

**NCUA**



**2003  
MIDYEAR  
STATISTICS FOR  
FEDERALLY  
INSURED  
CREDIT UNIONS**

## PREFACE

### 2003 MIDYEAR STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

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

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

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

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

National Credit Union Administration  
Office of the Chief Financial Officer  
Division of Procurement and Facilities Management  
1775 Duke Street  
Alexandria, VA 22314-3428

(703) 518-6340

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## NATIONAL CREDIT UNION ADMINISTRATION

1775 DUKE STREET  
ALEXANDRIA, VIRGINIA 22314-3428  
(703) 518-6300

**DENNIS DOLLAR, CHAIRMAN**  
**JOANN M. JOHNSON, BOARD MEMBER**  
**DEBORAH MATZ, BOARD MEMBER**

### NCUA REGIONAL OFFICES:

**Region I:** *Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont*  
Regional Director Mark A. Treichel  
9 Washington Square  
Washington Avenue Extension  
Albany, NY 12205  
(518) 862-7400

**Region II:** *Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia*  
Regional Director Edward P. Dupcak  
1775 Duke Street, Suite 4206  
Alexandria, VA 22314-3437  
(703) 519-4600

**Region III:** *Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Puerto Rico, South Carolina, Tennessee, Virgin Islands*  
Regional Director Alonzo A. Swann III  
7000 Central Parkway, Suite 1600  
Atlanta, GA 30328  
(678) 443-3000

**Region IV:** *Illinois, Indiana, Michigan, Missouri, Ohio, West Virginia, Wisconsin*  
Acting Regional Director Nicholas Veghts  
4225 Naperville Road, Suite 125  
Lisle, IL 60532-3658  
(630) 955-4100

**Region V:** *Arizona, Colorado, Iowa, Kansas, Minnesota, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas*  
Regional Director Jane A. Walters  
4807 Spicewood Springs Road, Suite 5200  
Austin, TX 78759-8490  
(512) 342-5600

**Region VI:** *Alaska, American Samoa, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming*  
Regional Director Melinda Love  
2300 Clayton Road, Suite 1350  
Concord, CA 94520  
(925) 363-6200

**FEDERALLY INSURED  
CREDIT UNIONS**



# FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 2003 to June 30, 2003

## HIGHLIGHTS

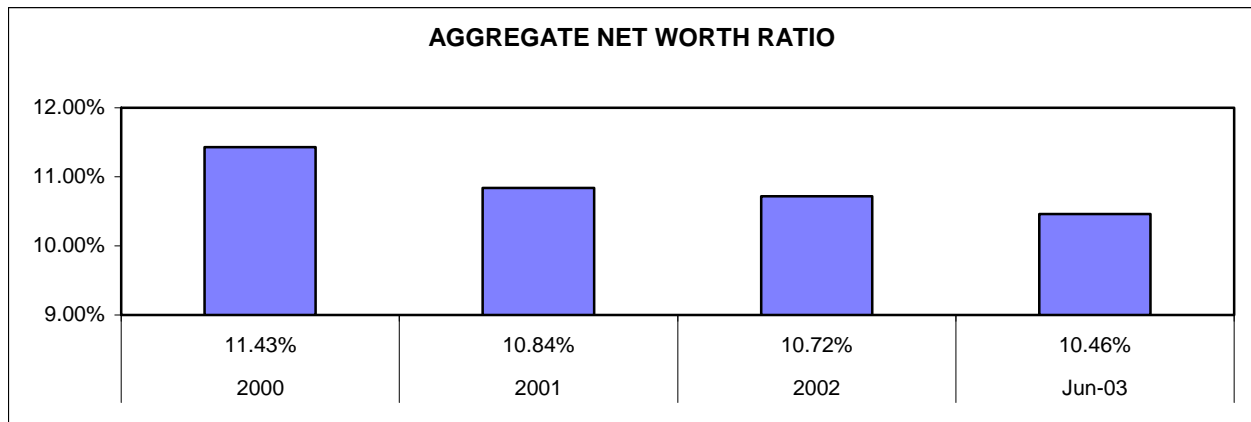
This report summarizes the trends of all federally insured credit unions that reported as of June 30, 2003.

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

- ◆ **Assets** increased \$42.1 billion or 7.56%.
- ◆ **Capital:** Net worth increased \$3.0 billion or 5.01%, while the net worth to assets ratio decreased to 10.46%.
- ◆ **Loans** increased \$11.1 billion or 3.25%.
- ◆ **Shares** increased \$37.0 billion or 7.63%. The loan-to-share ratio decreased to 67.88%.
- ◆ **Cash management accounts** (*cash on hand, cash on deposit, cash equivalents*) plus short-term investments (less than 1 year) increased \$14.2 billion or 13.69%.
- ◆ **Long-term investments (over 1 year)** increased \$15.8 billion or 18.77%.
- ◆ **Profitability** decreased with a 1.04% return on average assets ratio.
- ◆ **Delinquent** loans as a percentage of total loans declined from the yearend 2002 level of 0.79% to 0.74%, while **net charge-offs** increased from 0.51% to an annualized 0.55% of average loans.

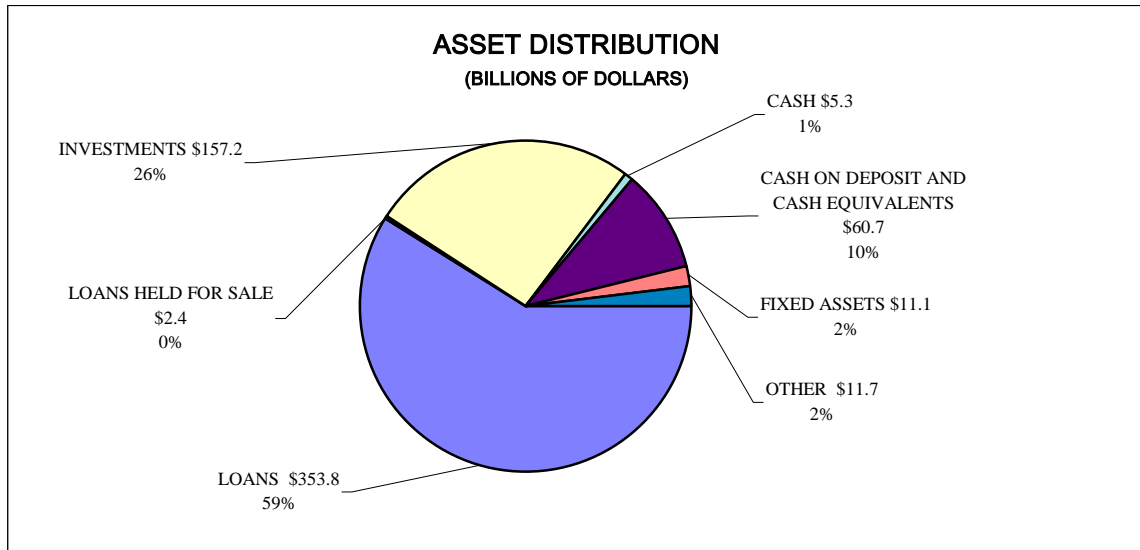
## CAPITAL

Total net worth increased \$3.0 billion or 5.01% during the first half of 2003, compared to \$2.6 billion or 4.85% during the same period last year. The aggregate net worth to total assets ratio decreased from 10.72% at the end of 2002 to 10.46% as of June 30, 2003, as asset growth outpaced net worth growth. The average net worth ratio among individual credit unions decreased from 13.50% at the end of 2002 to 13.09% as of June 30, 2003.



1. Unless otherwise indicated, all percent changes are year-to-date and are not annualized.

## ASSET QUALITY



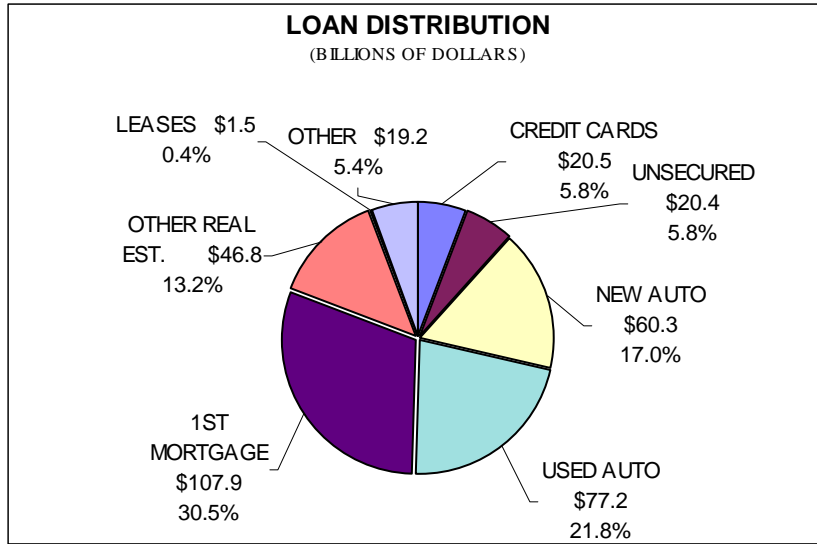
**LOAN TRENDS:** Total loans increased \$11.1 billion or 3.25% through the first half of 2003. Changes in the various categories were as follows:

- Unsecured credit card loans decreased \$1.1 billion or 5.00%;
- All other unsecured loans decreased \$0.7 billion or 3.35%;
- New auto loans decreased \$0.2 billion or 0.33%;
- Used auto loans increased \$5.1 billion or 7.01%;
- First mortgage real estate loans increased \$7.2 billion or 7.12%;
- Other real estate loans increased \$0.3 billion or 0.74%;
- Leases receivable decreased \$33.6 million or 2.22%; and

- All other loans increased \$0.6 billion or 3.03%.

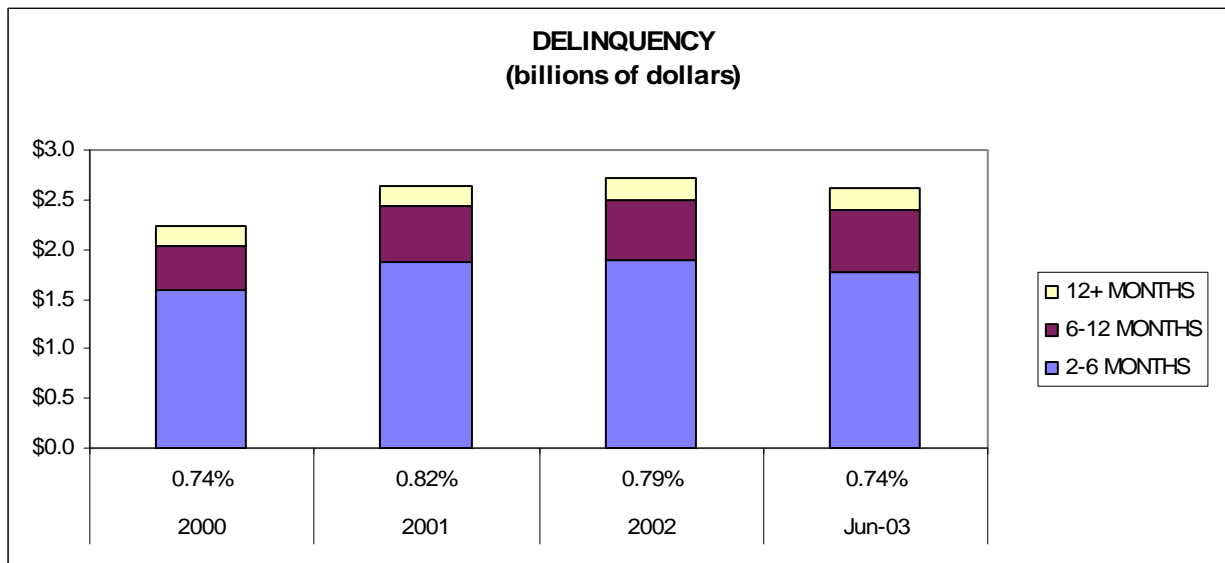
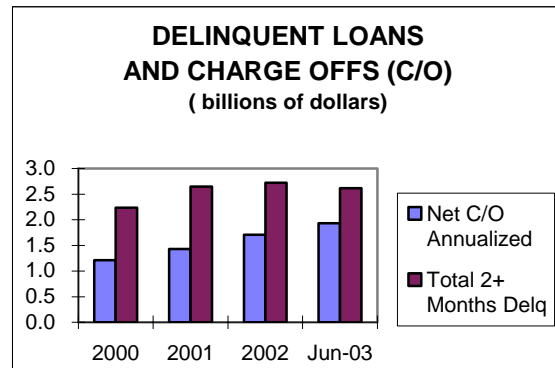
First mortgage real estate loans are the largest single asset category with \$107.9 billion accounting for 30.50% of all loans. Of these, \$79.0 billion or 73.18% are fixed rate. Federally insured credit unions granted \$36.0 billion in fixed rate and \$6.8 billion in adjustable rate first mortgage real estate loans through June 30, 2003. On an annualized basis, the amount of first mortgage loans granted exceeds the amount granted in 2002 by \$24.6 billion or 40.18%. Credit unions also report \$19.5 billion of first mortgages sold (includes both fixed and adjustable rates) or 45.51% of the first mortgages granted during this period.

Annualized loan growth is 6.50% while shares grew at an annualized rate of 15.27%, resulting in a loan-to-share ratio of 67.88%.



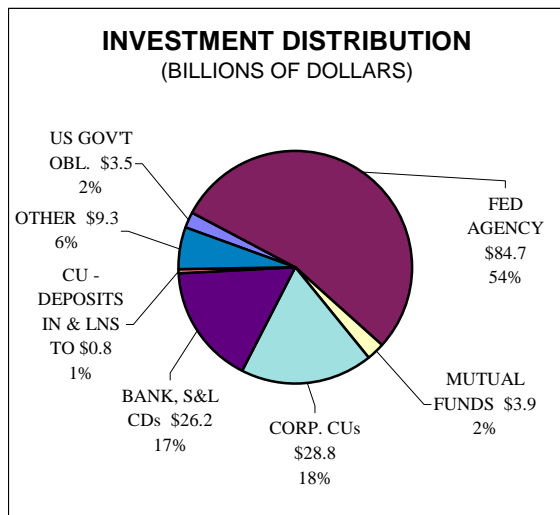
**DELINQUENCY TRENDS:** Delinquent loans decreased \$106.0 million or 3.89% through June 30, 2003, and the delinquent loans to total loans ratio declined from 0.79% at the end of 2002 to 0.74%.

The net charge-off loans to average loans ratio increased from an annualized rate of 0.49% to 0.55%, compared to the same period last year. Charge-off loan dollars increased 17.35% over the same period last year, and recoveries increased 8.94%.



Federally insured credit unions reported \$1.1 billion of outstanding loans subject to bankruptcy. In addition, \$413.3 million of bankruptcy loans were reported as charged off during the first half of 2003. This accounts for 36.79% of all loans charged off this year. The number of members filing bankruptcy increased 15.98% compared to the number reported the same period last year, with 0.18% of all members reporting bankruptcy though the first half of 2003.

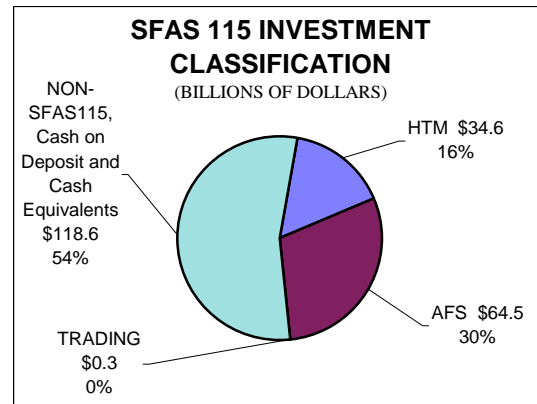
**INVESTMENT TRENDS:** Total investments increased \$17.0 billion or 12.12% through the first half of 2003. All investment categories displayed growth.



*Cash management accounts* increased \$12.3 billion or 22.92%. The combined categories of *cash management accounts* plus investments with maturities of less than one year, increased \$14.2 billion or 13.69% through the first half of 2003.

Investments with maturities greater than a year increased \$15.8 billion or 18.77%.

The investment category noting the largest dollar growth is *Federal Agency Securities*, which increased \$10.1 billion or 13.59%. *U.S. Government Obligations* noted the largest rate of growth at 26.24% or \$0.7 billion.



*Non-SFAS 115 Investments* increased from \$100.2 billion to \$118.6 billion (\$18.4 billion or 18.34%). *Held to Maturity* investments increased from \$32.2 billion to \$34.6 billion (\$2.4 billion or 7.22%). *Available for Sale* investments increased from \$55.2 billion to \$64.5 billion (\$9.3 billion or 16.85%). *Trading Securities* increased from \$253.5 million to \$261.5 million (\$8.0 million or 3.17%).

As of June 30, 2003, *Held to Maturity* and *Available for Sale* investments made up 46% of the investment portfolio (16% and 30%, respectively), *non-SFAS 115 Investments, Cash on Deposit, and Cash Equivalents* accounted for 54% of the portfolio and less than 1% was classified as *Trading*.

The following table compares the changes in the maturity structure of the investment portfolio in the past year. The majority (52.78%) of investments are over 1 year in maturity.

Investment Maturity or Repricing Interval	% of Total Investments June 2002	% of Total Investments June 2003
Less than 1 year	55.08%	47.22%
1 to 3 years	32.03%	23.32%
3 to 10 years	11.74%	27.27%
Greater than 10 yrs	1.15%	2.19%

## EARNINGS

## ASSET/LIABILITY MANAGEMENT

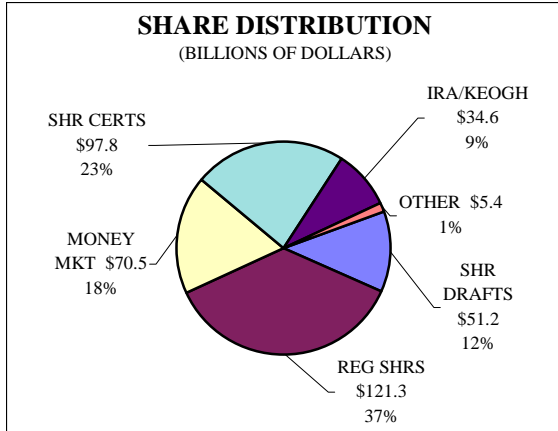
The large growth in deposits and modest loan growth experienced since 2001, coupled with a low interest rate environment, has significantly reduced the gross income to total assets ratio compared to the same period last year. Reductions in the cost of funds, operating expenses, and provision for loan and lease losses, along with an increase in non-operating income (primarily gains on investments) in relation to average assets, maintained the return on average assets as noted in the following table.

Ratio	As of 06/2002	As of 06/2003	Effect on ROA
Gross Income	7.00%	6.26%	- 74 bp
- Cost of Funds	2.40%	1.77%	+ 63 bp
- Operating Expenses	3.23%	3.18%	+ 5 bp
- Provision for Loan & Lease Losses	0.35%	0.32%	+ 3 bp
+ Non-Operating Income	0.02%	0.05%	+ 3 bp
= Return On Assets	1.04%	1.04%	

*LONG-TERM ASSET TRENDS:* Long-term assets as a percentage of total assets continue the upward trend noted at the end of 2001. Long-term assets, which are primarily investments having maturities or repricing intervals greater than 3 years and real estate loans having maturities or repricing intervals greater than 5 years, equaled 23.68% of total assets as of June 30, 2003, compared to 23.09% for the same period last year. The increase in long-term assets is primarily due to an increase in real estate loans and longer term investments.

*SHARE TRENDS:* Total shares increased \$37.0 billion or 7.63% through the first half of 2003. Growth rates for the various share categories are as follows:

- Share drafts -- increased \$6.1 billion or 10.46%;
- Regular shares -- increased \$16.8 billion or 9.78%;
- Money market shares -- increased \$8.4 billion or 9.68%;
- Share certificates -- increased \$2.0 billion or 1.73%;
- IRA/Keogh accounts -- increased \$2.5 billion or 5.76%;
- Other shares -- increased \$1.2 billion or 22.41%; and
- Non-member deposits -- decreased \$9.3 million or 0.77%.



Compared to the same period last year, the largest increase in share dollars is in the less than one-year maturity category, which is consistent with the large dollar growth in share draft, regular share, and money market accounts.

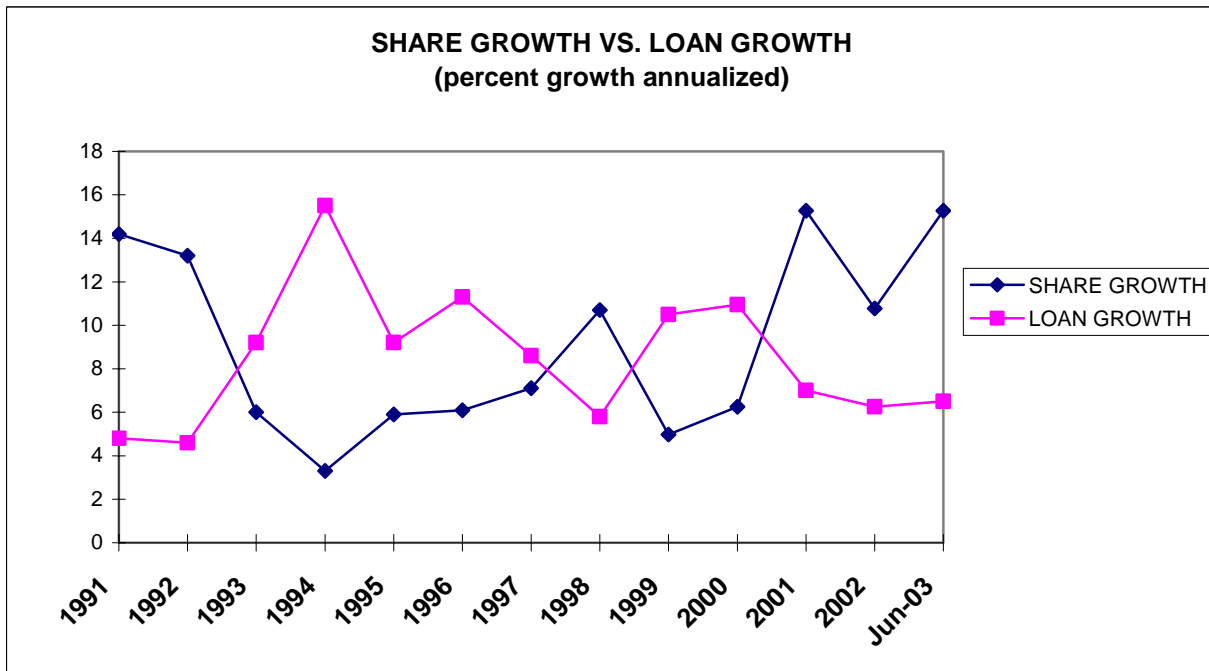
Share Maturity or Repricing Interval	Shares June 2002 (Billions)	Shares June 2003 (Billions)
Less than 1 year	427.2	465.9
1 to 3 years	34.0	39.8
3 or more years	9.4	15.5

Shares with maturities greater than one year experienced the highest rate of growth as noted by their percent of total shares increase in the following table.

Share Maturity or Repricing Interval	% of Total Shares June 2002	% of Total Shares June 2003
Less than 1 year	90.77%	89.39%
1 to 3 years	7.23%	7.64%
3 or more years	2.00%	2.97%

**OVERALL LIQUIDITY TRENDS:** At the end of the first half of 2003, credit unions held 20.51% of total assets in cash and short-term investments. This remains near the credit unions' average historic level of approximately 20% of assets. Notes payable increased from \$6.2 billion at the end of 2002 to \$7.4 billion at June 2003.

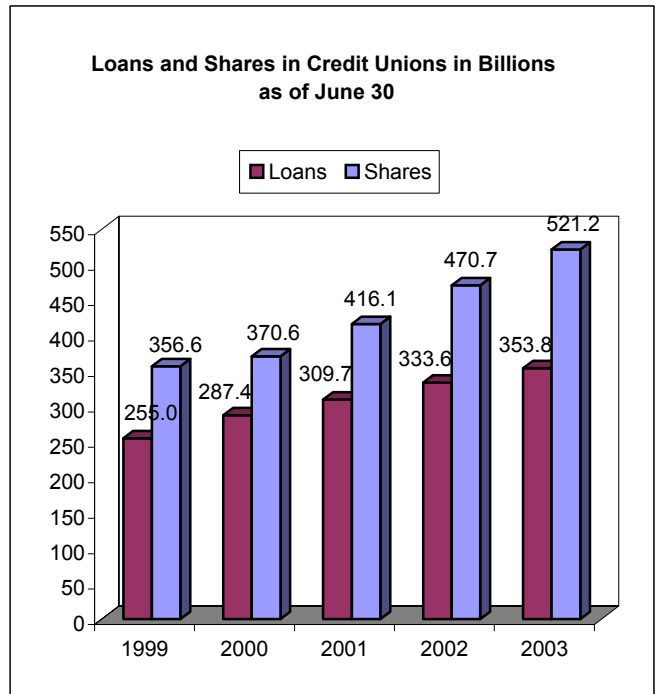
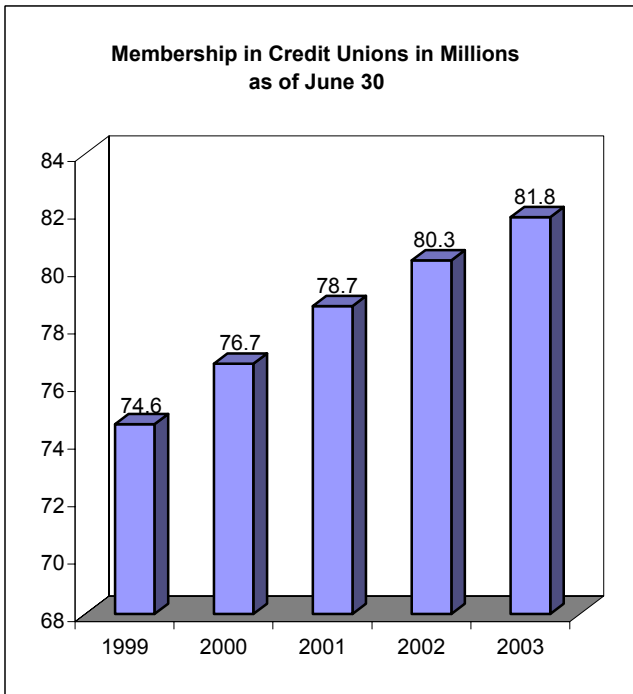
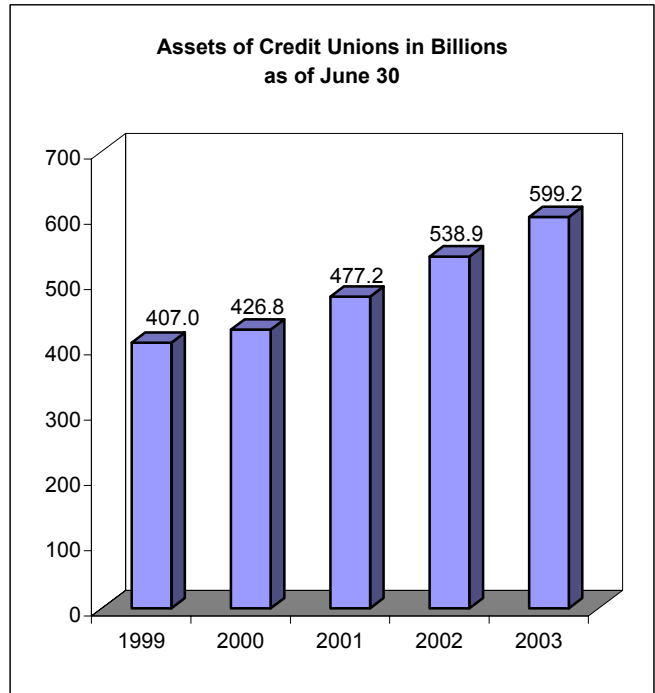
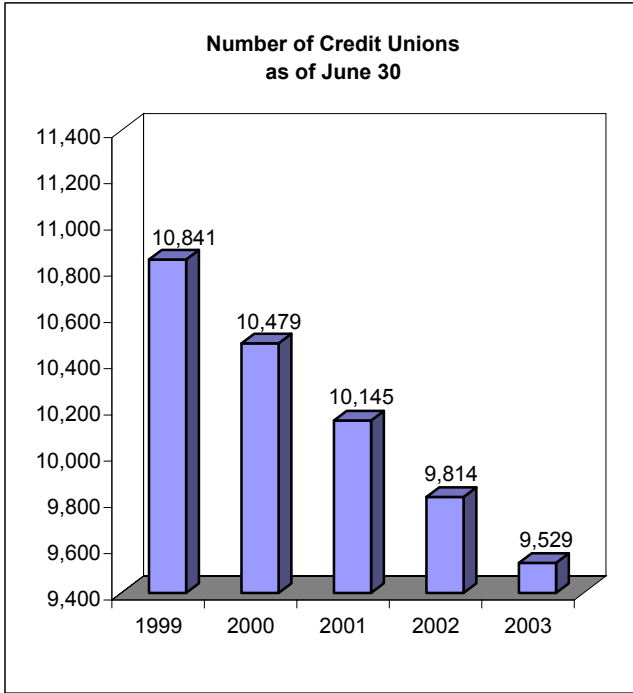
Annualized Share growth of 15.27% was over two times that of annualized loan growth of 6.50%. This continues the reversal noted during 2001.



The significant share growth trend that began in 2001 has continued into the first half of the year. Loan growth remains modest in comparison resulting in increased levels of cash and investments. These trends resulted in a decline in the loan-to-share ratio from 70.77% at year-end to 67.88%.

Although lending is growing at a slower rate than savings, the 3.25% increase in loans is noteworthy given the challenging economic period as well as today's competitive rate environment. Return on assets remains strong and credit unions continue to build net worth; however, the net worth ratio decreased slightly due to significant asset growth. The midyear numbers are solid and credit unions performance remains strong. Maintaining vigilant balance sheet management will ensure the continued success of the credit union industry.

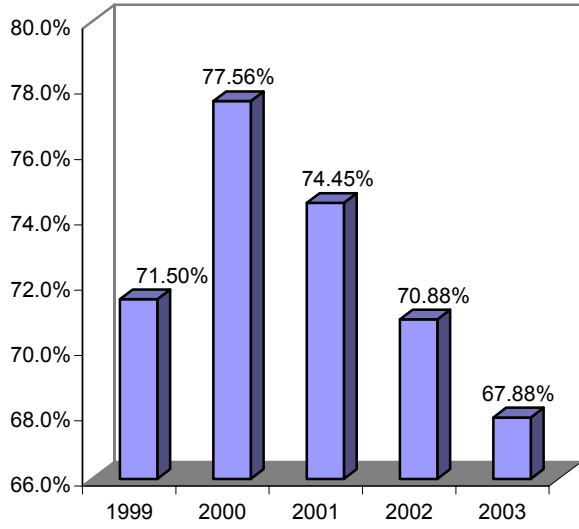
## Federally Insured Credit Unions 5 Year Trends



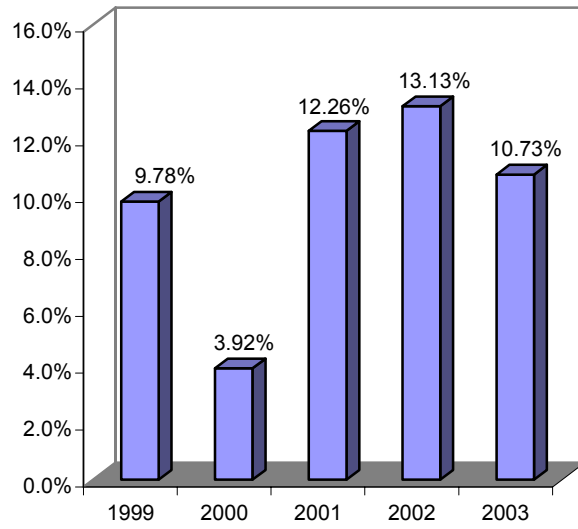


## Federally Insured Credit Unions 5 Year Trends

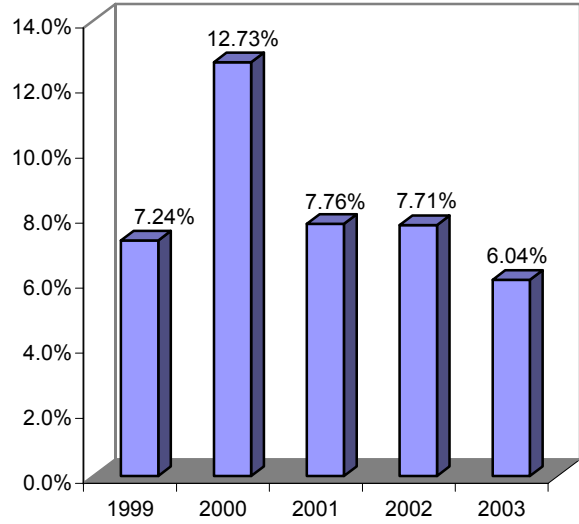
**Loan to Share Ratio as of June 30**



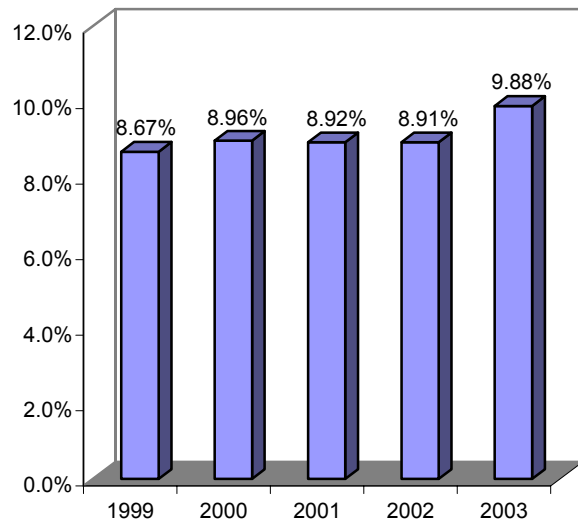
**Share Growth Annually as of June 30**



**Loan Growth Annually as of June 30**

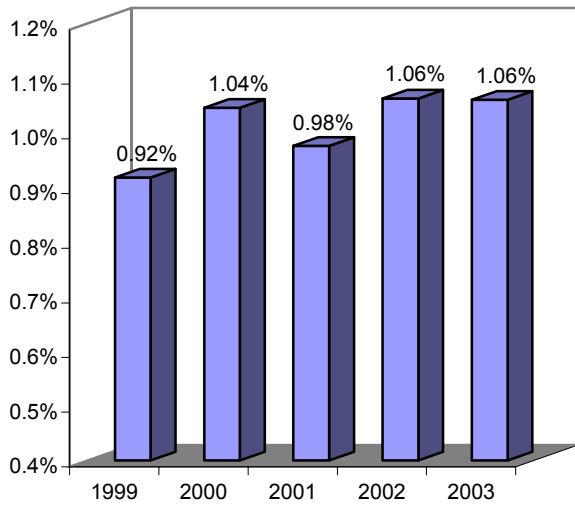


**Net Worth Growth Annually as of June 30**

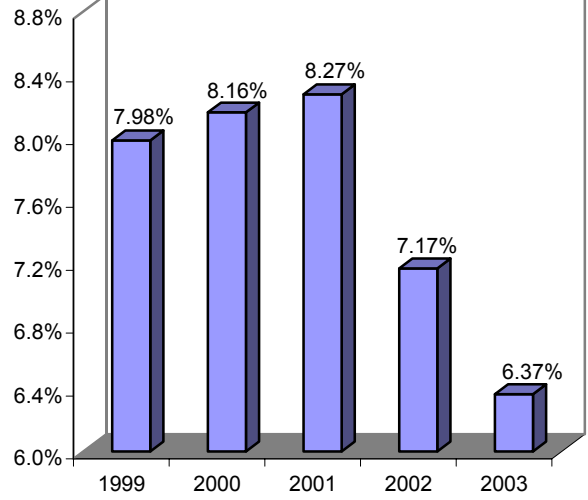


## Federally Insured Credit Unions 5 Year Trends

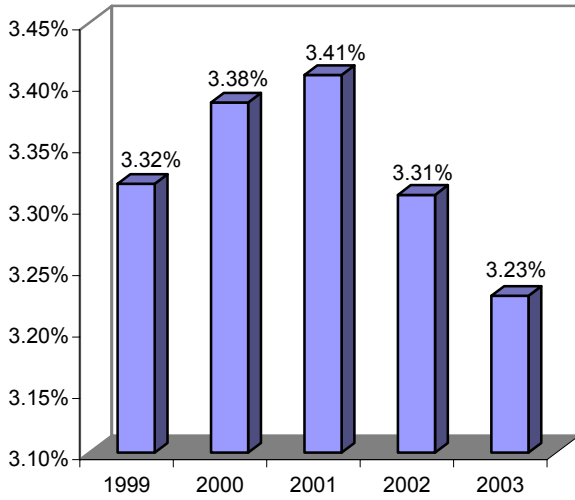
**Return on Average Assets as of June 30**



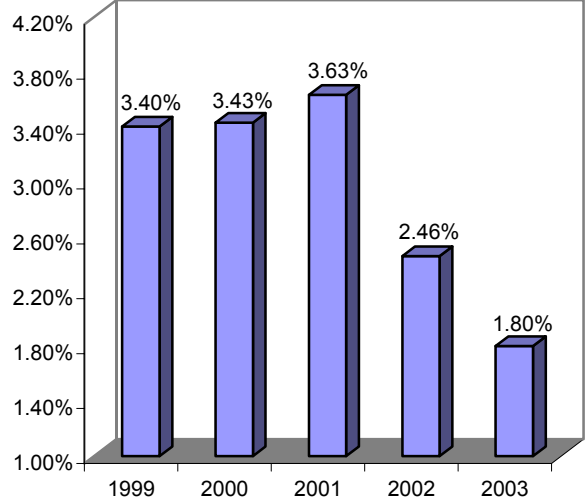
**Gross Income to Average Assets  
as of June 30**



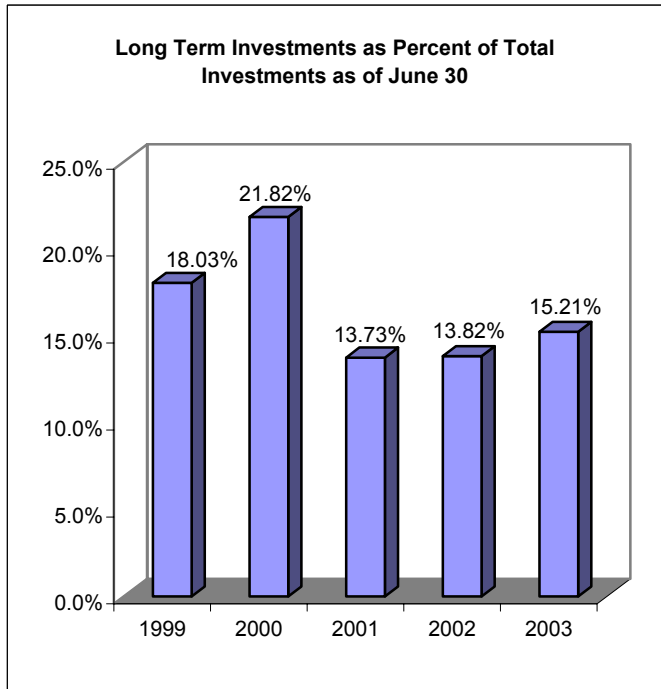
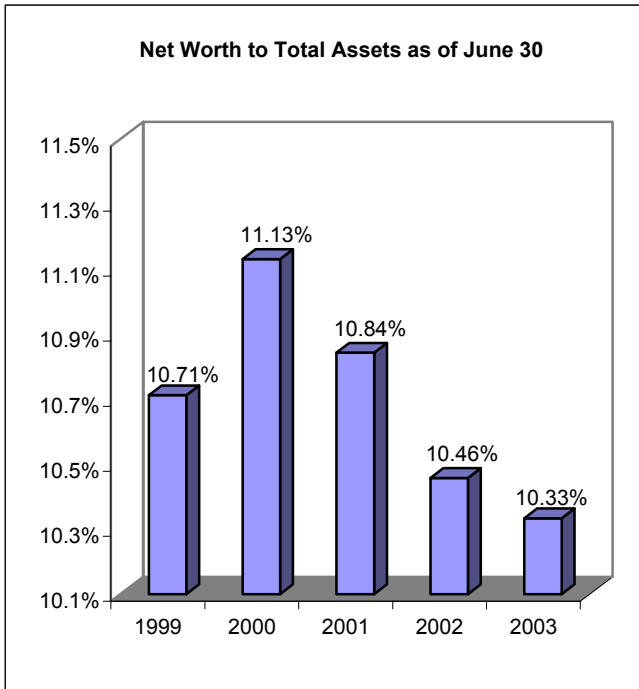
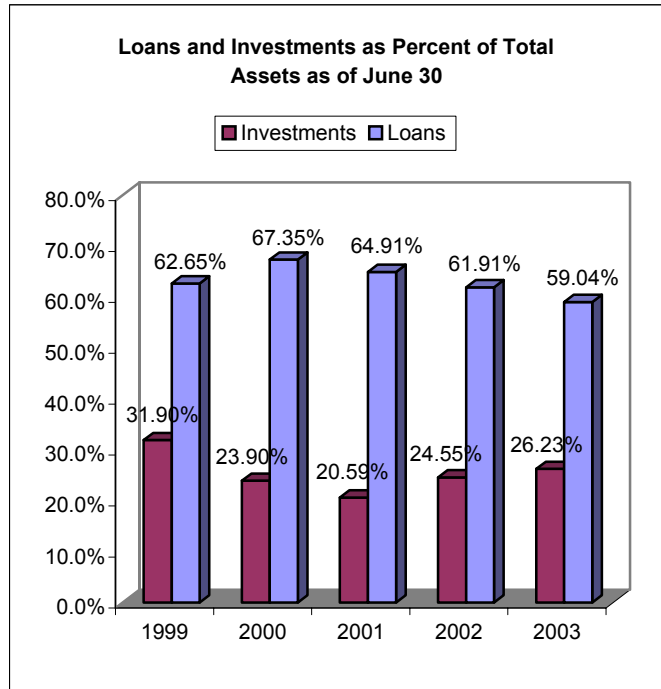
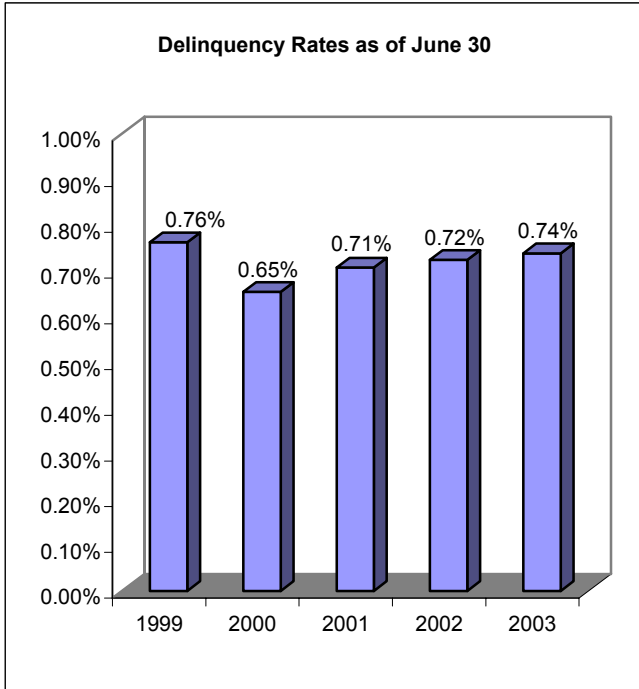
**Operating Expenses to Average Assets  
as of June 30**



**Cost of Funds to Average Assets  
as of June 30**



## Federally Insured Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	10,145	9,814	3.3-	9,529	2.9-
<b>Cash &amp; Equivalents</b>	53,783	54,383	1.1	65,933	21.2
<b>TOTAL INVESTMENTS</b>	98,274	132,277	34.6	157,193	18.8
U.S. Government Obligations	2,950	3,278	11.1	3,531	7.7
Federal Agency Securities	49,302	68,813	39.6	84,734	23.1
Mutual Fund & Common Trusts	3,555	3,940	10.8	3,895	1.2-
MCSD and PIC at Corporate CU	2,145	2,502	16.6	2,863	14.4
All Other Corporate Credit Union	16,546	21,265	28.5	25,936	22.0
Commercial Banks, S&Ls	15,288	21,477	40.5	26,165	21.8
Credit Unions -Loans to, Deposits in	998	1,062	6.4	825	22.3-
Other Investments	7,489	9,939	32.7	9,243	7.0-
<b>LOANS HELD FOR SALE</b>	N/A	902		2,442	170.9
<b>TOTAL LOANS OUTSTANDING</b>	309,747	333,643	7.7	353,785	6.0
Unsecured Credit Card Loans	20,711	20,457	1.2-	20,481	0.1
All Other Unsecured Loans	21,873	20,903	4.4-	20,416	2.3-
New Vehicle Loans	61,022	61,014	0.0-	60,263	1.2-
Used Vehicle Loans	62,928	69,519	10.5	77,222	11.1
First Mortgage Real Estate Loans	81,456	95,790	17.6	107,911	12.7
Other Real Estate Loans	41,217	45,399	10.1	46,762	3.0
Leases Receivable	1,421	1,606	13.0	1,483	7.7-
All Other Loans To Members	17,460	18,955	8.6	19,247	1.5
Other Loans <sup>1/</sup>	1,659	N/A		N/A	
Allowance For Loan Losses	2,696	2,902	7.6	2,886	0.5-
Other Real Estate Owned	87	126	45.2	112	10.6-
Land and Building	6,734	7,485	11.1	8,396	12.2
Other Fixed Assets	2,188	2,388	9.1	2,556	7.0
NCUSIF Capitalization Deposit	3,540	4,028	13.8	4,415	9.6
Other Assets	5,553	6,555	18.0	7,278	11.0
<b>TOTAL ASSETS</b>	477,209	538,885	12.9	599,226	11.2
<b>LIABILITIES</b>					
Total Borrowings	3,849	5,849	51.9	9,163	56.7
Accrued Dividends/Interest Payable	859	606	29.5-	441	27.1-
Acct Payable and Other Liabilities	3,987	4,169	4.6	5,028	20.6
Uninsured Secondary Capital	8	11	28.8	13	23.8
<b>TOTAL LIABILITIES</b>	8,703	10,634	22.2	14,645	37.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	416,051	470,684	13.1	521,182	10.7
Share Drafts	53,467	59,508	11.3	64,013	7.6
Regular Shares	141,949	168,709	18.9	189,030	12.0
Money Market Shares	58,957	80,122	35.9	94,728	18.2
Share Certificates/CDs	116,696	113,750	2.5-	120,344	5.8
IRA/Keogh Accounts	38,362	41,051	7.0	45,315	10.4
All Other Shares and Member Deposits	5,169	6,238	20.7	6,555	5.1
Non-Member Deposits	1,450	1,307	9.9-	1,197	8.4-
Regular Reserves	15,261	15,916	4.3	16,435	3.3
APPR. For Non-Conf. Invest.	24	27	11.8	30	12.7
Accum. Unrealized G/L on A-F-S	226	579	156.7	702	21.2
Other Reserves	5,292	5,752	8.7	6,541	13.7
Undivided Earnings	31,168	34,655	11.2	38,915	12.3
Net Income	483	638	32.0	775	21.5
<b>TOTAL EQUITY</b>	52,455	57,566	9.7	63,398	10.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	477,209	538,885	12.9	599,226	11.2

<sup>1/</sup> All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	10,145	9,814	3.3-	9,529	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	12,825	12,673	1.2-	12,232	3.5-
(Less) Interest Refund	9	8	13.7-	7	5.1-
Income from Investments	3,612	3,014	16.6-	2,719	9.8-
Trading Profits and Losses	3	-0*	120.4-	0*	203.2
<b>TOTAL INTEREST INCOME</b>	<b>16,431</b>	<b>15,678</b>	<b>4.6-</b>	<b>14,945</b>	<b>4.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7,218	5,411	25.0-	4,408	18.5-
Interest on Deposits	878	713	18.8-	569	20.1-
Interest on Borrowed Money	118	120	1.9	153	27.7
<b>TOTAL INTEREST EXPENSE</b>	<b>8,214</b>	<b>6,243</b>	<b>24.0-</b>	<b>5,130</b>	<b>17.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>679</b>	<b>902</b>	<b>32.8</b>	<b>927</b>	<b>2.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>7,538</b>	<b>8,533</b>	<b>13.2</b>	<b>8,888</b>	<b>4.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,547	1,716	10.9	2,087	21.6
Other Operating Income	719	807	12.1	1,080	33.8
Gain (Loss) on Investments	49	3	93.1-	69	1,936.8
Gain (Loss) on Disp of Fixed Assets	18	12	37.1-	10	17.3-
Other Non-Oper Income (Expense)	33	34	3.4	66	91.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,368</b>	<b>2,572</b>	<b>8.6</b>	<b>3,311</b>	<b>28.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3,809	4,175	9.6	4,591	10.0
Travel and Conference Expense	119	124	4.3	130	5.1
Office Occupancy Expense	499	547	9.7	601	9.8
Office Operations Expense	1,715	1,835	7.0	1,983	8.1
Educational & Promotional Expense	256	276	7.7	311	12.7
Loan Servicing Expense	384	449	17.0	500	11.3
Professional and Outside Services	567	618	9.0	681	10.3
Member Insurance	84	80	5.1-	76	5.2-
Operating Fees	44	48	8.5	50	5.5
Miscellaneous Operating Expenses	225	256	14.1	260	1.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>7,701</b>	<b>8,408</b>	<b>9.2</b>	<b>9,184</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>2,205</b>	<b>2,698</b>	<b>22.3</b>	<b>3,015</b>	<b>11.8</b>
Transfer to Regular Reserve	595	395	33.7-	335	15.0-

\* Amount Less than + or - 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured Credit Unions  
June 30, 2003**

Number of Credit Unions on this Report: 9,529

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	12,596,768
Other Unsecured Loans	8,951,971
New Vehicle	4,298,604
Used Vehicle	8,420,464
1st Mortgage	1,207,359
Other Real Estate	1,872,612
Leases Receivable	69,127
All Other Member Loans	2,719,932
Total Number of Loans	40,136,837

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	286,336
Amount of Loans Delinquent 2-6 months	1,776,923,908
Number of Loans Delinquent 6-12 months	96,874
Amount of Loans Delinquent 6-12 months	610,572,794
Number of Loans Delinquent 12 months or more	33,409
Amount of Loans Delinquent 12 months or more	224,559,046
Total Number of Delinquent Loans	416,619
Total Amount of Delinquent Loans	2,612,055,748

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	69,398
Amount of Loans Delinquent 2-6 months	207,730,221
Number of Loans Delinquent 6-12 months	19,222
Amount of Loans Delinquent 6-12 months	62,232,633
Number of Loans Delinquent 12 months or more	3,409
Amount of Loans Delinquent 12 months or more	10,911,047
Total Number of Delinquent Loans	92,029
Total Amount of Delinquent Loans	280,873,901

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	1,121,969,156
Total Recoveries Y-T-D on Charge-Offs	158,525,898
Total Credit Card Loans Charged Off Y-T-D	253,687,580
Total Credit Card Recoveries Y-T-D	25,283,666
Total Number of Loans Purchased	20,420
Total Amount of Loans Purchased	423,321,233
Total Number of Indirect Loans Granted Y-T-D	666,778
Total Amount of Indirect Loans Granted Y-T-D	11,975,793,012
Number of Loans to CU Officials	123,694
Amount of Loans to CU Officials	2,678,562,679
Total Number of Loans Granted Y-T-D	9,702,299
Total Amount of Loans Granted Y-T-D	125,593,538,709

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	930,221
Amount of 1st Mortgage Fixed Rate	78,966,772,336
Number of 1st Mortgage Adjustable Rate	277,138
Amount of 1st Mortgage Adjustable Rate	28,944,006,499
Number of Other R.E. Closed-End Fixed Rate	748,881
Amount of Other R.E. Closed-End Fixed Rate	20,074,184,271
Number of Other R.E. Closed-End Adj. Rate	47,994
Amount of Other R.E. Closed-End Adj. Rate	1,504,451,266
Number of Other R.E. Open-End Adj. Rate	1,041,385
Amount of Other R.E. Open-End Adj. Rate	24,054,122,984
Number of Other R.E. Not Included Above	34,352
Amount of Other R.E. Not Included Above	1,128,811,609

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

Number of 1st Mortgage Fixed Rate	305,625
Amount of 1st Mortgage Fixed Rate	36,014,069,700
Number of 1st Mortgage Adjustable Rate	51,679
Amount of 1st Mortgage Adjustable Rate	6,845,215,504
Number of Other R.E. Closed-End Fixed Rate	159,545
Amount of Other R.E. Closed-End Fixed Rate	5,897,496,581
Number of Other R.E. Closed-End Adj. Rate	10,400
Amount of Other R.E. Closed-End Adj. Rate	381,486,390
Number of Other R.E. Open-End Adj. Rate	333,153
Amount of Other R.E. Open-End Adj. Rate	7,120,025,530
Number of Other R.E. Not Included Above	9,485
Amount of Other R.E. Not Included Above	396,991,455

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 9,529

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	352,899,787
1st Mortgage Fixed Rate, 2-6 months	130,507,056
1st Mortgage Fixed Rate, 6-12 months	48,857,924
1st Mortgage Fixed Rate, 12 months or more	25,788,677
1st Mortgage Adjustable Rate, 1-2 months	197,270,900
1st Mortgage Adjustable Rate, 2-6 months	82,177,587
1st Mortgage Adjustable Rate, 6-12 months	24,542,061
1st Mortgage Adjustable Rate 12, months or more	12,776,155
Other Real Estate Fixed Rate, 1-2 months	116,395,203
Other Real Estate Fixed Rate, 2-6 months	51,633,889
Other Real Estate Fixed Rate, 6-12 months	18,934,053
Other Real Estate Fixed Rate, 12 months or more	11,933,827
Other Real Estate Adjustable Rate, 1-2 months	102,326,392
Other Real Estate Adjustable Rate, 2-6 months	32,567,770
Other Real Estate Adjustable Rate, 6-12 months	12,790,631
Other Real Estate Adjustable Rate 12, months or more	6,179,382

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	7,921,446
1st Mortgage Loans Recovered Y-T-D	1,577,057
Other Real Estate Loans Charged Off Y-T-D	13,062,867
Other Real Estate Loans Recovered Y-T-D	1,736,924
Allowance for Real Estate Loan Losses	257,987,570
Amount of R.E. Loans Serving as Collateral for Member Business Loans	4,884,730,286
Amount of All First Mortgages Sold Y-T-D	19,503,475,128
Short-term Real Estate Loans (< 5 years)	63,794,337,517

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	13,915
Amount of Agricultural MBL	595,571,438
Number of All Other MBL	54,644
Amount of All Other MBL	6,970,570,647

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

Number of Agricultural MBL	5,916
Amount of Agricultural MBL	245,159,959
Number of All Other MBL	14,822
Amount of All Other MBL	2,374,918,415

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	8,484,915
Agricultural, 2-6 months	10,562,688
Agricultural, 6-12 months	4,865,450
Agricultural, 12 months or more	3,255,523
All Other MBL, 1-2 months	66,438,551
All Other MBL, 2-6 months	30,365,180
All Other MBL, 6-12 months	14,019,125
All Other MBL, 12 months or more	7,739,808

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	609,865
Agricultural MBL Recovered Y-T-D	168,947
All Other MBL Charged of Y-T-D	3,841,326
All Other MBL Recovered Y-T-D	683,830
Allowance for MBL Losses	71,136,452
Concentration of Credit for MBL	574,656,408
Construction or Development MBL	250,955,345

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 9,529

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	34,444,387
Regular Share Accounts	86,724,062
Money Market Share Accounts	4,516,798
Share Certificate Accounts	7,760,864
IRA/Keogh & Retirement Accounts	4,381,561
Other Shares and Deposit	3,345,768
Non-Member Deposits	36,242
Total Number of Savings Accounts	141,209,682

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	253,096,570
Other Unused Member Business Loan Commitments	327,394,766
Revolving Open-End Lines Secured by Residential Properties	22,278,866,638
Credit Card Lines	53,685,673,954
Outstanding Letters of Credit	84,712,739
Unsecured Share Draft Lines of Credit	9,904,053,553
Other Unused Commitments	7,648,539,665
Amount of Loans Sold/Swapped with Recourse Y-T-D	503,816,438
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	1,250,588,841
Pending Bond Claims	21,308,439

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

Financial Statement Audit Performed by State Licenced Persons	2,278	Supervisory Committee Audit Performed by State Licenced Persons	1,643
Balance Sheet Audit Performed by State Licenced Persons	274	Supervisory Committee Audit Performed by other External Auditors	3,558
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	400	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	1,376

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	35,096,994,433
Repurchase Agreements	1,823,917,271
Reverse Repurchase Agreements Invested	1,982,490,598
Non-Mortgage Backed Derivatives	1,831,951,435
Mortgage Pass-through Securities	15,716,585,646
CMO/REMIC	13,643,195,021



**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 9,529

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	232	CU Developed In-House	117
Vendor Supplied In-House	6,687	Other	163
Vendor On-Line Service Bur.	2,330		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	3,648	Automatic Teller Machine	4,943
Wireless	236	Kiosk	275
Home Banking/PC Based	2,634	Other	234
Auto Response/Phone Based	4,641		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	1,873	Share Account Transfers	4,704
New Loan	2,704	Bill Payment	2,058
Account Balance Inquiry	4,898	Download Account History	2,985
Share Draft Order	3,875	Electronic Cash	621
New Share Account	996	Account Aggregation	281
Loan Payments	4,083	Internet Access Services	831
		Electronic Signature	
View Account History	3,853	Authentication/Certification	54
Merchandise Purchase	595	Other	197

Number of CUs Reporting WWW Sites 4,989

**Number Of Cus Reporting WWW Type As:**

Informational	1,532	Transactional	3,078
Interactive	379		

**Number Of Cus Members Reported using Transactional WWW**

13,606,582

**Number Of Cus Reporting Plans For a WWW**

Informational	871	Transactional	192
Interactive	149		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	376,616,439
Number Members Filing Chapter 7 Bankruptcy Y-T-D	104,630
Number Members Filing Chapter 13 Bankruptcy Y-T-D	38,542
Amount of Loans Subject to Bankruptcies	1,075,183,420
Number of Current Members	81,791,800
Number of Potential Members	643,912,663
Number of Full Time Employees	185,112
Number of Part Time Employees	32,888

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

Number of CUSOS \1	3,460		
Amount Invested in CUSOS	447,113,462		
Amount Loaned to CUSOS	181,265,653		
Aggregate Cash Outlay in CUSO	254,662,685		
Number of CUSOS Wholly Owned	592		
Predominant Service of CUSO:			
Mortgage Processing	255	Credit Cards	294
EDP Processing	296	Trust Services	15
Shared Branching	793	Item Processing	287
Insurance Services	166	Tax Preparation	7
Investment Services	413	Travel	2
Auto Buying, Leasing, Indirect Lending	181	Other	751

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 9,529

<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	459	1,983	1,775	3,672	7,430
Reverse Repurchase Agreements	7	1,696	37	0	1,732
Subordinated CDCU Debt	18	0*	0*	0*	1
Uninsured Secondary Capital	54	N/A	0*	13	13
<b>TOTAL BORROWINGS</b>	<b>504</b>	<b>3,679</b>	<b>1,813</b>	<b>3,685</b>	<b>9,176</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	6,387	64,013	N/A	N/A	64,013
Regular Shares	9,520	189,030	N/A	N/A	189,030
Money Market Shares	3,064	94,728	N/A	N/A	94,728
Share Certificates/CDS	6,519	79,589	30,080	10,675	120,344
IRA/KEOGH, Retirements	5,655	31,343	9,219	4,752	45,315
All Other Shares/Deposits	3,599	6,278	250	27	6,555
Non-Members Deposits	804	900	262	35	1,197
<b>TOTAL SAVINGS</b>	<b>9,525</b>	<b>465,883</b>	<b>39,810</b>	<b>15,489</b>	<b>521,182</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	2,500	9,068	15,877	8,958	633	34,536
Available for Sale	2,560	20,655	25,392	16,654	1,790	64,491
Trading	27	113	115	26	7	262
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	9,528	87,713	25,803	4,690	378	118,584
<b>TOTAL INVESTMENTS, Cash On Deposit, &amp; Cash Equivalents</b>	<b>9,528</b>	<b>117,549</b>	<b>67,188</b>	<b>30,327</b>	<b>2,808</b>	<b>217,873</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**June 30, 2003**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	3	\$2,592,527	6	\$19,163,344	1,825	\$26,772,357,966
5.0% To 6.0% .....	10	\$44,830,172	30	\$184,902,944	2,613	\$16,587,970,947
6.0% To 7.0% .....	21	\$145,907,760	55	\$102,140,511	2,290	\$10,337,472,221
7.0% To 8.0% .....	71	\$505,065,268	201	\$721,420,034	1,354	\$4,696,534,972
8.0% To 9.0% .....	167	\$1,869,170,670	416	\$1,438,977,758	523	\$1,507,213,148
9.0% To 10.0% .....	830	\$4,500,062,423	846	\$2,092,609,956	190	\$223,826,765
10.0% To 11.0% .....	586	\$2,568,685,965	1,055	\$2,789,717,408	64	\$81,346,852
11.0% To 12.0% .....	837	\$4,863,476,407	987	\$2,524,306,661	17	\$26,703,941
12.0% To 13.0% .....	1,195	\$3,189,516,981	2,056	\$5,090,282,170	37	\$13,875,399
13.0% To 14.0% .....	629	\$1,866,617,445	1,119	\$2,258,942,214	6	\$5,657,639
14.0% To 15.0% .....	284	\$644,144,104	911	\$1,433,453,425	3	\$370,245
15.0% To 16.0% .....	84	\$157,803,155	876	\$949,209,918	1	\$5,384,635
16.0% Or More .....	43	\$123,507,759	643	\$808,175,998	1	\$18,648
Not Reporting Or Zero ..	4,769	\$0	328	\$2,804,871	605	\$4,534,353
Total	9,529	\$20,481,380,636	9,529	\$20,416,107,212	9,529	\$60,263,267,731
Average Rate	11.8%		12.3%		6.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	845	\$22,850,046,621	344	\$25,282,393,129	920	\$17,387,967,017
5.0% To 6.0% .....	1,605	\$21,393,780,187	1,742	\$61,928,819,854	1,286	\$12,306,702,584
6.0% To 7.0% .....	1,993	\$15,698,223,761	1,371	\$16,717,320,201	1,545	\$10,209,243,974
7.0% To 8.0% .....	1,800	\$9,439,280,154	718	\$3,080,772,522	1,016	\$5,055,622,253
8.0% To 9.0% .....	1,304	\$4,963,502,054	339	\$538,734,975	573	\$1,361,889,641
9.0% To 10.0% .....	677	\$1,845,256,069	133	\$141,433,333	226	\$318,557,893
10.0% To 11.0% .....	395	\$595,578,041	73	\$78,709,716	90	\$95,696,416
11.0% To 12.0% .....	124	\$216,519,676	22	\$12,215,956	17	\$17,629,671
12.0% To 13.0% .....	169	\$74,689,635	42	\$22,388,323	35	\$6,023,283
13.0% To 14.0% .....	33	\$37,099,675	2	\$29,477	5	\$1,317,083
14.0% To 15.0% .....	21	\$67,985,481	0	\$0	1	\$10,626
15.0% To 16.0% .....	35	\$30,572,038	3	\$79,952	0	\$0
16.0% Or More .....	6	\$4,796,919	1	\$738	1	\$578,031
Not Reporting Or Zero ..	522	\$4,420,913	4,739	\$107,880,659	3,814	\$331,658
Total	9,529	\$77,221,751,224	9,529	\$107,910,778,835	9,529	\$46,761,570,130
Average Rate	7.2%		6.4%		6.4%	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	50	\$286,149,823	1,102	\$3,397,306,379
5.0% To 6.0% .....	84	\$410,497,611	1,082	\$1,753,268,176
6.0% To 7.0% .....	133	\$337,960,400	1,341	\$3,638,416,758
7.0% To 8.0% .....	151	\$192,936,205	1,215	\$2,740,043,670
8.0% To 9.0% .....	81	\$27,694,248	1,162	\$2,456,601,276
9.0% To 10.0% .....	25	\$19,498,363	821	\$1,625,820,180
10.0% To 11.0% .....	3	\$534,816	683	\$1,152,055,083
11.0% To 12.0% .....	0	\$0	228	\$923,916,328
12.0% To 13.0% .....	0	\$0	437	\$695,283,846
13.0% To 14.0% .....	2	\$1,396,752	150	\$370,912,020
14.0% To 15.0% .....	1	\$29,035	83	\$208,807,243
15.0% To 16.0% .....	0	\$0	112	\$124,588,527
16.0% Or More .....	1	\$170,880	77	\$137,510,810
Not Reporting Or Zero ..	8,998	\$205,892,916	1,036	\$22,490,426
Total	9,529	\$1,482,761,049	9,529	\$19,247,020,722
Average Rate	6.9%		7.8%	

**TABLE 7**  
**Federally Insured Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**June 30, 2003**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	2,533	\$41,005,881,310	2,488	\$46,672,951,233	463	\$10,559,022,821
1.0% To 2.0% .....	736	\$6,714,651,156	5,383	\$114,743,685,119	2,354	\$74,963,740,473
2.0% To 3.0% .....	43	\$276,527,443	1,156	\$24,676,668,524	229	\$9,133,268,971
3.0% To 4.0% .....	4	\$57,998,054	242	\$2,149,581,808	10	\$13,280,594
4.0% To 5.0% .....	0	\$0	51	\$344,214,081	1	\$700,597
5.0% To 6.0% .....	1	\$138,602	23	\$92,506,110	0	\$0
6.0% To 7.0% .....	0	\$0	1	\$303,128	0	\$0
7.0% Or More .....	0	\$0	10	\$37,947,348	0	\$0
Not Reporting Or Zero ..	6,212	\$15,957,744,691	175	\$312,616,337	6,472	\$58,322,807
Total	9,529	\$64,012,941,256	9,529	\$189,030,473,688	9,529	\$94,728,336,263
Average Rate	0.6%		1.3%		1.3%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	112	\$1,806,974,289	305	\$2,344,468,725	53	\$147,665,344
1.0% To 2.0% .....	4,098	\$77,535,912,087	2,571	\$24,278,077,116	245	\$387,952,434
2.0% To 3.0% .....	2,048	\$40,303,514,568	1,997	\$13,353,943,500	229	\$418,318,644
3.0% To 4.0% .....	151	\$447,752,383	608	\$4,618,223,901	116	\$94,696,898
4.0% To 5.0% .....	37	\$59,146,886	133	\$680,834,463	37	\$70,158,862
5.0% To 6.0% .....	9	\$57,329,656	19	\$22,047,157	21	\$27,918,526
6.0% To 7.0% .....	4	\$39,900,077	10	\$13,178,463	24	\$18,531,623
7.0% Or More .....	2	\$328,384	5	\$2,686,744	9	\$5,448,866
Not Reporting Or Zero ..	3,068	\$93,384,688	3,881	\$1,233,790	8,795	\$26,148,332
Total	9,529	\$120,344,243,018	9,529	\$45,314,693,859	9,529	\$1,196,839,529
Average Rate	1.8%		2.0%		2.4%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**June 30, 2003**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.46	15.86	13.22	11.70
Delinquent Loans to Net Worth	4.17	14.16	8.48	5.93
Solvency Evaluation (Est.)	112.16	119.02	115.33	113.39
Classified Assets (Est.) to Net Worth	4.65	7.91	5.06	4.39
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.74	4.34	2.13	1.26
Net Charge-Offs to Average Loans	0.55	0.87	0.71	0.61
Fair Value H-T-M to Book Value H-T-M	101.62	112.78	106.15	102.30
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.17	0.63	0.12	1.30
Delinquent Loans to Assets	0.44	2.25	1.12	0.69
<b>EARNINGS:</b>				
Return on Average Assets	1.04	0.30	0.58	0.70
Gross Income to Average Assets	6.27	5.50	5.69	6.01
Yield on Average Loans	7.02	8.42	7.78	7.39
Yield on Average Investments	2.68	1.56	2.07	2.51
Cost of Funds to Average Assets	1.77	1.34	1.44	1.48
Net Margin to Average Assets	4.49	4.16	4.25	4.53
Operating Expenses to Average Assets	3.18	3.66	3.44	3.57
Provision for Loan & Lease Losses to Average Assets	0.32	0.38	0.28	0.29
Net Interest Margin to Average Assets	3.40	3.86	3.68	3.68
Operating Expenses to Gross Income	50.71	66.52	60.39	59.35
Fixed Assets and Oreos to Total Assets	1.85	0.40	1.00	1.96
Net Operating Expenses to Average Assets	2.45	3.44	2.97	2.93
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	23.71	3.35	8.15	16.95
Regular Shares to Savings and Borrowings	35.78	86.89	70.10	51.05
Total Loans to Total Savings	67.88	61.93	60.86	62.76
Total Loans to Total Assets	59.04	51.75	52.49	54.97
Cash Plus Short-Term Investments to Assets	20.49	43.33	36.38	27.93
Total Savings and Borrowings to Earning Assets	92.75	84.64	88.57	91.62
Regular Shares & Share Drafts to Total Shares & Borrowings	47.89	87.77	75.83	61.70
Borrowings to Total Savings and NetWorth	1.23	0.11	0.06	0.13
<b>PRODUCTIVITY:</b>				
Members to Potential Members	12.70	16.37	18.23	11.33
Borrowers to Members	49.07	26.32	34.54	41.24
Members to Full-Time Employees	406	441	465	447
Average Savings Per Member	6,372	1,882	3,322	4,511
Average Loan Balance	8,814	4,429	5,854	6,864
Salary & Benefits to Full-Time Employees	45,556	17,726	32,261	39,605
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	67.50	81.56	74.30	69.59
Income From Investments	15.01	12.92	15.71	16.28
Income Form Trading Securities	0.00	0.00	0.00	0.00
Fee Income	11.52	3.94	8.11	10.69
Other Operating Income	5.96	1.58	1.88	3.43
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.99	46.98	51.17	48.37
Travel and Conference	1.42	1.46	1.29	1.58
Office Occupancy	6.54	5.14	4.98	6.18
Office Operations	21.60	19.71	20.34	21.10
Educational and Promotional	3.39	0.87	1.37	2.65
Loan Servicing	5.45	1.84	2.90	4.54
Professional and Outside Services	7.41	7.08	8.19	10.08
Member Insurance	0.82	8.43	4.21	1.77
Operating Fees	0.55	1.69	1.08	0.72
Miscellaneous Operating Expenses	2.83	6.80	4.46	3.00

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**June 30, 2003**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.46	10.89	10.48	9.86
Delinquent Loans to Net Worth	4.17	5.22	4.05	3.06
Solvency Evaluation (Est.)	112.16	112.46	112.09	111.61
Classified Assets (Est.) to Net Worth	4.65	4.27	4.63	4.77
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.74	0.98	0.70	0.50
Net Charge-Offs to Average Loans	0.55	0.51	0.54	0.55
Fair Value H-T-M to Book Value H-T-M	101.62	101.98	101.25	101.68
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.17	1.31	1.22	1.14
Delinquent Loans to Assets	0.44	0.57	0.42	0.30
<b>EARNINGS:</b>				
Return on Average Assets	1.04	0.78	1.03	1.24
Gross Income to Average Assets	6.27	6.22	6.38	6.30
Yield on Average Loans	7.02	7.18	6.95	6.90
Yield on Average Investments	2.68	2.70	2.69	2.78
Cost of Funds to Average Assets	1.77	1.62	1.68	1.98
Net Margin to Average Assets	4.49	4.60	4.70	4.32
Operating Expenses to Average Assets	3.18	3.58	3.43	2.78
Provision for Loan & Lease Losses to Average Assets	0.32	0.27	0.29	0.36
Net Interest Margin to Average Assets	3.40	3.61	3.51	3.17
Operating Expenses to Gross Income	50.71	57.59	53.79	44.20
Fixed Assets and Oreos to Total Assets	1.85	2.34	2.19	1.54
Net Operating Expenses to Average Assets	2.45	2.87	2.60	2.10
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	23.71	21.73	25.70	25.47
Regular Shares to Savings and Borrowings	35.78	41.08	34.32	29.63
Total Loans to Total Savings	67.88	65.80	68.92	69.35
Total Loans to Total Assets	59.04	57.89	60.45	59.76
Cash Plus Short-Term Investments to Assets	20.49	23.09	18.98	18.07
Total Savings and Borrowings to Earning Assets	92.75	93.05	93.14	93.01
Regular Shares & Share Drafts to Total Shares & Borrowings	47.89	53.02	47.51	41.83
Borrowings to Total Savings and NetWorth	1.23	0.37	0.81	2.08
<b>PRODUCTIVITY:</b>				
Members to Potential Members	12.70	10.89	10.76	16.53
Borrowers to Members	49.07	44.96	48.70	57.15
Members to Full-Time Employees	406	406	383.22	401.94
Average Savings Per Member	6,372	5,262	6,208.53	8,325.31
Average Loan Balance	8,814	7,701	8,785.56	10,102.84
Salary & Benefits to Full-Time Employees	45,556	41,686	45,629.15	51,570.05
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	67.50	68.60	67.37	66.36
Income From Investments	15.01	15.39	13.93	15.36
Income Form Trading Securities	0.00	0.00	0.00	0.01
Fee Income	11.52	11.42	13.01	10.92
Other Operating Income	5.96	4.59	5.69	7.35
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.99	48.78	50.15	50.68
Travel and Conference	1.42	1.71	1.61	1.12
Office Occupancy	6.54	6.41	6.55	6.82
Office Operations	21.60	21.28	21.57	21.99
Educational and Promotional	3.39	3.43	3.82	3.44
Loan Servicing	5.45	5.28	5.82	5.72
Professional and Outside Services	7.41	8.98	7.11	6.27
Member Insurance	0.82	1.00	0.51	0.39
Operating Fees	0.55	0.59	0.56	0.41
Miscellaneous Operating Expenses	2.83	2.53	2.31	3.16

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	2,301	1,998	13.2-	1,803	9.8-
Cash & Equivalents	371	372	0.4	401	7.8
<b>TOTAL INVESTMENTS</b>	<b>430</b>	<b>433</b>	<b>0.8</b>	<b>360</b>	<b>16.9-</b>
U.S. Government Obligations	6	4	45.2-	5	43.8
Federal Agency Securities	2	2	16.4	3	74.3
Mutual Fund & Common Trusts	18	19	7.1	16	19.0-
MCSD and PIC at Corporate CU	16	13	17.6-	14	6.5
All Other Corporate Credit Union	173	156	10.2-	92	41.0-
Commercial Banks, S&Ls	190	214	12.1	200	6.5-
Credit Unions -Loans to, Deposits in	9	9	0.0-	10	11.1
Other Investments	14	16	16.4	20	19.8
Loans Held for Sale	N/A	0*		0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,225</b>	<b>954</b>	<b>22.1-</b>	<b>823</b>	<b>13.7-</b>
Unsecured Credit Card Loans	5	5	10.6	3	39.1-
All Other Unsecured Loans	283	231	18.2-	201	13.1-
New Vehicle Loans	372	274	26.4-	213	22.0-
Used Vehicle Loans	401	317	21.0-	286	9.8-
First Mortgage Real Estate Loans	15	13	10.3-	14	3.0
Other Real Estate Loans	20	14	28.8-	14	3.5
Leases Receivable	1	2	55.0	0*	64.8-
All Other Loans/Lines of Credit /1	120	99	17.8-	91	7.4-
Other Loans /1	9	N/A		N/A	
Allowance For Loan Losses	29	25	14.8-	20	19.1-
Other Real Estate Owned	0*	0*	48.6-	0*	119.1
Land and Building	2	2	20.7-	2	2.2-
Other Fixed Assets	5	4	20.5-	4	2.2
NCUSIF Capitalization Deposit	17	14	21.6-	13	7.8-
Other Assets	9	9	3.1-	7	18.2-
<b>TOTAL ASSETS</b>	<b>2,031</b>	<b>1,764</b>	<b>13.2-</b>	<b>1,590</b>	<b>9.8-</b>
<b>LIABILITIES</b>					
Total Borrowings	2	1	28.0-	1	9.7
Accrued Dividends/Interest Payable	8	5	36.7-	3	36.6-
Acct Payable and Other Liabilities	8	6	25.7-	4	27.7-
Uninsured Secondary Capital	0*	0*	42.1	0*	13.1-
<b>TOTAL LIABILITIES</b>	<b>18</b>	<b>13</b>	<b>29.2-</b>	<b>9</b>	<b>27.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,672</b>	<b>1,469</b>	<b>12.2-</b>	<b>1,329</b>	<b>9.5-</b>
Share Drafts	19	18	3.4-	12	35.6-
Regular Shares	1,429	1,259	11.9-	1,156	8.1-
Money Market Shares	9	9	9.5-	8	8.8-
Share Certificates/CDs	136	111	18.5-	94	15.1-
IRA/Keogh Accounts	25	20	18.5-	16	21.8-
All Other Shares and Member Deposits	25	27	5.4	18	33.5-
Non-Member Deposits	29	26	10.9-	26	0.2-
Regular Reserves	93	76	17.5-	69	10.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	324.9	0*	737.1
Other Reserves	10	9	15.7-	6	28.1-
Undivided Earnings	235	196	16.6-	176	10.3-
Net Income	4	2	53.8-	2	3.7
<b>TOTAL EQUITY</b>	<b>341</b>	<b>282</b>	<b>17.2-</b>	<b>252</b>	<b>10.7-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,031</b>	<b>1,764</b>	<b>13.2-</b>	<b>1,590</b>	<b>9.8-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	3,258	3,077	5.6-	2,876	6.5-
<b>Cash &amp; Equivalents</b>	<b>2,537</b>	<b>2,698</b>	<b>6.3</b>	<b>3,056</b>	<b>13.3</b>
<b>TOTAL INVESTMENTS</b>	<b>3,604</b>	<b>4,243</b>	<b>17.7</b>	<b>4,031</b>	<b>5.0-</b>
U.S. Government Obligations	83	58	29.6-	58	0.3
Federal Agency Securities	92	105	14.0	97	6.8-
Mutual Fund & Common Trusts	69	90	29.3	73	18.8-
MCSD and PIC at Corporate CU	125	122	3.0-	124	1.8
All Other Corporate Credit Union	1,170	1,363	16.6	952	30.2-
Commercial Banks, S&Ls	1,844	2,268	23.0	2,463	8.6
Credit Unions -Loans to, Deposits in	80	68	15.6-	85	25.1
Other Investments	141	169	20.1	179	5.6
Loans Held for Sale	N/A	0*		3	193.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>10,605</b>	<b>9,187</b>	<b>13.4-</b>	<b>8,114</b>	<b>11.7-</b>
Unsecured Credit Card Loans	276	215	21.9-	185	14.1-
All Other Unsecured Loans	1,583	1,380	12.9-	1,248	9.6-
New Vehicle Loans	3,244	2,691	17.0-	2,217	17.6-
Used Vehicle Loans	3,285	2,983	9.2-	2,750	7.8-
First Mortgage Real Estate Loans	576	522	9.4-	480	8.0-
Other Real Estate Loans	677	569	15.9-	504	11.5-
Leases Receivable	16	16	0.6-	8	48.9-
All Other Loans/Lines of Credit \1	904	810	10.4-	721	11.0-
Other Loans \1	44	N/A		N/A	
Allowance For Loan Losses	142	127	10.1-	103	19.0-
Other Real Estate Owned	4	2	35.4-	2	35.8-
Land and Building	123	110	10.2-	101	8.2-
Other Fixed Assets	64	57	10.9-	52	8.4-
NCUSIF Capitalization Deposit	132	128	2.8-	122	4.7-
Other Assets	96	88	7.9-	80	8.8-
<b>TOTAL ASSETS</b>	<b>17,022</b>	<b>16,387</b>	<b>3.7-</b>	<b>15,458</b>	<b>5.7-</b>
<b>LIABILITIES</b>					
Total Borrowings	12	9	25.5-	6	28.5-
Accrued Dividends/Interest Payable	48	31	34.6-	21	32.6-
Acct Payable and Other Liabilities	65	59	9.2-	55	7.4-
Uninsured Secondary Capital	4	4	12.8	3	17.6-
<b>TOTAL LIABILITIES</b>	<b>129</b>	<b>104</b>	<b>19.5-</b>	<b>86</b>	<b>17.2-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>14,518</b>	<b>14,123</b>	<b>2.7-</b>	<b>13,331</b>	<b>5.6-</b>
Share Drafts	943	855	9.3-	765	10.6-
Regular Shares	9,452	9,630	1.9	9,352	2.9-
Money Market Shares	323	367	13.6	339	7.8-
Share Certificates/CDs	2,686	2,268	15.6-	1,961	13.5-
IRA/Keogh Accounts	724	632	12.6-	577	8.8-
All Other Shares and Member Deposits	294	296	0.8	278	6.2-
Non-Member Deposits	95	74	22.2-	60	18.5-
Regular Reserves	653	583	10.7-	531	8.9-
APPR. For Non-Conf. Invest.	0*	0*	76.0-	0*	181.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	56.2	0*	197.2
Other Reserves	104	88	15.7-	78	10.7-
Undivided Earnings	1,599	1,476	7.7-	1,416	4.0-
Net Income	20	15	25.8-	15	0.6
<b>TOTAL EQUITY</b>	<b>2,376</b>	<b>2,161</b>	<b>9.0-</b>	<b>2,041</b>	<b>5.5-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>17,022</b>	<b>16,387</b>	<b>3.7-</b>	<b>15,458</b>	<b>5.7-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million



**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	2,945	2,963	0.6	2,957	0.2-
<b>Cash &amp; Equivalents</b>	9,409	9,536	1.4	10,733	12.6
<b>TOTAL INVESTMENTS</b>	13,927	17,446	25.3	18,395	5.4
U.S. Government Obligations	361	351	2.9-	266	24.2-
Federal Agency Securities	2,142	2,386	11.4	2,407	0.9
Mutual Fund & Common Trusts	147	164	11.4	178	8.7
MCSD and PIC at Corporate CU	496	507	2.3	539	6.3
All Other Corporate Credit Union	3,235	3,995	23.5	3,364	15.8-
Commercial Banks, S&Ls	6,642	8,936	34.5	10,518	17.7
Credit Unions -Loans to, Deposits in	319	302	5.1-	297	1.8-
Other Investments	585	806	37.6	826	2.5
Loans Held for Sale	N/A	24		78	220.9
<b>TOTAL LOANS OUTSTANDING</b>	43,659	40,867	6.4-	38,182	6.6-
Unsecured Credit Card Loans	2,425	2,071	14.6-	1,814	12.4-
All Other Unsecured Loans	3,972	3,603	9.3-	3,398	5.7-
New Vehicle Loans	10,018	8,711	13.1-	7,452	14.4-
Used Vehicle Loans	11,271	10,979	2.6-	10,752	2.1-
First Mortgage Real Estate Loans	6,790	6,880	1.3	6,872	0.1-
Other Real Estate Loans	5,418	5,244	3.2-	4,877	7.0-
Leases Receivable	110	105	4.5-	46	56.3-
All Other Loans/Lines of Credit \1	3,472	3,273	5.7-	2,971	9.2-
Other Loans \1	182	N/A		N/A	
Allowance For Loan Losses	432	411	4.9-	352	14.3-
Other Real Estate Owned	16	22	37.2	15	33.4-
Land and Building	1,083	1,058	2.3-	1,050	0.8-
Other Fixed Assets	326	308	5.3-	298	3.3-
NCUSIF Capitalization Deposit	534	549	2.9	544	0.9-
Other Assets	539	513	4.7-	511	0.5-
<b>TOTAL ASSETS</b>	69,059	69,914	1.2	69,455	0.7-
<b>LIABILITIES</b>					
Total Borrowings	63	63	0.0	81	28.0
Accrued Dividends/Interest Payable	140	91	34.8-	66	28.3-
Acct Payable and Other Liabilities	341	318	6.8-	319	0.5
Uninsured Secondary Capital	4	5	37.6	7	21.1
<b>TOTAL LIABILITIES</b>	548	478	12.8-	472	1.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	60,154	61,249	1.8	60,838	0.7-
Share Drafts	6,895	6,839	0.8-	6,487	5.2-
Regular Shares	27,669	30,188	9.1	31,105	3.0
Money Market Shares	4,500	5,384	19.6	5,507	2.3
Share Certificates/CDs	14,952	12,853	14.0-	11,834	7.9-
IRA/Keogh Accounts	4,898	4,735	3.3-	4,679	1.2-
All Other Shares and Member Deposits	979	1,075	9.7	1,075	0.0
Non-Member Deposits	260	176	32.2-	150	14.7-
Regular Reserves	2,450	2,340	4.5-	2,222	5.1-
APPR. For Non-Conf. Invest.	5	4	15.6-	4	6.5
Accum. Unrealized G/L on A-F-S	5	15	186.1	22	45.3
Other Reserves	498	460	7.7-	419	9.0-
Undivided Earnings	5,334	5,304	0.6-	5,405	1.9
Net Income	67	64	4.0-	73	14.2
<b>TOTAL EQUITY</b>	8,358	8,188	2.8-	8,145	0.6-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	69,059	69,914	1.2	69,455	0.7-

1/ All other loans to members and Other Loans eliminated in 2002

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	711	749	5.3	784	4.7
<b>Cash &amp; Equivalents</b>	6,531	6,047	7.4-	7,389	22.2
<b>TOTAL INVESTMENTS</b>	9,719	12,793	31.6	13,564	6.0
U.S. Government Obligations	274	291	6.4	224	23.1-
Federal Agency Securities	3,670	4,611	25.6	4,735	2.7
Mutual Fund & Common Trusts	200	157	21.4-	160	1.8
MCSD and PIC at Corporate CU	334	370	10.7	399	7.8
All Other Corporate Credit Union	1,765	2,435	38.0	1,968	19.2-
Commercial Banks, S&Ls	2,614	3,969	51.8	5,077	27.9
Credit Unions -Loans to, Deposits in	155	139	10.7-	163	17.4
Other Investments	706	822	16.3	838	1.9
Loans Held for Sale	N/A	41		142	244.9
<b>TOTAL LOANS OUTSTANDING</b>	32,228	31,852	1.2-	31,711	0.4-
Unsecured Credit Card Loans	2,061	1,815	11.9-	1,684	7.2-
All Other Unsecured Loans	2,364	2,106	10.9-	1,958	7.0-
New Vehicle Loans	6,197	5,891	4.9-	5,370	8.8-
Used Vehicle Loans	7,272	7,550	3.8	7,995	5.9
First Mortgage Real Estate Loans	7,409	7,449	0.5	7,771	4.3
Other Real Estate Loans	4,479	4,658	4.0	4,663	0.1
Leases Receivable	90	62	31.2-	41	34.1-
All Other Loans/Lines of Credit \1	2,188	2,321	6.1	2,229	4.0-
Other Loans \1	167	N/A		N/A	
Allowance For Loan Losses	275	270	2.1-	251	6.8-
Other Real Estate Owned	19	20	5.5	15	23.8-
Land and Building	884	926	4.7	1,005	8.5
Other Fixed Assets	261	261	0.1	260	0.4-
NCUSIF Capitalization Deposit	385	409	6.3	424	3.6
Other Assets	480	463	3.6-	518	11.8
<b>TOTAL ASSETS</b>	50,232	52,543	4.6	54,776	4.2
<b>LIABILITIES</b>					
Total Borrowings	141	142	0.5	207	46.3
Accrued Dividends/Interest Payable	100	68	31.4-	47	31.5-
Acct Payable and Other Liabilities	285	290	1.7	321	10.8
Uninsured Secondary Capital	0	0	0.0	1	0.0
<b>TOTAL LIABILITIES</b>	526	500	4.9-	576	15.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	44,105	46,258	4.9	48,192	4.2
Share Drafts	5,511	5,658	2.7	5,777	2.1
Regular Shares	16,769	19,031	13.5	19,882	4.5
Money Market Shares	5,134	6,029	17.4	6,585	9.2
Share Certificates/CDs	12,290	11,049	10.1-	11,185	1.2
IRA/Keogh Accounts	3,741	3,761	0.5	3,979	5.8
All Other Shares and Member Deposits	520	612	17.8	702	14.6
Non-Member Deposits	141	117	16.7-	81	30.4-
Regular Reserves	1,750	1,679	4.1-	1,690	0.6
APPR. For Non-Conf. Invest.	3	3	22.3	3	4.4-
Accum. Unrealized G/L on A-F-S	14	32	135.5	45	39.8
Other Reserves	409	392	4.0-	384	2.1-
Undivided Earnings	3,374	3,615	7.1	3,818	5.6
Net Income	52	63	20.8	67	6.2
<b>TOTAL EQUITY</b>	5,602	5,785	3.3	6,008	3.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	50,232	52,543	4.6	54,776	4.2

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	777	839	8.0	883	5.2
<b>Cash &amp; Equivalents</b>	18,098	17,587	2.8-	20,287	15.4
<b>TOTAL INVESTMENTS</b>	32,422	40,683	25.5	45,885	12.8
U.S. Government Obligations	935	1,027	9.9	1,781	73.3
Federal Agency Securities	18,975	24,122	27.1	26,176	8.5
Mutual Fund & Common Trusts	994	946	4.8-	961	1.6
MCSD and PIC at Corporate CU	730	857	17.5	929	8.3
All Other Corporate Credit Union	5,189	6,398	23.3	7,116	11.2
Commercial Banks, S&Ls	3,045	4,400	44.5	5,962	35.5
Credit Unions -Loans to, Deposits in	222	170	23.7-	207	21.9
Other Investments	2,331	2,762	18.5	2,754	0.3-
Loans Held for Sale	N/A	218		699	220.6
<b>TOTAL LOANS OUTSTANDING</b>	108,046	112,557	4.2	112,456	0.1-
Unsecured Credit Card Loans	7,813	7,220	7.6-	6,535	9.5-
All Other Unsecured Loans	6,219	5,812	6.6-	5,399	7.1-
New Vehicle Loans	20,247	19,779	2.3-	18,161	8.2-
Used Vehicle Loans	21,856	24,385	11.6	25,867	6.1
First Mortgage Real Estate Loans	29,906	32,118	7.4	33,464	4.2
Other Real Estate Loans	15,128	16,255	7.4	15,938	1.9-
Leases Receivable	553	581	5.0	411	29.3-
All Other Loans/Lines of Credit \1	5,830	6,407	9.9	6,681	4.3
Other Loans \1	493	N/A		N/A	
Allowance For Loan Losses	919	966	5.2	885	8.4-
Other Real Estate Owned	27	58	112.3	47	18.6-
Land and Building	2,707	2,947	8.9	3,164	7.4
Other Fixed Assets	781	836	7.1	859	2.8
NCUSIF Capitalization Deposit	1,230	1,346	9.4	1,398	3.9
Other Assets	1,827	1,970	7.8	2,127	8.0
<b>TOTAL ASSETS</b>	164,219	177,235	7.9	186,038	5.0
<b>LIABILITIES</b>					
Total Borrowings	923	1,245	34.8	1,517	21.9
Accrued Dividends/Interest Payable	245	175	28.5-	128	26.9-
Acct Payable and Other Liabilities	1,225	1,264	3.2	1,466	16.0
Uninsured Secondary Capital	0*	0*	100.0	1	150.0
<b>TOTAL LIABILITIES</b>	2,394	2,685	12.2	3,113	15.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	143,920	155,630	8.1	163,179	4.9
Share Drafts	20,300	21,786	7.3	21,707	0.4-
Regular Shares	44,329	51,424	16.0	56,511	9.9
Money Market Shares	22,643	29,001	28.1	30,955	6.7
Share Certificates/CDs	41,664	38,000	8.8-	38,128	0.3
IRA/Keogh Accounts	13,009	13,074	0.5	13,640	4.3
All Other Shares and Member Deposits	1,687	2,042	21.0	1,987	2.7-
Non-Member Deposits	288	303	5.1	250	17.2-
Regular Reserves	5,172	5,235	1.2	5,123	2.1-
APPR. For Non-Conf. Invest.	13	16	18.6	17	9.7
Accum. Unrealized G/L on A-F-S	108	201	85.9	235	17.3
Other Reserves	1,394	1,497	7.4	1,425	4.8-
Undivided Earnings	11,017	11,703	6.2	12,677	8.3
Net Income	200	268	33.8	267	0.1-
<b>TOTAL EQUITY</b>	17,905	18,919	5.7	19,745	4.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	164,219	177,235	7.9	186,038	5.0

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	153	188	22.9	226	20.2
<b>Cash &amp; Equivalents</b>	16,836	18,143	7.8	24,066	32.7
<b>TOTAL INVESTMENTS</b>	38,173	56,679	48.5	74,958	32.3
U.S. Government Obligations	1,291	1,547	19.8	1,197	22.6-
Federal Agency Securities	24,422	37,588	53.9	51,316	36.5
Mutual Fund & Common Trusts	2,127	2,564	20.6	2,507	2.2-
MCSD and PIC at Corporate CU	444	633	42.4	859	35.8
All Other Corporate Credit Union	5,014	6,918	38.0	12,443	79.9
Commercial Banks, S&Ls	952	1,690	77.5	1,945	15.1
Credit Unions -Loans to, Deposits in	212	375	76.5	64	83.0-
Other Investments	3,711	5,364	44.5	4,628	13.7-
Loans Held for Sale	N/A	617		1,520	146.3
<b>TOTAL LOANS OUTSTANDING</b>	113,984	138,227	21.3	162,499	17.6
Unsecured Credit Card Loans	8,131	9,131	12.3	10,260	12.4
All Other Unsecured Loans	7,451	7,772	4.3	8,213	5.7
New Vehicle Loans	20,944	23,668	13.0	26,849	13.4
Used Vehicle Loans	18,842	23,304	23.7	29,572	26.9
First Mortgage Real Estate Loans	36,760	48,809	32.8	59,310	21.5
Other Real Estate Loans	15,495	18,658	20.4	20,765	11.3
Leases Receivable	651	840	29.1	976	16.2
All Other Loans/Lines of Credit \1	4,946	6,045	22.2	6,553	8.4
Other Loans \1	763	N/A		N/A	
Allowance For Loan Losses	899	1,103	22.7	1,274	15.5
Other Real Estate Owned	20	23	13.3	33	46.5
Land and Building	1,935	2,442	26.2	3,075	25.9
Other Fixed Assets	751	921	22.6	1,082	17.5
NCUSIF Capitalization Deposit	1,242	1,583	27.4	1,915	20.9
Other Assets	2,602	3,511	34.9	4,035	14.9
<b>TOTAL ASSETS</b>	174,644	221,042	26.6	271,909	23.0
<b>LIABILITIES</b>					
Total Borrowings	2,709	4,389	62.0	7,351	67.5
Accrued Dividends/Interest Payable	318	234	26.4-	176	24.7-
Acct Payable and Other Liabilities	2,063	2,232	8.2	2,862	28.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	5,089	6,855	34.7	10,389	51.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	151,682	191,956	26.6	234,314	22.1
Share Drafts	19,800	24,352	23.0	29,265	20.2
Regular Shares	42,301	57,177	35.2	71,024	24.2
Money Market Shares	26,346	39,331	49.3	51,335	30.5
Share Certificates/CDs	44,968	49,469	10.0	57,141	15.5
IRA/Keogh Accounts	15,965	18,829	17.9	22,424	19.1
All Other Shares and Member Deposits	1,664	2,186	31.4	2,495	14.2
Non-Member Deposits	637	611	4.1-	628	2.9
Regular Reserves	5,144	6,001	16.7	6,800	13.3
APPR. For Non-Conf. Invest.	3	4	29.2	6	39.1
Accum. Unrealized G/L on A-F-S	99	331	233.3	399	20.4
Other Reserves	2,877	3,306	14.9	4,228	27.9
Undivided Earnings	9,609	12,362	28.6	15,423	24.8
Net Income	141	227	60.9	351	54.7
<b>TOTAL EQUITY</b>	17,874	22,231	24.4	27,207	22.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	174,644	221,042	26.6	271,909	23.0

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	2,301	1,998	13.2-	1,803	9.8-
<b>INTEREST INCOME</b>					
Interest on Loans	59	45	23.8-	37	17.5-
(Less) Interest Refund	0*	0*	36.9-	0*	22.8-
Income from Investments	17	8	53.4-	6	26.3-
Trading Profits and Losses	0*	0*	334.6	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>76</b>	<b>53</b>	<b>30.5-</b>	<b>43</b>	<b>18.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	27	16	39.0-	11	33.7-
Interest on Deposits	0*	0*	35.7-	0*	33.9-
Interest on Borrowed Money	0*	0*	69.1-	0*	19.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>27</b>	<b>17</b>	<b>39.2-</b>	<b>11</b>	<b>33.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>4</b>	<b>8.7-</b>	<b>3</b>	<b>20.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>44</b>	<b>32</b>	<b>27.2-</b>	<b>29</b>	<b>10.9-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	2	6.0-	2	9.2-
Other Operating Income	1	0*	38.2-	0*	9.1-
Gain (Loss) on Investments	0*	-0*	334.8-	0*	101.4
Gain (Loss) on Disp of Fixed Assets	0*	-0*	133.6-	0*	313.5
Other Non-Oper Income (Expense)	1	2	32.6	1	9.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>4</b>	<b>7.1-</b>	<b>4</b>	<b>7.2-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	19	16	17.2-	14	12.1-
Travel and Conference Expense	0*	0*	31.2-	0*	0.4-
Office Occupancy Expense	2	2	15.3-	2	6.5-
Office Operations Expense	8	7	19.3-	6	9.8-
Educational & Promotional Expense	0*	0*	16.4-	0*	17.0-
Loan Servicing Expense	0*	0*	14.4-	0*	12.7-
Professional and Outside Services	3	2	15.5-	2	9.5-
Member Insurance	4	3	23.1-	3	15.5-
Operating Fees	0*	0*	14.4-	0*	14.9-
Miscellaneous Operating Expenses	3	2	16.1-	2	11.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>42</b>	<b>34</b>	<b>18.0-</b>	<b>30</b>	<b>11.4-</b>
<b>NET INCOME</b>	<b>7</b>	<b>2</b>	<b>66.7-</b>	<b>2</b>	<b>2.4</b>
Transfer to Regular Reserve	1	0*	70.4-	0*	0.8

\* Amount Less than + or - 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	3,258	3,077	5.6-	2,876	6.5-
<b>INTEREST INCOME</b>					
Interest on Loans	482	400	17.0-	335	16.4-
(Less) Interest Refund	0*	0*	20.3-	0*	18.0-
Income from Investments	138	87	37.4-	71	18.3-
Trading Profits and Losses	0*	0*	1,772.1	-0*	502.7-
<b>TOTAL INTEREST INCOME</b>	<b>620</b>	<b>486</b>	<b>21.5-</b>	<b>405</b>	<b>16.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	246	163	33.7-	108	33.7-
Interest on Deposits	12	8	33.1-	5	33.4-
Interest on Borrowed Money	0*	0*	75.2-	0*	26.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>259</b>	<b>171</b>	<b>33.8-</b>	<b>114</b>	<b>33.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>27</b>	<b>27</b>	<b>1.3</b>	<b>22</b>	<b>20.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>334</b>	<b>288</b>	<b>13.8-</b>	<b>270</b>	<b>6.3-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	39	37	6.6-	37	0.0-
Other Operating Income	13	10	22.4-	8	18.7-
Gain (Loss) on Investments	-0*	-2	6,190.6-	-0*	97.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	63.6-	0*	495.8
Other Non-Oper Income (Expense)	3	4	31.3	2	41.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>56</b>	<b>49</b>	<b>12.3-</b>	<b>48</b>	<b>2.1-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	163	149	8.4-	139	6.7-
Travel and Conference Expense	5	4	14.1-	3	13.8-
Office Occupancy Expense	16	14	12.1-	14	5.3-
Office Operations Expense	65	59	9.7-	55	6.0-
Educational & Promotional Expense	5	4	19.2-	4	2.2-
Loan Servicing Expense	9	8	9.5-	8	7.0-
Professional and Outside Services	26	23	10.4-	22	4.9-
Member Insurance	15	13	12.1-	11	12.8-
Operating Fees	4	3	5.1-	3	13.5-
Miscellaneous Operating Expenses	15	15	1.2-	12	17.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>322</b>	<b>293</b>	<b>9.1-</b>	<b>272</b>	<b>7.3-</b>
<b>NET INCOME</b>	<b>67</b>	<b>43</b>	<b>35.5-</b>	<b>46</b>	<b>5.3</b>
Transfer to Regular Reserve	15	6	60.6-	4	31.6-

\* Amount Less than + or - 1 Million

**TABLE 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	2,945	2,963	0.6	2,957	0.2-
<b>INTEREST INCOME</b>					
Interest on Loans	1,909	1,666	12.7-	1,451	12.9-
(Less) Interest Refund	2	1	14.1-	2	9.8
Income from Investments	539	397	26.3-	339	14.6-
Trading Profits and Losses	0*	-0*	820.5-	0*	143.0
<b>TOTAL INTEREST INCOME</b>	<b>2,446</b>	<b>2,062</b>	<b>15.7-</b>	<b>1,788</b>	<b>13.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	989	674	31.8-	467	30.8-
Interest on Deposits	98	64	34.5-	45	28.8-
Interest on Borrowed Money	4	1	69.9-	1	2.7
<b>TOTAL INTEREST EXPENSE</b>	<b>1,091</b>	<b>740</b>	<b>32.2-</b>	<b>514</b>	<b>30.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>106</b>	<b>108</b>	<b>1.4</b>	<b>99</b>	<b>8.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,248</b>	<b>1,214</b>	<b>2.7-</b>	<b>1,176</b>	<b>3.2-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	218	214	2.2-	223	4.3
Other Operating Income	77	71	7.3-	72	0.3
Gain (Loss) on Investments	0*	-11	2,343.9-	3	123.7
Gain (Loss) on Disp of Fixed Assets	0*	1	131.5	3	97.0
Other Non-Oper Income (Expense)	3	3	0.5	3	34.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>299</b>	<b>278</b>	<b>6.9-</b>	<b>303</b>	<b>8.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	623	609	2.3-	598	1.8-
Travel and Conference Expense	22	20	9.6-	20	2.9-
Office Occupancy Expense	80	76	5.0-	76	0.5
Office Operations Expense	275	265	3.8-	261	1.5-
Educational & Promotional Expense	34	33	5.0-	33	0.3
Loan Servicing Expense	57	58	1.2	56	3.6-
Professional and Outside Services	132	129	2.5-	125	3.1-
Member Insurance	26	24	8.0-	22	8.5-
Operating Fees	9	9	1.7-	9	3.4-
Miscellaneous Operating Expenses	40	43	7.3	37	14.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,300</b>	<b>1,266</b>	<b>2.6-</b>	<b>1,236</b>	<b>2.4-</b>
<b>NET INCOME</b>	<b>247</b>	<b>227</b>	<b>8.2-</b>	<b>243</b>	<b>6.9</b>
Transfer to Regular Reserve	72	37	48.4-	24	35.9-

\* Amount Less than + or - 1 Million

**TABLE 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	711	749	5.3	784	4.7
<b>INTEREST INCOME</b>					
Interest on Loans	1,369	1,235	9.8-	1,148	7.1-
(Less) Interest Refund	0*	0*	39.2-	0*	33.3
Income from Investments	384	304	21.0-	257	15.2-
Trading Profits and Losses	0*	-0*	182.2-	0*	149.3
<b>TOTAL INTEREST INCOME</b>	<b>1,753</b>	<b>1,538</b>	<b>12.2-</b>	<b>1,405</b>	<b>8.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	743	515	30.6-	377	26.8-
Interest on Deposits	85	62	27.1-	55	12.2-
Interest on Borrowed Money	6	3	51.0-	3	8.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>834</b>	<b>580</b>	<b>30.4-</b>	<b>434</b>	<b>25.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>66</b>	<b>72</b>	<b>9.6</b>	<b>73</b>	<b>1.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>852</b>	<b>886</b>	<b>3.9</b>	<b>897</b>	<b>1.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	167	168	0.6	191	13.9
Other Operating Income	65	63	2.9-	77	22.1
Gain (Loss) on Investments	2	1	29.9-	3	190.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	271.0	1	390.5
Other Non-Oper Income (Expense)	0*	2	195.5	3	31.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>234</b>	<b>234</b>	<b>0.1</b>	<b>276</b>	<b>17.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	433	441	1.9	470	6.6
Travel and Conference Expense	16	16	0.5-	16	1.4
Office Occupancy Expense	58	58	0.1-	62	6.2
Office Operations Expense	198	199	0.7	205	2.7
Educational & Promotional Expense	30	31	2.4	33	6.5
Loan Servicing Expense	44	47	5.9	51	8.9
Professional and Outside Services	77	78	1.3	87	10.3
Member Insurance	10	10	4.2-	10	1.5-
Operating Fees	6	6	4.7-	6	2.6
Miscellaneous Operating Expenses	22	25	13.6	24	1.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>895</b>	<b>911</b>	<b>1.8</b>	<b>963</b>	<b>5.7</b>
<b>NET INCOME</b>	<b>191</b>	<b>209</b>	<b>9.3</b>	<b>210</b>	<b>0.3</b>
Transfer to Regular Reserve	44	22	49.4-	15	32.4-

\* Amount Less than + or - 1 Million



**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	777	839	8.0	883	5.2
<b>INTEREST INCOME</b>					
Interest on Loans	4,462	4,270	4.3-	3,910	8.4-
(Less) Interest Refund	3	3	0.2	3	0.5-
Income from Investments	1,193	970	18.7-	808	16.7-
Trading Profits and Losses	-0*	0*	252.0	-0*	161.6-
<b>TOTAL INTEREST INCOME</b>	<b>5,653</b>	<b>5,238</b>	<b>7.3-</b>	<b>4,716</b>	<b>10.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,338	1,677	28.3-	1,296	22.7-
Interest on Deposits	398	287	27.9-	202	29.6-
Interest on Borrowed Money	31	27	13.7-	28	2.9
<b>TOTAL INTEREST EXPENSE</b>	<b>2,767</b>	<b>1,991</b>	<b>28.0-</b>	<b>1,526</b>	<b>23.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>228</b>	<b>297</b>	<b>30.3</b>	<b>268</b>	<b>9.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,658</b>	<b>2,949</b>	<b>11.0</b>	<b>2,921</b>	<b>1.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	601	657	9.3	755	15.0
Other Operating Income	257	273	6.2	330	21.0
Gain (Loss) on Investments	8	6	26.0-	22	284.8
Gain (Loss) on Disp of Fixed Assets	4	9	96.8	6	25.6-
Other Non-Oper Income (Expense)	13	10	25.8-	19	96.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>883</b>	<b>953</b>	<b>8.0</b>	<b>1,132</b>	<b>18.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,396	1,503	7.7	1,565	4.1
Travel and Conference Expense	47	49	4.2	50	1.6
Office Occupancy Expense	185	194	5.2	204	5.1
Office Operations Expense	620	658	6.1	673	2.3
Educational & Promotional Expense	106	111	5.2	119	7.1
Loan Servicing Expense	146	169	15.6	181	7.4
Professional and Outside Services	194	212	9.3	222	4.6
Member Insurance	16	16	2.9	16	3.4-
Operating Fees	15	17	11.3	17	3.5
Miscellaneous Operating Expenses	71	73	2.5	72	1.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,796</b>	<b>3,003</b>	<b>7.4</b>	<b>3,120</b>	<b>3.9</b>
<b>NET INCOME</b>	<b>744</b>	<b>900</b>	<b>20.9</b>	<b>934</b>	<b>3.8</b>
Transfer to Regular Reserve	145	100	31.0-	97	2.7-

\* Amount Less than + or - 1 Million

**TABLE 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	153	188	22.9	226	20.2
<b>INTEREST INCOME</b>					
Interest on Loans	4,544	5,056	11.3	5,352	5.8
(Less) Interest Refund	3	3	18.2-	2	19.7-
Income from Investments	1,340	1,248	6.8-	1,239	0.8-
Trading Profits and Losses	3	-0*	121.1-	0*	203.1
<b>TOTAL INTEREST INCOME</b>	<b>5,884</b>	<b>6,301</b>	<b>7.1</b>	<b>6,589</b>	<b>4.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,876	2,365	17.8-	2,149	9.1-
Interest on Deposits	284	291	2.5	262	10.2-
Interest on Borrowed Money	74	88	18.2	121	37.1
<b>TOTAL INTEREST EXPENSE</b>	<b>3,235</b>	<b>2,744</b>	<b>15.2-</b>	<b>2,531</b>	<b>7.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>248</b>	<b>393</b>	<b>58.8</b>	<b>463</b>	<b>17.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,401</b>	<b>3,164</b>	<b>31.7</b>	<b>3,595</b>	<b>13.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	520	640	23.0	880	37.5
Other Operating Income	306	389	26.9	592	52.4
Gain (Loss) on Investments	39	9	76.9-	41	352.5
Gain (Loss) on Disp of Fixed Assets	13	1	91.1-	-2	247.0-
Other Non-Oper Income (Expense)	13	15	13.1	37	151.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>892</b>	<b>1,054</b>	<b>18.1</b>	<b>1,549</b>	<b>47.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,175	1,457	24.0	1,806	23.9
Travel and Conference Expense	27	34	22.8	40	19.1
Office Occupancy Expense	157	203	28.8	243	19.9
Office Operations Expense	548	648	18.1	783	20.9
Educational & Promotional Expense	81	97	20.0	122	25.9
Loan Servicing Expense	126	167	31.8	204	22.2
Professional and Outside Services	134	172	28.7	223	29.6
Member Insurance	13	13	3.5	14	5.4
Operating Fees	9	12	29.5	15	22.9
Miscellaneous Operating Expenses	74	98	33.4	113	14.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,346</b>	<b>2,901</b>	<b>23.7</b>	<b>3,563</b>	<b>22.8</b>
<b>NET INCOME</b>	<b>948</b>	<b>1,316</b>	<b>38.9</b>	<b>1,581</b>	<b>20.1</b>
Transfer to Regular Reserve	318	229	28.0-	195	14.9-

\* Amount Less than + or - 1 Million

**TABLE 21  
FEDERALLY INSURED CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

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

<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>
1999	10,841	1,143	10.54	-44,447
2000	10,479	732	6.99	-21,859
2001	10,145	979	9.65	-33,689
2002	9,814	1,446	14.73	-65,250
2003	9,529	1,166	12.24	-57,330

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

<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	465	362,857,459	-3,244,778	59,652,684
2 Million To 10 Million	424	2,041,531,508	-11,456,572	261,463,369
10 Million To 50 Million	231	5,010,456,411	-23,504,580	535,521,815
50 Million To 100 Million	31	2,086,048,052	-9,219,172	207,866,895
100 Million To 500 Million	14	2,470,663,080	-6,521,725	202,242,392
500 Million and Over	1	574,095,325	-3,383,123	41,587,549
<b>Total</b>	<b>1,166</b>	<b>12,545,651,835</b>	<b>-57,329,950</b>	<b>1,308,334,704</b>

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

<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>
1999	2,238	6,056	2,227	288	28	10,837
2000	2,194	5,944	2,052	273	10	10,473
2001	2,459	5,783	1,713	180	8	10,143
2002	2,303	5,388	1,903	211	8	9,813
2003	2,110	5,415	1,808	185	10	9,528

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

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1999	316	2.91	2,955,455,261	0.83
2000	283	2.70	2,143,020,638	0.58
2001	188	1.85	1,514,225,153	0.36
2002	219	2.23	2,997,554,487	0.64
2003	195	2.05	3,183,633,015	0.61

\*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.

**Table 22**  
**100 Largest Federally Insured Credit Unions**  
**June 30, 2003**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	19,349,783,090
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	10,807,516,707
3	PENTAGON	3	ALEXANDRIA	VA	1935	5,868,211,924
4	THE GOLDEN 1	5	SACRAMENTO	CA	1933	4,598,975,035
5	BOEING EMPLOYEES	4	TUKWILA	WA	1935	4,526,390,803
6	UNITED AIRLINES EMPLOYEES'	6	CHICAGO	IL	1935	4,467,797,816
7	ORANGE COUNTY TEACHERS	7	SANTA ANA	CA	1934	4,435,148,462
8	AMERICAN AIRLINES	8	DFW AIRPORT	TX	1982	3,967,563,080
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	3,823,838,611
10	SECURITY SERVICE	12	SAN ANTONIO	TX	1956	3,022,998,145
11	KINECTA	10	MANHATTAN BEACH	CA	1940	3,016,355,540
12	AMERICA FIRST	16	OGDEN	UT	1939	2,682,595,514
13	VYSTAR	13	JACKSONVILLE	FL	1952	2,615,681,352
14	STAR ONE	15	SUNNYVALE	CA	1956	2,564,441,098
15	CITIZENS EQUITY FIRST	14	PEORIA	IL	1937	2,563,730,703
16	ESL	17	ROCHESTER	NY	1995	2,460,856,312
17	DELTA EMPLOYEES	18	ATLANTA	GA	1940	2,451,037,851
18	WESCOM	19	PASADENA	CA	1934	2,449,065,236
19	SAN DIEGO COUNTY	22	SAN DIEGO	CA	1938	2,324,285,390
20	ALASKA USA	20	ANCHORAGE	AK	1948	2,297,165,322
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	2,131,323,078
22	DIGITAL	25	MARLBOROUGH	MA	1979	2,109,613,262
23	RANDOLPH-BROOKS	23	UNIVERSAL CITY	TX	1952	2,054,402,524
24	DESERT SCHOOLS	24	PHOENIX	AZ	1939	1,953,949,500
25	ADDISON AVENUE	26	PALO ALTO	CA	1970	1,749,178,731
26	UNITED NATIONS	28	NEW YORK	NY	1947	1,744,820,715
27	EASTERN FINANCIAL FLORIDA	40	MIRRAMAR	FL	1937	1,721,729,530
28	LOCKHEED	31	BURBANK	CA	1937	1,720,466,284
29	HUDSON VALLEY FCU	33	POUGHKEEPSIE	NY	1963	1,694,888,728
30	TEACHERS	37	FARMINGVILLE	NY	1952	1,692,799,601
31	DFCU FINANCIAL	27	DEARBORN	MI	1950	1,671,166,611
32	BANK FUND STAFF	32	WASHINGTON	DC	1947	1,651,907,614
33	BETHPAGE	38	BETHPAGE	NY	1941	1,623,386,953
34	MISSION	35	SAN DIEGO	CA	1961	1,618,574,769
35	ENT	30	COLORADO SPRING	CO	1957	1,594,811,182
36	POLICE & FIRE	34	PHILADELPHIA	PA	1938	1,584,586,670
37	CREDIT UNION OF TEXAS	44	DALLAS	TX	1931	1,560,649,863
38	REDSTONE	36	HUNTSVILLE	AL	1951	1,546,643,989
39	SAN ANTONIO	29	SAN ANTONIO	TX	1935	1,543,475,684
40	GTE	54	TAMPA	FL	1935	1,498,847,268
41	VISIONS	39	ENDICOTT	NY	1966	1,436,063,950
42	PORTLAND TEACHERS	42	PORTLAND	OR	1932	1,423,888,287
43	ATLANTA POSTAL	41	ATLANTA	GA	1943	1,414,098,819
44	NWA	45	APPLE VALLEY	MN	1938	1,413,546,900
45	STATE EMPLOYEES CU OF MARYLAND, IN	46	LINTHICUM	MD	1951	1,384,603,187
46	BELLCO	43	GREENWOOD VILLA	CO	1936	1,333,230,715
47	FIRST TECHNOLOGY	65	BEAVERTON	OR	1952	1,317,661,670
48	MACDILL	63	TAMPA	FL	1955	1,306,508,350
49	AFFINITY	47	BASKING RIDGE	NJ	1935	1,303,512,137
50	COMMUNITY	50	PLANO	TX	1952	1,303,062,892
51	TOWER	58	LAUREL	MD	1953	1,263,658,871
52	COASTAL	57	RALEIGH	NC	1967	1,263,024,552
53	TRAVIS	48	VACAVILLE	CA	1951	1,262,946,438
54	TEXANS	53	RICHARDSON	TX	1953	1,262,659,020
55	TEACHERS	59	SOUTH BEND	IN	1931	1,257,783,795
56	COMMUNITY AMERICA	56	KANSAS CITY	MO	1940	1,256,780,330
57	TINKER	51	TINKER AFB	OK	1946	1,255,666,066
58	EASTMAN	55	KINGSPORT	TN	1934	1,239,982,028
59	NORTH ISLAND FINANCIAL	49	SAN DIEGO	CA	1940	1,238,340,976
60	MOUNTAIN AMERICA	60	SALT LAKE CITY	UT	1936	1,221,913,153
61	PROVIDENT	52	REDWOOD CITY	CA	1950	1,218,385,845
62	ARIZONA	62	PHOENIX	AZ	1936	1,205,065,545

**Table 22**  
**100 Largest Federally Insured Credit Unions**  
**June 30, 2003**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
63	KERN SCHOOLS	66	BAKERSFIELD	CA	1940	1,157,902,052
64	VIRGINIA CREDIT UNION, INC.,	74	RICHMOND	VA	1928	1,131,689,421
65	MUNICIPAL	61	NEW YORK	NY	1917	1,111,584,494
66	NORTHWEST	81	HERNDON	VA	1947	1,105,638,802
67	IBM MID AMERICA EMPLOYEES	72	ROCHESTER	MN	1976	1,102,373,882
68	TECHNOLOGY	68	SAN JOSE	CA	1960	1,092,726,598
69	STATE EMPLOYEES	75	ALBANY	NY	1934	1,088,631,226
70	THE CALIFORNIA	64	GLENDALE	CA	1933	1,078,719,558
71	SPACE COAST	77	MELBOURNE	FL	1951	1,077,813,782
72	MICHIGAN STATE UNIVERSITY	87	EAST LANSING	MI	1979	1,075,589,647
73	APCO EMPLOYEES	71	BIRMINGHAM	AL	1953	1,071,923,472
74	BROCKTON	73	BROCKTON	MA	1917	1,059,044,312
75	SAFE	70	NORTH HIGHLANDS	CA	1940	1,054,564,954
76	EDUCATIONAL EMPLOYEES	82	FRESNO	CA	1934	1,053,897,176
77	CONNECTICUT STATE EMPLOYEES	69	HARTFORD	CT	1946	1,047,784,957
78	SCHOOLS FINANCIAL	67	SACRAMENTO	CA	1934	1,029,118,445
79	OMNIAMERICAN	80	FORT WORTH	TX	1956	1,019,005,439
80	WASHINGTON STATE EMPLOYEES	79	OLYMPIA	WA	1957	1,002,924,437
81	WESTERN	212	MANHATTAN BEACH	CA	1963	1,001,797,297
82	FIRST COMMUNITY	78	ELLISVILLE	MO	1934	994,709,660
83	GEORGIA TELCO	76	ATLANTA	GA	1934	977,177,499
84	MERCK EMPLOYEES	99	RAHWAY	NJ	1936	962,903,537
85	AEDC	84	TULLAHOMA	TN	1951	948,109,014
86	REDWOOD	85	SANTA ROSA	CA	1950	946,409,396
87	FOUNDERS	83	LANCASTER	SC	1961	941,182,887
88	FAIRWINDS	98	ORLANDO	FL	1949	932,535,633
89	PACIFIC SERVICE	92	WALNUT CREEK	CA	1936	929,187,003
90	POLISH & SLAVIC	94	BROOKLYN	NY	1976	927,683,154
91	GOVERNMENT EMPLOYEES CU OF EL PASO	96	EL PASO	TX	1932	923,486,893
92	TRULIANT	86	WINSTON SALEM	NC	1952	916,996,714
93	LANGLEY	90	HAMPTON	VA	1936	916,493,256
94	ARIZONA STATE SAVINGS & CREDIT UNION	88	PHOENIX	AZ	1972	914,875,440
95	WRIGHT-PATT	100	FAIRBORN	OH	1932	912,618,743
96	DOW CHEMICAL EMPLOYEES'	95	MIDLAND	MI	1937	905,090,701
97	SOUTH CAROLINA	93	NORTH CHARLESTON	SC	1936	898,610,396
98	ALLEGACY	91	WINSTON-SALEM	NC	1967	893,084,912
99	MERIWEST	97	SAN JOSE	CA	1961	883,821,308
100	CREDIT UNION CENTRAL FALLS	105	CENTRAL FALLS	RI	1915	876,411,702

**Table 23**  
**Number of Credit Unions**  
**Federally Insured Credit Unions**  
**June 30, 2003**

	Federal Charters	State Charters	Total Number	% of Total
Alabama	96	75	171	1.79
Alaska	11	2	13	0.14
Arizona	37	29	66	0.69
Arkansas	75		75	0.79
California	379	198	577	6.06
Colorado	80	75	155	1.63
Connecticut	125	49	174	1.83
Delaware	40		40	0.42
District of Columbia	64		64	0.67
Florida	128	108	236	2.48
Georgia	137	75	212	2.22
Guam	2		2	0.02
Hawaii	96	3	99	1.04
Idaho	25	25	50	0.52
Illinois	127	363	490	5.14
Indiana	185	32	217	2.28
Iowa	2	169	171	1.79
Kansas	26	98	124	1.30
Kentucky	80	35	115	1.21
Louisiana	216	57	273	2.86
Maine	63	15	78	0.82
Maryland	115	7	122	1.28
Massachusetts	161	111	272	2.85
Michigan	165	273	438	4.60
Minnesota	72	107	179	1.88
Mississippi	86	31	117	1.23
Missouri	14	163	177	1.86
Montana	59	14	73	0.77
Nebraska	52	28	80	0.84
Nevada	17	4	21	0.22
New Hampshire	7	23	30	0.31
New Jersey	238	21	259	2.72
New Mexico	29	26	55	0.58
New York	560	36	596	6.25
North Carolina	55	100	155	1.63
North Dakota	23	39	62	0.65
Ohio	299	155	454	4.76
Oklahoma	64	28	92	0.97
Oregon	79	24	103	1.08
Pennsylvania	638	80	718	7.53
Puerto Rico	18		18	0.19
Rhode Island	20	14	34	0.36
South Carolina	74	18	92	0.97
South Dakota	59		59	0.62
Tennessee	94	132	226	2.37
Texas	430	245	675	7.08
Utah	44	80	124	1.30
Vermont	6	32	38	0.40
Virgin Islands	5		5	0.05
Virginia	175	67	242	2.54
Washington	63	90	153	1.61
West Virginia	113	8	121	1.27
Wisconsin	2	301	303	3.18
Wyoming	34		34	0.36
<b>Total</b>	<b>5,864</b>	<b>3,665</b>	<b>9,529</b>	<b>100.00</b>

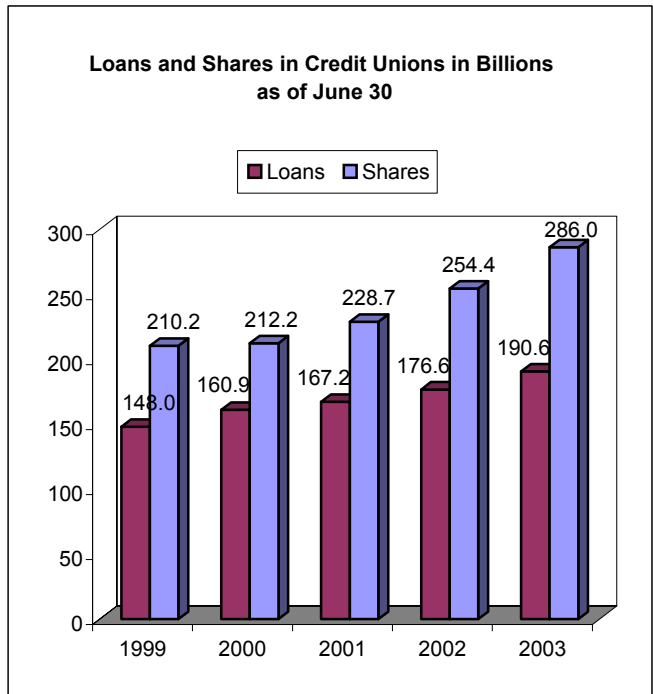
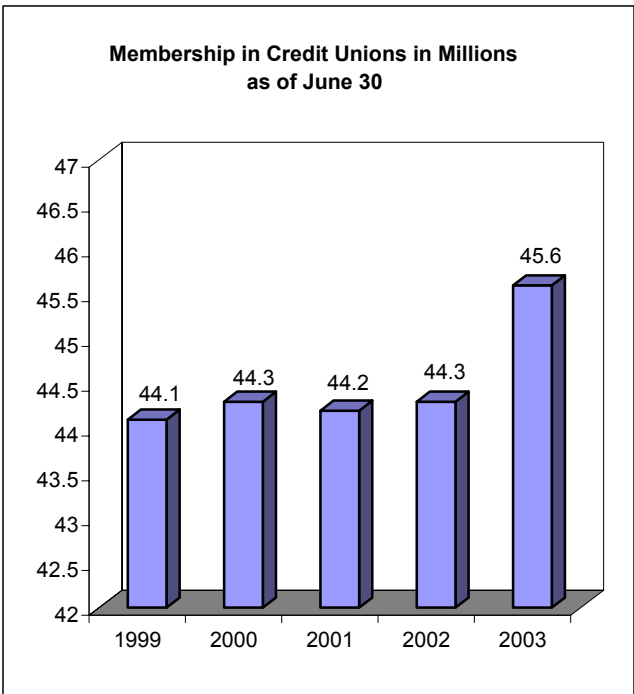
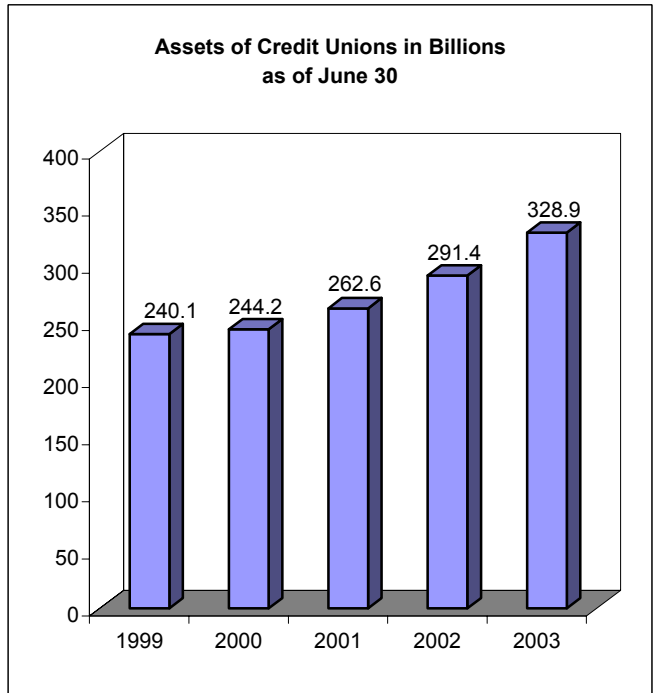
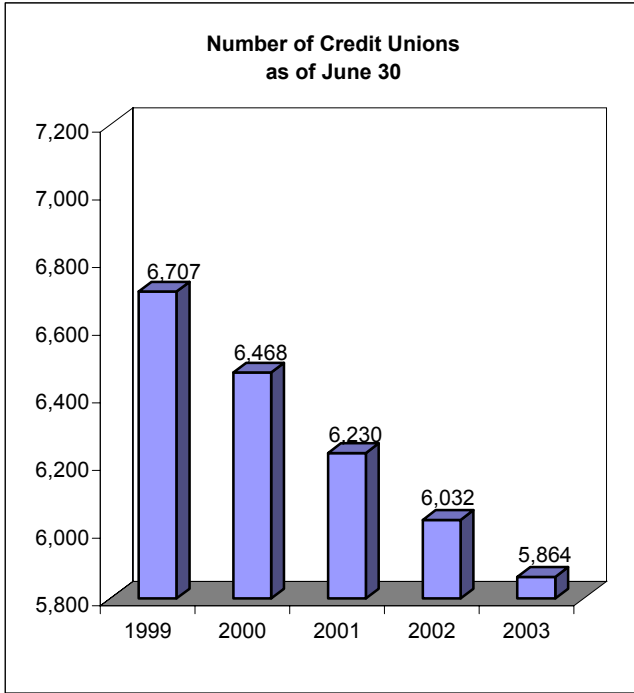
**Table 24**  
**Credit Union Assets by State**  
**Federally Insured Credit Unions**  
**June 30, 2003**

	Federal Charters	State Charters	Total Assets	% of Total
Alabama	5,299,757,061	3,718,489,754	9,018,246,815	1.50
Alaska	3,053,979,176	448,558,099	3,502,537,275	0.58
Arizona	5,930,469,255	3,689,539,534	9,620,008,789	1.61
Arkansas	1,480,915,520		1,480,915,520	0.25
California	39,364,276,241	48,590,895,128	87,955,171,369	14.68
Colorado	4,658,567,146	6,308,334,196	10,966,901,342	1.83
Connecticut	3,836,422,486	2,630,534,580	6,466,957,066	1.08
Delaware	1,329,178,556		1,329,178,556	0.22
District of Columbia	4,205,737,818		4,205,737,818	0.70
Florida	16,786,314,662	14,929,097,525	31,715,412,187	5.29
Georgia	4,847,031,617	6,836,446,700	11,683,478,317	1.95
Guam	164,174,371		164,174,371	0.03
Hawaii	5,596,316,275	182,131,008	5,778,447,283	0.96
Idaho	1,157,505,430	996,047,471	2,153,552,901	0.36
Illinois	2,442,553,498	16,275,300,992	18,717,854,490	3.12
Indiana	8,200,970,769	4,174,699,852	12,375,670,621	2.07
Iowa	57,429,926	4,792,195,351	4,849,625,277	0.81
Kansas	352,282,628	2,500,800,034	2,853,082,662	0.48
Kentucky	2,641,532,681	1,239,250,361	3,880,783,042	0.65
Louisiana	4,762,061,807	871,450,210	5,633,512,017	0.94
Maine	2,687,356,170	912,826,760	3,600,182,930	0.60
Maryland	9,552,563,208	2,759,444,785	12,312,007,993	2.05
Massachusetts	9,451,812,561	10,562,836,055	20,014,648,616	3.34
Michigan	11,845,860,352	17,743,279,869	29,589,140,221	4.94
Minnesota	8,375,537,897	3,508,569,349	11,884,107,246	1.98
Mississippi	1,880,135,024	445,809,906	2,325,944,930	0.39
Missouri	476,126,159	7,210,760,262	7,686,886,421	1.28
Montana	1,323,096,998	876,262,777	2,199,359,775	0.37
Nebraska	1,727,803,749	606,897,114	2,334,700,863	0.39
Nevada	1,394,650,116	1,204,261,356	2,598,911,472	0.43
New Hampshire	180,248,563	2,830,043,736	3,010,292,299	0.50
New Jersey	8,757,922,811	402,324,693	9,160,247,504	1.53
New Mexico	2,896,381,087	1,020,437,733	3,916,818,820	0.65
New York	28,824,342,145	3,425,144,964	32,249,487,109	5.38
North Carolina	5,966,153,484	13,018,859,758	18,985,013,242	3.17
North Dakota	236,146,670	1,093,741,209	1,329,887,879	0.22
Ohio	7,213,704,384	6,639,586,082	13,853,290,466	2.31
Oklahoma	3,461,084,977	2,651,598,477	6,112,683,454	1.02
Oregon	3,445,849,306	6,618,006,933	10,063,856,239	1.68
Pennsylvania	15,513,969,165	5,878,813,722	21,392,782,887	3.57
Puerto Rico	510,848,338		510,848,338	0.09
Rhode Island	207,564,284	2,989,105,603	3,196,669,887	0.53
South Carolina	5,189,947,600	690,895,386	5,880,842,986	0.98
South Dakota	1,336,049,347		1,336,049,347	0.22
Tennessee	4,914,921,473	5,344,490,914	10,259,412,387	1.71
Texas	26,822,178,374	17,923,215,208	44,745,393,582	7.47
Utah	5,795,166,271	2,716,712,928	8,511,879,199	1.42
Vermont	679,990,835	771,141,104	1,451,131,939	0.24
Virgin Islands	49,545,251		49,545,251	0.01
Virginia	35,645,518,213	3,766,771,330	39,412,289,543	6.58
Washington	2,881,896,670	15,785,373,314	18,667,269,984	3.12
West Virginia	2,051,763,603	102,856,930	2,154,620,533	0.36
Wisconsin	371,390,843	12,665,704,564	13,037,095,407	2.18
Wyoming	1,041,228,079		1,041,228,079	0.17
<b>Total</b>	<b>328,876,230,930</b>	<b>270,349,543,616</b>	<b>599,225,774,546</b>	<b>100.00</b>

**FEDERAL  
CREDIT UNIONS**

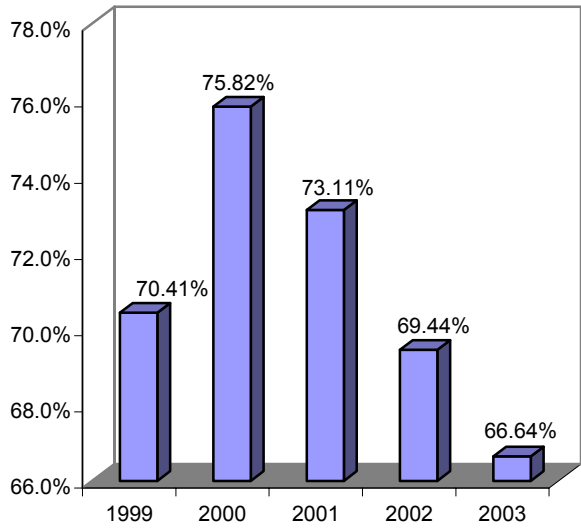


## Federal Credit Unions 5 Year Trends

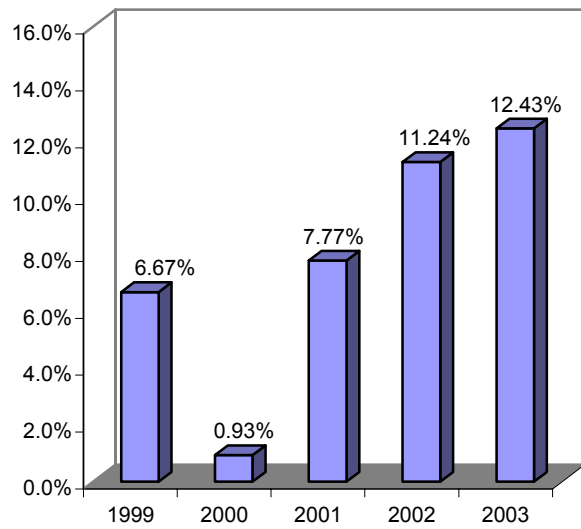


## Federal Credit Unions 5 Year Trends

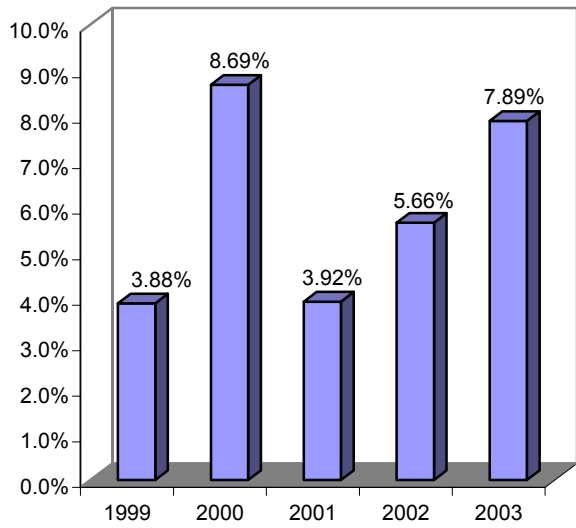
**Loan to Share Ratio as of June 30**



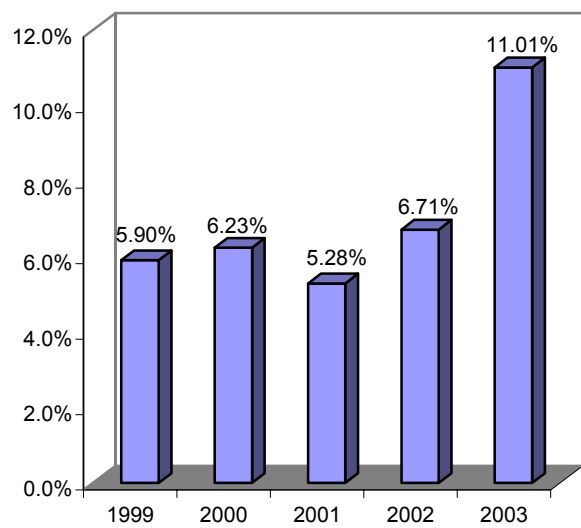
**Share Growth Annually as of June 30**



**Loan Growth Annually as of June 30**

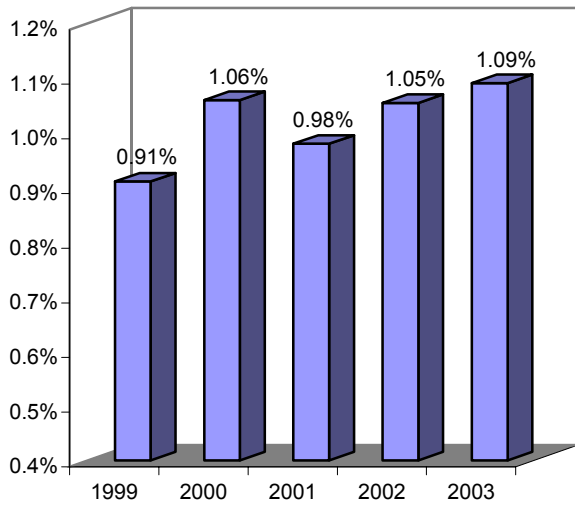


**Net Worth Growth Annually as of June 30**

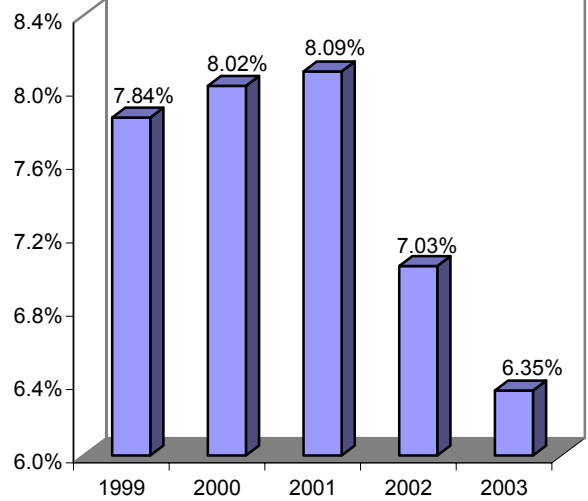


## Federal Credit Unions 5 Year Trends

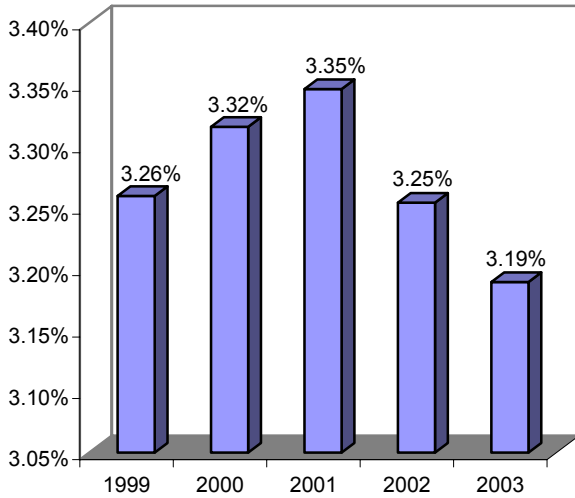
**Return on Average Assets as of June 30**



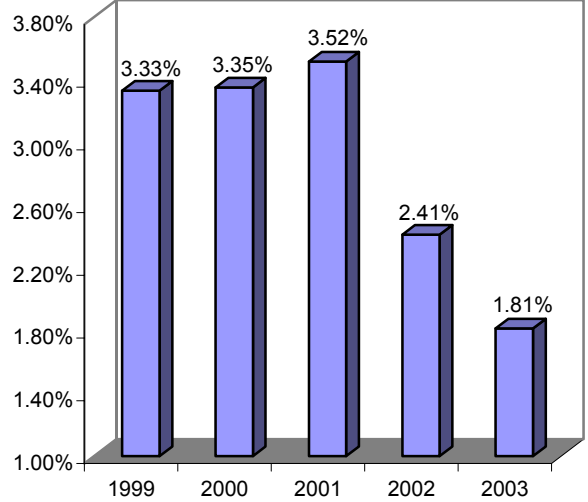
**Gross Income to Average Assets  
as of June 30**



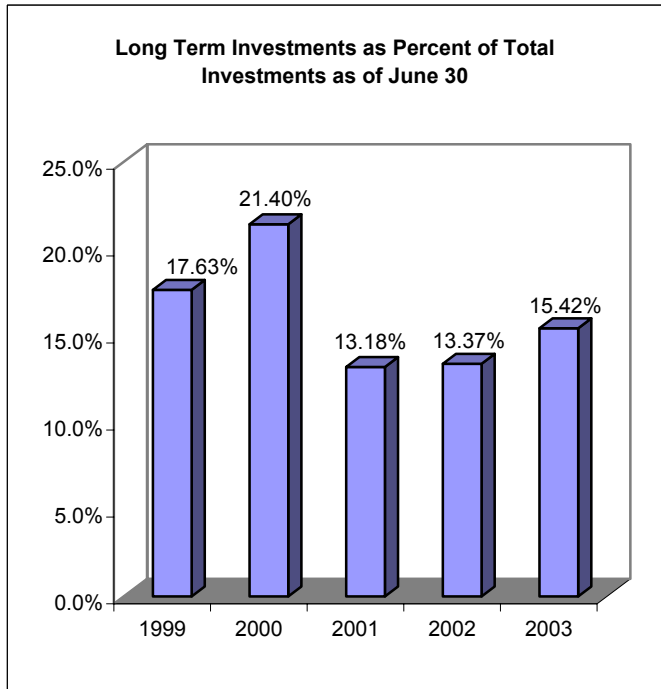
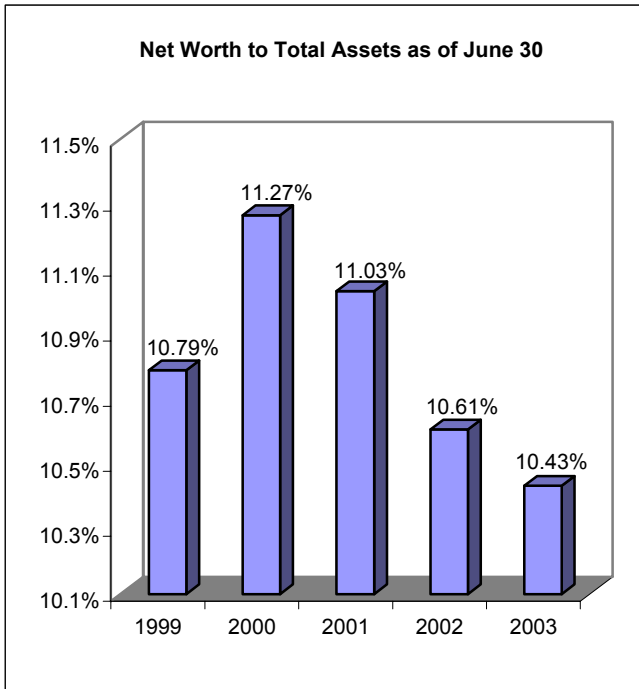
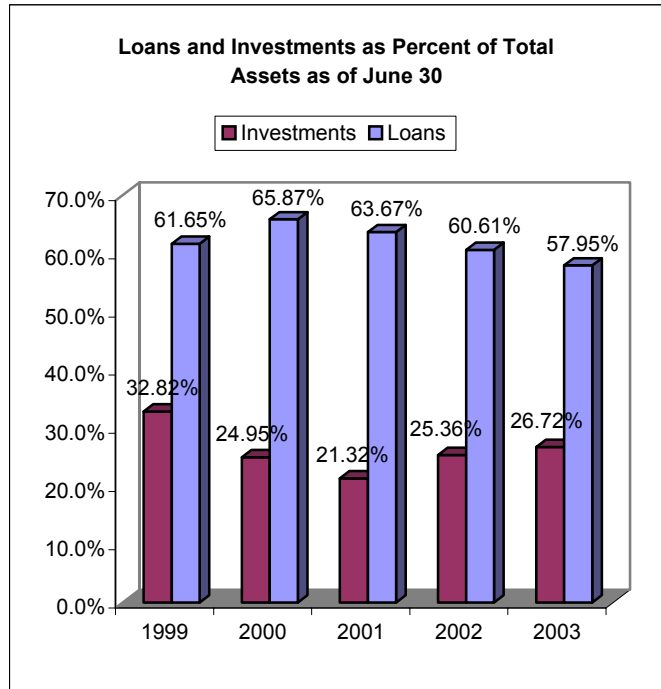
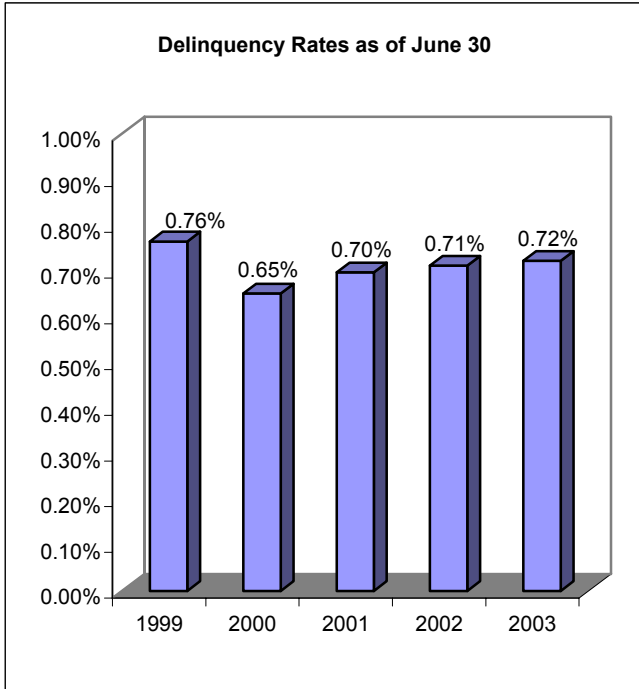
**Operating Expenses to Average Assets  
as of June 30**



**Cost of Funds to Average Assets  
as of June 30**



## Federal Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	6,230	6,032	3.2-	5,864	2.8-
<b>Cash &amp; Equivalents</b>	30,848	30,568	0.9-	37,841	23.8
<b>TOTAL INVESTMENTS</b>	55,972	73,899	32.0	87,865	18.9
U.S. Government Obligations	1,748	2,230	27.5	2,088	6.4-
Federal Agency Securities	29,791	39,397	32.2	49,962	26.8
Mutual Fund & Common Trusts	2,130	2,201	3.3	2,154	2.1-
MCSD and PIC at Corporate CU	1,112	1,262	13.5	1,440	14.1
All Other Corporate Credit Union	7,503	9,963	32.8	11,032	10.7
Commercial Banks, S&Ls	9,931	13,451	35.4	16,194	20.4
Credit Unions -Loans to, Deposits in	527	452	14.3-	505	11.6
Other Investments	3,230	4,943	53.0	4,491	9.2-
<b>LOANS HELD FOR SALE</b>	N/A	542		1,530	182.1
<b>TOTAL LOANS OUTSTANDING</b>	167,178	176,633	5.7	190,569	7.9
Unsecured Credit Card Loans	11,875	11,701	1.5-	12,112	3.5
All Other Unsecured Loans	13,276	12,675	4.5-	12,602	0.6-
New Vehicle Loans	34,323	33,621	2.0-	33,465	0.5-
Used Vehicle Loans	32,301	34,992	8.3	39,514	12.9
First Mortgage Real Estate Loans	41,247	47,701	15.6	55,671	16.7
Other Real Estate Loans	23,024	25,151	9.2	26,080	3.7
Leases Receivable	625	570	8.8-	454	20.4-
All Other Loans To Members	9,702	10,223	5.4	10,671	4.4
Other Loans \1	804	N/A		N/A	
Allowance For Loan Losses	1,452	1,510	4.0	1,469	2.7-
Other Real Estate Owned	44	62	39.8	56	9.1-
Land and Building	3,520	3,825	8.7	4,327	13.1
Other Fixed Assets	1,182	1,247	5.5	1,359	9.0
NCUSIF Capitalization Deposit	1,949	2,174	11.6	2,414	11.0
Other Assets	3,332	3,984	19.6	4,385	10.1
<b>TOTAL ASSETS</b>	262,573	291,425	11.0	328,876	12.9
<b>LIABILITIES</b>					
Total Borrowings	2,139	3,156	47.6	4,960	57.2
Accrued Dividends/Interest Payable	503	370	26.4-	273	26.2-
Acct Payable and Other Liabilities	1,985	2,043	2.9	2,587	26.7
Uninsured Secondary Capital	6	7	18.0	8	17.3
<b>TOTAL LIABILITIES</b>	4,633	5,575	20.3	7,828	40.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	228,663	254,362	11.2	285,968	12.4
Share Drafts	29,689	32,341	8.9	35,282	9.1
Regular Shares	78,942	92,707	17.4	104,984	13.2
Money Market Shares	31,143	42,013	34.9	50,931	21.2
Share Certificates/CDs	63,830	60,776	4.8-	65,193	7.3
IRA/Keogh Accounts	21,509	22,422	4.2	25,061	11.8
All Other Shares and Member Deposits	2,793	3,268	17.0	3,769	15.3
Non-Member Deposits	758	837	10.3	750	10.4-
Regular Reserves	8,048	8,069	0.3	8,384	3.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	112	299	167.3	395	32.1
Other Reserves	3,064	3,237	5.6	3,987	23.2
Undivided Earnings	17,849	19,599	9.8	21,942	12.0
Net Income	204	283	39.0	373	31.9
<b>TOTAL EQUITY</b>	29,277	31,487	7.5	35,080	11.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	262,573	291,425	11.0	328,876	12.9

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	6,230	6,032	3.2-	5,864	2.8-
<b>INTEREST INCOME</b>					
Interest on Loans	6,945	6,722	3.2-	6,631	1.4-
(Less) Interest Refund	5	5	11.0-	4	8.2-
Income from Investments	2,081	1,692	18.7-	1,535	9.3-
Trading Profits and Losses	2	0*	53.4-	0*	78.1-
<b>TOTAL INTEREST INCOME</b>	<b>9,022</b>	<b>8,410</b>	<b>6.8-</b>	<b>8,162</b>	<b>3.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	4,397	3,284	25.3-	2,739	16.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	59	56	4.9-	73	30.5
<b>TOTAL INTEREST EXPENSE</b>	<b>4,457</b>	<b>3,341</b>	<b>25.0-</b>	<b>2,813</b>	<b>15.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>359</b>	<b>455</b>	<b>27.0</b>	<b>464</b>	<b>1.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,207</b>	<b>4,614</b>	<b>9.7</b>	<b>4,886</b>	<b>5.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	809	866	7.1	1,067	23.1
Other Operating Income	424	464	9.4	626	35.0
Gain (Loss) on Investments	12	-0*	105.7-	21	3,233.7
Gain (Loss) on Disp of Fixed Assets	11	4	63.8-	10	147.0
Other Non-Oper Income (Expense)	17	18	4.5	26	48.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,273</b>	<b>1,351</b>	<b>6.1</b>	<b>1,750</b>	<b>29.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,106	2,247	6.7	2,482	10.4
Travel and Conference Expense	65	66	1.9	69	4.5
Office Occupancy Expense	258	273	6.0	307	12.4
Office Operations Expense	951	996	4.8	1,083	8.7
Educational & Promotional Expense	133	139	4.7	161	15.4
Loan Servicing Expense	216	247	14.4	279	13.2
Professional and Outside Services	318	335	5.4	366	9.2
Member Insurance	52	50	4.0-	48	4.9-
Operating Fees	24	26	8.0	29	9.3
Miscellaneous Operating Expenses	117	126	8.0	122	3.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>4,239</b>	<b>4,506</b>	<b>6.3</b>	<b>4,945</b>	<b>9.7</b>
<b>NET INCOME</b>	<b>1,241</b>	<b>1,460</b>	<b>17.7</b>	<b>1,690</b>	<b>15.8</b>
Transfer to Regular Reserve	306	113	63.2-	123	9.2

\* Amount Less than + or - 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
June 30, 2003**

Number of Credit Unions on this Report: 5,864

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	7,261,196
Other Unsecured Loans	5,293,098
New Vehicle	2,395,594
Used Vehicle	4,358,954
1st Mortgage	627,891
Other Real Estate	1,022,620
Leases Receivable	23,113
All Other Member Loans	1,612,723
Total Number of Loans	22,595,189

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	155,035
Amount of Loans Delinquent 2-6 months	915,943,345
Number of Loans Delinquent 6-12 months	53,251
Amount of Loans Delinquent 6-12 months	330,612,492
Number of Loans Delinquent 12 months or more	19,879
Amount of Loans Delinquent 12 months or more	129,414,648
Total Number of Delinquent Loans	228,165
Total Amount of Delinquent Loans	1,375,970,485

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	37,548
Amount of Loans Delinquent 2-6 months	114,396,474
Number of Loans Delinquent 6-12 months	10,619
Amount of Loans Delinquent 6-12 months	35,371,064
Number of Loans Delinquent 12 months or more	2,158
Amount of Loans Delinquent 12 months or more	6,960,280
Total Number of Delinquent Loans	50,325
Total Amount of Delinquent Loans	156,727,818

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	591,296,454
Total Recoveries Y-T-D on Charge-Offs	82,155,633
Total Credit Card Loans Charged Off Y-T-D	141,837,619
Total Credit Card Recoveries Y-T-D	14,385,269
Total Number of Loans Purchased	6,662
Total Amount of Loans Purchased	123,091,511
Total Number of Indirect Loans Granted Y-T-D	307,633
Total Amount of Indirect Loans Granted Y-T-D	5,533,961,312
Number of Loans to CU Officials	71,163
Amount of Loans to CU Officials	1,433,073,338
Total Number of Loans Granted Y-T-D	5,074,072
Total Amount of Loans Granted Y-T-D	67,325,670,747

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	511,767
Amount of 1st Mortgage Fixed Rate	43,412,292,425
Number of 1st Mortgage Adjustable Rate	116,124
Amount of 1st Mortgage Adjustable Rate	12,258,856,299
Number of Other R.E. Closed-End Fixed Rate	419,957
Amount of Other R.E. Closed-End Fixed Rate	11,592,032,981
Number of Other R.E. Closed-End Adj. Rate	29,168
Amount of Other R.E. Closed-End Adj. Rate	884,454,471
Number of Other R.E. Open-End Adj. Rate	556,634
Amount of Other R.E. Open-End Adj. Rate	13,143,277,099
Number of Other R.E. Not Included Above	16,861
Amount of Other R.E. Not Included Above	460,477,795

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

Number of 1st Mortgage Fixed Rate	160,666
Amount of 1st Mortgage Fixed Rate	19,553,674,318
Number of 1st Mortgage Adjustable Rate	22,650
Amount of 1st Mortgage Adjustable Rate	3,015,459,751
Number of Other R.E. Closed-End Fixed Rate	84,637
Amount of Other R.E. Closed-End Fixed Rate	3,366,380,007
Number of Other R.E. Closed-End Adj. Rate	6,006
Amount of Other R.E. Closed-End Adj. Rate	228,466,749
Number of Other R.E. Open-End Adj. Rate	154,344
Amount of Other R.E. Open-End Adj. Rate	3,705,056,348
Number of Other R.E. Not Included Above	3,733
Amount of Other R.E. Not Included Above	152,941,012

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federal Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 5,864

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	185,696,972
1st Mortgage Fixed Rate, 2-6 months	63,936,050
1st Mortgage Fixed Rate, 6-12 months	27,563,550
1st Mortgage Fixed Rate, 12 months or more	13,235,347
1st Mortgage Adjustable Rate, 1-2 months	79,391,442
1st Mortgage Adjustable Rate, 2-6 months	30,827,872
1st Mortgage Adjustable Rate, 6-12 months	10,246,541
1st Mortgage Adjustable Rate 12, months or more	5,531,045
Other Real Estate Fixed Rate, 1-2 months	74,492,722
Other Real Estate Fixed Rate, 2-6 months	30,542,433
Other Real Estate Fixed Rate, 6-12 months	11,154,698
Other Real Estate Fixed Rate, 12 months or more	7,482,654
Other Real Estate Adjustable Rate, 1-2 months	61,909,775
Other Real Estate Adjustable Rate, 2-6 months	18,105,666
Other Real Estate Adjustable Rate, 6-12 months	7,372,314
Other Real Estate Adjustable Rate 12, months or more	4,057,900

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	3,680,421
1st Mortgage Loans Recovered Y-T-D	530,230
Other Real Estate Loans Charged Off Y-T-D	7,884,270
Other Real Estate Loans Recovered Y-T-D	881,340
Allowance for Real Estate Loan Losses	111,098,558
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,610,487,851
Amount of All First Mortgages Sold Y-T-D	10,565,722,413
Short-term Real Estate Loans (< 5 years)	32,230,690,577

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	3,435
Amount of Agricultural MBL	185,227,052
Number of All Other MBL	19,287
Amount of All Other MBL	2,444,371,620

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

Number of Agricultural MBL	1,137
Amount of Agricultural MBL	66,143,700
Number of All Other MBL	4,334
Amount of All Other MBL	688,689,386

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	1,929,814
Agricultural, 2-6 months	1,388,159
Agricultural, 6-12 months	1,923,789
Agricultural, 12 months or more	1,028,734
All Other MBL, 1-2 months	17,651,992
All Other MBL, 2-6 months	9,663,018
All Other MBL, 6-12 months	8,095,681
All Other MBL, 12 months or more	3,364,516

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	162,348
Agricultural MBL Recovered Y-T-D	62,455
All Other MBL Charged of Y-T-D	925,978
All Other MBL Recovered Y-T-D	533,343
Allowance for MBL Losses	26,930,770
Concentration of Credit for MBL	152,869,968
Construction or Development MBL	97,885,103



**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 5,864

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	19,246,349
Regular Share Accounts	48,505,240
Money Market Share Accounts	2,459,886
Share Certificate Accounts	4,197,285
IRA/Keogh & Retirement Accounts	2,507,370
Other Shares and Deposit	1,864,296
Non-Member Deposits	27,280
Total Number of Savings Accounts	78,807,706

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	116,989,987
Other Unused Member Business Loan Commitments	116,107,515
Revolving Open-End Lines Secured by Residential Properties	12,269,190,812
Credit Card Lines	30,522,578,062
Outstanding Letters of Credit	35,478,941
Unsecured Share Draft Lines of Credit	6,053,952,068
Other Unused Commitments	4,799,383,143
Amount of Loans Sold/Swapped with Recourse Y-T-D	182,285,960
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	468,876,107
Pending Bond Claims	9,606,929

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

Financial Statement Audit Performed by State Licenced Persons	1,179	Supervisory Committee Audit Performed by State Licenced Persons	1,153
Balance Sheet Audit Performed by State Licenced Persons	153	Supervisory Committee Audit Performed by other External Auditors	2,572
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	175	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	632

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	21,656,457,503
Repurchase Agreements	1,587,185,409
Reverse Repurchase Agreements Invested	1,655,259,053
Non-Mortgage Backed Derivatives	1,233,322,570
Mortgage Pass-through Securities	9,227,713,172
CMO/REMIC	7,685,076,134

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 5,864

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	159	CU Developed In-House	62
Vendor Supplied In-House	4,210	Other	98
Vendor On-Line Service Bur.	1,335		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	2,083	Automatic Teller Machine	2,869
Wireless	137	Kiosk	150
Home Banking/PC Based	1,492	Other	136
Auto Response/Phone Based	2,715		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	1,038	Share Account Transfers	2,727
New Loan	1,520	Bill Payment	1,170
Account Balance Inquiry	2,853	Download Account History	1,680
Share Draft Order	2,213	Electronic Cash	347
New Share Account	550	Account Aggregation	162
Loan Payments	2,336	Internet Access Services	493
		Electronic Signature	
View Account History	2,211	Authentication/Certification	27
Merchandise Purchase	357	Other	110

Number of CUs Reporting WWW Sites 2,932

**Number Of Cus Reporting WWW Type As:**

Informational	973	Transactional	1,733
Interactive	226		

**Number Of Cus Members Reported using Transactional WWW 7,792,066**

**Number Of Cus Reporting Plans For a WWW**

Informational	589	Transactional	124
Interactive	91		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	76,544,141
Number Members Filing Chapter 7 Bankruptcy Y-T-D	56,121
Number Members Filing Chapter 13 Bankruptcy Y-T-D	24,616
Amount of Loans Subject to Bankruptcies	565,213,466
Number of Current Members	45,566,970
Number of Potential Members	223,582,201
Number of Full Time Employees	101,178
Number of Part Time Employees	17,567

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

Number of CUSOS \1	1,766		
Amount Invested in CUSOS	201,533,754		
Amount Loaned to CUSOS	73,545,618		
Aggregate Cash Outlay in CUSO	117,950,185		
Number of CUSOS Wholly Owned	328		
Predominant Service of CUSO:			
Mortgage Processing	141	Credit Cards	143
EDP Processing	163	Trust Services	10
Shared Branching	412	Item Processing	95
Insurance Services	82	Tax Preparation	7
Investment Services	248	Travel	1
Auto Buying, Leasing, Indirect Lending	66	Other	398

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERAL CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 5,864

<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	232	776	848	1,643	3,268
Reverse Repurchase Agreements	5	1,654	37	0	1,691
Subordinated CDCU Debt	15	0*	0*	0*	1
Uninsured Secondary Capital	37	N/A	0*	8	8
<b>TOTAL BORROWINGS</b>	<b>261</b>	<b>2,431</b>	<b>885</b>	<b>1,651</b>	<b>4,968</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	3,811	35,282	N/A	N/A	35,282
Regular Shares	5,859	104,984	N/A	N/A	104,984
Money Market Shares	1,691	50,931	N/A	N/A	50,931
Share Certificates/CDS	3,887	42,716	16,411	6,065	65,193
IRA/KEOGH, Retirements	3,352	17,375	5,087	2,599	25,061
All Other Shares/Deposits	2,201	3,704	42	24	3,769
Non-Members Deposits	539	536	189	25	750
<b>TOTAL SAVINGS</b>	<b>5,862</b>	<b>255,526</b>	<b>21,729</b>	<b>8,713</b>	<b>285,968</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	1,505	5,390	10,109	5,380	413	21,292
Available for Sale	1,529	11,734	13,952	9,473	952	36,111
Trading	9	83	93	21	0	198
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	5,864	49,681	12,769	2,463	222	65,135
<b>TOTAL INVESTMENTS, Cash On Deposit, &amp; Cash Equivalents</b>	<b>5,864</b>	<b>66,888</b>	<b>36,923</b>	<b>17,337</b>	<b>1,587</b>	<b>122,736</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federal Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**June 30, 2003**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	2	\$1,021,332	5	\$18,772,619	1,028	\$14,510,411,978
5.0% To 6.0% .....	8	\$30,544,968	21	\$30,093,072	1,532	\$9,085,181,517
6.0% To 7.0% .....	14	\$30,152,236	32	\$51,266,743	1,436	\$6,162,049,312
7.0% To 8.0% .....	36	\$288,602,707	141	\$622,019,756	875	\$2,626,537,789
8.0% To 9.0% .....	106	\$1,387,639,403	280	\$1,040,204,302	336	\$831,740,784
9.0% To 10.0% .....	521	\$2,704,448,377	563	\$1,364,751,723	127	\$156,187,795
10.0% To 11.0% .....	362	\$1,632,878,994	701	\$1,538,284,045	47	\$46,839,362
11.0% To 12.0% .....	479	\$3,152,585,499	613	\$1,368,864,766	14	\$22,114,627
12.0% To 13.0% .....	708	\$1,391,676,976	1,260	\$3,392,580,425	25	\$12,389,802
13.0% To 14.0% .....	340	\$1,127,836,687	654	\$1,315,328,798	5	\$5,348,038
14.0% To 15.0% .....	154	\$247,633,000	527	\$917,933,488	2	\$110,080
15.0% To 16.0% .....	46	\$80,924,281	496	\$515,918,740	1	\$5,384,635
16.0% Or More .....	21	\$35,792,621	375	\$425,229,794	0	\$0
Not Reporting Or Zero ..	3,067	\$0	196	\$669,371	436	\$800,888
Total	5,864	\$12,111,737,081	5,864	\$12,601,917,642	5,864	\$33,465,096,607
Average Rate	11.7%		12.2%		6.2%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	480	\$11,098,008,795	184	\$15,539,554,394	516	\$10,505,418,033
5.0% To 6.0% .....	931	\$11,734,067,023	932	\$29,471,651,639	748	\$6,307,673,572
6.0% To 7.0% .....	1,167	\$7,701,031,961	831	\$8,604,685,871	914	\$5,428,681,296
7.0% To 8.0% .....	1,123	\$4,556,273,110	416	\$1,570,180,911	616	\$2,822,271,408
8.0% To 9.0% .....	828	\$2,959,628,928	210	\$363,512,135	356	\$765,494,556
9.0% To 10.0% .....	445	\$929,268,177	84	\$74,841,888	142	\$153,509,783
10.0% To 11.0% .....	231	\$365,589,605	46	\$8,734,332	62	\$76,019,687
11.0% To 12.0% .....	82	\$93,387,089	15	\$10,817,167	10	\$16,012,615
12.0% To 13.0% .....	115	\$41,876,367	30	\$21,522,373	23	\$3,584,808
13.0% To 14.0% .....	23	\$16,658,841	2	\$29,477	4	\$1,244,930
14.0% To 15.0% .....	18	\$7,970,497	0	\$0	0	\$0
15.0% To 16.0% .....	17	\$8,523,823	2	\$26,704	0	\$0
16.0% Or More .....	4	\$1,348,153	0	\$0	0	\$0
Not Reporting Or Zero ..	400	\$179,195	3,112	\$5,591,833	2,473	\$331,658
Total	5,864	\$39,513,811,564	5,864	\$55,671,148,724	5,864	\$26,080,242,346
Average Rate	7.3%		6.5%		6.5%	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	25	\$104,683,129	712	\$2,567,193,022
5.0% To 6.0% .....	49	\$213,914,649	687	\$975,378,656
6.0% To 7.0% .....	71	\$67,963,064	838	\$1,698,312,330
7.0% To 8.0% .....	73	\$38,778,734	728	\$1,364,496,854
8.0% To 9.0% .....	44	\$5,222,739	695	\$1,227,613,326
9.0% To 10.0% .....	12	\$3,667,613	462	\$763,868,202
10.0% To 11.0% .....	0	\$0	402	\$640,240,382
11.0% To 12.0% .....	0	\$0	125	\$583,107,396
12.0% To 13.0% .....	0	\$0	262	\$438,260,905
13.0% To 14.0% .....	1	\$1,355,289	79	\$225,022,318
14.0% To 15.0% .....	0	\$0	36	\$48,431,360
15.0% To 16.0% .....	0	\$0	66	\$61,496,724
16.0% Or More .....	1	\$170,880	48	\$74,656,437
Not Reporting Or Zero ..	5,588	\$17,824,793	724	\$3,268,152
Total	5,864	\$453,580,890	5,864	\$10,671,346,064
Average Rate	6.8%		7.6%	

**TABLE 7**  
**Federal Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**June 30, 2003**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,417	\$22,036,483,671	1,426	\$25,271,185,329	232	\$4,232,868,557
1.0% To 2.0% .....	443	\$3,503,479,678	3,355	\$66,878,675,280	1,316	\$43,668,931,469
2.0% To 3.0% .....	28	\$163,355,825	761	\$10,748,580,552	132	\$3,014,694,382
3.0% To 4.0% .....	2	\$56,444,914	162	\$1,685,997,780	5	\$10,024,181
4.0% To 5.0% .....	0	\$0	29	\$168,491,273	1	\$700,597
5.0% To 6.0% .....	0	\$0	14	\$41,699,972	0	\$0
6.0% To 7.0% .....	0	\$0	1	\$303,128	0	\$0
7.0% Or More .....	0	\$0	2	\$411,077	0	\$0
Not Reporting Or Zero ..	3,974	\$9,521,780,677	114	\$188,549,627	4,178	\$3,566,181
Total	5,864	\$35,281,544,765	5,864	\$104,983,894,018	5,864	\$50,930,785,367
Average Rate	0.6%		1.3%		1.3%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	64	\$732,593,165	167	\$1,109,990,533	41	\$30,801,313
1.0% To 2.0% .....	2,453	\$41,766,452,997	1,483	\$14,014,206,382	165	\$243,541,761
2.0% To 3.0% .....	1,198	\$22,130,528,200	1,182	\$7,237,139,929	156	\$304,849,005
3.0% To 4.0% .....	107	\$348,664,827	402	\$2,197,599,484	70	\$60,056,427
4.0% To 5.0% .....	23	\$52,252,430	94	\$483,496,425	24	\$60,880,482
5.0% To 6.0% .....	6	\$57,201,587	7	\$5,395,984	15	\$22,657,964
6.0% To 7.0% .....	3	\$37,783,304	9	\$10,703,607	18	\$10,172,623
7.0% Or More .....	2	\$328,384	3	\$779,857	8	\$4,451,142
Not Reporting Or Zero ..	2,008	\$66,697,339	2,517	\$1,211,502	5,367	\$12,154,727
Total	5,864	\$65,192,502,233	5,864	\$25,060,523,703	5,864	\$749,565,444
Average Rate	1.8%		2.0%		2.4%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**June 30, 2003**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.55	16.03	13.26	11.66
Delinquent Loans to Net Worth	3.97	14.50	8.84	6.05
Solvency Evaluation (Est.)	112.27	119.29	115.38	113.34
Classified Assets (Est.) to Net Worth	4.24	7.43	4.89	4.16
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.72	4.62	2.26	1.31
Net Charge-Offs to Average Loans	0.55	0.94	0.75	0.61
Fair Value H-T-M to Book Value H-T-M	101.71	108.41	107.36	101.64
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.18	0.46	0.06	1.28
Delinquent Loans to Assets	0.42	2.33	1.17	0.71
<b>EARNINGS:</b>				
Return on Average Assets	1.07	0.39	0.59	0.73
Gross Income to Average Assets	6.26	5.53	5.66	5.98
Yield on Average Loans	7.12	8.58	7.83	7.43
Yield on Average Investments	2.70	1.57	2.03	2.53
Cost of Funds to Average Assets	1.79	1.29	1.44	1.48
Net Margin to Average Assets	4.47	4.23	4.22	4.50
Operating Expenses to Average Assets	3.14	3.67	3.41	3.53
Provision for Loan & Lease Losses to Average Assets	0.29	0.36	0.26	0.26
Net Interest Margin to Average Assets	3.40	3.90	3.66	3.67
Operating Expenses to Gross Income	50.18	66.42	60.21	59.10
Fixed Assets and Oreos to Total Assets	1.75	0.43	0.97	1.89
Net Operating Expenses to Average Assets	2.46	3.43	2.95	2.91
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	23.58	3.37	8.00	17.08
Regular Shares to Savings and Borrowings	36.29	86.69	71.05	52.26
Total Loans to Total Savings	66.64	60.31	60.17	61.58
Total Loans to Total Assets	57.95	50.27	51.87	53.98
Cash Plus Short-Term Investments to Assets	21.24	44.64	36.95	28.90
Total Savings and Borrowings to Earning Assets	92.82	84.53	88.48	91.56
Regular Shares & Share Drafts to Total Shares & Borrowings	48.49	87.64	76.50	62.94
Borrowings to Total Savings and NetWorth	1.03	0.12	0.06	0.11
<b>PRODUCTIVITY:</b>				
Members to Potential Members	20.38	15.43	23.28	15.66
Borrowers to Members	49.59	25.31	34.14	40.87
Members to Full-Time Employees	414	455	455	450
Average Savings Per Member	6,276	1,828	3,289	4,520
Average Loan Balance	8,434	4,356	5,796	6,811
Salary & Benefits to Full-Time Employees	45,144	17,805	31,112	39,428
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	67.25	80.61	74.49	69.19
Income From Investments	15.57	13.33	15.65	16.97
Income Form Trading Securities	0.00	0.00	0.00	0.00
Fee Income	10.82	4.37	8.01	10.46
Other Operating Income	6.35	1.69	1.85	3.38
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	50.19	47.18	51.54	48.35
Travel and Conference	1.39	1.51	1.28	1.61
Office Occupancy	6.21	5.27	4.84	5.96
Office Operations	21.89	20.60	20.82	21.51
Educational and Promotional	3.25	0.77	1.33	2.56
Loan Servicing	5.65	1.80	2.97	4.58
Professional and Outside Services	7.40	7.22	7.95	10.25
Member Insurance	0.97	8.18	4.30	1.82
Operating Fees	0.58	1.05	0.75	0.63
Miscellaneous Operating Expenses	2.46	6.43	4.21	2.72

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**June 30, 2003**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.55	10.71	10.50	10.00
Delinquent Loans to Net Worth	3.97	4.84	3.67	2.72
Solvency Evaluation (Est.)	112.27	112.20	112.09	111.84
Classified Assets (Est.) to Net Worth	4.24	3.86	4.16	4.31
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.72	0.93	0.65	0.46
Net Charge-Offs to Average Loans	0.55	0.49	0.51	0.56
Fair Value H-T-M to Book Value H-T-M	101.71	101.78	101.42	101.83
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.18	0.98	1.16	1.21
Delinquent Loans to Assets	0.42	0.52	0.39	0.27
<b>EARNINGS:</b>				
Return on Average Assets	1.07	0.75	1.05	1.31
Gross Income to Average Assets	6.26	6.01	6.31	6.41
Yield on Average Loans	7.12	7.09	6.98	7.08
Yield on Average Investments	2.70	2.60	2.73	2.83
Cost of Funds to Average Assets	1.79	1.58	1.70	2.02
Net Margin to Average Assets	4.47	4.44	4.61	4.38
Operating Expenses to Average Assets	3.14	3.47	3.35	2.76
Provision for Loan & Lease Losses to Average Assets	0.29	0.24	0.26	0.35
Net Interest Margin to Average Assets	3.40	3.48	3.47	3.21
Operating Expenses to Gross Income	50.18	57.70	53.09	43.03
Fixed Assets and Oreos to Total Assets	1.75	2.21	2.00	1.48
Net Operating Expenses to Average Assets	2.46	2.78	2.56	2.13
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	23.58	20.82	26.01	25.52
Regular Shares to Savings and Borrowings	36.29	42.10	36.26	27.75
Total Loans to Total Savings	66.64	63.41	66.97	69.09
Total Loans to Total Assets	57.95	55.99	58.91	59.29
Cash Plus Short-Term Investments to Assets	21.24	24.38	19.88	18.09
Total Savings and Borrowings to Earning Assets	92.82	93.22	93.02	93.33
Regular Shares & Share Drafts to Total Shares & Borrowings	48.49	54.17	49.29	40.34
Borrowings to Total Savings and NetWorth	1.03	0.28	0.56	1.90
<b>PRODUCTIVITY:</b>				
Members to Potential Members	20.38	15.81	17.67	34.03
Borrowers to Members	49.59	43.98	48.76	60.47
Members to Full-Time Employees	414	411	390.60	414.77
Average Savings Per Member	6,276	5,254	6,257.41	8,250.40
Average Loan Balance	8,434	7,575	8,594.37	9,426.62
Salary & Benefits to Full-Time Employees	45,144	41,460	45,166.27	52,249.86
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	67.25	67.83	66.89	66.25
Income From Investments	15.57	16.20	15.00	15.47
Income Form Trading Securities	0.00	0.00	0.00	0.01
Fee Income	10.82	11.52	12.47	9.79
Other Operating Income	6.35	4.45	5.65	8.48
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	50.19	48.89	50.08	51.31
Travel and Conference	1.39	1.71	1.62	1.01
Office Occupancy	6.21	6.09	6.22	6.48
Office Operations	21.89	21.53	21.96	22.21
Educational and Promotional	3.25	3.34	3.64	3.35
Loan Servicing	5.65	5.32	5.84	6.29
Professional and Outside Services	7.40	9.21	7.43	5.67
Member Insurance	0.97	0.96	0.59	0.59
Operating Fees	0.58	0.59	0.63	0.49
Miscellaneous Operating Expenses	2.46	2.36	1.99	2.61

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	1,510	1,336	11.5-	1,214	9.1-
Cash & Equivalents	245	248	1.2	271	9.1
<b>TOTAL INVESTMENTS</b>	<b>284</b>	<b>295</b>	<b>3.9</b>	<b>250</b>	<b>15.2-</b>
U.S. Government Obligations	3	3	24.5-	4	47.7
Federal Agency Securities	1	1	15.4	2	90.0
Mutual Fund & Common Trusts	14	14	2.3	13	7.1-
MCSD and PIC at Corporate CU	9	8	8.3-	8	6.7
All Other Corporate Credit Union	119	109	8.0-	67	38.8-
Commercial Banks, S&Ls	127	147	15.3	137	6.5-
Credit Unions -Loans to, Deposits in	4	4	15.5	5	15.2
Other Investments	8	9	19.0	13	47.6
Loans Held for Sale	N/A	0*		0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>782</b>	<b>621</b>	<b>20.5-</b>	<b>532</b>	<b>14.4-</b>
Unsecured Credit Card Loans	2	3	29.6	2	35.3-
All Other Unsecured Loans	202	168	16.7-	146	13.0-
New Vehicle Loans	244	185	24.4-	141	23.5-
Used Vehicle Loans	231	187	19.1-	167	10.9-
First Mortgage Real Estate Loans	10	8	12.9-	9	9.6
Other Real Estate Loans	11	7	34.4-	8	11.0
Leases Receivable	0*	1	149.3	0*	61.7-
All Other Loans/Lines of Credit /1	73	61	16.9-	58	5.8-
Other Loans /1	7	N/A		N/A	
Allowance For Loan Losses	19	16	12.9-	13	22.8-
Other Real Estate Owned	0*	0*	56.8-	0*	127.6
Land and Building	2	1	22.4-	1	2.7
Other Fixed Assets	4	3	21.0-	3	8.2
NCUSIF Capitalization Deposit	12	9	23.9-	8	7.1-
Other Assets	6	6	0.7-	5	19.6-
<b>TOTAL ASSETS</b>	<b>1,316</b>	<b>1,168</b>	<b>11.3-</b>	<b>1,058</b>	<b>9.4-</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	4.0-	0*	4.3-
Accrued Dividends/Interest Payable	6	4	37.0-	2	36.6-
Acct Payable and Other Liabilities	6	4	25.5-	3	30.0-
Uninsured Secondary Capital	0*	0*	1.7	0*	2.9
<b>TOTAL LIABILITIES</b>	<b>12</b>	<b>9</b>	<b>28.2-</b>	<b>6</b>	<b>28.6-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,080</b>	<b>969</b>	<b>10.3-</b>	<b>882</b>	<b>9.0-</b>
Share Drafts	10	10	0.4	8	15.1-
Regular Shares	927	834	10.0-	766	8.2-
Money Market Shares	6	6	1.2-	6	0.8
Share Certificates/CDs	84	70	16.4-	60	15.2-
IRA/Keogh Accounts	15	13	13.5-	10	23.0-
All Other Shares and Member Deposits	16	16	2.4	11	30.1-
Non-Member Deposits	23	20	11.6-	22	5.5
Regular Reserves	53	45	14.9-	41	9.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	132.6-	0*	728.9
Other Reserves	4	4	1.6-	3	26.9-
Undivided Earnings	164	140	14.8-	125	10.6-
Net Income	2	0*	62.1-	1	40.9
<b>TOTAL EQUITY</b>	<b>223</b>	<b>189</b>	<b>15.1-</b>	<b>170</b>	<b>10.4-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,316</b>	<b>1,168</b>	<b>11.3-</b>	<b>1,058</b>	<b>9.4-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million



**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	2,056	1,945	5.4-	1,823	6.3-
<b>Cash &amp; Equivalents</b>	<b>1,595</b>	<b>1,721</b>	<b>7.9</b>	<b>1,971</b>	<b>14.5</b>
<b>TOTAL INVESTMENTS</b>	<b>2,354</b>	<b>2,733</b>	<b>16.1</b>	<b>2,563</b>	<b>6.2-</b>
U.S. Government Obligations	48	33	32.1-	33	0.2-
Federal Agency Securities	50	56	11.3	54	2.4-
Mutual Fund & Common Trusts	52	71	36.1	59	16.5-
MCSD and PIC at Corporate CU	79	77	2.3-	77	0.3-
All Other Corporate Credit Union	760	891	17.3	634	28.9-
Commercial Banks, S&Ls	1,232	1,454	18.0	1,559	7.3
Credit Unions -Loans to, Deposits in	43	38	12.3-	45	18.4
Other Investments	90	114	26.6	102	10.3-
Loans Held for Sale	N/A	0*		0*	50.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,584</b>	<b>5,756</b>	<b>12.6-</b>	<b>5,055</b>	<b>12.2-</b>
Unsecured Credit Card Loans	174	135	22.4-	116	14.0-
All Other Unsecured Loans	1,068	944	11.5-	866	8.3-
New Vehicle Loans	2,083	1,746	16.2-	1,431	18.0-
Used Vehicle Loans	1,928	1,770	8.2-	1,622	8.4-
First Mortgage Real Estate Loans	324	296	8.7-	272	8.1-
Other Real Estate Loans	421	357	15.2-	316	11.6-
Leases Receivable	10	8	21.7-	5	40.7-
All Other Loans/Lines of Credit \1	551	499	9.4-	427	14.4-
Other Loans \1	25	N/A		N/A	
Allowance For Loan Losses	91	81	10.6-	63	22.1-
Other Real Estate Owned	2	2	15.8-	0*	45.9-
Land and Building	71	66	6.5-	60	9.8-
Other Fixed Assets	39	37	6.7-	34	7.1-
NCUSIF Capitalization Deposit	83	81	2.4-	77	4.9-
Other Assets	57	54	6.0-	48	11.0-
<b>TOTAL ASSETS</b>	<b>10,694</b>	<b>10,368</b>	<b>3.0-</b>	<b>9,746</b>	<b>6.0-</b>
<b>LIABILITIES</b>					
Total Borrowings	6	5	16.3-	3	34.5-
Accrued Dividends/Interest Payable	33	22	32.6-	14	34.5-
Acct Payable and Other Liabilities	41	38	8.2-	33	12.8-
Uninsured Secondary Capital	3	3	14.3	2	41.9-
<b>TOTAL LIABILITIES</b>	<b>83</b>	<b>68</b>	<b>17.6-</b>	<b>53</b>	<b>22.8-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>9,108</b>	<b>8,932</b>	<b>1.9-</b>	<b>8,403</b>	<b>5.9-</b>
Share Drafts	564	524	7.2-	458	12.5-
Regular Shares	6,036	6,163	2.1	5,974	3.1-
Money Market Shares	179	213	19.2	191	10.2-
Share Certificates/CDs	1,613	1,378	14.6-	1,184	14.1-
IRA/Keogh Accounts	457	407	10.9-	375	7.9-
All Other Shares and Member Deposits	181	188	4.3	172	8.9-
Non-Member Deposits	79	59	25.4-	49	16.2-
Regular Reserves	378	337	10.8-	305	9.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	9.6	0*	147.4
Other Reserves	43	35	18.3-	31	12.8-
Undivided Earnings	1,074	990	7.8-	948	4.2-
Net Income	9	7	21.9-	7	0.8
<b>TOTAL EQUITY</b>	<b>1,503</b>	<b>1,368</b>	<b>8.9-</b>	<b>1,291</b>	<b>5.7-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>10,694</b>	<b>10,368</b>	<b>3.0-</b>	<b>9,746</b>	<b>6.0-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	1,745	1,757	0.7	1,780	1.3
<b>Cash &amp; Equivalents</b>	5,473	5,597	2.3	6,421	14.7
<b>TOTAL INVESTMENTS</b>	8,625	10,673	23.7	11,338	6.2
U.S. Government Obligations	215	178	17.0-	156	12.6-
Federal Agency Securities	1,309	1,466	12.0	1,465	0.1-
Mutual Fund & Common Trusts	98	101	4.0	110	8.9
MCSD and PIC at Corporate CU	295	298	1.1	321	7.6
All Other Corporate Credit Union	1,885	2,230	18.3	1,920	13.9-
Commercial Banks, S&Ls	4,338	5,839	34.6	6,801	16.5
Credit Unions -Loans to, Deposits in	199	184	7.8-	171	6.7-
Other Investments	286	376	31.3	393	4.8
Loans Held for Sale	N/A	10		23	128.9
<b>TOTAL LOANS OUTSTANDING</b>	25,198	23,465	6.9-	22,263	5.1-
Unsecured Credit Card Loans	1,466	1,245	15.1-	1,095	12.0-
All Other Unsecured Loans	2,469	2,244	9.1-	2,169	3.4-
New Vehicle Loans	6,014	5,252	12.7-	4,561	13.2-
Used Vehicle Loans	6,219	5,983	3.8-	5,948	0.6-
First Mortgage Real Estate Loans	3,714	3,745	0.8	3,850	2.8
Other Real Estate Loans	3,253	3,142	3.4-	2,936	6.6-
Leases Receivable	43	27	35.9-	21	21.9-
All Other Loans/Lines of Credit \1	1,918	1,826	4.8-	1,683	7.9-
Other Loans \1	102	N/A		N/A	
Allowance For Loan Losses	254	240	5.4-	200	16.7-
Other Real Estate Owned	11	12	8.0	9	28.1-
Land and Building	597	590	1.1-	597	1.2
Other Fixed Assets	187	177	5.6-	171	3.0-
NCUSIF Capitalization Deposit	313	321	2.6	323	0.7
Other Assets	312	296	4.8-	296	0.1-
<b>TOTAL ASSETS</b>	40,462	40,901	1.1	41,242	0.8
<b>LIABILITIES</b>					
Total Borrowings	27	42	57.2	43	1.6
Accrued Dividends/Interest Payable	83	54	34.9-	40	26.1-
Acct Payable and Other Liabilities	197	178	9.8-	184	3.7
Uninsured Secondary Capital	2	3	16.3	3	18.8
<b>TOTAL LIABILITIES</b>	309	276	10.5-	270	2.3-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	35,264	35,849	1.7	36,153	0.8
Share Drafts	4,039	4,046	0.2	3,864	4.5-
Regular Shares	16,617	18,092	8.9	18,919	4.6
Money Market Shares	2,415	2,927	21.2	3,050	4.2
Share Certificates/CDs	8,560	7,297	14.7-	6,829	6.4-
IRA/Keogh Accounts	2,910	2,775	4.6-	2,800	0.9
All Other Shares and Member Deposits	547	594	8.5	588	0.9-
Non-Member Deposits	175	117	33.1-	103	12.2-
Regular Reserves	1,329	1,251	5.9-	1,202	3.9-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	7	3,201.8	12	70.1
Other Reserves	205	185	9.7-	173	6.4-
Undivided Earnings	3,330	3,308	0.7-	3,401	2.8
Net Income	26	24	6.9-	30	25.5
<b>TOTAL EQUITY</b>	4,890	4,776	2.8-	4,819	0.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	40,462	40,901	1.1	41,242	0.8

1/ All other loans to members and Other Loans eliminated in 2002

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	424	446	5.2	446	0.0
<b>Cash &amp; Equivalents</b>	3,895	3,609	7.3-	4,279	18.5
<b>TOTAL INVESTMENTS</b>	6,275	8,136	29.7	8,153	0.2
U.S. Government Obligations	182	153	15.7-	109	29.0-
Federal Agency Securities	2,495	3,030	21.4	2,852	5.9-
Mutual Fund & Common Trusts	159	124	22.0-	117	5.7-
MCSD and PIC at Corporate CU	196	220	12.2	227	3.2
All Other Corporate Credit Union	1,044	1,489	42.6	1,272	14.6-
Commercial Banks, S&Ls	1,889	2,770	46.7	3,251	17.4
Credit Unions -Loans to, Deposits in	111	94	15.4-	107	14.2
Other Investments	199	257	28.9	218	15.2-
Loans Held for Sale	N/A	21		68	233.7
<b>TOTAL LOANS OUTSTANDING</b>	18,665	18,202	2.5-	17,271	5.1-
Unsecured Credit Card Loans	1,228	1,082	11.9-	987	8.8-
All Other Unsecured Loans	1,549	1,317	15.0-	1,162	11.8-
New Vehicle Loans	3,824	3,582	6.3-	3,105	13.3-
Used Vehicle Loans	4,037	4,154	2.9	4,260	2.6
First Mortgage Real Estate Loans	3,914	3,947	0.8	3,928	0.5-
Other Real Estate Loans	2,743	2,756	0.5	2,631	4.6-
Leases Receivable	38	24	36.0-	11	53.4-
All Other Loans/Lines of Credit \1	1,242	1,341	7.9	1,188	11.3-
Other Loans \1	90	N/A		N/A	
Allowance For Loan Losses	160	151	6.0-	128	15.3-
Other Real Estate Owned	7	13	81.4	7	45.4-
Land and Building	496	502	1.2	524	4.6
Other Fixed Assets	153	146	4.8-	151	3.7
NCUSIF Capitalization Deposit	229	241	5.4	238	1.4-
Other Assets	271	262	3.1-	283	8.0
<b>TOTAL ASSETS</b>	29,831	30,981	3.9	30,848	0.4-
<b>LIABILITIES</b>					
Total Borrowings	49	48	2.8-	89	85.6
Accrued Dividends/Interest Payable	64	45	29.7-	27	41.1-
Acct Payable and Other Liabilities	168	159	5.5-	173	8.7
Uninsured Secondary Capital	0	0	0.0	1	0.0
<b>TOTAL LIABILITIES</b>	282	252	10.5-	290	15.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	26,266	27,353	4.1	27,238	0.4-
Share Drafts	3,300	3,327	0.8	3,296	0.9-
Regular Shares	10,384	11,664	12.3	11,503	1.4-
Money Market Shares	2,873	3,432	19.4	3,641	6.1
Share Certificates/CDs	7,038	6,252	11.2-	6,065	3.0-
IRA/Keogh Accounts	2,317	2,301	0.7-	2,321	0.9
All Other Shares and Member Deposits	265	319	20.4	370	16.2
Non-Member Deposits	90	59	34.3-	41	30.9-
Regular Reserves	953	883	7.3-	842	4.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	16	376.4	18	9.5
Other Reserves	177	180	2.1	177	1.8-
Undivided Earnings	2,127	2,267	6.6	2,255	0.5-
Net Income	24	30	24.7	28	4.0-
<b>TOTAL EQUITY</b>	3,283	3,376	2.8	3,321	1.6-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	29,831	30,981	3.9	30,848	0.4-

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	419	459	9.5	493	7.4
<b>Cash &amp; Equivalents</b>	10,106	10,029	0.8-	11,816	17.8
<b>TOTAL INVESTMENTS</b>	18,284	23,020	25.9	26,555	15.4
U.S. Government Obligations	503	554	10.2	988	78.4
Federal Agency Securities	11,330	14,496	27.9	16,095	11.0
Mutual Fund & Common Trusts	786	737	6.2-	618	16.1-
MCSD and PIC at Corporate CU	375	433	15.5	483	11.5
All Other Corporate Credit Union	2,655	3,196	20.4	3,559	11.4
Commercial Banks, S&Ls	1,823	2,614	43.4	3,808	45.7
Credit Unions -Loans to, Deposits in	150	111	25.9-	147	31.6
Other Investments	661	878	32.8	857	2.4-
Loans Held for Sale	N/A	102		386	278.3
<b>TOTAL LOANS OUTSTANDING</b>	56,412	59,673	5.8	60,639	1.6
Unsecured Credit Card Loans	4,270	4,013	6.0-	3,699	7.8-
All Other Unsecured Loans	3,727	3,624	2.7-	3,390	6.5-
New Vehicle Loans	11,089	10,897	1.7-	10,037	7.9-
Used Vehicle Loans	10,603	11,923	12.4	12,964	8.7
First Mortgage Real Estate Loans	15,095	16,824	11.5	17,945	6.7
Other Real Estate Loans	8,265	8,984	8.7	9,078	1.0
Leases Receivable	235	190	19.3-	144	24.0-
All Other Loans/Lines of Credit \1	2,913	3,217	10.4	3,381	5.1
Other Loans \1	215	N/A		N/A	
Allowance For Loan Losses	488	503	3.2	449	10.7-
Other Real Estate Owned	14	26	89.4	19	27.2-
Land and Building	1,353	1,470	8.6	1,588	8.0
Other Fixed Assets	398	438	10.0	457	4.3
NCUSIF Capitalization Deposit	658	728	10.6	773	6.2
Other Assets	957	1,026	7.2	1,158	12.9
<b>TOTAL ASSETS</b>	87,694	96,008	9.5	102,941	7.2
<b>LIABILITIES</b>					
Total Borrowings	316	481	52.5	616	27.9
Accrued Dividends/Interest Payable	160	123	23.1-	91	26.1-
Acct Payable and Other Liabilities	625	627	0.2	748	19.4
Uninsured Secondary Capital	0*	0*	100.0	1	150.0
<b>TOTAL LIABILITIES</b>	1,101	1,232	11.8	1,457	18.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	76,973	84,501	9.8	90,540	7.1
Share Drafts	11,063	11,731	6.0	11,870	1.2
Regular Shares	24,591	29,452	19.8	33,037	12.2
Money Market Shares	11,454	14,842	29.6	16,430	10.7
Share Certificates/CDs	21,738	20,153	7.3-	20,501	1.7
IRA/Keogh Accounts	7,087	7,178	1.3	7,539	5.0
All Other Shares and Member Deposits	844	913	8.1	992	8.6
Non-Member Deposits	194	232	19.3	171	26.2-
Regular Reserves	2,667	2,693	1.0	2,644	1.8-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	40	95	134.6	129	36.0
Other Reserves	773	783	1.4	796	1.7
Undivided Earnings	6,050	6,575	8.7	7,253	10.3
Net Income	91	128	41.0	122	4.6-
<b>TOTAL EQUITY</b>	9,620	10,275	6.8	10,945	6.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	87,694	96,008	9.5	102,941	7.2

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	76	89	17.1	108	21.3
<b>Cash &amp; Equivalents</b>	9,534	9,364	1.8-	13,084	39.7
<b>TOTAL INVESTMENTS</b>	20,151	29,041	44.1	39,007	34.3
U.S. Government Obligations	798	1,309	64.1	799	39.0-
Federal Agency Securities	14,605	20,348	39.3	29,493	44.9
Mutual Fund & Common Trusts	1,021	1,153	12.9	1,236	7.2
MCSD and PIC at Corporate CU	158	226	42.4	323	43.4
All Other Corporate Credit Union	1,041	2,047	96.7	3,580	74.8
Commercial Banks, S&Ls	522	627	20.2	638	1.8
Credit Unions -Loans to, Deposits in	20	21	5.5	30	40.8
Other Investments	1,986	3,310	66.7	2,907	12.2-
Loans Held for Sale	N/A	409		1,051	156.9
<b>TOTAL LOANS OUTSTANDING</b>	59,537	68,917	15.8	84,808	23.1
Unsecured Credit Card Loans	4,735	5,223	10.3	6,212	19.0
All Other Unsecured Loans	4,261	4,377	2.7	4,868	11.2
New Vehicle Loans	11,070	11,959	8.0	14,190	18.7
Used Vehicle Loans	9,283	10,975	18.2	14,553	32.6
First Mortgage Real Estate Loans	18,190	22,881	25.8	29,667	29.7
Other Real Estate Loans	8,331	9,904	18.9	11,112	12.2
Leases Receivable	298	319	7.0	271	15.0-
All Other Loans/Lines of Credit \1	3,004	3,279	9.1	3,934	20.0
Other Loans \1	365	N/A		N/A	
Allowance For Loan Losses	441	519	17.6	617	18.9
Other Real Estate Owned	10	9	11.6-	20	136.5
Land and Building	1,002	1,195	19.4	1,556	30.2
Other Fixed Assets	401	447	11.6	543	21.3
NCUSIF Capitalization Deposit	655	795	21.4	995	25.2
Other Assets	1,729	2,339	35.3	2,594	10.9
<b>TOTAL ASSETS</b>	92,576	111,998	21.0	143,041	27.7
<b>LIABILITIES</b>					
Total Borrowings	1,740	2,578	48.2	4,208	63.2
Accrued Dividends/Interest Payable	158	123	22.4-	99	19.1-
Acct Payable and Other Liabilities	948	1,037	9.4	1,446	39.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	2,846	3,738	31.4	5,753	53.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	79,972	96,758	21.0	122,753	26.9
Share Drafts	10,713	12,703	18.6	15,785	24.3
Regular Shares	20,386	26,501	30.0	34,786	31.3
Money Market Shares	14,216	20,593	44.9	27,613	34.1
Share Certificates/CDs	24,797	25,624	3.3	30,554	19.2
IRA/Keogh Accounts	8,723	9,749	11.8	12,016	23.3
All Other Shares and Member Deposits	940	1,238	31.7	1,636	32.1
Non-Member Deposits	197	349	77.5	364	4.2
Regular Reserves	2,669	2,859	7.1	3,350	17.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	69	182	164.4	236	30.1
Other Reserves	1,863	2,049	10.0	2,806	36.9
Undivided Earnings	5,105	6,320	23.8	7,959	25.9
Net Income	52	93	79.4	184	97.2
<b>TOTAL EQUITY</b>	9,758	11,502	17.9	14,535	26.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	92,576	111,998	21.0	143,041	27.7

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
Peer Group 1: Asset Size Less Than \$2,000,000  
June 30, 2003  
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	1,510	1,336	11.5-	1,214	9.1-
<b>INTEREST INCOME</b>					
Interest on Loans	38	29	22.1-	24	17.5-
(Less) Interest Refund	0*	0*	25.7-	0*	25.8-
Income from Investments	11	5	52.7-	4	24.6-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>49</b>	<b>35</b>	<b>29.1-</b>	<b>28</b>	<b>18.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	17	11	38.5-	7	34.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	59.9-	0*	18.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>17</b>	<b>11</b>	<b>38.6-</b>	<b>7</b>	<b>33.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>2.0-</b>	<b>2</b>	<b>29.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>29</b>	<b>21</b>	<b>26.0-</b>	<b>19</b>	<b>9.5-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1	1	6.9-	1	1.4-
Other Operating Income	0*	0*	43.2-	0*	1.9
Gain (Loss) on Investments	-0*	-0*	4,541.6-	0*	104.3
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	598.9-	0*	107.1
Other Non-Oper Income (Expense)	0*	0*	67.7	1	10.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>6.2-</b>	<b>3</b>	<b>5.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	13	11	15.7-	9	11.2-
Travel and Conference Expense	0*	0*	27.7-	0*	0.2-
Office Occupancy Expense	1	1	12.1-	1	5.7-
Office Operations Expense	5	5	17.8-	4	8.7-
Educational & Promotional Expense	0*	0*	1.7-	0*	25.0-
Loan Servicing Expense	0*	0*	12.1-	0*	9.8-
Professional and Outside Services	2	2	16.3-	1	9.9-
Member Insurance	2	2	19.7-	2	16.1-
Operating Fees	0*	0*	3.5-	0*	9.3-
Miscellaneous Operating Expenses	2	1	11.6-	1	11.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>27</b>	<b>22</b>	<b>16.0-</b>	<b>20</b>	<b>10.7-</b>
<b>NET INCOME</b>	<b>5</b>	<b>2</b>	<b>68.0-</b>	<b>2</b>	<b>32.9</b>
Transfer to Regular Reserve	0*	0*	73.4-	0*	8.8

\* Amount Less than + or - 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	2,056	1,945	5.4-	1,823	6.3-
<b>INTEREST INCOME</b>					
Interest on Loans	299	252	15.8-	210	16.6-
(Less) Interest Refund	0*	0*	29.0-	0*	17.0-
Income from Investments	89	55	38.3-	44	19.7-
Trading Profits and Losses	0	0*	0.0	-0*	162.3-
<b>TOTAL INTEREST INCOME</b>	<b>388</b>	<b>307</b>	<b>20.9-</b>	<b>254</b>	<b>17.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	160	108	32.7-	71	33.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	68.5-	0*	32.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>160</b>	<b>108</b>	<b>32.8-</b>	<b>72</b>	<b>33.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>18</b>	<b>17</b>	<b>2.4-</b>	<b>13</b>	<b>23.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>210</b>	<b>182</b>	<b>13.4-</b>	<b>169</b>	<b>6.9-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	23	6.1-	23	0.4-
Other Operating Income	8	7	18.0-	5	23.0-
Gain (Loss) on Investments	-0*	-1	1,349.0-	-0*	93.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	89.0-	0*	3,570.0
Other Non-Oper Income (Expense)	2	3	77.7	1	53.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>34</b>	<b>31</b>	<b>9.0-</b>	<b>30</b>	<b>4.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	102	95	7.2-	87	7.9-
Travel and Conference Expense	3	2	15.5-	2	12.6-
Office Occupancy Expense	10	9	11.9-	8	4.1-
Office Operations Expense	42	38	9.0-	35	7.0-
Educational & Promotional Expense	3	2	20.6-	2	2.5-
Loan Servicing Expense	6	5	6.8-	5	7.1-
Professional and Outside Services	16	14	11.9-	13	5.7-
Member Insurance	9	8	11.4-	7	13.2-
Operating Fees	2	1	5.7-	1	12.8-
Miscellaneous Operating Expenses	9	10	10.6	7	25.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>201</b>	<b>185</b>	<b>7.9-</b>	<b>170</b>	<b>8.5-</b>
<b>NET INCOME</b>	<b>43</b>	<b>27</b>	<b>35.8-</b>	<b>29</b>	<b>7.0</b>
Transfer to Regular Reserve	11	4	68.0-	2	39.7-

\* Amount Less than + or - 1 Million

**TABLE 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	1,745	1,757	0.7	1,780	1.3
<b>INTEREST INCOME</b>					
Interest on Loans	1,101	958	13.0-	849	11.4-
(Less) Interest Refund	1	1	13.9-	1	6.2-
Income from Investments	326	240	26.5-	208	13.4-
Trading Profits and Losses	0*	0*	180.4	0*	73.2-
<b>TOTAL INTEREST INCOME</b>	<b>1,426</b>	<b>1,197</b>	<b>16.1-</b>	<b>1,056</b>	<b>11.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	630	427	32.2-	302	29.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	0*	62.8-	0*	6.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>633</b>	<b>428</b>	<b>32.4-</b>	<b>303</b>	<b>29.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>62</b>	<b>62</b>	<b>0.9</b>	<b>53</b>	<b>14.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>731</b>	<b>707</b>	<b>3.4-</b>	<b>700</b>	<b>1.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	124	121	1.9-	128	5.7
Other Operating Income	47	43	7.5-	41	3.9-
Gain (Loss) on Investments	0*	-6	2,904.2-	1	119.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	127.0	3	196.9
Other Non-Oper Income (Expense)	1	1	13.7-	1	16.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>172</b>	<b>160</b>	<b>6.9-</b>	<b>175</b>	<b>8.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	363	353	2.8-	350	0.7-
Travel and Conference Expense	13	12	9.4-	12	0.8-
Office Occupancy Expense	44	42	4.9-	43	3.0
Office Operations Expense	161	156	3.3-	156	0.1-
Educational & Promotional Expense	20	19	6.2-	19	0.0
Loan Servicing Expense	34	34	0.0-	33	3.6-
Professional and Outside Services	78	75	2.9-	74	1.5-
Member Insurance	16	15	6.9-	13	9.0-
Operating Fees	5	5	4.9-	5	0.9-
Miscellaneous Operating Expenses	23	23	0.6-	20	13.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>756</b>	<b>732</b>	<b>3.1-</b>	<b>724</b>	<b>1.1-</b>
<b>NET INCOME</b>	<b>147</b>	<b>135</b>	<b>8.7-</b>	<b>150</b>	<b>11.4</b>
Transfer to Regular Reserve	33	21	35.9-	12	42.0-

\* Amount Less than + or - 1 Million



**TABLE 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	424	446	5.2	446	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	792	703	11.3-	629	10.5-
(Less) Interest Refund	0*	0*	49.1-	0*	63.4
Income from Investments	244	191	21.8-	150	21.5-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>1,036</b>	<b>894</b>	<b>13.7-</b>	<b>778</b>	<b>12.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	493	342	30.7-	241	29.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	1	47.0-	1	12.0
<b>TOTAL INTEREST EXPENSE</b>	<b>496</b>	<b>343</b>	<b>30.8-</b>	<b>243</b>	<b>29.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>38</b>	<b>39</b>	<b>1.6</b>	<b>37</b>	<b>4.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>502</b>	<b>512</b>	<b>1.9</b>	<b>498</b>	<b>2.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	99	96	3.3-	107	11.2
Other Operating Income	36	35	3.5-	41	17.2
Gain (Loss) on Investments	-0*	1	4,194.0	0*	30.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	184.8-	0*	561.9
Other Non-Oper Income (Expense)	0*	0*	93.1	2	207.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>136</b>	<b>133</b>	<b>2.4-</b>	<b>151</b>	<b>14.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	255	253	0.7-	261	3.3
Travel and Conference Expense	10	9	6.3-	9	1.7-
Office Occupancy Expense	32	31	2.7-	33	4.4
Office Operations Expense	117	115	1.9-	115	0.1-
Educational & Promotional Expense	17	17	0.8-	18	4.1
Loan Servicing Expense	26	27	3.4	28	6.4
Professional and Outside Services	46	47	1.9	49	4.5
Member Insurance	6	6	6.1-	5	13.8-
Operating Fees	3	3	0.4	3	0.6-
Miscellaneous Operating Expenses	11	12	9.4	13	1.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>524</b>	<b>521</b>	<b>0.6-</b>	<b>534</b>	<b>2.5</b>
<b>NET INCOME</b>	<b>113</b>	<b>123</b>	<b>8.5</b>	<b>115</b>	<b>6.3-</b>
Transfer to Regular Reserve	27	9	68.9-	5	39.2-

\* Amount Less than + or - 1 Million

**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	419	459	9.5	493	7.4
<b>INTEREST INCOME</b>					
Interest on Loans	2,326	2,254	3.1-	2,107	6.5-
(Less) Interest Refund	2	2	15.4	2	3.6-
Income from Investments	679	547	19.6-	472	13.7-
Trading Profits and Losses	0*	0*	16,033.6	-0*	148.8-
<b>TOTAL INTEREST INCOME</b>	<b>3,003</b>	<b>2,799</b>	<b>6.8-</b>	<b>2,576</b>	<b>7.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,452	1,064	26.8-	838	21.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	12	10	12.6-	10	0.9
<b>TOTAL INTEREST EXPENSE</b>	<b>1,464</b>	<b>1,074</b>	<b>26.6-</b>	<b>848</b>	<b>21.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>114</b>	<b>147</b>	<b>28.8</b>	<b>129</b>	<b>12.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,425</b>	<b>1,578</b>	<b>10.7</b>	<b>1,599</b>	<b>1.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	306	331	8.1	392	18.4
Other Operating Income	136	150	10.2	178	18.4
Gain (Loss) on Investments	5	3	38.9-	12	274.9
Gain (Loss) on Disp of Fixed Assets	5	2	55.3-	6	181.7
Other Non-Oper Income (Expense)	7	5	24.3-	7	33.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>459</b>	<b>492</b>	<b>7.1</b>	<b>595</b>	<b>20.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	739	792	7.2	837	5.6
Travel and Conference Expense	25	26	5.1	27	3.4
Office Occupancy Expense	94	99	5.5	104	4.8
Office Operations Expense	333	353	6.0	367	4.0
Educational & Promotional Expense	53	55	5.0	61	9.9
Loan Servicing Expense	76	88	16.3	98	10.3
Professional and Outside Services	105	117	11.6	124	6.2
Member Insurance	9	10	9.1	10	0.2-
Operating Fees	9	10	10.9	11	5.7
Miscellaneous Operating Expenses	33	34	3.5	33	3.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,476</b>	<b>1,585</b>	<b>7.4</b>	<b>1,670</b>	<b>5.4</b>
<b>NET INCOME</b>	<b>409</b>	<b>484</b>	<b>18.4</b>	<b>524</b>	<b>8.1</b>
Transfer to Regular Reserve	68	37	46.4-	43	17.9

\* Amount Less than + or - 1 Million

**TABLE 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	76	89	17.1	108	21.3
<b>INTEREST INCOME</b>					
Interest on Loans	2,389	2,526	5.7	2,812	11.3
(Less) Interest Refund	0*	0*	39.7-	0*	54.9-
Income from Investments	730	654	10.4-	657	0.4
Trading Profits and Losses	2	0*	60.3-	0*	67.6-
<b>TOTAL INTEREST INCOME</b>	<b>3,121</b>	<b>3,180</b>	<b>1.9</b>	<b>3,469</b>	<b>9.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,644	1,333	18.9-	1,280	4.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	42	44	3.4	61	38.9
<b>TOTAL INTEREST EXPENSE</b>	<b>1,686</b>	<b>1,377</b>	<b>18.3-</b>	<b>1,341</b>	<b>2.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>124</b>	<b>187</b>	<b>50.8</b>	<b>229</b>	<b>22.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,310</b>	<b>1,616</b>	<b>23.3</b>	<b>1,900</b>	<b>17.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	254	294	15.7	416	41.3
Other Operating Income	196	228	16.6	360	57.8
Gain (Loss) on Investments	7	2	66.6-	7	231.3
Gain (Loss) on Disp of Fixed Assets	6	1	77.5-	0*	78.2-
Other Non-Oper Income (Expense)	6	7	11.3	13	102.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>468</b>	<b>532</b>	<b>13.7</b>	<b>796</b>	<b>49.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	635	744	17.2	937	26.0
Travel and Conference Expense	13	16	17.8	18	17.0
Office Occupancy Expense	77	91	19.0	118	29.4
Office Operations Expense	292	329	12.9	406	23.1
Educational & Promotional Expense	40	46	14.0	61	33.6
Loan Servicing Expense	73	92	24.9	115	25.6
Professional and Outside Services	71	80	12.1	103	29.4
Member Insurance	10	10	1.3	11	11.1
Operating Fees	6	7	23.1	9	31.3
Miscellaneous Operating Expenses	39	45	16.8	48	5.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,255</b>	<b>1,459</b>	<b>16.3</b>	<b>1,826</b>	<b>25.1</b>
<b>NET INCOME</b>	<b>523</b>	<b>689</b>	<b>31.7</b>	<b>870</b>	<b>26.3</b>
Transfer to Regular Reserve	166	43	74.2-	60	40.4

\* Amount Less than + or - 1 Million

**TABLE 21  
FEDERAL CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

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

<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>
1999	6,707	761	11.35	-20,471
2000	6,468	469	7.25	-14,564
2001	6,230	625	10.03	-17,755
2002	6,032	935	15.50	-36,383
2003	5,864	764	13.03	-28,821

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

<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	330	253,803,266	-1,869,457	42,855,155
2 Million To 10 Million	275	1,337,593,484	-7,406,989	176,978,315
10 Million To 50 Million	137	2,925,893,299	-11,656,047	316,046,184
50 Million To 100 Million	15	1,044,837,731	-6,448,695	117,535,557
100 Million To 500 Million	7	1,305,735,519	-1,439,401	107,709,334
500 Million and Over	1	574,095,325	-3,383,123	41,587,549
<b>Total</b>	<b>765</b>	<b>7,441,958,624</b>	<b>-32,203,712</b>	<b>802,712,094</b>

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

<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>
1999	1,360	3,754	1,393	184	15	6,706
2000	1,336	3,725	1,231	166	8	6,466
2001	1,506	3,595	1,016	107	5	6,229
2002	1,377	3,346	1,183	121	5	6,032
2003	1,271	3,367	1,104	117	4	5,863

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

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1999	199	2.97	1,950,503,443	0.93
2000	174	2.69	1,065,399,552	0.50
2001	112	1.80	596,808,319	0.26
2002	126	2.09	1,055,027,791	0.41
2003	121	2.06	1,072,965,733	0.38

\*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.

**Table 22**  
**100 Largest Federal Credit Unions**  
**June 30, 2003**

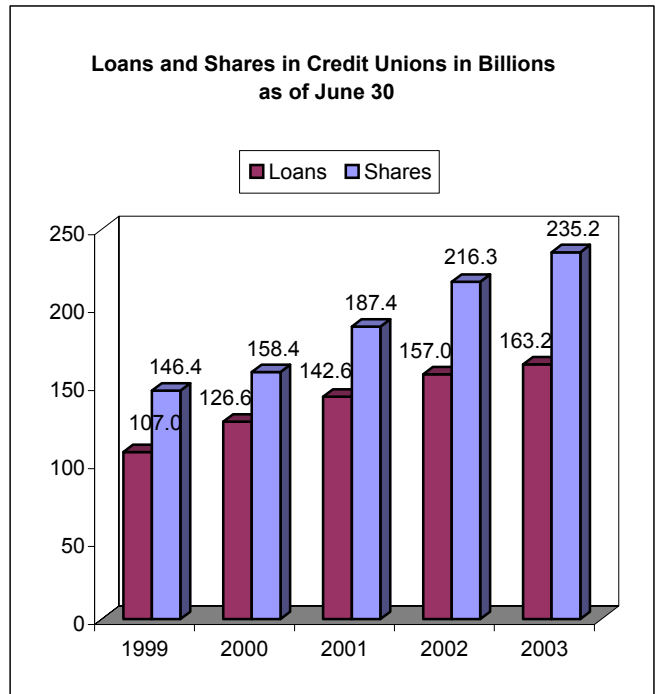
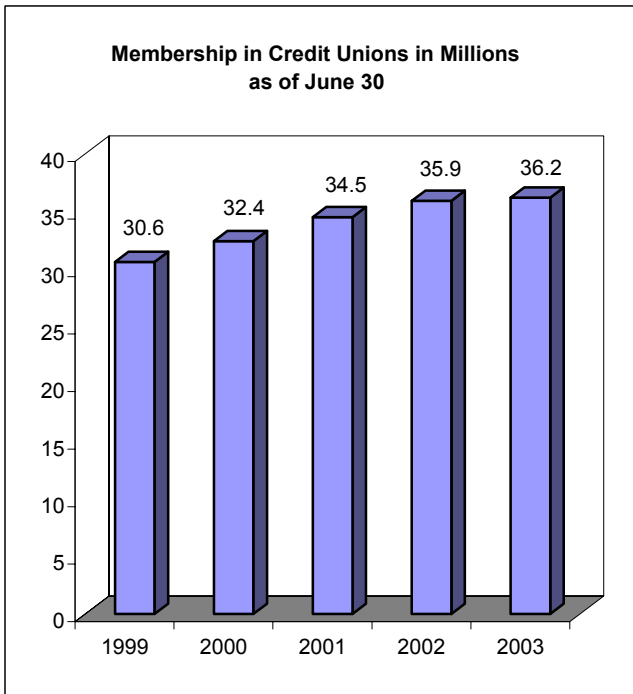
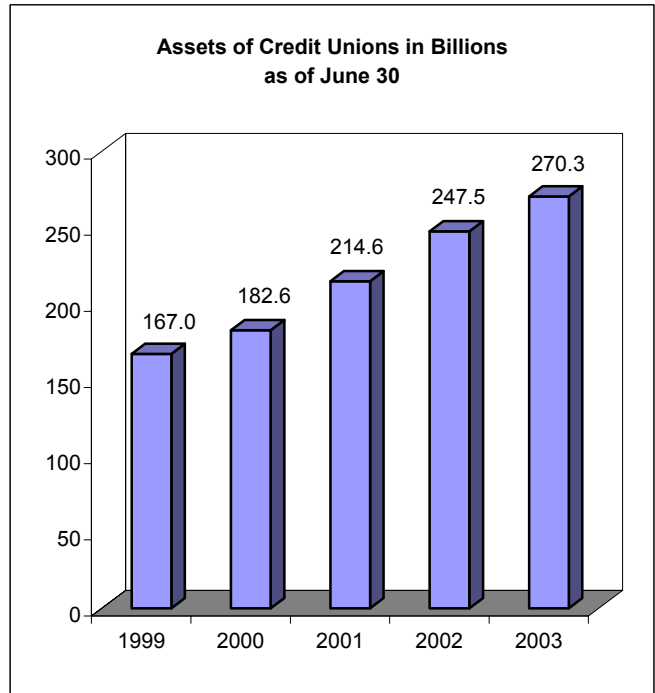
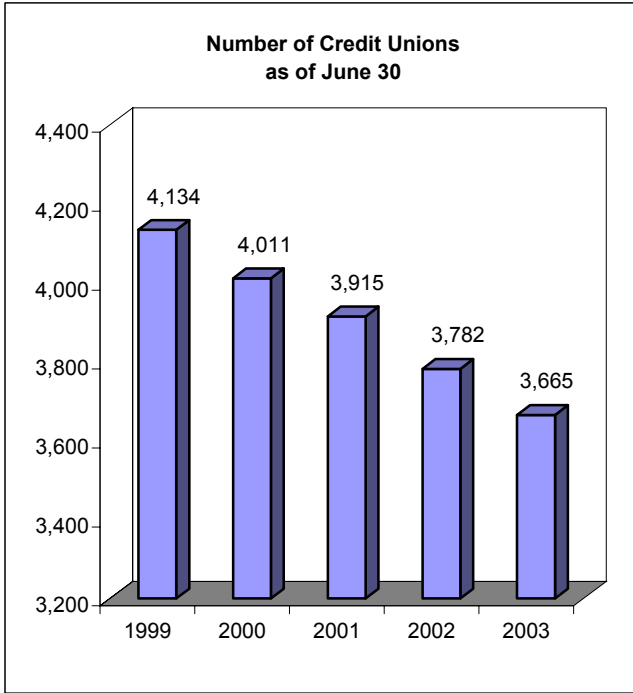
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	19,349,783,090
2	PENTAGON	2	ALEXANDRIA	VA	1935	5,868,211,924
3	ORANGE COUNTY TEACHERS	3	SANTA ANA	CA	1934	4,435,148,462
4	AMERICAN AIRLINES	4	DFW AIRPORT	TX	1982	3,967,563,080
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	3,823,838,611
6	SECURITY SERVICE	7	SAN ANTONIO	TX	1956	3,022,998,145
7	KINECTA	6	MANHATTAN BEACH	CA	1940	3,016,355,540
8	AMERICA FIRST		OGDEN	UT	1939	2,682,595,514
9	ESL	8	ROCHESTER	NY	1995	2,460,856,312
10	ALASKA USA	9	ANCHORAGE	AK	1948	2,297,165,322
11	DIGITAL	12	MARLBOROUGH	MA	1979	2,109,613,262
12	RANDOLPH-BROOKS	10	UNIVERSAL CITY	TX	1952	2,054,402,524
13	DESERT SCHOOLS	11	PHOENIX	AZ	1939	1,953,949,500
14	ADDISON AVENUE	13	PALO ALTO	CA	1970	1,749,178,731
15	UNITED NATIONS	15	NEW YORK	NY	1947	1,744,820,715
16	LOCKHEED	18	BURBANK	CA	1937	1,720,466,284
17	HUDSON VALLEY FCU	20	POUGHKEEPSIE	NY	1963	1,694,888,728
18	TEACHERS	24	FARMINGVILLE	NY	1952	1,692,799,601
19	DFCU FINANCIAL	14	DEARBORN	MI	1950	1,671,166,611
20	BANK FUND STAFF	19	WASHINGTON	DC	1947	1,651,907,614
21	BETHPAGE	25	BETHPAGE	NY	1941	1,623,386,953
22	MISSION	22	SAN DIEGO	CA	1961	1,618,574,769
23	ENT	17	COLORADO SPRING	CO	1957	1,594,811,182
24	POLICE & FIRE	21	PHILADELPHIA	PA	1938	1,584,586,670
25	REDSTONE	23	HUNTSVILLE	AL	1951	1,546,643,989
26	SAN ANTONIO	16	SAN ANTONIO	TX	1935	1,543,475,684
27	GTE	30	TAMPA	FL	1935	1,498,847,268
28	VISIONS	26	ENDICOTT	NY	1966	1,436,063,950
29	NWA	27	APPLE VALLEY	MN	1938	1,413,546,900
30	MACDILL	34	TAMPA	FL	1955	1,306,508,350
31	AFFINITY	28	BASKING RIDGE	NJ	1935	1,303,512,137
32	TOWER	32	LAUREL	MD	1953	1,263,658,871
33	COASTAL	31	RALEIGH	NC	1967	1,263,024,552
34	TINKER	29	TINKER AFB	OK	1946	1,255,666,066
35	MOUNTAIN AMERICA		SALT LAKE CITY	UT	1936	1,221,913,153
36	ARIZONA	33	PHOENIX	AZ	1936	1,205,065,545
37	KERN SCHOOLS	35	BAKERSFIELD	CA	1940	1,157,902,052
38	NORTHWEST	38	HERNDON	VA	1947	1,105,638,802
39	IBM MID AMERICA EMPLOYEES	36	ROCHESTER	MN	1976	1,102,373,882
40	STATE EMPLOYEES	37	ALBANY	NY	1934	1,088,631,226
41	MICHIGAN STATE UNIVERSITY	42	EAST LANSING	MI	1979	1,075,589,647
42	WESTERN	99	MANHATTAN BEACH	CA	1963	1,001,797,297
43	MERCK EMPLOYEES	48	RAHWAY	NJ	1936	962,903,537
44	AEDC	40	TULLAHOMA	TN	1951	948,109,014
45	FOUNDERS	39	LANCASTER	SC	1961	941,182,887
46	POLISH & SLAVIC	47	BROOKLYN	NY	1976	927,683,154
47	TRULIANT	41	WINSTON SALEM	NC	1952	916,996,714
48	LANGLEY	44	HAMPTON	VA	1936	916,493,256
49	SOUTH CAROLINA	46	NORTH CHARLESTO	SC	1936	898,610,396
50	ALLEGACY	45	WINSTON-SALEM	NC	1967	893,084,912
51	KEESLER	51	BILOXI	MS	1947	861,579,605
52	AFFINITY PLUS	55	ST. PAUL	MN	1934	858,842,631
53	CHARTWAY	43	VIRGINIA BEACH	VA	1959	858,769,366
54	MEMBERS 1ST	50	MECHANICSBURG	PA	1950	847,349,128
55	AMERICAN EAGLE	49	EAST HARTFORD	CT	1935	845,736,316
56	NASSAU EDUCATORS FCU	54	WESTBURY	NY	1938	837,469,277
57	SANDIA LABORATORY	53	ALBUQUERQUE	NM	1948	810,342,196
58	EGLIN	52	FT. WALTON BEAC	FL	1954	793,995,349
59	CHEVRONTEXACO	60	OAKLAND	CA	1935	785,400,414
60	CENTRAL FLORIDA EDUCATORS	57	ORLANDO	FL	1937	762,135,331
61	ROBINS	56	WARNER ROBINS	GA	1954	756,706,463
62	ANDREWS	61	SUITLAND	MD	1948	731,711,017

**Table 22**  
**100 Largest Federal Credit Unions**  
**June 30, 2003**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
63	GREYLOCK	65	PITTSFIELD	MA	1935	724,520,051
64	DM	59	TUCSON	AZ	1955	716,114,137
65	NEVADA	58	LAS VEGAS	NV	1950	711,826,925
66	ORNL	63	OAK RIDGE	TN	1948	711,818,624
67	STATE DEPARTMENT	67	ALEXANDRIA	VA	1935	694,833,661
68	XEROX	66	EL SEGUNDO	CA	1964	684,871,877
69	HAWAII STATE	68	HONOLULU	HI	1936	682,996,982
70	OPERATING ENGINEERS LOCAL UNION #3	64	DUBLIN	CA	1963	668,397,605
71	APPLE	73	FAIRFAX	VA	1956	657,450,367
72	MIDFLORIDA	81	LAKELAND,	FL	1978	647,262,402
73	NUVISION FINANCIAL	71	HUNTINGTON BEAC	CA	1935	642,133,536
74	TYNDALL	69	PANAMA CITY	FL	1956	641,732,657
75	NEW MEXICO EDUCATORS	70	ALBUQUERQUE	NM	1936	640,038,144
76	US AIRWAYS	62	MOON TOWNSHIP	PA	1953	636,210,259
77	PEN AIR	86	PENSACOLA	FL	1936	635,894,882
78	CAL TECH EMPLOYEES	78	LA CANADA	CA	1950	634,437,041
79	HAWAIIUSA	85	HONOLULU	HI	1936	630,414,042
80	F & A	72	MONTEREY PARK	CA	1936	630,262,642
81	NASA	74	BOWIE	MD	1949	624,464,073
82	U OF C	79	BOULDER	CO	1952	610,282,421
83	UNITED SERVICES OF AMERICA	89	SAN DIEGO	CA	1953	604,662,875
84	UNIVERSITY	83	AUSTIN	TX	1936	603,257,046
85	IBM SOUTHEAST EMPLOYEES	75	BOCA RATON	FL	1969	597,462,526
86	ADVANCIAL	82	DALLAS	TX	1937	594,491,803
87	HIWAY	90	ST. PAUL	MN	1934	587,662,318
88	SUFFOLK	105	MEDFORD	NY	1967	580,366,414
89	USA	80	TROY	MI	1964	578,221,473
90	MAX	76	MONTGOMERY	AL	1955	577,928,395
91	GENERAL ELECTRIC EVENDALE EMPLOYE	88	CINCINNATI	OH	1954	576,354,139
92	ELI LILLY	77	INDIANAPOLIS	IN	1976	574,489,553
93	LOS ANGELES POLICE	93	VAN NUYS	CA	1959	572,971,279
94	FIBRE	87	LONGVIEW	WA	1937	563,074,806
95	SOUTH FLORIDA EDUCATIONAL	92	MIAMI	FL	1935	559,257,526
96	CITADEL	101	THORNDALE	PA	1937	557,310,270
97	J. S. C.	116	HOUSTON	TX	1961	557,030,547
98	ROCKLAND	100	ROCKLAND	MA	1985	556,590,427
99	AMERICA'S FIRST	94	BIRMINGHAM	AL	1936	549,903,157
100	ARMY AVIATION CENTER	109	DALEVILLE	AL	1966	548,784,320

**FEDERALLY INSURED  
STATE CHARTERED  
CREDIT UNIONS**

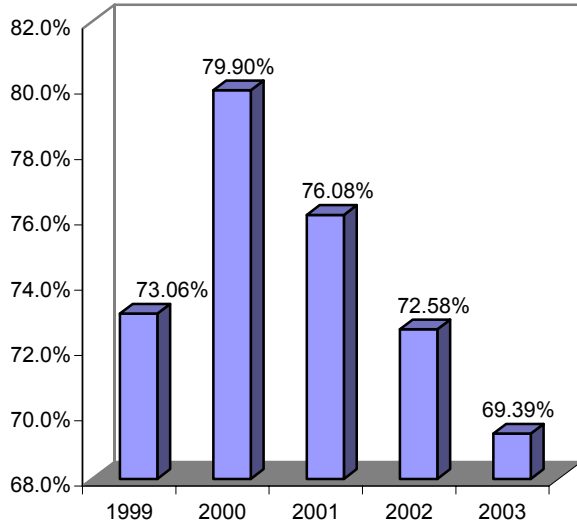
## Federally Insured State Credit Unions 5 Year Trends



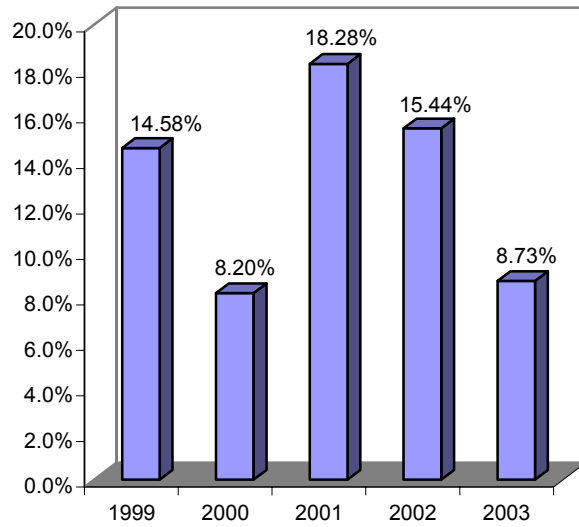


## Federally Insured State Credit Unions 5 Year Trends

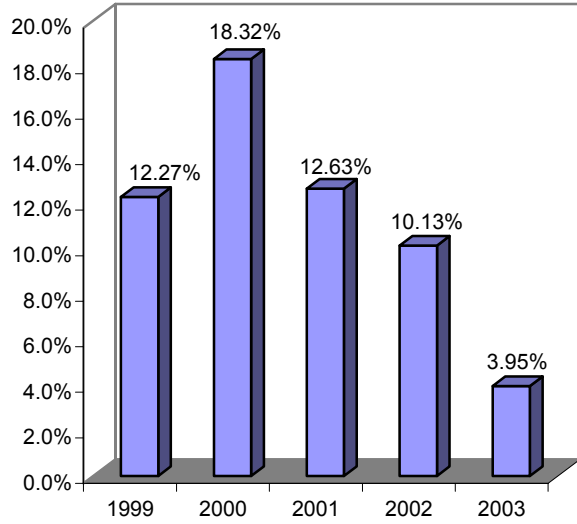
**Loan to Share Ratio as of June 30**



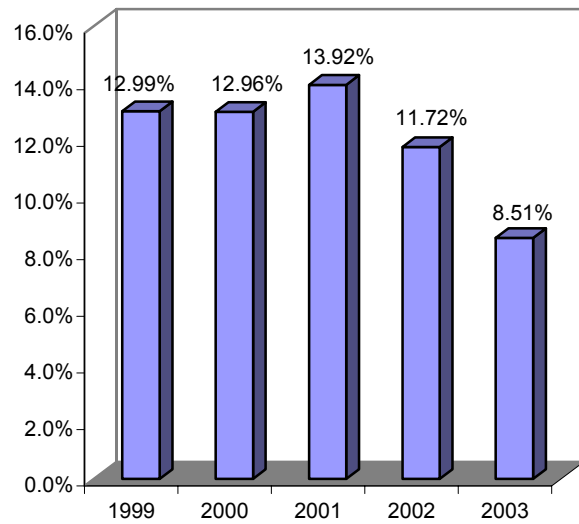
**Share Growth Annually as of June 30**



**Loan Growth Annually as of June 30**

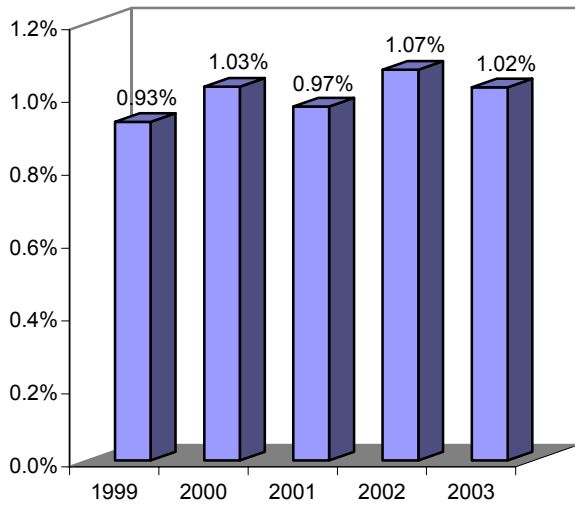


**Net Worth Growth Annually as of June 30**

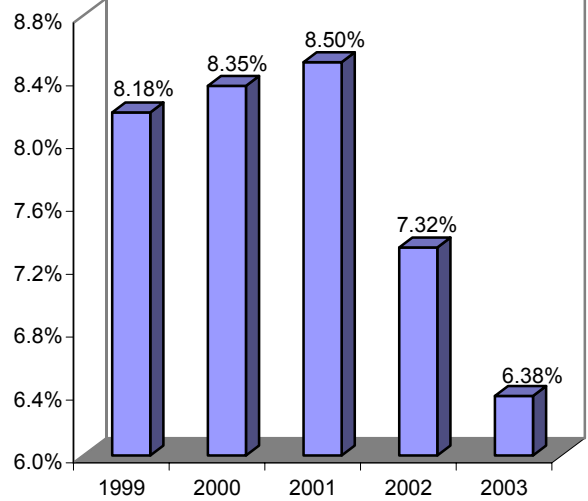


**Federally Insured State Credit Unions  
5 Year Trends**

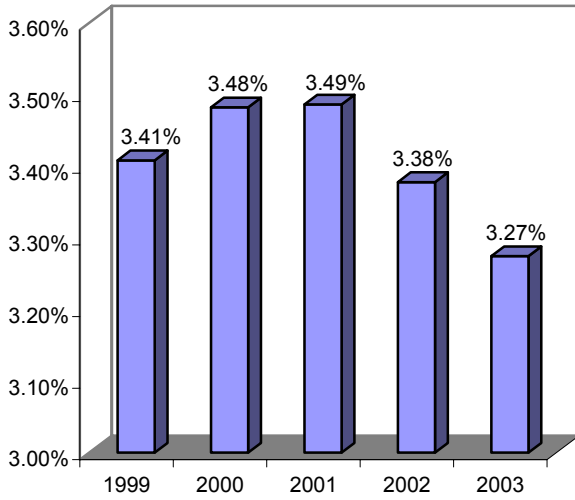
**Return on Average Assets as of June 30**



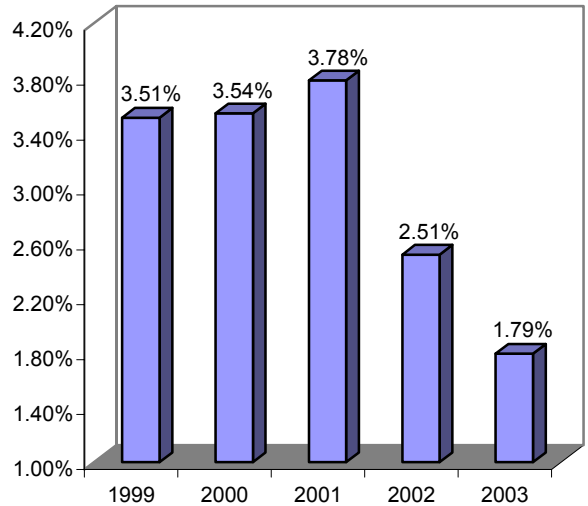
**Gross Income to Average Assets  
as of June 30**



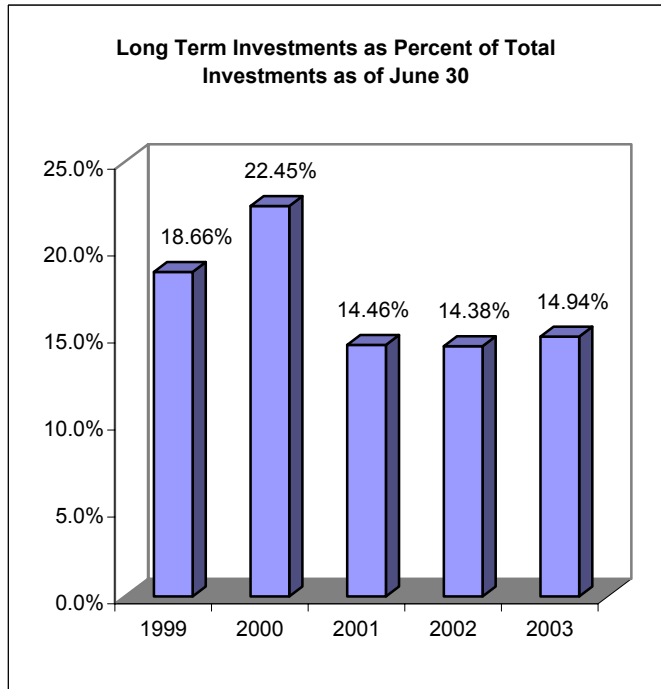
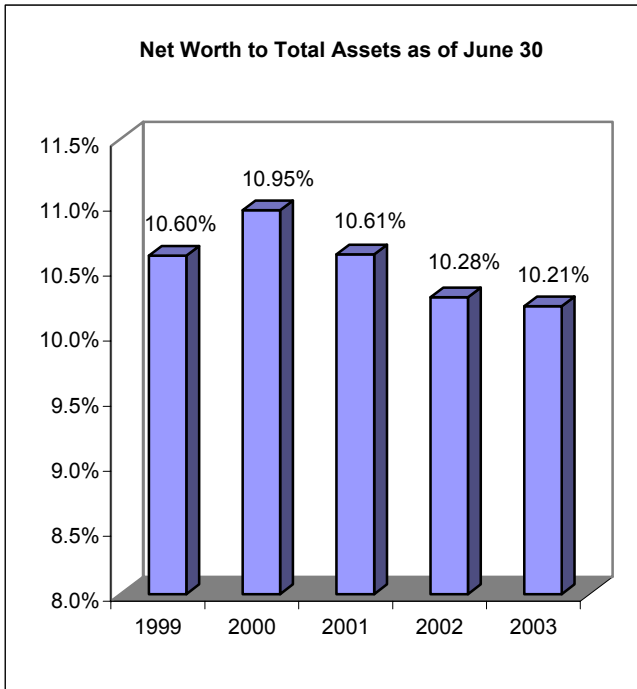
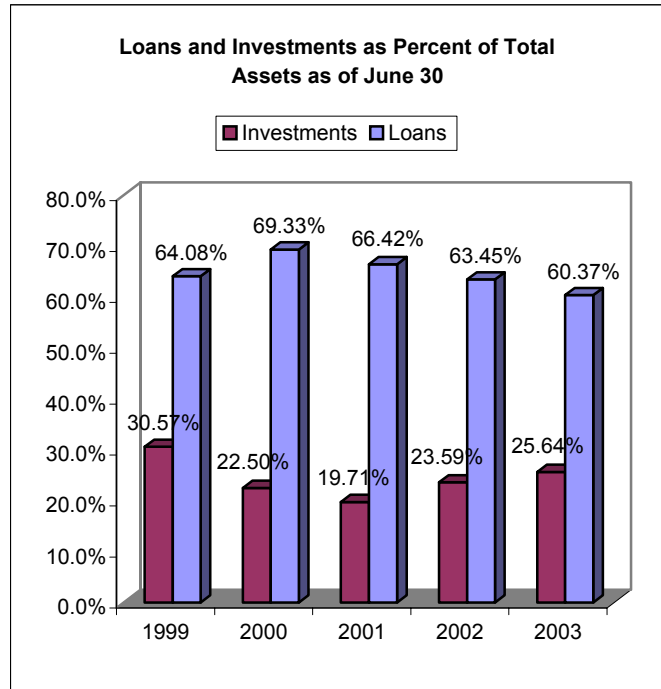
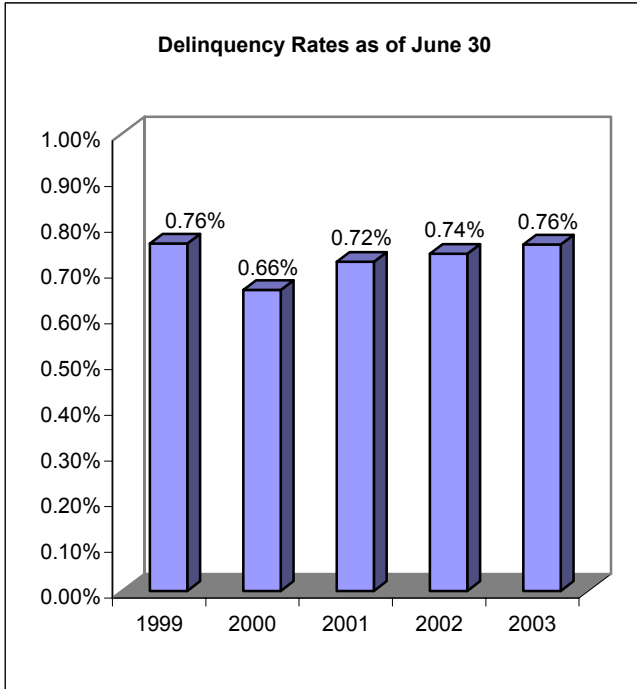
**Operating Expenses to Average Assets  
as of June 30**



**Cost of Funds to Average Assets  
as of June 30**



## Federally Insured State Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	3,915	3,782	3.4-	3,665	3.1-
<b>Cash &amp; Equivalents</b>	22,935	23,816	3.8	28,092	18.0
<b>TOTAL INVESTMENTS</b>	42,302	58,378	38.0	69,328	18.8
U.S. Government Obligations	1,202	1,048	12.8-	1,443	37.7
Federal Agency Securities	19,511	29,416	50.8	34,773	18.2
Mutual Fund & Common Trusts	1,425	1,739	22.1	1,740	0.1
MCSD and PIC at Corporate CU	1,033	1,240	20.0	1,423	14.8
All Other Corporate Credit Union	9,042	11,302	25.0	14,904	31.9
Commercial Banks, S&Ls	5,357	8,026	49.8	9,971	24.2
Credit Unions -Loans to, Deposits in	471	610	29.6	321	47.4-
Other Investments	4,259	4,996	17.3	4,753	4.9-
<b>LOANS HELD FOR SALE</b>	N/A	359		913	154.0
<b>TOTAL LOANS OUTSTANDING</b>	142,569	157,009	10.1	163,216	4.0
Unsecured Credit Card Loans	8,836	8,757	0.9-	8,370	4.4-
All Other Unsecured Loans	8,597	8,228	4.3-	7,814	5.0-
New Vehicle Loans	26,698	27,393	2.6	26,798	2.2-
Used Vehicle Loans	30,626	34,527	12.7	37,708	9.2
First Mortgage Real Estate Loans	40,209	48,089	19.6	52,240	8.6
Other Real Estate Loans	18,193	20,248	11.3	20,681	2.1
Leases Receivable	796	1,036	30.1	1,029	0.6-
All Other Loans To Members	7,758	8,732	12.6	8,576	1.8-
Other Loans 1/	855	N/A		N/A	
Allowance For Loan Losses	1,244	1,392	11.9	1,417	1.8
Other Real Estate Owned	42	64	50.8	56	12.0-
Land and Building	3,214	3,659	13.9	4,069	11.2
Other Fixed Assets	1,006	1,141	13.5	1,197	4.9
NCUSIF Capitalization Deposit	1,591	1,854	16.5	2,001	7.9
Other Assets	2,221	2,570	15.7	2,894	12.6
<b>TOTAL ASSETS</b>	214,635	247,460	15.3	270,350	9.2
<b>LIABILITIES</b>					
Total Borrowings	1,710	2,693	57.4	4,203	56.1
Accrued Dividends/Interest Payable	356	236	33.9-	168	28.6-
Acct Payable and Other Liabilities	2,001	2,127	6.3	2,441	14.8
Uninsured Secondary Capital	2	4	55.0	5	35.8
<b>TOTAL LIABILITIES</b>	4,070	5,059	24.3	6,817	34.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	187,388	216,322	15.4	235,214	8.7
Share Drafts	23,778	27,168	14.3	28,731	5.8
Regular Shares	63,007	76,002	20.6	84,047	10.6
Money Market Shares	27,814	38,109	37.0	43,798	14.9
Share Certificates/CDs	52,866	52,975	0.2	55,152	4.1
IRA/Keogh Accounts	16,854	18,629	10.5	20,254	8.7
All Other Shares and Member Deposits	2,376	2,970	25.0	2,786	6.2-
Non-Member Deposits	692	470	32.0-	447	4.9-
Regular Reserves	7,213	7,847	8.8	8,051	2.6
APPR. For Non-Conf. Invest.	24	27	11.8	30	12.7
Accum. Unrealized G/L on A-F-S	114	280	146.4	308	9.7
Other Reserves	2,228	2,515	12.9	2,554	1.6
Undivided Earnings	13,319	15,055	13.0	16,973	12.7
Net Income	280	355	26.8	402	13.2
<b>TOTAL EQUITY</b>	23,177	26,079	12.5	28,318	8.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	214,635	247,460	15.3	270,350	9.2

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	3,915	3,782	3.4-	3,665	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	5,880	5,950	1.2	5,601	5.9-
(Less) Interest Refund	3	3	18.0-	3	0.2
Income from Investments	1,531	1,321	13.7-	1,185	10.4-
Trading Profits and Losses	0*	-2	299.6-	0*	125.0
<b>TOTAL INTEREST INCOME</b>	<b>7,409</b>	<b>7,268</b>	<b>1.9-</b>	<b>6,783</b>	<b>6.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,821	2,126	24.6-	1,669	21.5-
Interest on Deposits	878	713	18.8-	569	20.1-
Interest on Borrowed Money	58	63	8.9	79	25.2
<b>TOTAL INTEREST EXPENSE</b>	<b>3,757</b>	<b>2,903</b>	<b>22.7-</b>	<b>2,317</b>	<b>20.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>320</b>	<b>446</b>	<b>39.3</b>	<b>464</b>	<b>4.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3,331</b>	<b>3,919</b>	<b>17.6</b>	<b>4,002</b>	<b>2.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	738	850	15.1	1,020	20.1
Other Operating Income	295	343	16.1	454	32.3
Gain (Loss) on Investments	37	4	89.1-	48	1,072.7
Gain (Loss) on Disp of Fixed Assets	7	7	4.1	-0*	105.7-
Other Non-Oper Income (Expense)	16	17	2.4	40	136.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,095</b>	<b>1,221</b>	<b>11.6</b>	<b>1,561</b>	<b>27.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,703	1,928	13.2	2,109	9.4
Travel and Conference Expense	54	58	7.2	61	5.7
Office Occupancy Expense	241	274	13.8	294	7.1
Office Operations Expense	765	839	9.8	901	7.3
Educational & Promotional Expense	123	137	10.9	150	9.9
Loan Servicing Expense	168	203	20.3	221	9.1
Professional and Outside Services	249	282	13.6	315	11.5
Member Insurance	32	29	7.0-	28	5.7-
Operating Fees	19	21	9.1	21	0.7
Miscellaneous Operating Expenses	108	130	20.7	139	6.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3,462</b>	<b>3,902</b>	<b>12.7</b>	<b>4,239</b>	<b>8.6</b>
<b>NET INCOME</b>	<b>964</b>	<b>1,238</b>	<b>28.4</b>	<b>1,325</b>	<b>7.0</b>
Transfer to Regular Reserve	288	282	2.2-	212	24.7-

\* Amount Less than + or - 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured State Credit Unions  
June 30, 2003**

Number of Credit Unions on this Report: 3,665

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	5,335,572
Other Unsecured Loans	3,658,873
New Vehicle	1,903,010
Used Vehicle	4,061,510
1st Mortgage	579,468
Other Real Estate	849,992
Leases Receivable	46,014
All Other Member Loans	1,107,209
Total Number of Loans	17,541,648

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	131,301
Amount of Loans Delinquent 2-6 months	860,980,563
Number of Loans Delinquent 6-12 months	43,623
Amount of Loans Delinquent 6-12 months	279,960,302
Number of Loans Delinquent 12 months or more	13,530
Amount of Loans Delinquent 12 months or more	95,144,398
Total Number of Delinquent Loans	188,454
Total Amount of Delinquent Loans	1,236,085,263

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	31,850
Amount of Loans Delinquent 2-6 months	93,333,747
Number of Loans Delinquent 6-12 months	8,603
Amount of Loans Delinquent 6-12 months	26,861,569
Number of Loans Delinquent 12 months or more	1,251
Amount of Loans Delinquent 12 months or more	3,950,767
Total Number of Delinquent Loans	41,704
Total Amount of Delinquent Loans	124,146,083

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	530,672,702
Total Recoveries Y-T-D on Charge-Offs	76,370,265
Total Credit Card Loans Charged Off Y-T-D	111,849,961
Total Credit Card Recoveries Y-T-D	10,898,397
Total Number of Loans Purchased	13,758
Total Amount of Loans Purchased	300,229,722
Total Number of Indirect Loans Granted Y-T-D	359,145
Total Amount of Indirect Loans Granted Y-T-D	6,441,831,700
Number of Loans to CU Officials	52,531
Amount of Loans to CU Officials	1,245,489,341
Total Number of Loans Granted Y-T-D	4,628,227
Total Amount of Loans Granted Y-T-D	58,267,867,962

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	418,454
Amount of 1st Mortgage Fixed Rate	35,554,479,911
Number of 1st Mortgage Adjustable Rate	161,014
Amount of 1st Mortgage Adjustable Rate	16,685,150,200
Number of Other R.E. Closed-End Fixed Rate	328,924
Amount of Other R.E. Closed-End Fixed Rate	8,482,151,290
Number of Other R.E. Closed-End Adj. Rate	18,826
Amount of Other R.E. Closed-End Adj. Rate	619,996,795
Number of Other R.E. Open-End Adj. Rate	484,751
Amount of Other R.E. Open-End Adj. Rate	10,910,845,885
Number of Other R.E. Not Included Above	17,491
Amount of Other R.E. Not Included Above	668,333,814

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

Number of 1st Mortgage Fixed Rate	144,959
Amount of 1st Mortgage Fixed Rate	16,460,395,382
Number of 1st Mortgage Adjustable Rate	29,029
Amount of 1st Mortgage Adjustable Rate	3,829,755,753
Number of Other R.E. Closed-End Fixed Rate	74,908
Amount of Other R.E. Closed-End Fixed Rate	2,531,116,574
Number of Other R.E. Closed-End Adj. Rate	4,394
Amount of Other R.E. Closed-End Adj. Rate	153,019,641
Number of Other R.E. Open-End Adj. Rate	178,809
Amount of Other R.E. Open-End Adj. Rate	3,414,969,182
Number of Other R.E. Not Included Above	5,752
Amount of Other R.E. Not Included Above	244,050,443

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 3,665

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	167,202,815
1st Mortgage Fixed Rate, 2-6 months	66,571,006
1st Mortgage Fixed Rate, 6-12 months	21,294,374
1st Mortgage Fixed Rate, 12 months or more	12,553,330
1st Mortgage Adjustable Rate, 1-2 months	117,879,458
1st Mortgage Adjustable Rate, 2-6 months	51,349,715
1st Mortgage Adjustable Rate, 6-12 months	14,295,520
1st Mortgage Adjustable Rate 12, months or more	7,245,110
Other Real Estate Fixed Rate, 1-2 months	41,902,481
Other Real Estate Fixed Rate, 2-6 months	21,091,456
Other Real Estate Fixed Rate, 6-12 months	7,779,355
Other Real Estate Fixed Rate, 12 months or more	4,451,173
Other Real Estate Adjustable Rate, 1-2 months	40,416,617
Other Real Estate Adjustable Rate, 2-6 months	14,462,104
Other Real Estate Adjustable Rate, 6-12 months	5,418,317
Other Real Estate Adjustable Rate 12, months or more	2,121,482

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	4,241,025
1st Mortgage Loans Recovered Y-T-D	1,046,827
Other Real Estate Loans Charged Off Y-T-D	5,178,597
Other Real Estate Loans Recovered Y-T-D	855,584
Allowance for Real Estate Loan Losses	146,889,012
Amount of R.E. Loans Serving as Collateral for Member Business Loans	3,274,242,435
Amount of All First Mortgages Sold Y-T-D	8,937,752,715
Short-term Real Estate Loans (< 5 years)	31,563,646,940

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	10,480
Amount of Agricultural MBL	410,344,386
Number of All Other MBL	35,357
Amount of All Other MBL	4,526,199,027

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

Number of Agricultural MBL	4,779
Amount of Agricultural MBL	179,016,259
Number of All Other MBL	10,488
Amount of All Other MBL	1,686,229,029

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	6,555,101
Agricultural, 2-6 months	9,174,529
Agricultural, 6-12 months	2,941,661
Agricultural, 12 months or more	2,226,789
All Other MBL, 1-2 months	48,786,559
All Other MBL, 2-6 months	20,702,162
All Other MBL, 6-12 months	5,923,444
All Other MBL, 12 months or more	4,375,292

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	447,517
Agricultural MBL Recovered Y-T-D	106,492
All Other MBL Charged of Y-T-D	2,915,348
All Other MBL Recovered Y-T-D	150,487
Allowance for MBL Losses	44,205,682
Concentration of Credit for MBL	421,786,440
Construction or Development MBL	153,070,242

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 3,665

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	15,198,038
Regular Share Accounts	38,218,822
Money Market Share Accounts	2,056,912
Share Certificate Accounts	3,563,579
IRA/Keogh & Retirement Accounts	1,874,191
Other Shares and Deposit	1,481,472
Non-Member Deposits	8,962
Total Number of Savings Accounts	62,401,976

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	136,106,583
Other Unused Member Business Loan Commitments	211,287,251
Revolving Open-End Lines Secured by Residential Properties	10,009,675,826
Credit Card Lines	23,163,095,892
Outstanding Letters of Credit	49,233,798
Unsecured Share Draft Lines of Credit	3,850,101,485
Other Unused Commitments	2,849,156,522
Amount of Loans Sold/Swapped with Recourse Y-T-D	321,530,478
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	781,712,734
Pending Bond Claims	11,701,510

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

Financial Statement Audit Performed by State Licenced Persons	1,099	Supervisory Committee Audit Performed by State Licenced Persons	490
Balance Sheet Audit Performed by State Licenced Persons	121	Supervisory Committee Audit Performed by other External Auditors	986
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	225	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	744

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	13,440,536,930
Repurchase Agreements	236,731,862
Reverse Repurchase Agreements Invested	327,231,545
Non-Mortgage Backed Derivatives	598,628,865
Mortgage Pass-through Securities	6,488,872,474
CMO/REMIC	5,958,118,887



**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**June 30, 2003**

Number of Credit Unions on this Report: 3,665

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	73	CU Developed In-House	55
Vendor Supplied In-House	2,477	Other	65
Vendor On-Line Service Bur.	995		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	1,565	Automatic Teller Machine	2,074
Wireless	99	Kiosk	125
Home Banking/PC Based	1,142	Other	98
Auto Response/Phone Based	1,926		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	835	Share Account Transfers	1,977
New Loan	1,184	Bill Payment	888
Account Balance Inquiry	2,045	Download Account History	1,305
Share Draft Order	1,662	Electronic Cash	274
New Share Account	446	Account Aggregation	119
Loan Payments	1,747	Internet Access Services	338
		Electronic Signature	
View Account History	1,642	Authentication/Certification	27
Merchandise Purchase	238	Other	87

Number of CUs Reporting WWW Sites 2,057

**Number Of Cus Reporting WWW Type As:**

Informational	559	Transactional	1,345
Interactive	153		

**Number Of Cus Members Reported using Transactional WWW**

5,814,516

**Number Of Cus Reporting Plans For a WWW**

Informational	282	Transactional	68
Interactive	58		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	300,072,298
Number Members Filing Chapter 7 Bankruptcy Y-T-D	48,509
Number Members Filing Chapter 13 Bankruptcy Y-T-D	13,926
Amount of Loans Subject to Bankruptcies	509,969,954
Number of Current Members	36,224,830
Number of Potential Members	420,330,462
Number of Full Time Employees	83,934
Number of Part Time Employees	15,321

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

Number of CUSOS \1	1,694		
Amount Invested in CUSOS	245,579,708		
Amount Loaned to CUSOS	107,720,035		
Aggregate Cash Outlay in CUSO	136,712,500		
Number of CUSOS Wholly Owned	264		
Predominant Service of CUSO:			
Mortgage Processing	114	Credit Cards	151
EDP Processing	133	Trust Services	5
Shared Branching	381	Item Processing	192
Insurance Services	84	Tax Preparation	0
Investment Services	165	Travel	1
Auto Buying, Leasing, Indirect Lending	115	Other	353

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 3,665

<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	227	1,206	927	2,028	4,162
Reverse Repurchase Agreements	2	41	0	0	41
Subordinated CDCU Debt	3	0	0	0*	0*
Uninsured Secondary Capital	17	N/A	0*	5	5
<b>TOTAL BORROWINGS</b>	<b>243</b>	<b>1,248</b>	<b>927</b>	<b>2,033</b>	<b>4,209</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	2,576	28,731	N/A	N/A	28,731
Regular Shares	3,661	84,047	N/A	N/A	84,047
Money Market Shares	1,373	43,798	N/A	N/A	43,798
Share Certificates/CDS	2,632	36,873	13,668	4,611	55,152
IRA/KEOGH, Retirements	2,303	13,969	4,133	2,153	20,254
All Other Shares/Deposits	1,398	2,575	208	3	2,786
Non-Members Deposits	265	365	73	10	447
<b>TOTAL SAVINGS</b>	<b>3,663</b>	<b>210,357</b>	<b>18,081</b>	<b>6,776</b>	<b>235,214</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	995	3,678	5,769	3,578	220	13,244
Available for Sale	1,031	8,921	11,440	7,180	838	28,380
Trading	18	30	22	4	7	64
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	3,664	38,032	13,034	2,227	156	53,449
<b>TOTAL INVESTMENTS, Cash On Deposit, &amp; Cash Equivalents</b>	<b>3,664</b>	<b>50,661</b>	<b>30,265</b>	<b>12,990</b>	<b>1,221</b>	<b>95,137</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured State Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**June 30, 2003**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	1	\$1,571,195	1	\$390,725	797	\$12,261,945,988
5.0% To 6.0% .....	2	\$14,285,204	9	\$154,809,872	1,081	\$7,502,789,430
6.0% To 7.0% .....	7	\$115,755,524	23	\$50,873,768	854	\$4,175,422,909
7.0% To 8.0% .....	35	\$216,462,561	60	\$99,400,278	479	\$2,069,997,183
8.0% To 9.0% .....	61	\$481,531,267	136	\$398,773,456	187	\$675,472,364
9.0% To 10.0% .....	309	\$1,795,614,046	283	\$727,858,233	63	\$67,638,970
10.0% To 11.0% .....	224	\$935,806,971	354	\$1,251,433,363	17	\$34,507,490
11.0% To 12.0% .....	358	\$1,710,890,908	374	\$1,155,441,895	3	\$4,589,314
12.0% To 13.0% .....	487	\$1,797,840,005	796	\$1,697,701,745	12	\$1,485,597
13.0% To 14.0% .....	289	\$738,780,758	465	\$943,613,416	1	\$309,601
14.0% To 15.0% .....	130	\$396,511,104	384	\$515,519,937	1	\$260,165
15.0% To 16.0% .....	38	\$76,878,874	380	\$433,291,178	0	\$0
16.0% Or More .....	22	\$87,715,138	268	\$382,946,204	1	\$18,648
Not Reporting Or Zero ..	1,702	\$0	132	\$2,135,500	169	\$3,733,465
Total	3,665	\$8,369,643,555	3,665	\$7,814,189,570	3,665	\$26,798,171,124
Average Rate	11.9%		12.5%		6.0%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	365	\$11,752,037,826	160	\$9,742,838,735	404	\$6,882,548,984
5.0% To 6.0% .....	674	\$9,659,713,164	810	\$32,457,168,215	538	\$5,999,029,012
6.0% To 7.0% .....	826	\$7,997,191,800	540	\$8,112,634,330	631	\$4,780,562,678
7.0% To 8.0% .....	677	\$4,883,007,044	302	\$1,510,591,611	400	\$2,233,350,845
8.0% To 9.0% .....	476	\$2,003,873,126	129	\$175,222,840	217	\$596,395,085
9.0% To 10.0% .....	232	\$915,987,892	49	\$66,591,445	84	\$165,048,110
10.0% To 11.0% .....	164	\$229,988,436	27	\$69,975,384	28	\$19,676,729
11.0% To 12.0% .....	42	\$123,132,587	7	\$1,398,789	7	\$1,617,056
12.0% To 13.0% .....	54	\$32,813,268	12	\$865,950	12	\$2,438,475
13.0% To 14.0% .....	10	\$20,440,834	0	\$0	1	\$72,153
14.0% To 15.0% .....	3	\$60,014,984	0	\$0	1	\$10,626
15.0% To 16.0% .....	18	\$22,048,215	1	\$53,248	0	\$0
16.0% Or More .....	2	\$3,448,766	1	\$738	1	\$578,031
Not Reporting Or Zero ..	122	\$4,241,718	1,627	\$102,288,826	1,341	\$0
Total	3,665	\$37,707,939,660	3,665	\$52,239,630,111	3,665	\$20,681,327,784
Average Rate	7.1%		6.3%		6.3%	

Interest Rate Category	Leases Receivable		Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	25	\$181,466,694	390	\$830,113,357
5.0% To 6.0% .....	35	\$196,582,962	395	\$777,889,520
6.0% To 7.0% .....	62	\$269,997,336	503	\$1,940,104,428
7.0% To 8.0% .....	78	\$154,157,471	487	\$1,375,546,816
8.0% To 9.0% .....	37	\$22,471,509	467	\$1,228,987,950
9.0% To 10.0% .....	13	\$15,830,750	359	\$861,951,978
10.0% To 11.0% .....	3	\$534,816	281	\$511,814,701
11.0% To 12.0% .....	0	\$0	103	\$340,808,932
12.0% To 13.0% .....	0	\$0	175	\$257,022,941
13.0% To 14.0% .....	1	\$41,463	71	\$145,889,702
14.0% To 15.0% .....	1	\$29,035	47	\$160,375,883
15.0% To 16.0% .....	0	\$0	46	\$63,091,803
16.0% Or More .....	0	\$0	29	\$62,854,373
Not Reporting Or Zero ..	3,410	\$188,068,123	312	\$19,222,274
Total	3,665	\$1,029,180,159	3,665	\$8,575,674,658
Average Rate	6.9%		7.9%	

**TABLE 7**  
**Federally Insured State Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**June 30, 2003**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,116	\$18,969,397,639	1,062	\$21,401,765,904	231	\$6,326,154,264
1.0% To 2.0% .....	293	\$3,211,171,478	2,028	\$47,865,009,839	1,038	\$31,294,809,004
2.0% To 3.0% .....	15	\$113,171,618	395	\$13,928,087,972	97	\$6,118,574,589
3.0% To 4.0% .....	2	\$1,553,140	80	\$463,584,028	5	\$3,256,413
4.0% To 5.0% .....	0	\$0	22	\$175,722,808	0	\$0
5.0% To 6.0% .....	1	\$138,602	9	\$50,806,138	0	\$0
6.0% To 7.0% .....	0	\$0	0	\$0	0	\$0
7.0% Or More .....	0	\$0	8	\$37,536,271	0	\$0
Not Reporting Or Zero ..	2,238	\$6,435,964,014	61	\$124,066,710	2,294	\$54,756,626
Total	3,665	\$28,731,396,491	3,665	\$84,046,579,670	3,665	\$43,797,550,896
Average Rate	0.6%		1.3%		1.3%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	48	\$1,074,381,124	138	\$1,234,478,192	12	\$116,864,031
1.0% To 2.0% .....	1,645	\$35,769,459,090	1,088	\$10,263,870,734	80	\$144,410,673
2.0% To 3.0% .....	850	\$18,172,986,368	815	\$6,116,803,571	73	\$113,469,639
3.0% To 4.0% .....	44	\$99,087,556	206	\$2,420,624,417	46	\$34,640,471
4.0% To 5.0% .....	14	\$6,894,456	39	\$197,338,038	13	\$9,278,380
5.0% To 6.0% .....	3	\$128,069	12	\$16,651,173	6	\$5,260,562
6.0% To 7.0% .....	1	\$2,116,773	1	\$2,474,856	6	\$8,359,000
7.0% Or More .....	0	\$0	2	\$1,906,887	1	\$997,724
Not Reporting Or Zero ..	1,060	\$26,687,349	1,364	\$22,288	3,428	\$13,993,605
Total	3,665	\$55,151,740,785	3,665	\$20,254,170,156	3,665	\$447,274,085
Average Rate	1.8%		1.9%		2.4%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**June 30, 2003**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.36	15.52	13.15	11.76
Delinquent Loans to Net Worth	4.41	13.47	7.85	5.75
Solvency Evaluation (Est.)	112.03	118.50	115.24	113.47
Classified Assets (Est.) to Net Worth	5.17	8.89	5.35	4.72
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.76	3.82	1.93	1.20
Net Charge-Offs to Average Loans	0.56	0.73	0.66	0.61
Fair Value H-T-M to Book Value H-T-M	101.48	124.80	104.85	103.33
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.17	1.23	0.37	1.32
Delinquent Loans to Assets	0.46	2.09	1.03	0.68
<b>EARNINGS:</b>				
Return on Average Assets	1.01	0.13	0.55	0.66
Gross Income to Average Assets	6.28	5.46	5.74	6.06
Yield on Average Loans	6.91	8.14	7.69	7.33
Yield on Average Investments	2.66	1.53	2.16	2.48
Cost of Funds to Average Assets	1.76	1.43	1.43	1.49
Net Margin to Average Assets	4.52	4.03	4.31	4.57
Operating Expenses to Average Assets	3.22	3.64	3.48	3.62
Provision for Loan & Lease Losses to Average Assets	0.35	0.44	0.30	0.32
Net Interest Margin to Average Assets	3.39	3.79	3.72	3.69
Operating Expenses to Gross Income	51.33	66.72	60.70	59.71
Fixed Assets and Oreos to Total Assets	1.97	0.32	1.06	2.07
Net Operating Expenses to Average Assets	2.45	3.47	3.01	2.95
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	23.86	3.30	8.41	16.76
Regular Shares to Savings and Borrowings	35.15	87.30	68.48	49.29
Total Loans to Total Savings	69.39	65.12	62.05	64.49
Total Loans to Total Assets	60.37	54.68	53.54	56.43
Cash Plus Short-Term Investments to Assets	19.58	40.71	35.40	26.51
Total Savings and Borrowings to Earning Assets	92.66	84.85	88.71	91.72
Regular Shares & Share Drafts to Total Shares & Borrowings	47.17	88.02	74.70	59.89
Borrowings to Total Savings and NetWorth	1.47	0.10	0.08	0.15
<b>PRODUCTIVITY:</b>				
Members to Potential Members	8.62	18.83	13.21	8.08
Borrowers to Members	48.42	28.50	35.25	41.79
Members to Full-Time Employees	395	413	486	442
Average Savings Per Member	6,493	1,999	3,381	4,497
Average Loan Balance	9,304	4,568	5,951	6,939
Salary & Benefits to Full-Time Employees	46,052	17,570	34,411	39,857
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	67.80	83.42	73.98	70.17
Income From Investments	14.35	12.11	15.81	15.29
Income Form Trading Securities	0.00	0.00	0.00	0.00
Fee Income	12.35	3.11	8.29	11.03
Other Operating Income	5.50	1.36	1.91	3.51
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.76	46.60	50.57	48.39
Travel and Conference	1.45	1.35	1.29	1.55
Office Occupancy	6.93	4.88	5.21	6.51
Office Operations	21.25	17.98	19.54	20.53
Educational and Promotional	3.55	1.07	1.44	2.77
Loan Servicing	5.21	1.91	2.80	4.47
Professional and Outside Services	7.43	6.81	8.59	9.84
Member Insurance	0.65	8.91	4.07	1.70
Operating Fees	0.50	2.96	1.62	0.85
Miscellaneous Operating Expenses	3.27	7.53	4.87	3.40

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**June 30, 2003**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	10.36	11.11	10.46	9.71
Delinquent Loans to Net Worth	4.41	5.70	4.51	3.45
Solvency Evaluation (Est.)	112.03	112.81	112.09	111.35
Classified Assets (Est.) to Net Worth	5.17	4.78	5.21	5.30
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.76	1.05	0.76	0.55
Net Charge-Offs to Average Loans	0.56	0.54	0.57	0.54
Fair Value H-T-M to Book Value H-T-M	101.48	102.27	100.98	101.44
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.17	1.67	1.29	1.05
Delinquent Loans to Assets	0.46	0.63	0.47	0.33
<b>EARNINGS:</b>				
Return on Average Assets	1.01	0.82	1.00	1.15
Gross Income to Average Assets	6.28	6.50	6.47	6.18
Yield on Average Loans	6.91	7.29	6.90	6.71
Yield on Average Investments	2.66	2.85	2.64	2.73
Cost of Funds to Average Assets	1.76	1.67	1.65	1.93
Net Margin to Average Assets	4.52	4.83	4.82	4.26
Operating Expenses to Average Assets	3.22	3.73	3.54	2.81
Provision for Loan & Lease Losses to Average Assets	0.35	0.31	0.34	0.38
Net Interest Margin to Average Assets	3.39	3.78	3.56	3.13
Operating Expenses to Gross Income	51.33	57.44	54.61	45.50
Fixed Assets and Oreos to Total Assets	1.97	2.50	2.41	1.61
Net Operating Expenses to Average Assets	2.45	3.00	2.65	2.06
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	23.86	22.89	25.32	25.42
Regular Shares to Savings and Borrowings	35.15	39.76	31.92	31.68
Total Loans to Total Savings	69.39	68.91	71.34	69.64
Total Loans to Total Assets	60.37	60.34	62.36	60.29
Cash Plus Short-Term Investments to Assets	19.58	21.42	17.86	18.05
Total Savings and Borrowings to Earning Assets	92.66	92.83	93.29	92.65
Regular Shares & Share Drafts to Total Shares & Borrowings	47.17	51.54	45.30	43.47
Borrowings to Total Savings and NetWorth	1.47	0.50	1.11	2.27
<b>PRODUCTIVITY:</b>				
Members to Potential Members	8.62	7.74	7.28	10.48
Borrowers to Members	48.42	46.24	48.62	53.43
Members to Full-Time Employees	395	400	374.56	388.46
Average Savings Per Member	6,493	5,273	6,148.66	8,409.33
Average Loan Balance	9,304	7,857	9,020.39	10,961.18
Salary & Benefits to Full-Time Employees	46,052	41,972	46,172.80	50,855.98
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	67.80	69.54	67.94	66.49
Income From Investments	14.35	14.38	12.66	15.24
Income Form Trading Securities	0.00	0.00	0.00	0.01
Fee Income	12.35	11.31	13.66	12.16
Other Operating Income	5.50	4.77	5.74	6.09
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	49.76	48.65	50.24	50.01
Travel and Conference	1.45	1.71	1.60	1.24
Office Occupancy	6.93	6.81	6.93	7.19
Office Operations	21.25	20.98	21.12	21.76
Educational and Promotional	3.55	3.54	4.02	3.53
Loan Servicing	5.21	5.23	5.79	5.11
Professional and Outside Services	7.43	8.70	6.75	6.91
Member Insurance	0.65	1.05	0.42	0.19
Operating Fees	0.50	0.59	0.47	0.33
Miscellaneous Operating Expenses	3.27	2.74	2.67	3.74

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	791	662	16.3-	589	11.0-
Cash & Equivalents	126	124	1.1-	131	5.2
<b>TOTAL INVESTMENTS</b>	<b>146</b>	<b>138</b>	<b>5.2-</b>	<b>110</b>	<b>20.5-</b>
U.S. Government Obligations	3	0*	69.1-	1	32.7
Federal Agency Securities	0*	0*	18.7	0*	37.6
Mutual Fund & Common Trusts	4	5	22.0	3	50.2-
MCSD and PIC at Corporate CU	8	6	28.1-	6	6.3
All Other Corporate Credit Union	55	47	14.9-	25	46.3-
Commercial Banks, S&Ls	63	67	5.6	63	6.5-
Credit Unions -Loans to, Deposits in	6	5	10.0-	5	7.7
Other Investments	6	7	13.3	6	14.8-
Loans Held for Sale	N/A	0*		0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>443</b>	<b>333</b>	<b>24.9-</b>	<b>291</b>	<b>12.5-</b>
Unsecured Credit Card Loans	2	2	10.8-	1	45.2-
All Other Unsecured Loans	81	63	21.8-	55	13.5-
New Vehicle Loans	127	89	30.2-	72	18.9-
Used Vehicle Loans	170	130	23.8-	119	8.3-
First Mortgage Real Estate Loans	5	5	5.3-	4	8.6-
Other Real Estate Loans	9	7	21.5-	6	4.8-
Leases Receivable	0*	0*	30.8-	0*	74.9-
All Other Loans/Lines of Credit /1	47	38	19.4-	34	10.2-
Other Loans /1	3	N/A		N/A	
Allowance For Loan Losses	10	8	18.3-	7	11.7-
Other Real Estate Owned	0	0*	0.0	0*	74.8
Land and Building	0*	0*	16.0-	0*	14.4-
Other Fixed Assets	2	1	19.4-	1	10.2-
NCUSIF Capitalization Deposit	6	5	16.8-	4	9.0-
Other Assets	3	3	8.5-	2	14.8-
<b>TOTAL ASSETS</b>	<b>715</b>	<b>596</b>	<b>16.7-</b>	<b>533</b>	<b>10.7-</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	67.2-	0*	76.3
Accrued Dividends/Interest Payable	3	2	36.2-	1	36.8-
Acct Payable and Other Liabilities	2	2	26.2-	1	22.1-
Uninsured Secondary Capital	0*	0*	218.3	0*	35.5-
<b>TOTAL LIABILITIES</b>	<b>5</b>	<b>4</b>	<b>31.6-</b>	<b>3</b>	<b>24.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>592</b>	<b>500</b>	<b>15.6-</b>	<b>447</b>	<b>10.5-</b>
Share Drafts	9	8	7.6-	3	60.5-
Regular Shares	502	425	15.4-	391	8.0-
Money Market Shares	4	3	22.7-	2	28.0-
Share Certificates/CDs	52	41	21.9-	35	15.0-
IRA/Keogh Accounts	10	7	25.7-	6	19.8-
All Other Shares and Member Deposits	10	11	10.3	7	38.7-
Non-Member Deposits	6	5	8.0-	4	22.3-
Regular Reserves	40	31	21.0-	28	11.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	173.3	0*	26.5
Other Reserves	6	5	24.4-	3	29.0-
Undivided Earnings	71	56	20.9-	51	9.4-
Net Income	1	0*	39.6-	0*	36.3-
<b>TOTAL EQUITY</b>	<b>118</b>	<b>93</b>	<b>21.3-</b>	<b>83</b>	<b>11.2-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>715</b>	<b>596</b>	<b>16.7-</b>	<b>533</b>	<b>10.7-</b>

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	1,202	1,132	5.8-	1,053	7.0-
<b>Cash &amp; Equivalents</b>	942	977	3.7	1,086	11.1
<b>TOTAL INVESTMENTS</b>	1,250	1,510	20.8	1,468	2.8-
U.S. Government Obligations	35	26	26.0-	26	0.8
Federal Agency Securities	42	49	17.2	43	11.9-
Mutual Fund & Common Trusts	17	18	8.4	13	27.7-
MCSD and PIC at Corporate CU	47	45	4.3-	47	5.4
All Other Corporate Credit Union	410	472	15.2	319	32.6-
Commercial Banks, S&Ls	612	814	33.1	903	10.9
Credit Unions -Loans to, Deposits in	37	30	19.3-	40	33.5
Other Investments	51	56	8.8	77	37.8
Loans Held for Sale	N/A	0*		2	391.7
<b>TOTAL LOANS OUTSTANDING</b>	4,021	3,431	14.7-	3,058	10.8-
Unsecured Credit Card Loans	102	80	21.0-	69	14.4-
All Other Unsecured Loans	516	436	15.6-	382	12.3-
New Vehicle Loans	1,161	945	18.6-	786	16.8-
Used Vehicle Loans	1,357	1,214	10.6-	1,128	7.0-
First Mortgage Real Estate Loans	252	225	10.4-	208	7.9-
Other Real Estate Loans	256	212	17.0-	188	11.3-
Leases Receivable	5	7	41.7	3	57.9-
All Other Loans/Lines of Credit \1	353	311	12.0-	294	5.4-
Other Loans \1	19	N/A		N/A	
Allowance For Loan Losses	51	46	9.2-	40	13.4-
Other Real Estate Owned	2	0*	60.0-	0*	9.2-
Land and Building	52	44	15.2-	41	5.7-
Other Fixed Assets	25	21	17.5-	18	10.9-
NCUSIF Capitalization Deposit	49	47	3.5-	45	4.4-
Other Assets	38	34	10.7-	32	5.3-
<b>TOTAL ASSETS</b>	6,329	6,019	4.9-	5,712	5.1-
<b>LIABILITIES</b>					
Total Borrowings	5	3	36.1-	3	19.4-
Accrued Dividends/Interest Payable	16	9	38.8-	7	28.3-
Acct Payable and Other Liabilities	24	21	10.8-	22	2.3
Uninsured Secondary Capital	0*	0*	7.2	1	77.9
<b>TOTAL LIABILITIES</b>	46	35	23.0-	33	6.3-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,410	5,191	4.0-	4,929	5.0-
Share Drafts	379	331	12.5-	307	7.4-
Regular Shares	3,417	3,467	1.5	3,378	2.6-
Money Market Shares	145	154	6.6	147	4.4-
Share Certificates/CDs	1,074	890	17.1-	777	12.7-
IRA/Keogh Accounts	267	225	15.6-	202	10.3-
All Other Shares and Member Deposits	113	108	4.8-	106	1.4-
Non-Member Deposits	17	15	6.9-	11	27.2-
Regular Reserves	275	246	10.6-	226	8.1-
APPR. For Non-Conf. Invest.	0*	0*	76.0-	0*	181.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	97.1	0*	1,573.7
Other Reserves	61	53	13.8-	48	9.4-
Undivided Earnings	525	486	7.5-	468	3.7-
Net Income	11	8	28.8-	8	0.4
<b>TOTAL EQUITY</b>	873	792	9.2-	750	5.3-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,329	6,019	4.9-	5,712	5.1-

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million



**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	1,200	1,206	0.5	1,177	2.4-
<b>Cash &amp; Equivalents</b>	3,936	3,939	0.1	4,312	9.5
<b>TOTAL INVESTMENTS</b>	5,301	6,773	27.8	7,057	4.2
U.S. Government Obligations	147	173	17.8	110	36.3-
Federal Agency Securities	832	919	10.4	942	2.5
Mutual Fund & Common Trusts	50	63	26.0	68	8.6
MCSD and PIC at Corporate CU	201	209	4.2	218	4.4
All Other Corporate Credit Union	1,350	1,765	30.8	1,444	18.2-
Commercial Banks, S&Ls	2,304	3,096	34.4	3,718	20.1
Credit Unions -Loans to, Deposits in	120	119	0.7-	126	5.7
Other Investments	299	430	43.7	432	0.5
Loans Held for Sale	N/A	14		55	285.0
<b>TOTAL LOANS OUTSTANDING</b>	18,461	17,402	5.7-	15,919	8.5-
Unsecured Credit Card Loans	959	826	13.8-	718	13.0-
All Other Unsecured Loans	1,503	1,358	9.6-	1,229	9.5-
New Vehicle Loans	4,005	3,459	13.6-	2,892	16.4-
Used Vehicle Loans	5,053	4,996	1.1-	4,804	3.9-
First Mortgage Real Estate Loans	3,076	3,135	1.9	3,022	3.6-
Other Real Estate Loans	2,165	2,102	2.9-	1,941	7.7-
Leases Receivable	68	78	15.4	25	68.5-
All Other Loans/Lines of Credit \1	1,554	1,447	6.9-	1,289	10.9-
Other Loans \1	80	N/A		N/A	
Allowance For Loan Losses	179	171	4.4-	152	10.8-
Other Real Estate Owned	5	10	105.1	6	39.9-
Land and Building	486	468	3.7-	452	3.4-
Other Fixed Assets	138	132	4.8-	127	3.7-
NCUSIF Capitalization Deposit	221	229	3.4	222	3.1-
Other Assets	227	217	4.6-	214	1.0-
<b>TOTAL ASSETS</b>	28,597	29,013	1.5	28,212	2.8-
<b>LIABILITIES</b>					
Total Borrowings	36	21	42.2-	38	81.0
Accrued Dividends/Interest Payable	58	38	34.6-	26	31.4-
Acct Payable and Other Liabilities	144	140	2.5-	135	3.6-
Uninsured Secondary Capital	2	3	70.1	3	23.6
<b>TOTAL LIABILITIES</b>	239	201	15.8-	202	0.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	24,890	25,400	2.0	24,685	2.8-
Share Drafts	2,856	2,793	2.2-	2,623	6.1-
Regular Shares	11,051	12,096	9.4	12,186	0.8
Money Market Shares	2,086	2,456	17.8	2,457	0.0
Share Certificates/CDs	6,392	5,556	13.1-	5,006	9.9-
IRA/Keogh Accounts	1,988	1,959	1.5-	1,879	4.1-
All Other Shares and Member Deposits	432	481	11.3	487	1.2
Non-Member Deposits	85	59	30.4-	48	19.6-
Regular Reserves	1,120	1,089	2.8-	1,020	6.3-
APPR. For Non-Conf. Invest.	5	4	15.6-	4	6.5
Accum. Unrealized G/L on A-F-S	6	8	48.1	10	24.1
Other Reserves	293	275	6.2-	245	10.7-
Undivided Earnings	2,004	1,996	0.4-	2,003	0.4
Net Income	40	40	2.1-	43	7.4
<b>TOTAL EQUITY</b>	3,468	3,412	2.8-	3,326	2.6-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	28,597	29,013	1.5	28,212	2.8-

1/ All other loans to members and Other Loans eliminated in 2002

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	287	303	5.6	338	11.6
<b>Cash &amp; Equivalents</b>	2,636	2,438	7.5-	3,110	27.6
<b>TOTAL INVESTMENTS</b>	3,444	4,657	35.2	5,411	16.2
U.S. Government Obligations	92	138	50.0	115	16.6-
Federal Agency Securities	1,175	1,581	34.5	1,883	19.1
Mutual Fund & Common Trusts	41	33	18.9-	43	30.2
MCSD and PIC at Corporate CU	138	149	8.6	171	14.6
All Other Corporate Credit Union	721	947	31.3	697	26.4-
Commercial Banks, S&Ls	725	1,199	65.3	1,826	52.3
Credit Unions -Loans to, Deposits in	44	45	1.0	56	24.0
Other Investments	507	565	11.4	620	9.7
Loans Held for Sale	N/A	21		73	256.1
<b>TOTAL LOANS OUTSTANDING</b>	13,562	13,650	0.6	14,439	5.8
Unsecured Credit Card Loans	834	733	12.1-	697	4.9-
All Other Unsecured Loans	815	789	3.1-	796	0.9
New Vehicle Loans	2,374	2,309	2.7-	2,266	1.9-
Used Vehicle Loans	3,234	3,396	5.0	3,735	10.0
First Mortgage Real Estate Loans	3,495	3,503	0.2	3,843	9.7
Other Real Estate Loans	1,736	1,902	9.6	2,033	6.8
Leases Receivable	52	38	27.8-	30	21.8-
All Other Loans/Lines of Credit \1	945	980	3.7	1,040	6.2
Other Loans \1	77	N/A		N/A	
Allowance For Loan Losses	115	119	3.4	124	4.0
Other Real Estate Owned	12	7	40.3-	8	15.8
Land and Building	389	424	9.1	480	13.2
Other Fixed Assets	108	116	7.1	109	5.6-
NCUSIF Capitalization Deposit	155	167	7.7	185	10.8
Other Assets	210	201	4.2-	235	16.7
<b>TOTAL ASSETS</b>	20,401	21,562	5.7	23,928	11.0
<b>LIABILITIES</b>					
Total Borrowings	92	94	2.2	118	26.2
Accrued Dividends/Interest Payable	36	23	34.4-	20	13.1-
Acct Payable and Other Liabilities	117	131	12.0	148	13.4
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	244	248	1.5	287	15.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	17,839	18,905	6.0	20,954	10.8
Share Drafts	2,211	2,331	5.4	2,481	6.4
Regular Shares	6,385	7,368	15.4	8,379	13.7
Money Market Shares	2,261	2,598	14.9	2,944	13.3
Share Certificates/CDs	5,252	4,797	8.7-	5,120	6.7
IRA/Keogh Accounts	1,424	1,460	2.5	1,658	13.6
All Other Shares and Member Deposits	255	294	15.1	331	12.8
Non-Member Deposits	51	58	14.6	41	29.8-
Regular Reserves	798	796	0.2-	848	6.5
APPR. For Non-Conf. Invest.	3	3	22.3	3	4.4-
Accum. Unrealized G/L on A-F-S	10	16	57.5	28	69.5
Other Reserves	232	212	8.7-	207	2.3-
Undivided Earnings	1,247	1,347	8.0	1,563	16.0
Net Income	28	33	17.5	39	15.3
<b>TOTAL EQUITY</b>	2,319	2,409	3.9	2,687	11.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	20,401	21,562	5.7	23,928	11.0

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	358	380	6.1	390	2.6
<b>Cash &amp; Equivalents</b>	7,992	7,558	5.4-	8,471	12.1
<b>TOTAL INVESTMENTS</b>	14,138	17,662	24.9	19,330	9.4
U.S. Government Obligations	433	474	9.5	793	67.4
Federal Agency Securities	7,645	9,626	25.9	10,081	4.7
Mutual Fund & Common Trusts	208	209	0.4	343	64.3
MCSD and PIC at Corporate CU	355	424	19.5	445	5.0
All Other Corporate Credit Union	2,534	3,202	26.4	3,557	11.1
Commercial Banks, S&Ls	1,222	1,786	46.1	2,154	20.6
Credit Unions -Loans to, Deposits in	72	58	19.1-	60	3.2
Other Investments	1,670	1,884	12.9	1,897	0.7
Loans Held for Sale	N/A	116		313	169.8
<b>TOTAL LOANS OUTSTANDING</b>	51,635	52,884	2.4	51,817	2.0-
Unsecured Credit Card Loans	3,543	3,207	9.5-	2,836	11.6-
All Other Unsecured Loans	2,493	2,187	12.2-	2,009	8.2-
New Vehicle Loans	9,158	8,882	3.0-	8,124	8.5-
Used Vehicle Loans	11,253	12,463	10.8	12,903	3.5
First Mortgage Real Estate Loans	14,812	15,293	3.3	15,520	1.5
Other Real Estate Loans	6,863	7,270	5.9	6,860	5.6-
Leases Receivable	318	391	23.0	267	31.8-
All Other Loans/Lines of Credit \1	2,916	3,190	9.4	3,300	3.4
Other Loans \1	278	N/A		N/A	
Allowance For Loan Losses	431	463	7.4	436	5.9-
Other Real Estate Owned	13	32	135.9	28	11.4-
Land and Building	1,353	1,477	9.1	1,576	6.7
Other Fixed Assets	382	398	4.1	403	1.1
NCUSIF Capitalization Deposit	572	618	8.1	625	1.2
Other Assets	870	944	8.5	969	2.6
<b>TOTAL ASSETS</b>	76,525	81,227	6.1	83,096	2.3
<b>LIABILITIES</b>					
Total Borrowings	608	764	25.7	901	18.0
Accrued Dividends/Interest Payable	85	52	38.6-	37	28.8-
Acct Payable and Other Liabilities	600	638	6.3	718	12.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	1,293	1,454	12.4	1,656	14.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	66,948	71,129	6.2	72,639	2.1
Share Drafts	9,237	10,055	8.9	9,837	2.2-
Regular Shares	19,737	21,971	11.3	23,474	6.8
Money Market Shares	11,189	14,160	26.6	14,525	2.6
Share Certificates/CDs	19,926	17,847	10.4-	17,627	1.2-
IRA/Keogh Accounts	5,922	5,896	0.4-	6,101	3.5
All Other Shares and Member Deposits	843	1,129	33.9	995	11.8-
Non-Member Deposits	94	71	24.3-	80	12.1
Regular Reserves	2,505	2,542	1.5	2,479	2.5-
APPR. For Non-Conf. Invest.	13	16	18.6	17	9.7
Accum. Unrealized G/L on A-F-S	68	106	56.8	107	0.7
Other Reserves	622	714	14.8	629	11.9-
Undivided Earnings	4,967	5,128	3.2	5,424	5.8
Net Income	109	139	27.7	145	4.1
<b>TOTAL EQUITY</b>	8,284	8,645	4.3	8,801	1.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	76,525	81,227	6.1	83,096	2.3

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	77	99	28.6	118	19.2
<b>Cash &amp; Equivalents</b>	7,302	8,779	20.2	10,983	25.1
<b>TOTAL INVESTMENTS</b>	18,022	27,637	53.4	35,952	30.1
U.S. Government Obligations	493	237	51.9-	398	67.5
Federal Agency Securities	9,817	17,241	75.6	21,822	26.6
Mutual Fund & Common Trusts	1,106	1,411	27.7	1,271	10.0-
MCSD and PIC at Corporate CU	286	407	42.4	536	31.6
All Other Corporate Credit Union	3,973	4,870	22.6	8,864	82.0
Commercial Banks, S&Ls	430	1,063	147.0	1,307	22.9
Credit Unions -Loans to, Deposits in	192	353	83.9	34	90.4-
Other Investments	1,725	2,054	19.1	1,721	16.2-
Loans Held for Sale	N/A	208		469	125.5
<b>TOTAL LOANS OUTSTANDING</b>	54,447	69,310	27.3	77,691	12.1
Unsecured Credit Card Loans	3,396	3,909	15.1	4,048	3.6
All Other Unsecured Loans	3,191	3,395	6.4	3,345	1.5-
New Vehicle Loans	9,874	11,709	18.6	12,659	8.1
Used Vehicle Loans	9,559	12,329	29.0	15,019	21.8
First Mortgage Real Estate Loans	18,570	25,927	39.6	29,643	14.3
Other Real Estate Loans	7,164	8,755	22.2	9,653	10.3
Leases Receivable	352	521	47.8	705	35.3
All Other Loans/Lines of Credit \1	1,942	2,766	42.4	2,619	5.3-
Other Loans \1	398	N/A		N/A	
Allowance For Loan Losses	458	584	27.6	657	12.5
Other Real Estate Owned	10	14	36.4	13	7.5-
Land and Building	933	1,246	33.5	1,519	21.9
Other Fixed Assets	350	474	35.2	539	13.8
NCUSIF Capitalization Deposit	588	788	34.1	920	16.7
Other Assets	873	1,172	34.2	1,441	23.0
<b>TOTAL ASSETS</b>	82,068	109,044	32.9	128,868	18.2
<b>LIABILITIES</b>					
Total Borrowings	969	1,811	86.9	3,143	73.6
Accrued Dividends/Interest Payable	160	111	30.5-	77	30.8-
Acct Payable and Other Liabilities	1,115	1,195	7.2	1,416	18.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	2,243	3,117	39.0	4,636	48.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	71,710	95,198	32.8	111,560	17.2
Share Drafts	9,087	11,649	28.2	13,481	15.7
Regular Shares	21,915	30,676	40.0	36,238	18.1
Money Market Shares	12,131	18,738	54.5	23,722	26.6
Share Certificates/CDs	20,170	23,845	18.2	26,587	11.5
IRA/Keogh Accounts	7,242	9,080	25.4	10,408	14.6
All Other Shares and Member Deposits	724	948	30.9	860	9.3-
Non-Member Deposits	440	261	40.6-	264	1.1
Regular Reserves	2,475	3,142	27.0	3,450	9.8
APPR. For Non-Conf. Invest.	3	4	29.2	6	39.1
Accum. Unrealized G/L on A-F-S	31	150	386.8	163	8.7
Other Reserves	1,014	1,257	23.9	1,422	13.1
Undivided Earnings	4,504	6,042	34.2	7,464	23.5
Net Income	89	133	50.0	167	25.0
<b>TOTAL EQUITY</b>	8,116	10,729	32.2	12,672	18.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	82,068	109,044	32.9	128,868	18.2

1/ All other loans to members and Other Loans eliminated in 2002.

\* Amount Less than + or - 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	791	662	16.3-	589	11.0-
<b>INTEREST INCOME</b>					
Interest on Loans	21	15	26.8-	13	17.6-
(Less) Interest Refund	0*	0*	72.7-	0*	3.5
Income from Investments	6	3	54.9-	2	29.6-
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>27</b>	<b>18</b>	<b>32.8-</b>	<b>15</b>	<b>19.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	10	6	40.0-	4	33.3-
Interest on Deposits	0*	0*	35.7-	0*	33.9-
Interest on Borrowed Money	0*	0*	86.8-	0*	26.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>10</b>	<b>6</b>	<b>40.1-</b>	<b>4</b>	<b>33.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>1</b>	<b>20.7-</b>	<b>1</b>	<b>1.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>15</b>	<b>11</b>	<b>29.4-</b>	<b>9</b>	<b>13.7-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	4.0-	0*	25.4-
Other Operating Income	0*	0*	27.3-	0*	28.2-
Gain (Loss) on Investments	0*	0*	79.1-	-0*	134.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	104.3-	0*	1,662.3
Other Non-Oper Income (Expense)	0*	0*	5.1	0*	33.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>2</b>	<b>2</b>	<b>8.7-</b>	<b>1</b>	<b>28.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	6	19.9-	5	13.7-
Travel and Conference Expense	0*	0*	37.8-	0*	0.9-
Office Occupancy Expense	0*	0*	21.3-	0*	8.2-
Office Operations Expense	3	2	22.3-	2	12.1-
Educational & Promotional Expense	0*	0*	34.4-	0*	2.3-
Loan Servicing Expense	0*	0*	17.9-	0*	17.5-
Professional and Outside Services	0*	0*	13.6-	0*	8.8-
Member Insurance	1	1	28.6-	0*	14.4-
Operating Fees	0*	0*	20.0-	0*	18.5-
Miscellaneous Operating Expenses	1	0*	22.8-	0*	11.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>15</b>	<b>12</b>	<b>21.5-</b>	<b>10</b>	<b>12.7-</b>
<b>NET INCOME</b>	<b>2</b>	<b>0*</b>	<b>63.8-</b>	<b>0*</b>	<b>56.4-</b>
Transfer to Regular Reserve	0*	0*	64.6-	0*	11.1-

\* Amount Less than + or - 1 Million

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	1,202	1,132	5.8-	1,053	7.0-
<b>INTEREST INCOME</b>					
Interest on Loans	183	148	18.9-	125	16.0-
(Less) Interest Refund	0*	0*	8.0-	0*	19.0-
Income from Investments	49	32	35.9-	27	15.8-
Trading Profits and Losses	0*	-0*	536.0-	-0*	1,298.9-
<b>TOTAL INTEREST INCOME</b>	<b>232</b>	<b>180</b>	<b>22.5-</b>	<b>151</b>	<b>16.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	86	55	35.6-	37	34.1-
Interest on Deposits	12	8	33.1-	5	33.4-
Interest on Borrowed Money	0*	0*	84.8-	0*	9.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>99</b>	<b>64</b>	<b>35.5-</b>	<b>42</b>	<b>33.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>10</b>	<b>8.2</b>	<b>9</b>	<b>15.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>124</b>	<b>106</b>	<b>14.6-</b>	<b>100</b>	<b>5.3-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	15	14	7.4-	14	0.6
Other Operating Income	5	4	29.4-	3	10.7-
Gain (Loss) on Investments	0*	-0*	984.7-	0*	105.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	35.9-	0*	78.8-
Other Non-Oper Income (Expense)	1	0*	41.8-	0*	14.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>21</b>	<b>18</b>	<b>17.5-</b>	<b>18</b>	<b>1.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	60	54	10.3-	52	4.6-
Travel and Conference Expense	2	2	11.7-	1	15.7-
Office Occupancy Expense	7	6	12.5-	5	7.1-
Office Operations Expense	23	21	10.8-	20	4.2-
Educational & Promotional Expense	2	1	17.1-	1	1.8-
Loan Servicing Expense	4	3	13.9-	3	6.8-
Professional and Outside Services	10	9	8.0-	9	3.7-
Member Insurance	5	5	13.3-	4	12.3-
Operating Fees	2	2	4.7-	2	14.1-
Miscellaneous Operating Expenses	6	5	17.5-	5	3.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>121</b>	<b>108</b>	<b>11.0-</b>	<b>102</b>	<b>5.2-</b>
<b>NET INCOME</b>	<b>24</b>	<b>16</b>	<b>34.9-</b>	<b>16</b>	<b>2.4</b>
Transfer to Regular Reserve	4	2	40.8-	2	20.0-

\* Amount Less than + or - 1 Million

**TABLE 17**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	1,200	1,206	0.5	1,177	2.4-
<b>INTEREST INCOME</b>					
Interest on Loans	808	708	12.3-	602	15.1-
(Less) Interest Refund	0*	0*	14.9-	0*	91.3
Income from Investments	212	157	26.1-	131	16.5-
Trading Profits and Losses	-0*	-0*	8,028.5-	0*	121.7
<b>TOTAL INTEREST INCOME</b>	<b>1,020</b>	<b>865</b>	<b>15.2-</b>	<b>732</b>	<b>15.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	359	247	31.1-	165	33.4-
Interest on Deposits	98	64	34.5-	45	28.8-
Interest on Borrowed Money	2	0*	77.2-	0*	18.4
<b>TOTAL INTEREST EXPENSE</b>	<b>459</b>	<b>312</b>	<b>32.0-</b>	<b>211</b>	<b>32.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>44</b>	<b>45</b>	<b>2.1</b>	<b>45</b>	<b>0.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>517</b>	<b>508</b>	<b>1.8-</b>	<b>476</b>	<b>6.3-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	95	92	2.6-	94	2.4
Other Operating Income	30	28	7.1-	30	6.8
Gain (Loss) on Investments	0*	-5	1,876.9-	1	129.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	138.4	0*	48.9-
Other Non-Oper Income (Expense)	1	1	17.4	2	50.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>127</b>	<b>118</b>	<b>7.0-</b>	<b>128</b>	<b>8.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	260	256	1.6-	248	3.3-
Travel and Conference Expense	9	8	9.9-	8	5.9-
Office Occupancy Expense	36	34	5.0-	33	2.5-
Office Operations Expense	114	109	4.4-	105	3.6-
Educational & Promotional Expense	15	14	3.3-	14	0.6
Loan Servicing Expense	23	24	2.9	23	3.6-
Professional and Outside Services	54	53	2.0-	50	5.4-
Member Insurance	10	9	9.7-	9	7.7-
Operating Fees	5	5	1.7	4	6.0-
Miscellaneous Operating Expenses	18	21	17.7	17	15.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>544</b>	<b>533</b>	<b>2.0-</b>	<b>512</b>	<b>4.1-</b>
<b>NET INCOME</b>	<b>100</b>	<b>92</b>	<b>7.6-</b>	<b>93</b>	<b>0.4</b>
Transfer to Regular Reserve	39	16	58.8-	12	28.0-

\* Amount Less than + or - 1 Million

**TABLE 18**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size \$50,000,000 to \$100,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	287	303	5.6	338	11.6
<b>INTEREST INCOME</b>					
Interest on Loans	577	532	7.7-	519	2.5-
(Less) Interest Refund	0*	0*	2.7	0*	29.8-
Income from Investments	140	113	19.6-	107	4.7-
Trading Profits and Losses	0*	-0*	236.3-	0*	129.7
<b>TOTAL INTEREST INCOME</b>	<b>717</b>	<b>645</b>	<b>10.1-</b>	<b>626</b>	<b>2.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	249	173	30.6-	136	21.6-
Interest on Deposits	85	62	27.1-	55	12.2-
Interest on Borrowed Money	4	2	53.3-	1	21.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>339</b>	<b>237</b>	<b>30.0-</b>	<b>192</b>	<b>19.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>28</b>	<b>33</b>	<b>20.8</b>	<b>36</b>	<b>7.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>351</b>	<b>374</b>	<b>6.7</b>	<b>399</b>	<b>6.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	68	72	6.4	84	17.6
Other Operating Income	28	28	2.1-	36	28.4
Gain (Loss) on Investments	2	-0*	112.1-	2	1,284.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	445.3	0*	23.1
Other Non-Oper Income (Expense)	0*	2	260.7	1	29.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>98</b>	<b>101</b>	<b>3.7</b>	<b>124</b>	<b>22.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	178	188	5.5	209	11.1
Travel and Conference Expense	6	7	8.4	7	5.5
Office Occupancy Expense	26	27	3.0	29	8.2
Office Operations Expense	81	84	4.5	90	6.7
Educational & Promotional Expense	13	14	6.6	15	9.4
Loan Servicing Expense	18	20	9.6	22	12.2
Professional and Outside Services	31	31	0.4	37	18.8
Member Insurance	4	4	0.9-	5	17.7
Operating Fees	3	2	10.8-	3	6.9
Miscellaneous Operating Expenses	10	12	18.2	12	4.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>371</b>	<b>390</b>	<b>5.1</b>	<b>429</b>	<b>10.0</b>
<b>NET INCOME</b>	<b>78</b>	<b>86</b>	<b>10.4</b>	<b>94</b>	<b>9.7</b>
Transfer to Regular Reserve	16	14	16.7-	10	28.2-

\* Amount Less than + or - 1 Million



**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	358	380	6.1	390	2.6
<b>INTEREST INCOME</b>					
Interest on Loans	2,136	2,016	5.6-	1,803	10.5-
(Less) Interest Refund	0*	0*	81.4-	0*	103.2
Income from Investments	514	423	17.6-	336	20.6-
Trading Profits and Losses	-0*	-0*	45.9-	0*	135.7
<b>TOTAL INTEREST INCOME</b>	<b>2,650</b>	<b>2,439</b>	<b>8.0-</b>	<b>2,139</b>	<b>12.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	886	613	30.8-	459	25.2-
Interest on Deposits	398	287	27.9-	202	29.6-
Interest on Borrowed Money	20	17	14.4-	17	4.1
<b>TOTAL INTEREST EXPENSE</b>	<b>1,303</b>	<b>917</b>	<b>29.6-</b>	<b>678</b>	<b>26.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>114</b>	<b>150</b>	<b>31.9</b>	<b>139</b>	<b>7.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,233</b>	<b>1,372</b>	<b>11.3</b>	<b>1,322</b>	<b>3.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	294	325	10.5	363	11.5
Other Operating Income	120	123	1.8	152	24.2
Gain (Loss) on Investments	2	3	1.5	10	297.6
Gain (Loss) on Disp of Fixed Assets	0*	7	3,514.5	0*	90.0-
Other Non-Oper Income (Expense)	6	4	27.6-	12	173.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>423</b>	<b>461</b>	<b>9.0</b>	<b>537</b>	<b>16.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	657	711	8.2	728	2.4
Travel and Conference Expense	22	23	3.3	23	0.4-
Office Occupancy Expense	91	95	4.8	100	5.4
Office Operations Expense	287	305	6.2	306	0.4
Educational & Promotional Expense	53	56	5.4	58	4.3
Loan Servicing Expense	70	80	14.9	84	4.3
Professional and Outside Services	89	95	6.6	98	2.5
Member Insurance	7	7	5.1-	6	8.2-
Operating Fees	6	7	12.0	7	0.3
Miscellaneous Operating Expenses	38	38	1.6	39	1.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,321</b>	<b>1,418</b>	<b>7.4</b>	<b>1,449</b>	<b>2.2</b>
<b>NET INCOME</b>	<b>335</b>	<b>415</b>	<b>23.9</b>	<b>410</b>	<b>1.3-</b>
Transfer to Regular Reserve	77	63	17.3-	54	14.6-

\* Amount Less than + or - 1 Million

**TABLE 20**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**June 30, 2003**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	77	99	28.6	118	19.2
<b>INTEREST INCOME</b>					
Interest on Loans	2,155	2,530	17.4	2,540	0.4
(Less) Interest Refund	2	2	9.1-	2	9.9-
Income from Investments	609	594	2.5-	582	2.1-
Trading Profits and Losses	0*	-1	281.5-	0*	124.9
<b>TOTAL INTEREST INCOME</b>	<b>2,763</b>	<b>3,121</b>	<b>12.9</b>	<b>3,120</b>	<b>0.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,232	1,031	16.3-	869	15.7-
Interest on Deposits	284	291	2.5	262	10.2-
Interest on Borrowed Money	32	44	37.7	60	35.3
<b>TOTAL INTEREST EXPENSE</b>	<b>1,548</b>	<b>1,367</b>	<b>11.7-</b>	<b>1,190</b>	<b>12.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>124</b>	<b>206</b>	<b>66.8</b>	<b>234</b>	<b>13.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,091</b>	<b>1,548</b>	<b>41.8</b>	<b>1,695</b>	<b>9.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	266	346	30.1	464	34.3
Other Operating Income	111	161	45.0	232	44.7
Gain (Loss) on Investments	33	7	78.9-	34	390.9
Gain (Loss) on Disp of Fixed Assets	7	0*	102.3-	-2	1,085.9-
Other Non-Oper Income (Expense)	7	8	14.7	23	190.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>424</b>	<b>521</b>	<b>23.1</b>	<b>752</b>	<b>44.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	540	713	32.0	868	21.8
Travel and Conference Expense	14	18	27.5	22	21.0
Office Occupancy Expense	81	111	38.1	125	12.1
Office Operations Expense	257	318	24.0	378	18.7
Educational & Promotional Expense	41	51	26.0	61	19.1
Loan Servicing Expense	53	75	41.3	89	18.1
Professional and Outside Services	63	93	47.6	120	29.7
Member Insurance	3	4	10.0	3	9.6-
Operating Fees	4	5	39.1	6	11.6
Miscellaneous Operating Expenses	35	53	51.6	65	22.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,090</b>	<b>1,442</b>	<b>32.2</b>	<b>1,736</b>	<b>20.5</b>
<b>NET INCOME</b>	<b>425</b>	<b>628</b>	<b>47.8</b>	<b>711</b>	<b>13.3</b>
Transfer to Regular Reserve	152	186	22.7	135	27.7-

\* Amount Less than + or - 1 Million

**TABLE 21  
FEDERALLY INSURED STATE CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

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

<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>
1999	4,134	382	9.24	-23,977
2000	4,011	263	6.56	-7,295
2001	3,915	354	9.04	-15,934
2002	3,782	511	13.51	-28,867
2003	3,665	402	10.97	-28,509

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

<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	135	109,054,193	-1,375,321	16,797,529
2 Million To 10 Million	149	703,938,024	-4,049,583	84,485,054
10 Million To 50 Million	94	2,084,563,112	-11,848,533	219,475,631
50 Million To 100 Million	16	1,041,210,321	-2,770,477	90,331,338
100 Million To 500 Million	7	1,164,927,561	-5,082,324	94,533,058
500 Million and Over	1	574,095,325	-3,383,123	41,587,549
<b>Total</b>	<b>402</b>	<b>5,677,788,536</b>	<b>-28,509,361</b>	<b>547,210,159</b>

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

<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>
1999	878	2,302	834	104	13	4,131
2000	858	2,219	821	107	2	4,007
2001	953	2,188	697	73	3	3,914
2002	926	2,042	720	90	3	3,781
2003	839	2,048	704	68	6	3,665

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

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1999	117	2.83	1,004,951,818	0.69
2000	109	2.72	1,077,621,086	0.68
2001	76	1.94	917,416,834	0.49
2002	93	2.46	1,942,526,696	0.90
2003	74	2.02	2,110,667,282	0.90

\*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.

**Table 22**  
**100 Largest Federally Insured State Credit Unions**  
**June 30, 2003**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	10,807,516,707
2	THE GOLDEN 1	3	SACRAMENTO	CA	1933	4,598,975,035
3	BOEING EMPLOYEES	2	TUKWILA	WA	1935	4,526,390,803
4	UNITED AIRLINES EMPLOYEES'	4	CHICAGO	IL	1935	4,467,797,816
5	VYSTAR	6	JACKSONVILLE	FL	1952	2,615,681,352
6	STAR ONE	8	SUNNYVALE	CA	1956	2,564,441,098
7	CITIZENS EQUITY FIRST	7	PEORIA	IL	1937	2,563,730,703
8	DELTA EMPLOYEES	10	ATLANTA	GA	1940	2,451,037,851
9	WESCOM	11	PASADENA	CA	1934	2,449,065,236
10	SAN DIEGO COUNTY	13	SAN DIEGO	CA	1938	2,324,285,390
11	PENNSYLVANIA STATE EMPLOYEES	12	HARRISBURG	PA	1933	2,131,323,078
12	EASTERN FINANCIAL FLORIDA	14	MIRRAMAR	FL	1937	1,721,729,530
13	CREDIT UNION OF TEXAS	18	DALLAS	TX	1931	1,560,649,863
14	PORTLAND TEACHERS	16	PORTLAND	OR	1932	1,423,888,287
15	ATLANTA POSTAL	15	ATLANTA	GA	1943	1,414,098,819
16	STATE EMPLOYEES CU OF MARYLAND, IN	19	LINTHICUM	MD	1951	1,384,603,187
17	BELLCO	17	GREENWOOD VILLA	CO	1936	1,333,230,715
18	FIRST TECHNOLOGY	31	BEAVERTON	OR	1952	1,317,661,670
19	COMMUNITY	22	PLANO	TX	1952	1,303,062,892
20	TRAVIS	20	VACAVILLE	CA	1951	1,262,946,438
21	TEXANS	24	RICHARDSON	TX	1953	1,262,659,020
22	TEACHERS	27	SOUTH BEND	IN	1931	1,257,783,795
23	COMMUNITY AMERICA	26	KANSAS CITY	MO	1940	1,256,780,330
24	EASTMAN	25	KINGSPORT	TN	1934	1,239,982,028
25	NORTH ISLAND FINANCIAL	21	SAN DIEGO	CA	1940	1,238,340,976
26	PROVIDENT	23	REDWOOD CITY	CA	1950	1,218,385,845
27	VIRGINIA CREDIT UNION, INC.,	38	RICHMOND	VA	1928	1,131,689,421
28	MUNICIPAL	29	NEW YORK	NY	1917	1,111,584,494
29	TECHNOLOGY	33	SAN JOSE	CA	1960	1,092,726,598
30	THE CALIFORNIA	30	GLENDALE	CA	1933	1,078,719,558
31	SPACE COAST	40	MELBOURNE	FL	1951	1,077,813,782
32	APCO EMPLOYEES	36	BIRMINGHAM	AL	1953	1,071,923,472
33	BROCKTON	37	BROCKTON	MA	1917	1,059,044,312
34	SAFE	35	NORTH HIGHLANDS	CA	1940	1,054,564,954
35	EDUCATIONAL EMPLOYEES	44	FRESNO	CA	1934	1,053,897,176
36	CONNECTICUT STATE EMPLOYEES	34	HARTFORD	CT	1946	1,047,784,957
37	SCHOOLS FINANCIAL	32	SACRAMENTO	CA	1934	1,029,118,445
38	OMNIAMERICAN	43	FORT WORTH	TX	1956	1,019,005,439
39	WASHINGTON STATE EMPLOYEES	42	OLYMPIA	WA	1957	1,002,924,437
40	FIRST COMMUNITY	41	ELLISVILLE	MO	1934	994,709,660
41	GEORGIA TELCO	39	ATLANTA	GA	1934	977,177,499
42	REDWOOD	45	SANTA ROSA	CA	1950	946,409,396
43	FAIRWINDS	51	ORLANDO	FL	1949	932,535,633
44	PACIFIC SERVICE	47	WALNUT CREEK	CA	1936	929,187,003
45	GOVERNMENT EMPLOYEES CU OF EL PASO	49	EL PASO	TX	1932	923,486,893
46	ARIZONA STATE SAVINGS & CREDIT UNION	46	PHOENIX	AZ	1972	914,875,440
47	WRIGHT-PATT	52	FAIRBORN	OH	1932	912,618,743
48	DOW CHEMICAL EMPLOYEES'	48	MIDLAND	MI	1937	905,090,701
49	MERIWEST	50	SAN JOSE	CA	1961	883,821,308
50	CREDIT UNION CENTRAL FALLS	54	CENTRAL FALLS	RI	1915	876,411,702
51	PREMIER AMERICA	53	CHATSWORTH	CA	1957	876,296,494
52	BAXTER	57	VERNON HILLS	IL	1980	847,196,167
53	SERVICE	55	PORTSMOUTH	NH	1957	823,668,691
54	JOHN DEERE COMMUNITY	58	WATERLOO	IA	1934	821,330,958
55	LAKE MICHIGAN	75	GRAND RAPIDS	MI	1933	808,460,791
56	NEWPORT NEWS SHIPBUILDING EMPLOYEES	56	NEWPORT NEWS	VA	1928	792,744,376
57	LBS FINANCIAL	61	LONG BEACH	CA	1935	791,614,282
58	INDIANA MEMBERS	62	INDIANAPOLIS	IN	1956	772,754,846
59	LANDMARK	67	NEW BERLIN	WI	1933	769,313,677
60	TEXAS DOW EMPLOYEES	60	LAKE JACKSON	TX	1954	766,460,639
61	PHILADELPHIA TELCO	59	TREVOSE	PA	1939	750,424,597
62	MUNICIPAL EMPL.CREDIT UNION OF BALTIMORE	68	BALTIMORE	MD	1936	737,024,752

**Table 22**  
**100 Largest Federally Insured State Credit Unions**  
**June 30, 2003**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
63	CREDIT UNION ONE	72	FERNDALE	MI	1938	735,293,327
64	ARROWHEAD CENTRAL	66	SAN BERNARDINO	CA	1949	728,508,520
65	ASSOCIATED CREDIT UNION	65	NORCROSS	GA	1930	721,651,350
66	CALIFORNIA COAST	69	SAN DIEGO	CA	1929	719,785,831
67	EDUCATIONAL COMMUNITY	70	JACKSONVILLE	FL	1961	700,702,888
68	FIRST FUTURE	71	SAN DIEGO	CA	1939	700,526,782
69	PAWTUCKET	63	PAWTUCKET	RI	1962	694,134,682
70	AMERICAN ELECTRONICS ASSOCIATION	64	SUNNYVALE	CA	1979	690,148,685
71	UNIVERSITY OF WISCONSIN	89	MADISON	WI	1931	676,867,900
72	UNIVERSITY & STATE EMPLOYEES	76	SAN DIEGO	CA	1936	675,491,982
73	FORUM	77	INDIANAPOLIS	IN	1941	675,158,367
74	MELROSE	73	WOODSIDE	NY	1922	667,230,468
75	ORANGE COUNTY'S	79	SANTA ANA	CA	1938	665,247,570
76	EDUCATORS	91	RACINE	WI	1937	662,638,303
77	ANHEUSER-BUSCH EMPLOYEES	74	ST. LOUIS	MO	1939	654,827,471
78	STATE EMPLOYEES	78	LANSING	MI	1952	633,479,885
79	TULSA TEACHERS	87	TULSA	OK	1934	627,165,874
80	ROYAL	81	EAU CLAIRE	WI	1964	626,718,621
81	1ST UNITED SERVICES	86	PLEASANTON	CA	1932	626,228,200
82	TRUWEST	80	SCOTTSDALE	AZ	1952	623,272,114
83	FORT WORTH COMMUNITY	85	BEDFORD	TX	1940	621,283,259
84	COLORADO STATE EMPLOYEES	82	DENVER	CO	1934	619,250,735
85	TROPICAL FINANCIAL	83	MIAMI	FL	1935	611,149,715
86	OREGON COMMUNITY	98	EUGENE	OR	1981	610,785,148
87	SPOKANE TEACHERS	101	LIBERTY LAKE	WA	1934	599,348,972
88	OREGON TELCO COMMUNITY	88	PORTLAND	OR	1937	592,425,970
89	JEANNE D'ARC	96	LOWELL	MA	1911	591,772,801
90	FINANCIAL PARTNERS	92	DOWNEY	CA	1937	591,206,817
91	ST. ANNE'S OF FALL RIVER	97	FALL RIVER	MA	1936	585,676,741
92	COMMONWEALTH	93	FRANKFORT	KY	1951	584,374,564
93	SCHOOL EMPLOYEES OF WASHINGTON	95	SEATTLE	WA	1936	584,031,045
94	AMERICAN FIRST	90	LA HABRA	CA	1989	582,890,353
95	COLUMBIA COMMUNITY	103	VANCOUVER	WA	1952	579,519,715
96	FIRST FINANCIAL	84	WEST COVINA	CA	1974	574,095,325
97	TELEPHONE WORKERS'	94	BOSTON	MA	1917	569,690,021
98	SILVER STATE SCHOOLS FAMILY	109	LAS VEGAS	NV	1951	566,039,905
99	CAMPUS USA	111	GAINESVILLE	FL	1935	563,530,054
100	GESA	108	RICHLAND	WA	1953	560,187,762

**CREDIT UNION TABLES  
BY STATE**

**Table A  
Corporate Credit Union Data  
June 30, 2003**

<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	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS D 4365 CRESCENT ROAD IRONDALE, AL 35210-1774 (800)292-6242	AL	731,428,360	59,105,475	-33.05	186
65170	FIRST CORPORATE CREDIT UNION PRITTS, PETE W. 2 NORTH CENTRAL AVENUE, SUITE 700 PHOENIX, AZ 85004 (602)322-2400	AZ	1,128,586,022	51,685,534	3.87	65
19693	WESTERN CORPORATE SIRAVO, ROBERT A 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	24,243,951,855	1,441,746,939	30.49	1073
68182	SUN CORP KENEALY, ERIC J. 11080 CIRCLE POINT ROAD, SUITE 500 WESTMINSTER, CO 80020 (720)540-4600	CO	2,969,348,685	151,089,353	44.98	564
65351	CONSTITUTION STATE CORP. CU. INC. GALLANT, GREGORY P. O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	1,769,202,461	72,833,663	27.48	206
22328	SOUTHEAST CORPORATE BIRDWELL, BILL PO BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-8900	FL	3,956,589,142	182,029,036	29.75	432
60237	GEORGIA CENTRAL MOORE, GREG 2400 PLEASANT HILL ROAD, SUITE 300 DULUTH, GA 30096 (770)476-9704	GA	1,690,246,016	82,240,317	31.63	216
23230	PACIFIC CORPORATE YAMASAKI, RAND N 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819 (808)842-6173	HI	567,415,514	34,098,006	21.57	101
65216	IOWA LEAGUE CORPORATE CENTRAL KUEHL, THOMAS P.O. BOX 8388 DES MOINES, IA 50301 (515)226-9999	IA	463,102,142	25,269,989	3.75	181
22253	MID-STATES CORPORATE PRETER, DAVID A 4450 WEAVER PARKWAY WARRENVILLE, IL 60555-3926 (630)276-2600	IL	4,275,051,584	304,224,919	4.93	884

**Table A  
Corporate Credit Union Data  
June 30, 2003**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
67932	KANSAS CORPORATE EISENHAUER, LARRY 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	447,460,024	37,409,881	5.11	134
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	542,140,747	32,920,892	5.29	117
67259	LOUISIANA CORPORATE SAVOIE, DAVID 3500 N CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	178,109,065	12,100,224	-5.53	206
23254	EASTERN CORPORATE MELCHIONDA, JANE C P. O. BOX 2366 WOBURN, MA 01888 (781)933-9950	MA	1,886,131,861	91,146,339	41.30	304
67807	CENTRAL CREDIT UNION FUND, INC. BONNEAU, EMILE A 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	331,198,954	20,476,578	-3.61	231
22230	TRICORP ROY, STEPHEN 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	681,130,350	39,845,879	24.85	197
68060	CENTRAL CORPORATE WALBY, WILLIAM P. O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	3,275,860,916	207,698,651	9.30	466
24617	MINNESOTA CORPORATE CU LAMBERT, LEWIS P. O. BOX 21607 EAGAN, MN 55121 (651)234-2400	MN	861,716,740	46,892,857	9.79	204
68500	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (314)542-0555	MO	809,347,527	61,897,912	-3.77	177
<u>85752</u>	TREASURE STATE CORPORATE CU MILLER, BRAD L 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	269,531,013	15,356,503	2.18	89



**Table A  
Corporate Credit Union Data  
June 30, 2003**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID P. O. BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	2,675,189,153	118,260,994	10.26	256
24647	MIDWEST CORPORATE WOLF, DOUG P. O. BOX 7250 BISMARCK, ND 58507 (701)258-5760	ND	187,027,843	11,833,740	9.45	72
23325	LICU CORPORATE DEANGELO, BARBARA A 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	5,964,728	1,443,308	34.77	28
22671	EMPIRE CORPORATE HERBST, JOSEPH P P. O. BOX 15021 ALBANY, NY 12212-5021 (518)292-3800	NY	5,210,494,978	323,027,427	12.53	1079
24635	CORPORATE ONE FCU BUTKE, LEE P. O. BOX 2770 COLUMBUS, OH 43216 (614)825-9200	OH	2,731,508,070	152,809,633	11.78	754
64435	NORTHWEST CORPORATE GARNER, KATHY P. O. BOX 19359 PORTLAND, OR 97280 (503)207-2700	OR	1,235,496,875	102,457,706	15.22	276
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	3,620,822,873	207,329,991	9.39	1112
68054	VOLUNTEER CORPORATE FAHNESTOCK, BRUCE 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)232-7900	TN	1,277,536,198	64,738,126	28.85	245
22140	SOUTHWEST CORPORATE LEE, FRANCIS 7920 BELT LINE ROAD DALLAS, TX 75254-8100 (972)861-3000	TX	9,216,367,532	494,538,285	40.91	1271
22311	VACORP JAMES HANSON P.O. BOX 11469 LYNCHBURG, VA 24506 (434)237-9600	VA	1,324,530,325	79,210,377	28.81	254

**Table A  
Corporate Credit Union Data  
June 30, 2003**

<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>
68520	CORPORATE CENTRAL CREDIT UNION SCHROEDER, MARK P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555	WI	1,936,813,035	141,997,128	11.89	351
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E. P. O. BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	299,570,078	19,303,853	12.04	124
<b>SubTotal</b>			<b>80,798,870,666</b>	<b>4,687,019,515</b>	<b>14.88</b>	<b>11,855</b>
<b>67680</b>	<b>U. S. CENTRAL CREDIT UNION KAMPEN, DAN 9701 RENNER BOULEVARD, SUITE 100 LENEXA, KS 66219 (913)227-6000</b>	<b>KS</b>	<b>40,019,742,097</b>	<b>1,790,341,677</b>	<b>27.49</b>	<b>75</b>

(Underlined) Credit Union Charter Numbers Are Not Federally Insured

**Alabama**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	181	175	3.3-	171	2.3-
<b>Cash &amp; Equivalents</b>	686	989	44.3	1,353	36.7
<b>TOTAL INVESTMENTS</b>	2,016	2,483	23.2	2,700	8.7
U.S. Government Obligations	13	29	131.0	63	117.2
Federal Agency Securities	989	1,566	58.3	1,895	21.1
Mutual Fund & Common Trusts	190	262	38.1	206	21.5-
MCSD and PIC at Corporate CU	43	45	4.3	44	0.8-
All Other Corporate Credit Union	580	277	52.2-	178	35.8-
Commercial Banks, S&Ls	165	252	52.9	274	8.9
Credit Unions -Loans to, Deposits in	16	8	50.8-	16	96.5
Other Investments	21	45	117.2	24	46.8-
Loans Held for Sale	N/A	4		9	126.5
<b>TOTAL LOANS OUTSTANDING</b>	4,372	4,457	1.9	4,642	4.2
Unsecured Credit Card Loans	264	261	1.1-	272	4.2
All Other Unsecured Loans	413	396	4.0-	375	5.5-
New Vehicle Loans	956	919	3.9-	888	3.3-
Used Vehicle Loans	1,118	1,156	3.4	1,312	13.5
First Mortgage Real Estate Loans	1,037	1,147	10.7	1,209	5.4
Other Real Estate Loans	311	300	3.4-	306	1.8
Leases Receivable	5	5	2.4-	4	19.4-
All Other Loans/Lines of Credit \1	262	273	4.2	278	1.6
Other Loans \1	7	N/A		N/A	
Allowance For Loan Losses	42	41	1.9-	40	3.4-
Other Real Estate Owned	2	4	95.1	4	4.0
Land and Building	125	145	16.0	163	12.7
Other Fixed Assets	30	34	11.2	33	2.5-
NCUSIF Capitalization Deposit	56	63	12.5	67	7.1
Other Assets	62	64	4.4	86	34.0
<b>TOTAL ASSETS</b>	7,306	8,202	12.3	9,018	9.9
<b>LIABILITIES</b>					
Total Borrowings	10	11	12.5	11	1.1-
Accrued Dividends/Interest Payable	15	11	29.2-	8	26.7-
Acct Payable and Other Liabilities	37	36	2.2-	109	198.3
Uninsured Secondary Capital	0*	0*	29.9-	0*	24.9-
<b>TOTAL LIABILITIES</b>	62	58	6.5-	127	119.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,394	7,215	12.9	7,877	9.2
Share Drafts	738	803	8.8	893	11.2
Regular Shares	2,516	3,112	23.7	3,537	13.7
Money Market Shares	612	835	36.4	969	16.0
Share Certificates/CDs	1,859	1,710	8.0-	1,643	3.9-
IRA/Keogh Accounts	619	682	10.3	750	9.9
All Other Shares and Member Deposits	40	55	37.9	75	36.7
Non-Member Deposits	10	19	80.6	11	44.5-
Regular Reserves	281	295	5.0	303	2.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	5	264.0	13	142.4
Other Reserves	136	129	5.1-	144	11.6
Undivided Earnings	428	487	13.7	540	10.9
Net Income	8	13	54.6	14	14.5
<b>TOTAL EQUITY</b>	850	929	9.3	1,014	9.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,306	8,202	12.3	9,018	9.9

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Alabama**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	181	175	3.3-	171	2.3-
<b>INTEREST INCOME</b>					
Interest on Loans	188	178	5.3-	171	4.1-
(Less) Interest Refund	0*	0*	7.3	0*	7.3
Income from Investments	66	58	11.2-	52	10.1-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>254</b>	<b>236</b>	<b>6.9-</b>	<b>223</b>	<b>5.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	106	81	23.5-	65	19.6-
Interest on Deposits	27	20	26.9-	15	25.2-
Interest on Borrowed Money	0*	0*	68.7-	0*	1.2
<b>TOTAL INTEREST EXPENSE</b>	<b>134</b>	<b>101</b>	<b>24.4-</b>	<b>80</b>	<b>20.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>13</b>	<b>12</b>	<b>8.8-</b>	<b>11</b>	<b>6.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>107</b>	<b>123</b>	<b>15.4</b>	<b>131</b>	<b>6.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	26	7.2	31	18.2
Other Operating Income	9	11	11.6	13	22.8
Gain (Loss) on Investments	0*	-0*	497.8-	0*	192.8
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,317.5	-0*	100.6-
Other Non-Oper Income (Expense)	2	1	33.6-	0*	67.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>36</b>	<b>38</b>	<b>6.7</b>	<b>44</b>	<b>17.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	55	59	7.0	65	8.8
Travel and Conference Expense	2	2	3.9	2	1.1-
Office Occupancy Expense	7	7	10.9	8	4.4
Office Operations Expense	24	27	14.5	28	5.4
Educational & Promotional Expense	3	3	11.0	4	22.6
Loan Servicing Expense	5	7	28.4	8	21.1
Professional and Outside Services	9	9	1.6	10	7.2
Member Insurance	3	2	5.1-	2	7.9-
Operating Fees	0*	0*	13.6	0*	5.2
Miscellaneous Operating Expenses	4	3	12.6-	4	9.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>111</b>	<b>120</b>	<b>8.5</b>	<b>130</b>	<b>8.2</b>
<b>NET INCOME</b>	<b>31</b>	<b>40</b>	<b>30.0</b>	<b>46</b>	<b>12.5</b>
Transfer to Regular Reserve	22	7	66.0-	6	15.7-

\* Amount Less than + or - 1 Million

**Alaska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	13	13	0.0	13	0.0
<b>Cash &amp; Equivalents</b>	224	229	2.5	205	10.5-
<b>TOTAL INVESTMENTS</b>	718	866	20.7	1,100	27.0
U.S. Government Obligations	0*	0*	7.4	0*	96.9-
Federal Agency Securities	649	704	8.5	1,024	45.3
Mutual Fund & Common Trusts	0*	0*	124.6	0*	40.8
MCSD and PIC at Corporate CU	5	7	39.8	8	17.2
All Other Corporate Credit Union	11	122	1,025.8	18	85.3-
Commercial Banks, S&Ls	17	20	15.9	34	69.4
Credit Unions -Loans to, Deposits in	0*	0*	405.1	4	779.4
Other Investments	34	11	68.4-	10	4.8-
Loans Held for Sale	N/A	64		118	84.0
<b>TOTAL LOANS OUTSTANDING</b>	1,549	1,666	7.5	1,785	7.2
Unsecured Credit Card Loans	96	93	2.6-	90	3.4-
All Other Unsecured Loans	81	74	8.7-	72	2.1-
New Vehicle Loans	286	318	11.1	372	16.8
Used Vehicle Loans	374	442	18.2	536	21.4
First Mortgage Real Estate Loans	207	376	81.8	334	11.2-
Other Real Estate Loans	108	119	10.3	134	12.7
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit \1	245	243	0.7-	246	1.2
Other Loans \1	153	N/A		N/A	
Allowance For Loan Losses	16	15	8.5-	15	0.3
Other Real Estate Owned	2	0*	58.6-	0*	36.9
Land and Building	57	61	7.0	69	13.4
Other Fixed Assets	22	22	3.9-	24	13.4
NCUSIF Capitalization Deposit	22	24	12.0	26	8.1
Other Assets	105	154	47.5	189	22.4
<b>TOTAL ASSETS</b>	2,682	3,072	14.6	3,503	14.0
<b>LIABILITIES</b>					
Total Borrowings	0*	5	3,165.9	6	10.4
Accrued Dividends/Interest Payable	3	1	53.0-	1	11.4-
Acct Payable and Other Liabilities	33	49	48.1	60	22.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	36	56	54.5	67	20.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,405	2,745	14.1	3,123	13.8
Share Drafts	450	517	15.1	591	14.3
Regular Shares	702	924	31.7	1,047	13.3
Money Market Shares	434	547	26.0	689	26.0
Share Certificates/CDs	594	518	12.8-	564	8.9
IRA/Keogh Accounts	192	206	7.5	228	10.5
All Other Shares and Member Deposits	18	17	2.0-	0*	97.8-
Non-Member Deposits	17	16	6.0-	4	76.7-
Regular Reserves	66	67	1.6	68	1.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	4	7	82.0	9	28.0
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	164	189	15.3	221	17.4
Net Income	7	9	19.6	15	68.0
<b>TOTAL EQUITY</b>	241	271	12.7	312	15.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,682	3,072	14.6	3,503	14.0

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Alaska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	13	13	0.0	13	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	65	70	7.3	72	3.5
(Less) Interest Refund	0*	0*	39.2-	0*	7.9-
Income from Investments	26	19	27.5-	17	11.1-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>91</b>	<b>89</b>	<b>2.7-</b>	<b>89</b>	<b>0.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	43	31	27.2-	27	14.4-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	672.5	0*	9.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>43</b>	<b>31</b>	<b>27.0-</b>	<b>27</b>	<b>14.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>1.0</b>	<b>3</b>	<b>8.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>45</b>	<b>54</b>	<b>20.4</b>	<b>59</b>	<b>9.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	13	3.3	15	17.8
Other Operating Income	8	9	14.5	11	20.9
Gain (Loss) on Investments	-0*	0*	3,320.7	0	100.0-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	113.6-	0*	35,362.1
Other Non-Oper Income (Expense)	0*	0*	296.5	1	57.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>21</b>	<b>23</b>	<b>10.2</b>	<b>28</b>	<b>22.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	31	36	15.1	40	11.8
Travel and Conference Expense	0*	0*	31.0	0*	2.7-
Office Occupancy Expense	5	5	9.1	6	12.6
Office Operations Expense	14	16	16.9	15	3.3-
Educational & Promotional Expense	1	1	6.7	2	11.7
Loan Servicing Expense	2	2	44.6	2	3.4-
Professional and Outside Services	2	2	11.2	2	25.3
Member Insurance	0*	0*	92.9-	0*	0.0
Operating Fees	0*	0*	15.4	0*	3.1
Miscellaneous Operating Expenses	0*	0*	15.5-	0*	0.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>55</b>	<b>63</b>	<b>15.3</b>	<b>68</b>	<b>7.7</b>
<b>NET INCOME</b>	<b>11</b>	<b>13</b>	<b>26.9</b>	<b>19</b>	<b>40.5</b>
Transfer to Regular Reserve	0*	0*	36.2-	0*	64.2-

\* Amount Less than + or - 1 Million

**Arizona**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	67	67	0.0	66	1.5-
<b>Cash &amp; Equivalents</b>	835	883	5.8	1,066	20.7
<b>TOTAL INVESTMENTS</b>	1,441	2,138	48.4	2,664	24.6
U.S. Government Obligations	33	4	87.9-	2	58.9-
Federal Agency Securities	920	1,292	40.4	1,667	29.1
Mutual Fund & Common Trusts	44	105	139.6	86	17.9-
MCSD and PIC at Corporate CU	42	45	8.4	50	9.9
All Other Corporate Credit Union	199	411	106.3	465	13.2
Commercial Banks, S&Ls	169	248	46.7	314	26.7
Credit Unions -Loans to, Deposits in	3	2	33.8-	5	121.8
Other Investments	31	32	3.0	75	135.6
Loans Held for Sale	N/A	7		29	308.0
<b>TOTAL LOANS OUTSTANDING</b>	4,926	5,266	6.9	5,487	4.2
Unsecured Credit Card Loans	301	307	2.0	286	7.0-
All Other Unsecured Loans	268	249	6.9-	277	11.3
New Vehicle Loans	1,577	1,516	3.9-	1,510	0.4-
Used Vehicle Loans	1,299	1,451	11.7	1,649	13.6
First Mortgage Real Estate Loans	537	622	15.8	899	44.5
Other Real Estate Loans	696	875	25.7	661	24.4-
Leases Receivable	45	40	10.2-	30	26.1-
All Other Loans/Lines of Credit \1	204	206	1.4	175	15.3-
Other Loans \1	0*	N/A		N/A	
Allowance For Loan Losses	46	55	18.4	52	5.1-
Other Real Estate Owned	0*	1	94.9	2	31.4
Land and Building	136	160	17.2	197	22.9
Other Fixed Assets	39	43	10.2	43	0.0-
NCUSIF Capitalization Deposit	55	67	22.1	73	9.0
Other Assets	82	95	16.6	112	17.6
<b>TOTAL ASSETS</b>	7,469	8,607	15.2	9,620	11.8
<b>LIABILITIES</b>					
Total Borrowings	2	52	2,570.1	153	194.4
Accrued Dividends/Interest Payable	7	6	16.2-	4	30.4-
Acct Payable and Other Liabilities	65	72	9.7	92	29.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	74	129	75.0	250	93.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,659	7,646	14.8	8,423	10.2
Share Drafts	1,036	1,127	8.8	1,193	5.9
Regular Shares	1,641	1,909	16.3	2,155	12.9
Money Market Shares	1,632	2,267	38.9	2,603	14.8
Share Certificates/CDs	1,690	1,620	4.1-	1,676	3.5
IRA/Keogh Accounts	537	583	8.7	666	14.1
All Other Shares and Member Deposits	47	53	14.4	56	5.7
Non-Member Deposits	77	87	13.3	74	14.9-
Regular Reserves	196	198	0.8	187	5.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	7	315.2	8	17.8
Other Reserves	84	91	7.9	105	15.5
Undivided Earnings	452	529	17.2	644	21.7
Net Income	3	7	157.9	4	41.5-
<b>TOTAL EQUITY</b>	736	832	13.0	948	14.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,469	8,607	15.2	9,620	11.8

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Arizona**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	67	67	0.0	66	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	213	210	1.5-	204	3.0-
(Less) Interest Refund	0*	0*	38.9-	0*	52.8-
Income from Investments	51	51	0.3	45	12.6-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>263</b>	<b>261</b>	<b>1.0-</b>	<b>248</b>	<b>4.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	114	90	20.4-	65	27.8-
Interest on Deposits	10	6	42.0-	6	2.0-
Interest on Borrowed Money	0*	0*	40.7-	1	149.0
<b>TOTAL INTEREST EXPENSE</b>	<b>125</b>	<b>97</b>	<b>22.3-</b>	<b>73</b>	<b>25.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>19</b>	<b>41.7</b>	<b>22</b>	<b>12.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>125</b>	<b>144</b>	<b>15.6</b>	<b>154</b>	<b>6.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	29	32	8.9	38	18.4
Other Operating Income	17	18	7.4	28	54.5
Gain (Loss) on Investments	0*	2	97.7	0*	78.0-
Gain (Loss) on Disp of Fixed Assets	3	0*	92.8-	-0*	216.3-
Other Non-Oper Income (Expense)	0*	0*	41.6-	0*	78.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>51</b>	<b>53</b>	<b>2.7</b>	<b>67</b>	<b>27.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	66	75	14.5	80	6.5
Travel and Conference Expense	2	2	0.2	2	2.7
Office Occupancy Expense	9	10	5.7	11	16.5
Office Operations Expense	34	39	13.5	41	6.2
Educational & Promotional Expense	5	4	3.0-	6	22.9
Loan Servicing Expense	8	9	14.2	12	30.5
Professional and Outside Services	7	7	7.1-	7	7.9
Member Insurance	0*	0*	5.6-	0*	1.1-
Operating Fees	0*	0*	15.7	0*	5.3
Miscellaneous Operating Expenses	3	3	14.2	3	1.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>135</b>	<b>150</b>	<b>11.6</b>	<b>163</b>	<b>8.9</b>
<b>NET INCOME</b>	<b>42</b>	<b>47</b>	<b>12.6</b>	<b>58</b>	<b>22.7</b>
Transfer to Regular Reserve	11	1	88.1-	0*	32.4-

\* Amount Less than + or - 1 Million



**Arkansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	79	77	2.5-	75	2.6-
<b>Cash &amp; Equivalents</b>	127	111	11.9-	180	61.8
<b>TOTAL INVESTMENTS</b>	272	335	23.1	326	2.8-
U.S. Government Obligations	11	11	3.2	11	4.1
Federal Agency Securities	88	119	35.6	115	3.3-
Mutual Fund & Common Trusts	21	8	59.9-	23	170.1
MCSD and PIC at Corporate CU	7	9	39.9	10	3.5
All Other Corporate Credit Union	22	38	75.4	9	76.2-
Commercial Banks, S&Ls	121	145	20.2	155	6.6
Credit Unions -Loans to, Deposits in	3	2	32.5-	1	20.9-
Other Investments	0*	2	164.1	1	25.8-
Loans Held for Sale	N/A	2		10	396.5
<b>TOTAL LOANS OUTSTANDING</b>	842	874	3.8	905	3.6
Unsecured Credit Card Loans	40	37	7.0-	37	1.1-
All Other Unsecured Loans	61	56	8.5-	55	0.2-
New Vehicle Loans	270	259	4.4-	244	5.6-
Used Vehicle Loans	243	247	1.7	252	2.3
First Mortgage Real Estate Loans	121	153	27.1	192	25.3
Other Real Estate Loans	26	37	40.6	33	10.9-
Leases Receivable	0*	1	348.0	1	0.8
All Other Loans/Lines of Credit \1	79	85	6.7	90	7.0
Other Loans \1	2	N/A		N/A	
Allowance For Loan Losses	7	8	6.5	8	3.1-
Other Real Estate Owned	0*	0*	150.5	0*	2.5-
Land and Building	24	30	23.5	32	6.4
Other Fixed Assets	5	6	15.6	6	1.5
NCUSIF Capitalization Deposit	10	11	10.1	11	6.4
Other Assets	12	12	0.6-	17	43.9
<b>TOTAL ASSETS</b>	1,285	1,374	7.0	1,481	7.8
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	24,230.2	0*	2.8
Accrued Dividends/Interest Payable	4	2	31.2-	2	25.0-
Acct Payable and Other Liabilities	4	5	14.7	8	77.3
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	8	7	3.4-	10	40.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,101	1,175	6.7	1,258	7.1
Share Drafts	63	70	10.6	72	3.5
Regular Shares	415	474	14.1	526	11.0
Money Market Shares	126	182	45.0	157	14.1-
Share Certificates/CDs	343	316	8.0-	320	1.3
IRA/Keogh Accounts	113	118	4.4	129	9.3
All Other Shares and Member Deposits	35	11	68.8-	50	364.8
Non-Member Deposits	6	4	30.0-	4	2.6-
Regular Reserves	44	44	0.6-	66	50.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	1,821.7	1	82.1
Other Reserves	43	44	1.5	23	47.9-
Undivided Earnings	87	101	15.6	120	18.9
Net Income	2	3	76.0	2	13.9-
<b>TOTAL EQUITY</b>	176	192	9.0	213	10.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,285	1,374	7.0	1,481	7.8

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Arkansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	79	77	2.5-	75	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	37	34	7.4-	32	4.8-
(Less) Interest Refund	0*	0*	0.0	0*	43,975.0
Income from Investments	10	8	21.6-	7	8.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>47</b>	<b>42</b>	<b>10.4-</b>	<b>39</b>	<b>5.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	24	16	32.5-	12	25.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	86.3-	0*	42.7
<b>TOTAL INTEREST EXPENSE</b>	<b>24</b>	<b>16</b>	<b>32.5-</b>	<b>12</b>	<b>25.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>2</b>	<b>1.4-</b>	<b>2</b>	<b>23.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>20</b>	<b>23</b>	<b>14.1</b>	<b>26</b>	<b>9.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	6.0	4	13.2
Other Operating Income	2	2	8.0	2	10.9
Gain (Loss) on Investments	0*	0*	444.5	0*	142.1
Gain (Loss) on Disp of Fixed Assets	0*	-0*	151.4-	0*	665.8
Other Non-Oper Income (Expense)	0*	0*	89.2	0*	26.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>6</b>	<b>11.9</b>	<b>7</b>	<b>19.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	9	10	8.7	11	7.5
Travel and Conference Expense	0*	0*	3.9	0*	1.3-
Office Occupancy Expense	1	1	14.9	1	8.7
Office Operations Expense	4	4	8.1	5	7.2
Educational & Promotional Expense	0*	0*	2.7-	0*	33.1
Loan Servicing Expense	0*	0*	23.0	0*	13.3
Professional and Outside Services	2	2	0.2-	2	5.5
Member Insurance	0*	0*	4.6-	0*	4.0
Operating Fees	0*	0*	6.1	0*	5.5
Miscellaneous Operating Expenses	1	0*	43.2-	0*	16.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>20</b>	<b>21</b>	<b>4.4</b>	<b>22</b>	<b>7.4</b>
<b>NET INCOME</b>	<b>6</b>	<b>9</b>	<b>44.1</b>	<b>10</b>	<b>22.0</b>
Transfer to Regular Reserve	0*	0*	13.7-	3	639.1

\* Amount Less than + or - 1 Million

**California**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	624	595	4.6-	577	3.0-
<b>Cash &amp; Equivalents</b>	6,725	6,730	0.1	7,629	13.3
<b>TOTAL INVESTMENTS</b>	16,834	22,003	30.7	26,306	19.6
U.S. Government Obligations	250	477	90.7	207	56.5-
Federal Agency Securities	7,790	10,113	29.8	12,929	27.9
Mutual Fund & Common Trusts	535	687	28.4	404	41.1-
MCSD and PIC at Corporate CU	422	519	22.9	641	23.5
All Other Corporate Credit Union	5,234	7,046	34.6	8,430	19.6
Commercial Banks, S&Ls	1,564	1,950	24.7	2,452	25.7
Credit Unions -Loans to, Deposits in	102	100	2.3-	102	2.7
Other Investments	938	1,111	18.5	1,140	2.6
Loans Held for Sale	N/A	90		170	89.3
<b>TOTAL LOANS OUTSTANDING</b>	45,829	49,444	7.9	51,274	3.7
Unsecured Credit Card Loans	3,070	2,905	5.4-	2,704	6.9-
All Other Unsecured Loans	2,019	1,853	8.2-	1,774	4.3-
New Vehicle Loans	9,181	9,466	3.1	9,236	2.4-
Used Vehicle Loans	9,511	10,407	9.4	11,218	7.8
First Mortgage Real Estate Loans	14,247	16,556	16.2	18,463	11.5
Other Real Estate Loans	5,623	5,958	6.0	5,681	4.7-
Leases Receivable	326	349	7.0	297	15.0-
All Other Loans/Lines of Credit \1	1,369	1,949	42.4	1,901	2.5-
Other Loans \1	482	N/A		N/A	
Allowance For Loan Losses	419	449	7.3	425	5.5-
Other Real Estate Owned	10	11	7.9	2	78.9-
Land and Building	772	873	13.1	994	13.8
Other Fixed Assets	323	360	11.6	386	7.0
NCUSIF Capitalization Deposit	511	586	14.6	632	8.0
Other Assets	825	862	4.5	987	14.5
<b>TOTAL ASSETS</b>	71,411	80,510	12.7	87,955	9.2
<b>LIABILITIES</b>					
Total Borrowings	645	806	25.0	1,096	36.0
Accrued Dividends/Interest Payable	123	74	39.6-	45	38.6-
Acct Payable and Other Liabilities	461	518	12.3	600	15.9
Uninsured Secondary Capital	0*	0*	36.0	0*	46.2-
<b>TOTAL LIABILITIES</b>	1,229	1,399	13.8	1,743	24.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	62,790	70,907	12.9	77,318	9.0
Share Drafts	7,814	8,649	10.7	9,350	8.1
Regular Shares	17,707	21,057	18.9	23,918	13.6
Money Market Shares	10,062	14,002	39.2	16,688	19.2
Share Certificates/CDs	19,778	19,521	1.3-	19,646	0.6
IRA/Keogh Accounts	6,216	6,510	4.7	6,758	3.8
All Other Shares and Member Deposits	670	826	23.2	690	16.5-
Non-Member Deposits	542	342	36.9-	267	21.8-
Regular Reserves	2,007	2,172	8.2	2,282	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	24	82	243.5	78	5.4-
Other Reserves	708	770	8.7	1,045	35.8
Undivided Earnings	4,610	5,133	11.3	5,403	5.3
Net Income	42	48	13.6	87	80.5
<b>TOTAL EQUITY</b>	7,392	8,204	11.0	8,895	8.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	71,411	80,510	12.7	87,955	9.2

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**California**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	624	595	4.6-	577	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	1,871	1,861	0.6-	1,751	5.9-
(Less) Interest Refund	0*	0*	47.4-	0*	35.0-
Income from Investments	581	498	14.3-	442	11.3-
Trading Profits and Losses	0*	-0*	153.3-	-0*	186.8-
<b>TOTAL INTEREST INCOME</b>	<b>2,452</b>	<b>2,358</b>	<b>3.8-</b>	<b>2,192</b>	<b>7.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,212	878	27.5-	686	21.8-
Interest on Deposits	37	31	15.4-	28	9.9-
Interest on Borrowed Money	20	20	1.0	25	24.0
<b>TOTAL INTEREST EXPENSE</b>	<b>1,269</b>	<b>929</b>	<b>26.7-</b>	<b>739</b>	<b>20.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>109</b>	<b>143</b>	<b>30.7</b>	<b>146</b>	<b>2.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,074</b>	<b>1,286</b>	<b>19.7</b>	<b>1,306</b>	<b>1.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	215	240	11.9	281	16.9
Other Operating Income	94	107	14.4	138	28.6
Gain (Loss) on Investments	32	0*	98.0-	6	768.6
Gain (Loss) on Disp of Fixed Assets	10	0*	91.9-	-2	317.2-
Other Non-Oper Income (Expense)	10	9	9.7-	18	95.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>360</b>	<b>358</b>	<b>0.6-</b>	<b>441</b>	<b>23.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	532	589	10.7	644	9.4
Travel and Conference Expense	18	20	9.0	19	2.7-
Office Occupancy Expense	73	79	8.8	91	15.5
Office Operations Expense	252	279	10.6	298	6.8
Educational & Promotional Expense	39	42	6.8	46	10.7
Loan Servicing Expense	57	65	13.3	66	1.4
Professional and Outside Services	67	69	3.3	77	12.5
Member Insurance	3	3	2.2-	3	4.8-
Operating Fees	5	5	9.4	6	10.1
Miscellaneous Operating Expenses	24	28	15.1	28	0.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,069</b>	<b>1,178</b>	<b>10.1</b>	<b>1,278</b>	<b>8.6</b>
<b>NET INCOME</b>	<b>365</b>	<b>466</b>	<b>27.9</b>	<b>469</b>	<b>0.5</b>
Transfer to Regular Reserve	115	111	3.3-	81	26.7-

\* Amount Less than + or - 1 Million

**Colorado**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	172	165	4.1-	155	6.1-
<b>Cash &amp; Equivalents</b>	1,034	825	20.2-	1,053	27.6
<b>TOTAL INVESTMENTS</b>	1,469	1,813	23.4	1,855	2.3
U.S. Government Obligations	15	7	53.8-	115	1,529.3
Federal Agency Securities	891	1,048	17.6	922	12.0-
Mutual Fund & Common Trusts	140	92	34.6-	41	55.4-
MCSD and PIC at Corporate CU	39	40	2.3	47	17.3
All Other Corporate Credit Union	212	369	73.6	412	11.8
Commercial Banks, S&Ls	92	166	79.8	204	23.2
Credit Unions -Loans to, Deposits in	16	13	21.3-	14	9.4
Other Investments	63	80	26.6	100	24.8
Loans Held for Sale	N/A	6		31	422.4
<b>TOTAL LOANS OUTSTANDING</b>	6,359	7,169	12.7	7,644	6.6
Unsecured Credit Card Loans	336	323	3.6-	325	0.4
All Other Unsecured Loans	272	263	3.4-	247	6.2-
New Vehicle Loans	1,117	1,181	5.7	1,264	7.0
Used Vehicle Loans	1,654	1,923	16.3	2,205	14.7
First Mortgage Real Estate Loans	1,367	1,672	22.3	1,942	16.2
Other Real Estate Loans	1,320	1,464	10.9	1,339	8.5-
Leases Receivable	59	80	36.4	67	16.4-
All Other Loans/Lines of Credit \1	210	262	24.8	255	2.8-
Other Loans \1	24	N/A		N/A	
Allowance For Loan Losses	49	58	18.9	67	16.9
Other Real Estate Owned	0*	4	333.4	11	183.5
Land and Building	144	174	20.3	196	12.6
Other Fixed Assets	58	52	9.1-	52	0.3-
NCUSIF Capitalization Deposit	69	80	15.8	86	7.3
Other Assets	94	112	19.6	107	4.5-
<b>TOTAL ASSETS</b>	9,180	10,178	10.9	10,967	7.8
<b>LIABILITIES</b>					
Total Borrowings	24	37	56.4	70	87.2
Accrued Dividends/Interest Payable	2	2	23.8-	1	39.7-
Acct Payable and Other Liabilities	53	55	3.8	68	23.3
Uninsured Secondary Capital	0*	0*	19.1	0*	26.6
<b>TOTAL LIABILITIES</b>	80	95	18.8	139	47.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,121	8,998	10.8	9,667	7.4
Share Drafts	1,200	1,287	7.2	1,301	1.1
Regular Shares	2,024	2,343	15.7	2,433	3.8
Money Market Shares	1,523	1,968	29.2	2,258	14.7
Share Certificates/CDs	2,613	2,607	0.2-	2,809	7.8
IRA/Keogh Accounts	659	706	7.0	772	9.4
All Other Shares and Member Deposits	62	60	3.0-	67	12.3
Non-Member Deposits	39	28	28.2-	27	3.1-
Regular Reserves	261	270	3.5	257	4.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	12	692.4	6	50.4-
Other Reserves	3	3	0.3-	1	45.0-
Undivided Earnings	699	784	12.2	884	12.7
Net Income	16	16	4.4	11	33.2-
<b>TOTAL EQUITY</b>	980	1,085	10.8	1,160	6.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,180	10,178	10.9	10,967	7.8

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Colorado**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	172	165	4.1-	155	6.1-
<b>INTEREST INCOME</b>					
Interest on Loans	265	268	1.1	259	3.3-
(Less) Interest Refund	0*	0*	98.7-	0*	72.2-
Income from Investments	54	42	22.2-	33	22.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>319</b>	<b>310</b>	<b>2.9-</b>	<b>292</b>	<b>6.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	98	67	31.7-	50	24.6-
Interest on Deposits	54	49	9.3-	44	10.9-
Interest on Borrowed Money	1	1	10.7-	1	0.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>153</b>	<b>117</b>	<b>23.6-</b>	<b>95</b>	<b>18.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>23</b>	<b>61.5</b>	<b>31</b>	<b>34.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>152</b>	<b>170</b>	<b>12.2</b>	<b>166</b>	<b>2.7-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	30	31	2.4	37	20.4
Other Operating Income	15	19	26.8	24	23.9
Gain (Loss) on Investments	0*	-0*	136.0-	-0*	445.7-
Gain (Loss) on Disp of Fixed Assets	3	0*	93.5-	0*	41.3-
Other Non-Oper Income (Expense)	2	0*	79.9-	0*	59.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>51</b>	<b>50</b>	<b>0.4-</b>	<b>61</b>	<b>21.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	75	83	12.0	94	13.1
Travel and Conference Expense	2	2	0.5-	2	5.7
Office Occupancy Expense	10	11	10.3	12	6.0
Office Operations Expense	33	36	9.0	38	4.6
Educational & Promotional Expense	5	5	3.7-	5	9.6
Loan Servicing Expense	8	9	16.3	10	10.0
Professional and Outside Services	16	16	3.5	16	0.1-
Member Insurance	1	1	2.3-	1	10.0-
Operating Fees	0*	0*	6.4	0*	3.2-
Miscellaneous Operating Expenses	5	5	0.1	6	19.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>155</b>	<b>170</b>	<b>9.4</b>	<b>185</b>	<b>9.1</b>
<b>NET INCOME</b>	<b>47</b>	<b>51</b>	<b>7.8</b>	<b>42</b>	<b>18.3-</b>
Transfer to Regular Reserve	13	10	22.0-	11	5.3

\* Amount Less than + or - 1 Million

**Connecticut**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	190	176	7.4-	174	1.1-
<b>Cash &amp; Equivalents</b>	540	795	47.3	757	4.8-
<b>TOTAL INVESTMENTS</b>	1,839	2,142	16.5	2,661	24.2
U.S. Government Obligations	6	5	11.9-	7	39.5
Federal Agency Securities	623	692	11.0	853	23.4
Mutual Fund & Common Trusts	11	11	0.4	3	72.0-
MCSD and PIC at Corporate CU	30	33	10.4	36	9.1
All Other Corporate Credit Union	552	766	38.7	1,004	31.1
Commercial Banks, S&Ls	430	510	18.8	618	21.1
Credit Unions -Loans to, Deposits in	16	15	8.0-	20	37.7
Other Investments	170	110	35.5-	118	7.4
Loans Held for Sale	N/A	1		11	734.7
<b>TOTAL LOANS OUTSTANDING</b>	2,755	2,907	5.5	2,884	0.8-
Unsecured Credit Card Loans	239	234	2.2-	227	2.6-
All Other Unsecured Loans	260	234	10.1-	212	9.2-
New Vehicle Loans	430	383	11.0-	329	14.1-
Used Vehicle Loans	413	440	6.6	468	6.4
First Mortgage Real Estate Loans	711	836	17.5	815	2.5-
Other Real Estate Loans	616	707	14.7	758	7.2
Leases Receivable	3	0*	80.7-	0*	61.8-
All Other Loans/Lines of Credit \1	80	74	7.6-	74	0.1-
Other Loans \1	3	N/A		N/A	
Allowance For Loan Losses	28	27	3.2-	24	11.7-
Other Real Estate Owned	0*	2	419.7	0*	91.6-
Land and Building	51	51	1.2-	58	14.4
Other Fixed Assets	19	20	0.5	19	4.2-
NCUSIF Capitalization Deposit	40	45	12.8	50	10.7
Other Assets	48	52	9.3	52	0.6
<b>TOTAL ASSETS</b>	5,264	5,988	13.8	6,467	8.0
<b>LIABILITIES</b>					
Total Borrowings	20	75	284.9	76	1.7
Accrued Dividends/Interest Payable	7	6	24.0-	4	32.5-
Acct Payable and Other Liabilities	29	32	9.1	42	33.6
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0-
<b>TOTAL LIABILITIES</b>	56	112	100.7	122	8.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,626	5,250	13.5	5,672	8.0
Share Drafts	505	555	9.9	573	3.2
Regular Shares	2,166	2,545	17.5	2,794	9.8
Money Market Shares	490	670	36.9	754	12.5
Share Certificates/CDs	1,024	999	2.4-	1,060	6.1
IRA/Keogh Accounts	386	395	2.3	421	6.6
All Other Shares and Member Deposits	52	82	56.1	65	20.5-
Non-Member Deposits	4	4	0.2	4	9.7
Regular Reserves	126	116	8.4-	114	1.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	2	82.7	-0*	124.5-
Other Reserves	62	67	7.7	78	17.3
Undivided Earnings	387	435	12.4	473	8.7
Net Income	5	7	20.1	7	5.6
<b>TOTAL EQUITY</b>	582	626	7.6	672	7.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	5,264	5,988	13.8	6,467	8.0

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Connecticut**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	190	176	7.4-	174	1.1-
<b>INTEREST INCOME</b>					
Interest on Loans	112	109	2.7-	101	6.7-
(Less) Interest Refund	0*	0*	23.1-	0*	99.9-
Income from Investments	60	49	17.0-	43	13.6-
Trading Profits and Losses	0	0	0.0	-0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>171</b>	<b>158</b>	<b>7.6-</b>	<b>144</b>	<b>8.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	80	60	24.6-	46	23.2-
Interest on Deposits	0*	0*	272.0	0*	84.1-
Interest on Borrowed Money	0*	1	56.4	0*	25.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>80</b>	<b>61</b>	<b>23.8-</b>	<b>47</b>	<b>23.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>14.7</b>	<b>4</b>	<b>10.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>87</b>	<b>93</b>	<b>6.4</b>	<b>94</b>	<b>0.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	12	9.0	15	22.0
Other Operating Income	6	8	45.9	9	8.3
Gain (Loss) on Investments	0*	-0*	117.2-	0*	473.3
Gain (Loss) on Disp of Fixed Assets	0*	-0*	5,909.2-	0*	153.8
Other Non-Oper Income (Expense)	0*	0*	76.6-	0*	41.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>20</b>	<b>13.1</b>	<b>25</b>	<b>21.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	43	46	7.0	50	7.7
Travel and Conference Expense	1	1	5.3-	1	12.7
Office Occupancy Expense	4	5	5.4	5	14.5
Office Operations Expense	18	19	5.2	19	3.4
Educational & Promotional Expense	2	2	0.9-	3	6.1
Loan Servicing Expense	3	4	26.9	4	6.3
Professional and Outside Services	5	6	12.3	6	7.3
Member Insurance	1	1	3.5-	1	8.0-
Operating Fees	0*	0*	6.4	0*	5.6
Miscellaneous Operating Expenses	3	3	5.9	3	0.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>82</b>	<b>88</b>	<b>7.1</b>	<b>94</b>	<b>6.6</b>
<b>NET INCOME</b>	<b>23</b>	<b>25</b>	<b>9.2</b>	<b>25</b>	<b>3.1-</b>
Transfer to Regular Reserve	2	2	25.1-	0*	86.0-

\* Amount Less than + or - 1 Million



**Delaware**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	40	40	0.0	40	0.0
<b>Cash &amp; Equivalents</b>	81	120	48.0	129	6.8
<b>TOTAL INVESTMENTS</b>	285	387	35.8	517	33.6
U.S. Government Obligations	9	6	39.8-	5	17.8-
Federal Agency Securities	146	226	55.1	328	45.2
Mutual Fund & Common Trusts	12	23	94.1	27	18.4
MCSD and PIC at Corporate CU	6	6	11.2	7	11.8
All Other Corporate Credit Union	52	23	57.0-	33	48.3
Commercial Banks, S&Ls	49	88	78.0	102	15.6
Credit Unions -Loans to, Deposits in	1	2	21.9	2	27.8
Other Investments	9	14	52.3	13	6.5-
Loans Held for Sale	N/A	2		1	47.5-
<b>TOTAL LOANS OUTSTANDING</b>	662	657	0.8-	646	1.6-
Unsecured Credit Card Loans	52	49	4.8-	48	2.3-
All Other Unsecured Loans	79	78	1.7-	74	4.2-
New Vehicle Loans	130	111	14.5-	111	0.3
Used Vehicle Loans	99	99	0.4	98	1.7-
First Mortgage Real Estate Loans	107	105	1.9-	97	7.8-
Other Real Estate Loans	180	202	12.2	204	1.1
Leases Receivable	0*	0*	95.1-	0*	100.0-
All Other Loans/Lines of Credit \1	13	13	5.6	15	9.8
Other Loans \1	4	N/A		N/A	
Allowance For Loan Losses	7	7	6.2	6	13.6-
Other Real Estate Owned	0*	0*	81.7-	0*	100.0-
Land and Building	14	18	27.1	18	1.8
Other Fixed Assets	6	5	23.0-	5	3.4-
NCUSIF Capitalization Deposit	8	9	12.6	10	11.1
Other Assets	6	8	18.2	9	25.2
<b>TOTAL ASSETS</b>	1,057	1,199	13.4	1,329	10.9
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	3	2	7.7-	2	22.6-
Acct Payable and Other Liabilities	4	5	27.7	8	52.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	7	8	13.8	10	28.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	932	1,063	14.0	1,178	10.8
Share Drafts	87	99	13.6	108	9.4
Regular Shares	417	518	24.1	598	15.5
Money Market Shares	108	105	2.9-	123	16.5
Share Certificates/CDs	230	241	4.8	244	1.4
IRA/Keogh Accounts	65	74	13.9	88	18.6
All Other Shares and Member Deposits	11	15	33.2	11	29.1-
Non-Member Deposits	13	11	16.8-	6	46.7-
Regular Reserves	38	41	8.4	44	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	2	537.4	4	65.8
Other Reserves	39	40	2.0	43	5.8
Undivided Earnings	39	43	12.7	51	16.5
Net Income	1	0*	50.1-	1	101.4
<b>TOTAL EQUITY</b>	118	128	8.7	142	10.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,057	1,199	13.4	1,329	10.9

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Delaware**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	40	40	0.0	40	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	29	27	7.4-	25	6.4-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	8	8	2.7-	9	3.2
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>37</b>	<b>35</b>	<b>6.3-</b>	<b>34</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	17	14	21.3-	11	21.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	99.5-	0*	3.8
<b>TOTAL INTEREST EXPENSE</b>	<b>18</b>	<b>14</b>	<b>21.8-</b>	<b>11</b>	<b>21.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>3</b>	<b>64.5</b>	<b>2</b>	<b>22.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>18</b>	<b>19</b>	<b>2.3</b>	<b>21</b>	<b>11.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	3	8.1	3	15.7
Other Operating Income	2	2	4.9	2	10.2
Gain (Loss) on Investments	0*	0*	395.0	1	1,362.3
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	209.3-	0*	17,033.1
Other Non-Oper Income (Expense)	0*	0*	99.2-	0*	12,226.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>5</b>	<b>6.7</b>	<b>7</b>	<b>42.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	8	9	11.8	9	6.3
Travel and Conference Expense	0*	0*	7.1-	0*	3.9
Office Occupancy Expense	0*	0*	14.0	1	13.8
Office Operations Expense	4	4	7.0	4	6.6
Educational & Promotional Expense	0*	0*	40.2	0*	6.0
Loan Servicing Expense	1	1	10.9	1	6.5
Professional and Outside Services	2	2	5.1	3	11.5
Member Insurance	0*	0*	0.4	0*	17.7
Operating Fees	0*	0*	13.6	0*	12.4
Miscellaneous Operating Expenses	0*	0*	66.7	0*	37.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>17</b>	<b>19</b>	<b>11.4</b>	<b>20</b>	<b>6.0</b>
<b>NET INCOME</b>	<b>5</b>	<b>4</b>	<b>23.2-</b>	<b>7</b>	<b>69.5</b>
Transfer to Regular Reserve	3	1	59.8-	0*	15.4-

\* Amount Less than + or - 1 Million

**District of Columbia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	74	68	8.1-	64	5.9-
<b>Cash &amp; Equivalents</b>	485	505	4.1	785	55.3
<b>TOTAL INVESTMENTS</b>	864	1,061	22.8	977	8.0-
U.S. Government Obligations	269	244	9.3-	265	8.4
Federal Agency Securities	294	422	43.5	484	14.8
Mutual Fund & Common Trusts	103	196	91.7	51	73.8-
MCSD and PIC at Corporate CU	6	7	27.7	6	8.6-
All Other Corporate Credit Union	29	45	55.7	34	25.0-
Commercial Banks, S&Ls	121	100	17.1-	93	6.9-
Credit Unions -Loans to, Deposits in	5	2	58.2-	3	28.1
Other Investments	38	45	16.7	40	9.8-
Loans Held for Sale	N/A	5		45	889.3
<b>TOTAL LOANS OUTSTANDING</b>	2,138	2,275	6.4	2,322	2.1
Unsecured Credit Card Loans	190	154	18.9-	150	2.9-
All Other Unsecured Loans	228	204	10.5-	178	12.7-
New Vehicle Loans	375	329	12.4-	291	11.6-
Used Vehicle Loans	194	184	4.9-	187	1.3
First Mortgage Real Estate Loans	837	1,087	29.9	1,196	10.0
Other Real Estate Loans	244	256	4.9	263	2.7
Leases Receivable	6	6	0.6-	6	1.2-
All Other Loans/Lines of Credit \1	62	54	11.8-	52	4.2-
Other Loans \1	2	N/A		N/A	
Allowance For Loan Losses	20	19	6.4-	15	20.7-
Other Real Estate Owned	0*	0*	45.6-	0*	100.0-
Land and Building	16	14	12.1-	12	11.4-
Other Fixed Assets	12	12	0.5-	13	3.2
NCUSIF Capitalization Deposit	25	26	6.6	28	7.0
Other Assets	30	31	3.3	39	25.7
<b>TOTAL ASSETS</b>	3,550	3,911	10.2	4,206	7.5
<b>LIABILITIES</b>					
Total Borrowings	18	44	147.5	38	14.5-
Accrued Dividends/Interest Payable	7	4	43.5-	2	49.5-
Acct Payable and Other Liabilities	22	22	2.1-	22	0.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	47	70	48.3	62	12.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,046	3,358	10.2	3,629	8.1
Share Drafts	520	578	11.2	600	3.8
Regular Shares	990	1,114	12.5	1,227	10.1
Money Market Shares	594	739	24.4	900	21.8
Share Certificates/CDs	772	758	1.7-	738	2.7-
IRA/Keogh Accounts	151	140	6.7-	140	0.5-
All Other Shares and Member Deposits	16	26	61.8	23	11.1-
Non-Member Deposits	4	2	48.2-	1	43.0-
Regular Reserves	86	85	1.8-	83	1.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	3	244.5	5	55.7
Other Reserves	62	45	28.5-	49	9.6
Undivided Earnings	305	349	14.4	376	7.8
Net Income	2	2	22.3-	2	20.1
<b>TOTAL EQUITY</b>	457	483	5.8	515	6.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,550	3,911	10.2	4,206	7.5

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**District of Columbia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	74	68	8.1-	64	5.9-
<b>INTEREST INCOME</b>					
Interest on Loans	82	77	5.9-	72	7.1-
(Less) Interest Refund	0*	0*	20.9	0*	0.0
Income from Investments	32	21	33.0-	17	18.5-
Trading Profits and Losses	2	0*	60.2-	0*	75.9-
<b>TOTAL INTEREST INCOME</b>	<b>116</b>	<b>99</b>	<b>14.2-</b>	<b>89</b>	<b>10.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	52	35	33.1-	25	28.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	1	99.8	1	2.7
<b>TOTAL INTEREST EXPENSE</b>	<b>53</b>	<b>36</b>	<b>31.8-</b>	<b>26</b>	<b>27.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>3</b>	<b>18.0-</b>	<b>2</b>	<b>33.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>59</b>	<b>60</b>	<b>1.8</b>	<b>61</b>	<b>1.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	11	13	18.0	14	12.2
Other Operating Income	3	2	22.0-	3	13.7
Gain (Loss) on Investments	0*	0*	271.8	0*	566.9
Gain (Loss) on Disp of Fixed Assets	0*	-0*	628.3-	-0*	11.9-
Other Non-Oper Income (Expense)	0*	0*	73.1	0*	10.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>15</b>	<b>10.5</b>	<b>17</b>	<b>14.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	24	25	1.8	25	2.5
Travel and Conference Expense	0*	0*	4.7-	0*	3.4-
Office Occupancy Expense	2	2	5.7-	2	0.5
Office Operations Expense	12	12	4.2	13	3.2
Educational & Promotional Expense	1	1	4.0-	1	0.6-
Loan Servicing Expense	3	3	0.1	4	28.5
Professional and Outside Services	4	4	6.9-	4	7.7-
Member Insurance	0*	0*	2.2-	0*	75.0-
Operating Fees	0*	0*	7.3	0*	5.7
Miscellaneous Operating Expenses	1	1	18.0	1	19.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>49</b>	<b>49</b>	<b>1.4</b>	<b>50</b>	<b>2.3</b>
<b>NET INCOME</b>	<b>24</b>	<b>26</b>	<b>7.6</b>	<b>28</b>	<b>8.1</b>
Transfer to Regular Reserve	0*	1	57.4	0*	58.7-

\* Amount Less than + or - 1 Million

**Florida**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	247	243	1.6-	236	2.9-
<b>Cash &amp; Equivalents</b>	3,007	3,252	8.2	3,918	20.4
<b>TOTAL INVESTMENTS</b>	5,013	6,578	31.2	8,355	27.0
U.S. Government Obligations	245	313	27.8	365	16.7
Federal Agency Securities	3,182	4,299	35.1	5,756	33.9
Mutual Fund & Common Trusts	149	193	29.6	225	16.6
MCSD and PIC at Corporate CU	68	78	14.5	87	10.6
All Other Corporate Credit Union	646	794	23.0	904	13.9
Commercial Banks, S&Ls	420	611	45.7	749	22.6
Credit Unions -Loans to, Deposits in	19	25	31.0	23	4.4-
Other Investments	285	265	7.0-	246	7.2-
Loans Held for Sale	N/A	46		102	122.1
<b>TOTAL LOANS OUTSTANDING</b>	15,420	16,860	9.3	18,269	8.4
Unsecured Credit Card Loans	1,239	1,310	5.7	1,351	3.1
All Other Unsecured Loans	891	884	0.7-	871	1.5-
New Vehicle Loans	4,013	4,236	5.6	4,413	4.2
Used Vehicle Loans	3,018	3,492	15.7	4,175	19.6
First Mortgage Real Estate Loans	3,968	4,477	12.8	4,807	7.4
Other Real Estate Loans	1,399	1,569	12.1	1,705	8.7
Leases Receivable	67	99	46.5	100	1.6
All Other Loans/Lines of Credit \1	799	793	0.8-	845	6.6
Other Loans \1	24	N/A		N/A	
Allowance For Loan Losses	143	148	3.5	157	6.4
Other Real Estate Owned	1	4	162.4	2	55.9-
Land and Building	402	453	12.6	511	13.0
Other Fixed Assets	119	133	11.7	143	7.7
NCUSIF Capitalization Deposit	179	207	15.3	231	11.6
Other Assets	293	307	4.6	342	11.5
<b>TOTAL ASSETS</b>	24,293	27,692	14.0	31,715	14.5
<b>LIABILITIES</b>					
Total Borrowings	205	331	61.9	675	103.8
Accrued Dividends/Interest Payable	26	18	28.2-	13	28.2-
Acct Payable and Other Liabilities	194	218	12.1	287	31.7
Uninsured Secondary Capital	0*	0*	0.5-	0*	11.2
<b>TOTAL LIABILITIES</b>	425	568	33.6	976	71.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	21,235	24,189	13.9	27,474	13.6
Share Drafts	3,185	3,528	10.8	3,809	8.0
Regular Shares	6,658	8,112	21.8	9,263	14.2
Money Market Shares	2,559	3,734	45.9	4,591	22.9
Share Certificates/CDs	6,759	6,523	3.5-	7,099	8.8
IRA/Keogh Accounts	1,909	2,068	8.3	2,390	15.6
All Other Shares and Member Deposits	133	184	37.9	216	17.4
Non-Member Deposits	32	40	23.6	106	166.3
Regular Reserves	745	782	5.0	815	4.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	15	50	228.3	61	21.7
Other Reserves	320	317	1.0-	373	17.5
Undivided Earnings	1,538	1,764	14.7	1,993	12.9
Net Income	14	21	48.3	24	12.9
<b>TOTAL EQUITY</b>	2,632	2,934	11.5	3,265	11.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	24,293	27,692	14.0	31,715	14.5

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Florida**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	247	243	1.6-	236	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	631	665	5.3	638	4.0-
(Less) Interest Refund	0*	0*	86.9	0*	31.0-
Income from Investments	186	137	26.3-	143	4.7
Trading Profits and Losses	0*	0*	36.9	0*	68.1-
<b>TOTAL INTEREST INCOME</b>	<b>817</b>	<b>802</b>	<b>1.9-</b>	<b>782</b>	<b>2.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	355	253	28.9-	203	19.7-
Interest on Deposits	49	61	22.9	63	4.4
Interest on Borrowed Money	5	9	64.5	11	24.3
<b>TOTAL INTEREST EXPENSE</b>	<b>410</b>	<b>322</b>	<b>21.5-</b>	<b>277</b>	<b>14.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>39</b>	<b>51</b>	<b>30.7</b>	<b>63</b>	<b>23.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>368</b>	<b>428</b>	<b>16.4</b>	<b>441</b>	<b>3.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	114	130	13.9	162	24.3
Other Operating Income	42	52	22.3	58	11.5
Gain (Loss) on Investments	3	3	0.4	5	66.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	36.6-	0*	17.2-
Other Non-Oper Income (Expense)	0*	2	144.8	4	96.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>161</b>	<b>187</b>	<b>16.4</b>	<b>228</b>	<b>22.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	200	222	10.8	243	9.9
Travel and Conference Expense	6	7	5.8	7	9.3
Office Occupancy Expense	27	29	8.7	34	18.1
Office Operations Expense	101	110	9.1	117	6.7
Educational & Promotional Expense	14	16	14.7	18	10.7
Loan Servicing Expense	16	20	21.6	22	8.0
Professional and Outside Services	37	43	16.8	48	11.4
Member Insurance	2	2	2.7-	2	6.0-
Operating Fees	2	3	14.4	3	9.0
Miscellaneous Operating Expenses	11	11	0.7	13	17.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>417</b>	<b>462</b>	<b>10.9</b>	<b>508</b>	<b>9.9</b>
<b>NET INCOME</b>	<b>112</b>	<b>153</b>	<b>36.9</b>	<b>161</b>	<b>5.6</b>
Transfer to Regular Reserve	88	23	73.5-	17	26.9-

\* Amount Less than + or - 1 Million

**Georgia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	220	215	2.3-	212	1.4-
<b>Cash &amp; Equivalents</b>	1,502	1,725	14.8	1,964	13.9
<b>TOTAL INVESTMENTS</b>	2,044	2,898	41.8	3,777	30.3
U.S. Government Obligations	13	6	55.5-	4	34.5-
Federal Agency Securities	1,197	1,731	44.7	2,115	22.2
Mutual Fund & Common Trusts	9	8	9.0-	22	176.7
MCSD and PIC at Corporate CU	56	63	12.6	68	8.1
All Other Corporate Credit Union	202	275	36.1	926	236.7
Commercial Banks, S&Ls	351	441	25.8	599	35.8
Credit Unions -Loans to, Deposits in	184	341	85.3	16	95.4-
Other Investments	34	33	1.4-	28	15.0-
Loans Held for Sale	N/A	10		42	311.7
<b>TOTAL LOANS OUTSTANDING</b>	5,540	5,684	2.6	5,590	1.7-
Unsecured Credit Card Loans	393	380	3.2-	389	2.4
All Other Unsecured Loans	553	516	6.7-	479	7.0-
New Vehicle Loans	1,151	1,034	10.1-	936	9.5-
Used Vehicle Loans	1,356	1,404	3.6	1,484	5.7
First Mortgage Real Estate Loans	1,217	1,458	19.7	1,451	0.4-
Other Real Estate Loans	545	576	5.7	562	2.5-
Leases Receivable	15	10	34.9-	7	33.0-
All Other Loans/Lines of Credit \1	295	306	3.6	281	8.2-
Other Loans \1	14	N/A		N/A	
Allowance For Loan Losses	41	50	21.6	57	14.1
Other Real Estate Owned	0*	0*	33.3-	1	136.2
Land and Building	102	113	10.9	117	2.9
Other Fixed Assets	35	37	3.5	36	0.7-
NCUSIF Capitalization Deposit	69	79	14.4	87	10.6
Other Assets	93	106	13.2	127	20.1
<b>TOTAL ASSETS</b>	9,345	10,602	13.4	11,683	10.2
<b>LIABILITIES</b>					
Total Borrowings	2	33	1,460.3	6	81.7-
Accrued Dividends/Interest Payable	16	11	32.6-	8	24.0-
Acct Payable and Other Liabilities	67	80	19.5	79	0.9-
Uninsured Secondary Capital	0*	0*	65.1-	0*	50.0-
<b>TOTAL LIABILITIES</b>	85	124	46.0	93	24.7-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,097	9,203	13.7	10,184	10.7
Share Drafts	1,056	1,174	11.2	1,217	3.6
Regular Shares	4,311	5,186	20.3	5,837	12.6
Money Market Shares	291	474	62.9	599	26.4
Share Certificates/CDs	1,586	1,481	6.6-	1,502	1.4
IRA/Keogh Accounts	711	772	8.5	878	13.8
All Other Shares and Member Deposits	127	106	16.1-	140	32.1
Non-Member Deposits	16	10	38.1-	10	4.3
Regular Reserves	283	294	3.9	307	4.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	5	10	83.3	15	58.4
Other Reserves	6	7	9.1	7	7.3
Undivided Earnings	855	949	11.0	1,059	11.7
Net Income	14	16	16.0	17	3.5
<b>TOTAL EQUITY</b>	1,163	1,275	9.6	1,406	10.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,345	10,602	13.4	11,683	10.2

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Georgia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	220	215	2.3-	212	1.4-
<b>INTEREST INCOME</b>					
Interest on Loans	235	230	2.3-	215	6.7-
(Less) Interest Refund	0*	0*	13.1-	0*	4.2-
Income from Investments	94	66	30.1-	64	2.9-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>330</b>	<b>296</b>	<b>10.3-</b>	<b>279</b>	<b>5.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	138	99	28.2-	83	16.1-
Interest on Deposits	28	20	27.7-	15	25.8-
Interest on Borrowed Money	0*	0*	157.0	0*	97.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>166</b>	<b>120</b>	<b>27.8-</b>	<b>98</b>	<b>18.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>21</b>	<b>52.7</b>	<b>21</b>	<b>1.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>151</b>	<b>155</b>	<b>3.2</b>	<b>160</b>	<b>2.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	35	38	8.7	43	14.6
Other Operating Income	14	16	12.5	19	20.3
Gain (Loss) on Investments	-0*	-0*	314.9-	0*	147.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	21,739.0	-0*	116.3-
Other Non-Oper Income (Expense)	0*	0*	16.6	0*	189.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>49</b>	<b>55</b>	<b>11.4</b>	<b>63</b>	<b>15.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	70	76	7.9	82	8.4
Travel and Conference Expense	2	2	2.1	2	0.8
Office Occupancy Expense	8	9	10.9	10	5.6
Office Operations Expense	33	36	7.1	38	5.4
Educational & Promotional Expense	3	4	16.3	4	1.5
Loan Servicing Expense	6	7	18.1	8	14.4
Professional and Outside Services	11	12	6.2	12	4.4
Member Insurance	2	2	14.2	2	23.5-
Operating Fees	0*	0*	10.9	0*	11.4
Miscellaneous Operating Expenses	4	4	5.5	5	3.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>141</b>	<b>153</b>	<b>8.3</b>	<b>163</b>	<b>6.6</b>
<b>NET INCOME</b>	<b>58</b>	<b>57</b>	<b>2.2-</b>	<b>60</b>	<b>4.3</b>
Transfer to Regular Reserve	10	7	35.7-	5	29.5-

\* Amount Less than + or - 1 Million



**Guam**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	2	2	0.0	2	0.0
<b>Cash &amp; Equivalents</b>	24	24	1.5-	19	18.4-
<b>TOTAL INVESTMENTS</b>	6	11	88.2	26	132.4
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	1	1	13.8-	5	293.1
MCS&D and PIC at Corporate CU	1	1	24.5	1	5.4
All Other Corporate Credit Union	2	2	17.8	6	139.1
Commercial Banks, S&Ls	1	0*	20.2-	2	68.3
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	5	1,415.9	13	138.1
Loans Held for Sale	N/A	0*		0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	136	135	0.8-	117	13.0-
Unsecured Credit Card Loans	2	5	126.0	5	2.3
All Other Unsecured Loans	90	92	2.6	70	24.8-
New Vehicle Loans	23	19	18.1-	24	24.8
Used Vehicle Loans	1	1	3.8	3	121.2
First Mortgage Real Estate Loans	7	9	25.7	8	10.1-
Other Real Estate Loans	1	0*	76.3-	2	658.5
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit \1	11	8	25.4-	6	24.6-
Other Loans \1	0*	N/A		N/A	
Allowance For Loan Losses	5	7	34.4	5	27.4-
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	3	3	3.9	3	2.3
Other Fixed Assets	1	2	51.7	1	13.6-
NCUSIF Capitalization Deposit	1	1	17.7	1	15.6-
Other Assets	2	1	52.3-	1	40.7
<b>TOTAL ASSETS</b>	168	169	1.0	164	3.0-
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	1	0*	28.0-	0*	71.0-
Acct Payable and Other Liabilities	0*	0*	10.4	0*	14.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	2	2	15.4-	0*	46.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	134	138	2.6	130	5.6-
Share Drafts	3	4	25.3	6	54.0
Regular Shares	74	83	12.6	85	2.0
Money Market Shares	0*	0*	0.0	11	0.0
Share Certificates/CDs	54	41	22.8-	24	42.8-
IRA/Keogh Accounts	2	2	11.6	2	22.6
All Other Shares and Member Deposits	0*	8	658.6	3	65.0-
Non-Member Deposits	1	0*	100.0-	0*	0.0
Regular Reserves	0*	0*	44.4-	0*	11.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	16.8	0*	224.9
Other Reserves	0*	0*	47.9	0*	32.4-
Undivided Earnings	30	29	5.1-	32	12.7
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	31	30	4.9-	33	11.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	168	169	1.0	164	3.0-

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Guam**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	8	8	3.9-	6	23.0-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	13.6-	0*	20.0-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>9</b>	<b>8</b>	<b>4.4-</b>	<b>7</b>	<b>22.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3	2	36.0-	0*	57.9-
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>3</b>	<b>2</b>	<b>36.0-</b>	<b>0*</b>	<b>57.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>4</b>	<b>123.6</b>	<b>0*</b>	<b>93.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4</b>	<b>2</b>	<b>41.4-</b>	<b>5</b>	<b>156.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	21.2	0*	9.7
Other Operating Income	0*	0*	0.0	0*	0.0
Gain (Loss) on Investments	0	0	0.0	-0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	92.8-	-0*	200.0-
Other Non-Oper Income (Expense)	0*	-0*	9,726.4-	-0*	92.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>29.5-</b>	<b>0*</b>	<b>44.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2	2	4.9	2	6.5-
Travel and Conference Expense	0*	0*	16.0-	0*	49.9-
Office Occupancy Expense	0*	0*	20.8-	0*	39.1
Office Operations Expense	0*	1	75.7	0*	19.3-
Educational & Promotional Expense	0*	0*	44.1-	0*	15.6
Loan Servicing Expense	0*	0*	20.8	0*	11.5-
Professional and Outside Services	0*	0*	7.4-	0*	33.8-
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	10.6-	0*	16.2-
Miscellaneous Operating Expenses	0*	0*	50.3	0*	4.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3</b>	<b>4</b>	<b>12.7</b>	<b>3</b>	<b>9.0-</b>
<b>NET INCOME</b>	<b>0*</b>	<b>0*</b>	<b>287.6-</b>	<b>2</b>	<b>284.0</b>
Transfer to Regular Reserve	0*	0*	40.4	0*	100.0-

\* Amount Less than + or - 1 Million

**Hawaii**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	100	101	1.0	99	2.0-
<b>Cash &amp; Equivalents</b>	539	610	13.2	859	40.8
<b>TOTAL INVESTMENTS</b>	1,504	1,943	29.2	2,318	19.3
U.S. Government Obligations	19	32	68.0	124	282.9
Federal Agency Securities	612	777	27.0	784	1.0
Mutual Fund & Common Trusts	26	26	2.0-	24	6.4-
MCSD and PIC at Corporate CU	32	39	22.0	42	8.4
All Other Corporate Credit Union	216	302	39.3	442	46.6
Commercial Banks, S&Ls	569	746	31.2	877	17.5
Credit Unions -Loans to, Deposits in	18	14	23.2-	17	22.9
Other Investments	12	8	36.2-	8	1.6
Loans Held for Sale	N/A	15		28	82.5
<b>TOTAL LOANS OUTSTANDING</b>	2,233	2,391	7.1	2,411	0.9
Unsecured Credit Card Loans	113	117	3.1	117	0.3
All Other Unsecured Loans	299	300	0.6	298	0.7-
New Vehicle Loans	432	516	19.6	521	0.8
Used Vehicle Loans	226	270	19.5	304	12.6
First Mortgage Real Estate Loans	554	600	8.3	650	8.3
Other Real Estate Loans	462	443	4.2-	403	9.0-
Leases Receivable	0*	0*	0.0	0*	100.0-
All Other Loans/Lines of Credit \1	132	144	9.0	118	18.1-
Other Loans \1	15	N/A		N/A	
Allowance For Loan Losses	32	33	3.8	27	18.1-
Other Real Estate Owned	3	2	10.5-	1	52.9-
Land and Building	78	82	4.5	87	6.8
Other Fixed Assets	13	14	9.2	13	7.4-
NCUSIF Capitalization Deposit	33	38	15.4	43	13.3
Other Assets	43	53	22.9	46	14.5-
<b>TOTAL ASSETS</b>	4,414	5,115	15.9	5,778	13.0
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	7.5	1	16.9
Accrued Dividends/Interest Payable	4	3	30.0-	2	27.0-
Acct Payable and Other Liabilities	23	31	32.9	39	26.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	28	35	22.8	42	21.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,821	4,480	17.3	5,083	13.5
Share Drafts	311	375	20.6	419	11.8
Regular Shares	1,723	2,095	21.6	2,348	12.1
Money Market Shares	458	781	70.4	994	27.4
Share Certificates/CDs	979	851	13.0-	909	6.8
IRA/Keogh Accounts	300	315	5.0	337	6.7
All Other Shares and Member Deposits	39	55	40.0	68	23.5
Non-Member Deposits	9	7	27.8-	7	4.7-
Regular Reserves	128	131	2.6	136	4.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	119.7	3	1,301.2
Other Reserves	91	99	8.4	110	10.7
Undivided Earnings	344	365	6.2	395	8.4
Net Income	4	5	32.6	9	62.4
<b>TOTAL EQUITY</b>	565	600	6.2	653	8.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,414	5,115	15.9	5,778	13.0

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Hawaii**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	100	101	1.0	99	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	92	92	0.4	90	2.6-
(Less) Interest Refund	0*	0*	17.9-	0*	9.9
Income from Investments	55	47	13.8-	44	7.6-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>146</b>	<b>139</b>	<b>4.9-</b>	<b>133</b>	<b>4.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	72	57	21.8-	42	24.9-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	17.3-	0*	40.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>72</b>	<b>57</b>	<b>21.8-</b>	<b>42</b>	<b>24.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>6</b>	<b>0.8-</b>	<b>5</b>	<b>27.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>67</b>	<b>76</b>	<b>13.0</b>	<b>86</b>	<b>13.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	21.0	9	51.6
Other Operating Income	4	5	9.2	7	46.3
Gain (Loss) on Investments	-0*	-0*	72.5-	0*	121.6
Gain (Loss) on Disp of Fixed Assets	-0*	0*	104.9	0*	1,755.7
Other Non-Oper Income (Expense)	0*	0*	77.2-	0*	58.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>10</b>	<b>10.5</b>	<b>16</b>	<b>61.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	29	32	10.8	35	10.5
Travel and Conference Expense	1	1	23.8	1	6.5-
Office Occupancy Expense	4	6	40.0	5	14.5-
Office Operations Expense	11	11	0.8	14	26.9
Educational & Promotional Expense	2	2	15.2	2	2.5
Loan Servicing Expense	2	3	18.5	4	41.7
Professional and Outside Services	5	6	12.9	6	8.8
Member Insurance	2	2	6.3	2	11.6-
Operating Fees	0*	0*	18.7	0*	6.4
Miscellaneous Operating Expenses	2	3	14.7	3	16.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>59</b>	<b>66</b>	<b>12.0</b>	<b>73</b>	<b>11.0</b>
<b>NET INCOME</b>	<b>17</b>	<b>20</b>	<b>15.1</b>	<b>28</b>	<b>43.5</b>
Transfer to Regular Reserve	5	3	27.3-	3	23.2-

\* Amount Less than + or - 1 Million

**Idaho**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	50	50	0.0	50	0.0
<b>Cash &amp; Equivalents</b>	240	217	9.6-	258	18.6
<b>TOTAL INVESTMENTS</b>	174	356	104.9	410	15.1
U.S. Government Obligations	0*	0*	8.3-	0*	0.1-
Federal Agency Securities	37	69	87.7	75	8.5
Mutual Fund & Common Trusts	3	3	6.8	5	34.6
MCSD and PIC at Corporate CU	10	14	32.7	18	29.8
All Other Corporate Credit Union	61	181	194.2	208	15.3
Commercial Banks, S&Ls	56	82	46.5	97	18.3
Credit Unions -Loans to, Deposits in	5	5	7.5-	4	21.4-
Other Investments	0*	2	210.1	3	46.1
Loans Held for Sale	N/A	0*		2	1,298.8
<b>TOTAL LOANS OUTSTANDING</b>	1,190	1,283	7.8	1,401	9.2
Unsecured Credit Card Loans	56	57	1.8	57	1.2-
All Other Unsecured Loans	63	54	15.3-	51	4.9-
New Vehicle Loans	222	220	0.7-	217	1.3-
Used Vehicle Loans	392	447	14.2	498	11.4
First Mortgage Real Estate Loans	188	230	22.7	320	39.2
Other Real Estate Loans	97	111	13.5	99	10.7-
Leases Receivable	1	0*	100.0-	0*	0.0
All Other Loans/Lines of Credit \1	166	164	0.9-	159	3.5-
Other Loans \1	5	N/A		N/A	
Allowance For Loan Losses	9	9	4.5	9	4.9-
Other Real Estate Owned	0*	0*	47.1	0*	3.7
Land and Building	38	41	8.3	51	24.3
Other Fixed Assets	9	8	3.6-	9	7.1
NCUSIF Capitalization Deposit	13	15	17.9	17	9.1
Other Assets	15	13	12.6-	15	11.2
<b>TOTAL ASSETS</b>	1,670	1,926	15.3	2,154	11.8
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	418.0	2	348.4
Accrued Dividends/Interest Payable	6	5	21.8-	4	5.1-
Acct Payable and Other Liabilities	12	12	2.7-	15	32.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	18	17	6.6-	22	32.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,484	1,723	16.1	1,919	11.3
Share Drafts	230	249	8.0	264	6.1
Regular Shares	508	632	24.5	713	12.8
Money Market Shares	183	228	24.0	250	9.9
Share Certificates/CDs	413	447	8.0	509	14.0
IRA/Keogh Accounts	112	123	9.3	139	13.1
All Other Shares and Member Deposits	33	43	28.5	42	2.1-
Non-Member Deposits	4	3	25.3-	2	34.4-
Regular Reserves	45	48	6.5	55	13.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	424.0	0*	30.4
Other Reserves	6	3	52.3-	4	18.8
Undivided Earnings	115	133	15.9	153	14.9
Net Income	1	0*	11.3-	0*	9.5
<b>TOTAL EQUITY</b>	168	186	10.8	213	14.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,670	1,926	15.3	2,154	11.8

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

Idaho  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2003  
(Dollar Amounts in Millions)

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	50	50	0.0	50	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	50	50	0.5-	49	1.5-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	9	8	9.9-	7	10.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>59</b>	<b>58</b>	<b>2.0-</b>	<b>56</b>	<b>2.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	22	17	23.0-	13	21.2-
Interest on Deposits	7	6	6.1-	5	15.6-
Interest on Borrowed Money	0*	0*	81.4-	0*	12.7
<b>TOTAL INTEREST EXPENSE</b>	<b>29</b>	<b>23</b>	<b>19.2-</b>	<b>19</b>	<b>19.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>17.8</b>	<b>3</b>	<b>17.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>28</b>	<b>32</b>	<b>13.9</b>	<b>35</b>	<b>11.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	6	10.5	8	27.4
Other Operating Income	3	3	20.8	4	23.4
Gain (Loss) on Investments	-0*	-0*	462.9-	0*	226.4
Gain (Loss) on Disp of Fixed Assets	0*	-0*	114.9-	0*	4,371.1
Other Non-Oper Income (Expense)	0*	0*	93.3-	0*	9.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>10</b>	<b>6.6</b>	<b>12</b>	<b>28.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	17	9.2	19	10.9
Travel and Conference Expense	0*	0*	6.8	0*	15.8
Office Occupancy Expense	2	2	8.3	2	6.3
Office Operations Expense	6	7	7.5	8	10.9
Educational & Promotional Expense	0*	1	10.4	1	15.4
Loan Servicing Expense	1	1	19.3	2	17.2
Professional and Outside Services	1	1	7.3	1	13.1
Member Insurance	0*	0*	8.9-	0*	3.1
Operating Fees	0*	0*	49.6	0*	8.2-
Miscellaneous Operating Expenses	0*	0*	9.4	0*	3.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>29</b>	<b>31</b>	<b>9.0</b>	<b>35</b>	<b>10.5</b>
<b>NET INCOME</b>	<b>8</b>	<b>10</b>	<b>23.3</b>	<b>13</b>	<b>29.9</b>
Transfer to Regular Reserve	2	2	0.6	2	19.1-

\* Amount Less than + or - 1 Million

**Illinois**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	539	513	4.8-	490	4.5-
<b>Cash &amp; Equivalents</b>	1,626	1,611	0.9-	1,759	9.2
<b>TOTAL INVESTMENTS</b>	3,864	5,265	36.2	6,713	27.5
U.S. Government Obligations	223	246	10.4	369	50.1
Federal Agency Securities	1,549	2,284	47.5	3,206	40.4
Mutual Fund & Common Trusts	49	73	50.3	122	66.1
MCSD and PIC at Corporate CU	81	81	0.2-	94	16.7
All Other Corporate Credit Union	871	935	7.4	1,027	9.8
Commercial Banks, S&Ls	478	1,116	133.3	1,375	23.2
Credit Unions -Loans to, Deposits in	19	17	9.5-	23	33.7
Other Investments	595	513	13.7-	497	3.1-
Loans Held for Sale	N/A	11		32	176.8
<b>TOTAL LOANS OUTSTANDING</b>	9,350	9,648	3.2	9,759	1.2
Unsecured Credit Card Loans	707	663	6.3-	652	1.6-
All Other Unsecured Loans	504	459	8.8-	437	5.0-
New Vehicle Loans	1,973	1,841	6.7-	1,724	6.3-
Used Vehicle Loans	1,687	1,751	3.8	1,869	6.7
First Mortgage Real Estate Loans	2,987	3,365	12.7	3,485	3.6
Other Real Estate Loans	1,107	1,233	11.3	1,272	3.2
Leases Receivable	5	2	48.1-	2	22.5-
All Other Loans/Lines of Credit \1	348	333	4.5-	317	4.6-
Other Loans \1	32	N/A		N/A	
Allowance For Loan Losses	82	83	1.2	85	2.4
Other Real Estate Owned	1	1	4.4	0*	17.2-
Land and Building	153	170	11.4	186	9.5
Other Fixed Assets	60	62	2.9	60	3.3-
NCUSIF Capitalization Deposit	112	124	10.7	135	8.8
Other Assets	144	153	5.8	156	2.4
<b>TOTAL ASSETS</b>	15,230	16,963	11.4	18,718	10.3
<b>LIABILITIES</b>					
Total Borrowings	39	71	82.5	370	419.5
Accrued Dividends/Interest Payable	22	18	20.4-	14	20.9-
Acct Payable and Other Liabilities	131	147	12.4	157	6.8
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	192	236	23.0	541	129.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	13,350	14,894	11.6	16,175	8.6
Share Drafts	1,260	1,454	15.4	1,443	0.8-
Regular Shares	6,419	7,436	15.8	8,231	10.7
Money Market Shares	1,368	1,749	27.9	1,948	11.4
Share Certificates/CDs	2,832	2,775	2.0-	2,984	7.5
IRA/Keogh Accounts	1,231	1,290	4.8	1,403	8.8
All Other Shares and Member Deposits	126	140	11.4	134	4.4-
Non-Member Deposits	114	50	56.0-	31	37.6-
Regular Reserves	538	553	2.9	571	3.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	5	25	390.1	23	9.7-
Other Reserves	80	86	7.8	90	4.2
Undivided Earnings	1,038	1,143	10.1	1,290	12.9
Net Income	28	25	8.7-	28	11.1
<b>TOTAL EQUITY</b>	1,688	1,833	8.6	2,001	9.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	15,230	16,963	11.4	18,718	10.3

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Illinois**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	539	513	4.8-	490	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	387	364	5.9-	336	7.6-
(Less) Interest Refund	0*	0*	352.4	0*	1.6
Income from Investments	134	109	18.7-	97	11.3-
Trading Profits and Losses	-0*	0*	139.5	0*	36.5
<b>TOTAL INTEREST INCOME</b>	<b>521</b>	<b>473</b>	<b>9.2-</b>	<b>433</b>	<b>8.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	262	204	22.1-	159	22.3-
Interest on Deposits	17	11	33.7-	9	20.2-
Interest on Borrowed Money	2	0*	67.4-	2	239.2
<b>TOTAL INTEREST EXPENSE</b>	<b>281</b>	<b>216</b>	<b>23.1-</b>	<b>170</b>	<b>21.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>18</b>	<b>21</b>	<b>17.3</b>	<b>23</b>	<b>10.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>221</b>	<b>235</b>	<b>6.3</b>	<b>240</b>	<b>2.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	40	39	1.8-	47	20.8
Other Operating Income	20	21	7.3	30	42.5
Gain (Loss) on Investments	0*	2	239.2	6	222.7
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	56.7	-0*	49.9
Other Non-Oper Income (Expense)	0*	0*	28.9	0*	263.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>60</b>	<b>62</b>	<b>3.6</b>	<b>83</b>	<b>34.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	104	111	6.5	118	6.6
Travel and Conference Expense	3	3	0.1	4	18.2
Office Occupancy Expense	13	14	4.2	15	10.1
Office Operations Expense	42	43	2.9	45	4.1
Educational & Promotional Expense	7	7	11.8	8	8.3
Loan Servicing Expense	12	13	12.9	18	31.1
Professional and Outside Services	12	12	1.1-	14	12.8
Member Insurance	3	3	7.9-	3	7.8-
Operating Fees	2	2	20.6	2	12.6
Miscellaneous Operating Expenses	10	9	11.5-	9	0.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>208</b>	<b>218</b>	<b>4.6</b>	<b>235</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>73</b>	<b>79</b>	<b>8.9</b>	<b>88</b>	<b>11.1</b>
Transfer to Regular Reserve	19	11	42.6-	10	8.6-

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\* Amount Less than + or - 1 Million



**Indiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	233	221	5.2-	217	1.8-
<b>Cash &amp; Equivalents</b>	1,201	1,232	2.5	1,447	17.5
<b>TOTAL INVESTMENTS</b>	1,847	2,204	19.3	2,439	10.6
U.S. Government Obligations	71	7	90.0-	4	41.2-
Federal Agency Securities	646	717	11.0	890	24.1
Mutual Fund & Common Trusts	81	80	1.7-	79	1.5-
MCSD and PIC at Corporate CU	66	72	9.7	79	9.5
All Other Corporate Credit Union	340	575	69.3	491	14.6-
Commercial Banks, S&Ls	555	693	24.8	832	20.1
Credit Unions -Loans to, Deposits in	22	13	38.6-	11	19.4-
Other Investments	67	47	29.9-	53	13.4
Loans Held for Sale	N/A	11		44	289.7
<b>TOTAL LOANS OUTSTANDING</b>	6,958	7,522	8.1	8,021	6.6
Unsecured Credit Card Loans	396	362	8.6-	300	17.1-
All Other Unsecured Loans	402	356	11.6-	330	7.1-
New Vehicle Loans	1,185	1,172	1.1-	1,130	3.6-
Used Vehicle Loans	1,730	1,918	10.9	2,060	7.4
First Mortgage Real Estate Loans	1,794	2,171	21.0	2,574	18.5
Other Real Estate Loans	938	1,009	7.7	1,033	2.3
Leases Receivable	113	100	11.0-	81	19.0-
All Other Loans/Lines of Credit \1	391	433	10.5	512	18.3
Other Loans \1	9	N/A		N/A	
Allowance For Loan Losses	52	61	15.7	56	7.5-
Other Real Estate Owned	1	2	21.1	3	42.4
Land and Building	164	180	9.3	205	14.3
Other Fixed Assets	44	43	1.6-	54	24.9
NCUSIF Capitalization Deposit	79	86	8.7	92	7.1
Other Assets	111	111	0.1-	126	13.3
<b>TOTAL ASSETS</b>	10,355	11,330	9.4	12,376	9.2
<b>LIABILITIES</b>					
Total Borrowings	94	179	90.2	271	51.2
Accrued Dividends/Interest Payable	5	3	34.7-	2	20.2-
Acct Payable and Other Liabilities	58	83	43.2	106	27.3
Uninsured Secondary Capital	0*	0*	25.0-	0*	33.3-
<b>TOTAL LIABILITIES</b>	157	266	69.0	380	42.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,105	9,880	8.5	10,700	8.3
Share Drafts	1,254	1,404	12.0	1,534	9.3
Regular Shares	2,993	3,396	13.5	3,707	9.2
Money Market Shares	1,501	1,867	24.3	1,990	6.6
Share Certificates/CDs	2,459	2,274	7.5-	2,453	7.8
IRA/Keogh Accounts	727	765	5.2	835	9.1
All Other Shares and Member Deposits	150	156	4.2	169	8.1
Non-Member Deposits	20	17	15.4-	12	29.9-
Regular Reserves	364	377	3.5	394	4.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	5	80.2	5	7.3-
Other Reserves	40	34	13.4-	48	38.7
Undivided Earnings	679	759	11.8	841	10.8
Net Income	7	9	37.3	8	10.8-
<b>TOTAL EQUITY</b>	1,092	1,184	8.5	1,296	9.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	10,355	11,330	9.4	12,376	9.2

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Indiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	233	221	5.2-	217	1.8-
<b>INTEREST INCOME</b>					
Interest on Loans	286	280	2.1-	268	4.3-
(Less) Interest Refund	0*	0*	43.4-	0*	54.0
Income from Investments	75	53	29.5-	42	20.9-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>361</b>	<b>333</b>	<b>7.8-</b>	<b>310</b>	<b>6.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	172	123	28.4-	100	19.0-
Interest on Deposits	0*	0*	13.3-	0*	28.9
Interest on Borrowed Money	3	4	35.1	6	45.4
<b>TOTAL INTEREST EXPENSE</b>	<b>176</b>	<b>128</b>	<b>27.5-</b>	<b>106</b>	<b>16.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>16</b>	<b>22</b>	<b>35.1</b>	<b>19</b>	<b>15.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>169</b>	<b>183</b>	<b>8.6</b>	<b>185</b>	<b>0.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	40	43	6.9	51	18.0
Other Operating Income	18	23	26.8	24	7.6
Gain (Loss) on Investments	0*	0*	22.0-	4	1,611.4
Gain (Loss) on Disp of Fixed Assets	-0*	0*	681.8	2	416.3
Other Non-Oper Income (Expense)	0*	0*	505.6	1	58.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>58</b>	<b>67</b>	<b>15.0</b>	<b>82</b>	<b>22.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	93	100	7.0	108	8.0
Travel and Conference Expense	3	3	8.5	3	1.1
Office Occupancy Expense	12	13	6.8	14	9.0
Office Operations Expense	40	41	3.1	46	11.6
Educational & Promotional Expense	8	9	11.6	10	19.5
Loan Servicing Expense	9	10	7.9	10	2.2
Professional and Outside Services	16	17	5.3	18	5.8
Member Insurance	1	1	1.4	1	15.2-
Operating Fees	0*	1	7.9	1	11.8
Miscellaneous Operating Expenses	5	4	14.6-	5	6.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>189</b>	<b>199</b>	<b>5.6</b>	<b>216</b>	<b>8.5</b>
<b>NET INCOME</b>	<b>38</b>	<b>51</b>	<b>32.6</b>	<b>51</b>	<b>0.0-</b>
Transfer to Regular Reserve	16	14	15.1-	12	13.7-

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\* Amount Less than + or - 1 Million

**Iowa**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	188	180	4.3-	171	5.0-
<b>Cash &amp; Equivalents</b>	482	507	5.2	513	1.2
<b>TOTAL INVESTMENTS</b>	501	768	53.3	879	14.4
U.S. Government Obligations	5	2	59.7-	1	37.4-
Federal Agency Securities	193	347	79.2	342	1.4-
Mutual Fund & Common Trusts	27	27	2.0	74	170.9
MCS D and PIC at Corporate CU	9	9	0.1	10	8.9
All Other Corporate Credit Union	51	73	41.9	71	2.9-
Commercial Banks, S&Ls	153	234	52.9	315	34.3
Credit Unions -Loans to, Deposits in	15	15	1.2	19	26.3
Other Investments	46	60	29.5	46	22.6-
Loans Held for Sale	N/A	16		43	158.8
<b>TOTAL LOANS OUTSTANDING</b>	2,865	2,974	3.8	3,231	8.6
Unsecured Credit Card Loans	162	164	0.9	174	6.6
All Other Unsecured Loans	141	128	9.4-	122	4.5-
New Vehicle Loans	467	464	0.7-	460	0.8-
Used Vehicle Loans	753	839	11.3	958	14.2
First Mortgage Real Estate Loans	636	643	1.2	726	12.9
Other Real Estate Loans	502	551	9.8	598	8.6
Leases Receivable	2	0*	63.7-	0*	48.9-
All Other Loans/Lines of Credit \1	166	185	11.8	191	3.4
Other Loans \1	36	N/A		N/A	
Allowance For Loan Losses	24	25	4.6	25	0.5-
Other Real Estate Owned	0*	0*	163.1	1	135.8
Land and Building	74	85	14.7	96	12.1
Other Fixed Assets	19	20	8.0	21	4.9
NCUSIF Capitalization Deposit	30	34	12.2	37	8.0
Other Assets	56	46	18.0-	54	18.4
<b>TOTAL ASSETS</b>	4,003	4,427	10.6	4,850	9.6
<b>LIABILITIES</b>					
Total Borrowings	111	101	8.9-	120	19.1
Accrued Dividends/Interest Payable	6	4	26.8-	3	29.2-
Acct Payable and Other Liabilities	29	36	24.3	39	9.5
Uninsured Secondary Capital	0*	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	146	141	3.0-	163	15.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,435	3,821	11.2	4,174	9.2
Share Drafts	468	512	9.4	535	4.6
Regular Shares	1,334	1,555	16.5	1,711	10.0
Money Market Shares	377	509	35.2	576	13.1
Share Certificates/CDs	980	956	2.4-	1,036	8.4
IRA/Keogh Accounts	229	238	4.1	268	12.8
All Other Shares and Member Deposits	35	40	16.0	39	3.3-
Non-Member Deposits	13	10	19.5-	7	26.9-
Regular Reserves	146	154	5.4	160	4.3
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-0*	4	1,293.0	3	22.6-
Other Reserves	98	102	4.2	111	8.8
Undivided Earnings	168	191	14.0	222	16.4
Net Income	11	14	22.0	16	18.8
<b>TOTAL EQUITY</b>	422	464	9.9	513	10.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,003	4,427	10.6	4,850	9.6

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

Iowa  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
June 30, 2003  
(Dollar Amounts in Millions)

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	188	180	4.3-	171	5.0-
<b>INTEREST INCOME</b>					
Interest on Loans	123	115	6.0-	112	2.7-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	21	20	6.1-	16	19.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>144</b>	<b>135</b>	<b>6.1-</b>	<b>128</b>	<b>5.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	47	35	24.7-	28	19.9-
Interest on Deposits	17	12	29.0-	9	25.7-
Interest on Borrowed Money	3	3	22.6-	3	1.0
<b>TOTAL INTEREST EXPENSE</b>	<b>67</b>	<b>50</b>	<b>25.6-</b>	<b>40</b>	<b>20.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>6</b>	<b>14.5</b>	<b>6</b>	<b>6.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>72</b>	<b>80</b>	<b>10.7</b>	<b>83</b>	<b>3.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	14	15	7.7	18	19.4
Other Operating Income	7	8	2.6	11	43.8
Gain (Loss) on Investments	0*	0*	247.3	1	441.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	207.6	0*	77.5-
Other Non-Oper Income (Expense)	0*	0*	58.8	0*	46.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>22</b>	<b>23</b>	<b>7.2</b>	<b>30</b>	<b>31.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	37	40	9.3	45	10.5
Travel and Conference Expense	1	1	4.1	1	6.5
Office Occupancy Expense	5	5	2.3	7	20.3
Office Operations Expense	14	15	5.4	16	5.6
Educational & Promotional Expense	3	3	14.3	4	10.9
Loan Servicing Expense	4	4	4.9	5	16.7
Professional and Outside Services	8	9	2.8	9	6.5
Member Insurance	1	1	5.5-	1	5.2-
Operating Fees	0*	0*	4.8-	0*	1.1-
Miscellaneous Operating Expenses	2	2	5.1	2	6.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>76</b>	<b>81</b>	<b>6.8</b>	<b>89</b>	<b>9.7</b>
<b>NET INCOME</b>	<b>18</b>	<b>22</b>	<b>22.9</b>	<b>24</b>	<b>8.5</b>
Transfer to Regular Reserve	4	3	36.8-	3	24.6

\* Amount Less than + or - 1 Million

**Kansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	133	128	3.8-	124	3.1-
<b>Cash &amp; Equivalents</b>	315	332	5.3	347	4.7
<b>TOTAL INVESTMENTS</b>	349	536	53.7	604	12.7
U.S. Government Obligations	0*	0*	100.0-	0*	0.0
Federal Agency Securities	120	170	41.3	168	0.8-
Mutual Fund & Common Trusts	5	17	215.5	16	3.3-
MCSD and PIC at Corporate CU	23	26	12.1	28	8.0
All Other Corporate Credit Union	69	123	78.7	131	6.7
Commercial Banks, S&Ls	112	178	59.1	241	35.6
Credit Unions -Loans to, Deposits in	15	13	13.9-	11	17.1-
Other Investments	4	10	133.8	9	13.9-
Loans Held for Sale	N/A	1		6	326.6
<b>TOTAL LOANS OUTSTANDING</b>	1,666	1,723	3.4	1,787	3.7
Unsecured Credit Card Loans	53	52	1.1-	53	2.0
All Other Unsecured Loans	72	63	11.9-	60	4.4-
New Vehicle Loans	288	259	10.1-	237	8.4-
Used Vehicle Loans	652	671	3.0	729	8.5
First Mortgage Real Estate Loans	319	357	11.7	396	11.1
Other Real Estate Loans	141	156	10.4	163	5.0
Leases Receivable	16	15	7.4-	12	15.7-
All Other Loans/Lines of Credit \1	119	150	26.6	136	9.8-
Other Loans \1	7	N/A		N/A	
Allowance For Loan Losses	17	18	8.5	16	10.0-
Other Real Estate Owned	0*	2	2,052.1	4	143.1
Land and Building	46	49	6.5	56	13.5
Other Fixed Assets	13	13	3.5	14	2.0
NCUSIF Capitalization Deposit	18	20	10.7	22	7.3
Other Assets	21	23	10.6	29	23.4
<b>TOTAL ASSETS</b>	2,412	2,683	11.2	2,853	6.4
<b>LIABILITIES</b>					
Total Borrowings	34	43	24.2	48	12.3
Accrued Dividends/Interest Payable	6	4	30.7-	3	22.6-
Acct Payable and Other Liabilities	17	20	20.9	25	20.6
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	57	67	17.4	76	12.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,059	2,300	11.7	2,439	6.1
Share Drafts	241	263	9.3	264	0.4
Regular Shares	707	821	16.2	886	7.9
Money Market Shares	167	217	29.6	236	8.9
Share Certificates/CDs	668	690	3.2	708	2.6
IRA/Keogh Accounts	198	214	8.3	237	10.6
All Other Shares and Member Deposits	76	93	20.9	105	13.3
Non-Member Deposits	2	3	33.1	4	42.8
Regular Reserves	94	95	0.8	95	0.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	327.7	1	17.8
Other Reserves	47	48	2.3	46	3.9-
Undivided Earnings	153	171	11.4	194	13.4
Net Income	1	1	10.4-	2	62.7
<b>TOTAL EQUITY</b>	296	315	6.7	338	7.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,412	2,683	11.2	2,853	6.4

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Kansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	133	128	3.8-	124	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	71	67	5.3-	64	4.9-
(Less) Interest Refund	0*	0*	46.3-	0*	65.0-
Income from Investments	15	12	19.4-	12	5.3-
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>87</b>	<b>80</b>	<b>7.8-</b>	<b>76</b>	<b>4.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	38	31	19.0-	24	21.1-
Interest on Deposits	3	0	100.0-	0*	0.0
Interest on Borrowed Money	0*	0*	11.0	0*	15.9
<b>TOTAL INTEREST EXPENSE</b>	<b>42</b>	<b>31</b>	<b>24.9-</b>	<b>25</b>	<b>20.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>4</b>	<b>9.0</b>	<b>4</b>	<b>13.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>41</b>	<b>44</b>	<b>8.2</b>	<b>47</b>	<b>6.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	9	5.1	10	16.9
Other Operating Income	3	3	0.3	4	22.6
Gain (Loss) on Investments	0*	0*	2,380.6	0*	54.8
Gain (Loss) on Disp of Fixed Assets	0*	-0*	123.6-	-0*	88.3
Other Non-Oper Income (Expense)	0*	0*	2.7	0*	112.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>12</b>	<b>12</b>	<b>3.7</b>	<b>15</b>	<b>20.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	22	23	2.5	25	8.8
Travel and Conference Expense	0*	0*	11.8	0*	8.3
Office Occupancy Expense	3	3	10.3-	3	5.7
Office Operations Expense	9	9	1.6	10	4.6
Educational & Promotional Expense	2	2	3.6-	2	10.4
Loan Servicing Expense	2	2	4.3	2	12.0
Professional and Outside Services	3	4	10.8	4	2.0-
Member Insurance	1	0*	8.0-	0*	5.4-
Operating Fees	0*	0*	5.3	0*	1.9
Miscellaneous Operating Expenses	1	1	2.8-	1	5.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>45</b>	<b>46</b>	<b>1.6</b>	<b>49</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>7</b>	<b>11</b>	<b>40.7</b>	<b>13</b>	<b>23.9</b>
Transfer to Regular Reserve	2	0*	91.1-	0*	9.0-

\* Amount Less than + or - 1 Million

**Kentucky**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	128	123	3.9-	115	6.5-
<b>Cash &amp; Equivalents</b>	512	512	0.2-	552	7.8
<b>TOTAL INVESTMENTS</b>	495	720	45.5	772	7.3
U.S. Government Obligations	20	12	41.0-	4	67.1-
Federal Agency Securities	190	275	44.8	313	13.6
Mutual Fund & Common Trusts	0*	8	769.7	12	46.1
MCSD and PIC at Corporate CU	23	26	10.4	24	5.8-
All Other Corporate Credit Union	95	154	61.6	159	3.6
Commercial Banks, S&Ls	147	220	50.0	245	10.9
Credit Unions -Loans to, Deposits in	6	3	37.3-	2	40.2-
Other Investments	13	21	70.5	14	33.4-
Loans Held for Sale	N/A	0*		4	303.8
<b>TOTAL LOANS OUTSTANDING</b>	2,351	2,440	3.8	2,421	0.8-
Unsecured Credit Card Loans	114	115	0.9	106	7.6-
All Other Unsecured Loans	227	213	6.3-	194	8.8-
New Vehicle Loans	430	399	7.2-	358	10.3-
Used Vehicle Loans	610	625	2.4	660	5.7
First Mortgage Real Estate Loans	550	649	18.0	662	2.0
Other Real Estate Loans	319	342	7.3	342	0.0-
Leases Receivable	13	10	22.1-	7	26.0-
All Other Loans/Lines of Credit \1	87	87	0.4-	91	4.0
Other Loans \1	1	N/A		N/A	
Allowance For Loan Losses	22	22	1.1	20	8.8-
Other Real Estate Owned	1	0*	61.3-	0*	57.7
Land and Building	58	64	10.1	68	5.8
Other Fixed Assets	22	24	8.5	20	16.7-
NCUSIF Capitalization Deposit	26	29	12.2	30	2.1
Other Assets	27	33	23.7	33	1.5-
<b>TOTAL ASSETS</b>	3,472	3,802	9.5	3,881	2.1
<b>LIABILITIES</b>					
Total Borrowings	3	7	163.8	9	27.9
Accrued Dividends/Interest Payable	13	9	30.4-	6	26.9-
Acct Payable and Other Liabilities	14	19	30.5	18	3.2-
Uninsured Secondary Capital	0*	0*	4.5	0*	1.4
<b>TOTAL LIABILITIES</b>	30	35	15.7	34	3.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,994	3,288	9.8	3,363	2.3
Share Drafts	371	425	14.6	387	9.0-
Regular Shares	1,300	1,612	24.0	1,752	8.7
Money Market Shares	153	163	6.6	159	2.2-
Share Certificates/CDs	824	715	13.2-	676	5.3-
IRA/Keogh Accounts	294	314	6.8	333	5.9
All Other Shares and Member Deposits	42	49	18.7	49	0.7-
Non-Member Deposits	12	10	17.1-	8	21.2-
Regular Reserves	111	112	0.8	107	4.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	2	63.2	2	1.4
Other Reserves	0*	0*	29.4	3	260.0
Undivided Earnings	333	363	9.0	368	1.5
Net Income	2	2	40.5	3	52.7
<b>TOTAL EQUITY</b>	447	480	7.3	484	0.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,472	3,802	9.5	3,881	2.1

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Kentucky**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	128	123	3.9-	115	6.5-
<b>INTEREST INCOME</b>					
Interest on Loans	102	97	5.1-	88	8.9-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	21	17	22.3-	14	16.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>123</b>	<b>113</b>	<b>8.0-</b>	<b>102</b>	<b>10.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	61	44	27.2-	33	24.7-
Interest on Deposits	0*	0*	31.6-	0*	131.5
Interest on Borrowed Money	0*	0*	74.3	0*	27.5
<b>TOTAL INTEREST EXPENSE</b>	<b>61</b>	<b>44</b>	<b>27.0-</b>	<b>34</b>	<b>24.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>6</b>	<b>21.0</b>	<b>6</b>	<b>5.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>57</b>	<b>63</b>	<b>9.5</b>	<b>62</b>	<b>0.2-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	13	5.1	14	3.9
Other Operating Income	7	6	13.4-	7	11.2
Gain (Loss) on Investments	-0*	-0*	7.3	0*	257.8
Gain (Loss) on Disp of Fixed Assets	1	-0*	100.1-	0*	10,976.8
Other Non-Oper Income (Expense)	0*	-0*	194.0-	0*	270.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>21</b>	<b>20</b>	<b>7.3-</b>	<b>21</b>	<b>7.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	32	32	1.5	33	2.2
Travel and Conference Expense	1	0*	4.2-	0*	2.5
Office Occupancy Expense	4	4	12.9	4	2.4
Office Operations Expense	14	14	6.8	14	5.1-
Educational & Promotional Expense	2	2	3.6	2	13.4
Loan Servicing Expense	3	3	12.1	3	1.6
Professional and Outside Services	5	6	7.9	6	3.1
Member Insurance	0*	0*	16.6-	0*	31.9-
Operating Fees	0*	0*	14.7	0*	1.9-
Miscellaneous Operating Expenses	1	3	107.0	1	57.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>62</b>	<b>66</b>	<b>6.4</b>	<b>65</b>	<b>1.9-</b>
<b>NET INCOME</b>	<b>16</b>	<b>16</b>	<b>0.4-</b>	<b>19</b>	<b>16.2</b>
Transfer to Regular Reserve	2	2	17.1-	2	6.8-

\* Amount Less than + or - 1 Million



**Louisiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	281	278	1.1-	273	1.8-
<b>Cash &amp; Equivalents</b>	530	600	13.1	845	40.9
<b>TOTAL INVESTMENTS</b>	900	1,277	42.0	1,445	13.1
U.S. Government Obligations	12	16	34.0	40	149.8
Federal Agency Securities	306	497	62.4	592	19.2
Mutual Fund & Common Trusts	10	9	2.2-	10	10.1
MCSD and PIC at Corporate CU	33	44	33.3	49	10.4
All Other Corporate Credit Union	121	166	37.2	116	30.3-
Commercial Banks, S&Ls	371	488	31.6	613	25.6
Credit Unions -Loans to, Deposits in	15	12	14.4-	10	21.7-
Other Investments	32	44	37.2	15	67.2-
Loans Held for Sale	N/A	2		16	625.4
<b>TOTAL LOANS OUTSTANDING</b>	3,037	3,097	2.0	3,139	1.4
Unsecured Credit Card Loans	176	176	0.2-	178	1.1
All Other Unsecured Loans	422	423	0.2	412	2.6-
New Vehicle Loans	973	957	1.7-	917	4.2-
Used Vehicle Loans	519	536	3.4	578	7.8
First Mortgage Real Estate Loans	534	567	6.2	609	7.3
Other Real Estate Loans	121	144	18.8	159	10.1
Leases Receivable	1	0*	74.3-	0*	100.0-
All Other Loans/Lines of Credit \1	288	294	2.1	287	2.3-
Other Loans \1	3	N/A		N/A	
Allowance For Loan Losses	35	36	2.4	32	11.8-
Other Real Estate Owned	2	0*	56.9-	0*	2.4-
Land and Building	78	85	9.6	93	9.4
Other Fixed Assets	23	22	1.9-	25	10.9
NCUSIF Capitalization Deposit	35	40	12.8	43	8.4
Other Assets	39	53	35.5	59	11.8
<b>TOTAL ASSETS</b>	4,608	5,141	11.6	5,634	9.6
<b>LIABILITIES</b>					
Total Borrowings	4	2	53.7-	5	133.8
Accrued Dividends/Interest Payable	9	7	27.3-	6	10.8-
Acct Payable and Other Liabilities	16	20	22.0	24	21.1
Uninsured Secondary Capital	0*	0*	12.9	0*	0.0
<b>TOTAL LIABILITIES</b>	30	29	4.0-	35	21.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,954	4,447	12.5	4,886	9.9
Share Drafts	422	476	12.8	501	5.3
Regular Shares	1,961	2,340	19.4	2,613	11.7
Money Market Shares	254	343	35.0	434	26.5
Share Certificates/CDs	979	925	5.5-	933	0.9
IRA/Keogh Accounts	292	313	7.1	350	11.9
All Other Shares and Member Deposits	36	42	17.1	49	17.0
Non-Member Deposits	11	7	29.9-	6	18.4-
Regular Reserves	208	208	0.0	217	4.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	2	772.5	3	20.0
Other Reserves	46	47	1.8	42	9.2-
Undivided Earnings	363	401	10.4	441	9.9
Net Income	7	8	21.9	9	9.6
<b>TOTAL EQUITY</b>	624	666	6.7	712	7.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,608	5,141	11.6	5,634	9.6

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Louisiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	281	278	1.1-	273	1.8-
<b>INTEREST INCOME</b>					
Interest on Loans	134	130	3.0-	124	4.5-
(Less) Interest Refund	0*	0*	7.4-	0*	34.2
Income from Investments	34	29	15.1-	25	13.7-
Trading Profits and Losses	-0*	0*	512.6	-0*	137.1-
<b>TOTAL INTEREST INCOME</b>	<b>167</b>	<b>158</b>	<b>5.4-</b>	<b>148</b>	<b>6.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	75	58	22.0-	47	20.2-
Interest on Deposits	2	0*	45.2-	1	50.7
Interest on Borrowed Money	0*	0*	91.4-	0*	32.4
<b>TOTAL INTEREST EXPENSE</b>	<b>77</b>	<b>59</b>	<b>22.8-</b>	<b>48</b>	<b>19.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>9</b>	<b>1.4-</b>	<b>8</b>	<b>11.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>81</b>	<b>90</b>	<b>10.7</b>	<b>92</b>	<b>2.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	22	25	11.7	30	20.1
Other Operating Income	6	6	2.5	7	14.6
Gain (Loss) on Investments	-0*	-0*	867.9-	0*	122.6
Gain (Loss) on Disp of Fixed Assets	0*	-0*	162.8-	0*	396.9
Other Non-Oper Income (Expense)	0*	0*	39.7-	0*	168.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>28</b>	<b>31</b>	<b>8.0</b>	<b>37</b>	<b>21.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	44	47	6.5	51	10.2
Travel and Conference Expense	1	2	9.7	2	6.4
Office Occupancy Expense	5	5	4.2	6	18.3
Office Operations Expense	22	23	5.4	25	8.3
Educational & Promotional Expense	2	2	9.4	3	15.9
Loan Servicing Expense	3	3	7.7	4	19.5
Professional and Outside Services	8	8	10.7	9	10.8
Member Insurance	3	3	1.0-	3	6.9
Operating Fees	0*	0*	2.7	0*	14.8
Miscellaneous Operating Expenses	2	2	2.9	3	20.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>91</b>	<b>96</b>	<b>6.3</b>	<b>107</b>	<b>10.8</b>
<b>NET INCOME</b>	<b>19</b>	<b>24</b>	<b>27.9</b>	<b>23</b>	<b>5.5-</b>
Transfer to Regular Reserve	3	1	44.3-	21	1,337.4

\* Amount Less than + or - 1 Million

**Maine**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	81	78	3.7-	78	0.0
<b>Cash &amp; Equivalents</b>	314	320	1.9	394	23.3
<b>TOTAL INVESTMENTS</b>	391	519	33.0	604	16.3
U.S. Government Obligations	5	7	42.2	4	41.6-
Federal Agency Securities	120	151	26.3	143	5.5-
Mutual Fund & Common Trusts	1	1	4.2-	0*	63.5-
MCSD and PIC at Corporate CU	15	17	8.7	18	6.2
All Other Corporate Credit Union	34	68	102.3	97	42.3
Commercial Banks, S&Ls	183	236	28.6	312	32.4
Credit Unions -Loans to, Deposits in	10	7	30.2-	8	9.6
Other Investments	22	32	45.4	22	31.9-
Loans Held for Sale	N/A	4		10	157.4
<b>TOTAL LOANS OUTSTANDING</b>	2,145	2,305	7.4	2,455	6.5
Unsecured Credit Card Loans	115	95	17.6-	80	15.6-
All Other Unsecured Loans	121	108	10.8-	104	3.6-
New Vehicle Loans	223	216	3.2-	210	2.8-
Used Vehicle Loans	454	500	10.1	524	4.8
First Mortgage Real Estate Loans	691	767	10.9	842	9.8
Other Real Estate Loans	295	363	23.2	445	22.4
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/Lines of Credit \1	238	256	7.4	250	2.1-
Other Loans \1	7	N/A		N/A	
Allowance For Loan Losses	14	15	9.0	16	7.2
Other Real Estate Owned	1	1	10.6-	0*	34.3-
Land and Building	60	62	3.2	69	11.6
Other Fixed Assets	13	11	13.5-	13	14.6
NCUSIF Capitalization Deposit	23	26	11.1	28	8.6
Other Assets	25	28	14.4	42	48.4
<b>TOTAL ASSETS</b>	2,958	3,261	10.3	3,600	10.4
<b>LIABILITIES</b>					
Total Borrowings	56	73	31.2	101	37.0
Accrued Dividends/Interest Payable	0*	0*	33.8-	0*	24.1-
Acct Payable and Other Liabilities	15	15	2.9	19	23.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	72	89	24.8	120	34.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,577	2,839	10.2	3,116	9.8
Share Drafts	326	364	11.7	390	7.3
Regular Shares	865	1,004	16.1	1,093	8.9
Money Market Shares	293	393	34.0	489	24.4
Share Certificates/CDs	788	761	3.3-	803	5.4
IRA/Keogh Accounts	245	266	8.6	293	10.1
All Other Shares and Member Deposits	48	42	12.1-	42	1.4-
Non-Member Deposits	12	8	32.2-	7	12.3-
Regular Reserves	121	124	2.6	130	4.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	1	116.0	2	54.8
Other Reserves	5	5	12.2-	4	11.0-
Undivided Earnings	180	199	10.7	224	12.3
Net Income	2	4	62.0	4	7.2
<b>TOTAL EQUITY</b>	309	333	7.7	364	9.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,958	3,261	10.3	3,600	10.4

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Maine**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	81	78	3.7-	78	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	90	87	3.4-	83	4.5-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	17	13	24.6-	11	11.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>107</b>	<b>100</b>	<b>6.7-</b>	<b>95</b>	<b>5.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	46	34	25.7-	26	23.2-
Interest on Deposits	0*	0*	60.7-	0*	198.3
Interest on Borrowed Money	2	2	1.3	2	6.0
<b>TOTAL INTEREST EXPENSE</b>	<b>49</b>	<b>37</b>	<b>25.2-</b>	<b>29</b>	<b>20.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>12.4</b>	<b>5</b>	<b>41.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>55</b>	<b>60</b>	<b>8.6</b>	<b>60</b>	<b>0.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	8	20.0	10	21.4
Other Operating Income	5	5	2.8-	7	44.7
Gain (Loss) on Investments	0*	-0*	304.2-	0*	719.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,567.6	0*	692.3
Other Non-Oper Income (Expense)	0*	0*	1,638.2	0*	45.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>12</b>	<b>14</b>	<b>14.3</b>	<b>19</b>	<b>35.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	27	29	8.1	32	8.9
Travel and Conference Expense	0*	0*	2.4	1	5.8
Office Occupancy Expense	4	4	2.5	5	9.5
Office Operations Expense	11	12	6.8	13	7.0
Educational & Promotional Expense	2	2	9.7	2	4.8
Loan Servicing Expense	3	3	7.4	4	16.0
Professional and Outside Services	6	6	9.4	7	8.5
Member Insurance	0*	0*	5.8-	0*	7.6-
Operating Fees	0*	0*	11.5	0*	0.5-
Miscellaneous Operating Expenses	2	2	15.4	1	21.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>57</b>	<b>61</b>	<b>7.5</b>	<b>65</b>	<b>7.5</b>
<b>NET INCOME</b>	<b>10</b>	<b>13</b>	<b>21.2</b>	<b>13</b>	<b>6.0</b>
Transfer to Regular Reserve	2	2	28.9-	1	39.4-

\* Amount Less than + or - 1 Million

**Maryland**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	126	124	1.6-	122	1.6-
<b>Cash &amp; Equivalents</b>	1,023	1,131	10.6	1,394	23.2
<b>TOTAL INVESTMENTS</b>	2,350	3,162	34.6	4,007	26.7
U.S. Government Obligations	21	7	67.3-	23	244.6
Federal Agency Securities	1,840	2,546	38.3	2,997	17.7
Mutual Fund & Common Trusts	164	144	12.1-	207	43.5
MCSD and PIC at Corporate CU	12	12	0.1-	16	30.3
All Other Corporate Credit Union	36	51	42.3	78	53.8
Commercial Banks, S&Ls	180	284	58.2	311	9.5
Credit Unions -Loans to, Deposits in	6	6	9.6-	8	36.8
Other Investments	92	113	23.8	368	224.3
Loans Held for Sale	N/A	15		14	2.3-
<b>TOTAL LOANS OUTSTANDING</b>	5,714	6,132	7.3	6,531	6.5
Unsecured Credit Card Loans	500	481	3.9-	477	0.8-
All Other Unsecured Loans	675	605	10.3-	575	5.1-
New Vehicle Loans	1,316	1,299	1.3-	1,225	5.7-
Used Vehicle Loans	909	997	9.7	1,115	11.9
First Mortgage Real Estate Loans	1,370	1,709	24.7	2,070	21.1
Other Real Estate Loans	791	896	13.3	931	3.9
Leases Receivable	6	2	61.9-	1	49.8-
All Other Loans/Lines of Credit \1	139	143	2.8	137	4.6-
Other Loans \1	8	N/A		N/A	
Allowance For Loan Losses	66	64	2.7-	58	10.1-
Other Real Estate Owned	4	0*	88.3-	0*	32.4
Land and Building	98	109	10.7	118	8.2
Other Fixed Assets	46	46	0.2	54	16.1
NCUSIF Capitalization Deposit	71	81	13.9	92	13.6
Other Assets	107	127	18.8	160	26.3
<b>TOTAL ASSETS</b>	9,347	10,738	14.9	12,312	14.7
<b>LIABILITIES</b>					
Total Borrowings	13	18	38.6	89	391.7
Accrued Dividends/Interest Payable	24	16	33.9-	14	13.7-
Acct Payable and Other Liabilities	59	74	25.0	84	12.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	96	108	12.3	186	72.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,252	9,531	15.5	10,894	14.3
Share Drafts	1,052	1,195	13.6	1,317	10.2
Regular Shares	3,774	4,486	18.9	5,162	15.1
Money Market Shares	915	1,296	41.6	1,612	24.4
Share Certificates/CDs	1,596	1,531	4.1-	1,646	7.5
IRA/Keogh Accounts	770	812	5.5	897	10.5
All Other Shares and Member Deposits	134	195	45.5	250	27.9
Non-Member Deposits	10	17	62.8	10	37.1-
Regular Reserves	281	299	6.4	320	7.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	12	299.8	13	7.6
Other Reserves	89	62	30.4-	69	11.6
Undivided Earnings	616	715	16.0	816	14.2
Net Income	10	12	20.5	14	17.6
<b>TOTAL EQUITY</b>	999	1,099	10.0	1,232	12.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,347	10,738	14.9	12,312	14.7

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Maryland**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	126	124	1.6-	122	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	240	235	2.5-	228	2.7-
(Less) Interest Refund	0*	0*	3.5	0*	3.7-
Income from Investments	83	72	13.0-	66	8.3-
Trading Profits and Losses	0	0*	0.0	-0*	285.5-
<b>TOTAL INTEREST INCOME</b>	<b>323</b>	<b>307</b>	<b>5.2-</b>	<b>294</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	131	99	24.2-	82	17.6-
Interest on Deposits	19	12	33.4-	12	4.7-
Interest on Borrowed Money	0*	0*	14.4-	0*	18.2
<b>TOTAL INTEREST EXPENSE</b>	<b>150</b>	<b>112</b>	<b>25.3-</b>	<b>94</b>	<b>16.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>13</b>	<b>14</b>	<b>7.6</b>	<b>11</b>	<b>25.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>160</b>	<b>180</b>	<b>12.7</b>	<b>189</b>	<b>5.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	33	35	8.0	42	18.2
Other Operating Income	14	15	13.0	19	24.1
Gain (Loss) on Investments	3	1	64.7-	1	2.5
Gain (Loss) on Disp of Fixed Assets	-0*	0*	157.0	0*	976.8
Other Non-Oper Income (Expense)	0*	0*	327.1	0*	74.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>50</b>	<b>53</b>	<b>6.2</b>	<b>63</b>	<b>18.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	83	89	7.5	98	9.8
Travel and Conference Expense	2	2	1.5-	3	14.3
Office Occupancy Expense	9	10	4.3	11	16.6
Office Operations Expense	40	43	5.8	45	6.2
Educational & Promotional Expense	5	5	2.6-	6	17.0
Loan Servicing Expense	8	9	16.2	10	10.2
Professional and Outside Services	10	12	17.7	14	14.2
Member Insurance	1	1	6.1-	1	5.8-
Operating Fees	0*	1	15.6	1	9.3
Miscellaneous Operating Expenses	4	3	7.6-	4	17.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>164</b>	<b>176</b>	<b>7.1</b>	<b>193</b>	<b>10.0</b>
<b>NET INCOME</b>	<b>45</b>	<b>57</b>	<b>25.8</b>	<b>59</b>	<b>2.7</b>
Transfer to Regular Reserve	5	3	48.9-	4	63.3

\* Amount Less than + or - 1 Million

**Massachusetts**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	281	275	2.1-	272	1.1-
<b>Cash &amp; Equivalents</b>	1,384	1,334	3.6-	1,932	44.9
<b>TOTAL INVESTMENTS</b>	3,904	4,674	19.7	5,572	19.2
U.S. Government Obligations	156	106	31.7-	178	67.1
Federal Agency Securities	2,533	3,175	25.4	3,860	21.6
Mutual Fund & Common Trusts	36	185	414.9	136	26.5-
MCSD and PIC at Corporate CU	54	61	14.8	66	7.4
All Other Corporate Credit Union	525	514	2.2-	515	0.1
Commercial Banks, S&Ls	323	468	45.0	648	38.5
Credit Unions -Loans to, Deposits in	18	16	9.2-	25	52.1
Other Investments	261	148	43.4-	144	2.2-
Loans Held for Sale	N/A	16		127	679.2
<b>TOTAL LOANS OUTSTANDING</b>	10,145	11,330	11.7	11,871	4.8
Unsecured Credit Card Loans	590	567	4.0-	550	2.8-
All Other Unsecured Loans	559	534	4.5-	513	3.8-
New Vehicle Loans	1,115	1,067	4.3-	1,059	0.7-
Used Vehicle Loans	1,388	1,550	11.7	1,715	10.7
First Mortgage Real Estate Loans	4,800	5,604	16.7	5,862	4.6
Other Real Estate Loans	1,465	1,780	21.5	1,938	8.9
Leases Receivable	0*	0*	61.0	0*	86.7-
All Other Loans/Lines of Credit \1	216	229	6.0	233	1.7
Other Loans \1	11	N/A		N/A	
Allowance For Loan Losses	74	77	3.8	78	0.9
Other Real Estate Owned	2	5	128.1	0*	100.0-
Land and Building	159	188	18.1	198	5.2
Other Fixed Assets	46	56	19.8	59	5.4
NCUSIF Capitalization Deposit	117	134	14.4	147	9.4
Other Assets	161	160	0.8-	186	16.2
<b>TOTAL ASSETS</b>	15,846	17,821	12.5	20,015	12.3
<b>LIABILITIES</b>					
Total Borrowings	311	438	41.0	512	16.9
Accrued Dividends/Interest Payable	8	4	53.9-	3	28.5-
Acct Payable and Other Liabilities	81	93	15.0	124	32.9
Uninsured Secondary Capital	0*	0*	16.5	0	100.0-
<b>TOTAL LIABILITIES</b>	400	536	33.8	639	19.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	13,602	15,270	12.3	17,175	12.5
Share Drafts	1,441	1,644	14.1	1,813	10.3
Regular Shares	4,159	4,907	18.0	5,443	10.9
Money Market Shares	1,933	2,428	25.6	2,806	15.5
Share Certificates/CDs	4,377	4,454	1.8	5,063	13.7
IRA/Keogh Accounts	1,498	1,597	6.6	1,759	10.1
All Other Shares and Member Deposits	184	229	24.7	279	22.0
Non-Member Deposits	9	11	22.9	12	10.0
Regular Reserves	474	493	4.0	473	4.0-
APPR. For Non-Conf. Invest.	0*	0*	10.5-	0*	7.8
Accum. Unrealized G/L on A-F-S	24	38	55.4	40	6.6
Other Reserves	3	3	1.1	3	4.1
Undivided Earnings	1,316	1,450	10.2	1,653	14.0
Net Income	27	31	17.9	30	3.4-
<b>TOTAL EQUITY</b>	1,845	2,015	9.3	2,201	9.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	15,846	17,821	12.5	20,015	12.3

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Massachusetts**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	281	275	2.1-	272	1.1-
<b>INTEREST INCOME</b>					
Interest on Loans	394	394	0.1-	378	3.9-
(Less) Interest Refund	0*	0*	29.1-	0*	94.0-
Income from Investments	134	107	19.8-	94	12.1-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>527</b>	<b>501</b>	<b>5.0-</b>	<b>473</b>	<b>5.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	221	170	23.1-	145	14.6-
Interest on Deposits	41	32	23.6-	28	11.5-
Interest on Borrowed Money	9	10	13.9	11	4.7
<b>TOTAL INTEREST EXPENSE</b>	<b>272</b>	<b>212</b>	<b>21.9-</b>	<b>184</b>	<b>13.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>16</b>	<b>18.8</b>	<b>16</b>	<b>1.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>242</b>	<b>273</b>	<b>12.6</b>	<b>272</b>	<b>0.1-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	30	30	2.5	36	17.9
Other Operating Income	14	19	33.0	29	54.5
Gain (Loss) on Investments	1	1	3.7-	4	276.9
Gain (Loss) on Disp of Fixed Assets	-0*	0*	225.8	0*	29.1
Other Non-Oper Income (Expense)	0*	0*	22.0	6	995.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>45</b>	<b>51</b>	<b>12.8</b>	<b>76</b>	<b>47.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	107	119	10.8	130	9.5
Travel and Conference Expense	4	3	3.9-	4	4.4
Office Occupancy Expense	15	17	11.0	19	12.1
Office Operations Expense	42	45	7.8	47	5.1
Educational & Promotional Expense	8	9	6.3	10	15.6
Loan Servicing Expense	7	9	25.6	5	44.2-
Professional and Outside Services	23	26	13.0	29	12.7
Member Insurance	3	3	8.4	3	5.0-
Operating Fees	1	1	15.4	2	10.4
Miscellaneous Operating Expenses	5	6	2.4	7	18.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>215</b>	<b>238</b>	<b>10.3</b>	<b>255</b>	<b>7.3</b>
<b>NET INCOME</b>	<b>72</b>	<b>86</b>	<b>19.3</b>	<b>93</b>	<b>7.8</b>
Transfer to Regular Reserve	15	5	66.6-	4	30.6-

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\* Amount Less than + or - 1 Million



**Michigan**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	462	450	2.6-	438	2.7-
<b>Cash &amp; Equivalents</b>	2,927	2,983	1.9	3,455	15.8
<b>TOTAL INVESTMENTS</b>	4,974	6,460	29.9	8,050	24.6
U.S. Government Obligations	89	67	25.1-	182	173.2
Federal Agency Securities	1,405	2,249	60.1	3,254	44.7
Mutual Fund & Common Trusts	199	147	26.2-	124	15.9-
MCSD and PIC at Corporate CU	114	119	3.8	126	5.9
All Other Corporate Credit Union	482	541	12.3	508	6.1-
Commercial Banks, S&Ls	869	1,142	31.4	1,537	34.7
Credit Unions -Loans to, Deposits in	40	32	18.8-	37	13.0
Other Investments	1,775	2,163	21.8	2,282	5.5
Loans Held for Sale	N/A	22		52	135.9
<b>TOTAL LOANS OUTSTANDING</b>	15,398	16,368	6.3	16,926	3.4
Unsecured Credit Card Loans	1,078	1,046	2.9-	1,056	0.9
All Other Unsecured Loans	1,103	1,045	5.3-	1,001	4.2-
New Vehicle Loans	2,248	2,013	10.5-	1,792	11.0-
Used Vehicle Loans	2,939	3,110	5.8	3,241	4.2
First Mortgage Real Estate Loans	4,807	5,561	15.7	6,103	9.8
Other Real Estate Loans	1,970	2,284	15.9	2,402	5.2
Leases Receivable	106	171	61.5	239	39.7
All Other Loans/Lines of Credit \1	1,079	1,139	5.5	1,091	4.1-
Other Loans \1	68	N/A		N/A	
Allowance For Loan Losses	104	117	11.9	121	3.1
Other Real Estate Owned	5	12	154.5	9	28.1-
Land and Building	406	447	10.0	510	14.1
Other Fixed Assets	114	121	6.4	126	4.0
NCUSIF Capitalization Deposit	183	205	11.6	221	8.3
Other Assets	278	317	14.0	362	14.3
<b>TOTAL ASSETS</b>	24,181	26,817	10.9	29,589	10.3
<b>LIABILITIES</b>					
Total Borrowings	110	114	4.4	350	205.5
Accrued Dividends/Interest Payable	52	36	30.2-	28	22.7-
Acct Payable and Other Liabilities	171	193	12.7	267	38.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	333	344	3.3	644	87.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	21,078	23,487	11.4	25,670	9.3
Share Drafts	2,958	3,186	7.7	3,456	8.5
Regular Shares	6,546	7,203	10.0	7,730	7.3
Money Market Shares	4,068	5,520	35.7	6,768	22.6
Share Certificates/CDs	5,286	5,133	2.9-	5,270	2.7
IRA/Keogh Accounts	1,548	1,639	5.9	1,860	13.5
All Other Shares and Member Deposits	595	698	17.3	485	30.5-
Non-Member Deposits	77	107	39.2	100	6.6-
Regular Reserves	786	800	1.8	819	2.3
APPR. For Non-Conf. Invest.	6	2	64.1-	0*	85.4-
Accum. Unrealized G/L on A-F-S	30	38	27.8	68	79.6
Other Reserves	356	374	5.1	380	1.8
Undivided Earnings	1,553	1,729	11.3	1,963	13.5
Net Income	40	44	9.7	45	2.1
<b>TOTAL EQUITY</b>	2,770	2,986	7.8	3,274	9.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	24,181	26,817	10.9	29,589	10.3

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Michigan**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	462	450	2.6-	438	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	642	628	2.2-	597	5.0-
(Less) Interest Refund	3	3	3.0-	2	7.2-
Income from Investments	191	167	12.3-	161	3.6-
Trading Profits and Losses	-0*	-0*	663.2-	0*	124.3
<b>TOTAL INTEREST INCOME</b>	<b>831</b>	<b>793</b>	<b>4.6-</b>	<b>756</b>	<b>4.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	241	180	25.3-	140	22.2-
Interest on Deposits	133	115	13.8-	99	13.9-
Interest on Borrowed Money	4	3	5.4-	7	92.6
<b>TOTAL INTEREST EXPENSE</b>	<b>377</b>	<b>298</b>	<b>21.0-</b>	<b>245</b>	<b>17.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>29</b>	<b>40</b>	<b>36.0</b>	<b>39</b>	<b>1.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>424</b>	<b>455</b>	<b>7.3</b>	<b>472</b>	<b>3.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	76	82	7.4	98	20.4
Other Operating Income	31	35	12.7	47	34.6
Gain (Loss) on Investments	-0*	-3	573.9-	2	180.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	75.8-	0*	47.5
Other Non-Oper Income (Expense)	0*	-2	869.3-	3	247.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>108</b>	<b>112</b>	<b>4.3</b>	<b>150</b>	<b>33.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	203	221	9.0	242	9.3
Travel and Conference Expense	7	8	4.0	8	5.4
Office Occupancy Expense	29	30	3.8	33	10.1
Office Operations Expense	98	104	6.1	110	5.6
Educational & Promotional Expense	15	18	15.9	20	12.3
Loan Servicing Expense	23	26	10.5	28	9.4
Professional and Outside Services	29	29	0.5-	30	2.7
Member Insurance	4	3	21.9-	3	6.5
Operating Fees	4	3	3.1-	3	0.1-
Miscellaneous Operating Expenses	11	15	31.7	13	13.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>423</b>	<b>456</b>	<b>7.8</b>	<b>489</b>	<b>7.3</b>
<b>NET INCOME</b>	<b>109</b>	<b>112</b>	<b>2.6</b>	<b>132</b>	<b>18.7</b>
Transfer to Regular Reserve	12	6	52.1-	5	23.7-

\* Amount Less than + or - 1 Million

**Minnesota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	186	180	3.2-	179	0.6-
<b>Cash &amp; Equivalents</b>	831	856	3.1	1,061	23.9
<b>TOTAL INVESTMENTS</b>	1,555	2,274	46.2	2,934	29.0
U.S. Government Obligations	41	48	15.7	35	26.9-
Federal Agency Securities	687	1,263	83.9	1,596	26.3
Mutual Fund & Common Trusts	162	55	65.7-	147	165.1
MCSD and PIC at Corporate CU	28	29	3.8	31	6.8
All Other Corporate Credit Union	221	249	12.5	262	5.0
Commercial Banks, S&Ls	244	448	83.7	635	41.6
Credit Unions -Loans to, Deposits in	32	20	36.3-	27	32.2
Other Investments	140	160	14.4	202	26.0
Loans Held for Sale	N/A	20		47	132.0
<b>TOTAL LOANS OUTSTANDING</b>	6,513	7,004	7.5	7,456	6.5
Unsecured Credit Card Loans	385	369	4.1-	371	0.6
All Other Unsecured Loans	303	295	2.8-	293	0.5-
New Vehicle Loans	1,021	1,020	0.1-	1,071	5.0
Used Vehicle Loans	1,499	1,667	11.3	1,647	1.2-
First Mortgage Real Estate Loans	1,161	1,240	6.8	1,447	16.7
Other Real Estate Loans	1,472	1,749	18.8	1,791	2.4
Leases Receivable	32	25	23.6-	13	49.2-
All Other Loans/Lines of Credit \1	531	639	20.4	823	28.8
Other Loans \1	109	N/A		N/A	
Allowance For Loan Losses	37	40	6.1	43	8.1
Other Real Estate Owned	0*	0*	136.2	1	59.4
Land and Building	133	149	12.5	179	19.6
Other Fixed Assets	42	48	13.4	49	3.0
NCUSIF Capitalization Deposit	70	81	15.9	89	9.3
Other Assets	106	120	13.5	112	7.3-
<b>TOTAL ASSETS</b>	9,213	10,514	14.1	11,884	13.0
<b>LIABILITIES</b>					
Total Borrowings	14	17	18.3	140	737.7
Accrued Dividends/Interest Payable	15	10	37.3-	7	28.8-
Acct Payable and Other Liabilities	61	60	1.8-	67	11.4
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	91	87	4.6-	214	147.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,119	9,296	14.5	10,396	11.8
Share Drafts	1,141	1,263	10.7	1,380	9.2
Regular Shares	2,272	2,728	20.1	3,081	12.9
Money Market Shares	1,384	1,817	31.3	2,066	13.7
Share Certificates/CDs	2,528	2,582	2.1	2,834	9.8
IRA/Keogh Accounts	657	722	9.9	818	13.3
All Other Shares and Member Deposits	117	154	31.8	167	8.3
Non-Member Deposits	20	29	46.0	50	71.6
Regular Reserves	297	308	3.7	315	2.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	4	18	302.8	27	51.8
Other Reserves	61	57	5.3-	57	0.1-
Undivided Earnings	603	699	16.0	825	17.9
Net Income	38	49	29.2	50	1.2
<b>TOTAL EQUITY</b>	1,003	1,132	12.8	1,274	12.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,213	10,514	14.1	11,884	13.0

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Minnesota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	186	180	3.2-	179	0.6-
<b>INTEREST INCOME</b>					
Interest on Loans	271	261	3.8-	246	5.7-
(Less) Interest Refund	0*	0*	7.1	0*	92.5-
Income from Investments	56	53	5.1-	51	3.9-
Trading Profits and Losses	0*	-0*	417.0-	0*	123.1
<b>TOTAL INTEREST INCOME</b>	<b>326</b>	<b>313</b>	<b>4.1-</b>	<b>297</b>	<b>5.3-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	139	107	23.2-	90	16.1-
Interest on Deposits	21	14	33.4-	12	15.7-
Interest on Borrowed Money	0*	0*	59.8-	2	490.3
<b>TOTAL INTEREST EXPENSE</b>	<b>160</b>	<b>121</b>	<b>24.7-</b>	<b>103</b>	<b>14.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>11</b>	<b>32.2</b>	<b>12</b>	<b>13.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>158</b>	<b>182</b>	<b>15.0</b>	<b>182</b>	<b>0.1-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	28	14.5	36	29.7
Other Operating Income	17	20	14.6	29	46.0
Gain (Loss) on Investments	0*	0*	324.3	2	106.2
Gain (Loss) on Disp of Fixed Assets	0*	-0*	147.2-	0*	116.7
Other Non-Oper Income (Expense)	0*	0*	7.2-	1	257.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>42</b>	<b>49</b>	<b>15.2</b>	<b>68</b>	<b>39.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	75	84	11.6	95	13.1
Travel and Conference Expense	3	3	7.0	3	3.7
Office Occupancy Expense	10	11	11.2	12	8.2
Office Operations Expense	32	35	9.2	39	11.4
Educational & Promotional Expense	6	6	5.6	8	18.1
Loan Servicing Expense	8	10	17.4	12	18.9
Professional and Outside Services	10	12	11.2	13	11.2
Member Insurance	2	2	7.6-	1	13.6-
Operating Fees	0*	1	14.6	1	8.1
Miscellaneous Operating Expenses	4	5	45.0	4	31.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>152</b>	<b>169</b>	<b>11.6</b>	<b>188</b>	<b>11.0</b>
<b>NET INCOME</b>	<b>49</b>	<b>61</b>	<b>25.7</b>	<b>61</b>	<b>0.8</b>
Transfer to Regular Reserve	5	4	23.1-	2	59.5-

\* Amount Less than + or - 1 Million

**Mississippi**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	128	122	4.7-	117	4.1-
<b>Cash &amp; Equivalents</b>	202	257	27.1	308	19.7
<b>TOTAL INVESTMENTS</b>	368	441	20.0	501	13.5
U.S. Government Obligations	2	1	40.2-	7	423.2
Federal Agency Securities	59	48	18.9-	67	39.5
Mutual Fund & Common Trusts	0*	0*	89.0-	0*	8,005.0
MCS D and PIC at Corporate CU	9	9	5.6-	11	31.6
All Other Corporate Credit Union	174	216	24.7	213	1.5-
Commercial Banks, S&Ls	114	150	31.9	181	20.9
Credit Unions -Loans to, Deposits in	4	2	46.4-	6	196.5
Other Investments	6	15	153.5	14	7.1-
Loans Held for Sale	N/A	0*		0*	150.5
<b>TOTAL LOANS OUTSTANDING</b>	1,256	1,313	4.5	1,413	7.7
Unsecured Credit Card Loans	46	46	0.0-	51	9.4
All Other Unsecured Loans	132	128	2.6-	134	4.7
New Vehicle Loans	321	300	6.7-	285	5.0-
Used Vehicle Loans	351	369	4.9	408	10.6
First Mortgage Real Estate Loans	220	280	27.7	346	23.3
Other Real Estate Loans	63	67	6.1	73	8.5
Leases Receivable	0*	0*	289.3	0*	88.9-
All Other Loans/Lines of Credit \1	118	122	3.7	117	4.1-
Other Loans \1	5	N/A		N/A	
Allowance For Loan Losses	11	12	5.8	11	2.4-
Other Real Estate Owned	0*	0*	5.8-	0*	149.0
Land and Building	38	40	7.7	45	11.4
Other Fixed Assets	10	10	1.8	10	2.7
NCUSIF Capitalization Deposit	15	16	11.9	18	9.9
Other Assets	23	39	74.7	40	2.4
<b>TOTAL ASSETS</b>	1,900	2,106	10.9	2,326	10.4
<b>LIABILITIES</b>					
Total Borrowings	7	6	8.7-	7	4.4
Accrued Dividends/Interest Payable	6	4	27.6-	4	7.7-
Acct Payable and Other Liabilities	15	16	12.4	22	33.8
Uninsured Secondary Capital	0*	0*	264.8	0*	72.0
<b>TOTAL LIABILITIES</b>	27	27	0.6-	33	21.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,621	1,812	11.8	2,006	10.7
Share Drafts	156	180	15.4	199	10.7
Regular Shares	749	893	19.1	1,002	12.2
Money Market Shares	116	189	62.6	236	24.7
Share Certificates/CDs	419	348	17.1-	357	2.7
IRA/Keogh Accounts	145	159	9.6	176	10.7
All Other Shares and Member Deposits	23	32	38.7	28	12.4-
Non-Member Deposits	12	12	1.0	9	28.7-
Regular Reserves	59	62	4.4	58	5.4-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	259.2	0*	61.5
Other Reserves	3	3	1.7-	2	3.5-
Undivided Earnings	190	202	6.3	225	11.5
Net Income	0*	0*	24.2	0*	11.4-
<b>TOTAL EQUITY</b>	252	268	6.0	288	7.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,900	2,106	10.9	2,326	10.4

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Mississippi**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	128	122	4.7-	117	4.1-
<b>INTEREST INCOME</b>					
Interest on Loans	54	53	3.1-	51	3.1-
(Less) Interest Refund	0*	0*	88.8-	0*	11.3
Income from Investments	13	9	32.4-	8	13.1-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>67</b>	<b>62</b>	<b>8.8-</b>	<b>59</b>	<b>4.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	30	23	22.8-	19	15.7-
Interest on Deposits	3	1	64.1-	0*	27.6-
Interest on Borrowed Money	0*	0*	10.8-	0*	5.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>33</b>	<b>24</b>	<b>26.7-</b>	<b>21</b>	<b>16.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>5.2-</b>	<b>3</b>	<b>14.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>31</b>	<b>34</b>	<b>10.3</b>	<b>35</b>	<b>2.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	10	14.9	11	14.5
Other Operating Income	2	3	5.7	3	24.4
Gain (Loss) on Investments	0*	-0*	482.8-	0*	143.9
Gain (Loss) on Disp of Fixed Assets	0*	-0*	153.1-	0*	201.5
Other Non-Oper Income (Expense)	-0*	-0*	68.5	0*	692.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>11</b>	<b>12</b>	<b>9.5</b>	<b>15</b>	<b>21.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	16	17	5.7	19	6.7
Travel and Conference Expense	0*	0*	2.3-	0*	1.5
Office Occupancy Expense	2	2	13.2	2	6.0
Office Operations Expense	8	9	3.0	10	13.0
Educational & Promotional Expense	0*	0*	12.0	1	32.1
Loan Servicing Expense	0*	0*	2.7-	1	34.3
Professional and Outside Services	3	3	0.1	3	6.0
Member Insurance	1	1	0.7-	1	9.4-
Operating Fees	0*	0*	8.5	0*	2.5-
Miscellaneous Operating Expenses	0*	2	80.0	1	23.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>34</b>	<b>36</b>	<b>6.5</b>	<b>39</b>	<b>7.4</b>
<b>NET INCOME</b>	<b>8</b>	<b>10</b>	<b>26.2</b>	<b>10</b>	<b>7.0</b>
Transfer to Regular Reserve	0*	0*	13.0	0*	32.7-

\* Amount Less than + or - 1 Million

**Missouri**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	187	181	3.2-	177	2.2-
<b>Cash &amp; Equivalents</b>	790	763	3.4-	872	14.3
<b>TOTAL INVESTMENTS</b>	1,238	1,462	18.1	1,705	16.6
U.S. Government Obligations	70	70	0.1	63	9.1-
Federal Agency Securities	614	699	13.8	857	22.6
Mutual Fund & Common Trusts	69	56	19.2-	79	41.9
MCSD and PIC at Corporate CU	38	38	0.2	39	4.3
All Other Corporate Credit Union	234	291	24.3	263	9.6-
Commercial Banks, S&Ls	184	271	47.5	373	37.5
Credit Unions -Loans to, Deposits in	6	9	35.8	8	13.0-
Other Investments	23	28	23.2	22	21.7-
Loans Held for Sale	N/A	5		25	389.3
<b>TOTAL LOANS OUTSTANDING</b>	4,311	4,614	7.0	4,811	4.3
Unsecured Credit Card Loans	340	314	7.4-	294	6.6-
All Other Unsecured Loans	245	227	7.3-	213	6.2-
New Vehicle Loans	930	903	2.8-	871	3.6-
Used Vehicle Loans	1,068	1,214	13.7	1,318	8.6
First Mortgage Real Estate Loans	969	1,149	18.6	1,308	13.8
Other Real Estate Loans	541	576	6.5	583	1.2
Leases Receivable	1	0*	47.9-	0*	27.8-
All Other Loans/Lines of Credit \1	202	229	13.2	223	2.6-
Other Loans \1	16	N/A		N/A	
Allowance For Loan Losses	36	41	12.2	43	5.2
Other Real Estate Owned	0*	2	235.3	0*	79.3-
Land and Building	114	132	16.6	148	12.0
Other Fixed Assets	27	32	18.9	32	0.6
NCUSIF Capitalization Deposit	49	55	12.1	58	5.6
Other Assets	71	80	12.1	78	2.5-
<b>TOTAL ASSETS</b>	6,565	7,105	8.2	7,687	8.2
<b>LIABILITIES</b>					
Total Borrowings	88	58	35.0-	131	127.5
Accrued Dividends/Interest Payable	20	15	27.7-	13	14.3-
Acct Payable and Other Liabilities	39	53	36.4	51	3.1-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	148	125	15.2-	195	55.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,714	6,221	8.9	6,676	7.3
Share Drafts	696	754	8.3	791	5.0
Regular Shares	2,102	2,445	16.3	2,623	7.3
Money Market Shares	806	978	21.4	1,041	6.5
Share Certificates/CDs	1,450	1,345	7.2-	1,471	9.4
IRA/Keogh Accounts	612	646	5.5	698	8.2
All Other Shares and Member Deposits	45	51	12.3	46	10.6-
Non-Member Deposits	3	3	0.9	4	39.0
Regular Reserves	174	192	10.4	207	7.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	7	126.4	6	8.8-
Other Reserves	203	211	4.1	226	6.9
Undivided Earnings	317	343	8.3	373	8.6
Net Income	6	5	16.9-	5	6.5-
<b>TOTAL EQUITY</b>	703	758	7.8	817	7.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,565	7,105	8.2	7,687	8.2

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Missouri**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	187	181	3.2-	177	2.2-
<b>INTEREST INCOME</b>					
Interest on Loans	182	176	3.1-	168	4.7-
(Less) Interest Refund	0*	0*	4.8	0*	14.6
Income from Investments	50	36	27.4-	30	17.3-
Trading Profits and Losses	0	-0*	0.0	0	100.0
<b>TOTAL INTEREST INCOME</b>	<b>231</b>	<b>212</b>	<b>8.4-</b>	<b>198</b>	<b>6.8-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	103	70	32.5-	55	20.6-
Interest on Deposits	9	10	4.8	7	29.3-
Interest on Borrowed Money	6	2	61.6-	3	35.4
<b>TOTAL INTEREST EXPENSE</b>	<b>119</b>	<b>82</b>	<b>31.2-</b>	<b>65</b>	<b>19.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>15</b>	<b>42.6</b>	<b>14</b>	<b>5.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>102</b>	<b>115</b>	<b>12.8</b>	<b>118</b>	<b>2.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	27	30	13.2	38	26.2
Other Operating Income	9	9	9.8	11	17.7
Gain (Loss) on Investments	0*	0*	41.7	0*	66.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	26.0-	-0*	616.8-
Other Non-Oper Income (Expense)	0*	0*	4.2	2	700.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>36</b>	<b>40</b>	<b>12.4</b>	<b>52</b>	<b>29.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	54	59	10.1	65	10.0
Travel and Conference Expense	1	2	8.8	2	20.8
Office Occupancy Expense	6	7	10.3	8	13.8
Office Operations Expense	28	29	2.4	31	7.1
Educational & Promotional Expense	5	5	1.5	6	20.9
Loan Servicing Expense	7	8	12.4	10	21.1
Professional and Outside Services	9	10	9.8	11	6.4
Member Insurance	1	1	11.7-	1	2.1-
Operating Fees	0*	0*	1.4-	0*	9.8
Miscellaneous Operating Expenses	3	5	80.6	6	24.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>115</b>	<b>126</b>	<b>9.2</b>	<b>139</b>	<b>10.9</b>
<b>NET INCOME</b>	<b>23</b>	<b>30</b>	<b>30.3</b>	<b>30</b>	<b>1.7</b>
Transfer to Regular Reserve	8	9	17.2	11	15.9

\* Amount Less than + or - 1 Million



**Montana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	75	73	2.7-	73	0.0
<b>Cash &amp; Equivalents</b>	246	288	16.9	358	24.5
<b>TOTAL INVESTMENTS</b>	172	285	65.7	354	24.2
U.S. Government Obligations	4	2	52.6-	3	98.5
Federal Agency Securities	41	86	107.2	116	34.6
Mutual Fund & Common Trusts	4	3	29.3-	3	4.2-
MCSD and PIC at Corporate CU	8	9	13.4	9	8.7
All Other Corporate Credit Union	21	41	89.5	35	14.0-
Commercial Banks, S&Ls	79	129	63.5	170	31.7
Credit Unions -Loans to, Deposits in	4	7	57.2	5	24.8-
Other Investments	11	10	9.0-	14	35.8
Loans Held for Sale	N/A	0*		1	108.0
<b>TOTAL LOANS OUTSTANDING</b>	1,257	1,319	5.0	1,407	6.7
Unsecured Credit Card Loans	46	45	2.4-	45	0.1
All Other Unsecured Loans	56	50	10.2-	51	1.3
New Vehicle Loans	195	201	2.9	206	2.9
Used Vehicle Loans	332	346	4.1	369	6.7
First Mortgage Real Estate Loans	342	379	10.9	452	19.2
Other Real Estate Loans	142	138	2.7-	131	5.0-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit \1	138	161	16.2	154	4.5-
Other Loans \1	6	N/A		N/A	
Allowance For Loan Losses	13	14	10.2	13	8.7-
Other Real Estate Owned	1	2	45.8	2	30.3
Land and Building	42	43	3.0	46	6.1
Other Fixed Assets	7	7	3.1-	7	5.2
NCUSIF Capitalization Deposit	13	15	14.7	17	11.2
Other Assets	16	18	9.3	19	5.9
<b>TOTAL ASSETS</b>	1,742	1,963	12.7	2,199	12.0
<b>LIABILITIES</b>					
Total Borrowings	23	11	51.1-	16	44.8
Accrued Dividends/Interest Payable	2	1	37.7-	1	19.2-
Acct Payable and Other Liabilities	8	8	6.1	10	16.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	33	21	36.6-	27	29.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,517	1,733	14.2	1,939	11.9
Share Drafts	156	171	9.6	185	8.5
Regular Shares	697	843	20.9	974	15.6
Money Market Shares	115	174	51.8	217	24.9
Share Certificates/CDs	385	353	8.2-	346	1.9-
IRA/Keogh Accounts	114	125	9.9	144	14.8
All Other Shares and Member Deposits	46	63	37.2	69	9.3
Non-Member Deposits	6	4	23.4-	3	39.1-
Regular Reserves	66	70	5.7	75	6.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	43.7-	0*	221.7
Other Reserves	30	27	8.5-	29	7.1
Undivided Earnings	94	110	16.8	126	15.1
Net Income	1	2	50.5	3	48.4
<b>TOTAL EQUITY</b>	192	209	9.1	233	11.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,742	1,963	12.7	2,199	12.0

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Montana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	75	73	2.7-	73	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	53	52	1.9-	50	3.4-
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	10	7	25.9-	7	1.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>63</b>	<b>59</b>	<b>5.5-</b>	<b>58</b>	<b>2.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	30	24	18.6-	18	25.7-
Interest on Deposits	0*	0*	22.0-	0*	169.6
Interest on Borrowed Money	0*	0*	57.6-	0*	10.1
<b>TOTAL INTEREST EXPENSE</b>	<b>31</b>	<b>25</b>	<b>19.6-</b>	<b>19</b>	<b>22.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>3</b>	<b>35.2</b>	<b>3</b>	<b>13.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>30</b>	<b>31</b>	<b>6.0</b>	<b>36</b>	<b>13.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	8.4	6	16.9
Other Operating Income	2	2	4.1	2	45.5
Gain (Loss) on Investments	0*	0*	93.7-	-0*	1,040.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	235.3	-0*	115.1-
Other Non-Oper Income (Expense)	0*	0*	6.2-	0*	23.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>7</b>	<b>7.6</b>	<b>8</b>	<b>22.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	15	9.9	16	9.5
Travel and Conference Expense	0*	0*	8.8	0*	26.4
Office Occupancy Expense	2	2	12.4	2	6.9
Office Operations Expense	5	6	6.5	6	4.1
Educational & Promotional Expense	1	1	2.1	1	10.4
Loan Servicing Expense	1	1	2.5	1	14.8
Professional and Outside Services	2	3	4.4	3	8.5
Member Insurance	0*	0*	15.6-	0*	5.4-
Operating Fees	0*	0*	3.7	0*	9.9
Miscellaneous Operating Expenses	0*	0*	9.2	0*	9.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>28</b>	<b>30</b>	<b>7.6</b>	<b>32</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>8</b>	<b>8</b>	<b>1.8</b>	<b>12</b>	<b>39.9</b>
Transfer to Regular Reserve	3	5	74.8	2	54.5-

\* Amount Less than + or - 1 Million

**Nebraska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	85	81	4.7-	80	1.2-
<b>Cash &amp; Equivalents</b>	208	185	11.2-	255	38.3
<b>TOTAL INVESTMENTS</b>	328	448	36.6	488	8.9
U.S. Government Obligations	3	2	34.2-	3	34.5
Federal Agency Securities	150	190	26.2	190	0.4
Mutual Fund & Common Trusts	4	7	63.3	10	44.5
MCSD and PIC at Corporate CU	8	8	5.1	8	1.1-
All Other Corporate Credit Union	33	38	16.7	48	26.2
Commercial Banks, S&Ls	106	172	62.4	204	18.6
Credit Unions -Loans to, Deposits in	12	9	22.9-	8	13.5-
Other Investments	12	22	78.8	17	23.2-
Loans Held for Sale	N/A	3		15	341.2
<b>TOTAL LOANS OUTSTANDING</b>	1,362	1,431	5.0	1,495	4.5
Unsecured Credit Card Loans	41	39	4.2-	39	1.2-
All Other Unsecured Loans	77	74	3.9-	69	7.6-
New Vehicle Loans	208	207	0.3-	205	1.1-
Used Vehicle Loans	357	380	6.7	431	13.3
First Mortgage Real Estate Loans	328	364	10.9	394	8.2
Other Real Estate Loans	236	254	7.8	244	4.0-
Leases Receivable	17	18	4.9	14	23.1-
All Other Loans/Lines of Credit \1	95	93	1.3-	100	7.1
Other Loans \1	4	N/A		N/A	
Allowance For Loan Losses	11	11	0.5	12	6.3
Other Real Estate Owned	0*	0*	27.0-	0*	17.3
Land and Building	33	40	24.1	45	12.5
Other Fixed Assets	8	9	10.8	9	0.8-
NCUSIF Capitalization Deposit	15	17	11.7	18	6.0
Other Assets	21	14	32.6-	20	46.4
<b>TOTAL ASSETS</b>	1,964	2,136	8.8	2,335	9.3
<b>LIABILITIES</b>					
Total Borrowings	18	14	17.8-	64	343.9
Accrued Dividends/Interest Payable	5	3	37.3-	2	26.4-
Acct Payable and Other Liabilities	16	17	3.9	25	51.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	38	34	11.2-	91	168.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,701	1,859	9.3	1,980	6.5
Share Drafts	175	188	7.8	196	3.9
Regular Shares	675	790	17.0	875	10.7
Money Market Shares	157	199	27.1	209	5.2
Share Certificates/CDs	471	439	6.8-	454	3.3
IRA/Keogh Accounts	194	204	5.5	206	0.8
All Other Shares and Member Deposits	22	31	43.4	32	2.8
Non-Member Deposits	8	7	10.2-	8	18.5
Regular Reserves	93	99	6.4	105	6.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	2	28.4-	0*	72.7-
Other Reserves	23	23	2.2-	25	7.1
Undivided Earnings	104	117	12.0	131	12.5
Net Income	2	2	39.9	2	24.3-
<b>TOTAL EQUITY</b>	225	243	7.9	264	8.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,964	2,136	8.8	2,335	9.3

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Nebraska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	85	81	4.7-	80	1.2-
<b>INTEREST INCOME</b>					
Interest on Loans	59	56	5.1-	53	4.6-
(Less) Interest Refund	0*	0*	82.8	0*	15.0
Income from Investments	12	11	14.0-	9	12.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>71</b>	<b>66</b>	<b>7.1-</b>	<b>62</b>	<b>6.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	35	25	28.2-	19	22.9-
Interest on Deposits	0	0	0.0	0*	0.0
Interest on Borrowed Money	1	0*	71.4-	0*	207.1
<b>TOTAL INTEREST EXPENSE</b>	<b>36</b>	<b>25</b>	<b>29.5-</b>	<b>21</b>	<b>19.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>3</b>	<b>6.1</b>	<b>4</b>	<b>66.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>32</b>	<b>37</b>	<b>17.2</b>	<b>37</b>	<b>1.9-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	8	14.0	10	27.9
Other Operating Income	3	3	10.0-	4	42.6
Gain (Loss) on Investments	0*	0*	72.4-	0*	526.9
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,493.3	0*	64.0-
Other Non-Oper Income (Expense)	0*	0*	30.0-	0*	30.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>10</b>	<b>11</b>	<b>5.6</b>	<b>14</b>	<b>31.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	18	20	10.0	22	9.3
Travel and Conference Expense	0*	0*	11.3	0*	11.1
Office Occupancy Expense	2	2	8.5	2	10.6
Office Operations Expense	7	8	6.7	8	2.7
Educational & Promotional Expense	1	2	18.5	1	13.0-
Loan Servicing Expense	1	1	13.3	1	15.1
Professional and Outside Services	3	3	3.4	3	13.3
Member Insurance	0*	0*	18.3	0*	26.1-
Operating Fees	0*	0*	8.0	0*	7.4-
Miscellaneous Operating Expenses	1	1	8.9	1	6.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>35</b>	<b>38</b>	<b>9.2</b>	<b>41</b>	<b>7.0</b>
<b>NET INCOME</b>	<b>7</b>	<b>10</b>	<b>41.0</b>	<b>10</b>	<b>0.5-</b>
Transfer to Regular Reserve	2	2	5.5	3	4.8

\* Amount Less than + or - 1 Million

**Nevada**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	21	21	0.0	21	0.0
<b>Cash &amp; Equivalents</b>	180	197	9.3	281	42.5
<b>TOTAL INVESTMENTS</b>	397	461	16.0	583	26.7
U.S. Government Obligations	26	11	55.7-	2	81.2-
Federal Agency Securities	67	93	39.0	171	83.5
Mutual Fund & Common Trusts	58	131	124.4	148	12.7
MCSD and PIC at Corporate CU	9	10	10.1	13	32.6
All Other Corporate Credit Union	117	89	24.1-	112	26.4
Commercial Banks, S&Ls	92	95	3.3	100	4.9
Credit Unions -Loans to, Deposits in	0*	0*	27.1-	4	748.2
Other Investments	26	30	12.9	32	6.8
Loans Held for Sale	N/A	2		12	374.1
<b>TOTAL LOANS OUTSTANDING</b>	1,420	1,572	10.7	1,631	3.8
Unsecured Credit Card Loans	59	54	8.1-	31	42.5-
All Other Unsecured Loans	51	50	1.3-	51	2.0
New Vehicle Loans	335	346	3.3	335	3.2-
Used Vehicle Loans	364	454	24.7	502	10.5
First Mortgage Real Estate Loans	402	449	11.9	509	13.2
Other Real Estate Loans	171	177	3.5	149	15.8-
Leases Receivable	0*	2	0.0	0*	100.0-
All Other Loans/Lines of Credit \1	37	39	5.9	54	36.3
Other Loans \1	2	N/A		N/A	
Allowance For Loan Losses	13	14	9.2	12	15.1-
Other Real Estate Owned	0*	0*	265.6	2	152.3
Land and Building	31	36	16.3	34	6.1-
Other Fixed Assets	13	16	16.4	15	7.0-
NCUSIF Capitalization Deposit	16	18	14.6	20	9.6
Other Assets	27	24	12.3-	34	41.0
<b>TOTAL ASSETS</b>	2,072	2,313	11.6	2,599	12.4
<b>LIABILITIES</b>					
Total Borrowings	15	18	19.6	31	69.6
Accrued Dividends/Interest Payable	0*	0*	46.6-	0*	55.6-
Acct Payable and Other Liabilities	11	9	15.2-	15	57.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	27	28	3.8	46	63.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,844	2,062	11.8	2,301	11.6
Share Drafts	270	294	8.9	352	19.8
Regular Shares	472	573	21.3	640	11.9
Money Market Shares	409	480	17.3	519	8.1
Share Certificates/CDs	518	523	0.9	570	9.1
IRA/Keogh Accounts	162	171	5.8	198	15.4
All Other Shares and Member Deposits	8	12	58.8	15	26.6
Non-Member Deposits	6	10	68.6	6	35.8-
Regular Reserves	59	63	6.3	69	9.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	61.1	2	713.9
Other Reserves	12	11	9.0-	12	6.4
Undivided Earnings	131	149	14.1	170	13.9
Net Income	0*	0*	39.5-	0*	292.4
<b>TOTAL EQUITY</b>	201	223	10.6	253	13.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,072	2,313	11.6	2,599	12.4

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Nevada**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	21	21	0.0	21	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	58	61	5.1	58	4.6-
(Less) Interest Refund	0*	0*	20.7-	0*	31.2
Income from Investments	14	9	33.9-	9	3.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>72</b>	<b>70</b>	<b>2.6-</b>	<b>67</b>	<b>4.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	32	20	35.7-	17	15.6-
Interest on Deposits	2	4	96.9	2	50.3-
Interest on Borrowed Money	0*	0*	22.6-	0*	39.5
<b>TOTAL INTEREST EXPENSE</b>	<b>34</b>	<b>24</b>	<b>28.5-</b>	<b>20</b>	<b>19.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>5</b>	<b>26.5</b>	<b>5</b>	<b>11.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>34</b>	<b>41</b>	<b>19.8</b>	<b>43</b>	<b>5.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	11	18.5	13	18.6
Other Operating Income	3	3	5.1-	6	73.5
Gain (Loss) on Investments	-0*	-0*	9.3	0*	14,426.5
Gain (Loss) on Disp of Fixed Assets	0*	-0*	183.7-	-0*	15.0
Other Non-Oper Income (Expense)	0*	-0*	271.9-	-0*	18.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>13</b>	<b>14</b>	<b>9.7</b>	<b>20</b>	<b>36.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	19	21	13.7	24	14.3
Travel and Conference Expense	0*	0*	20.9	0*	9.1-
Office Occupancy Expense	3	4	17.4	4	6.3
Office Operations Expense	10	11	11.1	11	6.8
Educational & Promotional Expense	2	2	41.5	2	8.7
Loan Servicing Expense	2	2	2.0	2	25.4
Professional and Outside Services	2	2	6.9	2	8.5
Member Insurance	0*	0*	7.0	0*	49.9
Operating Fees	0*	0*	2.4	0*	23.9
Miscellaneous Operating Expenses	0*	0*	12.1	1	19.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>39</b>	<b>44</b>	<b>13.6</b>	<b>49</b>	<b>11.5</b>
<b>NET INCOME</b>	<b>8</b>	<b>11</b>	<b>32.6</b>	<b>14</b>	<b>22.4</b>
Transfer to Regular Reserve	5	4	27.7-	2	37.2-

\* Amount Less than + or - 1 Million

**New Hampshire**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	32	31	3.1-	30	3.2-
<b>Cash &amp; Equivalents</b>	229	213	6.9-	213	0.1
<b>TOTAL INVESTMENTS</b>	569	759	33.4	770	1.4
U.S. Government Obligations	77	147	90.0	266	81.2
Federal Agency Securities	364	457	25.6	321	29.7-
Mutual Fund & Common Trusts	26	8	68.1-	2	79.8-
MCSD and PIC at Corporate CU	9	10	4.2	10	0.9
All Other Corporate Credit Union	25	37	51.2	31	16.0-
Commercial Banks, S&Ls	50	72	42.7	113	57.0
Credit Unions -Loans to, Deposits in	4	2	54.5-	2	17.1
Other Investments	15	27	82.6	25	6.0-
Loans Held for Sale	N/A	0*		7	1,618.8
<b>TOTAL LOANS OUTSTANDING</b>	1,599	1,708	6.8	1,900	11.2
Unsecured Credit Card Loans	105	103	1.8-	103	0.2
All Other Unsecured Loans	129	116	9.7-	122	4.8
New Vehicle Loans	285	258	9.5-	267	3.6
Used Vehicle Loans	295	369	25.2	438	18.7
First Mortgage Real Estate Loans	498	515	3.3	616	19.5
Other Real Estate Loans	183	213	16.5	212	0.4-
Leases Receivable	18	28	57.1	26	6.1-
All Other Loans/Lines of Credit \1	87	107	24.0	116	8.6
Other Loans \1	1	N/A		N/A	
Allowance For Loan Losses	16	16	0.5	15	7.0-
Other Real Estate Owned	0*	0*	46.6-	0*	99.2-
Land and Building	28	32	13.2	37	15.6
Other Fixed Assets	12	13	9.6	13	1.0-
NCUSIF Capitalization Deposit	18	20	11.5	22	7.1
Other Assets	25	28	13.7	64	128.8
<b>TOTAL ASSETS</b>	2,464	2,758	11.9	3,010	9.1
<b>LIABILITIES</b>					
Total Borrowings	41	73	75.7	82	13.2
Accrued Dividends/Interest Payable	0*	0*	17.1	0*	25.6-
Acct Payable and Other Liabilities	32	37	17.4	55	47.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	74	111	50.1	138	24.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,092	2,320	10.9	2,517	8.5
Share Drafts	263	300	14.2	332	10.8
Regular Shares	632	747	18.1	875	17.2
Money Market Shares	259	354	36.8	390	10.2
Share Certificates/CDs	725	696	4.0-	682	2.0-
IRA/Keogh Accounts	198	206	4.3	218	5.5
All Other Shares and Member Deposits	14	17	19.4	19	13.6
Non-Member Deposits	0*	0*	59.8-	0*	48.9
Regular Reserves	67	71	6.3	72	0.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	5	70.6	4	24.4-
Other Reserves	12	12	0.0	12	0.0
Undivided Earnings	213	234	9.7	264	12.7
Net Income	4	5	29.5	4	16.7-
<b>TOTAL EQUITY</b>	299	327	9.4	355	8.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,464	2,758	11.9	3,010	9.1

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**New Hampshire**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	32	31	3.1-	30	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	65	63	3.2-	63	0.3-
(Less) Interest Refund	0*	0*	0.8	0*	28.5-
Income from Investments	20	17	11.7-	13	25.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>84</b>	<b>80</b>	<b>5.1-</b>	<b>75</b>	<b>5.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	32	24	26.3-	19	22.5-
Interest on Deposits	7	6	20.5-	4	24.4-
Interest on Borrowed Money	1	1	1.3	2	41.6
<b>TOTAL INTEREST EXPENSE</b>	<b>41</b>	<b>31</b>	<b>24.4-</b>	<b>25</b>	<b>20.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>46.6</b>	<b>5</b>	<b>12.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>41</b>	<b>45</b>	<b>10.4</b>	<b>46</b>	<b>2.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	7	7.9	8	11.3
Other Operating Income	4	5	33.4	8	48.2
Gain (Loss) on Investments	0*	-0*	1,339.9-	1	1,309.5
Gain (Loss) on Disp of Fixed Assets	0*	-0*	2,715.0-	-0*	36.2
Other Non-Oper Income (Expense)	-0*	0*	364.7	0*	51.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>10</b>	<b>12</b>	<b>18.0</b>	<b>17</b>	<b>39.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	21	23	12.0	25	10.3
Travel and Conference Expense	0*	0*	7.5-	0*	23.8
Office Occupancy Expense	3	3	1.3-	3	16.7
Office Operations Expense	8	9	14.0	10	8.1
Educational & Promotional Expense	2	2	14.5	2	6.3-
Loan Servicing Expense	1	2	30.3	2	5.5-
Professional and Outside Services	3	3	20.4	4	16.1
Member Insurance	0*	0*	23.6-	0*	146.7
Operating Fees	0*	0*	0.1-	0*	41.3-
Miscellaneous Operating Expenses	0*	1	41.2	1	17.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>38</b>	<b>43</b>	<b>13.2</b>	<b>47</b>	<b>9.9</b>
<b>NET INCOME</b>	<b>13</b>	<b>14</b>	<b>8.1</b>	<b>15</b>	<b>10.9</b>
Transfer to Regular Reserve	4	5	22.8	4	23.7-

\* Amount Less than + or - 1 Million



**New Jersey**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	276	266	3.6-	259	2.6-
<b>Cash &amp; Equivalents</b>	1,027	1,149	11.8	1,465	27.5
<b>TOTAL INVESTMENTS</b>	1,926	2,628	36.4	3,046	15.9
U.S. Government Obligations	127	126	0.4-	153	21.4
Federal Agency Securities	1,089	1,532	40.7	1,800	17.5
Mutual Fund & Common Trusts	39	37	6.4-	37	1.0
MCSD and PIC at Corporate CU	31	35	12.0	38	10.3
All Other Corporate Credit Union	181	290	60.2	302	4.0
Commercial Banks, S&Ls	408	494	21.2	624	26.2
Credit Unions -Loans to, Deposits in	9	9	3.6-	19	108.9
Other Investments	41	104	151.8	73	30.4-
Loans Held for Sale	N/A	3		23	648.6
<b>TOTAL LOANS OUTSTANDING</b>	3,857	4,192	8.7	4,394	4.8
Unsecured Credit Card Loans	264	260	1.5-	256	1.5-
All Other Unsecured Loans	406	377	7.0-	378	0.2
New Vehicle Loans	573	498	13.1-	456	8.3-
Used Vehicle Loans	366	367	0.4	412	12.3
First Mortgage Real Estate Loans	1,062	1,348	26.9	1,547	14.7
Other Real Estate Loans	951	1,094	15.0	1,174	7.3
Leases Receivable	58	58	0.2	45	23.1-
All Other Loans/Lines of Credit \1	135	188	39.9	126	33.2-
Other Loans \1	42	N/A		N/A	
Allowance For Loan Losses	40	40	0.7-	33	18.1-
Other Real Estate Owned	0*	2	181.7	0*	84.3-
Land and Building	51	56	9.8	73	31.9
Other Fixed Assets	25	33	29.0	33	1.6
NCUSIF Capitalization Deposit	52	59	14.8	67	13.2
Other Assets	73	86	17.3	91	5.8
<b>TOTAL ASSETS</b>	6,971	8,167	17.2	9,160	12.2
<b>LIABILITIES</b>					
Total Borrowings	18	31	74.3	39	26.5
Accrued Dividends/Interest Payable	20	17	17.9-	15	11.3-
Acct Payable and Other Liabilities	60	72	19.8	67	6.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	98	120	21.8	121	1.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,091	7,198	18.2	8,106	12.6
Share Drafts	792	855	8.0	907	6.1
Regular Shares	3,041	3,644	19.8	4,150	13.9
Money Market Shares	559	913	63.3	1,080	18.3
Share Certificates/CDs	1,124	1,150	2.3	1,240	7.8
IRA/Keogh Accounts	522	586	12.3	667	13.8
All Other Shares and Member Deposits	50	48	3.4-	59	22.9
Non-Member Deposits	4	3	16.1-	3	7.0-
Regular Reserves	219	219	0.2	218	0.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	8	264.7	16	92.6
Other Reserves	56	57	1.7	59	4.0
Undivided Earnings	502	562	11.9	634	12.8
Net Income	3	2	12.4-	6	162.3
<b>TOTAL EQUITY</b>	782	849	8.5	933	10.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,971	8,167	17.2	9,160	12.2

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**New Jersey**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	276	266	3.6-	259	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	160	157	1.7-	151	4.2-
(Less) Interest Refund	0*	0*	2.1	0*	26.4-
Income from Investments	71	65	8.2-	63	2.5-
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>231</b>	<b>222</b>	<b>3.7-</b>	<b>214</b>	<b>3.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	104	86	17.0-	71	17.9-
Interest on Deposits	1	0*	26.3-	0*	53.8-
Interest on Borrowed Money	0*	0*	66.4	0*	5.9
<b>TOTAL INTEREST EXPENSE</b>	<b>106</b>	<b>88</b>	<b>16.8-</b>	<b>72</b>	<b>18.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>7</b>	<b>7</b>	<b>4.0</b>	<b>5</b>	<b>26.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>118</b>	<b>127</b>	<b>7.6</b>	<b>136</b>	<b>7.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	17	18	5.1	20	8.1
Other Operating Income	7	9	16.8	15	70.8
Gain (Loss) on Investments	0*	-0*	1,278.4-	0*	202.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	317.3	0*	0.8-
Other Non-Oper Income (Expense)	0*	0*	17.7-	0*	610.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>25</b>	<b>26</b>	<b>5.1</b>	<b>36</b>	<b>37.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	55	58	6.7	64	9.5
Travel and Conference Expense	2	2	4.8-	2	8.2
Office Occupancy Expense	7	7	6.3	8	18.5
Office Operations Expense	23	25	4.9	26	5.0
Educational & Promotional Expense	4	4	1.6-	5	21.4
Loan Servicing Expense	4	5	14.3	5	9.8
Professional and Outside Services	12	13	9.1	15	13.6
Member Insurance	2	2	13.1-	2	5.8-
Operating Fees	0*	0*	6.8	0*	8.0
Miscellaneous Operating Expenses	3	5	51.4	4	11.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>113</b>	<b>121</b>	<b>7.3</b>	<b>132</b>	<b>8.9</b>
<b>NET INCOME</b>	<b>30</b>	<b>32</b>	<b>6.9</b>	<b>40</b>	<b>27.3</b>
Transfer to Regular Reserve	2	1	57.8-	0*	44.3-

\* Amount Less than + or - 1 Million

**New Mexico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	56	55	1.8-	55	0.0
<b>Cash &amp; Equivalents</b>	347	441	27.1	474	7.5
<b>TOTAL INVESTMENTS</b>	387	496	28.0	712	43.6
U.S. Government Obligations	2	0*	77.6-	0*	38.4-
Federal Agency Securities	191	267	40.0	487	82.5
Mutual Fund & Common Trusts	13	14	5.0	10	29.2-
MCSD and PIC at Corporate CU	10	15	48.0	16	6.4
All Other Corporate Credit Union	99	94	4.8-	82	12.5-
Commercial Banks, S&Ls	47	81	74.9	91	11.8
Credit Unions -Loans to, Deposits in	10	6	41.9-	8	39.6
Other Investments	16	18	11.9	17	5.5-
Loans Held for Sale	N/A	0*		8	816.7
<b>TOTAL LOANS OUTSTANDING</b>	2,322	2,443	5.2	2,555	4.6
Unsecured Credit Card Loans	138	138	0.2-	141	2.6
All Other Unsecured Loans	145	132	8.8-	122	7.4-
New Vehicle Loans	536	569	6.1	540	5.1-
Used Vehicle Loans	433	491	13.3	586	19.4
First Mortgage Real Estate Loans	677	723	6.7	795	9.9
Other Real Estate Loans	275	275	0.0-	244	11.3-
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/Lines of Credit \1	112	115	3.0	127	10.0
Other Loans \1	5	N/A		N/A	
Allowance For Loan Losses	20	20	2.4	19	4.2-
Other Real Estate Owned	1	1	11.1	1	11.8-
Land and Building	79	86	9.2	88	1.8
Other Fixed Assets	20	20	0.5	20	0.8-
NCUSIF Capitalization Deposit	24	27	15.0	30	9.4
Other Assets	40	44	10.5	49	9.9
<b>TOTAL ASSETS</b>	3,201	3,540	10.6	3,917	10.7
<b>LIABILITIES</b>					
Total Borrowings	72	64	11.1-	58	10.1-
Accrued Dividends/Interest Payable	6	4	30.4-	3	32.0-
Acct Payable and Other Liabilities	23	29	28.4	29	0.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	100	97	3.2-	90	7.8-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,779	3,089	11.2	3,432	11.1
Share Drafts	417	468	12.5	487	3.9
Regular Shares	880	1,107	25.8	1,269	14.6
Money Market Shares	340	417	22.5	538	29.2
Share Certificates/CDs	878	773	12.0-	835	8.0
IRA/Keogh Accounts	239	241	0.9	285	18.0
All Other Shares and Member Deposits	12	75	520.0	11	85.6-
Non-Member Deposits	12	7	40.7-	8	11.5
Regular Reserves	91	93	3.0	99	5.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	921.9	0*	32.1
Other Reserves	0*	0*	64.0-	0*	13.7-
Undivided Earnings	229	258	12.6	293	13.7
Net Income	1	2	20.4	2	34.3
<b>TOTAL EQUITY</b>	322	353	9.9	395	11.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,201	3,540	10.6	3,917	10.7

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**New Mexico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	56	55	1.8-	55	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	97	93	3.9-	90	3.4-
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	15	12	22.1-	11	4.0-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>112</b>	<b>105</b>	<b>6.4-</b>	<b>102</b>	<b>3.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	48	35	26.8-	30	13.9-
Interest on Deposits	4	3	34.0-	0*	66.7-
Interest on Borrowed Money	2	2	8.3-	2	14.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>55</b>	<b>40</b>	<b>26.6-</b>	<b>33</b>	<b>17.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>6</b>	<b>4.4</b>	<b>5</b>	<b>13.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>52</b>	<b>59</b>	<b>14.0</b>	<b>63</b>	<b>7.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	13	3.0	15	9.8
Other Operating Income	6	8	24.4	9	11.3
Gain (Loss) on Investments	0*	0*	92.3-	0*	86.6
Gain (Loss) on Disp of Fixed Assets	0*	1	109,272.7	0*	91.0-
Other Non-Oper Income (Expense)	0*	0*	179.4	0*	41.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>20</b>	<b>23</b>	<b>15.0</b>	<b>24</b>	<b>4.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	31	11.6	33	7.6
Travel and Conference Expense	0*	0*	8.8	0*	5.7
Office Occupancy Expense	4	4	3.7	4	2.7
Office Operations Expense	12	14	15.4	14	0.7
Educational & Promotional Expense	1	2	17.4	2	10.9
Loan Servicing Expense	3	3	5.1-	3	5.7
Professional and Outside Services	6	6	12.2	7	8.2
Member Insurance	0*	0*	13.5-	0*	2.6
Operating Fees	0*	0*	15.1	0*	0.9-
Miscellaneous Operating Expenses	1	1	9.2	2	11.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>57</b>	<b>63</b>	<b>10.8</b>	<b>67</b>	<b>5.8</b>
<b>NET INCOME</b>	<b>14</b>	<b>18</b>	<b>27.8</b>	<b>20</b>	<b>9.3</b>
Transfer to Regular Reserve	3	1	58.3-	1	18.7

\* Amount Less than + or - 1 Million

**New York**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	634	614	3.2-	596	2.9-
<b>Cash &amp; Equivalents</b>	2,577	2,883	11.9	3,136	8.8
<b>TOTAL INVESTMENTS</b>	6,983	8,648	23.8	10,248	18.5
U.S. Government Obligations	113	140	24.7	171	21.6
Federal Agency Securities	4,456	5,519	23.9	7,152	29.6
Mutual Fund & Common Trusts	309	306	1.0-	282	7.8-
MCSD and PIC at Corporate CU	79	105	33.7	115	9.2
All Other Corporate Credit Union	690	750	8.6	836	11.6
Commercial Banks, S&Ls	720	969	34.5	1,122	15.8
Credit Unions -Loans to, Deposits in	79	60	24.4-	76	27.4
Other Investments	538	799	48.6	494	38.2-
Loans Held for Sale	N/A	46		88	90.4
<b>TOTAL LOANS OUTSTANDING</b>	14,744	16,357	10.9	17,976	9.9
Unsecured Credit Card Loans	868	873	0.6	924	5.8
All Other Unsecured Loans	1,472	1,471	0.0-	1,533	4.2
New Vehicle Loans	1,828	1,850	1.2	1,884	1.8
Used Vehicle Loans	1,762	1,968	11.7	2,187	11.1
First Mortgage Real Estate Loans	4,854	5,925	22.1	6,899	16.4
Other Real Estate Loans	2,324	2,631	13.2	2,896	10.1
Leases Receivable	54	88	64.2	39	55.2-
All Other Loans/Lines of Credit \1	1,500	1,550	3.3	1,613	4.1
Other Loans \1	83	N/A		N/A	
Allowance For Loan Losses	164	168	2.6	169	0.3
Other Real Estate Owned	4	3	29.4-	2	45.1-
Land and Building	242	263	8.5	298	13.4
Other Fixed Assets	102	123	20.3	138	13.0
NCUSIF Capitalization Deposit	182	205	12.7	232	13.1
Other Assets	241	277	14.8	300	8.5
<b>TOTAL ASSETS</b>	24,912	28,636	14.9	32,249	12.6
<b>LIABILITIES</b>					
Total Borrowings	398	517	30.1	544	5.3
Accrued Dividends/Interest Payable	31	22	29.6-	17	24.8-
Acct Payable and Other Liabilities	214	204	5.0-	274	34.7
Uninsured Secondary Capital	2	2	3.8	3	26.5
<b>TOTAL LIABILITIES</b>	645	745	15.4	838	12.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	21,236	24,558	15.6	27,686	12.7
Share Drafts	2,405	2,708	12.6	2,928	8.1
Regular Shares	8,522	10,267	20.5	11,622	13.2
Money Market Shares	2,875	4,163	44.8	5,270	26.6
Share Certificates/CDs	5,305	5,106	3.8-	5,306	3.9
IRA/Keogh Accounts	1,824	1,936	6.2	2,184	12.8
All Other Shares and Member Deposits	262	331	26.4	326	1.4-
Non-Member Deposits	45	47	6.1	49	3.5
Regular Reserves	967	1,034	6.9	1,105	6.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	17	45	168.0	71	60.2
Other Reserves	235	256	9.3	260	1.4
Undivided Earnings	1,795	1,957	9.0	2,232	14.1
Net Income	17	41	143.5	58	40.2
<b>TOTAL EQUITY</b>	3,030	3,333	10.0	3,726	11.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	24,912	28,636	14.9	32,249	12.6

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**New York**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	634	614	3.2-	596	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	609	611	0.2	610	0.1-
(Less) Interest Refund	0*	0*	64.3-	0*	87.8-
Income from Investments	233	204	12.5-	184	9.8-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>843</b>	<b>815</b>	<b>3.3-</b>	<b>794</b>	<b>2.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	373	291	21.9-	242	17.0-
Interest on Deposits	15	13	17.1-	11	11.3-
Interest on Borrowed Money	11	10	9.7-	11	10.2
<b>TOTAL INTEREST EXPENSE</b>	<b>399</b>	<b>314</b>	<b>21.3-</b>	<b>264</b>	<b>16.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>30</b>	<b>36</b>	<b>19.2</b>	<b>37</b>	<b>2.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>414</b>	<b>466</b>	<b>12.4</b>	<b>494</b>	<b>6.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	54	58	7.9	73	25.4
Other Operating Income	32	36	12.5	47	30.9
Gain (Loss) on Investments	0*	1	128.2	0*	16.8-
Gain (Loss) on Disp of Fixed Assets	-1	-0*	88.1	2	1,579.6
Other Non-Oper Income (Expense)	3	4	21.7	3	21.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>88</b>	<b>99</b>	<b>11.9</b>	<b>126</b>	<b>27.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	185	201	8.9	221	9.9
Travel and Conference Expense	6	6	1.9-	6	7.6
Office Occupancy Expense	25	26	5.8	30	14.2
Office Operations Expense	82	89	8.2	97	8.3
Educational & Promotional Expense	13	14	6.3	15	13.2
Loan Servicing Expense	20	24	20.1	27	11.3
Professional and Outside Services	28	29	3.0	32	9.7
Member Insurance	5	5	7.5-	4	5.0-
Operating Fees	2	2	6.8	2	9.3
Miscellaneous Operating Expenses	9	9	1.4	10	11.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>375</b>	<b>404</b>	<b>8.0</b>	<b>444</b>	<b>9.8</b>
<b>NET INCOME</b>	<b>128</b>	<b>160</b>	<b>25.1</b>	<b>176</b>	<b>10.0</b>
Transfer to Regular Reserve	26	21	17.0-	33	52.3

\* Amount Less than + or - 1 Million

**North Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
(Dollar Amounts in Millions)

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	165	161	2.4-	155	3.7-
<b>Cash &amp; Equivalents</b>	1,387	1,352	2.6-	1,482	9.7
<b>TOTAL INVESTMENTS</b>	1,771	3,017	70.4	4,313	42.9
U.S. Government Obligations	73	45	38.1-	45	0.3
Federal Agency Securities	589	1,626	176.2	825	49.3-
Mutual Fund & Common Trusts	8	34	328.3	61	81.1
MCSD and PIC at Corporate CU	34	44	28.4	94	113.2
All Other Corporate Credit Union	840	968	15.3	2,915	201.1
Commercial Banks, S&Ls	108	175	61.8	240	36.7
Credit Unions -Loans to, Deposits in	22	25	15.7	21	16.8-
Other Investments	98	100	2.2	112	12.8
Loans Held for Sale	N/A	9		59	570.3
<b>TOTAL LOANS OUTSTANDING</b>	10,691	11,714	9.6	12,568	7.3
Unsecured Credit Card Loans	328	343	4.5	364	6.1
All Other Unsecured Loans	784	771	1.7-	735	4.6-
New Vehicle Loans	1,459	1,384	5.2-	1,228	11.3-
Used Vehicle Loans	1,648	1,786	8.4	2,099	17.6
First Mortgage Real Estate Loans	4,854	5,931	22.2	6,424	8.3
Other Real Estate Loans	1,254	1,266	1.0	1,481	17.0
Leases Receivable	0*	2	244.1	0*	92.8-
All Other Loans/Lines of Credit \1	224	232	3.5	236	1.3
Other Loans \1	140	N/A		N/A	
Allowance For Loan Losses	79	98	23.7	112	14.5
Other Real Estate Owned	6	4	35.0-	7	80.4
Land and Building	195	252	29.2	287	13.9
Other Fixed Assets	67	80	18.6	98	23.6
NCUSIF Capitalization Deposit	107	126	18.2	143	13.7
Other Assets	92	125	35.0	140	12.2
<b>TOTAL ASSETS</b>	14,238	16,580	16.4	18,985	14.5
<b>LIABILITIES</b>					
Total Borrowings	8	37	384.0	107	193.3
Accrued Dividends/Interest Payable	30	23	24.1-	19	15.8-
Acct Payable and Other Liabilities	201	140	30.1-	307	118.6
Uninsured Secondary Capital	0*	0*	61.1	0*	24.5
<b>TOTAL LIABILITIES</b>	239	200	16.1-	434	116.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	12,664	14,867	17.4	16,854	13.4
Share Drafts	1,589	1,808	13.8	1,995	10.4
Regular Shares	2,605	3,148	20.8	3,564	13.2
Money Market Shares	3,294	4,436	34.6	5,280	19.0
Share Certificates/CDs	3,553	3,708	4.4	4,025	8.5
IRA/Keogh Accounts	1,469	1,603	9.1	1,819	13.5
All Other Shares and Member Deposits	129	147	13.4	166	13.0
Non-Member Deposits	23	18	25.1-	5	73.9-
Regular Reserves	615	664	8.0	714	7.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	19	877.4	5	71.1-
Other Reserves	173	266	54.0	360	35.1
Undivided Earnings	543	558	2.8	613	9.9
Net Income	3	5	80.4	5	6.1-
<b>TOTAL EQUITY</b>	1,335	1,512	13.3	1,697	12.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	14,238	16,580	16.4	18,985	14.5

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**North Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	165	161	2.4-	155	3.7-
<b>INTEREST INCOME</b>					
Interest on Loans	405	406	0.3	380	6.5-
(Less) Interest Refund	0*	0*	24.6-	0*	5.8-
Income from Investments	62	59	4.3-	69	16.8
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>466</b>	<b>465</b>	<b>0.3-</b>	<b>448</b>	<b>3.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	271	208	23.2-	180	13.4-
Interest on Deposits	6	4	33.4-	3	28.7-
Interest on Borrowed Money	0*	0*	49.4-	2	257.9
<b>TOTAL INTEREST EXPENSE</b>	<b>278</b>	<b>213</b>	<b>23.5-</b>	<b>185</b>	<b>13.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>17</b>	<b>35</b>	<b>107.7</b>	<b>38</b>	<b>5.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>172</b>	<b>217</b>	<b>26.5</b>	<b>226</b>	<b>4.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	54	67	23.6	90	34.9
Other Operating Income	16	15	6.7-	23	53.6
Gain (Loss) on Investments	0*	0*	20.9-	12	2,050.9
Gain (Loss) on Disp of Fixed Assets	-0*	0*	873.5	0*	56.6-
Other Non-Oper Income (Expense)	0*	2	224.2	0*	96.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>71</b>	<b>85</b>	<b>19.4</b>	<b>125</b>	<b>47.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	95	110	15.6	128	16.0
Travel and Conference Expense	2	3	19.1	3	4.2-
Office Occupancy Expense	14	16	15.4	18	14.7
Office Operations Expense	40	45	14.4	51	13.6
Educational & Promotional Expense	4	4	1.3	5	17.2
Loan Servicing Expense	5	6	24.0	7	29.5
Professional and Outside Services	13	15	10.5	16	5.8
Member Insurance	2	2	0.0	2	5.2-
Operating Fees	1	1	3.7	1	11.9
Miscellaneous Operating Expenses	14	18	33.9	23	26.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>190</b>	<b>220</b>	<b>16.0</b>	<b>254</b>	<b>15.5</b>
<b>NET INCOME</b>	<b>53</b>	<b>82</b>	<b>54.9</b>	<b>97</b>	<b>18.3</b>
Transfer to Regular Reserve	28	19	31.6-	39	105.9

\* Amount Less than + or - 1 Million



**North Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	64	64	0.0	62	3.1-
<b>Cash &amp; Equivalents</b>	90	80	11.8-	143	79.8
<b>TOTAL INVESTMENTS</b>	166	244	47.0	231	5.5-
U.S. Government Obligations	0*	0*	236.4	0*	93.5
Federal Agency Securities	18	37	102.7	39	7.1
Mutual Fund & Common Trusts	0*	0*	72.6-	0*	28.4-
MCSO and PIC at Corporate CU	5	5	7.2	6	16.0
All Other Corporate Credit Union	93	102	9.8	52	48.6-
Commercial Banks, S&Ls	41	88	115.5	122	38.1
Credit Unions -Loans to, Deposits in	3	3	2.8-	5	39.6
Other Investments	6	9	49.5	7	26.6-
Loans Held for Sale	N/A	2		5	182.7
<b>TOTAL LOANS OUTSTANDING</b>	832	881	6.0	921	4.5
Unsecured Credit Card Loans	22	21	3.4-	20	1.3-
All Other Unsecured Loans	38	20	46.8-	20	2.3-
New Vehicle Loans	99	90	8.6-	71	21.3-
Used Vehicle Loans	212	246	16.3	256	4.1
First Mortgage Real Estate Loans	146	156	6.6	171	9.4
Other Real Estate Loans	41	52	26.8	62	19.1
Leases Receivable	16	17	2.8	13	20.9-
All Other Loans/Lines of Credit \1	251	279	11.2	307	10.1
Other Loans \1	7	N/A		N/A	
Allowance For Loan Losses	14	16	18.2	21	33.2
Other Real Estate Owned	0*	0*	65.8	0*	24.5
Land and Building	15	18	15.1	20	12.1
Other Fixed Assets	4	4	4.0-	4	13.5
NCUSIF Capitalization Deposit	8	10	13.6	10	5.3
Other Assets	16	15	10.7-	17	15.9
<b>TOTAL ASSETS</b>	1,118	1,237	10.6	1,330	7.5
<b>LIABILITIES</b>					
Total Borrowings	4	5	39.9	9	75.2
Accrued Dividends/Interest Payable	5	3	29.2-	3	23.1-
Acct Payable and Other Liabilities	6	5	5.5-	7	24.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	14	14	1.1-	19	32.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	984	1,093	11.0	1,175	7.4
Share Drafts	134	150	11.5	161	7.4
Regular Shares	169	209	23.8	223	6.7
Money Market Shares	173	162	6.6-	186	14.8
Share Certificates/CDs	411	413	0.5	431	4.6
IRA/Keogh Accounts	54	57	6.3	65	13.3
All Other Shares and Member Deposits	39	99	152.2	107	8.5
Non-Member Deposits	5	5	7.6-	2	50.8-
Regular Reserves	64	65	2.2	63	3.8-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	306.2	0*	131.7
Other Reserves	17	18	8.1	20	7.2
Undivided Earnings	36	43	18.4	50	16.1
Net Income	3	3	7.4	4	45.8
<b>TOTAL EQUITY</b>	119	129	8.1	136	5.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,118	1,237	10.6	1,330	7.5

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**North Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	64	64	0.0	62	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	35	32	6.2-	31	5.2-
(Less) Interest Refund	0*	0*	27.3	0*	0.0-
Income from Investments	6	4	26.5-	4	13.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>41</b>	<b>37</b>	<b>9.2-</b>	<b>35</b>	<b>6.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	9	6	30.2-	5	20.8-
Interest on Deposits	12	8	30.3-	6	23.8-
Interest on Borrowed Money	0*	0*	51.6-	0*	300.3
<b>TOTAL INTEREST EXPENSE</b>	<b>21</b>	<b>15</b>	<b>30.3-</b>	<b>11</b>	<b>22.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>3</b>	<b>189.7</b>	<b>2</b>	<b>34.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>19</b>	<b>19</b>	<b>1.7</b>	<b>21</b>	<b>11.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	4.1	4	31.1
Other Operating Income	2	1	13.0-	4	188.4
Gain (Loss) on Investments	-0*	-0*	15.6	0*	161.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,210.5	0*	83.1-
Other Non-Oper Income (Expense)	0*	0*	14.5	0*	47.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>4</b>	<b>1.8-</b>	<b>8</b>	<b>82.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	9	10	8.5	11	10.8
Travel and Conference Expense	0*	0*	4.5-	0*	22.8
Office Occupancy Expense	1	1	1.7-	1	12.3
Office Operations Expense	3	3	2.3	4	7.5
Educational & Promotional Expense	0*	0*	12.0	0*	19.7
Loan Servicing Expense	0*	0*	8.7	0*	28.3
Professional and Outside Services	1	1	8.9	2	10.8
Member Insurance	0*	0*	0.2	0*	9.4
Operating Fees	0*	0*	1.9	0*	11.6
Miscellaneous Operating Expenses	0*	0*	1.6-	0*	6.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>18</b>	<b>19</b>	<b>5.9</b>	<b>21</b>	<b>11.2</b>
<b>NET INCOME</b>	<b>5</b>	<b>4</b>	<b>15.1-</b>	<b>8</b>	<b>80.7</b>
Transfer to Regular Reserve	0*	0*	61.6-	3	1,168.6

\* Amount Less than + or - 1 Million

**Ohio**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	497	476	4.2-	454	4.6-
<b>Cash &amp; Equivalents</b>	1,280	1,322	3.3	1,624	22.8
<b>TOTAL INVESTMENTS</b>	2,597	3,251	25.2	3,641	12.0
U.S. Government Obligations	74	85	15.3	74	13.9-
Federal Agency Securities	841	1,093	29.9	1,315	20.4
Mutual Fund & Common Trusts	55	60	7.9	56	5.8-
MCSD and PIC at Corporate CU	69	71	1.6	75	6.5
All Other Corporate Credit Union	372	460	23.5	362	21.3-
Commercial Banks, S&Ls	958	1,224	27.7	1,489	21.6
Credit Unions -Loans to, Deposits in	26	26	2.4-	24	7.7-
Other Investments	200	233	16.5	247	5.6
Loans Held for Sale	N/A	4		15	226.3
<b>TOTAL LOANS OUTSTANDING</b>	7,403	7,738	4.5	8,139	5.2
Unsecured Credit Card Loans	554	541	2.4-	536	0.9-
All Other Unsecured Loans	450	402	10.6-	387	3.7-
New Vehicle Loans	1,507	1,435	4.8-	1,331	7.3-
Used Vehicle Loans	1,561	1,664	6.6	1,821	9.4
First Mortgage Real Estate Loans	1,788	2,013	12.6	2,305	14.5
Other Real Estate Loans	1,064	1,152	8.3	1,205	4.6
Leases Receivable	81	137	68.7	122	10.8-
All Other Loans/Lines of Credit \1	391	394	0.6	432	9.8
Other Loans \1	7	N/A		N/A	
Allowance For Loan Losses	57	64	11.6	64	0.1-
Other Real Estate Owned	1	2	56.5	1	26.9-
Land and Building	177	186	5.1	201	8.5
Other Fixed Assets	54	54	0.3-	56	3.5
NCUSIF Capitalization Deposit	91	99	8.8	107	8.8
Other Assets	98	106	8.2	133	26.0
<b>TOTAL ASSETS</b>	11,643	12,697	9.1	13,853	9.1
<b>LIABILITIES</b>					
Total Borrowings	38	61	60.3	72	18.7
Accrued Dividends/Interest Payable	16	12	29.1-	9	19.0-
Acct Payable and Other Liabilities	66	66	0.4-	79	20.6
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	121	139	14.9	161	16.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	10,126	11,086	9.5	12,102	9.2
Share Drafts	1,210	1,388	14.7	1,343	3.3-
Regular Shares	3,965	4,382	10.5	4,903	11.9
Money Market Shares	1,174	1,545	31.7	1,781	15.3
Share Certificates/CDs	2,650	2,560	3.4-	2,748	7.4
IRA/Keogh Accounts	903	960	6.3	1,057	10.1
All Other Shares and Member Deposits	183	214	16.9	245	14.5
Non-Member Deposits	40	38	6.1-	25	33.0-
Regular Reserves	396	400	1.0	412	2.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	5	10	100.8	17	58.5
Other Reserves	27	27	1.3	27	0.8-
Undivided Earnings	945	1,013	7.2	1,113	9.9
Net Income	23	22	5.8-	21	1.7-
<b>TOTAL EQUITY</b>	1,396	1,473	5.5	1,590	7.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	11,643	12,697	9.1	13,853	9.1

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Ohio**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	497	476	4.2-	454	4.6-
<b>INTEREST INCOME</b>					
Interest on Loans	313	298	4.6-	288	3.5-
(Less) Interest Refund	0*	0*	57.4-	0*	23.6
Income from Investments	94	75	20.3-	66	11.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>406</b>	<b>373</b>	<b>8.2-</b>	<b>353</b>	<b>5.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	183	131	28.3-	113	13.8-
Interest on Deposits	10	14	49.6	5	66.2-
Interest on Borrowed Money	1	1	8.5	1	11.6
<b>TOTAL INTEREST EXPENSE</b>	<b>194</b>	<b>147</b>	<b>24.2-</b>	<b>119</b>	<b>18.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>23</b>	<b>61.6</b>	<b>21</b>	<b>8.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>198</b>	<b>203</b>	<b>2.4</b>	<b>213</b>	<b>4.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	39	44	11.8	53	21.0
Other Operating Income	14	15	6.8	17	13.9
Gain (Loss) on Investments	0*	0*	12.1-	0*	25.6-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	455.3	0*	449.9
Other Non-Oper Income (Expense)	0*	0*	30.7	0*	282.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>54</b>	<b>60</b>	<b>10.3</b>	<b>72</b>	<b>19.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	100	105	4.7	112	7.1
Travel and Conference Expense	3	3	11.4-	3	16.2
Office Occupancy Expense	13	13	3.2	14	9.7
Office Operations Expense	43	46	6.4	48	5.7
Educational & Promotional Expense	7	7	3.0	7	3.6
Loan Servicing Expense	12	14	14.0	16	13.7
Professional and Outside Services	16	17	3.6	18	4.4
Member Insurance	3	3	17.0-	3	7.6-
Operating Fees	2	2	21.7-	2	11.1
Miscellaneous Operating Expenses	8	8	7.2	8	3.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>207</b>	<b>217</b>	<b>4.6</b>	<b>231</b>	<b>6.6</b>
<b>NET INCOME</b>	<b>45</b>	<b>46</b>	<b>1.8</b>	<b>53</b>	<b>16.3</b>
Transfer to Regular Reserve	4	4	15.1-	1	71.5-

\* Amount Less than + or - 1 Million

**Oklahoma**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	94	94	0.0	92	2.1-
<b>Cash &amp; Equivalents</b>	504	506	0.4	604	19.4
<b>TOTAL INVESTMENTS</b>	1,164	1,534	31.8	1,848	20.5
U.S. Government Obligations	9	15	62.2	32	111.6
Federal Agency Securities	588	859	46.2	1,066	24.1
Mutual Fund & Common Trusts	3	4	17.8	16	351.4
MCSD and PIC at Corporate CU	18	25	38.3	27	8.7
All Other Corporate Credit Union	196	180	8.3-	187	3.9
Commercial Banks, S&Ls	236	299	26.8	347	15.8
Credit Unions -Loans to, Deposits in	6	5	14.4-	6	15.5
Other Investments	108	147	36.4	168	13.9
Loans Held for Sale	N/A	9		19	116.0
<b>TOTAL LOANS OUTSTANDING</b>	3,154	3,327	5.5	3,438	3.3
Unsecured Credit Card Loans	139	135	3.4-	136	1.2
All Other Unsecured Loans	145	169	16.0	175	3.7
New Vehicle Loans	755	729	3.4-	681	6.6-
Used Vehicle Loans	858	980	14.2	1,078	10.1
First Mortgage Real Estate Loans	698	730	4.7	779	6.7
Other Real Estate Loans	254	267	5.4	263	1.7-
Leases Receivable	0*	0*	2,301.9	0*	60.2-
All Other Loans/Lines of Credit \1	241	317	31.6	325	2.3
Other Loans \1	65	N/A		N/A	
Allowance For Loan Losses	31	33	3.7	30	7.0-
Other Real Estate Owned	1	3	160.5	1	58.3-
Land and Building	90	96	6.8	109	13.2
Other Fixed Assets	21	24	14.7	24	0.2
NCUSIF Capitalization Deposit	38	42	12.0	46	7.8
Other Assets	41	41	0.3-	55	33.3
<b>TOTAL ASSETS</b>	4,981	5,550	11.4	6,113	10.1
<b>LIABILITIES</b>					
Total Borrowings	67	102	51.2	162	58.6
Accrued Dividends/Interest Payable	6	5	17.3-	4	27.5-
Acct Payable and Other Liabilities	52	56	7.8	68	20.3
Uninsured Secondary Capital	0*	0*	33.3-	0*	33.3-
<b>TOTAL LIABILITIES</b>	126	163	29.8	233	42.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,315	4,786	10.9	5,207	8.8
Share Drafts	608	683	12.4	701	2.7
Regular Shares	1,508	1,753	16.2	1,952	11.4
Money Market Shares	599	748	24.9	876	17.2
Share Certificates/CDs	1,140	1,072	6.0-	1,114	4.0
IRA/Keogh Accounts	429	502	17.0	531	5.8
All Other Shares and Member Deposits	22	23	0.5	25	9.5
Non-Member Deposits	9	5	36.7-	7	29.2
Regular Reserves	179	182	1.3	189	4.2
APPR. For Non-Conf. Invest.	0*	0*	8.0	0*	7.4
Accum. Unrealized G/L on A-F-S	8	16	107.8	24	47.1
Other Reserves	29	31	6.6	33	7.3
Undivided Earnings	321	368	14.6	420	14.1
Net Income	3	4	14.8	6	52.9
<b>TOTAL EQUITY</b>	541	601	11.1	672	11.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,981	5,550	11.4	6,113	10.1

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Oklahoma**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	94	94	0.0	92	2.1-
<b>INTEREST INCOME</b>					
Interest on Loans	131	128	2.7-	123	3.6-
(Less) Interest Refund	0*	0*	0.0	0*	2.5
Income from Investments	40	35	12.0-	31	11.2-
Trading Profits and Losses	0*	-0*	502.1-	0*	335.4
<b>TOTAL INTEREST INCOME</b>	<b>171</b>	<b>163</b>	<b>5.0-</b>	<b>154</b>	<b>5.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	75	54	27.4-	43	21.0-
Interest on Deposits	10	8	24.3-	6	25.9-
Interest on Borrowed Money	1	3	137.0	4	18.4
<b>TOTAL INTEREST EXPENSE</b>	<b>86</b>	<b>65</b>	<b>24.7-</b>	<b>52</b>	<b>19.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>7</b>	<b>15.8</b>	<b>7</b>	<b>1.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>79</b>	<b>91</b>	<b>15.0</b>	<b>95</b>	<b>5.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	20	22	9.7	29	31.3
Other Operating Income	5	6	11.6	7	28.4
Gain (Loss) on Investments	0*	0*	3.6-	0*	392.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	41.7-	0*	95.9
Other Non-Oper Income (Expense)	-0*	0*	140.5	0*	434.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>26</b>	<b>28</b>	<b>10.2</b>	<b>37</b>	<b>32.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	44	47	7.8	51	9.0
Travel and Conference Expense	1	1	1.3	1	0.4
Office Occupancy Expense	6	6	1.5	6	2.6-
Office Operations Expense	20	21	2.1	22	8.9
Educational & Promotional Expense	2	2	16.6	3	15.8
Loan Servicing Expense	4	4	9.9	5	20.3
Professional and Outside Services	5	6	15.5	6	7.1
Member Insurance	0*	0*	8.2	0*	0.1-
Operating Fees	0*	0*	17.5	0*	0.0-
Miscellaneous Operating Expenses	2	4	47.9	3	22.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>85</b>	<b>92</b>	<b>7.9</b>	<b>99</b>	<b>7.4</b>
<b>NET INCOME</b>	<b>19</b>	<b>27</b>	<b>40.0</b>	<b>34</b>	<b>25.0</b>
Transfer to Regular Reserve	3	3	11.3-	2	40.0-

\* Amount Less than + or - 1 Million

**Oregon**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	112	109	2.7-	103	5.5-
<b>Cash &amp; Equivalents</b>	806	664	17.6-	783	17.9
<b>TOTAL INVESTMENTS</b>	1,446	1,806	24.9	2,231	23.6
U.S. Government Obligations	34	1	96.4-	0*	99.7-
Federal Agency Securities	665	853	28.3	993	16.4
Mutual Fund & Common Trusts	181	223	23.4	319	43.1
MCSD and PIC at Corporate CU	56	55	1.1-	56	1.8
All Other Corporate Credit Union	266	332	24.5	381	15.0
Commercial Banks, S&Ls	177	278	56.7	358	28.8
Credit Unions -Loans to, Deposits in	14	9	35.6-	8	10.5-
Other Investments	52	55	5.1	115	109.4
Loans Held for Sale	N/A	6		50	687.7
<b>TOTAL LOANS OUTSTANDING</b>	5,549	6,211	11.9	6,709	8.0
Unsecured Credit Card Loans	343	346	0.7	350	1.3
All Other Unsecured Loans	275	251	8.9-	240	4.4-
New Vehicle Loans	1,111	1,266	14.0	1,339	5.8
Used Vehicle Loans	1,183	1,409	19.2	1,573	11.6
First Mortgage Real Estate Loans	1,113	1,431	28.6	1,751	22.3
Other Real Estate Loans	1,161	1,209	4.2	1,146	5.3-
Leases Receivable	7	4	50.4-	2	32.7-
All Other Loans/Lines of Credit \1	307	295	3.8-	307	4.3
Other Loans \1	49	N/A		N/A	
Allowance For Loan Losses	49	53	9.2	48	10.3-
Other Real Estate Owned	2	2	20.5	2	11.1
Land and Building	110	117	6.3	136	16.0
Other Fixed Assets	46	43	6.7-	45	5.1
NCUSIF Capitalization Deposit	60	69	14.4	74	8.3
Other Assets	75	94	25.2	81	13.9-
<b>TOTAL ASSETS</b>	8,044	8,958	11.4	10,064	12.3
<b>LIABILITIES</b>					
Total Borrowings	91	109	19.1	210	93.1
Accrued Dividends/Interest Payable	5	4	26.9-	3	14.3-
Acct Payable and Other Liabilities	69	73	5.5	84	15.0
Uninsured Secondary Capital	0*	0*	338.3	1	220.2
<b>TOTAL LIABILITIES</b>	166	186	12.2	298	60.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,124	7,931	11.3	8,811	11.1
Share Drafts	1,009	1,065	5.6	1,177	10.5
Regular Shares	1,691	2,002	18.4	2,200	9.9
Money Market Shares	1,604	2,231	39.1	2,589	16.0
Share Certificates/CDs	2,096	1,881	10.3-	2,016	7.2
IRA/Keogh Accounts	685	708	3.4	790	11.5
All Other Shares and Member Deposits	36	40	13.7	37	7.5-
Non-Member Deposits	4	2	44.8-	3	11.0
Regular Reserves	289	345	19.1	359	4.3
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	-0*	7	16,352.8	7	5.6-
Other Reserves	0*	0*	98.3-	0*	2,604.7
Undivided Earnings	460	474	3.0	575	21.3
Net Income	5	16	234.5	13	18.6-
<b>TOTAL EQUITY</b>	754	842	11.6	954	13.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,044	8,958	11.4	10,064	12.3

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Oregon**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	112	109	2.7-	103	5.5-
<b>INTEREST INCOME</b>					
Interest on Loans	231	226	2.3-	223	1.5-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	48	39	18.2-	36	8.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>279</b>	<b>265</b>	<b>5.0-</b>	<b>259</b>	<b>2.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	74	51	30.8-	41	20.4-
Interest on Deposits	61	42	31.4-	33	20.7-
Interest on Borrowed Money	2	3	16.9	4	43.6
<b>TOTAL INTEREST EXPENSE</b>	<b>137</b>	<b>95</b>	<b>30.3-</b>	<b>78</b>	<b>18.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>18</b>	<b>34.4</b>	<b>14</b>	<b>22.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>129</b>	<b>151</b>	<b>17.8</b>	<b>167</b>	<b>10.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	23	26	11.7	34	30.0
Other Operating Income	18	19	5.1	23	24.3
Gain (Loss) on Investments	0*	1	739.7	0*	72.1-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,024.8	0*	182.4
Other Non-Oper Income (Expense)	0*	0*	550.7	0*	17.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>41</b>	<b>47</b>	<b>12.8</b>	<b>58</b>	<b>24.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	71	77	8.4	86	11.7
Travel and Conference Expense	2	3	6.9	3	10.2
Office Occupancy Expense	9	10	6.5	10	7.9
Office Operations Expense	29	30	3.3	32	9.3
Educational & Promotional Expense	6	6	4.5-	7	10.8
Loan Servicing Expense	7	10	36.2	11	9.2
Professional and Outside Services	12	14	14.9	16	13.6
Member Insurance	0*	0*	19.8-	0*	22.4-
Operating Fees	0*	0*	17.2	0*	4.0
Miscellaneous Operating Expenses	2	2	7.1-	3	25.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>140</b>	<b>152</b>	<b>8.3</b>	<b>169</b>	<b>11.1</b>
<b>NET INCOME</b>	<b>30</b>	<b>46</b>	<b>55.6</b>	<b>56</b>	<b>21.7</b>
Transfer to Regular Reserve	6	49	741.3	6	88.3-

\* Amount Less than + or - 1 Million



**Pennsylvania**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	763	740	3.0-	718	3.0-
<b>Cash &amp; Equivalents</b>	2,364	2,515	6.4	2,990	18.9
<b>TOTAL INVESTMENTS</b>	3,974	5,531	39.2	6,350	14.8
U.S. Government Obligations	145	190	30.4	109	42.7-
Federal Agency Securities	2,251	3,197	42.0	3,850	20.4
Mutual Fund & Common Trusts	98	119	21.7	119	0.6-
MCSD and PIC at Corporate CU	107	119	10.6	138	16.1
All Other Corporate Credit Union	309	442	43.1	363	18.0-
Commercial Banks, S&Ls	946	1,308	38.3	1,586	21.2
Credit Unions -Loans to, Deposits in	28	26	4.9-	39	47.7
Other Investments	90	131	45.6	147	12.8
Loans Held for Sale	N/A	20		34	68.2
<b>TOTAL LOANS OUTSTANDING</b>	10,489	10,942	4.3	11,436	4.5
Unsecured Credit Card Loans	856	850	0.7-	878	3.3
All Other Unsecured Loans	1,249	1,211	3.1-	1,140	5.8-
New Vehicle Loans	1,972	1,866	5.4-	1,712	8.3-
Used Vehicle Loans	1,716	1,840	7.2	2,042	11.0
First Mortgage Real Estate Loans	1,580	1,828	15.7	1,882	3.0
Other Real Estate Loans	2,550	2,798	9.7	3,194	14.2
Leases Receivable	9	6	39.2-	3	49.5-
All Other Loans/Lines of Credit \1	536	544	1.5	586	7.6
Other Loans \1	20	N/A		N/A	
Allowance For Loan Losses	102	100	1.6-	94	6.3-
Other Real Estate Owned	3	4	20.6	3	26.4-
Land and Building	221	238	7.7	242	1.5
Other Fixed Assets	69	70	1.9	69	1.9-
NCUSIF Capitalization Deposit	134	151	13.2	166	9.5
Other Assets	151	174	14.7	197	13.7
<b>TOTAL ASSETS</b>	17,303	19,545	13.0	21,393	9.5
<b>LIABILITIES</b>					
Total Borrowings	7	15	117.2	5	67.4-
Accrued Dividends/Interest Payable	26	19	25.2-	16	17.9-
Acct Payable and Other Liabilities	73	74	2.3	76	2.4
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	105	109	3.3	97	11.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	15,240	17,315	13.6	18,989	9.7
Share Drafts	1,725	1,912	10.8	2,042	6.8
Regular Shares	6,672	7,870	18.0	8,677	10.2
Money Market Shares	1,725	2,320	34.5	2,624	13.1
Share Certificates/CDs	3,470	3,449	0.6-	3,657	6.0
IRA/Keogh Accounts	1,360	1,467	7.9	1,650	12.5
All Other Shares and Member Deposits	259	281	8.5	305	8.6
Non-Member Deposits	29	16	45.8-	34	115.2
Regular Reserves	458	478	4.4	484	1.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	16	28	77.4	34	23.6
Other Reserves	13	11	10.7-	11	1.7-
Undivided Earnings	1,465	1,600	9.2	1,771	10.7
Net Income	6	4	25.5-	7	58.7
<b>TOTAL EQUITY</b>	1,957	2,122	8.4	2,307	8.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	17,303	19,545	13.0	21,393	9.5

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Pennsylvania**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	763	740	3.0-	718	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	444	433	2.6-	412	4.7-
(Less) Interest Refund	0*	0*	43.5-	0*	7.8-
Income from Investments	151	127	16.1-	113	11.2-
Trading Profits and Losses	-0*	-0*	22.6-	0*	158.7
<b>TOTAL INTEREST INCOME</b>	<b>595</b>	<b>559</b>	<b>6.0-</b>	<b>525</b>	<b>6.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	274	216	21.0-	170	21.4-
Interest on Deposits	12	10	17.6-	7	21.7-
Interest on Borrowed Money	0*	0*	45.0-	0*	0.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>286</b>	<b>226</b>	<b>20.9-</b>	<b>178</b>	<b>21.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>23</b>	<b>26</b>	<b>11.5</b>	<b>26</b>	<b>0.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>286</b>	<b>307</b>	<b>7.5</b>	<b>321</b>	<b>4.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	36	40	10.7	47	16.9
Other Operating Income	28	29	2.9	38	30.6
Gain (Loss) on Investments	0*	-2	963.7-	1	179.3
Gain (Loss) on Disp of Fixed Assets	0*	0*	96.5-	0*	16,322.0
Other Non-Oper Income (Expense)	-0*	0*	363.4	1	19.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>65</b>	<b>69</b>	<b>6.1</b>	<b>88</b>	<b>28.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	127	138	8.9	150	8.6
Travel and Conference Expense	3	4	6.5	4	1.0
Office Occupancy Expense	14	15	5.4	17	12.9
Office Operations Expense	59	64	7.2	68	6.7
Educational & Promotional Expense	9	9	8.6	10	13.1
Loan Servicing Expense	16	18	13.7	21	12.7
Professional and Outside Services	27	30	9.8	32	6.6
Member Insurance	8	7	6.2-	6	11.7-
Operating Fees	2	2	10.1	2	5.6
Miscellaneous Operating Expenses	6	7	14.5	7	2.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>272</b>	<b>295</b>	<b>8.4</b>	<b>317</b>	<b>7.7</b>
<b>NET INCOME</b>	<b>79</b>	<b>81</b>	<b>3.3</b>	<b>92</b>	<b>13.7</b>
Transfer to Regular Reserve	13	7	41.5-	0*	87.7-

\* Amount Less than + or - 1 Million

**Puerto Rico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	18	18	0.0	18	0.0
<b>Cash &amp; Equivalents</b>	32	39	23.8	61	54.8
<b>TOTAL INVESTMENTS</b>	114	128	12.1	150	17.5
U.S. Government Obligations	11	15	29.2	0*	100.0-
Federal Agency Securities	73	77	6.3	125	61.5
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCS&D and PIC at Corporate CU	0*	0*	2.6	0	100.0-
All Other Corporate Credit Union	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	29	32	10.7	22	31.2-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	3	472.5	3	22.5-
Loans Held for Sale	N/A	0*		0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	269	288	6.9	285	1.0-
Unsecured Credit Card Loans	12	16	25.8	16	5.9
All Other Unsecured Loans	126	124	1.8-	120	2.7-
New Vehicle Loans	67	73	8.3	69	4.8-
Used Vehicle Loans	2	1	8.8-	1	18.3-
First Mortgage Real Estate Loans	37	52	42.2	60	15.3
Other Real Estate Loans	13	12	3.1-	9	23.4-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit \1	12	10	12.6-	8	17.9-
Other Loans \1	1	N/A		N/A	
Allowance For Loan Losses	4	6	28.6	6	2.6-
Other Real Estate Owned	0*	0*	0.0	0*	42.2
Land and Building	6	9	35.2	11	28.9
Other Fixed Assets	2	2	4.5-	2	9.6-
NCUSIF Capitalization Deposit	3	3	12.7	4	5.7
Other Assets	4	4	5.7-	4	3.1
<b>TOTAL ASSETS</b>	426	467	9.6	511	9.4
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	22.8-	0*	22.5-
Acct Payable and Other Liabilities	3	4	17.9	3	23.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	4	5	8.8	4	23.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	370	407	9.9	447	9.9
Share Drafts	9	11	19.0	13	20.7
Regular Shares	207	221	6.9	256	15.8
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	142	148	4.2	159	7.6
IRA/Keogh Accounts	7	7	5.6	8	8.6
All Other Shares and Member Deposits	5	20	274.2	11	44.6-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	13	13	2.6	14	2.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	167.6	0*	27.0
Other Reserves	10	6	37.3-	0*	87.0-
Undivided Earnings	28	35	25.5	45	27.1
Net Income	0*	0*	124.3	0*	47.0
<b>TOTAL EQUITY</b>	52	56	8.0	60	8.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	426	467	9.6	511	9.4

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Puerto Rico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	13	13	3.3	13	0.4-
(Less) Interest Refund	0*	0*	69.0	0*	100.0-
Income from Investments	4	3	13.0-	3	6.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>17</b>	<b>16</b>	<b>0.6-</b>	<b>16</b>	<b>1.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	8	7	9.9-	7	9.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	2,033.9	0*	99.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>8</b>	<b>7</b>	<b>9.8-</b>	<b>7</b>	<b>9.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>2</b>	<b>30.1</b>	<b>2</b>	<b>24.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>7</b>	<b>7</b>	<b>4.6</b>	<b>7</b>	<b>0.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	8.3-	0*	17.6
Other Operating Income	0*	0*	69.9	0*	24.6-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,075.9	0*	84.2-
Other Non-Oper Income (Expense)	0*	0*	10,259.5	0*	95.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>24.0</b>	<b>0*</b>	<b>8.6-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3	3	4.7	3	3.4
Travel and Conference Expense	0*	0*	10.3-	0*	25.0
Office Occupancy Expense	0*	0*	16.7	0*	22.3
Office Operations Expense	2	2	8.0	2	10.5
Educational & Promotional Expense	0*	0*	19.9-	0*	53.2
Loan Servicing Expense	0*	0*	27.7	0*	21.2
Professional and Outside Services	0*	0*	23.7	0*	9.6
Member Insurance	0*	0*	16.6-	0*	9.0-
Operating Fees	0*	0*	0.8-	0*	45.6
Miscellaneous Operating Expenses	0*	0*	0.7-	0*	27.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>6</b>	<b>6</b>	<b>5.9</b>	<b>6</b>	<b>7.2</b>
<b>NET INCOME</b>	<b>2</b>	<b>2</b>	<b>7.4</b>	<b>2</b>	<b>20.9-</b>
Transfer to Regular Reserve	0*	0*	59.1-	0*	99.6-

\* Amount Less than + or - 1 Million

**Rhode Island**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	39	37	5.1-	34	8.1-
<b>Cash &amp; Equivalents</b>	345	342	1.0-	389	13.6
<b>TOTAL INVESTMENTS</b>	614	788	28.4	814	3.3
U.S. Government Obligations	9	7	25.1-	3	53.6-
Federal Agency Securities	365	472	29.4	492	4.2
Mutual Fund & Common Trusts	1	3	176.6	5	52.3
MCSD and PIC at Corporate CU	9	11	27.1	12	8.1
All Other Corporate Credit Union	77	81	5.4	85	4.6
Commercial Banks, S&Ls	17	51	207.0	60	16.4
Credit Unions -Loans to, Deposits in	3	9	156.3	7	19.0-
Other Investments	132	152	15.3	148	2.4-
Loans Held for Sale	N/A	8		26	226.7
<b>TOTAL LOANS OUTSTANDING</b>	1,416	1,622	14.5	1,850	14.1
Unsecured Credit Card Loans	45	27	39.7-	17	36.3-
All Other Unsecured Loans	38	37	4.1-	35	5.4-
New Vehicle Loans	127	163	29.1	174	6.7
Used Vehicle Loans	166	237	42.9	281	18.7
First Mortgage Real Estate Loans	811	885	9.2	993	12.2
Other Real Estate Loans	201	243	20.9	324	33.1
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit \1	26	29	14.6	26	9.7-
Other Loans \1	3	N/A		N/A	
Allowance For Loan Losses	11	11	1.6-	11	2.5-
Other Real Estate Owned	0*	0*	75.0	0*	100.0-
Land and Building	37	39	4.7	41	4.7
Other Fixed Assets	10	11	5.5	12	14.0
NCUSIF Capitalization Deposit	18	20	12.6	23	12.4
Other Assets	27	30	13.0	54	76.3
<b>TOTAL ASSETS</b>	2,456	2,848	16.0	3,197	12.2
<b>LIABILITIES</b>					
Total Borrowings	44	164	269.1	170	3.4
Accrued Dividends/Interest Payable	7	4	40.6-	3	31.4-
Acct Payable and Other Liabilities	22	19	10.5-	22	15.1
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0-
<b>TOTAL LIABILITIES</b>	73	188	156.6	195	3.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,044	2,298	12.4	2,608	13.5
Share Drafts	256	288	12.5	328	14.2
Regular Shares	483	565	16.8	656	16.3
Money Market Shares	246	310	25.8	365	17.8
Share Certificates/CDs	787	841	6.9	929	10.4
IRA/Keogh Accounts	173	183	5.7	202	10.6
All Other Shares and Member Deposits	99	112	13.2	128	14.1
Non-Member Deposits	0*	0*	100.0-	0*	0.0
Regular Reserves	86	86	0.1-	87	0.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	3	360.0	7	163.4
Other Reserves	3	2	48.8-	2	0.0
Undivided Earnings	246	268	9.1	295	9.9
Net Income	2	4	58.8	3	20.6-
<b>TOTAL EQUITY</b>	338	362	7.1	393	8.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,456	2,848	16.0	3,197	12.2

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Rhode Island**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	39	37	5.1-	34	8.1-
<b>INTEREST INCOME</b>					
Interest on Loans	54	56	3.3	58	2.9
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	24	21	11.6-	17	18.3-
Trading Profits and Losses	0	-1	0.0	0*	148.6
<b>TOTAL INTEREST INCOME</b>	<b>78</b>	<b>76</b>	<b>3.1-</b>	<b>76</b>	<b>0.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7	6	21.7-	5	20.5-
Interest on Deposits	30	22	28.6-	20	7.7-
Interest on Borrowed Money	2	3	120.6	3	7.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>39</b>	<b>31</b>	<b>21.5-</b>	<b>28</b>	<b>10.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>2</b>	<b>39.0</b>	<b>2</b>	<b>18.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>37</b>	<b>43</b>	<b>14.8</b>	<b>46</b>	<b>7.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	7	7	8.7	9	20.7
Other Operating Income	2	2	7.7	3	42.2
Gain (Loss) on Investments	0*	0*	66.6	0*	80.9
Gain (Loss) on Disp of Fixed Assets	-0*	0*	281.4	0*	3,074.4
Other Non-Oper Income (Expense)	0*	0*	1,601.1	0*	54.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>10</b>	<b>12.5</b>	<b>13</b>	<b>31.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	18	21	12.3	23	11.1
Travel and Conference Expense	0*	0*	0.3	0*	26.0
Office Occupancy Expense	3	3	4.4	3	9.3
Office Operations Expense	7	8	11.9	9	14.7
Educational & Promotional Expense	1	2	18.6	2	3.0
Loan Servicing Expense	1	1	3.7	1	8.9-
Professional and Outside Services	3	4	15.1	4	11.2
Member Insurance	0*	0*	12.0	0*	29.0-
Operating Fees	0*	0*	3.1	0*	6.8-
Miscellaneous Operating Expenses	2	2	4.0-	2	7.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>37</b>	<b>41</b>	<b>10.7</b>	<b>45</b>	<b>10.4</b>
<b>NET INCOME</b>	<b>9</b>	<b>12</b>	<b>29.0</b>	<b>14</b>	<b>19.1</b>
Transfer to Regular Reserve	0*	0*	100.0-	0*	0.0

\* Amount Less than + or - 1 Million

**South Carolina  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
June 30, 2003  
(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	97	95	2.1-	92	3.2-
<b>Cash &amp; Equivalents</b>	623	608	2.4-	754	24.0
<b>TOTAL INVESTMENTS</b>	659	838	27.2	946	12.9
U.S. Government Obligations	0*	4	287.8	3	26.7-
Federal Agency Securities	278	291	4.7	386	32.6
Mutual Fund & Common Trusts	27	33	25.1	32	4.1-
MCSD and PIC at Corporate CU	24	29	20.0	27	7.4-
All Other Corporate Credit Union	206	313	51.4	313	0.1
Commercial Banks, S&Ls	99	141	43.1	151	7.0
Credit Unions -Loans to, Deposits in	6	5	24.1-	7	50.3
Other Investments	17	22	29.1	27	23.0
Loans Held for Sale	N/A	0*		3	245.3
<b>TOTAL LOANS OUTSTANDING</b>	3,454	3,707	7.3	3,951	6.6
Unsecured Credit Card Loans	222	222	0.0-	228	2.7
All Other Unsecured Loans	279	262	6.0-	267	2.0
New Vehicle Loans	664	685	3.2	729	6.5
Used Vehicle Loans	917	1,019	11.2	1,176	15.4
First Mortgage Real Estate Loans	790	879	11.3	891	1.3
Other Real Estate Loans	369	411	11.5	442	7.4
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/Lines of Credit \1	213	229	7.6	219	4.5-
Other Loans \1	1	N/A		N/A	
Allowance For Loan Losses	30	31	4.2	33	4.4
Other Real Estate Owned	0*	2	235.4	1	14.7-
Land and Building	95	112	17.9	127	13.4
Other Fixed Assets	31	34	9.3	37	9.2
NCUSIF Capitalization Deposit	36	41	13.0	44	7.8
Other Assets	46	41	11.3-	50	22.5
<b>TOTAL ASSETS</b>	4,915	5,352	8.9	5,881	9.9
<b>LIABILITIES</b>					
Total Borrowings	25	26	3.6	30	16.9
Accrued Dividends/Interest Payable	26	17	34.1-	15	13.7-
Acct Payable and Other Liabilities	32	29	9.2-	42	44.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	83	72	13.1-	87	20.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,281	4,682	9.4	5,145	9.9
Share Drafts	572	649	13.4	698	7.5
Regular Shares	1,339	1,571	17.3	1,713	9.1
Money Market Shares	372	442	18.7	522	18.3
Share Certificates/CDs	1,504	1,481	1.5-	1,622	9.5
IRA/Keogh Accounts	465	499	7.3	547	9.6
All Other Shares and Member Deposits	20	36	83.3	41	11.6
Non-Member Deposits	9	5	43.0-	3	38.5-
Regular Reserves	142	146	2.8	148	1.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	1,277.7	0*	56.3-
Other Reserves	20	22	8.6	20	10.3-
Undivided Earnings	384	423	10.2	475	12.2
Net Income	6	6	9.3	6	5.2-
<b>TOTAL EQUITY</b>	552	598	8.4	649	8.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,915	5,352	8.9	5,881	9.9

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**South Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	97	95	2.1-	92	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	152	148	2.9-	147	0.2-
(Less) Interest Refund	0*	0*	9.5	0*	6.6-
Income from Investments	26	18	30.8-	16	12.1-
Trading Profits and Losses	0	0*	0.0	0*	96.9-
<b>TOTAL INTEREST INCOME</b>	<b>178</b>	<b>165</b>	<b>6.9-</b>	<b>163</b>	<b>1.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	86	59	31.1-	52	13.0-
Interest on Deposits	0*	0*	37.9-	0*	13.5-
Interest on Borrowed Money	0*	0*	13.8-	0*	7.4
<b>TOTAL INTEREST EXPENSE</b>	<b>88</b>	<b>60</b>	<b>30.9-</b>	<b>53</b>	<b>12.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>10</b>	<b>12</b>	<b>25.6</b>	<b>13</b>	<b>11.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>80</b>	<b>93</b>	<b>15.4</b>	<b>97</b>	<b>4.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	28	32	17.2	36	11.3
Other Operating Income	8	10	15.9	13	35.5
Gain (Loss) on Investments	0*	-0*	225.1-	-0*	33.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	24,991.6	0*	36.2-
Other Non-Oper Income (Expense)	0*	0*	2.8-	0*	46.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>36</b>	<b>43</b>	<b>17.3</b>	<b>50</b>	<b>16.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	48	53	11.4	58	9.3
Travel and Conference Expense	2	2	2.5	2	3.0-
Office Occupancy Expense	6	7	13.9	8	15.7
Office Operations Expense	22	24	10.1	26	6.1
Educational & Promotional Expense	3	3	13.2	4	20.8
Loan Servicing Expense	5	6	19.6	7	24.2
Professional and Outside Services	8	10	14.6	10	8.1
Member Insurance	0*	0*	9.6-	0*	5.8
Operating Fees	0*	0*	22.9	0*	3.5-
Miscellaneous Operating Expenses	3	3	11.5	3	2.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>98</b>	<b>110</b>	<b>11.7</b>	<b>120</b>	<b>9.4</b>
<b>NET INCOME</b>	<b>19</b>	<b>26</b>	<b>38.4</b>	<b>26</b>	<b>1.3</b>
Transfer to Regular Reserve	5	5	6.3-	1	73.7-

\* Amount Less than + or - 1 Million



**South Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	61	60	1.6-	59	1.7-
<b>Cash &amp; Equivalents</b>	107	86	20.0-	143	66.7
<b>TOTAL INVESTMENTS</b>	145	212	45.6	197	6.8-
U.S. Government Obligations	2	2	17.4	0*	58.7-
Federal Agency Securities	68	71	4.2	73	3.4
Mutual Fund & Common Trusts	4	20	361.4	6	72.0-
MCSD and PIC at Corporate CU	8	10	37.0	9	10.1-
All Other Corporate Credit Union	11	14	24.6	9	35.4-
Commercial Banks, S&Ls	36	70	94.0	76	9.3
Credit Unions -Loans to, Deposits in	8	13	59.5	16	23.5
Other Investments	9	12	39.7	7	40.3-
Loans Held for Sale	N/A	1		5	252.5
<b>TOTAL LOANS OUTSTANDING</b>	808	876	8.5	947	8.1
Unsecured Credit Card Loans	34	34	2.0	34	0.3
All Other Unsecured Loans	32	31	1.1-	30	3.3-
New Vehicle Loans	131	125	4.7-	130	4.4
Used Vehicle Loans	270	294	9.0	307	4.4
First Mortgage Real Estate Loans	144	171	19.4	199	15.9
Other Real Estate Loans	91	106	15.9	116	9.5
Leases Receivable	5	0*	89.0-	0*	66.8-
All Other Loans/Lines of Credit \1	100	114	14.3	131	14.2
Other Loans \1	3	N/A		N/A	
Allowance For Loan Losses	9	8	9.8-	8	4.3-
Other Real Estate Owned	0*	0*	0.0	0*	12.9-
Land and Building	17	20	17.7	23	11.7
Other Fixed Assets	6	7	15.2	7	7.8
NCUSIF Capitalization Deposit	8	10	14.8	10	7.1
Other Assets	7	9	30.6	11	16.2
<b>TOTAL ASSETS</b>	1,090	1,213	11.3	1,336	10.1
<b>LIABILITIES</b>					
Total Borrowings	13	8	35.5-	12	38.7
Accrued Dividends/Interest Payable	5	3	28.5-	3	22.6-
Acct Payable and Other Liabilities	5	5	8.1-	5	13.0
Uninsured Secondary Capital	0*	0*	65.8	2	53.8
<b>TOTAL LIABILITIES</b>	23	17	25.5-	21	21.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	964	1,079	11.9	1,180	9.4
Share Drafts	123	139	12.4	155	11.9
Regular Shares	205	257	25.3	297	15.4
Money Market Shares	112	155	38.4	174	12.9
Share Certificates/CDs	404	403	0.3-	416	3.4
IRA/Keogh Accounts	83	89	7.2	98	10.5
All Other Shares and Member Deposits	29	29	0.2	28	3.9-
Non-Member Deposits	8	8	2.3-	11	41.8
Regular Reserves	33	34	2.7	34	1.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	1	29.1	2	48.2
Other Reserves	2	2	5.2-	2	0.1-
Undivided Earnings	66	79	18.6	96	21.9
Net Income	0*	0*	289.0	1	30.5
<b>TOTAL EQUITY</b>	103	117	13.6	135	15.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,090	1,213	11.3	1,336	10.1

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**South Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	61	60	1.6-	59	1.7-
<b>INTEREST INCOME</b>					
Interest on Loans	35	35	0.7-	34	1.8-
(Less) Interest Refund	0*	0*	48.0-	0*	3.3-
Income from Investments	6	5	19.3-	4	16.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>41</b>	<b>40</b>	<b>3.5-</b>	<b>38</b>	<b>3.6-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	21	16	24.3-	12	21.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	46.6-	0*	15.5
<b>TOTAL INTEREST EXPENSE</b>	<b>21</b>	<b>16</b>	<b>24.8-</b>	<b>13</b>	<b>21.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>1</b>	<b>30.4-</b>	<b>2</b>	<b>40.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>18</b>	<b>22</b>	<b>24.8</b>	<b>24</b>	<b>6.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	4	8.4	5	23.0
Other Operating Income	1	2	21.0	2	21.5
Gain (Loss) on Investments	-0*	-0*	7,953.3-	0*	159.9
Gain (Loss) on Disp of Fixed Assets	-0*	0*	194.5	0*	92.7-
Other Non-Oper Income (Expense)	0*	0*	322.5	0*	34.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>6</b>	<b>13.2</b>	<b>8</b>	<b>23.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	10	11	10.2	12	10.6
Travel and Conference Expense	0*	0*	9.3	0*	3.4
Office Occupancy Expense	1	1	3.9	1	15.3
Office Operations Expense	4	4	7.9	5	6.6
Educational & Promotional Expense	0*	0*	12.8	0*	3.1
Loan Servicing Expense	1	1	10.2	1	15.7
Professional and Outside Services	1	1	3.7	1	15.2
Member Insurance	0*	0*	11.2-	0*	21.7-
Operating Fees	0*	0*	30.8	0*	1.4
Miscellaneous Operating Expenses	0*	0*	74.4	0*	33.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>19</b>	<b>21</b>	<b>10.3</b>	<b>23</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>4</b>	<b>7</b>	<b>77.4</b>	<b>8</b>	<b>16.0</b>
Transfer to Regular Reserve	2	0*	70.6-	0*	22.5-

\* Amount Less than + or - 1 Million

**Tennessee**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	242	231	4.5-	226	2.2-
<b>Cash &amp; Equivalents</b>	1,113	1,199	7.7	1,417	18.2
<b>TOTAL INVESTMENTS</b>	1,606	2,211	37.6	2,576	16.5
U.S. Government Obligations	56	44	22.3-	53	20.5
Federal Agency Securities	870	1,343	54.3	1,583	17.9
Mutual Fund & Common Trusts	22	22	1.6	38	70.8
MCSD and PIC at Corporate CU	38	40	6.3	45	11.5
All Other Corporate Credit Union	234	212	9.2-	181	14.8-
Commercial Banks, S&Ls	344	480	39.3	594	23.9
Credit Unions -Loans to, Deposits in	11	15	39.7	10	30.2-
Other Investments	32	56	74.6	73	31.1
Loans Held for Sale	N/A	2		14	515.8
<b>TOTAL LOANS OUTSTANDING</b>	5,417	5,590	3.2	5,908	5.7
Unsecured Credit Card Loans	264	263	0.5-	270	2.7
All Other Unsecured Loans	481	457	5.0-	436	4.7-
New Vehicle Loans	1,061	984	7.2-	982	0.2-
Used Vehicle Loans	1,165	1,238	6.3	1,360	9.8
First Mortgage Real Estate Loans	1,758	1,935	10.1	2,106	8.8
Other Real Estate Loans	439	489	11.2	507	3.8
Leases Receivable	5	4	17.9-	3	37.5-
All Other Loans/Lines of Credit \1	233	219	6.2-	244	11.5
Other Loans \1	10	N/A		N/A	
Allowance For Loan Losses	37	41	10.5	42	2.5
Other Real Estate Owned	2	0*	46.5-	5	366.8
Land and Building	133	150	12.3	165	10.4
Other Fixed Assets	33	36	10.9	44	22.8
NCUSIF Capitalization Deposit	62	69	11.1	75	8.2
Other Assets	75	79	4.6	97	23.4
<b>TOTAL ASSETS</b>	8,404	9,295	10.6	10,259	10.4
<b>LIABILITIES</b>					
Total Borrowings	102	182	77.7	261	43.1
Accrued Dividends/Interest Payable	28	17	39.5-	14	18.2-
Acct Payable and Other Liabilities	53	56	4.7	80	42.6
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	184	255	38.8	354	38.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,148	7,877	10.2	8,612	9.3
Share Drafts	778	880	13.1	987	12.2
Regular Shares	2,311	2,778	20.2	3,102	11.7
Money Market Shares	883	1,157	31.1	1,332	15.2
Share Certificates/CDs	2,312	2,146	7.1-	2,203	2.6
IRA/Keogh Accounts	720	759	5.4	818	7.8
All Other Shares and Member Deposits	137	151	9.8	153	1.6
Non-Member Deposits	7	6	21.6-	16	179.7
Regular Reserves	312	304	2.8-	311	2.5
APPR. For Non-Conf. Invest.	0*	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	9	18	88.1	17	5.0-
Other Reserves	120	149	23.7	105	29.7-
Undivided Earnings	617	674	9.3	840	24.6
Net Income	14	19	37.7	20	4.0
<b>TOTAL EQUITY</b>	1,073	1,164	8.4	1,293	11.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,404	9,295	10.6	10,259	10.4

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Tennessee**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	242	231	4.5-	226	2.2-
<b>INTEREST INCOME</b>					
Interest on Loans	226	214	5.4-	209	2.2-
(Less) Interest Refund	0*	0*	19.9	0*	46.8
Income from Investments	64	54	15.1-	49	10.6-
Trading Profits and Losses	0*	0*	3.9-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>290</b>	<b>268</b>	<b>7.5-</b>	<b>258</b>	<b>3.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	113	75	33.9-	58	21.7-
Interest on Deposits	31	23	23.8-	20	16.6-
Interest on Borrowed Money	2	4	68.2	6	40.0
<b>TOTAL INTEREST EXPENSE</b>	<b>146</b>	<b>102</b>	<b>30.1-</b>	<b>83</b>	<b>18.1-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>13</b>	<b>13.8</b>	<b>12</b>	<b>7.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>133</b>	<b>153</b>	<b>15.5</b>	<b>162</b>	<b>5.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	28	29	2.8	35	21.6
Other Operating Income	13	13	1.3	17	29.1
Gain (Loss) on Investments	0*	0*	20.2	2	238.6
Gain (Loss) on Disp of Fixed Assets	0*	-0*	129.5-	0*	1,815.4
Other Non-Oper Income (Expense)	1	0*	71.8-	1	318.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>42</b>	<b>43</b>	<b>0.1</b>	<b>55</b>	<b>30.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	69	74	6.5	83	11.8
Travel and Conference Expense	2	2	7.2	3	8.8
Office Occupancy Expense	9	10	7.0	10	6.8
Office Operations Expense	29	31	7.8	34	10.2
Educational & Promotional Expense	4	4	5.8	5	30.3
Loan Servicing Expense	5	6	15.7	6	11.4
Professional and Outside Services	12	13	9.8	15	15.9
Member Insurance	2	2	2.5	2	0.5
Operating Fees	1	1	7.0-	1	3.7
Miscellaneous Operating Expenses	4	3	13.8-	4	11.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>136</b>	<b>146</b>	<b>6.7</b>	<b>163</b>	<b>11.6</b>
<b>NET INCOME</b>	<b>39</b>	<b>50</b>	<b>29.9</b>	<b>55</b>	<b>9.9</b>
Transfer to Regular Reserve	5	3	43.7-	4	47.6

\* Amount Less than + or - 1 Million

**Texas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	701	689	1.7-	675	2.0-
<b>Cash &amp; Equivalents</b>	4,161	3,700	11.1-	4,470	20.8
<b>TOTAL INVESTMENTS</b>	6,934	9,968	43.7	11,136	11.7
U.S. Government Obligations	69	259	277.6	89	65.6-
Federal Agency Securities	3,993	5,757	44.2	6,587	14.4
Mutual Fund & Common Trusts	70	101	42.6	137	35.8
MCSD and PIC at Corporate CU	127	174	37.0	187	7.3
All Other Corporate Credit Union	542	677	25.0	799	18.1
Commercial Banks, S&Ls	1,350	1,881	39.3	2,057	9.4
Credit Unions -Loans to, Deposits in	62	49	20.2-	44	10.1-
Other Investments	722	1,070	48.1	1,236	15.6
Loans Held for Sale	N/A	57		98	72.9
<b>TOTAL LOANS OUTSTANDING</b>	23,164	25,198	8.8	27,369	8.6
Unsecured Credit Card Loans	1,314	1,304	0.8-	1,286	1.4-
All Other Unsecured Loans	1,738	1,684	3.1-	1,669	0.9-
New Vehicle Loans	8,366	8,754	4.6	9,058	3.5
Used Vehicle Loans	5,445	6,267	15.1	7,316	16.7
First Mortgage Real Estate Loans	3,169	3,736	17.9	4,409	18.0
Other Real Estate Loans	1,420	1,684	18.6	1,839	9.2
Leases Receivable	77	105	36.2	165	57.2
All Other Loans/Lines of Credit \1	1,553	1,665	7.2	1,626	2.4-
Other Loans \1	81	N/A		N/A	
Allowance For Loan Losses	199	217	8.9	226	4.5
Other Real Estate Owned	2	11	351.5	4	61.7-
Land and Building	569	650	14.2	786	20.9
Other Fixed Assets	168	208	23.5	222	7.0
NCUSIF Capitalization Deposit	265	301	13.4	332	10.3
Other Assets	356	416	16.6	554	33.2
<b>TOTAL ASSETS</b>	35,422	40,291	13.7	44,745	11.1
<b>LIABILITIES</b>					
Total Borrowings	249	617	148.1	867	40.5
Accrued Dividends/Interest Payable	105	76	27.2-	48	37.4-
Acct Payable and Other Liabilities	380	390	2.5	441	13.1
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	733	1,083	47.6	1,355	25.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	30,974	35,108	13.3	38,896	10.8
Share Drafts	4,584	5,021	9.5	5,252	4.6
Regular Shares	11,116	13,047	17.4	14,174	8.6
Money Market Shares	4,052	5,503	35.8	6,455	17.3
Share Certificates/CDs	7,775	7,660	1.5-	8,557	11.7
IRA/Keogh Accounts	2,669	2,877	7.8	3,212	11.6
All Other Shares and Member Deposits	682	766	12.3	1,057	37.9
Non-Member Deposits	96	233	143.5	190	18.6-
Regular Reserves	1,079	1,095	1.5	1,104	0.9
APPR. For Non-Conf. Invest.	17	24	39.1	29	21.2
Accum. Unrealized G/L on A-F-S	12	25	116.5	18	26.6-
Other Reserves	225	305	35.8	346	13.5
Undivided Earnings	2,363	2,620	10.9	2,951	12.6
Net Income	20	31	55.3	45	44.3
<b>TOTAL EQUITY</b>	3,715	4,100	10.4	4,494	9.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	35,422	40,291	13.7	44,745	11.1

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Texas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	701	689	1.7-	675	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	948	952	0.3	946	0.7-
(Less) Interest Refund	0*	0*	20.3-	0*	23.5
Income from Investments	267	216	18.8-	164	24.0-
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>1,214</b>	<b>1,168</b>	<b>3.9-</b>	<b>1,109</b>	<b>5.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	498	353	29.1-	301	14.7-
Interest on Deposits	104	85	18.6-	68	20.3-
Interest on Borrowed Money	7	13	86.0	18	37.9
<b>TOTAL INTEREST EXPENSE</b>	<b>609</b>	<b>451</b>	<b>25.9-</b>	<b>387</b>	<b>14.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>52</b>	<b>73</b>	<b>41.4</b>	<b>82</b>	<b>11.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>554</b>	<b>643</b>	<b>16.2</b>	<b>641</b>	<b>0.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	160	179	11.6	218	21.8
Other Operating Income	28	32	13.9	41	26.1
Gain (Loss) on Investments	1	-6	494.3-	8	232.5
Gain (Loss) on Disp of Fixed Assets	-0*	0*	241.3	0*	62.0-
Other Non-Oper Income (Expense)	3	2	18.7-	4	77.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>193</b>	<b>208</b>	<b>7.9</b>	<b>270</b>	<b>29.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	295	326	10.7	360	10.4
Travel and Conference Expense	9	9	2.1	10	9.1
Office Occupancy Expense	42	46	11.1	52	11.5
Office Operations Expense	131	144	9.4	158	10.0
Educational & Promotional Expense	20	22	13.1	24	7.6
Loan Servicing Expense	22	25	11.6	28	13.9
Professional and Outside Services	45	52	15.0	56	7.7
Member Insurance	4	3	13.8-	3	7.1-
Operating Fees	3	3	12.5	3	0.2-
Miscellaneous Operating Expenses	19	22	12.3	21	4.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>590</b>	<b>653</b>	<b>10.6</b>	<b>715</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>156</b>	<b>198</b>	<b>26.9</b>	<b>195</b>	<b>1.5-</b>
Transfer to Regular Reserve	38	11	71.8-	10	9.5-

\* Amount Less than + or - 1 Million

**Utah**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	134	128	4.5-	124	3.1-
<b>Cash &amp; Equivalents</b>	584	527	9.8-	742	40.9
<b>TOTAL INVESTMENTS</b>	690	1,126	63.3	1,292	14.7
U.S. Government Obligations	6	6	3.4	6	5.3
Federal Agency Securities	126	276	118.6	339	22.7
Mutual Fund & Common Trusts	4	4	19.2	4	10.5-
MCSD and PIC at Corporate CU	26	28	11.5	39	35.5
All Other Corporate Credit Union	151	219	45.1	274	25.0
Commercial Banks, S&Ls	159	236	48.5	312	32.3
Credit Unions -Loans to, Deposits in	10	9	4.6-	7	18.6-
Other Investments	209	347	66.1	311	10.4-
Loans Held for Sale	N/A	35		69	99.6
<b>TOTAL LOANS OUTSTANDING</b>	5,005	5,474	9.4	6,063	10.8
Unsecured Credit Card Loans	323	332	2.9	349	5.2
All Other Unsecured Loans	190	184	3.3-	180	2.1-
New Vehicle Loans	712	746	4.7	792	6.2
Used Vehicle Loans	1,550	1,785	15.2	2,086	16.9
First Mortgage Real Estate Loans	1,084	1,255	15.8	1,494	19.0
Other Real Estate Loans	719	721	0.3	671	7.0-
Leases Receivable	19	12	39.4-	6	49.5-
All Other Loans/Lines of Credit \1	398	439	10.3	485	10.5
Other Loans \1	10	N/A		N/A	
Allowance For Loan Losses	46	50	8.3	51	1.3
Other Real Estate Owned	4	11	146.1	11	5.0
Land and Building	152	167	10.0	179	6.8
Other Fixed Assets	33	42	27.7	44	4.2
NCUSIF Capitalization Deposit	48	56	15.7	62	10.2
Other Assets	78	86	10.1	100	16.4
<b>TOTAL ASSETS</b>	6,549	7,474	14.1	8,512	13.9
<b>LIABILITIES</b>					
Total Borrowings	0*	2	97.8	6	193.4
Accrued Dividends/Interest Payable	13	10	21.7-	8	14.4-
Acct Payable and Other Liabilities	46	43	7.4-	60	39.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	60	55	8.7-	74	35.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,793	6,665	15.1	7,600	14.0
Share Drafts	748	849	13.5	898	5.7
Regular Shares	1,413	1,796	27.1	2,069	15.2
Money Market Shares	1,381	1,753	26.9	2,038	16.2
Share Certificates/CDs	1,786	1,755	1.8-	1,987	13.3
IRA/Keogh Accounts	411	452	9.8	537	19.0
All Other Shares and Member Deposits	39	57	45.5	64	11.5
Non-Member Deposits	14	3	76.3-	7	122.5
Regular Reserves	232	247	6.4	260	5.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-5	481.7-	1	123.9
Other Reserves	193	217	12.6	246	13.2
Undivided Earnings	260	280	7.7	327	16.6
Net Income	12	15	23.2	4	74.9-
<b>TOTAL EQUITY</b>	697	755	8.3	838	11.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,549	7,474	14.1	8,512	13.9

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Utah**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	134	128	4.5-	124	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	202	195	3.6-	192	1.7-
(Less) Interest Refund	0*	0*	672.8	0*	100.0-
Income from Investments	26	25	4.2-	25	0.6
Trading Profits and Losses	-0*	-0*	337.0-	0*	139.9
<b>TOTAL INTEREST INCOME</b>	<b>228</b>	<b>220</b>	<b>3.6-</b>	<b>216</b>	<b>1.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	52	42	19.0-	70	67.3
Interest on Deposits	64	52	18.9-	12	77.2-
Interest on Borrowed Money	0*	0*	90.8-	0*	41.2
<b>TOTAL INTEREST EXPENSE</b>	<b>117</b>	<b>94</b>	<b>19.3-</b>	<b>82</b>	<b>12.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>15</b>	<b>31.7</b>	<b>23</b>	<b>55.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>100</b>	<b>111</b>	<b>10.7</b>	<b>112</b>	<b>0.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	33	39	15.9	51	33.0
Other Operating Income	12	11	2.9-	20	71.6
Gain (Loss) on Investments	0*	0*	2,841.2	0*	0.0-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	294.1-	0*	1,439.9
Other Non-Oper Income (Expense)	0*	0*	61.2	0*	51.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>45</b>	<b>51</b>	<b>12.0</b>	<b>72</b>	<b>41.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	57	64	12.0	71	11.6
Travel and Conference Expense	2	2	9.6	2	4.9
Office Occupancy Expense	9	10	18.1	11	8.6
Office Operations Expense	26	29	11.6	32	11.0
Educational & Promotional Expense	6	6	2.2	7	13.1
Loan Servicing Expense	7	10	40.2	14	34.4
Professional and Outside Services	3	3	12.8	4	22.5
Member Insurance	1	1	3.4-	1	10.1-
Operating Fees	0*	0*	27.6	0*	19.9-
Miscellaneous Operating Expenses	3	4	3.7	5	45.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>114</b>	<b>129</b>	<b>13.3</b>	<b>147</b>	<b>13.9</b>
<b>NET INCOME</b>	<b>31</b>	<b>32</b>	<b>3.4</b>	<b>36</b>	<b>12.1</b>
Transfer to Regular Reserve	13	13	0.5-	9	30.0-

\* Amount Less than + or - 1 Million



**Vermont**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	44	40	9.1-	38	5.0-
<b>Cash &amp; Equivalents</b>	65	87	34.5	151	74.0
<b>TOTAL INVESTMENTS</b>	264	359	36.2	358	0.4-
U.S. Government Obligations	11	18	60.6	14	22.0-
Federal Agency Securities	121	211	74.3	202	4.3-
Mutual Fund & Common Trusts	39	5	86.4-	11	99.0
MCSD and PIC at Corporate CU	4	5	20.4	5	16.1
All Other Corporate Credit Union	45	42	6.2-	30	29.7-
Commercial Banks, S&Ls	32	67	106.5	84	25.3
Credit Unions -Loans to, Deposits in	2	2	3.0-	3	66.3
Other Investments	10	10	0.5-	10	1.5-
Loans Held for Sale	N/A	10		20	95.0
<b>TOTAL LOANS OUTSTANDING</b>	741	783	5.7	863	10.3
Unsecured Credit Card Loans	45	44	1.9-	42	4.4-
All Other Unsecured Loans	50	45	9.1-	43	4.8-
New Vehicle Loans	99	94	5.1-	85	9.3-
Used Vehicle Loans	147	163	11.1	179	9.5
First Mortgage Real Estate Loans	205	223	8.7	274	23.1
Other Real Estate Loans	142	156	10.1	180	15.3
Leases Receivable	4	4	5.8-	2	41.0-
All Other Loans/Lines of Credit \1	49	53	9.1	57	7.7
Other Loans \1	0*	N/A		N/A	
Allowance For Loan Losses	5	7	43.4	6	14.0-
Other Real Estate Owned	0*	0*	65.6	0*	51.1-
Land and Building	19	22	16.6	23	7.2
Other Fixed Assets	4	5	26.8	9	72.4
NCUSIF Capitalization Deposit	8	10	16.6	11	11.8
Other Assets	16	16	3.0	21	33.1
<b>TOTAL ASSETS</b>	1,111	1,285	15.7	1,451	12.9
<b>LIABILITIES</b>					
Total Borrowings	19	29	52.9	27	6.9-
Accrued Dividends/Interest Payable	0*	0*	57.8	0*	63.8-
Acct Payable and Other Liabilities	12	11	9.4-	21	92.4
Uninsured Secondary Capital	1	2	58.8	3	46.9
<b>TOTAL LIABILITIES</b>	33	43	30.4	52	20.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	967	1,117	15.5	1,257	12.5
Share Drafts	135	149	10.8	166	11.1
Regular Shares	409	487	19.0	527	8.3
Money Market Shares	150	177	18.3	218	23.0
Share Certificates/CDs	189	202	7.0	242	19.3
IRA/Keogh Accounts	69	74	7.5	87	17.3
All Other Shares and Member Deposits	10	21	112.3	11	47.4-
Non-Member Deposits	5	6	9.3	6	6.8
Regular Reserves	40	42	4.4	42	0.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	4	329.8	3	19.5-
Other Reserves	0*	0*	19.6	1	18.3
Undivided Earnings	66	75	13.3	92	23.0
Net Income	3	3	2.8	4	21.3
<b>TOTAL EQUITY</b>	111	125	12.7	142	13.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,111	1,285	15.7	1,451	12.9

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Vermont**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	44	40	9.1-	38	5.0-
<b>INTEREST INCOME</b>					
Interest on Loans	31	29	5.7-	29	1.6-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	7	7	0.6-	7	9.1-
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>38</b>	<b>37</b>	<b>4.7-</b>	<b>35</b>	<b>3.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	15	11	28.3-	8	25.2-
Interest on Deposits	2	2	5.8-	2	15.7-
Interest on Borrowed Money	0*	0*	17.0-	0*	19.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>19</b>	<b>14</b>	<b>24.8-</b>	<b>11</b>	<b>23.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>0*</b>	<b>2</b>	<b>210.9</b>	<b>0*</b>	<b>69.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>19</b>	<b>20</b>	<b>6.9</b>	<b>24</b>	<b>18.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	12.0	6	23.0
Other Operating Income	2	2	29.3	5	174.6
Gain (Loss) on Investments	0	-0*	0.0	1	6,974.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	139.8	-0*	6,144.4-
Other Non-Oper Income (Expense)	0*	0*	52.5-	0*	91.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>7</b>	<b>12.4</b>	<b>13</b>	<b>79.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	10	11	15.8	14	24.6
Travel and Conference Expense	0*	0*	44.6	0*	5.1-
Office Occupancy Expense	1	1	7.4	2	34.5
Office Operations Expense	5	5	10.2	6	10.9
Educational & Promotional Expense	0*	0*	43.0	1	32.8
Loan Servicing Expense	0*	1	19.9	2	48.4
Professional and Outside Services	1	1	12.0	1	2.1
Member Insurance	0*	0*	3.8	0*	9.8-
Operating Fees	0*	0*	15.9	0*	16.9
Miscellaneous Operating Expenses	0*	0*	27.9	0*	35.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>20</b>	<b>23</b>	<b>15.1</b>	<b>27</b>	<b>21.2</b>
<b>NET INCOME</b>	<b>6</b>	<b>5</b>	<b>15.3-</b>	<b>9</b>	<b>95.4</b>
Transfer to Regular Reserve	0*	0*	58.7-	0*	357.9

\* Amount Less than + or - 1 Million

**Virgin Islands**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	5	5	0.0	5	0.0
<b>Cash &amp; Equivalents</b>	5	5	18.5	9	63.1
<b>TOTAL INVESTMENTS</b>	14	14	0.0-	12	14.2-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	1	2,469.9	0*	88.6-
All Other Corporate Credit Union	4	3	33.1-	5	53.8
Commercial Banks, S&Ls	10	10	1.3	7	24.3-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	0*	0.0
Loans Held for Sale	N/A	0*		0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	19	24	22.0	27	13.4
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	4	1	62.6-	15	1,044.9
New Vehicle Loans	0*	4	309.6	5	19.8
Used Vehicle Loans	0*	0*	87.7	0*	92.2
First Mortgage Real Estate Loans	0*	0*	25.0	0*	13.5
Other Real Estate Loans	0*	0*	0.0	0*	0.0
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit \1	14	17	22.4	5	70.8-
Other Loans \1	0*	N/A		N/A	
Allowance For Loan Losses	0*	0*	4.5-	0*	2.8
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	1	1	4.0-	1	24.2
Other Fixed Assets	0*	0*	32.5	0*	13.0
NCUSIF Capitalization Deposit	0*	0*	9.8	0*	16.5
Other Assets	0*	0*	352.4	0*	6.1-
<b>TOTAL ASSETS</b>	39	45	13.5	50	10.9
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	16,220.8	0*	30.3
Acct Payable and Other Liabilities	0*	0*	12.3	0*	22.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	0*	0*	35.5	0*	23.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	30	34	14.6	38	11.0
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	28	32	15.3	36	11.5
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	0*	3.9-	1	25.9
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	0*	1	8.8	0*	17.1-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	3	3	0.6	3	0.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0	0.0
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	6	7	13.0	8	17.7
Net Income	0*	0*	36.4	0*	33.0-
<b>TOTAL EQUITY</b>	9	10	9.8	11	10.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	39	45	13.5	50	10.9

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Virgin Islands**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	1	1	6.5	2	13.1
(Less) Interest Refund	0*	0*	0.0	0*	3.9-
Income from Investments	0*	0*	27.3-	0*	37.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>2</b>	<b>2</b>	<b>0.5-</b>	<b>2</b>	<b>6.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	0*	0*	22.5-	0*	0.7-
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>22.5-</b>	<b>0*</b>	<b>0.7-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>100.0-</b>	<b>0*</b>	<b>0.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1</b>	<b>1</b>	<b>11.3</b>	<b>1</b>	<b>7.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	31.0	0*	46.1-
Other Operating Income	0*	0*	21.7	0*	8.0-
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*	65.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>120.1</b>	<b>0*</b>	<b>49.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	0*	0*	9.1	0*	12.3
Travel and Conference Expense	0*	0*	46.2-	0*	146.7
Office Occupancy Expense	0*	0*	10.4	0*	22.2-
Office Operations Expense	0*	0*	5.7-	0*	50.7
Educational & Promotional Expense	0*	0*	37.8-	0*	50.3-
Loan Servicing Expense	0*	0*	9.3	0*	43.2-
Professional and Outside Services	0*	0*	1.6-	0*	11.8-
Member Insurance	0*	0*	4.5-	0*	105.6
Operating Fees	0*	0*	14.7-	0*	44.8-
Miscellaneous Operating Expenses	0*	0*	49.8	0*	7.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>0*</b>	<b>0*</b>	<b>2.9</b>	<b>0*</b>	<b>15.1</b>
<b>NET INCOME</b>	<b>0*</b>	<b>0*</b>	<b>37.2</b>	<b>0*</b>	<b>12.2-</b>
Transfer to Regular Reserve	0*	0*	41.5	0*	100.0-

\* Amount Less than + or - 1 Million

**Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	252	247	2.0-	242	2.0-
<b>Cash &amp; Equivalents</b>	4,373	3,698	15.4-	5,424	46.7
<b>TOTAL INVESTMENTS</b>	3,717	6,539	75.9	7,483	14.4
U.S. Government Obligations	179	246	38.0	182	26.2-
Federal Agency Securities	2,575	4,097	59.1	5,653	38.0
Mutual Fund & Common Trusts	426	258	39.4-	280	8.4
MCSD and PIC at Corporate CU	51	59	15.6	69	17.5
All Other Corporate Credit Union	132	372	182.5	641	72.1
Commercial Banks, S&Ls	256	393	53.7	476	21.1
Credit Unions -Loans to, Deposits in	13	16	19.6	16	0.7-
Other Investments	86	1,097	1,180.0	166	84.9-
Loans Held for Sale	N/A	150		447	198.8
<b>TOTAL LOANS OUTSTANDING</b>	19,013	21,436	12.7	24,219	13.0
Unsecured Credit Card Loans	2,247	2,467	9.8	2,714	10.0
All Other Unsecured Loans	2,233	2,275	1.9	2,355	3.5
New Vehicle Loans	3,321	3,450	3.9	3,569	3.4
Used Vehicle Loans	3,230	3,631	12.4	4,181	15.1
First Mortgage Real Estate Loans	3,774	5,107	35.3	6,858	34.3
Other Real Estate Loans	2,838	3,104	9.4	3,149	1.5
Leases Receivable	167	170	2.0	156	8.4-
All Other Loans/Lines of Credit \1	1,192	1,231	3.3	1,237	0.5
Other Loans \1	10	N/A		N/A	
Allowance For Loan Losses	155	181	16.9	186	2.9
Other Real Estate Owned	5	7	37.1	6	11.1-
Land and Building	324	330	1.7	353	6.9
Other Fixed Assets	132	135	1.9	142	5.2
NCUSIF Capitalization Deposit	199	235	18.2	267	13.5
Other Assets	831	1,323	59.1	1,258	4.9-
<b>TOTAL ASSETS</b>	28,441	33,671	18.4	39,412	17.1
<b>LIABILITIES</b>					
Total Borrowings	654	997	52.6	1,758	76.2
Accrued Dividends/Interest Payable	62	52	15.7-	39	25.2-
Acct Payable and Other Liabilities	366	359	1.7-	411	14.5
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	1,081	1,409	30.3	2,208	56.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	24,192	28,737	18.8	33,156	15.4
Share Drafts	3,257	3,841	17.9	4,431	15.4
Regular Shares	7,208	9,034	25.3	10,900	20.6
Money Market Shares	2,844	4,286	50.7	5,314	24.0
Share Certificates/CDs	7,832	8,163	4.2	8,623	5.6
IRA/Keogh Accounts	2,957	3,292	11.3	3,763	14.3
All Other Shares and Member Deposits	89	115	29.7	120	4.3
Non-Member Deposits	7	7	4.4	5	36.0-
Regular Reserves	710	734	3.3	739	0.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	16	36	129.8	46	28.7
Other Reserves	1,355	1,500	10.7	1,741	16.1
Undivided Earnings	1,077	1,241	15.2	1,455	17.3
Net Income	10	15	46.9	66	342.8
<b>TOTAL EQUITY</b>	3,167	3,525	11.3	4,048	14.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	28,441	33,671	18.4	39,412	17.1

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	252	247	2.0-	242	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	808	842	4.2	871	3.4
(Less) Interest Refund	0*	0*	34.6-	0*	23.4-
Income from Investments	182	148	19.1-	142	4.1-
Trading Profits and Losses	0*	0*	2.0-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>991</b>	<b>990</b>	<b>0.1-</b>	<b>1,013</b>	<b>2.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	497	442	11.0-	377	14.8-
Interest on Deposits	6	4	44.9-	3	19.5-
Interest on Borrowed Money	14	9	35.5-	12	36.9
<b>TOTAL INTEREST EXPENSE</b>	<b>517</b>	<b>455</b>	<b>12.1-</b>	<b>392</b>	<b>13.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>47</b>	<b>80</b>	<b>69.2</b>	<b>81</b>	<b>1.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>426</b>	<b>455</b>	<b>6.8</b>	<b>539</b>	<b>18.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	65	78	20.2	96	22.2
Other Operating Income	85	92	8.4	139	50.8
Gain (Loss) on Investments	1	0*	79.4-	2	915.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	33.5-	0*	36.1-
Other Non-Oper Income (Expense)	0*	3	447.3	3	24.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>152</b>	<b>174</b>	<b>14.0</b>	<b>240</b>	<b>38.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	208	229	10.1	257	12.1
Travel and Conference Expense	4	4	3.3	4	5.1
Office Occupancy Expense	23	25	9.4	27	7.5
Office Operations Expense	88	93	5.8	100	7.4
Educational & Promotional Expense	10	10	0.2	12	23.1
Loan Servicing Expense	35	44	23.4	49	11.7
Professional and Outside Services	20	24	15.4	27	13.5
Member Insurance	7	7	0.1	7	0.8
Operating Fees	2	2	11.0	2	10.4
Miscellaneous Operating Expenses	20	22	12.3	19	14.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>417</b>	<b>460</b>	<b>10.2</b>	<b>504</b>	<b>9.7</b>
<b>NET INCOME</b>	<b>161</b>	<b>169</b>	<b>4.9</b>	<b>276</b>	<b>63.5</b>
Transfer to Regular Reserve	52	5	90.1-	3	39.3-

\* Amount Less than + or - 1 Million

**Washington**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	164	159	3.0-	153	3.8-
<b>Cash &amp; Equivalents</b>	1,473	1,296	12.0-	1,766	36.3
<b>TOTAL INVESTMENTS</b>	3,047	4,226	38.7	4,780	13.1
U.S. Government Obligations	309	163	47.1-	224	37.0
Federal Agency Securities	1,519	2,398	57.8	3,049	27.2
Mutual Fund & Common Trusts	90	94	4.0	133	42.1
MCSD and PIC at Corporate CU	54	83	54.1	96	15.5
All Other Corporate Credit Union	272	504	85.6	449	10.9-
Commercial Banks, S&Ls	464	662	42.5	622	6.0-
Credit Unions -Loans to, Deposits in	32	34	6.8	31	9.0-
Other Investments	306	288	6.0-	176	39.0-
Loans Held for Sale	N/A	30		118	296.6
<b>TOTAL LOANS OUTSTANDING</b>	10,159	10,878	7.1	11,372	4.5
Unsecured Credit Card Loans	974	925	5.1-	900	2.6-
All Other Unsecured Loans	488	449	8.0-	417	7.1-
New Vehicle Loans	1,734	1,650	4.8-	1,580	4.2-
Used Vehicle Loans	2,281	2,476	8.6	2,712	9.5
First Mortgage Real Estate Loans	2,086	2,820	35.2	3,421	21.3
Other Real Estate Loans	1,722	1,736	0.8	1,573	9.4-
Leases Receivable	29	15	50.1-	5	67.5-
All Other Loans/Lines of Credit \1	807	807	0.0-	763	5.5-
Other Loans \1	38	N/A		N/A	
Allowance For Loan Losses	85	94	9.6	91	3.4-
Other Real Estate Owned	8	8	5.6	7	12.0-
Land and Building	262	269	2.7	281	4.6
Other Fixed Assets	82	88	7.8	106	20.7
NCUSIF Capitalization Deposit	111	128	14.5	138	8.1
Other Assets	178	199	11.4	189	4.9-
<b>TOTAL ASSETS</b>	15,234	17,027	11.8	18,667	9.6
<b>LIABILITIES</b>					
Total Borrowings	70	100	42.9	144	43.6
Accrued Dividends/Interest Payable	31	23	27.7-	9	62.3-
Acct Payable and Other Liabilities	423	396	6.4-	285	27.9-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	524	518	1.1-	437	15.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	13,200	14,841	12.4	16,381	10.4
Share Drafts	1,753	1,899	8.3	2,055	8.2
Regular Shares	4,870	6,215	27.6	6,964	12.0
Money Market Shares	1,456	1,919	31.8	2,143	11.6
Share Certificates/CDs	3,760	3,365	10.5-	3,573	6.2
IRA/Keogh Accounts	1,334	1,416	6.1	1,536	8.5
All Other Shares and Member Deposits	19	23	22.9	107	366.7
Non-Member Deposits	7	4	46.1-	4	1.0
Regular Reserves	456	458	0.6	459	0.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	7	17	145.0	22	30.1
Other Reserves	5	5	6.3	1	72.2-
Undivided Earnings	1,028	1,149	11.8	1,332	16.0
Net Income	15	38	158.7	34	10.9-
<b>TOTAL EQUITY</b>	1,510	1,667	10.4	1,849	10.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	15,234	17,027	11.8	18,667	9.6

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Washington**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	164	159	3.0-	153	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	423	416	1.8-	397	4.4-
(Less) Interest Refund	0*	0*	19.0	0*	100.0-
Income from Investments	97	93	3.6-	84	9.7-
Trading Profits and Losses	0*	0*	85.3-	-0*	215.6-
<b>TOTAL INTEREST INCOME</b>	<b>521</b>	<b>509</b>	<b>2.3-</b>	<b>482</b>	<b>5.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	248	184	26.0-	140	23.7-
Interest on Deposits	19	11	43.7-	10	6.5-
Interest on Borrowed Money	2	2	3.0-	3	26.9
<b>TOTAL INTEREST EXPENSE</b>	<b>270</b>	<b>197</b>	<b>27.1-</b>	<b>153</b>	<b>22.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>28</b>	<b>34</b>	<b>23.1</b>	<b>36</b>	<b>5.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>223</b>	<b>278</b>	<b>24.5</b>	<b>292</b>	<b>5.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	47	53	12.5	66	24.3
Other Operating Income	31	39	24.9	49	25.2
Gain (Loss) on Investments	1	0*	71.6-	2	425.4
Gain (Loss) on Disp of Fixed Assets	0*	5	782.5	0*	96.7-
Other Non-Oper Income (Expense)	3	1	43.1-	7	371.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>83</b>	<b>99</b>	<b>19.8</b>	<b>124</b>	<b>24.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	131	145	10.9	159	9.6
Travel and Conference Expense	5	5	4.8	5	2.8
Office Occupancy Expense	17	27	54.0	20	26.4-
Office Operations Expense	63	52	18.1-	69	32.7
Educational & Promotional Expense	9	10	7.7	11	10.5
Loan Servicing Expense	12	18	43.4	18	4.9
Professional and Outside Services	14	19	34.3	28	46.7
Member Insurance	0*	0*	3.6-	0*	0.4
Operating Fees	1	1	20.4	2	9.4
Miscellaneous Operating Expenses	5	10	92.1	9	5.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>259</b>	<b>287</b>	<b>11.0</b>	<b>322</b>	<b>12.0</b>
<b>NET INCOME</b>	<b>47</b>	<b>90</b>	<b>90.8</b>	<b>94</b>	<b>4.8</b>
Transfer to Regular Reserve	6	0*	92.3-	0*	104.9

\* Amount Less than + or - 1 Million



**West Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	129	127	1.6-	121	4.7-
<b>Cash &amp; Equivalents</b>	233	228	2.0-	264	16.0
<b>TOTAL INVESTMENTS</b>	355	487	37.2	538	10.4
U.S. Government Obligations	8	6	18.2-	6	8.0-
Federal Agency Securities	69	98	42.5	97	0.9-
Mutual Fund & Common Trusts	12	11	8.6-	16	45.2
MCSD and PIC at Corporate CU	11	12	13.9	13	4.4
All Other Corporate Credit Union	57	69	21.4	78	13.7
Commercial Banks, S&Ls	183	275	50.6	310	12.7
Credit Unions -Loans to, Deposits in	13	6	50.0-	7	16.3
Other Investments	4	9	147.0	11	12.0
Loans Held for Sale	N/A	0*		2	438.0
<b>TOTAL LOANS OUTSTANDING</b>	1,148	1,212	5.6	1,273	5.1
Unsecured Credit Card Loans	45	44	3.0-	44	0.1-
All Other Unsecured Loans	150	138	8.1-	139	0.2
New Vehicle Loans	302	305	1.2	303	0.6-
Used Vehicle Loans	218	252	15.4	291	15.9
First Mortgage Real Estate Loans	268	292	9.0	314	7.4
Other Real Estate Loans	78	91	16.1	89	2.0-
Leases Receivable	0*	0*	62.8-	0*	63.0-
All Other Loans/Lines of Credit \1	80	91	13.8	94	4.0
Other Loans \1	7	N/A		N/A	
Allowance For Loan Losses	10	11	7.0	9	18.6-
Other Real Estate Owned	0*	0*	48.0-	2	1,628.1
Land and Building	34	37	10.4	44	18.7
Other Fixed Assets	9	10	10.3	11	8.0
NCUSIF Capitalization Deposit	14	15	12.0	16	7.1
Other Assets	12	10	17.7-	12	29.2
<b>TOTAL ASSETS</b>	1,794	1,989	10.9	2,155	8.3
<b>LIABILITIES</b>					
Total Borrowings	6	17	171.6	17	3.5
Accrued Dividends/Interest Payable	5	4	22.8-	3	23.0-
Acct Payable and Other Liabilities	8	9	6.9	11	24.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	19	29	51.6	31	6.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,550	1,720	11.0	1,865	8.4
Share Drafts	149	174	16.4	185	6.2
Regular Shares	798	938	17.5	1,002	6.8
Money Market Shares	48	71	48.4	121	70.1
Share Certificates/CDs	412	388	5.7-	391	0.6
IRA/Keogh Accounts	130	138	6.3	145	4.8
All Other Shares and Member Deposits	12	10	10.6-	22	114.3
Non-Member Deposits	0*	0*	78.4-	0*	45.3
Regular Reserves	75	79	5.4	82	3.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	118.2	0*	8.8-
Other Reserves	7	6	1.8-	6	0.6
Undivided Earnings	142	153	7.5	168	9.9
Net Income	0*	0*	2.1-	0*	43.2
<b>TOTAL EQUITY</b>	225	240	6.7	258	7.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,794	1,989	10.9	2,155	8.3

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**West Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	129	127	1.6-	121	4.7-
<b>INTEREST INCOME</b>					
Interest on Loans	50	49	2.2-	48	2.5-
(Less) Interest Refund	0*	0*	14.4-	0*	22.3-
Income from Investments	14	11	16.5-	10	11.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>64</b>	<b>60</b>	<b>5.3-</b>	<b>58</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	31	24	23.1-	18	22.5-
Interest on Deposits	0*	0*	98.5-	0*	82.1-
Interest on Borrowed Money	0*	0*	31.1	0*	10.0
<b>TOTAL INTEREST EXPENSE</b>	<b>31</b>	<b>24</b>	<b>22.9-</b>	<b>18</b>	<b>22.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>3</b>	<b>21.6</b>	<b>2</b>	<b>12.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>31</b>	<b>34</b>	<b>10.3</b>	<b>37</b>	<b>9.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	22.7	5	33.1
Other Operating Income	2	2	8.3	2	12.1
Gain (Loss) on Investments	0*	-0*	101.9-	0*	206.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	6,712.5	0*	0.3-
Other Non-Oper Income (Expense)	0*	0*	38.3	0*	15.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>6</b>	<b>7.4</b>	<b>7</b>	<b>24.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	14	15	9.3	17	11.0
Travel and Conference Expense	0*	0*	5.4	0*	3.6
Office Occupancy Expense	2	2	9.8	2	12.8
Office Operations Expense	6	7	10.9	8	17.7
Educational & Promotional Expense	0*	0*	18.6	0*	25.0
Loan Servicing Expense	0*	1	39.0	1	8.9
Professional and Outside Services	2	2	8.8	2	12.5
Member Insurance	1	1	4.2	1	6.3-
Operating Fees	0*	0*	16.4	0*	3.9
Miscellaneous Operating Expenses	0*	0*	1.4-	1	15.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>28</b>	<b>31</b>	<b>10.2</b>	<b>35</b>	<b>12.1</b>
<b>NET INCOME</b>	<b>8</b>	<b>9</b>	<b>8.9</b>	<b>9</b>	<b>8.2</b>
Transfer to Regular Reserve	2	1	29.9-	1	14.6

\* Amount Less than + or - 1 Million

**Wisconsin**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	336	319	5.1-	303	5.0-
<b>Cash &amp; Equivalents</b>	1,159	1,241	7.1	1,372	10.6
<b>TOTAL INVESTMENTS</b>	864	1,309	51.4	1,669	27.6
U.S. Government Obligations	4	19	334.9	12	36.1-
Federal Agency Securities	217	369	70.0	529	43.4
Mutual Fund & Common Trusts	11	19	70.6	42	120.0
MCSD and PIC at Corporate CU	73	83	12.7	92	10.9
All Other Corporate Credit Union	228	263	15.2	286	8.8
Commercial Banks, S&Ls	276	470	70.5	589	25.2
Credit Unions -Loans to, Deposits in	22	21	2.2-	30	42.4
Other Investments	33	65	97.8	90	37.7
Loans Held for Sale	N/A	119		268	124.8
<b>TOTAL LOANS OUTSTANDING</b>	8,215	8,555	4.1	9,225	7.8
Unsecured Credit Card Loans	326	310	4.8-	317	2.1
All Other Unsecured Loans	275	257	6.5-	236	8.4-
New Vehicle Loans	807	746	7.5-	720	3.5-
Used Vehicle Loans	1,808	1,923	6.4	2,075	7.9
First Mortgage Real Estate Loans	2,970	3,173	6.8	3,473	9.4
Other Real Estate Loans	1,155	1,278	10.7	1,506	17.9
Leases Receivable	29	17	39.6-	12	32.6-
All Other Loans/Lines of Credit \1	830	850	2.4	888	4.5
Other Loans \1	16	N/A		N/A	
Allowance For Loan Losses	51	57	11.7	62	9.8
Other Real Estate Owned	2	3	105.8	5	48.2
Land and Building	212	223	5.0	248	11.4
Other Fixed Assets	54	56	3.3	63	12.8
NCUSIF Capitalization Deposit	81	89	10.6	97	8.7
Other Assets	119	132	11.0	152	15.2
<b>TOTAL ASSETS</b>	10,655	11,670	9.5	13,037	11.7
<b>LIABILITIES</b>					
Total Borrowings	53	120	125.9	169	40.6
Accrued Dividends/Interest Payable	13	9	31.6-	7	17.2-
Acct Payable and Other Liabilities	88	89	1.0	110	23.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	154	218	41.4	286	31.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,381	10,228	9.0	11,381	11.3
Share Drafts	1,264	1,367	8.2	1,501	9.8
Regular Shares	2,767	3,209	16.0	3,560	10.9
Money Market Shares	1,639	2,105	28.4	2,423	15.1
Share Certificates/CDs	2,934	2,713	7.5-	2,974	9.6
IRA/Keogh Accounts	729	779	6.9	868	11.5
All Other Shares and Member Deposits	41	45	8.3	41	8.9-
Non-Member Deposits	8	10	22.9	13	26.5
Regular Reserves	526	541	2.9	572	5.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	3	105.8	6	124.5
Other Reserves	128	144	13.0	154	6.5
Undivided Earnings	435	496	14.0	589	18.7
Net Income	30	41	37.4	50	20.4
<b>TOTAL EQUITY</b>	1,120	1,225	9.4	1,370	11.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	10,655	11,670	9.5	13,037	11.7

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Wisconsin**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	Jun-01	Jun-02	% CHG	Jun-03	% CHG
Number of Credit Unions	336	319	5.1-	303	5.0-
<b>INTEREST INCOME</b>					
Interest on Loans	339	317	6.4-	301	5.2-
(Less) Interest Refund	0*	0*	8.2-	0*	25.5-
Income from Investments	38	31	18.5-	30	3.2-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>377</b>	<b>349</b>	<b>7.6-</b>	<b>331</b>	<b>5.0-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	186	129	30.7-	104	19.3-
Interest on Deposits	0*	0*	62.5	0*	66.9-
Interest on Borrowed Money	3	2	2.6-	4	42.4
<b>TOTAL INTEREST EXPENSE</b>	<b>189</b>	<b>132</b>	<b>30.3-</b>	<b>108</b>	<b>18.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>13</b>	<b>15</b>	<b>15.7</b>	<b>16</b>	<b>10.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>176</b>	<b>202</b>	<b>14.9</b>	<b>207</b>	<b>2.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	37	40	6.4	54	36.9
Other Operating Income	21	23	9.0	38	68.6
Gain (Loss) on Investments	0*	0*	39.5-	0*	167.6
Gain (Loss) on Disp of Fixed Assets	-0*	0*	366.3	0*	259.8
Other Non-Oper Income (Expense)	0*	0*	14.2	0*	72.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>58</b>	<b>63</b>	<b>7.5</b>	<b>94</b>	<b>49.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	99	107	8.1	121	13.4
Travel and Conference Expense	3	3	5.7	3	13.5
Office Occupancy Expense	12	13	3.3	14	11.0
Office Operations Expense	40	41	2.1	45	9.0
Educational & Promotional Expense	7	7	3.2	8	14.8
Loan Servicing Expense	11	11	6.1	14	22.9
Professional and Outside Services	12	13	9.8	14	6.1
Member Insurance	2	2	8.3-	2	7.8-
Operating Fees	0*	1	17.9	1	11.7-
Miscellaneous Operating Expenses	4	5	3.8	5	10.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>192</b>	<b>203</b>	<b>6.1</b>	<b>228</b>	<b>12.0</b>
<b>NET INCOME</b>	<b>43</b>	<b>62</b>	<b>44.3</b>	<b>73</b>	<b>18.3</b>
Transfer to Regular Reserve	3	3	25.6	4	21.9

\* Amount Less than + or - 1 Million

**Wyoming**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	37	34	8.1-	34	0.0
<b>Cash &amp; Equivalents</b>	76	79	4.3	109	37.1
<b>TOTAL INVESTMENTS</b>	156	185	19.1	209	12.6
U.S. Government Obligations	0*	0*	99.3-	0*	34.1-
Federal Agency Securities	39	66	68.4	58	12.4-
Mutual Fund & Common Trusts	1	4	189.1	0*	92.9-
MCSD and PIC at Corporate CU	6	7	4.8	7	11.2
All Other Corporate Credit Union	72	67	7.6-	78	17.2
Commercial Banks, S&Ls	30	35	17.7	52	47.2
Credit Unions -Loans to, Deposits in	5	4	35.8-	3	20.2-
Other Investments	1	4	203.8	11	187.2
Loans Held for Sale	N/A	2		17	877.8
<b>TOTAL LOANS OUTSTANDING</b>	576	628	9.0	665	6.0
Unsecured Credit Card Loans	43	41	6.6-	38	5.6-
All Other Unsecured Loans	31	28	8.3-	28	0.8-
New Vehicle Loans	115	118	3.1	115	3.0-
Used Vehicle Loans	190	222	16.7	249	11.9
First Mortgage Real Estate Loans	76	76	0.3	83	9.8
Other Real Estate Loans	69	74	6.9	75	0.5
Leases Receivable	0*	0*	14.1-	0*	24.8-
All Other Loans/Lines of Credit \1	48	68	40.9	77	13.8
Other Loans \1	3	N/A		N/A	
Allowance For Loan Losses	5	5	0.5-	5	8.3-
Other Real Estate Owned	0*	0*	17.4-	0*	64.4
Land and Building	15	17	13.8	21	23.9
Other Fixed Assets	4	5	11.3	6	22.5
NCUSIF Capitalization Deposit	6	7	15.0	8	7.4
Other Assets	8	6	25.8-	11	73.3
<b>TOTAL ASSETS</b>	837	925	10.5	1,041	12.6
<b>LIABILITIES</b>					
Total Borrowings	2	2	11.4	15	506.0
Accrued Dividends/Interest Payable	1	1	27.4-	0*	8.6-
Acct Payable and Other Liabilities	4	3	30.4-	7	127.6
Uninsured Secondary Capital	0*	0*	0.0	0*	14.3
<b>TOTAL LIABILITIES</b>	8	7	18.0-	23	245.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	741	821	10.8	910	10.8
Share Drafts	105	120	13.4	130	8.3
Regular Shares	231	294	27.4	331	12.7
Money Market Shares	86	104	20.8	116	11.6
Share Certificates/CDs	255	240	5.8-	264	10.1
IRA/Keogh Accounts	47	50	5.2	56	11.1
All Other Shares and Member Deposits	10	9	16.5-	9	5.4
Non-Member Deposits	6	5	17.4-	5	7.7-
Regular Reserves	31	31	0.3-	32	1.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	685.8	0*	18.5-
Other Reserves	5	5	3.6-	5	4.6-
Undivided Earnings	50	59	17.0	70	19.4
Net Income	0*	1	35.9	0*	20.7-
<b>TOTAL EQUITY</b>	88	97	10.4	108	11.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	837	925	10.5	1,041	12.6

\* Amount Less than + or - 1 Million

\1/ All other loans to members and Other Loans eliminated in 2002.

**Wyoming**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**June 30, 2003**  
**(Dollar Amounts in Millions)**

	<b>Jun-01</b>	<b>Jun-02</b>	<b>% CHG</b>	<b>Jun-03</b>	<b>% CHG</b>
Number of Credit Unions	37	34	8.1-	34	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	25	25	0.9-	25	1.0-
(Less) Interest Refund	0*	0*	54.0	0*	13.2-
Income from Investments	5	4	18.6-	3	14.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>30</b>	<b>29</b>	<b>3.9-</b>	<b>28</b>	<b>2.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	14	10	27.3-	8	21.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	23.2-	0*	250.2
<b>TOTAL INTEREST EXPENSE</b>	<b>14</b>	<b>10</b>	<b>27.3-</b>	<b>8</b>	<b>20.6-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>2</b>	<b>19.8</b>	<b>1</b>	<b>20.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>15</b>	<b>17</b>	<b>16.8</b>	<b>19</b>	<b>9.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2	3	14.7	4	26.1
Other Operating Income	2	1	9.4-	2	32.1
Gain (Loss) on Investments	0*	0*	82.7-	0	100.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,005.3	0*	43.0-
Other Non-Oper Income (Expense)	0*	0*	83.7-	-0*	173.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>4</b>	<b>4</b>	<b>4.4</b>	<b>5</b>	<b>27.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	7	8	12.4	10	20.2
Travel and Conference Expense	0*	0*	29.6	0*	32.7
Office Occupancy Expense	0*	0*	2.8	0*	15.8
Office Operations Expense	3	4	7.5	4	6.1
Educational & Promotional Expense	0*	0*	16.6	0*	18.6
Loan Servicing Expense	1	1	8.7	1	3.0
Professional and Outside Services	1	1	9.3	1	7.1
Member Insurance	0*	0*	6.8	0*	5.9-
Operating Fees	0*	0*	2.9	0*	1.8-
Miscellaneous Operating Expenses	0*	0*	9.0	0*	19.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>15</b>	<b>17</b>	<b>10.4</b>	<b>19</b>	<b>14.3</b>
<b>NET INCOME</b>	<b>4</b>	<b>5</b>	<b>28.7</b>	<b>5</b>	<b>8.5</b>
Transfer to Regular Reserve	0*	0*	70.4-	0*	46.1-

\* Amount Less than + or - 1 Million