

NCTUA



**2000
YEAREND
STATISTICS FOR
FEDERALLY
INSURED
CREDIT UNIONS**



PREFACE

2000 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

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

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

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

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**FEDERALLY INSURED
CREDIT UNIONS**

FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 2000 to December 31, 2000

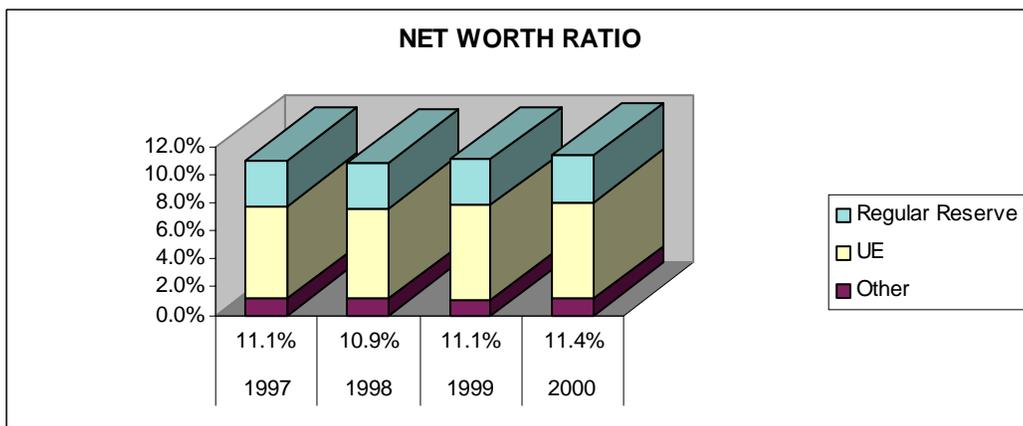
HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2000. The trends discussed for all federally insured credit unions do not necessarily reflect the trends in smaller credit unions.

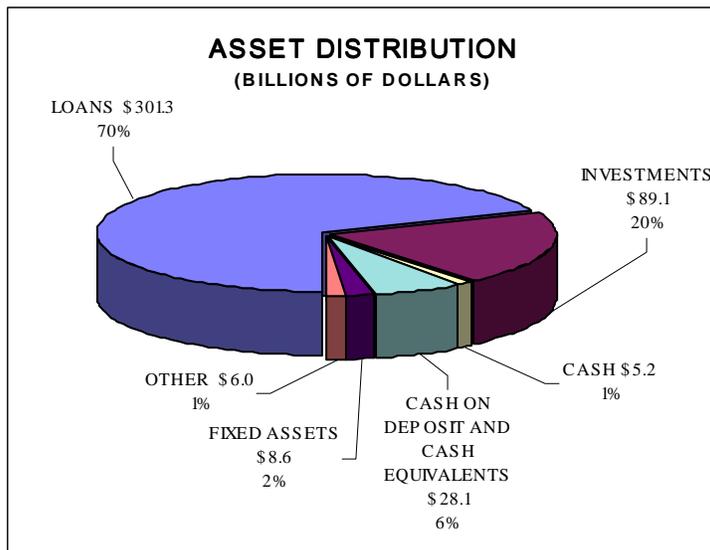
- ◆ **Assets** increased \$26.8 billion or 6.5%.
- ◆ **Capital:** Net worth increased 9.2% or \$4.2 billion, and the net worth to assets ratio increased to 11.4%.
- ◆ **Loans** increased \$29.8 billion, or 11.0%.
- ◆ **Shares** increased \$22.3 billion or 6.3%. The loan to share ratio increased to 79.5%.
- ◆ **Cash on hand, cash on deposit, cash equivalents, plus short-term investments (less than 1 year)** decreased \$272.8 million or 0.4%.
- ◆ **Long-term investments (over 1 year)** decreased \$4.5 billion or 8.4%.
- ◆ **Profitability** increased with a 1.02% return on average assets ratio.
- ◆ **Delinquent** loans as a percentage of total loans declined from the yearend 1999 level of 0.75% to 0.74%.

CAPITAL

Total net worth increased \$4.2 billion or 9.2% during 2000, compared to a \$3.6 billion or 8.4% increase in 1999. The aggregate net worth to total assets ratio increased from 11.1% at the end of 1999 to 11.4% at the end of 2000, as net worth growth outpaced asset growth. The average net worth ratio among individual credit unions now stands at 14.5%.



ASSET QUALITY



LOAN TRENDS: Total loans increased \$29.8 billion or 11.0% during 2000. All loan categories increased. Growth in the various categories was as follows:

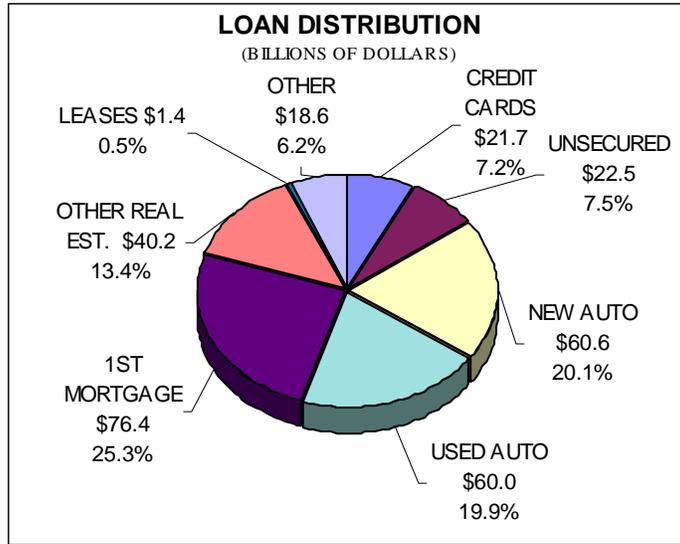
- All other loans increased \$0.4 billion (37.2% increase);
- Other real estate loans increased \$7.1 billion (21.5% increase);
- Leases receivable increased \$0.2 billion (16.8% increase);
- New auto loans increased \$8.2 billion (15.5% increase);
- Used auto loans increased \$5.5 billion (10.1% increase);
- First mortgage real estate loans increased \$5.5 billion (7.7% increase); and

- Unsecured credit card loans increased \$1.5 billion (7.7% increase).

All other unsecured loans and other member loans increased \$0.2 billion (0.8%).

First mortgage real estate loans (\$76.4 billion) account for 25.3% of all loans, with \$54.3 billion or 71.2% reported as fixed rate. Federally insured credit unions granted \$13.8 billion in fixed rate and \$6.4 billion in adjustable rate first mortgage real estate loans in 2000. Credit unions also report \$5.9 billion of first mortgages sold in 2000 (includes both fixed and adjustable rates).

Loan growth of 11.0% was the strongest since 1996. Shares grew at a slower rate than loans, causing the loan to share ratio to increase to 79.5%.

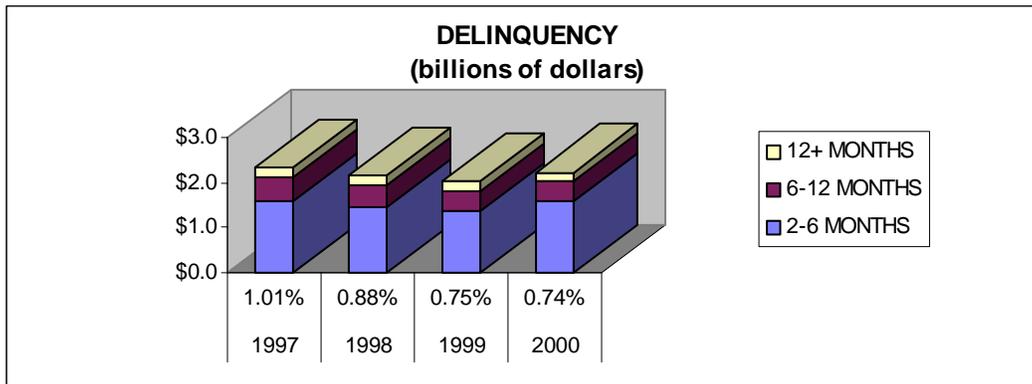


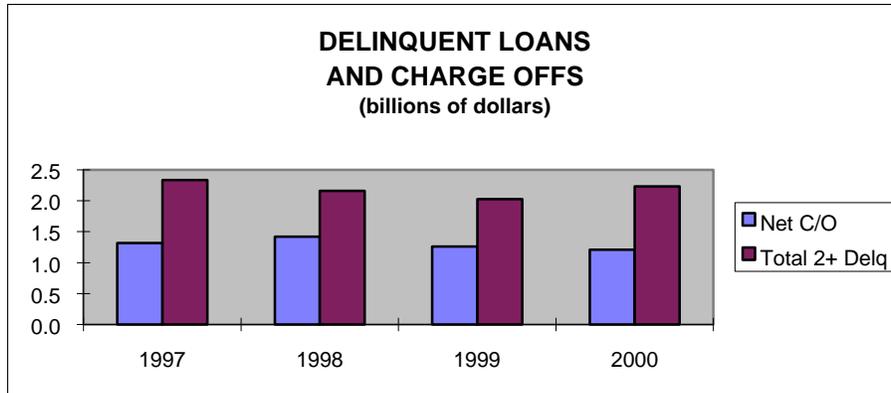
DELINQUENCY TRENDS: Delinquent loans increased \$205 million or 10.1%, while high loan growth reduced the delinquent loans to total loans ratio from 0.75% at the end of 1999 to 0.74% at the end of 2000. This is the lowest delinquency ratio ever noted in federally insured credit unions.

The net charged off loans to average loans ratio also declined from 0.49% to 0.42% during 2000. Loan dollars charged off decreased \$47 million or 3.1% and

recoveries on charged off loans increased 7.1 million or 2.9% compared to 1999.

Federally insured credit unions reported fewer members filing for bankruptcy in 2000. The number of members filing for bankruptcy decreased 11% to 191,814 (0.3% of all members), with \$875 million in outstanding loans subject to bankruptcy, and another \$609 million charged off in 2000 because of bankruptcies.





INVESTMENT TRENDS: Total investments decreased \$11.2 billion (11.2%). Two factors that appear to have contributed to the decrease in investments are:

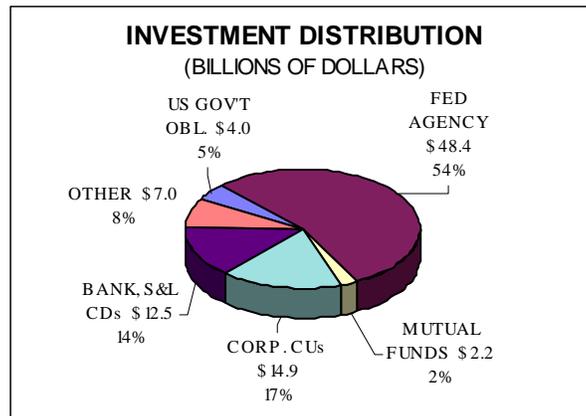
1. the substantial loan growth in 2000 well outpaced share growth, necessitating either a redeployment of maturing investments or liquidation of portfolios to fund new loans; and
2. the sum of *cash on hand*, *cash on deposit*, and *cash equivalents* has grown in 2000 indicating a shift in the classification of liquid funds from investment to cash management.

Cash on hand, *cash on deposit*, and *cash equivalents* increased \$7.0 billion (26.7%), which represents 62% of the corresponding decrease in total investments. The combined categories of *cash on hand*, *cash on deposit*, *cash equivalents*, plus investments with maturities of less than one year increased \$273 million or 0.4% from December 1999 to December 2000.

Conversely, investments with maturities greater than a year decreased \$4.5 billion (8.4%).

The investment mix also changed. The largest decline (\$6.3 billion or 33.1%) appears in deposits in corporate credit

unions (other than membership capital and paid in capital). In part, the decline is likely due to improved reporting of short-term accounts used for cash management purposes such as *cash on deposit*. Other declines include U.S. Government Obligations (\$1.7 billion or 29.6%), certificates of deposit in banks (\$3.0 billion or 19.3%), and mutual funds (\$389 million or 15.3%).



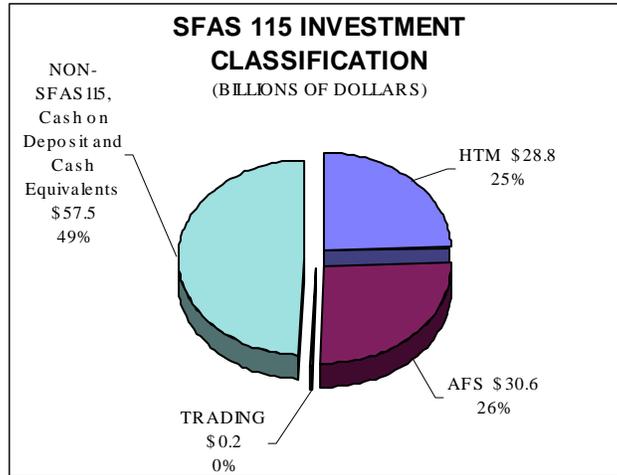
The call report changes required for Prompt Corrective Action include *cash on deposit* and *cash equivalents* with the Non-SFAS 115 investment category in the investment maturity schedule. The inclusion is consistent with the treatment of investments before 1999. For 2000, the analysis will exclude *cash on deposit* and *cash equivalents* when measuring growth for consistency with the 1999, but will include them for the breakdown of the investment portfolio.

Non-SFAS 115 investments declined from \$38.9 billion to \$29.4 billion (\$9.4 billion or 24.2%).

Held to maturity investments decreased \$704.7 million in total, with a \$1.5 billion

increase in maturities less than a year and offsetting decreases in maturities greater than one year. *Available for sale* investments decreased \$1.0 million in total, with a \$844.6 million increase in those investments with maturities less than three years, and offsetting decreases in investments with maturities greater than three years. Trading securities decreased \$46 million, or 15.6% for the year.

At the end of 2000, *held to maturity* and *available for sale* investments made up 51% of the investment portfolio (25% and 26%, respectively), while *non-SFAS 115 investments*, *cash on deposit*, and *cash equivalents* accounted for 49% of the portfolio (a small amount was classified as trading).



Investments in the less than one year maturity category decreased consistent with the reclassification of shorter-term investments to *cash on deposit* and *cash equivalents* on the call report. Investments with one to three year maturities increased. Investments with maturities greater than three years declined.

Investment Maturity or Repricing Interval	% of Total Investments Dec. 1999	% of Total Investments Dec. 2000
Less than 1 year	47.3%	45.0%
1 to 3 years	30.9%	36.1%
3 to 10 years	19.4%	16.7%
Greater than 10 yrs	2.4%	2.2%

EARNINGS

Earnings improved for 2000, the return on average assets ratio increased from 0.93% at the end of 1999 to 1.02% at the end of 2000. Gross income to average assets (yield) increased due to strong loan growth. The increase is attributable to a shift from lower yielding investments to higher rate loans.

The increase in yield and the decrease in provision for loan losses expense offset the increased operating expenses and cost of

funds. The result is a 0.09% increase in the return on average assets (see table).

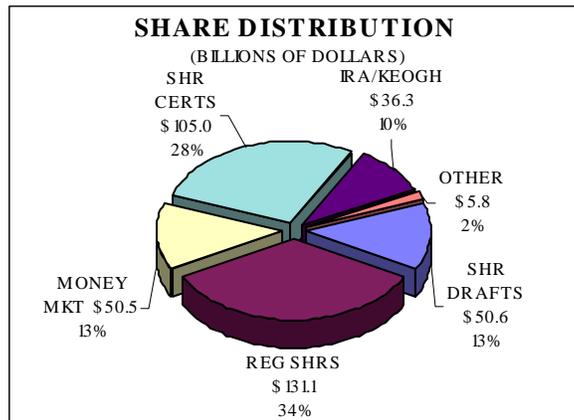
Ratio	As of 12/99	As of 12/00
Gross Income	7.98%	8.28%
Cost of Funds	3.37%	3.56%
Operating Expenses	3.34%	3.39%
PLL	0.34%	0.31%
ROA	0.93%	1.02%

ASSET/LIABILITY MANAGEMENT

LONG TERM ASSET TRENDS: Long-term assets have started to decline as a percentage of total assets. These assets, which have maturities or repricing intervals greater than 3 years (5 years for real estate in 2000), equaled 22.7% of total assets at the end of 2000, compared to 25.0% at the end of 1999.

SHARE TRENDS: Total shares increased \$22.3 billion or 6.3% in 2000, compared to 5.0% in 1999. Share dollars in all categories, except regular shares, increased in 2000, as follows:

- Share drafts -- ↑ \$5.8 billion, 13.0%;
- Regular shares -- ↓ \$3.0 billion, -2.2%;
- Money market shares -- ↑ \$3.1 billion, 6.5%;
- Share certificates -- ↑ \$15.3 billion, 17.1%;
- IRA/Keogh accounts -- ↑ \$0.5 billion, 1.3%;
- Other shares -- ↑ \$32 million, 0.7%; and
- Non-member deposits -- ↑ \$562 million, 68.0%.

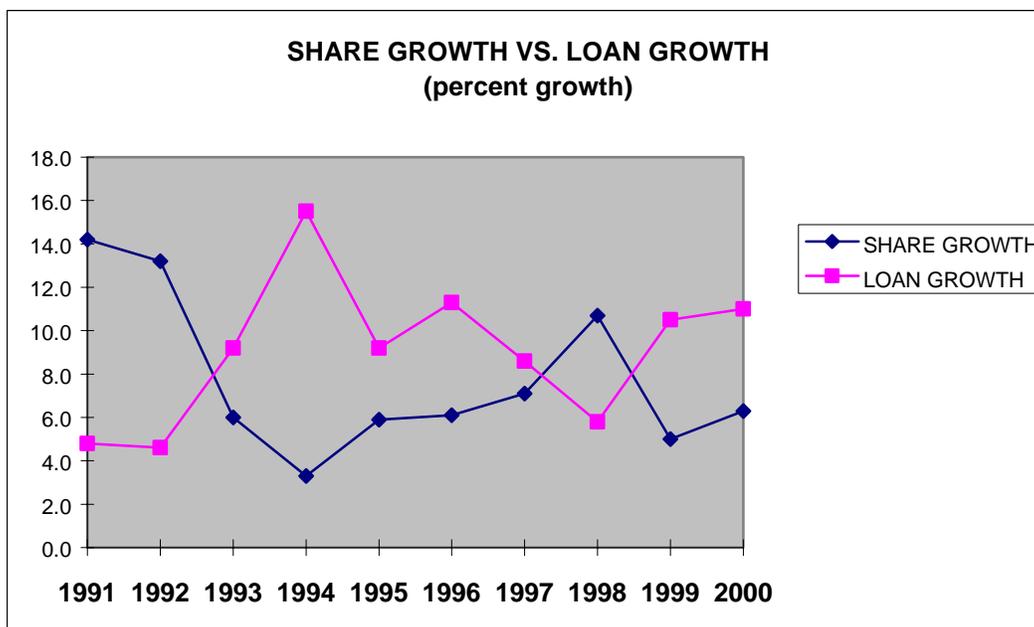


Share growth during 2000 was 1.3% higher than in 1999. Growth was higher for the longer-term maturity ranges, resulting in a slightly longer maturity structure over 1999, as noted in the table to the right:

Share Maturity or Repricing Interval	% of Total Shares Dec. 1999	% of Total Shares Dec. 2000
Less than 1 year	90.7%	89.3%
1 to 3 years	7.6%	8.7%
3 or more years	1.7%	1.9%

OVERALL LIQUIDITY TRENDS: Loan growth has exceeded share growth for seven of the last eight years. The following

graph illustrates loan growth versus share growth trends over the past ten years.



Since 1991, loan growth has exceeded share growth by \$12.7 billion in total. In the past, liquid assets (*cash on hand, cash on deposit, cash equivalents*, and investments with maturities less than 1 year) remained relatively constant at about 23% of assets. However, with continued loan growth in excess of share growth, liquid investments declined to 16.7% of assets despite a \$272.8 million or 0.4% increase in liquid assets.

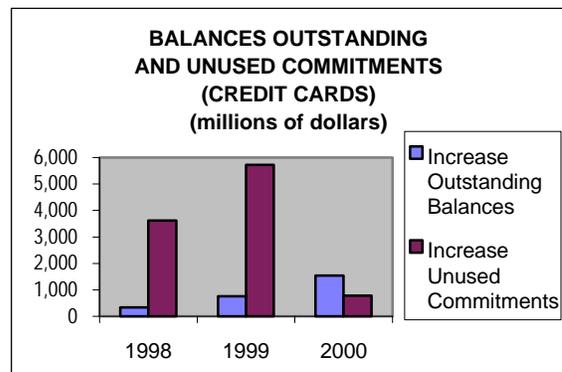
Credit unions have successfully managed high loan-to-share ratios in the past. After many years of excess or adequate liquidity levels, credit unions are once again faced with the challenge of managing in a tighter liquidity situation, while continuing to meet members' needs. Credit unions should take care now to address the potential liquidity demands that have resulted from the robust demand for credit.

Total unused commitments equaled \$6.4 billion, up \$1.0 billion (1.3%) in 2000. This is a significant reduction from the 1999 growth rate of 10.8%. The increase in unused commitments was primarily in home equity lines of credit (HELOCs) and unused credit card lines. Unused HELOCs increased 7.4% (\$1.0 billion) in 2000, compared to 1999's growth of 6.0% (\$768 million) in HELOCs. Decreases in other unused commitments and unused

commercial real estate, construction, and land development commitments moderated the rate of growth.

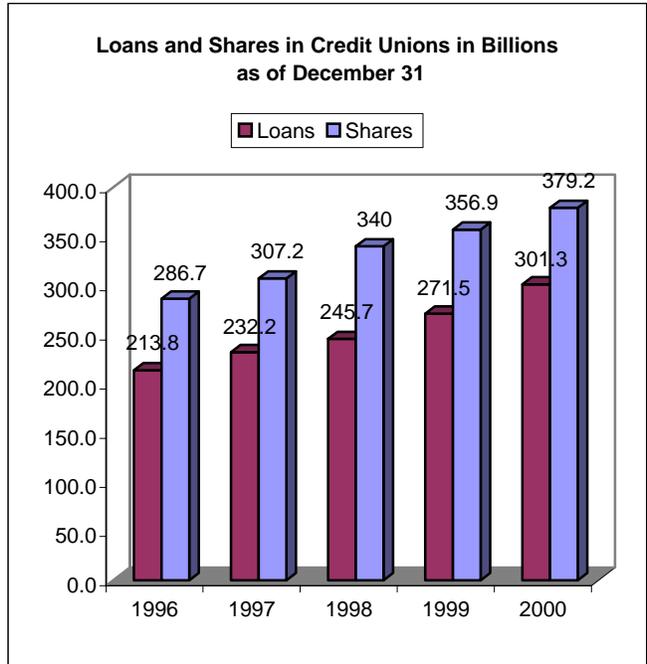
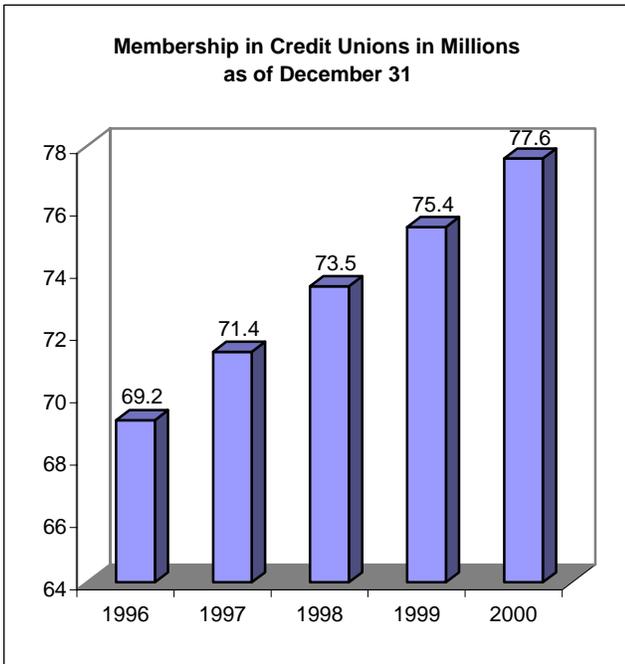
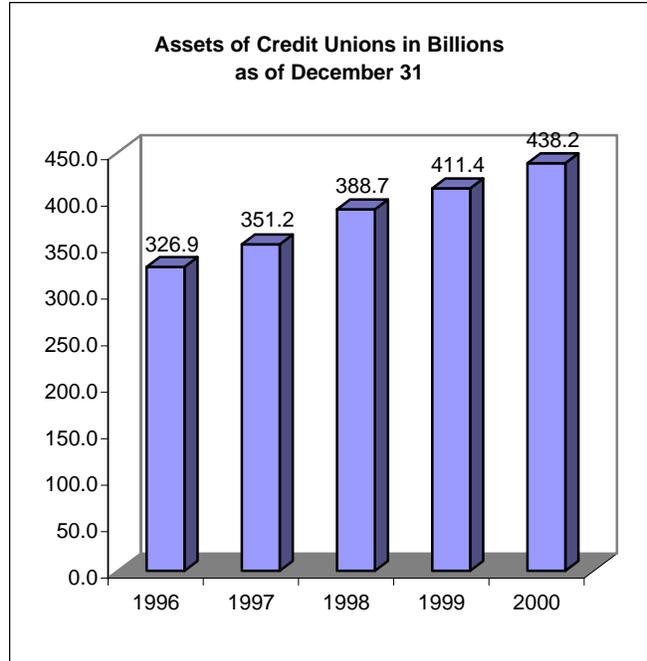
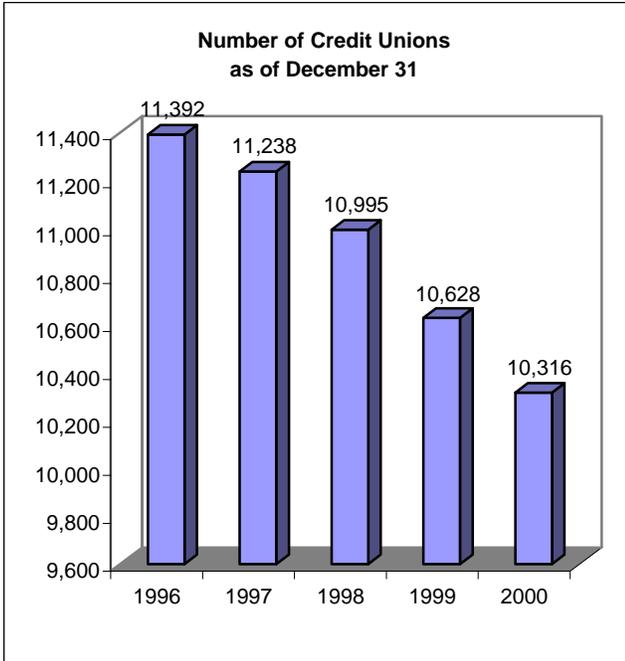
Unused credit card lines equaled \$46.9 billion, increasing \$787 million or 1.7%. Unused credit card lines account for 61.4% of all unused commitments, unchanged from 1999.

The unused credit card commitments growth rate has substantially declined for 2000. Note the following comparison of growth from 1998 through 2000:



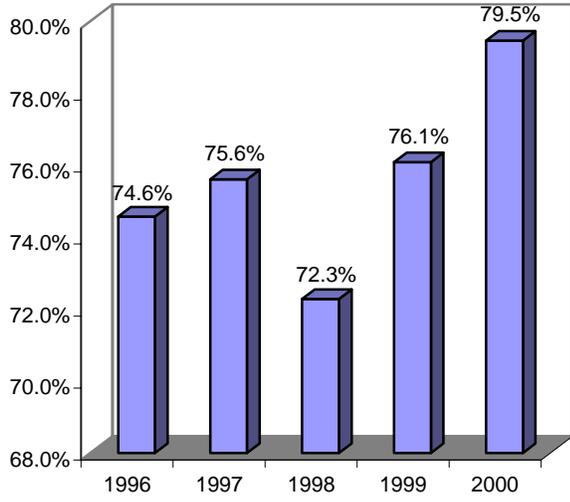
The trends reported as of December 31, 2000 indicate that credit union managers are adjusting their balance sheets and unused commitments in an effort to address liquidity and funds management needs.

Federally Insured Credit Unions 5 Year Trends

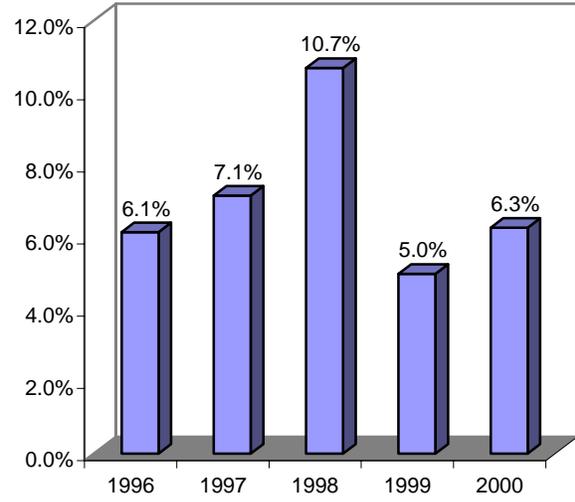


Federally Insured Credit Unions 5 Year Trends

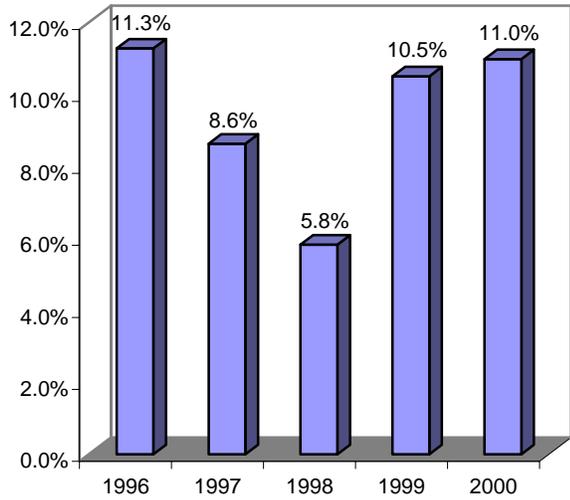
Loan to Share Ratio as of December 31



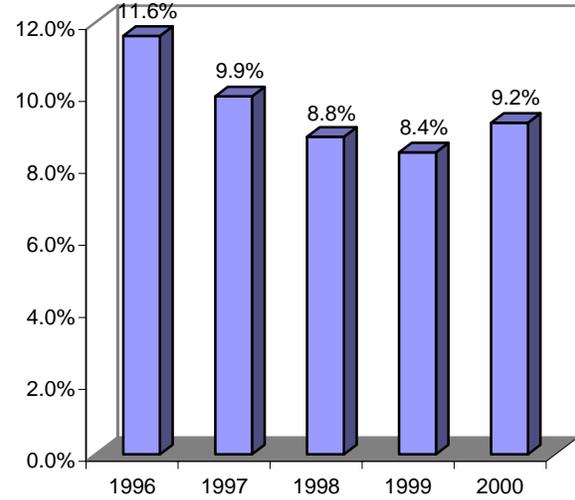
Share Growth Annually as of December 31



Loan Growth Annually as of December 31

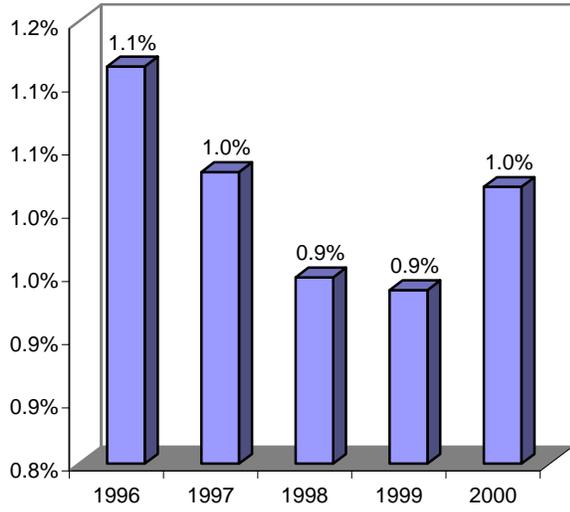


Net Worth Growth Annually as of December 31

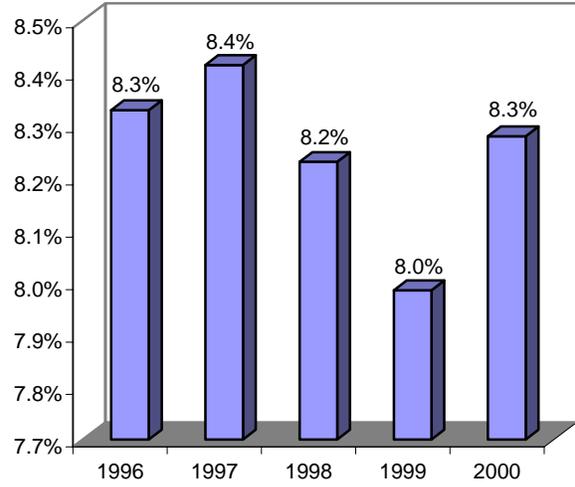


**Federally Insured Credit Unions
5 Year Trends**

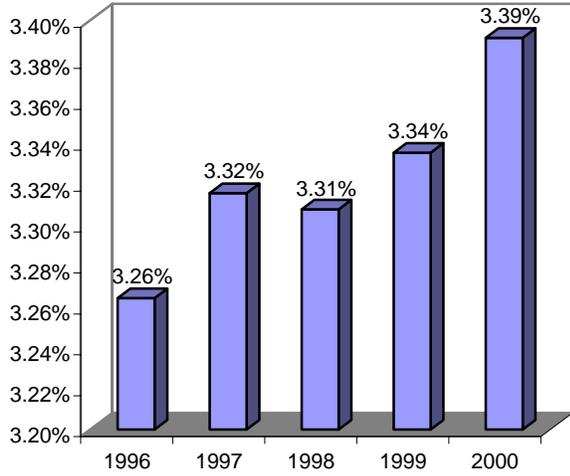
Return on Average Assets as of December 31



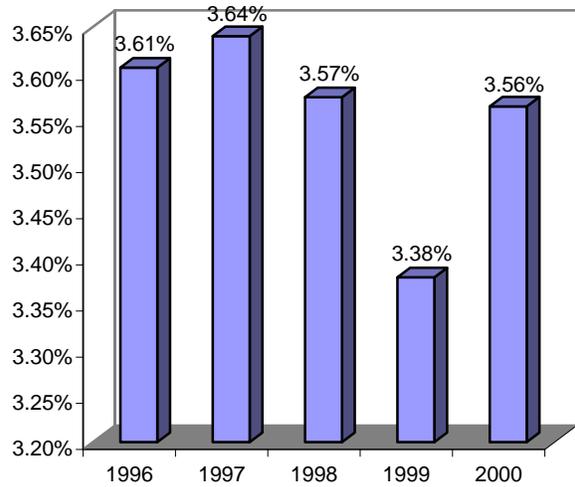
**Gross Income to Average Assets
as of December 31**



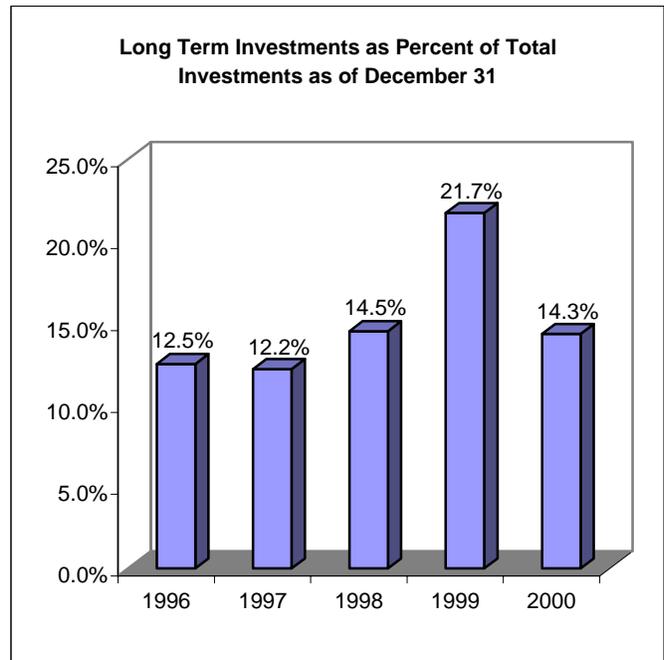
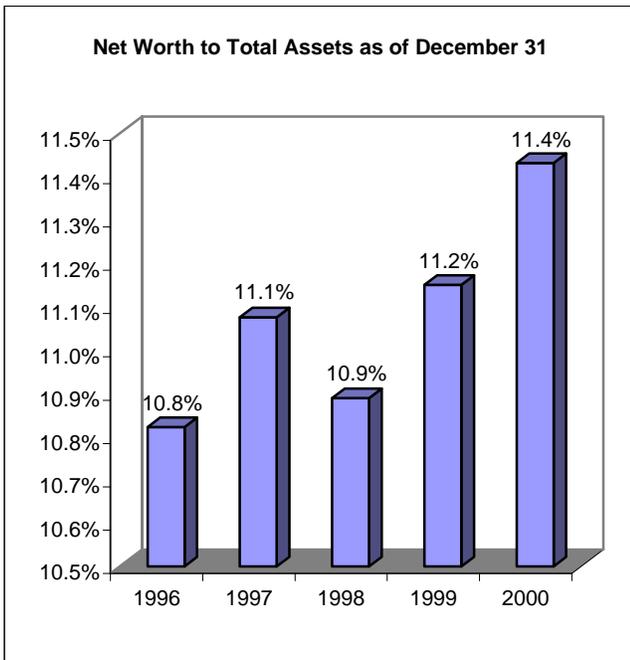
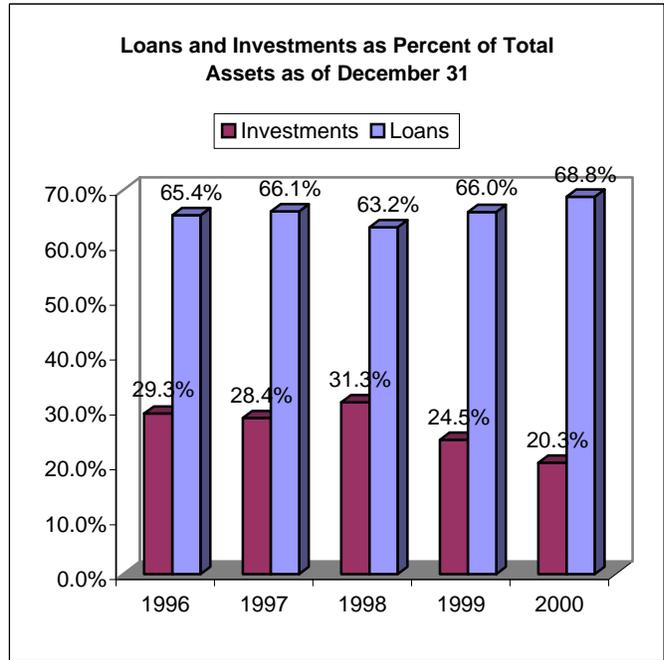
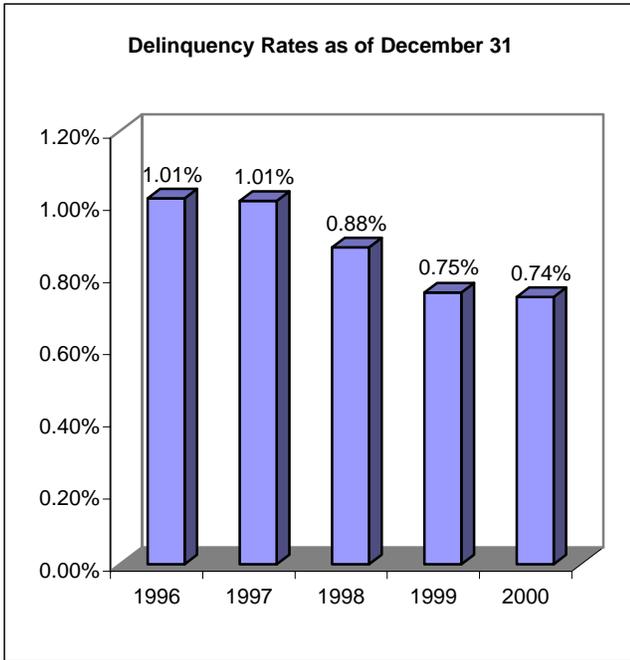
**Operating Expenses to Average Assets
as of December 31**



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



Federally Insured Credit Unions 5 Year Trends



(Investments greater than 3 years)

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	10,995	10,628	3.3-	10,316	2.9-
Cash & Equivalents	8,876	25,764	190.3	33,293	29.2
TOTAL INVESTMENTS	121,640	100,747	17.2-	89,024	11.6-
U.S. Government Obligations	9,165	5,826	36.4-	4,031	30.8-
Federal Agency Securities	43,988	48,405	10.0	48,434	0.1
Mutual Fund & Common Trusts	3,610	2,518	30.2-	2,102	16.5-
MCSD and PIC at Corporate CU	1,766	2,028	14.8	2,091	3.1
All Other Corporate Credit Union	36,072	19,639	45.6-	12,853	34.6-
Commercial Banks, S&Ls	21,240	15,502	27.0-	12,520	19.2-
Credit Unions -Loans to, Deposits in	740	718	3.0-	921	28.3
Other Investments	5,060	6,111	20.8	6,072	0.6-
TOTAL LOANS OUTSTANDING	245,738	271,538	10.5	301,336	11.0
Unsecured Credit Card Loans	19,362	20,122	3.9	21,660	7.6
All Other Unsecured Loans	22,644	22,298	1.5-	22,461	0.7
New Vehicle Loans	47,861	52,443	9.6	60,604	15.6
Used Vehicle Loans	48,445	54,530	12.6	60,046	10.1
First Mortgage Real Estate Loans	61,349	70,884	15.5	76,347	7.7
Other Real Estate Loans	29,406	33,053	12.4	40,253	21.8
Leases Receivable	N/A	1,186	N/A	1,375	16.0
All Other Loans to Members	15,753	15,837	0.5	17,006	7.4
Other Loans	918	1,186	29.1	1,584	33.6
Allowance For Loan Losses	2,422	2,545	5.1	2,676	5.1
Other Real Estate Owned	84	79	6.5-	100	26.4
Land and Building	5,393	5,893	9.3	6,435	9.2
Other Fixed Assets	1,846	1,992	7.9	2,085	4.7
NCUSIF Capitalization Deposit	2,929	3,204	9.4	3,463	8.1
Other Assets	4,607	4,725	2.6	5,184	9.7
TOTAL ASSETS	388,692	411,397	5.8	438,244	6.5
LIABILITIES					
Total Borrowings	2,515	5,383	114.0	4,374	18.7-
Accrued Dividends/Interest Payable	775	791	2.1	899	13.6
Acct Payable and Other Liabilities	2,964	3,078	3.9	3,665	19.0
Uninsured Secondary Capital	5	5	14.8-	8	80.8
TOTAL LIABILITIES	6,259	9,257	47.9	8,946	3.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	339,994	356,919	5.0	379,241	6.3
Share Drafts	42,592	44,853	5.3	50,643	12.9
Regular Shares	130,597	133,981	2.6	131,072	2.2-
Money Market Shares	40,725	47,386	16.4	50,503	6.6
Share Certificates/CDs	85,935	89,504	4.2	104,971	17.3
IRA/Keogh Accounts	35,012	35,868	2.4	36,291	1.2
All Other Shares and Member Deposits	4,261	4,427	3.9	4,376	1.2-
Non-Member Deposits	873	899	3.1	1,385	53.9
Regular Reserves	12,458	13,599	9.2	14,889	9.5
APPR. For Non-Conf. Invest.	14	22	58.0	26	19.7
Accum. Unrealized G/L on A-F-S	121	-646	634.4-	-40	93.7-
Other Reserves	4,508	4,639	2.9	5,074	9.4
Undivided Earnings	25,338	27,606	8.9	30,109	9.1
TOTAL EQUITY	42,438	45,221	6.6	50,057	10.7
TOTAL LIABILITIES/EQUITY/SAVINGS	388,692	411,397	5.8	438,244	6.5

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	10,995	10,628	3.3-	10,316	2.9-
INTEREST INCOME					
Interest on Loans	20,859	21,590	3.5	24,277	12.4
(Less) Interest Refund	33	30	8.5-	33	9.6
Income from Investments	6,487	6,855	5.7	6,919	0.9
Trading Profits and Losses	6	-6	209.4-	5	177.6-
TOTAL INTEREST INCOME	27,319	28,409	4.0	31,168	9.7
INTEREST EXPENSE					
Dividends on Shares	11,988	12,013	0.2	13,376	11.4
Interest on Deposits	1,110	1,324	19.2	1,457	10.1
Interest on Borrowed Money	122	180	47.5	307	70.0
TOTAL INTEREST EXPENSE	13,221	13,517	2.2	15,140	12.0
PROVISION FOR LOAN LOSSES	1,551	1,373	11.5-	1,337	2.6-
NET INTEREST INCOME AFTER PLL	12,547	13,519	7.7	14,691	8.7
NON-INTEREST INCOME					
Fee Income	2,225	2,500	12.3	2,796	11.8
Other Operating Income	901	1,035	14.8	1,207	16.6
Gain (Loss) on Investments	28	0*	97.7-	-26	4,230.6-
Gain (Loss) on Disp of Fixed Assets	13	6	51.8-	32	415.5
Other Non-Oper Income (Expense)	27	33	22.2	38	15.2
TOTAL NON-INTEREST INCOME	3,194	3,574	11.9	4,046	13.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	5,956	6,503	9.2	7,068	8.7
Travel and Conference Expense	196	210	7.1	229	9.2
Office Occupancy Expense	782	847	8.4	921	8.7
Office Operations Expense	2,795	3,042	8.8	3,239	6.5
Educational & Promotional Expense	389	428	10.0	476	11.2
Loan Servicing Expense	583	652	11.9	732	12.3
Professional and Outside Services	912	986	8.1	1,062	7.7
Member Insurance	177	172	2.8-	167	3.0-
Operating Fees	84	88	5.5	94	5.9
Miscellaneous Operating Expenses	364	415	14.2	420	1.2
TOTAL NON-INTEREST EXPENSES	12,236	13,343	9.0	14,408	8.0
NET INCOME	3,505	3,750	7.0	4,329	15.4
Transfer to Regular Reserve 1/	1,204	1,281	6.4	1,529	19.3

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2000**

Number of Credit Unions on this Report: 10,316

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	13,380,608
Other Unsecured Loans	9,568,271
New Vehicle	4,610,113
Used Vehicle	7,376,724
1st Mortgage	1,041,657
Other Real Estate	1,799,550
Leases Receivable	66,718
All Other Member Loans	3,175,053
All Other Loans	119,608
Total Number of Loans	41,138,302

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	314,636
Amount of Loans Delinquent 2-6 months	1,578,002,644
Number of Loans Delinquent 6-12 months	94,685
Amount of Loans Delinquent 6-12 months	459,491,835
Number of Loans Delinquent 12 months or more	37,533
Amount of Loans Delinquent 12 months or more	193,968,864
Total Number of Delinquent Loans	446,854
Total Amount of Delinquent Loans	2,231,463,343

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	85,137
Amount of Loans Delinquent 2-6 months	208,100,064
Number of Loans Delinquent 6-12 months	20,987
Amount of Loans Delinquent 6-12 months	55,443,781
Number of Loans Delinquent 12 months or more	4,506
Amount of Loans Delinquent 12 months or more	12,220,664
Total Number of Delinquent Loans	110,630
Total Amount of Delinquent Loans	275,764,509

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	1,462,922,714
Total Recoveries on Charge-Offs	256,169,883
Total Credit Card Loans Charged Off YTD	378,538,480
Total Credit Card Recoveries YTD	39,448,965
Total Number of Loans Purchased	29,591
Total Amount of Loans Purchased	530,441,226
Number of Loans to CU Officials	138,970
Amount of Loans to CU Officials	2,074,003,180
Total Number of Loans Granted Y-T-D	25,658,492
Total Amount of Loans Granted Y-T-D	154,226,355,448

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	778,265
Amount of 1st Mortgage Fixed Rate	54,321,241,082
Number of 1st Mortgage Adjustable Rate	263,392
Amount of 1st Mortgage Adjustable Rate	22,026,190,226
Number of Other R.E. Closed-End Fixed Rate	888,412
Amount of Other R.E. Closed-End Fixed Rate	19,925,162,693
Number of Other R.E. Closed-End Adj. Rate	58,678
Amount of Other R.E. Closed-End Adj. Rate	1,574,178,047
Number of Other R.E. Open-End Adj. Rate	812,144
Amount of Other R.E. Open-End Adj. Rate	17,746,687,454
Number of Other R.E. Not Included Above	40,317
Amount of Other R.E. Not Included Above	1,006,624,686

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	154,451
Amount of 1st Mortgage Fixed Rate	13,846,600,464
Number of 1st Mortgage Adjustable Rate	58,502
Amount of 1st Mortgage Adjustable Rate	6,395,104,183
Number of Other R.E. Closed-End Fixed Rate	326,878
Amount of Other R.E. Closed-End Fixed Rate	8,923,381,224
Number of Other R.E. Closed-End Adj. Rate	20,434
Amount of Other R.E. Closed-End Adj. Rate	624,712,438
Number of Other R.E. Open-End Adj. Rate	394,982
Amount of Other R.E. Open-End Adj. Rate	6,804,750,637
Number of Other R.E. Not Included Above	16,164
Number of Other R.E. Not Included Above	436,644,382

TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 10,316

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	345,743,258
1st Mortgage Fixed Rate, 2-6 months	93,015,836
1st Mortgage Fixed Rate, 6-12 months	27,370,712
1st Mortgage Fixed Rate, 12 months or more	19,913,737
1st Mortgage Adjustable Rate, 1-2 months	197,898,554
1st Mortgage Adjustable Rate, 2-6 months	68,022,221
1st Mortgage Adjustable Rate, 6-12 months	15,076,053
1st Mortgage Adjustable Rate 12, months or more	8,038,562
Other Real Estate Fixed Rate, 1-2 months	112,940,799
Other Real Estate Fixed Rate, 2-6 months	40,714,977
Other Real Estate Fixed Rate, 6-12 months	11,581,319
Other Real Estate Fixed Rate, 12 months or more	8,857,466
Other Real Estate Adjustable Rate, 1-2 months	96,745,716
Other Real Estate Adjustable Rate, 2-6 months	31,154,114
Other Real Estate Adjustable Rate, 6-12 months	7,570,095
Other Real Estate Adjustable Rate 12, months or more	6,089,513

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	12,092,504
1st Mortgage Loans Recovered Y-T-D	3,283,337
Other Real Estate Loans Charged Off Y-T-D	17,710,216
Other Real Estate Loans Recovered Y-T-D	2,441,529
Allowance for Real Estate Loan Losses	251,143,208
Amount of R.E. Loans Serving as Collateral for Member Business Loans	2,451,626,651
Amount of All First Mortgages Sold Y-T-D	5,914,361,701
Short-term Real Estate Loans (< 5 years)	47,963,317,091

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	73,119
Amount of Agricultural MBL	495,490,549
Number of All Other MBL	45,114
Amount of All Other MBL	4,143,872,940

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	10,941
Amount of Agricultural MBL	266,630,780
Number of All Other MBL	17,296
Amount of All Other MBL	1,610,496,765

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	7,362,309
Agricultural, 2-6 months	2,187,538
Agricultural, 6-12 months	2,183,389
Agricultural, 12 months or more	2,080,727
All Other MBL, 1-2 months	72,082,718
All Other MBL, 2-6 months	18,826,847
All Other MBL, 6-12 months	6,279,621
All Other MBL, 12 months or more	5,014,350

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	1,058,328
Agricultural MBL Recovered Y-T-D	185,283
All Other MBL Charged of Y-T-D	2,933,954
All Other MBL Recovered Y-T-D	1,364,718
Allowance for MBL Losses	48,707,451
Concentration of Credit for MBL	364,837,511
Construction or Development MBL	164,224,283

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 10,316

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	31,125,990
Regular Share Accounts	81,475,197
Money Market Share Accounts	3,594,327
Share Certificate Accounts	7,882,347
IRA/Keogh & Retirement Accounts	3,838,792
Other Shares and Deposit	3,576,005
Non-Member Deposits	29,771
Total Number of Savings Accounts	131,522,429

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	166,839,412
Other Unused Member Business Loan Commitments	259,491,057
Revolving Open-End Lines Secured by Residential Properties	14,606,212,678
Credit Card Lines	46,947,000,320
Outstanding Letters of Credit	199,113,299
Unsecured Share Draft Lines of Credit	8,442,807,734
Other Unused Commitments	5,805,246,255
Amount of Loans Sold/Swapped with Recourse Y-T-D	643,541,459
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	827,762,341
Pending Bond Claims	23,368,545

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	2,165	League Audit Service	1,287
CPA Audit Without Opinion	2,313	Outside Accountant	1,472
CPA Opinion Audit	3,079		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	28,864,748,460
Repurchase Agreements	1,091,903,318
Reverse Repurchase Agreements Invested	582,972,227
Non-Mortgage Backed Derivatives	919,581,972
Mortgage Pass-through Securities	6,139,366,480
CMO/REMIC	4,289,104,226

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 10,316

INFORMATION SYSTEMS & TECHNOLOGY

Number Of Cus Describing Record Maintenance As:

Manual System	354	CU Developed In-House	470
Vendor Supplied In-House	6,796	Other	166
Vendor On-Line Service Bur.	2,530		

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

WWW/Browser Based	2,299	Automatic Teller Machine	4,712
Wireless	166	Kiosk	236
Home Banking/PC Based	1,385	Other	255
Auto Response/Phone Based	4,226		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	1,362	View Account History	2,590
New Loan	1,943	Merchandise Purchase	845
Account Balance Inquiry	4,185	Share Account Transfers	4,081
Share Draft Order	2,259	Bill Payment	1,178
New Share Account	616	Download Account History	1,619
Loan Payments	3,227	Electronic Cash	1,130
Number of CUs Reporting E-Mail Addresses			5,953
Number of CUs Reporting WWW Sites			3,807

Number Of Cus Reporting WWW Type As:

Informational	1,721	Transactional	1,441
Interactive	635		

Number Of Cus Members Reported using Transactional WWW 5,605,246

Number Of Cus Reporting Plans For a WWW

Informational	1,365	Transactional	341
Interactive	337		

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	241,587,274
Number Members Filing Chapter 7 Bankruptcy Y-T-D	142,810
Number Members Filing Chapter 13 Bankruptcy Y-T-D	49,004
Amount of Loans Subject to Bankruptcies	875,093,125
Number of Current Members	77,587,878
Number of Potential Members	386,907,409
Number of Full Time Employees	166,572
Number of Part Time Employees	32,483

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS	3,022		
Amount Invested in CUSOS	266,486,854		
Amount Loaned to CUSOS	139,726,124		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	11,549,583		
Number of CUSOS Wholly Owned	558		
Predominant Service of CUSO:			
Mortgage Processing	177	Credit Cards	253
EDP Processing	267	Trust Services	5
Shared Branching	717	Item Processing	258
Insurance Services	156	Tax Preparation	4
Investment Services	330	Travel	2
Auto Buying, Leasing, Indirect Lending	187	Other	525

**TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 10,316

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	1,007	1,984	563	1,199	3,746
Reverse Repurchase Agreements	31	602	11	15	627
Subordinated CDCU Debt	10	0*	0*	0*	0*
Uninsured Secondary Capital	36	N/A	0*	7	8
TOTAL BORROWINGS	1,056	2,587	575	1,221	4,382

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	6,517	50,643	N/A	N/A	50,643
Regular Shares	10,304	131,072	N/A	N/A	131,072
Money Market Shares	2,930	50,503	N/A	N/A	50,503
Share Certificates/CDS	6,900	75,684	25,213	4,074	104,971
IRA/KEOGH, Retirements	5,893	25,572	7,522	3,197	36,291
All Other Shares/Deposits	3,954	4,298	59	19	4,376
Non-Members Deposits	935	1,028	319	38	1,385
TOTAL SAVINGS	10,314	338,801	33,112	7,327	379,241

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	2,922	10,109	12,609	5,368	679	28,765
Available for Sale	2,814	11,388	10,818	7,469	864	30,539
Trading	20	248	N/A	N/A	N/A	248
Non-SFAS 115 Investments	10,309	46,425	8,748	2,042	367	57,582
TOTAL INVESTMENTS	10,311	68,170	32,175	14,878	1,911	117,134

* Amount less than 1 million

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

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	0	\$0	1	\$36,158
5.0% To 6.0%	0	\$0	2	\$535,831	27	\$58,334,372
6.0% To 7.0%	4	\$4,738,001	12	\$5,110,941	623	\$2,160,012,264
7.0% To 8.0%	7	\$11,086,457	29	\$33,274,966	3,758	\$23,119,521,766
8.0% To 9.0%	27	\$139,585,786	90	\$105,154,487	3,858	\$28,281,321,537
9.0% To 10.0%	305	\$1,711,973,948	264	\$538,036,227	1,046	\$5,887,625,767
10.0% To 11.0%	379	\$2,008,252,820	532	\$1,217,143,872	192	\$782,555,041
11.0% To 12.0%	823	\$4,439,017,419	857	\$2,471,569,716	33	\$253,096,379
12.0% To 13.0%	1,560	\$6,359,029,441	2,339	\$4,927,283,255	60	\$13,559,512
13.0% To 14.0%	1,028	\$4,061,165,751	1,766	\$6,267,032,286	9	\$20,228,974
14.0% To 15.0%	542	\$1,946,963,408	1,486	\$3,222,861,971	5	\$2,747,834
15.0% To 16.0%	176	\$729,983,560	1,473	\$2,328,630,597	4	\$5,960,066
16.0% Or More	98	\$247,223,939	961	\$1,341,700,985	3	\$4,047,334
Not Reporting Or Zero ..	5,367	\$1,273,776	505	\$2,446,862	697	\$14,533,783
Total	10,316	\$21,660,294,306	10,316	\$22,460,781,996	10,316	\$60,603,580,787
Average Rate	12.7%		13.3%		8.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	1	\$9,875	1	\$201,523,312
5.0% To 6.0%	5	\$40,824,564	3	\$648,477,392	2	\$97,485,895
6.0% To 7.0%	89	\$450,318,607	260	\$10,473,274,538	53	\$324,861,581
7.0% To 8.0%	1,033	\$7,521,611,790	1,880	\$45,759,895,338	501	\$2,748,962,459
8.0% To 9.0%	3,320	\$26,667,376,088	1,633	\$15,208,004,358	1,743	\$11,979,521,765
9.0% To 10.0%	2,982	\$18,496,205,706	616	\$3,629,140,292	2,456	\$18,754,507,354
10.0% To 11.0%	1,285	\$5,048,791,803	246	\$493,358,736	805	\$5,110,933,634
11.0% To 12.0%	372	\$753,590,365	69	\$69,341,050	210	\$849,034,620
12.0% To 13.0%	364	\$671,272,290	90	\$23,627,184	86	\$85,306,807
13.0% To 14.0%	78	\$179,700,684	8	\$1,862,352	10	\$8,488,207
14.0% To 15.0%	50	\$88,466,582	4	\$9,788,422	3	\$671,940
15.0% To 16.0%	50	\$65,822,803	5	\$872,912	3	\$15,008,362
16.0% Or More	16	\$35,643,954	3	\$35,240	2	\$21,246,785
Not Reporting Or Zero ..	672	\$26,535,068	5,498	\$29,743,619	4,441	\$55,100,159
Total	10,316	\$60,046,160,304	10,316	\$76,347,431,308	10,316	\$40,252,652,880
Average Rate	9.2%		8.2%		9.2%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	55	\$60,567,302	1	\$6,816
5.0% To 6.0%	5	\$1,701,884	384	\$264,180,396	24	\$3,608,074
6.0% To 7.0%	52	\$94,374,326	1,113	\$666,477,127	61	\$86,910,289
7.0% To 8.0%	278	\$548,498,249	1,257	\$2,082,011,409	201	\$548,710,990
8.0% To 9.0%	283	\$491,034,443	1,430	\$3,578,931,928	249	\$546,494,310
9.0% To 10.0%	97	\$153,532,042	1,409	\$3,443,805,444	160	\$181,539,850
10.0% To 11.0%	12	\$2,775,911	1,180	\$2,734,269,877	106	\$53,953,859
11.0% To 12.0%	3	\$1,403,992	523	\$1,261,205,932	32	\$6,659,929
12.0% To 13.0%	6	\$2,326,178	816	\$1,182,808,927	50	\$20,138,175
13.0% To 14.0%	2	\$801,934	289	\$833,229,314	25	\$8,477,533
14.0% To 15.0%	1	\$185,576	210	\$470,859,877	14	\$3,455,225
15.0% To 16.0%	0	\$0	214	\$247,591,992	12	\$2,826,027
16.0% Or More	0	\$0	102	\$122,372,197	7	\$2,699,972
Not Reporting Or Zero ..	9,577	\$78,839,281	1,334	\$57,237,645	9,374	\$118,179,552
Total	10,316	\$1,375,473,816	10,316	\$17,005,549,367	10,316	\$1,583,660,601
Average Rate	8.1%		9.3%		9.0%	

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

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	123	\$1,702,678,018	20	\$69,192,485	0	\$0
1.0% To 2.0%	1,905	\$24,593,261,605	343	\$2,634,318,905	8	\$211,045,316
2.0% To 3.0%	1,540	\$11,138,311,873	3,563	\$46,571,152,414	213	\$2,381,631,245
3.0% To 4.0%	224	\$2,720,472,883	4,119	\$51,784,017,854	1,092	\$13,287,612,468
4.0% To 5.0%	35	\$237,597,101	1,407	\$13,450,566,723	1,138	\$21,056,970,546
5.0% To 6.0%	9	\$115,159,202	617	\$7,885,954,541	407	\$10,917,211,680
6.0% To 7.0%	2	\$5,940,031	153	\$8,366,201,266	64	\$2,617,630,003
7.0% Or More	2	\$3,642,327	30	\$229,628,108	4	\$28,939,376
Not Reporting Or Zero ..	6,476	\$10,126,107,062	64	\$80,604,509	7,390	\$2,410,089
Total	10,316	\$50,643,170,102	10,316	\$131,071,636,805	10,316	\$50,503,450,723
Average Rate	1.8%		3.2%		4.1%	

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	\$50,301	12	\$60,944,880	22	\$8,152,969
2.0% To 3.0%	12	\$8,870,773	241	\$1,205,645,585	90	\$31,926,582
3.0% To 4.0%	51	\$104,954,305	889	\$6,507,976,234	107	\$41,334,547
4.0% To 5.0%	397	\$1,529,733,737	1,489	\$6,671,956,217	38	\$8,554,725
5.0% To 6.0%	2,546	\$28,333,339,352	1,838	\$8,049,166,768	103	\$53,194,726
6.0% To 7.0%	3,714	\$73,482,701,175	1,356	\$13,421,703,608	354	\$1,003,322,194
7.0% Or More	144	\$1,447,040,000	62	\$371,094,814	157	\$220,002,014
Not Reporting Or Zero ..	3,451	\$64,600,595	4,429	\$2,029,679	9,445	\$18,106,214
Total	10,316	\$104,971,290,238	10,316	\$36,290,517,785	10,316	\$1,384,593,971
Average Rate	5.9%		4.9%		5.4%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2000

	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	11.43	17.06	14.52	12.55	11.03
Delinquent Loans to NetWorth	4.45	13.58	8.45	6.02	3.77
Solvency Evaluation (Est.)	113.19	120.89	117.20	114.52	112.71
Classified Assets (Est.) to NetWorth	5.39	8.74	6.02	5.32	5.34
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.74	3.59	1.82	1.11	0.60
Net Charge-Offs to Average Loans	0.42	0.77	0.51	0.44	0.41
Fair Value H-T-M to Book Value H-T-M	100.35	113.90	106.98	101.10	100.20
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.13	-0.15	-1.30	-0.42	-0.10
Delinquent Loans to Assets	0.51	2.32	1.23	0.76	0.42
EARNINGS:					
Return on Average Assets	1.02	0.69	0.87	0.87	1.06
Gross Income to Average Assets	8.28	8.15	8.15	8.27	8.29
Cost of Funds to Average Assets	3.56	2.93	3.12	3.23	3.66
Net Margin to Average Assets	4.72	5.21	5.03	5.04	4.63
Operating Expenses to Average Assets	3.39	4.06	3.81	3.85	3.27
Provision for Loan & Lease Losses to Average Assets	0.31	0.50	0.37	0.33	0.31
Net Interest Margin to Average Assets	3.77	4.88	4.44	4.19	3.65
Operating Expenses to Gross Income	40.97	49.87	46.70	46.59	39.49
Fixed Assets and Oreos to Total Assets	1.97	0.40	1.19	2.19	1.97
Net Operating Expenses to Average Assets	2.73	3.85	3.35	3.21	2.60
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	22.73	3.21	8.69	17.30	24.57
Regular Shares to Savings and Borrowings	34.22	85.40	65.83	45.76	30.24
Total Loans to Total Savings	79.46	79.02	79.73	78.83	79.57
Total Loans to Total Assets	68.76	64.58	67.34	68.08	68.98
Cash Plus Short-Term Investments to Assets	15.56	31.37	24.03	18.14	14.55
Total Savings and Borrowings to Earning Assets	91.66	82.86	87.11	90.85	92.10
Borrowings to Total Savings and NetWorth	0.88	0.37	0.33	0.37	1.02
Estimated Loan Maturity in Months	26.19	17.26	20.18	24.02	27.21
PRODUCTIVITY:					
Members to Potential Members	20.05	20.25	23.53	20.10	19.75
Borrowers to Members	53.02	31.25	38.16	45.95	56.94
Members to Full-Time Employees	424	445	502	456	410
Average Savings Per Member	4,888	1,621	2,707	3,645	5,524
Average Loan Balance	7,325	4,100	5,655	6,253	7,719
Salary & Benefits to Full-Time Employees	38,662	17,320	31,628	35,411	40,453
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	68.93	71.99	70.29	69.24	68.78
Income From Investments	19.67	23.88	22.44	20.46	19.35
Income Form Trading Securities	0.01	0.00	0.01	0.00	0.02
Fee Income	7.95	2.63	5.56	7.78	8.14
Other Operating Income	3.43	1.50	1.69	2.52	3.72
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	49.06	46.91	50.44	47.59	49.33
Travel and Conference	1.59	1.47	1.44	1.76	1.56
Office Occupancy	6.39	4.65	4.90	6.04	6.58
Office Operations	22.48	19.78	20.24	21.50	22.87
Educational and Promotional	3.30	0.91	1.55	2.73	3.56
Loan Servicing	5.08	1.87	3.06	4.55	5.36
Professional and Outside Services	7.37	6.72	8.16	9.96	6.73
Member Insurance	1.16	9.62	4.74	2.02	0.66
Operating Fees	0.65	1.55	1.12	0.79	0.58
Miscellaneous Operating Expenses	2.91	6.52	4.36	3.06	2.76

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	2,944	2,656	9.8-	2,491	6.2-
Cash & Equivalents	128	291	127.8	304	4.4
TOTAL INVESTMENTS	825	601	27.1-	455	24.3-
U.S. Government Obligations	9	10	11.0	7	30.0-
Federal Agency Securities	4	4	4.5	3	28.3-
Mutual Fund & Common Trusts	27	23	17.6-	19	15.3-
MCS&D and PIC at Corporate CU	24	22	8.0-	18	16.3-
All Other Corporate Credit Union	458	279	39.2-	172	38.4-
Commercial Banks, S&Ls	277	234	15.7-	208	10.9-
Credit Unions -Loans to, Deposits in	13	11	19.0-	10	8.9-
Other Investments	12	20	60.8	18	6.3-
TOTAL LOANS OUTSTANDING	1,556	1,398	10.2-	1,398	0.0
Unsecured Credit Card Loans	12	6	45.2-	7	15.5
All Other Unsecured Loans	413	361	12.7-	326	9.6-
New Vehicle Loans	425	394	7.3-	424	7.6
Used Vehicle Loans	485	446	8.0-	447	0.2
First Mortgage Real Estate Loans	22	19	16.7-	18	3.7-
Other Real Estate Loans	26	22	13.1-	22	1.4-
Leases Receivable	N/A	2	N/A	1	29.1-
All Other Loans to Members	157	139	11.7-	144	3.7
Other Loans	16	9	44.8-	8	3.9-
Allowance For Loan Losses	37	34	8.1-	32	5.9-
Other Real Estate Owned	0*	0*	69.0-	0*	45.1-
Land and Building	4	3	15.6-	3	6.7-
Other Fixed Assets	8	7	17.7-	6	14.3-
NCUSIF Capitalization Deposit	20	19	9.3-	20	6.0
Other Assets	12	11	14.2-	11	5.9
TOTAL ASSETS	2,517	2,295	8.8-	2,165	5.7-
LIABILITIES					
Total Borrowings	3	4	31.5	7	84.3
Accrued Dividends/Interest Payable	12	10	15.3-	10	0.8
Acct Payable and Other Liabilities	9	8	9.1-	8	0.3
Uninsured Secondary Capital	0*	0*	34.6-	0*	41.3
TOTAL LIABILITIES	25	23	8.0-	27	15.9
EQUITY/SAVINGS					
TOTAL SAVINGS	2,097	1,904	9.2-	1,770	7.1-
Share Drafts	31	26	16.1-	25	6.0-
Regular Shares	1,800	1,637	9.1-	1,518	7.3-
Money Market Shares	10	11	8.9	10	10.3-
Share Certificates/CDs	161	145	10.1-	141	3.0-
IRA/Keogh Accounts	40	34	15.2-	30	12.5-
All Other Shares and Member Deposits	24	21	12.9-	17	15.2-
Non-Member Deposits	30	31	1.6	29	4.4-
Regular Reserves	113	103	8.8-	102	0.8-
APPR. For Non-Conf. Invest.	0*	0*	495.5	0	100.0-
Accum. Unrealized G/L on A-F-S	0*	0*	202.4-	0*	55.2-
Other Reserves	14	14	1.0-	11	18.7-
Undivided Earnings	267	251	6.1-	255	1.7
TOTAL EQUITY	395	368	6.8-	369	0.2
TOTAL LIABILITIES/EQUITY/SAVINGS	2,517	2,295	8.8-	2,165	5.7-

* Amount Less than 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	3,693	3,538	4.2-	3,373	4.7-
Cash & Equivalents	648	1,740	168.8	1,760	1.1
TOTAL INVESTMENTS	6,156	4,698	23.7-	3,605	23.3-
U.S. Government Obligations	170	133	21.9-	102	22.9-
Federal Agency Securities	147	163	10.4	149	8.2-
Mutual Fund & Common Trusts	111	90	19.4-	62	31.1-
MCSD and PIC at Corporate CU	159	155	2.5-	147	4.9-
All Other Corporate Credit Union	3,025	1,869	38.2-	1,167	37.5-
Commercial Banks, S&Ls	2,367	2,070	12.5-	1,763	14.8-
Credit Unions -Loans to, Deposits in	76	67	11.3-	83	23.2
Other Investments	101	152	50.5	131	13.7-
TOTAL LOANS OUTSTANDING	11,754	11,461	2.5-	11,688	2.0
Unsecured Credit Card Loans	379	347	8.5-	341	1.7-
All Other Unsecured Loans	1,997	1,858	7.0-	1,754	5.6-
New Vehicle Loans	3,407	3,350	1.7-	3,581	6.9
Used Vehicle Loans	3,365	3,389	0.7	3,541	4.5
First Mortgage Real Estate Loans	707	684	3.2-	657	3.9-
Other Real Estate Loans	736	721	2.0-	759	5.3
Leases Receivable	N/A	19	N/A	16	16.6-
All Other Loans to Members	1,085	1,043	3.9-	988	5.2-
Other Loans	78	49	37.2-	50	3.1
Allowance For Loan Losses	162	155	4.0-	152	2.2-
Other Real Estate Owned	3	2	4.4-	3	23.0
Land and Building	141	133	5.9-	133	0.4
Other Fixed Assets	77	74	4.4-	70	5.8-
NCUSIF Capitalization Deposit	151	148	1.8-	145	1.9-
Other Assets	103	101	1.4-	105	3.4
TOTAL ASSETS	18,870	18,203	3.5-	17,357	4.6-
LIABILITIES					
Total Borrowings	13	27	107.9	53	99.2
Accrued Dividends/Interest Payable	58	54	7.7-	53	0.4-
Acct Payable and Other Liabilities	65	68	5.4	69	0.9
Uninsured Secondary Capital	4	2	42.3-	4	69.0
TOTAL LIABILITIES	139	151	8.2	179	18.9
EQUITY/SAVINGS					
TOTAL SAVINGS	16,214	15,585	3.9-	14,660	5.9-
Share Drafts	1,037	965	7.0-	1,006	4.2
Regular Shares	10,841	10,454	3.6-	9,689	7.3-
Money Market Shares	377	375	0.5-	329	12.2-
Share Certificates/CDs	2,680	2,594	3.2-	2,527	2.6-
IRA/Keogh Accounts	965	892	7.6-	798	10.5-
All Other Shares and Member Deposits	241	228	5.2-	217	4.8-
Non-Member Deposits	72	77	6.9	94	21.0
Regular Reserves	715	698	2.4-	698	0.0-
APPR. For Non-Conf. Invest.	0*	0*	4.3-	0*	34.4
Accum. Unrealized G/L on A-F-S	0*	-3	5,673.9-	-1	50.3-
Other Reserves	138	122	11.0-	114	6.8-
Undivided Earnings	1,664	1,650	0.9-	1,707	3.5
TOTAL EQUITY	2,517	2,467	2.0-	2,518	2.0
TOTAL LIABILITIES/EQUITY/SAVINGS	18,870	18,203	3.5-	17,357	4.6-

* Amount Less than 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	2,902	2,926	0.8	2,894	1.1-
Cash & Equivalents	1,783	5,237	193.7	5,659	8.1
TOTAL INVESTMENTS	20,984	16,481	21.5-	13,594	17.5-
U.S. Government Obligations	806	557	30.9-	420	24.5-
Federal Agency Securities	2,611	3,084	18.1	2,998	2.8-
Mutual Fund & Common Trusts	261	178	31.7-	130	27.0-
MCS&D and PIC at Corporate CU	493	508	3.0	520	2.4
All Other Corporate Credit Union	9,085	4,910	46.0-	2,964	39.6-
Commercial Banks, S&Ls	6,987	6,392	8.5-	5,656	11.5-
Credit Unions -Loans to, Deposits in	303	283	6.4-	336	18.4
Other Investments	438	569	30.0	571	0.2
TOTAL LOANS OUTSTANDING	42,060	43,589	3.6	45,612	4.6
Unsecured Credit Card Loans	2,798	2,741	2.0-	2,728	0.5-
All Other Unsecured Loans	4,605	4,434	3.7-	4,293	3.2-
New Vehicle Loans	9,255	9,506	2.7	10,503	10.5
Used Vehicle Loans	10,237	10,905	6.5	11,434	4.9
First Mortgage Real Estate Loans	6,669	7,073	6.1	7,100	0.4
Other Real Estate Loans	4,832	5,126	6.1	5,728	11.8
Leases Receivable	N/A	129	N/A	129	0.1
All Other Loans to Members	3,463	3,515	1.5	3,524	0.3
Other Loans	202	159	21.0-	172	8.1
Allowance For Loan Losses	425	432	1.7	442	2.3
Other Real Estate Owned	14	16	15.3	20	22.1
Land and Building	1,034	1,076	4.1	1,112	3.4
Other Fixed Assets	325	339	4.4	332	2.1-
NCUSIF Capitalization Deposit	523	549	4.9	548	0.1-
Other Assets	507	519	2.4	558	7.6
TOTAL ASSETS	66,805	67,374	0.9	66,995	0.6-
LIABILITIES					
Total Borrowings	29	213	631.2	240	12.8
Accrued Dividends/Interest Payable	147	138	5.6-	149	7.5
Acct Payable and Other Liabilities	297	305	2.7	344	12.7
Uninsured Secondary Capital	0*	2	80.9	4	119.3
TOTAL LIABILITIES	473	658	38.9	736	11.9
EQUITY/SAVINGS					
TOTAL SAVINGS	58,493	58,662	0.3	57,858	1.4-
Share Drafts	6,469	6,458	0.2-	6,984	8.1
Regular Shares	27,922	28,058	0.5	26,589	5.2-
Money Market Shares	4,297	4,529	5.4	4,352	3.9-
Share Certificates/CDs	13,400	13,329	0.5-	13,972	4.8
IRA/Keogh Accounts	5,337	5,232	2.0-	4,935	5.7-
All Other Shares and Member Deposits	896	856	4.4-	771	10.0-
Non-Member Deposits	172	199	15.2	256	28.9
Regular Reserves	2,351	2,424	3.1	2,510	3.5
APPR. For Non-Conf. Invest.	2	5	94.7	6	20.8
Accum. Unrealized G/L on A-F-S	5	-40	911.5-	-9	76.8-
Other Reserves	611	548	10.3-	525	4.3-
Undivided Earnings	4,868	5,118	5.1	5,369	4.9
TOTAL EQUITY	7,839	8,055	2.8	8,400	4.3
TOTAL LIABILITIES/EQUITY/SAVINGS	66,805	67,374	0.9	66,995	0.6-

* Amount Less than 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,456	1,508	3.6	1,558	3.3
Cash & Equivalents	6,317	18,495	192.8	25,570	38.3
TOTAL INVESTMENTS	93,675	78,967	15.7-	71,369	9.6-
U.S. Government Obligations	8,180	5,127	37.3-	3,501	31.7-
Federal Agency Securities	41,226	45,154	9.5	45,284	0.3
Mutual Fund & Common Trusts	3,210	2,228	30.6-	1,892	15.1-
MCSD and PIC at Corporate CU	1,091	1,344	23.2	1,405	4.6
All Other Corporate Credit Union	23,503	12,583	46.5-	8,550	32.0-
Commercial Banks, S&Ls	11,608	6,806	41.4-	4,893	28.1-
Credit Unions -Loans to, Deposits in	348	356	2.4	492	38.1
Other Investments	4,508	5,370	19.1	5,352	0.3-
TOTAL LOANS OUTSTANDING	190,368	215,090	13.0	242,637	12.8
Unsecured Credit Card Loans	16,173	17,027	5.3	18,583	9.1
All Other Unsecured Loans	15,628	15,645	0.1	16,088	2.8
New Vehicle Loans	34,774	39,192	12.7	46,095	17.6
Used Vehicle Loans	34,359	39,790	15.8	44,624	12.1
First Mortgage Real Estate Loans	53,951	63,108	17.0	68,572	8.7
Other Real Estate Loans	23,813	27,184	14.2	33,744	24.1
Leases Receivable	N/A	1,036	N/A	1,229	18.7
All Other Loans to Members	11,047	11,140	0.8	12,350	10.9
Other Loans	623	969	55.5	1,353	39.6
Allowance For Loan Losses	1,798	1,924	7.0	2,050	6.6
Other Real Estate Owned	68	60	10.9-	77	27.6
Land and Building	4,215	4,682	11.1	5,187	10.8
Other Fixed Assets	1,436	1,572	9.5	1,678	6.7
NCUSIF Capitalization Deposit	2,236	2,489	11.3	2,750	10.5
Other Assets	3,985	4,093	2.7	4,509	10.2
TOTAL ASSETS	300,500	323,524	7.7	351,727	8.7
LIABILITIES					
Total Borrowings	2,470	5,140	108.1	4,073	20.7-
Accrued Dividends/Interest Payable	558	589	5.6	687	16.6
Acct Payable and Other Liabilities	2,594	2,697	4.0	3,244	20.3
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
TOTAL LIABILITIES	5,622	8,426	49.9	8,004	5.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	263,191	280,768	6.7	304,953	8.6
Share Drafts	35,054	37,404	6.7	42,629	14.0
Regular Shares	90,033	93,832	4.2	93,276	0.6-
Money Market Shares	36,041	42,470	17.8	45,813	7.9
Share Certificates/CDs	69,694	73,436	5.4	88,332	20.3
IRA/Keogh Accounts	28,670	29,710	3.6	30,527	2.7
All Other Shares and Member Deposits	3,101	3,322	7.1	3,371	1.5
Non-Member Deposits	598	593	0.8-	1,006	69.6
Regular Reserves	9,278	10,373	11.8	11,578	11.6
APPR. For Non-Conf. Invest.	11	17	50.2	20	19.6
Accum. Unrealized G/L on A-F-S	116	-602	620.5-	-30	95.1-
Other Reserves	3,744	3,955	5.6	4,423	11.8
Undivided Earnings	18,538	20,587	11.1	22,778	10.6
TOTAL EQUITY	31,687	34,330	8.3	38,771	12.9
TOTAL LIABILITIES/EQUITY/SAVINGS	300,500	323,524	7.7	351,727	8.7

* Amount Less than 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	2,944	2,656	9.8-	2,491	6.2-
INTEREST INCOME					
Interest on Loans	157	136	13.8-	131	3.2-
(Less) Interest Refund	0*	0*	22.6-	0*	35.6
Income from Investments	44	40	8.3-	43	8.3
Trading Profits and Losses	0*	0*	98.5-	0*	97.9-
TOTAL INTEREST INCOME	201	175	12.6-	174	0.6-
INTEREST EXPENSE					
Dividends on Shares	74	65	12.2-	64	1.7-
Interest on Deposits	1	2	28.5	0*	47.8-
Interest on Borrowed Money	0*	0*	16.6	0*	51.9
TOTAL INTEREST EXPENSE	76	67	11.4-	65	2.8-
PROVISION FOR LOAN LOSSES	14	11	19.8-	11	3.0
NET INTEREST INCOME AFTER PLL	111	97	12.5-	98	0.4
NON-INTEREST INCOME					
Fee Income	5	5	5.7-	5	0.5
Other Operating Income	3	2	22.9-	3	10.4
Gain (Loss) on Investments	0*	0*	222.6-	0*	698.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	10.3	0*	66.9
Other Non-Oper Income (Expense)	1	2	41.0	1	24.8-
TOTAL NON-INTEREST INCOME	10	9	5.5-	9	5.4-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	48	44	9.0-	43	2.8-
Travel and Conference Expense	2	1	17.0-	1	0.7-
Office Occupancy Expense	5	4	11.6-	4	0.7-
Office Operations Expense	21	19	9.9-	18	5.9-
Educational & Promotional Expense	1	0*	9.9-	0*	11.7-
Loan Servicing Expense	2	2	4.5-	2	5.8-
Professional and Outside Services	7	6	5.0-	6	2.8-
Member Insurance	10	9	11.0-	9	6.7-
Operating Fees	2	2	7.6-	1	11.8-
Miscellaneous Operating Expenses	7	6	5.5-	6	6.1-
TOTAL NON-INTEREST EXPENSES	104	95	9.1-	91	4.2-
NET INCOME	17	12	30.1-	15	33.4
Transfer to Regular Reserve 1/	3	3	15.1-	3	0.6-

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	3,693	3,538	4.2-	3,373	4.7-
INTEREST INCOME					
Interest on Loans	1,102	1,021	7.4-	1,021	0.0
(Less) Interest Refund	3	2	22.1-	2	8.4
Income from Investments	327	324	1.0-	325	0.5
Trading Profits and Losses	0*	0*	23.7	0*	65.7
TOTAL INTEREST INCOME	1,426	1,343	5.9-	1,344	0.1
INTEREST EXPENSE					
Dividends on Shares	577	535	7.2-	530	1.1-
Interest on Deposits	24	33	38.1	22	33.5-
Interest on Borrowed Money	0*	0*	0.4-	3	283.0
TOTAL INTEREST EXPENSE	602	569	5.3-	555	2.5-
PROVISION FOR LOAN LOSSES	72	68	6.4-	65	3.6-
NET INTEREST INCOME AFTER PLL	752	705	6.3-	724	2.6
NON-INTEREST INCOME					
Fee Income	77	79	2.8	81	1.9
Other Operating Income	28	25	8.1-	25	3.3-
Gain (Loss) on Investments	0*	0*	63.9-	0*	1,471.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	11.9-	0*	85.7-
Other Non-Oper Income (Expense)	4	3	16.4-	4	23.0
TOTAL NON-INTEREST INCOME	109	108	0.8-	108	0.1-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	351	345	1.9-	341	0.9-
Travel and Conference Expense	11	10	10.0-	10	4.0-
Office Occupancy Expense	34	34	1.7-	33	1.4-
Office Operations Expense	140	139	1.2-	137	1.2-
Educational & Promotional Expense	11	11	7.3-	10	1.2-
Loan Servicing Expense	21	20	3.7-	21	2.1
Professional and Outside Services	59	57	3.4-	55	3.1-
Member Insurance	36	33	7.4-	32	4.0-
Operating Fees	8	8	3.6-	8	2.8-
Miscellaneous Operating Expenses	30	32	5.2	30	7.5-
TOTAL NON-INTEREST EXPENSES	703	688	2.1-	677	1.6-
NET INCOME	159	126	20.8-	155	23.6
Transfer to Regular Reserve 1/	32	28	10.8-	34	19.8

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	2,902	2,926	0.8	2,894	1.1-
INTEREST INCOME					
Interest on Loans	3,754	3,683	1.9-	3,855	4.7
(Less) Interest Refund	7	6	11.4-	6	7.3
Income from Investments	1,113	1,152	3.5	1,137	1.3-
Trading Profits and Losses	0*	-3	381.3-	0*	102.2-
TOTAL INTEREST INCOME	4,861	4,827	0.7-	4,986	3.3
INTEREST EXPENSE					
Dividends on Shares	1,987	1,917	3.6-	1,979	3.2
Interest on Deposits	168	203	20.6	173	14.8-
Interest on Borrowed Money	2	5	106.1	19	287.7
TOTAL INTEREST EXPENSE	2,158	2,125	1.6-	2,170	2.1
PROVISION FOR LOAN LOSSES	235	224	4.7-	220	2.1-
NET INTEREST INCOME AFTER PLL	2,467	2,478	0.4	2,596	4.8
NON-INTEREST INCOME					
Fee Income	374	401	7.3	432	7.8
Other Operating Income	124	135	8.6	140	4.0
Gain (Loss) on Investments	2	0*	83.7-	-3	956.4-
Gain (Loss) on Disp of Fixed Assets	3	1	56.9-	0*	71.0-
Other Non-Oper Income (Expense)	4	6	31.0	5	12.8-
TOTAL NON-INTEREST INCOME	507	543	7.1	575	5.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,152	1,195	3.7	1,232	3.2
Travel and Conference Expense	45	43	2.7-	46	5.3
Office Occupancy Expense	144	150	3.7	156	4.4
Office Operations Expense	523	546	4.4	557	2.1
Educational & Promotional Expense	68	68	0.9	71	3.1
Loan Servicing Expense	107	114	6.2	118	3.5
Professional and Outside Services	238	247	3.8	258	4.3
Member Insurance	55	53	3.4-	52	1.8-
Operating Fees	19	20	1.9	20	4.1
Miscellaneous Operating Expenses	74	78	5.9	79	1.1
TOTAL NON-INTEREST EXPENSES	2,425	2,514	3.7	2,590	3.0
NET INCOME	549	507	7.7-	581	14.7
Transfer to Regular Reserve 1/	145	145	0.3-	158	8.8

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,456	1,508	3.6	1,558	3.3
INTEREST INCOME					
Interest on Loans	15,846	16,750	5.7	19,270	15.0
(Less) Interest Refund	23	22	5.9-	24	10.0
Income from Investments	5,004	5,340	6.7	5,413	1.4
Trading Profits and Losses	5	-4	181.1-	5	222.1-
TOTAL INTEREST INCOME	20,831	22,064	5.9	24,664	11.8
INTEREST EXPENSE					
Dividends on Shares	9,350	9,495	1.6	10,804	13.8
Interest on Deposits	916	1,086	18.5	1,261	16.2
Interest on Borrowed Money	119	175	46.8	284	63.0
TOTAL INTEREST EXPENSE	10,385	10,755	3.6	12,349	14.8
PROVISION FOR LOAN LOSSES	1,229	1,070	12.9-	1,041	2.7-
NET INTEREST INCOME AFTER PLL	9,216	10,239	11.1	11,273	10.1
NON-INTEREST INCOME					
Fee Income	1,770	2,015	13.8	2,278	13.1
Other Operating Income	747	872	16.9	1,040	19.2
Gain (Loss) on Investments	25	0*	98.9-	-22	8,208.4-
Gain (Loss) on Disp of Fixed Assets	9	4	51.7-	31	607.2
Other Non-Oper Income (Expense)	17	22	26.8	27	25.0
TOTAL NON-INTEREST INCOME	2,568	2,913	13.4	3,354	15.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	4,404	4,920	11.7	5,451	10.8
Travel and Conference Expense	138	155	11.9	172	11.3
Office Occupancy Expense	598	660	10.2	727	10.3
Office Operations Expense	2,111	2,338	10.8	2,527	8.1
Educational & Promotional Expense	309	348	12.6	394	13.2
Loan Servicing Expense	453	516	14.0	592	14.7
Professional and Outside Services	608	676	11.1	743	10.0
Member Insurance	75	76	1.0	73	3.0-
Operating Fees	55	59	8.6	64	8.1
Miscellaneous Operating Expenses	252	298	18.2	305	2.3
TOTAL NON-INTEREST EXPENSES	9,004	10,046	11.6	11,050	10.0
NET INCOME	2,780	3,106	11.7	3,577	15.2
Transfer to Regular Reserve 1/	1,024	1,106	8.0	1,335	20.7

* Amount Less than 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 December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1996	11,392	575	5.05	-31,071
1997	11,238	722	6.42	-68,896
1998	10,995	799	7.27	-61,584
1999	10,628	888	8.36	-73,114
2000	10,316	675	6.54	-45,581

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	312	239,958,316	-5,019,968	37,370,073
2 Million To 10 Million	227	1,047,290,731	-13,223,672	128,611,618
10 Million To 50 Million	114	2,427,713,301	-17,696,128	248,985,901
50 Million And Over	22	2,280,305,565	-9,641,141	221,169,234
Total	675	5,995,267,913	-45,580,909	636,136,826

Number of Credit Unions By Camel Rating as of December 31

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1996	2,040	6,563	2,506	267	13	11,389
1997	2,296	6,308	2,317	303	11	11,235
1998	2,327	6,140	2,227	282	17	10,993
1999	2,184	6,004	2,111	304	21	10,624
2000	2,362	5,933	1,816	191	9	10,311

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1996	280	2.46	1,675,609,650	0.58
1997	314	2.79	2,879,488,694	0.94
1998	299	2.72	3,249,036,360	0.96
1999	325	3.06	2,533,805,662	0.71
2000	200	1.94	1,566,007,685	0.41

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

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

Table 18
100 Largest Federally Insured Credit Unions
December 31, 2000

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	12,413,083,302
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	6,582,075,769
3	PENTAGON	4	ALEXANDRIA	VA	1935	3,627,395,734
4	BOEING EMPLOYEES	3	SEATTLE	WA	1935	3,552,635,034
5	UNITED AIRLINES EMPLOYEES'	5	CHICAGO	IL	1935	3,106,665,455
6	THE GOLDEN 1	7	SACRAMENTO	CA	1933	3,040,616,374
7	ORANGE COUNTY TEACHERS	8	SANTA ANA	CA	1934	2,732,639,982
8	AMERICAN AIRLINES	6	DFW AIRPORT	TX	1982	2,662,525,169
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	2,430,099,848
10	HUGHES AIRCRAFT EMPLOYEES	11	MANHATTAN BEACH	CA	1940	2,154,802,698
11	SECURITY SERVICE	12	SAN ANTONIO	TX	1956	2,007,039,912
12	CITIZENS EQUITY FIRST	10	PEORIA	IL	1937	1,984,557,912
13	PATELCO	13	SAN FRANCISCO	CA	1936	1,947,192,188
14	STAR ONE	14	SUNNYVALE	CA	1956	1,883,386,937
15	JAX NAVY	15	JACKSONVILLE	FL	1952	1,773,012,881
16	WESCOM	17	PASADENA	CA	1934	1,764,271,360
17	AMERICA FIRST	18	OGDEN	UT	1939	1,759,201,557
18	ESL	16	ROCHESTER	NY	1995	1,759,180,017
19	ALASKA USA	19	ANCHORAGE	AK	1948	1,713,112,623
20	DELTA EMPLOYEES	20	ATLANTA	GA	1940	1,687,474,057
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	1,477,307,201
22	RANDOLPH-BROOKS	23	UNIVERSAL CITY	TX	1952	1,360,886,724
23	SAN DIEGO COUNTY	25	SAN DIEGO	CA	1938	1,339,146,335
24	SAN ANTONIO	26	SAN ANTONIO	TX	1935	1,284,021,681
25	DESERT SCHOOLS	22	PHOENIX	AZ	1939	1,277,024,134
26	ENT	24	COLORADO SPRING	CO	1957	1,259,381,801
27	H. P.	30	PALO ALTO	CA	1970	1,254,729,774
28	DIGITAL	37	MAYNARD	MA	1979	1,249,448,461
29	LOCKHEED	28	BURBANK	CA	1937	1,236,600,221
30	DEARBORN	29	DEARBORN	MI	1950	1,219,778,741
31	BANK FUND STAFF	31	WASHINGTON	DC	1947	1,176,906,845
32	UNITED NATIONS	35	NEW YORK	NY	1947	1,150,402,602
33	EASTERN FINANCIAL	27	SOUTH FLORIDA	FL	1937	1,116,643,039
34	HUDSON VALLEY	32	POUGHKEEPSIE	NY	1963	1,101,544,461
35	REDSTONE	34	HUNTSVILLE	AL	1951	1,080,335,676
36	MISSION	38	SAN DIEGO	CA	1961	1,075,760,705
37	ATLANTA POSTAL	33	ATLANTA	GA	1991	1,059,604,974
38	COMMUNITY AMERICA	42	KANSAS CITY	MO	1940	1,040,596,081
39	BETHPAGE	40	BETHPAGE	NY	1941	1,038,847,449
40	POLICE & FIRE	39	PHILADELPHIA	PA	1938	1,038,434,210
41	VISIONS	36	ENDICOTT	NY	1966	1,034,409,712
42	NORTH ISLAND	47	SAN DIEGO	CA	1940	1,011,473,975
43	BELLCO	45	ENGLEWOOD	CO	1936	1,008,801,295
44	TEXANS	44	RICHARDSON	TX	1953	982,777,717
45	STATE EMPLOYEES CU OF MARYLAND, IN	46	BALTIMORE	MD	1951	963,862,154
46	TINKER	41	TINKER AFB	OK	1946	958,865,655
47	PORTLAND TEACHERS	43	PORTLAND	OR	1932	958,750,132
48	TRAVIS	50	VACAVILLE	CA	1951	957,827,787
49	TEACHERS	49	FARMINGVILLE	NY	1952	924,811,896
50	TEACHERS	48	SOUTH BEND	IN	1931	918,812,584
51	PROVIDENT CENTRAL	55	REDWOOD CITY	CA	1950	909,198,087
52	THE CALIFORNIA	53	GLENDALE	CA	1933	908,448,376

Table 18
100 Largest Federally Insured Credit Unions
December 31, 2000

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	EASTMAN	51	KINGSPORT	TN	1934	896,288,613
54	COASTAL	54	RALEIGH	NC	1967	888,711,081
55	NWA	56	BLOOMINGTON	MN	1938	887,321,321
56	COMMUNITY	62	PLANO	TX	1952	851,097,560
57	TOWER	52	LAUREL	MD	1953	820,139,214
58	GTE	58	TAMPA	FL	1935	818,918,119
59	MUNICIPAL	60	NEW YORK	NY	1917	809,213,380
60	AFFINITY	59	BEDMINSTER	NJ	1935	798,506,643
61	MOUNTAIN AMERICA	61	SALT LAKE CITY	UT	1936	796,121,267
62	MACDILL	72	TAMPA	FL	1955	791,311,145
63	DALLAS TEACHERS	57	DALLAS	TX	1931	777,629,832
64	SCHOOLS FINANCIAL	66	SACRAMENTO	CA	1934	776,616,859
65	KERN SCHOOLS	68	BAKERSFIELD	CA	1940	752,856,636
66	TECHNOLOGY	78	SAN JOSE	CA	1960	748,370,086
67	TRULIANT	63	WINSTON-SALEM	NC	1952	747,808,378
68	SAFE	74	NORTH HIGHLANDS	CA	1940	746,193,628
69	IBM MID AMERICA EMPLOYEES	67	ROCHESTER	MN	1976	744,326,263
70	FOUNDERS	70	LANCASTER	SC	1961	742,545,096
71	FIRST COMMUNITY	93	ELLISVILLE	MO	1934	739,867,105
72	WASHINGTON STATE EMPLOYEES	69	OLYMPIA	WA	1957	736,888,290
73	GEORGIA TELCO	64	ATLANTA	GA	1991	735,858,646
74	VIRGINIA CREDIT UNION, INC.,	77	RICHMOND	VA	1928	730,927,445
75	BROCKTON	88	BROCKTON	MA	1917	729,120,366
76	REYNOLDS CAROLINA	82	WINSTON-SALEM	NC	1967	718,111,135
77	ARIZONA	87	PHOENIX	AZ	1936	712,784,568
78	FIRST TECHNOLOGY	65	BEAVERTON	OR	1952	708,195,063
79	MERIWEST	79	SAN JOSE	CA	1961	705,138,517
80	SPACE COAST	71	MELBOURNE	FL	1951	704,880,668
81	NORTHWEST	73	HERNDON	VA	1947	701,720,921
82	APCO EMPLOYEES	75	BIRMINGHAM	AL	1953	691,831,499
83	AMERICAN ELECTRONICS ASSOCIATION	92	SUNNYVALE	CA	1979	690,108,558
84	LANGLEY	76	HAMPTON	VA	1936	686,992,937
85	GOVERNMENT EMPLOYEES CU OF EL PASO	80	EL PASO	TX	1932	665,603,267
86	AEDC	81	TULLAHOMA	TN	1951	664,634,522
87	EDUCATIONAL EMPLOYEES	83	FRESNO	CA	1934	655,421,007
88	POLISH & SLAVIC	84	BROOKLYN	NY	1976	653,165,825
89	SOUTH CAROLINA	95	NORTH CHARLESTON	SC	1936	649,872,704
90	AMERICAN EAGLE	100	EAST HARTFORD	CT	1935	646,279,096
91	STATE EMPLOYEES	85	ALBANY	NY	1934	646,195,224
92	FAIRWINDS	90	ORLANDO	FL	1949	640,166,202
93	OMNIAMERICAN	89	FORT WORTH	TX	1956	627,385,656
94	CONNECTICUT STATE EMPLOYEES	94	HARTFORD	CT	1946	626,654,951
95	EGLIN	91	FT. WALTON BEACH	FL	1954	623,420,569
96	DOW CHEMICAL EMPLOYEES'	86	MIDLAND	MI	1937	617,544,192
97	CREDIT UNION CENTRAL FALLS	115	CENTRAL FALLS	RI	1915	616,585,740
98	PACIFIC SERVICE	97	WALNUT CREEK	CA	1936	615,931,146
99	MICHIGAN STATE UNIVERSITY	106	EAST LANSING	MI	1979	613,891,486
100	TEXAS DOW EMPLOYEES	96	LAKE JACKSON	TX	1954	613,727,299

Table 19
Number of Credit Unions
Federally Insured Credit Unions
December 31, 2000

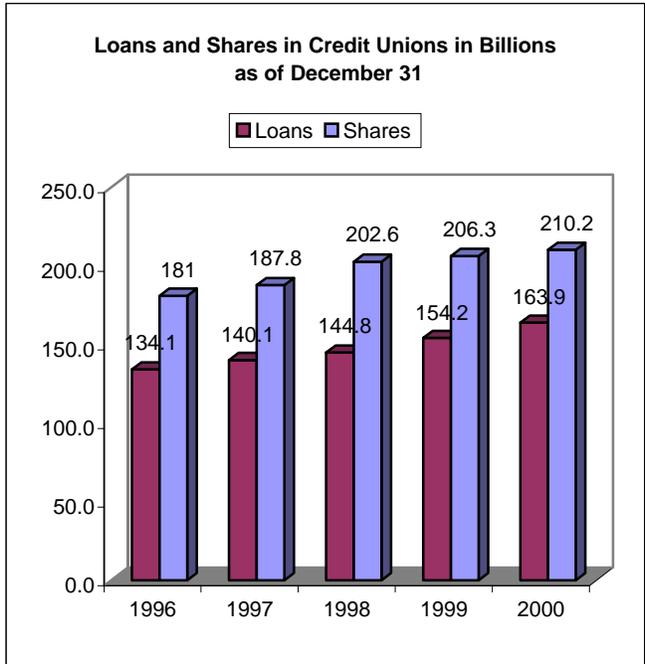
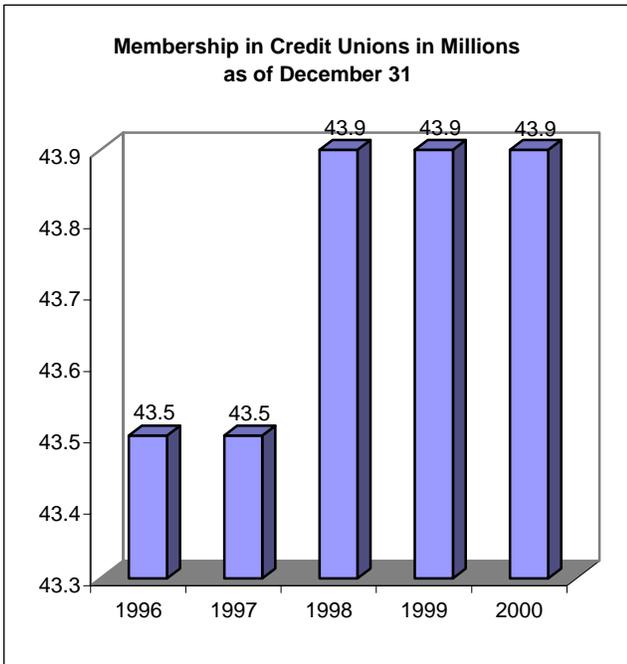
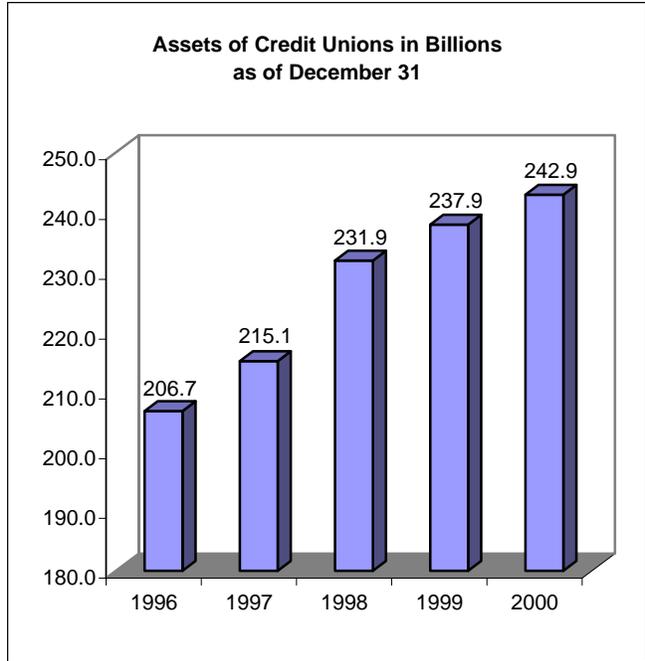
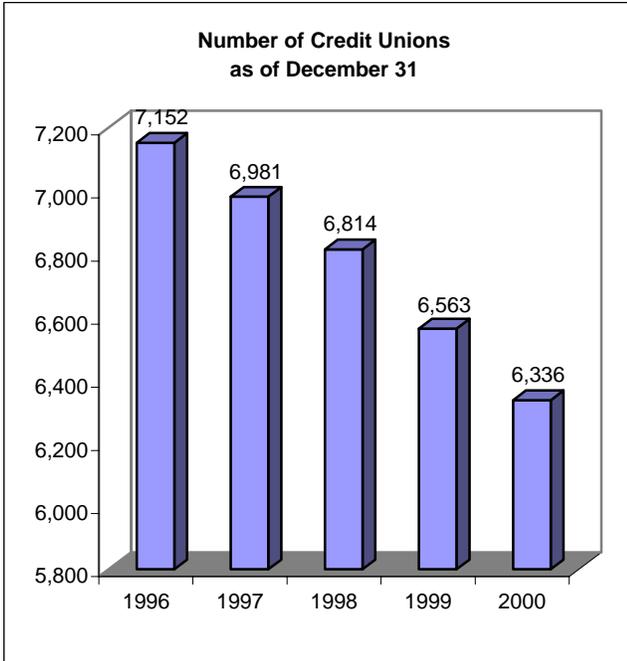
	Federal Charters	State Charters	Total Number	% of Total
Alabama	104	82	186	1.80
Alaska	11	2	13	0.13
Arizona	39	29	68	0.66
Arkansas	80	2	82	0.79
California	436	196	632	6.13
Colorado	97	78	175	1.70
Connecticut	146	49	195	1.89
Delaware	41	0	41	0.40
District of Columbia	75	0	75	0.73
Florida	139	111	250	2.42
Georgia	145	79	224	2.17
Guam	2	0	2	0.02
Hawaii	99	3	102	0.99
Idaho	25	25	50	0.48
Illinois	141	407	548	5.31
Indiana	200	36	236	2.29
Iowa	3	190	193	1.87
Kansas	27	107	134	1.30
Kentucky	84	44	128	1.24
Louisiana	222	62	284	2.75
Maine	68	14	82	0.79
Maryland	122	6	128	1.24
Massachusetts	171	114	285	2.76
Michigan	172	293	465	4.51
Minnesota	66	123	189	1.83
Mississippi	95	36	131	1.27
Missouri	16	172	188	1.82
Montana	63	13	76	0.74
Nebraska	56	30	86	0.83
Nevada	19	4	23	0.22
New Hampshire	8	24	32	0.31
New Jersey	258	26	284	2.75
New Mexico	29	27	56	0.54
New York	605	38	643	6.23
North Carolina	60	111	171	1.66
North Dakota	23	42	65	0.63
Ohio	334	175	509	4.93
Oklahoma	67	27	94	0.91
Oregon	89	25	114	1.11
Pennsylvania	691	85	776	7.52
Puerto Rico	18	0	18	0.17
Rhode Island	25	14	39	0.38
South Carolina	78	21	99	0.96
South Dakota	61	0	61	0.59
Tennessee	101	148	249	2.41
Texas	460	254	714	6.92
Utah	41	96	137	1.33
Vermont	6	38	44	0.43
Virgin Islands	5	0	5	0.05
Virginia	183	73	256	2.48
Washington	69	98	167	1.62
West Virginia	121	11	132	1.28
Wisconsin	3	340	343	3.32
Wyoming	37	0	37	0.36
Total	6,336	3,980	10,316	100.00

Table 20
Credit Union Assets by State
Federally Insured Credit Unions
December 31, 2000

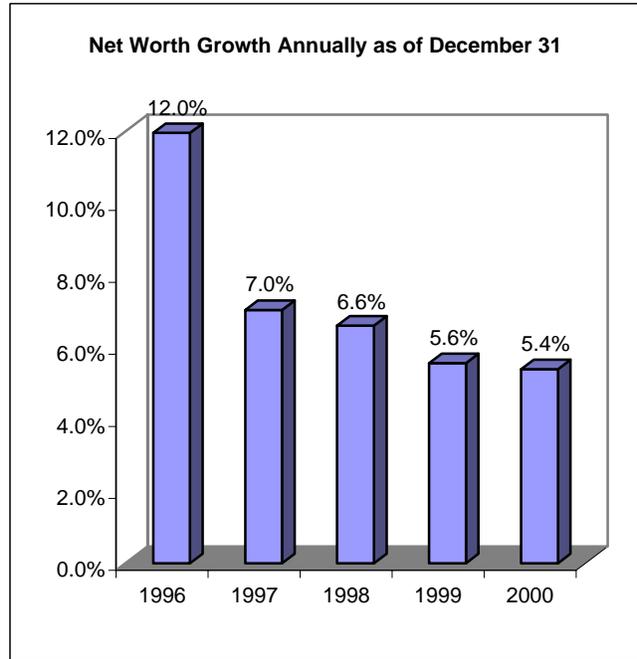
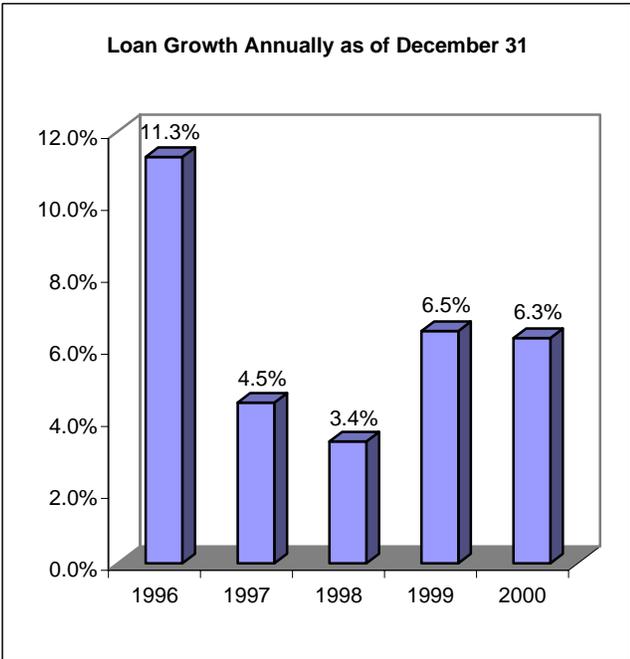
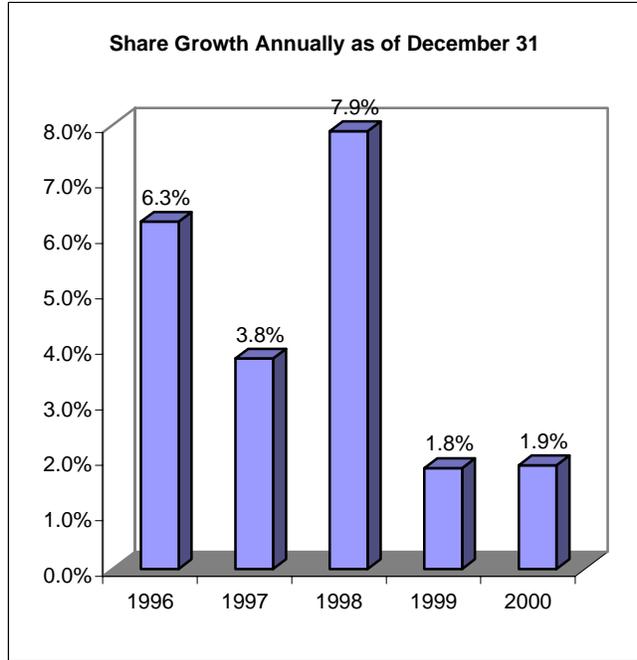
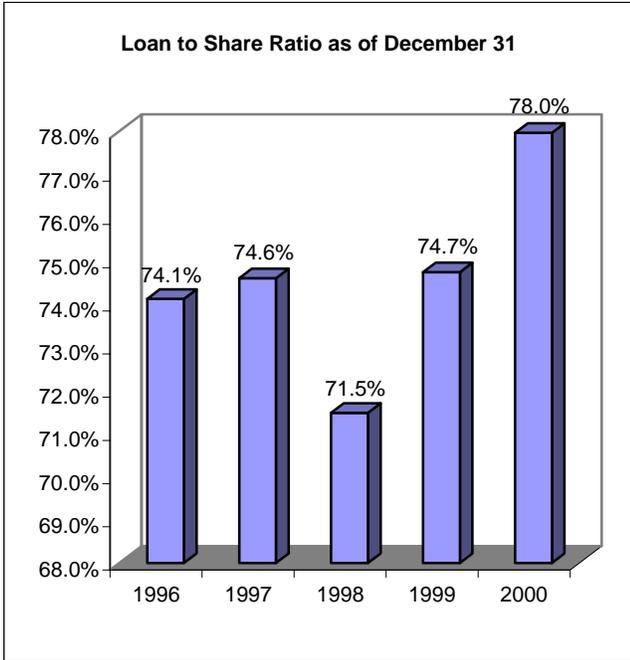
	Federal Charters	State Charters	Total Assets	% of Total
Alabama	3,885,675,301	3,104,584,885	6,990,260,186	1.60
Alaska	2,265,389,884	328,282,331	2,593,672,215	0.59
Arizona	4,105,982,884	2,501,973,004	6,607,955,888	1.51
Arkansas	1,184,336,395	3,294,637	1,187,631,032	0.27
California	30,266,070,940	34,090,201,105	64,356,272,045	14.69
Colorado	3,752,520,827	4,640,211,884	8,392,732,711	1.92
Connecticut	3,753,663,105	1,063,618,093	4,817,281,198	1.10
Delaware	985,078,175	0	985,078,175	0.22
District of Columbia	3,341,132,691	0	3,341,132,691	0.76
Florida	14,823,443,401	7,208,380,893	22,031,824,294	5.03
Georgia	3,819,039,090	5,003,256,641	8,822,295,731	2.01
Guam	157,603,029	0	157,603,029	0.04
Hawaii	3,980,300,354	123,902,390	4,104,202,744	0.94
Idaho	871,012,732	668,703,408	1,539,716,140	0.35
Illinois	1,929,441,245	12,307,627,843	14,237,069,088	3.25
Indiana	6,568,331,755	3,091,067,381	9,659,399,136	2.20
Iowa	94,083,425	3,636,689,802	3,730,773,227	0.85
Kansas	333,741,826	1,911,302,634	2,245,044,460	0.51
Kentucky	2,218,810,210	957,541,750	3,176,351,960	0.72
Louisiana	3,542,400,862	747,353,176	4,289,754,038	0.98
Maine	2,080,742,756	674,857,020	2,755,599,776	0.63
Maryland	6,633,089,499	1,974,573,984	8,607,663,483	1.96
Massachusetts	6,641,982,636	8,000,583,261	14,642,565,897	3.34
Michigan	8,952,131,393	13,365,157,831	22,317,289,224	5.09
Minnesota	5,542,206,821	3,057,162,057	8,599,368,878	1.96
Mississippi	1,404,446,929	365,178,727	1,769,625,656	0.40
Missouri	395,187,726	5,650,039,242	6,045,226,968	1.38
Montana	1,069,308,902	544,771,887	1,614,080,789	0.37
Nebraska	1,381,001,472	473,741,805	1,854,743,277	0.42
Nevada	1,074,497,800	822,030,552	1,896,528,352	0.43
New Hampshire	129,458,740	2,145,397,991	2,274,856,731	0.52
New Jersey	6,075,908,928	307,867,530	6,383,776,458	1.46
New Mexico	2,180,275,201	766,866,676	2,947,141,877	0.67
New York	20,135,193,073	2,644,732,985	22,779,926,058	5.20
North Carolina	4,419,194,953	8,355,178,157	12,774,373,110	2.91
North Dakota	164,736,680	888,733,792	1,053,470,472	0.24
Ohio	5,873,096,455	4,991,862,005	10,864,958,460	2.48
Oklahoma	2,710,152,954	1,894,161,258	4,604,314,212	1.05
Oregon	2,688,597,753	4,557,787,319	7,246,385,072	1.65
Pennsylvania	11,626,916,367	4,248,598,558	15,875,514,925	3.62
Puerto Rico	401,593,731	0	401,593,731	0.09
Rhode Island	175,508,583	2,098,046,128	2,273,554,711	0.52
South Carolina	3,943,128,076	539,300,801	4,482,428,877	1.02
South Dakota	1,008,374,086	0	1,008,374,086	0.23
Tennessee	3,660,817,585	4,130,135,766	7,790,953,351	1.78
Texas	21,140,285,843	11,444,488,955	32,584,774,798	7.44
Utah	886,208,470	5,053,550,351	5,939,758,821	1.36
Vermont	458,560,421	557,286,479	1,015,846,900	0.23
Virgin Islands	36,112,608	0	36,112,608	0.01
Virginia	22,906,387,527	2,761,612,515	25,668,000,042	5.86
Washington	2,504,300,096	12,134,688,280	14,638,988,376	3.34
West Virginia	1,564,187,408	100,877,286	1,665,064,694	0.38
Wisconsin	370,019,361	9,425,905,926	9,795,925,287	2.24
Wyoming	769,495,177	0	769,495,177	0.18
Total	242,881,164,141	195,363,166,981	438,244,331,122	100.00

**FEDERAL
CREDIT UNIONS**

Federal Credit Unions 5 Year Trends

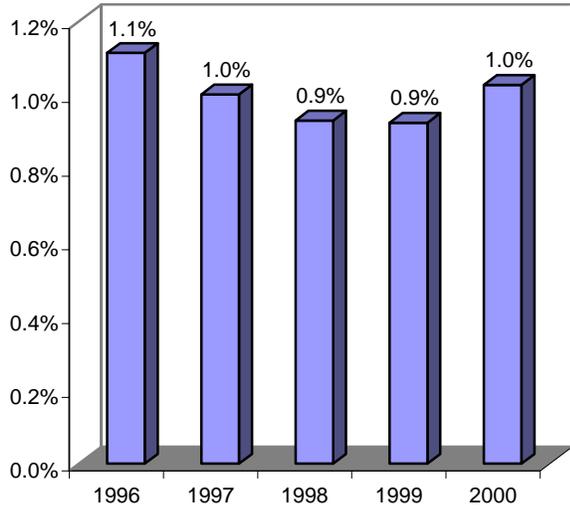


Federal Credit Unions 5 Year Trends

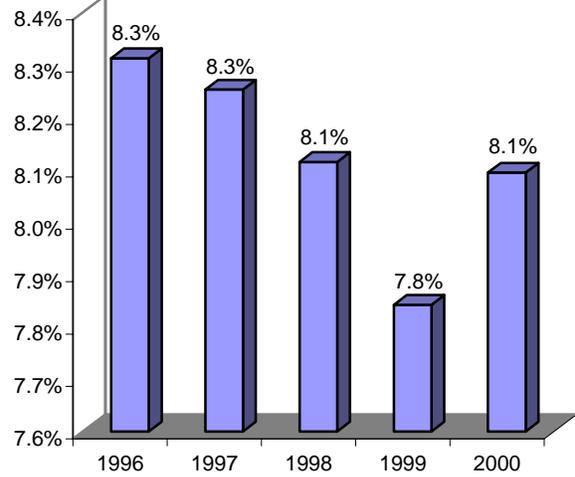


Federal Credit Unions 5 Year Trends

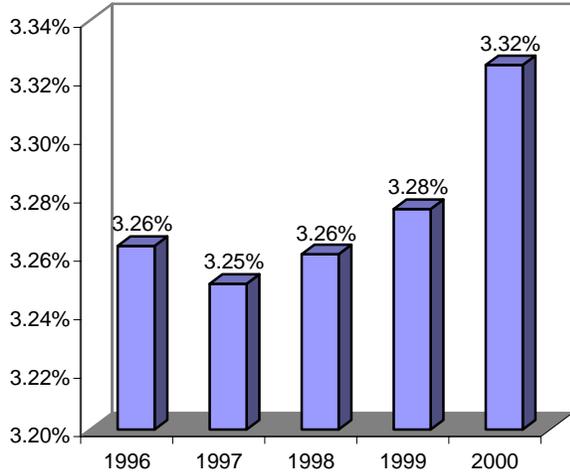
Return on Average Assets as of December 31



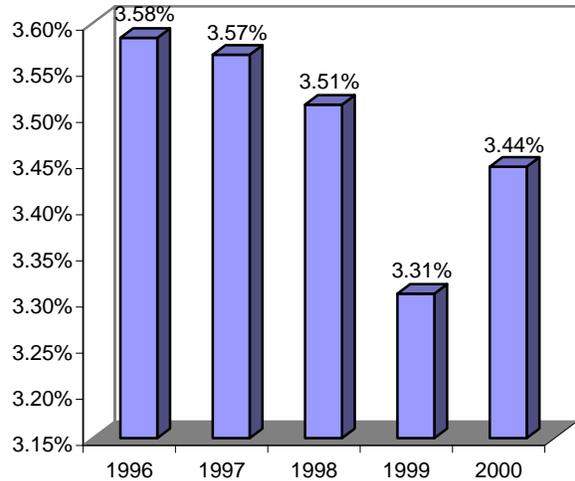
**Gross Income to Average Assets
as of December 31**



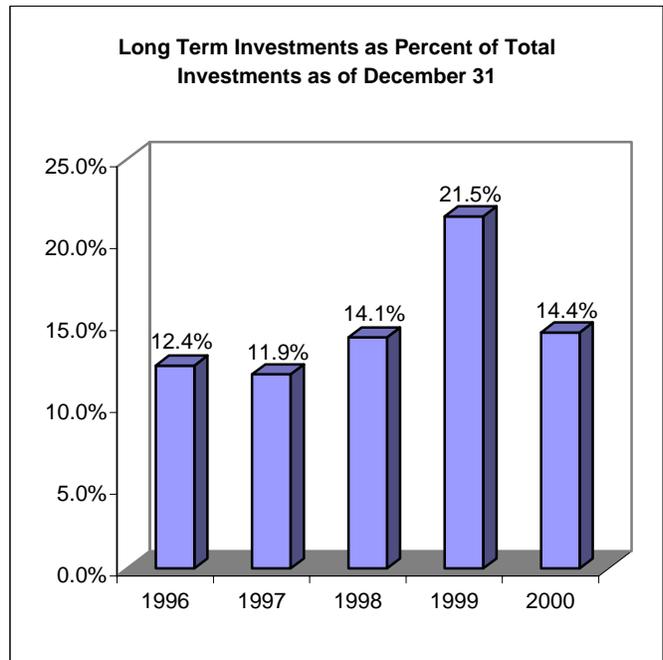
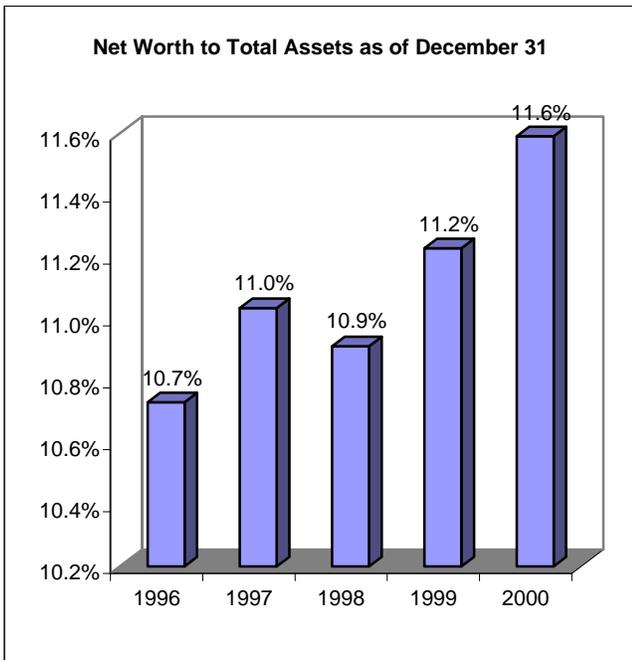
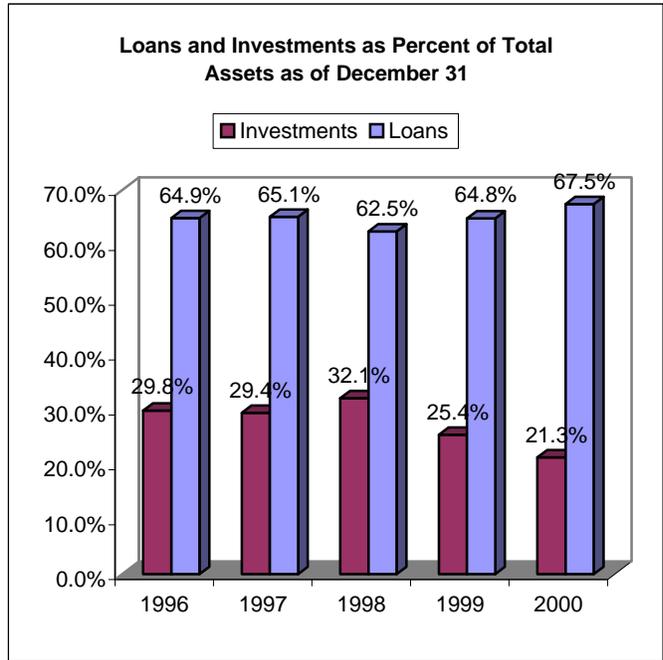
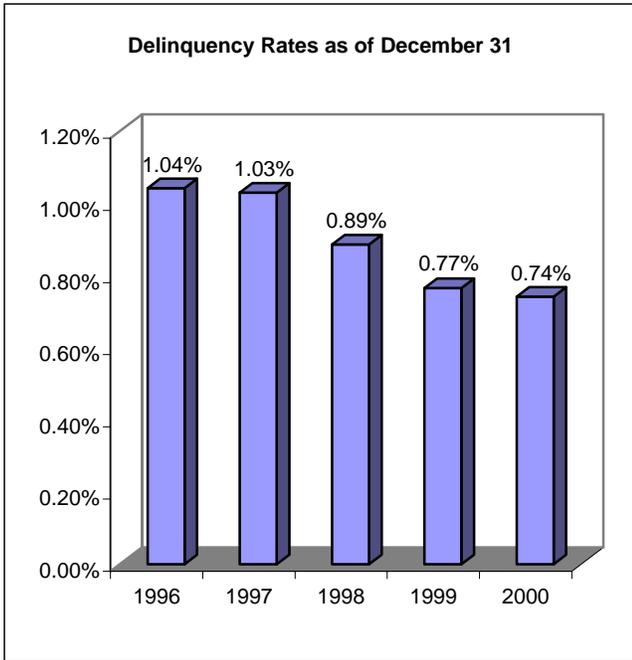
**Operating Expenses to Average Assets
as of December 31**



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



Federal Credit Unions 5 Year Trends



(Investments greater than 3 years)

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	6,814	6,563	3.7-	6,336	3.5-
Cash & Equivalents	5,306	15,549	193.0	19,223	23.6
TOTAL INVESTMENTS	74,351	60,394	18.8-	51,690	14.4-
U.S. Government Obligations	5,129	3,287	35.9-	2,124	35.4-
Federal Agency Securities	29,392	30,964	5.3	29,978	3.2-
Mutual Fund & Common Trusts	2,528	1,522	39.8-	1,148	24.6-
MCSD and PIC at Corporate CU	1,004	1,111	10.7	1,092	1.7-
All Other Corporate Credit Union	19,421	9,936	48.8-	6,194	37.7-
Commercial Banks, S&Ls	14,206	10,064	29.2-	8,130	19.2-
Credit Unions -Loans to, Deposits in	449	415	7.5-	489	17.8
Other Investments	2,222	3,095	39.3	2,535	18.1-
TOTAL LOANS OUTSTANDING	144,850	154,199	6.5	163,851	6.3
Unsecured Credit Card Loans	11,921	11,963	0.4	12,488	4.4
All Other Unsecured Loans	14,222	13,838	2.7-	13,562	2.0-
New Vehicle Loans	29,412	30,919	5.1	34,390	11.2
Used Vehicle Loans	27,260	29,399	7.8	31,078	5.7
First Mortgage Real Estate Loans	34,360	38,489	12.0	38,927	1.1
Other Real Estate Loans	17,999	19,391	7.7	22,503	16.0
Leases Receivable	N/A	645	N/A	622	3.6-
All Other Loans to Members	9,158	8,978	2.0-	9,540	6.3
Other Loans	518	578	11.7	742	28.3
Allowance For Loan Losses	1,426	1,455	2.0	1,457	0.2
Other Real Estate Owned	47	46	3.1-	51	11.2
Land and Building	3,035	3,177	4.7	3,373	6.2
Other Fixed Assets	1,104	1,141	3.4	1,135	0.6-
NCUSIF Capitalization Deposit	1,753	1,852	5.7	1,918	3.6
Other Assets	2,884	2,967	2.9	3,098	4.4
TOTAL ASSETS	231,904	237,870	2.6	242,881	2.1
LIABILITIES					
Total Borrowings	1,929	3,223	67.0	2,309	28.4-
Accrued Dividends/Interest Payable	503	496	1.5-	543	9.5
Acct Payable and Other Liabilities	1,464	1,534	4.8	1,726	12.5
Uninsured Secondary Capital	4	3	26.3-	6	89.5
TOTAL LIABILITIES	3,900	5,256	34.8	4,584	12.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	202,650	206,331	1.8	210,188	1.9
Share Drafts	25,617	26,153	2.1	28,287	8.2
Regular Shares	77,256	77,584	0.4	73,132	5.7-
Money Market Shares	23,912	26,512	10.9	27,151	2.4
Share Certificates/CDs	51,590	51,933	0.7	58,126	11.9
IRA/Keogh Accounts	21,331	21,235	0.4-	20,423	3.8-
All Other Shares and Member Deposits	2,416	2,418	0.1	2,346	3.0-
Non-Member Deposits	527	496	5.9-	723	45.7
Regular Reserves	7,100	7,573	6.7	7,963	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	55	-423	868.2-	-39	90.8-
Other Reserves	2,737	2,716	0.8-	2,907	7.0
Undivided Earnings	15,462	16,417	6.2	17,279	5.3
TOTAL EQUITY	25,354	26,283	3.7	28,110	7.0
TOTAL LIABILITIES/EQUITY/SAVINGS	231,904	237,870	2.6	242,881	2.1

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	6,814	6,563	3.7-	6,336	3.5-
INTEREST INCOME					
Interest on Loans	12,308	12,334	0.2	13,249	7.4
(Less) Interest Refund	20	17	11.7-	20	16.1
Income from Investments	4,002	4,104	2.5	4,036	1.7-
Trading Profits and Losses	5	-4	175.9-	5	231.2-
TOTAL INTEREST INCOME	16,295	16,417	0.7	17,269	5.2
INTEREST EXPENSE					
Dividends on Shares	7,760	7,651	1.4-	8,120	6.1
Interest on Deposits	0*	0*	100.0-	0	0.0
Interest on Borrowed Money	89	116	30.0	160	37.9
TOTAL INTEREST EXPENSE	7,849	7,767	1.0-	8,280	6.6
PROVISION FOR LOAN LOSSES	954	804	15.7-	729	9.2-
NET INTEREST INCOME AFTER PLL	7,492	7,846	4.7	8,260	5.3
NON-INTEREST INCOME					
Fee Income	1,280	1,383	8.0	1,504	8.7
Other Operating Income	561	620	10.4	684	10.4
Gain (Loss) on Investments	12	2	80.9-	-13	646.7-
Gain (Loss) on Disp of Fixed Assets	7	2	68.8-	10	371.0
Other Non-Oper Income (Expense)	14	13	7.8-	17	30.8
TOTAL NON-INTEREST INCOME	1,875	2,020	7.8	2,202	9.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	3,566	3,773	5.8	3,936	4.3
Travel and Conference Expense	116	119	2.2	126	6.1
Office Occupancy Expense	445	463	4.0	482	4.2
Office Operations Expense	1,683	1,774	5.4	1,818	2.5
Educational & Promotional Expense	221	231	4.6	248	7.0
Loan Servicing Expense	358	375	4.6	412	10.1
Professional and Outside Services	547	582	6.3	598	2.8
Member Insurance	108	104	3.7-	103	1.0-
Operating Fees	51	53	4.1	56	6.0
Miscellaneous Operating Expenses	191	220	15.5	213	3.4-
TOTAL NON-INTEREST EXPENSES	7,286	7,694	5.6	7,992	3.9
NET INCOME	2,081	2,173	4.4	2,470	13.7
Transfer to Regular Reserve 1/	757	793	4.7	841	6.1

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2000**

Number of Credit Unions on this Report: 6,336

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	7,586,284
Other Unsecured Loans	5,560,187
New Vehicle	2,622,422
Used Vehicle	3,836,875
1st Mortgage	535,158
Other Real Estate	982,476
Leases Receivable	30,197
All Other Member Loans	2,009,293
All Other Loans	57,335
Total Number of Loans	23,220,227

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	175,487
Amount of Loans Delinquent 2-6 months	843,388,753
Number of Loans Delinquent 6-12 months	53,832
Amount of Loans Delinquent 6-12 months	252,543,002
Number of Loans Delinquent 12 months or more	22,079
Amount of Loans Delinquent 12 months or more	118,128,269
Total Number of Delinquent Loans	251,398
Total Amount of Delinquent Loans	1,214,060,024

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	47,020
Amount of Loans Delinquent 2-6 months	115,863,875
Number of Loans Delinquent 6-12 months	11,992
Amount of Loans Delinquent 6-12 months	31,791,756
Number of Loans Delinquent 12 months or more	2,811
Amount of Loans Delinquent 12 months or more	8,036,143
Total Number of Delinquent Loans	61,823
Total Amount of Delinquent Loans	155,691,774

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	810,789,878
Total Recoveries on Charge-Offs	141,467,860
Total Credit Card Loans Charged Off YTD	214,127,461
Total Credit Card Recoveries YTD	22,949,016
Total Number of Loans Purchased	11,610
Total Amount of Loans Purchased	167,303,743
Number of Loans to CU Officials	80,417
Amount of Loans to CU Officials	1,171,838,336
Total Number of Loans Granted Y-T-D	16,757,212
Total Amount of Loans Granted Y-T-D	83,947,896,674

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	422,252
Amount of 1st Mortgage Fixed Rate	29,259,440,291
Number of 1st Mortgage Adjustable Rate	112,906
Amount of 1st Mortgage Adjustable Rate	9,667,259,561
Number of Other R.E. Closed-End Fixed Rate	503,794
Amount of Other R.E. Closed-End Fixed Rate	11,590,926,909
Number of Other R.E. Closed-End Adj. Rate	28,185
Amount of Other R.E. Closed-End Adj. Rate	773,849,546
Number of Other R.E. Open-End Adj. Rate	432,046
Amount of Other R.E. Open-End Adj. Rate	9,712,251,107
Number of Other R.E. Not Included Above	18,451
Amount of Other R.E. Not Included Above	425,610,096

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	76,629
Amount of 1st Mortgage Fixed Rate	7,148,928,090
Number of 1st Mortgage Adjustable Rate	27,413
Amount of 1st Mortgage Adjustable Rate	3,018,198,133
Number of Other R.E. Closed-End Fixed Rate	172,165
Amount of Other R.E. Closed-End Fixed Rate	4,909,524,831
Number of Other R.E. Closed-End Adj. Rate	8,544
Amount of Other R.E. Closed-End Adj. Rate	320,985,384
Number of Other R.E. Open-End Adj. Rate	187,778
Amount of Other R.E. Open-End Adj. Rate	3,554,949,826
Number of Other R.E. Not Included Above	7,871
Number of Other R.E. Not Included Above	175,616,308

**TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2000**

Number of Credit Unions on this Report: 6,336

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	180,358,830
1st Mortgage Fixed Rate, 2-6 months	49,515,813
1st Mortgage Fixed Rate, 6-12 months	15,732,280
1st Mortgage Fixed Rate, 12 months or more	13,307,268
1st Mortgage Adjustable Rate, 1-2 months	90,592,976
1st Mortgage Adjustable Rate, 2-6 months	24,675,693
1st Mortgage Adjustable Rate, 6-12 months	7,096,387
1st Mortgage Adjustable Rate 12, months or more	4,745,044
Other Real Estate Fixed Rate, 1-2 months	70,525,125
Other Real Estate Fixed Rate, 2-6 months	22,691,792
Other Real Estate Fixed Rate, 6-12 months	6,561,022
Other Real Estate Fixed Rate, 12 months or more	6,842,216
Other Real Estate Adjustable Rate, 1-2 months	53,933,688
Other Real Estate Adjustable Rate, 2-6 months	18,358,196
Other Real Estate Adjustable Rate, 6-12 months	5,007,965
Other Real Estate Adjustable Rate 12, months or more	4,610,889

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	7,563,466
1st Mortgage Loans Recovered Y-T-D	1,927,324
Other Real Estate Loans Charged Off Y-T-D	11,420,252
Other Real Estate Loans Recovered Y-T-D	1,672,335
Allowance for Real Estate Loan Losses	123,745,921
Amount of R.E. Loans Serving as Collateral for Member Business Loans	747,797,974
Amount of All First Mortgages Sold Y-T-D	3,478,954,526
Short-term Real Estate Loans (< 5 years)	23,606,556,344

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	61,514
Amount of Agricultural MBL	86,806,275
Number of All Other MBL	14,768
Amount of All Other MBL	1,283,961,008

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	1,526
Amount of Agricultural MBL	55,286,558
Number of All Other MBL	4,271
Amount of All Other MBL	434,666,184

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	443,260
Agricultural, 2-6 months	429,417
Agricultural, 6-12 months	509,972
Agricultural, 12 months or more	872,017
All Other MBL, 1-2 months	12,275,654
All Other MBL, 2-6 months	3,604,401
All Other MBL, 6-12 months	1,553,617
All Other MBL, 12 months or more	3,472,924

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	523,266
Agricultural MBL Recovered Y-T-D	42,176
All Other MBL Charged of Y-T-D	1,818,483
All Other MBL Recovered Y-T-D	1,001,998
Allowance for MBL Losses	16,218,160
Concentration of Credit for MBL	150,154,168
Construction or Development MBL	60,390,690

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 6,336

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	17,567,027
Regular Share Accounts	46,118,050
Money Market Share Accounts	1,940,029
Share Certificate Accounts	4,292,098
IRA/Keogh & Retirement Accounts	2,229,793
Other Shares and Deposit	1,959,955
Non-Member Deposits	17,825
Total Number of Savings Accounts	74,124,777

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	63,674,856
Other Unused Member Business Loan Commitments	58,697,537
Revolving Open-End Lines Secured by Residential Properties	8,424,404,044
Credit Card Lines	26,889,722,683
Outstanding Letters of Credit	63,580,802
Unsecured Share Draft Lines of Credit	5,258,249,346
Other Unused Commitments	3,233,880,036
Amount of Loans Sold/Swapped with Recourse Y-T-D	247,684,879
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	288,495,460
Pending Bond Claims	13,190,463

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	1,064	League Audit Service	848
CPA Audit Without Opinion	1,558	Outside Accountant	1,134
CPA Opinion Audit	1,732		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	16,339,596,760
Repurchase Agreements	992,402,082
Reverse Repurchase Agreements Invested	459,218,289
Non-Mortgage Backed Derivatives	585,376,863
Mortgage Pass-through Securities	3,873,495,414
CMO/REMIC	3,119,315,732

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 6,336

INFORMATION SYSTEMS & TECHNOLOGY

Number Of Cus Describing Record Maintenance As:

Manual System	227	CU Developed In-House	236
Vendor Supplied In-House	4,318	Other	100
Vendor On-Line Service Bur.	1,455		

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

WWW/Browser Based	1,283	Automatic Teller Machine	2,733
Wireless	95	Kiosk	129
Home Banking/PC Based	770	Other	155
Auto Response/Phone Based	2,471		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	749	View Account History	1,486
New Loan	1,089	Merchandise Purchase	491
Account Balance Inquiry	2,434	Share Account Transfers	2,351
Share Draft Order	1,231	Bill Payment	652
New Share Account	326	Download Account History	891
Loan Payments	1,842	Electronic Cash	648
Number of CUs Reporting E-Mail Addresses			3,530
Number of CUs Reporting WWW Sites			2,179

Number Of Cus Reporting WWW Type As:

Informational	1,033	Transactional	793
Interactive	353		

Number Of Cus Members Reported using Transactional WWW 3,222,765

Number Of Cus Reporting Plans For a WWW

Informational	867	Transactional	193
Interactive	229		

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	35,743,653
Number Members Filing Chapter 7 Bankruptcy Y-T-D	77,834
Number Members Filing Chapter 13 Bankruptcy Y-T-D	27,512
Amount of Loans Subject to Bankruptcies	473,994,327
Number of Current Members	43,883,106
Number of Potential Members	139,207,173
Number of Full Time Employees	92,938
Number of Part Time Employees	17,404

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS	1,589		
Amount Invested in CUSOS	128,056,128		
Amount Loaned to CUSOS	80,486,734		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	9,291,107		
Number of CUSOS Wholly Owned	325		
Predominant Service of CUSO:			
Mortgage Processing	90	Credit Cards	135
EDP Processing	160	Trust Services	3
Shared Branching	392	Item Processing	72
Insurance Services	79	Tax Preparation	4
Investment Services	209	Travel	1
Auto Buying, Leasing, Indirect Lending	66	Other	297

**TABLE 5
SUPPLEMENTAL DATA
FEDERAL CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 6,336

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	543	998	214	543	1,755
Reverse Repurchase Agreements	20	548	0*	5	553
Subordinated CDCU Debt	8	0*	0*	0*	0*
Uninsured Secondary Capital	27	N/A	0*	5	6
TOTAL BORROWINGS	578	1,546	216	553	2,315

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	3,881	28,287	N/A	N/A	28,287
Regular Shares	6,328	73,132	N/A	N/A	73,132
Money Market Shares	1,636	27,151	N/A	N/A	27,151
Share Certificates/CDS	4,115	41,450	14,236	2,440	58,126
IRA/KEOGH, Retirements	3,508	14,346	4,270	1,807	20,423
All Other Shares/Deposits	2,372	2,290	40	16	2,346
Non-Members Deposits	630	512	184	27	723
TOTAL SAVINGS	6,334	187,168	18,730	4,289	210,188

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	1,796	5,646	7,041	3,296	291	16,275
Available for Sale	1,753	7,051	6,488	4,594	509	18,642
Trading	10	217	N/A	N/A	N/A	217
Non-SFAS 115 Investments	6,331	27,005	4,751	942	179	32,877
TOTAL INVESTMENTS	6,332	39,919	18,280	8,833	980	68,011

* Amount less than 1 million

TABLE 6
Federal Credit Unions
INTEREST RATES BY TYPE OF LOAN

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	0	\$0	1	\$36,158
5.0% To 6.0%	0	\$0	1	\$26,968	18	\$50,944,126
6.0% To 7.0%	2	\$535,090	7	\$3,156,892	406	\$1,385,395,424
7.0% To 8.0%	3	\$3,797,572	24	\$26,207,943	2,386	\$14,507,745,167
8.0% To 9.0%	19	\$106,774,552	54	\$73,527,633	2,229	\$14,673,228,636
9.0% To 10.0%	196	\$929,105,229	177	\$304,727,220	615	\$3,232,180,598
10.0% To 11.0%	248	\$1,254,163,644	361	\$700,809,899	111	\$328,225,080
11.0% To 12.0%	491	\$2,400,891,880	598	\$1,709,086,761	20	\$188,448,949
12.0% To 13.0%	929	\$4,074,180,386	1,502	\$2,912,166,269	42	\$10,226,054
13.0% To 14.0%	532	\$2,130,916,042	1,050	\$4,165,864,821	7	\$3,095,782
14.0% To 15.0%	301	\$1,108,150,572	861	\$1,724,695,878	3	\$2,371,005
15.0% To 16.0%	95	\$397,346,915	841	\$1,126,782,199	3	\$5,732,347
16.0% Or More	51	\$80,992,463	530	\$814,105,495	2	\$216,362
Not Reporting Or Zero ..	3,469	\$1,270,546	330	\$383,165	493	\$1,731,798
Total	6,336	\$12,488,124,891	6,336	\$13,561,541,143	6,336	\$34,389,577,486
Average Rate	12.7%		13.2%		8.1%	

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	\$201,523,312
5.0% To 6.0%	4	\$40,294,770	3	\$648,477,392	2	\$97,485,895
6.0% To 7.0%	59	\$299,641,596	168	\$4,819,561,566	37	\$273,282,850
7.0% To 8.0%	688	\$4,916,246,080	1,107	\$23,503,780,459	326	\$2,127,981,596
8.0% To 9.0%	1,978	\$13,576,325,595	884	\$7,771,766,562	1,086	\$8,056,516,855
9.0% To 10.0%	1,788	\$8,659,453,291	363	\$1,894,138,799	1,420	\$8,927,003,216
10.0% To 11.0%	756	\$2,603,359,425	143	\$192,494,072	451	\$2,315,799,066
11.0% To 12.0%	225	\$397,947,994	47	\$56,646,119	112	\$446,348,330
12.0% To 13.0%	212	\$391,890,906	64	\$20,403,850	54	\$30,200,145
13.0% To 14.0%	48	\$69,965,913	6	\$1,805,400	7	\$5,520,566
14.0% To 15.0%	30	\$30,909,138	4	\$9,788,422	1	\$121,661
15.0% To 16.0%	31	\$57,022,168	3	\$829,692	2	\$14,876,477
16.0% Or More	10	\$33,804,923	1	\$24,211	1	\$1,606,575
Not Reporting Or Zero ..	507	\$1,530,767	3,543	\$6,983,308	2,836	\$4,371,114
Total	6,336	\$31,078,392,566	6,336	\$38,926,699,852	6,336	\$22,502,637,658
Average Rate	9.2%		8.2%		9.1%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	42	\$41,663,192	1	\$6,816
5.0% To 6.0%	5	\$1,701,884	253	\$167,156,199	17	\$2,851,069
6.0% To 7.0%	31	\$73,684,604	780	\$499,298,478	45	\$26,320,930
7.0% To 8.0%	147	\$322,408,451	824	\$1,727,235,071	130	\$309,599,663
8.0% To 9.0%	143	\$192,319,611	830	\$1,698,516,525	145	\$264,346,683
9.0% To 10.0%	46	\$24,674,577	786	\$1,755,210,581	102	\$95,147,644
10.0% To 11.0%	7	\$1,267,772	658	\$1,372,889,366	70	\$22,254,345
11.0% To 12.0%	1	\$50,204	309	\$731,688,654	24	\$1,310,856
12.0% To 13.0%	5	\$1,761,963	464	\$620,885,381	28	\$10,748,699
13.0% To 14.0%	0	\$0	172	\$561,885,982	8	\$3,778,338
14.0% To 15.0%	1	\$185,576	123	\$188,127,991	9	\$2,044,553
15.0% To 16.0%	0	\$0	121	\$101,819,093	6	\$372,878
16.0% Or More	0	\$0	72	\$53,929,162	6	\$1,742,964
Not Reporting Or Zero ..	5,950	\$3,807,292	902	\$19,986,653	5,745	\$1,265,130
Total	6,336	\$621,861,934	6,336	\$9,540,292,328	6,336	\$741,790,568
Average Rate	8.1%		9.1%		8.9%	

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

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	72	\$824,138,866	9	\$8,994,619	0	\$0
1.0% To 2.0%	1,132	\$14,346,350,191	218	\$1,758,477,101	5	\$155,698,367
2.0% To 3.0%	864	\$6,048,899,245	2,115	\$24,828,321,124	127	\$1,123,808,413
3.0% To 4.0%	133	\$874,722,887	2,637	\$32,967,052,923	627	\$7,581,075,871
4.0% To 5.0%	22	\$183,594,285	859	\$6,483,087,451	629	\$12,049,803,279
5.0% To 6.0%	4	\$24,304,987	353	\$3,669,028,405	211	\$4,361,459,549
6.0% To 7.0%	2	\$5,940,031	91	\$3,232,796,626	35	\$1,856,965,465
7.0% Or More	1	\$1,258,098	11	\$160,079,407	1	\$21,904,582
Not Reporting Or Zero ..	4,106	\$5,977,358,622	43	\$24,328,744	4,701	\$477,572
Total	6,336	\$28,286,567,212	6,336	\$73,132,166,400	6,336	\$27,151,193,098
Average Rate	1.8%		3.2%		4.0%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	1	\$50,301	9	\$60,181,186	18	\$7,508,685
2.0% To 3.0%	11	\$8,853,239	139	\$578,002,865	75	\$28,631,697
3.0% To 4.0%	39	\$99,590,837	559	\$4,215,835,320	85	\$32,481,634
4.0% To 5.0%	268	\$693,871,010	886	\$3,844,371,624	25	\$6,787,326
5.0% To 6.0%	1,568	\$16,751,258,326	1,100	\$4,787,328,821	70	\$40,724,867
6.0% To 7.0%	2,133	\$39,802,999,792	772	\$6,726,000,392	212	\$441,026,599
7.0% Or More	80	\$729,324,746	42	\$211,156,672	111	\$158,507,921
Not Reporting Or Zero ..	2,236	\$39,861,805	2,829	\$185,831	5,740	\$7,207,493
Total	6,336	\$58,125,810,056	6,336	\$20,423,062,711	6,336	\$722,876,222
Average Rate	5.9%		4.9%		5.2%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2000

	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	11.59	17.25	14.61	12.55	11.18
Delinquent Loans to NetWorth	4.31	13.73	8.73	6.12	3.46
Solvency Evaluation (Est.)	113.38	121.18	117.32	114.51	112.87
Classified Assets (Est.) to NetWorth	5.18	8.73	6.11	5.24	5.05
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.74	3.76	1.92	1.15	0.57
Net Charge-Offs to Average Loans	0.42	0.81	0.55	0.46	0.40
Fair Value H-T-M to Book Value H-T-M	100.40	100.40	104.35	100.78	100.32
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.21	-0.27	-0.95	-0.65	-0.17
Delinquent Loans to Assets	0.50	2.37	1.28	0.77	0.39
EARNINGS:					
Return on Average Assets	1.03	0.70	0.88	0.88	1.07
Gross Income to Average Assets	8.09	8.10	8.11	8.25	8.06
Cost of Funds to Average Assets	3.44	2.87	3.07	3.21	3.52
Net Margin to Average Assets	4.65	5.22	5.04	5.04	4.54
Operating Expenses to Average Assets	3.32	4.04	3.79	3.83	3.19
Provision for Loan & Lease Losses to Average Assets	0.30	0.52	0.39	0.34	0.29
Net Interest Margin to Average Assets	3.74	4.88	4.46	4.19	3.59
Operating Expenses to Gross Income	41.08	49.92	46.69	46.41	39.52
Fixed Assets and Oreos to Total Assets	1.88	0.42	1.11	2.07	1.89
Net Operating Expenses to Average Assets	2.70	3.81	3.34	3.20	2.55
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	22.51	3.21	8.48	17.25	24.55
Regular Shares to Savings and Borrowings	34.49	85.60	67.18	46.87	29.80
Total Loans to Total Savings	77.95	77.42	78.87	77.58	77.99
Total Loans to Total Assets	67.46	63.10	66.56	67.04	67.63
Cash Plus Short-Term Investments to Assets	16.44	32.85	25.05	19.13	15.26
Total Savings and Borrowings to Earning Assets	91.63	82.63	86.88	90.73	92.17
Borrowings to Total Savings and NetWorth	0.78	0.34	0.31	0.31	0.91
Estimated Loan Maturity in Months	24.91	17.19	20.72	24.38	25.40
PRODUCTIVITY:					
Members to Potential Members	31.52	21.70	26.66	27.47	34.14
Borrowers to Members	52.91	31.35	37.49	45.48	57.45
Members to Full-Time Employees	432	454	508	460	416
Average Savings Per Member	4,790	1,603	2,682	3,660	5,449
Average Loan Balance	7,056	3,959	5,642	6,244	7,398
Salary & Benefits to Full-Time Employees	38,722	17,608	31,749	35,454	40,728
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	67.99	70.97	69.66	68.32	67.80
Income From Investments	20.74	24.73	23.14	21.43	20.42
Income Form Trading Securities	0.02	0.00	0.00	0.00	0.03
Fee Income	7.73	2.79	5.49	7.60	7.93
Other Operating Income	3.51	1.50	1.70	2.64	3.83
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	49.25	47.28	50.72	47.50	49.60
Travel and Conference	1.58	1.39	1.47	1.76	1.54
Office Occupancy	6.03	4.67	4.64	5.78	6.21
Office Operations	22.75	20.67	20.76	21.75	23.16
Educational and Promotional	3.10	0.86	1.51	2.63	3.35
Loan Servicing	5.16	1.81	3.13	4.71	5.45
Professional and Outside Services	7.49	6.94	8.04	10.05	6.81
Member Insurance	1.29	9.18	4.73	2.09	0.77
Operating Fees	0.70	0.92	0.82	0.74	0.68
Miscellaneous Operating Expenses	2.66	6.29	4.18	2.99	2.43

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,913	1,736	9.3-	1,633	5.9-
Cash & Equivalents	85	189	122.2	201	6.7
TOTAL INVESTMENTS	543	411	24.3-	309	24.8-
U.S. Government Obligations	7	8	21.8	5	35.2-
Federal Agency Securities	2	3	59.0	2	23.8-
Mutual Fund & Common Trusts	20	17	16.6-	13	21.4-
MCS&D and PIC at Corporate CU	14	12	17.1-	11	4.1-
All Other Corporate Credit Union	298	194	34.7-	121	38.0-
Commercial Banks, S&Ls	185	155	16.0-	138	11.2-
Credit Unions -Loans to, Deposits in	9	7	24.0-	6	15.8-
Other Investments	9	15	70.7	13	12.6-
TOTAL LOANS OUTSTANDING	984	885	10.1-	882	0.3-
Unsecured Credit Card Loans	6	3	38.2-	3	3.0-
All Other Unsecured Loans	288	255	11.6-	230	9.5-
New Vehicle Loans	274	257	6.2-	276	7.4
Used Vehicle Loans	279	253	9.3-	251	0.9-
First Mortgage Real Estate Loans	14	12	19.8-	11	4.4-
Other Real Estate Loans	17	14	12.5-	13	9.8-
Leases Receivable	N/A	1	N/A	1	14.6-
All Other Loans to Members	95	84	11.9-	92	9.4
Other Loans	11	5	52.5-	5	10.8-
Allowance For Loan Losses	25	23	7.8-	21	7.4-
Other Real Estate Owned	0*	0*	83.3-	0*	194.5
Land and Building	2	2	12.4-	2	2.3-
Other Fixed Assets	5	5	16.4-	4	17.2-
NCUSIF Capitalization Deposit	13	12	8.5-	13	10.1
Other Assets	9	7	22.7-	8	10.6
TOTAL ASSETS	1,617	1,487	8.1-	1,398	6.0-
LIABILITIES					
Total Borrowings	2	2	4.8	4	79.0
Accrued Dividends/Interest Payable	8	7	12.8-	7	1.7-
Acct Payable and Other Liabilities	6	6	11.0-	6	3.7
Uninsured Secondary Capital	0*	0*	36.7-	0*	42.5
TOTAL LIABILITIES	18	16	11.0-	18	13.2
EQUITY/SAVINGS					
TOTAL SAVINGS	1,344	1,231	8.5-	1,140	7.4-
Share Drafts	18	16	11.8-	15	10.6-
Regular Shares	1,154	1,058	8.3-	980	7.4-
Money Market Shares	7	7	7.2-	5	17.2-
Share Certificates/CDs	100	93	6.8-	88	5.5-
IRA/Keogh Accounts	26	21	17.4-	19	12.0-
All Other Shares and Member Deposits	16	12	21.7-	11	10.0-
Non-Member Deposits	23	23	3.1-	22	3.0-
Regular Reserves	65	60	8.0-	59	0.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	2,796.5	0*	69.9-
Other Reserves	5	7	24.4	5	31.1-
Undivided Earnings	185	174	5.7-	177	1.3
TOTAL EQUITY	255	241	5.7-	241	0.0
TOTAL LIABILITIES/EQUITY/SAVINGS	1,617	1,487	8.1-	1,398	6.0-

* Amount Less than 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	2,326	2,234	4.0-	2,126	4.8-
Cash & Equivalents	410	1,055	157.0	1,124	6.6
TOTAL INVESTMENTS	3,936	3,102	21.2-	2,346	24.4-
U.S. Government Obligations	96	77	20.1-	59	23.9-
Federal Agency Securities	91	101	11.3	90	10.8-
Mutual Fund & Common Trusts	80	65	19.2-	49	24.1-
MCSD and PIC at Corporate CU	95	93	2.5-	89	4.1-
All Other Corporate Credit Union	1,871	1,236	33.9-	743	39.9-
Commercial Banks, S&Ls	1,593	1,399	12.2-	1,186	15.2-
Credit Unions -Loans to, Deposits in	45	41	8.4-	51	24.7
Other Investments	65	90	39.5	80	11.7-
TOTAL LOANS OUTSTANDING	7,284	7,110	2.4-	7,260	2.1
Unsecured Credit Card Loans	243	218	10.1-	214	1.8-
All Other Unsecured Loans	1,338	1,245	6.9-	1,171	6.0-
New Vehicle Loans	2,173	2,139	1.6-	2,298	7.4
Used Vehicle Loans	1,958	1,986	1.5	2,088	5.1
First Mortgage Real Estate Loans	404	396	1.9-	369	7.0-
Other Real Estate Loans	462	450	2.6-	479	6.5
Leases Receivable	N/A	13	N/A	10	23.0-
All Other Loans to Members	661	633	4.2-	599	5.4-
Other Loans	45	28	36.8-	32	12.1
Allowance For Loan Losses	105	101	4.6-	97	3.2-
Other Real Estate Owned	2	1	16.0-	2	25.6
Land and Building	81	77	6.0-	77	0.1
Other Fixed Assets	48	45	6.8-	43	4.6-
NCUSIF Capitalization Deposit	95	93	1.6-	91	2.2-
Other Assets	63	60	3.6-	64	5.3
TOTAL ASSETS	11,813	11,442	3.1-	10,908	4.7-
LIABILITIES					
Total Borrowings	5	12	118.8	31	169.4
Accrued Dividends/Interest Payable	39	36	6.7-	35	4.1-
Acct Payable and Other Liabilities	43	43	0.3	42	1.9-
Uninsured Secondary Capital	3	1	44.7-	3	95.0
TOTAL LIABILITIES	90	92	2.9	111	20.3
EQUITY/SAVINGS					
TOTAL SAVINGS	10,132	9,788	3.4-	9,206	5.9-
Share Drafts	620	577	7.0-	607	5.2
Regular Shares	6,922	6,694	3.3-	6,207	7.3-
Money Market Shares	196	197	0.5	176	10.5-
Share Certificates/CDs	1,596	1,559	2.3-	1,503	3.6-
IRA/Keogh Accounts	608	557	8.3-	504	9.6-
All Other Shares and Member Deposits	136	141	3.4	134	5.3-
Non-Member Deposits	53	63	18.3	75	19.1
Regular Reserves	415	405	2.5-	404	0.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	415.8	0*	55.7-
Other Reserves	61	51	16.4-	50	1.6-
Undivided Earnings	1,116	1,108	0.7-	1,139	2.8
TOTAL EQUITY	1,592	1,562	1.9-	1,592	1.9
TOTAL LIABILITIES/EQUITY/SAVINGS	11,813	11,442	3.1-	10,908	4.7-

* Amount Less than 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,721	1,733	0.7	1,714	1.1-
Cash & Equivalents	1,044	3,047	191.8	3,365	10.4
TOTAL INVESTMENTS	12,692	10,193	19.7-	8,471	16.9-
U.S. Government Obligations	473	306	35.4-	224	26.8-
Federal Agency Securities	1,665	1,943	16.7	1,886	2.9-
Mutual Fund & Common Trusts	188	117	37.6-	84	28.3-
MCS&D and PIC at Corporate CU	290	304	5.0	307	1.0
All Other Corporate Credit Union	5,152	2,848	44.7-	1,703	40.2-
Commercial Banks, S&Ls	4,575	4,243	7.2-	3,770	11.1-
Credit Unions -Loans to, Deposits in	183	180	1.7-	218	21.3
Other Investments	167	252	51.2	279	10.6
TOTAL LOANS OUTSTANDING	24,400	25,208	3.3	26,530	5.2
Unsecured Credit Card Loans	1,674	1,652	1.3-	1,651	0.1-
All Other Unsecured Loans	2,893	2,785	3.7-	2,679	3.8-
New Vehicle Loans	5,550	5,676	2.3	6,323	11.4
Used Vehicle Loans	5,594	5,972	6.8	6,321	5.8
First Mortgage Real Estate Loans	3,700	3,920	5.9	3,949	0.7
Other Real Estate Loans	2,971	3,137	5.6	3,477	10.8
Leases Receivable	N/A	49	N/A	50	1.8
All Other Loans to Members	1,909	1,928	1.0	1,984	2.9
Other Loans	108	89	17.8-	97	9.4
Allowance For Loan Losses	247	253	2.5	260	2.8
Other Real Estate Owned	8	9	14.1	11	25.3
Land and Building	582	598	2.7	618	3.4
Other Fixed Assets	189	198	4.4	191	3.4-
NCUSIF Capitalization Deposit	308	323	4.6	323	0.2
Other Assets	282	293	3.6	325	11.1
TOTAL ASSETS	39,259	39,615	0.9	39,575	0.1-
LIABILITIES					
Total Borrowings	12	107	808.0	121	13.0
Accrued Dividends/Interest Payable	87	84	2.8-	90	7.1
Acct Payable and Other Liabilities	167	173	3.2	203	17.3
Uninsured Secondary Capital	0*	1	7.9	2	125.0
TOTAL LIABILITIES	267	365	36.7	416	14.0
EQUITY/SAVINGS					
TOTAL SAVINGS	34,408	34,511	0.3	34,199	0.9-
Share Drafts	3,805	3,791	0.4-	4,101	8.2
Regular Shares	16,747	16,891	0.9	16,085	4.8-
Money Market Shares	2,377	2,481	4.4	2,381	4.0-
Share Certificates/CDs	7,634	7,575	0.8-	8,057	6.4
IRA/Keogh Accounts	3,226	3,160	2.0-	2,985	5.5-
All Other Shares and Member Deposits	492	480	2.6-	415	13.4-
Non-Member Deposits	127	134	5.0	175	30.8
Regular Reserves	1,288	1,328	3.1	1,386	4.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-28	26,125.4-	-7	73.7-
Other Reserves	256	222	13.5-	220	1.0-
Undivided Earnings	3,040	3,217	5.8	3,362	4.5
TOTAL EQUITY	4,584	4,738	3.4	4,960	4.7
TOTAL LIABILITIES/EQUITY/SAVINGS	39,259	39,615	0.9	39,575	0.1-

* Amount Less than 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	854	860	0.7	863	0.3
Cash & Equivalents	3,767	11,259	198.9	14,533	29.1
TOTAL INVESTMENTS	57,180	46,687	18.3-	40,563	13.1-
U.S. Government Obligations	4,553	2,897	36.4-	1,837	36.6-
Federal Agency Securities	27,635	28,917	4.6	27,999	3.2-
Mutual Fund & Common Trusts	2,239	1,323	40.9-	1,001	24.3-
MCSD and PIC at Corporate CU	605	702	16.1	685	2.5-
All Other Corporate Credit Union	12,100	5,657	53.2-	3,628	35.9-
Commercial Banks, S&Ls	7,854	4,267	45.7-	3,036	28.8-
Credit Unions -Loans to, Deposits in	212	187	11.7-	214	14.2
Other Investments	1,982	2,737	38.1	2,163	21.0-
TOTAL LOANS OUTSTANDING	112,182	120,997	7.9	129,178	6.8
Unsecured Credit Card Loans	9,998	10,089	0.9	10,619	5.3
All Other Unsecured Loans	9,704	9,553	1.6-	9,482	0.7-
New Vehicle Loans	21,415	22,847	6.7	25,493	11.6
Used Vehicle Loans	19,430	21,188	9.0	22,419	5.8
First Mortgage Real Estate Loans	30,241	34,160	13.0	34,597	1.3
Other Real Estate Loans	14,549	15,789	8.5	18,533	17.4
Leases Receivable	N/A	582	N/A	561	3.6-
All Other Loans to Members	6,493	6,333	2.5-	6,865	8.4
Other Loans	354	456	28.9	608	33.5
Allowance For Loan Losses	1,049	1,078	2.8	1,079	0.0
Other Real Estate Owned	38	35	5.7-	38	7.0
Land and Building	2,369	2,501	5.6	2,676	7.0
Other Fixed Assets	861	894	3.8	897	0.4
NCUSIF Capitalization Deposit	1,337	1,425	6.5	1,491	4.7
Other Assets	2,530	2,607	3.0	2,701	3.6
TOTAL ASSETS	179,215	185,326	3.4	191,000	3.1
LIABILITIES					
Total Borrowings	1,910	3,102	62.4	2,153	30.6-
Accrued Dividends/Interest Payable	369	368	0.3-	410	11.6
Acct Payable and Other Liabilities	1,247	1,313	5.3	1,476	12.4
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
TOTAL LIABILITIES	3,526	4,783	35.7	4,039	15.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	156,766	160,801	2.6	165,643	3.0
Share Drafts	21,174	21,769	2.8	23,564	8.2
Regular Shares	52,433	52,941	1.0	49,860	5.8-
Money Market Shares	21,333	23,827	11.7	24,589	3.2
Share Certificates/CDs	42,260	42,705	1.1	48,478	13.5
IRA/Keogh Accounts	17,472	17,497	0.1	16,915	3.3-
All Other Shares and Member Deposits	1,771	1,785	0.8	1,786	0.1
Non-Member Deposits	324	277	14.3-	451	62.8
Regular Reserves	5,332	5,780	8.4	6,114	5.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	55	-392	808.9-	-31	92.2-
Other Reserves	2,414	2,436	0.9	2,632	8.0
Undivided Earnings	11,122	11,918	7.2	12,602	5.7
TOTAL EQUITY	18,923	19,742	4.3	21,317	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	179,215	185,326	3.4	191,000	3.1

* Amount Less than 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,913	1,736	9.3-	1,633	5.9-
INTEREST INCOME					
Interest on Loans	100	87	13.3-	83	4.0-
(Less) Interest Refund	0*	0*	21.5-	0*	36.7
Income from Investments	29	26	8.3-	29	9.5
Trading Profits and Losses	0*	0	100.0-	0*	0.0
TOTAL INTEREST INCOME	128	113	12.2-	112	0.9-
INTEREST EXPENSE					
Dividends on Shares	48	43	10.6-	41	3.4-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	26.6	0*	26.0
TOTAL INTEREST EXPENSE	48	43	10.5-	41	3.3-
PROVISION FOR LOAN LOSSES	9	8	17.0-	7	2.0-
NET INTEREST INCOME AFTER PLL	71	62	12.8-	63	0.9
NON-INTEREST INCOME					
Fee Income	4	3	9.1-	3	0.2
Other Operating Income	2	2	21.1-	2	14.0
Gain (Loss) on Investments	0*	0*	129.5-	0*	2,506.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1.1-	0*	94.2
Other Non-Oper Income (Expense)	0*	1	112.0	0*	28.0-
TOTAL NON-INTEREST INCOME	6	6	1.0-	5	7.1-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	31	28	8.1-	28	3.3-
Travel and Conference Expense	1	0*	25.9-	0*	2.4-
Office Occupancy Expense	3	3	9.3-	3	2.8-
Office Operations Expense	14	13	10.5-	12	7.1-
Educational & Promotional Expense	0*	0*	12.0-	0*	8.7-
Loan Servicing Expense	1	1	5.1-	1	10.1-
Professional and Outside Services	5	4	8.3-	4	2.0-
Member Insurance	6	6	11.8-	5	5.4-
Operating Fees	0*	0*	1.7-	0*	4.5-
Miscellaneous Operating Expenses	4	4	1.5	4	10.2-
TOTAL NON-INTEREST EXPENSES	67	61	8.7-	58	4.8-
NET INCOME	10	7	32.5-	10	44.2
Transfer to Regular Reserve 1/	2	2	21.5-	2	1.5

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	2,326	2,234	4.0-	2,126	4.8-
INTEREST INCOME					
Interest on Loans	684	635	7.2-	633	0.3-
(Less) Interest Refund	2	1	22.0-	1	3.1
Income from Investments	210	208	1.0-	210	1.1
Trading Profits and Losses	0*	0	100.0-	0*	0.0
TOTAL INTEREST INCOME	892	841	5.7-	841	0.0
INTEREST EXPENSE					
Dividends on Shares	373	354	5.1-	341	3.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.6-	2	258.7
TOTAL INTEREST EXPENSE	373	354	5.1-	343	3.2-
PROVISION FOR LOAN LOSSES	48	46	3.7-	43	6.4-
NET INTEREST INCOME AFTER PLL	471	441	6.4-	455	3.2
NON-INTEREST INCOME					
Fee Income	48	48	1.7	50	2.7
Other Operating Income	17	16	4.3-	15	5.7-
Gain (Loss) on Investments	0*	0*	64.0-	0*	1,536.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	41.1-	0*	61.4-
Other Non-Oper Income (Expense)	1	2	66.2	3	34.8
TOTAL NON-INTEREST INCOME	67	67	0.9	67	0.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	221	216	2.0-	215	0.8-
Travel and Conference Expense	7	6	10.8-	6	3.6-
Office Occupancy Expense	20	20	1.1-	20	0.9-
Office Operations Expense	89	88	1.5-	88	0.0-
Educational & Promotional Expense	7	6	5.3-	6	0.3
Loan Servicing Expense	13	13	3.5-	13	2.2
Professional and Outside Services	37	35	3.7-	34	4.2-
Member Insurance	22	21	6.5-	20	4.6-
Operating Fees	4	4	5.0-	3	2.2-
Miscellaneous Operating Expenses	18	19	3.9	18	6.3-
TOTAL NON-INTEREST EXPENSES	438	429	2.2-	423	1.3-
NET INCOME	99	79	19.9-	99	24.8
Transfer to Regular Reserve 1/	23	20	9.8-	22	8.6

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,721	1,733	0.7	1,714	1.1-
INTEREST INCOME					
Interest on Loans	2,178	2,134	2.0-	2,235	4.8
(Less) Interest Refund	4	4	3.4-	4	5.4
Income from Investments	674	698	3.6	700	0.3
Trading Profits and Losses	0*	0*	103.2-	0*	760.3
TOTAL INTEREST INCOME	2,848	2,828	0.7-	2,931	3.6
INTEREST EXPENSE					
Dividends on Shares	1,259	1,235	2.0-	1,261	2.1
Interest on Deposits	0*	0	100.0-	0	0.0
Interest on Borrowed Money	1	3	122.8	10	264.6
TOTAL INTEREST EXPENSE	1,261	1,237	1.9-	1,271	2.7
PROVISION FOR LOAN LOSSES	147	135	8.0-	133	1.6-
NET INTEREST INCOME AFTER PLL	1,440	1,455	1.0	1,527	5.0
NON-INTEREST INCOME					
Fee Income	213	226	5.9	248	10.0
Other Operating Income	73	82	12.0	86	5.8
Gain (Loss) on Investments	0*	0*	35.2-	-2	584.4-
Gain (Loss) on Disp of Fixed Assets	2	0*	67.0-	0*	94.7-
Other Non-Oper Income (Expense)	2	2	23.2	4	57.5
TOTAL NON-INTEREST INCOME	290	311	7.0	337	8.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	671	696	3.7	720	3.5
Travel and Conference Expense	26	25	4.0-	27	5.3
Office Occupancy Expense	80	83	3.7	88	5.5
Office Operations Expense	307	322	4.9	330	2.2
Educational & Promotional Expense	38	38	2.2	40	3.9
Loan Servicing Expense	64	68	6.3	71	4.4
Professional and Outside Services	139	145	4.0	152	5.3
Member Insurance	32	32	1.9-	32	0.7-
Operating Fees	10	11	4.9	11	4.5
Miscellaneous Operating Expenses	40	43	7.1	45	5.1
TOTAL NON-INTEREST EXPENSES	1,409	1,463	3.9	1,515	3.6
NET INCOME	322	302	6.0-	348	15.2
Transfer to Regular Reserve 1/	97	95	2.0-	101	6.3

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	854	860	0.7	863	0.3
INTEREST INCOME					
Interest on Loans	9,346	9,479	1.4	10,298	8.6
(Less) Interest Refund	14	12	12.8-	14	21.0
Income from Investments	3,090	3,172	2.7	3,097	2.4-
Trading Profits and Losses	4	-4	177.9-	5	231.9-
TOTAL INTEREST INCOME	12,427	12,635	1.7	13,385	5.9
INTEREST EXPENSE					
Dividends on Shares	6,080	6,020	1.0-	6,477	7.6
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	87	112	28.9	148	31.6
TOTAL INTEREST EXPENSE	6,167	6,133	0.6-	6,625	8.0
PROVISION FOR LOAN LOSSES	750	615	18.0-	546	11.2-
NET INTEREST INCOME AFTER PLL	5,510	5,888	6.9	6,215	5.6
NON-INTEREST INCOME					
Fee Income	1,016	1,105	8.8	1,202	8.8
Other Operating Income	470	520	10.8	580	11.6
Gain (Loss) on Investments	11	2	83.3-	-10	623.0-
Gain (Loss) on Disp of Fixed Assets	4	1	70.1-	10	631.6
Other Non-Oper Income (Expense)	11	8	27.8-	10	31.2
TOTAL NON-INTEREST INCOME	1,512	1,637	8.3	1,793	9.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	2,643	2,832	7.2	2,974	5.0
Travel and Conference Expense	81	86	5.7	92	7.2
Office Occupancy Expense	342	357	4.5	372	4.3
Office Operations Expense	1,272	1,351	6.2	1,388	2.8
Educational & Promotional Expense	176	186	5.5	201	7.9
Loan Servicing Expense	279	292	4.6	327	11.8
Professional and Outside Services	367	398	8.4	408	2.6
Member Insurance	47	46	2.4-	46	0.9
Operating Fees	36	38	4.9	41	7.3
Miscellaneous Operating Expenses	128	154	20.2	146	5.3-
TOTAL NON-INTEREST EXPENSES	5,372	5,740	6.9	5,995	4.4
NET INCOME	1,650	1,784	8.1	2,013	12.8
Transfer to Regular Reserve 1/	635	675	6.3	715	5.9

* Amount Less than 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 December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1996	7,152	379	5.30	-20,276
1997	6,981	473	6.78	-46,708
1998	6,814	531	7.79	-38,825
1999	6,563	603	9.19	-43,492
2000	6,336	443	6.99	-26,156

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	212	157,604,976	-3,569,622	25,624,799
2 Million To 10 Million	150	687,868,579	-8,248,738	85,031,873
10 Million To 50 Million	68	1,461,297,895	-11,120,204	140,552,607
50 Million And Over	13	1,232,733,584	-3,217,324	128,995,805
Total	443	3,539,505,034	-26,155,888	380,205,084

Number of Credit Unions By Camel Rating as of December 31

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1996	1,285	3,997	1,686	176	8	7,152
1997	1,432	3,790	1,556	195	7	6,980
1998	1,409	3,746	1,468	182	9	6,814
1999	1,335	3,755	1,266	197	13	6,566
2000	1,447	3,695	1,066	121	6	6,335

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1996	184	2.57	948,449,675	0.52
1997	202	2.89	1,440,983,095	0.77
1998	191	2.80	2,262,061,421	1.12
1999	210	3.20	1,435,148,404	0.70
2000	127	2.00	1,029,546,610	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 Federal Credit Unions
December 31, 2000

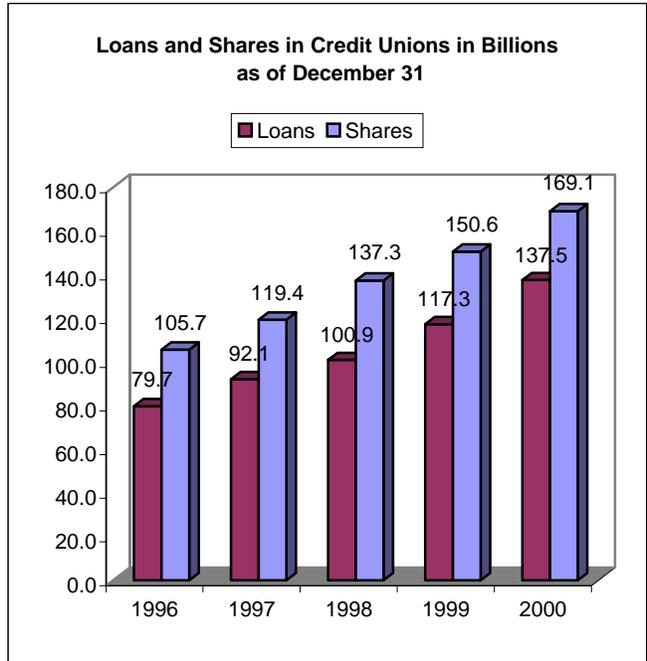
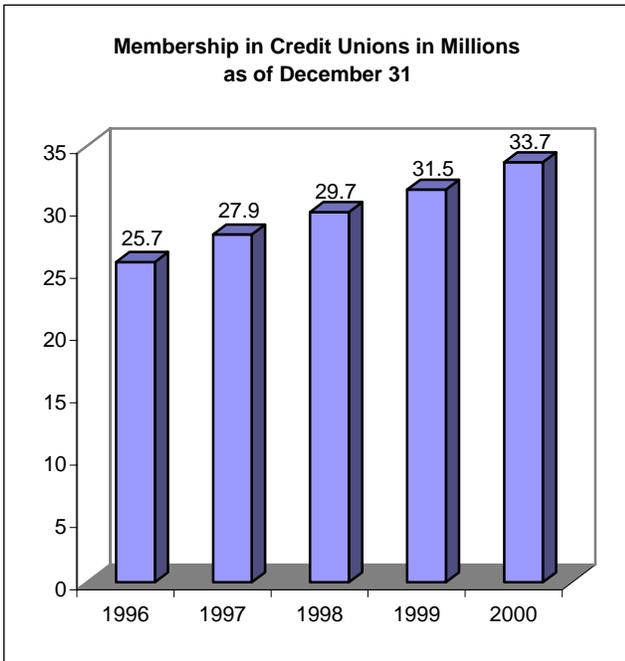
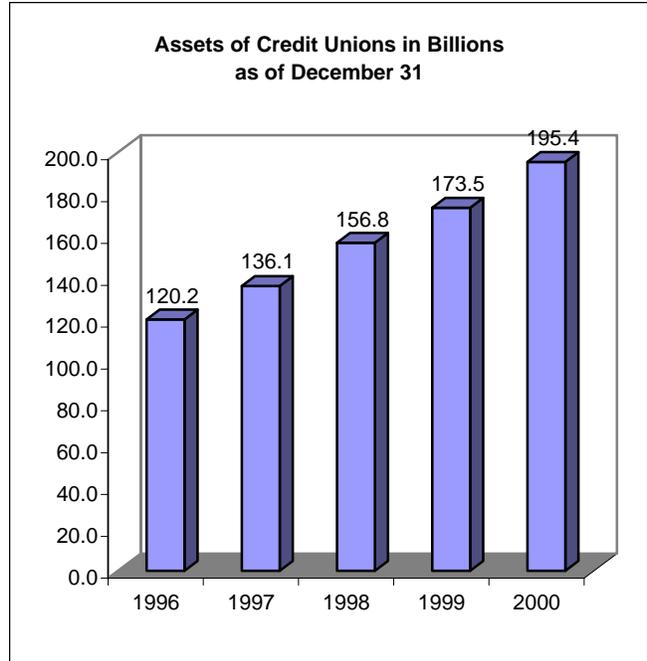
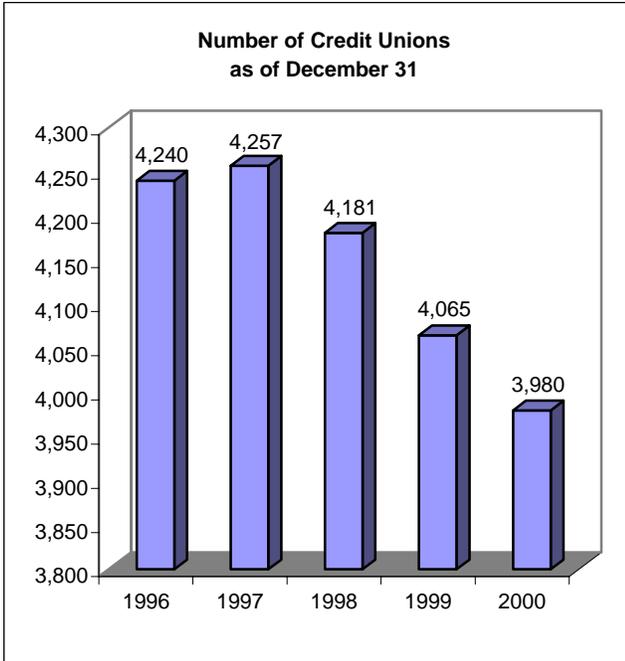
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	12,413,083,302
2	PENTAGON	2	ALEXANDRIA	VA	1935	3,627,395,734
3	ORANGE COUNTY TEACHERS	4	SANTA ANA	CA	1934	2,732,639,982
4	AMERICAN AIRLINES	3	DFW AIRPORT	TX	1982	2,662,525,169
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	2,430,099,848
6	HUGHES AIRCRAFT EMPLOYEES	7	MANHATTAN BEACH	CA	1940	2,154,802,698
7	SECURITY SERVICE	8	SAN ANTONIO	TX	1956	2,007,039,912
8	JAX NAVY	10	JACKSONVILLE	FL	1952	1,773,012,881
9	ESL	11	ROCHESTER	NY	1995	1,759,180,017
10	ALASKA USA	12	ANCHORAGE	AK	1948	1,713,112,623
11	RANDOLPH-BROOKS	14	UNIVERSAL CITY	TX	1952	1,360,886,724
12	SAN ANTONIO	16	SAN ANTONIO	TX	1935	1,284,021,681
13	DESERT SCHOOLS	13	PHOENIX	AZ	1939	1,277,024,134
14	ENT	15	COLORADO SPRING	CO	1957	1,259,381,801
15	H. P.	20	PALO ALTO	CA	1970	1,254,729,774
16	DIGITAL	26	MAYNARD	MA	1979	1,249,448,461
17	LOCKHEED	18	BURBANK	CA	1937	1,236,600,221
18	DEARBORN	19	DEARBORN	MI	1950	1,219,778,741
19	BANK FUND STAFF	21	WASHINGTON	DC	1947	1,176,906,845
20	UNITED NATIONS	24	NEW YORK	NY	1947	1,150,402,602
21	EASTERN FINANCIAL	17	SOUTH FLORIDA	FL	1937	1,116,643,039
22	HUDSON VALLEY	22	POUGHKEEPSIE	NY	1963	1,101,544,461
23	REDSTONE	23	HUNTSVILLE	AL	1951	1,080,335,676
24	MISSION	27	SAN DIEGO	CA	1961	1,075,760,705
25	BETHPAGE	29	BETHPAGE	NY	1941	1,038,847,449
26	POLICE & FIRE	28	PHILADELPHIA	PA	1938	1,038,434,210
27	VISIONS	25	ENDICOTT	NY	1966	1,034,409,712
28	TINKER	30	TINKER AFB	OK	1946	958,865,655
29	TEACHERS	33	FARMINGVILLE	NY	1952	924,811,896
30	COASTAL	35	RALEIGH	NC	1967	888,711,081
31	NWA	36	BLOOMINGTON	MN	1938	887,321,321
32	TOWER	34	LAUREL	MD	1953	820,139,214
33	GTE	37	TAMPA	FL	1935	818,918,119
34	AFFINITY	38	BEDMINSTER	NJ	1935	798,506,643
35	MACDILL	43	TAMPA	FL	1955	791,311,145
36	KERN SCHOOLS	41	BAKERSFIELD	CA	1940	752,856,636
37	TRULIANT	39	WINSTON-SALEM	NC	1952	747,808,378
38	IBM MID AMERICA EMPLOYEES	40	ROCHESTER	MN	1976	744,326,263
39	FOUNDERS	42	LANCASTER	SC	1961	742,545,096
40	REYNOLDS CAROLINA	47	WINSTON-SALEM	NC	1967	718,111,135
41	ARIZONA	50	PHOENIX	AZ	1936	712,784,568
42	NORTHWEST	44	HERNDON	VA	1947	701,720,921
43	LANGLEY	45	HAMPTON	VA	1936	686,992,937
44	AEDC	46	TULLAHOMA	TN	1951	664,634,522
45	POLISH & SLAVIC	48	BROOKLYN	NY	1976	653,165,825
46	SOUTH CAROLINA	53	NORTH CHARLESTO	SC	1936	649,872,704
47	AMERICAN EAGLE	54	EAST HARTFORD	CT	1935	646,279,096
48	STATE EMPLOYEES	49	ALBANY	NY	1934	646,195,224
49	OMNIAMERICAN	51	FORT WORTH	TX	1956	627,385,656
50	EGLIN	52	FT. WALTON BEAC	FL	1954	623,420,569
51	MICHIGAN STATE UNIVERSITY	58	EAST LANSING	MI	1979	613,891,486
52	CHARTWAY	55	VIRGINIA BEACH	VA	1959	604,110,002

Table 18
100 Largest Federal Credit Unions
December 31, 2000

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	SANDIA LABORATORY	56	ALBUQUERQUE	NM	1948	596,863,794
54	KEESLER	60	BILOXI	MS	1947	592,281,351
55	MERCK EMPLOYEES	61	RAHWAY	NJ	1936	588,787,713
56	MEMBERS 1ST	62	MECHANICSBURG	PA	1950	584,880,703
57	NEVADA	57	LAS VEGAS	NV	1950	569,295,547
58	AFFINITY PLUS	68	ST PAUL	MN	1934	564,327,779
59	OPERATING ENGINEERS LOCAL UNION #3	64	DUBLIN	CA	1963	545,509,098
60	ANDREWS	59	SUITLAND	MD	1948	538,535,168
61	US AIRWAYS	63	MOON TOWNSHIP	PA	1953	535,258,829
62	ORNL	65	OAK RIDGE	TN	1948	529,271,676
63	NASSAU EDUCATORS	73	VALLEY STREAM	NY	1938	516,522,981
64	MCDONNELL DOUGLAS WEST	67	HUNTINGTON BEAC	CA	1935	508,960,328
65	ROBINS	71	WARNER ROBINS	GA	1954	502,884,765
66	DM	69	TUCSON	AZ	1955	497,816,962
67	CENTRAL FLORIDA EDUCATORS	81	ORLANDO	FL	1937	495,249,352
68	TYNDALL	76	PANAMA CITY	FL	1956	485,239,289
69	NEW MEXICO EDUCATORS	72	ALBUQUERQUE	NM	1936	483,264,277
70	USALLIANCE	66	RYE.	NY	1966	483,028,799
71	XEROX	79	EL SEGUNDO	CA	1964	481,238,987
72	MAX	78	MONTGOMERY	AL	1955	476,705,929
73	TROPICAL	77	MIAMI	FL	1935	476,154,144
74	GREYLOCK	84	PITTSFIELD	MA	1935	471,513,761
75	CHEVRON	80	OAKLAND	CA	1935	469,879,107
76	STATE DEPARTMENT	82	ALEXANDRIA	VA	1935	469,399,295
77	HAWAII STATE	74	HONOLULU	HI	1936	463,066,384
78	ELI LILLY	89	INDIANAPOLIS	IN	1976	458,567,454
79	F & A	86	LOS ANGELES	CA	1936	454,159,006
80	USA	91	TROY	MI	1964	446,222,067
81	GENERAL ELECTRIC EVENDALE EMPLOYE	87	CINCINNATI	OH	1954	435,338,665
82	FORT WORTH	85	FORT WORTH	TX	1940	435,234,593
83	UNIVERSITY	94	AUSTIN	TX	1936	429,753,220
84	IBM SOUTHEAST EMPLOYEES	92	BOCA RATON	FL	1969	426,687,429
85	AMERICAN FIRST	96	LA HABRA	CA	1989	426,236,968
86	NASA	93	BOWIE	MD	1949	420,312,938
87	CORNING	97	CORNING	NY	1936	419,126,784
88	HAWAIIUSA	101	HONOLULU	HI	1936	412,287,404
89	MIDFLORIDA	110	LAKELAND,	FL	1978	403,771,425
90	FIBRE	88	LONGVIEW	WA	1937	400,700,356
91	ATLANTIC	117	DALLAS	TX	1937	400,018,140
92	LOCKHEED GEORGIA EMPLOYEES	90	MARIETTA	GA	1951	399,488,961
93	AMERICA'S FIRST	102	BIRMINGHAM	AL	1936	398,644,587
94	TRW SYSTEMS	100	MANHATTAN BEACH	CA	1963	398,400,496
95	KITSAP COMMUNITY	95	BREMERTON	WA	1934	397,821,224
96	PEN AIR	98	PENSACOLA	FL	1936	397,261,385
97	SOUTH FLORIDA EDUCATIONAL	83	MIAMI	FL	1935	396,489,796
98	CAL TECH EMPLOYEES	99	LA CANADA FLINT	CA	1950	394,615,012
99	FARMERS INSURANCE GROUP	106	LOS ANGELES	CA	1936	387,573,003
100	UNITED SERVICES OF AMERICA	103	SAN DIEGO	CA	1953	387,269,989

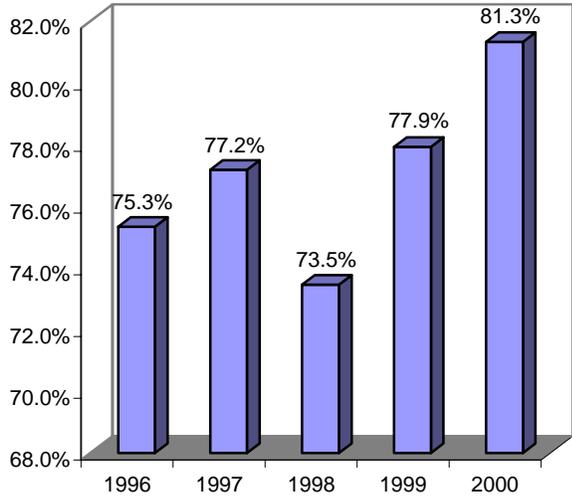
**FEDERALLY INSURED
STATE CHARTERED
CREDIT UNIONS**

Federally Insured State Credit Unions 5 Year Trends

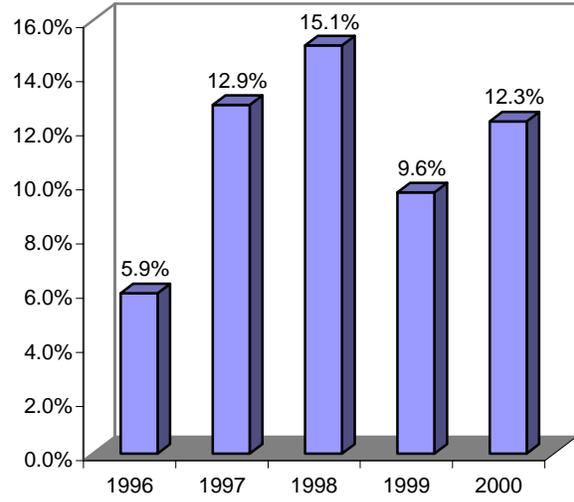


Federally Insured State Credit Unions 5 Year Trends

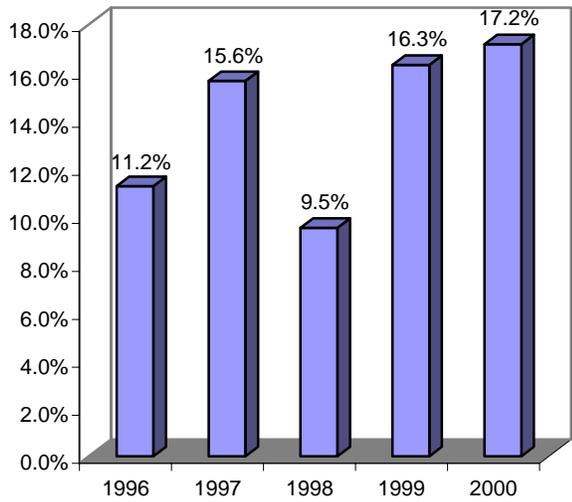
Loan to Share Ratio as of December 31



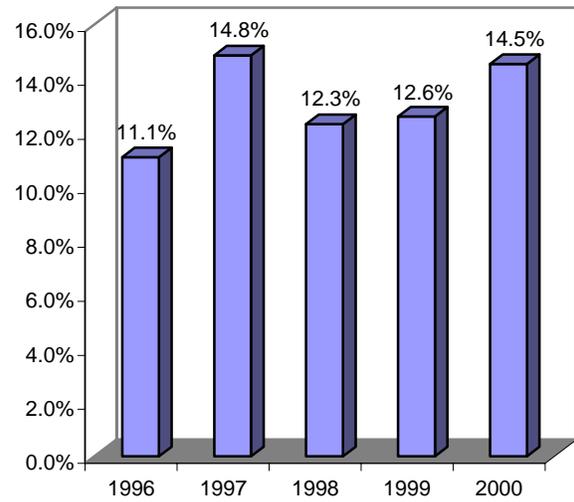
Share Growth Annually as of December 31



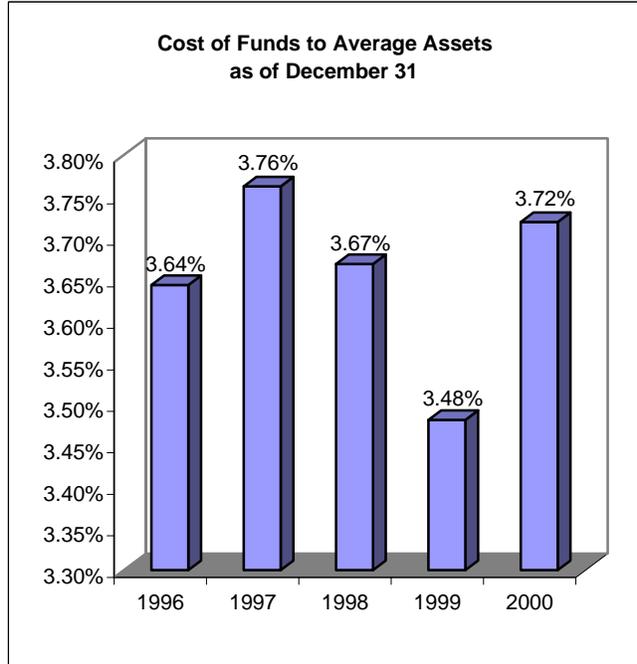
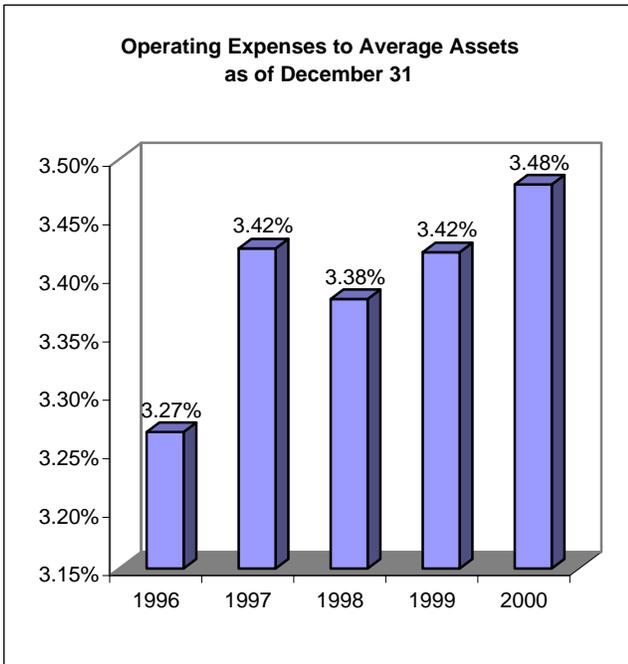
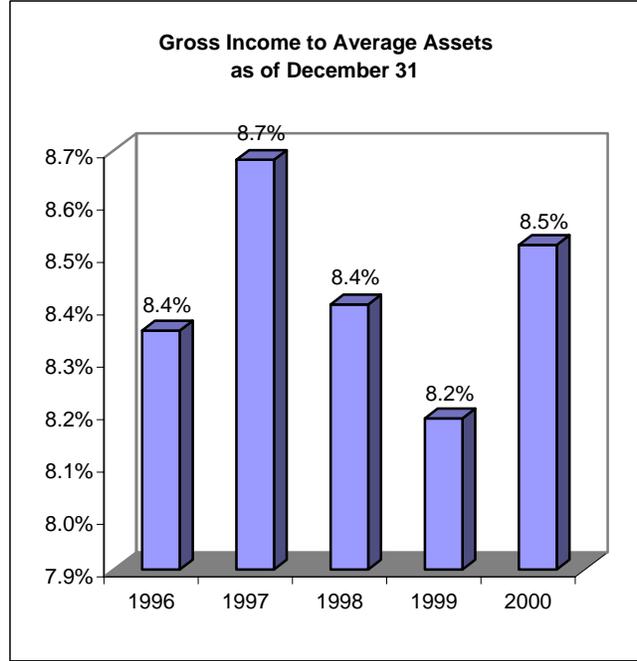
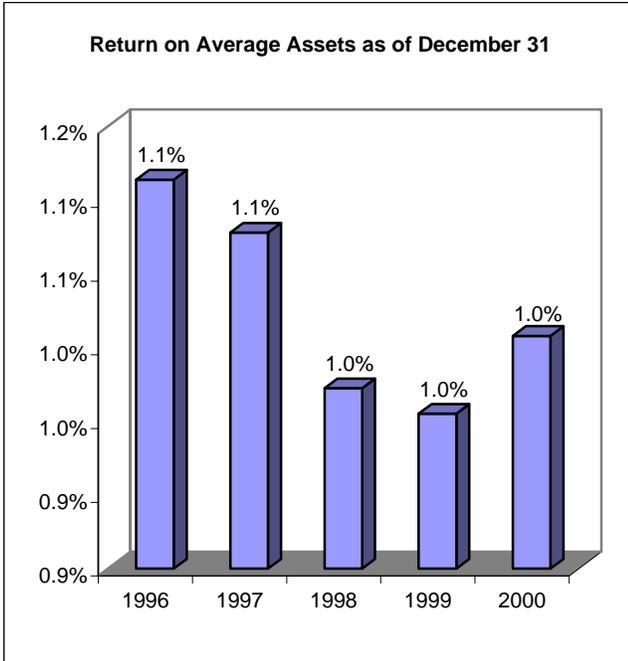
Loan Growth Annually as of December 31



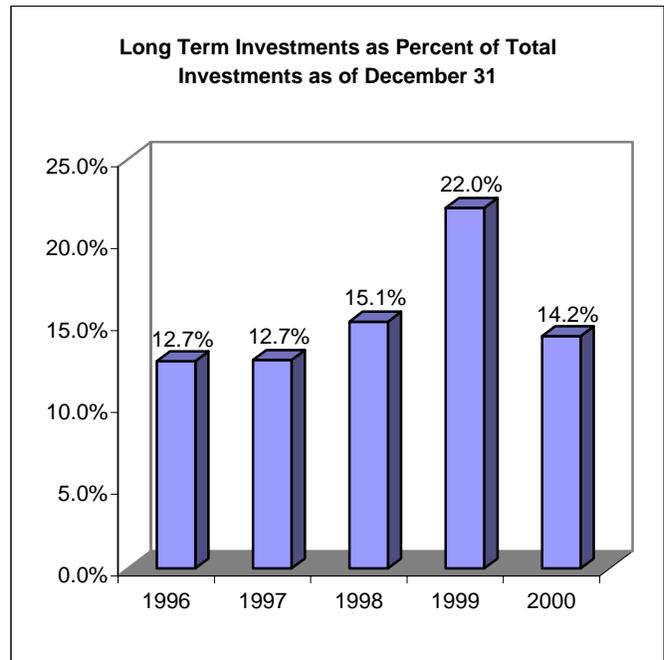
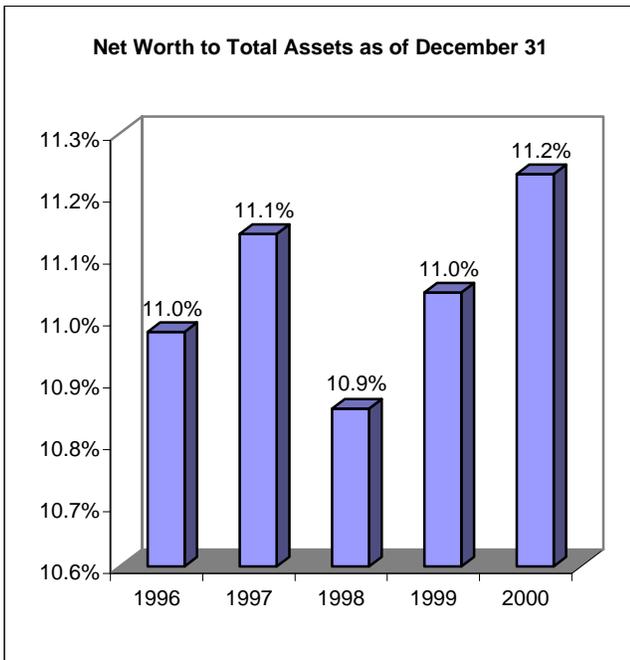
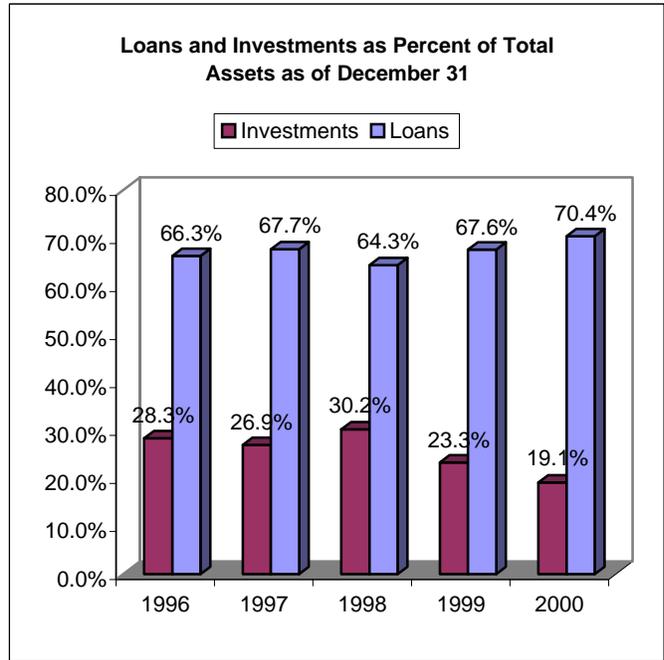
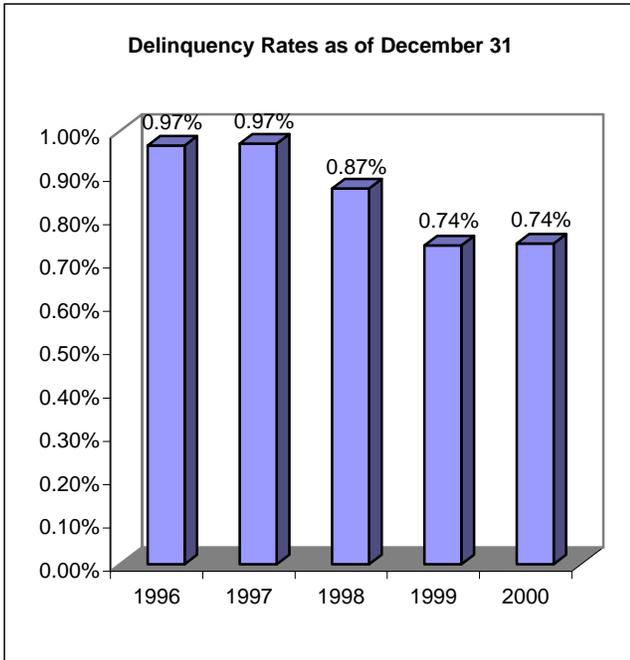
Net Worth Growth Annually as of December 31



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



Federally Insured State Credit Unions 5 Year Trends



(Investments greater than 3 years)

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	4,181	4,065	2.8-	3,980	2.1-
Cash & Equivalents	3,569	10,215	186.2	14,070	37.7
TOTAL INVESTMENTS	47,289	40,353	14.7-	37,334	7.5-
U.S. Government Obligations	4,036	2,539	37.1-	1,907	24.9-
Federal Agency Securities	14,596	17,441	19.5	18,457	5.8
Mutual Fund & Common Trusts	1,082	997	7.9-	955	4.2-
MCSD and PIC at Corporate CU	762	917	20.3	999	8.9
All Other Corporate Credit Union	16,651	9,704	41.7-	6,659	31.4-
Commercial Banks, S&Ls	7,034	5,437	22.7-	4,390	19.3-
Credit Unions -Loans to, Deposits in	291	303	4.0	432	42.6
Other Investments	2,838	3,016	6.3	3,537	17.3
TOTAL LOANS OUTSTANDING	100,888	117,339	16.3	137,485	17.2
Unsecured Credit Card Loans	7,441	8,159	9.6	9,172	12.4
All Other Unsecured Loans	8,421	8,460	0.5	8,899	5.2
New Vehicle Loans	18,449	21,524	16.7	26,214	21.8
Used Vehicle Loans	21,185	25,132	18.6	28,968	15.3
First Mortgage Real Estate Loans	26,989	32,395	20.0	37,421	15.5
Other Real Estate Loans	11,408	13,662	19.8	17,750	29.9
Leases Receivable	N/A	541	N/A	754	39.3
All Other Loans to Members	6,594	6,859	4.0	7,465	8.8
Other Loans	400	608	51.8	842	38.6
Allowance For Loan Losses	995	1,090	9.5	1,218	11.8
Other Real Estate Owned	37	33	10.7-	49	47.1
Land and Building	2,358	2,716	15.2	3,062	12.8
Other Fixed Assets	742	851	14.6	951	11.8
NCUSIF Capitalization Deposit	1,176	1,352	14.9	1,545	14.3
Other Assets	1,723	1,758	2.0	2,086	18.7
TOTAL ASSETS	156,788	173,526	10.7	195,363	12.6
LIABILITIES					
Total Borrowings	586	2,160	268.8	2,065	4.4-
Accrued Dividends/Interest Payable	272	296	8.7	357	20.6
Acct Payable and Other Liabilities	1,501	1,544	2.9	1,938	25.6
Uninsured Secondary Capital	0*	1	35.8	2	60.0
TOTAL LIABILITIES	2,359	4,001	69.6	4,362	9.0
EQUITY/SAVINGS					
TOTAL SAVINGS	137,344	150,587	9.6	169,053	12.3
Share Drafts	16,974	18,700	10.2	22,357	19.6
Regular Shares	53,340	56,397	5.7	57,939	2.7
Money Market Shares	16,813	20,874	24.2	23,352	11.9
Share Certificates/CDs	34,345	37,572	9.4	46,845	24.7
IRA/Keogh Accounts	13,681	14,632	7.0	15,867	8.4
All Other Shares and Member Deposits	1,846	2,010	8.9	2,030	1.0
Non-Member Deposits	345	403	16.8	662	64.2
Regular Reserves	5,358	6,026	12.5	6,926	14.9
APPR. For Non-Conf. Invest.	14	22	58.0	26	19.7
Accum. Unrealized G/L on A-F-S	66	-223	438.7-	-2	99.3-
Other Reserves	1,771	1,924	8.6	2,167	12.7
Undivided Earnings	9,876	11,189	13.3	12,830	14.7
TOTAL EQUITY	17,084	18,938	10.8	21,948	15.9
TOTAL LIABILITIES/EQUITY/SAVINGS	156,788	173,526	10.7	195,363	12.6

* Amount Less than 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	4,181	4,065	2.8-	3,980	2.1-
INTEREST INCOME					
Interest on Loans	8,551	9,256	8.3	11,028	19.1
(Less) Interest Refund	13	13	3.8-	13	0.8
Income from Investments	2,485	2,751	10.7	2,883	4.8
Trading Profits and Losses	1	-3	339.6-	0*	111.6-
TOTAL INTEREST INCOME	11,023	11,992	8.8	13,899	15.9
INTEREST EXPENSE					
Dividends on Shares	4,229	4,361	3.1	5,256	20.5
Interest on Deposits	1,110	1,324	19.2	1,457	10.1
Interest on Borrowed Money	33	65	94.6	147	127.6
TOTAL INTEREST EXPENSE	5,372	5,749	7.0	6,860	19.3
PROVISION FOR LOAN LOSSES	597	569	4.6-	608	6.8
NET INTEREST INCOME AFTER PLL	5,055	5,673	12.2	6,431	13.4
NON-INTEREST INCOME					
Fee Income	945	1,116	18.1	1,292	15.7
Other Operating Income	340	415	22.2	523	26.0
Gain (Loss) on Investments	16	-2	110.8-	-13	685.0
Gain (Loss) on Disp of Fixed Assets	6	4	33.5-	22	437.9
Other Non-Oper Income (Expense)	12	19	57.2	20	4.5
TOTAL NON-INTEREST INCOME	1,319	1,553	17.8	1,844	18.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	2,390	2,730	14.3	3,132	14.7
Travel and Conference Expense	80	91	14.3	103	13.3
Office Occupancy Expense	337	385	14.1	439	14.1
Office Operations Expense	1,112	1,267	14.0	1,421	12.1
Educational & Promotional Expense	168	196	17.0	228	16.1
Loan Servicing Expense	225	277	23.4	320	15.3
Professional and Outside Services	365	404	10.8	464	14.8
Member Insurance	69	68	1.4-	64	6.1-
Operating Fees	33	35	7.7	37	5.8
Miscellaneous Operating Expenses	173	195	12.8	207	6.4
TOTAL NON-INTEREST EXPENSES	4,950	5,649	14.1	6,416	13.6
NET INCOME	1,424	1,577	10.8	1,859	17.9
Transfer to Regular Reserve 1/	447	489	9.4	688	40.8

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 3,980

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	5,794,324
Other Unsecured Loans	4,008,084
New Vehicle	1,987,691
Used Vehicle	3,539,849
1st Mortgage	506,499
Other Real Estate	817,074
Leases Receivable	36,521
All Other Member Loans	1,165,760
All Other Loans	62,273
Total Number of Loans	17,918,075

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	139,149
Amount of Loans Delinquent 2-6 months	734,613,891
Number of Loans Delinquent 6-12 months	40,853
Amount of Loans Delinquent 6-12 months	206,948,833
Number of Loans Delinquent 12 months or more	15,454
Amount of Loans Delinquent 12 months or more	75,840,595
Total Number of Delinquent Loans	195,456
Total Amount of Delinquent Loans	1,017,403,319

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 2-6 months	38,117
Amount of Loans Delinquent 2-6 months	92,236,189
Number of Loans Delinquent 6-12 months	8,995
Amount of Loans Delinquent 6-12 months	23,652,025
Number of Loans Delinquent 12 months or more	1,695
Amount of Loans Delinquent 12 months or more	4,184,521
Total Number of Delinquent Loans	48,807
Total Amount of Delinquent Loans	120,072,735

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Year-to-Date	652,132,836
Total Recoveries on Charge-Offs	114,702,023
Total Credit Card Loans Charged Off YTD	164,411,019
Total Credit Card Recoveries YTD	16,499,949
Total Number of Loans Purchased	17,981
Total Amount of Loans Purchased	363,137,483
Number of Loans to CU Officials	58,553
Amount of Loans to CU Officials	902,164,844
Total Number of Loans Granted Y-T-D	8,901,280
Total Amount of Loans Granted Y-T-D	70,278,458,774

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate	356,013
Amount of 1st Mortgage Fixed Rate	25,061,800,791
Number of 1st Mortgage Adjustable Rate	150,486
Amount of 1st Mortgage Adjustable Rate	12,358,930,665
Number of Other R.E. Closed-End Fixed Rate	384,618
Amount of Other R.E. Closed-End Fixed Rate	8,334,235,784
Number of Other R.E. Closed-End Adj. Rate	30,493
Amount of Other R.E. Closed-End Adj. Rate	800,328,501
Number of Other R.E. Open-End Adj. Rate	380,098
Amount of Other R.E. Open-End Adj. Rate	8,034,436,347
Number of Other R.E. Not Included Above	21,866
Amount of Other R.E. Not Included Above	581,014,590

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

Number of 1st Mortgage Fixed Rate	77,822
Amount of 1st Mortgage Fixed Rate	6,697,672,374
Number of 1st Mortgage Adjustable Rate	31,089
Amount of 1st Mortgage Adjustable Rate	3,376,906,050
Number of Other R.E. Closed-End Fixed Rate	154,713
Amount of Other R.E. Closed-End Fixed Rate	4,013,856,393
Number of Other R.E. Closed-End Adj. Rate	11,890
Amount of Other R.E. Closed-End Adj. Rate	303,727,054
Number of Other R.E. Open-End Adj. Rate	207,204
Amount of Other R.E. Open-End Adj. Rate	3,249,800,811
Number of Other R.E. Not Included Above	8,293
Number of Other R.E. Not Included Above	261,028,074

TABLE 3 CONTINUED
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 3,980

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	165,384,428
1st Mortgage Fixed Rate, 2-6 months	43,500,023
1st Mortgage Fixed Rate, 6-12 months	11,638,432
1st Mortgage Fixed Rate, 12 months or more	6,606,469
1st Mortgage Adjustable Rate, 1-2 months	107,305,578
1st Mortgage Adjustable Rate, 2-6 months	43,346,528
1st Mortgage Adjustable Rate, 6-12 months	7,979,666
1st Mortgage Adjustable Rate 12, months or more	3,293,518
Other Real Estate Fixed Rate, 1-2 months	42,415,674
Other Real Estate Fixed Rate, 2-6 months	18,023,185
Other Real Estate Fixed Rate, 6-12 months	5,020,297
Other Real Estate Fixed Rate, 12 months or more	2,015,250
Other Real Estate Adjustable Rate, 1-2 months	42,812,028
Other Real Estate Adjustable Rate, 2-6 months	12,795,918
Other Real Estate Adjustable Rate, 6-12 months	2,562,130
Other Real Estate Adjustable Rate 12, months or more	1,478,624

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	4,529,038
1st Mortgage Loans Recovered Y-T-D	1,356,013
Other Real Estate Loans Charged Off Y-T-D	6,289,964
Other Real Estate Loans Recovered Y-T-D	769,194
Allowance for Real Estate Loan Losses	127,397,287
Amount of R.E. Loans Serving as Collateral for Member Business Loans	1,703,828,677
Amount of All First Mortgages Sold Y-T-D	2,435,407,175
Short-term Real Estate Loans (< 5 years)	24,356,760,747

MEMBER BUSINESS LOANS (MBL) OUTSTANDING

Number of Agricultural MBL	11,605
Amount of Agricultural MBL	408,684,274
Number of All Other MBL	30,346
Amount of All Other MBL	2,859,911,932

MEMBER BUSINESS LOANS GRANTED Y-T-D

Number of Agricultural MBL	9,415
Amount of Agricultural MBL	211,344,222
Number of All Other MBL	13,025
Amount of All Other MBL	1,175,830,581

DELINQUENT MEMBER BUSINESS LOANS

Agricultural, 1-2 months	6,919,049
Agricultural, 2-6 months	1,758,121
Agricultural, 6-12 months	1,673,417
Agricultural, 12 months or more	1,208,710
All Other MBL, 1-2 months	59,807,064
All Other MBL, 2-6 months	15,222,446
All Other MBL, 6-12 months	4,726,004
All Other MBL, 12 months or more	1,541,426

OTHER MEMBER BUSINESS LOAN INFORMATION

Agricultural MBL Charged Off Y-T-D	535,062
Agricultural MBL Recovered Y-T-D	143,107
All Other MBL Charged of Y-T-D	1,115,471
All Other MBL Recovered Y-T-D	362,720
Allowance for MBL Losses	32,489,291
Concentration of Credit for MBL	214,683,343
Construction or Development MBL	103,833,593

TABLE 4
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 3,980

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	13,558,963
Regular Share Accounts	35,357,147
Money Market Share Accounts	1,654,298
Share Certificate Accounts	3,590,249
IRA/Keogh & Retirement Accounts	1,608,999
Other Shares and Deposit	1,616,050
Non-Member Deposits	11,946
Total Number of Savings Accounts	57,397,652

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	103,164,556
Other Unused Member Business Loan Commitments	200,793,520
Revolving Open-End Lines Secured by Residential Properties	6,181,808,634
Credit Card Lines	20,057,277,637
Outstanding Letters of Credit	135,532,497
Unsecured Share Draft Lines of Credit	3,184,558,388
Other Unused Commitments	2,571,366,219
Amount of Loans Sold/Swapped with Recourse Y-T-D	395,856,580
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	539,266,881
Pending Bond Claims	10,178,082

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Supervisory Committee	1,101	League Audit Service	439
CPA Audit Without Opinion	755	Outside Accountant	338
CPA Opinion Audit	1,347		

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	12,525,151,700
Repurchase Agreements	99,501,236
Reverse Repurchase Agreements Invested	123,753,938
Non-Mortgage Backed Derivatives	334,205,109
Mortgage Pass-through Securities	2,265,871,066
CMO/REMIC	1,169,788,494

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
December 31, 2000

Number of Credit Unions on this Report: 3,980

INFORMATION SYSTEMS & TECHNOLOGY

Number Of Cus Describing Record Maintenance As:

Manual System	127	CU Developed In-House	234
Vendor Supplied In-House	2,478	Other	66
Vendor On-Line Service Bur.	1,075		

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

WWW/Browser Based	1,016	Automatic Teller Machine	1,979
Wireless	71	Kiosk	107
Home Banking/PC Based	615	Other	100
Auto Response/Phone Based	1,755		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	613	View Account History	1,104
New Loan	854	Merchandise Purchase	354
Account Balance Inquiry	1,751	Share Account Transfers	1,730
Share Draft Order	1,028	Bill Payment	526
New Share Account	290	Download Account History	728
Loan Payments	1,385	Electronic Cash	482
Number of CUs Reporting E-Mail Addresses			2,423
Number of CUs Reporting WWW Sites			1,628

Number Of Cus Reporting WWW Type As:

Informational	688	Transactional	648
Interactive	282		

Number Of Cus Members Reported using Transactional WWW 2,382,481

Number Of Cus Reporting Plans For a WWW

Informational	498	Transactional	148
Interactive	108		

OTHER INFORMATION

Amount of Promissory Notes Issued to Non-members	205,843,621
Number Members Filing Chapter 7 Bankruptcy Y-T-D	64,976
Number Members Filing Chapter 13 Bankruptcy Y-T-D	21,492
Amount of Loans Subject to Bankruptcies	401,098,798
Number of Current Members	33,704,772
Number of Potential Members	247,700,236
Number of Full Time Employees	73,634
Number of Part Time Employees	15,079

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOS	1,433		
Amount Invested in CUSOS	138,430,726		
Amount Loaned to CUSOS	59,239,390		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	2,258,476		
Number of CUSOS Wholly Owned	233		
Predominant Service of CUSO:			
Mortgage Processing	87	Credit Cards	118
EDP Processing	107	Trust Services	2
Shared Branching	325	Item Processing	186
Insurance Services	77	Tax Preparation	0
Investment Services	121	Travel	1
Auto Buying, Leasing, Indirect Lending	121	Other	228

**TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED STATE CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 3,980

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Promissory/Other Notes and Interest Payable	464	987	348	656	1,991
Reverse Repurchase Agreements	11	54	10	10	74
Subordinated CDCU Debt	2	0*	0*	0*	0*
Uninsured Secondary Capital	9	N/A	0*	2	2
TOTAL BORROWINGS	478	1,041	359	668	2,068

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	2,636	22,357	N/A	N/A	22,357
Regular Shares	3,976	57,939	N/A	N/A	57,939
Money Market Shares	1,294	23,352	N/A	N/A	23,352
Share Certificates/CDS	2,785	34,235	10,977	1,634	46,845
IRA/KEOGH, Retirements	2,385	11,226	3,252	1,390	15,867
All Other Shares/Deposits	1,582	2,008	19	3	2,030
Non-Members Deposits	305	516	134	11	662
TOTAL SAVINGS	3,980	151,633	14,382	3,038	169,053

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	1,126	4,463	5,569	2,072	388	12,491
Available for Sale	1,061	4,337	4,330	2,875	355	11,897
Trading	10	31	N/A	N/A	N/A	31
Non-SFAS 115 Investments	3,978	19,420	3,997	1,099	188	24,705
TOTAL INVESTMENTS	3,979	28,251	13,896	6,046	931	49,123

* Amount less than 1 million

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

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	0	\$0	0	\$0
5.0% To 6.0%	0	\$0	1	\$508,863	9	\$7,390,246
6.0% To 7.0%	2	\$4,202,911	5	\$1,954,049	217	\$774,616,840
7.0% To 8.0%	4	\$7,288,885	5	\$7,067,023	1,372	\$8,611,776,599
8.0% To 9.0%	8	\$32,811,234	36	\$31,626,854	1,629	\$13,608,092,901
9.0% To 10.0%	109	\$782,868,719	87	\$233,309,007	431	\$2,655,445,169
10.0% To 11.0%	131	\$754,089,176	171	\$516,333,973	81	\$454,329,961
11.0% To 12.0%	332	\$2,038,125,539	259	\$762,482,955	13	\$64,647,430
12.0% To 13.0%	631	\$2,284,849,055	837	\$2,015,116,986	18	\$3,333,458
13.0% To 14.0%	496	\$1,930,249,709	716	\$2,101,167,465	2	\$17,133,192
14.0% To 15.0%	241	\$838,812,836	625	\$1,498,166,093	2	\$376,829
15.0% To 16.0%	81	\$332,636,645	632	\$1,201,848,398	1	\$227,719
16.0% Or More	47	\$166,231,476	431	\$527,595,490	1	\$3,830,972
Not Reporting Or Zero ..	1,898	\$3,230	175	\$2,063,697	204	\$12,801,985
Total	3,980	\$9,172,169,415	3,980	\$8,899,240,853	3,980	\$26,214,003,301
Average Rate	12.9%		13.6%		8.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	1	\$9,875	0	\$0
5.0% To 6.0%	1	\$529,794	0	\$0	0	\$0
6.0% To 7.0%	30	\$150,677,011	92	\$5,653,712,972	16	\$51,578,731
7.0% To 8.0%	345	\$2,605,365,710	773	\$22,256,114,879	175	\$620,980,863
8.0% To 9.0%	1,342	\$13,091,050,493	749	\$7,436,237,796	657	\$3,923,004,910
9.0% To 10.0%	1,194	\$9,836,752,415	253	\$1,735,001,493	1,036	\$9,827,504,138
10.0% To 11.0%	529	\$2,445,432,378	103	\$300,864,664	354	\$2,795,134,568
11.0% To 12.0%	147	\$355,642,371	22	\$12,694,931	98	\$402,686,290
12.0% To 13.0%	152	\$279,381,384	26	\$3,223,334	32	\$55,106,662
13.0% To 14.0%	30	\$109,734,771	2	\$56,952	3	\$2,967,641
14.0% To 15.0%	20	\$57,557,444	0	\$0	2	\$550,279
15.0% To 16.0%	19	\$8,800,635	2	\$43,220	1	\$131,885
16.0% Or More	6	\$1,839,031	2	\$11,029	1	\$19,640,210
Not Reporting Or Zero ..	165	\$25,004,301	1,955	\$22,760,311	1,605	\$50,729,045
Total	3,980	\$28,967,767,738	3,980	\$37,420,731,456	3,980	\$17,750,015,222
Average Rate	9.3%		8.2%		9.2%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	13	\$18,904,110	0	\$0
5.0% To 6.0%	0	\$0	131	\$97,024,197	7	\$757,005
6.0% To 7.0%	21	\$20,689,722	333	\$167,178,649	16	\$60,589,359
7.0% To 8.0%	131	\$226,089,798	433	\$354,776,338	71	\$239,111,327
8.0% To 9.0%	140	\$298,714,832	600	\$1,880,415,403	104	\$282,147,627
9.0% To 10.0%	51	\$128,857,465	623	\$1,688,594,863	58	\$86,392,206
10.0% To 11.0%	5	\$1,508,139	522	\$1,361,380,511	36	\$31,699,514
11.0% To 12.0%	2	\$1,353,788	214	\$529,517,278	8	\$5,349,073
12.0% To 13.0%	1	\$564,215	352	\$561,923,546	22	\$9,389,476
13.0% To 14.0%	2	\$801,934	117	\$271,343,332	17	\$4,699,195
14.0% To 15.0%	0	\$0	87	\$282,731,886	5	\$1,410,672
15.0% To 16.0%	0	\$0	93	\$145,772,899	6	\$2,453,149
16.0% Or More	0	\$0	30	\$68,443,035	1	\$957,008
Not Reporting Or Zero ..	3,627	\$75,031,989	432	\$37,250,992	3,629	\$116,914,422
Total	3,980	\$753,611,882	3,980	\$7,465,257,039	3,980	\$841,870,033
Average Rate	8.2%		9.5%		9.1%	

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

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	51	\$878,539,152	11	\$60,197,866	0	\$0
1.0% To 2.0%	773	\$10,246,911,414	125	\$875,841,804	3	\$55,346,949
2.0% To 3.0%	676	\$5,089,412,628	1,448	\$21,742,831,290	86	\$1,257,822,832
3.0% To 4.0%	91	\$1,845,749,996	1,482	\$18,816,964,931	465	\$5,706,536,597
4.0% To 5.0%	13	\$54,002,816	548	\$6,967,479,272	509	\$9,007,167,267
5.0% To 6.0%	5	\$90,854,215	264	\$4,216,926,136	196	\$6,555,752,131
6.0% To 7.0%	0	\$0	62	\$5,133,404,640	29	\$760,664,538
7.0% Or More	1	\$2,384,229	19	\$69,548,701	3	\$7,034,794
Not Reporting Or Zero ..	2,370	\$4,148,748,440	21	\$56,275,765	2,689	\$1,932,517
Total	3,980	\$22,356,602,890	3,980	\$57,939,470,405	3,980	\$23,352,257,625
Average Rate	1.8%		3.2%		4.1%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	0	\$0	0	\$0	0	\$0
1.0% To 2.0%	0	\$0	3	\$763,694	4	\$644,284
2.0% To 3.0%	1	\$17,534	102	\$627,642,720	15	\$3,294,885
3.0% To 4.0%	12	\$5,363,468	330	\$2,292,140,914	22	\$8,852,913
4.0% To 5.0%	129	\$835,862,727	603	\$2,827,584,593	13	\$1,767,399
5.0% To 6.0%	978	\$11,582,081,026	738	\$3,261,837,947	33	\$12,469,859
6.0% To 7.0%	1,581	\$33,679,701,383	584	\$6,695,703,216	142	\$562,295,595
7.0% Or More	64	\$717,715,254	20	\$159,938,142	46	\$61,494,093
Not Reporting Or Zero ..	1,215	\$24,738,790	1,600	\$1,843,848	3,705	\$10,898,721
Total	3,980	\$46,845,480,182	3,980	\$15,867,455,074	3,980	\$661,717,749
Average Rate	6.0%		5.0%		5.8%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2000

	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	11.23	16.70	14.37	12.55	10.86
Delinquent Loans to NetWorth	4.64	13.28	7.98	5.88	4.15
Solvency Evaluation (Est.)	112.97	120.37	116.98	114.52	112.51
Classified Assets (Est.) to NetWorth	5.67	8.76	5.87	5.43	5.69
ASSET QUALITY:					
Delinquent Loans to Total Loans	0.74	3.30	1.67	1.06	0.64
Net Charge-Offs to Average Loans	0.42	0.69	0.45	0.40	0.42
Fair Value H-T-M to Book Value H-T-M	100.28	145.49	110.57	101.62	100.05
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.00	0.11	-2.27	-0.11	0.01
Delinquent Loans to Assets	0.52	2.22	1.15	0.74	0.45
EARNINGS:					
Return on Average Assets	1.01	0.69	0.85	0.84	1.05
Gross Income to Average Assets	8.52	8.24	8.22	8.31	8.57
Cost of Funds to Average Assets	3.72	3.05	3.21	3.26	3.83
Net Margin to Average Assets	4.80	5.20	5.01	5.05	4.74
Operating Expenses to Average Assets	3.48	4.10	3.84	3.89	3.38
Provision for Loan & Lease Losses to Average Assets	0.33	0.48	0.33	0.31	0.33
Net Interest Margin to Average Assets	3.82	4.88	4.41	4.19	3.72
Operating Expenses to Gross Income	40.83	49.79	46.72	46.85	39.46
Fixed Assets and Oreos to Total Assets	2.08	0.36	1.32	2.35	2.07
Net Operating Expenses to Average Assets	2.78	3.91	3.37	3.23	2.66
ASSET/LIABILITY MANAGEMENT:					
Net Long-Term Assets to Total Assets	22.99	3.20	9.05	17.38	24.60
Regular Shares to Savings and Borrowings	33.88	85.05	63.56	44.17	30.77
Total Loans to Total Savings	81.33	81.92	81.18	80.65	81.44
Total Loans to Total Assets	70.37	67.29	68.66	69.59	70.59
Cash Plus Short-Term Investments to Assets	14.46	28.67	22.31	16.70	13.70
Total Savings and Borrowings to Earning Assets	91.69	83.29	87.50	91.03	92.02
Borrowings to Total Savings and NetWorth	1.02	0.43	0.36	0.44	1.15
Estimated Loan Maturity in Months	28.09	17.37	19.34	23.53	29.95
PRODUCTIVITY:					
Members to Potential Members	13.61	18.00	19.55	14.53	13.02
Borrowers to Members	53.16	31.06	39.33	46.63	56.32
Members to Full-Time Employees	415	428	491	450	402
Average Savings Per Member	5,016	1,656	2,751	3,622	5,615
Average Loan Balance	7,673	4,366	5,678	6,265	8,119
Salary & Benefits to Full-Time Employees	38,587	16,812	31,424	35,349	40,128
AS A PERCENTAGE OF TOTAL GROSS INCOME:					
Interest on Loans (Net of Interest Refunds)	70.10	73.82	71.33	70.55	69.95
Income From Investments	18.35	22.35	21.28	19.07	18.07
Income Form Trading Securities	0.00	0.00	0.04	0.00	0.00
Fee Income	8.22	2.33	5.68	8.02	8.40
Other Operating Income	3.33	1.50	1.67	2.35	3.58
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:					
Employee Compensation and Benefits	48.82	46.24	49.98	47.71	49.01
Travel and Conference	1.61	1.61	1.39	1.77	1.59
Office Occupancy	6.84	4.61	5.33	6.40	7.02
Office Operations	22.15	18.18	19.36	21.16	22.53
Educational and Promotional	3.55	1.00	1.61	2.86	3.81
Loan Servicing	4.99	1.98	2.93	4.33	5.25
Professional and Outside Services	7.23	6.33	8.37	9.82	6.63
Member Insurance	0.99	10.41	4.74	1.93	0.54
Operating Fees	0.58	2.70	1.62	0.85	0.46
Miscellaneous Operating Expenses	3.23	6.93	4.67	3.16	3.15

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,031	920	10.8-	858	6.7-
Cash & Equivalents	43	103	138.6	103	0.3
TOTAL INVESTMENTS	282	190	32.5-	146	23.2-
U.S. Government Obligations	3	2	16.6-	2	10.6-
Federal Agency Securities	2	1	43.5-	0*	39.4-
Mutual Fund & Common Trusts	7	6	20.3-	6	2.9
MCS&D and PIC at Corporate CU	10	10	5.5	7	30.5-
All Other Corporate Credit Union	161	84	47.5-	51	39.5-
Commercial Banks, S&Ls	93	78	15.2-	70	10.3-
Credit Unions -Loans to, Deposits in	4	4	8.6-	4	2.9
Other Investments	3	4	34.4	5	14.9
TOTAL LOANS OUTSTANDING	572	513	10.3-	516	0.5
Unsecured Credit Card Loans	6	3	51.5-	4	36.6
All Other Unsecured Loans	125	106	15.2-	96	9.7-
New Vehicle Loans	151	137	9.4-	148	7.9
Used Vehicle Loans	206	193	6.3-	196	1.6
First Mortgage Real Estate Loans	8	7	11.1-	7	2.6-
Other Real Estate Loans	9	8	14.3-	9	14.1
Leases Receivable	N/A	0*	N/A	0*	47.7-
All Other Loans to Members	62	55	11.4-	52	5.0-
Other Loans	5	3	25.4-	4	7.0
Allowance For Loan Losses	13	12	8.7-	11	2.9-
Other Real Estate Owned	0*	0*	76.8	0*	100.0-
Land and Building	1	0*	22.2-	0*	17.1-
Other Fixed Assets	3	2	20.3-	2	8.3-
NCUSIF Capitalization Deposit	7	7	10.8-	6	1.5-
Other Assets	3	4	8.5	4	3.1-
TOTAL ASSETS	899	808	10.1-	767	5.1-
LIABILITIES					
Total Borrowings	0*	2	101.3	3	91.7
Accrued Dividends/Interest Payable	4	3	21.0-	3	7.0
Acct Payable and Other Liabilities	3	3	4.6-	2	7.3-
Uninsured Secondary Capital	0*	0*	4.5-	0*	29.8
TOTAL LIABILITIES	7	7	0.9-	9	21.8
EQUITY/SAVINGS					
TOTAL SAVINGS	752	674	10.5-	630	6.5-
Share Drafts	13	10	22.5-	10	1.5
Regular Shares	647	579	10.5-	538	7.0-
Money Market Shares	3	4	46.4	4	0.1-
Share Certificates/CDs	61	52	15.5-	52	1.5
IRA/Keogh Accounts	15	13	11.5-	11	13.5-
All Other Shares and Member Deposits	8	8	5.6	6	23.4-
Non-Member Deposits	7	8	17.9	7	8.6-
Regular Reserves	48	44	10.0-	43	1.5-
APPR. For Non-Conf. Invest.	0*	0*	495.5	0	100.0-
Accum. Unrealized G/L on A-F-S	0*	0*	105.6-	0*	189.6
Other Reserves	9	7	16.9-	7	7.1-
Undivided Earnings	82	77	7.0-	79	2.5
TOTAL EQUITY	140	128	8.7-	128	0.5
TOTAL LIABILITIES/EQUITY/SAVINGS	899	808	10.1-	767	5.1-

* Amount Less than 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,367	1,304	4.6-	1,247	4.4-
Cash & Equivalents	237	686	189.1	636	7.3-
TOTAL INVESTMENTS	2,220	1,595	28.1-	1,259	21.1-
U.S. Government Obligations	73	56	24.2-	44	21.5-
Federal Agency Securities	57	62	9.1	59	3.9-
Mutual Fund & Common Trusts	31	25	19.8-	12	49.6-
MCSD and PIC at Corporate CU	64	62	2.5-	58	6.1-
All Other Corporate Credit Union	1,154	632	45.2-	424	32.8-
Commercial Banks, S&Ls	774	671	13.3-	577	14.0-
Credit Unions -Loans to, Deposits in	31	26	15.5-	32	21.0
Other Investments	36	62	70.2	52	16.7-
TOTAL LOANS OUTSTANDING	4,470	4,351	2.7-	4,428	1.8
Unsecured Credit Card Loans	136	129	5.5-	127	1.4-
All Other Unsecured Loans	660	613	7.1-	583	4.8-
New Vehicle Loans	1,234	1,211	1.8-	1,283	5.9
Used Vehicle Loans	1,408	1,403	0.3-	1,453	3.6
First Mortgage Real Estate Loans	302	288	4.9-	288	0.3
Other Real Estate Loans	274	271	1.0-	280	3.2
Leases Receivable	N/A	7	N/A	6	4.5-
All Other Loans to Members	424	409	3.5-	389	5.1-
Other Loans	33	20	37.7-	19	9.4-
Allowance For Loan Losses	56	54	2.9-	54	0.4-
Other Real Estate Owned	1	1	13.3	1	20.1
Land and Building	60	56	5.7-	57	0.8
Other Fixed Assets	29	29	0.5-	27	7.6-
NCUSIF Capitalization Deposit	56	55	2.1-	54	1.2-
Other Assets	40	41	2.0	41	0.6
TOTAL ASSETS	7,057	6,760	4.2-	6,449	4.6-
LIABILITIES					
Total Borrowings	8	15	100.3	22	46.2
Accrued Dividends/Interest Payable	19	17	9.8-	19	7.3
Acct Payable and Other Liabilities	22	25	15.3	27	5.7
Uninsured Secondary Capital	0*	0*	35.2-	0*	5.0
TOTAL LIABILITIES	50	58	17.7	68	16.8
EQUITY/SAVINGS					
TOTAL SAVINGS	6,082	5,797	4.7-	5,455	5.9-
Share Drafts	417	388	7.0-	399	2.8
Regular Shares	3,919	3,759	4.1-	3,482	7.4-
Money Market Shares	181	178	1.6-	153	14.1-
Share Certificates/CDs	1,084	1,035	4.5-	1,024	1.0-
IRA/Keogh Accounts	357	335	6.3-	294	12.1-
All Other Shares and Member Deposits	104	87	16.6-	84	4.0-
Non-Member Deposits	19	15	24.5-	19	28.9
Regular Reserves	300	293	2.4-	294	0.3
APPR. For Non-Conf. Invest.	0*	0*	4.3-	0*	34.4
Accum. Unrealized G/L on A-F-S	0*	0*	321.9-	0*	39.3-
Other Reserves	77	71	6.8-	64	10.6-
Undivided Earnings	548	542	1.2-	568	4.9
TOTAL EQUITY	926	905	2.2-	926	2.3
TOTAL LIABILITIES/EQUITY/SAVINGS	7,057	6,760	4.2-	6,449	4.6-

* Amount Less than 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,181	1,193	1.0	1,180	1.1-
Cash & Equivalents	739	2,190	196.4	2,294	4.8
TOTAL INVESTMENTS	8,292	6,287	24.2-	5,123	18.5-
U.S. Government Obligations	333	251	24.6-	197	21.8-
Federal Agency Securities	946	1,141	20.5	1,112	2.5-
Mutual Fund & Common Trusts	72	61	16.4-	46	24.4-
MCSD and PIC at Corporate CU	203	204	0.3	213	4.4
All Other Corporate Credit Union	3,934	2,062	47.6-	1,262	38.8-
Commercial Banks, S&Ls	2,413	2,149	10.9-	1,886	12.3-
Credit Unions -Loans to, Deposits in	120	103	13.7-	117	13.4
Other Investments	271	317	16.9	292	8.0-
TOTAL LOANS OUTSTANDING	17,660	18,382	4.1	19,082	3.8
Unsecured Credit Card Loans	1,124	1,089	3.1-	1,077	1.1-
All Other Unsecured Loans	1,712	1,649	3.7-	1,614	2.2-
New Vehicle Loans	3,704	3,831	3.4	4,181	9.1
Used Vehicle Loans	4,643	4,934	6.3	5,114	3.6
First Mortgage Real Estate Loans	2,969	3,153	6.2	3,151	0.1-
Other Real Estate Loans	1,860	1,988	6.9	2,251	13.2
Leases Receivable	N/A	80	N/A	79	1.0-
All Other Loans to Members	1,554	1,587	2.1	1,540	3.0-
Other Loans	94	71	24.6-	75	6.4
Allowance For Loan Losses	177	178	0.5	181	1.6
Other Real Estate Owned	6	7	16.9	9	18.4
Land and Building	451	478	5.9	494	3.3
Other Fixed Assets	136	142	4.4	141	0.2-
NCUSIF Capitalization Deposit	215	226	5.4	225	0.5-
Other Assets	224	227	1.0	233	3.0
TOTAL ASSETS	27,546	27,760	0.8	27,420	1.2-
LIABILITIES					
Total Borrowings	17	106	511.4	120	12.7
Accrued Dividends/Interest Payable	60	54	9.7-	59	8.2
Acct Payable and Other Liabilities	129	132	2.1	141	6.8
Uninsured Secondary Capital	0	0*	0.0	1	110.8
TOTAL LIABILITIES	207	293	41.8	321	9.4
EQUITY/SAVINGS					
TOTAL SAVINGS	24,085	24,150	0.3	23,659	2.0-
Share Drafts	2,664	2,667	0.1	2,882	8.1
Regular Shares	11,175	11,167	0.1-	10,503	5.9-
Money Market Shares	1,920	2,048	6.6	1,971	3.8-
Share Certificates/CDs	5,766	5,754	0.2-	5,915	2.8
IRA/Keogh Accounts	2,111	2,071	1.9-	1,950	5.8-
All Other Shares and Member Deposits	404	377	6.7-	355	5.7-
Non-Member Deposits	45	65	44.3	81	25.2
Regular Reserves	1,063	1,096	3.1	1,124	2.6
APPR. For Non-Conf. Invest.	2	5	94.7	6	20.8
Accum. Unrealized G/L on A-F-S	5	-12	344.3-	-2	84.2-
Other Reserves	355	326	8.1-	305	6.5-
Undivided Earnings	1,829	1,901	4.0	2,007	5.6
TOTAL EQUITY	3,254	3,317	1.9	3,440	3.7
TOTAL LIABILITIES/EQUITY/SAVINGS	27,546	27,760	0.8	27,420	1.2-

* Amount Less than 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size Greater Than \$50,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	602	648	7.6	695	7.3
Cash & Equivalents	2,550	7,237	183.8	11,037	52.5
TOTAL INVESTMENTS	36,495	32,280	11.6-	30,806	4.6-
U.S. Government Obligations	3,627	2,230	38.5-	1,664	25.4-
Federal Agency Securities	13,591	16,237	19.5	17,284	6.5
Mutual Fund & Common Trusts	971	906	6.7-	891	1.7-
MCSD and PIC at Corporate CU	486	641	32.0	721	12.4
All Other Corporate Credit Union	11,403	6,925	39.3-	4,922	28.9-
Commercial Banks, S&Ls	3,755	2,539	32.4-	1,857	26.9-
Credit Unions -Loans to, Deposits in	136	169	24.3	278	64.6
Other Investments	2,527	2,633	4.2	3,189	21.1
TOTAL LOANS OUTSTANDING	78,185	94,093	20.3	113,459	20.6
Unsecured Credit Card Loans	6,175	6,938	12.4	7,964	14.8
All Other Unsecured Loans	5,924	6,092	2.8	6,607	8.4
New Vehicle Loans	13,360	16,345	22.3	20,602	26.0
Used Vehicle Loans	14,929	18,602	24.6	22,205	19.4
First Mortgage Real Estate Loans	23,710	28,947	22.1	33,974	17.4
Other Real Estate Loans	9,264	11,395	23.0	15,210	33.5
Leases Receivable	N/A	453	N/A	667	47.2
All Other Loans to Members	4,554	4,807	5.6	5,484	14.1
Other Loans	269	513	90.6	745	45.1
Allowance For Loan Losses	749	846	12.9	972	14.9
Other Real Estate Owned	30	25	17.4-	39	57.1
Land and Building	1,846	2,181	18.1	2,511	15.1
Other Fixed Assets	575	678	17.9	780	15.1
NCUSIF Capitalization Deposit	898	1,064	18.5	1,259	18.3
Other Assets	1,455	1,486	2.2	1,808	21.6
TOTAL ASSETS	121,285	138,198	13.9	160,728	16.3
LIABILITIES					
Total Borrowings	560	2,037	263.8	1,920	5.7-
Accrued Dividends/Interest Payable	189	221	17.0	276	24.8
Acct Payable and Other Liabilities	1,347	1,384	2.8	1,768	27.8
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	2,096	3,642	73.8	3,965	8.8
EQUITY/SAVINGS					
TOTAL SAVINGS	106,425	119,967	12.7	139,309	16.1
Share Drafts	13,881	15,635	12.6	19,065	21.9
Regular Shares	37,600	40,891	8.8	43,416	6.2
Money Market Shares	14,708	18,643	26.8	21,224	13.8
Share Certificates/CDs	27,434	30,731	12.0	39,854	29.7
IRA/Keogh Accounts	11,198	12,213	9.1	13,612	11.5
All Other Shares and Member Deposits	1,330	1,538	15.6	1,585	3.1
Non-Member Deposits	274	316	15.1	554	75.6
Regular Reserves	3,946	4,593	16.4	5,465	19.0
APPR. For Non-Conf. Invest.	11	17	50.2	20	19.6
Accum. Unrealized G/L on A-F-S	60	-210	447.7-	0*	100.5-
Other Reserves	1,331	1,519	14.1	1,791	18.0
Undivided Earnings	7,417	8,669	16.9	10,176	17.4
TOTAL EQUITY	12,765	14,588	14.3	17,453	19.6
TOTAL LIABILITIES/EQUITY/SAVINGS	121,285	138,198	13.9	160,728	16.3

* Amount Less than 1 Million

TABLE 13
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,031	920	10.8-	858	6.7-
INTEREST INCOME					
Interest on Loans	57	49	14.5-	48	1.9-
(Less) Interest Refund	0*	0*	24.0-	0*	34.1
Income from Investments	15	14	8.3-	15	6.2
Trading Profits and Losses	0*	0*	95.7-	0*	286.8-
TOTAL INTEREST INCOME	72	63	13.2-	62	0.2-
INTEREST EXPENSE					
Dividends on Shares	27	23	15.2-	23	1.5
Interest on Deposits	1	2	28.5	0*	47.8-
Interest on Borrowed Money	0*	0*	6.1-	0*	131.1
TOTAL INTEREST EXPENSE	28	24	12.9-	24	1.8-
PROVISION FOR LOAN LOSSES	4	3	25.6-	4	14.7
NET INTEREST INCOME AFTER PLL	40	35	12.0-	35	0.5-
NON-INTEREST INCOME					
Fee Income	1	1	2.5	2	1.3
Other Operating Income	1	0*	25.7-	0*	4.4
Gain (Loss) on Investments	0*	0*	173.5-	0*	19.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	330.0	0*	109.4-
Other Non-Oper Income (Expense)	0*	0*	9.6-	0*	19.5-
TOTAL NON-INTEREST INCOME	4	3	12.9-	3	2.1-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	17	15	10.5-	15	1.9-
Travel and Conference Expense	0*	0*	3.1	0*	2.1
Office Occupancy Expense	2	1	15.8-	1	3.2
Office Operations Expense	7	6	8.8-	6	3.3-
Educational & Promotional Expense	0*	0*	6.8-	0*	15.9-
Loan Servicing Expense	0*	0*	3.4-	0*	2.2
Professional and Outside Services	2	2	1.9	2	4.3-
Member Insurance	4	4	9.6-	3	8.6-
Operating Fees	1	1	10.5-	0*	15.7-
Miscellaneous Operating Expenses	3	2	16.1-	2	1.4
TOTAL NON-INTEREST EXPENSES	37	33	9.7-	32	3.0-
NET INCOME	6	5	26.1-	5	17.0
Transfer to Regular Reserve 1/	0*	0*	2.9	0*	5.0-

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,367	1,304	4.6-	1,247	4.4-
INTEREST INCOME					
Interest on Loans	418	386	7.7-	388	0.6
(Less) Interest Refund	1	0*	22.2-	1	16.7
Income from Investments	117	116	1.1-	116	0.5-
Trading Profits and Losses	0*	0*	30.9	0*	65.5
TOTAL INTEREST INCOME	534	501	6.2-	503	0.3
INTEREST EXPENSE					
Dividends on Shares	204	182	10.9-	189	3.7
Interest on Deposits	24	33	38.1	22	33.5-
Interest on Borrowed Money	0*	0*	0.3-	1	316.6
TOTAL INTEREST EXPENSE	228	215	5.8-	212	1.5-
PROVISION FOR LOAN LOSSES	24	21	11.8-	22	2.4
NET INTEREST INCOME AFTER PLL	282	265	6.0-	269	1.6
NON-INTEREST INCOME					
Fee Income	29	31	4.6	31	0.6
Other Operating Income	11	9	14.4-	9	1.1
Gain (Loss) on Investments	0*	0*	63.2-	0*	1,122.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	56.8	0*	107.2-
Other Non-Oper Income (Expense)	3	1	55.8-	1	1.9
TOTAL NON-INTEREST INCOME	43	41	3.5-	41	0.3-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	130	128	1.6-	127	1.2-
Travel and Conference Expense	4	4	8.6-	4	4.8-
Office Occupancy Expense	14	14	2.6-	14	2.3-
Office Operations Expense	51	51	0.7-	49	3.2-
Educational & Promotional Expense	5	4	10.2-	4	3.4-
Loan Servicing Expense	8	7	4.1-	7	1.9
Professional and Outside Services	22	22	3.0-	21	1.4-
Member Insurance	14	12	8.9-	12	3.0-
Operating Fees	4	4	2.4-	4	3.3-
Miscellaneous Operating Expenses	12	13	7.0	12	9.3-
TOTAL NON-INTEREST EXPENSES	265	259	1.9-	254	2.2-
NET INCOME	60	46	22.3-	56	21.5
Transfer to Regular Reserve 1/	9	8	13.2-	11	49.5

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	1,181	1,193	1.0	1,180	1.1-
INTEREST INCOME					
Interest on Loans	1,576	1,550	1.7-	1,620	4.5
(Less) Interest Refund	2	2	24.6-	2	11.3
Income from Investments	439	454	3.4	437	3.6-
Trading Profits and Losses	0*	-3	407.4-	0*	103.1-
TOTAL INTEREST INCOME	2,013	1,999	0.7-	2,055	2.8
INTEREST EXPENSE					
Dividends on Shares	728	682	6.3-	718	5.2
Interest on Deposits	168	203	20.7	173	14.8-
Interest on Borrowed Money	1	2	88.2	9	317.1
TOTAL INTEREST EXPENSE	897	887	1.1-	900	1.4
PROVISION FOR LOAN LOSSES	89	89	0.7	87	2.8-
NET INTEREST INCOME AFTER PLL	1,027	1,023	0.4-	1,069	4.5
NON-INTEREST INCOME					
Fee Income	161	175	9.1	184	5.0
Other Operating Income	51	53	3.8	54	1.3
Gain (Loss) on Investments	1	0*	100.8-	-1	9,243.2
Gain (Loss) on Disp of Fixed Assets	1	0*	42.1-	0*	51.3-
Other Non-Oper Income (Expense)	3	4	36.6	1	57.9-
TOTAL NON-INTEREST INCOME	217	233	7.2	239	2.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	481	499	3.7	513	2.7
Travel and Conference Expense	18	18	0.8-	19	5.4
Office Occupancy Expense	64	67	3.7	69	3.0
Office Operations Expense	215	223	3.7	227	1.9
Educational & Promotional Expense	30	30	0.7-	31	1.9
Loan Servicing Expense	43	46	6.2	47	2.2
Professional and Outside Services	99	102	3.6	106	3.0
Member Insurance	23	21	5.5-	21	3.4-
Operating Fees	9	9	1.6-	9	3.6
Miscellaneous Operating Expenses	34	35	4.4	34	3.9-
TOTAL NON-INTEREST EXPENSES	1,016	1,051	3.4	1,074	2.2
NET INCOME	228	204	10.1-	233	14.0
Transfer to Regular Reserve 1/	48	49	3.3	56	13.7

* Amount Less than 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
December 31, 2000
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	602	648	7.6	695	7.3
INTEREST INCOME					
Interest on Loans	6,500	7,272	11.9	8,972	23.4
(Less) Interest Refund	10	10	3.8	10	2.9-
Income from Investments	1,914	2,168	13.3	2,316	6.8
Trading Profits and Losses	0*	0*	252.8-	0*	110.7-
TOTAL INTEREST INCOME	8,404	9,429	12.2	11,278	19.6
INTEREST EXPENSE					
Dividends on Shares	3,270	3,475	6.3	4,327	24.5
Interest on Deposits	916	1,086	18.5	1,261	16.2
Interest on Borrowed Money	32	62	96.1	137	120.1
TOTAL INTEREST EXPENSE	4,218	4,622	9.6	5,725	23.8
PROVISION FOR LOAN LOSSES	480	455	5.0-	495	8.8
NET INTEREST INCOME AFTER PLL	3,706	4,351	17.4	5,058	16.3
NON-INTEREST INCOME					
Fee Income	754	909	20.6	1,076	18.3
Other Operating Income	277	352	27.2	459	30.4
Gain (Loss) on Investments	14	-2	111.7-	-12	625.6
Gain (Loss) on Disp of Fixed Assets	5	3	34.1-	22	596.6
Other Non-Oper Income (Expense)	6	14	118.6	17	21.6
TOTAL NON-INTEREST INCOME	1,056	1,277	20.9	1,562	22.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,761	2,088	18.6	2,478	18.7
Travel and Conference Expense	57	69	20.8	80	16.4
Office Occupancy Expense	257	303	17.8	355	17.3
Office Operations Expense	839	987	17.7	1,139	15.4
Educational & Promotional Expense	132	162	22.1	193	19.4
Loan Servicing Expense	173	224	29.0	265	18.5
Professional and Outside Services	241	278	15.1	335	20.6
Member Insurance	28	30	6.8	27	9.0-
Operating Fees	18	21	15.8	23	9.6
Miscellaneous Operating Expenses	124	144	16.2	159	10.4
TOTAL NON-INTEREST EXPENSES	3,632	4,306	18.5	5,056	17.4
NET INCOME	1,130	1,322	16.9	1,564	18.3
Transfer to Regular Reserve 1/	389	431	10.7	619	43.8

* Amount Less than 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 December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
1996	4,240	196	4.62	-10,795
1997	4,257	249	5.85	-22,188
1998	4,181	268	6.41	-22,760
1999	4,065	285	7.01	-29,621
2000	3,980	232	5.83	-19,425

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Reserves and Undivided Earnings
Less Than 2 Million	100	82,353,340	-1,450,346	11,745,274
2 Million To 10 Million	77	359,422,152	-4,974,934	43,579,745
10 Million To 50 Million	46	966,415,406	-6,575,924	108,433,294
50 Million And Over	9	1,047,571,981	-6,423,817	92,173,429
Total	232	2,455,762,879	-19,425,021	255,931,742

Number of Credit Unions By Camel Rating as of December 31

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
1996	755	2,566	820	91	5	4,237
1997	864	2,518	761	108	4	4,255
1998	918	2,394	759	100	8	4,179
1999	849	2,249	845	107	8	4,058
2000	915	2,238	750	70	3	3,976

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
1996	96	2.26	727,159,975	0.69
1997	112	2.63	1,438,505,599	1.21
1998	108	2.58	986,974,939	0.72
1999	115	2.83	1,098,657,258	0.73
2000	73	1.83	536,461,075	0.32

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

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

Table 18
100 Largest Federally Insured State Credit Unions
December 31, 2000

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	6,582,075,769
2	BOEING EMPLOYEES	2	SEATTLE	WA	1935	3,552,635,034
3	UNITED AIRLINES EMPLOYEES'	3	CHICAGO	IL	1935	3,106,665,455
4	THE GOLDEN 1	4	SACRAMENTO	CA	1933	3,040,616,374
5	CITIZENS EQUITY FIRST		PEORIA	IL	1937	1,984,557,912
6	PATELCO	5	SAN FRANCISCO	CA	1936	1,947,192,188
7	STAR ONE		SUNNYVALE	CA	1956	1,883,386,937
8	WESCOM	6	PASADENA	CA	1934	1,764,271,360
9	AMERICA FIRST	7	OGDEN	UT	1939	1,759,201,557
10	DELTA EMPLOYEES	8	ATLANTA	GA	1940	1,687,474,057
11	PENNSYLVANIA STATE EMPLOYEES	9	HARRISBURG	PA	1933	1,477,307,201
12	SAN DIEGO COUNTY	10	SAN DIEGO	CA	1938	1,339,146,335
13	ATLANTA POSTAL	11	ATLANTA	GA	1991	1,059,604,974
14	COMMUNITY AMERICA	12	KANSAS CITY	MO	1940	1,040,596,081
15	NORTH ISLAND		SAN DIEGO	CA	1940	1,011,473,975
16	BELLCO		ENGLEWOOD	CO	1936	1,008,801,295
17	TEXANS	14	RICHARDSON	TX	1953	982,777,717
18	STATE EMPLOYEES CU OF MARYLAND, IN	15	BALTIMORE	MD	1951	963,862,154
19	PORTLAND TEACHERS	13	PORTLAND	OR	1932	958,750,132
20	TRAVIS	17	VACAVILLE	CA	1951	957,827,787
21	TEACHERS	16	SOUTH BEND	IN	1931	918,812,584
22	PROVIDENT CENTRAL	20	REDWOOD CITY	CA	1950	909,198,087
23	THE CALIFORNIA	19	GLENDALE	CA	1933	908,448,376
24	EASTMAN	18	KINGSPORT	TN	1934	896,288,613
25	COMMUNITY	24	PLANO	TX	1952	851,097,560
26	MUNICIPAL	22	NEW YORK	NY	1917	809,213,380
27	MOUNTAIN AMERICA	23	SALT LAKE CITY	UT	1936	796,121,267
28	DALLAS TEACHERS	21	DALLAS	TX	1931	777,629,832
29	SCHOOLS FINANCIAL	27	SACRAMENTO	CA	1934	776,616,859
30	TECHNOLOGY	33	SAN JOSE	CA	1960	748,370,086
31	SAFE	30	NORTH HIGHLANDS	CA	1940	746,193,628
32	FIRST COMMUNITY	41	ELLISVILLE	MO	1934	739,867,105
33	WASHINGTON STATE EMPLOYEES	28	OLYMPIA	WA	1957	736,888,290
34	GEORGIA TELCO	25	ATLANTA	GA	1991	735,858,646
35	VIRGINIA CREDIT UNION, INC.,	32	RICHMOND	VA	1928	730,927,445
36	BROCKTON	38	BROCKTON	MA	1917	729,120,366
37	FIRST TECHNOLOGY	26	BEAVERTON	OR	1952	708,195,063
38	MERIWEST	34	SAN JOSE	CA	1961	705,138,517
39	SPACE COAST	29	MELBOURNE	FL	1951	704,880,668
40	APCO EMPLOYEES	31	BIRMINGHAM	AL	1953	691,831,499
41	AMERICAN ELECTRONICS ASSOCIATION	40	SUNNYVALE	CA	1979	690,108,558
42	GOVERNMENT EMPLOYEES CU OF EL PASO	35	EL PASO	TX	1932	665,603,267
43	EDUCATIONAL EMPLOYEES	36	FRESNO	CA	1934	655,421,007
44	FAIRWINDS	39	ORLANDO	FL	1949	640,166,202
45	CONNECTICUT STATE EMPLOYEES	42	HARTFORD	CT	1946	626,654,951
46	DOW CHEMICAL EMPLOYEES'	37	MIDLAND	MI	1937	617,544,192
47	CREDIT UNION CENTRAL FALLS	54	CENTRAL FALLS	RI	1915	616,585,740
48	PACIFIC SERVICE	44	WALNUT CREEK	CA	1936	615,931,146
49	TEXAS DOW EMPLOYEES	43	LAKE JACKSON	TX	1954	613,727,299
50	REDWOOD	58	SANTA ROSA	CA	1950	606,120,181
51	WRIGHT-PATT	48	FAIRBORN	OH	1932	595,906,748
52	PHILADELPHIA TELCO	46	TREVOSE	PA	1939	591,235,787

Table 18
100 Largest Federally Insured State Credit Unions
December 31, 2000

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	NEWPORT NEWS SHIPBUILDING EMPLOYE	45	NEWPORT NEWS	VA	1928	590,488,302
54	BAXTER	47	VERNON HILLS	IL	1980	587,890,990
55	SERVICE	49	PORTSMOUTH	NH	1957	582,604,309
56	PREMIER AMERICA	56	CHATSWORTH	CA	1957	580,737,046
57	JOHN DEERE COMMUNITY	50	WATERLOO	IA	1934	580,697,439
58	ARIZONA STATE SAVINGS & CREDIT UNIO	55	PHOENIX	AZ	1972	569,045,657
59	INDIANA MEMBERS	53	INDIANAPOLIS	IN	1956	562,631,769
60	ASSOCIATED & FEDERAL EMPLOYEES	51	ATLANTA	GA	1930	561,900,471
61	LONG BEACH SCHOOLS		LONG BEACH	CA	1935	534,706,611
62	MUNICIPAL EMPL.CREDIT UNION OF BALT	52	BALTIMORE	MD	1936	533,991,294
63	MELROSE	57	WOODSIDE	NY	1922	533,518,647
64	ROYAL	61	EAU CLAIRE	WI	1964	532,433,322
65	CREDIT UNION ONE	59	FERNDALE	MI	1938	527,105,533
66	LANDMARK	63	WAUKESHA	WI	1933	507,978,667
67	MOTOROLA EMPLOEES CREDIT UNION - W	60	SCOTTSDALE	AZ	1952	500,004,833
68	ARROWHEAD CENTRAL	75	SAN BERNARDINO	CA	1949	484,381,698
69	ANHEUSER-BUSCH EMPLOYEES	66	ST. LOUIS	MO	1939	483,733,463
70	ORANGE COUNTY'S	72	SANTA ANA	CA	1938	473,340,648
71	CALIFORNIA COAST	71	SAN DIEGO	CA	1929	464,531,723
72	COLORADO STATE EMPLOYEES	69	DENVER	CO	1934	463,505,242
73	STATE EMPLOYEES	65	LANSING	MI	1952	462,203,144
74	EDUCATIONAL COMMUNITY	81	JACKSONVILLE	FL	1961	456,220,499
75	ROCKWELL		DOWNEY	CA	1937	456,205,511
76	OREGON TELCO	68	PORTLAND	OR	1937	452,623,338
77	FIRST FINANCIAL	62	WEST COVINA	CA	1974	452,031,117
78	UNIVERSITY & STATE EMP OF SAN DIEGO	70	SAN DIEGO	CA	1936	450,370,385
79	FORUM	73	INDIANAPOLIS	IN	1941	449,943,467
80	COMMONWEALTH	76	FRANKFORT	KY	1951	449,364,992
81	HARBORSTONE	64	TACOMA	WA	1955	445,011,321
82	UNIVERSITY OF WISCONSIN	78	MADISON	WI	1931	435,632,809
83	PAWTUCKET	67	PAWTUCKET	RI	1962	435,604,884
84	1ST UNITED SERVICES	82	HAYWARD	CA	1932	428,336,498
85	TELEPHONE WORKERS'	74	BOSTON	MA	1917	428,289,353
86	U-LANE-O	83	EUGENE	OR	1981	428,120,080
87	ST. ANNE'S OF FALL RIVER	79	FALL RIVER	MA	1936	427,107,447
88	TULSA TEACHERS	77	TULSA	OK	1934	420,237,525
89	EDUCATORS	91	RACINE	WI	1937	398,513,296
90	POINT BREEZE	80	HUNT VALLEY	MD	1935	397,808,408
91	COLUMBIA COMMUNITY	95	VANCOUVER	WA	1952	393,768,124
92	SPOKANE TEACHERS	92	LIBERTY LAKE	WA	1934	388,659,965
93	CAMPUS USA	108	GAINESVILLE	FL	1935	388,075,369
94	CORPORATE AMERICA FAMILY	85	ELGIN	IL	1976	385,240,062
95	WASHINGTON SCHOOL EMPLOYEES	84	SEATTLE	WA	1936	385,174,290
96	JEANNE D'ARC	87	LOWELL	MA	1911	384,765,027
97	RAINIER PACIFIC, A COMMUNITY	90	TACOMA	WA	1932	383,127,468
98	DETROIT EDISON	86	DETROIT	MI	1944	382,828,894
99	METROPOLITAN	98	CHELSEA	MA	1926	380,659,988
100	SILVER STATE SCHOOLS FAMILY	100	LAS VEGAS	NV	1951	378,278,909

**CREDIT UNION TABLES
BY STATE**

**Table A
Corporate Credit Union Data
December 31, 2000**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65991	ALABAMA CORPORATE BONDS, THOMAS P.O. BOX 10324 BIRMINGHAM, AL 35202 (205)731-9100	AL	540,159,832	49,055,043	3.64	230
65170	FIRST CORPORATE CREDIT UNION PRITTS, PETE W. 2 NORTH CENTRAL AVENUE, SUITE 700 PHOENIX, AZ 85004 (602)322-2400	AZ	441,281,977	48,357,013	-27.05	65
19693	WESTERN CORPORATE JOHNSON, RICHARD M 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	11,797,126,303	933,206,571	-10.91	996
68182	SUN CORP KENEALY, ERIC J. 4905 WEST 60TH AVE SUITE #200 ARVADA, CO 80003 (303)426-4196	CO	847,632,841	77,289,074	5.11	270
65351	CONSTITUTION STATE CORP. CU. INC. ADDISON, DAVID P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	810,203,326	63,971,563	-7.82	191
22328	SOUTHEAST CORPORATE TAYLOR, JAMES A P. O. BOX 3008 TALLAHASSEE, FL 32315 (850)576-8900	FL	1,749,387,323	154,432,612	-0.87	450
60237	GEORGIA CENTRAL PRETER, DAVID 2400 PLEASANT HILL ROAD, STE 300 DULUTH, GA 30096 (770)476-9704	GA	841,623,453	75,824,079	12.61	228
23230	PACIFIC CORPORATE YAMASAKI, RAND 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819-2308 (808)842-6173	HI	263,060,263	26,989,500	10.96	103
65216	IOWA LEAGUE CORPORATE CENTRAL KUEHL, THOMAS P.O. BOX 8388 DES MOINES, IA 50301 (515)223-7390	IA	276,602,606	23,518,918	-5.06	201
22253	MID-STATES CORPORATE FINN, DON W. 4450 WEAVER PARKWAY WARRENVILLE, IL 60555-3926 (630)276-2600	IL	2,876,869,754	273,604,513	-3.56	867

Table A
Corporate Credit Union Data
December 31, 2000

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	244,715,856	31,446,945	-2.96	136
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	247,577,264	27,756,433	-9.55	133
67259	LOUISIANA CORPORATE SAVOIE, DAVID 3500 N CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	98,999,065	11,999,239	-12.50	187
23254	EASTERN CORPORATE MELCHIONDA, JANE P.O. BOX 2366 WOBURN,, MA 01888 (781)933-9950	MA	992,070,208	81,107,696	22.67	281
67807	CENTRAL CREDIT UNION FUND, INC. GLASSMAN, GARY A. 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	191,253,622	15,423,683	-4.50	189
22230	TRICORP ROY, STEPHEN A. 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	322,459,643	33,200,296	-1.96	185
68060	CENTRAL CORPORATE WALBY, WILLIAM P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	1,913,982,026	184,112,059	4.13	490
24617	MINNESOTA CORPORATE CU LAMBERT, LEWIS PO BOX 21607 EAGAN, MN 55121-0607 (612)234-2400	MN	532,172,141	40,824,348	4.03	202
<u>85500</u>	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (314)542-1350	MO	607,833,440	55,529,881	-0.24	187
<u>85752</u>	TREASURE STATE CORPORATE CU WHITE, MYRTLE A. 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	148,504,491	12,951,818	-10.28	92

**Table A
Corporate Credit Union Data
December 31, 2000**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID W. PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	1,050,028,569	88,914,303	47.57	296
24647	MIDWEST CORPORATE WOLF, DOUGLAS C P.O. BOX 7250 BISMARCK, ND 58507-7250 (701)258-5760	ND	132,848,087	10,739,339	-15.29	71
22474	NEBRASKA CORPORATE CENTRAL KEIM, MIKE L. P.O. BOX 3727 OMAHA, NE 68103-0727 (402)333-9567	NE	97,394,648	12,612,242	-6.10	89
22671	EMPIRE CORPORATE HERBST, JOSEPH P PO BOX 15021 ALBANY, NY 12212-5021 (518)292-3802	NY	2,502,787,634	222,188,761	-6.08	1031
23325	LICU CORPORATE BERRISH, FRANK E. 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	5,535,662	1,341,483	-2.60	28
24635	CORPORATE ONE FCU BUTKE, LEE C. 8700 ORION PLACE COLUMBUS, OH 43240 (614)825-9200	OH	1,239,343,123	121,786,716	-5.12	644
64435	NORTHWEST CORPORATE GARNER, KATHY L. PO BOX 19359 PORTLAND, OR 97280 (503)207-2700	OR	730,417,398	76,522,079	35.78	359
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J. 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	1,791,354,818	170,719,059	-0.13	1118
23226	CORPSTAR FEDERAL CREDIT UNION WOOD, JR., WILLIAM 807 N. LAKE AVE. SIOUX FALLS, SD, SD 57104 (605)336-0212	SD	68,104,428	10,399,001	14.02	63
68054	VOLUNTEER CORPORATE FAHNESTOCK, BRUCE ONE MARYLAND FARMS - SUITE 300 BRENTWOOD, TN 37027 (615)377-0444	TN	573,294,568	55,638,866	13.65	265

**Table A
Corporate Credit Union Data
December 31, 2000**

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	3,832,975,969	339,459,716	17.99	1174
67099	ROCKY MOUNTAIN CORPORATE CREDIT UNI BARNES, WAYNE F. P. O. BOX 3983 SALT LAKE CITY, UT 84110-3983 (801)364-0221	UT	257,355,138	25,789,165	-0.62	164
22311	VIRGINIA LEAGUE CORPORATE MILES, DAVID P. O. BOX 11469 LYNCHBURG, VA 24506 (804)237-9640	VA	600,192,390	69,439,186	-2.08	254
<u>95658</u>	WISCONSIN CORPORATE CENTRAL SCHROEDER, MARK G. P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555	WI	833,562,430	110,901,870	-3.51	393
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E. PO BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	136,661,314	15,870,879	-10.60	134
SubTotal			39,595,371,610	3,552,923,949	1.22	11,766
67680	U. S. CENTRAL CREDIT UNION KAMPEN, DAN 7300 COLLEGE BLVD., SUITE 600 OVERLAND PARK, KS 66210 (888)872-0440	KS	22,758,501,986	1,339,601,079	-6.74	75

**Table A
Corporate Credit Union Data
December 31, 2000**

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

Alabama
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	194	191	1.5-	186	2.6-
Cash & Equivalents	153	383	150.4	500	30.3
TOTAL INVESTMENTS	2,075	1,921	7.4-	1,807	6.0-
U.S. Government Obligations	72	28	60.8-	55	95.8
Federal Agency Securities	923	1,131	22.5	1,096	3.1-
Mutual Fund & Common Trusts	229	187	18.4-	179	4.1-
MCSD and PIC at Corporate CU	33	37	10.5	36	1.1-
All Other Corporate Credit Union	544	341	37.2-	264	22.5-
Commercial Banks, S&Ls	247	170	31.1-	146	14.4-
Credit Unions -Loans to, Deposits in	8	9	20.6	12	23.9
Other Investments	19	18	8.0-	18	0.6
TOTAL LOANS OUTSTANDING	3,895	4,153	6.6	4,457	7.3
Unsecured Credit Card Loans	241	259	7.5	281	8.5
All Other Unsecured Loans	464	447	3.7-	444	0.6-
New Vehicle Loans	872	893	2.4	979	9.6
Used Vehicle Loans	965	1,063	10.2	1,122	5.6
First Mortgage Real Estate Loans	789	891	13.0	1,009	13.1
Other Real Estate Loans	297	310	4.5	335	8.0
Leases Receivable	N/A	4	N/A	5	17.7
All Other Loans to Members	264	282	7.0	277	1.9-
Other Loans	4	3	15.6-	5	39.5
Allowance For Loan Losses	39	38	2.7-	43	14.9
Other Real Estate Owned	0*	1	84.0	2	28.0
Land and Building	87	107	23.8	124	15.2
Other Fixed Assets	25	27	6.2	27	2.0
NCUSIF Capitalization Deposit	49	53	7.7	58	10.2
Other Assets	56	58	2.0	60	4.0
TOTAL ASSETS	6,303	6,666	5.8	6,990	4.9
LIABILITIES					
Total Borrowings	7	25	273.3	38	52.4
Accrued Dividends/Interest Payable	15	16	5.2	21	34.9
Acct Payable and Other Liabilities	28	32	14.4	36	12.4
Uninsured Secondary Capital	0*	0*	60.0-	0*	44.0
TOTAL LIABILITIES	49	72	46.0	95	31.0
EQUITY/SAVINGS					
TOTAL SAVINGS	5,535	5,834	5.4	6,067	4.0
Share Drafts	630	632	0.4	705	11.6
Regular Shares	2,309	2,425	5.0	2,353	3.0-
Money Market Shares	488	571	16.9	564	1.2-
Share Certificates/CDs	1,472	1,537	4.5	1,770	15.1
IRA/Keogh Accounts	587	619	5.4	628	1.5
All Other Shares and Member Deposits	38	32	16.2-	37	17.4
Non-Member Deposits	12	19	59.4	10	43.8-
Regular Reserves	248	268	8.2	287	7.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-24	432.0	-10	59.1-
Other Reserves	113	113	0.0	118	4.7
Undivided Earnings	363	403	11.1	434	7.5
TOTAL EQUITY	719	760	5.7	828	9.0
TOTAL LIABILITIES/EQUITY/SAVINGS	6,303	6,666	5.8	6,990	4.9

* Amount Less than 1 Million

Alabama
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	194	191	1.5-	186	2.6-
INTEREST INCOME					
Interest on Loans	342	347	1.4	375	8.0
(Less) Interest Refund	2	1	18.9-	1	2.7
Income from Investments	110	122	10.8	131	6.9
Trading Profits and Losses	0*	0*	103.5-	0	100.0-
TOTAL INTEREST INCOME	451	468	3.8	505	7.8
INTEREST EXPENSE					
Dividends on Shares	181	191	5.9	206	7.7
Interest on Deposits	49	46	6.0-	56	21.4
Interest on Borrowed Money	0*	0*	11.2	3	404.5
TOTAL INTEREST EXPENSE	231	239	3.3	265	11.3
PROVISION FOR LOAN LOSSES	23	21	8.1-	27	24.4
NET INTEREST INCOME AFTER PLL	197	208	5.7	213	2.0
NON-INTEREST INCOME					
Fee Income	34	39	14.9	45	13.7
Other Operating Income	15	16	5.1	17	9.3
Gain (Loss) on Investments	0*	0*	68.1	0*	132.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	44.3-	0*	308.9
Other Non-Oper Income (Expense)	0*	0*	297.3	0*	107.5-
TOTAL NON-INTEREST INCOME	49	54	10.2	62	14.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	92	99	6.8	107	8.1
Travel and Conference Expense	3	3	2.7	3	8.5
Office Occupancy Expense	11	11	0.1	13	10.7
Office Operations Expense	41	45	10.4	47	4.6
Educational & Promotional Expense	5	5	9.8	6	7.9
Loan Servicing Expense	8	9	9.7	10	8.3
Professional and Outside Services	16	17	7.5	19	10.6
Member Insurance	5	5	4.5	5	1.7
Operating Fees	1	1	11.5	2	7.4
Miscellaneous Operating Expenses	6	7	12.5	8	18.4
TOTAL NON-INTEREST EXPENSES	189	203	7.5	219	7.9
NET INCOME	57	60	3.7	55	6.9-
Transfer to Regular Reserve 1/	15	18	23.3	21	16.3

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Alaska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	13	13	0.0	13	0.0
Cash & Equivalents	55	95	71.7	325	241.8
TOTAL INVESTMENTS	1,107	765	30.9-	598	21.8-
U.S. Government Obligations	9	0*	100.0-	0*	0.0
Federal Agency Securities	431	439	1.9	516	17.5
Mutual Fund & Common Trusts	0*	0*	27.7-	0*	99.5
MCSD and PIC at Corporate CU	2	3	9.7	3	6.7
All Other Corporate Credit Union	61	23	62.6-	31	35.8
Commercial Banks, S&Ls	32	28	12.1-	12	55.6-
Credit Unions -Loans to, Deposits in	0*	1	206.2	0*	90.2-
Other Investments	572	272	52.5-	36	86.8-
TOTAL LOANS OUTSTANDING	1,284	1,312	2.2	1,479	12.7
Unsecured Credit Card Loans	98	95	3.4-	97	2.1
All Other Unsecured Loans	87	81	6.3-	80	2.0-
New Vehicle Loans	238	254	6.6	281	10.9
Used Vehicle Loans	337	357	5.9	367	2.8
First Mortgage Real Estate Loans	135	140	3.3	191	36.7
Other Real Estate Loans	100	110	10.3	98	10.5-
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	232	234	1.1	243	3.6
Other Loans	58	42	27.4-	122	190.8
Allowance For Loan Losses	14	14	2.1-	15	12.7
Other Real Estate Owned	2	2	18.1-	2	5.3
Land and Building	53	54	1.4	53	1.8-
Other Fixed Assets	15	17	12.6	23	35.9
NCUSIF Capitalization Deposit	18	19	7.7	20	1.8
Other Assets	77	78	0.6	110	41.9
TOTAL ASSETS	2,598	2,328	10.4-	2,594	11.4
LIABILITIES					
Total Borrowings	347	10	97.3-	0*	98.2-
Accrued Dividends/Interest Payable	3	3	24.5-	3	3.1-
Acct Payable and Other Liabilities	24	26	10.6	28	7.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	374	38	89.8-	31	19.3-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,034	2,093	2.9	2,338	11.7
Share Drafts	370	386	4.1	461	19.7
Regular Shares	758	780	2.9	740	5.1-
Money Market Shares	233	248	6.5	321	29.1
Share Certificates/CDs	413	414	0.3	544	31.5
IRA/Keogh Accounts	179	178	0.2-	184	3.2
All Other Shares and Member Deposits	55	71	28.2	77	8.8
Non-Member Deposits	26	16	36.5-	11	33.1-
Regular Reserves	56	60	6.0	65	9.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-9	1,075.2-	-1	86.5-
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	133	146	9.7	161	10.5
TOTAL EQUITY	190	197	3.6	225	14.3
TOTAL LIABILITIES/EQUITY/SAVINGS	2,598	2,328	10.4-	2,594	11.4

* Amount Less than 1 Million

Alaska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	13	13	0.0	13	0.0
INTEREST INCOME					
Interest on Loans	110	111	1.0	122	9.8
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	40	43	8.4	46	8.0
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	150	154	3.0	169	9.3
INTEREST EXPENSE					
Dividends on Shares	68	68	0.3	76	10.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	57.4	0*	614.2
TOTAL INTEREST EXPENSE	68	68	0.4	76	11.7
PROVISION FOR LOAN LOSSES	5	6	19.3	6	3.9
NET INTEREST INCOME AFTER PLL	77	80	4.1	86	7.6
NON-INTEREST INCOME					
Fee Income	18	20	9.4	21	6.3
Other Operating Income	11	14	24.0	15	11.8
Gain (Loss) on Investments	0*	0*	204.6-	0*	316.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	267.7-	0*	903.6-
Other Non-Oper Income (Expense)	0*	0*	22.9-	0*	80.6
TOTAL NON-INTEREST INCOME	30	34	14.3	37	10.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	47	54	14.3	57	4.6
Travel and Conference Expense	0*	0*	9.8	0*	16.8
Office Occupancy Expense	7	8	9.6	9	9.3
Office Operations Expense	22	25	12.4	26	2.7
Educational & Promotional Expense	2	2	6.4	3	34.8
Loan Servicing Expense	3	3	20.6	3	4.8
Professional and Outside Services	2	3	26.2	3	1.2-
Member Insurance	0*	0*	50.1-	0*	191.9
Operating Fees	0*	0*	8.8	0*	8.9
Miscellaneous Operating Expenses	0*	1	50.7	1	8.2-
TOTAL NON-INTEREST EXPENSES	85	98	14.1	102	4.8
NET INCOME	21	16	22.4-	21	30.5
Transfer to Regular Reserve 1/	9	9	1.0-	7	18.4-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Arizona
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	70	67	4.3-	68	1.5
Cash & Equivalents	132	329	149.5	415	26.2
TOTAL INVESTMENTS	1,835	1,634	11.0-	1,190	27.2-
U.S. Government Obligations	63	65	3.8	38	42.0-
Federal Agency Securities	628	882	40.4	805	8.8-
Mutual Fund & Common Trusts	98	21	78.6-	3	87.8-
MCSD and PIC at Corporate CU	39	39	0.0-	43	11.6
All Other Corporate Credit Union	668	268	59.8-	111	58.7-
Commercial Banks, S&Ls	328	214	34.7-	157	26.7-
Credit Unions -Loans to, Deposits in	2	4	97.4	4	6.4
Other Investments	10	141	1,311.8	30	78.6-
TOTAL LOANS OUTSTANDING	3,537	3,959	11.9	4,754	20.1
Unsecured Credit Card Loans	326	335	2.9	378	12.7
All Other Unsecured Loans	269	268	0.4-	274	2.3
New Vehicle Loans	960	1,122	16.8	1,523	35.7
Used Vehicle Loans	1,016	1,114	9.7	1,227	10.1
First Mortgage Real Estate Loans	386	432	11.9	485	12.2
Other Real Estate Loans	399	446	11.9	622	39.4
Leases Receivable	N/A	41	N/A	44	7.3
All Other Loans to Members	173	193	11.1	196	1.7
Other Loans	7	7	7.2-	5	30.7-
Allowance For Loan Losses	38	40	3.4	43	9.7
Other Real Estate Owned	0*	0*	3.2	0*	58.8-
Land and Building	104	112	7.4	129	15.5
Other Fixed Assets	31	33	4.6	35	5.2
NCUSIF Capitalization Deposit	43	49	15.2	55	11.2
Other Assets	62	85	36.7	73	14.1-
TOTAL ASSETS	5,707	6,162	8.0	6,608	7.2
LIABILITIES					
Total Borrowings	20	108	429.1	77	28.9-
Accrued Dividends/Interest Payable	6	5	16.1-	6	33.3
Acct Payable and Other Liabilities	38	43	13.9	47	8.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	64	156	143.8	130	16.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	5,078	5,389	6.1	5,782	7.3
Share Drafts	829	858	3.4	955	11.3
Regular Shares	1,633	1,597	2.2-	1,516	5.1-
Money Market Shares	977	1,257	28.6	1,405	11.8
Share Certificates/CDs	1,079	1,107	2.7	1,295	16.9
IRA/Keogh Accounts	482	500	3.7	500	0.1
All Other Shares and Member Deposits	35	44	25.7	42	3.5-
Non-Member Deposits	44	27	37.8-	70	157.1
Regular Reserves	156	172	10.0	188	9.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-10	-5	47.3-	0*	98.7-
Other Reserves	85	76	11.0-	81	7.2
Undivided Earnings	333	374	12.5	426	13.9
TOTAL EQUITY	565	617	9.3	696	12.8
TOTAL LIABILITIES/EQUITY/SAVINGS	5,707	6,162	8.0	6,608	7.2

* Amount Less than 1 Million

Arizona
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	70	67	4.3-	68	1.5
INTEREST INCOME					
Interest on Loans	314	318	1.3	383	20.7
(Less) Interest Refund	1	2	73.6	3	16.3
Income from Investments	94	110	17.4	103	6.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	406	425	4.7	484	13.7
INTEREST EXPENSE					
Dividends on Shares	167	179	7.2	198	10.3
Interest on Deposits	11	7	37.9-	16	136.5
Interest on Borrowed Money	4	5	30.3	6	33.0
TOTAL INTEREST EXPENSE	182	191	4.8	220	15.4
PROVISION FOR LOAN LOSSES	25	22	13.0-	26	19.4
NET INTEREST INCOME AFTER PLL	199	212	6.9	237	11.6
NON-INTEREST INCOME					
Fee Income	42	45	8.4	53	18.4
Other Operating Income	18	21	19.5	25	20.3
Gain (Loss) on Investments	0*	0*	105.6-	0*	764.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	205.6-	0*	123.0-
Other Non-Oper Income (Expense)	0*	0*	44.2-	0*	484.6
TOTAL NON-INTEREST INCOME	60	66	10.3	80	20.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	96	106	10.2	117	11.1
Travel and Conference Expense	2	3	25.1	3	6.7
Office Occupancy Expense	13	15	10.9	16	10.9
Office Operations Expense	52	55	6.3	63	14.6
Educational & Promotional Expense	6	6	5.0	7	18.6
Loan Servicing Expense	12	13	6.8	16	26.3
Professional and Outside Services	13	14	13.6	14	3.7-
Member Insurance	1	1	3.9	1	9.4-
Operating Fees	1	1	7.5	1	9.3
Miscellaneous Operating Expenses	5	5	10.4	5	0.7-
TOTAL NON-INTEREST EXPENSES	200	218	9.2	244	11.6
NET INCOME	58	60	2.4	73	21.7
Transfer to Regular Reserve 1/	21	25	19.4	22	10.8-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Arkansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	85	84	1.2-	82	2.4-
Cash & Equivalents	17	49	188.4	48	1.9-
TOTAL INVESTMENTS	309	250	18.9-	253	1.1
U.S. Government Obligations	53	9	83.2-	12	35.4
Federal Agency Securities	13	65	397.5	66	1.8
Mutual Fund & Common Trusts	11	18	65.7	12	30.9-
MCSD and PIC at Corporate CU	6	6	4.1	7	5.5
All Other Corporate Credit Union	90	29	68.0-	54	87.6
Commercial Banks, S&Ls	131	119	8.5-	97	18.5-
Credit Unions -Loans to, Deposits in	5	4	15.5-	4	6.8
Other Investments	0*	0*	16.8-	0*	105.4
TOTAL LOANS OUTSTANDING	696	779	12.0	848	8.8
Unsecured Credit Card Loans	43	45	2.5	44	1.7-
All Other Unsecured Loans	61	60	2.5-	63	5.6
New Vehicle Loans	225	256	13.7	279	8.7
Used Vehicle Loans	188	214	13.5	238	11.2
First Mortgage Real Estate Loans	89	101	13.2	118	16.3
Other Real Estate Loans	17	27	63.9	25	8.6-
Leases Receivable	N/A	0*	N/A	0*	89.4
All Other Loans to Members	70	76	7.7	81	6.7
Other Loans	0*	0*	37.4-	1	115.7
Allowance For Loan Losses	6	6	5.5	7	25.7
Other Real Estate Owned	0*	0*	0.0	0*	321.7
Land and Building	15	19	27.2	21	14.5
Other Fixed Assets	5	4	5.6-	4	1.2-
NCUSIF Capitalization Deposit	8	9	8.1	9	7.2
Other Assets	10	9	1.4-	11	12.3
TOTAL ASSETS	1,053	1,114	5.8	1,188	6.6
LIABILITIES					
Total Borrowings	0*	0*	2,146.0	0*	170.2
Accrued Dividends/Interest Payable	3	3	2.8	3	0.6-
Acct Payable and Other Liabilities	4	5	15.6	4	21.1-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	8	9	14.3	8	5.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	900	949	5.5	1,009	6.4
Share Drafts	47	52	9.0	59	14.2
Regular Shares	377	393	4.2	384	2.2-
Money Market Shares	102	109	6.9	115	5.9
Share Certificates/CDs	252	260	3.5	311	19.5
IRA/Keogh Accounts	96	104	8.0	106	2.0
All Other Shares and Member Deposits	22	28	23.8	29	5.0
Non-Member Deposits	3	4	19.9	5	35.8
Regular Reserves	38	40	6.7	44	8.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	2,239.9-	0*	95.9-
Other Reserves	36	39	7.8	42	7.4
Undivided Earnings	71	78	9.9	84	7.5
TOTAL EQUITY	146	156	7.4	170	8.8
TOTAL LIABILITIES/EQUITY/SAVINGS	1,053	1,114	5.8	1,188	6.6

* Amount Less than 1 Million

Arkansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	85	84	1.2-	82	2.4-
INTEREST INCOME					
Interest on Loans	61	63	3.9	71	13.3
(Less) Interest Refund	0*	0*	0.0	0*	75.3-
Income from Investments	17	18	5.8	17	3.7-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	78	81	4.3	89	9.5
INTEREST EXPENSE					
Dividends on Shares	38	39	4.1	45	13.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	280.9	0*	792.9
TOTAL INTEREST EXPENSE	38	39	4.2	45	14.0
PROVISION FOR LOAN LOSSES	4	3	16.9-	5	48.8
NET INTEREST INCOME AFTER PLL	36	39	6.6	39	1.9
NON-INTEREST INCOME					
Fee Income	4	5	18.4	6	10.4
Other Operating Income	3	3	4.9	3	7.4
Gain (Loss) on Investments	0*	0*	104.7-	0*	720.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	178.2-	0*	99.8-
Other Non-Oper Income (Expense)	0*	0*	19.3-	0*	257.6
TOTAL NON-INTEREST INCOME	7	8	9.7	9	10.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	15	16	7.2	17	6.4
Travel and Conference Expense	0*	0*	1.6-	0*	9.4
Office Occupancy Expense	1	2	10.6	2	15.8
Office Operations Expense	7	7	7.4	7	3.9
Educational & Promotional Expense	1	1	24.1	1	1.2
Loan Servicing Expense	1	1	17.3	1	6.4
Professional and Outside Services	3	3	14.2	3	6.2
Member Insurance	2	2	4.0	1	8.3-
Operating Fees	0*	0*	4.3	0*	9.3
Miscellaneous Operating Expenses	0*	1	39.1	1	13.7-
TOTAL NON-INTEREST EXPENSES	31	34	9.6	36	4.7
NET INCOME	12	12	0.8	12	0.5-
Transfer to Regular Reserve 1/	3	3	5.7	4	26.5

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

California
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	689	665	3.5-	632	5.0-
Cash & Equivalents	980	2,460	151.0	4,152	68.8
TOTAL INVESTMENTS	18,566	16,695	10.1-	14,821	11.2-
U.S. Government Obligations	1,446	931	35.6-	528	43.3-
Federal Agency Securities	6,195	7,110	14.8	7,429	4.5
Mutual Fund & Common Trusts	553	543	1.9-	434	19.9-
MCSD and PIC at Corporate CU	284	370	30.1	400	8.2
All Other Corporate Credit Union	7,969	5,807	27.1-	4,117	29.1-
Commercial Banks, S&Ls	1,668	1,328	20.4-	1,257	5.4-
Credit Unions -Loans to, Deposits in	128	86	32.6-	88	2.1
Other Investments	322	520	61.6	568	9.2
TOTAL LOANS OUTSTANDING	33,693	37,823	12.3	43,391	14.7
Unsecured Credit Card Loans	3,088	3,078	0.3-	3,217	4.5
All Other Unsecured Loans	2,417	2,199	9.0-	2,096	4.7-
New Vehicle Loans	5,914	7,015	18.6	8,765	25.0
Used Vehicle Loans	6,812	7,913	16.2	8,939	13.0
First Mortgage Real Estate Loans	10,435	11,721	12.3	12,869	9.8
Other Real Estate Loans	3,617	4,130	14.2	5,431	31.5
Leases Receivable	N/A	232	N/A	305	31.8
All Other Loans to Members	1,236	1,265	2.4	1,301	2.8
Other Loans	174	271	55.0	468	73.0
Allowance For Loan Losses	376	396	5.4	414	4.4
Other Real Estate Owned	12	8	30.8-	4	48.1-
Land and Building	656	705	7.4	758	7.5
Other Fixed Assets	230	269	16.9	299	11.0
NCUSIF Capitalization Deposit	404	442	9.2	488	10.5
Other Assets	748	765	2.2	856	12.0
TOTAL ASSETS	54,914	58,771	7.0	64,356	9.5
LIABILITIES					
Total Borrowings	186	898	382.5	726	19.2-
Accrued Dividends/Interest Payable	91	99	8.7	106	6.6
Acct Payable and Other Liabilities	287	302	5.1	422	40.0
Uninsured Secondary Capital	0*	0*	42.9-	0*	25.0
TOTAL LIABILITIES	565	1,299	130.0	1,254	3.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	48,494	51,280	5.7	56,175	9.5
Share Drafts	5,924	6,436	8.6	7,312	13.6
Regular Shares	15,704	16,002	1.9	16,028	0.2
Money Market Shares	6,715	7,933	18.1	8,656	9.1
Share Certificates/CDs	13,844	14,400	4.0	17,412	20.9
IRA/Keogh Accounts	5,662	5,757	1.7	5,753	0.1-
All Other Shares and Member Deposits	509	591	16.2	565	4.4-
Non-Member Deposits	135	161	19.4	450	178.8
Regular Reserves	1,480	1,655	11.9	1,894	14.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	-124	4,222.5-	-29	76.9-
Other Reserves	684	614	10.1-	654	6.4
Undivided Earnings	3,689	4,046	9.7	4,407	8.9
TOTAL EQUITY	5,855	6,192	5.7	6,927	11.9
TOTAL LIABILITIES/EQUITY/SAVINGS	54,914	58,771	7.0	64,356	9.5

* Amount Less than 1 Million

California
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	689	665	3.5-	632	5.0-
INTEREST INCOME					
Interest on Loans	2,853	2,948	3.3	3,422	16.1
(Less) Interest Refund	2	2	24.6-	1	22.6-
Income from Investments	1,007	1,085	7.7	1,110	2.3
Trading Profits and Losses	0*	0*	809.8-	0*	927.8
TOTAL INTEREST INCOME	3,858	4,031	4.5	4,531	12.4
INTEREST EXPENSE					
Dividends on Shares	1,844	1,877	1.8	2,139	14.0
Interest on Deposits	7	13	77.2	42	231.6
Interest on Borrowed Money	15	31	105.8	54	75.3
TOTAL INTEREST EXPENSE	1,866	1,921	2.9	2,235	16.4
PROVISION FOR LOAN LOSSES	280	240	14.2-	211	12.3-
NET INTEREST INCOME AFTER PLL	1,712	1,871	9.3	2,085	11.4
NON-INTEREST INCOME					
Fee Income	295	340	15.4	377	10.8
Other Operating Income	117	141	20.6	173	22.8
Gain (Loss) on Investments	5	2	63.4-	-8	525.4-
Gain (Loss) on Disp of Fixed Assets	2	2	9.6-	6	202.8
Other Non-Oper Income (Expense)	0*	4	242.8-	3	19.6-
TOTAL NON-INTEREST INCOME	416	489	17.5	552	12.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	801	881	9.9	964	9.4
Travel and Conference Expense	28	31	9.1	36	17.0
Office Occupancy Expense	116	123	6.0	137	11.4
Office Operations Expense	402	435	8.3	466	7.1
Educational & Promotional Expense	60	66	10.9	73	10.0
Loan Servicing Expense	80	95	18.6	108	13.4
Professional and Outside Services	100	110	10.2	124	12.7
Member Insurance	6	6	6.1-	6	3.2-
Operating Fees	11	11	0.8	11	6.2-
Miscellaneous Operating Expenses	42	50	17.7	45	10.1-
TOTAL NON-INTEREST EXPENSES	1,648	1,809	9.8	1,969	8.9
NET INCOME	481	551	14.6	667	21.1
Transfer to Regular Reserve 1/	193	193	0.4-	275	42.7

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Colorado
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	183	179	2.2-	175	2.2-
Cash & Equivalents	110	356	223.5	569	59.6
TOTAL INVESTMENTS	2,304	1,707	25.9-	1,314	23.0-
U.S. Government Obligations	49	29	41.0-	35	18.8
Federal Agency Securities	1,086	1,105	1.7	877	20.6-
Mutual Fund & Common Trusts	59	9	84.3-	9	0.1-
MCSD and PIC at Corporate CU	38	38	0.7-	39	3.6
All Other Corporate Credit Union	888	365	58.9-	215	41.0-
Commercial Banks, S&Ls	130	101	22.6-	77	23.6-
Credit Unions -Loans to, Deposits in	10	18	80.1	14	22.3-
Other Investments	44	43	3.4-	48	12.2
TOTAL LOANS OUTSTANDING	4,789	5,479	14.4	6,224	13.6
Unsecured Credit Card Loans	363	380	4.7	399	5.0
All Other Unsecured Loans	296	291	1.7-	286	1.5-
New Vehicle Loans	916	967	5.6	1,116	15.4
Used Vehicle Loans	1,254	1,416	13.0	1,595	12.6
First Mortgage Real Estate Loans	913	1,192	30.5	1,260	5.7
Other Real Estate Loans	842	1,002	19.1	1,306	30.3
Leases Receivable	N/A	28	N/A	48	71.1
All Other Loans to Members	197	195	1.4-	198	1.6
Other Loans	9	8	14.3-	18	120.8
Allowance For Loan Losses	42	48	12.6	49	2.5
Other Real Estate Owned	0*	0*	19.1-	0*	153.4
Land and Building	118	129	9.3	141	9.6
Other Fixed Assets	41	40	0.2-	44	7.6
NCUSIF Capitalization Deposit	57	63	10.1	66	6.0
Other Assets	64	70	9.4	83	18.3
TOTAL ASSETS	7,441	7,797	4.8	8,393	7.6
LIABILITIES					
Total Borrowings	9	86	814.4	66	23.4-
Accrued Dividends/Interest Payable	9	4	58.2-	3	9.1-
Acct Payable and Other Liabilities	34	40	16.6	45	13.6
Uninsured Secondary Capital	0*	0*	0.3-	0*	0.0
TOTAL LIABILITIES	53	130	146.1	115	11.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	6,623	6,858	3.5	7,354	7.2
Share Drafts	979	1,009	3.0	1,129	12.0
Regular Shares	2,024	1,983	2.1-	1,894	4.5-
Money Market Shares	1,005	1,243	23.6	1,322	6.4
Share Certificates/CDs	1,905	1,921	0.8	2,286	19.0
IRA/Keogh Accounts	620	616	0.7-	622	1.0
All Other Shares and Member Deposits	62	59	5.3-	60	3.1
Non-Member Deposits	27	28	3.2	40	44.5
Regular Reserves	220	231	5.2	258	11.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-25	357.4	-8	68.0-
Other Reserves	4	3	13.8-	2	26.3-
Undivided Earnings	546	599	9.7	671	11.9
TOTAL EQUITY	765	809	5.8	923	14.1
TOTAL LIABILITIES/EQUITY/SAVINGS	7,441	7,797	4.8	8,393	7.6

* Amount Less than 1 Million

Colorado
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	183	179	2.2-	175	2.2-
INTEREST INCOME					
Interest on Loans	412	426	3.3	498	17.1
(Less) Interest Refund	0*	0*	1,155.4	0*	51.6
Income from Investments	109	117	7.5	101	13.6-
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	521	543	4.2	599	10.5
INTEREST EXPENSE					
Dividends on Shares	186	183	1.9-	185	1.2
Interest on Deposits	54	62	14.1	83	33.8
Interest on Borrowed Money	0*	2	352.4	7	189.5
TOTAL INTEREST EXPENSE	241	247	2.5	275	11.2
PROVISION FOR LOAN LOSSES	33	30	6.7-	26	15.9-
NET INTEREST INCOME AFTER PLL	247	265	7.3	299	12.9
NON-INTEREST INCOME					
Fee Income	40	45	12.3	52	15.6
Other Operating Income	18	20	9.1	24	20.3
Gain (Loss) on Investments	-2	0*	44.2-	-2	88.9
Gain (Loss) on Disp of Fixed Assets	1	0*	48.4-	0*	72.5-
Other Non-Oper Income (Expense)	0*	1	44.8	6	430.1
TOTAL NON-INTEREST INCOME	59	66	11.7	80	21.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	111	122	10.8	137	11.8
Travel and Conference Expense	4	4	3.0	4	7.9
Office Occupancy Expense	16	17	9.6	18	6.7
Office Operations Expense	53	56	5.7	61	8.7
Educational & Promotional Expense	7	7	0.7	8	12.0
Loan Servicing Expense	13	13	2.1	14	2.9
Professional and Outside Services	23	26	13.0	27	3.7
Member Insurance	3	3	4.2-	3	3.5-
Operating Fees	2	2	4.2	2	7.9
Miscellaneous Operating Expenses	8	8	1.3-	8	6.5
TOTAL NON-INTEREST EXPENSES	239	258	8.2	282	9.1
NET INCOME	67	72	7.8	97	34.4
Transfer to Regular Reserve 1/	31	33	7.2	34	1.4

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Connecticut
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	217	205	5.5-	195	4.9-
Cash & Equivalents	91	256	181.4	361	41.1
TOTAL INVESTMENTS	1,893	1,745	7.8-	1,619	7.2-
U.S. Government Obligations	40	10	75.2-	8	14.4-
Federal Agency Securities	575	596	3.7	637	6.9
Mutual Fund & Common Trusts	2	2	3.2	1	34.1-
MCSD and PIC at Corporate CU	27	29	4.4	31	8.2
All Other Corporate Credit Union	804	667	17.0-	508	23.8-
Commercial Banks, S&Ls	419	400	4.6-	347	13.3-
Credit Unions -Loans to, Deposits in	9	10	19.6	16	51.0
Other Investments	17	31	80.8	71	129.9
TOTAL LOANS OUTSTANDING	2,332	2,473	6.0	2,710	9.6
Unsecured Credit Card Loans	233	233	0.4	254	9.0
All Other Unsecured Loans	296	287	2.9-	278	3.0-
New Vehicle Loans	375	372	1.0-	450	21.1
Used Vehicle Loans	338	368	9.1	399	8.4
First Mortgage Real Estate Loans	504	616	22.2	636	3.3
Other Real Estate Loans	490	505	3.0	605	19.8
Leases Receivable	N/A	2	N/A	2	32.7
All Other Loans to Members	90	87	3.4-	80	7.3-
Other Loans	7	3	56.5-	4	32.3
Allowance For Loan Losses	31	31	0.7-	29	5.0-
Other Real Estate Owned	0*	0*	64.5-	1	603.5
Land and Building	44	46	6.2	49	5.8
Other Fixed Assets	16	18	14.9	19	8.5
NCUSIF Capitalization Deposit	35	38	8.0	40	6.7
Other Assets	38	39	2.1	46	18.6
TOTAL ASSETS	4,417	4,584	3.8	4,817	5.1
LIABILITIES					
Total Borrowings	9	8	16.7-	43	443.1
Accrued Dividends/Interest Payable	13	13	4.4	15	10.9
Acct Payable and Other Liabilities	19	18	7.8-	24	35.2
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	42	39	6.1-	82	109.8
EQUITY/SAVINGS					
TOTAL SAVINGS	3,900	4,032	3.4	4,178	3.6
Share Drafts	404	420	3.8	467	11.4
Regular Shares	1,908	1,961	2.8	1,941	1.0-
Money Market Shares	351	401	14.0	411	2.5
Share Certificates/CDs	818	834	1.9	938	12.6
IRA/Keogh Accounts	381	373	2.0-	366	1.9-
All Other Shares and Member Deposits	37	43	16.4	54	23.9
Non-Member Deposits	0*	1	278.6	0*	34.6-
Regular Reserves	108	115	6.6	125	8.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-1	461.1-	0*	125.8-
Other Reserves	49	54	10.3	57	5.2
Undivided Earnings	318	345	8.2	375	8.7
TOTAL EQUITY	476	512	7.7	557	8.7
TOTAL LIABILITIES/EQUITY/SAVINGS	4,417	4,584	3.8	4,817	5.1

* Amount Less than 1 Million

Connecticut
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	217	205	5.5-	195	4.9-
INTEREST INCOME					
Interest on Loans	196	198	1.1	215	8.6
(Less) Interest Refund	0*	0*	3.8-	0*	533.5
Income from Investments	104	108	4.3	115	6.6
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	300	306	2.2	330	7.8
INTEREST EXPENSE					
Dividends on Shares	135	138	2.1	150	8.8
Interest on Deposits	0*	0*	545.4	0*	72.8-
Interest on Borrowed Money	1	1	8.4-	2	88.3
TOTAL INTEREST EXPENSE	136	139	2.0	152	9.4
PROVISION FOR LOAN LOSSES	13	11	17.7-	8	20.8-
NET INTEREST INCOME AFTER PLL	150	157	4.1	170	8.4
NON-INTEREST INCOME					
Fee Income	17	19	10.9	21	10.5
Other Operating Income	8	9	11.6	10	8.7
Gain (Loss) on Investments	0*	0*	107.1-	0*	1,174.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	85.9	0*	191.6-
Other Non-Oper Income (Expense)	0*	0*	294.8	0*	14.8-
TOTAL NON-INTEREST INCOME	25	29	13.1	31	9.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	70	75	6.8	82	8.9
Travel and Conference Expense	2	2	1.8	3	12.5
Office Occupancy Expense	7	8	9.0	8	6.0
Office Operations Expense	30	32	4.3	34	8.5
Educational & Promotional Expense	4	4	4.5	5	7.4
Loan Servicing Expense	6	7	7.2	7	3.8
Professional and Outside Services	8	9	5.7	10	9.6
Member Insurance	3	3	8.9-	3	1.9
Operating Fees	1	1	3.1	1	0.5
Miscellaneous Operating Expenses	5	5	8.1	5	1.4
TOTAL NON-INTEREST EXPENSES	137	145	5.9	157	8.0
NET INCOME	38	40	3.5	44	10.4
Transfer to Regular Reserve 1/	11	11	6.5	10	7.3-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Delaware
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	45	42	6.7-	41	2.4-
Cash & Equivalents	16	30	81.0	48	60.8
TOTAL INVESTMENTS	287	295	2.7	246	16.5-
U.S. Government Obligations	35	21	40.9-	9	55.5-
Federal Agency Securities	113	155	36.3	150	2.9-
Mutual Fund & Common Trusts	4	6	35.4	2	64.0-
MCSD and PIC at Corporate CU	5	7	37.0	6	23.2-
All Other Corporate Credit Union	41	39	4.3-	24	38.8-
Commercial Banks, S&Ls	83	57	30.7-	44	23.2-
Credit Unions -Loans to, Deposits in	3	2	31.0-	3	26.3
Other Investments	2	8	263.6	8	3.2
TOTAL LOANS OUTSTANDING	552	603	9.2	664	10.1
Unsecured Credit Card Loans	42	44	6.5	52	16.6
All Other Unsecured Loans	77	84	8.3	79	5.9-
New Vehicle Loans	116	121	4.6	132	8.9
Used Vehicle Loans	76	83	9.8	96	15.0
First Mortgage Real Estate Loans	91	105	14.8	110	5.2
Other Real Estate Loans	132	153	15.5	176	15.1
Leases Receivable	N/A	0*	N/A	0*	54.5-
All Other Loans to Members	17	12	31.0-	15	26.6
Other Loans	1	0*	12.7-	5	413.0
Allowance For Loan Losses	5	6	17.5	6	11.4
Other Real Estate Owned	0*	0*	26.3-	0*	9.6-
Land and Building	12	13	6.1	13	2.2
Other Fixed Assets	4	4	1.9	5	7.6
NCUSIF Capitalization Deposit	7	8	9.8	8	7.5
Other Assets	10	7	23.8-	8	3.7
TOTAL ASSETS	884	954	7.9	985	3.3
LIABILITIES					
Total Borrowings	0*	3	0.0	6	133.9
Accrued Dividends/Interest Payable	2	2	8.1	3	6.9
Acct Payable and Other Liabilities	4	4	2.4	5	21.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	6	9	48.8	13	51.0
EQUITY/SAVINGS					
TOTAL SAVINGS	782	846	8.1	861	1.7
Share Drafts	62	68	9.9	80	17.6
Regular Shares	377	403	6.9	397	1.5-
Money Market Shares	78	91	16.5	99	8.7
Share Certificates/CDs	189	193	2.2	202	4.3
IRA/Keogh Accounts	65	71	8.9	64	10.7-
All Other Shares and Member Deposits	5	6	11.2	6	2.4-
Non-Member Deposits	6	14	133.8	14	2.3
Regular Reserves	33	35	6.0	38	8.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	878.0-	0*	76.7-
Other Reserves	32	19	41.5-	39	105.6
Undivided Earnings	30	49	63.3	36	27.1-
TOTAL EQUITY	95	99	4.1	111	12.1
TOTAL LIABILITIES/EQUITY/SAVINGS	884	954	7.9	985	3.3

* Amount Less than 1 Million

Delaware
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	45	42	6.7-	41	2.4-
INTEREST INCOME					
Interest on Loans	47	53	11.9	55	5.3
(Less) Interest Refund	0*	0*	21.4	0*	1.8-
Income from Investments	16	17	8.1	18	2.1
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	63	70	11.0	73	4.5
INTEREST EXPENSE					
Dividends on Shares	31	32	4.4	35	7.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	1,349.9	0*	242.9
TOTAL INTEREST EXPENSE	31	32	4.7	35	7.8
PROVISION FOR LOAN LOSSES	3	4	20.7	3	13.8-
NET INTEREST INCOME AFTER PLL	29	34	16.6	35	3.5
NON-INTEREST INCOME					
Fee Income	3	4	27.7	5	24.4
Other Operating Income	2	2	13.7	3	18.0
Gain (Loss) on Investments	0*	0*	147.7-	0*	222.3
Gain (Loss) on Disp of Fixed Assets	0*	0*	138.7	0*	99.0-
Other Non-Oper Income (Expense)	0*	0*	48.7-	0*	87.7
TOTAL NON-INTEREST INCOME	5	6	12.5	7	19.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	12	13	10.7	15	11.2
Travel and Conference Expense	0*	0*	15.6	0*	1.9-
Office Occupancy Expense	1	1	12.0	2	15.2
Office Operations Expense	6	7	11.4	7	5.4
Educational & Promotional Expense	0*	0*	2.1-	0*	5.4
Loan Servicing Expense	1	2	17.8	2	8.8
Professional and Outside Services	3	4	13.6	4	8.3
Member Insurance	0*	0*	0.5-	0*	0.1-
Operating Fees	0*	0*	0.0-	0*	9.9
Miscellaneous Operating Expenses	0*	0*	11.9-	0*	5.0
TOTAL NON-INTEREST EXPENSES	27	30	10.3	32	8.7
NET INCOME	7	10	36.7	10	2.5-
Transfer to Regular Reserve 1/	2	3	20.0	2	20.6-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

District of Columbia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	79	77	2.5-	75	2.6-
Cash & Equivalents	79	190	141.4	428	124.8
TOTAL INVESTMENTS	1,192	1,088	8.8-	793	27.1-
U.S. Government Obligations	205	284	38.2	268	5.4-
Federal Agency Securities	238	325	36.9	324	0.4-
Mutual Fund & Common Trusts	98	53	45.6-	35	35.0-
MCSD and PIC at Corporate CU	4	28	539.4	5	80.8-
All Other Corporate Credit Union	93	39	58.3-	18	54.3-
Commercial Banks, S&Ls	521	302	42.0-	105	65.2-
Credit Unions -Loans to, Deposits in	2	3	61.8	5	54.5
Other Investments	31	53	72.8	32	39.3-
TOTAL LOANS OUTSTANDING	1,660	1,845	11.2	2,059	11.6
Unsecured Credit Card Loans	175	187	6.8	194	3.8
All Other Unsecured Loans	258	248	3.9-	240	3.5-
New Vehicle Loans	297	324	9.1	371	14.4
Used Vehicle Loans	159	172	8.5	185	7.5
First Mortgage Real Estate Loans	525	647	23.3	762	17.8
Other Real Estate Loans	176	193	9.4	238	23.7
Leases Receivable	N/A	5	N/A	7	40.9
All Other Loans to Members	68	65	3.4-	59	9.4-
Other Loans	1	3	127.6	2	35.0-
Allowance For Loan Losses	18	19	6.7	20	3.0
Other Real Estate Owned	0*	0*	81.2-	0*	84.7
Land and Building	13	13	0.9-	16	29.6
Other Fixed Assets	13	12	3.1-	12	0.7-
NCUSIF Capitalization Deposit	20	22	8.2	23	5.4
Other Assets	29	26	10.1-	30	15.6
TOTAL ASSETS	2,988	3,177	6.3	3,341	5.2
LIABILITIES					
Total Borrowings	13	29	128.1	17	41.9-
Accrued Dividends/Interest Payable	11	9	13.9-	12	28.8
Acct Payable and Other Liabilities	14	14	6.4	15	5.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	37	52	42.1	44	16.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,592	2,736	5.5	2,865	4.7
Share Drafts	513	522	1.8	556	6.4
Regular Shares	946	985	4.1	942	4.3-
Money Market Shares	354	425	20.1	492	15.7
Share Certificates/CDs	608	632	4.0	714	12.9
IRA/Keogh Accounts	150	153	2.2	143	6.5-
All Other Shares and Member Deposits	16	12	23.6-	14	17.5
Non-Member Deposits	5	6	10.4	4	35.7-
Regular Reserves	76	81	7.4	85	4.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	1,683.9	0*	88.1-
Other Reserves	48	53	10.8	57	6.9
Undivided Earnings	235	257	9.1	290	13.2
TOTAL EQUITY	359	388	8.2	432	11.3
TOTAL LIABILITIES/EQUITY/SAVINGS	2,988	3,177	6.3	3,341	5.2

* Amount Less than 1 Million

District of Columbia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	79	77	2.5-	75	2.6-
INTEREST INCOME					
Interest on Loans	137	138	0.8	155	12.2
(Less) Interest Refund	0*	0*	20.9-	0*	730.0
Income from Investments	57	63	10.1	66	5.0
Trading Profits and Losses	3	-4	239.5-	4	222.1-
TOTAL INTEREST INCOME	197	198	0.4	225	14.0
INTEREST EXPENSE					
Dividends on Shares	91	89	1.6-	101	13.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	49.1	1	17.8
TOTAL INTEREST EXPENSE	91	90	1.2-	103	13.7
PROVISION FOR LOAN LOSSES	11	10	7.9-	9	14.5-
NET INTEREST INCOME AFTER PLL	94	97	3.0	114	17.3
NON-INTEREST INCOME					
Fee Income	19	19	2.8	20	2.8
Other Operating Income	4	5	28.3	5	0.8
Gain (Loss) on Investments	0*	0*	432.5	0*	104.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	874.0	0*	432.9
Other Non-Oper Income (Expense)	0*	0*	262.5	0*	49.6-
TOTAL NON-INTEREST INCOME	23	26	10.7	25	1.0-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	41	44	7.3	46	5.4
Travel and Conference Expense	1	1	9.0	2	4.7
Office Occupancy Expense	3	3	1.6-	3	17.3
Office Operations Expense	22	23	7.9	23	3.1-
Educational & Promotional Expense	2	2	2.0	2	1.9
Loan Servicing Expense	5	5	6.4	6	15.6
Professional and Outside Services	6	7	16.6	8	12.4
Member Insurance	0*	0*	24.9-	0*	8.2-
Operating Fees	0*	0*	7.7	0*	8.9-
Miscellaneous Operating Expenses	2	2	4.9	2	12.1
TOTAL NON-INTEREST EXPENSES	83	89	7.4	93	4.5
NET INCOME	35	34	2.4-	46	36.8
Transfer to Regular Reserve 1/	9	10	12.3	8	19.8-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Florida
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	263	253	3.8-	250	1.2-
Cash & Equivalents	551	1,352	145.5	1,839	36.0
TOTAL INVESTMENTS	6,113	5,392	11.8-	4,566	15.3-
U.S. Government Obligations	526	402	23.5-	309	23.2-
Federal Agency Securities	2,461	3,043	23.6	3,008	1.1-
Mutual Fund & Common Trusts	230	148	35.4-	119	19.8-
MCSD and PIC at Corporate CU	54	68	25.5	67	1.8-
All Other Corporate Credit Union	1,707	940	45.0-	465	50.5-
Commercial Banks, S&Ls	970	638	34.2-	366	42.7-
Credit Unions -Loans to, Deposits in	20	15	28.2-	17	20.1
Other Investments	145	138	4.5-	216	56.1
TOTAL LOANS OUTSTANDING	12,075	13,132	8.8	14,851	13.1
Unsecured Credit Card Loans	1,197	1,215	1.5	1,240	2.1
All Other Unsecured Loans	1,008	964	4.4-	941	2.3-
New Vehicle Loans	2,880	3,234	12.3	3,953	22.2
Used Vehicle Loans	2,327	2,528	8.6	2,832	12.0
First Mortgage Real Estate Loans	3,050	3,421	12.2	3,702	8.2
Other Real Estate Loans	996	1,084	8.8	1,353	24.8
Leases Receivable	N/A	32	N/A	55	73.8
All Other Loans to Members	602	635	5.6	745	17.3
Other Loans	15	19	21.5	28	48.7
Allowance For Loan Losses	136	143	5.5	141	1.3-
Other Real Estate Owned	2	2	29.5	3	22.8
Land and Building	331	356	7.3	381	7.2
Other Fixed Assets	105	112	6.8	114	1.6
NCUSIF Capitalization Deposit	146	161	10.2	175	8.5
Other Assets	204	259	27.0	245	5.6-
TOTAL ASSETS	19,391	20,623	6.4	22,032	6.8
LIABILITIES					
Total Borrowings	102	332	226.9	202	39.1-
Accrued Dividends/Interest Payable	24	24	1.9	26	8.0
Acct Payable and Other Liabilities	124	132	6.6	165	25.2
Uninsured Secondary Capital	0*	0*	100.0	0*	20.0
TOTAL LIABILITIES	249	488	95.9	394	19.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	17,053	17,923	5.1	19,136	6.8
Share Drafts	2,571	2,677	4.1	2,965	10.8
Regular Shares	6,219	6,399	2.9	6,171	3.6-
Money Market Shares	1,585	1,914	20.8	2,098	9.6
Share Certificates/CDs	4,952	5,133	3.6	6,002	16.9
IRA/Keogh Accounts	1,622	1,694	4.4	1,767	4.3
All Other Shares and Member Deposits	100	96	4.0-	101	5.3
Non-Member Deposits	4	10	170.4	31	204.0
Regular Reserves	611	704	15.3	724	2.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	9	-55	724.0-	-2	95.7-
Other Reserves	175	168	4.1-	235	40.0
Undivided Earnings	1,295	1,394	7.7	1,545	10.8
TOTAL EQUITY	2,089	2,212	5.9	2,502	13.1
TOTAL LIABILITIES/EQUITY/SAVINGS	19,391	20,623	6.4	22,032	6.8

* Amount Less than 1 Million

Florida
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	263	253	3.8-	250	1.2-
INTEREST INCOME					
Interest on Loans	1,016	1,054	3.7	1,173	11.3
(Less) Interest Refund	0*	0*	22.8-	0*	92.6
Income from Investments	322	347	7.9	359	3.3
Trading Profits and Losses	0*	0*	72.7	0*	31.6-
TOTAL INTEREST INCOME	1,337	1,401	4.8	1,531	9.3
INTEREST EXPENSE					
Dividends on Shares	564	573	1.5	636	11.0
Interest on Deposits	61	71	16.2	85	20.6
Interest on Borrowed Money	3	8	134.6	12	55.3
TOTAL INTEREST EXPENSE	628	651	3.6	733	12.6
PROVISION FOR LOAN LOSSES	100	89	10.3-	70	22.2-
NET INTEREST INCOME AFTER PLL	610	661	8.4	729	10.3
NON-INTEREST INCOME					
Fee Income	176	197	11.8	216	10.0
Other Operating Income	41	54	32.8	70	29.9
Gain (Loss) on Investments	5	2	62.5-	0*	93.8-
Gain (Loss) on Disp of Fixed Assets	1	-2	210.5-	5	385.4-
Other Non-Oper Income (Expense)	2	0*	184.0-	0*	147.2-
TOTAL NON-INTEREST INCOME	226	249	10.5	292	17.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	307	342	11.2	371	8.5
Travel and Conference Expense	10	11	8.9	12	12.8
Office Occupancy Expense	42	46	9.3	50	8.9
Office Operations Expense	166	180	8.4	189	5.0
Educational & Promotional Expense	19	21	13.5	25	20.2
Loan Servicing Expense	26	29	8.8	31	8.5
Professional and Outside Services	61	66	7.0	69	4.8
Member Insurance	5	5	5.2-	4	7.1-
Operating Fees	4	4	7.9	5	13.6
Miscellaneous Operating Expenses	18	20	12.6	24	19.5
TOTAL NON-INTEREST EXPENSES	658	723	9.8	780	7.9
NET INCOME	177	188	5.7	241	28.6
Transfer to Regular Reserve 1/	69	66	3.3-	85	27.6

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Georgia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	238	230	3.4-	224	2.6-
Cash & Equivalents	184	515	180.3	761	47.7
TOTAL INVESTMENTS	3,058	2,730	10.7-	2,220	18.7-
U.S. Government Obligations	247	80	67.8-	37	53.7-
Federal Agency Securities	1,311	1,539	17.4	1,414	8.2-
Mutual Fund & Common Trusts	14	9	37.6-	7	13.8-
MCSD and PIC at Corporate CU	53	50	6.5-	55	9.6
All Other Corporate Credit Union	837	567	32.3-	196	65.4-
Commercial Banks, S&Ls	541	406	25.0-	319	21.5-
Credit Unions -Loans to, Deposits in	34	61	79.3	177	188.1
Other Investments	20	18	8.8-	16	11.8-
TOTAL LOANS OUTSTANDING	4,675	5,188	11.0	5,572	7.4
Unsecured Credit Card Loans	356	386	8.5	408	5.7
All Other Unsecured Loans	520	527	1.4	555	5.3
New Vehicle Loans	983	1,064	8.2	1,192	12.1
Used Vehicle Loans	1,142	1,289	12.8	1,344	4.3
First Mortgage Real Estate Loans	976	1,133	16.1	1,190	5.0
Other Real Estate Loans	406	471	16.1	549	16.5
Leases Receivable	N/A	16	N/A	14	11.8-
All Other Loans to Members	283	294	3.8	307	4.3
Other Loans	9	8	9.1-	14	70.2
Allowance For Loan Losses	38	42	10.0	42	0.8-
Other Real Estate Owned	0*	1	72.6	0*	10.9-
Land and Building	76	86	13.1	100	16.5
Other Fixed Assets	33	37	14.1	36	2.7-
NCUSIF Capitalization Deposit	62	67	8.8	70	4.0
Other Assets	154	102	33.5-	104	1.8
TOTAL ASSETS	8,203	8,684	5.9	8,822	1.6
LIABILITIES					
Total Borrowings	16	38	134.8	35	7.9-
Accrued Dividends/Interest Payable	13	14	4.0	16	13.9
Acct Payable and Other Liabilities	39	45	16.2	54	18.5
Uninsured Secondary Capital	0*	0*	66.7	0*	0.0
TOTAL LIABILITIES	69	97	41.8	105	7.5
EQUITY/SAVINGS					
TOTAL SAVINGS	7,145	7,528	5.4	7,586	0.8
Share Drafts	885	945	6.8	1,015	7.4
Regular Shares	3,789	4,008	5.8	3,986	0.5-
Money Market Shares	301	328	9.0	276	15.8-
Share Certificates/CDs	1,321	1,401	6.0	1,484	5.9
IRA/Keogh Accounts	646	724	12.0	698	3.6-
All Other Shares and Member Deposits	194	114	40.9-	116	1.2
Non-Member Deposits	9	9	3.6-	11	17.1
Regular Reserves	247	267	8.1	285	6.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	-10	463.1-	0*	92.9-
Other Reserves	11	7	38.9-	8	20.1
Undivided Earnings	729	794	8.9	839	5.8
TOTAL EQUITY	990	1,058	6.9	1,132	7.0
TOTAL LIABILITIES/EQUITY/SAVINGS	8,203	8,684	5.9	8,822	1.6

* Amount Less than 1 Million

Georgia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	238	230	3.4-	224	2.6-
INTEREST INCOME					
Interest on Loans	404	424	4.8	457	7.8
(Less) Interest Refund	0*	0*	15.5-	0*	62.5
Income from Investments	167	171	2.4	173	1.2
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	571	595	4.1	630	5.9
INTEREST EXPENSE					
Dividends on Shares	259	266	2.8	279	4.8
Interest on Deposits	37	38	2.3	47	24.6
Interest on Borrowed Money	0*	1	34.3	2	62.8
TOTAL INTEREST EXPENSE	297	305	2.9	328	7.4
PROVISION FOR LOAN LOSSES	24	25	5.1	25	1.7-
NET INTEREST INCOME AFTER PLL	250	264	5.6	277	4.7
NON-INTEREST INCOME					
Fee Income	53	62	16.4	66	6.6
Other Operating Income	21	22	6.0	25	15.4
Gain (Loss) on Investments	0*	0*	341.7	0*	132.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	5,692.1-	0*	126.0-
Other Non-Oper Income (Expense)	1	1	3.4-	0*	90.6-
TOTAL NON-INTEREST INCOME	75	85	13.0	91	7.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	122	130	7.0	135	3.7
Travel and Conference Expense	4	4	9.0	4	1.7-
Office Occupancy Expense	14	15	7.0	16	7.0
Office Operations Expense	57	63	9.4	64	1.9
Educational & Promotional Expense	6	7	7.5	7	5.0-
Loan Servicing Expense	10	12	19.5	12	0.9-
Professional and Outside Services	17	19	10.6	21	14.2
Member Insurance	5	5	0.6-	4	7.7-
Operating Fees	2	2	0.7	2	9.8
Miscellaneous Operating Expenses	8	8	9.1	8	0.3-
TOTAL NON-INTEREST EXPENSES	244	264	8.3	273	3.4
NET INCOME	81	85	4.3	94	11.7
Transfer to Regular Reserve 1/	20	24	21.3	31	30.6

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Guam
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
Cash & Equivalents	7	9	28.5	10	8.4
TOTAL INVESTMENTS	10	5	50.8-	9	83.2
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	10.2-	2	13.2-
MCSD and PIC at Corporate CU	0*	0*	8.7	1	48.6
All Other Corporate Credit Union	2	1	51.5-	1	31.4
Commercial Banks, S&Ls	4	1	73.1-	5	355.8
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	1.7	0*	11.7
TOTAL LOANS OUTSTANDING	119	136	14.8	138	1.2
Unsecured Credit Card Loans	2	2	2.3	2	9.1-
All Other Unsecured Loans	73	85	16.5	92	8.0
New Vehicle Loans	14	18	26.5	24	30.9
Used Vehicle Loans	0*	0*	23.2-	0*	352.5
First Mortgage Real Estate Loans	7	6	8.0-	8	18.7
Other Real Estate Loans	0*	3	327.6	1	54.7-
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	21	22	0.3	11	50.5-
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	4	5	17.2	6	4.9
Other Real Estate Owned	0*	0*	3.8-	0*	37.2-
Land and Building	3	3	3.9-	3	2.7
Other Fixed Assets	0*	1	19.0	1	4.9-
NCUSIF Capitalization Deposit	0*	0*	6.1	1	13.3
Other Assets	0*	1	28.7	1	30.1
TOTAL ASSETS	137	151	10.2	158	4.3
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	91.8	1	52.2
Acct Payable and Other Liabilities	0*	0*	17.1	0*	57.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	0*	1	53.3	2	54.4
EQUITY/SAVINGS					
TOTAL SAVINGS	108	120	11.0	125	4.0
Share Drafts	3	3	4.4	3	11.1
Regular Shares	81	77	4.8-	75	2.0-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	23	39	66.5	44	14.1
IRA/Keogh Accounts	1	1	0.3	2	55.2
All Other Shares and Member Deposits	0*	0*	16.5	0*	3.2
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	0*	0*	6.5	1	61.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	1,208.4	0*	33.5-
Other Reserves	0*	0*	11.5-	0*	100.0-
Undivided Earnings	26	28	6.9	29	3.9
TOTAL EQUITY	28	30	6.2	31	3.4
TOTAL LIABILITIES/EQUITY/SAVINGS	137	151	10.2	158	4.3

* Amount Less than 1 Million

Guam
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
INTEREST INCOME					
Interest on Loans	14	15	13.0	17	8.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	20.2-	0*	51.8
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	14	16	11.4	17	10.1
INTEREST EXPENSE					
Dividends on Shares	5	6	7.4	6	14.0
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
TOTAL INTEREST EXPENSE	5	6	7.4	6	14.0
PROVISION FOR LOAN LOSSES	2	3	66.3	4	44.0
NET INTEREST INCOME AFTER PLL	7	7	0.1	7	7.4-
NON-INTEREST INCOME					
Fee Income	0*	0*	0.0	0*	9.6
Other Operating Income	0*	0*	100.0-	0*	0.0
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	20,665.9	0*	86.7-
Other Non-Oper Income (Expense)	0*	0*	1,354.4-	0*	92.6-
TOTAL NON-INTEREST INCOME	0*	0*	8.0	0*	13.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	3	3	1.4-	3	0.5-
Travel and Conference Expense	0*	0*	9.5	0*	29.2
Office Occupancy Expense	0*	0*	2.2-	0*	1.7-
Office Operations Expense	1	1	5.4	1	5.3
Educational & Promotional Expense	0*	0*	14.6	0*	34.9-
Loan Servicing Expense	0*	0*	0.6-	0*	67.3
Professional and Outside Services	0*	0*	21.3	0*	87.3
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	3.9	0*	26.2
Miscellaneous Operating Expenses	0*	0*	11.9	0*	4.9-
TOTAL NON-INTEREST EXPENSES	6	6	1.9	6	5.9
NET INCOME	2	2	3.0-	1	44.1-
Transfer to Regular Reserve 1/	0*	2	381.7	0*	82.8-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Hawaii
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	110	106	3.6-	102	3.8-
Cash & Equivalents	62	223	258.8	279	25.1
TOTAL INVESTMENTS	1,678	1,549	7.7-	1,511	2.5-
U.S. Government Obligations	61	27	56.1-	23	14.8-
Federal Agency Securities	577	685	18.6	713	4.1
Mutual Fund & Common Trusts	32	25	21.1-	27	6.6
MCSD and PIC at Corporate CU	23	29	24.2	30	1.6
All Other Corporate Credit Union	371	205	44.8-	178	13.1-
Commercial Banks, S&Ls	587	555	5.5-	510	8.0-
Credit Unions -Loans to, Deposits in	9	10	10.8	17	61.0
Other Investments	17	13	22.7-	13	0.3
TOTAL LOANS OUTSTANDING	1,927	2,010	4.3	2,179	8.4
Unsecured Credit Card Loans	104	106	1.9	116	9.7
All Other Unsecured Loans	316	302	4.3-	292	3.3-
New Vehicle Loans	252	302	20.0	387	28.1
Used Vehicle Loans	141	178	26.4	210	17.6
First Mortgage Real Estate Loans	498	529	6.2	554	4.8
Other Real Estate Loans	469	453	3.4-	466	2.8
Leases Receivable	N/A	2	N/A	0*	100.0-
All Other Loans to Members	136	131	3.4-	144	9.8
Other Loans	11	6	50.1-	10	73.2
Allowance For Loan Losses	24	29	17.1	31	9.9
Other Real Estate Owned	4	4	7.7-	4	5.4
Land and Building	75	77	2.1	78	2.0
Other Fixed Assets	11	13	17.9	14	8.0
NCUSIF Capitalization Deposit	30	31	4.9	32	4.1
Other Assets	30	34	14.4	38	12.1
TOTAL ASSETS	3,793	3,912	3.1	4,104	4.9
LIABILITIES					
Total Borrowings	9	5	49.7-	3	43.2-
Accrued Dividends/Interest Payable	4	3	19.1-	4	29.4
Acct Payable and Other Liabilities	13	19	44.1	24	25.0
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
TOTAL LIABILITIES	27	27	0.7	31	13.5
EQUITY/SAVINGS					
TOTAL SAVINGS	3,268	3,371	3.2	3,526	4.6
Share Drafts	246	265	7.8	295	11.4
Regular Shares	1,631	1,648	1.1	1,641	0.5-
Money Market Shares	360	387	7.6	394	1.6
Share Certificates/CDs	687	724	5.4	869	20.0
IRA/Keogh Accounts	290	298	2.7	289	3.1-
All Other Shares and Member Deposits	36	33	10.1-	30	8.5-
Non-Member Deposits	18	16	9.6-	9	42.6-
Regular Reserves	123	123	0.1	126	2.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-7	1,319.4	-3	64.3-
Other Reserves	86	81	5.7-	94	15.8
Undivided Earnings	289	317	9.4	330	4.3
TOTAL EQUITY	498	513	3.1	548	6.7
TOTAL LIABILITIES/EQUITY/SAVINGS	3,793	3,912	3.1	4,104	4.9

* Amount Less than 1 Million

Hawaii
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	110	106	3.6-	102	3.8-
INTEREST INCOME					
Interest on Loans	163	163	0.1-	175	7.4
(Less) Interest Refund	3	3	19.6	3	3.6
Income from Investments	96	99	2.9	106	7.3
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	256	258	0.8	278	7.4
INTEREST EXPENSE					
Dividends on Shares	129	126	2.1-	135	7.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	23.7-	0*	11.5-
TOTAL INTEREST EXPENSE	129	126	2.2-	135	7.1
PROVISION FOR LOAN LOSSES	17	18	7.7	15	13.3-
NET INTEREST INCOME AFTER PLL	110	114	3.3	127	11.0
NON-INTEREST INCOME					
Fee Income	8	8	3.2	9	9.2
Other Operating Income	5	6	30.5	7	8.6
Gain (Loss) on Investments	0*	0*	12.7	0*	10.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	476.6-	0*	185.1-
Other Non-Oper Income (Expense)	0*	0*	41.2-	0*	519.7-
TOTAL NON-INTEREST INCOME	12	14	16.9	14	2.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	49	51	4.8	54	6.4
Travel and Conference Expense	2	2	11.3	2	8.7
Office Occupancy Expense	7	7	5.9	8	8.5
Office Operations Expense	18	19	7.4	20	5.5
Educational & Promotional Expense	3	3	3.3	3	26.0
Loan Servicing Expense	3	4	7.9	4	9.2
Professional and Outside Services	9	9	1.7-	10	6.0
Member Insurance	4	4	3.2-	4	1.0
Operating Fees	0*	1	8.6	1	3.2
Miscellaneous Operating Expenses	4	4	8.0	5	14.9
TOTAL NON-INTEREST EXPENSES	99	104	4.8	111	7.1
NET INCOME	23	24	4.0	30	22.8
Transfer to Regular Reserve 1/	7	7	6.9	12	67.8

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Idaho
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	58	54	6.9-	50	7.4-
Cash & Equivalents	47	123	160.1	159	28.5
TOTAL INVESTMENTS	311	192	38.3-	158	17.4-
U.S. Government Obligations	7	1	79.5-	0*	81.5-
Federal Agency Securities	41	42	1.4	42	2.1
Mutual Fund & Common Trusts	3	3	3.7	3	6.3
MCSD and PIC at Corporate CU	11	9	16.2-	10	8.1
All Other Corporate Credit Union	194	94	51.5-	56	40.7-
Commercial Banks, S&Ls	51	40	22.4-	41	4.0
Credit Unions -Loans to, Deposits in	2	3	24.9	5	77.7
Other Investments	3	0*	75.9-	1	66.0
TOTAL LOANS OUTSTANDING	928	1,061	14.3	1,160	9.3
Unsecured Credit Card Loans	53	55	4.0	59	6.5
All Other Unsecured Loans	75	67	10.0-	62	8.3-
New Vehicle Loans	161	190	17.9	224	18.0
Used Vehicle Loans	306	350	14.5	389	11.0
First Mortgage Real Estate Loans	130	155	19.5	165	6.3
Other Real Estate Loans	75	88	17.2	97	9.8
Leases Receivable	N/A	0*	N/A	0*	100.0-
All Other Loans to Members	126	154	22.5	159	3.1
Other Loans	2	0*	72.2-	6	750.6
Allowance For Loan Losses	7	7	3.4	8	15.9
Other Real Estate Owned	0*	0*	84.6-	0*	480.1
Land and Building	29	35	18.4	36	4.3
Other Fixed Assets	7	8	12.4	8	0.1-
NCUSIF Capitalization Deposit	10	11	12.3	12	10.5
Other Assets	13	13	2.0	14	11.7
TOTAL ASSETS	1,339	1,437	7.3	1,540	7.2
LIABILITIES					
Total Borrowings	0*	23	17,450.3	3	88.2-
Accrued Dividends/Interest Payable	5	5	4.2	6	20.3
Acct Payable and Other Liabilities	9	8	7.2-	10	18.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	14	36	165.7	18	49.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,191	1,255	5.4	1,361	8.5
Share Drafts	179	188	5.2	214	13.9
Regular Shares	460	471	2.5	470	0.2-
Money Market Shares	134	155	15.1	163	5.5
Share Certificates/CDs	288	306	6.4	374	22.0
IRA/Keogh Accounts	96	100	3.8	106	6.0
All Other Shares and Member Deposits	30	30	1.3	28	6.1-
Non-Member Deposits	4	5	9.5	6	29.1
Regular Reserves	38	40	5.4	44	8.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	2,008.5	0*	75.7-
Other Reserves	5	5	10.9-	5	1.6
Undivided Earnings	91	101	11.3	112	10.5
TOTAL EQUITY	134	145	8.2	160	10.2
TOTAL LIABILITIES/EQUITY/SAVINGS	1,339	1,437	7.3	1,540	7.2

* Amount Less than 1 Million

Idaho
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	58	54	6.9-	50	7.4-
INTEREST INCOME					
Interest on Loans	81	85	4.4	96	14.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	15	17	8.7	16	4.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	96	101	5.1	112	10.9
INTEREST EXPENSE					
Dividends on Shares	42	38	9.0-	42	11.4
Interest on Deposits	4	9	138.6	10	16.1
Interest on Borrowed Money	0*	0*	493.8	0*	105.2
TOTAL INTEREST EXPENSE	45	47	3.9	53	13.1
PROVISION FOR LOAN LOSSES	5	5	3.2	5	1.6
NET INTEREST INCOME AFTER PLL	46	49	6.5	54	9.7
NON-INTEREST INCOME					
Fee Income	10	10	7.9	11	8.6
Other Operating Income	3	3	26.4	4	16.5
Gain (Loss) on Investments	0*	0*	248.9-	0*	112.3
Gain (Loss) on Disp of Fixed Assets	0*	0*	65.6-	0*	79.1-
Other Non-Oper Income (Expense)	0*	0*	70.5-	0*	81.5-
TOTAL NON-INTEREST INCOME	13	14	6.9	15	9.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	24	26	7.4	29	13.3
Travel and Conference Expense	0*	0*	9.1	0*	17.0
Office Occupancy Expense	3	3	6.4	3	11.4
Office Operations Expense	11	12	5.8	12	5.7
Educational & Promotional Expense	1	2	1.2	2	14.1
Loan Servicing Expense	2	2	12.5	2	6.5
Professional and Outside Services	2	2	6.2	2	4.2
Member Insurance	1	1	3.2-	1	2.3-
Operating Fees	0*	0*	14.3-	0*	35.1
Miscellaneous Operating Expenses	0*	1	33.1	1	13.6
TOTAL NON-INTEREST EXPENSES	46	50	7.0	55	10.5
NET INCOME	13	14	5.2	14	5.9
Transfer to Regular Reserve 1/	6	7	19.2	7	5.6

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Illinois
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	586	567	3.2-	548	3.4-
Cash & Equivalents	244	669	174.5	909	35.8
TOTAL INVESTMENTS	4,720	4,097	13.2-	3,635	11.3-
U.S. Government Obligations	470	448	4.6-	309	31.1-
Federal Agency Securities	1,237	1,531	23.7	1,477	3.5-
Mutual Fund & Common Trusts	198	48	75.6-	42	12.8-
MCSD and PIC at Corporate CU	79	85	8.2	77	9.4-
All Other Corporate Credit Union	1,543	970	37.1-	760	21.7-
Commercial Banks, S&Ls	826	869	5.1	399	54.0-
Credit Unions -Loans to, Deposits in	24	26	9.3	24	7.1-
Other Investments	341	119	65.0-	546	357.9
TOTAL LOANS OUTSTANDING	7,672	8,547	11.4	9,292	8.7
Unsecured Credit Card Loans	689	683	0.8-	757	10.8
All Other Unsecured Loans	554	558	0.6	517	7.3-
New Vehicle Loans	1,698	1,878	10.6	2,024	7.8
Used Vehicle Loans	1,450	1,589	9.5	1,662	4.6
First Mortgage Real Estate Loans	2,194	2,606	18.8	2,874	10.3
Other Real Estate Loans	742	874	17.7	1,074	22.9
Leases Receivable	N/A	4	N/A	4	17.8-
All Other Loans to Members	315	317	0.5	341	7.7
Other Loans	29	38	31.8	39	3.1
Allowance For Loan Losses	75	80	6.9	82	3.0
Other Real Estate Owned	0*	0*	31.3	0*	26.6-
Land and Building	112	135	21.0	146	7.5
Other Fixed Assets	51	54	5.7	60	12.6
NCUSIF Capitalization Deposit	96	105	8.8	112	6.7
Other Assets	117	134	14.7	165	22.8
TOTAL ASSETS	12,937	13,662	5.6	14,237	4.2
LIABILITIES					
Total Borrowings	0*	199	167,344.9	91	54.2-
Accrued Dividends/Interest Payable	20	20	0.8-	24	16.8
Acct Payable and Other Liabilities	330	96	70.8-	187	93.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	351	316	9.9-	302	4.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	11,233	11,874	5.7	12,322	3.8
Share Drafts	1,004	1,046	4.2	1,184	13.1
Regular Shares	5,755	5,997	4.2	5,996	0.0-
Money Market Shares	938	1,116	19.0	1,165	4.4
Share Certificates/CDs	2,156	2,304	6.9	2,598	12.7
IRA/Keogh Accounts	1,164	1,169	0.4	1,179	0.8
All Other Shares and Member Deposits	69	78	13.1	73	6.3-
Non-Member Deposits	147	163	11.4	127	22.2-
Regular Reserves	423	473	11.8	522	10.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-15	48,232.0	0*	98.0-
Other Reserves	91	91	0.4-	90	1.4-
Undivided Earnings	839	923	10.0	1,002	8.6
TOTAL EQUITY	1,353	1,472	8.8	1,614	9.6
TOTAL LIABILITIES/EQUITY/SAVINGS	12,937	13,662	5.6	14,237	4.2

* Amount Less than 1 Million

Illinois
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	586	567	3.2-	548	3.4-
INTEREST INCOME					
Interest on Loans	652	678	4.0	749	10.4
(Less) Interest Refund	0*	0*	28.1-	0*	21.3-
Income from Investments	238	255	7.1	264	3.6
Trading Profits and Losses	0*	0*	37.3	0*	53.2-
TOTAL INTEREST INCOME	890	933	4.8	1,013	8.6
INTEREST EXPENSE					
Dividends on Shares	445	451	1.4	507	12.6
Interest on Deposits	25	30	19.0	35	17.6
Interest on Borrowed Money	0*	3	412.6	8	200.7
TOTAL INTEREST EXPENSE	471	484	2.8	551	14.0
PROVISION FOR LOAN LOSSES	41	41	0.9-	38	6.4-
NET INTEREST INCOME AFTER PLL	379	409	8.0	424	3.7
NON-INTEREST INCOME					
Fee Income	63	72	14.8	74	3.5
Other Operating Income	25	28	12.1	35	26.1
Gain (Loss) on Investments	2	0*	82.4-	0*	220.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	622.7-	5	2,776.5-
Other Non-Oper Income (Expense)	3	0*	63.1-	0*	128.2-
TOTAL NON-INTEREST INCOME	92	101	9.8	114	13.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	168	184	9.9	197	7.0
Travel and Conference Expense	5	6	7.1	6	4.0
Office Occupancy Expense	21	23	11.4	25	8.0
Office Operations Expense	71	75	4.9	80	7.3
Educational & Promotional Expense	12	13	9.3	14	12.1
Loan Servicing Expense	18	21	19.6	25	15.9
Professional and Outside Services	25	25	0.8	27	9.3
Member Insurance	8	7	6.7-	7	0.6
Operating Fees	3	3	5.9	3	0.1
Miscellaneous Operating Expenses	22	25	13.3	21	13.0-
TOTAL NON-INTEREST EXPENSES	350	380	8.6	405	6.4
NET INCOME	120	130	7.8	134	3.0
Transfer to Regular Reserve 1/	31	30	5.8-	49	64.3

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Indiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	252	246	2.4-	236	4.1-
Cash & Equivalents	156	700	347.9	821	17.4
TOTAL INVESTMENTS	2,422	1,834	24.3-	1,750	4.6-
U.S. Government Obligations	40	24	40.2-	39	60.8
Federal Agency Securities	566	603	6.5	701	16.3
Mutual Fund & Common Trusts	87	83	4.6-	83	0.4-
MCSD and PIC at Corporate CU	51	56	10.4	65	16.2
All Other Corporate Credit Union	827	531	35.7-	340	35.9-
Commercial Banks, S&Ls	726	478	34.2-	434	9.3-
Credit Unions -Loans to, Deposits in	9	10	12.2	16	62.9
Other Investments	115	49	57.8-	71	46.8
TOTAL LOANS OUTSTANDING	5,822	6,272	7.7	6,766	7.9
Unsecured Credit Card Loans	465	471	1.3	422	10.6-
All Other Unsecured Loans	479	439	8.2-	444	1.2
New Vehicle Loans	1,077	1,085	0.7	1,194	10.1
Used Vehicle Loans	1,410	1,547	9.7	1,673	8.2
First Mortgage Real Estate Loans	1,317	1,462	11.0	1,612	10.3
Other Real Estate Loans	709	781	10.1	926	18.6
Leases Receivable	N/A	112	N/A	116	3.2
All Other Loans to Members	360	371	3.1	371	0.0
Other Loans	5	3	34.5-	8	146.2
Allowance For Loan Losses	51	53	5.5	52	3.5-
Other Real Estate Owned	6	2	69.7-	2	18.4-
Land and Building	140	148	6.0	159	7.2
Other Fixed Assets	43	46	6.0	44	3.5-
NCUSIF Capitalization Deposit	67	73	9.3	78	7.4
Other Assets	66	77	16.4	91	18.9
TOTAL ASSETS	8,671	9,097	4.9	9,659	6.2
LIABILITIES					
Total Borrowings	41	118	187.7	113	5.0-
Accrued Dividends/Interest Payable	4	4	1.7	7	56.2
Acct Payable and Other Liabilities	39	46	18.3	52	14.8
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
TOTAL LIABILITIES	84	169	100.1	172	2.0
EQUITY/SAVINGS					
TOTAL SAVINGS	7,702	7,983	3.6	8,438	5.7
Share Drafts	995	1,066	7.1	1,180	10.7
Regular Shares	2,844	2,883	1.4	2,769	4.0-
Money Market Shares	1,065	1,210	13.6	1,269	4.9
Share Certificates/CDs	1,976	1,995	1.0	2,330	16.8
IRA/Keogh Accounts	683	701	2.6	713	1.7
All Other Shares and Member Deposits	127	117	7.8-	143	22.0
Non-Member Deposits	12	11	7.3-	33	209.9
Regular Reserves	278	306	10.0	342	11.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-11	38,256.8	-1	89.3-
Other Reserves	38	44	16.2	41	5.0-
Undivided Earnings	569	608	6.7	668	9.9
TOTAL EQUITY	885	946	6.9	1,050	11.0
TOTAL LIABILITIES/EQUITY/SAVINGS	8,671	9,097	4.9	9,659	6.2

* Amount Less than 1 Million

Indiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	252	246	2.4-	236	4.1-
INTEREST INCOME					
Interest on Loans	498	504	1.3	552	9.6
(Less) Interest Refund	0*	0*	14.6-	0*	8.4-
Income from Investments	126	138	9.2	146	6.0
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	624	642	2.9	698	8.8
INTEREST EXPENSE					
Dividends on Shares	295	288	2.3-	326	13.1
Interest on Deposits	0*	7	25,923.6	0*	91.1-
Interest on Borrowed Money	3	3	11.4-	5	74.2
TOTAL INTEREST EXPENSE	298	298	0.0-	332	11.3
PROVISION FOR LOAN LOSSES	43	33	22.5-	29	12.9-
NET INTEREST INCOME AFTER PLL	283	311	9.7	338	8.7
NON-INTEREST INCOME					
Fee Income	60	64	5.7	73	14.3
Other Operating Income	24	28	18.2	33	16.8
Gain (Loss) on Investments	0*	0*	198.7-	0*	23.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	992.9-	7	2,381.7-
Other Non-Oper Income (Expense)	0*	1	561.8	0*	78.8-
TOTAL NON-INTEREST INCOME	84	92	9.4	112	21.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	147	158	7.8	173	9.1
Travel and Conference Expense	5	5	1.7	6	10.1
Office Occupancy Expense	20	22	11.9	24	5.6
Office Operations Expense	67	71	6.7	76	6.7
Educational & Promotional Expense	10	12	13.4	14	21.2
Loan Servicing Expense	15	18	17.6	18	1.5-
Professional and Outside Services	26	29	12.2	31	8.2
Member Insurance	3	3	0.5	3	0.7-
Operating Fees	2	2	6.4	2	8.6
Miscellaneous Operating Expenses	8	8	4.1-	10	23.0
TOTAL NON-INTEREST EXPENSES	303	329	8.4	356	8.4
NET INCOME	65	75	15.5	94	25.9
Transfer to Regular Reserve 1/	41	41	0.1-	47	13.8

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Iowa
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	206	200	2.9-	193	3.5-
Cash & Equivalents	94	311	231.5	293	5.8-
TOTAL INVESTMENTS	808	541	33.1-	465	14.1-
U.S. Government Obligations	31	25	19.6-	18	27.0-
Federal Agency Securities	205	211	3.1	176	16.7-
Mutual Fund & Common Trusts	0*	0*	30.3-	0*	56.1-
MCSD and PIC at Corporate CU	9	9	3.9	9	2.0
All Other Corporate Credit Union	309	88	71.6-	75	14.7-
Commercial Banks, S&Ls	181	156	14.0-	129	17.3-
Credit Unions -Loans to, Deposits in	14	11	18.5-	15	31.1
Other Investments	58	40	31.7-	42	6.2
TOTAL LOANS OUTSTANDING	2,253	2,535	12.5	2,839	12.0
Unsecured Credit Card Loans	150	155	3.6	169	8.7
All Other Unsecured Loans	141	137	2.5-	144	4.5
New Vehicle Loans	385	426	10.7	473	11.0
Used Vehicle Loans	602	654	8.7	715	9.3
First Mortgage Real Estate Loans	450	565	25.7	648	14.6
Other Real Estate Loans	347	410	18.3	484	18.1
Leases Receivable	N/A	6	N/A	3	50.0-
All Other Loans to Members	156	161	3.4	170	5.6
Other Loans	22	19	14.4-	33	71.3
Allowance For Loan Losses	21	22	6.7	23	3.7
Other Real Estate Owned	0*	0*	3.8	0*	74.8-
Land and Building	62	63	2.0	72	13.8
Other Fixed Assets	15	17	15.6	16	3.4-
NCUSIF Capitalization Deposit	25	27	10.1	29	7.5
Other Assets	41	38	8.6-	40	5.2
TOTAL ASSETS	3,277	3,510	7.1	3,731	6.3
LIABILITIES					
Total Borrowings	48	114	135.9	129	13.3
Accrued Dividends/Interest Payable	9	9	2.2	11	17.3
Acct Payable and Other Liabilities	22	22	0.6-	25	14.0
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
TOTAL LIABILITIES	80	145	82.8	165	13.6
EQUITY/SAVINGS					
TOTAL SAVINGS	2,854	2,998	5.0	3,163	5.5
Share Drafts	392	415	5.9	454	9.5
Regular Shares	1,227	1,272	3.7	1,238	2.6-
Money Market Shares	260	288	11.1	322	11.8
Share Certificates/CDs	707	758	7.1	892	17.7
IRA/Keogh Accounts	214	214	0.2	216	0.7
All Other Shares and Member Deposits	39	44	13.6	27	38.9-
Non-Member Deposits	16	7	58.9-	13	97.5
Regular Reserves	116	125	7.0	140	12.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	-6	713.8-	-2	68.2-
Other Reserves	86	92	6.4	94	2.6
Undivided Earnings	139	156	12.4	171	9.4
TOTAL EQUITY	343	366	6.9	403	10.0
TOTAL LIABILITIES/EQUITY/SAVINGS	3,277	3,510	7.1	3,731	6.3

* Amount Less than 1 Million

Iowa
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	206	200	2.9-	193	3.5-
INTEREST INCOME					
Interest on Loans	198	206	4.0	235	14.0
(Less) Interest Refund	0*	0*	4.3-	0*	39.7-
Income from Investments	42	46	10.3	42	7.9-
Trading Profits and Losses	0*	0*	176.3-	0	100.0-
TOTAL INTEREST INCOME	240	252	5.1	277	10.1
INTEREST EXPENSE					
Dividends on Shares	83	84	0.8	93	10.5
Interest on Deposits	23	24	6.1	26	5.0
Interest on Borrowed Money	2	4	63.9	8	133.2
TOTAL INTEREST EXPENSE	108	112	3.2	126	13.2
PROVISION FOR LOAN LOSSES	10	9	7.9-	9	5.9-
NET INTEREST INCOME AFTER PLL	121	131	7.9	142	8.6
NON-INTEREST INCOME					
Fee Income	19	20	6.6	25	21.4
Other Operating Income	10	13	22.1	10	18.2-
Gain (Loss) on Investments	0*	0*	81.8-	0*	503.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,224.0-	0*	115.9-
Other Non-Oper Income (Expense)	0*	0*	207.5	0*	71.3
TOTAL NON-INTEREST INCOME	30	33	11.7	35	4.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	57	63	9.7	69	9.7
Travel and Conference Expense	2	2	7.3	2	5.6
Office Occupancy Expense	9	9	3.3	10	13.5
Office Operations Expense	23	26	9.8	27	6.9
Educational & Promotional Expense	5	5	10.0	6	8.7
Loan Servicing Expense	6	7	10.1	7	7.6
Professional and Outside Services	14	15	6.3	16	8.1
Member Insurance	3	3	1.0-	2	10.7-
Operating Fees	1	1	7.7-	1	12.2
Miscellaneous Operating Expenses	4	3	3.6-	4	5.6
TOTAL NON-INTEREST EXPENSES	123	133	8.1	144	8.6
NET INCOME	28	31	10.7	32	4.2
Transfer to Regular Reserve 1/	7	7	4.0	9	33.1

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Kansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	143	138	3.5-	134	2.9-
Cash & Equivalents	67	180	166.9	177	1.6-
TOTAL INVESTMENTS	583	437	25.0-	364	16.6-
U.S. Government Obligations	2	1	25.9-	0*	17.5-
Federal Agency Securities	139	154	10.3	126	18.0-
Mutual Fund & Common Trusts	6	12	125.8	4	65.5-
MCSD and PIC at Corporate CU	20	21	1.5	21	4.1
All Other Corporate Credit Union	271	112	58.6-	94	16.2-
Commercial Banks, S&Ls	129	123	4.7-	98	20.5-
Credit Unions -Loans to, Deposits in	12	10	16.5-	13	31.7
Other Investments	4	4	13.3-	7	72.9
TOTAL LOANS OUTSTANDING	1,429	1,496	4.7	1,622	8.4
Unsecured Credit Card Loans	52	52	0.3	59	13.2
All Other Unsecured Loans	76	75	1.2-	72	3.3-
New Vehicle Loans	261	269	3.0	304	13.0
Used Vehicle Loans	565	582	3.1	633	8.7
First Mortgage Real Estate Loans	242	268	10.6	287	7.2
Other Real Estate Loans	107	115	7.7	134	16.1
Leases Receivable	N/A	10	N/A	5	56.8-
All Other Loans to Members	124	123	1.4-	123	0.0
Other Loans	2	2	9.9-	6	212.0
Allowance For Loan Losses	16	14	7.3-	16	13.7
Other Real Estate Owned	0*	0*	9.9-	0*	274.6
Land and Building	38	40	5.7	45	13.2
Other Fixed Assets	11	11	2.6-	12	12.7
NCUSIF Capitalization Deposit	17	18	5.4	18	5.2
Other Assets	20	19	5.2-	22	15.2
TOTAL ASSETS	2,149	2,186	1.7	2,245	2.7
LIABILITIES					
Total Borrowings	14	32	133.9	21	33.0-
Accrued Dividends/Interest Payable	6	5	10.2-	6	6.0
Acct Payable and Other Liabilities	13	13	3.3-	15	15.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	33	50	52.2	42	16.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,862	1,869	0.4	1,916	2.5
Share Drafts	205	202	1.6-	221	9.5
Regular Shares	691	698	1.0	668	4.3-
Money Market Shares	143	153	7.0	147	3.7-
Share Certificates/CDs	574	560	2.5-	623	11.3
IRA/Keogh Accounts	187	190	2.1	188	1.4-
All Other Shares and Member Deposits	60	64	5.7	66	3.8
Non-Member Deposits	2	2	23.0	2	22.5
Regular Reserves	80	85	6.6	92	8.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	449.6-	0*	86.7-
Other Reserves	42	44	4.2	46	5.4
Undivided Earnings	133	141	6.2	150	6.6
TOTAL EQUITY	255	267	4.9	288	7.6
TOTAL LIABILITIES/EQUITY/SAVINGS	2,149	2,186	1.7	2,245	2.7

* Amount Less than 1 Million

Kansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	143	138	3.5-	134	2.9-
INTEREST INCOME					
Interest on Loans	126	124	1.9-	137	10.1
(Less) Interest Refund	0*	0*	47.3-	0*	1.7-
Income from Investments	31	33	5.9	32	4.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	158	157	0.3-	168	7.0
INTEREST EXPENSE					
Dividends on Shares	74	73	1.0-	72	0.6-
Interest on Deposits	0	0*	0.0	5	1,675.0
Interest on Borrowed Money	0*	0*	852.8	2	135.6
TOTAL INTEREST EXPENSE	74	74	0.3	79	7.1
PROVISION FOR LOAN LOSSES	10	6	42.5-	8	39.3
NET INTEREST INCOME AFTER PLL	74	78	4.6	81	4.5
NON-INTEREST INCOME					
Fee Income	13	14	8.1	15	8.2
Other Operating Income	4	5	12.2	6	21.3
Gain (Loss) on Investments	0*	0*	103.3-	0*	70,028.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	24.5	0*	1,059.4
Other Non-Oper Income (Expense)	0*	0*	59.7	0*	24.5-
TOTAL NON-INTEREST INCOME	18	19	10.1	22	12.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	37	39	3.8	41	5.6
Travel and Conference Expense	0*	0*	5.5-	2	70.6
Office Occupancy Expense	5	5	1.7	5	5.7
Office Operations Expense	15	16	5.8	17	7.9
Educational & Promotional Expense	2	3	11.2	3	14.0
Loan Servicing Expense	4	4	13.0	4	7.8-
Professional and Outside Services	5	6	8.1	7	12.1
Member Insurance	2	2	8.4-	2	0.9
Operating Fees	0*	0*	0.6	0*	4.1
Miscellaneous Operating Expenses	3	2	5.1-	3	20.0
TOTAL NON-INTEREST EXPENSES	76	79	4.2	85	7.3
NET INCOME	16	18	12.6	18	1.5
Transfer to Regular Reserve 1/	6	5	26.1-	5	19.5

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Kentucky
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	138	134	2.9-	128	4.5-
Cash & Equivalents	70	229	225.9	283	23.3
TOTAL INVESTMENTS	744	532	28.5-	417	21.6-
U.S. Government Obligations	48	25	47.7-	19	22.0-
Federal Agency Securities	169	172	1.4	190	10.5
Mutual Fund & Common Trusts	11	2	79.4-	0*	67.5-
MCSD and PIC at Corporate CU	20	22	8.0	23	3.0
All Other Corporate Credit Union	346	179	48.1-	70	61.2-
Commercial Banks, S&Ls	140	123	11.9-	107	13.5-
Credit Unions -Loans to, Deposits in	4	3	34.1-	3	21.8
Other Investments	6	6	4.7-	5	13.4-
TOTAL LOANS OUTSTANDING	2,002	2,179	8.8	2,371	8.8
Unsecured Credit Card Loans	127	130	2.6	143	10.3
All Other Unsecured Loans	251	241	3.7-	240	0.6-
New Vehicle Loans	385	399	3.7	444	11.3
Used Vehicle Loans	464	541	16.5	603	11.6
First Mortgage Real Estate Loans	475	510	7.6	523	2.5
Other Real Estate Loans	228	265	16.5	314	18.4
Leases Receivable	N/A	9	N/A	16	76.1
All Other Loans to Members	72	82	14.2	85	3.9
Other Loans	2	1	35.0-	2	58.9
Allowance For Loan Losses	20	21	2.8	22	6.6
Other Real Estate Owned	0*	0*	17.2-	0*	38.4-
Land and Building	38	47	25.2	54	14.7
Other Fixed Assets	18	21	13.5	21	1.6
NCUSIF Capitalization Deposit	22	24	9.2	26	6.6
Other Assets	21	24	17.8	26	9.1
TOTAL ASSETS	2,895	3,036	4.9	3,176	4.6
LIABILITIES					
Total Borrowings	0*	3	4,725.7	6	71.3
Accrued Dividends/Interest Payable	12	11	6.9-	12	7.6
Acct Payable and Other Liabilities	11	12	11.5	15	23.3
Uninsured Secondary Capital	0*	0*	125.0	0*	51.1
TOTAL LIABILITIES	23	27	17.1	33	23.2
EQUITY/SAVINGS					
TOTAL SAVINGS	2,500	2,610	4.4	2,713	3.9
Share Drafts	292	304	4.2	339	11.4
Regular Shares	1,167	1,220	4.5	1,179	3.4-
Money Market Shares	82	102	24.5	127	24.6
Share Certificates/CDs	625	657	5.0	742	12.9
IRA/Keogh Accounts	265	272	2.6	277	1.8
All Other Shares and Member Deposits	60	47	21.6-	38	18.9-
Non-Member Deposits	9	8	13.2-	12	51.2
Regular Reserves	96	102	6.1	108	5.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	214.2-	0*	182.5-
Other Reserves	4	2	50.3-	0*	65.9-
Undivided Earnings	272	297	9.2	322	8.4
TOTAL EQUITY	372	400	7.4	430	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	2,895	3,036	4.9	3,176	4.6

* Amount Less than 1 Million

Kentucky
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	138	134	2.9-	128	4.5-
INTEREST INCOME					
Interest on Loans	177	180	2.0	199	10.2
(Less) Interest Refund	0*	0*	80.6-	0*	15.1-
Income from Investments	39	40	4.4	39	2.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	215	221	2.6	238	7.8
INTEREST EXPENSE					
Dividends on Shares	102	103	1.1	112	8.6
Interest on Deposits	0*	0*	180.0	0*	44.4-
Interest on Borrowed Money	0*	0*	414.2	0*	197.1
TOTAL INTEREST EXPENSE	102	104	1.2	113	8.7
PROVISION FOR LOAN LOSSES	15	12	21.9-	12	3.3
NET INTEREST INCOME AFTER PLL	98	105	7.9	113	7.5
NON-INTEREST INCOME					
Fee Income	19	22	18.3	24	6.9
Other Operating Income	9	9	5.9	12	22.0
Gain (Loss) on Investments	0*	0*	124.6-	0*	219.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	389.7	0*	136.1-
Other Non-Oper Income (Expense)	0*	0*	129.1-	0*	144.0-
TOTAL NON-INTEREST INCOME	28	32	12.8	35	10.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	48	54	11.2	57	7.0
Travel and Conference Expense	2	2	8.7	2	5.0-
Office Occupancy Expense	5	6	3.5	6	13.7
Office Operations Expense	21	24	12.0	26	7.0
Educational & Promotional Expense	3	3	18.2	3	4.3
Loan Servicing Expense	4	5	20.5	6	10.1
Professional and Outside Services	8	9	7.4	10	12.0
Member Insurance	2	2	3.5-	2	14.9-
Operating Fees	0*	0*	4.7	0*	3.8
Miscellaneous Operating Expenses	2	3	25.2	3	2.7
TOTAL NON-INTEREST EXPENSES	97	108	11.1	115	7.1
NET INCOME	29	29	1.8	33	12.4
Transfer to Regular Reserve 1/	9	10	3.8	5	43.8-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Louisiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	295	289	2.0-	284	1.7-
Cash & Equivalents	115	235	105.0	314	33.8
TOTAL INVESTMENTS	1,085	1,010	6.9-	835	17.3-
U.S. Government Obligations	43	24	43.2-	12	51.0-
Federal Agency Securities	212	305	43.8	323	5.9
Mutual Fund & Common Trusts	19	17	13.2-	7	60.3-
MCSD and PIC at Corporate CU	31	32	1.0	32	2.0
All Other Corporate Credit Union	335	224	33.2-	109	51.2-
Commercial Banks, S&Ls	419	360	14.1-	308	14.4-
Credit Unions -Loans to, Deposits in	12	15	22.0	11	27.6-
Other Investments	13	34	153.1	33	2.1-
TOTAL LOANS OUTSTANDING	2,717	2,807	3.3	3,001	6.9
Unsecured Credit Card Loans	158	172	9.4	189	9.5
All Other Unsecured Loans	464	450	3.1-	436	3.0-
New Vehicle Loans	843	857	1.6	964	12.6
Used Vehicle Loans	440	464	5.3	491	5.8
First Mortgage Real Estate Loans	451	492	8.9	517	5.1
Other Real Estate Loans	80	94	18.1	120	27.0
Leases Receivable	N/A	0*	N/A	3	1,180,767.8
All Other Loans to Members	272	275	1.2	279	1.5
Other Loans	9	3	61.3-	2	30.2-
Allowance For Loan Losses	30	32	8.9	34	5.2
Other Real Estate Owned	0*	0*	37.9-	0*	3.5
Land and Building	65	73	11.3	76	4.6
Other Fixed Assets	21	22	7.1	22	2.8-
NCUSIF Capitalization Deposit	31	34	8.9	35	4.7
Other Assets	32	35	9.5	41	16.2
TOTAL ASSETS	4,036	4,183	3.6	4,290	2.6
LIABILITIES					
Total Borrowings	1	14	973.3	14	1.2-
Accrued Dividends/Interest Payable	11	11	0.2	10	11.0-
Acct Payable and Other Liabilities	12	14	14.6	16	16.8
Uninsured Secondary Capital	0*	0*	250.0	0*	0.0
TOTAL LIABILITIES	24	39	60.1	40	2.3
EQUITY/SAVINGS					
TOTAL SAVINGS	3,482	3,583	2.9	3,646	1.8
Share Drafts	340	351	3.1	393	12.0
Regular Shares	1,872	1,926	2.9	1,849	4.0-
Money Market Shares	182	208	14.5	221	6.2
Share Certificates/CDs	767	779	1.6	849	9.0
IRA/Keogh Accounts	274	282	3.2	278	1.6-
All Other Shares and Member Deposits	39	30	22.6-	48	60.8
Non-Member Deposits	9	7	22.2-	8	16.4
Regular Reserves	179	193	8.2	201	4.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-4	1,118.3	0*	78.7-
Other Reserves	24	34	40.2	39	14.9
Undivided Earnings	327	337	3.2	365	8.0
TOTAL EQUITY	530	561	5.9	604	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	4,036	4,183	3.6	4,290	2.6

* Amount Less than 1 Million

Louisiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	295	289	2.0-	284	1.7-
INTEREST INCOME					
Interest on Loans	246	247	0.6	260	5.2
(Less) Interest Refund	1	1	8.5-	1	3.8
Income from Investments	58	64	11.2	68	5.5
Trading Profits and Losses	0*	0*	475.0-	0*	246.9-
TOTAL INTEREST INCOME	302	311	2.7	327	5.3
INTEREST EXPENSE					
Dividends on Shares	133	135	1.7	140	3.3
Interest on Deposits	2	3	51.8	4	52.1
Interest on Borrowed Money	0*	0*	87.2	1	359.9
TOTAL INTEREST EXPENSE	135	138	2.4	145	5.0
PROVISION FOR LOAN LOSSES	21	19	8.5-	18	3.1-
NET INTEREST INCOME AFTER PLL	147	153	4.5	163	6.7
NON-INTEREST INCOME					
Fee Income	30	34	13.6	40	16.1
Other Operating Income	8	8	8.8	10	14.5
Gain (Loss) on Investments	0*	0*	315.7	0*	189.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	116.8-	0*	1,623.5-
Other Non-Oper Income (Expense)	0*	0*	11,745.8-	0*	27.7-
TOTAL NON-INTEREST INCOME	38	44	13.7	50	15.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	72	78	7.3	83	7.4
Travel and Conference Expense	2	2	0.5-	3	12.7
Office Occupancy Expense	7	8	5.3	9	12.3
Office Operations Expense	35	38	9.0	42	11.4
Educational & Promotional Expense	3	4	9.6	4	4.1
Loan Servicing Expense	6	6	12.2	6	3.1-
Professional and Outside Services	11	12	11.0	13	10.2
Member Insurance	6	6	3.3-	6	1.3-
Operating Fees	1	1	12.2	1	2.7
Miscellaneous Operating Expenses	4	4	10.4	4	4.1-
TOTAL NON-INTEREST EXPENSES	147	159	7.7	171	7.7
NET INCOME	38	38	1.5	43	12.0
Transfer to Regular Reserve 1/	7	7	7.3	11	49.2

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Maine
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	89	86	3.4-	82	4.7-
Cash & Equivalents	68	204	199.7	192	5.6-
TOTAL INVESTMENTS	577	408	29.3-	384	5.8-
U.S. Government Obligations	14	9	40.8-	7	13.3-
Federal Agency Securities	124	129	3.7	123	4.5-
Mutual Fund & Common Trusts	1	0*	76.1-	0*	122.0
MCSD and PIC at Corporate CU	11	13	15.0	15	12.3
All Other Corporate Credit Union	215	73	65.9-	54	27.1-
Commercial Banks, S&Ls	168	155	8.0-	155	0.5
Credit Unions -Loans to, Deposits in	11	9	17.7-	11	23.6
Other Investments	32	20	37.0-	19	8.0-
TOTAL LOANS OUTSTANDING	1,800	1,937	7.6	2,076	7.2
Unsecured Credit Card Loans	115	117	2.2	120	2.3
All Other Unsecured Loans	132	125	5.0-	124	1.1-
New Vehicle Loans	195	205	5.2	223	9.0
Used Vehicle Loans	356	396	11.2	435	9.7
First Mortgage Real Estate Loans	536	616	14.9	653	6.1
Other Real Estate Loans	248	252	1.6	283	12.4
Leases Receivable	N/A	0*	N/A	0*	86.4-
All Other Loans to Members	200	224	12.4	231	2.9
Other Loans	21	2	89.0-	7	221.6
Allowance For Loan Losses	12	13	9.5	13	2.4
Other Real Estate Owned	2	1	9.1-	2	7.3
Land and Building	48	53	9.8	58	9.7
Other Fixed Assets	12	13	8.0	13	1.4-
NCUSIF Capitalization Deposit	20	22	9.2	22	3.1
Other Assets	17	20	17.5	22	9.7
TOTAL ASSETS	2,532	2,645	4.4	2,756	4.2
LIABILITIES					
Total Borrowings	34	71	111.8	67	6.5-
Accrued Dividends/Interest Payable	0*	0*	3.3	0*	5.5-
Acct Payable and Other Liabilities	12	11	8.4-	12	10.7
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
TOTAL LIABILITIES	47	83	77.7	80	4.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,232	2,289	2.5	2,377	3.9
Share Drafts	275	277	0.7	314	13.4
Regular Shares	825	835	1.3	803	3.8-
Money Market Shares	208	237	13.7	262	10.8
Share Certificates/CDs	670	673	0.5	728	8.2
IRA/Keogh Accounts	227	240	5.5	236	1.7-
All Other Shares and Member Deposits	21	20	4.4-	20	0.1
Non-Member Deposits	6	7	22.8	13	84.8
Regular Reserves	104	112	7.3	120	7.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	191.0-	0*	107.3-
Other Reserves	6	5	16.8-	5	5.0
Undivided Earnings	143	157	10.0	174	10.6
TOTAL EQUITY	254	273	7.6	299	9.5
TOTAL LIABILITIES/EQUITY/SAVINGS	2,532	2,645	4.4	2,756	4.2

* Amount Less than 1 Million

Maine
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	89	86	3.4-	82	4.7-
INTEREST INCOME					
Interest on Loans	156	160	2.8	174	8.7
(Less) Interest Refund	0*	0*	76.9	0*	43.9
Income from Investments	32	33	2.3	33	0.3
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	188	193	2.7	207	7.3
INTEREST EXPENSE					
Dividends on Shares	82	83	1.0	86	4.2
Interest on Deposits	0*	0	100.0-	0*	0.0
Interest on Borrowed Money	1	2	92.8	4	51.1
TOTAL INTEREST EXPENSE	84	85	1.3	90	6.3
PROVISION FOR LOAN LOSSES	7	7	1.2	7	8.6-
NET INTEREST INCOME AFTER PLL	97	100	4.0	110	9.2
NON-INTEREST INCOME					
Fee Income	10	12	16.8	13	7.6
Other Operating Income	7	8	9.1	9	10.2
Gain (Loss) on Investments	0*	0*	83.0-	0*	290.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	604.2	0*	67.2-
Other Non-Oper Income (Expense)	0*	0*	37.2	0*	18.1
TOTAL NON-INTEREST INCOME	18	20	12.4	22	8.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	45	47	5.8	50	6.8
Travel and Conference Expense	1	2	4.3	2	11.2
Office Occupancy Expense	6	6	6.1	7	10.4
Office Operations Expense	20	21	6.0	22	5.0
Educational & Promotional Expense	2	3	18.8	3	17.8
Loan Servicing Expense	5	5	0.6	6	16.7
Professional and Outside Services	9	10	7.5	11	13.5
Member Insurance	2	2	3.9-	2	0.7
Operating Fees	0*	0*	10.7	0*	11.8
Miscellaneous Operating Expenses	2	3	15.1	2	13.6-
TOTAL NON-INTEREST EXPENSES	93	99	6.1	107	7.5
NET INCOME	21	21	1.7	25	16.9
Transfer to Regular Reserve 1/	6	7	6.7	7	10.1

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Maryland
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	134	132	1.5-	128	3.0-
Cash & Equivalents	208	486	133.6	562	15.8
TOTAL INVESTMENTS	2,746	2,475	9.9-	2,193	11.4-
U.S. Government Obligations	161	96	40.5-	10	89.1-
Federal Agency Securities	1,717	1,890	10.1	1,822	3.6-
Mutual Fund & Common Trusts	188	175	7.0-	92	47.5-
MCSD and PIC at Corporate CU	9	13	41.4	12	13.7-
All Other Corporate Credit Union	176	49	71.9-	21	56.7-
Commercial Banks, S&Ls	309	156	49.5-	114	26.9-
Credit Unions -Loans to, Deposits in	6	6	7.0	7	20.1
Other Investments	181	88	51.2-	114	29.6
TOTAL LOANS OUTSTANDING	4,667	4,974	6.6	5,600	12.6
Unsecured Credit Card Loans	466	485	4.1	532	9.6
All Other Unsecured Loans	766	720	6.1-	687	4.5-
New Vehicle Loans	998	1,046	4.8	1,303	24.6
Used Vehicle Loans	566	695	22.8	858	23.4
First Mortgage Real Estate Loans	1,108	1,211	9.3	1,285	6.1
Other Real Estate Loans	611	658	7.6	767	16.7
Leases Receivable	N/A	5	N/A	5	6.9-
All Other Loans to Members	146	145	0.2-	154	6.0
Other Loans	6	8	28.2	8	6.0
Allowance For Loan Losses	65	68	5.9	68	0.0-
Other Real Estate Owned	1	0*	55.8-	0*	48.8
Land and Building	78	85	9.3	97	13.7
Other Fixed Assets	44	46	4.9	45	2.2-
NCUSIF Capitalization Deposit	63	67	5.2	72	7.7
Other Assets	90	102	12.9	106	4.0
TOTAL ASSETS	7,834	8,166	4.2	8,608	5.4
LIABILITIES					
Total Borrowings	0*	27	83,472.3	35	31.6
Accrued Dividends/Interest Payable	21	21	0.7	24	11.7
Acct Payable and Other Liabilities	52	49	5.4-	57	15.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	73	97	32.8	116	18.9
EQUITY/SAVINGS					
TOTAL SAVINGS	6,961	7,235	3.9	7,546	4.3
Share Drafts	847	894	5.6	1,016	13.6
Regular Shares	3,432	3,556	3.6	3,467	2.5-
Money Market Shares	709	771	8.8	779	0.9
Share Certificates/CDs	1,087	1,124	3.4	1,445	28.6
IRA/Keogh Accounts	769	763	0.7-	729	4.5-
All Other Shares and Member Deposits	110	119	7.5	105	11.6-
Non-Member Deposits	7	8	10.9	6	22.9-
Regular Reserves	249	261	4.7	277	6.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-29	7,139.9-	-5	84.3-
Other Reserves	110	97	12.2-	134	39.0
Undivided Earnings	440	505	15.0	539	6.7
TOTAL EQUITY	799	834	4.3	946	13.5
TOTAL LIABILITIES/EQUITY/SAVINGS	7,834	8,166	4.2	8,608	5.4

* Amount Less than 1 Million

Maryland
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	134	132	1.5-	128	3.0-
INTEREST INCOME					
Interest on Loans	414	412	0.5-	455	10.6
(Less) Interest Refund	2	2	9.3-	2	2.2
Income from Investments	161	169	5.0	170	1.1
Trading Profits and Losses	0*	0*	31.7-	0	100.0-
TOTAL INTEREST INCOME	572	578	1.0	624	7.8
INTEREST EXPENSE					
Dividends on Shares	246	235	4.3-	249	5.7
Interest on Deposits	23	27	15.7	30	14.4
Interest on Borrowed Money	0*	0*	76.9-	2	1,266.3
TOTAL INTEREST EXPENSE	270	262	2.7-	282	7.4
PROVISION FOR LOAN LOSSES	47	37	22.0-	29	20.5-
NET INTEREST INCOME AFTER PLL	255	279	9.3	313	12.0
NON-INTEREST INCOME					
Fee Income	47	52	10.6	60	15.1
Other Operating Income	16	19	13.1	23	23.5
Gain (Loss) on Investments	0*	0*	190.3-	0*	22.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	55.1	0*	78.0-
Other Non-Oper Income (Expense)	0*	0*	35.2-	0*	47.5
TOTAL NON-INTEREST INCOME	65	70	7.9	83	18.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	131	141	7.9	155	9.4
Travel and Conference Expense	4	4	4.6-	4	6.8
Office Occupancy Expense	16	17	7.2	18	5.5
Office Operations Expense	67	72	7.5	77	6.8
Educational & Promotional Expense	9	9	5.4	10	10.8
Loan Servicing Expense	12	14	16.1	16	13.6
Professional and Outside Services	16	17	3.8	18	10.9
Member Insurance	3	3	3.7-	2	5.8-
Operating Fees	2	2	6.3	2	8.4
Miscellaneous Operating Expenses	6	7	4.2	7	14.7
TOTAL NON-INTEREST EXPENSES	265	285	7.4	310	8.8
NET INCOME	55	65	17.1	86	33.0
Transfer to Regular Reserve 1/	20	22	6.5	21	1.6-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Massachusetts
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	306	293	4.2-	285	2.7-
Cash & Equivalents	227	553	143.9	974	76.1
TOTAL INVESTMENTS	4,089	3,753	8.2-	3,540	5.7-
U.S. Government Obligations	502	266	47.0-	174	34.7-
Federal Agency Securities	1,891	2,244	18.6	2,428	8.2
Mutual Fund & Common Trusts	38	35	8.9-	35	0.6
MCSD and PIC at Corporate CU	51	52	1.5	52	1.4
All Other Corporate Credit Union	988	589	40.4-	450	23.5-
Commercial Banks, S&Ls	508	399	21.5-	251	37.1-
Credit Unions -Loans to, Deposits in	9	7	27.8-	14	106.1
Other Investments	101	162	59.8	136	16.4-
TOTAL LOANS OUTSTANDING	7,987	8,725	9.2	9,749	11.7
Unsecured Credit Card Loans	542	573	5.7	640	11.7
All Other Unsecured Loans	598	573	4.2-	568	0.9-
New Vehicle Loans	893	916	2.6	1,100	20.1
Used Vehicle Loans	946	1,075	13.7	1,243	15.6
First Mortgage Real Estate Loans	3,865	4,286	10.9	4,563	6.5
Other Real Estate Loans	944	1,090	15.5	1,404	28.8
Leases Receivable	N/A	0*	N/A	0*	10.7-
All Other Loans to Members	191	201	5.3	217	7.9
Other Loans	8	10	20.5	12	20.2
Allowance For Loan Losses	75	71	4.5-	75	5.0
Other Real Estate Owned	2	0*	66.6-	0*	76.7-
Land and Building	131	138	6.0	151	8.9
Other Fixed Assets	43	45	4.0	43	3.3-
NCUSIF Capitalization Deposit	95	103	8.4	113	10.0
Other Assets	112	124	10.4	148	19.7
TOTAL ASSETS	12,611	13,370	6.0	14,643	9.5
LIABILITIES					
Total Borrowings	98	236	141.5	285	20.6
Accrued Dividends/Interest Payable	6	7	22.7	10	48.9
Acct Payable and Other Liabilities	73	68	6.6-	89	30.3
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
TOTAL LIABILITIES	177	311	76.3	384	23.4
EQUITY/SAVINGS					
TOTAL SAVINGS	10,936	11,468	4.9	12,494	8.9
Share Drafts	1,005	1,070	6.5	1,305	22.0
Regular Shares	3,654	3,758	2.8	3,838	2.1
Money Market Shares	1,393	1,547	11.0	1,669	7.9
Share Certificates/CDs	3,316	3,510	5.9	4,077	16.1
IRA/Keogh Accounts	1,398	1,404	0.4	1,432	2.0
All Other Shares and Member Deposits	168	172	2.8	167	3.4-
Non-Member Deposits	3	7	164.9	6	19.4-
Regular Reserves	373	400	7.3	456	13.9
APPR. For Non-Conf. Invest.	0*	0*	0.2	0*	0.2
Accum. Unrealized G/L on A-F-S	23	-8	135.9-	17	303.4-
Other Reserves	9	7	18.5-	3	58.0-
Undivided Earnings	1,093	1,191	9.0	1,288	8.2
TOTAL EQUITY	1,498	1,591	6.2	1,765	10.9
TOTAL LIABILITIES/EQUITY/SAVINGS	12,611	13,370	6.0	14,643	9.5

* Amount Less than 1 Million

Massachusetts
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	306	293	4.2-	285	2.7-
INTEREST INCOME					
Interest on Loans	635	660	3.9	743	12.6
(Less) Interest Refund	0*	0*	8.8	0*	61.2
Income from Investments	228	233	2.3	249	6.8
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	863	893	3.5	992	11.1
INTEREST EXPENSE					
Dividends on Shares	426	430	1.0	420	2.3-
Interest on Deposits	0*	0*	123.7	58	36,233.9
Interest on Borrowed Money	4	8	94.7	15	86.4
TOTAL INTEREST EXPENSE	430	438	1.9	493	12.5
PROVISION FOR LOAN LOSSES	27	21	24.1-	26	24.7
NET INTEREST INCOME AFTER PLL	405	434	7.1	473	9.0
NON-INTEREST INCOME					
Fee Income	38	46	22.7	56	22.0
Other Operating Income	15	13	16.6-	13	5.3
Gain (Loss) on Investments	0*	0*	71.3-	1	380.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	102.2-	0*	452.5
Other Non-Oper Income (Expense)	2	0*	92.0-	1	912.6
TOTAL NON-INTEREST INCOME	55	59	7.3	72	21.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	171	181	6.1	198	9.4
Travel and Conference Expense	6	6	2.0	7	11.2
Office Occupancy Expense	23	25	5.5	26	7.7
Office Operations Expense	66	73	10.1	77	6.3
Educational & Promotional Expense	12	14	10.3	15	9.5
Loan Servicing Expense	12	8	27.6-	11	30.9
Professional and Outside Services	30	35	16.6	42	17.6
Member Insurance	5	5	0.1	4	10.2-
Operating Fees	2	2	7.4	2	6.0
Miscellaneous Operating Expenses	10	10	1.5	11	16.4
TOTAL NON-INTEREST EXPENSES	338	360	6.5	395	9.9
NET INCOME	123	134	8.7	150	12.3
Transfer to Regular Reserve 1/	32	33	2.5	32	4.0-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Michigan
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	497	474	4.6-	465	1.9-
Cash & Equivalents	498	1,731	247.8	1,726	0.3-
TOTAL INVESTMENTS	6,424	4,902	23.7-	4,697	4.2-
U.S. Government Obligations	233	124	46.6-	100	19.6-
Federal Agency Securities	1,316	1,585	20.4	1,591	0.3
Mutual Fund & Common Trusts	173	100	42.2-	131	31.1
MCSD and PIC at Corporate CU	110	112	1.9	114	1.7
All Other Corporate Credit Union	1,988	526	73.5-	528	0.4
Commercial Banks, S&Ls	1,239	848	31.6-	706	16.8-
Credit Unions -Loans to, Deposits in	36	44	19.7	39	10.7-
Other Investments	1,328	1,563	17.7	1,489	4.7-
TOTAL LOANS OUTSTANDING	12,377	13,635	10.2	15,028	10.2
Unsecured Credit Card Loans	920	1,012	10.0	1,134	12.0
All Other Unsecured Loans	1,184	1,155	2.5-	1,162	0.6
New Vehicle Loans	2,032	2,036	0.2	2,284	12.2
Used Vehicle Loans	2,451	2,663	8.6	2,847	6.9
First Mortgage Real Estate Loans	3,511	4,127	17.6	4,528	9.7
Other Real Estate Loans	1,258	1,502	19.4	1,888	25.7
Leases Receivable	N/A	107	N/A	105	2.7-
All Other Loans to Members	972	1,011	3.9	1,033	2.3
Other Loans	49	22	55.0-	47	113.6
Allowance For Loan Losses	93	94	1.2	101	7.5
Other Real Estate Owned	2	6	160.6	5	13.3-
Land and Building	337	371	10.1	395	6.6
Other Fixed Assets	97	107	10.1	116	8.8
NCUSIF Capitalization Deposit	151	168	11.2	181	8.0
Other Assets	245	258	5.3	269	4.2
TOTAL ASSETS	20,038	21,084	5.2	22,317	5.9
LIABILITIES					
Total Borrowings	40	124	206.6	130	5.3
Accrued Dividends/Interest Payable	47	50	6.5	60	20.4
Acct Payable and Other Liabilities	120	122	2.0	147	20.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	207	296	42.9	338	14.2
EQUITY/SAVINGS					
TOTAL SAVINGS	17,562	18,387	4.7	19,334	5.2
Share Drafts	2,372	2,508	5.7	2,855	13.8
Regular Shares	6,087	6,167	1.3	6,072	1.6-
Money Market Shares	3,137	3,498	11.5	3,586	2.5
Share Certificates/CDs	3,868	4,036	4.3	4,665	15.6
IRA/Keogh Accounts	1,463	1,495	2.2	1,532	2.4
All Other Shares and Member Deposits	565	594	5.3	538	9.5-
Non-Member Deposits	71	89	26.0	88	1.1-
Regular Reserves	627	683	8.9	779	14.1
APPR. For Non-Conf. Invest.	0*	7	1,146.9	7	2.6-
Accum. Unrealized G/L on A-F-S	35	-19	154.8-	13	168.7-
Other Reserves	329	342	4.1	350	2.3
Undivided Earnings	1,278	1,388	8.6	1,496	7.8
TOTAL EQUITY	2,269	2,401	5.8	2,645	10.2
TOTAL LIABILITIES/EQUITY/SAVINGS	20,038	21,084	5.2	22,317	5.9

* Amount Less than 1 Million

Michigan
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	497	474	4.6-	465	1.9-
INTEREST INCOME					
Interest on Loans	1,067	1,100	3.1	1,224	11.3
(Less) Interest Refund	4	4	1.5	5	16.2
Income from Investments	353	372	5.2	373	0.3
Trading Profits and Losses	0*	0*	92.2-	0*	6.9
TOTAL INTEREST INCOME	1,416	1,467	3.6	1,592	8.5
INTEREST EXPENSE					
Dividends on Shares	422	437	3.6	465	6.3
Interest on Deposits	213	209	1.6-	236	12.6
Interest on Borrowed Money	2	3	48.5	7	150.9
TOTAL INTEREST EXPENSE	637	650	2.0	708	9.0
PROVISION FOR LOAN LOSSES	63	52	17.2-	54	3.3
NET INTEREST INCOME AFTER PLL	716	766	6.9	830	8.4
NON-INTEREST INCOME					
Fee Income	110	122	11.1	136	11.1
Other Operating Income	42	49	17.1	56	14.2
Gain (Loss) on Investments	1	0*	162.5-	0*	25.6
Gain (Loss) on Disp of Fixed Assets	2	2	2.0-	0*	46.6-
Other Non-Oper Income (Expense)	0*	1	127.6	1	21.5
TOTAL NON-INTEREST INCOME	155	173	11.7	193	11.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	328	354	7.9	384	8.3
Travel and Conference Expense	12	13	4.5	13	6.1
Office Occupancy Expense	44	49	10.7	52	5.9
Office Operations Expense	162	179	10.5	190	6.2
Educational & Promotional Expense	23	26	9.8	28	7.7
Loan Servicing Expense	34	41	20.4	44	9.5
Professional and Outside Services	53	52	0.7-	57	8.3
Member Insurance	8	8	4.1-	7	8.4-
Operating Fees	6	6	3.0	6	2.4
Miscellaneous Operating Expenses	20	22	13.0	24	4.9
TOTAL NON-INTEREST EXPENSES	691	750	8.6	805	7.3
NET INCOME	181	189	4.6	219	15.7
Transfer to Regular Reserve 1/	59	64	8.6	63	2.2-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Minnesota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	195	193	1.0-	189	2.1-
Cash & Equivalents	145	378	161.5	598	58.2
TOTAL INVESTMENTS	1,930	1,602	17.0-	1,280	20.1-
U.S. Government Obligations	102	93	8.8-	55	40.9-
Federal Agency Securities	604	710	17.6	661	6.9-
Mutual Fund & Common Trusts	159	52	67.3-	27	47.7-
MCSD and PIC at Corporate CU	20	25	28.9	28	9.5
All Other Corporate Credit Union	606	349	42.5-	204	41.5-
Commercial Banks, S&Ls	233	206	11.8-	181	12.0-
Credit Unions -Loans to, Deposits in	21	19	9.5-	25	30.1
Other Investments	185	149	19.8-	99	33.3-
TOTAL LOANS OUTSTANDING	4,893	5,681	16.1	6,426	13.1
Unsecured Credit Card Loans	334	361	8.1	411	13.7
All Other Unsecured Loans	301	298	1.0-	311	4.3
New Vehicle Loans	889	969	9.1	1,055	8.9
Used Vehicle Loans	1,169	1,350	15.5	1,453	7.7
First Mortgage Real Estate Loans	883	1,063	20.5	1,138	7.0
Other Real Estate Loans	881	1,125	27.7	1,432	27.2
Leases Receivable	N/A	51	N/A	38	26.6-
All Other Loans to Members	403	425	5.5	483	13.5
Other Loans	34	36	7.6	106	194.6
Allowance For Loan Losses	34	35	2.5	38	7.3
Other Real Estate Owned	0*	0*	8.9-	0*	44.4-
Land and Building	73	90	22.5	117	30.3
Other Fixed Assets	38	33	12.8-	38	16.0
NCUSIF Capitalization Deposit	52	61	17.3	68	10.5
Other Assets	79	81	2.4	110	34.9
TOTAL ASSETS	7,177	7,892	10.0	8,599	9.0
LIABILITIES					
Total Borrowings	0*	39	4,899.8	41	3.8
Accrued Dividends/Interest Payable	13	12	10.8-	16	38.2
Acct Payable and Other Liabilities	37	43	14.5	65	52.2
Uninsured Secondary Capital	0*	0*	22.1-	0*	14.5-
TOTAL LIABILITIES	52	94	82.2	122	30.1
EQUITY/SAVINGS					
TOTAL SAVINGS	6,341	6,949	9.6	7,518	8.2
Share Drafts	897	975	8.7	1,145	17.4
Regular Shares	2,130	2,251	5.7	2,061	8.4-
Money Market Shares	871	1,090	25.1	1,196	9.8
Share Certificates/CDs	1,799	1,934	7.5	2,367	22.4
IRA/Keogh Accounts	536	590	10.0	619	4.8
All Other Shares and Member Deposits	103	105	1.8	104	0.5-
Non-Member Deposits	5	5	0.8	26	390.9
Regular Reserves	236	265	12.4	295	11.4
APPR. For Non-Conf. Invest.	0*	0*	1,237.1	0*	95.6-
Accum. Unrealized G/L on A-F-S	4	-17	526.8-	0*	96.2-
Other Reserves	34	52	50.6	51	1.0-
Undivided Earnings	510	548	7.6	613	11.7
TOTAL EQUITY	784	848	8.2	959	13.0
TOTAL LIABILITIES/EQUITY/SAVINGS	7,177	7,892	10.0	8,599	9.0

* Amount Less than 1 Million

Minnesota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	195	193	1.0-	189	2.1-
INTEREST INCOME					
Interest on Loans	418	442	5.6	519	17.5
(Less) Interest Refund	0*	0*	12.1-	0*	0.1
Income from Investments	94	111	18.4	101	9.2-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	511	552	8.0	620	12.2
INTEREST EXPENSE					
Dividends on Shares	206	222	7.9	250	12.5
Interest on Deposits	33	32	3.0-	39	21.2
Interest on Borrowed Money	0*	0*	166.1	4	390.7
TOTAL INTEREST EXPENSE	240	255	6.6	293	14.9
PROVISION FOR LOAN LOSSES	15	14	4.4-	17	18.7
NET INTEREST INCOME AFTER PLL	257	283	10.0	309	9.4
NON-INTEREST INCOME					
Fee Income	32	34	5.6	41	21.7
Other Operating Income	17	22	32.3	31	37.8
Gain (Loss) on Investments	0*	0*	144.3-	0*	249.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	11,307.5	0*	145.1-
Other Non-Oper Income (Expense)	0*	0*	166.9	0*	43.4-
TOTAL NON-INTEREST INCOME	50	57	14.7	72	25.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	109	124	13.4	141	13.8
Travel and Conference Expense	5	5	6.9	6	9.6
Office Occupancy Expense	15	17	14.8	17	1.0-
Office Operations Expense	53	59	12.1	63	7.1
Educational & Promotional Expense	9	11	22.5	11	5.6
Loan Servicing Expense	13	15	15.6	16	11.0
Professional and Outside Services	17	19	12.2	21	8.8
Member Insurance	4	4	2.1	3	4.0-
Operating Fees	2	2	21.9	2	7.9
Miscellaneous Operating Expenses	5	5	5.5	7	21.4
TOTAL NON-INTEREST EXPENSES	230	261	13.2	287	10.2
NET INCOME	76	79	3.6	93	18.0
Transfer to Regular Reserve 1/	28	30	7.1	31	3.0

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Mississippi
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	133	131	1.5-	131	0.0
Cash & Equivalents	47	130	174.4	164	26.5
TOTAL INVESTMENTS	470	351	25.3-	296	15.7-
U.S. Government Obligations	10	5	47.5-	4	22.6-
Federal Agency Securities	90	72	19.4-	73	1.7
Mutual Fund & Common Trusts	2	0*	57.1-	0*	84.3-
MCSD and PIC at Corporate CU	6	7	22.3	10	42.2
All Other Corporate Credit Union	251	166	34.1-	113	31.9-
Commercial Banks, S&Ls	106	89	16.4-	84	5.0-
Credit Unions -Loans to, Deposits in	5	4	8.8-	4	2.1-
Other Investments	0*	7	963.4	7	4.7-
TOTAL LOANS OUTSTANDING	1,059	1,143	7.9	1,238	8.3
Unsecured Credit Card Loans	44	48	8.1	49	2.7
All Other Unsecured Loans	139	132	4.6-	138	4.6
New Vehicle Loans	291	307	5.6	328	6.6
Used Vehicle Loans	290	318	9.8	342	7.7
First Mortgage Real Estate Loans	161	183	13.6	201	10.0
Other Real Estate Loans	35	44	26.8	61	39.4
Leases Receivable	N/A	0*	N/A	0*	66.1-
All Other Loans to Members	99	110	11.2	113	2.7
Other Loans	1	0*	47.2-	5	641.6
Allowance For Loan Losses	10	10	1.4-	11	8.1
Other Real Estate Owned	0*	2	400.3	0*	82.1-
Land and Building	29	32	10.7	37	15.8
Other Fixed Assets	7	8	14.0	9	12.8
NCUSIF Capitalization Deposit	12	14	9.5	14	5.5
Other Assets	20	22	12.8	22	1.1-
TOTAL ASSETS	1,635	1,692	3.5	1,770	4.6
LIABILITIES					
Total Borrowings	0*	10	2,736.5	8	21.4-
Accrued Dividends/Interest Payable	6	5	1.5-	6	13.2
Acct Payable and Other Liabilities	11	12	7.0	16	29.2
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
TOTAL LIABILITIES	17	27	56.6	30	8.3
EQUITY/SAVINGS					
TOTAL SAVINGS	1,402	1,437	2.5	1,495	4.1
Share Drafts	127	128	0.8	145	12.8
Regular Shares	733	735	0.4	703	4.4-
Money Market Shares	94	99	4.9	101	2.4
Share Certificates/CDs	304	315	3.7	388	23.2
IRA/Keogh Accounts	123	132	7.6	136	2.7
All Other Shares and Member Deposits	13	19	39.9	14	26.1-
Non-Member Deposits	7	8	13.2	8	1.1-
Regular Reserves	52	55	6.4	59	7.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	491.4-	0*	109.7-
Other Reserves	4	1	66.8-	10	582.2
Undivided Earnings	160	172	7.6	176	2.3
TOTAL EQUITY	216	228	5.5	245	7.6
TOTAL LIABILITIES/EQUITY/SAVINGS	1,635	1,692	3.5	1,770	4.6

* Amount Less than 1 Million

Mississippi
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	133	131	1.5-	131	0.0
INTEREST INCOME					
Interest on Loans	94	95	1.4	104	9.1
(Less) Interest Refund	0*	0*	57.6-	0*	21.4
Income from Investments	24	25	5.5	26	4.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	118	120	2.2	130	8.2
INTEREST EXPENSE					
Dividends on Shares	53	53	1.2	60	12.7
Interest on Deposits	4	4	12.3	3	36.0-
Interest on Borrowed Money	0*	0*	288.3	0*	226.7
TOTAL INTEREST EXPENSE	56	58	2.1	63	9.9
PROVISION FOR LOAN LOSSES	6	6	1.4	6	4.6
NET INTEREST INCOME AFTER PLL	55	57	2.4	61	6.8
NON-INTEREST INCOME					
Fee Income	12	14	16.8	16	14.1
Other Operating Income	3	4	16.1	5	24.2
Gain (Loss) on Investments	0*	0*	654.6	0*	23.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	132.8-	0*	252.9-
Other Non-Oper Income (Expense)	0*	0*	137.7-	0*	54.5-
TOTAL NON-INTEREST INCOME	16	17	10.6	20	16.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	27	28	6.2	31	10.6
Travel and Conference Expense	1	1	3.0	1	3.7
Office Occupancy Expense	3	3	1.8	3	12.1
Office Operations Expense	14	15	10.8	16	3.8
Educational & Promotional Expense	2	2	4.9	2	8.3
Loan Servicing Expense	2	2	0.3-	2	5.7
Professional and Outside Services	4	5	12.6	5	9.5
Member Insurance	2	2	0.8	2	3.6-
Operating Fees	0*	0*	5.7	0*	12.5
Miscellaneous Operating Expenses	2	1	19.0-	2	10.6
TOTAL NON-INTEREST EXPENSES	57	60	6.2	65	8.0
NET INCOME	14	14	3.7-	16	14.7
Transfer to Regular Reserve 1/	6	5	9.1-	5	2.6-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Missouri
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	201	195	3.0-	188	3.6-
Cash & Equivalents	103	483	368.9	531	9.9
TOTAL INVESTMENTS	1,837	1,225	33.3-	1,100	10.1-
U.S. Government Obligations	177	168	5.3-	118	29.7-
Federal Agency Securities	600	560	6.7-	563	0.4
Mutual Fund & Common Trusts	50	19	61.5-	18	5.0-
MCSD and PIC at Corporate CU	30	35	17.0	36	4.1
All Other Corporate Credit Union	811	286	64.8-	233	18.4-
Commercial Banks, S&Ls	156	136	13.0-	103	24.0-
Credit Unions -Loans to, Deposits in	8	6	22.6-	7	10.1
Other Investments	5	16	242.0	22	44.5
TOTAL LOANS OUTSTANDING	3,228	3,702	14.7	4,206	13.6
Unsecured Credit Card Loans	322	333	3.5	354	6.2
All Other Unsecured Loans	244	251	3.0	253	0.8
New Vehicle Loans	637	749	17.6	911	21.6
Used Vehicle Loans	807	924	14.5	1,021	10.5
First Mortgage Real Estate Loans	666	821	23.4	922	12.2
Other Real Estate Loans	364	434	19.2	539	24.1
Leases Receivable	N/A	2	N/A	1	18.5-
All Other Loans to Members	178	177	0.6-	191	8.0
Other Loans	10	10	5.0	14	34.3
Allowance For Loan Losses	31	36	15.2	37	1.6
Other Real Estate Owned	0*	0*	79.2	0*	32.9-
Land and Building	80	91	13.5	98	8.4
Other Fixed Assets	27	26	2.8-	31	16.1
NCUSIF Capitalization Deposit	41	45	11.5	48	5.5
Other Assets	50	57	14.2	66	16.2
TOTAL ASSETS	5,334	5,594	4.9	6,045	8.1
LIABILITIES					
Total Borrowings	10	39	294.2	118	199.8
Accrued Dividends/Interest Payable	15	14	2.7-	19	32.6
Acct Payable and Other Liabilities	18	20	7.3	31	57.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	43	73	70.7	168	129.3
EQUITY/SAVINGS					
TOTAL SAVINGS	4,707	4,902	4.1	5,201	6.1
Share Drafts	588	599	2.0	666	11.1
Regular Shares	2,034	2,050	0.8	1,936	5.6-
Money Market Shares	504	595	18.2	666	11.9
Share Certificates/CDs	994	1,061	6.7	1,324	24.8
IRA/Keogh Accounts	551	564	2.3	581	3.1
All Other Shares and Member Deposits	34	32	5.7-	27	16.8-
Non-Member Deposits	2	2	6.3-	3	27.6
Regular Reserves	139	152	9.2	169	11.6
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	3	-8	430.7-	-1	82.3-
Other Reserves	182	190	4.4	199	4.7
Undivided Earnings	261	286	9.4	310	8.5
TOTAL EQUITY	584	619	5.9	676	9.3
TOTAL LIABILITIES/EQUITY/SAVINGS	5,334	5,594	4.9	6,045	8.1

* Amount Less than 1 Million

Missouri
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	201	195	3.0-	188	3.6-
INTEREST INCOME					
Interest on Loans	280	293	4.8	339	15.7
(Less) Interest Refund	0*	0*	1.2	0*	11.8
Income from Investments	104	104	0.0	101	3.6-
Trading Profits and Losses	0*	0*	1,225.8-	0	100.0-
TOTAL INTEREST INCOME	384	397	3.5	439	10.6
INTEREST EXPENSE					
Dividends on Shares	170	159	6.3-	195	22.2
Interest on Deposits	13	26	100.9	13	51.6-
Interest on Borrowed Money	6	7	20.8	13	81.5
TOTAL INTEREST EXPENSE	189	193	2.0	220	14.5
PROVISION FOR LOAN LOSSES	19	16	15.4-	18	7.0
NET INTEREST INCOME AFTER PLL	175	188	7.2	201	7.0
NON-INTEREST INCOME					
Fee Income	40	45	12.3	51	13.7
Other Operating Income	12	13	12.2	15	12.1
Gain (Loss) on Investments	0*	0*	208.5-	0*	7.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	3,114.2-	0*	83.3-
Other Non-Oper Income (Expense)	0*	0*	536.3-	0*	131.1-
TOTAL NON-INTEREST INCOME	52	57	10.2	66	14.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	83	90	7.6	98	9.7
Travel and Conference Expense	3	3	2.3	3	2.6
Office Occupancy Expense	10	11	7.7	12	6.7
Office Operations Expense	44	48	7.4	53	11.8
Educational & Promotional Expense	6	7	9.2	8	20.2
Loan Servicing Expense	11	13	20.6	14	10.9
Professional and Outside Services	17	16	1.9-	17	7.2
Member Insurance	3	3	15.4-	3	5.9-
Operating Fees	1	1	4.1	1	17.0
Miscellaneous Operating Expenses	7	9	15.8	6	34.1-
TOTAL NON-INTEREST EXPENSES	186	200	7.3	216	8.1
NET INCOME	41	45	10.5	50	11.3
Transfer to Regular Reserve 1/	20	21	4.6	22	2.6

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Montana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	82	79	3.7-	76	3.8-
Cash & Equivalents	39	161	313.0	159	1.5-
TOTAL INVESTMENTS	358	234	34.6-	191	18.2-
U.S. Government Obligations	15	10	30.5-	3	66.2-
Federal Agency Securities	41	60	46.2	69	15.1
Mutual Fund & Common Trusts	10	7	22.8-	0*	88.7-
MCSD and PIC at Corporate CU	7	8	10.4	8	2.7
All Other Corporate Credit Union	163	58	64.7-	33	42.2-
Commercial Banks, S&Ls	106	72	32.2-	62	13.3-
Credit Unions -Loans to, Deposits in	6	5	15.5-	5	3.4-
Other Investments	10	14	31.4	9	32.8-
TOTAL LOANS OUTSTANDING	993	1,087	9.5	1,203	10.7
Unsecured Credit Card Loans	44	45	3.4	49	7.1
All Other Unsecured Loans	59	59	0.6	58	2.4-
New Vehicle Loans	155	170	9.2	195	15.0
Used Vehicle Loans	244	274	12.2	315	15.0
First Mortgage Real Estate Loans	257	297	15.2	322	8.7
Other Real Estate Loans	115	117	1.4	142	21.9
Leases Receivable	N/A	0*	N/A	0*	100.0-
All Other Loans to Members	114	112	2.0-	115	2.9
Other Loans	3	13	301.9	6	50.2-
Allowance For Loan Losses	11	12	8.9	13	3.5
Other Real Estate Owned	0*	1	33.9	0*	28.1-
Land and Building	32	34	7.1	37	9.2
Other Fixed Assets	5	7	22.3	7	1.4
NCUSIF Capitalization Deposit	11	12	10.3	13	5.5
Other Assets	13	13	0.3	16	27.5
TOTAL ASSETS	1,440	1,536	6.7	1,614	5.1
LIABILITIES					
Total Borrowings	2	24	1,038.4	22	7.2-
Accrued Dividends/Interest Payable	2	2	0.2	2	12.6
Acct Payable and Other Liabilities	5	5	9.7	6	9.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	8	31	262.5	30	3.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,275	1,338	4.9	1,401	4.7
Share Drafts	130	139	7.4	147	5.2
Regular Shares	635	643	1.3	647	0.7
Money Market Shares	96	112	16.3	102	8.6-
Share Certificates/CDs	282	290	2.9	348	19.9
IRA/Keogh Accounts	99	105	6.3	110	4.8
All Other Shares and Member Deposits	26	44	69.2	41	5.3-
Non-Member Deposits	8	4	42.8-	6	30.6
Regular Reserves	52	58	11.3	64	10.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	176.2-	0*	100.0-
Other Reserves	28	26	6.3-	28	6.1
Undivided Earnings	76	84	10.3	92	9.2
TOTAL EQUITY	156	168	7.2	183	9.3
TOTAL LIABILITIES/EQUITY/SAVINGS	1,440	1,536	6.7	1,614	5.1

* Amount Less than 1 Million

Montana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	82	79	3.7-	76	3.8-
INTEREST INCOME					
Interest on Loans	87	90	2.7	101	12.5
(Less) Interest Refund	0*	0*	135.1	0*	50.6
Income from Investments	18	19	4.9	19	0.1-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	106	109	3.1	120	10.3
INTEREST EXPENSE					
Dividends on Shares	51	53	3.6	58	9.6
Interest on Deposits	0*	0*	0.9-	0*	35.0
Interest on Borrowed Money	0*	0*	2,401.0	1	171.1
TOTAL INTEREST EXPENSE	51	53	4.6	60	11.5
PROVISION FOR LOAN LOSSES	4	5	21.0	4	14.3-
NET INTEREST INCOME AFTER PLL	50	50	0.0	56	11.6
NON-INTEREST INCOME					
Fee Income	8	8	0.5-	8	5.5
Other Operating Income	2	3	22.7	3	1.5-
Gain (Loss) on Investments	0*	0*	100.3-	0*	9,453.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	237.7-	0*	808.9
Other Non-Oper Income (Expense)	0*	0*	21.8-	0*	58.2-
TOTAL NON-INTEREST INCOME	11	11	3.6	11	3.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	22	23	6.8	26	8.8
Travel and Conference Expense	0*	0*	2.6	0*	0.6-
Office Occupancy Expense	3	3	3.6	3	7.5
Office Operations Expense	9	10	6.6	10	4.3
Educational & Promotional Expense	2	2	13.2	2	12.6
Loan Servicing Expense	2	2	3.5	2	8.9
Professional and Outside Services	5	5	5.3	5	2.5
Member Insurance	2	2	0.8	1	8.8-
Operating Fees	0*	0*	7.9	0*	9.2
Miscellaneous Operating Expenses	2	2	7.0	2	3.8-
TOTAL NON-INTEREST EXPENSES	46	49	6.2	52	6.2
NET INCOME	15	12	16.7-	15	25.2
Transfer to Regular Reserve 1/	4	4	16.2	7	66.2

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Nebraska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	94	91	3.2-	86	5.5-
Cash & Equivalents	36	88	145.2	109	24.7
TOTAL INVESTMENTS	453	400	11.6-	320	20.1-
U.S. Government Obligations	12	50	302.8	3	94.3-
Federal Agency Securities	172	172	0.2-	180	5.0
Mutual Fund & Common Trusts	6	6	5.9	3	48.7-
MCSD and PIC at Corporate CU	8	8	2.4	8	0.9
All Other Corporate Credit Union	110	49	55.9-	25	47.7-
Commercial Banks, S&Ls	116	99	15.3-	82	16.9-
Credit Unions -Loans to, Deposits in	5	5	4.4-	9	66.3
Other Investments	23	12	47.2-	10	18.2-
TOTAL LOANS OUTSTANDING	1,154	1,256	8.8	1,365	8.7
Unsecured Credit Card Loans	44	44	0.2-	44	1.9
All Other Unsecured Loans	92	89	3.2-	85	4.5-
New Vehicle Loans	196	201	2.8	218	8.2
Used Vehicle Loans	317	334	5.4	349	4.7
First Mortgage Real Estate Loans	237	275	16.0	323	17.2
Other Real Estate Loans	171	202	18.2	230	13.9
Leases Receivable	N/A	19	N/A	18	8.6-
All Other Loans to Members	94	88	6.1-	94	6.2
Other Loans	5	5	2.1	5	5.6
Allowance For Loan Losses	10	10	2.7-	11	13.7
Other Real Estate Owned	0*	0*	25.4-	0*	190.7
Land and Building	27	30	7.7	32	7.9
Other Fixed Assets	7	7	0.9	8	2.8
NCUSIF Capitalization Deposit	13	14	7.8	15	4.7
Other Assets	19	17	8.3-	17	2.4-
TOTAL ASSETS	1,700	1,803	6.1	1,855	2.9
LIABILITIES					
Total Borrowings	37	63	71.9	68	7.3
Accrued Dividends/Interest Payable	4	4	13.2-	4	17.3
Acct Payable and Other Liabilities	10	11	8.6	13	20.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	51	78	52.2	85	9.6
EQUITY/SAVINGS					
TOTAL SAVINGS	1,459	1,521	4.3	1,552	2.0
Share Drafts	145	152	4.8	173	13.9
Regular Shares	624	645	3.4	610	5.3-
Money Market Shares	124	145	17.0	138	4.7-
Share Certificates/CDs	356	365	2.6	414	13.4
IRA/Keogh Accounts	191	193	0.8	192	0.3-
All Other Shares and Member Deposits	14	17	18.1	19	13.7
Non-Member Deposits	5	5	0.4-	5	0.5-
Regular Reserves	77	83	6.9	108	30.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	1	53.0-	2	84.8
Other Reserves	22	22	4.0	23	1.0
Undivided Earnings	89	98	10.4	85	12.9-
TOTAL EQUITY	190	204	7.5	218	6.8
TOTAL LIABILITIES/EQUITY/SAVINGS	1,700	1,803	6.1	1,855	2.9

* Amount Less than 1 Million

Nebraska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	94	91	3.2-	86	5.5-
INTEREST INCOME					
Interest on Loans	101	104	3.0	115	9.9
(Less) Interest Refund	0*	0*	28.1	0*	35.2-
Income from Investments	25	27	5.1	25	6.5-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	126	130	3.3	139	6.9
INTEREST EXPENSE					
Dividends on Shares	60	61	1.2	66	7.1
Interest on Deposits	0*	0	100.0-	0	0.0
Interest on Borrowed Money	2	2	26.8	5	102.2
TOTAL INTEREST EXPENSE	62	63	2.0	70	10.5
PROVISION FOR LOAN LOSSES	7	5	24.0-	6	23.5
NET INTEREST INCOME AFTER PLL	57	61	7.9	62	1.7
NON-INTEREST INCOME					
Fee Income	11	13	10.6	13	5.1
Other Operating Income	4	5	8.6	5	5.1
Gain (Loss) on Investments	0*	0*	15,050.5-	0*	108.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	68.8-	0*	62.6-
Other Non-Oper Income (Expense)	0*	0*	44.4-	0*	76.1
TOTAL NON-INTEREST INCOME	16	18	10.1	18	4.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	29	32	9.9	34	6.8
Travel and Conference Expense	0*	0*	3.0	0*	7.2
Office Occupancy Expense	3	3	3.5	4	13.4
Office Operations Expense	12	13	7.8	14	6.3
Educational & Promotional Expense	2	2	13.1	2	19.8
Loan Servicing Expense	2	2	2.6	2	11.9
Professional and Outside Services	6	6	10.6	6	3.0
Member Insurance	1	0*	10.4-	1	9.2
Operating Fees	0*	0*	11.5	0*	10.6
Miscellaneous Operating Expenses	2	2	4.0	2	8.8-
TOTAL NON-INTEREST EXPENSES	59	64	8.3	68	6.7
NET INCOME	14	16	8.8	13	15.7-
Transfer to Regular Reserve 1/	4	4	7.0	7	96.0

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Nevada
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	26	25	3.8-	23	8.0-
Cash & Equivalents	55	137	151.3	152	10.8
TOTAL INVESTMENTS	496	412	16.9-	365	11.5-
U.S. Government Obligations	33	17	48.7-	37	116.6
Federal Agency Securities	79	89	12.6	101	13.8
Mutual Fund & Common Trusts	46	78	69.5	63	20.0-
MCSD and PIC at Corporate CU	6	11	78.4	9	20.7-
All Other Corporate Credit Union	175	86	50.5-	42	51.2-
Commercial Banks, S&Ls	153	113	26.2-	96	15.4-
Credit Unions -Loans to, Deposits in	0*	0*	1.1-	0*	10.7-
Other Investments	3	17	438.9	17	0.3-
TOTAL LOANS OUTSTANDING	1,081	1,192	10.3	1,314	10.2
Unsecured Credit Card Loans	79	72	8.6-	69	4.7-
All Other Unsecured Loans	64	59	7.9-	53	10.6-
New Vehicle Loans	251	265	5.8	319	20.0
Used Vehicle Loans	296	322	8.7	339	5.2
First Mortgage Real Estate Loans	227	292	28.8	331	13.5
Other Real Estate Loans	123	140	13.7	163	16.4
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	38	42	8.2	39	6.2-
Other Loans	3	0*	93.2-	2	945.0
Allowance For Loan Losses	12	13	11.2	13	4.8-
Other Real Estate Owned	2	0*	92.7-	0*	117.5
Land and Building	37	34	8.4-	31	8.4-
Other Fixed Assets	12	11	3.2-	12	8.0
NCUSIF Capitalization Deposit	13	14	11.6	15	5.9
Other Assets	16	17	4.4	19	12.3
TOTAL ASSETS	1,700	1,806	6.2	1,897	5.0
LIABILITIES					
Total Borrowings	0*	6	0.0	18	200.4
Accrued Dividends/Interest Payable	0*	0*	4.4	0*	21.5-
Acct Payable and Other Liabilities	6	9	60.6	9	5.0-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	7	16	144.1	27	70.7
EQUITY/SAVINGS					
TOTAL SAVINGS	1,526	1,614	5.8	1,677	3.9
Share Drafts	220	230	4.6	248	7.6
Regular Shares	459	469	2.1	452	3.7-
Money Market Shares	326	355	8.8	372	4.8
Share Certificates/CDs	366	401	9.7	443	10.5
IRA/Keogh Accounts	140	150	7.0	153	1.8
All Other Shares and Member Deposits	5	4	32.7-	4	10.7
Non-Member Deposits	10	6	39.5-	6	2.2
Regular Reserves	39	46	17.7	51	11.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	727.4-	-2	54.4-
Other Reserves	11	12	5.9	12	6.3
Undivided Earnings	116	121	4.0	130	7.6
TOTAL EQUITY	167	175	5.0	192	9.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,700	1,806	6.2	1,897	5.0

* Amount Less than 1 Million

Nevada
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	26	25	3.8-	23	8.0-
INTEREST INCOME					
Interest on Loans	95	97	1.9	105	8.7
(Less) Interest Refund	0*	0*	97.7-	0*	1,288.1
Income from Investments	25	28	13.2	29	2.3
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	120	125	4.3	134	7.2
INTEREST EXPENSE					
Dividends on Shares	48	51	5.0	54	6.1
Interest on Deposits	5	2	59.3-	7	225.8
Interest on Borrowed Money	0*	0*	5.3	0*	485.3
TOTAL INTEREST EXPENSE	54	53	1.4-	62	15.9
PROVISION FOR LOAN LOSSES	11	10	6.6-	9	9.9-
NET INTEREST INCOME AFTER PLL	55	62	11.9	64	2.6
NON-INTEREST INCOME					
Fee Income	16	17	6.9	18	7.3
Other Operating Income	3	4	14.1	5	23.0
Gain (Loss) on Investments	0*	0*	702.3	0*	76.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	616.1-	0*	54.4-
Other Non-Oper Income (Expense)	0*	1	518.3-	0*	128.1-
TOTAL NON-INTEREST INCOME	19	22	16.1	22	2.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	30	33	8.9	34	4.3
Travel and Conference Expense	1	1	30.8	1	7.7
Office Occupancy Expense	5	6	6.0	5	15.5-
Office Operations Expense	14	16	9.7	19	21.3
Educational & Promotional Expense	2	2	13.5	3	11.4
Loan Servicing Expense	3	3	18.1	3	12.8
Professional and Outside Services	4	5	24.1	4	22.5-
Member Insurance	0*	0*	12.3	0*	5.8-
Operating Fees	0*	0*	7.1	0*	2.7-
Miscellaneous Operating Expenses	2	2	0.2	1	35.5-
TOTAL NON-INTEREST EXPENSES	62	68	10.4	71	4.3
NET INCOME	12	16	25.7	15	4.4-
Transfer to Regular Reserve 1/	8	9	9.6	9	2.8-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

New Hampshire
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	34	34	0.0	32	5.9-
Cash & Equivalents	34	110	221.0	145	31.4
TOTAL INVESTMENTS	536	493	8.0-	502	1.8
U.S. Government Obligations	21	8	61.3-	3	69.2-
Federal Agency Securities	269	348	29.4	377	8.2
Mutual Fund & Common Trusts	11	19	70.2	27	41.5
MCSD and PIC at Corporate CU	8	9	19.2	9	5.6
All Other Corporate Credit Union	136	39	71.3-	25	35.8-
Commercial Banks, S&Ls	72	61	15.2-	45	26.2-
Credit Unions -Loans to, Deposits in	1	1	5.6-	3	121.3
Other Investments	17	7	58.9-	13	82.8
TOTAL LOANS OUTSTANDING	1,311	1,451	10.7	1,562	7.7
Unsecured Credit Card Loans	116	104	10.3-	104	0.4-
All Other Unsecured Loans	102	126	23.6	130	3.5
New Vehicle Loans	230	269	16.7	294	9.5
Used Vehicle Loans	222	257	15.7	276	7.5
First Mortgage Real Estate Loans	441	463	4.8	478	3.4
Other Real Estate Loans	123	141	14.5	182	28.7
Leases Receivable	N/A	5	N/A	14	191.8
All Other Loans to Members	76	82	8.9	80	2.5-
Other Loans	0*	4	15,252.4	4	11.8-
Allowance For Loan Losses	18	17	6.7-	16	0.6-
Other Real Estate Owned	0*	0*	261.1	0*	22.8-
Land and Building	27	29	7.9	29	1.1-
Other Fixed Assets	10	10	4.5	11	4.8
NCUSIF Capitalization Deposit	14	16	12.4	18	11.5
Other Assets	20	22	8.3	25	12.2
TOTAL ASSETS	1,935	2,115	9.3	2,275	7.5
LIABILITIES					
Total Borrowings	15	58	289.0	47	19.0-
Accrued Dividends/Interest Payable	0*	0*	5.9	0*	30.4
Acct Payable and Other Liabilities	11	21	85.7	25	18.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	27	80	196.4	73	8.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,670	1,781	6.6	1,918	7.7
Share Drafts	205	210	2.4	242	15.1
Regular Shares	549	568	3.4	574	1.1
Money Market Shares	171	198	15.7	219	10.5
Share Certificates/CDs	565	623	10.3	679	9.1
IRA/Keogh Accounts	171	173	1.1	193	12.0
All Other Shares and Member Deposits	9	10	4.2	11	8.1
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	54	60	9.6	65	8.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-4	553.3-	0*	126.4-
Other Reserves	12	12	0.0	12	0.1-
Undivided Earnings	170	187	9.5	206	10.6
TOTAL EQUITY	238	255	7.1	284	11.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,935	2,115	9.3	2,275	7.5

* Amount Less than 1 Million

New Hampshire
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	34	34	0.0	32	5.9-
INTEREST INCOME					
Interest on Loans	106	113	5.8	124	10.1
(Less) Interest Refund	0*	0*	4.7-	0*	70.3-
Income from Investments	29	31	7.3	35	12.0
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	135	144	6.1	159	10.7
INTEREST EXPENSE					
Dividends on Shares	49	51	3.5	58	13.8
Interest on Deposits	13	13	2.5-	13	3.4
Interest on Borrowed Money	0*	2	95.1	3	120.3
TOTAL INTEREST EXPENSE	63	65	3.4	75	14.3
PROVISION FOR LOAN LOSSES	6	5	15.6-	6	7.4
NET INTEREST INCOME AFTER PLL	66	73	10.9	79	7.6
NON-INTEREST INCOME					
Fee Income	9	10	15.3	11	10.7
Other Operating Income	6	6	10.9-	7	29.9
Gain (Loss) on Investments	0*	0*	614.7-	0*	85.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	118.8-	0*	62.1
Other Non-Oper Income (Expense)	0*	0*	1,214.5-	0*	134.2-
TOTAL NON-INTEREST INCOME	15	15	1.5	18	18.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	32	36	13.5	38	6.1
Travel and Conference Expense	0*	0*	9.6-	0*	23.8
Office Occupancy Expense	4	4	2.5	5	4.6
Office Operations Expense	12	14	10.4	15	9.1
Educational & Promotional Expense	3	3	11.7	3	9.5
Loan Servicing Expense	2	2	3.2	3	20.7
Professional and Outside Services	4	4	3.1-	5	7.8
Member Insurance	0*	0*	33.3-	0*	53.7-
Operating Fees	0*	0*	18.4-	0*	10.9
Miscellaneous Operating Expenses	2	2	13.9	2	1.1-
TOTAL NON-INTEREST EXPENSES	61	67	9.6	72	7.2
NET INCOME	20	22	7.5	25	16.8
Transfer to Regular Reserve 1/	5	8	42.8	10	30.1

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

New Jersey
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	311	294	5.5-	284	3.4-
Cash & Equivalents	150	451	199.9	552	22.5
TOTAL INVESTMENTS	2,446	2,141	12.4-	1,874	12.5-
U.S. Government Obligations	263	166	36.8-	123	26.0-
Federal Agency Securities	932	1,090	16.9	1,128	3.5
Mutual Fund & Common Trusts	23	26	10.7	21	18.9-
MCSD and PIC at Corporate CU	28	32	15.0	32	0.5
All Other Corporate Credit Union	704	354	49.7-	157	55.7-
Commercial Banks, S&Ls	431	417	3.4-	369	11.4-
Credit Unions -Loans to, Deposits in	13	12	11.8-	6	49.8-
Other Investments	50	45	10.2-	38	16.4-
TOTAL LOANS OUTSTANDING	3,185	3,449	8.3	3,797	10.1
Unsecured Credit Card Loans	232	250	7.5	270	8.3
All Other Unsecured Loans	445	435	2.2-	421	3.4-
New Vehicle Loans	528	507	4.0-	596	17.4
Used Vehicle Loans	308	322	4.5	352	9.3
First Mortgage Real Estate Loans	790	935	18.4	1,009	7.9
Other Real Estate Loans	735	779	6.0	911	16.9
Leases Receivable	N/A	49	N/A	58	17.4
All Other Loans to Members	117	125	7.2	134	7.0
Other Loans	29	46	56.1	47	2.1
Allowance For Loan Losses	40	40	1.8-	40	0.6
Other Real Estate Owned	2	1	38.0-	0*	43.7-
Land and Building	43	45	4.8	46	3.6
Other Fixed Assets	23	27	18.5	26	5.1-
NCUSIF Capitalization Deposit	46	50	6.9	52	4.9
Other Assets	68	74	8.7	76	2.3
TOTAL ASSETS	5,923	6,199	4.7	6,384	3.0
LIABILITIES					
Total Borrowings	0*	2	0.0	13	453.9
Accrued Dividends/Interest Payable	22	23	4.9	22	3.7-
Acct Payable and Other Liabilities	30	48	57.3	59	23.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	52	73	39.9	93	28.5
EQUITY/SAVINGS					
TOTAL SAVINGS	5,225	5,440	4.1	5,541	1.9
Share Drafts	629	677	7.7	795	17.3
Regular Shares	2,806	2,890	3.0	2,746	5.0-
Money Market Shares	370	430	16.4	457	6.2
Share Certificates/CDs	862	884	2.5	997	12.8
IRA/Keogh Accounts	515	519	0.8	507	2.3-
All Other Shares and Member Deposits	42	37	11.5-	34	10.3-
Non-Member Deposits	2	3	45.1	7	123.1
Regular Reserves	192	202	5.0	218	8.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	-11	514.4-	-1	88.9-
Other Reserves	57	52	8.2-	51	2.6-
Undivided Earnings	394	443	12.4	481	8.7
TOTAL EQUITY	646	686	6.2	749	9.3
TOTAL LIABILITIES/EQUITY/SAVINGS	5,923	6,199	4.7	6,384	3.0

* Amount Less than 1 Million

New Jersey
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	311	294	5.5-	284	3.4-
INTEREST INCOME					
Interest on Loans	268	279	3.8	305	9.6
(Less) Interest Refund	0*	0*	70.0-	0*	55.5
Income from Investments	137	142	3.6	142	0.0-
Trading Profits and Losses	0*	0*	373.4	0	100.0-
TOTAL INTEREST INCOME	405	420	3.8	447	6.4
INTEREST EXPENSE					
Dividends on Shares	183	186	1.3	195	5.0
Interest on Deposits	1	1	5.9	2	28.0
Interest on Borrowed Money	0*	0*	24.1-	2	2,173.1
TOTAL INTEREST EXPENSE	185	187	1.3	199	6.4
PROVISION FOR LOAN LOSSES	17	16	7.5-	15	4.8-
NET INTEREST INCOME AFTER PLL	203	217	7.0	233	7.2
NON-INTEREST INCOME					
Fee Income	24	27	14.5	31	15.9
Other Operating Income	8	12	53.1	14	11.3
Gain (Loss) on Investments	0*	0*	285.5	0*	150.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	56.0-	0*	580.1
Other Non-Oper Income (Expense)	0*	0*	13.6	0*	519.8
TOTAL NON-INTEREST INCOME	32	41	25.7	46	12.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	85	94	10.9	103	9.6
Travel and Conference Expense	4	4	8.5	5	15.0
Office Occupancy Expense	10	11	13.4	12	5.9
Office Operations Expense	39	43	8.7	45	6.4
Educational & Promotional Expense	5	6	18.2	7	11.8
Loan Servicing Expense	8	8	9.1	8	0.4
Professional and Outside Services	19	21	7.7	24	13.0
Member Insurance	4	4	12.1-	4	4.4-
Operating Fees	1	2	11.2	2	7.7
Miscellaneous Operating Expenses	5	6	30.8	7	14.6
TOTAL NON-INTEREST EXPENSES	180	199	10.3	216	8.7
NET INCOME	55	59	7.2	62	5.9
Transfer to Regular Reserve 1/	12	12	2.7	12	4.6

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

New Mexico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	57	56	1.8-	56	0.0
Cash & Equivalents	99	142	43.6	195	37.3
TOTAL INVESTMENTS	530	412	22.4-	344	16.4-
U.S. Government Obligations	15	8	44.3-	5	33.8-
Federal Agency Securities	187	220	17.3	161	26.8-
Mutual Fund & Common Trusts	65	33	48.7-	12	62.7-
MCSD and PIC at Corporate CU	9	9	1.3-	10	10.5
All Other Corporate Credit Union	159	82	48.3-	95	15.1
Commercial Banks, S&Ls	49	45	8.1-	39	12.5-
Credit Unions -Loans to, Deposits in	3	3	6.3	9	210.6
Other Investments	43	11	74.7-	12	13.9
TOTAL LOANS OUTSTANDING	1,917	2,102	9.7	2,266	7.8
Unsecured Credit Card Loans	126	127	0.3	142	12.3
All Other Unsecured Loans	159	144	9.3-	135	6.3-
New Vehicle Loans	394	447	13.4	519	16.0
Used Vehicle Loans	318	377	18.8	401	6.2
First Mortgage Real Estate Loans	575	648	12.7	669	3.2
Other Real Estate Loans	225	241	7.1	275	13.9
Leases Receivable	N/A	0*	N/A	1	0.0
All Other Loans to Members	115	112	3.0-	119	6.5
Other Loans	5	6	29.6	6	0.7
Allowance For Loan Losses	17	17	2.8	19	11.1
Other Real Estate Owned	0*	1	37.9	0*	16.9-
Land and Building	56	71	27.6	77	7.7
Other Fixed Assets	17	19	10.2	20	3.1
NCUSIF Capitalization Deposit	21	22	6.4	23	7.1
Other Assets	32	46	46.8	39	14.9-
TOTAL ASSETS	2,656	2,799	5.4	2,947	5.3
LIABILITIES					
Total Borrowings	86	99	15.9	78	22.0-
Accrued Dividends/Interest Payable	5	5	0.1-	6	21.2
Acct Payable and Other Liabilities	18	20	11.4	21	7.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	108	124	14.5	104	15.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,288	2,397	4.7	2,537	5.9
Share Drafts	327	352	7.5	403	14.6
Regular Shares	833	857	2.9	794	7.3-
Money Market Shares	244	254	4.2	268	5.2
Share Certificates/CDs	645	689	6.8	794	15.3
IRA/Keogh Accounts	215	226	5.1	225	0.3-
All Other Shares and Member Deposits	12	12	0.3	40	243.7
Non-Member Deposits	12	7	45.5-	12	91.3
Regular Reserves	77	83	8.0	89	6.6
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	1,888.9	0*	79.6-
Other Reserves	0*	0*	30.2-	0*	18.9
Undivided Earnings	181	197	8.5	216	10.0
TOTAL EQUITY	259	278	7.4	306	9.8
TOTAL LIABILITIES/EQUITY/SAVINGS	2,656	2,799	5.4	2,947	5.3

* Amount Less than 1 Million

New Mexico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	57	56	1.8-	56	0.0
INTEREST INCOME					
Interest on Loans	164	167	1.8	187	12.0
(Less) Interest Refund	0*	0*	19.7-	0*	530.0
Income from Investments	28	29	3.0	27	6.4-
Trading Profits and Losses	2	0	100.0-	0	0.0
TOTAL INTEREST INCOME	194	196	1.2	214	9.2
INTEREST EXPENSE					
Dividends on Shares	83	81	1.9-	87	6.9
Interest on Deposits	4	4	11.0-	8	110.3
Interest on Borrowed Money	5	6	16.9	5	3.9-
TOTAL INTEREST EXPENSE	92	90	1.3-	100	10.4
PROVISION FOR LOAN LOSSES	12	10	10.6-	11	5.4
NET INTEREST INCOME AFTER PLL	90	95	5.2	103	8.5
NON-INTEREST INCOME					
Fee Income	16	21	34.2	23	9.7
Other Operating Income	8	10	17.0	11	11.3
Gain (Loss) on Investments	0*	0*	62.5-	-4	4,259.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	60.1	0*	87.1-
Other Non-Oper Income (Expense)	0*	0*	130.9-	0*	122.5-
TOTAL NON-INTEREST INCOME	25	31	25.7	31	2.6-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	47	52	11.2	53	2.2
Travel and Conference Expense	1	1	6.1-	1	4.9
Office Occupancy Expense	6	7	11.6	8	15.7
Office Operations Expense	20	23	13.3	23	1.2
Educational & Promotional Expense	3	3	7.7	3	3.2-
Loan Servicing Expense	6	6	0.1	6	3.0-
Professional and Outside Services	9	9	6.4	10	10.8
Member Insurance	0*	0*	14.7	0*	1.5
Operating Fees	0*	0*	1.4	0*	15.0
Miscellaneous Operating Expenses	2	3	19.1	2	11.0-
TOTAL NON-INTEREST EXPENSES	95	105	10.3	108	2.9
NET INCOME	20	22	6.6	26	19.5
Transfer to Regular Reserve 1/	12	10	12.7-	11	10.4

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

New York
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	683	658	3.7-	643	2.3-
Cash & Equivalents	412	1,258	205.5	1,560	24.0
TOTAL INVESTMENTS	7,539	6,881	8.7-	6,349	7.7-
U.S. Government Obligations	548	196	64.2-	106	46.1-
Federal Agency Securities	3,383	4,186	23.7	4,426	5.7
Mutual Fund & Common Trusts	202	149	26.5-	144	3.2-
MCSD and PIC at Corporate CU	65	74	12.9	76	3.8
All Other Corporate Credit Union	1,937	998	48.5-	525	47.4-
Commercial Banks, S&Ls	968	660	31.9-	610	7.6-
Credit Unions -Loans to, Deposits in	62	53	14.1-	64	21.8
Other Investments	373	566	51.7	398	29.7-
TOTAL LOANS OUTSTANDING	11,922	12,821	7.5	14,290	11.5
Unsecured Credit Card Loans	829	849	2.4	907	6.8
All Other Unsecured Loans	1,429	1,428	0.1-	1,468	2.8
New Vehicle Loans	1,455	1,469	1.0	1,789	21.7
Used Vehicle Loans	1,327	1,433	8.0	1,702	18.8
First Mortgage Real Estate Loans	3,697	4,198	13.5	4,554	8.5
Other Real Estate Loans	1,764	1,907	8.1	2,236	17.2
Leases Receivable	N/A	38	N/A	52	37.5
All Other Loans to Members	1,371	1,350	1.6-	1,496	10.8
Other Loans	50	149	200.0	86	42.6-
Allowance For Loan Losses	152	163	6.8	162	0.6-
Other Real Estate Owned	4	4	3.8-	3	17.6-
Land and Building	199	212	6.6	226	6.4
Other Fixed Assets	92	97	5.8	98	0.3
NCUSIF Capitalization Deposit	154	165	7.0	181	9.6
Other Assets	228	214	6.0-	235	9.9
TOTAL ASSETS	20,398	21,490	5.4	22,780	6.0
LIABILITIES					
Total Borrowings	181	436	141.1	402	7.8-
Accrued Dividends/Interest Payable	36	37	1.7	39	5.4
Acct Payable and Other Liabilities	138	150	8.6	167	11.1
Uninsured Secondary Capital	0*	1	51.1	2	120.0
TOTAL LIABILITIES	356	624	75.2	610	2.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	17,582	18,270	3.9	19,279	5.5
Share Drafts	1,891	1,970	4.2	2,220	12.7
Regular Shares	7,577	7,702	1.7	7,776	1.0
Money Market Shares	1,900	2,341	23.2	2,454	4.8
Share Certificates/CDs	4,155	4,258	2.5	4,828	13.4
IRA/Keogh Accounts	1,763	1,752	0.6-	1,755	0.1
All Other Shares and Member Deposits	264	207	21.3-	204	1.5-
Non-Member Deposits	33	39	17.2	42	7.8
Regular Reserves	807	851	5.5	937	10.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	20	-39	291.4-	3	108.1-
Other Reserves	95	102	7.6	234	128.8
Undivided Earnings	1,537	1,681	9.4	1,716	2.1
TOTAL EQUITY	2,460	2,596	5.5	2,891	11.4
TOTAL LIABILITIES/EQUITY/SAVINGS	20,398	21,490	5.4	22,780	6.0

* Amount Less than 1 Million

New York
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	683	658	3.7-	643	2.3-
INTEREST INCOME					
Interest on Loans	1,007	1,034	2.6	1,151	11.3
(Less) Interest Refund	1	0*	52.1-	0*	14.1
Income from Investments	425	437	2.9	467	6.7
Trading Profits and Losses	0*	0*	84.2-	0*	517.9
TOTAL INTEREST INCOME	1,431	1,471	2.8	1,617	9.9
INTEREST EXPENSE					
Dividends on Shares	655	643	1.8-	704	9.4
Interest on Deposits	12	20	71.5	28	42.8
Interest on Borrowed Money	8	13	64.0	23	78.3
TOTAL INTEREST EXPENSE	674	676	0.3	755	11.7
PROVISION FOR LOAN LOSSES	74	64	13.7-	54	14.5-
NET INTEREST INCOME AFTER PLL	683	731	7.0	807	10.4
NON-INTEREST INCOME					
Fee Income	80	86	7.6	96	11.4
Other Operating Income	37	45	20.9	53	19.8
Gain (Loss) on Investments	2	0*	72.4-	0*	228.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	96.2-	0*	2,008.6-
Other Non-Oper Income (Expense)	2	2	40.7	3	10.2
TOTAL NON-INTEREST INCOME	121	134	10.4	151	12.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	291	315	8.3	341	8.4
Travel and Conference Expense	9	9	3.3	11	17.1
Office Occupancy Expense	41	43	4.9	46	7.2
Office Operations Expense	139	148	7.0	156	5.3
Educational & Promotional Expense	19	20	5.2	23	13.6
Loan Servicing Expense	31	35	10.7	38	9.6
Professional and Outside Services	42	46	9.1	53	13.4
Member Insurance	10	10	1.2	10	2.5-
Operating Fees	4	4	7.2	5	8.1
Miscellaneous Operating Expenses	15	17	9.3	19	12.3
TOTAL NON-INTEREST EXPENSES	602	648	7.7	702	8.3
NET INCOME	202	216	7.1	256	18.4
Transfer to Regular Reserve 1/	55	59	7.2	71	21.0

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

North Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	183	174	4.9-	171	1.7-
Cash & Equivalents	303	931	206.8	1,050	12.7
TOTAL INVESTMENTS	2,522	1,472	41.6-	1,200	18.5-
U.S. Government Obligations	1,197	491	59.0-	322	34.4-
Federal Agency Securities	401	458	14.2	463	1.2
Mutual Fund & Common Trusts	96	9	90.9-	8	5.5-
MCSD and PIC at Corporate CU	44	33	25.1-	34	3.5
All Other Corporate Credit Union	444	245	45.0-	110	54.9-
Commercial Banks, S&Ls	284	146	48.6-	156	7.3
Credit Unions -Loans to, Deposits in	13	14	6.1	16	15.6
Other Investments	43	78	82.6	90	16.0
TOTAL LOANS OUTSTANDING	8,124	9,391	15.6	10,168	8.3
Unsecured Credit Card Loans	254	283	11.8	332	17.0
All Other Unsecured Loans	772	775	0.4	791	2.0
New Vehicle Loans	1,013	1,275	25.9	1,429	12.1
Used Vehicle Loans	1,076	1,354	25.8	1,516	12.0
First Mortgage Real Estate Loans	3,622	4,244	17.2	4,485	5.7
Other Real Estate Loans	1,099	1,121	2.0	1,261	12.5
Leases Receivable	N/A	3	N/A	0*	81.2-
All Other Loans to Members	212	204	3.5-	222	8.7
Other Loans	76	130	72.3	131	0.9
Allowance For Loan Losses	70	73	4.2	77	5.7
Other Real Estate Owned	1	3	138.0	2	6.6-
Land and Building	138	158	14.4	185	17.1
Other Fixed Assets	42	50	19.2	58	16.5
NCUSIF Capitalization Deposit	84	95	12.7	105	10.3
Other Assets	72	78	8.7	83	6.3
TOTAL ASSETS	11,217	12,105	7.9	12,774	5.5
LIABILITIES					
Total Borrowings	14	160	1,053.9	27	82.9-
Accrued Dividends/Interest Payable	23	27	18.0	31	13.6
Acct Payable and Other Liabilities	133	97	27.3-	104	7.5
Uninsured Secondary Capital	0*	0*	0.2-	0*	22.1
TOTAL LIABILITIES	170	284	67.2	162	42.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	9,976	10,668	6.9	11,336	6.3
Share Drafts	1,163	1,295	11.3	1,458	12.6
Regular Shares	2,512	2,566	2.2	2,456	4.3-
Money Market Shares	2,236	2,587	15.7	2,780	7.5
Share Certificates/CDs	2,649	2,755	4.0	3,142	14.1
IRA/Keogh Accounts	1,323	1,374	3.9	1,403	2.1
All Other Shares and Member Deposits	69	75	8.6	76	1.3
Non-Member Deposits	24	17	30.6-	20	21.4
Regular Reserves	479	561	17.1	593	5.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	-22	1,331.7-	-3	86.3-
Other Reserves	145	148	2.1	171	15.5
Undivided Earnings	445	465	4.6	516	10.9
TOTAL EQUITY	1,071	1,153	7.6	1,277	10.7
TOTAL LIABILITIES/EQUITY/SAVINGS	11,217	12,105	7.9	12,774	5.5

* Amount Less than 1 Million

North Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	183	174	4.9-	171	1.7-
INTEREST INCOME					
Interest on Loans	634	676	6.6	771	14.0
(Less) Interest Refund	1	0*	43.5-	1	26.1
Income from Investments	123	115	5.9-	102	11.6-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	755	791	4.7	872	10.3
INTEREST EXPENSE					
Dividends on Shares	424	439	3.5	498	13.4
Interest on Deposits	10	10	8.1	8	19.0-
Interest on Borrowed Money	1	2	80.5	3	53.0
TOTAL INTEREST EXPENSE	435	451	3.8	509	12.8
PROVISION FOR LOAN LOSSES	31	29	6.9-	32	9.6
NET INTEREST INCOME AFTER PLL	290	310	7.2	331	6.6
NON-INTEREST INCOME					
Fee Income	70	88	24.6	97	10.4
Other Operating Income	18	22	23.7	22	0.4-
Gain (Loss) on Investments	4	-2	146.6-	-3	61.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	69.9-	0*	1,882.8
Other Non-Oper Income (Expense)	0*	0*	220.4-	2	208.2
TOTAL NON-INTEREST INCOME	91	108	18.8	118	9.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	140	155	11.1	173	11.8
Travel and Conference Expense	4	4	9.8	4	6.4
Office Occupancy Expense	21	23	11.8	26	11.6
Office Operations Expense	57	65	13.5	72	10.8
Educational & Promotional Expense	5	6	14.0	7	7.5
Loan Servicing Expense	8	8	7.6	9	11.0
Professional and Outside Services	20	22	9.6	23	5.2
Member Insurance	4	4	0.4	4	5.8-
Operating Fees	2	2	2.9	2	6.8
Miscellaneous Operating Expenses	19	23	15.8	25	11.7
TOTAL NON-INTEREST EXPENSES	280	313	11.6	346	10.7
NET INCOME	101	106	5.4	103	2.8-
Transfer to Regular Reserve 1/	14	16	15.6	36	120.1

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

North Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	69	66	4.3-	65	1.5-
Cash & Equivalents	20	43	110.0	53	25.5
TOTAL INVESTMENTS	214	204	4.8-	167	18.2-
U.S. Government Obligations	0*	0*	0.3-	0*	33.3-
Federal Agency Securities	26	31	19.0	28	8.3-
Mutual Fund & Common Trusts	0*	0*	20.4-	0*	44.6-
MCSD and PIC at Corporate CU	7	5	22.3-	5	10.6-
All Other Corporate Credit Union	142	131	7.6-	96	26.6-
Commercial Banks, S&Ls	25	26	1.7	30	16.0
Credit Unions -Loans to, Deposits in	5	4	19.5-	3	27.7-
Other Investments	9	6	26.1-	5	28.9-
TOTAL LOANS OUTSTANDING	675	722	7.0	802	11.1
Unsecured Credit Card Loans	22	22	0.5	23	4.4
All Other Unsecured Loans	22	32	46.1	37	15.5
New Vehicle Loans	78	89	14.4	99	11.4
Used Vehicle Loans	179	189	5.8	208	10.1
First Mortgage Real Estate Loans	124	133	6.8	143	8.1
Other Real Estate Loans	25	31	27.1	39	23.8
Leases Receivable	N/A	11	N/A	14	26.9
All Other Loans to Members	218	189	13.4-	233	23.4
Other Loans	8	26	231.8	6	77.5-
Allowance For Loan Losses	10	12	19.9	14	16.5
Other Real Estate Owned	0*	0*	3.0-	0*	48.0-
Land and Building	14	14	0.6	14	1.3
Other Fixed Assets	3	3	9.1	4	11.6
NCUSIF Capitalization Deposit	7	8	8.5	8	5.1
Other Assets	14	16	19.0	18	12.3
TOTAL ASSETS	938	999	6.5	1,053	5.5
LIABILITIES					
Total Borrowings	0*	0*	1,908.6	2	148.6
Accrued Dividends/Interest Payable	3	3	22.9	4	32.1
Acct Payable and Other Liabilities	6	7	18.6	6	7.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	8	11	30.2	13	17.0
EQUITY/SAVINGS					
TOTAL SAVINGS	834	884	5.9	926	4.8
Share Drafts	119	128	7.5	139	8.4
Regular Shares	167	171	2.6	160	6.5-
Money Market Shares	139	156	11.9	159	1.9
Share Certificates/CDs	325	338	3.9	377	11.7
IRA/Keogh Accounts	41	44	7.8	49	13.2
All Other Shares and Member Deposits	37	40	8.4	38	5.3-
Non-Member Deposits	6	6	5.3	3	57.0-
Regular Reserves	48	58	20.7	65	12.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	835.9-	0*	90.4-
Other Reserves	17	16	6.0-	16	5.2
Undivided Earnings	30	31	1.8	33	7.6
TOTAL EQUITY	95	104	9.5	115	10.3
TOTAL LIABILITIES/EQUITY/SAVINGS	938	999	6.5	1,053	5.5

* Amount Less than 1 Million

North Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	69	66	4.3-	65	1.5-
INTEREST INCOME					
Interest on Loans	59	61	3.1	67	9.2
(Less) Interest Refund	0*	0*	27.9-	0*	26.5
Income from Investments	10	12	13.5	12	2.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	70	73	4.7	79	8.2
INTEREST EXPENSE					
Dividends on Shares	15	16	5.3	17	8.8
Interest on Deposits	19	19	0.1-	20	8.3
Interest on Borrowed Money	0*	0*	76.2-	0*	1,371.7
TOTAL INTEREST EXPENSE	34	35	2.0	38	10.0
PROVISION FOR LOAN LOSSES	4	5	7.2	4	12.9-
NET INTEREST INCOME AFTER PLL	31	33	7.2	36	9.3
NON-INTEREST INCOME					
Fee Income	4	5	3.4	5	8.2
Other Operating Income	2	2	4.1	3	1.9
Gain (Loss) on Investments	0*	0*	20.0	0*	517.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	56.5-	0*	83.0-
Other Non-Oper Income (Expense)	0*	0*	8.2-	0*	9.2-
TOTAL NON-INTEREST INCOME	7	7	2.4	7	4.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	14	15	8.1	17	7.6
Travel and Conference Expense	0*	0*	13.0-	0*	6.8
Office Occupancy Expense	2	2	1.2-	2	6.0
Office Operations Expense	6	6	3.9	6	3.4
Educational & Promotional Expense	1	1	8.9	1	10.3
Loan Servicing Expense	0*	0*	8.5	1	9.2
Professional and Outside Services	2	2	9.8	2	4.5
Member Insurance	0*	0*	2.4	0*	2.2
Operating Fees	0*	0*	13.6	0*	15.4
Miscellaneous Operating Expenses	1	1	21.0	1	6.1
TOTAL NON-INTEREST EXPENSES	29	31	6.7	33	6.5
NET INCOME	9	10	5.1	11	14.8
Transfer to Regular Reserve 1/	1	2	22.6	5	231.6

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Ohio
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	533	521	2.3-	509	2.3-
Cash & Equivalents	331	694	109.8	783	12.7
TOTAL INVESTMENTS	3,034	2,683	11.6-	2,426	9.6-
U.S. Government Obligations	159	102	36.0-	87	14.6-
Federal Agency Securities	729	894	22.8	903	1.0
Mutual Fund & Common Trusts	71	54	23.2-	33	39.8-
MCSD and PIC at Corporate CU	66	76	14.4	70	8.1-
All Other Corporate Credit Union	757	497	34.3-	379	23.8-
Commercial Banks, S&Ls	1,138	883	22.5-	773	12.5-
Credit Unions -Loans to, Deposits in	27	24	9.9-	25	5.3
Other Investments	87	153	74.9	156	2.5
TOTAL LOANS OUTSTANDING	6,272	6,723	7.2	7,305	8.7
Unsecured Credit Card Loans	528	547	3.5	591	8.0
All Other Unsecured Loans	470	462	1.8-	465	0.7
New Vehicle Loans	1,254	1,325	5.7	1,517	14.6
Used Vehicle Loans	1,344	1,429	6.3	1,528	6.9
First Mortgage Real Estate Loans	1,447	1,605	11.0	1,678	4.5
Other Real Estate Loans	846	936	10.6	1,067	14.0
Leases Receivable	N/A	67	N/A	76	14.1
All Other Loans to Members	370	350	5.3-	377	7.6
Other Loans	14	3	75.6-	7	111.4
Allowance For Loan Losses	48	52	7.7	57	10.0
Other Real Estate Owned	0*	1	87.3	8	516.1
Land and Building	131	143	9.3	161	12.5
Other Fixed Assets	45	51	13.1	57	10.2
NCUSIF Capitalization Deposit	77	83	8.1	90	7.7
Other Assets	87	86	1.4-	94	9.8
TOTAL ASSETS	9,930	10,413	4.9	10,865	4.3
LIABILITIES					
Total Borrowings	37	46	24.5	52	13.2
Accrued Dividends/Interest Payable	14	14	2.9-	16	15.1
Acct Payable and Other Liabilities	48	52	9.9	57	8.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	99	112	13.5	125	11.2
EQUITY/SAVINGS					
TOTAL SAVINGS	8,642	9,049	4.7	9,388	3.7
Share Drafts	993	1,038	4.5	1,148	10.7
Regular Shares	3,870	3,918	1.2	3,770	3.8-
Money Market Shares	782	966	23.5	1,003	3.8
Share Certificates/CDs	2,044	2,144	4.9	2,418	12.8
IRA/Keogh Accounts	841	852	1.3	863	1.2
All Other Shares and Member Deposits	94	112	19.6	144	28.5
Non-Member Deposits	18	19	1.3	42	122.5
Regular Reserves	357	376	5.2	402	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	10	-6	161.8-	3	148.8-
Other Reserves	28	25	9.4-	27	4.5
Undivided Earnings	793	856	7.9	921	7.5
TOTAL EQUITY	1,188	1,252	5.3	1,352	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	9,930	10,413	4.9	10,865	4.3

* Amount Less than 1 Million

Ohio
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	533	521	2.3-	509	2.3-
INTEREST INCOME					
Interest on Loans	543	549	1.0	601	9.6
(Less) Interest Refund	1	0*	21.6-	1	51.4
Income from Investments	167	178	6.8	183	2.6
Trading Profits and Losses	0*	-3	56,437.0-	0	100.0-
TOTAL INTEREST INCOME	709	723	2.0	783	8.3
INTEREST EXPENSE					
Dividends on Shares	321	183	43.0-	360	97.0
Interest on Deposits	6	148	2,564.8	0*	100.0-
Interest on Borrowed Money	1	2	82.7	4	92.4
TOTAL INTEREST EXPENSE	328	333	1.6	364	9.5
PROVISION FOR LOAN LOSSES	30	29	5.3-	31	7.4
NET INTEREST INCOME AFTER PLL	351	362	3.1	388	7.2
NON-INTEREST INCOME					
Fee Income	50	58	17.1	69	19.1
Other Operating Income	20	24	19.5	24	4.1
Gain (Loss) on Investments	1	0*	99.6-	0*	1,450.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	102.3-	0*	3,844.8-
Other Non-Oper Income (Expense)	0*	0*	9.8	0*	67.3-
TOTAL NON-INTEREST INCOME	72	82	15.1	94	14.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	163	176	7.6	189	7.4
Travel and Conference Expense	6	6	7.4	6	2.0
Office Occupancy Expense	20	22	9.0	24	10.3
Office Operations Expense	71	77	8.1	83	8.0
Educational & Promotional Expense	11	12	6.2	13	8.2
Loan Servicing Expense	18	20	13.2	23	17.8
Professional and Outside Services	26	29	11.5	31	9.5
Member Insurance	7	7	4.5-	7	5.0-
Operating Fees	3	3	8.8	3	6.9
Miscellaneous Operating Expenses	12	12	5.7	12	0.1
TOTAL NON-INTEREST EXPENSES	336	363	8.0	391	7.9
NET INCOME	86	81	5.8-	91	11.8
Transfer to Regular Reserve 1/	17	17	0.9-	21	22.9

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Oklahoma
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	100	97	3.0-	94	3.1-
Cash & Equivalents	79	307	286.6	295	3.7-
TOTAL INVESTMENTS	1,300	1,062	18.3-	1,011	4.8-
U.S. Government Obligations	93	63	31.8-	18	71.7-
Federal Agency Securities	416	506	21.6	497	1.7-
Mutual Fund & Common Trusts	10	3	71.5-	3	1.1
MCSD and PIC at Corporate CU	16	20	28.1	18	12.6-
All Other Corporate Credit Union	370	160	56.7-	172	7.6
Commercial Banks, S&Ls	286	208	27.2-	189	9.6-
Credit Unions -Loans to, Deposits in	11	8	26.3-	6	25.4-
Other Investments	97	92	4.7-	108	17.0
TOTAL LOANS OUTSTANDING	2,766	2,944	6.4	3,143	6.7
Unsecured Credit Card Loans	138	141	1.9	147	4.7
All Other Unsecured Loans	152	149	1.8-	146	2.1-
New Vehicle Loans	664	718	8.2	775	7.8
Used Vehicle Loans	689	768	11.5	824	7.2
First Mortgage Real Estate Loans	644	696	8.1	712	2.2
Other Real Estate Loans	184	204	10.9	245	20.1
Leases Receivable	N/A	0*	N/A	0*	93.8-
All Other Loans to Members	245	210	14.4-	233	11.4
Other Loans	49	57	15.3	61	6.3
Allowance For Loan Losses	28	30	4.8	31	5.6
Other Real Estate Owned	0*	0*	4.5	1	24.5
Land and Building	70	76	8.1	87	14.9
Other Fixed Assets	22	20	9.9-	19	2.1-
NCUSIF Capitalization Deposit	34	36	6.6	38	5.6
Other Assets	35	36	2.1	41	13.0
TOTAL ASSETS	4,279	4,452	4.0	4,604	3.4
LIABILITIES					
Total Borrowings	22	55	145.2	31	42.5-
Accrued Dividends/Interest Payable	7	6	5.6-	7	15.4
Acct Payable and Other Liabilities	40	45	12.6	49	10.3
Uninsured Secondary Capital	0*	0*	200.1	0*	0.0
TOTAL LIABILITIES	69	106	53.9	88	16.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,767	3,876	2.9	4,000	3.2
Share Drafts	505	519	2.6	579	11.6
Regular Shares	1,465	1,504	2.7	1,424	5.3-
Money Market Shares	418	480	14.6	509	6.1
Share Certificates/CDs	973	953	2.1-	1,053	10.6
IRA/Keogh Accounts	374	395	5.7	403	2.0
All Other Shares and Member Deposits	15	16	6.1	15	2.5-
Non-Member Deposits	17	11	35.1-	17	55.5
Regular Reserves	161	170	5.9	178	4.4
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	2	-7	472.8-	3	139.4-
Other Reserves	27	30	11.8	28	5.0-
Undivided Earnings	254	277	8.8	307	11.0
TOTAL EQUITY	444	470	5.8	517	10.0
TOTAL LIABILITIES/EQUITY/SAVINGS	4,279	4,452	4.0	4,604	3.4

* Amount Less than 1 Million

Oklahoma
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	100	97	3.0-	94	3.1-
INTEREST INCOME					
Interest on Loans	233	235	0.7	255	8.8
(Less) Interest Refund	0*	0*	11.9	0*	295.1
Income from Investments	68	75	9.6	74	0.7-
Trading Profits and Losses	0*	0*	86.6-	0*	124.4
TOTAL INTEREST INCOME	301	310	2.7	330	6.5
INTEREST EXPENSE					
Dividends on Shares	142	132	6.6-	143	7.7
Interest on Deposits	6	15	136.2	18	22.1
Interest on Borrowed Money	2	2	6.8-	2	5.2
TOTAL INTEREST EXPENSE	150	149	0.7-	163	9.1
PROVISION FOR LOAN LOSSES	18	15	13.9-	13	12.3-
NET INTEREST INCOME AFTER PLL	134	145	8.7	154	5.8
NON-INTEREST INCOME					
Fee Income	32	33	4.6	36	9.0
Other Operating Income	7	8	15.8	9	16.4
Gain (Loss) on Investments	0*	0*	115.4-	0*	27.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	545.0-	0*	89.4-
Other Non-Oper Income (Expense)	0*	0*	19.8-	0*	202.3
TOTAL NON-INTEREST INCOME	39	41	6.0	46	10.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	74	78	5.1	82	5.8
Travel and Conference Expense	2	2	0.6	3	9.0
Office Occupancy Expense	8	10	16.0	10	7.5
Office Operations Expense	34	36	6.3	39	6.6
Educational & Promotional Expense	3	4	16.7	4	10.2
Loan Servicing Expense	6	7	5.1	8	15.7
Professional and Outside Services	8	9	6.7	9	9.0
Member Insurance	2	2	0.6	2	2.9-
Operating Fees	0*	0*	7.1	1	4.9
Miscellaneous Operating Expenses	4	4	16.8	5	9.4
TOTAL NON-INTEREST EXPENSES	143	152	6.5	163	6.8
NET INCOME	30	34	15.7	36	6.7
Transfer to Regular Reserve 1/	5	7	42.0	9	27.8

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Oregon
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	123	116	5.7-	114	1.7-
Cash & Equivalents	145	365	152.4	484	32.4
TOTAL INVESTMENTS	1,880	1,506	19.9-	1,113	26.1-
U.S. Government Obligations	34	13	62.2-	66	416.9
Federal Agency Securities	751	798	6.2	572	28.3-
Mutual Fund & Common Trusts	112	128	14.0	101	20.9-
MCSD and PIC at Corporate CU	44	51	17.3	53	3.3
All Other Corporate Credit Union	655	327	50.1-	167	49.0-
Commercial Banks, S&Ls	247	155	37.2-	115	25.9-
Credit Unions -Loans to, Deposits in	14	11	18.7-	19	70.9
Other Investments	24	23	3.2-	20	14.4-
TOTAL LOANS OUTSTANDING	4,403	4,913	11.6	5,415	10.2
Unsecured Credit Card Loans	293	314	7.2	356	13.3
All Other Unsecured Loans	298	293	1.5-	283	3.6-
New Vehicle Loans	851	971	14.1	1,087	12.0
Used Vehicle Loans	993	1,071	7.9	1,105	3.2
First Mortgage Real Estate Loans	797	929	16.6	992	6.8
Other Real Estate Loans	862	975	13.1	1,185	21.5
Leases Receivable	N/A	10	N/A	9	10.7-
All Other Loans to Members	290	320	10.5	340	6.4
Other Loans	21	30	44.2	58	93.8
Allowance For Loan Losses	45	47	3.8	49	4.3
Other Real Estate Owned	0*	2	84.0	2	16.2
Land and Building	87	98	12.2	106	7.9
Other Fixed Assets	38	42	11.6	46	8.8
NCUSIF Capitalization Deposit	50	55	11.1	59	8.0
Other Assets	56	80	44.4	69	13.7-
TOTAL ASSETS	6,615	7,015	6.1	7,246	3.3
LIABILITIES					
Total Borrowings	65	145	124.3	64	56.0-
Accrued Dividends/Interest Payable	6	5	28.5-	5	10.2
Acct Payable and Other Liabilities	36	44	19.6	54	24.9
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
TOTAL LIABILITIES	108	193	79.8	123	36.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	5,900	6,175	4.7	6,401	3.7
Share Drafts	751	821	9.3	884	7.6
Regular Shares	1,924	1,727	10.2-	1,554	10.0-
Money Market Shares	1,075	1,356	26.2	1,343	0.9-
Share Certificates/CDs	1,475	1,592	8.0	1,929	21.1
IRA/Keogh Accounts	629	637	1.3	652	2.4
All Other Shares and Member Deposits	41	38	6.7-	34	10.8-
Non-Member Deposits	6	4	31.0-	6	36.1
Regular Reserves	219	231	5.7	288	24.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-11	464.2	-4	65.7-
Other Reserves	9	0*	91.2-	0*	79.6-
Undivided Earnings	381	426	11.7	438	2.8
TOTAL EQUITY	607	647	6.6	722	11.6
TOTAL LIABILITIES/EQUITY/SAVINGS	6,615	7,015	6.1	7,246	3.3

* Amount Less than 1 Million

Oregon
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	123	116	5.7-	114	1.7-
INTEREST INCOME					
Interest on Loans	380	386	1.6	446	15.5
(Less) Interest Refund	0*	0*	100.0-	0* #####	
Income from Investments	91	106	17.4	90	15.2-
Trading Profits and Losses	0*	0*	289.6-	0	100.0-
TOTAL INTEREST INCOME	470	492	4.7	536	8.8
INTEREST EXPENSE					
Dividends on Shares	144	139	3.9-	143	2.9
Interest on Deposits	82	86	5.0	102	18.9
Interest on Borrowed Money	4	6	71.8	5	19.5-
TOTAL INTEREST EXPENSE	230	231	0.4	250	8.3
PROVISION FOR LOAN LOSSES	40	22	44.9-	25	13.0
NET INTEREST INCOME AFTER PLL	200	239	19.6	261	9.0
NON-INTEREST INCOME					
Fee Income	36	38	6.2	41	7.6
Other Operating Income	22	27	23.1	32	20.3
Gain (Loss) on Investments	1	-2	268.7-	-2	15.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	452.7-	0*	30.9-
Other Non-Oper Income (Expense)	0*	0*	18.6	0*	59.5
TOTAL NON-INTEREST INCOME	59	64	8.2	73	13.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	107	122	14.0	135	11.0
Travel and Conference Expense	4	4	5.5	5	8.7
Office Occupancy Expense	14	16	18.1	17	7.7
Office Operations Expense	47	52	9.9	56	8.6
Educational & Promotional Expense	9	9	6.4	10	7.7
Loan Servicing Expense	10	13	26.1	13	1.8
Professional and Outside Services	19	21	10.6	23	6.8
Member Insurance	1	0*	3.4-	0*	18.0-
Operating Fees	1	1	0.4-	1	14.5
Miscellaneous Operating Expenses	4	4	0.4	5	12.2
TOTAL NON-INTEREST EXPENSES	215	243	12.7	265	9.2
NET INCOME	44	60	38.1	68	13.1
Transfer to Regular Reserve 1/	19	16	14.5-	57	247.6

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Pennsylvania
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	852	803	5.8-	776	3.4-
Cash & Equivalents	392	1,264	222.5	1,421	12.4
TOTAL INVESTMENTS	4,742	4,039	14.8-	3,636	10.0-
U.S. Government Obligations	242	195	19.5-	171	12.6-
Federal Agency Securities	1,728	2,049	18.6	2,102	2.6
Mutual Fund & Common Trusts	103	109	5.7	88	19.4-
MCSD and PIC at Corporate CU	95	106	11.7	109	2.6
All Other Corporate Credit Union	1,257	616	51.0-	288	53.3-
Commercial Banks, S&Ls	1,242	884	28.9-	781	11.7-
Credit Unions -Loans to, Deposits in	18	20	14.7	34	69.1
Other Investments	56	59	6.3	64	8.5
TOTAL LOANS OUTSTANDING	8,867	9,476	6.9	10,364	9.4
Unsecured Credit Card Loans	793	817	3.0	881	7.9
All Other Unsecured Loans	1,287	1,290	0.2	1,278	1.0-
New Vehicle Loans	1,793	1,823	1.6	2,009	10.2
Used Vehicle Loans	1,228	1,409	14.8	1,645	16.7
First Mortgage Real Estate Loans	1,222	1,408	15.3	1,501	6.5
Other Real Estate Loans	2,042	2,224	8.9	2,484	11.7
Leases Receivable	N/A	12	N/A	11	10.0-
All Other Loans to Members	488	484	0.8-	544	12.4
Other Loans	14	9	37.6-	12	45.9
Allowance For Loan Losses	96	99	2.8	101	2.3
Other Real Estate Owned	3	3	12.6-	3	17.2
Land and Building	191	206	8.1	216	5.0
Other Fixed Assets	59	62	5.6	66	6.3
NCUSIF Capitalization Deposit	113	123	8.8	132	7.2
Other Assets	122	115	6.0-	139	21.4
TOTAL ASSETS	14,391	15,187	5.5	15,876	4.5
LIABILITIES					
Total Borrowings	6	64	921.4	28	56.6-
Accrued Dividends/Interest Payable	24	24	0.8-	29	21.0
Acct Payable and Other Liabilities	47	62	32.7	59	5.3-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	77	151	94.5	116	23.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	12,734	13,361	4.9	13,894	4.0
Share Drafts	1,351	1,431	5.9	1,620	13.2
Regular Shares	6,136	6,387	4.1	6,242	2.3-
Money Market Shares	1,146	1,330	16.1	1,430	7.5
Share Certificates/CDs	2,629	2,708	3.0	3,082	13.8
IRA/Keogh Accounts	1,244	1,281	2.9	1,287	0.5
All Other Shares and Member Deposits	204	201	1.4-	204	1.2
Non-Member Deposits	24	23	3.4-	30	28.5
Regular Reserves	387	412	6.6	451	9.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	-30	1,123.6-	0*	100.8-
Other Reserves	29	27	6.1-	21	22.2-
Undivided Earnings	1,162	1,267	9.1	1,393	10.0
TOTAL EQUITY	1,580	1,676	6.1	1,866	11.3
TOTAL LIABILITIES/EQUITY/SAVINGS	14,391	15,187	5.5	15,876	4.5

* Amount Less than 1 Million

Pennsylvania
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	852	803	5.8-	776	3.4-
INTEREST INCOME					
Interest on Loans	769	779	1.3	849	9.0
(Less) Interest Refund	2	1	19.9-	1	11.6
Income from Investments	253	279	10.3	290	4.2
Trading Profits and Losses	0*	0*	109.8-	0*	4,142.9
TOTAL INTEREST INCOME	1,020	1,056	3.6	1,137	7.7
INTEREST EXPENSE					
Dividends on Shares	464	474	2.1	503	6.2
Interest on Deposits	11	17	44.4	23	36.7
Interest on Borrowed Money	0*	1	207.6	3	107.5
TOTAL INTEREST EXPENSE	476	492	3.3	529	7.5
PROVISION FOR LOAN LOSSES	56	49	12.2-	49	0.2-
NET INTEREST INCOME AFTER PLL	488	516	5.6	560	8.6
NON-INTEREST INCOME					
Fee Income	47	57	23.0	64	11.1
Other Operating Income	36	39	9.8	49	25.7
Gain (Loss) on Investments	0*	0*	3.4	0*	48.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	23.1-	0*	174.1-
Other Non-Oper Income (Expense)	0*	0*	54.4-	0*	83.5-
TOTAL NON-INTEREST INCOME	79	95	19.2	113	19.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	198	216	9.1	235	8.7
Travel and Conference Expense	6	6	2.6-	6	7.7
Office Occupancy Expense	22	23	4.0	26	11.7
Office Operations Expense	99	107	8.2	114	6.6
Educational & Promotional Expense	12	12	8.3	15	19.8
Loan Servicing Expense	26	28	8.0	31	9.8
Professional and Outside Services	45	49	8.6	52	6.0
Member Insurance	15	15	2.7-	15	1.7
Operating Fees	3	4	6.8	4	9.0
Miscellaneous Operating Expenses	10	12	18.9	12	1.3-
TOTAL NON-INTEREST EXPENSES	437	472	8.1	510	8.0
NET INCOME	131	138	5.5	163	18.0
Transfer to Regular Reserve 1/	46	49	6.2	50	1.6

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Puerto Rico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
Cash & Equivalents	15	16	2.4	19	22.3
TOTAL INVESTMENTS	89	115	28.9	113	1.2-
U.S. Government Obligations	9	9	2.3	11	25.5
Federal Agency Securities	44	63	42.6	68	7.8
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	6.7-	0*	6.5
All Other Corporate Credit Union	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	36	40	12.9	33	19.1-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	2	0.0	1	42.1-
TOTAL LOANS OUTSTANDING	233	240	3.0	259	7.9
Unsecured Credit Card Loans	9	9	3.9-	11	22.7
All Other Unsecured Loans	107	128	19.0	127	0.8-
New Vehicle Loans	47	53	12.5	64	21.0
Used Vehicle Loans	1	2	10.1	1	4.5-
First Mortgage Real Estate Loans	19	27	41.6	32	21.0
Other Real Estate Loans	7	8	5.5	11	43.8
Leases Receivable	N/A	0*	N/A	0*	0.0
All Other Loans to Members	38	14	62.2-	12	13.4-
Other Loans	4	0*	94.5-	0*	0.4-
Allowance For Loan Losses	3	4	17.5	4	17.1
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	5	5	3.4-	5	0.5-
Other Fixed Assets	3	2	25.7-	3	53.0
NCUSIF Capitalization Deposit	3	3	7.4	3	11.6
Other Assets	3	4	20.0	4	8.4-
TOTAL ASSETS	348	380	9.4	402	5.7
LIABILITIES					
Total Borrowings	0*	0*	0.0	2	5,149.5
Accrued Dividends/Interest Payable	0*	0*	4.2-	0*	12.5
Acct Payable and Other Liabilities	3	3	0.5-	3	1.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	4	4	0.4-	6	46.7
EQUITY/SAVINGS					
TOTAL SAVINGS	299	329	10.1	346	4.9
Share Drafts	8	8	1.7	9	10.6
Regular Shares	191	201	5.5	202	0.4
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	92	110	19.7	124	12.9
IRA/Keogh Accounts	6	6	14.8	7	4.2
All Other Shares and Member Deposits	3	4	18.9	4	0.2
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	21	12	43.1-	13	6.0
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	9	10	15.2	9	6.2-
Undivided Earnings	14	24	72.2	27	13.3
TOTAL EQUITY	44	46	5.4	50	7.2
TOTAL LIABILITIES/EQUITY/SAVINGS	348	380	9.4	402	5.7

* Amount Less than 1 Million

Puerto Rico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
INTEREST INCOME					
Interest on Loans	22	23	4.6	24	3.9
(Less) Interest Refund	0*	0*	20.3	0*	24.6
Income from Investments	5	6	16.8	8	25.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	28	30	7.0	32	8.6
INTEREST EXPENSE					
Dividends on Shares	13	15	9.5	16	7.9
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	14.5	0*	368.0
TOTAL INTEREST EXPENSE	14	15	9.5	16	8.0
PROVISION FOR LOAN LOSSES	2	3	15.4	3	6.5
NET INTEREST INCOME AFTER PLL	12	12	2.4	13	9.7
NON-INTEREST INCOME					
Fee Income	0*	0*	24.9	0*	6.9
Other Operating Income	0*	0*	37.3	0*	31.2-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	29,521.0-	0*	99.1-
Other Non-Oper Income (Expense)	0*	0*	563,714.3-	0*	81.9-
TOTAL NON-INTEREST INCOME	0*	1	36.6	1	8.5-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	4	5	5.3	5	7.0
Travel and Conference Expense	0*	0*	6.7-	0*	2.8
Office Occupancy Expense	0*	0*	19.0	0*	1.3
Office Operations Expense	3	3	16.3	3	12.6-
Educational & Promotional Expense	0*	0*	0.8-	0*	7.8
Loan Servicing Expense	0*	0*	23.0	0*	50.0
Professional and Outside Services	0*	0*	0.3-	0*	6.7
Member Insurance	0*	0*	3.5-	0*	13.2-
Operating Fees	0*	0*	62.6-	0*	18.9
Miscellaneous Operating Expenses	0*	0*	231.6	0*	9.7-
TOTAL NON-INTEREST EXPENSES	10	11	11.9	11	0.0-
NET INCOME	3	2	18.5-	4	44.5
Transfer to Regular Reserve 1/	0*	0*	17.3	0*	47.7-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Rhode Island
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	42	41	2.4-	39	4.9-
Cash & Equivalents	35	222	541.9	230	3.4
TOTAL INVESTMENTS	734	591	19.5-	589	0.3-
U.S. Government Obligations	72	61	14.4-	29	52.1-
Federal Agency Securities	292	334	14.4	365	9.4
Mutual Fund & Common Trusts	0*	3	934.5	0*	93.9-
MCSD and PIC at Corporate CU	9	9	3.9	9	3.9-
All Other Corporate Credit Union	184	78	57.5-	63	19.1-
Commercial Banks, S&Ls	114	16	85.8-	16	0.7
Credit Unions -Loans to, Deposits in	4	4	3.2	2	43.4-
Other Investments	61	86	41.7	104	21.5
TOTAL LOANS OUTSTANDING	1,124	1,278	13.7	1,372	7.4
Unsecured Credit Card Loans	48	48	0.1-	49	3.0
All Other Unsecured Loans	49	42	13.5-	40	6.5-
New Vehicle Loans	80	91	13.3	122	34.1
Used Vehicle Loans	90	111	22.8	143	29.3
First Mortgage Real Estate Loans	694	794	14.3	795	0.2
Other Real Estate Loans	130	157	20.7	194	23.9
Leases Receivable	N/A	0*	N/A	0*	100.0-
All Other Loans to Members	28	30	6.2	24	18.3-
Other Loans	4	5	23.6	4	29.2-
Allowance For Loan Losses	12	11	6.5-	12	3.1
Other Real Estate Owned	1	0*	80.1-	2	974.5
Land and Building	25	26	4.6	34	31.4
Other Fixed Assets	7	8	11.0	9	17.9
NCUSIF Capitalization Deposit	14	16	11.9	18	12.1
Other Assets	20	26	31.9	30	13.6
TOTAL ASSETS	1,949	2,157	10.7	2,274	5.4
LIABILITIES					
Total Borrowings	0*	57	6,393.4	59	3.8
Accrued Dividends/Interest Payable	6	7	15.9	8	14.0
Acct Payable and Other Liabilities	16	16	0.9	16	0.6-
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	22	79	257.0	83	4.0
EQUITY/SAVINGS					
TOTAL SAVINGS	1,635	1,774	8.6	1,864	5.0
Share Drafts	169	176	4.1	221	25.6
Regular Shares	431	432	0.2	443	2.5
Money Market Shares	145	195	33.8	219	12.5
Share Certificates/CDs	620	706	14.0	725	2.6
IRA/Keogh Accounts	154	157	2.2	162	2.6
All Other Shares and Member Deposits	114	107	6.7-	94	11.8-
Non-Member Deposits	0*	0*	68.1	0*	100.0-
Regular Reserves	81	84	3.8	85	1.4
APPR. For Non-Conf. Invest.	0*	0*	703.5	0	100.0-
Accum. Unrealized G/L on A-F-S	2	-6	450.3-	0*	85.3-
Other Reserves	0*	75	9,139.3	8	89.1-
Undivided Earnings	208	150	27.9-	235	56.4
TOTAL EQUITY	292	303	3.9	327	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	1,949	2,157	10.7	2,274	5.4

* Amount Less than 1 Million

Rhode Island
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	42	41	2.4-	39	4.9-
INTEREST INCOME					
Interest on Loans	86	94	8.5	102	9.3
(Less) Interest Refund	0*	0*	22.4	0*	25.4-
Income from Investments	41	43	5.3	47	8.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	127	137	7.5	149	9.2
INTEREST EXPENSE					
Dividends on Shares	14	16	9.0	15	5.2-
Interest on Deposits	45	47	4.9	54	16.0
Interest on Borrowed Money	0*	2	299.5	4	135.9
TOTAL INTEREST EXPENSE	60	64	8.1	74	14.2
PROVISION FOR LOAN LOSSES	3	3	4.4	4	22.1
NET INTEREST INCOME AFTER PLL	65	69	7.0	72	4.0
NON-INTEREST INCOME					
Fee Income	9	10	5.9	11	11.1
Other Operating Income	3	3	6.9	3	0.8-
Gain (Loss) on Investments	1	0*	31.3-	0*	46.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	167.4-	0*	1,356.7-
Other Non-Oper Income (Expense)	0*	0*	35.4-	0*	537.5-
TOTAL NON-INTEREST INCOME	14	14	2.4	15	6.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	29	32	11.0	35	7.6
Travel and Conference Expense	0*	1	5.8	1	6.1
Office Occupancy Expense	4	5	17.3	5	5.5
Office Operations Expense	11	12	3.2	12	6.7
Educational & Promotional Expense	2	3	14.3	3	0.4-
Loan Servicing Expense	2	2	9.9-	3	28.2
Professional and Outside Services	4	5	19.4	6	24.2
Member Insurance	0*	0*	2.5-	0*	8.7-
Operating Fees	0*	0*	1.6-	0*	26.5-
Miscellaneous Operating Expenses	4	4	1.5-	3	11.0-
TOTAL NON-INTEREST EXPENSES	59	64	8.8	69	7.3
NET INCOME	20	19	1.5-	18	5.5-
Transfer to Regular Reserve 1/	2	4	46.1	3	5.8-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

South Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	104	99	4.8-	99	0.0
Cash & Equivalents	123	242	96.4	331	36.4
TOTAL INVESTMENTS	954	732	23.2-	573	21.7-
U.S. Government Obligations	36	13	64.0-	5	59.8-
Federal Agency Securities	393	397	1.0	352	11.4-
Mutual Fund & Common Trusts	24	15	38.1-	15	0.2
MCSD and PIC at Corporate CU	18	23	31.6	27	15.6
All Other Corporate Credit Union	281	157	44.0-	91	42.0-
Commercial Banks, S&Ls	186	104	44.3-	64	38.8-
Credit Unions -Loans to, Deposits in	5	6	18.8	7	8.6
Other Investments	10	17	61.7	13	24.2-
TOTAL LOANS OUTSTANDING	2,755	3,054	10.9	3,418	11.9
Unsecured Credit Card Loans	172	194	12.4	222	14.8
All Other Unsecured Loans	268	279	4.1	298	6.7
New Vehicle Loans	508	574	13.0	674	17.5
Used Vehicle Loans	690	793	14.9	894	12.8
First Mortgage Real Estate Loans	637	725	13.8	784	8.2
Other Real Estate Loans	282	300	6.4	351	16.9
Leases Receivable	N/A	0*	N/A	0*	21.1-
All Other Loans to Members	194	187	3.5-	193	3.4
Other Loans	3	2	41.3-	0*	54.7-
Allowance For Loan Losses	28	31	9.2	30	2.0-
Other Real Estate Owned	0*	3	329.5	0*	79.6-
Land and Building	60	63	5.6	86	36.3
Other Fixed Assets	26	29	12.9	28	2.5-
NCUSIF Capitalization Deposit	30	32	8.9	36	11.0
Other Assets	30	31	2.2	39	26.5
TOTAL ASSETS	3,950	4,157	5.2	4,482	7.8
LIABILITIES					
Total Borrowings	0*	57	9,225.0	28	51.7-
Accrued Dividends/Interest Payable	19	21	14.8	24	10.9
Acct Payable and Other Liabilities	17	18	3.9	28	59.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	36	96	165.8	80	17.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,461	3,577	3.4	3,868	8.1
Share Drafts	441	456	3.5	575	26.2
Regular Shares	1,233	1,245	1.0	1,187	4.6-
Money Market Shares	257	284	10.9	315	10.9
Share Certificates/CDs	1,119	1,166	4.2	1,337	14.6
IRA/Keogh Accounts	397	410	3.4	432	5.2
All Other Shares and Member Deposits	10	11	9.7	10	13.8-
Non-Member Deposits	5	4	16.2-	12	203.0
Regular Reserves	116	127	9.5	140	10.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-5	1,115.9-	-1	76.0-
Other Reserves	24	17	31.2-	21	26.4
Undivided Earnings	312	345	10.6	374	8.6
TOTAL EQUITY	453	484	6.9	534	10.5
TOTAL LIABILITIES/EQUITY/SAVINGS	3,950	4,157	5.2	4,482	7.8

* Amount Less than 1 Million

South Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	104	99	4.8-	99	0.0
INTEREST INCOME					
Interest on Loans	242	252	4.3	285	13.2
(Less) Interest Refund	0*	1	128.2	0*	61.3-
Income from Investments	52	53	2.3	50	6.5-
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	293	304	3.6	334	10.1
INTEREST EXPENSE					
Dividends on Shares	135	137	1.6	153	11.4
Interest on Deposits	0*	0*	94.2	0*	4.8
Interest on Borrowed Money	0*	0*	2,532.1	2	345.9
TOTAL INTEREST EXPENSE	135	138	2.2	155	12.3
PROVISION FOR LOAN LOSSES	17	16	4.6-	17	4.6
NET INTEREST INCOME AFTER PLL	141	149	5.9	162	8.6
NON-INTEREST INCOME					
Fee Income	36	43	18.3	49	15.2
Other Operating Income	10	12	16.4	13	13.8
Gain (Loss) on Investments	0*	0*	1,146.2-	0*	100.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	119.7-	0*	4,388.3
Other Non-Oper Income (Expense)	0*	0*	62.6-	0*	28.9
TOTAL NON-INTEREST INCOME	47	55	16.9	64	15.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	74	80	9.0	88	9.8
Travel and Conference Expense	3	3	0.5	3	7.1
Office Occupancy Expense	9	10	7.2	11	12.7
Office Operations Expense	33	37	12.3	40	8.1
Educational & Promotional Expense	4	5	17.5	6	15.8
Loan Servicing Expense	7	8	17.8	9	11.8
Professional and Outside Services	12	13	14.1	15	11.2
Member Insurance	2	2	15.8-	2	2.3
Operating Fees	0*	0*	10.2	1	7.9
Miscellaneous Operating Expenses	4	5	18.2	6	17.4
TOTAL NON-INTEREST EXPENSES	148	163	10.4	180	10.1
NET INCOME	40	41	2.3	45	11.3
Transfer to Regular Reserve 1/	17	17	0.9-	17	0.9-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

South Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	64	63	1.6-	61	3.2-
Cash & Equivalents	22	67	208.1	64	4.2-
TOTAL INVESTMENTS	166	137	17.3-	133	2.8-
U.S. Government Obligations	2	2	56.4	3	39.4
Federal Agency Securities	52	63	21.8	68	7.2
Mutual Fund & Common Trusts	4	0*	98.2-	2	2,635.2
MCSD and PIC at Corporate CU	6	7	13.3	8	13.8
All Other Corporate Credit Union	63	19	70.2-	13	29.6-
Commercial Banks, S&Ls	31	36	14.6	25	30.8-
Credit Unions -Loans to, Deposits in	7	8	12.0	9	12.5
Other Investments	1	2	99.9	5	156.3
TOTAL LOANS OUTSTANDING	614	691	12.5	778	12.6
Unsecured Credit Card Loans	30	31	5.4	33	5.8
All Other Unsecured Loans	30	29	2.6-	31	6.2
New Vehicle Loans	103	121	17.4	137	13.6
Used Vehicle Loans	204	237	16.2	257	8.7
First Mortgage Real Estate Loans	101	112	10.0	130	16.4
Other Real Estate Loans	58	65	11.8	82	25.4
Leases Receivable	N/A	0*	N/A	0*	2.9-
All Other Loans to Members	87	95	9.3	104	9.0
Other Loans	0*	0*	94.2-	3	6,652.8
Allowance For Loan Losses	7	8	11.5	9	14.6
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	13	15	13.4	18	15.4
Other Fixed Assets	4	5	14.0	5	5.0
NCUSIF Capitalization Deposit	6	7	10.3	8	12.8
Other Assets	7	8	7.6	10	35.7
TOTAL ASSETS	826	923	11.6	1,008	9.3
LIABILITIES					
Total Borrowings	0*	10	1,664.4	18	71.6
Accrued Dividends/Interest Payable	3	3	14.4	4	22.0
Acct Payable and Other Liabilities	3	3	16.0	5	33.7
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	7	17	163.6	27	57.4
EQUITY/SAVINGS					
TOTAL SAVINGS	737	818	10.9	883	8.0
Share Drafts	96	106	10.0	119	12.4
Regular Shares	187	197	5.3	192	2.7-
Money Market Shares	82	101	23.7	106	4.3
Share Certificates/CDs	281	310	10.4	363	16.9
IRA/Keogh Accounts	66	73	11.1	78	7.5
All Other Shares and Member Deposits	20	23	13.1	14	37.3-
Non-Member Deposits	6	7	33.0	11	56.3
Regular Reserves	27	29	11.0	32	9.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-2	116,790.7-	0*	90.0-
Other Reserves	3	2	19.8-	2	4.8-
Undivided Earnings	53	58	8.7	64	10.4
TOTAL EQUITY	82	88	6.5	98	11.6
TOTAL LIABILITIES/EQUITY/SAVINGS	826	923	11.6	1,008	9.3

* Amount Less than 1 Million

South Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	64	63	1.6-	61	3.2-
INTEREST INCOME					
Interest on Loans	54	56	4.4	66	16.7
(Less) Interest Refund	0*	0*	31.5-	0*	9.4-
Income from Investments	9	10	20.6	11	2.0
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	62	67	6.8	76	14.4
INTEREST EXPENSE					
Dividends on Shares	29	32	8.2	36	15.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	296.2	1	355.2
TOTAL INTEREST EXPENSE	29	32	8.9	38	18.2
PROVISION FOR LOAN LOSSES	3	3	13.1	4	9.7
NET INTEREST INCOME AFTER PLL	30	31	4.1	35	11.1
NON-INTEREST INCOME					
Fee Income	6	6	10.4	7	13.5
Other Operating Income	2	2	27.0	3	21.0
Gain (Loss) on Investments	0*	0*	92.7-	0*	28,089.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	224.9-	0*	140.3-
Other Non-Oper Income (Expense)	0*	0*	55.8	0*	34.3
TOTAL NON-INTEREST INCOME	7	8	13.7	10	14.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	15	17	9.7	18	10.6
Travel and Conference Expense	0*	0*	4.7	0*	4.7
Office Occupancy Expense	2	2	5.2	2	8.3
Office Operations Expense	7	7	4.4	7	8.5
Educational & Promotional Expense	1	1	25.4	1	1.8
Loan Servicing Expense	1	2	21.7	2	16.7
Professional and Outside Services	2	2	9.2	2	11.5
Member Insurance	0*	0*	2.1-	0*	6.8
Operating Fees	0*	0*	8.2	0*	9.1
Miscellaneous Operating Expenses	0*	0*	10.6	1	12.9
TOTAL NON-INTEREST EXPENSES	30	32	9.1	36	9.9
NET INCOME	8	7	6.0-	9	20.3
Transfer to Regular Reserve 1/	3	3	5.5	3	12.1

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Tennessee
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	259	253	2.3-	249	1.6-
Cash & Equivalents	215	731	239.7	708	3.2-
TOTAL INVESTMENTS	1,896	1,392	26.6-	1,434	3.0
U.S. Government Obligations	80	56	29.7-	57	1.4
Federal Agency Securities	757	830	9.6	912	9.8
Mutual Fund & Common Trusts	54	37	32.3-	21	42.9-
MCSD and PIC at Corporate CU	38	35	7.6-	38	7.2
All Other Corporate Credit Union	531	154	71.0-	127	17.4-
Commercial Banks, S&Ls	387	225	41.9-	244	8.5
Credit Unions -Loans to, Deposits in	13	13	2.3-	9	28.3-
Other Investments	35	42	19.1	27	36.1-
TOTAL LOANS OUTSTANDING	4,670	5,025	7.6	5,392	7.3
Unsecured Credit Card Loans	253	252	0.5-	270	7.3
All Other Unsecured Loans	473	471	0.5-	493	4.8
New Vehicle Loans	984	1,031	4.9	1,104	7.1
Used Vehicle Loans	942	1,049	11.4	1,133	8.1
First Mortgage Real Estate Loans	1,447	1,621	12.0	1,727	6.5
Other Real Estate Loans	352	383	8.8	431	12.8
Leases Receivable	N/A	9	N/A	6	40.3-
All Other Loans to Members	215	204	5.4-	217	6.7
Other Loans	5	6	20.6	10	66.4
Allowance For Loan Losses	30	33	10.6	36	7.7
Other Real Estate Owned	0*	2	145.2	7	250.6
Land and Building	108	115	6.7	119	3.4
Other Fixed Assets	32	34	4.9	32	6.2-
NCUSIF Capitalization Deposit	53	57	7.9	61	6.5
Other Assets	64	66	3.1	74	11.9
TOTAL ASSETS	7,009	7,389	5.4	7,791	5.4
LIABILITIES					
Total Borrowings	26	100	291.5	80	20.0-
Accrued Dividends/Interest Payable	25	24	3.0-	29	21.3
Acct Payable and Other Liabilities	38	41	9.9	43	5.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	88	166	88.2	153	7.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	6,045	6,291	4.1	6,611	5.1
Share Drafts	667	693	3.9	766	10.5
Regular Shares	2,158	2,211	2.4	2,166	2.0-
Money Market Shares	787	840	6.8	805	4.2-
Share Certificates/CDs	1,684	1,777	5.6	2,089	17.6
IRA/Keogh Accounts	650	665	2.3	683	2.7
All Other Shares and Member Deposits	94	100	6.1	95	5.0-
Non-Member Deposits	5	5	10.6-	6	32.7
Regular Reserves	272	289	6.2	307	6.0
APPR. For Non-Conf. Invest.	0	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	2	-16	804.0-	1	108.5-
Other Reserves	111	109	1.2-	120	10.0
Undivided Earnings	490	549	11.9	598	9.1
TOTAL EQUITY	876	932	6.4	1,027	10.2
TOTAL LIABILITIES/EQUITY/SAVINGS	7,009	7,389	5.4	7,791	5.4

* Amount Less than 1 Million

Tennessee
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	259	253	2.3-	249	1.6-
INTEREST INCOME					
Interest on Loans	387	400	3.3	435	8.7
(Less) Interest Refund	2	1	28.8-	0*	43.3-
Income from Investments	107	111	3.3	119	7.6
Trading Profits and Losses	0*	0*	77.5-	0*	491.2
TOTAL INTEREST INCOME	493	509	3.4	553	8.6
INTEREST EXPENSE					
Dividends on Shares	186	187	0.8	215	14.7
Interest on Deposits	52	52	1.2	55	4.2
Interest on Borrowed Money	1	4	244.0	5	35.8
TOTAL INTEREST EXPENSE	239	243	2.0	274	12.8
PROVISION FOR LOAN LOSSES	20	20	3.2-	20	0.9
NET INTEREST INCOME AFTER PLL	233	246	5.5	259	5.2
NON-INTEREST INCOME					
Fee Income	39	45	16.8	51	12.8
Other Operating Income	18	20	15.9	22	7.6
Gain (Loss) on Investments	0*	0*	8.2-	0*	141.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	79.5-	0*	118.9
Other Non-Oper Income (Expense)	0*	5	871.3	4	31.8-
TOTAL NON-INTEREST INCOME	58	71	23.7	76	6.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	113	122	7.8	131	7.0
Travel and Conference Expense	3	4	8.1	4	6.0
Office Occupancy Expense	15	16	10.5	17	6.0
Office Operations Expense	47	52	9.8	55	4.9
Educational & Promotional Expense	7	7	1.6	7	7.7
Loan Servicing Expense	8	8	5.8	9	13.4
Professional and Outside Services	18	20	12.3	21	6.2
Member Insurance	5	5	5.8-	4	7.0-
Operating Fees	2	2	5.6	3	20.9
Miscellaneous Operating Expenses	6	6	6.7	6	2.8
TOTAL NON-INTEREST EXPENSES	224	242	8.1	258	6.4
NET INCOME	67	75	12.4	78	2.8
Transfer to Regular Reserve 1/	16	16	0.0-	16	0.2-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Texas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	764	741	3.0-	714	3.6-
Cash & Equivalents	649	1,895	192.1	2,749	45.1
TOTAL INVESTMENTS	9,014	7,283	19.2-	6,182	15.1-
U.S. Government Obligations	284	174	39.0-	108	37.7-
Federal Agency Securities	3,754	3,708	1.2-	3,735	0.7
Mutual Fund & Common Trusts	126	60	52.4-	56	6.9-
MCSD and PIC at Corporate CU	115	117	1.9	124	5.9
All Other Corporate Credit Union	2,359	1,096	53.5-	427	61.0-
Commercial Banks, S&Ls	2,205	1,293	41.3-	1,087	16.0-
Credit Unions -Loans to, Deposits in	56	50	10.8-	65	30.5
Other Investments	116	784	578.5	581	25.9-
TOTAL LOANS OUTSTANDING	18,353	20,529	11.9	22,562	9.9
Unsecured Credit Card Loans	1,250	1,264	1.2	1,341	6.0
All Other Unsecured Loans	1,740	1,728	0.7-	1,786	3.4
New Vehicle Loans	6,684	7,591	13.6	8,315	9.5
Used Vehicle Loans	4,230	4,850	14.6	5,249	8.2
First Mortgage Real Estate Loans	2,234	2,622	17.3	2,907	10.9
Other Real Estate Loans	771	959	24.3	1,336	39.4
Leases Receivable	N/A	50	N/A	72	44.4
All Other Loans to Members	1,372	1,398	1.9	1,480	5.9
Other Loans	72	69	3.7-	76	10.5
Allowance For Loan Losses	174	187	7.5	197	5.3
Other Real Estate Owned	3	3	9.5-	13	344.7
Land and Building	416	466	11.9	513	10.1
Other Fixed Assets	151	155	2.4	158	2.2
NCUSIF Capitalization Deposit	220	241	9.4	259	7.4
Other Assets	306	342	11.8	346	1.2
TOTAL ASSETS	28,939	30,726	6.2	32,585	6.0
LIABILITIES					
Total Borrowings	67	355	430.3	186	47.7-
Accrued Dividends/Interest Payable	93	99	5.6	112	13.9
Acct Payable and Other Liabilities	278	305	9.7	339	11.2
Uninsured Secondary Capital	1	0	100.0-	0*	0.0
TOTAL LIABILITIES	439	758	72.7	637	16.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	25,511	26,734	4.8	28,400	6.2
Share Drafts	3,784	3,873	2.4	4,414	14.0
Regular Shares	9,986	10,358	3.7	10,271	0.8-
Money Market Shares	2,888	3,311	14.6	3,500	5.7
Share Certificates/CDs	5,865	6,038	2.9	7,011	16.1
IRA/Keogh Accounts	2,482	2,506	1.0	2,526	0.8
All Other Shares and Member Deposits	444	586	32.2	594	1.3
Non-Member Deposits	61	61	1.1	84	37.5
Regular Reserves	900	965	7.3	1,047	8.5
APPR. For Non-Conf. Invest.	11	14	30.5	19	31.0
Accum. Unrealized G/L on A-F-S	0*	-27	3,618.4	-2	93.8-
Other Reserves	200	252	26.1	217	13.7-
Undivided Earnings	1,879	2,029	8.0	2,267	11.7
TOTAL EQUITY	2,989	3,233	8.2	3,548	9.7
TOTAL LIABILITIES/EQUITY/SAVINGS	28,939	30,726	6.2	32,585	6.0

* Amount Less than 1 Million

Texas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	764	741	3.0-	714	3.6-
INTEREST INCOME					
Interest on Loans	1,538	1,612	4.8	1,794	11.3
(Less) Interest Refund	2	2	10.4-	3	58.9
Income from Investments	484	495	2.2	508	2.7
Trading Profits and Losses	0*	0*	75.4-	0	100.0-
TOTAL INTEREST INCOME	2,020	2,104	4.2	2,299	9.3
INTEREST EXPENSE					
Dividends on Shares	845	867	2.6	974	12.4
Interest on Deposits	146	143	2.1-	164	14.5
Interest on Borrowed Money	2	7	206.6	14	120.8
TOTAL INTEREST EXPENSE	994	1,017	2.3	1,153	13.4
PROVISION FOR LOAN LOSSES	111	109	1.4-	102	7.2-
NET INTEREST INCOME AFTER PLL	915	978	6.9	1,045	6.9
NON-INTEREST INCOME					
Fee Income	233	259	10.7	287	11.0
Other Operating Income	44	49	11.4	52	7.9
Gain (Loss) on Investments	0*	0*	64.7-	0*	433.9-
Gain (Loss) on Disp of Fixed Assets	3	0*	103.4-	0*	765.2-
Other Non-Oper Income (Expense)	4	5	12.1	6	14.8
TOTAL NON-INTEREST INCOME	285	312	9.5	345	10.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	461	502	8.7	546	8.9
Travel and Conference Expense	14	18	23.1	17	4.1-
Office Occupancy Expense	64	70	9.4	75	8.3
Office Operations Expense	219	235	7.5	249	6.1
Educational & Promotional Expense	30	33	11.7	36	8.6
Loan Servicing Expense	36	39	7.3	42	10.1
Professional and Outside Services	73	80	8.7	85	7.4
Member Insurance	8	8	3.5-	7	8.7-
Operating Fees	6	6	9.6	7	8.7
Miscellaneous Operating Expenses	30	30	0.4-	34	13.4
TOTAL NON-INTEREST EXPENSES	940	1,019	8.3	1,100	7.9
NET INCOME	259	271	4.6	291	7.3
Transfer to Regular Reserve 1/	86	95	9.7	109	15.4

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Utah
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	142	139	2.1-	137	1.4-
Cash & Equivalents	121	215	77.8	257	19.4
TOTAL INVESTMENTS	909	673	26.0-	592	12.1-
U.S. Government Obligations	12	8	32.5-	9	12.2
Federal Agency Securities	229	220	3.7-	131	40.4-
Mutual Fund & Common Trusts	21	7	66.8-	5	23.7-
MCSD and PIC at Corporate CU	20	24	19.0	26	7.0
All Other Corporate Credit Union	304	132	56.6-	85	35.7-
Commercial Banks, S&Ls	246	150	39.0-	112	25.7-
Credit Unions -Loans to, Deposits in	14	15	12.2	10	34.3-
Other Investments	63	116	85.5	213	83.9
TOTAL LOANS OUTSTANDING	3,875	4,353	12.3	4,835	11.1
Unsecured Credit Card Loans	253	281	11.3	331	17.6
All Other Unsecured Loans	204	208	1.7	222	6.8
New Vehicle Loans	566	605	7.0	704	16.2
Used Vehicle Loans	1,170	1,334	14.1	1,454	9.0
First Mortgage Real Estate Loans	770	931	20.9	983	5.6
Other Real Estate Loans	607	642	5.8	766	19.2
Leases Receivable	N/A	28	N/A	23	19.0-
All Other Loans to Members	304	320	5.3	351	9.5
Other Loans	1	2	94.7	2	26.2-
Allowance For Loan Losses	33	35	5.5	45	28.3
Other Real Estate Owned	6	3	47.1-	5	58.8
Land and Building	110	124	12.8	144	15.6
Other Fixed Assets	31	34	8.3	33	3.6-
NCUSIF Capitalization Deposit	39	43	10.0	47	10.8
Other Assets	69	61	11.4-	73	19.0
TOTAL ASSETS	5,127	5,471	6.7	5,940	8.6
LIABILITIES					
Total Borrowings	3	92	3,203.8	60	34.1-
Accrued Dividends/Interest Payable	11	11	3.6-	13	18.8
Acct Payable and Other Liabilities	27	17	35.0-	30	74.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	41	120	195.5	103	13.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,528	4,747	4.9	5,172	8.9
Share Drafts	577	591	2.4	687	16.2
Regular Shares	1,281	1,330	3.8	1,291	2.9-
Money Market Shares	1,122	1,217	8.5	1,229	1.0
Share Certificates/CDs	1,136	1,194	5.1	1,520	27.3
IRA/Keogh Accounts	359	368	2.5	379	3.1
All Other Shares and Member Deposits	46	38	16.2-	39	2.2
Non-Member Deposits	7	9	33.9	26	185.6
Regular Reserves	200	217	8.6	219	0.9
APPR. For Non-Conf. Invest.	2	0*	91.7-	0*	1.4-
Accum. Unrealized G/L on A-F-S	0*	-3	2,870.9-	-2	45.7-
Other Reserves	174	186	7.0	189	1.5
Undivided Earnings	183	204	11.2	258	26.8
TOTAL EQUITY	559	604	8.1	664	10.1
TOTAL LIABILITIES/EQUITY/SAVINGS	5,127	5,471	6.7	5,940	8.6

* Amount Less than 1 Million

Utah
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	142	139	2.1-	137	1.4-
INTEREST INCOME					
Interest on Loans	319	331	3.7	385	16.3
(Less) Interest Refund	0*	0*	48.1-	0*	14.8-
Income from Investments	51	52	1.8	48	7.0-
Trading Profits and Losses	0*	0*	4,767.4	0*	175.9-
TOTAL INTEREST INCOME	371	383	3.5	434	13.2
INTEREST EXPENSE					
Dividends on Shares	92	96	4.6	102	6.0
Interest on Deposits	92	89	3.0-	110	23.4
Interest on Borrowed Money	0*	0*	220.6	4	384.0
TOTAL INTEREST EXPENSE	184	186	1.1	216	16.2
PROVISION FOR LOAN LOSSES	15	18	20.1	21	19.5
NET INTEREST INCOME AFTER PLL	172	179	4.6	196	9.4
NON-INTEREST INCOME					
Fee Income	54	55	2.6	57	2.9
Other Operating Income	11	12	8.4	20	66.8
Gain (Loss) on Investments	0*	0*	32.3-	0*	8,257.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	75.4-	0*	896.2
Other Non-Oper Income (Expense)	1	0*	25.5-	0*	7.0-
TOTAL NON-INTEREST INCOME	66	68	2.7	78	14.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	89	97	9.2	106	8.8
Travel and Conference Expense	3	3	8.3	3	12.4
Office Occupancy Expense	14	15	7.1	17	15.5
Office Operations Expense	45	48	6.3	49	3.0
Educational & Promotional Expense	8	10	24.3	11	6.1
Loan Servicing Expense	10	12	15.5	13	15.0
Professional and Outside Services	4	4	0.8	6	24.6
Member Insurance	2	2	9.2-	2	4.4
Operating Fees	0*	1	10.3	1	2.7
Miscellaneous Operating Expenses	6	6	0.8	6	7.1
TOTAL NON-INTEREST EXPENSES	182	198	8.6	214	8.4
NET INCOME	56	50	10.8-	60	20.5
Transfer to Regular Reserve 1/	20	21	7.2	15	32.1-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Vermont
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	46	45	2.2-	44	2.2-
Cash & Equivalents	16	45	184.1	51	14.0
TOTAL INVESTMENTS	241	219	9.2-	202	7.5-
U.S. Government Obligations	26	21	17.2-	12	44.6-
Federal Agency Securities	92	113	23.3	103	8.8-
Mutual Fund & Common Trusts	16	2	86.6-	1	40.5-
MCSD and PIC at Corporate CU	3	3	4.2-	3	4.1
All Other Corporate Credit Union	54	32	40.5-	41	28.0
Commercial Banks, S&Ls	47	39	15.8-	34	13.8-
Credit Unions -Loans to, Deposits in	2	1	40.3-	2	15.5
Other Investments	1	7	470.7	7	1.9
TOTAL LOANS OUTSTANDING	589	655	11.2	727	11.0
Unsecured Credit Card Loans	39	45	14.3	48	7.7
All Other Unsecured Loans	48	49	2.4	53	8.9
New Vehicle Loans	82	84	1.8	99	17.3
Used Vehicle Loans	111	128	16.0	141	9.9
First Mortgage Real Estate Loans	168	188	11.8	194	3.2
Other Real Estate Loans	105	119	13.7	142	19.0
Leases Receivable	N/A	1	N/A	4	188.8
All Other Loans to Members	35	40	13.5	46	14.4
Other Loans	0*	0*	100.0-	0*	0.0
Allowance For Loan Losses	4	5	3.8	5	3.6
Other Real Estate Owned	0*	0*	33.4	0*	100.0-
Land and Building	16	18	10.4	18	0.8
Other Fixed Assets	6	4	25.7-	4	4.8-
NCUSIF Capitalization Deposit	7	7	13.1	8	11.5
Other Assets	10	9	5.7-	10	8.2
TOTAL ASSETS	879	953	8.4	1,016	6.6
LIABILITIES					
Total Borrowings	18	33	83.8	38	14.8
Accrued Dividends/Interest Payable	0*	0*	2.3-	0*	2.3
Acct Payable and Other Liabilities	8	7	9.0-	9	30.1
Uninsured Secondary Capital	0*	0*	200.0	1	114.3
TOTAL LIABILITIES	26	41	56.3	48	18.6
EQUITY/SAVINGS					
TOTAL SAVINGS	766	821	7.2	863	5.1
Share Drafts	93	99	6.1	120	21.2
Regular Shares	364	376	3.3	371	1.1-
Money Market Shares	89	108	20.8	125	16.3
Share Certificates/CDs	152	165	8.5	171	4.1
IRA/Keogh Accounts	58	63	7.8	63	0.1-
All Other Shares and Member Deposits	5	6	7.3	7	27.5
Non-Member Deposits	4	5	26.6	5	6.6-
Regular Reserves	31	34	10.1	38	14.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	-4	436.9-	0*	96.9-
Other Reserves	4	4	0.8	0*	79.5-
Undivided Earnings	52	58	10.8	65	13.0
TOTAL EQUITY	87	91	4.6	104	14.2
TOTAL LIABILITIES/EQUITY/SAVINGS	879	953	8.4	1,016	6.6

* Amount Less than 1 Million

Vermont
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	46	45	2.2-	44	2.2-
INTEREST INCOME					
Interest on Loans	50	51	2.8	58	14.7
(Less) Interest Refund	0*	0*	9.2	0*	100.0-
Income from Investments	13	15	16.6	15	0.4-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	62	66	5.6	73	11.3
INTEREST EXPENSE					
Dividends on Shares	25	30	17.9	29	3.0-
Interest on Deposits	4	0*	93.4-	4	1,288.4
Interest on Borrowed Money	0*	1	19.7	2	97.8
TOTAL INTEREST EXPENSE	30	31	2.2	35	12.5
PROVISION FOR LOAN LOSSES	2	1	23.4-	2	16.9
NET INTEREST INCOME AFTER PLL	30	33	10.8	37	9.9
NON-INTEREST INCOME					
Fee Income	6	6	13.6	8	17.9
Other Operating Income	2	2	2.7	2	1.1-
Gain (Loss) on Investments	0*	0*	3,026.1	0*	224.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	2,387.8	0*	153.3-
Other Non-Oper Income (Expense)	0*	0*	99.3-	0*	198.1
TOTAL NON-INTEREST INCOME	9	9	0.7-	10	12.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	15	16	9.5	18	10.1
Travel and Conference Expense	0*	0*	0.4-	0*	3.6-
Office Occupancy Expense	2	2	7.8	2	8.9
Office Operations Expense	7	8	9.9	8	2.9
Educational & Promotional Expense	0*	0*	1.8	1	40.7
Loan Servicing Expense	2	2	17.8	2	18.7
Professional and Outside Services	2	2	15.6	2	21.8
Member Insurance	1	0*	8.5-	0*	14.0-
Operating Fees	0*	0*	2.6-	0*	1.3-
Miscellaneous Operating Expenses	0*	0*	16.0	1	67.1
TOTAL NON-INTEREST EXPENSES	31	33	9.2	37	10.4
NET INCOME	8	9	4.4	10	10.1
Transfer to Regular Reserve 1/	2	2	23.6	5	102.4

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Virgin Islands
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
Cash & Equivalents	0*	4	412.2	3	35.5-
TOTAL INVESTMENTS	9	9	3.8	12	38.5
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*	377.5	1	2,002.0
All Other Corporate Credit Union	2	6	147.6	3	48.6-
Commercial Banks, S&Ls	6	3	49.3-	8	162.4
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	2.4-	20	1.7
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	14	13	7.1-	13	0.3
New Vehicle Loans	0*	0*	29.9	0*	49.3
Used Vehicle Loans	0*	0*	21.9-	0*	52.2
First Mortgage Real Estate Loans	0*	0*	2.5	0*	7.4-
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	4	5	9.3	2	50.9-
Other Loans	0*	0*	20.2	3	804.9
Allowance For Loan Losses	0*	0*	48.2	0*	29.3
Other Real Estate Owned	0*	1	0.0	0*	99.4-
Land and Building	1	0*	86.1-	1	498.8
Other Fixed Assets	0*	0*	14.7-	0*	15.8-
NCUSIF Capitalization Deposit	0*	0*	29.8-	0*	71.9
Other Assets	0*	0*	70.7-	0*	748.7
TOTAL ASSETS	31	34	9.3	36	6.7
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	0.0	0*	3.7-
Acct Payable and Other Liabilities	0*	0*	274.8	0*	9.9-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	0*	0*	349.0	0*	8.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	24	26	7.6	27	5.4
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	22	23	4.4	26	10.0
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	1	0*	85.7-	0*	499.3
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	0*	2	595.9	0*	86.3-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	2	3	10.5	3	4.9
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*	294.3
Undivided Earnings	5	5	16.7	6	5.0
TOTAL EQUITY	7	8	14.1	9	11.0
TOTAL LIABILITIES/EQUITY/SAVINGS	31	34	9.3	36	6.7

* Amount Less than 1 Million

Virgin Islands
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
INTEREST INCOME					
Interest on Loans	3	3	9.9	3	3.9-
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	58.5	0*	22.3
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	3	3	15.8	3	0.2
INTEREST EXPENSE					
Dividends on Shares	0*	0*	10.4	1	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	0*	0*	10.4	1	10.3
PROVISION FOR LOAN LOSSES	0*	0*	12.2-	0*	353.2
NET INTEREST INCOME AFTER PLL	2	2	18.8	2	11.6-
NON-INTEREST INCOME					
Fee Income	0*	0*	46.4	0*	8.4-
Other Operating Income	0*	0*	57.9	0*	40.1-
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*	49.8	0*	18.3-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	0*	0*	7.3	0*	11.5
Travel and Conference Expense	0*	0*	9.7-	0*	55.1
Office Occupancy Expense	0*	0*	0.0-	0*	18.5
Office Operations Expense	0*	0*	6.8	0*	3.6-
Educational & Promotional Expense	0*	0*	4.0-	0*	23.2
Loan Servicing Expense	0*	0*	22.5-	0*	143.5
Professional and Outside Services	0*	0*	30.6	0*	38.7-
Member Insurance	0*	0*	261.5	0*	71.0-
Operating Fees	0*	0*	31.5	0*	58.0
Miscellaneous Operating Expenses	0*	0*	55.8	0*	26.2-
TOTAL NON-INTEREST EXPENSES	1	1	14.3	1	0.5
NET INCOME	0*	1	27.3	0*	27.2-
Transfer to Regular Reserve 1/	0*	0*	131.3	0*	7.1-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	264	261	1.1-	256	1.9-
Cash & Equivalents	453	2,286	404.3	2,889	26.4
TOTAL INVESTMENTS	6,327	3,470	45.1-	3,376	2.7-
U.S. Government Obligations	607	353	41.9-	199	43.5-
Federal Agency Securities	4,059	2,460	39.4-	2,536	3.1
Mutual Fund & Common Trusts	225	104	53.9-	136	31.6
MCSD and PIC at Corporate CU	45	50	11.4	54	7.3
All Other Corporate Credit Union	637	158	75.3-	148	6.2-
Commercial Banks, S&Ls	681	256	62.5-	199	22.0-
Credit Unions -Loans to, Deposits in	16	15	4.9-	14	4.7-
Other Investments	56	75	34.2	90	19.2
TOTAL LOANS OUTSTANDING	14,554	16,706	14.8	18,299	9.5
Unsecured Credit Card Loans	1,831	2,025	10.6	2,278	12.5
All Other Unsecured Loans	1,844	1,968	6.7	2,162	9.9
New Vehicle Loans	2,675	2,758	3.1	3,204	16.2
Used Vehicle Loans	2,247	2,607	16.0	2,929	12.4
First Mortgage Real Estate Loans	2,802	3,922	40.0	3,607	8.0-
Other Real Estate Loans	1,999	2,234	11.8	2,766	23.8
Leases Receivable	N/A	145	N/A	165	13.7
All Other Loans to Members	1,146	1,042	9.1-	1,180	13.2
Other Loans	8	5	37.0-	9	65.0
Allowance For Loan Losses	132	137	3.8	156	13.9
Other Real Estate Owned	5	4	15.7-	5	14.4
Land and Building	278	299	7.4	325	8.6
Other Fixed Assets	122	135	9.9	126	6.5-
NCUSIF Capitalization Deposit	162	175	7.9	189	8.2
Other Assets	662	557	15.9-	615	10.4
TOTAL ASSETS	22,431	23,494	4.7	25,668	9.3
LIABILITIES					
Total Borrowings	824	590	28.4-	483	18.1-
Accrued Dividends/Interest Payable	58	59	1.7	62	4.7
Acct Payable and Other Liabilities	260	254	2.6-	274	8.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	1,142	902	21.0-	819	9.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	18,844	19,949	5.9	21,856	9.6
Share Drafts	2,612	2,765	5.9	3,085	11.6
Regular Shares	6,608	6,855	3.7	6,624	3.4-
Money Market Shares	1,661	1,893	14.0	2,338	23.5
Share Certificates/CDs	5,364	5,731	6.8	7,026	22.6
IRA/Keogh Accounts	2,514	2,622	4.3	2,708	3.3
All Other Shares and Member Deposits	76	74	2.6-	67	9.3-
Non-Member Deposits	9	9	2.1-	7	21.8-
Regular Reserves	532	626	17.8	685	9.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	11	-30	365.8-	3	111.3-
Other Reserves	1,052	1,116	6.1	1,278	14.6
Undivided Earnings	850	931	9.5	1,027	10.3
TOTAL EQUITY	2,445	2,643	8.1	2,993	13.3
TOTAL LIABILITIES/EQUITY/SAVINGS	22,431	23,494	4.7	25,668	9.3

* Amount Less than 1 Million

Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	264	261	1.1-	256	1.9-
INTEREST INCOME					
Interest on Loans	1,229	1,337	8.8	1,530	14.4
(Less) Interest Refund	0*	0*	47.9-	0*	57.8
Income from Investments	341	318	6.7-	311	2.1-
Trading Profits and Losses	0*	0*	183.8-	0*	125.6-
TOTAL INTEREST INCOME	1,570	1,655	5.4	1,841	11.3
INTEREST EXPENSE					
Dividends on Shares	760	773	1.7	869	12.4
Interest on Deposits	5	6	4.7	7	19.9
Interest on Borrowed Money	41	37	11.5-	33	10.6-
TOTAL INTEREST EXPENSE	807	816	1.1	909	11.4
PROVISION FOR LOAN LOSSES	112	91	19.2-	105	16.1
NET INTEREST INCOME AFTER PLL	651	749	15.0	827	10.5
NON-INTEREST INCOME					
Fee Income	93	103	10.1	130	26.4
Other Operating Income	105	107	2.6	118	9.7
Gain (Loss) on Investments	1	0*	31.7-	0*	118.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	222,287.5-	0*	236.1-
Other Non-Oper Income (Expense)	0*	0*	34.8	0*	27.7
TOTAL NON-INTEREST INCOME	200	212	6.0	247	16.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	321	355	10.6	381	7.4
Travel and Conference Expense	6	7	10.2	8	11.2
Office Occupancy Expense	35	39	9.5	42	7.6
Office Operations Expense	136	160	17.5	164	2.5
Educational & Promotional Expense	15	15	1.6	21	32.6
Loan Servicing Expense	45	47	4.2	66	39.2
Professional and Outside Services	44	44	0.0	35	21.0-
Member Insurance	12	12	1.5	13	8.6
Operating Fees	3	3	6.7	3	8.2
Miscellaneous Operating Expenses	19	36	90.3	27	27.0-
TOTAL NON-INTEREST EXPENSES	638	719	12.8	759	5.5
NET INCOME	213	241	13.3	316	31.1
Transfer to Regular Reserve 1/	122	149	22.6	145	3.0-

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Washington
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	179	176	1.7-	167	5.1-
Cash & Equivalents	333	578	73.7	828	43.2
TOTAL INVESTMENTS	3,978	3,730	6.2-	3,040	18.5-
U.S. Government Obligations	728	596	18.1-	452	24.2-
Federal Agency Securities	1,440	1,597	10.9	1,407	11.9-
Mutual Fund & Common Trusts	100	81	18.8-	78	3.4-
MCSD and PIC at Corporate CU	28	45	59.5	52	15.1
All Other Corporate Credit Union	586	368	37.2-	227	38.2-
Commercial Banks, S&Ls	805	667	17.2-	395	40.7-
Credit Unions -Loans to, Deposits in	15	24	56.3	20	16.9-
Other Investments	276	353	27.7	409	16.1
TOTAL LOANS OUTSTANDING	8,198	9,110	11.1	10,210	12.1
Unsecured Credit Card Loans	901	955	6.0	1,010	5.8
All Other Unsecured Loans	519	506	2.5-	537	6.1
New Vehicle Loans	1,405	1,591	13.3	1,798	13.0
Used Vehicle Loans	1,757	1,993	13.4	2,182	9.5
First Mortgage Real Estate Loans	1,535	1,775	15.6	2,005	13.0
Other Real Estate Loans	1,334	1,493	11.9	1,753	17.4
Leases Receivable	N/A	19	N/A	38	97.6
All Other Loans to Members	730	720	1.3-	858	19.2
Other Loans	18	57	225.9	30	48.5-
Allowance For Loan Losses	75	78	5.0	87	10.9
Other Real Estate Owned	4	4	3.5-	7	74.8
Land and Building	241	255	5.6	265	4.2
Other Fixed Assets	70	75	6.9	81	9.3
NCUSIF Capitalization Deposit	95	105	10.9	110	4.3
Other Assets	142	154	8.5	184	19.5
TOTAL ASSETS	12,986	13,932	7.3	14,639	5.1
LIABILITIES					
Total Borrowings	82	204	149.7	158	22.4-
Accrued Dividends/Interest Payable	24	26	7.6	30	14.3
Acct Payable and Other Liabilities	342	569	66.2	598	5.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	449	799	78.2	786	1.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	11,270	11,768	4.4	12,368	5.1
Share Drafts	1,495	1,533	2.6	1,684	9.8
Regular Shares	4,483	4,721	5.3	4,546	3.7-
Money Market Shares	1,214	1,356	11.7	1,348	0.5-
Share Certificates/CDs	2,803	2,875	2.6	3,490	21.4
IRA/Keogh Accounts	1,247	1,260	1.1	1,272	1.0
All Other Shares and Member Deposits	24	19	20.6-	16	18.5-
Non-Member Deposits	4	5	8.4	11	151.0
Regular Reserves	397	435	9.7	468	7.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-22	8,554.1-	-5	76.3-
Other Reserves	9	4	60.6-	5	34.2
Undivided Earnings	861	947	9.9	1,017	7.5
TOTAL EQUITY	1,268	1,364	7.6	1,485	8.9
TOTAL LIABILITIES/EQUITY/SAVINGS	12,986	13,932	7.3	14,639	5.1

* Amount Less than 1 Million

Washington
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	179	176	1.7-	167	5.1-
INTEREST INCOME					
Interest on Loans	698	725	3.9	825	13.8
(Less) Interest Refund	0*	0*	65.7-	0*	7.6
Income from Investments	195	212	9.1	190	10.7-
Trading Profits and Losses	0*	0*	448.1-	0*	250.8-
TOTAL INTEREST INCOME	892	937	5.0	1,015	8.3
INTEREST EXPENSE					
Dividends on Shares	400	410	2.6	456	11.2
Interest on Deposits	36	43	17.8	42	1.5-
Interest on Borrowed Money	3	7	94.8	12	79.2
TOTAL INTEREST EXPENSE	439	459	4.5	510	11.0
PROVISION FOR LOAN LOSSES	57	51	9.5-	57	11.3
NET INTEREST INCOME AFTER PLL	396	426	7.6	448	5.0
NON-INTEREST INCOME					
Fee Income	74	81	9.8	87	6.6
Other Operating Income	40	50	24.6	59	17.9
Gain (Loss) on Investments	0*	0*	80.4-	0*	71.6
Gain (Loss) on Disp of Fixed Assets	0*	1	295.6	2	3.1
Other Non-Oper Income (Expense)	2	1	26.4-	2	24.3
TOTAL NON-INTEREST INCOME	117	135	14.7	150	11.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	204	226	10.6	247	9.7
Travel and Conference Expense	8	8	8.2	10	14.6
Office Occupancy Expense	26	30	13.8	33	10.3
Office Operations Expense	99	108	9.3	118	9.0
Educational & Promotional Expense	16	18	11.1	18	0.5
Loan Servicing Expense	20	23	16.9	24	1.6
Professional and Outside Services	23	25	6.0	26	6.8
Member Insurance	1	2	10.9	2	3.1-
Operating Fees	2	2	8.6	2	3.3
Miscellaneous Operating Expenses	10	10	4.6	12	14.6
TOTAL NON-INTEREST EXPENSES	409	452	10.4	491	8.8
NET INCOME	105	109	4.5	106	3.0-
Transfer to Regular Reserve 1/	47	52	10.9	59	13.8

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

West Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	137	135	1.5-	132	2.2-
Cash & Equivalents	38	104	175.4	122	17.3
TOTAL INVESTMENTS	441	383	13.0-	344	10.2-
U.S. Government Obligations	8	3	59.2-	5	70.2
Federal Agency Securities	54	92	69.6	102	11.3
Mutual Fund & Common Trusts	9	11	21.0	5	53.3-
MCSD and PIC at Corporate CU	9	10	6.7	10	1.6
All Other Corporate Credit Union	157	87	44.9-	50	42.1-
Commercial Banks, S&Ls	192	170	11.8-	159	6.5-
Credit Unions -Loans to, Deposits in	7	5	31.0-	8	66.9
Other Investments	4	6	59.6	5	23.7-
TOTAL LOANS OUTSTANDING	993	1,067	7.4	1,145	7.3
Unsecured Credit Card Loans	42	45	7.5	48	5.8
All Other Unsecured Loans	155	155	0.2	154	0.7-
New Vehicle Loans	266	274	3.2	300	9.5
Used Vehicle Loans	166	186	12.4	207	11.4
First Mortgage Real Estate Loans	238	257	8.1	269	4.8
Other Real Estate Loans	56	73	30.5	78	7.3
Leases Receivable	N/A	0*	N/A	0*	54.5-
All Other Loans to Members	66	73	9.7	77	6.2
Other Loans	5	3	34.9-	10	222.6
Allowance For Loan Losses	9	10	8.1	11	12.4
Other Real Estate Owned	0*	0*	1.0	2	663.6
Land and Building	27	32	22.4	33	1.1
Other Fixed Assets	7	7	3.0	8	12.1
NCUSIF Capitalization Deposit	12	13	9.5	13	0.3-
Other Assets	8	10	28.2	10	8.2-
TOTAL ASSETS	1,516	1,607	6.1	1,665	3.6
LIABILITIES					
Total Borrowings	0*	2	453.6	14	523.6
Accrued Dividends/Interest Payable	4	5	3.4	5	0.1
Acct Payable and Other Liabilities	6	6	1.8	7	15.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	11	13	19.1	25	96.7
EQUITY/SAVINGS					
TOTAL SAVINGS	1,322	1,393	5.4	1,423	2.1
Share Drafts	113	121	6.7	137	13.5
Regular Shares	713	754	5.7	735	2.4-
Money Market Shares	48	54	14.0	45	16.6-
Share Certificates/CDs	320	332	3.8	378	13.6
IRA/Keogh Accounts	110	120	9.5	116	3.9-
All Other Shares and Member Deposits	15	11	30.8-	11	0.4
Non-Member Deposits	3	1	51.3-	2	23.3
Regular Reserves	60	68	13.2	74	7.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-1	70.0	0*	51.5-
Other Reserves	27	26	3.0-	6	75.1-
Undivided Earnings	97	108	11.8	137	27.3
TOTAL EQUITY	183	201	9.9	217	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,516	1,607	6.1	1,665	3.6

* Amount Less than 1 Million

West Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	137	135	1.5-	132	2.2-
INTEREST INCOME					
Interest on Loans	88	91	3.9	97	5.9
(Less) Interest Refund	0*	0*	30.0-	0*	6.6
Income from Investments	24	26	7.5	28	6.0
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	112	117	4.7	124	6.0
INTEREST EXPENSE					
Dividends on Shares	54	56	3.3	58	3.5
Interest on Deposits	0	0*	0.0	0*	1.6
Interest on Borrowed Money	0*	0*	25.9-	0*	2,794.4
TOTAL INTEREST EXPENSE	54	56	3.5	58	4.6
PROVISION FOR LOAN LOSSES	4	5	20.8	6	29.3
NET INTEREST INCOME AFTER PLL	54	57	4.8	60	5.4
NON-INTEREST INCOME					
Fee Income	5	5	6.3	5	7.0
Other Operating Income	3	3	2.2	3	11.8
Gain (Loss) on Investments	0*	0*	106.7-	0*	1,218.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,987.7	0*	87.2-
Other Non-Oper Income (Expense)	0*	0*	1,043.3	0*	37.5-
TOTAL NON-INTEREST INCOME	8	8	5.2	9	6.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	21	24	11.6	26	8.0
Travel and Conference Expense	1	1	4.1	1	16.2
Office Occupancy Expense	3	3	18.3	3	7.6
Office Operations Expense	11	11	7.3	12	6.0
Educational & Promotional Expense	0*	0*	4.6	0*	26.4
Loan Servicing Expense	2	2	0.1-	2	2.7
Professional and Outside Services	3	3	3.4	3	3.3
Member Insurance	3	2	3.4-	2	0.1
Operating Fees	0*	0*	15.7	0*	13.5
Miscellaneous Operating Expenses	2	2	21.7	2	16.0-
TOTAL NON-INTEREST EXPENSES	46	50	9.3	53	6.3
NET INCOME	16	14	8.0-	15	2.7
Transfer to Regular Reserve 1/	3	2	25.8-	3	72.3

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Wisconsin
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	364	354	2.7-	343	3.1-
Cash & Equivalents	217	718	230.4	609	15.1-
TOTAL INVESTMENTS	1,508	789	47.7-	727	7.8-
U.S. Government Obligations	20	11	45.0-	5	51.0-
Federal Agency Securities	208	307	47.7	278	9.3-
Mutual Fund & Common Trusts	5	6	31.2	3	52.5-
MCSD and PIC at Corporate CU	38	64	66.1	68	6.9
All Other Corporate Credit Union	884	109	87.7-	107	2.1-
Commercial Banks, S&Ls	313	254	18.9-	221	12.8-
Credit Unions -Loans to, Deposits in	14	13	4.6-	18	34.8
Other Investments	27	26	4.2-	27	4.4
TOTAL LOANS OUTSTANDING	6,553	7,197	9.8	8,068	12.1
Unsecured Credit Card Loans	288	300	4.3	339	12.9
All Other Unsecured Loans	268	283	5.8	288	1.6
New Vehicle Loans	728	776	6.6	841	8.4
Used Vehicle Loans	1,571	1,698	8.1	1,788	5.3
First Mortgage Real Estate Loans	2,167	2,414	11.4	2,837	17.5
Other Real Estate Loans	764	920	20.4	1,128	22.6
Leases Receivable	N/A	45	N/A	38	16.3-
All Other Loans to Members	744	732	1.7-	782	6.9
Other Loans	23	28	20.6	26	6.9-
Allowance For Loan Losses	40	43	6.2	47	9.2
Other Real Estate Owned	2	2	5.1-	2	33.7
Land and Building	179	189	5.9	203	7.1
Other Fixed Assets	46	50	9.3	53	5.6
NCUSIF Capitalization Deposit	64	72	12.1	79	9.3
Other Assets	94	99	5.1	103	4.3
TOTAL ASSETS	8,622	9,072	5.2	9,796	8.0
LIABILITIES					
Total Borrowings	22	130	491.9	122	6.4-
Accrued Dividends/Interest Payable	10	9	10.2-	12	27.9
Acct Payable and Other Liabilities	51	51	0.3	76	47.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	83	191	129.0	209	9.8
EQUITY/SAVINGS					
TOTAL SAVINGS	7,607	7,891	3.7	8,506	7.8
Share Drafts	1,043	1,089	4.4	1,235	13.4
Regular Shares	2,517	2,543	1.0	2,488	2.2-
Money Market Shares	1,064	1,257	18.2	1,332	6.0
Share Certificates/CDs	2,302	2,312	0.4	2,729	18.0
IRA/Keogh Accounts	650	667	2.6	689	3.3
All Other Shares and Member Deposits	22	21	4.1-	26	22.7
Non-Member Deposits	9	2	77.4-	9	315.3
Regular Reserves	458	485	6.0	516	6.2
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-5	2,971.3-	0*	89.2-
Other Reserves	123	127	3.7	130	2.2
Undivided Earnings	351	383	9.2	435	13.7
TOTAL EQUITY	932	991	6.4	1,080	9.0
TOTAL LIABILITIES/EQUITY/SAVINGS	8,622	9,072	5.2	9,796	8.0

* Amount Less than 1 Million

Wisconsin
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	364	354	2.7-	343	3.1-
INTEREST INCOME					
Interest on Loans	542	558	2.9	642	14.9
(Less) Interest Refund	0*	0*	5.4	1	26.4
Income from Investments	74	84	13.2	71	15.0-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	616	641	4.2	712	11.0
INTEREST EXPENSE					
Dividends on Shares	295	302	2.1	335	11.1
Interest on Deposits	0*	0*	10.9	0*	1,233.7
Interest on Borrowed Money	1	3	129.1	8	197.6
TOTAL INTEREST EXPENSE	296	304	2.6	343	12.8
PROVISION FOR LOAN LOSSES	21	22	4.9	23	6.7
NET INTEREST INCOME AFTER PLL	299	316	5.7	346	9.6
NON-INTEREST INCOME					
Fee Income	51	53	4.0	58	9.0
Other Operating Income	32	32	0.9	34	5.9
Gain (Loss) on Investments	0*	0*	234.1	0*	253.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	454.4-	0*	63.9
Other Non-Oper Income (Expense)	5	3	44.1-	0*	68.4-
TOTAL NON-INTEREST INCOME	89	90	1.0	94	4.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	154	167	8.4	182	9.2
Travel and Conference Expense	5	5	6.2	5	8.0
Office Occupancy Expense	20	21	4.0	23	9.6
Office Operations Expense	66	70	5.8	74	6.0
Educational & Promotional Expense	12	13	6.3	13	4.7
Loan Servicing Expense	15	17	19.1	19	10.4
Professional and Outside Services	18	20	11.8	22	14.4
Member Insurance	4	5	5.4	4	10.0-
Operating Fees	2	2	4.6	2	6.4
Miscellaneous Operating Expenses	8	8	6.2	9	6.8
TOTAL NON-INTEREST EXPENSES	302	326	8.0	353	8.4
NET INCOME	86	79	7.3-	86	9.0
Transfer to Regular Reserve 1/	12	10	16.4-	16	54.4

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Wyoming
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

ASSETS	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	39	38	2.6-	37	2.6-
Cash & Equivalents	16	30	85.3	39	32.8
TOTAL INVESTMENTS	152	152	0.2	145	5.0-
U.S. Government Obligations	1	2	48.7	0*	89.4-
Federal Agency Securities	36	38	7.0	40	5.3
Mutual Fund & Common Trusts	1	0*	94.2-	0*	27.9-
MCSD and PIC at Corporate CU	6	6	3.8	6	1.4
All Other Corporate Credit Union	84	75	10.8-	65	12.5-
Commercial Banks, S&Ls	18	25	38.9	26	0.8
Credit Unions -Loans to, Deposits in	5	6	9.7	6	10.2
Other Investments	1	0*	41.2-	0*	19.5
TOTAL LOANS OUTSTANDING	472	500	5.9	557	11.4
Unsecured Credit Card Loans	42	42	0.5-	45	7.2
All Other Unsecured Loans	30	33	9.8	30	9.5-
New Vehicle Loans	84	89	5.6	109	22.8
Used Vehicle Loans	149	159	6.3	185	16.5
First Mortgage Real Estate Loans	67	72	6.3	70	1.7-
Other Real Estate Loans	58	60	3.3	67	11.0
Leases Receivable	N/A	0*	N/A	0*	2.3-
All Other Loans to Members	40	43	7.9	45	4.3
Other Loans	0*	2	238.8	5	224.1
Allowance For Loan Losses	5	5	13.3	5	0.3-
Other Real Estate Owned	0*	0*	6.1-	0*	24.5-
Land and Building	15	15	0.6	15	2.6-
Other Fixed Assets	4	4	11.0-	4	15.6
NCUSIF Capitalization Deposit	5	6	11.6	6	7.9
Other Assets	5	6	12.7	8	37.0
TOTAL ASSETS	666	708	6.3	769	8.7
LIABILITIES					
Total Borrowings	1	1	0.7-	1	14.4-
Accrued Dividends/Interest Payable	1	1	3.4	1	31.1
Acct Payable and Other Liabilities	3	3	3.1	4	29.2
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	5	5	2.2	6	20.9
EQUITY/SAVINGS					
TOTAL SAVINGS	588	625	6.4	680	8.6
Share Drafts	82	85	3.1	103	21.3
Regular Shares	203	211	4.0	209	1.2-
Money Market Shares	71	84	18.3	77	8.6-
Share Certificates/CDs	176	183	4.0	234	27.9
IRA/Keogh Accounts	43	44	3.3	45	1.6
All Other Shares and Member Deposits	7	12	80.8	5	62.9-
Non-Member Deposits	5	5	0.6-	7	35.5
Regular Reserves	25	28	9.0	30	7.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	423.5-	0*	74.8-
Other Reserves	5	5	4.8-	5	15.5
Undivided Earnings	43	45	6.7	49	7.3
TOTAL EQUITY	73	77	5.8	84	8.4
TOTAL LIABILITIES/EQUITY/SAVINGS	666	708	6.3	769	8.7

* Amount Less than 1 Million

Wyoming
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2000
(Dollar Amounts in Millions)

	Dec-98	Dec-99	% CHG	Dec-00	% CHG
Number of Credit Unions	39	38	2.6-	37	2.6-
INTEREST INCOME					
Interest on Loans	43	44	1.8	47	8.3
(Less) Interest Refund	0*	0*	17.4	0*	11.0-
Income from Investments	7	8	15.8	9	9.3
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	50	52	3.8	56	8.4
INTEREST EXPENSE					
Dividends on Shares	22	23	3.3	25	9.8
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	46.7-	0*	397.1
TOTAL INTEREST EXPENSE	22	23	2.9	26	11.3
PROVISION FOR LOAN LOSSES	5	5	3.4-	3	27.2-
NET INTEREST INCOME AFTER PLL	23	24	6.1	27	12.4
NON-INTEREST INCOME					
Fee Income	4	4	4.6	5	3.3
Other Operating Income	2	2	19.9	2	6.6
Gain (Loss) on Investments	0	0*	0.0	0*	325.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	881.3	0*	109.0-
Other Non-Oper Income (Expense)	0*	0*	30,865.6	0*	98.6-
TOTAL NON-INTEREST INCOME	6	6	9.8	7	4.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	11	12	13.7	14	11.0
Travel and Conference Expense	0*	0*	1.6-	0*	9.1
Office Occupancy Expense	1	1	10.6	1	12.9
Office Operations Expense	6	6	8.0	6	6.9
Educational & Promotional Expense	0*	0*	11.1	0*	18.4
Loan Servicing Expense	2	2	8.3	2	7.3
Professional and Outside Services	2	2	10.1	2	5.5
Member Insurance	0*	0*	2.9-	0*	15.6-
Operating Fees	0*	0*	6.7	0*	25.8
Miscellaneous Operating Expenses	0*	0*	2.3	0*	18.4
TOTAL NON-INTEREST EXPENSES	23	26	10.6	28	9.5
NET INCOME	5	5	9.4-	6	17.0
Transfer to Regular Reserve 1/	2	2	12.1	3	45.0

* Amount Less than 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.