

NCUA



**2001
MID-YEAR
STATISTICS FOR
FEDERALLY
INSURED
CREDIT UNIONS**

PREFACE

2001 MIDYEAR STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

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

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

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

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

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**FEDERALLY INSURED
CREDIT UNIONS**

FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 2001 to June 30, 2001

HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of June 30, 2001.

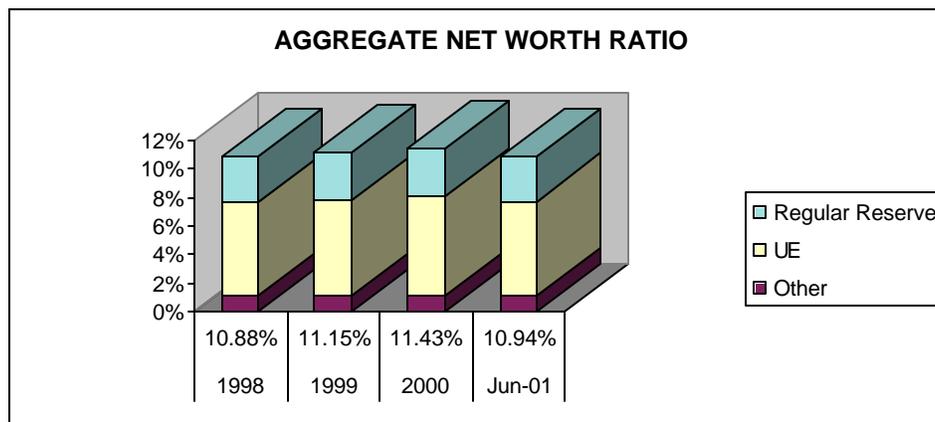
Key financial indicators are noted below:¹

- ◆ **Assets** increased \$39.0 billion or 8.90%.
- ◆ **Capital:** Net worth increased 4.26% or \$2.1 billion, while the net worth to assets ratio decreased to 10.94%.
- ◆ **Loans** increased \$8.4 billion, or 2.79%.
- ◆ **Shares** increased \$36.8 billion or 9.71%. The loan to share ratio decreased to 74.45%.
- ◆ **Cash on hand, cash on deposit, cash equivalents, plus short-term investments (less than 1 year)** increased \$25.1 billion or 36.79%.
- ◆ **Long-term investments (over 1 year)** increased \$5.1 billion or 10.42%.

- ◆ **Profitability** decreased with a 0.96% return on average assets ratio.
- ◆ **Delinquent** loans as a percentage of total loans declined from the yearend 2000 level of 0.74% to 0.71%, while **net charge-offs** increased from 0.42% to 0.44% of average loans.

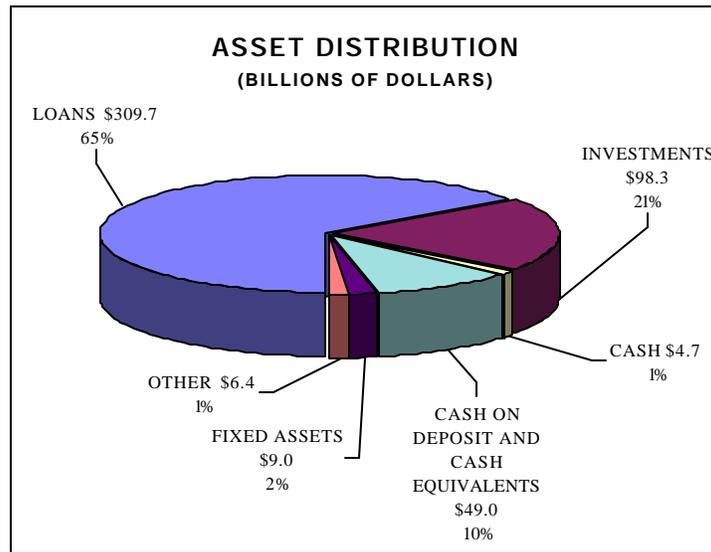
CAPITAL

Total net worth increased \$2.1 billion or 4.26% during the first half of 2001, compared to a \$2.1 billion or 4.55% increase during the same period last year. The aggregate net worth to total assets ratio decreased from 11.43% at the end of 2000 to 10.94% as of June 30, 2001, as asset growth outpaced net worth growth. The average net worth ratio among individual credit unions decreased from 14.5% at the end of 2000 to 13.97% as of June 30, 2001.



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

ASSET QUALITY



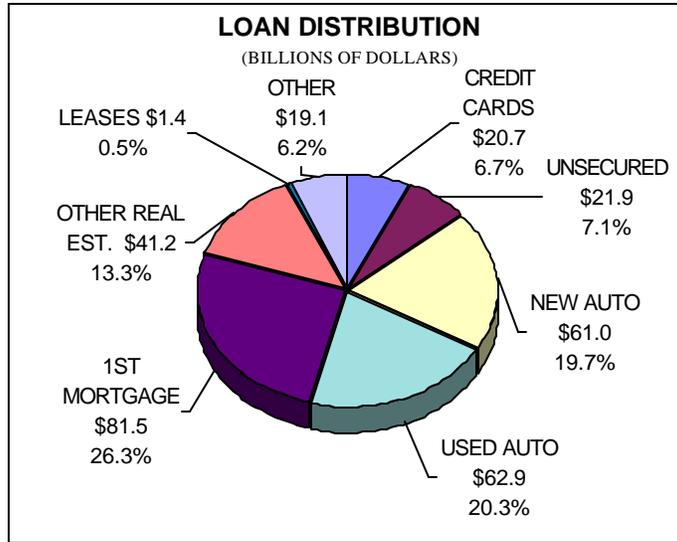
LOAN TRENDS: Total loans increased \$8.4 billion or 2.79% through the first half of 2001. All loan categories except *Unsecured Credit Card Loans* and *All Other Unsecured Loans* increased. Growth in the various categories was as follows:

- Unsecured credit card loans decreased \$0.9 billion (4.32% decrease);
- All other unsecured loans decreased \$0.6 billion (2.65% decrease);
- New auto loans increased \$0.4 billion (0.68% increase);
- Used auto loans increased \$2.9 billion (4.77% increase);
- First mortgage real estate loans increased \$5.1 billion (6.66% increase);
- Other real estate loans increased \$1.0 billion (2.44% increase);
- Leases receivable increased \$0.1 billion (3.77% increase);

- All other loans and lines of credit to members increased \$0.5 billion (2.69% increase); and
- All other loans purchased or to non-members increased \$0.1 billion (5.39% increase).

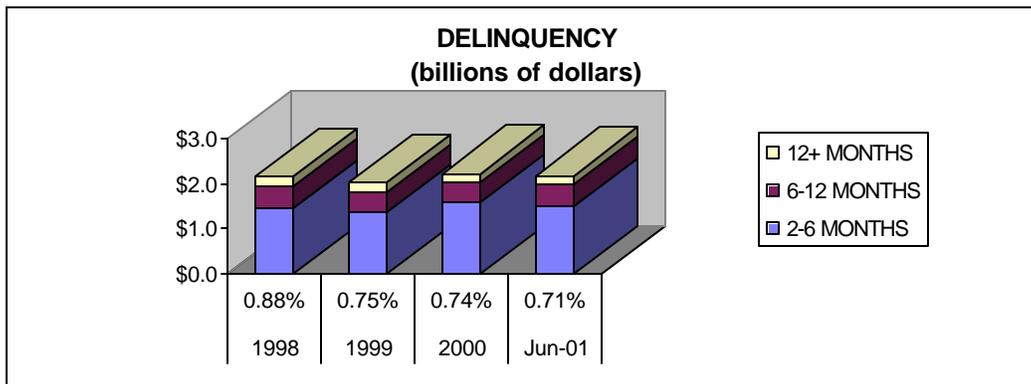
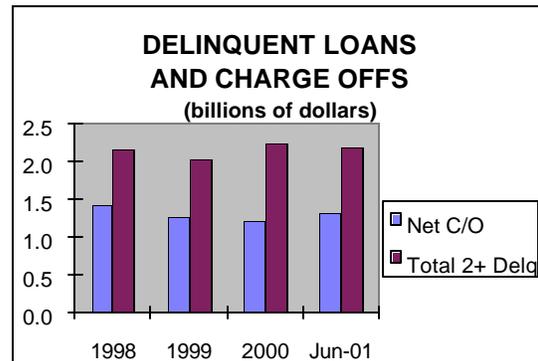
First mortgage real estate loans (\$81.5 billion) account for 26.30% of all loans, with \$58.1 billion or 71.38% of first mortgage real estate reported as fixed rate. Federally insured credit unions granted \$15.4 billion in fixed rate and \$3.7 billion in adjustable rate first mortgage real estate loans through June 30, 2001. The \$15.4 billion of fixed rate first mortgages granted during the first six months of 2001 exceeds the \$13.8 billion granted during the entire year of 2000. Credit unions also report \$7.0 billion of first mortgages sold (includes both fixed and adjustable rates).

Annualized loan growth of 5.58% was the lowest level since 1992. Shares grew at an annualized rate of 19.41%, causing the loan to share ratio to decrease to 74.45%.



DELINQUENCY TRENDS: Delinquent loans decreased \$49.0 million or 2.19% through June 30, 2001, and the delinquent loans to total loans ratio declined from 0.74% at the end of 2000 to 0.71%.

The net charge-off loans to average loans ratio increased from an annualized rate of 0.42% to 0.44%, compared to the same period last year. Charge-off loan dollars increased 11.39% over the same period last year, and recoveries increased 2.94%.

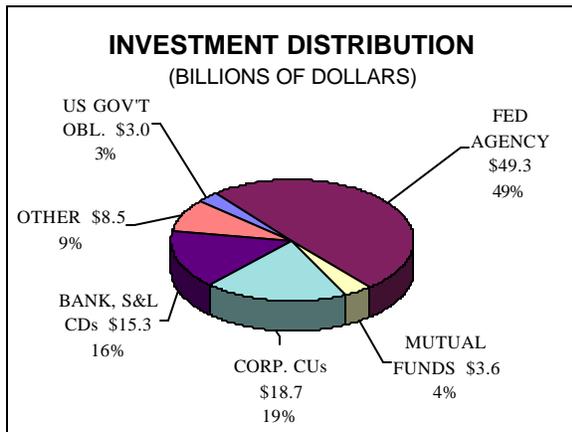


Federally insured credit unions reported \$1.2 billion of outstanding loans subject to bankruptcy. Another \$325.2 million of

bankruptcy loans were reported as already charged off during the first half of 2001. This accounts for 40.61% of all loans charged off

this year. The number of members filing bankruptcy increased 17.83% compared to the number reported the same period last year, with 0.16% of all members reporting bankruptcy through the first half of 2001.

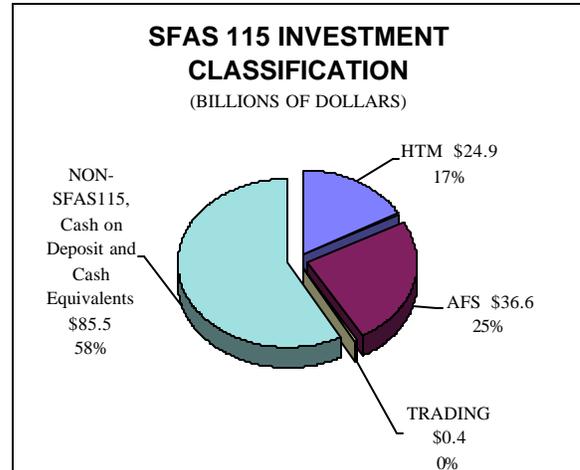
INVESTMENT TRENDS: Total investments increased \$9.5 billion (10.65%) through the first half of 2001. All investment categories, except *U.S. Government Obligations*, displayed growth.



Cash on hand, cash on deposit, and cash equivalents increased \$20.3 billion (60.69%). The combined categories of *cash on hand, cash on deposit, cash equivalents*, plus investments with maturities of less than one year increased \$25.1 billion (36.79%) through the first half of 2001.

Investments with maturities greater than a year increased \$5.1 billion (10.42%).

The investment category noting the largest dollar growth is deposits in corporate credit unions (other than membership capital and paid in capital) which increased \$3.9 billion (30.49%). Mutual funds noted the largest percentage growth at 62.33% (\$1.4 billion). U.S. Government Obligations noted the only decline in the first half of 2001 with a decrease of \$1.1 billion (26.35%).



Non-SFAS 115 investments increased from \$57.5 billion to \$85.5 billion (\$27.9 billion or 48.56%). *Held to maturity* investments decreased from \$28.7 billion to \$24.9 billion (\$3.8 billion or 13.23%). *Available for sale* investments increased from \$30.6 billion to \$36.6 billion (\$5.9 billion or 19.39%). Trading securities increased from \$248.1 million to \$361.2 million (\$113.0 million or 45.56%).

As of June 30, 2001, *held to maturity* and *available for sale* investments made up 42% of the investment portfolio (17% and 25%, respectively), while *non-SFAS 115 investments, cash on deposit, and cash equivalents* accounted for 58% of the portfolio (a small amount was classified as trading).

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

Investment Maturity or Repricing Interval	% of Total Investments June 2000	% of Total Investments June 2001
Less than 1 year	58.23%	63.34%
1 to 3 years	27.45%	22.93%
3 to 10 years	12.71%	12.31%
Greater than 10 yrs	1.61%	1.42%

The increase in the less than one-year maturity category is consistent with the increase in *cash on hand*, *cash on deposit*, and *cash equivalents*.

EARNINGS

The large growth in deposits experienced this year reduced earnings compared to the same period last year. A slight increase in the gross income to average assets ratio and non-operating income (principally gain or loss on investments and disposition of fixed assets) was not sufficient to cover increases in the cost of funds. The increase in the cost of funds contributed to a lower return on average assets, as noted in the following table.

Ratio	As of 06/2000	As of 06/2001	Effect on ROA
Gross Income	8.12%	8.17	+ 5 bp
- Cost of Funds	3.41%	3.59%	- 18 bp
- Operating Expenses	3.37%	3.36%	+ 1 bp
- PLL	0.30%	0.30%	- 0 bp
+ Non-Opr Inc	0.00%	0.04%	+ 4 bp
= ROA	1.04%	0.96%	

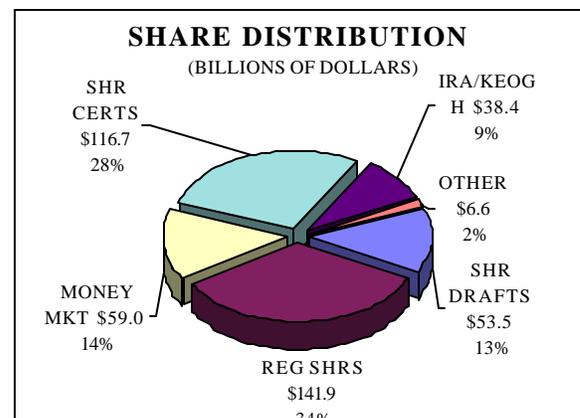
ASSET/LIABILITY MANAGEMENT

LONG-TERM ASSET TRENDS: Long-term assets as a percentage of total assets

continue the decline noted at the end of 2000. Long-term assets, which are primarily investments and real estate loans having maturities or repricing intervals greater than 3 years (5 years for real estate beginning December 2000), equaled 22.23% of total assets as of June 30, 2001, compared to 25.38% for the same period last year. The decrease in long-term assets is primarily due to a decrease in long-term investments and a high level of growth in short-term assets.

SHARE TRENDS: Total shares increased \$36.8 billion or 9.71% through the first half of 2001. Growth rates for the various share categories are as follows:

- Share drafts -- ↑ \$2.9 billion, 5.75%;
- Regular shares -- ↑ \$10.8 billion, 8.21%;
- Money market shares -- ↑ \$8.5 billion, 16.76%;
- Share certificates -- ↑ \$11.7 billion, 11.17%;
- IRA/Keogh accounts -- ↑ \$2.1 billion, 5.66%;
- Other shares -- ↑ \$0.8 billion, 19.56%; and
- Non-member deposits -- ↑ \$49.1 million, 3.51%.



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.

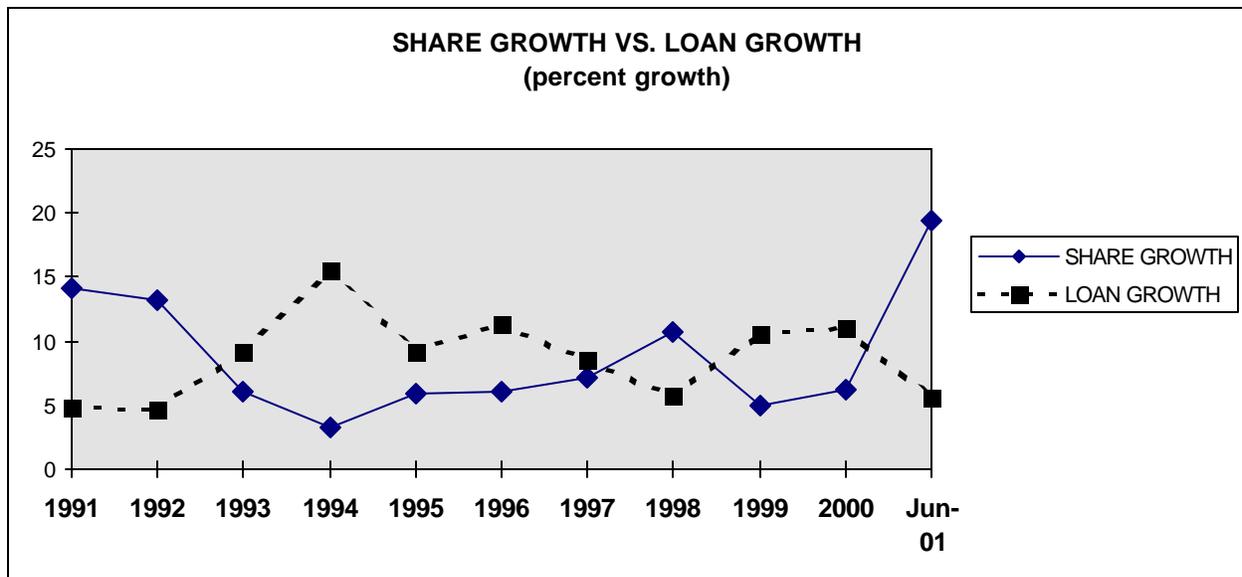
Share Maturity or Repricing Interval	Shares June 2000 (Billions)	Shares June 2001 (Billions)
Less than 1 year	335.1	372.4
1 to 3 years	28.8	35.4
3 or more years	6.7	8.3

Shares with maturities greater than one year experienced a higher rate of growth resulting in a decline in the percentage of shares with maturities less than one year to total shares as noted in the following table.

Share Maturity or Repricing Interval	% of Total Shares June 2000	% of Total Shares June 2001
Less than 1 year	90.41%	89.50%
1 to 3 years	7.78%	8.50%
3 or more years	1.81%	2.00%

OVERALL LIQUIDITY TRENDS: At the end of the first half of 2001, credit unions held approximately 20.55% of total assets in cash and short-term investments. This represents a 26.7% increase from the same period last year and brings the credit unions to their historic level of approximately 20% of assets. Notes payable declined from \$3.8 billion at the end of 2000 to \$3.1 billion at June 2001.

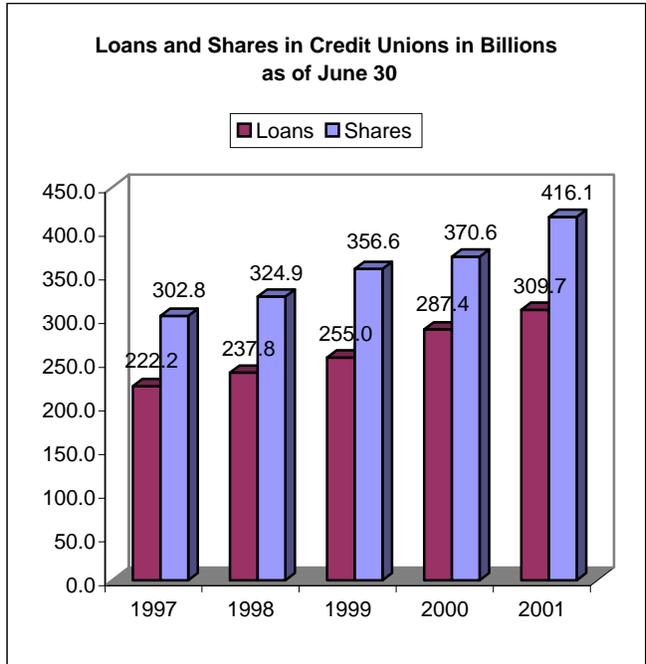
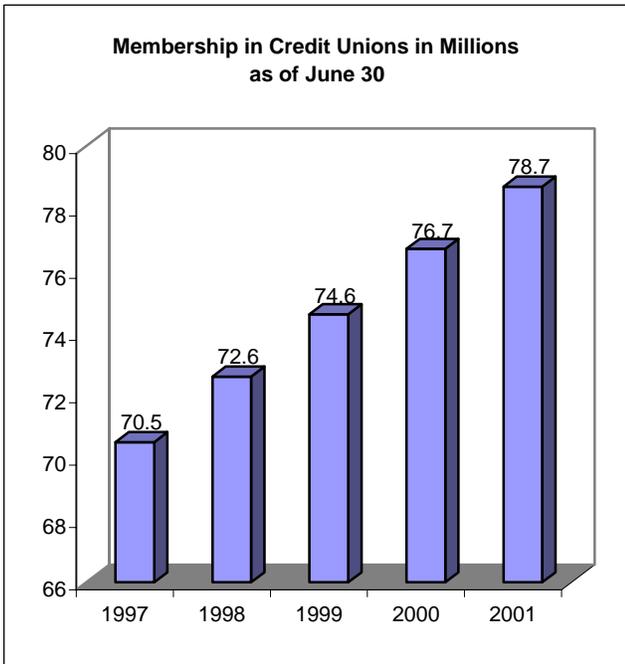
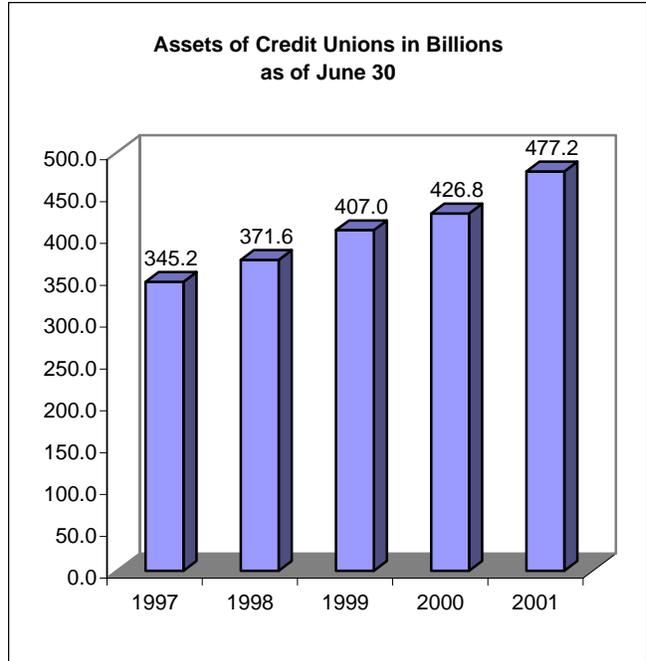
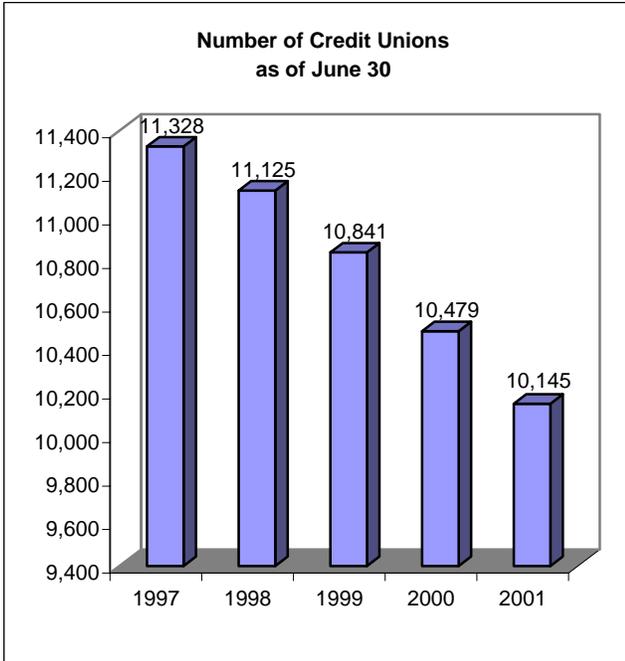
Annualized share growth (19.41%) was 3.5 times that of annualized loan growth (5.58%) during the first half of 2001. This represents a significant reversal from the same period last year when annualized loan growth (11.66%) was 1.5 times that of annualized share growth (7.67%).



The first quarter saw a significant increase in all categories of savings. Investment growth was also very significant while, conversely, loan growth was rather modest. As a result, on-hand liquidity increased dramatically, as evidenced by the large decline in the loan-to-share ratio from 79.46% at year-end to 74.45%. The combination of an increased inflow of funds, falling market rates and a slight rise in the cost of funds has put pressure on income.

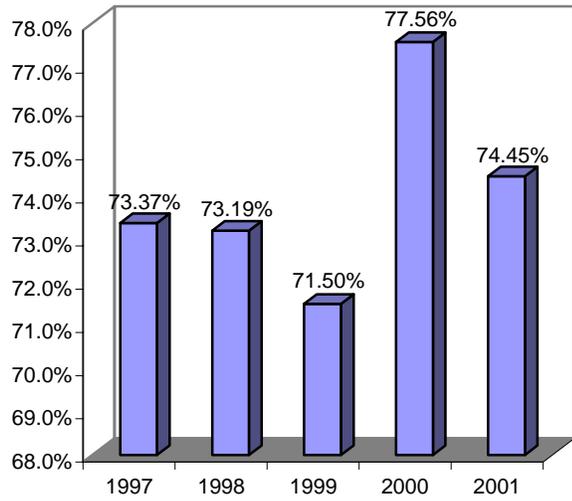
Credit union officials should be cautious when deciding how to deploy the recent inflow of funds. In light of the current economic and interest rate uncertainty, it is risky to make asset decisions without proper analysis of liability conditions. Sound asset liability management policy weighs asset yield considerations against liability pricing decisions.

Federally Insured Credit Unions 5 Year Trends

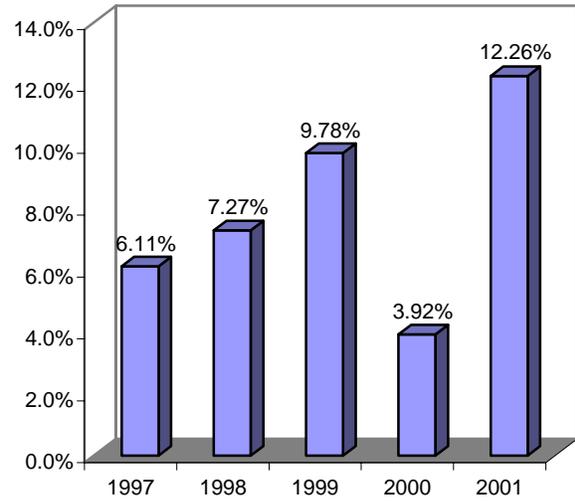


Federally Insured Credit Unions 5 Year Trends

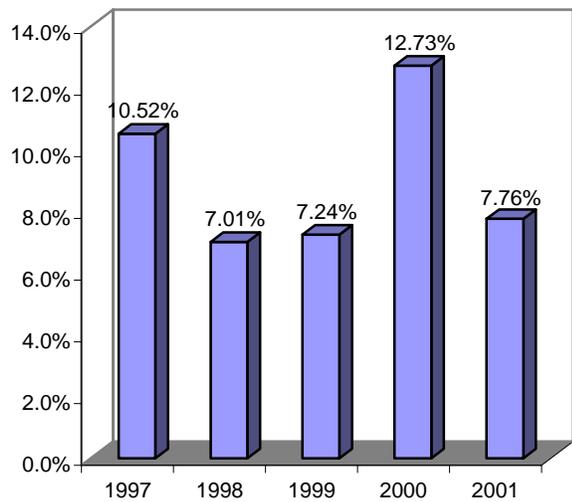
Loan to Share Ratio as of June 30



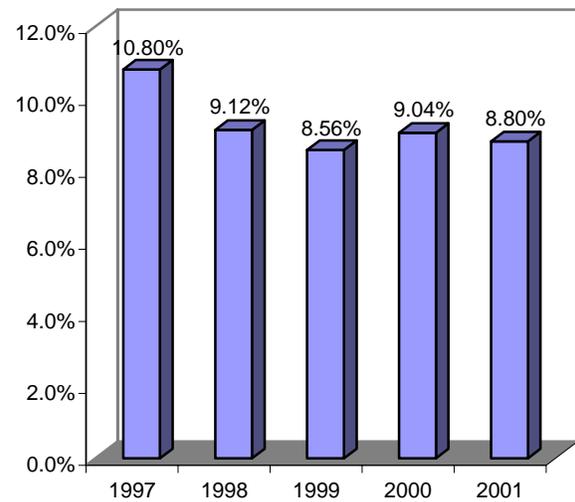
Share Growth Annually as of June 30



Loan Growth Annually as of June 30

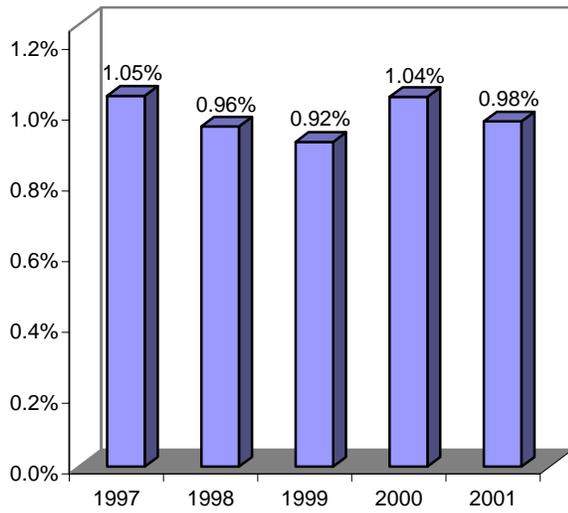


Net Worth Growth Annually as of June 30

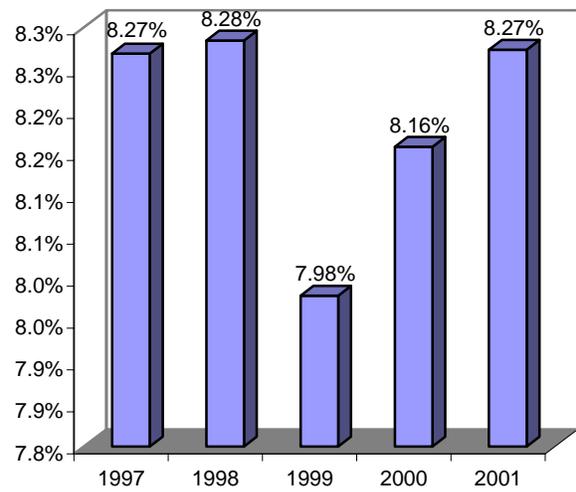


Federally Insured Credit Unions 5 Year Trends

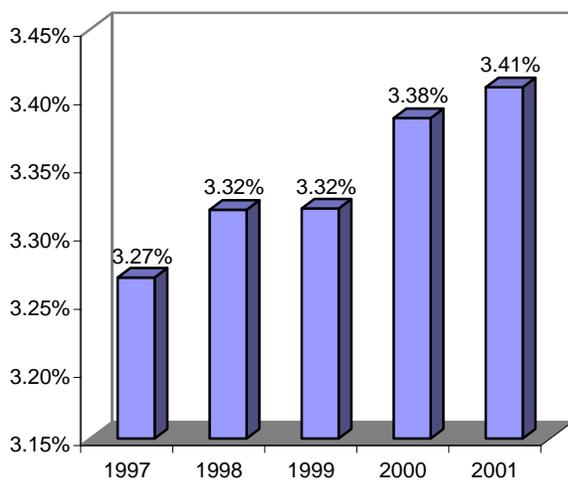
Return on Average Assets as of June 30



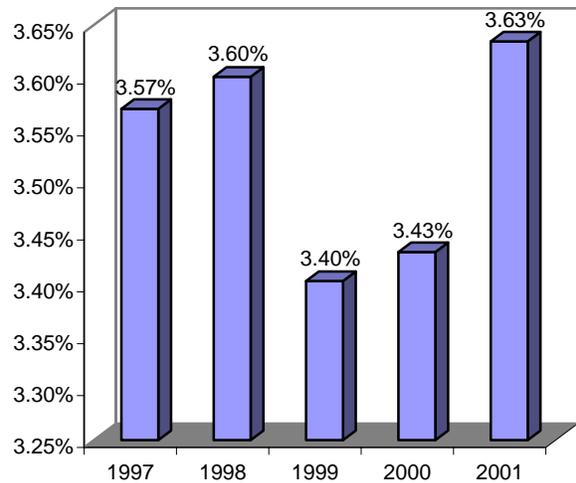
Gross Income to Average Assets as of June 30



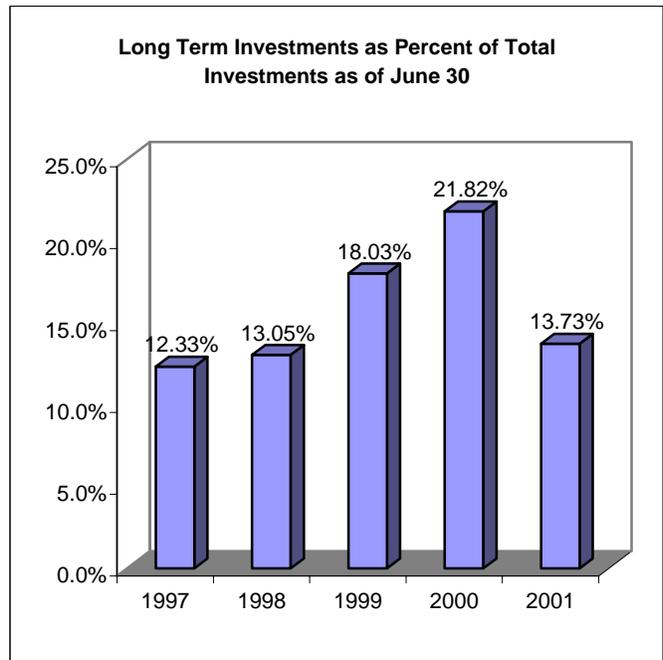
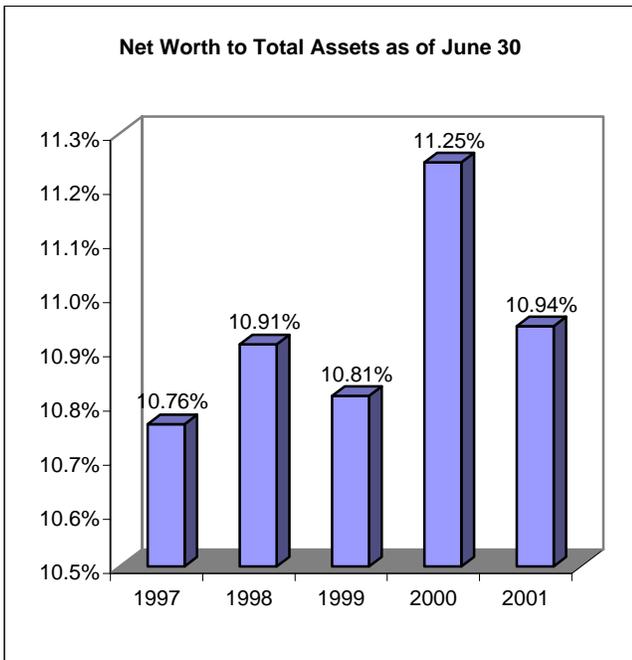
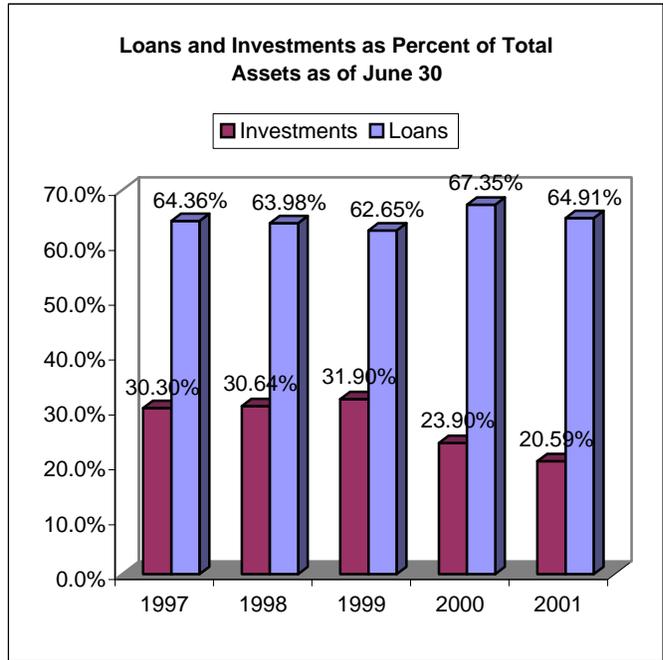
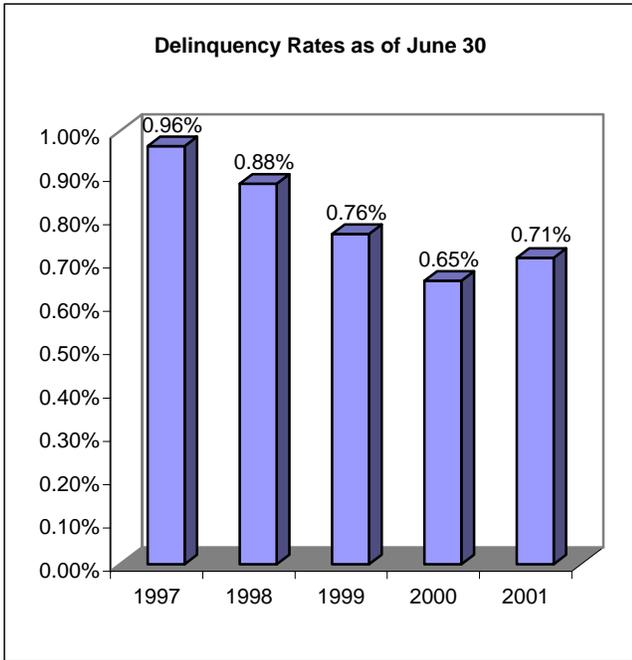
Operating Expenses to Average Assets as of June 30



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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	10,841	10,479	3.3-	10,145	3.2-
Cash & Equivalents	8,788	23,544	167.9	53,783	128.4
TOTAL INVESTMENTS	129,830	102,014	21.4-	98,274	3.7-
U.S. Government Obligations	7,858	4,982	36.6-	2,950	40.8-
Federal Agency Securities	51,739	51,659	0.2-	49,302	4.6-
Mutual Fund & Common Trusts	3,847	2,236	41.9-	3,555	59.0
MCS&D and PIC at Corporate CU	1,937	2,079	7.4	2,145	3.2
All Other Corporate Credit Union	35,973	18,604	48.3-	16,546	11.1-
Commercial Banks, S&Ls	22,379	15,194	32.1-	15,288	0.6
Credit Unions -Loans to, Deposits in	743	795	7.0	998	25.5
Other Investments	5,354	6,465	20.8	7,489	15.8
TOTAL LOANS OUTSTANDING	254,993	287,447	12.7	309,747	7.8
Unsecured Credit Card Loans	18,471	19,648	6.4	20,711	5.4
All Other Unsecured Loans	21,846	21,995	0.7	21,873	0.6-
New Vehicle Loans	48,673	56,568	16.2	61,022	7.9
Used Vehicle Loans	51,698	58,406	13.0	62,928	7.7
First Mortgage Real Estate Loans	67,048	74,624	11.3	81,456	9.2
Other Real Estate Loans	30,174	36,842	22.1	41,217	11.9
Leases Receivable	N/A	1,375	N/A	1,421	3.3
All Other Loans to Members	16,125	16,651	3.3	17,460	4.9
Other Loans	958	1,338	39.7	1,659	24.0
Allowance For Loan Losses	2,487	2,603	4.7	2,696	3.5
Other Real Estate Owned	86	75	12.2-	87	15.0
Land and Building	5,622	6,146	9.3	6,734	9.6
Other Fixed Assets	1,936	2,026	4.7	2,188	8.0
NCUSIF Capitalization Deposit	3,208	3,356	4.6	3,540	5.5
Other Assets	5,052	4,796	5.1-	5,553	15.8
TOTAL ASSETS	407,028	426,800	4.9	477,209	11.8
LIABILITIES					
Total Borrowings	2,729	4,455	63.2	3,849	13.6-
Accrued Dividends/Interest Payable	726	777	7.1	859	10.6
Acct Payable and Other Liabilities	3,260	3,658	12.2	3,987	9.0
Uninsured Secondary Capital	4	6	60.3	8	33.5
TOTAL LIABILITIES	6,719	8,897	32.4	8,703	2.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	356,634	370,600	3.9	416,051	12.3
Share Drafts	42,584	49,849	17.1	53,467	7.3
Regular Shares	138,987	137,687	0.9-	141,949	3.1
Money Market Shares	45,779	48,771	6.5	58,957	20.9
Share Certificates/CDs	87,606	92,668	5.8	116,696	25.9
IRA/Keogh Accounts	35,714	35,597	0.3-	38,362	7.8
All Other Shares and Member Deposits	5,114	5,165	1.0	5,169	0.1
Non-Member Deposits	850	863	1.5	1,450	68.0
Regular Reserves	12,902	14,123	9.5	15,261	8.1
APPR. For Non-Conf. Invest.	22	26	21.4	24	8.1-
Accum. Unrealized G/L on A-F-S	-341	-688	101.8	226	132.8-
Other Reserves	4,499	5,000	11.1	5,292	5.8
Undivided Earnings	26,171	28,348	8.3	31,168	9.9
Net Income	422	494	17.2	483	2.2-
TOTAL EQUITY	43,675	47,304	8.3	52,455	10.9
TOTAL LIABILITIES/EQUITY/SAVINGS	407,028	426,800	4.9	477,209	11.8

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	10,841	10,479	3.3-	10,145	3.2-
INTEREST INCOME					
Interest on Loans	10,497	11,629	10.8	12,825	10.3
(Less) Interest Refund	6	7	10.8	9	33.4
Income from Investments	3,401	3,489	2.6	3,612	3.5
Trading Profits and Losses	-4	0*	117.0-	3	381.9
TOTAL INTEREST INCOME	13,889	15,113	8.8	16,431	8.7
INTEREST EXPENSE					
Dividends on Shares	6,001	6,353	5.9	7,218	13.6
Interest on Deposits	554	666	20.1	878	31.8
Interest on Borrowed Money	70	134	91.6	118	12.1-
TOTAL INTEREST EXPENSE	6,625	7,153	8.0	8,214	14.8
PROVISION FOR LOAN LOSSES	687	634	7.8-	679	7.1
NET INTEREST INCOME AFTER PLL	6,576	7,326	11.4	7,538	2.9
NON-INTEREST INCOME					
Fee Income	1,168	1,323	13.2	1,547	16.9
Other Operating Income	477	569	19.3	719	26.4
Gain (Loss) on Investments	-0*	-14	2,387.7	49	452.9-
Gain (Loss) on Disp of Fixed Assets	5	9	66.1	18	103.2
Other Non-Oper Income (Expense)	20	21	3.2	33	58.8
TOTAL NON-INTEREST INCOME	1,671	1,908	14.2	2,368	24.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	3,156	3,472	10.0	3,809	9.7
Travel and Conference Expense	102	112	9.3	119	6.1
Office Occupancy Expense	412	448	8.7	499	11.2
Office Operations Expense	1,475	1,584	7.4	1,715	8.3
Educational & Promotional Expense	199	228	14.6	256	12.3
Loan Servicing Expense	311	357	14.8	384	7.8
Professional and Outside Services	484	513	6.1	567	10.4
Member Insurance	87	85	3.3-	84	0.6-
Operating Fees	44	46	4.5	44	4.9-
Miscellaneous Operating Expenses	190	211	11.1	225	6.5
TOTAL NON-INTEREST EXPENSES	6,461	7,056	9.2	7,701	9.1
NET INCOME	1,786	2,178	21.9	2,205	1.2
Transfer to Regular Reserve 1/	591	683	15.7	595	12.9-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
June 30, 2001**

Number of Credit Unions on this Report: 10,145

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	13,117,680
Other Unsecured Loans	9,349,745
New Vehicle	4,607,322
Used Vehicle	7,535,852
1st Mortgage	1,064,170
Other Real Estate	1,827,314
Leases Receivable	67,015
All Other Member Loans	2,869,080
All Other Loans	112,308
Total Number of Loans	40,550,487

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	281,658
Amount of Loans Delinquent 2-6 months	1,501,332,672
Number of Loans Delinquent 6-12 months	95,431
Amount of Loans Delinquent 6-12 months	491,389,685
Number of Loans Delinquent 12 months or more	36,894
Amount of Loans Delinquent 12 months or more	197,187,158
Total Number of Delinquent Loans	413,983
Total Amount of Delinquent Loans	2,189,909,515

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	74,669
Amount of Loans Delinquent 2-6 months	199,348,630
Number of Loans Delinquent 6-12 months	21,245
Amount of Loans Delinquent 6-12 months	61,062,091
Number of Loans Delinquent 12 months or more	4,192
Amount of Loans Delinquent 12 months or more	11,831,133
Total Number of Delinquent Loans	100,106
Total Amount of Delinquent Loans	272,241,854

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	800,634,388
Total Recoveries on Charge-Offs	133,928,569
Total Credit Card Loans Charged Off YTD	201,608,812
Total Credit Card Recoveries YTD	21,539,187
Total Number of Loans Purchased	12,430
Total Amount of Loans Purchased	298,587,841
Number of Loans to CU Officials	134,962
Amount of Loans to CU Officials	2,056,886,272
Total Number of Loans Granted Y-T-D	10,098,224
Total Amount of Loans Granted Y-T-D	85,572,700,565

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	800,092
Amount of 1st Mortgage Fixed Rate	58,147,402,990
Number of 1st Mortgage Adjustable Rate	264,078
Amount of 1st Mortgage Adjustable Rate	23,308,727,987
Number of Other R.E. Closed-End Fixed Rate	898,070
Amount of Other R.E. Closed-End Fixed Rate	20,478,837,521
Number of Other R.E. Closed-End Adj. Rate	49,950
Amount of Other R.E. Closed-End Adj. Rate	1,373,244,136
Number of Other R.E. Open-End Adj. Rate	839,699
Amount of Other R.E. Open-End Adj. Rate	18,389,494,731
Number of Other R.E. Not Included Above	39,595
Amount of Other R.E. Not Included Above	975,122,154

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	145,384
Amount of 1st Mortgage Fixed Rate	15,420,821,427
Number of 1st Mortgage Adjustable Rate	30,581
Amount of 1st Mortgage Adjustable Rate	3,717,202,567
Number of Other R.E. Closed-End Fixed Rate	165,006
Amount of Other R.E. Closed-End Fixed Rate	4,564,699,182
Number of Other R.E. Closed-End Adj. Rate	9,472
Amount of Other R.E. Closed-End Adj. Rate	264,896,469
Number of Other R.E. Open-End Adj. Rate	222,904
Amount of Other R.E. Open-End Adj. Rate	3,788,617,804
Number of Other R.E. Not Included Above	9,131
Number of Other R.E. Not Included Above	247,551,085

**TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
June 30, 2001**

Number of Credit Unions on this Report: 10,145

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	291,573,429
1st Mortgage Fixed Rate, 2-6 months	90,080,164
1st Mortgage Fixed Rate, 6-12 months	29,212,707
1st Mortgage Fixed Rate, 12 months or more	21,261,060
1st Mortgage Adjustable Rate, 1-2 months	171,639,001
1st Mortgage Adjustable Rate, 2-6 months	68,110,740
1st Mortgage Adjustable Rate, 6-12 months	15,165,551
1st Mortgage Adjustable Rate 12, months or more	6,693,162
Other Real Estate Fixed Rate, 1-2 months	102,185,005
Other Real Estate Fixed Rate, 2-6 months	39,067,348
Other Real Estate Fixed Rate, 6-12 months	13,395,262
Other Real Estate Fixed Rate, 12 months or more	8,685,912
Other Real Estate Adjustable Rate, 1-2 months	79,838,820
Other Real Estate Adjustable Rate, 2-6 months	30,404,432
Other Real Estate Adjustable Rate, 6-12 months	8,892,824
Other Real Estate Adjustable Rate 12, months or more	6,286,882

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	6,532,914
1st Mortgage Loans Recovered Y-T-D	1,066,054
Other Real Estate Loans Charged Off Y-T-D	10,077,906
Other Real Estate Loans Recovered Y-T-D	1,063,011
Allowance for Real Estate Loan Losses	242,039,957
Amount of R.E. Loans Serving as Collateral for Member Business Loans	2,692,403,187
Amount of All First Mortgages Sold Y-T-D	7,036,294,084
Short-term Real Estate Loans (< 5 years)	51,606,353,678

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	14,909
Amount of Agricultural MBL	539,900,802
Number of All Other MBL	48,050
Amount of All Other MBL	4,492,021,703

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	5,780
Amount of Agricultural MBL	185,584,930
Number of All Other MBL	10,703
Amount of All Other MBL	919,200,971

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	4,335,765
Agricultural, 2-6 months	9,482,562
Agricultural, 6-12 months	2,476,993
Agricultural, 12 months or more	2,891,319
All Other MBL, 1-2 months	87,643,718
All Other MBL, 2-6 months	27,831,395
All Other MBL, 6-12 months	9,173,178
All Other MBL, 12 months or more	7,212,957

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	1,469,413
Agricultural MBL Recovered Y-T-D	21,551
All Other MBL Charged of Y-T-D	1,288,645
All Other MBL Recovered Y-T-D	437,175
Allowance for MBL Losses	51,072,714
Concentration of Credit for MBL	387,280,606
Construction or Development MBL	155,062,341

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
June 30, 2001

Number of Credit Unions on this Report: 10,145

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	32,082,054
Regular Share Accounts	82,888,425
Money Market Share Accounts	3,845,455
Share Certificate Accounts	8,452,111
IRA/Keogh & Retirement Accounts	4,025,668
Other Shares and Deposit	3,492,232
Non-Member Deposits	30,579
Total Number of Savings Accounts	134,816,524

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	165,200,903
Other Unused Member Business Loan Commitments	207,388,637
Revolving Open-End Lines Secured by Residential Properties	16,581,301,433
Credit Card Lines	48,425,104,301
Outstanding Letters of Credit	138,587,430
Unsecured Share Draft Lines of Credit	8,892,510,450
Other Unused Commitments	8,151,146,462
Amount of Loans Sold/Swapped with Recourse Y-T-D	610,312,339
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	823,170,162
Pending Bond Claims	25,692,461

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	2,096	League Audit Service	1,267
CPA Audit Without Opinion	2,264	Outside Accountant	1,442
CPA Opinion Audit	3,076		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	25,165,669,845
Repurchase Agreements	2,047,480,834
Reverse Repurchase Agreements Invested	678,108,672
Non-Mortgage Backed Derivatives	684,748,153
Mortgage Pass-through Securities	8,404,853,544
CMO/REMIC	7,185,313,382

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
June 30, 2001

Number of Credit Unions on this Report: 10,145

INFORMATION SYSTEMS & TECHNOLOGY

Number Of Cus Describing Record Maintenance As:

Manual System	316	CU Developed In-House	421
Vendor Supplied In-House	6,747	Other	157
Vendor On-Line Service Bur.	2,504		

**Number Of Cus Reporting That Members Access/
Perform Electronic Financial Services Via:**

WWW/Browser Based	2,660	Automatic Teller Machine	4,827
Wireless	202	Kiosk	242
Home Banking/PC Based	1,711	Other	267
Auto Response/Phone Based	4,356		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	1,521	View Account History	2,938
New Loan	2,215	Merchandise Purchase	717
Account Balance Inquiry	4,388	Share Account Transfers	4,267
Share Draft Order	2,715	Bill Payment	1,402
New Share Account	702	Download Account History	1,984
Loan Payments	3,467	Electronic Cash	1,121
Number of CUs Reporting E-Mail Addresses			6,215
Number of CUs Reporting WWW Sites			4,143

Number Of Cus Reporting WWW Type As:

Informational	1,698	Transactional	1,836
Interactive	609		

Number Of Cus Members Reported using Transactional WWW 7,483,807

Number Of Cus Reporting Plans For a WWW

Informational	1,266	Transactional	313
Interactive	290		

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	143,041,480
Number Members Filing Chapter 7 Bankruptcy Y-T-D	92,372
Number Members Filing Chapter 13 Bankruptcy Y-T-D	30,712
Amount of Loans Subject to Bankruptcies	1,215,506,404
Number of Current Members	78,713,123
Number of Potential Members	414,493,154
Number of Full Time Employees	171,902
Number of Part Time Employees	33,276

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS 1/	3,098		
Amount Invested in CUSOS	291,128,814		
Amount Loaned to CUSOS	159,448,568		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	8,259,730		
Number of CUSOS Wholly Owned	581		
Predominant Service of CUSO:			
Mortgage Processing	193	Credit Cards	264
EDP Processing	281	Trust Services	3
Shared Branching	755	Item Processing	279
Insurance Services	163	Tax Preparation	6
Investment Services	363	Travel	1
Auto Buying, Leasing, Indirect Lending	188	Other	605

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, 2001
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 10,145

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	370	883	787	1,465	3,136
Reverse Repurchase Agreements	7	655	30	27	712
Subordinated CDCU Debt	16	0*	0*	0*	2
Uninsured Secondary Capital	39	N/A	0*	8	8
TOTAL BORROWINGS	411	1,538	818	1,501	3,857

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	6,505	53,467	N/A	N/A	53,467
Regular Shares	10,138	141,949	N/A	N/A	141,949
Money Market Shares	3,002	58,957	N/A	N/A	58,957
Share Certificates/CDS	6,881	85,607	26,470	4,618	116,696
IRA/KEOGH, Retirements	5,862	26,463	8,509	3,391	38,362
All Other Shares/Deposits	3,951	4,851	46	273	5,169
Non-Members Deposits	934	1,077	333	40	1,450
TOTAL SAVINGS	10,145	372,372	35,358	8,321	416,051

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	2,674	7,561	10,390	6,333	630	24,913
Available for Sale	2,737	13,978	12,330	9,115	1,149	36,572
Trading	27	361	N/A	N/A	N/A	361
Non-SFAS 115 Investments	10,138	71,409	11,054	2,695	308	85,465
TOTAL INVESTMENTS	10,139	93,307	33,775	18,143	2,087	147,312

* Amount Less than + or - 1 Million

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

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	1	\$118,836	2	\$5,329,057
5.0% To 6.0%	1	\$10,932	3	\$2,997,494	67	\$841,647,261
6.0% To 7.0%	2	\$696,224	9	\$9,161,039	1,483	\$18,882,628,618
7.0% To 8.0%	6	\$20,161,767	30	\$30,458,037	4,529	\$28,899,176,834
8.0% To 9.0%	33	\$205,424,090	91	\$131,582,721	2,614	\$9,689,455,478
9.0% To 10.0%	344	\$2,225,965,162	315	\$1,119,646,418	548	\$2,019,380,906
10.0% To 11.0%	418	\$2,600,685,042	593	\$1,788,387,767	140	\$589,506,719
11.0% To 12.0%	888	\$4,119,686,327	947	\$2,555,207,845	26	\$49,635,426
12.0% To 13.0%	1,550	\$5,958,436,921	2,370	\$5,286,443,192	48	\$24,034,254
13.0% To 14.0%	974	\$3,515,374,506	1,706	\$5,184,400,618	7	\$11,926,206
14.0% To 15.0%	456	\$1,530,184,760	1,385	\$2,787,311,057	6	\$2,150,832
15.0% To 16.0%	145	\$367,338,882	1,371	\$1,877,290,663	2	\$233,469
16.0% Or More	67	\$167,184,447	890	\$1,097,843,342	6	\$4,389,177
Not Reporting Or Zero ..	5,261	\$60,681	434	\$2,055,165	667	\$2,460,121
Total	10,145	\$20,711,209,741	10,145	\$21,872,904,194	10,145	\$61,021,954,358
Average Rate	12.6%		13.2%		7.7%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	2	\$24,419,773	1	\$218,830,821
5.0% To 6.0%	20	\$261,150,356	14	\$4,763,340,888	16	\$360,929,011
6.0% To 7.0%	385	\$8,109,691,856	608	\$20,608,224,125	312	\$3,809,160,520
7.0% To 8.0%	1,795	\$23,292,105,649	2,390	\$48,478,054,493	1,445	\$14,757,400,954
8.0% To 9.0%	3,287	\$20,110,898,377	1,065	\$6,396,764,817	2,256	\$15,326,721,989
9.0% To 10.0%	2,252	\$7,405,135,567	380	\$782,111,567	1,257	\$4,979,740,493
10.0% To 11.0%	991	\$2,332,138,020	200	\$292,401,254	390	\$1,544,361,226
11.0% To 12.0%	303	\$896,744,909	56	\$31,492,432	98	\$167,869,990
12.0% To 13.0%	312	\$307,140,269	68	\$23,258,502	58	\$18,392,944
13.0% To 14.0%	63	\$61,020,975	4	\$166,705	9	\$21,633,643
14.0% To 15.0%	39	\$42,030,648	4	\$39,247	2	\$1,270,614
15.0% To 16.0%	48	\$58,332,352	2	\$88,709	3	\$650,313
16.0% Or More	14	\$49,281,231	2	\$8,894	1	\$22,534
Not Reporting Or Zero ..	636	\$1,847,458	5,350	\$55,759,571	4,297	\$9,713,490
Total	10,145	\$62,927,517,667	10,145	\$81,456,130,977	10,145	\$41,216,698,542
Average Rate	8.9%		7.9%		8.4%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	3	\$1,119,633	71	\$81,318,870	7	\$16,867,302
5.0% To 6.0%	9	\$8,254,647	426	\$1,245,095,781	22	\$9,852,669
6.0% To 7.0%	85	\$355,386,947	1,211	\$998,569,867	97	\$275,453,025
7.0% To 8.0%	312	\$705,427,375	1,317	\$2,053,251,736	232	\$606,310,149
8.0% To 9.0%	228	\$223,421,098	1,518	\$3,889,408,278	226	\$391,112,140
9.0% To 10.0%	56	\$26,146,798	1,356	\$3,552,123,659	156	\$121,346,521
10.0% To 11.0%	5	\$863,247	1,060	\$2,083,281,129	95	\$36,788,784
11.0% To 12.0%	6	\$4,274,625	425	\$946,030,625	35	\$17,006,687
12.0% To 13.0%	4	\$1,605,121	721	\$1,116,388,864	58	\$17,077,807
13.0% To 14.0%	3	\$731,290	257	\$647,785,224	20	\$14,985,931
14.0% To 15.0%	0	\$0	174	\$441,782,522	17	\$6,115,877
15.0% To 16.0%	1	\$665,893	177	\$240,413,574	13	\$947,547
16.0% Or More	1	\$7,917	100	\$114,551,069	7	\$10,438,703
Not Reporting Or Zero ..	9,432	\$93,369,163	1,332	\$49,832,582	9,160	\$134,798,528
Total	10,145	\$1,421,273,754	10,145	\$17,459,833,780	10,145	\$1,659,101,670
Average Rate	7.9%		9.0%		8.8%	

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

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	247	\$4,009,351,364	21	\$216,927,963	0	\$0
1.0% To 2.0%	2,114	\$27,187,798,993	679	\$9,055,376,516	30	\$598,807,813
2.0% To 3.0%	1,264	\$10,054,856,255	4,225	\$62,199,491,733	567	\$8,170,753,736
3.0% To 4.0%	141	\$1,046,069,570	3,497	\$45,454,822,574	1,760	\$33,881,464,583
4.0% To 5.0%	17	\$144,369,735	1,168	\$13,684,454,132	595	\$15,714,205,512
5.0% To 6.0%	4	\$13,680,800	382	\$10,523,778,956	43	\$586,625,307
6.0% To 7.0%	1	\$96,034	70	\$706,556,987	3	\$2,149,646
7.0% Or More	0	\$0	16	\$45,145,391	0	\$0
Not Reporting Or Zero ..	6,357	\$11,011,087,751	87	\$62,568,901	7,147	\$2,950,479
Total	10,145	\$53,467,310,502	10,145	\$141,949,123,153	10,145	\$58,956,957,076
Average Rate	1.6%		3.0%		3.4%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	2	\$1,911,356	28	\$113,683,252	23	\$15,938,627
2.0% To 3.0%	26	\$53,290,717	377	\$2,930,446,171	109	\$70,787,850
3.0% To 4.0%	952	\$14,186,099,333	1,382	\$10,484,601,177	126	\$195,988,113
4.0% To 5.0%	4,494	\$93,633,351,911	2,649	\$16,589,701,159	144	\$306,451,168
5.0% To 6.0%	1,102	\$6,984,974,574	1,195	\$7,043,031,247	162	\$323,599,751
6.0% To 7.0%	241	\$1,694,070,335	212	\$1,184,474,590	217	\$402,542,911
7.0% Or More	26	\$79,855,931	14	\$13,323,634	93	\$114,844,930
Not Reporting Or Zero ..	3,302	\$62,178,422	4,288	\$3,220,361	9,271	\$19,714,518
Total	10,145	\$116,695,732,579	10,145	\$38,362,481,591	10,145	\$1,449,867,868
Average Rate	4.5%		4.3%		4.9%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
June 30, 2001

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
NetWorth to Total Assets	10.94	16.80	13.98	12.10	10.57
Delinquent Loans to NetWorth	4.19	12.72	8.01	5.81	3.57
Solvency Evaluation (Est.)	112.60	120.43	116.38	113.89	112.18
Classified Assets (Est.) to NetWorth	5.21	8.47	5.97	5.23	5.13
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.71	3.54	1.80	1.11	0.58
Net Charge-Offs to Average Loans	0.44	0.66	0.50	0.46	0.43
Fair Value H-T-M to Book Value H-T-M	101.01	104.12	107.86	102.93	100.82
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.62	-0.11	-0.80	0.36	0.64
Delinquent Loans to Assets	0.46	2.14	1.12	0.70	0.38
EARNINGS:					
Return on Average Assets	0.96	0.70	0.78	0.73	1.02
Gross Income to Average Assets	8.17	7.57	7.82	8.06	8.21
Cost of Funds to Average Assets	3.59	2.61	3.01	3.21	3.69
Net Margin to Average Assets	4.58	4.95	4.81	4.85	4.52
Operating Expenses to Average Assets	3.36	3.96	3.75	3.82	3.26
Provision for Loan & Lease Losses to Average Assets	0.30	0.42	0.31	0.31	0.29
Net Interest Margin to Average Assets	3.59	4.63	4.20	3.98	3.48
Operating Expenses to Gross Income	41.19	52.37	47.95	47.43	39.70
Fixed Assets and Oreos to Total Assets	1.89	0.39	1.12	2.06	1.90
Net Operating Expenses to Average Assets	2.69	3.76	3.30	3.18	2.56
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	22.23	2.92	7.85	16.06	24.06
Regular Shares to Savings and Borrowings	33.86	85.37	65.04	45.95	30.16
Total Loans to Total Savings	74.45	73.26	73.04	72.58	74.85
Total Loans to Total Assets	64.91	60.31	62.30	63.22	65.35
Cash Plus Short-Term Investments to Assets	20.55	36.82	30.70	25.27	19.18
Total Savings and Borrowings to Earning Assets	91.86	83.15	87.61	91.07	92.24
Borrowings to Total Savings and NetWorth	0.68	0.10	0.09	0.10	0.81
Estimated Loan Maturity in Months	23.43	14.42	17.32	20.64	24.56
PRODUCTIVITY:					
Members to Potential Members	18.99	14.80	23.26	18.43	18.93
Borrowers to Members	51.52	28.57	36.91	44.59	55.05
Members to Full-Time Employees	417	407	495	451	404
Average Savings Per Member	5,286	1,725	2,886	3,905	5,928
Average Loan Balance	7,639	4,422	5,713	6,357	8,059
Salary & Benefits to Full-Time Employees	40,404	16,355	31,995	36,469	42,359
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	68.54	74.23	71.61	69.57	68.19
Income From Investments	19.32	21.52	20.58	19.66	19.19
Income Form Trading Securities	0.02	0.00	0.00	0.00	0.02
Fee Income	8.27	2.64	5.82	7.97	8.47
Other Operating Income	3.85	1.61	1.99	2.81	4.13
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	49.46	46.88	50.46	47.91	49.76
Travel and Conference	1.54	1.54	1.46	1.72	1.51
Office Occupancy	6.47	4.72	5.04	6.15	6.63
Office Operations	22.27	19.67	20.19	21.18	22.64
Educational and Promotional	3.33	0.91	1.46	2.64	3.59
Loan Servicing	4.99	1.78	2.91	4.42	5.25
Professional and Outside Services	7.36	6.73	8.11	10.14	6.72
Member Insurance	1.09	9.41	4.64	2.00	0.65
Operating Fees	0.57	1.69	1.11	0.72	0.50
Miscellaneous Operating Expenses	2.92	6.67	4.62	3.11	2.76

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	2,767	2,540	8.2-	2,301	9.4-
Cash & Equivalents	125	287	129.5	371	29.0
TOTAL INVESTMENTS	863	565	34.5-	430	23.9-
U.S. Government Obligations	10	10	3.3-	6	34.0-
Federal Agency Securities	3	4	11.9	2	56.4-
Mutual Fund & Common Trusts	27	21	20.7-	18	15.3-
MCS&D and PIC at Corporate CU	23	23	0.8-	16	28.4-
All Other Corporate Credit Union	497	245	50.6-	173	29.3-
Commercial Banks, S&Ls	273	233	14.6-	190	18.2-
Credit Unions -Loans to, Deposits in	15	12	18.1-	9	24.1-
Other Investments	16	17	8.6	14	17.1-
TOTAL LOANS OUTSTANDING	1,398	1,366	2.3-	1,225	10.3-
Unsecured Credit Card Loans	11	9	20.9-	5	47.0-
All Other Unsecured Loans	363	324	10.7-	283	12.6-
New Vehicle Loans	384	402	4.8	372	7.5-
Used Vehicle Loans	447	441	1.3-	401	9.1-
First Mortgage Real Estate Loans	20	18	7.2-	15	20.3-
Other Real Estate Loans	22	21	4.3-	20	8.4-
Leases Receivable	N/A	1	N/A	1	20.5-
All Other Loans to Members	137	141	3.6	120	15.1-
Other Loans	15	8	48.9-	9	23.4
Allowance For Loan Losses	34	32	7.9-	29	8.7-
Other Real Estate Owned	0*	0*	81.7-	0*	62.2
Land and Building	3	3	1.3-	2	16.5-
Other Fixed Assets	8	6	22.3-	5	11.7-
NCUSIF Capitalization Deposit	19	18	5.8-	17	3.6-
Other Assets	11	11	1.3	9	17.7-
TOTAL ASSETS	2,393	2,225	7.0-	2,031	8.7-
LIABILITIES					
Total Borrowings	2	4	135.9	2	57.8-
Accrued Dividends/Interest Payable	9	9	2.5-	8	8.9-
Acct Payable and Other Liabilities	9	8	5.4-	8	3.9-
Uninsured Secondary Capital	0*	0*	80.2	0*	14.2-
TOTAL LIABILITIES	19	21	8.4	18	15.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,005	1,844	8.0-	1,672	9.3-
Share Drafts	28	25	11.1-	19	24.4-
Regular Shares	1,721	1,584	8.0-	1,429	9.7-
Money Market Shares	11	11	2.7	9	14.1-
Share Certificates/CDs	149	133	10.3-	136	2.1
IRA/Keogh Accounts	36	30	15.4-	25	18.5-
All Other Shares and Member Deposits	29	29	0.4	25	14.1-
Non-Member Deposits	31	31	0.7	29	8.3-
Regular Reserves	104	100	4.4-	93	7.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	121.2-	0*	102.6-
Other Reserves	13	14	10.2	10	28.0-
Undivided Earnings	248	243	2.2-	235	3.2-
Net Income	3	4	25.2	4	13.9-
TOTAL EQUITY	369	360	2.3-	341	5.3-
TOTAL LIABILITIES/EQUITY/SAVINGS	2,393	2,225	7.0-	2,031	8.7-

* 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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	3,595	3,456	3.9-	3,258	5.7-
Cash & Equivalents	629	1,531	143.3	2,537	65.7
TOTAL INVESTMENTS	6,594	4,585	30.5-	3,604	21.4-
U.S. Government Obligations	156	117	24.8-	83	29.3-
Federal Agency Securities	148	168	13.5	92	45.3-
Mutual Fund & Common Trusts	109	78	28.3-	69	11.1-
MCSD and PIC at Corporate CU	156	145	7.1-	125	13.6-
All Other Corporate Credit Union	3,403	1,743	48.8-	1,170	32.9-
Commercial Banks, S&Ls	2,446	2,092	14.5-	1,844	11.9-
Credit Unions -Loans to, Deposits in	71	79	11.7	80	1.2
Other Investments	106	163	53.9	141	13.3-
TOTAL LOANS OUTSTANDING	11,041	11,452	3.7	10,605	7.4-
Unsecured Credit Card Loans	325	316	2.7-	276	12.8-
All Other Unsecured Loans	1,820	1,727	5.1-	1,583	8.3-
New Vehicle Loans	3,194	3,419	7.0	3,244	5.1-
Used Vehicle Loans	3,283	3,479	6.0	3,285	5.6-
First Mortgage Real Estate Loans	668	685	2.5	576	15.9-
Other Real Estate Loans	670	729	8.9	677	7.2-
Leases Receivable	N/A	16	N/A	16	0.6-
All Other Loans to Members	1,021	1,019	0.2-	904	11.2-
Other Loans	60	62	3.4	44	29.1-
Allowance For Loan Losses	150	148	1.3-	142	4.6-
Other Real Estate Owned	3	2	24.3-	4	98.8
Land and Building	130	131	1.3	123	6.6-
Other Fixed Assets	73	70	4.0-	64	8.5-
NCUSIF Capitalization Deposit	149	147	1.2-	132	10.4-
Other Assets	102	109	6.5	96	11.9-
TOTAL ASSETS	18,570	17,879	3.7-	17,022	4.8-
LIABILITIES					
Total Borrowings	12	39	239.9	12	70.3-
Accrued Dividends/Interest Payable	51	49	4.8-	48	1.6-
Acct Payable and Other Liabilities	71	73	3.3	65	11.2-
Uninsured Secondary Capital	3	3	4.9-	4	45.8
TOTAL LIABILITIES	137	164	20.2	129	21.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	16,018	15,256	4.8-	14,518	4.8-
Share Drafts	941	1,016	8.0	943	7.2-
Regular Shares	10,810	10,297	4.7-	9,452	8.2-
Money Market Shares	366	357	2.4-	323	9.6-
Share Certificates/CDs	2,621	2,391	8.8-	2,686	12.4
IRA/Keogh Accounts	878	811	7.7-	724	10.8-
All Other Shares and Member Deposits	326	303	6.8-	294	3.2-
Non-Member Deposits	75	80	6.0	95	19.4
Regular Reserves	684	685	0.2	653	4.7-
APPR. For Non-Conf. Invest.	0*	0*	31.5	0*	395.6
Accum. Unrealized G/L on A-F-S	-2	-3	40.2	-0*	71.3-
Other Reserves	128	124	2.8-	104	16.2-
Undivided Earnings	1,583	1,624	2.5	1,599	1.5-
Net Income	23	28	21.9	20	28.5-
TOTAL EQUITY	2,416	2,458	1.7	2,376	3.4-
TOTAL LIABILITIES/EQUITY/SAVINGS	18,570	17,879	3.7-	17,022	4.8-

* 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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	2,963	2,939	0.8-	2,945	0.2
Cash & Equivalents	1,803	4,527	151.0	9,409	107.8
TOTAL INVESTMENTS	22,686	16,735	26.2-	13,927	16.8-
U.S. Government Obligations	665	522	21.5-	361	30.8-
Federal Agency Securities	2,980	3,341	12.1	2,142	35.9-
Mutual Fund & Common Trusts	256	155	39.7-	147	4.7-
MCSD and PIC at Corporate CU	499	511	2.3	496	3.0-
All Other Corporate Credit Union	9,815	4,653	52.6-	3,235	30.5-
Commercial Banks, S&Ls	7,725	6,763	12.5-	6,642	1.8-
Credit Unions -Loans to, Deposits in	265	291	10.1	319	9.4
Other Investments	480	499	3.9	585	17.3
TOTAL LOANS OUTSTANDING	41,714	44,623	7.0	43,659	2.2-
Unsecured Credit Card Loans	2,558	2,559	0.0	2,425	5.2-
All Other Unsecured Loans	4,385	4,252	3.0-	3,972	6.6-
New Vehicle Loans	9,081	10,009	10.2	10,018	0.1
Used Vehicle Loans	10,517	11,356	8.0	11,271	0.7-
First Mortgage Real Estate Loans	6,697	7,083	5.8	6,790	4.1-
Other Real Estate Loans	4,785	5,464	14.2	5,418	0.8-
Leases Receivable	N/A	138	N/A	110	20.1-
All Other Loans to Members	3,498	3,527	0.8	3,472	1.6-
Other Loans	194	235	21.4	182	22.9-
Allowance For Loan Losses	430	432	0.4	432	0.1
Other Real Estate Owned	22	19	14.7-	16	11.9-
Land and Building	1,026	1,091	6.3	1,083	0.8-
Other Fixed Assets	337	333	1.1-	326	2.4-
NCUSIF Capitalization Deposit	552	556	0.9	534	4.1-
Other Assets	528	550	4.1	539	2.0-
TOTAL ASSETS	68,239	68,002	0.3-	69,059	1.6
LIABILITIES					
Total Borrowings	40	259	556.4	63	75.8-
Accrued Dividends/Interest Payable	137	136	0.8-	140	3.4
Acct Payable and Other Liabilities	337	352	4.4	341	3.2-
Uninsured Secondary Capital	0*	3	207.3	4	34.1
TOTAL LIABILITIES	514	750	45.8	548	26.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	59,878	59,054	1.4-	60,154	1.9
Share Drafts	6,242	6,955	11.4	6,895	0.9-
Regular Shares	29,301	28,611	2.4-	27,669	3.3-
Money Market Shares	4,522	4,363	3.5-	4,500	3.2
Share Certificates/CDs	13,319	12,896	3.2-	14,952	15.9
IRA/Keogh Accounts	5,261	5,003	4.9-	4,898	2.1-
All Other Shares and Member Deposits	1,065	1,013	4.9-	979	3.3-
Non-Member Deposits	168	213	26.6	260	22.2
Regular Reserves	2,342	2,443	4.3	2,450	0.3
APPR. For Non-Conf. Invest.	4	4	13.2	5	3.9
Accum. Unrealized G/L on A-F-S	-25	-50	103.7	5	110.5-
Other Reserves	572	559	2.4-	498	10.8-
Undivided Earnings	4,895	5,151	5.2	5,334	3.5
Net Income	60	92	53.4	67	27.2-
TOTAL EQUITY	7,847	8,198	4.5	8,358	1.9
TOTAL LIABILITIES/EQUITY/SAVINGS	68,239	68,002	0.3-	69,059	1.6

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,516	1,544	1.8	1,641	6.3
Cash & Equivalents	6,230	17,199	176.1	41,466	141.1
TOTAL INVESTMENTS	99,687	80,130	19.6-	80,313	0.2
U.S. Government Obligations	7,027	4,333	38.3-	2,500	42.3-
Federal Agency Securities	48,608	48,146	0.9-	47,067	2.2-
Mutual Fund & Common Trusts	3,455	1,982	42.6-	3,320	67.5
MCS&D and PIC at Corporate CU	1,258	1,400	11.3	1,508	7.7
All Other Corporate Credit Union	22,259	11,963	46.3-	11,968	0.0
Commercial Banks, S&Ls	11,935	6,106	48.8-	6,612	8.3
Credit Unions -Loans to, Deposits in	392	412	5.1	590	43.1
Other Investments	4,752	5,786	21.8	6,749	16.6
TOTAL LOANS OUTSTANDING	200,840	230,006	14.5	254,258	10.5
Unsecured Credit Card Loans	15,578	16,765	7.6	18,006	7.4
All Other Unsecured Loans	15,278	15,692	2.7	16,034	2.2
New Vehicle Loans	36,015	42,738	18.7	47,388	10.9
Used Vehicle Loans	37,451	43,129	15.2	47,970	11.2
First Mortgage Real Estate Loans	59,663	66,838	12.0	74,076	10.8
Other Real Estate Loans	24,696	30,628	24.0	35,102	14.6
Leases Receivable	N/A	1,220	N/A	1,294	6.1
All Other Loans to Members	11,470	11,964	4.3	12,963	8.4
Other Loans	688	1,032	49.9	1,424	38.0
Allowance For Loan Losses	1,872	1,992	6.4	2,093	5.1
Other Real Estate Owned	61	55	10.5-	66	21.2
Land and Building	4,463	4,920	10.2	5,526	12.3
Other Fixed Assets	1,518	1,616	6.5	1,793	10.9
NCUSIF Capitalization Deposit	2,489	2,635	5.9	2,857	8.4
Other Assets	4,411	4,126	6.5-	4,909	19.0
TOTAL ASSETS	317,825	338,694	6.6	389,096	14.9
LIABILITIES					
Total Borrowings	2,677	4,153	55.1	3,773	9.1-
Accrued Dividends/Interest Payable	528	583	10.4	662	13.5
Acct Payable and Other Liabilities	2,843	3,225	13.4	3,573	10.8
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
TOTAL LIABILITIES	6,048	7,962	31.6	8,009	0.6
EQUITY/SAVINGS					
TOTAL SAVINGS	278,734	294,446	5.6	339,707	15.4
Share Drafts	35,373	41,852	18.3	45,611	9.0
Regular Shares	97,155	97,195	0.0	103,399	6.4
Money Market Shares	40,880	44,040	7.7	54,124	22.9
Share Certificates/CDs	71,518	77,247	8.0	98,921	28.1
IRA/Keogh Accounts	29,539	29,753	0.7	32,716	10.0
All Other Shares and Member Deposits	3,694	3,820	3.4	3,871	1.3
Non-Member Deposits	575	539	6.4-	1,066	97.8
Regular Reserves	9,772	10,896	11.5	12,066	10.7
APPR. For Non-Conf. Invest.	18	22	23.2	19	12.5-
Accum. Unrealized G/L on A-F-S	-315	-635	101.6	221	134.8-
Other Reserves	3,787	4,304	13.7	4,680	8.8
Undivided Earnings	19,445	21,330	9.7	24,000	12.5
Net Income	336	371	10.3	393	6.1
TOTAL EQUITY	33,042	36,287	9.8	41,380	14.0
TOTAL LIABILITIES/EQUITY/SAVINGS	317,825	338,694	6.6	389,096	14.9

* Amount Less than + or - 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	2,767	2,540	8.2-	2,301	9.4-
INTEREST INCOME					
Interest on Loans	69	65	6.2-	59	8.7-
(Less) Interest Refund	0*	0*	30.3-	0*	11.8
Income from Investments	19	21	8.2	17	18.0-
Trading Profits and Losses	0*	0*	759.7	0*	93.7-
TOTAL INTEREST INCOME	88	85	3.0-	76	11.0-
INTEREST EXPENSE					
Dividends on Shares	32	30	6.2-	27	11.3-
Interest on Deposits	0*	0*	9.1-	0*	20.0-
Interest on Borrowed Money	0*	0*	3.2	0*	37.4
TOTAL INTEREST EXPENSE	33	31	6.2-	27	11.3-
PROVISION FOR LOAN LOSSES	6	5	18.2-	4	4.6-
NET INTEREST INCOME AFTER PLL	50	50	0.8	44	11.4-
NON-INTEREST INCOME					
Fee Income	2	2	4.7	2	9.6-
Other Operating Income	1	1	14.8-	1	3.0
Gain (Loss) on Investments	-0*	-0*	541.5	0*	128.7-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	2,266.3	0*	115.3-
Other Non-Oper Income (Expense)	0*	0*	91.6	1	25.2
TOTAL NON-INTEREST INCOME	4	4	1.7	5	10.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	22	21	5.4-	19	7.0-
Travel and Conference Expense	0*	0*	12.9-	0*	6.7
Office Occupancy Expense	2	2	2.0-	2	9.0-
Office Operations Expense	10	9	10.0-	8	10.3-
Educational & Promotional Expense	0*	0*	4.6-	0*	2.0-
Loan Servicing Expense	0*	0*	0.7-	0*	16.6-
Professional and Outside Services	3	3	1.0-	3	6.9-
Member Insurance	5	4	8.1-	4	10.1-
Operating Fees	0*	0*	10.1-	0*	5.5-
Miscellaneous Operating Expenses	3	4	8.3	3	23.3-
TOTAL NON-INTEREST EXPENSES	48	46	5.3-	42	9.3-
NET INCOME	5	8	57.6	7	12.2-
Transfer to Regular Reserve 1/	1	1	3.7-	1	4.9

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 14
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	3,595	3,456	3.9-	3,258	5.7-
INTEREST INCOME					
Interest on Loans	502	505	0.5	482	4.5-
(Less) Interest Refund	0*	0*	14.0-	0*	10.5
Income from Investments	157	165	5.1	138	15.9-
Trading Profits and Losses	0*	-0*	197.5-	0*	101.3-
TOTAL INTEREST INCOME	658	669	1.6	620	7.3-
INTEREST EXPENSE					
Dividends on Shares	270	261	3.1-	246	5.9-
Interest on Deposits	11	11	1.8-	12	11.8
Interest on Borrowed Money	0*	0*	229.7	0*	3.5-
TOTAL INTEREST EXPENSE	281	273	2.8-	259	5.2-
PROVISION FOR LOAN LOSSES	29	28	3.8-	27	4.2-
NET INTEREST INCOME AFTER PLL	348	367	5.6	334	9.1-
NON-INTEREST INCOME					
Fee Income	37	39	6.5	39	0.6-
Other Operating Income	13	12	3.1-	13	9.6
Gain (Loss) on Investments	-0*	-0*	76.8-	-0*	42.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	86.5-	0*	318.6
Other Non-Oper Income (Expense)	0*	-0*	213.0-	3	732.9-
TOTAL NON-INTEREST INCOME	50	51	1.6	56	8.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	168	170	1.3	163	4.3-
Travel and Conference Expense	5	5	3.3-	5	3.9-
Office Occupancy Expense	16	17	2.8	16	1.7-
Office Operations Expense	68	68	0.6-	65	3.7-
Educational & Promotional Expense	5	5	2.6-	5	0.6-
Loan Servicing Expense	10	10	6.7	9	7.8-
Professional and Outside Services	28	28	1.6-	26	6.4-
Member Insurance	17	16	5.4-	15	6.7-
Operating Fees	4	4	0.2-	4	9.3-
Miscellaneous Operating Expenses	15	16	6.5	15	8.2-
TOTAL NON-INTEREST EXPENSES	336	338	0.7	322	4.6-
NET INCOME	62	81	29.0	67	16.7-
Transfer to Regular Reserve 1/	12	14	16.1	15	8.5

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	2,963	2,939	0.8-	2,945	0.2
INTEREST INCOME					
Interest on Loans	1,807	1,891	4.6	1,909	1.0
(Less) Interest Refund	2	1	12.6-	2	19.7
Income from Investments	567	585	3.2	539	7.9-
Trading Profits and Losses	-3	0*	105.2-	0*	98.0-
TOTAL INTEREST INCOME	2,370	2,474	4.4	2,446	1.1-
INTEREST EXPENSE					
Dividends on Shares	975	973	0.2-	989	1.7
Interest on Deposits	79	83	5.3	98	17.2
Interest on Borrowed Money	0*	6	773.0	4	30.5-
TOTAL INTEREST EXPENSE	1,055	1,062	0.7	1,091	2.8
PROVISION FOR LOAN LOSSES	112	101	9.7-	106	4.8
NET INTEREST INCOME AFTER PLL	1,203	1,311	9.0	1,248	4.8-
NON-INTEREST INCOME					
Fee Income	187	206	10.1	218	5.9
Other Operating Income	66	69	4.0	77	11.6
Gain (Loss) on Investments	0*	-0*	2,789.8-	0*	171.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	0.1-	0*	5.1
Other Non-Oper Income (Expense)	2	3	33.8	3	17.2-
TOTAL NON-INTEREST INCOME	256	278	8.5	299	7.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	583	612	5.1	623	1.7
Travel and Conference Expense	22	23	2.7	22	0.9-
Office Occupancy Expense	74	77	4.7	80	3.4
Office Operations Expense	265	274	3.3	275	0.5
Educational & Promotional Expense	33	35	5.4	34	0.8-
Loan Servicing Expense	55	59	7.2	57	2.2-
Professional and Outside Services	123	128	4.2	132	2.9
Member Insurance	27	27	2.7-	26	2.4-
Operating Fees	10	10	1.7	9	5.9-
Miscellaneous Operating Expenses	38	40	5.3	40	0.7
TOTAL NON-INTEREST EXPENSES	1,229	1,285	4.5	1,300	1.2
NET INCOME	230	304	32.5	247	18.7-
Transfer to Regular Reserve 1/	59	75	27.8	72	4.4-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,516	1,544	1.8	1,641	6.3
INTEREST INCOME					
Interest on Loans	8,119	9,169	12.9	10,375	13.2
(Less) Interest Refund	4	5	25.8	6	40.4
Income from Investments	2,658	2,719	2.3	2,918	7.3
Trading Profits and Losses	-0*	0*	148.0-	3	537.7
TOTAL INTEREST INCOME	10,773	11,884	10.3	13,289	11.8
INTEREST EXPENSE					
Dividends on Shares	4,724	5,089	7.7	5,957	17.1
Interest on Deposits	464	571	23.2	768	34.4
Interest on Borrowed Money	69	127	84.4	112	11.4-
TOTAL INTEREST EXPENSE	5,257	5,787	10.1	6,836	18.1
PROVISION FOR LOAN LOSSES	540	500	7.5-	541	8.3
NET INTEREST INCOME AFTER PLL	4,976	5,598	12.5	5,912	5.6
NON-INTEREST INCOME					
Fee Income	942	1,075	14.1	1,288	19.8
Other Operating Income	397	487	22.7	628	29.0
Gain (Loss) on Investments	-0*	-13	2,648.3	49	469.8-
Gain (Loss) on Disp of Fixed Assets	4	9	98.8	17	102.1
Other Non-Oper Income (Expense)	17	17	1.3	27	54.3
TOTAL NON-INTEREST INCOME	1,360	1,575	15.8	2,008	27.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	2,383	2,669	12.0	3,004	12.5
Travel and Conference Expense	75	84	12.4	91	8.6
Office Occupancy Expense	320	352	10.0	400	13.6
Office Operations Expense	1,132	1,233	8.9	1,367	10.8
Educational & Promotional Expense	161	189	17.0	217	15.0
Loan Servicing Expense	245	287	16.9	317	10.5
Professional and Outside Services	329	354	7.5	406	14.6
Member Insurance	38	38	2.3-	39	4.3
Operating Fees	30	31	6.4	30	4.1-
Miscellaneous Operating Expenses	133	151	13.3	166	10.3
TOTAL NON-INTEREST EXPENSES	4,847	5,388	11.2	6,037	12.1
NET INCOME	1,489	1,785	19.9	1,883	5.5
Transfer to Regular Reserve 1/	519	593	14.3	507	14.5-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

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

Negative Net Income Data as of June 30

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1997	11,328	817	7.21	-31,810
1998	11,125	906	8.14	-34,453
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

Losses By Assets Size as of June 30

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	410	328,229,466	-2,635,998	54,700,657
2 Million To 10 Million	337	1,642,261,049	-7,669,008	200,262,760
10 Million To 50 Million	200	4,333,043,932	-18,087,524	455,782,387
50 Million And Over	32	2,909,687,606	-5,296,320	271,873,130
Total	979	9,213,222,053	-33,688,850	982,618,934

Number of Credit Unions By Camel Rating as of June 30

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1997	2,188	6,511	2,326	277	19	11,321
1998	2,320	6,250	2,241	294	18	11,123
1999	2,238	6,056	2,227	288	28	10,837
2000	2,194	5,944	2,052	273	10	10,473
2001	2,459	5,783	1,713	180	8	10,143

Camel Rating 4 and 5 as of June 30

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1997	296	2.61	2,354,596,144	0.78
1998	312	2.80	2,913,524,536	0.90
1999	316	2.91	2,955,455,261	0.83
2000	283	2.70	2,143,020,638	0.58
2001	188	1.85	1,514,225,153	0.36

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

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

Table 18
100 Largest Federally Insured Credit Unions
June 30, 2001

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	13,939,149,524
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	7,521,903,954
3	PENTAGON	4	ALEXANDRIA	VA	1935	4,053,066,861
4	BOEING EMPLOYEES	3	TUKWILA	WA	1935	3,690,940,744
5	THE GOLDEN 1	6	SACRAMENTO	CA	1933	3,481,521,237
6	UNITED AIRLINES EMPLOYEES'	5	CHICAGO	IL	1935	3,309,626,503
7	ORANGE COUNTY TEACHERS	8	SANTA ANA	CA	1934	3,147,805,363
8	AMERICAN AIRLINES	7	DFW AIRPORT	TX	1982	3,029,185,902
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	2,757,357,987
10	HUGHES AIRCRAFT EMPLOYEES	10	MANHATTAN BEACH	CA	1940	2,369,167,757
11	PATELCO	13	SAN FRANCISCO	CA	1936	2,256,521,803
12	SECURITY SERVICE	12	SAN ANTONIO	TX	1956	2,184,167,554
13	CITIZENS EQUITY FIRST	11	PEORIA	IL	1937	2,155,041,578
14	STAR ONE	14	SUNNYVALE	CA	1956	2,030,784,591
15	AMERICA FIRST	16	OGDEN	UT	1939	1,986,089,509
16	JAX NAVY	15	JACKSONVILLE	FL	1952	1,959,703,821
17	WESCOM	17	PASADENA	CA	1934	1,937,165,240
18	DELTA EMPLOYEES	19	ATLANTA	GA	1940	1,853,499,247
19	ESL	18	ROCHESTER	NY	1995	1,835,645,639
20	ALASKA USA	20	ANCHORAGE	AK	1948	1,777,865,282
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	1,653,936,649
22	RANDOLPH-BROOKS	22	UNIVERSAL CITY	TX	1952	1,529,337,703
23	SAN DIEGO COUNTY	24	SAN DIEGO	CA	1938	1,520,386,299
24	DESERT SCHOOLS	25	PHOENIX	AZ	1939	1,485,479,584
25	DIGITAL	30	MAYNARD	MA	1979	1,411,048,988
26	DEARBORN	27	DEARBORN	MI	1950	1,386,591,200
27	H. P.	28	PALO ALTO	CA	1970	1,374,168,397
28	SAN ANTONIO	23	SAN ANTONIO	TX	1935	1,341,406,921
29	LOCKHEED	29	BURBANK	CA	1937	1,318,857,106
30	ENT	26	COLORADO SPRING	CO	1957	1,307,067,405
31	HUDSON VALLEY	33	POUGHKEEPSIE	NY	1963	1,268,020,545
32	MISSION	37	SAN DIEGO	CA	1961	1,246,853,546
33	UNITED NATIONS	34	NEW YORK	NY	1947	1,246,076,878
34	BANK FUND STAFF	32	WASHINGTON	DC	1947	1,227,822,562
35	EASTERN FINANCIAL	31	MIRAMAR	FL	1937	1,173,388,226
36	REDSTONE	36	HUNTSVILLE	AL	1951	1,162,929,364
37	POLICE & FIRE	39	PHILADELPHIA	PA	1938	1,162,615,122
38	VISIONS	38	ENDICOTT	NY	1966	1,145,951,428
39	BELLCO	44	ENGLEWOOD	CO	1936	1,132,554,014
40	PORTLAND TEACHERS	46	PORTLAND	OR	1932	1,131,024,038
41	NORTH ISLAND FINANCIAL	47	SAN DIEGO	CA	1940	1,127,073,373
42	BETHPAGE	40	BETHPAGE	NY	1941	1,122,912,938
43	ATLANTA POSTAL	35	ATLANTA	GA	1943	1,118,921,865
44	COMMUNITY AMERICA	42	KANSAS CITY	MO	1940	1,080,818,523
45	TEACHERS	48	FARMINGVILLE	NY	1952	1,057,076,438
46	TEXANS	41	RICHARDSON	TX	1953	1,052,760,037
47	TRAVIS	50	VACAVILLE	CA	1951	1,045,269,357
48	STATE EMPLOYEES CU OF MARYLAND, IN	45	LINTHICUM	MD	1951	1,031,684,341
49	TINKER	43	TINKER AFB	OK	1946	1,028,720,758
50	PROVIDENT CENTRAL	53	REDWOOD CITY	CA	1950	1,011,662,492
51	NWA	57	APPLE VALLEY	MN	1938	1,002,426,883
52	THE CALIFORNIA	52	GLENDALE	CA	1933	984,144,132

Table 18
100 Largest Federally Insured Credit Unions
June 30, 2001

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	COASTAL	51	RALEIGH	NC	1967	971,973,926
54	EASTMAN	49	KINGSPORT	TN	1934	971,919,652
55	TEACHERS	55	SOUTH BEND	IN	1931	960,572,626
56	COMMUNITY	61	PLANO	TX	1952	956,937,277
57	AFFINITY	59	BEDMINSTER	NJ	1935	919,066,967
58	MUNICIPAL	56	NEW YOR	NY	1917	918,426,486
59	MOUNTAIN AMERICA	62	SALT LAKE CITY	UT	1936	908,106,321
60	TOWER	54	LAUREL	MD	1953	897,693,465
61	GTE	58	TAMPA	FL	1935	890,374,967
62	KERN SCHOOLS	70	BAKERSFIELD	CA	1940	868,664,010
63	CREDIT UNION OF TEXAS	60	DALLAS	TX	1931	867,599,912
64	MACDILL	69	TAMPA	FL	1955	866,317,988
65	SCHOOLS FINANCIAL	66	SACRAMENTO	CA	1934	846,633,798
66	FIRST TECHNOLOGY	67	BEAVERTON	OR	1952	831,939,487
67	TECHNOLOGY	77	SAN JOSE	CA	1960	819,576,496
68	ARIZONA	80	PHOENIX	AZ	1936	818,770,970
69	GEORGIA TELCO	64	ATLANTA	GA	1925	818,095,722
70	VIRGINIA CREDIT UNION, INC.,	75	RICHMOND	VA	1928	807,052,062
71	BROCKTON	81	BROCKTON	MA	1917	803,623,762
72	IBM MID AMERICA EMPLOYEES	63	ROCHESTER	MN	1976	798,091,331
73	SAFE	76	NORTH HIGHLANDS	CA	1940	797,026,687
74	FIRST COMMUNITY	79	ELLISVILLE	MO	1934	795,866,096
75	FOUNDERS	68	LANCASTER	SC	1961	788,977,243
76	WASHINGTON STATE EMPLOYEES	72	OLYMPIA	WA	1957	787,173,636
77	TRULIANT	65	WINSTON-SALEM	NC	1952	784,318,580
78	SPACE COAST	73	MELBOURNE	FL	1951	783,658,237
79	ALLEGACY	85	WINSTON-SALEM	NC	1967	769,486,874
80	APCO EMPLOYEES	71	BIRMINGHAM	AL	1953	763,025,660
81	AEDC	89	TULLAHOMA	TN	1951	760,083,821
82	LANGLEY	83	HAMPTON	VA	1936	743,389,033
83	EDUCATIONAL EMPLOYEES	87	FRESNO	CA	1934	739,867,025
84	NORTHWEST	78	HERNDON	VA	1947	739,665,314
85	SOUTH CAROLINA	86	NORTH CHARLESTO	SC	1936	731,827,797
86	MERIWEST	84	SAN JOSE	CA	1961	729,727,167
87	STATE EMPLOYEES	88	ALBANY	NY	1934	728,040,541
88	POLISH & SLAVIC	90	BROOKLYN	NY	1976	727,084,832
89	GOVERNMENT EMPLOYEES CU OF EL PASO	82	EL PASO	TX	1932	724,816,274
90	CONNECTICUT STATE EMPLOYEES	92	HARTFORD	CT	1946	714,424,540
91	FAIRWINDS	93	ORLANDO	FL	1949	695,335,055
92	ARIZONA STATE SAVINGS & CREDIT UNIO	115	PHOENIZ	AZ	1972	693,017,794
93	REDWOOD	110	SANTA ROSA	CA	1950	690,421,536
94	PACIFIC SERVICE	97	WALNUT CREEK	CA	1936	685,561,256
95	PREMIER AMERICA	109	CHATSWORTH	CA	1957	679,662,031
96	OMNIAMERICAN	98	FORT WORTH	TX	1956	677,923,120
97	DOW CHEMICAL EMPLOYEES'	94	MIDLAND	MI	1937	676,628,475
98	MICHIGAN STATE UNIVERSITY	100	EAST LANSING	MI	1979	675,108,253
99	AMERICAN ELECTRONICS ASSOCIATION	74	SUNNYVALE	CA	1979	673,798,697
100	CHARTWAY	101	VIRGINIA BEACH	VA	1959	673,662,924

Table 19
Number of Credit Unions
Federally Insured Credit Unions
June 30, 2001

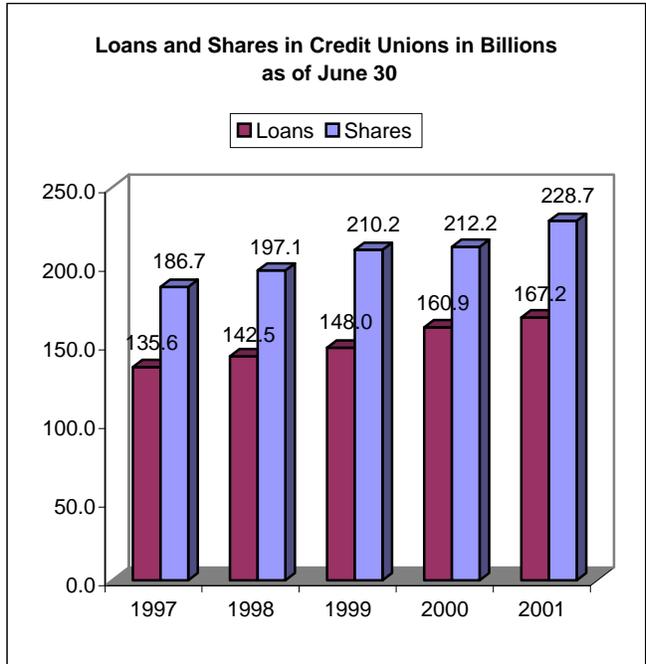
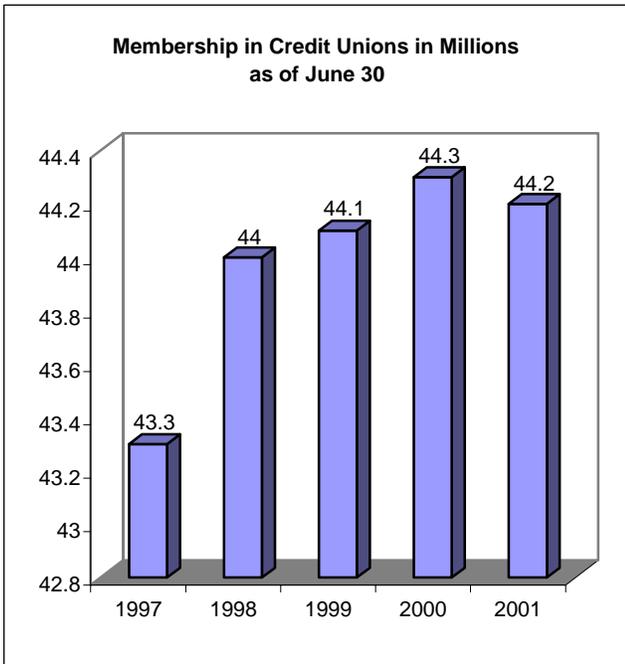
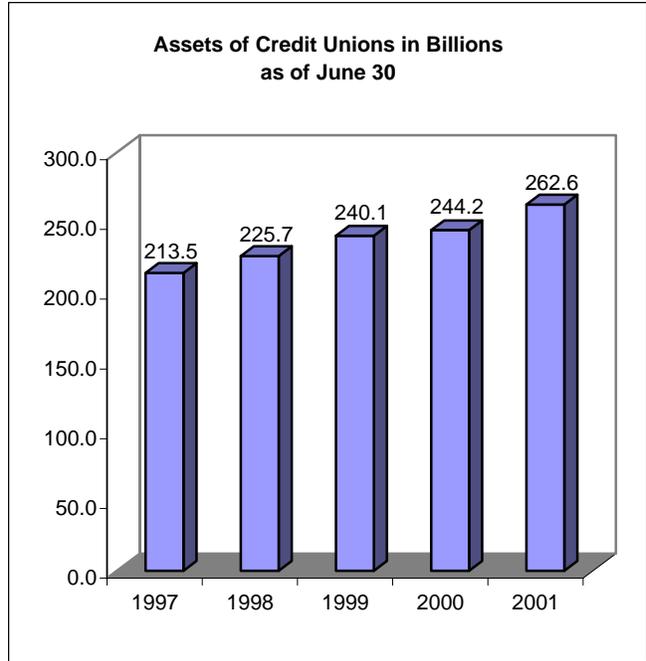
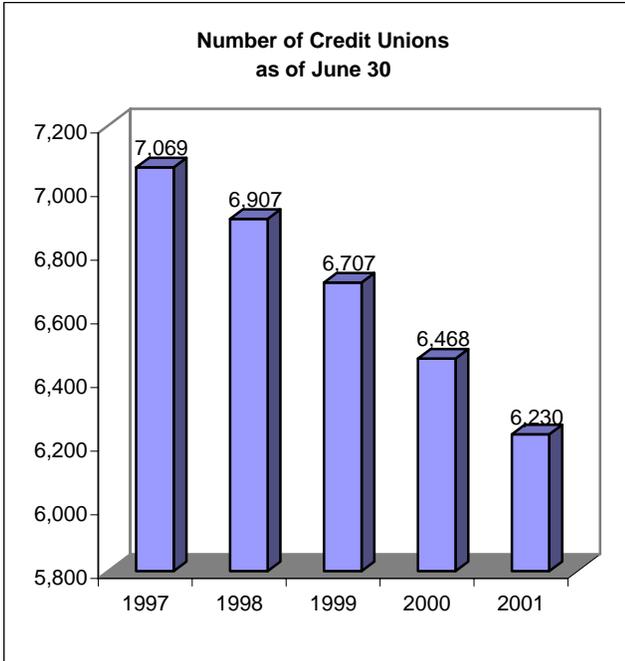
	Federal Charters	State Charters	Total Number	% of Total
Alabama	103	78	181	1.78
Alaska	11	2	13	0.13
Arizona	39	28	67	0.66
Arkansas	79	0	79	0.78
California	431	193	624	6.15
Colorado	95	77	172	1.70
Connecticut	142	48	190	1.87
Delaware	40	0	40	0.39
District of Columbia	74	0	74	0.73
Florida	137	110	247	2.43
Georgia	141	79	220	2.17
Guam	2	0	2	0.02
Hawaii	97	3	100	0.99
Idaho	25	25	50	0.49
Illinois	141	398	539	5.31
Indiana	197	36	233	2.30
Iowa	2	186	188	1.85
Kansas	27	106	133	1.31
Kentucky	84	44	128	1.26
Louisiana	219	62	281	2.77
Maine	67	14	81	0.80
Maryland	120	6	126	1.24
Massachusetts	168	113	281	2.77
Michigan	172	290	462	4.55
Minnesota	66	120	186	1.83
Mississippi	93	35	128	1.26
Missouri	16	171	187	1.84
Montana	62	13	75	0.74
Nebraska	55	30	85	0.84
Nevada	17	4	21	0.21
New Hampshire	8	24	32	0.32
New Jersey	250	26	276	2.72
New Mexico	29	27	56	0.55
New York	596	38	634	6.25
North Carolina	58	107	165	1.63
North Dakota	23	41	64	0.63
Ohio	326	171	497	4.90
Oklahoma	66	28	94	0.93
Oregon	87	25	112	1.10
Pennsylvania	678	85	763	7.52
Puerto Rico	18	0	18	0.18
Rhode Island	25	14	39	0.38
South Carolina	76	21	97	0.96
South Dakota	61	0	61	0.60
Tennessee	99	143	242	2.39
Texas	450	251	701	6.91
Utah	40	94	134	1.32
Vermont	6	38	44	0.43
Virgin Islands	5	0	5	0.05
Virginia	179	73	252	2.48
Washington	68	96	164	1.62
West Virginia	119	10	129	1.27
Wisconsin	4	332	336	3.31
Wyoming	37	0	37	0.36
Total	6,230	3,915	10,145	100.00

Table 20
Credit Union Assets by State
Federally Insured Credit Unions
June 30, 2001

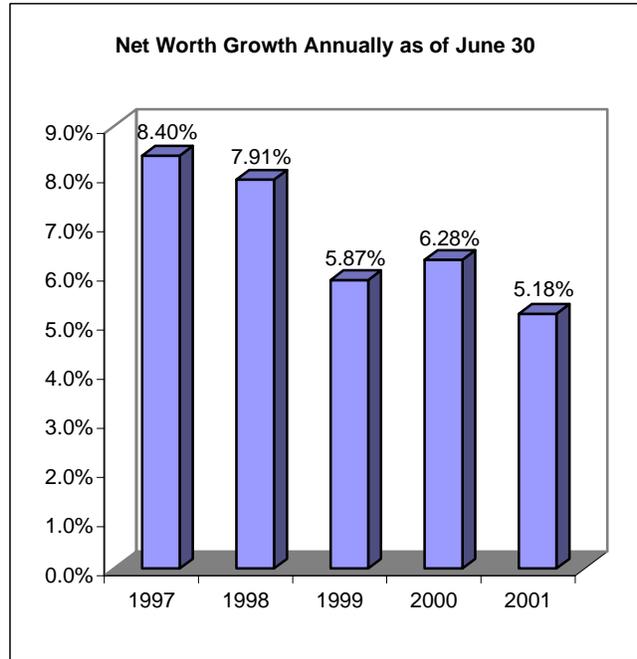
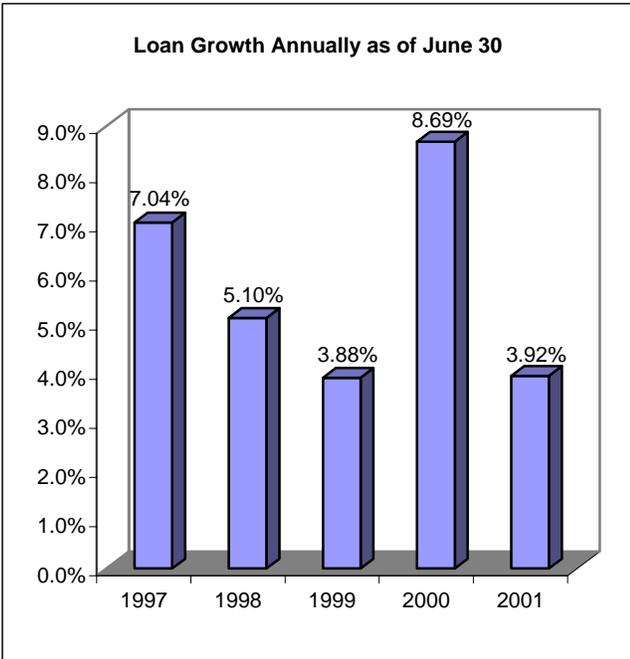
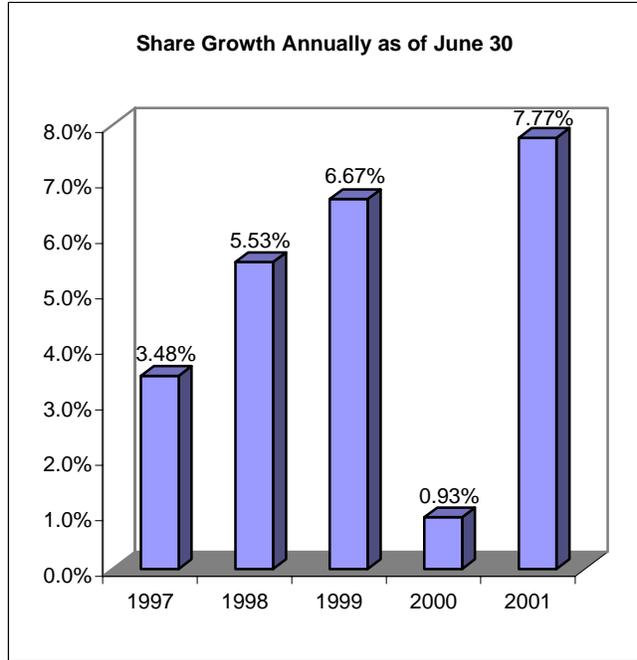
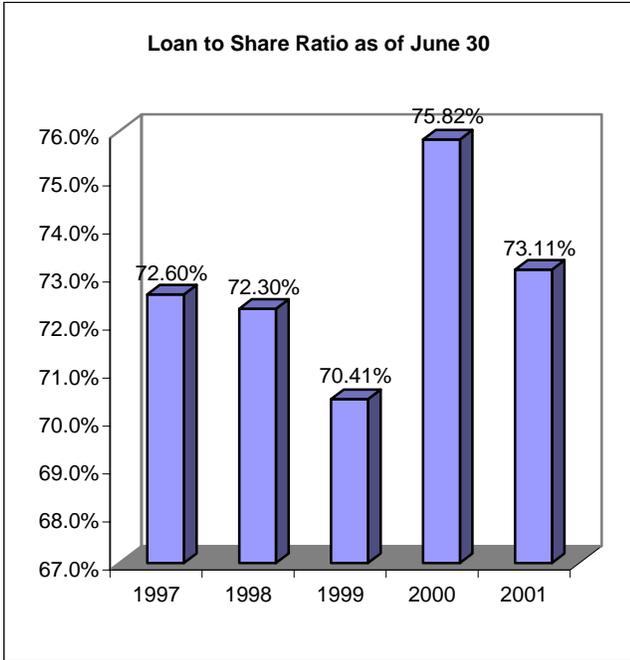
	Federal Charters	State Charters	Total Assets	% of Total
Alabama	4,167,428,956	3,138,499,705	7,305,928,661	1.53
Alaska	2,345,607,300	336,249,578	2,681,856,878	0.56
Arizona	4,668,737,492	2,800,197,219	7,468,934,711	1.57
Arkansas	1,284,631,444	0	1,284,631,444	0.27
California	33,149,743,446	38,260,836,835	71,410,580,281	14.96
Colorado	4,021,214,602	5,158,639,752	9,179,854,354	1.92
Connecticut	3,715,898,178	1,548,015,482	5,263,913,660	1.10
Delaware	1,056,582,833	0	1,056,582,833	0.22
District of Columbia	3,550,071,349	0	3,550,071,349	0.74
Florida	16,305,112,973	7,987,447,660	24,292,560,633	5.09
Georgia	3,905,484,758	5,439,986,822	9,345,471,580	1.96
Guam	167,630,303	0	167,630,303	0.04
Hawaii	4,279,557,798	134,484,714	4,414,042,512	0.92
Idaho	926,662,259	743,468,696	1,670,130,955	0.35
Illinois	2,055,465,538	13,174,553,281	15,230,018,819	3.19
Indiana	7,043,530,343	3,311,002,902	10,354,533,245	2.17
Iowa	98,287,677	3,904,930,312	4,003,217,989	0.84
Kansas	353,474,836	2,058,359,320	2,411,834,156	0.51
Kentucky	2,430,650,547	1,040,932,974	3,471,583,521	0.73
Louisiana	3,802,865,383	805,134,146	4,607,999,529	0.97
Maine	2,230,863,275	726,997,698	2,957,860,973	0.62
Maryland	7,230,636,791	2,116,040,201	9,346,676,992	1.96
Massachusetts	7,234,415,069	8,612,039,873	15,846,454,942	3.32
Michigan	9,682,620,370	14,498,497,296	24,181,117,666	5.07
Minnesota	5,943,548,794	3,269,170,397	9,212,719,191	1.93
Mississippi	1,503,588,386	396,581,694	1,900,170,080	0.40
Missouri	420,801,378	6,143,750,738	6,564,552,116	1.38
Montana	1,146,548,249	595,298,655	1,741,846,904	0.37
Nebraska	1,461,531,905	502,455,559	1,963,987,464	0.41
Nevada	1,172,975,423	899,350,930	2,072,326,353	0.43
New Hampshire	142,195,302	2,322,234,639	2,464,429,941	0.52
New Jersey	6,633,672,777	337,524,848	6,971,197,625	1.46
New Mexico	2,371,549,085	829,107,905	3,200,656,990	0.67
New York	22,030,490,551	2,881,568,788	24,912,059,339	5.22
North Carolina	4,784,369,058	9,453,396,378	14,237,765,436	2.98
North Dakota	180,620,757	937,716,403	1,118,337,160	0.23
Ohio	6,287,350,452	5,355,296,676	11,642,647,128	2.44
Oklahoma	2,868,179,564	2,113,016,135	4,981,195,699	1.04
Oregon	2,885,344,658	5,158,968,599	8,044,313,257	1.69
Pennsylvania	12,630,796,370	4,671,968,802	17,302,765,172	3.63
Puerto Rico	425,953,123	0	425,953,123	0.09
Rhode Island	187,021,626	2,268,826,022	2,455,847,648	0.51
South Carolina	4,323,304,529	592,118,679	4,915,423,208	1.03
South Dakota	1,090,270,075	0	1,090,270,075	0.23
Tennessee	3,949,973,824	4,454,418,790	8,404,392,614	1.76
Texas	21,861,644,373	13,560,665,754	35,422,310,127	7.42
Utah	937,257,251	5,611,840,483	6,549,097,734	1.37
Vermont	496,647,850	614,603,400	1,111,251,250	0.23
Virgin Islands	39,355,139	0	39,355,139	0.01
Virginia	25,441,986,481	2,998,571,280	28,440,557,761	5.96
Washington	2,700,477,492	12,533,364,858	15,233,842,350	3.19
West Virginia	1,718,621,378	75,277,037	1,793,898,415	0.38
Wisconsin	393,023,339	10,261,915,339	10,654,938,678	2.23
Wyoming	837,062,512	0	837,062,512	0.18
Total	262,573,335,221	214,635,323,254	477,208,658,475	100.00

**FEDERAL
CREDIT UNIONS**

Federal Credit Unions 5 Year Trends

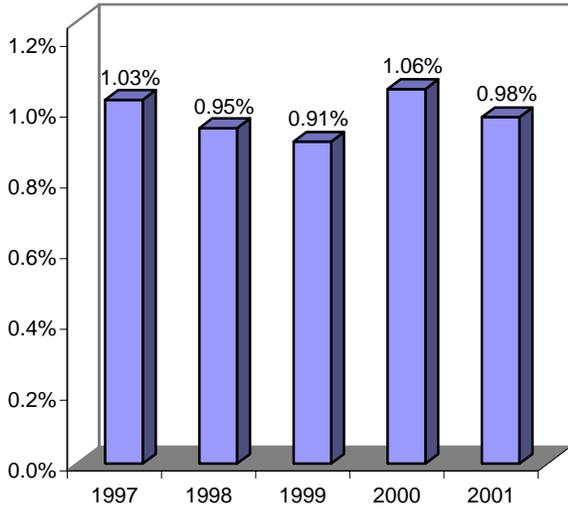


Federal Credit Unions 5 Year Trends

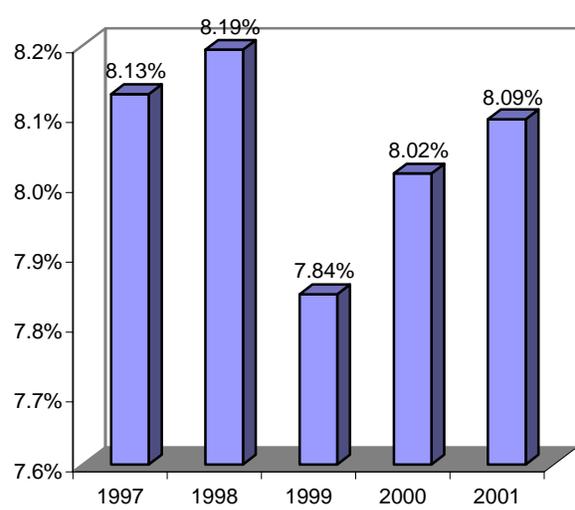


Federal Credit Unions 5 Year Trends

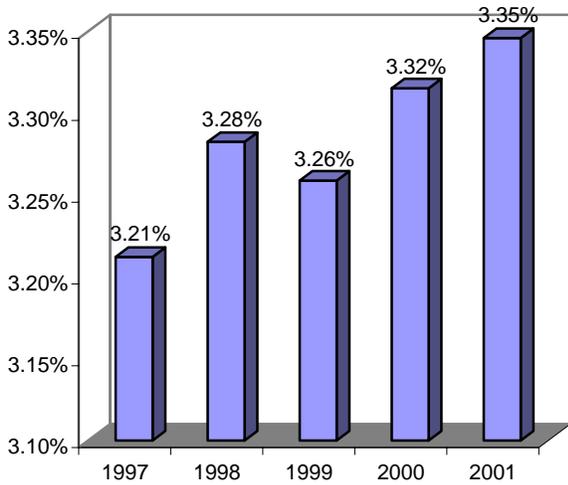
Return on Average Assets as of June 30



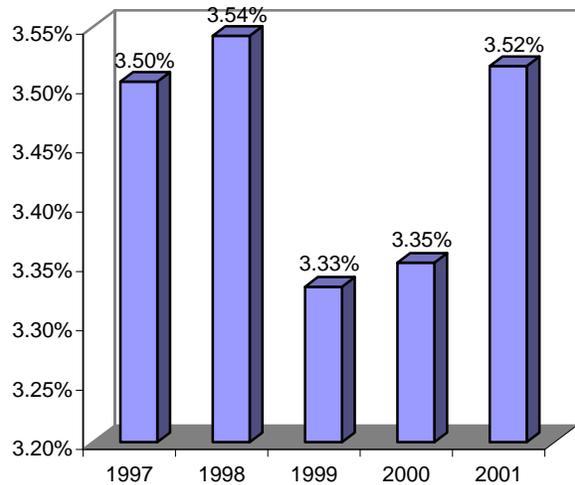
**Gross Income to Average Assets
as of June 30**



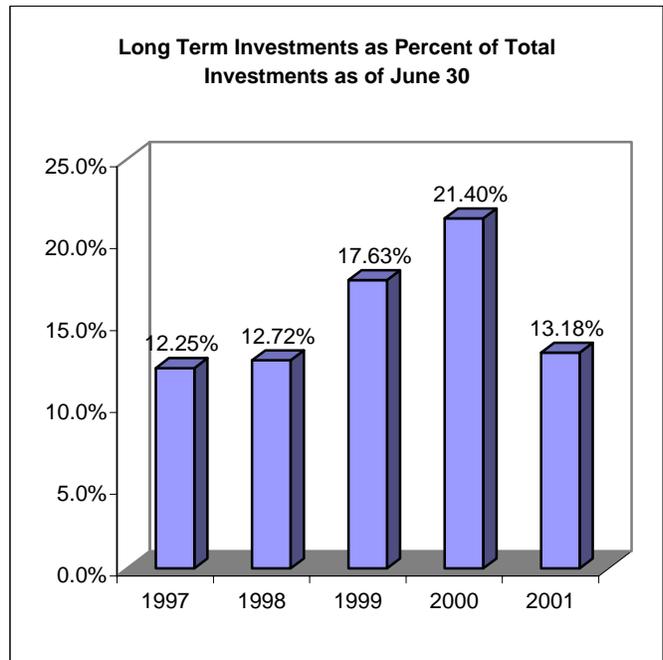
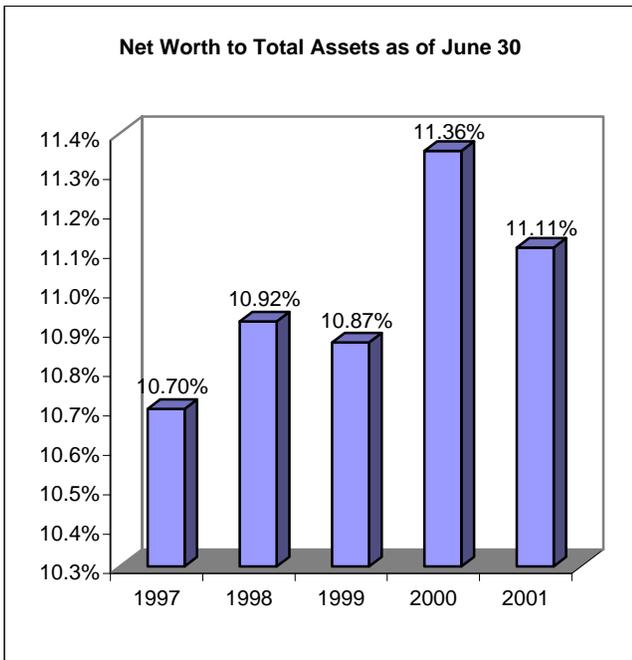
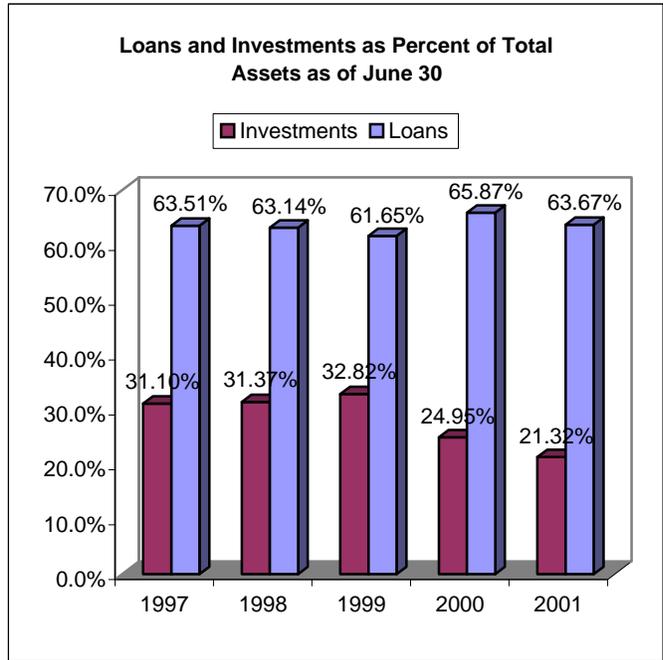
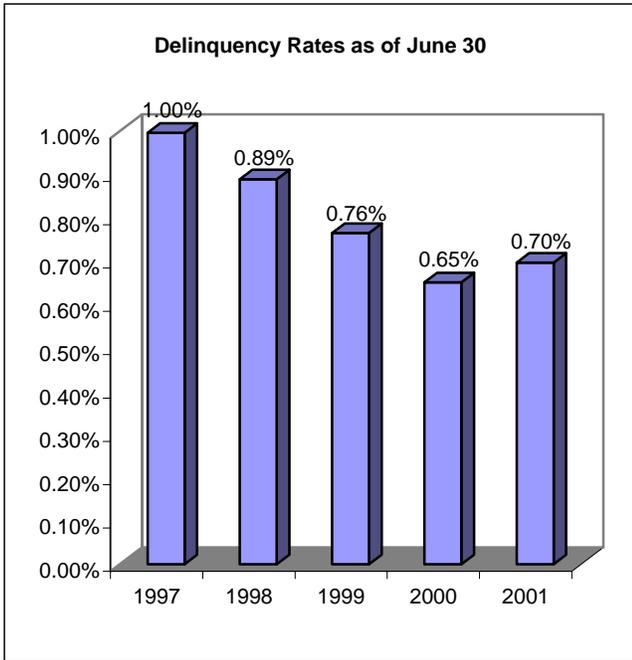
**Operating Expenses to Average Assets
as of June 30**



**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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	6,707	6,468	3.6-	6,230	3.7-
Cash & Equivalents	5,263	14,507	175.7	30,848	112.6
TOTAL INVESTMENTS	78,790	60,930	22.7-	55,972	8.1-
U.S. Government Obligations	4,279	2,688	37.2-	1,748	35.0-
Federal Agency Securities	34,048	32,973	3.2-	29,791	9.7-
Mutual Fund & Common Trusts	2,591	1,315	49.3-	2,130	62.0
MCS&D and PIC at Corporate CU	1,066	1,110	4.1	1,112	0.2
All Other Corporate Credit Union	19,187	9,192	52.1-	7,503	18.4-
Commercial Banks, S&Ls	14,969	10,286	31.3-	9,931	3.5-
Credit Unions -Loans to, Deposits in	387	435	12.3	527	21.2
Other Investments	2,262	2,931	29.6	3,230	10.2
TOTAL LOANS OUTSTANDING	148,014	160,870	8.7	167,178	3.9
Unsecured Credit Card Loans	11,247	11,557	2.7	11,875	2.8
All Other Unsecured Loans	13,679	13,554	0.9-	13,276	2.0-
New Vehicle Loans	29,495	32,846	11.4	34,323	4.5
Used Vehicle Loans	28,572	30,953	8.3	32,301	4.4
First Mortgage Real Estate Loans	37,185	39,999	7.6	41,247	3.1
Other Real Estate Loans	18,211	21,247	16.7	23,024	8.4
Leases Receivable	N/A	666	N/A	625	6.2-
All Other Loans to Members	9,151	9,406	2.8	9,702	3.2
Other Loans	473	642	35.5	804	25.3
Allowance For Loan Losses	1,455	1,458	0.2	1,452	0.4-
Other Real Estate Owned	49	42	14.5-	44	5.9
Land and Building	3,113	3,306	6.2	3,520	6.5
Other Fixed Assets	1,141	1,138	0.3-	1,182	3.9
NCUSIF Capitalization Deposit	1,890	1,920	1.6	1,949	1.5
Other Assets	3,271	2,968	9.3-	3,332	12.3
TOTAL ASSETS	240,076	244,223	1.7	262,573	7.5
LIABILITIES					
Total Borrowings	1,871	2,507	34.0	2,139	14.7-
Accrued Dividends/Interest Payable	463	495	7.0	503	1.5
Acct Payable and Other Liabilities	1,671	1,758	5.2	1,985	12.9
Uninsured Secondary Capital	3	5	54.4	6	30.1
TOTAL LIABILITIES	4,007	4,765	18.9	4,633	2.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	210,217	212,172	0.9	228,663	7.8
Share Drafts	25,288	28,659	13.3	29,689	3.6
Regular Shares	81,546	79,241	2.8-	78,942	0.4-
Money Market Shares	26,487	26,965	1.8	31,143	15.5
Share Certificates/CDs	51,976	53,086	2.1	63,830	20.2
IRA/Keogh Accounts	21,533	20,863	3.1-	21,509	3.1
All Other Shares and Member Deposits	2,888	2,842	1.6-	2,793	1.7-
Non-Member Deposits	499	514	3.1	758	47.3
Regular Reserves	7,273	7,798	7.2	8,048	3.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-238	-441	85.3	112	125.4-
Other Reserves	2,707	3,018	11.5	3,064	1.5
Undivided Earnings	15,917	16,692	4.9	17,849	6.9
Net Income	193	219	13.6	204	7.3-
TOTAL EQUITY	25,852	27,287	5.5	29,277	7.3
TOTAL LIABILITIES/EQUITY/SAVINGS	240,076	244,223	1.7	262,573	7.5

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	6,707	6,468	3.6-	6,230	3.7-
INTEREST INCOME					
Interest on Loans	6,117	6,540	6.9	6,945	6.2
(Less) Interest Refund	4	4	3.0	5	42.0
Income from Investments	2,071	2,105	1.7	2,081	1.2-
Trading Profits and Losses	-0*	0*	175.6-	2	313.8
TOTAL INTEREST INCOME	8,184	8,642	5.6	9,022	4.4
INTEREST EXPENSE					
Dividends on Shares	3,831	3,983	4.0	4,397	10.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	48	75	58.6	59	21.4-
TOTAL INTEREST EXPENSE	3,879	4,058	4.6	4,457	9.8
PROVISION FOR LOAN LOSSES	415	360	13.4-	359	0.3-
NET INTEREST INCOME AFTER PLL	3,890	4,225	8.6	4,207	0.4-
NON-INTEREST INCOME					
Fee Income	659	728	10.5	809	11.2
Other Operating Income	291	336	15.6	424	26.2
Gain (Loss) on Investments	0*	-10	1,323.9-	12	215.6-
Gain (Loss) on Disp of Fixed Assets	2	7	365.1	11	48.5
Other Non-Oper Income (Expense)	13	10	20.6-	17	65.7
TOTAL NON-INTEREST INCOME	964	1,071	11.0	1,273	18.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,865	1,987	6.5	2,106	6.0
Travel and Conference Expense	60	63	4.6	65	3.2
Office Occupancy Expense	230	242	5.2	258	6.7
Office Operations Expense	875	911	4.2	951	4.3
Educational & Promotional Expense	111	123	10.7	133	8.2
Loan Servicing Expense	184	205	11.4	216	5.4
Professional and Outside Services	292	292	0.1	318	8.8
Member Insurance	53	52	2.0-	52	0.4
Operating Fees	27	28	5.3	24	13.7-
Miscellaneous Operating Expenses	99	111	13.0	117	4.6
TOTAL NON-INTEREST EXPENSES	3,794	4,014	5.8	4,239	5.6
NET INCOME	1,060	1,282	21.0	1,241	3.2-
Transfer to Regular Reserve 1/	376	394	4.9	306	22.3-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
June 30, 2001**

Number of Credit Unions on this Report: 6,230

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	7,453,676
Other Unsecured Loans	5,438,216
New Vehicle	2,596,030
Used Vehicle	3,892,944
1st Mortgage	540,740
Other Real Estate	997,634
Leases Receivable	30,189
All Other Member Loans	1,688,566
All Other Loans	57,507
Total Number of Loans	22,695,503

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	153,908
Amount of Loans Delinquent 2-6 months	779,235,111
Number of Loans Delinquent 6-12 months	53,423
Amount of Loans Delinquent 6-12 months	268,951,467
Number of Loans Delinquent 12 months or more	21,684
Amount of Loans Delinquent 12 months or more	115,986,034
Total Number of Delinquent Loans	229,015
Total Amount of Delinquent Loans	1,164,172,612

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	40,175
Amount of Loans Delinquent 2-6 months	108,459,606
Number of Loans Delinquent 6-12 months	11,901
Amount of Loans Delinquent 6-12 months	34,291,462
Number of Loans Delinquent 12 months or more	2,635
Amount of Loans Delinquent 12 months or more	7,641,713
Total Number of Delinquent Loans	54,711
Total Amount of Delinquent Loans	150,392,781

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	431,115,165
Total Recoveries on Charge-Offs	73,411,851
Total Credit Card Loans Charged Off YTD	115,337,638
Total Credit Card Recoveries YTD	12,510,730
Total Number of Loans Purchased	3,451
Total Amount of Loans Purchased	78,388,679
Number of Loans to CU Officials	77,733
Amount of Loans to CU Officials	1,146,999,541
Total Number of Loans Granted Y-T-D	5,123,271
Total Amount of Loans Granted Y-T-D	45,521,465,424

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	428,487
Amount of 1st Mortgage Fixed Rate	31,263,338,697
Number of 1st Mortgage Adjustable Rate	112,253
Amount of 1st Mortgage Adjustable Rate	9,984,008,074
Number of Other R.E. Closed-End Fixed Rate	505,889
Amount of Other R.E. Closed-End Fixed Rate	11,823,062,978
Number of Other R.E. Closed-End Adj. Rate	23,949
Amount of Other R.E. Closed-End Adj. Rate	663,990,231
Number of Other R.E. Open-End Adj. Rate	449,674
Amount of Other R.E. Open-End Adj. Rate	10,124,987,937
Number of Other R.E. Not Included Above	18,122
Amount of Other R.E. Not Included Above	411,663,083

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	73,157
Amount of 1st Mortgage Fixed Rate	8,001,870,644
Number of 1st Mortgage Adjustable Rate	12,364
Amount of 1st Mortgage Adjustable Rate	1,385,974,173
Number of Other R.E. Closed-End Fixed Rate	82,567
Amount of Other R.E. Closed-End Fixed Rate	2,474,711,349
Number of Other R.E. Closed-End Adj. Rate	3,974
Amount of Other R.E. Closed-End Adj. Rate	116,607,255
Number of Other R.E. Open-End Adj. Rate	105,926
Amount of Other R.E. Open-End Adj. Rate	2,038,279,555
Number of Other R.E. Not Included Above	4,092
Amount of Other R.E. Not Included Above	86,561,093

**TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
June 30, 2001**

Number of Credit Unions on this Report: 6,230

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	150,188,806
1st Mortgage Fixed Rate, 2-6 months	44,758,306
1st Mortgage Fixed Rate, 6-12 months	16,637,538
1st Mortgage Fixed Rate, 12 months or more	13,065,880
1st Mortgage Adjustable Rate, 1-2 months	68,277,442
1st Mortgage Adjustable Rate, 2-6 months	25,099,817
1st Mortgage Adjustable Rate, 6-12 months	4,854,688
1st Mortgage Adjustable Rate 12, months or more	3,488,850
Other Real Estate Fixed Rate, 1-2 months	65,280,155
Other Real Estate Fixed Rate, 2-6 months	21,635,955
Other Real Estate Fixed Rate, 6-12 months	7,775,806
Other Real Estate Fixed Rate, 12 months or more	5,967,961
Other Real Estate Adjustable Rate, 1-2 months	46,630,472
Other Real Estate Adjustable Rate, 2-6 months	16,562,604
Other Real Estate Adjustable Rate, 6-12 months	5,340,441
Other Real Estate Adjustable Rate 12, months or more	3,975,776

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	4,209,552
1st Mortgage Loans Recovered Y-T-D	602,118
Other Real Estate Loans Charged Off Y-T-D	5,771,053
Other Real Estate Loans Recovered Y-T-D	593,958
Allowance for Real Estate Loan Losses	114,793,655
Amount of R.E. Loans Serving as Collateral for Member Business Loans	769,363,842
Amount of All First Mortgages Sold Y-T-D	3,820,871,952
Short-term Real Estate Loans (< 5 years)	25,182,023,850

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	2,842
Amount of Agricultural MBL	93,845,044
Number of All Other MBL	16,151
Amount of All Other MBL	1,365,797,232

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	1,089
Amount of Agricultural MBL	37,776,975
Number of All Other MBL	2,545
Amount of All Other MBL	259,787,505

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	874,057
Agricultural, 2-6 months	644,748
Agricultural, 6-12 months	473,402
Agricultural, 12 months or more	982,821
All Other MBL, 1-2 months	8,628,867
All Other MBL, 2-6 months	5,232,519
All Other MBL, 6-12 months	3,202,642
All Other MBL, 12 months or more	4,036,296

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	159,322
Agricultural MBL Recovered Y-T-D	10,602
All Other MBL Charged of Y-T-D	718,053
All Other MBL Recovered Y-T-D	337,304
Allowance for MBL Losses	15,273,290
Concentration of Credit for MBL	146,918,726
Construction or Development MBL	61,610,448

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
June 30, 2001

Number of Credit Unions on this Report: 6,230

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	18,112,701
Regular Share Accounts	46,591,268
Money Market Share Accounts	2,030,548
Share Certificate Accounts	4,560,424
IRA/Keogh & Retirement Accounts	2,315,677
Other Shares and Deposit	1,877,926
Non-Member Deposits	18,314
Total Number of Savings Accounts	75,506,858

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	57,905,951
Other Unused Member Business Loan Commitments	61,650,022
Revolving Open-End Lines Secured by Residential Properties	8,792,056,472
Credit Card Lines	27,651,145,640
Outstanding Letters of Credit	70,071,122
Unsecured Share Draft Lines of Credit	5,209,628,223
Other Unused Commitments	3,281,438,872
Amount of Loans Sold/Swapped with Recourse Y-T-D	295,463,559
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	300,127,552
Pending Bond Claims	12,808,039

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	995	League Audit Service	849
CPA Audit Without Opinion	1,556	Outside Accountant	1,111
CPA Opinion Audit	1,719		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	14,628,039,308
Repurchase Agreements	1,826,913,143
Reverse Repurchase Agreements Invested	629,703,672
Non-Mortgage Backed Derivatives	463,696,935
Mortgage Pass-through Securities	5,198,219,151
CMO/REMIC	4,790,234,575

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
June 30, 2001

Number of Credit Unions on this Report: 6,230

INFORMATION SYSTEMS & TECHNOLOGY

Number Of Cus Describing Record Maintenance As:

Manual System	199	CU Developed In-House	214
Vendor Supplied In-House	4,280	Other	93
Vendor On-Line Service Bur.	1,444		

**Number Of Cus Reporting That Members Access/
Perform Electronic Financial Services Via:**

WWW/Browser Based	1,468	Automatic Teller Machine	2,811
Wireless	124	Kiosk	123
Home Banking/PC Based	955	Other	157
Auto Response/Phone Based	2,542		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	835	View Account History	1,661
New Loan	1,242	Merchandise Purchase	413
Account Balance Inquiry	2,536	Share Account Transfers	2,447
Share Draft Order	1,490	Bill Payment	787
New Share Account	366	Download Account History	1,070
Loan Payments	1,965	Electronic Cash	638
Number of CUs Reporting E-Mail Addresses			3,692
Number of CUs Reporting WWW Sites			2,378

Number Of Cus Reporting WWW Type As:

Informational	1,040	Transactional	1,000
Interactive	338		

Number Of Cus Members Reported using Transactional WWW 4,280,379

Number Of Cus Reporting Plans For a WWW

Informational	825	Transactional	180
Interactive	196		

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	13,371,707
Number Members Filing Chapter 7 Bankruptcy Y-T-D	49,759
Number Members Filing Chapter 13 Bankruptcy Y-T-D	18,244
Amount of Loans Subject to Bankruptcies	877,863,156
Number of Current Members	44,234,672
Number of Potential Members	154,939,052
Number of Full Time Employees	95,409
Number of Part Time Employees	17,694

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS 1/	1,628		
Amount Invested in CUSOS	142,130,804		
Amount Loaned to CUSOS	83,793,759		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	6,864,039		
Number of CUSOS Wholly Owned	331		
Predominant Service of CUSO:			
Mortgage Processing	101	Credit Cards	135
EDP Processing	163	Trust Services	2
Shared Branching	410	Item Processing	88
Insurance Services	83	Tax Preparation	5
Investment Services	228	Travel	1
Auto Buying, Leasing, Indirect Lending	61	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
FEDERAL CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 6,230

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	192	491	278	714	1,483
Reverse Repurchase Agreements	4	655	0	0	655
Subordinated CDCU Debt	12	0*	0*	0*	1
Uninsured Secondary Capital	29	N/A	0*	6	6
TOTAL BORROWINGS	219	1,146	279	720	2,145

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	3,867	29,689	N/A	N/A	29,689
Regular Shares	6,229	78,942	N/A	N/A	78,942
Money Market Shares	1,670	31,143	N/A	N/A	31,143
Share Certificates/CDS	4,112	46,961	14,210	2,659	63,830
IRA/KEOGH, Retirements	3,489	14,569	5,051	1,888	21,509
All Other Shares/Deposits	2,358	2,742	31	19	2,793
Non-Members Deposits	647	497	233	28	758
TOTAL SAVINGS	6,230	204,543	19,525	4,595	228,663

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	1,628	4,377	6,215	3,582	308	14,483
Available for Sale	1,693	8,637	6,831	5,139	603	21,211
Trading	14	304	N/A	N/A	N/A	304
Non-SFAS 115 Investments	6,226	40,930	5,804	1,290	178	48,202
TOTAL INVESTMENTS	6,227	54,248	18,851	10,012	1,089	84,200

* Amount Less than + or - 1 Million

TABLE 6
Federal Credit Unions
INTEREST RATES BY TYPE OF LOAN

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	0	\$0	2	\$5,329,057
5.0% To 6.0%	0	\$0	0	\$0	44	\$371,396,703
6.0% To 7.0%	2	\$696,224	7	\$7,821,842	902	\$12,083,654,247
7.0% To 8.0%	3	\$13,376,641	28	\$29,571,246	2,742	\$15,142,023,165
8.0% To 9.0%	25	\$155,953,924	58	\$96,458,124	1,584	\$5,322,306,891
9.0% To 10.0%	222	\$1,074,713,764	214	\$531,230,359	335	\$1,018,824,681
10.0% To 11.0%	278	\$1,725,919,489	389	\$910,559,715	85	\$326,073,777
11.0% To 12.0%	534	\$2,253,964,311	644	\$1,613,590,892	15	\$16,896,769
12.0% To 13.0%	895	\$3,640,601,767	1,512	\$3,105,425,345	31	\$17,768,272
13.0% To 14.0%	516	\$1,992,715,180	1,022	\$3,669,771,715	6	\$11,371,003
14.0% To 15.0%	260	\$766,885,755	784	\$1,665,011,082	4	\$1,833,728
15.0% To 16.0%	80	\$203,995,734	784	\$977,305,987	1	\$17,826
16.0% Or More	34	\$45,986,891	514	\$668,349,335	5	\$4,126,900
Not Reporting Or Zero ..	3,381	\$57,992	274	\$787,058	474	\$1,866,824
Total	6,230	\$11,874,867,672	6,230	\$13,275,882,700	6,230	\$34,323,489,843
Average Rate	12.5%		13.1%		7.7%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	0	\$0	1	\$218,830,821
5.0% To 6.0%	15	\$172,470,668	6	\$835,240,552	7	\$289,375,942
6.0% To 7.0%	226	\$4,195,430,609	353	\$11,271,476,048	189	\$2,401,374,737
7.0% To 8.0%	1,083	\$12,074,245,328	1,350	\$25,457,120,925	875	\$7,864,598,749
8.0% To 9.0%	1,945	\$9,702,257,233	617	\$3,068,691,223	1,313	\$8,837,116,222
9.0% To 10.0%	1,403	\$4,081,995,722	236	\$439,088,897	773	\$2,592,267,013
10.0% To 11.0%	604	\$1,296,491,685	119	\$117,335,896	229	\$721,701,596
11.0% To 12.0%	183	\$494,773,303	40	\$24,885,600	45	\$62,167,487
12.0% To 13.0%	189	\$141,535,401	47	\$21,457,810	40	\$12,542,619
13.0% To 14.0%	40	\$33,715,775	3	\$133,359	7	\$19,726,194
14.0% To 15.0%	25	\$19,035,983	4	\$39,247	0	\$0
15.0% To 16.0%	30	\$53,253,811	1	\$28,657	1	\$6,375
16.0% Or More	8	\$34,585,583	0	\$0	1	\$22,534
Not Reporting Or Zero ..	479	\$1,304,415	3,454	\$11,848,557	2,749	\$3,973,940
Total	6,230	\$32,301,095,516	6,230	\$41,247,346,771	6,230	\$23,023,704,229
Average Rate	8.9%		7.9%		8.4%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	48	\$51,041,856	4	\$4,726,314
5.0% To 6.0%	3	\$326,120	290	\$1,115,069,710	16	\$6,711,090
6.0% To 7.0%	47	\$230,997,003	824	\$745,445,051	66	\$231,162,544
7.0% To 8.0%	172	\$289,651,182	848	\$1,109,982,569	142	\$268,571,137
8.0% To 9.0%	118	\$83,699,417	887	\$1,737,872,752	135	\$196,291,969
9.0% To 10.0%	24	\$9,903,772	738	\$1,936,501,249	94	\$33,283,281
10.0% To 11.0%	4	\$717,639	614	\$1,116,435,707	66	\$17,966,829
11.0% To 12.0%	3	\$2,400,940	257	\$445,151,752	25	\$10,951,079
12.0% To 13.0%	4	\$1,605,121	413	\$625,165,933	40	\$9,505,448
13.0% To 14.0%	0	\$0	153	\$492,617,579	7	\$2,883,932
14.0% To 15.0%	0	\$0	97	\$142,238,846	7	\$2,779,065
15.0% To 16.0%	1	\$665,893	90	\$131,885,399	9	\$736,240
16.0% Or More	0	\$0	61	\$47,741,918	6	\$10,438,623
Not Reporting Or Zero ..	5,854	\$5,001,180	910	\$5,013,132	5,613	\$8,043,420
Total	6,230	\$624,968,267	6,230	\$9,702,163,453	6,230	\$804,050,971
Average Rate	7.9%		8.9%		8.8%	

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

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	137	\$2,262,062,172	7	\$70,310,327	0	\$0
1.0% To 2.0%	1,267	\$15,275,353,512	408	\$4,668,475,737	17	\$242,445,292
2.0% To 3.0%	699	\$5,129,784,421	2,572	\$35,219,591,233	339	\$4,705,279,410
3.0% To 4.0%	88	\$494,423,547	2,206	\$28,730,200,987	971	\$18,104,926,520
4.0% To 5.0%	9	\$12,916,460	710	\$4,667,704,559	319	\$7,796,834,695
5.0% To 6.0%	2	\$11,042,885	233	\$5,005,623,454	19	\$290,020,654
6.0% To 7.0%	0	\$0	42	\$551,155,679	3	\$2,149,646
7.0% Or More	0	\$0	5	\$5,206,793	0	\$0
Not Reporting Or Zero ..	4,028	\$6,503,520,512	47	\$24,122,874	4,562	\$896,054
Total	6,230	\$29,689,103,509	6,230	\$78,942,391,643	6,230	\$31,142,552,271
Average Rate	1.6%		3.0%		3.4%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	1	\$53,516	16	\$51,933,203	17	\$15,178,242
2.0% To 3.0%	19	\$44,420,601	223	\$1,308,038,701	93	\$65,990,266
3.0% To 4.0%	580	\$8,313,809,061	845	\$6,757,136,355	93	\$89,378,506
4.0% To 5.0%	2,634	\$50,837,917,149	1,564	\$9,170,012,223	96	\$146,200,851
5.0% To 6.0%	695	\$3,376,276,349	694	\$3,708,328,538	110	\$215,533,545
6.0% To 7.0%	154	\$1,161,550,069	136	\$501,505,187	139	\$150,677,839
7.0% Or More	14	\$56,672,762	10	\$11,652,964	68	\$70,176,680
Not Reporting Or Zero ..	2,133	\$38,808,276	2,742	\$456	5,614	\$4,923,120
Total	6,230	\$63,829,507,783	6,230	\$21,508,607,627	6,230	\$758,059,049
Average Rate	4.5%		4.3%		4.7%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
June 30, 2001

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
NetWorth to Total Assets	11.11	16.95	14.08	12.09	10.73
Delinquent Loans to NetWorth	3.99	12.76	8.18	5.92	3.21
Solvency Evaluation (Est.)	112.81	120.68	116.53	113.87	112.37
Classified Assets (Est.) to NetWorth	4.98	8.40	6.03	5.18	4.83
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.70	3.64	1.87	1.15	0.54
Net Charge-Offs to Average Loans	0.43	0.66	0.52	0.48	0.42
Fair Value H-T-M to Book Value H-T-M	101.00	104.82	105.49	103.28	100.79
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.53	-0.02	-0.50	-0.01	0.56
Delinquent Loans to Assets	0.44	2.16	1.15	0.72	0.34
EARNINGS:					
Return on Average Assets	0.98	0.74	0.79	0.74	1.04
Gross Income to Average Assets	8.12	7.56	7.78	7.98	8.17
Cost of Funds to Average Assets	3.53	2.56	2.97	3.16	3.64
Net Margin to Average Assets	4.59	5.00	4.81	4.82	4.53
Operating Expenses to Average Assets	3.35	3.93	3.73	3.78	3.25
Provision for Loan & Lease Losses to Average Assets	0.28	0.41	0.32	0.31	0.28
Net Interest Margin to Average Assets	3.61	4.66	4.21	3.97	3.50
Operating Expenses to Gross Income	41.34	51.96	47.91	47.37	39.76
Fixed Assets and Oreos to Total Assets	1.81	0.41	1.05	1.97	1.82
Net Operating Expenses to Average Assets	2.71	3.72	3.28	3.16	2.59
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	21.91	2.97	7.59	15.99	23.90
Regular Shares to Savings and Borrowings	34.30	85.72	66.20	47.09	29.98
Total Loans to Total Savings	73.11	72.35	72.29	71.46	73.47
Total Loans to Total Assets	63.67	59.40	61.57	62.28	64.07
Cash Plus Short-Term Investments to Assets	21.66	37.91	31.62	26.18	20.18
Total Savings and Borrowings to Earning Assets	91.80	82.97	87.32	90.99	92.24
Borrowings to Total Savings and NetWorth	0.59	0.10	0.09	0.07	0.72
Estimated Loan Maturity in Months	23.30	14.56	17.51	21.10	24.37
PRODUCTIVITY:					
Members to Potential Members	28.55	21.45	27.12	24.98	30.16
Borrowers to Members	51.31	27.80	36.23	44.13	55.38
Members to Full-Time Employees	424	419	497	455	410
Average Savings Per Member	5,169	1,687	2,858	3,906	5,839
Average Loan Balance	7,366	4,392	5,702	6,324	7,746
Salary & Benefits to Full-Time Employees	40,404	16,496	31,910	36,520	42,603
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	67.67	73.57	71.10	68.88	67.22
Income From Investments	20.29	21.93	21.19	20.45	20.20
Income Form Trading Securities	0.02	0.00	0.00	0.00	0.03
Fee Income	7.89	2.79	5.74	7.75	8.06
Other Operating Income	4.13	1.71	1.97	2.92	4.50
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	49.68	47.25	50.83	47.96	50.03
Travel and Conference	1.52	1.57	1.46	1.72	1.48
Office Occupancy	6.08	4.77	4.82	5.82	6.23
Office Operations	22.42	20.58	20.72	21.34	22.80
Educational and Promotional	3.14	0.78	1.45	2.61	3.38
Loan Servicing	5.09	1.70	2.89	4.55	5.38
Professional and Outside Services	7.50	7.18	8.06	10.26	6.83
Member Insurance	1.24	9.10	4.71	2.06	0.77
Operating Fees	0.57	0.90	0.77	0.64	0.54
Miscellaneous Operating Expenses	2.75	6.18	4.28	3.02	2.56

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,798	1,661	7.6-	1,510	9.1-
Cash & Equivalents	87	200	130.2	245	22.5
TOTAL INVESTMENTS	567	374	34.1-	284	24.0-
U.S. Government Obligations	7	7	9.4-	3	48.0-
Federal Agency Securities	2	2	25.7	1	55.3-
Mutual Fund & Common Trusts	20	15	20.8-	14	11.1-
MCS&D and PIC at Corporate CU	14	12	12.4-	9	27.8-
All Other Corporate Credit Union	323	162	49.9-	119	26.6-
Commercial Banks, S&Ls	181	156	13.8-	127	18.4-
Credit Unions -Loans to, Deposits in	9	8	14.9-	4	53.0-
Other Investments	12	12	1.9-	8	35.0-
TOTAL LOANS OUTSTANDING	879	860	2.1-	782	9.1-
Unsecured Credit Card Loans	5	4	25.8-	2	37.7-
All Other Unsecured Loans	251	231	8.2-	202	12.4-
New Vehicle Loans	248	260	4.7	244	6.0-
Used Vehicle Loans	252	247	2.2-	231	6.3-
First Mortgage Real Estate Loans	13	11	10.9-	10	15.4-
Other Real Estate Loans	14	13	11.7-	11	12.4-
Leases Receivable	N/A	0*	N/A	0*	44.6-
All Other Loans to Members	86	89	3.4	73	17.4-
Other Loans	9	5	40.1-	7	33.8
Allowance For Loan Losses	23	21	8.5-	19	9.5-
Other Real Estate Owned	0*	0*	75.1-	0*	62.2
Land and Building	2	2	0.6	2	13.4-
Other Fixed Assets	5	4	24.7-	4	9.2-
NCUSIF Capitalization Deposit	12	12	5.5-	12	1.7
Other Assets	8	8	2.7	6	18.9-
TOTAL ASSETS	1,538	1,439	6.4-	1,316	8.6-
LIABILITIES					
Total Borrowings	0*	2	105.0	0*	49.9-
Accrued Dividends/Interest Payable	6	6	0.1-	6	9.9-
Acct Payable and Other Liabilities	6	6	3.9-	6	5.5-
Uninsured Secondary Capital	0*	0*	78.6	0*	21.0-
TOTAL LIABILITIES	13	14	6.9	12	13.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,286	1,189	7.5-	1,080	9.1-
Share Drafts	18	15	16.4-	10	35.3-
Regular Shares	1,102	1,021	7.3-	927	9.2-
Money Market Shares	7	7	6.3	6	18.0-
Share Certificates/CDs	94	83	11.4-	84	1.2
IRA/Keogh Accounts	23	19	16.1-	15	23.1-
All Other Shares and Member Deposits	19	20	0.9	16	20.3-
Non-Member Deposits	23	24	1.3	23	1.8-
Regular Reserves	59	57	3.5-	53	7.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	124.9-	0*	131.7-
Other Reserves	5	7	30.8	4	42.6-
Undivided Earnings	172	170	1.3-	164	3.4-
Net Income	2	2	16.0	2	8.4
TOTAL EQUITY	239	235	1.3-	223	5.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,538	1,439	6.4-	1,316	8.6-

* 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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	2,269	2,184	3.7-	2,056	5.9-
Cash & Equivalents	403	997	147.5	1,595	60.0
TOTAL INVESTMENTS	4,234	2,974	29.8-	2,354	20.9-
U.S. Government Obligations	93	66	29.1-	48	27.2-
Federal Agency Securities	92	101	9.0	50	50.4-
Mutual Fund & Common Trusts	77	63	17.7-	52	17.5-
MCSD and PIC at Corporate CU	97	88	9.3-	79	10.6-
All Other Corporate Credit Union	2,148	1,097	48.9-	760	30.8-
Commercial Banks, S&Ls	1,619	1,410	12.9-	1,232	12.6-
Credit Unions -Loans to, Deposits in	42	54	28.4	43	20.0-
Other Investments	66	95	44.5	90	5.7-
TOTAL LOANS OUTSTANDING	6,821	7,084	3.9	6,584	7.1-
Unsecured Credit Card Loans	204	199	2.4-	174	12.5-
All Other Unsecured Loans	1,222	1,154	5.6-	1,068	7.5-
New Vehicle Loans	2,045	2,181	6.6	2,083	4.5-
Used Vehicle Loans	1,899	2,040	7.4	1,928	5.5-
First Mortgage Real Estate Loans	387	386	0.3-	324	16.0-
Other Real Estate Loans	415	457	10.2	421	7.9-
Leases Receivable	N/A	11	N/A	10	6.0-
All Other Loans to Members	609	616	1.1	551	10.6-
Other Loans	38	40	4.3	25	37.1-
Allowance For Loan Losses	98	95	2.7-	91	4.5-
Other Real Estate Owned	1	1	13.8-	2	78.9
Land and Building	74	76	3.5	71	6.9-
Other Fixed Assets	44	43	2.8-	39	8.3-
NCUSIF Capitalization Deposit	93	92	1.0-	83	10.4-
Other Assets	61	66	7.6	57	12.3-
TOTAL ASSETS	11,633	11,238	3.4-	10,694	4.8-
LIABILITIES					
Total Borrowings	6	19	217.7	6	67.8-
Accrued Dividends/Interest Payable	35	33	3.8-	33	2.8-
Acct Payable and Other Liabilities	46	46	0.3	41	10.3-
Uninsured Secondary Capital	2	2	0.8	3	53.1
TOTAL LIABILITIES	89	101	13.7	83	17.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	10,017	9,584	4.3-	9,108	5.0-
Share Drafts	564	612	8.6	564	7.8-
Regular Shares	6,887	6,587	4.4-	6,036	8.4-
Money Market Shares	189	197	4.1	179	9.2-
Share Certificates/CDs	1,558	1,430	8.2-	1,613	12.8
IRA/Keogh Accounts	555	508	8.4-	457	10.2-
All Other Shares and Member Deposits	203	185	9.0-	181	2.4-
Non-Member Deposits	61	65	7.3	79	21.4
Regular Reserves	398	398	0.2	378	5.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-2	41.8	-0*	80.0-
Other Reserves	58	56	2.5-	43	23.4-
Undivided Earnings	1,064	1,087	2.2	1,074	1.2-
Net Income	9	13	46.8	9	35.4-
TOTAL EQUITY	1,527	1,553	1.7	1,503	3.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	11,633	11,238	3.4-	10,694	4.8-

* 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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,762	1,751	0.6-	1,745	0.3-
Cash & Equivalents	1,068	2,759	158.4	5,473	98.4
TOTAL INVESTMENTS	13,829	10,369	25.0-	8,625	16.8-
U.S. Government Obligations	382	289	24.3-	215	25.6-
Federal Agency Securities	1,894	2,073	9.5	1,309	36.8-
Mutual Fund & Common Trusts	171	104	39.0-	98	6.4-
MCSD and PIC at Corporate CU	289	307	6.4	295	4.0-
All Other Corporate Credit Union	5,654	2,656	53.0-	1,885	29.0-
Commercial Banks, S&Ls	5,060	4,546	10.2-	4,338	4.6-
Credit Unions -Loans to, Deposits in	156	182	17.0	199	9.2
Other Investments	224	211	5.5-	286	35.5
TOTAL LOANS OUTSTANDING	24,258	25,977	7.1	25,198	3.0-
Unsecured Credit Card Loans	1,553	1,568	0.9	1,466	6.5-
All Other Unsecured Loans	2,758	2,691	2.4-	2,469	8.2-
New Vehicle Loans	5,452	6,002	10.1	6,014	0.2
Used Vehicle Loans	5,772	6,268	8.6	6,219	0.8-
First Mortgage Real Estate Loans	3,751	3,980	6.1	3,714	6.7-
Other Real Estate Loans	2,958	3,344	13.0	3,253	2.7-
Leases Receivable	N/A	50	N/A	43	14.0-
All Other Loans to Members	1,905	1,949	2.3	1,918	1.6-
Other Loans	108	125	15.2	102	18.4-
Allowance For Loan Losses	251	257	2.5	254	1.3-
Other Real Estate Owned	12	11	9.5-	11	2.4
Land and Building	579	613	5.9	597	2.6-
Other Fixed Assets	197	195	0.7-	187	4.2-
NCUSIF Capitalization Deposit	326	330	1.1	313	5.2-
Other Assets	304	318	4.6	312	2.0-
TOTAL ASSETS	40,322	40,314	0.0-	40,462	0.4
LIABILITIES					
Total Borrowings	27	133	393.7	27	79.9-
Accrued Dividends/Interest Payable	82	82	0.6	83	0.5
Acct Payable and Other Liabilities	190	198	4.1	197	0.4-
Uninsured Secondary Capital	0*	2	139.1	2	23.4
TOTAL LIABILITIES	299	415	38.5	309	25.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	35,396	35,056	1.0-	35,264	0.6
Share Drafts	3,691	4,114	11.5	4,039	1.8-
Regular Shares	17,682	17,330	2.0-	16,617	4.1-
Money Market Shares	2,511	2,401	4.4-	2,415	0.6
Share Certificates/CDs	7,611	7,445	2.2-	8,560	15.0
IRA/Keogh Accounts	3,184	3,033	4.7-	2,910	4.0-
All Other Shares and Member Deposits	595	580	2.5-	547	5.6-
Non-Member Deposits	123	153	24.7	175	14.4
Regular Reserves	1,292	1,345	4.2	1,329	1.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-17	-34	96.8	-0*	99.3-
Other Reserves	236	235	0.2-	205	12.8-
Undivided Earnings	3,093	3,255	5.2	3,330	2.3
Net Income	23	42	82.8	26	38.5-
TOTAL EQUITY	4,627	4,844	4.7	4,890	1.0
TOTAL LIABILITIES/EQUITY/SAVINGS	40,322	40,314	0.0-	40,462	0.4

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	878	872	0.7-	919	5.4
Cash & Equivalents	3,705	10,551	184.8	23,535	123.0
TOTAL INVESTMENTS	60,159	47,213	21.5-	44,709	5.3-
U.S. Government Obligations	3,797	2,326	38.7-	1,482	36.3-
Federal Agency Securities	32,059	30,797	3.9-	28,430	7.7-
Mutual Fund & Common Trusts	2,323	1,131	51.3-	1,966	73.8
MCS&D and PIC at Corporate CU	667	702	5.3	730	3.9
All Other Corporate Credit Union	11,062	5,277	52.3-	4,740	10.2-
Commercial Banks, S&Ls	8,110	4,174	48.5-	4,234	1.4
Credit Unions -Loans to, Deposits in	181	191	5.9	281	47.2
Other Investments	1,961	2,613	33.3	2,846	8.9
TOTAL LOANS OUTSTANDING	116,056	126,949	9.4	134,614	6.0
Unsecured Credit Card Loans	9,485	9,786	3.2	10,232	4.6
All Other Unsecured Loans	9,447	9,478	0.3	9,537	0.6
New Vehicle Loans	21,749	24,403	12.2	25,983	6.5
Used Vehicle Loans	20,648	22,399	8.5	23,923	6.8
First Mortgage Real Estate Loans	33,034	35,622	7.8	37,199	4.4
Other Real Estate Loans	14,823	17,433	17.6	19,338	10.9
Leases Receivable	N/A	604	N/A	571	5.5-
All Other Loans to Members	6,551	6,753	3.1	7,160	6.0
Other Loans	318	472	48.2	670	42.1
Allowance For Loan Losses	1,084	1,085	0.1	1,089	0.3
Other Real Estate Owned	35	29	15.9-	31	4.2
Land and Building	2,459	2,615	6.4	2,851	9.0
Other Fixed Assets	895	896	0.1	952	6.3
NCUSIF Capitalization Deposit	1,459	1,487	1.9	1,542	3.7
Other Assets	2,898	2,576	11.1-	2,957	14.8
TOTAL ASSETS	186,583	191,232	2.5	210,101	9.9
LIABILITIES					
Total Borrowings	1,837	2,353	28.1	2,105	10.6-
Accrued Dividends/Interest Payable	340	373	9.8	382	2.3
Acct Payable and Other Liabilities	1,429	1,509	5.6	1,742	15.5
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
TOTAL LIABILITIES	3,606	4,235	17.4	4,229	0.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	163,517	166,342	1.7	183,211	10.1
Share Drafts	21,015	23,918	13.8	25,076	4.8
Regular Shares	55,875	54,303	2.8-	55,362	1.9
Money Market Shares	23,781	24,360	2.4	28,543	17.2
Share Certificates/CDs	42,713	44,128	3.3	53,573	21.4
IRA/Keogh Accounts	17,771	17,302	2.6-	18,127	4.8
All Other Shares and Member Deposits	2,070	2,058	0.6-	2,049	0.4-
Non-Member Deposits	292	273	6.7-	481	76.2
Regular Reserves	5,524	5,997	8.6	6,289	4.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-220	-404	84.2	112	127.8-
Other Reserves	2,408	2,720	12.9	2,812	3.4
Undivided Earnings	11,588	12,180	5.1	13,282	9.0
Net Income	159	162	1.6	167	3.1
TOTAL EQUITY	19,460	20,654	6.1	22,662	9.7
TOTAL LIABILITIES/EQUITY/SAVINGS	186,583	191,232	2.5	210,101	9.9

* Amount Less than + or - 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,798	1,661	7.6-	1,510	9.1-
INTEREST INCOME					
Interest on Loans	44	41	5.9-	38	7.9-
(Less) Interest Refund	0*	0*	1.7-	0*	6.9-
Income from Investments	13	14	9.6	11	18.5-
Trading Profits and Losses	0*	0*	461.0	0	100.0-
TOTAL INTEREST INCOME	56	55	2.4-	49	10.6-
INTEREST EXPENSE					
Dividends on Shares	21	19	5.7-	17	11.4-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	10.6-	0*	52.2
TOTAL INTEREST EXPENSE	21	20	5.7-	17	11.1-
PROVISION FOR LOAN LOSSES	4	3	17.0-	3	12.4-
NET INTEREST INCOME AFTER PLL	32	32	1.5	29	10.1-
NON-INTEREST INCOME					
Fee Income	2	2	2.3	1	9.4-
Other Operating Income	0*	0*	5.1-	0*	6.6
Gain (Loss) on Investments	-0*	-0*	449.8	-0*	97.3-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	5,733.7	-0*	99.4-
Other Non-Oper Income (Expense)	0*	0*	49.0	0*	4.6-
TOTAL NON-INTEREST INCOME	3	3	3.3-	3	5.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	14	14	4.5-	13	7.2-
Travel and Conference Expense	0*	0*	14.0-	0*	8.9
Office Occupancy Expense	1	1	4.7-	1	6.1-
Office Operations Expense	7	6	12.7-	5	10.0-
Educational & Promotional Expense	0*	0*	9.6-	0*	7.9-
Loan Servicing Expense	0*	0*	5.3-	0*	17.4-
Professional and Outside Services	2	2	1.7-	2	5.0-
Member Insurance	3	3	7.3-	2	8.7-
Operating Fees	0*	0*	2.0-	0*	23.5-
Miscellaneous Operating Expenses	2	2	12.6	2	27.6-
TOTAL NON-INTEREST EXPENSES	31	29	5.5-	27	9.4-
NET INCOME	3	5	64.9	5	5.4-
Transfer to Regular Reserve 1/	0*	0*	9.9-	0*	3.9-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 14
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	2,269	2,184	3.7-	2,056	5.9-
INTEREST INCOME					
Interest on Loans	311	313	0.6	299	4.4-
(Less) Interest Refund	0*	0*	14.7-	0*	12.6
Income from Investments	100	106	6.1	89	16.1-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	411	419	1.9	388	7.4-
INTEREST EXPENSE					
Dividends on Shares	174	169	2.8-	160	5.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	146.8	0*	12.8
TOTAL INTEREST EXPENSE	174	170	2.7-	160	5.4-
PROVISION FOR LOAN LOSSES	20	19	6.0-	18	7.5-
NET INTEREST INCOME AFTER PLL	216	230	6.3	210	8.8-
NON-INTEREST INCOME					
Fee Income	23	24	6.4	24	0.3-
Other Operating Income	8	8	2.5-	8	7.1
Gain (Loss) on Investments	-0*	0*	188.0-	-0*	589.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	72.6-	0*	96.8
Other Non-Oper Income (Expense)	0*	-0*	529.4-	2	300.4-
TOTAL NON-INTEREST INCOME	31	31	0.1	34	9.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	106	107	1.1	102	4.2-
Travel and Conference Expense	3	3	5.4-	3	2.5-
Office Occupancy Expense	10	10	0.8	10	0.3-
Office Operations Expense	43	43	0.3	42	3.2-
Educational & Promotional Expense	3	3	1.2-	3	1.7
Loan Servicing Expense	6	6	5.7	6	9.8-
Professional and Outside Services	18	17	1.3-	16	6.4-
Member Insurance	11	10	5.5-	9	5.4-
Operating Fees	2	2	0.5-	2	16.0-
Miscellaneous Operating Expenses	9	10	5.9	9	9.9-
TOTAL NON-INTEREST EXPENSES	209	211	0.6	201	4.5-
NET INCOME	38	51	32.9	43	15.4-
Transfer to Regular Reserve 1/	9	10	17.9	11	6.2

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,762	1,751	0.6-	1,745	0.3-
INTEREST INCOME					
Interest on Loans	1,052	1,100	4.6	1,101	0.1
(Less) Interest Refund	1	1	13.5-	1	19.1
Income from Investments	344	358	4.3	326	8.9-
Trading Profits and Losses	0*	-0*	130.2-	0*	216.0-
TOTAL INTEREST INCOME	1,395	1,457	4.5	1,426	2.2-
INTEREST EXPENSE					
Dividends on Shares	617	621	0.5	630	1.5
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	3	644.2	2	34.7-
TOTAL INTEREST EXPENSE	618	624	1.0	633	1.4
PROVISION FOR LOAN LOSSES	66	63	4.1-	62	2.1-
NET INTEREST INCOME AFTER PLL	711	771	8.4	731	5.1-
NON-INTEREST INCOME					
Fee Income	106	119	11.7	124	4.1
Other Operating Income	39	42	7.3	47	10.3
Gain (Loss) on Investments	-0*	-0*	143.7	0*	130.1-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	966.7-	0*	58.8
Other Non-Oper Income (Expense)	2	3	64.2	1	47.6-
TOTAL NON-INTEREST INCOME	147	163	11.0	172	5.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	341	359	5.1	363	1.1
Travel and Conference Expense	13	13	2.7	13	2.4-
Office Occupancy Expense	41	43	5.2	44	1.8
Office Operations Expense	157	164	4.1	161	1.5-
Educational & Promotional Expense	18	20	5.7	20	1.0
Loan Servicing Expense	33	35	7.4	34	2.7-
Professional and Outside Services	72	75	4.4	78	2.9
Member Insurance	16	16	1.4-	16	2.8-
Operating Fees	5	5	1.7	5	10.6-
Miscellaneous Operating Expenses	21	22	5.7	23	2.4
TOTAL NON-INTEREST EXPENSES	719	753	4.7	756	0.4
NET INCOME	139	181	30.2	147	18.4-
Transfer to Regular Reserve 1/	36	49	34.3	33	33.5-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	878	872	0.7-	919	5.4
INTEREST INCOME					
Interest on Loans	4,710	5,086	8.0	5,507	8.3
(Less) Interest Refund	2	2	17.6	4	58.5
Income from Investments	1,614	1,627	0.8	1,654	1.7
Trading Profits and Losses	-0*	0*	173.4-	2	319.3
TOTAL INTEREST INCOME	6,322	6,712	6.2	7,160	6.7
INTEREST EXPENSE					
Dividends on Shares	3,019	3,173	5.1	3,590	13.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	47	72	52.9	56	21.1-
TOTAL INTEREST EXPENSE	3,066	3,245	5.8	3,646	12.4
PROVISION FOR LOAN LOSSES	325	274	15.7-	277	0.8
NET INTEREST INCOME AFTER PLL	2,931	3,192	8.9	3,237	1.4
NON-INTEREST INCOME					
Fee Income	528	583	10.5	660	13.2
Other Operating Income	243	285	17.6	368	29.2
Gain (Loss) on Investments	1	-10	920.2-	12	223.3-
Gain (Loss) on Disp of Fixed Assets	1	7	447.5	11	42.9
Other Non-Oper Income (Expense)	11	8	26.6-	13	69.8
TOTAL NON-INTEREST INCOME	784	874	11.5	1,064	21.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,404	1,508	7.4	1,629	8.0
Travel and Conference Expense	43	46	6.2	48	5.2
Office Occupancy Expense	177	187	5.6	203	8.2
Office Operations Expense	667	698	4.6	742	6.3
Educational & Promotional Expense	89	100	12.1	110	9.8
Loan Servicing Expense	144	162	12.7	175	7.9
Professional and Outside Services	200	198	1.3-	222	12.5
Member Insurance	24	24	0.3-	25	6.1
Operating Fees	19	21	6.9	18	14.1-
Miscellaneous Operating Expenses	66	77	16.4	83	8.0
TOTAL NON-INTEREST EXPENSES	2,835	3,020	6.6	3,255	7.8
NET INCOME	880	1,046	18.9	1,045	0.0-
Transfer to Regular Reserve 1/	330	334	1.3	262	21.5-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

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

Negative Net Income Data as of June 30

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1997	7,069	554	7.84	-19,976
1998	6,907	603	8.73	-23,987
1999	6,707	761	11.35	-20,471
2000	6,468	469	7.25	-14,564
2001	6,230	625	10.03	-17,755

Losses By Assets Size as of June 30

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	262	209,670,460	-1,626,006	35,746,801
2 Million To 10 Million	219	1,084,913,620	-4,390,300	136,293,194
10 Million To 50 Million	127	2,737,510,075	-9,323,349	285,949,720
50 Million And Over	17	1,353,308,491	-2,414,999	131,776,145
Total	625	5,385,402,646	-17,754,654	589,765,860

Number of Credit Unions By Camel Rating as of June 30

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1997	1,370	3,940	1,556	184	16	7,066
1998	1,419	3,788	1,502	186	11	6,906
1999	1,360	3,754	1,393	184	15	6,706
2000	1,336	3,725	1,231	166	8	6,466
2001	1,506	3,595	1,016	107	5	6,229

Camel Rating 4 and 5 as of June 30

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1997	200	2.83	1,168,050,040	0.63
1998	197	2.85	1,979,912,656	1.00
1999	199	2.97	1,950,503,443	0.93
2000	174	2.69	1,065,399,552	0.50
2001	112	1.80	596,808,319	0.26

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

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

Table 18
100 Largest Federal Credit Unions
June 30, 2001

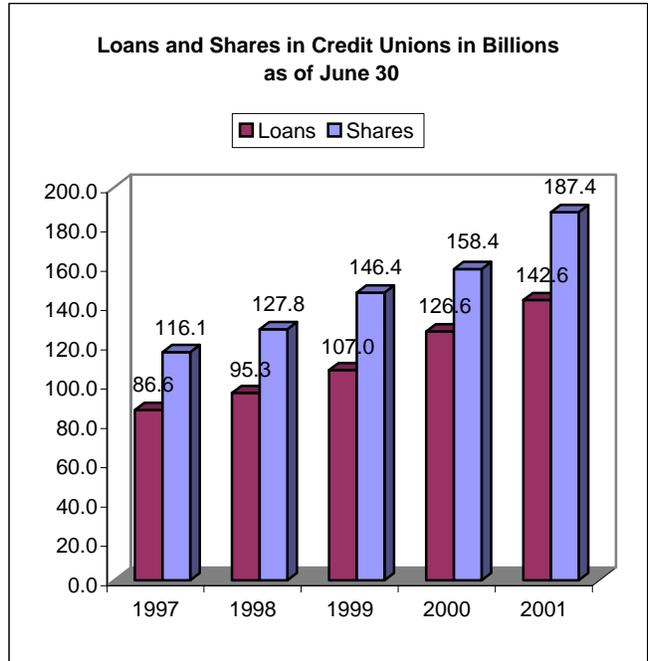
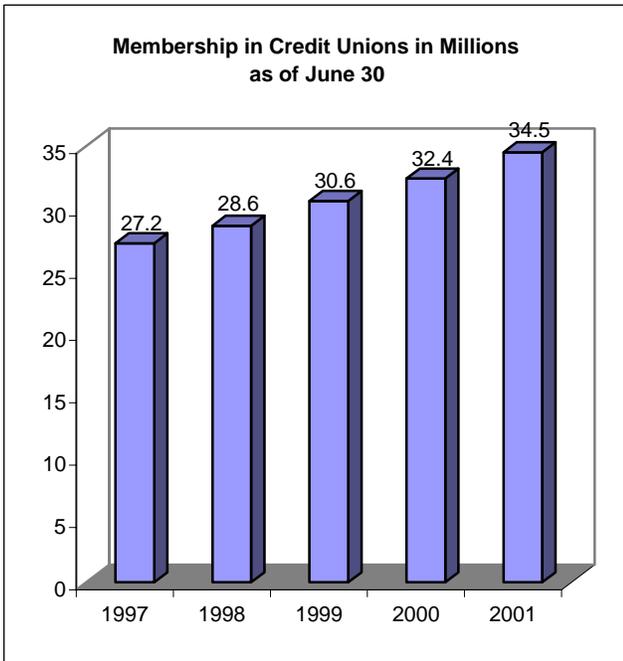
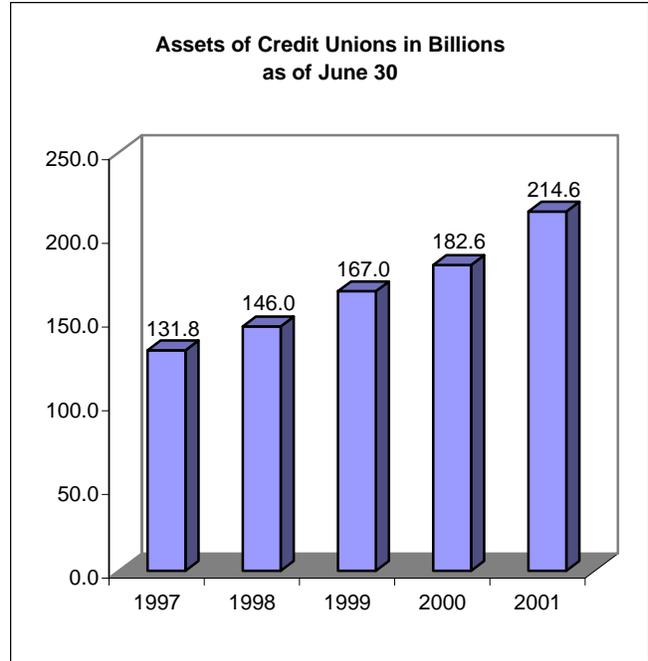
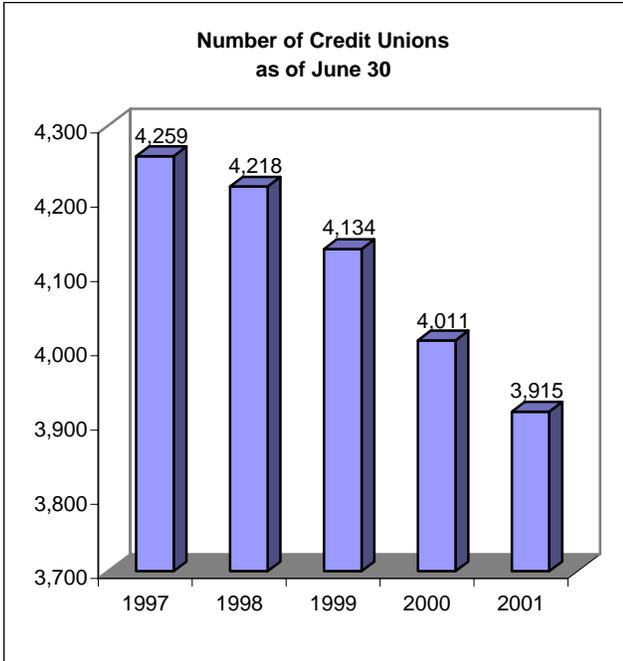
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	13,939,149,524
2	PENTAGON	2	ALEXANDRIA	VA	1935	4,053,066,861
3	ORANGE COUNTY TEACHERS	4	SANTA ANA	CA	1934	3,147,805,363
4	AMERICAN AIRLINES	3	DFW AIRPORT	TX	1982	3,029,185,902
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	2,757,357,987
6	HUGHES AIRCRAFT EMPLOYEES	6	MANHATTAN BEACH	CA	1940	2,369,167,757
7	SECURITY SERVICE	8	SAN ANTONIO	TX	1956	2,184,167,554
8	JAX NAVY	10	JACKSONVILLE	FL	1952	1,959,703,821
9	ESL	11	ROCHESTER	NY	1995	1,835,645,639
10	ALASKA USA	12	ANCHORAGE	AK	1948	1,777,865,282
11	RANDOLPH-BROOKS	13	UNIVERSAL CITY	TX	1952	1,529,337,703
12	DESERT SCHOOLS	15	PHOENIX	AZ	1939	1,485,479,584
13	DIGITAL	20	MAYNARD	MA	1979	1,411,048,988
14	DEARBORN	17	DEARBORN	MI	1950	1,386,591,200
15	H. P.	18	PALO ALTO	CA	1970	1,374,168,397
16	SAN ANTONIO	14	SAN ANTONIO	TX	1935	1,341,406,921
17	LOCKHEED	19	BURBANK	CA	1937	1,318,857,106
18	ENT	16	COLORADO SPRING	CO	1957	1,307,067,405
19	HUDSON VALLEY	23	POUGHKEEPSIE	NY	1963	1,268,020,545
20	MISSION	26	SAN DIEGO	CA	1961	1,246,853,546
21	UNITED NATIONS	24	NEW YORK	NY	1947	1,246,076,878
22	BANK FUND STAFF	22	WASHINGTON	DC	1947	1,227,822,562
23	EASTERN FINANCIAL	21	MIRAMAR	FL	1937	1,173,388,226
24	REDSTONE	25	HUNTSVILLE	AL	1951	1,162,929,364
25	POLICE & FIRE	28	PHILADELPHIA	PA	1938	1,162,615,122
26	VISIONS	27	ENDICOTT	NY	1966	1,145,951,428
27	BETHPAGE	29	BETHPAGE	NY	1941	1,122,912,938
28	TEACHERS	32	FARMINGVILLE	NY	1952	1,057,076,438
29	TINKER	30	TINKER AFB	OK	1946	1,028,720,758
30	NWA	35	APPLE VALLEY	MN	1938	1,002,426,883
31	COASTAL	33	RALEIGH	NC	1967	971,973,926
32	AFFINITY	37	BEDMINSTER	NJ	1935	919,066,967
33	TOWER	34	LAUREL	MD	1953	897,693,465
34	GTE	36	TAMPA	FL	1935	890,374,967
35	KERN SCHOOLS	42	BAKERSFIELD	CA	1940	868,664,010
36	MACDILL	41	TAMPA	FL	1955	866,317,988
37	ARIZONA	44	PHOENIX	AZ	1936	818,770,970
38	IBM MID AMERICA EMPLOYEES	38	ROCHESTER	MN	1976	798,091,331
39	FOUNDERS	40	LANCASTER	SC	1961	788,977,243
40	TRULIANT	39	WINSTON-SALEM	NC	1952	784,318,580
41	ALLEGACY	46	WINSTON-SALEM	NC	1967	769,486,874
42	AEDC	49	TULLAHOMA	TN	1951	760,083,821
43	LANGLEY	45	HAMPTON	VA	1936	743,389,033
44	NORTHWEST	43	HERNDON	VA	1947	739,665,314
45	SOUTH CAROLINA	47	NORTH CHARLESTO	SC	1936	731,827,797
46	STATE EMPLOYEES	48	ALBANY	NY	1934	728,040,541
47	POLISH & SLAVIC	50	BROOKLYN	NY	1976	727,084,832
48	MICHIGAN STATE UNIVERSITY	54	EAST LANSING	MI	1979	675,108,253
49	CHARTWAY	55	VIRGINIA BEACH	VA	1959	673,662,924
50	MEMBERS 1ST	60	MECHANICSBURG	PA	1950	671,635,631
51	AMERICAN EAGLE	51	EAST HARTFORD	CT	1935	669,372,486
52	EGLIN	52	FT. WALTON BEAC	FL	1954	663,145,499

Table 18
100 Largest Federal Credit Unions
June 30, 2001

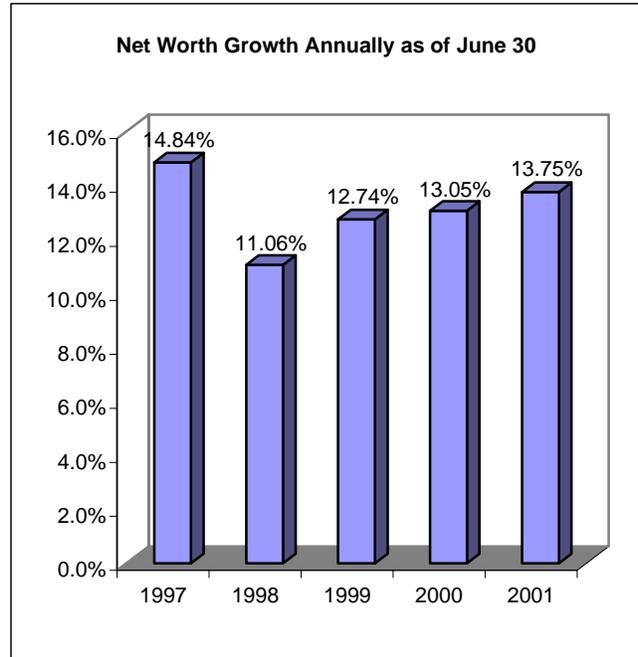
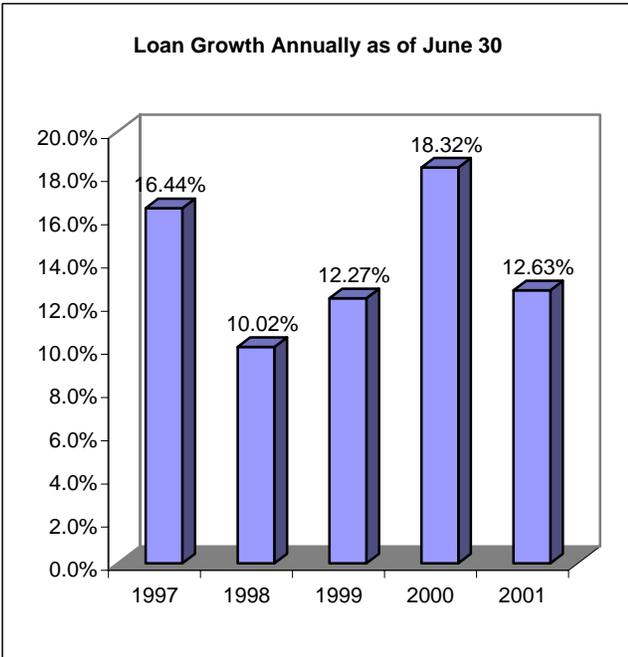
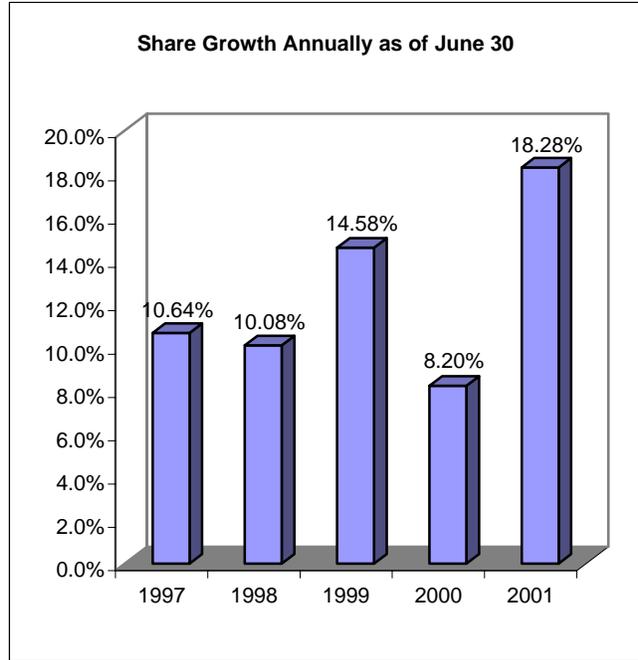
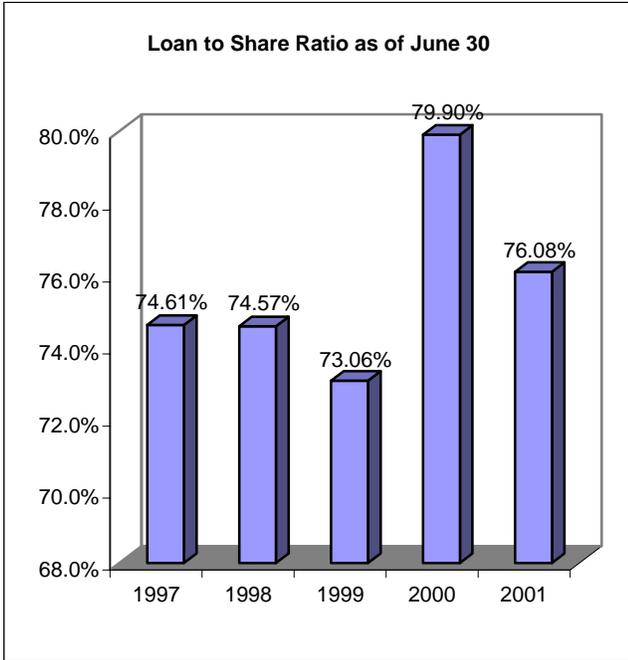
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	SANDIA LABORATORY	57	ALBUQUERQUE	NM	1948	649,432,230
54	KEESLER	56	BILOXI	MS	1947	636,178,264
55	NEVADA	58	LAS VEGAS	NV	1950	626,674,756
56	AFFINITY PLUS	62	ST. PAUL	MN	1934	625,453,444
57	MERCK EMPLOYEES	59	RAHWAY	NJ	1936	623,859,762
58	NASSAU EDUCATORS	67	VALLEY STREAM	NY	1938	587,511,879
59	DM	69	TUCSON	AZ	1955	576,722,981
60	US AIRWAYS	63	MOON TOWNSHIP	PA	1953	569,371,030
61	CENTRAL FLORIDA EDUCATORS	75	ORLANDO	FL	1937	566,958,809
62	ROBINS	70	WARNER ROBINS	GA	1954	562,243,402
63	ANDREWS	61	SUITLAND	MD	1948	559,733,357
64	OPERATING ENGINEERS LOCAL UNION #3	65	DUBLIN	CA	1963	558,448,034
65	ORNL	68	OAK RIDGE	TN	1948	551,752,060
66	MCDONNELL DOUGLAS WEST	66	HUNTINGTON BEAC	CA	1935	541,669,416
67	TYNDALL	78	PANAMA CITY	FL	1956	527,967,248
68	CHEVRON	76	OAKLAND	CA	1935	527,499,900
69	NEW MEXICO EDUCATORS	72	ALBUQUERQUE	NM	1936	524,817,653
70	XEROX	74	EL SEGUNDO	CA	1964	517,688,737
71	GREYLOCK	82	PITTSFIELD	MA	1935	513,269,829
72	STATE DEPARTMENT	79	ALEXANDRIA	VA	1935	507,027,541
73	HAWAII STATE	77	HONOLULU	HI	1936	506,297,678
74	MAX	73	MONTGOMERY	AL	1955	504,877,184
75	TROPICAL	80	MIAMI	FL	1935	501,685,298
76	F & A	84	LOS ANGELES	CA	1936	500,402,185
77	USALLIANCE	71	RYE.	NY	1966	491,281,822
78	ELI LILLY	85	INDIANAPOLIS	IN	1976	490,740,101
79	USA	89	TROY	MI	1964	482,562,441
80	GENERAL ELECTRIC EVENDALE EMPLOYE	83	CINCINNATI	OH	1954	473,034,668
81	AMERICAN FIRST	90	LA HABRA	CA	1989	465,501,673
82	IBM SOUTHEAST EMPLOYEES	88	BOCA RATON	FL	1969	464,189,907
83	PEN AIR	99	PENSACOLA	FL	1936	461,565,969
84	NASA	94	BOWIE	MD	1949	458,400,507
85	UNIVERSITY	95	AUSTIN	TX	1936	457,116,277
86	CORNING	87	CORNING	NY	1936	442,006,134
87	HAWAIIUSA	100	HONOLULU	HI	1936	440,489,549
88	MIDFLORIDA	105	LAKELAND,	FL	1978	439,837,994
89	FIBRE	91	LONGVIEW	WA	1937	438,249,970
90	LOCKHEED GEORGIA EMPLOYEES	93	MARIETTA	GA	1951	438,161,630
91	UNITED SERVICES OF AMERICA	108	SAN DIEGO	CA	1953	436,882,564
92	AMERICA'S FIRST	96	BIRMINGHAM	AL	1936	432,623,476
93	SOUTH FLORIDA EDUCATIONAL	92	MIAMI	FL	1935	431,684,472
94	TRW SYSTEMS	98	MANHATTAN BEACH	CA	1963	431,139,414
95	CAL TECH EMPLOYEES	97	LA CANADA FLINT	CA	1950	430,264,466
96	KITSAP COMMUNITY	103	BREMERTON	WA	1934	428,387,567
97	U OF C	115	BOULDER	CO	1952	427,686,750
98	ATLANTIC	106	DALLAS	TX	1937	423,616,153
99	APPLE	110	FAIRFAX	VA	1956	422,641,370
100	FARMERS INSURANCE GROUP	107	LOS ANGELES	CA	1936	422,062,077

**FEDERALLY INSURED
STATE CHARTERED
CREDIT UNIONS**

Federally Insured State Credit Unions 5 Year Trends

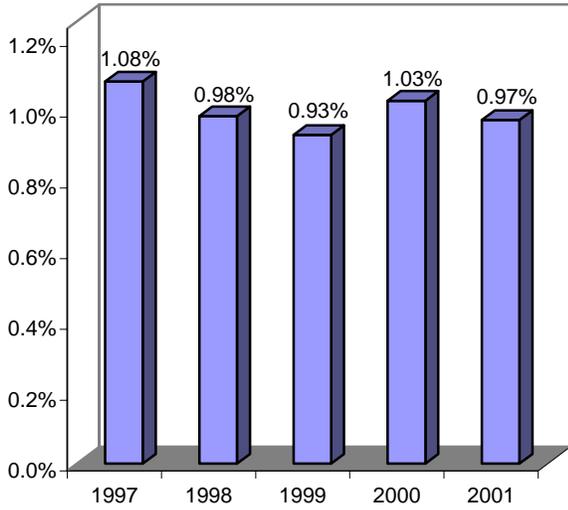


Federally Insured State Credit Unions 5 Year Trends

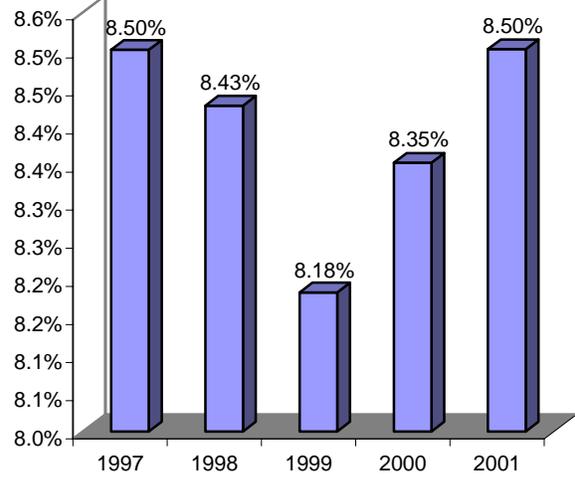


**Federally Insured State Credit Unions
5 Year Trends**

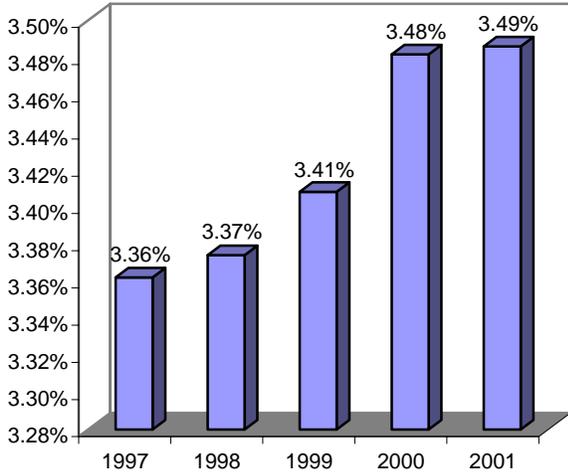
Return on Average Assets as of June 30



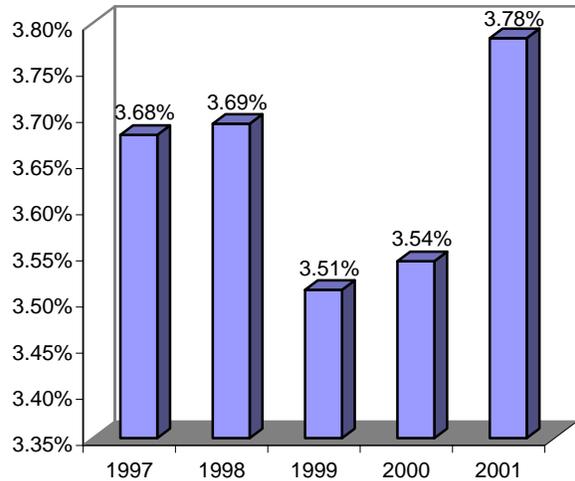
**Gross Income to Average Assets
as of June 30**



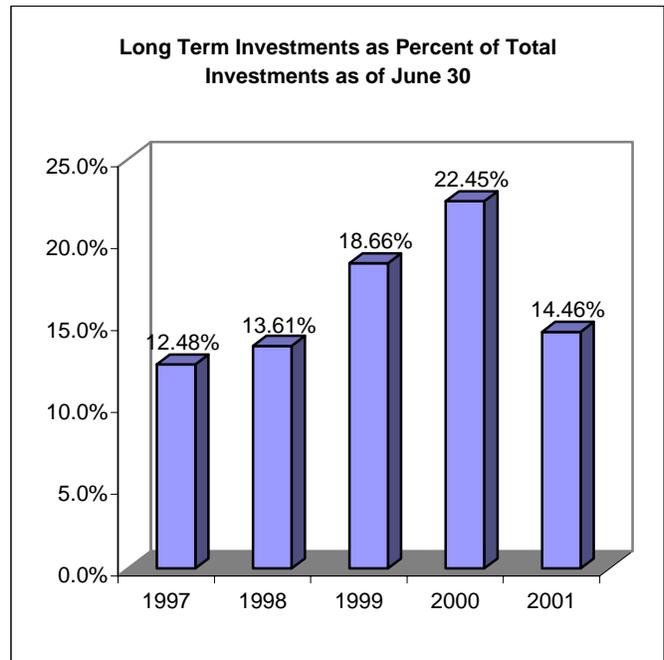
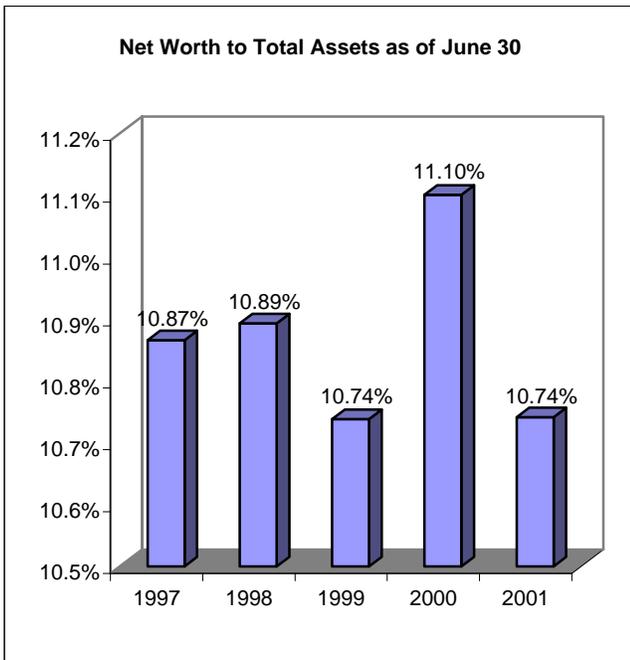
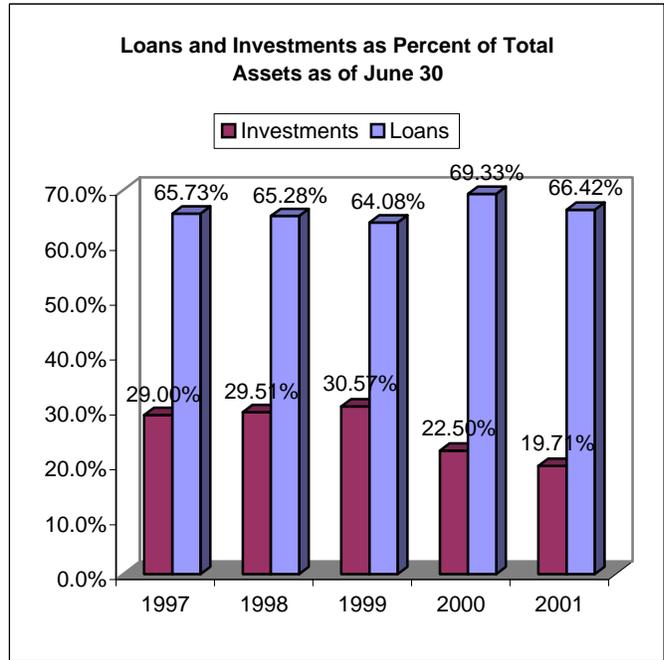
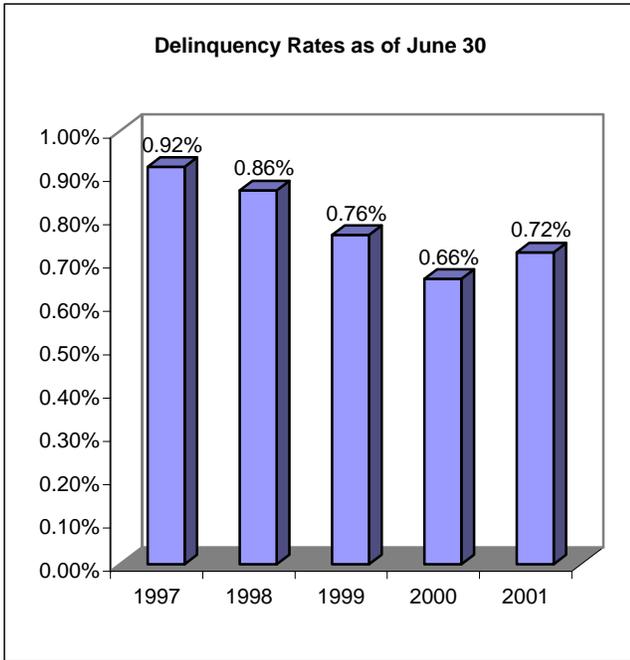
**Operating Expenses to Average Assets
as of June 30**



**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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	4,134	4,011	3.0-	3,915	2.4-
Cash & Equivalents	3,525	9,037	156.4	22,935	153.8
TOTAL INVESTMENTS	51,040	41,084	19.5-	42,302	3.0
U.S. Government Obligations	3,579	2,294	35.9-	1,202	47.6-
Federal Agency Securities	17,691	18,685	5.6	19,511	4.4
Mutual Fund & Common Trusts	1,257	922	26.7-	1,425	54.6
MCS&D and PIC at Corporate CU	870	970	11.4	1,033	6.6
All Other Corporate Credit Union	16,786	9,412	43.9-	9,042	3.9-
Commercial Banks, S&Ls	7,409	4,908	33.8-	5,357	9.2
Credit Unions -Loans to, Deposits in	356	360	1.3	471	30.8
Other Investments	3,092	3,534	14.3	4,259	20.5
TOTAL LOANS OUTSTANDING	106,979	126,577	18.3	142,569	12.6
Unsecured Credit Card Loans	7,224	8,092	12.0	8,836	9.2
All Other Unsecured Loans	8,168	8,441	3.3	8,597	1.8
New Vehicle Loans	19,178	23,722	23.7	26,698	12.5
Used Vehicle Loans	23,125	27,453	18.7	30,626	11.6
First Mortgage Real Estate Loans	29,862	34,624	15.9	40,209	16.1
Other Real Estate Loans	11,963	15,595	30.4	18,193	16.7
Leases Receivable	N/A	709	N/A	796	12.3
All Other Loans to Members	6,974	7,245	3.9	7,758	7.1
Other Loans	484	696	43.8	855	22.9
Allowance For Loan Losses	1,033	1,146	11.0	1,244	8.6
Other Real Estate Owned	37	33	9.2-	42	26.4
Land and Building	2,509	2,840	13.2	3,214	13.2
Other Fixed Assets	794	888	11.7	1,006	13.3
NCUSIF Capitalization Deposit	1,318	1,436	8.9	1,591	10.8
Other Assets	1,782	1,828	2.6	2,221	21.5
TOTAL ASSETS	166,952	182,577	9.4	214,635	17.6
LIABILITIES					
Total Borrowings	858	1,948	127.0	1,710	12.2-
Accrued Dividends/Interest Payable	263	282	7.1	356	26.5
Acct Payable and Other Liabilities	1,589	1,900	19.6	2,001	5.3
Uninsured Secondary Capital	0*	2	78.7	2	42.5
TOTAL LIABILITIES	2,711	4,132	52.4	4,070	1.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	146,418	158,428	8.2	187,388	18.3
Share Drafts	17,296	21,190	22.5	23,778	12.2
Regular Shares	57,441	58,446	1.7	63,007	7.8
Money Market Shares	19,292	21,806	13.0	27,814	27.6
Share Certificates/CDs	35,630	39,581	11.1	52,866	33.6
IRA/Keogh Accounts	14,182	14,734	3.9	16,854	14.4
All Other Shares and Member Deposits	2,226	2,323	4.4	2,376	2.3
Non-Member Deposits	351	348	0.8-	692	98.6
Regular Reserves	5,629	6,326	12.4	7,213	14.0
APPR. For Non-Conf. Invest.	22	26	21.4	24	8.1-
Accum. Unrealized G/L on A-F-S	-103	-248	139.8	114	145.9-
Other Reserves	1,793	1,982	10.6	2,228	12.4
Undivided Earnings	10,254	11,656	13.7	13,319	14.3
Net Income	229	275	20.2	280	1.9
TOTAL EQUITY	17,823	20,017	12.3	23,177	15.8
TOTAL LIABILITIES/EQUITY/SAVINGS	166,952	182,577	9.4	214,635	17.6

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	4,134	4,011	3.0-	3,915	2.4-
INTEREST INCOME					
Interest on Loans	4,380	5,089	16.2	5,880	15.6
(Less) Interest Refund	2	3	23.6	3	21.7
Income from Investments	1,330	1,384	4.1	1,531	10.6
Trading Profits and Losses	-3	0*	103.2-	0*	761.8
TOTAL INTEREST INCOME	5,705	6,470	13.4	7,409	14.5
INTEREST EXPENSE					
Dividends on Shares	2,170	2,370	9.2	2,821	19.0
Interest on Deposits	554	666	20.1	878	31.8
Interest on Borrowed Money	22	58	162.3	58	0.2-
TOTAL INTEREST EXPENSE	2,747	3,095	12.7	3,757	21.4
PROVISION FOR LOAN LOSSES	272	274	0.9	320	16.8
NET INTEREST INCOME AFTER PLL	2,687	3,101	15.4	3,331	7.4
NON-INTEREST INCOME					
Fee Income	510	595	16.8	738	24.0
Other Operating Income	186	233	25.1	295	26.7
Gain (Loss) on Investments	-1	-4	160.9	37	1,120.8-
Gain (Loss) on Disp of Fixed Assets	4	2	60.0-	7	371.6
Other Non-Oper Income (Expense)	8	11	43.8	16	52.4
TOTAL NON-INTEREST INCOME	706	837	18.5	1,095	30.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,290	1,486	15.1	1,703	14.6
Travel and Conference Expense	43	49	16.0	54	9.8
Office Occupancy Expense	183	207	13.1	241	16.5
Office Operations Expense	601	673	12.0	765	13.6
Educational & Promotional Expense	88	105	19.6	123	17.0
Loan Servicing Expense	127	152	19.6	168	10.9
Professional and Outside Services	192	221	15.2	249	12.5
Member Insurance	34	32	5.4-	32	2.3-
Operating Fees	17	18	3.2	19	8.9
Miscellaneous Operating Expenses	91	99	9.0	108	8.6
TOTAL NON-INTEREST EXPENSES	2,666	3,042	14.1	3,462	13.8
NET INCOME	727	896	23.3	964	7.6
Transfer to Regular Reserve 1/	215	289	34.5	288	0.1-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
June 30, 2001**

Number of Credit Unions on this Report: 3,915

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	5,664,004
Other Unsecured Loans	3,911,529
New Vehicle	2,011,292
Used Vehicle	3,642,908
1st Mortgage	523,430
Other Real Estate	829,680
Leases Receivable	36,826
All Other Member Loans	1,180,514
All Other Loans	54,801
Total Number of Loans	17,854,984

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	127,750
Amount of Loans Delinquent 2-6 months	722,097,561
Number of Loans Delinquent 6-12 months	42,008
Amount of Loans Delinquent 6-12 months	222,438,218
Number of Loans Delinquent 12 months or more	15,210
Amount of Loans Delinquent 12 months or more	81,201,124
Total Number of Delinquent Loans	184,968
Total Amount of Delinquent Loans	1,025,736,903

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	34,494
Amount of Loans Delinquent 2-6 months	90,889,024
Number of Loans Delinquent 6-12 months	9,344
Amount of Loans Delinquent 6-12 months	26,770,629
Number of Loans Delinquent 12 months or more	1,557
Amount of Loans Delinquent 12 months or more	4,189,420
Total Number of Delinquent Loans	45,395
Total Amount of Delinquent Loans	121,849,073

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	369,519,223
Total Recoveries on Charge-Offs	60,516,718
Total Credit Card Loans Charged Off YTD	86,271,174
Total Credit Card Recoveries YTD	9,028,457
Total Number of Loans Purchased	8,979
Total Amount of Loans Purchased	220,199,162
Number of Loans to CU Officials	57,229
Amount of Loans to CU Officials	909,886,731
Total Number of Loans Granted Y-T-D	4,974,953
Total Amount of Loans Granted Y-T-D	40,051,235,141

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	371,605
Amount of 1st Mortgage Fixed Rate	26,884,064,293
Number of 1st Mortgage Adjustable Rate	151,825
Amount of 1st Mortgage Adjustable Rate	13,324,719,913
Number of Other R.E. Closed-End Fixed Rate	392,181
Amount of Other R.E. Closed-End Fixed Rate	8,655,774,543
Number of Other R.E. Closed-End Adj. Rate	26,001
Amount of Other R.E. Closed-End Adj. Rate	709,253,905
Number of Other R.E. Open-End Adj. Rate	390,025
Amount of Other R.E. Open-End Adj. Rate	8,264,506,794
Number of Other R.E. Not Included Above	21,473
Amount of Other R.E. Not Included Above	563,459,071

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	72,227
Amount of 1st Mortgage Fixed Rate	7,418,950,783
Number of 1st Mortgage Adjustable Rate	18,217
Amount of 1st Mortgage Adjustable Rate	2,331,228,394
Number of Other R.E. Closed-End Fixed Rate	82,439
Amount of Other R.E. Closed-End Fixed Rate	2,089,987,833
Number of Other R.E. Closed-End Adj. Rate	5,498
Amount of Other R.E. Closed-End Adj. Rate	148,289,214
Number of Other R.E. Open-End Adj. Rate	116,978
Amount of Other R.E. Open-End Adj. Rate	1,750,338,249
Number of Other R.E. Not Included Above	5,039
Number of Other R.E. Not Included Above	160,989,992

TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
June 30, 2001

Number of Credit Unions on this Report: 3,915

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	141,384,623
1st Mortgage Fixed Rate, 2-6 months	45,321,858
1st Mortgage Fixed Rate, 6-12 months	12,575,169
1st Mortgage Fixed Rate, 12 months or more	8,195,180
1st Mortgage Adjustable Rate, 1-2 months	103,361,559
1st Mortgage Adjustable Rate, 2-6 months	43,010,923
1st Mortgage Adjustable Rate, 6-12 months	10,310,863
1st Mortgage Adjustable Rate 12, months or more	3,204,312
Other Real Estate Fixed Rate, 1-2 months	36,904,850
Other Real Estate Fixed Rate, 2-6 months	17,431,393
Other Real Estate Fixed Rate, 6-12 months	5,619,456
Other Real Estate Fixed Rate, 12 months or more	2,717,951
Other Real Estate Adjustable Rate, 1-2 months	33,208,348
Other Real Estate Adjustable Rate, 2-6 months	13,841,828
Other Real Estate Adjustable Rate, 6-12 months	3,552,383
Other Real Estate Adjustable Rate 12, months or more	2,311,106

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	2,323,362
1st Mortgage Loans Recovered Y-T-D	463,936
Other Real Estate Loans Charged Off Y-T-D	4,306,853
Other Real Estate Loans Recovered Y-T-D	469,053
Allowance for Real Estate Loan Losses	127,246,302
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,923,039,345
Amount of All First Mortgages Sold Y-T-D	3,215,422,132
Short-term Real Estate Loans (< 5 years)	26,424,329,828

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	12,067
Amount of Agricultural MBL	446,055,758
Number of All Other MBL	31,899
Amount of All Other MBL	3,126,224,471

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	4,691
Amount of Agricultural MBL	147,807,955
Number of All Other MBL	8,158
Amount of All Other MBL	659,413,466

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	3,461,708
Agricultural, 2-6 months	8,837,814
Agricultural, 6-12 months	2,003,591
Agricultural, 12 months or more	1,908,498
All Other MBL, 1-2 months	79,014,851
All Other MBL, 2-6 months	22,598,876
All Other MBL, 6-12 months	5,970,536
All Other MBL, 12 months or more	3,176,661

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	1,310,091
Agricultural MBL Recovered Y-T-D	10,949
All Other MBL Charged of Y-T-D	570,592
All Other MBL Recovered Y-T-D	99,871
Allowance for MBL Losses	35,799,424
Concentration of Credit for MBL	240,361,880
Construction or Development MBL	93,451,893

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
June 30, 2001

Number of Credit Unions on this Report: 3,915

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	13,969,353
Regular Share Accounts	36,297,157
Money Market Share Accounts	1,814,907
Share Certificate Accounts	3,891,687
IRA/Keogh & Retirement Accounts	1,709,991
Other Shares and Deposit	1,614,306
Non-Member Deposits	12,265
Total Number of Savings Accounts	59,309,666

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	107,294,952
Other Unused Member Business Loan Commitments	145,738,615
Revolving Open-End Lines Secured by Residential Properties	7,789,244,961
Credit Card Lines	20,773,958,661
Outstanding Letters of Credit	68,516,308
Unsecured Share Draft Lines of Credit	3,682,882,227
Other Unused Commitments	4,869,707,590
Amount of Loans Sold/Swapped with Recourse Y-T-D	314,848,780
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	523,042,610
Pending Bond Claims	12,884,422

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	1,101	League Audit Service	418
CPA Audit Without Opinion	708	Outside Accountant	331
CPA Opinion Audit	1,357		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	10,537,630,537
Repurchase Agreements	220,567,691
Reverse Repurchase Agreements Invested	48,405,000
Non-Mortgage Backed Derivatives	221,051,218
Mortgage Pass-through Securities	3,206,634,393
CMO/REMIC	2,395,078,807

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
June 30, 2001

Number of Credit Unions on this Report: 3,915

INFORMATION SYSTEMS & TECHNOLOGY

Number Of Cus Describing Record Maintenance As:

Manual System	117	CU Developed In-House	207
Vendor Supplied In-House	2,467	Other	64
Vendor On-Line Service Bur.	1,060		

**Number Of Cus Reporting That Members Access/
Perform Electronic Financial Services Via:**

WWW/Browser Based	1,192	Automatic Teller Machine	2,016
Wireless	78	Kiosk	119
Home Banking/PC Based	756	Other	110
Auto Response/Phone Based	1,814		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	686	View Account History	1,277
New Loan	973	Merchandise Purchase	304
Account Balance Inquiry	1,852	Share Account Transfers	1,820
Share Draft Order	1,225	Bill Payment	615
New Share Account	336	Download Account History	914
Loan Payments	1,502	Electronic Cash	483
Number of CUs Reporting E-Mail Addresses			2,523
Number of CUs Reporting WWW Sites			1,765

Number Of Cus Reporting WWW Type As:

Informational	658	Transactional	836
Interactive	271		

Number Of Cus Members Reported using Transactional WWW 3,203,428

Number Of Cus Reporting Plans For a WWW

Informational	441	Transactional	133
Interactive	94		

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	129,669,773
Number Members Filing Chapter 7 Bankruptcy Y-T-D	42,613
Number Members Filing Chapter 13 Bankruptcy Y-T-D	12,468
Amount of Loans Subject to Bankruptcies	337,643,248
Number of Current Members	34,478,451
Number of Potential Members	259,554,102
Number of Full Time Employees	76,493
Number of Part Time Employees	15,582

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS 1/	1,470		
Amount Invested in CUSOS	148,998,010		
Amount Loaned to CUSOS	75,654,809		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	1,395,691		
Number of CUSOS Wholly Owned	250		
Predominant Service of CUSO:			
Mortgage Processing	92	Credit Cards	129
EDP Processing	118	Trust Services	1
Shared Branching	345	Item Processing	191
Insurance Services	80	Tax Preparation	1
Investment Services	135	Travel	0
Auto Buying, Leasing, Indirect Lending	127	Other	252

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, 2001
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 3,915

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	178	391	509	752	1,653
Reverse Repurchase Agreements	3	0	30	27	57
Subordinated CDCU Debt	4	0*	0*	0*	0*
Uninsured Secondary Capital	10	N/A	0*	2	2
TOTAL BORROWINGS	192	391	539	781	1,713

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	2,638	23,778	N/A	N/A	23,778
Regular Shares	3,909	63,007	N/A	N/A	63,007
Money Market Shares	1,332	27,814	N/A	N/A	27,814
Share Certificates/CDS	2,769	38,647	12,260	1,959	52,866
IRA/KEOGH, Retirements	2,373	11,894	3,458	1,502	16,854
All Other Shares/Deposits	1,593	2,109	14	253	2,376
Non-Members Deposits	287	580	100	12	692
TOTAL SAVINGS	3,915	167,829	15,833	3,726	187,388

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	1,046	3,183	4,175	2,751	321	10,430
Available for Sale	1,044	5,341	5,499	3,976	545	15,361
Trading	13	57	N/A	N/A	N/A	57
Non-SFAS 115 Investments	3,912	30,479	5,249	1,404	131	37,263
TOTAL INVESTMENTS	3,912	39,059	14,924	8,131	998	63,111

* Amount Less than + or - 1 Million

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

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	1	\$118,836	0	\$0
5.0% To 6.0%	1	\$10,932	3	\$2,997,494	23	\$470,250,558
6.0% To 7.0%	0	\$0	2	\$1,339,197	581	\$6,798,974,371
7.0% To 8.0%	3	\$6,785,126	2	\$886,791	1,787	\$13,757,153,669
8.0% To 9.0%	8	\$49,470,166	33	\$35,124,597	1,030	\$4,367,148,587
9.0% To 10.0%	122	\$1,151,251,398	101	\$588,416,059	213	\$1,000,556,225
10.0% To 11.0%	140	\$874,765,553	204	\$877,828,052	55	\$263,432,942
11.0% To 12.0%	354	\$1,865,722,016	303	\$941,616,953	11	\$32,738,657
12.0% To 13.0%	655	\$2,317,835,154	858	\$2,181,017,847	17	\$6,265,982
13.0% To 14.0%	458	\$1,522,659,326	684	\$1,514,628,903	1	\$555,203
14.0% To 15.0%	196	\$763,299,005	601	\$1,122,299,975	2	\$317,104
15.0% To 16.0%	65	\$163,343,148	587	\$899,984,676	1	\$215,643
16.0% Or More	33	\$121,197,556	376	\$429,494,007	1	\$262,277
Not Reporting Or Zero ..	1,880	\$2,689	160	\$1,268,107	193	\$593,297
Total	3,915	\$8,836,342,069	3,915	\$8,597,021,494	3,915	\$26,698,464,515
Average Rate	12.7%		13.4%		7.8%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	2	\$24,419,773	0	\$0
5.0% To 6.0%	5	\$88,679,688	8	\$3,928,100,336	9	\$71,553,069
6.0% To 7.0%	159	\$3,914,261,247	255	\$9,336,748,077	123	\$1,407,785,783
7.0% To 8.0%	712	\$11,217,860,321	1,040	\$23,020,933,568	570	\$6,892,802,205
8.0% To 9.0%	1,342	\$10,408,641,144	448	\$3,328,073,594	943	\$6,489,605,767
9.0% To 10.0%	849	\$3,323,139,845	144	\$343,022,670	484	\$2,387,473,480
10.0% To 11.0%	387	\$1,035,646,335	81	\$175,065,358	161	\$822,659,630
11.0% To 12.0%	120	\$401,971,606	16	\$6,606,832	53	\$105,702,503
12.0% To 13.0%	123	\$165,604,868	21	\$1,800,692	18	\$5,850,325
13.0% To 14.0%	23	\$27,305,200	1	\$33,346	2	\$1,907,449
14.0% To 15.0%	14	\$22,994,665	0	\$0	2	\$1,270,614
15.0% To 16.0%	18	\$5,078,541	1	\$60,052	2	\$643,938
16.0% Or More	6	\$14,695,648	2	\$8,894	0	\$0
Not Reporting Or Zero ..	157	\$543,043	1,896	\$43,911,014	1,548	\$5,739,550
Total	3,915	\$30,626,422,151	3,915	\$40,208,784,206	3,915	\$18,192,994,313
Average Rate	8.9%		7.8%		8.5%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	3	\$1,119,633	23	\$30,277,014	3	\$12,140,988
5.0% To 6.0%	6	\$7,928,527	136	\$130,026,071	6	\$3,141,579
6.0% To 7.0%	38	\$124,389,944	387	\$253,124,816	31	\$44,290,481
7.0% To 8.0%	140	\$415,776,193	469	\$943,269,167	90	\$337,739,012
8.0% To 9.0%	110	\$139,721,681	631	\$2,151,535,526	91	\$194,820,171
9.0% To 10.0%	32	\$16,243,026	618	\$1,615,622,410	62	\$88,063,240
10.0% To 11.0%	1	\$145,608	446	\$966,845,422	29	\$18,821,955
11.0% To 12.0%	3	\$1,873,685	168	\$500,878,873	10	\$6,055,608
12.0% To 13.0%	0	\$0	308	\$491,222,931	18	\$7,572,359
13.0% To 14.0%	3	\$731,290	104	\$155,167,645	13	\$12,101,999
14.0% To 15.0%	0	\$0	77	\$299,543,676	10	\$3,336,812
15.0% To 16.0%	0	\$0	87	\$108,528,175	4	\$211,307
16.0% Or More	1	\$7,917	39	\$66,809,151	1	\$80
Not Reporting Or Zero ..	3,578	\$88,367,983	422	\$44,819,450	3,547	\$126,755,108
Total	3,915	\$796,305,487	3,915	\$7,757,670,327	3,915	\$855,050,699
Average Rate	7.9%		9.3%		8.9%	

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

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	110	\$1,747,289,192	14	\$146,617,636	0	\$0
1.0% To 2.0%	847	\$11,912,445,481	271	\$4,386,900,779	13	\$356,362,521
2.0% To 3.0%	565	\$4,925,071,834	1,653	\$26,979,900,500	228	\$3,465,474,326
3.0% To 4.0%	53	\$551,646,023	1,291	\$16,724,621,587	789	\$15,776,538,063
4.0% To 5.0%	8	\$131,453,275	458	\$9,016,749,573	276	\$7,917,370,817
5.0% To 6.0%	2	\$2,637,915	149	\$5,518,155,502	24	\$296,604,653
6.0% To 7.0%	1	\$96,034	28	\$155,401,308	0	\$0
7.0% Or More	0	\$0	11	\$39,938,598	0	\$0
Not Reporting Or Zero ..	2,329	\$4,507,567,239	40	\$38,446,027	2,585	\$2,054,425
Total	3,915	\$23,778,206,993	3,915	\$63,006,731,510	3,915	\$27,814,404,805
Average Rate	1.7%		3.0%		3.4%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	1	\$1,857,840	12	\$61,750,049	6	\$760,385
2.0% To 3.0%	7	\$8,870,116	154	\$1,622,407,470	16	\$4,797,584
3.0% To 4.0%	372	\$5,872,290,272	537	\$3,727,464,822	33	\$106,609,607
4.0% To 5.0%	1,860	\$42,795,434,762	1,085	\$7,419,688,936	48	\$160,250,317
5.0% To 6.0%	407	\$3,608,698,225	501	\$3,334,702,709	52	\$108,066,206
6.0% To 7.0%	87	\$532,520,266	76	\$682,969,403	78	\$251,865,072
7.0% Or More	12	\$23,183,169	4	\$1,670,670	25	\$44,668,250
Not Reporting Or Zero ..	1,169	\$23,370,146	1,546	\$3,219,905	3,657	\$14,791,398
Total	3,915	\$52,866,224,796	3,915	\$16,853,873,964	3,915	\$691,808,819
Average Rate	4.5%		4.3%		5.2%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
June 30, 2001

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
CAPITAL ADEQUACY:					
NetWorth to Total Assets	10.74	16.53	13.81	12.11	10.39
Delinquent Loans to NetWorth	4.45	12.64	7.72	5.64	4.02
Solvency Evaluation (Est.)	112.36	119.99	116.14	113.92	111.95
Classified Assets (Est.) to NetWorth	5.50	8.62	5.87	5.29	5.50
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.72	3.37	1.68	1.06	0.63
Net Charge-Offs to Average Loans	0.44	0.67	0.47	0.43	0.44
Fair Value H-T-M to Book Value H-T-M	101.03	103.19	110.90	102.32	100.86
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.75	-0.32	-1.64	0.80	0.75
Delinquent Loans to Assets	0.48	2.09	1.07	0.68	0.42
EARNINGS:					
Return on Average Assets	0.94	0.62	0.76	0.71	0.99
Gross Income to Average Assets	8.24	7.57	7.90	8.18	8.26
Cost of Funds to Average Assets	3.67	2.71	3.09	3.28	3.76
Net Margin to Average Assets	4.57	4.86	4.81	4.90	4.51
Operating Expenses to Average Assets	3.38	4.02	3.79	3.88	3.28
Provision for Loan & Lease Losses to Average Assets	0.31	0.42	0.30	0.32	0.31
Net Interest Margin to Average Assets	3.56	4.57	4.18	4.01	3.46
Operating Expenses to Gross Income	41.00	53.13	48.01	47.50	39.64
Fixed Assets and Oreos to Total Assets	1.99	0.33	1.24	2.20	1.98
Net Operating Expenses to Average Assets	2.66	3.84	3.32	3.21	2.54
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	22.63	2.85	8.29	16.17	24.25
Regular Shares to Savings and Borrowings	33.33	84.73	63.08	44.33	30.38
Total Loans to Total Savings	76.08	74.93	74.32	74.17	76.45
Total Loans to Total Assets	66.42	61.98	63.53	64.55	66.84
Cash Plus Short-Term Investments to Assets	19.19	34.81	29.14	23.99	18.01
Total Savings and Borrowings to Earning Assets	91.94	83.49	88.09	91.18	92.23
Borrowings to Total Savings and NetWorth	0.79	0.09	0.10	0.13	0.93
Estimated Loan Maturity in Months	23.59	14.20	17.02	20.03	24.78
PRODUCTIVITY:					
Members to Potential Members	13.28	9.24	18.67	13.44	13.05
Borrowers to Members	51.79	30.09	38.08	45.23	54.65
Members to Full-Time Employees	409	385	491	446	397
Average Savings Per Member	5,435	1,797	2,936	3,905	6,035
Average Loan Balance	7,985	4,476	5,730	6,403	8,443
Salary & Benefits to Full-Time Employees	40,405	16,104	32,140	36,398	42,075
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	69.61	75.43	72.47	70.53	69.34
Income From Investments	18.14	20.78	19.56	18.55	18.01
Income Form Trading Securities	0.01	0.00	0.00	0.00	0.01
Fee Income	8.74	2.37	5.94	8.27	8.94
Other Operating Income	3.50	1.42	2.03	2.65	3.70
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	49.19	46.22	49.86	47.85	49.44
Travel and Conference	1.56	1.50	1.46	1.71	1.54
Office Occupancy	6.96	4.63	5.41	6.61	7.11
Office Operations	22.09	18.05	19.30	20.95	22.45
Educational and Promotional	3.56	1.14	1.49	2.68	3.84
Loan Servicing	4.86	1.93	2.94	4.24	5.08
Professional and Outside Services	7.18	5.92	8.18	9.98	6.59
Member Insurance	0.91	9.98	4.52	1.91	0.51
Operating Fees	0.56	3.10	1.67	0.84	0.45
Miscellaneous Operating Expenses	3.12	7.53	5.18	3.23	2.99

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	969	879	9.3-	791	10.0-
Cash & Equivalents	38	87	128.0	126	43.9
TOTAL INVESTMENTS	296	191	35.3-	146	23.9-
U.S. Government Obligations	3	3	12.7	3	4.5-
Federal Agency Securities	1	1	10.1-	0*	58.7-
Mutual Fund & Common Trusts	7	6	20.4-	4	26.1-
MCS&D and PIC at Corporate CU	9	11	16.0	8	29.1-
All Other Corporate Credit Union	174	84	51.9-	55	34.6-
Commercial Banks, S&Ls	92	77	16.2-	63	17.7-
Credit Unions -Loans to, Deposits in	6	4	23.0-	6	25.7
Other Investments	4	5	43.1	6	23.3
TOTAL LOANS OUTSTANDING	519	506	2.6-	443	12.3-
Unsecured Credit Card Loans	6	5	16.3-	2	54.6-
All Other Unsecured Loans	111	93	16.4-	81	13.2-
New Vehicle Loans	135	142	4.9	127	10.4-
Used Vehicle Loans	195	195	0.0-	170	12.6-
First Mortgage Real Estate Loans	7	7	0.5-	5	28.4-
Other Real Estate Loans	8	9	8.9	9	2.4-
Leases Receivable	N/A	0*	N/A	0*	31.6
All Other Loans to Members	51	53	3.9	47	11.3-
Other Loans	6	2	60.7-	3	2.1
Allowance For Loan Losses	12	11	6.8-	10	7.1-
Other Real Estate Owned	0*	0	100.0-	0	0.0
Land and Building	0*	0*	5.5-	0*	23.9-
Other Fixed Assets	2	2	17.4-	2	16.4-
NCUSIF Capitalization Deposit	7	6	6.5-	6	13.0-
Other Assets	3	3	2.0-	3	15.0-
TOTAL ASSETS	855	786	8.1-	715	9.0-
LIABILITIES					
Total Borrowings	0*	2	182.4	0*	66.4-
Accrued Dividends/Interest Payable	3	3	7.5-	3	6.4-
Acct Payable and Other Liabilities	2	2	9.3-	2	0.6
Uninsured Secondary Capital	0*	0*	93.2	0*	37.1
TOTAL LIABILITIES	6	7	11.8	5	19.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	719	655	9.0-	592	9.6-
Share Drafts	10	9	1.1-	9	6.7-
Regular Shares	620	562	9.3-	502	10.7-
Money Market Shares	4	4	3.2-	4	7.1-
Share Certificates/CDs	55	50	8.5-	52	3.7
IRA/Keogh Accounts	13	11	14.2-	10	10.7-
All Other Shares and Member Deposits	10	10	0.6-	10	1.7-
Non-Member Deposits	8	8	1.1-	6	27.7-
Regular Reserves	45	42	5.6-	40	6.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	96.8-	-0*	1,600.7-
Other Reserves	8	7	3.8-	6	14.6-
Undivided Earnings	76	73	4.1-	71	2.9-
Net Income	1	2	36.1	1	36.3-
TOTAL EQUITY	130	125	4.2-	118	5.4-
TOTAL LIABILITIES/EQUITY/SAVINGS	855	786	8.1-	715	9.0-

* 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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,326	1,272	4.1-	1,202	5.5-
Cash & Equivalents	227	534	135.7	942	76.4
TOTAL INVESTMENTS	2,360	1,610	31.8-	1,250	22.4-
U.S. Government Obligations	62	51	18.4-	35	32.0-
Federal Agency Securities	55	67	21.0	42	37.7-
Mutual Fund & Common Trusts	32	15	54.0-	17	16.7
MCSD and PIC at Corporate CU	59	57	3.5-	47	18.3-
All Other Corporate Credit Union	1,255	645	48.6-	410	36.5-
Commercial Banks, S&Ls	827	682	17.5-	612	10.3-
Credit Unions -Loans to, Deposits in	29	26	12.4-	37	45.8
Other Investments	40	67	69.5	51	24.0-
TOTAL LOANS OUTSTANDING	4,220	4,368	3.5	4,021	8.0-
Unsecured Credit Card Loans	121	118	3.2-	102	13.3-
All Other Unsecured Loans	597	572	4.2-	516	9.9-
New Vehicle Loans	1,149	1,238	7.8	1,161	6.3-
Used Vehicle Loans	1,383	1,440	4.1	1,357	5.7-
First Mortgage Real Estate Loans	281	298	6.3	252	15.6-
Other Real Estate Loans	255	271	6.6	256	5.8-
Leases Receivable	N/A	5	N/A	5	12.2
All Other Loans to Members	411	403	2.0-	353	12.3-
Other Loans	22	23	1.8	19	15.1-
Allowance For Loan Losses	53	53	1.2	51	4.6-
Other Real Estate Owned	1	0*	36.8-	2	131.0
Land and Building	56	55	1.7-	52	6.1-
Other Fixed Assets	29	27	5.8-	25	8.7-
NCUSIF Capitalization Deposit	56	55	1.6-	49	10.4-
Other Assets	41	43	4.7	38	11.3-
TOTAL ASSETS	6,938	6,641	4.3-	6,329	4.7-
LIABILITIES					
Total Borrowings	5	20	264.7	5	72.8-
Accrued Dividends/Interest Payable	16	15	6.8-	16	1.1
Acct Payable and Other Liabilities	25	28	8.8	24	12.8-
Uninsured Secondary Capital	0*	0*	18.7-	0*	23.8
TOTAL LIABILITIES	48	64	32.2	46	27.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	6,000	5,672	5.5-	5,410	4.6-
Share Drafts	377	404	7.1	379	6.2-
Regular Shares	3,923	3,711	5.4-	3,417	7.9-
Money Market Shares	177	161	9.3-	145	10.0-
Share Certificates/CDs	1,063	961	9.6-	1,074	11.7
IRA/Keogh Accounts	323	302	6.5-	267	11.7-
All Other Shares and Member Deposits	122	118	3.3-	113	4.4-
Non-Member Deposits	15	15	0.7	17	10.8
Regular Reserves	286	287	0.2	275	4.1-
APPR. For Non-Conf. Invest.	0*	0*	31.5	0*	395.6
Accum. Unrealized G/L on A-F-S	-0*	-0*	36.9	-0*	53.7-
Other Reserves	70	68	3.0-	61	10.3-
Undivided Earnings	519	537	3.3	525	2.1-
Net Income	14	15	5.5	11	22.3-
TOTAL EQUITY	889	906	1.9	873	3.6-
TOTAL LIABILITIES/EQUITY/SAVINGS	6,938	6,641	4.3-	6,329	4.7-

* 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, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,201	1,188	1.1-	1,200	1.0
Cash & Equivalents	736	1,768	140.3	3,936	122.6
TOTAL INVESTMENTS	8,857	6,365	28.1-	5,301	16.7-
U.S. Government Obligations	284	233	17.7-	147	37.2-
Federal Agency Securities	1,086	1,268	16.8	832	34.4-
Mutual Fund & Common Trusts	85	50	41.0-	50	1.2-
MCSD and PIC at Corporate CU	211	204	3.4-	201	1.4-
All Other Corporate Credit Union	4,160	1,997	52.0-	1,350	32.4-
Commercial Banks, S&Ls	2,666	2,217	16.8-	2,304	3.9
Credit Unions -Loans to, Deposits in	109	109	0.2	120	9.8
Other Investments	257	288	12.1	299	4.0
TOTAL LOANS OUTSTANDING	17,457	18,646	6.8	18,461	1.0-
Unsecured Credit Card Loans	1,004	991	1.3-	959	3.2-
All Other Unsecured Loans	1,627	1,561	4.1-	1,503	3.7-
New Vehicle Loans	3,629	4,006	10.4	4,005	0.0-
Used Vehicle Loans	4,745	5,088	7.2	5,053	0.7-
First Mortgage Real Estate Loans	2,946	3,103	5.4	3,076	0.9-
Other Real Estate Loans	1,827	2,120	16.0	2,165	2.1
Leases Receivable	N/A	88	N/A	68	23.5-
All Other Loans to Members	1,594	1,579	0.9-	1,554	1.6-
Other Loans	86	111	29.1	80	27.9-
Allowance For Loan Losses	180	175	2.6-	179	2.1
Other Real Estate Owned	9	7	21.5-	5	33.5-
Land and Building	448	479	6.9	486	1.6
Other Fixed Assets	141	138	1.7-	138	0.2
NCUSIF Capitalization Deposit	226	227	0.6	221	2.5-
Other Assets	225	232	3.4	227	2.2-
TOTAL ASSETS	27,917	27,688	0.8-	28,597	3.3
LIABILITIES					
Total Borrowings	13	127	903.5	36	71.4-
Accrued Dividends/Interest Payable	55	53	3.0-	58	7.8
Acct Payable and Other Liabilities	147	154	4.8	144	6.7-
Uninsured Secondary Capital	0*	1	573.3	2	54.3
TOTAL LIABILITIES	215	335	55.9	239	28.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	24,481	23,998	2.0-	24,890	3.7
Share Drafts	2,551	2,842	11.4	2,856	0.5
Regular Shares	11,619	11,281	2.9-	11,051	2.0-
Money Market Shares	2,011	1,962	2.4-	2,086	6.3
Share Certificates/CDs	5,708	5,451	4.5-	6,392	17.3
IRA/Keogh Accounts	2,077	1,970	5.2-	1,988	0.9
All Other Shares and Member Deposits	470	433	8.0-	432	0.2-
Non-Member Deposits	45	60	31.9	85	42.3
Regular Reserves	1,050	1,097	4.5	1,120	2.1
APPR. For Non-Conf. Invest.	4	4	13.2	5	3.9
Accum. Unrealized G/L on A-F-S	-7	-16	119.8	6	133.9-
Other Reserves	337	323	3.9-	293	9.4-
Undivided Earnings	1,801	1,896	5.3	2,004	5.7
Net Income	36	49	34.6	40	17.5-
TOTAL EQUITY	3,221	3,354	4.2	3,468	3.4
TOTAL LIABILITIES/EQUITY/SAVINGS	27,917	27,688	0.8-	28,597	3.3

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	638	672	5.3	722	7.4
Cash & Equivalents	2,524	6,647	163.3	17,931	169.8
TOTAL INVESTMENTS	39,527	32,917	16.7-	35,604	8.2
U.S. Government Obligations	3,230	2,006	37.9-	1,018	49.3-
Federal Agency Securities	16,549	17,349	4.8	18,637	7.4
Mutual Fund & Common Trusts	1,132	851	24.9-	1,354	59.1
MCS&D and PIC at Corporate CU	591	698	18.1	778	11.5
All Other Corporate Credit Union	11,197	6,686	40.3-	7,228	8.1
Commercial Banks, S&Ls	3,825	1,932	49.5-	2,378	23.1
Credit Unions -Loans to, Deposits in	212	221	4.4	309	39.5
Other Investments	2,791	3,173	13.7	3,902	23.0
TOTAL LOANS OUTSTANDING	84,783	103,057	21.6	119,644	16.1
Unsecured Credit Card Loans	6,093	6,979	14.5	7,773	11.4
All Other Unsecured Loans	5,831	6,215	6.6	6,498	4.6
New Vehicle Loans	14,265	18,335	28.5	21,406	16.7
Used Vehicle Loans	16,803	20,730	23.4	24,047	16.0
First Mortgage Real Estate Loans	26,629	31,216	17.2	36,877	18.1
Other Real Estate Loans	9,873	13,195	33.6	15,764	19.5
Leases Receivable	N/A	616	N/A	723	17.4
All Other Loans to Members	4,919	5,211	5.9	5,804	11.4
Other Loans	370	560	51.5	754	34.5
Allowance For Loan Losses	789	906	15.0	1,004	10.8
Other Real Estate Owned	26	25	3.4-	36	40.9
Land and Building	2,004	2,305	15.0	2,675	16.1
Other Fixed Assets	622	720	15.7	841	16.7
NCUSIF Capitalization Deposit	1,030	1,148	11.4	1,315	14.6
Other Assets	1,512	1,549	2.4	1,952	26.0
TOTAL ASSETS	131,242	147,462	12.4	178,994	21.4
LIABILITIES					
Total Borrowings	839	1,800	114.4	1,668	7.3-
Accrued Dividends/Interest Payable	188	210	11.5	280	33.5
Acct Payable and Other Liabilities	1,414	1,716	21.4	1,831	6.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	2,442	3,726	52.6	3,780	1.4
EQUITY/SAVINGS					
TOTAL SAVINGS	115,217	128,104	11.2	156,496	22.2
Share Drafts	14,358	17,935	24.9	20,535	14.5
Regular Shares	41,280	42,892	3.9	48,037	12.0
Money Market Shares	17,100	19,679	15.1	25,581	30.0
Share Certificates/CDs	28,804	33,119	15.0	45,348	36.9
IRA/Keogh Accounts	11,768	12,451	5.8	14,589	17.2
All Other Shares and Member Deposits	1,624	1,762	8.5	1,822	3.4
Non-Member Deposits	283	266	6.1-	585	120.0
Regular Reserves	4,248	4,899	15.3	5,778	17.9
APPR. For Non-Conf. Invest.	18	22	23.2	19	12.5-
Accum. Unrealized G/L on A-F-S	-95	-230	141.9	109	147.2-
Other Reserves	1,378	1,584	14.9	1,868	18.0
Undivided Earnings	7,857	9,150	16.5	10,718	17.1
Net Income	177	209	18.2	227	8.5
TOTAL EQUITY	13,583	15,632	15.1	18,718	19.7
TOTAL LIABILITIES/EQUITY/SAVINGS	131,242	147,462	12.4	178,994	21.4

* Amount Less than + or - 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	969	879	9.3-	791	10.0-
INTEREST INCOME					
Interest on Loans	25	24	6.8-	21	10.1-
(Less) Interest Refund	0*	0*	83.4-	0*	217.3
Income from Investments	7	7	5.5	6	17.0-
Trading Profits and Losses	0*	0*	2,196.6	0*	86.2-
TOTAL INTEREST INCOME	32	31	4.1-	27	11.7-
INTEREST EXPENSE					
Dividends on Shares	12	11	7.2-	10	11.2-
Interest on Deposits	0*	0*	9.1-	0*	20.0-
Interest on Borrowed Money	0*	0*	33.5	0*	15.6
TOTAL INTEREST EXPENSE	12	11	7.2-	10	11.5-
PROVISION FOR LOAN LOSSES	2	1	20.9-	2	13.6
NET INTEREST INCOME AFTER PLL	18	18	0.4-	15	13.8-
NON-INTEREST INCOME					
Fee Income	0*	0*	10.4	0*	10.0-
Other Operating Income	0*	0*	29.1-	0*	4.2-
Gain (Loss) on Investments	-0*	-0*	742.0	0*	173.5-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	131.5-	0*	1,925.3
Other Non-Oper Income (Expense)	0*	0*	213.6	0*	65.5
TOTAL NON-INTEREST INCOME	1	2	11.9	2	17.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	8	7	7.0-	7	6.7-
Travel and Conference Expense	0*	0*	10.8-	0*	2.9
Office Occupancy Expense	0*	0*	3.1	0*	13.8-
Office Operations Expense	3	3	3.9-	3	10.9-
Educational & Promotional Expense	0*	0*	3.3	0*	6.3
Loan Servicing Expense	0*	0*	7.9	0*	15.3-
Professional and Outside Services	0*	0*	0.6	0*	10.8-
Member Insurance	2	2	9.3-	1	12.1-
Operating Fees	0*	0*	15.2-	0*	7.6
Miscellaneous Operating Expenses	1	1	1.7	1	15.8-
TOTAL NON-INTEREST EXPENSES	17	16	5.0-	15	8.9-
NET INCOME	2	3	46.3	2	24.2-
Transfer to Regular Reserve 1/	0*	0*	17.5	0*	28.1

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 14
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,326	1,272	4.1-	1,202	5.5-
INTEREST INCOME					
Interest on Loans	191	192	0.5	183	4.6-
(Less) Interest Refund	0*	0*	12.9-	0*	7.6
Income from Investments	57	58	3.3	49	15.6-
Trading Profits and Losses	0*	-0*	197.5-	0*	101.3-
TOTAL INTEREST INCOME	247	250	1.1	232	7.2-
INTEREST EXPENSE					
Dividends on Shares	96	92	3.5-	86	6.6-
Interest on Deposits	11	11	1.8-	12	11.8
Interest on Borrowed Money	0*	0*	399.6	0*	20.0-
TOTAL INTEREST EXPENSE	107	103	3.0-	99	4.7-
PROVISION FOR LOAN LOSSES	9	9	1.1	9	2.5
NET INTEREST INCOME AFTER PLL	132	137	4.5	124	9.7-
NON-INTEREST INCOME					
Fee Income	14	15	6.7	15	1.0-
Other Operating Income	5	4	4.1-	5	14.0
Gain (Loss) on Investments	-0*	-0*	42.5-	0*	256.1-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	103.3-	0*	1,922.1-
Other Non-Oper Income (Expense)	0*	0*	114.4	1	163.6
TOTAL NON-INTEREST INCOME	19	20	4.0	21	7.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	62	63	1.7	60	4.6-
Travel and Conference Expense	2	2	0.2	2	6.1-
Office Occupancy Expense	6	7	5.8	7	3.6-
Office Operations Expense	25	24	2.0-	23	4.5-
Educational & Promotional Expense	2	2	4.7-	2	4.0-
Loan Servicing Expense	3	4	8.7	4	4.4-
Professional and Outside Services	11	11	2.0-	10	6.4-
Member Insurance	6	6	5.4-	5	8.8-
Operating Fees	2	2	0.2	2	3.4-
Miscellaneous Operating Expenses	6	7	7.4	6	5.7-
TOTAL NON-INTEREST EXPENSES	126	127	0.8	121	4.9-
NET INCOME	24	30	23.0	24	18.9-
Transfer to Regular Reserve 1/	3	4	11.0	4	15.3

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	1,201	1,188	1.1-	1,200	1.0
INTEREST INCOME					
Interest on Loans	755	791	4.7	808	2.2
(Less) Interest Refund	0*	0*	8.0-	0*	22.9
Income from Investments	223	226	1.5	212	6.2-
Trading Profits and Losses	-3	0*	105.3-	-0*	100.3-
TOTAL INTEREST INCOME	975	1,017	4.3	1,020	0.3
INTEREST EXPENSE					
Dividends on Shares	358	352	1.5-	359	1.9
Interest on Deposits	79	83	5.3	98	17.2
Interest on Borrowed Money	0*	3	991.5	2	25.6-
TOTAL INTEREST EXPENSE	437	438	0.3	459	4.6
PROVISION FOR LOAN LOSSES	46	38	17.7-	44	16.2
NET INTEREST INCOME AFTER PLL	492	540	9.9	517	4.3-
NON-INTEREST INCOME					
Fee Income	81	87	8.0	95	8.4
Other Operating Income	27	27	0.8-	30	13.8
Gain (Loss) on Investments	0*	0*	83.9-	0*	405.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	42.7-	0*	30.8-
Other Non-Oper Income (Expense)	0*	0*	37.5-	1	170.1
TOTAL NON-INTEREST INCOME	109	115	5.0	127	10.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	241	254	5.2	260	2.6
Travel and Conference Expense	9	9	2.7	9	1.3
Office Occupancy Expense	33	34	4.1	36	5.4
Office Operations Expense	108	110	2.2	114	3.4
Educational & Promotional Expense	14	15	5.0	15	3.1-
Loan Servicing Expense	22	23	6.8	23	1.5-
Professional and Outside Services	51	53	4.0	54	2.9
Member Insurance	11	11	4.5-	10	1.9-
Operating Fees	4	5	1.7	5	0.4-
Miscellaneous Operating Expenses	17	18	4.9	18	1.4-
TOTAL NON-INTEREST EXPENSES	510	532	4.1	544	2.3
NET INCOME	91	124	36.2	100	19.3-
Transfer to Regular Reserve 1/	22	26	17.0	39	51.0

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
June 30, 2001
(DOLLAR AMOUNTS IN MILLIONS)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	638	672	5.3	722	7.4
INTEREST INCOME					
Interest on Loans	3,409	4,083	19.8	4,868	19.2
(Less) Interest Refund	2	2	35.2	3	22.5
Income from Investments	1,044	1,092	4.6	1,264	15.7
Trading Profits and Losses	-0*	-0*	81.3-	0*	1,714.1-
TOTAL INTEREST INCOME	4,451	5,173	16.2	6,130	18.5
INTEREST EXPENSE					
Dividends on Shares	1,705	1,915	12.3	2,367	23.6
Interest on Deposits	464	571	23.2	768	34.4
Interest on Borrowed Money	22	55	151.8	56	1.3
TOTAL INTEREST EXPENSE	2,191	2,542	16.0	3,190	25.5
PROVISION FOR LOAN LOSSES	215	225	5.0	265	17.5
NET INTEREST INCOME AFTER PLL	2,045	2,406	17.6	2,675	11.2
NON-INTEREST INCOME					
Fee Income	414	492	18.8	628	27.6
Other Operating Income	154	202	30.7	260	28.7
Gain (Loss) on Investments	-2	-4	121.1	37	1,117.4-
Gain (Loss) on Disp of Fixed Assets	3	1	60.3-	7	473.8
Other Non-Oper Income (Expense)	7	10	46.8	14	41.7
TOTAL NON-INTEREST INCOME	576	701	21.6	945	34.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	979	1,161	18.6	1,375	18.4
Travel and Conference Expense	31	38	20.9	43	12.7
Office Occupancy Expense	143	165	15.6	198	19.7
Office Operations Expense	465	535	15.2	625	16.7
Educational & Promotional Expense	72	88	23.2	107	20.9
Loan Servicing Expense	101	124	22.8	141	13.8
Professional and Outside Services	129	157	21.1	183	17.1
Member Insurance	15	14	5.6-	14	1.3
Operating Fees	10	11	5.4	12	15.2
Miscellaneous Operating Expenses	67	74	10.3	83	12.8
TOTAL NON-INTEREST EXPENSES	2,012	2,367	17.6	2,782	17.5
NET INCOME	609	739	21.3	838	13.3
Transfer to Regular Reserve 1/	189	259	37.0	245	5.5-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

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

Negative Net Income Data as of June 30

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1997	4,259	263	6.18	-11,834
1998	4,218	303	7.18	-10,466
1999	4,134	382	9.24	-23,977
2000	4,011	263	6.56	-7,295
2001	3,915	354	9.04	-15,934

Losses By Assets Size as of June 30

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	148	118,559,006	-1,009,992	18,953,856
2 Million To 10 Million	118	557,347,429	-3,278,708	63,969,566
10 Million To 50 Million	73	1,595,533,857	-8,764,175	169,832,667
50 Million And Over	15	1,556,379,115	-2,881,321	140,096,985
Total	354	3,827,819,407	-15,934,196	392,853,074

Number of Credit Unions By Camel Rating as of June 30

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1997	818	2,571	770	93	3	4,255
1998	901	2,462	739	108	7	4,217
1999	878	2,302	834	104	13	4,131
2000	858	2,219	821	107	2	4,007
2001	953	2,188	697	73	3	3,914

Camel Rating 4 and 5 as of June 30

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1997	96	2.25	1,186,546,104	1.02
1998	115	2.73	933,611,880	0.73
1999	117	2.83	1,004,951,818	0.69
2000	109	2.72	1,077,621,086	0.68
2001	76	1.94	917,416,834	0.49

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

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

Table 18
100 Largest Federally Insured State Credit Unions
June 30, 2001

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	7,521,903,954
2	BOEING EMPLOYEES	2	TUKWILA	WA	1935	3,690,940,744
3	THE GOLDEN 1	4	SACRAMENTO	CA	1933	3,481,521,237
4	UNITED AIRLINES EMPLOYEES'	3	CHICAGO	IL	1935	3,309,626,503
5	PATELCO	5	SAN FRANCISCO	CA	1936	2,256,521,803
6	CITIZENS EQUITY FIRST		PEORIA	IL	1937	2,155,041,578
7	STAR ONE		SUNNYVALE	CA	1956	2,030,784,591
8	AMERICA FIRST	6	OGDEN	UT	1939	1,986,089,509
9	WESCOM	7	PASADENA	CA	1934	1,937,165,240
10	DELTA EMPLOYEES	8	ATLANTA	GA	1940	1,853,499,247
11	PENNSYLVANIA STATE EMPLOYEES	9	HARRISBURG	PA	1933	1,653,936,649
12	SAN DIEGO COUNTY	10	SAN DIEGO	CA	1938	1,520,386,299
13	BELLCO	14	ENGLEWOOD	CO	1936	1,132,554,014
14	PORTLAND TEACHERS	16	PORTLAND	OR	1932	1,131,024,038
15	NORTH ISLAND FINANCIAL		SAN DIEGO	CA	1940	1,127,073,373
16	ATLANTA POSTAL	11	ATLANTA	GA	1943	1,118,921,865
17	COMMUNITY AMERICA	13	KANSAS CITY	MO	1940	1,080,818,523
18	TEXANS	12	RICHARDSON	TX	1953	1,052,760,037
19	TRAVIS	18	VACAVILLE	CA	1951	1,045,269,357
20	STATE EMPLOYEES CU OF MARYLAND, IN	15	LINTHICUM	MD	1951	1,031,684,341
21	PROVIDENT CENTRAL	20	REDWOOD CITY	CA	1950	1,011,662,492
22	THE CALIFORNIA	19	GLENDALE	CA	1933	984,144,132
23	EASTMAN	17	KINGSPORT	TN	1934	971,919,652
24	TEACHERS	21	SOUTH BEND	IN	1931	960,572,626
25	COMMUNITY	24	PLANO	TX	1952	956,937,277
26	MUNICIPAL	22	NEW YOR	NY	1917	918,426,486
27	MOUNTAIN AMERICA	25	SALT LAKE CITY	UT	1936	908,106,321
28	CREDIT UNION OF TEXAS	23	DALLAS	TX	1931	867,599,912
29	SCHOOLS FINANCIAL	27	SACRAMENTO	CA	1934	846,633,798
30	FIRST TECHNOLOGY	28	BEAVERTON	OR	1952	831,939,487
31	TECHNOLOGY	35	SAN JOSE	CA	1960	819,576,496
32	GEORGIA TELCO	26	ATLANTA	GA	1925	818,095,722
33	VIRGINIA CREDIT UNION, INC.,	33	RICHMOND	VA	1928	807,052,062
34	BROCKTON	37	BROCKTON	MA	1917	803,623,762
35	SAFE	34	NORTH HIGHLANDS	CA	1940	797,026,687
36	FIRST COMMUNITY	36	ELLISVILLE	MO	1934	795,866,096
37	WASHINGTON STATE EMPLOYEES	30	OLYMPIA	WA	1957	787,173,636
38	SPACE COAST	31	MELBOURNE	FL	1951	783,658,237
39	APCO EMPLOYEES	29	BIRMINGHAM	AL	1953	763,025,660
40	EDUCATIONAL EMPLOYEES	40	FRESNO	CA	1934	739,867,025
41	MERIWEST	39	SAN JOSE	CA	1961	729,727,167
42	GOVERNMENT EMPLOYEES CU OF EL PASO	38	EL PASO	TX	1932	724,816,274
43	CONNECTICUT STATE EMPLOYEES	41	HARTFORD	CT	1946	714,424,540
44	FAIRWINDS	42	ORLANDO	FL	1949	695,335,055
45	ARIZONA STATE SAVINGS & CREDIT UNIO	56	PHOENIZ	AZ	1972	693,017,794
46	REDWOOD	52	SANTA ROSA	CA	1950	690,421,536
47	PACIFIC SERVICE	45	WALNUT CREEK	CA	1936	685,561,256
48	PREMIER AMERICA	51	CHATSWORTH	CA	1957	679,662,031
49	OMNIAMERICAN		FORT WORTH	TX	1956	677,923,120
50	DOW CHEMICAL EMPLOYEES'	43	MIDLAND	MI	1937	676,628,475
51	AMERICAN ELECTRONICS ASSOCIATION	32	SUNNYVALE	CA	1979	673,798,697
52	CREDIT UNION CENTRAL FALLS	58	CENTRAL FALLS	RI	1915	665,650,440

Table 18
100 Largest Federally Insured State Credit Unions
June 30, 2001

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	TEXAS DOW EMPLOYEES	44	LAKE JACKSON	TX	1954	660,414,916
54	WRIGHT-PATT	48	FAIRBORN	OH	1932	658,296,376
55	PHILADELPHIA TELCO SERVICE	49	TREVOSE	PA	1939	646,031,115
56	SERVICE	50	PORTSMOUTH	NH	1957	634,699,714
57	BAXTER	46	VERNON HILLS	IL	1980	633,636,571
58	NEWPORT NEWS SHIPBUILDING EMPLOYEES	47	NEWPORT NEWS	VA	1928	625,997,320
59	INDIANA MEMBERS	53	INDIANAPOLIS	IN	1956	625,585,394
60	JOHN DEERE COMMUNITY	55	WATERLOO	IA	1934	616,754,379
61	ASSOCIATED & FEDERAL EMPLOYEES	54	ATLANTA	GA	1930	608,464,282
62	LBS FINANCIAL		LONG BEACH	CA	1935	607,671,266
63	LANDMARK	63	WAUKESHA	WI	1933	579,727,370
64	CREDIT UNION ONE	60	FERNDALE	MI	1938	579,301,713
65	ROYAL	62	EAU CLAIRE	WI	1964	574,905,844
66	MUNICIPAL EMPL.CREDIT UNION OF BALTIMORE	57	BALTIMORE	MD	1936	568,076,496
67	KEARNY MESA FINANCIAL	287	SAN DIEGO	CA	1939	558,686,762
68	MELROSE	59	WOODSIDE	NY	1922	554,172,249
69	CALIFORNIA COAST	67	SAN DIEGO	CA	1929	553,946,615
70	ARROWHEAD CENTRAL	75	SAN BERNARDINO	CA	1949	545,677,096
71	ANHEUSER-BUSCH EMPLOYEES	66	ST. LOUIS	MO	1939	528,315,438
72	MOTOROLA EMPLOYEES CREDIT UNION - WASHINGTON	61	SCOTTSDALE	AZ	1952	524,793,195
73	COLORADO STATE EMPLOYEES	70	DENVER	CO	1934	523,106,684
74	UNIVERSITY & STATE EMP OF SAN DIEGO	65	SAN DIEGO	CA	1936	522,642,901
75	FIRST FINANCIAL	64	WEST COVINA	CA	1974	519,228,337
76	ORANGE COUNTY'S	78	SANTA ANA	CA	1938	511,864,722
77	EDUCATIONAL COMMUNITY	76	JACKSONVILLE	FL	1961	508,912,045
78	STATE EMPLOYEES	68	LANSING	MI	1952	495,166,290
79	FORUM	69	INDIANAPOLIS	IN	1941	491,818,016
80	TULSA TEACHERS	79	TULSA	OK	1934	490,650,265
81	FINANCIAL PARTNERS		DOWNEY	CA	1937	486,419,275
82	OREGON TELCO COMMUNITY	71	PORTLAND	OR	1937	486,174,041
83	COMMONWEALTH	77	FRANKFORT	KY	1951	485,626,835
84	UNIVERSITY OF WISCONSIN	74	MADISON	WI	1931	482,990,965
85	1ST UNITED SERVICES	81	PLEASANTON	CA	1932	472,480,810
86	PAWTUCKET	73	PAWTUCKET	RI	1962	471,875,963
87	ST. ANNE'S OF FALL RIVER	82	FALL RIVER	MA	1936	470,391,975
88	U-LANE-O	83	EUGENE	OR	1981	466,951,641
89	FORT WORTH COMMUNITY		FORT WORTH	TX	1940	466,338,231
90	HARBORSTONE	72	TACOMA	WA	1955	465,612,821
91	TELEPHONE WORKERS'	80	BOSTON	MA	1917	464,962,468
92	EDUCATORS	85	RACINE	WI	1937	456,013,204
93	COMMONWEALTH	439	SUN PRAIRIE	WI	1935	443,656,468
94	COLUMBIA COMMUNITY	97	VANCOUVER	WA	1952	439,635,683
95	SPOKANE TEACHERS	95	LIBERTY LAKE	WA	1934	439,098,175
96	POINT BREEZE	84	HUNT VALLEY	MD	1935	435,561,210
97	CAMPUS USA	105	GAINESVILLE	FL	1935	428,178,295
98	SAN MATEO	103	REDWOOD CITY	CA	1952	418,484,693
99	SILVER STATE SCHOOLS FAMILY	102	LAS VEGAS	NV	1951	416,296,017
100	DETROIT EDISON	87	DETROIT	MI	1944	414,724,370

**CREDIT UNION TABLES
BY STATE**

Table A
Corporate Credit Union Data
June 30, 2001

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS D 4365 CRESCENT ROAD IRONDALE, AL 35210 (205)313-4300	AL	987,067,471	58,386,495	90.71	230
65170	FIRST CORPORATE CREDIT UNION PRITTS, PETE W. 2 NORTH CENTRAL AVENUE, SUITE 700 PHOENIX, AZ 85004 (602)322-2400	AZ	859,565,894	49,104,745	111.62	66
19693	WESTERN CORPORATE JOHNSON, RICHARD M 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	14,657,326,721	989,035,603	35.53	1036
68182	SUN CORP KENEALY, ERIC J. 4905 WEST 60TH AVE SUITE #200 ARVADA, CO 80003 (303)426-4196	CO	1,947,760,009	103,174,103	188.72	433
65351	CONSTITUTION STATE CORP. CU. INC. ADDISON, DAVID E P.O. BOX 5024 WALLINGFORD, CT -6492-7524 (203)697-6000	CT	1,032,348,192	65,751,177	10.26	186
22328	SOUTHEAST CORPORATE BIRDWELL, BILL PO BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-8900	FL	2,792,976,133	157,961,049	69.39	444
60237	GEORGIA CENTRAL CARVER, ALLEN 2400 PLEASANT HILL ROAD, SUITE 300 DULUTH, GA 30096 (770)476-9704	GA	1,280,133,464	77,351,385	60.02	226
23230	PACIFIC CORPORATE YAMASAKI, RAND 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819 (808)842-6173	HI	402,524,420	29,039,747	74.04	98
65216	IOWA LEAGUE CORPORATE CENTRAL KUEHL, THOMAS P. O. BOX 8388 DES MOINES, IA 50301 (515)226-9999	IA	387,152,507	23,719,996	49.27	195
22253	MID-STATES CORPORATE PRETER, DAVID 4450 WEAVER PARKWAY WARRENVILLE, IL 60555-3926 (630)276-2600	IL	3,637,487,430	273,010,916	30.02	865

Table A
Corporate Credit Union Data
June 30, 2001

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
67932	KANSAS CORPORATE EISENHAUER, LARRY D. 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	326,329,942	32,235,206	41.39	136
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	432,818,291	28,473,605	73.36	133
67259	LOUISIANA CORPORATE SAVOIE, DAVID 3500 N CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	132,398,045	12,260,405	38.44	187
23254	EASTERN CORPORATE MELCHIONDA, JANE C P. O. BOX 2366 WOUBURN, MA 01888 (781)933-9950	MA	1,229,935,917	82,966,200	50.03	289
67807	CENTRAL CREDIT UNION FUND, INC. GLASSMAN, GARY A. 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	304,918,216	15,922,503	60.67	192
22230	TRICORP ROY,STEPHEN 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	535,279,156	34,296,915	66.16	192
68060	CENTRAL CORPORATE WALBY, WILLIAM P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	3,018,647,991	186,954,375	62.26	487
24617	MINNESOTA CORPORATE CU LAMBERT, LEWIS PO BOX 21607 EAGAN, MN 55121-0607 (612)234-2400	MN	761,391,575	41,355,877	81.66	199
<u>85500</u>	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (314)542-1350	MO	844,711,830	56,179,376	38.33	184
<u>85752</u>	TREASURE STATE CORPORATE CU WHITE, MYRTLE A. 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	207,607,979	13,138,660	65.59	89

Table A
Corporate Credit Union Data
June 30, 2001

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	2,184,910,266	90,786,327	165.54	296
24647	MIDWEST CORPORATE WOLF, DOUG PO BOX 7250 BISMARCK, ND 58507 (701)258-5760	ND	174,434,042	10,496,250	50.55	67
22474	NEBRASKA CORPORATE CENTRAL KEIM, MIKE P.O. BOX 3727 OMAHA, NE 68103-0727 (402)333-9567	NE	160,920,324	12,688,508	97.02	87
22671	EMPIRE CORPORATE HERBST, JOSEPH P PO BOX 15021 ALBANY, NY 12212-5021 (518)292-3800	NY	4,093,394,946	233,639,635	46.65	1021
23325	LICU CORPORATE BERRISH, FRANK E. 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-7900	NY	4,045,331	1,368,366	-27.88	28
24635	CORPORATE ONE FCU BUTKE, LEE C. 8700 ORION PLACE COLUMBUS, OH 43240 (614)825-9200	OH	2,071,240,800	124,078,425	73.38	699
64435	NORTHWEST CORPORATE GARNER, KATHY L. PO BOX 19359 PORTLAND, OR 97280 (503)207-2700	OR	1,166,924,203	78,783,479	199.66	338
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	2,869,882,462	173,655,343	63.54	1111
23226	CORPSTAR FEDERAL CREDIT UNION WOOD, JR., WILLIAM 807 N. LAKE AVE SIOUX FALLS, SD 57104 (605)336-8527	SD	101,807,650	10,459,141	110.25	61
68054	VOLUNTEER CORPORATE FAHNESTOCK, BRUCE ONE MARYLAND FARMS - SUITE 300 BRENTWOOD, TN 37027 (615)377-0444	TN	933,961,348	56,606,662	84.15	262

Table A
Corporate Credit Union Data
June 30, 2001

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
22140	SOUTHWEST CORPORATE LEE, FRANCIS 7920 BELT LINE ROAD DALLAS, TX 75240-8145 (972)861-3000	TX	6,068,152,323	352,915,669	95.55	1179
22311	VIRGINIA LEAGUE CORPORATE MILES, DAVID P. O. BOX 11469 LYNCHBURG, VA 24506 (804)237-9600	VA	888,796,366	70,551,190	64.60	267
<u>95658</u>	WISCONSIN CORPORATE CENTRAL SCHROEDER, MARK P.O. BOX 469 HALES CORNERS, WI 53130 (414)425-5555	WI	1,523,951,210	118,095,203	110.52	385
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E. PO BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	236,726,096	16,348,001	57.15	132
SubTotal			58,257,528,550	3,680,790,537	73.18	11,800
67680	U. S. CENTRAL CREDIT UNION KAMPEN, DANIEL R 7300 COLLEGE BOULEVARD, SUITE 600 OVERLAND PARK, KS 66210 (913)661-3800	KS	31,574,461,371	1,264,397,561	49.48	74

(Underlined) Credit Union Charter Numbers Are Not Federally Insured

Alabama
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	194	188	3.1-	181	3.7-
Cash & Equivalents	163	440	170.4	686	55.8
TOTAL INVESTMENTS	2,270	1,907	16.0-	2,016	5.7
U.S. Government Obligations	34	63	85.7	13	80.0-
Federal Agency Securities	1,163	1,177	1.2	989	16.0-
Mutual Fund & Common Trusts	222	179	19.7-	190	6.3
MCSD and PIC at Corporate CU	40	38	5.6-	43	14.4
All Other Corporate Credit Union	566	259	54.3-	580	124.3
Commercial Banks, S&Ls	215	163	24.1-	165	0.8
Credit Unions -Loans to, Deposits in	8	9	20.1	16	73.3
Other Investments	23	20	14.1-	21	4.0
TOTAL LOANS OUTSTANDING	3,981	4,330	8.8	4,372	1.0
Unsecured Credit Card Loans	234	257	9.8	264	2.7
All Other Unsecured Loans	450	428	4.9-	413	3.6-
New Vehicle Loans	874	937	7.2	956	2.0
Used Vehicle Loans	1,009	1,129	11.9	1,118	1.0-
First Mortgage Real Estate Loans	838	978	16.7	1,037	6.0
Other Real Estate Loans	300	314	4.8	311	1.2-
Leases Receivable	N/A	5	N/A	5	4.8
All Other Loans to Members	267	279	4.5	262	6.0-
Other Loans	9	3	62.8-	7	120.6
Allowance For Loan Losses	39	40	3.0	42	4.6
Other Real Estate Owned	3	1	70.6-	2	85.4
Land and Building	100	115	15.3	125	8.2
Other Fixed Assets	26	27	1.6	30	12.9
NCUSIF Capitalization Deposit	53	55	3.8	56	1.2
Other Assets	52	63	21.4	62	1.4-
TOTAL ASSETS	6,609	6,898	4.4	7,306	5.9
LIABILITIES					
Total Borrowings	6	58	929.3	10	83.5-
Accrued Dividends/Interest Payable	15	15	2.5	15	1.4-
Acct Payable and Other Liabilities	33	37	11.7	37	0.8
Uninsured Secondary Capital	0*	0*	4.0	0*	278.8
TOTAL LIABILITIES	54	110	106.3	62	43.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	5,816	5,998	3.1	6,394	6.6
Share Drafts	598	723	20.8	738	2.1
Regular Shares	2,473	2,448	1.0-	2,516	2.8
Money Market Shares	552	566	2.4	612	8.1
Share Certificates/CDs	1,514	1,591	5.1	1,859	16.8
IRA/Keogh Accounts	609	615	0.9	619	0.6
All Other Shares and Member Deposits	56	45	19.9-	40	11.6-
Non-Member Deposits	13	10	17.2-	10	0.9
Regular Reserves	257	278	8.3	281	1.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-16	-26	60.4	-3	87.9-
Other Reserves	109	114	4.8	136	19.3
Undivided Earnings	385	420	9.1	428	1.9
Net Income	5	3	37.6-	8	156.8
TOTAL EQUITY	740	789	6.7	850	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	6,609	6,898	4.4	7,306	5.9

* Amount Less than + or - 1 Million

Alabama
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	194	188	3.1-	181	3.7-
INTEREST INCOME					
Interest on Loans	170	183	7.6	188	2.9
(Less) Interest Refund	0*	0*	68.1-	0*	87.9
Income from Investments	59	66	10.7	66	0.2
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	229	248	8.4	254	2.2
INTEREST EXPENSE					
Dividends on Shares	93	97	5.1	106	9.2
Interest on Deposits	23	28	20.3	27	2.1-
Interest on Borrowed Money	0*	0*	213.3	0*	28.9-
TOTAL INTEREST EXPENSE	116	126	8.5	134	6.6
PROVISION FOR LOAN LOSSES	10	11	7.3	13	24.1
NET INTEREST INCOME AFTER PLL	103	112	8.5	107	4.8-
NON-INTEREST INCOME					
Fee Income	18	21	14.8	24	14.8
Other Operating Income	7	8	15.7	9	19.6
Gain (Loss) on Investments	-0*	-0*	929.0	0*	123.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	81.2-	-0*	483.8-
Other Non-Oper Income (Expense)	-0*	0*	142.7-	2	330.8
TOTAL NON-INTEREST INCOME	24	29	19.8	36	22.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	47	52	10.8	55	5.7
Travel and Conference Expense	2	2	1.7-	2	0.7
Office Occupancy Expense	6	6	12.3	7	4.5
Office Operations Expense	22	24	8.8	24	0.9-
Educational & Promotional Expense	2	3	7.2	3	3.8
Loan Servicing Expense	5	5	4.1	5	3.6
Professional and Outside Services	8	9	9.5	9	2.4
Member Insurance	3	3	0.5-	3	0.2
Operating Fees	0*	0*	7.1	0*	6.6-
Miscellaneous Operating Expenses	3	3	9.0	4	7.1
TOTAL NON-INTEREST EXPENSES	98	107	9.3	111	3.5
NET INCOME	29	34	14.9	31	7.9-
Transfer to Regular Reserve 1/	9	7	18.4-	22	211.2

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Alaska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	13	14	7.7	13	7.1-
Cash & Equivalents	54	74	36.3	224	203.8
TOTAL INVESTMENTS	908	695	23.4-	718	3.2
U.S. Government Obligations	5	0*	100.0-	0*	0.0
Federal Agency Securities	409	503	23.0	649	29.1
Mutual Fund & Common Trusts	10	0*	94.9-	0*	44.1-
MCSD and PIC at Corporate CU	3	3	17.5	5	73.8
All Other Corporate Credit Union	38	14	63.2-	11	22.9-
Commercial Banks, S&Ls	29	30	4.7	17	42.4-
Credit Unions -Loans to, Deposits in	0*	2	383.1	0*	95.3-
Other Investments	414	143	65.5-	34	75.9-
TOTAL LOANS OUTSTANDING	1,271	1,438	13.2	1,549	7.7
Unsecured Credit Card Loans	94	96	1.9	96	0.5-
All Other Unsecured Loans	85	85	0.5-	81	4.8-
New Vehicle Loans	233	268	15.1	286	6.6
Used Vehicle Loans	347	365	5.4	374	2.3
First Mortgage Real Estate Loans	128	178	38.6	207	16.3
Other Real Estate Loans	95	95	0.3-	108	14.3
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	238	244	2.6	245	0.5
Other Loans	50	107	112.0	153	42.7
Allowance For Loan Losses	14	15	8.5	16	7.9
Other Real Estate Owned	2	1	40.3-	2	47.1
Land and Building	54	53	2.8-	57	7.2
Other Fixed Assets	15	19	29.8	22	15.6
NCUSIF Capitalization Deposit	19	20	4.4	22	9.2
Other Assets	91	66	27.3-	105	57.8
TOTAL ASSETS	2,401	2,352	2.0-	2,682	14.0
LIABILITIES					
Total Borrowings	154	12	92.5-	0*	98.6-
Accrued Dividends/Interest Payable	3	2	35.4-	3	16.3
Acct Payable and Other Liabilities	35	26	26.4-	33	29.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	192	40	79.5-	36	8.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,016	2,102	4.3	2,405	14.4
Share Drafts	371	406	9.4	450	10.6
Regular Shares	734	697	5.0-	702	0.6
Money Market Shares	237	277	17.3	434	56.4
Share Certificates/CDs	413	444	7.7	594	33.7
IRA/Keogh Accounts	175	177	1.3	192	8.3
All Other Shares and Member Deposits	65	94	45.4	18	81.0-
Non-Member Deposits	22	5	75.4-	17	204.7
Regular Reserves	58	65	11.8	66	1.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-7	91.1	4	156.6-
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	133	146	9.3	164	12.3
Net Income	5	7	45.0	7	2.9
TOTAL EQUITY	193	211	9.4	241	14.1
TOTAL LIABILITIES/EQUITY/SAVINGS	2,401	2,352	2.0-	2,682	14.0

* Amount Less than + or - 1 Million

Alaska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	13	14	7.7	13	7.1-
INTEREST INCOME					
Interest on Loans	54	59	8.5	65	9.9
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	20	23	12.3	26	15.1
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	75	82	9.5	91	11.3
INTEREST EXPENSE					
Dividends on Shares	34	36	5.9	43	20.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	1,766.0	0*	97.0-
TOTAL INTEREST EXPENSE	34	36	7.0	43	19.1
PROVISION FOR LOAN LOSSES	3	3	5.1-	3	5.6
NET INTEREST INCOME AFTER PLL	38	43	13.1	45	5.1
NON-INTEREST INCOME					
Fee Income	10	11	11.4	13	19.3
Other Operating Income	6	7	16.7	8	14.7
Gain (Loss) on Investments	0*	-0*	110.9-	-0*	90.0-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,239.2-	0*	98.2-
Other Non-Oper Income (Expense)	0*	0*	88.7	0*	28.9
TOTAL NON-INTEREST INCOME	15	18	17.6	21	14.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	26	28	9.0	31	10.2
Travel and Conference Expense	0*	0*	33.1	0*	5.8-
Office Occupancy Expense	4	4	13.8	5	6.5
Office Operations Expense	12	13	7.9	14	5.6
Educational & Promotional Expense	0*	1	98.9	1	5.6-
Loan Servicing Expense	2	2	11.2	2	6.2-
Professional and Outside Services	1	2	6.6	2	10.2
Member Insurance	0*	0*	70.6	0*	190.5
Operating Fees	0*	0*	11.2	0*	13.2-
Miscellaneous Operating Expenses	0*	0*	80.0	0*	14.7-
TOTAL NON-INTEREST EXPENSES	46	51	11.3	55	7.2
NET INCOME	7	9	34.1	11	11.2
Transfer to Regular Reserve 1/	4	7	57.2	0*	89.3-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Arizona
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	70	68	2.9-	67	1.5-
Cash & Equivalents	119	328	175.0	835	154.8
TOTAL INVESTMENTS	2,037	1,488	26.9-	1,441	3.2-
U.S. Government Obligations	158	58	63.6-	33	42.6-
Federal Agency Securities	839	946	12.7	920	2.7-
Mutual Fund & Common Trusts	77	8	89.6-	44	449.0
MCSD and PIC at Corporate CU	41	39	4.9-	42	6.7
All Other Corporate Credit Union	572	210	63.3-	199	5.1-
Commercial Banks, S&Ls	311	190	38.9-	169	11.2-
Credit Unions -Loans to, Deposits in	3	5	94.2	3	35.1-
Other Investments	35	33	6.1-	31	5.2-
TOTAL LOANS OUTSTANDING	3,608	4,346	20.5	4,926	13.4
Unsecured Credit Card Loans	303	335	10.7	301	10.2-
All Other Unsecured Loans	266	267	0.3	268	0.4
New Vehicle Loans	981	1,311	33.7	1,577	20.3
Used Vehicle Loans	1,063	1,187	11.6	1,299	9.4
First Mortgage Real Estate Loans	416	470	13.0	537	14.3
Other Real Estate Loans	391	529	35.2	696	31.6
Leases Receivable	N/A	44	N/A	45	1.5
All Other Loans to Members	181	191	5.4	204	6.8
Other Loans	7	13	79.8	0*	92.8-
Allowance For Loan Losses	38	41	6.4	46	13.6
Other Real Estate Owned	0*	0*	87.2	0*	53.5
Land and Building	108	119	9.5	136	15.1
Other Fixed Assets	33	33	1.7-	39	19.1
NCUSIF Capitalization Deposit	49	52	5.9	55	5.5
Other Assets	65	91	39.8	82	10.2-
TOTAL ASSETS	5,982	6,416	7.3	7,469	16.4
LIABILITIES					
Total Borrowings	21	38	82.2	2	94.8-
Accrued Dividends/Interest Payable	5	6	14.8	7	15.8
Acct Payable and Other Liabilities	39	53	35.8	65	24.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	65	96	49.1	74	23.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	5,330	5,667	6.3	6,659	17.5
Share Drafts	788	950	20.5	1,036	9.0
Regular Shares	1,692	1,656	2.1-	1,641	0.9-
Money Market Shares	1,155	1,338	15.8	1,632	21.9
Share Certificates/CDs	1,125	1,157	2.9	1,690	46.0
IRA/Keogh Accounts	495	489	1.2-	537	9.8
All Other Shares and Member Deposits	41	45	9.3	47	4.3
Non-Member Deposits	34	32	6.2-	77	141.5
Regular Reserves	158	177	11.8	196	10.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-7	109.6	2	126.1-
Other Reserves	85	84	1.0-	84	0.3
Undivided Earnings	344	394	14.6	452	14.6
Net Income	4	5	26.7	3	44.3-
TOTAL EQUITY	587	653	11.2	736	12.8
TOTAL LIABILITIES/EQUITY/SAVINGS	5,982	6,416	7.3	7,469	16.4

* Amount Less than + or - 1 Million

Arizona
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	70	68	2.9-	67	1.5-
INTEREST INCOME					
Interest on Loans	155	178	15.1	213	19.8
(Less) Interest Refund	0*	0*	26.2	0*	338.4
Income from Investments	54	55	1.1	51	6.9-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	209	233	11.5	263	13.2
INTEREST EXPENSE					
Dividends on Shares	86	97	13.6	114	16.6
Interest on Deposits	6	4	36.3-	10	184.1
Interest on Borrowed Money	2	1	36.1-	0*	32.3-
TOTAL INTEREST EXPENSE	94	103	9.4	125	21.7
PROVISION FOR LOAN LOSSES	11	12	4.2	14	14.7
NET INTEREST INCOME AFTER PLL	104	118	14.1	125	5.7
NON-INTEREST INCOME					
Fee Income	21	25	19.2	29	17.4
Other Operating Income	10	12	23.0	17	36.8
Gain (Loss) on Investments	-6	-0*	99.4-	0*	2,256.9-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	41.0-	3	4,498.5-
Other Non-Oper Income (Expense)	0*	0*	1,777.1	0*	278.4
TOTAL NON-INTEREST INCOME	25	38	51.7	51	36.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	52	58	11.3	66	13.7
Travel and Conference Expense	1	2	20.5	2	6.9
Office Occupancy Expense	7	8	12.3	9	15.7
Office Operations Expense	27	31	13.6	34	11.8
Educational & Promotional Expense	3	4	18.5	5	26.7
Loan Servicing Expense	6	8	28.5	8	2.4
Professional and Outside Services	7	7	0.5-	7	12.1
Member Insurance	0*	0*	9.0-	0*	9.0-
Operating Fees	0*	0*	0.4-	0*	9.3-
Miscellaneous Operating Expenses	2	2	1.7	3	20.0
TOTAL NON-INTEREST EXPENSES	106	119	12.1	135	12.8
NET INCOME	22	36	66.4	42	14.2
Transfer to Regular Reserve 1/	10	12	20.5	11	8.0-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Arkansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	85	82	3.5-	79	3.7-
Cash & Equivalents	17	33	97.0	127	279.3
TOTAL INVESTMENTS	345	259	25.1-	272	5.3
U.S. Government Obligations	3	10	186.0	11	7.2
Federal Agency Securities	72	68	6.1-	88	30.3
Mutual Fund & Common Trusts	27	21	23.5-	21	1.4
MCSD and PIC at Corporate CU	7	7	10.5-	7	1.2
All Other Corporate Credit Union	84	30	64.3-	22	27.1-
Commercial Banks, S&Ls	144	119	17.2-	121	1.6
Credit Unions -Loans to, Deposits in	3	3	5.8-	3	9.2-
Other Investments	5	2	59.5-	0*	65.3-
TOTAL LOANS OUTSTANDING	717	827	15.4	842	1.8
Unsecured Credit Card Loans	41	43	4.0	40	6.7-
All Other Unsecured Loans	56	56	1.1-	61	9.0
New Vehicle Loans	231	274	18.3	270	1.2-
Used Vehicle Loans	195	231	18.3	243	5.0
First Mortgage Real Estate Loans	96	114	19.2	121	5.7
Other Real Estate Loans	20	24	20.2	26	7.1
Leases Receivable	N/A	0*	N/A	0*	23.4-
All Other Loans to Members	74	83	12.0	79	4.3-
Other Loans	3	2	21.9-	2	12.7-
Allowance For Loan Losses	6	6	10.6	7	22.2
Other Real Estate Owned	0*	0*	0.0	0*	290.3
Land and Building	17	20	16.0	24	20.6
Other Fixed Assets	4	4	2.7	5	16.7
NCUSIF Capitalization Deposit	9	9	5.2	10	5.8
Other Assets	10	10	5.4-	12	22.9
TOTAL ASSETS	1,114	1,157	3.8	1,285	11.1
LIABILITIES					
Total Borrowings	0*	2	44,741.2	0*	100.0-
Accrued Dividends/Interest Payable	3	3	17.0	4	14.9
Acct Payable and Other Liabilities	6	4	27.7-	4	4.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	8	9	8.7	8	17.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	955	985	3.2	1,101	11.7
Share Drafts	47	58	23.4	63	10.0
Regular Shares	405	406	0.2	415	2.1
Money Market Shares	108	112	3.4	126	12.2
Share Certificates/CDs	261	272	4.1	343	26.3
IRA/Keogh Accounts	101	105	3.4	113	7.9
All Other Shares and Member Deposits	30	32	7.3	35	9.6
Non-Member Deposits	3	2	48.4-	6	279.3
Regular Reserves	38	42	8.3	44	6.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	95.1	0*	102.0-
Other Reserves	37	39	5.5	43	9.4
Undivided Earnings	74	81	9.6	87	7.9
Net Income	2	2	8.2-	2	10.6-
TOTAL EQUITY	151	162	7.5	176	8.8
TOTAL LIABILITIES/EQUITY/SAVINGS	1,114	1,157	3.8	1,285	11.1

* Amount Less than + or - 1 Million

Arkansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	85	82	3.5-	79	3.7-
INTEREST INCOME					
Interest on Loans	30	34	11.6	37	8.4
(Less) Interest Refund	0*	0*	74.1-	0*	100.0-
Income from Investments	9	9	2.7-	10	12.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	39	43	8.4	47	9.3
INTEREST EXPENSE					
Dividends on Shares	19	21	10.8	24	12.6
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	2,691.4	0*	69.2-
TOTAL INTEREST EXPENSE	19	21	11.0	24	12.4
PROVISION FOR LOAN LOSSES	2	2	2.0	2	44.6
NET INTEREST INCOME AFTER PLL	19	20	6.2	20	3.2
NON-INTEREST INCOME					
Fee Income	2	3	15.7	3	24.7
Other Operating Income	1	2	9.1	2	24.4
Gain (Loss) on Investments	0*	-0*	179.9-	0*	493.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	99.1-	0*	8,000.0
Other Non-Oper Income (Expense)	0*	0*	187.0	0*	36.3
TOTAL NON-INTEREST INCOME	4	4	12.9	5	26.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	7	8	9.8	9	9.4
Travel and Conference Expense	0*	0*	16.5	0*	5.0-
Office Occupancy Expense	0*	0*	23.5	1	17.0
Office Operations Expense	4	4	4.3	4	7.0
Educational & Promotional Expense	0*	0*	26.2	0*	5.7
Loan Servicing Expense	0*	0*	22.6	0*	3.3-
Professional and Outside Services	2	2	7.7	2	14.9
Member Insurance	0*	0*	1.7	0*	12.0-
Operating Fees	0*	0*	13.0	0*	8.6-
Miscellaneous Operating Expenses	0*	0*	44.7	1	51.3
TOTAL NON-INTEREST EXPENSES	16	18	11.0	20	9.6
NET INCOME	6	6	2.4-	6	0.1
Transfer to Regular Reserve 1/	1	2	22.9	0*	72.0-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

California
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	684	650	5.0-	624	4.0-
Cash & Equivalents	884	2,612	195.5	6,725	157.5
TOTAL INVESTMENTS	20,160	16,759	16.9-	16,834	0.5
U.S. Government Obligations	1,300	678	47.9-	250	63.1-
Federal Agency Securities	7,328	7,631	4.1	7,790	2.1
Mutual Fund & Common Trusts	563	441	21.7-	535	21.3
MCSD and PIC at Corporate CU	363	393	8.4	422	7.4
All Other Corporate Credit Union	8,273	5,598	32.3-	5,234	6.5-
Commercial Banks, S&Ls	1,845	1,320	28.5-	1,564	18.5
Credit Unions -Loans to, Deposits in	99	95	4.3-	102	7.7
Other Investments	390	603	54.8	938	55.4
TOTAL LOANS OUTSTANDING	34,689	40,488	16.7	45,829	13.2
Unsecured Credit Card Loans	2,877	2,964	3.0	3,070	3.6
All Other Unsecured Loans	2,263	2,130	5.9-	2,019	5.2-
New Vehicle Loans	6,069	7,924	30.6	9,181	15.9
Used Vehicle Loans	7,320	8,621	17.8	9,511	10.3
First Mortgage Real Estate Loans	11,120	12,305	10.7	14,247	15.8
Other Real Estate Loans	3,610	4,706	30.4	5,623	19.5
Leases Receivable	N/A	298	N/A	326	9.5
All Other Loans to Members	1,220	1,258	3.1	1,369	8.9
Other Loans	210	281	33.7	482	71.2
Allowance For Loan Losses	380	406	7.0	419	3.0
Other Real Estate Owned	9	4	51.7-	10	126.6
Land and Building	684	724	5.7	772	6.7
Other Fixed Assets	255	283	11.0	323	14.2
NCUSIF Capitalization Deposit	443	467	5.4	511	9.3
Other Assets	659	672	2.0	825	22.7
TOTAL ASSETS	57,404	61,603	7.3	71,411	15.9
LIABILITIES					
Total Borrowings	358	864	141.6	645	25.4-
Accrued Dividends/Interest Payable	90	89	0.6-	123	37.6
Acct Payable and Other Liabilities	310	404	30.3	461	14.3
Uninsured Secondary Capital	0*	0*	16.7-	0*	72.0
TOTAL LIABILITIES	757	1,357	79.2	1,229	9.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	50,667	53,765	6.1	62,790	16.8
Share Drafts	6,137	7,213	17.5	7,814	8.3
Regular Shares	16,467	16,417	0.3-	17,707	7.9
Money Market Shares	7,579	8,244	8.8	10,062	22.1
Share Certificates/CDs	14,023	15,507	10.6	19,778	27.5
IRA/Keogh Accounts	5,697	5,654	0.7-	6,216	9.9
All Other Shares and Member Deposits	614	644	4.8	670	4.2
Non-Member Deposits	149	87	41.6-	542	521.2
Regular Reserves	1,526	1,769	15.9	2,007	13.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-69	-130	89.0	24	118.3-
Other Reserves	613	661	7.8	708	7.2
Undivided Earnings	3,888	4,150	6.7	4,610	11.1
Net Income	21	32	53.7	42	34.3
TOTAL EQUITY	5,979	6,481	8.4	7,392	14.1
TOTAL LIABILITIES/EQUITY/SAVINGS	57,404	61,603	7.3	71,411	15.9

* Amount Less than + or - 1 Million

California
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	684	650	5.0-	624	4.0-
INTEREST INCOME					
Interest on Loans	1,428	1,625	13.8	1,871	15.2
(Less) Interest Refund	0*	0*	76.3	0*	16.9-
Income from Investments	533	553	3.7	581	5.1
Trading Profits and Losses	-0*	-0*	609.3	0*	184.1-
TOTAL INTEREST INCOME	1,960	2,177	11.0	2,452	12.6
INTEREST EXPENSE					
Dividends on Shares	924	1,002	8.4	1,212	21.0
Interest on Deposits	4	17	368.6	37	119.4
Interest on Borrowed Money	10	27	164.3	20	26.4-
TOTAL INTEREST EXPENSE	938	1,045	11.4	1,269	21.4
PROVISION FOR LOAN LOSSES	120	106	11.6-	109	2.9
NET INTEREST INCOME AFTER PLL	902	1,026	13.7	1,074	4.7
NON-INTEREST INCOME					
Fee Income	159	181	14.3	215	18.3
Other Operating Income	63	79	25.6	94	18.9
Gain (Loss) on Investments	0*	-4	3,451.1-	32	998.8-
Gain (Loss) on Disp of Fixed Assets	1	0*	78.0-	10	3,619.8
Other Non-Oper Income (Expense)	2	3	86.6	10	235.8
TOTAL NON-INTEREST INCOME	224	260	15.9	360	38.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	428	475	11.0	532	11.9
Travel and Conference Expense	16	17	12.1	18	3.6
Office Occupancy Expense	59	66	11.1	73	10.8
Office Operations Expense	210	225	7.2	252	12.3
Educational & Promotional Expense	31	35	13.0	39	12.6
Loan Servicing Expense	45	52	16.0	57	9.3
Professional and Outside Services	54	58	8.0	67	15.1
Member Insurance	3	3	7.4-	3	0.2
Operating Fees	6	5	9.5-	5	10.2-
Miscellaneous Operating Expenses	22	24	11.4	24	1.4-
TOTAL NON-INTEREST EXPENSES	873	961	10.1	1,069	11.3
NET INCOME	254	325	27.9	365	12.2
Transfer to Regular Reserve 1/	99	116	16.7	115	0.8-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Colorado
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	183	177	3.3-	172	2.8-
Cash & Equivalents	127	367	187.9	1,034	182.0
TOTAL INVESTMENTS	2,282	1,470	35.6-	1,469	0.1-
U.S. Government Obligations	34	28	19.7-	15	44.8-
Federal Agency Securities	1,203	1,014	15.7-	891	12.1-
Mutual Fund & Common Trusts	58	9	83.9-	140	1,392.7
MCSD and PIC at Corporate CU	40	39	3.1-	39	0.3-
All Other Corporate Credit Union	762	230	69.8-	212	7.8-
Commercial Banks, S&Ls	146	92	36.7-	92	0.2-
Credit Unions -Loans to, Deposits in	15	12	18.3-	16	34.7
Other Investments	23	46	100.6	63	37.5
TOTAL LOANS OUTSTANDING	5,044	5,912	17.2	6,359	7.6
Unsecured Credit Card Loans	354	369	4.4	336	9.2-
All Other Unsecured Loans	283	283	0.1-	272	3.7-
New Vehicle Loans	919	1,039	13.1	1,117	7.5
Used Vehicle Loans	1,329	1,546	16.3	1,654	7.0
First Mortgage Real Estate Loans	1,075	1,242	15.5	1,367	10.0
Other Real Estate Loans	876	1,186	35.3	1,320	11.3
Leases Receivable	N/A	37	N/A	59	58.7
All Other Loans to Members	200	201	0.5	210	4.5
Other Loans	7	8	8.8	24	195.8
Allowance For Loan Losses	43	48	13.5	49	0.2
Other Real Estate Owned	2	0*	69.0-	0*	62.1
Land and Building	121	138	14.0	144	4.3
Other Fixed Assets	40	43	8.2	58	34.4
NCUSIF Capitalization Deposit	64	65	2.9	69	6.2
Other Assets	73	68	6.3-	94	37.0
TOTAL ASSETS	7,710	8,016	4.0	9,180	14.5
LIABILITIES					
Total Borrowings	11	93	729.1	24	74.3-
Accrued Dividends/Interest Payable	6	4	40.4-	2	32.1-
Acct Payable and Other Liabilities	37	42	14.1	53	27.5
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
TOTAL LIABILITIES	54	138	155.7	80	42.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	6,867	7,021	2.2	8,121	15.7
Share Drafts	954	1,111	16.5	1,200	8.0
Regular Shares	2,109	1,996	5.4-	2,024	1.4
Money Market Shares	1,157	1,275	10.2	1,523	19.5
Share Certificates/CDs	1,927	1,950	1.2	2,613	34.0
IRA/Keogh Accounts	627	611	2.6-	659	8.0
All Other Shares and Member Deposits	69	53	23.5-	62	17.3
Non-Member Deposits	23	25	11.2	39	54.4
Regular Reserves	225	241	6.9	261	8.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-16	-27	61.3	2	105.7-
Other Reserves	4	4	12.8	3	35.6-
Undivided Earnings	565	618	9.4	699	13.1
Net Income	12	20	74.5	16	22.9-
TOTAL EQUITY	789	856	8.6	980	14.4
TOTAL LIABILITIES/EQUITY/SAVINGS	7,710	8,016	4.0	9,180	14.5

* Amount Less than + or - 1 Million

Colorado
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	183	177	3.3-	172	2.8-
INTEREST INCOME					
Interest on Loans	207	237	14.5	265	12.1
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	60	52	12.8-	54	3.4
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	267	289	8.3	319	10.5
INTEREST EXPENSE					
Dividends on Shares	93	88	5.9-	98	11.4
Interest on Deposits	29	38	31.5	54	42.3
Interest on Borrowed Money	0*	3	920.5	1	55.0-
TOTAL INTEREST EXPENSE	123	129	5.2	153	18.9
PROVISION FOR LOAN LOSSES	13	12	3.9-	14	15.4
NET INTEREST INCOME AFTER PLL	131	148	12.5	152	2.9
NON-INTEREST INCOME					
Fee Income	21	25	18.7	30	20.5
Other Operating Income	10	12	25.7	15	24.7
Gain (Loss) on Investments	-0*	-0*	660.0	0*	168.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	72.5-	3	4,207.5
Other Non-Oper Income (Expense)	0*	3	699.0	2	19.2-
TOTAL NON-INTEREST INCOME	31	40	27.6	51	27.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	61	67	10.2	75	11.5
Travel and Conference Expense	2	2	18.3	2	2.1-
Office Occupancy Expense	8	9	5.8	10	19.3
Office Operations Expense	28	30	8.7	33	10.0
Educational & Promotional Expense	3	4	18.4	5	18.7
Loan Servicing Expense	6	7	17.8	8	10.6
Professional and Outside Services	13	13	0.5	16	19.7
Member Insurance	2	2	0.1	1	8.3-
Operating Fees	0*	1	21.7	0*	19.9-
Miscellaneous Operating Expenses	4	4	2.4	5	31.1
TOTAL NON-INTEREST EXPENSES	127	138	9.0	155	12.4
NET INCOME	36	49	37.9	47	4.1-
Transfer to Regular Reserve 1/	15	18	19.7	13	26.1-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Connecticut
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	214	201	6.1-	190	5.5-
Cash & Equivalents	92	223	142.5	540	142.2
TOTAL INVESTMENTS	2,107	1,902	9.7-	1,839	3.3-
U.S. Government Obligations	17	9	44.9-	6	35.6-
Federal Agency Securities	646	703	8.8	623	11.3-
Mutual Fund & Common Trusts	3	2	29.7-	11	508.8
MCSD and PIC at Corporate CU	29	30	3.2	30	0.4-
All Other Corporate Credit Union	891	671	24.7-	552	17.7-
Commercial Banks, S&Ls	492	413	16.0-	430	4.0
Credit Unions -Loans to, Deposits in	8	14	71.8	16	10.8
Other Investments	22	60	176.6	170	184.8
TOTAL LOANS OUTSTANDING	2,370	2,556	7.8	2,755	7.8
Unsecured Credit Card Loans	215	230	6.7	239	3.9
All Other Unsecured Loans	284	271	4.4-	260	4.1-
New Vehicle Loans	358	391	9.1	430	10.1
Used Vehicle Loans	355	397	11.8	413	4.1
First Mortgage Real Estate Loans	566	619	9.4	711	14.8
Other Real Estate Loans	498	553	10.9	616	11.4
Leases Receivable	N/A	2	N/A	3	65.8
All Other Loans to Members	89	90	1.2	80	10.4-
Other Loans	5	5	14.7-	3	39.7-
Allowance For Loan Losses	31	30	4.3-	28	5.0-
Other Real Estate Owned	0*	0*	10.4	0*	80.9
Land and Building	45	47	4.9	51	9.7
Other Fixed Assets	18	19	10.0	19	0.5
NCUSIF Capitalization Deposit	38	39	3.3	40	2.5
Other Assets	43	48	12.2	48	0.2-
TOTAL ASSETS	4,681	4,805	2.6	5,264	9.6
LIABILITIES					
Total Borrowings	24	33	38.3	20	40.0-
Accrued Dividends/Interest Payable	6	7	2.0	7	12.8
Acct Payable and Other Liabilities	25	22	14.0-	29	32.6
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	55	61	10.1	56	8.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,132	4,209	1.9	4,626	9.9
Share Drafts	401	462	15.1	505	9.3
Regular Shares	2,075	2,076	0.1	2,166	4.3
Money Market Shares	395	422	6.9	490	16.0
Share Certificates/CDs	819	828	1.1	1,024	23.6
IRA/Keogh Accounts	378	369	2.5-	386	4.7
All Other Shares and Member Deposits	64	51	19.9-	52	2.7
Non-Member Deposits	1	1	7.0-	4	253.7
Regular Reserves	110	119	8.3	126	5.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	353.4	0*	187.0-
Other Reserves	53	56	4.7	62	10.6
Undivided Earnings	326	356	9.2	387	8.7
Net Income	4	5	22.0	5	19.7
TOTAL EQUITY	494	535	8.4	582	8.7
TOTAL LIABILITIES/EQUITY/SAVINGS	4,681	4,805	2.6	5,264	9.6

* Amount Less than + or - 1 Million

Connecticut
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	214	201	6.1-	190	5.5-
INTEREST INCOME					
Interest on Loans	98	103	5.8	112	8.0
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	54	57	7.1	60	3.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	151	161	6.2	171	6.4
INTEREST EXPENSE					
Dividends on Shares	68	72	5.8	80	10.8
Interest on Deposits	0*	0*	1,203.4	0*	87.4-
Interest on Borrowed Money	0*	0*	46.1	0*	13.4-
TOTAL INTEREST EXPENSE	69	73	6.3	80	10.3
PROVISION FOR LOAN LOSSES	6	4	29.4-	3	13.1-
NET INTEREST INCOME AFTER PLL	77	84	8.8	87	3.8
NON-INTEREST INCOME					
Fee Income	9	10	10.7	11	17.2
Other Operating Income	4	5	15.8	6	14.3
Gain (Loss) on Investments	0*	-0*	1,299.8-	0*	571.0-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	130.5-	0*	83.3-
Other Non-Oper Income (Expense)	0*	0*	166.4	0*	69.1
TOTAL NON-INTEREST INCOME	13	15	14.4	18	20.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	37	40	7.8	43	8.9
Travel and Conference Expense	1	1	12.2	1	1.2
Office Occupancy Expense	4	4	8.3	4	9.5
Office Operations Expense	16	17	7.6	18	7.0
Educational & Promotional Expense	2	2	11.3	2	1.2
Loan Servicing Expense	3	3	1.4	3	3.5-
Professional and Outside Services	4	5	5.7	5	9.3
Member Insurance	1	1	0.4-	1	4.4
Operating Fees	0*	0*	0.2-	0*	17.9-
Miscellaneous Operating Expenses	2	3	7.7	3	2.4
TOTAL NON-INTEREST EXPENSES	71	77	7.3	82	7.1
NET INCOME	19	22	18.2	23	3.5
Transfer to Regular Reserve 1/	6	6	2.1	2	59.0-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Delaware
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	43	42	2.3-	40	4.8-
Cash & Equivalents	14	32	121.9	81	156.4
TOTAL INVESTMENTS	330	288	12.8-	285	1.2-
U.S. Government Obligations	29	14	51.2-	9	34.0-
Federal Agency Securities	138	160	16.1	146	9.2-
Mutual Fund & Common Trusts	12	4	68.0-	12	211.2
MCSD and PIC at Corporate CU	5	5	1.5-	6	24.8
All Other Corporate Credit Union	64	38	40.3-	52	37.8
Commercial Banks, S&Ls	79	59	25.3-	49	16.1-
Credit Unions -Loans to, Deposits in	4	3	32.7-	1	54.9-
Other Investments	0*	6	1,102.9	9	67.5
TOTAL LOANS OUTSTANDING	580	633	9.2	662	4.5
Unsecured Credit Card Loans	40	46	14.2	52	12.8
All Other Unsecured Loans	79	80	0.7	79	1.2-
New Vehicle Loans	118	125	5.6	130	3.6
Used Vehicle Loans	84	92	9.2	99	7.8
First Mortgage Real Estate Loans	108	106	1.7-	107	0.7
Other Real Estate Loans	137	167	21.8	180	7.8
Leases Receivable	N/A	0*	N/A	0*	15.2-
All Other Loans to Members	13	14	5.5	13	9.5-
Other Loans	0*	4	730.4	4	17.3-
Allowance For Loan Losses	5	6	17.4	7	9.1
Other Real Estate Owned	0*	0*	94.4-	0*	4,056.2
Land and Building	12	13	7.9	14	5.8
Other Fixed Assets	4	5	11.1	6	31.0
NCUSIF Capitalization Deposit	8	8	8.5	8	0.7-
Other Assets	7	7	0.5	6	3.6-
TOTAL ASSETS	951	980	3.1	1,057	7.8
LIABILITIES					
Total Borrowings	1	2	81.1	0*	100.0-
Accrued Dividends/Interest Payable	2	2	2.2-	3	16.7
Acct Payable and Other Liabilities	5	5	12.6	4	24.0-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	8	10	17.7	7	30.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	846	866	2.4	932	7.6
Share Drafts	65	79	21.4	87	10.5
Regular Shares	413	420	1.6	417	0.6-
Money Market Shares	86	97	13.6	108	11.2
Share Certificates/CDs	192	189	1.5-	230	21.4
IRA/Keogh Accounts	67	65	2.5-	65	0.2
All Other Shares and Member Deposits	9	8	11.7-	11	34.6
Non-Member Deposits	14	8	41.7-	13	67.6
Regular Reserves	34	36	6.2	38	7.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-4	87.3	0*	109.8-
Other Reserves	34	37	10.4	39	6.3
Undivided Earnings	30	34	11.1	39	14.0
Net Income	0*	0*	8.3	1	22.1
TOTAL EQUITY	97	104	7.6	118	13.2
TOTAL LIABILITIES/EQUITY/SAVINGS	951	980	3.1	1,057	7.8

* Amount Less than + or - 1 Million

Delaware
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	43	42	2.3-	40	4.8-
INTEREST INCOME					
Interest on Loans	24	27	8.6	29	9.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	8	9	11.0	8	7.4-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	33	36	9.2	37	4.8
INTEREST EXPENSE					
Dividends on Shares	16	17	7.2	17	3.9
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	622.9	0*	43.2
TOTAL INTEREST EXPENSE	16	17	7.6	18	4.0
PROVISION FOR LOAN LOSSES	2	2	4.4	2	1.6-
NET INTEREST INCOME AFTER PLL	15	17	11.4	18	6.1
NON-INTEREST INCOME					
Fee Income	2	2	27.1	2	9.3
Other Operating Income	1	1	15.5	2	42.1
Gain (Loss) on Investments	0*	-0*	1,896.3-	0*	106.3-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	312.6-	-0*	103.5-
Other Non-Oper Income (Expense)	-0*	0*	119.2-	0*	80.8
TOTAL NON-INTEREST INCOME	3	3	22.4	4	31.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	6	7	12.9	8	7.0
Travel and Conference Expense	0*	0*	1.0	0*	10.8
Office Occupancy Expense	0*	0*	11.6	0*	9.2
Office Operations Expense	3	4	11.0	4	4.4
Educational & Promotional Expense	0*	0*	2.6	0*	15.5
Loan Servicing Expense	0*	0*	7.0	1	14.3
Professional and Outside Services	2	2	6.6	2	17.3
Member Insurance	0*	0*	2.7	0*	11.9-
Operating Fees	0*	0*	3.5	0*	0.9
Miscellaneous Operating Expenses	0*	0*	17.7-	0*	31.8
TOTAL NON-INTEREST EXPENSES	14	16	9.6	17	8.4
NET INCOME	4	5	26.2	5	16.1
Transfer to Regular Reserve 1/	1	1	9.0-	3	150.3

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

District of Columbia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	77	77	0.0	74	3.9-
Cash & Equivalents	69	191	174.5	485	154.6
TOTAL INVESTMENTS	1,268	1,035	18.4-	864	16.5-
U.S. Government Obligations	214	253	18.2	269	6.6
Federal Agency Securities	296	342	15.9	294	14.2-
Mutual Fund & Common Trusts	111	36	67.5-	103	183.8
MCSD and PIC at Corporate CU	6	6	13.9-	6	0.3
All Other Corporate Credit Union	86	36	57.8-	29	20.4-
Commercial Banks, S&Ls	516	302	41.4-	121	60.1-
Credit Unions -Loans to, Deposits in	4	5	23.6	5	1.5-
Other Investments	36	55	51.9	38	29.8-
TOTAL LOANS OUTSTANDING	1,695	1,965	15.9	2,138	8.8
Unsecured Credit Card Loans	175	184	5.3	190	3.5
All Other Unsecured Loans	248	247	0.5-	228	7.8-
New Vehicle Loans	300	354	18.1	375	6.1
Used Vehicle Loans	165	186	12.7	194	4.0
First Mortgage Real Estate Loans	565	714	26.5	837	17.2
Other Real Estate Loans	176	214	21.2	244	14.3
Leases Receivable	N/A	6	N/A	6	4.7
All Other Loans to Members	65	60	6.5-	62	2.2
Other Loans	2	0*	69.6-	2	148.2
Allowance For Loan Losses	19	20	7.2	20	0.9
Other Real Estate Owned	0*	0*	443.7	0*	61.4-
Land and Building	12	16	28.3	16	0.2
Other Fixed Assets	13	12	8.1-	12	2.7
NCUSIF Capitalization Deposit	22	23	6.0	25	5.0
Other Assets	30	28	7.5-	30	7.8
TOTAL ASSETS	3,092	3,250	5.1	3,550	9.2
LIABILITIES					
Total Borrowings	14	16	14.1	18	9.6
Accrued Dividends/Interest Payable	6	6	16.1	7	11.8
Acct Payable and Other Liabilities	18	19	4.9	22	18.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	38	41	10.0	47	14.1
EQUITY/SAVINGS					
TOTAL SAVINGS	2,682	2,798	4.3	3,046	8.9
Share Drafts	506	535	5.8	520	2.9-
Regular Shares	996	999	0.3	990	0.9-
Money Market Shares	394	433	9.7	594	37.3
Share Certificates/CDs	607	656	8.1	772	17.6
IRA/Keogh Accounts	153	152	0.9-	151	0.8-
All Other Shares and Member Deposits	21	18	15.9-	16	11.3-
Non-Member Deposits	5	5	2.2-	4	18.9-
Regular Reserves	77	84	9.2	86	2.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-4	137.8	0*	124.5-
Other Reserves	51	54	6.0	62	14.6
Undivided Earnings	243	274	12.5	305	11.3
Net Income	2	2	23.3	2	0.2
TOTAL EQUITY	372	411	10.4	457	11.0
TOTAL LIABILITIES/EQUITY/SAVINGS	3,092	3,250	5.1	3,550	9.2

* Amount Less than + or - 1 Million

District of Columbia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	77	77	0.0	74	3.9-
INTEREST INCOME					
Interest on Loans	67	75	11.8	82	9.5
(Less) Interest Refund	0*	0*	0.0	0*	2,388.6
Income from Investments	31	33	9.4	32	5.3-
Trading Profits and Losses	-1	0*	123.3-	2	450.2
TOTAL INTEREST INCOME	96	109	13.1	116	6.3
INTEREST EXPENSE					
Dividends on Shares	42	46	9.3	52	12.9
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	61.4	0*	22.5-
TOTAL INTEREST EXPENSE	43	47	9.8	53	12.4
PROVISION FOR LOAN LOSSES	5	4	17.6-	4	9.5-
NET INTEREST INCOME AFTER PLL	48	58	19.3	59	2.5
NON-INTEREST INCOME					
Fee Income	9	10	8.6	11	6.6
Other Operating Income	2	3	39.4	3	0.7-
Gain (Loss) on Investments	-0*	0*	102.6-	0*	35.9
Gain (Loss) on Disp of Fixed Assets	0*	-0*	1,118.0-	0*	125.4-
Other Non-Oper Income (Expense)	0*	0*	16.4-	0*	21.0-
TOTAL NON-INTEREST INCOME	11	13	17.6	14	4.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	21	23	7.5	24	6.1
Travel and Conference Expense	0*	0*	1.0	0*	13.1
Office Occupancy Expense	1	2	9.9	2	4.8
Office Operations Expense	12	12	0.7	12	1.2
Educational & Promotional Expense	1	1	4.5	1	12.4
Loan Servicing Expense	2	3	31.5	3	7.5
Professional and Outside Services	3	4	19.2	4	7.9
Member Insurance	0*	0*	11.1-	0*	17.8-
Operating Fees	0*	0*	2.5-	0*	21.9-
Miscellaneous Operating Expenses	0*	0*	8.4	1	15.8
TOTAL NON-INTEREST EXPENSES	43	46	7.5	49	5.1
NET INCOME	17	25	48.9	24	1.2-
Transfer to Regular Reserve 1/	0*	5	239.6-	0*	86.4-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Florida
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	257	256	0.4-	247	3.5-
Cash & Equivalents	580	1,371	136.4	3,007	119.3
TOTAL INVESTMENTS	6,667	5,332	20.0-	5,013	6.0-
U.S. Government Obligations	483	357	26.1-	245	31.5-
Federal Agency Securities	3,032	3,337	10.1	3,182	4.6-
Mutual Fund & Common Trusts	278	151	45.7-	149	1.3-
MCSD and PIC at Corporate CU	56	67	19.6	68	2.7
All Other Corporate Credit Union	1,644	748	54.5-	646	13.6-
Commercial Banks, S&Ls	979	506	48.4-	420	17.0-
Credit Unions -Loans to, Deposits in	15	18	17.9	19	3.2
Other Investments	180	150	16.6-	285	90.1
TOTAL LOANS OUTSTANDING	12,397	14,223	14.7	15,420	8.4
Unsecured Credit Card Loans	1,146	1,137	0.8-	1,239	9.0
All Other Unsecured Loans	959	975	1.6	891	8.6-
New Vehicle Loans	2,945	3,583	21.7	4,013	12.0
Used Vehicle Loans	2,433	2,782	14.3	3,018	8.5
First Mortgage Real Estate Loans	3,255	3,717	14.2	3,968	6.8
Other Real Estate Loans	1,012	1,252	23.7	1,399	11.8
Leases Receivable	N/A	53	N/A	67	27.7
All Other Loans to Members	628	700	11.5	799	14.2
Other Loans	19	25	32.6	24	3.0-
Allowance For Loan Losses	137	143	4.1	143	0.0-
Other Real Estate Owned	2	2	6.0-	1	30.4-
Land and Building	354	369	4.1	402	9.0
Other Fixed Assets	110	112	1.8	119	6.4
NCUSIF Capitalization Deposit	161	171	6.2	179	4.9
Other Assets	223	232	4.2	293	26.3
TOTAL ASSETS	20,357	21,670	6.4	24,293	12.1
LIABILITIES					
Total Borrowings	112	200	78.0	205	2.3
Accrued Dividends/Interest Payable	24	22	9.1-	26	19.3
Acct Payable and Other Liabilities	153	168	9.5	194	15.9
Uninsured Secondary Capital	0*	0*	0.0	0*	780.0
TOTAL LIABILITIES	289	390	34.6	425	9.2
EQUITY/SAVINGS					
TOTAL SAVINGS	17,931	18,917	5.5	21,235	12.3
Share Drafts	2,517	2,976	18.2	3,185	7.0
Regular Shares	6,634	6,663	0.4	6,658	0.1-
Money Market Shares	1,805	2,043	13.2	2,559	25.2
Share Certificates/CDs	5,135	5,350	4.2	6,759	26.3
IRA/Keogh Accounts	1,686	1,719	2.0	1,909	11.0
All Other Shares and Member Deposits	149	142	4.5-	133	6.2-
Non-Member Deposits	5	23	321.5	32	40.8
Regular Reserves	632	697	10.3	745	6.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-32	-58	80.1	15	126.0-
Other Reserves	172	174	0.8	320	84.4
Undivided Earnings	1,341	1,526	13.8	1,538	0.8
Net Income	23	25	5.5	14	41.5-
TOTAL EQUITY	2,136	2,363	10.6	2,632	11.4
TOTAL LIABILITIES/EQUITY/SAVINGS	20,357	21,670	6.4	24,293	12.1

* Amount Less than + or - 1 Million

Florida
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	257	256	0.4-	247	3.5-
INTEREST INCOME					
Interest on Loans	516	573	11.0	631	10.2
(Less) Interest Refund	0*	0*	398.5	0*	15.8
Income from Investments	171	184	7.6	186	1.2
Trading Profits and Losses	0*	0*	44.0-	0*	77.1-
TOTAL INTEREST INCOME	687	757	10.2	817	8.0
INTEREST EXPENSE					
Dividends on Shares	288	305	6.1	355	16.5
Interest on Deposits	31	40	29.6	49	23.8
Interest on Borrowed Money	3	6	97.9	5	6.3-
TOTAL INTEREST EXPENSE	321	351	9.2	410	16.9
PROVISION FOR LOAN LOSSES	43	33	23.4-	39	18.8
NET INTEREST INCOME AFTER PLL	323	373	15.6	368	1.3-
NON-INTEREST INCOME					
Fee Income	92	105	14.0	114	8.8
Other Operating Income	23	32	39.9	42	31.2
Gain (Loss) on Investments	0*	0*	82.5-	3	1,970.1
Gain (Loss) on Disp of Fixed Assets	-0*	4	8,920.3-	0*	89.4-
Other Non-Oper Income (Expense)	1	0*	57.2-	0*	43.4
TOTAL NON-INTEREST INCOME	117	142	21.6	161	12.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	165	184	11.5	200	8.5
Travel and Conference Expense	5	6	15.3	6	1.3
Office Occupancy Expense	22	25	12.0	27	6.8
Office Operations Expense	88	94	6.6	101	6.9
Educational & Promotional Expense	10	12	21.0	14	16.7
Loan Servicing Expense	14	15	14.5	16	6.1
Professional and Outside Services	33	35	8.4	37	5.5
Member Insurance	2	2	6.0	2	11.2-
Operating Fees	2	2	6.4	2	8.9-
Miscellaneous Operating Expenses	8	10	23.5	11	9.8
TOTAL NON-INTEREST EXPENSES	350	388	10.7	417	7.6
NET INCOME	89	128	42.9	112	12.6-
Transfer to Regular Reserve 1/	30	35	17.9	88	152.1

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Georgia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	234	226	3.4-	220	2.7-
Cash & Equivalents	176	460	161.2	1,502	226.2
TOTAL INVESTMENTS	3,337	2,739	17.9-	2,044	25.4-
U.S. Government Obligations	166	51	69.2-	13	75.3-
Federal Agency Securities	1,551	1,583	2.1	1,197	24.4-
Mutual Fund & Common Trusts	23	8	65.9-	9	10.1
MCSD and PIC at Corporate CU	57	48	14.8-	56	14.5
All Other Corporate Credit Union	824	520	36.9-	202	61.1-
Commercial Banks, S&Ls	586	392	33.1-	351	10.6-
Credit Unions -Loans to, Deposits in	108	118	9.5	184	55.8
Other Investments	22	18	16.4-	34	84.6
TOTAL LOANS OUTSTANDING	4,839	5,213	7.7	5,540	6.3
Unsecured Credit Card Loans	344	359	4.3	393	9.4
All Other Unsecured Loans	501	515	2.8	553	7.2
New Vehicle Loans	1,011	1,110	9.7	1,151	3.7
Used Vehicle Loans	1,219	1,292	6.0	1,356	5.0
First Mortgage Real Estate Loans	1,043	1,119	7.3	1,217	8.8
Other Real Estate Loans	424	499	17.8	545	9.2
Leases Receivable	N/A	14	N/A	15	11.4
All Other Loans to Members	287	291	1.6	295	1.5
Other Loans	10	14	36.8	14	0.9-
Allowance For Loan Losses	41	39	4.3-	41	5.5
Other Real Estate Owned	1	1	4.8	0*	51.4-
Land and Building	80	97	20.9	102	5.7
Other Fixed Assets	36	34	6.3-	35	4.6
NCUSIF Capitalization Deposit	67	68	1.2	69	0.9
Other Assets	170	95	43.8-	93	2.0-
TOTAL ASSETS	8,666	8,670	0.0	9,345	7.8
LIABILITIES					
Total Borrowings	14	21	45.0	2	89.8-
Accrued Dividends/Interest Payable	13	14	4.8	16	12.0
Acct Payable and Other Liabilities	49	54	9.7	67	24.3
Uninsured Secondary Capital	0*	0*	0.0	0*	31.2-
TOTAL LIABILITIES	77	89	15.5	85	4.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	7,570	7,504	0.9-	8,097	7.9
Share Drafts	925	1,015	9.8	1,056	4.0
Regular Shares	4,061	4,064	0.1	4,311	6.1
Money Market Shares	327	277	15.2-	291	4.9
Share Certificates/CDs	1,352	1,338	1.0-	1,586	18.6
IRA/Keogh Accounts	676	686	1.4	711	3.7
All Other Shares and Member Deposits	221	114	48.5-	127	11.1
Non-Member Deposits	9	10	10.6	16	55.8
Regular Reserves	254	272	6.7	283	4.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-10	101.4	5	153.5-
Other Reserves	12	10	19.3-	6	36.5-
Undivided Earnings	747	789	5.7	855	8.3
Net Income	10	15	57.4	14	8.4-
TOTAL EQUITY	1,019	1,077	5.7	1,163	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	8,666	8,670	0.0	9,345	7.8

* Amount Less than + or - 1 Million

Georgia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	234	226	3.4-	220	2.7-
INTEREST INCOME					
Interest on Loans	205	218	6.5	235	7.8
(Less) Interest Refund	0*	0*	6.3	0*	17.9-
Income from Investments	85	87	2.5	94	8.2
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	290	306	5.3	330	7.9
INTEREST EXPENSE					
Dividends on Shares	131	135	2.9	138	2.2
Interest on Deposits	19	21	10.7	28	34.7
Interest on Borrowed Money	0*	0*	21.0	0*	51.0-
TOTAL INTEREST EXPENSE	150	156	3.9	166	6.3
PROVISION FOR LOAN LOSSES	13	11	15.6-	14	28.1
NET INTEREST INCOME AFTER PLL	128	139	9.1	151	8.1
NON-INTEREST INCOME					
Fee Income	29	31	5.1	35	13.6
Other Operating Income	10	12	18.3	14	21.7
Gain (Loss) on Investments	-0*	-0*	300.9	-0*	51.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	703.7	0*	97.5-
Other Non-Oper Income (Expense)	0*	0*	43.2-	0*	26.3-
TOTAL NON-INTEREST INCOME	39	43	7.8	49	15.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	64	67	4.1	70	5.5
Travel and Conference Expense	2	2	0.6	2	3.0
Office Occupancy Expense	7	8	6.2	8	7.8
Office Operations Expense	30	32	6.1	33	5.2
Educational & Promotional Expense	3	3	14.3-	3	10.0
Loan Servicing Expense	6	6	0.2	6	6.9
Professional and Outside Services	9	10	8.4	11	10.2
Member Insurance	2	2	11.9-	2	6.6-
Operating Fees	0*	0*	8.9	0*	10.4-
Miscellaneous Operating Expenses	4	4	12.3	4	3.4-
TOTAL NON-INTEREST EXPENSES	128	134	4.3	141	5.4
NET INCOME	39	48	23.9	58	21.9
Transfer to Regular Reserve 1/	9	13	52.0	10	21.3-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Guam
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
Cash & Equivalents	5	6	12.9	24	320.3
TOTAL INVESTMENTS	12	12	0.7-	6	51.7-
U.S. Government Obligations	0*	0*	100.0-	0*	0.0
Federal Agency Securities	0*	0*	100.0-	0*	0.0
Mutual Fund & Common Trusts	2	2	13.0-	1	10.1-
MCSD and PIC at Corporate CU	0*	0*	0.0	1	63.7
All Other Corporate Credit Union	2	4	106.1	2	46.1-
Commercial Banks, S&Ls	7	6	10.9-	1	81.6-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	7.2	0*	9.8
TOTAL LOANS OUTSTANDING	125	137	9.5	136	0.4-
Unsecured Credit Card Loans	2	2	5.6-	2	3.1
All Other Unsecured Loans	75	93	23.9	90	3.1-
New Vehicle Loans	17	21	19.7	23	11.9
Used Vehicle Loans	0*	0*	37.8	1	621.8
First Mortgage Real Estate Loans	7	6	3.6-	7	14.1
Other Real Estate Loans	1	3	87.2	1	49.0-
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	22	12	46.9-	11	6.8-
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	5	5	7.9	5	5.1
Other Real Estate Owned	0*	0*	66.0-	0*	51.1-
Land and Building	3	2	2.7-	3	2.3
Other Fixed Assets	1	1	8.2-	1	2.2-
NCUSIF Capitalization Deposit	0*	1	9.9	1	2.7
Other Assets	1	1	10.1	2	91.2
TOTAL ASSETS	144	155	8.2	168	7.8
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	1	113.6	1	29.0
Acct Payable and Other Liabilities	0*	0*	37.7	0*	0.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	0*	2	76.3	2	18.2
EQUITY/SAVINGS					
TOTAL SAVINGS	114	123	8.3	134	8.8
Share Drafts	3	3	6.0-	3	14.9
Regular Shares	81	79	2.0-	74	6.6-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	29	39	37.2	54	36.7
IRA/Keogh Accounts	0*	1	49.3	2	21.0
All Other Shares and Member Deposits	0*	0*	0.6	0*	3.0
Non-Member Deposits	0*	0*	0.0	1	1,473.7
Regular Reserves	0*	0*	24.0-	0*	3.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	71.1	-0*	66.6-
Other Reserves	0*	0*	7.3-	0*	0.0-
Undivided Earnings	27	29	7.0	30	3.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	29	30	5.6	31	3.3
TOTAL LIABILITIES/EQUITY/SAVINGS	144	155	8.2	168	7.8

* Amount Less than + or - 1 Million

Guam
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
INTEREST INCOME					
Interest on Loans	7	8	17.8	8	2.9
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	19.3	0*	21.5
Trading Profits and Losses	-0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	7	9	17.9	9	3.7
INTEREST EXPENSE					
Dividends on Shares	3	3	16.2	3	10.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
TOTAL INTEREST EXPENSE	3	3	16.2	3	10.3
PROVISION FOR LOAN LOSSES	1	2	90.8	2	7.5-
NET INTEREST INCOME AFTER PLL	3	3	3.0-	4	4.4
NON-INTEREST INCOME					
Fee Income	0*	0*	11.4	0*	2.0
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*	86.6-	0*	532.6
Other Non-Oper Income (Expense)	0*	-0*	115.1-	0*	128.9-
TOTAL NON-INTEREST INCOME	0*	0*	17.2-	0*	20.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	2	1	6.9-	2	8.7
Travel and Conference Expense	0*	0*	6.5-	0*	2.3-
Office Occupancy Expense	0*	0*	6.9-	0*	9.5
Office Operations Expense	0*	0*	8.8	0*	4.8-
Educational & Promotional Expense	0*	0*	49.8-	0*	196.7
Loan Servicing Expense	0*	0*	127.2	0*	27.0-
Professional and Outside Services	0*	0*	4.3-	0*	125.2
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	28.1	0*	12.2
Miscellaneous Operating Expenses	0*	0*	0.8	0*	24.4-
TOTAL NON-INTEREST EXPENSES	3	3	0.9-	3	9.4
NET INCOME	0*	0*	16.9-	0*	7.6-
Transfer to Regular Reserve 1/	0*	2	175.9	0*	92.4-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Hawaii
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	107	105	1.9-	100	4.8-
Cash & Equivalents	60	193	219.4	539	179.6
TOTAL INVESTMENTS	1,764	1,582	10.3-	1,504	5.0-
U.S. Government Obligations	35	19	47.8-	19	3.7
Federal Agency Securities	685	721	5.3	612	15.1-
Mutual Fund & Common Trusts	29	26	13.2-	26	2.3
MCSD and PIC at Corporate CU	28	30	5.8	32	8.5
All Other Corporate Credit Union	335	212	36.7-	216	2.2
Commercial Banks, S&Ls	627	552	11.9-	569	2.9
Credit Unions -Loans to, Deposits in	8	14	74.1	18	28.5
Other Investments	17	10	39.1-	12	19.1
TOTAL LOANS OUTSTANDING	1,938	2,081	7.3	2,233	7.3
Unsecured Credit Card Loans	100	105	5.1	113	8.0
All Other Unsecured Loans	309	300	2.8-	299	0.6-
New Vehicle Loans	259	340	31.2	432	27.0
Used Vehicle Loans	159	197	23.7	226	14.6
First Mortgage Real Estate Loans	510	546	7.0	554	1.5
Other Real Estate Loans	463	460	0.8-	462	0.6
Leases Receivable	N/A	0*	N/A	0*	100.0-
All Other Loans to Members	131	126	3.8-	132	5.3
Other Loans	7	7	0.2-	15	105.3
Allowance For Loan Losses	27	30	12.7	32	6.9
Other Real Estate Owned	4	5	18.2	3	41.4-
Land and Building	76	77	1.9	78	1.1
Other Fixed Assets	13	12	4.8-	13	10.5
NCUSIF Capitalization Deposit	31	32	2.8	33	3.4
Other Assets	32	37	14.8	43	17.4
TOTAL ASSETS	3,891	3,988	2.5	4,414	10.7
LIABILITIES					
Total Borrowings	6	4	37.5-	0*	79.1-
Accrued Dividends/Interest Payable	4	4	2.6	4	8.6
Acct Payable and Other Liabilities	17	17	0.4	23	36.3
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
TOTAL LIABILITIES	27	25	8.0-	28	14.0
EQUITY/SAVINGS					
TOTAL SAVINGS	3,358	3,435	2.3	3,821	11.2
Share Drafts	244	280	14.6	311	11.1
Regular Shares	1,677	1,667	0.6-	1,723	3.4
Money Market Shares	389	381	2.1-	458	20.1
Share Certificates/CDs	694	766	10.3	979	27.8
IRA/Keogh Accounts	297	292	1.7-	300	2.9
All Other Shares and Member Deposits	37	34	9.1-	39	16.6
Non-Member Deposits	18	15	17.5-	9	36.7-
Regular Reserves	122	125	2.7	128	2.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-11	131.7	-1	88.2-
Other Reserves	93	77	17.2-	91	19.0
Undivided Earnings	292	332	13.5	344	3.5
Net Income	4	6	39.0	4	28.2-
TOTAL EQUITY	506	529	4.4	565	6.9
TOTAL LIABILITIES/EQUITY/SAVINGS	3,891	3,988	2.5	4,414	10.7

* Amount Less than + or - 1 Million

Hawaii
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	107	105	1.9-	100	4.8-
INTEREST INCOME					
Interest on Loans	81	85	5.6	92	7.6
(Less) Interest Refund	0*	0*	23.1-	0*	55.6
Income from Investments	48	51	6.8	55	6.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	128	136	6.2	146	7.1
INTEREST EXPENSE					
Dividends on Shares	61	64	3.7	72	13.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	31.4-	0*	76.4-
TOTAL INTEREST EXPENSE	62	64	3.6	72	13.1
PROVISION FOR LOAN LOSSES	9	7	20.0-	6	13.2-
NET INTEREST INCOME AFTER PLL	57	65	13.1	67	3.5
NON-INTEREST INCOME					
Fee Income	4	4	17.1	5	11.9
Other Operating Income	3	3	2.3-	4	42.8
Gain (Loss) on Investments	-0*	-0*	25.3	-0*	47.2
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	161.3	-0*	100.2
Other Non-Oper Income (Expense)	0*	0*	644.9	0*	50.6
TOTAL NON-INTEREST INCOME	6	7	10.3	9	24.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	25	26	5.2	29	8.3
Travel and Conference Expense	0*	1	8.5	1	11.7
Office Occupancy Expense	3	3	4.5	4	18.2
Office Operations Expense	10	10	5.3	11	8.2
Educational & Promotional Expense	1	2	32.9	2	30.3
Loan Servicing Expense	2	2	12.2	2	10.4
Professional and Outside Services	5	5	5.0	5	8.6
Member Insurance	2	2	3.8-	2	0.7-
Operating Fees	0*	0*	1.9	0*	11.6-
Miscellaneous Operating Expenses	2	2	5.0	2	6.1
TOTAL NON-INTEREST EXPENSES	51	54	5.7	59	9.2
NET INCOME	13	18	40.9	17	5.3-
Transfer to Regular Reserve 1/	3	4	21.9	5	21.2

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Idaho
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	56	50	10.7-	50	0.0
Cash & Equivalents	55	113	106.2	240	113.5
TOTAL INVESTMENTS	312	184	41.1-	174	5.3-
U.S. Government Obligations	5	1	74.3-	0*	80.3-
Federal Agency Securities	43	43	1.5	37	14.7-
Mutual Fund & Common Trusts	3	3	4.8	3	6.2
MCSD and PIC at Corporate CU	9	10	5.0	10	7.3
All Other Corporate Credit Union	194	84	56.9-	61	26.5-
Commercial Banks, S&Ls	54	40	26.5-	56	40.8
Credit Unions -Loans to, Deposits in	2	3	5.9	5	97.7
Other Investments	1	0*	67.5-	0*	60.7
TOTAL LOANS OUTSTANDING	989	1,132	14.5	1,190	5.1
Unsecured Credit Card Loans	51	55	8.7	56	1.9
All Other Unsecured Loans	76	62	18.3-	63	2.0
New Vehicle Loans	172	211	23.0	222	5.1
Used Vehicle Loans	332	378	13.8	392	3.7
First Mortgage Real Estate Loans	136	162	18.7	188	15.9
Other Real Estate Loans	81	95	18.6	97	2.1
Leases Receivable	N/A	0*	N/A	1	0.0
All Other Loans to Members	140	164	16.9	166	1.2
Other Loans	1	5	247.4	5	2.6
Allowance For Loan Losses	7	8	17.5	9	10.5
Other Real Estate Owned	0*	0*	46.6-	0*	5.7-
Land and Building	31	36	13.1	38	5.9
Other Fixed Assets	8	9	6.7	9	1.7-
NCUSIF Capitalization Deposit	11	12	5.6	13	7.7
Other Assets	13	14	9.6	15	10.2
TOTAL ASSETS	1,412	1,491	5.6	1,670	12.0
LIABILITIES					
Total Borrowings	3	13	315.0	0*	99.3-
Accrued Dividends/Interest Payable	4	5	23.3	6	11.8
Acct Payable and Other Liabilities	10	11	12.8	12	6.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	17	30	71.7	18	40.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,255	1,309	4.3	1,484	13.4
Share Drafts	185	210	13.2	230	9.9
Regular Shares	488	486	0.3-	508	4.4
Money Market Shares	148	158	6.8	183	16.2
Share Certificates/CDs	304	317	4.3	413	30.4
IRA/Keogh Accounts	100	101	1.4	112	10.6
All Other Shares and Member Deposits	26	31	17.8	33	7.1
Non-Member Deposits	4	5	31.5	4	20.3-
Regular Reserves	40	42	5.1	45	8.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	54.5	-0*	91.9-
Other Reserves	5	6	9.0	6	4.7
Undivided Earnings	94	105	11.8	115	10.2
Net Income	2	0*	56.2-	1	52.7
TOTAL EQUITY	140	152	8.9	168	10.2
TOTAL LIABILITIES/EQUITY/SAVINGS	1,412	1,491	5.6	1,670	12.0

* Amount Less than + or - 1 Million

Idaho
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	56	50	10.7-	50	0.0
INTEREST INCOME					
Interest on Loans	41	47	13.5	50	7.4
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	9	8	9.8-	9	15.2
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	50	54	9.4	59	8.5
INTEREST EXPENSE					
Dividends on Shares	20	20	2.3	22	9.3
Interest on Deposits	4	5	26.9	7	39.4
Interest on Borrowed Money	0*	0*	3,716.5	0*	89.4-
TOTAL INTEREST EXPENSE	23	25	7.9	29	13.4
PROVISION FOR LOAN LOSSES	2	3	15.0	3	3.0-
NET INTEREST INCOME AFTER PLL	24	26	10.3	28	5.1
NON-INTEREST INCOME					
Fee Income	5	6	16.5	6	1.6-
Other Operating Income	2	2	11.0-	3	67.5
Gain (Loss) on Investments	0*	0	100.0-	-0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	-0*	135.0-	0*	1,903.2-
Other Non-Oper Income (Expense)	0*	0*	59.5-	0*	2,370.4
TOTAL NON-INTEREST INCOME	7	7	7.9	9	22.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	13	14	10.3	15	9.1
Travel and Conference Expense	0*	0*	6.7	0*	9.2
Office Occupancy Expense	2	2	7.4	2	9.6
Office Operations Expense	6	6	6.2	6	2.2
Educational & Promotional Expense	0*	0*	25.2	0*	9.8
Loan Servicing Expense	1	1	10.2	1	1.4
Professional and Outside Services	0*	0*	8.5	1	18.3
Member Insurance	0*	0*	8.8-	0*	4.9
Operating Fees	0*	0*	8.0	0*	5.8-
Miscellaneous Operating Expenses	0*	0*	5.2-	0*	13.2
TOTAL NON-INTEREST EXPENSES	25	27	8.4	29	7.4
NET INCOME	6	7	15.5	8	14.3
Transfer to Regular Reserve 1/	3	4	27.8	2	48.6-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Illinois
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	577	555	3.8-	539	2.9-
Cash & Equivalents	243	571	135.1	1,626	185.0
TOTAL INVESTMENTS	4,882	4,188	14.2-	3,864	7.7-
U.S. Government Obligations	503	428	14.9-	223	48.0-
Federal Agency Securities	1,505	1,599	6.3	1,549	3.2-
Mutual Fund & Common Trusts	179	44	75.2-	49	9.8
MCSD and PIC at Corporate CU	84	85	2.0	81	5.4-
All Other Corporate Credit Union	1,438	961	33.2-	871	9.4-
Commercial Banks, S&Ls	958	510	46.8-	478	6.2-
Credit Unions -Loans to, Deposits in	20	28	40.6	19	30.8-
Other Investments	195	533	172.7	595	11.7
TOTAL LOANS OUTSTANDING	7,977	8,946	12.1	9,350	4.5
Unsecured Credit Card Loans	640	666	4.2	707	6.2
All Other Unsecured Loans	525	519	1.0-	504	3.0-
New Vehicle Loans	1,771	1,989	12.3	1,973	0.8-
Used Vehicle Loans	1,543	1,662	7.7	1,687	1.5
First Mortgage Real Estate Loans	2,376	2,770	16.6	2,987	7.8
Other Real Estate Loans	786	968	23.2	1,107	14.4
Leases Receivable	N/A	4	N/A	5	17.8
All Other Loans to Members	305	328	7.4	348	6.4
Other Loans	32	40	24.8	32	20.0-
Allowance For Loan Losses	77	80	5.1	82	1.3
Other Real Estate Owned	0*	0*	23.3	1	12.1
Land and Building	127	139	8.7	153	10.3
Other Fixed Assets	51	58	13.0	60	4.8
NCUSIF Capitalization Deposit	104	109	4.8	112	3.5
Other Assets	133	136	2.4	144	5.8
TOTAL ASSETS	13,441	14,066	4.7	15,230	8.3
LIABILITIES					
Total Borrowings	6	124	1,996.3	39	68.5-
Accrued Dividends/Interest Payable	19	20	4.0	22	12.7
Acct Payable and Other Liabilities	151	217	43.7	131	39.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	176	361	105.1	192	46.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	11,864	12,174	2.6	13,350	9.7
Share Drafts	1,026	1,223	19.2	1,260	3.0
Regular Shares	6,123	6,040	1.4-	6,419	6.3
Money Market Shares	1,092	1,156	5.9	1,368	18.3
Share Certificates/CDs	2,199	2,337	6.3	2,832	21.2
IRA/Keogh Accounts	1,170	1,158	1.0-	1,231	6.2
All Other Shares and Member Deposits	102	105	2.5	126	20.5
Non-Member Deposits	152	155	2.1	114	26.3-
Regular Reserves	433	493	13.8	538	9.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-9	-15	59.7	5	135.5-
Other Reserves	87	88	0.9	80	8.7-
Undivided Earnings	867	939	8.4	1,038	10.5
Net Income	24	26	11.1	28	4.6
TOTAL EQUITY	1,401	1,532	9.3	1,688	10.2
TOTAL LIABILITIES/EQUITY/SAVINGS	13,441	14,066	4.7	15,230	8.3

* Amount Less than + or - 1 Million

Illinois
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	577	555	3.8-	539	2.9-
INTEREST INCOME					
Interest on Loans	326	360	10.7	387	7.3
(Less) Interest Refund	0*	0*	62.2-	0*	19.7
Income from Investments	126	133	6.1	134	0.5
Trading Profits and Losses	0*	0*	67.8-	-0*	145.2-
TOTAL INTEREST INCOME	451	494	9.4	521	5.4
INTEREST EXPENSE					
Dividends on Shares	222	242	8.9	262	8.7
Interest on Deposits	12	16	33.5	17	8.6
Interest on Borrowed Money	0*	4	25,851.9	2	57.8-
TOTAL INTEREST EXPENSE	234	261	11.9	281	7.6
PROVISION FOR LOAN LOSSES	19	18	5.5-	18	3.0
NET INTEREST INCOME AFTER PLL	199	215	7.9	221	2.9
NON-INTEREST INCOME					
Fee Income	32	35	9.4	40	12.6
Other Operating Income	13	17	23.7	20	18.7
Gain (Loss) on Investments	-0*	-0*	826.4	0*	419.1-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	1,099.1-	-0*	54.2-
Other Non-Oper Income (Expense)	0*	0*	86.0-	0*	5.6-
TOTAL NON-INTEREST INCOME	47	51	9.9	60	16.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	87	96	10.4	104	7.9
Travel and Conference Expense	3	3	5.7	3	4.4
Office Occupancy Expense	11	12	9.9	13	7.4
Office Operations Expense	37	39	6.5	42	6.9
Educational & Promotional Expense	6	7	15.7	7	1.2
Loan Servicing Expense	9	12	34.6	12	0.3-
Professional and Outside Services	13	13	7.1	12	8.7-
Member Insurance	4	4	2.3-	3	1.8-
Operating Fees	1	1	11.6	2	5.9
Miscellaneous Operating Expenses	12	11	11.7-	10	5.8-
TOTAL NON-INTEREST EXPENSES	182	198	8.9	208	4.8
NET INCOME	63	68	6.4	73	7.8
Transfer to Regular Reserve 1/	10	14	41.2	19	31.5

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Indiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	250	239	4.4-	233	2.5-
Cash & Equivalents	169	689	308.4	1,201	74.3
TOTAL INVESTMENTS	2,692	1,943	27.8-	1,847	4.9-
U.S. Government Obligations	36	24	33.9-	71	195.2
Federal Agency Securities	743	754	1.5	646	14.3-
Mutual Fund & Common Trusts	98	82	16.2-	81	1.4-
MCSD and PIC at Corporate CU	52	56	7.1	66	18.6
All Other Corporate Credit Union	877	398	54.7-	340	14.6-
Commercial Banks, S&Ls	805	568	29.4-	555	2.3-
Credit Unions -Loans to, Deposits in	8	13	63.4	22	66.1
Other Investments	73	48	33.9-	67	38.7
TOTAL LOANS OUTSTANDING	5,927	6,550	10.5	6,958	6.2
Unsecured Credit Card Loans	431	446	3.5	396	11.3-
All Other Unsecured Loans	441	416	5.7-	402	3.3-
New Vehicle Loans	1,084	1,154	6.5	1,185	2.7
Used Vehicle Loans	1,505	1,650	9.6	1,730	4.8
First Mortgage Real Estate Loans	1,370	1,548	13.0	1,794	15.9
Other Real Estate Loans	727	853	17.2	938	10.0
Leases Receivable	N/A	110	N/A	113	2.5
All Other Loans to Members	366	365	0.3-	391	7.2
Other Loans	2	8	375.9	9	7.2
Allowance For Loan Losses	51	54	5.4	52	3.2-
Other Real Estate Owned	2	1	28.4-	1	12.2
Land and Building	143	152	5.8	164	8.5
Other Fixed Assets	43	45	3.5	44	1.2-
NCUSIF Capitalization Deposit	73	75	3.1	79	5.0
Other Assets	74	88	18.9	111	25.6
TOTAL ASSETS	9,072	9,489	4.6	10,355	9.1
LIABILITIES					
Total Borrowings	35	57	60.3	94	66.7
Accrued Dividends/Interest Payable	4	5	21.8	5	10.4-
Acct Payable and Other Liabilities	50	51	1.7	58	13.7
Uninsured Secondary Capital	0*	0*	0.0	0*	20.0-
TOTAL LIABILITIES	90	113	25.6	157	39.0
EQUITY/SAVINGS					
TOTAL SAVINGS	8,073	8,389	3.9	9,105	8.5
Share Drafts	1,007	1,198	19.0	1,254	4.6
Regular Shares	3,063	3,044	0.6-	2,993	1.7-
Money Market Shares	1,190	1,216	2.2	1,501	23.5
Share Certificates/CDs	1,955	2,078	6.3	2,459	18.3
IRA/Keogh Accounts	695	691	0.6-	727	5.2
All Other Shares and Member Deposits	151	150	0.4-	150	0.3-
Non-Member Deposits	12	10	14.0-	20	95.3
Regular Reserves	291	322	10.5	364	13.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-8	-12	61.0	3	124.3-
Other Reserves	40	43	9.3	40	8.8-
Undivided Earnings	580	628	8.4	679	8.0
Net Income	5	6	13.5	7	16.2
TOTAL EQUITY	909	987	8.7	1,092	10.6
TOTAL LIABILITIES/EQUITY/SAVINGS	9,072	9,489	4.6	10,355	9.1

* Amount Less than + or - 1 Million

Indiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	250	239	4.4-	233	2.5-
INTEREST INCOME					
Interest on Loans	244	267	9.3	286	7.0
(Less) Interest Refund	0*	0*	13.4-	0*	11.1-
Income from Investments	69	72	4.2	75	4.0
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	314	339	8.2	361	6.4
INTEREST EXPENSE					
Dividends on Shares	146	152	4.0	172	13.4
Interest on Deposits	0*	4	11,171.8	0*	88.3-
Interest on Borrowed Money	1	2	42.6	3	64.8
TOTAL INTEREST EXPENSE	147	157	6.7	176	12.0
PROVISION FOR LOAN LOSSES	17	15	11.0-	16	8.8
NET INTEREST INCOME AFTER PLL	150	167	11.7	169	0.9
NON-INTEREST INCOME					
Fee Income	30	35	14.8	40	15.6
Other Operating Income	14	14	7.0	18	22.6
Gain (Loss) on Investments	0*	-0*	3,062.6-	0*	842.1-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	31.2-	-0*	1.3
Other Non-Oper Income (Expense)	0*	1	388.4	0*	88.8-
TOTAL NON-INTEREST INCOME	44	50	14.7	58	15.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	77	84	9.5	93	10.7
Travel and Conference Expense	3	3	8.8	3	6.6
Office Occupancy Expense	11	12	6.2	12	7.3
Office Operations Expense	35	37	6.2	40	7.0
Educational & Promotional Expense	6	7	27.5	8	6.7
Loan Servicing Expense	9	9	2.7	9	3.2
Professional and Outside Services	14	16	15.4	16	0.1
Member Insurance	1	1	0.9	1	9.9-
Operating Fees	0*	1	8.5	0*	8.4-
Miscellaneous Operating Expenses	4	5	12.1	5	5.3
TOTAL NON-INTEREST EXPENSES	160	175	9.3	189	7.7
NET INCOME	33	42	27.1	38	9.9-
Transfer to Regular Reserve 1/	20	25	24.4	16	33.0-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Iowa
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	203	198	2.5-	188	5.1-
Cash & Equivalents	103	248	141.4	482	94.3
TOTAL INVESTMENTS	874	558	36.1-	501	10.2-
U.S. Government Obligations	35	27	22.0-	5	80.3-
Federal Agency Securities	227	210	7.3-	193	7.9-
Mutual Fund & Common Trusts	1	0*	76.8-	27	7,652.3
MCSD and PIC at Corporate CU	10	9	9.3-	9	1.5
All Other Corporate Credit Union	318	94	70.4-	51	45.4-
Commercial Banks, S&Ls	196	162	17.0-	153	5.6-
Credit Unions -Loans to, Deposits in	15	12	18.4-	15	20.8
Other Investments	71	42	40.8-	46	9.4
TOTAL LOANS OUTSTANDING	2,345	2,719	15.9	2,865	5.4
Unsecured Credit Card Loans	139	150	7.5	162	8.1
All Other Unsecured Loans	136	139	2.2	141	1.2
New Vehicle Loans	395	451	14.2	467	3.4
Used Vehicle Loans	629	697	10.7	753	8.1
First Mortgage Real Estate Loans	496	621	25.2	636	2.4
Other Real Estate Loans	369	454	22.8	502	10.6
Leases Receivable	N/A	4	N/A	2	49.7-
All Other Loans to Members	161	173	7.1	166	4.1-
Other Loans	18	31	69.4	36	18.9
Allowance For Loan Losses	22	23	5.4	24	3.6
Other Real Estate Owned	0*	0*	45.2-	0*	13.2-
Land and Building	62	67	9.0	74	10.5
Other Fixed Assets	16	17	7.5	19	11.5
NCUSIF Capitalization Deposit	27	29	4.9	30	5.2
Other Assets	45	38	17.0-	56	47.8
TOTAL ASSETS	3,450	3,653	5.9	4,003	9.6
LIABILITIES					
Total Borrowings	50	133	168.0	111	16.9-
Accrued Dividends/Interest Payable	5	4	19.0-	6	58.6
Acct Payable and Other Liabilities	24	31	29.1	29	7.5-
Uninsured Secondary Capital	0*	0*	0.0	0*	20.0-
TOTAL LIABILITIES	79	168	113.6	146	13.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,018	3,102	2.8	3,435	10.8
Share Drafts	382	440	15.2	468	6.4
Regular Shares	1,329	1,316	1.0-	1,334	1.4
Money Market Shares	289	287	0.7-	377	31.5
Share Certificates/CDs	748	790	5.6	980	24.1
IRA/Keogh Accounts	213	210	1.4-	229	8.7
All Other Shares and Member Deposits	51	48	5.8-	35	28.2-
Non-Member Deposits	6	10	80.9	13	21.8
Regular Reserves	119	134	12.0	146	9.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-7	48.9	-0*	95.3-
Other Reserves	90	92	2.7	98	6.7
Undivided Earnings	140	154	10.3	168	8.5
Net Income	9	9	8.4	11	16.8
TOTAL EQUITY	353	383	8.4	422	10.4
TOTAL LIABILITIES/EQUITY/SAVINGS	3,450	3,653	5.9	4,003	9.6

* Amount Less than + or - 1 Million

Iowa
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	203	198	2.5-	188	5.1-
INTEREST INCOME					
Interest on Loans	100	112	12.5	123	9.5
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	23	22	4.4-	21	3.6-
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	123	134	9.3	144	7.3
INTEREST EXPENSE					
Dividends on Shares	41	43	5.5	47	7.5
Interest on Deposits	12	13	8.1	17	30.0
Interest on Borrowed Money	1	3	156.7	3	0.3-
TOTAL INTEREST EXPENSE	54	60	9.7	67	12.0
PROVISION FOR LOAN LOSSES	4	4	18.8-	5	35.5
NET INTEREST INCOME AFTER PLL	64	71	11.0	72	1.9
NON-INTEREST INCOME					
Fee Income	9	12	22.5	14	20.7
Other Operating Income	6	5	21.1-	7	49.0
Gain (Loss) on Investments	0*	-0*	205.3-	0*	168.0-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	113.0-	0*	184.4-
Other Non-Oper Income (Expense)	0*	0*	37.3	0*	161.6
TOTAL NON-INTEREST INCOME	16	16	2.1	22	31.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	30	33	11.5	37	10.6
Travel and Conference Expense	1	1	12.4	1	3.0-
Office Occupancy Expense	4	5	12.8	5	10.3
Office Operations Expense	12	13	7.2	14	5.5
Educational & Promotional Expense	2	3	12.0	3	0.1-
Loan Servicing Expense	3	4	11.4	4	5.8
Professional and Outside Services	7	8	7.4	8	8.7
Member Insurance	1	1	10.6-	1	5.9-
Operating Fees	0*	0*	4.7-	0*	17.5
Miscellaneous Operating Expenses	2	2	14.0	2	11.6-
TOTAL NON-INTEREST EXPENSES	64	71	9.8	76	7.6
NET INCOME	16	17	6.8	18	6.5
Transfer to Regular Reserve 1/	3	5	76.9	4	10.3-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Kansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	143	135	5.6-	133	1.5-
Cash & Equivalents	74	145	95.6	315	117.4
TOTAL INVESTMENTS	634	436	31.3-	349	19.9-
U.S. Government Obligations	0*	0*	2.0-	0*	47.2-
Federal Agency Securities	151	158	4.6	120	23.8-
Mutual Fund & Common Trusts	26	12	54.2-	5	55.0-
MCSD and PIC at Corporate CU	21	21	0.7	23	7.2
All Other Corporate Credit Union	253	109	56.9-	69	37.0-
Commercial Banks, S&Ls	168	122	27.4-	112	8.2-
Credit Unions -Loans to, Deposits in	10	9	10.4-	15	69.3
Other Investments	4	4	5.9-	4	9.6
TOTAL LOANS OUTSTANDING	1,467	1,574	7.3	1,666	5.9
Unsecured Credit Card Loans	48	50	4.1	53	5.0
All Other Unsecured Loans	72	72	0.1-	72	0.2-
New Vehicle Loans	259	288	11.3	288	0.1
Used Vehicle Loans	582	617	5.9	652	5.7
First Mortgage Real Estate Loans	261	278	6.7	319	14.7
Other Real Estate Loans	111	126	13.9	141	11.4
Leases Receivable	N/A	5	N/A	16	252.3
All Other Loans to Members	127	134	5.7	119	11.3-
Other Loans	7	4	47.7-	7	76.0
Allowance For Loan Losses	23	15	32.1-	17	9.3
Other Real Estate Owned	0*	0*	21.9-	0*	36.5-
Land and Building	40	42	6.4	46	9.5
Other Fixed Assets	11	12	8.6	13	8.6
NCUSIF Capitalization Deposit	18	18	0.2	18	2.5
Other Assets	19	20	3.6	21	7.5
TOTAL ASSETS	2,240	2,231	0.4-	2,412	8.1
LIABILITIES					
Total Borrowings	14	30	109.9	34	15.4
Accrued Dividends/Interest Payable	6	5	6.1-	6	18.2
Acct Payable and Other Liabilities	16	16	5.5-	17	8.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	36	51	39.6	57	13.6
EQUITY/SAVINGS					
TOTAL SAVINGS	1,949	1,903	2.4-	2,059	8.2
Share Drafts	200	222	11.5	241	8.1
Regular Shares	737	715	3.0-	707	1.1-
Money Market Shares	159	147	8.0-	167	13.9
Share Certificates/CDs	593	566	4.5-	668	18.0
IRA/Keogh Accounts	192	187	2.9-	198	5.8
All Other Shares and Member Deposits	68	64	4.5-	76	18.6
Non-Member Deposits	1	2	35.8	2	15.0
Regular Reserves	81	88	9.3	94	6.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-2	114.6	0*	109.4-
Other Reserves	45	45	1.0-	47	5.0
Undivided Earnings	128	145	13.4	153	5.6
Net Income	2	2	0.9	1	18.8-
TOTAL EQUITY	254	277	9.0	296	6.7
TOTAL LIABILITIES/EQUITY/SAVINGS	2,240	2,231	0.4-	2,412	8.1

* Amount Less than + or - 1 Million

Kansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	143	135	5.6-	133	1.5-
INTEREST INCOME					
Interest on Loans	63	66	5.0	71	8.1
(Less) Interest Refund	0*	0*	81.0-	0*	21.6-
Income from Investments	17	16	1.3-	15	7.0-
Trading Profits and Losses	0	0	0.0	-0*	0.0
TOTAL INTEREST INCOME	79	82	3.7	87	5.1
INTEREST EXPENSE					
Dividends on Shares	37	37	1.8-	38	3.7
Interest on Deposits	0	0*	0.0	3	1,123.8
Interest on Borrowed Money	0*	0*	167.4	0*	35.9-
TOTAL INTEREST EXPENSE	38	38	0.4	42	10.6
PROVISION FOR LOAN LOSSES	10	3	68.3-	4	17.6
NET INTEREST INCOME AFTER PLL	31	41	31.9	41	1.0-
NON-INTEREST INCOME					
Fee Income	7	7	6.5	8	11.5
Other Operating Income	2	3	17.3	3	30.5
Gain (Loss) on Investments	0*	-0*	910.1-	0*	165.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	263.5	0*	41.6
Other Non-Oper Income (Expense)	0*	0*	30.8	0*	30.2-
TOTAL NON-INTEREST INCOME	9	10	9.9	12	15.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	20	20	3.4	22	10.0
Travel and Conference Expense	0*	0*	4.2-	0*	29.5
Office Occupancy Expense	3	3	2.5	3	24.0
Office Operations Expense	8	9	6.8	9	5.3
Educational & Promotional Expense	1	1	13.5	2	16.9
Loan Servicing Expense	2	2	5.7	2	5.3-
Professional and Outside Services	3	3	14.6	3	7.9
Member Insurance	1	1	0.1	1	5.1-
Operating Fees	0*	0*	6.7	0*	3.1
Miscellaneous Operating Expenses	1	1	3.6	1	3.8
TOTAL NON-INTEREST EXPENSES	39	41	5.1	45	8.8
NET INCOME	1	10	813.1	7	24.8-
Transfer to Regular Reserve 1/	2	2	18.0	2	9.9-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Kentucky
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	137	130	5.1-	128	1.5-
Cash & Equivalents	76	227	198.5	512	125.9
TOTAL INVESTMENTS	828	550	33.5-	495	10.1-
U.S. Government Obligations	42	30	29.1-	20	31.7-
Federal Agency Securities	207	212	2.4	190	10.5-
Mutual Fund & Common Trusts	18	2	91.1-	0*	41.4-
MCSD and PIC at Corporate CU	20	24	18.5	23	2.6-
All Other Corporate Credit Union	367	145	60.4-	95	34.6-
Commercial Banks, S&Ls	163	129	20.8-	147	13.9
Credit Unions -Loans to, Deposits in	4	4	0.5-	6	49.6
Other Investments	7	5	34.0-	13	154.7
TOTAL LOANS OUTSTANDING	2,053	2,292	11.7	2,351	2.6
Unsecured Credit Card Loans	118	126	6.8	114	10.0-
All Other Unsecured Loans	239	234	2.1-	227	3.2-
New Vehicle Loans	378	426	12.8	430	1.0
Used Vehicle Loans	506	588	16.2	610	3.7
First Mortgage Real Estate Loans	494	527	6.6	550	4.4
Other Real Estate Loans	241	293	21.7	319	8.9
Leases Receivable	N/A	14	N/A	13	8.7-
All Other Loans to Members	75	82	9.2	87	6.6
Other Loans	1	2	53.8	1	34.5-
Allowance For Loan Losses	21	21	2.9	22	2.9
Other Real Estate Owned	0*	3	567.6	1	56.0-
Land and Building	40	50	23.9	58	17.4
Other Fixed Assets	20	19	1.1-	22	14.6
NCUSIF Capitalization Deposit	24	26	5.3	26	2.1
Other Assets	29	26	12.4-	27	5.4
TOTAL ASSETS	3,050	3,172	4.0	3,472	9.5
LIABILITIES					
Total Borrowings	1	3	218.0	3	24.5-
Accrued Dividends/Interest Payable	11	12	6.7	13	7.7
Acct Payable and Other Liabilities	12	14	13.0	14	2.7
Uninsured Secondary Capital	0*	0*	240.0	0*	2.9-
TOTAL LIABILITIES	24	29	20.9	30	1.5
EQUITY/SAVINGS					
TOTAL SAVINGS	2,640	2,728	3.3	2,994	9.8
Share Drafts	293	351	19.8	371	5.7
Regular Shares	1,271	1,274	0.3	1,300	2.1
Money Market Shares	105	117	11.0	153	30.7
Share Certificates/CDs	630	650	3.1	824	26.8
IRA/Keogh Accounts	271	276	2.1	294	6.3
All Other Shares and Member Deposits	61	51	17.5-	42	17.5-
Non-Member Deposits	9	10	2.5	12	21.2
Regular Reserves	99	104	5.1	111	6.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	250.7	1	214.9-
Other Reserves	2	2	18.3-	0*	65.5-
Undivided Earnings	281	305	8.4	333	9.2
Net Income	3	5	39.6	2	67.1-
TOTAL EQUITY	386	415	7.5	447	7.9
TOTAL LIABILITIES/EQUITY/SAVINGS	3,050	3,172	4.0	3,472	9.5

* Amount Less than + or - 1 Million

Kentucky
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	137	130	5.1-	128	1.5-
INTEREST INCOME					
Interest on Loans	88	96	8.6	102	6.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	20	20	0.8-	21	4.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	108	116	6.9	123	6.3
INTEREST EXPENSE					
Dividends on Shares	51	54	5.4	61	12.9
Interest on Deposits	0*	0*	129.3	0*	19.9-
Interest on Borrowed Money	0*	0*	243.7	0*	5.5-
TOTAL INTEREST EXPENSE	51	54	5.6	61	12.8
PROVISION FOR LOAN LOSSES	6	6	7.3-	5	10.9-
NET INTEREST INCOME AFTER PLL	51	56	9.8	57	1.9
NON-INTEREST INCOME					
Fee Income	10	11	14.4	13	11.5
Other Operating Income	5	5	5.3	7	42.8
Gain (Loss) on Investments	0*	-0*	1,424.4-	-0*	179.5
Gain (Loss) on Disp of Fixed Assets	0*	-0*	257.0-	1	1,276.6-
Other Non-Oper Income (Expense)	-0*	0*	123.8-	0*	11.3-
TOTAL NON-INTEREST INCOME	15	16	10.8	21	29.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	26	28	10.1	32	12.4
Travel and Conference Expense	0*	0*	15.8-	1	19.7
Office Occupancy Expense	3	3	11.9	4	11.1
Office Operations Expense	11	13	13.1	14	7.8
Educational & Promotional Expense	1	1	0.3	2	15.7
Loan Servicing Expense	2	3	18.1	3	1.4-
Professional and Outside Services	4	5	13.1	5	7.5
Member Insurance	1	0*	17.3-	0*	2.9
Operating Fees	0*	0*	5.7	0*	12.1-
Miscellaneous Operating Expenses	1	1	4.1-	1	6.5-
TOTAL NON-INTEREST EXPENSES	52	57	9.7	62	9.6
NET INCOME	14	16	11.3	16	2.4
Transfer to Regular Reserve 1/	4	4	6.5-	2	46.5-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Louisiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	294	286	2.7-	281	1.7-
Cash & Equivalents	132	254	93.3	530	108.6
TOTAL INVESTMENTS	1,242	1,009	18.8-	900	10.9-
U.S. Government Obligations	37	15	58.9-	12	20.9-
Federal Agency Securities	306	369	20.4	306	17.0-
Mutual Fund & Common Trusts	22	11	47.7-	10	16.5-
MCSD and PIC at Corporate CU	28	33	17.7	33	0.6-
All Other Corporate Credit Union	369	164	55.6-	121	26.2-
Commercial Banks, S&Ls	439	377	14.1-	371	1.7-
Credit Unions -Loans to, Deposits in	12	12	0.7-	15	25.1
Other Investments	29	27	3.8-	32	17.8
TOTAL LOANS OUTSTANDING	2,719	2,886	6.1	3,037	5.2
Unsecured Credit Card Loans	161	173	7.2	176	1.7
All Other Unsecured Loans	433	423	2.3-	422	0.1-
New Vehicle Loans	834	909	9.0	973	7.0
Used Vehicle Loans	456	483	5.9	519	7.5
First Mortgage Real Estate Loans	467	513	9.7	534	4.1
Other Real Estate Loans	85	108	27.3	121	12.5
Leases Receivable	N/A	0*	N/A	1	346.1
All Other Loans to Members	269	268	0.6-	288	7.5
Other Loans	14	10	31.6-	3	71.1-
Allowance For Loan Losses	31	33	5.7	35	7.5
Other Real Estate Owned	0*	0*	20.4-	2	325.7
Land and Building	70	74	6.0	78	5.5
Other Fixed Assets	22	22	0.8-	23	3.3
NCUSIF Capitalization Deposit	33	35	3.9	35	1.5
Other Assets	46	39	15.7-	39	0.2-
TOTAL ASSETS	4,234	4,287	1.2	4,608	7.5
LIABILITIES					
Total Borrowings	2	14	456.9	4	68.5-
Accrued Dividends/Interest Payable	10	10	3.1	9	10.9-
Acct Payable and Other Liabilities	15	16	8.9	16	3.0
Uninsured Secondary Capital	0*	0*	250.0	0*	11.4-
TOTAL LIABILITIES	27	40	48.0	30	25.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,662	3,664	0.1	3,954	7.9
Share Drafts	347	400	15.2	422	5.5
Regular Shares	1,979	1,952	1.4-	1,961	0.5
Money Market Shares	218	213	2.1-	254	19.0
Share Certificates/CDs	783	772	1.4-	979	26.7
IRA/Keogh Accounts	280	277	1.4-	292	5.7
All Other Shares and Member Deposits	46	45	3.6-	36	19.0-
Non-Member Deposits	8	6	26.1-	11	83.4
Regular Reserves	183	193	5.1	208	7.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-4	68.1	0*	106.4-
Other Reserves	20	40	97.4	46	14.9
Undivided Earnings	336	344	2.2	363	5.7
Net Income	8	10	30.6	7	31.2-
TOTAL EQUITY	545	582	6.8	624	7.1
TOTAL LIABILITIES/EQUITY/SAVINGS	4,234	4,287	1.2	4,608	7.5

* Amount Less than + or - 1 Million

Louisiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	294	286	2.7-	281	1.7-
INTEREST INCOME					
Interest on Loans	122	127	4.1	134	5.7
(Less) Interest Refund	0*	0*	12.4-	0*	50.4
Income from Investments	31	35	11.1	34	3.0-
Trading Profits and Losses	-0*	0*	215.6-	-0*	126.8-
TOTAL INTEREST INCOME	153	161	5.6	167	3.7
INTEREST EXPENSE					
Dividends on Shares	67	68	1.7	75	10.0
Interest on Deposits	1	1	8.3	2	31.0
Interest on Borrowed Money	0*	0*	619.2	0*	19.3-
TOTAL INTEREST EXPENSE	68	70	2.3	77	10.2
PROVISION FOR LOAN LOSSES	8	8	1.2	9	8.1
NET INTEREST INCOME AFTER PLL	76	83	9.0	81	2.2-
NON-INTEREST INCOME					
Fee Income	16	16	2.3-	22	40.0
Other Operating Income	4	7	91.0	6	21.8-
Gain (Loss) on Investments	0*	-0*	179.9-	-0*	87.3-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	10,065.7-	0*	85.9-
Other Non-Oper Income (Expense)	0*	0*	53.7	0*	25.3
TOTAL NON-INTEREST INCOME	21	24	14.5	28	19.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	38	41	8.2	44	7.3
Travel and Conference Expense	1	1	1.0	1	19.8
Office Occupancy Expense	4	4	7.6	5	16.7
Office Operations Expense	18	20	10.9	22	7.9
Educational & Promotional Expense	2	2	4.8	2	9.5
Loan Servicing Expense	3	3	6.0	3	1.4
Professional and Outside Services	6	6	5.9	8	24.0
Member Insurance	3	3	1.1-	3	0.4-
Operating Fees	0*	0*	2.0-	0*	12.4-
Miscellaneous Operating Expenses	2	2	1.3-	2	16.6
TOTAL NON-INTEREST EXPENSES	77	83	7.7	91	9.0
NET INCOME	19	23	20.0	19	19.8-
Transfer to Regular Reserve 1/	3	3	6.3	3	17.0-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Maine
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	88	83	5.7-	81	2.4-
Cash & Equivalents	76	171	124.4	314	83.7
TOTAL INVESTMENTS	606	432	28.7-	391	9.6-
U.S. Government Obligations	8	7	8.5-	5	30.0-
Federal Agency Securities	130	134	3.5	120	10.8-
Mutual Fund & Common Trusts	1	0*	38.1-	1	92.4
MCSD and PIC at Corporate CU	13	14	8.0	15	8.9
All Other Corporate Credit Union	222	76	65.5-	34	55.9-
Commercial Banks, S&Ls	192	171	10.9-	183	7.1
Credit Unions -Loans to, Deposits in	12	10	14.2-	10	1.4-
Other Investments	28	18	36.3-	22	21.6
TOTAL LOANS OUTSTANDING	1,859	1,983	6.7	2,145	8.2
Unsecured Credit Card Loans	110	112	2.5	115	2.2
All Other Unsecured Loans	123	125	2.0	121	3.2-
New Vehicle Loans	189	208	10.2	223	7.2
Used Vehicle Loans	378	417	10.4	454	8.8
First Mortgage Real Estate Loans	576	626	8.6	691	10.5
Other Real Estate Loans	248	266	7.3	295	10.8
Leases Receivable	N/A	0*	N/A	0*	30.8-
All Other Loans to Members	231	224	3.0-	238	6.4
Other Loans	4	3	11.7-	7	106.5
Allowance For Loan Losses	13	13	5.0	14	0.9
Other Real Estate Owned	2	1	26.5-	1	1.2
Land and Building	49	53	8.1	60	13.4
Other Fixed Assets	13	12	4.7-	13	3.4
NCUSIF Capitalization Deposit	22	22	1.4	23	4.3
Other Assets	19	22	15.5	25	11.7
TOTAL ASSETS	2,633	2,683	1.9	2,958	10.2
LIABILITIES					
Total Borrowings	38	59	53.3	56	4.7-
Accrued Dividends/Interest Payable	0*	0*	6.9-	0*	9.6-
Acct Payable and Other Liabilities	14	15	7.4	15	0.4
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
TOTAL LIABILITIES	53	74	39.7	72	3.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,317	2,326	0.4	2,577	10.8
Share Drafts	262	298	13.9	326	9.3
Regular Shares	877	859	2.0-	865	0.7
Money Market Shares	231	246	6.3	293	19.3
Share Certificates/CDs	673	661	1.8-	788	19.2
IRA/Keogh Accounts	238	222	7.0-	245	10.6
All Other Shares and Member Deposits	31	33	4.7	48	48.0
Non-Member Deposits	5	8	46.1	12	60.5
Regular Reserves	107	114	6.2	121	6.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	1,125.8	0*	160.7-
Other Reserves	5	6	10.7	5	6.9-
Undivided Earnings	147	162	9.8	180	11.2
Net Income	2	3	16.1	2	13.4-
TOTAL EQUITY	262	283	8.1	309	9.2
TOTAL LIABILITIES/EQUITY/SAVINGS	2,633	2,683	1.9	2,958	10.2

* Amount Less than + or - 1 Million

Maine
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	88	83	5.7-	81	2.4-
INTEREST INCOME					
Interest on Loans	78	83	6.8	90	8.4
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	16	16	1.0	17	3.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	94	100	5.8	107	7.6
INTEREST EXPENSE					
Dividends on Shares	41	41	1.4	46	12.3
Interest on Deposits	0*	0	100.0-	0*	0.0
Interest on Borrowed Money	0*	2	83.4	2	9.1
TOTAL INTEREST EXPENSE	42	43	2.3	49	13.8
PROVISION FOR LOAN LOSSES	4	3	11.1-	3	7.4
NET INTEREST INCOME AFTER PLL	49	54	10.2	55	2.6
NON-INTEREST INCOME					
Fee Income	6	6	12.4	7	6.4
Other Operating Income	4	4	11.5	5	33.7
Gain (Loss) on Investments	0*	-0*	681.6-	0*	196.7-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	66.8-	0*	187.8-
Other Non-Oper Income (Expense)	0*	0*	44.7-	0*	21.1
TOTAL NON-INTEREST INCOME	9	10	11.5	12	17.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	23	25	7.1	27	8.7
Travel and Conference Expense	0*	0*	5.3	0*	12.0
Office Occupancy Expense	3	3	4.7	4	20.2
Office Operations Expense	10	11	5.5	11	3.1
Educational & Promotional Expense	1	2	26.8	2	7.8
Loan Servicing Expense	2	3	15.2	3	17.9
Professional and Outside Services	5	5	7.8	6	7.6
Member Insurance	1	1	2.8	0*	13.3-
Operating Fees	0*	0*	3.1	0*	3.8
Miscellaneous Operating Expenses	1	1	0.8-	2	29.6
TOTAL NON-INTEREST EXPENSES	49	52	7.2	57	8.6
NET INCOME	9	12	27.2	10	11.1-
Transfer to Regular Reserve 1/	3	3	0.7-	2	19.7-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Maryland
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	135	127	5.9-	126	0.8-
Cash & Equivalents	178	414	132.3	1,023	146.8
TOTAL INVESTMENTS	3,133	2,576	17.8-	2,350	8.8-
U.S. Government Obligations	126	67	47.1-	21	69.2-
Federal Agency Securities	2,069	2,070	0.0	1,840	11.1-
Mutual Fund & Common Trusts	238	133	44.3-	164	23.5
MCSD and PIC at Corporate CU	10	13	39.2	12	8.2-
All Other Corporate Credit Union	167	58	65.5-	36	37.9-
Commercial Banks, S&Ls	371	155	58.2-	180	15.9
Credit Unions -Loans to, Deposits in	7	7	10.1	6	17.0-
Other Investments	146	74	49.4-	92	23.9
TOTAL LOANS OUTSTANDING	4,685	5,215	11.3	5,714	9.6
Unsecured Credit Card Loans	435	465	7.0	500	7.5
All Other Unsecured Loans	729	695	4.6-	675	2.9-
New Vehicle Loans	969	1,165	20.1	1,316	13.0
Used Vehicle Loans	625	777	24.2	909	17.0
First Mortgage Real Estate Loans	1,162	1,243	6.9	1,370	10.2
Other Real Estate Loans	614	711	15.7	791	11.2
Leases Receivable	N/A	5	N/A	6	24.5
All Other Loans to Members	145	146	1.2	139	4.8-
Other Loans	5	9	55.9	8	2.8-
Allowance For Loan Losses	66	67	1.4	66	0.7-
Other Real Estate Owned	1	1	8.0-	4	259.2
Land and Building	82	89	9.5	98	9.8
Other Fixed Assets	46	45	1.7-	46	2.9
NCUSIF Capitalization Deposit	67	69	3.3	71	3.1
Other Assets	125	99	21.2-	107	7.8
TOTAL ASSETS	8,252	8,443	2.3	9,347	10.7
LIABILITIES					
Total Borrowings	13	21	64.4	13	37.5-
Accrued Dividends/Interest Payable	21	22	4.4	24	9.2
Acct Payable and Other Liabilities	59	59	0.6	59	0.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	92	102	10.2	96	5.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	7,345	7,463	1.6	8,252	10.6
Share Drafts	864	1,013	17.3	1,052	3.9
Regular Shares	3,693	3,623	1.9-	3,774	4.2
Money Market Shares	767	764	0.5-	915	19.8
Share Certificates/CDs	1,107	1,196	8.1	1,596	33.4
IRA/Keogh Accounts	775	729	5.9-	770	5.5
All Other Shares and Member Deposits	129	129	0.1	134	4.0
Non-Member Deposits	10	9	11.7-	10	14.8
Regular Reserves	254	267	5.1	281	5.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-17	-30	72.9	3	109.9-
Other Reserves	89	102	14.3	89	12.8-
Undivided Earnings	482	529	9.7	616	16.4
Net Income	7	10	44.2	10	2.4-
TOTAL EQUITY	815	878	7.7	999	13.8
TOTAL LIABILITIES/EQUITY/SAVINGS	8,252	8,443	2.3	9,347	10.7

* Amount Less than + or - 1 Million

Maryland
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	135	127	5.9-	126	0.8-
INTEREST INCOME					
Interest on Loans	203	217	6.9	240	11.1
(Less) Interest Refund	0*	0*	1.8	0*	11.2
Income from Investments	83	87	4.6	83	4.4-
Trading Profits and Losses	-0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	286	303	6.2	323	6.6
INTEREST EXPENSE					
Dividends on Shares	118	118	0.6	131	10.5
Interest on Deposits	11	13	16.8	19	38.2
Interest on Borrowed Money	0*	0*	2,543.2	0*	1.7-
TOTAL INTEREST EXPENSE	129	132	2.5	150	13.3
PROVISION FOR LOAN LOSSES	19	13	29.4-	13	1.9
NET INTEREST INCOME AFTER PLL	138	158	14.5	160	1.5
NON-INTEREST INCOME					
Fee Income	25	28	11.3	33	18.6
Other Operating Income	8	11	34.1	14	24.7
Gain (Loss) on Investments	0*	-0*	1,144.8-	3	735.2-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	97.5-	-0*	14,189.4
Other Non-Oper Income (Expense)	0*	0*	43.9-	0*	26.0
TOTAL NON-INTEREST INCOME	33	38	14.7	50	30.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	69	75	8.9	83	10.9
Travel and Conference Expense	2	2	10.3	2	12.3
Office Occupancy Expense	8	9	7.2	9	3.7
Office Operations Expense	35	35	0.7	40	13.8
Educational & Promotional Expense	4	6	52.3	5	11.5-
Loan Servicing Expense	6	7	17.6	8	4.8
Professional and Outside Services	8	9	8.9	10	18.3
Member Insurance	1	1	0.6	1	2.2
Operating Fees	0*	0*	3.8	0*	8.7-
Miscellaneous Operating Expenses	3	3	17.7	4	8.8
TOTAL NON-INTEREST EXPENSES	137	149	8.4	164	10.2
NET INCOME	33	47	39.8	45	2.5-
Transfer to Regular Reserve 1/	10	10	6.4	5	48.0-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Massachusetts
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	302	289	4.3-	281	2.8-
Cash & Equivalents	217	481	122.0	1,384	187.6
TOTAL INVESTMENTS	4,306	3,913	9.1-	3,904	0.2-
U.S. Government Obligations	406	239	41.1-	156	35.0-
Federal Agency Securities	2,243	2,425	8.1	2,533	4.5
Mutual Fund & Common Trusts	44	35	20.4-	36	3.1
MCSD and PIC at Corporate CU	52	52	1.1	54	2.5
All Other Corporate Credit Union	924	631	31.6-	525	16.8-
Commercial Banks, S&Ls	503	384	23.6-	323	16.0-
Credit Unions -Loans to, Deposits in	9	8	15.6-	18	127.6
Other Investments	126	139	10.5	261	88.1
TOTAL LOANS OUTSTANDING	8,360	9,265	10.8	10,145	9.5
Unsecured Credit Card Loans	527	566	7.4	590	4.2
All Other Unsecured Loans	577	555	3.9-	559	0.7
New Vehicle Loans	889	976	9.8	1,115	14.2
Used Vehicle Loans	1,033	1,210	17.2	1,388	14.7
First Mortgage Real Estate Loans	4,144	4,487	8.3	4,800	7.0
Other Real Estate Loans	976	1,240	27.1	1,465	18.2
Leases Receivable	N/A	0*	N/A	0*	131.7
All Other Loans to Members	204	220	8.1	216	1.7-
Other Loans	11	10	4.5-	11	10.7
Allowance For Loan Losses	73	73	0.3	74	0.8
Other Real Estate Owned	2	0*	58.3-	2	173.1
Land and Building	131	141	8.2	159	12.7
Other Fixed Assets	45	47	3.8	46	0.4-
NCUSIF Capitalization Deposit	103	109	5.3	117	7.9
Other Assets	124	139	12.3	161	16.3
TOTAL ASSETS	13,214	14,022	6.1	15,846	13.0
LIABILITIES					
Total Borrowings	125	255	103.6	311	21.8
Accrued Dividends/Interest Payable	6	7	20.4	8	18.8
Acct Payable and Other Liabilities	75	86	15.4	81	5.8-
Uninsured Secondary Capital	0*	0*	0.0	0*	3.5
TOTAL LIABILITIES	206	348	69.2	400	14.9
EQUITY/SAVINGS					
TOTAL SAVINGS	11,461	12,009	4.8	13,602	13.3
Share Drafts	1,017	1,230	21.0	1,441	17.2
Regular Shares	3,899	3,943	1.1	4,159	5.5
Money Market Shares	1,510	1,606	6.4	1,933	20.4
Share Certificates/CDs	3,411	3,629	6.4	4,377	20.6
IRA/Keogh Accounts	1,421	1,408	0.9-	1,498	6.4
All Other Shares and Member Deposits	196	185	6.0-	184	0.6-
Non-Member Deposits	7	9	28.6	9	6.2-
Regular Reserves	387	415	7.3	474	14.2
APPR. For Non-Conf. Invest.	0*	0*	2.8-	0*	11.3
Accum. Unrealized G/L on A-F-S	9	-10	216.5-	24	346.4-
Other Reserves	9	5	43.3-	3	38.6-
Undivided Earnings	1,121	1,228	9.5	1,316	7.2
Net Income	21	26	26.2	27	1.2
TOTAL EQUITY	1,547	1,664	7.6	1,845	10.8
TOTAL LIABILITIES/EQUITY/SAVINGS	13,214	14,022	6.1	15,846	13.0

* Amount Less than + or - 1 Million

Massachusetts
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	302	289	4.3-	281	2.8-
INTEREST INCOME					
Interest on Loans	326	356	9.0	394	10.7
(Less) Interest Refund	0*	0*	1,066.4	0*	7.4
Income from Investments	115	122	6.4	134	9.4
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	441	478	8.2	527	10.4
INTEREST EXPENSE					
Dividends on Shares	213	197	7.8-	221	12.5
Interest on Deposits	0*	27	50,074.8	41	53.8
Interest on Borrowed Money	3	7	121.9	9	31.7
TOTAL INTEREST EXPENSE	216	230	6.5	272	17.9
PROVISION FOR LOAN LOSSES	11	12	16.9	14	11.0
NET INTEREST INCOME AFTER PLL	215	235	9.6	242	3.0
NON-INTEREST INCOME					
Fee Income	22	26	18.3	30	13.9
Other Operating Income	6	6	0.7	14	126.6
Gain (Loss) on Investments	0*	0*	110.9	1	129.0
Gain (Loss) on Disp of Fixed Assets	0*	-0*	107.3-	-0*	2,865.5
Other Non-Oper Income (Expense)	0*	2	1,013.1	0*	69.2-
TOTAL NON-INTEREST INCOME	29	34	19.7	45	32.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	90	97	8.5	107	10.2
Travel and Conference Expense	4	4	6.8	4	4.2-
Office Occupancy Expense	12	13	5.6	15	16.5
Office Operations Expense	36	38	5.8	42	10.5
Educational & Promotional Expense	7	7	9.0	8	11.2
Loan Servicing Expense	6	5	12.3-	7	33.9
Professional and Outside Services	17	19	13.1	23	19.0
Member Insurance	3	2	6.0-	3	6.8
Operating Fees	1	1	5.1	1	5.6-
Miscellaneous Operating Expenses	5	6	21.4	5	6.3-
TOTAL NON-INTEREST EXPENSES	180	193	7.6	215	11.3
NET INCOME	63	76	19.8	72	5.1-
Transfer to Regular Reserve 1/	17	18	6.3	15	13.9-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Michigan
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	486	472	2.9-	462	2.1-
Cash & Equivalents	498	1,406	182.6	2,927	108.1
TOTAL INVESTMENTS	6,952	5,373	22.7-	4,974	7.4-
U.S. Government Obligations	139	123	11.1-	89	27.6-
Federal Agency Securities	1,677	1,755	4.6	1,405	19.9-
Mutual Fund & Common Trusts	182	80	55.8-	199	148.0
MCSD and PIC at Corporate CU	103	110	7.6	114	3.5
All Other Corporate Credit Union	1,987	774	61.0-	482	37.7-
Commercial Banks, S&Ls	1,311	854	34.8-	869	1.7
Credit Unions -Loans to, Deposits in	39	39	1.9	40	1.4
Other Investments	1,515	1,636	8.0	1,775	8.5
TOTAL LOANS OUTSTANDING	12,817	14,325	11.8	15,398	7.5
Unsecured Credit Card Loans	885	996	12.5	1,078	8.2
All Other Unsecured Loans	1,136	1,126	0.8-	1,103	2.0-
New Vehicle Loans	2,017	2,150	6.6	2,248	4.5
Used Vehicle Loans	2,537	2,819	11.1	2,939	4.3
First Mortgage Real Estate Loans	3,890	4,354	11.9	4,807	10.4
Other Real Estate Loans	1,296	1,703	31.4	1,970	15.7
Leases Receivable	N/A	109	N/A	106	2.7-
All Other Loans to Members	1,028	1,042	1.3	1,079	3.6
Other Loans	29	25	11.4-	68	169.2
Allowance For Loan Losses	92	96	4.7	104	8.3
Other Real Estate Owned	3	8	138.7	5	42.2-
Land and Building	353	387	9.6	406	4.9
Other Fixed Assets	104	106	1.9	114	7.5
NCUSIF Capitalization Deposit	167	175	4.8	183	4.4
Other Assets	246	257	4.4	278	8.2
TOTAL ASSETS	21,049	21,942	4.2	24,181	10.2
LIABILITIES					
Total Borrowings	35	81	133.0	110	34.7
Accrued Dividends/Interest Payable	47	50	7.3	52	3.7
Acct Payable and Other Liabilities	147	155	5.7	171	10.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	228	286	25.5	333	16.2
EQUITY/SAVINGS					
TOTAL SAVINGS	18,490	19,158	3.6	21,078	10.0
Share Drafts	2,373	2,740	15.4	2,958	8.0
Regular Shares	6,489	6,520	0.5	6,546	0.4
Money Market Shares	3,498	3,612	3.3	4,068	12.6
Share Certificates/CDs	3,939	4,084	3.7	5,286	29.4
IRA/Keogh Accounts	1,483	1,478	0.3-	1,548	4.7
All Other Shares and Member Deposits	640	643	0.4	595	7.4-
Non-Member Deposits	68	82	19.3	77	5.8-
Regular Reserves	652	711	9.1	786	10.5
APPR. For Non-Conf. Invest.	4	9	138.5	6	33.1-
Accum. Unrealized G/L on A-F-S	-0*	-27	6,086.2	29	210.0-
Other Reserves	340	387	13.9	356	8.2-
Undivided Earnings	1,303	1,383	6.1	1,553	12.3
Net Income	32	34	6.7	40	17.9
TOTAL EQUITY	2,330	2,497	7.2	2,770	10.9
TOTAL LIABILITIES/EQUITY/SAVINGS	21,049	21,942	4.2	24,181	10.2

* Amount Less than + or - 1 Million

Michigan
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	486	472	2.9-	462	2.1-
INTEREST INCOME					
Interest on Loans	534	587	9.9	642	9.4
(Less) Interest Refund	2	2	21.0	3	20.7
Income from Investments	186	190	2.1	191	0.7
Trading Profits and Losses	0*	0*	322.5	-0*	130.4-
TOTAL INTEREST INCOME	718	775	7.9	831	7.2
INTEREST EXPENSE					
Dividends on Shares	215	224	4.4	241	7.6
Interest on Deposits	105	111	5.5	133	20.0
Interest on Borrowed Money	0*	2	188.9	4	52.0
TOTAL INTEREST EXPENSE	320	337	5.2	377	12.0
PROVISION FOR LOAN LOSSES	25	25	0.3-	29	17.8
NET INTEREST INCOME AFTER PLL	373	413	10.7	424	2.7
NON-INTEREST INCOME					
Fee Income	58	64	10.4	76	18.2
Other Operating Income	24	27	15.4	31	12.8
Gain (Loss) on Investments	0*	-2	2,383.5-	-0*	75.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	95.5-	0*	2,169.5
Other Non-Oper Income (Expense)	0*	0*	9.3-	0*	53.2-
TOTAL NON-INTEREST INCOME	84	91	8.6	108	18.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	172	189	10.2	203	7.3
Travel and Conference Expense	6	7	13.4	7	9.3
Office Occupancy Expense	24	26	5.9	29	11.6
Office Operations Expense	88	93	5.5	98	5.3
Educational & Promotional Expense	12	13	10.7	15	14.2
Loan Servicing Expense	19	22	11.6	23	6.4
Professional and Outside Services	26	28	8.1	29	6.5
Member Insurance	4	4	5.2-	4	2.5
Operating Fees	3	3	2.7	4	9.6
Miscellaneous Operating Expenses	10	12	17.9	11	4.2-
TOTAL NON-INTEREST EXPENSES	364	396	8.8	423	6.9
NET INCOME	93	108	16.4	109	0.9
Transfer to Regular Reserve 1/	31	33	6.0	12	61.8-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Minnesota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	197	193	2.0-	186	3.6-
Cash & Equivalents	145	336	132.5	831	147.0
TOTAL INVESTMENTS	2,013	1,492	25.9-	1,555	4.3
U.S. Government Obligations	112	106	5.5-	41	60.9-
Federal Agency Securities	765	704	8.0-	687	2.4-
Mutual Fund & Common Trusts	129	46	64.4-	162	252.1
MCSD and PIC at Corporate CU	20	28	39.8	28	1.5-
All Other Corporate Credit Union	553	295	46.6-	221	25.0-
Commercial Banks, S&Ls	226	203	10.3-	244	20.5
Credit Unions -Loans to, Deposits in	16	18	9.5	32	74.9
Other Investments	192	92	52.2-	140	53.1
TOTAL LOANS OUTSTANDING	5,248	6,170	17.6	6,513	5.6
Unsecured Credit Card Loans	320	361	12.8	385	6.5
All Other Unsecured Loans	306	307	0.4	303	1.3-
New Vehicle Loans	921	1,010	9.7	1,021	1.1
Used Vehicle Loans	1,272	1,427	12.1	1,499	5.0
First Mortgage Real Estate Loans	993	1,129	13.7	1,161	2.8
Other Real Estate Loans	976	1,310	34.2	1,472	12.4
Leases Receivable	N/A	51	N/A	32	37.0-
All Other Loans to Members	427	464	8.9	531	14.3
Other Loans	32	110	240.4	109	0.5-
Allowance For Loan Losses	36	36	0.5	37	3.6
Other Real Estate Owned	1	0*	29.6-	0*	62.8-
Land and Building	84	100	19.3	133	32.9
Other Fixed Assets	36	37	3.3	42	13.9
NCUSIF Capitalization Deposit	60	66	9.0	70	6.6
Other Assets	76	95	25.0	106	11.8
TOTAL ASSETS	7,626	8,260	8.3	9,213	11.5
LIABILITIES					
Total Borrowings	7	124	1,771.6	14	88.6-
Accrued Dividends/Interest Payable	12	13	10.2	15	18.7
Acct Payable and Other Liabilities	44	51	17.1	61	19.0
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
TOTAL LIABILITIES	63	188	201.3	91	51.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	6,751	7,176	6.3	8,119	13.1
Share Drafts	893	1,049	17.4	1,141	8.8
Regular Shares	2,289	2,270	0.8-	2,272	0.1
Money Market Shares	1,027	1,127	9.8	1,384	22.7
Share Certificates/CDs	1,849	1,996	7.9	2,528	26.7
IRA/Keogh Accounts	576	590	2.4	657	11.4
All Other Shares and Member Deposits	110	121	9.7	117	3.3-
Non-Member Deposits	7	23	255.1	20	14.2-
Regular Reserves	249	281	12.9	297	5.8
APPR. For Non-Conf. Invest.	0*	0*	107.6	0	100.0-
Accum. Unrealized G/L on A-F-S	-10	-17	60.8	4	126.7-
Other Reserves	36	51	41.7	61	18.8
Undivided Earnings	515	551	7.0	603	9.4
Net Income	23	29	27.2	38	31.3
TOTAL EQUITY	812	896	10.3	1,003	12.0
TOTAL LIABILITIES/EQUITY/SAVINGS	7,626	8,260	8.3	9,213	11.5

* Amount Less than + or - 1 Million

Minnesota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	197	193	2.0-	186	3.6-
INTEREST INCOME					
Interest on Loans	212	244	14.9	271	11.0
(Less) Interest Refund	0*	0*	6.5-	0*	36.4-
Income from Investments	55	53	3.2-	56	4.4
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	267	297	11.2	326	9.8
INTEREST EXPENSE					
Dividends on Shares	108	117	8.2	139	19.2
Interest on Deposits	17	18	8.2	21	12.6
Interest on Borrowed Money	0*	2	2,297.5	0*	51.3-
TOTAL INTEREST EXPENSE	125	137	9.4	160	17.5
PROVISION FOR LOAN LOSSES	7	7	1.3	8	10.2
NET INTEREST INCOME AFTER PLL	135	153	13.5	158	3.0
NON-INTEREST INCOME					
Fee Income	16	20	21.9	24	23.5
Other Operating Income	10	14	41.5	17	21.9
Gain (Loss) on Investments	0*	-0*	653.4-	0*	136.5-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	118.7-	0*	437.7-
Other Non-Oper Income (Expense)	0*	0*	17.1-	0*	9.0-
TOTAL NON-INTEREST INCOME	27	34	24.3	42	25.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	60	69	15.8	75	8.6
Travel and Conference Expense	2	3	8.1	3	10.2
Office Occupancy Expense	8	8	1.7	10	23.2
Office Operations Expense	28	31	10.3	32	4.1
Educational & Promotional Expense	5	6	14.5	6	8.6
Loan Servicing Expense	7	8	14.3	8	1.8
Professional and Outside Services	9	10	7.8	10	2.1
Member Insurance	2	2	7.1-	2	2.3-
Operating Fees	0*	0*	6.2	0*	7.8-
Miscellaneous Operating Expenses	3	3	9.7	4	21.2
TOTAL NON-INTEREST EXPENSES	126	141	12.2	152	7.6
NET INCOME	37	46	25.9	49	5.5
Transfer to Regular Reserve 1/	12	17	37.5	5	67.8-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Mississippi
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	133	131	1.5-	128	2.3-
Cash & Equivalents	49	85	72.3	202	138.7
TOTAL INVESTMENTS	492	397	19.3-	368	7.2-
U.S. Government Obligations	13	6	52.1-	2	63.0-
Federal Agency Securities	101	70	30.2-	59	15.5-
Mutual Fund & Common Trusts	3	0*	89.8-	0*	76.9-
MCSD and PIC at Corporate CU	7	7	5.5	9	27.6
All Other Corporate Credit Union	256	207	19.0-	174	16.1-
Commercial Banks, S&Ls	108	92	14.2-	114	23.1
Credit Unions -Loans to, Deposits in	4	5	23.5	4	18.6-
Other Investments	1	9	599.7	6	31.7-
TOTAL LOANS OUTSTANDING	1,093	1,203	10.1	1,256	4.4
Unsecured Credit Card Loans	45	48	5.6	46	2.4-
All Other Unsecured Loans	138	129	6.4-	132	2.3
New Vehicle Loans	287	321	11.7	321	0.1
Used Vehicle Loans	304	342	12.4	351	2.8
First Mortgage Real Estate Loans	176	192	9.5	220	14.2
Other Real Estate Loans	38	54	39.6	63	18.5
Leases Receivable	N/A	0*	N/A	0*	88.0-
All Other Loans to Members	96	117	22.3	118	0.3
Other Loans	9	0*	90.7-	5	478.0
Allowance For Loan Losses	10	11	6.6	11	4.0
Other Real Estate Owned	0*	0*	8.6-	0*	25.5-
Land and Building	32	36	15.2	38	3.1
Other Fixed Assets	8	9	17.2	10	1.4
NCUSIF Capitalization Deposit	14	14	2.8	15	3.2
Other Assets	34	25	28.3-	23	8.0-
TOTAL ASSETS	1,712	1,759	2.8	1,900	8.0
LIABILITIES					
Total Borrowings	2	12	657.2	7	42.6-
Accrued Dividends/Interest Payable	4	6	46.7	6	6.7-
Acct Payable and Other Liabilities	16	16	0.7-	15	6.6-
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
TOTAL LIABILITIES	22	34	56.1	27	19.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,467	1,488	1.4	1,621	8.9
Share Drafts	128	145	13.6	156	7.1
Regular Shares	764	747	2.1-	749	0.3
Money Market Shares	105	104	1.1-	116	12.3
Share Certificates/CDs	315	335	6.4	419	25.1
IRA/Keogh Accounts	128	132	3.6	145	9.6
All Other Shares and Member Deposits	20	18	11.5-	23	31.0
Non-Member Deposits	8	7	17.9-	12	72.3
Regular Reserves	52	58	10.6	59	1.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	120.7	0*	121.1-
Other Reserves	1	2	58.3	3	9.7
Undivided Earnings	168	176	4.6	190	8.1
Net Income	0*	1	37.7	0*	40.9-
TOTAL EQUITY	223	237	6.4	252	6.6
TOTAL LIABILITIES/EQUITY/SAVINGS	1,712	1,759	2.8	1,900	8.0

* Amount Less than + or - 1 Million

Mississippi
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	133	131	1.5-	128	2.3-
INTEREST INCOME					
Interest on Loans	47	51	8.6	54	7.4
(Less) Interest Refund	0*	0*	77.8-	0*	2,020.4
Income from Investments	13	13	4.6	13	0.6-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	59	64	7.8	67	5.7
INTEREST EXPENSE					
Dividends on Shares	27	29	9.2	30	3.4
Interest on Deposits	2	1	29.3-	3	164.6
Interest on Borrowed Money	0*	0*	415.6	0*	25.1-
TOTAL INTEREST EXPENSE	28	30	7.7	33	9.6
PROVISION FOR LOAN LOSSES	3	3	10.9	3	7.8
NET INTEREST INCOME AFTER PLL	28	30	7.6	31	1.6
NON-INTEREST INCOME					
Fee Income	6	7	16.7	8	13.5
Other Operating Income	2	2	23.6	2	9.1
Gain (Loss) on Investments	0	0*	0.0	0*	653.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	63.4-	0*	103.1
Other Non-Oper Income (Expense)	-0*	-0*	17.7-	-0*	11.8
TOTAL NON-INTEREST INCOME	8	10	18.3	11	13.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	14	15	8.6	16	9.1
Travel and Conference Expense	0*	0*	16.7	0*	3.5-
Office Occupancy Expense	1	2	12.8	2	16.1
Office Operations Expense	7	8	11.0	8	5.3
Educational & Promotional Expense	0*	0*	20.3	0*	16.8-
Loan Servicing Expense	0*	0*	3.6	0*	1.7-
Professional and Outside Services	2	2	10.0	3	13.6
Member Insurance	1	1	10.8-	1	2.6-
Operating Fees	0*	0*	6.5	0*	3.1
Miscellaneous Operating Expenses	0*	0*	4.4	0*	4.5
TOTAL NON-INTEREST EXPENSES	29	32	8.8	34	6.8
NET INCOME	7	8	15.3	8	4.9-
Transfer to Regular Reserve 1/	2	3	37.5	0*	81.8-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Missouri
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	198	191	3.5-	187	2.1-
Cash & Equivalents	100	391	291.3	790	101.8
TOTAL INVESTMENTS	1,959	1,301	33.6-	1,238	4.9-
U.S. Government Obligations	210	123	41.6-	70	43.3-
Federal Agency Securities	641	609	5.0-	614	0.8
Mutual Fund & Common Trusts	49	28	43.7-	69	148.3
MCSD and PIC at Corporate CU	32	35	8.8	38	8.4
All Other Corporate Credit Union	836	353	57.8-	234	33.6-
Commercial Banks, S&Ls	174	129	26.0-	184	42.7
Credit Unions -Loans to, Deposits in	7	6	13.1-	6	0.3
Other Investments	9	19	120.7	23	21.2
TOTAL LOANS OUTSTANDING	3,387	3,953	16.7	4,311	9.0
Unsecured Credit Card Loans	307	320	4.4	340	6.0
All Other Unsecured Loans	238	245	3.0	245	0.1
New Vehicle Loans	667	831	24.7	930	11.9
Used Vehicle Loans	862	991	15.0	1,068	7.8
First Mortgage Real Estate Loans	753	875	16.3	969	10.7
Other Real Estate Loans	377	488	29.7	541	10.8
Leases Receivable	N/A	1	N/A	1	10.2-
All Other Loans to Members	174	187	7.6	202	8.1
Other Loans	10	14	37.6	16	10.3
Allowance For Loan Losses	32	36	14.0	36	0.3-
Other Real Estate Owned	0*	0*	22.3	0*	54.4
Land and Building	85	95	12.3	114	19.2
Other Fixed Assets	26	26	1.8	27	3.0
NCUSIF Capitalization Deposit	45	47	4.1	49	5.3
Other Assets	54	61	14.3	71	16.4
TOTAL ASSETS	5,623	5,840	3.9	6,565	12.4
LIABILITIES					
Total Borrowings	31	57	82.4	88	54.4
Accrued Dividends/Interest Payable	14	16	12.3	20	32.0
Acct Payable and Other Liabilities	29	31	5.5	39	25.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	75	104	39.2	148	42.5
EQUITY/SAVINGS					
TOTAL SAVINGS	4,951	5,092	2.8	5,714	12.2
Share Drafts	575	651	13.1	696	7.0
Regular Shares	2,155	2,079	3.5-	2,102	1.1
Money Market Shares	590	625	6.0	806	28.8
Share Certificates/CDs	1,024	1,121	9.5	1,450	29.4
IRA/Keogh Accounts	559	562	0.6	612	8.8
All Other Shares and Member Deposits	46	50	8.4	45	8.6-
Non-Member Deposits	2	3	114.7	3	15.6-
Regular Reserves	147	160	8.9	174	8.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-9	61.6	3	131.0-
Other Reserves	186	197	5.4	203	3.2
Undivided Earnings	264	290	10.0	317	9.4
Net Income	7	7	8.2	6	11.4-
TOTAL EQUITY	598	644	7.8	703	9.1
TOTAL LIABILITIES/EQUITY/SAVINGS	5,623	5,840	3.9	6,565	12.4

* Amount Less than + or - 1 Million

Missouri
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	198	191	3.5-	187	2.1-
INTEREST INCOME					
Interest on Loans	141	161	13.7	182	13.0
(Less) Interest Refund	0*	0*	58.7-	0*	77.9
Income from Investments	52	50	5.1-	50	0.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	194	211	8.7	231	9.9
INTEREST EXPENSE					
Dividends on Shares	84	83	1.3-	103	23.6
Interest on Deposits	7	13	104.3	9	32.3-
Interest on Borrowed Money	3	4	54.6	6	45.4
TOTAL INTEREST EXPENSE	94	101	7.8	119	17.1
PROVISION FOR LOAN LOSSES	8	8	3.1	11	30.3
NET INTEREST INCOME AFTER PLL	92	101	10.0	102	1.0
NON-INTEREST INCOME					
Fee Income	21	23	12.6	27	14.8
Other Operating Income	6	8	23.7	9	10.1
Gain (Loss) on Investments	0*	-0*	475.1-	0*	146.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	660.5	0*	74.7-
Other Non-Oper Income (Expense)	0*	-0*	352.8-	0*	377.4-
TOTAL NON-INTEREST INCOME	27	31	13.6	36	16.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	44	48	9.6	54	11.1
Travel and Conference Expense	1	1	1.7-	1	4.2
Office Occupancy Expense	5	6	2.3	6	14.9
Office Operations Expense	23	24	4.0	28	17.6
Educational & Promotional Expense	3	4	27.0	5	14.0
Loan Servicing Expense	6	7	18.8	7	1.6-
Professional and Outside Services	8	9	8.6	9	6.2
Member Insurance	1	1	5.1-	1	0.6
Operating Fees	0*	0*	27.8	0*	10.7-
Miscellaneous Operating Expenses	4	4	4.1	3	39.9-
TOTAL NON-INTEREST EXPENSES	97	105	8.4	115	9.2
NET INCOME	22	27	21.4	23	13.9-
Transfer to Regular Reserve 1/	10	12	21.0	8	32.4-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Montana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	79	78	1.3-	75	3.8-
Cash & Equivalents	38	133	251.0	246	84.8
TOTAL INVESTMENTS	380	215	43.4-	172	20.0-
U.S. Government Obligations	13	7	48.5-	4	46.1-
Federal Agency Securities	53	69	28.6	41	39.7-
Mutual Fund & Common Trusts	16	4	73.3-	4	5.2-
MCSD and PIC at Corporate CU	7	8	3.9	8	1.4
All Other Corporate Credit Union	172	39	77.2-	21	45.5-
Commercial Banks, S&Ls	110	76	31.3-	79	4.3
Credit Unions -Loans to, Deposits in	3	5	43.8	4	9.5-
Other Investments	5	9	68.9	11	28.2
TOTAL LOANS OUTSTANDING	1,031	1,166	13.1	1,257	7.7
Unsecured Credit Card Loans	41	44	6.4	46	5.0
All Other Unsecured Loans	56	58	4.3	56	3.9-
New Vehicle Loans	156	184	18.2	195	5.9
Used Vehicle Loans	257	304	18.2	332	9.4
First Mortgage Real Estate Loans	275	312	13.3	342	9.5
Other Real Estate Loans	110	134	21.6	142	5.6
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	130	127	2.0-	138	8.8
Other Loans	6	3	49.2-	6	86.3
Allowance For Loan Losses	12	12	2.8	13	2.2
Other Real Estate Owned	1	0*	17.9-	1	44.4
Land and Building	32	36	12.9	42	15.8
Other Fixed Assets	7	6	13.1-	7	18.4
NCUSIF Capitalization Deposit	12	13	4.7	13	4.5
Other Assets	14	16	18.8	16	2.5
TOTAL ASSETS	1,502	1,574	4.8	1,742	10.7
LIABILITIES					
Total Borrowings	9	26	172.6	23	10.5-
Accrued Dividends/Interest Payable	2	2	4.0	2	20.0
Acct Payable and Other Liabilities	6	6	1.7	8	34.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	17	33	97.4	33	0.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,324	1,366	3.1	1,517	11.1
Share Drafts	124	143	15.2	156	8.5
Regular Shares	666	658	1.2-	697	5.9
Money Market Shares	110	109	0.8-	115	5.3
Share Certificates/CDs	289	299	3.6	385	28.6
IRA/Keogh Accounts	103	107	3.3	114	6.7
All Other Shares and Member Deposits	28	45	62.9	46	1.4
Non-Member Deposits	4	4	8.5	6	28.8
Regular Reserves	55	61	10.7	66	9.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	599.4	0*	166.1-
Other Reserves	25	27	4.6	30	10.7
Undivided Earnings	80	87	8.0	94	8.6
Net Income	0*	1	79.0	1	9.9-
TOTAL EQUITY	161	174	8.3	192	9.8
TOTAL LIABILITIES/EQUITY/SAVINGS	1,502	1,574	4.8	1,742	10.7

* Amount Less than + or - 1 Million

Montana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	79	78	1.3-	75	3.8-
INTEREST INCOME					
Interest on Loans	43	48	11.0	53	10.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	9	10	4.3	10	1.5-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	53	58	9.8	63	8.5
INTEREST EXPENSE					
Dividends on Shares	25	28	8.7	30	7.5
Interest on Deposits	0*	0*	8.6-	0*	123.8
Interest on Borrowed Money	0*	0*	236.2	0*	26.2
TOTAL INTEREST EXPENSE	26	28	10.1	31	8.7
PROVISION FOR LOAN LOSSES	3	2	10.9-	2	1.0
NET INTEREST INCOME AFTER PLL	24	27	11.7	30	9.0
NON-INTEREST INCOME					
Fee Income	4	4	0.1-	5	14.8
Other Operating Income	1	1	18.5	2	9.1
Gain (Loss) on Investments	-0*	0*	2,282.1-	0*	17.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	8,058.6	0*	64.2-
Other Non-Oper Income (Expense)	0*	0*	38.7-	0*	40.5
TOTAL NON-INTEREST INCOME	5	6	4.9	6	12.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	12	12	7.4	14	9.9
Travel and Conference Expense	0*	0*	7.6	0*	2.1-
Office Occupancy Expense	1	2	8.3	2	11.0
Office Operations Expense	5	5	7.4	5	6.4
Educational & Promotional Expense	0*	0*	2.1	1	23.4
Loan Servicing Expense	0*	1	17.7	1	2.6-
Professional and Outside Services	2	2	1.3	2	2.7
Member Insurance	0*	0*	11.6-	0*	3.1
Operating Fees	0*	0*	25.1	0*	21.2-
Miscellaneous Operating Expenses	0*	0*	11.0	0*	0.2-
TOTAL NON-INTEREST EXPENSES	24	26	6.7	28	7.6
NET INCOME	6	7	26.6	8	16.9
Transfer to Regular Reserve 1/	1	2	48.8	3	41.5

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Nebraska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	92	87	5.4-	85	2.3-
Cash & Equivalents	31	64	106.3	208	222.7
TOTAL INVESTMENTS	499	385	22.9-	328	14.8-
U.S. Government Obligations	9	4	57.3-	3	21.8-
Federal Agency Securities	200	209	4.9	150	28.3-
Mutual Fund & Common Trusts	5	4	15.6-	4	7.4-
MCSD and PIC at Corporate CU	8	8	4.1-	8	2.9
All Other Corporate Credit Union	122	39	67.8-	33	16.7-
Commercial Banks, S&Ls	125	107	14.7-	106	0.7-
Credit Unions -Loans to, Deposits in	5	6	15.7	12	85.1
Other Investments	25	7	71.3-	12	76.6
TOTAL LOANS OUTSTANDING	1,188	1,322	11.3	1,362	3.0
Unsecured Credit Card Loans	41	42	1.0	41	1.6-
All Other Unsecured Loans	91	86	4.6-	77	10.6-
New Vehicle Loans	196	212	8.2	208	1.9-
Used Vehicle Loans	328	347	5.8	357	2.7
First Mortgage Real Estate Loans	253	305	20.4	328	7.7
Other Real Estate Loans	178	218	22.5	236	8.0
Leases Receivable	N/A	18	N/A	17	5.5-
All Other Loans to Members	96	90	6.1-	95	4.4
Other Loans	4	4	18.4-	4	10.4
Allowance For Loan Losses	10	11	4.0	11	1.1
Other Real Estate Owned	0*	0*	44.6	0*	139.1
Land and Building	28	31	8.4	33	6.5
Other Fixed Assets	8	8	4.9	8	2.8-
NCUSIF Capitalization Deposit	14	15	4.0	15	2.4
Other Assets	16	18	17.9	21	12.9
TOTAL ASSETS	1,773	1,833	3.3	1,964	7.2
LIABILITIES					
Total Borrowings	40	75	89.6	18	76.6-
Accrued Dividends/Interest Payable	4	4	0.5	5	10.7
Acct Payable and Other Liabilities	12	13	13.8	16	19.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	55	93	66.7	38	58.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,522	1,530	0.6	1,701	11.1
Share Drafts	143	168	17.6	175	4.1
Regular Shares	660	638	3.4-	675	5.8
Money Market Shares	141	141	0.6-	157	11.5
Share Certificates/CDs	360	368	2.4	471	27.8
IRA/Keogh Accounts	193	189	1.8-	194	2.3
All Other Shares and Member Deposits	19	20	5.0	22	9.5
Non-Member Deposits	6	7	10.6	8	20.8
Regular Reserves	79	85	7.5	93	9.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	-0*	108.1-	3	2,140.2-
Other Reserves	22	23	3.5	23	3.1
Undivided Earnings	92	100	8.0	104	4.5
Net Income	0*	2	135.7	2	21.6-
TOTAL EQUITY	196	210	7.0	225	7.3
TOTAL LIABILITIES/EQUITY/SAVINGS	1,773	1,833	3.3	1,964	7.2

* Amount Less than + or - 1 Million

Nebraska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	92	87	5.4-	85	2.3-
INTEREST INCOME					
Interest on Loans	51	55	8.7	59	6.8
(Less) Interest Refund	0*	0*	16.8-	0*	11.1
Income from Investments	13	13	1.5-	12	6.5-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	63	68	6.7	71	4.2
INTEREST EXPENSE					
Dividends on Shares	30	31	3.6	35	12.3
Interest on Deposits	0*	0*	3,773.4	0	100.0-
Interest on Borrowed Money	0*	2	101.2	1	41.1-
TOTAL INTEREST EXPENSE	31	33	7.5	36	8.3
PROVISION FOR LOAN LOSSES	3	3	6.8	2	20.0-
NET INTEREST INCOME AFTER PLL	30	31	5.9	32	2.2
NON-INTEREST INCOME					
Fee Income	6	7	8.7	7	2.3
Other Operating Income	2	2	3.7-	3	39.1
Gain (Loss) on Investments	0*	-0*	550.2-	0*	969.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	15.5	-0*	102.0-
Other Non-Oper Income (Expense)	0*	0*	149.4	0*	3.8-
TOTAL NON-INTEREST INCOME	8	9	6.4	10	11.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	15	17	8.2	18	8.9
Travel and Conference Expense	0*	0*	14.2	0*	6.9-
Office Occupancy Expense	2	2	7.1	2	14.8
Office Operations Expense	6	7	5.9	7	4.8
Educational & Promotional Expense	0*	1	11.4	1	20.0
Loan Servicing Expense	0*	1	20.6	1	0.5-
Professional and Outside Services	3	3	0.4	3	3.9-
Member Insurance	0*	0*	4.2	0*	11.3-
Operating Fees	0*	0*	12.0	0*	8.5-
Miscellaneous Operating Expenses	1	1	3.7-	1	1.2
TOTAL NON-INTEREST EXPENSES	31	33	6.9	35	6.3
NET INCOME	7	7	2.2	7	4.7-
Transfer to Regular Reserve 1/	2	2	0.8	2	21.6

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Nevada
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	25	24	4.0-	21	12.5-
Cash & Equivalents	55	84	52.6	180	114.2
TOTAL INVESTMENTS	531	447	15.7-	397	11.3-
U.S. Government Obligations	19	47	140.4	26	45.0-
Federal Agency Securities	92	113	23.0	67	40.8-
Mutual Fund & Common Trusts	104	73	29.4-	58	20.4-
MCSD and PIC at Corporate CU	9	10	13.0	9	5.2-
All Other Corporate Credit Union	157	76	51.5-	117	54.3
Commercial Banks, S&Ls	128	103	19.2-	92	10.6-
Credit Unions -Loans to, Deposits in	0*	0*	28.7-	0*	76.2
Other Investments	22	25	14.6	26	6.5
TOTAL LOANS OUTSTANDING	1,126	1,229	9.2	1,420	15.6
Unsecured Credit Card Loans	71	65	8.4-	59	10.0-
All Other Unsecured Loans	59	55	7.2-	51	6.3-
New Vehicle Loans	251	284	13.4	335	17.9
Used Vehicle Loans	315	328	4.1	364	11.0
First Mortgage Real Estate Loans	257	306	19.0	402	31.2
Other Real Estate Loans	128	149	16.0	171	14.6
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	43	40	6.4-	37	7.7-
Other Loans	0*	2	72.9	2	7.1-
Allowance For Loan Losses	13	13	4.1	13	4.4-
Other Real Estate Owned	2	0*	79.1-	0*	43.1-
Land and Building	36	29	20.5-	31	6.2
Other Fixed Assets	12	12	1.2-	13	14.0
NCUSIF Capitalization Deposit	14	15	2.6	16	6.2
Other Assets	16	19	21.0	27	41.9
TOTAL ASSETS	1,779	1,823	2.4	2,072	13.7
LIABILITIES					
Total Borrowings	2	1	48.8-	15	1,295.6
Accrued Dividends/Interest Payable	0*	0*	8.0-	0*	12.2-
Acct Payable and Other Liabilities	7	7	0.7-	11	46.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	10	9	11.1-	27	188.7
EQUITY/SAVINGS					
TOTAL SAVINGS	1,598	1,631	2.0	1,844	13.1
Share Drafts	213	245	14.8	270	10.3
Regular Shares	480	479	0.2-	472	1.5-
Money Market Shares	353	356	1.0	409	14.8
Share Certificates/CDs	394	389	1.3-	518	33.1
IRA/Keogh Accounts	147	149	1.0	162	8.8
All Other Shares and Member Deposits	5	7	47.6	8	15.8
Non-Member Deposits	6	6	0.1-	6	4.6-
Regular Reserves	43	48	13.2	59	22.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-3	99.8	-0*	80.7-
Other Reserves	11	12	5.9	12	4.5
Undivided Earnings	118	125	5.9	131	4.1
Net Income	0*	0*	791.8	0*	50.4-
TOTAL EQUITY	170	182	7.1	201	10.4
TOTAL LIABILITIES/EQUITY/SAVINGS	1,779	1,823	2.4	2,072	13.7

* Amount Less than + or - 1 Million

Nevada
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	25	24	4.0-	21	12.5-
INTEREST INCOME					
Interest on Loans	46	50	9.5	58	15.5
(Less) Interest Refund	0*	0*	84.2-	0*	829.6
Income from Investments	14	15	5.2	14	2.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	60	65	8.5	72	11.4
INTEREST EXPENSE					
Dividends on Shares	25	26	4.0	32	20.1
Interest on Deposits	2	2	6.2	2	6.5
Interest on Borrowed Money	0*	0*	6,353.0	0*	362.8
TOTAL INTEREST EXPENSE	27	28	4.6	34	20.7
PROVISION FOR LOAN LOSSES	5	5	8.2-	4	11.7-
NET INTEREST INCOME AFTER PLL	28	32	15.4	34	6.5
NON-INTEREST INCOME					
Fee Income	8	9	10.3	10	9.4
Other Operating Income	2	2	7.4	3	81.6
Gain (Loss) on Investments	-0*	0*	208.1-	-0*	114.7-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	186.8-	0*	42.3
Other Non-Oper Income (Expense)	1	-0*	113.1-	0*	154.1-
TOTAL NON-INTEREST INCOME	11	11	4.7-	13	24.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	16	17	7.4	19	11.0
Travel and Conference Expense	0*	0*	2.3-	0*	5.1
Office Occupancy Expense	3	3	9.2	3	6.8
Office Operations Expense	8	9	17.4	10	8.8
Educational & Promotional Expense	1	1	20.9	2	18.6
Loan Servicing Expense	1	2	15.8	2	10.3
Professional and Outside Services	2	2	20.2-	2	9.4
Member Insurance	0*	0*	4.5-	0*	5.3-
Operating Fees	0*	0*	10.6-	0*	5.0-
Miscellaneous Operating Expenses	0*	0*	12.7-	0*	13.3
TOTAL NON-INTEREST EXPENSES	32	35	8.0	39	10.1
NET INCOME	6	7	18.6	8	16.0
Transfer to Regular Reserve 1/	4	4	4.8-	5	42.1

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

New Hampshire
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	34	32	5.9-	32	0.0
Cash & Equivalents	35	128	265.4	229	79.0
TOTAL INVESTMENTS	542	503	7.3-	569	13.3
U.S. Government Obligations	15	5	69.8-	77	1,584.4
Federal Agency Securities	339	379	11.8	364	4.0-
Mutual Fund & Common Trusts	8	2	74.0-	26	1,105.7
MCSD and PIC at Corporate CU	8	10	14.6	9	3.9-
All Other Corporate Credit Union	97	52	46.4-	25	52.4-
Commercial Banks, S&Ls	64	48	25.1-	50	4.0
Credit Unions -Loans to, Deposits in	0*	1	39.8	4	156.1
Other Investments	9	6	35.7-	15	154.8
TOTAL LOANS OUTSTANDING	1,378	1,518	10.2	1,599	5.4
Unsecured Credit Card Loans	107	103	3.4-	105	1.3
All Other Unsecured Loans	53	129	142.8	129	0.3-
New Vehicle Loans	245	280	14.3	285	1.6
Used Vehicle Loans	242	272	12.6	295	8.3
First Mortgage Real Estate Loans	453	479	5.7	498	4.0
Other Real Estate Loans	128	159	24.5	183	14.6
Leases Receivable	N/A	9	N/A	18	89.8
All Other Loans to Members	145	83	43.1-	87	4.8
Other Loans	4	3	37.6-	1	52.9-
Allowance For Loan Losses	18	16	8.9-	16	0.2
Other Real Estate Owned	0*	0*	3.3	0*	6.0-
Land and Building	29	29	1.1-	28	1.8-
Other Fixed Assets	10	11	6.7	12	10.6
NCUSIF Capitalization Deposit	16	17	6.5	18	8.0
Other Assets	34	23	32.5-	25	7.7
TOTAL ASSETS	2,026	2,211	9.2	2,464	11.4
LIABILITIES					
Total Borrowings	20	57	183.2	41	27.8-
Accrued Dividends/Interest Payable	0*	0*	33.4-	0*	19.6
Acct Payable and Other Liabilities	18	35	98.5	32	9.1-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	39	93	140.8	74	20.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,743	1,852	6.3	2,092	12.9
Share Drafts	204	236	15.6	263	11.4
Regular Shares	592	596	0.6	632	6.1
Money Market Shares	189	206	9.1	259	25.5
Share Certificates/CDs	568	620	9.1	725	17.0
IRA/Keogh Accounts	175	181	3.6	198	9.3
All Other Shares and Member Deposits	14	13	6.8-	14	9.1
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	56	62	10.9	67	7.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-4	128.1	3	177.0-
Other Reserves	12	12	0.1	12	0.2-
Undivided Earnings	175	192	10.0	213	11.2
Net Income	4	4	16.2	4	11.8-
TOTAL EQUITY	245	266	9.0	299	12.2
TOTAL LIABILITIES/EQUITY/SAVINGS	2,026	2,211	9.2	2,464	11.4

* Amount Less than + or - 1 Million

New Hampshire
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	34	32	5.9-	32	0.0
INTEREST INCOME					
Interest on Loans	55	59	9.0	65	9.0
(Less) Interest Refund	0*	0*	0.8	0*	16.5
Income from Investments	15	17	14.2	20	12.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	70	77	10.1	84	9.8
INTEREST EXPENSE					
Dividends on Shares	25	28	9.3	32	17.2
Interest on Deposits	6	6	1.3-	7	17.1
Interest on Borrowed Money	0*	2	202.8	1	21.9-
TOTAL INTEREST EXPENSE	32	35	10.6	41	15.3
PROVISION FOR LOAN LOSSES	4	2	34.0-	3	26.9
NET INTEREST INCOME AFTER PLL	34	39	14.2	41	3.8
NON-INTEREST INCOME					
Fee Income	5	5	12.6	6	19.7
Other Operating Income	3	3	4.9	4	32.1
Gain (Loss) on Investments	0*	-0*	948.7-	0*	119.5-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	375.0-	0*	109.2-
Other Non-Oper Income (Expense)	-0*	-0*	77.9-	-0*	79.2
TOTAL NON-INTEREST INCOME	7	8	10.1	10	25.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	17	19	10.3	21	7.4
Travel and Conference Expense	0*	0*	23.3	0*	6.1
Office Occupancy Expense	2	2	4.8	3	17.8
Office Operations Expense	7	7	11.4	8	9.9
Educational & Promotional Expense	1	2	12.6	2	17.0
Loan Servicing Expense	1	1	3.2	1	24.1
Professional and Outside Services	2	2	4.1	3	7.1
Member Insurance	0*	0*	146.9-	0*	800.0
Operating Fees	0*	0*	3.5	0*	14.8
Miscellaneous Operating Expenses	0*	0*	12.2	0*	3.5
TOTAL NON-INTEREST EXPENSES	32	35	9.3	38	8.5
NET INCOME	10	12	27.5	13	4.4
Transfer to Regular Reserve 1/	4	3	9.8-	4	22.2

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

New Jersey
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	301	288	4.3-	276	4.2-
Cash & Equivalents	153	507	231.6	1,027	102.6
TOTAL INVESTMENTS	2,691	2,098	22.0-	1,926	8.2-
U.S. Government Obligations	222	136	38.6-	127	7.0-
Federal Agency Securities	1,073	1,228	14.4	1,089	11.3-
Mutual Fund & Common Trusts	25	23	7.5-	39	72.4
MCSD and PIC at Corporate CU	31	30	4.8-	31	3.8
All Other Corporate Credit Union	768	204	73.5-	181	11.2-
Commercial Banks, S&Ls	506	445	12.1-	408	8.3-
Credit Unions -Loans to, Deposits in	12	11	14.5-	9	10.1-
Other Investments	53	22	59.4-	41	92.1
TOTAL LOANS OUTSTANDING	3,276	3,618	10.4	3,857	6.6
Unsecured Credit Card Loans	229	244	6.4	264	8.3
All Other Unsecured Loans	426	421	1.4-	406	3.5-
New Vehicle Loans	521	538	3.4	573	6.4
Used Vehicle Loans	316	338	7.3	366	8.1
First Mortgage Real Estate Loans	886	988	11.6	1,062	7.5
Other Real Estate Loans	732	857	17.0	951	11.0
Leases Receivable	N/A	53	N/A	58	9.7
All Other Loans to Members	125	130	3.9	135	3.7
Other Loans	41	49	17.6	42	13.9-
Allowance For Loan Losses	40	41	3.2	40	1.1-
Other Real Estate Owned	2	0*	64.1-	0*	24.6
Land and Building	42	46	10.0	51	10.2
Other Fixed Assets	24	27	11.5	25	4.6-
NCUSIF Capitalization Deposit	50	51	3.4	52	0.9
Other Assets	59	74	26.3	73	1.5-
TOTAL ASSETS	6,256	6,381	2.0	6,971	9.2
LIABILITIES					
Total Borrowings	0*	20	1,481,272.0	18	10.7-
Accrued Dividends/Interest Payable	21	21	0.2	20	4.6-
Acct Payable and Other Liabilities	29	50	71.3	60	21.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	50	91	80.5	98	8.3
EQUITY/SAVINGS					
TOTAL SAVINGS	5,542	5,576	0.6	6,091	9.2
Share Drafts	660	728	10.4	792	8.7
Regular Shares	3,003	2,952	1.7-	3,041	3.0
Money Market Shares	421	430	2.2	559	29.8
Share Certificates/CDs	880	897	1.9	1,124	25.4
IRA/Keogh Accounts	519	505	2.7-	522	3.4
All Other Shares and Member Deposits	56	57	1.7	50	13.3-
Non-Member Deposits	3	6	128.7	4	39.5-
Regular Reserves	195	209	7.1	219	5.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-11	110.0	3	120.7-
Other Reserves	52	54	4.7	56	3.9
Undivided Earnings	419	459	9.5	502	9.2
Net Income	4	3	9.4-	3	16.7-
TOTAL EQUITY	664	714	7.5	782	9.5
TOTAL LIABILITIES/EQUITY/SAVINGS	6,256	6,381	2.0	6,971	9.2

* Amount Less than + or - 1 Million

New Jersey
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	301	288	4.3-	276	4.2-
INTEREST INCOME					
Interest on Loans	136	147	8.4	160	8.6
(Less) Interest Refund	0*	0*	77.8-	0*	0.0
Income from Investments	70	73	3.2	71	2.9-
Trading Profits and Losses	0*	0*	134.8	0	100.0-
TOTAL INTEREST INCOME	206	220	6.6	231	4.8
INTEREST EXPENSE					
Dividends on Shares	92	94	2.1	104	10.3
Interest on Deposits	0*	0*	17.2	1	40.2
Interest on Borrowed Money	0*	0*	4,081.8	0*	15.6
TOTAL INTEREST EXPENSE	93	96	2.7	106	10.6
PROVISION FOR LOAN LOSSES	8	8	1.7	7	11.4-
NET INTEREST INCOME AFTER PLL	105	117	10.5	118	1.1
NON-INTEREST INCOME					
Fee Income	12	15	23.6	17	16.4
Other Operating Income	4	8	89.2	7	4.2-
Gain (Loss) on Investments	0*	-0*	112.8-	0*	321.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	38,966.0	0*	95.5-
Other Non-Oper Income (Expense)	0*	0*	933.1	0*	70.5-
TOTAL NON-INTEREST INCOME	16	24	43.6	25	5.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	45	51	14.3	55	7.0
Travel and Conference Expense	2	2	14.1	2	1.0
Office Occupancy Expense	6	6	7.1	7	13.4
Office Operations Expense	20	22	9.5	23	4.5
Educational & Promotional Expense	3	4	22.5	4	5.9
Loan Servicing Expense	4	4	5.5	4	2.3
Professional and Outside Services	10	12	15.3	12	5.7
Member Insurance	2	2	7.9-	2	4.7
Operating Fees	0*	0*	8.6	0*	10.9-
Miscellaneous Operating Expenses	2	4	70.8	3	23.1-
TOTAL NON-INTEREST EXPENSES	95	108	13.7	113	5.1
NET INCOME	27	32	19.2	30	8.8-
Transfer to Regular Reserve 1/	5	6	15.5	2	58.2-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

New Mexico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	56	56	0.0	56	0.0
Cash & Equivalents	82	136	65.1	347	155.1
TOTAL INVESTMENTS	555	402	27.6-	387	3.5-
U.S. Government Obligations	17	8	54.1-	2	78.1-
Federal Agency Securities	259	192	25.8-	191	0.9-
Mutual Fund & Common Trusts	57	42	27.0-	13	68.2-
MCSD and PIC at Corporate CU	10	10	0.3	10	5.2
All Other Corporate Credit Union	125	83	33.7-	99	18.9
Commercial Banks, S&Ls	49	48	2.2-	47	2.5-
Credit Unions -Loans to, Deposits in	3	5	55.0	10	114.9
Other Investments	35	15	58.2-	16	12.1
TOTAL LOANS OUTSTANDING	1,972	2,193	11.2	2,322	5.9
Unsecured Credit Card Loans	119	129	8.8	138	6.6
All Other Unsecured Loans	141	135	3.6-	145	6.8
New Vehicle Loans	420	499	18.8	536	7.6
Used Vehicle Loans	340	386	13.6	433	12.1
First Mortgage Real Estate Loans	619	655	5.8	677	3.5
Other Real Estate Loans	219	266	21.8	275	3.4
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	112	117	4.5	112	4.6-
Other Loans	4	5	25.7	5	16.7
Allowance For Loan Losses	17	18	8.1	20	9.0
Other Real Estate Owned	0*	1	24.9	1	8.1
Land and Building	60	76	27.4	79	3.7
Other Fixed Assets	17	19	7.9	20	4.9
NCUSIF Capitalization Deposit	22	23	5.4	24	3.5
Other Assets	37	42	15.3	40	5.8-
TOTAL ASSETS	2,730	2,873	5.3	3,201	11.4
LIABILITIES					
Total Borrowings	89	83	7.3-	72	12.6-
Accrued Dividends/Interest Payable	4	5	7.1	6	18.8
Acct Payable and Other Liabilities	19	26	38.4	23	11.8-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	112	113	0.8	100	11.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,353	2,472	5.1	2,779	12.4
Share Drafts	324	387	19.5	417	7.5
Regular Shares	878	855	2.7-	880	3.0
Money Market Shares	246	290	17.6	340	17.2
Share Certificates/CDs	664	696	4.8	878	26.2
IRA/Keogh Accounts	220	224	1.9	239	6.8
All Other Shares and Member Deposits	12	14	13.3	12	13.1-
Non-Member Deposits	8	6	23.1-	12	106.3
Regular Reserves	80	87	8.5	91	4.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-2	25.1	0*	102.3-
Other Reserves	0*	0*	46.9-	0*	118.4
Undivided Earnings	183	203	10.8	229	12.8
Net Income	2	0*	86.3-	1	313.8
TOTAL EQUITY	265	289	9.0	322	11.5
TOTAL LIABILITIES/EQUITY/SAVINGS	2,730	2,873	5.3	3,201	11.4

* Amount Less than + or - 1 Million

New Mexico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	56	56	0.0	56	0.0
INTEREST INCOME					
Interest on Loans	80	90	12.3	97	8.0
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	15	14	5.9-	15	8.6
Trading Profits and Losses	-0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	95	104	9.6	112	8.1
INTEREST EXPENSE					
Dividends on Shares	40	41	4.8	48	16.2
Interest on Deposits	2	3	72.6	4	30.4
Interest on Borrowed Money	3	3	8.7	2	14.9-
TOTAL INTEREST EXPENSE	44	48	8.1	55	15.4
PROVISION FOR LOAN LOSSES	5	5	5.1	5	6.3
NET INTEREST INCOME AFTER PLL	46	51	11.6	52	1.5
NON-INTEREST INCOME					
Fee Income	9	11	29.0	13	16.3
Other Operating Income	4	5	18.4	6	21.8
Gain (Loss) on Investments	2	-3	307.8-	0*	109.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	71.2	0*	98.7-
Other Non-Oper Income (Expense)	-0*	-0*	50.6	0*	208.1-
TOTAL NON-INTEREST INCOME	15	13	12.5-	20	53.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	24	26	8.1	28	5.6
Travel and Conference Expense	0*	0*	9.6-	0*	18.0
Office Occupancy Expense	3	4	22.0	4	13.8
Office Operations Expense	11	12	11.6	12	1.4
Educational & Promotional Expense	1	1	15.7	1	0.8
Loan Servicing Expense	3	3	2.4-	3	12.7
Professional and Outside Services	4	5	12.8	6	17.0
Member Insurance	0*	0*	0.5-	0*	12.6
Operating Fees	0*	0*	17.4-	0*	5.8-
Miscellaneous Operating Expenses	1	1	11.9	1	4.6-
TOTAL NON-INTEREST EXPENSES	49	54	9.2	57	6.3
NET INCOME	11	10	9.1-	14	41.0
Transfer to Regular Reserve 1/	5	5	11.5	3	53.2-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

New York
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	674	652	3.3-	634	2.8-
Cash & Equivalents	392	1,438	266.9	2,577	79.2
TOTAL INVESTMENTS	8,279	7,074	14.6-	6,983	1.3-
U.S. Government Obligations	325	169	48.1-	113	33.2-
Federal Agency Securities	4,220	4,594	8.9	4,456	3.0-
Mutual Fund & Common Trusts	231	144	37.6-	309	114.2
MCSD and PIC at Corporate CU	65	80	22.5	79	1.2-
All Other Corporate Credit Union	1,961	852	56.5-	690	19.0-
Commercial Banks, S&Ls	1,055	748	29.1-	720	3.7-
Credit Unions -Loans to, Deposits in	57	56	0.5-	79	40.1
Other Investments	365	430	17.8	538	25.1
TOTAL LOANS OUTSTANDING	12,293	13,430	9.2	14,744	9.8
Unsecured Credit Card Loans	779	817	4.8	868	6.3
All Other Unsecured Loans	1,397	1,417	1.4	1,472	3.9
New Vehicle Loans	1,436	1,584	10.2	1,828	15.4
Used Vehicle Loans	1,411	1,561	10.6	1,762	12.9
First Mortgage Real Estate Loans	4,012	4,375	9.0	4,854	11.0
Other Real Estate Loans	1,816	2,049	12.8	2,324	13.4
Leases Receivable	N/A	50	N/A	54	6.2
All Other Loans to Members	1,387	1,456	5.0	1,500	3.0
Other Loans	54	121	124.0	83	31.1-
Allowance For Loan Losses	165	162	1.6-	164	1.3
Other Real Estate Owned	4	4	10.4	4	5.8-
Land and Building	208	217	4.3	242	11.7
Other Fixed Assets	94	99	4.9	102	3.2
NCUSIF Capitalization Deposit	166	172	3.9	182	5.8
Other Assets	214	228	6.5	241	5.7
TOTAL ASSETS	21,486	22,500	4.7	24,912	10.7
LIABILITIES					
Total Borrowings	193	313	62.4	398	27.1
Accrued Dividends/Interest Payable	32	41	31.3	31	24.2-
Acct Payable and Other Liabilities	147	165	12.1	214	29.8
Uninsured Secondary Capital	0*	2	136.7	2	31.2
TOTAL LIABILITIES	372	521	40.0	645	23.9
EQUITY/SAVINGS					
TOTAL SAVINGS	18,593	19,259	3.6	21,236	10.3
Share Drafts	1,948	2,434	25.0	2,405	1.2-
Regular Shares	8,239	7,952	3.5-	8,522	7.2
Money Market Shares	2,129	2,417	13.5	2,875	19.0
Share Certificates/CDs	4,186	4,410	5.4	5,305	20.3
IRA/Keogh Accounts	1,769	1,746	1.3-	1,824	4.5
All Other Shares and Member Deposits	288	262	8.9-	262	0.3-
Non-Member Deposits	35	38	10.0	45	17.4
Regular Reserves	837	895	6.9	967	8.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-17	-41	141.2	17	140.5-
Other Reserves	97	110	13.7	235	113.6
Undivided Earnings	1,589	1,739	9.5	1,795	3.2
Net Income	15	18	16.6	17	5.5-
TOTAL EQUITY	2,521	2,720	7.9	3,030	11.4
TOTAL LIABILITIES/EQUITY/SAVINGS	21,486	22,500	4.7	24,912	10.7

* Amount Less than + or - 1 Million

New York
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	674	652	3.3-	634	2.8-
INTEREST INCOME					
Interest on Loans	509	551	8.3	609	10.7
(Less) Interest Refund	0*	0*	46.7-	0*	79.8
Income from Investments	213	234	9.9	233	0.3-
Trading Profits and Losses	-0*	0*	139.7-	0*	69.4-
TOTAL INTEREST INCOME	722	785	8.8	843	7.4
INTEREST EXPENSE					
Dividends on Shares	318	339	6.6	373	9.8
Interest on Deposits	6	10	59.7	15	51.6
Interest on Borrowed Money	5	10	78.1	11	9.8
TOTAL INTEREST EXPENSE	330	359	8.8	399	11.0
PROVISION FOR LOAN LOSSES	33	26	21.2-	30	13.2
NET INTEREST INCOME AFTER PLL	358	399	11.5	414	3.7
NON-INTEREST INCOME					
Fee Income	40	45	11.2	54	20.2
Other Operating Income	20	25	27.7	32	25.7
Gain (Loss) on Investments	0*	-0*	162.1-	0*	364.4-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	480.2-	-1	347.8
Other Non-Oper Income (Expense)	1	0*	89.4-	3	2,360.1
TOTAL NON-INTEREST INCOME	62	70	13.4	88	26.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	152	167	9.7	185	10.6
Travel and Conference Expense	5	5	10.1	6	11.9
Office Occupancy Expense	21	23	5.5	25	9.2
Office Operations Expense	72	76	5.2	82	8.1
Educational & Promotional Expense	10	11	6.0	13	19.7
Loan Servicing Expense	17	19	11.2	20	6.9
Professional and Outside Services	23	24	7.3	28	14.7
Member Insurance	5	5	5.2-	5	0.3
Operating Fees	2	2	8.3	2	8.9-
Miscellaneous Operating Expenses	9	10	11.0	9	4.7-
TOTAL NON-INTEREST EXPENSES	317	342	8.0	375	9.6
NET INCOME	103	128	23.6	128	0.2
Transfer to Regular Reserve 1/	28	31	7.2	26	15.2-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

North Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	178	174	2.2-	165	5.2-
Cash & Equivalents	331	785	137.3	1,387	76.8
TOTAL INVESTMENTS	2,290	1,393	39.2-	1,771	27.1
U.S. Government Obligations	854	432	49.4-	73	83.1-
Federal Agency Securities	491	512	4.3	589	14.9
Mutual Fund & Common Trusts	62	8	87.2-	8	1.2-
MCSD and PIC at Corporate CU	30	34	12.4	34	2.1
All Other Corporate Credit Union	481	158	67.1-	840	430.8
Commercial Banks, S&Ls	297	154	48.0-	108	29.8-
Credit Unions -Loans to, Deposits in	13	19	49.3	22	12.6
Other Investments	61	76	23.2	98	28.9
TOTAL LOANS OUTSTANDING	8,952	9,940	11.0	10,691	7.6
Unsecured Credit Card Loans	244	286	17.0	328	14.7
All Other Unsecured Loans	765	778	1.8	784	0.7
New Vehicle Loans	1,117	1,338	19.8	1,459	9.1
Used Vehicle Loans	1,289	1,464	13.6	1,648	12.6
First Mortgage Real Estate Loans	4,155	4,535	9.1	4,854	7.0
Other Real Estate Loans	1,077	1,189	10.4	1,254	5.4
Leases Receivable	N/A	0*	N/A	0*	16.5-
All Other Loans to Members	205	217	5.9	224	3.3
Other Loans	99	131	32.4	140	6.1
Allowance For Loan Losses	72	76	5.3	79	5.0
Other Real Estate Owned	2	3	59.9	6	99.7
Land and Building	144	174	20.6	195	12.2
Other Fixed Assets	50	53	6.7	67	25.6
NCUSIF Capitalization Deposit	95	101	6.3	107	5.5
Other Assets	102	82	19.1-	92	12.3
TOTAL ASSETS	11,894	12,455	4.7	14,238	14.3
LIABILITIES					
Total Borrowings	12	19	57.1	8	61.1-
Accrued Dividends/Interest Payable	23	27	20.5	30	8.3
Acct Payable and Other Liabilities	150	119	20.7-	201	68.8
Uninsured Secondary Capital	0*	0*	32.2	0*	92.0
TOTAL LIABILITIES	185	166	10.4-	239	43.6
EQUITY/SAVINGS					
TOTAL SAVINGS	10,601	11,082	4.5	12,664	14.3
Share Drafts	1,228	1,460	18.9	1,589	8.9
Regular Shares	2,686	2,631	2.0-	2,605	1.0-
Money Market Shares	2,473	2,678	8.3	3,294	23.0
Share Certificates/CDs	2,725	2,796	2.6	3,553	27.1
IRA/Keogh Accounts	1,362	1,371	0.6	1,469	7.2
All Other Shares and Member Deposits	108	129	20.3	129	0.0
Non-Member Deposits	19	17	12.2-	23	37.1
Regular Reserves	527	575	9.1	615	6.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-17	-20	17.6	2	109.9-
Other Reserves	159	210	32.3	173	17.8-
Undivided Earnings	434	436	0.4	543	24.6
Net Income	4	5	31.5	3	48.3-
TOTAL EQUITY	1,107	1,207	9.0	1,335	10.6
TOTAL LIABILITIES/EQUITY/SAVINGS	11,894	12,455	4.7	14,238	14.3

* Amount Less than + or - 1 Million

North Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	178	174	2.2-	165	5.2-
INTEREST INCOME					
Interest on Loans	324	368	13.6	405	10.1
(Less) Interest Refund	0*	0*	4.6	0*	23.2
Income from Investments	62	53	14.0-	62	15.1
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	386	421	9.2	466	10.7
INTEREST EXPENSE					
Dividends on Shares	214	236	10.4	271	15.0
Interest on Deposits	4	4	15.5-	6	52.4
Interest on Borrowed Money	0*	1	321.6	0*	20.5-
TOTAL INTEREST EXPENSE	218	241	10.3	278	15.4
PROVISION FOR LOAN LOSSES	14	15	8.8	17	14.2
NET INTEREST INCOME AFTER PLL	154	166	7.8	172	3.5
NON-INTEREST INCOME					
Fee Income	42	46	9.1	54	17.6
Other Operating Income	8	10	20.5	16	57.8
Gain (Loss) on Investments	0*	-1	258.1-	0*	158.9-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	579.0-	-0*	125.0-
Other Non-Oper Income (Expense)	0*	0*	161.3	0*	110.5
TOTAL NON-INTEREST INCOME	51	55	8.0	71	28.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	74	85	14.3	95	12.1
Travel and Conference Expense	2	2	6.7	2	3.2
Office Occupancy Expense	11	12	10.6	14	13.5
Office Operations Expense	31	36	13.9	40	11.3
Educational & Promotional Expense	3	3	6.7	4	45.4
Loan Servicing Expense	4	4	11.8	5	8.4
Professional and Outside Services	11	12	6.3	13	14.0
Member Insurance	2	2	8.4-	2	9.9
Operating Fees	1	1	15.8	1	9.3-
Miscellaneous Operating Expenses	11	12	11.7	14	9.1
TOTAL NON-INTEREST EXPENSES	150	169	12.6	190	12.1
NET INCOME	55	52	5.3-	53	2.2
Transfer to Regular Reserve 1/	7	9	41.6	28	192.7

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

North Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	68	64	5.9-	64	0.0
Cash & Equivalents	24	21	14.7-	90	339.4
TOTAL INVESTMENTS	218	180	17.2-	166	7.8-
U.S. Government Obligations	0*	0*	0.1-	0*	71.8-
Federal Agency Securities	34	34	1.0	18	46.8-
Mutual Fund & Common Trusts	0*	0*	38.8-	0*	28.2
MCSD and PIC at Corporate CU	4	5	5.0	5	4.5-
All Other Corporate Credit Union	139	103	25.6-	93	10.6-
Commercial Banks, S&Ls	30	27	10.5-	41	54.1
Credit Unions -Loans to, Deposits in	3	4	25.1	3	17.6-
Other Investments	7	7	2.6	6	6.9-
TOTAL LOANS OUTSTANDING	725	784	8.1	832	6.1
Unsecured Credit Card Loans	21	21	0.4	22	3.0
All Other Unsecured Loans	34	36	5.1	38	5.4
New Vehicle Loans	87	96	10.0	99	3.4
Used Vehicle Loans	192	203	5.7	212	4.4
First Mortgage Real Estate Loans	131	138	5.2	146	5.9
Other Real Estate Loans	32	36	13.1	41	13.6
Leases Receivable	N/A	13	N/A	16	28.1
All Other Loans to Members	222	236	6.3	251	6.3
Other Loans	6	6	11.7-	7	25.4
Allowance For Loan Losses	11	12	13.7	14	13.1
Other Real Estate Owned	2	0*	58.3-	0*	68.0-
Land and Building	14	14	0.7	15	6.0
Other Fixed Assets	3	3	9.1	4	8.4
NCUSIF Capitalization Deposit	8	8	3.2	8	3.8
Other Assets	15	17	9.1	16	1.7-
TOTAL ASSETS	999	1,016	1.7	1,118	10.1
LIABILITIES					
Total Borrowings	0*	11	140,632.5	4	65.1-
Accrued Dividends/Interest Payable	3	4	6.9	5	32.2
Acct Payable and Other Liabilities	6	6	10.6-	6	0.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	10	20	108.5	14	29.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	886	885	0.1-	984	11.2
Share Drafts	114	122	6.9	134	10.0
Regular Shares	185	176	5.1-	169	4.2-
Money Market Shares	157	161	2.4	173	7.5
Share Certificates/CDs	340	346	1.6	411	18.7
IRA/Keogh Accounts	45	45	0.6-	54	19.5
All Other Shares and Member Deposits	32	31	3.3-	39	27.7
Non-Member Deposits	12	5	58.8-	5	4.3
Regular Reserves	53	59	12.4	64	7.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	78.0	0*	107.6-
Other Reserves	15	16	7.0	17	5.2
Undivided Earnings	31	32	0.8	36	14.2
Net Income	4	3	13.2-	3	18.5-
TOTAL EQUITY	103	110	7.0	119	8.6
TOTAL LIABILITIES/EQUITY/SAVINGS	999	1,016	1.7	1,118	10.1

* Amount Less than + or - 1 Million

North Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	68	64	5.9-	64	0.0
INTEREST INCOME					
Interest on Loans	31	31	2.1	35	10.2
(Less) Interest Refund	0*	0*	41.4-	0*	12.0
Income from Investments	6	6	1.6	6	3.0-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	37	38	2.0	41	8.0
INTEREST EXPENSE					
Dividends on Shares	8	9	5.6	9	7.4
Interest on Deposits	10	9	2.0-	12	24.2
Interest on Borrowed Money	0*	0*	21,075.1	0*	59.1-
TOTAL INTEREST EXPENSE	18	18	1.9	21	15.9
PROVISION FOR LOAN LOSSES	2	1	29.8-	1	11.9
NET INTEREST INCOME AFTER PLL	18	19	5.0	19	0.0
NON-INTEREST INCOME					
Fee Income	2	2	0.4-	3	14.6
Other Operating Income	1	1	20.2	2	30.4
Gain (Loss) on Investments	0*	-0*	313.8-	-0*	88.8-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	124.4-	0*	9.4-
Other Non-Oper Income (Expense)	0*	0*	35.4-	0*	55.1
TOTAL NON-INTEREST INCOME	3	4	5.0	4	20.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	8	8	5.5	9	9.3
Travel and Conference Expense	0*	0*	4.9-	0*	24.3
Office Occupancy Expense	1	1	0.9-	1	14.1
Office Operations Expense	3	3	1.6	3	10.0
Educational & Promotional Expense	0*	0*	11.8	0*	6.1
Loan Servicing Expense	0*	0*	6.8	0*	2.3
Professional and Outside Services	1	1	2.9-	1	14.8
Member Insurance	0*	0*	9.6-	0*	2.7
Operating Fees	0*	0*	10.4	0*	7.6
Miscellaneous Operating Expenses	0*	0*	14.8	0*	6.4-
TOTAL NON-INTEREST EXPENSES	16	16	3.8	18	9.1
NET INCOME	6	6	8.3	5	11.9-
Transfer to Regular Reserve 1/	0*	0*	13.5-	0*	5.8

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Ohio
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	529	518	2.1-	497	4.1-
Cash & Equivalents	327	556	70.1	1,280	130.3
TOTAL INVESTMENTS	3,360	2,843	15.4-	2,597	8.6-
U.S. Government Obligations	148	100	32.8-	74	25.5-
Federal Agency Securities	952	967	1.6	841	13.0-
Mutual Fund & Common Trusts	74	45	39.3-	55	23.0
MCSD and PIC at Corporate CU	68	76	11.4	69	8.6-
All Other Corporate Credit Union	777	541	30.4-	372	31.2-
Commercial Banks, S&Ls	1,184	937	20.9-	958	2.3
Credit Unions -Loans to, Deposits in	17	22	34.5	26	19.0
Other Investments	140	155	10.5	200	29.3
TOTAL LOANS OUTSTANDING	6,390	7,029	10.0	7,403	5.3
Unsecured Credit Card Loans	494	526	6.6	554	5.3
All Other Unsecured Loans	450	455	1.3	450	1.2-
New Vehicle Loans	1,280	1,431	11.8	1,507	5.3
Used Vehicle Loans	1,382	1,516	9.7	1,561	3.0
First Mortgage Real Estate Loans	1,544	1,652	7.0	1,788	8.2
Other Real Estate Loans	873	1,011	15.8	1,064	5.3
Leases Receivable	N/A	83	N/A	81	2.8-
All Other Loans to Members	363	348	4.1-	391	12.3
Other Loans	5	7	35.7	7	4.6-
Allowance For Loan Losses	49	54	8.7	57	7.0
Other Real Estate Owned	2	2	1.6-	1	19.9-
Land and Building	135	160	18.2	177	10.3
Other Fixed Assets	48	50	4.8	54	8.2
NCUSIF Capitalization Deposit	83	87	4.4	91	4.1
Other Assets	89	90	2.2	98	8.1
TOTAL ASSETS	10,385	10,763	3.6	11,643	8.2
LIABILITIES					
Total Borrowings	36	67	84.4	38	43.4-
Accrued Dividends/Interest Payable	14	14	3.0	16	18.3
Acct Payable and Other Liabilities	55	59	6.4	66	12.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	105	140	33.0	121	13.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	9,062	9,330	3.0	10,126	8.5
Share Drafts	962	1,128	17.2	1,210	7.3
Regular Shares	4,092	4,031	1.5-	3,965	1.6-
Money Market Shares	930	1,010	8.7	1,174	16.2
Share Certificates/CDs	2,071	2,158	4.2	2,650	22.8
IRA/Keogh Accounts	852	852	0.1-	903	6.0
All Other Shares and Member Deposits	139	129	7.5-	183	41.6
Non-Member Deposits	15	22	45.6	40	84.8
Regular Reserves	363	382	5.3	396	3.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-9	9,896.8-	5	158.7-
Other Reserves	29	28	4.1-	27	4.0-
Undivided Earnings	807	871	7.9	945	8.5
Net Income	18	22	18.8	23	6.0
TOTAL EQUITY	1,218	1,294	6.3	1,396	7.9
TOTAL LIABILITIES/EQUITY/SAVINGS	10,385	10,763	3.6	11,643	8.2

* Amount Less than + or - 1 Million

Ohio
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	529	518	2.1-	497	4.1-
INTEREST INCOME					
Interest on Loans	268	289	7.9	313	8.2
(Less) Interest Refund	0*	0*	84.1	0*	29.6
Income from Investments	88	93	4.7	94	1.1
Trading Profits and Losses	-3	0	100.0-	0	0.0
TOTAL INTEREST INCOME	354	382	7.9	406	6.4
INTEREST EXPENSE					
Dividends on Shares	162	172	6.3	183	6.2
Interest on Deposits	0*	0*	98.0-	10	52,662.2
Interest on Borrowed Money	0*	1	51.0	1	12.0-
TOTAL INTEREST EXPENSE	164	174	6.0	194	11.5
PROVISION FOR LOAN LOSSES	12	14	13.3	14	2.8
NET INTEREST INCOME AFTER PLL	177	194	9.2	198	2.1
NON-INTEREST INCOME					
Fee Income	27	32	21.0	39	22.0
Other Operating Income	12	11	8.8-	14	25.9
Gain (Loss) on Investments	0*	0*	87.3-	0*	1,665.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	8.4	-0*	110.0-
Other Non-Oper Income (Expense)	0*	-0*	118.6-	0*	1,364.5-
TOTAL NON-INTEREST INCOME	39	44	10.4	54	24.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	85	92	8.3	100	8.5
Travel and Conference Expense	3	3	0.1	3	9.3
Office Occupancy Expense	11	12	11.0	13	8.0
Office Operations Expense	38	40	6.1	43	7.9
Educational & Promotional Expense	5	6	9.8	7	14.5
Loan Servicing Expense	9	11	20.9	12	5.8
Professional and Outside Services	14	15	8.8	16	10.0
Member Insurance	4	3	5.2-	3	2.0-
Operating Fees	2	2	4.7	2	20.9
Miscellaneous Operating Expenses	6	7	23.7	8	4.2
TOTAL NON-INTEREST EXPENSES	176	191	8.9	207	8.2
NET INCOME	41	46	12.0	45	2.0-
Transfer to Regular Reserve 1/	7	8	12.3	4	43.4-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Oklahoma
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	97	96	1.0-	94	2.1-
Cash & Equivalents	90	245	173.8	504	105.2
TOTAL INVESTMENTS	1,454	1,098	24.5-	1,164	6.0
U.S. Government Obligations	98	50	49.3-	9	81.0-
Federal Agency Securities	537	514	4.3-	588	14.4
Mutual Fund & Common Trusts	17	3	81.4-	3	2.3-
MCSD and PIC at Corporate CU	17	18	7.7	18	0.6-
All Other Corporate Credit Union	376	169	55.1-	196	16.4
Commercial Banks, S&Ls	275	226	17.9-	236	4.4
Credit Unions -Loans to, Deposits in	8	6	29.9-	6	0.3-
Other Investments	126	113	10.6-	108	4.4-
TOTAL LOANS OUTSTANDING	2,803	3,075	9.7	3,154	2.6
Unsecured Credit Card Loans	131	136	3.8	139	2.9
All Other Unsecured Loans	139	142	1.6	145	2.5
New Vehicle Loans	658	758	15.2	755	0.4-
Used Vehicle Loans	744	803	7.9	858	6.8
First Mortgage Real Estate Loans	669	722	7.9	698	3.4-
Other Real Estate Loans	189	226	19.5	254	12.2
Leases Receivable	N/A	0*	N/A	0*	25.3-
All Other Loans to Members	221	224	1.5	241	7.5
Other Loans	51	64	25.1	65	0.9
Allowance For Loan Losses	28	30	7.5	31	3.3
Other Real Estate Owned	1	1	0.5-	1	21.0
Land and Building	73	83	12.9	90	8.6
Other Fixed Assets	20	20	3.9-	21	5.4
NCUSIF Capitalization Deposit	36	37	3.1	38	2.2
Other Assets	40	39	0.7-	41	4.5
TOTAL ASSETS	4,489	4,568	1.8	4,981	9.0
LIABILITIES					
Total Borrowings	31	31	0.6	67	118.6
Accrued Dividends/Interest Payable	6	7	4.6	6	7.7-
Acct Payable and Other Liabilities	46	47	1.3	52	11.3
Uninsured Secondary Capital	0*	0*	0.0	0*	10.0-
TOTAL LIABILITIES	83	85	1.3	126	48.9
EQUITY/SAVINGS					
TOTAL SAVINGS	3,950	3,995	1.1	4,315	8.0
Share Drafts	515	573	11.3	608	6.0
Regular Shares	1,574	1,518	3.6-	1,508	0.7-
Money Market Shares	477	498	4.4	599	20.1
Share Certificates/CDs	956	979	2.5	1,140	16.4
IRA/Keogh Accounts	397	395	0.6-	429	8.8
All Other Shares and Member Deposits	19	19	2.6	22	15.0
Non-Member Deposits	12	12	3.4-	9	28.0-
Regular Reserves	164	174	5.6	179	3.4
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-3	-8	118.8	8	203.7-
Other Reserves	29	31	6.2	29	8.1-
Undivided Earnings	263	289	10.1	321	11.1
Net Income	2	2	5.4	3	63.6
TOTAL EQUITY	455	488	7.3	541	10.7
TOTAL LIABILITIES/EQUITY/SAVINGS	4,489	4,568	1.8	4,981	9.0

* Amount Less than + or - 1 Million

Oklahoma
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	97	96	1.0-	94	2.1-
INTEREST INCOME					
Interest on Loans	115	123	7.2	131	6.4
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	36	38	4.9	40	5.3
Trading Profits and Losses	0*	-0*	138.8-	0*	186.4-
TOTAL INTEREST INCOME	151	161	6.7	171	6.1
INTEREST EXPENSE					
Dividends on Shares	65	69	5.5	75	8.0
Interest on Deposits	7	8	15.3	10	29.1
Interest on Borrowed Money	0*	1	28.8	1	18.9
TOTAL INTEREST EXPENSE	73	78	6.7	86	10.3
PROVISION FOR LOAN LOSSES	7	7	9.6-	6	7.1-
NET INTEREST INCOME AFTER PLL	71	77	8.3	79	3.0
NON-INTEREST INCOME					
Fee Income	16	17	7.6	20	17.7
Other Operating Income	4	4	17.2	5	19.4
Gain (Loss) on Investments	0*	-0*	292.6-	0*	205.3-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	356.4-	0*	358.6-
Other Non-Oper Income (Expense)	0*	0*	25.1	-0*	161.0-
TOTAL NON-INTEREST INCOME	20	21	8.7	26	18.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	38	40	5.7	44	8.3
Travel and Conference Expense	1	1	8.7	1	4.7
Office Occupancy Expense	5	5	6.7	6	14.7
Office Operations Expense	17	19	6.6	20	9.0
Educational & Promotional Expense	2	2	16.0	2	10.0
Loan Servicing Expense	3	4	19.6	4	3.4
Professional and Outside Services	4	5	5.9	5	4.7
Member Insurance	1	1	4.9-	0*	22.2-
Operating Fees	0*	0*	7.8	0*	12.0-
Miscellaneous Operating Expenses	2	2	0.9-	2	12.0
TOTAL NON-INTEREST EXPENSES	74	79	6.5	85	7.9
NET INCOME	16	19	16.9	19	0.5
Transfer to Regular Reserve 1/	4	4	4.0	3	26.3-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Oregon
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	120	116	3.3-	112	3.4-
Cash & Equivalents	134	270	102.3	806	198.3
TOTAL INVESTMENTS	2,067	1,458	29.5-	1,446	0.9-
U.S. Government Obligations	23	9	59.9-	34	278.8
Federal Agency Securities	906	757	16.5-	665	12.1-
Mutual Fund & Common Trusts	142	136	3.9-	181	32.5
MCSD and PIC at Corporate CU	51	53	4.9	56	4.9
All Other Corporate Credit Union	643	317	50.6-	266	16.0-
Commercial Banks, S&Ls	275	153	44.4-	177	16.1
Credit Unions -Loans to, Deposits in	12	12	5.6	14	14.0
Other Investments	18	21	20.0	52	147.8
TOTAL LOANS OUTSTANDING	4,545	5,214	14.7	5,549	6.4
Unsecured Credit Card Loans	282	320	13.2	343	7.4
All Other Unsecured Loans	288	277	3.8-	275	0.7-
New Vehicle Loans	890	1,057	18.8	1,111	5.1
Used Vehicle Loans	1,029	1,103	7.2	1,183	7.2
First Mortgage Real Estate Loans	856	966	12.9	1,113	15.2
Other Real Estate Loans	881	1,099	24.9	1,161	5.6
Leases Receivable	N/A	11	N/A	7	30.9-
All Other Loans to Members	303	344	13.3	307	10.8-
Other Loans	16	38	135.3	49	28.6
Allowance For Loan Losses	46	47	2.9	49	3.3
Other Real Estate Owned	3	2	33.2-	2	4.4
Land and Building	92	102	11.2	110	8.0
Other Fixed Assets	42	45	8.1	46	1.5
NCUSIF Capitalization Deposit	55	57	4.2	60	4.6
Other Assets	62	63	2.3	75	17.9
TOTAL ASSETS	6,953	7,165	3.1	8,044	12.3
LIABILITIES					
Total Borrowings	84	62	26.5-	91	48.2
Accrued Dividends/Interest Payable	5	5	1.5-	5	12.9
Acct Payable and Other Liabilities	41	51	24.1	69	35.8
Uninsured Secondary Capital	0	0*	0.0	0*	61.2-
TOTAL LIABILITIES	130	117	9.4-	166	41.3
EQUITY/SAVINGS					
TOTAL SAVINGS	6,208	6,367	2.6	7,124	11.9
Share Drafts	758	924	21.8	1,009	9.2
Regular Shares	1,963	1,723	12.2-	1,691	1.9-
Money Market Shares	1,232	1,392	13.0	1,604	15.2
Share Certificates/CDs	1,558	1,628	4.6	2,096	28.7
IRA/Keogh Accounts	642	640	0.4-	685	7.0
All Other Shares and Member Deposits	51	56	9.2	36	36.0-
Non-Member Deposits	5	5	0.1	4	11.7-
Regular Reserves	222	239	7.6	289	20.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-8	-12	40.9	-0*	99.6-
Other Reserves	0*	0*	34.7-	0*	0.0
Undivided Earnings	396	446	12.9	460	3.0
Net Income	5	6	20.9	5	24.3-
TOTAL EQUITY	615	681	10.6	754	10.8
TOTAL LIABILITIES/EQUITY/SAVINGS	6,953	7,165	3.1	8,044	12.3

* Amount Less than + or - 1 Million

Oregon
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	120	116	3.3-	112	3.4-
INTEREST INCOME					
Interest on Loans	186	213	14.6	231	8.3
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	53	46	12.6-	48	3.6
Trading Profits and Losses	-0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	239	260	8.6	279	7.5
INTEREST EXPENSE					
Dividends on Shares	68	71	4.4	74	4.5
Interest on Deposits	45	44	0.7-	61	37.8
Interest on Borrowed Money	3	3	1.4-	2	17.8-
TOTAL INTEREST EXPENSE	115	118	2.3	137	16.6
PROVISION FOR LOAN LOSSES	12	11	5.3-	14	21.9
NET INTEREST INCOME AFTER PLL	113	131	16.5	129	1.9-
NON-INTEREST INCOME					
Fee Income	18	20	8.1	23	16.5
Other Operating Income	12	16	33.1	18	13.6
Gain (Loss) on Investments	0*	-0*	2,720.1-	0*	114.5-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	103.1-	-0*	56.9-
Other Non-Oper Income (Expense)	0*	0*	94.9	0*	38.1-
TOTAL NON-INTEREST INCOME	31	35	13.6	41	18.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	59	67	13.4	71	6.8
Travel and Conference Expense	2	2	4.2	2	6.8
Office Occupancy Expense	8	9	8.7	9	7.1
Office Operations Expense	25	28	12.6	29	2.2
Educational & Promotional Expense	4	5	4.6	6	34.9
Loan Servicing Expense	6	7	14.1	7	8.8
Professional and Outside Services	11	11	5.8	12	7.1
Member Insurance	0*	0*	15.6-	0*	9.6
Operating Fees	0*	0*	8.1	0*	8.0
Miscellaneous Operating Expenses	2	2	18.3	2	10.5
TOTAL NON-INTEREST EXPENSES	117	131	11.7	140	7.0
NET INCOME	26	35	34.5	30	15.4-
Transfer to Regular Reserve 1/	8	10	19.9	6	41.7-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Pennsylvania
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	825	789	4.4-	763	3.3-
Cash & Equivalents	369	1,107	199.9	2,364	113.6
TOTAL INVESTMENTS	5,407	4,211	22.1-	3,974	5.6-
U.S. Government Obligations	268	216	19.2-	145	32.8-
Federal Agency Securities	2,165	2,212	2.2	2,251	1.7
Mutual Fund & Common Trusts	109	92	15.6-	98	6.4
MCSD and PIC at Corporate CU	96	107	11.3	107	0.2
All Other Corporate Credit Union	1,376	568	58.7-	309	45.6-
Commercial Banks, S&Ls	1,315	933	29.1-	946	1.4
Credit Unions -Loans to, Deposits in	17	25	43.7	28	10.8
Other Investments	61	58	5.5-	90	55.9
TOTAL LOANS OUTSTANDING	9,032	9,894	9.5	10,489	6.0
Unsecured Credit Card Loans	745	790	5.9	856	8.4
All Other Unsecured Loans	1,249	1,228	1.7-	1,249	1.7
New Vehicle Loans	1,778	1,903	7.1	1,972	3.6
Used Vehicle Loans	1,312	1,559	18.9	1,716	10.1
First Mortgage Real Estate Loans	1,333	1,491	11.9	1,580	6.0
Other Real Estate Loans	2,110	2,359	11.8	2,550	8.1
Leases Receivable	N/A	12	N/A	9	24.6-
All Other Loans to Members	487	540	10.9	536	0.7-
Other Loans	19	12	35.0-	20	61.1
Allowance For Loan Losses	99	100	1.0	102	2.0
Other Real Estate Owned	4	3	14.3-	3	4.0-
Land and Building	193	210	8.8	221	5.3
Other Fixed Assets	60	66	8.9	69	4.8
NCUSIF Capitalization Deposit	124	129	4.0	134	3.6
Other Assets	132	130	1.6-	151	16.6
TOTAL ASSETS	15,223	15,650	2.8	17,303	10.6
LIABILITIES					
Total Borrowings	11	10	5.6-	7	31.8-
Accrued Dividends/Interest Payable	22	23	1.7	26	12.2
Acct Payable and Other Liabilities	59	50	15.8-	73	46.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	92	83	10.3-	105	27.5
EQUITY/SAVINGS					
TOTAL SAVINGS	13,507	13,809	2.2	15,240	10.4
Share Drafts	1,347	1,603	19.0	1,725	7.6
Regular Shares	6,596	6,626	0.5	6,672	0.7
Money Market Shares	1,311	1,389	5.9	1,725	24.2
Share Certificates/CDs	2,687	2,650	1.4-	3,470	30.9
IRA/Keogh Accounts	1,277	1,257	1.5-	1,360	8.2
All Other Shares and Member Deposits	269	261	2.9-	259	0.9-
Non-Member Deposits	20	23	14.1	29	23.5
Regular Reserves	397	427	7.5	458	7.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-15	-29	96.8	16	153.1-
Other Reserves	30	22	27.1-	13	42.5-
Undivided Earnings	1,206	1,329	10.2	1,465	10.2
Net Income	6	9	56.1	6	35.3-
TOTAL EQUITY	1,624	1,757	8.2	1,957	11.4
TOTAL LIABILITIES/EQUITY/SAVINGS	15,223	15,650	2.8	17,303	10.6

* Amount Less than + or - 1 Million

Pennsylvania
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	825	789	4.4-	763	3.3-
INTEREST INCOME					
Interest on Loans	383	409	6.9	444	8.7
(Less) Interest Refund	0*	0*	15.8	0*	7.1-
Income from Investments	136	146	8.0	151	3.4
Trading Profits and Losses	0*	-0*	15,294.7-	-0*	77.2-
TOTAL INTEREST INCOME	518	554	7.1	595	7.4
INTEREST EXPENSE					
Dividends on Shares	235	244	3.8	274	12.3
Interest on Deposits	6	7	15.9	12	59.3
Interest on Borrowed Money	0*	0*	278.5	0*	43.0-
TOTAL INTEREST EXPENSE	242	252	4.4	286	13.4
PROVISION FOR LOAN LOSSES	25	23	5.2-	23	0.2
NET INTEREST INCOME AFTER PLL	251	279	11.0	286	2.5
NON-INTEREST INCOME					
Fee Income	24	30	23.8	36	22.5
Other Operating Income	20	23	17.7	28	21.4
Gain (Loss) on Investments	-0*	-0*	1.8-	0*	156.7-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	164.4-	0*	51.2-
Other Non-Oper Income (Expense)	-0*	0*	118.6-	-0*	440.6-
TOTAL NON-INTEREST INCOME	42	53	25.0	65	21.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	105	115	10.0	127	10.4
Travel and Conference Expense	3	3	7.1	3	5.9
Office Occupancy Expense	12	13	8.9	14	12.8
Office Operations Expense	52	56	7.9	59	6.4
Educational & Promotional Expense	6	7	24.3	9	13.9
Loan Servicing Expense	14	15	4.5	16	10.0
Professional and Outside Services	24	25	5.1	27	9.2
Member Insurance	8	8	1.9	8	0.3
Operating Fees	2	2	10.6	2	9.3-
Miscellaneous Operating Expenses	6	6	5.1	6	0.6-
TOTAL NON-INTEREST EXPENSES	230	250	8.6	272	8.8
NET INCOME	63	82	29.2	79	4.3-
Transfer to Regular Reserve 1/	23	24	3.0	13	46.5-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Puerto Rico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
Cash & Equivalents	17	9	46.5-	32	252.1
TOTAL INVESTMENTS	99	122	22.9	114	6.9-
U.S. Government Obligations	9	10	7.9	11	18.9
Federal Agency Securities	55	71	29.1	73	2.8
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	6.2-	0*	6.2
All Other Corporate Credit Union	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	36	36	0.1	29	18.6-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	6	6,067.2	0*	90.3-
TOTAL LOANS OUTSTANDING	240	250	4.3	269	7.8
Unsecured Credit Card Loans	9	10	14.5	12	23.5
All Other Unsecured Loans	119	130	8.7	126	2.9-
New Vehicle Loans	51	56	9.5	67	20.6
Used Vehicle Loans	1	1	2.9	2	7.2
First Mortgage Real Estate Loans	24	30	28.8	37	20.2
Other Real Estate Loans	7	10	32.2	13	32.5
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	28	13	54.7-	12	9.0-
Other Loans	0*	0*	22.4	1	610.3
Allowance For Loan Losses	3	4	17.3	4	11.8
Other Real Estate Owned	0*	0*	0.0	0*	100.0-
Land and Building	5	5	1.2-	6	36.6
Other Fixed Assets	3	3	1.8-	2	26.6-
NCUSIF Capitalization Deposit	3	3	7.4	3	2.8
Other Assets	3	4	28.9	4	7.6-
TOTAL ASSETS	366	392	7.0	426	8.7
LIABILITIES					
Total Borrowings	0*	0*	53.8-	0*	100.0-
Accrued Dividends/Interest Payable	0*	0*	3.0	0*	19.6
Acct Payable and Other Liabilities	3	3	17.5-	3	24.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	4	4	13.9-	4	22.4
EQUITY/SAVINGS					
TOTAL SAVINGS	316	340	7.6	370	8.7
Share Drafts	8	8	8.6	9	11.4
Regular Shares	199	201	1.0	207	2.7
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	101	118	17.1	142	20.6
IRA/Keogh Accounts	6	7	8.9	7	4.4
All Other Shares and Member Deposits	3	6	139.2	5	19.5-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	22	12	45.1-	13	6.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0*	0.0
Other Reserves	9	9	1.0	10	9.1
Undivided Earnings	14	26	86.1	28	8.9
Net Income	0*	0*	184.6	0*	59.5-
TOTAL EQUITY	46	48	4.9	52	7.9
TOTAL LIABILITIES/EQUITY/SAVINGS	366	392	7.0	426	8.7

* Amount Less than + or - 1 Million

Puerto Rico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
INTEREST INCOME					
Interest on Loans	12	12	2.4	13	6.9
(Less) Interest Refund	0*	0*	43.7	0*	160.9
Income from Investments	3	4	33.1	4	0.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	14	16	8.5	17	5.4
INTEREST EXPENSE					
Dividends on Shares	7	8	8.4	8	5.5
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	5.9-	0*	93.8-
TOTAL INTEREST EXPENSE	7	8	8.4	8	5.5
PROVISION FOR LOAN LOSSES	1	1	8.7	1	11.5-
NET INTEREST INCOME AFTER PLL	6	6	8.5	7	9.2
NON-INTEREST INCOME					
Fee Income	0*	0*	3.3	0*	26.5
Other Operating Income	0*	0*	32.0-	0*	57.5
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	98.0-	-0*	113.2-
Other Non-Oper Income (Expense)	-0*	0	100.0-	0*	0.0
TOTAL NON-INTEREST INCOME	0*	0*	18.0-	0*	32.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	2	2	12.3	3	6.1
Travel and Conference Expense	0*	0*	1.4-	0*	3.6-
Office Occupancy Expense	0*	0*	1.1-	0*	10.5
Office Operations Expense	1	1	4.8-	2	16.7
Educational & Promotional Expense	0*	0*	17.1	0*	1.5-
Loan Servicing Expense	0*	0*	61.6	0*	31.0
Professional and Outside Services	0*	0*	3.5	0*	16.1
Member Insurance	0*	0*	5.6-	0*	7.0-
Operating Fees	0*	0*	8.8	0*	19.5-
Miscellaneous Operating Expenses	0*	0*	44.0	0*	7.8-
TOTAL NON-INTEREST EXPENSES	5	5	8.2	6	8.0
NET INCOME	2	2	0.5-	2	20.0
Transfer to Regular Reserve 1/	0*	0*	40.8-	0*	298.9

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Rhode Island
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	41	41	0.0	39	4.9-
Cash & Equivalents	38	203	440.6	345	70.2
TOTAL INVESTMENTS	803	638	20.6-	614	3.8-
U.S. Government Obligations	69	44	36.4-	9	78.6-
Federal Agency Securities	412	383	6.9-	365	4.8-
Mutual Fund & Common Trusts	0*	0*	17.1-	1	312.3
MCSD and PIC at Corporate CU	9	10	3.6	9	5.7-
All Other Corporate Credit Union	188	85	54.8-	77	8.9-
Commercial Banks, S&Ls	37	23	37.4-	17	28.1-
Credit Unions -Loans to, Deposits in	4	5	6.5	3	24.9-
Other Investments	84	88	5.0	132	49.7
TOTAL LOANS OUTSTANDING	1,196	1,351	13.0	1,416	4.8
Unsecured Credit Card Loans	45	48	6.4	45	5.8-
All Other Unsecured Loans	45	40	11.3-	38	4.6-
New Vehicle Loans	84	111	32.9	127	13.8
Used Vehicle Loans	103	127	23.3	166	30.5
First Mortgage Real Estate Loans	748	817	9.3	811	0.8-
Other Real Estate Loans	139	178	28.1	201	13.3
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	28	25	9.0-	26	1.0
Other Loans	5	5	1.5-	3	32.2-
Allowance For Loan Losses	12	12	3.7-	11	1.0-
Other Real Estate Owned	0*	0*	63.8-	0*	93.2-
Land and Building	25	30	20.4	37	24.7
Other Fixed Assets	8	9	11.9	10	13.3
NCUSIF Capitalization Deposit	16	17	9.4	18	3.5
Other Assets	25	29	18.7	27	7.8-
TOTAL ASSETS	2,098	2,266	8.0	2,456	8.4
LIABILITIES					
Total Borrowings	37	65	74.6	44	31.6-
Accrued Dividends/Interest Payable	5	7	26.0	7	1.9
Acct Payable and Other Liabilities	18	15	15.0-	22	44.4
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	60	87	44.0	73	15.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,740	1,866	7.2	2,044	9.6
Share Drafts	172	217	26.0	256	17.8
Regular Shares	457	464	1.6	483	4.1
Money Market Shares	172	212	23.0	246	16.1
Share Certificates/CDs	658	697	5.9	787	12.8
IRA/Keogh Accounts	157	161	2.5	173	7.3
All Other Shares and Member Deposits	123	113	7.6-	99	12.5-
Non-Member Deposits	0*	0*	68.0	0*	12.0
Regular Reserves	82	86	5.3	86	0.3
APPR. For Non-Conf. Invest.	0*	0*	987.8	0	100.0-
Accum. Unrealized G/L on A-F-S	-3	-7	148.8	0*	108.1-
Other Reserves	1	2	89.1	3	54.6
Undivided Earnings	215	227	5.5	246	8.3
Net Income	2	5	103.9	2	49.9-
TOTAL EQUITY	298	313	5.1	338	8.1
TOTAL LIABILITIES/EQUITY/SAVINGS	2,098	2,266	8.0	2,456	8.4

* Amount Less than + or - 1 Million

Rhode Island
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	41	41	0.0	39	4.9-
INTEREST INCOME					
Interest on Loans	45	51	12.6	54	6.4
(Less) Interest Refund	0*	0*	10.3	0*	91.2-
Income from Investments	21	24	16.8	24	0.1
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	66	75	13.9	78	4.4
INTEREST EXPENSE					
Dividends on Shares	7	7	3.3	7	3.1
Interest on Deposits	23	27	17.8	30	12.3
Interest on Borrowed Money	0*	2	340.8	2	23.3-
TOTAL INTEREST EXPENSE	30	36	19.3	39	8.5
PROVISION FOR LOAN LOSSES	1	2	14.4	1	11.1-
NET INTEREST INCOME AFTER PLL	34	37	9.1	37	1.1
NON-INTEREST INCOME					
Fee Income	5	5	9.6	7	27.8
Other Operating Income	2	2	7.8-	2	43.4
Gain (Loss) on Investments	0*	0*	85.5-	0*	105.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	6.8	-0*	2,869.9-
Other Non-Oper Income (Expense)	-0*	0*	3,364.3-	0*	81.4-
TOTAL NON-INTEREST INCOME	7	7	4.5-	9	31.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	15	18	15.0	18	3.7
Travel and Conference Expense	0*	0*	0.3	0*	2.9
Office Occupancy Expense	2	3	13.5	3	18.3
Office Operations Expense	6	6	8.4	7	9.1
Educational & Promotional Expense	1	1	10.3	1	1.5-
Loan Servicing Expense	0*	1	31.8	1	6.8
Professional and Outside Services	2	3	27.3	3	18.2
Member Insurance	0*	0*	4.2-	0*	2.2-
Operating Fees	0*	0*	19.6-	0*	30.4-
Miscellaneous Operating Expenses	2	2	10.2-	2	12.3
TOTAL NON-INTEREST EXPENSES	31	35	12.6	37	7.1
NET INCOME	10	9	11.1-	9	1.4
Transfer to Regular Reserve 1/	1	3	105.3	0*	90.1-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

South Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	102	99	2.9-	97	2.0-
Cash & Equivalents	132	258	95.2	623	142.1
TOTAL INVESTMENTS	1,047	747	28.7-	659	11.8-
U.S. Government Obligations	30	11	63.7-	0*	91.5-
Federal Agency Securities	467	389	16.6-	278	28.5-
Mutual Fund & Common Trusts	30	15	50.5-	27	81.2
MCSD and PIC at Corporate CU	18	25	40.2	24	4.0-
All Other Corporate Credit Union	306	170	44.4-	206	21.5
Commercial Banks, S&Ls	186	110	40.7-	99	10.7-
Credit Unions -Loans to, Deposits in	5	6	14.3	6	1.7-
Other Investments	5	19	306.3	17	11.6-
TOTAL LOANS OUTSTANDING	2,853	3,245	13.7	3,454	6.5
Unsecured Credit Card Loans	178	199	11.8	222	11.4
All Other Unsecured Loans	258	275	6.6	279	1.4
New Vehicle Loans	520	623	19.6	664	6.6
Used Vehicle Loans	732	864	18.1	917	6.1
First Mortgage Real Estate Loans	677	759	12.1	790	4.1
Other Real Estate Loans	290	325	12.3	369	13.4
Leases Receivable	N/A	0*	N/A	0*	640.7
All Other Loans to Members	186	195	5.4	213	8.9
Other Loans	13	4	66.6-	1	72.9-
Allowance For Loan Losses	28	30	4.2	30	1.8
Other Real Estate Owned	1	0*	40.6-	0*	23.9-
Land and Building	62	72	16.9	95	30.8
Other Fixed Assets	26	27	6.6	31	12.0
NCUSIF Capitalization Deposit	33	34	3.6	36	7.4
Other Assets	33	35	7.9	46	32.4
TOTAL ASSETS	4,158	4,389	5.6	4,915	12.0
LIABILITIES					
Total Borrowings	2	35	1,387.1	25	28.7-
Accrued Dividends/Interest Payable	18	21	18.3	26	22.8
Acct Payable and Other Liabilities	21	23	10.1	32	35.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	42	80	92.0	83	4.0
EQUITY/SAVINGS					
TOTAL SAVINGS	3,645	3,800	4.3	4,281	12.6
Share Drafts	440	533	21.1	572	7.2
Regular Shares	1,324	1,326	0.1	1,339	1.0
Money Market Shares	296	289	2.4-	372	28.7
Share Certificates/CDs	1,145	1,202	5.1	1,504	25.0
IRA/Keogh Accounts	411	418	1.6	465	11.4
All Other Shares and Member Deposits	24	27	14.6	20	27.5-
Non-Member Deposits	5	4	10.7-	9	104.3
Regular Reserves	121	133	10.4	142	6.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-5	87.1	0*	101.1-
Other Reserves	17	16	8.3-	20	28.6
Undivided Earnings	331	359	8.6	384	6.9
Net Income	5	6	21.0	6	7.5-
TOTAL EQUITY	471	509	8.1	552	8.4
TOTAL LIABILITIES/EQUITY/SAVINGS	4,158	4,389	5.6	4,915	12.0

* Amount Less than + or - 1 Million

South Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	102	99	2.9-	97	2.0-
INTEREST INCOME					
Interest on Loans	122	136	11.5	152	11.5
(Less) Interest Refund	0*	0*	28.9	0*	1.4
Income from Investments	27	25	9.0-	26	3.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	149	161	7.8	178	10.3
INTEREST EXPENSE					
Dividends on Shares	67	71	6.9	86	20.6
Interest on Deposits	0*	0*	33.2-	0*	38.6
Interest on Borrowed Money	0*	0*	1,270.9	0*	105.0
TOTAL INTEREST EXPENSE	67	72	7.2	88	21.2
PROVISION FOR LOAN LOSSES	8	8	5.2	10	20.2
NET INTEREST INCOME AFTER PLL	74	81	8.6	80	0.4-
NON-INTEREST INCOME					
Fee Income	20	23	13.3	28	19.2
Other Operating Income	5	6	29.1	8	30.9
Gain (Loss) on Investments	0*	0*	8,722.5	0*	60.8-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	6,882.7-	0*	99.5-
Other Non-Oper Income (Expense)	0*	0*	36.7-	0*	78.4
TOTAL NON-INTEREST INCOME	26	30	17.4	36	20.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	39	43	9.0	48	12.3
Travel and Conference Expense	1	1	1.2	2	24.2
Office Occupancy Expense	5	5	10.1	6	11.6
Office Operations Expense	18	19	9.2	22	13.8
Educational & Promotional Expense	2	3	21.8	3	10.2
Loan Servicing Expense	4	4	17.6	5	12.8
Professional and Outside Services	6	7	9.1	8	21.0
Member Insurance	0*	0*	5.0	0*	2.6
Operating Fees	0*	0*	6.3	0*	6.6-
Miscellaneous Operating Expenses	2	2	5.5	3	15.6
TOTAL NON-INTEREST EXPENSES	79	87	9.6	98	13.3
NET INCOME	21	24	15.4	19	23.1-
Transfer to Regular Reserve 1/	9	9	4.0	5	39.9-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

South Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	63	63	0.0	61	3.2-
Cash & Equivalents	18	36	106.5	107	196.5
TOTAL INVESTMENTS	199	146	26.9-	145	0.2-
U.S. Government Obligations	3	4	32.5	2	62.7-
Federal Agency Securities	60	67	11.6	68	0.7
Mutual Fund & Common Trusts	5	0*	98.2-	4	4,184.0
MCSD and PIC at Corporate CU	6	7	12.2	8	15.6
All Other Corporate Credit Union	75	17	77.3-	11	32.7-
Commercial Banks, S&Ls	42	37	12.8-	36	1.8-
Credit Unions -Loans to, Deposits in	7	7	2.2	8	7.3
Other Investments	0*	6	791.8	9	34.1
TOTAL LOANS OUTSTANDING	639	747	16.9	808	8.1
Unsecured Credit Card Loans	29	31	7.2	34	9.2
All Other Unsecured Loans	29	32	11.7	32	1.9-
New Vehicle Loans	106	136	27.9	131	3.9-
Used Vehicle Loans	219	247	13.0	270	9.1
First Mortgage Real Estate Loans	106	122	15.2	144	17.3
Other Real Estate Loans	61	76	24.5	91	19.5
Leases Receivable	N/A	0*	N/A	5	537.3
All Other Loans to Members	88	100	14.5	100	0.4-
Other Loans	0*	0*	20.6-	3	275.0
Allowance For Loan Losses	8	8	10.0	9	7.2
Other Real Estate Owned	0*	0*	58.9	0*	100.0-
Land and Building	14	16	15.5	17	7.1
Other Fixed Assets	5	5	1.2	6	12.4
NCUSIF Capitalization Deposit	7	8	10.3	8	8.1
Other Assets	9	9	8.3	7	23.9-
TOTAL ASSETS	884	960	8.6	1,090	13.6
LIABILITIES					
Total Borrowings	2	23	1,253.5	13	42.2-
Accrued Dividends/Interest Payable	3	4	21.1	5	22.6
Acct Payable and Other Liabilities	4	5	18.6	5	6.3
Uninsured Secondary Capital	0*	0*	320.8	0*	140.0
TOTAL LIABILITIES	9	31	253.0	23	25.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	791	836	5.7	964	15.3
Share Drafts	99	112	12.8	123	10.3
Regular Shares	197	199	0.9	205	3.3
Money Market Shares	98	100	2.5	112	11.4
Share Certificates/CDs	296	318	7.5	404	26.8
IRA/Keogh Accounts	69	76	9.6	83	9.9
All Other Shares and Member Deposits	27	23	15.6-	29	26.3
Non-Member Deposits	5	8	77.4	8	3.1-
Regular Reserves	28	31	10.7	33	7.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-2	97.8	0*	147.1-
Other Reserves	3	2	18.2-	2	6.8-
Undivided Earnings	54	61	11.8	66	9.5
Net Income	0*	0*	80.5	0*	50.8-
TOTAL EQUITY	84	92	9.6	103	11.7
TOTAL LIABILITIES/EQUITY/SAVINGS	884	960	8.6	1,090	13.6

* Amount Less than + or - 1 Million

South Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	63	63	0.0	61	3.2-
INTEREST INCOME					
Interest on Loans	27	31	15.1	35	13.1
(Less) Interest Refund	0*	0*	60.5-	0*	31.2
Income from Investments	5	5	7.8	6	12.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	32	36	14.0	41	13.1
INTEREST EXPENSE					
Dividends on Shares	15	17	9.9	21	23.0
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	1,658.8	0*	5.2-
TOTAL INTEREST EXPENSE	16	17	12.7	21	22.3
PROVISION FOR LOAN LOSSES	2	1	35.3-	2	60.1
NET INTEREST INCOME AFTER PLL	15	18	21.5	18	0.9
NON-INTEREST INCOME					
Fee Income	3	3	18.5	4	19.1
Other Operating Income	1	1	21.8	1	20.5
Gain (Loss) on Investments	0*	-0*	13,373.5-	-0*	97.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	108.8	-0*	1,266.5-
Other Non-Oper Income (Expense)	0*	0*	38.2	0*	34.6
TOTAL NON-INTEREST INCOME	4	4	17.8	5	20.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	8	9	10.2	10	11.3
Travel and Conference Expense	0*	0*	9.7	0*	13.0
Office Occupancy Expense	0*	1	9.2	1	14.1
Office Operations Expense	3	4	8.1	4	9.1
Educational & Promotional Expense	0*	0*	0.8	0*	11.9
Loan Servicing Expense	0*	0*	23.8	1	23.8
Professional and Outside Services	0*	0*	11.7	1	24.0
Member Insurance	0*	0*	17.2	0*	3.8-
Operating Fees	0*	0*	8.2	0*	8.8-
Miscellaneous Operating Expenses	0*	0*	30.9	0*	19.3-
TOTAL NON-INTEREST EXPENSES	16	17	10.6	19	11.1
NET INCOME	3	5	77.1	4	17.1-
Transfer to Regular Reserve 1/	1	2	38.0	2	23.2-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Tennessee
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	256	254	0.8-	242	4.7-
Cash & Equivalents	208	582	180.0	1,113	91.0
TOTAL INVESTMENTS	2,102	1,560	25.8-	1,606	2.9
U.S. Government Obligations	73	72	0.9-	56	22.2-
Federal Agency Securities	857	938	9.4	870	7.3-
Mutual Fund & Common Trusts	92	13	85.7-	22	65.0
MCSD and PIC at Corporate CU	39	36	9.5-	38	6.5
All Other Corporate Credit Union	533	190	64.4-	234	23.0
Commercial Banks, S&Ls	414	263	36.5-	344	30.9
Credit Unions -Loans to, Deposits in	10	8	24.1-	11	33.3
Other Investments	83	40	51.5-	32	21.1-
TOTAL LOANS OUTSTANDING	4,809	5,235	8.9	5,417	3.5
Unsecured Credit Card Loans	232	243	4.5	264	9.0
All Other Unsecured Loans	473	483	2.1	481	0.4-
New Vehicle Loans	981	1,069	9.0	1,061	0.8-
Used Vehicle Loans	1,004	1,106	10.1	1,165	5.3
First Mortgage Real Estate Loans	1,542	1,690	9.6	1,758	4.1
Other Real Estate Loans	364	411	12.9	439	6.9
Leases Receivable	N/A	6	N/A	5	6.3-
All Other Loans to Members	206	216	4.9	233	8.0
Other Loans	7	11	62.8	10	15.6-
Allowance For Loan Losses	31	34	11.7	37	7.1
Other Real Estate Owned	1	0*	21.9-	2	113.6
Land and Building	109	119	9.4	133	12.0
Other Fixed Assets	33	31	5.0-	33	4.0
NCUSIF Capitalization Deposit	58	60	3.7	62	4.4
Other Assets	63	70	11.6	75	7.3
TOTAL ASSETS	7,351	7,625	3.7	8,404	10.2
LIABILITIES					
Total Borrowings	69	85	23.4	102	20.5
Accrued Dividends/Interest Payable	23	25	8.4	28	10.0
Acct Payable and Other Liabilities	43	48	11.6	53	10.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	135	159	17.1	184	15.8
EQUITY/SAVINGS					
TOTAL SAVINGS	6,312	6,493	2.9	7,148	10.1
Share Drafts	682	745	9.1	778	4.5
Regular Shares	2,261	2,279	0.8	2,311	1.4
Money Market Shares	840	813	3.2-	883	8.6
Share Certificates/CDs	1,729	1,852	7.1	2,312	24.8
IRA/Keogh Accounts	661	675	2.1	720	6.7
All Other Shares and Member Deposits	132	125	5.2-	137	10.0
Non-Member Deposits	6	5	17.7-	7	56.6
Regular Reserves	280	299	6.5	312	4.6
APPR. For Non-Conf. Invest.	0	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-9	-17	93.0	9	153.9-
Other Reserves	117	114	2.6-	120	5.4
Undivided Earnings	500	561	12.3	617	9.9
Net Income	15	16	4.7	14	12.3-
TOTAL EQUITY	904	973	7.6	1,073	10.3
TOTAL LIABILITIES/EQUITY/SAVINGS	7,351	7,625	3.7	8,404	10.2

* Amount Less than + or - 1 Million

Tennessee
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	256	254	0.8-	242	4.7-
INTEREST INCOME					
Interest on Loans	196	211	7.7	226	7.2
(Less) Interest Refund	0*	0*	90.1	0*	2.0-
Income from Investments	55	60	9.7	64	6.9
Trading Profits and Losses	0*	0*	27.0-	0*	38.4
TOTAL INTEREST INCOME	250	271	8.1	290	7.1
INTEREST EXPENSE					
Dividends on Shares	93	102	9.2	113	10.7
Interest on Deposits	24	25	3.7	31	21.8
Interest on Borrowed Money	1	3	76.2	2	5.8-
TOTAL INTEREST EXPENSE	119	130	8.9	146	12.5
PROVISION FOR LOAN LOSSES	9	9	1.1	11	25.3
NET INTEREST INCOME AFTER PLL	122	132	7.9	133	0.6
NON-INTEREST INCOME					
Fee Income	20	25	19.8	28	14.0
Other Operating Income	10	11	7.8	13	13.8
Gain (Loss) on Investments	0*	-0*	138.6-	0*	1,351.0-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	375.6-	0*	62.8-
Other Non-Oper Income (Expense)	3	2	46.6-	1	29.6-
TOTAL NON-INTEREST INCOME	34	38	10.1	42	12.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	60	65	8.1	69	7.4
Travel and Conference Expense	2	2	5.2	2	7.9
Office Occupancy Expense	8	8	2.4	9	12.2
Office Operations Expense	25	27	9.1	29	5.4
Educational & Promotional Expense	3	3	11.7	4	1.8
Loan Servicing Expense	4	4	13.3	5	9.8
Professional and Outside Services	10	11	11.5	12	8.2
Member Insurance	2	2	6.9-	2	12.2-
Operating Fees	1	1	5.6	1	14.4
Miscellaneous Operating Expenses	3	3	8.6	4	10.3
TOTAL NON-INTEREST EXPENSES	118	127	8.1	136	7.1
NET INCOME	38	42	9.4	39	8.2-
Transfer to Regular Reserve 1/	8	8	9.0-	5	32.9-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Texas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	757	727	4.0-	701	3.6-
Cash & Equivalents	639	1,735	171.5	4,161	139.8
TOTAL INVESTMENTS	9,307	7,445	20.0-	6,934	6.9-
U.S. Government Obligations	253	153	39.5-	69	55.2-
Federal Agency Securities	4,136	3,822	7.6-	3,993	4.5
Mutual Fund & Common Trusts	154	56	63.5-	70	25.5
MCSD and PIC at Corporate CU	123	121	1.2-	127	4.8
All Other Corporate Credit Union	2,124	1,000	52.9-	542	45.8-
Commercial Banks, S&Ls	2,244	1,310	41.6-	1,350	3.0
Credit Unions -Loans to, Deposits in	53	57	6.8	62	9.4
Other Investments	220	926	320.4	722	22.0-
TOTAL LOANS OUTSTANDING	19,135	21,591	12.8	23,164	7.3
Unsecured Credit Card Loans	1,193	1,231	3.2	1,314	6.7
All Other Unsecured Loans	1,673	1,690	1.0	1,738	2.8
New Vehicle Loans	6,945	8,017	15.4	8,366	4.3
Used Vehicle Loans	4,587	5,136	12.0	5,445	6.0
First Mortgage Real Estate Loans	2,368	2,767	16.9	3,169	14.5
Other Real Estate Loans	907	1,154	27.2	1,420	23.1
Leases Receivable	N/A	70	N/A	77	10.5
All Other Loans to Members	1,404	1,455	3.6	1,553	6.8
Other Loans	57	70	23.4	81	15.3
Allowance For Loan Losses	181	194	6.8	199	2.7
Other Real Estate Owned	2	2	30.6-	2	39.6
Land and Building	437	486	11.2	569	17.2
Other Fixed Assets	158	158	0.1	168	6.5
NCUSIF Capitalization Deposit	241	252	4.4	265	5.4
Other Assets	323	320	0.9-	356	11.4
TOTAL ASSETS	30,060	31,794	5.8	35,422	11.4
LIABILITIES					
Total Borrowings	80	195	142.5	249	27.8
Accrued Dividends/Interest Payable	91	102	12.1	105	2.8
Acct Payable and Other Liabilities	331	367	11.0	380	3.6
Uninsured Secondary Capital	0	0*	0.0	0	100.0-
TOTAL LIABILITIES	502	664	32.3	733	10.5
EQUITY/SAVINGS					
TOTAL SAVINGS	26,449	27,754	4.9	30,974	11.6
Share Drafts	3,650	4,238	16.1	4,584	8.2
Regular Shares	10,600	10,628	0.3	11,116	4.6
Money Market Shares	3,214	3,385	5.3	4,052	19.7
Share Certificates/CDs	5,881	6,273	6.7	7,775	23.9
IRA/Keogh Accounts	2,533	2,504	1.2-	2,669	6.6
All Other Shares and Member Deposits	511	660	29.0	682	3.4
Non-Member Deposits	60	66	11.3	96	44.4
Regular Reserves	927	1,006	8.6	1,079	7.2
APPR. For Non-Conf. Invest.	15	16	7.5	17	5.0
Accum. Unrealized G/L on A-F-S	-15	-28	85.0	12	141.6-
Other Reserves	240	426	77.4	225	47.3-
Undivided Earnings	1,905	1,924	1.0	2,363	22.8
Net Income	37	31	16.5-	20	35.2-
TOTAL EQUITY	3,109	3,376	8.6	3,715	10.0
TOTAL LIABILITIES/EQUITY/SAVINGS	30,060	31,794	5.8	35,422	11.4

* Amount Less than + or - 1 Million

Texas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	757	727	4.0-	701	3.6-
INTEREST INCOME					
Interest on Loans	783	863	10.2	948	9.9
(Less) Interest Refund	0*	0*	10.4	0*	118.7
Income from Investments	247	256	3.8	267	4.3
Trading Profits and Losses	0*	-0*	214.8-	0	100.0-
TOTAL INTEREST INCOME	1,029	1,118	8.7	1,214	8.6
INTEREST EXPENSE					
Dividends on Shares	423	465	9.9	498	7.1
Interest on Deposits	69	74	7.2	104	40.7
Interest on Borrowed Money	2	7	255.9	7	3.9
TOTAL INTEREST EXPENSE	494	546	10.5	609	11.6
PROVISION FOR LOAN LOSSES	55	51	6.8-	52	0.6
NET INTEREST INCOME AFTER PLL	480	521	8.6	554	6.2
NON-INTEREST INCOME					
Fee Income	118	135	14.4	160	18.5
Other Operating Income	26	26	0.9	28	9.4
Gain (Loss) on Investments	0*	0*	48.8-	1	1,270.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	316.5	-0*	115.4-
Other Non-Oper Income (Expense)	6	2	62.2-	3	35.5
TOTAL NON-INTEREST INCOME	150	164	9.5	193	17.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	244	268	9.8	295	9.9
Travel and Conference Expense	7	8	15.5	9	6.3
Office Occupancy Expense	33	37	10.5	42	13.8
Office Operations Expense	115	122	6.3	131	7.4
Educational & Promotional Expense	15	17	10.0	20	16.9
Loan Servicing Expense	19	21	9.0	22	8.3
Professional and Outside Services	38	43	11.5	45	5.4
Member Insurance	4	3	8.0-	4	10.2
Operating Fees	3	3	13.7	3	13.7-
Miscellaneous Operating Expenses	15	16	9.8	19	18.3
TOTAL NON-INTEREST EXPENSES	494	539	9.1	590	9.5
NET INCOME	136	146	7.8	156	6.9
Transfer to Regular Reserve 1/	42	43	3.2	38	12.9-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Utah
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	140	137	2.1-	134	2.2-
Cash & Equivalents	102	195	90.4	584	199.6
TOTAL INVESTMENTS	982	749	23.8-	690	7.8-
U.S. Government Obligations	14	7	48.1-	6	16.1-
Federal Agency Securities	225	252	11.9	126	49.8-
Mutual Fund & Common Trusts	25	5	78.5-	4	31.7-
MCSD and PIC at Corporate CU	23	40	76.2	26	35.8-
All Other Corporate Credit Union	320	139	56.4-	151	8.3
Commercial Banks, S&Ls	290	140	51.8-	159	13.7
Credit Unions -Loans to, Deposits in	11	12	1.3	10	16.9-
Other Investments	74	154	107.5	209	35.7
TOTAL LOANS OUTSTANDING	4,051	4,628	14.2	5,005	8.2
Unsecured Credit Card Loans	239	286	19.7	323	12.9
All Other Unsecured Loans	192	206	7.6	190	7.9-
New Vehicle Loans	565	661	16.9	712	7.8
Used Vehicle Loans	1,240	1,414	14.0	1,550	9.6
First Mortgage Real Estate Loans	887	950	7.1	1,084	14.2
Other Real Estate Loans	594	732	23.2	719	1.7-
Leases Receivable	N/A	23	N/A	19	16.4-
All Other Loans to Members	333	352	5.7	398	13.1
Other Loans	2	5	141.9	10	115.0
Allowance For Loan Losses	34	42	24.0	46	11.4
Other Real Estate Owned	4	5	15.2	4	2.6-
Land and Building	116	131	12.8	152	16.3
Other Fixed Assets	31	32	3.3	33	3.3
NCUSIF Capitalization Deposit	43	45	5.3	48	7.6
Other Assets	75	72	3.2-	78	7.8
TOTAL ASSETS	5,370	5,814	8.3	6,549	12.6
LIABILITIES					
Total Borrowings	2	57	3,213.9	0*	98.3-
Accrued Dividends/Interest Payable	9	11	23.0	13	13.3
Acct Payable and Other Liabilities	26	27	6.6	46	67.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	37	96	161.8	60	37.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,755	5,088	7.0	5,793	13.9
Share Drafts	558	677	21.3	748	10.5
Regular Shares	1,393	1,389	0.3-	1,413	1.8
Money Market Shares	1,222	1,205	1.4-	1,381	14.6
Share Certificates/CDs	1,156	1,369	18.4	1,786	30.5
IRA/Keogh Accounts	375	375	0.0-	411	9.7
All Other Shares and Member Deposits	47	43	7.5-	39	9.2-
Non-Member Deposits	5	30	500.0	14	54.0-
Regular Reserves	208	209	0.5	232	11.0
APPR. For Non-Conf. Invest.	2	0*	92.3-	0	100.0-
Accum. Unrealized G/L on A-F-S	-2	-4	64.3	-0*	78.0-
Other Reserves	169	185	9.5	193	4.5
Undivided Earnings	195	232	19.0	260	12.0
Net Income	7	8	26.6	12	47.0
TOTAL EQUITY	578	631	9.1	697	10.5
TOTAL LIABILITIES/EQUITY/SAVINGS	5,370	5,814	8.3	6,549	12.6

* Amount Less than + or - 1 Million

Utah
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	140	137	2.1-	134	2.2-
INTEREST INCOME					
Interest on Loans	159	183	15.0	202	10.4
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	27	24	9.3-	26	6.2
Trading Profits and Losses	0	0*	0.0	-0*	105.4-
TOTAL INTEREST INCOME	186	207	11.5	228	9.9
INTEREST EXPENSE					
Dividends on Shares	47	49	5.8	52	4.8
Interest on Deposits	45	51	12.8	64	26.7
Interest on Borrowed Money	0*	2	1,537.0	0*	61.0-
TOTAL INTEREST EXPENSE	92	102	10.8	117	14.7
PROVISION FOR LOAN LOSSES	8	9	10.7	11	20.4
NET INTEREST INCOME AFTER PLL	86	96	12.3	100	3.8
NON-INTEREST INCOME					
Fee Income	27	27	0.3	33	23.3
Other Operating Income	5	9	62.0	12	32.6
Gain (Loss) on Investments	0*	-0*	655.8-	0*	199.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	188.0	0*	97.3-
Other Non-Oper Income (Expense)	0*	0*	19.2-	0*	4.0
TOTAL NON-INTEREST INCOME	33	37	11.3	45	23.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	48	51	6.4	57	11.2
Travel and Conference Expense	1	2	5.1	2	9.7
Office Occupancy Expense	7	8	11.4	9	9.1
Office Operations Expense	23	25	11.1	26	1.4
Educational & Promotional Expense	4	6	25.2	6	9.3
Loan Servicing Expense	6	6	5.6	7	15.2
Professional and Outside Services	2	2	10.1	3	30.7
Member Insurance	1	1	4.2-	1	7.1
Operating Fees	0*	0*	8.9-	0*	6.4
Miscellaneous Operating Expenses	3	3	2.6	3	16.2
TOTAL NON-INTEREST EXPENSES	96	104	8.4	114	9.3
NET INCOME	22	29	27.3	31	9.4
Transfer to Regular Reserve 1/	9	13	35.3	13	0.2

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Vermont
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	45	45	0.0	44	2.2-
Cash & Equivalents	15	45	206.7	65	42.1
TOTAL INVESTMENTS	279	230	17.6-	264	14.7
U.S. Government Obligations	27	19	29.5-	11	39.9-
Federal Agency Securities	116	111	4.2-	121	8.8
Mutual Fund & Common Trusts	14	2	86.8-	39	2,059.5
MCSD and PIC at Corporate CU	3	4	8.0	4	3.3
All Other Corporate Credit Union	67	45	33.3-	45	0.5
Commercial Banks, S&Ls	49	45	8.4-	32	27.6-
Credit Unions -Loans to, Deposits in	2	1	51.0-	2	78.6
Other Investments	2	4	147.0	10	131.3
TOTAL LOANS OUTSTANDING	605	696	15.0	741	6.4
Unsecured Credit Card Loans	38	42	11.8	45	6.9
All Other Unsecured Loans	46	52	11.0	50	3.1-
New Vehicle Loans	80	93	16.5	99	6.5
Used Vehicle Loans	119	136	14.3	147	8.6
First Mortgage Real Estate Loans	177	197	11.7	205	3.9
Other Real Estate Loans	107	130	21.8	142	8.9
Leases Receivable	N/A	3	N/A	4	39.7
All Other Loans to Members	38	44	15.5	49	11.8
Other Loans	1	0*	100.0-	0*	0.0
Allowance For Loan Losses	5	5	2.2	5	3.1-
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	17	17	2.9	19	7.5
Other Fixed Assets	4	4	8.3-	4	1.4
NCUSIF Capitalization Deposit	7	8	7.5	8	4.7
Other Assets	14	10	31.4-	16	57.2
TOTAL ASSETS	939	1,006	7.2	1,111	10.4
LIABILITIES					
Total Borrowings	22	35	57.4	19	44.8-
Accrued Dividends/Interest Payable	0*	0*	9.6	0*	17.8
Acct Payable and Other Liabilities	5	9	61.1	12	40.3
Uninsured Secondary Capital	0*	0*	397.1	1	46.6
TOTAL LIABILITIES	28	45	59.6	33	26.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	822	866	5.3	967	11.7
Share Drafts	98	118	21.5	135	13.8
Regular Shares	389	394	1.3	409	3.7
Money Market Shares	102	117	15.4	150	27.8
Share Certificates/CDs	160	159	0.7-	189	19.3
IRA/Keogh Accounts	61	63	2.9	69	9.5
All Other Shares and Member Deposits	8	9	10.2	10	12.4
Non-Member Deposits	4	5	14.6	5	0.4-
Regular Reserves	32	35	10.7	40	14.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-4	101.8	1	126.4-
Other Reserves	4	4	1.1	0*	77.9-
Undivided Earnings	53	58	10.7	66	13.3
Net Income	2	2	2.0-	3	28.1
TOTAL EQUITY	89	96	8.0	111	16.1
TOTAL LIABILITIES/EQUITY/SAVINGS	939	1,006	7.2	1,111	10.4

* Amount Less than + or - 1 Million

Vermont
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	45	45	0.0	44	2.2-
INTEREST INCOME					
Interest on Loans	25	28	12.5	31	10.8
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	7	8	5.0	7	0.8-
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	32	35	10.9	38	8.3
INTEREST EXPENSE					
Dividends on Shares	15	15	1.6	15	3.2
Interest on Deposits	0*	0*	456.2	2	177.8
Interest on Borrowed Money	0*	0*	98.5	0*	2.0-
TOTAL INTEREST EXPENSE	15	17	9.4	19	12.1
PROVISION FOR LOAN LOSSES	0*	0*	12.8-	0*	7.1
NET INTEREST INCOME AFTER PLL	16	18	13.6	19	4.9
NON-INTEREST INCOME					
Fee Income	3	3	6.7	5	34.0
Other Operating Income	0*	1	8.2	2	47.9
Gain (Loss) on Investments	0	-0*	0.0	0	100.0-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	88.3-	0*	112.8-
Other Non-Oper Income (Expense)	0*	0*	76.6	0*	2,264.7
TOTAL NON-INTEREST INCOME	4	4	7.8	6	45.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	8	8	11.9	10	13.3
Travel and Conference Expense	0*	0*	10.4-	0*	2.1-
Office Occupancy Expense	0*	1	11.3	1	9.4
Office Operations Expense	4	4	6.5	5	16.4
Educational & Promotional Expense	0*	0*	47.4	0*	18.7-
Loan Servicing Expense	0*	0*	18.5	0*	0.6
Professional and Outside Services	0*	1	38.4	1	5.5
Member Insurance	0*	0*	20.5-	0*	1.9
Operating Fees	0*	0*	17.0	0*	6.7-
Miscellaneous Operating Expenses	0*	0*	49.2	0*	8.2-
TOTAL NON-INTEREST EXPENSES	16	18	12.7	20	10.0
NET INCOME	4	5	11.2	6	23.8
Transfer to Regular Reserve 1/	1	1	6.4	0*	72.5-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Virgin Islands
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
Cash & Equivalents	3	3	12.9	5	35.1
TOTAL INVESTMENTS	10	13	23.9	14	12.9
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0	0*	0.0	0*	94.3-
All Other Corporate Credit Union	3	3	2.1	4	59.2
Commercial Banks, S&Ls	7	9	19.0	10	9.8
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	20	19	1.9-	19	0.0
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	2	14	540.2	4	73.5-
New Vehicle Loans	0*	0*	15.9	0*	72.0
Used Vehicle Loans	0*	0*	0.9	0*	2.2
First Mortgage Real Estate Loans	0*	0*	7.0	0*	6.9-
Other Real Estate Loans	0*	0*	0.0	0*	0.0
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	16	0*	98.1-	14	4,438.0
Other Loans	0*	4	0.0	0*	100.0-
Allowance For Loan Losses	0*	0*	12.6	0*	24.8
Other Real Estate Owned	0*	0*	0.0	0*	0.0
Land and Building	1	1	13.7-	1	2.8-
Other Fixed Assets	0*	0*	16.3	0*	6.5-
NCUSIF Capitalization Deposit	0*	0*	7.3	0*	6.0
Other Assets	0*	0*	46.4-	0*	0.0
TOTAL ASSETS	34	37	6.5	39	7.4
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	0.0	0*	94.1-
Acct Payable and Other Liabilities	0*	0*	5.8	0*	14.8-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	0*	0*	8.0	0*	16.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	27	28	5.0	30	6.6
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	26	25	1.9-	28	11.1
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	1	601.7	0*	21.4-
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	0*	2	120.2	0*	43.4-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	2	3	10.6	3	4.0
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	5	5	16.7	6	14.6
Net Income	0*	0*	30.3-	0*	6.4-
TOTAL EQUITY	8	9	11.5	9	10.2
TOTAL LIABILITIES/EQUITY/SAVINGS	34	37	6.5	39	7.4

* Amount Less than + or - 1 Million

Virgin Islands
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
INTEREST INCOME					
Interest on Loans	1	1	6.1-	1	0.5
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	0*	0*	28.7	0*	17.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	2	2	2.3-	2	3.7
INTEREST EXPENSE					
Dividends on Shares	0*	0*	12.5	0*	4.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
TOTAL INTEREST EXPENSE	0*	0*	12.5	0*	4.4
PROVISION FOR LOAN LOSSES	0*	0*	2.9	0*	80.7-
NET INTEREST INCOME AFTER PLL	1	1	8.6-	1	9.6
NON-INTEREST INCOME					
Fee Income	0*	0*	33.3	0*	16.5-
Other Operating Income	0*	0*	10.7-	0*	10.6-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0	0	0.0	0	0.0
Other Non-Oper Income (Expense)	0	0	0.0	0	0.0
TOTAL NON-INTEREST INCOME	0*	0*	20.8	0*	15.3-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	0*	0*	16.8	0*	5.6
Travel and Conference Expense	0*	0*	13.1-	0*	106.2
Office Occupancy Expense	0*	0*	4.2-	0*	67.4
Office Operations Expense	0*	0*	62.3	0*	6.6-
Educational & Promotional Expense	0*	0*	48.6-	0*	163.3
Loan Servicing Expense	0*	0*	27.2	0*	84.1
Professional and Outside Services	0*	0*	66.8-	0*	179.6
Member Insurance	0*	0*	9.2	0*	1.7
Operating Fees	0*	0*	30.5	0*	6.1-
Miscellaneous Operating Expenses	0*	0*	81.9-	0*	83.3
TOTAL NON-INTEREST EXPENSES	0*	0*	3.3	0*	17.6
NET INCOME	0*	0*	21.1-	0*	5.4-
Transfer to Regular Reserve 1/	0*	0*	46.6-	0*	41.0-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	262	261	0.4-	252	3.4-
Cash & Equivalents	499	2,009	302.9	4,373	117.6
TOTAL INVESTMENTS	5,744	3,443	40.1-	3,717	8.0
U.S. Government Obligations	519	216	58.4-	179	17.2-
Federal Agency Securities	3,767	2,524	33.0-	2,575	2.0
Mutual Fund & Common Trusts	116	108	6.8-	426	295.2
MCSD and PIC at Corporate CU	48	51	6.5	51	0.5
All Other Corporate Credit Union	644	204	68.3-	132	35.4-
Commercial Banks, S&Ls	554	252	54.4-	256	1.4
Credit Unions -Loans to, Deposits in	15	17	10.7	13	21.8-
Other Investments	82	72	12.6-	86	19.6
TOTAL LOANS OUTSTANDING	15,745	17,787	13.0	19,013	6.9
Unsecured Credit Card Loans	1,832	2,051	11.9	2,247	9.6
All Other Unsecured Loans	1,882	2,104	11.8	2,233	6.1
New Vehicle Loans	2,616	2,965	13.3	3,321	12.0
Used Vehicle Loans	2,434	2,823	16.0	3,230	14.4
First Mortgage Real Estate Loans	3,814	4,029	5.6	3,774	6.3-
Other Real Estate Loans	2,000	2,539	26.9	2,838	11.8
Leases Receivable	N/A	157	N/A	167	6.6
All Other Loans to Members	1,159	1,111	4.1-	1,192	7.3
Other Loans	8	8	0.1-	10	27.4
Allowance For Loan Losses	139	144	3.6	155	7.2
Other Real Estate Owned	6	4	32.7-	5	32.5
Land and Building	284	311	9.8	324	4.1
Other Fixed Assets	125	130	3.4	132	2.1
NCUSIF Capitalization Deposit	174	183	5.1	199	8.5
Other Assets	930	651	30.0-	831	27.6
TOTAL ASSETS	23,367	24,374	4.3	28,441	16.7
LIABILITIES					
Total Borrowings	744	530	28.8-	654	23.4
Accrued Dividends/Interest Payable	55	60	7.9	62	3.6
Acct Payable and Other Liabilities	308	306	0.6-	366	19.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	1,107	896	19.1-	1,081	20.7
EQUITY/SAVINGS					
TOTAL SAVINGS	19,723	20,681	4.9	24,192	17.0
Share Drafts	2,635	2,973	12.9	3,257	9.5
Regular Shares	7,009	7,112	1.5	7,208	1.3
Money Market Shares	1,847	1,933	4.6	2,844	47.1
Share Certificates/CDs	5,544	5,920	6.8	7,832	32.3
IRA/Keogh Accounts	2,585	2,641	2.2	2,957	12.0
All Other Shares and Member Deposits	94	95	0.8	89	6.9-
Non-Member Deposits	9	7	18.6-	7	2.2-
Regular Reserves	573	662	15.6	710	7.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-13	-31	131.4	16	150.3-
Other Reserves	1,077	1,183	9.8	1,355	14.5
Undivided Earnings	895	974	8.8	1,077	10.5
Net Income	6	9	64.2	10	11.3
TOTAL EQUITY	2,537	2,797	10.3	3,167	13.2
TOTAL LIABILITIES/EQUITY/SAVINGS	23,367	24,374	4.3	28,441	16.7

* Amount Less than + or - 1 Million

Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	262	261	0.4-	252	3.4-
INTEREST INCOME					
Interest on Loans	645	733	13.6	808	10.3
(Less) Interest Refund	0*	0*	43.4	0*	8.2-
Income from Investments	164	153	7.0-	182	19.4
Trading Profits and Losses	0*	0*	92.9-	0*	27.6-
TOTAL INTEREST INCOME	809	885	9.4	991	11.9
INTEREST EXPENSE					
Dividends on Shares	377	408	8.3	497	21.6
Interest on Deposits	3	3	13.0	6	113.2
Interest on Borrowed Money	19	17	11.8-	14	16.6-
TOTAL INTEREST EXPENSE	399	428	7.3	517	20.8
PROVISION FOR LOAN LOSSES	51	50	2.8-	47	5.0-
NET INTEREST INCOME AFTER PLL	359	407	13.4	426	4.6
NON-INTEREST INCOME					
Fee Income	50	60	21.4	65	7.9
Other Operating Income	47	52	11.4	85	61.9
Gain (Loss) on Investments	0*	0*	55.2-	1	1,296.4
Gain (Loss) on Disp of Fixed Assets	0*	-0*	104.8-	0*	5,502.6-
Other Non-Oper Income (Expense)	0*	0*	31.7-	0*	133.2
TOTAL NON-INTEREST INCOME	98	113	15.9	152	34.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	170	186	9.3	208	11.9
Travel and Conference Expense	3	4	5.5	4	12.1
Office Occupancy Expense	19	21	9.6	23	10.9
Office Operations Expense	74	80	7.7	88	9.9
Educational & Promotional Expense	6	9	34.4	10	15.4
Loan Servicing Expense	21	31	46.8	35	14.3
Professional and Outside Services	26	16	37.0-	20	25.0
Member Insurance	6	7	10.0	7	9.4
Operating Fees	2	2	5.0	2	5.1-
Miscellaneous Operating Expenses	10	13	22.3	20	55.4
TOTAL NON-INTEREST EXPENSES	338	367	8.6	417	13.7
NET INCOME	119	153	29.1	161	5.1
Transfer to Regular Reserve 1/	80	74	7.2-	52	29.9-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Washington
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	178	172	3.4-	164	4.7-
Cash & Equivalents	307	530	73.0	1,473	177.7
TOTAL INVESTMENTS	4,180	3,275	21.6-	3,047	7.0-
U.S. Government Obligations	667	508	23.8-	309	39.2-
Federal Agency Securities	1,735	1,564	9.9-	1,519	2.8-
Mutual Fund & Common Trusts	126	84	33.9-	90	8.2
MCSD and PIC at Corporate CU	46	53	13.7	54	2.7
All Other Corporate Credit Union	474	240	49.3-	272	13.1
Commercial Banks, S&Ls	829	435	47.5-	464	6.7
Credit Unions -Loans to, Deposits in	17	16	4.4-	32	98.7
Other Investments	286	375	31.1	306	18.4-
TOTAL LOANS OUTSTANDING	8,531	9,763	14.4	10,159	4.1
Unsecured Credit Card Loans	882	940	6.5	974	3.7
All Other Unsecured Loans	506	519	2.6	488	5.9-
New Vehicle Loans	1,450	1,706	17.6	1,734	1.7
Used Vehicle Loans	1,869	2,142	14.6	2,281	6.5
First Mortgage Real Estate Loans	1,688	1,892	12.1	2,086	10.2
Other Real Estate Loans	1,358	1,697	25.0	1,722	1.4
Leases Receivable	N/A	49	N/A	29	39.8-
All Other Loans to Members	755	803	6.4	807	0.5
Other Loans	23	15	33.7-	38	146.7
Allowance For Loan Losses	76	81	6.1	85	5.9
Other Real Estate Owned	5	5	4.8-	8	47.9
Land and Building	244	258	5.7	262	1.6
Other Fixed Assets	71	78	9.2	82	5.1
NCUSIF Capitalization Deposit	105	109	3.1	111	2.6
Other Assets	144	157	9.0	178	13.3
TOTAL ASSETS	13,512	14,095	4.3	15,234	8.1
LIABILITIES					
Total Borrowings	123	212	72.4	70	67.0-
Accrued Dividends/Interest Payable	27	27	2.7	31	14.7
Acct Payable and Other Liabilities	447	520	16.5	423	18.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	596	759	27.4	524	31.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	11,602	11,920	2.7	13,200	10.7
Share Drafts	1,424	1,707	19.9	1,753	2.7
Regular Shares	4,768	4,635	2.8-	4,870	5.1
Money Market Shares	1,312	1,346	2.5	1,456	8.2
Share Certificates/CDs	2,810	2,969	5.6	3,760	26.7
IRA/Keogh Accounts	1,264	1,233	2.5-	1,334	8.2
All Other Shares and Member Deposits	20	18	12.7-	19	5.6
Non-Member Deposits	3	13	294.6	7	42.1-
Regular Reserves	412	462	12.1	456	1.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-14	-22	60.7	7	131.0-
Other Reserves	8	4	54.3-	5	34.4
Undivided Earnings	889	954	7.3	1,028	7.8
Net Income	18	18	2.3	15	19.4-
TOTAL EQUITY	1,313	1,415	7.8	1,510	6.7
TOTAL LIABILITIES/EQUITY/SAVINGS	13,512	14,095	4.3	15,234	8.1

* Amount Less than + or - 1 Million

Washington
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	178	172	3.4-	164	4.7-
INTEREST INCOME					
Interest on Loans	352	393	11.9	423	7.6
(Less) Interest Refund	0*	0*	62.3-	0*	44.9
Income from Investments	106	98	7.2-	97	1.6-
Trading Profits and Losses	-0*	0*	118.7-	0*	2,350.2
TOTAL INTEREST INCOME	457	492	7.5	521	5.9
INTEREST EXPENSE					
Dividends on Shares	205	218	6.0	248	13.9
Interest on Deposits	18	19	6.2	19	2.5
Interest on Borrowed Money	3	6	116.4	2	57.0-
TOTAL INTEREST EXPENSE	226	242	7.3	270	11.4
PROVISION FOR LOAN LOSSES	25	26	5.5	28	6.5
NET INTEREST INCOME AFTER PLL	207	223	8.0	223	0.1-
NON-INTEREST INCOME					
Fee Income	38	42	8.7	47	13.8
Other Operating Income	22	27	24.9	31	14.6
Gain (Loss) on Investments	-0*	-0*	860.1	1	3,582.9-
Gain (Loss) on Disp of Fixed Assets	1	0*	91.0-	0*	368.0
Other Non-Oper Income (Expense)	0*	1	80.4	3	118.6
TOTAL NON-INTEREST INCOME	62	70	12.8	83	18.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	108	123	13.2	131	6.5
Travel and Conference Expense	4	5	21.3	5	9.0
Office Occupancy Expense	15	16	9.0	17	6.5
Office Operations Expense	52	57	10.3	63	9.9
Educational & Promotional Expense	8	8	1.7	9	7.7
Loan Servicing Expense	11	12	2.3	12	4.8
Professional and Outside Services	12	12	6.6	14	16.6
Member Insurance	0*	0*	2.5	0*	18.1-
Operating Fees	1	1	2.6	1	5.3-
Miscellaneous Operating Expenses	5	5	8.4	5	6.5
TOTAL NON-INTEREST EXPENSES	217	241	10.8	259	7.7
NET INCOME	52	53	1.9	47	11.2-
Transfer to Regular Reserve 1/	22	37	69.5	6	83.5-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

West Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	137	133	2.9-	129	3.0-
Cash & Equivalents	42	97	130.5	233	139.7
TOTAL INVESTMENTS	506	402	20.4-	355	11.7-
U.S. Government Obligations	15	9	35.6-	8	18.1-
Federal Agency Securities	71	89	24.3	69	22.3-
Mutual Fund & Common Trusts	13	8	34.1-	12	43.5
MCSD and PIC at Corporate CU	10	10	0.5	11	1.8
All Other Corporate Credit Union	183	78	57.5-	57	27.1-
Commercial Banks, S&Ls	204	190	6.9-	183	3.8-
Credit Unions -Loans to, Deposits in	4	3	24.3-	13	306.2
Other Investments	5	15	174.0	4	74.1-
TOTAL LOANS OUTSTANDING	1,008	1,100	9.2	1,148	4.3
Unsecured Credit Card Loans	39	49	26.3	45	7.6-
All Other Unsecured Loans	151	144	4.5-	150	4.1
New Vehicle Loans	262	287	9.5	302	5.0
Used Vehicle Loans	178	200	12.7	218	8.8
First Mortgage Real Estate Loans	248	265	6.8	268	0.9
Other Real Estate Loans	58	75	30.7	78	3.6
Leases Receivable	N/A	0*	N/A	0*	65.1-
All Other Loans to Members	68	73	8.1	80	8.7
Other Loans	4	5	26.2	7	36.5
Allowance For Loan Losses	9	11	14.4	10	4.9-
Other Real Estate Owned	0*	0*	52.9-	0*	55.3-
Land and Building	29	33	15.8	34	1.2
Other Fixed Assets	7	7	4.9	9	26.3
NCUSIF Capitalization Deposit	13	14	5.6	14	1.6
Other Assets	10	12	17.9	12	1.3-
TOTAL ASSETS	1,606	1,655	3.1	1,794	8.4
LIABILITIES					
Total Borrowings	0*	3	3,871.3	6	138.7
Accrued Dividends/Interest Payable	4	4	0.1-	5	8.3
Acct Payable and Other Liabilities	7	8	9.4	8	9.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	11	15	27.3	19	31.5
EQUITY/SAVINGS					
TOTAL SAVINGS	1,404	1,431	1.9	1,550	8.3
Share Drafts	113	135	19.4	149	10.7
Regular Shares	773	778	0.7	798	2.6
Money Market Shares	51	56	10.1	48	14.3-
Share Certificates/CDs	335	331	1.2-	412	24.4
IRA/Keogh Accounts	112	118	5.3	130	10.4
All Other Shares and Member Deposits	19	13	32.0-	12	8.5-
Non-Member Deposits	2	1	49.2-	0*	30.2-
Regular Reserves	64	71	10.9	75	5.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	30.8	0*	134.8-
Other Reserves	27	7	75.6-	7	1.3-
Undivided Earnings	98	132	34.2	142	8.0
Net Income	1	1	19.3	0*	48.9-
TOTAL EQUITY	190	210	10.5	225	7.3
TOTAL LIABILITIES/EQUITY/SAVINGS	1,606	1,655	3.1	1,794	8.4

* Amount Less than + or - 1 Million

West Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	137	133	2.9-	129	3.0-
INTEREST INCOME					
Interest on Loans	44	47	7.5	50	7.0
(Less) Interest Refund	0*	0*	2.7	0*	6.5
Income from Investments	12	14	10.0	14	0.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	56	61	8.0	64	5.3
INTEREST EXPENSE					
Dividends on Shares	27	28	2.2	31	9.8
Interest on Deposits	0*	0*	6.4-	0*	74.3-
Interest on Borrowed Money	0*	0*	1,397.9	0*	196.9
TOTAL INTEREST EXPENSE	27	28	2.4	31	10.0
PROVISION FOR LOAN LOSSES	2	2	18.4	2	8.1-
NET INTEREST INCOME AFTER PLL	27	30	13.0	31	1.9
NON-INTEREST INCOME					
Fee Income	2	2	5.2	3	12.3
Other Operating Income	1	2	21.6	2	16.1
Gain (Loss) on Investments	-0*	-0*	13,069.9	0*	784.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	37.7	0*	93.0-
Other Non-Oper Income (Expense)	0*	0*	53.3-	0*	31.6
TOTAL NON-INTEREST INCOME	4	4	5.7	5	27.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	11	13	13.3	14	9.0
Travel and Conference Expense	0*	0*	2.3	0*	9.5
Office Occupancy Expense	1	2	11.7	2	6.3
Office Operations Expense	6	6	3.7	6	11.2
Educational & Promotional Expense	0*	0*	19.7	0*	26.2
Loan Servicing Expense	0*	0*	8.5	0*	0.1-
Professional and Outside Services	1	2	3.0	2	8.5
Member Insurance	1	1	0.3-	1	0.7-
Operating Fees	0*	0*	10.0	0*	0.8-
Miscellaneous Operating Expenses	0*	1	65.0	0*	21.5-
TOTAL NON-INTEREST EXPENSES	24	26	10.8	28	7.3
NET INCOME	7	8	16.4	8	2.5-
Transfer to Regular Reserve 1/	0*	0*	12.9-	2	86.4

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Wisconsin
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	359	346	3.6-	336	2.9-
Cash & Equivalents	214	480	124.9	1,159	141.2
TOTAL INVESTMENTS	1,719	959	44.2-	864	9.9-
U.S. Government Obligations	17	11	30.6-	4	63.0-
Federal Agency Securities	310	321	3.4	217	32.4-
Mutual Fund & Common Trusts	12	3	75.5-	11	281.5
MCSD and PIC at Corporate CU	65	68	3.9	73	8.0
All Other Corporate Credit Union	875	245	72.0-	228	7.1-
Commercial Banks, S&Ls	403	273	32.4-	276	1.2
Credit Unions -Loans to, Deposits in	16	14	11.9-	22	52.7
Other Investments	20	24	20.0	33	38.8
TOTAL LOANS OUTSTANDING	6,783	7,727	13.9	8,215	6.3
Unsecured Credit Card Loans	267	293	9.7	326	11.3
All Other Unsecured Loans	266	279	5.2	275	1.5-
New Vehicle Loans	748	816	9.1	807	1.1-
Used Vehicle Loans	1,655	1,768	6.9	1,808	2.2
First Mortgage Real Estate Loans	2,231	2,670	19.7	2,970	11.2
Other Real Estate Loans	828	1,028	24.1	1,155	12.3
Leases Receivable	N/A	54	N/A	29	46.6-
All Other Loans to Members	775	799	3.1	830	4.0
Other Loans	14	19	39.6	16	18.7-
Allowance For Loan Losses	42	45	8.4	51	11.5
Other Real Estate Owned	1	3	78.5	2	39.6-
Land and Building	184	194	5.7	212	9.3
Other Fixed Assets	49	52	5.6	54	4.4
NCUSIF Capitalization Deposit	73	75	3.5	81	7.0
Other Assets	98	99	1.1	119	19.5
TOTAL ASSETS	9,079	9,544	5.1	10,655	11.6
LIABILITIES					
Total Borrowings	35	106	202.2	53	49.9-
Accrued Dividends/Interest Payable	10	10	4.9-	13	30.0
Acct Payable and Other Liabilities	61	72	19.6	88	21.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	106	188	77.7	154	18.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	8,007	8,325	4.0	9,381	12.7
Share Drafts	974	1,158	18.9	1,264	9.1
Regular Shares	2,786	2,750	1.3-	2,767	0.6
Money Market Shares	1,257	1,306	3.9	1,639	25.5
Share Certificates/CDs	2,311	2,413	4.4	2,934	21.6
IRA/Keogh Accounts	670	669	0.1-	729	8.9
All Other Shares and Member Deposits	4	25	493.6	41	63.0
Non-Member Deposits	5	4	27.8-	8	134.6
Regular Reserves	465	495	6.5	526	6.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-5	117.6	1	122.3-
Other Reserves	121	124	2.7	128	2.9
Undivided Earnings	356	390	9.3	435	11.7
Net Income	26	28	5.0	30	8.3
TOTAL EQUITY	966	1,032	6.7	1,120	8.5
TOTAL LIABILITIES/EQUITY/SAVINGS	9,079	9,544	5.1	10,655	11.6

* Amount Less than + or - 1 Million

Wisconsin
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	359	346	3.6-	336	2.9-
INTEREST INCOME					
Interest on Loans	274	305	11.2	339	11.2
(Less) Interest Refund	0*	0*	11.5-	0*	9.7
Income from Investments	43	37	14.6-	38	4.7
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	317	342	7.7	377	10.5
INTEREST EXPENSE					
Dividends on Shares	151	157	3.7	186	18.6
Interest on Deposits	0	0*	0.0	0*	103.5
Interest on Borrowed Money	0*	3	343.9	3	15.7-
TOTAL INTEREST EXPENSE	152	160	5.3	189	18.0
PROVISION FOR LOAN LOSSES	10	11	10.3	13	20.8
NET INTEREST INCOME AFTER PLL	156	171	9.9	176	2.9
NON-INTEREST INCOME					
Fee Income	26	27	3.4	37	39.3
Other Operating Income	17	17	2.0	21	20.0
Gain (Loss) on Investments	0*	-0*	145.8-	0*	491.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	41.8	-0*	106.6-
Other Non-Oper Income (Expense)	0*	0*	12.4-	0*	66.3-
TOTAL NON-INTEREST INCOME	44	45	2.7	58	28.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	82	89	8.8	99	10.6
Travel and Conference Expense	2	3	9.9	3	2.5
Office Occupancy Expense	11	11	4.7	12	9.3
Office Operations Expense	35	36	4.2	40	11.1
Educational & Promotional Expense	6	6	6.4	7	4.1
Loan Servicing Expense	8	9	16.8	11	13.2
Professional and Outside Services	9	11	14.2	12	11.9
Member Insurance	2	2	8.1-	2	1.8-
Operating Fees	0*	0*	2.9	0*	5.1
Miscellaneous Operating Expenses	4	4	5.7	4	5.8
TOTAL NON-INTEREST EXPENSES	161	174	7.8	192	10.2
NET INCOME	38	42	10.4	43	0.9
Transfer to Regular Reserve 1/	3	4	51.7	3	40.3-

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Wyoming
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

ASSETS	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	38	37	2.6-	37	0.0
Cash & Equivalents	20	24	21.5	76	219.6
TOTAL INVESTMENTS	169	157	6.9-	156	1.0-
U.S. Government Obligations	0*	0*	64.1-	0*	8.8
Federal Agency Securities	38	50	31.7	39	21.3-
Mutual Fund & Common Trusts	1	0*	94.2-	1	1,877.7
MCSD and PIC at Corporate CU	6	6	3.0	6	3.4
All Other Corporate Credit Union	89	68	23.6-	72	6.2
Commercial Banks, S&Ls	29	26	9.2-	30	13.0
Credit Unions -Loans to, Deposits in	5	5	3.1	5	15.4
Other Investments	0*	2	106.3	1	36.8-
TOTAL LOANS OUTSTANDING	488	534	9.4	576	7.8
Unsecured Credit Card Loans	40	42	3.9	43	4.3
All Other Unsecured Loans	31	32	5.1	31	5.0-
New Vehicle Loans	85	99	16.2	115	16.0
Used Vehicle Loans	156	175	11.7	190	9.0
First Mortgage Real Estate Loans	74	69	6.1-	76	8.9
Other Real Estate Loans	58	64	10.5	69	8.8
Leases Receivable	N/A	0*	N/A	0*	17.9-
All Other Loans to Members	42	49	18.2	48	2.0-
Other Loans	3	3	30.9	3	14.1-
Allowance For Loan Losses	5	5	4.7	5	2.5
Other Real Estate Owned	0*	0*	1.1	0*	59.7-
Land and Building	15	15	0.0	15	0.4
Other Fixed Assets	4	4	1.5-	4	9.5
NCUSIF Capitalization Deposit	6	6	5.3	6	8.2
Other Assets	6	7	15.7	8	26.5
TOTAL ASSETS	703	742	5.6	837	12.8
LIABILITIES					
Total Borrowings	0*	10	1,131.2	2	77.0-
Accrued Dividends/Interest Payable	0*	1	13.2	1	26.3
Acct Payable and Other Liabilities	4	3	7.0-	4	26.5
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	5	14	159.9	8	43.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	622	647	4.1	741	14.6
Share Drafts	84	96	14.7	105	9.9
Regular Shares	217	214	1.5-	231	7.9
Money Market Shares	82	87	6.6	86	1.7-
Share Certificates/CDs	182	190	4.0	255	34.4
IRA/Keogh Accounts	44	43	2.1-	47	9.9
All Other Shares and Member Deposits	8	12	58.2	10	14.7-
Non-Member Deposits	5	5	0.4-	6	38.1
Regular Reserves	26	28	7.5	31	9.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	131.5	0*	113.3-
Other Reserves	5	5	2.7-	5	16.0
Undivided Earnings	44	48	9.5	50	4.0
Net Income	0*	0*	42.9-	0*	129.7
TOTAL EQUITY	76	81	7.2	88	8.2
TOTAL LIABILITIES/EQUITY/SAVINGS	703	742	5.6	837	12.8

* Amount Less than + or - 1 Million

Wyoming
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
June 30, 2001
(Dollar Amounts in Millions)

	Jun-99	Jun-00	% CHG	Jun-01	% CHG
Number of Credit Unions	38	37	2.6-	37	0.0
INTEREST INCOME					
Interest on Loans	21	23	5.9	25	11.6
(Less) Interest Refund	0*	0*	22.4-	0*	0.5
Income from Investments	4	5	15.2	5	7.5
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	25	27	7.4	30	10.9
INTEREST EXPENSE					
Dividends on Shares	11	12	5.0	14	21.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	285.9	0*	54.2-
TOTAL INTEREST EXPENSE	11	12	5.8	14	20.4
PROVISION FOR LOAN LOSSES	2	2	3.0	1	21.8-
NET INTEREST INCOME AFTER PLL	13	14	9.5	15	6.8
NON-INTEREST INCOME					
Fee Income	2	2	9.3	2	8.0
Other Operating Income	0*	0*	2.5	2	63.0
Gain (Loss) on Investments	0	-0*	0.0	0*	2,532.6-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	146.0-	0*	88.0-
Other Non-Oper Income (Expense)	0*	0*	35.7-	0*	76.7-
TOTAL NON-INTEREST INCOME	3	3	6.9	4	23.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	6	7	10.7	7	10.6
Travel and Conference Expense	0*	0*	5.4-	0*	2.4
Office Occupancy Expense	0*	0*	17.6	0*	6.6
Office Operations Expense	3	3	3.7	3	7.7
Educational & Promotional Expense	0*	0*	21.4	0*	13.4
Loan Servicing Expense	0*	0*	7.8	1	14.2
Professional and Outside Services	0*	1	11.0	1	0.4-
Member Insurance	0*	0*	26.3-	0*	47.7
Operating Fees	0*	0*	26.3	0*	2.5-
Miscellaneous Operating Expenses	0*	0*	23.9	0*	3.9-
TOTAL NON-INTEREST EXPENSES	13	14	9.0	15	9.0
NET INCOME	3	3	8.9	4	14.6
Transfer to Regular Reserve 1/	0*	0*	13.2-	0*	11.2

* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.