

NCUA



**2007
YEAREND
STATISTICS FOR
FEDERALLY
INSURED
CREDIT UNIONS**

PREFACE

2007 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

This publication presents in detail the aggregate financial and statistical information for the nation's federally insured credit unions. Credit unions provided the data contained in this report by completing the YEAREND CALL REPORT.

This publication presents information in tables classified by peer group and by state. The aggregate statistical information in these tables is the latest as of the publication date. It includes any updates credit unions have made to their call report data for each of the reporting periods presented. The publication is organized into the following five sections:

- **Part I** All Federally Insured Credit Unions
- **Part II** Federal Credit Unions
- **Part III** Federally Insured State Chartered Credit Unions
- **Part IV** Corporate Credit Unions
- **Part V** State Tables

For information on obtaining additional copies of this publication (NCUA 8060), please contact the following office:

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FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1 – December 31, 2007

HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2007. Change is measured from December 31, 2006.¹

- **Assets** increased \$43.46 billion or 6.12% to \$753.46 billion.
- **Net Worth** increased \$4.32 billion or 5.28%. The net worth to assets ratio decreased from 11.53% to 11.44%.
- **Earnings**, as measured by the return on average assets, decreased from 0.82% to 0.65%.²
- **Loans** increased \$32.54 billion or 6.58%. The loan to share ratio increased from 82.23% to 83.32%.
- **Delinquent** loans as a percentage of total loans increased from 0.68% to 0.93%. Delinquent real estate loans as a percentage of total real estate loans increased from 0.34% to 0.67%.
- **Net Loan Charge-Offs** increased \$397.86 million or 18.38%.
- **Shares** increased \$31.21 billion or 5.19%. The majority of the growth in shares continues to come from share certificates and money market accounts.
- **Current members** increased by 1.1 million or 1.27%.

| Number of Credit Unions Reporting | | |
|--|-------------|-----------|
| | Federal CUs | State CUs |
| 2002 | 5,953 | 3,735 |
| 2003 | 5,776 | 3,593 |
| 2004 | 5,572 | 3,442 |
| 2005 | 5,393 | 3,302 |
| 2006 | 5,189 | 3,173 |
| 2007 | 5,036 | 3,065 |

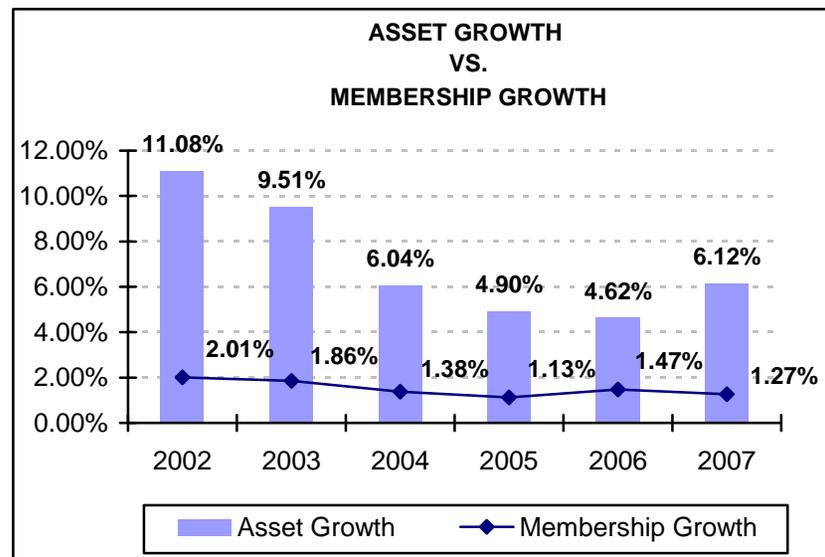
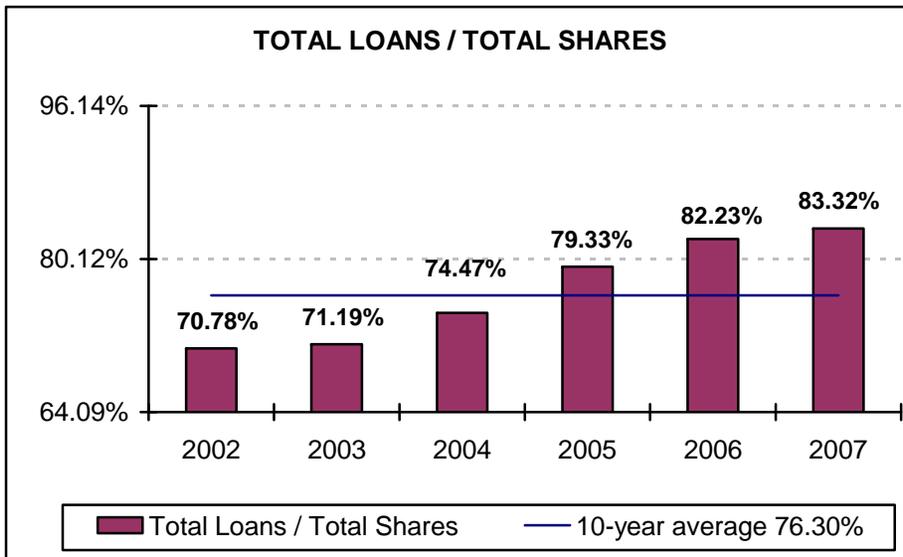
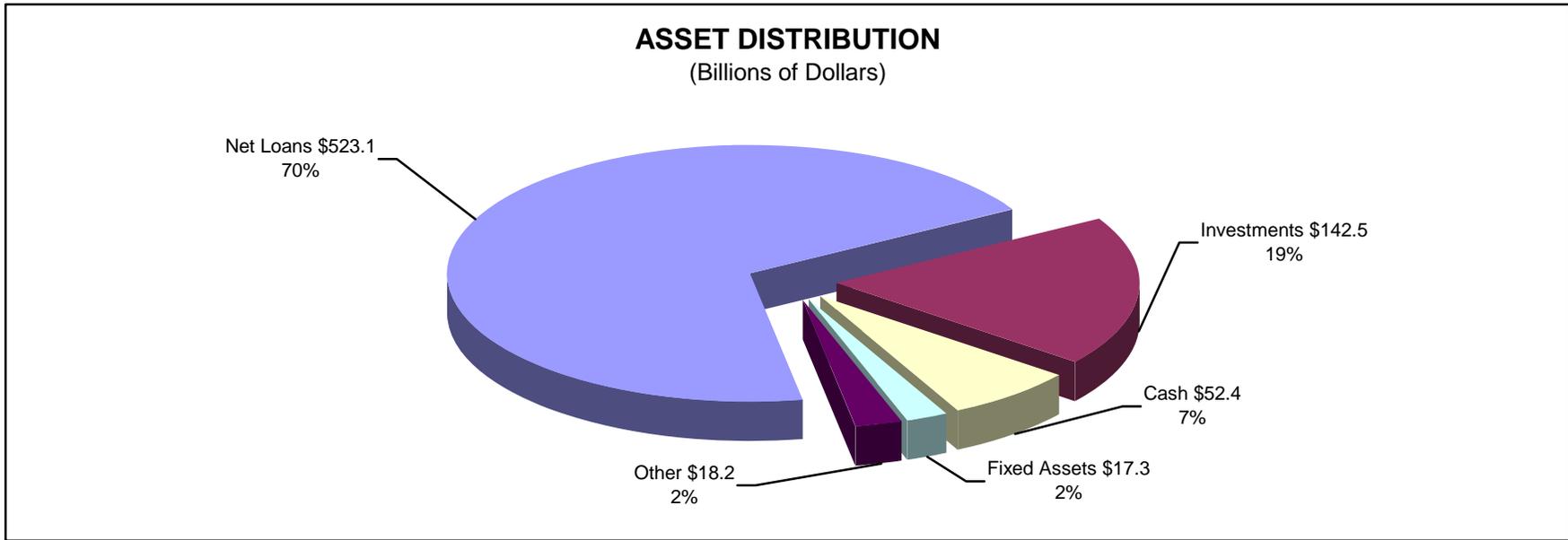
Overall, federally insured credit unions continued their solid performance in 2007. Loans, shares, and net worth grew; however, the delinquent loan ratio increased 25 basis points and the loan loss ratio increased 5 basis point indicating increasing potential concerns in credit quality of loan portfolios. While net interest margins continued to decline, credit unions achieved favorable operating results. Real estate loans remain the dominant loan category in credit unions, highlighting the need for continued vigilance in underwriting and sound asset-liability management practices.

| Total Shares and Deposits | 2006 In Billions | 2007 In Billions | % Change |
|----------------------------------|----------------------------|----------------------------|---------------------------|
| Insured Shares & Deposits | \$535.13 | \$560.83 | 4.80% |
| Uninsured Shares & Deposits | \$66.06 | \$71.57 | 8.34% |

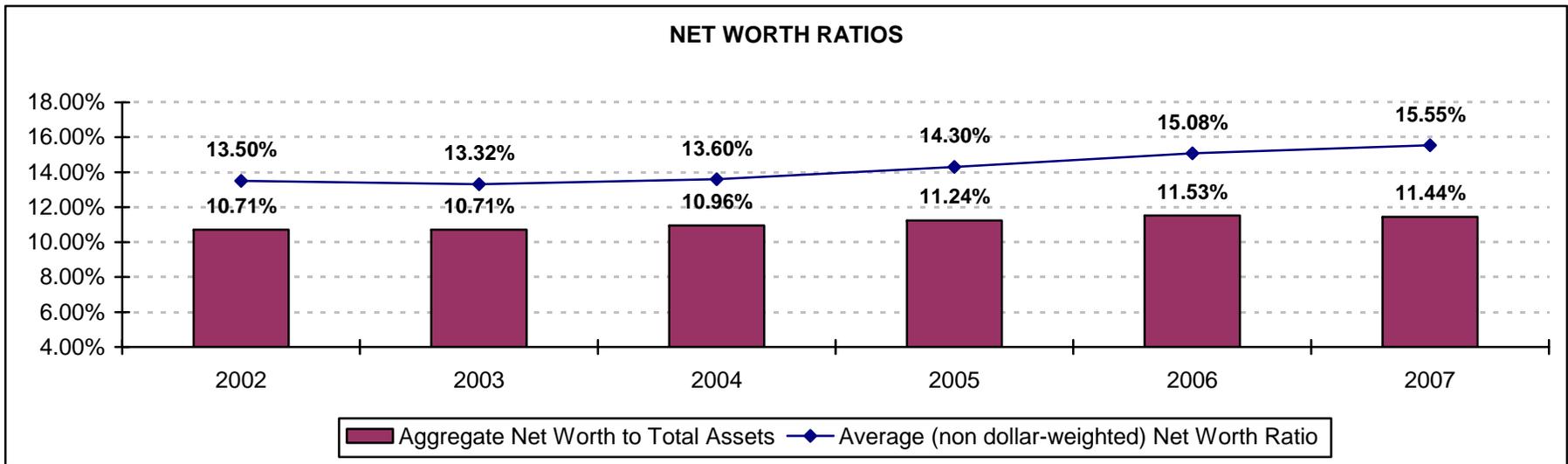
¹ The financial results for prior periods may reflect changes when compared to the prior period trend letters due to subsequent call report modifications.

² The Return on Average Assets ratio is annualized net income divided by average assets for the period.

OVERALL TRENDS



NET WORTH

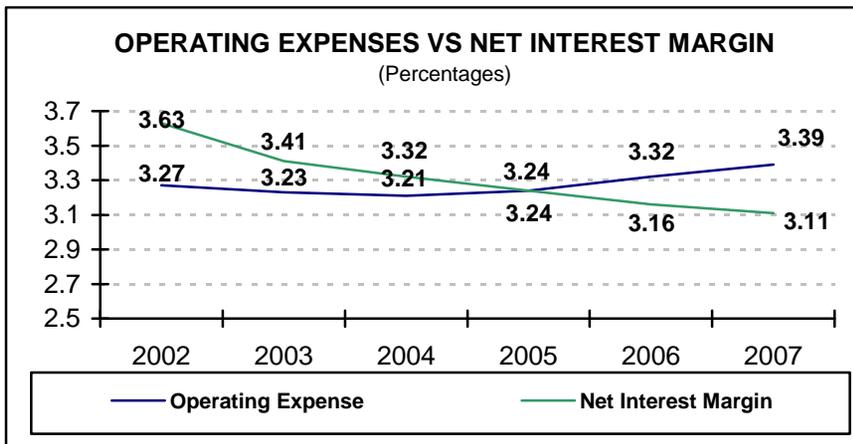
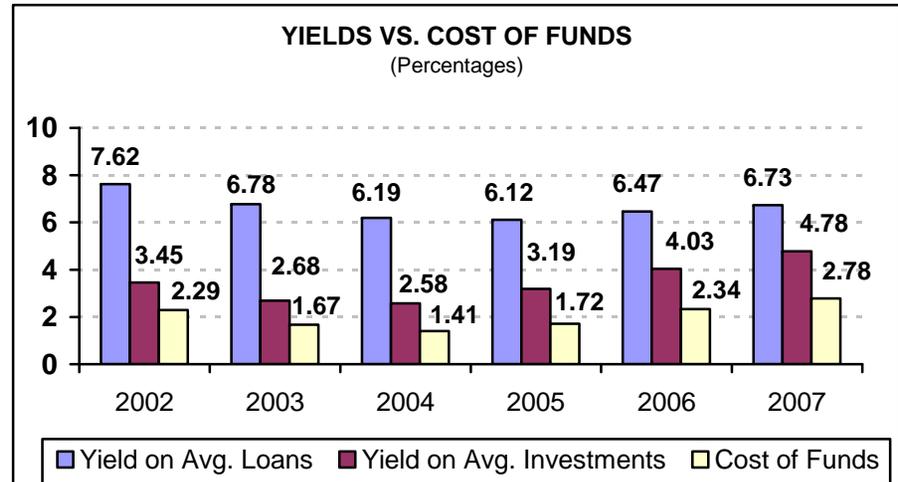
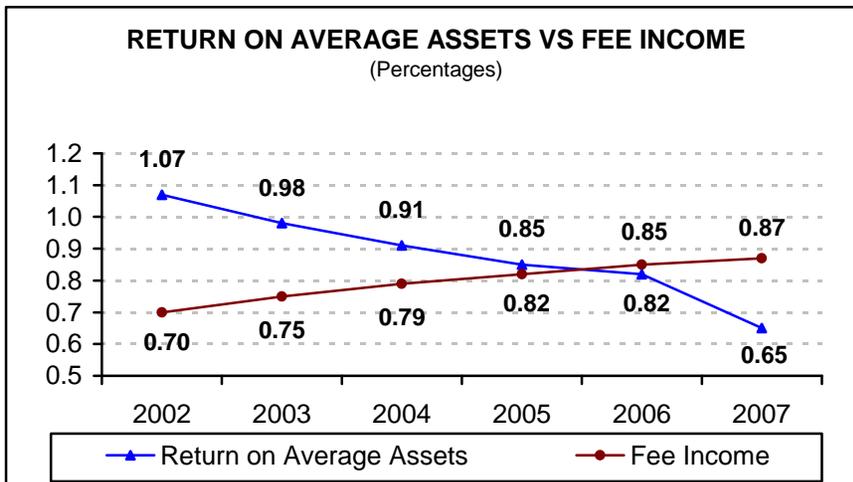


| | December 2006 In Billions | December 2007 In Billions | % Change |
|-------------------|------------------------------|------------------------------|-------------|
| Total Net Worth | \$81.92 | \$86.25 | 5.28% |
| Secondary Capital | \$.027 | \$.031 | 12.73% |

| NET WORTH RATIOS | | | | |
|-------------------------|---------------|------------|---------------|------------|
| Number of Credit Unions | December 2006 | % of Total | December 2007 | % of Total |
| 7% or above | 8,235 | 98.48% | 7,987 | 98.59% |
| Net Worth Ratios | | | | |
| 6% to 6.99% | 58 | 0.69% | 61 | 0.75% |
| 4% to 5.99% | 36 | 0.43% | 33 | 0.41% |
| 2% to 3.99% | 20 | 0.24% | 12 | 0.15% |
| 0% to 2.00% | 8 | 0.10% | 4 | 0.05% |
| Less than 0% | 5 | 0.06% | 4 | 0.05% |

Net Worth remains strong as total dollars increased \$4.32 billion or 5.28% during 2007. The number of credit unions subject to Prompt Corrective Action, as a percentage of total credit unions, decreased from 1.52% as of December 31, 2006, to 1.41% as of December 31, 2007.

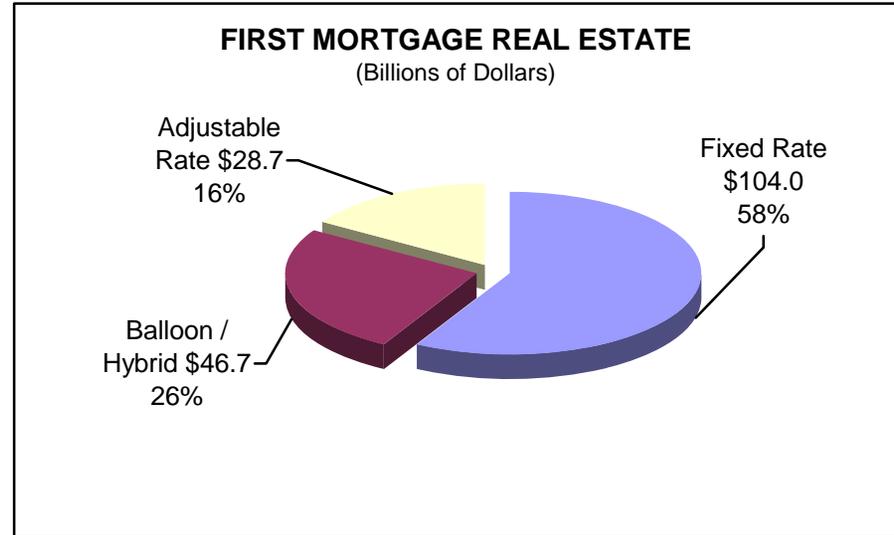
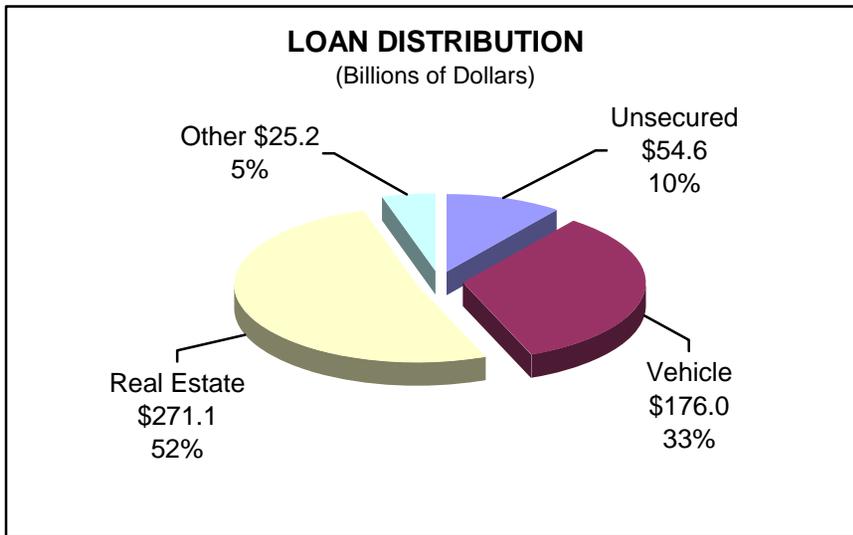
EARNINGS



| Ratio (% Average Assets) | As of 2006 | As of 2007 | Effect on ROA |
|-----------------------------|---------------|---------------|---------------------|
| Net Interest Margin | 3.16% | 3.11% | - 5bp |
| + Fee & Other Inc. | 1.28% | 1.34% | + 6bp |
| - Operating Expenses | 3.32% | 3.39% | - 7bp |
| - PLLL | 0.32% | 0.43% | - 11bp |
| + Non-Opr. Income | 0.02% | 0.02% | + 0bp |
| = ROA | 0.82% | 0.65% | - 17bp |

The level of earnings declined 17 basis points during 2007. However, the level continues to be effective, covering the cost of operations as well as contributing to the already solid level of net worth. Net interest margin contracted 5 basis points to 3.11% as the cost of funds increased at a faster rate than the yield on assets. Operating expenses and Provision for Loan & Lease Losses continue to rise in relation to average assets, with the increased funding of the Allowance for Loan & Lease Losses having the largest impact on the reduced Return on Average Assets level.

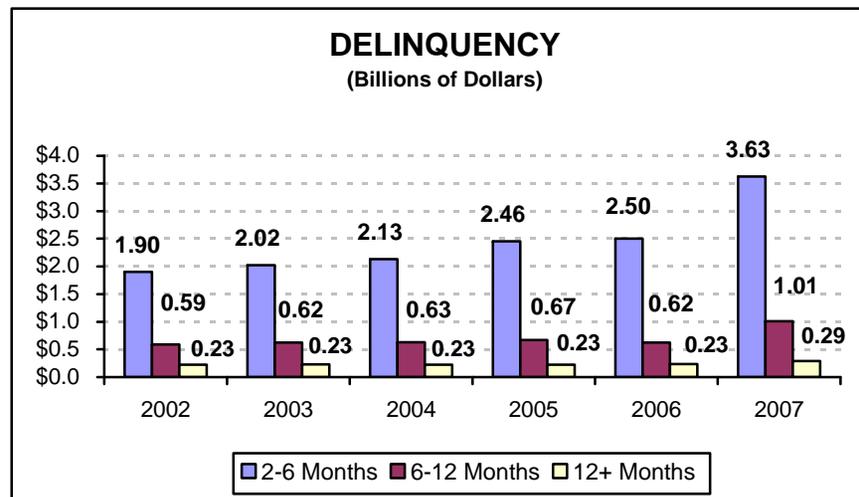
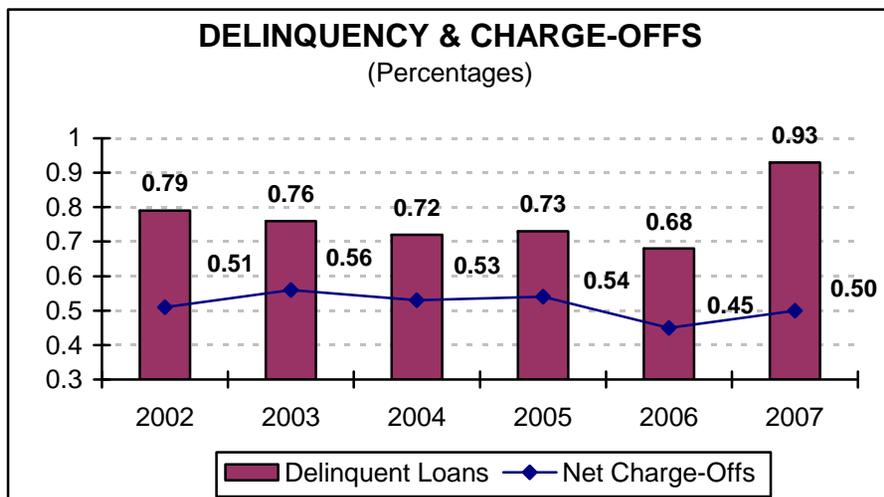
LOAN DISTRIBUTION



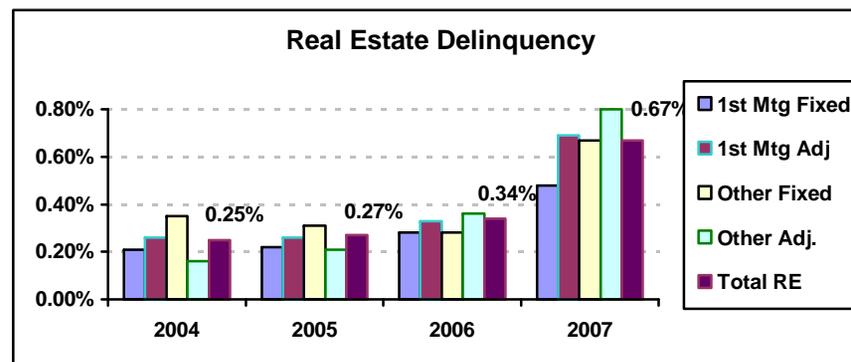
| Loan Category | 2006 Balance In Billions | % of Total Loans 2006 | 2007 Balance In Billions | % of Total Loans 2007 | Growth In Billions | Growth Rate |
|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------|--------------|
| Unsecured Credit Card | \$26.57 | 5.37% | \$30.12 | 5.72% | \$3.55 | 13.37% |
| All Other Unsecured | \$22.62 | 4.58% | \$24.47 | 4.64% | \$1.85 | 8.17% |
| New Vehicle | \$88.53 | 17.91% | \$86.90 | 16.49% | -\$1.63 | -1.84% |
| Used Vehicle | \$87.58 | 17.71% | \$89.10 | 16.91% | \$1.53 | 1.75% |
| First Mortgage Real Estate | \$159.81 | 32.33% | \$179.44 | 34.05% | \$19.63 | 12.28% |
| Other Real Estate | \$84.36 | 17.06% | \$91.67 | 17.40% | \$7.30 | 8.66% |
| Leases Rec & All Other | \$24.92 | 5.04% | \$25.22 | 4.79% | \$0.31 | 1.23% |
| Total Loans | \$494.39 | | \$526.92 | | \$32.54 | 6.58% |

Loan growth outpaced share growth during 2007 with total loans increasing \$32.54 billion, resulting in the loan to share ratio increasing from 82.23% to 83.32%. The growth was again fueled by first mortgages and other real estate loans. Real estate loans comprise the largest portion of total loans at 51.45%, followed by vehicle loans at 33.40%. During 2007, fixed rate first mortgages increased \$13.08 billion (14.40%), adjustable rate first mortgages increased \$1.08 billion (3.90%), and balloon/hybrid first mortgages increased \$5.46 billion (13.23%). Credit unions are reporting \$6.25 billion or 3.48% of total first mortgage loans in Interest Only & Optional Payment First Mortgage Loans.

DELINQUENCY TRENDS

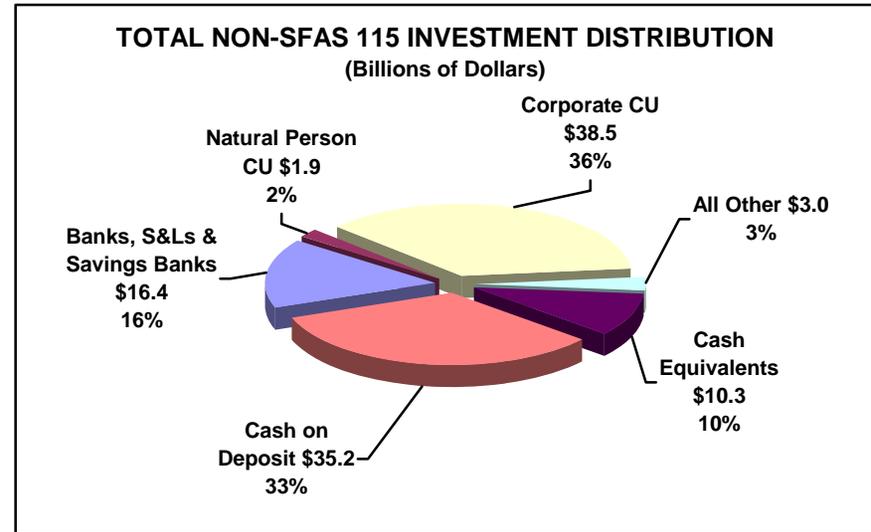
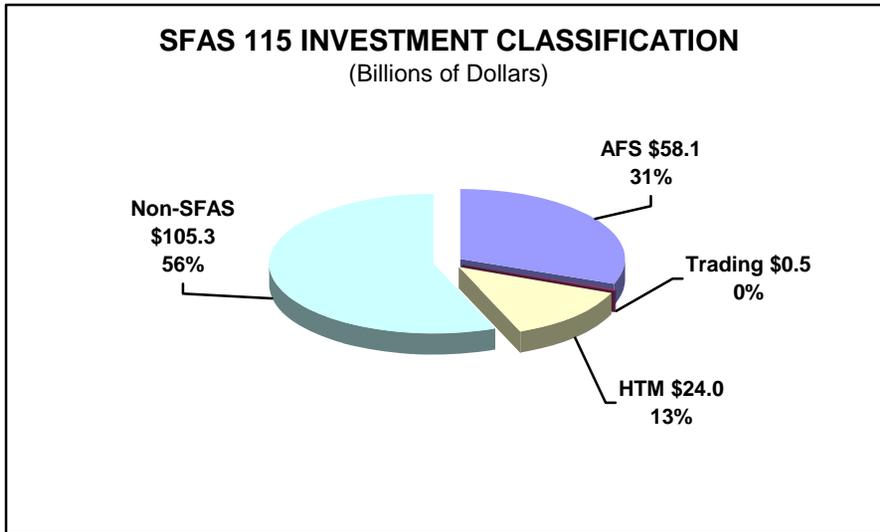


| Total Loan Charge-Offs and Recoveries and Outstanding Foreclosed Real Estate | 2006 In Billions | 2007 In Billions | % Change |
|--|---------------------|---------------------|-------------|
| Total Loans Charged Off | \$2.67 | \$3.10 | 15.85% |
| Total Loan Recoveries | \$0.51 | \$0.54 | 5.20% |
| Total Net Charge-Offs | \$2.16 | \$2.56 | 18.38% |
| Foreclosed Real Estate | \$0.16 | \$0.33 | 102.20% |



The quality of the loan portfolio deteriorated as noted by a 25 basis point increase in delinquent loans to total loans during 2007, while the average net charge-off ratio increased 5 basis points. There are signs of stress in the performance of real estate loans, and the increasing real estate delinquency and loan losses are starting to impact the performance of the overall loan portfolio, as noted in the total delinquency and net charge-off numbers. Total delinquent real estate loans greater than 2 months increased from 0.34% at year-end 2006 to 0.67% as of year-end 2007. All real estate delinquency categories increased with the largest being in Other Real Estate Adjustable Rate loans which increased from 0.36% as of year-end 2006 to 0.80% as of year-end 2007.

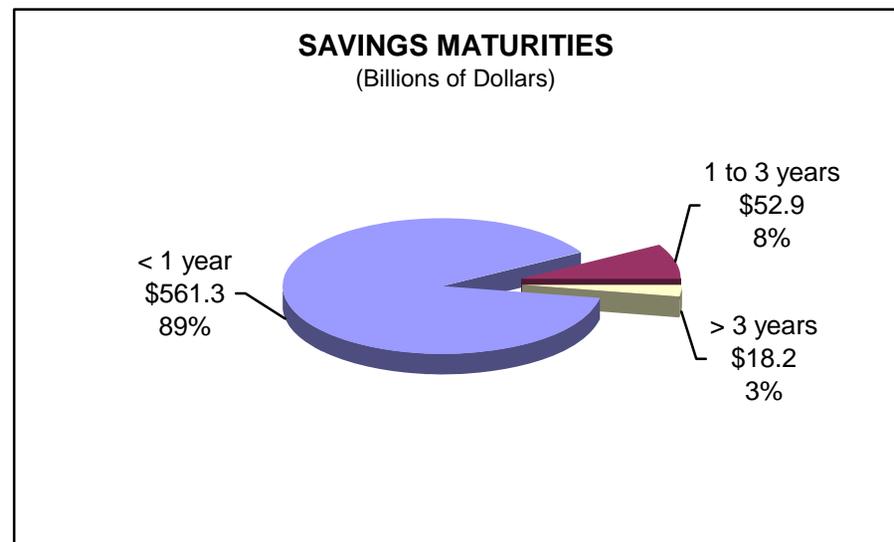
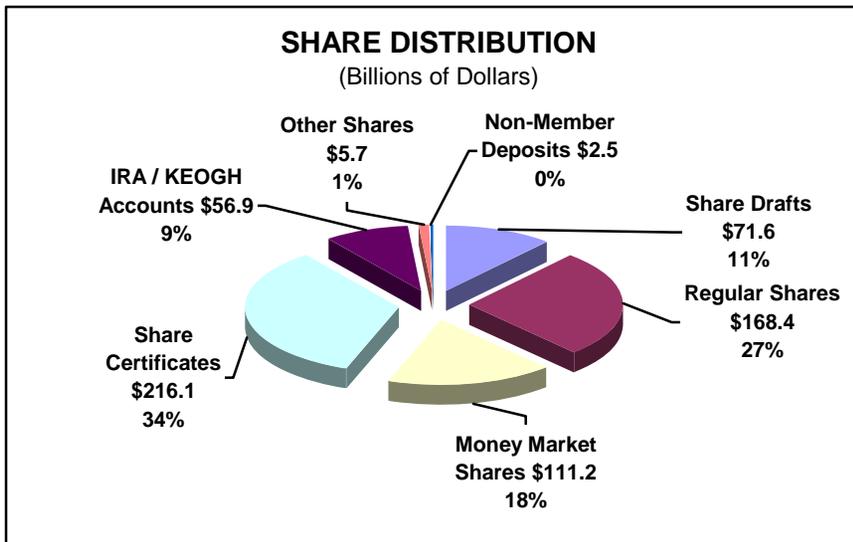
INVESTMENT TRENDS



| Investment Maturity or Repricing Intervals | 2006 In Billions | % of Total Investments 2006 | 2007 In Billions | % of Total Investments 2007 |
|--|---------------------|-----------------------------------|---------------------|-----------------------------------|
| Less than 1 year | \$105.83 | 58.96% | \$111.66 | 59.41% |
| 1 to 3 years | \$51.95 | 28.94% | \$46.92 | 24.97% |
| 3 to 5 years | \$14.45 | 8.05% | \$19.04 | 10.13% |
| 5 to 10 years | \$5.17 | 2.88% | \$7.58 | 4.03% |
| Greater than 10 years | \$2.11 | 1.17% | \$2.74 | 1.46% |
| Total Investments | \$179.51 | | \$187.94 | |

Strong loan demand outpaced share growth, decreasing the amount of funds available for investment in 2007. The maturity structure of the investment portfolio remains very short, resulting in a low interest rate risk profile for this portion of the balance sheet. Credit unions maintain their investments in high quality, safe instruments. Almost 56% of investments are in cash or equivalents, deposits in corporate credit unions, and deposits in other financial institutions. These provide liquidity and are generally not vulnerable to changing market values. Of the remaining investments, which are subject to SFAS 115 classification, 83.42% are in U.S. Government or Federal Agency Securities.

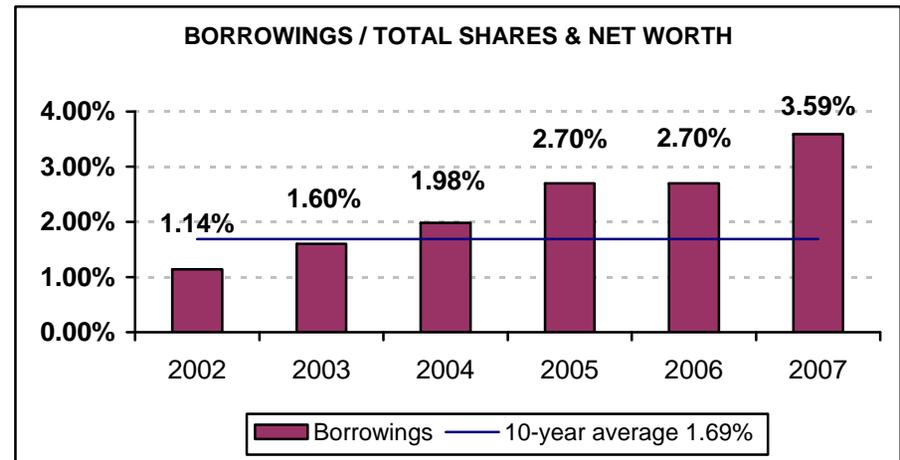
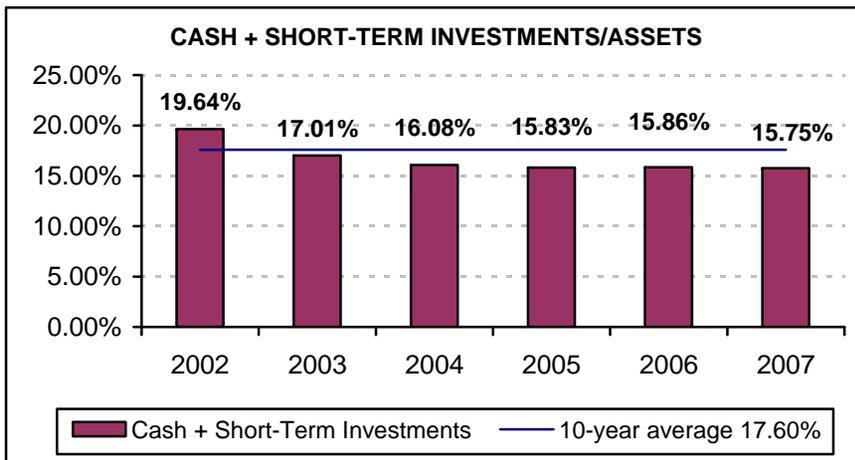
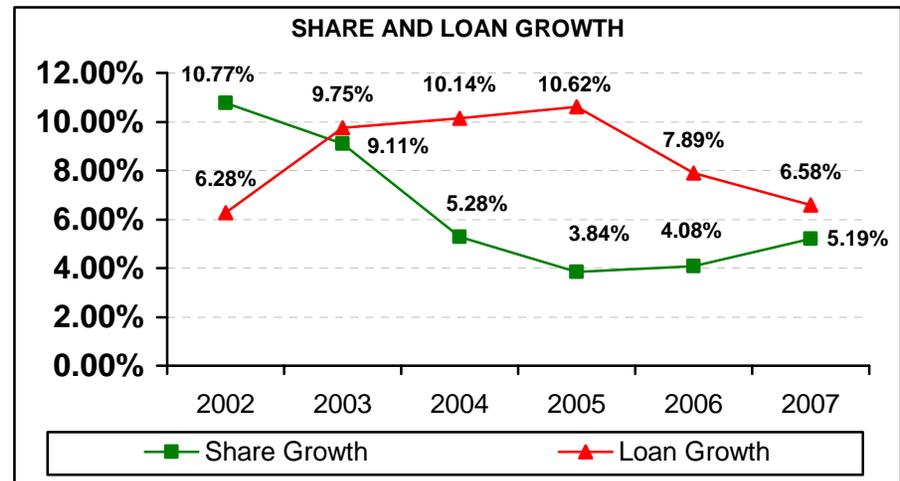
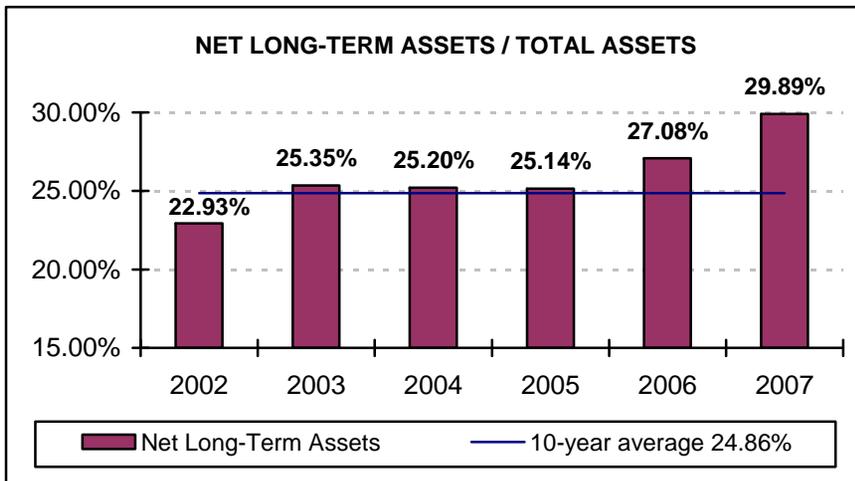
SHARE TRENDS



| Share Category | 2006 Balance In Billions | % of Total Shares 2006 | 2007 Balance In Billions | % of Total Shares 2007 | Growth In Billions | Growth Rate |
|----------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------|----------------|
| Share Drafts | \$70.29 | 11.69% | \$71.62 | 11.33% | \$1.33 | 1.89% |
| Regular Shares | \$181.12 | 30.13% | \$168.38 | 26.63% | -\$12.74 | -7.03% |
| Money Market Shares | \$100.46 | 16.71% | \$111.15 | 17.58% | \$10.69 | 10.65% |
| Share Certificates | \$188.89 | 31.42% | \$216.12 | 34.17% | \$27.23 | 14.42% |
| IRA / KEOGH Accounts | \$52.04 | 8.66% | \$56.90 | 9.00% | \$4.86 | 9.34% |
| All Other Shares | \$5.55 | 0.92% | \$5.73 | 0.91% | \$0.18 | 3.33% |
| Non-Member Deposits | \$2.84 | 0.47% | \$2.50 | 0.39% | -\$0.34 | -12.13% |
| Total Shares | \$601.19 | | \$632.40 | | \$31.21 | 5.19% |

Total shares grew 5.19% or \$31.21 billion in 2007. The trend of the movement to rate-sensitive shares continued in 2007 with strong growth in money market shares, IRA/KEOGH accounts and certificates accounting for the majority of the growth. During the period, regular shares declined overall. Total share certificates continue to be the largest category exceeding regular shares since it first occurred on December 31, 2006.

ASSET LIABILITY MANAGEMENT TRENDS



Credit unions continue to hold adequate levels of liquidity; however, trends are showing tightening liquidity. The decline in cash and short-term investments during 2007 is due to the strong loan growth outpacing share growth. The net long-term asset ratio of 29.89% presents potential interest rate risk exposure. Credit unions with higher levels of liquidity risk or interest rate risk must maintain diligent risk management procedures.

SUMMARY OF TRENDS BY ASSET GROUP

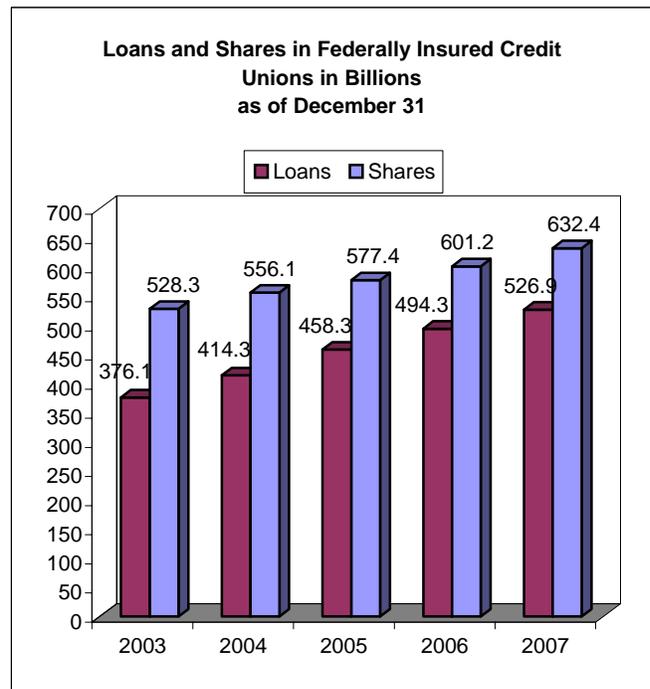
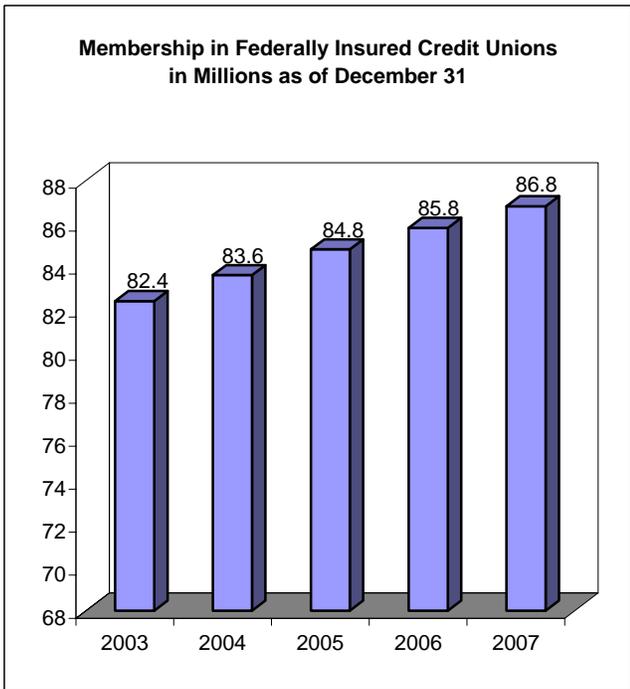
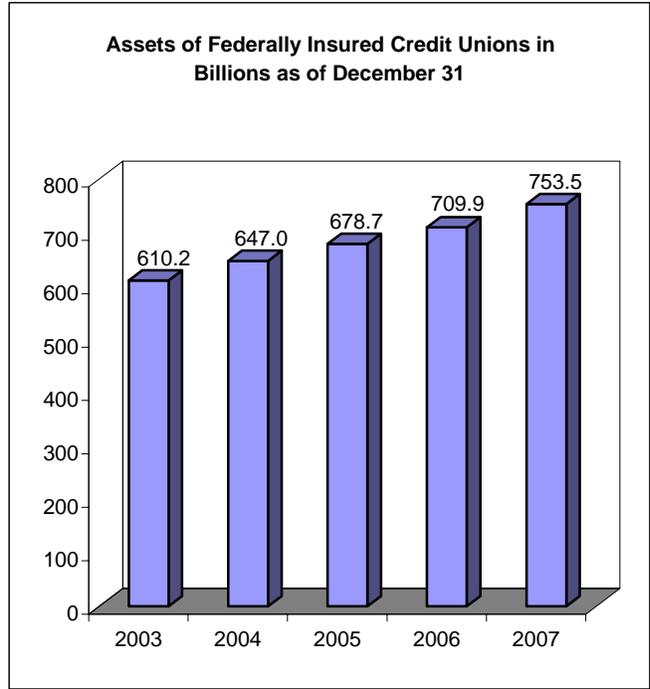
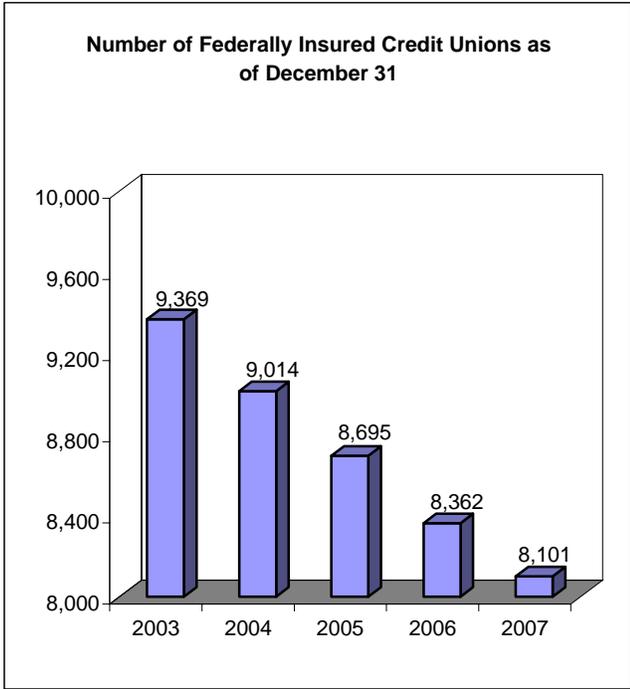
| | Asset Group Under \$10 million | Asset Group \$10 million to \$100 million | Asset Group \$100 million to \$500 million | Asset Group Over \$500 million |
|--|--|--|---|--|
| # of Credit Unions | 3,599 | 3,283 | 915 | 304 |
| Total Assets | \$13.45 billion | \$113.48 billion | \$197.87 billion | \$428.66 billion |
| Average Assets | \$3.74 million | \$34.56 million | \$216.26 million | \$1.41 billion |
| Net Worth/Total Assets | 16.89% | 13.37% | 11.89% | 10.56% |
| Average Net Worth (non dollar-weighted) | 18.25% | 14.02% | 11.91% | 11.11% |
| Net Worth Growth | 3.36% | 5.06% | 5.95% | 6.98% |
| Return on Average Assets | 0.52% | 0.60% | 0.61% | 0.68% |
| Net Interest Margin/Average Assets | 4.26% | 3.76% | 3.34% | 2.77% |
| Fee & Other Income/Average Assets | 0.74% | 1.27% | 1.50% | 1.30% |
| Operating Expense/Average Assets | 4.17% | 4.12% | 3.84% | 2.94% |
| Members / Full-Time Employees | 440.54 | 392.74 | 344.75 | 381.37 |
| Provision for LLL/Average Assets | 0.36% | 0.33% | 0.42% | 0.46% |
| Loans/Shares | 72.83% | 74.68% | 82.01% | 86.62% |
| Delinquent Loans/Total Loans | 2.23% | 1.25% | 1.03% | 0.78% |
| % of Real Estate Lns Delinquent > 2 Mths | 1.00% | 0.90% | 0.89% | 0.54% |
| Net Charge-Offs/Average Loans | 0.60% | 0.49% | 0.50% | 0.50% |
| Share Growth | -0.95% | 2.99% | 4.69% | 8.03% |
| Loan Growth | -0.72% | 2.66% | 5.06% | 10.33% |
| Asset Growth | -0.36% | 3.15% | 5.00% | 9.51% |
| Membership Growth | -1.50% | -0.03% | 1.28% | 4.73% |
| Net Long-Term Assets/Total Assets | 8.31% | 22.29% | 30.55% | 32.27% |
| Cash + Short-Term Invest./Assets | 30.78% | 21.32% | 15.17% | 14.06% |
| Borrowings/Shares & Net Worth | 0.22% | 0.57% | 2.13% | 5.25% |

Note: The growth trends are based on the same FICUs reporting 12/31/06 and 12/31/07 using assets as of 12/31/07.

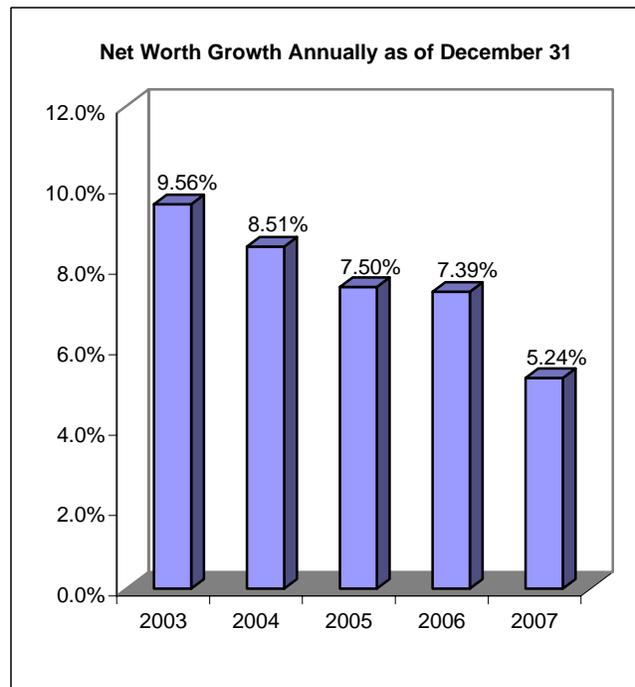
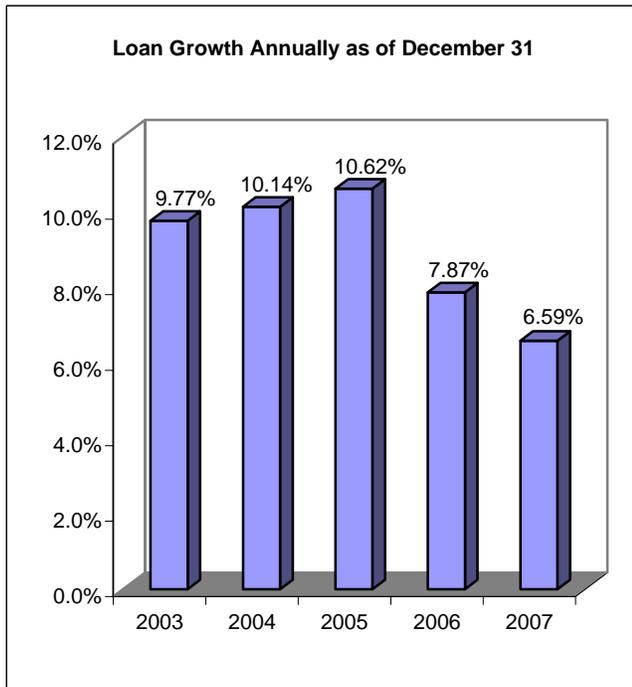
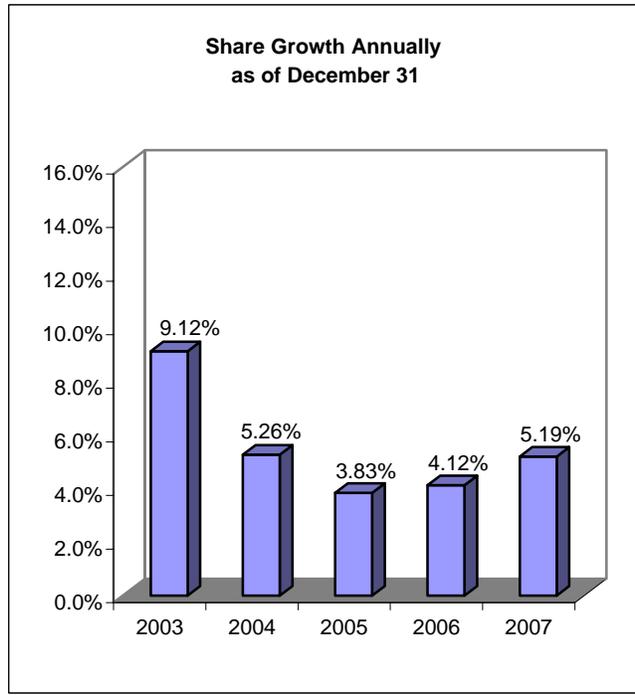
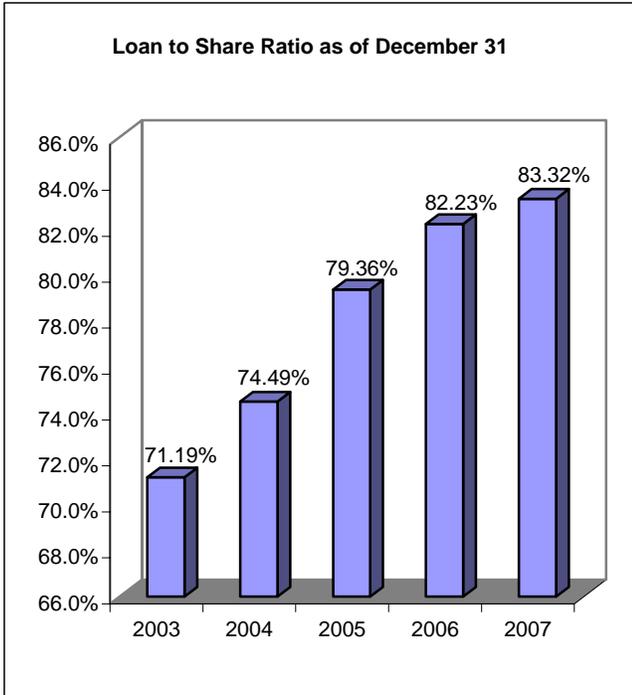
There is a distinct difference in the performance among the different asset groups. Net worth ratios are solid among all asset groups with the largest percentages being reported in the under \$10 million category. The highest return on average assets, loan growth, share growth, membership growth, and loan to share ratio is noted in the over \$500 million asset group.

**FEDERALLY INSURED
CREDIT UNIONS**

**Federally Insured Credit Unions
5 Year Trends**

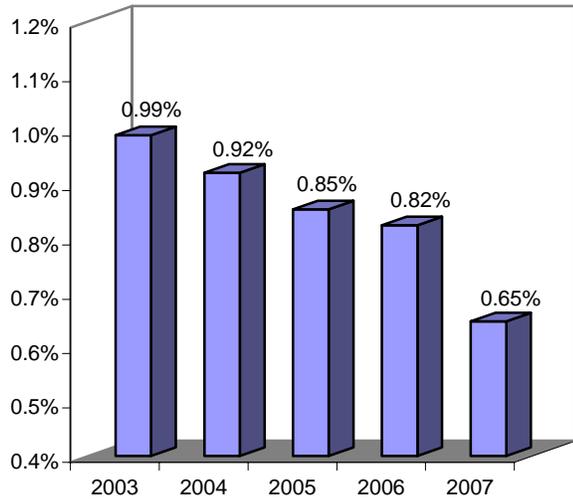


**Federally Insured Credit Unions
5 Year Trends**

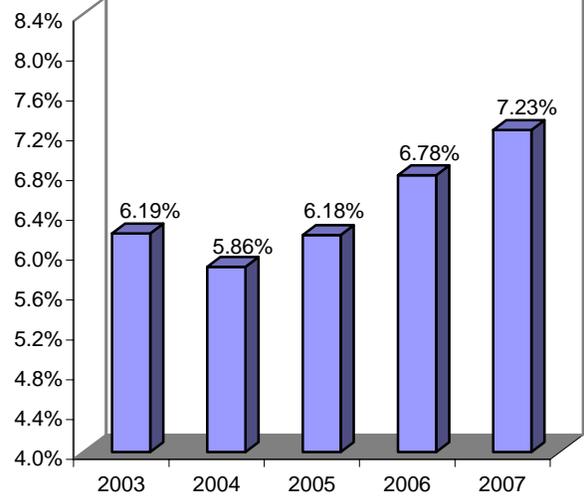


**Federally Insured Credit Unions
5 Year Trends**

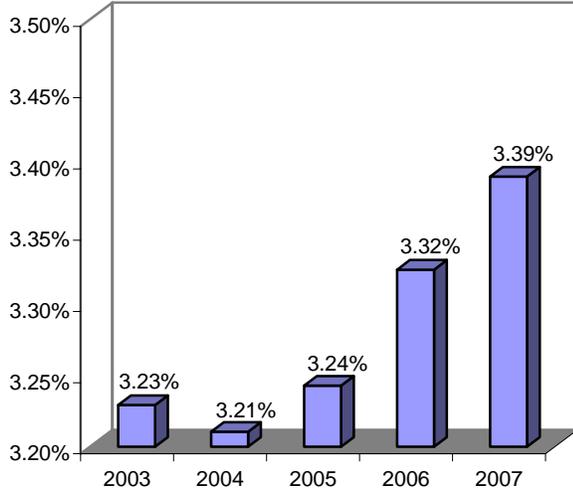
Return on Average Assets as of December 31



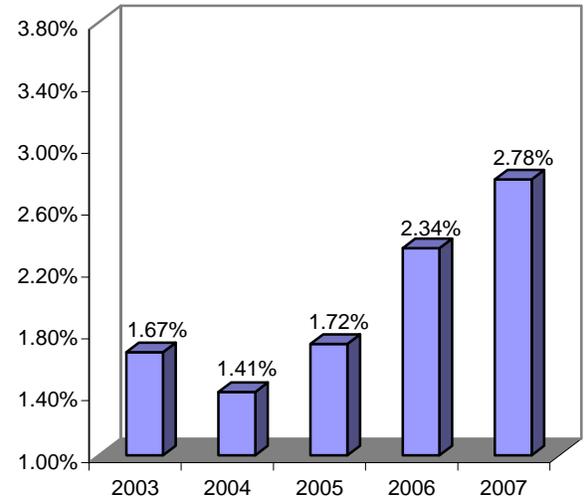
**Gross Operating Income to Average Assets
as of December 31**



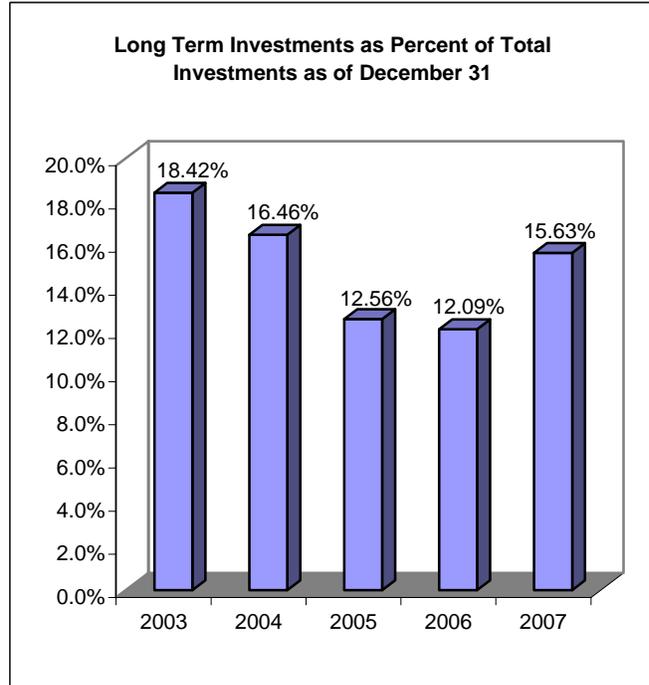
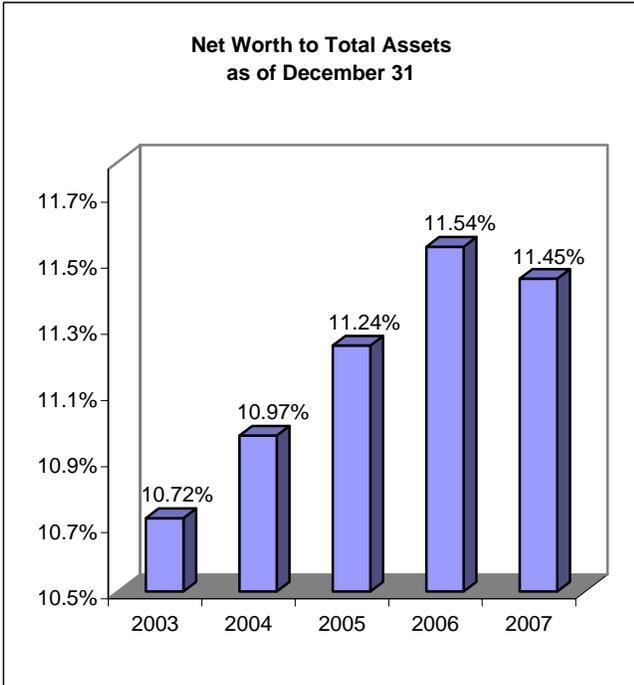
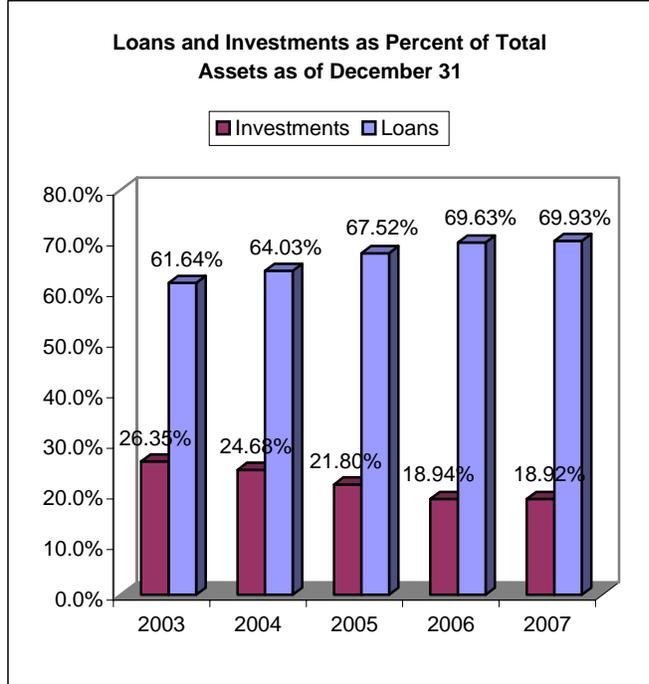
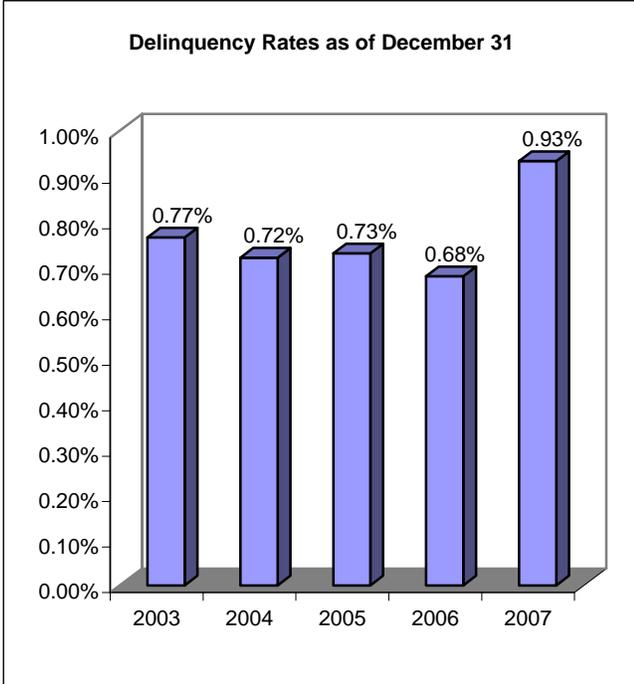
**Operating Expenses to Average Assets
as of December 31**



**Cost of Funds to Average Assets
as of December 31**



**Federally Insured Credit Unions
5 Year Trends**



Investment greater than 3 years

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|----------------|----------------|--------------|----------------|--------------|
| Number of Credit Unions | 8,695 | 8,362 | 3.8- | 8,101 | 3.1- |
| Cash & Equivalents | 45,945 | 51,801 | 12.7 | 52,403 | 1.2 |
| TOTAL INVESTMENTS | 147,971 | 134,447 | 9.1- | 142,527 | 6.0 |
| U.S. Government Obligations | 2,387 | 2,030 | 15.0- | 4,702 | 131.6 |
| Federal Agency Securities | 81,751 | 67,742 | 17.1- | 64,338 | 5.0- |
| Mutual Fund & Common Trusts | 1,718 | 1,649 | 4.0- | 1,872 | 13.5 |
| MCSD and PIC at Corporate CU | 3,336 | 3,312 | 0.7- | 3,517 | 6.2 |
| All Other Corporate Credit Union | 27,834 | 30,031 | 7.9 | 34,984 | 16.5 |
| Commercial Banks, S&Ls | 20,786 | 15,785 | 24.1- | 16,448 | 4.2 |
| Credit Unions -Loans to, Investments in | | | | | |
| Natural Person Credit Unions | 1,119 | 1,364 | 21.9 | 1,889 | 38.5 |
| All Other Investments | 9,039 | 2,491 | 72.4- | 3,074 | 23.4 |
| LOANS HELD FOR SALE | 1,069 | 968 | 9.5- | 938 | 3.1- |
| TOTAL LOANS OUTSTANDING | 458,251 | 494,335 | 7.9 | 526,924 | 6.6 |
| Unsecured Credit Card Loans | 23,915 | 26,537 | 11.0 | 30,119 | 13.5 |
| All Other Unsecured Loans | 21,178 | 22,603 | 6.7 | 24,470 | 8.3 |
| New Vehicle Loans | 83,953 | 88,528 | 5.4 | 86,901 | 1.8- |
| Used Vehicle Loans | 86,607 | 87,557 | 1.1 | 89,104 | 1.8 |
| First Mortgage Real Estate Loans/LOC | 144,924 | 159,702 | 10.2 | 179,440 | 12.4 |
| Other Real Estate Loans/LOC | 73,497 | 84,417 | 14.9 | 91,667 | 8.6 |
| Leases Receivable | 1,437 | 1,161 | 19.2- | 877 | 24.5- |
| All Other Loans/LOC | 22,739 | 23,829 | 4.8 | 24,348 | 2.2 |
| Allowance For Loan Losses | 3,301 | 3,300 | 0.0- | 3,850 | 16.7 |
| Foreclosed and Repossessed Assets | 289 | 396 | 37.2 | 585 | 47.8 |
| Land and Building | 11,168 | 12,286 | 10.0 | 13,612 | 10.8 |
| Other Fixed Assets | 3,085 | 3,354 | 8.7 | 3,674 | 9.5 |
| NCUSIF Capitalization Deposit | 5,102 | 5,297 | 3.8 | 5,583 | 5.4 |
| Other Assets | 9,118 | 10,365 | 13.7 | 11,066 | 6.8 |
| TOTAL ASSETS | 678,696 | 709,948 | 4.6 | 753,463 | 6.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 19,735 | 20,736 | 5.1 | 27,967 | 34.9 |
| Accrued Dividends/Interest Payable | 532 | 722 | 35.5 | 805 | 11.6 |
| Acct Payable and Other Liabilities | 5,698 | 5,977 | 4.9 | 6,445 | 7.8 |
| Uninsured Secondary Capital | 28 | 28 | 1.8- | 31 | 13.2 |
| TOTAL LIABILITIES | 25,993 | 27,461 | 5.6 | 35,248 | 28.4 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 577,419 | 601,188 | 4.1 | 632,399 | 5.2 |
| Share Drafts | 77,268 | 70,379 | 8.9- | 71,624 | 1.8 |
| Regular Shares | 192,773 | 181,030 | 6.1- | 168,384 | 7.0- |
| Money Market Shares | 98,597 | 100,447 | 1.9 | 111,152 | 10.7 |
| Share Certificates/CDS | 152,637 | 188,975 | 23.8 | 216,119 | 14.4 |
| IRA/Keogh Accounts | 48,269 | 51,979 | 7.7 | 56,895 | 9.5 |
| All Other Shares | 5,610 | 5,581 | 0.5- | 5,731 | 2.7 |
| Non-Member Deposits | 2,266 | 2,798 | 23.5 | 2,493 | 10.9- |
| Regular Reserves | 17,459 | 17,990 | 3.0 | 18,256 | 1.5 |
| APPR. For Non-Conf. Invest. | 47 | 44 | 5.8- | 76 | 70.0 |
| Accum. Unrealized G/L on A-F-S | -1,031 | -653 | 36.6 | -413 | 36.8 |
| Other Reserves | 8,011 | 8,000 | 0.1- | 8,410 | 5.1 |
| Undivided Earnings | 50,798 | 55,918 | 10.1 | 59,488 | 6.4 |
| TOTAL EQUITY | 75,283 | 81,299 | 8.0 | 85,816 | 5.6 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 678,696 | 709,948 | 4.6 | 753,463 | 6.1 |

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 8,695 | 8,362 | 3.8- | 8,101 | 3.1- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 26,724 | 30,863 | 15.5 | 34,406 | 11.5 |
| (Less) Interest Refund | 37 | 54 | 46.3 | 60 | 11.0 |
| Income from Investments | 6,216 | 7,383 | 18.8 | 8,763 | 18.7 |
| Trading Profits and Losses | -0* | 4 | 497.2 | 11 | 209.2 |
| TOTAL INTEREST INCOME | 32,902 | 38,195 | 16.1 | 43,119 | 12.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 9,486 | 13,481 | 42.1 | 16,865 | 25.1 |
| Interest on Deposits | 1,235 | 1,829 | 48.2 | 2,440 | 33.4 |
| Interest on Borrowed Money | 683 | 945 | 38.3 | 1,068 | 13.0 |
| TOTAL INTEREST EXPENSE | 11,404 | 16,255 | 42.5 | 20,373 | 25.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 2,619 | 2,167 | 17.2- | 3,149 | 45.3 |
| NET INTEREST INCOME AFTER PLL | 18,879 | 19,772 | 4.7 | 19,597 | 0.9- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 5,459 | 5,909 | 8.2 | 6,381 | 8.0 |
| Other Operating Income | 2,599 | 2,971 | 14.3 | 3,430 | 15.5 |
| Gain (Loss) on Investments | -16 | -18 | 12.8- | -25 | 41.9- |
| Gain (Loss) on Disp of Fixed Assets | 54 | 55 | 2.4 | 57 | 3.1 |
| Other Non-Oper Income (Expense) | 178 | 114 | 35.8- | 99 | 13.6- |
| TOTAL NON-INTEREST INCOME | 8,275 | 9,032 | 9.1 | 9,942 | 10.1 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 10,738 | 11,546 | 7.5 | 12,437 | 7.7 |
| Travel and Conference Expense | 288 | 312 | 8.2 | 329 | 5.6 |
| Office Occupancy Expense | 1,468 | 1,629 | 11.0 | 1,795 | 10.2 |
| Office Operations Expense | 4,462 | 4,699 | 5.3 | 4,987 | 6.1 |
| Educational & Promotional Expense | 808 | 907 | 12.2 | 993 | 9.5 |
| Loan Servicing Expense | 1,270 | 1,373 | 8.1 | 1,462 | 6.5 |
| Professional and Outside Services | 1,609 | 1,730 | 7.5 | 1,857 | 7.4 |
| Member Insurance | 124 | 112 | 9.2- | 102 | 8.8- |
| Operating Fees | 109 | 113 | 4.0 | 112 | 0.7- |
| Miscellaneous Operating Expenses | 620 | 661 | 6.6 | 727 | 10.0 |
| TOTAL NON-INTEREST EXPENSE | 21,495 | 23,081 | 7.4 | 24,801 | 7.5 |
| NET INCOME | 5,658 | 5,723 | 1.1 | 4,737 | 17.2- |
| Transfer to Regular Reserve | 569 | 588 | 3.4 | 512 | 12.9- |

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2007**

Number of Credit Unions on this Report: 8,101

NUMBER OF LOANS BY TYPE

| | |
|---|-------------------|
| UNSECURED CREDIT CARDS | 12,371,685 |
| ALL OTHER UNSECURED LOANS/LINES OF CREDIT | 9,979,866 |
| NEW VEHICLE | 5,643,563 |
| USED VEHICLE | 9,231,876 |
| 1ST MORTGAGE REAL ESTATE/LOC | 1,496,748 |
| OTHER REAL ESTATE/LOC | 2,704,782 |
| LEASES RECEIVABLE | 37,814 |
| ALL OTHER LOANS/LOC | 2,655,452 |
| TOTAL NUMBER OF LOANS | 44,121,786 |

MISCELLANEOUS LOAN INFORMATION

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|-----------------------|
| ALL LOANS GRANTED YTD | 19,328,469 | 250,793,235,229 |
| INDIRECT LOANS | | |
| POINT OF SALE | 3,372,644 | 45,589,253,951 |
| OUTSOURCED | 1,676,938 | 23,762,203,160 |
| TOTAL INDIRECT LOANS | 5,049,582 | 69,351,457,111 |
| LOANS PURCHASED YTD | 6,063 | 290,815,730 |
| LOANS SOLD YTD | 116,184 | 350,399,856 |
| PARTICIPATION LOANS OUTSTANDING | 393,184 | 9,716,798,517 |
| PARTICIPATION LOANS PURCHASED YTD | 91,335 | 3,212,266,731 |
| PARTICIPATION LOANS SOLD YTD | 32,262 | 1,631,056,263 |
| LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF | 120,261 | 3,667,204,693 |

DELINQUENT LOANS OUTSTANDING BY COLLATERAL TYPE

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>>12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------------|---------------------------|-----------------------------|----------------------|
| UNSECURED CREDIT CARD LOANS | 335,728,940 | 59,514,762 | 6,425,719 | 401,669,421 |
| ALL OTHER NON REAL ESTATE SECURED LOANS | 2,080,514,527 | 479,451,172 | 136,229,548 | 2,696,195,247 |
| REAL ESTATE SECURED LOANS | 1,201,947,433 | 466,572,173 | 143,624,510 | 1,812,144,116 |
| LEASES RECEIVABLE | 7,300,147 | 723,433 | 13,982 | 8,037,562 |
| TOTAL REPORTABLE DELINQUENCY | 3,625,491,047 | 1,006,261,540 | 286,293,759 | 4,918,046,346 |

ADDITIONAL DELINQUENCY INFORMATION

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>>12 MONTHS</u> | <u>TOTAL</u> |
|---------------------|--------------------------|---------------------------|-----------------------------|---------------------|
| INDIRECT LOANS | 666,870,377 | 116,591,489 | 25,645,970 | 809,107,836 |
| PARTICIPATION LOANS | 122,310,882 | 82,885,550 | 28,840,005 | 234,036,437 |

CONSUMER LOAN LOSS INFORMATION

| | <u>CHARGE OFFS</u> | <u>RECOVERIES</u> |
|---|---------------------------|--------------------------|
| UNSECURED CREDIT CARD LOANS | 557,829,036 | 74,193,838 |
| ALL OTHER NON REAL ESTATE LOANS | 2,307,028,970 | 449,759,030 |
| REAL ESTATE SECURED LOANS | 220,096,961 | 14,042,807 |
| LEASES RECEIVABLE | 19,026,635 | 2,934,160 |
| TOTAL CHARGE OFFS & RECOVERIES | 3,103,981,602 | 540,929,835 |

ADDITIONAL LOAN LOSS INFORMATION

| | <u>CHARGE OFFS</u> | <u>RECOVERIES</u> |
|---------------------|---------------------------|--------------------------|
| INDIRECT LOANS | 788,921,253 | 124,509,418 |
| PARTICIPATION LOANS | 60,055,168 | 4,484,429 |

OTHER GENERAL LOAN INFORMATION

| | |
|--|---------------|
| NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D | 98,637 |
| NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D | 56,842 |
| NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D | 2,648 |
| AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES | 1,697,881,037 |
| TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTER 7, CHAPTER 13, AND CHAPTER 11 BANKRUPTCY | 558,104,722 |

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2007

Number of Credit Unions on this Report:

8,101

| <u>REAL ESTATE LOANS & LOC'S INCLUDING MBL'S SECURED BY REAL ESTATE</u> | <u>NUMBER</u> | <u>AMOUNT</u> |
|--|----------------------|------------------------|
| 1ST MORTGAGE FIXED RATE > 15 YRS | 410,875 | 61,414,768,247 |
| 1ST MORTGAGE FIXED RATE < 15 YRS | 566,707 | 41,114,458,907 |
| 1ST MORTGAGE BALLOON/HYBRID > 5 YRS | 82,840 | 15,005,641,198 |
| 1ST MORTGAGE BALLOON/HYBRID < 5 YRS | 181,753 | 31,735,354,106 |
| OTHER FIXED RATE | 12,720 | 1,424,443,589 |
| 1ST MORTGAGE ADJUSTABLE RATE < 1YR | 70,584 | 6,493,516,932 |
| 1ST MORTGAGE ADJUSTABLE RATE > 1 YR | 171,269 | 22,251,972,975 |
| OTHER R.E. CLOSED-END FIXED RATE | 1,333,749 | 50,254,270,282 |
| OTHER R.E. CLOSED-END ADJ. RATE | 44,755 | 1,978,156,519 |
| OTHER R.E. OPEN-END ADJ. RATE | 1,260,209 | 36,715,612,131 |
| OTHER R.E. OPEN-END FIXED RATE | 51,047 | 1,643,175,386 |
| OTHER R.E. NOT INCLUDED ABOVE | 15,022 | 1,075,330,785 |
| TOTAL REAL ESTATE LOANS OUTSTANDING | 4,201,530 | 271,106,701,057 |

| <u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u> | <u>NUMBER</u> | <u>AMOUNT</u> |
|--|----------------------|-----------------------|
| 1ST MORTGAGE FIXED RATE > 15 YRS | 162,490 | 30,117,726,417 |
| 1ST MORTGAGE FIXED RATE < 15 YRS | 82,658 | 8,043,163,965 |
| 1ST MORTGAGE BALLOON/HYBRID > 5 YRS | 18,039 | 4,191,292,143 |
| 1ST MORTGAGE BALLOON/HYBRID < 5 YRS | 41,392 | 8,596,382,801 |
| OTHER FIXED RATE | 4,769 | 689,195,240 |
| 1ST MORTGAGE ADJUSTABLE RATE < 1YR | 18,880 | 2,204,893,217 |
| 1ST MORTGAGE ADJUSTABLE RATE > 1 YR | 29,134 | 5,152,142,547 |
| OTHER R.E. CLOSED-END FIXED RATE | 433,682 | 19,898,221,740 |
| OTHER R.E. CLOSED-END ADJ. RATE | 13,187 | 677,155,331 |
| OTHER R.E. OPEN-END ADJ. RATE | 452,164 | 14,848,162,028 |
| OTHER R.E. OPEN-END FIXED RATE | 22,959 | 784,701,542 |
| OTHER R.E. NOT INCLUDED ABOVE | 6,624 | 469,441,604 |
| TOTAL REAL ESTATE LOANS GRANTED YTD | 1,285,978 | 95,672,478,575 |

| <u>DELINQUENT REPORTABLE REAL ESTATE LOANS OUTSTANDING</u> | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>> 12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------------|---------------------------|------------------------------|----------------------|
| 1ST MORTGAGE FIXED RATE | 471,652,156 | 183,901,998 | 70,126,552 | 725,680,706 |
| 1ST MORTGAGE ADJUSTABLE RATE | 301,563,320 | 84,029,383 | 31,255,501 | 416,848,204 |
| OTHER REAL ESTATE FIXED RATE | 190,615,059 | 133,782,352 | 25,336,471 | 349,733,882 |
| OTHER REAL ESTATE ADJ. RATE | 238,116,898 | 64,858,440 | 16,905,986 | 319,881,324 |
| TOTAL DELINQUENT REAL ESTATE LOANS | 1,201,947,433 | 466,572,173 | 143,624,510 | 1,812,144,116 |

| <u>REAL ESTATE LOAN CHARGE OFF INFORMATION</u> | <u>CHARGED OFF</u> | <u>RECOVERED</u> |
|--|---------------------------|-------------------------|
| 1ST MORTGAGE LOANS | 43,855,344 | 6,345,729 |
| OTHER R.E. LOANS | 176,241,617 | 7,697,078 |
| INTEREST ONLY & PAYMENT OPTION 1 ST MTG LOANS | 3,865,742 | 25 |

| <u>OTHER REAL ESTATE LOAN INFORMATION</u> | <u>AMOUNT</u> |
|--|----------------------|
| BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS | 6,255,415,644 |
| BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE | 1,569,056,419 |
| ALLOWANCE FOR REAL ESTATE LOAN LOSSES | 545,836,584 |
| SHORT-TERM REAL ESTATE LOANS (< 5 YEARS) | 103,160,128,347 |
| AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D | 15,954,731,696 |
| AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION | 60,696,278,855 |
| MORTGAGE SERVICING RIGHTS | 482,508,924 |

**TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2007**

Number of Credit Unions on this Report:

8,101

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) /1

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|-----------------------|
| MEMBER BUSINESS LOANS (NMBLB) | 120,481 | 21,442,816,857 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB) | 16,396 | 4,915,191,756 |
| TOTAL BUSINESS LOANS (NMBLB) | | 26,358,008,613 |
| TOTAL NMBLB LESS UNFUNDED COMMITMENTS | | 24,511,185,431 |

MISCELLANEOUS BUSINESS LOAN INFORMATION

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|----------------------|
| CONSTRUCTION AND DEVELOPMENT LOANS | 2,468 | 2,006,582,007 |
| UNSECURED BUSINESS LOANS | 4,524 | 112,586,667 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS | 784 | 735,623,931 |
| AGRICULTURAL MBL | 15,285 | 995,987,998 |
| SMALL BUSINESS LOANS OUTSTANDING | 5,146 | 426,615,537 |
| PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS. | | 19,497,953,370 |

BUSINESS LOANS GRANTED Y-T-D

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|----------------------|
| MEMBER BUSINESS LOANS | 53,973 | 9,480,050,734 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS | 8,683 | 1,993,448,473 |
| CONSTRUCTION AND DEVELOPMENT LOANS | 2,002 | 1,170,245,538 |
| UNSECURED BUSINESS LOANS | 1,923 | 82,233,729 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS | 299 | 391,588,556 |
| AGRICULTURAL MBL | 11,887 | 593,866,970 |
| BUSINESS LOANS & PARTICIPATIONS SOLD YTD | 2,942 | 1,569,962,985 |

REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>> 12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------------|---------------------------|------------------------------|---------------------|
| BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS | 215,591,977 | 180,759,082 | 44,139,580 | 440,490,639 |
| AGRICULTURAL LOANS | 2,354,830 | 2,614,307 | 1,485,120 | 6,454,257 |
| TOTAL DELINQUENT BUSINESS LOANS | 217,946,807 | 183,373,389 | 45,624,700 | 446,944,896 |

MEMBER BUSINESS LOAN CHARGE OFF INFORMATION

| | <u>CHARGED OFF</u> | <u>RECOVERED</u> |
|---|---------------------------|-------------------------|
| BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS | 26,202,830 | 3,278,938 |
| AGRICULTURAL LOANS | 2,244,305 | 237,940 |

the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured Credit Unions
December 31, 2007**

Number of Credit Unions on this Report: 8,101

NUMBER OF SAVINGS ACCOUNTS BY TYPE

| | |
|---|--------------------|
| SHARE DRAFT ACCOUNTS | 39,273,847 |
| REGULAR SHARE ACCOUNTS | 93,173,091 |
| MONEY MARKET SHARE ACCOUNTS | 5,782,732 |
| SHARE CERTIFICATE ACCOUNTS | 12,084,570 |
| IRA/KEOGH & RETIREMENT ACCOUNTS | 4,836,465 |
| OTHER SHARES | 2,858,992 |
| TOTAL NUMBER SHARE ACCOUNTS | 158,009,697 |
| NON-MEMBER DEPOSITS | 49,597 |
| TOTAL NUMBER OF SAVINGS ACCOUNTS | 158,059,294 |

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

| | |
|---|----------------|
| COMMERCIAL REAL ESTATE, CONSTRUCTION, LAND DEVELOPMENT | 961,789,172 |
| OTHER UNFUNDED BUSINESS LOAN COMMITMENTS | 885,034,010 |
| REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES | 39,404,404,935 |
| CREDIT CARD LINES | 68,196,939,996 |
| OUTSTANDING LETTERS OF CREDIT | 155,655,433 |
| UNSECURED SHARE DRAFT LINES OF CREDIT | 10,902,768,753 |
| OVERDRAFT PROTECTION PROGRAM COMMITMENTS | 9,567,462,781 |
| OTHER UNFUNDED COMMITMENTS | 6,863,710,407 |

CONTINGENT LIABILITIES

| | |
|--------------------------------------|---------------|
| DOLLAR AMOUNT OF PENDING BOND CLAIMS | 42,245,209 |
| LOANS TRANSFERRED WITH RECOURSE | 2,214,490,482 |
| OTHER CONTINGENT LIABILITIES | 50,193,823 |

CREDIT & BORROWING ARRANGEMENTS

| | |
|---|-----------------|
| AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION | 2,760,618,073 |
| LINES OF CREDIT | 100,044,419,065 |
| COMMITTED LINES OF CREDIT | 3,124,192,140 |

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

| | |
|---|-----|
| MEMBER OF FEDERAL HOME LOAN BANK | 927 |
| FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW | 379 |
| PRE-PLEDGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW | 145 |

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

| | | | |
|---|-------|--|-------|
| FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS | 2,538 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS | 1,705 |
| BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS | 250 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS | 2,585 |
| EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS | 60 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF | 963 |

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

| | |
|---|----------------|
| NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS | 11,716,508,699 |
| NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS | 1,454,590,243 |
| TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b) | 30,880,679,558 |
| TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a) | 3,663,596,903 |
| MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19. | 236,541,361 |

MISCELLANEOUS INVESTMENT INFORMATION

| | |
|---|----------------|
| FAIR VALUE OF HELD TO MATURITY INVESTMENTS | 24,114,641,245 |
| INVESTMENT REPURCHASE AGREEMENTS | 1,145,431,034 |
| REVERSE REPURCHASE AGREEMENTS INVESTED | 2,189,755,188 |
| INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY) | 1,419,633,143 |
| OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE | 6,590,532,992 |
| MORTGAGE PASS-THROUGH SECURITIES | 13,492,910,824 |
| CMO/REMIC | 14,630,997,624 |
| COMMERCIAL MORTGAGE RELATED SECURITIES | 455,328,136 |

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured Credit Unions
December 31, 2007

Number of Credit Unions on this Report: 8,101

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

| | | |
|-----------------------------|---------------------------|----|
| MANUAL SYSTEM | 129 CU DEVELOPED IN-HOUSE | 55 |
| VENDOR SUPPLIED IN-HOUSE | 5,677 OTHER | 76 |
| VENDOR ON-LINE SERVICE BUR. | 2,164 | |

NUMBER OF CUS REPORTING THAT MEMBERS ACCESS/PERFORM ELECTRONIC FINANCIAL SERVICES VIA:

| | | |
|--|--------------------------------|-------|
| HOME BANKING VIA INTERNET WEBSITE | 4,897 AUTOMATIC TELLER MACHINE | 4,781 |
| WIRELESS | 233 KIOSK | 331 |
| HOME BANKING VIA DIRECT DIAL-UP/PC BASED | 1,163 OTHER | 177 |
| AUDIO RESPONSE/PHONE BASED | 4,395 | |

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

| | | |
|---|------------------------------------|-------|
| MEMBER APPLICATION | 2,002 SHARE ACCOUNT TRANSFERS | 5,135 |
| NEW LOAN | 3,191 BILL PAYMENT | 3,418 |
| ACCOUNT BALANCE INQUIRY | 5,275 DOWNLOAD ACCOUNT HISTORY | 4,147 |
| SHARE DRAFT ORDERS | 4,346 ELECTRONIC CASH | 285 |
| NEW SHARE ACCOUNT | 1,145 ACCOUNT AGGREGATION | 331 |
| LOAN PAYMENTS | 4,624 INTERNET ACCESS SERVICES | 680 |
| | ELECTRONIC SIGNATURE | |
| VIEW ACCOUNT HISTORY | 4,948 AUTHENTICATION/CERTIFICATION | 134 |
| MERCHANDISE PURCHASE | 431 OTHER | 248 |
| NUMBER OF CUs REPORTING WORLD WIDE WEBSITES | | 5,619 |

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

| | | |
|---|-------------------|------------|
| INFORMATIONAL | 745 TRANSACTIONAL | 4,592 |
| INTERACTIVE | 282 | |
| NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES | | 25,355,533 |

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

| | | |
|---------------|-------------------|----|
| INFORMATIONAL | 363 TRANSACTIONAL | 69 |
| INTERACTIVE | 36 | |

PAYMENT SYSTEMS INFORMATION

| | |
|---|---------------|
| FEDLINE ACCESS | NUMBER |
| ACH- ORIGINATING DEPOSITORY FINANCIAL INFORMATION | 1,329 |
| ACH-RECEIVING DEPOSITORY INSTITUTION | 2,593 |
| | 5,858 |

OTHER INFORMATION

| | |
|---|---------------|
| NUMBER OF CURRENT MEMBERS | 86,837,448 |
| NUMBER OF POTENTIAL MEMBERS | 1,183,499,312 |
| NUMBER OF FULL TIME EMPLOYEES | 215,107 |
| NUMBER OF PART TIME EMPLOYEES | 33,791 |
| NUMBER OF CREDIT UNION BRANCHES | 20,404 |
| NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES | 1,473 |

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

| | |
|-------------------------------|---------------|
| NUMBER OF CUSOs /1 | 4,409 |
| VALUE OF INVESTMENT IN CUSOs | 1,063,740,860 |
| AMOUNT LOANED TO CUSOs | 588,239,957 |
| AGGREGATE CASH OUTLAY IN CUSO | 632,774,495 |
| NUMBER OF CUSOs WHOLLY OWNED | 524 |

PREDOMINANT SERVICE OF CUSO:

| | | |
|--|--|-------|
| CHECKING AND CURRENCY SERVICES | RECORD RETENTION, SECURITY, AND DISASTER | |
| CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES | 106 RECOVERY SERVICES | 19 |
| BUSINESS LOAN ORIGINATION | 62 SECURITIES BROKERAGE SERVICES | 138 |
| CONSUMER MORTGAGE ORIGINATION | SHARED CREDIT UNION BRANCH (SERVICE | |
| ELECTRONIC TRANSACTION SERVICES | 223 CENTER) OPERATIONS | 804 |
| FINANCIAL COUNSELING SERVICES | 252 STUDENT LOAN ORIGINATION | 4 |
| FIXED ASSET SERVICES | 1,028 TRAVEL AGENCY SERVICES | 5 |
| | 91 TRUST AND TRUST-RELATED SERVICES | 44 |
| INSURANCE BROKERAGE OR AGENCY LEASING | 12 REAL ESTATE BROKERAGE SERVICES | 48 |
| LOAN SUPPORT SERVICES | CUSO INVESTMENTS IN NON-CUSO SERVICE | |
| | 228 PROVIDERS | 88 |
| | 30 OTHER | 1,021 |
| | 206 | |

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 8,101

| BORROWINGS | NUMBER OF CUs Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount > 3 YEARS | Total |
|---|--------------------------------|----------------------------|----------------------------|----------------------------|---------------|
| Draws Against Lines of Credit | 563 | 4,880 | 3,647 | 4,221 | 12,749 |
| Promissory/Other Notes and Interest Payable | 529 | 4,358 | 3,671 | 5,123 | 13,152 |
| Reverse Repurchase Agreements | 15 | 1,676 | 277 | 108 | 2,061 |
| Subordinated Debt | 16 | 0* | 3 | 0* | 5 |
| Uninsured Secondary Capital | 46 | N/A | 2 | 29 | 31 |
| TOTAL BORROWINGS | 1,023 | 10,915 | 7,601 | 9,483 | 27,998 |

| SAVINGS | NUMBER OF CUs Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount > 3 YEARS | Total |
|------------------------|--------------------------------|----------------------------|----------------------------|----------------------------|----------------|
| Share Drafts | 5,857 | 71,624 | N/A | N/A | 71,624 |
| Regular Shares | 8,095 | 168,384 | N/A | N/A | 168,384 |
| Money Market Shares | 3,326 | 111,152 | N/A | N/A | 111,152 |
| Share Certificates/CDS | 6,165 | 165,206 | 40,095 | 10,818 | 216,119 |
| IRA/KEOGH, Retirements | 5,145 | 37,415 | 12,152 | 7,329 | 56,895 |
| All Other Shares | 3,141 | 5,676 | 47 | 8 | 5,731 |
| Non-Members Deposits | 995 | 1,816 | 581 | 97 | 2,493 |
| TOTAL SAVINGS | 8,099 | 561,273 | 52,874 | 18,252 | 632,399 |

| INVESTMENTS CLASSIFIED BY SFAS 115 AND NUMBER OF CUs | Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount 3 to 5 YEARS | Amount 5 to 10 YEARS | Amount > 10 YRS | Total |
|---|------------------|----------------------------|----------------------------|----------------------------|-----------------------------|---------------------------|----------------|
| OTHER INVESTMENTS: | | | | | | | |
| Held to Maturity | 1,987 | 8,953 | 8,777 | 3,947 | 1,612 | 667 | 23,956 |
| Available for Sale | 2,133 | 21,592 | 18,412 | 10,849 | 5,455 | 1,831 | 58,140 |
| Trading | 49 | 191 | 82 | 54 | 141 | 51 | 519 |
| Deposit In Commercial Banks, S&Ls, Saving Banks | 5,220 | 10,340 | 5,184 | 804 | 98 | 22 | 16,448 |
| Loans To And Investments In Natural Person Credit Unions | 2,197 | 1,149 | 623 | 116 | 0* | 0* | 1,889 |
| Membership Capital At Corporate Credit Unions | 7,082 | N/A | 2,988 | N/A | N/A | N/A | 2,988 |
| Paid In Capital At Corporate Credit Unions | 1,667 | N/A | 529 | N/A | N/A | N/A | 529 |
| All Other Investments In Corporate Credit Unions | 4,805 | 22,809 | 8,968 | 3,049 | 150 | 8 | 34,984 |
| All Other Investments | 1,956 | 1,200 | 1,358 | 225 | 127 | 165 | 3,074 |
| TOTAL INVESTMENTS | 7,992 | 66,233 | 46,920 | 19,045 | 7,585 | 2,745 | 142,527 |

* Amount Less than + or - 1 Million

TABLE 6
Federally Insured Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2007

| Interest Rate Category | Unsecured Credit Cards | | All Other Unsecured | | New Vehicle | |
|--------------------------|------------------------|------------------|---------------------|------------------|-------------|------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 5.0% | 7 | \$90,826,583 | 5 | \$2,191,315 | 307 | \$2,040,970,023 |
| 5.0% To 6.0% | 5 | \$94,448,625 | 21 | \$11,480,586 | 2,359 | \$27,834,516,829 |
| 6.0% To 7.0% | 25 | \$76,764,708 | 55 | \$136,149,489 | 3,240 | \$38,139,822,112 |
| 7.0% To 8.0% | 117 | \$920,581,295 | 139 | \$335,418,015 | 1,120 | \$15,076,231,009 |
| 8.0% To 9.0% | 291 | \$3,382,296,121 | 332 | \$1,539,224,770 | 388 | \$2,568,732,240 |
| 9.0% To 10.0% | 956 | \$6,593,502,447 | 769 | \$2,316,419,885 | 128 | \$373,040,063 |
| 10.0% To 11.0% | 616 | \$6,282,854,027 | 1,035 | \$3,351,426,641 | 59 | \$474,365,960 |
| 11.0% To 12.0% | 636 | \$7,241,844,251 | 1,052 | \$4,029,253,755 | 30 | \$106,741,326 |
| 12.0% To 13.0% | 766 | \$2,717,364,933 | 1,702 | \$4,428,710,897 | 24 | \$250,357,861 |
| 13.0% To 14.0% | 399 | \$1,671,668,839 | 997 | \$2,778,553,733 | 5 | \$1,615,825 |
| 14.0% To 15.0% | 172 | \$784,817,669 | 675 | \$3,634,519,353 | 6 | \$12,656,630 |
| 15.0% To 16.0% | 59 | \$229,649,051 | 640 | \$975,470,605 | 3 | \$16,203,507 |
| 16.0% Or More | 29 | \$29,504,081 | 513 | \$931,011,112 | 3 | \$5,809,324 |
| Not Reporting Or Zero .. | 4,023 | \$2,515,040 | 166 | \$0 | 429 | \$96,608 |
| Total | 8,101 | \$30,118,637,670 | 8,101 | \$24,469,830,156 | 8,101 | \$86,901,159,317 |
| Average Rate | 11.3% | | 12.2% | | 6.5% | |

| Interest Rate Category | Used Vehicle | | 1st Mortgage | | Other Real Estate | |
|--------------------------|--------------|------------------|--------------|-------------------|-------------------|------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 5.0% | 69 | \$774,179,304 | 41 | \$1,868,851,885 | 35 | \$436,421,524 |
| 5.0% To 6.0% | 811 | \$14,819,500,654 | 1,097 | \$70,019,316,974 | 283 | \$5,710,824,903 |
| 6.0% To 7.0% | 2,358 | \$32,935,682,683 | 2,295 | \$95,919,943,458 | 1,458 | \$26,967,339,755 |
| 7.0% To 8.0% | 2,149 | \$25,326,503,513 | 705 | \$8,801,074,763 | 2,166 | \$45,148,146,868 |
| 8.0% To 9.0% | 1,180 | \$9,560,512,327 | 270 | \$2,068,402,556 | 960 | \$11,359,295,371 |
| 9.0% To 10.0% | 564 | \$3,142,159,902 | 89 | \$365,350,607 | 277 | \$1,756,599,111 |
| 10.0% To 11.0% | 264 | \$1,228,411,501 | 34 | \$36,729,172 | 73 | \$169,063,730 |
| 11.0% To 12.0% | 144 | \$633,828,178 | 9 | \$3,483,155 | 11 | \$96,567,058 |
| 12.0% To 13.0% | 111 | \$175,413,548 | 14 | \$12,679,133 | 13 | \$12,154,705 |
| 13.0% To 14.0% | 37 | \$346,256,325 | 1 | \$5,188 | 2 | \$573,276 |
| 14.0% To 15.0% | 27 | \$37,636,772 | 0 | \$0 | 1 | \$8,292,733 |
| 15.0% To 16.0% | 20 | \$37,285,862 | 1 | \$37,700 | 0 | \$0 |
| 16.0% Or More | 16 | \$86,418,890 | 1 | \$625,032 | 0 | \$0 |
| Not Reporting Or Zero .. | 351 | \$0 | 3,544 | \$343,656,331 | 2,822 | \$1,266,069 |
| Total | 8,101 | \$89,103,789,459 | 8,101 | \$179,440,155,954 | 8,101 | \$91,666,545,103 |
| Average Rate | 7.5% | | 6.5% | | 7.4% | |

| Interest Rate Category | Leases Receivable | | All Other Loans | |
|--------------------------|-------------------|---------------|-----------------|------------------|
| | Number | Amount | Number | Amount |
| .01% To 5.0% | 18 | \$123,273,675 | 1,063 | \$1,030,673,953 |
| 5.0% To 6.0% | 42 | \$141,746,602 | 957 | \$1,336,440,800 |
| 6.0% To 7.0% | 56 | \$221,690,944 | 1,177 | \$4,121,221,294 |
| 7.0% To 8.0% | 36 | \$8,251,038 | 1,258 | \$7,434,230,161 |
| 8.0% To 9.0% | 12 | \$1,384,093 | 1,048 | \$4,766,981,149 |
| 9.0% To 10.0% | 6 | \$4,128,887 | 630 | \$2,283,364,846 |
| 10.0% To 11.0% | 2 | \$361,117,694 | 437 | \$1,082,759,284 |
| 11.0% To 12.0% | 1 | \$18,427 | 196 | \$704,365,415 |
| 12.0% To 13.0% | 1 | \$17,223 | 289 | \$803,504,320 |
| 13.0% To 14.0% | 1 | \$18,881 | 102 | \$271,589,851 |
| 14.0% To 15.0% | 1 | \$23,604 | 76 | \$264,735,699 |
| 15.0% To 16.0% | 0 | \$0 | 80 | \$174,157,734 |
| 16.0% Or More | 0 | \$0 | 53 | \$69,374,057 |
| Not Reporting Or Zero .. | 7,925 | \$14,991,456 | 735 | \$4,213,897 |
| Total | 8,101 | \$876,662,524 | 8,101 | \$24,347,612,460 |
| Average Rate | 6.6% | | 7.6% | |

TABLE 7
Federally Insured Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2007

| Dividend Rate Category | Share Drafts | | Regular Shares | | Money Market Shares | |
|--------------------------|--------------|------------------|----------------|-------------------|---------------------|-------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 1.0% | 2,440 | \$44,207,161,077 | 2,780 | \$56,431,305,898 | 103 | \$1,590,815,496 |
| 1.0% To 2.0% | 444 | \$5,287,101,736 | 3,476 | \$77,114,796,632 | 822 | \$12,973,903,935 |
| 2.0% To 3.0% | 57 | \$804,949,421 | 1,024 | \$12,476,477,156 | 1,222 | \$28,107,942,517 |
| 3.0% To 4.0% | 17 | \$571,922,097 | 468 | \$5,132,250,698 | 911 | \$44,139,276,145 |
| 4.0% To 5.0% | 9 | \$280,592,443 | 207 | \$15,710,777,372 | 248 | \$23,533,651,566 |
| 5.0% To 6.0% | 5 | \$425,851,606 | 57 | \$1,382,223,126 | 14 | \$731,609,228 |
| 6.0% To 7.0% | 1 | \$9,275,858 | 15 | \$51,377,629 | 1 | \$65,253,211 |
| 7.0% Or More | 0 | \$0 | 13 | \$29,224,325 | 3 | \$9,933,497 |
| Not Reporting Or Zero .. | 5,128 | \$20,037,027,577 | 61 | \$55,097,640 | 4,777 | \$1,010 |
| Total | 8,101 | \$71,623,881,815 | 8,101 | \$168,383,530,476 | 8,101 | \$111,152,386,605 |
| Average Rate | 0.6% | | 1.4% | | 2.5% | |

| Dividend Rate Category | Share Certificates (1 Year) | | IRA/KEOGH | | Non-Member-Deposits | |
|--------------------------|-----------------------------|-------------------|-----------|------------------|---------------------|-----------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 1.0% | 6 | \$2,282,487 | 153 | \$1,156,683,079 | 46 | \$21,439,854 |
| 1.0% To 2.0% | 43 | \$113,015,880 | 667 | \$5,387,572,718 | 98 | \$99,522,296 |
| 2.0% To 3.0% | 118 | \$768,553,331 | 820 | \$4,463,244,990 | 51 | \$26,714,993 |
| 3.0% To 4.0% | 795 | \$18,766,862,340 | 1,055 | \$7,788,260,856 | 87 | \$503,219,929 |
| 4.0% To 5.0% | 4,261 | \$156,815,105,081 | 2,068 | \$27,433,178,687 | 246 | \$880,072,470 |
| 5.0% To 6.0% | 931 | \$39,353,032,619 | 360 | \$10,406,523,090 | 391 | \$922,989,756 |
| 6.0% To 7.0% | 8 | \$199,926,476 | 14 | \$231,147,532 | 11 | \$20,348,180 |
| 7.0% Or More | 1 | \$61,886,421 | 4 | \$21,764,186 | 1 | \$200,000 |
| Not Reporting Or Zero .. | 1,938 | \$38,744,602 | 2,960 | \$7,035,193 | 7,170 | \$18,383,570 |
| Total | 8,101 | \$216,119,409,237 | 8,101 | \$56,895,410,331 | 8,101 | \$2,492,891,048 |
| Average Rate | 4.4% | | 3.5% | | 4.1% | |

| Dividend Rate Category | All Other Shares | |
|--------------------------|------------------|-----------------|
| | Number | Amount |
| .01% To 1.0% | 1,181 | \$1,020,794,974 |
| 1.0% To 2.0% | 1,161 | \$1,406,111,970 |
| 2.0% To 3.0% | 328 | \$1,117,406,892 |
| 3.0% To 4.0% | 110 | \$384,717,284 |
| 4.0% To 5.0% | 93 | \$1,580,261,046 |
| 5.0% To 6.0% | 25 | \$173,174,166 |
| 6.0% To 7.0% | 3 | \$4,402,197 |
| 7.0% Or More | 7 | \$2,461,428 |
| Not Reporting Or Zero .. | 5,193 | \$41,924,073 |
| Total | 8,101 | \$5,731,254,030 |
| Average Rate | 1.3% | |

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2007

| | Total | Less Than \$2,000,000 | \$2,000,000- \$10,000,000 | \$10,000,000- \$50,000,000 |
|--|--------|--------------------------|------------------------------|-------------------------------|
| CAPITAL ADEQUACY: | | | | |
| Net Worth to Total Assets | 11.45 | 19.76 | 16.61 | 14.08 |
| Delinquent Loans to Net Worth | 5.70 | 11.89 | 7.45 | 5.85 |
| Solvency Evaluation (Est.) | 113.56 | 124.94 | 120.11 | 116.55 |
| Classified Assets (Est.) to Net Worth | 4.55 | 6.71 | 3.92 | 3.56 |
| ASSET QUALITY: | | | | |
| Delinquent Loans to Total Loans | 0.93 | 4.06 | 2.06 | 1.33 |
| Net Charge-Offs to Average Loans | 0.50 | 0.93 | 0.57 | 0.50 |
| Fair Value H-T-M to Book Value H-T-M | 100.66 | 92.66 | 101.79 | 101.15 |
| Accum. Unreal. G/L on A-F-S to Cost of A-F-S | 0.15 | -0.27 | -0.48 | -0.01 |
| Delinquent Loans to Assets | 0.65 | 2.35 | 1.24 | 0.82 |
| EARNINGS: | | | | |
| Return on Average Assets | 0.65 | 0.26 | 0.54 | 0.61 |
| Gross Operating Income to Average Assets | 7.23 | 6.64 | 6.87 | 7.07 |
| Yield on Average Loans | 6.73 | 7.89 | 7.36 | 7.08 |
| Yield on Average Investments | 4.78 | 4.17 | 4.51 | 4.66 |
| Cost of Funds to Average Assets | 2.78 | 1.70 | 1.86 | 2.06 |
| Net Margin to Average Assets | 4.45 | 4.94 | 5.01 | 5.01 |
| Operating Expenses to Average Assets | 3.39 | 4.26 | 4.17 | 4.10 |
| Provision for Loan & Lease Losses to Average Assets | 0.43 | 0.59 | 0.34 | 0.32 |
| Net Interest Margin to Average Assets | 3.11 | 4.60 | 4.23 | 3.86 |
| Operating Expenses to Gross Operating Income | 46.86 | 64.14 | 60.67 | 58.02 |
| Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets | 2.37 | 0.44 | 1.27 | 2.53 |
| Net Operating Expenses to Average Assets | 2.52 | 3.99 | 3.54 | 3.21 |
| ASSET/LIABILITY MANAGEMENT: | | | | |
| Net Long-Term Assets to Total Assets | 29.89 | 2.96 | 8.82 | 19.39 |
| Regular Shares to Savings and Borrowings | 25.58 | 84.89 | 64.03 | 43.10 |
| Total Loans to Total Savings | 83.32 | 72.89 | 72.82 | 73.12 |
| Total Loans to Total Assets | 69.93 | 57.83 | 60.16 | 62.11 |
| Cash Plus Short-Term Investments to Assets | 15.75 | 37.55 | 30.11 | 23.68 |
| Total Savings and Borrowings to Earning Assets | 92.36 | 80.31 | 85.46 | 90.04 |
| Regular Shares plus Share Drafts to Total Shares & Borrowings | 36.46 | 86.12 | 71.03 | 54.99 |
| Borrowings to Total Savings and Net Worth | 3.59 | 0.30 | 0.21 | 0.33 |
| PRODUCTIVITY: | | | | |
| Members to Potential Members | 7.34 | 16.18 | 13.84 | 6.62 |
| Borrowers to Members | 50.81 | 28.17 | 37.57 | 41.42 |
| Members to Full-Time Employees | 374 | 396 | 449 | 413 |
| Average Savings Per Member | 7,283 | 1,862 | 3,225 | 4,686 |
| Average Loan Balance | 11,942 | 4,818 | 6,251 | 8,273 |
| Salary & Benefits to Full-Time Employees | 53,606 | 19,737 | 38,969 | 46,032 |
| AS A PERCENTAGE OF TOTAL GROSS INCOME: | | | | |
| Interest on Loans (Net of Interest Refunds) | 64.89 | 69.04 | 64.70 | 62.51 |
| Income From Investments | 16.55 | 25.77 | 23.99 | 21.29 |
| Income From Trading Securities | 0.02 | 0.02 | 0.00 | 0.00 |
| Fee Income | 12.06 | 4.08 | 9.14 | 12.55 |
| Other Operating Income | 6.48 | 1.09 | 2.17 | 3.66 |
| AS A PERCENTAGE OF TOTAL OPERATING EXPENSES: | | | | |
| Employee Compensation and Benefits | 50.15 | 48.65 | 51.97 | 48.52 |
| Travel and Conference | 1.33 | 1.44 | 1.15 | 1.46 |
| Office Occupancy | 7.24 | 4.97 | 5.14 | 6.64 |
| Office Operations | 20.11 | 21.44 | 20.45 | 20.24 |
| Educational and Promotional | 4.00 | 0.95 | 1.62 | 3.06 |
| Loan Servicing | 5.89 | 1.82 | 2.96 | 4.73 |
| Professional and Outside Services | 7.49 | 7.66 | 8.54 | 10.71 |
| Member Insurance | 0.41 | 5.89 | 2.85 | 1.06 |
| Operating Fees | 0.45 | 1.53 | 0.94 | 0.67 |
| Miscellaneous Operating Expenses | 2.93 | 5.66 | 4.37 | 2.91 |

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2007

| | Total | \$50,000,000- \$100,000,000 | \$100,000,000- \$500,000,000 | Greater Than \$500,000,000 |
|--|--------|--------------------------------|---------------------------------|-------------------------------|
| CAPITAL ADEQUACY: | | | | |
| Net Worth to Total Assets | 11.45 | 12.57 | 11.89 | 10.56 |
| Delinquent Loans to Net Worth | 5.70 | 6.08 | 6.03 | 5.34 |
| Solvency Evaluation (Est.) | 113.56 | 114.57 | 113.90 | 112.63 |
| Classified Assets (Est.) to Net Worth | 4.55 | 3.81 | 4.49 | 4.89 |
| ASSET QUALITY: | | | | |
| Delinquent Loans to Total Loans | 0.93 | 1.16 | 1.03 | 0.78 |
| Net Charge-Offs to Average Loans | 0.50 | 0.48 | 0.50 | 0.50 |
| Fair Value H-T-M to Book Value H-T-M | 100.66 | 99.90 | 101.61 | 100.33 |
| Accum. Unreal. G/L on A-F-S to Cost of A-F-S | 0.15 | -0.16 | 0.33 | 0.11 |
| Delinquent Loans to Assets | 0.65 | 0.76 | 0.72 | 0.56 |
| EARNINGS: | | | | |
| Return on Average Assets | 0.65 | 0.59 | 0.61 | 0.68 |
| Gross Operating Income to Average Assets | 7.23 | 7.40 | 7.33 | 7.20 |
| Yield on Average Loans | 6.73 | 7.03 | 6.72 | 6.63 |
| Yield on Average Investments | 4.78 | 4.83 | 4.71 | 4.84 |
| Cost of Funds to Average Assets | 2.78 | 2.33 | 2.49 | 3.13 |
| Net Margin to Average Assets | 4.45 | 5.07 | 4.84 | 4.08 |
| Operating Expenses to Average Assets | 3.39 | 4.15 | 3.84 | 2.94 |
| Provision for Loan & Lease Losses to Average Assets | 0.43 | 0.35 | 0.42 | 0.46 |
| Net Interest Margin to Average Assets | 3.11 | 3.65 | 3.34 | 2.77 |
| Operating Expenses to Gross Operating Income | 46.86 | 56.02 | 52.42 | 40.79 |
| Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets | 2.37 | 3.14 | 3.05 | 1.98 |
| Net Operating Expenses to Average Assets | 2.52 | 3.10 | 2.77 | 2.18 |
| ASSET/LIABILITY MANAGEMENT: | | | | |
| Net Long-Term Assets to Total Assets | 29.89 | 25.59 | 30.55 | 32.27 |
| Regular Shares to Savings and Borrowings | 25.58 | 32.64 | 25.57 | 21.15 |
| Total Loans to Total Savings | 83.32 | 76.44 | 82.01 | 86.62 |
| Total Loans to Total Assets | 69.93 | 65.65 | 69.78 | 71.95 |
| Cash Plus Short-Term Investments to Assets | 15.75 | 18.64 | 15.17 | 14.06 |
| Total Savings and Borrowings to Earning Assets | 92.36 | 92.58 | 92.79 | 92.69 |
| Regular Shares plus Share Drafts to Total Shares & Borrowings | 36.46 | 45.43 | 38.92 | 30.66 |
| Borrowings to Total Savings and Net Worth | 3.59 | 0.86 | 2.13 | 5.25 |
| PRODUCTIVITY: | | | | |
| Members to Potential Members | 7.34 | 5.65 | 5.47 | 10.05 |
| Borrowers to Members | 50.81 | 44.49 | 48.36 | 57.77 |
| Members to Full-Time Employees | 374 | 369 | 345 | 381 |
| Average Savings Per Member | 7,283 | 5,564 | 6,659 | 9,186 |
| Average Loan Balance | 11,942 | 9,559 | 11,292 | 13,774 |
| Salary & Benefits to Full-Time Employees | 53,606 | 48,053 | 52,059 | 59,351 |
| AS A PERCENTAGE OF TOTAL GROSS INCOME: | | | | |
| Interest on Loans (Net of Interest Refunds) | 64.89 | 62.70 | 64.00 | 65.97 |
| Income From Investments | 16.55 | 18.12 | 15.54 | 15.90 |
| Income From Trading Securities | 0.02 | 0.00 | 0.01 | 0.03 |
| Fee Income | 12.06 | 14.20 | 14.68 | 10.51 |
| Other Operating Income | 6.48 | 4.98 | 5.78 | 7.59 |
| AS A PERCENTAGE OF TOTAL OPERATING EXPENSES: | | | | |
| Employee Compensation and Benefits | 50.15 | 48.94 | 50.38 | 50.49 |
| Travel and Conference | 1.33 | 1.60 | 1.48 | 1.16 |
| Office Occupancy | 7.24 | 7.00 | 7.38 | 7.42 |
| Office Operations | 20.11 | 20.20 | 20.06 | 20.07 |
| Educational and Promotional | 4.00 | 3.77 | 4.44 | 4.09 |
| Loan Servicing | 5.89 | 5.22 | 5.56 | 6.62 |
| Professional and Outside Services | 7.49 | 9.77 | 7.43 | 6.38 |
| Member Insurance | 0.41 | 0.54 | 0.32 | 0.18 |
| Operating Fees | 0.45 | 0.53 | 0.48 | 0.35 |
| Miscellaneous Operating Expenses | 2.93 | 2.43 | 2.47 | 3.25 |

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 1,498 | 1,413 | 5.7- | 1,335 | 5.5- |
| Cash & Equivalents | 250 | 229 | 8.6- | 233 | 2.0 |
| TOTAL INVESTMENTS | 327 | 291 | 11.2- | 268 | 7.7- |
| U.S. Government Obligations | 2 | 3 | 24.0 | 2 | 25.2- |
| Federal Agency Securities | 4 | 2 | 37.8- | 2 | 23.7- |
| Mutual Fund & Common Trusts | 9 | 6 | 28.9- | 6 | 4.3- |
| MCS&D and PIC at Corporate CU | 13 | 11 | 12.5- | 10 | 7.1- |
| All Other Corporate Credit Union | 90 | 85 | 5.4- | 93 | 8.9 |
| Commercial Banks, S&Ls | 186 | 153 | 17.7- | 133 | 13.1- |
| Credit Unions -Loans to, Investments in Natural | | | | | |
| Person Credit Unions | 7 | 8 | 10.4 | 8 | 0.1 |
| All Other Investments | 17 | 12 | 27.3- | 8 | 34.1- |
| Loans Held for Sale | 0* | 0* | 0.0 | 0* | 0.0 |
| TOTAL LOANS OUTSTANDING | 755 | 736 | 2.5- | 696 | 5.5- |
| Unsecured Credit Card Loans | 3 | 4 | 3.4 | 4 | 16.2 |
| All Other Unsecured Loans | 182 | 174 | 4.5- | 165 | 5.1- |
| New Vehicle Loans | 213 | 224 | 5.1 | 211 | 5.9- |
| Used Vehicle Loans | 251 | 239 | 4.6- | 221 | 7.5- |
| First Mortgage Real Estate Loans/LOC | 12 | 11 | 13.7- | 10 | 2.7- |
| Other Real Estate Loans/LOC | 17 | 16 | 6.6- | 17 | 5.1 |
| Leases Receivable | 0* | 0* | 8.1 | 0* | 96.7- |
| All Other Loans/LOC | 75 | 68 | 9.8- | 67 | 1.4- |
| Allowance For Loan Losses | 17 | 17 | 0.5 | 16 | 6.5- |
| Foreclosed and Repossessed Assets | 0* | 0* | 136.8 | 0* | 49.8- |
| Land and Building | 2 | 2 | 23.2 | 2 | 21.4- |
| Other Fixed Assets | 4 | 4 | 4.8- | 3 | 16.6- |
| NCUSIF Capitalization Deposit | 12 | 11 | 6.0- | 10 | 9.8- |
| Other Assets | 7 | 7 | 2.0- | 6 | 7.4- |
| TOTAL ASSETS | 1,340 | 1,263 | 5.8- | 1,203 | 4.8- |
| LIABILITIES | | | | | |
| Total Borrowings | 4 | 4 | 5.4- | 3 | 18.2- |
| Accrued Dividends/Interest Payable | 3 | 3 | 0.6 | 3 | 0.3- |
| Acct Payable and Other Liabilities | 5 | 4 | 12.3- | 4 | 3.6- |
| Uninsured Secondary Capital | 0* | 0* | 10.3- | 0* | 8.1 |
| TOTAL LIABILITIES | 13 | 12 | 6.9- | 11 | 7.2- |
| EQUITY/SAVINGS | | | | | |
| Total Savings | 1,094 | 1,013 | 7.4- | 954 | 5.8- |
| Share Drafts | 17 | 16 | 5.1- | 12 | 26.8- |
| Regular Shares | 962 | 868 | 9.8- | 813 | 6.3- |
| Money Market Shares | 5 | 5 | 11.0 | 5 | 14.4- |
| Share Certificates/CDs | 72 | 77 | 6.5 | 83 | 7.5 |
| IRA/Keogh Accounts | 12 | 12 | 0.5- | 11 | 9.2- |
| All Other Shares | 8 | 16 | 98.5 | 12 | 28.3- |
| Non-Member Deposits | 17 | 18 | 7.2 | 19 | 3.5 |
| Regular Reserves | 61 | 62 | 2.1 | 60 | 3.5- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0* | 0.0 |
| Accum. Unrealized G/L on A-F-S | 0* | 0* | 32.1- | 0* | 83.4- |
| Other Reserves | 6 | 6 | 7.7 | 6 | 5.2- |
| Undivided Earnings | 166 | 169 | 1.7 | 172 | 1.4 |
| TOTAL EQUITY | 233 | 238 | 1.9 | 238 | 0.1- |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 1,340 | 1,263 | 5.8- | 1,203 | 4.8- |

* Amount Less than + or - 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 2,522 | 2,392 | 5.2- | 2,264 | 5.4- |
| Cash & Equivalents | 1,632 | 1,504 | 7.8- | 1,602 | 6.5 |
| TOTAL INVESTMENTS | 3,854 | 3,303 | 14.3- | 3,015 | 8.7- |
| U.S. Government Obligations | 52 | 47 | 10.2- | 45 | 4.5- |
| Federal Agency Securities | 153 | 132 | 14.0- | 90 | 31.2- |
| Mutual Fund & Common Trusts | 24 | 24 | 2.5- | 25 | 6.0 |
| MCSD and PIC at Corporate CU | 132 | 117 | 11.4- | 111 | 4.9- |
| All Other Corporate Credit Union | 924 | 889 | 3.8- | 832 | 6.4- |
| Commercial Banks, S&Ls | 2,301 | 1,746 | 24.1- | 1,579 | 9.5- |
| Credit Unions -Loans to, Investments in Natural | | | | | |
| Person Credit Unions | 90 | 121 | 34.3 | 149 | 23.0 |
| All Other Investments | 178 | 74 | 58.5- | 52 | 29.0- |
| Loans Held for Sale | 1 | 1 | 19.7- | 2 | 81.7 |
| TOTAL LOANS OUTSTANDING | 7,930 | 7,833 | 1.2- | 7,367 | 6.0- |
| Unsecured Credit Card Loans | 188 | 186 | 1.1- | 191 | 2.7 |
| All Other Unsecured Loans | 1,203 | 1,185 | 1.5- | 1,156 | 2.4- |
| New Vehicle Loans | 2,287 | 2,323 | 1.6 | 2,145 | 7.7- |
| Used Vehicle Loans | 2,482 | 2,376 | 4.3- | 2,182 | 8.2- |
| First Mortgage Real Estate Loans/LOC | 544 | 537 | 1.3- | 515 | 4.0- |
| Other Real Estate Loans/LOC | 598 | 616 | 3.1 | 605 | 1.7- |
| Leases Receivable | 6 | 8 | 29.7 | 2 | 74.9- |
| All Other Loans/LOC | 622 | 602 | 3.2- | 571 | 5.2- |
| Allowance For Loan Losses | 90 | 86 | 4.2- | 80 | 7.4- |
| Foreclosed and Repossessed Assets | 5 | 6 | 16.0 | 5 | 9.8- |
| Land and Building | 112 | 113 | 0.7 | 110 | 2.0- |
| Other Fixed Assets | 48 | 46 | 4.4- | 41 | 11.7- |
| NCUSIF Capitalization Deposit | 118 | 110 | 6.9- | 100 | 9.2- |
| Other Assets | 79 | 86 | 8.9 | 84 | 1.9- |
| TOTAL ASSETS | 13,689 | 12,915 | 5.7- | 12,246 | 5.2- |
| LIABILITIES | | | | | |
| Total Borrowings | 52 | 42 | 18.6- | 23 | 44.2- |
| Accrued Dividends/Interest Payable | 18 | 22 | 23.7 | 23 | 4.7 |
| Acct Payable and Other Liabilities | 50 | 52 | 2.8 | 49 | 5.5- |
| Uninsured Secondary Capital | 3 | 2 | 31.8- | 2 | 1.0- |
| TOTAL LIABILITIES | 123 | 118 | 3.8- | 97 | 17.3- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 11,539 | 10,738 | 6.9- | 10,116 | 5.8- |
| Share Drafts | 795 | 794 | 0.1- | 710 | 10.6- |
| Regular Shares | 8,095 | 7,137 | 11.8- | 6,493 | 9.0- |
| Money Market Shares | 298 | 269 | 9.8- | 268 | 0.3- |
| Share Certificates/CDs | 1,598 | 1,815 | 13.5 | 1,979 | 9.1 |
| IRA/Keogh Accounts | 503 | 480 | 4.6- | 445 | 7.3- |
| All Other Shares | 180 | 167 | 7.3- | 135 | 19.4- |
| Non-Member Deposits | 70 | 76 | 8.2 | 86 | 12.5 |
| Regular Reserves | 495 | 489 | 1.2- | 463 | 5.5- |
| APPR. For Non-Conf. Invest. | 0* | 0* | 15.9 | 0* | 44.6- |
| Accum. Unrealized G/L on A-F-S | -1 | -2 | 25.8- | -0* | 56.2 |
| Other Reserves | 71 | 70 | 0.3- | 71 | 0.7 |
| Undivided Earnings | 1,462 | 1,501 | 2.7 | 1,500 | 0.1- |
| TOTAL EQUITY | 2,027 | 2,060 | 1.6 | 2,033 | 1.3- |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 13,689 | 12,915 | 5.7- | 12,246 | 5.2- |

* Amount Less than + or - 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 2,732 | 2,610 | 4.5- | 2,529 | 3.1- |
| Cash & Equivalents | 5,837 | 5,824 | 0.2- | 6,248 | 7.3 |
| TOTAL INVESTMENTS | 17,610 | 14,965 | 15.0- | 14,281 | 4.6- |
| U.S. Government Obligations | 254 | 168 | 33.9- | 129 | 23.4- |
| Federal Agency Securities | 2,961 | 2,464 | 16.8- | 1,930 | 21.7- |
| Mutual Fund & Common Trusts | 86 | 58 | 32.7- | 60 | 3.9 |
| MCS D and PIC at Corporate CU | 574 | 555 | 3.2- | 520 | 6.4- |
| All Other Corporate Credit Union | 3,517 | 3,364 | 4.4- | 3,319 | 1.3- |
| Commercial Banks, S&Ls | 9,072 | 6,990 | 23.0- | 6,935 | 0.8- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 460 | 564 | 22.8 | 613 | 8.5 |
| All Other Investments | 685 | 208 | 69.6- | 213 | 2.2 |
| Loans Held for Sale | 44 | 47 | 8.2 | 19 | 59.3- |
| TOTAL LOANS OUTSTANDING | 39,312 | 39,067 | 0.6- | 37,533 | 3.9- |
| Unsecured Credit Card Loans | 1,761 | 1,737 | 1.4- | 1,715 | 1.3- |
| All Other Unsecured Loans | 3,248 | 3,209 | 1.2- | 3,205 | 0.1- |
| New Vehicle Loans | 7,948 | 7,936 | 0.1- | 7,415 | 6.6- |
| Used Vehicle Loans | 9,961 | 9,556 | 4.1- | 9,080 | 5.0- |
| First Mortgage Real Estate Loans/LOC | 7,839 | 7,882 | 0.6 | 7,717 | 2.1- |
| Other Real Estate Loans/LOC | 5,764 | 6,057 | 5.1 | 5,857 | 3.3- |
| Leases Receivable | 9 | 7 | 18.5- | 5 | 27.9- |
| All Other Loans/LOC | 2,782 | 2,682 | 3.6- | 2,539 | 5.3- |
| Allowance For Loan Losses | 319 | 309 | 3.1- | 297 | 3.9- |
| Foreclosed and Repossessed Assets | 29 | 41 | 42.6 | 46 | 13.5 |
| Land and Building | 1,174 | 1,217 | 3.7 | 1,226 | 0.7 |
| Other Fixed Assets | 287 | 280 | 2.5- | 259 | 7.7- |
| NCUSIF Capitalization Deposit | 535 | 506 | 5.4- | 479 | 5.4- |
| Other Assets | 583 | 639 | 9.6 | 636 | 0.5- |
| TOTAL ASSETS | 65,092 | 62,277 | 4.3- | 60,430 | 3.0- |
| LIABILITIES | | | | | |
| Total Borrowings | 412 | 350 | 15.1- | 194 | 44.7- |
| Accrued Dividends/Interest Payable | 60 | 81 | 33.7 | 84 | 4.1 |
| Acct Payable and Other Liabilities | 312 | 317 | 1.7 | 321 | 1.2 |
| Uninsured Secondary Capital | 16 | 16 | 3.5 | 6 | 61.9- |
| TOTAL LIABILITIES | 800 | 764 | 4.5- | 605 | 20.8- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 55,849 | 53,028 | 5.1- | 51,332 | 3.2- |
| Share Drafts | 6,761 | 6,557 | 3.0- | 6,129 | 6.5- |
| Regular Shares | 28,051 | 24,374 | 13.1- | 22,208 | 8.9- |
| Money Market Shares | 4,776 | 4,319 | 9.6- | 4,222 | 2.2- |
| Share Certificates/CDs | 11,188 | 12,886 | 15.2 | 14,002 | 8.7 |
| IRA/Keogh Accounts | 4,101 | 3,911 | 4.6- | 3,889 | 0.6- |
| All Other Shares | 687 | 626 | 9.0- | 551 | 11.9- |
| Non-Member Deposits | 286 | 356 | 24.7 | 331 | 7.0- |
| Regular Reserves | 2,135 | 2,050 | 4.0- | 1,948 | 5.0- |
| APPR. For Non-Conf. Invest. | 5 | 5 | 15.2 | 5 | 1.2- |
| Accum. Unrealized G/L on A-F-S | -35 | -24 | 32.3 | -9 | 60.6 |
| Other Reserves | 382 | 360 | 5.7- | 352 | 2.1- |
| Undivided Earnings | 5,956 | 6,093 | 2.3 | 6,196 | 1.7 |
| TOTAL EQUITY | 8,443 | 8,485 | 0.5 | 8,493 | 0.1 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 65,092 | 62,277 | 4.3- | 60,430 | 3.0- |

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2007
DOLLAR AMOUNTS IN MILLIONS

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 756 | 747 | 1.2- | 754 | 0.9 |
| Cash & Equivalents | 4,074 | 4,429 | 8.7 | 4,539 | 2.5 |
| TOTAL INVESTMENTS | 11,865 | 10,665 | 10.1- | 11,061 | 3.7 |
| U.S. Government Obligations | 233 | 140 | 39.7- | 130 | 7.5- |
| Federal Agency Securities | 4,680 | 4,009 | 14.3- | 3,550 | 11.4- |
| Mutual Fund & Common Trusts | 88 | 67 | 24.6- | 80 | 19.3 |
| MCS D and PIC at Corporate CU | 425 | 417 | 1.9- | 412 | 1.2- |
| All Other Corporate Credit Union | 2,139 | 2,404 | 12.4 | 2,934 | 22.1 |
| Commercial Banks, S&Ls | 3,517 | 2,714 | 22.8- | 3,021 | 11.3 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 202 | 215 | 6.1 | 325 | 51.5 |
| All Other Investments | 581 | 126 | 78.2- | 98 | 22.1- |
| Loans Held for Sale | 48 | 45 | 5.1- | 50 | 11.3 |
| TOTAL LOANS OUTSTANDING | 34,644 | 34,620 | 0.1- | 34,826 | 0.6 |
| Unsecured Credit Card Loans | 1,574 | 1,583 | 0.6 | 1,636 | 3.4 |
| All Other Unsecured Loans | 1,838 | 1,918 | 4.4 | 2,030 | 5.8 |
| New Vehicle Loans | 5,915 | 5,983 | 1.1 | 5,739 | 4.1- |
| Used Vehicle Loans | 8,393 | 7,872 | 6.2- | 7,721 | 1.9- |
| First Mortgage Real Estate Loans/LOC | 8,678 | 8,920 | 2.8 | 9,233 | 3.5 |
| Other Real Estate Loans/LOC | 5,849 | 6,006 | 2.7 | 6,143 | 2.3 |
| Leases Receivable | 33 | 28 | 14.3- | 24 | 12.8- |
| All Other Loans/LOC | 2,365 | 2,310 | 2.3- | 2,298 | 0.5- |
| Allowance For Loan Losses | 242 | 246 | 1.7 | 252 | 2.6 |
| Foreclosed and Repossessed Assets | 32 | 47 | 46.4 | 51 | 10.0 |
| Land and Building | 1,198 | 1,241 | 3.6 | 1,339 | 7.9 |
| Other Fixed Assets | 272 | 282 | 3.5 | 275 | 2.3- |
| NCUSIF Capitalization Deposit | 429 | 421 | 1.8- | 427 | 1.5 |
| Other Assets | 648 | 674 | 4.0 | 728 | 8.0 |
| TOTAL ASSETS | 52,968 | 52,179 | 1.5- | 53,046 | 1.7 |
| LIABILITIES | | | | | |
| Total Borrowings | 656 | 484 | 26.2- | 433 | 10.6- |
| Accrued Dividends/Interest Payable | 45 | 58 | 31.1 | 66 | 12.8 |
| Acct Payable and Other Liabilities | 316 | 332 | 5.1 | 343 | 3.3 |
| Uninsured Secondary Capital | 2 | 2 | 10.7- | 16 | 626.1 |
| TOTAL LIABILITIES | 1,019 | 877 | 14.0- | 858 | 2.2- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 45,682 | 44,884 | 1.7- | 45,563 | 1.5 |
| Share Drafts | 6,176 | 6,140 | 0.6- | 5,885 | 4.1- |
| Regular Shares | 18,052 | 16,182 | 10.4- | 15,018 | 7.2- |
| Money Market Shares | 5,639 | 4,887 | 13.3- | 5,222 | 6.9 |
| Share Certificates/CDs | 11,428 | 13,268 | 16.1 | 14,906 | 12.3 |
| IRA/Keogh Accounts | 3,709 | 3,762 | 1.4 | 3,932 | 4.5 |
| All Other Shares | 424 | 372 | 12.3- | 325 | 12.7- |
| Non-Member Deposits | 254 | 274 | 8.2 | 275 | 0.2 |
| Regular Reserves | 1,568 | 1,545 | 1.5- | 1,554 | 0.6 |
| APPR. For Non-Conf. Invest. | 3 | 2 | 24.7- | 2 | 2.5- |
| Accum. Unrealized G/L on A-F-S | -63 | -43 | 32.4 | -27 | 37.3 |
| Other Reserves | 304 | 298 | 2.2- | 280 | 6.1- |
| Undivided Earnings | 4,455 | 4,616 | 3.6 | 4,817 | 4.3 |
| TOTAL EQUITY | 6,267 | 6,418 | 2.4 | 6,625 | 3.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 52,968 | 52,179 | 1.5- | 53,046 | 1.7 |

* Amount Less than + or - 1 Million

TABLE 13
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 5: Asset Size \$100,000,000 to \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 921 | 913 | 0.9- | 915 | 0.2 |
| Cash & Equivalents | 13,190 | 14,713 | 11.5 | 15,084 | 2.5 |
| TOTAL INVESTMENTS | 41,364 | 35,210 | 14.9- | 34,875 | 1.0- |
| U.S. Government Obligations | 605 | 588 | 2.9- | 270 | 54.1- |
| Federal Agency Securities | 25,752 | 19,728 | 23.4- | 17,160 | 13.0- |
| Mutual Fund & Common Trusts | 338 | 330 | 2.3- | 294 | 10.7- |
| MCSD and PIC at Corporate CU | 1,102 | 1,046 | 5.1- | 1,049 | 0.3 |
| All Other Corporate Credit Union | 7,228 | 7,724 | 6.9 | 9,334 | 20.8 |
| Commercial Banks, S&Ls | 4,314 | 3,223 | 25.3- | 3,775 | 17.1 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 291 | 317 | 8.9 | 386 | 21.7 |
| All Other Investments | 1,734 | 618 | 64.3- | 717 | 16.0 |
| Loans Held for Sale | 262 | 227 | 13.2- | 210 | 7.7- |
| TOTAL LOANS OUTSTANDING | 135,112 | 137,397 | 1.7 | 138,083 | 0.5 |
| Unsecured Credit Card Loans | 6,497 | 6,620 | 1.9 | 6,749 | 1.9 |
| All Other Unsecured Loans | 5,574 | 5,690 | 2.1 | 6,118 | 7.5 |
| New Vehicle Loans | 24,604 | 24,183 | 1.7- | 22,313 | 7.7- |
| Used Vehicle Loans | 28,738 | 27,638 | 3.8- | 26,497 | 4.1- |
| First Mortgage Real Estate Loans/LOC | 40,042 | 41,793 | 4.4 | 44,138 | 5.6 |
| Other Real Estate Loans/LOC | 22,230 | 23,915 | 7.6 | 24,633 | 3.0 |
| Leases Receivable | 215 | 205 | 4.6- | 153 | 25.2- |
| All Other Loans/LOC | 7,212 | 7,352 | 1.9 | 7,483 | 1.8 |
| Allowance For Loan Losses | 944 | 923 | 2.2- | 1,010 | 9.4 |
| Foreclosed and Repossessed Assets | 102 | 130 | 26.9 | 213 | 64.2 |
| Land and Building | 4,137 | 4,437 | 7.3 | 4,721 | 6.4 |
| Other Fixed Assets | 1,010 | 1,044 | 3.3 | 1,103 | 5.6 |
| NCUSIF Capitalization Deposit | 1,523 | 1,516 | 0.5- | 1,532 | 1.1 |
| Other Assets | 2,787 | 2,986 | 7.1 | 3,063 | 2.6 |
| TOTAL ASSETS | 198,543 | 196,737 | 0.9- | 197,874 | 0.6 |
| LIABILITIES | | | | | |
| Total Borrowings | 4,241 | 4,134 | 2.5- | 4,105 | 0.7- |
| Accrued Dividends/Interest Payable | 162 | 182 | 12.6 | 208 | 13.9 |
| Acct Payable and Other Liabilities | 1,655 | 1,691 | 2.1 | 1,721 | 1.8 |
| Uninsured Secondary Capital | 7 | 7 | 0.9 | 7 | 4.2- |
| TOTAL LIABILITIES | 6,065 | 6,014 | 0.9- | 6,039 | 0.4 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 170,252 | 167,731 | 1.5- | 168,383 | 0.4 |
| Share Drafts | 24,875 | 24,007 | 3.5- | 23,026 | 4.1- |
| Regular Shares | 56,549 | 48,525 | 14.2- | 44,095 | 9.1- |
| Money Market Shares | 28,265 | 26,262 | 7.1- | 27,137 | 3.3 |
| Share Certificates/CDs | 45,015 | 53,079 | 17.9 | 57,575 | 8.5 |
| IRA/Keogh Accounts | 13,342 | 13,635 | 2.2 | 14,187 | 4.0 |
| All Other Shares | 1,582 | 1,518 | 4.1- | 1,599 | 5.3 |
| Non-Member Deposits | 624 | 706 | 13.1 | 765 | 8.2 |
| Regular Reserves | 5,164 | 5,087 | 1.5- | 5,025 | 1.2- |
| APPR. For Non-Conf. Invest. | 31 | 23 | 25.1- | 47 | 103.2 |
| Accum. Unrealized G/L on A-F-S | -313 | -160 | 48.9 | -78 | 51.2 |
| Other Reserves | 1,594 | 1,451 | 9.0- | 1,466 | 1.0 |
| Undivided Earnings | 15,750 | 16,591 | 5.3 | 16,990 | 2.4 |
| TOTAL EQUITY | 22,226 | 22,993 | 3.4 | 23,451 | 2.0 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 198,543 | 196,737 | 0.9- | 197,874 | 0.6 |

* Amount Less than + or - 1 Million

TABLE 14
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 266 | 287 | 7.9 | 304 | 5.9 |
| Cash & Equivalents | 20,962 | 25,103 | 19.8 | 24,696 | 1.6- |
| TOTAL INVESTMENTS | 72,950 | 70,012 | 4.0- | 79,026 | 12.9 |
| U.S. Government Obligations | 1,241 | 1,085 | 12.6- | 4,127 | 280.4 |
| Federal Agency Securities | 48,202 | 41,407 | 14.1- | 41,605 | 0.5 |
| Mutual Fund & Common Trusts | 1,173 | 1,165 | 0.7- | 1,407 | 20.8 |
| MCSD and PIC at Corporate CU | 1,091 | 1,166 | 6.9 | 1,415 | 21.4 |
| All Other Corporate Credit Union | 13,935 | 15,565 | 11.7 | 18,472 | 18.7 |
| Commercial Banks, S&Ls | 1,396 | 960 | 31.3- | 1,005 | 4.7 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 68 | 139 | 102.5 | 408 | 194.3 |
| All Other Investments | 5,845 | 1,452 | 75.2- | 1,985 | 36.7 |
| Loans Held for Sale | 715 | 647 | 9.5- | 656 | 1.5 |
| TOTAL LOANS OUTSTANDING | 240,498 | 274,681 | 14.2 | 308,420 | 12.3 |
| Unsecured Credit Card Loans | 13,891 | 16,407 | 18.1 | 19,823 | 20.8 |
| All Other Unsecured Loans | 9,134 | 10,427 | 14.2 | 11,796 | 13.1 |
| New Vehicle Loans | 42,986 | 47,879 | 11.4 | 49,078 | 2.5 |
| Used Vehicle Loans | 36,782 | 39,876 | 8.4 | 43,402 | 8.8 |
| First Mortgage Real Estate Loans/LOC | 87,808 | 100,559 | 14.5 | 117,827 | 17.2 |
| Other Real Estate Loans/LOC | 39,039 | 47,806 | 22.5 | 54,412 | 13.8 |
| Leases Receivable | 1,174 | 912 | 22.3- | 692 | 24.2- |
| All Other Loans/LOC | 9,684 | 10,816 | 11.7 | 11,390 | 5.3 |
| Allowance For Loan Losses | 1,690 | 1,719 | 1.7 | 2,195 | 27.7 |
| Foreclosed and Repossessed Assets | 121 | 173 | 42.8 | 269 | 56.0 |
| Land and Building | 4,545 | 5,275 | 16.0 | 6,214 | 17.8 |
| Other Fixed Assets | 1,463 | 1,698 | 16.1 | 1,993 | 17.4 |
| NCUSIF Capitalization Deposit | 2,485 | 2,733 | 10.0 | 3,035 | 11.0 |
| Other Assets | 5,014 | 5,974 | 19.1 | 6,550 | 9.6 |
| TOTAL ASSETS | 347,063 | 384,577 | 10.8 | 428,664 | 11.5 |
| LIABILITIES | | | | | |
| Total Borrowings | 14,370 | 15,722 | 9.4 | 23,210 | 47.6 |
| Accrued Dividends/Interest Payable | 245 | 375 | 53.3 | 421 | 12.4 |
| Acct Payable and Other Liabilities | 3,359 | 3,580 | 6.6 | 4,006 | 11.9 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 17,974 | 19,677 | 9.5 | 27,637 | 40.5 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 293,003 | 323,794 | 10.5 | 356,050 | 10.0 |
| Share Drafts | 38,644 | 32,866 | 15.0- | 35,862 | 9.1 |
| Regular Shares | 81,063 | 83,945 | 3.6 | 79,756 | 5.0- |
| Money Market Shares | 59,614 | 64,705 | 8.5 | 74,299 | 14.8 |
| Share Certificates/CDs | 83,336 | 107,851 | 29.4 | 127,575 | 18.3 |
| IRA/Keogh Accounts | 26,601 | 30,178 | 13.4 | 34,431 | 14.1 |
| All Other Shares | 2,729 | 2,883 | 5.7 | 3,110 | 7.9 |
| Non-Member Deposits | 1,015 | 1,366 | 34.6 | 1,018 | 25.5- |
| Regular Reserves | 8,035 | 8,757 | 9.0 | 9,206 | 5.1 |
| APPR. For Non-Conf. Invest. | 8 | 13 | 60.6 | 21 | 54.1 |
| Accum. Unrealized G/L on A-F-S | -619 | -425 | 31.3 | -298 | 29.9 |
| Other Reserves | 5,654 | 5,814 | 2.8 | 6,235 | 7.2 |
| Undivided Earnings | 23,007 | 26,947 | 17.1 | 29,814 | 10.6 |
| TOTAL EQUITY | 36,086 | 41,106 | 13.9 | 44,976 | 9.4 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 347,063 | 384,577 | 10.8 | 428,664 | 11.5 |

* Amount Less than + or - 1 Million

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|-------------|-----------|--------------|
| Number of Credit Unions | 1,498 | 1,413 | 5.7- | 1,335 | 5.5- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 59 | 58 | 1.6- | 57 | 3.2- |
| (Less) Interest Refund | 0* | 0* | 37.4 | 0* | 28.9 |
| Income from Investments | 15 | 20 | 31.8 | 21 | 4.5 |
| Trading Profits and Losses | 0* | 0* | 58.9- | 0* | 664.0 |
| TOTAL INTEREST INCOME | 75 | 79 | 5.2 | 78 | 1.2- |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 16 | 19 | 15.3 | 20 | 7.4 |
| Interest on Deposits | 0* | 0* | 3.5 | 0* | 32.8 |
| Interest on Borrowed Money | 0* | 0* | 65.6 | 0* | 23.4- |
| TOTAL INTEREST EXPENSE | 17 | 19 | 15.6 | 21 | 7.4 |
| PROVISION FOR LOAN & LEASE LOSSES | 8 | 8 | 3.0 | 7 | 10.3- |
| NET INTEREST INCOME AFTER PLL | 50 | 51 | 2.1 | 49 | 3.1- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 4 | 4 | 0.1 | 3 | 10.7- |
| Other Operating Income | 1 | 1 | 0.0- | 0* | 21.5- |
| Gain (Loss) on Investments | -0* | -0* | 195.9- | 0* | 382.4 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 93.1- | 0* | 507.8 |
| Other Non-Oper Income (Expense) | 1 | 2 | 44.0 | 2 | 9.6 |
| TOTAL NON-INTEREST INCOME | 6 | 7 | 5.8 | 6 | 5.4- |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 26 | 26 | 1.0 | 26 | 1.6- |
| Travel and Conference Expense | 0* | 0* | 1.0 | 0* | 7.6 |
| Office Occupancy Expense | 3 | 3 | 0.8 | 3 | 1.2- |
| Office Operations Expense | 11 | 11 | 0.6- | 11 | 0.3- |
| Educational & Promotional Expense | 0* | 0* | 7.7 | 0* | 8.5- |
| Loan Servicing Expense | 0* | 0* | 1.4 | 0* | 3.3- |
| Professional and Outside Services | 4 | 4 | 0.9- | 4 | 3.6 |
| Member Insurance | 4 | 3 | 4.5- | 3 | 9.7- |
| Operating Fees | 0* | 0* | 8.4- | 0* | 8.0 |
| Miscellaneous Operating Expenses | 3 | 3 | 5.5- | 3 | 3.8- |
| TOTAL NON-INTEREST EXPENSE | 53 | 53 | 0.3- | 52 | 1.4- |
| NET INCOME | 3 | 4 | 56.7 | 3 | 26.7- |
| Transfer to Regular Reserve | 0* | 0* | 51.5 | 0* | 3.6 |

* Amount Less than + or - 1 Million

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 2,522 | 2,392 | 5.2- | 2,264 | 5.4- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 561 | 567 | 1.0 | 560 | 1.2- |
| (Less) Interest Refund | 1 | 0* | 16.2- | 1 | 23.1 |
| Income from Investments | 170 | 201 | 18.5 | 207 | 3.0 |
| Trading Profits and Losses | 0* | 0* | 38.6- | 0* | 294.1 |
| TOTAL INTEREST INCOME | 730 | 767 | 5.1 | 766 | 0.1- |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 166 | 201 | 21.4 | 220 | 9.4 |
| Interest on Deposits | 7 | 10 | 38.0 | 12 | 23.1 |
| Interest on Borrowed Money | 1 | 3 | 72.8 | 2 | 35.5- |
| TOTAL INTEREST EXPENSE | 175 | 214 | 22.5 | 234 | 9.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 60 | 48 | 20.5- | 43 | 9.5- |
| NET INTEREST INCOME AFTER PLL | 496 | 506 | 2.0 | 489 | 3.3- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 77 | 78 | 1.6 | 79 | 0.6 |
| Other Operating Income | 18 | 18 | 3.6- | 19 | 5.3 |
| Gain (Loss) on Investments | -0* | -0* | 5.8- | -0* | 66.4 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 64.5- | 2 | 1,674.1 |
| Other Non-Oper Income (Expense) | 7 | 4 | 35.9- | 4 | 4.5- |
| TOTAL NON-INTEREST INCOME | 102 | 100 | 2.1- | 103 | 3.1 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 274 | 275 | 0.3 | 272 | 1.0- |
| Travel and Conference Expense | 6 | 6 | 2.3 | 6 | 4.5- |
| Office Occupancy Expense | 27 | 27 | 1.1 | 27 | 1.0- |
| Office Operations Expense | 109 | 108 | 0.6- | 107 | 0.7- |
| Educational & Promotional Expense | 8 | 8 | 2.6- | 8 | 5.3 |
| Loan Servicing Expense | 15 | 16 | 1.5 | 16 | 1.1- |
| Professional and Outside Services | 44 | 44 | 0.9- | 45 | 1.6 |
| Member Insurance | 18 | 16 | 6.4- | 15 | 9.2- |
| Operating Fees | 5 | 5 | 3.7- | 5 | 5.3- |
| Miscellaneous Operating Expenses | 22 | 22 | 1.4- | 23 | 4.5 |
| TOTAL NON-INTEREST EXPENSE | 530 | 528 | 0.2- | 524 | 0.8- |
| NET INCOME | 68 | 78 | 13.7 | 68 | 12.3- |
| Transfer to Regular Reserve | 8 | 11 | 31.0 | 9 | 13.3- |

* Amount Less than + or - 1 Million

TABLE 17
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|-------------|
| Number of Credit Unions | 2,732 | 2,610 | 4.5- | 2,529 | 3.1- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 2,596 | 2,699 | 4.0 | 2,716 | 0.6 |
| (Less) Interest Refund | 4 | 5 | 22.0 | 5 | 3.1- |
| Income from Investments | 744 | 844 | 13.4 | 923 | 9.4 |
| Trading Profits and Losses | -0* | -0* | 58.3 | 0* | 101.5 |
| TOTAL INTEREST INCOME | 3,336 | 3,538 | 6.1 | 3,634 | 2.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 776 | 980 | 26.3 | 1,126 | 14.9 |
| Interest on Deposits | 71 | 103 | 44.5 | 129 | 25.4 |
| Interest on Borrowed Money | 13 | 21 | 57.5 | 11 | 47.6- |
| TOTAL INTEREST EXPENSE | 860 | 1,103 | 28.3 | 1,266 | 14.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 232 | 186 | 19.6- | 195 | 4.6 |
| NET INTEREST INCOME AFTER PLL | 2,244 | 2,248 | 0.2 | 2,173 | 3.3- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 515 | 534 | 3.7 | 544 | 1.9 |
| Other Operating Income | 148 | 155 | 4.8 | 159 | 2.3 |
| Gain (Loss) on Investments | -1 | -1 | 30.0- | -0* | 92.2 |
| Gain (Loss) on Disp of Fixed Assets | 3 | 4 | 60.3 | 4 | 0.9 |
| Other Non-Oper Income (Expense) | 14 | 8 | 41.3- | 10 | 26.2 |
| TOTAL NON-INTEREST INCOME | 678 | 700 | 3.2 | 717 | 2.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 1,217 | 1,228 | 0.9 | 1,221 | 0.6- |
| Travel and Conference Expense | 37 | 37 | 1.3 | 37 | 0.8- |
| Office Occupancy Expense | 159 | 165 | 3.5 | 167 | 1.4 |
| Office Operations Expense | 514 | 513 | 0.1- | 509 | 0.8- |
| Educational & Promotional Expense | 73 | 75 | 2.1 | 77 | 2.9 |
| Loan Servicing Expense | 123 | 123 | 0.3 | 119 | 3.7- |
| Professional and Outside Services | 262 | 271 | 3.4 | 269 | 0.4- |
| Member Insurance | 34 | 30 | 11.3- | 27 | 11.7- |
| Operating Fees | 18 | 17 | 2.6- | 17 | 2.1- |
| Miscellaneous Operating Expenses | 75 | 75 | 0.0 | 73 | 2.3- |
| TOTAL NON-INTEREST EXPENSE | 2,512 | 2,535 | 0.9 | 2,516 | 0.7- |
| NET INCOME | 410 | 413 | 0.8 | 374 | 9.4- |
| Transfer to Regular Reserve | 46 | 31 | 32.3- | 30 | 2.1- |

* Amount Less than + or - 1 Million

TABLE 18
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|--------------|
| Number of Credit Unions | 756 | 747 | 1.2- | 754 | 0.9 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 2,195 | 2,322 | 5.8 | 2,447 | 5.4 |
| (Less) Interest Refund | 2 | 4 | 94.8 | 5 | 8.9 |
| Income from Investments | 509 | 597 | 17.3 | 706 | 18.1 |
| Trading Profits and Losses | 0* | 0* | 103.1 | 0* | 25.5- |
| TOTAL INTEREST INCOME | 2,702 | 2,915 | 7.9 | 3,148 | 8.0 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 648 | 851 | 31.5 | 1,042 | 22.3 |
| Interest on Deposits | 88 | 124 | 41.9 | 165 | 32.6 |
| Interest on Borrowed Money | 21 | 28 | 29.8 | 21 | 24.4- |
| TOTAL INTEREST EXPENSE | 757 | 1,003 | 32.6 | 1,227 | 22.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 200 | 179 | 10.5- | 185 | 3.7 |
| NET INTEREST INCOME AFTER PLL | 1,746 | 1,733 | 0.7- | 1,735 | 0.1 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 504 | 532 | 5.5 | 553 | 3.9 |
| Other Operating Income | 171 | 179 | 4.6 | 194 | 8.3 |
| Gain (Loss) on Investments | -0* | 0* | 168.2 | 1 | 162.1 |
| Gain (Loss) on Disp of Fixed Assets | 6 | 5 | 15.2- | 4 | 29.3- |
| Other Non-Oper Income (Expense) | 9 | 6 | 39.2- | 7 | 30.9 |
| TOTAL NON-INTEREST INCOME | 691 | 723 | 4.7 | 760 | 5.1 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 1,003 | 1,025 | 2.2 | 1,068 | 4.1 |
| Travel and Conference Expense | 33 | 34 | 2.3 | 35 | 3.3 |
| Office Occupancy Expense | 137 | 142 | 3.8 | 153 | 7.3 |
| Office Operations Expense | 424 | 428 | 0.9 | 441 | 3.0 |
| Educational & Promotional Expense | 77 | 82 | 6.4 | 82 | 0.2 |
| Loan Servicing Expense | 115 | 112 | 2.5- | 114 | 2.0 |
| Professional and Outside Services | 197 | 203 | 3.0 | 213 | 4.8 |
| Member Insurance | 13 | 13 | 3.5- | 12 | 7.3- |
| Operating Fees | 11 | 11 | 0.8 | 12 | 1.4 |
| Miscellaneous Operating Expenses | 56 | 57 | 2.9 | 53 | 7.5- |
| TOTAL NON-INTEREST EXPENSE | 2,067 | 2,108 | 2.0 | 2,182 | 3.5 |
| NET INCOME | 370 | 348 | 5.9- | 313 | 10.1- |
| Transfer to Regular Reserve | 36 | 22 | 39.1- | 18 | 17.1- |

* Amount Less than + or - 1 Million

TABLE 19
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 5: Asset Size \$100,000,000 to \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|---------------|-------------|---------------|--------------|
| Number of Credit Unions | 921 | 913 | 0.9- | 915 | 0.2 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 8,051 | 8,787 | 9.1 | 9,267 | 5.5 |
| (Less) Interest Refund | 17 | 11 | 37.7- | 14 | 26.4 |
| Income from Investments | 1,715 | 1,944 | 13.3 | 2,247 | 15.6 |
| Trading Profits and Losses | 0* | 0* | 417.4 | 0* | 16.4 |
| TOTAL INTEREST INCOME | 9,749 | 10,721 | 10.0 | 11,502 | 7.3 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 2,510 | 3,296 | 31.3 | 3,980 | 20.7 |
| Interest on Deposits | 428 | 600 | 40.2 | 759 | 26.5 |
| Interest on Borrowed Money | 137 | 198 | 44.8 | 165 | 16.4- |
| TOTAL INTEREST EXPENSE | 3,074 | 4,094 | 33.2 | 4,905 | 19.8 |
| PROVISION FOR LOAN & LEASE LOSSES | 792 | 630 | 20.5- | 832 | 32.2 |
| NET INTEREST INCOME AFTER PLL | 5,883 | 5,997 | 1.9 | 5,765 | 3.9- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 1,965 | 2,064 | 5.0 | 2,122 | 2.8 |
| Other Operating Income | 713 | 768 | 7.6 | 835 | 8.8 |
| Gain (Loss) on Investments | -4 | -2 | 42.0 | 3 | 236.9 |
| Gain (Loss) on Disp of Fixed Assets | 30 | 14 | 53.0- | 24 | 72.1 |
| Other Non-Oper Income (Expense) | 52 | 43 | 16.7- | 38 | 12.1- |
| TOTAL NON-INTEREST INCOME | 2,757 | 2,886 | 4.7 | 3,022 | 4.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 3,535 | 3,698 | 4.6 | 3,818 | 3.3 |
| Travel and Conference Expense | 107 | 112 | 4.6 | 112 | 0.5 |
| Office Occupancy Expense | 482 | 523 | 8.4 | 559 | 7.0 |
| Office Operations Expense | 1,449 | 1,483 | 2.3 | 1,521 | 2.6 |
| Educational & Promotional Expense | 298 | 319 | 7.1 | 336 | 5.4 |
| Loan Servicing Expense | 416 | 423 | 1.9 | 422 | 0.4- |
| Professional and Outside Services | 515 | 543 | 5.3 | 563 | 3.8 |
| Member Insurance | 29 | 25 | 13.4- | 24 | 4.8- |
| Operating Fees | 37 | 37 | 0.2 | 36 | 1.4- |
| Miscellaneous Operating Expenses | 175 | 186 | 6.2 | 187 | 0.6 |
| TOTAL NON-INTEREST EXPENSE | 7,043 | 7,348 | 4.3 | 7,579 | 3.1 |
| NET INCOME | 1,596 | 1,536 | 3.8- | 1,208 | 21.3- |
| Transfer to Regular Reserve | 136 | 114 | 16.7- | 94 | 17.0- |

* Amount Less than + or - 1 Million

TABLE 20
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 266 | 287 | 7.9 | 304 | 5.9 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 13,261 | 16,429 | 23.9 | 19,359 | 17.8 |
| (Less) Interest Refund | 12 | 33 | 168.6 | 36 | 8.0 |
| Income from Investments | 3,063 | 3,776 | 23.3 | 4,658 | 23.3 |
| Trading Profits and Losses | -0* | 3 | 476.6 | 10 | 248.0 |
| TOTAL INTEREST INCOME | 16,310 | 20,175 | 23.7 | 23,991 | 18.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 5,371 | 8,133 | 51.4 | 10,477 | 28.8 |
| Interest on Deposits | 640 | 992 | 54.9 | 1,375 | 38.6 |
| Interest on Borrowed Money | 511 | 696 | 36.3 | 869 | 24.9 |
| TOTAL INTEREST EXPENSE | 6,522 | 9,821 | 50.6 | 12,721 | 29.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 1,327 | 1,117 | 15.9- | 1,885 | 68.8 |
| NET INTEREST INCOME AFTER PLL | 8,461 | 9,237 | 9.2 | 9,385 | 1.6 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 2,394 | 2,698 | 12.7 | 3,080 | 14.2 |
| Other Operating Income | 1,547 | 1,850 | 19.6 | 2,223 | 20.2 |
| Gain (Loss) on Investments | -10 | -14 | 46.5- | -29 | 107.2- |
| Gain (Loss) on Disp of Fixed Assets | 15 | 32 | 113.9 | 23 | 26.6- |
| Other Non-Oper Income (Expense) | 95 | 51 | 46.0- | 37 | 27.6- |
| TOTAL NON-INTEREST INCOME | 4,041 | 4,616 | 14.2 | 5,334 | 15.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 4,683 | 5,293 | 13.0 | 6,032 | 14.0 |
| Travel and Conference Expense | 105 | 122 | 16.5 | 138 | 13.3 |
| Office Occupancy Expense | 659 | 769 | 16.7 | 887 | 15.2 |
| Office Operations Expense | 1,955 | 2,156 | 10.3 | 2,398 | 11.2 |
| Educational & Promotional Expense | 351 | 422 | 20.3 | 489 | 15.8 |
| Loan Servicing Expense | 600 | 697 | 16.2 | 791 | 13.5 |
| Professional and Outside Services | 586 | 665 | 13.4 | 762 | 14.6 |
| Member Insurance | 26 | 24 | 7.1- | 22 | 10.0- |
| Operating Fees | 37 | 42 | 13.2 | 42 | 0.4 |
| Miscellaneous Operating Expenses | 289 | 318 | 10.0 | 388 | 22.0 |
| TOTAL NON-INTEREST EXPENSE | 9,290 | 10,509 | 13.1 | 11,948 | 13.7 |
| NET INCOME | 3,211 | 3,345 | 4.2 | 2,771 | 17.2- |
| Transfer to Regular Reserve | 342 | 410 | 19.8 | 359 | 12.4- |

* Amount Less than + or - 1 Million

**TABLE 21
FEDERALLY INSURED CREDIT UNIONS
NEGATIVE NET INCOME, AND CAMEL RATING DATA**

Negative Net Income Data as of December 31

| Year | Total Number of Credit Unions | Number Experiencing Losses | Percent of Total | Negative Earnings (in thousands) |
|------|-------------------------------|----------------------------|------------------|----------------------------------|
| 2003 | 9,369 | 1,183 | 12.63 | -116,645 |
| 2004 | 9,014 | 1,205 | 13.37 | -104,845 |
| 2005 | 8,695 | 1,039 | 11.95 | -196,848 |
| 2006 | 8,362 | 905 | 10.82 | -203,356 |
| 2007 | 8,101 | 1,010 | 12.47 | -459,185 |

Losses By Assets Size as of December 31

| Assets Size | Number of Credit Unions | Assets | Negative Earnings | Net Worth |
|----------------------------|-------------------------|----------------|-------------------|---------------|
| Less Than 2 Million | 274 | 241,019,032 | -5,777,250 | 43,566,032 |
| 2 Million To 10 Million | 317 | 1,655,722,871 | -20,908,342 | 226,619,065 |
| 10 Million To 50 Million | 266 | 6,457,770,672 | -60,466,460 | 771,049,490 |
| 50 Million To 100 Million | 61 | 4,395,546,441 | -44,893,391 | 478,939,592 |
| 100 Million To 500 Million | 73 | 15,579,746,602 | -176,029,899 | 1,471,736,257 |
| 500 Million and Over | 19 | 21,735,280,839 | -151,109,879 | 2,101,207,864 |
| Total | 1,010 | 50,065,086,457 | -459,185,221 | 5,093,118,300 |

*** Number of Credit Unions By Camel Rating as of December 31**

| Year | Camel 1 | Camel 2 | Camel 3 | Camel 4 | Camel 5 | Total |
|------|---------|---------|---------|---------|---------|-------|
| 2003 | 2,007 | 5,379 | 1,764 | 207 | 10 | 9,367 |
| 2004 | 1,787 | 5,235 | 1,745 | 239 | 8 | 9,014 |
| 2005 | 1,621 | 5,129 | 1,674 | 261 | 8 | 8,693 |
| 2006 | 1,601 | 5,009 | 1,510 | 228 | 12 | 8,360 |
| 2007 | 1,567 | 4,901 | 1,421 | 209 | 3 | 8,101 |

Camel Rating 4 and 5 as of December 31

| Year | Number of Credit Unions | % of Total Credit Unions | Shares | % of Total Shares |
|------|-------------------------|--------------------------|---------------|-------------------|
| 2003 | 217 | 2.32 | 3,894,759,910 | 0.74 |
| 2004 | 247 | 2.74 | 4,391,584,857 | 0.79 |
| 2005 | 269 | 3.09 | 5,693,075,256 | 0.99 |
| 2006 | 240 | 2.87 | 5,597,347,456 | 0.93 |
| 2007 | 212 | 2.62 | 5,784,691,879 | 0.91 |

*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

Table 22
100 Largest Federally Insured Credit Unions
December 31, 2007

| Current Rank | Name of Credit Union | Rank 1 Year Ago | City | State | Year Chartered | Assets |
|--------------|-------------------------------------|-----------------|-----------------|-------|----------------|----------------|
| 1 | NAVY | 1 | MERRIFIELD | VA | 1947 | 33,011,919,658 |
| 2 | STATE EMPLOYEES' | 2 | RALEIGH | NC | 1937 | 15,012,864,474 |
| 3 | PENTAGON | 3 | ALEXANDRIA | VA | 1935 | 11,238,961,528 |
| 4 | BOEING EMPLOYEES | 4 | TUKWILA | WA | 1935 | 8,124,002,838 |
| 5 | ORANGE COUNTY TEACHERS | 5 | SANTA ANA | CA | 1934 | 7,491,718,496 |
| 6 | THE GOLDEN 1 | 6 | SACRAMENTO | CA | 1933 | 6,586,032,228 |
| 7 | SUNCOAST SCHOOLS | 7 | TAMPA | FL | 1978 | 5,921,778,384 |
| 8 | ALLIANT | 8 | CHICAGO | IL | 1935 | 4,895,538,833 |
| 9 | AMERICAN AIRLINES | 9 | FT. WORTH | TX | 1982 | 4,492,210,825 |
| 10 | KINECTA | 14 | MANHATTAN BEACH | CA | 1940 | 4,405,079,017 |
| 11 | SECURITY SERVICE | 10 | SAN ANTONIO | TX | 1956 | 4,376,581,461 |
| 12 | AMERICA FIRST | 12 | OGDEN | UT | 1939 | 4,159,281,232 |
| 13 | SAN DIEGO COUNTY | 13 | SAN DIEGO | CA | 1938 | 4,051,140,594 |
| 14 | DIGITAL | 15 | MARLBOROUGH | MA | 1979 | 3,900,046,788 |
| 15 | WESCOM CENTRAL | 11 | PASADENA | CA | 1934 | 3,787,996,389 |
| 16 | STAR ONE | 16 | SUNNYVALE | CA | 1956 | 3,572,209,851 |
| 17 | ALASKA USA | 19 | ANCHORAGE | AK | 1948 | 3,570,432,988 |
| 18 | ESL | 21 | ROCHESTER | NY | 1995 | 3,429,961,319 |
| 19 | CITIZENS EQUITY FIRST | 18 | PEORIA | IL | 1937 | 3,381,549,056 |
| 20 | VYSTAR | 17 | JACKSONVILLE | FL | 1952 | 3,337,330,518 |
| 21 | DESERT SCHOOLS | 20 | PHOENIX | AZ | 1939 | 3,019,886,307 |
| 22 | BETHPAGE | 26 | BETHPAGE | NY | 1941 | 3,017,860,817 |
| 23 | PENNSYLVANIA STATE EMPLOYEES | 23 | HARRISBURG | PA | 1933 | 2,958,520,235 |
| 24 | RANDOLPH-BROOKS | 24 | LIVE OAK | TX | 1952 | 2,952,341,917 |
| 25 | STATE FARM | 22 | BLOOMINGTON | IL | 1936 | 2,776,284,435 |
| 26 | POLICE & FIRE | 28 | PHILADELPHIA | PA | 1938 | 2,636,103,677 |
| 27 | UNITED NATIONS | 27 | LONG ISLAND CIT | NY | 1947 | 2,607,102,757 |
| 28 | DELTA COMMUNITY | 30 | ATLANTA | GA | 1940 | 2,597,726,504 |
| 29 | LOCKHEED | 25 | BURBANK | CA | 1937 | 2,574,484,844 |
| 30 | ONPOINT COMMUNITY | 31 | PORTLAND | OR | 1932 | 2,540,788,548 |
| 31 | ENT | 37 | COLORADO SPRING | CO | 1957 | 2,485,164,659 |
| 32 | BANK FUND STAFF | 32 | WASHINGTON | DC | 1947 | 2,373,898,185 |
| 33 | SAN ANTONIO | 36 | SAN ANTONIO | TX | 1935 | 2,368,461,976 |
| 34 | MOUNTAIN AMERICA | 38 | WEST JORDAN | UT | 1936 | 2,301,878,401 |
| 35 | TEACHERS | 34 | FARMINGVILLE | NY | 1952 | 2,295,764,452 |
| 36 | HUDSON VALLEY | 35 | POUGHKEEPSIE | NY | 1963 | 2,270,431,747 |
| 37 | REDSTONE | 40 | HUNTSVILLE | AL | 1951 | 2,237,349,976 |
| 38 | GTE | 33 | TAMPA | FL | 1935 | 2,084,915,687 |
| 39 | ADDISON AVENUE | 39 | PALO ALTO | CA | 1970 | 2,064,299,364 |
| 40 | VISIONS | 43 | ENDICOTT | NY | 1966 | 1,998,737,845 |
| 41 | TEXANS | 42 | RICHARDSON | TX | 1953 | 1,943,642,484 |
| 42 | EASTMAN | 44 | KINGSPORT | TN | 1934 | 1,932,884,565 |
| 43 | COASTAL | 54 | RALEIGH | NC | 1967 | 1,881,249,738 |
| 44 | DFCU FINANCIAL | 46 | DEARBORN | MI | 1950 | 1,868,073,354 |
| 45 | TEACHERS | 48 | SOUTH BEND | IN | 1931 | 1,856,167,381 |
| 46 | WINGS FINANCIAL | 52 | APPLE VALLEY | MN | 1938 | 1,837,311,606 |
| 47 | EASTERN FINANCIAL FLORIDA | 29 | MIRAMAR | FL | 1937 | 1,834,533,592 |
| 48 | FIRST TECHNOLOGY | 56 | BEAVERTON | OR | 1952 | 1,812,448,761 |
| 49 | ARIZONA | 53 | PHOENIX | AZ | 1936 | 1,810,355,802 |
| 50 | MISSION | 41 | SAN DIEGO | CA | 1961 | 1,798,527,126 |
| 51 | STATE EMPLOYEES CU OF MARYLAND, INC | 51 | LINTHICUM | MD | 1951 | 1,742,632,267 |
| 52 | GROW FINANCIAL | 45 | TAMPA | FL | 1955 | 1,730,275,013 |
| 53 | FAIRWINDS | 70 | ORLANDO | FL | 1949 | 1,729,280,887 |
| 54 | COMMUNITY AMERICA | 60 | KANSAS CITY | MO | 1940 | 1,707,249,311 |
| 55 | REDWOOD | 57 | SANTA ROSA | CA | 1950 | 1,705,720,119 |
| 56 | TOWER | 55 | LAUREL | MD | 1953 | 1,676,652,461 |
| 57 | KERN SCHOOLS | 47 | BAKERSFIELD | CA | 1940 | 1,654,620,537 |
| 58 | BELLCO | 49 | GREENWOOD VLG | CO | 1936 | 1,646,599,496 |
| 59 | TRAVIS | 50 | VACAVILLE | CA | 1951 | 1,643,704,133 |
| 60 | AFFINITY | 68 | BASKING RIDGE | NJ | 1935 | 1,614,660,344 |
| 61 | PROVIDENT | 64 | REDWOOD CITY | CA | 1950 | 1,592,067,441 |
| 62 | EDUCATIONAL EMPLOYEES | 67 | FRESNO | CA | 1934 | 1,584,630,781 |
| 63 | TINKER | 61 | TINKER AFB | OK | 1946 | 1,583,293,686 |

Table 22
100 Largest Federally Insured Credit Unions
December 31, 2007

| Current Rank | Name of Credit Union | Rank | | City | State | Year Chartered | Assets |
|--------------|-------------------------------------|------------|--|-----------------|-------|----------------|---------------|
| | | 1 Year Ago | | | | | |
| 64 | KEESLER | 62 | | BILOXI | MS | 1947 | 1,576,362,874 |
| 65 | VIRGINIA CREDIT UNION, INC., | 65 | | RICHMOND | VA | 1928 | 1,541,083,721 |
| 66 | SPACE COAST | 66 | | MELBOURNE | FL | 1951 | 1,539,849,468 |
| 67 | ATLANTA POSTAL | 63 | | ATLANTA | GA | 1925 | 1,538,410,565 |
| 68 | HARBORONE | 73 | | BROCKTON | MA | 1917 | 1,530,962,097 |
| 69 | APCO EMPLOYEES | 69 | | BIRMINGHAM | AL | 1953 | 1,513,675,475 |
| 70 | NORTHWEST | 59 | | HERNDON | VA | 1947 | 1,502,884,433 |
| 71 | STATE EMPLOYEES | 72 | | ALBANY | NY | 1934 | 1,474,886,592 |
| 72 | NORTH ISLAND FINANCIAL | 58 | | CHULA VISTA | CA | 1940 | 1,452,573,818 |
| 73 | MICHIGAN STATE UNIVERSITY | 75 | | EAST LANSING | MI | 1979 | 1,450,443,221 |
| 74 | WESTERN | 93 | | MANHATTAN BEACH | CA | 1963 | 1,422,813,961 |
| 75 | MEMBERS 1ST | 77 | | MECHANICSBURG | PA | 1950 | 1,415,927,553 |
| 76 | FOUNDERS | 80 | | LANCASTER | SC | 1961 | 1,402,975,043 |
| 77 | PREMIER AMERICA | 79 | | CHATSWORTH | CA | 1957 | 1,385,104,161 |
| 78 | SOUTH CAROLINA | 81 | | N CHARLESTON | SC | 1936 | 1,384,193,930 |
| 79 | TECHNOLOGY | 76 | | SAN JOSE | CA | 1960 | 1,373,683,016 |
| 80 | GECU | 86 | | EL PASO | TX | 1932 | 1,371,525,524 |
| 81 | WASHINGTON STATE EMPLOYEES | 91 | | OLYMPIA | WA | 1957 | 1,359,461,861 |
| 82 | SAFE | 71 | | NORTH HIGHLANDS | CA | 1940 | 1,345,086,427 |
| 83 | BAXTER | 89 | | VERNON HILLS | IL | 1980 | 1,304,755,703 |
| 84 | WRIGHT-PATT | 92 | | FAIRBORN | OH | 1932 | 1,302,729,921 |
| 85 | MUNICIPAL | 82 | | NEW YORK | NY | 1917 | 1,301,042,263 |
| 86 | CHARTWAY | 84 | | VIRGINIA BEACH | VA | 1959 | 1,300,509,338 |
| 87 | MERIWEST | 96 | | SAN JOSE | CA | 1961 | 1,294,198,891 |
| 88 | LAKE MICHIGAN | 87 | | GRAND RAPIDS | MI | 1933 | 1,285,200,382 |
| 89 | VERIDIAN | 88 | | WATERLOO | IA | 1934 | 1,284,209,174 |
| 90 | FIRST COMMUNITY | 94 | | CHESTERFIELD | MO | 1934 | 1,227,570,792 |
| 91 | LANGLEY | 90 | | NEWPORT NEWS | VA | 1936 | 1,224,218,440 |
| 92 | TEXAS DOW EMPLOYEES | 95 | | LAKE JACKSON | TX | 1954 | 1,222,896,746 |
| 93 | AFFINITY PLUS | 97 | | ST. PAUL | MN | 1934 | 1,222,682,098 |
| 94 | MIDFLORIDA | 103 | | LAKELAND | FL | 1978 | 1,202,002,763 |
| 95 | CALIFORNIA | 85 | | GLENDALE | CA | 1933 | 1,197,075,016 |
| 96 | SERVICE | 102 | | PORTSMOUTH | NH | 1957 | 1,194,068,225 |
| 97 | CREDIT UNION OF TEXAS | 74 | | DALLAS | TX | 1931 | 1,187,800,067 |
| 98 | COMMUNITY FIRST CREDIT UNION OF FLO | 100 | | JACKSONVILLE | FL | 1961 | 1,181,284,191 |
| 99 | CENTRAL FLORIDA EDUCATORS | 105 | | LAKE MARY | FL | 1937 | 1,143,259,207 |
| 100 | SCHOOLS FINANCIAL | 83 | | SACRAMENTO | CA | 1934 | 1,131,083,727 |

Table 23
Number of Credit Unions
Federally Insured Credit Unions
December 31, 2007

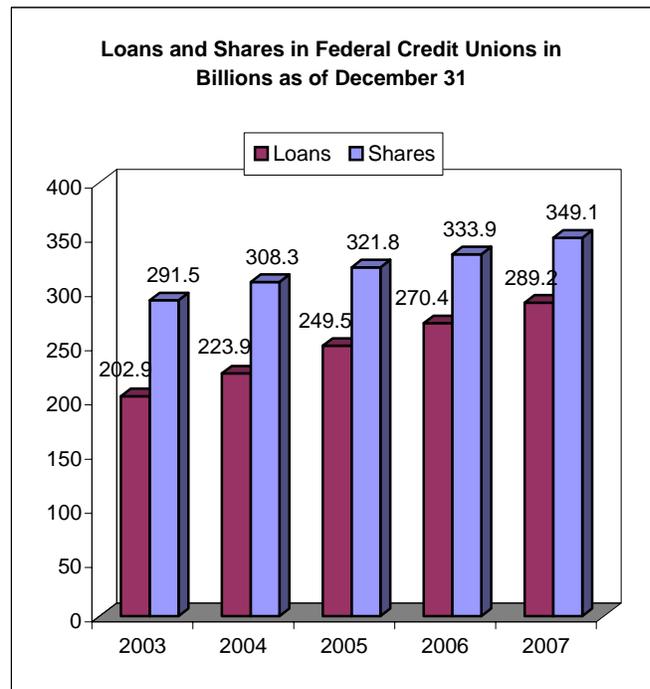
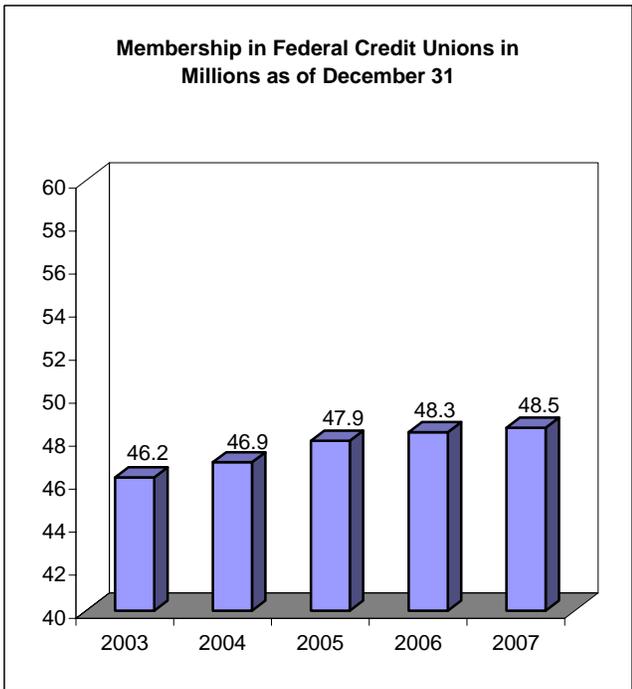
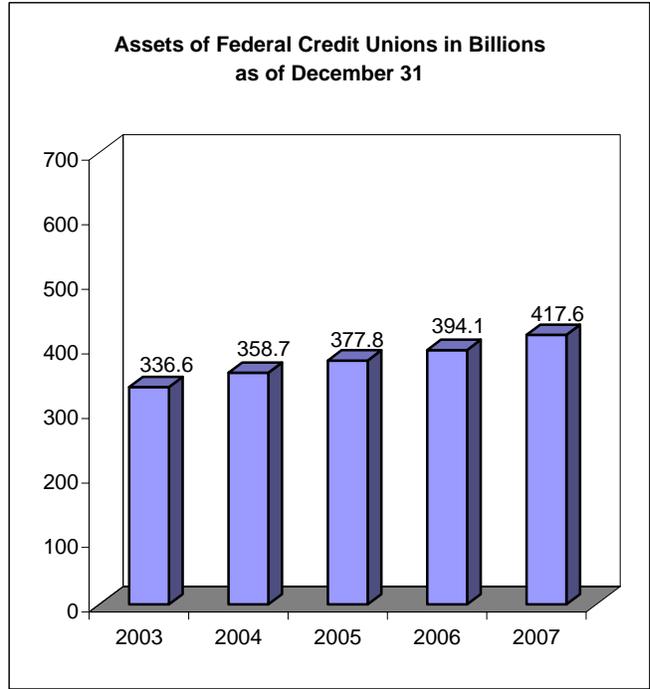
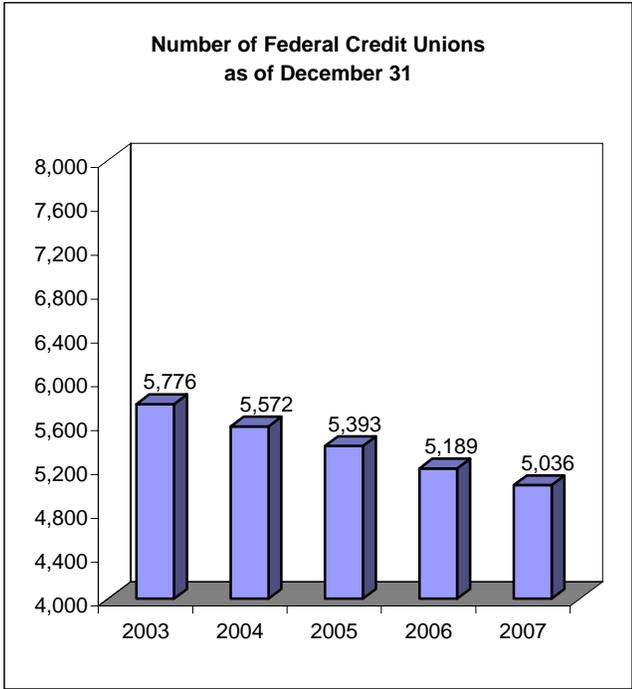
| | Federal Charters | State Charters | Total Number | % of Total |
|----------------------|------------------|----------------|--------------|---------------|
| Alabama | 79 | 66 | 145 | 1.79 |
| Alaska | 11 | 1 | 12 | 0.15 |
| Arizona | 30 | 25 | 55 | 0.68 |
| Arkansas | 68 | | 68 | 0.84 |
| California | 313 | 178 | 491 | 6.06 |
| Colorado | 64 | 58 | 122 | 1.51 |
| Connecticut | 110 | 38 | 148 | 1.83 |
| Delaware | 33 | | 33 | 0.41 |
| District of Columbia | 60 | | 60 | 0.74 |
| Florida | 110 | 85 | 195 | 2.41 |
| Georgia | 110 | 68 | 178 | 2.20 |
| Guam | 2 | | 2 | 0.02 |
| Hawaii | 91 | 2 | 93 | 1.15 |
| Idaho | 21 | 21 | 42 | 0.52 |
| Illinois | 109 | 297 | 406 | 5.01 |
| Indiana | 163 | 29 | 192 | 2.37 |
| Iowa | 1 | 142 | 143 | 1.77 |
| Kansas | 23 | 87 | 110 | 1.36 |
| Kentucky | 67 | 28 | 95 | 1.17 |
| Louisiana | 188 | 48 | 236 | 2.91 |
| Maine | 57 | 12 | 69 | 0.85 |
| Maryland | 106 | 6 | 112 | 1.38 |
| Massachusetts | 133 | 96 | 229 | 2.83 |
| Michigan | 138 | 222 | 360 | 4.44 |
| Minnesota | 66 | 97 | 163 | 2.01 |
| Mississippi | 70 | 29 | 99 | 1.22 |
| Missouri | 15 | 139 | 154 | 1.90 |
| Montana | 53 | 10 | 63 | 0.78 |
| Nebraska | 54 | 20 | 74 | 0.91 |
| Nevada | 16 | 3 | 19 | 0.23 |
| New Hampshire | 6 | 18 | 24 | 0.30 |
| New Jersey | 206 | 19 | 225 | 2.78 |
| New Mexico | 27 | 25 | 52 | 0.64 |
| New York | 465 | 22 | 487 | 6.01 |
| North Carolina | 44 | 72 | 116 | 1.43 |
| North Dakota | 20 | 33 | 53 | 0.65 |
| Ohio | 246 | 119 | 365 | 4.51 |
| Oklahoma | 56 | 24 | 80 | 0.99 |
| Oregon | 63 | 20 | 83 | 1.02 |
| Pennsylvania | 530 | 69 | 599 | 7.39 |
| Puerto Rico | 14 | | 14 | 0.17 |
| Rhode Island | 17 | 11 | 28 | 0.35 |
| South Carolina | 67 | 18 | 85 | 1.05 |
| South Dakota | 49 | | 49 | 0.60 |
| Tennessee | 81 | 111 | 192 | 2.37 |
| Texas | 375 | 220 | 595 | 7.34 |
| Utah | 50 | 57 | 107 | 1.32 |
| Vermont | 8 | 23 | 31 | 0.38 |
| Virgin Islands | 5 | | 5 | 0.06 |
| Virginia | 151 | 54 | 205 | 2.53 |
| Washington | 54 | 78 | 132 | 1.63 |
| West Virginia | 107 | 5 | 112 | 1.38 |
| Wisconsin | 2 | 260 | 262 | 3.23 |
| Wyoming | 32 | | 32 | 0.40 |
| Total | 5,036 | 3,065 | 8,101 | 100.00 |

Table 24
Credit Union Assets by State
Federally Insured Credit Unions
December 31, 2007

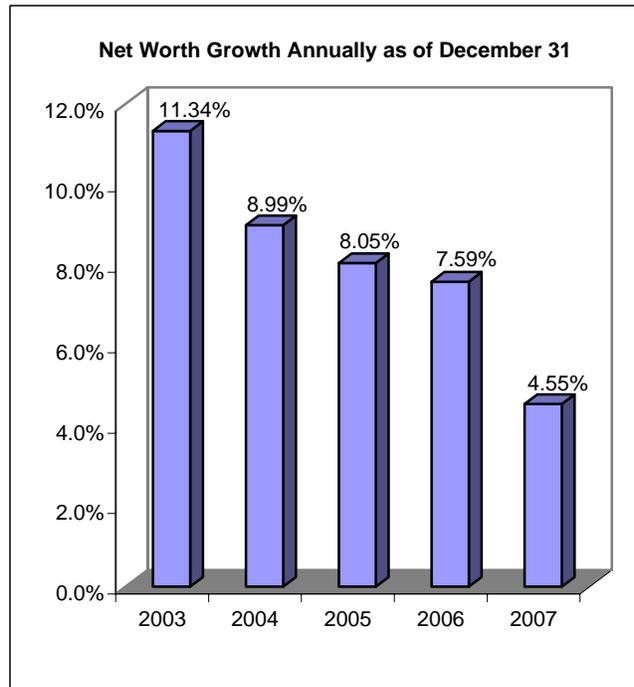
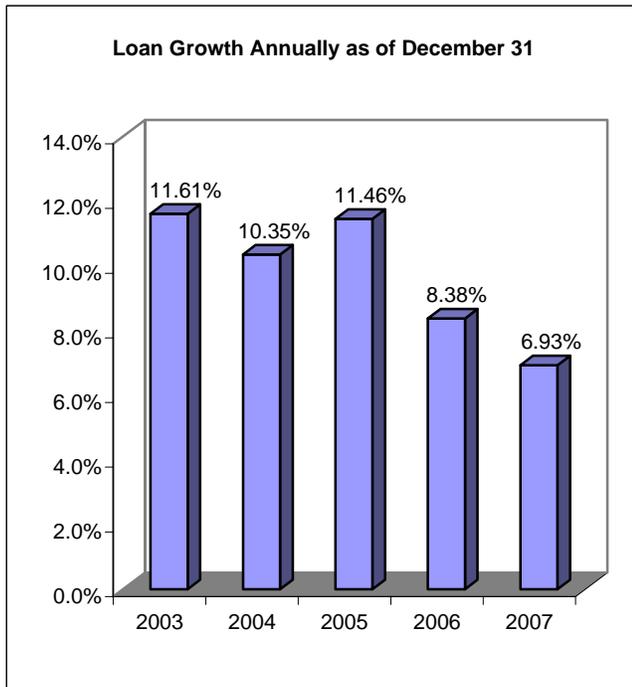
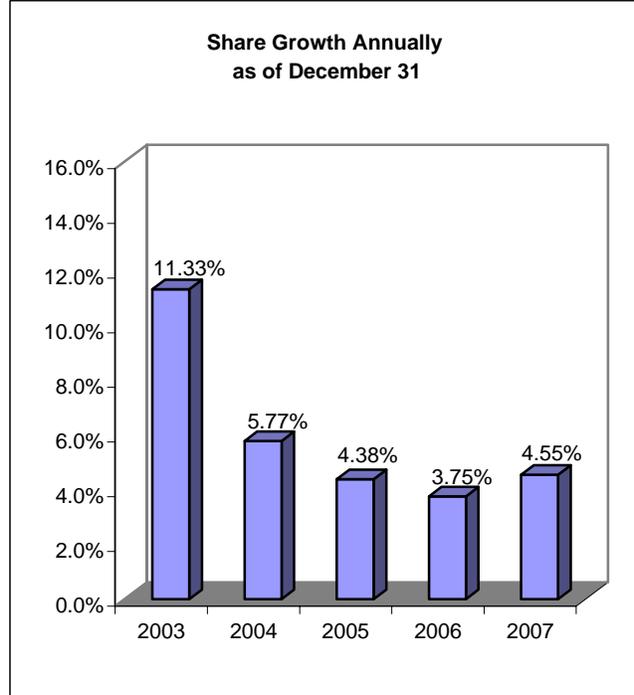
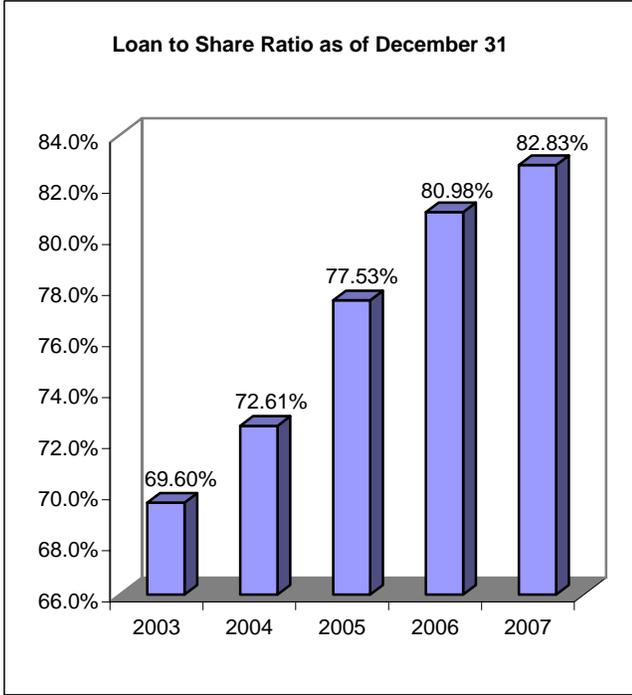
| | Federal Charters | State Charters | Total Assets | % of Total Assets |
|----------------------|------------------------|------------------------|------------------------|-------------------|
| Alabama | 5,878,647,064 | 5,648,541,204 | 11,527,188,268 | 1.53 |
| Alaska | 4,530,350,995 | 540,992,398 | 5,071,343,393 | 0.67 |
| Arizona | 6,828,639,724 | 5,385,146,680 | 12,213,786,404 | 1.62 |
| Arkansas | 1,736,624,620 | | 1,736,624,620 | 0.23 |
| California | 49,183,236,101 | 64,428,705,692 | 113,611,941,793 | 15.08 |
| Colorado | 4,844,814,526 | 7,937,285,368 | 12,782,099,894 | 1.70 |
| Connecticut | 4,453,088,296 | 2,652,847,127 | 7,105,935,423 | 0.94 |
| Delaware | 1,421,264,163 | | 1,421,264,163 | 0.19 |
| District of Columbia | 5,123,755,678 | | 5,123,755,678 | 0.68 |
| Florida | 22,567,851,074 | 18,458,104,166 | 41,025,955,240 | 5.44 |
| Georgia | 5,018,190,023 | 7,591,110,118 | 12,609,300,141 | 1.67 |
| Guam | 233,989,476 | | 233,989,476 | 0.03 |
| Hawaii | 6,959,521,008 | 147,687,784 | 7,107,208,792 | 0.94 |
| Idaho | 1,650,386,025 | 1,573,739,327 | 3,224,125,352 | 0.43 |
| Illinois | 4,888,120,366 | 18,144,472,368 | 23,032,592,734 | 3.06 |
| Indiana | 8,267,787,382 | 6,591,885,351 | 14,859,672,733 | 1.97 |
| Iowa | 98,018,778 | 6,119,312,784 | 6,217,331,562 | 0.83 |
| Kansas | 364,176,764 | 2,998,713,860 | 3,362,890,624 | 0.45 |
| Kentucky | 3,331,104,459 | 1,387,215,189 | 4,718,319,648 | 0.63 |
| Louisiana | 5,774,675,219 | 946,067,140 | 6,720,742,359 | 0.89 |
| Maine | 3,201,015,482 | 1,229,979,549 | 4,430,995,031 | 0.59 |
| Maryland | 11,076,732,357 | 3,289,957,218 | 14,366,689,575 | 1.91 |
| Massachusetts | 12,659,000,527 | 11,962,263,903 | 24,621,264,430 | 3.27 |
| Michigan | 12,154,775,089 | 20,363,077,600 | 32,517,852,689 | 4.32 |
| Minnesota | 9,628,730,033 | 3,856,247,630 | 13,484,977,663 | 1.79 |
| Mississippi | 2,683,833,595 | 587,115,731 | 3,270,949,326 | 0.43 |
| Missouri | 740,876,856 | 7,964,861,676 | 8,705,738,532 | 1.16 |
| Montana | 1,627,797,056 | 1,364,366,597 | 2,992,163,653 | 0.40 |
| Nebraska | 2,034,370,681 | 499,792,062 | 2,534,162,743 | 0.34 |
| Nevada | 1,580,404,537 | 874,699,082 | 2,455,103,619 | 0.33 |
| New Hampshire | 196,886,842 | 3,588,578,153 | 3,785,464,995 | 0.50 |
| New Jersey | 10,257,495,914 | 475,107,225 | 10,732,603,139 | 1.42 |
| New Mexico | 3,848,558,398 | 1,387,699,029 | 5,236,257,427 | 0.69 |
| New York | 35,591,347,964 | 3,956,677,539 | 39,548,025,503 | 5.25 |
| North Carolina | 6,863,726,684 | 17,520,893,433 | 24,384,620,117 | 3.24 |
| North Dakota | 296,947,863 | 1,496,918,639 | 1,793,866,502 | 0.24 |
| Ohio | 6,810,128,680 | 8,475,177,702 | 15,285,306,382 | 2.03 |
| Oklahoma | 4,013,187,563 | 3,164,663,929 | 7,177,851,492 | 0.95 |
| Oregon | 3,959,574,823 | 9,682,874,068 | 13,642,448,891 | 1.81 |
| Pennsylvania | 18,758,321,345 | 7,008,927,532 | 25,767,248,877 | 3.42 |
| Puerto Rico | 467,935,935 | | 467,935,935 | 0.06 |
| Rhode Island | 252,203,682 | 3,595,681,986 | 3,847,885,668 | 0.51 |
| South Carolina | 7,456,129,578 | 810,081,351 | 8,266,210,929 | 1.10 |
| South Dakota | 1,782,033,237 | | 1,782,033,237 | 0.24 |
| Tennessee | 6,509,542,755 | 6,342,473,302 | 12,852,016,057 | 1.71 |
| Texas | 33,417,131,847 | 19,323,762,761 | 52,740,894,608 | 7.00 |
| Utah | 11,109,872,804 | 1,991,754,688 | 13,101,627,492 | 1.74 |
| Vermont | 1,182,462,830 | 686,569,292 | 1,869,032,122 | 0.25 |
| Virgin Islands | 62,531,258 | | 62,531,258 | 0.01 |
| Virginia | 57,538,801,287 | 4,573,747,672 | 62,112,548,959 | 8.24 |
| Washington | 2,466,879,778 | 22,613,099,133 | 25,079,978,911 | 3.33 |
| West Virginia | 2,192,330,329 | 102,539,605 | 2,294,869,934 | 0.30 |
| Wisconsin | 553,472,081 | 16,543,325,591 | 17,096,797,672 | 2.27 |
| Wyoming | 1,449,042,680 | | 1,449,042,680 | 0.19 |
| Total | 417,578,324,111 | 335,884,740,234 | 753,463,064,345 | 100.00 |

**FEDERAL
CREDIT UNIONS**

**Federal Credit Unions
5 Year Trends**

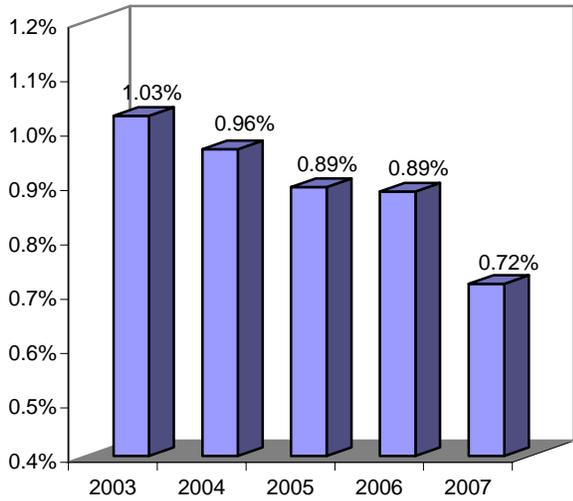


**Federal Credit Unions
5 Year Trends**

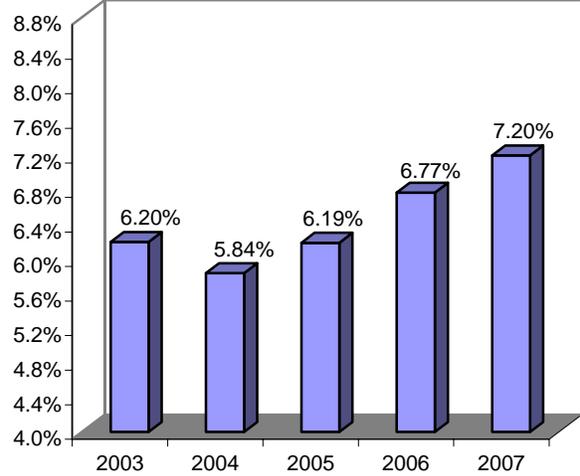


**Federal Credit Unions
5 Year Trends**

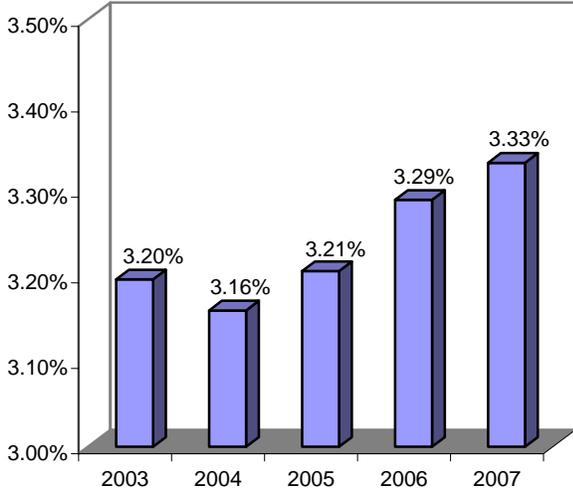
Return on Average Assets as of December 31



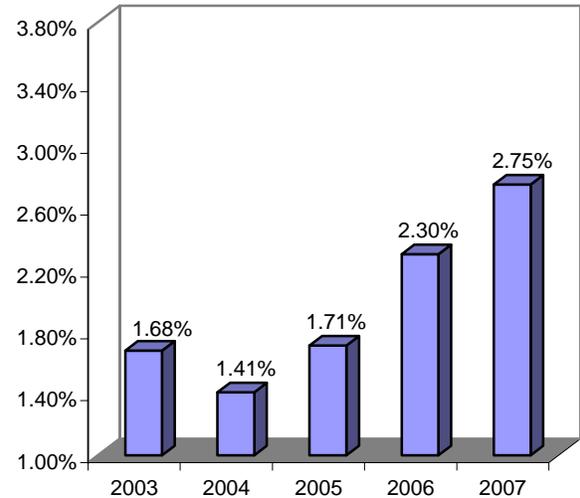
Gross Operating Income to Average Assets as of December 31



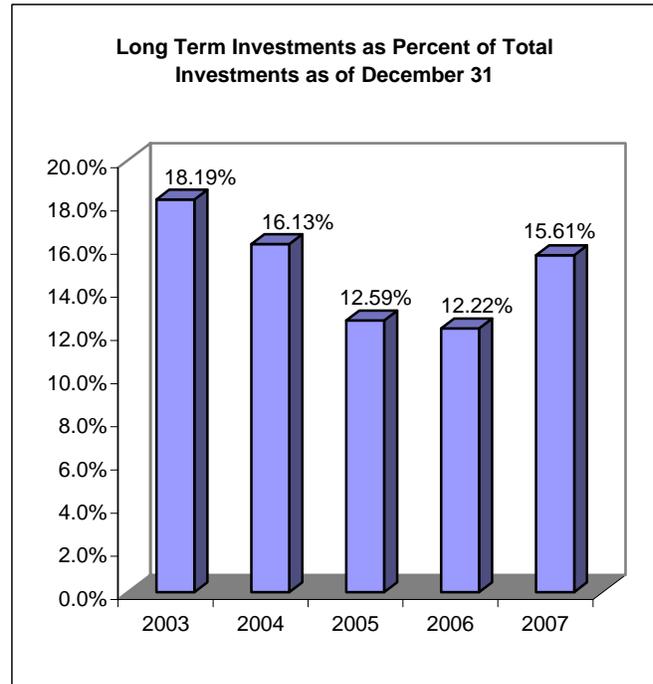
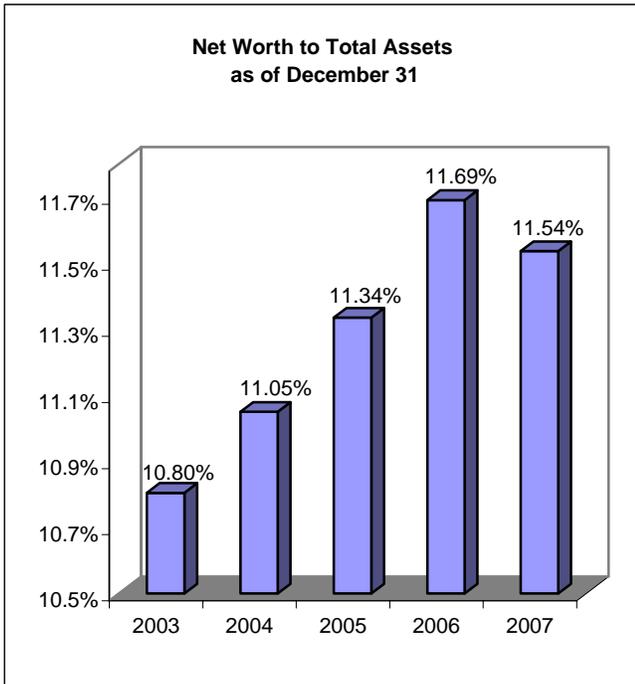
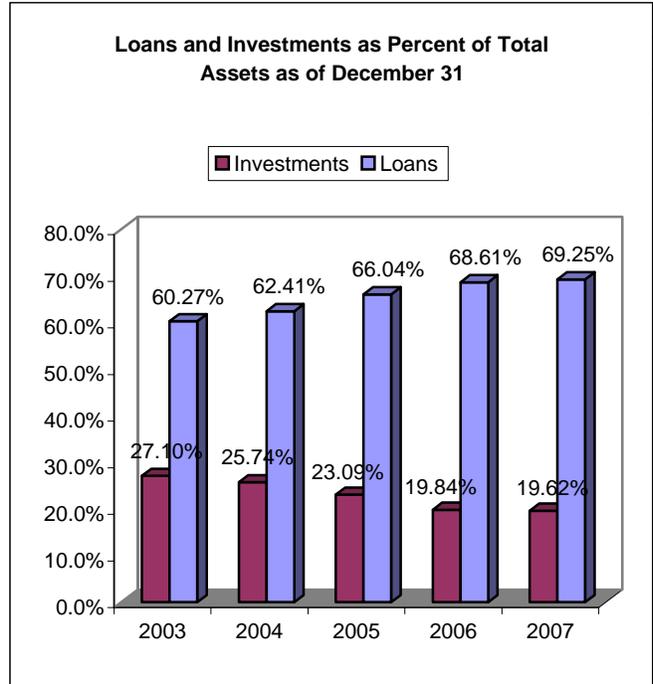
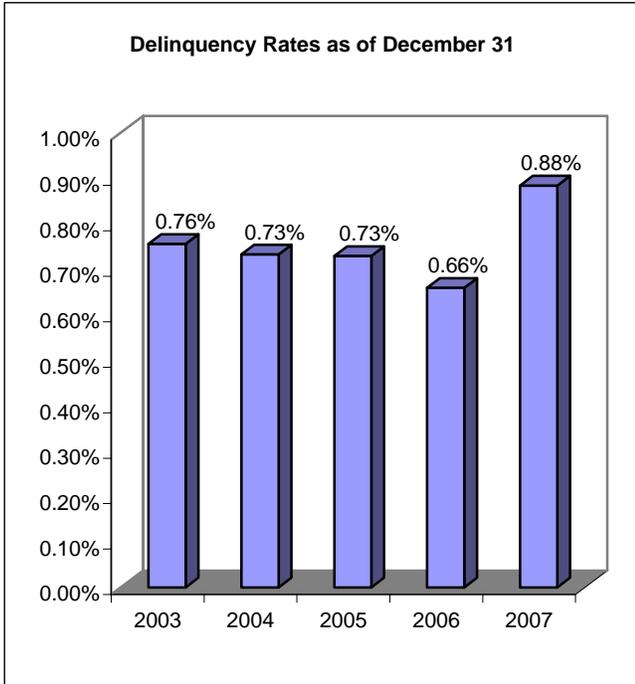
Operating Expenses to Average Assets as of December 31



Cost of Funds to Average Assets as of December 31



**Federal Credit Unions
5 Year Trends**



Investment greater than 3 years

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|----------------|----------------|--------------|----------------|--------------|
| Number of Credit Unions | 5,393 | 5,189 | 3.8- | 5,036 | 2.9- |
| Cash & Equivalents | 26,213 | 29,247 | 11.6 | 29,098 | 0.5- |
| TOTAL INVESTMENTS | 87,242 | 78,189 | 10.4- | 81,948 | 4.8 |
| U.S. Government Obligations | 1,691 | 1,185 | 29.9- | 1,090 | 8.0- |
| Federal Agency Securities | 50,145 | 41,120 | 18.0- | 38,870 | 5.5- |
| Mutual Fund & Common Trusts | 935 | 983 | 5.1 | 1,161 | 18.1 |
| MCSD and PIC at Corporate CU | 1,803 | 1,753 | 2.8- | 1,850 | 5.5 |
| All Other Corporate Credit Union | 13,324 | 14,286 | 7.2 | 17,443 | 22.1 |
| Commercial Banks, S&Ls Credit Unions -Loans to, Investments in | 13,510 | 10,489 | 22.4- | 10,751 | 2.5 |
| Natural Person Credit Unions | 753 | 909 | 20.8 | 1,348 | 48.2 |
| All Other Investments | 5,080 | 1,211 | 76.2- | 1,616 | 33.4 |
| LOANS HELD FOR SALE | 669 | 623 | 6.9- | 591 | 5.1- |
| TOTAL LOANS OUTSTANDING | 249,521 | 270,418 | 8.4 | 289,169 | 6.9 |
| Unsecured Credit Card Loans | 14,728 | 16,577 | 12.6 | 18,916 | 14.1 |
| All Other Unsecured Loans | 13,224 | 14,006 | 5.9 | 15,084 | 7.7 |
| New Vehicle Loans | 46,669 | 49,228 | 5.5 | 48,519 | 1.4- |
| Used Vehicle Loans | 45,506 | 46,095 | 1.3 | 47,117 | 2.2 |
| First Mortgage Real Estate Loans/LOC | 75,081 | 82,923 | 10.4 | 93,452 | 12.7 |
| Other Real Estate Loans/LOC | 41,464 | 48,259 | 16.4 | 52,645 | 9.1 |
| Leases Receivable | 293 | 262 | 10.5- | 226 | 13.9- |
| All Other Loans/LOC | 12,554 | 13,067 | 4.1 | 13,211 | 1.1 |
| Allowance For Loan Losses | 1,728 | 1,718 | 0.6- | 1,991 | 15.9 |
| Foreclosed and Repossessed Assets | 143 | 202 | 41.7 | 303 | 49.9 |
| Land and Building | 5,932 | 6,577 | 10.9 | 7,234 | 10.0 |
| Other Fixed Assets | 1,689 | 1,849 | 9.4 | 2,032 | 9.9 |
| NCUSIF Capitalization Deposit | 2,838 | 2,943 | 3.7 | 3,070 | 4.3 |
| Other Assets | 5,309 | 5,802 | 9.3 | 6,123 | 5.5 |
| TOTAL ASSETS | 377,827 | 394,131 | 4.3 | 417,578 | 5.9 |
| LIABILITIES | | | | | |
| Total Borrowings | 10,546 | 10,893 | 3.3 | 16,567 | 52.1 |
| Accrued Dividends/Interest Payable | 321 | 424 | 31.9 | 481 | 13.6 |
| Acct Payable and Other Liabilities | 2,897 | 3,215 | 11.0 | 3,474 | 8.0 |
| Uninsured Secondary Capital | 8 | 8 | 6.3- | 8 | 3.2- |
| TOTAL LIABILITIES | 13,773 | 14,540 | 5.6 | 20,530 | 41.2 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 321,831 | 333,914 | 3.8 | 349,101 | 4.5 |
| Share Drafts | 42,809 | 37,554 | 12.3- | 39,274 | 4.6 |
| Regular Shares | 110,313 | 104,194 | 5.5- | 94,529 | 9.3- |
| Money Market Shares | 53,563 | 53,923 | 0.7 | 58,697 | 8.9 |
| Share Certificates/CDS | 83,444 | 103,911 | 24.5 | 119,227 | 14.7 |
| IRA/Keogh Accounts | 27,120 | 29,302 | 8.0 | 32,092 | 9.5 |
| All Other Shares | 3,442 | 3,730 | 8.4 | 3,820 | 2.4 |
| Non-Member Deposits | 1,139 | 1,300 | 14.1 | 1,461 | 12.4 |
| Regular Reserves | 8,775 | 8,996 | 2.5 | 8,970 | 0.3- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -599 | -395 | 34.1 | -222 | 43.7 |
| Other Reserves | 5,192 | 5,495 | 5.8 | 5,832 | 6.1 |
| Undivided Earnings | 28,855 | 31,581 | 9.4 | 33,367 | 5.7 |
| TOTAL EQUITY | 42,223 | 45,677 | 8.2 | 47,947 | 5.0 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 377,827 | 394,131 | 4.3 | 417,578 | 5.9 |

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 5,393 | 5,189 | 3.8- | 5,036 | 2.9- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 14,675 | 16,922 | 15.3 | 18,850 | 11.4 |
| (Less) Interest Refund | 24 | 35 | 44.1 | 38 | 7.1 |
| Income from Investments | 3,657 | 4,283 | 17.1 | 4,972 | 16.1 |
| Trading Profits and Losses | -0* | 0* | 152.1 | 6 | 1,372.3 |
| TOTAL INTEREST INCOME | 18,307 | 21,170 | 15.6 | 23,791 | 12.4 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 5,930 | 8,398 | 41.6 | 10,588 | 26.1 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 365 | 487 | 33.3 | 582 | 19.4 |
| TOTAL INTEREST EXPENSE | 6,295 | 8,885 | 41.1 | 11,170 | 25.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 1,504 | 1,206 | 19.8- | 1,702 | 41.1 |
| NET INTEREST INCOME AFTER PLL | 10,508 | 11,080 | 5.4 | 10,920 | 1.4- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 2,949 | 3,194 | 8.3 | 3,409 | 6.7 |
| Other Operating Income | 1,540 | 1,775 | 15.2 | 2,027 | 14.2 |
| Gain (Loss) on Investments | -15 | -11 | 25.5 | 8 | 169.5 |
| Gain (Loss) on Disp of Fixed Assets | 27 | 22 | 15.7- | 24 | 6.3 |
| Other Non-Oper Income (Expense) | 92 | 56 | 39.1- | 45 | 18.8- |
| TOTAL NON-INTEREST INCOME | 4,592 | 5,035 | 9.7 | 5,513 | 9.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 5,884 | 6,329 | 7.6 | 6,780 | 7.1 |
| Travel and Conference Expense | 154 | 169 | 9.2 | 176 | 4.4 |
| Office Occupancy Expense | 763 | 852 | 11.6 | 934 | 9.6 |
| Office Operations Expense | 2,480 | 2,610 | 5.2 | 2,739 | 4.9 |
| Educational & Promotional Expense | 423 | 477 | 12.6 | 517 | 8.4 |
| Loan Servicing Expense | 744 | 822 | 10.5 | 865 | 5.3 |
| Professional and Outside Services | 877 | 946 | 7.9 | 1,018 | 7.5 |
| Member Insurance | 80 | 71 | 11.1- | 64 | 9.5- |
| Operating Fees | 62 | 65 | 4.1 | 63 | 3.3- |
| Miscellaneous Operating Expenses | 336 | 354 | 5.4 | 367 | 3.8 |
| TOTAL NON-INTEREST EXPENSE | 11,804 | 12,694 | 7.5 | 13,523 | 6.5 |
| NET INCOME | 3,295 | 3,420 | 3.8 | 2,909 | 14.9- |
| Transfer to Regular Reserve | 194 | 204 | 5.3 | 163 | 20.2- |

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2007**

Number of Credit Unions on this Report: 5,036

NUMBER OF LOANS BY TYPE

| | |
|---|-------------------|
| UNSECURED CREDIT CARDS | 7,343,095 |
| ALL OTHER UNSECURED LOANS/LINES OF CREDIT | 5,986,703 |
| NEW VEHICLE | 3,160,021 |
| USED VEHICLE | 4,874,042 |
| 1ST MORTGAGE REAL ESTATE/LOC | 765,771 |
| OTHER REAL ESTATE/LOC | 1,483,016 |
| LEASES RECEIVABLE | 9,490 |
| ALL OTHER LOANS/LOC | 1,559,823 |
| TOTAL NUMBER OF LOANS | 25,181,961 |

MISCELLANEOUS LOAN INFORMATION

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|-----------------------|
| ALL LOANS GRANTED YTD | 11,297,413 | 140,941,777,625 |
| INDIRECT LOANS | | |
| POINT OF SALE | 1,740,385 | 24,395,046,503 |
| OUTSOURCED | 595,432 | 7,981,459,965 |
| TOTAL INDIRECT LOANS | 2,335,817 | 32,376,506,468 |
| LOANS PURCHASED YTD | 216 | 27,959,168 |
| LOANS SOLD YTD | 67,026 | 217,047,604 |
| PARTICIPATION LOANS OUTSTANDING | 179,401 | 4,021,649,896 |
| PARTICIPATION LOANS PURCHASED YTD | 35,366 | 1,406,648,103 |
| PARTICIPATION LOANS SOLD YTD | 13,270 | 656,243,233 |
| LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF | 71,031 | 1,891,834,989 |

DELINQUENT LOANS OUTSTANDING BY COLLATERAL TYPE

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>>12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------------|---------------------------|-----------------------------|----------------------|
| UNSECURED CREDIT CARD LOANS | 206,636,948 | 37,979,280 | 4,324,324 | 248,940,552 |
| ALL OTHER NON REAL ESTATE SECURED LOANS | 1,136,069,027 | 260,355,756 | 77,042,237 | 1,473,467,020 |
| REAL ESTATE SECURED LOANS | 547,735,604 | 197,619,614 | 87,325,751 | 832,680,969 |
| LEASES RECEIVABLE | 514,255 | 52,034 | 0 | 566,289 |
| TOTAL REPORTABLE DELINQUENCY | 1,890,955,834 | 496,006,684 | 168,692,312 | 2,555,654,830 |

ADDITIONAL DELINQUENCY INFORMATION

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>>12 MONTHS</u> | <u>TOTAL</u> |
|---------------------|--------------------------|---------------------------|-----------------------------|---------------------|
| INDIRECT LOANS | 281,768,561 | 53,885,818 | 12,300,034 | 347,954,413 |
| PARTICIPATION LOANS | 25,960,903 | 29,433,657 | 16,005,228 | 71,399,788 |

CONSUMER LOAN LOSS INFORMATION

| | <u>CHARGE OFFS</u> | <u>RECOVERIES</u> |
|---|---------------------------|--------------------------|
| UNSECURED CREDIT CARD LOANS | 336,618,743 | 44,245,969 |
| ALL OTHER NON REAL ESTATE LOANS | 1,246,123,372 | 236,132,908 |
| REAL ESTATE SECURED LOANS | 106,532,314 | 8,001,246 |
| LEASES RECEIVABLE | 3,117,140 | 732,993 |
| TOTAL CHARGE OFFS & RECOVERIES | 1,692,391,569 | 289,113,116 |

ADDITIONAL LOAN LOSS INFORMATION

| | <u>CHARGE OFFS</u> | <u>RECOVERIES</u> |
|---------------------|---------------------------|--------------------------|
| INDIRECT LOANS | 311,862,628 | 40,959,590 |
| PARTICIPATION LOANS | 32,727,261 | 2,143,838 |

OTHER GENERAL LOAN INFORMATION

| | |
|--|-------------|
| NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D | 50,130 |
| NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D | 31,791 |
| NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D | 2,416 |
| AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES | 845,102,765 |
| TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTER 7, CHAPTER 13, AND CHAPTER 11 BANKRUPTCY | 296,133,605 |

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2007

Number of Credit Unions on this Report:

5,036

| <u>REAL ESTATE LOANS & LOC'S INCLUDING MBL'S SECURED BY REAL ESTATE</u> | <u>NUMBER</u> | <u>AMOUNT</u> |
|--|----------------------|------------------------|
| 1ST MORTGAGE FIXED RATE > 15 YRS | 220,863 | 33,905,653,718 |
| 1ST MORTGAGE FIXED RATE < 15 YRS | 326,311 | 23,706,263,700 |
| 1ST MORTGAGE BALLOON/HYBRID > 5 YRS | 43,360 | 8,220,463,445 |
| 1ST MORTGAGE BALLOON/HYBRID < 5 YRS | 90,156 | 16,564,841,186 |
| OTHER FIXED RATE | 6,446 | 1,008,583,841 |
| 1ST MORTGAGE ADJUSTABLE RATE < 1YR | 35,438 | 3,161,844,359 |
| 1ST MORTGAGE ADJUSTABLE RATE > 1 YR | 43,197 | 6,884,244,693 |
| OTHER R.E. CLOSED-END FIXED RATE | 761,736 | 30,304,552,158 |
| OTHER R.E. CLOSED-END ADJ. RATE | 22,787 | 1,055,079,988 |
| OTHER R.E. OPEN-END ADJ. RATE | 661,275 | 19,802,641,099 |
| OTHER R.E. OPEN-END FIXED RATE | 29,411 | 946,466,589 |
| OTHER R.E. NOT INCLUDED ABOVE | 7,807 | 536,110,406 |
| TOTAL REAL ESTATE LOANS OUTSTANDING | 2,248,787 | 146,096,745,182 |

| <u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u> | <u>NUMBER</u> | <u>AMOUNT</u> |
|--|----------------------|-----------------------|
| 1ST MORTGAGE FIXED RATE > 15 YRS | 91,318 | 17,749,549,718 |
| 1ST MORTGAGE FIXED RATE < 15 YRS | 44,702 | 4,283,659,306 |
| 1ST MORTGAGE BALLOON/HYBRID > 5 YRS | 8,806 | 2,128,490,052 |
| 1ST MORTGAGE BALLOON/HYBRID < 5 YRS | 20,049 | 4,326,100,032 |
| OTHER FIXED RATE | 2,519 | 450,778,963 |
| 1ST MORTGAGE ADJUSTABLE RATE < 1YR | 9,534 | 1,075,242,005 |
| 1ST MORTGAGE ADJUSTABLE RATE > 1 YR | 9,710 | 1,978,655,341 |
| OTHER R.E. CLOSED-END FIXED RATE | 250,793 | 12,357,125,656 |
| OTHER R.E. CLOSED-END ADJ. RATE | 6,441 | 372,892,986 |
| OTHER R.E. OPEN-END ADJ. RATE | 218,734 | 7,493,823,509 |
| OTHER R.E. OPEN-END FIXED RATE | 13,933 | 445,849,461 |
| OTHER R.E. NOT INCLUDED ABOVE | 3,331 | 189,927,098 |
| TOTAL REAL ESTATE LOANS GRANTED YTD | 679,870 | 52,852,094,127 |

| <u>DELINQUENT REPORTABLE REAL ESTATE LOANS OUTSTANDING</u> | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>> 12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------------|---------------------------|------------------------------|---------------------|
| 1ST MORTGAGE FIXED RATE | 217,770,545 | 93,805,786 | 48,151,952 | 359,728,283 |
| 1ST MORTGAGE ADJUSTABLE RATE | 87,693,679 | 23,005,524 | 10,807,475 | 121,506,678 |
| OTHER REAL ESTATE FIXED RATE | 122,176,803 | 44,806,485 | 16,844,036 | 183,827,324 |
| OTHER REAL ESTATE ADJ. RATE | 120,094,577 | 36,001,819 | 11,522,288 | 167,618,684 |
| TOTAL DELINQUENT REAL ESTATE LOANS | 547,735,604 | 197,619,614 | 87,325,751 | 832,680,969 |

| <u>REAL ESTATE LOAN CHARGE OFF INFORMATION</u> | <u>CHARGED OFF</u> | <u>RECOVERED</u> |
|--|---------------------------|-------------------------|
| 1ST MORTGAGE LOANS | 17,196,024 | 3,641,772 |
| OTHER R.E. LOANS | 89,336,290 | 4,359,474 |
| INTEREST ONLY & PAYMENT OPTION 1 ST MTG LOANS | 514,717 | 0 |

| <u>OTHER REAL ESTATE LOAN INFORMATION</u> | |
|--|----------------|
| BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS | 2,870,194,856 |
| BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE | 878,608,886 |
| ALLOWANCE FOR REAL ESTATE LOAN LOSSES | 206,584,370 |
| SHORT-TERM REAL ESTATE LOANS (< 5 YEARS) | 52,685,854,584 |
| AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D | 8,725,051,720 |
| AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION | 37,731,298,883 |
| MORTGAGE SERVICING RIGHTS | 350,626,733 |

**TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2007**

Number of Credit Unions on this Report: 5,036

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) /1

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|-----------------------|
| MEMBER BUSINESS LOANS (NMBLB) | 46,361 | 8,602,540,744 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB) | 5,747 | 2,103,260,458 |
| TOTAL BUSINESS LOANS (NMBLB) | | 10,705,801,202 |
| TOTAL NMBLB LESS UNFUNDED COMMITMENTS | | 9,974,347,906 |

MISCELLANEOUS BUSINESS LOAN INFORMATION

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|----------------------|
| CONSTRUCTION AND DEVELOPMENT LOANS | 1,067 | 669,683,498 |
| UNSECURED BUSINESS LOANS | 1,837 | 42,132,700 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS | 219 | 103,842,958 |
| AGRICULTURAL MBL | 4,030 | 321,226,485 |
| SMALL BUSINESS LOANS OUTSTANDING | 3,398 | 208,785,770 |
| PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS. | | 8,093,990,109 |

BUSINESS LOANS GRANTED Y-T-D

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|----------------------|
| MEMBER BUSINESS LOANS | 19,888 | 3,648,417,198 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS | 3,396 | 809,108,392 |
| CONSTRUCTION AND DEVELOPMENT LOANS | 880 | 470,409,216 |
| UNSECURED BUSINESS LOANS | 806 | 31,564,076 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS | 59 | 29,136,367 |
| AGRICULTURAL MBL | 2,384 | 204,482,618 |
| BUSINESS LOANS & PARTICIPATIONS SOLD YTD | 710 | 289,453,204 |

REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>> 12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------------|---------------------------|------------------------------|---------------------|
| BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS | 49,871,926 | 47,144,799 | 23,877,854 | 120,894,579 |
| AGRICULTURAL LOANS | 629,270 | 1,213,954 | 459,866 | 2,303,090 |
| TOTAL DELINQUENT BUSINESS LOANS | 50,501,196 | 48,358,753 | 24,337,720 | 123,197,669 |

MEMBER BUSINESS LOAN CHARGE OFF INFORMATION

| | <u>CHARGED OFF</u> | <u>RECOVERED</u> |
|---|---------------------------|-------------------------|
| BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS | 7,198,916 | 2,394,354 |
| AGRICULTURAL LOANS | 201,776 | 34,096 |

the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

TABLE 4
SUPPLEMENTAL MISCELLANEOUS DATA
Federal Credit Unions
December 31, 2007

Number of Credit Unions on this Report: 5,036

NUMBER OF SAVINGS ACCOUNTS BY TYPE

| | |
|---|-------------------|
| SHARE DRAFT ACCOUNTS | 22,080,309 |
| REGULAR SHARE ACCOUNTS | 52,315,709 |
| MONEY MARKET SHARE ACCOUNTS | 3,086,559 |
| SHARE CERTIFICATE ACCOUNTS | 6,586,378 |
| IRA/KEOGH & RETIREMENT ACCOUNTS | 2,753,372 |
| OTHER SHARES | 1,686,174 |
| TOTAL NUMBER SHARE ACCOUNTS | 88,508,501 |
| NON-MEMBER DEPOSITS | 35,031 |
| TOTAL NUMBER OF SAVINGS ACCOUNTS | 88,543,532 |

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

| | |
|---|----------------|
| COMMERCIAL REAL ESTATE, CONSTRUCTION, LAND DEVELOPMENT | 399,959,772 |
| OTHER UNFUNDED BUSINESS LOAN COMMITMENTS | 331,493,524 |
| REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES | 20,906,412,410 |
| CREDIT CARD LINES | 40,951,653,873 |
| OUTSTANDING LETTERS OF CREDIT | 72,695,758 |
| UNSECURED SHARE DRAFT LINES OF CREDIT | 6,356,819,453 |
| OVERDRAFT PROTECTION PROGRAM COMMITMENTS | 5,061,016,583 |
| OTHER UNFUNDED COMMITMENTS | 4,622,636,969 |

CONTINGENT LIABILITIES

| | |
|--------------------------------------|-------------|
| DOLLAR AMOUNT OF PENDING BOND CLAIMS | 19,394,941 |
| LOANS TRANSFERRED WITH RECOURSE | 875,376,435 |
| OTHER CONTINGENT LIABILITIES | 30,379,170 |

CREDIT & BORROWING ARRANGEMENTS

| | |
|---|----------------|
| AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION | 1,086,116,746 |
| LINES OF CREDIT | 52,291,834,598 |
| COMMITTED LINES OF CREDIT | 1,702,152,183 |

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

| | |
|---|-----|
| MEMBER OF FEDERAL HOME LOAN BANK | 468 |
| FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW | 219 |
| PRE-PLEDGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW | 74 |

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

| | | | |
|---|-------|--|-------|
| FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS | 1,358 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS | 1,179 |
| BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS | 130 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS | 1,890 |
| EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS | 30 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF | 449 |

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

| | |
|---|----------------|
| NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS | 11,716,508,699 |
| NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS | 1,454,590,243 |
| TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b) | 30,880,679,558 |
| TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a) | 3,663,596,903 |
| MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19. | 236,541,361 |

MISCELLANEOUS INVESTMENT INFORMATION

| | |
|---|----------------|
| FAIR VALUE OF HELD TO MATURITY INVESTMENTS | 16,692,885,479 |
| INVESTMENT REPURCHASE AGREEMENTS | 311,525,182 |
| REVERSE REPURCHASE AGREEMENTS INVESTED | 1,883,065,069 |
| INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY) | 0 |
| OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE | 3,842,617,207 |
| MORTGAGE PASS-THROUGH SECURITIES | 8,327,634,903 |
| CMO/REMIC | 9,066,645,525 |
| COMMERCIAL MORTGAGE RELATED SECURITIES | 316,874,411 |

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federal Credit Unions
December 31, 2007

Number of Credit Unions on this Report: 5,036

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

| | | |
|-----------------------------|--------------------------|----|
| MANUAL SYSTEM | 95 CU DEVELOPED IN-HOUSE | 32 |
| VENDOR SUPPLIED IN-HOUSE | 3,585 OTHER | 46 |
| VENDOR ON-LINE SERVICE BUR. | 1,278 | |

NUMBER OF CUS REPORTING THAT MEMBERS ACCESS/PERFORM ELECTRONIC FINANCIAL SERVICES VIA:

| | | |
|--|--------------------------------|-------|
| HOME BANKING VIA INTERNET WEBSITE | 2,900 AUTOMATIC TELLER MACHINE | 2,862 |
| WIRELESS | 140 KIOSK | 182 |
| HOME BANKING VIA DIRECT DIAL-UP/PC BASED | 654 OTHER | 109 |
| AUDIO RESPONSE/PHONE BASED | 2,635 | |

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

| | | |
|-------------------------|------------------------------------|-------|
| MEMBER APPLICATION | 1,157 SHARE ACCOUNT TRANSFERS | 3,056 |
| NEW LOAN | 1,865 BILL PAYMENT | 1,998 |
| ACCOUNT BALANCE INQUIRY | 3,150 DOWNLOAD ACCOUNT HISTORY | 2,420 |
| SHARE DRAFT ORDERS | 2,545 ELECTRONIC CASH | 159 |
| NEW SHARE ACCOUNT | 662 ACCOUNT AGGREGATION | 184 |
| LOAN PAYMENTS | 2,726 INTERNET ACCESS SERVICES | 415 |
| | ELECTRONIC SIGNATURE | |
| VIEW ACCOUNT HISTORY | 2,941 AUTHENTICATION/CERTIFICATION | 75 |
| MERCHANDISE PURCHASE | 264 OTHER | 145 |

NUMBER OF CUs REPORTING WORLD WIDE WEBSITES 3,383

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

| | | |
|---------------|-------------------|-------|
| INFORMATIONAL | 494 TRANSACTIONAL | 2,715 |
| INTERACTIVE | 174 | |

NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES 14,632,229

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

| | | |
|---------------|-------------------|----|
| INFORMATIONAL | 270 TRANSACTIONAL | 49 |
| INTERACTIVE | 23 | |

PAYMENT SYSTEMS INFORMATION

| | | |
|---|--|----------------------|
| FEDLINE ACCESS | | NUMBER 770 |
| ACH- ORIGINATING DEPOSITORY FINANCIAL INFORMATION | | 1,372 |
| ACH-RECEIVING DEPOSITORY INSTITUTION | | 3,560 |

OTHER INFORMATION

| | |
|---|-------------|
| NUMBER OF CURRENT MEMBERS | 48,474,301 |
| NUMBER OF POTENTIAL MEMBERS | 460,888,700 |
| NUMBER OF FULL TIME EMPLOYEES | 118,517 |
| NUMBER OF PART TIME EMPLOYEES | 18,725 |
| NUMBER OF CREDIT UNION BRANCHES | 11,689 |
| NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES | 817 |

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

| | |
|-------------------------------|-------------|
| NUMBER OF CUSOs /1 | 2,190 |
| VALUE OF INVESTMENT IN CUSOs | 480,603,477 |
| AMOUNT LOANED TO CUSOs | 174,073,280 |
| AGGREGATE CASH OUTLAY IN CUSO | 260,931,081 |
| NUMBER OF CUSOs WHOLLY OWNED | 278 |

PREDOMINANT SERVICE OF CUSO:

| | | |
|--|--|-----|
| CHECKING AND CURRENCY SERVICES | RECORD RETENTION, SECURITY, AND 59 DISASTER RECOVERY SERVICES | 13 |
| CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES | 32 SECURITIES BROKERAGE SERVICES | 67 |
| BUSINESS LOAN ORIGATION | SHARED CREDIT UNION BRANCH (SERVICE 97 CENTER) OPERATIONS | 423 |
| CONSUMER MORTGAGE ORIGATION | 116 STUDENT LOAN ORIGATION | 3 |
| ELECTRONIC TRANSACTION SERVICES | 476 TRAVEL AGENCY SERVICES | 2 |
| FINANCIAL COUNSELING SERVICES | 57 TRUST AND TRUST-RELATED SERVICES | 23 |
| FIXED ASSET SERVICES | 10 REAL ESTATE BROKERAGE SERVICES | 25 |
| | CUSO INVESTMENTS IN NON-CUSO SERVICE 126 PROVIDERS | 54 |
| INSURANCE BROKERAGE OR AGENCY LEASING | 14 OTHER | 490 |
| LOAN SUPPORT SERVICES | 103 | |

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

TABLE 5
SUPPLEMENTAL DATA
FEDERAL CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 5,036

| BORROWINGS | NUMBER OF CUs Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount > 3 YEARS | Total |
|---|--------------------------------|----------------------------|----------------------------|----------------------------|---------------|
| Draws Against Lines of Credit | 308 | 2,715 | 2,628 | 3,334 | 8,677 |
| Promissory/Other Notes and Interest Payable | 287 | 2,100 | 1,552 | 2,481 | 6,133 |
| Reverse Repurchase Agreements | 8 | 1,374 | 272 | 108 | 1,754 |
| Subordinated Debt | 14 | 0* | 2 | 0* | 3 |
| Uninsured Secondary Capital | 35 | N/A | 2 | 6 | 8 |
| TOTAL BORROWINGS | 568 | 6,189 | 4,456 | 5,930 | 16,575 |

| SAVINGS | NUMBER OF CUs Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount > 3 YEARS | Total |
|------------------------|--------------------------------|----------------------------|----------------------------|----------------------------|----------------|
| Share Drafts | 3,554 | 39,274 | N/A | N/A | 39,274 |
| Regular Shares | 5,034 | 94,529 | N/A | N/A | 94,529 |
| Money Market Shares | 1,882 | 58,697 | N/A | N/A | 58,697 |
| Share Certificates/CDS | 3,736 | 88,645 | 23,701 | 6,880 | 119,227 |
| IRA/KEOGH, Retirements | 3,092 | 20,338 | 7,034 | 4,720 | 32,092 |
| All Other Shares | 1,955 | 3,780 | 34 | 6 | 3,820 |
| Non-Members Deposits | 683 | 984 | 406 | 72 | 1,461 |
| TOTAL SAVINGS | 5,034 | 306,248 | 31,176 | 11,677 | 349,101 |

| INVESTMENTS CLASSIFIED BY SFAS 115 AND NUMBER OF CUs Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount 3 to 5 YEARS | Amount 5 to 10 YEARS | Amount > 10 YRS | Total |
|---|----------------------------|----------------------------|----------------------------|-----------------------------|---------------------------|--------------|
| OTHER INVESTMENTS: | | | | | | |
| Held to Maturity | 1,194 | 6,347 | 6,036 | 2,799 | 973 | 445 |
| Available for Sale | 1,263 | 12,364 | 9,802 | 5,861 | 3,084 | 983 |
| Trading | 25 | 148 | 52 | 29 | 8 | 8 |
| Deposit In Commercial Banks, S&Ls, Saving Banks | 3,315 | 6,663 | 3,490 | 524 | 62 | 13 |
| Loans To And Investments In Natural Person Credit Unions | 1,317 | 833 | 433 | 82 | 0* | 0* |
| Membership Capital At Corporate Credit Unions | 4,306 | N/A | 1,606 | N/A | N/A | N/A |
| Paid In Capital At Corporate Credit Unions | 912 | N/A | 244 | N/A | N/A | N/A |
| All Other Investments In Corporate Credit Unions | 2,938 | 11,734 | 4,058 | 1,587 | 56 | 8 |
| All Other Investments | 1,111 | 681 | 733 | 65 | 39 | 98 |
| TOTAL INVESTMENTS | 4,950 | 38,769 | 26,456 | 10,947 | 4,222 | 1,555 |

* Amount Less than + or - 1 Million

TABLE 6
Federal Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2007

| Interest Rate Category | Unsecured Credit Cards | | All Other Unsecured | | New Vehicle | |
|--------------------------|------------------------|------------------|---------------------|------------------|-------------|------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 5.0% | 5 | \$88,997,470 | 4 | \$2,153,349 | 204 | \$1,349,170,260 |
| 5.0% To 6.0% | 4 | \$81,720,630 | 14 | \$10,551,957 | 1,516 | \$17,924,809,126 |
| 6.0% To 7.0% | 18 | \$60,702,156 | 35 | \$21,703,711 | 1,905 | \$20,890,217,004 |
| 7.0% To 8.0% | 81 | \$633,336,807 | 100 | \$274,288,203 | 672 | \$5,788,067,364 |
| 8.0% To 9.0% | 179 | \$1,999,894,819 | 230 | \$1,249,702,456 | 246 | \$1,647,438,436 |
| 9.0% To 10.0% | 591 | \$3,267,665,170 | 508 | \$1,312,786,244 | 88 | \$169,833,387 |
| 10.0% To 11.0% | 383 | \$4,063,501,855 | 639 | \$1,777,388,711 | 40 | \$426,090,245 |
| 11.0% To 12.0% | 366 | \$5,762,454,669 | 690 | \$2,599,380,022 | 21 | \$62,177,968 |
| 12.0% To 13.0% | 445 | \$1,408,093,994 | 1,057 | \$2,493,987,801 | 18 | \$248,693,174 |
| 13.0% To 14.0% | 239 | \$1,143,630,531 | 568 | \$1,674,913,398 | 4 | \$1,142,966 |
| 14.0% To 15.0% | 92 | \$239,345,641 | 382 | \$2,599,105,690 | 4 | \$4,700,838 |
| 15.0% To 16.0% | 39 | \$147,008,749 | 389 | \$574,675,453 | 2 | \$7,128,649 |
| 16.0% Or More | 16 | \$19,156,095 | 299 | \$493,765,375 | 1 | \$27,707 |
| Not Reporting Or Zero .. | 2,578 | \$95,665 | 121 | \$0 | 315 | \$0 |
| Total | 5,036 | \$18,915,604,251 | 5,036 | \$15,084,402,370 | 5,036 | \$48,519,497,124 |
| Average Rate | 11.2% | | 12.1% | | 6.4% | |

| Interest Rate Category | Used Vehicle | | 1st Mortgage | | Other Real Estate | |
|--------------------------|--------------|------------------|--------------|------------------|-------------------|------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 5.0% | 49 | \$456,818,548 | 29 | \$1,357,182,401 | 23 | \$394,686,309 |
| 5.0% To 6.0% | 502 | \$9,249,338,294 | 642 | \$35,459,038,705 | 202 | \$4,611,753,273 |
| 6.0% To 7.0% | 1,430 | \$17,626,214,364 | 1,308 | \$50,772,146,466 | 894 | \$17,103,813,200 |
| 7.0% To 8.0% | 1,269 | \$11,882,366,764 | 414 | \$4,235,367,025 | 1,251 | \$25,260,066,319 |
| 8.0% To 9.0% | 731 | \$4,547,026,725 | 158 | \$1,358,638,282 | 582 | \$4,242,099,396 |
| 9.0% To 10.0% | 378 | \$1,636,293,582 | 65 | \$170,814,333 | 156 | \$815,021,659 |
| 10.0% To 11.0% | 164 | \$885,619,797 | 26 | \$14,558,640 | 48 | \$124,913,707 |
| 11.0% To 12.0% | 86 | \$318,278,809 | 5 | \$2,303,599 | 8 | \$70,353,424 |
| 12.0% To 13.0% | 75 | \$135,569,138 | 9 | \$12,611,486 | 8 | \$12,010,875 |
| 13.0% To 14.0% | 28 | \$314,632,812 | 1 | \$5,188 | 2 | \$573,276 |
| 14.0% To 15.0% | 22 | \$22,238,880 | 0 | \$0 | 1 | \$8,292,733 |
| 15.0% To 16.0% | 14 | \$28,338,731 | 1 | \$37,700 | 0 | \$0 |
| 16.0% Or More | 8 | \$13,949,225 | 1 | \$625,032 | 0 | \$0 |
| Not Reporting Or Zero .. | 280 | \$0 | 2,377 | \$68,566,085 | 1,861 | \$1,266,069 |
| Total | 5,036 | \$47,116,685,669 | 5,036 | \$93,451,894,942 | 5,036 | \$52,644,850,240 |
| Average Rate | 7.6% | | 6.6% | | 7.3% | |

| Interest Rate Category | Leases Receivable | | All Other Loans | |
|--------------------------|-------------------|---------------|-----------------|------------------|
| | Number | Amount | Number | Amount |
| .01% To 5.0% | 8 | \$115,877,125 | 727 | \$592,720,288 |
| 5.0% To 6.0% | 21 | \$38,988,911 | 622 | \$815,474,757 |
| 6.0% To 7.0% | 32 | \$63,810,800 | 732 | \$2,478,164,773 |
| 7.0% To 8.0% | 21 | \$3,885,718 | 745 | \$4,088,302,891 |
| 8.0% To 9.0% | 7 | \$215,327 | 579 | \$2,409,271,222 |
| 9.0% To 10.0% | 2 | \$97,964 | 367 | \$1,026,437,111 |
| 10.0% To 11.0% | 1 | \$75,294 | 265 | \$544,332,301 |
| 11.0% To 12.0% | 0 | \$0 | 110 | \$332,158,415 |
| 12.0% To 13.0% | 1 | \$17,223 | 186 | \$509,544,797 |
| 13.0% To 14.0% | 1 | \$18,881 | 54 | \$112,002,768 |
| 14.0% To 15.0% | 0 | \$0 | 47 | \$121,991,860 |
| 15.0% To 16.0% | 0 | \$0 | 51 | \$137,200,441 |
| 16.0% Or More | 0 | \$0 | 34 | \$42,914,667 |
| Not Reporting Or Zero .. | 4,942 | \$2,952,832 | 517 | \$0 |
| Total | 5,036 | \$225,940,075 | 5,036 | \$13,210,516,291 |
| Average Rate | 6.6% | | 7.4% | |

TABLE 7
Federal Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2007

| Dividend Rate Category | Share Drafts | | Regular Shares | | Money Market Shares | |
|--------------------------|--------------|------------------|----------------|------------------|---------------------|------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 1.0% | 1,372 | \$22,901,401,531 | 1,613 | \$27,175,956,296 | 55 | \$441,125,296 |
| 1.0% To 2.0% | 278 | \$3,305,952,779 | 2,243 | \$49,369,010,353 | 470 | \$5,743,264,722 |
| 2.0% To 3.0% | 31 | \$393,421,499 | 680 | \$7,832,639,091 | 711 | \$15,315,329,670 |
| 3.0% To 4.0% | 8 | \$194,292,072 | 291 | \$2,153,510,276 | 502 | \$22,244,818,440 |
| 4.0% To 5.0% | 5 | \$268,055,322 | 112 | \$7,576,537,682 | 136 | \$14,852,749,560 |
| 5.0% To 6.0% | 0 | \$0 | 29 | \$341,826,418 | 7 | \$95,325,123 |
| 6.0% To 7.0% | 0 | \$0 | 10 | \$19,655,101 | 0 | \$0 |
| 7.0% Or More | 0 | \$0 | 9 | \$16,185,868 | 1 | \$4,619,771 |
| Not Reporting Or Zero .. | 3,342 | \$12,210,625,643 | 49 | \$44,133,454 | 3,154 | \$0 |
| Total | 5,036 | \$39,273,748,846 | 5,036 | \$94,529,454,539 | 5,036 | \$58,697,232,582 |
| Average Rate | 0.6% | | 1.4% | | 2.5% | |

| Dividend Rate Category | Share Certificates (1 Year) | | IRA/KEOGH | | Non-Member-Deposits | |
|--------------------------|-----------------------------|-------------------|-----------|------------------|---------------------|-----------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 1.0% | 5 | \$1,949,119 | 83 | \$298,137,514 | 33 | \$13,234,399 |
| 1.0% To 2.0% | 33 | \$89,816,883 | 419 | \$2,820,685,594 | 73 | \$70,523,964 |
| 2.0% To 3.0% | 90 | \$484,855,912 | 513 | \$2,788,896,049 | 41 | \$23,232,799 |
| 3.0% To 4.0% | 509 | \$10,073,039,779 | 664 | \$4,766,989,325 | 63 | \$180,050,617 |
| 4.0% To 5.0% | 2,528 | \$81,319,873,826 | 1,164 | \$13,154,818,951 | 148 | \$537,770,840 |
| 5.0% To 6.0% | 564 | \$27,059,291,981 | 237 | \$8,166,173,357 | 274 | \$610,352,877 |
| 6.0% To 7.0% | 6 | \$197,997,902 | 8 | \$94,735,841 | 8 | \$13,627,117 |
| 7.0% Or More | 0 | \$0 | 1 | \$597,167 | 1 | \$200,000 |
| Not Reporting Or Zero .. | 1,301 | \$30,000 | 1,947 | \$1,051,523 | 4,395 | \$12,361,574 |
| Total | 5,036 | \$119,226,855,402 | 5,036 | \$32,092,085,321 | 5,036 | \$1,461,354,187 |
| Average Rate | 4.4% | | 3.4% | | 4.0% | |

| Dividend Rate Category | All Other Shares | |
|--------------------------|------------------|-----------------|
| | Number | Amount |
| .01% To 1.0% | 742 | \$421,889,241 |
| 1.0% To 2.0% | 758 | \$1,037,706,926 |
| 2.0% To 3.0% | 194 | \$697,590,409 |
| 3.0% To 4.0% | 51 | \$202,406,682 |
| 4.0% To 5.0% | 55 | \$1,343,973,197 |
| 5.0% To 6.0% | 14 | \$85,630,438 |
| 6.0% To 7.0% | 1 | \$6,028 |
| 7.0% Or More | 3 | \$2,002,875 |
| Not Reporting Or Zero .. | 3,218 | \$28,991,428 |
| Total | 5,036 | \$3,820,197,224 |
| Average Rate | 1.3% | |

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2007

| | Total | Less Than \$2,000,000 | \$2,000,000- \$10,000,000 | \$10,000,000- \$50,000,000 |
|--|--------|--------------------------|------------------------------|-------------------------------|
| CAPITAL ADEQUACY: | | | | |
| Net Worth to Total Assets | 11.54 | 19.44 | 16.57 | 13.99 |
| Delinquent Loans to Net Worth | 5.31 | 13.04 | 7.73 | 6.01 |
| Solvency Evaluation (Est.) | 113.74 | 124.45 | 120.07 | 116.42 |
| Classified Assets (Est.) to Net Worth | 4.13 | 6.73 | 3.73 | 3.30 |
| ASSET QUALITY: | | | | |
| Delinquent Loans to Total Loans | 0.88 | 4.53 | 2.14 | 1.38 |
| Net Charge-Offs to Average Loans | 0.50 | 1.00 | 0.59 | 0.53 |
| Fair Value H-T-M to Book Value H-T-M | 100.56 | 89.94 | 101.16 | 101.02 |
| Accum. Unreal. G/L on A-F-S to Cost of A-F-S | 0.26 | -1.79 | -0.54 | -0.17 |
| Delinquent Loans to Assets | 0.61 | 2.53 | 1.28 | 0.84 |
| EARNINGS: | | | | |
| Return on Average Assets | 0.72 | 0.19 | 0.57 | 0.59 |
| Gross Operating Income to Average Assets | 7.20 | 6.53 | 6.87 | 7.05 |
| Yield on Average Loans | 6.72 | 7.90 | 7.40 | 7.11 |
| Yield on Average Investments | 4.72 | 4.04 | 4.49 | 4.67 |
| Cost of Funds to Average Assets | 2.75 | 1.63 | 1.82 | 2.03 |
| Net Margin to Average Assets | 4.45 | 4.89 | 5.05 | 5.01 |
| Operating Expenses to Average Assets | 3.33 | 4.28 | 4.17 | 4.10 |
| Provision for Loan & Lease Losses to Average Assets | 0.42 | 0.63 | 0.35 | 0.34 |
| Net Interest Margin to Average Assets | 3.11 | 4.53 | 4.28 | 3.89 |
| Operating Expenses to Gross Operating Income | 46.27 | 65.64 | 60.78 | 58.18 |
| Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets | 2.29 | 0.51 | 1.27 | 2.52 |
| Net Operating Expenses to Average Assets | 2.49 | 3.99 | 3.56 | 3.23 |
| ASSET/LIABILITY MANAGEMENT: | | | | |
| Net Long-Term Assets to Total Assets | 29.78 | 3.11 | 8.80 | 19.70 |
| Regular Shares to Savings and Borrowings | 25.98 | 84.75 | 65.32 | 44.47 |
| Total Loans to Total Savings | 82.83 | 70.22 | 72.37 | 71.84 |
| Total Loans to Total Assets | 69.25 | 55.92 | 59.79 | 61.13 |
| Cash Plus Short-Term Investments to Assets | 16.25 | 39.04 | 30.48 | 24.30 |
| Total Savings and Borrowings to Earning Assets | 92.23 | 80.77 | 85.47 | 90.09 |
| Regular Shares plus Share Drafts to Total Shares & Borrowings | 36.78 | 85.79 | 72.09 | 56.20 |
| Borrowings to Total Savings and Net Worth | 3.70 | 0.30 | 0.23 | 0.27 |
| PRODUCTIVITY: | | | | |
| Members to Potential Members | 10.52 | 14.54 | 14.96 | 7.46 |
| Borrowers to Members | 51.95 | 27.02 | 37.17 | 41.09 |
| Members to Full-Time Employees | 379 | 428 | 453 | 420 |
| Average Savings Per Member | 7,202 | 1,829 | 3,138 | 4,656 |
| Average Loan Balance | 11,483 | 4,755 | 6,110 | 8,142 |
| Salary & Benefits to Full-Time Employees | 53,017 | 20,743 | 38,402 | 46,041 |
| AS A PERCENTAGE OF TOTAL GROSS INCOME: | | | | |
| Interest on Loans (Net of Interest Refunds) | 64.37 | 68.07 | 64.60 | 62.04 |
| Income From Investments | 17.01 | 26.39 | 24.23 | 22.09 |
| Income From Trading Securities | 0.02 | 0.02 | 0.00 | 0.00 |
| Fee Income | 11.66 | 4.56 | 8.97 | 12.28 |
| Other Operating Income | 6.94 | 0.96 | 2.20 | 3.59 |
| AS A PERCENTAGE OF TOTAL OPERATING EXPENSES: | | | | |
| Employee Compensation and Benefits | 50.13 | 47.65 | 52.12 | 48.27 |
| Travel and Conference | 1.30 | 1.43 | 1.19 | 1.46 |
| Office Occupancy | 6.91 | 5.29 | 5.00 | 6.42 |
| Office Operations | 20.26 | 22.64 | 20.85 | 20.58 |
| Educational and Promotional | 3.82 | 0.92 | 1.58 | 3.02 |
| Loan Servicing | 6.40 | 1.77 | 3.05 | 4.75 |
| Professional and Outside Services | 7.52 | 8.56 | 8.64 | 10.95 |
| Member Insurance | 0.48 | 5.58 | 2.91 | 1.09 |
| Operating Fees | 0.47 | 0.88 | 0.61 | 0.58 |
| Miscellaneous Operating Expenses | 2.71 | 5.28 | 4.05 | 2.88 |

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2007

| | Total | \$50,000,000- \$100,000,000 | \$100,000,000- \$500,000,000 | Greater Than \$500,000,000 |
|--|--------|--------------------------------|---------------------------------|-------------------------------|
| CAPITAL ADEQUACY: | | | | |
| Net Worth to Total Assets | 11.54 | 12.55 | 11.89 | 10.65 |
| Delinquent Loans to Net Worth | 5.31 | 5.69 | 5.14 | 5.01 |
| Solvency Evaluation (Est.) | 113.74 | 114.53 | 113.84 | 112.89 |
| Classified Assets (Est.) to Net Worth | 4.13 | 3.36 | 3.61 | 4.71 |
| ASSET QUALITY: | | | | |
| Delinquent Loans to Total Loans | 0.88 | 1.10 | 0.90 | 0.74 |
| Net Charge-Offs to Average Loans | 0.50 | 0.46 | 0.46 | 0.52 |
| Fair Value H-T-M to Book Value H-T-M | 100.56 | 99.83 | 101.15 | 100.40 |
| Accum. Unreal. G/L on A-F-S to Cost of A-F-S | 0.26 | -0.08 | 0.24 | 0.31 |
| Delinquent Loans to Assets | 0.61 | 0.71 | 0.61 | 0.53 |
| EARNINGS: | | | | |
| Return on Average Assets | 0.72 | 0.65 | 0.69 | 0.77 |
| Gross Operating Income to Average Assets | 7.20 | 7.47 | 7.25 | 7.18 |
| Yield on Average Loans | 6.72 | 7.13 | 6.69 | 6.61 |
| Yield on Average Investments | 4.72 | 4.85 | 4.71 | 4.74 |
| Cost of Funds to Average Assets | 2.75 | 2.31 | 2.46 | 3.11 |
| Net Margin to Average Assets | 4.45 | 5.16 | 4.79 | 4.07 |
| Operating Expenses to Average Assets | 3.33 | 4.19 | 3.77 | 2.83 |
| Provision for Loan & Lease Losses to Average Assets | 0.42 | 0.32 | 0.35 | 0.48 |
| Net Interest Margin to Average Assets | 3.11 | 3.72 | 3.32 | 2.74 |
| Operating Expenses to Gross Operating Income | 46.27 | 56.13 | 52.01 | 39.46 |
| Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets | 2.29 | 3.06 | 2.92 | 1.90 |
| Net Operating Expenses to Average Assets | 2.49 | 3.13 | 2.72 | 2.12 |
| ASSET/LIABILITY MANAGEMENT: | | | | |
| Net Long-Term Assets to Total Assets | 29.78 | 25.23 | 30.31 | 32.53 |
| Regular Shares to Savings and Borrowings | 25.98 | 34.00 | 27.08 | 20.13 |
| Total Loans to Total Savings | 82.83 | 75.52 | 79.82 | 87.52 |
| Total Loans to Total Assets | 69.25 | 65.00 | 68.33 | 71.89 |
| Cash Plus Short-Term Investments to Assets | 16.25 | 18.87 | 15.97 | 14.21 |
| Total Savings and Borrowings to Earning Assets | 92.23 | 92.65 | 92.74 | 92.55 |
| Regular Shares plus Share Drafts to Total Shares & Borrowings | 36.78 | 47.09 | 40.45 | 29.44 |
| Borrowings to Total Savings and Net Worth | 3.70 | 0.72 | 1.60 | 5.87 |
| PRODUCTIVITY: | | | | |
| Members to Potential Members | 10.52 | 7.85 | 7.42 | 19.35 |
| Borrowers to Members | 51.95 | 44.15 | 48.52 | 61.48 |
| Members to Full-Time Employees | 379 | 370 | 346 | 387 |
| Average Savings Per Member | 7,202 | 5,560 | 6,715 | 9,231 |
| Average Loan Balance | 11,483 | 9,512 | 11,047 | 13,141 |
| Salary & Benefits to Full-Time Employees | 53,017 | 48,200 | 51,655 | 59,034 |
| AS A PERCENTAGE OF TOTAL GROSS INCOME: | | | | |
| Interest on Loans (Net of Interest Refunds) | 64.37 | 62.06 | 63.11 | 65.69 |
| Income From Investments | 17.01 | 18.62 | 16.65 | 15.84 |
| Income From Trading Securities | 0.02 | 0.00 | 0.00 | 0.03 |
| Fee Income | 11.66 | 14.28 | 14.47 | 9.91 |
| Other Operating Income | 6.94 | 5.04 | 5.77 | 8.52 |
| AS A PERCENTAGE OF TOTAL OPERATING EXPENSES: | | | | |
| Employee Compensation and Benefits | 50.13 | 49.03 | 50.51 | 50.47 |
| Travel and Conference | 1.30 | 1.59 | 1.50 | 1.08 |
| Office Occupancy | 6.91 | 6.77 | 7.04 | 7.08 |
| Office Operations | 20.26 | 20.33 | 20.36 | 20.05 |
| Educational and Promotional | 3.82 | 3.70 | 4.36 | 3.83 |
| Loan Servicing | 6.40 | 5.23 | 5.58 | 7.78 |
| Professional and Outside Services | 7.52 | 9.93 | 7.57 | 6.10 |
| Member Insurance | 0.48 | 0.59 | 0.34 | 0.24 |
| Operating Fees | 0.47 | 0.51 | 0.51 | 0.39 |
| Miscellaneous Operating Expenses | 2.71 | 2.32 | 2.22 | 2.99 |

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 1,005 | 960 | 4.5- | 902 | 6.0- |
| Cash & Equivalents | 165 | 154 | 7.0- | 157 | 2.0 |
| TOTAL INVESTMENTS | 226 | 207 | 8.3- | 188 | 9.5- |
| U.S. Government Obligations | 2 | 2 | 6.2- | 1 | 16.3- |
| Federal Agency Securities | 3 | 2 | 39.8- | 1 | 30.1- |
| Mutual Fund & Common Trusts | 6 | 5 | 22.9- | 5 | 8.0- |
| MCS&D and PIC at Corporate CU | 8 | 8 | 4.7- | 7 | 10.7- |
| All Other Corporate Credit Union | 64 | 61 | 4.3- | 65 | 7.0 |
| Commercial Banks, S&Ls | 129 | 110 | 15.3- | 93 | 15.1- |
| Credit Unions -Loans to, Investments in Natural | | | | | |
| Person Credit Unions | 3 | 4 | 38.5 | 4 | 6.1- |
| All Other Investments | 11 | 9 | 17.2- | 7 | 25.0- |
| Loans Held for Sale | 0* | 0* | 0.0 | 0* | 0.0 |
| TOTAL LOANS OUTSTANDING | 482 | 478 | 1.0- | 443 | 7.2- |
| Unsecured Credit Card Loans | 2 | 2 | 36.3 | 3 | 18.7 |
| All Other Unsecured Loans | 129 | 124 | 4.3- | 115 | 7.1- |
| New Vehicle Loans | 139 | 149 | 7.3 | 137 | 8.2- |
| Used Vehicle Loans | 145 | 140 | 3.5- | 127 | 9.1- |
| First Mortgage Real Estate Loans/LOC | 8 | 6 | 22.0- | 6 | 7.9- |
| Other Real Estate Loans/LOC | 10 | 11 | 9.9 | 11 | 1.1- |
| Leases Receivable | 0* | 0* | 39.3- | 0* | 93.6- |
| All Other Loans/LOC | 48 | 44 | 8.2- | 44 | 0.2- |
| Allowance For Loan Losses | 11 | 11 | 2.0 | 10 | 6.4- |
| Foreclosed and Repossessed Assets | 0* | 0* | 156.7 | 0* | 54.9- |
| Land and Building | 1 | 2 | 36.3 | 1 | 23.0- |
| Other Fixed Assets | 3 | 3 | 4.1- | 2 | 13.5- |
| NCUSIF Capitalization Deposit | 8 | 7 | 3.3- | 6 | 11.7- |
| Other Assets | 5 | 5 | 0.1- | 5 | 9.1- |
| TOTAL ASSETS | 880 | 845 | 4.0- | 792 | 6.2- |
| LIABILITIES | | | | | |
| Total Borrowings | 2 | 2 | 7.2 | 2 | 18.9- |
| Accrued Dividends/Interest Payable | 2 | 2 | 2.6- | 2 | 0.4 |
| Acct Payable and Other Liabilities | 4 | 3 | 20.3- | 3 | 9.4 |
| Uninsured Secondary Capital | 0* | 0* | 11.2 | 0* | 15.0 |
| TOTAL LIABILITIES | 8 | 8 | 7.0- | 8 | 1.7- |
| EQUITY/SAVINGS | | | | | |
| Total Savings | 719 | 681 | 5.3- | 631 | 7.3- |
| Share Drafts | 11 | 9 | 10.5- | 7 | 30.0- |
| Regular Shares | 632 | 579 | 8.3- | 537 | 7.4- |
| Money Market Shares | 2 | 4 | 58.3 | 3 | 23.4- |
| Share Certificates/CDs | 47 | 53 | 13.0 | 54 | 2.1 |
| IRA/Keogh Accounts | 8 | 9 | 15.4 | 7 | 20.9- |
| All Other Shares | 5 | 11 | 103.8 | 7 | 37.9- |
| Non-Member Deposits | 14 | 15 | 4.7 | 17 | 11.5 |
| Regular Reserves | 36 | 37 | 3.0 | 34 | 6.9- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -0* | -0* | 57.6- | -0* | 98.2- |
| Other Reserves | 2 | 3 | 23.6 | 2 | 22.5- |
| Undivided Earnings | 115 | 117 | 2.2 | 118 | 0.2 |
| TOTAL EQUITY | 153 | 157 | 2.7 | 154 | 1.9- |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 880 | 845 | 4.0- | 792 | 6.2- |

* Amount Less than + or - 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 1,621 | 1,539 | 5.1- | 1,472 | 4.4- |
| Cash & Equivalents | 1,075 | 978 | 9.0- | 1,059 | 8.2 |
| TOTAL INVESTMENTS | 2,502 | 2,153 | 14.0- | 1,940 | 9.9- |
| U.S. Government Obligations | 28 | 18 | 37.1- | 19 | 8.4 |
| Federal Agency Securities | 86 | 83 | 3.4- | 57 | 32.2- |
| Mutual Fund & Common Trusts | 20 | 15 | 26.8- | 21 | 45.0 |
| MCSD and PIC at Corporate CU | 86 | 76 | 11.6- | 73 | 3.9- |
| All Other Corporate Credit Union | 608 | 571 | 6.1- | 532 | 6.7- |
| Commercial Banks, S&Ls | 1,505 | 1,167 | 22.4- | 1,049 | 10.2- |
| Credit Unions -Loans to, Investments in Natural | | | | | |
| Person Credit Unions | 54 | 79 | 46.4 | 95 | 19.9 |
| All Other Investments | 114 | 50 | 56.3- | 32 | 35.1- |
| Loans Held for Sale | 1 | 0* | 30.3- | 1 | 42.4 |
| TOTAL LOANS OUTSTANDING | 4,994 | 4,973 | 0.4- | 4,705 | 5.4- |
| Unsecured Credit Card Loans | 120 | 118 | 1.4- | 122 | 3.5 |
| All Other Unsecured Loans | 834 | 831 | 0.3- | 811 | 2.4- |
| New Vehicle Loans | 1,485 | 1,525 | 2.7 | 1,413 | 7.3- |
| Used Vehicle Loans | 1,480 | 1,425 | 3.7- | 1,318 | 7.5- |
| First Mortgage Real Estate Loans/LOC | 311 | 310 | 0.3- | 303 | 2.2- |
| Other Real Estate Loans/LOC | 371 | 387 | 4.2 | 382 | 1.1- |
| Leases Receivable | 5 | 5 | 8.5- | 1 | 68.4- |
| All Other Loans/LOC | 389 | 373 | 4.2- | 354 | 5.1- |
| Allowance For Loan Losses | 55 | 52 | 6.3- | 49 | 6.1- |
| Foreclosed and Repossessed Assets | 3 | 4 | 13.5 | 3 | 18.8- |
| Land and Building | 68 | 71 | 3.9 | 71 | 0.4 |
| Other Fixed Assets | 30 | 29 | 3.0- | 26 | 9.8- |
| NCUSIF Capitalization Deposit | 75 | 70 | 6.2- | 64 | 8.9- |
| Other Assets | 46 | 50 | 8.8 | 48 | 4.0- |
| TOTAL ASSETS | 8,740 | 8,277 | 5.3- | 7,869 | 4.9- |
| LIABILITIES | | | | | |
| Total Borrowings | 34 | 30 | 10.0- | 17 | 45.2- |
| Accrued Dividends/Interest Payable | 12 | 14 | 20.4 | 15 | 7.2 |
| Acct Payable and Other Liabilities | 33 | 34 | 3.9 | 32 | 6.3- |
| Uninsured Secondary Capital | 2 | 2 | 5.3 | 2 | 5.4- |
| TOTAL LIABILITIES | 80 | 80 | 0.5 | 65 | 18.6- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 7,373 | 6,882 | 6.7- | 6,501 | 5.5- |
| Share Drafts | 484 | 489 | 1.0 | 441 | 9.9- |
| Regular Shares | 5,260 | 4,663 | 11.3- | 4,258 | 8.7- |
| Money Market Shares | 163 | 147 | 9.7- | 150 | 1.6 |
| Share Certificates/CDs | 965 | 1,106 | 14.6 | 1,209 | 9.3 |
| IRA/Keogh Accounts | 324 | 311 | 3.9- | 288 | 7.4- |
| All Other Shares | 118 | 104 | 11.6- | 87 | 16.1- |
| Non-Member Deposits | 59 | 61 | 4.2 | 68 | 10.3 |
| Regular Reserves | 277 | 277 | 0.2- | 262 | 5.3- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -0* | -1 | 18.8- | -0* | 47.3 |
| Other Reserves | 30 | 30 | 2.2- | 31 | 4.3 |
| Undivided Earnings | 981 | 1,010 | 2.9 | 1,011 | 0.1 |
| TOTAL EQUITY | 1,288 | 1,315 | 2.1 | 1,303 | 0.9- |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 8,740 | 8,277 | 5.3- | 7,869 | 4.9- |

* Amount Less than + or - 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 1,665 | 1,597 | 4.1- | 1,557 | 2.5- |
| Cash & Equivalents | 3,455 | 3,440 | 0.4- | 3,705 | 7.7 |
| TOTAL INVESTMENTS | 11,023 | 9,369 | 15.0- | 8,994 | 4.0- |
| U.S. Government Obligations | 166 | 113 | 32.0- | 85 | 24.8- |
| Federal Agency Securities | 1,887 | 1,544 | 18.2- | 1,172 | 24.1- |
| Mutual Fund & Common Trusts | 56 | 40 | 28.9- | 45 | 13.0 |
| MCSD and PIC at Corporate CU | 346 | 332 | 4.2- | 318 | 4.1- |
| All Other Corporate Credit Union | 2,019 | 1,923 | 4.8- | 1,967 | 2.3 |
| Commercial Banks, S&Ls | 5,958 | 4,640 | 22.1- | 4,623 | 0.4- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 291 | 358 | 23.1 | 384 | 7.3 |
| All Other Investments | 299 | 127 | 57.5- | 130 | 1.8 |
| Loans Held for Sale | 16 | 21 | 30.9 | 4 | 80.3- |
| TOTAL LOANS OUTSTANDING | 22,901 | 22,963 | 0.3 | 22,163 | 3.5- |
| Unsecured Credit Card Loans | 1,071 | 1,069 | 0.2- | 1,057 | 1.1- |
| All Other Unsecured Loans | 2,119 | 2,114 | 0.2- | 2,112 | 0.1- |
| New Vehicle Loans | 4,896 | 4,923 | 0.6 | 4,625 | 6.1- |
| Used Vehicle Loans | 5,532 | 5,393 | 2.5- | 5,166 | 4.2- |
| First Mortgage Real Estate Loans/LOC | 4,302 | 4,306 | 0.1 | 4,271 | 0.8- |
| Other Real Estate Loans/LOC | 3,435 | 3,652 | 6.3 | 3,530 | 3.4- |
| Leases Receivable | 5 | 5 | 13.9 | 2 | 68.4- |
| All Other Loans/LOC | 1,541 | 1,500 | 2.7- | 1,401 | 6.6- |
| Allowance For Loan Losses | 175 | 170 | 2.9- | 167 | 1.7- |
| Foreclosed and Repossessed Assets | 17 | 23 | 38.2 | 27 | 14.9 |
| Land and Building | 672 | 707 | 5.2 | 733 | 3.6 |
| Other Fixed Assets | 166 | 166 | 0.1 | 156 | 6.0- |
| NCUSIF Capitalization Deposit | 319 | 304 | 4.8- | 289 | 5.0- |
| Other Assets | 324 | 354 | 9.1 | 352 | 0.6- |
| TOTAL ASSETS | 38,717 | 37,176 | 4.0- | 36,254 | 2.5- |
| LIABILITIES | | | | | |
| Total Borrowings | 218 | 193 | 11.7- | 101 | 47.5- |
| Accrued Dividends/Interest Payable | 36 | 49 | 36.9 | 50 | 1.5 |
| Acct Payable and Other Liabilities | 184 | 178 | 2.9- | 187 | 4.8 |
| Uninsured Secondary Capital | 2 | 2 | 14.7- | 2 | 18.5 |
| TOTAL LIABILITIES | 440 | 422 | 4.1- | 340 | 19.4- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 33,278 | 31,712 | 4.7- | 30,851 | 2.7- |
| Share Drafts | 3,968 | 3,845 | 3.1- | 3,630 | 5.6- |
| Regular Shares | 17,294 | 15,067 | 12.9- | 13,763 | 8.7- |
| Money Market Shares | 2,617 | 2,386 | 8.8- | 2,347 | 1.6- |
| Share Certificates/CDs | 6,397 | 7,480 | 16.9 | 8,239 | 10.2 |
| IRA/Keogh Accounts | 2,446 | 2,334 | 4.6- | 2,322 | 0.5- |
| All Other Shares | 356 | 330 | 7.3- | 297 | 9.9- |
| Non-Member Deposits | 200 | 270 | 34.9 | 252 | 6.6- |
| Regular Reserves | 1,138 | 1,097 | 3.6- | 1,048 | 4.5- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -21 | -15 | 29.1 | -7 | 50.6 |
| Other Reserves | 165 | 152 | 7.7- | 155 | 1.8 |
| Undivided Earnings | 3,718 | 3,808 | 2.4 | 3,868 | 1.6 |
| TOTAL EQUITY | 4,999 | 5,042 | 0.9 | 5,064 | 0.4 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 38,717 | 37,176 | 4.0- | 36,254 | 2.5- |

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2007
DOLLAR AMOUNTS IN MILLIONS

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 449 | 442 | 1.6- | 456 | 3.2 |
| Cash & Equivalents | 2,527 | 2,627 | 3.9 | 2,724 | 3.7 |
| TOTAL INVESTMENTS | 7,410 | 6,663 | 10.1- | 6,878 | 3.2 |
| U.S. Government Obligations | 130 | 82 | 36.6- | 70 | 14.8- |
| Federal Agency Securities | 2,898 | 2,526 | 12.8- | 2,256 | 10.7- |
| Mutual Fund & Common Trusts | 67 | 47 | 29.2- | 44 | 6.8- |
| MCS&D and PIC at Corporate CU | 257 | 250 | 2.8- | 252 | 0.8 |
| All Other Corporate Credit Union | 1,349 | 1,497 | 11.0 | 1,816 | 21.3 |
| Commercial Banks, S&Ls | 2,347 | 1,800 | 23.3- | 1,951 | 8.4 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 144 | 152 | 5.3 | 225 | 48.3 |
| All Other Investments | 217 | 59 | 72.6- | 51 | 14.3- |
| Loans Held for Sale | 36 | 31 | 15.5- | 38 | 23.8 |
| TOTAL LOANS OUTSTANDING | 19,902 | 20,050 | 0.7 | 20,780 | 3.6 |
| Unsecured Credit Card Loans | 971 | 968 | 0.2- | 1,031 | 6.5 |
| All Other Unsecured Loans | 1,123 | 1,172 | 4.4 | 1,295 | 10.5 |
| New Vehicle Loans | 3,468 | 3,581 | 3.3 | 3,601 | 0.6 |
| Used Vehicle Loans | 4,655 | 4,355 | 6.4- | 4,460 | 2.4 |
| First Mortgage Real Estate Loans/LOC | 4,911 | 5,096 | 3.8 | 5,247 | 3.0 |
| Other Real Estate Loans/LOC | 3,477 | 3,595 | 3.4 | 3,780 | 5.1 |
| Leases Receivable | 5 | 2 | 64.9- | 1 | 38.7- |
| All Other Loans/LOC | 1,292 | 1,280 | 1.0- | 1,364 | 6.6 |
| Allowance For Loan Losses | 126 | 125 | 0.9- | 135 | 8.2 |
| Foreclosed and Repossessed Assets | 15 | 20 | 39.2 | 29 | 42.8 |
| Land and Building | 676 | 707 | 4.6 | 781 | 10.5 |
| Other Fixed Assets | 156 | 164 | 5.0 | 170 | 3.3 |
| NCUSIF Capitalization Deposit | 254 | 250 | 1.5- | 259 | 3.7 |
| Other Assets | 361 | 388 | 7.4 | 444 | 14.4 |
| TOTAL ASSETS | 31,211 | 30,774 | 1.4- | 31,968 | 3.9 |
| LIABILITIES | | | | | |
| Total Borrowings | 318 | 252 | 20.7- | 226 | 10.3- |
| Accrued Dividends/Interest Payable | 24 | 31 | 27.8 | 36 | 18.1 |
| Acct Payable and Other Liabilities | 172 | 181 | 4.9 | 193 | 7.0 |
| Uninsured Secondary Capital | 2 | 2 | 16.7- | 2 | 11.9- |
| TOTAL LIABILITIES | 516 | 465 | 9.9- | 458 | 1.7- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 27,055 | 26,536 | 1.9- | 27,515 | 3.7 |
| Share Drafts | 3,737 | 3,734 | 0.1- | 3,633 | 2.7- |
| Regular Shares | 10,911 | 9,859 | 9.6- | 9,432 | 4.3- |
| Money Market Shares | 3,298 | 2,783 | 15.6- | 2,991 | 7.5 |
| Share Certificates/CDs | 6,503 | 7,545 | 16.0 | 8,708 | 15.4 |
| IRA/Keogh Accounts | 2,261 | 2,266 | 0.2 | 2,400 | 5.9 |
| All Other Shares | 202 | 178 | 11.8- | 168 | 5.5- |
| Non-Member Deposits | 143 | 170 | 18.5 | 183 | 7.7 |
| Regular Reserves | 818 | 815 | 0.4- | 837 | 2.7 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -39 | -24 | 37.3 | -16 | 33.8 |
| Other Reserves | 133 | 143 | 7.0 | 147 | 3.0 |
| Undivided Earnings | 2,726 | 2,841 | 4.2 | 3,028 | 6.6 |
| TOTAL EQUITY | 3,639 | 3,773 | 3.7 | 3,995 | 5.9 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 31,211 | 30,774 | 1.4- | 31,968 | 3.9 |

* Amount Less than + or - 1 Million

TABLE 13
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 5: Asset Size \$100,000,000 to \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 523 | 508 | 2.9- | 503 | 1.0- |
| Cash & Equivalents | 7,692 | 8,309 | 8.0 | 8,600 | 3.5 |
| TOTAL INVESTMENTS | 25,268 | 20,619 | 18.4- | 20,445 | 0.8- |
| U.S. Government Obligations | 359 | 244 | 32.2- | 110 | 55.0- |
| Federal Agency Securities | 16,617 | 12,106 | 27.1- | 10,502 | 13.2- |
| Mutual Fund & Common Trusts | 193 | 206 | 6.7 | 184 | 10.8- |
| MCSD and PIC at Corporate CU | 631 | 566 | 10.4- | 580 | 2.4 |
| All Other Corporate Credit Union | 3,676 | 4,079 | 11.0 | 4,997 | 22.5 |
| Commercial Banks, S&Ls | 2,956 | 2,182 | 26.2- | 2,501 | 14.7 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 230 | 243 | 5.4 | 291 | 20.1 |
| All Other Investments | 606 | 319 | 47.3- | 413 | 29.4 |
| Loans Held for Sale | 102 | 111 | 8.7 | 96 | 13.1- |
| TOTAL LOANS OUTSTANDING | 73,911 | 73,970 | 0.1 | 73,983 | 0.0 |
| Unsecured Credit Card Loans | 3,763 | 3,834 | 1.9 | 3,926 | 2.4 |
| All Other Unsecured Loans | 3,522 | 3,451 | 2.0- | 3,652 | 5.8 |
| New Vehicle Loans | 13,755 | 13,567 | 1.4- | 12,346 | 9.0- |
| Used Vehicle Loans | 14,802 | 14,152 | 4.4- | 13,478 | 4.8- |
| First Mortgage Real Estate Loans/LOC | 21,645 | 21,870 | 1.0 | 23,049 | 5.4 |
| Other Real Estate Loans/LOC | 12,735 | 13,248 | 4.0 | 13,581 | 2.5 |
| Leases Receivable | 94 | 95 | 0.7 | 79 | 17.2- |
| All Other Loans/LOC | 3,595 | 3,752 | 4.4 | 3,873 | 3.2 |
| Allowance For Loan Losses | 484 | 456 | 5.8- | 465 | 2.0 |
| Foreclosed and Repossessed Assets | 46 | 59 | 28.8 | 109 | 84.1 |
| Land and Building | 2,188 | 2,333 | 6.7 | 2,450 | 5.0 |
| Other Fixed Assets | 557 | 576 | 3.4 | 600 | 4.1 |
| NCUSIF Capitalization Deposit | 861 | 836 | 2.8- | 839 | 0.3 |
| Other Assets | 1,518 | 1,578 | 4.0 | 1,617 | 2.5 |
| TOTAL ASSETS | 111,658 | 107,936 | 3.3- | 108,274 | 0.3 |
| LIABILITIES | | | | | |
| Total Borrowings | 1,733 | 1,666 | 3.9- | 1,711 | 2.7 |
| Accrued Dividends/Interest Payable | 113 | 119 | 4.9 | 136 | 14.3 |
| Acct Payable and Other Liabilities | 867 | 890 | 2.6 | 911 | 2.4 |
| Uninsured Secondary Capital | 2 | 2 | 3.9 | 2 | 14.2- |
| TOTAL LIABILITIES | 2,716 | 2,677 | 1.4- | 2,760 | 3.1 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 96,514 | 92,689 | 4.0- | 92,686 | 0.0- |
| Share Drafts | 13,912 | 13,314 | 4.3- | 12,617 | 5.2- |
| Regular Shares | 34,164 | 28,197 | 17.5- | 25,557 | 9.4- |
| Money Market Shares | 15,240 | 13,837 | 9.2- | 14,203 | 2.6 |
| Share Certificates/CDs | 24,593 | 28,720 | 16.8 | 31,371 | 9.2 |
| IRA/Keogh Accounts | 7,444 | 7,435 | 0.1- | 7,731 | 4.0 |
| All Other Shares | 786 | 755 | 3.9- | 695 | 7.9- |
| Non-Member Deposits | 375 | 430 | 14.7 | 512 | 19.0 |
| Regular Reserves | 2,599 | 2,491 | 4.2- | 2,461 | 1.2- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -207 | -114 | 45.1 | -49 | 56.5 |
| Other Reserves | 898 | 823 | 8.4- | 811 | 1.5- |
| Undivided Earnings | 9,138 | 9,371 | 2.5 | 9,606 | 2.5 |
| TOTAL EQUITY | 12,428 | 12,571 | 1.1 | 12,828 | 2.0 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 111,658 | 107,936 | 3.3- | 108,274 | 0.3 |

* Amount Less than + or - 1 Million

TABLE 14
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 130 | 143 | 10.0 | 146 | 2.1 |
| Cash & Equivalents | 11,298 | 13,739 | 21.6 | 12,855 | 6.4- |
| TOTAL INVESTMENTS | 40,813 | 39,177 | 4.0- | 43,502 | 11.0 |
| U.S. Government Obligations | 1,005 | 727 | 27.7- | 804 | 10.7 |
| Federal Agency Securities | 28,654 | 24,858 | 13.2- | 24,881 | 0.1 |
| Mutual Fund & Common Trusts | 593 | 670 | 13.0 | 862 | 28.6 |
| MCSD and PIC at Corporate CU | 473 | 521 | 10.0 | 620 | 19.1 |
| All Other Corporate Credit Union | 5,608 | 6,156 | 9.8 | 8,065 | 31.0 |
| Commercial Banks, S&Ls | 615 | 590 | 4.1- | 534 | 9.5- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 31 | 74 | 137.5 | 349 | 370.1 |
| All Other Investments | 3,834 | 646 | 83.1- | 983 | 52.1 |
| Loans Held for Sale | 514 | 460 | 10.5- | 452 | 1.8- |
| TOTAL LOANS OUTSTANDING | 127,331 | 147,986 | 16.2 | 167,095 | 12.9 |
| Unsecured Credit Card Loans | 8,803 | 10,586 | 20.3 | 12,777 | 20.7 |
| All Other Unsecured Loans | 5,497 | 6,314 | 14.9 | 7,098 | 12.4 |
| New Vehicle Loans | 22,926 | 25,482 | 11.2 | 26,398 | 3.6 |
| Used Vehicle Loans | 18,892 | 20,629 | 9.2 | 22,566 | 9.4 |
| First Mortgage Real Estate Loans/LOC | 43,905 | 51,335 | 16.9 | 60,576 | 18.0 |
| Other Real Estate Loans/LOC | 21,436 | 27,366 | 27.7 | 31,362 | 14.6 |
| Leases Receivable | 183 | 155 | 15.3- | 143 | 7.9- |
| All Other Loans/LOC | 5,689 | 6,119 | 7.6 | 6,174 | 0.9 |
| Allowance For Loan Losses | 877 | 905 | 3.2 | 1,165 | 28.7 |
| Foreclosed and Repossessed Assets | 62 | 95 | 54.0 | 135 | 41.7 |
| Land and Building | 2,328 | 2,757 | 18.4 | 3,199 | 16.0 |
| Other Fixed Assets | 777 | 910 | 17.2 | 1,078 | 18.4 |
| NCUSIF Capitalization Deposit | 1,322 | 1,475 | 11.6 | 1,612 | 9.3 |
| Other Assets | 3,055 | 3,427 | 12.2 | 3,658 | 6.7 |
| TOTAL ASSETS | 186,622 | 209,122 | 12.1 | 232,421 | 11.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 8,241 | 8,750 | 6.2 | 14,510 | 65.8 |
| Accrued Dividends/Interest Payable | 134 | 209 | 55.6 | 242 | 16.0 |
| Acct Payable and Other Liabilities | 1,637 | 1,929 | 17.9 | 2,148 | 11.3 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 10,013 | 10,888 | 8.7 | 16,900 | 55.2 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 156,893 | 175,415 | 11.8 | 190,917 | 8.8 |
| Share Drafts | 20,696 | 16,162 | 21.9- | 18,946 | 17.2 |
| Regular Shares | 42,053 | 45,829 | 9.0 | 40,982 | 10.6- |
| Money Market Shares | 32,243 | 34,766 | 7.8 | 39,003 | 12.2 |
| Share Certificates/CDs | 44,940 | 59,007 | 31.3 | 69,646 | 18.0 |
| IRA/Keogh Accounts | 14,638 | 16,946 | 15.8 | 19,344 | 14.1 |
| All Other Shares | 1,975 | 2,351 | 19.0 | 2,565 | 9.1 |
| Non-Member Deposits | 348 | 354 | 1.8 | 430 | 21.7 |
| Regular Reserves | 3,907 | 4,280 | 9.5 | 4,329 | 1.1 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -331 | -241 | 27.3 | -149 | 38.2 |
| Other Reserves | 3,963 | 4,345 | 9.6 | 4,686 | 7.9 |
| Undivided Earnings | 12,177 | 14,435 | 18.5 | 15,737 | 9.0 |
| TOTAL EQUITY | 19,716 | 22,819 | 15.7 | 24,604 | 7.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 186,622 | 209,122 | 12.1 | 232,421 | 11.1 |

* Amount Less than + or - 1 Million

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|-------------|-----------|--------------|
| Number of Credit Unions | 1,005 | 960 | 4.5- | 902 | 6.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 39 | 39 | 0.5- | 36 | 5.3- |
| (Less) Interest Refund | 0* | 0* | 17.6 | 0* | 44.3 |
| Income from Investments | 10 | 14 | 36.2 | 14 | 2.2 |
| Trading Profits and Losses | 0* | 0 | 100.0- | 0* | 0.0 |
| TOTAL INTEREST INCOME | 49 | 52 | 7.1 | 50 | 3.4- |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 11 | 13 | 16.1 | 13 | 4.6 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 0* | 83.0 | 0* | 31.4- |
| TOTAL INTEREST EXPENSE | 11 | 13 | 16.6 | 13 | 4.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 5 | 6 | 11.7 | 5 | 9.8- |
| NET INTEREST INCOME AFTER PLL | 33 | 34 | 3.2 | 32 | 5.2- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 3 | 3 | 7.4 | 2 | 13.3- |
| Other Operating Income | 0* | 0* | 11.7 | 0* | 39.7- |
| Gain (Loss) on Investments | -0* | -0* | 687.6- | 0* | 308.2 |
| Gain (Loss) on Disp of Fixed Assets | 0* | -0* | 101.0- | 0* | 4,345.1 |
| Other Non-Oper Income (Expense) | 0* | 1 | 173.5 | 2 | 16.6 |
| TOTAL NON-INTEREST INCOME | 4 | 5 | 24.1 | 5 | 7.1- |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 17 | 17 | 3.9 | 17 | 3.6- |
| Travel and Conference Expense | 0* | 0* | 2.9 | 0* | 6.4 |
| Office Occupancy Expense | 2 | 2 | 1.8 | 2 | 1.1- |
| Office Operations Expense | 8 | 8 | 4.0 | 8 | 1.5- |
| Educational & Promotional Expense | 0* | 0* | 26.3 | 0* | 14.6- |
| Loan Servicing Expense | 0* | 0* | 10.2 | 0* | 9.2- |
| Professional and Outside Services | 3 | 3 | 3.8 | 3 | 7.1 |
| Member Insurance | 2 | 2 | 1.8- | 2 | 11.8- |
| Operating Fees | 0* | 0* | 1.9 | 0* | 10.0 |
| Miscellaneous Operating Expenses | 2 | 2 | 1.3- | 2 | 5.3- |
| TOTAL NON-INTEREST EXPENSE | 35 | 36 | 3.4 | 35 | 2.7- |
| NET INCOME | 2 | 3 | 45.6 | 2 | 42.1- |
| Transfer to Regular Reserve | 0* | 0* | 77.3 | 0* | 4.2 |

* Amount Less than + or - 1 Million

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 1,621 | 1,539 | 5.1- | 1,472 | 4.4- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 357 | 361 | 1.2 | 359 | 0.8- |
| (Less) Interest Refund | 0* | 0* | 15.9- | 0* | 26.6 |
| Income from Investments | 110 | 131 | 18.6 | 134 | 2.9 |
| Trading Profits and Losses | 0* | 0* | 278.9 | 0* | 463.1 |
| TOTAL INTEREST INCOME | 467 | 492 | 5.3 | 492 | 0.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 109 | 132 | 20.5 | 145 | 10.4 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 2 | 76.2 | 1 | 34.3- |
| TOTAL INTEREST EXPENSE | 110 | 133 | 21.0 | 147 | 9.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 39 | 31 | 21.9- | 28 | 6.8- |
| NET INTEREST INCOME AFTER PLL | 317 | 328 | 3.2 | 317 | 3.1- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 49 | 50 | 2.3 | 50 | 0.2- |
| Other Operating Income | 12 | 12 | 2.7- | 12 | 2.6 |
| Gain (Loss) on Investments | -0* | -0* | 49.8- | -0* | 56.7 |
| Gain (Loss) on Disp of Fixed Assets | 0* | -0* | 117.2- | 0* | 6,814.8 |
| Other Non-Oper Income (Expense) | 4 | 4 | 17.2- | 3 | 8.2- |
| TOTAL NON-INTEREST INCOME | 65 | 65 | 0.2- | 66 | 1.3 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 176 | 178 | 1.2 | 176 | 1.2- |
| Travel and Conference Expense | 4 | 4 | 1.3 | 4 | 2.7- |
| Office Occupancy Expense | 17 | 17 | 2.4 | 17 | 0.9- |
| Office Operations Expense | 71 | 71 | 0.1- | 70 | 0.6- |
| Educational & Promotional Expense | 5 | 5 | 2.3- | 5 | 3.8 |
| Loan Servicing Expense | 10 | 10 | 2.1 | 10 | 1.6- |
| Professional and Outside Services | 28 | 29 | 1.2 | 29 | 0.9 |
| Member Insurance | 12 | 11 | 7.3- | 10 | 8.6- |
| Operating Fees | 2 | 2 | 7.3- | 2 | 7.5- |
| Miscellaneous Operating Expenses | 14 | 13 | 1.5- | 14 | 1.8 |
| TOTAL NON-INTEREST EXPENSE | 339 | 340 | 0.5 | 337 | 1.0- |
| NET INCOME | 44 | 52 | 19.1 | 46 | 11.5- |
| Transfer to Regular Reserve | 3 | 6 | 80.8 | 3 | 56.6- |

* Amount Less than + or - 1 Million

TABLE 17
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|--------------|
| Number of Credit Unions | 1,665 | 1,597 | 4.1- | 1,557 | 2.5- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 1,521 | 1,590 | 4.5 | 1,608 | 1.1 |
| (Less) Interest Refund | 3 | 4 | 34.8 | 3 | 3.8- |
| Income from Investments | 459 | 520 | 13.5 | 572 | 9.8 |
| Trading Profits and Losses | -0* | -0* | 160.8- | 0* | 105.0 |
| TOTAL INTEREST INCOME | 1,977 | 2,107 | 6.6 | 2,176 | 3.3 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 495 | 638 | 28.7 | 741 | 16.3 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 7 | 11 | 53.9 | 5 | 49.1- |
| TOTAL INTEREST EXPENSE | 502 | 648 | 29.1 | 747 | 15.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 136 | 116 | 14.8- | 125 | 8.0 |
| NET INTEREST INCOME AFTER PLL | 1,339 | 1,343 | 0.3 | 1,304 | 2.9- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 289 | 305 | 5.7 | 318 | 4.0 |
| Other Operating Income | 88 | 90 | 2.7 | 93 | 3.0 |
| Gain (Loss) on Investments | -0* | -1 | 26.0- | -0* | 84.2 |
| Gain (Loss) on Disp of Fixed Assets | 2 | 2 | 25.5- | 3 | 71.2 |
| Other Non-Oper Income (Expense) | 4 | 3 | 22.2- | 5 | 39.0 |
| TOTAL NON-INTEREST INCOME | 382 | 399 | 4.5 | 418 | 4.6 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 714 | 724 | 1.4 | 727 | 0.3 |
| Travel and Conference Expense | 22 | 22 | 3.1 | 22 | 1.5- |
| Office Occupancy Expense | 90 | 95 | 5.5 | 97 | 2.0 |
| Office Operations Expense | 306 | 308 | 0.7 | 310 | 0.5 |
| Educational & Promotional Expense | 42 | 44 | 4.3 | 45 | 3.8 |
| Loan Servicing Expense | 73 | 75 | 2.1 | 72 | 4.6- |
| Professional and Outside Services | 156 | 163 | 4.6 | 165 | 1.3 |
| Member Insurance | 21 | 19 | 11.5- | 16 | 12.5- |
| Operating Fees | 9 | 9 | 3.8- | 9 | 0.8 |
| Miscellaneous Operating Expenses | 42 | 43 | 1.2 | 43 | 2.1 |
| TOTAL NON-INTEREST EXPENSE | 1,474 | 1,501 | 1.8 | 1,505 | 0.3 |
| NET INCOME | 246 | 241 | 2.1- | 217 | 10.2- |
| Transfer to Regular Reserve | 18 | 12 | 36.7- | 14 | 19.5 |

* Amount Less than + or - 1 Million

TABLE 18
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|--------------|
| Number of Credit Unions | 449 | 442 | 1.6- | 456 | 3.2 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 1,263 | 1,340 | 6.1 | 1,457 | 8.7 |
| (Less) Interest Refund | 1 | 2 | 61.9 | 3 | 23.5 |
| Income from Investments | 316 | 371 | 17.5 | 437 | 17.6 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0* | 0.0 |
| TOTAL INTEREST INCOME | 1,578 | 1,709 | 8.3 | 1,891 | 10.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 426 | 563 | 32.3 | 714 | 26.8 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 11 | 15 | 35.7 | 11 | 25.0- |
| TOTAL INTEREST EXPENSE | 436 | 578 | 32.4 | 725 | 25.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 110 | 90 | 18.3- | 102 | 12.8 |
| NET INTEREST INCOME AFTER PLL | 1,031 | 1,041 | 1.0 | 1,064 | 2.2 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 297 | 311 | 4.7 | 335 | 7.8 |
| Other Operating Income | 104 | 109 | 4.9 | 118 | 8.7 |
| Gain (Loss) on Investments | -2 | 0* | 127.7 | -0* | 151.0- |
| Gain (Loss) on Disp of Fixed Assets | 3 | 5 | 52.2 | 3 | 42.7- |
| Other Non-Oper Income (Expense) | 2 | 3 | 43.0 | 1 | 54.4- |
| TOTAL NON-INTEREST INCOME | 404 | 427 | 5.8 | 457 | 6.9 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 589 | 604 | 2.5 | 645 | 6.8 |
| Travel and Conference Expense | 19 | 20 | 3.6 | 21 | 6.2 |
| Office Occupancy Expense | 77 | 80 | 4.1 | 89 | 11.3 |
| Office Operations Expense | 248 | 252 | 1.5 | 267 | 6.2 |
| Educational & Promotional Expense | 44 | 46 | 5.4 | 49 | 4.9 |
| Loan Servicing Expense | 68 | 65 | 3.4- | 69 | 5.5 |
| Professional and Outside Services | 120 | 122 | 1.6 | 131 | 7.4 |
| Member Insurance | 8 | 8 | 3.7- | 8 | 0.4 |
| Operating Fees | 6 | 6 | 2.1- | 7 | 5.3 |
| Miscellaneous Operating Expenses | 33 | 36 | 8.0 | 31 | 14.7- |
| TOTAL NON-INTEREST EXPENSE | 1,212 | 1,239 | 2.2 | 1,316 | 6.2 |
| NET INCOME | 223 | 230 | 3.1 | 205 | 10.7- |
| Transfer to Regular Reserve | 8 | 8 | 5.3- | 4 | 40.3- |

* Amount Less than + or - 1 Million

TABLE 19
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 5: Asset Size \$100,000,000 to \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|--------------|
| Number of Credit Unions | 523 | 508 | 2.9- | 503 | 1.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 4,415 | 4,727 | 7.1 | 4,959 | 4.9 |
| (Less) Interest Refund | 16 | 10 | 38.2- | 11 | 11.4 |
| Income from Investments | 1,029 | 1,130 | 9.8 | 1,305 | 15.5 |
| Trading Profits and Losses | 0* | 0* | 108.4 | 0* | 959.7 |
| TOTAL INTEREST INCOME | 5,428 | 5,847 | 7.7 | 6,253 | 6.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 1,677 | 2,135 | 27.3 | 2,597 | 21.6 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 58 | 78 | 32.9 | 68 | 12.9- |
| TOTAL INTEREST EXPENSE | 1,735 | 2,213 | 27.5 | 2,665 | 20.4 |
| PROVISION FOR LOAN & LEASE LOSSES | 423 | 325 | 23.2- | 382 | 17.7 |
| NET INTEREST INCOME AFTER PLL | 3,270 | 3,309 | 1.2 | 3,206 | 3.1- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 1,086 | 1,129 | 4.0 | 1,134 | 0.5 |
| Other Operating Income | 384 | 411 | 7.0 | 452 | 10.2 |
| Gain (Loss) on Investments | -4 | -3 | 37.2 | -4 | 38.2- |
| Gain (Loss) on Disp of Fixed Assets | 15 | 8 | 45.2- | 13 | 59.5 |
| Other Non-Oper Income (Expense) | 26 | 26 | 2.5- | 17 | 34.8- |
| TOTAL NON-INTEREST INCOME | 1,507 | 1,571 | 4.3 | 1,613 | 2.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 1,949 | 2,011 | 3.2 | 2,060 | 2.4 |
| Travel and Conference Expense | 59 | 62 | 4.0 | 61 | 0.9- |
| Office Occupancy Expense | 251 | 269 | 7.0 | 287 | 6.7 |
| Office Operations Expense | 809 | 820 | 1.3 | 830 | 1.2 |
| Educational & Promotional Expense | 159 | 169 | 6.2 | 178 | 5.5 |
| Loan Servicing Expense | 232 | 233 | 0.5 | 228 | 2.2- |
| Professional and Outside Services | 284 | 301 | 6.1 | 309 | 2.4 |
| Member Insurance | 18 | 15 | 18.6- | 14 | 6.6- |
| Operating Fees | 22 | 21 | 2.7- | 21 | 2.6- |
| Miscellaneous Operating Expenses | 92 | 91 | 1.0- | 91 | 0.2- |
| TOTAL NON-INTEREST EXPENSE | 3,875 | 3,992 | 3.0 | 4,077 | 2.1 |
| NET INCOME | 901 | 889 | 1.4- | 742 | 16.5- |
| Transfer to Regular Reserve | 41 | 39 | 3.6- | 36 | 7.4- |

* Amount Less than + or - 1 Million

TABLE 20
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--|--------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 130 | 143 | 10.0 | 146 | 2.1 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 7,079 | 8,864 | 25.2 | 10,431 | 17.7 |
| (Less) Interest Refund | 3 | 19 | 455.3 | 20 | 4.4 |
| Income from Investments | 1,734 | 2,118 | 22.1 | 2,511 | 18.6 |
| Trading Profits and Losses | -0* | 0* | 151.3 | 5 | 1,275.0 |
| TOTAL INTEREST INCOME | 8,808 | 10,963 | 24.5 | 12,928 | 17.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 3,212 | 4,917 | 53.1 | 6,377 | 29.7 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 288 | 383 | 32.6 | 496 | 29.8 |
| TOTAL INTEREST EXPENSE | 3,500 | 5,299 | 51.4 | 6,873 | 29.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 790 | 638 | 19.2- | 1,059 | 65.8 |
| NET INTEREST INCOME AFTER PLL | 4,518 | 5,025 | 11.2 | 4,996 | 0.6- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 1,226 | 1,396 | 13.9 | 1,570 | 12.5 |
| Other Operating Income | 952 | 1,153 | 21.0 | 1,351 | 17.2 |
| Gain (Loss) on Investments | -9 | -8 | 8.6 | 12 | 250.5 |
| Gain (Loss) on Disp of Fixed Assets | 6 | 8 | 28.4 | 5 | 42.0- |
| Other Non-Oper Income (Expense) | 54 | 19 | 65.6- | 17 | 5.7- |
| TOTAL NON-INTEREST INCOME | 2,229 | 2,567 | 15.1 | 2,955 | 15.1 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 2,439 | 2,794 | 14.6 | 3,156 | 13.0 |
| Travel and Conference Expense | 50 | 60 | 20.8 | 67 | 11.8 |
| Office Occupancy Expense | 327 | 389 | 19.1 | 443 | 13.7 |
| Office Operations Expense | 1,038 | 1,151 | 10.9 | 1,254 | 8.9 |
| Educational & Promotional Expense | 173 | 213 | 22.8 | 239 | 12.6 |
| Loan Servicing Expense | 360 | 437 | 21.4 | 487 | 11.3 |
| Professional and Outside Services | 287 | 329 | 14.8 | 381 | 15.8 |
| Member Insurance | 19 | 17 | 10.2- | 15 | 13.5- |
| Operating Fees | 22 | 26 | 17.1 | 24 | 7.2- |
| Miscellaneous Operating Expenses | 153 | 169 | 10.5 | 187 | 10.6 |
| TOTAL NON-INTEREST EXPENSE | 4,869 | 5,587 | 14.7 | 6,253 | 11.9 |
| NET INCOME | 1,879 | 2,006 | 6.8 | 1,698 | 15.4- |
| Transfer to Regular Reserve | 123 | 139 | 13.0 | 105 | 24.5- |

* Amount Less than + or - 1 Million

**TABLE 21
FEDERAL CREDIT UNIONS
NEGATIVE NET INCOME, AND CAMEL RATING DATA**

Negative Net Income Data as of December 31

| Year | Total Number of Credit Unions | Number Experiencing Losses | Percent of Total | Negative Earnings (in thousands) |
|------|-------------------------------|----------------------------|------------------|----------------------------------|
| 2003 | 5,776 | 787 | 13.63 | -78,240 |
| 2004 | 5,572 | 811 | 14.55 | -64,911 |
| 2005 | 5,393 | 686 | 12.72 | -108,938 |
| 2006 | 5,189 | 587 | 11.31 | -93,523 |
| 2007 | 5,036 | 657 | 13.05 | -139,133 |

Losses By Assets Size as of December 31

| Assets Size | Number of Credit Unions | Assets | Negative Earnings | Net Worth |
|----------------------------|-------------------------|----------------|-------------------|---------------|
| Less Than 2 Million | 196 | 168,267,945 | -4,404,454 | 31,110,159 |
| 2 Million To 10 Million | 207 | 1,052,523,794 | -12,268,098 | 143,715,826 |
| 10 Million To 50 Million | 191 | 4,569,047,411 | -45,232,290 | 538,155,352 |
| 50 Million To 100 Million | 28 | 1,927,573,727 | -20,982,208 | 215,757,521 |
| 100 Million To 500 Million | 30 | 6,925,580,691 | -38,794,713 | 684,890,201 |
| 500 Million and Over | 5 | 3,850,206,206 | -17,450,745 | 419,222,756 |
| Total | 657 | 18,493,199,774 | -139,132,508 | 2,032,851,815 |

*** Number of Credit Unions By Camel Rating as of December 31**

| Year | Camel 1 | Camel 2 | Camel 3 | Camel 4 | Camel 5 | Total |
|------|---------|---------|---------|---------|---------|-------|
| 2003 | 1,224 | 3,314 | 1,102 | 128 | 7 | 5,775 |
| 2004 | 1,074 | 3,249 | 1,087 | 155 | 7 | 5,572 |
| 2005 | 983 | 3,191 | 1,049 | 163 | 7 | 5,393 |
| 2006 | 965 | 3,098 | 957 | 159 | 8 | 5,187 |
| 2007 | 941 | 3,038 | 913 | 142 | 2 | 5,036 |

Camel Rating 4 and 5 as of December 31

| Year | Number of Credit Unions | % of Total Credit Unions | Shares | % of Total Shares |
|------|-------------------------|--------------------------|---------------|-------------------|
| 2003 | 135 | 2.34 | 1,426,624,778 | 0.49 |
| 2004 | 162 | 2.91 | 1,762,701,867 | 0.57 |
| 2005 | 170 | 3.15 | 1,863,581,048 | 0.58 |
| 2006 | 167 | 3.22 | 3,530,183,823 | 1.06 |
| 2007 | 144 | 2.86 | 3,770,902,379 | 1.08 |

*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

Table 22
100 Largest Federal Credit Unions
December 31, 2007

| Current Rank | Name of Credit Union | Rank 1 Year Ago | City | State | Year Chartered | Assets |
|--------------|---------------------------|-----------------|-----------------|-------|----------------|----------------|
| 1 | NAVY | 1 | MERRIFIELD | VA | 1947 | 33,011,919,658 |
| 2 | PENTAGON | 2 | ALEXANDRIA | VA | 1935 | 11,238,961,528 |
| 3 | ORANGE COUNTY TEACHERS | 3 | SANTA ANA | CA | 1934 | 7,491,718,496 |
| 4 | SUNCOAST SCHOOLS | 4 | TAMPA | FL | 1978 | 5,921,778,384 |
| 5 | AMERICAN AIRLINES | 5 | FT. WORTH | TX | 1982 | 4,492,210,825 |
| 6 | KINECTA | 8 | MANHATTAN BEACH | CA | 1940 | 4,405,079,017 |
| 7 | SECURITY SERVICE | 6 | SAN ANTONIO | TX | 1956 | 4,376,581,461 |
| 8 | AMERICA FIRST | 7 | OGDEN | UT | 1939 | 4,159,281,232 |
| 9 | DIGITAL | 9 | MARLBOROUGH | MA | 1979 | 3,900,046,788 |
| 10 | ALASKA USA | 10 | ANCHORAGE | AK | 1948 | 3,570,432,988 |
| 11 | ESL | 12 | ROCHESTER | NY | 1995 | 3,429,961,319 |
| 12 | DESERT SCHOOLS | 11 | PHOENIX | AZ | 1939 | 3,019,886,307 |
| 13 | BETHPAGE | 16 | BETHPAGE | NY | 1941 | 3,017,860,817 |
| 14 | RANDOLPH-BROOKS | 14 | LIVE OAK | TX | 1952 | 2,952,341,917 |
| 15 | STATE FARM | 13 | BLOOMINGTON | IL | 1936 | 2,776,284,435 |
| 16 | POLICE & FIRE | 18 | PHILADELPHIA | PA | 1938 | 2,636,103,677 |
| 17 | UNITED NATIONS | 17 | LONG ISLAND CIT | NY | 1947 | 2,607,102,757 |
| 18 | LOCKHEED | 15 | BURBANK | CA | 1937 | 2,574,484,844 |
| 19 | ENT | 24 | COLORADO SPRING | CO | 1957 | 2,485,164,659 |
| 20 | BANK FUND STAFF | 19 | WASHINGTON | DC | 1947 | 2,373,898,185 |
| 21 | SAN ANTONIO | 23 | SAN ANTONIO | TX | 1935 | 2,368,461,976 |
| 22 | MOUNTAIN AMERICA | 25 | WEST JORDAN | UT | 1936 | 2,301,878,401 |
| 23 | TEACHERS | 21 | FARMINGVILLE | NY | 1952 | 2,295,764,452 |
| 24 | HUDSON VALLEY | 22 | POUGHKEEPSIE | NY | 1963 | 2,270,431,747 |
| 25 | REDSTONE | 27 | HUNTSVILLE | AL | 1951 | 2,237,349,976 |
| 26 | GTE | 20 | TAMPA | FL | 1935 | 2,084,915,687 |
| 27 | ADDISON AVENUE | 26 | PALO ALTO | CA | 1970 | 2,064,299,364 |
| 28 | VISIONS | 29 | ENDICOTT | NY | 1966 | 1,998,737,845 |
| 29 | COASTAL | 35 | RALEIGH | NC | 1967 | 1,881,249,738 |
| 30 | DFCU FINANCIAL | 31 | DEARBORN | MI | 1950 | 1,868,073,354 |
| 31 | WINGS FINANCIAL | 33 | APPLE VALLEY | MN | 1938 | 1,837,311,606 |
| 32 | ARIZONA | 34 | PHOENIX | AZ | 1936 | 1,810,355,802 |
| 33 | MISSION | 28 | SAN DIEGO | CA | 1961 | 1,798,527,126 |
| 34 | GROW FINANCIAL | 30 | TAMPA | FL | 1955 | 1,730,275,013 |
| 35 | TOWER | 36 | LAUREL | MD | 1953 | 1,676,652,461 |
| 36 | KERN SCHOOLS | 32 | BAKERSFIELD | CA | 1940 | 1,654,620,537 |
| 37 | AFFINITY | 40 | BASKING RIDGE | NJ | 1935 | 1,614,660,344 |
| 38 | TINKER | 38 | TINKER AFB | OK | 1946 | 1,583,293,686 |
| 39 | KEESLER | 39 | BILOXI | MS | 1947 | 1,576,362,874 |
| 40 | NORTHWEST | 37 | HERNDON | VA | 1947 | 1,502,884,433 |
| 41 | STATE EMPLOYEES | 41 | ALBANY | NY | 1934 | 1,474,886,592 |
| 42 | MICHIGAN STATE UNIVERSITY | 42 | EAST LANSING | MI | 1979 | 1,450,443,221 |
| 43 | WESTERN | 49 | MANHATTAN BEACH | CA | 1963 | 1,422,813,961 |
| 44 | MEMBERS 1ST | 43 | MECHANICSBURG | PA | 1950 | 1,415,927,553 |
| 45 | FOUNDERS | 45 | LANCASTER | SC | 1961 | 1,402,975,043 |
| 46 | SOUTH CAROLINA | 46 | N CHARLESTON | SC | 1936 | 1,384,193,930 |
| 47 | CHARTWAY | 47 | VIRGINIA BEACH | VA | 1959 | 1,300,509,338 |
| 48 | LANGLEY | 48 | NEWPORT NEWS | VA | 1936 | 1,224,218,440 |
| 49 | AFFINITY PLUS | 50 | ST. PAUL | MN | 1934 | 1,222,682,098 |
| 50 | MIDFLORIDA | 54 | LAKELAND | FL | 1978 | 1,202,002,763 |
| 51 | CENTRAL FLORIDA EDUCATORS | 55 | LAKE MARY | FL | 1937 | 1,143,259,207 |
| 52 | POLISH & SLAVIC | 53 | FAIRFIELD | NJ | 1976 | 1,115,934,911 |
| 53 | NASSAU EDUCATORS | 57 | WESTBURY | NY | 1938 | 1,105,390,920 |
| 54 | ALLEGACY | 52 | WINSTON-SALEM | NC | 1967 | 1,102,341,852 |
| 55 | TRULIANT | 51 | WINSTON SALEM | NC | 1952 | 1,086,879,218 |
| 56 | ASCEND | 56 | TULLAHOMA | TN | 1951 | 1,073,381,263 |
| 57 | AMERICAN EAGLE | 60 | EAST HARTFORD | CT | 1935 | 1,071,841,370 |
| 58 | CITADEL | 59 | THORNDALE | PA | 1937 | 1,057,585,735 |
| 59 | SANDIA LABORATORY | 58 | ALBUQUERQUE | NM | 1948 | 1,055,697,727 |
| 60 | CHEVRON | 63 | OAKLAND | CA | 1935 | 1,055,075,212 |
| 61 | EGLIN | 62 | FT. WALTON BEAC | FL | 1954 | 1,054,292,456 |
| 62 | ORNL | 61 | OAK RIDGE | TN | 1948 | 1,054,109,594 |
| 63 | APPLE | 66 | FAIRFAX | VA | 1956 | 1,022,384,628 |

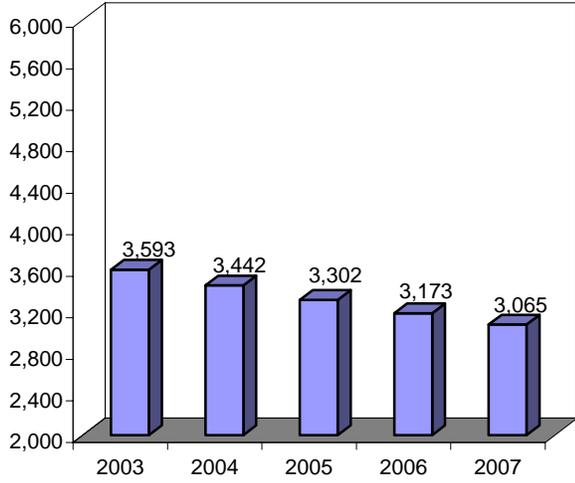
Table 22
100 Largest Federal Credit Unions
December 31, 2007

| Current | | Rank | | | | Year | |
|---------|------------------------------------|--------|-----------------|-------|-----------|-------------|--|
| Rank | Name of Credit Union | 1 Year | City | State | Chartered | Assets | |
| | | Ago | | | | | |
| 64 | ROBINS | 65 | WARNER ROBINS | GA | 1954 | 996,727,529 | |
| 65 | GREYLOCK | 67 | PITTSFIELD | MA | 1935 | 985,497,545 | |
| 66 | J. S. C. | 70 | HOUSTON | TX | 1961 | 957,827,844 | |
| 67 | MERCK EMPLOYEES | 64 | RAHWAY | NJ | 1936 | 952,508,817 | |
| 68 | ROCKLAND | 69 | ROCKLAND | MA | 1985 | 925,102,911 | |
| 69 | HAWAIIUSA | 71 | HONOLULU | HI | 1936 | 908,989,321 | |
| 70 | NASA | 76 | UPPER MARLBORO | MD | 1949 | 889,695,090 | |
| 71 | STATE DEPARTMENT | 68 | ALEXANDRIA | VA | 1935 | 880,060,700 | |
| 72 | HAWAII STATE | 72 | HONOLULU | HI | 1936 | 868,816,044 | |
| 73 | STANFORD | 79 | PALO ALTO | CA | 1959 | 862,226,565 | |
| 74 | SHARONVIEW | 75 | FORT MILL | SC | 1976 | 858,999,852 | |
| 75 | PEN AIR | 89 | PENSACOLA | FL | 1936 | 857,976,651 | |
| 76 | TYNDALL | 81 | PANAMA CITY | FL | 1956 | 844,659,707 | |
| 77 | F & A | 73 | MONTEREY PARK | CA | 1936 | 828,677,839 | |
| 78 | NEW MEXICO EDUCATORS | 77 | ALBUQUERQUE | NM | 1936 | 828,599,372 | |
| 79 | NUVISION | 82 | HUNTINGTON BEAC | CA | 1935 | 826,668,671 | |
| 80 | OPERATING ENGINEERS LOCAL UNION #3 | 78 | LIVERMORE | CA | 1963 | 821,077,618 | |
| 81 | UNIVERSITY | 80 | AUSTIN | TX | 1936 | 818,459,188 | |
| 82 | ANDREWS FEDERAL CREDIT UNION | 84 | SUITLAND | MD | 1948 | 810,388,264 | |
| 83 | AMERICA'S FIRST | 85 | BIRMINGHAM | AL | 1936 | 805,932,990 | |
| 84 | CALTECH EMPLOYEES | 86 | LA CANADA | CA | 1950 | 794,371,966 | |
| 85 | PARTNERS | 278 | ANAHEIM | CA | 1968 | 788,904,024 | |
| 86 | NEVADA | 74 | LAS VEGAS | NV | 1950 | 787,488,307 | |
| 87 | XEROX | 87 | EL SEGUNDO | CA | 1964 | 771,068,489 | |
| 88 | UNITED | 90 | ST. JOSEPH | MI | 1949 | 749,620,401 | |
| 89 | US | 92 | BURNSVILLE | MN | 1971 | 742,161,170 | |
| 90 | LOCAL GOVERNMENT | 100 | RALEIGH | NC | 1983 | 736,036,261 | |
| 91 | ELI LILLY | 95 | INDIANAPOLIS | IN | 1976 | 708,095,223 | |
| 92 | SUFFOLK | 97 | MEDFORD | NY | 1967 | 706,410,131 | |
| 93 | HIWAY | 99 | ST PAUL | MN | 1934 | 705,197,405 | |
| 94 | UNITED SERVICES OF AMERICA | 91 | SAN DIEGO | CA | 1953 | 697,663,103 | |
| 95 | IBM SOUTHEAST EMPLOYEES | 94 | BOCA RATON | FL | 1969 | 691,378,079 | |
| 96 | DIRECT | 83 | NEEDHAM | MA | 1953 | 679,098,738 | |
| 97 | ARMY AVIATION CENTER | 102 | DALEVILLE | AL | 1966 | 663,746,909 | |
| 98 | BLACK HILLS | 109 | RAPID CITY | SD | 1941 | 653,630,048 | |
| 99 | BARKSDALE | 105 | BOSSIER CITY, | LA | 1954 | 650,821,095 | |
| 100 | CAPITAL COMMUNICATIONS | 138 | ALBANY | NY | 1953 | 647,637,981 | |

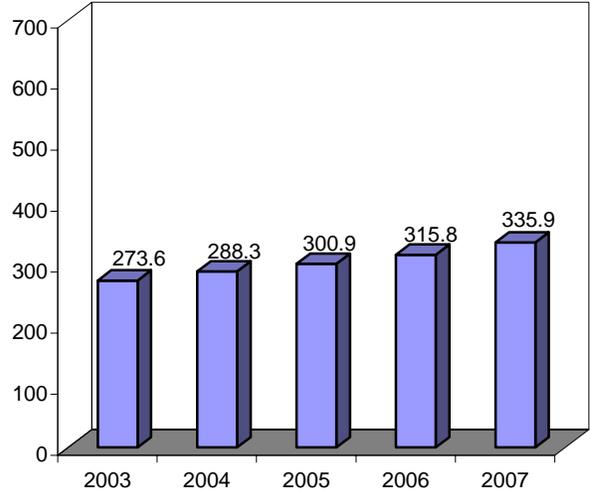
**FEDERALLY INSURED
STATE CHARTERED
CREDIT UNIONS**

**Federally Insured State Credit Unions
5 Year Trends**

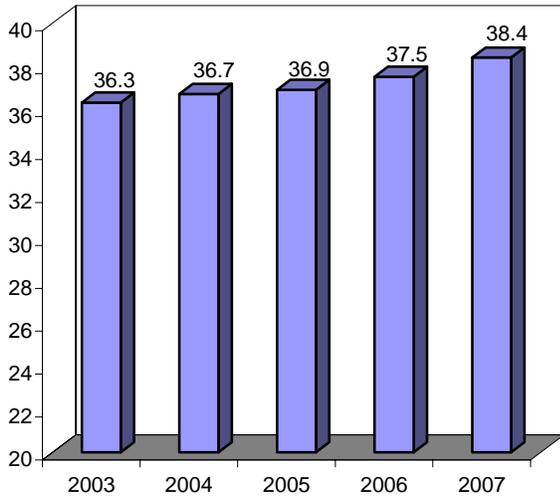
Number of Federally Insured State Credit Unions as December 31



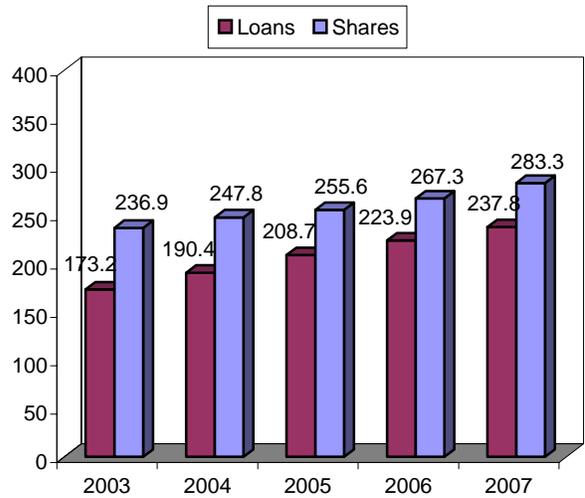
Assets of Federally Insured State Credit Unions in Billions as December 31



Membership in Federally Insured State Credit Unions in Millions as of December 31

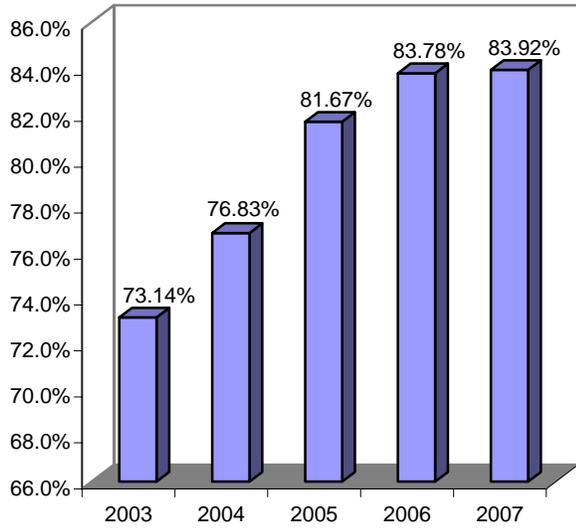


Loans and Shares in Federally Insured State Credit Unions in Billions as of December 31

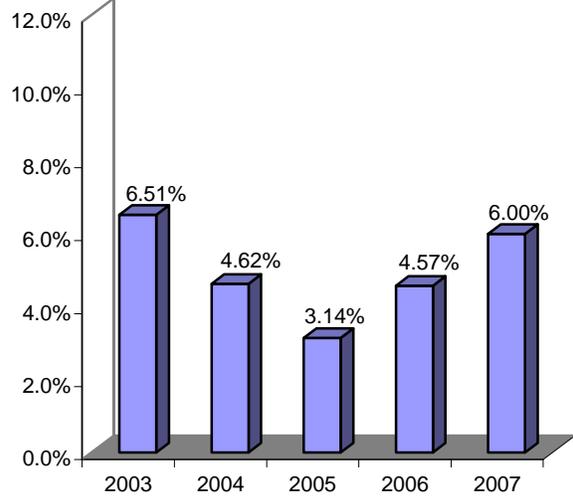


**Federally Insured State Credit Unions
5 Year Trends**

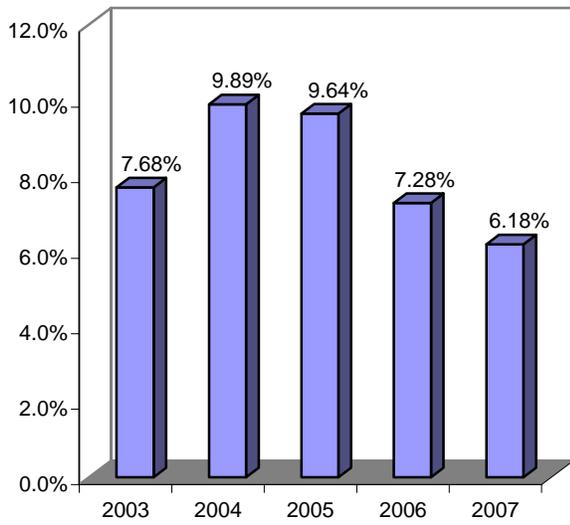
Loan to Share Ratio as of December 31



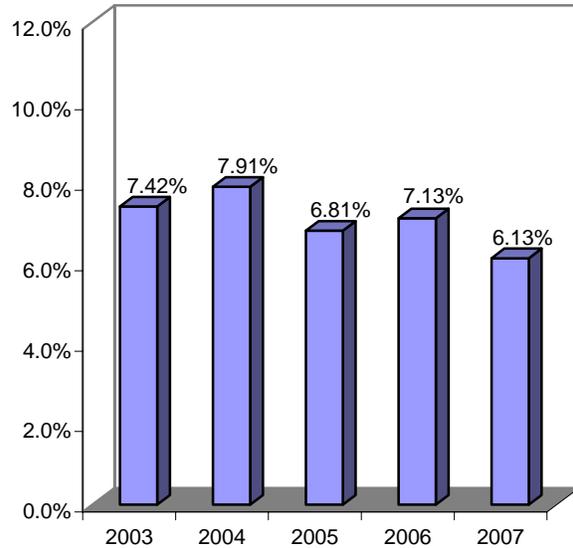
**Share Growth Annually
as of December 31**



Loan Growth Annually as of December 31

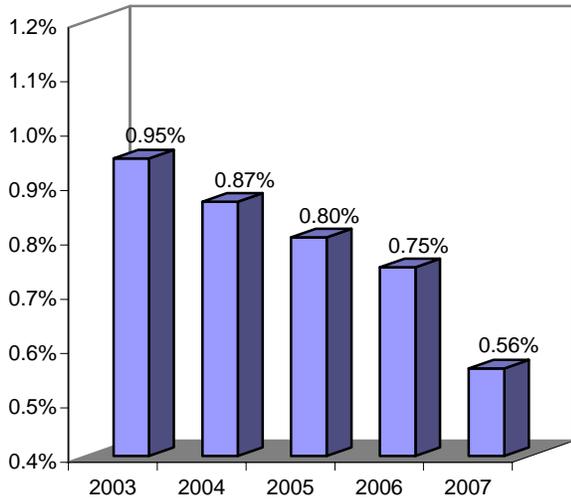


Net Worth Growth Annually as of December 31

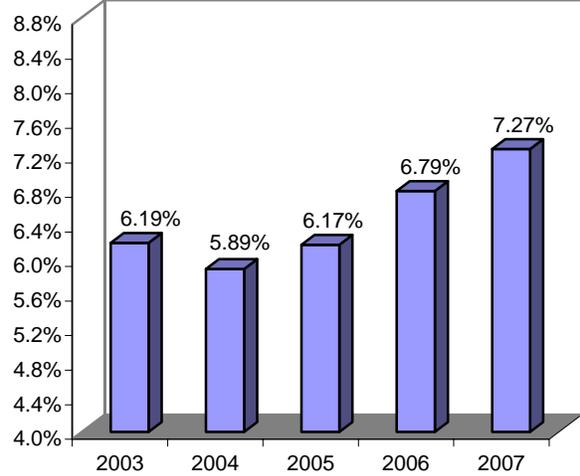


**Federally Insured State Credit Unions
5 Year Trends**

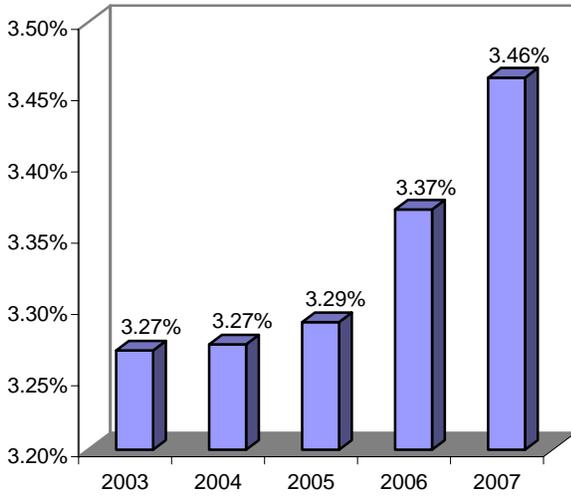
Return on Average Assets as of December 31



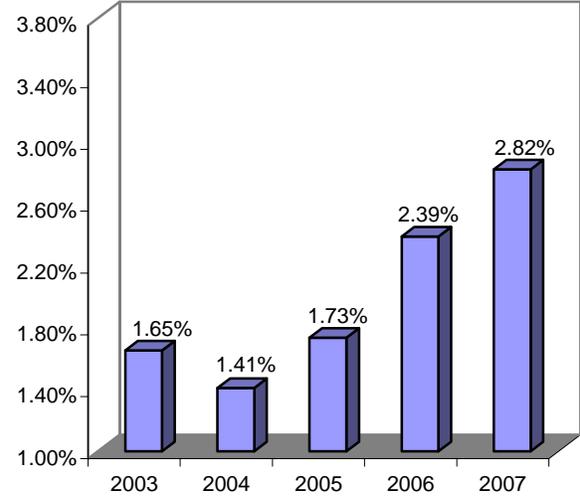
Gross Operating Income to Average Assets as of December 31



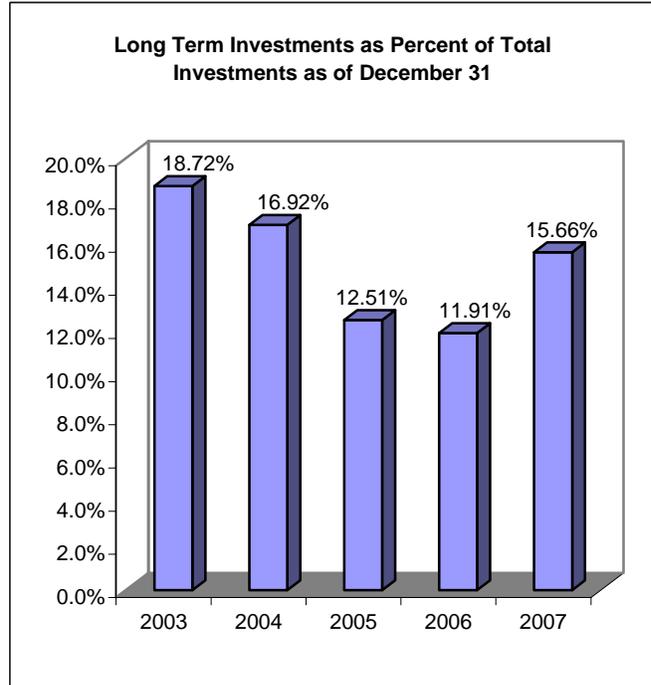
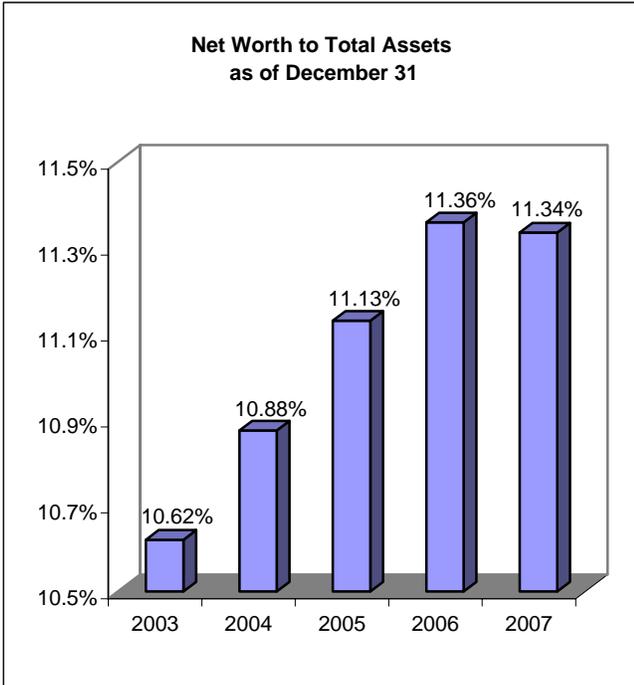
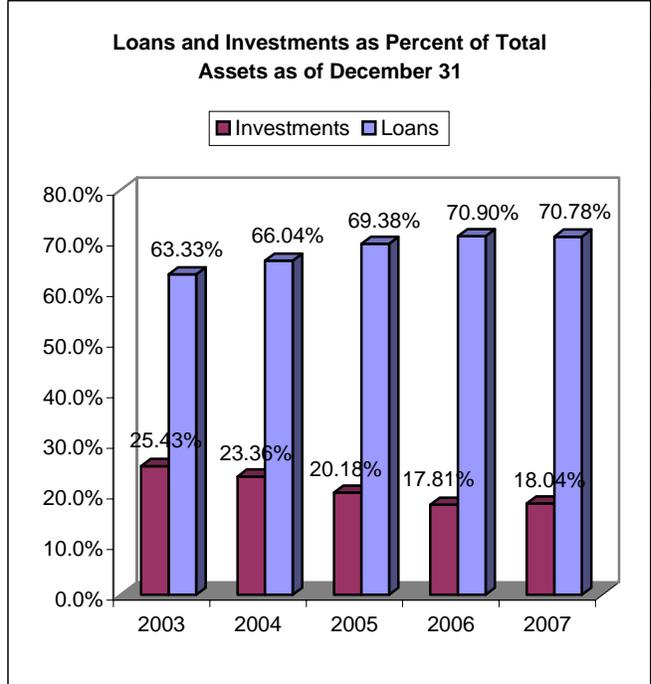
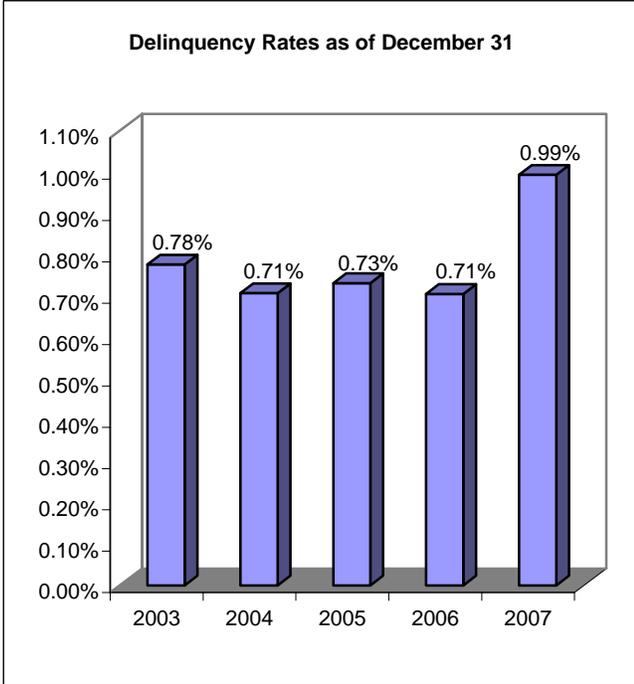
Operating Expenses to Average Assets as of December 31



Cost of Funds to Average Assets as of December 31



**Federally Insured State Credit Unions
5 Year Trends**



Investment greater than 3 years

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|----------------|----------------|--------------|----------------|--------------|
| Number of Credit Unions | 3,302 | 3,173 | 3.9- | 3,065 | 3.4- |
| Cash & Equivalents | 19,732 | 22,554 | 14.3 | 23,304 | 3.3 |
| TOTAL INVESTMENTS | 60,729 | 56,258 | 7.4- | 60,579 | 7.7 |
| U.S. Government Obligations | 697 | 845 | 21.3 | 3,612 | 327.2 |
| Federal Agency Securities | 31,606 | 26,622 | 15.8- | 25,468 | 4.3- |
| Mutual Fund & Common Trusts | 782 | 666 | 14.9- | 711 | 6.8 |
| MCSD and PIC at Corporate CU | 1,533 | 1,559 | 1.7 | 1,667 | 6.9 |
| All Other Corporate Credit Union | 14,509 | 15,745 | 8.5 | 17,541 | 11.4 |
| Commercial Banks, S&Ls | 7,276 | 5,296 | 27.2- | 5,697 | 7.6 |
| Credit Unions -Loans to, Investments in | | | | | |
| Natural Person Credit Unions | 366 | 455 | 24.2 | 541 | 18.9 |
| All Other Investments | 3,959 | 1,280 | 67.7- | 1,459 | 13.9 |
| LOANS HELD FOR SALE | 400 | 345 | 13.8- | 346 | 0.5 |
| TOTAL LOANS OUTSTANDING | 208,731 | 223,917 | 7.3 | 237,755 | 6.2 |
| Unsecured Credit Card Loans | 9,186 | 9,959 | 8.4 | 11,203 | 12.5 |
| All Other Unsecured Loans | 7,954 | 8,597 | 8.1 | 9,385 | 9.2 |
| New Vehicle Loans | 37,284 | 39,301 | 5.4 | 38,382 | 2.3- |
| Used Vehicle Loans | 41,101 | 41,462 | 0.9 | 41,987 | 1.3 |
| First Mortgage Real Estate Loans/LOC | 69,843 | 76,779 | 9.9 | 85,988 | 12.0 |
| Other Real Estate Loans/LOC | 32,033 | 36,158 | 12.9 | 39,022 | 7.9 |
| Leases Receivable | 1,144 | 899 | 21.4- | 651 | 27.6- |
| All Other Loans/LOC | 10,185 | 10,762 | 5.7 | 11,137 | 3.5 |
| Allowance For Loan Losses | 1,573 | 1,582 | 0.5 | 1,859 | 17.5 |
| Foreclosed and Repossessed Assets | 146 | 194 | 32.7 | 282 | 45.6 |
| Land and Building | 5,236 | 5,709 | 9.0 | 6,378 | 11.7 |
| Other Fixed Assets | 1,396 | 1,506 | 7.8 | 1,642 | 9.0 |
| NCUSIF Capitalization Deposit | 2,264 | 2,354 | 4.0 | 2,513 | 6.7 |
| Other Assets | 3,808 | 4,563 | 19.8 | 4,943 | 8.3 |
| TOTAL ASSETS | 300,868 | 315,817 | 5.0 | 335,885 | 6.4 |
| LIABILITIES | | | | | |
| Total Borrowings | 9,189 | 9,843 | 7.1 | 11,399 | 15.8 |
| Accrued Dividends/Interest Payable | 211 | 298 | 41.1 | 324 | 8.7 |
| Acct Payable and Other Liabilities | 2,801 | 2,761 | 1.4- | 2,971 | 7.6 |
| Uninsured Secondary Capital | 20 | 20 | 0.2 | 24 | 19.7 |
| TOTAL LIABILITIES | 12,221 | 12,922 | 5.7 | 14,718 | 13.9 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 255,588 | 267,274 | 4.6 | 283,298 | 6.0 |
| Share Drafts | 34,459 | 32,825 | 4.7- | 32,350 | 1.4- |
| Regular Shares | 82,459 | 76,835 | 6.8- | 73,854 | 3.9- |
| Money Market Shares | 45,034 | 46,524 | 3.3 | 52,455 | 12.7 |
| Share Certificates/CDS | 69,192 | 85,064 | 22.9 | 96,893 | 13.9 |
| IRA/Keogh Accounts | 21,148 | 22,677 | 7.2 | 24,803 | 9.4 |
| All Other Shares | 2,168 | 1,852 | 14.6- | 1,911 | 3.2 |
| Non-Member Deposits | 1,127 | 1,498 | 32.9 | 1,032 | 31.1- |
| Regular Reserves | 8,683 | 8,994 | 3.6 | 9,285 | 3.2 |
| APPR. For Non-Conf. Invest. | 47 | 44 | 5.8- | 76 | 70.0 |
| Accum. Unrealized G/L on A-F-S | -432 | -258 | 40.2 | -191 | 26.1 |
| Other Reserves | 2,819 | 2,505 | 11.1- | 2,578 | 2.9 |
| Undivided Earnings | 21,943 | 24,337 | 10.9 | 26,121 | 7.3 |
| TOTAL EQUITY | 33,060 | 35,621 | 7.7 | 37,869 | 6.3 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 300,868 | 315,817 | 5.0 | 335,885 | 6.4 |

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 3,302 | 3,173 | 3.9- | 3,065 | 3.4- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 12,049 | 13,941 | 15.7 | 15,555 | 11.6 |
| (Less) Interest Refund | 13 | 19 | 50.5 | 23 | 18.1 |
| Income from Investments | 2,559 | 3,100 | 21.1 | 3,790 | 22.3 |
| Trading Profits and Losses | -0* | 3 | 2,657.2 | 5 | 60.7 |
| TOTAL INTEREST INCOME | 14,595 | 17,025 | 16.6 | 19,328 | 13.5 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 3,557 | 5,084 | 42.9 | 6,277 | 23.5 |
| Interest on Deposits | 1,235 | 1,829 | 48.2 | 2,440 | 33.4 |
| Interest on Borrowed Money | 318 | 458 | 44.0 | 487 | 6.3 |
| TOTAL INTEREST EXPENSE | 5,109 | 7,371 | 44.3 | 9,204 | 24.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 1,115 | 962 | 13.8- | 1,447 | 50.5 |
| NET INTEREST INCOME AFTER PLL | 8,371 | 8,693 | 3.8 | 8,677 | 0.2- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 2,510 | 2,716 | 8.2 | 2,972 | 9.4 |
| Other Operating Income | 1,059 | 1,196 | 12.9 | 1,403 | 17.4 |
| Gain (Loss) on Investments | -0* | -6 | 1,872.1- | -33 | 430.6- |
| Gain (Loss) on Disp of Fixed Assets | 28 | 33 | 19.8 | 33 | 0.9 |
| Other Non-Oper Income (Expense) | 86 | 59 | 32.2- | 53 | 8.8- |
| TOTAL NON-INTEREST INCOME | 3,683 | 3,997 | 8.5 | 4,429 | 10.8 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 4,854 | 5,217 | 7.5 | 5,657 | 8.4 |
| Travel and Conference Expense | 134 | 143 | 7.1 | 153 | 7.0 |
| Office Occupancy Expense | 705 | 778 | 10.4 | 861 | 10.8 |
| Office Operations Expense | 1,982 | 2,089 | 5.4 | 2,247 | 7.6 |
| Educational & Promotional Expense | 384 | 430 | 11.8 | 476 | 10.8 |
| Loan Servicing Expense | 526 | 551 | 4.7 | 596 | 8.2 |
| Professional and Outside Services | 732 | 783 | 7.0 | 840 | 7.2 |
| Member Insurance | 43 | 41 | 5.7- | 38 | 7.7- |
| Operating Fees | 46 | 48 | 3.8 | 49 | 2.9 |
| Miscellaneous Operating Expenses | 285 | 307 | 8.0 | 360 | 17.1 |
| TOTAL NON-INTEREST EXPENSE | 9,690 | 10,386 | 7.2 | 11,278 | 8.6 |
| NET INCOME | 2,364 | 2,303 | 2.6- | 1,828 | 20.6- |
| Transfer to Regular Reserve | 375 | 384 | 2.3 | 349 | 9.1- |

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2007**

Number of Credit Unions on this Report: 3,065

NUMBER OF LOANS BY TYPE

| | |
|---|-------------------|
| UNSECURED CREDIT CARDS | 5,028,590 |
| ALL OTHER UNSECURED LOANS/LINES OF CREDIT | 3,993,163 |
| NEW VEHICLE | 2,483,542 |
| USED VEHICLE | 4,357,834 |
| 1ST MORTGAGE REAL ESTATE/LOC | 730,977 |
| OTHER REAL ESTATE/LOC | 1,221,766 |
| LEASES RECEIVABLE | 28,324 |
| ALL OTHER LOANS/LOC | 1,095,629 |
| TOTAL NUMBER OF LOANS | 18,939,825 |

MISCELLANEOUS LOAN INFORMATION

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|----------------------|-----------------------|
| ALL LOANS GRANTED YTD | 8,031,056 | 109,851,457,604 |
| INDIRECT LOANS | | |
| POINT OF SALE | 1,632,259 | 21,194,207,448 |
| OUTSOURCED | 1,081,506 | 15,780,743,195 |
| TOTAL INDIRECT LOANS | 2,713,765 | 36,974,950,643 |
| LOANS PURCHASED YTD | 5,847 | 262,856,562 |
| LOANS SOLD YTD | 49,158 | 133,352,252 |
| PARTICIPATION LOANS OUTSTANDING | 213,783 | 5,695,148,621 |
| PARTICIPATION LOANS PURCHASED YTD | 55,969 | 1,805,618,628 |
| PARTICIPATION LOANS SOLD YTD | 18,992 | 974,813,030 |
| LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF | 49,230 | 1,775,369,704 |

DELINQUENT LOANS OUTSTANDING BY COLLATERAL TYPE

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>>12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------------|---------------------------|-----------------------------|----------------------|
| UNSECURED CREDIT CARD LOANS | 129,091,992 | 21,535,482 | 2,101,395 | 152,728,869 |
| ALL OTHER NON REAL ESTATE SECURED LOANS | 944,445,500 | 219,095,416 | 59,187,311 | 1,222,728,227 |
| REAL ESTATE SECURED LOANS | 654,211,829 | 268,952,559 | 56,298,759 | 979,463,147 |
| LEASES RECEIVABLE | 6,785,892 | 671,399 | 13,982 | 7,471,273 |
| TOTAL REPORTABLE DELINQUENCY | 1,734,535,213 | 510,254,856 | 117,601,447 | 2,362,391,516 |

ADDITIONAL DELINQUENCY INFORMATION

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>>12 MONTHS</u> | <u>TOTAL</u> |
|---------------------|--------------------------|---------------------------|-----------------------------|---------------------|
| INDIRECT LOANS | 385,101,816 | 62,705,671 | 13,345,936 | 461,153,423 |
| PARTICIPATION LOANS | 96,349,979 | 53,451,893 | 12,834,777 | 162,636,649 |

CONSUMER LOAN LOSS INFORMATION

| | <u>CHARGE OFFS</u> | <u>RECOVERIES</u> |
|---|---------------------------|--------------------------|
| UNSECURED CREDIT CARD LOANS | 221,210,293 | 29,947,869 |
| ALL OTHER NON REAL ESTATE LOANS | 1,060,905,598 | 213,626,122 |
| REAL ESTATE SECURED LOANS | 113,564,647 | 6,041,561 |
| LEASES RECEIVABLE | 15,909,495 | 2,201,167 |
| TOTAL CHARGE OFFS & RECOVERIES | 1,411,590,033 | 251,816,719 |

ADDITIONAL LOAN LOSS INFORMATION

| | <u>CHARGE OFFS</u> | <u>RECOVERIES</u> |
|---------------------|---------------------------|--------------------------|
| INDIRECT LOANS | 477,058,625 | 83,549,828 |
| PARTICIPATION LOANS | 27,327,907 | 2,340,591 |

OTHER GENERAL LOAN INFORMATION

| | |
|--|-------------|
| NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D | 48,507 |
| NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D | 25,051 |
| NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D | 232 |
| AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES | 852,778,272 |
| TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTER 7, CHAPTER 13, AND CHAPTER 11 BANKRUPTCY | 261,971,117 |

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2007

Number of Credit Unions on this Report:

3,065

| <u>REAL ESTATE LOANS & LOC'S INCLUDING MBL'S SECURED BY REAL ESTATE</u> | <u>NUMBER</u> | <u>AMOUNT</u> |
|--|----------------------|------------------------|
| 1ST MORTGAGE FIXED RATE > 15 YRS | 190,012 | 27,509,114,529 |
| 1ST MORTGAGE FIXED RATE < 15 YRS | 240,396 | 17,408,195,207 |
| 1ST MORTGAGE BALLOON/HYBRID > 5 YRS | 39,480 | 6,785,177,753 |
| 1ST MORTGAGE BALLOON/HYBRID < 5 YRS | 91,597 | 15,170,512,920 |
| OTHER FIXED RATE | 6,274 | 415,859,748 |
| 1ST MORTGAGE ADJUSTABLE RATE < 1YR | 35,146 | 3,331,672,573 |
| 1ST MORTGAGE ADJUSTABLE RATE > 1 YR | 128,072 | 15,367,728,282 |
| OTHER R.E. CLOSED-END FIXED RATE | 572,013 | 19,949,718,124 |
| OTHER R.E. CLOSED-END ADJ. RATE | 21,968 | 923,076,531 |
| OTHER R.E. OPEN-END ADJ. RATE | 598,934 | 16,912,971,032 |
| OTHER R.E. OPEN-END FIXED RATE | 21,636 | 696,708,797 |
| OTHER R.E. NOT INCLUDED ABOVE | 7,215 | 539,220,379 |
| TOTAL REAL ESTATE LOANS OUTSTANDING | 1,952,743 | 125,009,955,875 |

| <u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u> | <u>NUMBER</u> | <u>AMOUNT</u> |
|--|----------------------|-----------------------|
| 1ST MORTGAGE FIXED RATE > 15 YRS | 71,172 | 12,368,176,699 |
| 1ST MORTGAGE FIXED RATE < 15 YRS | 37,956 | 3,759,504,659 |
| 1ST MORTGAGE BALLOON/HYBRID > 5 YRS | 9,233 | 2,062,802,091 |
| 1ST MORTGAGE BALLOON/HYBRID < 5 YRS | 21,343 | 4,270,282,769 |
| OTHER FIXED RATE | 2,250 | 238,416,277 |
| 1ST MORTGAGE ADJUSTABLE RATE < 1YR | 9,346 | 1,129,651,212 |
| 1ST MORTGAGE ADJUSTABLE RATE > 1 YR | 19,424 | 3,173,487,206 |
| OTHER R.E. CLOSED-END FIXED RATE | 182,889 | 7,541,096,084 |
| OTHER R.E. CLOSED-END ADJ. RATE | 6,746 | 304,262,345 |
| OTHER R.E. OPEN-END ADJ. RATE | 233,430 | 7,354,338,519 |
| OTHER R.E. OPEN-END FIXED RATE | 9,026 | 338,852,081 |
| OTHER R.E. NOT INCLUDED ABOVE | 3,293 | 279,514,506 |
| TOTAL REAL ESTATE LOANS GRANTED YTD | 606,108 | 42,820,384,448 |

| <u>DELINQUENT REPORTABLE REAL ESTATE LOANS OUTSTANDING</u> | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>> 12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------------|---------------------------|------------------------------|---------------------|
| 1ST MORTGAGE FIXED RATE | 253,881,611 | 90,096,212 | 21,974,600 | 365,952,423 |
| 1ST MORTGAGE ADJUSTABLE RATE | 213,869,641 | 61,023,859 | 20,448,026 | 295,341,526 |
| OTHER REAL ESTATE FIXED RATE | 68,438,256 | 88,975,867 | 8,492,435 | 165,906,558 |
| OTHER REAL ESTATE ADJ. RATE | 118,022,321 | 28,856,621 | 5,383,698 | 152,262,640 |
| TOTAL DELINQUENT REAL ESTATE LOANS | 654,211,829 | 268,952,559 | 56,298,759 | 979,463,147 |

| <u>REAL ESTATE LOAN CHARGE OFF INFORMATION</u> | <u>CHARGED OFF</u> | <u>RECOVERED</u> |
|--|---------------------------|-------------------------|
| 1ST MORTGAGE LOANS | 26,659,320 | 2,703,957 |
| OTHER R.E. LOANS | 86,905,327 | 3,337,604 |
| INTEREST ONLY & PAYMENT OPTION 1 ST MTG LOANS | 3,351,025 | 25 |

| <u>OTHER REAL ESTATE LOAN INFORMATION</u> | <u>AMOUNT</u> |
|--|----------------------|
| BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS | 3,385,220,788 |
| BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE | 690,447,533 |
| ALLOWANCE FOR REAL ESTATE LOAN LOSSES | 339,252,214 |
| SHORT-TERM REAL ESTATE LOANS (< 5 YEARS) | 50,474,273,763 |
| AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D | 7,229,679,976 |
| AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION | 22,964,979,972 |
| MORTGAGE SERVICING RIGHTS | 131,882,191 |

**TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2007**

Number of Credit Unions on this Report: 3,065

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) /1

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|---------------|-----------------------|
| MEMBER BUSINESS LOANS (NMBLB) | 74,120 | 12,840,276,113 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB) | 10,649 | 2,811,931,298 |
| TOTAL BUSINESS LOANS (NMBLB) | | 15,652,207,411 |
| TOTAL NMBLB LESS UNFUNDED COMMITMENTS | | 14,536,837,525 |

MISCELLANEOUS BUSINESS LOAN INFORMATION

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|---------------|----------------|
| CONSTRUCTION AND DEVELOPMENT LOANS | 1,401 | 1,336,898,509 |
| UNSECURED BUSINESS LOANS | 2,687 | 70,453,967 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS | 565 | 631,780,973 |
| AGRICULTURAL MBL | 11,255 | 674,761,513 |
| SMALL BUSINESS LOANS OUTSTANDING | 1,748 | 217,829,767 |
| PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS. | | 11,403,963,261 |

BUSINESS LOANS GRANTED Y-T-D

| | <u>NUMBER</u> | <u>AMOUNT</u> |
|---|---------------|----------------------|
| MEMBER BUSINESS LOANS | 34,085 | 5,831,633,536 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS | 5,287 | 1,184,340,081 |
| CONSTRUCTION AND DEVELOPMENT LOANS | 1,122 | 699,836,322 |
| UNSECURED BUSINESS LOANS | 1,117 | 50,669,653 |
| PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS | 240 | 362,452,189 |
| AGRICULTURAL MBL | 9,503 | 389,384,352 |
| BUSINESS LOANS & PARTICIPATIONS SOLD YTD | 2,232 | 1,280,509,781 |

REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS

| | <u>2-6 MONTHS</u> | <u>6-12 MONTHS</u> | <u>> 12 MONTHS</u> | <u>TOTAL</u> |
|---|--------------------|--------------------|-----------------------|--------------------|
| BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS | 165,720,051 | 133,614,283 | 20,261,726 | 319,596,060 |
| AGRICULTURAL LOANS | 1,725,560 | 1,400,353 | 1,025,254 | 4,151,167 |
| TOTAL DELINQUENT BUSINESS LOANS | 167,445,611 | 135,014,636 | 21,286,980 | 323,747,227 |

MEMBER BUSINESS LOAN CHARGE OFF INFORMATION

| | <u>CHARGED OFF</u> | <u>RECOVERED</u> |
|---|--------------------|------------------|
| BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS | 19,003,914 | 884,584 |
| AGRICULTURAL LOANS | 2,042,529 | 203,844 |

the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

TABLE 4
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured State Credit Unions
December 31, 2007

Number of Credit Unions on this Report: 3,065

NUMBER OF SAVINGS ACCOUNTS BY TYPE

| | |
|---|-------------------|
| SHARE DRAFT ACCOUNTS | 17,193,538 |
| REGULAR SHARE ACCOUNTS | 40,857,382 |
| MONEY MARKET SHARE ACCOUNTS | 2,696,173 |
| SHARE CERTIFICATE ACCOUNTS | 5,498,192 |
| IRA/KEOGH & RETIREMENT ACCOUNTS | 2,083,093 |
| OTHER SHARES | 1,172,818 |
| TOTAL NUMBER SHARE ACCOUNTS | 69,501,196 |
| NON-MEMBER DEPOSITS | 14,566 |
| TOTAL NUMBER OF SAVINGS ACCOUNTS | 69,515,762 |

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

| | |
|---|----------------|
| COMMERCIAL REAL ESTATE, CONSTRUCTION, LAND DEVELOPMENT | 561,829,400 |
| OTHER UNFUNDED BUSINESS LOAN COMMITMENTS | 553,540,486 |
| REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES | 18,497,992,525 |
| CREDIT CARD LINES | 27,245,286,123 |
| OUTSTANDING LETTERS OF CREDIT | 82,959,675 |
| UNSECURED SHARE DRAFT LINES OF CREDIT | 4,545,949,300 |
| OVERDRAFT PROTECTION PROGRAM COMMITMENTS | 4,506,446,198 |
| OTHER UNFUNDED COMMITMENTS | 2,241,073,438 |

CONTINGENT LIABILITIES

| | |
|--------------------------------------|---------------|
| DOLLAR AMOUNT OF PENDING BOND CLAIMS | 22,850,268 |
| LOANS TRANSFERRED WITH RECOURSE | 1,339,114,047 |
| OTHER CONTINGENT LIABILITIES | 19,814,653 |

CREDIT & BORROWING ARRANGEMENTS

| | |
|---|----------------|
| AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION | 1,674,501,327 |
| LINES OF CREDIT | 47,752,584,467 |
| COMMITTED LINES OF CREDIT | 1,422,039,957 |

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

| | |
|---|-----|
| MEMBER OF FEDERAL HOME LOAN BANK | 459 |
| FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW | 160 |
| PRE-PLEDGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW | 71 |

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

| | | | |
|---|-------|--|-----|
| FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS | 1,180 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS | 526 |
| BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS | 120 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS | 695 |
| EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS | 30 | SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF | 514 |

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

| | |
|---|---|
| NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS | 0 |
| NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS | 0 |
| TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b) | 0 |
| TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a) | 0 |
| MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19. | 0 |

MISCELLANEOUS INVESTMENT INFORMATION

| | |
|---|---------------|
| FAIR VALUE OF HELD TO MATURITY INVESTMENTS | 7,421,755,766 |
| INVESTMENT REPURCHASE AGREEMENTS | 833,905,852 |
| REVERSE REPURCHASE AGREEMENTS INVESTED | 306,690,119 |
| INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY) | 1,419,633,143 |
| OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE | 2,747,915,785 |
| MORTGAGE PASS-THROUGH SECURITIES | 5,165,275,921 |
| CMO/REMIC | 5,564,352,099 |
| COMMERCIAL MORTGAGE RELATED SECURITIES | 138,453,725 |

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured State Credit Unions
December 31, 2007

Number of Credit Unions on this Report: 3,065

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

| | | |
|-----------------------------|--------------------------|----|
| MANUAL SYSTEM | 34 CU DEVELOPED IN-HOUSE | 23 |
| VENDOR SUPPLIED IN-HOUSE | 2,092 OTHER | 30 |
| VENDOR ON-LINE SERVICE BUR. | 886 | |

NUMBER OF CUS REPORTING THAT MEMBERS ACCESS/PERFORM ELECTRONIC FINANCIAL SERVICES VIA:

| | | |
|--|--------------------------------|-------|
| HOME BANKING VIA INTERNET WEBSITE | 1,997 AUTOMATIC TELLER MACHINE | 1,919 |
| WIRELESS | 93 KIOSK | 149 |
| HOME BANKING VIA DIRECT DIAL-UP/PC BASED | 509 OTHER | 68 |
| AUDIO RESPONSE/PHONE BASED | 1,760 | |

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

| | | |
|-------------------------|------------------------------------|-------|
| MEMBER APPLICATION | 845 SHARE ACCOUNT TRANSFERS | 2,079 |
| NEW LOAN | 1,326 BILL PAYMENT | 1,420 |
| ACCOUNT BALANCE INQUIRY | 2,125 DOWNLOAD ACCOUNT HISTORY | 1,727 |
| SHARE DRAFT ORDERS | 1,801 ELECTRONIC CASH | 126 |
| NEW SHARE ACCOUNT | 483 ACCOUNT AGGREGATION | 147 |
| LOAN PAYMENTS | 1,898 INTERNET ACCESS SERVICES | 265 |
| | ELECTRONIC SIGNATURE | |
| VIEW ACCOUNT HISTORY | 2,007 AUTHENTICATION/CERTIFICATION | 59 |
| MERCHANDISE PURCHASE | 167 OTHER | 103 |

NUMBER OF CUs REPORTING WORLD WIDE WEBSITES 2,236

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

| | | |
|---------------|-------------------|-------|
| INFORMATIONAL | 251 TRANSACTIONAL | 1,877 |
| INTERACTIVE | 108 | |

NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES 10,723,304

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

| | | |
|---------------|------------------|----|
| INFORMATIONAL | 93 TRANSACTIONAL | 20 |
| INTERACTIVE | 13 | |

PAYMENT SYSTEMS INFORMATION

| | | |
|---|--|----------------------|
| FEDLINE ACCESS | | NUMBER 559 |
| ACH- ORIGINATING DEPOSITORY FINANCIAL INFORMATION | | 1,221 |
| ACH-RECEIVING DEPOSITORY INSTITUTION | | 2,298 |

OTHER INFORMATION

| | | |
|---|--|-------------|
| NUMBER OF CURRENT MEMBERS | | 38,363,147 |
| NUMBER OF POTENTIAL MEMBERS | | 722,610,612 |
| NUMBER OF FULL TIME EMPLOYEES | | 96,590 |
| NUMBER OF PART TIME EMPLOYEES | | 15,066 |
| NUMBER OF CREDIT UNION BRANCHES | | 8,715 |
| NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES | | 656 |

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

| | | |
|-------------------------------|--|-------------|
| NUMBER OF CUSOs /1 | | 2,219 |
| VALUE OF INVESTMENT IN CUSOs | | 583,137,383 |
| AMOUNT LOANED TO CUSOs | | 414,166,677 |
| AGGREGATE CASH OUTLAY IN CUSO | | 371,843,414 |
| NUMBER OF CUSOs WHOLLY OWNED | | 246 |

PREDOMINANT SERVICE OF CUSO:

| | | |
|--|--|-----|
| CHECKING AND CURRENCY SERVICES | RECORD RETENTION, SECURITY, AND 47 DISASTER RECOVERY SERVICES | 6 |
| CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES | 30 SECURITIES BROKERAGE SERVICES | 71 |
| | SHARED CREDIT UNION BRANCH (SERVICE 126 CENTER) OPERATIONS | 381 |
| BUSINESS LOAN ORIGATION | 136 STUDENT LOAN ORIGATION | 1 |
| CONSUMER MORTGAGE ORIGATION | 552 TRAVEL AGENCY SERVICES | 3 |
| ELECTRONIC TRANSACTION SERVICES | 34 TRUST AND TRUST-RELATED SERVICES | 21 |
| FINANCIAL COUNSELING SERVICES | 2 REAL ESTATE BROKERAGE SERVICES | 23 |
| FIXED ASSET SERVICES | CUSO INVESTMENTS IN NON-CUSO SERVICE 102 PROVIDERS | 34 |
| INSURANCE BROKERAGE OR AGENCY LEASING | 16 OTHER | 531 |
| LOAN SUPPORT SERVICES | 103 | |

1/ This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED STATE CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 3,065

| BORROWINGS | NUMBER OF CUs Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount > 3 YEARS | Total |
|---|--------------------------------|----------------------------|----------------------------|----------------------------|---------------|
| Draws Against Lines of Credit | 255 | 2,165 | 1,019 | 887 | 4,072 |
| Promissory/Other Notes and Interest Payable | 242 | 2,258 | 2,119 | 2,642 | 7,019 |
| Reverse Repurchase Agreements | 7 | 303 | 5 | 0 | 308 |
| Subordinated Debt | 2 | 0* | 0* | 0* | 1 |
| Uninsured Secondary Capital | 11 | N/A | 0* | 23 | 24 |
| TOTAL BORROWINGS | 455 | 4,726 | 3,145 | 3,552 | 11,423 |

| SAVINGS | NUMBER OF CUs Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount > 3 YEARS | Total |
|------------------------|--------------------------------|----------------------------|----------------------------|----------------------------|----------------|
| Share Drafts | 2,303 | 32,350 | N/A | N/A | 32,350 |
| Regular Shares | 3,061 | 73,854 | N/A | N/A | 73,854 |
| Money Market Shares | 1,444 | 52,455 | N/A | N/A | 52,455 |
| Share Certificates/CDS | 2,429 | 76,561 | 16,394 | 3,938 | 96,893 |
| IRA/KEOGH, Retirements | 2,053 | 17,077 | 5,118 | 2,609 | 24,803 |
| All Other Shares | 1,186 | 1,896 | 13 | 2 | 1,911 |
| Non-Members Deposits | 312 | 832 | 174 | 25 | 1,032 |
| TOTAL SAVINGS | 3,065 | 255,025 | 21,699 | 6,574 | 283,298 |

| INVESTMENTS CLASSIFIED BY SFAS 115 AND NUMBER OF CUs Reporting | Amount < 1 YEARS | Amount 1 to 3 YEARS | Amount 3 to 5 YEARS | Amount 5 to 10 YEARS | Amount > 10 YRS | Total | |
|---|----------------------------|----------------------------|----------------------------|-----------------------------|---------------------------|--------------|---------------|
| OTHER INVESTMENTS: | | | | | | | |
| Held to Maturity | 793 | 2,606 | 2,740 | 1,148 | 639 | 222 | 7,355 |
| Available for Sale | 870 | 9,228 | 8,610 | 4,989 | 2,371 | 849 | 26,046 |
| Trading | 24 | 43 | 30 | 25 | 132 | 43 | 274 |
| Deposit In Commercial Banks, S&Ls, Saving Banks | 1,905 | 3,677 | 1,694 | 280 | 36 | 9 | 5,697 |
| Loans To And Investments In Natural Person Credit Unions | 880 | 316 | 190 | 34 | 0* | 0* | 541 |
| Membership Capital At Corporate Credit Unions | 2,776 | N/A | 1,381 | N/A | N/A | N/A | 1,381 |
| Paid In Capital At Corporate Credit Unions | 755 | N/A | 285 | N/A | N/A | N/A | 285 |
| All Other Investments In Corporate Credit Unions | 1,867 | 11,075 | 4,910 | 1,462 | 94 | 0* | 17,541 |
| All Other Investments | 845 | 519 | 624 | 160 | 89 | 67 | 1,459 |
| TOTAL INVESTMENTS | 3,042 | 27,464 | 20,464 | 8,098 | 3,363 | 1,190 | 60,579 |

* Amount Less than + or - 1 Million

TABLE 6
Federally Insured State Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2007

| Interest Rate Category | Unsecured Credit Cards | | All Other Unsecured | | New Vehicle | |
|--------------------------|------------------------|------------------|---------------------|-----------------|-------------|------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 5.0% | 2 | \$1,829,113 | 1 | \$37,966 | 103 | \$691,799,763 |
| 5.0% To 6.0% | 1 | \$12,727,995 | 7 | \$928,629 | 843 | \$9,909,707,703 |
| 6.0% To 7.0% | 7 | \$16,062,552 | 20 | \$114,445,778 | 1,335 | \$17,249,605,108 |
| 7.0% To 8.0% | 36 | \$287,244,488 | 39 | \$61,129,812 | 448 | \$9,288,163,645 |
| 8.0% To 9.0% | 112 | \$1,382,401,302 | 102 | \$289,522,314 | 142 | \$921,293,804 |
| 9.0% To 10.0% | 365 | \$3,325,837,277 | 261 | \$1,003,633,641 | 40 | \$203,206,676 |
| 10.0% To 11.0% | 233 | \$2,219,352,172 | 396 | \$1,574,037,930 | 19 | \$48,275,715 |
| 11.0% To 12.0% | 270 | \$1,479,389,582 | 362 | \$1,429,873,733 | 9 | \$44,563,358 |
| 12.0% To 13.0% | 321 | \$1,309,270,939 | 645 | \$1,934,723,096 | 6 | \$1,664,687 |
| 13.0% To 14.0% | 160 | \$528,038,308 | 429 | \$1,103,640,335 | 1 | \$472,859 |
| 14.0% To 15.0% | 80 | \$545,472,028 | 293 | \$1,035,413,663 | 2 | \$7,955,792 |
| 15.0% To 16.0% | 20 | \$82,640,302 | 251 | \$400,795,152 | 1 | \$9,074,858 |
| 16.0% Or More | 13 | \$10,347,986 | 214 | \$437,245,737 | 2 | \$5,781,617 |
| Not Reporting Or Zero .. | 1,445 | \$2,419,375 | 45 | \$0 | 114 | \$96,608 |
| Total | 3,065 | \$11,203,033,419 | 3,065 | \$9,385,427,786 | 3,065 | \$38,381,662,193 |
| Average Rate | 11.4% | | 12.4% | | 6.5% | |

| Interest Rate Category | Used Vehicle | | 1st Mortgage | | Other Real Estate | |
|--------------------------|--------------|------------------|--------------|------------------|-------------------|------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 5.0% | 20 | \$317,360,756 | 12 | \$511,669,484 | 12 | \$41,735,215 |
| 5.0% To 6.0% | 309 | \$5,570,162,360 | 455 | \$34,560,278,269 | 81 | \$1,099,071,630 |
| 6.0% To 7.0% | 928 | \$15,309,468,319 | 987 | \$45,147,796,992 | 564 | \$9,863,526,555 |
| 7.0% To 8.0% | 880 | \$13,444,136,749 | 291 | \$4,565,707,738 | 915 | \$19,888,080,549 |
| 8.0% To 9.0% | 449 | \$5,013,485,602 | 112 | \$709,764,274 | 378 | \$7,117,195,975 |
| 9.0% To 10.0% | 186 | \$1,505,866,320 | 24 | \$194,536,274 | 121 | \$941,577,452 |
| 10.0% To 11.0% | 100 | \$342,791,704 | 8 | \$22,170,532 | 25 | \$44,150,023 |
| 11.0% To 12.0% | 58 | \$315,549,369 | 4 | \$1,179,556 | 3 | \$26,213,634 |
| 12.0% To 13.0% | 36 | \$39,844,410 | 5 | \$67,647 | 5 | \$143,830 |
| 13.0% To 14.0% | 9 | \$31,623,513 | 0 | \$0 | 0 | \$0 |
| 14.0% To 15.0% | 5 | \$15,397,892 | 0 | \$0 | 0 | \$0 |
| 15.0% To 16.0% | 6 | \$8,947,131 | 0 | \$0 | 0 | \$0 |
| 16.0% Or More | 8 | \$72,469,665 | 0 | \$0 | 0 | \$0 |
| Not Reporting Or Zero .. | 71 | \$0 | 1,167 | \$275,090,246 | 961 | \$0 |
| Total | 3,065 | \$41,987,103,790 | 3,065 | \$85,988,261,012 | 3,065 | \$39,021,694,863 |
| Average Rate | 7.5% | | 6.5% | | 7.4% | |

| Interest Rate Category | Leases Receivable | | All Other Loans | |
|--------------------------|-------------------|---------------|-----------------|------------------|
| | Number | Amount | Number | Amount |
| .01% To 5.0% | 10 | \$7,396,550 | 336 | \$437,953,665 |
| 5.0% To 6.0% | 21 | \$102,757,691 | 335 | \$520,966,043 |
| 6.0% To 7.0% | 24 | \$157,880,144 | 445 | \$1,643,056,521 |
| 7.0% To 8.0% | 15 | \$4,365,320 | 513 | \$3,345,927,270 |
| 8.0% To 9.0% | 5 | \$1,168,766 | 469 | \$2,357,709,927 |
| 9.0% To 10.0% | 4 | \$4,030,923 | 263 | \$1,256,927,735 |
| 10.0% To 11.0% | 1 | \$361,042,400 | 172 | \$538,426,983 |
| 11.0% To 12.0% | 1 | \$18,427 | 86 | \$372,207,000 |
| 12.0% To 13.0% | 0 | \$0 | 103 | \$293,959,523 |
| 13.0% To 14.0% | 0 | \$0 | 48 | \$159,587,083 |
| 14.0% To 15.0% | 1 | \$23,604 | 29 | \$142,743,839 |
| 15.0% To 16.0% | 0 | \$0 | 29 | \$36,957,293 |
| 16.0% Or More | 0 | \$0 | 19 | \$26,459,390 |
| Not Reporting Or Zero .. | 2,983 | \$12,038,624 | 218 | \$4,213,897 |
| Total | 3,065 | \$650,722,449 | 3,065 | \$11,137,096,169 |
| Average Rate | 6.6% | | 7.7% | |

TABLE 7
Federally Insured State Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2007

| Dividend Rate Category | Share Drafts | | Regular Shares | | Money Market Shares | |
|--------------------------|--------------|------------------|----------------|------------------|---------------------|------------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 1.0% | 1,068 | \$21,305,759,546 | 1,167 | \$29,255,349,602 | 48 | \$1,149,690,200 |
| 1.0% To 2.0% | 166 | \$1,981,148,957 | 1,233 | \$27,745,786,279 | 352 | \$7,230,639,213 |
| 2.0% To 3.0% | 26 | \$411,527,922 | 344 | \$4,643,838,065 | 511 | \$12,792,612,847 |
| 3.0% To 4.0% | 9 | \$377,630,025 | 177 | \$2,978,740,422 | 409 | \$21,894,457,705 |
| 4.0% To 5.0% | 4 | \$12,537,121 | 95 | \$8,134,239,690 | 112 | \$8,680,902,006 |
| 5.0% To 6.0% | 5 | \$425,851,606 | 28 | \$1,040,396,708 | 7 | \$636,284,105 |
| 6.0% To 7.0% | 1 | \$9,275,858 | 5 | \$31,722,528 | 1 | \$65,253,211 |
| 7.0% Or More | 0 | \$0 | 4 | \$13,038,457 | 2 | \$5,313,726 |
| Not Reporting Or Zero .. | 1,786 | \$7,826,401,934 | 12 | \$10,964,186 | 1,623 | \$1,010 |
| Total | 3,065 | \$32,350,132,969 | 3,065 | \$73,854,075,937 | 3,065 | \$52,455,154,023 |
| Average Rate | 0.6% | | 1.4% | | 2.6% | |

| Dividend Rate Category | Share Certificates (1 Year) | | IRA/KEOGH | | Non-Member-Deposits | |
|--------------------------|-----------------------------|------------------|-----------|------------------|---------------------|-----------------|
| | Number | Amount | Number | Amount | Number | Amount |
| .01% To 1.0% | 1 | \$333,368 | 70 | \$858,545,565 | 13 | \$8,205,455 |
| 1.0% To 2.0% | 10 | \$23,198,997 | 248 | \$2,566,887,124 | 25 | \$28,998,332 |
| 2.0% To 3.0% | 28 | \$283,697,419 | 307 | \$1,674,348,941 | 10 | \$3,482,194 |
| 3.0% To 4.0% | 286 | \$8,693,822,561 | 391 | \$3,021,271,531 | 24 | \$323,169,312 |
| 4.0% To 5.0% | 1,733 | \$75,495,231,255 | 904 | \$14,278,359,736 | 98 | \$342,301,630 |
| 5.0% To 6.0% | 367 | \$12,293,740,638 | 123 | \$2,240,349,733 | 117 | \$312,636,879 |
| 6.0% To 7.0% | 2 | \$1,928,574 | 6 | \$136,411,691 | 3 | \$6,721,063 |
| 7.0% Or More | 1 | \$61,886,421 | 3 | \$21,167,019 | 0 | \$0 |
| Not Reporting Or Zero .. | 637 | \$38,714,602 | 1,013 | \$5,983,670 | 2,775 | \$6,021,996 |
| Total | 3,065 | \$96,892,553,835 | 3,065 | \$24,803,325,010 | 3,065 | \$1,031,536,861 |
| Average Rate | 4.4% | | 3.5% | | 4.2% | |

| Dividend Rate Category | All Other Shares | |
|--------------------------|------------------|-----------------|
| | Number | Amount |
| .01% To 1.0% | 439 | \$598,905,733 |
| 1.0% To 2.0% | 403 | \$368,405,044 |
| 2.0% To 3.0% | 134 | \$419,816,483 |
| 3.0% To 4.0% | 59 | \$182,310,602 |
| 4.0% To 5.0% | 38 | \$236,287,849 |
| 5.0% To 6.0% | 11 | \$87,543,728 |
| 6.0% To 7.0% | 2 | \$4,396,169 |
| 7.0% Or More | 4 | \$458,553 |
| Not Reporting Or Zero .. | 1,975 | \$12,932,645 |
| Total | 3,065 | \$1,911,056,806 |
| Average Rate | 1.4% | |

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2007

| | Total | Less Than \$2,000,000 | \$2,000,000- \$10,000,000 | \$10,000,000- \$50,000,000 |
|--|--------|--------------------------|------------------------------|-------------------------------|
| CAPITAL ADEQUACY: | | | | |
| Net Worth to Total Assets | 11.34 | 20.37 | 16.68 | 14.21 |
| Delinquent Loans to Net Worth | 6.20 | 9.77 | 6.93 | 5.61 |
| Solvency Evaluation (Est.) | 113.35 | 125.90 | 120.20 | 116.74 |
| Classified Assets (Est.) to Net Worth | 5.08 | 6.68 | 4.25 | 3.94 |
| ASSET QUALITY: | | | | |
| Delinquent Loans to Total Loans | 0.99 | 3.24 | 1.90 | 1.25 |
| Net Charge-Offs to Average Loans | 0.50 | 0.79 | 0.54 | 0.45 |
| Fair Value H-T-M to Book Value H-T-M | 100.91 | 100.54 | 102.46 | 101.34 |
| Accum. Unreal. G/L on A-F-S to Cost of A-F-S | 0.01 | 3.42 | -0.40 | 0.20 |
| Delinquent Loans to Assets | 0.70 | 1.99 | 1.16 | 0.80 |
| EARNINGS: | | | | |
| Return on Average Assets | 0.56 | 0.40 | 0.49 | 0.64 |
| Gross Operating Income to Average Assets | 7.27 | 6.86 | 6.87 | 7.10 |
| Yield on Average Loans | 6.73 | 7.87 | 7.28 | 7.03 |
| Yield on Average Investments | 4.84 | 4.46 | 4.55 | 4.64 |
| Cost of Funds to Average Assets | 2.82 | 1.83 | 1.94 | 2.10 |
| Net Margin to Average Assets | 4.45 | 5.03 | 4.93 | 5.00 |
| Operating Expenses to Average Assets | 3.46 | 4.20 | 4.15 | 4.10 |
| Provision for Loan & Lease Losses to Average Assets | 0.44 | 0.49 | 0.32 | 0.28 |
| Net Interest Margin to Average Assets | 3.11 | 4.72 | 4.13 | 3.81 |
| Operating Expenses to Gross Operating Income | 47.58 | 61.33 | 60.46 | 57.77 |
| Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets | 2.47 | 0.28 | 1.28 | 2.55 |
| Net Operating Expenses to Average Assets | 2.55 | 3.99 | 3.51 | 3.18 |
| ASSET/LIABILITY MANAGEMENT: | | | | |
| Net Long-Term Assets to Total Assets | 30.03 | 2.66 | 8.85 | 18.93 |
| Regular Shares to Savings and Borrowings | 25.09 | 85.15 | 61.71 | 41.04 |
| Total Loans to Total Savings | 83.92 | 78.09 | 73.64 | 75.04 |
| Total Loans to Total Assets | 70.78 | 61.51 | 60.82 | 63.57 |
| Cash Plus Short-Term Investments to Assets | 15.11 | 34.70 | 29.45 | 22.76 |
| Total Savings and Borrowings to Earning Assets | 92.51 | 79.42 | 85.44 | 89.98 |
| Regular Shares plus Share Drafts to Total Shares & Borrowings | 36.07 | 86.75 | 69.13 | 53.18 |
| Borrowings to Total Savings and Net Worth | 3.46 | 0.30 | 0.16 | 0.40 |
| PRODUCTIVITY: | | | | |
| Members to Potential Members | 5.31 | 21.03 | 12.08 | 5.65 |
| Borrowers to Members | 49.37 | 30.53 | 38.33 | 41.93 |
| Members to Full-Time Employees | 368 | 344 | 441 | 403 |
| Average Savings Per Member | 7,385 | 1,928 | 3,392 | 4,732 |
| Average Loan Balance | 12,553 | 4,932 | 6,518 | 8,469 |
| Salary & Benefits to Full-Time Employees | 54,329 | 18,075 | 40,040 | 46,019 |
| AS A PERCENTAGE OF TOTAL GROSS INCOME: | | | | |
| Interest on Loans (Net of Interest Refunds) | 65.53 | 70.86 | 64.87 | 63.20 |
| Income From Investments | 15.99 | 24.62 | 23.57 | 20.10 |
| Income From Trading Securities | 0.02 | 0.02 | 0.00 | 0.00 |
| Fee Income | 12.54 | 3.16 | 9.43 | 12.94 |
| Other Operating Income | 5.92 | 1.34 | 2.12 | 3.77 |
| AS A PERCENTAGE OF TOTAL OPERATING EXPENSES: | | | | |
| Employee Compensation and Benefits | 50.16 | 50.66 | 51.69 | 48.89 |
| Travel and Conference | 1.36 | 1.45 | 1.09 | 1.46 |
| Office Occupancy | 7.64 | 4.32 | 5.40 | 6.99 |
| Office Operations | 19.93 | 19.01 | 19.73 | 19.73 |
| Educational and Promotional | 4.22 | 1.00 | 1.68 | 3.12 |
| Loan Servicing | 5.29 | 1.94 | 2.81 | 4.68 |
| Professional and Outside Services | 7.45 | 5.83 | 8.37 | 10.36 |
| Member Insurance | 0.34 | 6.51 | 2.73 | 1.03 |
| Operating Fees | 0.44 | 2.85 | 1.54 | 0.80 |
| Miscellaneous Operating Expenses | 3.19 | 6.43 | 4.95 | 2.96 |

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2007

| | Total | \$50,000,000- \$100,000,000 | \$100,000,000- \$500,000,000 | Greater Than \$500,000,000 |
|--|--------|--------------------------------|---------------------------------|-------------------------------|
| CAPITAL ADEQUACY: | | | | |
| Net Worth to Total Assets | 11.34 | 12.59 | 11.89 | 10.45 |
| Delinquent Loans to Net Worth | 6.20 | 6.66 | 7.11 | 5.73 |
| Solvency Evaluation (Est.) | 113.35 | 114.64 | 113.98 | 112.32 |
| Classified Assets (Est.) to Net Worth | 5.08 | 4.49 | 5.56 | 5.12 |
| ASSET QUALITY: | | | | |
| Delinquent Loans to Total Loans | 0.99 | 1.26 | 1.18 | 0.83 |
| Net Charge-Offs to Average Loans | 0.50 | 0.51 | 0.54 | 0.49 |
| Fair Value H-T-M to Book Value H-T-M | 100.91 | 100.04 | 102.31 | 100.13 |
| Accum. Unreal. G/L on A-F-S to Cost of A-F-S | 0.01 | -0.26 | 0.46 | -0.12 |
| Delinquent Loans to Assets | 0.70 | 0.84 | 0.85 | 0.60 |
| EARNINGS: | | | | |
| Return on Average Assets | 0.56 | 0.51 | 0.52 | 0.58 |
| Gross Operating Income to Average Assets | 7.27 | 7.30 | 7.42 | 7.23 |
| Yield on Average Loans | 6.73 | 6.90 | 6.75 | 6.65 |
| Yield on Average Investments | 4.84 | 4.80 | 4.70 | 4.96 |
| Cost of Funds to Average Assets | 2.82 | 2.36 | 2.51 | 3.15 |
| Net Margin to Average Assets | 4.45 | 4.94 | 4.91 | 4.09 |
| Operating Expenses to Average Assets | 3.46 | 4.08 | 3.93 | 3.06 |
| Provision for Loan & Lease Losses to Average Assets | 0.44 | 0.39 | 0.50 | 0.44 |
| Net Interest Margin to Average Assets | 3.11 | 3.55 | 3.37 | 2.81 |
| Operating Expenses to Gross Operating Income | 47.58 | 55.84 | 52.91 | 42.35 |
| Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets | 2.47 | 3.26 | 3.21 | 2.07 |
| Net Operating Expenses to Average Assets | 2.55 | 3.05 | 2.82 | 2.25 |
| ASSET/LIABILITY MANAGEMENT: | | | | |
| Net Long-Term Assets to Total Assets | 30.03 | 26.13 | 30.85 | 31.97 |
| Regular Shares to Savings and Borrowings | 25.09 | 30.57 | 23.74 | 22.34 |
| Total Loans to Total Savings | 83.92 | 77.83 | 84.68 | 85.58 |
| Total Loans to Total Assets | 70.78 | 66.64 | 71.54 | 72.02 |
| Cash Plus Short-Term Investments to Assets | 15.11 | 18.30 | 14.20 | 13.89 |
| Total Savings and Borrowings to Earning Assets | 92.51 | 92.47 | 92.86 | 92.86 |
| Regular Shares plus Share Drafts to Total Shares & Borrowings | 36.07 | 42.90 | 37.07 | 32.09 |
| Borrowings to Total Savings and Net Worth | 3.46 | 1.07 | 2.77 | 4.53 |
| PRODUCTIVITY: | | | | |
| Members to Potential Members | 5.31 | 3.96 | 4.16 | 6.49 |
| Borrowers to Members | 49.37 | 45.01 | 48.16 | 53.53 |
| Members to Full-Time Employees | 368 | 367 | 343 | 375 |
| Average Savings Per Member | 7,385 | 5,570 | 6,591 | 9,135 |
| Average Loan Balance | 12,553 | 9,630 | 11,589 | 14,606 |
| Salary & Benefits to Full-Time Employees | 54,329 | 47,830 | 52,540 | 59,703 |
| AS A PERCENTAGE OF TOTAL GROSS INCOME: | | | | |
| Interest on Loans (Net of Interest Refunds) | 65.53 | 63.66 | 65.06 | 66.28 |
| Income From Investments | 15.99 | 17.37 | 14.23 | 15.97 |
| Income From Trading Securities | 0.02 | 0.00 | 0.01 | 0.03 |
| Fee Income | 12.54 | 14.07 | 14.92 | 11.23 |
| Other Operating Income | 5.92 | 4.90 | 5.78 | 6.48 |
| AS A PERCENTAGE OF TOTAL OPERATING EXPENSES: | | | | |
| Employee Compensation and Benefits | 50.16 | 48.80 | 50.22 | 50.50 |
| Travel and Conference | 1.36 | 1.62 | 1.46 | 1.24 |
| Office Occupancy | 7.64 | 7.36 | 7.78 | 7.80 |
| Office Operations | 19.93 | 20.01 | 19.72 | 20.09 |
| Educational and Promotional | 4.22 | 3.87 | 4.52 | 4.38 |
| Loan Servicing | 5.29 | 5.21 | 5.54 | 5.35 |
| Professional and Outside Services | 7.45 | 9.52 | 7.28 | 6.69 |
| Member Insurance | 0.34 | 0.48 | 0.29 | 0.12 |
| Operating Fees | 0.44 | 0.56 | 0.43 | 0.31 |
| Miscellaneous Operating Expenses | 3.19 | 2.59 | 2.75 | 3.53 |

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 493 | 453 | 8.1- | 433 | 4.4- |
| Cash & Equivalents | 85 | 75 | 11.6- | 77 | 2.1 |
| TOTAL INVESTMENTS | 101 | 83 | 17.7- | 81 | 3.2- |
| U.S. Government Obligations | 0* | 0* | 232.3 | 0* | 42.7- |
| Federal Agency Securities | 1 | 0* | 33.9- | 0* | 11.8- |
| Mutual Fund & Common Trusts | 2 | 1 | 45.5- | 1 | 10.4 |
| MCSD and PIC at Corporate CU | 5 | 3 | 26.7- | 3 | 1.6 |
| All Other Corporate Credit Union | 26 | 24 | 8.2- | 27 | 14.0 |
| Commercial Banks, S&Ls | 56 | 43 | 23.3- | 40 | 8.1- |
| Credit Unions -Loans to, Investments in Natural | | | | | |
| Person Credit Unions | 4 | 4 | 8.3- | 4 | 6.3 |
| All Other Investments | 6 | 3 | 45.8- | 1 | 59.7- |
| Loans Held for Sale | 0* | 0* | 0.0 | 0* | 0.0 |
| TOTAL LOANS OUTSTANDING | 273 | 259 | 5.2- | 252 | 2.3- |
| Unsecured Credit Card Loans | 2 | 1 | 30.4- | 1 | 11.2 |
| All Other Unsecured Loans | 52 | 50 | 5.1- | 50 | 0.2- |
| New Vehicle Loans | 74 | 75 | 0.9 | 74 | 1.1- |
| Used Vehicle Loans | 106 | 99 | 6.3- | 94 | 5.3- |
| First Mortgage Real Estate Loans/LOC | 4 | 4 | 3.3 | 4 | 5.2 |
| Other Real Estate Loans/LOC | 8 | 5 | 27.7- | 6 | 17.3 |
| Leases Receivable | 0* | 0* | 533.1 | 0* | 100.0- |
| All Other Loans/LOC | 27 | 23 | 12.8- | 23 | 3.6- |
| Allowance For Loan Losses | 6 | 6 | 2.2- | 6 | 6.6- |
| Foreclosed and Repossessed Assets | 0* | 0* | 80.1 | 0* | 29.2- |
| Land and Building | 0* | 0* | 23.4- | 0* | 11.0- |
| Other Fixed Assets | 1 | 1 | 6.6- | 0* | 24.6- |
| NCUSIF Capitalization Deposit | 4 | 4 | 10.9- | 3 | 5.8- |
| Other Assets | 2 | 2 | 7.5- | 2 | 2.3- |
| TOTAL ASSETS | 460 | 418 | 9.2- | 410 | 1.7- |
| LIABILITIES | | | | | |
| Total Borrowings | 2 | 1 | 20.7- | 1 | 17.1- |
| Accrued Dividends/Interest Payable | 0* | 0* | 8.4 | 0* | 1.7- |
| Acct Payable and Other Liabilities | 2 | 2 | 6.1 | 1 | 25.9- |
| Uninsured Secondary Capital | 0* | 0* | 77.5- | 0 | 100.0- |
| TOTAL LIABILITIES | 4 | 4 | 6.6- | 3 | 17.5- |
| EQUITY/SAVINGS | | | | | |
| Total Savings | 375 | 333 | 11.4- | 323 | 2.8- |
| Share Drafts | 6 | 7 | 3.8 | 5 | 22.2- |
| Regular Shares | 331 | 288 | 12.8- | 276 | 4.1- |
| Money Market Shares | 2 | 2 | 35.6- | 2 | 7.2 |
| Share Certificates/CDs | 26 | 24 | 5.1- | 29 | 19.1 |
| IRA/Keogh Accounts | 4 | 3 | 31.6- | 4 | 29.6 |
| All Other Shares | 3 | 5 | 88.0 | 5 | 7.9- |
| Non-Member Deposits | 3 | 4 | 18.9 | 2 | 30.4- |
| Regular Reserves | 26 | 26 | 0.8 | 26 | 1.4 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0* | 0.0 |
| Accum. Unrealized G/L on A-F-S | 0* | 0* | 6.4- | 0* | 4.2 |
| Other Reserves | 3 | 3 | 2.7- | 4 | 9.2 |
| Undivided Earnings | 51 | 52 | 0.6 | 54 | 4.0 |
| TOTAL EQUITY | 81 | 81 | 0.5 | 84 | 3.4 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 460 | 418 | 9.2- | 410 | 1.7- |

* Amount Less than + or - 1 Million

TABLE 10
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 901 | 853 | 5.3- | 792 | 7.2- |
| Cash & Equivalents | 557 | 526 | 5.5- | 543 | 3.3 |
| TOTAL INVESTMENTS | 1,352 | 1,150 | 14.9- | 1,075 | 6.6- |
| U.S. Government Obligations | 24 | 29 | 21.9 | 25 | 12.5- |
| Federal Agency Securities | 67 | 48 | 27.8- | 34 | 29.6- |
| Mutual Fund & Common Trusts | 4 | 9 | 108.1 | 4 | 56.4- |
| MCS&D and PIC at Corporate CU | 46 | 41 | 11.0- | 38 | 6.7- |
| All Other Corporate Credit Union | 316 | 318 | 0.5 | 299 | 5.8- |
| Commercial Banks, S&Ls | 795 | 578 | 27.3- | 530 | 8.3- |
| Credit Unions -Loans to, Investments in Natural | | | | | |
| Person Credit Unions | 36 | 42 | 16.0 | 54 | 29.0 |
| All Other Investments | 64 | 24 | 62.4- | 20 | 16.6- |
| Loans Held for Sale | 0* | 0* | 128.1 | 0* | 248.0 |
| TOTAL LOANS OUTSTANDING | 2,936 | 2,860 | 2.6- | 2,662 | 6.9- |
| Unsecured Credit Card Loans | 68 | 68 | 0.7- | 69 | 1.4 |
| All Other Unsecured Loans | 369 | 354 | 4.1- | 345 | 2.6- |
| New Vehicle Loans | 802 | 798 | 0.5- | 732 | 8.3- |
| Used Vehicle Loans | 1,002 | 951 | 5.1- | 864 | 9.1- |
| First Mortgage Real Estate Loans/LOC | 233 | 227 | 2.6- | 213 | 6.5- |
| Other Real Estate Loans/LOC | 227 | 230 | 1.2 | 223 | 2.9- |
| Leases Receivable | 1 | 3 | 192.4 | 0* | 83.6- |
| All Other Loans/LOC | 233 | 229 | 1.7- | 217 | 5.4- |
| Allowance For Loan Losses | 34 | 34 | 0.8- | 31 | 9.2- |
| Foreclosed and Repossessed Assets | 2 | 2 | 20.7 | 2 | 6.8 |
| Land and Building | 44 | 42 | 4.3- | 39 | 6.0- |
| Other Fixed Assets | 18 | 17 | 6.7- | 14 | 15.0- |
| NCUSIF Capitalization Deposit | 43 | 39 | 8.3- | 35 | 9.9- |
| Other Assets | 33 | 35 | 9.0 | 36 | 1.1 |
| TOTAL ASSETS | 4,949 | 4,638 | 6.3- | 4,377 | 5.6- |
| LIABILITIES | | | | | |
| Total Borrowings | 18 | 12 | 34.4- | 7 | 41.8- |
| Accrued Dividends/Interest Payable | 6 | 8 | 29.8 | 8 | 0.5 |
| Acct Payable and Other Liabilities | 17 | 18 | 0.8 | 17 | 3.9- |
| Uninsured Secondary Capital | 1 | 0* | 87.2- | 0* | 53.8 |
| TOTAL LIABILITIES | 43 | 38 | 11.9- | 32 | 14.7- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 4,167 | 3,856 | 7.5- | 3,615 | 6.2- |
| Share Drafts | 310 | 305 | 1.7- | 269 | 11.8- |
| Regular Shares | 2,835 | 2,474 | 12.7- | 2,235 | 9.7- |
| Money Market Shares | 135 | 122 | 10.0- | 118 | 2.6- |
| Share Certificates/CDs | 633 | 708 | 11.9 | 770 | 8.7 |
| IRA/Keogh Accounts | 179 | 169 | 5.8- | 157 | 7.0- |
| All Other Shares | 62 | 63 | 0.8 | 47 | 24.7- |
| Non-Member Deposits | 11 | 15 | 29.2 | 18 | 21.8 |
| Regular Reserves | 218 | 213 | 2.5- | 200 | 5.7- |
| APPR. For Non-Conf. Invest. | 0* | 0* | 15.9 | 0* | 44.6- |
| Accum. Unrealized G/L on A-F-S | -0* | -0* | 38.4- | -0* | 69.8 |
| Other Reserves | 40 | 41 | 1.1 | 40 | 1.9- |
| Undivided Earnings | 481 | 492 | 2.2 | 490 | 0.4- |
| TOTAL EQUITY | 739 | 745 | 0.7 | 730 | 2.0- |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 4,949 | 4,638 | 6.3- | 4,377 | 5.6- |

* Amount Less than + or - 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 1,067 | 1,013 | 5.1- | 972 | 4.0- |
| Cash & Equivalents | 2,382 | 2,383 | 0.0 | 2,544 | 6.7 |
| TOTAL INVESTMENTS | 6,587 | 5,596 | 15.0- | 5,287 | 5.5- |
| U.S. Government Obligations | 88 | 55 | 37.4- | 44 | 20.5- |
| Federal Agency Securities | 1,074 | 920 | 14.3- | 758 | 17.6- |
| Mutual Fund & Common Trusts | 30 | 18 | 39.8- | 15 | 15.7- |
| MCS D and PIC at Corporate CU | 227 | 223 | 1.7- | 201 | 9.8- |
| All Other Corporate Credit Union | 1,498 | 1,441 | 3.8- | 1,352 | 6.2- |
| Commercial Banks, S&Ls | 3,114 | 2,349 | 24.6- | 2,312 | 1.6- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 169 | 207 | 22.3 | 229 | 10.6 |
| All Other Investments | 386 | 81 | 79.0- | 83 | 2.8 |
| Loans Held for Sale | 28 | 26 | 4.8- | 15 | 42.7- |
| TOTAL LOANS OUTSTANDING | 16,411 | 16,105 | 1.9- | 15,370 | 4.6- |
| Unsecured Credit Card Loans | 691 | 669 | 3.2- | 658 | 1.6- |
| All Other Unsecured Loans | 1,129 | 1,095 | 3.0- | 1,093 | 0.2- |
| New Vehicle Loans | 3,052 | 3,013 | 1.3- | 2,791 | 7.4- |
| Used Vehicle Loans | 4,429 | 4,163 | 6.0- | 3,914 | 6.0- |
| First Mortgage Real Estate Loans/LOC | 3,538 | 3,576 | 1.1 | 3,447 | 3.6- |
| Other Real Estate Loans/LOC | 2,329 | 2,405 | 3.3 | 2,327 | 3.3- |
| Leases Receivable | 4 | 2 | 53.0- | 4 | 76.4 |
| All Other Loans/LOC | 1,240 | 1,182 | 4.7- | 1,138 | 3.7- |
| Allowance For Loan Losses | 144 | 139 | 3.3- | 130 | 6.5- |
| Foreclosed and Repossessed Assets | 12 | 18 | 48.7 | 20 | 11.6 |
| Land and Building | 502 | 510 | 1.6 | 493 | 3.3- |
| Other Fixed Assets | 121 | 114 | 6.0- | 103 | 10.1- |
| NCUSIF Capitalization Deposit | 216 | 203 | 6.3- | 191 | 6.0- |
| Other Assets | 259 | 285 | 10.2 | 284 | 0.3- |
| TOTAL ASSETS | 26,375 | 25,101 | 4.8- | 24,176 | 3.7- |
| LIABILITIES | | | | | |
| Total Borrowings | 194 | 157 | 18.9- | 92 | 41.2- |
| Accrued Dividends/Interest Payable | 25 | 32 | 29.1 | 34 | 8.3 |
| Acct Payable and Other Liabilities | 128 | 139 | 8.4 | 134 | 3.4- |
| Uninsured Secondary Capital | 14 | 14 | 6.4 | 4 | 71.9- |
| TOTAL LIABILITIES | 360 | 342 | 5.0- | 265 | 22.5- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 22,571 | 21,316 | 5.6- | 20,482 | 3.9- |
| Share Drafts | 2,793 | 2,712 | 2.9- | 2,499 | 7.8- |
| Regular Shares | 10,757 | 9,307 | 13.5- | 8,445 | 9.3- |
| Money Market Shares | 2,159 | 1,932 | 10.5- | 1,874 | 3.0- |
| Share Certificates/CDs | 4,790 | 5,406 | 12.8 | 5,763 | 6.6 |
| IRA/Keogh Accounts | 1,655 | 1,577 | 4.7- | 1,567 | 0.7- |
| All Other Shares | 331 | 296 | 10.8- | 254 | 14.1- |
| Non-Member Deposits | 86 | 87 | 1.1 | 80 | 8.3- |
| Regular Reserves | 997 | 953 | 4.4- | 900 | 5.5- |
| APPR. For Non-Conf. Invest. | 5 | 5 | 15.2 | 5 | 1.2- |
| Accum. Unrealized G/L on A-F-S | -14 | -9 | 37.1 | -2 | 77.6 |
| Other Reserves | 217 | 208 | 4.2- | 198 | 5.0- |
| Undivided Earnings | 2,239 | 2,285 | 2.1 | 2,328 | 1.9 |
| TOTAL EQUITY | 3,444 | 3,442 | 0.0- | 3,429 | 0.4- |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 26,375 | 25,101 | 4.8- | 24,176 | 3.7- |

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2007
DOLLAR AMOUNTS IN MILLIONS

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 307 | 305 | 0.7- | 298 | 2.3- |
| Cash & Equivalents | 1,546 | 1,802 | 16.6 | 1,815 | 0.7 |
| TOTAL INVESTMENTS | 4,456 | 4,002 | 10.2- | 4,183 | 4.5 |
| U.S. Government Obligations | 102 | 58 | 43.5- | 60 | 2.9 |
| Federal Agency Securities | 1,781 | 1,482 | 16.8- | 1,294 | 12.7- |
| Mutual Fund & Common Trusts | 21 | 19 | 10.1- | 35 | 83.6 |
| MCSD and PIC at Corporate CU | 168 | 167 | 0.5- | 160 | 4.1- |
| All Other Corporate Credit Union | 790 | 907 | 14.7 | 1,118 | 23.3 |
| Commercial Banks, S&Ls | 1,170 | 914 | 21.9- | 1,070 | 17.1 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 58 | 63 | 8.1 | 100 | 59.2 |
| All Other Investments | 364 | 67 | 81.6- | 48 | 29.1- |
| Loans Held for Sale | 11 | 14 | 29.4 | 12 | 15.4- |
| TOTAL LOANS OUTSTANDING | 14,743 | 14,571 | 1.2- | 14,046 | 3.6- |
| Unsecured Credit Card Loans | 603 | 614 | 1.8 | 605 | 1.5- |
| All Other Unsecured Loans | 716 | 746 | 4.3 | 735 | 1.5- |
| New Vehicle Loans | 2,447 | 2,401 | 1.8- | 2,138 | 11.0- |
| Used Vehicle Loans | 3,738 | 3,516 | 5.9- | 3,261 | 7.3- |
| First Mortgage Real Estate Loans/LOC | 3,767 | 3,824 | 1.5 | 3,985 | 4.2 |
| Other Real Estate Loans/LOC | 2,372 | 2,411 | 1.7 | 2,363 | 2.0- |
| Leases Receivable | 28 | 26 | 4.9- | 23 | 11.0- |
| All Other Loans/LOC | 1,073 | 1,030 | 4.0- | 934 | 9.4- |
| Allowance For Loan Losses | 116 | 121 | 4.5 | 117 | 3.2- |
| Foreclosed and Repossessed Assets | 17 | 26 | 52.4 | 22 | 15.1- |
| Land and Building | 522 | 535 | 2.3 | 559 | 4.5 |
| Other Fixed Assets | 116 | 118 | 1.6 | 106 | 10.2- |
| NCUSIF Capitalization Deposit | 175 | 171 | 2.3- | 168 | 1.7- |
| Other Assets | 286 | 286 | 0.3- | 284 | 0.7- |
| TOTAL ASSETS | 21,758 | 21,404 | 1.6- | 21,078 | 1.5- |
| LIABILITIES | | | | | |
| Total Borrowings | 338 | 232 | 31.4- | 207 | 11.0- |
| Accrued Dividends/Interest Payable | 20 | 28 | 34.9 | 30 | 6.8 |
| Acct Payable and Other Liabilities | 144 | 152 | 5.4 | 150 | 1.0- |
| Uninsured Secondary Capital | 0 | 0* | 0.0 | 14 | 9,477.1 |
| TOTAL LIABILITIES | 503 | 412 | 18.1- | 400 | 2.7- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 18,627 | 18,348 | 1.5- | 18,047 | 1.6- |
| Share Drafts | 2,438 | 2,405 | 1.4- | 2,252 | 6.4- |
| Regular Shares | 7,141 | 6,323 | 11.5- | 5,585 | 11.7- |
| Money Market Shares | 2,341 | 2,104 | 10.1- | 2,231 | 6.1 |
| Share Certificates/CDs | 4,925 | 5,722 | 16.2 | 6,199 | 8.3 |
| IRA/Keogh Accounts | 1,449 | 1,496 | 3.3 | 1,532 | 2.4 |
| All Other Shares | 222 | 194 | 12.8- | 156 | 19.3- |
| Non-Member Deposits | 110 | 104 | 5.3- | 92 | 11.9- |
| Regular Reserves | 750 | 730 | 2.7- | 717 | 1.7- |
| APPR. For Non-Conf. Invest. | 3 | 2 | 24.7- | 2 | 2.5- |
| Accum. Unrealized G/L on A-F-S | -24 | -18 | 24.4 | -11 | 41.9 |
| Other Reserves | 171 | 155 | 9.3- | 133 | 14.5- |
| Undivided Earnings | 1,729 | 1,776 | 2.7 | 1,789 | 0.7 |
| TOTAL EQUITY | 2,629 | 2,645 | 0.6 | 2,630 | 0.5- |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 21,758 | 21,404 | 1.6- | 21,078 | 1.5- |

* Amount Less than + or - 1 Million

TABLE 13
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 5: Asset Size \$100,000,000 to \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 398 | 405 | 1.8 | 412 | 1.7 |
| Cash & Equivalents | 5,498 | 6,403 | 16.5 | 6,484 | 1.3 |
| TOTAL INVESTMENTS | 16,096 | 14,591 | 9.4- | 14,430 | 1.1- |
| U.S. Government Obligations | 246 | 344 | 39.8 | 160 | 53.5- |
| Federal Agency Securities | 9,136 | 7,621 | 16.6- | 6,658 | 12.6- |
| Mutual Fund & Common Trusts | 144 | 124 | 14.3- | 110 | 10.6- |
| MCSD and PIC at Corporate CU | 470 | 480 | 2.0 | 469 | 2.2- |
| All Other Corporate Credit Union | 3,552 | 3,645 | 2.6 | 4,338 | 19.0 |
| Commercial Banks, S&Ls | 1,359 | 1,042 | 23.3- | 1,273 | 22.2 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 61 | 75 | 22.0 | 95 | 27.1 |
| All Other Investments | 1,128 | 299 | 73.5- | 304 | 1.8 |
| Loans Held for Sale | 160 | 117 | 27.1- | 114 | 2.5- |
| TOTAL LOANS OUTSTANDING | 61,201 | 63,427 | 3.6 | 64,100 | 1.1 |
| Unsecured Credit Card Loans | 2,734 | 2,786 | 1.9 | 2,823 | 1.3 |
| All Other Unsecured Loans | 2,051 | 2,239 | 9.1 | 2,465 | 10.1 |
| New Vehicle Loans | 10,849 | 10,616 | 2.1- | 9,967 | 6.1- |
| Used Vehicle Loans | 13,937 | 13,486 | 3.2- | 13,019 | 3.5- |
| First Mortgage Real Estate Loans/LOC | 18,397 | 19,923 | 8.3 | 21,089 | 5.9 |
| Other Real Estate Loans/LOC | 9,495 | 10,667 | 12.3 | 11,052 | 3.6 |
| Leases Receivable | 120 | 110 | 8.8- | 74 | 32.2- |
| All Other Loans/LOC | 3,617 | 3,600 | 0.5- | 3,610 | 0.3 |
| Allowance For Loan Losses | 460 | 467 | 1.6 | 544 | 16.5 |
| Foreclosed and Repossessed Assets | 56 | 70 | 25.3 | 104 | 47.4 |
| Land and Building | 1,949 | 2,104 | 7.9 | 2,271 | 7.9 |
| Other Fixed Assets | 453 | 467 | 3.3 | 503 | 7.5 |
| NCUSIF Capitalization Deposit | 663 | 680 | 2.5 | 693 | 2.0 |
| Other Assets | 1,269 | 1,408 | 10.9 | 1,446 | 2.7 |
| TOTAL ASSETS | 86,886 | 88,801 | 2.2 | 89,599 | 0.9 |
| LIABILITIES | | | | | |
| Total Borrowings | 2,508 | 2,468 | 1.6- | 2,393 | 3.0- |
| Accrued Dividends/Interest Payable | 48 | 63 | 30.6 | 72 | 13.3 |
| Acct Payable and Other Liabilities | 788 | 801 | 1.7 | 809 | 1.1 |
| Uninsured Secondary Capital | 5 | 5 | 0.3- | 5 | 0.0 |
| TOTAL LIABILITIES | 3,349 | 3,337 | 0.4- | 3,279 | 1.7- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 73,738 | 75,042 | 1.8 | 75,697 | 0.9 |
| Share Drafts | 10,963 | 10,692 | 2.5- | 10,409 | 2.7- |
| Regular Shares | 22,385 | 20,327 | 9.2- | 18,538 | 8.8- |
| Money Market Shares | 13,024 | 12,425 | 4.6- | 12,934 | 4.1 |
| Share Certificates/CDs | 20,422 | 24,358 | 19.3 | 26,203 | 7.6 |
| IRA/Keogh Accounts | 5,897 | 6,200 | 5.1 | 6,456 | 4.1 |
| All Other Shares | 796 | 763 | 4.2- | 904 | 18.5 |
| Non-Member Deposits | 250 | 276 | 10.7 | 253 | 8.6- |
| Regular Reserves | 2,565 | 2,596 | 1.2 | 2,564 | 1.2- |
| APPR. For Non-Conf. Invest. | 31 | 23 | 25.1- | 47 | 103.2 |
| Accum. Unrealized G/L on A-F-S | -106 | -46 | 56.3 | -29 | 38.1 |
| Other Reserves | 696 | 628 | 9.7- | 655 | 4.4 |
| Undivided Earnings | 6,612 | 7,221 | 9.2 | 7,385 | 2.3 |
| TOTAL EQUITY | 9,798 | 10,422 | 6.4 | 10,623 | 1.9 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 86,886 | 88,801 | 2.2 | 89,599 | 0.9 |

* Amount Less than + or - 1 Million

TABLE 14
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 136 | 144 | 5.9 | 158 | 9.7 |
| Cash & Equivalents | 9,664 | 11,364 | 17.6 | 11,841 | 4.2 |
| TOTAL INVESTMENTS | 32,136 | 30,836 | 4.0- | 35,524 | 15.2 |
| U.S. Government Obligations | 236 | 358 | 51.9 | 3,322 | 827.5 |
| Federal Agency Securities | 19,548 | 16,550 | 15.3- | 16,725 | 1.1 |
| Mutual Fund & Common Trusts | 580 | 495 | 14.7- | 545 | 10.1 |
| MCSD and PIC at Corporate CU | 618 | 645 | 4.5 | 795 | 23.2 |
| All Other Corporate Credit Union | 8,327 | 9,410 | 13.0 | 10,407 | 10.6 |
| Commercial Banks, S&Ls | 781 | 370 | 52.7- | 470 | 27.3 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 37 | 64 | 73.1 | 59 | 8.8- |
| All Other Investments | 2,011 | 806 | 59.9- | 1,002 | 24.4 |
| Loans Held for Sale | 201 | 187 | 7.0- | 204 | 9.4 |
| TOTAL LOANS OUTSTANDING | 113,167 | 126,695 | 12.0 | 141,325 | 11.5 |
| Unsecured Credit Card Loans | 5,088 | 5,821 | 14.4 | 7,047 | 21.1 |
| All Other Unsecured Loans | 3,637 | 4,113 | 13.1 | 4,698 | 14.2 |
| New Vehicle Loans | 20,060 | 22,397 | 11.6 | 22,680 | 1.3 |
| Used Vehicle Loans | 17,889 | 19,246 | 7.6 | 20,836 | 8.3 |
| First Mortgage Real Estate Loans/LOC | 43,904 | 49,224 | 12.1 | 57,251 | 16.3 |
| Other Real Estate Loans/LOC | 17,602 | 20,439 | 16.1 | 23,050 | 12.8 |
| Leases Receivable | 991 | 757 | 23.6- | 549 | 27.5- |
| All Other Loans/LOC | 3,995 | 4,697 | 17.6 | 5,215 | 11.0 |
| Allowance For Loan Losses | 813 | 814 | 0.1 | 1,030 | 26.5 |
| Foreclosed and Repossessed Assets | 59 | 77 | 31.1 | 134 | 73.5 |
| Land and Building | 2,217 | 2,518 | 13.5 | 3,015 | 19.8 |
| Other Fixed Assets | 687 | 788 | 14.8 | 915 | 16.2 |
| NCUSIF Capitalization Deposit | 1,163 | 1,258 | 8.2 | 1,423 | 13.1 |
| Other Assets | 1,959 | 2,547 | 30.0 | 2,891 | 13.5 |
| TOTAL ASSETS | 160,441 | 175,455 | 9.4 | 196,243 | 11.8 |
| LIABILITIES | | | | | |
| Total Borrowings | 6,128 | 6,972 | 13.8 | 8,699 | 24.8 |
| Accrued Dividends/Interest Payable | 110 | 166 | 50.4 | 179 | 7.9 |
| Acct Payable and Other Liabilities | 1,722 | 1,651 | 4.2- | 1,859 | 12.6 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 7,961 | 8,789 | 10.4 | 10,737 | 22.2 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 136,110 | 148,379 | 9.0 | 165,133 | 11.3 |
| Share Drafts | 17,948 | 16,704 | 6.9- | 16,916 | 1.3 |
| Regular Shares | 39,010 | 38,116 | 2.3- | 38,774 | 1.7 |
| Money Market Shares | 27,372 | 29,939 | 9.4 | 35,295 | 17.9 |
| Share Certificates/CDs | 38,396 | 48,844 | 27.2 | 57,929 | 18.6 |
| IRA/Keogh Accounts | 11,964 | 13,232 | 10.6 | 15,087 | 14.0 |
| All Other Shares | 753 | 531 | 29.5- | 545 | 2.6 |
| Non-Member Deposits | 667 | 1,013 | 51.7 | 587 | 42.0- |
| Regular Reserves | 4,127 | 4,476 | 8.5 | 4,877 | 8.9 |
| APPR. For Non-Conf. Invest. | 8 | 13 | 60.6 | 21 | 54.1 |
| Accum. Unrealized G/L on A-F-S | -287 | -184 | 35.8 | -149 | 18.9 |
| Other Reserves | 1,691 | 1,469 | 13.1- | 1,549 | 5.4 |
| Undivided Earnings | 10,831 | 12,512 | 15.5 | 14,076 | 12.5 |
| TOTAL EQUITY | 16,369 | 18,287 | 11.7 | 20,373 | 11.4 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 160,441 | 175,455 | 9.4 | 196,243 | 11.8 |

* Amount Less than + or - 1 Million

TABLE 15
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|--------------|-----------|-------------|
| Number of Credit Unions | 493 | 453 | 8.1- | 433 | 4.4- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 21 | 20 | 3.6- | 20 | 0.9 |
| (Less) Interest Refund | 0* | 0* | 91.5 | 0* | 2.9 |
| Income from Investments | 5 | 6 | 23.1 | 7 | 9.6 |
| Trading Profits and Losses | 0* | 0* | 295.2 | 0* | 145.0 |
| TOTAL INTEREST INCOME | 26 | 26 | 1.6 | 27 | 3.1 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 6 | 6 | 13.8 | 7 | 12.9 |
| Interest on Deposits | 0* | 0* | 3.5 | 0* | 32.8 |
| Interest on Borrowed Money | 0* | 0* | 39.8 | 0* | 7.8- |
| TOTAL INTEREST EXPENSE | 6 | 7 | 13.7 | 8 | 13.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 3 | 2 | 13.9- | 2 | 11.5- |
| NET INTEREST INCOME AFTER PLL | 17 | 17 | 0.0- | 18 | 1.0 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 1 | 0* | 17.0- | 0* | 2.9- |
| Other Operating Income | 0* | 0* | 23.8- | 0* | 32.8 |
| Gain (Loss) on Investments | -0* | -0* | 74.9 | 0* | 1,665.5 |
| Gain (Loss) on Disp of Fixed Assets | -0* | 0* | 501.9 | -0* | 128.0- |
| Other Non-Oper Income (Expense) | 0* | 0* | 53.3- | 0* | 21.0- |
| TOTAL NON-INTEREST INCOME | 2 | 2 | 28.8- | 2 | 0.1- |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 9 | 9 | 4.4- | 9 | 2.2 |
| Travel and Conference Expense | 0* | 0* | 2.8- | 0* | 10.2 |
| Office Occupancy Expense | 0* | 0* | 1.5- | 0* | 1.4- |
| Office Operations Expense | 4 | 3 | 10.5- | 3 | 2.6 |
| Educational & Promotional Expense | 0* | 0* | 19.4- | 0* | 5.4 |
| Loan Servicing Expense | 0* | 0* | 13.8- | 0* | 9.9 |
| Professional and Outside Services | 1 | 1 | 11.4- | 1 | 5.4- |
| Member Insurance | 1 | 1 | 9.2- | 1 | 6.0- |
| Operating Fees | 0* | 0* | 13.6- | 0* | 6.7 |
| Miscellaneous Operating Expenses | 1 | 1 | 12.0- | 1 | 1.2- |
| TOTAL NON-INTEREST EXPENSE | 19 | 17 | 7.4- | 17 | 1.2 |
| NET INCOME | 0* | 2 | 78.0 | 2 | 2.6- |
| Transfer to Regular Reserve | 0* | 0* | 25.1 | 0* | 2.7 |

* Amount Less than + or - 1 Million

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 901 | 853 | 5.3- | 792 | 7.2- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 204 | 205 | 0.7 | 201 | 1.9- |
| (Less) Interest Refund | 0* | 0* | 16.7- | 0* | 18.4 |
| Income from Investments | 60 | 71 | 18.2 | 73 | 3.2 |
| Trading Profits and Losses | 0* | 0* | 74.7- | 0* | 6.9 |
| TOTAL INTEREST INCOME | 263 | 276 | 4.7 | 274 | 0.6- |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 56 | 69 | 23.0 | 75 | 7.5 |
| Interest on Deposits | 7 | 10 | 38.0 | 12 | 23.1 |
| Interest on Borrowed Money | 0* | 0* | 67.6 | 0* | 37.4- |
| TOTAL INTEREST EXPENSE | 64 | 80 | 25.1 | 88 | 8.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 21 | 17 | 17.9- | 15 | 14.2- |
| NET INTEREST INCOME AFTER PLL | 178 | 178 | 0.0- | 172 | 3.7- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 28 | 29 | 0.5 | 29 | 2.0 |
| Other Operating Income | 6 | 6 | 5.3- | 7 | 10.7 |
| Gain (Loss) on Investments | -0* | -0* | 14.4 | -0* | 74.3 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 46.9- | 0* | 757.0 |
| Other Non-Oper Income (Expense) | 3 | 0* | 65.6- | 1 | 9.6 |
| TOTAL NON-INTEREST INCOME | 37 | 35 | 5.3- | 38 | 6.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 99 | 98 | 1.3- | 97 | 0.7- |
| Travel and Conference Expense | 2 | 2 | 4.4 | 2 | 7.8- |
| Office Occupancy Expense | 10 | 10 | 0.9- | 10 | 1.2- |
| Office Operations Expense | 38 | 37 | 1.6- | 37 | 0.9- |
| Educational & Promotional Expense | 3 | 3 | 3.1- | 3 | 8.1 |
| Loan Servicing Expense | 5 | 5 | 0.4 | 5 | 0.0- |
| Professional and Outside Services | 16 | 15 | 4.6- | 16 | 2.9 |
| Member Insurance | 6 | 6 | 4.8- | 5 | 10.4- |
| Operating Fees | 3 | 3 | 0.9- | 3 | 3.7- |
| Miscellaneous Operating Expenses | 9 | 9 | 1.3- | 9 | 8.8 |
| TOTAL NON-INTEREST EXPENSE | 191 | 188 | 1.6- | 187 | 0.3- |
| NET INCOME | 25 | 26 | 4.1 | 22 | 14.1- |
| Transfer to Regular Reserve | 5 | 5 | 3.8- | 7 | 43.7 |

* Amount Less than + or - 1 Million

TABLE 17
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|-------------|
| Number of Credit Unions | 1,067 | 1,013 | 5.1- | 972 | 4.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 1,075 | 1,109 | 3.2 | 1,108 | 0.1- |
| (Less) Interest Refund | 1 | 1 | 2.7- | 1 | 1.4- |
| Income from Investments | 285 | 323 | 13.3 | 352 | 8.8 |
| Trading Profits and Losses | -0* | -0* | 69.5 | 0 | 100.0 |
| TOTAL INTEREST INCOME | 1,358 | 1,431 | 5.3 | 1,458 | 1.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 281 | 342 | 21.9 | 385 | 12.4 |
| Interest on Deposits | 71 | 103 | 44.5 | 129 | 25.4 |
| Interest on Borrowed Money | 6 | 10 | 61.6 | 5 | 46.0- |
| TOTAL INTEREST EXPENSE | 358 | 455 | 27.1 | 519 | 14.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 96 | 70 | 26.5- | 70 | 0.9- |
| NET INTEREST INCOME AFTER PLL | 905 | 905 | 0.1 | 870 | 4.0- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 226 | 228 | 1.0 | 226 | 0.8- |
| Other Operating Income | 60 | 65 | 7.9 | 66 | 1.3 |
| Gain (Loss) on Investments | -0* | -0* | 41.4- | 0* | 112.8 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 3 | 407.7 | 2 | 40.9- |
| Other Non-Oper Income (Expense) | 9 | 5 | 50.6- | 5 | 16.5 |
| TOTAL NON-INTEREST INCOME | 296 | 300 | 1.5 | 299 | 0.3- |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 503 | 504 | 0.1 | 494 | 1.9- |
| Travel and Conference Expense | 15 | 15 | 1.3- | 15 | 0.1 |
| Office Occupancy Expense | 70 | 70 | 1.0 | 71 | 0.5 |
| Office Operations Expense | 208 | 205 | 1.3- | 200 | 2.8- |
| Educational & Promotional Expense | 31 | 31 | 0.9- | 32 | 1.6 |
| Loan Servicing Expense | 50 | 48 | 2.3- | 47 | 2.3- |
| Professional and Outside Services | 106 | 108 | 1.6 | 105 | 2.9- |
| Member Insurance | 13 | 12 | 11.0- | 10 | 10.4- |
| Operating Fees | 9 | 8 | 1.2- | 8 | 5.0- |
| Miscellaneous Operating Expenses | 33 | 33 | 1.5- | 30 | 8.0- |
| TOTAL NON-INTEREST EXPENSE | 1,037 | 1,034 | 0.3- | 1,011 | 2.2- |
| NET INCOME | 163 | 172 | 5.0 | 158 | 8.1- |
| Transfer to Regular Reserve | 27 | 19 | 29.3- | 16 | 14.9- |

* Amount Less than + or - 1 Million

TABLE 18
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|--------------|--------------|-------------|
| Number of Credit Unions | 307 | 305 | 0.7- | 298 | 2.3- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 932 | 982 | 5.5 | 990 | 0.7 |
| (Less) Interest Refund | 1 | 2 | 134.7 | 2 | 3.4- |
| Income from Investments | 194 | 226 | 16.8 | 269 | 19.0 |
| Trading Profits and Losses | 0* | 0* | 103.1 | 0* | 31.7- |
| TOTAL INTEREST INCOME | 1,124 | 1,206 | 7.3 | 1,257 | 4.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 222 | 288 | 29.8 | 327 | 13.5 |
| Interest on Deposits | 88 | 124 | 41.9 | 165 | 32.6 |
| Interest on Borrowed Money | 11 | 13 | 23.9 | 10 | 23.7- |
| TOTAL INTEREST EXPENSE | 320 | 426 | 32.9 | 502 | 18.0 |
| PROVISION FOR LOAN & LEASE LOSSES | 89 | 89 | 0.8- | 84 | 5.6- |
| NET INTEREST INCOME AFTER PLL | 715 | 692 | 3.2- | 671 | 3.1- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 208 | 222 | 6.6 | 218 | 1.5- |
| Other Operating Income | 68 | 71 | 4.1 | 76 | 7.8 |
| Gain (Loss) on Investments | 0* | 0* | 86.3- | 2 | 1,441.4 |
| Gain (Loss) on Disp of Fixed Assets | 3 | 0* | 76.3- | 1 | 49.1 |
| Other Non-Oper Income (Expense) | 7 | 2 | 65.5- | 6 | 144.5 |
| TOTAL NON-INTEREST INCOME | 287 | 295 | 3.0 | 303 | 2.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 414 | 421 | 1.8 | 423 | 0.3 |
| Travel and Conference Expense | 14 | 14 | 0.5 | 14 | 0.7- |
| Office Occupancy Expense | 60 | 62 | 3.4 | 64 | 2.1 |
| Office Operations Expense | 176 | 176 | 0.1 | 173 | 1.5- |
| Educational & Promotional Expense | 33 | 36 | 7.7 | 33 | 5.8- |
| Loan Servicing Expense | 47 | 46 | 1.3- | 45 | 2.9- |
| Professional and Outside Services | 78 | 82 | 5.1 | 82 | 0.9 |
| Member Insurance | 5 | 5 | 3.2- | 4 | 18.8- |
| Operating Fees | 5 | 5 | 4.7 | 5 | 3.7- |
| Miscellaneous Operating Expenses | 23 | 21 | 4.7- | 22 | 4.5 |
| TOTAL NON-INTEREST EXPENSE | 854 | 869 | 1.7 | 866 | 0.3- |
| NET INCOME | 147 | 119 | 19.4- | 108 | 9.1- |
| Transfer to Regular Reserve | 28 | 14 | 48.6- | 14 | 5.0- |

* Amount Less than + or - 1 Million

TABLE 19
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 5: Asset Size \$100,000,000 to \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|--------------|
| Number of Credit Unions | 398 | 405 | 1.8 | 412 | 1.7 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 3,636 | 4,060 | 11.7 | 4,308 | 6.1 |
| (Less) Interest Refund | 0* | 0* | 28.9- | 2 | 249.9 |
| Income from Investments | 686 | 814 | 18.6 | 942 | 15.7 |
| Trading Profits and Losses | 0* | 0* | 458.3 | 0* | 30.1- |
| TOTAL INTEREST INCOME | 4,321 | 4,874 | 12.8 | 5,249 | 7.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 833 | 1,161 | 39.4 | 1,383 | 19.1 |
| Interest on Deposits | 428 | 600 | 40.2 | 759 | 26.5 |
| Interest on Borrowed Money | 78 | 120 | 53.7 | 98 | 18.7- |
| TOTAL INTEREST EXPENSE | 1,339 | 1,882 | 40.5 | 2,240 | 19.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 369 | 305 | 17.5- | 450 | 47.6 |
| NET INTEREST INCOME AFTER PLL | 2,613 | 2,688 | 2.9 | 2,558 | 4.8- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 879 | 935 | 6.3 | 988 | 5.7 |
| Other Operating Income | 330 | 357 | 8.3 | 383 | 7.2 |
| Gain (Loss) on Investments | 0* | 0* | 1.0 | 7 | 1,301.4 |
| Gain (Loss) on Disp of Fixed Assets | 15 | 6 | 60.7- | 11 | 89.8 |
| Other Non-Oper Income (Expense) | 25 | 17 | 31.4- | 21 | 21.1 |
| TOTAL NON-INTEREST INCOME | 1,250 | 1,315 | 5.2 | 1,409 | 7.1 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 1,585 | 1,687 | 6.4 | 1,759 | 4.3 |
| Travel and Conference Expense | 47 | 50 | 5.3 | 51 | 2.2 |
| Office Occupancy Expense | 231 | 254 | 9.8 | 272 | 7.3 |
| Office Operations Expense | 640 | 663 | 3.5 | 691 | 4.2 |
| Educational & Promotional Expense | 139 | 151 | 8.1 | 158 | 5.2 |
| Loan Servicing Expense | 184 | 191 | 3.7 | 194 | 1.8 |
| Professional and Outside Services | 231 | 241 | 4.3 | 255 | 5.5 |
| Member Insurance | 11 | 10 | 5.0- | 10 | 2.2- |
| Operating Fees | 15 | 15 | 4.5 | 15 | 0.2 |
| Miscellaneous Operating Expenses | 83 | 95 | 14.1 | 96 | 1.4 |
| TOTAL NON-INTEREST EXPENSE | 3,167 | 3,356 | 6.0 | 3,502 | 4.3 |
| NET INCOME | 695 | 647 | 6.9- | 466 | 28.0- |
| Transfer to Regular Reserve | 96 | 74 | 22.3- | 58 | 22.1- |

* Amount Less than + or - 1 Million

TABLE 20
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2007
(DOLLAR AMOUNTS IN MILLIONS)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--|--------------|--------------|--------------|---------------|--------------|
| Number of Credit Unions | 136 | 144 | 5.9 | 158 | 9.7 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 6,182 | 7,565 | 22.4 | 8,928 | 18.0 |
| (Less) Interest Refund | 9 | 14 | 60.7 | 16 | 12.6 |
| Income from Investments | 1,329 | 1,659 | 24.8 | 2,147 | 29.4 |
| Trading Profits and Losses | 0* | 2 | 18,172.4 | 4 | 82.5 |
| TOTAL INTEREST INCOME | 7,502 | 9,212 | 22.8 | 11,063 | 20.1 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 2,159 | 3,216 | 49.0 | 4,100 | 27.5 |
| Interest on Deposits | 640 | 992 | 54.9 | 1,375 | 38.6 |
| Interest on Borrowed Money | 222 | 314 | 41.0 | 373 | 18.9 |
| TOTAL INTEREST EXPENSE | 3,022 | 4,522 | 49.6 | 5,848 | 29.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 537 | 478 | 10.9- | 827 | 72.9 |
| NET INTEREST INCOME AFTER PLL | 3,943 | 4,211 | 6.8 | 4,389 | 4.2 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 1,168 | 1,302 | 11.5 | 1,510 | 16.0 |
| Other Operating Income | 595 | 697 | 17.2 | 872 | 25.1 |
| Gain (Loss) on Investments | -0* | -6 | 602.0- | -41 | 576.6- |
| Gain (Loss) on Disp of Fixed Assets | 9 | 24 | 176.3 | 19 | 21.4- |
| Other Non-Oper Income (Expense) | 41 | 33 | 20.4- | 20 | 40.0- |
| TOTAL NON-INTEREST INCOME | 1,811 | 2,049 | 13.1 | 2,379 | 16.1 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 2,244 | 2,499 | 11.4 | 2,876 | 15.1 |
| Travel and Conference Expense | 55 | 62 | 12.7 | 71 | 14.7 |
| Office Occupancy Expense | 332 | 380 | 14.4 | 444 | 16.8 |
| Office Operations Expense | 916 | 1,005 | 9.6 | 1,144 | 13.9 |
| Educational & Promotional Expense | 178 | 210 | 18.0 | 249 | 19.0 |
| Loan Servicing Expense | 240 | 260 | 8.3 | 304 | 17.1 |
| Professional and Outside Services | 300 | 336 | 12.2 | 381 | 13.4 |
| Member Insurance | 7 | 7 | 1.3 | 7 | 1.0- |
| Operating Fees | 15 | 16 | 7.4 | 18 | 12.9 |
| Miscellaneous Operating Expenses | 136 | 149 | 9.5 | 201 | 35.0 |
| TOTAL NON-INTEREST EXPENSE | 4,422 | 4,922 | 11.3 | 5,694 | 15.7 |
| NET INCOME | 1,332 | 1,339 | 0.5 | 1,073 | 19.8- |
| Transfer to Regular Reserve | 219 | 271 | 23.7 | 254 | 6.2- |

* Amount Less than + or - 1 Million

**TABLE 21
FEDERALLY INSURED STATE CREDIT UNIONS
NEGATIVE NET INCOME, AND CAMEL RATING DATA**

Negative Net Income Data as of December 31

| Year | Total Number of Credit Unions | Number Experiencing Losses | Percent of Total | Negative Earnings (in thousands) |
|------|-------------------------------|----------------------------|------------------|----------------------------------|
| 2003 | 3,593 | 396 | 11.02 | -38,405 |
| 2004 | 3,442 | 394 | 11.45 | -39,934 |
| 2005 | 3,302 | 353 | 10.69 | -87,910 |
| 2006 | 3,173 | 318 | 10.02 | -109,833 |
| 2007 | 3,065 | 353 | 11.52 | -320,053 |

Losses By Assets Size as of December 31

| Assets Size | Number of Credit Unions | Assets | Negative Earnings | Net Worth |
|----------------------------|-------------------------|----------------|-------------------|---------------|
| Less Than 2 Million | 78 | 72,751,087 | -1,372,796 | 12,455,873 |
| 2 Million To 10 Million | 110 | 603,199,077 | -8,640,244 | 82,903,239 |
| 10 Million To 50 Million | 75 | 1,888,723,261 | -15,234,170 | 232,894,138 |
| 50 Million To 100 Million | 33 | 2,467,972,714 | -23,911,183 | 263,182,071 |
| 100 Million To 500 Million | 43 | 8,654,165,911 | -137,235,186 | 786,846,056 |
| 500 Million and Over | 14 | 17,885,074,633 | -133,659,134 | 1,681,985,108 |
| Total | 353 | 31,571,886,683 | -320,052,713 | 3,060,266,485 |

*** Number of Credit Unions By Camel Rating as of December 31**

| Year | Camel 1 | Camel 2 | Camel 3 | Camel 4 | Camel 5 | Total |
|------|---------|---------|---------|---------|---------|-------|
| 2003 | 783 | 2,065 | 662 | 79 | 3 | 3,592 |
| 2004 | 713 | 1,986 | 658 | 84 | 1 | 3,442 |
| 2005 | 638 | 1,938 | 625 | 98 | 1 | 3,300 |
| 2006 | 636 | 1,911 | 553 | 69 | 4 | 3,173 |
| 2007 | 626 | 1,863 | 508 | 67 | 1 | 3,065 |

Camel Rating 4 and 5 as of December 31

| Year | Number of Credit Unions | % of Total Credit Unions | Shares | % of Total Shares |
|------|-------------------------|--------------------------|---------------|-------------------|
| 2003 | 82 | 2.28 | 2,468,135,132 | 1.04 |
| 2004 | 85 | 2.47 | 2,628,882,990 | 1.06 |
| 2005 | 99 | 3.00 | 3,829,494,208 | 1.50 |
| 2006 | 73 | 2.30 | 2,067,163,633 | 0.77 |
| 2007 | 68 | 2.22 | 2,013,789,500 | 0.71 |

*The total number of credit unions by CAMEL rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a CAMEL rating.

Table 22
100 Largest Federally Insured State Credit Unions
December 31, 2007

| Current Rank | Name of Credit Union | Rank 1 Year Ago | City | State | Year Chartered | Assets |
|--------------|-------------------------------------|-----------------|-----------------|-------|----------------|----------------|
| 1 | STATE EMPLOYEES' | 1 | RALEIGH | NC | 1937 | 15,012,864,474 |
| 2 | BOEING EMPLOYEES | 2 | TUKWILA | WA | 1935 | 8,124,002,838 |
| 3 | THE GOLDEN 1 | 3 | SACRAMENTO | CA | 1933 | 6,586,032,228 |
| 4 | ALLIANT | 4 | CHICAGO | IL | 1935 | 4,895,538,833 |
| 5 | SAN DIEGO COUNTY | 6 | SAN DIEGO | CA | 1938 | 4,051,140,594 |
| 6 | WESCOM CENTRAL | 5 | PASADENA | CA | 1934 | 3,787,996,389 |
| 7 | STAR ONE | 7 | SUNNYVALE | CA | 1956 | 3,572,209,851 |
| 8 | CITIZENS EQUITY FIRST | 9 | PEORIA | IL | 1937 | 3,381,549,056 |
| 9 | VYSTAR | 8 | JACKSONVILLE | FL | 1952 | 3,337,330,518 |
| 10 | PENNSYLVANIA STATE EMPLOYEES | 10 | HARRISBURG | PA | 1933 | 2,958,520,235 |
| 11 | DELTA COMMUNITY | 12 | ATLANTA | GA | 1940 | 2,597,726,504 |
| 12 | ONPOINT COMMUNITY | 13 | PORTLAND | OR | 1932 | 2,540,788,548 |
| 13 | TEXANS | 14 | RICHARDSON | TX | 1953 | 1,943,642,484 |
| 14 | EASTMAN | 15 | KINGSPORT | TN | 1934 | 1,932,884,565 |
| 15 | TEACHERS | 16 | SOUTH BEND | IN | 1931 | 1,856,167,381 |
| 16 | EASTERN FINANCIAL FLORIDA | 11 | MIRAMAR | FL | 1937 | 1,834,533,592 |
| 17 | FIRST TECHNOLOGY | 20 | BEAVERTON | OR | 1952 | 1,812,448,761 |
| 18 | STATE EMPLOYEES CU OF MARYLAND, INC | 19 | LINTHICUM | MD | 1951 | 1,742,632,267 |
| 19 | FAIRWINDS | 30 | ORLANDO | FL | 1949 | 1,729,280,887 |
| 20 | COMMUNITY AMERICA | 23 | KANSAS CITY | MO | 1940 | 1,707,249,311 |
| 21 | REDWOOD | 21 | SANTA ROSA | CA | 1950 | 1,705,720,119 |
| 22 | BELLCO | 17 | GREENWOOD VLG | CO | 1936 | 1,646,599,496 |
| 23 | TRAVIS | 18 | VACAVILLE | CA | 1951 | 1,643,704,133 |
| 24 | PROVIDENT | 25 | REDWOOD CITY | CA | 1950 | 1,592,067,441 |
| 25 | EDUCATIONAL EMPLOYEES | 28 | FRESNO | CA | 1934 | 1,584,630,781 |
| 26 | VIRGINIA CREDIT UNION, INC., | 26 | RICHMOND | VA | 1928 | 1,541,083,721 |
| 27 | SPACE COAST | 27 | MELBOURNE | FL | 1951 | 1,539,849,468 |
| 28 | ATLANTA POSTAL | 24 | ATLANTA | GA | 1925 | 1,538,410,565 |
| 29 | HARBORONE | 32 | BROCKTON | MA | 1917 | 1,530,962,097 |
| 30 | APCO EMPLOYEES | 29 | BIRMINGHAM | AL | 1953 | 1,513,675,475 |
| 31 | NORTH ISLAND FINANCIAL | 22 | CHULA VISTA | CA | 1940 | 1,452,573,818 |
| 32 | PREMIER AMERICA | 35 | CHATSWORTH | CA | 1957 | 1,385,104,161 |
| 33 | TECHNOLOGY | 34 | SAN JOSE | CA | 1960 | 1,373,683,016 |
| 34 | GECU | 39 | EL PASO | TX | 1932 | 1,371,525,524 |
| 35 | WASHINGTON STATE EMPLOYEES | 43 | OLYMPIA | WA | 1957 | 1,359,461,861 |
| 36 | SAFE | 31 | NORTH HIGHLANDS | CA | 1940 | 1,345,086,427 |
| 37 | BAXTER | 42 | VERNON HILLS | IL | 1980 | 1,304,755,703 |
| 38 | WRIGHT-PATT | 44 | FAIRBORN | OH | 1932 | 1,302,729,921 |
| 39 | MUNICIPAL | 36 | NEW YORK | NY | 1917 | 1,301,042,263 |
| 40 | MERIWEST | 47 | SAN JOSE | CA | 1961 | 1,294,198,891 |
| 41 | LAKE MICHIGAN | 40 | GRAND RAPIDS | MI | 1933 | 1,285,200,382 |
| 42 | VERIDIAN | 41 | WATERLOO | IA | 1934 | 1,284,209,174 |
| 43 | FIRST COMMUNITY | 45 | CHESTERFIELD | MO | 1934 | 1,227,570,792 |
| 44 | TEXAS DOW EMPLOYEES | 46 | LAKE JACKSON | TX | 1954 | 1,222,896,746 |
| 45 | CALIFORNIA | 38 | GLENDALE | CA | 1933 | 1,197,075,016 |
| 46 | SERVICE | 49 | PORTSMOUTH | NH | 1957 | 1,194,068,225 |
| 47 | CREDIT UNION OF TEXAS | 33 | DALLAS | TX | 1931 | 1,187,800,067 |
| 48 | COMMUNITY FIRST CREDIT UNION OF FLO | 48 | JACKSONVILLE | FL | 1961 | 1,181,284,191 |
| 49 | SCHOOLS FINANCIAL | 37 | SACRAMENTO | CA | 1934 | 1,131,083,727 |
| 50 | GEORGIA'S OWN | 55 | ATLANTA | GA | 1934 | 1,109,323,680 |
| 51 | LANDMARK | 52 | NEW BERLIN | WI | 1933 | 1,109,237,407 |
| 52 | ARIZONA STATE | 51 | PHOENIX | AZ | 1972 | 1,108,095,465 |
| 53 | PACIFIC SERVICE | 50 | WALNUT CREEK | CA | 1936 | 1,107,739,618 |
| 54 | INDIANA MEMBERS | 54 | INDIANAPOLIS | IN | 1956 | 1,079,482,494 |
| 55 | DOW CHEMICAL EMPLOYEES' | 61 | MIDLAND | MI | 1937 | 1,066,680,018 |
| 56 | ARROWHEAD CENTRAL | 53 | SAN BERNARDINO | CA | 1949 | 1,064,642,587 |
| 57 | CONNECTICUT STATE EMPLOYEES | 57 | HARTFORD | CT | 1946 | 1,061,755,523 |
| 58 | FORUM | 58 | INDIANAPOLIS | IN | 1941 | 1,057,754,707 |
| 59 | EVANGELICAL CHRISTIAN | 59 | BREA | CA | 1964 | 1,029,666,675 |
| 60 | NAVIGANT | 56 | SMITHFIELD | RI | 1915 | 1,015,639,173 |
| 61 | UNIVERSITY OF WISCONSIN | 64 | MADISON | WI | 1931 | 1,012,472,837 |
| 62 | LBS FINANCIAL | 60 | LONG BEACH | CA | 1935 | 1,009,227,208 |
| 63 | ALTURA | 67 | RIVERSIDE | CA | 1957 | 1,002,666,620 |

Table 22
100 Largest Federally Insured State Credit Unions
December 31, 2007

| Current Rank | Name of Credit Union | Rank 1 Year Ago | City | State | Year Chartered | Assets |
|--------------|-------------------------------------|-----------------|-----------------|-------|----------------|-------------|
| 64 | VANTAGE WEST | 63 | TUCSON | AZ | 1955 | 948,013,099 |
| 65 | COMMUNITY FIRST | 70 | APPLETON | WI | 1975 | 947,213,372 |
| 66 | FIRST FUTURE | 65 | SAN DIEGO | CA | 1939 | 944,469,128 |
| 67 | SPOKANE TEACHERS | 72 | SPOKANE | WA | 1934 | 940,982,885 |
| 68 | TRUMARK FINANCIAL | 74 | PHILADELPHIA | PA | 1939 | 932,473,301 |
| 69 | NEWPORT NEWS SHIPBUILDING EMPLOYEES | 62 | NEWPORT NEWS | VA | 1928 | 929,897,360 |
| 70 | WESTERRA | 66 | DENVER | CO | 1934 | 923,643,316 |
| 71 | ANHEUSER-BUSCH EMPLOYEES | 69 | ST. LOUIS | MO | 1939 | 910,455,136 |
| 72 | CALIFORNIA COAST | 68 | SAN DIEGO | CA | 1929 | 907,440,394 |
| 73 | MELROSE | 71 | BRIARWOOD | NY | 1922 | 898,331,555 |
| 74 | EDUCATORS | 81 | RACINE | WI | 1937 | 897,353,529 |
| 75 | WHITEFISH CREDIT UNION ASSOCIATION | 84 | WHITEFISH | MT | 1934 | 888,448,029 |
| 76 | PAWTUCKET | 78 | PAWTUCKET | RI | 1962 | 885,148,564 |
| 77 | CAMPUS USA | 77 | GAINESVILLE | FL | 1935 | 880,881,041 |
| 78 | ASSOCIATED CREDIT UNION | 82 | NORCROSS | GA | 1930 | 869,394,837 |
| 79 | UNIVERSITY & STATE EMPLOYEES | 75 | SAN DIEGO | CA | 1936 | 867,435,736 |
| 80 | ORANGE COUNTY'S | 73 | SANTA ANA | CA | 1938 | 861,631,957 |
| 81 | KEYPOINT | 79 | SANTA CLARA | CA | 1979 | 850,057,544 |
| 82 | MICHIGAN SCHOOLS AND GOVERNMENT | 88 | CLINTON TOWNSHI | MI | 1954 | 839,762,391 |
| 83 | OREGON COMMUNITY | 89 | EUGENE | OR | 1981 | 838,058,364 |
| 84 | MUNICIPAL EMPL.CREDIT UNION OF BALT | 80 | BALTIMORE | MD | 1936 | 833,892,867 |
| 85 | ROYAL | 83 | EAU CLAIRE | WI | 1964 | 832,424,086 |
| 86 | TRUWEST | 76 | SCOTTSDALE | AZ | 1952 | 798,301,045 |
| 87 | NUUNION | 85 | LANSING | MI | 1952 | 794,759,898 |
| 88 | SELCO COMMUNITY | 91 | EUGENE | OR | 1936 | 784,082,683 |
| 89 | COLUMBIA COMMUNITY | 86 | VANCOUVER | WA | 1952 | 779,215,138 |
| 90 | CREDIT UNION ONE | 87 | FERNDALE | MI | 1938 | 764,136,780 |
| 91 | ELEVATIONS | | BOULDER | CO | 1952 | 757,971,762 |
| 92 | SUMMIT | 102 | MADISON | WI | 1935 | 751,279,318 |
| 93 | NUMERICA | 98 | SPOKANE | WA | 1941 | 750,533,862 |
| 94 | CREDIT UNION OF COLORADO | 93 | DENVER | CO | 1934 | 750,482,586 |
| 95 | GENERAL ELECTRIC | | CINCINNATI | OH | 1954 | 750,446,930 |
| 96 | FINANCIAL PARTNERS | 92 | DOWNEY | CA | 1937 | 745,626,098 |
| 97 | TROPICAL FINANCIAL | 95 | MIRAMAR | FL | 1935 | 721,720,687 |
| 98 | COMMONWEALTH | 103 | FRANKFORT | KY | 1951 | 717,398,309 |
| 99 | CENTRA | 111 | COLUMBUS | IN | 1940 | 716,984,008 |
| 100 | UNITUS COMMUNITY | 100 | PORTLAND | OR | 1937 | 716,204,774 |

**CORPORATE
CREDIT UNIONS**

Table A
Corporate Credit Union Data
December 31, 2007

| Charter | Name and Address | ST | Assets | Total Capital | % Share Growth | No. of Members |
|----------------|---|-----------|----------------|----------------------|-----------------------|-----------------------|
| 65991 | CORPORATE AMERICA CREDIT UNION BONDS, THOMAS D MANAGER/CEO 4365 CRESCENT ROAD IRONDALE, AL 35210 (800)292-6242 | AL | 1,302,481,641 | 66,224,783 | 33.11 | 198 |
| 65170 | FIRST CORPORATE PRITTS, PETE MANAGER/CEO 2 NORTH CENTRAL AVENUE , SUITE 100 PHOENIX, AZ 85004 (602)322-2400 | AZ | 880,236,591 | 73,945,354 | -6.58 | 58 |
| 19693 | WESTERN CORPORATE SIRAVO, ROBERT A MANAGER/CEO 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300 | CA | 32,517,008,547 | 2,008,283,790 | 6.73 | 1,153 |
| 68182 | SUN CORP GRAHAM, THOMAS R MANAGER/CEO 11080 CIRCLEPOINT ROAD SUITE 500 WESTMINSTER, CO 80020 (877)786-2677 | CO | 2,931,955,765 | 174,996,946 | 4.28 | 461 |
| 24752 | CONSTITUTION CORPORATE FEDERAL CRED NEALON, ROBERT T MANAGER/CEO P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000 | CT | 1,678,017,864 | 117,777,514 | -6.45 | 197 |
| 22328 | SOUTHEAST CORPORATE WILLIAM, BIRDWELL MANAGER/CEO 3692 COOLLIDGE COURT TALLAHASSEE, FL 32311-7890 (850)576-8900 | FL | 4,201,597,153 | 213,551,108 | 15.14 | 443 |
| 60237 | GEORGIA CENTRAL MOORE, GREG MANAGER/CEO 6705 SUGARLOAF PKWY DULUTH, GA 30097 (770)476-9704 | GA | 1,705,130,783 | 101,921,505 | 18.31 | 185 |
| 65216 | IOWA CORPORATE CENTRAL CREDIT UNION KUEHL, TOM MANAGER/CEO P. O. BOX 8388 DES MOINES, IA 50301 (515)457-2000 | IA | 128,533,116 | 23,868,636 | -22.61 | 168 |
| 22253 | MEMBERS UNITED HERBST, JOSEPH MANAGER/CEO 4450 WEAVER PARKWAY WARRENVILLE, IL 60555 (630)276-2600 | IL | 14,467,733,175 | 884,655,830 | 18.28 | 2,366 |
| 67932 | KANSAS CORPORATE EISENHauer, LARRY MANAGER/CEO 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600 | KS | 428,138,614 | 44,568,871 | 14.58 | 127 |

**Table A
Corporate Credit Union Data
December 31, 2007**

| Charter | Name and Address | ST | Assets | Total Capital | % Share Growth | No. of Members |
|----------------|---|-----------|---------------|----------------------|-----------------------|-----------------------|
| 23884 | KENTUCKY CORPORATE THOMPSON, JIM MANAGER/CEO 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110 | KY | 530,518,932 | 35,960,942 | 23.46 | 112 |
| 67259 | LOUISIANA CORPORATE SAVOIE, DAVID A MANAGER/CEO 3500 N. CAUSEWAY BLVD., SUITE 1510 METAIRIE, LA 70002 (504)838-8250 | LA | 189,762,934 | 15,534,208 | 18.75 | 193 |
| 23254 | EASTERN CORPORATE MELCHIONDA, JANE C PRESIDENT/CEO 35 CORPORATE DRIVE, SUITE 300 BURLINGTON, MA 01803 (781)933-9950 | MA | 2,005,075,982 | 98,384,623 | 14.05 | 305 |
| 22230 | TRICORP ROY, STEPHEN MANAGER/CEO 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774 | ME | 816,532,200 | 47,392,306 | 24.63 | 195 |
| 68060 | CENTRAL CORPORATE WALBY, WILLIAM A PO BOX 5092 SOUTHFIELD, MI 48086 (248)351-2100 | MI | 3,297,613,986 | 213,178,116 | 24.43 | 396 |
| 68500 | MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (314)542-1373 | MO | 907,924,066 | 66,192,585 | 14.17 | 315 |
| 68532 | TREASURE STATE CORPORATE CU HOWKE, STEVE D CEO 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081 | MT | 282,055,161 | 17,808,268 | 42.52 | 69 |
| 65653 | FIRST CAROLINA CORPORATE BREHMER, DAVID MANAGER/CEO PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286 | NC | 2,058,567,210 | 134,070,366 | -11.41 | 201 |
| 24647 | MIDWEST CORPORATE WOLF, DOUG MANAGER/CEO PO BOX 7008 BISMARCK, ND 58507 (701)250-3979 | ND | 308,240,747 | 13,886,366 | 42.55 | 67 |
| 23325 | LICU CORPORATE DEANGELO, BARBARA A MANAGER/CEO 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783 | NY | 6,546,873 | 1,506,359 | 6.95 | 26 |

Table A
Corporate Credit Union Data
December 31, 2007

| Charter | Name and Address | ST | Assets | Total Capital | % Share Growth | No. of Members |
|-----------------|--|-----------|-----------------------|----------------------|-----------------------|-----------------------|
| 24635 | CORPORATE ONE FCU BUTKE, LEE C MANAGER/CEO P.O. BOX 2770 COLUMBUS, OH 43216-2770 (614)825-9353 | OH | 4,166,172,797 | 228,232,274 | 9.98 | 793 |
| 22331 | MID-ATLANTIC CORPORATE FOX, EDWARD J MANAGER/CEO 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300 | PA | 3,275,207,705 | 267,859,162 | 23.16 | 998 |
| 68054 | VOLUNTEER CORPORATE VEACH, RICK MANAGER/CEO 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)232-7900 | TN | 1,278,536,307 | 76,764,103 | 18.41 | 268 |
| 22140 | SOUTHWEST CORPORATE CASSIDY, JOHN MANAGER/CEO 6801 PARKWOOD BOULEVARD PLANO, TX 75024-7198 (214)703-7800 | TX | 12,713,605,125 | 722,848,473 | 18.29 | 1,543 |
| 22311 | VACORP HANSEN, JIM MANAGER/CEO 107 LEROY BOWEN DRIVE LYNCHBURG, VA 24502 (434)455-7800 | VA | 1,655,200,126 | 94,096,280 | 26.28 | 237 |
| 68520 | CORPORATE CENTRAL CREDIT UNION FOUCH, ROBERT W MANAGER/CEO P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555 | WI | 1,933,300,117 | 189,745,448 | 25.21 | 392 |
| 67854 | WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E MANAGER/CEO P.O. BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563 | WV | 271,283,120 | 21,998,716 | 0.01 | 116 |
| SubTotal | | | 95,936,976,637 | 5,955,252,932 | 14.68 | 11,582 |

**Table A
Corporate Credit Union Data
December 31, 2007**

| Charter | Name and Address | ST | Assets | Total Capital | % Share Growth | No. of Members |
|----------------|---|-----------|----------------|----------------------|-----------------------|-----------------------|
| 24756 | U. S. CENTRAL FEDERAL CREDIT UNION LEE, FRANCIS 9701 RENNER BOULEVARD, SUITE 100 LENEXA, KS 66219 (913)227-6000 | KS | 45,149,093,509 | 2,389,935,960 | 7.62 | 61 |

(Underlined) Credit Union Charter Numbers Are Not Federally Insured

**CREDIT UNION TABLES
BY STATE**

Alabama
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 155 | 151 | 2.6- | 145 | 4.0- |
| Cash & Equivalents | 1,117 | 1,226 | 9.8 | 1,433 | 16.8 |
| TOTAL INVESTMENTS | 2,877 | 2,876 | 0.0- | 3,109 | 8.1 |
| U.S. Government Obligations | 4 | 4 | 15.7 | 3 | 23.9- |
| Federal Agency Securities | 2,202 | 2,113 | 4.0- | 2,085 | 1.3- |
| Mutual Fund & Common Trusts | 141 | 133 | 5.6- | 157 | 18.4 |
| MCSD and PIC at Corporate CU | 49 | 56 | 15.5 | 50 | 10.1- |
| All Other Corporate Credit Union | 185 | 302 | 63.4 | 453 | 50.1 |
| Commercial Banks, S&Ls | 247 | 202 | 18.4- | 184 | 8.6- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 21 | 21 | 0.8 | 26 | 23.5 |
| All Other Investments | 29 | 62 | 112.7 | 104 | 68.2 |
| Loans Held for Sale | 3 | 2 | 8.3- | 8 | 242.3 |
| TOTAL LOANS OUTSTANDING | 5,773 | 6,111 | 5.8 | 6,441 | 5.4 |
| Unsecured Credit Card Loans | 327 | 347 | 6.2 | 389 | 11.9 |
| All Other Unsecured Loans | 393 | 395 | 0.5 | 419 | 6.1 |
| New Vehicle Loans | 1,190 | 1,282 | 7.7 | 1,317 | 2.7 |
| Used Vehicle Loans | 1,643 | 1,627 | 0.9- | 1,600 | 1.7- |
| First Mortgage Real Estate Loans/LOC | 1,472 | 1,623 | 10.3 | 1,810 | 11.5 |
| Other Real Estate Loans/LOC | 413 | 473 | 14.5 | 551 | 16.4 |
| Leases Receivable | 0* | 0* | 36.8- | 0* | 66.4- |
| All Other Loans/LOC | 334 | 362 | 8.5 | 356 | 1.9- |
| Allowance For Loan Losses | 47 | 47 | 0.0 | 53 | 12.9 |
| Foreclosed and Repossessed Assets | 9 | 9 | 1.5- | 11 | 16.0 |
| Land and Building | 236 | 263 | 11.3 | 288 | 9.8 |
| Other Fixed Assets | 43 | 47 | 9.1 | 59 | 24.8 |
| NCUSIF Capitalization Deposit | 79 | 83 | 5.1 | 88 | 5.5 |
| Other Assets | 136 | 139 | 1.8 | 143 | 2.9 |
| TOTAL ASSETS | 10,228 | 10,710 | 4.7 | 11,527 | 7.6 |
| LIABILITIES | | | | | |
| Total Borrowings | 59 | 52 | 12.2- | 101 | 96.4 |
| Accrued Dividends/Interest Payable | 10 | 14 | 44.2 | 17 | 14.7 |
| Acct Payable and Other Liabilities | 54 | 68 | 25.2 | 75 | 10.1 |
| Uninsured Secondary Capital | 0* | 0* | 81.1 | 0* | 1.0- |
| TOTAL LIABILITIES | 123 | 134 | 9.0 | 193 | 43.8 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 8,916 | 9,276 | 4.0 | 9,928 | 7.0 |
| Share Drafts | 1,110 | 1,019 | 8.2- | 1,645 | 61.4 |
| Regular Shares | 3,899 | 3,728 | 4.4- | 2,982 | 20.0- |
| Money Market Shares | 928 | 972 | 4.7 | 1,164 | 19.8 |
| Share Certificates/CDs | 2,046 | 2,523 | 23.3 | 3,007 | 19.2 |
| IRA/Keogh Accounts | 851 | 943 | 10.8 | 1,037 | 10.0 |
| All Other Shares | 57 | 55 | 2.9- | 48 | 13.0- |
| Non-Member Deposits | 25 | 36 | 44.5 | 46 | 26.2 |
| Regular Reserves | 337 | 352 | 4.4 | 367 | 4.3 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -36 | -27 | 25.3 | -8 | 70.9 |
| Other Reserves | 209 | 233 | 11.6 | 221 | 5.1- |
| Undivided Earnings | 678 | 742 | 9.3 | 826 | 11.3 |
| TOTAL EQUITY | 1,189 | 1,300 | 9.4 | 1,407 | 8.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 10,228 | 10,710 | 4.7 | 11,527 | 7.6 |

* Amount Less than + or - 1 Million

Alabama
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 155 | 151 | 2.6- | 145 | 4.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 362 | 404 | 11.7 | 440 | 9.0 |
| (Less) Interest Refund | 2 | 2 | 15.4 | 2 | 1.1- |
| Income from Investments | 134 | 163 | 21.6 | 199 | 22.3 |
| Trading Profits and Losses | 0* | 0 | 100.0- | 0 | 0.0 |
| TOTAL INTEREST INCOME | 493 | 564 | 14.3 | 637 | 12.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 152 | 196 | 28.7 | 229 | 16.9 |
| Interest on Deposits | 32 | 50 | 55.7 | 78 | 54.9 |
| Interest on Borrowed Money | 2 | 2 | 32.8 | 3 | 7.0 |
| TOTAL INTEREST EXPENSE | 186 | 249 | 33.4 | 310 | 24.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 41 | 31 | 23.8- | 41 | 33.0 |
| NET INTEREST INCOME AFTER PLL | 266 | 284 | 6.8 | 286 | 0.5 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 105 | 125 | 18.4 | 135 | 8.5 |
| Other Operating Income | 41 | 43 | 5.6 | 52 | 20.2 |
| Gain (Loss) on Investments | -0* | -1 | 114.1- | -0* | 32.6 |
| Gain (Loss) on Disp of Fixed Assets | 2 | 0* | 47.3- | -0* | 181.6- |
| Other Non-Oper Income (Expense) | 1 | 0* | 74.1- | 0* | 47.2 |
| TOTAL NON-INTEREST INCOME | 148 | 167 | 13.0 | 186 | 11.0 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 156 | 168 | 7.2 | 182 | 8.7 |
| Travel and Conference Expense | 4 | 4 | 6.6 | 5 | 6.2 |
| Office Occupancy Expense | 19 | 22 | 15.8 | 24 | 9.6 |
| Office Operations Expense | 70 | 74 | 6.0 | 80 | 9.1 |
| Educational & Promotional Expense | 10 | 12 | 11.7 | 13 | 11.6 |
| Loan Servicing Expense | 19 | 22 | 13.3 | 24 | 7.8 |
| Professional and Outside Services | 27 | 29 | 7.6 | 34 | 16.8 |
| Member Insurance | 4 | 4 | 0.1 | 4 | 4.8- |
| Operating Fees | 2 | 2 | 4.8 | 2 | 7.8 |
| Miscellaneous Operating Expenses | 10 | 12 | 19.3 | 13 | 10.2 |
| TOTAL NON-INTEREST EXPENSE | 322 | 348 | 8.3 | 381 | 9.4 |
| NET INCOME | 93 | 104 | 11.6 | 91 | 12.5- |
| Transfer to Regular Reserve | 19 | 21 | 8.7 | 20 | 4.3- |

* Amount Less than + or - 1 Million

Alaska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 12 | 12 | 0.0 | 12 | 0.0 |
| Cash & Equivalents | 229 | 416 | 81.9 | 206 | 50.6- |
| TOTAL INVESTMENTS | 660 | 721 | 9.3 | 1,064 | 47.5 |
| U.S. Government Obligations | 0* | 0* | 0.0 | 0* | 0.0 |
| Federal Agency Securities | 589 | 408 | 30.7- | 325 | 20.4- |
| Mutual Fund & Common Trusts | 0* | 0* | 4.6 | 0* | 3.8 |
| MCSD and PIC at Corporate CU | 8 | 10 | 17.1 | 10 | 4.6 |
| All Other Corporate Credit Union | 9 | 43 | 361.7 | 34 | 20.9- |
| Commercial Banks, S&Ls | 31 | 17 | 46.0- | 20 | 20.3 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 3 | 0* | 75.1- | 2 | 144.4 |
| All Other Investments | 19 | 20 | 2.0 | 19 | 2.0- |
| Loans Held for Sale | 18 | 28 | 57.0 | 95 | 234.9 |
| TOTAL LOANS OUTSTANDING | 2,694 | 2,939 | 9.1 | 3,342 | 13.7 |
| Unsecured Credit Card Loans | 104 | 125 | 20.2 | 155 | 24.1 |
| All Other Unsecured Loans | 80 | 84 | 5.0 | 93 | 10.5 |
| New Vehicle Loans | 607 | 673 | 11.0 | 778 | 15.6 |
| Used Vehicle Loans | 664 | 732 | 10.2 | 880 | 20.1 |
| First Mortgage Real Estate Loans/LOC | 694 | 758 | 9.2 | 870 | 14.8 |
| Other Real Estate Loans/LOC | 187 | 186 | 0.8- | 196 | 5.3 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 358 | 381 | 6.4 | 371 | 2.6- |
| Allowance For Loan Losses | 15 | 16 | 5.3 | 23 | 43.1 |
| Foreclosed and Repossessed Assets | 1 | 2 | 36.3 | 2 | 39.6 |
| Land and Building | 119 | 135 | 13.4 | 145 | 7.3 |
| Other Fixed Assets | 39 | 39 | 0.7 | 38 | 2.7- |
| NCUSIF Capitalization Deposit | 30 | 31 | 4.9 | 33 | 4.3 |
| Other Assets | 225 | 184 | 18.2- | 170 | 7.9- |
| TOTAL ASSETS | 3,999 | 4,479 | 12.0 | 5,071 | 13.2 |
| LIABILITIES | | | | | |
| Total Borrowings | 23 | 232 | 924.7 | 452 | 95.3 |
| Accrued Dividends/Interest Payable | 1 | 3 | 98.5 | 3 | 21.5 |
| Acct Payable and Other Liabilities | 52 | 63 | 20.8 | 65 | 4.2 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 76 | 297 | 291.8 | 521 | 75.4 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 3,558 | 3,777 | 6.2 | 4,111 | 8.8 |
| Share Drafts | 718 | 470 | 34.6- | 449 | 4.5- |
| Regular Shares | 1,133 | 1,262 | 11.4 | 1,205 | 4.5- |
| Money Market Shares | 750 | 816 | 8.8 | 1,025 | 25.6 |
| Share Certificates/CDs | 720 | 980 | 36.0 | 1,160 | 18.4 |
| IRA/Keogh Accounts | 233 | 248 | 6.8 | 271 | 9.0 |
| All Other Shares | 0* | 0* | 7.4 | 0* | 45.6- |
| Non-Member Deposits | 3 | 1 | 53.7- | 2 | 32.3 |
| Regular Reserves | 70 | 70 | 0.9 | 71 | 0.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -10 | -4 | 60.8 | -0* | 98.7 |
| Other Reserves | 0* | 0* | 0.0 | 0* | 0.0 |
| Undivided Earnings | 306 | 339 | 10.6 | 369 | 8.8 |
| TOTAL EQUITY | 366 | 405 | 10.8 | 439 | 8.5 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 3,999 | 4,479 | 12.0 | 5,071 | 13.2 |

* Amount Less than + or - 1 Million

Alaska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 12 | 12 | 0.0 | 12 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 173 | 202 | 16.7 | 243 | 20.1 |
| (Less) Interest Refund | 0* | 0* | 1,484.3 | 0* | 5.0- |
| Income from Investments | 35 | 38 | 9.0 | 40 | 5.4 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 208 | 240 | 15.4 | 283 | 17.8 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 52 | 79 | 50.6 | 104 | 32.6 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 11 | 9 | 14.1- | 8 | 11.7- |
| TOTAL INTEREST EXPENSE | 63 | 88 | 39.4 | 113 | 27.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 13 | 15 | 11.7 | 24 | 61.7 |
| NET INTEREST INCOME AFTER PLL | 132 | 137 | 4.2 | 146 | 6.6 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 48 | 55 | 13.2 | 58 | 6.0 |
| Other Operating Income | 34 | 40 | 18.7 | 49 | 22.1 |
| Gain (Loss) on Investments | 0 | 0* | 0.0 | 0 | 100.0- |
| Gain (Loss) on Disp of Fixed Assets | 0* | 1 | 839.5 | 0* | 61.9- |
| Other Non-Oper Income (Expense) | -0* | 0* | 229.8 | -0* | 364.8- |
| TOTAL NON-INTEREST INCOME | 82 | 96 | 17.5 | 106 | 10.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 106 | 115 | 8.4 | 130 | 12.9 |
| Travel and Conference Expense | 1 | 1 | 13.9 | 1 | 3.8- |
| Office Occupancy Expense | 15 | 18 | 21.5 | 20 | 10.9 |
| Office Operations Expense | 39 | 43 | 8.2 | 47 | 10.3 |
| Educational & Promotional Expense | 5 | 5 | 4.3 | 6 | 7.7 |
| Loan Servicing Expense | 6 | 6 | 7.8 | 7 | 19.4 |
| Professional and Outside Services | 6 | 6 | 11.0 | 7 | 11.5 |
| Member Insurance | 0* | 0* | 0.0 | 0* | 0.0 |
| Operating Fees | 0* | 0* | 1.4 | 0* | 3.4 |
| Miscellaneous Operating Expenses | 5 | 5 | 0.0- | 4 | 15.0- |
| TOTAL NON-INTEREST EXPENSE | 183 | 200 | 9.2 | 223 | 11.4 |
| NET INCOME | 31 | 34 | 10.0 | 30 | 10.5- |
| Transfer to Regular Reserve | 0* | 0* | 30.7- | 0* | 36.4- |

* Amount Less than + or - 1 Million

Arizona
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 63 | 58 | 7.9- | 55 | 5.2- |
| Cash & Equivalents | 667 | 761 | 14.1 | 601 | 21.0- |
| TOTAL INVESTMENTS | 2,500 | 1,725 | 31.0- | 1,466 | 15.0- |
| U.S. Government Obligations | 0* | 0* | 0.0 | 0* | 0.0 |
| Federal Agency Securities | 1,577 | 1,112 | 29.5- | 849 | 23.6- |
| Mutual Fund & Common Trusts | 16 | 12 | 27.4- | 29 | 144.7 |
| MCSD and PIC at Corporate CU | 65 | 63 | 2.4- | 64 | 1.7 |
| All Other Corporate Credit Union | 612 | 377 | 38.4- | 305 | 19.0- |
| Commercial Banks, S&Ls | 175 | 107 | 39.0- | 104 | 2.7- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 3 | 6 | 97.2 | 6 | 4.7- |
| All Other Investments | 53 | 31 | 40.3- | 46 | 45.1 |
| Loans Held for Sale | 24 | 25 | 2.9 | 15 | 38.4- |
| TOTAL LOANS OUTSTANDING | 7,465 | 8,662 | 16.0 | 9,503 | 9.7 |
| Unsecured Credit Card Loans | 271 | 354 | 30.4 | 416 | 17.7 |
| All Other Unsecured Loans | 250 | 261 | 4.4 | 305 | 17.0 |
| New Vehicle Loans | 2,351 | 2,743 | 16.7 | 2,844 | 3.7 |
| Used Vehicle Loans | 1,824 | 1,951 | 6.9 | 2,105 | 7.9 |
| First Mortgage Real Estate Loans/LOC | 1,324 | 1,612 | 21.7 | 1,870 | 16.1 |
| Other Real Estate Loans/LOC | 1,207 | 1,455 | 20.5 | 1,662 | 14.2 |
| Leases Receivable | 23 | 14 | 38.6- | 7 | 53.4- |
| All Other Loans/LOC | 214 | 274 | 27.8 | 293 | 7.2 |
| Allowance For Loan Losses | 61 | 56 | 9.3- | 76 | 36.1 |
| Foreclosed and Repossessed Assets | 6 | 9 | 55.6 | 20 | 117.9 |
| Land and Building | 249 | 265 | 6.5 | 332 | 25.2 |
| Other Fixed Assets | 55 | 60 | 7.7 | 63 | 6.6 |
| NCUSIF Capitalization Deposit | 87 | 93 | 6.6 | 96 | 3.3 |
| Other Assets | 147 | 191 | 29.7 | 192 | 0.9 |
| TOTAL ASSETS | 11,139 | 11,734 | 5.3 | 12,214 | 4.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 168 | 317 | 88.6 | 428 | 34.8 |
| Accrued Dividends/Interest Payable | 6 | 5 | 22.5- | 6 | 22.6 |
| Acct Payable and Other Liabilities | 101 | 129 | 27.2 | 122 | 5.8- |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 276 | 451 | 63.5 | 556 | 23.1 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 9,687 | 9,981 | 3.0 | 10,263 | 2.8 |
| Share Drafts | 1,432 | 1,227 | 14.3- | 1,108 | 9.7- |
| Regular Shares | 2,822 | 2,426 | 14.0- | 2,066 | 14.8- |
| Money Market Shares | 3,057 | 3,029 | 0.9- | 3,388 | 11.8 |
| Share Certificates/CDs | 1,659 | 2,476 | 49.2 | 2,812 | 13.6 |
| IRA/Keogh Accounts | 666 | 685 | 2.8 | 752 | 9.7 |
| All Other Shares | 42 | 123 | 196.6 | 79 | 35.9- |
| Non-Member Deposits | 9 | 15 | 59.4 | 58 | 299.3 |
| Regular Reserves | 211 | 207 | 1.8- | 207 | 0.1 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -24 | -12 | 51.6 | -7 | 38.6 |
| Other Reserves | 130 | 143 | 9.7 | 155 | 8.8 |
| Undivided Earnings | 859 | 964 | 12.2 | 1,040 | 7.9 |
| TOTAL EQUITY | 1,176 | 1,302 | 10.7 | 1,395 | 7.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 11,139 | 11,734 | 5.3 | 12,214 | 4.1 |

* Amount Less than + or - 1 Million

Arizona
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 63 | 58 | 7.9- | 55 | 5.2- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 444 | 550 | 23.9 | 652 | 18.7 |
| (Less) Interest Refund | 2 | 5 | 215.3 | 2 | 58.3- |
| Income from Investments | 108 | 102 | 5.9- | 109 | 7.6 |
| Trading Profits and Losses | 0* | 0* | 46.9- | 0* | 64.6- |
| TOTAL INTEREST INCOME | 550 | 647 | 17.5 | 760 | 17.5 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 133 | 199 | 49.4 | 275 | 37.7 |
| Interest on Deposits | 13 | 20 | 50.8 | 32 | 58.4 |
| Interest on Borrowed Money | 5 | 13 | 158.9 | 17 | 38.0 |
| TOTAL INTEREST EXPENSE | 152 | 232 | 53.0 | 324 | 39.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 54 | 36 | 32.9- | 85 | 133.1 |
| NET INTEREST INCOME AFTER PLL | 344 | 378 | 9.8 | 351 | 7.2- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 115 | 131 | 14.1 | 150 | 14.4 |
| Other Operating Income | 63 | 79 | 25.3 | 87 | 10.8 |
| Gain (Loss) on Investments | -0* | -4 | 471.4- | -2 | 51.6 |
| Gain (Loss) on Disp of Fixed Assets | 2 | 1 | 22.1- | -0* | 108.5- |
| Other Non-Oper Income (Expense) | 5 | 3 | 37.7- | 3 | 8.1- |
| TOTAL NON-INTEREST INCOME | 184 | 211 | 14.3 | 238 | 13.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 204 | 231 | 13.4 | 255 | 10.3 |
| Travel and Conference Expense | 5 | 6 | 21.3 | 7 | 14.4 |
| Office Occupancy Expense | 32 | 36 | 9.8 | 39 | 10.7 |
| Office Operations Expense | 99 | 108 | 9.0 | 118 | 8.7 |
| Educational & Promotional Expense | 16 | 21 | 30.6 | 24 | 14.4 |
| Loan Servicing Expense | 19 | 20 | 6.5 | 21 | 3.0 |
| Professional and Outside Services | 20 | 17 | 15.3- | 18 | 7.3 |
| Member Insurance | 0* | 0* | 30.0- | 0* | 4.9- |
| Operating Fees | 1 | 1 | 4.6 | 1 | 5.0- |
| Miscellaneous Operating Expenses | 9 | 14 | 55.6 | 15 | 8.5 |
| TOTAL NON-INTEREST EXPENSE | 407 | 456 | 11.9 | 499 | 9.7 |
| NET INCOME | 122 | 133 | 9.5 | 90 | 32.5- |
| Transfer to Regular Reserve | 4 | 0* | 97.8- | 0* | 11.1- |

* Amount Less than + or - 1 Million

Arkansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 71 | 70 | 1.4- | 68 | 2.9- |
| Cash & Equivalents | 149 | 183 | 22.4 | 121 | 33.7- |
| TOTAL INVESTMENTS | 348 | 345 | 0.9- | 427 | 23.9 |
| U.S. Government Obligations | 8 | 7 | 8.5- | 0* | 91.2- |
| Federal Agency Securities | 147 | 162 | 10.7 | 161 | 0.8- |
| Mutual Fund & Common Trusts | 2 | 1 | 2.2- | 0* | 85.7- |
| MCSD and PIC at Corporate CU | 12 | 12 | 1.3- | 13 | 12.0 |
| All Other Corporate Credit Union | 25 | 26 | 6.9 | 100 | 277.8 |
| Commercial Banks, S&Ls | 148 | 118 | 19.9- | 131 | 10.6 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 6 | 9 | 36.8 | 12 | 39.4 |
| All Other Investments | 0* | 9 | 930.9 | 4 | 48.6- |
| Loans Held for Sale | 1 | 1 | 19.6- | 0* | 60.6- |
| TOTAL LOANS OUTSTANDING | 1,004 | 1,026 | 2.1 | 1,105 | 7.7 |
| Unsecured Credit Card Loans | 49 | 53 | 8.0 | 63 | 18.6 |
| All Other Unsecured Loans | 55 | 59 | 6.7 | 59 | 0.8 |
| New Vehicle Loans | 313 | 321 | 2.6 | 321 | 0.1 |
| Used Vehicle Loans | 243 | 224 | 7.8- | 243 | 8.6 |
| First Mortgage Real Estate Loans/LOC | 200 | 223 | 11.3 | 265 | 19.1 |
| Other Real Estate Loans/LOC | 47 | 54 | 16.0 | 61 | 11.8 |
| Leases Receivable | 0* | 0* | 175.0 | 0* | 99.6- |
| All Other Loans/LOC | 97 | 91 | 6.0- | 92 | 1.2 |
| Allowance For Loan Losses | 8 | 7 | 15.0- | 6 | 8.0- |
| Foreclosed and Repossessed Assets | 1 | 1 | 7.4- | 0* | 28.9- |
| Land and Building | 40 | 41 | 4.0 | 46 | 9.9 |
| Other Fixed Assets | 6 | 8 | 45.6 | 7 | 9.8- |
| NCUSIF Capitalization Deposit | 13 | 13 | 0.7 | 13 | 3.4 |
| Other Assets | 12 | 14 | 14.7 | 22 | 63.5 |
| TOTAL ASSETS | 1,566 | 1,625 | 3.8 | 1,737 | 6.9 |
| LIABILITIES | | | | | |
| Total Borrowings | 5 | 30 | 480.9 | 58 | 91.6 |
| Accrued Dividends/Interest Payable | 3 | 4 | 20.8 | 3 | 16.7- |
| Acct Payable and Other Liabilities | 5 | 6 | 4.0 | 7 | 29.6 |
| Uninsured Secondary Capital | 0* | 0 | 100.0- | 0 | 0.0 |
| TOTAL LIABILITIES | 13 | 39 | 191.5 | 68 | 73.1 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 1,311 | 1,331 | 1.5 | 1,402 | 5.3 |
| Share Drafts | 88 | 89 | 1.8 | 95 | 5.8 |
| Regular Shares | 546 | 483 | 11.6- | 455 | 5.9- |
| Money Market Shares | 198 | 178 | 10.1- | 256 | 43.3 |
| Share Certificates/CDs | 336 | 389 | 15.7 | 438 | 12.5 |
| IRA/Keogh Accounts | 129 | 129 | 0.1 | 138 | 7.2 |
| All Other Shares | 8 | 47 | 453.1 | 6 | 86.2- |
| Non-Member Deposits | 5 | 15 | 226.4 | 15 | 0.9- |
| Regular Reserves | 46 | 46 | 0.8 | 46 | 0.5- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -2 | -1 | 34.0 | 0* | 105.5 |
| Other Reserves | 32 | 2 | 93.3- | 2 | 15.1 |
| Undivided Earnings | 166 | 207 | 24.7 | 218 | 5.2 |
| TOTAL EQUITY | 242 | 254 | 5.3 | 267 | 4.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 1,566 | 1,625 | 3.8 | 1,737 | 6.9 |

* Amount Less than + or - 1 Million

Arkansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|--------------|------------|-------------|
| Number of Credit Unions | 71 | 70 | 1.4- | 68 | 2.9- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 71 | 69 | 3.1- | 75 | 9.2 |
| (Less) Interest Refund | 0* | 0* | 24.6 | 0* | 37.6 |
| Income from Investments | 16 | 21 | 28.2 | 26 | 22.5 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 87 | 90 | 2.8 | 101 | 12.3 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 26 | 35 | 32.1 | 42 | 20.0 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 0* | 436.3 | 2 | 228.7 |
| TOTAL INTEREST EXPENSE | 27 | 36 | 34.0 | 44 | 23.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 7 | 3 | 57.5- | 4 | 29.5 |
| NET INTEREST INCOME AFTER PLL | 54 | 51 | 5.0- | 53 | 3.3 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 9 | 10 | 8.8 | 11 | 11.1 |
| Other Operating Income | 6 | 6 | 4.8- | 6 | 3.0 |
| Gain (Loss) on Investments | -0* | 0* | 2,594.2 | 0* | 296.8 |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 2,115.7- | -0* | 74.4 |
| Other Non-Oper Income (Expense) | 0* | 0* | 126.0 | 0* | 2.9 |
| TOTAL NON-INTEREST INCOME | 15 | 15 | 3.4 | 17 | 9.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 24 | 25 | 5.5 | 28 | 9.2 |
| Travel and Conference Expense | 0* | 0* | 0.5 | 0* | 5.5 |
| Office Occupancy Expense | 3 | 3 | 11.4 | 3 | 5.7 |
| Office Operations Expense | 10 | 10 | 2.2 | 11 | 6.8 |
| Educational & Promotional Expense | 2 | 3 | 15.5 | 3 | 12.2 |
| Loan Servicing Expense | 2 | 3 | 21.5 | 3 | 22.9 |
| Professional and Outside Services | 5 | 6 | 7.7 | 6 | 7.4 |
| Member Insurance | 1 | 1 | 9.6- | 0* | 21.6- |
| Operating Fees | 0* | 0* | 12.4- | 0* | 3.1 |
| Miscellaneous Operating Expenses | 2 | 2 | 11.8- | 1 | 13.6- |
| TOTAL NON-INTEREST EXPENSE | 51 | 54 | 5.3 | 58 | 7.7 |
| NET INCOME | 18 | 13 | 27.9- | 12 | 7.9- |
| Transfer to Regular Reserve | 4 | 0* | 98.0- | 0* | 275.0 |

* Amount Less than + or - 1 Million

California
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|----------------|----------------|--------------|----------------|--------------|
| Number of Credit Unions | 537 | 519 | 3.4- | 491 | 5.4- |
| Cash & Equivalents | 5,394 | 5,934 | 10.0 | 6,339 | 6.8 |
| TOTAL INVESTMENTS | 24,585 | 21,402 | 12.9- | 21,428 | 0.1 |
| U.S. Government Obligations | 221 | 189 | 14.4- | 146 | 22.7- |
| Federal Agency Securities | 11,573 | 9,199 | 20.5- | 8,753 | 4.8- |
| Mutual Fund & Common Trusts | 126 | 127 | 1.4 | 123 | 3.6- |
| MCSD and PIC at Corporate CU | 624 | 590 | 5.4- | 686 | 16.2 |
| All Other Corporate Credit Union | 8,420 | 7,913 | 6.0- | 7,954 | 0.5 |
| Commercial Banks, S&Ls | 2,031 | 1,560 | 23.2- | 1,487 | 4.7- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 108 | 124 | 14.3 | 167 | 35.1 |
| All Other Investments | 1,482 | 427 | 71.2- | 506 | 18.4 |
| Loans Held for Sale | 45 | 72 | 59.8 | 40 | 44.0- |
| TOTAL LOANS OUTSTANDING | 71,115 | 77,712 | 9.3 | 81,547 | 4.9 |
| Unsecured Credit Card Loans | 2,964 | 3,447 | 16.3 | 4,025 | 16.8 |
| All Other Unsecured Loans | 1,897 | 2,207 | 16.3 | 2,444 | 10.7 |
| New Vehicle Loans | 13,523 | 14,539 | 7.5 | 13,330 | 8.3- |
| Used Vehicle Loans | 11,692 | 11,899 | 1.8 | 11,668 | 1.9- |
| First Mortgage Real Estate Loans/LOC | 26,647 | 28,946 | 8.6 | 32,552 | 12.5 |
| Other Real Estate Loans/LOC | 11,717 | 13,930 | 18.9 | 14,851 | 6.6 |
| Leases Receivable | 125 | 62 | 50.2- | 32 | 47.8- |
| All Other Loans/LOC | 2,550 | 2,682 | 5.2 | 2,646 | 1.4- |
| Allowance For Loan Losses | 450 | 438 | 2.7- | 624 | 42.5 |
| Foreclosed and Repossessed Assets | 23 | 36 | 57.7 | 80 | 123.8 |
| Land and Building | 1,212 | 1,297 | 7.0 | 1,361 | 4.9 |
| Other Fixed Assets | 453 | 478 | 5.4 | 509 | 6.6 |
| NCUSIF Capitalization Deposit | 741 | 768 | 3.7 | 808 | 5.1 |
| Other Assets | 1,403 | 1,881 | 34.0 | 2,123 | 12.9 |
| TOTAL ASSETS | 104,520 | 109,142 | 4.4 | 113,612 | 4.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 3,665 | 4,093 | 11.7 | 5,207 | 27.2 |
| Accrued Dividends/Interest Payable | 66 | 84 | 27.0 | 91 | 9.0 |
| Acct Payable and Other Liabilities | 893 | 893 | 0.0- | 938 | 5.1 |
| Uninsured Secondary Capital | 0* | 0* | 71.4 | 0* | 112.5 |
| TOTAL LIABILITIES | 4,624 | 5,070 | 9.6 | 6,237 | 23.0 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 88,929 | 92,178 | 3.7 | 94,969 | 3.0 |
| Share Drafts | 12,066 | 11,138 | 7.7- | 10,204 | 8.4- |
| Regular Shares | 25,775 | 23,558 | 8.6- | 22,530 | 4.4- |
| Money Market Shares | 17,214 | 16,317 | 5.2- | 17,098 | 4.8 |
| Share Certificates/CDs | 25,835 | 32,407 | 25.4 | 35,853 | 10.6 |
| IRA/Keogh Accounts | 6,947 | 7,485 | 7.7 | 8,079 | 7.9 |
| All Other Shares | 568 | 355 | 37.4- | 454 | 27.7 |
| Non-Member Deposits | 524 | 918 | 75.1 | 752 | 18.1- |
| Regular Reserves | 2,403 | 2,507 | 4.3 | 2,586 | 3.2 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -172 | -113 | 34.3 | -32 | 72.0 |
| Other Reserves | 1,171 | 812 | 30.7- | 828 | 2.0 |
| Undivided Earnings | 7,565 | 8,688 | 14.8 | 9,024 | 3.9 |
| TOTAL EQUITY | 10,967 | 11,894 | 8.4 | 12,407 | 4.3 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 104,520 | 109,142 | 4.4 | 113,612 | 4.1 |

* Amount Less than + or - 1 Million

California
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|--------------|
| Number of Credit Unions | 537 | 519 | 3.4- | 491 | 5.4- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 3,932 | 4,692 | 19.3 | 5,209 | 11.0 |
| (Less) Interest Refund | 3 | 0* | 82.3- | 0* | 3.3- |
| Income from Investments | 989 | 1,114 | 12.6 | 1,287 | 15.5 |
| Trading Profits and Losses | 0* | 0* | 276.2 | 0* | 103.6 |
| TOTAL INTEREST INCOME | 4,919 | 5,806 | 18.0 | 6,496 | 11.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 1,531 | 2,309 | 50.8 | 2,925 | 26.7 |
| Interest on Deposits | 77 | 116 | 50.9 | 142 | 22.8 |
| Interest on Borrowed Money | 110 | 168 | 53.1 | 201 | 19.6 |
| TOTAL INTEREST EXPENSE | 1,718 | 2,593 | 51.0 | 3,269 | 26.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 330 | 287 | 12.8- | 640 | 122.5 |
| NET INTEREST INCOME AFTER PLL | 2,872 | 2,926 | 1.9 | 2,588 | 11.5- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 688 | 720 | 4.6 | 802 | 11.4 |
| Other Operating Income | 361 | 405 | 12.5 | 460 | 13.5 |
| Gain (Loss) on Investments | -10 | -3 | 69.5 | -1 | 59.7 |
| Gain (Loss) on Disp of Fixed Assets | 7 | 19 | 167.6 | 17 | 11.2- |
| Other Non-Oper Income (Expense) | 15 | 14 | 7.6- | 13 | 8.5- |
| TOTAL NON-INTEREST INCOME | 1,061 | 1,155 | 8.9 | 1,290 | 11.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 1,526 | 1,616 | 5.9 | 1,739 | 7.6 |
| Travel and Conference Expense | 44 | 46 | 5.9 | 48 | 5.0 |
| Office Occupancy Expense | 224 | 249 | 11.2 | 276 | 10.8 |
| Office Operations Expense | 658 | 681 | 3.6 | 736 | 8.0 |
| Educational & Promotional Expense | 121 | 131 | 8.6 | 142 | 8.4 |
| Loan Servicing Expense | 158 | 160 | 1.1 | 165 | 3.4 |
| Professional and Outside Services | 173 | 190 | 10.3 | 207 | 8.7 |
| Member Insurance | 5 | 4 | 9.6- | 4 | 10.4- |
| Operating Fees | 13 | 13 | 7.3 | 11 | 16.5- |
| Miscellaneous Operating Expenses | 75 | 95 | 25.9 | 93 | 1.9- |
| TOTAL NON-INTEREST EXPENSE | 2,996 | 3,187 | 6.4 | 3,421 | 7.4 |
| NET INCOME | 937 | 894 | 4.6- | 457 | 48.9- |
| Transfer to Regular Reserve | 108 | 112 | 4.3 | 95 | 15.3- |

* Amount Less than + or - 1 Million

Colorado
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 139 | 130 | 6.5- | 122 | 6.2- |
| Cash & Equivalents | 813 | 1,036 | 27.5 | 922 | 11.0- |
| TOTAL INVESTMENTS | 1,516 | 1,628 | 7.4 | 2,147 | 31.9 |
| U.S. Government Obligations | 7 | 4 | 50.5- | 48 | 1,195.6 |
| Federal Agency Securities | 728 | 662 | 9.0- | 611 | 7.8- |
| Mutual Fund & Common Trusts | 3 | 0* | 66.2- | 0* | 3.4 |
| MCSD and PIC at Corporate CU | 57 | 57 | 0.8 | 61 | 7.3 |
| All Other Corporate Credit Union | 514 | 697 | 35.5 | 1,175 | 68.6 |
| Commercial Banks, S&Ls | 142 | 113 | 20.7- | 133 | 18.2 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 15 | 26 | 71.8 | 29 | 13.5 |
| All Other Investments | 50 | 47 | 4.6- | 60 | 26.9 |
| Loans Held for Sale | 75 | 12 | 83.6- | 24 | 93.6 |
| TOTAL LOANS OUTSTANDING | 9,338 | 9,242 | 1.0- | 9,234 | 0.1- |
| Unsecured Credit Card Loans | 315 | 333 | 5.8 | 365 | 9.4 |
| All Other Unsecured Loans | 231 | 241 | 4.3 | 248 | 2.8 |
| New Vehicle Loans | 1,828 | 1,724 | 5.7- | 1,572 | 8.8- |
| Used Vehicle Loans | 2,468 | 2,287 | 7.4- | 2,236 | 2.2- |
| First Mortgage Real Estate Loans/LOC | 2,539 | 2,755 | 8.5 | 2,934 | 6.5 |
| Other Real Estate Loans/LOC | 1,667 | 1,652 | 0.9- | 1,637 | 0.9- |
| Leases Receivable | 14 | 8 | 39.5- | 10 | 16.9 |
| All Other Loans/LOC | 275 | 243 | 11.5- | 233 | 4.2- |
| Allowance For Loan Losses | 90 | 89 | 0.7- | 95 | 6.2 |
| Foreclosed and Repossessed Assets | 17 | 19 | 10.6 | 17 | 13.0- |
| Land and Building | 229 | 227 | 0.9- | 235 | 3.7 |
| Other Fixed Assets | 53 | 50 | 6.7- | 47 | 6.0- |
| NCUSIF Capitalization Deposit | 94 | 96 | 1.8 | 98 | 1.6 |
| Other Assets | 132 | 142 | 7.3 | 153 | 7.6 |
| TOTAL ASSETS | 12,179 | 12,363 | 1.5 | 12,782 | 3.4 |
| LIABILITIES | | | | | |
| Total Borrowings | 351 | 304 | 13.5- | 487 | 60.2 |
| Accrued Dividends/Interest Payable | 1 | 1 | 28.9 | 2 | 23.5 |
| Acct Payable and Other Liabilities | 80 | 89 | 11.5 | 99 | 11.2 |
| Uninsured Secondary Capital | 0* | 0* | 9.4- | 0* | 5.2- |
| TOTAL LIABILITIES | 433 | 395 | 8.7- | 588 | 48.9 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 10,438 | 10,593 | 1.5 | 10,753 | 1.5 |
| Share Drafts | 1,557 | 1,513 | 2.8- | 1,522 | 0.6 |
| Regular Shares | 2,364 | 2,271 | 3.9- | 2,134 | 6.0- |
| Money Market Shares | 2,312 | 2,272 | 1.7- | 2,365 | 4.1 |
| Share Certificates/CDs | 3,215 | 3,539 | 10.1 | 3,746 | 5.8 |
| IRA/Keogh Accounts | 846 | 890 | 5.3 | 912 | 2.4 |
| All Other Shares | 54 | 45 | 16.8- | 44 | 1.2- |
| Non-Member Deposits | 90 | 62 | 31.4- | 30 | 51.7- |
| Regular Reserves | 269 | 269 | 0.3 | 264 | 2.1- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -12 | -6 | 51.2 | 4 | 161.1 |
| Other Reserves | 2 | 3 | 66.3 | 2 | 16.6- |
| Undivided Earnings | 1,050 | 1,109 | 5.7 | 1,171 | 5.6 |
| TOTAL EQUITY | 1,308 | 1,375 | 5.2 | 1,441 | 4.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 12,179 | 12,363 | 1.5 | 12,782 | 3.4 |

* Amount Less than + or - 1 Million

Colorado
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 139 | 130 | 6.5- | 122 | 6.2- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 550 | 582 | 5.7 | 595 | 2.3 |
| (Less) Interest Refund | 0* | 0* | 10.7 | 0* | 8.1 |
| Income from Investments | 67 | 89 | 32.7 | 125 | 40.4 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0* | 0.0 |
| TOTAL INTEREST INCOME | 617 | 670 | 8.6 | 720 | 7.4 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 95 | 134 | 41.7 | 146 | 9.2 |
| Interest on Deposits | 100 | 121 | 20.6 | 156 | 28.9 |
| Interest on Borrowed Money | 14 | 15 | 5.6 | 13 | 7.9- |
| TOTAL INTEREST EXPENSE | 209 | 270 | 29.1 | 316 | 17.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 91 | 68 | 25.7- | 75 | 9.9 |
| NET INTEREST INCOME AFTER PLL | 317 | 333 | 5.0 | 329 | 1.0- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 80 | 85 | 5.8 | 92 | 8.6 |
| Other Operating Income | 67 | 62 | 7.3- | 74 | 20.1 |
| Gain (Loss) on Investments | -0* | 0* | 101.6 | 0* | 5,055.4 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 51.8- | 1 | 145.1 |
| Other Non-Oper Income (Expense) | 2 | 0* | 90.7- | 0* | 221.4 |
| TOTAL NON-INTEREST INCOME | 149 | 147 | 1.3- | 168 | 14.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 196 | 205 | 4.5 | 214 | 4.1 |
| Travel and Conference Expense | 4 | 5 | 3.7 | 5 | 3.1 |
| Office Occupancy Expense | 28 | 31 | 7.6 | 32 | 5.2 |
| Office Operations Expense | 81 | 86 | 6.2 | 82 | 4.6- |
| Educational & Promotional Expense | 13 | 15 | 10.8 | 18 | 20.5 |
| Loan Servicing Expense | 24 | 24 | 0.8 | 27 | 11.4 |
| Professional and Outside Services | 37 | 39 | 3.9 | 43 | 11.3 |
| Member Insurance | 2 | 2 | 1.2 | 1 | 16.3- |
| Operating Fees | 2 | 2 | 5.4- | 2 | 7.3 |
| Miscellaneous Operating Expenses | 10 | 10 | 1.2- | 9 | 4.5- |
| TOTAL NON-INTEREST EXPENSE | 399 | 418 | 4.8 | 433 | 3.8 |
| NET INCOME | 68 | 62 | 7.9- | 64 | 3.1 |
| Transfer to Regular Reserve | 1 | 0* | 19.6- | 0* | 90.3- |

* Amount Less than + or - 1 Million

Connecticut
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 155 | 152 | 1.9- | 148 | 2.6- |
| Cash & Equivalents | 479 | 592 | 23.6 | 549 | 7.3- |
| TOTAL INVESTMENTS | 2,392 | 2,126 | 11.1- | 2,173 | 2.2 |
| U.S. Government Obligations | 18 | 144 | 687.9 | 11 | 92.2- |
| Federal Agency Securities | 830 | 519 | 37.5- | 478 | 7.8- |
| Mutual Fund & Common Trusts | 2 | 2 | 4.2- | 22 | 948.7 |
| MCSD and PIC at Corporate CU | 70 | 67 | 5.2- | 66 | 0.6- |
| All Other Corporate Credit Union | 945 | 966 | 2.2 | 1,216 | 25.9 |
| Commercial Banks, S&Ls | 431 | 316 | 26.8- | 284 | 10.1- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 27 | 20 | 26.9- | 29 | 47.6 |
| All Other Investments | 68 | 15 | 77.9- | 17 | 10.7 |
| Loans Held for Sale | 3 | 2 | 31.1- | 3 | 94.7 |
| TOTAL LOANS OUTSTANDING | 3,418 | 3,858 | 12.9 | 4,166 | 8.0 |
| Unsecured Credit Card Loans | 258 | 273 | 5.9 | 299 | 9.2 |
| All Other Unsecured Loans | 232 | 246 | 5.8 | 257 | 4.5 |
| New Vehicle Loans | 401 | 487 | 21.6 | 497 | 2.0 |
| Used Vehicle Loans | 511 | 581 | 13.6 | 645 | 11.1 |
| First Mortgage Real Estate Loans/LOC | 921 | 1,010 | 9.7 | 1,135 | 12.4 |
| Other Real Estate Loans/LOC | 1,050 | 1,211 | 15.3 | 1,279 | 5.6 |
| Leases Receivable | 0* | 0* | 583.4 | 0* | 96.0- |
| All Other Loans/LOC | 44 | 49 | 10.9 | 55 | 11.7 |
| Allowance For Loan Losses | 19 | 18 | 3.2- | 19 | 5.9 |
| Foreclosed and Repossessed Assets | 0* | 0* | 736.0 | 0* | 92.8 |
| Land and Building | 62 | 69 | 11.4 | 76 | 10.6 |
| Other Fixed Assets | 22 | 24 | 7.0 | 25 | 8.2 |
| NCUSIF Capitalization Deposit | 53 | 53 | 0.8 | 56 | 4.6 |
| Other Assets | 64 | 79 | 23.3 | 76 | 3.3- |
| TOTAL ASSETS | 6,473 | 6,784 | 4.8 | 7,106 | 4.7 |
| LIABILITIES | | | | | |
| Total Borrowings | 33 | 70 | 116.4 | 133 | 88.6 |
| Accrued Dividends/Interest Payable | 11 | 16 | 47.4 | 19 | 16.7 |
| Acct Payable and Other Liabilities | 45 | 53 | 17.3 | 47 | 11.2- |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 88 | 139 | 57.5 | 199 | 42.5 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 5,615 | 5,828 | 3.8 | 6,057 | 3.9 |
| Share Drafts | 635 | 581 | 8.5- | 565 | 2.7- |
| Regular Shares | 2,610 | 2,429 | 6.9- | 2,421 | 0.3- |
| Money Market Shares | 673 | 657 | 2.4- | 716 | 9.1 |
| Share Certificates/CDs | 1,233 | 1,676 | 35.9 | 1,860 | 11.0 |
| IRA/Keogh Accounts | 402 | 432 | 7.4 | 456 | 5.6 |
| All Other Shares | 53 | 48 | 10.2- | 32 | 32.6- |
| Non-Member Deposits | 8 | 4 | 41.7- | 6 | 41.2 |
| Regular Reserves | 115 | 115 | 0.3- | 116 | 0.9 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -7 | -3 | 55.0 | -8 | 128.0- |
| Other Reserves | 91 | 93 | 2.2 | 97 | 3.8 |
| Undivided Earnings | 571 | 612 | 7.3 | 646 | 5.4 |
| TOTAL EQUITY | 770 | 817 | 6.1 | 850 | 4.1 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 6,473 | 6,784 | 4.8 | 7,106 | 4.7 |

* Amount Less than + or - 1 Million

Connecticut
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 155 | 152 | 1.9- | 148 | 2.6- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 205 | 237 | 15.8 | 267 | 12.6 |
| (Less) Interest Refund | 0* | 0* | 527.3 | 0* | 50.2 |
| Income from Investments | 88 | 108 | 22.1 | 127 | 17.9 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0* | 0.0 |
| TOTAL INTEREST INCOME | 293 | 345 | 17.7 | 394 | 14.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 89 | 135 | 50.6 | 174 | 29.4 |
| Interest on Deposits | 0* | 0* | 71.2- | 0 | 100.0- |
| Interest on Borrowed Money | 2 | 3 | 53.8 | 5 | 101.3 |
| TOTAL INTEREST EXPENSE | 91 | 137 | 50.6 | 179 | 30.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 10 | 9 | 7.4- | 13 | 44.9 |
| NET INTEREST INCOME AFTER PLL | 192 | 199 | 3.4 | 202 | 1.5 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 39 | 41 | 6.0 | 44 | 7.3 |
| Other Operating Income | 20 | 22 | 10.3 | 24 | 7.2 |
| Gain (Loss) on Investments | 0* | -0* | 107.8- | -0* | 488.1- |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 3,737.2- | 0* | 327.0 |
| Other Non-Oper Income (Expense) | 0* | 0* | 7.0 | -0* | 209.4- |
| TOTAL NON-INTEREST INCOME | 59 | 63 | 6.8 | 68 | 7.0 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 109 | 116 | 6.8 | 122 | 5.0 |
| Travel and Conference Expense | 3 | 3 | 20.5 | 3 | 0.5 |
| Office Occupancy Expense | 12 | 14 | 12.8 | 15 | 9.1 |
| Office Operations Expense | 41 | 42 | 3.4 | 45 | 6.2 |
| Educational & Promotional Expense | 6 | 7 | 15.3 | 8 | 4.6 |
| Loan Servicing Expense | 11 | 12 | 6.3 | 12 | 0.4- |
| Professional and Outside Services | 14 | 15 | 7.5 | 15 | 2.0 |
| Member Insurance | 2 | 2 | 3.3- | 2 | 11.0 |
| Operating Fees | 1 | 1 | 6.9 | 1 | 1.7 |
| Miscellaneous Operating Expenses | 6 | 6 | 5.8 | 6 | 4.1 |
| TOTAL NON-INTEREST EXPENSE | 205 | 219 | 6.8 | 230 | 4.9 |
| NET INCOME | 47 | 44 | 7.2- | 40 | 7.5- |
| Transfer to Regular Reserve | 0* | 0* | 63.6- | 7 | 4,946.8 |

* Amount Less than + or - 1 Million

Delaware
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 34 | 33 | 2.9- | 33 | 0.0 |
| Cash & Equivalents | 94 | 119 | 27.0 | 121 | 1.4 |
| TOTAL INVESTMENTS | 456 | 399 | 12.4- | 402 | 0.6 |
| U.S. Government Obligations | 2 | 2 | 20.0- | 3 | 53.7 |
| Federal Agency Securities | 333 | 257 | 22.8- | 243 | 5.2- |
| Mutual Fund & Common Trusts | 2 | 7 | 240.9 | 4 | 41.3- |
| MCSD and PIC at Corporate CU | 10 | 10 | 3.6 | 10 | 0.1- |
| All Other Corporate Credit Union | 8 | 19 | 151.3 | 14 | 29.0- |
| Commercial Banks, S&Ls | 71 | 46 | 35.0- | 54 | 17.2 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 5 | 3 | 52.2- | 3 | 29.8 |
| All Other Investments | 25 | 0* | 97.2- | 4 | 464.8 |
| Loans Held for Sale | 0* | 0* | 100.0- | 0* | 0.0 |
| TOTAL LOANS OUTSTANDING | 772 | 810 | 5.0 | 834 | 3.0 |
| Unsecured Credit Card Loans | 52 | 53 | 0.2 | 56 | 7.3 |
| All Other Unsecured Loans | 77 | 80 | 4.5 | 83 | 3.1 |
| New Vehicle Loans | 132 | 145 | 9.4 | 140 | 3.3- |
| Used Vehicle Loans | 95 | 98 | 2.5 | 100 | 2.1 |
| First Mortgage Real Estate Loans/LOC | 160 | 159 | 0.4- | 168 | 6.0 |
| Other Real Estate Loans/LOC | 244 | 264 | 8.5 | 276 | 4.5 |
| Leases Receivable | 0* | 0* | 100.0- | 0* | 0.0 |
| All Other Loans/LOC | 11 | 11 | 0.2 | 11 | 5.7- |
| Allowance For Loan Losses | 5 | 7 | 24.3 | 6 | 5.5- |
| Foreclosed and Repossessed Assets | 0* | 0* | 277.0 | 0* | 17.6- |
| Land and Building | 24 | 34 | 42.2 | 40 | 18.4 |
| Other Fixed Assets | 5 | 6 | 32.5 | 7 | 16.7 |
| NCUSIF Capitalization Deposit | 12 | 11 | 2.2- | 12 | 2.1 |
| Other Assets | 10 | 11 | 4.3 | 10 | 4.0- |
| TOTAL ASSETS | 1,367 | 1,385 | 1.3 | 1,421 | 2.6 |
| LIABILITIES | | | | | |
| Total Borrowings | 0* | 0* | 49.8- | 0* | 20.7 |
| Accrued Dividends/Interest Payable | 2 | 2 | 26.5 | 2 | 30.5- |
| Acct Payable and Other Liabilities | 10 | 9 | 8.4- | 8 | 8.7- |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 12 | 12 | 6.4- | 10 | 11.9- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 1,198 | 1,206 | 0.7 | 1,230 | 2.0 |
| Share Drafts | 130 | 132 | 1.7 | 133 | 0.8 |
| Regular Shares | 534 | 470 | 11.9- | 431 | 8.4- |
| Money Market Shares | 157 | 182 | 16.2 | 207 | 13.4 |
| Share Certificates/CDs | 263 | 309 | 17.5 | 334 | 8.0 |
| IRA/Keogh Accounts | 98 | 98 | 0.2- | 111 | 12.8 |
| All Other Shares | 7 | 6 | 7.8- | 6 | 1.6 |
| Non-Member Deposits | 9 | 8 | 16.1- | 9 | 14.3 |
| Regular Reserves | 44 | 44 | 0.3- | 44 | 0.4 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -9 | -7 | 24.0 | -2 | 69.9 |
| Other Reserves | 48 | 24 | 49.9- | 25 | 2.1 |
| Undivided Earnings | 73 | 106 | 44.9 | 114 | 7.4 |
| TOTAL EQUITY | 157 | 168 | 6.7 | 181 | 7.9 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 1,367 | 1,385 | 1.3 | 1,421 | 2.6 |

* Amount Less than + or - 1 Million

Delaware
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|--------------|-----------|--------------|
| Number of Credit Unions | 34 | 33 | 2.9- | 33 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 51 | 56 | 9.0 | 60 | 7.2 |
| (Less) Interest Refund | 0* | 0* | 0.0 | 0* | 100.0- |
| Income from Investments | 19 | 20 | 7.7 | 23 | 14.7 |
| Trading Profits and Losses | 0 | 0* | 0.0 | -0* | 116.6- |
| TOTAL INTEREST INCOME | 70 | 76 | 8.6 | 83 | 9.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 21 | 29 | 37.1 | 35 | 21.4 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 0* | 17.2 | 0* | 69.4- |
| TOTAL INTEREST EXPENSE | 21 | 29 | 37.0 | 35 | 20.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 4 | 4 | 15.0- | 5 | 32.9 |
| NET INTEREST INCOME AFTER PLL | 45 | 43 | 2.4- | 43 | 0.4- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 10 | 11 | 4.9 | 12 | 10.5 |
| Other Operating Income | 3 | 5 | 33.7 | 6 | 24.5 |
| Gain (Loss) on Investments | -0* | -0* | 66.5- | 0* | 102.5 |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 84.4 | 0* | 8,289.9 |
| Other Non-Oper Income (Expense) | 0* | 0* | 488.8 | 0* | 70.3- |
| TOTAL NON-INTEREST INCOME | 13 | 15 | 11.5 | 18 | 23.4 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 21 | 22 | 3.6 | 24 | 10.4 |
| Travel and Conference Expense | 0* | 0* | 0.6 | 0* | 1.6 |
| Office Occupancy Expense | 3 | 3 | 8.7 | 3 | 21.8 |
| Office Operations Expense | 9 | 9 | 0.8 | 10 | 10.3 |
| Educational & Promotional Expense | 2 | 2 | 3.0 | 2 | 21.0 |
| Loan Servicing Expense | 3 | 3 | 2.4 | 3 | 4.0- |
| Professional and Outside Services | 6 | 6 | 6.3 | 7 | 5.2 |
| Member Insurance | 0* | 0* | 23.7- | 0* | 18.0- |
| Operating Fees | 0* | 0* | 6.6 | 0* | 4.9- |
| Miscellaneous Operating Expenses | 0* | 1 | 19.0 | 1 | 5.0 |
| TOTAL NON-INTEREST EXPENSE | 46 | 48 | 3.4 | 52 | 9.1 |
| NET INCOME | 11 | 10 | 10.4- | 9 | 11.2- |
| Transfer to Regular Reserve | 0* | 0* | 393.8 | 0* | 77.9- |

* Amount Less than + or - 1 Million

District of Columbia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 63 | 59 | 6.3- | 60 | 1.7 |
| Cash & Equivalents | 573 | 683 | 19.2 | 639 | 6.5- |
| TOTAL INVESTMENTS | 1,030 | 780 | 24.3- | 966 | 23.9 |
| U.S. Government Obligations | 217 | 143 | 34.0- | 350 | 144.7 |
| Federal Agency Securities | 612 | 427 | 30.2- | 407 | 4.7- |
| Mutual Fund & Common Trusts | 10 | 32 | 233.8 | 34 | 5.5 |
| MCSD and PIC at Corporate CU | 9 | 9 | 1.2 | 9 | 5.6- |
| All Other Corporate Credit Union | 13 | 29 | 123.1 | 47 | 60.3 |
| Commercial Banks, S&Ls | 123 | 75 | 39.0- | 77 | 2.7 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 7 | 3 | 48.8- | 5 | 42.6 |
| All Other Investments | 39 | 11 | 70.7- | 14 | 19.4 |
| Loans Held for Sale | 4 | 8 | 91.6 | 6 | 21.0- |
| TOTAL LOANS OUTSTANDING | 3,171 | 3,202 | 1.0 | 3,387 | 5.8 |
| Unsecured Credit Card Loans | 174 | 189 | 8.5 | 217 | 14.5 |
| All Other Unsecured Loans | 193 | 188 | 2.6- | 204 | 8.3 |
| New Vehicle Loans | 315 | 319 | 1.2 | 309 | 3.3- |
| Used Vehicle Loans | 217 | 198 | 8.8- | 214 | 8.2 |
| First Mortgage Real Estate Loans/LOC | 1,737 | 1,763 | 1.5 | 1,904 | 8.0 |
| Other Real Estate Loans/LOC | 482 | 487 | 1.0 | 501 | 2.9 |
| Leases Receivable | 8 | 8 | 5.6- | 5 | 37.8- |
| All Other Loans/LOC | 43 | 50 | 16.7 | 34 | 31.6- |
| Allowance For Loan Losses | 12 | 10 | 17.4- | 12 | 17.1 |
| Foreclosed and Repossessed Assets | 0* | 0* | 149.1 | 2 | 496.8 |
| Land and Building | 22 | 27 | 26.9 | 23 | 15.5- |
| Other Fixed Assets | 14 | 15 | 3.5 | 20 | 37.3 |
| NCUSIF Capitalization Deposit | 33 | 31 | 4.6- | 32 | 1.8 |
| Other Assets | 47 | 47 | 0.3 | 61 | 30.7 |
| TOTAL ASSETS | 4,881 | 4,784 | 2.0- | 5,124 | 7.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 49 | 34 | 30.3- | 28 | 16.8- |
| Accrued Dividends/Interest Payable | 13 | 17 | 25.7 | 20 | 22.7 |
| Acct Payable and Other Liabilities | 25 | 31 | 23.6 | 40 | 28.9 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 87 | 82 | 6.3- | 89 | 8.5 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 4,163 | 4,056 | 2.6- | 4,350 | 7.2 |
| Share Drafts | 731 | 722 | 1.3- | 719 | 0.4- |
| Regular Shares | 1,296 | 1,030 | 20.5- | 963 | 6.5- |
| Money Market Shares | 1,016 | 994 | 2.2- | 1,161 | 16.8 |
| Share Certificates/CDs | 951 | 1,166 | 22.7 | 1,342 | 15.0 |
| IRA/Keogh Accounts | 148 | 130 | 11.8- | 153 | 17.3 |
| All Other Shares | 22 | 10 | 52.0- | 11 | 4.1 |
| Non-Member Deposits | 0* | 3 | 739.3 | 2 | 47.1- |
| Regular Reserves | 93 | 89 | 4.7- | 87 | 2.0- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -8 | -5 | 44.5 | -6 | 33.2- |
| Other Reserves | 61 | 66 | 7.5 | 67 | 2.7 |
| Undivided Earnings | 485 | 496 | 2.4 | 537 | 8.3 |
| TOTAL EQUITY | 631 | 646 | 2.4 | 686 | 6.1 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 4,881 | 4,784 | 2.0- | 5,124 | 7.1 |

* Amount Less than + or - 1 Million

District of Columbia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|--------------|------------|--------------|
| Number of Credit Unions | 63 | 59 | 6.3- | 60 | 1.7 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 166 | 184 | 11.0 | 204 | 10.8 |
| (Less) Interest Refund | 0* | 0* | 38.9- | 0* | 38.4- |
| Income from Investments | 49 | 56 | 14.9 | 66 | 16.9 |
| Trading Profits and Losses | -1 | -0* | 86.6 | 4 | 2,598.8 |
| TOTAL INTEREST INCOME | 213 | 240 | 12.5 | 273 | 13.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 70 | 98 | 40.4 | 127 | 28.9 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 2 | 2 | 3.3- | 2 | 15.5- |
| TOTAL INTEREST EXPENSE | 72 | 100 | 39.2 | 128 | 28.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 4 | 4 | 12.8- | 9 | 131.3 |
| NET INTEREST INCOME AFTER PLL | 137 | 136 | 0.8- | 136 | 0.1 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 27 | 26 | 3.7- | 29 | 10.5 |
| Other Operating Income | 11 | 10 | 4.3- | 14 | 37.3 |
| Gain (Loss) on Investments | -0* | -0* | 1,373.9- | -0* | 86.6 |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 99.0 | 0* | 201,753.5 |
| Other Non-Oper Income (Expense) | -0* | 0* | 146.2 | -0* | 457.0- |
| TOTAL NON-INTEREST INCOME | 37 | 35 | 3.3- | 42 | 18.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 62 | 66 | 7.1 | 74 | 11.9 |
| Travel and Conference Expense | 2 | 2 | 15.7 | 2 | 9.9 |
| Office Occupancy Expense | 4 | 5 | 17.5 | 7 | 46.0 |
| Office Operations Expense | 29 | 29 | 1.8 | 34 | 18.0 |
| Educational & Promotional Expense | 3 | 3 | 1.4 | 4 | 26.0 |
| Loan Servicing Expense | 10 | 11 | 13.4 | 10 | 12.6- |
| Professional and Outside Services | 10 | 10 | 3.7 | 11 | 9.9 |
| Member Insurance | 0* | 0* | 2.0 | 0* | 9.4 |
| Operating Fees | 0* | 0* | 2.1- | 0* | 4.1 |
| Miscellaneous Operating Expenses | 3 | 3 | 18.2 | 3 | 6.3 |
| TOTAL NON-INTEREST EXPENSE | 123 | 131 | 6.6 | 148 | 12.5 |
| NET INCOME | 51 | 40 | 20.6- | 30 | 24.4- |
| Transfer to Regular Reserve | 2 | 1 | 34.7- | 0* | 55.0- |

* Amount Less than + or - 1 Million

Florida
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 217 | 206 | 5.1- | 195 | 5.3- |
| Cash & Equivalents | 2,685 | 2,969 | 10.6 | 3,042 | 2.4 |
| TOTAL INVESTMENTS | 8,437 | 7,653 | 9.3- | 7,120 | 7.0- |
| U.S. Government Obligations | 368 | 211 | 42.5- | 131 | 38.0- |
| Federal Agency Securities | 5,356 | 4,736 | 11.6- | 4,407 | 7.0- |
| Mutual Fund & Common Trusts | 115 | 112 | 2.7- | 109 | 3.0- |
| MCSD and PIC at Corporate CU | 118 | 118 | 0.1- | 131 | 10.9 |
| All Other Corporate Credit Union | 1,473 | 1,432 | 2.8- | 1,517 | 6.0 |
| Commercial Banks, S&Ls | 623 | 412 | 33.8- | 421 | 2.1 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 35 | 60 | 71.4 | 36 | 40.9- |
| All Other Investments | 349 | 134 | 61.4- | 131 | 2.3- |
| Loans Held for Sale | 52 | 30 | 41.2- | 47 | 54.6 |
| TOTAL LOANS OUTSTANDING | 25,145 | 27,404 | 9.0 | 29,017 | 5.9 |
| Unsecured Credit Card Loans | 1,627 | 1,884 | 15.8 | 2,287 | 21.4 |
| All Other Unsecured Loans | 829 | 891 | 7.5 | 1,002 | 12.5 |
| New Vehicle Loans | 6,579 | 6,665 | 1.3 | 6,294 | 5.6- |
| Used Vehicle Loans | 5,054 | 5,050 | 0.1- | 4,917 | 2.6- |
| First Mortgage Real Estate Loans/LOC | 6,667 | 7,730 | 15.9 | 9,032 | 16.8 |
| Other Real Estate Loans/LOC | 3,310 | 4,031 | 21.8 | 4,326 | 7.3 |
| Leases Receivable | 44 | 26 | 40.0- | 13 | 51.8- |
| All Other Loans/LOC | 1,035 | 1,127 | 8.8 | 1,147 | 1.8 |
| Allowance For Loan Losses | 174 | 174 | 0.1- | 237 | 36.8 |
| Foreclosed and Repossessed Assets | 13 | 23 | 81.2 | 36 | 57.8 |
| Land and Building | 757 | 834 | 10.1 | 973 | 16.7 |
| Other Fixed Assets | 194 | 218 | 12.1 | 232 | 6.5 |
| NCUSIF Capitalization Deposit | 285 | 299 | 4.9 | 314 | 5.0 |
| Other Assets | 493 | 480 | 2.6- | 483 | 0.6 |
| TOTAL ASSETS | 37,888 | 39,737 | 4.9 | 41,026 | 3.2 |
| LIABILITIES | | | | | |
| Total Borrowings | 902 | 1,116 | 23.7 | 1,106 | 0.9- |
| Accrued Dividends/Interest Payable | 16 | 20 | 23.0 | 27 | 38.9- |
| Acct Payable and Other Liabilities | 364 | 387 | 6.5 | 380 | 1.8- |
| Uninsured Secondary Capital | 0* | 0* | 6.0- | 0* | 6.7- |
| TOTAL LIABILITIES | 1,282 | 1,523 | 18.8 | 1,514 | 0.6- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 32,609 | 33,866 | 3.9 | 35,044 | 3.5 |
| Share Drafts | 4,908 | 4,689 | 4.5- | 3,890 | 17.0- |
| Regular Shares | 10,845 | 9,185 | 15.3- | 8,329 | 9.3- |
| Money Market Shares | 4,802 | 5,109 | 6.4 | 5,897 | 15.4 |
| Share Certificates/CDs | 8,829 | 11,280 | 27.8 | 13,069 | 15.9 |
| IRA/Keogh Accounts | 2,686 | 2,977 | 10.8 | 3,316 | 11.4 |
| All Other Shares | 341 | 333 | 2.3- | 520 | 55.9 |
| Non-Member Deposits | 198 | 293 | 47.4 | 25 | 91.4- |
| Regular Reserves | 875 | 894 | 2.2 | 926 | 3.5 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -68 | -57 | 17.1 | -82 | 44.7- |
| Other Reserves | 496 | 398 | 19.7- | 422 | 5.9 |
| Undivided Earnings | 2,694 | 3,112 | 15.5 | 3,202 | 2.9 |
| TOTAL EQUITY | 3,996 | 4,349 | 8.8 | 4,468 | 2.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 37,888 | 39,737 | 4.9 | 41,026 | 3.2 |

* Amount Less than + or - 1 Million

Florida
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|--------------|
| Number of Credit Unions | 217 | 206 | 5.1- | 195 | 5.3- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 1,419 | 1,665 | 17.3 | 1,876 | 12.7 |
| (Less) Interest Refund | 0* | 2 | 211.6 | 1 | 48.7- |
| Income from Investments | 342 | 428 | 25.0 | 489 | 14.2 |
| Trading Profits and Losses | -0* | 0* | 165.5 | 0* | 2,475.7 |
| TOTAL INTEREST INCOME | 1,761 | 2,091 | 18.8 | 2,365 | 13.1 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 433 | 627 | 44.9 | 791 | 26.1 |
| Interest on Deposits | 142 | 228 | 60.2 | 322 | 41.1 |
| Interest on Borrowed Money | 37 | 56 | 49.6 | 54 | 2.5- |
| TOTAL INTEREST EXPENSE | 613 | 911 | 48.7 | 1,167 | 28.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 142 | 121 | 14.5- | 253 | 108.0 |
| NET INTEREST INCOME AFTER PLL | 1,006 | 1,058 | 5.2 | 945 | 10.7- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 424 | 450 | 6.3 | 475 | 5.5 |
| Other Operating Income | 180 | 192 | 6.4 | 230 | 20.2 |
| Gain (Loss) on Investments | -0* | 0* | 158.1 | -43 | 16,816.2- |
| Gain (Loss) on Disp of Fixed Assets | 6 | 6 | 6.0 | -0* | 100.2- |
| Other Non-Oper Income (Expense) | 11 | 9 | 14.3- | 2 | 73.5- |
| TOTAL NON-INTEREST INCOME | 620 | 658 | 6.1 | 665 | 1.0 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 596 | 655 | 9.9 | 703 | 7.4 |
| Travel and Conference Expense | 16 | 19 | 14.9 | 19 | 0.1- |
| Office Occupancy Expense | 92 | 106 | 14.8 | 118 | 11.6 |
| Office Operations Expense | 268 | 282 | 5.3 | 296 | 4.7 |
| Educational & Promotional Expense | 50 | 59 | 18.3 | 64 | 8.0 |
| Loan Servicing Expense | 61 | 62 | 2.5 | 66 | 5.6 |
| Professional and Outside Services | 114 | 122 | 7.2 | 126 | 3.2 |
| Member Insurance | 3 | 3 | 5.7- | 3 | 3.5- |
| Operating Fees | 6 | 6 | 3.6 | 6 | 3.2- |
| Miscellaneous Operating Expenses | 34 | 37 | 10.8 | 36 | 2.7- |
| TOTAL NON-INTEREST EXPENSE | 1,240 | 1,352 | 9.0 | 1,437 | 6.3 |
| NET INCOME | 386 | 364 | 5.6- | 172 | 52.7- |
| Transfer to Regular Reserve | 43 | 31 | 29.3- | 37 | 19.3 |

* Amount Less than + or - 1 Million

Georgia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 189 | 181 | 4.2- | 178 | 1.7- |
| Cash & Equivalents | 1,246 | 1,200 | 3.7- | 1,270 | 5.8 |
| TOTAL INVESTMENTS | 4,025 | 3,054 | 24.1- | 3,000 | 1.8- |
| U.S. Government Obligations | 2 | 2 | 31.1 | 3 | 23.6 |
| Federal Agency Securities | 2,180 | 1,408 | 35.4- | 1,113 | 20.9- |
| Mutual Fund & Common Trusts | 28 | 29 | 1.9 | 16 | 46.1- |
| MCSD and PIC at Corporate CU | 80 | 75 | 6.4- | 78 | 4.4 |
| All Other Corporate Credit Union | 1,266 | 1,228 | 3.0- | 1,458 | 18.7 |
| Commercial Banks, S&Ls | 417 | 266 | 36.1- | 282 | 6.0 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 16 | 26 | 61.3 | 29 | 13.1 |
| All Other Investments | 36 | 19 | 46.6- | 19 | 2.6- |
| Loans Held for Sale | 6 | 9 | 56.3 | 9 | 4.3 |
| TOTAL LOANS OUTSTANDING | 6,463 | 7,112 | 10.0 | 7,776 | 9.3 |
| Unsecured Credit Card Loans | 453 | 492 | 8.7 | 543 | 10.3 |
| All Other Unsecured Loans | 449 | 441 | 1.6- | 455 | 3.0 |
| New Vehicle Loans | 1,315 | 1,489 | 13.3 | 1,609 | 8.0 |
| Used Vehicle Loans | 1,724 | 1,854 | 7.6 | 1,969 | 6.2 |
| First Mortgage Real Estate Loans/LOC | 1,486 | 1,660 | 11.7 | 1,906 | 14.8 |
| Other Real Estate Loans/LOC | 750 | 864 | 15.3 | 964 | 11.5 |
| Leases Receivable | 1 | 0* | 25.3- | 0* | 100.0- |
| All Other Loans/LOC | 286 | 309 | 8.1 | 331 | 7.2 |
| Allowance For Loan Losses | 72 | 64 | 11.0- | 64 | 0.5 |
| Foreclosed and Repossessed Assets | 4 | 6 | 72.7 | 8 | 16.7 |
| Land and Building | 174 | 206 | 18.6 | 262 | 26.8 |
| Other Fixed Assets | 45 | 76 | 68.8 | 76 | 0.4 |
| NCUSIF Capitalization Deposit | 97 | 94 | 3.0- | 97 | 3.2 |
| Other Assets | 190 | 172 | 9.4- | 175 | 1.9 |
| TOTAL ASSETS | 12,177 | 11,866 | 2.6- | 12,609 | 6.3 |
| LIABILITIES | | | | | |
| Total Borrowings | 15 | 18 | 20.4 | 53 | 195.9 |
| Accrued Dividends/Interest Payable | 10 | 12 | 15.8 | 13 | 16.2 |
| Acct Payable and Other Liabilities | 124 | 134 | 8.3 | 131 | 2.2- |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 149 | 164 | 10.1 | 198 | 21.0 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 10,411 | 9,988 | 4.1- | 10,614 | 6.3 |
| Share Drafts | 1,347 | 1,317 | 2.3- | 1,388 | 5.4 |
| Regular Shares | 5,620 | 4,684 | 16.7- | 4,297 | 8.3- |
| Money Market Shares | 573 | 693 | 21.0 | 877 | 26.5 |
| Share Certificates/CDs | 1,816 | 2,324 | 28.0 | 3,000 | 29.1 |
| IRA/Keogh Accounts | 913 | 913 | 0.0- | 985 | 7.8 |
| All Other Shares | 127 | 29 | 76.9- | 35 | 18.2 |
| Non-Member Deposits | 14 | 27 | 89.9 | 33 | 22.6 |
| Regular Reserves | 305 | 311 | 1.8 | 307 | 1.2- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -33 | -14 | 56.7 | -12 | 17.1 |
| Other Reserves | 7 | 7 | 2.5 | 7 | 6.3 |
| Undivided Earnings | 1,338 | 1,411 | 5.5 | 1,495 | 5.9 |
| TOTAL EQUITY | 1,618 | 1,715 | 6.0 | 1,797 | 4.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 12,177 | 11,866 | 2.6- | 12,609 | 6.3 |

* Amount Less than + or - 1 Million

Georgia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 189 | 181 | 4.2- | 178 | 1.7- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 419 | 464 | 10.8 | 522 | 12.5 |
| (Less) Interest Refund | 0* | 4 | 545.2 | 6 | 22.5 |
| Income from Investments | 161 | 180 | 11.8 | 197 | 9.3 |
| Trading Profits and Losses | 0 | 0* | 0.0 | 0* | 66,969.2 |
| TOTAL INTEREST INCOME | 579 | 640 | 10.4 | 713 | 11.5 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 174 | 207 | 19.4 | 237 | 14.4 |
| Interest on Deposits | 35 | 58 | 63.3 | 86 | 49.6 |
| Interest on Borrowed Money | 3 | 2 | 33.7- | 2 | 35.5 |
| TOTAL INTEREST EXPENSE | 211 | 267 | 26.1 | 326 | 22.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 43 | 29 | 32.9- | 42 | 44.4 |
| NET INTEREST INCOME AFTER PLL | 324 | 344 | 6.0 | 346 | 0.5 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 106 | 114 | 7.5 | 127 | 11.6 |
| Other Operating Income | 43 | 46 | 7.8 | 53 | 13.8 |
| Gain (Loss) on Investments | -0* | -0* | 187.8- | -0* | 998.8- |
| Gain (Loss) on Disp of Fixed Assets | -0* | 0* | 420.7 | 0* | 89.2 |
| Other Non-Oper Income (Expense) | 0* | 0* | 45.9 | 0* | 99.9- |
| TOTAL NON-INTEREST INCOME | 149 | 161 | 7.9 | 180 | 11.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 187 | 203 | 8.3 | 222 | 9.5 |
| Travel and Conference Expense | 5 | 6 | 18.4 | 6 | 6.8 |
| Office Occupancy Expense | 22 | 24 | 10.3 | 27 | 8.6 |
| Office Operations Expense | 82 | 85 | 4.5 | 96 | 12.7 |
| Educational & Promotional Expense | 10 | 13 | 29.8 | 17 | 23.9 |
| Loan Servicing Expense | 20 | 23 | 12.9 | 26 | 14.5 |
| Professional and Outside Services | 26 | 28 | 9.3 | 30 | 7.8 |
| Member Insurance | 3 | 3 | 14.0- | 2 | 9.9- |
| Operating Fees | 2 | 2 | 0.2 | 2 | 6.6- |
| Miscellaneous Operating Expenses | 13 | 13 | 4.7 | 14 | 8.4 |
| TOTAL NON-INTEREST EXPENSE | 370 | 400 | 8.3 | 442 | 10.5 |
| NET INCOME | 104 | 105 | 0.6 | 83 | 20.9- |
| Transfer to Regular Reserve | 6 | 3 | 56.8- | 3 | 30.9 |

* Amount Less than + or - 1 Million

Guam
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 2 | 2 | 0.0 | 2 | 0.0 |
| Cash & Equivalents | 18 | 10 | 48.1- | 9 | 4.4- |
| TOTAL INVESTMENTS | 29 | 23 | 17.9- | 23 | 3.6- |
| U.S. Government Obligations | 0* | 0* | 0.0 | 0* | 0.0 |
| Federal Agency Securities | 4 | 15 | 232.5 | 13 | 11.1- |
| Mutual Fund & Common Trusts | 2 | 2 | 0.2- | 2 | 0.2- |
| MCSD and PIC at Corporate CU | 2 | 1 | 37.1- | 0* | 38.4- |
| All Other Corporate Credit Union | 19 | 5 | 73.9- | 7 | 30.0 |
| Commercial Banks, S&Ls | 0* | 0* | 74.9- | 0* | 100.0- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Investments | 0* | 0* | 51.0- | 0* | 101.6 |
| Loans Held for Sale | 1 | 4 | 287.5 | 0* | 80.6- |
| TOTAL LOANS OUTSTANDING | 131 | 160 | 22.4 | 192 | 20.1 |
| Unsecured Credit Card Loans | 5 | 4 | 4.3- | 4 | 0.7- |
| All Other Unsecured Loans | 51 | 51 | 0.7 | 57 | 11.3 |
| New Vehicle Loans | 29 | 36 | 22.7 | 46 | 28.9 |
| Used Vehicle Loans | 5 | 6 | 14.8 | 10 | 63.0 |
| First Mortgage Real Estate Loans/LOC | 33 | 53 | 59.9 | 61 | 14.7 |
| Other Real Estate Loans/LOC | 3 | 4 | 26.7 | 8 | 96.9 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 5 | 6 | 20.0 | 6 | 13.6 |
| Allowance For Loan Losses | 3 | 3 | 3.7- | 3 | 8.0- |
| Foreclosed and Repossessed Assets | 0* | 0* | 85.4- | 0* | 100.0- |
| Land and Building | 2 | 3 | 9.2 | 6 | 138.3 |
| Other Fixed Assets | 1 | 1 | 10.9- | 3 | 132.8 |
| NCUSIF Capitalization Deposit | 1 | 1 | 4.8 | 1 | 8.9 |
| Other Assets | 2 | 2 | 11.8 | 1 | 22.3- |
| TOTAL ASSETS | 182 | 201 | 10.1 | 234 | 16.4 |
| LIABILITIES | | | | | |
| Total Borrowings | 2 | 3 | 79.6 | 4 | 24.3 |
| Accrued Dividends/Interest Payable | 0* | 2 | 92.9 | 2 | 23.7 |
| Acct Payable and Other Liabilities | 0* | 1 | 39.5 | 1 | 40.5 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 3 | 6 | 74.2 | 8 | 26.9 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 142 | 156 | 10.1 | 185 | 18.6 |
| Share Drafts | 8 | 8 | 8.3 | 11 | 33.4 |
| Regular Shares | 74 | 68 | 7.2- | 68 | 0.4 |
| Money Market Shares | 13 | 10 | 17.2- | 13 | 19.3 |
| Share Certificates/CDs | 41 | 62 | 50.4 | 80 | 28.3 |
| IRA/Keogh Accounts | 3 | 4 | 24.4 | 5 | 23.0 |
| All Other Shares | 3 | 2 | 24.3- | 3 | 23.1 |
| Non-Member Deposits | 0* | 1 | 31.6 | 6 | 457.0 |
| Regular Reserves | 4 | 0* | 89.6- | 0* | 0.0 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -0* | -0* | 0.1- | -0* | 81.6 |
| Other Reserves | 1 | 0* | 17.6- | 0* | 0.0 |
| Undivided Earnings | 32 | 38 | 17.5 | 40 | 5.9 |
| TOTAL EQUITY | 37 | 39 | 4.2 | 41 | 6.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 182 | 201 | 10.1 | 234 | 16.4 |

* Amount Less than + or - 1 Million

Guam
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|-------------|-----------|-------------|
| Number of Credit Unions | 2 | 2 | 0.0 | 2 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 10 | 12 | 14.0 | 15 | 23.7 |
| (Less) Interest Refund | 0* | 0* | 0.0 | 0* | 0.0 |
| Income from Investments | 1 | 2 | 16.3 | 1 | 17.2- |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 12 | 13 | 14.3 | 16 | 18.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 2 | 3 | 51.7 | 5 | 42.3 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 0* | 326.6 | 0* | 80.4 |
| TOTAL INTEREST EXPENSE | 2 | 3 | 53.6 | 5 | 43.0 |
| PROVISION FOR LOAN & LEASE LOSSES | 0* | 0* | 60.1- | 0* | 73.4- |
| NET INTEREST INCOME AFTER PLL | 9 | 10 | 11.6 | 11 | 13.5 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 2 | 2 | 29.5 | 3 | 31.1 |
| Other Operating Income | 0* | 0* | 0.0 | 0* | 0.0 |
| Gain (Loss) on Investments | -0* | 0* | 101.2 | -0* | 9,314.2- |
| Gain (Loss) on Disp of Fixed Assets | -0* | 0* | 3,560.4 | -0* | 118.8- |
| Other Non-Oper Income (Expense) | -0* | 0* | 100.0 | -0* | 314,311.1- |
| TOTAL NON-INTEREST INCOME | 1 | 2 | 46.1 | 3 | 29.0 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 4 | 5 | 9.2 | 5 | 12.9 |
| Travel and Conference Expense | 0* | 0* | 21.9- | 0* | 16.8 |
| Office Occupancy Expense | 0* | 0* | 19.1 | 1 | 20.1 |
| Office Operations Expense | 2 | 2 | 0.3 | 3 | 11.8 |
| Educational & Promotional Expense | 0* | 0* | 335.0 | 0* | 32.9 |
| Loan Servicing Expense | 0* | 0* | 13.7 | 0* | 14.0- |
| Professional and Outside Services | 0* | 0* | 36.0 | 0* | 5.7- |
| Member Insurance | 0* | 0* | 0.0 | 0* | 0.0 |
| Operating Fees | 0* | 0* | 2.8 | 0* | 8.4 |
| Miscellaneous Operating Expenses | 0* | 0* | 10.6- | 0* | 73.3 |
| TOTAL NON-INTEREST EXPENSE | 9 | 10 | 12.4 | 11 | 12.3 |
| NET INCOME | 1 | 2 | 50.6 | 2 | 40.8 |
| Transfer to Regular Reserve | 0* | 0* | 0.0 | 0* | 0.0 |

* Amount Less than + or - 1 Million

Hawaii
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 97 | 96 | 1.0- | 93 | 3.1- |
| Cash & Equivalents | 417 | 426 | 2.1 | 465 | 9.3 |
| TOTAL INVESTMENTS | 2,861 | 2,599 | 9.2- | 2,607 | 0.3 |
| U.S. Government Obligations | 14 | 4 | 72.5- | 7 | 91.5 |
| Federal Agency Securities | 1,199 | 1,059 | 11.7- | 931 | 12.1- |
| Mutual Fund & Common Trusts | 9 | 6 | 33.0- | 8 | 23.3 |
| MCSD and PIC at Corporate CU | 44 | 39 | 10.4- | 46 | 17.5 |
| All Other Corporate Credit Union | 741 | 715 | 3.5- | 788 | 10.2 |
| Commercial Banks, S&Ls | 808 | 684 | 15.2- | 725 | 6.0 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 38 | 59 | 54.6 | 69 | 15.7 |
| All Other Investments | 8 | 9 | 15.4 | 9 | 1.2- |
| Loans Held for Sale | 3 | 5 | 70.0 | 4 | 15.9- |
| TOTAL LOANS OUTSTANDING | 3,167 | 3,444 | 8.8 | 3,752 | 8.9 |
| Unsecured Credit Card Loans | 138 | 153 | 11.2 | 172 | 12.5 |
| All Other Unsecured Loans | 324 | 359 | 10.9 | 401 | 11.8 |
| New Vehicle Loans | 707 | 767 | 8.5 | 818 | 6.6 |
| Used Vehicle Loans | 372 | 378 | 1.4 | 406 | 7.6 |
| First Mortgage Real Estate Loans/LOC | 955 | 1,004 | 5.2 | 1,181 | 17.5 |
| Other Real Estate Loans/LOC | 587 | 703 | 19.7 | 697 | 0.8- |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 83 | 80 | 3.8- | 76 | 4.4- |
| Allowance For Loan Losses | 24 | 26 | 6.1 | 28 | 8.6 |
| Foreclosed and Repossessed Assets | 1 | 1 | 1.0 | 3 | 146.0 |
| Land and Building | 102 | 117 | 14.9 | 118 | 0.5 |
| Other Fixed Assets | 16 | 22 | 39.6 | 35 | 57.4 |
| NCUSIF Capitalization Deposit | 51 | 52 | 2.4 | 55 | 4.6 |
| Other Assets | 82 | 86 | 4.4 | 96 | 12.5 |
| TOTAL ASSETS | 6,676 | 6,727 | 0.8 | 7,107 | 5.7 |
| LIABILITIES | | | | | |
| Total Borrowings | 32 | 25 | 21.4- | 4 | 82.6- |
| Accrued Dividends/Interest Payable | 2 | 4 | 48.9 | 4 | 15.1 |
| Acct Payable and Other Liabilities | 52 | 55 | 6.3 | 57 | 3.1 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 86 | 83 | 2.8- | 65 | 22.0- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 5,816 | 5,813 | 0.1- | 6,147 | 5.7 |
| Share Drafts | 621 | 640 | 3.1 | 651 | 1.7 |
| Regular Shares | 2,761 | 2,492 | 9.7- | 2,421 | 2.9- |
| Money Market Shares | 973 | 901 | 7.5- | 999 | 11.0 |
| Share Certificates/CDs | 1,033 | 1,352 | 30.9 | 1,624 | 20.1 |
| IRA/Keogh Accounts | 343 | 350 | 2.1 | 367 | 4.8 |
| All Other Shares | 80 | 65 | 19.3- | 63 | 2.3- |
| Non-Member Deposits | 6 | 14 | 111.9 | 22 | 60.3 |
| Regular Reserves | 140 | 142 | 0.9 | 143 | 0.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -8 | -7 | 13.2 | 0* | 112.5 |
| Other Reserves | 134 | 139 | 3.5 | 160 | 15.5 |
| Undivided Earnings | 508 | 558 | 9.9 | 592 | 6.2 |
| TOTAL EQUITY | 774 | 831 | 7.4 | 896 | 7.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 6,676 | 6,727 | 0.8 | 7,107 | 5.7 |

* Amount Less than + or - 1 Million

Hawaii
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 97 | 96 | 1.0- | 93 | 3.1- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 184 | 210 | 14.1 | 237 | 13.1 |
| (Less) Interest Refund | 2 | 2 | 11.1- | 1 | 25.8- |
| Income from Investments | 109 | 124 | 13.7 | 142 | 14.2 |
| Trading Profits and Losses | -0* | 0 | 100.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 291 | 333 | 14.1 | 378 | 13.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 79 | 110 | 37.8 | 147 | 33.9 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 1 | 1 | 42.4 | 0* | 66.4- |
| TOTAL INTEREST EXPENSE | 80 | 111 | 37.9 | 147 | 32.6 |
| PROVISION FOR LOAN & LEASE LOSSES | 17 | 16 | 9.1- | 17 | 9.5 |
| NET INTEREST INCOME AFTER PLL | 194 | 206 | 6.3 | 214 | 3.8 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 25 | 28 | 13.3 | 33 | 18.3 |
| Other Operating Income | 19 | 21 | 12.9 | 24 | 12.0 |
| Gain (Loss) on Investments | -0* | -2 | 383.8- | -0* | 87.5 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 1,172.1 | 1 | 491.2 |
| Other Non-Oper Income (Expense) | -0* | 0* | 14,901.8 | 0* | 83.5- |
| TOTAL NON-INTEREST INCOME | 43 | 48 | 11.5 | 58 | 20.4 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 88 | 97 | 10.8 | 105 | 8.4 |
| Travel and Conference Expense | 3 | 3 | 10.1 | 4 | 7.4 |
| Office Occupancy Expense | 12 | 15 | 22.0 | 16 | 11.4 |
| Office Operations Expense | 33 | 36 | 9.4 | 38 | 5.3 |
| Educational & Promotional Expense | 6 | 7 | 17.2 | 7 | 0.1 |
| Loan Servicing Expense | 8 | 9 | 12.5 | 10 | 8.0 |
| Professional and Outside Services | 17 | 18 | 8.5 | 20 | 10.1 |
| Member Insurance | 3 | 3 | 18.8- | 3 | 6.6 |
| Operating Fees | 1 | 1 | 1.5 | 1 | 1.3- |
| Miscellaneous Operating Expenses | 8 | 9 | 13.4 | 9 | 9.6 |
| TOTAL NON-INTEREST EXPENSE | 179 | 199 | 10.8 | 214 | 7.9 |
| NET INCOME | 58 | 55 | 3.9- | 57 | 3.7 |
| Transfer to Regular Reserve | 2 | 3 | 29.2 | 2 | 21.7- |

* Amount Less than + or - 1 Million

Idaho
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 44 | 42 | 4.5- | 42 | 0.0 |
| Cash & Equivalents | 178 | 230 | 29.3 | 250 | 8.4 |
| TOTAL INVESTMENTS | 463 | 446 | 3.8- | 453 | 1.7 |
| U.S. Government Obligations | 0* | 0* | 45.6- | 0* | 0.0 |
| Federal Agency Securities | 76 | 73 | 3.8- | 66 | 9.8- |
| Mutual Fund & Common Trusts | 4 | 4 | 16.1 | 3 | 22.5- |
| MCSD and PIC at Corporate CU | 19 | 20 | 7.5 | 18 | 11.0- |
| All Other Corporate Credit Union | 264 | 265 | 0.3 | 271 | 2.4 |
| Commercial Banks, S&Ls | 76 | 57 | 25.3- | 71 | 25.5 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 6 | 6 | 0.8- | 5 | 22.1- |
| All Other Investments | 19 | 3 | 86.6- | 3 | 2.6 |
| Loans Held for Sale | 1 | 1 | 27.7 | 2 | 64.6 |
| TOTAL LOANS OUTSTANDING | 1,921 | 2,116 | 10.2 | 2,335 | 10.4 |
| Unsecured Credit Card Loans | 69 | 65 | 5.8- | 68 | 4.0 |
| All Other Unsecured Loans | 52 | 54 | 4.1 | 62 | 14.8 |
| New Vehicle Loans | 364 | 393 | 7.9 | 393 | 0.0 |
| Used Vehicle Loans | 610 | 662 | 8.5 | 706 | 6.7 |
| First Mortgage Real Estate Loans/LOC | 494 | 551 | 11.5 | 643 | 16.6 |
| Other Real Estate Loans/LOC | 145 | 181 | 24.7 | 224 | 23.7 |
| Leases Receivable | 0* | 0* | 72.8- | 0* | 100.0- |
| All Other Loans/LOC | 185 | 209 | 12.7 | 239 | 14.6 |
| Allowance For Loan Losses | 9 | 8 | 3.0- | 9 | 2.2 |
| Foreclosed and Repossessed Assets | 1 | 0* | 19.4- | 0* | 11.6- |
| Land and Building | 76 | 94 | 23.7 | 105 | 11.2 |
| Other Fixed Assets | 11 | 13 | 14.2 | 18 | 34.9 |
| NCUSIF Capitalization Deposit | 21 | 22 | 9.5 | 25 | 10.5 |
| Other Assets | 26 | 35 | 35.3 | 44 | 24.0 |
| TOTAL ASSETS | 2,690 | 2,951 | 9.7 | 3,224 | 9.3 |
| LIABILITIES | | | | | |
| Total Borrowings | 41 | 9 | 77.7- | 10 | 4.7 |
| Accrued Dividends/Interest Payable | 5 | 8 | 68.7 | 10 | 28.1 |
| Acct Payable and Other Liabilities | 17 | 21 | 21.5 | 23 | 9.9 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 63 | 38 | 40.0- | 43 | 12.3 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 2,348 | 2,602 | 10.8 | 2,842 | 9.2 |
| Share Drafts | 385 | 409 | 6.4 | 398 | 2.9- |
| Regular Shares | 783 | 720 | 8.1- | 672 | 6.7- |
| Money Market Shares | 301 | 353 | 17.1 | 419 | 19.0 |
| Share Certificates/CDs | 686 | 918 | 33.9 | 1,127 | 22.7 |
| IRA/Keogh Accounts | 148 | 159 | 7.8 | 181 | 13.8 |
| All Other Shares | 37 | 32 | 15.0- | 29 | 7.3- |
| Non-Member Deposits | 8 | 10 | 33.1 | 15 | 47.0 |
| Regular Reserves | 60 | 65 | 7.7 | 70 | 7.5 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -1 | -0* | 32.6 | -3 | 186.9- |
| Other Reserves | 5 | 6 | 14.3 | 6 | 12.6 |
| Undivided Earnings | 215 | 241 | 12.1 | 266 | 10.3 |
| TOTAL EQUITY | 279 | 311 | 11.4 | 339 | 9.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 2,690 | 2,951 | 9.7 | 3,224 | 9.3 |

* Amount Less than + or - 1 Million

Idaho
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 44 | 42 | 4.5- | 42 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 110 | 128 | 16.5 | 151 | 18.2 |
| (Less) Interest Refund | 0* | 0* | 0.0 | 0* | 0.0 |
| Income from Investments | 19 | 26 | 34.9 | 30 | 14.1 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 129 | 154 | 19.3 | 181 | 17.5 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 27 | 37 | 38.0 | 48 | 30.2 |
| Interest on Deposits | 14 | 25 | 73.8 | 33 | 33.6 |
| Interest on Borrowed Money | 0* | 0* | 27.8- | 0* | 9.2- |
| TOTAL INTEREST EXPENSE | 42 | 62 | 48.7 | 82 | 31.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 7 | 5 | 27.8- | 7 | 35.1 |
| NET INTEREST INCOME AFTER PLL | 79 | 86 | 8.2 | 92 | 6.5 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 25 | 29 | 13.5 | 31 | 8.0 |
| Other Operating Income | 10 | 13 | 23.6 | 17 | 33.1 |
| Gain (Loss) on Investments | -0* | -0* | 1,265.5- | -0* | 307.4- |
| Gain (Loss) on Disp of Fixed Assets | -0* | 0* | 1,692.6 | 0* | 164.9 |
| Other Non-Oper Income (Expense) | 0* | 1 | 1,259.5 | 0* | 86.8- |
| TOTAL NON-INTEREST INCOME | 35 | 42 | 19.8 | 48 | 13.3 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 47 | 53 | 12.9 | 60 | 13.8 |
| Travel and Conference Expense | 1 | 2 | 7.0 | 2 | 39.7 |
| Office Occupancy Expense | 5 | 6 | 14.7 | 7 | 14.5 |
| Office Operations Expense | 19 | 20 | 8.1 | 22 | 8.3 |
| Educational & Promotional Expense | 3 | 4 | 16.6 | 4 | 4.3 |
| Loan Servicing Expense | 4 | 6 | 32.0 | 6 | 9.3 |
| Professional and Outside Services | 3 | 3 | 6.8 | 4 | 13.6 |
| Member Insurance | 1 | 0* | 23.5- | 0* | 6.0- |
| Operating Fees | 0* | 0* | 12.3 | 0* | 5.3 |
| Miscellaneous Operating Expenses | 2 | 2 | 17.0 | 2 | 5.4- |
| TOTAL NON-INTEREST EXPENSE | 87 | 97 | 12.4 | 109 | 11.9 |
| NET INCOME | 28 | 31 | 9.8 | 31 | 1.0- |
| Transfer to Regular Reserve | 1 | 5 | 345.0 | 5 | 4.9 |

* Amount Less than + or - 1 Million

Illinois
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 440 | 421 | 4.3- | 406 | 3.6- |
| Cash & Equivalents | 1,461 | 1,484 | 1.5 | 1,482 | 0.1- |
| TOTAL INVESTMENTS | 5,120 | 6,491 | 26.8 | 6,902 | 6.3 |
| U.S. Government Obligations | 318 | 178 | 43.9- | 236 | 32.3 |
| Federal Agency Securities | 2,392 | 3,309 | 38.3 | 3,596 | 8.7 |
| Mutual Fund & Common Trusts | 99 | 100 | 1.6 | 126 | 25.3 |
| MCSD and PIC at Corporate CU | 104 | 110 | 5.2 | 110 | 0.7 |
| All Other Corporate Credit Union | 749 | 998 | 33.3 | 1,153 | 15.5 |
| Commercial Banks, S&Ls | 1,043 | 548 | 47.4- | 580 | 5.8 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 31 | 48 | 53.0 | 50 | 4.4 |
| All Other Investments | 384 | 123 | 68.0- | 99 | 19.4- |
| Loans Held for Sale | 8 | 22 | 156.8 | 15 | 29.7- |
| TOTAL LOANS OUTSTANDING | 12,258 | 13,310 | 8.6 | 13,994 | 5.1 |
| Unsecured Credit Card Loans | 716 | 759 | 6.0 | 804 | 5.9 |
| All Other Unsecured Loans | 467 | 631 | 35.2 | 666 | 5.5 |
| New Vehicle Loans | 2,192 | 2,502 | 14.1 | 2,401 | 4.0- |
| Used Vehicle Loans | 2,331 | 2,351 | 0.9 | 2,266 | 3.6- |
| First Mortgage Real Estate Loans/LOC | 4,529 | 4,847 | 7.0 | 5,476 | 13.0 |
| Other Real Estate Loans/LOC | 1,637 | 1,774 | 8.3 | 1,878 | 5.8 |
| Leases Receivable | 0* | 3 | 498.1 | 0* | 100.0- |
| All Other Loans/LOC | 385 | 443 | 15.1 | 503 | 13.5 |
| Allowance For Loan Losses | 101 | 106 | 4.7 | 113 | 6.7 |
| Foreclosed and Repossessed Assets | 15 | 13 | 14.6- | 12 | 5.6- |
| Land and Building | 225 | 243 | 7.8 | 263 | 8.3 |
| Other Fixed Assets | 70 | 66 | 5.0- | 70 | 5.3 |
| NCUSIF Capitalization Deposit | 151 | 166 | 10.3 | 171 | 3.0 |
| Other Assets | 249 | 252 | 1.1 | 236 | 6.3- |
| TOTAL ASSETS | 19,457 | 21,941 | 12.8 | 23,033 | 5.0 |
| LIABILITIES | | | | | |
| Total Borrowings | 273 | 295 | 8.0 | 670 | 127.3 |
| Accrued Dividends/Interest Payable | 14 | 13 | 8.9- | 14 | 6.9 |
| Acct Payable and Other Liabilities | 139 | 151 | 8.5 | 154 | 2.2 |
| Uninsured Secondary Capital | 0* | 0* | 11.5- | 0* | 14.4 |
| TOTAL LIABILITIES | 426 | 459 | 7.6 | 838 | 82.7 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 16,762 | 18,889 | 12.7 | 19,449 | 3.0 |
| Share Drafts | 1,566 | 1,455 | 7.1- | 1,343 | 7.8- |
| Regular Shares | 8,211 | 9,678 | 17.9 | 9,292 | 4.0- |
| Money Market Shares | 1,930 | 1,900 | 1.6- | 2,165 | 14.0 |
| Share Certificates/CDs | 3,483 | 4,211 | 20.9 | 4,919 | 16.8 |
| IRA/Keogh Accounts | 1,414 | 1,505 | 6.4 | 1,580 | 5.0 |
| All Other Shares | 79 | 69 | 12.4- | 59 | 14.6- |
| Non-Member Deposits | 79 | 71 | 9.9- | 92 | 28.9 |
| Regular Reserves | 625 | 686 | 9.7 | 703 | 2.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -33 | -32 | 2.8 | 7 | 122.0 |
| Other Reserves | 91 | 73 | 19.7- | 67 | 9.0- |
| Undivided Earnings | 1,586 | 1,866 | 17.7 | 1,968 | 5.5 |
| TOTAL EQUITY | 2,269 | 2,593 | 14.3 | 2,745 | 5.9 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 19,457 | 21,941 | 12.8 | 23,033 | 5.0 |

* Amount Less than + or - 1 Million

Illinois
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|--------------|--------------|--------------|-------------|
| Number of Credit Unions | 440 | 421 | 4.3- | 406 | 3.6- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 722 | 810 | 12.2 | 892 | 10.1 |
| (Less) Interest Refund | 0* | 0* | 433.2 | 4 | 434.1 |
| Income from Investments | 218 | 331 | 51.8 | 386 | 16.5 |
| Trading Profits and Losses | 0* | -0* | 158.6- | -0* | 25.0 |
| TOTAL INTEREST INCOME | 940 | 1,140 | 21.3 | 1,274 | 11.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 352 | 547 | 55.4 | 636 | 16.3 |
| Interest on Deposits | 30 | 41 | 37.7 | 49 | 20.8 |
| Interest on Borrowed Money | 10 | 13 | 38.8 | 21 | 59.3 |
| TOTAL INTEREST EXPENSE | 392 | 602 | 53.6 | 707 | 17.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 76 | 71 | 7.5- | 66 | 6.2- |
| NET INTEREST INCOME AFTER PLL | 472 | 468 | 0.8- | 501 | 7.0 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 112 | 120 | 7.1 | 126 | 4.8 |
| Other Operating Income | 63 | 65 | 2.0 | 72 | 11.6 |
| Gain (Loss) on Investments | -0* | -0* | 35.5 | 0* | 362.6 |
| Gain (Loss) on Disp of Fixed Assets | 0* | -3 | 1,557.1- | 0* | 119.8 |
| Other Non-Oper Income (Expense) | -0* | 0* | 143.8 | 0* | 70.5- |
| TOTAL NON-INTEREST INCOME | 174 | 182 | 4.5 | 200 | 9.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 264 | 273 | 3.7 | 286 | 4.4 |
| Travel and Conference Expense | 8 | 8 | 3.5 | 8 | 3.0 |
| Office Occupancy Expense | 33 | 36 | 9.4 | 40 | 10.7 |
| Office Operations Expense | 94 | 98 | 3.8 | 104 | 6.0 |
| Educational & Promotional Expense | 21 | 22 | 3.9 | 23 | 2.7 |
| Loan Servicing Expense | 42 | 43 | 2.5 | 46 | 5.9 |
| Professional and Outside Services | 30 | 33 | 8.5 | 34 | 3.9 |
| Member Insurance | 5 | 6 | 21.4 | 6 | 0.8 |
| Operating Fees | 5 | 5 | 8.6 | 5 | 2.7- |
| Miscellaneous Operating Expenses | 24 | 23 | 3.9- | 24 | 4.5 |
| TOTAL NON-INTEREST EXPENSE | 525 | 546 | 4.1 | 574 | 5.0 |
| NET INCOME | 121 | 104 | 14.3- | 127 | 22.1 |
| Transfer to Regular Reserve | 44 | 37 | 16.9- | 29 | 19.6- |

* Amount Less than + or - 1 Million

Indiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 202 | 198 | 2.0- | 192 | 3.0- |
| Cash & Equivalents | 1,080 | 1,219 | 12.9 | 1,194 | 2.1- |
| TOTAL INVESTMENTS | 2,257 | 2,269 | 0.6 | 2,526 | 11.3 |
| U.S. Government Obligations | 7 | 6 | 19.4- | 0* | 95.8- |
| Federal Agency Securities | 918 | 884 | 3.8- | 804 | 9.0- |
| Mutual Fund & Common Trusts | 58 | 59 | 2.2 | 59 | 0.3 |
| MCSD and PIC at Corporate CU | 84 | 77 | 9.1- | 82 | 6.8 |
| All Other Corporate Credit Union | 485 | 608 | 25.3 | 858 | 41.3 |
| Commercial Banks, S&Ls | 615 | 500 | 18.7- | 554 | 10.9 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 18 | 28 | 51.4 | 31 | 12.6 |
| All Other Investments | 71 | 63 | 10.8- | 72 | 13.9 |
| Loans Held for Sale | 7 | 11 | 47.3 | 10 | 2.4- |
| TOTAL LOANS OUTSTANDING | 9,874 | 10,079 | 2.1 | 10,520 | 4.4 |
| Unsecured Credit Card Loans | 315 | 297 | 5.8- | 273 | 8.0- |
| All Other Unsecured Loans | 319 | 335 | 5.2 | 341 | 1.6 |
| New Vehicle Loans | 1,486 | 1,508 | 1.5 | 1,453 | 3.6- |
| Used Vehicle Loans | 2,505 | 2,447 | 2.3- | 2,413 | 1.4- |
| First Mortgage Real Estate Loans/LOC | 3,310 | 3,528 | 6.6 | 3,946 | 11.8 |
| Other Real Estate Loans/LOC | 1,327 | 1,386 | 4.5 | 1,469 | 6.0 |
| Leases Receivable | 51 | 46 | 9.1- | 41 | 10.8- |
| All Other Loans/LOC | 562 | 531 | 5.5- | 584 | 9.9 |
| Allowance For Loan Losses | 68 | 69 | 1.8 | 77 | 11.5 |
| Foreclosed and Repossessed Assets | 13 | 18 | 46.0 | 15 | 17.5- |
| Land and Building | 277 | 296 | 7.0 | 313 | 5.5 |
| Other Fixed Assets | 63 | 65 | 2.6 | 67 | 3.4 |
| NCUSIF Capitalization Deposit | 103 | 107 | 3.6 | 111 | 4.4 |
| Other Assets | 162 | 180 | 11.7 | 180 | 0.0- |
| TOTAL ASSETS | 13,767 | 14,176 | 3.0 | 14,860 | 4.8 |
| LIABILITIES | | | | | |
| Total Borrowings | 755 | 610 | 19.2- | 801 | 31.3 |
| Accrued Dividends/Interest Payable | 3 | 3 | 23.7 | 4 | 5.6 |
| Acct Payable and Other Liabilities | 113 | 127 | 11.8 | 125 | 1.5- |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 871 | 740 | 15.0- | 930 | 25.6 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 11,434 | 11,887 | 4.0 | 12,301 | 3.5 |
| Share Drafts | 1,641 | 1,703 | 3.8 | 1,605 | 5.7- |
| Regular Shares | 3,533 | 3,271 | 7.4- | 3,184 | 2.7- |
| Money Market Shares | 1,857 | 1,993 | 7.4 | 2,188 | 9.7 |
| Share Certificates/CDs | 3,222 | 3,753 | 16.5 | 4,044 | 7.8 |
| IRA/Keogh Accounts | 884 | 956 | 8.2 | 1,072 | 12.1 |
| All Other Shares | 127 | 128 | 1.3 | 123 | 4.3- |
| Non-Member Deposits | 170 | 82 | 51.6- | 85 | 3.5 |
| Regular Reserves | 449 | 479 | 6.7 | 512 | 7.0 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -9 | -6 | 33.2 | -2 | 60.3 |
| Other Reserves | 45 | 48 | 8.1 | 55 | 14.1 |
| Undivided Earnings | 978 | 1,028 | 5.1 | 1,064 | 3.6 |
| TOTAL EQUITY | 1,462 | 1,548 | 5.9 | 1,629 | 5.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 13,767 | 14,176 | 3.0 | 14,860 | 4.8 |

* Amount Less than + or - 1 Million

Indiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 202 | 198 | 2.0- | 192 | 3.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 578 | 637 | 10.1 | 682 | 7.1 |
| (Less) Interest Refund | 0* | 0* | 82.7- | 0* | 79.9 |
| Income from Investments | 101 | 139 | 37.4 | 169 | 21.3 |
| Trading Profits and Losses | -0* | 0* | 1,102.8 | 0* | 52.0- |
| TOTAL INTEREST INCOME | 680 | 777 | 14.3 | 851 | 9.6 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 217 | 306 | 40.7 | 365 | 19.3 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 25 | 28 | 10.5 | 30 | 7.6 |
| TOTAL INTEREST EXPENSE | 242 | 333 | 37.6 | 394 | 18.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 60 | 58 | 2.9- | 60 | 2.8 |
| NET INTEREST INCOME AFTER PLL | 377 | 385 | 2.0 | 397 | 3.2 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 130 | 139 | 6.3 | 145 | 4.6 |
| Other Operating Income | 58 | 69 | 18.1 | 82 | 19.1 |
| Gain (Loss) on Investments | -1 | 0* | 153.8 | 5 | 670.0 |
| Gain (Loss) on Disp of Fixed Assets | 0* | -0* | 147.1- | -0* | 68.1 |
| Other Non-Oper Income (Expense) | 1 | 5 | 360.7 | 2 | 64.2- |
| TOTAL NON-INTEREST INCOME | 189 | 213 | 12.6 | 233 | 9.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 243 | 259 | 6.6 | 275 | 6.1 |
| Travel and Conference Expense | 7 | 7 | 2.1 | 8 | 3.6 |
| Office Occupancy Expense | 35 | 38 | 8.9 | 41 | 8.6 |
| Office Operations Expense | 99 | 102 | 3.7 | 106 | 3.2 |
| Educational & Promotional Expense | 20 | 21 | 0.8 | 23 | 13.4 |
| Loan Servicing Expense | 29 | 30 | 5.5 | 31 | 1.1 |
| Professional and Outside Services | 40 | 43 | 6.8 | 47 | 9.1 |
| Member Insurance | 2 | 2 | 7.2- | 2 | 6.8- |
| Operating Fees | 2 | 2 | 2.3 | 3 | 2.5 |
| Miscellaneous Operating Expenses | 11 | 11 | 0.1- | 17 | 51.8 |
| TOTAL NON-INTEREST EXPENSE | 488 | 516 | 5.6 | 551 | 6.8 |
| NET INCOME | 78 | 82 | 5.2 | 80 | 3.3- |
| Transfer to Regular Reserve | 29 | 27 | 4.9- | 36 | 31.4 |

* Amount Less than + or - 1 Million

Iowa
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|--------------|--------------|-------------|--------------|-------------|
| Number of Credit Unions | 151 | 150 | 0.7- | 143 | 4.7- |
| Cash & Equivalents | 335 | 500 | 49.4 | 484 | 3.2- |
| TOTAL INVESTMENTS | 820 | 759 | 7.4- | 940 | 23.8 |
| U.S. Government Obligations | 0* | 0* | 159.8 | 4 | 1,096.6 |
| Federal Agency Securities | 314 | 279 | 11.1- | 287 | 2.8 |
| Mutual Fund & Common Trusts | 5 | 6 | 22.0 | 10 | 76.6 |
| MCSD and PIC at Corporate CU | 8 | 8 | 5.6- | 8 | 2.2- |
| All Other Corporate Credit Union | 85 | 80 | 5.7- | 175 | 119.5 |
| Commercial Banks, S&Ls | 333 | 256 | 23.1- | 281 | 9.6 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 32 | 41 | 30.2 | 46 | 12.9 |
| All Other Investments | 44 | 22 | 50.0- | 28 | 29.8 |
| Loans Held for Sale | 8 | 10 | 24.6 | 15 | 47.7 |
| TOTAL LOANS OUTSTANDING | 3,979 | 4,239 | 6.6 | 4,543 | 7.2 |
| Unsecured Credit Card Loans | 207 | 215 | 3.6 | 229 | 6.4 |
| All Other Unsecured Loans | 123 | 125 | 1.8 | 133 | 6.6 |
| New Vehicle Loans | 585 | 573 | 2.1- | 555 | 3.2- |
| Used Vehicle Loans | 1,042 | 1,040 | 0.2- | 1,035 | 0.5- |
| First Mortgage Real Estate Loans/LOC | 1,007 | 1,182 | 17.4 | 1,401 | 18.5 |
| Other Real Estate Loans/LOC | 752 | 830 | 10.3 | 900 | 8.5 |
| Leases Receivable | 0* | 0* | 88.4- | 0* | 100.0- |
| All Other Loans/LOC | 262 | 275 | 4.9 | 291 | 6.0 |
| Allowance For Loan Losses | 31 | 30 | 3.8- | 31 | 3.8 |
| Foreclosed and Repossessed Assets | 2 | 2 | 9.3- | 2 | 19.9 |
| Land and Building | 115 | 125 | 9.0 | 138 | 10.6 |
| Other Fixed Assets | 25 | 24 | 3.3- | 24 | 3.0- |
| NCUSIF Capitalization Deposit | 42 | 42 | 0.7 | 47 | 11.5 |
| Other Assets | 61 | 63 | 2.5 | 54 | 12.9- |
| TOTAL ASSETS | 5,355 | 5,735 | 7.1 | 6,217 | 8.4 |
| LIABILITIES | | | | | |
| Total Borrowings | 194 | 184 | 5.2- | 210 | 14.2 |
| Accrued Dividends/Interest Payable | 7 | 11 | 63.5 | 13 | 19.4 |
| Acct Payable and Other Liabilities | 43 | 46 | 7.0 | 51 | 11.1 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 244 | 241 | 1.1- | 274 | 13.8 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 4,514 | 4,848 | 7.4 | 5,247 | 8.2 |
| Share Drafts | 659 | 687 | 4.2 | 704 | 2.5 |
| Regular Shares | 1,639 | 1,476 | 10.0- | 1,423 | 3.6- |
| Money Market Shares | 603 | 627 | 4.0 | 714 | 13.8 |
| Share Certificates/CDs | 1,249 | 1,645 | 31.7 | 1,960 | 19.2 |
| IRA/Keogh Accounts | 278 | 311 | 11.9 | 350 | 12.6 |
| All Other Shares | 63 | 75 | 19.8 | 72 | 3.5- |
| Non-Member Deposits | 23 | 28 | 19.2 | 24 | 12.4- |
| Regular Reserves | 198 | 214 | 8.1 | 231 | 7.7 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -6 | -4 | 28.1 | -4 | 0.6- |
| Other Reserves | 123 | 126 | 3.1 | 132 | 4.0 |
| Undivided Earnings | 283 | 310 | 9.5 | 338 | 9.0 |
| TOTAL EQUITY | 598 | 646 | 8.1 | 696 | 7.6 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 5,355 | 5,735 | 7.1 | 6,217 | 8.4 |

* Amount Less than + or - 1 Million

Iowa
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 151 | 150 | 0.7- | 143 | 4.7- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 238 | 274 | 15.0 | 305 | 11.5 |
| (Less) Interest Refund | 0* | 0* | 3.8 | 0* | 58.3 |
| Income from Investments | 36 | 45 | 23.1 | 61 | 35.8 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 274 | 318 | 16.0 | 366 | 14.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 54 | 80 | 48.1 | 106 | 31.3 |
| Interest on Deposits | 20 | 28 | 37.9 | 38 | 35.4 |
| Interest on Borrowed Money | 8 | 10 | 28.1 | 10 | 7.1- |
| TOTAL INTEREST EXPENSE | 83 | 119 | 43.7 | 153 | 28.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 24 | 13 | 44.8- | 16 | 26.0 |
| NET INTEREST INCOME AFTER PLL | 168 | 187 | 11.0 | 196 | 5.1 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 46 | 50 | 10.2 | 54 | 7.3 |
| Other Operating Income | 23 | 26 | 14.8 | 32 | 19.6 |
| Gain (Loss) on Investments | -0* | 0* | 156.1 | 0* | 44.4- |
| Gain (Loss) on Disp of Fixed Assets | -0* | 0* | 125.0 | 0* | 8.8- |
| Other Non-Oper Income (Expense) | 2 | 0* | 85.5- | -0* | 210.0- |
| TOTAL NON-INTEREST INCOME | 69 | 77 | 11.0 | 85 | 10.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 101 | 110 | 8.4 | 118 | 7.7 |
| Travel and Conference Expense | 3 | 3 | 6.8 | 3 | 6.9 |
| Office Occupancy Expense | 15 | 16 | 6.0 | 17 | 9.4 |
| Office Operations Expense | 38 | 39 | 3.6 | 39 | 0.9 |
| Educational & Promotional Expense | 9 | 10 | 22.0 | 11 | 4.9 |
| Loan Servicing Expense | 11 | 11 | 0.8 | 13 | 17.8 |
| Professional and Outside Services | 19 | 20 | 4.9 | 22 | 10.3 |
| Member Insurance | 2 | 2 | 3.6- | 2 | 4.1- |
| Operating Fees | 1 | 2 | 14.5 | 2 | 3.2 |
| Miscellaneous Operating Expenses | 4 | 4 | 0.2 | 4 | 3.4 |
| TOTAL NON-INTEREST EXPENSE | 202 | 216 | 6.9 | 232 | 7.0 |
| NET INCOME | 35 | 47 | 34.8 | 50 | 5.9 |
| Transfer to Regular Reserve | 10 | 14 | 36.5 | 8 | 41.0- |

* Amount Less than + or - 1 Million

Kansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 116 | 115 | 0.9- | 110 | 4.3- |
| Cash & Equivalents | 181 | 247 | 36.5 | 251 | 1.7 |
| TOTAL INVESTMENTS | 598 | 528 | 11.7- | 608 | 15.1 |
| U.S. Government Obligations | 3 | 1 | 69.0- | 0* | 35.6- |
| Federal Agency Securities | 182 | 155 | 14.8- | 184 | 18.7 |
| Mutual Fund & Common Trusts | 14 | 14 | 1.5 | 14 | 4.8 |
| MCSD and PIC at Corporate CU | 31 | 31 | 2.3 | 32 | 2.4 |
| All Other Corporate Credit Union | 143 | 148 | 3.7 | 178 | 20.1 |
| Commercial Banks, S&Ls | 195 | 133 | 31.8- | 153 | 15.0 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 19 | 20 | 3.9 | 27 | 35.1 |
| All Other Investments | 12 | 9 | 24.4- | 8 | 14.0- |
| Loans Held for Sale | 2 | 2 | 0.4 | 3 | 36.2 |
| TOTAL LOANS OUTSTANDING | 2,191 | 2,248 | 2.6 | 2,358 | 4.9 |
| Unsecured Credit Card Loans | 65 | 70 | 6.6 | 77 | 10.5 |
| All Other Unsecured Loans | 73 | 79 | 7.5 | 87 | 9.8 |
| New Vehicle Loans | 334 | 322 | 3.8- | 322 | 0.1 |
| Used Vehicle Loans | 874 | 892 | 2.0 | 954 | 7.0 |
| First Mortgage Real Estate Loans/LOC | 476 | 493 | 3.7 | 511 | 3.7 |
| Other Real Estate Loans/LOC | 237 | 241 | 1.6 | 250 | 3.6 |
| Leases Receivable | 4 | 3 | 37.9- | 1 | 47.3- |
| All Other Loans/LOC | 126 | 150 | 18.4 | 155 | 3.8 |
| Allowance For Loan Losses | 17 | 19 | 12.7 | 20 | 4.7 |
| Foreclosed and Repossessed Assets | 5 | 7 | 25.7 | 7 | 5.8 |
| Land and Building | 72 | 72 | 0.2- | 76 | 6.0 |
| Other Fixed Assets | 14 | 17 | 19.0 | 17 | 1.8 |
| NCUSIF Capitalization Deposit | 24 | 25 | 3.7 | 26 | 4.8 |
| Other Assets | 35 | 37 | 4.5 | 38 | 2.6 |
| TOTAL ASSETS | 3,105 | 3,163 | 1.9 | 3,363 | 6.3 |
| LIABILITIES | | | | | |
| Total Borrowings | 122 | 54 | 55.3- | 69 | 27.2 |
| Accrued Dividends/Interest Payable | 4 | 5 | 40.5 | 5 | 9.3 |
| Acct Payable and Other Liabilities | 26 | 32 | 23.3 | 32 | 0.4 |
| Uninsured Secondary Capital | 0* | 0 | 100.0- | 0 | 0.0 |
| TOTAL LIABILITIES | 151 | 91 | 39.5- | 107 | 16.9 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 2,574 | 2,675 | 3.9 | 2,835 | 6.0 |
| Share Drafts | 340 | 377 | 11.0 | 376 | 0.3- |
| Regular Shares | 880 | 828 | 5.8- | 793 | 4.3- |
| Money Market Shares | 231 | 235 | 1.5 | 306 | 30.3 |
| Share Certificates/CDs | 786 | 910 | 15.8 | 1,014 | 11.4 |
| IRA/Keogh Accounts | 247 | 253 | 2.2 | 275 | 8.9 |
| All Other Shares | 84 | 65 | 22.0- | 63 | 3.9- |
| Non-Member Deposits | 6 | 6 | 0.7- | 8 | 32.0 |
| Regular Reserves | 97 | 98 | 0.8 | 98 | 0.2 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -3 | -2 | 41.8 | -0* | 86.1 |
| Other Reserves | 48 | 48 | 1.1 | 50 | 3.8 |
| Undivided Earnings | 237 | 252 | 6.1 | 273 | 8.5 |
| TOTAL EQUITY | 379 | 396 | 4.5 | 421 | 6.3 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 3,105 | 3,163 | 1.9 | 3,363 | 6.3 |

* Amount Less than + or - 1 Million

Kansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 116 | 115 | 0.9- | 110 | 4.3- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 136 | 152 | 12.0 | 169 | 11.1 |
| (Less) Interest Refund | 0* | 0* | 100.2 | 0* | 19.3- |
| Income from Investments | 25 | 30 | 18.5 | 36 | 19.3 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 161 | 182 | 12.9 | 205 | 12.5 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 48 | 64 | 33.6 | 81 | 27.2 |
| Interest on Deposits | 0 | 0 | 0.0 | 0* | 0.0 |
| Interest on Borrowed Money | 4 | 4 | 7.7 | 3 | 41.1- |
| TOTAL INTEREST EXPENSE | 52 | 68 | 31.7 | 84 | 23.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 14 | 14 | 5.5 | 13 | 9.8- |
| NET INTEREST INCOME AFTER PLL | 96 | 99 | 3.8 | 107 | 8.3 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 26 | 29 | 13.1 | 33 | 14.9 |
| Other Operating Income | 10 | 11 | 16.4 | 12 | 12.4 |
| Gain (Loss) on Investments | -0* | -0* | 602.0- | -0* | 99.9 |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 96.5- | -0* | 3.8- |
| Other Non-Oper Income (Expense) | 0* | -1 | 257.8- | -0* | 94.5 |
| TOTAL NON-INTEREST INCOME | 36 | 39 | 8.0 | 46 | 18.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 58 | 61 | 5.0 | 64 | 5.0 |
| Travel and Conference Expense | 1 | 1 | 8.9 | 2 | 11.1 |
| Office Occupancy Expense | 7 | 8 | 8.0 | 8 | 4.2 |
| Office Operations Expense | 22 | 24 | 8.2 | 26 | 7.6 |
| Educational & Promotional Expense | 4 | 4 | 2.6 | 5 | 19.0 |
| Loan Servicing Expense | 6 | 6 | 9.1 | 7 | 21.1 |
| Professional and Outside Services | 9 | 10 | 13.6 | 11 | 4.3 |
| Member Insurance | 2 | 2 | 5.6- | 1 | 19.0- |
| Operating Fees | 0* | 1 | 3.5 | 1 | 4.6 |
| Miscellaneous Operating Expenses | 4 | 4 | 6.5 | 4 | 11.8 |
| TOTAL NON-INTEREST EXPENSE | 114 | 121 | 6.5 | 129 | 6.7 |
| NET INCOME | 18 | 17 | 5.0- | 24 | 42.4 |
| Transfer to Regular Reserve | 1 | 0* | 34.4- | 0* | 53.4- |

* Amount Less than + or - 1 Million

Kentucky
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 105 | 97 | 7.6- | 95 | 2.1- |
| Cash & Equivalents | 345 | 352 | 2.1 | 432 | 22.8 |
| TOTAL INVESTMENTS | 825 | 815 | 1.2- | 869 | 6.7 |
| U.S. Government Obligations | 2 | 0* | 94.2- | 0* | 51.6- |
| Federal Agency Securities | 343 | 289 | 15.7- | 198 | 31.5- |
| Mutual Fund & Common Trusts | 4 | 7 | 75.4 | 4 | 41.9- |
| MCSD and PIC at Corporate CU | 26 | 26 | 0.8- | 28 | 6.9 |
| All Other Corporate Credit Union | 221 | 294 | 32.8 | 410 | 39.6 |
| Commercial Banks, S&Ls | 207 | 167 | 19.3- | 193 | 15.4 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 10 | 12 | 15.5 | 14 | 16.5 |
| All Other Investments | 11 | 12 | 6.2 | 14 | 16.0 |
| Loans Held for Sale | 1 | 2 | 26.2 | 0* | 47.1- |
| TOTAL LOANS OUTSTANDING | 2,836 | 3,002 | 5.9 | 3,212 | 7.0 |
| Unsecured Credit Card Loans | 123 | 128 | 4.0 | 141 | 10.1 |
| All Other Unsecured Loans | 213 | 225 | 5.6 | 238 | 5.9 |
| New Vehicle Loans | 427 | 450 | 5.5 | 449 | 0.3- |
| Used Vehicle Loans | 685 | 693 | 1.1 | 710 | 2.5 |
| First Mortgage Real Estate Loans/LOC | 826 | 921 | 11.4 | 1,058 | 14.9 |
| Other Real Estate Loans/LOC | 451 | 475 | 5.4 | 500 | 5.3 |
| Leases Receivable | 3 | 3 | 11.0- | 3 | 9.2- |
| All Other Loans/LOC | 107 | 106 | 0.3- | 113 | 5.9 |
| Allowance For Loan Losses | 21 | 22 | 1.4 | 22 | 2.2 |
| Foreclosed and Repossessed Assets | 2 | 3 | 69.8 | 2 | 25.2- |
| Land and Building | 79 | 88 | 11.3 | 98 | 11.0 |
| Other Fixed Assets | 23 | 22 | 4.9- | 24 | 9.4 |
| NCUSIF Capitalization Deposit | 34 | 35 | 3.1 | 36 | 5.3 |
| Other Assets | 59 | 69 | 16.2 | 64 | 6.3- |
| TOTAL ASSETS | 4,183 | 4,366 | 4.4 | 4,718 | 8.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 40 | 57 | 43.2 | 34 | 41.0- |
| Accrued Dividends/Interest Payable | 8 | 11 | 51.2 | 14 | 21.0 |
| Acct Payable and Other Liabilities | 21 | 23 | 11.4 | 28 | 21.2 |
| Uninsured Secondary Capital | 0* | 0* | 14.2- | 0* | 27.6 |
| TOTAL LIABILITIES | 69 | 92 | 33.8 | 76 | 17.2- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 3,548 | 3,665 | 3.3 | 3,991 | 8.9 |
| Share Drafts | 430 | 440 | 2.3 | 437 | 0.6- |
| Regular Shares | 1,655 | 1,516 | 8.4- | 1,434 | 5.4- |
| Money Market Shares | 163 | 189 | 15.8 | 255 | 35.1 |
| Share Certificates/CDs | 895 | 1,096 | 22.5 | 1,402 | 27.8 |
| IRA/Keogh Accounts | 351 | 368 | 4.8 | 407 | 10.6 |
| All Other Shares | 44 | 41 | 6.6- | 37 | 9.0- |
| Non-Member Deposits | 10 | 15 | 45.2 | 18 | 20.4 |
| Regular Reserves | 110 | 110 | 0.3- | 110 | 0.4 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -3 | -0* | 82.7 | -1 | 84.3- |
| Other Reserves | 0* | 0* | 37.1- | 0* | 22.8- |
| Undivided Earnings | 459 | 500 | 8.9 | 542 | 8.5 |
| TOTAL EQUITY | 566 | 609 | 7.6 | 652 | 6.9 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 4,183 | 4,366 | 4.4 | 4,718 | 8.1 |

* Amount Less than + or - 1 Million

Kentucky
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 105 | 97 | 7.6- | 95 | 2.1- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 181 | 198 | 9.2 | 221 | 11.5 |
| (Less) Interest Refund | 0* | 0* | 11.4 | 0* | 38.5- |
| Income from Investments | 34 | 47 | 38.3 | 58 | 23.1 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 215 | 245 | 13.8 | 278 | 13.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 68 | 95 | 40.4 | 121 | 27.2 |
| Interest on Deposits | 0* | 0* | 47.0 | 0* | 20.7- |
| Interest on Borrowed Money | 2 | 2 | 29.6 | 2 | 18.4- |
| TOTAL INTEREST EXPENSE | 70 | 98 | 40.2 | 123 | 25.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 19 | 15 | 20.3- | 14 | 8.9- |
| NET INTEREST INCOME AFTER PLL | 126 | 132 | 4.3 | 141 | 7.3 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 47 | 52 | 12.1 | 54 | 3.9 |
| Other Operating Income | 17 | 18 | 10.0 | 21 | 13.1 |
| Gain (Loss) on Investments | -0* | -0* | 91.8- | -0* | 91.9 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 169.6 | 0* | 59.3- |
| Other Non-Oper Income (Expense) | 1 | 0* | 97.6- | 0* | 53.6- |
| TOTAL NON-INTEREST INCOME | 64 | 71 | 9.9 | 75 | 6.0 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 79 | 82 | 4.4 | 89 | 8.4 |
| Travel and Conference Expense | 2 | 3 | 4.8 | 3 | 13.6 |
| Office Occupancy Expense | 9 | 10 | 2.3 | 11 | 19.0 |
| Office Operations Expense | 32 | 31 | 0.7- | 35 | 9.9 |
| Educational & Promotional Expense | 6 | 6 | 0.6- | 6 | 14.9 |
| Loan Servicing Expense | 8 | 7 | 3.2- | 8 | 4.4 |
| Professional and Outside Services | 13 | 15 | 8.9 | 14 | 6.4- |
| Member Insurance | 0* | 0* | 5.0- | 0* | 5.8 |
| Operating Fees | 0* | 0* | 1.7- | 0* | 12.4 |
| Miscellaneous Operating Expenses | 3 | 3 | 5.2- | 4 | 18.7 |
| TOTAL NON-INTEREST EXPENSE | 154 | 158 | 2.8 | 172 | 8.3 |
| NET INCOME | 37 | 44 | 20.4 | 45 | 1.4 |
| Transfer to Regular Reserve | 0* | 0* | 24.3- | 1 | 230.8 |

* Amount Less than + or - 1 Million

Louisiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 249 | 242 | 2.8- | 236 | 2.5- |
| Cash & Equivalents | 804 | 600 | 25.4- | 679 | 13.3 |
| TOTAL INVESTMENTS | 1,737 | 1,526 | 12.2- | 1,487 | 2.6- |
| U.S. Government Obligations | 30 | 21 | 29.8- | 38 | 76.2 |
| Federal Agency Securities | 716 | 605 | 15.5- | 449 | 25.8- |
| Mutual Fund & Common Trusts | 24 | 11 | 53.0- | 11 | 4.1- |
| MCSD and PIC at Corporate CU | 53 | 56 | 5.8 | 56 | 0.1- |
| All Other Corporate Credit Union | 248 | 234 | 5.6- | 348 | 49.0 |
| Commercial Banks, S&Ls | 624 | 532 | 14.8- | 515 | 3.2- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 21 | 23 | 6.1 | 33 | 47.0 |
| All Other Investments | 21 | 16 | 24.9- | 14 | 14.3- |
| Loans Held for Sale | 14 | 14 | 4.2- | 12 | 12.2- |
| TOTAL LOANS OUTSTANDING | 3,715 | 4,004 | 7.8 | 4,231 | 5.7 |
| Unsecured Credit Card Loans | 199 | 212 | 6.5 | 237 | 11.8 |
| All Other Unsecured Loans | 406 | 392 | 3.5- | 429 | 9.4 |
| New Vehicle Loans | 1,163 | 1,314 | 13.0 | 1,307 | 0.5- |
| Used Vehicle Loans | 701 | 725 | 3.5 | 742 | 2.4 |
| First Mortgage Real Estate Loans/LOC | 716 | 793 | 10.8 | 908 | 14.5 |
| Other Real Estate Loans/LOC | 227 | 233 | 2.5 | 252 | 8.1 |
| Leases Receivable | 0* | 0* | 823.0 | 0* | 100.0- |
| All Other Loans/LOC | 303 | 335 | 10.7 | 356 | 6.2 |
| Allowance For Loan Losses | 42 | 39 | 7.4- | 37 | 5.9- |
| Foreclosed and Repossessed Assets | 3 | 3 | 11.9- | 3 | 8.0- |
| Land and Building | 129 | 159 | 23.5 | 176 | 10.6 |
| Other Fixed Assets | 35 | 38 | 10.1 | 40 | 4.5 |
| NCUSIF Capitalization Deposit | 48 | 54 | 12.2 | 54 | 0.2 |
| Other Assets | 80 | 74 | 7.7- | 76 | 2.6 |
| TOTAL ASSETS | 6,524 | 6,433 | 1.4- | 6,721 | 4.5 |
| LIABILITIES | | | | | |
| Total Borrowings | 8 | 18 | 131.5 | 10 | 44.5- |
| Accrued Dividends/Interest Payable | 5 | 5 | 6.1 | 7 | 22.8 |
| Acct Payable and Other Liabilities | 43 | 34 | 21.6- | 32 | 5.0- |
| Uninsured Secondary Capital | 0 | 0* | 0.0 | 0* | 14.3- |
| TOTAL LIABILITIES | 56 | 57 | 2.7 | 49 | 14.8- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 5,681 | 5,526 | 2.7- | 5,767 | 4.4 |
| Share Drafts | 759 | 691 | 9.0- | 699 | 1.2 |
| Regular Shares | 2,922 | 2,626 | 10.1- | 2,519 | 4.1- |
| Money Market Shares | 456 | 420 | 8.0- | 458 | 9.2 |
| Share Certificates/CDs | 1,112 | 1,366 | 22.8 | 1,635 | 19.7 |
| IRA/Keogh Accounts | 364 | 377 | 3.5 | 411 | 9.0 |
| All Other Shares | 55 | 39 | 29.0- | 36 | 8.0- |
| Non-Member Deposits | 14 | 8 | 45.3- | 9 | 21.8 |
| Regular Reserves | 225 | 228 | 1.1 | 238 | 4.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -7 | -4 | 34.4 | -7 | 57.3- |
| Other Reserves | 40 | 42 | 4.2 | 45 | 6.2 |
| Undivided Earnings | 528 | 584 | 10.7 | 629 | 7.6 |
| TOTAL EQUITY | 787 | 850 | 8.0 | 905 | 6.5 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 6,524 | 6,433 | 1.4- | 6,721 | 4.5 |

* Amount Less than + or - 1 Million

Louisiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 249 | 242 | 2.8- | 236 | 2.5- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 254 | 275 | 8.2 | 299 | 8.9 |
| (Less) Interest Refund | 0* | 0* | 350.7 | 0* | 67.2- |
| Income from Investments | 63 | 95 | 50.5 | 98 | 2.8 |
| Trading Profits and Losses | 0* | 0* | 67.5 | -0* | 1,265.6- |
| TOTAL INTEREST INCOME | 317 | 369 | 16.4 | 397 | 7.5 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 88 | 116 | 31.2 | 143 | 22.9 |
| Interest on Deposits | 2 | 4 | 52.3 | 6 | 54.6 |
| Interest on Borrowed Money | 0* | 1 | 129.7 | 0* | 82.5- |
| TOTAL INTEREST EXPENSE | 91 | 121 | 32.3 | 148 | 23.0 |
| PROVISION FOR LOAN & LEASE LOSSES | 45 | 19 | 56.6- | 20 | 3.0 |
| NET INTEREST INCOME AFTER PLL | 181 | 229 | 26.5 | 228 | 0.3- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 70 | 75 | 7.4 | 86 | 15.0 |
| Other Operating Income | 23 | 27 | 17.5 | 30 | 9.4 |
| Gain (Loss) on Investments | -0* | -0* | 89.0 | -0* | 24.3 |
| Gain (Loss) on Disp of Fixed Assets | 2 | 0* | 81.1- | 1 | 263.6 |
| Other Non-Oper Income (Expense) | 2 | 2 | 18.0- | 2 | 22.2 |
| TOTAL NON-INTEREST INCOME | 97 | 104 | 8.0 | 120 | 14.6 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 124 | 133 | 7.5 | 143 | 7.6 |
| Travel and Conference Expense | 4 | 4 | 17.5 | 5 | 10.7 |
| Office Occupancy Expense | 14 | 16 | 12.7 | 18 | 13.3 |
| Office Operations Expense | 56 | 61 | 8.3 | 66 | 8.4 |
| Educational & Promotional Expense | 6 | 8 | 18.4 | 8 | 12.4 |
| Loan Servicing Expense | 11 | 13 | 11.5 | 13 | 1.3 |
| Professional and Outside Services | 21 | 22 | 3.2 | 24 | 12.2 |
| Member Insurance | 4 | 4 | 6.4- | 4 | 8.5- |
| Operating Fees | 1 | 2 | 8.0 | 2 | 0.9- |
| Miscellaneous Operating Expenses | 8 | 8 | 7.0 | 8 | 2.0- |
| TOTAL NON-INTEREST EXPENSE | 250 | 270 | 8.0 | 291 | 7.8 |
| NET INCOME | 28 | 64 | 128.2 | 57 | 10.3- |
| Transfer to Regular Reserve | 4 | 8 | 88.4 | 10 | 25.3 |

* Amount Less than + or - 1 Million

Maine
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 74 | 72 | 2.7- | 69 | 4.2- |
| Cash & Equivalents | 259 | 302 | 16.6 | 321 | 6.3 |
| TOTAL INVESTMENTS | 612 | 599 | 2.2- | 684 | 14.2 |
| U.S. Government Obligations | 3 | 2 | 39.0- | 3 | 44.8 |
| Federal Agency Securities | 168 | 149 | 11.1- | 183 | 22.2 |
| Mutual Fund & Common Trusts | 0* | 0* | 10.7 | 0* | 76.9- |
| MCSD and PIC at Corporate CU | 19 | 19 | 2.0 | 19 | 1.8 |
| All Other Corporate Credit Union | 117 | 144 | 23.3 | 201 | 39.8 |
| Commercial Banks, S&Ls | 266 | 244 | 8.2- | 246 | 1.0 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 12 | 13 | 4.7 | 13 | 2.4- |
| All Other Investments | 28 | 28 | 0.6 | 19 | 33.0- |
| Loans Held for Sale | 2 | 4 | 106.6 | 0* | 75.4- |
| TOTAL LOANS OUTSTANDING | 2,970 | 3,076 | 3.6 | 3,205 | 4.2 |
| Unsecured Credit Card Loans | 82 | 87 | 6.0 | 84 | 3.2- |
| All Other Unsecured Loans | 105 | 111 | 5.4 | 118 | 6.6 |
| New Vehicle Loans | 315 | 323 | 2.6 | 335 | 3.7 |
| Used Vehicle Loans | 556 | 547 | 1.6- | 549 | 0.5 |
| First Mortgage Real Estate Loans/LOC | 1,049 | 1,095 | 4.4 | 1,206 | 10.1 |
| Other Real Estate Loans/LOC | 611 | 668 | 9.3 | 690 | 3.3 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 253 | 246 | 2.5- | 223 | 9.6- |
| Allowance For Loan Losses | 12 | 12 | 0.3- | 12 | 2.5 |
| Foreclosed and Repossessed Assets | 1 | 1 | 4.3- | 2 | 25.8 |
| Land and Building | 89 | 102 | 13.6 | 115 | 12.8 |
| Other Fixed Assets | 15 | 17 | 15.6 | 19 | 14.0 |
| NCUSIF Capitalization Deposit | 32 | 32 | 2.3 | 34 | 6.0 |
| Other Assets | 49 | 55 | 13.4 | 63 | 13.7 |
| TOTAL ASSETS | 4,018 | 4,177 | 4.0 | 4,431 | 6.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 177 | 173 | 2.3- | 175 | 0.9 |
| Accrued Dividends/Interest Payable | 0* | 0* | 5.3 | 0* | 85.1- |
| Acct Payable and Other Liabilities | 23 | 28 | 19.6 | 26 | 6.5- |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 201 | 201 | 0.2 | 201 | 0.4- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 3,379 | 3,502 | 3.6 | 3,731 | 6.5 |
| Share Drafts | 473 | 482 | 1.9 | 475 | 1.4- |
| Regular Shares | 1,094 | 984 | 10.0- | 937 | 4.8- |
| Money Market Shares | 496 | 458 | 7.6- | 474 | 3.5 |
| Share Certificates/CDs | 932 | 1,146 | 22.9 | 1,371 | 19.6 |
| IRA/Keogh Accounts | 320 | 356 | 11.3 | 408 | 14.6 |
| All Other Shares | 41 | 46 | 11.7 | 45 | 1.1- |
| Non-Member Deposits | 23 | 29 | 27.2 | 19 | 34.0- |
| Regular Reserves | 139 | 142 | 2.4 | 147 | 3.7 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -3 | -1 | 56.0 | -3 | 147.8- |
| Other Reserves | 5 | 6 | 26.0 | 4 | 24.9- |
| Undivided Earnings | 298 | 327 | 9.9 | 351 | 7.4 |
| TOTAL EQUITY | 438 | 473 | 8.1 | 500 | 5.5 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 4,018 | 4,177 | 4.0 | 4,431 | 6.1 |

* Amount Less than + or - 1 Million

Maine
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 74 | 72 | 2.7- | 69 | 4.2- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 184 | 207 | 12.5 | 223 | 7.6 |
| (Less) Interest Refund | 0* | 0* | 43.8- | 0* | 331.9 |
| Income from Investments | 26 | 34 | 32.0 | 44 | 29.9 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 209 | 241 | 15.0 | 267 | 10.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 56 | 77 | 37.9 | 101 | 31.1 |
| Interest on Deposits | 0* | 0* | 43.0 | 0* | 83.9- |
| Interest on Borrowed Money | 6 | 7 | 23.0 | 8 | 4.3 |
| TOTAL INTEREST EXPENSE | 62 | 85 | 36.6 | 108 | 27.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 8 | 7 | 7.0- | 10 | 35.2 |
| NET INTEREST INCOME AFTER PLL | 139 | 149 | 6.6 | 148 | 0.2- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 24 | 29 | 21.0 | 33 | 12.9 |
| Other Operating Income | 17 | 18 | 5.5 | 20 | 11.2 |
| Gain (Loss) on Investments | 0* | 0* | 23.3 | 0* | 13.4- |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 52.6- | -0* | 136.5- |
| Other Non-Oper Income (Expense) | 1 | 0* | 98.6- | 0* | 4,559.5 |
| TOTAL NON-INTEREST INCOME | 42 | 47 | 11.5 | 53 | 13.0 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 74 | 80 | 9.1 | 86 | 7.2 |
| Travel and Conference Expense | 2 | 3 | 15.9 | 3 | 7.1- |
| Office Occupancy Expense | 11 | 12 | 9.4 | 13 | 10.4 |
| Office Operations Expense | 30 | 31 | 4.5 | 33 | 6.8 |
| Educational & Promotional Expense | 5 | 6 | 23.2 | 7 | 12.3 |
| Loan Servicing Expense | 8 | 9 | 6.3 | 9 | 5.0 |
| Professional and Outside Services | 15 | 16 | 9.9 | 17 | 5.6 |
| Member Insurance | 1 | 1 | 20.5- | 1 | 4.1- |
| Operating Fees | 0* | 0* | 1.0 | 0* | 3.9 |
| Miscellaneous Operating Expenses | 3 | 3 | 2.2 | 3 | 5.3- |
| TOTAL NON-INTEREST EXPENSE | 150 | 162 | 8.2 | 173 | 6.7 |
| NET INCOME | 32 | 34 | 5.6 | 29 | 15.0- |
| Transfer to Regular Reserve | 2 | 2 | 5.5 | 3 | 35.2 |

* Amount Less than + or - 1 Million

Maryland
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 115 | 113 | 1.7- | 112 | 0.9- |
| Cash & Equivalents | 764 | 906 | 18.6 | 1,036 | 14.4 |
| TOTAL INVESTMENTS | 3,689 | 3,012 | 18.4- | 2,878 | 4.4- |
| U.S. Government Obligations | 11 | 9 | 19.3- | 3 | 63.7- |
| Federal Agency Securities | 2,887 | 2,225 | 22.9- | 2,025 | 9.0- |
| Mutual Fund & Common Trusts | 126 | 129 | 2.3 | 151 | 16.3 |
| MCSD and PIC at Corporate CU | 27 | 28 | 5.5 | 30 | 7.9 |
| All Other Corporate Credit Union | 79 | 107 | 35.4 | 146 | 36.9 |
| Commercial Banks, S&Ls | 220 | 199 | 9.8- | 181 | 9.3- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 20 | 19 | 5.8- | 17 | 11.4- |
| All Other Investments | 318 | 49 | 84.7- | 53 | 8.1 |
| Loans Held for Sale | 4 | 22 | 438.3 | 7 | 68.0- |
| TOTAL LOANS OUTSTANDING | 8,375 | 9,189 | 9.7 | 9,863 | 7.3 |
| Unsecured Credit Card Loans | 586 | 670 | 14.3 | 762 | 13.8 |
| All Other Unsecured Loans | 554 | 581 | 4.9 | 649 | 11.6 |
| New Vehicle Loans | 1,541 | 1,710 | 11.0 | 1,776 | 3.8 |
| Used Vehicle Loans | 1,235 | 1,368 | 10.8 | 1,430 | 4.5 |
| First Mortgage Real Estate Loans/LOC | 2,758 | 2,911 | 5.5 | 3,171 | 8.9 |
| Other Real Estate Loans/LOC | 1,530 | 1,779 | 16.3 | 1,930 | 8.5 |
| Leases Receivable | 0* | 0* | 5,267.7 | 0* | 100.0- |
| All Other Loans/LOC | 171 | 169 | 1.4- | 144 | 14.4- |
| Allowance For Loan Losses | 47 | 49 | 5.4 | 55 | 11.4 |
| Foreclosed and Repossessed Assets | 0* | 0* | 14.7 | 2 | 100.5 |
| Land and Building | 172 | 183 | 6.2 | 203 | 11.1 |
| Other Fixed Assets | 60 | 67 | 10.7 | 79 | 19.5 |
| NCUSIF Capitalization Deposit | 105 | 106 | 0.3 | 112 | 5.8 |
| Other Assets | 202 | 238 | 17.8 | 241 | 1.3 |
| TOTAL ASSETS | 13,325 | 13,673 | 2.6 | 14,367 | 5.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 238 | 324 | 36.5 | 377 | 16.4 |
| Accrued Dividends/Interest Payable | 15 | 24 | 55.3 | 26 | 8.4 |
| Acct Payable and Other Liabilities | 94 | 99 | 5.5 | 115 | 16.4 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 347 | 447 | 28.9 | 518 | 16.0 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 11,465 | 11,571 | 0.9 | 12,057 | 4.2 |
| Share Drafts | 1,613 | 1,704 | 5.7 | 1,496 | 12.2- |
| Regular Shares | 5,309 | 4,628 | 12.8- | 4,436 | 4.2- |
| Money Market Shares | 1,524 | 1,447 | 5.1- | 1,599 | 10.5 |
| Share Certificates/CDs | 1,921 | 2,659 | 38.4 | 3,352 | 26.0 |
| IRA/Keogh Accounts | 881 | 957 | 8.7 | 1,019 | 6.5 |
| All Other Shares | 195 | 166 | 15.0- | 147 | 11.6- |
| Non-Member Deposits | 21 | 9 | 56.6- | 8 | 11.9- |
| Regular Reserves | 360 | 374 | 4.1 | 392 | 4.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -44 | -32 | 27.9 | -14 | 57.2 |
| Other Reserves | 84 | 64 | 23.8- | 70 | 8.4 |
| Undivided Earnings | 1,114 | 1,249 | 12.1 | 1,344 | 7.6 |
| TOTAL EQUITY | 1,514 | 1,656 | 9.4 | 1,792 | 8.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 13,325 | 13,673 | 2.6 | 14,367 | 5.1 |

* Amount Less than + or - 1 Million

Maryland
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 115 | 113 | 1.7- | 112 | 0.9- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 488 | 568 | 16.4 | 633 | 11.3 |
| (Less) Interest Refund | 2 | 2 | 24.2 | 1 | 43.3- |
| Income from Investments | 158 | 163 | 3.1 | 182 | 11.6 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0* | 0.0 |
| TOTAL INTEREST INCOME | 644 | 729 | 13.1 | 813 | 11.6 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 149 | 201 | 34.8 | 249 | 24.4 |
| Interest on Deposits | 24 | 40 | 70.8 | 63 | 55.4 |
| Interest on Borrowed Money | 8 | 14 | 81.6 | 15 | 11.4 |
| TOTAL INTEREST EXPENSE | 180 | 255 | 41.4 | 327 | 28.6 |
| PROVISION FOR LOAN & LEASE LOSSES | 29 | 23 | 21.0- | 37 | 60.9 |
| NET INTEREST INCOME AFTER PLL | 435 | 451 | 3.7 | 449 | 0.5- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 119 | 130 | 10.0 | 138 | 5.5 |
| Other Operating Income | 49 | 54 | 10.1 | 59 | 7.9 |
| Gain (Loss) on Investments | 0* | -0* | 3,225.3- | -0* | 62.0 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 40.8- | 5 | 1,593.9 |
| Other Non-Oper Income (Expense) | 0* | 2 | 172.1 | 1 | 19.9- |
| TOTAL NON-INTEREST INCOME | 169 | 186 | 10.2 | 202 | 8.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 232 | 252 | 8.6 | 272 | 7.9 |
| Travel and Conference Expense | 6 | 7 | 15.1 | 7 | 4.6 |
| Office Occupancy Expense | 27 | 30 | 13.4 | 34 | 13.4 |
| Office Operations Expense | 99 | 106 | 6.8 | 111 | 5.4 |
| Educational & Promotional Expense | 16 | 19 | 20.2 | 19 | 1.7- |
| Loan Servicing Expense | 23 | 24 | 2.5 | 25 | 5.0 |
| Professional and Outside Services | 36 | 40 | 11.9 | 44 | 10.5 |
| Member Insurance | 2 | 2 | 1.3- | 2 | 9.7- |
| Operating Fees | 2 | 2 | 1.1 | 2 | 2.8 |
| Miscellaneous Operating Expenses | 11 | 14 | 31.0 | 14 | 3.0 |
| TOTAL NON-INTEREST EXPENSE | 454 | 496 | 9.4 | 532 | 7.1 |
| NET INCOME | 150 | 141 | 6.1- | 120 | 15.2- |
| Transfer to Regular Reserve | 6 | 7 | 11.3 | 7 | 3.7- |

* Amount Less than + or - 1 Million

Massachusetts
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 246 | 235 | 4.5- | 229 | 2.6- |
| Cash & Equivalents | 1,102 | 1,356 | 23.0 | 1,374 | 1.3 |
| TOTAL INVESTMENTS | 4,746 | 4,202 | 11.5- | 4,268 | 1.6 |
| U.S. Government Obligations | 245 | 33 | 86.4- | 26 | 22.3- |
| Federal Agency Securities | 3,202 | 2,750 | 14.1- | 2,425 | 11.8- |
| Mutual Fund & Common Trusts | 9 | 5 | 43.7- | 5 | 11.4- |
| MCSD and PIC at Corporate CU | 67 | 70 | 5.3 | 71 | 0.5 |
| All Other Corporate Credit Union | 539 | 689 | 27.8 | 971 | 41.0 |
| Commercial Banks, S&Ls | 486 | 361 | 25.7- | 401 | 11.1 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 20 | 21 | 9.1 | 51 | 137.6 |
| All Other Investments | 178 | 134 | 24.5- | 154 | 14.6 |
| Loans Held for Sale | 11 | 20 | 85.7 | 19 | 4.6- |
| TOTAL LOANS OUTSTANDING | 16,209 | 17,366 | 7.1 | 18,208 | 4.8 |
| Unsecured Credit Card Loans | 608 | 654 | 7.6 | 712 | 9.0 |
| All Other Unsecured Loans | 541 | 572 | 5.6 | 587 | 2.7 |
| New Vehicle Loans | 1,591 | 1,648 | 3.6 | 1,556 | 5.6- |
| Used Vehicle Loans | 2,143 | 2,206 | 2.9 | 2,179 | 1.2- |
| First Mortgage Real Estate Loans/LOC | 7,611 | 8,066 | 6.0 | 8,760 | 8.6 |
| Other Real Estate Loans/LOC | 3,423 | 3,893 | 13.7 | 4,042 | 3.8 |
| Leases Receivable | 3 | 5 | 75.4 | 14 | 180.6 |
| All Other Loans/LOC | 290 | 323 | 11.3 | 357 | 10.6 |
| Allowance For Loan Losses | 83 | 90 | 8.3 | 105 | 16.7 |
| Foreclosed and Repossessed Assets | 6 | 8 | 44.1 | 17 | 105.0 |
| Land and Building | 268 | 286 | 6.7 | 314 | 10.0 |
| Other Fixed Assets | 74 | 91 | 22.7 | 109 | 19.6 |
| NCUSIF Capitalization Deposit | 167 | 172 | 3.2 | 179 | 3.6 |
| Other Assets | 218 | 243 | 11.3 | 239 | 1.7- |
| TOTAL ASSETS | 22,718 | 23,655 | 4.1 | 24,621 | 4.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 1,222 | 1,083 | 11.4- | 1,550 | 43.1 |
| Accrued Dividends/Interest Payable | 3 | 6 | 116.0 | 7 | 18.3 |
| Acct Payable and Other Liabilities | 122 | 131 | 7.7 | 147 | 12.4 |
| Uninsured Secondary Capital | 0* | 0* | 11.1- | 0* | 12.5- |
| TOTAL LIABILITIES | 1,347 | 1,220 | 9.4- | 1,704 | 39.7 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 18,857 | 19,767 | 4.8 | 20,136 | 1.9 |
| Share Drafts | 2,292 | 1,779 | 22.4- | 1,762 | 1.0- |
| Regular Shares | 5,053 | 4,930 | 2.4- | 4,729 | 4.1- |
| Money Market Shares | 2,670 | 2,603 | 2.5- | 2,781 | 6.8 |
| Share Certificates/CDs | 6,690 | 8,166 | 22.1 | 8,477 | 3.8 |
| IRA/Keogh Accounts | 1,866 | 2,005 | 7.4 | 2,105 | 5.0 |
| All Other Shares | 255 | 252 | 1.1- | 266 | 5.6 |
| Non-Member Deposits | 31 | 32 | 3.5 | 16 | 48.3- |
| Regular Reserves | 480 | 495 | 3.1 | 515 | 4.1 |
| APPR. For Non-Conf. Invest. | 0* | 0* | 6.5- | 0* | 2.8- |
| Accum. Unrealized G/L on A-F-S | -25 | -5 | 78.5 | 8 | 245.1 |
| Other Reserves | 4 | 3 | 6.4- | 3 | 2.5- |
| Undivided Earnings | 2,055 | 2,175 | 5.8 | 2,254 | 3.6 |
| TOTAL EQUITY | 2,514 | 2,668 | 6.1 | 2,781 | 4.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 22,718 | 23,655 | 4.1 | 24,621 | 4.1 |

* Amount Less than + or - 1 Million

Massachusetts
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Number of Credit Unions | 246 | 235 | 4.5- | 229 | 2.6- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 878 | 1,041 | 18.7 | 1,146 | 10.1 |
| (Less) Interest Refund | 0* | 0* | 32.4 | 0* | 65.2 |
| Income from Investments | 189 | 206 | 9.0 | 243 | 17.6 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0* | 0.0 |
| TOTAL INTEREST INCOME | 1,066 | 1,247 | 17.0 | 1,388 | 11.3 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 300 | 427 | 42.3 | 531 | 24.4 |
| Interest on Deposits | 53 | 83 | 55.7 | 103 | 24.8 |
| Interest on Borrowed Money | 36 | 52 | 45.3 | 53 | 1.5 |
| TOTAL INTEREST EXPENSE | 389 | 562 | 44.4 | 687 | 22.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 53 | 62 | 16.7 | 83 | 34.8 |
| NET INTEREST INCOME AFTER PLL | 625 | 624 | 0.1- | 618 | 0.9- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 92 | 104 | 13.3 | 114 | 9.8 |
| Other Operating Income | 42 | 48 | 13.2 | 51 | 6.0 |
| Gain (Loss) on Investments | -0* | -2 | 227.1- | 2 | 183.0 |
| Gain (Loss) on Disp of Fixed Assets | 0* | -0* | 238.3- | -0* | 31.5 |
| Other Non-Oper Income (Expense) | 2 | 1 | 24.6- | 0* | 60.5- |
| TOTAL NON-INTEREST INCOME | 136 | 151 | 10.7 | 167 | 10.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 307 | 325 | 5.7 | 352 | 8.2 |
| Travel and Conference Expense | 8 | 9 | 4.0 | 8 | 5.7- |
| Office Occupancy Expense | 45 | 48 | 7.1 | 53 | 9.0 |
| Office Operations Expense | 104 | 106 | 2.2 | 113 | 6.0 |
| Educational & Promotional Expense | 26 | 29 | 13.5 | 29 | 1.0- |
| Loan Servicing Expense | 25 | 26 | 4.7 | 29 | 9.2 |
| Professional and Outside Services | 59 | 63 | 7.1 | 66 | 4.7 |
| Member Insurance | 4 | 3 | 19.8- | 3 | 0.0- |
| Operating Fees | 3 | 3 | 3.0 | 3 | 1.7- |
| Miscellaneous Operating Expenses | 19 | 19 | 0.2 | 23 | 24.3 |
| TOTAL NON-INTEREST EXPENSE | 601 | 632 | 5.3 | 679 | 7.4 |
| NET INCOME | 160 | 142 | 11.1- | 106 | 25.5- |
| Transfer to Regular Reserve | 13 | 17 | 29.8 | 18 | 7.7 |

* Amount Less than + or - 1 Million

Michigan
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 395 | 376 | 4.8- | 360 | 4.3- |
| Cash & Equivalents | 2,011 | 2,449 | 21.8 | 2,615 | 6.8 |
| TOTAL INVESTMENTS | 7,373 | 6,667 | 9.6- | 7,060 | 5.9 |
| U.S. Government Obligations | 85 | 64 | 25.2- | 18 | 72.4- |
| Federal Agency Securities | 3,819 | 3,422 | 10.4- | 3,190 | 6.8- |
| Mutual Fund & Common Trusts | 97 | 43 | 55.3- | 43 | 2.2- |
| MCSD and PIC at Corporate CU | 138 | 140 | 1.6 | 121 | 13.7- |
| All Other Corporate Credit Union | 531 | 807 | 51.9 | 1,250 | 54.9 |
| Commercial Banks, S&Ls | 1,267 | 904 | 28.7- | 904 | 0.1 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 79 | 79 | 0.0 | 99 | 24.6 |
| All Other Investments | 1,357 | 108 | 92.1- | 128 | 18.7 |
| Loans Held for Sale | 4 | 3 | 23.1- | 13 | 278.6 |
| TOTAL LOANS OUTSTANDING | 20,341 | 21,036 | 3.4 | 21,218 | 0.9 |
| Unsecured Credit Card Loans | 1,194 | 1,258 | 5.4 | 1,359 | 8.0 |
| All Other Unsecured Loans | 982 | 1,033 | 5.2 | 1,075 | 4.1 |
| New Vehicle Loans | 1,880 | 1,829 | 2.7- | 1,798 | 1.7- |
| Used Vehicle Loans | 3,423 | 3,252 | 5.0- | 3,171 | 2.5- |
| First Mortgage Real Estate Loans/LOC | 8,040 | 8,716 | 8.4 | 8,984 | 3.1 |
| Other Real Estate Loans/LOC | 3,237 | 3,384 | 4.5 | 3,369 | 0.4- |
| Leases Receivable | 256 | 171 | 33.4- | 131 | 22.9- |
| All Other Loans/LOC | 1,330 | 1,394 | 4.8 | 1,330 | 4.6- |
| Allowance For Loan Losses | 141 | 153 | 8.0 | 165 | 7.9 |
| Foreclosed and Repossessed Assets | 20 | 36 | 75.5 | 50 | 41.2 |
| Land and Building | 662 | 724 | 9.4 | 783 | 8.1 |
| Other Fixed Assets | 137 | 145 | 5.4 | 149 | 2.8 |
| NCUSIF Capitalization Deposit | 241 | 243 | 0.8 | 252 | 3.9 |
| Other Assets | 439 | 488 | 10.9 | 542 | 11.2 |
| TOTAL ASSETS | 31,088 | 31,639 | 1.8 | 32,518 | 2.8 |
| LIABILITIES | | | | | |
| Total Borrowings | 973 | 869 | 10.6- | 777 | 10.6- |
| Accrued Dividends/Interest Payable | 29 | 55 | 87.6 | 62 | 13.2 |
| Acct Payable and Other Liabilities | 260 | 300 | 15.3 | 294 | 2.1- |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 1,262 | 1,224 | 3.0- | 1,133 | 7.5- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 26,100 | 26,466 | 1.4 | 27,292 | 3.1 |
| Share Drafts | 3,682 | 3,500 | 4.9- | 3,488 | 0.3- |
| Regular Shares | 7,199 | 6,847 | 4.9- | 6,420 | 6.2- |
| Money Market Shares | 6,499 | 5,923 | 8.9- | 6,103 | 3.0 |
| Share Certificates/CDs | 6,297 | 7,685 | 22.0 | 8,666 | 12.8 |
| IRA/Keogh Accounts | 1,892 | 1,978 | 4.5 | 2,156 | 9.0 |
| All Other Shares | 394 | 381 | 3.2- | 328 | 13.9- |
| Non-Member Deposits | 137 | 152 | 11.0 | 130 | 14.0- |
| Regular Reserves | 831 | 827 | 0.4- | 824 | 0.4- |
| APPR. For Non-Conf. Invest. | 3 | 1 | 56.3- | 2 | 33.4 |
| Accum. Unrealized G/L on A-F-S | -64 | -33 | 47.7 | -4 | 87.9 |
| Other Reserves | 430 | 441 | 2.7 | 441 | 0.0- |
| Undivided Earnings | 2,526 | 2,713 | 7.4 | 2,830 | 4.3 |
| TOTAL EQUITY | 3,726 | 3,949 | 6.0 | 4,093 | 3.6 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 31,088 | 31,639 | 1.8 | 32,518 | 2.8 |

* Amount Less than + or - 1 Million

Michigan
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Number of Credit Unions | 395 | 376 | 4.8- | 360 | 4.3- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 1,242 | 1,375 | 10.7 | 1,430 | 4.0 |
| (Less) Interest Refund | 5 | 12 | 145.7 | 14 | 15.1 |
| Income from Investments | 318 | 359 | 12.8 | 438 | 22.0 |
| Trading Profits and Losses | 0* | 0* | 87.9 | 0* | 15.0- |
| TOTAL INTEREST INCOME | 1,556 | 1,722 | 10.7 | 1,854 | 7.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 262 | 361 | 37.5 | 414 | 14.7 |
| Interest on Deposits | 196 | 267 | 36.7 | 350 | 30.8 |
| Interest on Borrowed Money | 31 | 42 | 32.1 | 35 | 16.7- |
| TOTAL INTEREST EXPENSE | 490 | 670 | 36.8 | 798 | 19.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 133 | 122 | 8.5- | 145 | 19.2 |
| NET INTEREST INCOME AFTER PLL | 933 | 931 | 0.3- | 911 | 2.1- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 288 | 311 | 7.8 | 322 | 3.6 |
| Other Operating Income | 108 | 124 | 14.6 | 147 | 18.0 |
| Gain (Loss) on Investments | 3 | -1 | 144.5- | 0* | 169.8 |
| Gain (Loss) on Disp of Fixed Assets | 5 | 0* | 99.3- | -4 | 10,786.1- |
| Other Non-Oper Income (Expense) | 4 | 12 | 207.9 | 2 | 86.7- |
| TOTAL NON-INTEREST INCOME | 408 | 446 | 9.2 | 467 | 4.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 551 | 585 | 6.2 | 598 | 2.2 |
| Travel and Conference Expense | 16 | 17 | 6.5 | 17 | 0.4- |
| Office Occupancy Expense | 78 | 83 | 6.0 | 90 | 7.7 |
| Office Operations Expense | 233 | 246 | 5.4 | 253 | 3.2 |
| Educational & Promotional Expense | 46 | 48 | 3.7 | 48 | 0.5- |
| Loan Servicing Expense | 74 | 75 | 1.4 | 82 | 9.1 |
| Professional and Outside Services | 73 | 80 | 9.7 | 77 | 4.0- |
| Member Insurance | 4 | 4 | 11.1- | 4 | 8.0- |
| Operating Fees | 7 | 8 | 15.3 | 7 | 7.1- |
| Miscellaneous Operating Expenses | 28 | 28 | 0.9 | 28 | 0.2 |
| TOTAL NON-INTEREST EXPENSE | 1,111 | 1,175 | 5.7 | 1,204 | 2.5 |
| NET INCOME | 230 | 202 | 12.3- | 174 | 14.0- |
| Transfer to Regular Reserve | 7 | 6 | 13.2- | 8 | 38.6 |

* Amount Less than + or - 1 Million

Minnesota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 169 | 167 | 1.2- | 163 | 2.4- |
| Cash & Equivalents | 679 | 938 | 38.1 | 739 | 21.2- |
| TOTAL INVESTMENTS | 2,199 | 2,051 | 6.8- | 2,365 | 15.3 |
| U.S. Government Obligations | 12 | 18 | 48.0 | 12 | 35.2- |
| Federal Agency Securities | 1,329 | 1,200 | 9.7- | 1,187 | 1.1- |
| Mutual Fund & Common Trusts | 8 | 13 | 76.7 | 32 | 143.4 |
| MCSD and PIC at Corporate CU | 70 | 65 | 6.7- | 65 | 0.5- |
| All Other Corporate Credit Union | 306 | 396 | 29.4 | 572 | 44.5 |
| Commercial Banks, S&Ls | 313 | 212 | 32.1- | 294 | 38.4 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 30 | 31 | 2.1 | 50 | 59.8 |
| All Other Investments | 132 | 43 | 67.2- | 42 | 2.2- |
| Loans Held for Sale | 11 | 40 | 273.8 | 12 | 70.1- |
| TOTAL LOANS OUTSTANDING | 9,809 | 10,254 | 4.5 | 9,800 | 4.4- |
| Unsecured Credit Card Loans | 455 | 496 | 9.1 | 503 | 1.5 |
| All Other Unsecured Loans | 321 | 335 | 4.4 | 343 | 2.4 |
| New Vehicle Loans | 1,234 | 1,204 | 2.5- | 1,017 | 15.5- |
| Used Vehicle Loans | 1,802 | 1,833 | 1.7 | 1,810 | 1.2- |
| First Mortgage Real Estate Loans/LOC | 2,641 | 2,932 | 11.0 | 2,737 | 6.7- |
| Other Real Estate Loans/LOC | 2,607 | 2,784 | 6.8 | 2,719 | 2.3- |
| Leases Receivable | 4 | 4 | 10.5- | 3 | 23.8- |
| All Other Loans/LOC | 745 | 666 | 10.6- | 667 | 0.1 |
| Allowance For Loan Losses | 50 | 60 | 21.6 | 68 | 13.5 |
| Foreclosed and Repossessed Assets | 5 | 9 | 80.3 | 15 | 54.8 |
| Land and Building | 254 | 283 | 11.4 | 280 | 0.9- |
| Other Fixed Assets | 55 | 57 | 1.9 | 53 | 6.7- |
| NCUSIF Capitalization Deposit | 99 | 102 | 3.2 | 100 | 2.6- |
| Other Assets | 157 | 169 | 7.4 | 189 | 12.2 |
| TOTAL ASSETS | 13,220 | 13,843 | 4.7 | 13,485 | 2.6- |
| LIABILITIES | | | | | |
| Total Borrowings | 414 | 557 | 34.4 | 468 | 16.0- |
| Accrued Dividends/Interest Payable | 8 | 13 | 62.0 | 14 | 1.4 |
| Acct Payable and Other Liabilities | 80 | 97 | 20.7 | 87 | 9.6- |
| Uninsured Secondary Capital | 0* | 0* | 60.0 | 0* | 0.0 |
| TOTAL LIABILITIES | 503 | 667 | 32.7 | 569 | 14.7- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 11,238 | 11,600 | 3.2 | 11,402 | 1.7- |
| Share Drafts | 1,474 | 1,322 | 10.3- | 1,117 | 15.5- |
| Regular Shares | 2,993 | 2,775 | 7.3- | 2,538 | 8.5- |
| Money Market Shares | 2,175 | 2,142 | 1.5- | 2,173 | 1.5 |
| Share Certificates/CDs | 3,547 | 4,179 | 17.8 | 4,354 | 4.2 |
| IRA/Keogh Accounts | 907 | 996 | 9.7 | 1,035 | 3.9 |
| All Other Shares | 112 | 151 | 34.5 | 154 | 2.4 |
| Non-Member Deposits | 30 | 36 | 21.4 | 32 | 11.3- |
| Regular Reserves | 314 | 318 | 1.3 | 290 | 8.8- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -26 | -17 | 35.6 | 8 | 150.3 |
| Other Reserves | 55 | 73 | 31.9 | 73 | 0.1- |
| Undivided Earnings | 1,136 | 1,201 | 5.8 | 1,142 | 4.9- |
| TOTAL EQUITY | 1,479 | 1,576 | 6.5 | 1,514 | 3.9- |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 13,220 | 13,843 | 4.7 | 13,485 | 2.6- |

* Amount Less than + or - 1 Million

Minnesota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 169 | 167 | 1.2- | 163 | 2.4- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 559 | 643 | 14.9 | 648 | 0.8 |
| (Less) Interest Refund | 0* | 0* | 245.0 | 0* | 17.9- |
| Income from Investments | 96 | 118 | 23.1 | 138 | 17.4 |
| Trading Profits and Losses | -0* | -0* | 12.9 | 0 | 100.0 |
| TOTAL INTEREST INCOME | 655 | 760 | 16.1 | 786 | 3.4 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 189 | 259 | 37.0 | 298 | 15.1 |
| Interest on Deposits | 23 | 34 | 49.8 | 48 | 41.7 |
| Interest on Borrowed Money | 12 | 23 | 82.0 | 19 | 14.2- |
| TOTAL INTEREST EXPENSE | 224 | 315 | 40.8 | 365 | 15.8 |
| PROVISION FOR LOAN & LEASE LOSSES | 44 | 51 | 17.6 | 50 | 2.2- |
| NET INTEREST INCOME AFTER PLL | 387 | 394 | 1.7 | 371 | 5.8- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 86 | 89 | 2.6 | 90 | 1.4 |
| Other Operating Income | 60 | 65 | 7.9 | 65 | 0.8- |
| Gain (Loss) on Investments | -1 | -2 | 123.5- | -1 | 58.2 |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 197.8- | -0* | 25.9- |
| Other Non-Oper Income (Expense) | 2 | 1 | 27.1- | 2 | 16.3 |
| TOTAL NON-INTEREST INCOME | 147 | 152 | 3.4 | 155 | 1.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 217 | 232 | 6.5 | 225 | 2.9- |
| Travel and Conference Expense | 7 | 7 | 4.9 | 6 | 8.5- |
| Office Occupancy Expense | 31 | 33 | 6.3 | 33 | 0.5- |
| Office Operations Expense | 87 | 88 | 1.1 | 86 | 2.6- |
| Educational & Promotional Expense | 19 | 21 | 9.5 | 21 | 2.7- |
| Loan Servicing Expense | 30 | 30 | 0.2 | 31 | 0.9 |
| Professional and Outside Services | 30 | 33 | 9.3 | 32 | 1.2- |
| Member Insurance | 2 | 2 | 11.7- | 2 | 9.8- |
| Operating Fees | 2 | 2 | 0.2 | 3 | 5.5 |
| Miscellaneous Operating Expenses | 9 | 8 | 13.1- | 8 | 0.9 |
| TOTAL NON-INTEREST EXPENSE | 435 | 456 | 4.7 | 446 | 2.3- |
| NET INCOME | 99 | 90 | 9.1- | 80 | 11.2- |
| Transfer to Regular Reserve | 1 | 1 | 25.1 | 0* | 52.8- |

* Amount Less than + or - 1 Million

Mississippi
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 108 | 102 | 5.6- | 99 | 2.9- |
| Cash & Equivalents | 375 | 344 | 8.2- | 307 | 10.7- |
| TOTAL INVESTMENTS | 971 | 843 | 13.2- | 884 | 4.8 |
| U.S. Government Obligations | 9 | 0* | 99.4- | 0* | 1,104.9 |
| Federal Agency Securities | 158 | 188 | 18.7 | 176 | 6.4- |
| Mutual Fund & Common Trusts | 5 | 4 | 30.4- | 0* | 81.5- |
| MCSD and PIC at Corporate CU | 14 | 14 | 1.1- | 16 | 12.3 |
| All Other Corporate Credit Union | 565 | 449 | 20.6- | 492 | 9.7 |
| Commercial Banks, S&Ls | 203 | 164 | 19.5- | 154 | 5.8- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 7 | 7 | 6.6- | 8 | 16.4 |
| All Other Investments | 10 | 9 | 11.0- | 28 | 225.6 |
| Loans Held for Sale | 0* | 0* | 656.0 | 0* | 100.0- |
| TOTAL LOANS OUTSTANDING | 1,745 | 1,811 | 3.8 | 1,933 | 6.7 |
| Unsecured Credit Card Loans | 62 | 66 | 6.6 | 77 | 16.2 |
| All Other Unsecured Loans | 146 | 153 | 4.6 | 170 | 11.4 |
| New Vehicle Loans | 459 | 481 | 4.9 | 479 | 0.3- |
| Used Vehicle Loans | 501 | 498 | 0.6- | 506 | 1.7 |
| First Mortgage Real Estate Loans/LOC | 343 | 353 | 2.8 | 401 | 13.5 |
| Other Real Estate Loans/LOC | 91 | 106 | 16.4 | 131 | 24.5 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 144 | 155 | 7.7 | 167 | 8.3 |
| Allowance For Loan Losses | 12 | 12 | 4.1- | 13 | 6.3 |
| Foreclosed and Repossessed Assets | 2 | 2 | 5.5 | 2 | 27.2 |
| Land and Building | 60 | 63 | 6.5 | 68 | 7.0 |
| Other Fixed Assets | 10 | 11 | 9.2 | 11 | 2.2- |
| NCUSIF Capitalization Deposit | 22 | 26 | 17.4 | 26 | 0.3 |
| Other Assets | 47 | 51 | 8.7 | 53 | 4.4 |
| TOTAL ASSETS | 3,220 | 3,140 | 2.5- | 3,271 | 4.2 |
| LIABILITIES | | | | | |
| Total Borrowings | 37 | 1 | 96.0- | 52 | 3,383.4 |
| Accrued Dividends/Interest Payable | 5 | 10 | 88.9 | 12 | 19.2 |
| Acct Payable and Other Liabilities | 33 | 27 | 15.6- | 25 | 9.9- |
| Uninsured Secondary Capital | 9 | 9 | 0.2- | 13 | 37.7 |
| TOTAL LIABILITIES | 84 | 48 | 42.3- | 101 | 109.0 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 2,792 | 2,714 | 2.8- | 2,758 | 1.6 |
| Share Drafts | 368 | 297 | 19.3- | 162 | 45.5- |
| Regular Shares | 1,351 | 1,174 | 13.1- | 1,177 | 0.3 |
| Money Market Shares | 341 | 290 | 14.9- | 270 | 6.8- |
| Share Certificates/CDs | 502 | 735 | 46.3 | 918 | 24.9 |
| IRA/Keogh Accounts | 193 | 196 | 1.5 | 207 | 5.9 |
| All Other Shares | 24 | 20 | 17.4- | 21 | 5.1 |
| Non-Member Deposits | 13 | 4 | 71.1- | 3 | 11.5- |
| Regular Reserves | 65 | 65 | 0.5 | 66 | 1.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -2 | -0* | 76.3 | -4 | 554.6- |
| Other Reserves | 2 | 2 | 1.4 | 2 | 0.1 |
| Undivided Earnings | 279 | 311 | 11.4 | 347 | 11.6 |
| TOTAL EQUITY | 343 | 377 | 9.9 | 411 | 9.0 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 3,220 | 3,140 | 2.5- | 3,271 | 4.2 |

* Amount Less than + or - 1 Million

Mississippi
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 108 | 102 | 5.6- | 99 | 2.9- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 106 | 117 | 9.7 | 130 | 11.6 |
| (Less) Interest Refund | 0* | 0* | 25.7- | 0* | 44.8- |
| Income from Investments | 28 | 51 | 80.0 | 55 | 8.4 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 135 | 168 | 24.5 | 186 | 10.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 46 | 70 | 53.0 | 84 | 19.7 |
| Interest on Deposits | 1 | 2 | 39.4 | 3 | 40.3 |
| Interest on Borrowed Money | 0* | 0* | 20.2- | 0* | 13.2 |
| TOTAL INTEREST EXPENSE | 48 | 72 | 51.3 | 87 | 20.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 7 | 6 | 20.3- | 10 | 68.3 |
| NET INTEREST INCOME AFTER PLL | 80 | 90 | 12.6 | 89 | 0.8- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 31 | 37 | 19.4 | 46 | 24.2 |
| Other Operating Income | 9 | 14 | 57.2 | 12 | 10.1- |
| Gain (Loss) on Investments | -0* | -0* | 267.4- | -0* | 14.8- |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 227.4 | 0* | 301.5 |
| Other Non-Oper Income (Expense) | 1 | 0* | 63.7- | 3 | 426.5 |
| TOTAL NON-INTEREST INCOME | 41 | 51 | 24.4 | 61 | 19.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 45 | 49 | 8.5 | 56 | 13.5 |
| Travel and Conference Expense | 1 | 2 | 8.5 | 2 | 21.9 |
| Office Occupancy Expense | 6 | 6 | 6.5 | 7 | 13.0 |
| Office Operations Expense | 23 | 25 | 6.4 | 27 | 6.5 |
| Educational & Promotional Expense | 4 | 4 | 1.0 | 4 | 3.9 |
| Loan Servicing Expense | 3 | 3 | 8.9 | 4 | 13.3 |
| Professional and Outside Services | 7 | 8 | 12.7 | 10 | 14.9 |
| Member Insurance | 2 | 2 | 3.8- | 2 | 9.7- |
| Operating Fees | 0* | 0* | 13.0- | 0* | 0.7 |
| Miscellaneous Operating Expenses | 3 | 3 | 1.9 | 3 | 1.6 |
| TOTAL NON-INTEREST EXPENSE | 95 | 102 | 7.4 | 114 | 10.8 |
| NET INCOME | 25 | 38 | 52.0 | 36 | 4.9- |
| Transfer to Regular Reserve | 2 | 0* | 75.7- | 1 | 183.1 |

* Amount Less than + or - 1 Million

Missouri
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 169 | 162 | 4.1- | 154 | 4.9- |
| Cash & Equivalents | 565 | 674 | 19.3 | 662 | 1.8- |
| TOTAL INVESTMENTS | 1,645 | 1,384 | 15.9- | 1,564 | 13.0 |
| U.S. Government Obligations | 15 | 17 | 13.3 | 18 | 11.1 |
| Federal Agency Securities | 901 | 669 | 25.8- | 641 | 4.2- |
| Mutual Fund & Common Trusts | 14 | 9 | 30.9- | 31 | 227.3 |
| MCSD and PIC at Corporate CU | 46 | 46 | 0.6 | 44 | 5.0- |
| All Other Corporate Credit Union | 347 | 386 | 11.1 | 500 | 29.7 |
| Commercial Banks, S&Ls | 271 | 174 | 35.5- | 190 | 8.8 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 11 | 23 | 98.4 | 17 | 26.3- |
| All Other Investments | 40 | 34 | 15.2- | 57 | 69.5 |
| Loans Held for Sale | 4 | 4 | 9.3- | 4 | 1.0 |
| TOTAL LOANS OUTSTANDING | 5,770 | 5,861 | 1.6 | 6,065 | 3.5 |
| Unsecured Credit Card Loans | 326 | 340 | 4.4 | 371 | 9.0 |
| All Other Unsecured Loans | 225 | 219 | 2.7- | 232 | 5.6 |
| New Vehicle Loans | 1,166 | 1,106 | 5.2- | 1,027 | 7.2- |
| Used Vehicle Loans | 1,468 | 1,480 | 0.8 | 1,523 | 2.9 |
| First Mortgage Real Estate Loans/LOC | 1,492 | 1,597 | 7.0 | 1,729 | 8.2 |
| Other Real Estate Loans/LOC | 823 | 861 | 4.6 | 919 | 6.8 |
| Leases Receivable | 0* | 0* | 95.2- | 0* | 100.0- |
| All Other Loans/LOC | 269 | 258 | 4.1- | 265 | 2.9 |
| Allowance For Loan Losses | 45 | 46 | 3.8 | 49 | 4.7 |
| Foreclosed and Repossessed Assets | 5 | 9 | 80.2 | 10 | 2.7 |
| Land and Building | 183 | 194 | 6.0 | 217 | 12.2 |
| Other Fixed Assets | 40 | 45 | 13.9 | 48 | 7.0 |
| NCUSIF Capitalization Deposit | 65 | 64 | 2.2- | 67 | 4.7 |
| Other Assets | 116 | 138 | 19.3 | 118 | 14.9- |
| TOTAL ASSETS | 8,348 | 8,327 | 0.3- | 8,706 | 4.6 |
| LIABILITIES | | | | | |
| Total Borrowings | 303 | 329 | 8.7 | 352 | 7.0 |
| Accrued Dividends/Interest Payable | 19 | 19 | 2.6- | 22 | 19.0 |
| Acct Payable and Other Liabilities | 61 | 64 | 4.3 | 71 | 12.0 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 383 | 412 | 7.4 | 446 | 8.3 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 7,012 | 6,933 | 1.1- | 7,240 | 4.4 |
| Share Drafts | 907 | 957 | 5.6 | 945 | 1.2- |
| Regular Shares | 2,505 | 2,049 | 18.2- | 1,918 | 6.4- |
| Money Market Shares | 1,041 | 1,081 | 3.8 | 1,238 | 14.6 |
| Share Certificates/CDs | 1,813 | 2,066 | 13.9 | 2,314 | 12.1 |
| IRA/Keogh Accounts | 712 | 747 | 4.9 | 800 | 7.2 |
| All Other Shares | 23 | 27 | 16.4 | 17 | 36.8- |
| Non-Member Deposits | 11 | 7 | 31.5- | 8 | 4.1 |
| Regular Reserves | 244 | 251 | 2.6 | 267 | 6.5 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -12 | -6 | 49.9 | -4 | 29.3 |
| Other Reserves | 251 | 254 | 1.3 | 267 | 4.9 |
| Undivided Earnings | 470 | 483 | 2.8 | 490 | 1.4 |
| TOTAL EQUITY | 953 | 982 | 3.0 | 1,020 | 3.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 8,348 | 8,327 | 0.3- | 8,706 | 4.6 |

* Amount Less than + or - 1 Million

Missouri
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 169 | 162 | 4.1- | 154 | 4.9- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 346 | 383 | 10.6 | 413 | 8.0 |
| (Less) Interest Refund | 0* | 0* | 220.2 | 1 | 72.7 |
| Income from Investments | 73 | 83 | 12.9 | 99 | 20.2 |
| Trading Profits and Losses | -0* | 0* | 460.5 | 1 | 47,034.6 |
| TOTAL INTEREST INCOME | 419 | 464 | 10.9 | 512 | 10.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 121 | 140 | 15.2 | 175 | 25.5 |
| Interest on Deposits | 22 | 37 | 69.9 | 49 | 31.9 |
| Interest on Borrowed Money | 14 | 17 | 22.2 | 15 | 13.2- |
| TOTAL INTEREST EXPENSE | 157 | 194 | 23.4 | 239 | 23.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 33 | 34 | 3.8 | 43 | 24.9 |
| NET INTEREST INCOME AFTER PLL | 228 | 236 | 3.3 | 230 | 2.6- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 98 | 103 | 5.6 | 106 | 2.7 |
| Other Operating Income | 35 | 38 | 7.6 | 43 | 13.4 |
| Gain (Loss) on Investments | -0* | -0* | 39.5- | -0* | 49.3 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 2 | 384.3 | 1 | 11.5- |
| Other Non-Oper Income (Expense) | 2 | -0* | 106.8- | 1 | 1,152.8 |
| TOTAL NON-INTEREST INCOME | 135 | 142 | 5.4 | 151 | 6.6 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 147 | 154 | 5.1 | 167 | 8.1 |
| Travel and Conference Expense | 4 | 4 | 9.9- | 4 | 6.2 |
| Office Occupancy Expense | 19 | 21 | 10.3 | 24 | 13.2 |
| Office Operations Expense | 66 | 69 | 4.9 | 73 | 6.1 |
| Educational & Promotional Expense | 13 | 15 | 14.4 | 17 | 15.7 |
| Loan Servicing Expense | 22 | 23 | 5.3 | 24 | 6.2 |
| Professional and Outside Services | 25 | 26 | 3.3 | 25 | 0.5- |
| Member Insurance | 2 | 2 | 12.5 | 2 | 4.1- |
| Operating Fees | 1 | 2 | 5.0 | 2 | 1.0 |
| Miscellaneous Operating Expenses | 11 | 12 | 3.3 | 13 | 15.4 |
| TOTAL NON-INTEREST EXPENSE | 310 | 326 | 5.4 | 352 | 7.7 |
| NET INCOME | 53 | 51 | 3.6- | 29 | 42.6- |
| Transfer to Regular Reserve | 22 | 22 | 0.6- | 32 | 43.2 |

* Amount Less than + or - 1 Million

Montana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 66 | 65 | 1.5- | 63 | 3.1- |
| Cash & Equivalents | 196 | 221 | 12.5 | 283 | 28.3 |
| TOTAL INVESTMENTS | 479 | 417 | 13.0- | 422 | 1.4 |
| U.S. Government Obligations | 30 | 6 | 78.7- | 10 | 58.5 |
| Federal Agency Securities | 198 | 202 | 2.1 | 166 | 17.7- |
| Mutual Fund & Common Trusts | 3 | 10 | 242.7 | 5 | 47.4- |
| MCSD and PIC at Corporate CU | 11 | 11 | 1.4 | 11 | 1.9 |
| All Other Corporate Credit Union | 67 | 63 | 6.2- | 91 | 45.9 |
| Commercial Banks, S&Ls | 148 | 103 | 30.6- | 117 | 13.9 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 15 | 14 | 4.6- | 14 | 0.3 |
| All Other Investments | 9 | 8 | 8.0- | 12 | 46.9 |
| Loans Held for Sale | 0* | 3 | 373.5 | 3 | 13.3- |
| TOTAL LOANS OUTSTANDING | 1,805 | 2,017 | 11.7 | 2,155 | 6.9 |
| Unsecured Credit Card Loans | 43 | 47 | 8.7 | 53 | 13.1 |
| All Other Unsecured Loans | 51 | 53 | 4.8 | 65 | 21.2 |
| New Vehicle Loans | 244 | 253 | 3.6 | 242 | 4.5- |
| Used Vehicle Loans | 369 | 373 | 1.2 | 385 | 3.1 |
| First Mortgage Real Estate Loans/LOC | 759 | 894 | 17.7 | 960 | 7.4 |
| Other Real Estate Loans/LOC | 175 | 224 | 28.1 | 269 | 19.9 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 163 | 172 | 5.4 | 183 | 6.0 |
| Allowance For Loan Losses | 11 | 11 | 2.1- | 11 | 2.3 |
| Foreclosed and Repossessed Assets | 2 | 2 | 14.2- | 3 | 85.0 |
| Land and Building | 58 | 67 | 14.1 | 75 | 11.8 |
| Other Fixed Assets | 9 | 9 | 7.6- | 10 | 17.6 |
| NCUSIF Capitalization Deposit | 20 | 21 | 5.7 | 22 | 6.7 |
| Other Assets | 23 | 27 | 19.0 | 30 | 9.9 |
| TOTAL ASSETS | 2,581 | 2,771 | 7.4 | 2,992 | 8.0 |
| LIABILITIES | | | | | |
| Total Borrowings | 37 | 51 | 39.6 | 43 | 16.9- |
| Accrued Dividends/Interest Payable | 1 | 2 | 41.0 | 2 | 27.7 |
| Acct Payable and Other Liabilities | 11 | 12 | 7.5 | 13 | 11.7 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 49 | 65 | 32.3 | 58 | 10.5- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 2,243 | 2,392 | 6.6 | 2,591 | 8.3 |
| Share Drafts | 233 | 257 | 10.5 | 262 | 1.9 |
| Regular Shares | 1,172 | 1,201 | 2.5 | 1,264 | 5.3 |
| Money Market Shares | 202 | 179 | 11.3- | 201 | 12.1 |
| Share Certificates/CDs | 409 | 520 | 27.1 | 613 | 17.8 |
| IRA/Keogh Accounts | 168 | 184 | 9.1 | 207 | 12.4 |
| All Other Shares | 54 | 44 | 19.3- | 36 | 16.5- |
| Non-Member Deposits | 5 | 8 | 48.3 | 9 | 12.1 |
| Regular Reserves | 79 | 79 | 0.1- | 82 | 3.8 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -2 | -2 | 21.3- | 0* | 125.5 |
| Other Reserves | 24 | 26 | 6.2 | 28 | 10.9 |
| Undivided Earnings | 188 | 212 | 12.7 | 232 | 9.6 |
| TOTAL EQUITY | 289 | 314 | 8.6 | 343 | 9.1 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 2,581 | 2,771 | 7.4 | 2,992 | 8.0 |

* Amount Less than + or - 1 Million

Montana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 66 | 65 | 1.5- | 63 | 3.1- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 110 | 129 | 16.6 | 146 | 13.9 |
| (Less) Interest Refund | 0* | 0* | 9.8 | 0* | 15.0 |
| Income from Investments | 21 | 24 | 15.7 | 28 | 17.8 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 131 | 153 | 16.4 | 175 | 14.5 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 44 | 63 | 43.6 | 78 | 23.3 |
| Interest on Deposits | 2 | 2 | 44.8 | 3 | 35.6 |
| Interest on Borrowed Money | 2 | 2 | 25.8 | 2 | 1.0 |
| TOTAL INTEREST EXPENSE | 47 | 68 | 42.9 | 83 | 22.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 6 | 4 | 31.3- | 5 | 24.8 |
| NET INTEREST INCOME AFTER PLL | 78 | 81 | 3.9 | 86 | 6.9 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 14 | 16 | 11.6 | 19 | 21.3 |
| Other Operating Income | 5 | 7 | 23.9 | 8 | 17.2 |
| Gain (Loss) on Investments | -0* | -0* | 145.2- | -0* | 42.3 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 3 | 372.4 | 0* | 89.0- |
| Other Non-Oper Income (Expense) | 0* | 0* | 44.9- | 0* | 1.6- |
| TOTAL NON-INTEREST INCOME | 21 | 26 | 22.0 | 28 | 8.8 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 39 | 42 | 7.7 | 46 | 8.1 |
| Travel and Conference Expense | 1 | 1 | 11.7 | 1 | 0.4 |
| Office Occupancy Expense | 5 | 6 | 7.8 | 6 | 4.7 |
| Office Operations Expense | 14 | 14 | 1.0 | 15 | 6.3 |
| Educational & Promotional Expense | 3 | 4 | 7.6 | 4 | 17.0 |
| Loan Servicing Expense | 3 | 3 | 14.5 | 4 | 10.2 |
| Professional and Outside Services | 7 | 8 | 6.7 | 9 | 10.2 |
| Member Insurance | 0* | 0* | 14.0- | 0* | 9.8- |
| Operating Fees | 0* | 0* | 16.2- | 0* | 25.3 |
| Miscellaneous Operating Expenses | 2 | 2 | 17.1 | 3 | 17.1 |
| TOTAL NON-INTEREST EXPENSE | 76 | 81 | 6.6 | 88 | 8.3 |
| NET INCOME | 23 | 25 | 11.6 | 26 | 4.4 |
| Transfer to Regular Reserve | 1 | 2 | 66.6 | 2 | 15.9- |

* Amount Less than + or - 1 Million

Nebraska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 78 | 75 | 3.8- | 74 | 1.3- |
| Cash & Equivalents | 148 | 159 | 7.5 | 202 | 26.8 |
| TOTAL INVESTMENTS | 571 | 365 | 36.1- | 353 | 3.1- |
| U.S. Government Obligations | 3 | 24 | 622.8 | 24 | 1.7- |
| Federal Agency Securities | 323 | 145 | 55.0- | 85 | 41.4- |
| Mutual Fund & Common Trusts | 3 | 6 | 88.5 | 4 | 40.2- |
| MCSD and PIC at Corporate CU | 15 | 15 | 0.2- | 15 | 0.0 |
| All Other Corporate Credit Union | 67 | 53 | 21.1- | 96 | 80.5 |
| Commercial Banks, S&Ls | 133 | 93 | 30.2- | 97 | 4.5 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 8 | 10 | 27.9 | 10 | 4.9 |
| All Other Investments | 19 | 17 | 11.3- | 21 | 22.2 |
| Loans Held for Sale | 3 | 5 | 77.1 | 4 | 16.9- |
| TOTAL LOANS OUTSTANDING | 1,766 | 1,838 | 4.0 | 1,855 | 1.0 |
| Unsecured Credit Card Loans | 34 | 36 | 4.6 | 40 | 11.6 |
| All Other Unsecured Loans | 73 | 70 | 4.7- | 73 | 5.0 |
| New Vehicle Loans | 245 | 230 | 5.7- | 206 | 10.7- |
| Used Vehicle Loans | 473 | 459 | 2.9- | 451 | 1.8- |
| First Mortgage Real Estate Loans/LOC | 523 | 581 | 11.1 | 623 | 7.3 |
| Other Real Estate Loans/LOC | 300 | 344 | 14.6 | 337 | 2.2- |
| Leases Receivable | 7 | 5 | 30.3- | 2 | 55.8- |
| All Other Loans/LOC | 111 | 112 | 1.5 | 123 | 9.7 |
| Allowance For Loan Losses | 13 | 12 | 3.8- | 12 | 3.7- |
| Foreclosed and Repossessed Assets | 2 | 2 | 1.6- | 12 | 444.4 |
| Land and Building | 59 | 61 | 2.2 | 62 | 1.8 |
| Other Fixed Assets | 11 | 11 | 1.1- | 11 | 2.5- |
| NCUSIF Capitalization Deposit | 20 | 19 | 4.3- | 20 | 3.8 |
| Other Assets | 21 | 23 | 7.7 | 27 | 18.8 |
| TOTAL ASSETS | 2,589 | 2,470 | 4.6- | 2,534 | 2.6 |
| LIABILITIES | | | | | |
| Total Borrowings | 103 | 97 | 6.1- | 93 | 4.0- |
| Accrued Dividends/Interest Payable | 3 | 3 | 17.5 | 3 | 5.7 |
| Acct Payable and Other Liabilities | 21 | 25 | 19.1 | 25 | 0.4 |
| Uninsured Secondary Capital | 0* | 0* | 0.0 | 0* | 0.0 |
| TOTAL LIABILITIES | 127 | 125 | 1.4- | 122 | 2.8- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 2,150 | 2,033 | 5.5- | 2,091 | 2.9 |
| Share Drafts | 234 | 247 | 5.4 | 256 | 3.7 |
| Regular Shares | 969 | 770 | 20.6- | 746 | 3.0- |
| Money Market Shares | 191 | 176 | 7.8- | 193 | 9.3 |
| Share Certificates/CDs | 510 | 602 | 18.1 | 651 | 8.2 |
| IRA/Keogh Accounts | 207 | 201 | 2.8- | 209 | 3.9 |
| All Other Shares | 23 | 21 | 8.4- | 19 | 7.8- |
| Non-Member Deposits | 16 | 16 | 0.2 | 17 | 1.5 |
| Regular Reserves | 119 | 120 | 0.3 | 122 | 2.2 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -2 | -1 | 46.6 | -0* | 87.4 |
| Other Reserves | 25 | 24 | 7.4- | 24 | 1.7 |
| Undivided Earnings | 170 | 170 | 0.2 | 176 | 3.3 |
| TOTAL EQUITY | 312 | 312 | 0.0- | 322 | 3.1 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 2,589 | 2,470 | 4.6- | 2,534 | 2.6 |

* Amount Less than + or - 1 Million

Nebraska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 78 | 75 | 3.8- | 74 | 1.3- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 112 | 121 | 8.3 | 132 | 9.0 |
| (Less) Interest Refund | 1 | 0* | 17.2- | 0* | 22.8- |
| Income from Investments | 22 | 20 | 9.3- | 23 | 14.6 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 133 | 140 | 5.6 | 154 | 10.0 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 42 | 50 | 18.9 | 60 | 21.8 |
| Interest on Deposits | 0* | 0* | 49.9 | 0* | 42.1 |
| Interest on Borrowed Money | 4 | 5 | 28.8 | 5 | 10.7- |
| TOTAL INTEREST EXPENSE | 46 | 55 | 20.0 | 66 | 19.0 |
| PROVISION FOR LOAN & LEASE LOSSES | 9 | 7 | 25.0- | 16 | 132.2 |
| NET INTEREST INCOME AFTER PLL | 77 | 78 | 0.6 | 72 | 7.3- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 23 | 26 | 11.9 | 27 | 4.5 |
| Other Operating Income | 8 | 8 | 2.3 | 9 | 14.8 |
| Gain (Loss) on Investments | -0* | 0* | 142.4 | 0* | 53.4 |
| Gain (Loss) on Disp of Fixed Assets | 0* | -0* | 147.6- | 0* | 123.7 |
| Other Non-Oper Income (Expense) | 2 | 0* | 85.8- | 0* | 5.9 |
| TOTAL NON-INTEREST INCOME | 33 | 34 | 1.3 | 36 | 7.8 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 49 | 50 | 2.3 | 52 | 4.4 |
| Travel and Conference Expense | 1 | 1 | 5.8 | 1 | 4.8 |
| Office Occupancy Expense | 6 | 7 | 10.6 | 7 | 10.1 |
| Office Operations Expense | 18 | 18 | 1.5 | 19 | 3.8 |
| Educational & Promotional Expense | 4 | 3 | 2.9- | 4 | 5.4 |
| Loan Servicing Expense | 4 | 4 | 5.2- | 4 | 11.7- |
| Professional and Outside Services | 9 | 8 | 4.6- | 8 | 2.9 |
| Member Insurance | 0* | 0* | 19.0- | 0* | 4.0- |
| Operating Fees | 0* | 0* | 0.0 | 0* | 5.0 |
| Miscellaneous Operating Expenses | 3 | 3 | 8.0 | 3 | 4.2 |
| TOTAL NON-INTEREST EXPENSE | 95 | 96 | 1.6 | 100 | 3.9 |
| NET INCOME | 16 | 16 | 3.6- | 9 | 42.8- |
| Transfer to Regular Reserve | 3 | 3 | 0.9- | 2 | 43.4- |

* Amount Less than + or - 1 Million

Nevada
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 20 | 20 | 0.0 | 19 | 5.0- |
| Cash & Equivalents | 240 | 196 | 18.4- | 201 | 2.2 |
| TOTAL INVESTMENTS | 389 | 317 | 18.6- | 250 | 21.0- |
| U.S. Government Obligations | 0* | 0* | 0.0 | 0* | 49.6- |
| Federal Agency Securities | 221 | 154 | 30.3- | 95 | 38.4- |
| Mutual Fund & Common Trusts | 30 | 31 | 0.5 | 31 | 0.8 |
| MCSD and PIC at Corporate CU | 9 | 7 | 19.0- | 6 | 8.5- |
| All Other Corporate Credit Union | 89 | 73 | 17.7- | 69 | 5.4- |
| Commercial Banks, S&Ls | 35 | 27 | 23.5- | 18 | 33.0- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 0* | 0* | 716.0 | 2 | 118.8 |
| All Other Investments | 5 | 2 | 56.6- | 7 | 235.2 |
| Loans Held for Sale | 3 | 10 | 220.5 | 6 | 43.6- |
| TOTAL LOANS OUTSTANDING | 1,692 | 1,810 | 7.0 | 1,879 | 3.8 |
| Unsecured Credit Card Loans | 35 | 46 | 33.5 | 65 | 39.6 |
| All Other Unsecured Loans | 30 | 34 | 12.5 | 46 | 34.2 |
| New Vehicle Loans | 444 | 455 | 2.4 | 410 | 9.8- |
| Used Vehicle Loans | 414 | 396 | 4.3- | 394 | 0.6- |
| First Mortgage Real Estate Loans/LOC | 461 | 523 | 13.6 | 599 | 14.5 |
| Other Real Estate Loans/LOC | 232 | 260 | 12.1 | 255 | 2.0- |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 77 | 96 | 25.0 | 111 | 16.0 |
| Allowance For Loan Losses | 12 | 11 | 5.3- | 13 | 21.0 |
| Foreclosed and Repossessed Assets | 1 | 0* | 40.7- | 3 | 305.1 |
| Land and Building | 47 | 55 | 16.9 | 57 | 5.1 |
| Other Fixed Assets | 13 | 15 | 13.2 | 15 | 1.7 |
| NCUSIF Capitalization Deposit | 19 | 19 | 2.1 | 19 | 1.4- |
| Other Assets | 38 | 45 | 18.8 | 37 | 17.8- |
| TOTAL ASSETS | 2,432 | 2,458 | 1.1 | 2,455 | 0.1- |
| LIABILITIES | | | | | |
| Total Borrowings | 9 | 8 | 18.2- | 49 | 540.2 |
| Accrued Dividends/Interest Payable | 0* | 0* | 82.5 | 0* | 59.1- |
| Acct Payable and Other Liabilities | 12 | 16 | 32.0 | 18 | 8.9 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 22 | 24 | 10.7 | 67 | 176.8 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 2,162 | 2,162 | 0.0 | 2,104 | 2.7- |
| Share Drafts | 344 | 333 | 3.3- | 317 | 4.7- |
| Regular Shares | 696 | 596 | 14.5- | 501 | 15.9- |
| Money Market Shares | 510 | 481 | 5.7- | 501 | 4.3 |
| Share Certificates/CDs | 436 | 581 | 33.1 | 606 | 4.3 |
| IRA/Keogh Accounts | 159 | 167 | 5.2 | 173 | 3.3 |
| All Other Shares | 16 | 5 | 69.3- | 5 | 0.6 |
| Non-Member Deposits | 0* | 0* | 24.6- | 0* | 166.3 |
| Regular Reserves | 57 | 59 | 4.1 | 67 | 13.2 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -6 | -4 | 32.9 | -2 | 52.6 |
| Other Reserves | 7 | 10 | 39.6 | 10 | 8.4 |
| Undivided Earnings | 190 | 206 | 8.6 | 209 | 1.3 |
| TOTAL EQUITY | 248 | 271 | 9.4 | 284 | 4.9 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 2,432 | 2,458 | 1.1 | 2,455 | 0.1- |

* Amount Less than + or - 1 Million

Nevada
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|--------------|------------|--------------|
| Number of Credit Unions | 20 | 20 | 0.0 | 19 | 5.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 98 | 113 | 15.5 | 127 | 12.6 |
| (Less) Interest Refund | 0* | 0* | 66.5 | 0* | 24.3 |
| Income from Investments | 22 | 22 | 1.5 | 20 | 8.6- |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 119 | 134 | 12.8 | 147 | 9.1 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 23 | 33 | 46.7 | 42 | 24.6 |
| Interest on Deposits | 6 | 10 | 64.1 | 14 | 38.9 |
| Interest on Borrowed Money | 0* | 0* | 12.0 | 2 | 222.0 |
| TOTAL INTEREST EXPENSE | 29 | 44 | 49.9 | 57 | 30.0 |
| PROVISION FOR LOAN & LEASE LOSSES | 8 | 8 | 8.5- | 13 | 71.9 |
| NET INTEREST INCOME AFTER PLL | 81 | 83 | 1.6 | 76 | 7.9- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 32 | 37 | 17.8 | 39 | 5.9 |
| Other Operating Income | 9 | 8 | 4.2- | 10 | 12.4 |
| Gain (Loss) on Investments | -0* | -0* | 22.1 | -0* | 63.1 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 76.2- | 0* | 19.3- |
| Other Non-Oper Income (Expense) | -0* | 0* | 128.4 | 0* | 68.7 |
| TOTAL NON-INTEREST INCOME | 40 | 45 | 13.7 | 49 | 7.9 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 48 | 51 | 6.6 | 53 | 4.7 |
| Travel and Conference Expense | 2 | 2 | 4.6 | 2 | 17.5- |
| Office Occupancy Expense | 7 | 9 | 18.5 | 10 | 9.6 |
| Office Operations Expense | 20 | 24 | 19.8 | 25 | 3.0 |
| Educational & Promotional Expense | 5 | 5 | 5.1- | 5 | 0.4- |
| Loan Servicing Expense | 6 | 6 | 4.5 | 6 | 1.6- |
| Professional and Outside Services | 6 | 7 | 13.0 | 6 | 6.3- |
| Member Insurance | 0* | 0* | 4.0 | 0* | 9.0- |
| Operating Fees | 0* | 0* | 2.7- | 0* | 1.1 |
| Miscellaneous Operating Expenses | 2 | 3 | 26.6 | 2 | 5.7- |
| TOTAL NON-INTEREST EXPENSE | 97 | 107 | 10.2 | 110 | 2.7 |
| NET INCOME | 24 | 21 | 13.1- | 15 | 27.6- |
| Transfer to Regular Reserve | 3 | 2 | 13.8- | 3 | 37.3 |

* Amount Less than + or - 1 Million

New Hampshire
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 26 | 25 | 3.8- | 24 | 4.0- |
| Cash & Equivalents | 202 | 240 | 19.1 | 214 | 10.9- |
| TOTAL INVESTMENTS | 794 | 730 | 8.0- | 858 | 17.4 |
| U.S. Government Obligations | 1 | 0* | 44.8- | 0* | 68.7- |
| Federal Agency Securities | 666 | 563 | 15.5- | 583 | 3.6 |
| Mutual Fund & Common Trusts | 14 | 19 | 40.9 | 29 | 54.3 |
| MCSD and PIC at Corporate CU | 10 | 10 | 4.5- | 9 | 4.5- |
| All Other Corporate Credit Union | 32 | 60 | 90.1 | 152 | 152.7 |
| Commercial Banks, S&Ls | 39 | 27 | 32.7- | 22 | 18.6- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 4 | 5 | 35.1 | 7 | 32.4 |
| All Other Investments | 28 | 17 | 38.3- | 20 | 16.1 |
| Loans Held for Sale | 1 | 0* | 29.0- | 0* | 80.6- |
| TOTAL LOANS OUTSTANDING | 2,291 | 2,422 | 5.7 | 2,519 | 4.0 |
| Unsecured Credit Card Loans | 120 | 134 | 10.9 | 146 | 9.0 |
| All Other Unsecured Loans | 120 | 127 | 6.2 | 138 | 9.0 |
| New Vehicle Loans | 395 | 410 | 4.0 | 403 | 1.9- |
| Used Vehicle Loans | 466 | 475 | 2.0 | 458 | 3.7- |
| First Mortgage Real Estate Loans/LOC | 740 | 798 | 7.8 | 874 | 9.5 |
| Other Real Estate Loans/LOC | 304 | 376 | 23.5 | 412 | 9.6 |
| Leases Receivable | 11 | 0* | 100.0- | 0* | 0.0 |
| All Other Loans/LOC | 135 | 102 | 24.6- | 90 | 12.1- |
| Allowance For Loan Losses | 12 | 11 | 11.2- | 14 | 28.6 |
| Foreclosed and Repossessed Assets | 1 | 1 | 23.1 | 2 | 32.1 |
| Land and Building | 51 | 66 | 28.6 | 70 | 6.3 |
| Other Fixed Assets | 16 | 19 | 14.3 | 24 | 28.1 |
| NCUSIF Capitalization Deposit | 25 | 26 | 5.0 | 27 | 4.4 |
| Other Assets | 70 | 77 | 10.5 | 86 | 10.9 |
| TOTAL ASSETS | 3,438 | 3,571 | 3.9 | 3,785 | 6.0 |
| LIABILITIES | | | | | |
| Total Borrowings | 235 | 183 | 22.2- | 231 | 26.6 |
| Accrued Dividends/Interest Payable | 0* | 0* | 42.9 | 0* | 10.1 |
| Acct Payable and Other Liabilities | 47 | 51 | 9.6 | 49 | 4.8- |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 282 | 235 | 16.8- | 281 | 19.7 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 2,745 | 2,900 | 5.6 | 3,046 | 5.1 |
| Share Drafts | 389 | 411 | 5.5 | 419 | 2.0 |
| Regular Shares | 847 | 747 | 11.8- | 687 | 8.0- |
| Money Market Shares | 408 | 395 | 3.0- | 455 | 15.0 |
| Share Certificates/CDs | 875 | 1,114 | 27.3 | 1,243 | 11.6 |
| IRA/Keogh Accounts | 220 | 229 | 4.0 | 241 | 5.2 |
| All Other Shares | 6 | 3 | 43.3- | 1 | 54.5- |
| Non-Member Deposits | 0* | 0* | 45.1- | 0* | 39.0 |
| Regular Reserves | 72 | 72 | 0.2- | 73 | 0.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -9 | -5 | 42.6 | -1 | 74.3 |
| Other Reserves | 12 | 12 | 0.0 | 12 | 0.0- |
| Undivided Earnings | 335 | 357 | 6.5 | 374 | 4.8 |
| TOTAL EQUITY | 411 | 437 | 6.2 | 458 | 4.9 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 3,438 | 3,571 | 3.9 | 3,785 | 6.0 |

* Amount Less than + or - 1 Million

New Hampshire
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|--------------|------------|--------------|
| Number of Credit Unions | 26 | 25 | 3.8- | 24 | 4.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 128 | 148 | 15.2 | 162 | 10.0 |
| (Less) Interest Refund | 0* | 0* | 14.0- | 0* | 36.2- |
| Income from Investments | 32 | 39 | 20.7 | 47 | 19.9 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 160 | 187 | 16.3 | 209 | 12.1 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 37 | 54 | 47.6 | 69 | 27.9 |
| Interest on Deposits | 9 | 13 | 48.2 | 17 | 31.0 |
| Interest on Borrowed Money | 7 | 9 | 22.7 | 8 | 10.0- |
| TOTAL INTEREST EXPENSE | 53 | 76 | 44.2 | 94 | 23.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 9 | 8 | 9.8- | 15 | 81.9 |
| NET INTEREST INCOME AFTER PLL | 99 | 103 | 3.9 | 100 | 2.3- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 22 | 24 | 8.3 | 27 | 11.9 |
| Other Operating Income | 18 | 20 | 10.4 | 21 | 7.1 |
| Gain (Loss) on Investments | 0* | 1 | 104.9 | 0* | 37.3- |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 32.3 | 0* | 662.9 |
| Other Non-Oper Income (Expense) | -0* | 1 | 4,398.7 | 2 | 97.7 |
| TOTAL NON-INTEREST INCOME | 41 | 46 | 13.9 | 52 | 11.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 59 | 69 | 15.6 | 72 | 4.9 |
| Travel and Conference Expense | 1 | 1 | 6.3 | 1 | 3.9 |
| Office Occupancy Expense | 7 | 8 | 14.0 | 9 | 8.0 |
| Office Operations Expense | 22 | 23 | 6.1 | 25 | 9.2 |
| Educational & Promotional Expense | 6 | 7 | 16.3 | 7 | 1.3 |
| Loan Servicing Expense | 4 | 5 | 26.5 | 5 | 6.2 |
| Professional and Outside Services | 11 | 11 | 1.0- | 11 | 1.6- |
| Member Insurance | 0* | 0* | 11.3 | 0* | 2.0- |
| Operating Fees | 0* | 0* | 9.8 | 0* | 6.3- |
| Miscellaneous Operating Expenses | 3 | 2 | 19.8- | 3 | 37.1 |
| TOTAL NON-INTEREST EXPENSE | 114 | 127 | 11.4 | 134 | 5.6 |
| NET INCOME | 25 | 22 | 13.9- | 18 | 19.7- |
| Transfer to Regular Reserve | 0* | 0* | 0.0 | 0* | 12.2 |

* Amount Less than + or - 1 Million

New Jersey
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 240 | 230 | 4.2- | 225 | 2.2- |
| Cash & Equivalents | 702 | 835 | 19.1 | 891 | 6.7 |
| TOTAL INVESTMENTS | 3,001 | 2,566 | 14.5- | 2,829 | 10.2 |
| U.S. Government Obligations | 107 | 115 | 7.7 | 90 | 22.2- |
| Federal Agency Securities | 2,009 | 1,702 | 15.3- | 1,811 | 6.4 |
| Mutual Fund & Common Trusts | 9 | 9 | 4.3- | 17 | 94.8 |
| MCSD and PIC at Corporate CU | 66 | 67 | 2.3 | 70 | 4.8 |
| All Other Corporate Credit Union | 275 | 213 | 22.7- | 352 | 65.2 |
| Commercial Banks, S&Ls | 472 | 364 | 22.9- | 389 | 6.8 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 10 | 17 | 67.1 | 19 | 9.9 |
| All Other Investments | 52 | 16 | 69.4- | 17 | 4.6 |
| Loans Held for Sale | 20 | 13 | 34.0- | 13 | 4.5 |
| TOTAL LOANS OUTSTANDING | 5,310 | 5,759 | 8.4 | 6,648 | 15.5 |
| Unsecured Credit Card Loans | 256 | 298 | 16.3 | 322 | 8.0 |
| All Other Unsecured Loans | 420 | 444 | 5.8 | 483 | 8.7 |
| New Vehicle Loans | 567 | 605 | 6.8 | 599 | 1.0- |
| Used Vehicle Loans | 539 | 501 | 7.0- | 477 | 4.9- |
| First Mortgage Real Estate Loans/LOC | 1,651 | 1,826 | 10.6 | 2,585 | 41.6 |
| Other Real Estate Loans/LOC | 1,739 | 1,929 | 10.9 | 2,003 | 3.8 |
| Leases Receivable | 26 | 21 | 20.9- | 17 | 20.1- |
| All Other Loans/LOC | 112 | 134 | 20.0 | 162 | 21.2 |
| Allowance For Loan Losses | 36 | 35 | 2.6- | 42 | 20.5 |
| Foreclosed and Repossessed Assets | 3 | 2 | 35.5- | 2 | 1.9 |
| Land and Building | 110 | 93 | 15.3- | 122 | 30.8 |
| Other Fixed Assets | 42 | 44 | 6.1 | 52 | 16.8 |
| NCUSIF Capitalization Deposit | 75 | 74 | 1.1- | 83 | 11.7 |
| Other Assets | 118 | 123 | 3.8 | 134 | 9.4 |
| TOTAL ASSETS | 9,344 | 9,474 | 1.4 | 10,733 | 13.3 |
| LIABILITIES | | | | | |
| Total Borrowings | 75 | 91 | 20.3 | 158 | 74.2 |
| Accrued Dividends/Interest Payable | 15 | 18 | 17.5 | 21 | 18.6 |
| Acct Payable and Other Liabilities | 67 | 73 | 8.7 | 87 | 18.9 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 158 | 182 | 15.1 | 266 | 46.4 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 8,128 | 8,159 | 0.4 | 9,155 | 12.2 |
| Share Drafts | 992 | 1,022 | 3.0 | 1,026 | 0.3 |
| Regular Shares | 3,841 | 3,388 | 11.8- | 3,561 | 5.1 |
| Money Market Shares | 923 | 810 | 12.2- | 895 | 10.6 |
| Share Certificates/CDs | 1,450 | 2,004 | 38.2 | 2,614 | 30.4 |
| IRA/Keogh Accounts | 718 | 721 | 0.4 | 846 | 17.4 |
| All Other Shares | 159 | 169 | 6.3 | 175 | 3.5 |
| Non-Member Deposits | 45 | 44 | 1.5- | 38 | 13.6- |
| Regular Reserves | 221 | 227 | 2.8 | 248 | 9.1 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -19 | -15 | 20.8 | -6 | 62.4 |
| Other Reserves | 106 | 106 | 0.2 | 106 | 0.1- |
| Undivided Earnings | 751 | 816 | 8.6 | 963 | 18.0 |
| TOTAL EQUITY | 1,059 | 1,133 | 7.1 | 1,311 | 15.6 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 9,344 | 9,474 | 1.4 | 10,733 | 13.3 |

* Amount Less than + or - 1 Million

New Jersey
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 240 | 230 | 4.2- | 225 | 2.2- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 328 | 375 | 14.3 | 435 | 16.0 |
| (Less) Interest Refund | 0* | 0* | 28.4 | 0* | 9.3 |
| Income from Investments | 130 | 135 | 4.4 | 169 | 25.2 |
| Trading Profits and Losses | 0* | 0* | 171.0 | 0* | 5,244.4 |
| TOTAL INTEREST INCOME | 457 | 510 | 11.5 | 604 | 18.5 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 139 | 186 | 33.6 | 249 | 33.8 |
| Interest on Deposits | 1 | 2 | 31.3 | 2 | 30.3 |
| Interest on Borrowed Money | 2 | 4 | 133.5 | 6 | 41.2 |
| TOTAL INTEREST EXPENSE | 142 | 192 | 34.9 | 257 | 33.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 41 | 22 | 47.1- | 34 | 55.3 |
| NET INTEREST INCOME AFTER PLL | 273 | 296 | 8.2 | 313 | 5.7 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 54 | 62 | 14.2 | 67 | 8.1 |
| Other Operating Income | 21 | 22 | 2.3 | 25 | 12.0 |
| Gain (Loss) on Investments | -0* | -0* | 63.9- | -0* | 97.9 |
| Gain (Loss) on Disp of Fixed Assets | 2 | 2 | 25.7- | 2 | 20.4 |
| Other Non-Oper Income (Expense) | 6 | 2 | 74.5- | 5 | 231.4 |
| TOTAL NON-INTEREST INCOME | 83 | 86 | 3.4 | 99 | 14.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 151 | 161 | 7.1 | 183 | 13.6 |
| Travel and Conference Expense | 5 | 5 | 1.7 | 5 | 5.2 |
| Office Occupancy Expense | 21 | 23 | 10.9 | 30 | 28.6 |
| Office Operations Expense | 59 | 62 | 5.6 | 68 | 10.2 |
| Educational & Promotional Expense | 11 | 12 | 13.2 | 13 | 5.2 |
| Loan Servicing Expense | 13 | 13 | 6.1- | 13 | 7.4 |
| Professional and Outside Services | 32 | 35 | 11.1 | 39 | 10.0 |
| Member Insurance | 3 | 3 | 9.7- | 3 | 4.3 |
| Operating Fees | 2 | 2 | 2.0 | 2 | 6.1 |
| Miscellaneous Operating Expenses | 8 | 8 | 5.0- | 10 | 34.0 |
| TOTAL NON-INTEREST EXPENSE | 304 | 324 | 6.5 | 367 | 13.3 |
| NET INCOME | 53 | 58 | 10.4 | 44 | 23.9- |
| Transfer to Regular Reserve | 0* | 0* | 2.5- | 1 | 52.4 |

* Amount Less than + or - 1 Million

New Mexico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 53 | 53 | 0.0 | 52 | 1.9- |
| Cash & Equivalents | 394 | 430 | 9.3 | 483 | 12.2 |
| TOTAL INVESTMENTS | 903 | 907 | 0.4 | 891 | 1.8- |
| U.S. Government Obligations | 5 | 5 | 1.6- | 5 | 11.7 |
| Federal Agency Securities | 563 | 485 | 14.0- | 419 | 13.6- |
| Mutual Fund & Common Trusts | 10 | 6 | 46.5- | 6 | 0.2 |
| MCSD and PIC at Corporate CU | 20 | 21 | 3.1 | 24 | 12.8 |
| All Other Corporate Credit Union | 170 | 260 | 53.3 | 286 | 9.8 |
| Commercial Banks, S&Ls | 104 | 93 | 10.3- | 107 | 15.0 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 14 | 20 | 44.5 | 28 | 41.5 |
| All Other Investments | 17 | 13 | 22.1- | 13 | 1.2- |
| Loans Held for Sale | 1 | 5 | 395.5 | 2 | 54.5- |
| TOTAL LOANS OUTSTANDING | 3,104 | 3,271 | 5.4 | 3,612 | 10.4 |
| Unsecured Credit Card Loans | 153 | 154 | 0.8 | 169 | 9.9 |
| All Other Unsecured Loans | 132 | 144 | 9.3 | 173 | 20.2 |
| New Vehicle Loans | 841 | 831 | 1.3- | 851 | 2.4 |
| Used Vehicle Loans | 695 | 715 | 2.9 | 730 | 2.1 |
| First Mortgage Real Estate Loans/LOC | 860 | 929 | 8.0 | 1,061 | 14.2 |
| Other Real Estate Loans/LOC | 300 | 338 | 12.4 | 394 | 16.7 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 100.0- |
| All Other Loans/LOC | 123 | 160 | 31.0 | 233 | 45.4 |
| Allowance For Loan Losses | 20 | 20 | 0.5- | 22 | 7.5 |
| Foreclosed and Repossessed Assets | 2 | 4 | 106.0 | 4 | 3.7 |
| Land and Building | 109 | 111 | 2.0 | 119 | 7.4 |
| Other Fixed Assets | 22 | 24 | 11.7 | 26 | 8.6 |
| NCUSIF Capitalization Deposit | 35 | 37 | 6.4 | 39 | 5.2 |
| Other Assets | 85 | 92 | 7.8 | 82 | 11.4- |
| TOTAL ASSETS | 4,634 | 4,862 | 4.9 | 5,236 | 7.7 |
| LIABILITIES | | | | | |
| Total Borrowings | 69 | 59 | 14.2- | 92 | 56.4 |
| Accrued Dividends/Interest Payable | 3 | 4 | 39.6 | 4 | 12.1 |
| Acct Payable and Other Liabilities | 36 | 37 | 2.1 | 73 | 99.4 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 107 | 99 | 7.4- | 170 | 70.6 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 4,018 | 4,197 | 4.4 | 4,461 | 6.3 |
| Share Drafts | 629 | 653 | 3.9 | 652 | 0.2- |
| Regular Shares | 1,476 | 1,420 | 3.8- | 1,402 | 1.3- |
| Money Market Shares | 539 | 537 | 0.5- | 613 | 14.2 |
| Share Certificates/CDs | 1,047 | 1,238 | 18.3 | 1,426 | 15.2 |
| IRA/Keogh Accounts | 310 | 327 | 5.8 | 345 | 5.4 |
| All Other Shares | 9 | 10 | 4.2 | 11 | 9.9 |
| Non-Member Deposits | 8 | 12 | 42.7 | 12 | 0.9 |
| Regular Reserves | 97 | 98 | 1.3 | 99 | 0.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -1 | -0* | 56.2 | -5 | 718.9- |
| Other Reserves | 0* | 0* | 0.0 | 0* | 1.9- |
| Undivided Earnings | 413 | 468 | 13.2 | 512 | 9.4 |
| TOTAL EQUITY | 509 | 566 | 11.2 | 606 | 7.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 4,634 | 4,862 | 4.9 | 5,236 | 7.7 |

* Amount Less than + or - 1 Million

New Mexico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 53 | 53 | 0.0 | 52 | 1.9- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 191 | 215 | 12.5 | 243 | 13.0 |
| (Less) Interest Refund | 0* | 0* | 16.9 | 0* | 20.1- |
| Income from Investments | 39 | 52 | 32.0 | 62 | 18.4 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 230 | 266 | 15.8 | 304 | 14.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 64 | 89 | 38.7 | 121 | 36.1 |
| Interest on Deposits | 0* | 0* | 70.4 | 0* | 35.6 |
| Interest on Borrowed Money | 4 | 4 | 9.9- | 4 | 3.4 |
| TOTAL INTEREST EXPENSE | 68 | 93 | 35.9 | 125 | 34.8 |
| PROVISION FOR LOAN & LEASE LOSSES | 15 | 13 | 12.5- | 17 | 34.2 |
| NET INTEREST INCOME AFTER PLL | 147 | 161 | 9.3 | 162 | 0.7 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 39 | 44 | 12.9 | 49 | 10.1 |
| Other Operating Income | 21 | 22 | 4.4 | 26 | 16.6 |
| Gain (Loss) on Investments | 0* | -0* | 118.9- | 0* | 1,742.2 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 134.7 | 0* | 98.1- |
| Other Non-Oper Income (Expense) | 1 | 0* | 56.0- | 0* | 8.1- |
| TOTAL NON-INTEREST INCOME | 62 | 68 | 8.8 | 76 | 12.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 80 | 87 | 9.4 | 97 | 11.1 |
| Travel and Conference Expense | 2 | 3 | 52.1 | 3 | 0.6- |
| Office Occupancy Expense | 10 | 11 | 6.7 | 12 | 9.3 |
| Office Operations Expense | 33 | 35 | 6.0 | 39 | 11.0 |
| Educational & Promotional Expense | 5 | 5 | 7.5 | 6 | 18.9 |
| Loan Servicing Expense | 8 | 10 | 28.9 | 10 | 3.3 |
| Professional and Outside Services | 16 | 16 | 1.4 | 18 | 13.5 |
| Member Insurance | 0* | 0* | 28.2- | 0* | 10.8 |
| Operating Fees | 0* | 0* | 8.1 | 1 | 11.2 |
| Miscellaneous Operating Expenses | 3 | 4 | 21.9 | 4 | 10.0- |
| TOTAL NON-INTEREST EXPENSE | 158 | 172 | 9.2 | 190 | 10.3 |
| NET INCOME | 51 | 56 | 9.0 | 48 | 14.9- |
| Transfer to Regular Reserve | 7 | 2 | 76.9- | 0* | 56.5- |

* Amount Less than + or - 1 Million

New York
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 537 | 503 | 6.3- | 487 | 3.2- |
| Cash & Equivalents | 2,125 | 2,506 | 17.9 | 2,386 | 4.8- |
| TOTAL INVESTMENTS | 9,877 | 8,966 | 9.2- | 10,466 | 16.7 |
| U.S. Government Obligations | 90 | 99 | 9.5 | 94 | 4.5- |
| Federal Agency Securities | 6,760 | 5,843 | 13.6- | 5,934 | 1.6 |
| Mutual Fund & Common Trusts | 145 | 136 | 6.5- | 217 | 60.0 |
| MCSD and PIC at Corporate CU | 183 | 194 | 6.0 | 191 | 1.4- |
| All Other Corporate Credit Union | 822 | 824 | 0.2 | 1,349 | 63.6 |
| Commercial Banks, S&Ls | 985 | 736 | 25.3- | 766 | 4.1 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 78 | 93 | 19.5 | 362 | 289.1 |
| All Other Investments | 812 | 97 | 88.0- | 143 | 47.6 |
| Loans Held for Sale | 42 | 64 | 52.1 | 46 | 28.6- |
| TOTAL LOANS OUTSTANDING | 23,226 | 24,718 | 6.4 | 25,280 | 2.3 |
| Unsecured Credit Card Loans | 1,123 | 1,170 | 4.2 | 1,242 | 6.1 |
| All Other Unsecured Loans | 1,823 | 1,854 | 1.7 | 1,947 | 5.0 |
| New Vehicle Loans | 2,710 | 2,912 | 7.4 | 2,899 | 0.4- |
| Used Vehicle Loans | 2,638 | 2,741 | 3.9 | 2,770 | 1.1 |
| First Mortgage Real Estate Loans/LOC | 8,185 | 8,686 | 6.1 | 8,621 | 0.7- |
| Other Real Estate Loans/LOC | 4,646 | 5,287 | 13.8 | 5,663 | 7.1 |
| Leases Receivable | 12 | 10 | 12.8- | 14 | 42.6 |
| All Other Loans/LOC | 2,090 | 2,057 | 1.5- | 2,124 | 3.2 |
| Allowance For Loan Losses | 179 | 189 | 5.5 | 200 | 6.1 |
| Foreclosed and Repossessed Assets | 4 | 6 | 82.1 | 22 | 240.9 |
| Land and Building | 459 | 544 | 18.6 | 556 | 2.3 |
| Other Fixed Assets | 176 | 190 | 7.6 | 208 | 9.4 |
| NCUSIF Capitalization Deposit | 274 | 280 | 2.0 | 289 | 3.4 |
| Other Assets | 435 | 471 | 8.2 | 494 | 4.8 |
| TOTAL ASSETS | 36,440 | 37,556 | 3.1 | 39,548 | 5.3 |
| LIABILITIES | | | | | |
| Total Borrowings | 882 | 760 | 13.9- | 1,481 | 94.9 |
| Accrued Dividends/Interest Payable | 28 | 36 | 29.1 | 34 | 6.1- |
| Acct Payable and Other Liabilities | 303 | 342 | 13.1 | 374 | 9.4 |
| Uninsured Secondary Capital | 3 | 3 | 14.5- | 2 | 8.2- |
| TOTAL LIABILITIES | 1,216 | 1,141 | 6.2- | 1,891 | 65.8 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 30,810 | 31,752 | 3.1 | 32,820 | 3.4 |
| Share Drafts | 3,556 | 3,385 | 4.8- | 3,187 | 5.9- |
| Regular Shares | 11,301 | 10,229 | 9.5- | 9,905 | 3.2- |
| Money Market Shares | 5,552 | 5,368 | 3.3- | 5,539 | 3.2 |
| Share Certificates/CDs | 7,667 | 9,864 | 28.7 | 11,201 | 13.6 |
| IRA/Keogh Accounts | 2,305 | 2,463 | 6.9 | 2,611 | 6.0 |
| All Other Shares | 324 | 284 | 12.2- | 218 | 23.2- |
| Non-Member Deposits | 107 | 159 | 48.6 | 159 | 0.1- |
| Regular Reserves | 1,202 | 1,217 | 1.3 | 1,207 | 0.8- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -73 | -58 | 21.5 | -21 | 63.7 |
| Other Reserves | 310 | 263 | 15.4- | 268 | 1.9 |
| Undivided Earnings | 2,975 | 3,241 | 9.0 | 3,383 | 4.4 |
| TOTAL EQUITY | 4,414 | 4,663 | 5.7 | 4,837 | 3.7 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 36,440 | 37,556 | 3.1 | 39,548 | 5.3 |

* Amount Less than + or - 1 Million

New York
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 537 | 503 | 6.3- | 487 | 3.2- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 1,395 | 1,587 | 13.7 | 1,695 | 6.9 |
| (Less) Interest Refund | 0* | 3 | 179.8 | 1 | 58.1- |
| Income from Investments | 401 | 448 | 11.6 | 538 | 20.1 |
| Trading Profits and Losses | 0* | 0* | 80.0 | 0* | 13.7- |
| TOTAL INTEREST INCOME | 1,796 | 2,032 | 13.2 | 2,232 | 9.9 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 549 | 772 | 40.7 | 929 | 20.3 |
| Interest on Deposits | 19 | 30 | 54.3 | 38 | 27.3 |
| Interest on Borrowed Money | 34 | 37 | 11.2 | 48 | 29.0 |
| TOTAL INTEREST EXPENSE | 602 | 839 | 39.5 | 1,015 | 20.9 |
| PROVISION FOR LOAN & LEASE LOSSES | 116 | 109 | 5.9- | 120 | 9.7 |
| NET INTEREST INCOME AFTER PLL | 1,078 | 1,084 | 0.6 | 1,098 | 1.3 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 198 | 213 | 7.6 | 233 | 9.3 |
| Other Operating Income | 108 | 115 | 6.9 | 126 | 9.7 |
| Gain (Loss) on Investments | 2 | 1 | 40.2- | 1 | 20.7 |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 73.8- | 0* | 117.5 |
| Other Non-Oper Income (Expense) | 13 | 18 | 39.5 | 22 | 23.8 |
| TOTAL NON-INTEREST INCOME | 320 | 346 | 8.3 | 382 | 10.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 526 | 562 | 6.8 | 588 | 4.6 |
| Travel and Conference Expense | 13 | 14 | 7.7 | 15 | 6.1 |
| Office Occupancy Expense | 75 | 88 | 18.3 | 94 | 6.2 |
| Office Operations Expense | 225 | 230 | 2.5 | 239 | 3.6 |
| Educational & Promotional Expense | 41 | 44 | 8.8 | 52 | 16.8 |
| Loan Servicing Expense | 67 | 75 | 11.8 | 74 | 1.5- |
| Professional and Outside Services | 81 | 84 | 4.1 | 90 | 6.6 |
| Member Insurance | 7 | 6 | 13.8- | 5 | 9.0- |
| Operating Fees | 6 | 6 | 2.3 | 6 | 0.7- |
| Miscellaneous Operating Expenses | 27 | 29 | 7.6 | 27 | 5.7- |
| TOTAL NON-INTEREST EXPENSE | 1,066 | 1,138 | 6.8 | 1,188 | 4.4 |
| NET INCOME | 332 | 292 | 12.0- | 292 | 0.1 |
| Transfer to Regular Reserve | 44 | 37 | 15.9- | 9 | 76.9- |

* Amount Less than + or - 1 Million

North Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 129 | 118 | 8.5- | 116 | 1.7- |
| Cash & Equivalents | 1,960 | 2,246 | 14.6 | 1,315 | 41.4- |
| TOTAL INVESTMENTS | 2,509 | 2,768 | 10.3 | 4,478 | 61.8 |
| U.S. Government Obligations | 22 | 11 | 48.0- | 3,150 | 28,007.4 |
| Federal Agency Securities | 658 | 607 | 7.8- | 671 | 10.6 |
| Mutual Fund & Common Trusts | 36 | 3 | 92.5- | 2 | 10.3- |
| MCSD and PIC at Corporate CU | 90 | 96 | 7.4 | 106 | 10.1 |
| All Other Corporate Credit Union | 1,393 | 1,800 | 29.2 | 265 | 85.3- |
| Commercial Banks, S&Ls | 214 | 165 | 22.9- | 209 | 26.5 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 13 | 21 | 59.9 | 21 | 0.9- |
| All Other Investments | 83 | 48 | 42.1- | 45 | 5.9- |
| Loans Held for Sale | 9 | 11 | 24.3 | 15 | 31.9 |
| TOTAL LOANS OUTSTANDING | 17,141 | 17,016 | 0.7- | 17,660 | 3.8 |
| Unsecured Credit Card Loans | 452 | 402 | 11.2- | 443 | 10.3 |
| All Other Unsecured Loans | 737 | 727 | 1.3- | 752 | 3.5 |
| New Vehicle Loans | 2,059 | 1,994 | 3.1- | 1,943 | 2.6- |
| Used Vehicle Loans | 2,237 | 2,126 | 5.0- | 2,164 | 1.8 |
| First Mortgage Real Estate Loans/LOC | 9,410 | 9,512 | 1.1 | 9,974 | 4.9 |
| Other Real Estate Loans/LOC | 1,928 | 1,914 | 0.7- | 2,042 | 6.7 |
| Leases Receivable | 0* | 0* | 100.0- | 0* | 0.0 |
| All Other Loans/LOC | 318 | 342 | 7.6 | 341 | 0.4- |
| Allowance For Loan Losses | 154 | 154 | 0.3 | 159 | 3.3 |
| Foreclosed and Repossessed Assets | 12 | 20 | 64.1 | 18 | 8.7- |
| Land and Building | 444 | 483 | 8.8 | 529 | 9.4 |
| Other Fixed Assets | 97 | 112 | 15.9 | 126 | 12.5 |
| NCUSIF Capitalization Deposit | 176 | 182 | 3.6 | 197 | 7.9 |
| Other Assets | 147 | 176 | 19.7 | 206 | 17.5 |
| TOTAL ASSETS | 22,341 | 22,860 | 2.3 | 24,385 | 6.7 |
| LIABILITIES | | | | | |
| Total Borrowings | 371 | 168 | 54.8- | 243 | 44.7 |
| Accrued Dividends/Interest Payable | 24 | 35 | 44.4 | 36 | 1.9 |
| Acct Payable and Other Liabilities | 186 | 180 | 3.1- | 212 | 17.4 |
| Uninsured Secondary Capital | 6 | 6 | 2.8 | 7 | 10.5 |
| TOTAL LIABILITIES | 588 | 390 | 33.7- | 497 | 27.7 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 19,702 | 20,396 | 3.5 | 21,704 | 6.4 |
| Share Drafts | 2,301 | 2,268 | 1.5- | 2,260 | 0.3- |
| Regular Shares | 3,888 | 3,377 | 13.2- | 3,085 | 8.6- |
| Money Market Shares | 5,902 | 6,561 | 11.2 | 7,495 | 14.2 |
| Share Certificates/CDs | 5,340 | 5,769 | 8.0 | 6,140 | 6.4 |
| IRA/Keogh Accounts | 2,108 | 2,207 | 4.7 | 2,514 | 13.9 |
| All Other Shares | 138 | 198 | 43.9 | 198 | 0.1 |
| Non-Member Deposits | 25 | 18 | 29.8- | 11 | 37.3- |
| Regular Reserves | 890 | 913 | 2.6 | 930 | 1.8 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -10 | -3 | 64.6 | -0* | 88.4 |
| Other Reserves | 379 | 398 | 5.0 | 433 | 8.8 |
| Undivided Earnings | 792 | 767 | 3.1- | 822 | 7.1 |
| TOTAL EQUITY | 2,051 | 2,074 | 1.2 | 2,183 | 5.3 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 22,341 | 22,860 | 2.3 | 24,385 | 6.7 |

* Amount Less than + or - 1 Million

North Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|--------------|--------------|-------------|
| Number of Credit Unions | 129 | 118 | 8.5- | 116 | 1.7- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 911 | 1,004 | 10.2 | 1,094 | 9.0 |
| (Less) Interest Refund | 0* | 0* | 2.2 | 0* | 100.3 |
| Income from Investments | 123 | 180 | 46.3 | 259 | 43.8 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 1,034 | 1,184 | 14.5 | 1,353 | 14.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 449 | 637 | 41.8 | 760 | 19.4 |
| Interest on Deposits | 2 | 7 | 204.8 | 11 | 57.2 |
| Interest on Borrowed Money | 11 | 7 | 37.3- | 9 | 20.0 |
| TOTAL INTEREST EXPENSE | 463 | 651 | 40.7 | 780 | 19.8 |
| PROVISION FOR LOAN & LEASE LOSSES | 75 | 68 | 8.9- | 68 | 0.1 |
| NET INTEREST INCOME AFTER PLL | 496 | 465 | 6.3- | 505 | 8.5 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 161 | 165 | 2.0 | 173 | 5.0 |
| Other Operating Income | 89 | 108 | 21.5 | 121 | 12.5 |
| Gain (Loss) on Investments | -0* | -0* | 761.0- | 6 | 963.5 |
| Gain (Loss) on Disp of Fixed Assets | 5 | 0* | 96.6- | 1 | 625.9 |
| Other Non-Oper Income (Expense) | 2 | 2 | 1.9- | 0* | 95.8- |
| TOTAL NON-INTEREST INCOME | 258 | 274 | 6.5 | 301 | 9.8 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 316 | 325 | 2.9 | 356 | 9.7 |
| Travel and Conference Expense | 6 | 6 | 1.2 | 7 | 5.9 |
| Office Occupancy Expense | 46 | 49 | 6.0 | 54 | 11.0 |
| Office Operations Expense | 147 | 153 | 4.0 | 167 | 8.9 |
| Educational & Promotional Expense | 12 | 14 | 9.9 | 15 | 10.8 |
| Loan Servicing Expense | 18 | 18 | 0.3 | 20 | 9.4 |
| Professional and Outside Services | 51 | 56 | 10.5 | 56 | 0.7- |
| Member Insurance | 4 | 3 | 9.1- | 3 | 22.8- |
| Operating Fees | 2 | 2 | 2.8 | 3 | 17.1 |
| Miscellaneous Operating Expenses | 16 | 16 | 0.9- | 17 | 7.8 |
| TOTAL NON-INTEREST EXPENSE | 619 | 643 | 3.9 | 698 | 8.5 |
| NET INCOME | 135 | 96 | 28.6- | 108 | 12.2 |
| Transfer to Regular Reserve | 52 | 32 | 37.4- | 17 | 48.5- |

* Amount Less than + or - 1 Million

North Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 56 | 53 | 5.4- | 53 | 0.0 |
| Cash & Equivalents | 121 | 155 | 27.6 | 229 | 47.5 |
| TOTAL INVESTMENTS | 229 | 219 | 4.3- | 253 | 15.5 |
| U.S. Government Obligations | 0* | 0* | 0.0 | 0* | 0.0 |
| Federal Agency Securities | 63 | 45 | 28.8- | 36 | 19.7- |
| Mutual Fund & Common Trusts | 0* | 2 | 1,294.8 | 2 | 9.8 |
| MCSD and PIC at Corporate CU | 6 | 6 | 1.8 | 6 | 5.4 |
| All Other Corporate Credit Union | 58 | 98 | 69.4 | 120 | 22.1 |
| Commercial Banks, S&Ls | 87 | 57 | 34.0- | 70 | 22.7 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 9 | 8 | 17.4- | 12 | 58.1 |
| All Other Investments | 7 | 4 | 46.4- | 6 | 74.0 |
| Loans Held for Sale | 3 | 5 | 67.7 | 5 | 9.3- |
| TOTAL LOANS OUTSTANDING | 1,105 | 1,183 | 7.0 | 1,237 | 4.6 |
| Unsecured Credit Card Loans | 26 | 29 | 9.3 | 29 | 2.8 |
| All Other Unsecured Loans | 24 | 26 | 6.6 | 30 | 16.6 |
| New Vehicle Loans | 87 | 86 | 1.3- | 83 | 2.5- |
| Used Vehicle Loans | 270 | 272 | 0.6 | 280 | 3.3 |
| First Mortgage Real Estate Loans/LOC | 247 | 268 | 8.5 | 296 | 10.6 |
| Other Real Estate Loans/LOC | 100 | 119 | 18.9 | 133 | 11.7 |
| Leases Receivable | 1 | 0* | 46.0- | 0* | 37.2- |
| All Other Loans/LOC | 350 | 384 | 9.7 | 385 | 0.2 |
| Allowance For Loan Losses | 15 | 15 | 2.0 | 14 | 5.0- |
| Foreclosed and Repossessed Assets | 2 | 2 | 5.5- | 2 | 33.3 |
| Land and Building | 28 | 31 | 9.9 | 35 | 14.3 |
| Other Fixed Assets | 7 | 8 | 24.1 | 8 | 4.1- |
| NCUSIF Capitalization Deposit | 11 | 12 | 7.0 | 13 | 8.7 |
| Other Assets | 21 | 25 | 18.3 | 25 | 2.2 |
| TOTAL ASSETS | 1,513 | 1,625 | 7.4 | 1,794 | 10.4 |
| LIABILITIES | | | | | |
| Total Borrowings | 15 | 5 | 69.6- | 13 | 171.6 |
| Accrued Dividends/Interest Payable | 3 | 6 | 93.3 | 7 | 13.4 |
| Acct Payable and Other Liabilities | 9 | 10 | 3.5 | 12 | 25.4 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 28 | 21 | 26.3- | 32 | 54.9 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 1,314 | 1,419 | 8.0 | 1,560 | 10.0 |
| Share Drafts | 223 | 230 | 3.1 | 262 | 14.1 |
| Regular Shares | 237 | 216 | 8.8- | 222 | 3.0 |
| Money Market Shares | 237 | 232 | 2.1- | 265 | 14.5 |
| Share Certificates/CDs | 485 | 600 | 23.6 | 663 | 10.5 |
| IRA/Keogh Accounts | 76 | 83 | 9.8 | 90 | 8.2 |
| All Other Shares | 54 | 48 | 11.2- | 47 | 0.8- |
| Non-Member Deposits | 3 | 11 | 271.4 | 10 | 4.3- |
| Regular Reserves | 66 | 68 | 3.5 | 69 | 2.4 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -0* | -2 | 797.5- | -2 | 1.4 |
| Other Reserves | 14 | 15 | 6.3 | 16 | 8.0 |
| Undivided Earnings | 92 | 106 | 14.2 | 119 | 12.2 |
| TOTAL EQUITY | 171 | 186 | 8.3 | 201 | 8.5 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 1,513 | 1,625 | 7.4 | 1,794 | 10.4 |

* Amount Less than + or - 1 Million

North Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|--------------|------------|-------------|
| Number of Credit Unions | 56 | 53 | 5.4- | 53 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 69 | 81 | 17.4 | 90 | 11.8 |
| (Less) Interest Refund | 0* | 0* | 78.7 | 0* | 41.8- |
| Income from Investments | 12 | 13 | 13.4 | 18 | 35.0 |
| Trading Profits and Losses | 0 | 0* | 0.0 | 0 | 100.0- |
| TOTAL INTEREST INCOME | 80 | 94 | 16.8 | 108 | 15.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 11 | 15 | 40.0 | 18 | 20.3 |
| Interest on Deposits | 14 | 22 | 56.4 | 30 | 36.7 |
| Interest on Borrowed Money | 0* | 0* | 20.0 | 0* | 41.7- |
| TOTAL INTEREST EXPENSE | 25 | 37 | 48.6 | 48 | 28.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 2 | 3 | 23.8 | 4 | 43.2 |
| NET INTEREST INCOME AFTER PLL | 53 | 54 | 1.5 | 56 | 4.6 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 10 | 11 | 14.9 | 12 | 7.2 |
| Other Operating Income | 5 | 6 | 16.8 | 7 | 14.8 |
| Gain (Loss) on Investments | -0* | -0* | 53.5- | -0* | 966.8- |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 10.0 | 0* | 187.5 |
| Other Non-Oper Income (Expense) | 0* | 0* | 8.9- | 0* | 36.1 |
| TOTAL NON-INTEREST INCOME | 15 | 17 | 15.2 | 19 | 10.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 27 | 30 | 9.5 | 32 | 7.3 |
| Travel and Conference Expense | 0* | 0* | 2.8- | 0* | 4.0- |
| Office Occupancy Expense | 3 | 4 | 15.8 | 4 | 16.7 |
| Office Operations Expense | 8 | 9 | 7.0 | 10 | 7.4 |
| Educational & Promotional Expense | 3 | 3 | 10.7 | 3 | 2.5 |
| Loan Servicing Expense | 2 | 2 | 18.8 | 2 | 15.9 |
| Professional and Outside Services | 3 | 4 | 11.9 | 4 | 5.9 |
| Member Insurance | 0* | 0* | 2.3 | 0* | 21.1- |
| Operating Fees | 0* | 0* | 11.7 | 0* | 10.6 |
| Miscellaneous Operating Expenses | 2 | 2 | 13.7 | 2 | 11.5 |
| TOTAL NON-INTEREST EXPENSE | 51 | 56 | 9.8 | 60 | 7.5 |
| NET INCOME | 18 | 16 | 10.9- | 16 | 0.5 |
| Transfer to Regular Reserve | 2 | 2 | 58.7 | 3 | 1.3 |

* Amount Less than + or - 1 Million

Ohio
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 401 | 373 | 7.0- | 365 | 2.1- |
| Cash & Equivalents | 1,074 | 1,336 | 24.4 | 1,413 | 5.7 |
| TOTAL INVESTMENTS | 3,476 | 3,188 | 8.3- | 3,358 | 5.3 |
| U.S. Government Obligations | 70 | 73 | 4.3 | 77 | 5.9 |
| Federal Agency Securities | 1,576 | 1,369 | 13.1- | 1,297 | 5.3- |
| Mutual Fund & Common Trusts | 60 | 48 | 20.0- | 59 | 24.1 |
| MCSD and PIC at Corporate CU | 83 | 83 | 0.6- | 83 | 0.4 |
| All Other Corporate Credit Union | 431 | 493 | 14.5 | 554 | 12.4 |
| Commercial Banks, S&Ls | 1,078 | 871 | 19.2- | 961 | 10.4 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 50 | 63 | 24.9 | 81 | 29.8 |
| All Other Investments | 128 | 65 | 49.1- | 110 | 69.1 |
| Loans Held for Sale | 7 | 9 | 26.1 | 12 | 30.8 |
| TOTAL LOANS OUTSTANDING | 9,632 | 9,955 | 3.4 | 9,877 | 0.8- |
| Unsecured Credit Card Loans | 608 | 614 | 1.0 | 604 | 1.5- |
| All Other Unsecured Loans | 384 | 389 | 1.3 | 401 | 3.1 |
| New Vehicle Loans | 1,639 | 1,614 | 1.6- | 1,525 | 5.5- |
| Used Vehicle Loans | 2,074 | 2,075 | 0.0 | 2,025 | 2.4- |
| First Mortgage Real Estate Loans/LOC | 2,733 | 2,920 | 6.8 | 3,155 | 8.1 |
| Other Real Estate Loans/LOC | 1,481 | 1,567 | 5.8 | 1,571 | 0.3 |
| Leases Receivable | 79 | 63 | 20.1- | 53 | 16.2- |
| All Other Loans/LOC | 632 | 713 | 12.7 | 542 | 23.9- |
| Allowance For Loan Losses | 67 | 69 | 2.7 | 66 | 4.7- |
| Foreclosed and Repossessed Assets | 4 | 6 | 40.9 | 8 | 22.7 |
| Land and Building | 243 | 266 | 9.4 | 293 | 9.9 |
| Other Fixed Assets | 61 | 65 | 5.3 | 67 | 4.4 |
| NCUSIF Capitalization Deposit | 120 | 119 | 0.6- | 120 | 0.9 |
| Other Assets | 176 | 197 | 12.1 | 203 | 3.1 |
| TOTAL ASSETS | 14,727 | 15,073 | 2.3 | 15,285 | 1.4 |
| LIABILITIES | | | | | |
| Total Borrowings | 184 | 150 | 18.4- | 143 | 5.0- |
| Accrued Dividends/Interest Payable | 11 | 14 | 24.1 | 17 | 20.6 |
| Acct Payable and Other Liabilities | 87 | 101 | 16.2 | 114 | 12.1 |
| Uninsured Secondary Capital | 0* | 0* | 25.0 | 0* | 0.0 |
| TOTAL LIABILITIES | 283 | 266 | 6.0- | 273 | 2.9 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 12,650 | 12,928 | 2.2 | 13,091 | 1.3 |
| Share Drafts | 1,517 | 1,550 | 2.1 | 1,464 | 5.5- |
| Regular Shares | 4,538 | 3,916 | 13.7- | 3,583 | 8.5- |
| Money Market Shares | 1,949 | 2,110 | 8.3 | 2,282 | 8.1 |
| Share Certificates/CDs | 3,332 | 3,903 | 17.1 | 4,238 | 8.6 |
| IRA/Keogh Accounts | 1,092 | 1,198 | 9.8 | 1,271 | 6.1 |
| All Other Shares | 179 | 191 | 6.9 | 190 | 0.2- |
| Non-Member Deposits | 44 | 60 | 37.0 | 63 | 5.6 |
| Regular Reserves | 412 | 417 | 1.3 | 412 | 1.2- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -19 | -11 | 43.1 | 0* | 103.1 |
| Other Reserves | 29 | 28 | 5.2- | 29 | 2.2 |
| Undivided Earnings | 1,372 | 1,445 | 5.3 | 1,480 | 2.4 |
| TOTAL EQUITY | 1,795 | 1,879 | 4.7 | 1,921 | 2.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 14,727 | 15,073 | 2.3 | 15,285 | 1.4 |

* Amount Less than + or - 1 Million

Ohio
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 401 | 373 | 7.0- | 365 | 2.1- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 598 | 657 | 10.0 | 676 | 2.8 |
| (Less) Interest Refund | 1 | 0* | 5.3- | 1 | 12.9 |
| Income from Investments | 144 | 173 | 20.6 | 215 | 24.1 |
| Trading Profits and Losses | 0* | 0* | 3,414.9 | 0* | 97.0- |
| TOTAL INTEREST INCOME | 740 | 830 | 12.1 | 889 | 7.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 223 | 303 | 35.6 | 361 | 19.4 |
| Interest on Deposits | 12 | 16 | 30.5 | 20 | 24.0 |
| Interest on Borrowed Money | 7 | 8 | 16.2 | 7 | 13.9- |
| TOTAL INTEREST EXPENSE | 242 | 326 | 34.8 | 388 | 18.8 |
| PROVISION FOR LOAN & LEASE LOSSES | 61 | 51 | 15.8- | 47 | 8.6- |
| NET INTEREST INCOME AFTER PLL | 437 | 452 | 3.4 | 455 | 0.6 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 145 | 154 | 6.7 | 160 | 3.9 |
| Other Operating Income | 40 | 45 | 12.0 | 53 | 18.4 |
| Gain (Loss) on Investments | 0* | 0* | 92.1- | 0* | 4,113.3 |
| Gain (Loss) on Disp of Fixed Assets | 0* | -0* | 136.0- | 0* | 1,122.0 |
| Other Non-Oper Income (Expense) | 0* | 2 | 176.7 | 3 | 9.1 |
| TOTAL NON-INTEREST INCOME | 186 | 201 | 8.3 | 217 | 8.0 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 253 | 270 | 6.8 | 278 | 2.8 |
| Travel and Conference Expense | 6 | 7 | 12.5 | 7 | 1.1- |
| Office Occupancy Expense | 34 | 37 | 8.7 | 40 | 7.9 |
| Office Operations Expense | 104 | 107 | 2.7 | 111 | 3.8 |
| Educational & Promotional Expense | 18 | 21 | 19.5 | 22 | 4.7 |
| Loan Servicing Expense | 37 | 38 | 4.1 | 38 | 1.1 |
| Professional and Outside Services | 45 | 47 | 5.7 | 49 | 3.9 |
| Member Insurance | 4 | 4 | 6.2- | 4 | 7.6- |
| Operating Fees | 4 | 4 | 8.8 | 4 | 2.6- |
| Miscellaneous Operating Expenses | 20 | 21 | 5.7 | 16 | 23.2- |
| TOTAL NON-INTEREST EXPENSE | 525 | 557 | 6.2 | 570 | 2.3 |
| NET INCOME | 98 | 96 | 2.3- | 102 | 6.4 |
| Transfer to Regular Reserve | 5 | 6 | 12.2 | 3 | 43.4- |

* Amount Less than + or - 1 Million

Oklahoma
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 85 | 84 | 1.2- | 80 | 4.8- |
| Cash & Equivalents | 438 | 540 | 23.4 | 532 | 1.5- |
| TOTAL INVESTMENTS | 1,856 | 1,767 | 4.8- | 1,965 | 11.2 |
| U.S. Government Obligations | 14 | 5 | 66.6- | 5 | 2.5- |
| Federal Agency Securities | 1,060 | 992 | 6.4- | 1,101 | 11.0 |
| Mutual Fund & Common Trusts | 6 | 2 | 64.1- | 2 | 0.1- |
| MCSD and PIC at Corporate CU | 28 | 29 | 3.2 | 29 | 0.7 |
| All Other Corporate Credit Union | 340 | 383 | 12.4 | 397 | 3.7 |
| Commercial Banks, S&Ls | 292 | 256 | 12.1- | 247 | 3.7- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 7 | 9 | 34.2 | 9 | 1.4- |
| All Other Investments | 109 | 24 | 77.6- | 24 | 0.7- |
| Loans Held for Sale | 5 | 4 | 22.3- | 7 | 76.7 |
| TOTAL LOANS OUTSTANDING | 3,860 | 4,093 | 6.0 | 4,391 | 7.3 |
| Unsecured Credit Card Loans | 173 | 197 | 13.6 | 211 | 7.0 |
| All Other Unsecured Loans | 183 | 190 | 3.8 | 207 | 9.2 |
| New Vehicle Loans | 833 | 910 | 9.3 | 989 | 8.6 |
| Used Vehicle Loans | 1,079 | 1,072 | 0.7- | 1,137 | 6.1 |
| First Mortgage Real Estate Loans/LOC | 933 | 985 | 5.6 | 1,041 | 5.6 |
| Other Real Estate Loans/LOC | 332 | 367 | 10.7 | 399 | 8.6 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 327 | 372 | 14.0 | 408 | 9.5 |
| Allowance For Loan Losses | 31 | 33 | 8.5 | 33 | 2.0- |
| Foreclosed and Repossessed Assets | 4 | 5 | 35.2 | 6 | 28.5 |
| Land and Building | 135 | 138 | 2.1 | 152 | 10.8 |
| Other Fixed Assets | 33 | 35 | 7.3 | 32 | 9.9- |
| NCUSIF Capitalization Deposit | 50 | 51 | 3.6 | 55 | 6.0 |
| Other Assets | 69 | 90 | 31.1 | 70 | 22.4- |
| TOTAL ASSETS | 6,419 | 6,691 | 4.2 | 7,178 | 7.3 |
| LIABILITIES | | | | | |
| Total Borrowings | 203 | 157 | 22.5- | 202 | 28.7 |
| Accrued Dividends/Interest Payable | 4 | 5 | 34.3 | 5 | 4.1 |
| Acct Payable and Other Liabilities | 80 | 67 | 15.4- | 75 | 11.1 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 286 | 230 | 19.8- | 282 | 23.0 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 5,388 | 5,669 | 5.2 | 6,029 | 6.3 |
| Share Drafts | 672 | 706 | 5.0 | 716 | 1.4 |
| Regular Shares | 2,020 | 1,856 | 8.1- | 1,744 | 6.0- |
| Money Market Shares | 927 | 1,084 | 16.9 | 1,255 | 15.8 |
| Share Certificates/CDs | 1,233 | 1,466 | 18.9 | 1,700 | 16.0 |
| IRA/Keogh Accounts | 521 | 541 | 3.9 | 577 | 6.7 |
| All Other Shares | 12 | 11 | 7.4- | 11 | 1.4 |
| Non-Member Deposits | 3 | 5 | 60.2 | 25 | 387.6 |
| Regular Reserves | 189 | 190 | 0.8 | 192 | 1.0 |
| APPR. For Non-Conf. Invest. | 0* | 0* | 4.1- | 0* | 0.0 |
| Accum. Unrealized G/L on A-F-S | -15 | -7 | 53.2 | 8 | 211.2 |
| Other Reserves | 33 | 34 | 3.4 | 35 | 2.7 |
| Undivided Earnings | 537 | 574 | 6.8 | 631 | 10.0 |
| TOTAL EQUITY | 745 | 792 | 6.4 | 867 | 9.4 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 6,419 | 6,691 | 4.2 | 7,178 | 7.3 |

* Amount Less than + or - 1 Million

Oklahoma
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 85 | 84 | 1.2- | 80 | 4.8- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 240 | 267 | 11.0 | 296 | 11.1 |
| (Less) Interest Refund | 0* | 0* | 9.2 | 0* | 9.2 |
| Income from Investments | 75 | 92 | 23.5 | 112 | 21.3 |
| Trading Profits and Losses | -0* | 0* | 114.5 | 0* | 98.3- |
| TOTAL INTEREST INCOME | 314 | 359 | 14.0 | 408 | 13.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 89 | 127 | 42.4 | 153 | 20.9 |
| Interest on Deposits | 10 | 18 | 83.3 | 25 | 45.0 |
| Interest on Borrowed Money | 9 | 8 | 7.3- | 7 | 7.9- |
| TOTAL INTEREST EXPENSE | 107 | 152 | 42.0 | 186 | 22.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 28 | 26 | 9.1- | 17 | 32.6- |
| NET INTEREST INCOME AFTER PLL | 179 | 181 | 1.0 | 204 | 13.1 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 71 | 79 | 9.9 | 84 | 6.8 |
| Other Operating Income | 15 | 15 | 1.8- | 18 | 23.0 |
| Gain (Loss) on Investments | 0* | -0* | 2,348.9- | 0* | 156.1 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 311.6 | 1 | 1,091.4 |
| Other Non-Oper Income (Expense) | 0* | 0* | 82.9 | 0* | 254.5 |
| TOTAL NON-INTEREST INCOME | 87 | 93 | 7.5 | 104 | 11.8 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 116 | 121 | 4.7 | 128 | 5.3 |
| Travel and Conference Expense | 3 | 3 | 3.9 | 4 | 10.3 |
| Office Occupancy Expense | 13 | 15 | 12.9 | 15 | 4.8 |
| Office Operations Expense | 50 | 52 | 3.3 | 55 | 7.1 |
| Educational & Promotional Expense | 8 | 8 | 4.2 | 10 | 18.1 |
| Loan Servicing Expense | 11 | 12 | 3.0 | 13 | 8.4 |
| Professional and Outside Services | 14 | 15 | 5.8 | 15 | 3.4 |
| Member Insurance | 1 | 1 | 14.8- | 0* | 10.9- |
| Operating Fees | 1 | 1 | 0.5 | 1 | 2.5 |
| Miscellaneous Operating Expenses | 6 | 7 | 7.9 | 6 | 11.1- |
| TOTAL NON-INTEREST EXPENSE | 225 | 235 | 4.8 | 249 | 5.6 |
| NET INCOME | 41 | 39 | 6.0- | 60 | 55.9 |
| Transfer to Regular Reserve | 1 | 1 | 0.1- | 2 | 18.4 |

* Amount Less than + or - 1 Million

Oregon
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 88 | 85 | 3.4- | 83 | 2.4- |
| Cash & Equivalents | 533 | 616 | 15.6 | 745 | 21.0 |
| TOTAL INVESTMENTS | 1,558 | 1,222 | 21.6- | 1,551 | 26.9 |
| U.S. Government Obligations | 11 | 0* | 100.0- | 2 | 0.0 |
| Federal Agency Securities | 786 | 528 | 32.9- | 609 | 15.3 |
| Mutual Fund & Common Trusts | 17 | 0* | 99.9- | 0* | 100.0- |
| MCSD and PIC at Corporate CU | 61 | 63 | 2.9 | 66 | 6.0 |
| All Other Corporate Credit Union | 351 | 373 | 6.4 | 529 | 41.9 |
| Commercial Banks, S&Ls | 247 | 176 | 28.9- | 185 | 5.2 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 8 | 9 | 16.6 | 10 | 8.1 |
| All Other Investments | 77 | 57 | 25.8- | 52 | 8.1- |
| Loans Held for Sale | 22 | 23 | 3.9 | 17 | 23.0- |
| TOTAL LOANS OUTSTANDING | 9,426 | 10,152 | 7.7 | 10,798 | 6.4 |
| Unsecured Credit Card Loans | 361 | 375 | 4.0 | 405 | 7.9 |
| All Other Unsecured Loans | 205 | 214 | 4.1 | 219 | 2.7 |
| New Vehicle Loans | 2,704 | 2,874 | 6.3 | 2,799 | 2.6- |
| Used Vehicle Loans | 1,727 | 1,710 | 1.0- | 1,729 | 1.1 |
| First Mortgage Real Estate Loans/LOC | 2,117 | 2,486 | 17.4 | 2,747 | 10.5 |
| Other Real Estate Loans/LOC | 1,907 | 2,031 | 6.5 | 2,429 | 19.6 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 405 | 462 | 14.0 | 470 | 1.8 |
| Allowance For Loan Losses | 48 | 46 | 3.9- | 44 | 3.0- |
| Foreclosed and Repossessed Assets | 6 | 6 | 1.4 | 8 | 37.5 |
| Land and Building | 188 | 192 | 2.4 | 203 | 5.6 |
| Other Fixed Assets | 55 | 69 | 25.4 | 72 | 3.7 |
| NCUSIF Capitalization Deposit | 90 | 96 | 6.5 | 100 | 3.8 |
| Other Assets | 180 | 180 | 0.0 | 194 | 7.8 |
| TOTAL ASSETS | 12,009 | 12,509 | 4.2 | 13,642 | 9.1 |
| LIABILITIES | | | | | |
| Total Borrowings | 379 | 369 | 2.8- | 614 | 66.6 |
| Accrued Dividends/Interest Payable | 3 | 4 | 49.1 | 5 | 19.0 |
| Acct Payable and Other Liabilities | 100 | 113 | 13.1 | 128 | 13.2 |
| Uninsured Secondary Capital | 0* | 0* | 0.0 | 0* | 0.0 |
| TOTAL LIABILITIES | 483 | 487 | 0.8 | 748 | 53.7 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 10,356 | 10,749 | 3.8 | 11,534 | 7.3 |
| Share Drafts | 1,525 | 1,210 | 20.7- | 1,192 | 1.5- |
| Regular Shares | 2,118 | 2,169 | 2.4 | 2,367 | 9.1 |
| Money Market Shares | 2,734 | 2,685 | 1.8- | 2,839 | 5.7 |
| Share Certificates/CDs | 3,124 | 3,778 | 20.9 | 4,159 | 10.1 |
| IRA/Keogh Accounts | 826 | 825 | 0.1- | 894 | 8.3 |
| All Other Shares | 20 | 69 | 252.6 | 76 | 9.5 |
| Non-Member Deposits | 9 | 12 | 38.2 | 8 | 32.5- |
| Regular Reserves | 430 | 449 | 4.3 | 446 | 0.6- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -14 | -6 | 55.8 | -5 | 10.2 |
| Other Reserves | 0* | 0* | 58.7- | 0* | 100.0- |
| Undivided Earnings | 754 | 831 | 10.2 | 920 | 10.7 |
| TOTAL EQUITY | 1,170 | 1,273 | 8.8 | 1,360 | 6.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 12,009 | 12,509 | 4.2 | 13,642 | 9.1 |

* Amount Less than + or - 1 Million

Oregon
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 88 | 85 | 3.4- | 83 | 2.4- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 518 | 622 | 20.2 | 691 | 11.0 |
| (Less) Interest Refund | 0* | 0* | 0.0 | 0* | 0.0 |
| Income from Investments | 62 | 67 | 9.3 | 86 | 27.9 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 580 | 690 | 19.0 | 777 | 12.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 87 | 120 | 37.2 | 167 | 39.9 |
| Interest on Deposits | 84 | 137 | 63.1 | 165 | 20.5 |
| Interest on Borrowed Money | 15 | 18 | 26.4 | 19 | 1.1 |
| TOTAL INTEREST EXPENSE | 186 | 275 | 48.1 | 351 | 27.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 35 | 26 | 25.3- | 32 | 23.1 |
| NET INTEREST INCOME AFTER PLL | 359 | 389 | 8.3 | 394 | 1.3 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 75 | 80 | 6.0 | 83 | 3.7 |
| Other Operating Income | 55 | 61 | 11.1 | 72 | 17.6 |
| Gain (Loss) on Investments | -0* | -1 | 624.8- | -0* | 95.2 |
| Gain (Loss) on Disp of Fixed Assets | 1 | 7 | 444.2 | 3 | 56.6- |
| Other Non-Oper Income (Expense) | 9 | 2 | 78.3- | 2 | 19.0- |
| TOTAL NON-INTEREST INCOME | 141 | 148 | 5.4 | 159 | 7.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 202 | 220 | 8.8 | 235 | 7.0 |
| Travel and Conference Expense | 6 | 6 | 7.1 | 7 | 7.0 |
| Office Occupancy Expense | 24 | 29 | 19.3 | 32 | 12.8 |
| Office Operations Expense | 71 | 77 | 8.4 | 80 | 3.1 |
| Educational & Promotional Expense | 19 | 22 | 11.9 | 22 | 2.0 |
| Loan Servicing Expense | 31 | 30 | 2.8- | 31 | 3.6 |
| Professional and Outside Services | 36 | 41 | 13.8 | 41 | 1.5 |
| Member Insurance | 0* | 0* | 25.0 | 0* | 19.0- |
| Operating Fees | 1 | 2 | 17.7 | 2 | 3.1 |
| Miscellaneous Operating Expenses | 8 | 11 | 46.0 | 10 | 9.5- |
| TOTAL NON-INTEREST EXPENSE | 399 | 438 | 9.8 | 461 | 5.2 |
| NET INCOME | 100 | 98 | 1.7- | 91 | 7.1- |
| Transfer to Regular Reserve | 18 | 12 | 34.6- | 3 | 73.2- |

* Amount Less than + or - 1 Million

Pennsylvania
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 643 | 618 | 3.9- | 599 | 3.1- |
| Cash & Equivalents | 1,632 | 1,920 | 17.7 | 2,305 | 20.1 |
| TOTAL INVESTMENTS | 6,540 | 6,167 | 5.7- | 6,428 | 4.2 |
| U.S. Government Obligations | 78 | 204 | 163.2 | 19 | 90.9- |
| Federal Agency Securities | 4,173 | 3,067 | 26.5- | 3,044 | 0.8- |
| Mutual Fund & Common Trusts | 60 | 58 | 3.0- | 60 | 3.1 |
| MCSD and PIC at Corporate CU | 167 | 170 | 1.5 | 178 | 5.2 |
| All Other Corporate Credit Union | 479 | 607 | 26.9 | 783 | 28.9 |
| Commercial Banks, S&Ls | 1,366 | 1,050 | 23.1- | 1,018 | 3.1- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 55 | 85 | 55.1 | 89 | 5.4 |
| All Other Investments | 163 | 71 | 56.5- | 67 | 4.8- |
| Loans Held for Sale | 27 | 26 | 4.3- | 19 | 26.5- |
| TOTAL LOANS OUTSTANDING | 14,094 | 15,121 | 7.3 | 16,082 | 6.4 |
| Unsecured Credit Card Loans | 1,092 | 1,115 | 2.1 | 1,216 | 9.1 |
| All Other Unsecured Loans | 1,155 | 1,190 | 3.0 | 1,240 | 4.2 |
| New Vehicle Loans | 1,994 | 2,079 | 4.3 | 2,078 | 0.0- |
| Used Vehicle Loans | 2,359 | 2,472 | 4.8 | 2,596 | 5.0 |
| First Mortgage Real Estate Loans/LOC | 2,685 | 2,996 | 11.5 | 3,387 | 13.1 |
| Other Real Estate Loans/LOC | 4,190 | 4,662 | 11.3 | 4,944 | 6.0 |
| Leases Receivable | 2 | 0* | 71.0- | 0* | 62.0- |
| All Other Loans/LOC | 616 | 607 | 1.6- | 621 | 2.3 |
| Allowance For Loan Losses | 103 | 107 | 4.2 | 109 | 1.1 |
| Foreclosed and Repossessed Assets | 7 | 8 | 10.8 | 6 | 18.8- |
| Land and Building | 298 | 341 | 14.7 | 393 | 15.3 |
| Other Fixed Assets | 97 | 96 | 1.1- | 101 | 6.0 |
| NCUSIF Capitalization Deposit | 187 | 193 | 3.3 | 201 | 4.4 |
| Other Assets | 267 | 309 | 16.0 | 339 | 9.7 |
| TOTAL ASSETS | 23,045 | 24,073 | 4.5 | 25,767 | 7.0 |
| LIABILITIES | | | | | |
| Total Borrowings | 332 | 291 | 12.4- | 327 | 12.3 |
| Accrued Dividends/Interest Payable | 14 | 17 | 25.5 | 20 | 18.2 |
| Acct Payable and Other Liabilities | 107 | 122 | 14.7 | 140 | 14.5 |
| Uninsured Secondary Capital | 0* | 0* | 366.7 | 0* | 42.9- |
| TOTAL LIABILITIES | 452 | 430 | 4.9- | 487 | 13.1 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 19,931 | 20,773 | 4.2 | 22,188 | 6.8 |
| Share Drafts | 2,337 | 2,361 | 1.0 | 2,321 | 1.7- |
| Regular Shares | 8,082 | 7,143 | 11.6- | 6,777 | 5.1- |
| Money Market Shares | 2,862 | 3,347 | 17.0 | 3,868 | 15.5 |
| Share Certificates/CDs | 4,465 | 5,543 | 24.2 | 6,517 | 17.6 |
| IRA/Keogh Accounts | 1,874 | 2,061 | 10.0 | 2,391 | 16.0 |
| All Other Shares | 269 | 269 | 0.1 | 272 | 1.1 |
| Non-Member Deposits | 43 | 49 | 13.2 | 41 | 15.5- |
| Regular Reserves | 484 | 565 | 16.7 | 499 | 11.6- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -53 | -29 | 45.2 | -3 | 89.6 |
| Other Reserves | 10 | 10 | 8.9- | 9 | 4.4- |
| Undivided Earnings | 2,220 | 2,324 | 4.7 | 2,587 | 11.3 |
| TOTAL EQUITY | 2,661 | 2,869 | 7.8 | 3,092 | 7.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 23,045 | 24,073 | 4.5 | 25,767 | 7.0 |

* Amount Less than + or - 1 Million

Pennsylvania
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|-------------|
| Number of Credit Unions | 643 | 618 | 3.9- | 599 | 3.1- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 879 | 988 | 12.4 | 1,092 | 10.6 |
| (Less) Interest Refund | 0* | 0* | 0.6- | 2 | 98.4 |
| Income from Investments | 273 | 329 | 20.7 | 411 | 25.0 |
| Trading Profits and Losses | 0* | 0* | 168.0 | 0* | 17.4 |
| TOTAL INTEREST INCOME | 1,151 | 1,316 | 14.4 | 1,502 | 14.1 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 354 | 485 | 36.9 | 609 | 25.6 |
| Interest on Deposits | 16 | 24 | 54.8 | 33 | 37.0 |
| Interest on Borrowed Money | 16 | 24 | 51.9 | 30 | 23.6 |
| TOTAL INTEREST EXPENSE | 386 | 534 | 38.2 | 672 | 26.0 |
| PROVISION FOR LOAN & LEASE LOSSES | 94 | 80 | 14.9- | 77 | 4.0- |
| NET INTEREST INCOME AFTER PLL | 671 | 703 | 4.7 | 753 | 7.2 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 136 | 154 | 12.9 | 165 | 7.0 |
| Other Operating Income | 86 | 100 | 16.3 | 106 | 5.9 |
| Gain (Loss) on Investments | -0* | -0* | 2.0- | -3 | 284.9- |
| Gain (Loss) on Disp of Fixed Assets | 0* | 3 | 451.3 | -0* | 128.6- |
| Other Non-Oper Income (Expense) | 4 | 2 | 56.8- | 0* | 71.0- |
| TOTAL NON-INTEREST INCOME | 226 | 258 | 14.2 | 268 | 3.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 348 | 374 | 7.6 | 401 | 7.1 |
| Travel and Conference Expense | 8 | 9 | 4.1 | 9 | 3.9 |
| Office Occupancy Expense | 39 | 42 | 10.0 | 47 | 10.7 |
| Office Operations Expense | 149 | 157 | 5.8 | 167 | 6.2 |
| Educational & Promotional Expense | 28 | 29 | 5.4 | 33 | 12.7 |
| Loan Servicing Expense | 48 | 55 | 12.7 | 54 | 2.0- |
| Professional and Outside Services | 70 | 76 | 8.1 | 79 | 3.9 |
| Member Insurance | 11 | 9 | 17.3- | 9 | 6.3- |
| Operating Fees | 4 | 4 | 4.1 | 5 | 5.1 |
| Miscellaneous Operating Expenses | 15 | 15 | 0.5- | 18 | 23.0 |
| TOTAL NON-INTEREST EXPENSE | 721 | 771 | 7.1 | 821 | 6.4 |
| NET INCOME | 176 | 189 | 7.4 | 200 | 5.5 |
| Transfer to Regular Reserve | 0* | 1 | 73.8 | 1 | 15.6 |

* Amount Less than + or - 1 Million

Puerto Rico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 18 | 14 | 22.2- | 14 | 0.0 |
| Cash & Equivalents | 43 | 18 | 59.5- | 33 | 86.7 |
| TOTAL INVESTMENTS | 207 | 154 | 25.5- | 123 | 20.6- |
| U.S. Government Obligations | 0* | 0* | 0.0 | 0* | 0.0 |
| Federal Agency Securities | 182 | 136 | 25.2- | 97 | 28.4- |
| Mutual Fund & Common Trusts | 0* | 0* | 0.0 | 0* | 100.0- |
| MCSD and PIC at Corporate CU | 0* | 0* | 72.1 | 0* | 185.6 |
| All Other Corporate Credit Union | 0* | 9 | 0.0 | 19 | 103.1 |
| Commercial Banks, S&Ls | 24 | 9 | 63.2- | 6 | 33.7- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 0* | 0* | 0.2- | 0* | 50.3- |
| All Other Investments | 1 | 0* | 100.0- | 0* | 40,130.0 |
| Loans Held for Sale | 0* | 0* | 0.0 | 0* | 0.0 |
| TOTAL LOANS OUTSTANDING | 277 | 259 | 6.4- | 297 | 14.8 |
| Unsecured Credit Card Loans | 18 | 20 | 7.4 | 24 | 22.4 |
| All Other Unsecured Loans | 119 | 112 | 5.7- | 120 | 6.9 |
| New Vehicle Loans | 64 | 64 | 0.5- | 83 | 29.7 |
| Used Vehicle Loans | 2 | 2 | 6.8 | 5 | 117.2 |
| First Mortgage Real Estate Loans/LOC | 56 | 46 | 18.2- | 50 | 8.9 |
| Other Real Estate Loans/LOC | 6 | 2 | 62.4- | 2 | 19.0- |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 12 | 13 | 15.0 | 14 | 6.3 |
| Allowance For Loan Losses | 5 | 5 | 9.3- | 5 | 13.9 |
| Foreclosed and Repossessed Assets | 0* | 0* | 42.6- | 0* | 131.7 |
| Land and Building | 11 | 11 | 1.2- | 11 | 2.7 |
| Other Fixed Assets | 2 | 2 | 21.9- | 1 | 8.5- |
| NCUSIF Capitalization Deposit | 4 | 3 | 20.4- | 3 | 2.6 |
| Other Assets | 4 | 4 | 0.6- | 4 | 4.9 |
| TOTAL ASSETS | 543 | 446 | 17.9- | 468 | 4.9 |
| LIABILITIES | | | | | |
| Total Borrowings | 0* | 0* | 31.1 | 0* | 16.4 |
| Accrued Dividends/Interest Payable | 0* | 0* | 24.6- | 0* | 9.7 |
| Acct Payable and Other Liabilities | 3 | 3 | 8.7- | 7 | 135.3 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 4 | 4 | 9.9- | 8 | 117.3 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 473 | 375 | 20.7- | 391 | 4.1 |
| Share Drafts | 16 | 13 | 15.9- | 13 | 1.7- |
| Regular Shares | 255 | 200 | 21.6- | 197 | 1.6- |
| Money Market Shares | 0* | 0* | 0.0 | 0* | 0.0 |
| Share Certificates/CDs | 175 | 137 | 22.0- | 156 | 14.4 |
| IRA/Keogh Accounts | 9 | 8 | 5.6- | 9 | 10.0 |
| All Other Shares | 18 | 17 | 8.3- | 15 | 10.4- |
| Non-Member Deposits | 0* | 0* | 49.7 | 0* | 14.6 |
| Regular Reserves | 14 | 12 | 13.2- | 12 | 0.6- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -1 | -0* | 60.9 | 0* | 109.6 |
| Other Reserves | 2 | 0* | 54.9- | 0* | 10.5 |
| Undivided Earnings | 52 | 55 | 5.5 | 56 | 2.7 |
| TOTAL EQUITY | 66 | 67 | 1.5 | 69 | 3.2 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 543 | 446 | 17.9- | 468 | 4.9 |

* Amount Less than + or - 1 Million

Puerto Rico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|--------------|-----------|--------------|
| Number of Credit Unions | 18 | 14 | 22.2- | 14 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 23 | 20 | 12.7- | 22 | 11.9 |
| (Less) Interest Refund | 0* | 0* | 99.8- | 0* | 100.0- |
| Income from Investments | 7 | 6 | 14.4- | 7 | 13.1 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 30 | 26 | 13.1- | 30 | 12.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 11 | 10 | 9.5- | 11 | 19.6 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 0* | 717.8 | 0* | 46.7- |
| TOTAL INTEREST EXPENSE | 11 | 10 | 9.2- | 11 | 19.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 3 | 3 | 1.9- | 4 | 43.6 |
| NET INTEREST INCOME AFTER PLL | 17 | 14 | 17.5- | 14 | 1.0 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 2 | 1 | 16.6- | 2 | 16.1 |
| Other Operating Income | 0* | 0* | 26.2- | 0* | 39.4- |
| Gain (Loss) on Investments | -0* | -0* | 2,509.4- | 0 | 100.0 |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 58.2 | -0* | 78.6 |
| Other Non-Oper Income (Expense) | 0* | 0* | 85.6- | 0* | 21.3- |
| TOTAL NON-INTEREST INCOME | 2 | 2 | 20.4- | 2 | 3.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 6 | 6 | 6.9- | 6 | 7.7 |
| Travel and Conference Expense | 0* | 0* | 16.6- | 0* | 9.7- |
| Office Occupancy Expense | 0* | 0* | 9.2- | 0* | 10.3 |
| Office Operations Expense | 5 | 4 | 25.2- | 4 | 5.6 |
| Educational & Promotional Expense | 0* | 0* | 26.9- | 0* | 54.7 |
| Loan Servicing Expense | 0* | 0* | 15.9 | 0* | 23.3 |
| Professional and Outside Services | 1 | 0* | 26.9- | 1 | 14.4 |
| Member Insurance | 0* | 0* | 6.2- | 0* | 3.2 |
| Operating Fees | 0* | 0* | 32.8- | 0* | 1.0 |
| Miscellaneous Operating Expenses | 0* | 0* | 15.6- | 0* | 12.0 |
| TOTAL NON-INTEREST EXPENSE | 15 | 13 | 15.4- | 14 | 10.1 |
| NET INCOME | 4 | 3 | 27.7- | 2 | 40.0- |
| Transfer to Regular Reserve | 0* | 0* | 83.8- | 0* | 100.0- |

* Amount Less than + or - 1 Million

Rhode Island
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 28 | 28 | 0.0 | 28 | 0.0 |
| Cash & Equivalents | 230 | 194 | 15.6- | 200 | 3.0 |
| TOTAL INVESTMENTS | 905 | 812 | 10.3- | 705 | 13.1- |
| U.S. Government Obligations | 25 | 2 | 92.7- | 1 | 37.8- |
| Federal Agency Securities | 580 | 503 | 13.3- | 375 | 25.4- |
| Mutual Fund & Common Trusts | 3 | 3 | 1.3- | 3 | 12.5 |
| MCSD and PIC at Corporate CU | 18 | 19 | 7.7 | 20 | 1.6 |
| All Other Corporate Credit Union | 109 | 111 | 1.5 | 159 | 42.9 |
| Commercial Banks, S&Ls | 42 | 33 | 22.2- | 34 | 4.0 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 4 | 4 | 10.8- | 7 | 76.2 |
| All Other Investments | 123 | 25 | 79.5- | 32 | 25.4 |
| Loans Held for Sale | 13 | 17 | 27.9 | 9 | 44.5- |
| TOTAL LOANS OUTSTANDING | 2,300 | 2,572 | 11.8 | 2,777 | 8.0 |
| Unsecured Credit Card Loans | 17 | 18 | 6.3 | 19 | 2.5 |
| All Other Unsecured Loans | 44 | 52 | 18.3 | 58 | 12.0 |
| New Vehicle Loans | 225 | 229 | 1.8 | 200 | 12.7- |
| Used Vehicle Loans | 243 | 268 | 10.0 | 300 | 12.1 |
| First Mortgage Real Estate Loans/LOC | 1,188 | 1,315 | 10.7 | 1,484 | 12.8 |
| Other Real Estate Loans/LOC | 552 | 657 | 18.9 | 679 | 3.4 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 30 | 33 | 9.3 | 37 | 14.0 |
| Allowance For Loan Losses | 10 | 11 | 4.6 | 13 | 23.7 |
| Foreclosed and Repossessed Assets | 0* | 0* | 151.3 | 2 | 175.4 |
| Land and Building | 67 | 75 | 12.8 | 82 | 8.6 |
| Other Fixed Assets | 15 | 17 | 10.4 | 15 | 7.7- |
| NCUSIF Capitalization Deposit | 27 | 28 | 3.2 | 28 | 2.8 |
| Other Assets | 46 | 46 | 0.5 | 42 | 8.0- |
| TOTAL ASSETS | 3,592 | 3,750 | 4.4 | 3,848 | 2.6 |
| LIABILITIES | | | | | |
| Total Borrowings | 215 | 242 | 12.7 | 328 | 35.6 |
| Accrued Dividends/Interest Payable | 4 | 7 | 51.2 | 6 | 16.4- |
| Acct Payable and Other Liabilities | 22 | 27 | 24.5 | 28 | 2.2 |
| Uninsured Secondary Capital | 0* | 0* | 53.8- | 0* | 33.3- |
| TOTAL LIABILITIES | 241 | 276 | 14.5 | 361 | 31.1 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 2,916 | 3,015 | 3.4 | 3,015 | 0.0 |
| Share Drafts | 395 | 330 | 16.5- | 313 | 5.2- |
| Regular Shares | 663 | 668 | 0.8 | 616 | 7.9- |
| Money Market Shares | 335 | 326 | 2.7- | 373 | 14.6 |
| Share Certificates/CDs | 1,190 | 1,350 | 13.4 | 1,364 | 1.1 |
| IRA/Keogh Accounts | 216 | 238 | 10.4 | 253 | 6.3 |
| All Other Shares | 116 | 102 | 12.2- | 95 | 6.2- |
| Non-Member Deposits | 0* | 1 | 66.3 | 0* | 33.3- |
| Regular Reserves | 86 | 86 | 0.4 | 86 | 0.0 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -8 | -5 | 40.4 | -6 | 34.2- |
| Other Reserves | 0* | 0* | 0.0 | 0* | 0.0 |
| Undivided Earnings | 357 | 377 | 5.4 | 391 | 3.7 |
| TOTAL EQUITY | 436 | 459 | 5.3 | 471 | 2.7 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 3,592 | 3,750 | 4.4 | 3,848 | 2.6 |

* Amount Less than + or - 1 Million

Rhode Island
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 28 | 28 | 0.0 | 28 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 126 | 151 | 20.5 | 173 | 14.1 |
| (Less) Interest Refund | 0* | 0* | 0.0 | 0* | 0.0 |
| Income from Investments | 38 | 39 | 3.6 | 40 | 0.7 |
| Trading Profits and Losses | 0* | 1 | 266.1 | 0* | 22.8- |
| TOTAL INTEREST INCOME | 164 | 191 | 17.0 | 213 | 11.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 8 | 8 | 0.9 | 8 | 4.0 |
| Interest on Deposits | 45 | 67 | 50.3 | 85 | 25.7 |
| Interest on Borrowed Money | 6 | 11 | 68.4 | 13 | 22.3 |
| TOTAL INTEREST EXPENSE | 59 | 86 | 45.5 | 106 | 23.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 6 | 7 | 11.7 | 11 | 56.6 |
| NET INTEREST INCOME AFTER PLL | 98 | 99 | 0.1 | 96 | 2.5- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 19 | 23 | 23.9 | 25 | 7.3 |
| Other Operating Income | 5 | 5 | 0.9- | 6 | 17.5 |
| Gain (Loss) on Investments | 0* | 0* | 38.8 | 0* | 52.4- |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 83.1- | 2 | 10,476.0 |
| Other Non-Oper Income (Expense) | 0* | 0* | 83.0- | 0* | 51.5- |
| TOTAL NON-INTEREST INCOME | 25 | 29 | 15.8 | 33 | 13.3 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 52 | 56 | 6.5 | 60 | 7.2 |
| Travel and Conference Expense | 1 | 2 | 11.2 | 1 | 9.7- |
| Office Occupancy Expense | 9 | 10 | 10.1 | 11 | 10.7 |
| Office Operations Expense | 19 | 19 | 3.6 | 19 | 0.3 |
| Educational & Promotional Expense | 6 | 6 | 5.3 | 6 | 6.2 |
| Loan Servicing Expense | 3 | 3 | 8.5- | 3 | 21.6 |
| Professional and Outside Services | 8 | 9 | 8.2 | 9 | 3.0 |
| Member Insurance | 0* | 0* | 8.0- | 0* | 15.5- |
| Operating Fees | 0* | 0* | 9.2 | 0* | 0.0 |
| Miscellaneous Operating Expenses | 4 | 4 | 3.7- | 5 | 20.6 |
| TOTAL NON-INTEREST EXPENSE | 103 | 108 | 5.5 | 115 | 6.4 |
| NET INCOME | 21 | 20 | 7.1- | 14 | 27.3- |
| Transfer to Regular Reserve | 0* | 0* | 317.3 | 0* | 58.9 |

* Amount Less than + or - 1 Million

South Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 86 | 87 | 1.2 | 85 | 2.3- |
| Cash & Equivalents | 606 | 691 | 14.1 | 755 | 9.2 |
| TOTAL INVESTMENTS | 842 | 806 | 4.3- | 810 | 0.5 |
| U.S. Government Obligations | 5 | 10 | 99.5 | 3 | 70.7- |
| Federal Agency Securities | 538 | 435 | 19.2- | 373 | 14.1- |
| Mutual Fund & Common Trusts | 4 | 34 | 799.8 | 0* | 98.6- |
| MCSD and PIC at Corporate CU | 31 | 38 | 24.0 | 36 | 5.1- |
| All Other Corporate Credit Union | 144 | 177 | 23.4 | 235 | 32.4 |
| Commercial Banks, S&Ls | 97 | 66 | 32.4- | 101 | 54.1 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 7 | 8 | 26.5 | 29 | 251.3 |
| All Other Investments | 17 | 24 | 36.8 | 31 | 30.6 |
| Loans Held for Sale | 0* | 0* | 270.6 | 2 | 292.4 |
| TOTAL LOANS OUTSTANDING | 4,761 | 5,864 | 23.2 | 6,276 | 7.0 |
| Unsecured Credit Card Loans | 309 | 368 | 19.0 | 429 | 16.5 |
| All Other Unsecured Loans | 292 | 341 | 16.7 | 370 | 8.7 |
| New Vehicle Loans | 971 | 1,085 | 11.8 | 1,017 | 6.2- |
| Used Vehicle Loans | 1,275 | 1,313 | 3.0 | 1,349 | 2.7 |
| First Mortgage Real Estate Loans/LOC | 1,105 | 1,731 | 56.6 | 1,986 | 14.7 |
| Other Real Estate Loans/LOC | 573 | 738 | 28.9 | 820 | 11.0 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 100.0- |
| All Other Loans/LOC | 236 | 287 | 21.7 | 305 | 6.3 |
| Allowance For Loan Losses | 44 | 42 | 3.9- | 46 | 8.4 |
| Foreclosed and Repossessed Assets | 5 | 5 | 0.4- | 5 | 9.6- |
| Land and Building | 171 | 206 | 20.2 | 226 | 9.8 |
| Other Fixed Assets | 41 | 48 | 17.0 | 58 | 21.7 |
| NCUSIF Capitalization Deposit | 50 | 57 | 14.0 | 61 | 6.6 |
| Other Assets | 92 | 101 | 10.0 | 119 | 18.2 |
| TOTAL ASSETS | 6,524 | 7,736 | 18.6 | 8,266 | 6.9 |
| LIABILITIES | | | | | |
| Total Borrowings | 114 | 281 | 147.6 | 351 | 24.7 |
| Accrued Dividends/Interest Payable | 15 | 20 | 39.3 | 24 | 15.0 |
| Acct Payable and Other Liabilities | 49 | 68 | 37.9 | 83 | 21.7 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 178 | 370 | 108.2 | 457 | 23.6 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 5,567 | 6,436 | 15.6 | 6,811 | 5.8 |
| Share Drafts | 840 | 902 | 7.3 | 912 | 1.1 |
| Regular Shares | 1,857 | 1,825 | 1.7- | 1,730 | 5.2- |
| Money Market Shares | 534 | 641 | 20.0 | 765 | 19.4 |
| Share Certificates/CDs | 1,722 | 2,257 | 31.1 | 2,517 | 11.5 |
| IRA/Keogh Accounts | 595 | 778 | 30.8 | 865 | 11.1 |
| All Other Shares | 13 | 8 | 38.0- | 6 | 31.8- |
| Non-Member Deposits | 6 | 25 | 344.5 | 16 | 33.2- |
| Regular Reserves | 158 | 175 | 11.2 | 165 | 6.2- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -7 | -5 | 31.1 | -3 | 44.0 |
| Other Reserves | 20 | 25 | 23.8 | 31 | 22.4 |
| Undivided Earnings | 607 | 734 | 20.8 | 805 | 9.7 |
| TOTAL EQUITY | 779 | 930 | 19.4 | 998 | 7.3 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 6,524 | 7,736 | 18.6 | 8,266 | 6.9 |

* Amount Less than + or - 1 Million

South Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|--------------|
| Number of Credit Unions | 86 | 87 | 1.2 | 85 | 2.3- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 302 | 386 | 27.9 | 430 | 11.4 |
| (Less) Interest Refund | 0* | 0* | 23.6 | 1 | 69.4 |
| Income from Investments | 42 | 57 | 34.3 | 69 | 21.4 |
| Trading Profits and Losses | 0 | 0* | 0.0 | 0* | 485.5 |
| TOTAL INTEREST INCOME | 343 | 442 | 28.7 | 498 | 12.6 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 98 | 165 | 67.9 | 203 | 22.9 |
| Interest on Deposits | 0* | 1 | 80.3 | 2 | 26.1 |
| Interest on Borrowed Money | 4 | 12 | 215.2 | 13 | 13.3 |
| TOTAL INTEREST EXPENSE | 103 | 178 | 73.4 | 218 | 22.3 |
| PROVISION FOR LOAN & LEASE LOSSES | 33 | 27 | 15.9- | 38 | 40.3 |
| NET INTEREST INCOME AFTER PLL | 208 | 237 | 13.7 | 242 | 2.1 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 113 | 124 | 10.5 | 130 | 4.6 |
| Other Operating Income | 36 | 50 | 37.7 | 57 | 15.3 |
| Gain (Loss) on Investments | -0* | 0* | 114.9 | 2 | 2,337.0 |
| Gain (Loss) on Disp of Fixed Assets | -0* | -0* | 107.6- | -0* | 25.8 |
| Other Non-Oper Income (Expense) | 2 | 1 | 2.8- | 1 | 10.9- |
| TOTAL NON-INTEREST INCOME | 149 | 175 | 17.4 | 191 | 8.8 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 141 | 165 | 17.0 | 180 | 9.3 |
| Travel and Conference Expense | 4 | 5 | 27.4 | 6 | 3.0 |
| Office Occupancy Expense | 20 | 23 | 17.6 | 26 | 11.3 |
| Office Operations Expense | 61 | 67 | 10.0 | 74 | 10.0 |
| Educational & Promotional Expense | 12 | 17 | 40.1 | 16 | 3.9- |
| Loan Servicing Expense | 14 | 16 | 12.8 | 18 | 12.1 |
| Professional and Outside Services | 26 | 29 | 14.4 | 33 | 10.4 |
| Member Insurance | 1 | 1 | 11.3 | 2 | 5.4 |
| Operating Fees | 1 | 1 | 6.0- | 1 | 10.9 |
| Miscellaneous Operating Expenses | 9 | 11 | 27.9 | 13 | 9.8 |
| TOTAL NON-INTEREST EXPENSE | 289 | 337 | 16.5 | 368 | 9.0 |
| NET INCOME | 68 | 75 | 9.9 | 65 | 13.3- |
| Transfer to Regular Reserve | 8 | 9 | 7.7 | 9 | 1.0 |

* Amount Less than + or - 1 Million

South Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 54 | 49 | 9.3- | 49 | 0.0 |
| Cash & Equivalents | 96 | 129 | 33.7 | 146 | 13.3 |
| TOTAL INVESTMENTS | 260 | 263 | 1.1 | 334 | 26.9 |
| U.S. Government Obligations | 0* | 0* | 100.0- | 0* | 0.0 |
| Federal Agency Securities | 129 | 117 | 9.2- | 162 | 38.6 |
| Mutual Fund & Common Trusts | 6 | 6 | 4.6 | 6 | 4.1 |
| MCSD and PIC at Corporate CU | 13 | 14 | 6.8 | 15 | 7.9 |
| All Other Corporate Credit Union | 35 | 60 | 71.4 | 62 | 3.7 |
| Commercial Banks, S&Ls | 55 | 45 | 19.3- | 57 | 28.3 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 10 | 8 | 13.2- | 8 | 0.7- |
| All Other Investments | 12 | 3 | 76.8- | 3 | 2.4 |
| Loans Held for Sale | 5 | 7 | 40.8 | 8 | 16.4 |
| TOTAL LOANS OUTSTANDING | 1,136 | 1,175 | 3.4 | 1,211 | 3.1 |
| Unsecured Credit Card Loans | 34 | 37 | 8.8 | 40 | 7.7 |
| All Other Unsecured Loans | 35 | 37 | 4.7 | 39 | 5.2 |
| New Vehicle Loans | 174 | 150 | 13.4- | 143 | 4.7- |
| Used Vehicle Loans | 322 | 334 | 3.7 | 334 | 0.2- |
| First Mortgage Real Estate Loans/LOC | 271 | 298 | 10.1 | 321 | 7.7 |
| Other Real Estate Loans/LOC | 148 | 156 | 5.0 | 167 | 7.7 |
| Leases Receivable | 0* | 0* | 77.1- | 0* | 72.0- |
| All Other Loans/LOC | 152 | 163 | 7.2 | 167 | 2.9 |
| Allowance For Loan Losses | 6 | 6 | 7.0- | 6 | 4.3- |
| Foreclosed and Repossessed Assets | 0* | 1 | 56.9 | 2 | 36.8 |
| Land and Building | 40 | 47 | 16.1 | 48 | 3.4 |
| Other Fixed Assets | 8 | 10 | 31.4 | 12 | 16.2 |
| NCUSIF Capitalization Deposit | 12 | 12 | 4.6 | 13 | 7.3 |
| Other Assets | 12 | 12 | 0.2- | 13 | 10.3 |
| TOTAL ASSETS | 1,564 | 1,650 | 5.5 | 1,782 | 8.0 |
| LIABILITIES | | | | | |
| Total Borrowings | 41 | 40 | 3.3- | 29 | 28.4- |
| Accrued Dividends/Interest Payable | 3 | 5 | 50.9 | 5 | 19.9 |
| Acct Payable and Other Liabilities | 9 | 9 | 4.4 | 13 | 43.2 |
| Uninsured Secondary Capital | 2 | 2 | 14.1- | 2 | 12.7- |
| TOTAL LIABILITIES | 55 | 55 | 0.4 | 49 | 12.3- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 1,339 | 1,412 | 5.4 | 1,538 | 8.9 |
| Share Drafts | 198 | 205 | 3.5 | 212 | 3.4 |
| Regular Shares | 325 | 288 | 11.2- | 288 | 0.2- |
| Money Market Shares | 196 | 209 | 6.7 | 249 | 18.7 |
| Share Certificates/CDs | 492 | 562 | 14.2 | 633 | 12.7 |
| IRA/Keogh Accounts | 108 | 115 | 6.5 | 121 | 4.7 |
| All Other Shares | 9 | 12 | 36.4 | 12 | 0.4 |
| Non-Member Deposits | 11 | 20 | 84.6 | 24 | 19.2 |
| Regular Reserves | 37 | 37 | 0.7 | 37 | 0.2- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -2 | -1 | 36.5 | -2 | 13.7- |
| Other Reserves | 0* | 0* | 44.7- | 0* | 0.0 |
| Undivided Earnings | 134 | 146 | 9.5 | 159 | 8.7 |
| TOTAL EQUITY | 169 | 182 | 7.9 | 195 | 6.9 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 1,564 | 1,650 | 5.5 | 1,782 | 8.0 |

* Amount Less than + or - 1 Million

South Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|--------------|------------|-------------|
| Number of Credit Unions | 54 | 49 | 9.3- | 49 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 72 | 79 | 9.8 | 86 | 8.2 |
| (Less) Interest Refund | 0* | 0* | 81.6 | 0* | 1.2- |
| Income from Investments | 11 | 15 | 35.6 | 21 | 40.5 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 83 | 94 | 13.1 | 106 | 13.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 27 | 37 | 37.4 | 47 | 28.8 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 2 | 2 | 39.5 | 2 | 19.5- |
| TOTAL INTEREST EXPENSE | 28 | 39 | 37.5 | 49 | 25.8 |
| PROVISION FOR LOAN & LEASE LOSSES | 3 | 3 | 3.6- | 3 | 21.7- |
| NET INTEREST INCOME AFTER PLL | 51 | 52 | 0.7 | 55 | 6.0 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 14 | 15 | 10.3 | 17 | 12.2 |
| Other Operating Income | 4 | 5 | 15.9 | 6 | 14.1 |
| Gain (Loss) on Investments | 0* | 0* | 98.5- | 0* | 1,079.0 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 1,456.1 | 0* | 99.4- |
| Other Non-Oper Income (Expense) | 0* | 0* | 67.6 | 0* | 52.0- |
| TOTAL NON-INTEREST INCOME | 19 | 21 | 13.6 | 23 | 10.1 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 30 | 33 | 8.3 | 35 | 6.8 |
| Travel and Conference Expense | 1 | 0* | 6.9- | 0* | 5.0 |
| Office Occupancy Expense | 3 | 4 | 10.2 | 5 | 21.8 |
| Office Operations Expense | 10 | 11 | 10.5 | 12 | 10.6 |
| Educational & Promotional Expense | 2 | 3 | 15.9 | 3 | 1.8 |
| Loan Servicing Expense | 3 | 4 | 9.9 | 4 | 1.5- |
| Professional and Outside Services | 3 | 3 | 6.2 | 4 | 21.5 |
| Member Insurance | 0* | 0* | 4.1 | 0* | 5.1- |
| Operating Fees | 0* | 0* | 1.5 | 0* | 4.3 |
| Miscellaneous Operating Expenses | 1 | 1 | 4.2 | 1 | 2.6- |
| TOTAL NON-INTEREST EXPENSE | 55 | 60 | 8.7 | 65 | 8.2 |
| NET INCOME | 15 | 13 | 12.9- | 13 | 2.3 |
| Transfer to Regular Reserve | 0* | 0* | 251.0 | 0* | 67.3- |

* Amount Less than + or - 1 Million

Tennessee
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 207 | 202 | 2.4- | 192 | 5.0- |
| Cash & Equivalents | 934 | 1,092 | 16.9 | 1,148 | 5.1 |
| TOTAL INVESTMENTS | 2,680 | 2,576 | 3.9- | 2,600 | 0.9 |
| U.S. Government Obligations | 15 | 19 | 30.8 | 9 | 52.8- |
| Federal Agency Securities | 1,832 | 1,671 | 8.8- | 1,372 | 17.9- |
| Mutual Fund & Common Trusts | 12 | 10 | 19.3- | 8 | 19.6- |
| MCSD and PIC at Corporate CU | 66 | 54 | 18.4- | 60 | 10.2 |
| All Other Corporate Credit Union | 236 | 364 | 54.6 | 655 | 79.9 |
| Commercial Banks, S&Ls | 453 | 374 | 17.4- | 366 | 2.0- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 19 | 27 | 39.5 | 25 | 6.2- |
| All Other Investments | 48 | 48 | 1.3 | 45 | 6.9- |
| Loans Held for Sale | 15 | 16 | 7.3 | 19 | 17.3 |
| TOTAL LOANS OUTSTANDING | 7,261 | 7,901 | 8.8 | 8,528 | 7.9 |
| Unsecured Credit Card Loans | 241 | 246 | 1.9 | 276 | 12.3 |
| All Other Unsecured Loans | 451 | 505 | 11.9 | 527 | 4.4 |
| New Vehicle Loans | 1,283 | 1,416 | 10.3 | 1,470 | 3.9 |
| Used Vehicle Loans | 1,704 | 1,793 | 5.2 | 1,945 | 8.5 |
| First Mortgage Real Estate Loans/LOC | 2,572 | 2,808 | 9.2 | 3,127 | 11.4 |
| Other Real Estate Loans/LOC | 679 | 764 | 12.5 | 809 | 5.9 |
| Leases Receivable | 4 | 3 | 23.5- | 2 | 34.6- |
| All Other Loans/LOC | 326 | 367 | 12.7 | 373 | 1.4 |
| Allowance For Loan Losses | 44 | 49 | 11.3 | 54 | 9.5 |
| Foreclosed and Repossessed Assets | 3 | 7 | 120.9 | 12 | 76.5 |
| Land and Building | 218 | 252 | 15.3 | 295 | 17.2 |
| Other Fixed Assets | 52 | 57 | 9.7 | 62 | 7.3 |
| NCUSIF Capitalization Deposit | 84 | 89 | 5.7 | 95 | 6.3 |
| Other Assets | 112 | 140 | 25.2 | 149 | 6.5 |
| TOTAL ASSETS | 11,314 | 12,080 | 6.8 | 12,852 | 6.4 |
| LIABILITIES | | | | | |
| Total Borrowings | 248 | 219 | 11.6- | 229 | 4.8 |
| Accrued Dividends/Interest Payable | 12 | 16 | 34.4 | 17 | 6.5 |
| Acct Payable and Other Liabilities | 74 | 85 | 14.1 | 98 | 15.6 |
| Uninsured Secondary Capital | 0* | 0* | 52.5- | 0* | 35.0 |
| TOTAL LIABILITIES | 334 | 320 | 4.2- | 345 | 7.7 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 9,482 | 10,146 | 7.0 | 10,780 | 6.2 |
| Share Drafts | 1,188 | 1,260 | 6.1 | 1,273 | 1.0 |
| Regular Shares | 3,283 | 3,123 | 4.9- | 3,052 | 2.3- |
| Money Market Shares | 1,216 | 1,126 | 7.4- | 1,190 | 5.7 |
| Share Certificates/CDs | 2,806 | 3,558 | 26.8 | 4,092 | 15.0 |
| IRA/Keogh Accounts | 849 | 940 | 10.7 | 1,042 | 10.8 |
| All Other Shares | 107 | 98 | 8.3- | 82 | 15.7- |
| Non-Member Deposits | 33 | 42 | 24.9 | 49 | 18.1 |
| Regular Reserves | 353 | 370 | 4.8 | 385 | 4.1 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -26 | -12 | 51.7 | -3 | 73.2 |
| Other Reserves | 34 | 34 | 0.7 | 36 | 4.0 |
| Undivided Earnings | 1,137 | 1,222 | 7.5 | 1,310 | 7.2 |
| TOTAL EQUITY | 1,498 | 1,614 | 7.7 | 1,728 | 7.0 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 11,314 | 12,080 | 6.8 | 12,852 | 6.4 |

* Amount Less than + or - 1 Million

Tennessee
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|-------------|------------|-------------|
| Number of Credit Unions | 207 | 202 | 2.4- | 192 | 5.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 437 | 502 | 15.0 | 568 | 13.1 |
| (Less) Interest Refund | 5 | 5 | 16.0 | 8 | 44.3 |
| Income from Investments | 112 | 136 | 22.1 | 168 | 23.0 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 2 | 0.0 |
| TOTAL INTEREST INCOME | 544 | 633 | 16.4 | 730 | 15.3 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 123 | 183 | 48.5 | 227 | 23.8 |
| Interest on Deposits | 46 | 66 | 42.3 | 90 | 36.1 |
| Interest on Borrowed Money | 11 | 11 | 0.8 | 10 | 8.1- |
| TOTAL INTEREST EXPENSE | 180 | 260 | 44.1 | 327 | 25.6 |
| PROVISION FOR LOAN & LEASE LOSSES | 30 | 31 | 3.5 | 41 | 31.5 |
| NET INTEREST INCOME AFTER PLL | 333 | 342 | 2.6 | 362 | 5.9 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 115 | 130 | 13.5 | 145 | 11.9 |
| Other Operating Income | 33 | 38 | 13.8 | 44 | 16.0 |
| Gain (Loss) on Investments | -0* | 0* | 133.4 | 0* | 29.5 |
| Gain (Loss) on Disp of Fixed Assets | -0* | 0* | 5,765.7 | 0* | 77.7- |
| Other Non-Oper Income (Expense) | 3 | 3 | 7.7- | 4 | 43.3 |
| TOTAL NON-INTEREST INCOME | 150 | 172 | 14.4 | 194 | 12.9 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 192 | 208 | 8.7 | 232 | 11.2 |
| Travel and Conference Expense | 5 | 6 | 10.1 | 6 | 6.2 |
| Office Occupancy Expense | 26 | 29 | 13.0 | 32 | 9.4 |
| Office Operations Expense | 74 | 79 | 6.0 | 85 | 7.2 |
| Educational & Promotional Expense | 14 | 16 | 17.1 | 18 | 13.5 |
| Loan Servicing Expense | 14 | 15 | 9.7 | 17 | 13.1 |
| Professional and Outside Services | 35 | 40 | 14.2 | 42 | 5.5 |
| Member Insurance | 3 | 3 | 6.2- | 3 | 5.1- |
| Operating Fees | 3 | 3 | 3.9 | 3 | 6.7 |
| Miscellaneous Operating Expenses | 9 | 9 | 1.3 | 10 | 12.2 |
| TOTAL NON-INTEREST EXPENSE | 375 | 408 | 9.0 | 448 | 9.7 |
| NET INCOME | 108 | 105 | 3.1- | 108 | 2.7 |
| Transfer to Regular Reserve | 15 | 15 | 3.2 | 13 | 14.6- |

* Amount Less than + or - 1 Million

Texas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 625 | 611 | 2.2- | 595 | 2.6- |
| Cash & Equivalents | 3,110 | 3,516 | 13.1 | 3,479 | 1.1- |
| TOTAL INVESTMENTS | 10,067 | 9,814 | 2.5- | 10,851 | 10.6 |
| U.S. Government Obligations | 122 | 68 | 44.0- | 55 | 19.3- |
| Federal Agency Securities | 4,519 | 3,589 | 20.6- | 3,828 | 6.7 |
| Mutual Fund & Common Trusts | 63 | 115 | 81.2 | 125 | 8.8 |
| MCSD and PIC at Corporate CU | 234 | 212 | 9.5- | 217 | 2.5 |
| All Other Corporate Credit Union | 1,446 | 1,998 | 38.2 | 2,453 | 22.8 |
| Commercial Banks, S&Ls | 1,822 | 1,543 | 15.3- | 1,644 | 6.5 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 81 | 90 | 12.0 | 119 | 32.1 |
| All Other Investments | 1,781 | 186 | 89.6- | 229 | 23.0 |
| Loans Held for Sale | 182 | 98 | 46.2- | 93 | 5.1- |
| TOTAL LOANS OUTSTANDING | 32,563 | 33,798 | 3.8 | 35,891 | 6.2 |
| Unsecured Credit Card Loans | 1,364 | 1,433 | 5.0 | 1,480 | 3.3 |
| All Other Unsecured Loans | 1,784 | 1,883 | 5.6 | 2,060 | 9.4 |
| New Vehicle Loans | 11,126 | 10,943 | 1.6- | 10,927 | 0.2- |
| Used Vehicle Loans | 7,898 | 7,806 | 1.2- | 8,105 | 3.8 |
| First Mortgage Real Estate Loans/LOC | 5,176 | 6,023 | 16.3 | 7,282 | 20.9 |
| Other Real Estate Loans/LOC | 2,333 | 2,736 | 17.3 | 3,209 | 17.3 |
| Leases Receivable | 594 | 540 | 9.1- | 369 | 31.6- |
| All Other Loans/LOC | 2,287 | 2,434 | 6.4 | 2,459 | 1.0 |
| Allowance For Loan Losses | 270 | 270 | 0.1- | 281 | 4.1 |
| Foreclosed and Repossessed Assets | 43 | 46 | 6.8 | 64 | 38.8 |
| Land and Building | 921 | 984 | 6.8 | 1,105 | 12.2 |
| Other Fixed Assets | 254 | 266 | 4.8 | 286 | 7.8 |
| NCUSIF Capitalization Deposit | 353 | 365 | 3.3 | 389 | 6.5 |
| Other Assets | 606 | 686 | 13.0 | 865 | 26.2 |
| TOTAL ASSETS | 47,829 | 49,302 | 3.1 | 52,741 | 7.0 |
| LIABILITIES | | | | | |
| Total Borrowings | 1,880 | 1,994 | 6.1 | 2,212 | 10.9 |
| Accrued Dividends/Interest Payable | 55 | 72 | 31.0 | 77 | 7.4 |
| Acct Payable and Other Liabilities | 466 | 502 | 7.9 | 564 | 12.3 |
| Uninsured Secondary Capital | 0* | 0* | 45.8 | 0* | 34.9 |
| TOTAL LIABILITIES | 2,401 | 2,569 | 7.0 | 2,854 | 11.1 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 40,274 | 41,230 | 2.4 | 44,018 | 6.8 |
| Share Drafts | 5,738 | 5,426 | 5.4- | 5,601 | 3.2 |
| Regular Shares | 14,060 | 13,627 | 3.1- | 13,248 | 2.8- |
| Money Market Shares | 5,622 | 5,279 | 6.1- | 5,722 | 8.4 |
| Share Certificates/CDs | 10,422 | 12,345 | 18.5 | 14,472 | 17.2 |
| IRA/Keogh Accounts | 3,250 | 3,358 | 3.3 | 3,623 | 7.9 |
| All Other Shares | 920 | 944 | 2.6 | 1,080 | 14.3 |
| Non-Member Deposits | 262 | 251 | 4.2- | 272 | 8.2 |
| Regular Reserves | 1,049 | 1,053 | 0.4 | 1,086 | 3.1 |
| APPR. For Non-Conf. Invest. | 43 | 42 | 2.3- | 73 | 72.5 |
| Accum. Unrealized G/L on A-F-S | -37 | -22 | 40.6 | -35 | 58.6- |
| Other Reserves | 456 | 513 | 12.4 | 549 | 7.0 |
| Undivided Earnings | 3,643 | 3,917 | 7.5 | 4,195 | 7.1 |
| TOTAL EQUITY | 5,154 | 5,503 | 6.8 | 5,869 | 6.6 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 47,829 | 49,302 | 3.1 | 52,741 | 7.0 |

* Amount Less than + or - 1 Million

Texas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|--------------|--------------|-------------|--------------|-------------|
| Number of Credit Unions | 625 | 611 | 2.2- | 595 | 2.6- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 1,892 | 2,093 | 10.6 | 2,338 | 11.7 |
| (Less) Interest Refund | 4 | 3 | 20.9- | 6 | 64.3 |
| Income from Investments | 400 | 532 | 33.1 | 656 | 23.3 |
| Trading Profits and Losses | 0* | 0 | 100.0- | 0* | 0.0 |
| TOTAL INTEREST INCOME | 2,288 | 2,622 | 14.6 | 2,988 | 14.0 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 637 | 853 | 34.0 | 1,072 | 25.7 |
| Interest on Deposits | 133 | 185 | 39.1 | 233 | 25.9 |
| Interest on Borrowed Money | 61 | 87 | 42.1 | 92 | 5.7 |
| TOTAL INTEREST EXPENSE | 831 | 1,125 | 35.4 | 1,397 | 24.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 234 | 221 | 5.8- | 210 | 4.9- |
| NET INTEREST INCOME AFTER PLL | 1,222 | 1,276 | 4.4 | 1,381 | 8.3 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 576 | 647 | 12.3 | 673 | 4.1 |
| Other Operating Income | 124 | 151 | 21.6 | 185 | 23.1 |
| Gain (Loss) on Investments | 0* | 2 | 353.6 | 5 | 144.0 |
| Gain (Loss) on Disp of Fixed Assets | 11 | 5 | 54.0- | 10 | 95.9 |
| Other Non-Oper Income (Expense) | 47 | 9 | 79.8- | 16 | 64.7 |
| TOTAL NON-INTEREST INCOME | 758 | 814 | 7.4 | 889 | 9.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 808 | 862 | 6.7 | 924 | 7.2 |
| Travel and Conference Expense | 22 | 22 | 2.9 | 25 | 11.9 |
| Office Occupancy Expense | 122 | 133 | 8.9 | 142 | 6.8 |
| Office Operations Expense | 346 | 364 | 5.2 | 391 | 7.2 |
| Educational & Promotional Expense | 66 | 72 | 10.5 | 83 | 14.7 |
| Loan Servicing Expense | 70 | 68 | 2.3- | 77 | 12.9 |
| Professional and Outside Services | 132 | 139 | 4.8 | 152 | 9.5 |
| Member Insurance | 5 | 5 | 5.0- | 4 | 12.2- |
| Operating Fees | 7 | 7 | 1.2- | 7 | 2.9- |
| Miscellaneous Operating Expenses | 53 | 53 | 0.6 | 75 | 41.0 |
| TOTAL NON-INTEREST EXPENSE | 1,632 | 1,727 | 5.8 | 1,881 | 8.9 |
| NET INCOME | 348 | 362 | 4.0 | 388 | 7.2 |
| Transfer to Regular Reserve | 8 | 8 | 1.2 | 4 | 45.3- |

* Amount Less than + or - 1 Million

Utah
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 116 | 112 | 3.4- | 107 | 4.5- |
| Cash & Equivalents | 488 | 745 | 52.5 | 698 | 6.2- |
| TOTAL INVESTMENTS | 1,238 | 1,117 | 9.8- | 1,037 | 7.2- |
| U.S. Government Obligations | 0* | 0* | 453.1 | 2 | 632.4 |
| Federal Agency Securities | 442 | 343 | 22.3- | 291 | 15.3- |
| Mutual Fund & Common Trusts | 4 | 0* | 81.2- | 0* | 15.2 |
| MCSD and PIC at Corporate CU | 48 | 52 | 7.6 | 56 | 7.1 |
| All Other Corporate Credit Union | 323 | 375 | 16.1 | 353 | 5.8- |
| Commercial Banks, S&Ls | 249 | 196 | 21.3- | 192 | 1.7- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 11 | 20 | 81.4 | 17 | 13.2- |
| All Other Investments | 162 | 31 | 80.9- | 29 | 4.9- |
| Loans Held for Sale | 23 | 29 | 25.1 | 40 | 36.3 |
| TOTAL LOANS OUTSTANDING | 8,018 | 9,293 | 15.9 | 10,662 | 14.7 |
| Unsecured Credit Card Loans | 433 | 486 | 12.3 | 601 | 23.5 |
| All Other Unsecured Loans | 238 | 284 | 19.1 | 349 | 23.0 |
| New Vehicle Loans | 1,317 | 1,435 | 9.0 | 1,403 | 2.2- |
| Used Vehicle Loans | 2,477 | 2,672 | 7.9 | 2,891 | 8.2 |
| First Mortgage Real Estate Loans/LOC | 2,096 | 2,667 | 27.3 | 3,332 | 24.9 |
| Other Real Estate Loans/LOC | 851 | 1,044 | 22.7 | 1,278 | 22.3 |
| Leases Receivable | 14 | 32 | 134.7 | 40 | 25.2 |
| All Other Loans/LOC | 592 | 672 | 13.4 | 768 | 14.4 |
| Allowance For Loan Losses | 66 | 72 | 9.0 | 84 | 15.7 |
| Foreclosed and Repossessed Assets | 4 | 3 | 22.3- | 8 | 139.0 |
| Land and Building | 277 | 310 | 12.2 | 362 | 16.7 |
| Other Fixed Assets | 57 | 71 | 25.7 | 72 | 1.8 |
| NCUSIF Capitalization Deposit | 76 | 86 | 14.1 | 99 | 14.0 |
| Other Assets | 134 | 164 | 22.2 | 209 | 27.2 |
| TOTAL ASSETS | 10,248 | 11,745 | 14.6 | 13,102 | 11.5 |
| LIABILITIES | | | | | |
| Total Borrowings | 52 | 40 | 21.6- | 79 | 96.0 |
| Accrued Dividends/Interest Payable | 10 | 15 | 46.6 | 18 | 20.1 |
| Acct Payable and Other Liabilities | 66 | 114 | 72.9 | 120 | 4.7 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 128 | 170 | 32.7 | 217 | 27.8 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 9,060 | 10,370 | 14.5 | 11,533 | 11.2 |
| Share Drafts | 1,277 | 1,285 | 0.7 | 1,320 | 2.7 |
| Regular Shares | 2,330 | 2,236 | 4.0- | 2,106 | 5.8- |
| Money Market Shares | 2,057 | 2,287 | 11.2 | 2,644 | 15.6 |
| Share Certificates/CDs | 2,693 | 3,586 | 33.1 | 4,311 | 20.2 |
| IRA/Keogh Accounts | 588 | 680 | 15.7 | 798 | 17.2 |
| All Other Shares | 67 | 249 | 269.3 | 257 | 3.2 |
| Non-Member Deposits | 48 | 47 | 1.4- | 97 | 105.8 |
| Regular Reserves | 286 | 295 | 3.1 | 303 | 2.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | 2 | 1 | 17.9- | -18 | 1,324.2- |
| Other Reserves | 335 | 392 | 17.0 | 411 | 4.8 |
| Undivided Earnings | 437 | 516 | 18.0 | 655 | 26.9 |
| TOTAL EQUITY | 1,061 | 1,205 | 13.6 | 1,351 | 12.1 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 10,248 | 11,745 | 14.6 | 13,102 | 11.5 |

* Amount Less than + or - 1 Million

Utah
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 116 | 112 | 3.4- | 107 | 4.5- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 447 | 571 | 27.6 | 712 | 24.8 |
| (Less) Interest Refund | 0* | 0* | 411.0 | 0* | 71.6- |
| Income from Investments | 55 | 67 | 22.1 | 83 | 24.0 |
| Trading Profits and Losses | -0* | -0* | 46.8- | 0 | 100.0 |
| TOTAL INTEREST INCOME | 502 | 638 | 27.0 | 795 | 24.7 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 152 | 238 | 56.8 | 333 | 39.5 |
| Interest on Deposits | 12 | 21 | 76.5 | 32 | 50.4 |
| Interest on Borrowed Money | 2 | 3 | 70.5 | 3 | 15.2 |
| TOTAL INTEREST EXPENSE | 166 | 262 | 58.4 | 368 | 40.2 |
| PROVISION FOR LOAN & LEASE LOSSES | 48 | 40 | 17.1- | 50 | 25.8 |
| NET INTEREST INCOME AFTER PLL | 288 | 335 | 16.3 | 377 | 12.4 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 136 | 120 | 11.8- | 139 | 15.6 |
| Other Operating Income | 48 | 95 | 97.0 | 111 | 17.6 |
| Gain (Loss) on Investments | -0* | 0* | 11,682.1 | 0* | 146.1 |
| Gain (Loss) on Disp of Fixed Assets | 1 | 2 | 12.8 | 1 | 32.7- |
| Other Non-Oper Income (Expense) | -3 | 2 | 170.2 | 0* | 64.4- |
| TOTAL NON-INTEREST INCOME | 183 | 219 | 19.5 | 253 | 15.6 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 181 | 200 | 10.0 | 225 | 12.9 |
| Travel and Conference Expense | 5 | 6 | 20.9 | 7 | 16.3 |
| Office Occupancy Expense | 29 | 31 | 7.5 | 35 | 11.0 |
| Office Operations Expense | 80 | 85 | 7.0 | 94 | 10.6 |
| Educational & Promotional Expense | 14 | 17 | 21.8 | 20 | 17.0 |
| Loan Servicing Expense | 35 | 42 | 22.6 | 52 | 23.1 |
| Professional and Outside Services | 11 | 13 | 16.6 | 16 | 22.6 |
| Member Insurance | 2 | 2 | 2.1- | 2 | 13.0 |
| Operating Fees | 2 | 2 | 6.2 | 2 | 6.4 |
| Miscellaneous Operating Expenses | 16 | 12 | 24.2- | 14 | 10.7 |
| TOTAL NON-INTEREST EXPENSE | 375 | 411 | 9.6 | 468 | 13.7 |
| NET INCOME | 96 | 143 | 48.5 | 162 | 13.6 |
| Transfer to Regular Reserve | 22 | 18 | 18.6- | 7 | 60.3- |

* Amount Less than + or - 1 Million

Vermont
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 33 | 31 | 6.1- | 31 | 0.0 |
| Cash & Equivalents | 64 | 77 | 20.6 | 120 | 56.9 |
| TOTAL INVESTMENTS | 232 | 185 | 20.3- | 218 | 17.5 |
| U.S. Government Obligations | 1 | 0* | 83.3- | 0* | 100.0- |
| Federal Agency Securities | 114 | 79 | 31.0- | 91 | 14.8 |
| Mutual Fund & Common Trusts | 2 | 3 | 17.5 | 3 | 10.7 |
| MCSD and PIC at Corporate CU | 9 | 9 | 0.6- | 9 | 5.9 |
| All Other Corporate Credit Union | 23 | 35 | 51.3 | 67 | 92.3 |
| Commercial Banks, S&Ls | 71 | 52 | 26.6- | 40 | 22.4- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 3 | 2 | 35.9- | 2 | 9.3- |
| All Other Investments | 9 | 6 | 30.4- | 6 | 0.7 |
| Loans Held for Sale | 6 | 9 | 62.7 | 10 | 4.4 |
| TOTAL LOANS OUTSTANDING | 1,276 | 1,380 | 8.1 | 1,435 | 4.0 |
| Unsecured Credit Card Loans | 49 | 51 | 4.1 | 55 | 9.7 |
| All Other Unsecured Loans | 51 | 54 | 4.7 | 57 | 6.4 |
| New Vehicle Loans | 113 | 123 | 8.8 | 122 | 0.5- |
| Used Vehicle Loans | 209 | 215 | 3.2 | 219 | 1.7 |
| First Mortgage Real Estate Loans/LOC | 448 | 480 | 7.0 | 494 | 3.0 |
| Other Real Estate Loans/LOC | 333 | 375 | 12.6 | 400 | 6.6 |
| Leases Receivable | 0* | 0* | 56.3- | 0* | 52.8- |
| All Other Loans/LOC | 73 | 82 | 13.2 | 87 | 5.7 |
| Allowance For Loan Losses | 4 | 4 | 9.4 | 5 | 6.2 |
| Foreclosed and Repossessed Assets | 0* | 0* | 70.2- | 0* | 439.0 |
| Land and Building | 33 | 39 | 15.7 | 43 | 10.1 |
| Other Fixed Assets | 11 | 10 | 12.3- | 10 | 3.4- |
| NCUSIF Capitalization Deposit | 13 | 13 | 1.5 | 14 | 7.1 |
| Other Assets | 28 | 26 | 6.7- | 24 | 8.4- |
| TOTAL ASSETS | 1,660 | 1,735 | 4.5 | 1,869 | 7.7 |
| LIABILITIES | | | | | |
| Total Borrowings | 81 | 104 | 28.0 | 106 | 2.6 |
| Accrued Dividends/Interest Payable | 0* | 0* | 51.0 | 0* | 25.1 |
| Acct Payable and Other Liabilities | 19 | 18 | 1.2- | 18 | 4.4- |
| Uninsured Secondary Capital | 3 | 3 | 4.5- | 3 | 19.2- |
| TOTAL LIABILITIES | 103 | 125 | 21.7 | 127 | 1.1 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 1,382 | 1,421 | 2.8 | 1,540 | 8.3 |
| Share Drafts | 197 | 205 | 3.8 | 211 | 3.1 |
| Regular Shares | 529 | 463 | 12.5- | 430 | 7.2- |
| Money Market Shares | 230 | 228 | 0.6- | 277 | 21.3 |
| Share Certificates/CDs | 296 | 385 | 30.0 | 471 | 22.4 |
| IRA/Keogh Accounts | 99 | 109 | 10.4 | 122 | 11.6 |
| All Other Shares | 13 | 13 | 3.8- | 12 | 6.8- |
| Non-Member Deposits | 18 | 17 | 2.5- | 16 | 7.1- |
| Regular Reserves | 50 | 51 | 1.3 | 52 | 1.6 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -2 | -2 | 26.2 | -2 | 19.2- |
| Other Reserves | 2 | 2 | 12.8 | 2 | 11.6 |
| Undivided Earnings | 125 | 137 | 10.1 | 151 | 9.8 |
| TOTAL EQUITY | 174 | 188 | 8.0 | 203 | 7.5 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 1,660 | 1,735 | 4.5 | 1,869 | 7.7 |

* Amount Less than + or - 1 Million

Vermont
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|-------------|------------|-------------|
| Number of Credit Unions | 33 | 31 | 6.1- | 31 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 74 | 87 | 17.3 | 96 | 10.7 |
| (Less) Interest Refund | 0* | 0* | 0.0 | 0* | 0.0 |
| Income from Investments | 11 | 11 | 0.7 | 13 | 18.8 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 85 | 98 | 15.2 | 109 | 11.6 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 18 | 25 | 41.6 | 33 | 31.7 |
| Interest on Deposits | 4 | 5 | 36.9 | 7 | 31.7 |
| Interest on Borrowed Money | 3 | 4 | 34.1 | 4 | 2.3 |
| TOTAL INTEREST EXPENSE | 25 | 35 | 39.9 | 44 | 28.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 3 | 4 | 6.7 | 4 | 4.5 |
| NET INTEREST INCOME AFTER PLL | 57 | 59 | 4.9 | 61 | 2.4 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 15 | 15 | 0.8- | 17 | 10.9 |
| Other Operating Income | 6 | 8 | 44.3 | 10 | 24.4 |
| Gain (Loss) on Investments | -0* | -0* | 39.9 | -0* | 96.2 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 738.4 | 0* | 84.5 |
| Other Non-Oper Income (Expense) | 0* | 0* | 42.3- | 0* | 76.4- |
| TOTAL NON-INTEREST INCOME | 22 | 24 | 10.3 | 27 | 14.8 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 33 | 36 | 9.8 | 39 | 8.6 |
| Travel and Conference Expense | 0* | 1 | 5.8 | 1 | 13.7 |
| Office Occupancy Expense | 5 | 5 | 10.7 | 6 | 5.5 |
| Office Operations Expense | 15 | 15 | 3.9 | 16 | 3.4 |
| Educational & Promotional Expense | 2 | 2 | 1.5 | 3 | 15.2 |
| Loan Servicing Expense | 3 | 3 | 1.3 | 3 | 4.6 |
| Professional and Outside Services | 3 | 4 | 24.0 | 3 | 5.1- |
| Member Insurance | 0* | 0* | 18.4- | 0* | 32.1- |
| Operating Fees | 0* | 0* | 5.2 | 0* | 11.4 |
| Miscellaneous Operating Expenses | 1 | 1 | 10.9- | 1 | 14.7 |
| TOTAL NON-INTEREST EXPENSE | 64 | 69 | 7.6 | 74 | 6.4 |
| NET INCOME | 14 | 14 | 0.7 | 15 | 4.0 |
| Transfer to Regular Reserve | 2 | 0* | 64.9- | 0* | 35.2 |

* Amount Less than + or - 1 Million

Virgin Islands
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 5 | 5 | 0.0 | 5 | 0.0 |
| Cash & Equivalents | 8 | 7 | 11.0- | 12 | 69.5 |
| TOTAL INVESTMENTS | 18 | 20 | 8.8 | 14 | 29.8- |
| U.S. Government Obligations | 0* | 0* | 0.0 | 0* | 0.0 |
| Federal Agency Securities | 0* | 0* | 0.0 | 0* | 0.0 |
| Mutual Fund & Common Trusts | 0* | 0* | 0.0 | 0* | 0.0 |
| MCSD and PIC at Corporate CU | 0* | 0* | 19.8 | 0* | 18.7 |
| All Other Corporate Credit Union | 7 | 12 | 69.6 | 8 | 35.2- |
| Commercial Banks, S&Ls | 11 | 7 | 33.2- | 5 | 22.8- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Investments | 0* | 0* | 0.0 | 0* | 100.0- |
| Loans Held for Sale | 0* | 0* | 0.0 | 0* | 0.0 |
| TOTAL LOANS OUTSTANDING | 31 | 32 | 4.5 | 35 | 10.1 |
| Unsecured Credit Card Loans | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Unsecured Loans | 16 | 17 | 7.6 | 19 | 8.6 |
| New Vehicle Loans | 5 | 5 | 1.9- | 7 | 30.4 |
| Used Vehicle Loans | 0* | 0* | 10.8- | 0* | 3.2 |
| First Mortgage Real Estate Loans/LOC | 0* | 1 | 0.0 | 2 | 34.1 |
| Other Real Estate Loans/LOC | 0* | 0* | 0.0 | 0* | 0.0 |
| Leases Receivable | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Loans/LOC | 8 | 7 | 13.6- | 7 | 5.5- |
| Allowance For Loan Losses | 0* | 0* | 13.8 | 0* | 21.0 |
| Foreclosed and Repossessed Assets | 0* | 0* | 0.0 | 0* | 0.0 |
| Land and Building | 1 | 1 | 3.6- | 1 | 8.3- |
| Other Fixed Assets | 0* | 0* | 6.4 | 0* | 73.8 |
| NCUSIF Capitalization Deposit | 0* | 0* | 4.8 | 0* | 5.6 |
| Other Assets | 0* | 0* | 0.7 | 0* | 101.8 |
| TOTAL ASSETS | 58 | 60 | 3.5 | 63 | 4.2 |
| LIABILITIES | | | | | |
| Total Borrowings | 0* | 0* | 0.0 | 0* | 0.0 |
| Accrued Dividends/Interest Payable | 0* | 0* | 20.0 | 0* | 15.0- |
| Acct Payable and Other Liabilities | 0* | 0* | 25.9- | 0* | 9.6 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 0* | 0* | 25.6- | 0* | 9.4 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 44 | 45 | 2.4 | 46 | 3.2 |
| Share Drafts | 0* | 0* | 0.0 | 0* | 0.0 |
| Regular Shares | 43 | 42 | 2.4- | 44 | 3.2 |
| Money Market Shares | 0* | 0* | 0.0 | 0* | 0.0 |
| Share Certificates/CDs | 0* | 0* | 431.1 | 1 | 26.7 |
| IRA/Keogh Accounts | 0* | 0* | 0.0 | 0* | 0.0 |
| All Other Shares | 0* | 1 | 905.8 | 1 | 13.3- |
| Non-Member Deposits | 0* | 0* | 0.0 | 0* | 0.0 |
| Regular Reserves | 3 | 3 | 0.0 | 3 | 3.7 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | 0 | 0 | 0.0 | 0 | 0.0 |
| Other Reserves | 0* | 0* | 0.0- | 0* | 0.0 |
| Undivided Earnings | 11 | 12 | 9.2 | 13 | 8.0 |
| TOTAL EQUITY | 14 | 15 | 7.2 | 16 | 7.1 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 58 | 60 | 3.5 | 63 | 4.2 |

* Amount Less than + or - 1 Million

Virgin Islands
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|--------------|-----------|-------------|
| Number of Credit Unions | 5 | 5 | 0.0 | 5 | 0.0 |
| INTEREST INCOME | | | | | |
| Interest on Loans | 4 | 3 | 2.7- | 4 | 2.5 |
| (Less) Interest Refund | 0* | 0* | 11.9- | 0* | 37.0- |
| Income from Investments | 0* | 0* | 67.1 | 1 | 43.0 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 4 | 4 | 5.2 | 5 | 10.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 0* | 1 | 24.5 | 1 | 14.1 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 0* | 0.0 | 0* | 0.0 |
| TOTAL INTEREST EXPENSE | 0* | 1 | 24.5 | 1 | 14.1 |
| PROVISION FOR LOAN & LEASE LOSSES | 0* | 0* | 122.4 | 0* | 26.5- |
| NET INTEREST INCOME AFTER PLL | 3 | 3 | 2.6- | 3 | 10.8 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 0* | 0* | 6.6 | 0* | 24.3 |
| Other Operating Income | 0* | 0* | 129.9 | 0* | 19.9 |
| Gain (Loss) on Investments | 0 | 0 | 0.0 | 0 | 0.0 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 99.9- | -0* | 266.7- |
| Other Non-Oper Income (Expense) | 0* | 0* | 7.3- | 0* | 35.2- |
| TOTAL NON-INTEREST INCOME | 0* | 0* | 5.1 | 0* | 15.5 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 1 | 1 | 1.7 | 1 | 10.7 |
| Travel and Conference Expense | 0* | 0* | 5.7- | 0* | 21.1 |
| Office Occupancy Expense | 0* | 0* | 7.7 | 0* | 37.5 |
| Office Operations Expense | 0* | 0* | 45.8 | 0* | 14.3- |
| Educational & Promotional Expense | 0* | 0* | 20.6 | 0* | 12.4- |
| Loan Servicing Expense | 0* | 0* | 22.0- | 0* | 26.3- |
| Professional and Outside Services | 0* | 0* | 26.6 | 0* | 74.9 |
| Member Insurance | 0* | 0* | 91.2- | 0* | 5.8 |
| Operating Fees | 0* | 0* | 16.0 | 0* | 44.2 |
| Miscellaneous Operating Expenses | 0* | 0* | 34.6 | 0* | 103.6- |
| TOTAL NON-INTEREST EXPENSE | 2 | 2 | 9.5 | 3 | 9.1 |
| NET INCOME | 1 | 0* | 21.6- | 1 | 16.5 |
| Transfer to Regular Reserve | 0* | 0* | 19.5- | 0* | 100.0- |

* Amount Less than + or - 1 Million

Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 217 | 212 | 2.3- | 205 | 3.3- |
| Cash & Equivalents | 4,310 | 4,076 | 5.4- | 4,008 | 1.7- |
| TOTAL INVESTMENTS | 8,338 | 6,613 | 20.7- | 6,599 | 0.2- |
| U.S. Government Obligations | 77 | 205 | 167.6 | 33 | 83.8- |
| Federal Agency Securities | 6,497 | 4,573 | 29.6- | 3,874 | 15.3- |
| Mutual Fund & Common Trusts | 244 | 188 | 22.7- | 190 | 0.8 |
| MCSD and PIC at Corporate CU | 84 | 90 | 7.5 | 125 | 38.6 |
| All Other Corporate Credit Union | 946 | 1,012 | 6.9 | 1,693 | 67.4 |
| Commercial Banks, S&Ls | 330 | 271 | 17.9- | 249 | 8.0- |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 16 | 19 | 17.4 | 17 | 10.1- |
| All Other Investments | 144 | 133 | 7.5- | 328 | 146.9 |
| Loans Held for Sale | 252 | 103 | 59.0- | 77 | 25.6- |
| TOTAL LOANS OUTSTANDING | 34,410 | 40,678 | 18.2 | 49,004 | 20.5 |
| Unsecured Credit Card Loans | 3,727 | 4,600 | 23.4 | 5,676 | 23.4 |
| All Other Unsecured Loans | 2,367 | 2,570 | 8.6 | 2,863 | 11.4 |
| New Vehicle Loans | 5,121 | 5,941 | 16.0 | 6,388 | 7.5 |
| Used Vehicle Loans | 4,890 | 5,095 | 4.2 | 5,531 | 8.6 |
| First Mortgage Real Estate Loans/LOC | 10,605 | 12,588 | 18.7 | 16,728 | 32.9 |
| Other Real Estate Loans/LOC | 6,509 | 8,748 | 34.4 | 10,650 | 21.7 |
| Leases Receivable | 144 | 126 | 12.1- | 117 | 7.7- |
| All Other Loans/LOC | 1,047 | 1,010 | 3.5- | 1,051 | 4.1 |
| Allowance For Loan Losses | 295 | 269 | 8.8- | 364 | 35.5 |
| Foreclosed and Repossessed Assets | 3 | 19 | 502.3 | 39 | 105.1 |
| Land and Building | 475 | 579 | 21.8 | 730 | 26.2 |
| Other Fixed Assets | 201 | 235 | 17.1 | 311 | 32.4 |
| NCUSIF Capitalization Deposit | 352 | 373 | 5.8 | 414 | 11.1 |
| Other Assets | 1,117 | 1,274 | 14.1 | 1,294 | 1.5 |
| TOTAL ASSETS | 49,164 | 53,682 | 9.2 | 62,113 | 15.7 |
| LIABILITIES | | | | | |
| Total Borrowings | 3,075 | 3,277 | 6.6 | 6,153 | 87.8 |
| Accrued Dividends/Interest Payable | 30 | 40 | 35.3 | 45 | 13.6 |
| Acct Payable and Other Liabilities | 425 | 489 | 15.0 | 575 | 17.6 |
| Uninsured Secondary Capital | 0 | 0* | 0.0 | 0* | 0.0 |
| TOTAL LIABILITIES | 3,530 | 3,806 | 7.8 | 6,774 | 78.0 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 40,408 | 43,935 | 8.7 | 49,024 | 11.6 |
| Share Drafts | 5,669 | 2,110 | 62.8- | 5,254 | 149.0 |
| Regular Shares | 11,765 | 13,611 | 15.7 | 9,299 | 31.7- |
| Money Market Shares | 6,404 | 7,778 | 21.5 | 9,346 | 20.2 |
| Share Certificates/CDs | 11,933 | 15,176 | 27.2 | 19,114 | 25.9 |
| IRA/Keogh Accounts | 4,523 | 5,129 | 13.4 | 5,853 | 14.1 |
| All Other Shares | 106 | 121 | 14.3 | 109 | 9.7- |
| Non-Member Deposits | 7 | 10 | 44.7 | 48 | 360.7 |
| Regular Reserves | 749 | 757 | 1.1 | 746 | 1.5- |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -63 | -40 | 36.0 | -121 | 201.7- |
| Other Reserves | 2,451 | 2,866 | 17.0 | 3,064 | 6.9 |
| Undivided Earnings | 2,090 | 2,357 | 12.8 | 2,626 | 11.4 |
| TOTAL EQUITY | 5,226 | 5,940 | 13.7 | 6,315 | 6.3 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 49,164 | 53,682 | 9.2 | 62,113 | 15.7 |

* Amount Less than + or - 1 Million

Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 217 | 212 | 2.3- | 205 | 3.3- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 2,028 | 2,496 | 23.0 | 3,059 | 22.6 |
| (Less) Interest Refund | 0* | 0* | 38.6 | 0* | 10.4 |
| Income from Investments | 418 | 448 | 7.1 | 479 | 6.8 |
| Trading Profits and Losses | 0* | 0* | 24.7- | 0* | 11.5 |
| TOTAL INTEREST INCOME | 2,446 | 2,943 | 20.3 | 3,537 | 20.2 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 878 | 1,215 | 38.4 | 1,624 | 33.7 |
| Interest on Deposits | 9 | 13 | 54.0 | 18 | 36.1 |
| Interest on Borrowed Money | 104 | 149 | 43.5 | 210 | 41.4 |
| TOTAL INTEREST EXPENSE | 990 | 1,377 | 39.0 | 1,853 | 34.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 325 | 182 | 44.2- | 381 | 109.5 |
| NET INTEREST INCOME AFTER PLL | 1,130 | 1,384 | 22.5 | 1,304 | 5.8- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 277 | 309 | 11.6 | 342 | 10.7 |
| Other Operating Income | 331 | 381 | 15.0 | 457 | 19.8 |
| Gain (Loss) on Investments | -0* | -0* | 167.9- | 1 | 278.5 |
| Gain (Loss) on Disp of Fixed Assets | -0* | 0* | 1,135.0 | -0* | 142.3- |
| Other Non-Oper Income (Expense) | 20 | 5 | 73.3- | 3 | 50.2- |
| TOTAL NON-INTEREST INCOME | 628 | 696 | 10.8 | 802 | 15.3 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 613 | 700 | 14.2 | 825 | 17.8 |
| Travel and Conference Expense | 10 | 12 | 16.5 | 14 | 22.7 |
| Office Occupancy Expense | 68 | 79 | 16.7 | 93 | 17.0 |
| Office Operations Expense | 230 | 264 | 15.1 | 272 | 2.8 |
| Educational & Promotional Expense | 32 | 37 | 15.2 | 46 | 25.4 |
| Loan Servicing Expense | 153 | 192 | 25.9 | 214 | 11.0 |
| Professional and Outside Services | 76 | 82 | 8.7 | 105 | 27.0 |
| Member Insurance | 11 | 9 | 19.2- | 5 | 38.8- |
| Operating Fees | 4 | 4 | 5.1 | 5 | 2.3 |
| Miscellaneous Operating Expenses | 55 | 53 | 3.6- | 68 | 29.8 |
| TOTAL NON-INTEREST EXPENSE | 1,250 | 1,432 | 14.6 | 1,646 | 14.9 |
| NET INCOME | 508 | 647 | 27.4 | 460 | 28.9- |
| Transfer to Regular Reserve | 3 | 1 | 64.2- | 2 | 43.2 |

* Amount Less than + or - 1 Million

Washington
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 138 | 133 | 3.6- | 132 | 0.8- |
| Cash & Equivalents | 1,346 | 1,461 | 8.5 | 1,676 | 14.7 |
| TOTAL INVESTMENTS | 4,114 | 3,654 | 11.2- | 3,618 | 1.0- |
| U.S. Government Obligations | 99 | 109 | 9.4 | 55 | 49.3- |
| Federal Agency Securities | 2,486 | 1,828 | 26.5- | 1,773 | 3.0- |
| Mutual Fund & Common Trusts | 26 | 49 | 89.0 | 65 | 33.8 |
| MCSD and PIC at Corporate CU | 99 | 92 | 7.1- | 107 | 16.0 |
| All Other Corporate Credit Union | 626 | 678 | 8.2 | 986 | 45.4 |
| Commercial Banks, S&Ls | 407 | 286 | 29.7- | 319 | 11.6 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 43 | 50 | 15.9 | 57 | 14.5 |
| All Other Investments | 328 | 104 | 68.3- | 130 | 25.5 |
| Loans Held for Sale | 37 | 68 | 84.8 | 64 | 6.0- |
| TOTAL LOANS OUTSTANDING | 15,401 | 17,213 | 11.8 | 18,747 | 8.9 |
| Unsecured Credit Card Loans | 1,012 | 1,115 | 10.1 | 1,310 | 17.5 |
| All Other Unsecured Loans | 426 | 483 | 13.2 | 586 | 21.3 |
| New Vehicle Loans | 3,287 | 3,895 | 18.5 | 3,991 | 2.5 |
| Used Vehicle Loans | 3,027 | 3,051 | 0.8 | 3,085 | 1.1 |
| First Mortgage Real Estate Loans/LOC | 4,346 | 4,750 | 9.3 | 5,278 | 11.1 |
| Other Real Estate Loans/LOC | 2,536 | 3,110 | 22.6 | 3,653 | 17.5 |
| Leases Receivable | 0* | 0* | 100.0- | 0* | 0.0 |
| All Other Loans/LOC | 766 | 809 | 5.6 | 845 | 4.5 |
| Allowance For Loan Losses | 96 | 82 | 13.9- | 113 | 37.1 |
| Foreclosed and Repossessed Assets | 7 | 9 | 27.9 | 14 | 58.5 |
| Land and Building | 376 | 411 | 9.3 | 453 | 10.2 |
| Other Fixed Assets | 110 | 119 | 7.5 | 140 | 17.8 |
| NCUSIF Capitalization Deposit | 158 | 166 | 5.3 | 180 | 8.3 |
| Other Assets | 254 | 292 | 14.8 | 302 | 3.3 |
| TOTAL ASSETS | 21,708 | 23,310 | 7.4 | 25,080 | 7.6 |
| LIABILITIES | | | | | |
| Total Borrowings | 354 | 700 | 97.7 | 555 | 20.7- |
| Accrued Dividends/Interest Payable | 13 | 15 | 19.9 | 15 | 1.9 |
| Acct Payable and Other Liabilities | 477 | 259 | 45.7- | 261 | 0.8 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 843 | 974 | 15.4 | 831 | 14.6- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 18,632 | 19,873 | 6.7 | 21,572 | 8.5 |
| Share Drafts | 2,632 | 2,321 | 11.8- | 2,430 | 4.7 |
| Regular Shares | 6,353 | 5,984 | 5.8- | 5,579 | 6.8- |
| Money Market Shares | 3,379 | 3,877 | 14.7 | 4,467 | 15.2 |
| Share Certificates/CDs | 4,686 | 5,984 | 27.7 | 7,198 | 20.3 |
| IRA/Keogh Accounts | 1,549 | 1,664 | 7.5 | 1,834 | 10.2 |
| All Other Shares | 22 | 29 | 32.7 | 42 | 43.0 |
| Non-Member Deposits | 10 | 13 | 27.5 | 21 | 59.9 |
| Regular Reserves | 467 | 470 | 0.6 | 473 | 0.8 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -28 | -18 | 36.3 | -0* | 94.9 |
| Other Reserves | 5 | 5 | 3.6- | 5 | 2.0 |
| Undivided Earnings | 1,788 | 2,006 | 12.2 | 2,200 | 9.6 |
| TOTAL EQUITY | 2,232 | 2,463 | 10.3 | 2,677 | 8.7 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 21,708 | 23,310 | 7.4 | 25,080 | 7.6 |

* Amount Less than + or - 1 Million

Washington
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 138 | 133 | 3.6- | 132 | 0.8- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 874 | 1,042 | 19.2 | 1,201 | 15.2 |
| (Less) Interest Refund | 0* | 0* | 87.9- | 0* | 87.6- |
| Income from Investments | 167 | 187 | 12.4 | 223 | 19.1 |
| Trading Profits and Losses | -0* | 1 | 349.0 | 0* | 43.6- |
| TOTAL INTEREST INCOME | 1,039 | 1,230 | 18.4 | 1,425 | 15.8 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 304 | 451 | 48.3 | 574 | 27.3 |
| Interest on Deposits | 21 | 32 | 49.0 | 54 | 69.3 |
| Interest on Borrowed Money | 13 | 20 | 54.5 | 28 | 39.9 |
| TOTAL INTEREST EXPENSE | 338 | 503 | 48.6 | 656 | 30.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 67 | 41 | 38.9- | 96 | 136.3 |
| NET INTEREST INCOME AFTER PLL | 634 | 687 | 8.3 | 672 | 2.1- |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 200 | 212 | 6.2 | 235 | 10.9 |
| Other Operating Income | 83 | 96 | 15.1 | 115 | 19.5 |
| Gain (Loss) on Investments | -0* | 0* | 101.2 | 0* | 5,197.2 |
| Gain (Loss) on Disp of Fixed Assets | 3 | 2 | 47.4- | 10 | 438.4 |
| Other Non-Oper Income (Expense) | 2 | 5 | 128.5 | 3 | 39.7- |
| TOTAL NON-INTEREST INCOME | 288 | 315 | 9.2 | 363 | 15.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 354 | 377 | 6.6 | 406 | 7.8 |
| Travel and Conference Expense | 11 | 12 | 9.5 | 13 | 8.4 |
| Office Occupancy Expense | 47 | 51 | 8.2 | 55 | 9.3 |
| Office Operations Expense | 147 | 151 | 2.7 | 164 | 8.7 |
| Educational & Promotional Expense | 26 | 34 | 28.9 | 38 | 13.1 |
| Loan Servicing Expense | 43 | 51 | 19.4 | 51 | 1.2- |
| Professional and Outside Services | 57 | 57 | 1.0 | 65 | 14.5 |
| Member Insurance | 0* | 0* | 12.9- | 0* | 3.9- |
| Operating Fees | 3 | 3 | 2.8 | 3 | 4.7 |
| Miscellaneous Operating Expenses | 29 | 28 | 2.7- | 36 | 25.7 |
| TOTAL NON-INTEREST EXPENSE | 717 | 765 | 6.7 | 833 | 8.8 |
| NET INCOME | 205 | 237 | 15.1 | 202 | 14.5- |
| Transfer to Regular Reserve | 6 | 93 | 1,419.3 | 76 | 17.9- |

* Amount Less than + or - 1 Million

West Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 114 | 113 | 0.9- | 112 | 0.9- |
| Cash & Equivalents | 194 | 200 | 3.2 | 205 | 2.5 |
| TOTAL INVESTMENTS | 502 | 509 | 1.5 | 555 | 8.9 |
| U.S. Government Obligations | 1 | 3 | 248.3 | 0* | 94.0- |
| Federal Agency Securities | 77 | 67 | 12.7- | 70 | 3.6 |
| Mutual Fund & Common Trusts | 3 | 6 | 71.5 | 9 | 48.6 |
| MCSD and PIC at Corporate CU | 16 | 16 | 1.5- | 15 | 1.2- |
| All Other Corporate Credit Union | 95 | 137 | 45.1 | 140 | 1.8 |
| Commercial Banks, S&Ls | 283 | 245 | 13.5- | 285 | 16.7 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 16 | 20 | 24.9 | 30 | 52.8 |
| All Other Investments | 11 | 8 | 24.6- | 5 | 37.0- |
| Loans Held for Sale | 1 | 0* | 86.6- | 0* | 30.2 |
| TOTAL LOANS OUTSTANDING | 1,396 | 1,407 | 0.8 | 1,434 | 1.9 |
| Unsecured Credit Card Loans | 44 | 44 | 0.1 | 39 | 11.0- |
| All Other Unsecured Loans | 123 | 127 | 3.1 | 126 | 0.5- |
| New Vehicle Loans | 303 | 298 | 1.8- | 301 | 1.0 |
| Used Vehicle Loans | 305 | 297 | 2.5- | 312 | 4.9 |
| First Mortgage Real Estate Loans/LOC | 411 | 426 | 3.6 | 431 | 1.4 |
| Other Real Estate Loans/LOC | 102 | 112 | 9.0 | 115 | 2.9 |
| Leases Receivable | 0* | 0* | 72.0- | 0* | 86.0- |
| All Other Loans/LOC | 108 | 104 | 3.2- | 110 | 6.0 |
| Allowance For Loan Losses | 12 | 12 | 5.4 | 12 | 2.1- |
| Foreclosed and Repossessed Assets | 2 | 2 | 12.5- | 2 | 8.3 |
| Land and Building | 59 | 63 | 6.4 | 66 | 5.0 |
| Other Fixed Assets | 12 | 12 | 1.2- | 11 | 6.9- |
| NCUSIF Capitalization Deposit | 18 | 18 | 1.4- | 18 | 1.9 |
| Other Assets | 12 | 14 | 17.8 | 15 | 2.9 |
| TOTAL ASSETS | 2,185 | 2,214 | 1.3 | 2,295 | 3.7 |
| LIABILITIES | | | | | |
| Total Borrowings | 31 | 25 | 20.0- | 22 | 11.0- |
| Accrued Dividends/Interest Payable | 2 | 3 | 22.2 | 3 | 11.5 |
| Acct Payable and Other Liabilities | 8 | 10 | 22.8 | 11 | 12.1 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 41 | 37 | 9.3- | 36 | 3.2- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 1,859 | 1,881 | 1.2 | 1,947 | 3.5 |
| Share Drafts | 216 | 231 | 6.9 | 227 | 1.8- |
| Regular Shares | 948 | 853 | 10.0- | 838 | 1.8- |
| Money Market Shares | 97 | 79 | 18.5- | 67 | 15.3- |
| Share Certificates/CDs | 423 | 547 | 29.5 | 637 | 16.5 |
| IRA/Keogh Accounts | 161 | 163 | 1.1 | 170 | 4.1 |
| All Other Shares | 11 | 6 | 49.3- | 6 | 9.0 |
| Non-Member Deposits | 3 | 2 | 52.3- | 2 | 60.5 |
| Regular Reserves | 82 | 81 | 0.8- | 82 | 0.7 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -0* | -0* | 40.0 | -2 | 412.5- |
| Other Reserves | 5 | 5 | 0.2 | 6 | 2.9 |
| Undivided Earnings | 199 | 210 | 5.5 | 226 | 7.8 |
| TOTAL EQUITY | 285 | 296 | 3.7 | 312 | 5.4 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 2,185 | 2,214 | 1.3 | 2,295 | 3.7 |

* Amount Less than + or - 1 Million

West Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|--------------|------------|-------------|
| Number of Credit Unions | 114 | 113 | 0.9- | 112 | 0.9- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 94 | 98 | 4.2 | 104 | 6.3 |
| (Less) Interest Refund | 0* | 0* | 47.3- | 0* | 46.0- |
| Income from Investments | 23 | 28 | 24.1 | 34 | 21.8 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 116 | 126 | 8.0 | 138 | 9.8 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 31 | 41 | 32.4 | 51 | 23.8 |
| Interest on Deposits | 0* | 0 | 100.0- | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 1 | 23.3 | 1 | 16.3- |
| TOTAL INTEREST EXPENSE | 32 | 43 | 32.1 | 52 | 22.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 10 | 9 | 11.7- | 5 | 36.8- |
| NET INTEREST INCOME AFTER PLL | 74 | 74 | 0.2 | 80 | 7.8 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 14 | 15 | 7.6 | 18 | 16.3 |
| Other Operating Income | 5 | 5 | 11.7 | 7 | 27.9 |
| Gain (Loss) on Investments | 0* | -0* | 618.6- | -0* | 99.2 |
| Gain (Loss) on Disp of Fixed Assets | 0* | -0* | 516.7- | 0* | 107.5 |
| Other Non-Oper Income (Expense) | 0* | 0* | 26.6- | 0* | 28.1- |
| TOTAL NON-INTEREST INCOME | 19 | 20 | 5.0 | 25 | 21.7 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 40 | 42 | 5.9 | 44 | 4.4 |
| Travel and Conference Expense | 2 | 2 | 0.5 | 2 | 2.3 |
| Office Occupancy Expense | 5 | 6 | 6.3 | 6 | 11.8 |
| Office Operations Expense | 19 | 19 | 0.7- | 20 | 5.0 |
| Educational & Promotional Expense | 2 | 2 | 6.4 | 3 | 9.4 |
| Loan Servicing Expense | 4 | 4 | 8.9 | 4 | 6.0 |
| Professional and Outside Services | 4 | 4 | 5.4 | 5 | 5.0 |
| Member Insurance | 2 | 2 | 8.4- | 2 | 10.6- |
| Operating Fees | 0* | 0* | 7.9- | 0* | 15.8 |
| Miscellaneous Operating Expenses | 2 | 2 | 3.9- | 3 | 11.9 |
| TOTAL NON-INTEREST EXPENSE | 81 | 84 | 3.7 | 88 | 5.2 |
| NET INCOME | 13 | 11 | 13.9- | 17 | 52.7 |
| Transfer to Regular Reserve | 1 | 0* | 31.7- | 0* | 0.3- |

* Amount Less than + or - 1 Million

Wisconsin
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 282 | 269 | 4.6- | 262 | 2.6- |
| Cash & Equivalents | 639 | 921 | 44.2 | 1,029 | 11.8 |
| TOTAL INVESTMENTS | 1,423 | 1,235 | 13.2- | 1,353 | 9.6 |
| U.S. Government Obligations | 7 | 8 | 16.4 | 3 | 59.9- |
| Federal Agency Securities | 498 | 374 | 25.0- | 347 | 7.2- |
| Mutual Fund & Common Trusts | 34 | 35 | 1.1 | 32 | 8.2- |
| MCSD and PIC at Corporate CU | 109 | 118 | 8.1 | 125 | 6.2 |
| All Other Corporate Credit Union | 306 | 341 | 11.6 | 427 | 25.0 |
| Commercial Banks, S&Ls | 332 | 248 | 25.4- | 293 | 18.3 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 28 | 27 | 2.3- | 34 | 24.9 |
| All Other Investments | 108 | 43 | 60.4- | 46 | 6.5 |
| Loans Held for Sale | 76 | 84 | 9.9 | 95 | 12.8 |
| TOTAL LOANS OUTSTANDING | 12,449 | 13,168 | 5.8 | 13,825 | 5.0 |
| Unsecured Credit Card Loans | 406 | 444 | 9.3 | 502 | 13.1 |
| All Other Unsecured Loans | 273 | 292 | 6.9 | 325 | 11.2 |
| New Vehicle Loans | 1,023 | 970 | 5.1- | 894 | 7.9- |
| Used Vehicle Loans | 2,220 | 2,116 | 4.7- | 2,103 | 0.6- |
| First Mortgage Real Estate Loans/LOC | 5,070 | 5,719 | 12.8 | 6,213 | 8.6 |
| Other Real Estate Loans/LOC | 2,365 | 2,520 | 6.6 | 2,615 | 3.8 |
| Leases Receivable | 4 | 3 | 20.4- | 2 | 39.8- |
| All Other Loans/LOC | 1,089 | 1,104 | 1.4 | 1,172 | 6.1 |
| Allowance For Loan Losses | 82 | 86 | 5.7 | 98 | 13.6 |
| Foreclosed and Repossessed Assets | 12 | 17 | 42.2 | 20 | 20.5 |
| Land and Building | 359 | 385 | 7.5 | 421 | 9.1 |
| Other Fixed Assets | 95 | 83 | 12.6- | 85 | 2.1 |
| NCUSIF Capitalization Deposit | 114 | 122 | 6.7 | 130 | 6.3 |
| Other Assets | 190 | 238 | 25.0 | 238 | 0.2 |
| TOTAL ASSETS | 15,275 | 16,166 | 5.8 | 17,097 | 5.8 |
| LIABILITIES | | | | | |
| Total Borrowings | 633 | 551 | 12.9- | 584 | 6.0 |
| Accrued Dividends/Interest Payable | 10 | 15 | 54.0 | 17 | 13.1 |
| Acct Payable and Other Liabilities | 127 | 137 | 8.0 | 157 | 14.1 |
| Uninsured Secondary Capital | 0* | 0* | 3.1- | 0* | 51.6 |
| TOTAL LIABILITIES | 770 | 704 | 8.6- | 758 | 7.7 |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 12,821 | 13,672 | 6.6 | 14,443 | 5.6 |
| Share Drafts | 1,846 | 1,921 | 4.1 | 1,946 | 1.3 |
| Regular Shares | 3,416 | 3,165 | 7.3- | 3,016 | 4.7- |
| Money Market Shares | 2,499 | 2,707 | 8.3 | 3,160 | 16.7 |
| Share Certificates/CDs | 3,976 | 4,691 | 18.0 | 5,037 | 7.4 |
| IRA/Keogh Accounts | 954 | 1,075 | 12.7 | 1,181 | 9.8 |
| All Other Shares | 47 | 43 | 9.4- | 48 | 12.3 |
| Non-Member Deposits | 83 | 69 | 16.3- | 55 | 20.3- |
| Regular Reserves | 668 | 695 | 4.2 | 721 | 3.7 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -7 | -5 | 35.6 | -9 | 89.5- |
| Other Reserves | 182 | 120 | 34.2- | 128 | 7.4 |
| Undivided Earnings | 842 | 981 | 16.5 | 1,055 | 7.6 |
| TOTAL EQUITY | 1,684 | 1,791 | 6.4 | 1,896 | 5.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 15,275 | 16,166 | 5.8 | 17,097 | 5.8 |

* Amount Less than + or - 1 Million

Wisconsin
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|------------|------------|--------------|--------------|-------------|
| Number of Credit Unions | 282 | 269 | 4.6- | 262 | 2.6- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 711 | 831 | 16.9 | 920 | 10.7 |
| (Less) Interest Refund | 2 | 2 | 6.2- | 2 | 25.5 |
| Income from Investments | 64 | 78 | 21.1 | 102 | 30.4 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0* | 0.0 |
| TOTAL INTEREST INCOME | 774 | 908 | 17.3 | 1,020 | 12.4 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 237 | 357 | 50.8 | 442 | 23.9 |
| Interest on Deposits | 2 | 0* | 65.5- | 0* | 16.7 |
| Interest on Borrowed Money | 21 | 29 | 37.3 | 23 | 20.8- |
| TOTAL INTEREST EXPENSE | 259 | 386 | 49.1 | 466 | 20.5 |
| PROVISION FOR LOAN & LEASE LOSSES | 43 | 47 | 10.7 | 55 | 16.9 |
| NET INTEREST INCOME AFTER PLL | 472 | 474 | 0.4 | 499 | 5.2 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 114 | 123 | 7.8 | 135 | 9.3 |
| Other Operating Income | 66 | 74 | 12.0 | 85 | 15.1 |
| Gain (Loss) on Investments | -0* | -0* | 38.7 | 0* | 310.4 |
| Gain (Loss) on Disp of Fixed Assets | 0* | 2 | 226.0 | 0* | 89.7- |
| Other Non-Oper Income (Expense) | 14 | 3 | 77.1- | 4 | 21.1 |
| TOTAL NON-INTEREST INCOME | 195 | 203 | 4.0 | 224 | 10.6 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 283 | 299 | 5.8 | 317 | 6.0 |
| Travel and Conference Expense | 7 | 7 | 4.5 | 8 | 10.3 |
| Office Occupancy Expense | 35 | 37 | 6.4 | 41 | 8.9 |
| Office Operations Expense | 102 | 110 | 7.4 | 115 | 5.0 |
| Educational & Promotional Expense | 22 | 24 | 8.4 | 25 | 3.7 |
| Loan Servicing Expense | 34 | 36 | 5.6 | 39 | 8.4 |
| Professional and Outside Services | 34 | 37 | 8.3 | 40 | 9.1 |
| Member Insurance | 3 | 2 | 13.1- | 2 | 3.9- |
| Operating Fees | 3 | 2 | 12.8- | 3 | 7.9 |
| Miscellaneous Operating Expenses | 11 | 13 | 18.6 | 14 | 9.7 |
| TOTAL NON-INTEREST EXPENSE | 534 | 568 | 6.4 | 605 | 6.4 |
| NET INCOME | 133 | 108 | 18.7- | 118 | 9.4 |
| Transfer to Regular Reserve | 30 | 19 | 34.2- | 27 | 39.5 |

* Amount Less than + or - 1 Million

Wyoming
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| ASSETS | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|---|---------------|---------------|--------------|---------------|--------------|
| Number of Credit Unions | 33 | 33 | 0.0 | 32 | 3.0- |
| Cash & Equivalents | 92 | 118 | 28.5 | 152 | 29.3 |
| TOTAL INVESTMENTS | 190 | 167 | 12.3- | 189 | 13.1 |
| U.S. Government Obligations | 0* | 0* | 0.0 | 0* | 100.0- |
| Federal Agency Securities | 65 | 54 | 17.6- | 50 | 7.8- |
| Mutual Fund & Common Trusts | 0* | 0* | 42.3- | 0* | 81.8- |
| MCSD and PIC at Corporate CU | 8 | 9 | 5.5 | 9 | 2.6 |
| All Other Corporate Credit Union | 58 | 67 | 15.7 | 93 | 39.1 |
| Commercial Banks, S&Ls | 45 | 28 | 37.3- | 30 | 7.9 |
| Credit Unions -Loans To, Investments In Natural | | | | | |
| Person Credit Unions | 8 | 6 | 19.1- | 5 | 16.5- |
| All Other Investments | 6 | 3 | 57.9- | 2 | 26.6- |
| Loans Held for Sale | 0* | 1 | 55.9 | 2 | 93.1 |
| TOTAL LOANS OUTSTANDING | 873 | 968 | 10.9 | 1,025 | 5.9 |
| Unsecured Credit Card Loans | 36 | 34 | 4.1- | 35 | 1.0 |
| All Other Unsecured Loans | 33 | 36 | 9.3 | 39 | 9.6 |
| New Vehicle Loans | 150 | 168 | 11.9 | 187 | 11.6 |
| Used Vehicle Loans | 303 | 329 | 8.4 | 343 | 4.4 |
| First Mortgage Real Estate Loans/LOC | 146 | 165 | 13.1 | 170 | 2.8 |
| Other Real Estate Loans/LOC | 113 | 129 | 13.9 | 139 | 7.3 |
| Leases Receivable | 0* | 0* | 100.0- | 0* | 0.0 |
| All Other Loans/LOC | 92 | 108 | 17.0 | 113 | 5.0 |
| Allowance For Loan Losses | 6 | 6 | 10.2 | 7 | 4.4 |
| Foreclosed and Repossessed Assets | 0* | 0* | 15.1- | 2 | 396.0 |
| Land and Building | 41 | 43 | 6.6 | 46 | 7.2 |
| Other Fixed Assets | 8 | 8 | 2.9- | 7 | 4.6- |
| NCUSIF Capitalization Deposit | 10 | 10 | 7.9 | 11 | 9.5 |
| Other Assets | 16 | 17 | 2.8 | 20 | 20.5 |
| TOTAL ASSETS | 1,224 | 1,326 | 8.3 | 1,449 | 9.3 |
| LIABILITIES | | | | | |
| Total Borrowings | 16 | 15 | 8.5- | 13 | 15.5- |
| Accrued Dividends/Interest Payable | 1 | 2 | 71.9 | 2 | 21.1 |
| Acct Payable and Other Liabilities | 7 | 8 | 16.5 | 9 | 19.9 |
| Uninsured Secondary Capital | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL LIABILITIES | 24 | 24 | 1.9 | 24 | 1.7- |
| EQUITY/SAVINGS | | | | | |
| TOTAL SAVINGS | 1,069 | 1,157 | 8.3 | 1,265 | 9.3 |
| Share Drafts | 166 | 190 | 14.2 | 192 | 1.2 |
| Regular Shares | 353 | 326 | 7.5- | 323 | 1.1- |
| Money Market Shares | 140 | 155 | 10.7 | 182 | 17.7 |
| Share Certificates/CDs | 336 | 396 | 18.0 | 468 | 18.3 |
| IRA/Keogh Accounts | 63 | 64 | 2.0 | 72 | 12.1 |
| All Other Shares | 5 | 5 | 11.0 | 5 | 1.2- |
| Non-Member Deposits | 7 | 21 | 219.5 | 22 | 7.1 |
| Regular Reserves | 33 | 33 | 0.5 | 33 | 1.1 |
| APPR. For Non-Conf. Invest. | 0 | 0 | 0.0 | 0 | 0.0 |
| Accum. Unrealized G/L on A-F-S | -1 | -0* | 35.5 | -1 | 68.2- |
| Other Reserves | 3 | 3 | 2.2 | 3 | 2.2 |
| Undivided Earnings | 97 | 110 | 12.5 | 125 | 14.3 |
| TOTAL EQUITY | 132 | 145 | 9.7 | 160 | 10.8 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | 1,224 | 1,326 | 8.3 | 1,449 | 9.3 |

* Amount Less than + or - 1 Million

Wyoming
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2007
(Dollar Amounts in Millions)

| | Dec-05 | Dec-06 | % CHG | Dec-07 | % CHG |
|--------------------------------------|-----------|-----------|-------------|-----------|-------------|
| Number of Credit Unions | 33 | 33 | 0.0 | 32 | 3.0- |
| INTEREST INCOME | | | | | |
| Interest on Loans | 56 | 67 | 18.5 | 76 | 14.1 |
| (Less) Interest Refund | 0* | 0* | 246.1 | 0* | 361.5 |
| Income from Investments | 8 | 10 | 24.9 | 12 | 26.3 |
| Trading Profits and Losses | 0 | 0 | 0.0 | 0 | 0.0 |
| TOTAL INTEREST INCOME | 64 | 76 | 19.2 | 88 | 15.4 |
| INTEREST EXPENSE | | | | | |
| Dividends on Shares | 17 | 26 | 54.9 | 34 | 32.8 |
| Interest on Deposits | 0 | 0 | 0.0 | 0 | 0.0 |
| Interest on Borrowed Money | 0* | 0* | 47.7 | 0* | 34.2- |
| TOTAL INTEREST EXPENSE | 17 | 27 | 54.7 | 35 | 30.7 |
| PROVISION FOR LOAN & LEASE LOSSES | 5 | 5 | 7.5- | 5 | 9.1 |
| NET INTEREST INCOME AFTER PLL | 42 | 45 | 7.8 | 48 | 7.0 |
| NON-INTEREST INCOME | | | | | |
| Fee Income | 11 | 13 | 20.5 | 15 | 15.2 |
| Other Operating Income | 5 | 6 | 8.9 | 7 | 17.7 |
| Gain (Loss) on Investments | -0* | 0* | 102.9 | 0 | 100.0- |
| Gain (Loss) on Disp of Fixed Assets | 0* | 0* | 539.8 | 0* | 701.5 |
| Other Non-Oper Income (Expense) | 0* | -0* | 580.8- | 0* | 437.3 |
| TOTAL NON-INTEREST INCOME | 16 | 19 | 19.5 | 23 | 21.2 |
| NON-INTEREST EXPENSE | | | | | |
| Employee Compensation and Benefits | 24 | 26 | 9.5 | 28 | 7.9 |
| Travel and Conference Expense | 0* | 0* | 0.8 | 0* | 2.2- |
| Office Occupancy Expense | 3 | 3 | 9.9 | 3 | 2.1 |
| Office Operations Expense | 10 | 10 | 6.4 | 11 | 9.0 |
| Educational & Promotional Expense | 2 | 2 | 6.8 | 2 | 7.4 |
| Loan Servicing Expense | 3 | 3 | 10.1 | 3 | 2.9 |
| Professional and Outside Services | 3 | 4 | 14.8 | 4 | 11.5 |
| Member Insurance | 0* | 0* | 4.6 | 0* | 9.6- |
| Operating Fees | 0* | 0* | 4.2 | 0* | 7.2 |
| Miscellaneous Operating Expenses | 2 | 2 | 6.7- | 2 | 2.8- |
| TOTAL NON-INTEREST EXPENSE | 47 | 51 | 8.4 | 55 | 7.1 |
| NET INCOME | 10 | 12 | 23.2 | 16 | 27.8 |
| Transfer to Regular Reserve | 2 | 0* | 80.2- | 0* | 5.5 |

* Amount Less than + or - 1 Million