

UKRAINIAN CREDIT UNIONS IN THE UNITED STATES
as at December 31, 1999

Schedule 1

Name of credit union	Location	Members	Asset		*Net	*Return on	Capital	Capital	Return
			Assets	Growth	Income	Assets			
			(\$Mils)	%	(\$000's)	%	(\$Mils)	Assets	Capital %
1 Self Reliance	<i>New York, NY</i>	11,255	318.2	5.6%	5,840	2.41%	64.7	20.32%	9.1%
2 Self Reliance	<i>Chicago, IL</i>	14,724	303.3	31.0%	3,137	1.44%	31.4	10.34%	11.7%
3 Self Reliance	<i>Warren, MI</i>	6,623	118.1	2.4%	1,121	1.04%	9.9	8.38%	11.5%
4 SUMA	<i>Yonkers, NY</i>	5,120	103.2	10.9%	1,735	1.90%	18.7	18.11%	14.4%
5 Self Reliance	<i>Philadelphia</i>	5,874	97.9	3.4%	985	1.11%	13.4	13.70%	6.2%
6 Ukrainian Orthodox	<i>New York, NY</i>	4,443	72.4	4.7%	609	0.93%	8.2	11.35%	8.2%
7 Rochester Ukarinian	<i>Rochester, NY</i>	5,760	61.7	1.4%	755	1.29%	8.4	13.70%	10.0%
8 Self Reliance	<i>Clifton, NJ</i>	4,076	58.8	3.7%	480	0.91%	6.6	11.22%	8.4%
9 Self Reliance	<i>Parma, OH</i>	3,753	55.9	3.4%	537	1.03%	6.0	10.71%	10.4%
10 Self Reliance	<i>Newark, NJ</i>	3,670	54.0	5.4%	307	0.61%	6.5	11.97%	5.1%
11 Ukrainan Future	<i>Warren, MI</i>	4,155	50.1	9.8%	501	1.06%	4.7	9.35%	10.5%
12 Self Reliance	<i>Hartford, CT</i>	1,913	24.1	3.1%	175	0.48%	3.9	16.27%	4.0%
13 Self Reliance	<i>Syracuse, NY</i>	1,692	13.2	-2.7%	136	0.43%	1.6	12.24%	3.7%
14 Self Reliance	<i>Baltimore, MD</i>	727	8.3	5.1%	4	0.04%	1.3	15.59%	0.8%
15 Self Reliance	<i>Pittsburg, PA</i>	950	7.8	-8.4%	163	2.27%	1.0	12.35%	13.0%
16 Ukrainian	<i>Minneapolis</i>	1,912	7.1	2.4%	67	1.02%	0.9	13.22%	7.9%
17 Ukr. Dnipro Home	<i>Buffalo, NY</i>	1,225	6.4	6.1%	51	0.86%	0.7	11.36%	8.8%
18 Ukr. Fraternal	<i>Boston, MA</i>	522	5.0	3.9%	24	0.51%	1.0	19.03%	2.7%
19 OSNOVA	<i>Parma, OH</i>	433	3.4	15.9%	24	0.87%	0.5	13.27%	3.8%
20 Ukrainian	<i>Washington, DC</i>	213	0.8	31.6%	4	0.68%	0.0	6.01%	9.7%
21 Ukr. Fraternal	<i>Scranton, NY</i>	211	0.4	-10.5%	(5)	-1.17%	0.0	7.41%	-15.3%
22 Ukrainian	<i>Milwaukee, WI</i>	94	0.2	1.6%	6	3.58%	0.1	31.20%	11.6%
Total 1999		79,345	1,370.0	9.7%	16,657	1.36%	189.4	13.83%	18.7%
Yr/Yr Growth %		6.3%			9.1%		6.3%		
<i>Total 1998</i>		<i>74,629</i>	<i>1,248.6</i>	<i>9.7%</i>	<i>15,263</i>	<i>1.24%</i>	<i>178.3</i>	<i>14.28%</i>	<i>17.1%</i>

*Net Income is before extraordinary items.