

Your Credit Union

Historical Financial Trends

TREND HISTORY	12/31/1998	12/31/1999	12/31/2000	02/28/2001 Actual	12/31/2001 Goal
Assets	\$63,337,576	\$65,239,953	\$73,534,737	\$74,660,587	\$76,387,000
Growth in Dollars		\$1,902,377	\$8,294,784	\$1,125,850	\$2,852,263
Percent of Growth		3.0%	12.7%	1.5%	3.9%
Shares	\$56,520,691	\$57,848,259	\$65,138,233	\$66,134,974	\$67,994,062
Growth in Dollars		\$1,327,568	\$7,289,974	\$996,741	\$2,855,829
Percent of Growth		2.3%	12.6%	1.5%	4.4%
Loans	\$41,552,045	\$43,866,965	\$46,484,513	\$46,922,851	\$50,643,000
Loans to Assets	66%	67%	63%	63%	66%
Growth in Dollars		\$2,311,920	\$2,617,548	\$438,338	\$4,158,487
Growth Rate		5.6%	6.0%	0.9%	8.9%
Total Equity (Incl. ALL)	\$6,605,761	\$7,120,730	\$7,800,606	\$7,820,502	\$8,120,000
Capital to Assets	10.4%	10.9%	10.6%	10.5%	10.6%
Increase in Equity		0.5%	-0.3%	-0.1%	0.0%
Net Worth	\$6,301,629	\$6,795,989	\$7,401,053	\$7,445,218	\$7,778,000
Net Worth to Assets	9.95%	10.42%	10.06%	9.97%	10.18%
Increase in Net Worth to Assets		0.5%	-0.4%	-0.1%	0.1%
Delinquent Loans	\$419,286	\$488,181	\$316,300	\$358,055	\$506,430
% of Growth	1.01%	1.11%	0.68%	0.76%	1.00%
Net Charge-offs	\$206,989	\$175,701	\$174,738	\$30,520	\$200,000
Net Charge-offs to Loans		0.41%	0.39%	0.07%	0.41%
Net Income	\$391,943	\$498,751	\$546,944	\$102,025	\$377,000
ROA	0.66%	0.78%	0.79%	0.83%	0.50%