

**Batch 1**

Based on US\$

**BALANCE SHEET**

	12/31/1998	12/31/1999	12/31/2000	12/31/2001	12/31/2002	Annual Goal 7/31/2003	% Complete
Number of Credit Unions in this Report	11.00	11.00	11.00	11.00	11.00	11.00	
<b>Assets</b>							
<b>Additonal Loan Portfolio Information</b>							
Delinquency Based on Outstanding Balance of Loan?	-11	-11	-11	-11	-11	-11	
<b>Delinquency</b>							
1 TO 12 Months	2,781,767	1,317,790	895,046	1,106,558	1,010,608	1,109,359	91.10%
More Than 12 Months	2,006,911	46,618	43,873	69,953	83,723	227,206	36.85%
<b>Total Balance Of Delinquent Loans</b>	<b>4,788,678.13</b>	<b>1,364,408.35</b>	<b>938,919.24</b>	<b>1,176,510.98</b>	<b>1,094,330.70</b>	<b>1,336,564.43</b>	<b>81.88%</b>
Loans to Members (Gross)	7,601,212	6,945,869	7,597,279	11,172,857	15,523,419	16,932,826	91.68%
Accumulated Charge-Offs (Historical)	335,952	854,850	1,122,428	1,394,755	1,601,191	1,549,270	103.35%
Recovery of Loans Charged-Off (Historical)	1,855	33,379	243,932	395,760	539,007	548,175	98.33%

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	12/31/1998	12/31/1999	12/31/2000	12/31/2001	12/31/2002	Annual Goal 7/31/2003	% Complete
<b>Non-Earning Assets</b>							
<b>Liquid Assets</b>							
Cash & Equivalents	165,160	223,633	171,497	149,035	179,334	115,020	155.92%
Current Accounts (Checking)	8,848	23,283	2,508	2,922	3,432	4,836	70.96%
Foreign Currency	0	2,593	1,986	2,117	2,494	0	NA
Liquidity Reserves - CFF	5,122	1,477	243	1,185	1,194	0	NA
Other Liquidity Reserves	0	0	0	0	0	0	NA
Other Liquid Assets	937	0	0	0	0	0	NA
<b>Total Liquid Assets</b>	<b>180,066.91</b>	<b>250,986.34</b>	<b>176,234.34</b>	<b>155,259.34</b>	<b>186,452.64</b>	<b>119,855.17</b>	<b>155.57%</b>
<b>Accounts Receivable</b>							
Debtors	23,103	41,818	21,256	30,967	35,696	30,068	118.72%
Interest Receivable	0	0	0	0	0	0	NA
Notes Receivable	0	0	0	0	0	0	NA
Payroll Deductions Receivable	4,472	2,050	1,024	1,820	2,062	1,649	125.04%
Interbranch loans interest receivable	0	0	0	0	0	0	NA
Other Accounts Receivable	106,846	54,995	49,061	110,425	152,020	210,481	72.22%
Receivable Loss Allowances	0	(489)	(5,644)	0	0	0	NA
<b>Total Accounts Receivable</b>	<b>134,420.49</b>	<b>98,374.30</b>	<b>65,695.99</b>	<b>143,212.80</b>	<b>189,777.12</b>	<b>242,197.31</b>	<b>78.36%</b>

<b><i>Fixed Assets</i></b>							
Land	991,666	944,852	690,289	672,609	707,866	689,047	102.73%
Buildings (Cost)	677,509	703,856	461,255	478,962	498,393	484,821	102.80%
Leasehold Improvements	8,865	10,847	10,901	25,263	39,104	42,472	92.07%
Furniture & Equipment	388,416	428,767	406,080	478,064	592,911	621,555	95.39%
Accumulated Depreciation - Buildings	0	0	0	(101,562)	(63,584)	(65,874)	96.52%
Accum. Depreciation - Leasehold Improv.	0	0	0	(1,056)	(1,260)	(6,245)	20.18%
Accum. Depreciation - Furniture & Equip.	(202,526)	(397,092)	(379,258)	(342,049)	(468,046)	(480,875)	97.33%
<b><i>Total Net Fixed Assets</i></b>	<b>1,863,930.22</b>	<b>1,691,230.80</b>	<b>1,189,267.23</b>	<b>1,210,230.30</b>	<b>1,305,382.38</b>	<b>1,284,899.68</b>	<b>101.59%</b>
<b><i>Other Assets</i></b>							
Assets in Liquidation	47,453	65,212	139,506	156,511	165,646	160,412	103.26%
Organization Expenses	51	49	8,772	12,069	13,052	13,647	95.64%
Prepaid Expenses	12,598	10,116	11,561	14,081	13,639	26,628	51.22%
Other Deferred Assets	92,594	963,754	89,556	111,460	195,139	189,594	102.93%
Accumulated Amortization	0	0	0	0	0	0	NA
<b><i>Total Other Assets</i></b>	<b>152,696.24</b>	<b>1,039,131.19</b>	<b>249,395.23</b>	<b>294,122.48</b>	<b>387,475.52</b>	<b>390,280.78</b>	<b>99.28%</b>
<b><i>Problem Assets</i></b>							
Doubtful Assets	177,726	382,826	517,445	186,353	77,261	44,628	173.12%
Accounting Discrepancy - Assets	1,206	1,160	60,030	44,878	8,204	34,164	24.01%
Other Problem Assets	0	2,630	4,641	12,416	8,829	13,483	65.48%
Problem Assets Allowances	0	0	0	0	0	0	NA
<b><i>Total Assets</i></b>	<b>12,277,354.85</b>	<b>12,104,013.98</b>	<b>12,197,077.81</b>	<b>16,173,008.16</b>	<b>22,393,487.80</b>	<b>24,669,053.13</b>	<b>90.78%</b>
<b><i>Total Non-Earning Assets</i></b>	<b>2,510,045.81</b>	<b>3,466,338.77</b>	<b>2,262,708.32</b>	<b>2,046,471.28</b>	<b>2,163,380.62</b>	<b>2,129,508.09</b>	<b>101.59%</b>
Men	9,964.00	11,166.00	12,935.00	17,686.00	25,629.00	32,035.00	80.00%
Women	17,011.00	17,852.00	20,227.00	32,064.00	53,690.00	69,612.00	77.13%
Gender not Reported	1,717.00	11,135.00	19,814.00	21,499.00	23,285.00	24,103.00	96.61%
<b><i>Total Number Of Members</i></b>	<b>28,692.00</b>	<b>40,153.00</b>	<b>52,976.00</b>	<b>71,249.00</b>	<b>102,604.00</b>	<b>125,750.00</b>	<b>81.59%</b>
<b><i>Number of Other Service Users</i></b>							
Youth	0.00	0.00	19,580.00	27,436.00	31,393.00	24,149.00	130.00%
Third Parties	7,741.00	16,357.00	10,724.00	10,193.00	20,093.00	30,477.00	65.93%
<b><i>Total Number of Other CU Service Users</i></b>	<b>7,741.00</b>	<b>16,357.00</b>	<b>30,304.00</b>	<b>37,629.00</b>	<b>51,486.00</b>	<b>54,626.00</b>	<b>94.25%</b>
<b>Total Number Of Members &amp; Other CU Service Users</b>	<b>36,433.00</b>	<b>56,510.00</b>	<b>83,280.00</b>	<b>108,878.00</b>	<b>154,090.00</b>	<b>180,376.00</b>	<b>85.43%</b>

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						Annual Goal	% Complete
Short Term (<=1 Year)	3,399,509	2,254,340	3,328,532	4,310,255	5,342,852		
Medium-Term (1-3 Years)	<b>36,160</b>	<b>36,525</b>	<b>36,891</b>	<b>37,256</b>	<b>37,621</b>	<b>37,833</b>	
Long-Term (> 3 Years)	0	0	22,713	143,117	184,136	184,870	99.60%
<b>LIABILITIES</b>	23,297	409,980	514,708	868,052	1,066,635	1,200,736	88.83%
<b>INTEREST BEARING LIABILITIES</b>	(207,027)	(317,456)	(437,403)	(421,271)	(556,314)	(698,700)	79.62%
<i>Savings Deposits</i>	<b>7,394,184.92</b>	<b>6,628,412.56</b>	<b>7,159,875.45</b>	<b>10,751,585.80</b>	<b>14,967,104.52</b>	<b>16,234,125.65</b>	<b>92.20%</b>
Regular Savings	1,963,919	2,662,952	3,073,812	3,936,765	4,421,640	5,236,023	84.45%
Term/Fixed Savings	2,100,108	2,580,013	2,811,069	3,979,649	5,835,238	6,493,733	89.86%
Youth Savings	0	10,318	34,250	85,803	161,578	160,329	100.78%
Special Savings	246,042	377,879	481,983	689,842	1,417,100	1,260,230	112.45%
Pledged Savings	0	175,633	243,540	602,189	1,075,518	1,123,319	95.74%
<b>Total Savings Deposits</b>	<b>4,310,069.42</b>	<b>5,806,794.46</b>	<b>6,644,653.74</b>	<b>9,294,248.50</b>	<b>12,911,073.38</b>	<b>14,273,634.48</b>	<b>90.45%</b>
<i>External Credit</i>	3,689	0	0	0	0	0	NA
External Credit - CFF (<= 1 Year)	62,176	32,310	15,152	5,835	0	0	NA
External Credit - CFF (> 1 Year)	521,621	9,036	110,243	0	0	0	NA
External Credit - Banks	267,060	295,275	40,454	112,630	112,025	103,511	108.23%
Other External Credit - External Institutions	12,680	13,685	19,238	4,052	0	0	NA
InterBranch Loans	0	0	0	0	0	0	NA
<b>Total External Credit</b>	<b>863,536.57</b>	<b>350,306.03</b>	<b>185,087.33</b>	<b>122,517.72</b>	<b>112,025.46</b>	<b>103,510.96</b>	<b>108.23%</b>
<b>Total Interest Bearing Liabilities</b>	<b>5,173,605.99</b>	<b>6,157,100.49</b>	<b>6,829,741.07</b>	<b>9,416,766.22</b>	<b>13,023,098.84</b>	<b>14,377,145.44</b>	<b>90.58%</b>
<b>Non-Interest Bearing Liabilities</b>							
Short-Term Accounts Payable (<=30 Days)	285,249	122,750	153,729	238,926	362,989	316,841	114.56%
Interbranch deposits account payable	0	0	0	0	0	0	NA
External Credit Payments (<=30 Days)	0	0	0	0	8,264	0	NA
Provisions (e.g. Employee Benefits)	227,181	54,242	93,612	161,776	111,795	70,752	158.01%
Accounting Discrepancy - Liabilities	0	0	0	0	0	0	NA
Other Liabilities	520,991	466,900	410,255	576,151	1,248,313	1,662,660	75.08%
<b>Total Non-Interest Bearing Liabilities</b>	<b>1,033,421.56</b>	<b>643,891.80</b>	<b>657,596.79</b>	<b>976,853.38</b>	<b>1,731,361.63</b>	<b>2,050,252.78</b>	<b>84.45%</b>
<b>Total Liabilities</b>	<b>6,207,027.55</b>	<b>6,800,992.29</b>	<b>7,487,337.86</b>	<b>10,393,619.60</b>	<b>14,754,460.47</b>	<b>16,427,398.22</b>	<b>89.82%</b>

<b>CAPITAL</b>	<b>257,552.19</b>	<b>190,314.48</b>	<b>150,837.90</b>	<b>152,431.44</b>	<b>529,209.98</b>	<b>605,933.83</b>	<b>87.34%</b>
<i>Share Capital</i>	0	0	0	0	0	0	NA
Mandatory Shares	4,029,503	3,539,237	2,156,671	2,483,618	3,445,696	3,932,056	87.63%
Voluntary Shares	156	3,029	567,336	630,771	638,279	666,041	95.83%
<b>Total Member Share Capital</b>	<b>4,029,659.00</b>	<b>3,542,266.45</b>	<b>2,724,007.18</b>	<b>3,114,389.18</b>	<b>4,083,975.22</b>	<b>4,598,097.04</b>	<b>88.82%</b>
<i>Transitory Capital</i>	0	0	0	(3,504)	(3,504)	0	NA
Asset Appreciation Over Cost	750,461	427,425	348,005	347,240	347,240	321,518	108.00%
Education & Social Reserves	17,132	19,281	93,484	20,873	85,930	94,382	91.05%
Monetary Reserves	15,949	0	13,871	37,038	61,645	96,938	63.59%
Other Reserves	127,010	36,446	84,365	285,489	407,869	366,017	111.43%
Accounting Discrepancy - Capital	0	0	0	0	0	0	NA
Undistributed Net Income	251,633	456,840	439,615	464,850	176,053	0	NA
YTD Net Income (loss)	0	0	0	0	0	100,506	0.00%
<b>Total Transitory Capital</b>	<b>1,162,184.43</b>	<b>939,992.32</b>	<b>979,340.21</b>	<b>1,155,490.24</b>	<b>1,078,737.06</b>	<b>979,360.50</b>	<b>110.15%</b>
<i>Institutional Capital</i>							
Statutory & Legal Reserves	654,176	774,917	408,582	913,227	1,609,825	1,648,869	97.63%
Retained Earnings	14,260	12,744	20,024	84,126	126,663	53,225	237.97%
Other Reserves	158,501	157,961	152,227	203,808	376,280	380,912	98.78%
Donations	51,546	99,718	425,560	300,676	363,548	129,010	281.80%
Undistributed Losses	0	(224,577)	0	0	0	0	NA
YTD Net Income (Loss)	0	0	0	7,671	0	452,181	0.00%
<b>Total Institutional Capital</b>	<b>878,483.87</b>	<b>820,762.92</b>	<b>1,006,392.56</b>	<b>1,509,509.14</b>	<b>2,476,315.04</b>	<b>2,664,197.37</b>	<b>92.95%</b>
<b>Total Capital</b>	<b>6,070,327.30</b>	<b>5,303,021.69</b>	<b>4,709,739.95</b>	<b>5,779,388.56</b>	<b>7,639,027.32</b>	<b>8,241,654.91</b>	<b>92.69%</b>
<b>Total Liabilities and Capital</b>	<b>12,277,354.85</b>	<b>12,104,013.98</b>	<b>12,197,077.81</b>	<b>16,173,008.16</b>	<b>22,393,487.79</b>	<b>24,669,053.13</b>	<b>90.78%</b>