

**FINAL DATA**  
**December 31, 2007**  
**Federally Insured Credit Unions**

(Dollar Amounts in Millions)

	December 2005	December 2006	December 2007	% Change Dec. 05 to Dec 06	% Change Dec. 06 to Dec. 07
Number of Credit Unions Reporting	8,695	8,362	8,101	(3.83)	(3.12)
Number of Members	84,504,256	85,744,915	86,837,478	1.47	1.27
<b>Total Assets</b>	<b>678,664</b>	<b>710,005</b>	<b>753,464</b>	<b>4.62</b>	<b>6.12</b>
<b>Loans Held for Sale</b>	<b>1,076</b>	<b>969</b>	<b>938</b>	<b>(9.89)</b>	<b>(3.27)</b>
Unsecured Credit Card Loans	23,909	26,566	30,119	11.11	13.37
All Other Unsecured Loans	21,182	22,622	24,470	6.80	8.17
New Auto Loans	83,962	88,534	86,901	5.44	(1.84)
Used Auto Loans	86,598	87,575	89,104	1.13	1.75
1st Mortgage Real Estate Loans	145,108	159,812	179,438	10.13	12.28
Other Real Estate Loans	73,407	84,360	91,667	14.92	8.66
Leases Receivable	1,437	1,159	877	(19.33)	(24.35)
Other Loans	22,643	23,760	24,349	4.93	2.48
<b>Total Loans</b>	<b>458,246</b>	<b>494,388</b>	<b>526,925</b>	<b>7.89</b>	<b>6.58</b>
<b>Total Cash</b>	<b>45,981</b>	<b>51,760</b>	<b>52,403</b>	<b>12.57</b>	<b>1.24</b>
<b>Total Investments</b>	<b>147,974</b>	<b>134,500</b>	<b>142,527</b>	<b>(9.11)</b>	<b>5.97</b>
<b>Total Cash and Investments</b>	<b>193,955</b>	<b>186,260</b>	<b>194,930</b>	<b>(3.97)</b>	<b>4.65</b>
<b>Total Liabilities</b>	<b>25,794</b>	<b>27,546</b>	<b>35,248</b>	<b>6.79</b>	<b>27.96</b>
Share Drafts	75,410	70,298	71,624	(6.78)	1.89
Regular Shares	194,247	181,124	168,384	(6.76)	(7.03)
Money Market Shares	99,023	100,457	111,152	1.45	10.65
Share Certificates	152,629	188,891	216,120	23.76	14.42
IRA/KEOGH Accounts	48,279	52,037	56,895	7.78	9.34
All Other Shares	5,548	5,546	5,730	(0.04)	3.33
Non-member Deposits	2,487	2,837	2,493	14.08	(12.13)
<b>Total Savings/Deposits</b>	<b>577,623</b>	<b>601,190</b>	<b>632,399</b>	<b>4.08</b>	<b>5.19</b>
Undivided Earnings	50,817	55,938	59,474	10.08	6.32
Regular Reserves	17,416	17,968	18,271	3.17	1.68
Approp For Non-Conform Invest	50	51	76	3.39	47.40
Other Reserves	7,984	7,939	8,395	(0.57)	5.74
Miscellaneous Equity	12	23	15	86.74	(34.54)
Unrealized Gains/Losses on Available for Sale Securities	(1,014)	(609)	86	40.00	114.14
Unrealized Gains/Losses on CF Hedges	5	7	(9)	29.63	(224.62)
Other Comprehensive Income	(22)	(49)	(491)	(117.19)	(909.52)
Net Income	0	0	0	N/A	N/A
<b>Total Equity</b>	<b>75,247</b>	<b>81,269</b>	<b>85,817</b>	<b>8.00</b>	<b>5.60</b>
Uninsured Secondary Capital	28	28	31	(1.33)	12.73
<b>Net Worth</b>	<b>76,294</b>	<b>81,924</b>	<b>86,246</b>	<b>7.38</b>	<b>5.28</b>
Gross Income	40,955	47,075	52,930	14.94	12.44
Interest Expense	11,409	16,258	20,373	42.51	25.31
Operating Expenses	21,502	23,080	24,801	7.34	7.46
Provision for Loan & Lease Losses	2,641	2,190	3,148	(17.08)	43.77
Other Income (Expense)	220	147	131	(32.99)	(11.35)
Net Income	5,623	5,694	4,738	1.26	(16.79)
<b>Key Ratios</b>	<b>December 2005</b>	<b>December 2006</b>	<b>December 2007</b>		
Net Worth Ratio	11.24%	11.53%	11.44%		
Delinquency Ratio	0.73	0.68	0.93		
Net Charge-Off Ratio*	0.54	0.45	0.50		
Gross Income / Average Assets*	6.18	6.78	7.23		
Net Operating Expenses / Average Assets*	2.42	2.47	2.52		
Cost of Funds / Average Assets*	1.72	2.34	2.78		
Return on Average Assets*	0.85	0.82	0.65		
Fixed Assets & FRAs/ Total Assets	2.14	2.26	2.37		
Loan / Share Ratio	79.33	82.23	83.32		