

Membership

Federally Insured Credit Unions

12-31-00	77.6 million
12-31-01	79.3 million (+2.3%)
12-31-02	81.1 million (+ 2.1%)

Total Assets

12-31-00	\$438 billion
12-31-01	\$501 billion (+14.4%)
12-31-02	\$557 billion (+11.1%)

Total Loans

12-31-00	\$301 billion
12-31-01	\$322 billion (+7.0%)
12-31-02	\$342 billion (+6.3%)

Loan/Share Ratio

12-31-00 79.46%

12-31-01 73.76%

12-31-02 70.77%

Delinquency/Charge-Offs

Year	Delinquency	Charge-Offs
2000	.74%	.42%
2001	.85%	.46%
2002	.80%	.51%

Return on Assets

12-31-00	1.02%
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12-31-01	.96%
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12-31-02	1.07%
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Total Reserves

12-31-00	\$50 billion
12-31-01	\$54.8 billion (+9.4%)
12-31-02	\$60.5 billion (+10.5%)

Net Worth Ratio

2001	10.84%
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2002	10.71%
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First Mortgage Real Estate Loans

12-31-00	\$76.4 billion
12-31-01	\$89.1 billion (+16.7%)
12-31-02	\$100.7 billion (+13.0%)

Percent First Mortgage Loans Sold

12-31-00	29.21%
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12-31-01	35.92%
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12-31-02	40.91%
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NCUA's Risk Based Approach

- Reg Flex 2001
- Incidental Powers 2001
- Risk-Based Exam Scheduling 2002
- Risk-Focused Exam 2002
- Revised Corporate Rule (Part 704) 2002
- PCA Update 2002

2003

- Revised Investment Rule (Part 703)
- Overseas Branching
- MBL Update
- FOM Update



Access Across America

	Number of CUs	Number of Areas	Residents of Areas
1999	7	7	354,000
2000	30	50	2.3 million
2001	164	281	16.1 million
2002	223	424	23.5 million