

UKRAINIAN CREDIT UNIONS IN CANADA
as at December 31, 1999

Schedule 2

		<u>As a % of average assets</u>							
Name of credit union	Location	Net Loans (\$Mils)	Allowance/ Total Loans	Total	Net	Loan Productivity			
				Deposits (\$Mils)	Interest Margin	Operating expenses	Loss Provision	Expense Ratio(a)	
1	Ukrainian	Toronto	152.9	0.05%	200.9	3.12%	2.85%	0.03%	80.62%
2	Buduchnist	Toronto	138.5	0.33%	185.5	2.94%	2.07%	0.03%	66.66%
3	Carpathia	Winnipeg	97.7	0.40%	118.7	3.15%	2.84%	0.08%	76.49%
4	So-Use	Toronto	53.2	0.73%	65.8	3.02%	2.32%	0.32%	68.86%
5	CP Montreal	Montreal	27.9	1.59%	41.2	3.05%	2.08%	-0.06%	64.97%
6	St. Mary's	Toronto	16.3	0.75%	26.2	2.80%	2.23%	0.04%	74.52%
7	North Winnipeg	Winnipeg	19.5	0.63%	27.1	2.78%	2.52%	0.03%	82.91%
8	United Ukrainian	Hamilton	10.5	0.88%	23.5	2.84%	2.44%	0.00%	78.84%
9	Ukrainian National	Montreal	5.3	3.75%	18.6	2.97%	2.22%	-0.08%	68.38%
#	New Community	Saskatoon	17.4	0.04%	19.8	3.95%	3.61%	0.10%	73.75%
#	Ukrainian (St. Catheri	St. Catherines	8.3	0.17%	10.6	3.22%	3.14%	0.00%	86.66%
#	Progress-Vera	Winnipeg	4.9	2.61%	9.6	3.43%	3.97%	-0.38%	102.19%
#	St. Josaphat's Parish	Toronto	4.0	0.21%	5.2	3.58%	3.37%	0.00%	94.24%
#	La Caisse Mazeppa	Montreal	3.4	0.00%	5.2	2.74%	2.89%	0.02%	96.06%
#	Ukrainian (Calgary)	Calgary	1.0	2.03%	1.8	3.71%	3.65%	0.00%	98.55%
Total 1999			560.7	0.44%	759.7	3.03%	2.53%	0.05%	74.84%
Yr/Yr Growth %			2.9%		3.3%				
<i>Total 1998</i>			<i>544.9</i>	<i>0.53%</i>	<i>735.7</i>	<i>3.14%</i>	<i>2.55%</i>	<i>0.11%</i>	<i>72.56%</i>

(a) Productivity expense ratio - operating expenses % of operating revenue