.87	104.49	101.45	98.59
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-2.00	-0.36	-1.85	-1.99	-2.01
Delinquent Loans to Assets	0.50	2.28	1.14	0.73	0.40
<b>EARNINGS:</b>					
Return on Average Assets	0.94	0.48	0.68	0.76	1.00
Gross Income to Average Assets	7.98	7.59	7.81	7.99	8.00
Cost of Funds to Average Assets	3.38	2.80	3.07	3.17	3.45
Net Margin to Average Assets	4.61	4.79	4.73	4.83	4.55
Operating Expenses to Average Assets	3.34	3.93	3.71	3.75	3.22
Provision for Loan Losses to Average Assets	0.34	0.45	0.37	0.33	0.34
Net Interest Margin to Average Assets	3.73	4.50	4.18	4.04	3.63
Operating Expenses to Gross Income	41.77	51.80	47.55	46.88	40.26
Fixed Assets and Oreos to Total Assets	1.94	0.43	1.15	2.12	1.95
Net Operating Expenses to Average Assets	2.71	3.73	3.28	3.15	2.57
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	24.90	4.04	9.69	19.23	27.09
Regular Shares to Savings and Borrowings	37.05	85.76	66.95	47.66	32.90
Total Loans to Total Savings	76.08	73.42	73.54	74.31	76.61
Total Loans to Total Assets	66.00	60.91	62.96	64.70	66.48
Cash Plus Short-Term Investments to Assets	17.86	36.21	29.35	22.39	16.13
Total Savings and Borrowings to Earning Assets	97.31	95.47	96.63	98.01	97.22
Borrowings to Total Savings and Capital	1.16	0.19	0.16	0.31	1.40
Estimated Loan Maturity in Months	23.03	15.70	19.48	22.05	23.62
<b>PRODUCTIVITY:</b>					
Members to Potential Members	24.15	11.08	24.56	22.80	25.23
Borrowers to Members	52.73	29.89	38.12	46.15	56.86
Members to Full-Time Employees	425	395	500	457	410
Average Savings Per Member	4,735	1,623	2,730	3,644	5,358
Average Loan Balance	6,830	3,986	5,266	5,867	7,219
Salary & Benefits to Full-Time Employees	36,669	14,715	30,176	33,939	38,513
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	67.49	74.10	70.40	68.58	67.04
Income From Investments	21.46	21.94	22.37	21.48	21.40
Income Form Trading Securities	-0.02	0.00	0.01	-0.05	-0.02
Fee Income	7.82	2.60	5.47	7.48	8.07
Other Operating Income	3.24	1.35	1.75	2.51	3.50
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	48.74	46.23	50.09	47.52	48.98
Travel and Conference	1.57	1.42	1.47	1.72	1.54
Office Occupancy	6.35	4.49	4.89	5.96	6.57
Office Operations	22.80	20.14	20.15	21.70	23.28
Educational and Promotional	3.21	0.99	1.54	2.72	3.46
Loan Servicing	4.89	1.90	2.95	4.53	5.14
Professional and Outside Services	7.39	6.62	8.29	9.83	6.73
Member Insurance	1.29	9.87	4.85	2.12	0.75
Operating Fees	0.66	1.69	1.13	0.78	0.59
Miscellaneous Operating Expenses	3.11	6.65	4.64	3.12	2.97

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	3,158	2,944	6.8-	2,656	9.8-
Cash	128	128	0.0-	291	127.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,726</b>	<b>1,556</b>	<b>9.8-</b>	<b>1,398</b>	<b>10.2-</b>
Unsecured Credit Card Loans	31	12	61.6-	6	45.2-
All Other Unsecured Loans	430	413	4.0-	361	12.7-
New Vehicle Loans	500	425	15.0-	394	7.3-
Used Vehicle Loans	511	485	5.0-	446	8.0-
First Mortgage Real Estate Loans	28	22	19.0-	19	16.7-
Other Real Estate Loans	27	26	5.5-	22	13.1-
Leases Receivable	N/A	N/A	N/A	2	N/A
All Other Loans to Members	186	157	15.7-	139	11.7-
Other Loans	13	16	22.1	9	44.8-
Allowance For Loan Losses	40	37	7.6-	34	8.1-
<b>TOTAL INVESTMENTS</b>	<b>799</b>	<b>825</b>	<b>3.2</b>	<b>601</b>	<b>27.1-</b>
U.S. Government Obligations	14	9	35.8-	10	11.0
Federal Agency Securities	7	4	44.0-	4	4.5
Mutual Fund & Common Trusts	30	27	8.7-	23	17.6-
MCSD and PIC at Corporate CU	N/A	24	N/A	22	8.0-
All Other Corporate Credit Union	445	458	3.0	279	39.2-
Commercial Banks, S&Ls	283	277	1.9-	234	15.7-
Credit Unions -Loans to, Deposits in	14	13	5.3-	11	19.0-
Other Investments	7	12	64.5	20	60.8
Land and Building	4	4	1.5-	3	15.6-
Other Fixed Assets	8	8	0.2-	7	17.7-
Other Real Estate Owned	0*	0*	36.3-	0*	69.0-
Other Assets	12	12	4.8	11	14.2-
NCUSIF Capitalization Deposit	23	20	11.0-	19	9.3-
<b>TOTAL ASSETS</b>	<b>2,660</b>	<b>2,517</b>	<b>5.4-</b>	<b>2,295</b>	<b>8.8-</b>
<b>LIABILITIES</b>					
Total Borrowings	6	3	49.0-	4	31.5
Accrued Dividends/Interest Payable	13	12	6.0-	10	15.3-
Acct Payable and Other Liabilities	9	9	3.4	8	9.1-
Uninsured Secondary Capital	0*	0*	6.2-	0*	34.6-
<b>TOTAL LIABILITIES</b>	<b>28</b>	<b>25</b>	<b>12.0-</b>	<b>23</b>	<b>8.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,226</b>	<b>2,097</b>	<b>5.8-</b>	<b>1,904</b>	<b>9.2-</b>
Share Drafts	31	31	0.6	26	16.1-
Regular Shares	1,934	1,800	6.9-	1,637	9.1-
Money Market Shares	12	10	12.5-	11	8.9
Share Certificates/CDs	148	161	8.7	145	10.1-
IRA/Keogh Accounts	46	40	12.0-	34	15.2-
All Other Shares and Member Deposits	26	24	8.0-	21	12.9-
Non-Member Deposits	30	30	1.4	31	1.6
Regular Reserves	123	113	8.0-	103	8.8-
APPR. For Non-Conf. Invest.	0*	0*	76.6-	0*	495.5
Accum. Unrealized G/L on A-F-S	0*	0*	276.5-	0*	202.4-
Other Reserves	14	14	0.8-	14	1.0-
Undivided Earnings	268	267	0.3-	251	6.1-
<b>TOTAL EQUITY</b>	<b>406</b>	<b>395</b>	<b>2.6-</b>	<b>368</b>	<b>6.8-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,660</b>	<b>2,517</b>	<b>5.4-</b>	<b>2,295</b>	<b>8.8-</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	3,877	3,693	4.7-	3,538	4.2-
Cash	593	648	9.1	1,740	168.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>12,912</b>	<b>11,754</b>	<b>9.0-</b>	<b>11,461</b>	<b>2.5-</b>
Unsecured Credit Card Loans	496	379	23.5-	347	8.5-
All Other Unsecured Loans	2,172	1,997	8.0-	1,858	7.0-
New Vehicle Loans	3,943	3,407	13.6-	3,350	1.7-
Used Vehicle Loans	3,413	3,365	1.4-	3,389	0.7
First Mortgage Real Estate Loans	774	707	8.7-	684	3.2-
Other Real Estate Loans	848	736	13.2-	721	2.0-
Leases Receivable	N/A	N/A	N/A	19	N/A
All Other Loans to Members	1,198	1,085	9.4-	1,043	3.9-
Other Loans	69	78	13.2	49	37.2-
Allowance For Loan Losses	175	162	7.6-	155	4.0-
<b>TOTAL INVESTMENTS</b>	<b>5,734</b>	<b>6,156</b>	<b>7.4</b>	<b>4,698</b>	<b>23.7-</b>
U.S. Government Obligations	260	170	34.7-	133	21.9-
Federal Agency Securities	241	147	38.9-	163	10.4
Mutual Fund & Common Trusts	107	111	3.9	90	19.4-
MCSD and PIC at Corporate CU	N/A	159	N/A	155	2.5-
All Other Corporate Credit Union	2,673	3,025	13.2	1,869	38.2-
Commercial Banks, S&Ls	2,307	2,367	2.6	2,070	12.5-
Credit Unions -Loans to, Deposits in	80	76	5.1-	67	11.3-
Other Investments	67	101	51.6	152	50.5
Land and Building	152	141	7.4-	133	5.9-
Other Fixed Assets	76	77	1.1	74	4.4-
Other Real Estate Owned	3	3	24.5-	2	4.4-
Other Assets	110	103	6.8-	101	1.4-
NCUSIF Capitalization Deposit	162	151	7.1-	148	1.8-
<b>TOTAL ASSETS</b>	<b>19,570</b>	<b>18,870</b>	<b>3.6-</b>	<b>18,203</b>	<b>3.5-</b>
<b>LIABILITIES</b>					
Total Borrowings	23	13	45.0-	27	107.9
Accrued Dividends/Interest Payable	63	58	7.2-	54	7.7-
Acct Payable and Other Liabilities	76	65	14.7-	68	5.4
Uninsured Secondary Capital	1	4	205.5	2	42.3-
<b>TOTAL LIABILITIES</b>	<b>163</b>	<b>139</b>	<b>14.6-</b>	<b>151</b>	<b>8.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>16,818</b>	<b>16,214</b>	<b>3.6-</b>	<b>15,585</b>	<b>3.9-</b>
Share Drafts	991	1,037	4.7	965	7.0-
Regular Shares	11,460	10,841	5.4-	10,454	3.6-
Money Market Shares	392	377	3.7-	375	0.5-
Share Certificates/CDs	2,546	2,680	5.3	2,594	3.2-
IRA/Keogh Accounts	1,090	965	11.5-	892	7.6-
All Other Shares and Member Deposits	255	241	5.4-	228	5.2-
Non-Member Deposits	84	72	13.5-	77	6.9
Regular Reserves	757	715	5.4-	698	2.4-
APPR. For Non-Conf. Invest.	0*	0*	23.5	0*	4.3-
Accum. Unrealized G/L on A-F-S	-1	0*	103.8-	-3	5,673.9-
Other Reserves	148	138	7.2-	122	11.0-
Undivided Earnings	1,686	1,664	1.3-	1,650	0.9-
<b>TOTAL EQUITY</b>	<b>2,589</b>	<b>2,517</b>	<b>2.8-</b>	<b>2,467</b>	<b>2.0-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>19,570</b>	<b>18,870</b>	<b>3.6-</b>	<b>18,203</b>	<b>3.5-</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	2,853	2,902	1.7	2,926	0.8
Cash	1,668	1,783	6.9	5,237	193.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>43,445</b>	<b>42,060</b>	<b>3.2-</b>	<b>43,589</b>	<b>3.6</b>
Unsecured Credit Card Loans	3,033	2,798	7.7-	2,741	2.0-
All Other Unsecured Loans	4,923	4,605	6.5-	4,434	3.7-
New Vehicle Loans	10,225	9,255	9.5-	9,506	2.7
Used Vehicle Loans	9,864	10,237	3.8	10,905	6.5
First Mortgage Real Estate Loans	6,617	6,669	0.8	7,073	6.1
Other Real Estate Loans	5,014	4,832	3.6-	5,126	6.1
Leases Receivable	N/A	N/A	N/A	129	N/A
All Other Loans to Members	3,619	3,463	4.3-	3,515	1.5
Other Loans	150	202	34.4	159	21.0-
Allowance For Loan Losses	439	425	3.2-	432	1.7
<b>TOTAL INVESTMENTS</b>	<b>18,265</b>	<b>20,984</b>	<b>14.9</b>	<b>16,481</b>	<b>21.5-</b>
U.S. Government Obligations	1,200	806	32.8-	557	30.9-
Federal Agency Securities	3,344	2,611	21.9-	3,084	18.1
Mutual Fund & Common Trusts	221	261	17.7	178	31.7-
MCSD and PIC at Corporate CU	N/A	493	N/A	508	3.0
All Other Corporate Credit Union	6,888	9,085	31.9	4,910	46.0-
Commercial Banks, S&Ls	5,931	6,987	17.8	6,392	8.5-
Credit Unions -Loans to, Deposits in	284	303	6.6	283	6.4-
Other Investments	395	438	10.9	569	30.0
Land and Building	1,034	1,034	0.1-	1,076	4.1
Other Fixed Assets	308	325	5.7	339	4.4
Other Real Estate Owned	16	14	12.8-	16	15.3
Other Assets	533	507	4.8-	519	2.4
NCUSIF Capitalization Deposit	533	523	2.0-	549	4.9
<b>TOTAL ASSETS</b>	<b>65,363</b>	<b>66,805</b>	<b>2.2</b>	<b>67,374</b>	<b>0.9</b>
<b>LIABILITIES</b>					
Total Borrowings	71	29	59.1-	213	631.2
Accrued Dividends/Interest Payable	159	147	7.9-	138	5.6-
Acct Payable and Other Liabilities	315	297	5.9-	305	2.7
Uninsured Secondary Capital	0*	0*	3.4	2	80.9
<b>TOTAL LIABILITIES</b>	<b>547</b>	<b>473</b>	<b>13.4-</b>	<b>658</b>	<b>38.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>57,089</b>	<b>58,493</b>	<b>2.5</b>	<b>58,662</b>	<b>0.3</b>
Share Drafts	5,822	6,469	11.1	6,458	0.2-
Regular Shares	27,978	27,922	0.2-	28,058	0.5
Money Market Shares	4,043	4,297	6.3	4,529	5.4
Share Certificates/CDs	12,504	13,400	7.2	13,329	0.5-
IRA/Keogh Accounts	5,705	5,337	6.5-	5,232	2.0-
All Other Shares and Member Deposits	839	896	6.8	856	4.4-
Non-Member Deposits	198	172	12.8-	199	15.2
Regular Reserves	2,361	2,351	0.4-	2,424	3.1
APPR. For Non-Conf. Invest.	2	2	21.5	5	94.7
Accum. Unrealized G/L on A-F-S	4	5	29.4	-40	911.5-
Other Reserves	619	611	1.3-	548	10.3-
Undivided Earnings	4,742	4,868	2.7	5,118	5.1
<b>TOTAL EQUITY</b>	<b>7,728</b>	<b>7,839</b>	<b>1.4</b>	<b>8,055</b>	<b>2.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>65,363</b>	<b>66,805</b>	<b>2.2</b>	<b>67,374</b>	<b>0.9</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	1,350	1,456	7.9	1,508	3.6
Cash	5,529	6,317	14.3	18,495	192.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>174,137</b>	<b>190,368</b>	<b>9.3</b>	<b>215,090</b>	<b>13.0</b>
Unsecured Credit Card Loans	15,491	16,173	4.4	17,027	5.3
All Other Unsecured Loans	15,938	15,628	1.9-	15,645	0.1
New Vehicle Loans	34,707	34,774	0.2	39,192	12.7
Used Vehicle Loans	29,698	34,359	15.7	39,790	15.8
First Mortgage Real Estate Loans	44,425	53,951	21.4	63,108	17.0
Other Real Estate Loans	22,756	23,813	4.6	27,184	14.2
Leases Receivable	N/A	N/A	N/A	1,036	N/A
All Other Loans to Members	10,517	11,047	5.0	11,140	0.8
Other Loans	604	623	3.1	969	55.5
Allowance For Loan Losses	1,637	1,798	9.8	1,924	7.0
<b>TOTAL INVESTMENTS</b>	<b>75,096</b>	<b>93,675</b>	<b>24.7</b>	<b>78,967</b>	<b>15.7-</b>
U.S. Government Obligations	10,186	8,180	19.7-	5,127	37.3-
Federal Agency Securities	35,724	41,226	15.4	45,154	9.5
Mutual Fund & Common Trusts	2,045	3,210	57.0	2,228	30.6-
MCS&D and PIC at Corporate CU	N/A	1,091	N/A	1,344	23.2
All Other Corporate Credit Union	16,022	23,503	46.7	12,583	46.5-
Commercial Banks, S&Ls	8,005	11,608	45.0	6,806	41.4-
Credit Unions -Loans to, Deposits in	268	348	29.7	356	2.4
Other Investments	2,845	4,508	58.4	5,370	19.1
Land and Building	3,744	4,215	12.6	4,682	11.1
Other Fixed Assets	1,282	1,436	12.0	1,572	9.5
Other Real Estate Owned	67	68	0.6	60	10.9-
Other Assets	3,324	3,985	19.9	4,093	2.7
NCUSIF Capitalization Deposit	2,044	2,236	9.4	2,489	11.3
<b>TOTAL ASSETS</b>	<b>263,585</b>	<b>300,500</b>	<b>14.0</b>	<b>323,524</b>	<b>7.7</b>
<b>LIABILITIES</b>					
Total Borrowings	1,993	2,470	23.9	5,140	108.1
Accrued Dividends/Interest Payable	565	558	1.2-	589	5.6
Acct Payable and Other Liabilities	1,768	2,594	46.7	2,697	4.0
Uninsured Secondary Capital	8	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>4,334</b>	<b>5,622</b>	<b>29.7</b>	<b>8,426</b>	<b>49.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>231,049</b>	<b>263,191</b>	<b>13.9</b>	<b>280,768</b>	<b>6.7</b>
Share Drafts	29,018	35,054	20.8	37,404	6.7
Regular Shares	82,016	90,033	9.8	93,832	4.2
Money Market Shares	28,811	36,041	25.1	42,470	17.8
Share Certificates/CDs	60,856	69,694	14.5	73,436	5.4
IRA/Keogh Accounts	27,476	28,670	4.3	29,710	3.6
All Other Shares and Member Deposits	2,421	3,101	28.1	3,322	7.1
Non-Member Deposits	451	598	32.4	593	0.8-
Regular Reserves	8,413	9,278	10.3	10,373	11.8
APPR. For Non-Conf. Invest.	11	11	1.1	17	50.2
Accum. Unrealized G/L on A-F-S	40	116	187.8	-602	620.5-
Other Reserves	3,281	3,744	14.1	3,955	5.6
Undivided Earnings	16,456	18,538	12.7	20,587	11.1
<b>TOTAL EQUITY</b>	<b>28,201</b>	<b>31,687</b>	<b>12.4</b>	<b>34,330</b>	<b>8.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>263,585</b>	<b>300,500</b>	<b>14.0</b>	<b>323,524</b>	<b>7.7</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	3,158	2,944	6.8-	2,656	9.8-
<b>INTEREST INCOME</b>					
Interest on Loans	173	157	9.1-	136	13.8-
(Less) Interest Refund	0*	0*	38.9-	0*	22.6-
Income from Investments	45	44	2.7-	40	8.3-
Trading Profits and Losses	0*	0*	131.4	0*	98.5-
<b>TOTAL INTEREST INCOME</b>	<b>217</b>	<b>201</b>	<b>7.7-</b>	<b>175</b>	<b>12.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	81	74	8.2-	65	12.2-
Interest on Deposits	1	1	28.3	2	28.5
Interest on Borrowed Money	0*	0*	30.5-	0*	16.6
<b>TOTAL INTEREST EXPENSE</b>	<b>82</b>	<b>76</b>	<b>7.8-</b>	<b>67</b>	<b>11.4-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>14</b>	<b>14</b>	<b>6.4-</b>	<b>11</b>	<b>19.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>120</b>	<b>111</b>	<b>7.8-</b>	<b>97</b>	<b>12.5-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	1.7-	5	5.7-
Other Operating Income	3	3	3.0-	2	22.9-
Gain (Loss) on Investments	0*	0*	180.2-	0*	222.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	44.3-	0*	10.3
Other Non-Oper Income (Expense)	0*	1	95.0	2	41.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>10</b>	<b>7.2</b>	<b>9</b>	<b>5.5-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	51	48	5.0-	44	9.0-
Travel and Conference Expense	2	2	0.0	1	17.0-
Office Occupancy Expense	5	5	3.7-	4	11.6-
Office Operations Expense	22	21	1.7-	19	9.9-
Educational & Promotional Expense	1	1	8.4-	0*	9.9-
Loan Servicing Expense	2	2	7.6-	2	4.5-
Professional and Outside Services	7	7	8.3-	6	5.0-
Member Insurance	12	10	10.1-	9	11.0-
Operating Fees	2	2	8.4-	2	7.6-
Miscellaneous Operating Expenses	7	7	1.6-	6	5.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>109</b>	<b>104</b>	<b>4.9-</b>	<b>95</b>	<b>9.1-</b>
<b>NET INCOME</b>	<b>20</b>	<b>17</b>	<b>17.0-</b>	<b>12</b>	<b>30.1-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	3	14.2-	3	15.1-
Net Reserve Transfer	2	1	17.3-	1	8.4-
Net Income After Net Reserve Transfer	18	15	17.0-	10	32.0-
Additional (Voluntary) Reserve Transfers	2	2	17.9-	1	42.7-
Adjusted Net Income	16	13	16.8-	9	30.6-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	3,877	3,693	4.7-	3,538	4.2-
<b>INTEREST INCOME</b>					
Interest on Loans	1,200	1,102	8.2-	1,021	7.4-
(Less) Interest Refund	3	3	6.2-	2	22.1-
Income from Investments	339	327	3.6-	324	1.0-
Trading Profits and Losses	0*	0*	3,462.4-	0*	23.7
<b>TOTAL INTEREST INCOME</b>	<b>1,536</b>	<b>1,426</b>	<b>7.2-</b>	<b>1,343</b>	<b>5.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	618	577	6.6-	535	7.2-
Interest on Deposits	22	24	7.0	33	38.1
Interest on Borrowed Money	2	0*	44.7-	0*	0.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>642</b>	<b>602</b>	<b>6.3-</b>	<b>569</b>	<b>5.3-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>77</b>	<b>72</b>	<b>6.1-</b>	<b>68</b>	<b>6.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>818</b>	<b>752</b>	<b>8.0-</b>	<b>705</b>	<b>6.3-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	80	77	3.6-	79	2.8
Other Operating Income	28	28	2.9-	25	8.1-
Gain (Loss) on Investments	0*	0*	55.5-	0*	63.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	486.2	0*	11.9-
Other Non-Oper Income (Expense)	1	4	150.7	3	16.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>110</b>	<b>109</b>	<b>1.1-</b>	<b>108</b>	<b>0.8-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	364	351	3.5-	345	1.9-
Travel and Conference Expense	12	11	5.4-	10	10.0-
Office Occupancy Expense	36	34	4.6-	34	1.7-
Office Operations Expense	145	140	3.4-	139	1.2-
Educational & Promotional Expense	12	11	6.8-	11	7.3-
Loan Servicing Expense	23	21	8.0-	20	3.7-
Professional and Outside Services	62	59	4.0-	57	3.4-
Member Insurance	40	36	10.7-	33	7.4-
Operating Fees	8	8	0.7	8	3.6-
Miscellaneous Operating Expenses	31	30	3.6-	32	5.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>733</b>	<b>703</b>	<b>4.1-</b>	<b>688</b>	<b>2.1-</b>
<b>NET INCOME</b>	<b>194</b>	<b>159</b>	<b>18.5-</b>	<b>126</b>	<b>20.8-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	40	32	20.5-	28	10.8-
Net Reserve Transfer	17	13	24.2-	12	0.2-
Net Income After Net Reserve Transfer	178	146	17.9-	113	22.6-
Additional (Voluntary) Reserve Transfers	24	18	26.6-	14	21.9-
Adjusted Net Income	154	128	16.6-	99	22.7-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	2,853	2,902	1.7	2,926	0.8
<b>INTEREST INCOME</b>					
Interest on Loans	3,863	3,754	2.8-	3,683	1.9-
(Less) Interest Refund	8	7	12.5-	6	11.4-
Income from Investments	1,098	1,113	1.3	1,152	3.5
Trading Profits and Losses	0*	0*	273.4	-3	381.3-
<b>TOTAL INTEREST INCOME</b>	<b>4,954</b>	<b>4,861</b>	<b>1.9-</b>	<b>4,827</b>	<b>0.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,009	1,987	1.1-	1,917	3.6-
Interest on Deposits	168	168	0.0	203	20.6
Interest on Borrowed Money	5	2	55.1-	5	106.1
<b>TOTAL INTEREST EXPENSE</b>	<b>2,182</b>	<b>2,158</b>	<b>1.1-</b>	<b>2,125</b>	<b>1.6-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>239</b>	<b>235</b>	<b>1.5-</b>	<b>224</b>	<b>4.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,533</b>	<b>2,467</b>	<b>2.6-</b>	<b>2,478</b>	<b>0.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	365	374	2.4	401	7.3
Other Operating Income	119	124	4.0	135	8.6
Gain (Loss) on Investments	2	2	2.2-	0*	83.7-
Gain (Loss) on Disp of Fixed Assets	2	3	91.8	1	56.9-
Other Non-Oper Income (Expense)	2	4	81.0	6	31.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>490</b>	<b>507</b>	<b>3.5</b>	<b>543</b>	<b>7.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,140	1,152	1.1	1,195	3.7
Travel and Conference Expense	46	45	2.7-	43	2.7-
Office Occupancy Expense	146	144	1.3-	150	3.7
Office Operations Expense	516	523	1.3	546	4.4
Educational & Promotional Expense	69	68	1.1-	68	0.9
Loan Servicing Expense	105	107	2.5	114	6.2
Professional and Outside Services	231	238	3.1	247	3.8
Member Insurance	57	55	3.6-	53	3.4-
Operating Fees	19	19	2.1	20	1.9
Miscellaneous Operating Expenses	74	74	0.7	78	5.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,402</b>	<b>2,425</b>	<b>1.0</b>	<b>2,514</b>	<b>3.7</b>
<b>NET INCOME</b>	<b>622</b>	<b>549</b>	<b>11.6-</b>	<b>507</b>	<b>7.7-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	161	145	9.8-	145	0.3-
Net Reserve Transfer	59	48	17.8-	57	17.4
Net Income After Net Reserve Transfer	563	501	11.0-	450	10.2-
Additional (Voluntary) Reserve Transfers	85	75	12.1-	58	23.0-
Adjusted Net Income	477	426	10.8-	392	7.9-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	1,350	1,456	7.9	1,508	3.6
<b>INTEREST INCOME</b>					
Interest on Loans	14,588	15,846	8.6	16,750	5.7
(Less) Interest Refund	29	23	19.8-	22	5.9-
Income from Investments	4,532	5,004	10.4	5,340	6.7
Trading Profits and Losses	4	5	17.8	-4	181.1-
<b>TOTAL INTEREST INCOME</b>	<b>19,095</b>	<b>20,831</b>	<b>9.1</b>	<b>22,064</b>	<b>5.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	8,508	9,350	9.9	9,495	1.6
Interest on Deposits	803	916	14.1	1,086	18.5
Interest on Borrowed Money	123	119	3.5-	175	46.8
<b>TOTAL INTEREST EXPENSE</b>	<b>9,435</b>	<b>10,385</b>	<b>10.1</b>	<b>10,755</b>	<b>3.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>1,157</b>	<b>1,229</b>	<b>6.2</b>	<b>1,070</b>	<b>12.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>8,503</b>	<b>9,216</b>	<b>8.4</b>	<b>10,239</b>	<b>11.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,539	1,770	14.9	2,015	13.8
Other Operating Income	587	747	27.2	872	16.9
Gain (Loss) on Investments	12	25	105.4	0*	98.9-
Gain (Loss) on Disp of Fixed Assets	2	9	321.2	4	51.7-
Other Non-Oper Income (Expense)	11	17	52.9	22	26.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,152</b>	<b>2,568</b>	<b>19.3</b>	<b>2,913</b>	<b>13.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3,915	4,404	12.5	4,920	11.7
Travel and Conference Expense	130	138	6.3	155	11.9
Office Occupancy Expense	537	598	11.5	660	10.2
Office Operations Expense	1,874	2,111	12.7	2,338	10.8
Educational & Promotional Expense	277	309	11.3	348	12.6
Loan Servicing Expense	389	453	16.4	516	14.0
Professional and Outside Services	529	608	15.0	676	11.1
Member Insurance	72	75	3.7	76	1.0
Operating Fees	48	55	14.5	59	8.6
Miscellaneous Operating Expenses	225	252	12.3	298	18.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>7,996</b>	<b>9,004</b>	<b>12.6</b>	<b>10,046</b>	<b>11.6</b>
<b>NET INCOME</b>	<b>2,659</b>	<b>2,780</b>	<b>4.6</b>	<b>3,106</b>	<b>11.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	919	1,024	11.4	1,106	8.0
Net Reserve Transfer	261	310	18.8	442	42.6
Net Income After Net Reserve Transfer	2,398	2,471	3.0	2,665	7.9
Additional (Voluntary) Reserve Transfers	422	498	18.2	432	13.4-
Adjusted Net Income	1,976	1,972	0.2-	2,233	13.2

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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 December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1995	11,687	609	5.21	-35,853
1996	11,392	649	5.70	-33,931
1997	11,238	784	6.98	-71,555
1998	10,995	861	7.83	-63,803
1999	10,628	998	9.39	-79,531

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	440	342,358,034	-5,866,667	48,969,211
2 Million To 10 Million	334	1,583,850,041	-20,117,538	172,390,688
10 Million To 50 Million	194	4,081,082,220	-31,148,358	402,728,244
50 Million And Over	30	5,201,943,443	-22,398,174	458,157,804
<b>Total</b>	<b>998</b>	<b>11,209,233,738</b>	<b>-79,530,737</b>	<b>1,082,245,947</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1995	1,599	6,881	2,932	255	16	11,683
1996	2,040	6,563	2,506	267	13	11,389
1997	2,296	6,308	2,317	303	11	11,235
1998	2,327	6,140	2,227	282	17	10,993
1999	2,184	6,004	2,111	304	21	10,624

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1995	271	2.32	2,086,790,400	0.77
1996	280	2.46	1,675,609,650	0.58
1997	314	2.79	2,879,488,694	0.94
1998	299	2.72	3,249,036,360	0.96
1999	325	3.06	2,533,805,662	0.71

\*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**  
**December 31, 1999**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	11,188,406,759
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	6,301,035,280
3	BOEING EMPLOYEES	4	SEATTLE	WA	1935	3,385,159,722
4	PENTAGON	3	ALEXANDRIA	VA	1935	3,243,137,144
5	UNITED AIRLINES EMPLOYEES'	5	CHICAGO	IL	1935	2,852,329,562
6	AMERICAN AIRLINES EMPLOYEES	7	DFW AIRPORT	TX	1982	2,583,593,780
7	THE GOLDEN 1	6	SACRAMENTO	CA	1933	2,564,322,255
8	ORANGE COUNTY TEACHERS	8	SANTA ANA	CA	1934	2,431,191,165
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	2,150,426,455
10	CITIZENS EQUITY	12	PEORIA	IL	1937	1,919,552,776
11	HUGHES AIRCRAFT EMPLOYEES	10	MANHATTAN BEACH	CA	1940	1,900,004,011
12	SECURITY SERVICE	14	SAN ANTONIO	TX	1956	1,790,022,935
13	PATELCO	15	SAN FRANCISCO	CA	1936	1,745,458,608
14	STAR ONE	13	SUNNYVALE	CA	1956	1,736,968,527
15	JAX NAVY	16	JACKSONVILLE	FL	1952	1,674,187,645
16	ESL	18	ROCHESTER	NY	1995	1,639,158,760
17	WESCOM	17	PASADENA	CA	1934	1,553,734,462
18	AMERICA FIRST	19	OGDEN	UT	1939	1,544,427,751
19	ALASKA USA	11	ANCHORAGE	AK	1948	1,516,233,076
20	DELTA EMPLOYEES	20	ATLANTA	GA	1940	1,515,487,484
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	1,387,283,180
22	DESERT SCHOOLS	29	PHOENIX	AZ	1939	1,223,146,203
23	RANDOLPH-BROOKS	25	UNIVERSAL CITY	TX	1952	1,216,405,005
24	ENT	24	COLORADO SPRING	CO	1957	1,195,619,505
25	SAN DIEGO COUNTY	31	SAN DIEGO	CA	1938	1,182,319,743
26	SAN ANTONIO	22	SAN ANTONIO	TX	1935	1,182,240,551
27	EASTERN FINANCIAL	23	MIAMI	FL	1937	1,144,994,601
28	LOCKHEED	27	BURBANK	CA	1937	1,136,352,003
29	DEARBORN	26	DEARBORN	MI	1950	1,125,460,819
30	H. P.	45	PALO ALTO	CA	1970	1,124,326,586
31	BANK FUND STAFF	28	WASHINGTON	DC	1947	1,086,587,764
32	HUDSON VALLEY	30	POUGHKEEPSIE	NY	1963	1,048,528,704
33	ATLANTA POSTAL	32	ATLANTA	GA	1991	1,026,423,827
34	REDSTONE	33	HUNTSVILLE	AL	1951	1,016,696,584
35	UNITED NATIONS	38	NEW YORK	NY	1947	1,009,345,617
36	VISIONS	34	ENDICOTT	NY	1966	1,007,225,713
37	DIGITAL	48	MAYNARD	MA	1979	969,812,201
38	MISSION	42	SAN DIEGO	CA	1961	968,588,889
39	POLICE & FIRE	44	PHILADELPHIA	PA	1938	957,646,261
40	BETHPAGE	36	BETHPAGE	NY	1941	949,381,073
41	TINKER	35	TINKER AFB	OK	1946	948,297,954
42	COMMUNITY AMERICA	43	KANSAS CITY	MO	1940	918,193,800
43	PORTLAND TEACHERS	37	PROTLAND	OR	1932	912,090,482
44	TEXANS	40	RICHARDSON	TX	1953	911,648,425
45	BELLCO FIRST	41	ENGLEWOOD	CO	1936	909,832,597
46	STATE EMPLOYEES CU OF MARYLAND, INC	39	BALTIMORE	MD	1951	900,362,089
47	NORTH ISLAND	50	SAN DIEGO	CA	1940	886,156,367
48	TEACHERS	46	SOUTH BEND	IN	1931	839,622,481
49	TEACHERS	52	FARMINGVILLE	NY	1952	830,962,603
50	TRAVIS	47	VACAVILLE	CA	1951	827,549,168
51	EASTMAN	54	KINGSPORT	TN	1934	824,750,283
52	TOWER	49	LAUREL	MD	1953	804,949,323

**Table 18**  
**100 Largest Federally Insured Credit Unions**  
**December 31, 1999**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	THE CALIFORNIA	55	LOS ANGELES	CA	1933	798,204,855
54	COASTAL	51	RALEIGH	NC	1967	795,381,031
55	PROVIDENT CENTRAL	53	REDWOOD CITY	CA	1950	770,563,340
56	NWA	56	BLOOMINGTON	MN	1938	766,273,670
57	DALLAS TEACHERS	59	DALLAS	TX	1931	762,842,285
58	GTE	57	TAMPA	FL	1935	740,420,470
59	AFFINITY	67	BEDMINSTER	NJ	1935	735,483,273
60	MUNICIPAL	58	NEW YORK	NY	1917	730,525,072
61	MOUNTAIN AMERICA	60	SALT LAKE CITY	UT	1936	722,581,538
62	COMMUNITY	63	PLANO	TX	1952	705,646,349
63	TRULIANT	62	WINSTON-SALEM	NC	1952	701,478,347
64	GEORGIA TELCO	61	ATLANTA	GA	1991	696,370,085
65	FIRST TECHNOLOGY	79	BEAVERTON	OR	1952	692,694,861
66	SCHOOLS FINANCIAL	73	SACRAMENTO	CA	1934	677,980,820
67	IBM MID AMERICA EMPLOYEES	70	ROCHESTER	MN	1976	672,729,122
68	KERN SCHOOLS	68	BAKERSFIELD	CA	1940	670,325,310
69	WASHINGTON STATE EMPLOYEES	64	OLYMPIA	WA	1957	668,238,076
70	FOUNDERS	69	LANCASTER	SC	1961	666,580,538
71	SPACE COAST	65	MELBOURNE	FL	1951	664,051,001
72	MACDILL	85	TAMPA	FL	1955	659,392,517
73	NORTHWEST	66	HERNDON	VA	1947	656,316,095
74	SAFE	72	NORTH HIGHLANDS	CA	1940	648,519,424
75	APCO EMPLOYEES	78	BIRMINGHAM	AL	1953	636,443,324
76	LANGLEY	71	HAMPTON	VA	1936	630,757,286
77	VIRGINIA CREDIT UNION, INC.,	84	RICHMOND	VA	1928	629,493,034
78	TECHNOLOGY	94	SAN JOSE	CA	1960	622,190,025
79	MERIWEST	105	SAN JOSE	CA	1961	620,692,273
80	GOVERNMENT EMPLOYEES CU OF EL PAS	75	EL PASO	TX	1932	620,263,247
81	AEDC	77	TULLAHOMA	TN	1951	616,887,329
82	REYNOLDS CAROLINA	87	WINSTON-SALEM	NC	1967	616,317,271
83	EDUCATIONAL EMPLOYEES	76	FRESNO	CA	1934	613,332,689
84	POLISH & SLAVIC	80	BROOKLYN	NY	1976	612,132,115
85	STATE EMPLOYEES	95	ALBANY	NY	1934	611,953,966
86	DOW CHEMICAL EMPLOYEES'	81	MIDLAND	MI	1937	608,922,566
87	ARIZONA	83	PHOENIX	AZ	1936	607,806,093
88	BROCKTON	89	BROCKTON	MA	1917	607,616,785
89	OMNIAMERICAN	82	FORT WORTH	TX	1956	607,149,081
90	FAIRWINDS	93	ORLANDO	FL	1949	606,476,119
91	EGLIN	74	FT. WALTON BCH.	FL	1954	605,235,530
92	AMERICAN ELECTRONICS ASSOCIATION	97	SUNNYVALE	CA	1979	604,082,430
93	FIRST COMMUNITY	90	ELLISVILLE	MO	1934	602,592,406
94	CONNECTICUT STATE EMPLOYEES	88	HARTFORD	CT	1946	602,488,693
95	SOUTH CAROLINA	96	NORTH CHARLESTO	SC	1936	599,180,577
96	TEXAS DOW EMPLOYEES	92	LAKE JACKSON	TX	1954	583,823,967
97	PACIFIC SERVICE	100	WALNUT CREEK	CA	1936	571,313,332
98	NEWPORT NEWS SHIPBUILDING EMPLOYE	86	NEWPORT NEWS	VA	1928	567,780,785
99	PHILADELPHIA TELCO	104	TREVOSE	PA	1939	566,612,979
100	AMERICAN EAGLE	98	EAST HARTFORD	CT	1935	564,849,586



**Table 19**  
**Number of Credit Unions**  
**Federally Insured Credit Unions**  
**December 31, 1999**

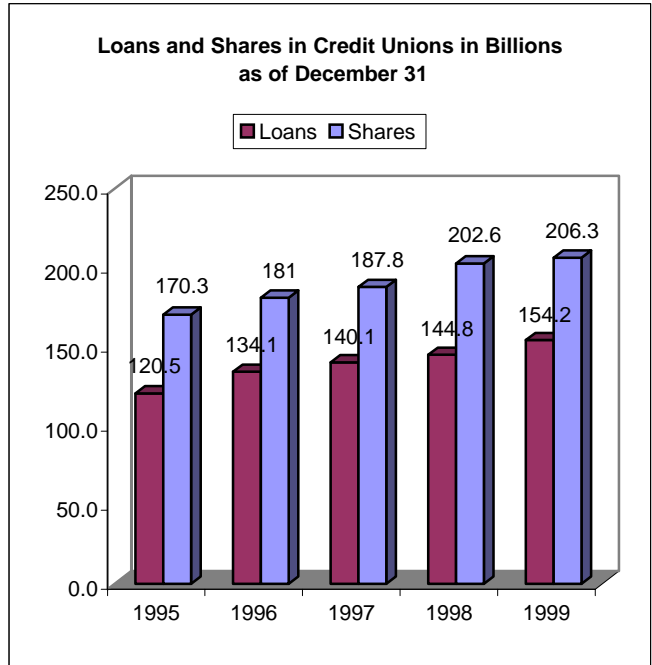
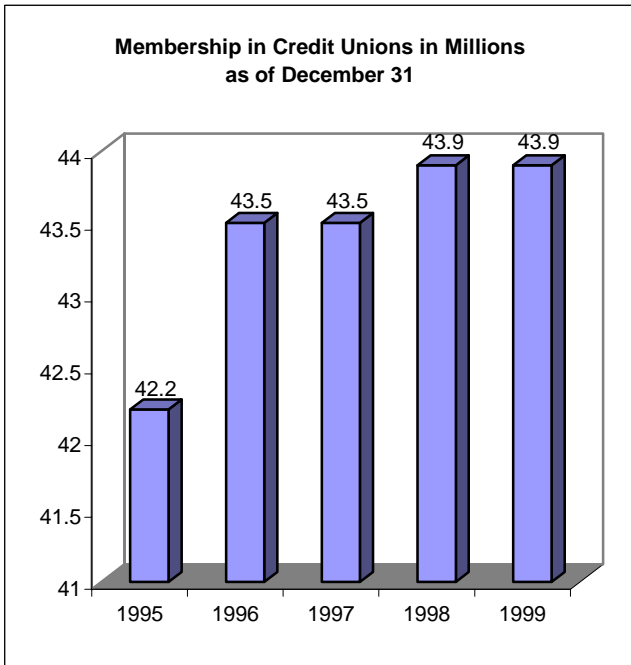
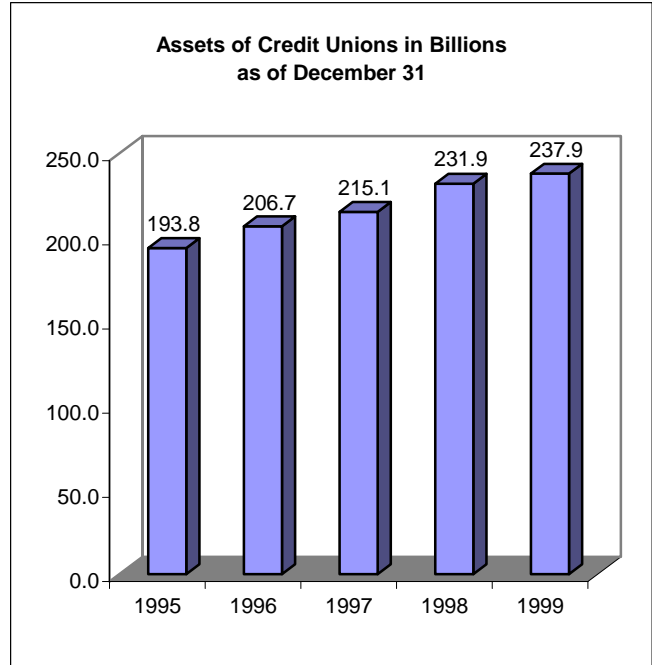
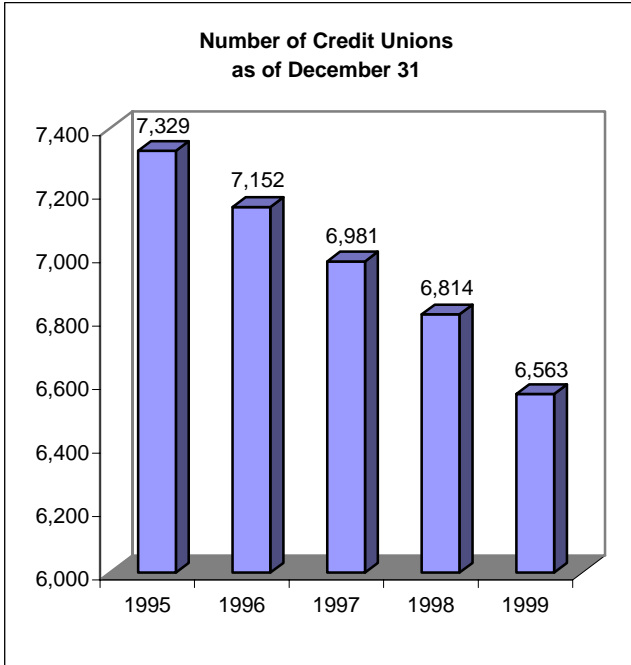
	Federal Charters	State Charters	Total Number	% of Total
Alabama	107	84	191	1.80
Alaska	11	2	13	0.12
Arizona	40	27	67	0.63
Arkansas	82	2	84	0.79
California	473	192	665	6.26
Colorado	103	76	179	1.68
Connecticut	150	55	205	1.93
Delaware	42	0	42	0.40
District of Columbia	77	0	77	0.72
Florida	140	113	253	2.38
Georgia	150	80	230	2.16
Guam	2	0	2	0.02
Hawaii	103	3	106	1.00
Idaho	29	25	54	0.51
Illinois	150	417	567	5.33
Indiana	208	38	246	2.31
Iowa	4	196	200	1.88
Kansas	28	110	138	1.30
Kentucky	87	47	134	1.26
Louisiana	226	63	289	2.72
Maine	73	13	86	0.81
Maryland	126	6	132	1.24
Massachusetts	176	117	293	2.76
Michigan	174	300	474	4.46
Minnesota	64	129	193	1.82
Mississippi	96	35	131	1.23
Missouri	16	179	195	1.83
Montana	66	13	79	0.74
Nebraska	58	33	91	0.86
Nevada	20	5	25	0.24
New Hampshire	9	25	34	0.32
New Jersey	267	27	294	2.77
New Mexico	30	26	56	0.53
New York	620	38	658	6.19
North Carolina	62	112	174	1.64
North Dakota	23	43	66	0.62
Ohio	342	179	521	4.90
Oklahoma	69	28	97	0.91
Oregon	91	25	116	1.09
Pennsylvania	718	85	803	7.56
Puerto Rico	18	0	18	0.17
Rhode Island	24	17	41	0.39
South Carolina	78	21	99	0.93
South Dakota	63	0	63	0.59
Tennessee	102	151	253	2.38
Texas	484	257	741	6.97
Utah	42	97	139	1.31
Vermont	6	39	45	0.42
Virgin Islands	5	0	5	0.05
Virginia	187	74	261	2.46
Washington	76	100	176	1.66
West Virginia	124	11	135	1.27
Wisconsin	4	350	354	3.33
Wyoming	38	0	38	0.36
<b>Total</b>	<b>6,563</b>	<b>4,065</b>	<b>10,628</b>	<b>100.00</b>

**Table 20**  
**Credit Union Assets by State**  
**Federally Insured Credit Unions**  
**December 31, 1999**

	Federal Charters	State Charters	Total Assets	% of Total
Alabama	3,692,362,184	2,973,492,427	6,665,854,611	1.62
Alaska	2,022,720,139	305,272,945	2,327,993,084	0.57
Arizona	4,174,557,299	1,987,477,305	6,162,034,604	1.50
Arkansas	1,109,966,721	4,014,485	1,113,981,206	0.27
California	32,678,493,117	26,092,147,591	58,770,640,708	14.29
Colorado	4,520,933,593	3,276,042,104	7,796,975,697	1.90
Connecticut	3,545,753,302	1,037,920,316	4,583,673,618	1.11
Delaware	953,851,894	0	953,851,894	0.23
District of Columbia	3,176,539,024	0	3,176,539,024	0.77
Florida	14,148,518,359	6,474,672,502	20,623,190,861	5.01
Georgia	3,981,418,484	4,702,652,813	8,684,071,297	2.11
Guam	151,058,876	0	151,058,876	0.04
Hawaii	3,795,845,783	115,892,860	3,911,738,643	0.95
Idaho	828,968,141	607,568,101	1,436,536,242	0.35
Illinois	3,914,705,249	9,747,389,937	13,662,095,186	3.32
Indiana	6,199,354,723	2,897,947,149	9,097,301,872	2.21
Iowa	95,849,648	3,413,790,680	3,509,640,328	0.85
Kansas	334,857,438	1,850,859,232	2,185,716,670	0.53
Kentucky	2,138,571,412	897,712,452	3,036,283,864	0.74
Louisiana	3,439,660,281	743,423,802	4,183,084,083	1.02
Maine	2,067,926,838	576,821,900	2,644,748,738	0.64
Maryland	6,268,237,759	1,897,891,813	8,166,129,572	1.98
Massachusetts	6,008,097,330	7,362,284,013	13,370,381,343	3.25
Michigan	8,380,636,435	12,703,193,989	21,083,830,424	5.12
Minnesota	5,023,115,879	2,868,555,368	7,891,671,247	1.92
Mississippi	1,339,055,706	352,726,821	1,691,782,527	0.41
Missouri	386,424,868	5,207,911,817	5,594,336,685	1.36
Montana	1,029,681,601	506,331,542	1,536,013,143	0.37
Nebraska	1,341,583,280	461,398,726	1,802,982,006	0.44
Nevada	1,025,114,097	780,452,430	1,805,566,527	0.44
New Hampshire	124,470,022	1,990,812,034	2,115,282,056	0.51
New Jersey	5,896,660,517	301,842,662	6,198,503,179	1.51
New Mexico	2,081,889,811	716,831,026	2,798,720,837	0.68
New York	19,298,831,632	2,191,225,516	21,490,057,148	5.22
North Carolina	4,070,012,806	8,035,038,428	12,105,051,234	2.94
North Dakota	156,300,346	842,527,599	998,827,945	0.24
Ohio	5,601,823,974	4,810,962,445	10,412,786,419	2.53
Oklahoma	2,645,276,242	1,806,582,856	4,451,859,098	1.08
Oregon	2,629,263,187	4,386,010,573	7,015,273,760	1.71
Pennsylvania	11,107,979,724	4,079,423,056	15,187,402,780	3.69
Puerto Rico	380,071,982	0	380,071,982	0.09
Rhode Island	152,793,819	2,004,256,985	2,157,050,804	0.52
South Carolina	3,661,447,420	495,808,809	4,157,256,229	1.01
South Dakota	922,542,940	0	922,542,940	0.22
Tennessee	3,467,024,220	3,921,894,762	7,388,918,982	1.80
Texas	20,647,432,661	10,078,511,954	30,725,944,615	7.47
Utah	833,446,206	4,637,362,035	5,470,808,241	1.33
Vermont	420,033,476	533,059,915	953,093,391	0.23
Virgin Islands	33,858,555	0	33,858,555	0.01
Virginia	20,935,231,627	2,559,039,248	23,494,270,875	5.71
Washington	2,479,287,631	11,452,610,797	13,931,898,428	3.39
West Virginia	1,507,881,107	99,536,155	1,607,417,262	0.39
Wisconsin	334,927,327	8,737,253,237	9,072,180,564	2.21
Wyoming	707,824,183	0	707,824,183	0.17
<b>Total</b>	<b>237,870,170,875</b>	<b>173,526,435,212</b>	<b>411,396,606,087</b>	<b>100.00</b>

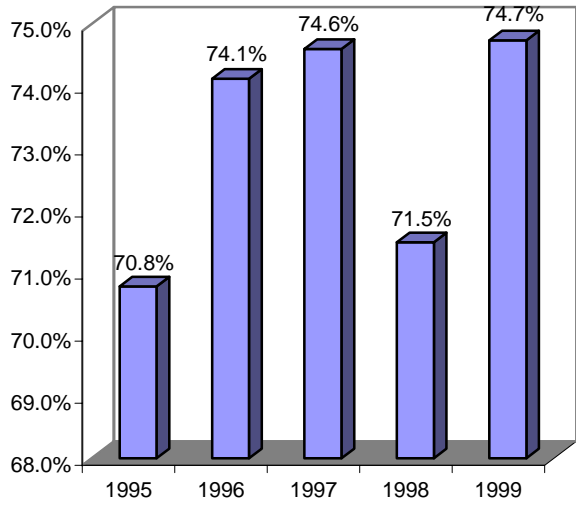
**FEDERAL  
CREDIT UNIONS**

## Federal Credit Unions 5 Year Trends

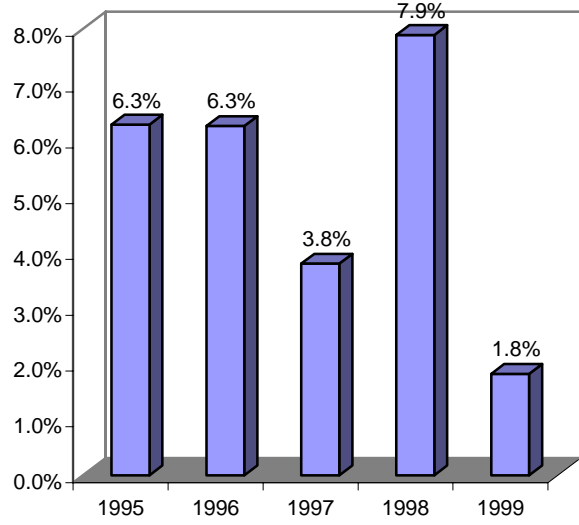


## Federal Credit Unions 5 Year Trends

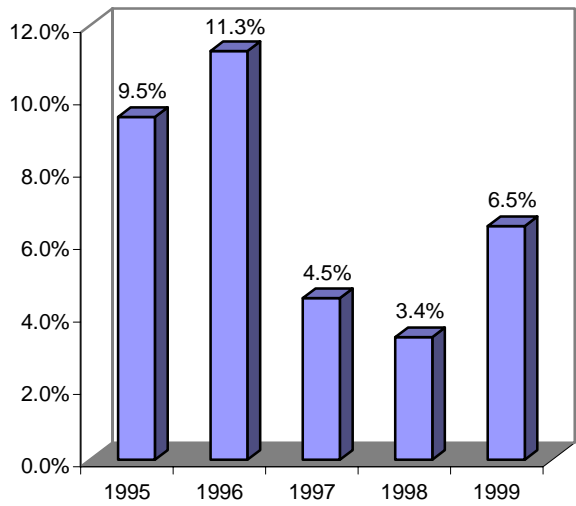
**Loan to Share Ratio as of December 31**



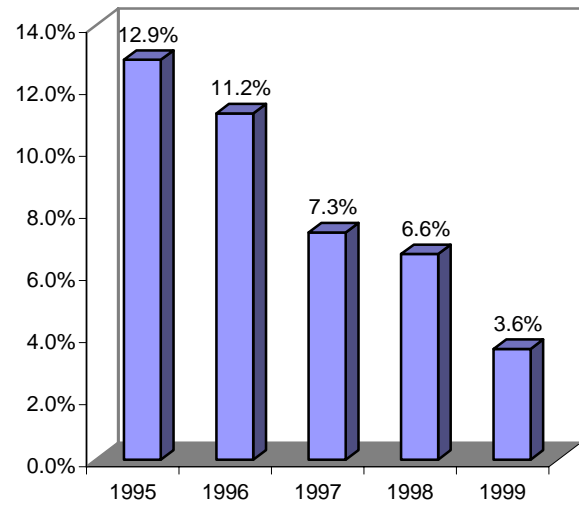
**Share Growth Annually as of December 31**



**Loan Growth Annually as of December 31**

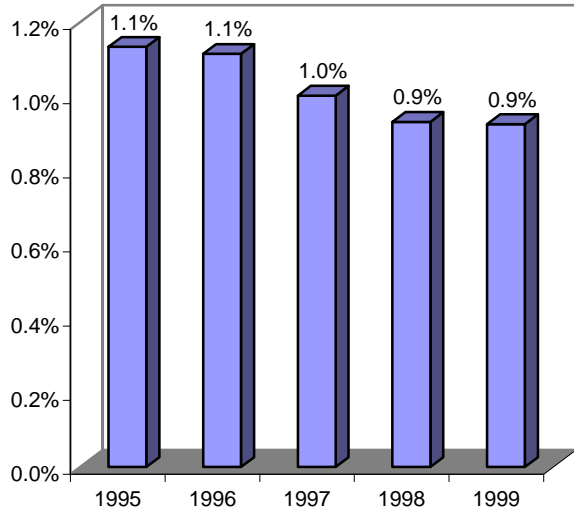


**Capital Growth Annually as of December 31**

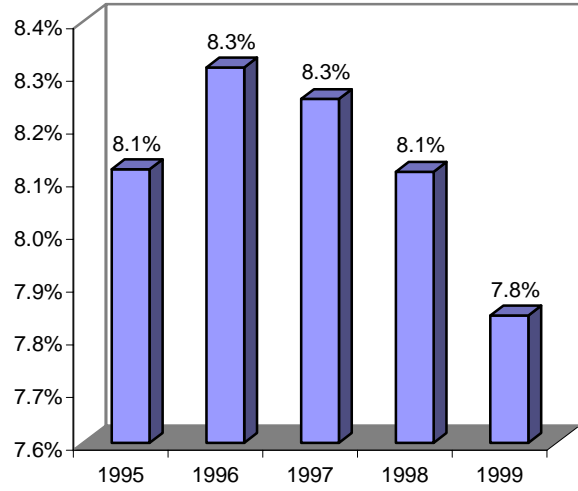


## Federal Credit Unions 5 Year Trends

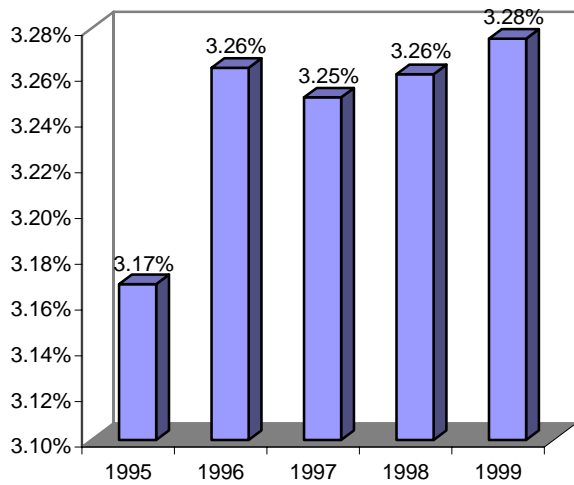
**Return on Average Assets as of December 31**



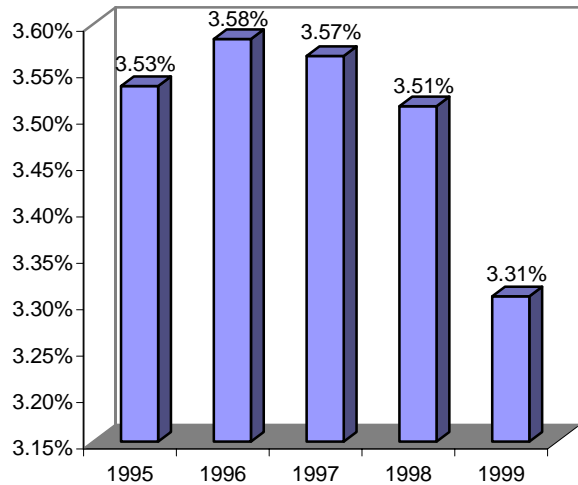
**Gross Income to Average Assets as of December 31**



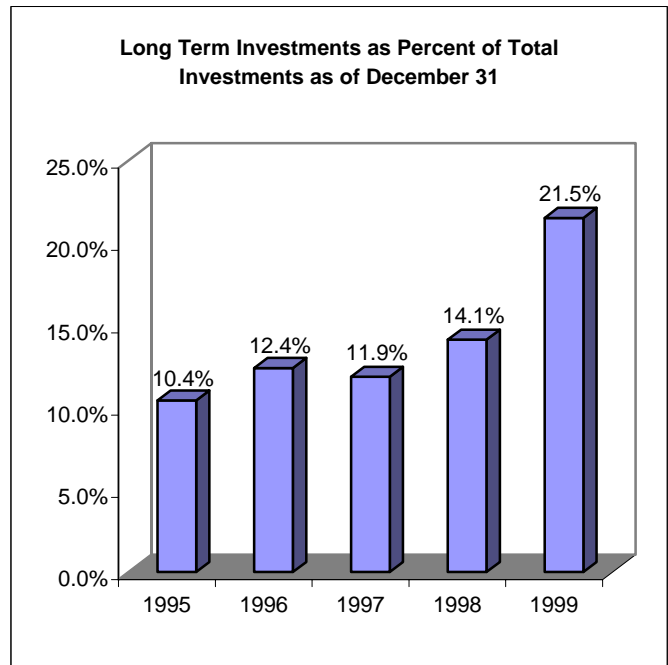
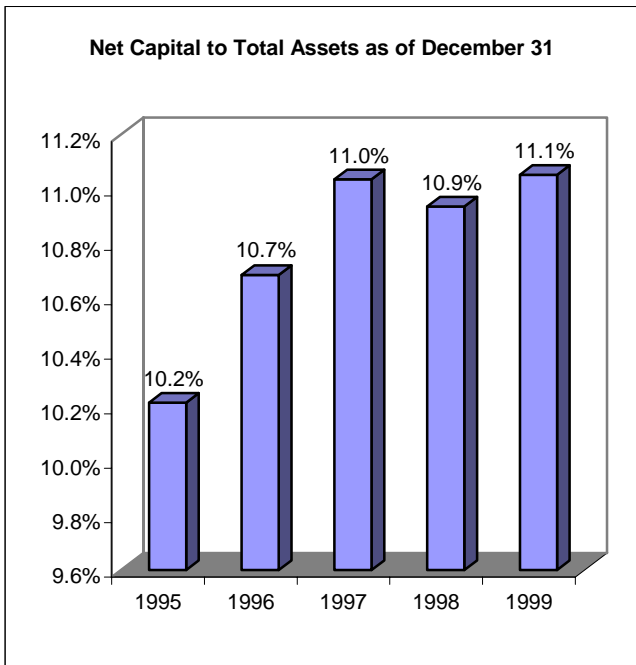
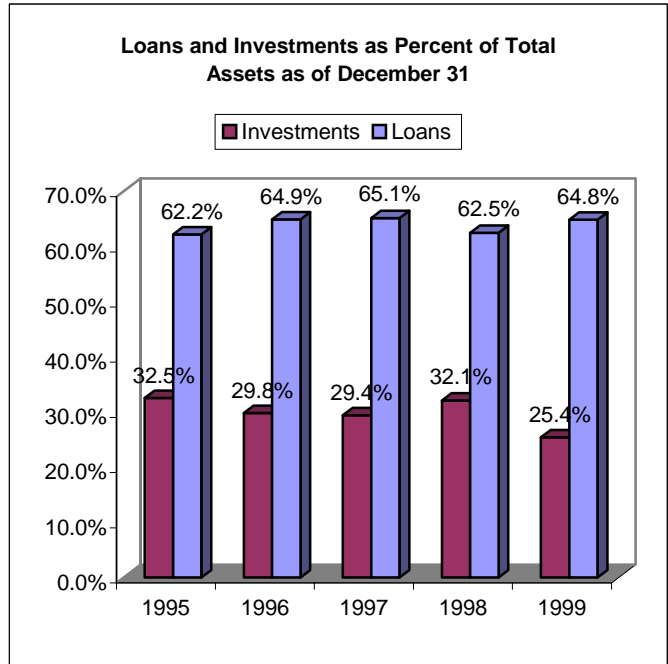
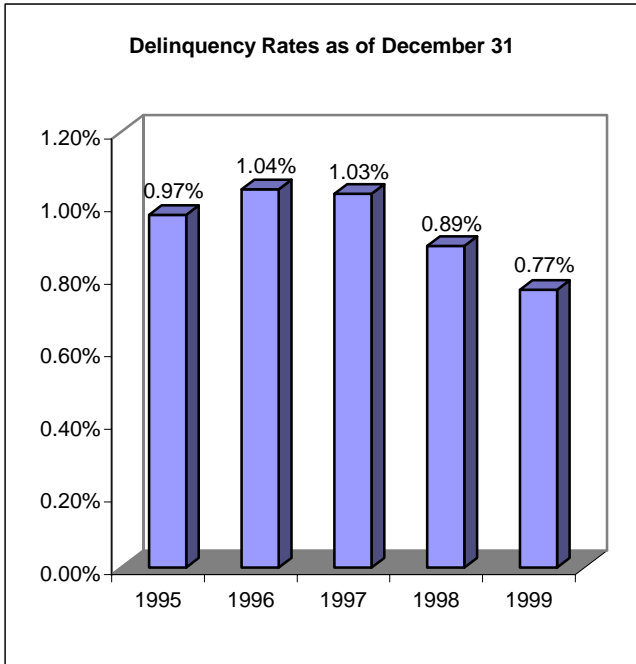
**Operating Expenses to Average Assets as of December 31**



**Cost of Funds to Average Assets as of December 31**



## Federal Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	6,981	6,814	2.4-	6,563	3.7-
Cash	4,839	5,306	9.7	15,549	193.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>140,104</b>	<b>144,850</b>	<b>3.4</b>	<b>154,199</b>	<b>6.5</b>
Unsecured Credit Card Loans	11,956	11,921	0.3-	11,963	0.4
All Other Unsecured Loans	14,918	14,222	4.7-	13,838	2.7-
New Vehicle Loans	31,227	29,412	5.8-	30,919	5.1
Used Vehicle Loans	25,001	27,260	9.0	29,399	7.8
First Mortgage Real Estate Loans	29,823	34,360	15.2	38,489	12.0
Other Real Estate Loans	17,674	17,999	1.8	19,391	7.7
Leases Receivable	N/A	N/A	N/A	645	N/A
All Other Loans to Members	9,110	9,158	0.5	8,978	2.0-
Other Loans	397	518	30.6	578	11.7
Allowance For Loan Losses	1,389	1,426	2.7	1,455	2.0
<b>TOTAL INVESTMENTS</b>	<b>63,288</b>	<b>74,351</b>	<b>17.5</b>	<b>60,394</b>	<b>18.8-</b>
U.S. Government Obligations	6,984	5,129	26.6-	3,287	35.9-
Federal Agency Securities	26,801	29,392	9.7	30,964	5.3
Mutual Fund & Common Trusts	1,626	2,528	55.4	1,522	39.8-
MCSD and PIC at Corporate CU	N/A	1,004	N/A	1,111	10.7
All Other Corporate Credit Union	14,440	19,421	34.5	9,936	48.8-
Commercial Banks, S&Ls	11,424	14,206	24.4	10,064	29.2-
Credit Unions -Loans to, Deposits in	376	449	19.4	415	7.5-
Other Investments	1,638	2,222	35.7	3,095	39.3
Land and Building	2,846	3,035	6.6	3,177	4.7
Other Fixed Assets	1,038	1,104	6.4	1,141	3.4
Other Real Estate Owned	58	47	19.0-	46	3.1-
Other Assets	2,630	2,884	9.6	2,967	2.9
NCUSIF Capitalization Deposit	1,690	1,753	3.7	1,852	5.7
<b>TOTAL ASSETS</b>	<b>215,105</b>	<b>231,904</b>	<b>7.8</b>	<b>237,870</b>	<b>2.6</b>
<b>LIABILITIES</b>					
Total Borrowings	1,678	1,929	15.0	3,223	67.0
Accrued Dividends/Interest Payable	528	503	4.7-	496	1.5-
Acct Payable and Other Liabilities	1,341	1,464	9.2	1,534	4.8
Uninsured Secondary Capital	9	4	52.9-	3	26.3-
<b>TOTAL LIABILITIES</b>	<b>3,555</b>	<b>3,900</b>	<b>9.7</b>	<b>5,256</b>	<b>34.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>187,823</b>	<b>202,650</b>	<b>7.9</b>	<b>206,331</b>	<b>1.8</b>
Share Drafts	22,271	25,617	15.0	26,153	2.1
Regular Shares	74,483	77,256	3.7	77,584	0.4
Money Market Shares	19,993	23,912	19.6	26,512	10.9
Share Certificates/CDs	47,248	51,590	9.2	51,933	0.7
IRA/Keogh Accounts	21,485	21,331	0.7-	21,235	0.4-
All Other Shares and Member Deposits	1,878	2,416	28.6	2,418	0.1
Non-Member Deposits	466	527	13.2	496	5.9-
Regular Reserves	6,820	7,100	4.1	7,573	6.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	55	3,640.7-	-423	868.2-
Other Reserves	2,541	2,737	7.7	2,716	0.8-
Undivided Earnings	14,367	15,462	7.6	16,417	6.2
<b>TOTAL EQUITY</b>	<b>23,726</b>	<b>25,354</b>	<b>6.9</b>	<b>26,283</b>	<b>3.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>215,105</b>	<b>231,904</b>	<b>7.8</b>	<b>237,870</b>	<b>2.6</b>

\* Amount Less than 1 Million



**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	6,981	6,814	2.4-	6,563	3.7-
<b>INTEREST INCOME</b>					
Interest on Loans	11,986	12,308	2.7	12,334	0.2
(Less) Interest Refund	25	20	22.2-	17	11.7-
Income from Investments	3,793	4,002	5.5	4,104	2.5
Trading Profits and Losses	4	5	14.8	-4	175.9-
<b>TOTAL INTEREST INCOME</b>	<b>15,758</b>	<b>16,295</b>	<b>3.4</b>	<b>16,417</b>	<b>0.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7,425	7,760	4.5	7,651	1.4-
Interest on Deposits	0	0*	0.0	0	100.0-
Interest on Borrowed Money	95	89	6.4-	116	30.0
<b>TOTAL INTEREST EXPENSE</b>	<b>7,520</b>	<b>7,849</b>	<b>4.4</b>	<b>7,767</b>	<b>1.0-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>942</b>	<b>954</b>	<b>1.3</b>	<b>804</b>	<b>15.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>7,296</b>	<b>7,492</b>	<b>2.7</b>	<b>7,846</b>	<b>4.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,183	1,280	8.2	1,383	8.0
Other Operating Income	464	561	21.1	620	10.4
Gain (Loss) on Investments	12	12	3.6	2	80.9-
Gain (Loss) on Disp of Fixed Assets	2	7	302.7	2	68.8-
Other Non-Oper Income (Expense)	11	14	29.5	13	7.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,672</b>	<b>1,875</b>	<b>12.1</b>	<b>2,020</b>	<b>7.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3,357	3,566	6.2	3,773	5.8
Travel and Conference Expense	115	116	1.2	119	2.2
Office Occupancy Expense	424	445	4.8	463	4.0
Office Operations Expense	1,580	1,683	6.5	1,774	5.4
Educational & Promotional Expense	208	221	6.2	231	4.6
Loan Servicing Expense	327	358	9.6	375	4.6
Professional and Outside Services	510	547	7.4	582	6.3
Member Insurance	111	108	2.5-	104	3.7-
Operating Fees	45	51	13.8	53	4.1
Miscellaneous Operating Expenses	178	191	7.2	220	15.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>6,854</b>	<b>7,286</b>	<b>6.3</b>	<b>7,694</b>	<b>5.6</b>
<b>NET INCOME</b>	<b>2,113</b>	<b>2,081</b>	<b>1.5-</b>	<b>2,173</b>	<b>4.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	732	757	3.5	793	4.7
Net Reserve Transfer	200	211	5.6	320	51.5
Net Income After Net Reserve Transfer	1,913	1,869	2.3-	1,852	0.9-
Additional (Voluntary) Reserve Transfers	333	370	10.9	274	26.0-
Adjusted Net Income	1,580	1,500	5.1-	1,579	5.3

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\* Amount Less than 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
December 31, 1999**

Number of Credit Unions on this Report: 6,563

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	7,801,682
Other Unsecured Loans	5,745,359
New Vehicle	2,533,949
Used Vehicle	3,743,696
1st Mortgage	539,454
Other Real Estate	896,883
Leases Receivable	33,061
All Other Member Loans	1,750,150
All Other Loans	56,885
Total Number of Loans	23,101,119

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	182,206
Amount of Loans Delinquent 2-6 months	785,986,458
Number of Loans Delinquent 6-12 months	56,625
Amount of Loans Delinquent 6-12 months	254,974,331
Number of Loans Delinquent 12 months or more	25,889
Amount of Loans Delinquent 12 months or more	138,841,643
Total Number of Delinquent Loans	264,720
Total Amount of Delinquent Loans	1,179,802,432

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	47,435
Amount of Loans Delinquent 2-6 months	113,096,186
Number of Loans Delinquent 6-12 months	13,201
Amount of Loans Delinquent 6-12 months	34,865,436
Number of Loans Delinquent 12 months or more	3,524
Amount of Loans Delinquent 12 months or more	10,468,568
Total Number of Delinquent Loans	64,160
Total Amount of Delinquent Loans	158,430,190

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	906,094,842
Total Recoveries on Charge-Offs	145,673,473
Total Credit Card Loans Charged Off YTD	241,191,788
Total Credit Card Recoveries YTD	22,469,863
Total Number of Loans Purchased	6,722
Total Amount of Loans Purchased	116,506,133
Number of Loans to CU Officials	85,142
Amount of Loans to CU Officials	1,197,909,807
Total Number of Loans Granted Y-T-D	16,537,639
Total Amount of Loans Granted Y-T-D	86,653,335,548

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	429,416
Amount of 1st Mortgage Fixed Rate	29,753,257,409
Number of 1st Mortgage Adjustable Rate	110,038
Amount of 1st Mortgage Adjustable Rate	8,735,242,740
Number of Other R.E. Closed-End Fixed Rate	434,397
Amount of Other R.E. Closed-End Fixed Rate	9,461,104,681
Number of Other R.E. Closed-End Adj. Rate	25,098
Amount of Other R.E. Closed-End Adj. Rate	693,074,681
Number of Other R.E. Open-End Adj. Rate	416,194
Amount of Other R.E. Open-End Adj. Rate	8,803,519,405
Number of Other R.E. Not Included Above	21,194
Amount of Other R.E. Not Included Above	432,962,761

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

Number of 1st Mortgage Fixed Rate	131,348
Amount of 1st Mortgage Fixed Rate	12,160,139,650
Number of 1st Mortgage Adjustable Rate	27,247
Amount of 1st Mortgage Adjustable Rate	2,727,995,897
Number of Other R.E. Closed-End Fixed Rate	171,657
Amount of Other R.E. Closed-End Fixed Rate	4,320,135,590
Number of Other R.E. Closed-End Adj. Rate	8,690
Amount of Other R.E. Closed-End Adj. Rate	248,729,420
Number of Other R.E. Open-End Adj. Rate	191,017
Amount of Other R.E. Open-End Adj. Rate	3,445,906,647
Number of Other R.E. Not Included Above	7,547
Number of Other R.E. Not Included Above	176,507,386

**TABLE 3 CONTINUED  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
December 31, 1999**

Number of Credit Unions on this Report: 6,563

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	151,632,633
1st Mortgage Fixed Rate, 2-6 months	48,998,253
1st Mortgage Fixed Rate, 6-12 months	16,851,076
1st Mortgage Fixed Rate, 12 months or more	13,009,607
1st Mortgage Adjustable Rate, 1-2 months	83,202,027
1st Mortgage Adjustable Rate, 2-6 months	25,846,893
1st Mortgage Adjustable Rate, 6-12 months	7,953,063
1st Mortgage Adjustable Rate 12, months or more	3,983,979
Other Real Estate Fixed Rate, 1-2 months	60,376,218
Other Real Estate Fixed Rate, 2-6 months	18,523,465
Other Real Estate Fixed Rate, 6-12 months	7,585,986
Other Real Estate Fixed Rate, 12 months or more	6,250,643
Other Real Estate Adjustable Rate, 1-2 months	57,691,086
Other Real Estate Adjustable Rate, 2-6 months	16,031,452
Other Real Estate Adjustable Rate, 6-12 months	5,983,651
Other Real Estate Adjustable Rate 12, months or more	5,450,613

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	8,716,018
1st Mortgage Loans Recovered Y-T-D	1,941,005
Other Real Estate Loans Charged Off Y-T-D	12,721,082
Other Real Estate Loans Recovered Y-T-D	1,484,479
Allowance for Real Estate Loan Losses	115,374,858
Amount of R.E. Loans Serving as Collateral for Member Business Loans	803,246,162
Amount of All First Mortgages Sold Y-T-D	4,065,398,211
Short-term Real Estate Loans (< 3 years)	18,298,099,525

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	3,069
Amount of Agricultural MBL	88,426,501
Number of All Other MBL	13,512
Amount of All Other MBL	1,145,662,318

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

Number of Agricultural MBL	1,630
Amount of Agricultural MBL	56,762,859
Number of All Other MBL	4,683
Amount of All Other MBL	446,266,783

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	416,977
Agricultural, 2-6 months	938,818
Agricultural, 6-12 months	569,092
Agricultural, 12 months or more	1,370,559
All Other MBL, 1-2 months	13,371,138
All Other MBL, 2-6 months	4,305,551
All Other MBL, 6-12 months	1,599,358
All Other MBL, 12 months or more	4,461,709

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	388,110
Agricultural MBL Recovered Y-T-D	63,695
All Other MBL Charged of Y-T-D	2,187,667
All Other MBL Recovered Y-T-D	661,828
Allowance for MBL Losses	18,495,957
Concentration of Credit for MBL	87,734,659
Construction or Development MBL	54,822,736

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**December 31, 1999**

Number of Credit Unions on this Report: 6,563

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	17,240,304
Regular Share Accounts	46,146,170
Money Market Share Accounts	1,790,488
Share Certificate Accounts	3,827,462
IRA/Keogh & Retirement Accounts	2,372,986
Other Shares and Deposit	2,075,448
Non-Member Deposits	17,872
Total Number of Savings Accounts	73,470,730

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	8,437,232,562
Credit Card Lines	27,109,356,551
Outstanding Letters of Credit	82,858,447
Commercial Real Estate, Construction, Land Development	72,857,624
Unsecured Share Draft Lines of Credit	5,337,661,837
Other Unused Commitments	4,315,310,132
Amount of Loans Sold/Swapped with Recourse Y-T-D	151,175,660
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	277,639,401
Pending Bond Claims	24,326,028

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

Supervisory Committee	1,105	League Audit Service	934
CPA Audit Without Opinion	1,545	Outside Accountant	1,234
CPA Opinion Audit	1,745		

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

Manual System	239	CU Developed In-House	225
Vendor Supplied In-House	4,519	Other	74
Vendor On-Line Service Bur.	1,506		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	17,546,870,790
Repurchase Agreements	848,773,144
Reverse Repurchase Agreements Invested	663,003,948
Non-Mortgage Backed Derivatives	534,463,880
Mortgage Pass-through Securities	4,063,880,346
CMO/REMIC	3,147,635,386

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**December 31, 1999**

Number of Credit Unions on this Report: 6,563

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	38,388,499
Number Members Filing Chapter 7 Bankruptcy Y-T-D	92,755
Number Members Filing Chapter 13 Bankruptcy Y-T-D	30,083
Amount of Loans Subject to Bankruptcies	612,928,896
Number of Current Members	43,881,616
Number of Potential Members	124,860,778
Number of Full Time Employees	93,274
Number of Part Time Employees	17,433
Number of CUs Reporting E-Mail Addresses	3,004
Number of CUs Reporting WWW Sites	1,638
Number of CUs Reporting Interactive WWW Sites	553

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

Number of CUSOS	1,535		
Amount Invested in CUSOS	111,791,722		
Amount Loaned to CUSOS	69,469,324		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	4,606,318		
Number of CUSOS Wholly Owned	294		
Predominant Service of CUSO:			
Mortgage Processing	89	Credit Cards	99
EDP Processing	141	Trust Services	3
Shared Branching	378	Item Processing	78
Insurance Services	80	Tax Preparation	3
Investment Services	181	Travel	0
Auto Buying, Leasing, Indirect Lending	86	Other	263

**TABLE 5  
SUPPLEMENTAL DATA  
FEDERAL CREDIT UNIONS  
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS  
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL  
December 31, 1999  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 6,563

<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	457	1,487	218	613	2,318
Reverse Repurchase Agreements	27	904	0	0	904
Subordinated CDCU Debt	3	0*	0*	0	0*
Uninsured Secondary Capital	14	N/A	N/A	3	3
<b>TOTAL BORROWINGS</b>	<b>486</b>	<b>2,392</b>	<b>218</b>	<b>616</b>	<b>3,226</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	3,892	26,153	N/A	N/A	26,153
Regular Shares	6,555	77,584	N/A	N/A	77,584
Money Market Shares	1,592	26,512	N/A	N/A	26,512
Share Certificates/CDS	4,175	38,337	11,450	2,146	51,933
IRA/KEOGH, Retirements	3,590	15,649	4,125	1,461	21,235
All Other Shares/Deposits	2,504	2,387	29	1	2,418
Non-Members Deposits	530	325	145	27	496
<b>TOTAL SAVINGS</b>	<b>6,562</b>	<b>186,947</b>	<b>15,749</b>	<b>3,635</b>	<b>206,331</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	1,876	5,310	7,889	4,270	342	17,812
Available for Sale	1,857	7,094	6,397	5,556	768	19,815
Trading	15	265	N/A	N/A	N/A	265
Non-SFAS 115 Investments	6,445	16,384	4,057	1,885	176	22,502
<b>TOTAL INVESTMENTS</b>	<b>6,499</b>	<b>29,053</b>	<b>18,343</b>	<b>11,711</b>	<b>1,286</b>	<b>60,394</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% .....	1	\$1,284,859	0	\$0	1	\$24,292
5.0% To 6.0% .....	2	\$662,237	1	\$191,474	43	\$313,040,235
6.0% To 7.0% .....	4	\$20,900,490	10	\$9,250,048	896	\$5,946,658,380
7.0% To 8.0% .....	1	\$88,240	16	\$19,641,376	3,100	\$18,891,627,555
8.0% To 9.0% .....	25	\$98,470,184	66	\$107,187,906	1,481	\$4,660,003,625
9.0% To 10.0% .....	184	\$862,286,309	208	\$580,767,222	345	\$766,805,197
10.0% To 11.0% .....	219	\$1,262,615,956	455	\$956,548,546	99	\$266,811,542
11.0% To 12.0% .....	506	\$2,494,849,352	642	\$1,624,295,603	19	\$26,140,088
12.0% To 13.0% .....	946	\$3,618,866,772	1,595	\$4,854,507,813	38	\$21,859,284
13.0% To 14.0% .....	573	\$2,184,944,529	1,034	\$2,267,415,451	8	\$3,348,984
14.0% To 15.0% .....	305	\$1,076,114,685	785	\$1,388,535,575	3	\$202,097
15.0% To 16.0% .....	94	\$264,115,946	909	\$1,281,003,066	2	\$21,356,028
16.0% Or More .....	44	\$77,786,965	524	\$748,369,072	1	\$102,184
Not Reporting Or Zero ..	3,659	\$218,614	318	\$404,836	527	\$1,058,230
Total	6,563	\$11,963,205,138	6,563	\$13,838,117,988	6,563	\$30,919,037,721
Average Rate	12.7%		13.1%		7.7%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	1	\$18,328,796	0	\$0	0	\$0
5.0% To 6.0% .....	8	\$32,230,323	6	\$563,307,510	5	\$259,981,238
6.0% To 7.0% .....	174	\$2,033,852,366	211	\$3,596,945,870	73	\$507,243,407
7.0% To 8.0% .....	1,185	\$10,950,682,628	1,153	\$21,342,010,281	650	\$4,512,482,132
8.0% To 9.0% .....	2,087	\$10,623,981,823	950	\$12,302,045,078	1,576	\$9,106,468,770
9.0% To 10.0% .....	1,396	\$3,874,609,343	259	\$510,253,128	854	\$4,184,833,147
10.0% To 11.0% .....	643	\$1,364,726,505	143	\$90,882,850	288	\$719,074,068
11.0% To 12.0% .....	180	\$208,097,693	48	\$39,881,769	50	\$83,125,814
12.0% To 13.0% .....	219	\$196,712,084	72	\$20,554,808	52	\$10,662,291
13.0% To 14.0% .....	54	\$27,209,950	6	\$644,098	8	\$4,606,610
14.0% To 15.0% .....	27	\$17,494,106	4	\$50,920	3	\$56,237
15.0% To 16.0% .....	28	\$20,549,515	3	\$123,165	4	\$57,668
16.0% Or More .....	11	\$30,135,845	1	\$3,165	0	\$0
Not Reporting Or Zero ..	550	\$23,881	3,707	\$21,797,507	3,000	\$2,070,146
Total	6,563	\$29,398,634,858	6,563	\$38,488,500,149	6,563	\$19,390,661,528
Average Rate	8.9%		8.2%		8.7%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	48	\$48,768,691	7	\$1,033,529
5.0% To 6.0% .....	7	\$4,257,456	281	\$180,618,207	21	\$28,338,339
6.0% To 7.0% .....	52	\$228,011,523	873	\$861,352,408	57	\$148,549,007
7.0% To 8.0% .....	195	\$249,926,107	895	\$1,214,706,894	117	\$202,978,481
8.0% To 9.0% .....	124	\$137,583,520	853	\$1,429,442,572	122	\$110,445,788
9.0% To 10.0% .....	35	\$8,426,822	719	\$1,494,150,845	80	\$19,223,060
10.0% To 11.0% .....	7	\$755,957	649	\$1,095,619,767	75	\$22,360,778
11.0% To 12.0% .....	7	\$2,574,837	283	\$577,880,764	29	\$10,262,529
12.0% To 13.0% .....	4	\$1,116,740	481	\$1,350,008,175	36	\$13,842,844
13.0% To 14.0% .....	1	\$29,182	166	\$418,706,188	12	\$3,246,242
14.0% To 15.0% .....	1	\$68,520	90	\$120,823,611	9	\$9,823,038
15.0% To 16.0% .....	0	\$0	128	\$112,503,713	10	\$2,081,208
16.0% Or More .....	0	\$0	63	\$70,188,416	11	\$2,946,126
Not Reporting Or Zero ..	6,130	\$12,194,274	1,034	\$3,066,229	5,977	\$3,015,135
Total	6,563	\$644,944,938	6,563	\$8,977,836,480	6,563	\$578,146,104
Average Rate	7.9%		9.0%		9.0%	

**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% .....	53	\$411,579,802	15	\$30,861,206	0	\$0
1.0% To 2.0% .....	1,147	\$13,986,456,558	220	\$1,791,952,658	8	\$15,491,081
2.0% To 3.0% .....	912	\$5,390,147,570	2,375	\$28,262,636,241	178	\$1,632,659,891
3.0% To 4.0% .....	139	\$787,412,754	2,679	\$33,652,201,709	842	\$12,973,604,434
4.0% To 5.0% .....	12	\$26,063,082	891	\$7,529,009,959	495	\$10,067,249,226
5.0% To 6.0% .....	5	\$15,482,262	277	\$5,735,331,791	63	\$1,807,953,897
6.0% To 7.0% .....	0	\$0	43	\$473,936,699	2	\$8,430,699
7.0% Or More .....	2	\$566,729	11	\$97,671,085	0	\$0
Not Reporting Or Zero ..	4,293	\$5,535,579,015	52	\$10,790,136	4,975	\$6,243,352
Total	6,563	\$26,153,287,772	6,563	\$77,584,391,484	6,563	\$26,511,632,580
Average Rate	1.8%		3.1%		3.7%	

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	10	\$18,069,019	18	\$8,562,709
2.0% To 3.0% .....	13	\$7,240,170	169	\$964,973,844	74	\$37,826,144
3.0% To 4.0% .....	59	\$154,094,999	651	\$4,921,915,148	79	\$50,870,672
4.0% To 5.0% .....	1,261	\$7,415,189,665	1,245	\$4,739,966,459	40	\$21,298,010
5.0% To 6.0% .....	2,608	\$39,959,231,294	1,331	\$9,039,232,001	160	\$178,444,655
6.0% To 7.0% .....	201	\$4,355,049,864	177	\$1,546,024,865	119	\$186,111,474
7.0% Or More .....	1	\$197,780	7	\$5,239,792	6	\$6,323,817
Not Reporting Or Zero ..	2,420	\$41,603,948	2,973	\$0	6,067	\$6,834,431
Total	6,563	\$51,932,607,720	6,563	\$21,235,421,128	6,563	\$496,271,912
Average Rate	5.1%		4.6%		4.6%	



**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**December 31, 1999**

	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	11.66	17.74	14.54	12.60	11.23
Net Capital (Est.) to Total Assets	11.05	16.21	13.66	11.96	10.65
Delinquent Loans to Capital	4.25	13.34	8.26	5.89	3.43
Solvency Evaluation (Est.)	112.98	120.15	116.33	113.97	112.51
Classified Assets (Est.) to Capital	5.24	8.62	6.04	5.07	5.18
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.77	3.98	1.93	1.17	0.59
Net Charge-Offs to Average Loans	0.51	0.77	0.67	0.50	0.50
Fair Value H-T-M to Book Value H-T-M	98.51	109.23	102.20	99.78	98.35
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-2.09	-0.47	-1.82	-2.40	-2.07
Delinquent Loans to Assets	0.50	2.37	1.20	0.74	0.38
<b>EARNINGS:</b>					
Return on Average Assets	0.92	0.45	0.68	0.77	0.98
Gross Income to Average Assets	7.84	7.58	7.79	7.95	7.82
Cost of Funds to Average Assets	3.31	2.76	3.05	3.14	3.36
Net Margin to Average Assets	4.54	4.81	4.75	4.81	4.46
Operating Expenses to Average Assets	3.28	3.95	3.69	3.71	3.15
Provision for Loan Losses to Average Assets	0.34	0.49	0.40	0.34	0.34
Net Interest Margin to Average Assets	3.69	4.51	4.20	4.04	3.58
Operating Expenses to Gross Income	41.77	52.08	47.31	46.68	40.25
Fixed Assets and Oreos to Total Assets	1.83	0.45	1.07	2.03	1.85
Net Operating Expenses to Average Assets	2.69	3.74	3.27	3.14	2.54
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	24.88	3.87	9.28	18.91	27.29
Regular Shares to Savings and Borrowings	37.14	85.79	68.30	48.79	32.43
Total Loans to Total Savings	74.73	71.89	72.64	73.04	75.25
Total Loans to Total Assets	64.82	59.50	62.14	63.63	65.29
Cash Plus Short-Term Investments to Assets	18.75	37.66	30.34	23.38	16.89
Total Savings and Borrowings to Earning Assets	97.65	95.19	95.97	97.79	97.74
Borrowings to Total Savings and Capital	1.10	0.18	0.11	0.27	1.34
Estimated Loan Maturity in Months	22.49	16.65	19.90	22.31	22.79
<b>PRODUCTIVITY:</b>					
Members to Potential Members	35.14	21.44	33.77	30.59	37.70
Borrowers to Members	52.64	29.23	37.29	45.99	57.18
Members to Full-Time Employees	430	411	504	462	415
Average Savings Per Member	4,702	1,599	2,702	3,666	5,346
Average Loan Balance	6,675	3,932	5,264	5,823	7,036
Salary & Benefits to Full-Time Employees	36,992	15,214	30,100	34,113	39,046
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	66.87	73.48	69.93	67.93	66.38
Income From Investments	22.28	22.45	22.91	22.26	22.24
Income Form Trading Securities	-0.02	0.00	0.00	0.00	-0.02
Fee Income	7.51	2.77	5.35	7.20	7.75
Other Operating Income	3.36	1.31	1.81	2.60	3.65
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	49.04	46.53	50.46	47.53	49.34
Travel and Conference	1.54	1.35	1.50	1.73	1.50
Office Occupancy	6.01	4.57	4.62	5.67	6.22
Office Operations	23.06	21.18	20.50	22.03	23.53
Educational and Promotional	3.01	0.89	1.49	2.62	3.24
Loan Servicing	4.87	1.92	3.02	4.67	5.09
Professional and Outside Services	7.57	6.74	8.28	9.89	6.93
Member Insurance	1.35	9.24	4.89	2.18	0.80
Operating Fees	0.69	0.92	0.83	0.74	0.66
Miscellaneous Operating Expenses	2.86	6.66	4.40	2.95	2.68

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	2,027	1,913	5.6-	1,736	9.3-
Cash	86	85	0.8-	189	122.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,076</b>	<b>984</b>	<b>8.5-</b>	<b>885</b>	<b>10.1-</b>
Unsecured Credit Card Loans	19	6	71.3-	3	38.2-
All Other Unsecured Loans	299	288	3.8-	255	11.6-
New Vehicle Loans	318	274	13.9-	257	6.2-
Used Vehicle Loans	284	279	1.8-	253	9.3-
First Mortgage Real Estate Loans	16	14	12.0-	12	19.8-
Other Real Estate Loans	18	17	7.9-	14	12.5-
Leases Receivable	N/A	N/A	N/A	1	N/A
All Other Loans to Members	113	95	15.9-	84	11.9-
Other Loans	7	11	66.5	5	52.5-
Allowance For Loan Losses	26	25	6.4-	23	7.8-
<b>TOTAL INVESTMENTS</b>	<b>519</b>	<b>543</b>	<b>4.5</b>	<b>411</b>	<b>24.3-</b>
U.S. Government Obligations	10	7	34.1-	8	21.8
Federal Agency Securities	4	2	60.5-	3	59.0
Mutual Fund & Common Trusts	22	20	9.0-	17	16.6-
MCS D and PIC at Corporate CU	N/A	14	N/A	12	17.1-
All Other Corporate Credit Union	284	298	4.8	194	34.7-
Commercial Banks, S&Ls	186	185	0.7-	155	16.0-
Credit Unions -Loans to, Deposits in	8	9	6.4	7	24.0-
Other Investments	4	9	114.1	15	70.7
Land and Building	2	2	2.1-	2	12.4-
Other Fixed Assets	6	5	4.9-	5	16.4-
Other Real Estate Owned	0*	0*	33.6-	0*	83.3-
Other Assets	8	9	13.5	7	22.7-
NCUSIF Capitalization Deposit	15	13	12.1-	12	8.5-
<b>TOTAL ASSETS</b>	<b>1,685</b>	<b>1,617</b>	<b>4.0-</b>	<b>1,487</b>	<b>8.1-</b>
<b>LIABILITIES</b>					
Total Borrowings	3	2	26.8-	2	4.8
Accrued Dividends/Interest Payable	9	8	4.2-	7	12.8-
Acct Payable and Other Liabilities	6	6	5.7	6	11.0-
Uninsured Secondary Capital	0*	0*	227.6	0*	36.7-
<b>TOTAL LIABILITIES</b>	<b>18</b>	<b>18</b>	<b>1.8-</b>	<b>16</b>	<b>11.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,410</b>	<b>1,344</b>	<b>4.7-</b>	<b>1,231</b>	<b>8.5-</b>
Share Drafts	21	18	13.0-	16	11.8-
Regular Shares	1,219	1,154	5.4-	1,058	8.3-
Money Market Shares	8	7	8.5-	7	7.2-
Share Certificates/CDs	92	100	9.5	93	6.8-
IRA/Keogh Accounts	28	26	8.7-	21	17.4-
All Other Shares and Member Deposits	18	16	10.8-	12	21.7-
Non-Member Deposits	24	23	4.1-	23	3.1-
Regular Reserves	70	65	7.8-	60	8.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	94.1-	0*	2,796.5
Other Reserves	6	5	2.4-	7	24.4
Undivided Earnings	181	185	1.9	174	5.7-
<b>TOTAL EQUITY</b>	<b>257</b>	<b>255</b>	<b>0.8-</b>	<b>241</b>	<b>5.7-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,685</b>	<b>1,617</b>	<b>4.0-</b>	<b>1,487</b>	<b>8.1-</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	2,429	2,326	4.2-	2,234	4.0-
Cash	376	410	9.2	1,055	157.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,973</b>	<b>7,284</b>	<b>8.7-</b>	<b>7,110</b>	<b>2.4-</b>
Unsecured Credit Card Loans	319	243	23.8-	218	10.1-
All Other Unsecured Loans	1,446	1,338	7.5-	1,245	6.9-
New Vehicle Loans	2,478	2,173	12.3-	2,139	1.6-
Used Vehicle Loans	1,981	1,958	1.2-	1,986	1.5
First Mortgage Real Estate Loans	450	404	10.2-	396	1.9-
Other Real Estate Loans	541	462	14.5-	450	2.6-
Leases Receivable	N/A	N/A	N/A	13	N/A
All Other Loans to Members	721	661	8.2-	633	4.2-
Other Loans	39	45	15.8	28	36.8-
Allowance For Loan Losses	113	105	6.8-	101	4.6-
<b>TOTAL INVESTMENTS</b>	<b>3,655</b>	<b>3,936</b>	<b>7.7</b>	<b>3,102</b>	<b>21.2-</b>
U.S. Government Obligations	145	96	33.8-	77	20.1-
Federal Agency Securities	156	91	41.7-	101	11.3
Mutual Fund & Common Trusts	77	80	4.1	65	19.2-
MCS&D and PIC at Corporate CU	N/A	95	N/A	93	2.5-
All Other Corporate Credit Union	1,639	1,871	14.2	1,236	33.9-
Commercial Banks, S&Ls	1,551	1,593	2.7	1,399	12.2-
Credit Unions -Loans to, Deposits in	50	45	10.7-	41	8.4-
Other Investments	36	65	78.1	90	39.5
Land and Building	89	81	8.0-	77	6.0-
Other Fixed Assets	47	48	2.4	45	6.8-
Other Real Estate Owned	2	2	30.0-	1	16.0-
Other Assets	66	63	4.6-	60	3.6-
NCUSIF Capitalization Deposit	101	95	6.5-	93	1.6-
<b>TOTAL ASSETS</b>	<b>12,195</b>	<b>11,813</b>	<b>3.1-</b>	<b>11,442</b>	<b>3.1-</b>
<b>LIABILITIES</b>					
Total Borrowings	13	5	59.8-	12	118.8
Accrued Dividends/Interest Payable	43	39	9.3-	36	6.7-
Acct Payable and Other Liabilities	46	43	8.0-	43	0.3
Uninsured Secondary Capital	0*	3	239.7	1	44.7-
<b>TOTAL LIABILITIES</b>	<b>103</b>	<b>90</b>	<b>13.2-</b>	<b>92</b>	<b>2.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>10,464</b>	<b>10,132</b>	<b>3.2-</b>	<b>9,788</b>	<b>3.4-</b>
Share Drafts	587	620	5.6	577	7.0-
Regular Shares	7,251	6,922	4.5-	6,694	3.3-
Money Market Shares	213	196	8.0-	197	0.5
Share Certificates/CDs	1,523	1,596	4.8	1,559	2.3-
IRA/Keogh Accounts	692	608	12.2-	557	8.3-
All Other Shares and Member Deposits	134	136	1.8	141	3.4
Non-Member Deposits	64	53	16.9-	63	18.3
Regular Reserves	436	415	4.7-	405	2.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	61.1-	-2	415.8
Other Reserves	65	61	6.1-	51	16.4-
Undivided Earnings	1,128	1,116	1.1-	1,108	0.7-
<b>TOTAL EQUITY</b>	<b>1,628</b>	<b>1,592</b>	<b>2.2-</b>	<b>1,562</b>	<b>1.9-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,195</b>	<b>11,813</b>	<b>3.1-</b>	<b>11,442</b>	<b>3.1-</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	1,718	1,721	0.2	1,733	0.7
Cash	985	1,044	6.0	3,047	191.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>25,633</b>	<b>24,400</b>	<b>4.8-</b>	<b>25,208</b>	<b>3.3</b>
Unsecured Credit Card Loans	1,849	1,674	9.4-	1,652	1.3-
All Other Unsecured Loans	3,127	2,893	7.5-	2,785	3.7-
New Vehicle Loans	6,280	5,550	11.6-	5,676	2.3
Used Vehicle Loans	5,507	5,594	1.6	5,972	6.8
First Mortgage Real Estate Loans	3,685	3,700	0.4	3,920	5.9
Other Real Estate Loans	3,129	2,971	5.0-	3,137	5.6
Leases Receivable	N/A	N/A	N/A	49	N/A
All Other Loans to Members	1,977	1,909	3.4-	1,928	1.0
Other Loans	78	108	37.8	89	17.8-
Allowance For Loan Losses	258	247	4.2-	253	2.5
<b>TOTAL INVESTMENTS</b>	<b>11,406</b>	<b>12,692</b>	<b>11.3</b>	<b>10,193</b>	<b>19.7-</b>
U.S. Government Obligations	731	473	35.3-	306	35.4-
Federal Agency Securities	2,259	1,665	26.3-	1,943	16.7
Mutual Fund & Common Trusts	153	188	22.7	117	37.6-
MCSD and PIC at Corporate CU	N/A	290	N/A	304	5.0
All Other Corporate Credit Union	3,941	5,152	30.7	2,848	44.7-
Commercial Banks, S&Ls	3,976	4,575	15.0	4,243	7.2-
Credit Unions -Loans to, Deposits in	175	183	4.6	180	1.7-
Other Investments	170	167	2.0-	252	51.2
Land and Building	579	582	0.5	598	2.7
Other Fixed Assets	181	189	4.9	198	4.4
Other Real Estate Owned	10	8	19.7-	9	14.1
Other Assets	306	282	7.7-	293	3.6
NCUSIF Capitalization Deposit	320	308	3.8-	323	4.6
<b>TOTAL ASSETS</b>	<b>39,162</b>	<b>39,259</b>	<b>0.2</b>	<b>39,615</b>	<b>0.9</b>
<b>LIABILITIES</b>					
Total Borrowings	36	12	67.7-	107	808.0
Accrued Dividends/Interest Payable	98	87	11.4-	84	2.8-
Acct Payable and Other Liabilities	180	167	7.1-	173	3.2
Uninsured Secondary Capital	0*	0*	270.8	1	7.9
<b>TOTAL LIABILITIES</b>	<b>315</b>	<b>267</b>	<b>15.2-</b>	<b>365</b>	<b>36.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>34,264</b>	<b>34,408</b>	<b>0.4</b>	<b>34,511</b>	<b>0.3</b>
Share Drafts	3,464	3,805	9.8	3,791	0.4-
Regular Shares	17,169	16,747	2.5-	16,891	0.9
Money Market Shares	2,300	2,377	3.3	2,481	4.4
Share Certificates/CDs	7,238	7,634	5.5	7,575	0.8-
IRA/Keogh Accounts	3,539	3,226	8.8-	3,160	2.0-
All Other Shares and Member Deposits	429	492	14.7	480	2.6-
Non-Member Deposits	124	127	2.5	134	5.0
Regular Reserves	1,315	1,288	2.1-	1,328	3.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	0*	101.8-	-28	26,125.4-
Other Reserves	253	256	1.5	222	13.5-
Undivided Earnings	3,022	3,040	0.6	3,217	5.8
<b>TOTAL EQUITY</b>	<b>4,583</b>	<b>4,584</b>	<b>0.0</b>	<b>4,738</b>	<b>3.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>39,162</b>	<b>39,259</b>	<b>0.2</b>	<b>39,615</b>	<b>0.9</b>

\* Amount Less than 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	807	854	5.8	860	0.7
Cash	3,392	3,767	11.0	11,259	198.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>105,423</b>	<b>112,182</b>	<b>6.4</b>	<b>120,997</b>	<b>7.9</b>
Unsecured Credit Card Loans	9,769	9,998	2.3	10,089	0.9
All Other Unsecured Loans	10,046	9,704	3.4-	9,553	1.6-
New Vehicle Loans	22,150	21,415	3.3-	22,847	6.7
Used Vehicle Loans	17,229	19,430	12.8	21,188	9.0
First Mortgage Real Estate Loans	25,672	30,241	17.8	34,160	13.0
Other Real Estate Loans	13,986	14,549	4.0	15,789	8.5
Leases Receivable	N/A	N/A	N/A	582	N/A
All Other Loans to Members	6,299	6,493	3.1	6,333	2.5-
Other Loans	273	354	29.7	456	28.9
Allowance For Loan Losses	992	1,049	5.8	1,078	2.8
<b>TOTAL INVESTMENTS</b>	<b>47,709</b>	<b>57,180</b>	<b>19.9</b>	<b>46,687</b>	<b>18.3-</b>
U.S. Government Obligations	6,097	4,553	25.3-	2,897	36.4-
Federal Agency Securities	24,382	27,635	13.3	28,917	4.6
Mutual Fund & Common Trusts	1,374	2,239	63.0	1,323	40.9-
MCSD and PIC at Corporate CU	N/A	605	N/A	702	16.1
All Other Corporate Credit Union	8,577	12,100	41.1	5,657	53.2-
Commercial Banks, S&Ls	5,710	7,854	37.5	4,267	45.7-
Credit Unions -Loans to, Deposits in	142	212	49.0	187	11.7-
Other Investments	1,427	1,982	38.9	2,737	38.1
Land and Building	2,176	2,369	8.9	2,501	5.6
Other Fixed Assets	805	861	7.0	894	3.8
Other Real Estate Owned	46	38	18.2-	35	5.7-
Other Assets	2,251	2,530	12.4	2,607	3.0
NCUSIF Capitalization Deposit	1,254	1,337	6.7	1,425	6.5
<b>TOTAL ASSETS</b>	<b>162,063</b>	<b>179,215</b>	<b>10.6</b>	<b>185,326</b>	<b>3.4</b>
<b>LIABILITIES</b>					
Total Borrowings	1,625	1,910	17.5	3,102	62.4
Accrued Dividends/Interest Payable	378	369	2.4-	368	0.3-
Acct Payable and Other Liabilities	1,108	1,247	12.5	1,313	5.3
Uninsured Secondary Capital	8	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>3,119</b>	<b>3,526</b>	<b>13.0</b>	<b>4,783</b>	<b>35.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>141,685</b>	<b>156,766</b>	<b>10.6</b>	<b>160,801</b>	<b>2.6</b>
Share Drafts	18,199	21,174	16.3	21,769	2.8
Regular Shares	48,844	52,433	7.3	52,941	1.0
Money Market Shares	17,472	21,333	22.1	23,827	11.7
Share Certificates/CDs	38,395	42,260	10.1	42,705	1.1
IRA/Keogh Accounts	17,225	17,472	1.4	17,497	0.1
All Other Shares and Member Deposits	1,297	1,771	36.5	1,785	0.8
Non-Member Deposits	253	324	27.7	277	14.3-
Regular Reserves	4,999	5,332	6.7	5,780	8.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	6	55	872.6	-392	808.9-
Other Reserves	2,218	2,414	8.8	2,436	0.9
Undivided Earnings	10,036	11,122	10.8	11,918	7.2
<b>TOTAL EQUITY</b>	<b>17,258</b>	<b>18,923</b>	<b>9.6</b>	<b>19,742</b>	<b>4.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>162,063</b>	<b>179,215</b>	<b>10.6</b>	<b>185,326</b>	<b>3.4</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	2,027	1,913	5.6-	1,736	9.3-
<b>INTEREST INCOME</b>					
Interest on Loans	108	100	7.6-	87	13.3-
(Less) Interest Refund	0*	0*	21.4-	0*	21.5-
Income from Investments	29	29	1.1-	26	8.3-
Trading Profits and Losses	0*	0*	5,287.3	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>137</b>	<b>128</b>	<b>6.2-</b>	<b>113</b>	<b>12.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	51	48	6.3-	43	10.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	27.6-	0*	26.6
<b>TOTAL INTEREST EXPENSE</b>	<b>51</b>	<b>48</b>	<b>6.4-</b>	<b>43</b>	<b>10.5-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>10</b>	<b>9</b>	<b>7.1-</b>	<b>8</b>	<b>17.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>76</b>	<b>71</b>	<b>6.0-</b>	<b>62</b>	<b>12.8-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	4	0.5-	3	9.1-
Other Operating Income	2	2	2.3-	2	21.1-
Gain (Loss) on Investments	0*	0*	95.2	0*	129.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	45.4-	0*	1.1-
Other Non-Oper Income (Expense)	0*	0*	12.7-	1	112.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>6</b>	<b>0.9-</b>	<b>6</b>	<b>1.0-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	32	31	3.9-	28	8.1-
Travel and Conference Expense	1	1	4.6	0*	25.9-
Office Occupancy Expense	3	3	2.6-	3	9.3-
Office Operations Expense	14	14	0.7	13	10.5-
Educational & Promotional Expense	0*	0*	9.1-	0*	12.0-
Loan Servicing Expense	1	1	6.3-	1	5.1-
Professional and Outside Services	5	5	8.6-	4	8.3-
Member Insurance	7	6	8.7-	6	11.8-
Operating Fees	0*	0*	6.2-	0*	1.7-
Miscellaneous Operating Expenses	4	4	2.5-	4	1.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>70</b>	<b>67</b>	<b>3.6-</b>	<b>61</b>	<b>8.7-</b>
<b>NET INCOME</b>	<b>12</b>	<b>10</b>	<b>16.7-</b>	<b>7</b>	<b>32.5-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	2	11.0-	2	21.5-
Net Reserve Transfer	1	0*	16.9-	0*	12.6-
Net Income After Net Reserve Transfer	11	9	16.7-	6	34.4-
Additional (Voluntary) Reserve Transfers	1	1	6.1-	0*	43.4-
Adjusted Net Income	10	8	17.8-	6	33.3-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	2,429	2,326	4.2-	2,234	4.0-
<b>INTEREST INCOME</b>					
Interest on Loans	741	684	7.7-	635	7.2-
(Less) Interest Refund	2	2	2.3-	1	22.0-
Income from Investments	217	210	3.1-	208	1.0-
Trading Profits and Losses	0*	0*	649.3-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>956</b>	<b>892</b>	<b>6.7-</b>	<b>841</b>	<b>5.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	396	373	5.8-	354	5.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	45.6-	0*	0.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>397</b>	<b>373</b>	<b>5.9-</b>	<b>354</b>	<b>5.1-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>53</b>	<b>48</b>	<b>8.4-</b>	<b>46</b>	<b>3.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>507</b>	<b>471</b>	<b>7.1-</b>	<b>441</b>	<b>6.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	49	48	2.2-	48	1.7
Other Operating Income	18	17	3.6-	16	4.3-
Gain (Loss) on Investments	0*	0*	52.1-	0*	64.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,719.0	0*	41.1-
Other Non-Oper Income (Expense)	0*	1	45.5	2	66.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>68</b>	<b>67</b>	<b>1.7-</b>	<b>67</b>	<b>0.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	227	221	2.8-	216	2.0-
Travel and Conference Expense	8	7	4.2-	6	10.8-
Office Occupancy Expense	21	20	5.3-	20	1.1-
Office Operations Expense	92	89	2.7-	88	1.5-
Educational & Promotional Expense	7	7	8.0-	6	5.3-
Loan Servicing Expense	14	13	5.9-	13	3.5-
Professional and Outside Services	38	37	3.6-	35	3.7-
Member Insurance	25	22	9.7-	21	6.5-
Operating Fees	3	4	9.3	4	5.0-
Miscellaneous Operating Expenses	18	18	1.7-	19	3.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>454</b>	<b>438</b>	<b>3.4-</b>	<b>429</b>	<b>2.2-</b>
<b>NET INCOME</b>	<b>120</b>	<b>99</b>	<b>18.0-</b>	<b>79</b>	<b>19.9-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	28	23	19.3-	20	9.8-
Net Reserve Transfer	11	8	24.9-	8	2.3
Net Income After Net Reserve Transfer	109	91	17.3-	71	21.9-
Additional (Voluntary) Reserve Transfers	12	8	30.8-	9	3.4
Adjusted Net Income	97	82	15.6-	62	24.5-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	1,718	1,721	0.2	1,733	0.7
<b>INTEREST INCOME</b>					
Interest on Loans	2,275	2,178	4.3-	2,134	2.0-
(Less) Interest Refund	5	4	21.4-	4	3.4-
Income from Investments	684	674	1.5-	698	3.6
Trading Profits and Losses	0*	0*	59.9-	0*	103.2-
<b>TOTAL INTEREST INCOME</b>	<b>2,954</b>	<b>2,848</b>	<b>3.6-</b>	<b>2,828</b>	<b>0.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,299	1,259	3.1-	1,235	2.0-
Interest on Deposits	0	0*	0.0	0	100.0-
Interest on Borrowed Money	2	1	49.5-	3	122.8
<b>TOTAL INTEREST EXPENSE</b>	<b>1,301</b>	<b>1,261</b>	<b>3.1-</b>	<b>1,237</b>	<b>1.9-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>147</b>	<b>147</b>	<b>0.1</b>	<b>135</b>	<b>8.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,506</b>	<b>1,440</b>	<b>4.4-</b>	<b>1,455</b>	<b>1.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	210	213	1.6	226	5.9
Other Operating Income	73	73	0.0	82	12.0
Gain (Loss) on Investments	0*	0*	31.8-	0*	35.2-
Gain (Loss) on Disp of Fixed Assets	0*	2	110.9	0*	67.0-
Other Non-Oper Income (Expense)	1	2	32.8	2	23.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>286</b>	<b>290</b>	<b>1.6</b>	<b>311</b>	<b>7.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	675	671	0.7-	696	3.7
Travel and Conference Expense	27	26	2.8-	25	4.0-
Office Occupancy Expense	83	80	3.1-	83	3.7
Office Operations Expense	308	307	0.0-	322	4.9
Educational & Promotional Expense	38	38	2.2-	38	2.2
Loan Servicing Expense	64	64	1.0	68	6.3
Professional and Outside Services	137	139	1.5	145	4.0
Member Insurance	34	32	5.5-	32	1.9-
Operating Fees	10	10	6.2	11	4.9
Miscellaneous Operating Expenses	41	40	1.5-	43	7.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,417</b>	<b>1,409</b>	<b>0.6-</b>	<b>1,463</b>	<b>3.9</b>
<b>NET INCOME</b>	<b>375</b>	<b>322</b>	<b>14.2-</b>	<b>302</b>	<b>6.0-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	108	97	9.6-	95	2.0-
Net Reserve Transfer	36	31	12.4-	36	13.9
Net Income After Net Reserve Transfer	339	291	14.4-	267	8.2-
Additional (Voluntary) Reserve Transfers	45	39	14.2-	33	14.6-
Adjusted Net Income	294	252	14.4-	234	7.2-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	807	854	5.8	860	0.7
<b>INTEREST INCOME</b>					
Interest on Loans	8,862	9,346	5.5	9,479	1.4
(Less) Interest Refund	18	14	24.4-	12	12.8-
Income from Investments	2,863	3,090	7.9	3,172	2.7
Trading Profits and Losses	4	4	17.7	-4	177.9-
<b>TOTAL INTEREST INCOME</b>	<b>11,710</b>	<b>12,427</b>	<b>6.1</b>	<b>12,635</b>	<b>1.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	5,679	6,080	7.0	6,020	1.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	92	87	4.9-	112	28.9
<b>TOTAL INTEREST EXPENSE</b>	<b>5,771</b>	<b>6,167</b>	<b>6.9</b>	<b>6,133</b>	<b>0.6-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>733</b>	<b>750</b>	<b>2.4</b>	<b>615</b>	<b>18.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>5,207</b>	<b>5,510</b>	<b>5.8</b>	<b>5,888</b>	<b>6.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	921	1,016	10.2	1,105	8.8
Other Operating Income	371	470	26.5	520	10.8
Gain (Loss) on Investments	11	11	7.9	2	83.3-
Gain (Loss) on Disp of Fixed Assets	0*	4	359.1	1	70.1-
Other Non-Oper Income (Expense)	8	11	30.7	8	27.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,312</b>	<b>1,512</b>	<b>15.2</b>	<b>1,637</b>	<b>8.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,422	2,643	9.2	2,832	7.2
Travel and Conference Expense	79	81	3.1	86	5.7
Office Occupancy Expense	317	342	7.6	357	4.5
Office Operations Expense	1,166	1,272	9.0	1,351	6.2
Educational & Promotional Expense	162	176	8.9	186	5.5
Loan Servicing Expense	248	279	12.8	292	4.6
Professional and Outside Services	330	367	11.3	398	8.4
Member Insurance	45	47	4.9	46	2.4-
Operating Fees	31	36	17.1	38	4.9
Miscellaneous Operating Expenses	114	128	12.2	154	20.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>4,913</b>	<b>5,372</b>	<b>9.3</b>	<b>5,740</b>	<b>6.9</b>
<b>NET INCOME</b>	<b>1,606</b>	<b>1,650</b>	<b>2.8</b>	<b>1,784</b>	<b>8.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	593	635	7.1	675	6.3
Net Reserve Transfer	152	171	12.1	275	61.1
Net Income After Net Reserve Transfer	1,453	1,479	1.8	1,509	2.0
Additional (Voluntary) Reserve Transfers	275	322	16.9	231	28.1-
Adjusted Net Income	1,178	1,157	1.8-	1,277	10.4

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\* Amount Less than 1 Million

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

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1995	7,329	400	5.46	-25,830
1996	7,152	431	6.03	-22,425
1997	6,981	514	7.36	-48,503
1998	6,814	574	8.42	-39,759
1999	6,563	675	10.28	-46,216

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	317	249,833,518	-4,461,564	37,157,687
2 Million To 10 Million	223	1,047,197,318	-14,086,076	114,476,077
10 Million To 50 Million	117	2,315,566,753	-16,926,702	223,779,122
50 Million And Over	18	3,099,935,295	-10,741,943	277,546,115
Total	675	6,712,532,884	-46,216,285	652,959,001

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1995	1,030	4,180	1,929	174	14	7,327
1996	1,285	3,997	1,686	176	8	7,152
1997	1,432	3,790	1,556	195	7	6,980
1998	1,409	3,746	1,468	182	9	6,814
1999	1,335	3,755	1,266	197	13	6,566

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1995	188	2.57	1,380,189,739	0.81
1996	184	2.57	948,449,675	0.52
1997	202	2.89	1,440,983,095	0.77
1998	191	2.80	2,262,061,421	1.12
1999	210	3.20	1,435,148,404	0.70

\*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**  
**December 31, 1999**

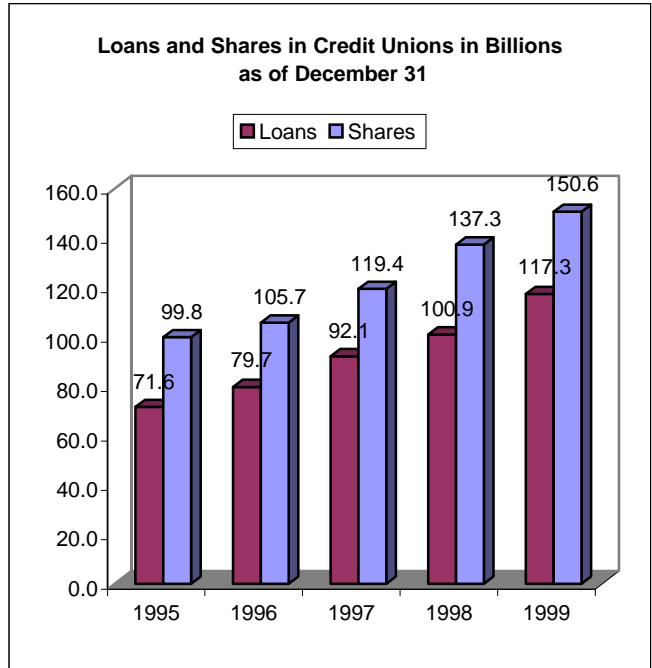
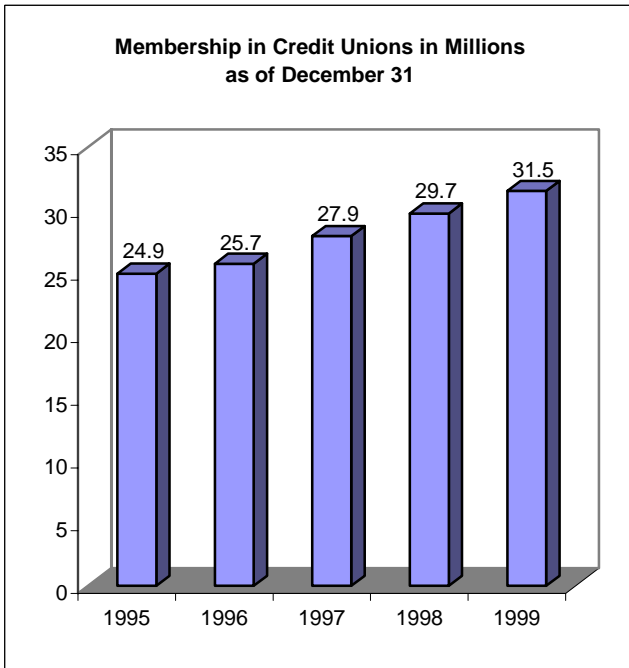
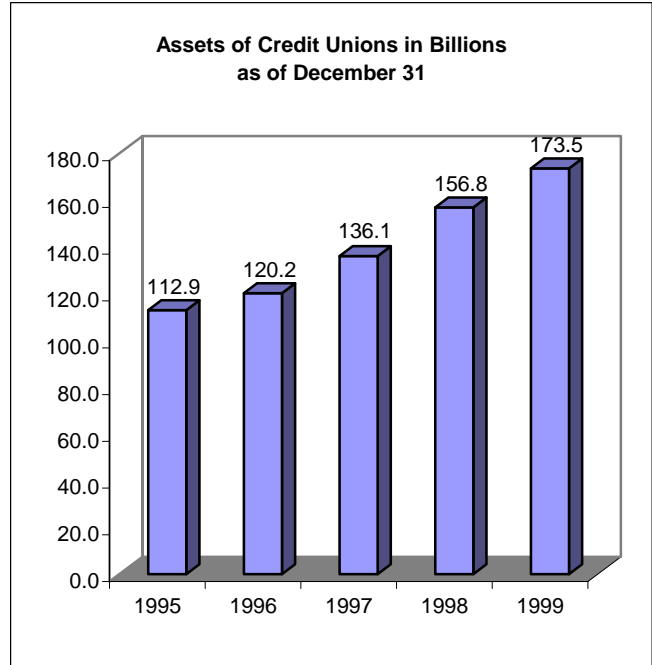
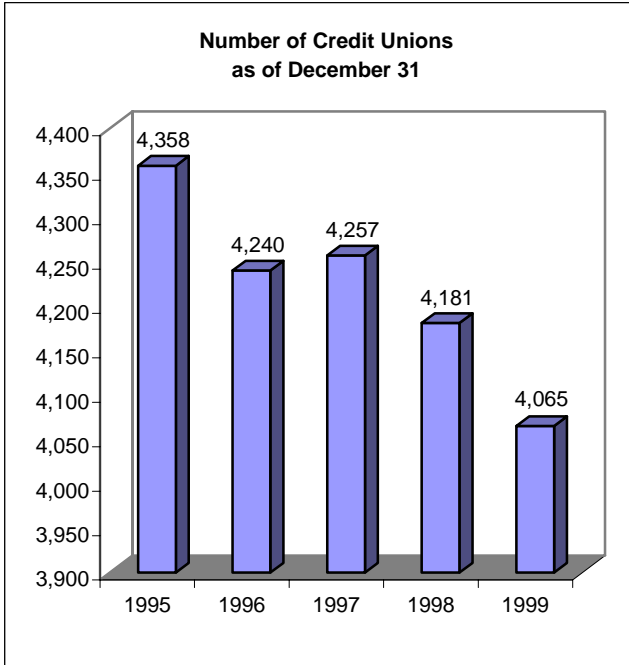
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	11,188,406,759
2	PENTAGON	2	ALEXANDRIA	VA	1935	3,243,137,144
3	AMERICAN AIRLINES EMPLOYEES	3	DFW AIRPORT	TX	1982	2,583,593,780
4	ORANGE COUNTY TEACHERS	4	SANTA ANA	CA	1934	2,431,191,165
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	2,150,426,455
6	CITIZENS EQUITY	8	PEORIA	IL	1937	1,919,552,776
7	HUGHES AIRCRAFT EMPLOYEES	6	MANHATTAN BEACH	CA	1940	1,900,004,011
8	SECURITY SERVICE	10	SAN ANTONIO	TX	1956	1,790,022,935
9	STAR ONE	9	SUNNYVALE	CA	1956	1,736,968,527
10	JAX NAVY	11	JACKSONVILLE	FL	1952	1,674,187,645
11	ESL	12	ROCHESTER	NY	1995	1,639,158,760
12	ALASKA USA	7	ANCHORAGE	AK	1948	1,516,233,076
13	DESERT SCHOOLS	20	PHOENIX	AZ	1939	1,223,146,203
14	RANDOLPH-BROOKS	16	UNIVERSAL CITY	TX	1952	1,216,405,005
15	ENT	15	COLORADO SPRING	CO	1957	1,195,619,505
16	SAN ANTONIO	13	SAN ANTONIO	TX	1935	1,182,240,551
17	EASTERN FINANCIAL	14	MIAMI	FL	1937	1,144,994,601
18	LOCKHEED	18	BURBANK	CA	1937	1,136,352,003
19	DEARBORN	17	DEARBORN	MI	1950	1,125,460,819
20	H. P.	30	PALO ALTO	CA	1970	1,124,326,586
21	BANK FUND STAFF	19	WASHINGTON	DC	1947	1,086,587,764
22	HUDSON VALLEY	21	POUGHKEEPSIE	NY	1963	1,048,528,704
23	REDSTONE	22	HUNTSVILLE	AL	1951	1,016,696,584
24	UNITED NATIONS	26	NEW YORK	NY	1947	1,009,345,617
25	VISIONS	23	ENDICOTT	NY	1966	1,007,225,713
26	DIGITAL	32	MAYNARD	MA	1979	969,812,201
27	MISSION	28	SAN DIEGO	CA	1961	968,588,889
28	POLICE & FIRE	29	PHILADELPHIA	PA	1938	957,646,261
29	BETHPAGE	25	BETHPAGE	NY	1941	949,381,073
30	TINKER	24	TINKER AFB	OK	1946	948,297,954
31	BELLCO FIRST	27	ENGLEWOOD	CO	1936	909,832,597
32	NORTH ISLAND	34	SAN DIEGO	CA	1940	886,156,367
33	TEACHERS	36	FARMINGVILLE	NY	1952	830,962,603
34	TOWER	33	LAUREL	MD	1953	804,949,323
35	COASTAL	35	RALEIGH	NC	1967	795,381,031
36	NWA	37	BLOOMINGTON	MN	1938	766,273,670
37	GTE	38	TAMPA	FL	1935	740,420,470
38	AFFINITY	41	BEDMINSTER	NJ	1935	735,483,273
39	TRULIANT	39	WINSTON-SALEM	NC	1952	701,478,347
40	IBM MID AMERICA EMPLOYEES	44	ROCHESTER	MN	1976	672,729,122
41	KERN SCHOOLS	42	BAKERSFIELD	CA	1940	670,325,310
42	FOUNDERS	43	LANCASTER	SC	1961	666,580,538
43	MACDILL	52	TAMPA	FL	1955	659,392,517
44	NORTHWEST	40	HERNDON	VA	1947	656,316,095
45	LANGLEY	45	HAMPTON	VA	1936	630,757,286
46	AEDC	48	TULLAHOMA	TN	1951	616,887,329
47	REYNOLDS CAROLINA	53	WINSTON-SALEM	NC	1967	616,317,271
48	POLISH & SLAVIC	49	BROOKLYN	NY	1976	612,132,115
49	STATE EMPLOYEES	56	ALBANY	NY	1934	611,953,966
50	ARIZONA	51	PHOENIX	AZ	1936	607,806,093
51	OMNIAMERICAN	50	FORT WORTH	TX	1956	607,149,081
52	EGLIN	47	FT. WALTON BCH.	FL	1954	605,235,530

**Table 18**  
**100 Largest Federal Credit Unions**  
**December 31, 1999**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	SOUTH CAROLINA	57	NORTH CHARLESTO	SC	1936	599,180,577
54	AMERICAN EAGLE	58	EAST HARTFORD	CT	1935	564,849,586
55	CHARTWAY	61	VIRGINIA BEACH	VA	1959	554,729,697
56	SANDIA LABORATORY	62	ALBUQUERQUE	NM	1948	549,174,181
57	NEVADA	66	LAS VEGAS	NV	1950	547,949,071
58	MICHIGAN STATE UNIVERSITY	67	EAST LANSING	MI	1979	546,068,677
59	ANDREWS	54	SUITLAND	MD	1948	544,395,013
60	KEESLER	64	BILOXI	MS	1947	540,123,056
61	MERCK EMPLOYEES	65	RAHWAY	NJ	1936	528,092,774
62	MEMBERS 1ST	71	MECHANICSBURG	PA	1950	514,781,673
63	US AIRWAYS	70	MOON TOWNSHIP	PA	1953	504,654,723
64	OPERATING ENGINEERS LOCAL UNION #3	76	DUBLIN	CA	1963	503,411,662
65	ORNL	68	OAK RIDGE	TN	1948	501,378,660
66	USALLIANCE	60	RYE	NY	1966	496,724,564
67	MCDONNELL DOUGLAS WEST	72	HUNTINGTON BEAC	CA	1935	491,302,464
68	AFFINITY PLUS	75	ST PAUL	MN	1934	491,092,116
69	DM	108	TUCSON	AZ	1955	488,075,296
70	LONG BEACH SCHOOLS	77	LONG BEACH	CA	1935	484,507,333
71	ROBINS	73	WARNER ROBINS	GA	1954	483,848,814
72	NEW MEXICO EDUCATORS	78	ALBUQUERQUE	NM	1936	481,739,262
73	NASSAU EDUCATORS	81	VALLEY STREAM	NY	1938	463,280,386
74	HAWAII STATE	80	HONOLULU	HI	1936	462,968,868
75	ROCKWELL	74	DOWNEY	CA	1937	460,979,723
76	TYNDALL	79	PANAMA CITY	FL	1956	457,480,420
77	TROPICAL	83	MIAMI	FL	1935	455,920,066
78	MAX	82	MONTGOMERY	AL	1955	452,059,662
79	XEROX	86	EL SEGUNDO	CA	1964	451,592,655
80	CHEVRON	87	OAKLAND	CA	1935	447,436,999
81	CENTRAL FLORIDA EDUCATORS	85	ORLANDO	FL	1937	447,255,786
82	STATE DEPARTMENT	84	ALEXANDRIA	VA	1935	446,331,931
83	DADE COUNTY SCHOOL EMPLOYEES	112	MIAMI	FL	1935	434,365,874
84	GREYLOCK	90	PITTSFIELD	MA	1935	430,679,819
85	FORT WORTH	88	FORT WORTH	TX	1940	418,371,101
86	F & A	93	LOS ANGELES	CA	1936	416,157,755
87	GENERAL ELECTRIC EVENDALE EMPLOYE	92	CINCINNATI	OH	1954	411,555,978
88	FIBRE	91	LONGVIEW	WA	1937	409,861,080
89	ELI LILLY	94	INDIANAPOLIS	IN	1976	400,964,867
90	LOCKHEED GEORGIA EMPLOYEES	95	MARIETTA	GA	1951	396,560,345
91	USA	97	TROY	MI	1964	396,157,485
92	IBM SOUTHEAST EMPLOYEES	96	BOCA RATON	FL	1969	393,896,560
93	NASA	100	BOWIE	MD	1949	387,807,676
94	UNIVERSITY	103	AUSTIN	TX	1936	386,788,551
95	KITSAP COMMUNITY	118	BREMERTON	WA	1934	381,828,478
96	AMERICAN FIRST	99	LA HABRA	CA	1989	380,225,814
97	CORNING	105	CORNING	NY	1936	377,497,293
98	PEN AIR	104	PENSACOLA	FL	1936	377,079,538
99	CAL TECH EMPLOYEES	111	LA CANADA FLINT	CA	1950	374,938,093
100	TRW SYSTEMS	98	MANHATTAN BEACH	CA	1963	365,802,767

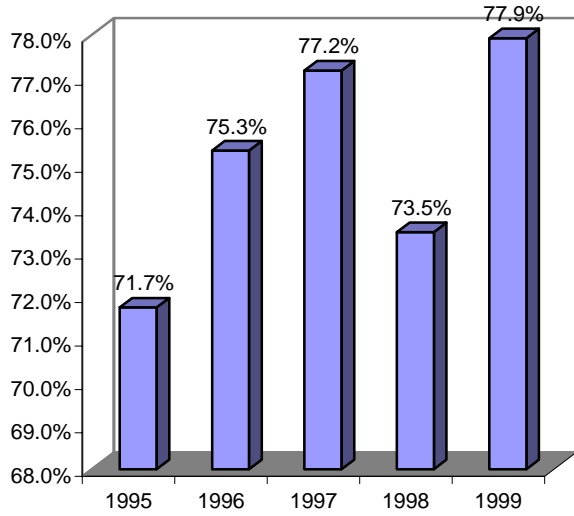
**FEDERALLY INSURED  
STATE CHARTERED  
CREDIT UNIONS**

## Federally Insured State Credit Unions 5 Year Trends

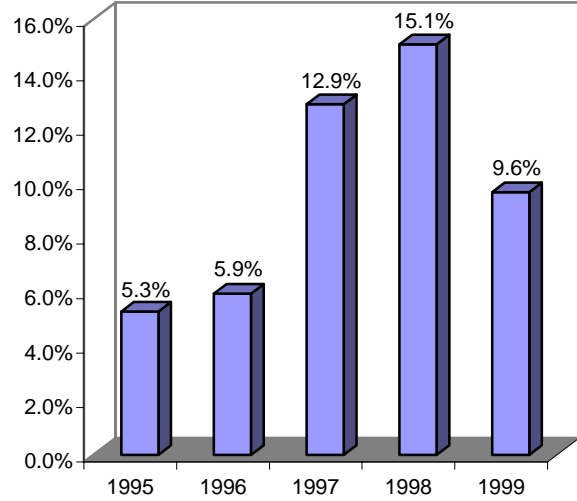


## Federally Insured State Credit Unions 5 Year Trends

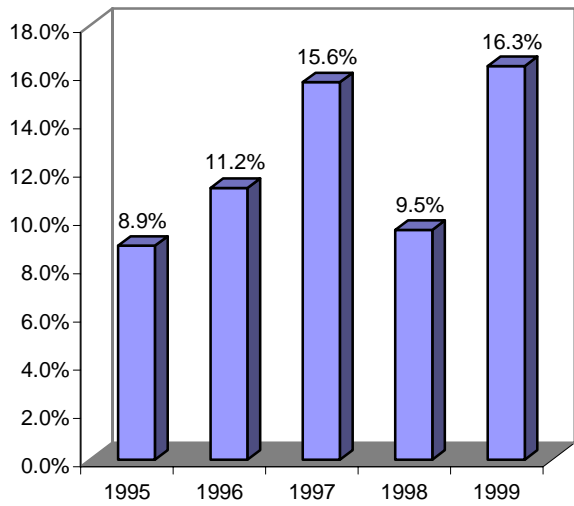
**Loan to Share Ratio as of December 31**



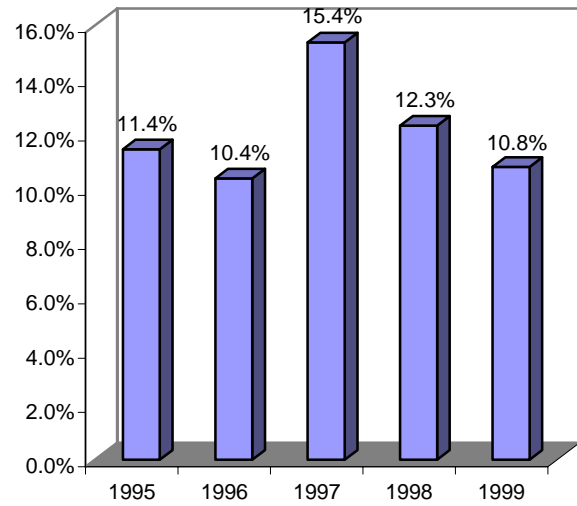
**Share Growth Annually as of December 31**



**Loan Growth Annually as of December 31**

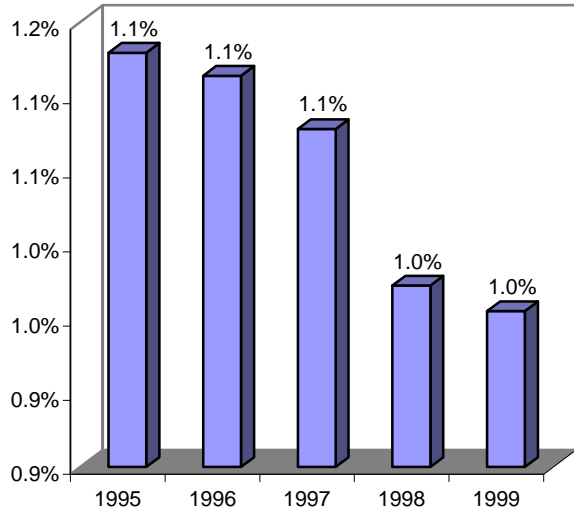


**Capital Growth Annually as of December 31**

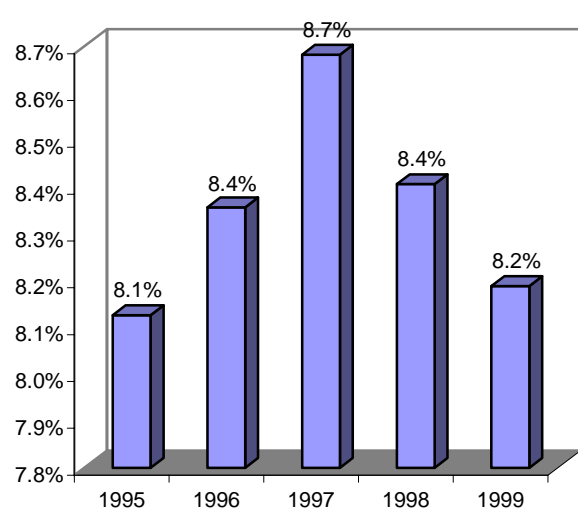


## Federally Insured State Credit Unions 5 Year Trends

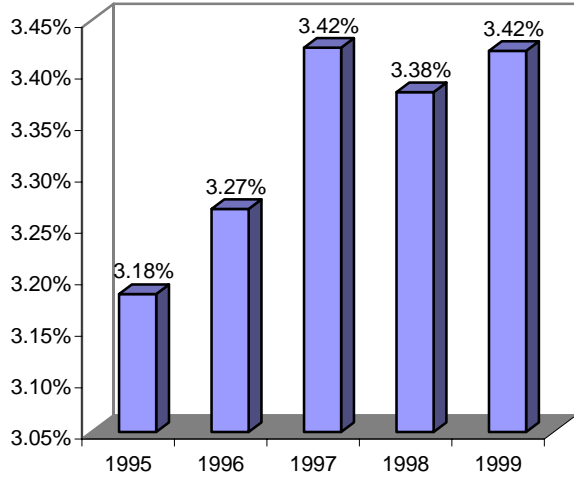
**Return on Average Assets as of December 31**



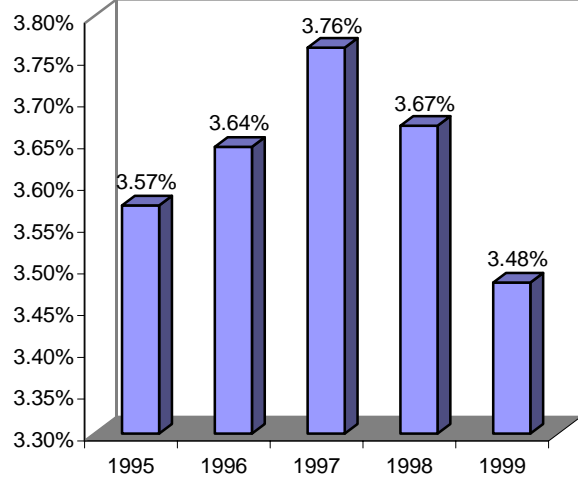
**Gross Income to Average Assets as of December 31**



**Operating Expenses to Average Assets as of December 31**

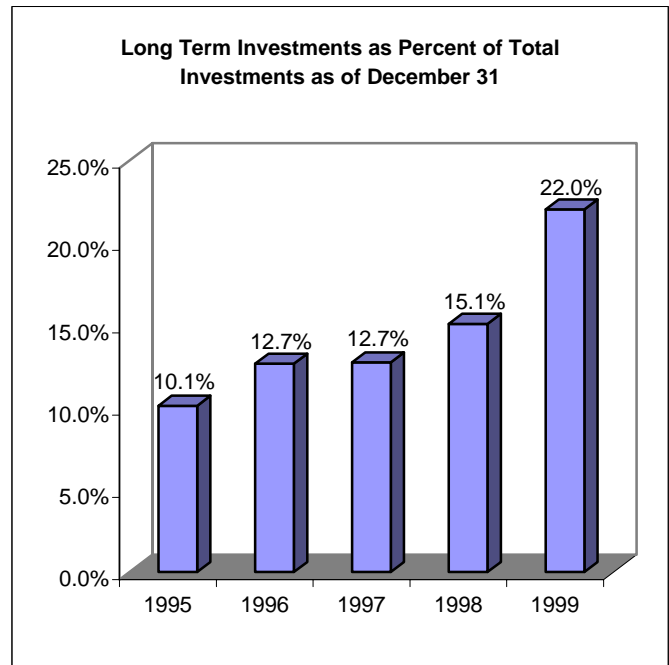
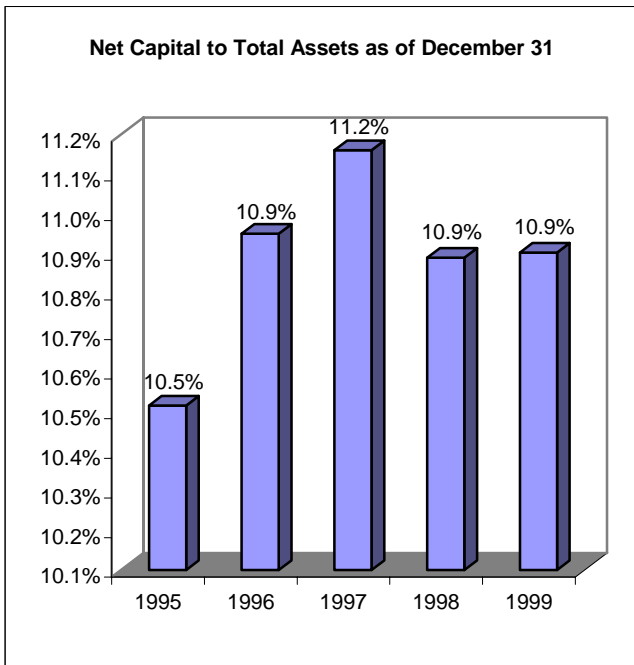
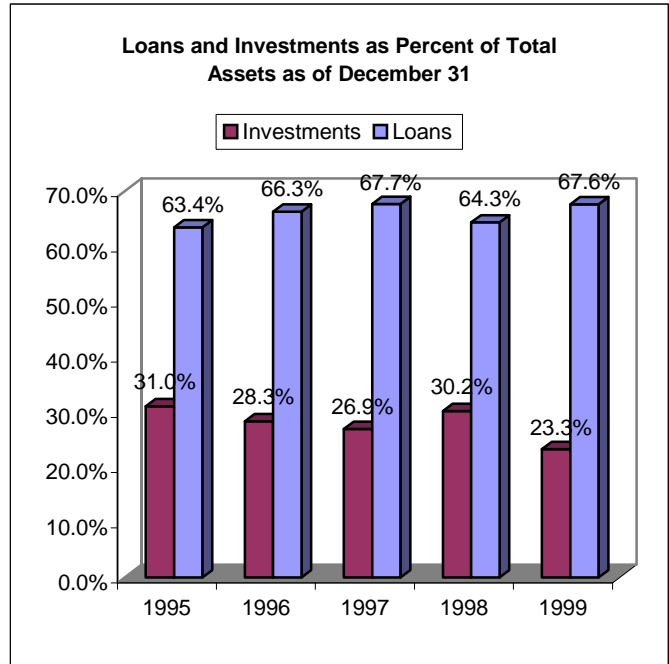
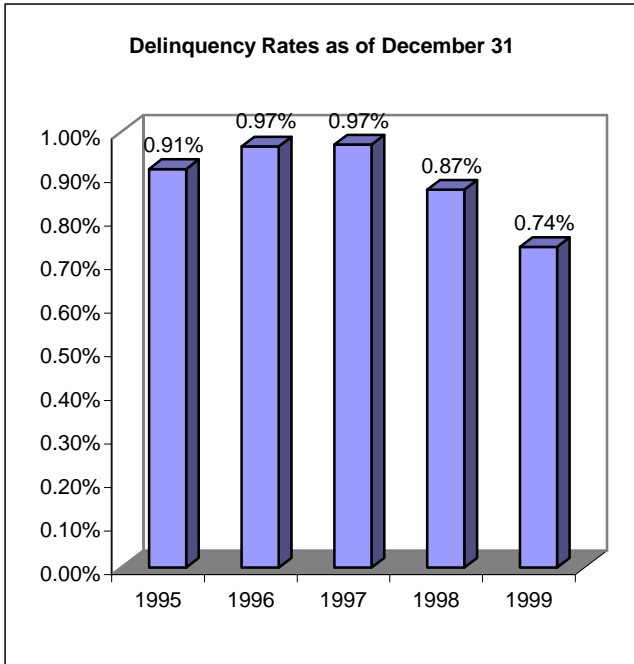


**Cost of Funds to Average Assets as of December 31**





## Federally Insured State Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	4,257	4,181	1.8-	4,065	2.8-
Cash	3,079	3,569	15.9	10,215	186.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>92,117</b>	<b>100,888</b>	<b>9.5</b>	<b>117,339</b>	<b>16.3</b>
Unsecured Credit Card Loans	7,095	7,441	4.9	8,159	9.6
All Other Unsecured Loans	8,546	8,421	1.5-	8,460	0.5
New Vehicle Loans	18,149	18,449	1.6	21,524	16.7
Used Vehicle Loans	18,485	21,185	14.6	25,132	18.6
First Mortgage Real Estate Loans	22,021	26,989	22.6	32,395	20.0
Other Real Estate Loans	10,971	11,408	4.0	13,662	19.8
Leases Receivable	N/A	N/A	N/A	541	N/A
All Other Loans to Members	6,410	6,594	2.9	6,859	4.0
Other Loans	439	400	8.8-	608	51.8
Allowance For Loan Losses	902	995	10.3	1,090	9.5
<b>TOTAL INVESTMENTS</b>	<b>36,606</b>	<b>47,289</b>	<b>29.2</b>	<b>40,353</b>	<b>14.7-</b>
U.S. Government Obligations	4,677	4,036	13.7-	2,539	37.1-
Federal Agency Securities	12,515	14,596	16.6	17,441	19.5
Mutual Fund & Common Trusts	777	1,082	39.2	997	7.9-
MCSD and PIC at Corporate CU	N/A	762	N/A	917	20.3
All Other Corporate Credit Union	11,588	16,651	43.7	9,704	41.7-
Commercial Banks, S&Ls	5,102	7,034	37.9	5,437	22.7-
Credit Unions -Loans to, Deposits in	271	291	7.6	303	4.0
Other Investments	1,677	2,838	69.2	3,016	6.3
Land and Building	2,088	2,358	12.9	2,716	15.2
Other Fixed Assets	637	742	16.6	851	14.6
Other Real Estate Owned	29	37	29.0	33	10.7-
Other Assets	1,348	1,723	27.8	1,758	2.0
NCUSIF Capitalization Deposit	1,072	1,176	9.7	1,352	14.9
<b>TOTAL ASSETS</b>	<b>136,074</b>	<b>156,788</b>	<b>15.2</b>	<b>173,526</b>	<b>10.7</b>
<b>LIABILITIES</b>					
Total Borrowings	416	586	40.7	2,160	268.8
Accrued Dividends/Interest Payable	272	272	0.0-	296	8.7
Acct Payable and Other Liabilities	827	1,501	81.3	1,544	2.9
Uninsured Secondary Capital	2	0*	40.3-	1	35.8
<b>TOTAL LIABILITIES</b>	<b>1,518</b>	<b>2,359</b>	<b>55.5</b>	<b>4,001</b>	<b>69.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>119,359</b>	<b>137,344</b>	<b>15.1</b>	<b>150,587</b>	<b>9.6</b>
Share Drafts	13,590	16,974	24.9	18,700	10.2
Regular Shares	48,905	53,340	9.1	56,397	5.7
Money Market Shares	13,264	16,813	26.8	20,874	24.2
Share Certificates/CDs	28,807	34,345	19.2	37,572	9.4
IRA/Keogh Accounts	12,833	13,681	6.6	14,632	7.0
All Other Shares and Member Deposits	1,662	1,846	11.0	2,010	8.9
Non-Member Deposits	297	345	16.3	403	16.8
Regular Reserves	4,833	5,358	10.8	6,026	12.5
APPR. For Non-Conf. Invest.	13	14	4.1	22	58.0
Accum. Unrealized G/L on A-F-S	44	66	49.1	-223	438.7-
Other Reserves	1,522	1,771	16.4	1,924	8.6
Undivided Earnings	8,785	9,876	12.4	11,189	13.3
<b>TOTAL EQUITY</b>	<b>15,197</b>	<b>17,084</b>	<b>12.4</b>	<b>18,938</b>	<b>10.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>136,074</b>	<b>156,788</b>	<b>15.2</b>	<b>173,526</b>	<b>10.7</b>

\* Amount Less than 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	4,257	4,181	1.8-	4,065	2.8-
<b>INTEREST INCOME</b>					
Interest on Loans	7,838	8,551	9.1	9,256	8.3
(Less) Interest Refund	15	13	9.9-	13	3.8-
Income from Investments	2,222	2,485	11.8	2,751	10.7
Trading Profits and Losses	0*	1	396.4	-3	339.6-
<b>TOTAL INTEREST INCOME</b>	<b>10,045</b>	<b>11,023</b>	<b>9.7</b>	<b>11,992</b>	<b>8.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3,791	4,229	11.6	4,361	3.1
Interest on Deposits	995	1,110	11.6	1,324	19.2
Interest on Borrowed Money	35	33	5.1-	65	94.6
<b>TOTAL INTEREST EXPENSE</b>	<b>4,821</b>	<b>5,372</b>	<b>11.4</b>	<b>5,749</b>	<b>7.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>546</b>	<b>597</b>	<b>9.3</b>	<b>569</b>	<b>4.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,678</b>	<b>5,055</b>	<b>8.0</b>	<b>5,673</b>	<b>12.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	806	945	17.3	1,116	18.1
Other Operating Income	274	340	24.1	415	22.2
Gain (Loss) on Investments	3	16	399.4	-2	110.8-
Gain (Loss) on Disp of Fixed Assets	2	6	201.9	4	33.5-
Other Non-Oper Income (Expense)	5	12	158.8	19	57.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,090</b>	<b>1,319</b>	<b>21.1</b>	<b>1,553</b>	<b>17.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,113	2,390	13.1	2,730	14.3
Travel and Conference Expense	75	80	6.5	91	14.3
Office Occupancy Expense	300	337	12.5	385	14.1
Office Operations Expense	976	1,112	13.9	1,267	14.0
Educational & Promotional Expense	151	168	11.1	196	17.0
Loan Servicing Expense	192	225	17.1	277	23.4
Professional and Outside Services	319	365	14.4	404	10.8
Member Insurance	71	69	3.0-	68	1.4-
Operating Fees	32	33	3.3	35	7.7
Miscellaneous Operating Expenses	159	173	8.8	195	12.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>4,387</b>	<b>4,950</b>	<b>12.8</b>	<b>5,649</b>	<b>14.1</b>
<b>NET INCOME</b>	<b>1,381</b>	<b>1,424</b>	<b>3.1</b>	<b>1,577</b>	<b>10.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	392	447	14.0	489	9.4
Net Reserve Transfer	137	161	16.8	192	19.5
Net Income After Net Reserve Transfer	1,244	1,263	1.6	1,385	9.7
Additional (Voluntary) Reserve Transfers	200	223	11.7	231	3.5
Adjusted Net Income	1,044	1,040	0.4-	1,155	11.0

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\* Amount Less than 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured State Credit Unions  
December 31, 1999**

Number of Credit Unions on this Report: 4,065

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	5,512,795
Other Unsecured Loans	3,811,812
New Vehicle	1,743,138
Used Vehicle	3,198,045
1st Mortgage	459,949
Other Real Estate	674,498
Leases Receivable	27,576
All Other Member Loans	1,182,568
All Other Loans	42,304
Total Number of Loans	16,652,685

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	127,874
Amount of Loans Delinquent 2-6 months	600,748,982
Number of Loans Delinquent 6-12 months	40,288
Amount of Loans Delinquent 6-12 months	184,591,073
Number of Loans Delinquent 12 months or more	16,392
Amount of Loans Delinquent 12 months or more	77,848,777
Total Number of Delinquent Loans	184,554
Total Amount of Delinquent Loans	863,188,832

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	35,729
Amount of Loans Delinquent 2-6 months	82,654,736
Number of Loans Delinquent 6-12 months	9,422
Amount of Loans Delinquent 6-12 months	24,186,265
Number of Loans Delinquent 12 months or more	1,925
Amount of Loans Delinquent 12 months or more	4,756,587
Total Number of Delinquent Loans	47,076
Total Amount of Delinquent Loans	111,597,588

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	615,400,733
Total Recoveries on Charge-Offs	103,487,556
Total Credit Card Loans Charged Off YTD	169,912,477
Total Credit Card Recoveries YTD	15,326,011
Total Number of Loans Purchased	15,812
Total Amount of Loans Purchased	211,314,155
Number of Loans to CU Officials	57,675
Amount of Loans to CU Officials	875,489,388
Total Number of Loans Granted Y-T-D	8,544,790
Total Amount of Loans Granted Y-T-D	67,199,348,961

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	322,891
Amount of 1st Mortgage Fixed Rate	22,018,340,353
Number of 1st Mortgage Adjustable Rate	137,058
Amount of 1st Mortgage Adjustable Rate	10,376,941,504
Number of Other R.E. Closed-End Fixed Rate	303,144
Amount of Other R.E. Closed-End Fixed Rate	6,156,177,248
Number of Other R.E. Closed-End Adj. Rate	28,643
Amount of Other R.E. Closed-End Adj. Rate	669,543,222
Number of Other R.E. Open-End Adj. Rate	327,292
Amount of Other R.E. Open-End Adj. Rate	6,401,898,652
Number of Other R.E. Not Included Above	15,419
Amount of Other R.E. Not Included Above	434,434,447

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

Number of 1st Mortgage Fixed Rate	108,916
Amount of 1st Mortgage Fixed Rate	9,276,621,486
Number of 1st Mortgage Adjustable Rate	35,382
Amount of 1st Mortgage Adjustable Rate	3,381,896,840
Number of Other R.E. Closed-End Fixed Rate	124,346
Amount of Other R.E. Closed-End Fixed Rate	2,965,718,386
Number of Other R.E. Closed-End Adj. Rate	12,296
Amount of Other R.E. Closed-End Adj. Rate	309,142,010
Number of Other R.E. Open-End Adj. Rate	191,767
Amount of Other R.E. Open-End Adj. Rate	2,480,444,105
Number of Other R.E. Not Included Above	8,172
Number of Other R.E. Not Included Above	227,871,663

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**December 31, 1999**

Number of Credit Unions on this Report: 4,065

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	106,196,220
1st Mortgage Fixed Rate, 2-6 months	32,080,206
1st Mortgage Fixed Rate, 6-12 months	11,012,119
1st Mortgage Fixed Rate, 12 months or more	6,702,641
1st Mortgage Adjustable Rate, 1-2 months	84,566,457
1st Mortgage Adjustable Rate, 2-6 months	32,821,089
1st Mortgage Adjustable Rate, 6-12 months	7,562,339
1st Mortgage Adjustable Rate 12, months or more	3,466,645
Other Real Estate Fixed Rate, 1-2 months	29,692,571
Other Real Estate Fixed Rate, 2-6 months	13,081,217
Other Real Estate Fixed Rate, 6-12 months	4,920,887
Other Real Estate Fixed Rate, 12 months or more	2,147,662
Other Real Estate Adjustable Rate, 1-2 months	32,347,647
Other Real Estate Adjustable Rate, 2-6 months	12,233,764
Other Real Estate Adjustable Rate, 6-12 months	3,032,654
Other Real Estate Adjustable Rate 12, months or more	1,796,367

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	6,703,298
1st Mortgage Loans Recovered Y-T-D	1,566,276
Other Real Estate Loans Charged Off Y-T-D	7,412,860
Other Real Estate Loans Recovered Y-T-D	1,028,664
Allowance for Real Estate Loan Losses	115,260,938
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,275,583,492
Amount of All First Mortgages Sold Y-T-D	3,016,037,287
Short-term Real Estate Loans (< 3 years)	18,019,761,184

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	11,020
Amount of Agricultural MBL	377,438,964
Number of All Other MBL	27,532
Amount of All Other MBL	2,314,784,219

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

Number of Agricultural MBL	8,329
Amount of Agricultural MBL	188,310,730
Number of All Other MBL	12,824
Amount of All Other MBL	1,025,205,486

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	2,558,717
Agricultural, 2-6 months	1,636,403
Agricultural, 6-12 months	2,983,340
Agricultural, 12 months or more	835,040
All Other MBL, 1-2 months	35,685,787
All Other MBL, 2-6 months	8,650,612
All Other MBL, 6-12 months	2,265,924
All Other MBL, 12 months or more	1,405,490

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	2,101,651
Agricultural MBL Recovered Y-T-D	507,813
All Other MBL Charged of Y-T-D	1,953,121
All Other MBL Recovered Y-T-D	576,865
Allowance for MBL Losses	31,979,877
Concentration of Credit for MBL	304,335,413
Construction or Development MBL	94,530,406

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**December 31, 1999**

Number of Credit Unions on this Report: 4,065

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	12,278,832
Regular Share Accounts	33,023,863
Money Market Share Accounts	1,416,470
Share Certificate Accounts	2,920,930
IRA/Keogh & Retirement Accounts	1,521,305
Other Shares and Deposit	1,603,772
Non-Member Deposits	16,797
Total Number of Savings Accounts	52,781,969

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Revolving Open-End Lines Secured by Residential Properties	5,162,321,572
Credit Card Lines	19,082,291,538
Outstanding Letters of Credit	66,940,465
Commercial Real Estate, Construction, Land Development	148,913,324
Unsecured Share Draft Lines of Credit	2,689,800,181
Other Unused Commitments	2,714,538,710
Amount of Loans Sold/Swapped with Recourse Y-T-D	465,890,926
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	305,841,938
Pending Bond Claims	7,051,738

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

Supervisory Committee	1,177	League Audit Service	474
CPA Audit Without Opinion	720	Outside Accountant	349
CPA Opinion Audit	1,345		

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

Manual System	126	CU Developed In-House	252
Vendor Supplied In-House	2,538	Other	56
Vendor On-Line Service Bur.	1,093		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	11,619,797,062
Repurchase Agreements	122,574,782
Reverse Repurchase Agreements Invested	40,600,000
Non-Mortgage Backed Derivatives	429,660,589
Mortgage Pass-through Securities	2,359,398,872
CMO/REMIC	1,163,605,430

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**December 31, 1999**

Number of Credit Unions on this Report: 4,065

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	186,848,847
Number Members Filing Chapter 7 Bankruptcy Y-T-D	68,109
Number Members Filing Chapter 13 Bankruptcy Y-T-D	23,753
Amount of Loans Subject to Bankruptcies	384,685,406
Number of Current Members	31,502,719
Number of Potential Members	187,279,883
Number of Full Time Employees	68,030
Number of Part Time Employees	14,649
Number of CUs Reporting E-Mail Addresses	1,983
Number of CUs Reporting WWW Sites	1,188
Number of CUs Reporting Interactive WWW Sites	424

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

Number of CUSOS	1,334		
Amount Invested in CUSOS	114,609,024		
Amount Loaned to CUSOS	53,707,021		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	4,594,694		
Number of CUSOS Wholly Owned	204		
Predominant Service of CUSO:			
Mortgage Processing	73	Credit Cards	84
EDP Processing	117	Trust Services	3
Shared Branching	306	Item Processing	164
Insurance Services	66	Tax Preparation	0
Investment Services	101	Travel	1
Auto Buying, Leasing, Indirect Lending	101	Other	192

**TABLE 5  
SUPPLEMENTAL DATA  
FEDERALLY INSURED STATE CREDIT UNIONS  
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS  
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL  
December 31, 1999  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 4,065

<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	401	1,495	76	501	2,072
Reverse Repurchase Agreements	10	68	0	20	88
Subordinated CDCU Debt	3	0*	0	0*	0*
Uninsured Secondary Capital	7	N/A	N/A	1	1
<b>TOTAL BORROWINGS</b>	<b>407</b>	<b>1,563</b>	<b>76</b>	<b>522</b>	<b>2,162</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	2,623	18,700	N/A	N/A	18,700
Regular Shares	4,059	56,397	N/A	N/A	56,397
Money Market Shares	1,205	20,874	N/A	N/A	20,874
Share Certificates/CDS	2,757	27,766	8,453	1,353	37,572
IRA/KEOGH, Retirements	2,387	10,907	2,694	1,031	14,632
All Other Shares/Deposits	1,602	1,974	11	25	2,010
Non-Members Deposits	246	277	117	9	403
<b>TOTAL SAVINGS</b>	<b>4,065</b>	<b>136,895</b>	<b>11,275</b>	<b>2,418</b>	<b>150,587</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	1,143	3,368	5,229	2,683	404	11,685
Available for Sale	1,095	3,627	4,285	3,315	535	11,761
Trading	15	52	N/A	N/A	N/A	52
Non-SFAS 115 Investments	4,007	11,593	3,306	1,779	177	16,855
<b>TOTAL INVESTMENTS</b>	<b>4,034</b>	<b>18,640</b>	<b>12,820</b>	<b>7,777</b>	<b>1,117</b>	<b>40,353</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	\$3,501
5.0% To 6.0% .....	3	\$14,691,800	0	\$0	14	\$116,663,155
6.0% To 7.0% .....	4	\$25,258,869	6	\$5,050,611	545	\$3,695,362,814
7.0% To 8.0% .....	5	\$4,295,369	9	\$7,656,648	2,002	\$12,860,482,928
8.0% To 9.0% .....	9	\$17,112,691	37	\$24,246,319	963	\$4,336,213,849
9.0% To 10.0% .....	100	\$745,837,585	97	\$185,366,913	215	\$296,124,045
10.0% To 11.0% .....	131	\$855,877,420	220	\$805,823,394	52	\$156,741,526
11.0% To 12.0% .....	314	\$1,522,909,274	307	\$1,215,998,340	11	\$40,755,164
12.0% To 13.0% .....	642	\$2,195,805,372	893	\$1,859,309,407	14	\$2,928,823
13.0% To 14.0% .....	493	\$1,672,655,961	701	\$1,793,359,172	5	\$11,775,486
14.0% To 15.0% .....	231	\$935,147,813	574	\$935,668,725	4	\$549,315
15.0% To 16.0% .....	71	\$101,241,543	652	\$1,214,465,330	1	\$213,358
16.0% Or More .....	41	\$67,895,685	381	\$411,762,177	2	\$156,015
Not Reporting Or Zero ..	2,021	\$229,850	188	\$1,489,549	236	\$5,566,543
Total	4,065	\$8,158,959,232	4,065	\$8,460,196,585	4,065	\$21,523,536,522
Average Rate	12.8%		13.4%		7.7%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	1	\$15,331	0	\$0
5.0% To 6.0% .....	3	\$32,246,631	1	\$161,307	2	\$2,294,472
6.0% To 7.0% .....	88	\$1,005,574,220	125	\$6,852,173,689	43	\$179,118,003
7.0% To 8.0% .....	789	\$9,110,663,631	856	\$14,834,583,538	338	\$2,131,636,806
8.0% To 9.0% .....	1,422	\$10,430,445,404	720	\$9,997,425,407	1,135	\$7,529,990,158
9.0% To 10.0% .....	857	\$3,277,186,898	169	\$562,896,509	598	\$3,098,580,577
10.0% To 11.0% .....	390	\$716,849,618	91	\$92,464,885	178	\$633,241,237
11.0% To 12.0% .....	113	\$257,357,612	17	\$5,019,786	40	\$54,756,799
12.0% To 13.0% .....	152	\$111,993,704	33	\$3,082,681	26	\$30,070,211
13.0% To 14.0% .....	31	\$40,928,302	2	\$34,684	1	\$30,479
14.0% To 15.0% .....	12	\$4,970,777	1	\$150,342	2	\$57,134
15.0% To 16.0% .....	19	\$8,059,689	3	\$57,245	1	\$68,356
16.0% Or More .....	7	\$130,677,649	1	\$6,766	0	\$0
Not Reporting Or Zero ..	182	\$4,763,277	2,045	\$47,209,687	1,701	\$2,209,337
Total	4,065	\$25,131,717,412	4,065	\$32,395,281,857	4,065	\$13,662,053,569
Average Rate	8.9%		8.1%		8.7%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	13	\$15,603,687	0	\$0
5.0% To 6.0% .....	1	\$9,929,596	139	\$115,732,850	6	\$479,258
6.0% To 7.0% .....	45	\$78,503,042	397	\$224,593,374	25	\$49,063,382
7.0% To 8.0% .....	172	\$342,065,997	507	\$761,528,180	68	\$214,780,353
8.0% To 9.0% .....	101	\$82,310,551	633	\$1,974,437,365	90	\$116,954,903
9.0% To 10.0% .....	26	\$7,516,066	581	\$1,227,464,357	45	\$72,929,190
10.0% To 11.0% .....	9	\$5,722,062	502	\$978,267,295	39	\$21,062,281
11.0% To 12.0% .....	2	\$868,134	184	\$266,102,152	16	\$5,265,722
12.0% To 13.0% .....	5	\$7,809,417	351	\$622,371,464	25	\$11,374,396
13.0% To 14.0% .....	1	\$198,566	100	\$136,040,123	11	\$1,766,418
14.0% To 15.0% .....	0	\$0	79	\$190,259,710	2	\$254,143
15.0% To 16.0% .....	2	\$342,964	89	\$108,401,071	6	\$6,676,660
16.0% Or More .....	1	\$7,499	30	\$72,115,459	3	\$1,043,843
Not Reporting Or Zero ..	3,700	\$5,764,783	460	\$165,788,143	3,729	\$105,922,271
Total	4,065	\$541,038,677	4,065	\$6,858,705,230	4,065	\$607,572,820
Average Rate	8.0%		9.3%		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% .....	33	\$262,025,849	2	\$1,916,636	0	\$0
1.0% To 2.0% .....	778	\$8,661,345,627	124	\$1,390,909,639	4	\$62,483,756
2.0% To 3.0% .....	702	\$4,693,784,509	1,559	\$21,757,848,585	124	\$1,275,462,074
3.0% To 4.0% .....	89	\$1,491,177,170	1,528	\$19,058,761,033	610	\$7,896,272,564
4.0% To 5.0% .....	11	\$164,861,682	584	\$8,088,925,105	428	\$10,469,480,830
5.0% To 6.0% .....	5	\$21,677,476	192	\$5,768,249,766	39	\$1,170,251,619
6.0% To 7.0% .....	1	\$93,807	36	\$226,114,391	0	\$0
7.0% Or More .....	1	\$110,586	13	\$30,816,923	0	\$0
Not Reporting Or Zero ..	2,445	\$3,404,855,250	27	\$73,053,264	2,860	\$0
Total	4,065	\$18,699,931,956	4,065	\$56,396,595,342	4,065	\$20,873,950,843
Average Rate	1.8%		3.2%		3.7%	

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	1	\$814	2	\$111,005
2.0% To 3.0% .....	4	\$1,828,354	108	\$775,520,762	20	\$6,025,029
3.0% To 4.0% .....	37	\$69,002,447	380	\$2,549,902,565	33	\$13,375,280
4.0% To 5.0% .....	745	\$5,209,779,031	844	\$3,335,392,046	24	\$7,708,546
5.0% To 6.0% .....	1,809	\$30,045,564,038	928	\$7,114,084,432	80	\$195,460,273
6.0% To 7.0% .....	140	\$2,184,625,410	117	\$838,933,195	51	\$174,927,247
7.0% Or More .....	2	\$1,737,203	4	\$17,177,344	1	\$100,000
Not Reporting Or Zero ..	1,328	\$59,151,839	1,683	\$1,233,539	3,854	\$5,409,859
Total	4,065	\$37,571,688,322	4,065	\$14,632,244,697	4,065	\$403,117,239
Average Rate	5.2%		4.6%		4.9%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**December 31, 1999**

	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	11.54	17.22	14.20	12.59	11.17
Net Capital (Est.) to Total Assets	10.90	15.78	13.40	11.93	10.54
Delinquent Loans to Capital	4.31	12.40	7.23	5.58	3.77
Solvency Evaluation (Est.)	112.76	119.37	115.91	113.94	112.33
Classified Assets (Est.) to Capital	5.55	8.35	5.68	5.24	5.59
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.74	3.36	1.60	1.06	0.62
Net Charge-Offs to Average Loans	0.47	0.68	0.45	0.48	0.47
Fair Value H-T-M to Book Value H-T-M	99.44	137.08	107.85	104.10	98.95
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.86	-0.08	-1.90	-1.42	-1.89
Delinquent Loans to Assets	0.50	2.13	1.03	0.70	0.42
<b>EARNINGS:</b>					
Return on Average Assets	0.96	0.54	0.67	0.74	1.02
Gross Income to Average Assets	8.19	7.61	7.83	8.05	8.24
Cost of Funds to Average Assets	3.48	2.86	3.12	3.21	3.56
Net Margin to Average Assets	4.71	4.75	4.72	4.85	4.68
Operating Expenses to Average Assets	3.42	3.90	3.76	3.80	3.32
Provision for Loan Losses to Average Assets	0.34	0.38	0.31	0.32	0.35
Net Interest Margin to Average Assets	3.79	4.48	4.15	4.04	3.71
Operating Expenses to Gross Income	41.77	51.30	47.94	47.17	40.28
Fixed Assets and Oreos to Total Assets	2.07	0.39	1.28	2.26	2.09
Net Operating Expenses to Average Assets	2.74	3.73	3.31	3.17	2.62
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	24.93	4.35	10.39	19.69	26.82
Regular Shares to Savings and Borrowings	36.93	85.71	64.68	46.04	33.53
Total Loans to Total Savings	77.92	76.21	75.06	76.11	78.43
Total Loans to Total Assets	67.62	63.51	64.36	66.22	68.09
Cash Plus Short-Term Investments to Assets	16.63	33.53	27.66	20.98	15.11
Total Savings and Borrowings to Earning Assets	96.86	95.97	97.75	98.33	96.54
Borrowings to Total Savings and Capital	1.24	0.21	0.24	0.38	1.48
Estimated Loan Maturity in Months	23.86	14.30	18.84	21.69	24.92
<b>PRODUCTIVITY:</b>					
Members to Potential Members	16.82	5.77	16.68	16.78	17.45
Borrowers to Members	52.86	31.15	39.57	46.38	56.44
Members to Full-Time Employees	418	367	493	452	404
Average Savings Per Member	4,780	1,669	2,777	3,612	5,374
Average Loan Balance	7,046	4,084	5,268	5,928	7,468
Salary & Benefits to Full-Time Employees	36,233	13,865	30,304	33,700	37,813
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	68.35	75.24	71.19	69.49	67.93
Income From Investments	20.34	21.03	21.45	20.37	20.28
Income Form Trading Securities	-0.02	0.00	0.02	-0.12	0.00
Fee Income	8.26	2.30	5.67	7.87	8.50
Other Operating Income	3.07	1.43	1.66	2.39	3.29
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	48.33	45.69	49.47	47.50	48.49
Travel and Conference	1.61	1.53	1.42	1.72	1.60
Office Occupancy	6.81	4.33	5.33	6.35	7.03
Office Operations	22.44	18.22	19.57	21.23	22.93
Educational and Promotional	3.47	1.16	1.63	2.86	3.75
Loan Servicing	4.91	1.88	2.82	4.33	5.20
Professional and Outside Services	7.15	6.41	8.30	9.75	6.45
Member Insurance	1.20	11.05	4.78	2.04	0.70
Operating Fees	0.63	3.11	1.64	0.84	0.49
Miscellaneous Operating Expenses	3.45	6.63	5.03	3.36	3.35

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	1,131	1,031	8.8-	920	10.8-
Cash	42	43	1.5	103	138.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>650</b>	<b>572</b>	<b>12.0-</b>	<b>513</b>	<b>10.3-</b>
Unsecured Credit Card Loans	11	6	45.1-	3	51.5-
All Other Unsecured Loans	131	125	4.4-	106	15.2-
New Vehicle Loans	182	151	16.9-	137	9.4-
Used Vehicle Loans	227	206	8.9-	193	6.3-
First Mortgage Real Estate Loans	11	8	29.4-	7	11.1-
Other Real Estate Loans	9	9	0.7-	8	14.3-
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	73	62	15.5-	55	11.4-
Other Loans	6	5	27.0-	3	25.4-
Allowance For Loan Losses	14	13	9.8-	12	8.7-
<b>TOTAL INVESTMENTS</b>	<b>280</b>	<b>282</b>	<b>0.6</b>	<b>190</b>	<b>32.5-</b>
U.S. Government Obligations	4	3	39.8-	2	16.6-
Federal Agency Securities	2	2	11.7-	1	43.5-
Mutual Fund & Common Trusts	8	7	8.0-	6	20.3-
MCSD and PIC at Corporate CU	N/A	10	N/A	10	5.5
All Other Corporate Credit Union	161	161	0.1-	84	47.5-
Commercial Banks, S&Ls	96	93	4.0-	78	15.2-
Credit Unions -Loans to, Deposits in	6	4	22.6-	4	8.6-
Other Investments	3	3	1.4	4	34.4
Land and Building	1	1	0.3-	0*	22.2-
Other Fixed Assets	2	3	10.4	2	20.3-
Other Real Estate Owned	0*	0*	55.0-	0*	76.8
Other Assets	4	3	12.9-	4	8.5
NCUSIF Capitalization Deposit	8	7	9.1-	7	10.8-
<b>TOTAL ASSETS</b>	<b>975</b>	<b>899</b>	<b>7.7-</b>	<b>808</b>	<b>10.1-</b>
<b>LIABILITIES</b>					
Total Borrowings	3	0*	71.6-	2	101.3
Accrued Dividends/Interest Payable	4	4	9.9-	3	21.0-
Acct Payable and Other Liabilities	3	3	1.8-	3	4.6-
Uninsured Secondary Capital	0*	0*	91.9-	0*	4.5-
<b>TOTAL LIABILITIES</b>	<b>10</b>	<b>7</b>	<b>29.9-</b>	<b>7</b>	<b>0.9-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>816</b>	<b>752</b>	<b>7.8-</b>	<b>674</b>	<b>10.5-</b>
Share Drafts	10	13	30.2	10	22.5-
Regular Shares	715	647	9.6-	579	10.5-
Money Market Shares	4	3	20.6-	4	46.4
Share Certificates/CDs	57	61	7.5	52	15.5-
IRA/Keogh Accounts	18	15	17.2-	13	11.5-
All Other Shares and Member Deposits	8	8	1.7-	8	5.6
Non-Member Deposits	5	7	26.5	8	17.9
Regular Reserves	53	48	8.4-	44	10.0-
APPR. For Non-Conf. Invest.	0*	0*	76.6-	0*	495.5
Accum. Unrealized G/L on A-F-S	0*	0*	19,051.7-	0*	105.6-
Other Reserves	9	9	0.3	7	16.9-
Undivided Earnings	87	82	4.9-	77	7.0-
<b>TOTAL EQUITY</b>	<b>148</b>	<b>140</b>	<b>5.8-</b>	<b>128</b>	<b>8.7-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>975</b>	<b>899</b>	<b>7.7-</b>	<b>808</b>	<b>10.1-</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	1,448	1,367	5.6-	1,304	4.6-
Cash	218	237	9.0	686	189.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,939</b>	<b>4,470</b>	<b>9.5-</b>	<b>4,351</b>	<b>2.7-</b>
Unsecured Credit Card Loans	177	136	23.0-	129	5.5-
All Other Unsecured Loans	726	660	9.1-	613	7.1-
New Vehicle Loans	1,465	1,234	15.8-	1,211	1.8-
Used Vehicle Loans	1,432	1,408	1.7-	1,403	0.3-
First Mortgage Real Estate Loans	324	302	6.6-	288	4.9-
Other Real Estate Loans	307	274	10.9-	271	1.0-
Leases Receivable	N/A	N/A	N/A	7	N/A
All Other Loans to Members	477	424	11.2-	409	3.5-
Other Loans	30	33	9.9	20	37.7-
Allowance For Loan Losses	62	56	9.1-	54	2.9-
<b>TOTAL INVESTMENTS</b>	<b>2,079</b>	<b>2,220</b>	<b>6.7</b>	<b>1,595</b>	<b>28.1-</b>
U.S. Government Obligations	114	73	35.8-	56	24.2-
Federal Agency Securities	85	57	33.7-	62	9.1
Mutual Fund & Common Trusts	30	31	3.2	25	19.8-
MCSD and PIC at Corporate CU	N/A	64	N/A	62	2.5-
All Other Corporate Credit Union	1,034	1,154	11.6	632	45.2-
Commercial Banks, S&Ls	755	774	2.4	671	13.3-
Credit Unions -Loans to, Deposits in	30	31	4.2	26	15.5-
Other Investments	30	36	19.9	62	70.2
Land and Building	64	60	6.5-	56	5.7-
Other Fixed Assets	29	29	1.1-	29	0.5-
Other Real Estate Owned	1	1	14.1-	1	13.3
Other Assets	45	40	10.0-	41	2.0
NCUSIF Capitalization Deposit	61	56	8.0-	55	2.1-
<b>TOTAL ASSETS</b>	<b>7,375</b>	<b>7,057</b>	<b>4.3-</b>	<b>6,760</b>	<b>4.2-</b>
<b>LIABILITIES</b>					
Total Borrowings	10	8	26.2-	15	100.3
Accrued Dividends/Interest Payable	20	19	2.8-	17	9.8-
Acct Payable and Other Liabilities	29	22	25.4-	25	15.3
Uninsured Secondary Capital	0*	0*	136.8	0*	35.2-
<b>TOTAL LIABILITIES</b>	<b>60</b>	<b>50</b>	<b>17.0-</b>	<b>58</b>	<b>17.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,353</b>	<b>6,082</b>	<b>4.3-</b>	<b>5,797</b>	<b>4.7-</b>
Share Drafts	404	417	3.3	388	7.0-
Regular Shares	4,210	3,919	6.9-	3,759	4.1-
Money Market Shares	178	181	1.4	178	1.6-
Share Certificates/CDs	1,023	1,084	6.0	1,035	4.5-
IRA/Keogh Accounts	398	357	10.2-	335	6.3-
All Other Shares and Member Deposits	121	104	13.5-	87	16.6-
Non-Member Deposits	20	19	2.9-	15	24.5-
Regular Reserves	321	300	6.4-	293	2.4-
APPR. For Non-Conf. Invest.	0*	0*	23.5	0*	4.3-
Accum. Unrealized G/L on A-F-S	0*	0*	207.5-	0*	321.9-
Other Reserves	83	77	8.0-	71	6.8-
Undivided Earnings	558	548	1.7-	542	1.2-
<b>TOTAL EQUITY</b>	<b>962</b>	<b>926</b>	<b>3.7-</b>	<b>905</b>	<b>2.2-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,375</b>	<b>7,057</b>	<b>4.3-</b>	<b>6,760</b>	<b>4.2-</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	1,135	1,181	4.1	1,193	1.0
Cash	682	739	8.2	2,190	196.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>17,812</b>	<b>17,660</b>	<b>0.9-</b>	<b>18,382</b>	<b>4.1</b>
Unsecured Credit Card Loans	1,184	1,124	5.1-	1,089	3.1-
All Other Unsecured Loans	1,796	1,712	4.7-	1,649	3.7-
New Vehicle Loans	3,945	3,704	6.1-	3,831	3.4
Used Vehicle Loans	4,357	4,643	6.6	4,934	6.3
First Mortgage Real Estate Loans	2,932	2,969	1.2	3,153	6.2
Other Real Estate Loans	1,885	1,860	1.3-	1,988	6.9
Leases Receivable	N/A	N/A	N/A	80	N/A
All Other Loans to Members	1,642	1,554	5.3-	1,587	2.1
Other Loans	72	94	30.8	71	24.6-
Allowance For Loan Losses	181	177	1.9-	178	0.5
<b>TOTAL INVESTMENTS</b>	<b>6,859</b>	<b>8,292</b>	<b>20.9</b>	<b>6,287</b>	<b>24.2-</b>
U.S. Government Obligations	469	333	29.0-	251	24.6-
Federal Agency Securities	1,085	946	12.8-	1,141	20.5
Mutual Fund & Common Trusts	68	72	6.6	61	16.4-
MCSD and PIC at Corporate CU	N/A	203	N/A	204	0.3
All Other Corporate Credit Union	2,948	3,934	33.5	2,062	47.6-
Commercial Banks, S&Ls	1,955	2,413	23.4	2,149	10.9-
Credit Unions -Loans to, Deposits in	109	120	9.7	103	13.7-
Other Investments	225	271	20.6	317	16.9
Land and Building	455	451	0.8-	478	5.9
Other Fixed Assets	127	136	6.8	142	4.4
Other Real Estate Owned	7	6	2.7-	7	16.9
Other Assets	227	224	1.0-	227	1.0
NCUSIF Capitalization Deposit	213	215	0.7	226	5.4
<b>TOTAL ASSETS</b>	<b>26,202</b>	<b>27,546</b>	<b>5.1</b>	<b>27,760</b>	<b>0.8</b>
<b>LIABILITIES</b>					
Total Borrowings	35	17	50.2-	106	511.4
Accrued Dividends/Interest Payable	61	60	2.2-	54	9.7-
Acct Payable and Other Liabilities	135	129	4.3-	132	2.1
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>232</b>	<b>207</b>	<b>10.9-</b>	<b>293</b>	<b>41.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>22,825</b>	<b>24,085</b>	<b>5.5</b>	<b>24,150</b>	<b>0.3</b>
Share Drafts	2,358	2,664	13.0	2,667	0.1
Regular Shares	10,809	11,175	3.4	11,167	0.1-
Money Market Shares	1,743	1,920	10.2	2,048	6.6
Share Certificates/CDs	5,266	5,766	9.5	5,754	0.2-
IRA/Keogh Accounts	2,166	2,111	2.5-	2,071	1.9-
All Other Shares and Member Deposits	410	404	1.5-	377	6.7-
Non-Member Deposits	74	45	38.7-	65	44.3
Regular Reserves	1,045	1,063	1.7	1,096	3.1
APPR. For Non-Conf. Invest.	2	2	21.5	5	94.7
Accum. Unrealized G/L on A-F-S	10	5	51.5-	-12	344.3-
Other Reserves	367	355	3.2-	326	8.1-
Undivided Earnings	1,720	1,829	6.3	1,901	4.0
<b>TOTAL EQUITY</b>	<b>3,144</b>	<b>3,254</b>	<b>3.5</b>	<b>3,317</b>	<b>1.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>26,202</b>	<b>27,546</b>	<b>5.1</b>	<b>27,760</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	543	602	10.9	648	7.6
Cash	2,136	2,550	19.4	7,237	183.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>68,715</b>	<b>78,185</b>	<b>13.8</b>	<b>94,093</b>	<b>20.3</b>
Unsecured Credit Card Loans	5,723	6,175	7.9	6,938	12.4
All Other Unsecured Loans	5,893	5,924	0.5	6,092	2.8
New Vehicle Loans	12,558	13,360	6.4	16,345	22.3
Used Vehicle Loans	12,469	14,929	19.7	18,602	24.6
First Mortgage Real Estate Loans	18,754	23,710	26.4	28,947	22.1
Other Real Estate Loans	8,770	9,264	5.6	11,395	23.0
Leases Receivable	N/A	N/A	N/A	453	N/A
All Other Loans to Members	4,218	4,554	8.0	4,807	5.6
Other Loans	331	269	18.7-	513	90.6
Allowance For Loan Losses	646	749	16.1	846	12.9
<b>TOTAL INVESTMENTS</b>	<b>27,388</b>	<b>36,495</b>	<b>33.3</b>	<b>32,280</b>	<b>11.6-</b>
U.S. Government Obligations	4,089	3,627	11.3-	2,230	38.5-
Federal Agency Securities	11,342	13,591	19.8	16,237	19.5
Mutual Fund & Common Trusts	671	971	44.6	906	6.7-
MCSD and PIC at Corporate CU	N/A	486	N/A	641	32.0
All Other Corporate Credit Union	7,446	11,403	53.1	6,925	39.3-
Commercial Banks, S&Ls	2,295	3,755	63.6	2,539	32.4-
Credit Unions -Loans to, Deposits in	126	136	7.9	169	24.3
Other Investments	1,418	2,527	78.2	2,633	4.2
Land and Building	1,568	1,846	17.7	2,181	18.1
Other Fixed Assets	477	575	20.3	678	17.9
Other Real Estate Owned	21	30	41.4	25	17.4-
Other Assets	1,073	1,455	35.6	1,486	2.2
NCUSIF Capitalization Deposit	790	898	13.7	1,064	18.5
<b>TOTAL ASSETS</b>	<b>101,522</b>	<b>121,285</b>	<b>19.5</b>	<b>138,198</b>	<b>13.9</b>
<b>LIABILITIES</b>					
Total Borrowings	368	560	52.0	2,037	263.8
Accrued Dividends/Interest Payable	187	189	1.2	221	17.0
Acct Payable and Other Liabilities	660	1,347	104.0	1,384	2.8
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>1,215</b>	<b>2,096</b>	<b>72.4</b>	<b>3,642</b>	<b>73.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>89,364</b>	<b>106,425</b>	<b>19.1</b>	<b>119,967</b>	<b>12.7</b>
Share Drafts	10,819	13,881	28.3	15,635	12.6
Regular Shares	33,172	37,600	13.3	40,891	8.8
Money Market Shares	11,339	14,708	29.7	18,643	26.8
Share Certificates/CDs	22,461	27,434	22.1	30,731	12.0
IRA/Keogh Accounts	10,251	11,198	9.2	12,213	9.1
All Other Shares and Member Deposits	1,124	1,330	18.3	1,538	15.6
Non-Member Deposits	198	274	38.3	316	15.1
Regular Reserves	3,414	3,946	15.6	4,593	16.4
APPR. For Non-Conf. Invest.	11	11	1.1	17	50.2
Accum. Unrealized G/L on A-F-S	35	60	74.9	-210	447.7-
Other Reserves	1,063	1,331	25.2	1,519	14.1
Undivided Earnings	6,420	7,417	15.5	8,669	16.9
<b>TOTAL EQUITY</b>	<b>10,943</b>	<b>12,765</b>	<b>16.6</b>	<b>14,588</b>	<b>14.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>101,522</b>	<b>121,285</b>	<b>19.5</b>	<b>138,198</b>	<b>13.9</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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	1,131	1,031	8.8-	920	10.8-
<b>INTEREST INCOME</b>					
Interest on Loans	65	57	11.6-	49	14.5-
(Less) Interest Refund	0*	0*	52.3-	0*	24.0-
Income from Investments	16	15	5.7-	14	8.3-
Trading Profits and Losses	0*	0*	15.8-	0*	95.7-
<b>TOTAL INTEREST INCOME</b>	<b>80</b>	<b>72</b>	<b>10.3-</b>	<b>63</b>	<b>13.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	30	27	11.5-	23	15.2-
Interest on Deposits	1	1	28.3	2	28.5
Interest on Borrowed Money	0*	0*	36.2-	0*	6.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>31</b>	<b>28</b>	<b>10.2-</b>	<b>24</b>	<b>12.9-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>5</b>	<b>4</b>	<b>5.1-</b>	<b>3</b>	<b>25.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>44</b>	<b>40</b>	<b>10.9-</b>	<b>35</b>	<b>12.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	1	4.7-	1	2.5
Other Operating Income	1	1	4.0-	0*	25.7-
Gain (Loss) on Investments	0*	0*	413.1-	0*	173.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	21.9	0*	330.0
Other Non-Oper Income (Expense)	0*	0*	1,525.5	0*	9.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>4</b>	<b>24.2</b>	<b>3</b>	<b>12.9-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	18	17	6.9-	15	10.5-
Travel and Conference Expense	0*	0*	8.9-	0*	3.1
Office Occupancy Expense	2	2	5.6-	1	15.8-
Office Operations Expense	7	7	6.5-	6	8.8-
Educational & Promotional Expense	0*	0*	7.3-	0*	6.8-
Loan Servicing Expense	0*	0*	9.9-	0*	3.4-
Professional and Outside Services	2	2	7.7-	2	1.9
Member Insurance	5	4	12.2-	4	9.6-
Operating Fees	1	1	9.5-	1	10.5-
Miscellaneous Operating Expenses	3	3	0.4-	2	16.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>40</b>	<b>37</b>	<b>7.2-</b>	<b>33</b>	<b>9.7-</b>
<b>NET INCOME</b>	<b>8</b>	<b>6</b>	<b>17.4-</b>	<b>5</b>	<b>26.1-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1	0*	22.0-	0*	2.9
Net Reserve Transfer	0*	0*	18.1-	0*	0.6
Net Income After Net Reserve Transfer	7	6	17.4-	4	28.1-
Additional (Voluntary) Reserve Transfers	1	0*	30.4-	0*	41.6-
Adjusted Net Income	6	5	15.1-	4	26.1-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	1,448	1,367	5.6-	1,304	4.6-
<b>INTEREST INCOME</b>					
Interest on Loans	459	418	8.9-	386	7.7-
(Less) Interest Refund	1	1	11.6-	0*	22.2-
Income from Investments	123	117	4.5-	116	1.1-
Trading Profits and Losses	0*	0*	4,901.5-	0*	30.9
<b>TOTAL INTEREST INCOME</b>	<b>580</b>	<b>534</b>	<b>7.9-</b>	<b>501</b>	<b>6.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	222	204	8.1-	182	10.9-
Interest on Deposits	22	24	7.0	33	38.1
Interest on Borrowed Money	0*	0*	43.4-	0*	0.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>245</b>	<b>228</b>	<b>6.8-</b>	<b>215</b>	<b>5.8-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>25</b>	<b>24</b>	<b>1.1-</b>	<b>21</b>	<b>11.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>311</b>	<b>282</b>	<b>9.3-</b>	<b>265</b>	<b>6.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	31	29	5.7-	31	4.6
Other Operating Income	11	11	1.7-	9	14.4-
Gain (Loss) on Investments	0*	0*	67.8-	0*	63.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	104.9	0*	56.8
Other Non-Oper Income (Expense)	0*	3	282.5	1	55.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>43</b>	<b>43</b>	<b>0.1-</b>	<b>41</b>	<b>3.5-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	137	130	4.5-	128	1.6-
Travel and Conference Expense	4	4	7.6-	4	8.6-
Office Occupancy Expense	15	14	3.5-	14	2.6-
Office Operations Expense	54	51	4.7-	51	0.7-
Educational & Promotional Expense	5	5	5.0-	4	10.2-
Loan Servicing Expense	9	8	11.5-	7	4.1-
Professional and Outside Services	23	22	4.8-	22	3.0-
Member Insurance	16	14	12.4-	12	8.9-
Operating Fees	5	4	5.7-	4	2.4-
Miscellaneous Operating Expenses	13	12	6.3-	13	7.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>279</b>	<b>265</b>	<b>5.3-</b>	<b>259</b>	<b>1.9-</b>
<b>NET INCOME</b>	<b>74</b>	<b>60</b>	<b>19.2-</b>	<b>46</b>	<b>22.3-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	12	9	23.4-	8	13.2-
Net Reserve Transfer	5	4	22.8-	4	5.3-
Net Income After Net Reserve Transfer	68	55	18.9-	42	23.6-
Additional (Voluntary) Reserve Transfers	12	9	22.3-	5	44.5-
Adjusted Net Income	56	46	18.2-	37	19.4-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	1,135	1,181	4.1	1,193	1.0
<b>INTEREST INCOME</b>					
Interest on Loans	1,588	1,576	0.8-	1,550	1.7-
(Less) Interest Refund	2	2	8.0	2	24.6-
Income from Investments	414	439	5.9	454	3.4
Trading Profits and Losses	0*	0*	1,592.4	-3	407.4-
<b>TOTAL INTEREST INCOME</b>	<b>2,000</b>	<b>2,013</b>	<b>0.6</b>	<b>1,999</b>	<b>0.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	710	728	2.6	682	6.3-
Interest on Deposits	168	168	0.1-	203	20.7
Interest on Borrowed Money	3	1	60.0-	2	88.2
<b>TOTAL INTEREST EXPENSE</b>	<b>881</b>	<b>897</b>	<b>1.8</b>	<b>887</b>	<b>1.1-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>92</b>	<b>89</b>	<b>3.9-</b>	<b>89</b>	<b>0.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,027</b>	<b>1,027</b>	<b>0.0-</b>	<b>1,023</b>	<b>0.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	155	161	3.6	175	9.1
Other Operating Income	47	51	10.1	53	3.8
Gain (Loss) on Investments	1	1	15.5	0*	100.8-
Gain (Loss) on Disp of Fixed Assets	0*	1	69.5	0*	42.1-
Other Non-Oper Income (Expense)	1	3	144.1	4	36.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>205</b>	<b>217</b>	<b>6.1</b>	<b>233</b>	<b>7.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	464	481	3.6	499	3.7
Travel and Conference Expense	19	18	2.7-	18	0.8-
Office Occupancy Expense	64	64	1.1	67	3.7
Office Operations Expense	208	215	3.2	223	3.7
Educational & Promotional Expense	30	30	0.4	30	0.7-
Loan Servicing Expense	41	43	4.8	46	6.2
Professional and Outside Services	94	99	5.4	102	3.6
Member Insurance	23	23	0.6-	21	5.5-
Operating Fees	9	9	2.2-	9	1.6-
Miscellaneous Operating Expenses	33	34	3.5	35	4.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>985</b>	<b>1,016</b>	<b>3.2</b>	<b>1,051</b>	<b>3.4</b>
<b>NET INCOME</b>	<b>247</b>	<b>228</b>	<b>7.8-</b>	<b>204</b>	<b>10.1-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	53	48	10.2-	49	3.3
Net Reserve Transfer	23	17	26.1-	21	23.9
Net Income After Net Reserve Transfer	223	210	5.9-	183	12.9-
Additional (Voluntary) Reserve Transfers	40	36	9.7-	25	31.9-
Adjusted Net Income	183	174	5.0-	158	9.0-

\* 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**  
**December 31, 1999**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	543	602	10.9	648	7.6
<b>INTEREST INCOME</b>					
Interest on Loans	5,726	6,500	13.5	7,272	11.9
(Less) Interest Refund	11	10	12.4-	10	3.8
Income from Investments	1,669	1,914	14.7	2,168	13.3
Trading Profits and Losses	0*	0*	19.8	0*	252.8-
<b>TOTAL INTEREST INCOME</b>	<b>7,384</b>	<b>8,404</b>	<b>13.8</b>	<b>9,429</b>	<b>12.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,829	3,270	15.6	3,475	6.3
Interest on Deposits	803	916	14.1	1,086	18.5
Interest on Borrowed Money	31	32	0.6	62	96.1
<b>TOTAL INTEREST EXPENSE</b>	<b>3,663</b>	<b>4,218</b>	<b>15.1</b>	<b>4,622</b>	<b>9.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>425</b>	<b>480</b>	<b>13.0</b>	<b>455</b>	<b>5.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3,296</b>	<b>3,706</b>	<b>12.4</b>	<b>4,351</b>	<b>17.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	618	754	22.0	909	20.6
Other Operating Income	215	277	28.5	352	27.2
Gain (Loss) on Investments	2	14	674.0	-2	111.7-
Gain (Loss) on Disp of Fixed Assets	1	5	290.4	3	34.1-
Other Non-Oper Income (Expense)	3	6	114.0	14	118.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>840</b>	<b>1,056</b>	<b>25.8</b>	<b>1,277</b>	<b>20.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,494	1,761	17.9	2,088	18.6
Travel and Conference Expense	51	57	11.2	69	20.8
Office Occupancy Expense	220	257	17.0	303	17.8
Office Operations Expense	707	839	18.7	987	17.7
Educational & Promotional Expense	115	132	14.7	162	22.1
Loan Servicing Expense	142	173	22.5	224	29.0
Professional and Outside Services	199	241	21.1	278	15.1
Member Insurance	28	28	1.8	30	6.8
Operating Fees	17	18	9.7	21	15.8
Miscellaneous Operating Expenses	111	124	12.4	144	16.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3,083</b>	<b>3,632</b>	<b>17.8</b>	<b>4,306</b>	<b>18.5</b>
<b>NET INCOME</b>	<b>1,053</b>	<b>1,130</b>	<b>7.4</b>	<b>1,322</b>	<b>16.9</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	326	389	19.4	431	10.7
Net Reserve Transfer	108	139	28.3	166	19.8
Net Income After Net Reserve Transfer	945	992	5.0	1,156	16.6
Additional (Voluntary) Reserve Transfers	146	177	20.7	200	13.5
Adjusted Net Income	798	815	2.1	955	17.2

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\* Amount Less than 1 Million

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

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1995	4,358	209	4.80	-10,022
1996	4,240	218	5.14	-11,506
1997	4,257	270	6.34	-23,052
1998	4,181	287	6.86	-24,044
1999	4,065	323	7.95	-33,314

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	123	92,524,516	-1,405,103	11,811,524
2 Million To 10 Million	111	536,652,723	-6,031,462	57,914,611
10 Million To 50 Million	77	1,765,515,467	-14,221,656	178,949,122
50 Million And Over	12	2,102,008,148	-11,656,231	180,611,689
<b>Total</b>	<b>323</b>	<b>4,496,700,854</b>	<b>-33,314,452</b>	<b>429,286,946</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1995	569	2,701	1,003	81	2	4,356
1996	755	2,566	820	91	5	4,237
1997	864	2,518	761	108	4	4,255
1998	918	2,394	759	100	8	4,179
1999	849	2,249	845	107	8	4,058

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1995	83	1.90	706,600,661	0.71
1996	96	2.26	727,159,975	0.69
1997	112	2.63	1,438,505,599	1.21
1998	108	2.58	986,974,939	0.72
1999	115	2.83	1,098,657,258	0.73

\*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**  
**December 31, 1999**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	6,301,035,280
2	BOEING EMPLOYEES	2	SEATTLE	WA	1935	3,385,159,722
3	UNITED AIRLINES EMPLOYEES'	3	CHICAGO	IL	1935	2,852,329,562
4	THE GOLDEN 1	4	SACRAMENTO	CA	1933	2,564,322,255
5	PATELCO	5	SAN FRANCISCO	CA	1936	1,745,458,608
6	WESCOM	6	PASADENA	CA	1934	1,553,734,462
7	AMERICA FIRST	7	OGDEN	UT	1939	1,544,427,751
8	DELTA EMPLOYEES	8	ATLANTA	GA	1940	1,515,487,484
9	PENNSYLVANIA STATE EMPLOYEES	9	HARRISBURG	PA	1933	1,387,283,180
10	SAN DIEGO COUNTY	10	SAN DIEGO	CA	1938	1,182,319,743
11	ATLANTA POSTAL	11	ATLANTA	GA	1991	1,026,423,827
12	COMMUNITY AMERICA	15	KANSAS CITY	MO	1940	918,193,800
13	PORTLAND TEACHERS	12	PROTLAND	OR	1932	912,090,482
14	TEXANS	14	RICHARDSON	TX	1953	911,648,425
15	STATE EMPLOYEES CU OF MARYLAND, INC	13	BALTIMORE	MD	1951	900,362,089
16	TEACHERS	16	SOUTH BEND	IN	1931	839,622,481
17	TRAVIS		VACAVILLE	CA	1951	827,549,168
18	EASTMAN	18	KINGSPORT	TN	1934	824,750,283
19	THE CALIFORNIA	19	LOS ANGELES	CA	1933	798,204,855
20	PROVIDENT CENTRAL	17	REDWOOD CITY	CA	1950	770,563,340
21	DALLAS TEACHERS	21	DALLAS	TX	1931	762,842,285
22	MUNICIPAL	20	NEW YORK	NY	1917	730,525,072
23	MOUNTAIN AMERICA	22	SALT LAKE CITY	UT	1936	722,581,538
24	COMMUNITY	24	PLANO	TX	1952	705,646,349
25	GEORGIA TELCO	23	ATLANTA	GA	1991	696,370,085
26	FIRST TECHNOLOGY	31	BEAVERTON	OR	1952	692,694,861
27	SCHOOLS FINANCIAL		SACRAMENTO	CA	1934	677,980,820
28	WASHINGTON STATE EMPLOYEES	25	OLYMPIA	WA	1957	668,238,076
29	SPACE COAST	26	MELBOURNE	FL	1951	664,051,001
30	SAFE	27	NORTH HIGHLANDS	CA	1940	648,519,424
31	APCO EMPLOYEES	30	BIRMINGHAM	AL	1953	636,443,324
32	VIRGINIA CREDIT UNION, INC.,	33	RICHMOND	VA	1928	629,493,034
33	TECHNOLOGY	39	SAN JOSE	CA	1960	622,190,025
34	MERIWEST		SAN JOSE	CA	1961	620,692,273
35	GOVERNMENT EMPLOYEES CU OF EL PAS	28	EL PASO	TX	1932	620,263,247
36	EDUCATIONAL EMPLOYEES	29	FRESNO	CA	1934	613,332,689
37	DOW CHEMICAL EMPLOYEES'	32	MIDLAND	MI	1937	608,922,566
38	BROCKTON	36	BROCKTON	MA	1917	607,616,785
39	FAIRWINDS		ORLANDO	FL	1949	606,476,119
40	AMERICAN ELECTRONICS ASSOCIATION	40	SUNNYVALE	CA	1979	604,082,430
41	FIRST COMMUNITY	37	ELLISVILLE	MO	1934	602,592,406
42	CONNECTICUT STATE EMPLOYEES	35	HARTFORD	CT	1946	602,488,693
43	TEXAS DOW EMPLOYEES	38	LAKE JACKSON	TX	1954	583,823,967
44	PACIFIC SERVICE		WALNUT CREEK	CA	1936	571,313,332
45	NEWPORT NEWS SHIPBUILDING EMPLOYE	34	NEWPORT NEWS	VA	1928	567,780,785
46	PHILADELPHIA TELCO	42	TREVOSE	PA	1939	566,612,979
47	BAXTER	47	VERNON HILLS	IL	1980	558,543,469
48	WRIGHT-PATT	41	FAIRBORN	OH	1932	554,231,418
49	SERVICE	53	PORTSMOUTH	NH	1957	539,189,482
50	JOHN DEERE COMMUNITY	46	WATERLOO	IA	1934	528,112,166
51	ASSOCIATED & FEDERAL EMPLOYEES	43	ATLANTA	GA	1930	522,342,631
52	MUNICIPAL EMPL.CREDIT UNION OF BALT	44	BALTIMORE	MD	1936	521,212,626

**Table 18**  
**100 Largest Federally Insured State Credit Unions**  
**December 31, 1999**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	INDIANA MEMBERS	45	INDIANAPOLIS	IN	1956	519,449,614
54	CREDIT UNION CENTRAL FALLS	48	CENTRAL FALLS	RI	1915	516,272,555
55	ARIZONA STATE SAVINGS & CREDIT UNIO	52	PHOENIX	AZ	1972	513,944,044
56	PREMIER AMERICA		CHATSWORTH	CA	1957	509,097,009
57	MELROSE	51	WOODSIDE	NY	1922	506,634,239
58	REDWOOD	61	SANTA ROSA	CA	1950	487,658,543
59	CREDIT UNION ONE	49	FERNDALE	MI	1938	483,996,441
60	MOTOROLA EMPLOEES CREDIT UNION - W	50	SCOTTSDALE	AZ	1952	470,728,947
61	ROYAL	55	EAU CLAIRE	WI	1964	460,006,372
62	FIRST FINANCIAL		WEST COVINA	CA	1974	456,856,387
63	LANDMARK	60	WAUKESHA	WI	1933	451,456,950
64	HARBORSTONE	54	TACOMA	WA	1955	442,013,432
65	STATE EMPLOYEES	57	LANSING	MI	1952	439,974,279
66	ANHEUSER-BUSCH EMPLOYEES	58	ST. LOUIS	MO	1939	439,266,783
67	PAWTUCKET	76	PAWTUCKET	RI	1962	437,073,970
68	OREGON TELCO	56	PORTLAND	OR	1937	426,749,133
69	COLORADO STATE EMPLOYEES	59	DENVER	CO	1934	424,640,825
70	UNIVERSITY & STATE EMP OF SAN DIEGO	68	SAN DIEGO	CA	1936	418,865,131
71	CALIFORNIA COAST	64	SAN DIEGO	CA	1929	411,958,003
72	ORANGE COUNTY'S		SANTA ANA	CA	1938	410,418,371
73	INDIANA TELCO	67	INDIANAPOLIS	IN	1941	407,389,462
74	TELEPHONE WORKERS'	62	BOSTON	MA	1917	406,154,679
75	ARROWHEAD CENTRAL	83	SAN BERNARDINO	CA	1949	404,186,638
76	COMMONWEALTH	65	FRANKFORT	KY	1951	402,676,923
77	TULSA TEACHERS	63	TULSA	OK	1934	399,407,075
78	UNIVERSITY OF WISCONSIN	70	MADISON	WI	1931	396,533,321
79	ST. ANNE'S OF FALL RIVER	66	FALL RIVER	MA	1936	395,247,729
80	POINT BREEZE	72	HUNT VALLEY	MD	1935	394,317,260
81	EDUCATIONAL COMMUNITY	75	JACKSONVILLE	FL	1961	392,049,357
82	1ST UNITED SERVICES	77	HAYWARD	CA	1932	386,664,557
83	U-LANE-O	78	EUGENE	OR	1981	382,537,483
84	WASHINGTON SCHOOL EMPLOYEES	69	SEATTLE	WA	1936	372,310,999
85	CORPORATE AMERICA FAMILY	85	ELGIN	IL	1976	368,198,551
86	DETROIT EDISON	71	DETROIT	MI	1944	366,962,395
87	JEANNE D'ARC	74	LOWELL	MA	1911	365,891,585
88	CENTRA	73	COLUMBUS	IN	1940	358,375,166
89	UTILITIES EMPLOYEES	79	SINKING SPRING	PA	1934	358,203,310
90	RAINIER PACIFIC, A COMMUNITY	80	TACOMA	WA	1932	356,036,607
91	EDUCATORS	82	RACINE	WI	1937	355,925,011
92	SPOKANE TEACHERS	81	LIBERTY LAKE	WA	1934	355,849,493
93	SELCO	88	EUGENE	OR	1936	350,918,771
94	ST. MARY'S BANK	84	MANCHESTER	NH	1909	342,859,347
95	COLUMBIA COMMUNITY	94	VANCOUVER	WA	1952	342,242,062
96	I. H. MISSISSIPPI VALLEY	91	ROCK ISLAND	IL	1936	341,344,045
97	MEMPHIS AREA TEACHERS'	90	MEMPHIS	TN	1957	340,682,875
98	METROPOLITAN	86	CHELSEA	MA	1926	340,189,520
99	DENVER PUBLIC SCHOOL EMPLOYEES	95	DENVER	CO	1934	339,933,770
100	SILVER STATE SCHOOLS FAMILY		LAS VEGAS	NV	1951	330,887,303

**Table A**  
**Corporate Credit Union Data**  
**December 31, 1999**

<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 DAVID A. DAETWYLER P.O. BOX 10324 BIRMINGHAM, AL 35202 (205)731-9100	AL	528,396,844	45,101,166	-14.67	230
65170	CORPORATE CU OF ARIZONA PETE W. PRITTS 3611 N. BLACK CANYON HIGHWAY PHOENIX, AZ 85015 (602)277-2282	AZ	554,802,100	46,805,970	-34.76	66
19693	WESTERN CORPORATE RICHARD M. JOHNSON 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	12,446,130,300	820,695,500	6.35	995
68182	SUN CORP ERIC J. KENEALY 4905 W. 60TH AVE., SUITE 200 ARVADA, CO 80003 (303)427-4222	CO	795,210,988	73,551,249	-36.27	273
65351	CONSTITUTION STATE CORP. CU. INC.  P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	844,869,091	60,195,008	-2.13	204
22328	SOUTHEAST CORPORATE JAMES A. TAYLOR P. O. BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-3607	FL	1,775,007,377	144,411,732	-30.27	457
60237	GEORGIA CENTRAL DAVID A. PRETER 2400 PLEASANT HILL ROAD, SUITE 300 DULUTH, GA 30096 (770)476-9704	GA	750,571,463	65,407,930	-13.57	228
23230	PACIFIC CORPORATE RAND YAMASAKI 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819-2308 (808)842-6173	HI	240,416,752	26,634,508	-20.66	103
65216	IOWA LEAGUE CORPORATE CENTRAL TOM KUEHL P.O. BOX 8388 DES MOINES, IA 50301 (515)223-7390	IA	293,410,277	22,790,065	-22.87	201
22253	MID-STATES CORPORATE DON W. FINN 1807 W. DIEHL ROAD NAPERVILLE, IL 60563 (630)983-3400	IL	2,987,051,007	259,015,954	22.09	922

**Table A**  
**Corporate Credit Union Data**  
**December 31, 1999**

<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 LARRY D. EISENHAUER 8410 WEST KELLOGG WICHITA, KS 67209-1896 (316)729-5391	KS	250,540,772	30,334,082	-29.31	140
23884	KENTUCKY CORPORATE JIM THOMPSON 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	274,814,576	26,985,805	-9.49	137
67259	LOUISIANA CORPORATE DAVID SAVOIE P. O. BOX 8235 METAIRIE, LA 70011 (504)838-8250	LA	105,342,486	11,161,199	-17.62	186
23254	EASTERN CORPORATE JANE MELCHIONDA P.O. BOX 2366 WOBBURN,, MA 01888 (781)933-9950	MA	997,242,353	77,020,633	-26.45	269
67807	CENTRAL CREDIT UNION FUND, INC. DEBORAH G. NURSE 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501-1856 (508)832-0080	MA	196,705,121	14,951,439	-18.72	182
22230	TRICORP STEPHEN A. ROY P. O. BOX 1429 PORTLAND, ME 04104 (207)761-0774	ME	299,917,785	32,385,769	-21.24	170
68060	CENTRAL CORPORATE RONALD BOEHNLEIN P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	1,676,035,323	175,654,901	-28.75	500
24617	MINNESOTA CORPORATE CU LEWIS LAMBERT PO BOX 21607 EAGAN, MN 55121-0607 (612)234-2400	MN	492,409,236	36,759,666	-29.39	199
<u>85500</u>	MISSOURI CORPORATE CREDIT UNION DENNIS J. DEGROODT 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146-4009 (314)542-0555	MO	594,662,457	53,826,788	-27.35	190
<u>85752</u>	TREASURE STATE CORPORATE CU MYRTLE A WHITE 1236 HELENA AVENUE HELENA, MT 59601-2990 (406)442-9081	MT	162,786,579	12,359,963	-13.21	97



**Table A**  
**Corporate Credit Union Data**  
**December 31, 1999**

<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 DAVID W. BREHMER P.O. BOX 49379 GREENSBORO, NC 27419-1379 (336)299-6286	NC	756,958,527	84,750,228	-19.98	266
<u>95103</u>	NORTH DAKOTA CENTRAL DOUGLAS C. WOLF P.O. BOX 7250 BISMARCK, ND 58507-7250 (701)258-5760	ND	147,328,201	10,130,627	-0.61	73
22474	NEBRASKA CORPORATE CENTRAL MIKE L. KEIM P.O. BOX 3727 OMAHA, NE 68103-0727 (402)333-9567	NE	102,076,214	12,271,670	-30.32	89
22671	EMPIRE CORPORATE JOSEPH P. HERBST P.O. BOX 15021 ALBANY, NY 12212-5021 (518)869-0941	NY	2,516,781,332	202,284,180	-17.12	1046
23325	LICU CORPORATE FRANK E. BERRISH 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	5,597,497	1,290,035	-6.40	28
24635	CORPORATE ONE LEE C. BUTKE 8700 ORION PLACE COLUMBUS, OH 43240 (614)825-9200	OH	1,156,091,362	120,545,809	-7.05	585
64435	NORTHWEST CORPORATE KATHLY L. GARNER P.O. BOX 1900 BEAVERTON, OR 97075-1900 (503)350-2200	OR	557,305,028	53,380,451	-35.19	167
22331	MID-ATLANTIC CORPORATE EDWARD J. FOX 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	1,729,897,372	158,753,943	-15.65	1142
23226	SOUTH DAKOTA CORPORATE CYNTHIA DAWSON POST OFFICE BOX 0 SIOUX FALLS, SD 57101-1910 (605)336-0212	SD	56,326,037	9,643,901	-28.52	63
68054	VOLUNTEER CORPORATE A. BRUCE FAHNESTOCK ONE MARYLAND FARMS, SUITE 300 BRENTWOOD, TN 37027 (615)377-0444	TN	490,566,190	51,839,233	-22.34	271

**Table A**  
**Corporate Credit Union Data**  
**December 31, 1999**

<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 FRANCIS LEE 7920 BELT LINE ROAD DALLAS, TX 75240-8145 (972)980-3000	TX	3,313,672,926	313,924,389	-23.37	1190
67099	ROCKY MOUNTAIN CORPORATE CREDIT UNI WAYNE F. BARNES P.O. BOX 3983 SALT LAKE CITY, UT 84110-3983 (801)364-0221	UT	254,568,130	24,254,895	-41.72	164
22311	VIRGINIA LEAGUE CORPORATE DAVID MILES P.O. BOX 11469 LYNCHBURG, VA 24506-1469 (804)237-9640	VA	600,180,858	66,405,172	-21.89	255
24636	WASHINGTON CORPORATE CENTRAL THOMAS L. BOSTER 16040 CHRISTENSEN RD, SUITE 105 TUKWILA, WA 98188-2917 (206)439-2300	WA	214,920,891	18,073,637	-21.13	181
<u>95658</u>	WISCONSIN CORPORATE CENTRAL MARK G. SCHROEDER P.O. BOX 369 HALES CORNERS, WI 53130 (414)425-5555	WI	883,800,325	102,229,851	-42.84	410
67854	WEST VIRGINIA CORPORATE C. U. CHARLES E. THOMAS BOX 143-A, ROUTE 5 PARKERSBURG, WV 26101-9570 (304)485-4563	WV	153,381,751	15,190,401	-21.67	139
<b>SubTotal</b>			<b>39,205,775,528</b>	<b>3,281,017,748</b>	<b>-20.11</b>	<b>11,818</b>
<b>67680</b>	<b>U. S. CENTRAL CREDIT UNION DAN KAMPEN 7300 COLLEGE BLVD., SUITE 600 OVERLAND PARK, KS 66210 (888)872-0440</b>	<b>KS</b>	<b>26,217,597,794</b>	<b>1,428,725,131</b>	<b>-13.79</b>	

**Table A**  
**Corporate Credit Union Data**  
**December 31, 1999**

<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**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	196	194	1.0-	191	1.5-
Cash	147	153	4.2	383	150.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,765</b>	<b>3,895</b>	<b>3.5</b>	<b>4,153</b>	<b>6.6</b>
Unsecured Credit Card Loans	230	241	4.8	259	7.5
All Other Unsecured Loans	483	464	3.9-	447	3.7-
New Vehicle Loans	904	872	3.5-	893	2.4
Used Vehicle Loans	883	965	9.3	1,063	10.2
First Mortgage Real Estate Loans	691	789	14.1	891	13.0
Other Real Estate Loans	297	297	0.2-	310	4.5
Leases Receivable	N/A	N/A	N/A	4	N/A
All Other Loans to Members	267	264	1.4-	282	7.0
Other Loans	9	4	55.4-	3	15.6-
Allowance For Loan Losses	37	39	3.6	38	2.7-
<b>TOTAL INVESTMENTS</b>	<b>1,724</b>	<b>2,075</b>	<b>20.3</b>	<b>1,921</b>	<b>7.4-</b>
U.S. Government Obligations	60	72	21.4	28	60.8-
Federal Agency Securities	874	923	5.6	1,131	22.5
Mutual Fund & Common Trusts	193	229	18.5	187	18.4-
MCSD and PIC at Corporate CU	N/A	33	N/A	37	10.5
All Other Corporate Credit Union	365	544	48.9	341	37.2-
Commercial Banks, S&Ls	210	247	17.6	170	31.1-
Credit Unions -Loans to, Deposits in	7	8	6.1	9	20.6
Other Investments	15	19	23.8	18	8.0-
Land and Building	82	87	5.9	107	23.8
Other Fixed Assets	24	25	6.0	27	6.2
Other Real Estate Owned	0*	0*	17.3-	1	84.0
Other Assets	48	56	18.2	58	2.0
NCUSIF Capitalization Deposit	46	49	5.5	53	7.7
<b>TOTAL ASSETS</b>	<b>5,800</b>	<b>6,303</b>	<b>8.7</b>	<b>6,666</b>	<b>5.8</b>
<b>LIABILITIES</b>					
Total Borrowings	10	7	34.8-	25	273.3
Accrued Dividends/Interest Payable	15	15	2.3	16	5.2
Acct Payable and Other Liabilities	24	28	14.1	32	14.4
Uninsured Secondary Capital	0	0*	0.0	0*	60.0-
<b>TOTAL LIABILITIES</b>	<b>49</b>	<b>49</b>	<b>0.7</b>	<b>72</b>	<b>46.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,088</b>	<b>5,535</b>	<b>8.8</b>	<b>5,834</b>	<b>5.4</b>
Share Drafts	543	630	16.0	632	0.4
Regular Shares	2,179	2,309	6.0	2,425	5.0
Money Market Shares	432	488	12.9	571	16.9
Share Certificates/CDs	1,308	1,472	12.5	1,537	4.5
IRA/Keogh Accounts	578	587	1.6	619	5.4
All Other Shares and Member Deposits	38	38	0.4	32	16.2-
Non-Member Deposits	10	12	12.3	19	59.4
Regular Reserves	230	248	7.7	268	8.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-5	2.9-	-24	432.0
Other Reserves	102	113	10.6	113	0.0
Undivided Earnings	335	363	8.3	403	11.1
<b>TOTAL EQUITY</b>	<b>662</b>	<b>719</b>	<b>8.5</b>	<b>760</b>	<b>5.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,800</b>	<b>6,303</b>	<b>8.7</b>	<b>6,666</b>	<b>5.8</b>

\* Amount Less than 1 Million

**Alabama**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	196	194	1.0-	191	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	332	342	3.0	347	1.4
(Less) Interest Refund	0*	2	74.4	1	18.9-
Income from Investments	102	110	8.4	122	10.8
Trading Profits and Losses	0	0*	0.0	0*	103.5-
<b>TOTAL INTEREST INCOME</b>	<b>433</b>	<b>451</b>	<b>4.1</b>	<b>468</b>	<b>3.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	173	181	4.5	191	5.9
Interest on Deposits	40	49	23.5	46	6.0-
Interest on Borrowed Money	5	0*	90.2-	0*	11.2
<b>TOTAL INTEREST EXPENSE</b>	<b>218</b>	<b>231</b>	<b>5.7</b>	<b>239</b>	<b>3.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>23</b>	<b>23</b>	<b>2.5</b>	<b>21</b>	<b>8.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>192</b>	<b>197</b>	<b>2.6</b>	<b>208</b>	<b>5.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	31	34	9.2	39	14.9
Other Operating Income	13	15	16.4	16	5.1
Gain (Loss) on Investments	0*	0*	541.7-	0*	68.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.0-	0*	44.3-
Other Non-Oper Income (Expense)	0*	0*	387.3-	0*	297.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>44</b>	<b>49</b>	<b>10.0</b>	<b>54</b>	<b>10.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	87	92	6.2	99	6.8
Travel and Conference Expense	3	3	4.4-	3	2.7
Office Occupancy Expense	10	11	13.1	11	0.1
Office Operations Expense	39	41	5.4	45	10.4
Educational & Promotional Expense	4	5	20.7	5	9.8
Loan Servicing Expense	8	8	5.4	9	9.7
Professional and Outside Services	15	16	3.9	17	7.5
Member Insurance	5	5	2.5	5	4.5
Operating Fees	1	1	9.9	1	11.5
Miscellaneous Operating Expenses	5	6	9.5	7	12.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>177</b>	<b>189</b>	<b>6.4</b>	<b>203</b>	<b>7.5</b>
<b>NET INCOME</b>	<b>59</b>	<b>57</b>	<b>3.2-</b>	<b>60</b>	<b>3.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	19	15	23.3-	18	23.3
Net Reserve Transfer	8	4	44.1-	9	93.4
Net Income After Net Reserve Transfer	51	53	3.2	51	3.9-
Additional (Voluntary) Reserve Transfers	16	11	28.9-	7	35.0-
Adjusted Net Income	35	42	17.8	44	4.6

\* Amount Less than 1 Million

**Alaska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	13	13	0.0	13	0.0
Cash	50	55	11.4	95	71.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,196</b>	<b>1,284</b>	<b>7.4</b>	<b>1,312</b>	<b>2.2</b>
Unsecured Credit Card Loans	100	98	2.1-	95	3.4-
All Other Unsecured Loans	88	87	1.5-	81	6.3-
New Vehicle Loans	226	238	5.1	254	6.6
Used Vehicle Loans	295	337	14.4	357	5.9
First Mortgage Real Estate Loans	105	135	28.9	140	3.3
Other Real Estate Loans	113	100	11.4-	110	10.3
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	219	232	5.9	234	1.1
Other Loans	50	58	15.2	42	27.4-
Allowance For Loan Losses	14	14	2.3	14	2.1-
<b>TOTAL INVESTMENTS</b>	<b>1,067</b>	<b>1,107</b>	<b>3.7</b>	<b>765</b>	<b>30.9-</b>
U.S. Government Obligations	29	9	70.3-	0*	100.0-
Federal Agency Securities	467	431	7.7-	439	1.9
Mutual Fund & Common Trusts	0*	0*	19.2	0*	27.7-
MCSD and PIC at Corporate CU	N/A	2	N/A	3	9.7
All Other Corporate Credit Union	59	61	3.6	23	62.6-
Commercial Banks, S&Ls	24	32	32.9	28	12.1-
Credit Unions -Loans to, Deposits in	0*	0*	11.1	1	206.2
Other Investments	488	572	17.2	272	52.5-
Land and Building	50	53	6.5	54	1.4
Other Fixed Assets	13	15	15.7	17	12.6
Other Real Estate Owned	2	2	8.6	2	18.1-
Other Assets	67	77	14.8	78	0.6
NCUSIF Capitalization Deposit	17	18	6.3	19	7.7
<b>TOTAL ASSETS</b>	<b>2,447</b>	<b>2,598</b>	<b>6.1</b>	<b>2,328</b>	<b>10.4-</b>
<b>LIABILITIES</b>					
Total Borrowings	380	347	8.8-	10	97.3-
Accrued Dividends/Interest Payable	3	3	10.3	3	24.5-
Acct Payable and Other Liabilities	20	24	17.1	26	10.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>403</b>	<b>374</b>	<b>7.3-</b>	<b>38</b>	<b>89.8-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,877</b>	<b>2,034</b>	<b>8.4</b>	<b>2,093</b>	<b>2.9</b>
Share Drafts	334	370	10.8	386	4.1
Regular Shares	683	758	11.0	780	2.9
Money Market Shares	260	233	10.4-	248	6.5
Share Certificates/CDs	389	413	5.9	414	0.3
IRA/Keogh Accounts	185	179	3.7-	178	0.2-
All Other Shares and Member Deposits	11	55	407.5	71	28.2
Non-Member Deposits	14	26	89.7	16	36.5-
Regular Reserves	53	56	6.8	60	6.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	202.1-	-9	1,075.2-
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	115	133	15.0	146	9.7
<b>TOTAL EQUITY</b>	<b>167</b>	<b>190</b>	<b>13.5</b>	<b>197</b>	<b>3.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,447</b>	<b>2,598</b>	<b>6.1</b>	<b>2,328</b>	<b>10.4-</b>

\* Amount Less than 1 Million

**Alaska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	13	13	0.0	13	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	102	110	8.1	111	1.0
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	39	40	0.9	43	8.4
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>141</b>	<b>150</b>	<b>6.1</b>	<b>154</b>	<b>3.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	66	68	2.5	68	0.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	28.1	0*	57.4
<b>TOTAL INTEREST EXPENSE</b>	<b>66</b>	<b>68</b>	<b>2.5</b>	<b>68</b>	<b>0.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>7</b>	<b>5</b>	<b>24.0-</b>	<b>6</b>	<b>19.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>68</b>	<b>77</b>	<b>12.6</b>	<b>80</b>	<b>4.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	16	18	11.6	20	9.4
Other Operating Income	10	11	7.8	14	24.0
Gain (Loss) on Investments	2	0*	100.7-	0*	204.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	92.5-	0*	267.7-
Other Non-Oper Income (Expense)	0*	0*	704.4-	0*	22.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>29</b>	<b>30</b>	<b>1.6</b>	<b>34</b>	<b>14.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	45	47	4.9	54	14.3
Travel and Conference Expense	0*	0*	5.8	0*	9.8
Office Occupancy Expense	7	7	4.7	8	9.6
Office Operations Expense	21	22	6.1	25	12.4
Educational & Promotional Expense	1	2	18.8	2	6.4
Loan Servicing Expense	2	3	12.8	3	20.6
Professional and Outside Services	2	2	18.0	3	26.2
Member Insurance	0*	0*	75.7-	0*	50.1-
Operating Fees	0*	0*	9.2	0*	8.8
Miscellaneous Operating Expenses	0*	0*	5.0	1	50.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>81</b>	<b>85</b>	<b>6.0</b>	<b>98</b>	<b>14.1</b>
<b>NET INCOME</b>	<b>17</b>	<b>21</b>	<b>24.9</b>	<b>16</b>	<b>22.4-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	8	9	6.2	9	1.0-
Net Reserve Transfer	3	4	66.7	3	22.0-
Net Income After Net Reserve Transfer	14	17	17.2	13	22.5-
Additional (Voluntary) Reserve Transfers	5	0*	127.5-	0*	100.0-
Adjusted Net Income	9	18	87.7	13	28.1-

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\* Amount Less than 1 Million



**Arizona**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	70	70	0.0	67	4.3-
Cash	110	132	19.8	329	149.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,391</b>	<b>3,537</b>	<b>4.3</b>	<b>3,959</b>	<b>11.9</b>
Unsecured Credit Card Loans	311	326	4.9	335	2.9
All Other Unsecured Loans	281	269	4.3-	268	0.4-
New Vehicle Loans	994	960	3.4-	1,122	16.8
Used Vehicle Loans	908	1,016	11.9	1,114	9.7
First Mortgage Real Estate Loans	321	386	20.3	432	11.9
Other Real Estate Loans	392	399	1.7	446	11.9
Leases Receivable	N/A	N/A	N/A	41	N/A
All Other Loans to Members	173	173	0.0	193	11.1
Other Loans	11	7	33.3-	7	7.2-
Allowance For Loan Losses	34	38	13.0	40	3.4
<b>TOTAL INVESTMENTS</b>	<b>1,302</b>	<b>1,835</b>	<b>40.9</b>	<b>1,634</b>	<b>11.0-</b>
U.S. Government Obligations	140	63	55.3-	65	3.8
Federal Agency Securities	523	628	20.1	882	40.4
Mutual Fund & Common Trusts	54	98	82.3	21	78.6-
MCSD and PIC at Corporate CU	N/A	39	N/A	39	0.0-
All Other Corporate Credit Union	388	668	72.2	268	59.8-
Commercial Banks, S&Ls	123	328	167.0	214	34.7-
Credit Unions -Loans to, Deposits in	2	2	11.9-	4	97.4
Other Investments	73	10	86.3-	141	1,311.8
Land and Building	75	104	39.5	112	7.4
Other Fixed Assets	28	31	11.4	33	4.6
Other Real Estate Owned	0*	0*	40.9-	0*	3.2
Other Assets	59	62	6.4	85	36.7
NCUSIF Capitalization Deposit	39	43	10.5	49	15.2
<b>TOTAL ASSETS</b>	<b>4,971</b>	<b>5,707</b>	<b>14.8</b>	<b>6,162</b>	<b>8.0</b>
<b>LIABILITIES</b>					
Total Borrowings	64	20	68.2-	108	429.1
Accrued Dividends/Interest Payable	6	6	0.3	5	16.1-
Acct Payable and Other Liabilities	31	38	21.6	43	13.9
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>102</b>	<b>64</b>	<b>37.1-</b>	<b>156</b>	<b>143.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>4,355</b>	<b>5,078</b>	<b>16.6</b>	<b>5,389</b>	<b>6.1</b>
Share Drafts	653	829	27.0	858	3.4
Regular Shares	1,562	1,633	4.5	1,597	2.2-
Money Market Shares	733	977	33.4	1,257	28.6
Share Certificates/CDs	900	1,079	19.9	1,107	2.7
IRA/Keogh Accounts	463	482	4.1	500	3.7
All Other Shares and Member Deposits	41	35	15.4-	44	25.7
Non-Member Deposits	4	44	946.8	27	37.8-
Regular Reserves	143	156	9.2	172	10.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-10	1,271.0-	-5	47.3-
Other Reserves	72	85	17.6	76	11.0-
Undivided Earnings	297	333	12.0	374	12.5
<b>TOTAL EQUITY</b>	<b>513</b>	<b>565</b>	<b>9.9</b>	<b>617</b>	<b>9.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,971</b>	<b>5,707</b>	<b>14.8</b>	<b>6,162</b>	<b>8.0</b>

\* Amount Less than 1 Million

**Arizona**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	70	70	0.0	67	4.3-
<b>INTEREST INCOME</b>					
Interest on Loans	295	314	6.4	318	1.3
(Less) Interest Refund	3	1	45.5-	2	73.6
Income from Investments	75	94	25.9	110	17.4
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>367</b>	<b>406</b>	<b>10.7</b>	<b>425</b>	<b>4.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	148	167	12.7	179	7.2
Interest on Deposits	5	11	107.7	7	37.9-
Interest on Borrowed Money	2	4	124.1	5	30.3
<b>TOTAL INTEREST EXPENSE</b>	<b>155</b>	<b>182</b>	<b>17.2</b>	<b>191</b>	<b>4.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>21</b>	<b>25</b>	<b>19.0</b>	<b>22</b>	<b>13.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>190</b>	<b>199</b>	<b>4.5</b>	<b>212</b>	<b>6.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	35	42	18.8	45	8.4
Other Operating Income	14	18	22.8	21	19.5
Gain (Loss) on Investments	0*	0*	198.8-	0*	105.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	357.4-	0*	205.6-
Other Non-Oper Income (Expense)	0*	0*	29.7-	0*	44.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>50</b>	<b>60</b>	<b>20.1</b>	<b>66</b>	<b>10.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	85	96	13.4	106	10.2
Travel and Conference Expense	2	2	2.4-	3	25.1
Office Occupancy Expense	11	13	15.3	15	10.9
Office Operations Expense	44	52	18.3	55	6.3
Educational & Promotional Expense	6	6	5.1	6	5.0
Loan Servicing Expense	10	12	16.9	13	6.8
Professional and Outside Services	12	13	3.2	14	13.6
Member Insurance	1	1	16.8-	1	3.9
Operating Fees	0*	1	15.9	1	7.5
Miscellaneous Operating Expenses	4	5	5.3	5	10.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>176</b>	<b>200</b>	<b>13.3</b>	<b>218</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>63</b>	<b>58</b>	<b>7.9-</b>	<b>60</b>	<b>2.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	19	21	13.9	25	19.4
Net Reserve Transfer	5	6	15.5	9	41.3
Net Income After Net Reserve Transfer	58	52	10.1-	51	2.2-
Additional (Voluntary) Reserve Transfers	13	11	14.2-	7	31.8-
Adjusted Net Income	45	41	8.9-	44	5.5

\* Amount Less than 1 Million

**Arkansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	86	85	1.2-	84	1.2-
Cash	16	17	9.5	49	188.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>661</b>	<b>696</b>	<b>5.2</b>	<b>779</b>	<b>12.0</b>
Unsecured Credit Card Loans	45	43	2.5-	45	2.5
All Other Unsecured Loans	66	61	7.6-	60	2.5-
New Vehicle Loans	228	225	1.1-	256	13.7
Used Vehicle Loans	164	188	14.8	214	13.5
First Mortgage Real Estate Loans	82	89	8.5	101	13.2
Other Real Estate Loans	8	17	113.5	27	63.9
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	68	70	3.5	76	7.7
Other Loans	0*	0*	62.9	0*	37.4-
Allowance For Loan Losses	5	6	2.6	6	5.5
<b>TOTAL INVESTMENTS</b>	<b>264</b>	<b>309</b>	<b>17.0</b>	<b>250</b>	<b>18.9-</b>
U.S. Government Obligations	27	53	101.0	9	83.2-
Federal Agency Securities	38	13	65.9-	65	397.5
Mutual Fund & Common Trusts	7	11	45.9	18	65.7
MCSD and PIC at Corporate CU	N/A	6	N/A	6	4.1
All Other Corporate Credit Union	67	90	34.8	29	68.0-
Commercial Banks, S&Ls	119	131	9.6	119	8.5-
Credit Unions -Loans to, Deposits in	6	5	22.0-	4	15.5-
Other Investments	0*	0*	295.7	0*	16.8-
Land and Building	13	15	11.1	19	27.2
Other Fixed Assets	4	5	12.2	4	5.6-
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Other Assets	10	10	1.3-	9	1.4-
NCUSIF Capitalization Deposit	8	8	7.0	9	8.1
<b>TOTAL ASSETS</b>	<b>970</b>	<b>1,053</b>	<b>8.5</b>	<b>1,114</b>	<b>5.8</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	95.0-	0*	2,146.0
Accrued Dividends/Interest Payable	3	3	23.0	3	2.8
Acct Payable and Other Liabilities	4	4	3.9	5	15.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>7</b>	<b>8</b>	<b>6.9</b>	<b>9</b>	<b>14.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>829</b>	<b>900</b>	<b>8.4</b>	<b>949</b>	<b>5.5</b>
Share Drafts	40	47	18.6	52	9.0
Regular Shares	362	377	4.1	393	4.2
Money Market Shares	90	102	12.6	109	6.9
Share Certificates/CDs	226	252	11.3	260	3.5
IRA/Keogh Accounts	93	96	3.3	104	8.0
All Other Shares and Member Deposits	17	22	32.3	28	23.8
Non-Member Deposits	0*	3	220.9	4	19.9
Regular Reserves	35	38	6.5	40	6.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	69.0-	-2	2,239.9-
Other Reserves	34	36	7.0	39	7.8
Undivided Earnings	64	71	12.0	78	9.9
<b>TOTAL EQUITY</b>	<b>134</b>	<b>146</b>	<b>9.1</b>	<b>156</b>	<b>7.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>970</b>	<b>1,053</b>	<b>8.5</b>	<b>1,114</b>	<b>5.8</b>

\* Amount Less than 1 Million

**Arkansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	86	85	1.2-	84	1.2-
<b>INTEREST INCOME</b>					
Interest on Loans	58	61	3.8	63	3.9
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	16	17	8.4	18	5.8
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>74</b>	<b>78</b>	<b>4.9</b>	<b>81</b>	<b>4.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	35	38	7.6	39	4.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	96.7-	0*	280.9
<b>TOTAL INTEREST EXPENSE</b>	<b>35</b>	<b>38</b>	<b>7.2</b>	<b>39</b>	<b>4.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>4</b>	<b>4</b>	<b>0.1-</b>	<b>3</b>	<b>16.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>35</b>	<b>36</b>	<b>3.1</b>	<b>39</b>	<b>6.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	4	9.3	5	18.4
Other Operating Income	2	3	27.1	3	4.9
Gain (Loss) on Investments	0*	0*	506.1	0*	104.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	626.9	0*	178.2-
Other Non-Oper Income (Expense)	0*	0*	33.9	0*	19.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>7</b>	<b>18.3</b>	<b>8</b>	<b>9.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	15	7.6	16	7.2
Travel and Conference Expense	0*	0*	20.5	0*	1.6-
Office Occupancy Expense	1	1	10.0	2	10.6
Office Operations Expense	6	7	13.2	7	7.4
Educational & Promotional Expense	1	1	0.6-	1	24.1
Loan Servicing Expense	0*	1	15.5	1	17.3
Professional and Outside Services	3	3	9.8	3	14.2
Member Insurance	2	2	3.3-	2	4.0
Operating Fees	0*	0*	15.7	0*	4.3
Miscellaneous Operating Expenses	0*	0*	3.5	1	39.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>29</b>	<b>31</b>	<b>8.6</b>	<b>34</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>13</b>	<b>12</b>	<b>2.1-</b>	<b>12</b>	<b>0.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	3	16.0-	3	5.7
Net Reserve Transfer	1	0*	41.6-	2	116.1
Net Income After Net Reserve Transfer	11	12	2.1	11	6.3-
Additional (Voluntary) Reserve Transfers	1	1	13.3	0*	33.0-
Adjusted Net Income	10	10	1.0	10	3.4-

\* Amount Less than 1 Million

**California**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	709	689	2.8-	665	3.5-
Cash	845	980	16.0	2,460	151.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>31,521</b>	<b>33,693</b>	<b>6.9</b>	<b>37,823</b>	<b>12.3</b>
Unsecured Credit Card Loans	3,143	3,088	1.8-	3,078	0.3-
All Other Unsecured Loans	2,680	2,417	9.8-	2,199	9.0-
New Vehicle Loans	5,969	5,914	0.9-	7,015	18.6
Used Vehicle Loans	6,017	6,812	13.2	7,913	16.2
First Mortgage Real Estate Loans	8,692	10,435	20.0	11,721	12.3
Other Real Estate Loans	3,667	3,617	1.4-	4,130	14.2
Leases Receivable	N/A	N/A	N/A	232	N/A
All Other Loans to Members	1,193	1,236	3.6	1,265	2.4
Other Loans	159	174	9.5	271	55.0
Allowance For Loan Losses	348	376	8.0	396	5.4
<b>TOTAL INVESTMENTS</b>	<b>15,271</b>	<b>18,566</b>	<b>21.6</b>	<b>16,695</b>	<b>10.1-</b>
U.S. Government Obligations	1,856	1,446	22.1-	931	35.6-
Federal Agency Securities	5,422	6,195	14.3	7,110	14.8
Mutual Fund & Common Trusts	478	553	15.8	543	1.9-
MCSD and PIC at Corporate CU	N/A	284	N/A	370	30.1
All Other Corporate Credit Union	5,947	7,969	34.0	5,807	27.1-
Commercial Banks, S&Ls	1,271	1,668	31.2	1,328	20.4-
Credit Unions -Loans to, Deposits in	92	128	40.1	86	32.6-
Other Investments	206	322	56.1	520	61.6
Land and Building	584	656	12.4	705	7.4
Other Fixed Assets	217	230	6.0	269	16.9
Other Real Estate Owned	16	12	24.2-	8	30.8-
Other Assets	543	748	37.9	765	2.2
NCUSIF Capitalization Deposit	382	404	5.8	442	9.2
<b>TOTAL ASSETS</b>	<b>49,031</b>	<b>54,914</b>	<b>12.0</b>	<b>58,771</b>	<b>7.0</b>
<b>LIABILITIES</b>					
Total Borrowings	166	186	12.3	898	382.5
Accrued Dividends/Interest Payable	98	91	6.7-	99	8.7
Acct Payable and Other Liabilities	232	287	23.6	302	5.1
Uninsured Secondary Capital	0*	0*	204.3	0*	42.9-
<b>TOTAL LIABILITIES</b>	<b>496</b>	<b>565</b>	<b>13.9</b>	<b>1,299</b>	<b>130.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>43,170</b>	<b>48,494</b>	<b>12.3</b>	<b>51,280</b>	<b>5.7</b>
Share Drafts	5,095	5,924	16.3	6,436	8.6
Regular Shares	14,904	15,704	5.4	16,002	1.9
Money Market Shares	5,352	6,715	25.5	7,933	18.1
Share Certificates/CDs	11,786	13,844	17.5	14,400	4.0
IRA/Keogh Accounts	5,480	5,662	3.3	5,757	1.7
All Other Shares and Member Deposits	488	509	4.2	591	16.2
Non-Member Deposits	64	135	109.8	161	19.4
Regular Reserves	1,381	1,480	7.1	1,655	11.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-9	3	135.0-	-124	4,222.5-
Other Reserves	542	684	26.0	614	10.1-
Undivided Earnings	3,450	3,689	6.9	4,046	9.7
<b>TOTAL EQUITY</b>	<b>5,365</b>	<b>5,855</b>	<b>9.1</b>	<b>6,192</b>	<b>5.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>49,031</b>	<b>54,914</b>	<b>12.0</b>	<b>58,771</b>	<b>7.0</b>

\* Amount Less than 1 Million

**California**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	709	689	2.8-	665	3.5-
<b>INTEREST INCOME</b>					
Interest on Loans	2,669	2,853	6.9	2,948	3.3
(Less) Interest Refund	3	2	20.6-	2	24.6-
Income from Investments	940	1,007	7.2	1,085	7.7
Trading Profits and Losses	0*	0*	64.8-	0*	809.8-
<b>TOTAL INTEREST INCOME</b>	<b>3,606</b>	<b>3,858</b>	<b>7.0</b>	<b>4,031</b>	<b>4.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,673	1,844	10.2	1,877	1.8
Interest on Deposits	19	7	61.8-	13	77.2
Interest on Borrowed Money	17	15	9.4-	31	105.8
<b>TOTAL INTEREST EXPENSE</b>	<b>1,708</b>	<b>1,866</b>	<b>9.3</b>	<b>1,921</b>	<b>2.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>281</b>	<b>280</b>	<b>0.6-</b>	<b>240</b>	<b>14.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,616</b>	<b>1,712</b>	<b>5.9</b>	<b>1,871</b>	<b>9.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	257	295	14.7	340	15.4
Other Operating Income	89	117	30.6	141	20.6
Gain (Loss) on Investments	1	5	238.1	2	63.4-
Gain (Loss) on Disp of Fixed Assets	0*	2	392.6-	2	9.6-
Other Non-Oper Income (Expense)	5	0*	160.5-	4	242.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>352</b>	<b>416</b>	<b>18.2</b>	<b>489</b>	<b>17.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	738	801	8.6	881	9.9
Travel and Conference Expense	28	28	2.5	31	9.1
Office Occupancy Expense	111	116	5.1	123	6.0
Office Operations Expense	367	402	9.5	435	8.3
Educational & Promotional Expense	55	60	8.6	66	10.9
Loan Servicing Expense	70	80	15.1	95	18.6
Professional and Outside Services	90	100	11.1	110	10.2
Member Insurance	6	6	6.7	6	6.1-
Operating Fees	10	11	12.3	11	0.8
Miscellaneous Operating Expenses	43	42	1.6-	50	17.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,517</b>	<b>1,648</b>	<b>8.6</b>	<b>1,809</b>	<b>9.8</b>
<b>NET INCOME</b>	<b>452</b>	<b>481</b>	<b>6.5</b>	<b>551</b>	<b>14.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	166	193	16.3	193	0.4-
Net Reserve Transfer	25	41	67.3	63	52.9
Net Income After Net Reserve Transfer	427	439	2.9	488	11.0
Additional (Voluntary) Reserve Transfers	62	79	28.8	80	0.3
Adjusted Net Income	365	360	1.4-	408	13.4

\* Amount Less than 1 Million

**Colorado**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	186	183	1.6-	179	2.2-
Cash	120	110	8.1-	356	223.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,645</b>	<b>4,789</b>	<b>3.1</b>	<b>5,479</b>	<b>14.4</b>
Unsecured Credit Card Loans	346	363	4.7	380	4.7
All Other Unsecured Loans	326	296	9.2-	291	1.7-
New Vehicle Loans	938	916	2.4-	967	5.6
Used Vehicle Loans	1,131	1,254	10.9	1,416	13.0
First Mortgage Real Estate Loans	792	913	15.4	1,192	30.5
Other Real Estate Loans	896	842	6.0-	1,002	19.1
Leases Receivable	N/A	N/A	N/A	28	N/A
All Other Loans to Members	213	197	7.6-	195	1.4-
Other Loans	3	9	178.0	8	14.3-
Allowance For Loan Losses	38	42	10.9	48	12.6
<b>TOTAL INVESTMENTS</b>	<b>1,708</b>	<b>2,304</b>	<b>34.9</b>	<b>1,707</b>	<b>25.9-</b>
U.S. Government Obligations	101	49	51.2-	29	41.0-
Federal Agency Securities	905	1,086	20.0	1,105	1.7
Mutual Fund & Common Trusts	20	59	189.6	9	84.3-
MCSD and PIC at Corporate CU	N/A	38	N/A	38	0.7-
All Other Corporate Credit Union	525	888	69.2	365	58.9-
Commercial Banks, S&Ls	128	130	1.7	101	22.6-
Credit Unions -Loans to, Deposits in	11	10	9.3-	18	80.1
Other Investments	18	44	151.5	43	3.4-
Land and Building	107	118	9.8	129	9.3
Other Fixed Assets	37	41	8.1	40	0.2-
Other Real Estate Owned	0*	0*	14.6-	0*	19.1-
Other Assets	54	64	18.4	70	9.4
NCUSIF Capitalization Deposit	53	57	6.6	63	10.1
<b>TOTAL ASSETS</b>	<b>6,687</b>	<b>7,441</b>	<b>11.3</b>	<b>7,797</b>	<b>4.8</b>
<b>LIABILITIES</b>					
Total Borrowings	9	9	0.8	86	814.4
Accrued Dividends/Interest Payable	9	9	4.1	4	58.2-
Acct Payable and Other Liabilities	30	34	13.0	40	16.6
Uninsured Secondary Capital	0	0*	0.0	0*	0.3-
<b>TOTAL LIABILITIES</b>	<b>48</b>	<b>53</b>	<b>9.8</b>	<b>130</b>	<b>146.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,937</b>	<b>6,623</b>	<b>11.6</b>	<b>6,858</b>	<b>3.5</b>
Share Drafts	815	979	20.1	1,009	3.0
Regular Shares	1,974	2,024	2.5	1,983	2.1-
Money Market Shares	792	1,005	26.9	1,243	23.6
Share Certificates/CDs	1,666	1,905	14.3	1,921	0.8
IRA/Keogh Accounts	605	620	2.5	616	0.7-
All Other Shares and Member Deposits	46	62	34.0	59	5.3-
Non-Member Deposits	38	27	27.9-	28	3.2
Regular Reserves	208	220	5.7	231	5.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-5	7.6-	-25	357.4
Other Reserves	4	4	1.5	3	13.8-
Undivided Earnings	496	546	10.1	599	9.7
<b>TOTAL EQUITY</b>	<b>702</b>	<b>765</b>	<b>8.9</b>	<b>809</b>	<b>5.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,687</b>	<b>7,441</b>	<b>11.3</b>	<b>7,797</b>	<b>4.8</b>

\* Amount Less than 1 Million

**Colorado**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	186	183	1.6-	179	2.2-
<b>INTEREST INCOME</b>					
Interest on Loans	393	412	4.9	426	3.3
(Less) Interest Refund	0*	0*	98.8-	0*	1,155.4
Income from Investments	98	109	11.3	117	7.5
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>490</b>	<b>521</b>	<b>6.3</b>	<b>543</b>	<b>4.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	172	186	8.5	183	1.9-
Interest on Deposits	50	54	8.9	62	14.1
Interest on Borrowed Money	0*	0*	2.9-	2	352.4
<b>TOTAL INTEREST EXPENSE</b>	<b>222</b>	<b>241</b>	<b>8.5</b>	<b>247</b>	<b>2.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>32</b>	<b>33</b>	<b>2.5</b>	<b>30</b>	<b>6.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>236</b>	<b>247</b>	<b>4.7</b>	<b>265</b>	<b>7.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	33	40	20.8	45	12.3
Other Operating Income	14	18	33.4	20	9.1
Gain (Loss) on Investments	0*	-2	389.9	0*	44.2-
Gain (Loss) on Disp of Fixed Assets	0*	1	251.1	0*	48.4-
Other Non-Oper Income (Expense)	0*	0*	584.1-	1	44.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>47</b>	<b>59</b>	<b>25.9</b>	<b>66</b>	<b>11.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	100	111	10.8	122	10.8
Travel and Conference Expense	4	4	10.4	4	3.0
Office Occupancy Expense	14	16	10.8	17	9.6
Office Operations Expense	50	53	6.9	56	5.7
Educational & Promotional Expense	6	7	7.3	7	0.7
Loan Servicing Expense	12	13	10.1	13	2.1
Professional and Outside Services	20	23	16.3	26	13.0
Member Insurance	3	3	3.6	3	4.2-
Operating Fees	2	2	13.1	2	4.2
Miscellaneous Operating Expenses	7	8	14.0	8	1.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>216</b>	<b>239</b>	<b>10.3</b>	<b>258</b>	<b>8.2</b>
<b>NET INCOME</b>	<b>66</b>	<b>67</b>	<b>1.4</b>	<b>72</b>	<b>7.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	27	31	13.9	33	7.2
Net Reserve Transfer	7	8	11.1	13	62.0
Net Income After Net Reserve Transfer	59	59	0.2	59	0.4
Additional (Voluntary) Reserve Transfers	13	3	75.1-	8	166.7
Adjusted Net Income	46	56	20.6	51	8.9-

\* Amount Less than 1 Million



**Connecticut**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	222	217	2.3-	205	5.5-
Cash	93	91	1.7-	256	181.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,231</b>	<b>2,332</b>	<b>4.5</b>	<b>2,473</b>	<b>6.0</b>
Unsecured Credit Card Loans	225	233	3.4	233	0.4
All Other Unsecured Loans	318	296	7.0-	287	2.9-
New Vehicle Loans	416	375	9.7-	372	1.0-
Used Vehicle Loans	303	338	11.3	368	9.1
First Mortgage Real Estate Loans	393	504	28.3	616	22.2
Other Real Estate Loans	471	490	4.0	505	3.0
Leases Receivable	N/A	N/A	N/A	2	N/A
All Other Loans to Members	96	90	6.5-	87	3.4-
Other Loans	9	7	22.4-	3	56.5-
Allowance For Loan Losses	32	31	2.6-	31	0.7-
<b>TOTAL INVESTMENTS</b>	<b>1,634</b>	<b>1,893</b>	<b>15.8</b>	<b>1,745</b>	<b>7.8-</b>
U.S. Government Obligations	94	40	57.3-	10	75.2-
Federal Agency Securities	579	575	0.6-	596	3.7
Mutual Fund & Common Trusts	3	2	14.5-	2	3.2
MCSD and PIC at Corporate CU	N/A	27	N/A	29	4.4
All Other Corporate Credit Union	617	804	30.3	667	17.0-
Commercial Banks, S&Ls	322	419	30.2	400	4.6-
Credit Unions -Loans to, Deposits in	9	9	0.8-	10	19.6
Other Investments	12	17	40.8	31	80.8
Land and Building	44	44	0.0	46	6.2
Other Fixed Assets	13	16	22.0	18	14.9
Other Real Estate Owned	1	0*	58.6-	0*	64.5-
Other Assets	37	38	1.4	39	2.1
NCUSIF Capitalization Deposit	34	35	3.6	38	8.0
<b>TOTAL ASSETS</b>	<b>4,054</b>	<b>4,417</b>	<b>9.0</b>	<b>4,584</b>	<b>3.8</b>
<b>LIABILITIES</b>					
Total Borrowings	23	9	58.0-	8	16.7-
Accrued Dividends/Interest Payable	12	13	4.4	13	4.4
Acct Payable and Other Liabilities	17	19	15.8	18	7.8-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>52</b>	<b>42</b>	<b>19.3-</b>	<b>39</b>	<b>6.1-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,565</b>	<b>3,900</b>	<b>9.4</b>	<b>4,032</b>	<b>3.4</b>
Share Drafts	319	404	26.6	420	3.8
Regular Shares	1,810	1,908	5.4	1,961	2.8
Money Market Shares	288	351	22.0	401	14.0
Share Certificates/CDs	717	818	14.2	834	1.9
IRA/Keogh Accounts	391	381	2.6-	373	2.0-
All Other Shares and Member Deposits	39	37	4.9-	43	16.4
Non-Member Deposits	1	0*	74.8-	1	278.6
Regular Reserves	104	108	4.1	115	6.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	42.7	-1	461.1-
Other Reserves	49	49	0.8-	54	10.3
Undivided Earnings	285	318	11.9	345	8.2
<b>TOTAL EQUITY</b>	<b>438</b>	<b>476</b>	<b>8.6</b>	<b>512</b>	<b>7.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,054</b>	<b>4,417</b>	<b>9.0</b>	<b>4,584</b>	<b>3.8</b>

\* Amount Less than 1 Million

**Connecticut**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	222	217	2.3-	205	5.5-
<b>INTEREST INCOME</b>					
Interest on Loans	189	196	3.4	198	1.1
(Less) Interest Refund	0*	0*	21.9-	0*	3.8-
Income from Investments	99	104	5.2	108	4.3
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>288</b>	<b>300</b>	<b>4.1</b>	<b>306</b>	<b>2.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	129	135	4.7	138	2.1
Interest on Deposits	0*	0*	88.3	0*	545.4
Interest on Borrowed Money	0*	1	172.6	1	8.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>129</b>	<b>136</b>	<b>5.3</b>	<b>139</b>	<b>2.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>13</b>	<b>13</b>	<b>2.6-</b>	<b>11</b>	<b>17.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>145</b>	<b>150</b>	<b>3.6</b>	<b>157</b>	<b>4.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	15	17	11.8	19	10.9
Other Operating Income	7	8	13.8	9	11.6
Gain (Loss) on Investments	0*	0*	299.4-	0*	107.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	346.9-	0*	85.9
Other Non-Oper Income (Expense)	0*	0*	5.4-	0*	294.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>23</b>	<b>25</b>	<b>12.7</b>	<b>29</b>	<b>13.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	67	70	5.0	75	6.8
Travel and Conference Expense	2	2	0.9-	2	1.8
Office Occupancy Expense	7	7	7.5	8	9.0
Office Operations Expense	29	30	5.2	32	4.3
Educational & Promotional Expense	4	4	7.8	4	4.5
Loan Servicing Expense	5	6	13.3	7	7.2
Professional and Outside Services	7	8	20.5	9	5.7
Member Insurance	3	3	7.5-	3	8.9-
Operating Fees	0*	1	23.2	1	3.1
Miscellaneous Operating Expenses	4	5	11.7	5	8.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>129</b>	<b>137</b>	<b>6.4</b>	<b>145</b>	<b>5.9</b>
<b>NET INCOME</b>	<b>39</b>	<b>38</b>	<b>0.6-</b>	<b>40</b>	<b>3.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	10	11	4.9	11	6.5
Net Reserve Transfer	3	3	8.0	6	71.8
Net Income After Net Reserve Transfer	36	35	1.3-	34	2.8-
Additional (Voluntary) Reserve Transfers	7	7	1.1-	8	4.2
Adjusted Net Income	28	28	1.4-	27	4.7-

\* Amount Less than 1 Million

**Delaware**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	47	45	4.3-	42	6.7-
Cash	17	16	5.8-	30	81.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>510</b>	<b>552</b>	<b>8.3</b>	<b>603</b>	<b>9.2</b>
Unsecured Credit Card Loans	39	42	7.0	44	6.5
All Other Unsecured Loans	76	77	2.1	84	8.3
New Vehicle Loans	116	116	0.4-	121	4.6
Used Vehicle Loans	62	76	23.1	83	9.8
First Mortgage Real Estate Loans	88	91	4.1	105	14.8
Other Real Estate Loans	111	132	19.6	153	15.5
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	16	17	1.4	12	31.0-
Other Loans	2	1	51.6-	0*	12.7-
Allowance For Loan Losses	4	5	10.0	6	17.5
<b>TOTAL INVESTMENTS</b>	<b>261</b>	<b>287</b>	<b>10.2</b>	<b>295</b>	<b>2.7</b>
U.S. Government Obligations	45	35	22.5-	21	40.9-
Federal Agency Securities	103	113	10.2	155	36.3
Mutual Fund & Common Trusts	5	4	9.8-	6	35.4
MCSD and PIC at Corporate CU	N/A	5	N/A	7	37.0
All Other Corporate Credit Union	35	41	15.4	39	4.3-
Commercial Banks, S&Ls	70	83	18.0	57	30.7-
Credit Unions -Loans to, Deposits in	1	3	148.9	2	31.0-
Other Investments	1	2	103.6	8	263.6
Land and Building	10	12	21.0	13	6.1
Other Fixed Assets	4	4	5.4-	4	1.9
Other Real Estate Owned	0*	0*	570.9	0*	26.3-
Other Assets	8	10	19.5	7	23.8-
NCUSIF Capitalization Deposit	7	7	3.7	8	9.8
<b>TOTAL ASSETS</b>	<b>812</b>	<b>884</b>	<b>8.8</b>	<b>954</b>	<b>7.9</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	100.0-	3	0.0
Accrued Dividends/Interest Payable	2	2	10.8	2	8.1
Acct Payable and Other Liabilities	4	4	4.7-	4	2.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>6</b>	<b>6</b>	<b>1.5-</b>	<b>9</b>	<b>48.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>718</b>	<b>782</b>	<b>9.0</b>	<b>846</b>	<b>8.1</b>
Share Drafts	51	62	22.4	68	9.9
Regular Shares	363	377	3.8	403	6.9
Money Market Shares	69	78	13.9	91	16.5
Share Certificates/CDs	151	189	25.1	193	2.2
IRA/Keogh Accounts	71	65	7.7-	71	8.9
All Other Shares and Member Deposits	10	5	49.6-	6	11.2
Non-Member Deposits	4	6	63.3	14	133.8
Regular Reserves	29	33	13.1	35	6.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	103.2	-3	878.0-
Other Reserves	30	32	6.8	19	41.5-
Undivided Earnings	29	30	3.4	49	63.3
<b>TOTAL EQUITY</b>	<b>88</b>	<b>95</b>	<b>8.0</b>	<b>99</b>	<b>4.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>812</b>	<b>884</b>	<b>8.8</b>	<b>954</b>	<b>7.9</b>

\* Amount Less than 1 Million

**Delaware**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	47	45	4.3-	42	6.7-
<b>INTEREST INCOME</b>					
Interest on Loans	44	47	5.7	53	11.9
(Less) Interest Refund	0*	0*	16.1-	0*	21.4
Income from Investments	15	16	4.3	17	8.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>60</b>	<b>63</b>	<b>5.3</b>	<b>70</b>	<b>11.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	29	31	5.2	32	4.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	60.2-	0*	1,349.9
<b>TOTAL INTEREST EXPENSE</b>	<b>29</b>	<b>31</b>	<b>5.1</b>	<b>32</b>	<b>4.7</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>3</b>	<b>49.8</b>	<b>4</b>	<b>20.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>28</b>	<b>29</b>	<b>2.0</b>	<b>34</b>	<b>16.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	20.2	4	27.7
Other Operating Income	1	2	39.9	2	13.7
Gain (Loss) on Investments	0*	0*	4,039.2-	0*	147.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	26.0-	0*	138.7
Other Non-Oper Income (Expense)	0*	0*	37.0	0*	48.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>5</b>	<b>34.6</b>	<b>6</b>	<b>12.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	11	12	10.6	13	10.7
Travel and Conference Expense	0*	0*	2.7	0*	15.6
Office Occupancy Expense	1	1	3.2	1	12.0
Office Operations Expense	5	6	15.2	7	11.4
Educational & Promotional Expense	0*	0*	25.4	0*	2.1-
Loan Servicing Expense	0*	1	48.9	2	17.8
Professional and Outside Services	3	3	0.5	4	13.6
Member Insurance	0*	0*	4.2-	0*	0.5-
Operating Fees	0*	0*	14.8	0*	0.0-
Miscellaneous Operating Expenses	0*	0*	24.0	0*	11.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>24</b>	<b>27</b>	<b>11.5</b>	<b>30</b>	<b>10.3</b>
<b>NET INCOME</b>	<b>8</b>	<b>7</b>	<b>10.2-</b>	<b>10</b>	<b>36.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	2	2.6-	3	20.0
Net Reserve Transfer	0*	0*	14.2	1	33.3
Net Income After Net Reserve Transfer	7	6	13.0-	9	37.2
Additional (Voluntary) Reserve Transfers	1	1	10.2-	0*	48.1-
Adjusted Net Income	6	5	13.6-	8	56.2

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\* Amount Less than 1 Million

**District of Columbia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	81	79	2.5-	77	2.5-
Cash	74	79	6.4	190	141.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,610</b>	<b>1,660</b>	<b>3.1</b>	<b>1,845</b>	<b>11.2</b>
Unsecured Credit Card Loans	170	175	3.2	187	6.8
All Other Unsecured Loans	266	258	2.7-	248	3.9-
New Vehicle Loans	299	297	0.4-	324	9.1
Used Vehicle Loans	130	159	22.4	172	8.5
First Mortgage Real Estate Loans	487	525	7.8	647	23.3
Other Real Estate Loans	188	176	6.3-	193	9.4
Leases Receivable	N/A	N/A	N/A	5	N/A
All Other Loans to Members	70	68	4.2-	65	3.4-
Other Loans	1	1	42.0	3	127.6
Allowance For Loan Losses	16	18	12.8	19	6.7
<b>TOTAL INVESTMENTS</b>	<b>951</b>	<b>1,192</b>	<b>25.3</b>	<b>1,088</b>	<b>8.8-</b>
U.S. Government Obligations	227	205	9.6-	284	38.2
Federal Agency Securities	221	238	7.7	325	36.9
Mutual Fund & Common Trusts	74	98	32.5	53	45.6-
MCSD and PIC at Corporate CU	N/A	4	N/A	28	539.4
All Other Corporate Credit Union	73	93	27.6	39	58.3-
Commercial Banks, S&Ls	313	521	66.3	302	42.0-
Credit Unions -Loans to, Deposits in	3	2	23.9-	3	61.8
Other Investments	41	31	23.7-	53	72.8
Land and Building	12	13	6.0	13	0.9-
Other Fixed Assets	13	13	0.2	12	3.1-
Other Real Estate Owned	0*	0*	16.6-	0*	81.2-
Other Assets	36	29	21.1-	26	10.1-
NCUSIF Capitalization Deposit	20	20	2.6	22	8.2
<b>TOTAL ASSETS</b>	<b>2,701</b>	<b>2,988</b>	<b>10.6</b>	<b>3,177</b>	<b>6.3</b>
<b>LIABILITIES</b>					
Total Borrowings	9	13	43.6	29	128.1
Accrued Dividends/Interest Payable	10	11	2.9	9	13.9-
Acct Payable and Other Liabilities	16	14	14.8-	14	6.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>35</b>	<b>37</b>	<b>5.1</b>	<b>52</b>	<b>42.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,342</b>	<b>2,592</b>	<b>10.7</b>	<b>2,736</b>	<b>5.5</b>
Share Drafts	450	513	14.1	522	1.8
Regular Shares	926	946	2.1	985	4.1
Money Market Shares	274	354	29.3	425	20.1
Share Certificates/CDs	529	608	14.9	632	4.0
IRA/Keogh Accounts	152	150	1.5-	153	2.2
All Other Shares and Member Deposits	10	16	68.8	12	23.6-
Non-Member Deposits	2	5	202.4	6	10.4
Regular Reserves	73	76	3.4	81	7.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	64.6-	-3	1,683.9
Other Reserves	47	48	2.3	53	10.8
Undivided Earnings	203	235	15.6	257	9.1
<b>TOTAL EQUITY</b>	<b>323</b>	<b>359</b>	<b>11.0</b>	<b>388</b>	<b>8.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,701</b>	<b>2,988</b>	<b>10.6</b>	<b>3,177</b>	<b>6.3</b>

\* Amount Less than 1 Million

**District of Columbia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	81	79	2.5-	77	2.5-
<b>INTEREST INCOME</b>					
Interest on Loans	134	137	2.5	138	0.8
(Less) Interest Refund	0*	0*	78.8-	0*	20.9-
Income from Investments	55	57	3.1	63	10.1
Trading Profits and Losses	0*	3	298.3	-4	239.5-
<b>TOTAL INTEREST INCOME</b>	<b>190</b>	<b>197</b>	<b>3.8</b>	<b>198</b>	<b>0.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	89	91	2.4	89	1.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	37.9	0*	49.1
<b>TOTAL INTEREST EXPENSE</b>	<b>89</b>	<b>91</b>	<b>2.6</b>	<b>90</b>	<b>1.2-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>12</b>	<b>11</b>	<b>3.1-</b>	<b>10</b>	<b>7.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>89</b>	<b>94</b>	<b>5.8</b>	<b>97</b>	<b>3.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	16	19	20.5	19	2.8
Other Operating Income	4	4	5.6	5	28.3
Gain (Loss) on Investments	0*	0*	273.5-	0*	432.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	113.4-	0*	874.0
Other Non-Oper Income (Expense)	0*	0*	43.2	0*	262.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>20</b>	<b>23</b>	<b>18.1</b>	<b>26</b>	<b>10.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	37	41	10.0	44	7.3
Travel and Conference Expense	1	1	3.3-	1	9.0
Office Occupancy Expense	3	3	8.4	3	1.6-
Office Operations Expense	20	22	6.6	23	7.9
Educational & Promotional Expense	2	2	1.5	2	2.0
Loan Servicing Expense	4	5	22.4	5	6.4
Professional and Outside Services	7	6	3.6-	7	16.6
Member Insurance	0*	0*	9.8	0*	24.9-
Operating Fees	0*	0*	35.8	0*	7.7
Miscellaneous Operating Expenses	1	2	4.3	2	4.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>76</b>	<b>83</b>	<b>8.1</b>	<b>89</b>	<b>7.4</b>
<b>NET INCOME</b>	<b>32</b>	<b>35</b>	<b>7.9</b>	<b>34</b>	<b>2.4-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	8	9	7.3	10	12.3
Net Reserve Transfer	2	3	27.8	4	54.0
Net Income After Net Reserve Transfer	30	32	6.6	30	6.9-
Additional (Voluntary) Reserve Transfers	0*	0*	9.3-	0*	34.1-
Adjusted Net Income	29	31	7.2	29	6.1-

\* Amount Less than 1 Million

**Florida**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	265	263	0.8-	253	3.8-
Cash	518	551	6.4	1,352	145.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,313</b>	<b>12,075</b>	<b>6.7</b>	<b>13,132</b>	<b>8.8</b>
Unsecured Credit Card Loans	1,184	1,197	1.0	1,215	1.5
All Other Unsecured Loans	1,060	1,008	4.9-	964	4.4-
New Vehicle Loans	2,890	2,880	0.4-	3,234	12.3
Used Vehicle Loans	2,091	2,327	11.3	2,528	8.6
First Mortgage Real Estate Loans	2,533	3,050	20.4	3,421	12.2
Other Real Estate Loans	963	996	3.4	1,084	8.8
Leases Receivable	N/A	N/A	N/A	32	N/A
All Other Loans to Members	583	602	3.2	635	5.6
Other Loans	8	15	85.2	19	21.5
Allowance For Loan Losses	126	136	7.8	143	5.5
<b>TOTAL INVESTMENTS</b>	<b>4,945</b>	<b>6,113</b>	<b>23.6</b>	<b>5,392</b>	<b>11.8-</b>
U.S. Government Obligations	665	526	20.9-	402	23.5-
Federal Agency Securities	2,178	2,461	13.0	3,043	23.6
Mutual Fund & Common Trusts	159	230	44.9	148	35.4-
MCSD and PIC at Corporate CU	N/A	54	N/A	68	25.5
All Other Corporate Credit Union	1,049	1,707	62.7	940	45.0-
Commercial Banks, S&Ls	796	970	22.0	638	34.2-
Credit Unions -Loans to, Deposits in	17	20	22.1	15	28.2-
Other Investments	83	145	74.9	138	4.5-
Land and Building	312	331	6.2	356	7.3
Other Fixed Assets	92	105	13.7	112	6.8
Other Real Estate Owned	2	2	5.5-	2	29.5
Other Assets	217	204	5.7-	259	27.0
NCUSIF Capitalization Deposit	135	146	8.6	161	10.2
<b>TOTAL ASSETS</b>	<b>17,408</b>	<b>19,391</b>	<b>11.4</b>	<b>20,623</b>	<b>6.4</b>
<b>LIABILITIES</b>					
Total Borrowings	3	102	3,810.9	332	226.9
Accrued Dividends/Interest Payable	29	24	18.0-	24	1.9
Acct Payable and Other Liabilities	115	124	7.4	132	6.6
Uninsured Secondary Capital	0	0*	0.0	0*	100.0
<b>TOTAL LIABILITIES</b>	<b>147</b>	<b>249</b>	<b>69.5</b>	<b>488</b>	<b>95.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>15,354</b>	<b>17,053</b>	<b>11.1</b>	<b>17,923</b>	<b>5.1</b>
Share Drafts	2,118	2,571	21.4	2,677	4.1
Regular Shares	5,833	6,219	6.6	6,399	2.9
Money Market Shares	1,279	1,585	23.9	1,914	20.8
Share Certificates/CDs	4,467	4,952	10.9	5,133	3.6
IRA/Keogh Accounts	1,570	1,622	3.3	1,694	4.4
All Other Shares and Member Deposits	84	100	19.3	96	4.0-
Non-Member Deposits	4	4	6.1	10	170.4
Regular Reserves	568	611	7.6	704	15.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	4	9	140.2	-55	724.0-
Other Reserves	153	175	14.6	168	4.1-
Undivided Earnings	1,183	1,295	9.5	1,394	7.7
<b>TOTAL EQUITY</b>	<b>1,906</b>	<b>2,089</b>	<b>9.6</b>	<b>2,212</b>	<b>5.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>17,408</b>	<b>19,391</b>	<b>11.4</b>	<b>20,623</b>	<b>6.4</b>

\* Amount Less than 1 Million

**Florida**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	265	263	0.8-	253	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	959	1,016	5.9	1,054	3.7
(Less) Interest Refund	1	0*	78.2-	0*	22.8-
Income from Investments	290	322	10.9	347	7.9
Trading Profits and Losses	0*	0*	66.2-	0*	72.7
<b>TOTAL INTEREST INCOME</b>	<b>1,249</b>	<b>1,337</b>	<b>7.1</b>	<b>1,401</b>	<b>4.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	523	564	7.9	573	1.5
Interest on Deposits	54	61	11.8	71	16.2
Interest on Borrowed Money	0*	3	284.3	8	134.6
<b>TOTAL INTEREST EXPENSE</b>	<b>578</b>	<b>628</b>	<b>8.7</b>	<b>651</b>	<b>3.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>104</b>	<b>100</b>	<b>4.3-</b>	<b>89</b>	<b>10.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>567</b>	<b>610</b>	<b>7.5</b>	<b>661</b>	<b>8.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	162	176	8.5	197	11.8
Other Operating Income	34	41	20.4	54	32.8
Gain (Loss) on Investments	1	5	347.4	2	62.5-
Gain (Loss) on Disp of Fixed Assets	0*	1	455.2-	-2	210.5-
Other Non-Oper Income (Expense)	2	2	30.1	-2	184.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>198</b>	<b>226</b>	<b>13.7</b>	<b>249</b>	<b>10.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	280	307	9.8	342	11.2
Travel and Conference Expense	9	10	5.7	11	8.9
Office Occupancy Expense	38	42	9.4	46	9.3
Office Operations Expense	149	166	11.1	180	8.4
Educational & Promotional Expense	17	19	7.7	21	13.5
Loan Servicing Expense	26	26	0.7	29	8.8
Professional and Outside Services	58	61	4.8	66	7.0
Member Insurance	5	5	4.9-	5	5.2-
Operating Fees	4	4	11.7	4	7.9
Miscellaneous Operating Expenses	13	18	33.5	20	12.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>601</b>	<b>658</b>	<b>9.5</b>	<b>723</b>	<b>9.8</b>
<b>NET INCOME</b>	<b>165</b>	<b>177</b>	<b>7.8</b>	<b>188</b>	<b>5.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	64	69	8.2	66	3.3-
Net Reserve Transfer	14	18	24.3	21	16.2
Net Income After Net Reserve Transfer	150	160	6.2	167	4.6
Additional (Voluntary) Reserve Transfers	25	36	42.9	82	128.0
Adjusted Net Income	125	123	1.2-	84	31.6-

\* Amount Less than 1 Million



**Georgia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	242	238	1.7-	230	3.4-
Cash	160	184	14.6	515	180.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,326</b>	<b>4,675</b>	<b>8.0</b>	<b>5,188</b>	<b>11.0</b>
Unsecured Credit Card Loans	330	356	7.8	386	8.5
All Other Unsecured Loans	509	520	2.0	527	1.4
New Vehicle Loans	1,030	983	4.5-	1,064	8.2
Used Vehicle Loans	982	1,142	16.3	1,289	12.8
First Mortgage Real Estate Loans	794	976	23.0	1,133	16.1
Other Real Estate Loans	406	406	0.1-	471	16.1
Leases Receivable	N/A	N/A	N/A	16	N/A
All Other Loans to Members	264	283	7.1	294	3.8
Other Loans	11	9	20.5-	8	9.1-
Allowance For Loan Losses	40	38	4.2-	42	10.0
<b>TOTAL INVESTMENTS</b>	<b>2,784</b>	<b>3,058</b>	<b>9.8</b>	<b>2,730</b>	<b>10.7-</b>
U.S. Government Obligations	550	247	55.1-	80	67.8-
Federal Agency Securities	1,013	1,311	29.4	1,539	17.4
Mutual Fund & Common Trusts	14	14	0.1-	9	37.6-
MCSD and PIC at Corporate CU	N/A	53	N/A	50	6.5-
All Other Corporate Credit Union	719	837	16.5	567	32.3-
Commercial Banks, S&Ls	420	541	28.6	406	25.0-
Credit Unions -Loans to, Deposits in	54	34	36.2-	61	79.3
Other Investments	14	20	42.6	18	8.8-
Land and Building	69	76	10.1	86	13.1
Other Fixed Assets	32	33	1.9	37	14.1
Other Real Estate Owned	0*	0*	7.7-	1	72.6
Other Assets	76	154	103.3	102	33.5-
NCUSIF Capitalization Deposit	58	62	5.9	67	8.8
<b>TOTAL ASSETS</b>	<b>7,466</b>	<b>8,203</b>	<b>9.9</b>	<b>8,684</b>	<b>5.9</b>
<b>LIABILITIES</b>					
Total Borrowings	9	16	87.5	38	134.8
Accrued Dividends/Interest Payable	14	13	2.8-	14	4.0
Acct Payable and Other Liabilities	37	39	6.3	45	16.2
Uninsured Secondary Capital	0*	0*	2,207.7	0*	66.7
<b>TOTAL LIABILITIES</b>	<b>59</b>	<b>69</b>	<b>16.3</b>	<b>97</b>	<b>41.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,498</b>	<b>7,145</b>	<b>9.9</b>	<b>7,528</b>	<b>5.4</b>
Share Drafts	758	885	16.8	945	6.8
Regular Shares	3,502	3,789	8.2	4,008	5.8
Money Market Shares	251	301	19.7	328	9.0
Share Certificates/CDs	1,205	1,321	9.6	1,401	6.0
IRA/Keogh Accounts	626	646	3.3	724	12.0
All Other Shares and Member Deposits	148	194	30.6	114	40.9-
Non-Member Deposits	9	9	10.5	9	3.6-
Regular Reserves	230	247	7.2	267	8.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	3	209.7	-10	463.1-
Other Reserves	7	11	61.7	7	38.9-
Undivided Earnings	670	729	8.7	794	8.9
<b>TOTAL EQUITY</b>	<b>909</b>	<b>990</b>	<b>8.9</b>	<b>1,058</b>	<b>6.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,466</b>	<b>8,203</b>	<b>9.9</b>	<b>8,684</b>	<b>5.9</b>

\* Amount Less than 1 Million

**Georgia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	242	238	1.7-	230	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	377	404	7.2	424	4.8
(Less) Interest Refund	0*	0*	64.6-	0*	15.5-
Income from Investments	160	167	4.4	171	2.4
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>536</b>	<b>571</b>	<b>6.5</b>	<b>595</b>	<b>4.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	245	259	5.6	266	2.8
Interest on Deposits	32	37	15.2	38	2.3
Interest on Borrowed Money	0*	0*	205.0	1	34.3
<b>TOTAL INTEREST EXPENSE</b>	<b>278</b>	<b>297</b>	<b>6.9</b>	<b>305</b>	<b>2.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>20</b>	<b>24</b>	<b>20.2</b>	<b>25</b>	<b>5.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>239</b>	<b>250</b>	<b>4.8</b>	<b>264</b>	<b>5.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	53	53	0.3	62	16.4
Other Operating Income	15	21	37.5	22	6.0
Gain (Loss) on Investments	1	0*	88.1-	0*	341.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	96.5-	0*	5,692.1-
Other Non-Oper Income (Expense)	0*	1	67.3	1	3.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>70</b>	<b>75</b>	<b>7.1</b>	<b>85</b>	<b>13.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	112	122	8.9	130	7.0
Travel and Conference Expense	3	4	9.6	4	9.0
Office Occupancy Expense	13	14	6.3	15	7.0
Office Operations Expense	54	57	6.5	63	9.4
Educational & Promotional Expense	6	6	1.0	7	7.5
Loan Servicing Expense	10	10	0.0	12	19.5
Professional and Outside Services	14	17	24.5	19	10.6
Member Insurance	5	5	0.3	5	0.6-
Operating Fees	1	2	16.1	2	0.7
Miscellaneous Operating Expenses	6	8	22.8	8	9.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>225</b>	<b>244</b>	<b>8.8</b>	<b>264</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>84</b>	<b>81</b>	<b>3.9-</b>	<b>85</b>	<b>4.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	19	20	4.1	24	21.3
Net Reserve Transfer	10	8	21.9-	10	35.8
Net Income After Net Reserve Transfer	75	73	1.5-	74	1.0
Additional (Voluntary) Reserve Transfers	5	10	90.0	8	20.5-
Adjusted Net Income	69	63	8.7-	66	4.6

\* Amount Less than 1 Million

**Guam**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	2	2	0.0	2	0.0
Cash	4	7	57.3	9	28.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>103</b>	<b>119</b>	<b>15.5</b>	<b>136</b>	<b>14.8</b>
Unsecured Credit Card Loans	2	2	27.4	2	2.3
All Other Unsecured Loans	77	73	5.4-	85	16.5
New Vehicle Loans	8	14	92.0	18	26.5
Used Vehicle Loans	0*	0*	28.3-	0*	23.2-
First Mortgage Real Estate Loans	8	7	11.2-	6	8.0-
Other Real Estate Loans	2	0*	72.7-	3	327.6
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	6	21	253.2	22	0.3
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	5	4	2.3-	5	17.2
<b>TOTAL INVESTMENTS</b>	<b>18</b>	<b>10</b>	<b>44.9-</b>	<b>5</b>	<b>50.8-</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	10.2-
MCSD and PIC at Corporate CU	N/A	0*	N/A	0*	8.7
All Other Corporate Credit Union	2	2	2.9-	1	51.5-
Commercial Banks, S&Ls	15	4	74.4-	1	73.1-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	1	0*	71.0-	0*	1.7
Land and Building	3	3	0.0	3	3.9-
Other Fixed Assets	0*	0*	21.2	1	19.0
Other Real Estate Owned	0*	0*	120.7	0*	3.8-
Other Assets	0*	0*	25.7	1	28.7
NCUSIF Capitalization Deposit	0*	0*	1.0-	0*	6.1
<b>TOTAL ASSETS</b>	<b>126</b>	<b>137</b>	<b>8.7</b>	<b>151</b>	<b>10.2</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	53.7	0*	91.8
Acct Payable and Other Liabilities	0*	0*	89.8	0*	17.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>0*</b>	<b>0*</b>	<b>70.4</b>	<b>1</b>	<b>53.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>100</b>	<b>108</b>	<b>8.5</b>	<b>120</b>	<b>11.0</b>
Share Drafts	2	3	3.7	3	4.4
Regular Shares	81	81	0.4	77	4.8-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	15	23	52.5	39	66.5
IRA/Keogh Accounts	1	1	13.9-	1	0.3
All Other Shares and Member Deposits	0*	0*	70.8	0*	16.5
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	0*	0*	6.5	0*	6.5
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*	1,208.4
Other Reserves	0*	0*	0.0	0*	11.5-
Undivided Earnings	25	26	5.5	28	6.9
<b>TOTAL EQUITY</b>	<b>26</b>	<b>28</b>	<b>8.3</b>	<b>30</b>	<b>6.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>126</b>	<b>137</b>	<b>8.7</b>	<b>151</b>	<b>10.2</b>

\* Amount Less than 1 Million

**Guam**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	13	14	3.1	15	13.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	1	0*	33.4-	0*	20.2-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>14</b>	<b>14</b>	<b>0.3</b>	<b>16</b>	<b>11.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	5	5	9.5	6	7.4
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>5</b>	<b>5</b>	<b>9.5</b>	<b>6</b>	<b>7.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>2</b>	<b>10.8</b>	<b>3</b>	<b>66.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>8</b>	<b>7</b>	<b>7.6-</b>	<b>7</b>	<b>0.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	100.0-	0*	0.0
Other Operating Income	0*	0*	339.5	0*	100.0-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	172.9-	0*	20,665.9
Other Non-Oper Income (Expense)	0*	0*	124.4	0*	1,354.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>3.5</b>	<b>0*</b>	<b>8.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3	3	13.9	3	1.4-
Travel and Conference Expense	0*	0*	2.5	0*	9.5
Office Occupancy Expense	0*	0*	46.1	0*	2.2-
Office Operations Expense	0*	1	17.5	1	5.4
Educational & Promotional Expense	0*	0*	60.7	0*	14.6
Loan Servicing Expense	0*	0*	82.7	0*	0.6-
Professional and Outside Services	0*	0*	99.7	0*	21.3
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	12.0	0*	3.9
Miscellaneous Operating Expenses	0*	0*	89.4	0*	11.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>5</b>	<b>6</b>	<b>23.1</b>	<b>6</b>	<b>1.9</b>
<b>NET INCOME</b>	<b>4</b>	<b>2</b>	<b>47.5-</b>	<b>2</b>	<b>3.0-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	1	0*	61.4-	2	381.7
Net Reserve Transfer	0*	0*	424.4	0*	71.6-
Net Income After Net Reserve Transfer	3	2	52.8-	2	5.6
Additional (Voluntary) Reserve Transfers	0*	0*	100.0-	0*	0.0
Adjusted Net Income	3	2	49.2-	2	0.6

\* Amount Less than 1 Million

**Hawaii**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	113	110	2.7-	106	3.6-
Cash	74	62	15.8-	223	258.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,885</b>	<b>1,927</b>	<b>2.2</b>	<b>2,010</b>	<b>4.3</b>
Unsecured Credit Card Loans	101	104	2.8	106	1.9
All Other Unsecured Loans	327	316	3.3-	302	4.3-
New Vehicle Loans	251	252	0.6	302	20.0
Used Vehicle Loans	125	141	13.3	178	26.4
First Mortgage Real Estate Loans	437	498	14.0	529	6.2
Other Real Estate Loans	502	469	6.6-	453	3.4-
Leases Receivable	N/A	N/A	N/A	2	N/A
All Other Loans to Members	135	136	0.3	131	3.4-
Other Loans	8	11	44.7	6	50.1-
Allowance For Loan Losses	22	24	9.7	29	17.1
<b>TOTAL INVESTMENTS</b>	<b>1,512</b>	<b>1,678</b>	<b>11.0</b>	<b>1,549</b>	<b>7.7-</b>
U.S. Government Obligations	110	61	44.3-	27	56.1-
Federal Agency Securities	546	577	5.7	685	18.6
Mutual Fund & Common Trusts	28	32	13.9	25	21.1-
MCSD and PIC at Corporate CU	N/A	23	N/A	29	24.2
All Other Corporate Credit Union	244	371	52.0	205	44.8-
Commercial Banks, S&Ls	566	587	3.7	555	5.5-
Credit Unions -Loans to, Deposits in	7	9	37.3	10	10.8
Other Investments	11	17	58.0	13	22.7-
Land and Building	70	75	7.8	77	2.1
Other Fixed Assets	11	11	0.7	13	17.9
Other Real Estate Owned	3	4	57.7	4	7.7-
Other Assets	31	30	2.9-	34	14.4
NCUSIF Capitalization Deposit	29	30	2.7	31	4.9
<b>TOTAL ASSETS</b>	<b>3,591</b>	<b>3,793</b>	<b>5.6</b>	<b>3,912</b>	<b>3.1</b>
<b>LIABILITIES</b>					
Total Borrowings	3	9	176.4	5	49.7-
Accrued Dividends/Interest Payable	5	4	17.1-	3	19.1-
Acct Payable and Other Liabilities	12	13	6.4	19	44.1
Uninsured Secondary Capital	0*	0*	275.9	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>21</b>	<b>27</b>	<b>29.9</b>	<b>27</b>	<b>0.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,095</b>	<b>3,268</b>	<b>5.6</b>	<b>3,371</b>	<b>3.2</b>
Share Drafts	224	246	9.6	265	7.8
Regular Shares	1,606	1,631	1.5	1,648	1.1
Money Market Shares	333	360	8.2	387	7.6
Share Certificates/CDs	590	687	16.4	724	5.4
IRA/Keogh Accounts	291	290	0.2-	298	2.7
All Other Shares and Member Deposits	36	36	0.7	33	10.1-
Non-Member Deposits	14	18	23.8	16	9.6-
Regular Reserves	125	123	1.6-	123	0.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	34.7-	-7	1,319.4
Other Reserves	83	86	3.0	81	5.7-
Undivided Earnings	268	289	8.0	317	9.4
<b>TOTAL EQUITY</b>	<b>476</b>	<b>498</b>	<b>4.7</b>	<b>513</b>	<b>3.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,591</b>	<b>3,793</b>	<b>5.6</b>	<b>3,912</b>	<b>3.1</b>

\* Amount Less than 1 Million

**Hawaii**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	113	110	2.7-	106	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	162	163	1.0	163	0.1-
(Less) Interest Refund	3	3	13.6-	3	19.6
Income from Investments	92	96	4.0	99	2.9
Trading Profits and Losses	0*	0*	36.2-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>251</b>	<b>256</b>	<b>2.3</b>	<b>258</b>	<b>0.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	125	129	2.8	126	2.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	18.4-	0*	23.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>126</b>	<b>129</b>	<b>2.7</b>	<b>126</b>	<b>2.2-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>17</b>	<b>17</b>	<b>0.4-</b>	<b>18</b>	<b>7.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>108</b>	<b>110</b>	<b>2.2</b>	<b>114</b>	<b>3.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	8	8.1	8	3.2
Other Operating Income	4	5	27.9	6	30.5
Gain (Loss) on Investments	0*	0*	771.3-	0*	12.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	149.6-	0*	476.6-
Other Non-Oper Income (Expense)	0*	0*	73.9-	0*	41.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>11</b>	<b>12</b>	<b>4.2</b>	<b>14</b>	<b>16.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	47	49	3.1	51	4.8
Travel and Conference Expense	2	2	6.1-	2	11.3
Office Occupancy Expense	6	7	6.8	7	5.9
Office Operations Expense	17	18	5.7	19	7.4
Educational & Promotional Expense	3	3	0.7	3	3.3
Loan Servicing Expense	3	3	5.5	4	7.9
Professional and Outside Services	9	9	10.7	9	1.7-
Member Insurance	4	4	0.8-	4	3.2-
Operating Fees	0*	0*	9.8	1	8.6
Miscellaneous Operating Expenses	4	4	4.8-	4	8.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>95</b>	<b>99</b>	<b>3.9</b>	<b>104</b>	<b>4.8</b>
<b>NET INCOME</b>	<b>24</b>	<b>23</b>	<b>3.5-</b>	<b>24</b>	<b>4.0</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	7	7	4.3	7	6.9
Net Reserve Transfer	1	0*	60.5-	0*	103.7
Net Income After Net Reserve Transfer	23	23	0.9-	23	2.3
Additional (Voluntary) Reserve Transfers	5	9	82.5	7	15.0-
Adjusted Net Income	18	14	22.3-	16	12.7

\* Amount Less than 1 Million

**Idaho**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	62	58	6.5-	54	6.9-
Cash	42	47	13.3	123	160.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>884</b>	<b>928</b>	<b>5.0</b>	<b>1,061</b>	<b>14.3</b>
Unsecured Credit Card Loans	54	53	1.9-	55	4.0
All Other Unsecured Loans	79	75	4.6-	67	10.0-
New Vehicle Loans	170	161	5.0-	190	17.9
Used Vehicle Loans	272	306	12.5	350	14.5
First Mortgage Real Estate Loans	110	130	17.5	155	19.5
Other Real Estate Loans	73	75	2.9	88	17.2
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	126	126	0.0-	154	22.5
Other Loans	0*	2	149.6	0*	72.2-
Allowance For Loan Losses	7	7	4.2	7	3.4
<b>TOTAL INVESTMENTS</b>	<b>228</b>	<b>311</b>	<b>36.4</b>	<b>192</b>	<b>38.3-</b>
U.S. Government Obligations	7	7	3.9-	1	79.5-
Federal Agency Securities	35	41	15.8	42	1.4
Mutual Fund & Common Trusts	3	3	3.3	3	3.7
MCSD and PIC at Corporate CU	N/A	11	N/A	9	16.2-
All Other Corporate Credit Union	140	194	38.4	94	51.5-
Commercial Banks, S&Ls	38	51	32.5	40	22.4-
Credit Unions -Loans to, Deposits in	2	2	4.5	3	24.9
Other Investments	2	3	27.8	0*	75.9-
Land and Building	25	29	15.9	35	18.4
Other Fixed Assets	6	7	18.5	8	12.4
Other Real Estate Owned	0*	0*	783.9	0*	84.6-
Other Assets	12	13	7.6	13	2.0
NCUSIF Capitalization Deposit	9	10	6.4	11	12.3
<b>TOTAL ASSETS</b>	<b>1,200</b>	<b>1,339</b>	<b>11.6</b>	<b>1,437</b>	<b>7.3</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	84.7-	23	17,450.3
Accrued Dividends/Interest Payable	5	5	0.4-	5	4.2
Acct Payable and Other Liabilities	7	9	31.7	8	7.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>12</b>	<b>14</b>	<b>10.9</b>	<b>36</b>	<b>165.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,064</b>	<b>1,191</b>	<b>12.0</b>	<b>1,255</b>	<b>5.4</b>
Share Drafts	148	179	20.4	188	5.2
Regular Shares	429	460	7.2	471	2.5
Money Market Shares	110	134	22.2	155	15.1
Share Certificates/CDs	249	288	15.8	306	6.4
IRA/Keogh Accounts	95	96	1.2	100	3.8
All Other Shares and Member Deposits	28	30	6.8	30	1.3
Non-Member Deposits	5	4	8.3-	5	9.5
Regular Reserves	37	38	4.3	40	5.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	0.8	0*	2,008.5
Other Reserves	5	5	7.1	5	10.9-
Undivided Earnings	82	91	10.0	101	11.3
<b>TOTAL EQUITY</b>	<b>124</b>	<b>134</b>	<b>8.2</b>	<b>145</b>	<b>8.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,200</b>	<b>1,339</b>	<b>11.6</b>	<b>1,437</b>	<b>7.3</b>

\* Amount Less than 1 Million

**Idaho**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	62	58	6.5-	54	6.9-
<b>INTEREST INCOME</b>					
Interest on Loans	79	81	2.7	85	4.4
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	13	15	14.7	17	8.7
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>92</b>	<b>96</b>	<b>4.5</b>	<b>101</b>	<b>5.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	39	42	7.7	38	9.0-
Interest on Deposits	3	4	9.8	9	138.6
Interest on Borrowed Money	0*	0*	9.0-	0*	493.8
<b>TOTAL INTEREST EXPENSE</b>	<b>42</b>	<b>45</b>	<b>7.9</b>	<b>47</b>	<b>3.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>5</b>	<b>5</b>	<b>6.8</b>	<b>5</b>	<b>3.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>46</b>	<b>46</b>	<b>1.1</b>	<b>49</b>	<b>6.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	9	10	1.8	10	7.9
Other Operating Income	2	3	46.9	3	26.4
Gain (Loss) on Investments	0*	0*	120.3-	0*	248.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,961.9	0*	65.6-
Other Non-Oper Income (Expense)	0*	0*	1,440.9	0*	70.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>11</b>	<b>13</b>	<b>15.8</b>	<b>14</b>	<b>6.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	22	24	9.2	26	7.4
Travel and Conference Expense	0*	0*	2.3-	0*	9.1
Office Occupancy Expense	3	3	8.3	3	6.4
Office Operations Expense	10	11	7.1	12	5.8
Educational & Promotional Expense	1	1	15.7	2	1.2
Loan Servicing Expense	2	2	6.4	2	12.5
Professional and Outside Services	1	2	16.0	2	6.2
Member Insurance	1	1	1.1	1	3.2-
Operating Fees	0*	0*	24.4	0*	14.3-
Miscellaneous Operating Expenses	1	0*	30.1-	1	33.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>43</b>	<b>46</b>	<b>7.3</b>	<b>50</b>	<b>7.0</b>
<b>NET INCOME</b>	<b>14</b>	<b>13</b>	<b>6.3-</b>	<b>14</b>	<b>5.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	5	6	10.5	7	19.2
Net Reserve Transfer	2	2	2.8-	2	32.1
Net Income After Net Reserve Transfer	12	11	6.8-	11	0.7
Additional (Voluntary) Reserve Transfers	0*	0*	7.1-	0*	75.2
Adjusted Net Income	12	11	6.8-	11	0.7-

\* Amount Less than 1 Million



**Illinois**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	616	586	4.9-	567	3.2-
Cash	236	244	3.2	669	174.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,419</b>	<b>7,672</b>	<b>3.4</b>	<b>8,547</b>	<b>11.4</b>
Unsecured Credit Card Loans	688	689	0.1	683	0.8-
All Other Unsecured Loans	595	554	6.9-	558	0.6
New Vehicle Loans	1,845	1,698	8.0-	1,878	10.6
Used Vehicle Loans	1,301	1,450	11.5	1,589	9.5
First Mortgage Real Estate Loans	1,887	2,194	16.3	2,606	18.8
Other Real Estate Loans	775	742	4.3-	874	17.7
Leases Receivable	N/A	N/A	N/A	4	N/A
All Other Loans to Members	302	315	4.4	317	0.5
Other Loans	25	29	17.0	38	31.8
Allowance For Loan Losses	71	75	5.1	80	6.9
<b>TOTAL INVESTMENTS</b>	<b>3,730</b>	<b>4,720</b>	<b>26.5</b>	<b>4,097</b>	<b>13.2-</b>
U.S. Government Obligations	646	470	27.2-	448	4.6-
Federal Agency Securities	1,119	1,237	10.5	1,531	23.7
Mutual Fund & Common Trusts	113	198	75.1	48	75.6-
MCSD and PIC at Corporate CU	N/A	79	N/A	85	8.2
All Other Corporate Credit Union	1,165	1,543	32.5	970	37.1-
Commercial Banks, S&Ls	601	826	37.6	869	5.1
Credit Unions -Loans to, Deposits in	15	24	55.8	26	9.3
Other Investments	70	341	389.3	119	65.0-
Land and Building	99	112	13.1	135	21.0
Other Fixed Assets	44	51	13.8	54	5.7
Other Real Estate Owned	1	0*	47.7-	0*	31.3
Other Assets	112	117	4.9	134	14.7
NCUSIF Capitalization Deposit	92	96	4.4	105	8.8
<b>TOTAL ASSETS</b>	<b>11,662</b>	<b>12,937</b>	<b>10.9</b>	<b>13,662</b>	<b>5.6</b>
<b>LIABILITIES</b>					
Total Borrowings	65	0*	99.8-	199	167,344.9
Accrued Dividends/Interest Payable	21	20	4.0-	20	0.8-
Acct Payable and Other Liabilities	75	330	342.9	96	70.8-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>161</b>	<b>351</b>	<b>118.3</b>	<b>316</b>	<b>9.9-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>10,256</b>	<b>11,233</b>	<b>9.5</b>	<b>11,874</b>	<b>5.7</b>
Share Drafts	861	1,004	16.6	1,046	4.2
Regular Shares	5,375	5,755	7.1	5,997	4.2
Money Market Shares	757	938	24.0	1,116	19.0
Share Certificates/CDs	1,931	2,156	11.7	2,304	6.9
IRA/Keogh Accounts	1,137	1,164	2.4	1,169	0.4
All Other Shares and Member Deposits	59	69	16.2	78	13.1
Non-Member Deposits	136	147	7.9	163	11.4
Regular Reserves	406	423	4.1	473	11.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	0*	99.0-	-15	48,232.0
Other Reserves	103	91	10.9-	91	0.4-
Undivided Earnings	741	839	13.3	923	10.0
<b>TOTAL EQUITY</b>	<b>1,246</b>	<b>1,353</b>	<b>8.6</b>	<b>1,472</b>	<b>8.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>11,662</b>	<b>12,937</b>	<b>10.9</b>	<b>13,662</b>	<b>5.6</b>

\* Amount Less than 1 Million

**Illinois**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	616	586	4.9-	567	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	629	652	3.8	678	4.0
(Less) Interest Refund	0*	0*	81.8	0*	28.1-
Income from Investments	224	238	6.3	255	7.1
Trading Profits and Losses	0*	0*	23.6-	0*	37.3
<b>TOTAL INTEREST INCOME</b>	<b>852</b>	<b>890</b>	<b>4.4</b>	<b>933</b>	<b>4.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	419	445	6.2	451	1.4
Interest on Deposits	16	25	53.5	30	19.0
Interest on Borrowed Money	2	0*	76.3-	3	412.6
<b>TOTAL INTEREST EXPENSE</b>	<b>438</b>	<b>471</b>	<b>7.5</b>	<b>484</b>	<b>2.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>41</b>	<b>41</b>	<b>0.7-</b>	<b>41</b>	<b>0.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>374</b>	<b>379</b>	<b>1.3</b>	<b>409</b>	<b>8.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	58	63	9.0	72	14.8
Other Operating Income	23	25	10.4	28	12.1
Gain (Loss) on Investments	0*	2	430.7	0*	82.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	190.6-	0*	622.7-
Other Non-Oper Income (Expense)	0*	3	1,395.1-	0*	63.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>80</b>	<b>92</b>	<b>14.7</b>	<b>101</b>	<b>9.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	156	168	7.2	184	9.9
Travel and Conference Expense	5	5	4.5	6	7.1
Office Occupancy Expense	19	21	6.8	23	11.4
Office Operations Expense	65	71	9.7	75	4.9
Educational & Promotional Expense	10	12	11.3	13	9.3
Loan Servicing Expense	16	18	9.0	21	19.6
Professional and Outside Services	22	25	13.1	25	0.8
Member Insurance	8	8	5.4-	7	6.7-
Operating Fees	2	3	3.6	3	5.9
Miscellaneous Operating Expenses	22	22	2.0-	25	13.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>327</b>	<b>350</b>	<b>7.3</b>	<b>380</b>	<b>8.6</b>
<b>NET INCOME</b>	<b>127</b>	<b>120</b>	<b>5.5-</b>	<b>130</b>	<b>7.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	26	31	21.1	30	5.8-
Net Reserve Transfer	12	15	27.3	14	4.6-
Net Income After Net Reserve Transfer	116	105	8.9-	116	9.6
Additional (Voluntary) Reserve Transfers	13	9	27.7-	7	27.8-
Adjusted Net Income	103	96	6.5-	109	13.2

\* Amount Less than 1 Million

**Indiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	261	252	3.4-	246	2.4-
Cash	173	156	9.8-	700	347.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>5,717</b>	<b>5,822</b>	<b>1.8</b>	<b>6,272</b>	<b>7.7</b>
Unsecured Credit Card Loans	477	465	2.4-	471	1.3
All Other Unsecured Loans	543	479	11.9-	439	8.2-
New Vehicle Loans	1,146	1,077	6.0-	1,085	0.7
Used Vehicle Loans	1,338	1,410	5.4	1,547	9.7
First Mortgage Real Estate Loans	1,188	1,317	10.8	1,462	11.0
Other Real Estate Loans	664	709	6.8	781	10.1
Leases Receivable	N/A	N/A	N/A	112	N/A
All Other Loans to Members	359	360	0.3	371	3.1
Other Loans	2	5	186.9	3	34.5-
Allowance For Loan Losses	47	51	6.7	53	5.5
<b>TOTAL INVESTMENTS</b>	<b>1,852</b>	<b>2,422</b>	<b>30.8</b>	<b>1,834</b>	<b>24.3-</b>
U.S. Government Obligations	97	40	58.4-	24	40.2-
Federal Agency Securities	504	566	12.4	603	6.5
Mutual Fund & Common Trusts	29	87	203.6	83	4.6-
MCSD and PIC at Corporate CU	N/A	51	N/A	56	10.4
All Other Corporate Credit Union	637	827	29.9	531	35.7-
Commercial Banks, S&Ls	506	726	43.5	478	34.2-
Credit Unions -Loans to, Deposits in	7	9	20.3	10	12.2
Other Investments	73	115	57.9	49	57.8-
Land and Building	127	140	9.7	148	6.0
Other Fixed Assets	41	43	5.4	46	6.0
Other Real Estate Owned	2	6	208.9	2	69.7-
Other Assets	67	66	1.0-	77	16.4
NCUSIF Capitalization Deposit	64	67	3.3	73	9.3
<b>TOTAL ASSETS</b>	<b>7,996</b>	<b>8,671</b>	<b>8.4</b>	<b>9,097</b>	<b>4.9</b>
<b>LIABILITIES</b>					
Total Borrowings	67	41	38.5-	118	187.7
Accrued Dividends/Interest Payable	4	4	2.7-	4	1.7
Acct Payable and Other Liabilities	40	39	4.0-	46	18.3
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>112</b>	<b>84</b>	<b>24.6-</b>	<b>169</b>	<b>100.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>7,057</b>	<b>7,702</b>	<b>9.1</b>	<b>7,983</b>	<b>3.6</b>
Share Drafts	833	995	19.4	1,066	7.1
Regular Shares	2,723	2,844	4.4	2,883	1.4
Money Market Shares	867	1,065	22.9	1,210	13.6
Share Certificates/CDs	1,834	1,976	7.7	1,995	1.0
IRA/Keogh Accounts	668	683	2.3	701	2.6
All Other Shares and Member Deposits	117	127	9.1	117	7.8-
Non-Member Deposits	15	12	23.3-	11	7.3-
Regular Reserves	256	278	8.7	306	10.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	95.7-	-11	38,256.8
Other Reserves	40	38	5.1-	44	16.2
Undivided Earnings	533	569	6.8	608	6.7
<b>TOTAL EQUITY</b>	<b>828</b>	<b>885</b>	<b>6.9</b>	<b>946</b>	<b>6.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,996</b>	<b>8,671</b>	<b>8.4</b>	<b>9,097</b>	<b>4.9</b>

\* Amount Less than 1 Million

**Indiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	261	252	3.4-	246	2.4-
<b>INTEREST INCOME</b>					
Interest on Loans	486	498	2.4	504	1.3
(Less) Interest Refund	0*	0*	84.9-	0*	14.6-
Income from Investments	116	126	8.4	138	9.2
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>602</b>	<b>624</b>	<b>3.6</b>	<b>642</b>	<b>2.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	279	295	5.6	288	2.3-
Interest on Deposits	0*	0*	82.0-	7	25,923.6
Interest on Borrowed Money	4	3	16.3-	3	11.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>283</b>	<b>298</b>	<b>5.2</b>	<b>298</b>	<b>0.0-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>39</b>	<b>43</b>	<b>9.2</b>	<b>33</b>	<b>22.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>280</b>	<b>283</b>	<b>1.3</b>	<b>311</b>	<b>9.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	56	60	8.0	64	5.7
Other Operating Income	19	24	26.5	28	18.2
Gain (Loss) on Investments	0*	0*	422.6-	0*	198.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	3.5	0*	992.9-
Other Non-Oper Income (Expense)	0*	0*	24.4-	1	561.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>75</b>	<b>84</b>	<b>13.1</b>	<b>92</b>	<b>9.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	137	147	6.9	158	7.8
Travel and Conference Expense	5	5	6.2	5	1.7
Office Occupancy Expense	19	20	4.0	22	11.9
Office Operations Expense	63	67	6.4	71	6.7
Educational & Promotional Expense	10	10	3.3	12	13.4
Loan Servicing Expense	16	15	1.2-	18	17.6
Professional and Outside Services	25	26	3.5	29	12.2
Member Insurance	3	3	4.5-	3	0.5
Operating Fees	2	2	2.3-	2	6.4
Miscellaneous Operating Expenses	6	8	37.4	8	4.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>285</b>	<b>303</b>	<b>6.2</b>	<b>329</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>69</b>	<b>65</b>	<b>6.3-</b>	<b>75</b>	<b>15.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	31	41	33.2	41	0.1-
Net Reserve Transfer	11	12	14.8	15	22.9
Net Income After Net Reserve Transfer	58	52	10.2-	59	13.7
Additional (Voluntary) Reserve Transfers	6	10	63.8	10	0.5-
Adjusted Net Income	52	42	18.7-	50	17.0

\* Amount Less than 1 Million

**Iowa**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	211	206	2.4-	200	2.9-
Cash	83	94	13.3	311	231.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,127</b>	<b>2,253</b>	<b>5.9</b>	<b>2,535</b>	<b>12.5</b>
Unsecured Credit Card Loans	150	150	0.1	155	3.6
All Other Unsecured Loans	154	141	8.8-	137	2.5-
New Vehicle Loans	379	385	1.5	426	10.7
Used Vehicle Loans	547	602	10.1	654	8.7
First Mortgage Real Estate Loans	402	450	11.9	565	25.7
Other Real Estate Loans	311	347	11.6	410	18.3
Leases Receivable	N/A	N/A	N/A	6	N/A
All Other Loans to Members	165	156	5.7-	161	3.4
Other Loans	19	22	19.8	19	14.4-
Allowance For Loan Losses	19	21	7.4	22	6.7
<b>TOTAL INVESTMENTS</b>	<b>622</b>	<b>808</b>	<b>29.9</b>	<b>541</b>	<b>33.1-</b>
U.S. Government Obligations	37	31	14.8-	25	19.6-
Federal Agency Securities	184	205	11.2	211	3.1
Mutual Fund & Common Trusts	3	0*	77.9-	0*	30.3-
MCSD and PIC at Corporate CU	N/A	9	N/A	9	3.9
All Other Corporate Credit Union	219	309	41.5	88	71.6-
Commercial Banks, S&Ls	153	181	18.3	156	14.0-
Credit Unions -Loans to, Deposits in	11	14	27.3	11	18.5-
Other Investments	16	58	263.8	40	31.7-
Land and Building	61	62	1.7	63	2.0
Other Fixed Assets	13	15	10.8	17	15.6
Other Real Estate Owned	0*	0*	194.0	0*	3.8
Other Assets	35	41	17.1	38	8.6-
NCUSIF Capitalization Deposit	23	25	7.2	27	10.1
<b>TOTAL ASSETS</b>	<b>2,945</b>	<b>3,277</b>	<b>11.3</b>	<b>3,510</b>	<b>7.1</b>
<b>LIABILITIES</b>					
Total Borrowings	30	48	63.3	114	135.9
Accrued Dividends/Interest Payable	9	9	2.3	9	2.2
Acct Payable and Other Liabilities	17	22	25.6	22	0.6-
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>56</b>	<b>80</b>	<b>41.6</b>	<b>145</b>	<b>82.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,575</b>	<b>2,854</b>	<b>10.8</b>	<b>2,998</b>	<b>5.0</b>
Share Drafts	321	392	21.8	415	5.9
Regular Shares	1,146	1,227	7.0	1,272	3.7
Money Market Shares	222	260	16.9	288	11.1
Share Certificates/CDs	641	707	10.4	758	7.1
IRA/Keogh Accounts	203	214	5.1	214	0.2
All Other Shares and Member Deposits	27	39	44.3	44	13.6
Non-Member Deposits	14	16	13.5	7	58.9-
Regular Reserves	111	116	5.1	125	7.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	1	308.2	-6	713.8-
Other Reserves	80	86	7.3	92	6.4
Undivided Earnings	122	139	14.0	156	12.4
<b>TOTAL EQUITY</b>	<b>313</b>	<b>343</b>	<b>9.4</b>	<b>366</b>	<b>6.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,945</b>	<b>3,277</b>	<b>11.3</b>	<b>3,510</b>	<b>7.1</b>

\* Amount Less than 1 Million

**Iowa**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	211	206	2.4-	200	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	188	198	5.1	206	4.0
(Less) Interest Refund	0*	0*	30.7-	0*	4.3-
Income from Investments	38	42	9.8	46	10.3
Trading Profits and Losses	0	0*	0.0	0*	176.3-
<b>TOTAL INTEREST INCOME</b>	<b>226</b>	<b>240</b>	<b>6.0</b>	<b>252</b>	<b>5.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	78	83	7.1	84	0.8
Interest on Deposits	21	23	7.2	24	6.1
Interest on Borrowed Money	1	2	98.4	4	63.9
<b>TOTAL INTEREST EXPENSE</b>	<b>100</b>	<b>108</b>	<b>8.1</b>	<b>112</b>	<b>3.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>10</b>	<b>10</b>	<b>1.8-</b>	<b>9</b>	<b>7.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>116</b>	<b>121</b>	<b>4.8</b>	<b>131</b>	<b>7.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	17	19	9.2	20	6.6
Other Operating Income	7	10	40.7	13	22.1
Gain (Loss) on Investments	0*	0*	176.3	0*	81.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	125.8-	0*	2,224.0-
Other Non-Oper Income (Expense)	0*	0*	34.3-	0*	207.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>25</b>	<b>30</b>	<b>19.1</b>	<b>33</b>	<b>11.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	52	57	9.1	63	9.7
Travel and Conference Expense	2	2	9.7	2	7.3
Office Occupancy Expense	8	9	5.4	9	3.3
Office Operations Expense	22	23	6.8	26	9.8
Educational & Promotional Expense	5	5	4.6	5	10.0
Loan Servicing Expense	5	6	15.4	7	10.1
Professional and Outside Services	12	14	15.6	15	6.3
Member Insurance	3	3	10.6-	3	1.0-
Operating Fees	1	1	2.9-	1	7.7-
Miscellaneous Operating Expenses	3	4	16.1	3	3.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>113</b>	<b>123</b>	<b>8.7</b>	<b>133</b>	<b>8.1</b>
<b>NET INCOME</b>	<b>28</b>	<b>28</b>	<b>1.7</b>	<b>31</b>	<b>10.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	6	7	6.0	7	4.0
Net Reserve Transfer	3	2	21.7-	3	61.7
Net Income After Net Reserve Transfer	25	26	4.1	28	6.8
Additional (Voluntary) Reserve Transfers	4	4	4.3	2	43.8-
Adjusted Net Income	21	22	4.0	25	16.8

\* Amount Less than 1 Million

**Kansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	147	143	2.7-	138	3.5-
Cash	66	67	1.6	180	166.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,490</b>	<b>1,429</b>	<b>4.1-</b>	<b>1,496</b>	<b>4.7</b>
Unsecured Credit Card Loans	62	52	16.1-	52	0.3
All Other Unsecured Loans	90	76	16.4-	75	1.2-
New Vehicle Loans	306	261	14.5-	269	3.0
Used Vehicle Loans	555	565	1.7	582	3.1
First Mortgage Real Estate Loans	214	242	13.3	268	10.6
Other Real Estate Loans	132	107	18.8-	115	7.7
Leases Receivable	N/A	N/A	N/A	10	N/A
All Other Loans to Members	126	124	1.7-	123	1.4-
Other Loans	4	2	54.2-	2	9.9-
Allowance For Loan Losses	15	16	3.5	14	7.3-
<b>TOTAL INVESTMENTS</b>	<b>492</b>	<b>583</b>	<b>18.4</b>	<b>437</b>	<b>25.0-</b>
U.S. Government Obligations	13	2	88.3-	1	25.9-
Federal Agency Securities	153	139	8.6-	154	10.3
Mutual Fund & Common Trusts	5	6	1.9	12	125.8
MCSD and PIC at Corporate CU	N/A	20	N/A	21	1.5
All Other Corporate Credit Union	185	271	46.6	112	58.6-
Commercial Banks, S&Ls	123	129	4.7	123	4.7-
Credit Unions -Loans to, Deposits in	10	12	15.0	10	16.5-
Other Investments	3	4	54.4	4	13.3-
Land and Building	38	38	1.4-	40	5.7
Other Fixed Assets	11	11	1.2-	11	2.6-
Other Real Estate Owned	0*	0*	38.8-	0*	9.9-
Other Assets	19	20	5.1	19	5.2-
NCUSIF Capitalization Deposit	17	17	2.5-	18	5.4
<b>TOTAL ASSETS</b>	<b>2,119</b>	<b>2,149</b>	<b>1.4</b>	<b>2,186</b>	<b>1.7</b>
<b>LIABILITIES</b>					
Total Borrowings	3	14	436.5	32	133.9
Accrued Dividends/Interest Payable	5	6	12.7	5	10.2-
Acct Payable and Other Liabilities	14	13	3.3-	13	3.3-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>21</b>	<b>33</b>	<b>52.2</b>	<b>50</b>	<b>52.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,838</b>	<b>1,862</b>	<b>1.3</b>	<b>1,869</b>	<b>0.4</b>
Share Drafts	185	205	11.2	202	1.6-
Regular Shares	708	691	2.4-	698	1.0
Money Market Shares	141	143	1.1	153	7.0
Share Certificates/CDs	546	574	5.1	560	2.5-
IRA/Keogh Accounts	200	187	6.7-	190	2.1
All Other Shares and Member Deposits	55	60	9.2	64	5.7
Non-Member Deposits	2	2	24.3-	2	23.0
Regular Reserves	81	80	1.1-	85	6.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	406.9	-2	449.6-
Other Reserves	50	42	16.4-	44	4.2
Undivided Earnings	129	133	2.8	141	6.2
<b>TOTAL EQUITY</b>	<b>260</b>	<b>255</b>	<b>1.9-</b>	<b>267</b>	<b>4.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,119</b>	<b>2,149</b>	<b>1.4</b>	<b>2,186</b>	<b>1.7</b>

\* Amount Less than 1 Million

**Kansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	147	143	2.7-	138	3.5-
<b>INTEREST INCOME</b>					
Interest on Loans	130	126	2.7-	124	1.9-
(Less) Interest Refund	0*	0*	19.6	0*	47.3-
Income from Investments	32	31	2.6-	33	5.9
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>162</b>	<b>158</b>	<b>2.7-</b>	<b>157</b>	<b>0.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	75	74	1.6-	73	1.0-
Interest on Deposits	0*	0	100.0-	0*	0.0
Interest on Borrowed Money	0*	0*	166.1	0*	852.8
<b>TOTAL INTEREST EXPENSE</b>	<b>75</b>	<b>74</b>	<b>1.7-</b>	<b>74</b>	<b>0.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>6</b>	<b>10</b>	<b>52.1</b>	<b>6</b>	<b>42.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>81</b>	<b>74</b>	<b>7.9-</b>	<b>78</b>	<b>4.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	12	13	11.4	14	8.1
Other Operating Income	4	4	10.2	5	12.2
Gain (Loss) on Investments	0*	0*	126.8-	0*	103.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	39.3	0*	24.5
Other Non-Oper Income (Expense)	0*	0*	67.8	0*	59.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>16</b>	<b>18</b>	<b>12.4</b>	<b>19</b>	<b>10.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	36	37	3.7	39	3.8
Travel and Conference Expense	1	0*	15.4-	0*	5.5-
Office Occupancy Expense	5	5	5.7	5	1.7
Office Operations Expense	15	15	2.8	16	5.8
Educational & Promotional Expense	3	2	5.7-	3	11.2
Loan Servicing Expense	4	4	5.4-	4	13.0
Professional and Outside Services	6	5	8.7-	6	8.1
Member Insurance	2	2	6.4-	2	8.4-
Operating Fees	0*	0*	1.6-	0*	0.6
Miscellaneous Operating Expenses	3	3	3.8	2	5.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>75</b>	<b>76</b>	<b>1.2</b>	<b>79</b>	<b>4.2</b>
<b>NET INCOME</b>	<b>22</b>	<b>16</b>	<b>24.8-</b>	<b>18</b>	<b>12.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	7	6	6.1-	5	26.1-
Net Reserve Transfer	3	2	17.5-	2	18.8-
Net Income After Net Reserve Transfer	19	14	25.9-	16	17.8
Additional (Voluntary) Reserve Transfers	2	3	27.8	4	72.4
Adjusted Net Income	17	11	32.4-	12	5.2

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\* Amount Less than 1 Million



**Kentucky**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	141	138	2.1-	134	2.9-
Cash	69	70	1.9	229	225.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,919</b>	<b>2,002</b>	<b>4.3</b>	<b>2,179</b>	<b>8.8</b>
Unsecured Credit Card Loans	128	127	1.1-	130	2.6
All Other Unsecured Loans	264	251	5.2-	241	3.7-
New Vehicle Loans	429	385	10.4-	399	3.7
Used Vehicle Loans	403	464	15.1	541	16.5
First Mortgage Real Estate Loans	404	475	17.5	510	7.6
Other Real Estate Loans	209	228	8.7	265	16.5
Leases Receivable	N/A	N/A	N/A	9	N/A
All Other Loans to Members	79	72	9.2-	82	14.2
Other Loans	2	2	10.8-	1	35.0-
Allowance For Loan Losses	18	20	11.8	21	2.8
<b>TOTAL INVESTMENTS</b>	<b>588</b>	<b>744</b>	<b>26.5</b>	<b>532</b>	<b>28.5-</b>
U.S. Government Obligations	62	48	22.5-	25	47.7-
Federal Agency Securities	182	169	6.8-	172	1.4
Mutual Fund & Common Trusts	7	11	50.8	2	79.4-
MCSD and PIC at Corporate CU	N/A	20	N/A	22	8.0
All Other Corporate Credit Union	249	346	38.6	179	48.1-
Commercial Banks, S&Ls	77	140	81.0	123	11.9-
Credit Unions -Loans to, Deposits in	4	4	11.0-	3	34.1-
Other Investments	6	6	9.8-	6	4.7-
Land and Building	34	38	10.1	47	25.2
Other Fixed Assets	14	18	30.9	21	13.5
Other Real Estate Owned	0*	0*	109.4	0*	17.2-
Other Assets	20	21	5.7	24	17.8
NCUSIF Capitalization Deposit	21	22	4.5	24	9.2
<b>TOTAL ASSETS</b>	<b>2,648</b>	<b>2,895</b>	<b>9.4</b>	<b>3,036</b>	<b>4.9</b>
<b>LIABILITIES</b>					
Total Borrowings	1	0*	94.6-	3	4,725.7
Accrued Dividends/Interest Payable	12	12	4.1	11	6.9-
Acct Payable and Other Liabilities	8	11	25.8	12	11.5
Uninsured Secondary Capital	0*	0*	100.0	0*	125.0
<b>TOTAL LIABILITIES</b>	<b>22</b>	<b>23</b>	<b>7.1</b>	<b>27</b>	<b>17.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,283</b>	<b>2,500</b>	<b>9.5</b>	<b>2,610</b>	<b>4.4</b>
Share Drafts	249	292	17.2	304	4.2
Regular Shares	1,106	1,167	5.5	1,220	4.5
Money Market Shares	63	82	31.1	102	24.5
Share Certificates/CDs	549	625	13.9	657	5.0
IRA/Keogh Accounts	255	265	3.8	272	2.6
All Other Shares and Member Deposits	54	60	11.9	47	21.6-
Non-Member Deposits	7	9	22.7	8	13.2-
Regular Reserves	91	96	5.7	102	6.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	181.0	0*	214.2-
Other Reserves	7	4	46.8-	2	50.3-
Undivided Earnings	245	272	10.8	297	9.2
<b>TOTAL EQUITY</b>	<b>343</b>	<b>372</b>	<b>8.4</b>	<b>400</b>	<b>7.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,648</b>	<b>2,895</b>	<b>9.4</b>	<b>3,036</b>	<b>4.9</b>

\* Amount Less than 1 Million

**Kentucky**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	141	138	2.1-	134	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	170	177	4.2	180	2.0
(Less) Interest Refund	0*	0*	288.5	0*	80.6-
Income from Investments	36	39	8.1	40	4.4
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>205</b>	<b>215</b>	<b>4.8</b>	<b>221</b>	<b>2.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	96	102	6.8	103	1.1
Interest on Deposits	0*	0*	56.1-	0*	180.0
Interest on Borrowed Money	0*	0*	72.7-	0*	414.2
<b>TOTAL INTEREST EXPENSE</b>	<b>96</b>	<b>102</b>	<b>6.6</b>	<b>104</b>	<b>1.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>15</b>	<b>15</b>	<b>4.4</b>	<b>12</b>	<b>21.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>95</b>	<b>98</b>	<b>2.9</b>	<b>105</b>	<b>7.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	18	19	5.1	22	18.3
Other Operating Income	6	9	39.2	9	5.9
Gain (Loss) on Investments	0*	0*	1,830.7	0*	124.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	5.6-	0*	389.7
Other Non-Oper Income (Expense)	0*	0*	280.9-	0*	129.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>24</b>	<b>28</b>	<b>16.7</b>	<b>32</b>	<b>12.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	44	48	9.5	54	11.2
Travel and Conference Expense	2	2	3.7	2	8.7
Office Occupancy Expense	5	5	7.1	6	3.5
Office Operations Expense	20	21	9.1	24	12.0
Educational & Promotional Expense	2	3	14.8	3	18.2
Loan Servicing Expense	4	4	6.3	5	20.5
Professional and Outside Services	7	8	11.4	9	7.4
Member Insurance	2	2	0.6	2	3.5-
Operating Fees	0*	0*	15.4	0*	4.7
Miscellaneous Operating Expenses	3	2	8.7-	3	25.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>89</b>	<b>97</b>	<b>8.6</b>	<b>108</b>	<b>11.1</b>
<b>NET INCOME</b>	<b>30</b>	<b>29</b>	<b>3.0-</b>	<b>29</b>	<b>1.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	7	9	30.1	10	3.8
Net Reserve Transfer	1	2	100.8	3	12.1
Net Income After Net Reserve Transfer	28	26	7.3-	27	0.8
Additional (Voluntary) Reserve Transfers	3	3	0.4-	2	22.4-
Adjusted Net Income	25	23	8.1-	24	4.0

\* Amount Less than 1 Million

**Louisiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	296	295	0.3-	289	2.0-
Cash	103	115	11.4	235	105.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,632</b>	<b>2,717</b>	<b>3.2</b>	<b>2,807</b>	<b>3.3</b>
Unsecured Credit Card Loans	155	158	1.5	172	9.4
All Other Unsecured Loans	475	464	2.3-	450	3.1-
New Vehicle Loans	865	843	2.5-	857	1.6
Used Vehicle Loans	403	440	9.2	464	5.3
First Mortgage Real Estate Loans	404	451	11.8	492	8.9
Other Real Estate Loans	74	80	8.4	94	18.1
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	251	272	8.1	275	1.2
Other Loans	5	9	90.9	3	61.3-
Allowance For Loan Losses	29	30	2.1	32	8.9
<b>TOTAL INVESTMENTS</b>	<b>903</b>	<b>1,085</b>	<b>20.2</b>	<b>1,010</b>	<b>6.9-</b>
U.S. Government Obligations	45	43	5.3-	24	43.2-
Federal Agency Securities	236	212	10.3-	305	43.8
Mutual Fund & Common Trusts	16	19	18.7	17	13.2-
MCSD and PIC at Corporate CU	N/A	31	N/A	32	1.0
All Other Corporate Credit Union	236	335	41.9	224	33.2-
Commercial Banks, S&Ls	350	419	19.9	360	14.1-
Credit Unions -Loans to, Deposits in	12	12	0.8	15	22.0
Other Investments	7	13	80.5	34	153.1
Land and Building	62	65	4.7	73	11.3
Other Fixed Assets	19	21	10.1	22	7.1
Other Real Estate Owned	0*	0*	5.9-	0*	37.9-
Other Assets	34	32	5.8-	35	9.5
NCUSIF Capitalization Deposit	30	31	4.3	34	8.9
<b>TOTAL ASSETS</b>	<b>3,754</b>	<b>4,036</b>	<b>7.5</b>	<b>4,183</b>	<b>3.6</b>
<b>LIABILITIES</b>					
Total Borrowings	16	1	91.7-	14	973.3
Accrued Dividends/Interest Payable	11	11	2.4-	11	0.2
Acct Payable and Other Liabilities	12	12	2.9-	14	14.6
Uninsured Secondary Capital	0	0*	0.0	0*	250.0
<b>TOTAL LIABILITIES</b>	<b>39</b>	<b>24</b>	<b>38.0-</b>	<b>39</b>	<b>60.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,222</b>	<b>3,482</b>	<b>8.1</b>	<b>3,583</b>	<b>2.9</b>
Share Drafts	289	340	17.9	351	3.1
Regular Shares	1,795	1,872	4.3	1,926	2.9
Money Market Shares	174	182	4.6	208	14.5
Share Certificates/CDs	672	767	14.1	779	1.6
IRA/Keogh Accounts	258	274	6.1	282	3.2
All Other Shares and Member Deposits	20	39	94.7	30	22.6-
Non-Member Deposits	16	9	40.2-	7	22.2-
Regular Reserves	171	179	4.6	193	8.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	54.1-	-4	1,118.3
Other Reserves	26	24	6.2-	34	40.2
Undivided Earnings	297	327	10.2	337	3.2
<b>TOTAL EQUITY</b>	<b>493</b>	<b>530</b>	<b>7.5</b>	<b>561</b>	<b>5.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,754</b>	<b>4,036</b>	<b>7.5</b>	<b>4,183</b>	<b>3.6</b>

\* Amount Less than 1 Million

**Louisiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	296	295	0.3-	289	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	238	246	3.4	247	0.6
(Less) Interest Refund	1	1	8.5	1	8.5-
Income from Investments	55	58	4.8	64	11.2
Trading Profits and Losses	0*	0*	95.1-	0*	475.0-
<b>TOTAL INTEREST INCOME</b>	<b>292</b>	<b>302</b>	<b>3.6</b>	<b>311</b>	<b>2.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	129	133	3.6	135	1.7
Interest on Deposits	2	2	9.2	3	51.8
Interest on Borrowed Money	0*	0*	60.9-	0*	87.2
<b>TOTAL INTEREST EXPENSE</b>	<b>130</b>	<b>135</b>	<b>3.5</b>	<b>138</b>	<b>2.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>19</b>	<b>21</b>	<b>7.6</b>	<b>19</b>	<b>8.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>142</b>	<b>147</b>	<b>3.2</b>	<b>153</b>	<b>4.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	26	30	14.4	34	13.6
Other Operating Income	7	8	6.7	8	8.8
Gain (Loss) on Investments	0*	0*	70.4-	0*	315.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	892.1-	0*	116.8-
Other Non-Oper Income (Expense)	0*	0*	103.5-	0*	11,745.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>34</b>	<b>38</b>	<b>12.4</b>	<b>44</b>	<b>13.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	68	72	7.0	78	7.3
Travel and Conference Expense	2	2	0.8-	2	0.5-
Office Occupancy Expense	7	7	6.0	8	5.3
Office Operations Expense	32	35	7.9	38	9.0
Educational & Promotional Expense	3	3	9.2	4	9.6
Loan Servicing Expense	5	6	7.2	6	12.2
Professional and Outside Services	10	11	9.3	12	11.0
Member Insurance	6	6	2.1-	6	3.3-
Operating Fees	1	1	15.0	1	12.2
Miscellaneous Operating Expenses	4	4	5.6-	4	10.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>138</b>	<b>147</b>	<b>6.5</b>	<b>159</b>	<b>7.7</b>
<b>NET INCOME</b>	<b>38</b>	<b>38</b>	<b>0.6-</b>	<b>38</b>	<b>1.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	7	7	1.7-	7	7.3
Net Reserve Transfer	2	1	47.1-	2	51.7
Net Income After Net Reserve Transfer	35	36	2.5	36	0.3-
Additional (Voluntary) Reserve Transfers	8	7	14.4-	6	19.3-
Adjusted Net Income	27	29	7.4	31	4.1

\* Amount Less than 1 Million

**Maine**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	89	89	0.0	86	3.4-
Cash	61	68	11.1	204	199.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,683</b>	<b>1,800</b>	<b>7.0</b>	<b>1,937</b>	<b>7.6</b>
Unsecured Credit Card Loans	111	115	3.0	117	2.2
All Other Unsecured Loans	137	132	3.6-	125	5.0-
New Vehicle Loans	221	195	12.0-	205	5.2
Used Vehicle Loans	323	356	10.2	396	11.2
First Mortgage Real Estate Loans	439	536	21.9	616	14.9
Other Real Estate Loans	241	248	2.7	252	1.6
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	203	200	1.7-	224	12.4
Other Loans	7	21	191.4	2	89.0-
Allowance For Loan Losses	12	12	2.0-	13	9.5
<b>TOTAL INVESTMENTS</b>	<b>470</b>	<b>577</b>	<b>22.8</b>	<b>408</b>	<b>29.3-</b>
U.S. Government Obligations	26	14	43.9-	9	40.8-
Federal Agency Securities	131	124	5.3-	129	3.7
Mutual Fund & Common Trusts	1	1	2.7-	0*	76.1-
MCSD and PIC at Corporate CU	N/A	11	N/A	13	15.0
All Other Corporate Credit Union	135	215	59.0	73	65.9-
Commercial Banks, S&Ls	151	168	11.1	155	8.0-
Credit Unions -Loans to, Deposits in	13	11	14.9-	9	17.7-
Other Investments	13	32	155.2	20	37.0-
Land and Building	47	48	3.5	53	9.8
Other Fixed Assets	11	12	5.6	13	8.0
Other Real Estate Owned	2	2	0.4	1	9.1-
Other Assets	18	17	6.5-	20	17.5
NCUSIF Capitalization Deposit	19	20	5.5	22	9.2
<b>TOTAL ASSETS</b>	<b>2,298</b>	<b>2,532</b>	<b>10.2</b>	<b>2,645</b>	<b>4.4</b>
<b>LIABILITIES</b>					
Total Borrowings	25	34	37.6	71	111.8
Accrued Dividends/Interest Payable	0*	0*	0.6-	0*	3.3
Acct Payable and Other Liabilities	10	12	18.8	11	8.4-
Uninsured Secondary Capital	0	0*	0.0	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>35</b>	<b>47</b>	<b>32.3</b>	<b>83</b>	<b>77.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,030</b>	<b>2,232</b>	<b>9.9</b>	<b>2,289</b>	<b>2.5</b>
Share Drafts	229	275	20.2	277	0.7
Regular Shares	793	825	4.0	835	1.3
Money Market Shares	175	208	19.0	237	13.7
Share Certificates/CDs	595	670	12.6	673	0.5
IRA/Keogh Accounts	215	227	5.6	240	5.5
All Other Shares and Member Deposits	17	21	22.6	20	4.4-
Non-Member Deposits	6	6	5.1	7	22.8
Regular Reserves	94	104	10.3	112	7.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	130.2	0*	191.0-
Other Reserves	11	6	48.9-	5	16.8-
Undivided Earnings	126	143	12.9	157	10.0
<b>TOTAL EQUITY</b>	<b>232</b>	<b>254</b>	<b>9.1</b>	<b>273</b>	<b>7.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,298</b>	<b>2,532</b>	<b>10.2</b>	<b>2,645</b>	<b>4.4</b>

\* Amount Less than 1 Million

**Maine**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	89	89	0.0	86	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	147	156	5.6	160	2.8
(Less) Interest Refund	0*	0*	59.4-	0*	76.9
Income from Investments	30	32	6.4	33	2.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>177</b>	<b>188</b>	<b>5.8</b>	<b>193</b>	<b>2.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	78	82	5.0	83	1.0
Interest on Deposits	0	0*	0.0	0	100.0-
Interest on Borrowed Money	0*	1	88.4	2	92.8
<b>TOTAL INTEREST EXPENSE</b>	<b>78</b>	<b>84</b>	<b>6.7</b>	<b>85</b>	<b>1.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>7</b>	<b>7</b>	<b>6.3</b>	<b>7</b>	<b>1.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>92</b>	<b>97</b>	<b>5.0</b>	<b>100</b>	<b>4.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	10	3.7	12	16.8
Other Operating Income	6	7	29.5	8	9.1
Gain (Loss) on Investments	0*	0*	561.0	0*	83.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	313.4-	0*	604.2
Other Non-Oper Income (Expense)	0*	0*	60.3-	0*	37.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>16</b>	<b>18</b>	<b>12.7</b>	<b>20</b>	<b>12.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	41	45	8.1	47	5.8
Travel and Conference Expense	1	1	1.9	2	4.3
Office Occupancy Expense	6	6	3.4	6	6.1
Office Operations Expense	19	20	7.4	21	6.0
Educational & Promotional Expense	3	2	5.1-	3	18.8
Loan Servicing Expense	4	5	8.3	5	0.6
Professional and Outside Services	8	9	10.4	10	7.5
Member Insurance	2	2	1.3-	2	3.9-
Operating Fees	0*	0*	13.3	0*	10.7
Miscellaneous Operating Expenses	2	2	3.2-	3	15.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>87</b>	<b>93</b>	<b>6.8</b>	<b>99</b>	<b>6.1</b>
<b>NET INCOME</b>	<b>20</b>	<b>21</b>	<b>3.0</b>	<b>21</b>	<b>1.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	5	6	17.4	7	6.7
Net Reserve Transfer	2	2	4.7	3	23.8
Net Income After Net Reserve Transfer	18	18	2.8	18	1.2-
Additional (Voluntary) Reserve Transfers	6	4	22.9-	4	13.7-
Adjusted Net Income	12	14	14.2	14	2.6

\* Amount Less than 1 Million

**Maryland**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	138	134	2.9-	132	1.5-
Cash	144	208	44.3	486	133.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,582</b>	<b>4,667</b>	<b>1.9</b>	<b>4,974</b>	<b>6.6</b>
Unsecured Credit Card Loans	474	466	1.6-	485	4.1
All Other Unsecured Loans	824	766	7.1-	720	6.1-
New Vehicle Loans	1,036	998	3.7-	1,046	4.8
Used Vehicle Loans	478	566	18.4	695	22.8
First Mortgage Real Estate Loans	957	1,108	15.8	1,211	9.3
Other Real Estate Loans	627	611	2.6-	658	7.6
Leases Receivable	N/A	N/A	N/A	5	N/A
All Other Loans to Members	181	146	19.5-	145	0.2-
Other Loans	3	6	91.8	8	28.2
Allowance For Loan Losses	60	65	7.3	68	5.9
<b>TOTAL INVESTMENTS</b>	<b>2,491</b>	<b>2,746</b>	<b>10.2</b>	<b>2,475</b>	<b>9.9-</b>
U.S. Government Obligations	310	161	47.9-	96	40.5-
Federal Agency Securities	1,556	1,717	10.3	1,890	10.1
Mutual Fund & Common Trusts	156	188	20.3	175	7.0-
MCSD and PIC at Corporate CU	N/A	9	N/A	13	41.4
All Other Corporate Credit Union	136	176	29.2	49	71.9-
Commercial Banks, S&Ls	272	309	13.4	156	49.5-
Credit Unions -Loans to, Deposits in	6	6	1.3	6	7.0
Other Investments	55	181	227.2	88	51.2-
Land and Building	73	78	6.7	85	9.3
Other Fixed Assets	41	44	8.7	46	4.9
Other Real Estate Owned	1	1	4.3-	0*	55.8-
Other Assets	102	90	11.5-	102	12.9
NCUSIF Capitalization Deposit	61	63	3.5	67	5.2
<b>TOTAL ASSETS</b>	<b>7,435</b>	<b>7,834</b>	<b>5.4</b>	<b>8,166</b>	<b>4.2</b>
<b>LIABILITIES</b>					
Total Borrowings	31	0*	99.9-	27	83,472.3
Accrued Dividends/Interest Payable	21	21	1.2	21	0.7
Acct Payable and Other Liabilities	46	52	14.2	49	5.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>98</b>	<b>73</b>	<b>25.0-</b>	<b>97</b>	<b>32.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,586</b>	<b>6,961</b>	<b>5.7</b>	<b>7,235</b>	<b>3.9</b>
Share Drafts	772	847	9.6	894	5.6
Regular Shares	3,265	3,432	5.1	3,556	3.6
Money Market Shares	663	709	6.9	771	8.8
Share Certificates/CDs	1,009	1,087	7.8	1,124	3.4
IRA/Keogh Accounts	779	769	1.3-	763	0.7-
All Other Shares and Member Deposits	92	110	20.0	119	7.5
Non-Member Deposits	6	7	7.9	8	10.9
Regular Reserves	246	249	1.2	261	4.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	138.8-	-29	7,139.9-
Other Reserves	76	110	45.0	97	12.2-
Undivided Earnings	430	440	2.3	505	15.0
<b>TOTAL EQUITY</b>	<b>751</b>	<b>799</b>	<b>6.5</b>	<b>834</b>	<b>4.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,435</b>	<b>7,834</b>	<b>5.4</b>	<b>8,166</b>	<b>4.2</b>

\* Amount Less than 1 Million

**Maryland**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	138	134	2.9-	132	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	414	414	0.1	412	0.5-
(Less) Interest Refund	1	2	64.6	2	9.3-
Income from Investments	153	161	5.0	169	5.0
Trading Profits and Losses	0*	0*	1,620.5-	0*	31.7-
<b>TOTAL INTEREST INCOME</b>	<b>565</b>	<b>572</b>	<b>1.3</b>	<b>578</b>	<b>1.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	242	246	1.5	235	4.3-
Interest on Deposits	23	23	0.3-	27	15.7
Interest on Borrowed Money	0*	0*	25.3-	0*	76.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>266</b>	<b>270</b>	<b>1.2</b>	<b>262</b>	<b>2.7-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>47</b>	<b>47</b>	<b>1.0</b>	<b>37</b>	<b>22.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>252</b>	<b>255</b>	<b>1.3</b>	<b>279</b>	<b>9.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	42	47	11.4	52	10.6
Other Operating Income	15	16	7.6	19	13.1
Gain (Loss) on Investments	3	0*	65.0-	0*	190.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	31.0-	0*	55.1
Other Non-Oper Income (Expense)	0*	0*	29.3	0*	35.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>60</b>	<b>65</b>	<b>7.5</b>	<b>70</b>	<b>7.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	122	131	7.7	141	7.9
Travel and Conference Expense	4	4	1.7	4	4.6-
Office Occupancy Expense	15	16	7.9	17	7.2
Office Operations Expense	62	67	6.9	72	7.5
Educational & Promotional Expense	7	9	20.0	9	5.4
Loan Servicing Expense	11	12	6.2	14	16.1
Professional and Outside Services	14	16	12.3	17	3.8
Member Insurance	3	3	15.0-	3	3.7-
Operating Fees	1	2	23.8	2	6.3
Miscellaneous Operating Expenses	6	6	13.1	7	4.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>246</b>	<b>265</b>	<b>7.9</b>	<b>285</b>	<b>7.4</b>
<b>NET INCOME</b>	<b>67</b>	<b>55</b>	<b>17.3-</b>	<b>65</b>	<b>17.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	22	20	7.9-	22	6.5
Net Reserve Transfer	3	3	2.4	6	78.7
Net Income After Net Reserve Transfer	63	52	18.3-	58	12.9
Additional (Voluntary) Reserve Transfers	10	10	3.9-	6	39.7-
Adjusted Net Income	53	42	21.1-	52	25.4

\* Amount Less than 1 Million



**Massachusetts**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	316	306	3.2-	293	4.2-
Cash	184	227	23.0	553	143.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,290</b>	<b>7,987</b>	<b>9.6</b>	<b>8,725</b>	<b>9.2</b>
Unsecured Credit Card Loans	512	542	5.8	573	5.7
All Other Unsecured Loans	600	598	0.3-	573	4.2-
New Vehicle Loans	892	893	0.1	916	2.6
Used Vehicle Loans	821	946	15.2	1,075	13.7
First Mortgage Real Estate Loans	3,350	3,865	15.4	4,286	10.9
Other Real Estate Loans	918	944	2.8	1,090	15.5
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	195	191	1.8-	201	5.3
Other Loans	2	8	343.0	10	20.5
Allowance For Loan Losses	74	75	0.5	71	4.5-
<b>TOTAL INVESTMENTS</b>	<b>3,628</b>	<b>4,089</b>	<b>12.7</b>	<b>3,753</b>	<b>8.2-</b>
U.S. Government Obligations	734	502	31.6-	266	47.0-
Federal Agency Securities	1,759	1,891	7.5	2,244	18.6
Mutual Fund & Common Trusts	40	38	5.3-	35	8.9-
MCSD and PIC at Corporate CU	N/A	51	N/A	52	1.5
All Other Corporate Credit Union	661	988	49.5	589	40.4-
Commercial Banks, S&Ls	361	508	40.8	399	21.5-
Credit Unions -Loans to, Deposits in	8	9	11.3	7	27.8-
Other Investments	65	101	56.4	162	59.8
Land and Building	120	131	8.7	138	6.0
Other Fixed Assets	42	43	1.8	45	4.0
Other Real Estate Owned	3	2	18.3-	0*	66.6-
Other Assets	111	112	0.9	124	10.4
NCUSIF Capitalization Deposit	90	95	5.7	103	8.4
<b>TOTAL ASSETS</b>	<b>11,395</b>	<b>12,611</b>	<b>10.7</b>	<b>13,370</b>	<b>6.0</b>
<b>LIABILITIES</b>					
Total Borrowings	33	98	193.2	236	141.5
Accrued Dividends/Interest Payable	8	6	30.8-	7	22.7
Acct Payable and Other Liabilities	51	73	43.1	68	6.6-
Uninsured Secondary Capital	0*	0*	0.0	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>93</b>	<b>177</b>	<b>90.5</b>	<b>311</b>	<b>76.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>9,930</b>	<b>10,936</b>	<b>10.1</b>	<b>11,468</b>	<b>4.9</b>
Share Drafts	833	1,005	20.6	1,070	6.5
Regular Shares	3,471	3,654	5.3	3,758	2.8
Money Market Shares	1,159	1,393	20.3	1,547	11.0
Share Certificates/CDs	2,922	3,316	13.5	3,510	5.9
IRA/Keogh Accounts	1,368	1,398	2.2	1,404	0.4
All Other Shares and Member Deposits	175	168	3.9-	172	2.8
Non-Member Deposits	2	3	39.6	7	164.9
Regular Reserves	346	373	7.8	400	7.3
APPR. For Non-Conf. Invest.	0*	0*	0.0	0*	0.2
Accum. Unrealized G/L on A-F-S	19	23	19.0	-8	135.9-
Other Reserves	15	9	41.7-	7	18.5-
Undivided Earnings	992	1,093	10.2	1,191	9.0
<b>TOTAL EQUITY</b>	<b>1,373</b>	<b>1,498</b>	<b>9.1</b>	<b>1,591</b>	<b>6.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>11,395</b>	<b>12,611</b>	<b>10.7</b>	<b>13,370</b>	<b>6.0</b>

\* Amount Less than 1 Million

**Massachusetts**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	316	306	3.2-	293	4.2-
<b>INTEREST INCOME</b>					
Interest on Loans	586	635	8.4	660	3.9
(Less) Interest Refund	0*	0*	15.6-	0*	8.8
Income from Investments	223	228	2.1	233	2.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>809</b>	<b>863</b>	<b>6.6</b>	<b>893</b>	<b>3.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	399	426	6.8	430	1.0
Interest on Deposits	0	0*	0.0	0*	123.7
Interest on Borrowed Money	1	4	297.3	8	94.7
<b>TOTAL INTEREST EXPENSE</b>	<b>400</b>	<b>430</b>	<b>7.6</b>	<b>438</b>	<b>1.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>23</b>	<b>27</b>	<b>20.2</b>	<b>21</b>	<b>24.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>387</b>	<b>405</b>	<b>4.8</b>	<b>434</b>	<b>7.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	34	38	11.6	46	22.7
Other Operating Income	11	15	33.2	13	16.6-
Gain (Loss) on Investments	0*	0*	1,414.5	0*	71.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	291.4	0*	102.2-
Other Non-Oper Income (Expense)	0*	2	166.5	0*	92.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>46</b>	<b>55</b>	<b>20.5</b>	<b>59</b>	<b>7.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	157	171	8.8	181	6.1
Travel and Conference Expense	7	6	10.1-	6	2.0
Office Occupancy Expense	21	23	12.9	25	5.5
Office Operations Expense	59	66	12.9	73	10.1
Educational & Promotional Expense	12	12	1.7	14	10.3
Loan Servicing Expense	9	12	25.4	8	27.6-
Professional and Outside Services	26	30	15.7	35	16.6
Member Insurance	5	5	3.5-	5	0.1
Operating Fees	2	2	12.0	2	7.4
Miscellaneous Operating Expenses	13	10	24.6-	10	1.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>311</b>	<b>338</b>	<b>8.7</b>	<b>360</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>122</b>	<b>123</b>	<b>1.0</b>	<b>134</b>	<b>8.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	31	32	3.3	33	2.5
Net Reserve Transfer	17	15	12.7-	17	19.1
Net Income After Net Reserve Transfer	105	108	3.2	116	7.3
Additional (Voluntary) Reserve Transfers	6	4	45.0-	6	65.2
Adjusted Net Income	98	105	6.3	110	5.4

\* Amount Less than 1 Million

**Michigan**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	507	497	2.0-	474	4.6-
Cash	432	498	15.2	1,731	247.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,686</b>	<b>12,377</b>	<b>5.9</b>	<b>13,635</b>	<b>10.2</b>
Unsecured Credit Card Loans	882	920	4.3	1,012	10.0
All Other Unsecured Loans	1,244	1,184	4.8-	1,155	2.5-
New Vehicle Loans	2,276	2,032	10.7-	2,036	0.2
Used Vehicle Loans	2,238	2,451	9.5	2,663	8.6
First Mortgage Real Estate Loans	2,786	3,511	26.0	4,127	17.6
Other Real Estate Loans	1,258	1,258	0.0-	1,502	19.4
Leases Receivable	N/A	N/A	N/A	107	N/A
All Other Loans to Members	974	972	0.1-	1,011	3.9
Other Loans	28	49	75.6	22	55.0-
Allowance For Loan Losses	89	93	4.2	94	1.2
<b>TOTAL INVESTMENTS</b>	<b>5,152</b>	<b>6,424</b>	<b>24.7</b>	<b>4,902</b>	<b>23.7-</b>
U.S. Government Obligations	262	233	11.1-	124	46.6-
Federal Agency Securities	1,153	1,316	14.1	1,585	20.4
Mutual Fund & Common Trusts	136	173	27.1	100	42.2-
MCSD and PIC at Corporate CU	N/A	110	N/A	112	1.9
All Other Corporate Credit Union	1,458	1,988	36.3	526	73.5-
Commercial Banks, S&Ls	1,048	1,239	18.3	848	31.6-
Credit Unions -Loans to, Deposits in	28	36	29.7	44	19.7
Other Investments	1,067	1,328	24.6	1,563	17.7
Land and Building	308	337	9.5	371	10.1
Other Fixed Assets	88	97	9.6	107	10.1
Other Real Estate Owned	3	2	37.8-	6	160.6
Other Assets	222	245	10.6	258	5.3
NCUSIF Capitalization Deposit	142	151	6.5	168	11.2
<b>TOTAL ASSETS</b>	<b>17,945</b>	<b>20,038</b>	<b>11.7</b>	<b>21,084</b>	<b>5.2</b>
<b>LIABILITIES</b>					
Total Borrowings	38	40	5.0	124	206.6
Accrued Dividends/Interest Payable	50	47	6.5-	50	6.5
Acct Payable and Other Liabilities	122	120	2.2-	122	2.0
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>211</b>	<b>207</b>	<b>2.0-</b>	<b>296</b>	<b>42.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>15,656</b>	<b>17,562</b>	<b>12.2</b>	<b>18,387</b>	<b>4.7</b>
Share Drafts	1,973	2,372	20.2	2,508	5.7
Regular Shares	5,656	6,087	7.6	6,167	1.3
Money Market Shares	2,656	3,137	18.1	3,498	11.5
Share Certificates/CDs	3,362	3,868	15.1	4,036	4.3
IRA/Keogh Accounts	1,428	1,463	2.4	1,495	2.2
All Other Shares and Member Deposits	512	565	10.2	594	5.3
Non-Member Deposits	67	71	5.6	89	26.0
Regular Reserves	590	627	6.3	683	8.9
APPR. For Non-Conf. Invest.	0*	0*	37.0-	7	1,146.9
Accum. Unrealized G/L on A-F-S	24	35	43.4	-19	154.8-
Other Reserves	311	329	5.7	342	4.1
Undivided Earnings	1,152	1,278	10.9	1,388	8.6
<b>TOTAL EQUITY</b>	<b>2,078</b>	<b>2,269</b>	<b>9.2</b>	<b>2,401</b>	<b>5.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>17,945</b>	<b>20,038</b>	<b>11.7</b>	<b>21,084</b>	<b>5.2</b>

\* Amount Less than 1 Million

**Michigan**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	507	497	2.0-	474	4.6-
<b>INTEREST INCOME</b>					
Interest on Loans	1,020	1,067	4.6	1,100	3.1
(Less) Interest Refund	5	4	12.5-	4	1.5
Income from Investments	317	353	11.5	372	5.2
Trading Profits and Losses	0*	0*	661.7	0*	92.2-
<b>TOTAL INTEREST INCOME</b>	<b>1,331</b>	<b>1,416</b>	<b>6.3</b>	<b>1,467</b>	<b>3.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	403	422	4.7	437	3.6
Interest on Deposits	183	213	16.1	209	1.6-
Interest on Borrowed Money	2	2	13.3-	3	48.5
<b>TOTAL INTEREST EXPENSE</b>	<b>589</b>	<b>637</b>	<b>8.2</b>	<b>650</b>	<b>2.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>48</b>	<b>63</b>	<b>29.7</b>	<b>52</b>	<b>17.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>694</b>	<b>716</b>	<b>3.1</b>	<b>766</b>	<b>6.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	101	110	9.2	122	11.1
Other Operating Income	36	42	15.9	49	17.1
Gain (Loss) on Investments	0*	1	1,276.3-	0*	162.5-
Gain (Loss) on Disp of Fixed Assets	2	2	1.1	2	2.0-
Other Non-Oper Income (Expense)	0*	0*	10,485.3-	1	127.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>139</b>	<b>155</b>	<b>12.1</b>	<b>173</b>	<b>11.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	304	328	7.9	354	7.9
Travel and Conference Expense	12	12	3.2	13	4.5
Office Occupancy Expense	41	44	8.9	49	10.7
Office Operations Expense	152	162	6.5	179	10.5
Educational & Promotional Expense	21	23	10.8	26	9.8
Loan Servicing Expense	33	34	1.8	41	20.4
Professional and Outside Services	48	53	9.9	52	0.7-
Member Insurance	8	8	1.0-	8	4.1-
Operating Fees	6	6	7.9	6	3.0
Miscellaneous Operating Expenses	19	20	4.7	22	13.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>644</b>	<b>691</b>	<b>7.3</b>	<b>750</b>	<b>8.6</b>
<b>NET INCOME</b>	<b>189</b>	<b>181</b>	<b>4.4-</b>	<b>189</b>	<b>4.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	50	59	17.8	64	8.6
Net Reserve Transfer	21	24	17.6	33	36.5
Net Income After Net Reserve Transfer	168	156	7.1-	156	0.3-
Additional (Voluntary) Reserve Transfers	17	16	4.1-	9	41.3-
Adjusted Net Income	151	140	7.4-	146	4.4

\* Amount Less than 1 Million

**Minnesota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	201	195	3.0-	193	1.0-
Cash	130	145	11.3	378	161.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,661</b>	<b>4,893</b>	<b>5.0</b>	<b>5,681</b>	<b>16.1</b>
Unsecured Credit Card Loans	320	334	4.3	361	8.1
All Other Unsecured Loans	307	301	2.1-	298	1.0-
New Vehicle Loans	908	889	2.2-	969	9.1
Used Vehicle Loans	1,073	1,169	9.0	1,350	15.5
First Mortgage Real Estate Loans	764	883	15.6	1,063	20.5
Other Real Estate Loans	846	881	4.2	1,125	27.7
Leases Receivable	N/A	N/A	N/A	51	N/A
All Other Loans to Members	405	403	0.5-	425	5.5
Other Loans	37	34	9.8-	36	7.6
Allowance For Loan Losses	33	34	4.5	35	2.5
<b>TOTAL INVESTMENTS</b>	<b>1,232</b>	<b>1,930</b>	<b>56.7</b>	<b>1,602</b>	<b>17.0-</b>
U.S. Government Obligations	125	102	18.3-	93	8.8-
Federal Agency Securities	431	604	40.2	710	17.6
Mutual Fund & Common Trusts	69	159	131.0	52	67.3-
MCSD and PIC at Corporate CU	N/A	20	N/A	25	28.9
All Other Corporate Credit Union	323	606	88.0	349	42.5-
Commercial Banks, S&Ls	161	233	44.3	206	11.8-
Credit Unions -Loans to, Deposits in	15	21	45.9	19	9.5-
Other Investments	109	185	70.3	149	19.8-
Land and Building	68	73	8.4	90	22.5
Other Fixed Assets	29	38	31.6	33	12.8-
Other Real Estate Owned	0*	0*	14.1-	0*	8.9-
Other Assets	68	79	15.9	81	2.4
NCUSIF Capitalization Deposit	48	52	8.4	61	17.3
<b>TOTAL ASSETS</b>	<b>6,203</b>	<b>7,177</b>	<b>15.7</b>	<b>7,892</b>	<b>10.0</b>
<b>LIABILITIES</b>					
Total Borrowings	8	0*	90.1-	39	4,899.8
Accrued Dividends/Interest Payable	12	13	8.3	12	10.8-
Acct Payable and Other Liabilities	34	37	10.9	43	14.5
Uninsured Secondary Capital	0	0*	0.0	0*	22.1-
<b>TOTAL LIABILITIES</b>	<b>54</b>	<b>52</b>	<b>4.1-</b>	<b>94</b>	<b>82.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,443</b>	<b>6,341</b>	<b>16.5</b>	<b>6,949</b>	<b>9.6</b>
Share Drafts	716	897	25.2	975	8.7
Regular Shares	1,939	2,130	9.8	2,251	5.7
Money Market Shares	614	871	41.8	1,090	25.1
Share Certificates/CDs	1,565	1,799	14.9	1,934	7.5
IRA/Keogh Accounts	516	536	4.0	590	10.0
All Other Shares and Member Deposits	80	103	27.8	105	1.8
Non-Member Deposits	12	5	57.2-	5	0.8
Regular Reserves	212	236	11.1	265	12.4
APPR. For Non-Conf. Invest.	0*	0*	0.0	0*	1,237.1
Accum. Unrealized G/L on A-F-S	0*	4	526.2	-17	526.8-
Other Reserves	32	34	8.4	52	50.6
Undivided Earnings	461	510	10.6	548	7.6
<b>TOTAL EQUITY</b>	<b>706</b>	<b>784</b>	<b>11.1</b>	<b>848</b>	<b>8.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,203</b>	<b>7,177</b>	<b>15.7</b>	<b>7,892</b>	<b>10.0</b>

\* Amount Less than 1 Million

**Minnesota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	201	195	3.0-	193	1.0-
<b>INTEREST INCOME</b>					
Interest on Loans	391	418	7.1	442	5.6
(Less) Interest Refund	0*	0*	38.1-	0*	12.1-
Income from Investments	79	94	18.2	111	18.4
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>469</b>	<b>511</b>	<b>9.1</b>	<b>552</b>	<b>8.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	181	206	13.7	222	7.9
Interest on Deposits	31	33	6.1	32	3.0-
Interest on Borrowed Money	0*	0*	57.6-	0*	166.1
<b>TOTAL INTEREST EXPENSE</b>	<b>213</b>	<b>240</b>	<b>12.3</b>	<b>255</b>	<b>6.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>17</b>	<b>15</b>	<b>14.7-</b>	<b>14</b>	<b>4.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>238</b>	<b>257</b>	<b>7.9</b>	<b>283</b>	<b>10.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	29	32	10.9	34	5.6
Other Operating Income	13	17	30.1	22	32.3
Gain (Loss) on Investments	0*	0*	394.9-	0*	144.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	107.8-	0*	11,307.5
Other Non-Oper Income (Expense)	0*	0*	698.1-	0*	166.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>42</b>	<b>50</b>	<b>19.5</b>	<b>57</b>	<b>14.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	97	109	12.8	124	13.4
Travel and Conference Expense	5	5	0.3-	5	6.9
Office Occupancy Expense	13	15	9.8	17	14.8
Office Operations Expense	46	53	14.4	59	12.1
Educational & Promotional Expense	8	9	12.9	11	22.5
Loan Servicing Expense	12	13	9.7	15	15.6
Professional and Outside Services	15	17	14.3	19	12.2
Member Insurance	4	4	5.8-	4	2.1
Operating Fees	1	2	21.4	2	21.9
Miscellaneous Operating Expenses	5	5	5.5	5	5.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>205</b>	<b>230</b>	<b>12.1</b>	<b>261</b>	<b>13.2</b>
<b>NET INCOME</b>	<b>74</b>	<b>76</b>	<b>2.8</b>	<b>79</b>	<b>3.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	26	28	8.4	30	7.1
Net Reserve Transfer	12	15	23.5	19	24.2
Net Income After Net Reserve Transfer	62	61	1.3-	60	1.6-
Additional (Voluntary) Reserve Transfers	3	2	46.9-	4	166.1
Adjusted Net Income	59	59	1.1	56	6.3-

\* Amount Less than 1 Million

**Mississippi**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	136	133	2.2-	131	1.5-
Cash	41	47	16.1	130	174.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,023</b>	<b>1,059</b>	<b>3.5</b>	<b>1,143</b>	<b>7.9</b>
Unsecured Credit Card Loans	57	44	22.2-	48	8.1
All Other Unsecured Loans	140	139	1.1-	132	4.6-
New Vehicle Loans	299	291	2.7-	307	5.6
Used Vehicle Loans	276	290	5.0	318	9.8
First Mortgage Real Estate Loans	128	161	25.5	183	13.6
Other Real Estate Loans	30	35	17.1	44	26.8
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	93	99	6.8	110	11.2
Other Loans	0*	1	21.7	0*	47.2-
Allowance For Loan Losses	11	10	8.8-	10	1.4-
<b>TOTAL INVESTMENTS</b>	<b>364</b>	<b>470</b>	<b>29.2</b>	<b>351</b>	<b>25.3-</b>
U.S. Government Obligations	45	10	77.2-	5	47.5-
Federal Agency Securities	41	90	117.1	72	19.4-
Mutual Fund & Common Trusts	0*	2	114.0	0*	57.1-
MCSD and PIC at Corporate CU	N/A	6	N/A	7	22.3
All Other Corporate Credit Union	182	251	37.8	166	34.1-
Commercial Banks, S&Ls	90	106	17.6	89	16.4-
Credit Unions -Loans to, Deposits in	3	5	44.7	4	8.8-
Other Investments	1	0*	38.7-	7	963.4
Land and Building	25	29	14.4	32	10.7
Other Fixed Assets	7	7	9.6	8	14.0
Other Real Estate Owned	0*	0*	95.6	2	400.3
Other Assets	20	20	4.7-	22	12.8
NCUSIF Capitalization Deposit	12	12	5.8	14	9.5
<b>TOTAL ASSETS</b>	<b>1,481</b>	<b>1,635</b>	<b>10.4</b>	<b>1,692</b>	<b>3.5</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	48.6-	10	2,736.5
Accrued Dividends/Interest Payable	5	6	4.6	5	1.5-
Acct Payable and Other Liabilities	9	11	30.5	12	7.0
Uninsured Secondary Capital	0	0*	0.0	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>15</b>	<b>17</b>	<b>18.9</b>	<b>27</b>	<b>56.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,265</b>	<b>1,402</b>	<b>10.8</b>	<b>1,437</b>	<b>2.5</b>
Share Drafts	103	127	23.2	128	0.8
Regular Shares	697	733	5.1	735	0.4
Money Market Shares	65	94	46.0	99	4.9
Share Certificates/CDs	269	304	12.8	315	3.7
IRA/Keogh Accounts	117	123	4.6	132	7.6
All Other Shares and Member Deposits	10	13	38.1	19	39.9
Non-Member Deposits	3	7	112.7	8	13.2
Regular Reserves	48	52	6.4	55	6.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	803.7	0*	491.4-
Other Reserves	7	4	35.2-	1	66.8-
Undivided Earnings	147	160	8.9	172	7.6
<b>TOTAL EQUITY</b>	<b>202</b>	<b>216</b>	<b>6.9</b>	<b>228</b>	<b>5.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,481</b>	<b>1,635</b>	<b>10.4</b>	<b>1,692</b>	<b>3.5</b>

\* Amount Less than 1 Million

**Mississippi**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	136	133	2.2-	131	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	92	94	2.4	95	1.4
(Less) Interest Refund	0*	0*	80.2	0*	57.6-
Income from Investments	21	24	12.7	25	5.5
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>113</b>	<b>118</b>	<b>4.3</b>	<b>120</b>	<b>2.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	50	53	6.4	53	1.2
Interest on Deposits	3	4	23.7	4	12.3
Interest on Borrowed Money	0*	0*	78.9	0*	288.3
<b>TOTAL INTEREST EXPENSE</b>	<b>53</b>	<b>56</b>	<b>7.4</b>	<b>58</b>	<b>2.1</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>7</b>	<b>6</b>	<b>13.6-</b>	<b>6</b>	<b>1.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>53</b>	<b>55</b>	<b>3.6</b>	<b>57</b>	<b>2.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	12	13.6	14	16.8
Other Operating Income	3	3	8.6	4	16.1
Gain (Loss) on Investments	0*	0*	29.1-	0*	654.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	149.2-	0*	132.8-
Other Non-Oper Income (Expense)	0*	0*	1,172.2-	0*	137.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>13</b>	<b>16</b>	<b>16.2</b>	<b>17</b>	<b>10.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	24	27	11.6	28	6.2
Travel and Conference Expense	1	1	0.4-	1	3.0
Office Occupancy Expense	2	3	17.4	3	1.8
Office Operations Expense	13	14	9.1	15	10.8
Educational & Promotional Expense	2	2	10.2	2	4.9
Loan Servicing Expense	2	2	10.0-	2	0.3-
Professional and Outside Services	4	4	10.2	5	12.6
Member Insurance	3	2	8.5-	2	0.8
Operating Fees	0*	0*	2.3	0*	5.7
Miscellaneous Operating Expenses	2	2	22.6	1	19.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>52</b>	<b>57</b>	<b>9.2</b>	<b>60</b>	<b>6.2</b>
<b>NET INCOME</b>	<b>15</b>	<b>14</b>	<b>4.5-</b>	<b>14</b>	<b>3.7-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	6	6	5.4	5	9.1-
Net Reserve Transfer	1	3	127.8	2	27.4-
Net Income After Net Reserve Transfer	13	11	18.5-	11	3.3
Additional (Voluntary) Reserve Transfers	1	0*	54.5-	1	60.1
Adjusted Net Income	12	10	14.3-	10	0.2-

\* Amount Less than 1 Million



**Missouri**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	202	201	0.5-	195	3.0-
Cash	97	103	6.2	483	368.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,884</b>	<b>3,228</b>	<b>11.9</b>	<b>3,702</b>	<b>14.7</b>
Unsecured Credit Card Loans	302	322	6.7	333	3.5
All Other Unsecured Loans	255	244	4.5-	251	3.0
New Vehicle Loans	620	637	2.8	749	17.6
Used Vehicle Loans	713	807	13.1	924	14.5
First Mortgage Real Estate Loans	471	666	41.4	821	23.4
Other Real Estate Loans	351	364	3.7	434	19.2
Leases Receivable	N/A	N/A	N/A	2	N/A
All Other Loans to Members	164	178	8.5	177	0.6-
Other Loans	8	10	24.5	10	5.0
Allowance For Loan Losses	29	31	8.0	36	15.2
<b>TOTAL INVESTMENTS</b>	<b>1,546</b>	<b>1,837</b>	<b>18.8</b>	<b>1,225</b>	<b>33.3-</b>
U.S. Government Obligations	216	177	18.2-	168	5.3-
Federal Agency Securities	547	600	9.7	560	6.7-
Mutual Fund & Common Trusts	25	50	99.5	19	61.5-
MCSD and PIC at Corporate CU	N/A	30	N/A	35	17.0
All Other Corporate Credit Union	620	811	30.8	286	64.8-
Commercial Banks, S&Ls	116	156	34.4	136	13.0-
Credit Unions -Loans to, Deposits in	8	8	3.2-	6	22.6-
Other Investments	12	5	62.7-	16	242.0
Land and Building	74	80	8.7	91	13.5
Other Fixed Assets	21	27	26.7	26	2.8-
Other Real Estate Owned	0*	0*	116.7	0*	79.2
Other Assets	47	50	5.2	57	14.2
NCUSIF Capitalization Deposit	37	41	9.8	45	11.5
<b>TOTAL ASSETS</b>	<b>4,677</b>	<b>5,334</b>	<b>14.0</b>	<b>5,594</b>	<b>4.9</b>
<b>LIABILITIES</b>					
Total Borrowings	1	10	726.9	39	294.2
Accrued Dividends/Interest Payable	15	15	1.5	14	2.7-
Acct Payable and Other Liabilities	23	18	21.2-	20	7.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>39</b>	<b>43</b>	<b>10.6</b>	<b>73</b>	<b>70.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>4,119</b>	<b>4,707</b>	<b>14.3</b>	<b>4,902</b>	<b>4.1</b>
Share Drafts	485	588	21.1	599	2.0
Regular Shares	1,894	2,034	7.4	2,050	0.8
Money Market Shares	421	504	19.7	595	18.2
Share Certificates/CDs	771	994	28.9	1,061	6.7
IRA/Keogh Accounts	510	551	8.2	564	2.3
All Other Shares and Member Deposits	36	34	3.9-	32	5.7-
Non-Member Deposits	2	2	9.8-	2	6.3-
Regular Reserves	124	139	11.5	152	9.2
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	3	2,235.4	-8	430.7-
Other Reserves	169	182	7.2	190	4.4
Undivided Earnings	226	261	15.7	286	9.4
<b>TOTAL EQUITY</b>	<b>520</b>	<b>584</b>	<b>12.4</b>	<b>619</b>	<b>5.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,677</b>	<b>5,334</b>	<b>14.0</b>	<b>5,594</b>	<b>4.9</b>

\* Amount Less than 1 Million

**Missouri**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	202	201	0.5-	195	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	254	280	10.1	293	4.8
(Less) Interest Refund	0*	0*	54.3-	0*	1.2
Income from Investments	97	104	7.7	104	0.0
Trading Profits and Losses	0*	0*	125.6-	0*	1,225.8-
<b>TOTAL INTEREST INCOME</b>	<b>350</b>	<b>384</b>	<b>9.5</b>	<b>397</b>	<b>3.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	144	170	17.6	159	6.3-
Interest on Deposits	19	13	31.6-	26	100.9
Interest on Borrowed Money	7	6	15.4-	7	20.8
<b>TOTAL INTEREST EXPENSE</b>	<b>170</b>	<b>189</b>	<b>10.8</b>	<b>193</b>	<b>2.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>17</b>	<b>19</b>	<b>11.1</b>	<b>16</b>	<b>15.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>162</b>	<b>175</b>	<b>8.1</b>	<b>188</b>	<b>7.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	35	40	13.6	45	12.3
Other Operating Income	9	12	25.9	13	12.2
Gain (Loss) on Investments	0*	0*	1,160.5-	0*	208.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	139.0-	0*	3,114.2-
Other Non-Oper Income (Expense)	0*	0*	4,169.5	0*	536.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>44</b>	<b>52</b>	<b>17.1</b>	<b>57</b>	<b>10.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	74	83	13.5	90	7.6
Travel and Conference Expense	3	3	6.7	3	2.3
Office Occupancy Expense	9	10	10.5	11	7.7
Office Operations Expense	40	44	10.9	48	7.4
Educational & Promotional Expense	6	6	4.7	7	9.2
Loan Servicing Expense	10	11	12.2	13	20.6
Professional and Outside Services	14	17	17.0	16	1.9-
Member Insurance	3	3	8.8	3	15.4-
Operating Fees	0*	1	8.7	1	4.1
Miscellaneous Operating Expenses	6	7	31.8	9	15.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>165</b>	<b>186</b>	<b>13.0</b>	<b>200</b>	<b>7.3</b>
<b>NET INCOME</b>	<b>42</b>	<b>41</b>	<b>1.7-</b>	<b>45</b>	<b>10.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	16	20	26.2	21	4.6
Net Reserve Transfer	4	7	84.2	9	37.7
Net Income After Net Reserve Transfer	38	34	9.9-	36	5.2
Additional (Voluntary) Reserve Transfers	5	3	35.1-	4	32.3
Adjusted Net Income	33	31	6.1-	32	2.4

\* Amount Less than 1 Million

**Montana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	85	82	3.5-	79	3.7-
Cash	34	39	14.1	161	313.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>943</b>	<b>993</b>	<b>5.3</b>	<b>1,087</b>	<b>9.5</b>
Unsecured Credit Card Loans	43	44	3.3	45	3.4
All Other Unsecured Loans	62	59	5.8-	59	0.6
New Vehicle Loans	162	155	4.3-	170	9.2
Used Vehicle Loans	223	244	9.6	274	12.2
First Mortgage Real Estate Loans	233	257	10.7	297	15.2
Other Real Estate Loans	107	115	7.9	117	1.4
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	109	114	5.3	112	2.0-
Other Loans	5	3	30.0-	13	301.9
Allowance For Loan Losses	10	11	11.8	12	8.9
<b>TOTAL INVESTMENTS</b>	<b>271</b>	<b>358</b>	<b>32.0</b>	<b>234</b>	<b>34.6-</b>
U.S. Government Obligations	28	15	47.7-	10	30.5-
Federal Agency Securities	42	41	0.8-	60	46.2
Mutual Fund & Common Trusts	6	10	63.3	7	22.8-
MCSD and PIC at Corporate CU	N/A	7	N/A	8	10.4
All Other Corporate Credit Union	109	163	49.0	58	64.7-
Commercial Banks, S&Ls	75	106	41.3	72	32.2-
Credit Unions -Loans to, Deposits in	7	6	17.5-	5	15.5-
Other Investments	4	10	172.0	14	31.4
Land and Building	30	32	4.3	34	7.1
Other Fixed Assets	5	5	14.3	7	22.3
Other Real Estate Owned	1	0*	41.2-	1	33.9
Other Assets	11	13	13.9	13	0.3
NCUSIF Capitalization Deposit	10	11	5.9	12	10.3
<b>TOTAL ASSETS</b>	<b>1,296</b>	<b>1,440</b>	<b>11.1</b>	<b>1,536</b>	<b>6.7</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	2	292.1	24	1,038.4
Accrued Dividends/Interest Payable	2	2	2.6	2	0.2
Acct Payable and Other Liabilities	5	5	5.7-	5	9.7
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>7</b>	<b>8</b>	<b>18.5</b>	<b>31</b>	<b>262.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,147</b>	<b>1,275</b>	<b>11.2</b>	<b>1,338</b>	<b>4.9</b>
Share Drafts	113	130	14.6	139	7.4
Regular Shares	582	635	9.2	643	1.3
Money Market Shares	78	96	23.7	112	16.3
Share Certificates/CDs	246	282	14.7	290	2.9
IRA/Keogh Accounts	95	99	4.6	105	6.3
All Other Shares and Member Deposits	23	26	14.4	44	69.2
Non-Member Deposits	12	8	33.2-	4	42.8-
Regular Reserves	48	52	9.3	58	11.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	11,543.1-	0*	176.2-
Other Reserves	22	28	27.3	26	6.3-
Undivided Earnings	72	76	5.2	84	10.3
<b>TOTAL EQUITY</b>	<b>142</b>	<b>156</b>	<b>10.3</b>	<b>168</b>	<b>7.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,296</b>	<b>1,440</b>	<b>11.1</b>	<b>1,536</b>	<b>6.7</b>

\* Amount Less than 1 Million

**Montana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	85	82	3.5-	79	3.7-
<b>INTEREST INCOME</b>					
Interest on Loans	84	87	3.9	90	2.7
(Less) Interest Refund	0*	0*	88.7-	0*	135.1
Income from Investments	16	18	14.8	19	4.9
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>100</b>	<b>106</b>	<b>5.8</b>	<b>109</b>	<b>3.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	47	51	7.6	53	3.6
Interest on Deposits	0*	0*	30.4	0*	0.9-
Interest on Borrowed Money	0*	0*	75.6-	0*	2,401.0
<b>TOTAL INTEREST EXPENSE</b>	<b>48</b>	<b>51</b>	<b>7.6</b>	<b>53</b>	<b>4.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>4</b>	<b>4</b>	<b>22.8</b>	<b>5</b>	<b>21.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>49</b>	<b>50</b>	<b>2.8</b>	<b>50</b>	<b>0.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	8	4.9	8	0.5-
Other Operating Income	2	2	11.8	3	22.7
Gain (Loss) on Investments	0*	0*	249.1	0*	100.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	104.7-	0*	237.7-
Other Non-Oper Income (Expense)	0*	0*	33.5	0*	21.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>10</b>	<b>11</b>	<b>6.2</b>	<b>11</b>	<b>3.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	20	22	7.8	23	6.8
Travel and Conference Expense	0*	0*	11.8-	0*	2.6
Office Occupancy Expense	3	3	6.3	3	3.6
Office Operations Expense	9	9	4.1	10	6.6
Educational & Promotional Expense	2	2	0.9-	2	13.2
Loan Servicing Expense	2	2	12.7	2	3.5
Professional and Outside Services	4	5	5.3	5	5.3
Member Insurance	2	2	0.2-	2	0.8
Operating Fees	0*	0*	15.0	0*	7.9
Miscellaneous Operating Expenses	1	2	1.8	2	7.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>44</b>	<b>46</b>	<b>5.8</b>	<b>49</b>	<b>6.2</b>
<b>NET INCOME</b>	<b>15</b>	<b>15</b>	<b>3.6-</b>	<b>12</b>	<b>16.7-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	4	7.0-	4	16.2
Net Reserve Transfer	2	1	36.7-	2	70.1
Net Income After Net Reserve Transfer	14	14	0.3	11	23.2-
Additional (Voluntary) Reserve Transfers	4	4	0.8-	3	18.6-
Adjusted Net Income	10	10	0.8	8	24.9-

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\* Amount Less than 1 Million

**Nebraska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	95	94	1.1-	91	3.2-
Cash	28	36	28.4	88	145.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,091</b>	<b>1,154</b>	<b>5.8</b>	<b>1,256</b>	<b>8.8</b>
Unsecured Credit Card Loans	48	44	9.7-	44	0.2-
All Other Unsecured Loans	91	92	1.5	89	3.2-
New Vehicle Loans	202	196	3.3-	201	2.8
Used Vehicle Loans	302	317	5.0	334	5.4
First Mortgage Real Estate Loans	202	237	17.5	275	16.0
Other Real Estate Loans	150	171	14.1	202	18.2
Leases Receivable	N/A	N/A	N/A	19	N/A
All Other Loans to Members	96	94	2.6-	88	6.1-
Other Loans	0*	5	573.7	5	2.1
Allowance For Loan Losses	9	10	16.8	10	2.7-
<b>TOTAL INVESTMENTS</b>	<b>393</b>	<b>453</b>	<b>15.3</b>	<b>400</b>	<b>11.6-</b>
U.S. Government Obligations	54	12	76.9-	50	302.8
Federal Agency Securities	137	172	25.9	172	0.2-
Mutual Fund & Common Trusts	3	6	61.6	6	5.9
MCSD and PIC at Corporate CU	N/A	8	N/A	8	2.4
All Other Corporate Credit Union	82	110	35.3	49	55.9-
Commercial Banks, S&Ls	101	116	15.8	99	15.3-
Credit Unions -Loans to, Deposits in	3	5	83.8	5	4.4-
Other Investments	14	23	69.9	12	47.2-
Land and Building	25	27	11.7	30	7.7
Other Fixed Assets	7	7	0.8-	7	0.9
Other Real Estate Owned	0*	0*	60.2-	0*	25.4-
Other Assets	13	19	45.9	17	8.3-
NCUSIF Capitalization Deposit	13	13	4.5	14	7.8
<b>TOTAL ASSETS</b>	<b>1,561</b>	<b>1,700</b>	<b>8.9</b>	<b>1,803</b>	<b>6.1</b>
<b>LIABILITIES</b>					
Total Borrowings	26	37	43.2	63	71.9
Accrued Dividends/Interest Payable	4	4	3.9-	4	13.2-
Acct Payable and Other Liabilities	10	10	5.8	11	8.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>40</b>	<b>51</b>	<b>28.9</b>	<b>78</b>	<b>52.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,347</b>	<b>1,459</b>	<b>8.3</b>	<b>1,521</b>	<b>4.3</b>
Share Drafts	126	145	15.3	152	4.8
Regular Shares	598	624	4.3	645	3.4
Money Market Shares	90	124	37.6	145	17.0
Share Certificates/CDs	326	356	9.0	365	2.6
IRA/Keogh Accounts	188	191	1.8	193	0.8
All Other Shares and Member Deposits	14	14	0.3-	17	18.1
Non-Member Deposits	5	5	17.7	5	0.4-
Regular Reserves	72	77	7.0	83	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	2	21.4	1	53.0-
Other Reserves	21	22	2.4	22	4.0
Undivided Earnings	80	89	11.1	98	10.4
<b>TOTAL EQUITY</b>	<b>175</b>	<b>190</b>	<b>8.5</b>	<b>204</b>	<b>7.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,561</b>	<b>1,700</b>	<b>8.9</b>	<b>1,803</b>	<b>6.1</b>

\* Amount Less than 1 Million

**Nebraska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	95	94	1.1-	91	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	97	101	4.8	104	3.0
(Less) Interest Refund	0*	0*	16.4	0*	28.1
Income from Investments	24	25	4.5	27	5.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>120</b>	<b>126</b>	<b>4.6</b>	<b>130</b>	<b>3.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	57	60	6.2	61	1.2
Interest on Deposits	0*	0*	98.6-	0	100.0-
Interest on Borrowed Money	2	2	1.8-	2	26.8
<b>TOTAL INTEREST EXPENSE</b>	<b>60</b>	<b>62</b>	<b>4.3</b>	<b>63</b>	<b>2.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>6</b>	<b>7</b>	<b>11.1</b>	<b>5</b>	<b>24.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>54</b>	<b>57</b>	<b>4.3</b>	<b>61</b>	<b>7.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	11	7.2	13	10.6
Other Operating Income	3	4	39.4	5	8.6
Gain (Loss) on Investments	0*	0*	101.3-	0*	15,050.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	71.4-	0*	68.8-
Other Non-Oper Income (Expense)	0*	0*	50.6-	0*	44.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>15</b>	<b>16</b>	<b>10.2</b>	<b>18</b>	<b>10.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	27	29	9.0	32	9.9
Travel and Conference Expense	0*	0*	8.3	0*	3.0
Office Occupancy Expense	3	3	3.5	3	3.5
Office Operations Expense	12	12	6.6	13	7.8
Educational & Promotional Expense	2	2	9.8	2	13.1
Loan Servicing Expense	2	2	5.9	2	2.6
Professional and Outside Services	5	6	8.3	6	10.6
Member Insurance	1	1	0.3	0*	10.4-
Operating Fees	0*	0*	22.0	0*	11.5
Miscellaneous Operating Expenses	2	2	15.3	2	4.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>54</b>	<b>59</b>	<b>8.2</b>	<b>64</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>15</b>	<b>14</b>	<b>3.8-</b>	<b>16</b>	<b>8.8</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	4	4	3.3-	4	7.0
Net Reserve Transfer	1	1	9.2	1	10.0
Net Income After Net Reserve Transfer	14	13	4.9-	14	8.7
Additional (Voluntary) Reserve Transfers	4	6	58.4	4	28.3-
Adjusted Net Income	10	7	27.1-	10	36.9

\* Amount Less than 1 Million

**Nevada**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	26	26	0.0	25	3.8-
Cash	37	55	45.8	137	151.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,037</b>	<b>1,081</b>	<b>4.2</b>	<b>1,192</b>	<b>10.3</b>
Unsecured Credit Card Loans	88	79	9.9-	72	8.6-
All Other Unsecured Loans	73	64	12.0-	59	7.9-
New Vehicle Loans	253	251	0.7-	265	5.8
Used Vehicle Loans	280	296	5.9	322	8.7
First Mortgage Real Estate Loans	190	227	19.6	292	28.8
Other Real Estate Loans	113	123	9.5	140	13.7
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	40	38	4.5-	42	8.2
Other Loans	2	3	21.8	0*	93.2-
Allowance For Loan Losses	12	12	2.1-	13	11.2
<b>TOTAL INVESTMENTS</b>	<b>377</b>	<b>496</b>	<b>31.5</b>	<b>412</b>	<b>16.9-</b>
U.S. Government Obligations	48	33	30.6-	17	48.7-
Federal Agency Securities	89	79	11.1-	89	12.6
Mutual Fund & Common Trusts	36	46	28.8	78	69.5
MCSD and PIC at Corporate CU	N/A	6	N/A	11	78.4
All Other Corporate Credit Union	101	175	72.5	86	50.5-
Commercial Banks, S&Ls	100	153	52.9	113	26.2-
Credit Unions -Loans to, Deposits in	0*	0*	26.3-	0*	1.1-
Other Investments	2	3	31.9	17	438.9
Land and Building	36	37	2.9	34	8.4-
Other Fixed Assets	12	12	1.0	11	3.2-
Other Real Estate Owned	1	2	28.5	0*	92.7-
Other Assets	15	16	11.2	17	4.4
NCUSIF Capitalization Deposit	12	13	6.7	14	11.6
<b>TOTAL ASSETS</b>	<b>1,516</b>	<b>1,700</b>	<b>12.1</b>	<b>1,806</b>	<b>6.2</b>
<b>LIABILITIES</b>					
Total Borrowings	5	0*	100.0-	6	0.0
Accrued Dividends/Interest Payable	0*	0*	4.9	0*	4.4
Acct Payable and Other Liabilities	7	6	16.7-	9	60.6
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>13</b>	<b>7</b>	<b>47.6-</b>	<b>16</b>	<b>144.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,349</b>	<b>1,526</b>	<b>13.1</b>	<b>1,614</b>	<b>5.8</b>
Share Drafts	182	220	20.7	230	4.6
Regular Shares	427	459	7.5	469	2.1
Money Market Shares	274	326	19.1	355	8.8
Share Certificates/CDs	324	366	12.9	401	9.7
IRA/Keogh Accounts	134	140	4.7	150	7.0
All Other Shares and Member Deposits	5	5	4.9-	4	32.7-
Non-Member Deposits	3	10	235.7	6	39.5-
Regular Reserves	38	39	3.0	46	17.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	298.6	-3	727.4-
Other Reserves	9	11	19.1	12	5.9
Undivided Earnings	107	116	9.0	121	4.0
<b>TOTAL EQUITY</b>	<b>154</b>	<b>167</b>	<b>8.4</b>	<b>175</b>	<b>5.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,516</b>	<b>1,700</b>	<b>12.1</b>	<b>1,806</b>	<b>6.2</b>

\* Amount Less than 1 Million

**Nevada**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	26	26	0.0	25	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	91	95	4.7	97	1.9
(Less) Interest Refund	0*	0*	36.8-	0*	97.7-
Income from Investments	23	25	9.6	28	13.2
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>114</b>	<b>120</b>	<b>5.7</b>	<b>125</b>	<b>4.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	44	48	9.8	51	5.0
Interest on Deposits	5	5	8.5	2	59.3-
Interest on Borrowed Money	0*	0*	68.6-	0*	5.3
<b>TOTAL INTEREST EXPENSE</b>	<b>49</b>	<b>54</b>	<b>9.2</b>	<b>53</b>	<b>1.4-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>12</b>	<b>11</b>	<b>8.4-</b>	<b>10</b>	<b>6.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>52</b>	<b>55</b>	<b>5.7</b>	<b>62</b>	<b>11.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	16	17.8	17	6.9
Other Operating Income	2	3	48.0	4	14.1
Gain (Loss) on Investments	0*	0*	14.0	0*	702.3
Gain (Loss) on Disp of Fixed Assets	0*	0*	697.2-	0*	616.1-
Other Non-Oper Income (Expense)	0*	0*	69.3-	1	518.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>15</b>	<b>19</b>	<b>28.0</b>	<b>22</b>	<b>16.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	30	5.4	33	8.9
Travel and Conference Expense	1	1	0.7	1	30.8
Office Occupancy Expense	5	5	9.2	6	6.0
Office Operations Expense	14	14	5.4	16	9.7
Educational & Promotional Expense	2	2	9.1	2	13.5
Loan Servicing Expense	2	3	21.6	3	18.1
Professional and Outside Services	4	4	10.5-	5	24.1
Member Insurance	0*	0*	1.1	0*	12.3
Operating Fees	0*	0*	16.8	0*	7.1
Miscellaneous Operating Expenses	1	2	87.1	2	0.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>58</b>	<b>62</b>	<b>6.7</b>	<b>68</b>	<b>10.4</b>
<b>NET INCOME</b>	<b>9</b>	<b>12</b>	<b>34.6</b>	<b>16</b>	<b>25.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	10	8	12.2-	9	9.6
Net Reserve Transfer	1	2	22.5	4	108.2
Net Income After Net Reserve Transfer	8	11	36.8	12	12.7
Additional (Voluntary) Reserve Transfers	0*	0*	87.4-	0*	60.9
Adjusted Net Income	7	11	44.3	12	12.4

\* Amount Less than 1 Million



**New Hampshire**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	35	34	2.9-	34	0.0
Cash	30	34	12.4	110	221.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,226</b>	<b>1,311</b>	<b>6.9</b>	<b>1,451</b>	<b>10.7</b>
Unsecured Credit Card Loans	117	116	1.0-	104	10.3-
All Other Unsecured Loans	106	102	3.6-	126	23.6
New Vehicle Loans	246	230	6.4-	269	16.7
Used Vehicle Loans	193	222	15.3	257	15.7
First Mortgage Real Estate Loans	370	441	19.2	463	4.8
Other Real Estate Loans	126	123	1.8-	141	14.5
Leases Receivable	N/A	N/A	N/A	5	N/A
All Other Loans to Members	69	76	10.3	82	8.9
Other Loans	0*	0*	0.0	4	15,252.4
Allowance For Loan Losses	18	18	3.3-	17	6.7-
<b>TOTAL INVESTMENTS</b>	<b>403</b>	<b>536</b>	<b>32.9</b>	<b>493</b>	<b>8.0-</b>
U.S. Government Obligations	34	21	37.9-	8	61.3-
Federal Agency Securities	218	269	23.5	348	29.4
Mutual Fund & Common Trusts	2	11	400.1	19	70.2
MCSD and PIC at Corporate CU	N/A	8	N/A	9	19.2
All Other Corporate Credit Union	83	136	63.9	39	71.3-
Commercial Banks, S&Ls	53	72	35.5	61	15.2-
Credit Unions -Loans to, Deposits in	1	1	34.1	1	5.6-
Other Investments	12	17	43.3	7	58.9-
Land and Building	24	27	15.1	29	7.9
Other Fixed Assets	8	10	15.6	10	4.5
Other Real Estate Owned	0*	0*	44.1	0*	261.1
Other Assets	14	20	44.0	22	8.3
NCUSIF Capitalization Deposit	13	14	7.7	16	12.4
<b>TOTAL ASSETS</b>	<b>1,701</b>	<b>1,935</b>	<b>13.7</b>	<b>2,115</b>	<b>9.3</b>
<b>LIABILITIES</b>					
Total Borrowings	5	15	189.2	58	289.0
Accrued Dividends/Interest Payable	0*	0*	8.0-	0*	5.9
Acct Payable and Other Liabilities	9	11	29.2	21	85.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>15</b>	<b>27</b>	<b>83.6</b>	<b>80</b>	<b>196.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,469</b>	<b>1,670</b>	<b>13.7</b>	<b>1,781</b>	<b>6.6</b>
Share Drafts	172	205	19.2	210	2.4
Regular Shares	513	549	6.9	568	3.4
Money Market Shares	124	171	37.7	198	15.7
Share Certificates/CDs	485	565	16.5	623	10.3
IRA/Keogh Accounts	164	171	4.1	173	1.1
All Other Shares and Member Deposits	10	9	7.9-	10	4.2
Non-Member Deposits	0*	0*	100.0-	0*	0.0
Regular Reserves	51	54	6.9	60	9.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	25.5	-4	553.3-
Other Reserves	14	12	15.7-	12	0.0
Undivided Earnings	152	170	12.3	187	9.5
<b>TOTAL EQUITY</b>	<b>218</b>	<b>238</b>	<b>9.2</b>	<b>255</b>	<b>7.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,701</b>	<b>1,935</b>	<b>13.7</b>	<b>2,115</b>	<b>9.3</b>

\* Amount Less than 1 Million

**New Hampshire**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	35	34	2.9-	34	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	99	106	6.9	113	5.8
(Less) Interest Refund	0*	0*	14.4	0*	4.7-
Income from Investments	26	29	11.9	31	7.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>125</b>	<b>135</b>	<b>7.9</b>	<b>144</b>	<b>6.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	45	49	11.0	51	3.5
Interest on Deposits	10	13	23.2	13	2.5-
Interest on Borrowed Money	0*	0*	1,618.2	2	95.1
<b>TOTAL INTEREST EXPENSE</b>	<b>55</b>	<b>63</b>	<b>14.7</b>	<b>65</b>	<b>3.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>6</b>	<b>6</b>	<b>13.3</b>	<b>5</b>	<b>15.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>65</b>	<b>66</b>	<b>1.8</b>	<b>73</b>	<b>10.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	9	9	0.3-	10	15.3
Other Operating Income	5	6	24.6	6	10.9-
Gain (Loss) on Investments	0*	0*	249.4-	0*	614.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	130.4-	0*	118.8-
Other Non-Oper Income (Expense)	0*	0*	7.5-	0*	1,214.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>15</b>	<b>11.5</b>	<b>15</b>	<b>1.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	29	32	8.9	36	13.5
Travel and Conference Expense	0*	0*	3.5-	0*	9.6-
Office Occupancy Expense	4	4	3.2	4	2.5
Office Operations Expense	11	12	10.8	14	10.4
Educational & Promotional Expense	2	3	10.5	3	11.7
Loan Servicing Expense	2	2	2.4	2	3.2
Professional and Outside Services	4	4	22.4	4	3.1-
Member Insurance	0*	0*	36.7-	0*	33.3-
Operating Fees	0*	0*	1.5-	0*	18.4-
Miscellaneous Operating Expenses	1	2	16.2	2	13.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>56</b>	<b>61</b>	<b>9.0</b>	<b>67</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>22</b>	<b>20</b>	<b>10.3-</b>	<b>22</b>	<b>7.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	7	5	19.9-	8	42.8
Net Reserve Transfer	2	2	21.8-	3	64.5
Net Income After Net Reserve Transfer	20	18	8.9-	18	1.5
Additional (Voluntary) Reserve Transfers	2	4	89.0	2	44.4-
Adjusted Net Income	18	14	20.1-	16	13.9

\* Amount Less than 1 Million

**New Jersey**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	318	311	2.2-	294	5.5-
Cash	142	150	5.6	451	199.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,117</b>	<b>3,185</b>	<b>2.2</b>	<b>3,449</b>	<b>8.3</b>
Unsecured Credit Card Loans	237	232	2.1-	250	7.5
All Other Unsecured Loans	442	445	0.8	435	2.2-
New Vehicle Loans	585	528	9.7-	507	4.0-
Used Vehicle Loans	299	308	3.3	322	4.5
First Mortgage Real Estate Loans	707	790	11.6	935	18.4
Other Real Estate Loans	711	735	3.4	779	6.0
Leases Receivable	N/A	N/A	N/A	49	N/A
All Other Loans to Members	118	117	1.3-	125	7.2
Other Loans	18	29	66.2	46	56.1
Allowance For Loan Losses	42	40	4.0-	40	1.8-
<b>TOTAL INVESTMENTS</b>	<b>2,272</b>	<b>2,446</b>	<b>7.6</b>	<b>2,141</b>	<b>12.4-</b>
U.S. Government Obligations	349	263	24.5-	166	36.8-
Federal Agency Securities	1,007	932	7.4-	1,090	16.9
Mutual Fund & Common Trusts	16	23	43.3	26	10.7
MCSD and PIC at Corporate CU	N/A	28	N/A	32	15.0
All Other Corporate Credit Union	497	704	41.7	354	49.7-
Commercial Banks, S&Ls	363	431	18.7	417	3.4-
Credit Unions -Loans to, Deposits in	12	13	11.0	12	11.8-
Other Investments	29	50	73.8	45	10.2-
Land and Building	43	43	1.6-	45	4.8
Other Fixed Assets	23	23	0.6	27	18.5
Other Real Estate Owned	2	2	8.3-	1	38.0-
Other Assets	50	68	35.9	74	8.7
NCUSIF Capitalization Deposit	46	46	0.2	50	6.9
<b>TOTAL ASSETS</b>	<b>5,654</b>	<b>5,923</b>	<b>4.7</b>	<b>6,199</b>	<b>4.7</b>
<b>LIABILITIES</b>					
Total Borrowings	2	0*	100.0-	2	0.0
Accrued Dividends/Interest Payable	23	22	6.5-	23	4.9
Acct Payable and Other Liabilities	21	30	43.1	48	57.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>47</b>	<b>52</b>	<b>11.5</b>	<b>73</b>	<b>39.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,002</b>	<b>5,225</b>	<b>4.5</b>	<b>5,440</b>	<b>4.1</b>
Share Drafts	539	629	16.7	677	7.7
Regular Shares	2,724	2,806	3.0	2,890	3.0
Money Market Shares	324	370	14.1	430	16.4
Share Certificates/CDs	820	862	5.2	884	2.5
IRA/Keogh Accounts	543	515	5.3-	519	0.8
All Other Shares and Member Deposits	42	42	1.0	37	11.5-
Non-Member Deposits	10	2	79.7-	3	45.1
Regular Reserves	191	192	0.3	202	5.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	3	242.3	-11	514.4-
Other Reserves	41	57	37.5	52	8.2-
Undivided Earnings	372	394	5.9	443	12.4
<b>TOTAL EQUITY</b>	<b>606</b>	<b>646</b>	<b>6.6</b>	<b>686</b>	<b>6.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,654</b>	<b>5,923</b>	<b>4.7</b>	<b>6,199</b>	<b>4.7</b>

\* Amount Less than 1 Million

**New Jersey**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	318	311	2.2-	294	5.5-
<b>INTEREST INCOME</b>					
Interest on Loans	267	268	0.5	279	3.8
(Less) Interest Refund	0*	0*	0.6	0*	70.0-
Income from Investments	139	137	1.6-	142	3.6
Trading Profits and Losses	0*	0*	103.6-	0*	373.4
<b>TOTAL INTEREST INCOME</b>	<b>406</b>	<b>405</b>	<b>0.2-</b>	<b>420</b>	<b>3.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	183	183	0.3	186	1.3
Interest on Deposits	2	1	32.0-	1	5.9
Interest on Borrowed Money	0*	0*	68.6-	0*	24.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>186</b>	<b>185</b>	<b>0.3-</b>	<b>187</b>	<b>1.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>19</b>	<b>17</b>	<b>12.0-</b>	<b>16</b>	<b>7.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>201</b>	<b>203</b>	<b>0.9</b>	<b>217</b>	<b>7.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	21	24	14.0	27	14.5
Other Operating Income	8	8	2.9	12	53.1
Gain (Loss) on Investments	0*	0*	164.7-	0*	285.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	283.7	0*	56.0-
Other Non-Oper Income (Expense)	0*	0*	182.1-	0*	13.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>28</b>	<b>32</b>	<b>14.7</b>	<b>41</b>	<b>25.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	82	85	2.9	94	10.9
Travel and Conference Expense	4	4	0.3	4	8.5
Office Occupancy Expense	9	10	6.7	11	13.4
Office Operations Expense	38	39	3.1	43	8.7
Educational & Promotional Expense	5	5	4.6	6	18.2
Loan Servicing Expense	6	8	22.8	8	9.1
Professional and Outside Services	18	19	10.0	21	7.7
Member Insurance	5	4	9.4-	4	12.1-
Operating Fees	1	1	5.0	2	11.2
Miscellaneous Operating Expenses	5	5	3.7-	6	30.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>173</b>	<b>180</b>	<b>4.1</b>	<b>199</b>	<b>10.3</b>
<b>NET INCOME</b>	<b>56</b>	<b>55</b>	<b>2.0-</b>	<b>59</b>	<b>7.2</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	11	12	7.3	12	2.7
Net Reserve Transfer	4	4	14.7	5	4.8
Net Income After Net Reserve Transfer	52	50	3.2-	54	7.4
Additional (Voluntary) Reserve Transfers	4	1	73.4-	1	12.2
Adjusted Net Income	48	49	2.4	53	7.3

\* Amount Less than 1 Million

**New Mexico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	58	57	1.7-	56	1.8-
Cash	60	99	64.1	142	43.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,805</b>	<b>1,917</b>	<b>6.2</b>	<b>2,102</b>	<b>9.7</b>
Unsecured Credit Card Loans	124	126	2.4	127	0.3
All Other Unsecured Loans	177	159	10.1-	144	9.3-
New Vehicle Loans	390	394	0.9	447	13.4
Used Vehicle Loans	284	318	11.9	377	18.8
First Mortgage Real Estate Loans	472	575	21.8	648	12.7
Other Real Estate Loans	236	225	4.5-	241	7.1
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	116	115	0.9-	112	3.0-
Other Loans	7	5	31.0-	6	29.6
Allowance For Loan Losses	18	17	6.6-	17	2.8
<b>TOTAL INVESTMENTS</b>	<b>493</b>	<b>530</b>	<b>7.6</b>	<b>412</b>	<b>22.4-</b>
U.S. Government Obligations	49	15	70.0-	8	44.3-
Federal Agency Securities	159	187	17.9	220	17.3
Mutual Fund & Common Trusts	41	65	56.9	33	48.7-
MCSD and PIC at Corporate CU	N/A	9	N/A	9	1.3-
All Other Corporate Credit Union	158	159	0.7	82	48.3-
Commercial Banks, S&Ls	44	49	10.5	45	8.1-
Credit Unions -Loans to, Deposits in	4	3	25.7-	3	6.3
Other Investments	37	43	15.9	11	74.7-
Land and Building	47	56	19.0	71	27.6
Other Fixed Assets	15	17	15.9	19	10.2
Other Real Estate Owned	0*	0*	329.7	1	37.9
Other Assets	37	32	14.2-	46	46.8
NCUSIF Capitalization Deposit	19	21	7.5	22	6.4
<b>TOTAL ASSETS</b>	<b>2,458</b>	<b>2,656</b>	<b>8.0</b>	<b>2,799</b>	<b>5.4</b>
<b>LIABILITIES</b>					
Total Borrowings	63	86	36.2	99	15.9
Accrued Dividends/Interest Payable	5	5	10.6-	5	0.1-
Acct Payable and Other Liabilities	15	18	18.5	20	11.4
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>84</b>	<b>108</b>	<b>29.3</b>	<b>124</b>	<b>14.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>2,134</b>	<b>2,288</b>	<b>7.2</b>	<b>2,397</b>	<b>4.7</b>
Share Drafts	296	327	10.6	352	7.5
Regular Shares	742	833	12.2	857	2.9
Money Market Shares	229	244	6.8	254	4.2
Share Certificates/CDs	619	645	4.2	689	6.8
IRA/Keogh Accounts	214	215	0.6	226	5.1
All Other Shares and Member Deposits	17	12	31.7-	12	0.3
Non-Member Deposits	18	12	32.1-	7	45.5-
Regular Reserves	71	77	9.5	83	8.0
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	0*	0*	33.1-	-2	1,888.9
Other Reserves	13	0*	92.8-	0*	30.2-
Undivided Earnings	157	181	15.2	197	8.5
<b>TOTAL EQUITY</b>	<b>240</b>	<b>259</b>	<b>7.8</b>	<b>278</b>	<b>7.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,458</b>	<b>2,656</b>	<b>8.0</b>	<b>2,799</b>	<b>5.4</b>

\* Amount Less than 1 Million

**New Mexico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	58	57	1.7-	56	1.8-
<b>INTEREST INCOME</b>					
Interest on Loans	159	164	3.3	167	1.8
(Less) Interest Refund	0*	0*	28.9	0*	19.7-
Income from Investments	27	28	6.6	29	3.0
Trading Profits and Losses	2	2	34.1-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>188</b>	<b>194</b>	<b>3.3</b>	<b>196</b>	<b>1.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	82	83	0.5	81	1.9-
Interest on Deposits	3	4	33.7	4	11.0-
Interest on Borrowed Money	4	5	19.4	6	16.9
<b>TOTAL INTEREST EXPENSE</b>	<b>89</b>	<b>92</b>	<b>2.5</b>	<b>90</b>	<b>1.3-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>17</b>	<b>12</b>	<b>32.6-</b>	<b>10</b>	<b>10.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>81</b>	<b>90</b>	<b>11.7</b>	<b>95</b>	<b>5.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	16	16	2.0	21	34.2
Other Operating Income	6	8	46.9	10	17.0
Gain (Loss) on Investments	0*	0*	312.4	0*	62.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	18.4	0*	60.1
Other Non-Oper Income (Expense)	0*	0*	839.6-	0*	130.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>21</b>	<b>25</b>	<b>16.6</b>	<b>31</b>	<b>25.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	42	47	9.6	52	11.2
Travel and Conference Expense	1	1	17.0	1	6.1-
Office Occupancy Expense	5	6	7.7	7	11.6
Office Operations Expense	19	20	6.5	23	13.3
Educational & Promotional Expense	3	3	0.8-	3	7.7
Loan Servicing Expense	5	6	27.5	6	0.1
Professional and Outside Services	6	9	35.4	9	6.4
Member Insurance	0*	0*	11.8-	0*	14.7
Operating Fees	0*	0*	10.4	0*	1.4
Miscellaneous Operating Expenses	2	2	3.3-	3	19.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>86</b>	<b>95</b>	<b>10.9</b>	<b>105</b>	<b>10.3</b>
<b>NET INCOME</b>	<b>17</b>	<b>20</b>	<b>22.1</b>	<b>22</b>	<b>6.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	8	12	55.2	10	12.7-
Net Reserve Transfer	2	4	140.1	3	23.4-
Net Income After Net Reserve Transfer	15	17	9.7	19	13.5
Additional (Voluntary) Reserve Transfers	6	4	28.4-	5	7.0
Adjusted Net Income	9	12	34.4	14	15.8

\* Amount Less than 1 Million

**New York**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	698	683	2.1-	658	3.7-
Cash	338	412	21.9	1,258	205.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,157</b>	<b>11,922</b>	<b>6.9</b>	<b>12,821</b>	<b>7.5</b>
Unsecured Credit Card Loans	804	829	3.1	849	2.4
All Other Unsecured Loans	1,487	1,429	3.9-	1,428	0.1-
New Vehicle Loans	1,554	1,455	6.4-	1,469	1.0
Used Vehicle Loans	1,177	1,327	12.7	1,433	8.0
First Mortgage Real Estate Loans	3,131	3,697	18.1	4,198	13.5
Other Real Estate Loans	1,698	1,764	3.9	1,907	8.1
Leases Receivable	N/A	N/A	N/A	38	N/A
All Other Loans to Members	1,263	1,371	8.6	1,350	1.6-
Other Loans	42	50	19.3	149	200.0
Allowance For Loan Losses	147	152	3.5	163	6.8
<b>TOTAL INVESTMENTS</b>	<b>6,728</b>	<b>7,539</b>	<b>12.1</b>	<b>6,881</b>	<b>8.7-</b>
U.S. Government Obligations	577	548	5.0-	196	64.2-
Federal Agency Securities	3,522	3,383	3.9-	4,186	23.7
Mutual Fund & Common Trusts	119	202	69.8	149	26.5-
MCSD and PIC at Corporate CU	N/A	65	N/A	74	12.9
All Other Corporate Credit Union	1,393	1,937	39.1	998	48.5-
Commercial Banks, S&Ls	850	968	13.9	660	31.9-
Credit Unions -Loans to, Deposits in	53	62	17.0	53	14.1-
Other Investments	214	373	74.5	566	51.7
Land and Building	183	199	8.9	212	6.6
Other Fixed Assets	90	92	2.0	97	5.8
Other Real Estate Owned	6	4	26.2-	4	3.8-
Other Assets	208	228	9.7	214	6.0-
NCUSIF Capitalization Deposit	148	154	3.8	165	7.0
<b>TOTAL ASSETS</b>	<b>18,710</b>	<b>20,398</b>	<b>9.0</b>	<b>21,490</b>	<b>5.4</b>
<b>LIABILITIES</b>					
Total Borrowings	101	181	78.5	436	141.1
Accrued Dividends/Interest Payable	36	36	0.0-	37	1.7
Acct Payable and Other Liabilities	126	138	9.5	150	8.6
Uninsured Secondary Capital	8	0*	91.9-	1	51.1
<b>TOTAL LIABILITIES</b>	<b>272</b>	<b>356</b>	<b>30.8</b>	<b>624</b>	<b>75.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>16,192</b>	<b>17,582</b>	<b>8.6</b>	<b>18,270</b>	<b>3.9</b>
Share Drafts	1,612	1,891	17.3	1,970	4.2
Regular Shares	7,215	7,577	5.0	7,702	1.7
Money Market Shares	1,627	1,900	16.8	2,341	23.2
Share Certificates/CDs	3,690	4,155	12.6	4,258	2.5
IRA/Keogh Accounts	1,741	1,763	1.3	1,752	0.6-
All Other Shares and Member Deposits	267	264	1.2-	207	21.3-
Non-Member Deposits	39	33	16.4-	39	17.2
Regular Reserves	749	807	7.9	851	5.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	7	20	189.4	-39	291.4-
Other Reserves	80	95	18.7	102	7.6
Undivided Earnings	1,410	1,537	9.0	1,681	9.4
<b>TOTAL EQUITY</b>	<b>2,245</b>	<b>2,460</b>	<b>9.6</b>	<b>2,596</b>	<b>5.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>18,710</b>	<b>20,398</b>	<b>9.0</b>	<b>21,490</b>	<b>5.4</b>

\* Amount Less than 1 Million

**New York**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	698	683	2.1-	658	3.7-
<b>INTEREST INCOME</b>					
Interest on Loans	964	1,007	4.5	1,034	2.6
(Less) Interest Refund	1	1	22.9	0*	52.1-
Income from Investments	410	425	3.7	437	2.9
Trading Profits and Losses	0*	0*	354.4	0*	84.2-
<b>TOTAL INTEREST INCOME</b>	<b>1,373</b>	<b>1,431</b>	<b>4.2</b>	<b>1,471</b>	<b>2.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	632	655	3.6	643	1.8-
Interest on Deposits	11	12	9.5	20	71.5
Interest on Borrowed Money	4	8	103.0	13	64.0
<b>TOTAL INTEREST EXPENSE</b>	<b>647</b>	<b>674</b>	<b>4.3</b>	<b>676</b>	<b>0.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>68</b>	<b>74</b>	<b>8.3</b>	<b>64</b>	<b>13.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>658</b>	<b>683</b>	<b>3.8</b>	<b>731</b>	<b>7.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	70	80	15.1	86	7.6
Other Operating Income	29	37	26.2	45	20.9
Gain (Loss) on Investments	0*	2	541.9-	0*	72.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	402.6	0*	96.2-
Other Non-Oper Income (Expense)	0*	2	116.3	2	40.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>99</b>	<b>121</b>	<b>21.7</b>	<b>134</b>	<b>10.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	267	291	8.8	315	8.3
Travel and Conference Expense	9	9	6.9	9	3.3
Office Occupancy Expense	38	41	7.8	43	4.9
Office Operations Expense	128	139	8.2	148	7.0
Educational & Promotional Expense	17	19	11.0	20	5.2
Loan Servicing Expense	28	31	14.1	35	10.7
Professional and Outside Services	38	42	12.2	46	9.1
Member Insurance	11	10	5.9-	10	1.2
Operating Fees	4	4	13.3	4	7.2
Miscellaneous Operating Expenses	13	15	16.3	17	9.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>552</b>	<b>602</b>	<b>9.0</b>	<b>648</b>	<b>7.7</b>
<b>NET INCOME</b>	<b>206</b>	<b>202</b>	<b>1.8-</b>	<b>216</b>	<b>7.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	53	55	3.6	59	7.2
Net Reserve Transfer	15	19	28.6	25	28.3
Net Income After Net Reserve Transfer	191	183	4.2-	191	4.8
Additional (Voluntary) Reserve Transfers	17	26	53.7	12	52.4-
Adjusted Net Income	174	156	9.9-	179	14.4

\* Amount Less than 1 Million



**North Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	191	183	4.2-	174	4.9-
Cash	323	303	6.1-	931	206.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,598</b>	<b>8,124</b>	<b>6.9</b>	<b>9,391</b>	<b>15.6</b>
Unsecured Credit Card Loans	260	254	2.6-	283	11.8
All Other Unsecured Loans	763	772	1.1	775	0.4
New Vehicle Loans	1,013	1,013	0.0-	1,275	25.9
Used Vehicle Loans	977	1,076	10.2	1,354	25.8
First Mortgage Real Estate Loans	3,184	3,622	13.8	4,244	17.2
Other Real Estate Loans	1,117	1,099	1.6-	1,121	2.0
Leases Receivable	N/A	N/A	N/A	3	N/A
All Other Loans to Members	209	212	1.1	204	3.5-
Other Loans	73	76	3.1	130	72.3
Allowance For Loan Losses	63	70	10.7	73	4.2
<b>TOTAL INVESTMENTS</b>	<b>1,715</b>	<b>2,522</b>	<b>47.1</b>	<b>1,472</b>	<b>41.6-</b>
U.S. Government Obligations	714	1,197	67.7	491	59.0-
Federal Agency Securities	374	401	7.1	458	14.2
Mutual Fund & Common Trusts	15	96	539.4	9	90.9-
MCSD and PIC at Corporate CU	N/A	44	N/A	33	25.1-
All Other Corporate Credit Union	395	444	12.5	245	45.0-
Commercial Banks, S&Ls	200	284	41.7	146	48.6-
Credit Unions -Loans to, Deposits in	11	13	12.2	14	6.1
Other Investments	5	43	803.1	78	82.6
Land and Building	128	138	7.7	158	14.4
Other Fixed Assets	36	42	15.6	50	19.2
Other Real Estate Owned	1	1	21.2-	3	138.0
Other Assets	65	72	11.0	78	8.7
NCUSIF Capitalization Deposit	76	84	10.5	95	12.7
<b>TOTAL ASSETS</b>	<b>9,880</b>	<b>11,217</b>	<b>13.5</b>	<b>12,105</b>	<b>7.9</b>
<b>LIABILITIES</b>					
Total Borrowings	22	14	37.3-	160	1,053.9
Accrued Dividends/Interest Payable	26	23	11.9-	27	18.0
Acct Payable and Other Liabilities	77	133	73.4	97	27.3-
Uninsured Secondary Capital	0*	0*	3.7-	0*	0.2-
<b>TOTAL LIABILITIES</b>	<b>125</b>	<b>170</b>	<b>35.8</b>	<b>284</b>	<b>67.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>8,785</b>	<b>9,976</b>	<b>13.6</b>	<b>10,668</b>	<b>6.9</b>
Share Drafts	990	1,163	17.5	1,295	11.3
Regular Shares	2,453	2,512	2.4	2,566	2.2
Money Market Shares	1,789	2,236	25.0	2,587	15.7
Share Certificates/CDs	2,255	2,649	17.5	2,755	4.0
IRA/Keogh Accounts	1,215	1,323	8.8	1,374	3.9
All Other Shares and Member Deposits	75	69	8.5-	75	8.6
Non-Member Deposits	8	24	208.8	17	30.6-
Regular Reserves	445	479	7.6	561	17.1
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	2	1,092.7	-22	1,331.7-
Other Reserves	115	145	25.5	148	2.1
Undivided Earnings	409	445	8.9	465	4.6
<b>TOTAL EQUITY</b>	<b>970</b>	<b>1,071</b>	<b>10.4</b>	<b>1,153</b>	<b>7.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>9,880</b>	<b>11,217</b>	<b>13.5</b>	<b>12,105</b>	<b>7.9</b>

\* Amount Less than 1 Million

**North Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	191	183	4.2-	174	4.9-
<b>INTEREST INCOME</b>					
Interest on Loans	579	634	9.5	676	6.6
(Less) Interest Refund	1	1	5.5	0*	43.5-
Income from Investments	104	123	18.1	115	5.9-
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>681</b>	<b>755</b>	<b>10.8</b>	<b>791</b>	<b>4.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	376	424	12.7	439	3.5
Interest on Deposits	9	10	5.4	10	8.1
Interest on Borrowed Money	0*	1	23.1	2	80.5
<b>TOTAL INTEREST EXPENSE</b>	<b>386</b>	<b>435</b>	<b>12.6</b>	<b>451</b>	<b>3.8</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>31</b>	<b>31</b>	<b>0.3-</b>	<b>29</b>	<b>6.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>264</b>	<b>290</b>	<b>9.6</b>	<b>310</b>	<b>7.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	60	70	18.4	88	24.6
Other Operating Income	15	18	14.0	22	23.7
Gain (Loss) on Investments	0*	4	418.8	-2	146.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	53.1-	0*	69.9-
Other Non-Oper Income (Expense)	0*	0*	34.7-	0*	220.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>75</b>	<b>91</b>	<b>21.9</b>	<b>108</b>	<b>18.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	129	140	8.0	155	11.1
Travel and Conference Expense	4	4	6.3	4	9.8
Office Occupancy Expense	19	21	8.9	23	11.8
Office Operations Expense	55	57	3.6	65	13.5
Educational & Promotional Expense	5	5	8.1	6	14.0
Loan Servicing Expense	6	8	20.1	8	7.6
Professional and Outside Services	17	20	18.1	22	9.6
Member Insurance	4	4	4.4-	4	0.4
Operating Fees	2	2	12.2	2	2.9
Miscellaneous Operating Expenses	14	19	37.9	23	15.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>256</b>	<b>280</b>	<b>9.5</b>	<b>313</b>	<b>11.6</b>
<b>NET INCOME</b>	<b>83</b>	<b>101</b>	<b>20.8</b>	<b>106</b>	<b>5.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	14	14	2.2-	16	15.6
Net Reserve Transfer	6	4	25.8-	6	45.4
Net Income After Net Reserve Transfer	78	96	24.4	100	3.6
Additional (Voluntary) Reserve Transfers	24	58	141.7	73	26.2
Adjusted Net Income	54	39	27.8-	27	30.0-

\* Amount Less than 1 Million

**North Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	69	69	0.0	66	4.3-
Cash	19	20	7.8	43	110.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>638</b>	<b>675</b>	<b>5.8</b>	<b>722</b>	<b>7.0</b>
Unsecured Credit Card Loans	21	22	5.8	22	0.5
All Other Unsecured Loans	20	22	7.5	32	46.1
New Vehicle Loans	76	78	1.7	89	14.4
Used Vehicle Loans	169	179	5.9	189	5.8
First Mortgage Real Estate Loans	111	124	11.5	133	6.8
Other Real Estate Loans	19	25	30.0	31	27.1
Leases Receivable	N/A	N/A	N/A	11	N/A
All Other Loans to Members	213	218	2.3	189	13.4-
Other Loans	9	8	7.1-	26	231.8
Allowance For Loan Losses	8	10	28.9	12	19.9
<b>TOTAL INVESTMENTS</b>	<b>176</b>	<b>214</b>	<b>21.9</b>	<b>204</b>	<b>4.8-</b>
U.S. Government Obligations	9	0*	95.6-	0*	0.3-
Federal Agency Securities	17	26	49.5	31	19.0
Mutual Fund & Common Trusts	0*	0*	5.3-	0*	20.4-
MCSD and PIC at Corporate CU	N/A	7	N/A	5	22.3-
All Other Corporate Credit Union	115	142	23.7	131	7.6-
Commercial Banks, S&Ls	23	25	9.7	26	1.7
Credit Unions -Loans to, Deposits in	5	5	4.3-	4	19.5-
Other Investments	7	9	33.3	6	26.1-
Land and Building	14	14	1.0-	14	0.6
Other Fixed Assets	3	3	1.2-	3	9.1
Other Real Estate Owned	0*	0*	55.3	0*	3.0-
Other Assets	12	14	17.4	16	19.0
NCUSIF Capitalization Deposit	7	7	9.0	8	8.5
<b>TOTAL ASSETS</b>	<b>861</b>	<b>938</b>	<b>9.0</b>	<b>999</b>	<b>6.5</b>
<b>LIABILITIES</b>					
Total Borrowings	2	0*	98.1-	0*	1,908.6
Accrued Dividends/Interest Payable	4	3	31.5-	3	22.9
Acct Payable and Other Liabilities	3	6	95.1	7	18.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>9</b>	<b>8</b>	<b>7.7-</b>	<b>11</b>	<b>30.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>766</b>	<b>834</b>	<b>9.0</b>	<b>884</b>	<b>5.9</b>
Share Drafts	114	119	4.6	128	7.5
Regular Shares	169	167	1.3-	171	2.6
Money Market Shares	110	139	27.0	156	11.9
Share Certificates/CDs	290	325	12.3	338	3.9
IRA/Keogh Accounts	39	41	3.0	44	7.8
All Other Shares and Member Deposits	34	37	9.0	40	8.4
Non-Member Deposits	10	6	37.9-	6	5.3
Regular Reserves	42	48	13.5	58	20.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	57.5	0*	835.9-
Other Reserves	18	17	9.7-	16	6.0-
Undivided Earnings	25	30	20.3	31	1.8
<b>TOTAL EQUITY</b>	<b>86</b>	<b>95</b>	<b>10.6</b>	<b>104</b>	<b>9.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>861</b>	<b>938</b>	<b>9.0</b>	<b>999</b>	<b>6.5</b>

\* Amount Less than 1 Million

**North Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	69	69	0.0	66	4.3-
<b>INTEREST INCOME</b>					
Interest on Loans	55	59	8.6	61	3.1
(Less) Interest Refund	0*	0*	55.6-	0*	27.9-
Income from Investments	9	10	8.6	12	13.5
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>64</b>	<b>70</b>	<b>8.8</b>	<b>73</b>	<b>4.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	14	15	12.0	16	5.3
Interest on Deposits	17	19	11.8	19	0.1-
Interest on Borrowed Money	0*	0*	41.3-	0*	76.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>31</b>	<b>34</b>	<b>11.4</b>	<b>35</b>	<b>2.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>4</b>	<b>51.4</b>	<b>5</b>	<b>7.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>30</b>	<b>31</b>	<b>2.1</b>	<b>33</b>	<b>7.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	4	10.8	5	3.4
Other Operating Income	2	2	10.1	2	4.1
Gain (Loss) on Investments	0*	0*	235,450.0-	0*	20.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,770.3-	0*	56.5-
Other Non-Oper Income (Expense)	0*	0*	47.5-	0*	8.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>7</b>	<b>12.1</b>	<b>7</b>	<b>2.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	13	14	9.9	15	8.1
Travel and Conference Expense	0*	0*	10.3	0*	13.0-
Office Occupancy Expense	2	2	17.5	2	1.2-
Office Operations Expense	5	6	4.0	6	3.9
Educational & Promotional Expense	1	1	1.9	1	8.9
Loan Servicing Expense	0*	0*	4.9	0*	8.5
Professional and Outside Services	2	2	9.2	2	9.8
Member Insurance	0*	0*	1.6-	0*	2.4
Operating Fees	0*	0*	7.3	0*	13.6
Miscellaneous Operating Expenses	1	1	0.2-	1	21.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>27</b>	<b>29</b>	<b>7.9</b>	<b>31</b>	<b>6.7</b>
<b>NET INCOME</b>	<b>10</b>	<b>9</b>	<b>7.1-</b>	<b>10</b>	<b>5.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	1	30.2-	2	22.6
Net Reserve Transfer	0*	0*	23.5-	0*	5.1-
Net Income After Net Reserve Transfer	9	8	5.3-	9	6.0
Additional (Voluntary) Reserve Transfers	3	4	43.1	6	38.1
Adjusted Net Income	6	4	28.0-	3	23.8-

\* Amount Less than 1 Million

**Ohio**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	549	533	2.9-	521	2.3-
Cash	298	331	11.0	694	109.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,008</b>	<b>6,272</b>	<b>4.4</b>	<b>6,723</b>	<b>7.2</b>
Unsecured Credit Card Loans	522	528	1.2	547	3.5
All Other Unsecured Loans	478	470	1.7-	462	1.8-
New Vehicle Loans	1,325	1,254	5.4-	1,325	5.7
Used Vehicle Loans	1,272	1,344	5.6	1,429	6.3
First Mortgage Real Estate Loans	1,182	1,447	22.4	1,605	11.0
Other Real Estate Loans	819	846	3.3	936	10.6
Leases Receivable	N/A	N/A	N/A	67	N/A
All Other Loans to Members	406	370	8.9-	350	5.3-
Other Loans	4	14	280.0	3	75.6-
Allowance For Loan Losses	49	48	2.3-	52	7.7
<b>TOTAL INVESTMENTS</b>	<b>2,563</b>	<b>3,034</b>	<b>18.4</b>	<b>2,683</b>	<b>11.6-</b>
U.S. Government Obligations	234	159	31.9-	102	36.0-
Federal Agency Securities	714	729	2.1	894	22.8
Mutual Fund & Common Trusts	57	71	23.6	54	23.2-
MCSD and PIC at Corporate CU	N/A	66	N/A	76	14.4
All Other Corporate Credit Union	639	757	18.5	497	34.3-
Commercial Banks, S&Ls	831	1,138	37.1	883	22.5-
Credit Unions -Loans to, Deposits in	16	27	71.3	24	9.9-
Other Investments	73	87	19.1	153	74.9
Land and Building	121	131	8.1	143	9.3
Other Fixed Assets	40	45	12.0	51	13.1
Other Real Estate Owned	1	0*	46.1-	1	87.3
Other Assets	87	87	0.1	86	1.4-
NCUSIF Capitalization Deposit	74	77	4.3	83	8.1
<b>TOTAL ASSETS</b>	<b>9,143</b>	<b>9,930</b>	<b>8.6</b>	<b>10,413</b>	<b>4.9</b>
<b>LIABILITIES</b>					
Total Borrowings	7	37	429.1	46	24.5
Accrued Dividends/Interest Payable	15	14	1.7-	14	2.9-
Acct Payable and Other Liabilities	45	48	6.0	52	9.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>66</b>	<b>99</b>	<b>48.8</b>	<b>112</b>	<b>13.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>7,974</b>	<b>8,642</b>	<b>8.4</b>	<b>9,049</b>	<b>4.7</b>
Share Drafts	831	993	19.4	1,038	4.5
Regular Shares	3,783	3,870	2.3	3,918	1.2
Money Market Shares	582	782	34.5	966	23.5
Share Certificates/CDs	1,850	2,044	10.5	2,144	4.9
IRA/Keogh Accounts	826	841	1.8	852	1.3
All Other Shares and Member Deposits	82	94	14.2	112	19.6
Non-Member Deposits	20	18	6.4-	19	1.3
Regular Reserves	341	357	4.8	376	5.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	5	10	98.0	-6	161.8-
Other Reserves	26	28	8.0	25	9.4-
Undivided Earnings	730	793	8.7	856	7.9
<b>TOTAL EQUITY</b>	<b>1,102</b>	<b>1,188</b>	<b>7.8</b>	<b>1,252</b>	<b>5.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>9,143</b>	<b>9,930</b>	<b>8.6</b>	<b>10,413</b>	<b>4.9</b>

\* Amount Less than 1 Million

**Ohio**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	549	533	2.9-	521	2.3-
<b>INTEREST INCOME</b>					
Interest on Loans	530	543	2.4	549	1.0
(Less) Interest Refund	2	1	46.4-	0*	21.6-
Income from Investments	156	167	7.1	178	6.8
Trading Profits and Losses	0*	0*	1,350.7-	-3	56,437.0-
<b>TOTAL INTEREST INCOME</b>	<b>684</b>	<b>709</b>	<b>3.6</b>	<b>723</b>	<b>2.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	304	321	5.4	183	43.0-
Interest on Deposits	3	6	86.6	148	2,564.8
Interest on Borrowed Money	0*	1	143.3	2	82.7
<b>TOTAL INTEREST EXPENSE</b>	<b>308</b>	<b>328</b>	<b>6.4</b>	<b>333</b>	<b>1.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>28</b>	<b>30</b>	<b>6.9</b>	<b>29</b>	<b>5.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>348</b>	<b>351</b>	<b>0.9</b>	<b>362</b>	<b>3.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	46	50	7.7	58	17.1
Other Operating Income	16	20	25.6	24	19.5
Gain (Loss) on Investments	0*	1	720.0-	0*	99.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	935.2-	0*	102.3-
Other Non-Oper Income (Expense)	0*	0*	317.4	0*	9.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>62</b>	<b>72</b>	<b>15.8</b>	<b>82</b>	<b>15.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	154	163	6.2	176	7.6
Travel and Conference Expense	5	6	4.4	6	7.4
Office Occupancy Expense	18	20	9.1	22	9.0
Office Operations Expense	67	71	6.0	77	8.1
Educational & Promotional Expense	11	11	0.4-	12	6.2
Loan Servicing Expense	16	18	12.6	20	13.2
Professional and Outside Services	24	26	7.7	29	11.5
Member Insurance	7	7	0.4	7	4.5-
Operating Fees	3	3	7.4	3	8.8
Miscellaneous Operating Expenses	12	12	4.3-	12	5.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>317</b>	<b>336</b>	<b>6.0</b>	<b>363</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>92</b>	<b>86</b>	<b>6.5-</b>	<b>81</b>	<b>5.8-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	18	17	3.1-	17	0.9-
Net Reserve Transfer	7	8	10.2	8	1.0-
Net Income After Net Reserve Transfer	85	79	7.9-	74	6.3-
Additional (Voluntary) Reserve Transfers	10	6	35.6-	6	13.2-
Adjusted Net Income	75	72	4.3-	68	5.7-

\* Amount Less than 1 Million

**Oklahoma**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	102	100	2.0-	97	3.0-
Cash	79	79	0.6	307	286.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,720</b>	<b>2,766</b>	<b>1.7</b>	<b>2,944</b>	<b>6.4</b>
Unsecured Credit Card Loans	144	138	4.1-	141	1.9
All Other Unsecured Loans	151	152	0.7	149	1.8-
New Vehicle Loans	785	664	15.4-	718	8.2
Used Vehicle Loans	571	689	20.6	768	11.5
First Mortgage Real Estate Loans	614	644	4.9	696	8.1
Other Real Estate Loans	159	184	16.1	204	10.9
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	248	245	1.3-	210	14.4-
Other Loans	47	49	4.5	57	15.3
Allowance For Loan Losses	28	28	0.2-	30	4.8
<b>TOTAL INVESTMENTS</b>	<b>1,118</b>	<b>1,300</b>	<b>16.3</b>	<b>1,062</b>	<b>18.3-</b>
U.S. Government Obligations	113	93	18.1-	63	31.8-
Federal Agency Securities	376	416	10.8	506	21.6
Mutual Fund & Common Trusts	4	10	181.1	3	71.5-
MCSD and PIC at Corporate CU	N/A	16	N/A	20	28.1-
All Other Corporate Credit Union	323	370	14.8	160	56.7-
Commercial Banks, S&Ls	227	286	26.2	208	27.2-
Credit Unions -Loans to, Deposits in	10	11	13.6	8	26.3-
Other Investments	66	97	46.8	92	4.7-
Land and Building	64	70	10.1	76	8.1
Other Fixed Assets	19	22	16.4	20	9.9-
Other Real Estate Owned	0*	0*	3.3-	0*	4.5
Other Assets	29	35	20.4	36	2.1
NCUSIF Capitalization Deposit	32	34	4.9	36	6.6
<b>TOTAL ASSETS</b>	<b>4,033</b>	<b>4,279</b>	<b>6.1</b>	<b>4,452</b>	<b>4.0</b>
<b>LIABILITIES</b>					
Total Borrowings	84	22	73.3-	55	145.2
Accrued Dividends/Interest Payable	7	7	4.0-	6	5.6-
Acct Payable and Other Liabilities	38	40	4.4	45	12.6
Uninsured Secondary Capital	0	0*	0.0	0*	200.1
<b>TOTAL LIABILITIES</b>	<b>129</b>	<b>69</b>	<b>46.6-</b>	<b>106</b>	<b>53.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,492</b>	<b>3,767</b>	<b>7.9</b>	<b>3,876</b>	<b>2.9</b>
Share Drafts	435	505	16.3	519	2.6
Regular Shares	1,390	1,465	5.3	1,504	2.7
Money Market Shares	352	418	18.9	480	14.6
Share Certificates/CDs	900	973	8.1	953	2.1-
IRA/Keogh Accounts	380	374	1.6-	395	5.7
All Other Shares and Member Deposits	13	15	9.6	16	6.1
Non-Member Deposits	21	17	21.4-	11	35.1-
Regular Reserves	154	161	4.6	170	5.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	2	193.2	-7	472.8-
Other Reserves	27	27	2.8-	30	11.8
Undivided Earnings	231	254	10.0	277	8.8
<b>TOTAL EQUITY</b>	<b>413</b>	<b>444</b>	<b>7.4</b>	<b>470</b>	<b>5.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,033</b>	<b>4,279</b>	<b>6.1</b>	<b>4,452</b>	<b>4.0</b>

\* Amount Less than 1 Million

**Oklahoma**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	102	100	2.0-	97	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	229	233	2.0	235	0.7
(Less) Interest Refund	0*	0*	155.8	0*	11.9
Income from Investments	64	68	6.8	75	9.6
Trading Profits and Losses	0*	0*	15.8-	0*	86.6-
<b>TOTAL INTEREST INCOME</b>	<b>293</b>	<b>301</b>	<b>3.0</b>	<b>310</b>	<b>2.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	136	142	4.2	132	6.6-
Interest on Deposits	6	6	9.1	15	136.2
Interest on Borrowed Money	5	2	50.6-	2	6.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>146</b>	<b>150</b>	<b>2.6</b>	<b>149</b>	<b>0.7-</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>17</b>	<b>18</b>	<b>3.6</b>	<b>15</b>	<b>13.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>129</b>	<b>134</b>	<b>3.4</b>	<b>145</b>	<b>8.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	29	32	8.2	33	4.6
Other Operating Income	5	7	38.7	8	15.8
Gain (Loss) on Investments	0*	0*	337.5-	0*	115.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,711.4-	0*	545.0-
Other Non-Oper Income (Expense)	0*	0*	1.8	0*	19.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>34</b>	<b>39</b>	<b>13.8</b>	<b>41</b>	<b>6.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	68	74	9.5	78	5.1
Travel and Conference Expense	2	2	8.8	2	0.6
Office Occupancy Expense	8	8	5.1	10	16.0
Office Operations Expense	31	34	11.1	36	6.3
Educational & Promotional Expense	3	3	4.5-	4	16.7
Loan Servicing Expense	6	6	0.4-	7	5.1
Professional and Outside Services	8	8	4.2	9	6.7
Member Insurance	2	2	19.3	2	0.6
Operating Fees	0*	0*	7.7	0*	7.1
Miscellaneous Operating Expenses	3	4	15.5	4	16.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>132</b>	<b>143</b>	<b>8.7</b>	<b>152</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>32</b>	<b>30</b>	<b>7.3-</b>	<b>34</b>	<b>15.7</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	9	5	39.5-	7	42.0
Net Reserve Transfer	2	1	36.2-	3	98.9
Net Income After Net Reserve Transfer	30	28	5.0-	31	11.3
Additional (Voluntary) Reserve Transfers	6	6	3.3	8	30.9
Adjusted Net Income	23	22	7.2-	23	5.6

\* Amount Less than 1 Million



**Oregon**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	126	123	2.4-	116	5.7-
Cash	121	145	19.3	365	152.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,254</b>	<b>4,403</b>	<b>3.5</b>	<b>4,913</b>	<b>11.6</b>
Unsecured Credit Card Loans	271	293	8.1	314	7.2
All Other Unsecured Loans	313	298	4.8-	293	1.5-
New Vehicle Loans	861	851	1.2-	971	14.1
Used Vehicle Loans	958	993	3.6	1,071	7.9
First Mortgage Real Estate Loans	668	797	19.3	929	16.6
Other Real Estate Loans	878	862	1.8-	975	13.1
Leases Receivable	N/A	N/A	N/A	10	N/A
All Other Loans to Members	285	290	1.8	320	10.5
Other Loans	21	21	1.0-	30	44.2
Allowance For Loan Losses	33	45	36.5	47	3.8
<b>TOTAL INVESTMENTS</b>	<b>1,250</b>	<b>1,880</b>	<b>50.5</b>	<b>1,506</b>	<b>19.9-</b>
U.S. Government Obligations	71	34	52.3-	13	62.2-
Federal Agency Securities	547	751	37.2	798	6.2
Mutual Fund & Common Trusts	47	112	138.5	128	14.0
MCSD and PIC at Corporate CU	N/A	44	N/A	51	17.3
All Other Corporate Credit Union	409	655	59.9	327	50.1-
Commercial Banks, S&Ls	151	247	63.5	155	37.2-
Credit Unions -Loans to, Deposits in	13	14	6.9	11	18.7-
Other Investments	11	24	122.6	23	3.2-
Land and Building	77	87	13.0	98	12.2
Other Fixed Assets	32	38	18.6	42	11.6
Other Real Estate Owned	0*	0*	74.1	2	84.0
Other Assets	53	56	5.4	80	44.4
NCUSIF Capitalization Deposit	45	50	10.6	55	11.1
<b>TOTAL ASSETS</b>	<b>5,799</b>	<b>6,615</b>	<b>14.1</b>	<b>7,015</b>	<b>6.1</b>
<b>LIABILITIES</b>					
Total Borrowings	53	65	21.8	145	124.3
Accrued Dividends/Interest Payable	5	6	20.7	5	28.5-
Acct Payable and Other Liabilities	31	36	17.4	44	19.6
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>89</b>	<b>108</b>	<b>20.2</b>	<b>193</b>	<b>79.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,146</b>	<b>5,900</b>	<b>14.7</b>	<b>6,175</b>	<b>4.7</b>
Share Drafts	611	751	22.9	821	9.3
Regular Shares	1,796	1,924	7.1	1,727	10.2-
Money Market Shares	869	1,075	23.7	1,356	26.2
Share Certificates/CDs	1,227	1,475	20.2	1,592	8.0
IRA/Keogh Accounts	593	629	6.0	637	1.3
All Other Shares and Member Deposits	45	41	9.7-	38	6.7-
Non-Member Deposits	4	6	39.9	4	31.0-
Regular Reserves	200	219	9.3	231	5.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-2	0.7	-11	464.2
Other Reserves	0*	9	1,912.7	0*	91.2-
Undivided Earnings	365	381	4.4	426	11.7
<b>TOTAL EQUITY</b>	<b>564</b>	<b>607</b>	<b>7.6</b>	<b>647</b>	<b>6.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,799</b>	<b>6,615</b>	<b>14.1</b>	<b>7,015</b>	<b>6.1</b>

\* Amount Less than 1 Million

**Oregon**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	126	123	2.4-	116	5.7-
<b>INTEREST INCOME</b>					
Interest on Loans	366	380	3.9	386	1.6
(Less) Interest Refund	0*	0*	38.4-	0*	100.0-
Income from Investments	70	91	29.3	106	17.4
Trading Profits and Losses	0*	0*	1,817.0-	0*	289.6-
<b>TOTAL INTEREST INCOME</b>	<b>435</b>	<b>470</b>	<b>8.1</b>	<b>492</b>	<b>4.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	138	144	4.9	139	3.9-
Interest on Deposits	67	82	22.8	86	5.0
Interest on Borrowed Money	3	4	39.1	6	71.8
<b>TOTAL INTEREST EXPENSE</b>	<b>207</b>	<b>230</b>	<b>11.1</b>	<b>231</b>	<b>0.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>24</b>	<b>40</b>	<b>70.3</b>	<b>22</b>	<b>44.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>205</b>	<b>200</b>	<b>2.2-</b>	<b>239</b>	<b>19.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	35	36	2.4	38	6.2
Other Operating Income	15	22	49.1	27	23.1
Gain (Loss) on Investments	0*	1	4,151.2	-2	268.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	32.1-	0*	452.7-
Other Non-Oper Income (Expense)	0*	0*	2.5	0*	18.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>50</b>	<b>59</b>	<b>19.0</b>	<b>64</b>	<b>8.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	96	107	10.7	122	14.0
Travel and Conference Expense	3	4	14.6	4	5.5
Office Occupancy Expense	12	14	15.0	16	18.1
Office Operations Expense	43	47	9.2	52	9.9
Educational & Promotional Expense	7	9	22.6	9	6.4
Loan Servicing Expense	8	10	23.0	13	26.1
Professional and Outside Services	17	19	16.1	21	10.6
Member Insurance	1	1	0.2-	0*	3.4-
Operating Fees	0*	1	8.0	1	0.4-
Miscellaneous Operating Expenses	4	4	7.0-	4	0.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>193</b>	<b>215</b>	<b>11.6</b>	<b>243</b>	<b>12.7</b>
<b>NET INCOME</b>	<b>61</b>	<b>44</b>	<b>28.7-</b>	<b>60</b>	<b>38.1</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	18	19	4.9	16	14.5-
Net Reserve Transfer	5	4	12.8-	7	58.4
Net Income After Net Reserve Transfer	56	40	30.0-	54	35.9
Additional (Voluntary) Reserve Transfers	17	16	4.7-	8	52.5-
Adjusted Net Income	39	23	41.1-	46	98.8

\* Amount Less than 1 Million

**Pennsylvania**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	864	852	1.4-	803	5.8-
Cash	346	392	13.4	1,264	222.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>8,615</b>	<b>8,867</b>	<b>2.9</b>	<b>9,476</b>	<b>6.9</b>
Unsecured Credit Card Loans	767	793	3.4	817	3.0
All Other Unsecured Loans	1,287	1,287	0.0	1,290	0.2
New Vehicle Loans	1,881	1,793	4.6-	1,823	1.6
Used Vehicle Loans	1,115	1,228	10.1	1,409	14.8
First Mortgage Real Estate Loans	1,104	1,222	10.6	1,408	15.3
Other Real Estate Loans	1,939	2,042	5.3	2,224	8.9
Leases Receivable	N/A	N/A	N/A	12	N/A
All Other Loans to Members	508	488	4.0-	484	0.8-
Other Loans	13	14	9.6	9	37.6-
Allowance For Loan Losses	94	96	2.5	99	2.8
<b>TOTAL INVESTMENTS</b>	<b>3,977</b>	<b>4,742</b>	<b>19.2</b>	<b>4,039</b>	<b>14.8-</b>
U.S. Government Obligations	331	242	26.8-	195	19.5-
Federal Agency Securities	1,575	1,728	9.7	2,049	18.6
Mutual Fund & Common Trusts	103	103	0.4-	109	5.7
MCSD and PIC at Corporate CU	N/A	95	N/A	106	11.7
All Other Corporate Credit Union	967	1,257	30.0	616	51.0-
Commercial Banks, S&Ls	950	1,242	30.8	884	28.9-
Credit Unions -Loans to, Deposits in	16	18	9.1	20	14.7
Other Investments	35	56	61.6	59	6.3
Land and Building	165	191	15.2	206	8.1
Other Fixed Assets	53	59	9.7	62	5.6
Other Real Estate Owned	3	3	0.6	3	12.6-
Other Assets	123	122	0.5-	115	6.0-
NCUSIF Capitalization Deposit	109	113	4.0	123	8.8
<b>TOTAL ASSETS</b>	<b>13,296</b>	<b>14,391</b>	<b>8.2</b>	<b>15,187</b>	<b>5.5</b>
<b>LIABILITIES</b>					
Total Borrowings	5	6	29.3	64	921.4
Accrued Dividends/Interest Payable	25	24	4.1-	24	0.8-
Acct Payable and Other Liabilities	45	47	4.9	62	32.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>75</b>	<b>77</b>	<b>3.4</b>	<b>151</b>	<b>94.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>11,757</b>	<b>12,734</b>	<b>8.3</b>	<b>13,361</b>	<b>4.9</b>
Share Drafts	1,101	1,351	22.7	1,431	5.9
Regular Shares	5,923	6,136	3.6	6,387	4.1
Money Market Shares	941	1,146	21.7	1,330	16.1
Share Certificates/CDs	2,364	2,629	11.2	2,708	3.0
IRA/Keogh Accounts	1,221	1,244	1.9	1,281	2.9
All Other Shares and Member Deposits	195	204	4.8	201	1.4-
Non-Member Deposits	12	24	99.4	23	3.4-
Regular Reserves	369	387	4.6	412	6.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	3	260.1	-30	1,123.6-
Other Reserves	27	29	6.3	27	6.1-
Undivided Earnings	1,067	1,162	8.9	1,267	9.1
<b>TOTAL EQUITY</b>	<b>1,464</b>	<b>1,580</b>	<b>7.9</b>	<b>1,676</b>	<b>6.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>13,296</b>	<b>14,391</b>	<b>8.2</b>	<b>15,187</b>	<b>5.5</b>

\* Amount Less than 1 Million

**Pennsylvania**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	864	852	1.4-	803	5.8-
<b>INTEREST INCOME</b>					
Interest on Loans	742	769	3.5	779	1.3
(Less) Interest Refund	2	2	2.2	1	19.9-
Income from Investments	241	253	4.7	279	10.3
Trading Profits and Losses	0*	0*	1,557.1	0*	109.8-
<b>TOTAL INTEREST INCOME</b>	<b>982</b>	<b>1,020</b>	<b>3.8</b>	<b>1,056</b>	<b>3.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	445	464	4.3	474	2.1
Interest on Deposits	9	11	26.1	17	44.4
Interest on Borrowed Money	0*	0*	1.9-	1	207.6
<b>TOTAL INTEREST EXPENSE</b>	<b>454</b>	<b>476</b>	<b>4.7</b>	<b>492</b>	<b>3.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>50</b>	<b>56</b>	<b>10.7</b>	<b>49</b>	<b>12.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>477</b>	<b>488</b>	<b>2.2</b>	<b>516</b>	<b>5.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	40	47	15.8	57	23.0
Other Operating Income	30	36	18.2	39	9.8
Gain (Loss) on Investments	2	0*	136.2-	0*	3.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	262.0	0*	23.1-
Other Non-Oper Income (Expense)	0*	0*	469.5	0*	54.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>72</b>	<b>79</b>	<b>10.4</b>	<b>95</b>	<b>19.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	186	198	6.3	216	9.1
Travel and Conference Expense	6	6	6.2	6	2.6-
Office Occupancy Expense	22	22	3.5	23	4.0
Office Operations Expense	89	99	10.8	107	8.2
Educational & Promotional Expense	10	12	10.7	12	8.3
Loan Servicing Expense	24	26	12.0	28	8.0
Professional and Outside Services	40	45	13.6	49	8.6
Member Insurance	15	15	0.9-	15	2.7-
Operating Fees	3	3	6.8	4	6.8
Miscellaneous Operating Expenses	10	10	1.8-	12	18.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>405</b>	<b>437</b>	<b>7.9</b>	<b>472</b>	<b>8.1</b>
<b>NET INCOME</b>	<b>144</b>	<b>131</b>	<b>9.4-</b>	<b>138</b>	<b>5.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	46	46	0.7	49	6.2
Net Reserve Transfer	15	14	7.9-	16	16.9
Net Income After Net Reserve Transfer	130	117	9.6-	122	4.2
Additional (Voluntary) Reserve Transfers	8	5	43.3-	3	30.1-
Adjusted Net Income	121	112	7.4-	119	5.6

\* Amount Less than 1 Million

**Puerto Rico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	20	18	10.0-	18	0.0
Cash	13	15	21.4	16	2.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>219</b>	<b>233</b>	<b>6.5</b>	<b>240</b>	<b>3.0</b>
Unsecured Credit Card Loans	7	9	30.8	9	3.9-
All Other Unsecured Loans	139	107	22.8-	128	19.0
New Vehicle Loans	42	47	11.7	53	12.5
Used Vehicle Loans	1	1	31.9	2	10.1
First Mortgage Real Estate Loans	16	19	19.2	27	41.6
Other Real Estate Loans	5	7	31.7	8	5.5
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	8	38	371.3	14	62.2-
Other Loans	0*	4	0.0	0*	94.5-
Allowance For Loan Losses	3	3	11.5	4	17.5
<b>TOTAL INVESTMENTS</b>	<b>82</b>	<b>89</b>	<b>8.8</b>	<b>115</b>	<b>28.9</b>
U.S. Government Obligations	6	9	52.6	9	2.3
Federal Agency Securities	43	44	4.2	63	42.6
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	N/A	0*	N/A	0*	6.7-
All Other Corporate Credit Union	0*	0*	100.0-	0*	0.0
Commercial Banks, S&Ls	33	36	7.2	40	12.9
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	2	0.0
Land and Building	4	5	33.1	5	3.4-
Other Fixed Assets	2	3	15.7	2	25.7-
Other Real Estate Owned	0*	0*	0.0	0*	100.0-
Other Assets	2	3	65.3	4	20.0
NCUSIF Capitalization Deposit	2	3	6.9	3	7.4
<b>TOTAL ASSETS</b>	<b>321</b>	<b>348</b>	<b>8.4</b>	<b>380</b>	<b>9.4</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	1.7	0*	4.2-
Acct Payable and Other Liabilities	3	3	34.7	3	0.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>3</b>	<b>4</b>	<b>26.4</b>	<b>4</b>	<b>0.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>276</b>	<b>299</b>	<b>8.5</b>	<b>329</b>	<b>10.1</b>
Share Drafts	7	8	17.2	8	1.7
Regular Shares	196	191	2.8-	201	5.5
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	68	92	35.6	110	19.7
IRA/Keogh Accounts	5	6	15.2	6	14.8
All Other Shares and Member Deposits	0*	3	1,849.5	4	18.9
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	19	21	9.1	12	43.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0	100.0-	0	0.0
Other Reserves	7	9	19.8	10	15.2
Undivided Earnings	15	14	5.2-	24	72.2
<b>TOTAL EQUITY</b>	<b>41</b>	<b>44</b>	<b>6.0</b>	<b>46</b>	<b>5.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>321</b>	<b>348</b>	<b>8.4</b>	<b>380</b>	<b>9.4</b>

\* Amount Less than 1 Million

**Puerto Rico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	20	18	10.0-	18	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	21	22	6.6	23	4.6
(Less) Interest Refund	0*	0*	58.3-	0*	20.3
Income from Investments	5	5	2.8	6	16.8
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>26</b>	<b>28</b>	<b>5.9</b>	<b>30</b>	<b>7.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	13	13	6.7	15	9.5
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	34.1-	0*	14.5
<b>TOTAL INTEREST EXPENSE</b>	<b>13</b>	<b>14</b>	<b>6.6</b>	<b>15</b>	<b>9.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>1</b>	<b>2</b>	<b>122.1</b>	<b>3</b>	<b>15.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>12</b>	<b>12</b>	<b>5.1-</b>	<b>12</b>	<b>2.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	29.9	0*	24.9
Other Operating Income	0*	0*	22.2-	0*	37.3
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	197.8-	0*	29,521.0-
Other Non-Oper Income (Expense)	0*	0*	98.2-	0*	563,714.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>14.2</b>	<b>1</b>	<b>36.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	4	4	7.4	5	5.3
Travel and Conference Expense	0*	0*	15.1-	0*	6.7-
Office Occupancy Expense	0*	0*	31.0	0*	19.0
Office Operations Expense	2	3	22.5	3	16.3
Educational & Promotional Expense	0*	0*	85.2	0*	0.8-
Loan Servicing Expense	0*	0*	13.2	0*	23.0
Professional and Outside Services	0*	0*	5.1-	0*	0.3-
Member Insurance	0*	0*	3.0	0*	3.5-
Operating Fees	0*	0*	141.8	0*	62.6-
Miscellaneous Operating Expenses	0*	0*	53.7-	0*	231.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>9</b>	<b>10</b>	<b>10.8</b>	<b>11</b>	<b>11.9</b>
<b>NET INCOME</b>	<b>4</b>	<b>3</b>	<b>33.1-</b>	<b>2</b>	<b>18.5-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	0*	722.5	0*	17.3
Net Reserve Transfer	0*	0*	274.4	0*	100.0-
Net Income After Net Reserve Transfer	4	3	33.1-	2	18.3-
Additional (Voluntary) Reserve Transfers	0*	0*	3.4	0*	99.6-
Adjusted Net Income	4	2	38.9-	2	3.2

\* Amount Less than 1 Million

**Rhode Island**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	42	42	0.0	41	2.4-
Cash	42	35	18.2-	222	541.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,007</b>	<b>1,124</b>	<b>11.7</b>	<b>1,278</b>	<b>13.7</b>
Unsecured Credit Card Loans	43	48	12.1	48	0.1-
All Other Unsecured Loans	53	49	6.6-	42	13.5-
New Vehicle Loans	79	80	1.3	91	13.3
Used Vehicle Loans	73	90	23.6	111	22.8
First Mortgage Real Estate Loans	605	694	14.7	794	14.3
Other Real Estate Loans	122	130	6.4	157	20.7
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	30	28	4.9-	30	6.2
Other Loans	2	4	104.9	5	23.6
Allowance For Loan Losses	12	12	1.5	11	6.5-
<b>TOTAL INVESTMENTS</b>	<b>643</b>	<b>734</b>	<b>14.2</b>	<b>591</b>	<b>19.5-</b>
U.S. Government Obligations	109	72	34.3-	61	14.4-
Federal Agency Securities	237	292	22.9	334	14.4
Mutual Fund & Common Trusts	0*	0*	57.2-	3	934.5
MCSD and PIC at Corporate CU	N/A	9	N/A	9	3.9
All Other Corporate Credit Union	147	184	24.5	78	57.5-
Commercial Banks, S&Ls	75	114	51.5	16	85.8-
Credit Unions -Loans to, Deposits in	3	4	54.2	4	3.2
Other Investments	71	61	14.6-	86	41.7
Land and Building	25	25	0.3-	26	4.6
Other Fixed Assets	7	7	2.2-	8	11.0
Other Real Estate Owned	0*	1	4.0	0*	80.1-
Other Assets	20	20	1.4	26	31.9
NCUSIF Capitalization Deposit	14	14	4.8	16	11.9
<b>TOTAL ASSETS</b>	<b>1,747</b>	<b>1,949</b>	<b>11.6</b>	<b>2,157</b>	<b>10.7</b>
<b>LIABILITIES</b>					
Total Borrowings	7	0*	87.9-	57	6,393.4
Accrued Dividends/Interest Payable	6	6	5.0	7	15.9
Acct Payable and Other Liabilities	15	16	6.6	16	0.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>27</b>	<b>22</b>	<b>18.8-</b>	<b>79</b>	<b>257.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,446</b>	<b>1,635</b>	<b>13.0</b>	<b>1,774</b>	<b>8.6</b>
Share Drafts	137	169	23.5	176	4.1
Regular Shares	427	431	1.1	432	0.2
Money Market Shares	132	145	10.1	195	33.8
Share Certificates/CDs	509	620	21.8	706	14.0
IRA/Keogh Accounts	151	154	1.8	157	2.2
All Other Shares and Member Deposits	87	114	31.4	107	6.7-
Non-Member Deposits	3	0*	84.7-	0*	68.1
Regular Reserves	79	81	1.9	84	3.8
APPR. For Non-Conf. Invest.	0*	0*	63.0-	0*	703.5
Accum. Unrealized G/L on A-F-S	1	2	33.8	-6	450.3-
Other Reserves	4	0*	80.1-	75	9,139.3
Undivided Earnings	188	208	10.6	150	27.9-
<b>TOTAL EQUITY</b>	<b>273</b>	<b>292</b>	<b>6.8</b>	<b>303</b>	<b>3.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,747</b>	<b>1,949</b>	<b>11.6</b>	<b>2,157</b>	<b>10.7</b>

\* Amount Less than 1 Million

**Rhode Island**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	42	42	0.0	41	2.4-
<b>INTEREST INCOME</b>					
Interest on Loans	80	86	8.3	94	8.5
(Less) Interest Refund	0*	0*	29.1	0*	22.4
Income from Investments	40	41	3.9	43	5.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>119</b>	<b>127</b>	<b>6.8</b>	<b>137</b>	<b>7.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	15	14	2.8-	16	9.0
Interest on Deposits	39	45	13.8	47	4.9
Interest on Borrowed Money	0*	0*	1,222.1	2	299.5
<b>TOTAL INTEREST EXPENSE</b>	<b>54</b>	<b>60</b>	<b>10.0</b>	<b>64</b>	<b>8.1</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>3</b>	<b>12.3-</b>	<b>3</b>	<b>4.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>62</b>	<b>65</b>	<b>5.1</b>	<b>69</b>	<b>7.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	9	19.5	10	5.9
Other Operating Income	2	3	52.1	3	6.9
Gain (Loss) on Investments	0*	1	40.4	0*	31.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	91.4-	0*	167.4-
Other Non-Oper Income (Expense)	0*	0*	139.9-	0*	35.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>11</b>	<b>14</b>	<b>24.5</b>	<b>14</b>	<b>2.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	26	29	10.3	32	11.0
Travel and Conference Expense	0*	0*	13.3	1	5.8
Office Occupancy Expense	4	4	5.1	5	17.3
Office Operations Expense	11	11	7.1	12	3.2
Educational & Promotional Expense	2	2	19.5	3	14.3
Loan Servicing Expense	2	2	21.6	2	9.9-
Professional and Outside Services	3	4	22.0	5	19.4
Member Insurance	0*	0*	1.3	0*	2.5-
Operating Fees	0*	0*	10.0-	0*	1.6-
Miscellaneous Operating Expenses	4	4	8.0	4	1.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>53</b>	<b>59</b>	<b>10.4</b>	<b>64</b>	<b>8.8</b>
<b>NET INCOME</b>	<b>19</b>	<b>20</b>	<b>1.6</b>	<b>19</b>	<b>1.5-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	2	43.0	4	46.1
Net Reserve Transfer	0*	1	141.2	2	41.1
Net Income After Net Reserve Transfer	19	18	2.2-	18	4.3-
Additional (Voluntary) Reserve Transfers	0*	0*	46.5	0*	23.3
Adjusted Net Income	18	18	3.3-	17	5.3-

\* Amount Less than 1 Million



**South Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	105	104	1.0-	99	4.8-
Cash	118	123	4.5	242	96.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,562</b>	<b>2,755</b>	<b>7.5</b>	<b>3,054</b>	<b>10.9</b>
Unsecured Credit Card Loans	167	172	3.5	194	12.4
All Other Unsecured Loans	267	268	0.6	279	4.1
New Vehicle Loans	524	508	3.1-	574	13.0
Used Vehicle Loans	602	690	14.6	793	14.9
First Mortgage Real Estate Loans	529	637	20.4	725	13.8
Other Real Estate Loans	279	282	1.2	300	6.4
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	192	194	1.1	187	3.5-
Other Loans	3	3	12.2	2	41.3-
Allowance For Loan Losses	28	28	1.3	31	9.2
<b>TOTAL INVESTMENTS</b>	<b>771</b>	<b>954</b>	<b>23.8</b>	<b>732</b>	<b>23.2-</b>
U.S. Government Obligations	72	36	50.3-	13	64.0-
Federal Agency Securities	332	393	18.3	397	1.0
Mutual Fund & Common Trusts	17	24	43.8	15	38.1-
MCSD and PIC at Corporate CU	N/A	18	N/A	23	31.6
All Other Corporate Credit Union	197	281	42.3	157	44.0-
Commercial Banks, S&Ls	140	186	32.7	104	44.3-
Credit Unions -Loans to, Deposits in	5	5	2.3-	6	18.8
Other Investments	7	10	57.1	17	61.7
Land and Building	54	60	10.8	63	5.6
Other Fixed Assets	22	26	16.0	29	12.9
Other Real Estate Owned	1	0*	28.5-	3	329.5
Other Assets	29	30	4.9	31	2.2
NCUSIF Capitalization Deposit	28	30	6.7	32	8.9
<b>TOTAL ASSETS</b>	<b>3,557</b>	<b>3,950</b>	<b>11.0</b>	<b>4,157</b>	<b>5.2</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	319.1	57	9,225.0
Accrued Dividends/Interest Payable	17	19	7.6	21	14.8
Acct Payable and Other Liabilities	19	17	11.5-	18	3.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>37</b>	<b>36</b>	<b>1.1-</b>	<b>96</b>	<b>165.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>3,106</b>	<b>3,461</b>	<b>11.4</b>	<b>3,577</b>	<b>3.4</b>
Share Drafts	351	441	25.4	456	3.5
Regular Shares	1,183	1,233	4.2	1,245	1.0
Money Market Shares	201	257	27.7	284	10.9
Share Certificates/CDs	980	1,119	14.2	1,166	4.2
IRA/Keogh Accounts	379	397	4.8	410	3.4
All Other Shares and Member Deposits	8	10	28.3	11	9.7
Non-Member Deposits	4	5	9.9	4	16.2-
Regular Reserves	106	116	9.2	127	9.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	165.5	-5	1,115.9-
Other Reserves	17	24	44.7	17	31.2-
Undivided Earnings	290	312	7.3	345	10.6
<b>TOTAL EQUITY</b>	<b>414</b>	<b>453</b>	<b>9.4</b>	<b>484</b>	<b>6.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,557</b>	<b>3,950</b>	<b>11.0</b>	<b>4,157</b>	<b>5.2</b>

\* Amount Less than 1 Million

**South Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	105	104	1.0-	99	4.8-
<b>INTEREST INCOME</b>					
Interest on Loans	231	242	4.7	252	4.3
(Less) Interest Refund	1	0*	56.1-	1	128.2
Income from Investments	47	52	10.4	53	2.3
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>276</b>	<b>293</b>	<b>6.0</b>	<b>304</b>	<b>3.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	125	135	8.1	137	1.6
Interest on Deposits	0*	0*	38.6-	0*	94.2
Interest on Borrowed Money	0*	0*	89.5-	0*	2,532.1
<b>TOTAL INTEREST EXPENSE</b>	<b>126</b>	<b>135</b>	<b>7.8</b>	<b>138</b>	<b>2.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>21</b>	<b>17</b>	<b>16.9-</b>	<b>16</b>	<b>4.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>130</b>	<b>141</b>	<b>8.0</b>	<b>149</b>	<b>5.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	32	36	14.4	43	18.3
Other Operating Income	9	10	17.5	12	16.4
Gain (Loss) on Investments	0*	0*	2,387.2-	0*	1,146.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	47.8-	0*	119.7-
Other Non-Oper Income (Expense)	0*	0*	583.2	0*	62.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>40</b>	<b>47</b>	<b>17.2</b>	<b>55</b>	<b>16.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	67	74	9.2	80	9.0
Travel and Conference Expense	3	3	11.1	3	0.5
Office Occupancy Expense	8	9	10.0	10	7.2
Office Operations Expense	30	33	11.1	37	12.3
Educational & Promotional Expense	4	4	12.9	5	17.5
Loan Servicing Expense	7	7	4.7-	8	17.8
Professional and Outside Services	11	12	8.2	13	14.1
Member Insurance	2	2	8.9-	2	15.8-
Operating Fees	0*	0*	9.4	0*	10.2
Miscellaneous Operating Expenses	3	4	20.4	5	18.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>136</b>	<b>148</b>	<b>9.0</b>	<b>163</b>	<b>10.4</b>
<b>NET INCOME</b>	<b>35</b>	<b>40</b>	<b>14.6</b>	<b>41</b>	<b>2.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	16	17	4.4	17	0.9-
Net Reserve Transfer	5	6	29.4	6	3.1
Net Income After Net Reserve Transfer	30	34	12.4	35	2.1
Additional (Voluntary) Reserve Transfers	6	6	4.4	6	6.3
Adjusted Net Income	25	28	14.2	29	1.3

\* Amount Less than 1 Million

**South Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	64	64	0.0	63	1.6-
Cash	19	22	17.5	67	208.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>574</b>	<b>614</b>	<b>7.0</b>	<b>691</b>	<b>12.5</b>
Unsecured Credit Card Loans	30	30	0.0	31	5.4
All Other Unsecured Loans	30	30	0.5	29	2.6-
New Vehicle Loans	101	103	1.5	121	17.4
Used Vehicle Loans	191	204	6.9	237	16.2
First Mortgage Real Estate Loans	82	101	23.3	112	10.0
Other Real Estate Loans	57	58	2.7	65	11.8
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	82	87	6.2	95	9.3
Other Loans	1	0*	38.7-	0*	94.2-
Allowance For Loan Losses	6	7	12.2	8	11.5
<b>TOTAL INVESTMENTS</b>	<b>127</b>	<b>166</b>	<b>30.5</b>	<b>137</b>	<b>17.3-</b>
U.S. Government Obligations	1	2	40.3	2	56.4
Federal Agency Securities	44	52	17.0	63	21.8
Mutual Fund & Common Trusts	5	4	21.3-	0*	98.2-
MCSD and PIC at Corporate CU	N/A	6	N/A	7	13.3
All Other Corporate Credit Union	45	63	38.7	19	70.2-
Commercial Banks, S&Ls	24	31	32.9	36	14.6
Credit Unions -Loans to, Deposits in	6	7	10.8	8	12.0
Other Investments	0*	1	13.3	2	99.9
Land and Building	14	13	3.1-	15	13.4
Other Fixed Assets	5	4	2.9-	5	14.0
Other Real Estate Owned	0*	0*	53.6	0*	100.0-
Other Assets	6	7	15.5	8	7.6
NCUSIF Capitalization Deposit	6	6	9.2	7	10.3
<b>TOTAL ASSETS</b>	<b>744</b>	<b>826</b>	<b>11.1</b>	<b>923</b>	<b>11.6</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	42.7	10	1,664.4
Accrued Dividends/Interest Payable	3	3	1.2-	3	14.4
Acct Payable and Other Liabilities	3	3	2.2	3	16.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>6</b>	<b>7</b>	<b>3.2</b>	<b>17</b>	<b>163.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>663</b>	<b>737</b>	<b>11.3</b>	<b>818</b>	<b>10.9</b>
Share Drafts	81	96	18.2	106	10.0
Regular Shares	179	187	4.9	197	5.3
Money Market Shares	74	82	11.4	101	23.7
Share Certificates/CDs	242	281	15.9	310	10.4
IRA/Keogh Accounts	62	66	6.7	73	11.1
All Other Shares and Member Deposits	17	20	18.8	23	13.1
Non-Member Deposits	8	6	34.4-	7	33.0
Regular Reserves	24	27	11.3	29	11.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	93.7-	-2	116,790.7-
Other Reserves	3	3	18.6-	2	19.8-
Undivided Earnings	48	53	10.8	58	8.7
<b>TOTAL EQUITY</b>	<b>75</b>	<b>82</b>	<b>9.7</b>	<b>88</b>	<b>6.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>744</b>	<b>826</b>	<b>11.1</b>	<b>923</b>	<b>11.6</b>

\* Amount Less than 1 Million

**South Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	64	64	0.0	63	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	50	54	7.8	56	4.4
(Less) Interest Refund	0*	0*	33.7	0*	31.5-
Income from Investments	8	9	11.2	10	20.6
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>58</b>	<b>62</b>	<b>8.3</b>	<b>67</b>	<b>6.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	27	29	9.8	32	8.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	28.6-	0*	296.2
<b>TOTAL INTEREST EXPENSE</b>	<b>27</b>	<b>29</b>	<b>9.7</b>	<b>32</b>	<b>8.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>3</b>	<b>9.6-</b>	<b>3</b>	<b>13.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>28</b>	<b>30</b>	<b>9.0</b>	<b>31</b>	<b>4.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	9.6	6	10.4
Other Operating Income	2	2	9.1	2	27.0
Gain (Loss) on Investments	0*	0*	212.3-	0*	92.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,034.6	0*	224.9-
Other Non-Oper Income (Expense)	0*	0*	14.6-	0*	55.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>7</b>	<b>9.8</b>	<b>8</b>	<b>13.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	15	9.5	17	9.7
Travel and Conference Expense	0*	0*	2.0-	0*	4.7
Office Occupancy Expense	2	2	3.0	2	5.2
Office Operations Expense	6	7	10.2	7	4.4
Educational & Promotional Expense	0*	1	13.1	1	25.4
Loan Servicing Expense	1	1	6.2	2	21.7
Professional and Outside Services	2	2	0.6	2	9.2
Member Insurance	0*	0*	6.1-	0*	2.1-
Operating Fees	0*	0*	34.8	0*	8.2
Miscellaneous Operating Expenses	0*	0*	14.3	0*	10.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>27</b>	<b>30</b>	<b>8.4</b>	<b>32</b>	<b>9.1</b>
<b>NET INCOME</b>	<b>7</b>	<b>8</b>	<b>11.9</b>	<b>7</b>	<b>6.0-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	3	7.7-	3	5.5
Net Reserve Transfer	0*	0*	1.3	1	81.2
Net Income After Net Reserve Transfer	6	7	13.3	6	16.1-
Additional (Voluntary) Reserve Transfers	0*	0*	40.2-	1	446.0
Adjusted Net Income	6	7	16.7	5	31.1-

\* Amount Less than 1 Million

**Tennessee**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	266	259	2.6-	253	2.3-
Cash	163	215	32.3	731	239.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,361</b>	<b>4,670</b>	<b>7.1</b>	<b>5,025</b>	<b>7.6</b>
Unsecured Credit Card Loans	257	253	1.5-	252	0.5-
All Other Unsecured Loans	485	473	2.4-	471	0.5-
New Vehicle Loans	1,028	984	4.3-	1,031	4.9
Used Vehicle Loans	844	942	11.6	1,049	11.4
First Mortgage Real Estate Loans	1,167	1,447	24.0	1,621	12.0
Other Real Estate Loans	377	352	6.7-	383	8.8
Leases Receivable	N/A	N/A	N/A	9	N/A
All Other Loans to Members	201	215	7.0	204	5.4-
Other Loans	3	5	75.4	6	20.6
Allowance For Loan Losses	29	30	3.9	33	10.6
<b>TOTAL INVESTMENTS</b>	<b>1,693</b>	<b>1,896</b>	<b>12.0</b>	<b>1,392</b>	<b>26.6-</b>
U.S. Government Obligations	112	80	28.9-	56	29.7-
Federal Agency Securities	752	757	0.8	830	9.6
Mutual Fund & Common Trusts	43	54	25.1	37	32.3-
MCSD and PIC at Corporate CU	N/A	38	N/A	35	7.6-
All Other Corporate Credit Union	409	531	29.8	154	71.0-
Commercial Banks, S&Ls	330	387	17.3	225	41.9-
Credit Unions -Loans to, Deposits in	12	13	6.3	13	2.3-
Other Investments	34	35	3.6	42	19.1
Land and Building	98	108	9.8	115	6.7
Other Fixed Assets	28	32	15.9	34	4.9
Other Real Estate Owned	0*	0*	37.6	2	145.2
Other Assets	60	64	6.2	66	3.1
NCUSIF Capitalization Deposit	51	53	4.1	57	7.9
<b>TOTAL ASSETS</b>	<b>6,426</b>	<b>7,009</b>	<b>9.1</b>	<b>7,389</b>	<b>5.4</b>
<b>LIABILITIES</b>					
Total Borrowings	14	26	89.9	100	291.5
Accrued Dividends/Interest Payable	24	25	2.3	24	3.0-
Acct Payable and Other Liabilities	36	38	5.2	41	9.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>74</b>	<b>88</b>	<b>19.8</b>	<b>166</b>	<b>88.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,544</b>	<b>6,045</b>	<b>9.0</b>	<b>6,291</b>	<b>4.1</b>
Share Drafts	555	667	20.1	693	3.9
Regular Shares	2,069	2,158	4.3	2,211	2.4
Money Market Shares	684	787	15.0	840	6.8
Share Certificates/CDs	1,498	1,684	12.4	1,777	5.6
IRA/Keogh Accounts	637	650	2.1	665	2.3
All Other Shares and Member Deposits	96	94	1.5-	100	6.1
Non-Member Deposits	5	5	6.5	5	10.6-
Regular Reserves	253	272	7.7	289	6.2
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	2	158.3	-16	804.0-
Other Reserves	101	111	9.6	109	1.2-
Undivided Earnings	453	490	8.3	549	11.9
<b>TOTAL EQUITY</b>	<b>808</b>	<b>876</b>	<b>8.4</b>	<b>932</b>	<b>6.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,426</b>	<b>7,009</b>	<b>9.1</b>	<b>7,389</b>	<b>5.4</b>

\* Amount Less than 1 Million

**Tennessee**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	266	259	2.6-	253	2.3-
<b>INTEREST INCOME</b>					
Interest on Loans	370	387	4.7	400	3.3
(Less) Interest Refund	2	2	13.7-	1	28.8-
Income from Investments	104	107	3.2	111	3.3
Trading Profits and Losses	0*	0*	12.8-	0*	77.5-
<b>TOTAL INTEREST INCOME</b>	<b>471</b>	<b>493</b>	<b>4.5</b>	<b>509</b>	<b>3.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	177	186	4.9	187	0.8
Interest on Deposits	47	52	10.6	52	1.2
Interest on Borrowed Money	3	1	64.0-	4	244.0
<b>TOTAL INTEREST EXPENSE</b>	<b>227</b>	<b>239</b>	<b>5.1</b>	<b>243</b>	<b>2.0</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>19</b>	<b>20</b>	<b>9.6</b>	<b>20</b>	<b>3.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>226</b>	<b>233</b>	<b>3.4</b>	<b>246</b>	<b>5.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	34	39	11.9	45	16.8
Other Operating Income	16	18	7.0	20	15.9
Gain (Loss) on Investments	0*	0*	100.7	0*	8.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	45.1	0*	79.5-
Other Non-Oper Income (Expense)	2	0*	65.2-	5	871.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>53</b>	<b>58</b>	<b>8.8</b>	<b>71</b>	<b>23.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	105	113	8.2	122	7.8
Travel and Conference Expense	3	3	1.8-	4	8.1
Office Occupancy Expense	14	15	4.2	16	10.5
Office Operations Expense	42	47	12.5	52	9.8
Educational & Promotional Expense	6	7	10.0	7	1.6
Loan Servicing Expense	7	8	13.0	8	5.8
Professional and Outside Services	17	18	7.9	20	12.3
Member Insurance	5	5	4.6-	5	5.8-
Operating Fees	2	2	9.8	2	5.6
Miscellaneous Operating Expenses	6	6	4.9-	6	6.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>207</b>	<b>224</b>	<b>8.1</b>	<b>242</b>	<b>8.1</b>
<b>NET INCOME</b>	<b>72</b>	<b>67</b>	<b>6.4-</b>	<b>75</b>	<b>12.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	14	16	16.2	16	0.0-
Net Reserve Transfer	7	7	10.9	7	11.5-
Net Income After Net Reserve Transfer	65	60	8.2-	69	15.4
Additional (Voluntary) Reserve Transfers	6	7	20.3	4	50.4-
Adjusted Net Income	59	52	11.2-	65	24.8

\* Amount Less than 1 Million

**Texas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	784	764	2.6-	741	3.0-
Cash	579	649	12.1	1,895	192.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>17,329</b>	<b>18,353</b>	<b>5.9</b>	<b>20,529</b>	<b>11.9</b>
Unsecured Credit Card Loans	1,269	1,250	1.5-	1,264	1.2
All Other Unsecured Loans	1,791	1,740	2.8-	1,728	0.7-
New Vehicle Loans	6,727	6,684	0.6-	7,591	13.6
Used Vehicle Loans	3,733	4,230	13.3	4,850	14.6
First Mortgage Real Estate Loans	2,065	2,234	8.2	2,622	17.3
Other Real Estate Loans	308	771	150.3	959	24.3
Leases Receivable	N/A	N/A	N/A	50	N/A
All Other Loans to Members	1,404	1,372	2.3-	1,398	1.9
Other Loans	32	72	121.9	69	3.7-
Allowance For Loan Losses	168	174	3.3	187	7.5
<b>TOTAL INVESTMENTS</b>	<b>7,472</b>	<b>9,014</b>	<b>20.6</b>	<b>7,283</b>	<b>19.2-</b>
U.S. Government Obligations	428	284	33.6-	174	39.0-
Federal Agency Securities	3,226	3,754	16.4	3,708	1.2-
Mutual Fund & Common Trusts	85	126	47.5	60	52.4-
MCSD and PIC at Corporate CU	N/A	115	N/A	117	1.9
All Other Corporate Credit Union	1,803	2,359	30.8	1,096	53.5-
Commercial Banks, S&Ls	1,794	2,205	22.9	1,293	41.3-
Credit Unions -Loans to, Deposits in	53	56	6.2	50	10.8-
Other Investments	82	116	40.1	784	578.5
Land and Building	392	416	6.3	466	11.9
Other Fixed Assets	140	151	7.6	155	2.4
Other Real Estate Owned	5	3	38.2-	3	9.5-
Other Assets	251	306	21.8	342	11.8
NCUSIF Capitalization Deposit	208	220	6.0	241	9.4
<b>TOTAL ASSETS</b>	<b>26,209</b>	<b>28,939</b>	<b>10.4</b>	<b>30,726</b>	<b>6.2</b>
<b>LIABILITIES</b>					
Total Borrowings	8	67	762.7	355	430.3
Accrued Dividends/Interest Payable	95	93	1.7-	99	5.6
Acct Payable and Other Liabilities	246	278	12.8	305	9.7
Uninsured Secondary Capital	0*	1	908,663.2	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>349</b>	<b>439</b>	<b>25.9</b>	<b>758</b>	<b>72.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>23,119</b>	<b>25,511</b>	<b>10.3</b>	<b>26,734</b>	<b>4.8</b>
Share Drafts	3,157	3,784	19.9	3,873	2.4
Regular Shares	9,410	9,986	6.1	10,358	3.7
Money Market Shares	2,322	2,888	24.4	3,311	14.6
Share Certificates/CDs	5,366	5,865	9.3	6,038	2.9
IRA/Keogh Accounts	2,730	2,482	9.1-	2,506	1.0
All Other Shares and Member Deposits	75	444	493.9	586	32.2
Non-Member Deposits	59	61	3.8	61	1.1
Regular Reserves	840	900	7.1	965	7.3
APPR. For Non-Conf. Invest.	10	11	10.5	14	30.5
Accum. Unrealized G/L on A-F-S	0*	0*	346.5-	-27	3,618.4
Other Reserves	201	200	0.4-	252	26.1
Undivided Earnings	1,690	1,879	11.2	2,029	8.0
<b>TOTAL EQUITY</b>	<b>2,741</b>	<b>2,989</b>	<b>9.1</b>	<b>3,233</b>	<b>8.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>26,209</b>	<b>28,939</b>	<b>10.4</b>	<b>30,726</b>	<b>6.2</b>

\* Amount Less than 1 Million

**Texas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	784	764	2.6-	741	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	1,469	1,538	4.7	1,612	4.8
(Less) Interest Refund	3	2	35.7-	2	10.4-
Income from Investments	435	484	11.4	495	2.2
Trading Profits and Losses	0*	0*	5,902.5	0*	75.4-
<b>TOTAL INTEREST INCOME</b>	<b>1,900</b>	<b>2,020</b>	<b>6.3</b>	<b>2,104</b>	<b>4.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	800	845	5.6	867	2.6
Interest on Deposits	135	146	8.5	143	2.1-
Interest on Borrowed Money	2	2	6.4-	7	206.6
<b>TOTAL INTEREST EXPENSE</b>	<b>938</b>	<b>994</b>	<b>6.0</b>	<b>1,017</b>	<b>2.3</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>116</b>	<b>111</b>	<b>4.2-</b>	<b>109</b>	<b>1.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>846</b>	<b>915</b>	<b>8.1</b>	<b>978</b>	<b>6.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	214	233	8.9	259	10.7
Other Operating Income	46	44	4.9-	49	11.4
Gain (Loss) on Investments	0*	0*	37.3-	0*	64.7-
Gain (Loss) on Disp of Fixed Assets	0*	3	1,147.3	0*	103.4-
Other Non-Oper Income (Expense)	0*	4	344.8	5	12.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>262</b>	<b>285</b>	<b>8.7</b>	<b>312</b>	<b>9.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	420	461	9.8	502	8.7
Travel and Conference Expense	14	14	2.8	18	23.1
Office Occupancy Expense	60	64	6.8	70	9.4
Office Operations Expense	198	219	10.5	235	7.5
Educational & Promotional Expense	28	30	4.9	33	11.7
Loan Servicing Expense	32	36	13.7	39	7.3
Professional and Outside Services	68	73	8.1	80	8.7
Member Insurance	9	8	9.4-	8	3.5-
Operating Fees	6	6	5.7	6	9.6
Miscellaneous Operating Expenses	31	30	2.5-	30	0.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>864</b>	<b>940</b>	<b>8.8</b>	<b>1,019</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>244</b>	<b>259</b>	<b>6.1</b>	<b>271</b>	<b>4.6</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	88	86	1.5-	95	9.7
Net Reserve Transfer	27	24	12.6-	33	40.7
Net Income After Net Reserve Transfer	217	236	8.5	238	1.0
Additional (Voluntary) Reserve Transfers	35	48	35.9	30	38.1-
Adjusted Net Income	182	188	3.1	208	11.0

\* Amount Less than 1 Million



**Utah**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	143	142	0.7-	139	2.1-
Cash	94	121	28.3	215	77.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,632</b>	<b>3,875</b>	<b>6.7</b>	<b>4,353</b>	<b>12.3</b>
Unsecured Credit Card Loans	242	253	4.5	281	11.3
All Other Unsecured Loans	206	204	0.7-	208	1.7
New Vehicle Loans	570	566	0.8-	605	7.0
Used Vehicle Loans	1,049	1,170	11.5	1,334	14.1
First Mortgage Real Estate Loans	511	770	50.6	931	20.9
Other Real Estate Loans	748	607	18.8-	642	5.8
Leases Receivable	N/A	N/A	N/A	28	N/A
All Other Loans to Members	214	304	42.0	320	5.3
Other Loans	92	1	98.7-	2	94.7
Allowance For Loan Losses	33	33	2.1	35	5.5
<b>TOTAL INVESTMENTS</b>	<b>693</b>	<b>909</b>	<b>31.1</b>	<b>673</b>	<b>26.0-</b>
U.S. Government Obligations	18	12	31.4-	8	32.5-
Federal Agency Securities	261	229	12.5-	220	3.7-
Mutual Fund & Common Trusts	9	21	141.7	7	66.8-
MCSD and PIC at Corporate CU	N/A	20	N/A	24	19.0
All Other Corporate Credit Union	208	304	46.6	132	56.6-
Commercial Banks, S&Ls	148	246	67.0	150	39.0-
Credit Unions -Loans to, Deposits in	11	14	27.0	15	12.2
Other Investments	39	63	59.8	116	85.5
Land and Building	99	110	11.3	124	12.8
Other Fixed Assets	27	31	14.4	34	8.3
Other Real Estate Owned	2	6	188.5	3	47.1-
Other Assets	52	69	32.8	61	11.4-
NCUSIF Capitalization Deposit	35	39	9.7	43	10.0
<b>TOTAL ASSETS</b>	<b>4,603</b>	<b>5,127</b>	<b>11.4</b>	<b>5,471</b>	<b>6.7</b>
<b>LIABILITIES</b>					
Total Borrowings	15	3	81.1-	92	3,203.8
Accrued Dividends/Interest Payable	12	11	4.7-	11	3.6-
Acct Payable and Other Liabilities	21	27	30.1	17	35.0-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>47</b>	<b>41</b>	<b>13.4-</b>	<b>120</b>	<b>195.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>4,053</b>	<b>4,528</b>	<b>11.7</b>	<b>4,747</b>	<b>4.9</b>
Share Drafts	488	577	18.4	591	2.4
Regular Shares	1,242	1,281	3.1	1,330	3.8
Money Market Shares	902	1,122	24.3	1,217	8.5
Share Certificates/CDs	1,015	1,136	12.0	1,194	5.1
IRA/Keogh Accounts	343	359	4.7	368	2.5
All Other Shares and Member Deposits	38	46	19.5	38	16.2-
Non-Member Deposits	24	7	71.8-	9	33.9
Regular Reserves	182	200	9.5	217	8.6
APPR. For Non-Conf. Invest.	2	2	3.8-	0*	91.7-
Accum. Unrealized G/L on A-F-S	0*	0*	111.2-	-3	2,870.9-
Other Reserves	148	174	17.0	186	7.0
Undivided Earnings	171	183	7.0	204	11.2
<b>TOTAL EQUITY</b>	<b>503</b>	<b>559</b>	<b>11.0</b>	<b>604</b>	<b>8.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,603</b>	<b>5,127</b>	<b>11.4</b>	<b>5,471</b>	<b>6.7</b>

\* Amount Less than 1 Million

**Utah**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	143	142	0.7-	139	2.1-
<b>INTEREST INCOME</b>					
Interest on Loans	303	319	5.3	331	3.7
(Less) Interest Refund	0*	0*	69.8-	0*	48.1-
Income from Investments	44	51	15.3	52	1.8
Trading Profits and Losses	0*	0*	40.8-	0*	4,767.4
<b>TOTAL INTEREST INCOME</b>	<b>348</b>	<b>371</b>	<b>6.6</b>	<b>383</b>	<b>3.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	86	92	6.6	96	4.6
Interest on Deposits	85	92	8.8	89	3.0-
Interest on Borrowed Money	0*	0*	37.2-	0*	220.6
<b>TOTAL INTEREST EXPENSE</b>	<b>171</b>	<b>184</b>	<b>7.6</b>	<b>186</b>	<b>1.1</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>11</b>	<b>15</b>	<b>38.4</b>	<b>18</b>	<b>20.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>166</b>	<b>172</b>	<b>3.5</b>	<b>179</b>	<b>4.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	44	54	23.0	55	2.6
Other Operating Income	9	11	20.5	12	8.4
Gain (Loss) on Investments	0*	0*	101.9-	0*	32.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	26.7-	0*	75.4-
Other Non-Oper Income (Expense)	1	1	6.7	0*	25.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>54</b>	<b>66</b>	<b>22.2</b>	<b>68</b>	<b>2.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	79	89	11.9	97	9.2
Travel and Conference Expense	3	3	4.4	3	8.3
Office Occupancy Expense	12	14	10.6	15	7.1
Office Operations Expense	41	45	10.3	48	6.3
Educational & Promotional Expense	8	8	1.6	10	24.3
Loan Servicing Expense	8	10	26.7	12	15.5
Professional and Outside Services	4	4	10.0	4	0.8
Member Insurance	2	2	4.8-	2	9.2-
Operating Fees	1	0*	10.5-	1	10.3
Miscellaneous Operating Expenses	5	6	26.3	6	0.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>163</b>	<b>182</b>	<b>11.4</b>	<b>198</b>	<b>8.6</b>
<b>NET INCOME</b>	<b>57</b>	<b>56</b>	<b>1.4-</b>	<b>50</b>	<b>10.8-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	21	20	2.4-	21	7.2
Net Reserve Transfer	12	9	22.7-	8	14.3-
Net Income After Net Reserve Transfer	45	47	4.2	42	10.1-
Additional (Voluntary) Reserve Transfers	5	6	22.3	6	8.7-
Adjusted Net Income	40	40	1.8	36	10.3-

\* Amount Less than 1 Million

**Vermont**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	47	46	2.1-	45	2.2-
Cash	16	16	1.2	45	184.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>552</b>	<b>589</b>	<b>6.6</b>	<b>655</b>	<b>11.2</b>
Unsecured Credit Card Loans	37	39	5.5	45	14.3
All Other Unsecured Loans	49	48	2.9-	49	2.4
New Vehicle Loans	91	82	9.0-	84	1.8
Used Vehicle Loans	98	111	13.4	128	16.0
First Mortgage Real Estate Loans	146	168	15.7	188	11.8
Other Real Estate Loans	99	105	5.5	119	13.7
Leases Receivable	N/A	N/A	N/A	1	N/A
All Other Loans to Members	32	35	10.8	40	13.5
Other Loans	1	0*	98.4-	0*	100.0-
Allowance For Loan Losses	4	4	1.2	5	3.8
<b>TOTAL INVESTMENTS</b>	<b>172</b>	<b>241</b>	<b>39.8</b>	<b>219</b>	<b>9.2-</b>
U.S. Government Obligations	29	26	12.1-	21	17.2-
Federal Agency Securities	58	92	57.8	113	23.3
Mutual Fund & Common Trusts	3	16	457.2	2	86.6-
MCSD and PIC at Corporate CU	N/A	3	N/A	3	4.2-
All Other Corporate Credit Union	40	54	33.9	32	40.5-
Commercial Banks, S&Ls	39	47	18.6	39	15.8-
Credit Unions -Loans to, Deposits in	2	2	44.6	1	40.3-
Other Investments	0*	1	18.2	7	470.7
Land and Building	14	16	13.9	18	10.4
Other Fixed Assets	5	6	12.8	4	25.7-
Other Real Estate Owned	0*	0*	13.9-	0*	33.4
Other Assets	7	10	52.8	9	5.7-
NCUSIF Capitalization Deposit	6	7	8.0	7	13.1
<b>TOTAL ASSETS</b>	<b>768</b>	<b>879</b>	<b>14.5</b>	<b>953</b>	<b>8.4</b>
<b>LIABILITIES</b>					
Total Borrowings	11	18	59.3	33	83.8
Accrued Dividends/Interest Payable	0*	0*	2.3	0*	2.3-
Acct Payable and Other Liabilities	5	8	61.7	7	9.0-
Uninsured Secondary Capital	0	0*	0.0	0*	200.0
<b>TOTAL LIABILITIES</b>	<b>16</b>	<b>26</b>	<b>59.8</b>	<b>41</b>	<b>56.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>673</b>	<b>766</b>	<b>13.8</b>	<b>821</b>	<b>7.2</b>
Share Drafts	74	93	25.5	99	6.1
Regular Shares	330	364	10.1	376	3.3
Money Market Shares	66	89	34.5	108	20.8
Share Certificates/CDs	139	152	9.0	165	8.5
IRA/Keogh Accounts	55	58	7.0	63	7.8
All Other Shares and Member Deposits	6	5	9.1-	6	7.3
Non-Member Deposits	2	4	73.6	5	26.6
Regular Reserves	27	31	12.8	34	10.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	1	125.8	-4	436.9-
Other Reserves	3	4	41.2	4	0.8
Undivided Earnings	48	52	8.0	58	10.8
<b>TOTAL EQUITY</b>	<b>78</b>	<b>87</b>	<b>11.5</b>	<b>91</b>	<b>4.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>768</b>	<b>879</b>	<b>14.5</b>	<b>953</b>	<b>8.4</b>

\* Amount Less than 1 Million

**Vermont**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	47	46	2.1-	45	2.2-
<b>INTEREST INCOME</b>					
Interest on Loans	47	50	5.1	51	2.8
(Less) Interest Refund	0*	0*	89.3-	0*	9.2
Income from Investments	11	13	17.2	15	16.6
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>58</b>	<b>62</b>	<b>7.4</b>	<b>66</b>	<b>5.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	26	25	3.2-	30	17.9
Interest on Deposits	0*	4	337.6	0*	93.4-
Interest on Borrowed Money	0*	0*	30.2	1	19.7
<b>TOTAL INTEREST EXPENSE</b>	<b>28</b>	<b>30</b>	<b>9.8</b>	<b>31</b>	<b>2.2</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>2</b>	<b>2</b>	<b>5.8-</b>	<b>1</b>	<b>23.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>28</b>	<b>30</b>	<b>6.0</b>	<b>33</b>	<b>10.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	6	2.4-	6	13.6
Other Operating Income	0*	2	215.7	2	2.7
Gain (Loss) on Investments	0*	0*	88.6-	0*	3,026.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	91.1-	0*	2,387.8
Other Non-Oper Income (Expense)	0*	0*	914.4	0*	99.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>9</b>	<b>33.7</b>	<b>9</b>	<b>0.7-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	13	15	11.5	16	9.5
Travel and Conference Expense	0*	0*	16.4	0*	0.4-
Office Occupancy Expense	2	2	3.0	2	7.8
Office Operations Expense	6	7	15.3	8	9.9
Educational & Promotional Expense	0*	0*	3.6-	0*	1.8
Loan Servicing Expense	2	2	2.0-	2	17.8
Professional and Outside Services	1	2	13.1	2	15.6
Member Insurance	0*	1	5.3	0*	8.5-
Operating Fees	0*	0*	14.7-	0*	2.6-
Miscellaneous Operating Expenses	0*	0*	24.9	0*	16.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>28</b>	<b>31</b>	<b>10.6</b>	<b>33</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>7</b>	<b>8</b>	<b>13.4</b>	<b>9</b>	<b>4.4</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	2	2.2-	2	23.6
Net Reserve Transfer	0*	0*	30.9	2	65.4
Net Income After Net Reserve Transfer	7	7	11.4	7	3.7-
Additional (Voluntary) Reserve Transfers	0*	0*	23.2-	0*	44.5-
Adjusted Net Income	6	7	17.6	7	1.1

\* Amount Less than 1 Million

**Virgin Islands**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	5	5	0.0	5	0.0
Cash	0*	0*	12.7-	4	412.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>18</b>	<b>20</b>	<b>8.1</b>	<b>19</b>	<b>2.4-</b>
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	16	14	13.8-	13	7.1-
New Vehicle Loans	0*	0*	23.5	0*	29.9
Used Vehicle Loans	0*	0*	89.6	0*	21.9-
First Mortgage Real Estate Loans	0*	0*	0.7-	0*	2.5
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	1	4	307.3	5	9.3
Other Loans	0*	0*	0.0	0*	20.2
Allowance For Loan Losses	0*	0*	6.6	0*	48.2
<b>TOTAL INVESTMENTS</b>	<b>6</b>	<b>9</b>	<b>34.2</b>	<b>9</b>	<b>3.8</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	N/A	0*	N/A	0*	377.5
All Other Corporate Credit Union	0*	2	219.5	6	147.6
Commercial Banks, S&Ls	6	6	10.6	3	49.3-
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	12.9	0*	86.1-
Other Fixed Assets	0*	0*	53.7	0*	14.7-
Other Real Estate Owned	0*	0*	100.0-	1	0.0
Other Assets	0*	0*	55.5	0*	70.7-
NCUSIF Capitalization Deposit	0*	0*	1.6	0*	29.8-
<b>TOTAL ASSETS</b>	<b>27</b>	<b>31</b>	<b>13.2</b>	<b>34</b>	<b>9.3</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*	68.4-	0*	274.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>0*</b>	<b>0*</b>	<b>68.4-</b>	<b>0*</b>	<b>349.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>21</b>	<b>24</b>	<b>13.2</b>	<b>26</b>	<b>7.6</b>
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	19	22	18.8	23	4.4
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	1	1	9.0	0*	85.7-
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	1	0*	74.5-	2	595.9
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	2	2	6.0	3	10.5
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*	38.8-	0*	0.0
Undivided Earnings	4	5	23.3	5	16.7
<b>TOTAL EQUITY</b>	<b>6</b>	<b>7</b>	<b>14.2</b>	<b>8</b>	<b>14.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>27</b>	<b>31</b>	<b>13.2</b>	<b>34</b>	<b>9.3</b>

\* Amount Less than 1 Million

**Virgin Islands**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	2	3	7.3	3	9.9
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	1.5-	0*	58.5
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>6.2</b>	<b>3</b>	<b>15.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	0*	0*	18.3	0*	10.4
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>18.3</b>	<b>0*</b>	<b>10.4</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>140.2</b>	<b>0*</b>	<b>12.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2</b>	<b>2</b>	<b>0.1</b>	<b>2</b>	<b>18.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	9.6	0*	46.4
Other Operating Income	0*	0*	49.4-	0*	57.9
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>18.6-</b>	<b>0*</b>	<b>49.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	0*	0*	14.5	0*	7.3
Travel and Conference Expense	0*	0*	455.5	0*	9.7-
Office Occupancy Expense	0*	0*	5.5	0*	0.0-
Office Operations Expense	0*	0*	25.3	0*	6.8
Educational & Promotional Expense	0*	0*	88.3	0*	4.0-
Loan Servicing Expense	0*	0*	8.5	0*	22.5-
Professional and Outside Services	0*	0*	10.4	0*	30.6
Member Insurance	0*	0*	56.7-	0*	261.5
Operating Fees	0*	0*	16.3-	0*	31.5
Miscellaneous Operating Expenses	0*	0*	21.2	0*	55.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1</b>	<b>1</b>	<b>17.7</b>	<b>1</b>	<b>14.3</b>
<b>NET INCOME</b>	<b>1</b>	<b>0*</b>	<b>18.0-</b>	<b>1</b>	<b>27.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	0*	0*	59.1-	0*	131.3
Net Reserve Transfer	0*	0*	76.5-	0*	260.8
Net Income After Net Reserve Transfer	0*	0*	3.6-	0*	13.2
Additional (Voluntary) Reserve Transfers	0*	0*	18.9-	0*	96.2-
Adjusted Net Income	0*	0*	82.2	0*	285.1

\* Amount Less than 1 Million

**Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	266	264	0.8-	261	1.1-
Cash	429	453	5.6	2,286	404.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>13,541</b>	<b>14,554</b>	<b>7.5</b>	<b>16,706</b>	<b>14.8</b>
Unsecured Credit Card Loans	1,719	1,831	6.5	2,025	10.6
All Other Unsecured Loans	1,730	1,844	6.6	1,968	6.7
New Vehicle Loans	2,790	2,675	4.1-	2,758	3.1
Used Vehicle Loans	1,922	2,247	16.9	2,607	16.0
First Mortgage Real Estate Loans	2,275	2,802	23.2	3,922	40.0
Other Real Estate Loans	1,989	1,999	0.5	2,234	11.8
Leases Receivable	N/A	N/A	N/A	145	N/A
All Other Loans to Members	1,104	1,146	3.8	1,042	9.1-
Other Loans	11	8	22.7-	5	37.0-
Allowance For Loan Losses	122	132	8.4	137	3.8
<b>TOTAL INVESTMENTS</b>	<b>5,561</b>	<b>6,327</b>	<b>13.8</b>	<b>3,470</b>	<b>45.1-</b>
U.S. Government Obligations	964	607	37.0-	353	41.9-
Federal Agency Securities	3,248	4,059	24.9	2,460	39.4-
Mutual Fund & Common Trusts	78	225	188.1	104	53.9-
MCSD and PIC at Corporate CU	N/A	45	N/A	50	11.4
All Other Corporate Credit Union	499	637	27.6	158	75.3-
Commercial Banks, S&Ls	723	681	5.8-	256	62.5-
Credit Unions -Loans to, Deposits in	11	16	36.1	15	4.9-
Other Investments	36	56	56.5	75	34.2
Land and Building	264	278	5.5	299	7.4
Other Fixed Assets	108	122	12.9	135	9.9
Other Real Estate Owned	7	5	30.0-	4	15.7-
Other Assets	522	662	26.9	557	15.9-
NCUSIF Capitalization Deposit	150	162	7.6	175	7.9
<b>TOTAL ASSETS</b>	<b>20,461</b>	<b>22,431</b>	<b>9.6</b>	<b>23,494</b>	<b>4.7</b>
<b>LIABILITIES</b>					
Total Borrowings	602	824	36.8	590	28.4-
Accrued Dividends/Interest Payable	62	58	6.4-	59	1.7
Acct Payable and Other Liabilities	248	260	4.8	254	2.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>913</b>	<b>1,142</b>	<b>25.1</b>	<b>902</b>	<b>21.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>17,325</b>	<b>18,844</b>	<b>8.8</b>	<b>19,949</b>	<b>5.9</b>
Share Drafts	2,270	2,612	15.0	2,765	5.9
Regular Shares	6,135	6,608	7.7	6,855	3.7
Money Market Shares	1,353	1,661	22.8	1,893	14.0
Share Certificates/CDs	5,074	5,364	5.7	5,731	6.8
IRA/Keogh Accounts	2,414	2,514	4.2	2,622	4.3
All Other Shares and Member Deposits	67	76	12.7	74	2.6-
Non-Member Deposits	12	9	24.2-	9	2.1-
Regular Reserves	501	532	6.2	626	17.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	4	11	194.5	-30	365.8-
Other Reserves	949	1,052	10.8	1,116	6.1
Undivided Earnings	769	850	10.5	931	9.5
<b>TOTAL EQUITY</b>	<b>2,223</b>	<b>2,445</b>	<b>10.0</b>	<b>2,643</b>	<b>8.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>20,461</b>	<b>22,431</b>	<b>9.6</b>	<b>23,494</b>	<b>4.7</b>

\* Amount Less than 1 Million

**Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	266	264	0.8-	261	1.1-
<b>INTEREST INCOME</b>					
Interest on Loans	1,167	1,229	5.3	1,337	8.8
(Less) Interest Refund	0*	0*	17.0-	0*	47.9-
Income from Investments	332	341	2.7	318	6.7-
Trading Profits and Losses	0*	0*	39.6	0*	183.8-
<b>TOTAL INTEREST INCOME</b>	<b>1,499</b>	<b>1,570</b>	<b>4.8</b>	<b>1,655</b>	<b>5.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	733	760	3.7	773	1.7
Interest on Deposits	0	5	0.0	6	4.7
Interest on Borrowed Money	52	41	20.1-	37	11.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>785</b>	<b>807</b>	<b>2.8</b>	<b>816</b>	<b>1.1</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>107</b>	<b>112</b>	<b>5.2</b>	<b>91</b>	<b>19.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>607</b>	<b>651</b>	<b>7.2</b>	<b>749</b>	<b>15.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	79	93	18.0	103	10.1
Other Operating Income	85	105	23.3	107	2.6
Gain (Loss) on Investments	1	1	2.4-	0*	31.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	100.0-	0*	222,287.5-
Other Non-Oper Income (Expense)	0*	0*	66.4-	0*	34.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>166</b>	<b>200</b>	<b>20.3</b>	<b>212</b>	<b>6.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	293	321	9.5	355	10.6
Travel and Conference Expense	6	6	6.7	7	10.2
Office Occupancy Expense	32	35	10.6	39	9.5
Office Operations Expense	120	136	13.3	160	17.5
Educational & Promotional Expense	14	15	10.5	15	1.6
Loan Servicing Expense	36	45	24.2	47	4.2
Professional and Outside Services	43	44	3.9	44	0.0
Member Insurance	12	12	1.9	12	1.5
Operating Fees	3	3	9.1	3	6.7
Miscellaneous Operating Expenses	13	19	42.9	36	90.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>572</b>	<b>638</b>	<b>11.5</b>	<b>719</b>	<b>12.8</b>
<b>NET INCOME</b>	<b>201</b>	<b>213</b>	<b>5.7</b>	<b>241</b>	<b>13.3</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	111	122	9.2	149	22.6
Net Reserve Transfer	22	28	26.3	72	160.4
Net Income After Net Reserve Transfer	179	185	3.1	169	8.8-
Additional (Voluntary) Reserve Transfers	90	107	19.0	17	84.5-
Adjusted Net Income	89	77	13.0-	152	96.3

\* Amount Less than 1 Million



**Washington**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	174	179	2.9	176	1.7-
Cash	261	333	27.6	578	73.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,510</b>	<b>8,198</b>	<b>9.2</b>	<b>9,110</b>	<b>11.1</b>
Unsecured Credit Card Loans	868	901	3.8	955	6.0
All Other Unsecured Loans	533	519	2.6-	506	2.5-
New Vehicle Loans	1,278	1,405	10.0	1,591	13.3
Used Vehicle Loans	1,584	1,757	10.9	1,993	13.4
First Mortgage Real Estate Loans	1,214	1,535	26.4	1,775	15.6
Other Real Estate Loans	1,286	1,334	3.8	1,493	11.9
Leases Receivable	N/A	N/A	N/A	19	N/A
All Other Loans to Members	729	730	0.1	720	1.3-
Other Loans	19	18	5.1-	57	225.9
Allowance For Loan Losses	66	75	13.3	78	5.0
<b>TOTAL INVESTMENTS</b>	<b>2,780</b>	<b>3,978</b>	<b>43.1</b>	<b>3,730</b>	<b>6.2-</b>
U.S. Government Obligations	707	728	3.0	596	18.1-
Federal Agency Securities	1,117	1,440	28.9	1,597	10.9
Mutual Fund & Common Trusts	63	100	56.8	81	18.8-
MCSD and PIC at Corporate CU	N/A	28	N/A	45	59.5
All Other Corporate Credit Union	365	586	60.4	368	37.2-
Commercial Banks, S&Ls	464	805	73.5	667	17.2-
Credit Unions -Loans to, Deposits in	15	15	3.9	24	56.3
Other Investments	48	276	474.3	353	27.7
Land and Building	218	241	10.7	255	5.6
Other Fixed Assets	57	70	22.6	75	6.9
Other Real Estate Owned	4	4	14.1	4	3.5-
Other Assets	156	142	8.7-	154	8.5
NCUSIF Capitalization Deposit	87	95	10.0	105	10.9
<b>TOTAL ASSETS</b>	<b>11,005</b>	<b>12,986</b>	<b>18.0</b>	<b>13,932</b>	<b>7.3</b>
<b>LIABILITIES</b>					
Total Borrowings	35	82	135.9	204	149.7
Accrued Dividends/Interest Payable	25	24	0.7-	26	7.6
Acct Payable and Other Liabilities	76	342	351.6	569	66.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>135</b>	<b>449</b>	<b>232.1</b>	<b>799</b>	<b>78.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>9,750</b>	<b>11,270</b>	<b>15.6</b>	<b>11,768</b>	<b>4.4</b>
Share Drafts	1,203	1,495	24.2	1,533	2.6
Regular Shares	3,895	4,483	15.1	4,721	5.3
Money Market Shares	993	1,214	22.2	1,356	11.7
Share Certificates/CDs	2,442	2,803	14.8	2,875	2.6
IRA/Keogh Accounts	1,188	1,247	4.9	1,260	1.1
All Other Shares and Member Deposits	24	24	2.4	19	20.6-
Non-Member Deposits	4	4	3.4-	5	8.4
Regular Reserves	354	397	12.1	435	9.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	0*	114.0-	-22	8,554.1-
Other Reserves	14	9	33.9-	4	60.6-
Undivided Earnings	754	861	14.3	947	9.9
<b>TOTAL EQUITY</b>	<b>1,120</b>	<b>1,268</b>	<b>13.2</b>	<b>1,364</b>	<b>7.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>11,005</b>	<b>12,986</b>	<b>18.0</b>	<b>13,932</b>	<b>7.3</b>

\* Amount Less than 1 Million

**Washington**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	174	179	2.9	176	1.7-
<b>INTEREST INCOME</b>					
Interest on Loans	639	698	9.2	725	3.9
(Less) Interest Refund	0*	0*	16.1	0*	65.7-
Income from Investments	170	195	14.7	212	9.1
Trading Profits and Losses	0*	0*	112.7	0*	448.1-
<b>TOTAL INTEREST INCOME</b>	<b>809</b>	<b>892</b>	<b>10.3</b>	<b>937</b>	<b>5.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	353	400	13.2	410	2.6
Interest on Deposits	39	36	7.1-	43	17.8
Interest on Borrowed Money	2	3	56.4	7	94.8
<b>TOTAL INTEREST EXPENSE</b>	<b>394</b>	<b>439</b>	<b>11.4</b>	<b>459</b>	<b>4.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>53</b>	<b>57</b>	<b>7.0</b>	<b>51</b>	<b>9.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>362</b>	<b>396</b>	<b>9.6</b>	<b>426</b>	<b>7.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	64	74	15.4	81	9.8
Other Operating Income	34	40	19.7	50	24.6
Gain (Loss) on Investments	0*	0*	19,441.5	0*	80.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	10.4-	1	295.6
Other Non-Oper Income (Expense)	1	2	89.7	1	26.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>99</b>	<b>117</b>	<b>18.1</b>	<b>135</b>	<b>14.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	177	204	15.3	226	10.6
Travel and Conference Expense	7	8	3.3	8	8.2
Office Occupancy Expense	23	26	14.5	30	13.8
Office Operations Expense	86	99	15.1	108	9.3
Educational & Promotional Expense	13	16	20.2	18	11.1
Loan Servicing Expense	15	20	30.2	23	16.9
Professional and Outside Services	22	23	7.3	25	6.0
Member Insurance	2	1	8.4-	2	10.9
Operating Fees	2	2	4.6-	2	8.6
Miscellaneous Operating Expenses	8	10	16.5	10	4.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>355</b>	<b>409</b>	<b>15.1</b>	<b>452</b>	<b>10.4</b>
<b>NET INCOME</b>	<b>106</b>	<b>105</b>	<b>0.8-</b>	<b>109</b>	<b>4.5</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	48	47	2.7-	52	10.9
Net Reserve Transfer	19	18	7.0-	21	17.7
Net Income After Net Reserve Transfer	87	87	0.6	89	1.9
Additional (Voluntary) Reserve Transfers	20	9	53.6-	11	18.9
Adjusted Net Income	66	78	17.2	78	0.2-

\* Amount Less than 1 Million

**West Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	138	137	0.7-	135	1.5-
Cash	36	38	5.6	104	175.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>964</b>	<b>993</b>	<b>3.0</b>	<b>1,067</b>	<b>7.4</b>
Unsecured Credit Card Loans	44	42	3.4-	45	7.5
All Other Unsecured Loans	154	155	0.5	155	0.2
New Vehicle Loans	281	266	5.4-	274	3.2
Used Vehicle Loans	152	166	9.1	186	12.4
First Mortgage Real Estate Loans	212	238	12.2	257	8.1
Other Real Estate Loans	49	56	13.7	73	30.5
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	71	66	6.6-	73	9.7
Other Loans	2	5	185.9	3	34.9-
Allowance For Loan Losses	9	9	0.7	10	8.1
<b>TOTAL INVESTMENTS</b>	<b>371</b>	<b>441</b>	<b>18.8</b>	<b>383</b>	<b>13.0-</b>
U.S. Government Obligations	36	8	78.5-	3	59.2-
Federal Agency Securities	78	54	30.5-	92	69.6
Mutual Fund & Common Trusts	4	9	137.3	11	21.0
MCSD and PIC at Corporate CU	N/A	9	N/A	10	6.7
All Other Corporate Credit Union	119	157	31.7	87	44.9-
Commercial Banks, S&Ls	123	192	56.3	170	11.8-
Credit Unions -Loans to, Deposits in	5	7	26.0	5	31.0-
Other Investments	5	4	27.4-	6	59.6
Land and Building	23	27	15.3	32	22.4
Other Fixed Assets	6	7	13.7	7	3.0
Other Real Estate Owned	0*	0*	112.4	0*	1.0
Other Assets	10	8	18.4-	10	28.2
NCUSIF Capitalization Deposit	12	12	3.1	13	9.5
<b>TOTAL ASSETS</b>	<b>1,412</b>	<b>1,516</b>	<b>7.3</b>	<b>1,607</b>	<b>6.1</b>
<b>LIABILITIES</b>					
Total Borrowings	1	0*	64.3-	2	453.6
Accrued Dividends/Interest Payable	4	4	1.0	5	3.4
Acct Payable and Other Liabilities	6	6	3.0-	6	1.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>11</b>	<b>11</b>	<b>7.3-</b>	<b>13</b>	<b>19.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,233</b>	<b>1,322</b>	<b>7.2</b>	<b>1,393</b>	<b>5.4</b>
Share Drafts	94	113	20.2	121	6.7
Regular Shares	689	713	3.5	754	5.7
Money Market Shares	47	48	1.4	54	14.0
Share Certificates/CDs	273	320	17.6	332	3.8
IRA/Keogh Accounts	105	110	4.6	120	9.5
All Other Shares and Member Deposits	22	15	30.8-	11	30.8-
Non-Member Deposits	3	3	17.3-	1	51.3-
Regular Reserves	57	60	6.5	68	13.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	16.5	-1	70.0
Other Reserves	25	27	6.6	26	3.0-
Undivided Earnings	86	97	11.7	108	11.8
<b>TOTAL EQUITY</b>	<b>168</b>	<b>183</b>	<b>9.2</b>	<b>201</b>	<b>9.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,412</b>	<b>1,516</b>	<b>7.3</b>	<b>1,607</b>	<b>6.1</b>

\* Amount Less than 1 Million

**West Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	138	137	0.7-	135	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	86	88	2.8	91	3.9
(Less) Interest Refund	0*	0*	10.3-	0*	30.0-
Income from Investments	23	24	6.3	26	7.5
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>108</b>	<b>112</b>	<b>3.6</b>	<b>117</b>	<b>4.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	51	54	5.2	56	3.3
Interest on Deposits	0*	0	100.0-	0*	0.0
Interest on Borrowed Money	0*	0*	79.7-	0*	25.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>52</b>	<b>54</b>	<b>4.0</b>	<b>56</b>	<b>3.5</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>4</b>	<b>4</b>	<b>5.0-</b>	<b>5</b>	<b>20.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>52</b>	<b>54</b>	<b>3.9</b>	<b>57</b>	<b>4.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	5	13.1	5	6.3
Other Operating Income	3	3	11.6-	3	2.2
Gain (Loss) on Investments	0*	0*	2,016.6	0*	106.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	130.3-	0*	1,987.7
Other Non-Oper Income (Expense)	0*	0*	80.0-	0*	1,043.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>8</b>	<b>2.8</b>	<b>8</b>	<b>5.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	20	21	8.6	24	11.6
Travel and Conference Expense	1	1	3.3-	1	4.1
Office Occupancy Expense	2	3	14.8	3	18.3
Office Operations Expense	10	11	7.2	11	7.3
Educational & Promotional Expense	0*	0*	3.5-	0*	4.6
Loan Servicing Expense	2	2	15.3	2	0.1-
Professional and Outside Services	3	3	0.8	3	3.4
Member Insurance	2	3	2.8	2	3.4-
Operating Fees	0*	0*	0.4-	0*	15.7
Miscellaneous Operating Expenses	1	2	11.4	2	21.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>43</b>	<b>46</b>	<b>7.5</b>	<b>50</b>	<b>9.3</b>
<b>NET INCOME</b>	<b>17</b>	<b>16</b>	<b>5.8-</b>	<b>14</b>	<b>8.0-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	3	3	19.4-	2	25.8-
Net Reserve Transfer	1	1	7.9-	0*	43.9-
Net Income After Net Reserve Transfer	16	15	5.7-	14	5.3-
Additional (Voluntary) Reserve Transfers	2	2	17.5-	2	12.3
Adjusted Net Income	13	13	3.5-	12	8.1-

\* Amount Less than 1 Million

**Wisconsin**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	374	364	2.7-	354	2.7-
Cash	188	217	15.6	718	230.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,146</b>	<b>6,553</b>	<b>6.6</b>	<b>7,197</b>	<b>9.8</b>
Unsecured Credit Card Loans	284	288	1.3	300	4.3
All Other Unsecured Loans	265	268	1.1	283	5.8
New Vehicle Loans	783	728	7.0-	776	6.6
Used Vehicle Loans	1,451	1,571	8.2	1,698	8.1
First Mortgage Real Estate Loans	1,873	2,167	15.7	2,414	11.4
Other Real Estate Loans	669	764	14.3	920	20.4
Leases Receivable	N/A	N/A	N/A	45	N/A
All Other Loans to Members	807	744	7.7-	732	1.7-
Other Loans	15	23	60.1	28	20.6
Allowance For Loan Losses	39	40	5.1	43	6.2
<b>TOTAL INVESTMENTS</b>	<b>932</b>	<b>1,508</b>	<b>61.7</b>	<b>789</b>	<b>47.7-</b>
U.S. Government Obligations	39	20	49.2-	11	45.0-
Federal Agency Securities	206	208	1.0	307	47.7
Mutual Fund & Common Trusts	4	5	4.7	6	31.2
MCSD and PIC at Corporate CU	N/A	38	N/A	64	66.1
All Other Corporate Credit Union	432	884	104.7	109	87.7-
Commercial Banks, S&Ls	218	313	43.3	254	18.9-
Credit Unions -Loans to, Deposits in	13	14	7.0	13	4.6-
Other Investments	21	27	30.7	26	4.2-
Land and Building	166	179	7.6	189	5.9
Other Fixed Assets	41	46	10.6	50	9.3
Other Real Estate Owned	1	2	8.5	2	5.1-
Other Assets	73	94	29.3	99	5.1
NCUSIF Capitalization Deposit	60	64	7.5	72	12.1
<b>TOTAL ASSETS</b>	<b>7,569</b>	<b>8,622</b>	<b>13.9</b>	<b>9,072</b>	<b>5.2</b>
<b>LIABILITIES</b>					
Total Borrowings	29	22	24.1-	130	491.9
Accrued Dividends/Interest Payable	10	10	4.9	9	10.2-
Acct Payable and Other Liabilities	47	51	7.7	51	0.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>86</b>	<b>83</b>	<b>3.3-</b>	<b>191</b>	<b>129.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,635</b>	<b>7,607</b>	<b>14.7</b>	<b>7,891</b>	<b>3.7</b>
Share Drafts	847	1,043	23.1	1,089	4.4
Regular Shares	2,325	2,517	8.2	2,543	1.0
Money Market Shares	801	1,064	32.7	1,257	18.2
Share Certificates/CDs	2,032	2,302	13.3	2,312	0.4
IRA/Keogh Accounts	601	650	8.2	667	2.6
All Other Shares and Member Deposits	20	22	7.1	21	4.1-
Non-Member Deposits	8	9	21.4	2	77.4-
Regular Reserves	419	458	9.3	485	6.0
APPR. For Non-Conf. Invest.	0*	0*	50.0-	0	100.0-
Accum. Unrealized G/L on A-F-S	0*	0*	151.8-	-5	2,971.3-
Other Reserves	113	123	8.3	127	3.7
Undivided Earnings	316	351	10.9	383	9.2
<b>TOTAL EQUITY</b>	<b>848</b>	<b>932</b>	<b>9.8</b>	<b>991</b>	<b>6.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>7,569</b>	<b>8,622</b>	<b>13.9</b>	<b>9,072</b>	<b>5.2</b>

\* Amount Less than 1 Million

**Wisconsin**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	374	364	2.7-	354	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	508	542	6.8	558	2.9
(Less) Interest Refund	0*	0*	4.2	0*	5.4
Income from Investments	64	74	16.0	84	13.2
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>571</b>	<b>616</b>	<b>7.8</b>	<b>641</b>	<b>4.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	263	295	12.1	302	2.1
Interest on Deposits	3	0*	99.1-	0*	10.9
Interest on Borrowed Money	2	1	32.2-	3	129.1
<b>TOTAL INTEREST EXPENSE</b>	<b>268</b>	<b>296</b>	<b>10.8</b>	<b>304</b>	<b>2.6</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>20</b>	<b>21</b>	<b>0.2</b>	<b>22</b>	<b>4.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>283</b>	<b>299</b>	<b>5.6</b>	<b>316</b>	<b>5.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	43	51	18.2	53	4.0
Other Operating Income	23	32	39.9	32	0.9
Gain (Loss) on Investments	1	0*	93.8-	0*	234.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	177.4-	0*	454.4-
Other Non-Oper Income (Expense)	0*	5	712.5	3	44.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>69</b>	<b>89</b>	<b>29.3</b>	<b>90</b>	<b>1.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	140	154	10.0	167	8.4
Travel and Conference Expense	4	5	3.9	5	6.2
Office Occupancy Expense	18	20	8.0	21	4.0
Office Operations Expense	61	66	7.6	70	5.8
Educational & Promotional Expense	11	12	4.2	13	6.3
Loan Servicing Expense	13	15	15.1	17	19.1
Professional and Outside Services	16	18	7.8	20	11.8
Member Insurance	5	4	2.2-	5	5.4
Operating Fees	2	2	10.2	2	4.6
Miscellaneous Operating Expenses	7	8	5.1	8	6.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>277</b>	<b>302</b>	<b>8.8</b>	<b>326</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>74</b>	<b>86</b>	<b>15.5</b>	<b>79</b>	<b>7.3-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	12	12	4.8	10	16.4-
Net Reserve Transfer	6	5	3.9-	4	29.4-
Net Income After Net Reserve Transfer	69	80	17.1	76	5.9-
Additional (Voluntary) Reserve Transfers	21	18	12.9-	18	0.4-
Adjusted Net Income	48	62	30.2	57	7.5-

\* Amount Less than 1 Million

**Wyoming**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-97</b>	<b>Dec-98</b>	<b>% CHG</b>	<b>Dec-99</b>	<b>% CHG</b>
Number of Credit Unions	39	39	0.0	38	2.6-
Cash	14	16	12.6	30	85.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>444</b>	<b>472</b>	<b>6.2</b>	<b>500</b>	<b>5.9</b>
Unsecured Credit Card Loans	38	42	10.3	42	0.5-
All Other Unsecured Loans	32	30	3.6-	33	9.8
New Vehicle Loans	87	84	2.7-	89	5.6
Used Vehicle Loans	136	149	9.7	159	6.3
First Mortgage Real Estate Loans	51	67	31.9	72	6.3
Other Real Estate Loans	63	58	6.8-	60	3.3
Leases Receivable	N/A	N/A	N/A	0*	N/A
All Other Loans to Members	37	40	5.9	43	7.9
Other Loans	0*	0*	33.4-	2	238.8
Allowance For Loan Losses	4	5	30.0	5	13.3
<b>TOTAL INVESTMENTS</b>	<b>118</b>	<b>152</b>	<b>29.4</b>	<b>152</b>	<b>0.2</b>
U.S. Government Obligations	2	1	50.7-	2	48.7
Federal Agency Securities	37	36	4.0-	38	7.0
Mutual Fund & Common Trusts	0*	1	491.0	0*	94.2-
MCSD and PIC at Corporate CU	N/A	6	N/A	6	3.8
All Other Corporate Credit Union	55	84	51.9	75	10.8-
Commercial Banks, S&Ls	14	18	28.2	25	38.9
Credit Unions -Loans to, Deposits in	7	5	30.2-	6	9.7
Other Investments	1	1	13.4-	0*	41.2-
Land and Building	14	15	11.5	15	0.6
Other Fixed Assets	4	4	13.7	4	11.0-
Other Real Estate Owned	0*	0*	14.3-	0*	6.1-
Other Assets	5	5	4.2	6	12.7
NCUSIF Capitalization Deposit	5	5	8.0	6	11.6
<b>TOTAL ASSETS</b>	<b>600</b>	<b>666</b>	<b>10.9</b>	<b>708</b>	<b>6.3</b>
<b>LIABILITIES</b>					
Total Borrowings	1	1	2.3-	1	0.7-
Accrued Dividends/Interest Payable	1	1	1.8	1	3.4
Acct Payable and Other Liabilities	3	3	11.0-	3	3.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>5</b>	<b>5</b>	<b>6.5-</b>	<b>5</b>	<b>2.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>527</b>	<b>588</b>	<b>11.5</b>	<b>625</b>	<b>6.4</b>
Share Drafts	72	82	15.3	85	3.1
Regular Shares	189	203	7.7	211	4.0
Money Market Shares	56	71	26.7	84	18.3
Share Certificates/CDs	156	176	12.7	183	4.0
IRA/Keogh Accounts	39	43	8.4	44	3.3
All Other Shares and Member Deposits	6	7	25.2	12	80.8
Non-Member Deposits	10	5	45.3-	5	0.6-
Regular Reserves	24	25	7.4	28	9.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	198.3	0*	423.5-
Other Reserves	5	5	6.0-	5	4.8-
Undivided Earnings	39	43	9.4	45	6.7
<b>TOTAL EQUITY</b>	<b>68</b>	<b>73</b>	<b>7.7</b>	<b>77</b>	<b>5.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>600</b>	<b>666</b>	<b>10.9</b>	<b>708</b>	<b>6.3</b>

\* Amount Less than 1 Million

**Wyoming**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 1999**  
**(Dollar Amounts in Millions)**

	Dec-97	Dec-98	% CHG	Dec-99	% CHG
Number of Credit Unions	39	39	0.0	38	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	40	43	7.6	44	1.8
(Less) Interest Refund	0*	0*	60.4	0*	17.4
Income from Investments	7	7	7.7	8	15.8
Trading Profits and Losses	0*	0*	58.3	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>47</b>	<b>50</b>	<b>7.6</b>	<b>52</b>	<b>3.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	20	22	11.3	23	3.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	3.0-	0*	46.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>20</b>	<b>22</b>	<b>11.2</b>	<b>23</b>	<b>2.9</b>
<b>PROVISION FOR LOAN LOSSES</b>	<b>3</b>	<b>5</b>	<b>57.2</b>	<b>5</b>	<b>3.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>23</b>	<b>23</b>	<b>1.8-</b>	<b>24</b>	<b>6.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	4	23.1	4	4.6
Other Operating Income	1	2	11.5	2	19.9
Gain (Loss) on Investments	0*	0	100.0-	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	51.8-	0*	881.3
Other Non-Oper Income (Expense)	0*	0*	365.3	0*	30,865.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>6</b>	<b>20.1</b>	<b>6</b>	<b>9.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	10	11	11.9	12	13.7
Travel and Conference Expense	0*	0*	13.6	0*	1.6-
Office Occupancy Expense	1	1	10.7	1	10.6
Office Operations Expense	5	6	17.5	6	8.0
Educational & Promotional Expense	0*	0*	23.3	0*	11.1
Loan Servicing Expense	1	2	12.8	2	8.3
Professional and Outside Services	2	2	13.5	2	10.1
Member Insurance	0*	0*	3.5-	0*	2.9-
Operating Fees	0*	0*	6.3	0*	6.7
Miscellaneous Operating Expenses	0*	0*	10.9	0*	2.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>21</b>	<b>23</b>	<b>13.2</b>	<b>26</b>	<b>10.6</b>
<b>NET INCOME</b>	<b>8</b>	<b>5</b>	<b>29.0-</b>	<b>5</b>	<b>9.4-</b>
<b>RESERVE TRANSFERS</b>					
Required Transfer to Statutory Reserves	2	2	27.4-	2	12.1
Net Reserve Transfer	0*	0*	55.7-	0*	78.4
Net Income After Net Reserve Transfer	7	5	26.3-	4	14.8-
Additional (Voluntary) Reserve Transfers	0*	0*	88.5	1	62.7
Adjusted Net Income	6	4	33.1-	3	27.7-

\* Amount Less than 1 Million