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

Schedule 2

	Name of credit union	Location	Net Loans ($Mils)	Allowance/ Total Loans	Total Deposits ($Mils)	As a % of average assets Net Interest Margin	Operating expenses	Loan Loss Provision	Productivity Expense Ratio(a)
1	Self Reliance	New York, NY	133.4	3.44%	249.7	3.77%	1.48%	0.00%	38.03%
2	Self Reliance	Chicago, IL	140.5	2.29%	213.2	3.25%	1.95%	0.09%	56.08%
3	Self Reliance	Warren, MI	49.1	0.11%	104.4	2.28%	1.43%	0.01%	57.81%
4	SUMA	Yonkers, NY	50.5	4.33%	83.5	3.28%	1.52%	0.00%	44.41%
5	Self Reliance	Philadelphia	50.6	2.39%	84.4	2.92%	1.89%	0.00%	63.04%
6	Ukrainian Orthodox	New York, NY	31.5	2.72%	64.0	2.88%	2.17%	0.00%	70.12%
7	Rochester Ukarinian	Rochester, NY	35.5	0.87%	52.7	3.15%	2.06%	0.06%	60.45%
8	Self Reliance	Clifton, NJ	19.4	2.11%	51.9	2.67%	1.99%	0.00%	68.66%
9	Self Reliance	Parma, OH	28.7	0.23%	49.5	2.40%	1.49%	0.00%	58.96%
10	Self Reliance	Newark, NJ	25.4	0.63%	46.8	2.62%	2.07%	0.10%	74.53%
11	Ukrainan Future	Warren, MI	33.7	0.06%	45.0	2.80%	2.14%	0.05%	65.93%
12	Self Reliance	Hartford. CI	12.7	0.68%	20.0	1.89%	1.43%	0.00%	74.91%
13	Self Reliance	Syracuse, NY	5.2	0.77%	11.6	1.24%	0.86%	0.05%	63.90%
14	Self Reliance	Baltimore, MD	4.6	0.90%	6.9	2.40%	2.41%	0.11%	94.09%
15	Self Reliance	Pittsburg, PA	2.0	13.26%	6.8	3.47%	2.66%	-0.84%	64.94%
16	Ukrainian	Minneapolis	4.4	1.22%	6.1	5.07%	3.68%	0.76%	67.45%
17	Ukr. Dnipro Home	Buffalo, NY	2.9	1.41%	5.7	3.38%	2.56%	0.00%	74.91%
18	Ukr. Fraternal	Boston, MA	3.0	2.57%	4.0	3.12%	2.44%	0.00%	82.62%
19	OSNOVA	Parma, OH	1.8	0.32%	3.0	3.09%	2.46%	0.07%	72.32%
20	Ukrainian	Washington, DC	0.4	5.82%	0.7	2.51%	2.18%	0.00%	76.23%
21	Ukr. Fraternal	Scranton, NY	0.1	15.56%	0.3	4.13%	1.32%	3.99%	31.93%
22	Ukrainian	Milwaukee, WI	0.1	3.20%	0.1	6.97%	3.63%	0.00%	50.34%
	Total 1999		**635.6**	**2.18%**	**1,110.2**	**2.90%**	**1.69%**	**0.03%**	**54.97%**
	Yr/Yr Growth %		**16.1%**		**4.8%**				
	Total 1998		*547.3*	*2.59%*	*1,059.3*	*2.70%*	*1.54%*	*0.05%*	*54.38%*

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