



Credit Union Report Mid-Year 2009



CUNA

**Credit Union National Association
Economics & Statistics Department**

Lehman fails, AIG fails, GM fails and Unemployment reaches a 25-year high

Liquidity crisis of September 2008 followed by beginnings of a recovery in 2009

The year ended June 2009 was not a good year, but at least some elements of the recession began to abate. Falling real estate prices and rising foreclosures precipitated widespread problems in the financial services industry as top-rated securities suddenly became unmarketable. These problems were exacerbated by accounting rules that required marking to a non-existent market. As a result, Lehman Brothers declared bankruptcy; AIG required a massive bailout and federally-insured credit unions found themselves having to deal with large “corporate stabilization” expenses. Still as June 2009 arrived, the economy began to show signs of life and most of the “corporate stabilization” expense was reversed, although lagging indicators like unemployment continued deteriorating.

Most types of charge-offs and delinquency continue to rise

At both credit unions and FDIC-insured commercial banks overall net charge-offs and loan loss provision to average assets were higher in the year ended June 2009 than in the year ended June 2008. At credit unions 1st mortgage delinquency doubled going from 0.78% to 1.70% as 2nd mortgage delinquency rose from 0.78% to 1.43% and non-mortgage delinquency rose from 1.19% to 1.55%. Credit union net charge-off rates also rose with the 1st mortgage net charge-off more than tripling from 0.049% to 0.187% and second mortgage net charge-off doubling from 0.402% to 0.889%. Overall credit union net charge-off to average loans rose from 0.70% to 1.16%, the highest it has been since at least 1980. The overall net charge-off rate at FDIC-insured commercial banks more than doubled from 0.92% to 1.94%.

Credit union net income to average assets hits a record low

Credit union gross spread increased from 308 bp in the year ended June 2008 to 318 bp in the year ended June 2009. However, FDIC-insured commercial bank gross spread was down from 289 bp in the year ended June 2008 to 278 bp in the year ended June 2009 as yield on assets plummeted from 5.44% to 4.06%. Credit union yield on assets held up much better falling 54 bp to 5.25%.

Because stabilization expense and reversal of stabilization expense were recorded in a variety of accounts that are normally used for other items, it is impossible to accurately determine credit union operating expenses, other income, net spread and net income. However, it seems unlikely that operating expenses, other income and net spread would have changed dramatically so the primary driver of changes in net income at credit unions would be the change in provision for loan loss. This doubled from 56 bp in the year ended June 2008 to a more than 20-year high of 110 bp in the year ended June 2009. That would push net income without stabilization expense to a new low of around 4 bp. Net income with stabilization expense would be much worse.

FDIC-insured commercial bank non-interest expense to assets fell 3 bp to 288 bp, but net spread fell 17 bp to 160 bp. ROA fell from 58 bp to -7 bp because FDIC-insured commercial banks like credit unions had huge increase in provision for loan loss from 95 bp to 171 bp.

Fastest IRA growth in 15 years as MMAs and regular shares also grow

Credit union savings grew 8.4% in 2008, their fastest rate since 2003. This was much less than the 11.1% domestic deposit growth recorded at FDIC-insured commercial banks.

In June 2009, credit union IRAs paid 159 bp more than the 1-year treasury. In December 2008 they paid 234 bp more than the 1-year treasury. With this advantage and the disappointing returns on stock and bond based retirement funds, credit union IRAs mushroomed 16.6% in the year ended June 2009, much faster than credit union savings overall and their fastest rate in over 15 years. Nevertheless, this was less than the 19.5% growth in IRA and Keogh accounts at FDIC-insured commercial banks.

With the federal funds rate averaging 0.21% in June 2009 and credit union money market account rates averaging 1.14%, credit union money market accounts grew 15.2% in the year ended June 2009. This was even better than the 11.4% growth in money markets at FDIC-insured commercial banks and also much better than the 6.7% shrinkage in retail money market funds.

The rate on credit union regular shares was 40 bp more than the rate on the 90-day treasury in June 2009 and 83 bp more in December 2008. This was largest advantage for the credit union regular shares in over 15 years. Accordingly credit union regular shares grew 8.2% in the year ended June 2009. This was less than the growth of credit union savings overall and not as fast as the 14.0% growth in non-transaction savings other than MMDAs and certificates at FDIC-insured commercial banks, but the fastest credit union regular shares have grown since 2004.

The rate advantage of credit union certificates relative to credit union money market accounts and regular shares was the lowest it has been since 2004. Credit union certificates grew at nearly their slowest rate since 2004, increasing only 4.0%. This was slower than credit union savings growth overall and very slow compared to the 14.4% growth in small certificate accounts at FDIC-insured commercial banks.

Money market accounts accounted for 33.8% of the savings inflow at credit unions in the year ended June 2009. Regular shares accounted for 26.2% while IRAs accounted for 17.8% and certificates accounted for 15.5%. At the end of June 2009 the fraction of credit union savings in money market accounts was at more than a 20-year high and the fraction in IRAs was the highest it has been since 2000. Conversely the fraction in share drafts was at a 15-year low.

Very slow loan growth dominated by 1st mortgages

Loan growth at FDIC-insured commercial banks slowed to almost zero as credit union loan growth slowed down from 7.2% in the year ended June 2008 to 4.5% in the year ended June 2009, a 15-year low. FDIC-insured commercial bank loan growth virtually stopped, despite higher growth in real estate loans, because non-real estate loans to individuals and commercial and industrial loans shrank 1.4% and 8.1% respectively.

Credit union new auto loans shrank 3.8%, which was not bad considering that such loans shrank 6.7% in the year ended June 2008 and that GM and Chrysler filed for bankruptcy. Used auto loans continued their recovery going from 3.5% growth in the year ended June 2008 to 5.1% growth in the year ended June 2009. However, growth in credit card loans and other unsecured loans slowed going from 12.8% and 5.6% respectively to 5.9% and 1.7%.

Credit Union first mortgages grew 8.1% in the year ended June 2009, much more than the 0.5% reported for second mortgages. However, it was much less the 16.2% that credit union first mortgages grew in the previous year. At FDIC-insured commercial banks 1-4 family first mortgages rebounded sharply growing 10.3% which compared to a 1.7% shrinkage in the previous year. Among credit union first mortgages, fixed-rate loans grew 10.3%, much more than the 3.6% reported for adjustable-rate loans.

Despite the collapse of bank commercial and industrial lending, credit union member business loans, though they account for only a bit more than 5% of credit union loans outstanding, continued to grow rapidly, increasing 13.7%. This was, however, less than the 18.3% these loans grew in the previous year.

First mortgages accounted for 65.4% of loan growth at credit unions while used auto loans accounted for 19.1% and credit cards 7.4%. Second mortgages accounted for only 1.8% of overall loan growth. New auto loans erased an amount equal to 12.6% of loan growth. At the end of June 2009, the fraction of credit union loans in first mortgages was at an all-time high while the fraction in new auto loans was at a more than 20-year low. The fraction of loans in member business loans was also at an all-time high.

Growth in surplus funds led by investments with repricing less than 3 years

An increase in credit union borrowings and much higher savings growth than loan growth led to 18.4% increase in surplus funds in the year ended June 2009. Following the usual pattern, surplus funds shrank in the second half of

2008 and grew in the first half of 2009. First half growth of 23.0% was far more than the second half shrinkage of 3.8%.

In the second half of 2008 all interest rates fell but the 10-year treasury fell a bit less than shorter-term treasuries, falling 168 bp while shorter-term treasuries fell about 190 bp. Then in the first half of 2009 rates on treasuries with over 1 year maturity rose with the 5-year rising 119 bp and the 10-year 130 bp. In June 2008 the spread between 3-month and 10-year treasuries was 221 bp. By June 2009 it was 354 bp.

In the second half of 2008, cash and cash equivalents shrank by 13.5%, but surprisingly, investments with more than 3 months original issue maturity and less than 1 year repricing grew 7.7%. Investments with repricing greater than 3 years and less than or equal to 10 years shrank 16.5%.

In the first half of 2009, cash and cash equivalents grew 25.6% and investments with more than 3 months original issue maturity and less than 1 year repricing grew 22.1%. Investments with 1 to 3 year repricing grew 28.3% while investments with 3 to 10 year repricing grew 14.2%.

Over the year ended June 2009, among investments with greater than 3 months original issue maturity, investments in government securities grew 40.4% while investments in banks and savings institutions rose 39.1%. Investments in agency securities rose 26.0%.

For the year ended June 2009, the inflow of investments with less than 1 year repricing but more than 3 months original issue maturity was 50.2% of the total surplus funds inflow while the inflow of investments with 1 to 3 year repricing equaled 42.3% of the total inflow of surplus funds.

Higher membership growth and lower net capital to assets

Credit union asset growth of 8.2% in the year ended June 2009 was higher than the 7.6% growth recorded in the previous year and double the 4.1% asset growth at FDIC-insured commercial banks. Credit union net capital to assets fell from 10.87% in June 2008 to a still high 9.83% in June 2009. In the same period, core capital at FDIC-insured commercial banks rose from 7.58% to 8.15% and equity to assets rose from 10.11% to 10.58%.

The number of credit union memberships grew by 1.8%, its highest growth since 2003. The number of credit unions fell 3.5%, which is comparable to the decline in recent years. All asset size categories under \$50 million, lost credit unions. The asset size category that gained the most credit unions was the \$1 billion plus category which grew by 14.9%. The number of credit unions under \$5 million in assets fell 9.4% in the year ended June 2009, as compared to 8.2% in the previous year.

The US credit union system

The U.S. credit union system is made up of several national-level associations in addition to one or more state-level organizations in each state and a variety of local-level organizations. The state and national organizations include regulators, share insurers, trade associations, correspondent credit unions, known as corporate credit unions, and service organizations. The regulators insure that credit unions are operated in a sound manner. The share insurers insure the savings of credit union members just as FDIC insures the savings of bank customers. The trade associations provide legislative and regulatory support, training, and forums for discussion of issues among credit unions. The corporate credit unions provide correspondent bank services to their members. Service organizations, which exist on the local, state and national levels, aggregate credit union buying power and pool expertise. Shared branch networks illustrate cooperation among credit unions and permit members to access their credit union at many more locations than would otherwise be possible.

The most prominent national organizations are NCUA (National Credit Union Administration), CUNA (Credit Union National Association), CUNA Mutual and US Central Credit Union. The last of these is the corporate credit union for state-level corporate credit unions. CUNA Mutual is the national provider of insurance products for credit unions. CUNA is a national trade association for all credit unions and their state-level organizations. NCUA is the federal credit union regulator and administrator of NCUSIF which is the federal share insurance fund.

A typical credit union

\$1 million to \$2 million: Credit unions with less than \$2 million in assets make up about 15% of all credit unions. They primarily offer their members shares and loans. About 29% of credit unions with \$1 million to \$2 million in assets are ACH receivers. The average membership for these credit unions is 484; the average savings per member is \$2,471 and the average size of a loan outstanding is \$5,285.

\$5 million to \$10 million: Credit unions that have reached this asset size have larger memberships that require and can support more extensive services. They probably offer share drafts, IRAs and larger consumer loans. 37% of them offer credit cards and 48% offer ATM access. About 75% of these credit unions are ACH receivers. The average membership for these credit unions is 1,598; the average savings per member is \$3,854 and the average size of a loan outstanding is \$6,330.

\$50 million to \$100 million: These credit unions are large full-service financial institutions. About 94% are ACH receivers and nine out of ten of them own at least one ATM. Over 58% have more than one office. The average membership for these credit unions is 9,782; the average savings per member is \$6,233 and the average size of a loan outstanding is \$9,675.

\$500 million to \$1 billion: These are extremely large financial institutions. About 98% are ACH receivers and 100% of them own at least one ATM. About 95% have more than one office. The average membership for these credit unions is 66,941; the average savings per member is \$8,863 and the average size of a loan outstanding is \$13,633.

Credit union statistics (Mid-year 2009)

- Credit union memberships total 91.8 million while assets exceed \$889 billion.
- Credit union savings stand at \$753 billion while loans outstanding total \$586 billion.
- There are 7,970 credit unions. Some 4,783 are chartered under federal law, while 3,187 are chartered under laws of various states and Puerto Rico.
- Total credit union assets at mid-year 2009 were about 63% of total FDIC-insured savings institution assets and about 8% of total FDIC-insured commercial bank assets.
- 87% of credit unions in the states and DC (Puerto Rico does not have a trade association affiliated with CUNA) are affiliated with a state trade association that is a member of CUNA.

Credit unions are unique

- Credit unions are not-for-profit financial cooperatives, organized solely to meet the needs of their members.
- Each credit union is governed by its members. The membership elects unpaid, volunteer officers and directors who establish the policies under which the credit union operates. Officials must be from within the credit union's membership.
- Voting is one person, one vote. This means that every member has an equal voice regardless of the amount of savings or loans they have with the credit union.
- To join a credit union, a person must be within its field of membership. Typical fields of membership include employee groups, associations, religious or fraternal affiliations and residential areas.

State by State Statistics

State	CUUs			#	#	Memberships	Mmbrsp/ Pop.**	Savings (\$000)	Loans (\$000)	Net Capital (\$000)	Assets (\$000)	1st Mortgages (\$000)	Certificates (\$000)	Share Drafts (\$000)	IRAs (\$000)
	State	Federal	under \$5 M	over \$50 M											
Alabama	138	68	70	35	39	1,763,682	37.8%	12,240,239	7,589,244	1,578,984	14,036,024	2,420,871	3,669,869	1,213,157	1,418,584
Alaska	12	1	11	1	7	553,167	80.6%	4,891,314	4,055,172	358,971	5,879,161	995,481	1,186,502	529,659	343,044
Arizona	52	24	28	8	24	1,575,003	24.2%	11,613,562	9,234,081	1,014,539	13,080,620	2,157,229	2,875,003	1,056,009	974,239
Arkansas	66	0	66	24	9	314,597	11.0%	1,699,571	1,354,130	275,721	2,103,615	361,631	531,764	80,517	187,775
California	480	181	299	64	222	10,033,492	27.3%	108,336,301	83,713,781	11,627,430	128,728,326	38,264,871	34,762,744	10,551,708	10,151,496
Colorado	113	52	61	22	44	1,466,796	29.7%	12,558,319	10,327,764	1,460,474	14,742,383	3,463,532	4,180,733	1,543,264	1,135,542
Connecticut	142	37	105	36	26	883,758	25.2%	7,247,181	4,462,177	854,468	8,684,770	1,413,731	1,960,430	651,797	551,043
Delaware	28	0	28	4	8	214,637	24.6%	1,373,626	805,977	176,186	1,561,936	182,457	380,771	142,083	132,670
DC	58	0	58	18	22	486,187	82.1%	6,181,419	4,410,082	822,295	7,176,535	2,349,727	1,760,550	980,271	263,841
Florida	181	79	102	23	82	4,585,182	25.0%	36,866,697	28,882,082	4,062,413	43,153,677	10,098,985	11,931,727	4,021,890	3,898,853
Georgia	167	65	102	52	37	1,786,903	18.4%	12,921,415	8,581,682	1,845,706	15,610,032	2,490,982	3,906,526	1,630,603	1,309,395
Hawaii	93	2	91	15	30	860,858	66.8%	7,401,480	4,242,958	951,322	8,594,137	1,557,258	2,183,333	746,370	450,065
Idaho	58	38	20	12	16	522,440	34.3%	3,494,656	2,784,850	363,535	4,018,212	825,662	1,369,285	442,421	273,953
Illinois	414	309	105	186	66	2,770,017	21.5%	27,114,823	18,187,953	3,216,446	31,705,310	7,477,932	6,560,968	2,074,669	2,348,509
Indiana	203	47	156	47	56	2,248,189	35.3%	15,223,015	12,088,540	1,914,653	18,243,566	5,131,002	4,616,947	2,129,133	1,369,753
Iowa	138	137	1	53	26	919,317	30.6%	6,536,535	5,347,907	769,147	7,718,632	1,799,753	2,247,921	874,538	448,388
Kansas	107	84	23	38	22	585,075	20.9%	3,415,505	2,723,605	452,741	4,132,942	587,916	1,215,548	446,019	352,341
Kentucky	91	26	65	24	18	747,917	17.5%	5,076,790	3,727,587	744,438	6,067,725	1,357,540	1,656,594	516,940	519,502
Louisiana	230	47	183	87	36	1,163,755	26.4%	6,793,450	4,757,389	959,141	7,897,565	1,130,316	2,020,699	781,907	515,984
Maine	67	12	55	3	35	607,903	46.2%	4,263,729	3,411,278	526,537	5,053,990	1,371,387	1,496,558	513,856	500,145
Maryland	110	9	101	26	42	1,753,949	31.1%	14,111,847	10,528,687	1,801,868	16,596,372	3,885,069	3,773,217	1,664,466	1,258,419
Massachusetts	219	92	127	46	71	2,507,885	38.6%	22,520,685	19,366,393	2,846,585	27,285,815	9,607,230	8,785,013	2,002,653	2,478,513
Michigan	335	211	124	44	145	4,415,078	44.1%	31,654,133	22,810,276	4,176,916	37,422,193	9,785,903	8,831,788	3,788,891	2,703,052
Minnesota	156	94	62	36	52	1,522,016	29.2%	12,827,548	9,904,729	1,516,215	14,958,850	3,083,203	4,494,003	1,380,897	1,268,079
Mississippi	98	29	69	38	14	559,795	19.0%	3,210,265	2,139,618	444,740	3,774,695	542,995	1,064,385	193,845	266,174
Missouri	149	135	14	41	35	1,345,375	22.8%	8,539,361	6,629,151	1,036,627	10,218,390	2,076,574	2,479,477	1,144,451	976,676
Montana	58	8	50	13	18	386,578	40.0%	3,121,037	2,459,602	374,948	3,611,377	1,169,588	679,829	288,164	291,152
Nebraska	72	19	53	19	15	414,068	23.2%	2,420,639	1,992,728	331,929	2,890,169	656,267	704,721	292,094	239,149
Nevada	27	11	16	2	18	470,155	18.1%	4,485,082	3,555,254	381,750	4,968,294	1,466,081	1,123,000	643,730	418,541
New Hampshire	24	17	7	5	10	440,886	33.5%	3,562,588	3,024,203	477,750	4,455,103	1,058,005	1,330,809	444,185	303,777
New Jersey	214	19	195	79	43	1,126,320	13.0%	9,636,211	6,306,461	1,179,021	11,265,086	2,343,464	2,547,610	1,060,865	962,927
New Mexico	52	25	27	12	15	646,884	32.6%	5,324,865	4,051,375	628,438	6,065,297	1,414,592	1,673,624	728,250	449,469
New York	461	21	440	148	96	4,360,320	22.4%	41,147,603	29,118,784	5,234,063	48,457,534	10,855,058	13,084,441	3,809,665	3,428,857
North Carolina	107	58	49	20	34	3,167,603	34.3%	27,059,027	20,679,266	2,215,629	30,363,109	12,673,053	6,697,073	2,715,317	3,172,327
North Dakota	51	31	20	13	10	202,082	31.5%	1,790,702	1,443,764	220,956	2,063,947	350,711	674,430	287,464	110,710
Ohio	402	177	225	123	87	2,655,295	23.1%	16,885,987	12,217,645	2,224,844	19,714,504	3,826,898	5,400,290	1,827,961	1,712,647
Oklahoma	76	22	54	8	25	1,005,636	27.6%	7,308,078	5,036,294	955,018	8,654,526	1,121,819	2,009,473	896,558	731,266
Oregon	83	20	63	13	40	1,464,348	38.6%	13,430,715	11,157,447	1,379,968	15,431,118	3,167,839	4,116,684	1,301,939	1,169,773
Pennsylvania	562	65	497	209	87	3,482,504	28.0%	26,881,380	18,243,079	3,292,269	30,619,635	4,513,215	7,994,554	2,465,022	3,127,130
Rhode Island	25	11	14	5	12	349,473	33.3%	3,494,637	3,156,035	461,773	4,414,636	1,905,023	1,486,915	379,526	325,522
South Carolina	80	16	64	16	23	1,297,596	29.0%	6,984,048	5,874,066	938,138	8,508,164	1,752,571	2,294,906	930,238	931,388
South Dakota	50	0	50	9	8	247,811	30.8%	1,799,495	1,383,739	196,806	2,126,286	372,826	740,657	229,238	143,780
Tennessee	185	110	75	47	42	1,734,702	27.9%	12,032,516	9,059,692	1,746,346	14,626,919	3,671,311	4,374,250	1,364,853	1,264,329
Texas	566	210	356	132	156	7,355,247	30.2%	52,994,617	40,687,248	6,065,797	61,949,448	9,240,796	17,158,827	6,148,958	4,531,794
Utah	101	52	49	33	34	1,759,217	64.3%	13,578,165	11,619,814	1,217,868	15,038,384	3,477,622	4,859,610	1,351,587	1,070,626
Vermont	29	21	8	7	7	283,442	45.6%	1,987,641	1,677,273	219,283	2,379,187	658,393	583,082	254,313	173,418
Virginia	192	51	141	64	60	6,378,482	82.1%	55,914,814	57,044,665	6,386,647	73,000,869	23,768,589	21,396,556	5,964,145	7,178,159
Washington	121	71	50	11	50	2,622,385	40.0%	24,883,712	20,757,657	2,607,327	28,309,660	6,230,757	7,360,047	2,614,047	2,402,000
West Virginia	108	5	103	35	13	393,326	21.7%	2,193,626	1,511,414	325,748	2,595,367	460,685	640,820	264,452	188,946
Wisconsin	247	245	2	78	65	2,195,012	39.0%	17,178,775	15,687,882	1,971,430	20,061,955	7,330,880	5,508,423	2,098,136	1,484,037
Wyoming	31	0	31	3	10	205,811	38.6%	1,536,317	1,151,548	176,195	1,749,702	207,390	541,009	238,069	95,921
Puerto Rico*	141	123	18	30	52	922,770	23.3%	7,017,064	4,645,130	446,060	7,576,286	758,982	2,551,355	90,579	159,655
Total	7,970	3,187	4,783	2,117	2,214	91,760,926	29.8%	752,762,807	585,609,158	87,454,099	889,342,035	218,871,652	237,475,360	79,791,369	72,163,335

Credit unions in Virgin Islands are included with Puerto Rico. Credit unions in Guam and American Samoa are included with Hawaii. Population taken from Census Bureau Estimates for July 2008 Residents.

* Estimated because detailed data are not available for COSSEC CUUs in Puerto Rico ** Each member counted once for every CU they belong to. All Navy FCU members counted in VA, etc.

U.S. Credit Union Totals

\$ millions (from Call Report Data)

	Number of Credit Unions	Number of Memberships	Savings (Shares & Deposits)	Loans Outstanding	Net Capital*	Assets	Full-Time Employees**	Part-Time Employees**	Volunteers**
June 2009	7,970	91,760,926	\$752,763	\$585,609	\$87,454	\$889,342	225,869	33,222	94,371
December 2008	8,088	90,735,249	697,972	580,101	89,426	832,501	226,970	34,324	95,305
June 2008	8,260	90,163,004	694,407	560,407	89,336	822,132	225,684	34,782	96,379
December 2007	8,396	89,324,410	652,849	543,733	88,050	776,588	221,853	34,813	97,672
June 2007	8,538	89,053,757	650,879	522,904	85,908	763,861	218,110	34,641	100,547
December 2006	8,662	88,221,913	621,124	510,773	83,428	732,498	213,764	34,412	101,780
June 2006	8,854	87,904,634	613,298	492,636	79,898	719,232	210,677	34,367	107,501
December 2005	9,011	87,014,017	596,596	473,762	77,297	700,390	206,626	34,016	109,155
June 2005	9,198	86,987,764	591,388	449,891	75,367	691,192	204,118	34,899	109,759
December 2004	9,346	86,050,841	574,960	428,279	72,484	668,104	200,572	34,838	111,362
June 2004	9,542	85,639,535	567,827	407,937	69,126	655,775	198,487	34,727	114,741
December 2003	9,709	84,851,679	545,475	388,361	67,207	629,134	195,080	34,441	116,393
June 2003	9,875	84,240,057	538,033	367,065	65,013	617,850	190,685	33,921	119,150
December 2002	10,041	83,372,839	500,106	355,233	62,038	574,687	185,986	33,513	120,747
June 2002	10,174	82,557,258	483,527	343,400	58,770	553,053	182,948	33,947	121,782
December 2001	10,355	81,589,260	449,013	330,894	55,910	514,691	179,833	33,854	123,529
June 2001	10,514	80,937,530	427,411	318,027	53,534	489,766	176,569	34,310	127,834
December 2000	10,684	79,751,873	389,625	309,367	51,079	449,799	171,221	33,512	129,442
June 2000	10,860	78,865,715	380,858	295,251	48,264	438,181	168,803	33,638	137,036
December 1999	11,016	77,517,076	367,008	279,023	46,144	422,567	165,797	33,133	138,581
June 1999	11,224	76,735,840	366,625	262,045	44,560	418,014	163,231	33,458	140,263
December 1998	11,392	75,616,434	349,311	252,344	43,246	398,925	159,792	32,791	141,945
June 1998	11,531	74,691,342	333,905	244,416	41,410	381,619	156,767	32,630	145,876
December 1997	11,659	73,469,484	315,687	238,656	39,701	360,585	153,194	32,069	147,183
June 1997	11,786	72,571,951	311,237	228,425	37,783	354,503	149,309	32,031	151,165
1996	11,887	71,390,131	295,394	220,194	36,028	336,452	145,511	31,030	152,156
1995	12,230	69,305,876	278,813	198,337	32,459	316,170	138,691	30,036	156,245
1994	12,551	67,406,890	263,623	181,935	28,409	298,935	133,994	29,285	162,748
1993	12,960	65,459,078	255,800	157,957	25,854	286,716	128,596	29,285	169,189
1992	13,385	63,893,495	243,562	146,107	21,932	269,812	123,415	28,938	174,469
1991	13,989	62,374,344	219,635	142,258	18,536	242,481	120,928	27,781	184,250
1990	14,549	61,610,957	201,082	141,889	16,731	221,759	121,702	27,353	194,227
1989	15,121	60,332,509	187,508	136,343	15,111	206,255	117,243	26,894	202,986
1988	15,709	58,687,790	178,511	126,619	13,369	196,512	112,785	26,335	215,036
1987	16,274	56,468,219	166,018	110,734	11,776	181,735	108,222	26,525	221,628
1986	16,928	54,947,680	152,860	95,518	10,278	166,299	95,902	25,351	231,425
1985	17,654	51,907,540	125,813	85,123	8,901	137,462	90,529	24,465	241,277
1984	18,375	49,210,277	102,568	75,442	7,517	112,960	82,221	24,266	252,688
1983	19,095	47,446,666	89,693	60,517	6,315	98,327			
1982	19,897	46,568,525	74,847	51,489	5,631	82,680			
1981	20,784	45,187,932	64,622	50,369	4,755	72,291			
1980	21,465	43,930,569	61,724	48,703	4,158	68,974			
1975	22,677	31,320,514	32,800	28,106	2,015	37,554			
1970	23,687	22,775,511	15,411	14,068	1,124	17,872			
1965	22,109	16,731,700	9,241	8,086	590	10,442			
1960	20,094	12,025,393	4,976	4,376	274	5,651			
1955	16,192	8,126,712	2,403	1,935	110	2,743			
1950	10,586	4,617,086	862	679	52	1,005			
Jun - Jun % chg	-3.5	1.8	8.4	4.5	-2.1	8.2	0.1	-4.5	-2.1
1998 - 2008 % chg	-29.0	20.0	99.8	129.9	106.8	108.7	42.0	4.7	-32.9

NA: Not Applicable

* Beginning with 1980, net capital (capital less loan and investment loss allowances), before 1980 reserves

** Estimated from CUNA Annual Survey Data and Call Report Data

Percent of Credit Unions Offering Selected Services by Asset Size *

\$ millions	\$0-\$2	\$2-\$5	\$5-\$1	\$1-\$2	\$2-\$5	\$5-\$10	\$10-\$20	\$20-\$50	\$50-\$100	\$100-\$200	\$200-\$500	\$500-\$1000	\$1000+	All CUs
Common bond includes community	4.5%	6.1%	5.1%	9.0%	7.5%	15.7%	26.2%	38.9%	45.5%	47.9%	60.1%	56.4%	41.4%	27.9%
Service packages for retirees	2.3%	0.8%	1.1%	0.9%	2.6%	6.0%	15.4%	26.6%	33.5%	40.1%	48.7%	58.8%	53.6%	19.3%
Special program for youth	6.8%	7.8%	3.3%	5.5%	11.9%	22.6%	39.2%	56.6%	62.5%	75.0%	83.8%	76.5%	84.5%	40.2%
Stock/bond brokerage	0.0%	0.0%	0.6%	0.6%	0.8%	0.6%	3.9%	9.2%	23.5%	44.7%	64.7%	84.5%	80.0%	14.8%
Mutual funds	0.0%	1.7%	0.0%	0.3%	0.3%	0.7%	3.1%	7.9%	23.7%	42.5%	64.0%	87.4%	85.9%	14.4%
Savings bonds	0.0%	0.0%	2.7%	3.4%	4.9%	8.1%	17.3%	30.6%	39.7%	53.2%	61.2%	60.2%	57.1%	23.2%
Money Market Accounts	0.7%	0.8%	0.6%	3.2%	8.6%	18.0%	39.3%	61.5%	77.7%	90.2%	90.6%	95.2%	92.5%	42.8%
Direct Deposit														
Federal recurring payments	4.4%	9.8%	13.4%	24.5%	49.4%	68.2%	80.9%	87.4%	91.3%	90.0%	93.2%	91.1%	98.6%	69.2%
Net pay	8.9%	14.0%	23.4%	32.8%	54.4%	72.7%	78.2%	85.2%	88.5%	86.9%	92.1%	91.0%	94.2%	70.2%
Home Banking														
Audio Response	0.0%	0.4%	0.9%	3.8%	13.3%	34.1%	60.5%	83.1%	94.9%	96.3%	99.1%	98.9%	99.3%	55.2%
PCs	2.2%	1.2%	0.9%	5.0%	23.3%	50.5%	79.6%	93.0%	98.4%	99.1%	99.5%	100.0%	97.9%	64.0%
Have Web Site	4.3%	6.3%	8.3%	17.0%	39.8%	68.1%	89.3%	96.2%	99.6%	100.0%	99.8%	100.0%	98.6%	71.9%
Cashier's Checks	2.2%	4.2%	5.5%	10.2%	27.8%	45.7%	64.7%	79.8%	87.8%	93.3%	94.8%	96.1%	98.6%	58.4%
Travelers Checks	0.0%	0.8%	0.0%	2.4%	10.8%	24.3%	46.1%	66.4%	78.5%	80.8%	85.9%	95.1%	92.9%	45.0%
Safe deposit boxes	0.0%	0.0%	0.0%	0.9%	0.6%	2.4%	8.5%	29.2%	49.0%	62.4%	68.9%	82.5%	70.4%	22.9%
Credit Counseling	34.1%	21.7%	12.0%	21.6%	26.7%	32.1%	39.0%	49.0%	56.1%	63.8%	75.9%	90.1%	85.9%	42.8%
Formal financial planning	4.4%	0.0%	1.6%	0.6%	1.4%	3.0%	5.5%	10.6%	23.9%	39.5%	56.5%	70.6%	73.2%	14.5%
Account acces via ATMs	0.0%	0.4%	0.9%	5.0%	22.0%	47.9%	72.7%	89.5%	97.8%	98.2%	99.5%	98.9%	98.6%	61.6%
Hold credit card loans	0.0%	0.8%	3.5%	4.0%	16.1%	36.5%	59.1%	77.4%	81.9%	77.1%	82.2%	87.8%	89.7%	51.0%
Share drafts	1.4%	1.2%	5.0%	14.4%	46.5%	74.4%	90.8%	97.3%	99.6%	98.9%	99.8%	99.5%	98.6%	73.5%
Images of share drafts on the web	0.0%	0.0%	0.0%	1.9%	8.1%	18.2%	39.4%	64.4%	78.6%	86.5%	90.4%	92.7%	95.8%	43.2%
Certificates	2.2%	11.4%	26.0%	36.4%	58.6%	76.9%	89.8%	94.8%	99.2%	98.0%	99.1%	98.9%	98.6%	77.2%
IRAs	0.0%	2.5%	7.6%	14.1%	28.3%	49.3%	72.4%	90.8%	96.5%	96.0%	98.4%	100.0%	100.0%	63.6%
SEP IRAs	0.0%	0.0%	1.6%	3.7%	6.8%	14.4%	20.9%	29.7%	41.4%	47.1%	52.7%	63.0%	58.2%	24.1%
ROTH IRAs	0.0%	0.0%	3.3%	6.4%	19.6%	36.8%	61.3%	82.8%	92.3%	93.0%	98.4%	97.1%	98.6%	56.3%
Business checking	0.0%	0.0%	0.6%	1.9%	9.5%	16.2%	30.1%	37.7%	52.2%	55.6%	68.7%	73.8%	70.4%	30.2%
First mortgages	0.0%	0.4%	0.6%	2.8%	8.7%	20.9%	41.9%	69.9%	88.3%	95.4%	98.2%	100.0%	99.3%	47.0%
Member business loans	0.0%	0.0%	0.3%	0.4%	1.3%	2.4%	8.5%	16.4%	30.7%	49.3%	57.5%	83.1%	82.9%	17.6%
Drive-up Windows	0.0%	0.0%	0.0%	1.5%	7.1%	23.9%	46.5%	67.4%	79.1%	83.2%	87.6%	84.5%	81.7%	44.5%
Guaranteed student loans	0.0%	0.0%	0.0%	0.6%	2.3%	6.0%	14.1%	24.8%	27.1%	35.6%	34.4%	40.2%	45.1%	16.2%
Private Student Loans	7.9%	6.8%	4.5%	2.9%	4.6%	6.1%	10.8%	12.4%	16.1%	25.7%	27.0%	24.7%	44.8%	12.1%
Balloon Auto loans	0.0%	5.9%	1.6%	1.9%	3.4%	3.6%	7.7%	12.6%	14.3%	15.7%	16.7%	21.6%	15.9%	8.8%
Auto Leasing	2.2%	1.7%	2.2%	1.8%	1.4%	0.6%	1.3%	2.9%	3.9%	5.8%	9.4%	8.7%	18.6%	3.1%

*Data taken from December 2008 CUNA Annual Survey and 12/2008 5300

Distribution of Consumer Savings

\$ billions (from CU Call Reports and Fed Reserve H6 release, Consumer demand deposits is projected)

	30 June 2009		30 June 2008		Change Jun - Jun	
	Outstanding	Market Share	Outstanding	Market Share		
Commercial Banks	\$5,186.7	64.3%	\$4,430.1	59.4%	\$756.6	17.1%
Savings Institutions	812.3	10.1%	943.4	12.6%	-131.1	-13.9%
MMMFs	1,118.3	13.9%	1,198.7	16.1%	-80.4	-6.7%
Credit Unions	752.8	9.3%	694.4	9.3%	58.4	8.4%
U.S. Savings Securities	193.6	2.4%	195.0	2.6%	-1.4	-0.7%
Total	\$8,063.7		\$7,461.6		\$602.1	8.1%

Share of Installment Credit Outstanding by Selected Lenders

\$ billions (from CU Call Reports and Federal Reserve G19 Release)

	30 June 2009		30 June 2008		Change Jun - Jun	
	Outstanding	Market Share	Outstanding	Market Share		
Commercial Banks	\$837.8	33.5%	\$813.0	31.5%	\$24.8	3.1%
Pool of Securitized Assets	627.4	25.1%	684.1	26.5%	-\$56.7	-8.3%
Finance Companies	526.5	21.1%	581.8	22.6%	-\$55.2	-9.5%
Credit Unions	261.9	10.5%	254.0	9.9%	\$7.9	3.1%
SLM & Govt Student Loans	122.4	4.9%	104.6	4.1%	\$17.9	17.1%
Savings Institutions	75.9	3.0%	90.0	3.5%	-\$14.1	-15.7%
Nonfinancial business	49.3	2.0%	51.1	2.0%	-\$1.8	-3.5%
Total	\$2,501.2		\$2,578.5		-\$77.4	-3.0%

Credit Union Employees by Asset Size

\$ millions (from Call Report and CUNA Annual Survey)

	# CUs	Full-time	Part-time	Volunteers	FTEs per Million	FTEs per 1,000
					Assets*	Memberships*
\$0-.2	135	8	76	1,296	2.89	2.09
.2-.5	233	24	228	2,447	1.67	2.33
.5-1	309	421	379	3,183	2.63	5.74
1-2	475	292	591	5,130	0.84	2.55
2-5	965	1,422	1,227	10,712	0.62	2.32
5-10	1,072	3,127	1,226	12,114	0.48	2.18
10-20	1,154	5,990	1,389	12,809	0.40	2.28
20-50	1,413	16,070	2,664	15,826	0.38	2.45
50-100	805	19,760	2,988	9,741	0.38	2.70
100 - 200	582	27,111	3,447	7,159	0.36	2.87
200 - 500	470	44,401	5,359	6,345	0.32	2.89
500 - 1000	203	36,155	4,185	4,283	0.27	2.81
1000 +	154	71,088	9,463	3,326	0.20	2.45
Total	7,970	225,869	33,222	94,371	0.27	2.64

* FTE = Full Time + 0.5 x Part Time

Credit Union Distribution by Asset Size

\$ millions (from CU Call Reports)

	# CUs	Change from Jun 2008	Assets in \$ Millions	Change from Jun 2008
\$0-.2	135	0.0%	16	2.7%
.2-.5	233	-13.1%	83	-11.0%
.5-1	309	-11.7%	232	-10.7%
1-2	475	-10.7%	700	-10.3%
2-5	965	-8.2%	3,285	-8.0%
5-10	1,072	-7.6%	7,833	-7.7%
10-20	1,154	-3.2%	16,553	-3.3%
20-50	1,413	-1.6%	45,853	-1.1%
50-100	805	0.1%	56,533	-0.3%
100 - 200	582	4.5%	81,018	3.8%
200 - 500	470	6.6%	147,039	8.4%
500 - 1000	203	1.5%	141,862	2.7%
1000 +	154	14.9%	388,335	15.2%
Total	7,970	-3.5%	889,342	8.2%

**Credit Union Distribution
by Field of Membership
(from CUNA CU Demographic File)**

Residential	23.6%
Associational	8.0%
Occupational	32.0%
Manufacturing (Chemical & Oil)	1.3%
Manufacturing (Metal, Machines & Cars)	2.0%
Manufacturing (Food, Electronics & Other)	4.6%
Governmental & Military	10.2%
Education & Healthcare	7.4%
Transportation, Communication & Utilities	4.8%
Finance, RE, Trade & Misc Services	1.7%
Multiple Group	31.6%
Primarily Manufacturing	6.7%
Primarily Government & Military	7.6%
Primarily Service	13.2%
Other (Mixed & Associational)	4.2%
Low Income	4.7%

Operating Ratios by Credit Union Asset Size

\$ millions (from CU Call Reports)

	\$0-\$2	\$2-\$5	\$5-\$1	\$1-\$2	\$2-\$5	\$5-\$10	\$10-\$20	\$20-\$50	\$50-\$100	\$100-\$200	\$200-\$500	\$500-\$1000	\$1000+	All CUs
Loans Outstanding/Savings	39.2%	53.5%	62.1%	63.8%	62.9%	62.1%	62.2%	65.8%	69.4%	74.2%	75.7%	79.2%	82.8%	77.8%
Loans Outstanding/Assets	29.6%	41.4%	49.5%	51.9%	52.2%	52.3%	52.9%	56.7%	60.3%	64.3%	64.7%	67.2%	69.0%	65.8%
Investments/Assets*	29.8%	28.4%	22.8%	26.6%	29.3%	31.6%	31.9%	29.4%	26.2%	22.6%	23.3%	22.2%	22.3%	23.4%
Savings/Assets	75.6%	77.4%	79.6%	81.3%	82.9%	84.3%	85.0%	86.1%	86.8%	86.6%	85.6%	84.9%	83.3%	84.6%
Net Capital/Assets*	23.6%	22.1%	19.3%	18.2%	16.5%	14.9%	14.0%	12.4%	11.1%	10.3%	10.2%	9.9%	8.8%	9.9%
Share Drafts/Savings*	0.7%	0.0%	0.5%	1.3%	4.0%	6.8%	9.4%	11.1%	12.3%	12.8%	13.3%	11.9%	8.7%	10.7%
Certificates/Savings*	0.5%	2.6%	7.6%	9.6%	16.1%	20.3%	24.0%	27.4%	30.7%	31.9%	31.4%	33.3%	32.1%	31.5%
Operating Exp/Gross Income*	99.2%	99.4%	87.4%	74.0%	73.4%	71.0%	67.7%	64.4%	62.3%	59.4%	55.6%	50.9%	39.6%	49.4%
Net Chargeoffs/Gross Income*	51.5%	10.9%	10.2%	7.4%	9.6%	8.4%	6.2%	6.8%	8.4%	10.4%	10.1%	11.3%	15.0%	12.1%
Savings Growth	-12.7%	-1.8%	-0.1%	3.5%	3.9%	4.9%	6.1%	6.9%	6.9%	7.5%	9.3%	9.5%	9.5%	8.8%
Loan Growth	-18.1%	-6.2%	-3.7%	-3.1%	-2.4%	-0.9%	0.3%	3.4%	4.0%	4.7%	5.5%	6.0%	4.9%	4.9%
Asset Growth	-11.8%	-1.9%	-0.6%	2.5%	3.1%	4.2%	5.5%	6.7%	6.8%	7.3%	9.6%	9.1%	9.0%	8.5%
Memberships/Potential Memberships*	28.3%	4.5%	13.4%	23.1%	18.5%	12.1%	9.1%	5.8%	5.3%	4.9%	5.1%	6.4%	10.1%	6.7%
Savings/Memberships	\$547	\$1,078	\$1,740	\$2,471	\$3,111	\$3,854	\$4,791	\$5,566	\$6,233	\$6,982	\$7,720	\$8,863	\$10,467	\$8,204
Loans Out/Memberships	\$215	\$576	\$1,081	\$1,577	\$1,957	\$2,393	\$2,982	\$3,665	\$4,328	\$5,183	\$5,841	\$7,015	\$8,664	\$6,382
Avg Loan Made in 2008*	\$2,516	\$2,880	\$3,521	\$5,026	\$5,522	\$5,669	\$6,591	\$8,072	\$10,105	\$11,519	\$14,056	\$13,246	\$22,061	\$15,049

* Based on 7,847 reporting CUs (NCUA 5300 FOIA 6/2009+ 1)

All ratios are aggregate ratios not average ratios - See "Mid-year 2009 Operating Ratios and Spreads" published by CUNA & Affiliates for details

Average Credit Union Savings Rates (from CU Call Reports)

	Regular Shares	Share Drafts	IRAs	Money Market Accounts	1 Year Certificates
June 2009	0.6%	0.3%	2.1%	1.1%	2.2%
Dec 2008	0.9	0.4	2.8	1.8	3.1
June 2008	0.9	0.4	3.0	2.1	3.3
Dec 2007	1.2	0.4	3.9	3.0	4.6
June 2007	1.2	0.4	3.9	3.1	4.8
Dec 2006	1.2	0.4	3.9	3.0	4.8
June 2006	1.2	0.4	3.4	2.7	4.5
Dec 2005	1.1	0.5	2.7	2.1	3.8
June 2005	1.0	0.5	2.4	1.6	3.1
Dec 2004	0.9	0.4	2.0	1.3	2.3
June 2004	0.9	0.4	1.8	1.1	1.8
Dec 2003	1.0	0.5	1.7	1.2	1.7
June 2003	1.2	0.6	1.9	1.4	1.8
Dec 2002	1.5	0.8	2.4	1.7	2.3
June 2002	1.8	1.0	2.8	2.1	2.8
Dec 2001	2.1	1.1	3.0	2.4	2.9
June 2001	2.8	1.6	4.2	3.5	4.4
Dec 2000	3.1	1.8	5.1	4.2	6.1
June 2000	3.5	1.8	5.0	4.1	6.1
Dec 1999	3.0	1.8	4.6	3.8	5.3
June 1999	3.0	1.8	4.4	3.7	4.8
Dec 1998	3.1	1.9	4.5	3.7	4.9
June 1998	3.2	2.0	4.8	3.9	5.4
Dec 1997	3.3	2.1	4.9	4.0	5.5
June 1997	3.3	2.1	4.8	3.9	5.5
Dec 1996	3.3	2.1	4.8	3.8	5.4
June 1996	3.3	2.1	4.7	3.7	5.3
Dec 1995	3.4	2.2	4.8	3.8	5.4
June 1995	3.4	1.8	4.9	3.9	5.8
Dec 1994	3.3	1.9	4.7	3.6	5.5
June 1994	3.1	2.3	4.0	3.2	4.1
Dec 1993	3.2	2.4	3.8	3.1	3.6
Dec 1992	3.5	2.8	4.2	3.4	3.9
Dec 1991	5.1	4.4	5.7	4.9	5.1
Dec 1990	5.9	5.1	7.4	6.3	7.4
Dec 1989	6.0	5.1	7.8	6.7	8.0
Dec 1988	6.0	5.2	7.5	6.9	
Dec 1987	5.9	5.2	7.1		
Dec 1986	6.2	5.5	7.5		

Composition of Savings in Credit Unions by quarter (from CU Call Reports)

	Qtr.	Share Drafts	MMA's	Certs	IRAs	Reg Shares & Oth
2009	2	10.7	19.9	31.5	9.7	28.3
	1	10.9	19.2	32.5	9.5	28
2008	4	10.8	18.9	33.2	9.5	27.6
	3	10.9	18.9	32.8	9.2	28.2
	2	11.1	18.7	32.8	9.0	28.4
2007	1	11.6	18.1	33.7	9.0	27.7
	4	11.3	17.6	34.2	9.0	27.9
	3	10.6	17.4	33.3	8.9	29.9
2006	2	11.4	17.1	32.2	8.7	30.6
	1	11.9	16.9	31.6	8.5	31.2
	4	11.7	16.7	31.5	8.6	31.5
	3	11.9	16.5	30.2	8.6	32.8
2005	2	12.2	16.7	28.2	8.4	34.5
	1	12.9	16.8	27.0	8.2	35.0
	4	13.4	17.0	26.5	8.4	34.7
	3	13.4	16.9	25.6	8.3	35.7
2004	2	13.0	17.6	24.1	8.4	36.9
	1	13.1	18.0	23.2	8.3	37.4
	4	13.0	18.4	22.9	8.4	37.4
	3	12.4	18.7	22.3	8.5	38.1
2003	2	12.4	18.7	21.9	8.5	38.5
	1	12.5	18.4	22.3	8.6	38.2
	4	12.3	18.7	22.5	8.7	37.8
	3	12.1	18.3	22.7	8.8	38.1
2002	2	12.2	18.1	23.2	8.7	37.8
	1	12.5	17.9	23.5	8.7	37.4
	4	12.0	17.8	24.5	8.8	36.9
	3	12.2	17.5	24.3	8.8	37.2
2001	2	12.6	17.0	24.2	8.7	37.5
	1	12.9	16.5	24.9	8.6	37.1
	4	12.4	15.9	27.0	9.0	35.7
	3	12.6	15.0	28.0	9.0	35.4
2000	2	12.8	14.1	28.1	9.2	35.8
	1	13.4	13.4	27.9	9.4	35.9
	4	13.3	13.3	27.7	9.5	36.2
	3	13.4	13.1	26.4	9.6	37.6
1999	2	13.4	13.1	25.0	9.6	38.9
	1	13.6	13.1	24.3	9.7	39.2
	4	12.5	13.2	25.1	10.0	39.1
	3	12.0	13.4	24.9	10.2	39.5
1998	2	11.9	12.8	24.6	10.0	40.8
	1	12.0	12.4	25.0	9.6	41.0
	4	12.5	11.9	25.3	10.3	40.1
	3	11.4	11.7	24.9	10.5	41.5
1997	2	11.8	11.3	24.6	10.5	41.8
	1	12.3	10.9	24.9	10.7	41.3
	4	11.6	10.7	24.7	11.1	41.8
	3	11.2	10.6	24.3	11.3	42.5
1996	2	11.5	10.2	23.6	11.2	43.5
	1	11.5	10.0	22.9	11.0	44.5
	4	11.1	9.9	23.1	11.6	44.2
	3	10.8	9.8	22.4	11.5	45.6
1995	2	11.2	9.6	21.6	11.5	46.1
	1	11.5	9.4	21.4	11.5	46.5
	4	11.2	9.2	21.3	12.0	46.3
	3	10.9	9.2	20.3	12.0	47.6
1994	2	11.1	8.9	19.2	11.9	48.9
	1	11.3	9.6	17.3	12.0	49.8
	4	11.1	9.7	14.6	12.2	52.4
	3	11.1	10.0	13.1	12.1	53.8
1993	2	10.6	10.0	12.3	12.1	55.0
	1	10.7	9.8	12.1	12.3	55.1
	4	10.6	10.1	12.3	12.7	54.3
	3	10.1	10.0	12.3	12.9	54.8
1992	2	10.0	10.0	12.3	12.9	54.8
	1	10.0	10.0	12.6	13.1	54.3
	4	10.4	10.0	13.1	13.4	53.1
	1991	4	9.4	10.2	18.1	14.4
1990	4	9.4	8.5	21.7	14.5	45.8
1989	4	9.5	7.8	21.3	14.0	47.4
1988	4	9.3	9.5	17.1	13.7	50.5
1987	4	9.4	7.6	14.1	13.6	55.3
1986	4	9.1	12.8	13.7	12.7	51.7

Average Credit Union Loan Rates (from CU Call Reports)

	Personal (unsecured)	New Auto	Used Auto	Credit Card	Home Equity**	First Mortgage
June 2009	11.7%	5.7%	6.3%	10.5%	4.7%	5.5%
Dec 2008	11.7	5.9	6.4	10.4	4.7	5.6
June 2008	11.8	5.8	6.4	10.6	5.3	6.1
Dec 2007	12.2	6.4	7.0	11.0	7.3	6.1
June 2007	12.3	6.5	7.0	11.1	7.9	6.4
Dec 2006	12.3	6.4	7.0	11.1	8.0	6.2
June 2006	12.2	6.2	6.8	11.2	7.7	6.4
Dec 2005	12.1	5.8	6.4	11.1	6.9	6.0
June 2005	11.9	5.4	6.0	11.1	6.2	5.7
Dec 2004	11.7	5.2	5.8	11.0	5.1	5.7
June 2004	11.6	5.1	5.6	11.1	4.5	5.9
Dec 2003	11.8	5.2	5.7	11.1	4.5	5.7
June 2003	12.0	5.4	5.9	11.4	5.8	5.6
Dec 2002	12.2	6.0	6.6	11.6	5.2	6.2
June 2002	12.4	6.5	7.1	11.8	5.6	6.7
Dec 2001	12.6	6.8	7.4	11.9	6.1	7.0
June 2001	13.1	7.5	8.1	12.4	7.2	7.3
Dec 2000	13.4	8.2	8.8	12.6	9.2	7.7
June 2000	13.4	8.0	8.7	12.7	9.1	8.1
Dec 1999	13.1	7.5	8.3	12.5	8.2	7.8
June 1999	13.1	7.4	8.1	12.6	8.1	7.5
Dec 1998	13.2	7.6	8.3	12.7	8.3	7.1
June 1998	13.4	7.8	8.5	12.9	8.6	7.4
Dec 1997	13.4	7.9	8.7	12.9	8.8	7.6
June 1997	13.4	8.0	8.7	13.0	8.9	7.9
Dec 1996	13.3	8.0	8.8	13.0	8.9	7.9
June 1996	13.3	7.9	8.8	13.0	8.9	8.1
Dec 1995	13.5	8.2	9.1	13.1	9.2	7.7
June 1995	13.5	8.4	9.3	13.2	9.2	8.1
Dec 1994	13.3	7.9	8.8	13.1	9.2	8.7
June 1994	13.0	7.2	8.2	13.1	9.2	8.1
Dec 1993	13.1	7.2	8.4	13.2	9.2	7.4
Dec 1992	13.6	8.3	9.5	13.9	8.7	8.3
Dec 1991	14.5	9.6	11.0	15.1	9.2	
Dec 1990	15.1	10.6	12.1	15.2	11.2	
Dec 1989	15.0	10.8	12.2	14.9	11.5	
Dec 1988	14.7	10.6		15.1		
Dec 1987	14.5	10.3				
Dec 1986	14.8	10.8				

** Home Equity means open-end adjustable second mortgages, sometimes called home equity line of credit

Composition of Loans in Credit Unions

by quarter (from CU Call Reports)

	Qtr.	New Auto	Used Auto	Unsec	1st Mort. Fixed*	1st Mort. Adj.*	Home Equity** ***	Sec. Mortgage ***	Other
2009	2	13.8	16.9	9.9	25.8	11.7	7.4	9.0	5.5
	1	14.1	16.7	9.8	25.4	11.8	7.3	9.4	5.4
2008	4	14.4	16.6	10.2	24.9	11.9	7.2	9.8	5.1
	3	14.6	16.7	10.0	24.4	12.1	7.1	9.8	5.2
	2	15.0	16.8	10.0	24.5	11.8	6.9	10.1	5.0
	1	15.7	16.9	10.0	23.7	11.7	6.9	10.5	4.6
2007	4	16.4	16.9	10.3	22.6	11.6	6.9	10.4	4.9
	3	17.0	17.1	9.9	22.5	11.3	6.9	10.1	5.3
	2	17.2	17.4	9.8	22.1	11.4	7.1	9.9	5.2
	1	17.7	17.5	9.7	21.5	11.3	7.3	9.8	5.2
2006	4	17.8	17.6	9.9	21.0	11.4	7.5	9.5	5.2
	3	18.0	18.0	9.5	20.7	11.5	7.7	9.3	5.3
	2	18.1	18.2	9.4	21.0	11.3	7.9	8.7	5.4
	1	18.1	18.5	9.4	21.1	11.0	8.2	8.1	5.7
2005	4	18.2	18.9	9.8	20.9	10.8	8.3	7.7	5.5
	3	18.3	19.3	9.6	20.8	10.6	8.4	7.3	5.8
	2	17.5	19.9	9.8	21.0	10.7	8.4	7.0	5.8
	1	17.0	20.3	10.1	21.1	10.7	8.4	6.8	5.7
2004	4	17.1	20.4	10.4	21.1	10.4	8.2	6.7	5.8
	3	17.0	20.6	10.4	21.3	10.1	7.8	6.7	6.1
	2	16.9	21.1	10.4	21.8	9.8	7.5	6.5	5.9
	1	16.8	21.5	10.8	22.5	8.6	7.3	6.4	6.2
2003	4	16.8	21.5	11.3	22.6	8.7	7.0	6.3	5.9
	3	16.7	21.7	11.1	22.7	8.3	6.8	6.0	6.6
	2	16.8	21.7	11.4	22.2	8.2	6.8	6.4	6.6
	1	17.2	21.2	11.7	22.0	8.1	6.7	6.6	6.4
2002	4	17.5	20.9	12.3	21.3	8.0	6.7	6.8	6.5
	3	17.8	20.8	12.3	20.9	7.9	6.5	7.1	6.8
	2	18.2	20.8	12.3	20.7	8.0	6.4	7.2	6.4
	1	18.4	20.6	12.8	20.8	8.0	6.2	7.2	6.0
2001	4	18.6	20.5	13.5	20.1	7.6	6.1	7.1	6.4
	3	19.4	20.9	13.5	19.5	8.0	6.2	7.7	4.8
	2	19.6	20.3	13.7	18.9	7.5	6.0	7.4	6.6
	1	20.2	20.3	14.0	18.8	7.0	5.9	7.6	6.3
2000	4	20.1	19.9	14.6	18.1	7.3	5.9	7.5	6.6
	3	19.9	20.1	14.3	18.7	7.2	5.8	7.3	6.6
	2	19.6	20.3	14.5	18.8	7.3	5.8	7.1	6.7
	1	19.4	20.2	14.9	19.1	7.1	5.7	6.9	6.7
1999	4	19.3	20.1	15.6	19.1	7.0	5.6	6.6	6.7
	3	19.6	20.3	15.5	19.5	7.1	5.5	6.5	6.2
	2	19.0	20.2	15.8	19.4	7.0	5.5	6.3	6.7
	1	18.8	19.7	17.2	18.7	6.8	5.5	6.5	6.8
1998	4	19.5	19.7	17.1	17.9	7.1	5.7	6.3	6.8
	3	19.5	19.7	17.0	17.2	7.2	5.7	6.5	7.1
	2	20.1	19.6	17.1	16.5	7.4	5.9	6.4	7.0
	1	20.6	18.9	17.6	16.1	7.6	5.9	6.4	6.7
1997	4	21.2	18.7	18.3	14.6	7.8	6.1	6.3	7.1
	3	21.6	18.7	18.0	14.4	7.8	6.1	6.2	7.2
	2	22.0	18.3	18.3	14.0	7.9	6.0	6.1	7.3
	1	22.5	17.8	18.8	13.7	7.9	5.9	6.0	7.4
1996	4	22.8	17.3	19.4	13.6	7.8	5.9	5.9	7.3
	3	23.3	17.4	19.1	13.6	7.7	6.0	5.6	7.4
	2	23.3	16.8	19.1	13.7	7.8	5.9	5.7	7.7
	1	23.7	16.4	19.5	13.2	7.9	6.1	5.6	7.7
1995	4	24.1	15.9	20.0	12.7	7.8	6.0	5.7	7.8
	3	24.1	16.2	19.4	12.6	7.9	5.9	5.9	7.9
	2	24.3	15.6	19.4	12.5	8.2	6.1	5.7	8.2
	1	24.1	15.2	19.9	12.9	8.8	6.1	5.4	7.5
1994	4	23.4	15.1	20.3	13.0	8.3	6.2	5.5	8.3
	3	23.0	15.2	19.4	13.4	8.0	6.2	5.5	9.1
	2	22.0	15.1	20.3	13.7	8.3	6.5	5.3	8.8
	1	20.8	15.0	20.9	13.9	8.5	7.1	5.2	8.6
1993	4	20.9	14.1	21.5	13.3	8.4	7.0	5.4	9.2
	3	20.8	14.0	21.0	12.9	8.5	7.4	5.7	9.7
	2	20.8	13.5	21.1	13.0	8.5	7.7	5.9	9.5
	1	20.8	13.1	21.4	13.0	8.8	8.0	6.1	8.8
1992	4	20.8	12.5	21.6	12.7	8.5	8.1	6.2	9.0
1991	4	22.0	10.6	20.8	11.9	8.2	8.7	6.7	11.1
1990	4	23.0	10.2	20.4	11.1	8.4	7.9	7.0	12.0
1989	4	23.8	10.1	20.5	10.8	8.4	6.6	6.9	13.1

* From June 2004 onwards Adjustable-rate is Adjustable rate plus balloon/hybrid with 5 years or less repricing

** Home Equity means open-end adjustable second mortgages, sometimes called home equity line of credit

*** In March 2008 "other 2nd mortgages" was removed from the 5300. Those loans now appear in various types of 2nd mortgages

Credit Union Loan Flows

(June numbers are June to June year, from CU Call Reports)

	Fixed-Rate*		Adj-Rate*		Home Equity**	Other Mortgage	Other			
	Total	Credit Cards	Unsecured	Used Auto				First Mortgage	First Mortgage	
June 2009	4.5%	5.9%	1.7%	-3.8%	5.1%	10.3%	3.6%	11.0%	-6.7%	15.5%
June 2008	6.7%	7.6%	3.0%	-6.6%	5.0%	17.6%	9.3%	4.8%		9.5%
June 2008	7.2%	12.8%	5.6%	-6.7%	3.5%	18.8%	11.2%	7.1%		3.4%
June 2007	6.5%	13.4%	8.2%	-2.0%	1.7%	14.3%	8.4%	-1.3%	16.4%	0.2%
June 2007	6.1%	12.2%	7.4%	1.1%	1.0%	11.7%	6.9%	-4.5%	21.2%	1.9%
June 2006	7.8%	11.0%	6.6%	5.5%	0.9%	8.6%	13.2%	-2.8%	33.8%	3.4%
June 2006	9.5%	8.3%	2.8%	13.3%	0.4%	9.6%	16.2%	2.7%	35.4%	1.6%
June 2005	10.6%	6.2%	1.4%	18.0%	2.4%	9.6%	15.7%	12.1%	26.1%	4.1%
June 2005	10.3%	5.6%	1.3%	13.8%	3.8%	5.9%	19.9%	24.0%	19.8%	7.9%
June 2004	10.3%	3.7%	0.4%	12.0%	4.3%	2.8%	32.1%	29.0%	18.5%	8.3%
June 2004	11.1%	2.3%	0.2%	11.8%	8.5%	9.1%	33.6%	22.9%	13.0%	0.6%
June 2003	9.3%	0.8%	-1.6%	5.2%	12.5%	15.9%	17.8%	14.5%	1.2%	-0.3%
June 2003	6.9%	0.5%	-2.3%	-1.2%	11.6%	14.8%	9.2%	13.5%	-5.9%	9.1%
June 2002	7.4%	-0.2%	-3.0%	0.6%	9.3%	13.8%	13.0%	18.4%	1.5%	8.6%
June 2002	8.0%	-1.3%	-4.5%	0.0%	10.4%	18.6%	14.8%	15.4%	6.0%	4.4%
June 2001	7.0%	0.2%	-3.1%	-0.7%	10.4%	18.6%	11.8%	9.9%	2.6%	3.5%
June 2001	7.7%	5.4%	-0.6%	7.8%	7.7%	8.2%	11.4%	11.5%	12.2%	6.1%
June 2000	10.9%	7.5%	0.6%	15.5%	10.0%	5.0%	15.0%	16.7%	25.9%	9.6%
June 2000	12.7%	6.3%	0.5%	16.2%	13.0%	9.0%	17.5%	17.9%	25.5%	13.4%
June 1999	10.6%	4.1%	-1.6%	9.5%	12.6%	18.2%	9.6%	9.1%	15.4%	9.3%
June 1999	7.2%	1.9%	-3.7%	1.6%	11.0%	25.9%	0.5%	-0.3%	6.7%	3.2%
June 1998	5.7%	1.7%	-3.5%	-3.1%	11.3%	30.0%	-3.7%	-1.0%	5.8%	1.7%
June 1998	7.0%	4.1%	-3.1%	-2.4%	14.3%	25.8%	1.1%	5.2%	12.0%	2.0%
June 1997	8.4%	9.3%	-3.4%	0.8%	17.2%	16.4%	8.5%	11.4%	16.4%	4.4%
June 1997	10.1%	14.6%	-0.5%	4.1%	19.8%	12.9%	10.5%	12.6%	18.4%	5.0%
June 1996	11.0%	15.3%	3.2%	4.9%	20.8%	18.6%	11.1%	8.9%	14.0%	4.8%
June 1996	9.3%	15.1%	2.7%	4.4%	17.7%	20.1%	5.3%	4.5%	8.8%	3.8%
June 1995	9.0%	15.0%	2.7%	12.1%	14.4%	7.2%	3.6%	5.5%	14.0%	2.6%
June 1995	13.7%	17.7%	4.6%	25.9%	17.6%	3.3%	12.0%	7.2%	22.1%	5.1%
June 1994	15.2%	15.2%	5.0%	28.5%	22.1%	11.1%	15.0%	1.7%	16.8%	4.9%

* From June 2004 onwards Adjustable-rate is Adjustable rate plus balloon/hybrid with 5 years or less repricing

** Home Equity means open-end adjustable second mortgages, sometimes called home equity line of credit

Credit Union Savings Flows

(June numbers are June to June year, from CU Call Reports)

	Share						
	Total	Drafts	Certificates	IRA	Regular Shares	MMA's	Other
June 2009	8.4%	3.9%	4.0%	16.6%	8.2%	15.2%	9.6%
2008	6.9%	2.2%	3.8%	12.4%	5.6%	14.8%	12.1%
June 2008	6.7%	4.0%	9.0%	9.5%	-1.3%	16.6%	2.8%
2007	5.1%	1.7%	14.1%	9.5%	-7.1%	10.6%	-1.0%
June 2007	6.1%	-0.5%	21.0%	10.4%	-6.2%	8.9%	-3.2%
2006	4.1%	-8.8%	23.8%	7.6%	-6.2%	1.9%	6.6%
June 2006	3.7%	-2.8%	21.2%	4.3%	-3.6%	-1.6%	12.7%
2005	3.8%	6.8%	20.2%	3.4%	-3.8%	-3.7%	1.4%
June 2005	4.1%	9.5%	14.6%	2.5%	-0.1%	-2.0%	-2.9%
2004	5.4%	10.9%	7.0%	1.9%	4.3%	3.6%	8.3%
June 2004	5.5%	6.7%	-0.1%	3.0%	7.5%	9.0%	7.1%
2003	9.1%	12.5%	0.4%	7.1%	11.7%	14.7%	6.6%
June 2003	11.3%	8.0%	6.6%	11.3%	12.5%	18.5%	4.2%
2002	11.4%	7.6%	0.9%	9.1%	15.5%	25.0%	7.5%
June 2002	13.1%	11.3%	-2.5%	7.0%	18.8%	35.8%	14.6%
2001	15.2%	7.0%	12.6%	9.1%	13.9%	37.5%	9.9%
June 2001	12.2%	7.4%	25.9%	7.8%	3.0%	21.0%	9.7%
2000	6.2%	12.9%	17.1%	1.1%	-2.3%	6.7%	8.2%
June 2000	3.9%	17.0%	5.7%	-0.4%	-1.0%	6.6%	1.1%
1999	5.1%	5.4%	4.3%	2.5%	2.6%	16.6%	4.4%
June 1999	9.8%	11.0%	9.7%	4.1%	7.0%	24.2%	9.1%
1998	10.7%	18.7%	13.1%	2.1%	5.7%	22.6%	18.9%
June 1998	7.3%	9.9%	12.0%	0.5%	2.7%	18.3%	16.8%
1997	6.9%	11.8%	14.3%	2.4%	0.9%	15.5%	3.2%
June 1997	5.7%	8.4%	15.2%	3.0%	-0.2%	12.9%	-4.0%
1996	5.9%	5.3%	14.9%	2.6%	1.1%	14.1%	4.8%
June 1996	7.4%	8.4%	20.9%	3.7%	1.1%	16.1%	2.3%
1995	5.8%	7.4%	54.6%	3.6%	-6.9%	0.5%	0.7%
June 1995	2.9%	8.0%	60.0%	1.3%	-8.6%	-8.7%	-1.3%
1994	3.1%	7.3%	22.0%	-0.2%	-0.6%	-1.0%	0.3%

Credit Union Surplus Funds Flows

(June numbers are June to June year, from CU Call Reports)

									Remaining Maturity			
	Total	CUs & Corporates	Banks & S&Ls	Government Securities **	Mutual Funds **	Agency Securities **	Other **	Cash*	Less Than 1 Year -Cash	1 Year to 3 Years	3 Years to 10 Years	More Than 10 Years
June 2009	18.4%	5.8%	39.1%	40.4%	-1.0%	26.0%	11.9%	8.7%	31.5%	30.4%	-4.6%	3.4%
June 2008	9.3%	-16.5%	67.4%	-12.7%	-1.1%	22.5%	24.5%	-8.5%	6.0%	22.6%	27.9%	24.0%
June 2008	8.6%	1.8%	61.6%	132.1%	12.4%	16.4%	49.0%	-18.7%	5.0%	10.5%	101.9%	59.2%
June 2007	4.6%	15.2%	4.2%	128.2%	-0.3%	-5.0%	19.9%	1.6%	8.8%	-10.2%	35.9%	28.9%
June 2007	5.8%	9.1%	-13.2%	-21.2%	5.2%	-14.0%	1.9%	44.9%	-2.9%	-13.1%	-2.8%	1.4%
June 2006	-3.9%	6.5%	-24.1%	-19.6%	-4.4%	-16.9%	36.4%	13.2%	-1.5%	-17.0%	-10.5%	13.0%
June 2006	-7.3%	2.7%	-26.4%	-26.9%	-21.3%	-14.6%	27.0%	3.9%	4.0%	-18.1%	-24.0%	9.5%
June 2005	-7.3%	-0.2%	-17.4%	-33.9%	-31.7%	-6.5%	3.5%	-6.5%	11.6%	-12.0%	-29.7%	-24.0%
June 2005	-4.3%	1.9%	-9.5%	-18.0%	-34.0%	-2.9%	-0.4%	-5.7%	10.9%	-2.8%	-26.4%	-30.0%
June 2004	-1.5%	6.3%	-4.0%	2.0%	-23.0%	-1.1%	0.8%	-4.2%	3.9%	1.9%	-10.7%	-21.2%
June 2004	-2.5%	10.8%	2.4%	13.7%	-14.0%	9.0%	6.1%	-26.5%	-3.3%	10.4%	22.4%	-1.6%
June 2003	9.5%	9.7%	13.0%	30.8%	4.3%	18.7%	2.4%	-4.4%	-5.6%	17.2%	57.1%	42.6%
June 2003	20.3%	21.0%	21.9%	7.7%	14.2%	23.7%	-8.5%	22.0%	13.6%	19.0%	31.1%	55.7%
June 2002	20.1%	36.5%	25.6%	-3.9%	4.0%	27.7%	11.4%	6.7%	24.3%	37.0%	8.1%	10.0%
June 2002	22.8%	27.6%	40.4%	11.1%	10.7%	39.8%	29.8%	1.0%	14.1%	68.1%	28.4%	-12.3%
June 2001	33.0%	30.6%	48.1%	-25.7%	71.3%	21.4%	22.8%	52.0%	13.3%	36.7%	39.2%	5.5%
June 2001	21.1%	-9.8%	0.7%	-40.8%	58.4%	-4.6%	17.3%	129.5%	-3.3%	-0.8%	-9.6%	-4.6%
June 2000	-3.4%	-31.0%	-19.4%	-30.7%	-13.5%	0.1%	2.4%	29.1%	-16.1%	3.5%	-23.8%	-20.6%
June 2000	-11.5%	-45.1%	-31.9%	-36.9%	-41.6%	0.0%	-22.2%	167.3%	-39.4%	10.1%	-5.0%	-59.8%
June 1999	-5.1%	-42.4%	-26.6%	-36.5%	-30.1%	10.3%	-21.9%	189.8%	-38.3%	17.4%	26.2%	-52.3%
June 1999	13.8%	14.1%	16.8%	-25.1%	23.2%	21.9%	13.8%	10.5%	6.3%	11.4%	59.9%	18.2%
June 1999	20.7%	46.2%	28.2%	-21.5%	49.9%	11.6%	29.5%	12.2%	25.6%	2.6%	48.8%	11.2%
June 1998	8.7%	22.8%	13.1%	-25.7%	23.4%	5.6%	28.7%	7.5%	13.1%	-3.4%	20.0%	-1.9%
June 1997	4.5%	13.8%	3.7%	-16.1%	-5.9%	5.4%	12.3%	8.2%	11.3%	-9.1%	3.4%	-0.4%
June 1997	-0.5%	3.2%	-0.8%	-8.8%	-12.8%	0.9%	1.5%	-0.8%	1.5%	-5.1%	-0.5%	7.3%
June 1996	-2.1%	-7.8%	-4.3%	-1.2%	-9.3%	2.3%	-1.5%	1.7%	-10.4%	8.4%	13.4%	17.0%
June 1996	4.3%	-0.2%	0.0%	0.7%	3.1%	11.2%	1.9%	7.3%	1.9%	9.3%	-0.9%	10.1%
June 1995	0.1%	2.9%	4.3%	-21.0%	9.2%	3.4%	4.0%	13.0%				
June 1995	-9.5%	-12.5%	-13.2%	-22.5%	-14.8%	-2.1%	1.2%	6.8%				
June 1994	-9.9%	-24.0%	-25.2%	-4.2%	-38.2%	10.9%	1.9%	0.2%				

* From December 1999 on "Cash" includes all cash on deposit (earning or not) and all securities with original issue maturity 3 months or less

** In June 2006 government securities, agency securities and mutual funds became memo items on the 5300 call report

Credit Union Spreads

(1st half data is annualized, from CU Call Reports)

	Net Loan Yield	Surplus Funds Yield	Cost of Savings	Yield on Assets	Cost of Assets	Gross Spread	Fee Income	Other Income*	Operating Expenses*	Net Spread*	Loan Loss Provision	Net Income*	Salaries & Benefits
1st Half 2009	6.29%	2.71%	2.05%	5.03%	1.88%	315	81	38	322	112	110	2	162
Jun 08 - Jun 09	6.45%	3.02%	2.26%	5.25%	2.07%	318	84	41	328	113	110	4	164
2008	6.63%	3.64%	2.66%	5.56%	2.41%	314	86	50	335	116	85	31	168
1st Half 2008	6.64%	3.92%	2.84%	5.64%	2.56%	308	85	52	334	112	60	52	169
Jun 07 - Jun 08	6.76%	4.17%	3.02%	5.79%	2.71%	308	88	50	337	109	56	52	169
2007	6.77%	4.47%	3.12%	5.89%	2.78%	310	87	49	338	107	43	64	169
1st Half 2007	6.65%	4.51%	3.02%	5.81%	2.69%	312	83	49	335	109	34	75	170
Jun 06 - Jun 07	6.66%	4.30%	2.94%	5.76%	2.64%	313	85	47	336	109	33	76	168
2006	6.48%	3.90%	2.61%	5.52%	2.35%	317	85	44	333	113	31	82	167
1st Half 2006	6.28%	3.72%	2.35%	5.32%	2.13%	319	82	44	329	116	30	86	165
Jun 05 - Jun 06	6.26%	3.45%	2.22%	5.21%	2.01%	320	84	43	329	118	37	82	164
2005	6.14%	3.05%	1.90%	4.97%	1.73%	324	82	43	324	125	39	85	162
1st Half 2005	6.02%	2.93%	1.72%	4.82%	1.56%	326	79	43	320	128	35	93	160
Jun 04 - Jun 05	6.09%	2.73%	1.65%	4.78%	1.50%	328	81	40	321	128	36	92	160
2004	6.19%	2.47%	1.55%	4.72%	1.41%	331	79	37	320	126	35	92	160
1st Half 2004	6.24%	2.40%	1.53%	4.69%	1.38%	331	75	37	318	125	33	92	159
Jun 03 - Jun 04	6.44%	2.39%	1.61%	4.78%	1.45%	333	75	37	319	127	35	92	159
2003	6.83%	2.49%	1.84%	5.03%	1.65%	338	74	40	319	132	34	98	159
1st Half 2003	7.01%	2.62%	1.99%	5.18%	1.78%	340	72	42	318	136	32	104	159
Jun 02 - Jun 03	7.28%	2.86%	2.20%	5.46%	1.97%	349	72	41	322	140	33	107	160
2002	7.64%	3.29%	2.56%	5.89%	2.28%	361	69	36	326	141	35	106	161
1st Half 2002	7.72%	3.46%	2.70%	6.03%	2.40%	363	66	33	324	138	35	103	161
Jun 01 - Jun 02	7.99%	3.81%	3.10%	6.35%	2.75%	360	68	35	328	134	35	99	162
2001	8.34%	4.70%	3.79%	6.93%	3.35%	358	69	36	335	128	33	95	165
1st Half 2001	8.41%	5.28%	4.08%	7.19%	3.59%	360	68	36	337	126	30	96	167
Jun 00 - Jun 01	8.51%	5.41%	4.13%	7.32%	3.65%	367	68	33	339	129	31	98	167
2000	8.47%	5.55%	4.03%	7.34%	3.56%	377	66	29	339	133	31	102	166
1st Half 2000	8.33%	5.54%	3.86%	7.22%	3.42%	380	63	28	337	134	30	104	166
Jun 99 - Jun 00	8.39%	5.36%	3.84%	7.18%	3.40%	378	64	28	338	132	32	100	165
1999	8.43%	5.06%	3.80%	7.07%	3.36%	370	62	27	332	127	34	93	162
1st Half 1999	8.39%	4.94%	3.77%	6.99%	3.33%	366	59	25	325	124	34	90	159
Jun 98 - Jun 99	8.59%	5.06%	3.90%	7.17%	3.45%	372	60	27	329	130	38	92	160
1998	8.76%	5.27%	4.05%	7.38%	3.57%	381	60	26	331	137	42	95	161
1st Half 1998	8.72%	5.35%	4.05%	7.41%	3.57%	384	59	24	330	137	42	95	161
Jun 97 - Jun 98	8.81%	5.41%	4.08%	7.49%	3.60%	388	59	24	329	142	45	98	161
1997	8.89%	5.40%	4.07%	7.54%	3.61%	393	58	23	328	146	43	103	160
1st Half 1997	8.80%	5.35%	4.01%	7.46%	3.55%	391	56	21	325	143	39	104	160
Jun 96 - Jun 97	8.88%	5.33%	4.01%	7.48%	3.55%	393	56	21	325	146	39	106	160
1996	8.96%	5.26%	4.01%	7.47%	3.57%	391	56	21	323	144	34	110	160
1st Half 1996	8.90%	5.21%	3.98%	7.39%	3.54%	385	54	20	319	140	29	111	160
Jun 95 - Jun 96	8.99%	5.27%	4.04%	7.47%	3.60%	387	54	20	320	141	29	112	160
1995	8.94%	5.19%	3.95%	7.39%	3.54%	385	52	18	317	139	26	113	160
1st Half 1995	8.79%	5.03%	3.79%	7.21%	3.41%	380	50	17	313	134	22	112	160
1994	8.78%	4.49%	3.29%	6.84%	2.98%	386	49	15	305	145	24	121	160
1st Half 1994	8.75%	4.26%	3.17%	6.66%	2.87%	380	48	17	301	144	23	121	160
1993	9.53%	4.32%	3.38%	7.04%	3.07%	397	49	22	301	167	26	141	160
1992	10.50%	5.04%	4.24%	7.95%	3.87%	408	46	25	306	173	36	137	160
1991	11.26%	6.37%	5.75%	9.16%	5.27%	389	42	23	314	139	45	94	160
1990	11.50%	7.52%	6.45%	9.88%	5.94%	394	39	22	319	137	48	89	160
1989	11.43%	7.88%	6.50%	10.00%	6.02%	398	35	23	319	137	45	92	160
1988	11.33%	7.16%	6.07%	9.56%	5.63%	392		52	307	138	40	98	160
1987	11.68%	6.70%	5.99%	9.46%	5.56%	390		45	300	134	36	98	160
1986	12.76%		6.83%	10.30%	6.32%	398		54	311	140			160
1985	13.48%		7.71%	11.48%	7.10%	438		48	336	150			160

* June 2009 numbers estimated using 2008 data without stabilization transactions for accounts 310,440,659 and 360; account 311 omitted entirely

Credit Union Credit Quality

(Chargeoff rate, Subject to Bankruptcy Rate and Annual Chapt 7, 13 are for 1st Half annualized, From CU Call Reports)

	\$ Delinquency Rates			Net Chargeoff Rate **	Subject to Bankruptcy Rate* **	Annual Ch 7s Per 1000 Memships **	Annual Ch 13s Per 1000 Memships **	OREO/ Assets ***	\$ Delinquency Rates		
	2-6 Mo	6-12 Mo	>12 Mo						1st Mortgage	2nd Mortgage	Non-Mortgage
June 2009	1.08%	0.39%	0.12%	1.16%	0.85%	2.61	1.04	0.145%	1.70%	1.43%	1.55%
Dec 2008	1.01%	0.26%	0.09%	0.84%	0.52%	1.78	0.84	0.130%	1.26%	1.07%	1.57%
June 2008	0.67%	0.23%	0.07%	0.70%	0.50%	1.64	0.84	0.093%	0.78%	0.78%	1.19%
Dec 2007	0.69%	0.19%	0.06%	0.51%	0.34%	1.14	0.66	0.078%	0.64%	0.73%	1.22%
June 2007	0.51%	0.14%	0.05%	0.45%	0.34%	1.11	0.62	0.055%	0.41%	0.49%	0.95%
Dec 2006	0.51%	0.13%	0.05%	0.45%	0.21%	0.89	0.51	0.056%	0.35%	0.32%	1.02%
June 2006	0.40%	0.13%	0.05%	0.45%	0.24%	0.87	0.48	0.053%	0.27%	0.24%	0.89%
Dec 2005	0.54%	0.14%	0.05%	0.54%	0.60%	3.26	0.79	0.042%	0.27%	0.25%	1.15%
June 2005	0.45%	0.14%	0.05%	0.50%	0.61%	2.68	0.81	0.032%	0.26%	0.22%	0.99%
Dec 2004	0.51%	0.15%	0.05%	0.51%	0.54%	2.33	0.72	0.028%	0.26%	0.24%	1.12%
June 2004	0.47%	0.15%	0.06%	0.53%	0.60%	2.44	0.72	0.027%	0.26%	0.25%	1.01%
Dec 2003	0.54%	0.17%	0.06%	0.56%	0.53%	2.39	0.72	0.019%	0.28%	0.28%	1.15%
June 2003	0.50%	0.17%	0.06%	0.55%	0.61%	2.56	0.94	0.019%	0.30%	0.29%	1.07%
Dec 2002	0.56%	0.17%	0.07%	0.52%	0.46%	2.28	0.70	0.018%	0.31%	0.29%	1.16%
June 2002	0.48%	0.17%	0.07%	0.49%	0.53%	2.35	0.73	0.022%	0.28%	0.26%	1.05%
Dec 2001	0.58%	0.18%	0.06%	0.46%	0.34%	2.17	0.68	0.019%	0.31%	0.30%	1.18%
June 2001	0.49%	0.16%	0.06%	0.44%	0.46%	2.35	0.70	0.018%	0.29%	0.26%	0.99%
Dec 2000	0.53%	0.15%	0.06%	0.42%	0.33%	1.84	0.63	0.022%	0.31%	0.26%	1.03%
June 2000	0.43%	0.15%	0.07%	0.42%	0.37%	2.05	0.69	0.018%	0.27%	0.25%	0.91%
Dec 1999	0.51%	0.16%	0.08%	0.49%	0.39%	2.14	0.71	0.020%	0.30%	0.29%	1.04%
June 1999	0.50%	0.18%	0.09%	0.51%	0.48%	2.36	0.75	0.021%	0.31%	0.32%	1.04%
Dec 1998	0.60%	0.20%	0.09%	0.59%	0.41%	2.52	0.80	0.022%	0.37%	0.36%	1.19%
June 1998	0.57%	0.21%	0.10%	0.59%	0.67%	2.84	0.86	0.022%	0.40%	0.36%	1.16%
Dec 1997	0.69%	0.23%	0.10%	0.59%	0.50%	2.56	0.84	0.025%	0.49%	0.40%	1.30%
June 1997	0.64%	0.23%	0.09%	0.56%	0.63%	2.69	0.90	0.022%	0.49%	0.41%	1.23%
Dec 1996	0.71%	0.22%	0.09%	0.50%	0.49%	2.14	0.81	0.030%	0.51%	0.46%	1.28%
June 1996	0.61%	0.21%	0.09%	0.46%	0.59%	2.11	0.78	0.030%	0.52%	0.46%	1.11%
Dec 1995	0.66%	0.20%	0.09%	0.41%	0.44%	1.61	0.63	0.030%	0.58%	0.49%	1.15%
June 1995	0.55%	0.19%	0.10%	0.37%	0.46%	1.62	0.68	0.040%	0.56%	0.46%	0.98%
Dec 1994	0.59%	0.18%	0.10%	0.39%	0.36%	1.61	0.65	0.050%	0.57%	0.49%	1.04%
June 1994	0.57%	0.21%	0.12%	0.40%	0.44%	2.24	0.91	0.060%	0.68%	0.54%	1.04%
Dec 1993	0.67%	0.23%	0.15%	0.49%	0.53%	1.68	0.67	0.060%	0.78%	0.68%	1.21%
Dec 1992	0.78%	0.29%	0.21%	0.60%	0.52%	1.95	0.71	0.070%	1.07%	0.89%	1.43%
Dec 1991	0.94%	0.37%	0.27%	0.65%	0.54%		2.66	0.080%	1.46%	0.84%	1.80%
Dec 1990	1.02%	0.40%	0.26%	0.65%	0.45%		2.56		1.36%	0.90%	1.95%
Dec 1989	1.05%	0.44%	0.29%	0.66%	0.46%		2.46				
Dec 1988	1.04%	0.45%	0.32%	0.63%							
Dec 1987	1.10%	0.48%	0.35%	0.64%							
Dec 1986	1.28%	0.52%	0.39%	0.61%							
Dec 1985	1.24%	0.49%	0.40%	0.44%							

* June numbers are inflated due to some credit unions reporting all bankruptcies instead of year-to-date ** June is Annualized 1st Half

*** Wording change in June 2004 and June 2005 so that repossessed autos etc are now included

Credit Union Balance Sheet (from CU Call Reports)

	Assets			Liabilities & Equity			Loan Loss Allowance
	Loans	Surplus Funds	Fixed & Other	Borrowings &		Net Capital	
				Oth Liabilities	Savings		
June 2009	65.85%	30.45%	4.57%	5.52%	84.64%	9.83%	0.87%
Dec 2008	69.68%	26.44%	4.62%	5.42%	83.84%	10.74%	0.74%
June 2008	68.17%	27.82%	4.55%	4.67%	84.46%	10.87%	0.53%
Dec 2007	70.02%	25.92%	4.57%	4.60%	84.07%	11.34%	0.51%
June 2007	68.46%	27.58%	4.42%	3.54%	85.21%	11.25%	0.46%
Dec 2006	69.73%	26.29%	4.44%	3.82%	84.80%	11.39%	0.46%
June 2006	68.49%	27.69%	4.28%	3.62%	85.27%	11.11%	0.47%
Dec 2005	67.64%	28.62%	4.22%	3.78%	85.18%	11.04%	0.48%
June 2005	65.09%	31.09%	4.28%	3.54%	85.56%	10.90%	0.46%
Dec 2004	64.10%	32.36%	4.00%	3.09%	86.06%	10.85%	0.47%
June 2004	62.21%	34.26%	4.00%	2.87%	86.59%	10.54%	0.47%
Dec 2003	61.73%	34.87%	3.88%	2.62%	86.70%	10.68%	0.48%
June 2003	59.41%	37.29%	3.78%	2.40%	87.08%	10.52%	0.48%
Dec 2002	61.81%	34.85%	3.86%	2.18%	87.02%	10.80%	0.52%
June 2002	62.09%	34.63%	3.81%	1.94%	87.43%	10.63%	0.54%
Dec 2001	64.29%	32.42%	3.85%	1.90%	87.24%	10.86%	0.56%
June 2001	64.93%	31.84%	3.79%	1.80%	87.27%	10.93%	0.56%
Dec 2000	68.78%	27.89%	3.94%	2.02%	86.62%	11.36%	0.61%
June 2000	67.38%	29.38%	3.84%	2.07%	86.92%	11.01%	0.61%
Dec 1999	66.03%	30.72%	3.87%	2.23%	86.85%	10.92%	0.62%
June 1999	62.69%	34.80%	3.12%	1.63%	87.71%	10.66%	0.61%
Dec 1998	63.26%	34.29%	3.07%	1.60%	87.56%	10.84%	0.62%
June 1998	64.05%	33.49%	3.10%	1.65%	87.50%	10.85%	0.63%
Dec 1997	66.19%	31.43%	3.04%	1.44%	87.55%	11.01%	0.65%
June 1997	64.44%	33.16%	3.03%	1.55%	87.80%	10.66%	0.63%
Dec 1996	65.45%	32.25%	2.96%	1.49%	87.80%	10.71%	0.65%
June 1996	62.18%	35.42%	3.02%	1.55%	88.25%	10.20%	0.62%
Dec 1995	62.73%	35.04%	2.89%	1.55%	88.18%	10.27%	0.66%
June 1995	61.28%	36.56%	2.81%	1.62%	88.46%	9.92%	0.66%
Dec 1994	60.86%	37.01%	2.82%	2.20%	88.19%	9.61%	0.69%
June 1994	55.77%	41.96%	2.95%	1.84%	89.01%	9.15%	0.69%
Dec 1993	55.09%	42.80%	2.81%	1.75%	89.22%	9.04%	0.71%
Dec 1992	54.15%	43.83%	2.75%	1.58%	90.27%	8.15%	0.74%
Dec 1991	58.67%	39.17%	2.90%	1.76%	90.58%	7.66%	0.74%
Dec 1990	63.98%	33.63%	2.98%	1.75%	90.68%	7.57%	0.60%
Dec 1989	66.10%	31.32%	3.09%	1.73%	90.91%	7.36%	0.51%
Dec 1988	64.43%	33.09%	2.94%	2.31%	90.84%	6.85%	0.46%
Dec 1987	60.93%	36.66%	2.82%	2.12%	91.35%	6.53%	0.42%
Dec 1986	57.49%	40.14%	2.79%	1.80%	92.00%	6.20%	0.42%
Dec 1985	61.92%	35.64%	2.82%	1.98%	91.53%	6.49%	0.38%

Composition of Surplus Funds (from CU Call Reports)

	Corporate Credit Unions	Banks & S&Ls	Government Securities	Mutual Funds	Agency Securities	Other	Cash*	Remaining Maturity			
								Less Than 1 Year -Cash	1 Year to 3 Years	3 Years to 10 Years	More Than 10 Years
June 2009	15.1%	13.2%	2.3%	0.9%	36.7%	8.7%	23.1%	32.5%	28.2%	14.8%	1.4%
Dec 2008	15.1%	12.9%	1.9%	0.9%	37.0%	9.6%	22.6%	32.8%	27.0%	16.0%	1.6%
June 2008	16.9%	11.3%	2.0%	1.1%	34.4%	9.2%	25.2%	29.3%	25.6%	18.4%	1.6%
Dec 2007	19.7%	8.4%	2.4%	1.0%	33.0%	8.4%	27.0%	33.8%	24.1%	13.7%	1.4%
June 2007	18.1%	7.6%	0.9%	1.0%	32.1%	6.7%	33.6%	30.3%	25.1%	9.9%	1.1%
Dec 2006	17.9%	8.4%	1.1%	1.1%	36.3%	7.4%	27.8%	32.5%	28.0%	10.5%	1.1%
June 2006	17.5%	9.2%	1.2%	1.0%	39.5%	6.9%	24.6%	33.0%	30.6%	10.8%	1.1%
Dec 2005	16.1%	10.7%	1.3%	1.1%	42.0%	5.2%	23.6%	31.7%	32.5%	11.3%	1.0%
June 2005	15.8%	11.6%	1.6%	1.2%	42.9%	5.1%	21.9%	29.4%	34.6%	13.1%	0.9%
Dec 2004	15.0%	12.0%	1.8%	1.5%	41.7%	4.6%	23.4%	26.3%	34.2%	14.9%	1.2%
June 2004	14.8%	12.3%	1.8%	1.8%	42.2%	4.9%	22.2%	25.4%	34.1%	17.1%	1.3%
Dec 2003	13.9%	12.3%	1.8%	1.9%	41.5%	4.5%	24.1%	25.0%	33.1%	16.4%	1.5%
June 2003	13.0%	11.7%	1.6%	2.0%	37.8%	4.5%	29.5%	25.6%	30.1%	13.6%	1.3%
Dec 2002	13.9%	11.9%	1.5%	2.0%	38.3%	4.9%	27.6%	28.9%	30.9%	11.4%	1.1%
June 2002	13.0%	11.5%	1.8%	2.1%	36.7%	5.9%	29.1%	27.1%	30.4%	12.5%	1.0%
Dec 2001	12.2%	11.4%	1.8%	2.3%	36.0%	5.2%	31.0%	28.0%	27.1%	12.7%	1.2%
June 2001	12.5%	10.1%	1.9%	2.3%	32.3%	5.5%	35.4%	29.1%	22.2%	11.9%	1.4%
Dec 2000	12.4%	10.2%	3.3%	1.8%	39.4%	5.7%	27.2%	32.8%	26.3%	12.1%	1.6%
June 2000	16.8%	12.1%	4.0%	1.8%	41.0%	5.7%	18.7%	36.5%	27.1%	16.0%	1.7%
Dec 1999	17.4%	12.3%	4.6%	2.0%	38.1%	5.3%	20.3%	37.8%	24.6%	15.4%	1.9%
June 1999	27.0%	15.8%	5.5%	2.7%	36.3%	6.5%	6.2%	53.3%	21.8%	14.9%	3.8%
Dec 1998	28.7%	15.9%	6.9%	2.7%	32.8%	6.5%	6.7%	58.1%	19.9%	11.6%	3.8%
June 1998	27.0%	15.4%	8.4%	2.5%	33.9%	6.5%	6.4%	57.1%	22.3%	10.6%	3.7%
Dec 1997	23.7%	15.0%	10.5%	2.2%	35.4%	6.1%	7.2%	55.8%	23.4%	9.4%	4.1%
June 1997	23.9%	14.8%	12.3%	2.2%	34.9%	5.5%	6.4%	54.9%	25.1%	9.6%	4.1%
Dec 1996	21.7%	15.1%	13.1%	2.4%	35.1%	5.6%	6.9%	52.4%	26.9%	9.5%	4.3%
June 1996	23.0%	14.8%	13.5%	2.5%	34.4%	5.4%	6.5%	53.7%	26.3%	9.6%	3.8%
Dec 1995	23.1%	15.4%	13.0%	2.6%	33.6%	5.6%	6.7%	57.2%	24.3%	8.2%	3.6%
June 1995	24.1%	15.4%	13.9%	2.5%	32.2%	5.5%	6.3%	55.0%	25.1%	10.1%	3.6%
Dec 1994	22.4%	14.8%	16.5%	2.4%	32.6%	5.4%	5.9%	49.0%	28.5%		16.6%
June 1994	24.9%	16.1%	16.3%	2.7%	29.8%	4.9%	5.3%	50.1%	28.7%		15.8%
Dec 1993	26.6%	17.8%	15.5%	3.5%	26.5%	4.8%	5.3%	53.6%	27.1%		14.1%
Dec 1992	30.4%	19.1%	14.8%	3.5%	22.2%	4.5%	5.6%	57.3%	25.0%		12.1%
Dec 1991	32.0%	23.4%	12.5%	2.8%	18.7%	4.9%	5.6%	62.3%	20.4%		11.7%
Dec 1990	33.1%	26.5%	10.6%	1.8%	16.6%	4.9%	6.5%	65.6%	15.8%		12.0%
Dec 1989	28.2%	30.5%	9.7%	2.0%	16.6%	5.5%	7.4%	70.8%	11.8%		10.1%
Dec 1988		56.9%	12.8%	2.3%	16.8%	5.0%	6.4%	64.8%	13.5%		15.3%
Dec 1987		58.9%	13.6%	2.8%	14.3%	4.5%	6.0%	64.9%			
Dec 1986	22.0%	39.0%	10.8%	4.3%	12.7%	5.0%	6.1%	68.6%			
Dec 1985	21.9%	39.2%	10.3%	1.9%	14.4%	5.7%	6.7%	72.9%			

* From December 1999 on "Cash" includes all cash on deposit (earning or not) and all securities with original issue maturity 3 months or less

Selected Interest Rates

from the Federal Reserve Economic Database (average for the last month of the period)

	3-Month Treasury	1-Year Treasury	3-Year Treasury	10-Year Treasury	30-Year Treasury	Prime	Fed Funds	1-Month CD	6-Month CD	FHMC 30 Yr Mortgage
June 2009	0.2%	0.5%	1.8%	3.7%		3.3%	0.2%	0.3%	0.7%	5.4%
Dec 2008	0.0	0.5	1.1	2.4		3.6	0.2	1.0	2.2	5.3
June 2008	1.9	2.4	3.1	4.1		5.0	2.0	2.5	3.1	6.3
Dec 2007	3.1	3.3	3.1	4.1		7.3	4.2	5.1	4.9	6.1
June 2007	4.7	5.0	5.0	5.1		8.3	5.3	5.3	5.4	6.7
Dec 2006	5.0	4.9	4.6	4.6		8.3	5.2	5.3	5.3	6.1
June 2006	4.9	5.2	5.1	5.1		8.0	5.0	5.2	5.5	6.7
Dec 2005	4.0	4.4	4.4	4.5		7.2	4.2	4.3	4.6	6.3
June 2005	3.0	3.4	3.7	4.0		6.0	3.0	3.2	3.6	5.6
Dec 2004	2.2	2.7	3.2	4.2		5.2	2.2	2.3	2.7	5.8
June 2004	1.3	2.1	3.3	4.7		4.0	1.0	1.2	1.8	6.3
Dec 2003	0.9	1.3	2.4	4.3		4.0	1.0	1.1	1.2	5.9
June 2003	0.9	1.0	1.5	3.3		4.2	1.2	1.1	1.0	5.2
Dec 2002	1.2	1.5	2.2	4.0		4.3	1.2	1.4	1.4	6.1
June 2002	1.7	2.2	3.5	4.9		4.8	1.8	1.8	1.9	6.7
Dec 2001	1.7	2.2	3.6	5.1		4.8	1.8	1.9	1.9	7.1
June 2001	3.6	3.6	4.4	5.3	5.7	7.0	4.0	3.9	3.7	7.2
Dec 2000	5.9	5.6	5.3	5.2	5.5	9.5	6.4	6.6	6.3	7.4
June 2000	5.9	6.2	6.4	6.1	5.9	9.5	6.5	6.6	6.9	8.3
Dec 1999	5.4	5.8	6.1	6.3	6.4	8.5	5.3	6.3	6.1	7.9
June 1999	4.7	5.1	5.7	5.9	6.0	7.8	4.8	5.0	5.3	7.6
Dec 1998	4.5	4.5	4.5	4.7	5.1	7.8	4.7	5.5	5.0	6.7
June 1998	5.1	5.4	5.5	5.5	5.7	8.5	5.6	5.6	5.7	7.0
Dec 1997	5.3	5.5	5.7	5.8	6.0	8.5	5.5	5.9	5.8	7.1
June 1997	5.1	5.7	6.2	6.5	6.8	8.5	5.6	5.6	5.8	7.7
Dec 1996	5.0	5.5	5.9	6.3	6.6	8.3	5.3	5.5	5.5	7.6
June 1996	5.2	5.8	6.5	6.9	7.1	8.3	5.3	5.4	5.6	8.3
Dec 1995	5.3	5.3	5.4	5.7	6.1	8.7	5.6	5.8	5.5	7.2
June 1995	5.6	5.6	5.8	6.2	6.6	9.0	6.0	6.0	5.8	7.6
Dec 1994	5.8	7.1	7.7	7.8	7.9	8.5	5.5	6.0	6.8	9.2
June 1994	4.3	5.3	6.3	7.1	7.4	7.3	4.3	4.3	4.9	8.4
Dec 1993	3.1	3.6	4.5	5.8	6.3	6.0	3.0	3.3	3.4	7.2
Dec 1992	3.3	3.7	5.2	6.8	7.4	6.0	2.9	3.6	3.6	8.2
Dec 1991	4.2	4.4	5.4	7.1	7.7	7.2	4.4	4.8	4.4	8.5
Dec 1990	7.0	7.1	7.5	8.1	8.2	10.0	7.3	8.3	7.6	9.7
Dec 1989	7.9	7.7	7.8	7.8	7.9	10.5	8.5	8.7	8.1	9.7
Dec 1988	8.4	9.0	9.1	9.1	9.0	10.5	8.8	9.4	9.3	10.6
Dec 1987	6.0	7.2	8.1	9.0	9.1	8.8	6.8	7.9	7.7	10.7
Dec 1986	5.7	5.9	6.4	7.1	7.4	7.5	6.9	6.7	6.0	9.3

Selected Economic Indicators

from the Federal Reserve Economic Database, US Courts, Freelunch.com and NYSE (last month or quarter of the period)

(for % change June is change since previous June, Housing Starts, Real Dispos Personal Inc etc. are summed over 12 months)

	Financial Obligations To Dispos Income	Total Debt Service Payments to Dispos Inc	Seasonally Adj Manufac Cap (NAICS) Utilization	New Private Housing Units Started % Change	University of Michigan Consumer Sentiment	Real Dispos Personal Inc SAAR Ch 96 % Change	Real Gross Dom Product SAAR Ch 96 % Change	Real Personal Consumption SAAR Ch 96 % Change	Personal Income SAAR % Change	Personal Savings Rate percent	Unemployment Rate Seasonally Adjusted	Non Farm Business Productivity % Change	NYSE Composite Index % Change	CPI All Urban Consumers Seas Adj % Change	Personal Bankruptcy Filings % Change
Jun 2009			65.2	-42.8%	70.8	0.1%	-2.3%	-1.4%	0.0%	4.5	9.5	0.0%	-31.8%	-1.2%	33.9%
Dec 2008	18.9	13.8	70.9	-32.9%	60.1	0.5%	0.4%	-0.2%	2.9%	4.7	7.2	0.0%	-40.9%	0.0%	30.6%
Jun 2008	18.6	13.7	76.7	-26.7%	56.4	1.4%	2.2%	1.5%	4.5%	3.5	5.6	2.2%	-12.3%	4.8%	28.1%
Dec 2007	19.3	14.2	78.6	-25.9%	75.5	2.2%	2.1%	2.6%	5.6%	1.4	4.9	2.3%	6.6%	4.1%	36.5%
Jun 2007	19.3	14.2	79.0	-24.1%	85.3	3.5%	2.0%	2.9%	6.5%	1.8	4.6	1.1%	20.9%	2.6%	-49.8%
Dec 2006	19.3	14.3	78.8	-12.6%	91.7	4.0%	2.7%	2.9%	7.5%	2.4	4.4	1.2%	17.9%	2.5%	-70.5%
Jun 2006	19.2	14.2	79.3	1.0%	84.9	2.4%	3.0%	3.0%	6.6%	2.7	4.6	1.5%	13.2%	4.2%	-9.6%
Dec 2005	18.9	14.0	78.9	6.3%	91.5	1.3%	3.1%	3.4%	5.5%	1.6	4.8	1.5%	7.0%	3.4%	30.5%
June 2005	19.0	14.0	78.2	3.7%	96	2.4%	3.1%	3.4%	6.0%	1.3	5.1	1.3%	9.3%	2.5%	0.3%
Dec 2004	18.5	13.6	77.0	5.2%	97.1	3.4%	3.6%	3.5%	6.0%	5.2	5.4	1.4%	12.6%	3.3%	-3.8%
June 2004	18.5	13.5	75.3	12.5%	95.6	3.7%	3.7%	3.5%	4.9%	3.8	5.6	3.7%	20.0%	3.2%	-0.9%
Dec 2003	18.6	13.5	74.2	8.4%	92.6	2.5%	2.5%	2.8%	3.5%	3.7	5.7	4.6%	28.8%	2.0%	5.6%
June 2003	18.7	13.6	72.7	5.1%	89.7	1.9%	1.8%	2.4%	2.5%	3.5	6.3	2.4%	-2.4%	1.9%	10.2%
Dec 2002	18.9	13.6	72.6	6.8%	86.7	3.3%	1.8%	2.7%	2.0%	2.9	6.0	3.4%	-19.8%	2.5%	6.0%
June 2002	18.6	13.3	72.3	4.8%	92.4	3.4%	1.0%	2.6%	2.1%	4	5.8	4.1%	-14.3%	1.1%	8.6%
Dec 2001	18.9	13.4	71	1.8%	88.8	2.4%	1.1%	2.7%	3.8%	2.3	5.7	2.0%	-10.2%	1.6%	19.2%
June 2001	18.6	13.2	74	-4.1%	92.6	3.7%	2.6%	3.8%	6.5%	2	4.5	1.1%	-3.3%	3.2%	8.8%
Dec 2000	18.2	12.9	78	-4.5%	98.4	5.1%	4.1%	5.1%	8.2%	2.1	3.9	1.8%	1.0%	3.4%	-5.0%
June 2000	17.8	12.5	80.5	-1.3%	106.4	3.9%	4.8%	5.4%	6.7%	3	4.0	3.9%	-0.8%	3.7%	-8.3%
Dec 1999	17.8	12.4	80.7	1.6%	105.4	3.0%	4.8%	5.5%	5.1%	2.4	4.0	3.5%	9.1%	2.7%	-8.3%
June 1999	17.7	12.2	80.3	8.4%	107.3	4.6%	4.7%	5.5%	6.3%	2.8	4.3	3.7%	12.0%	2.0%	-2.0%
Dec 1998	17.4	12.0	80.9	9.9%	100.5	6.0%	4.4%	5.2%	7.5%	4.1	4.4	3.8%	16.6%	1.6%	3.6%
June 1998	17.4	12.0	81.8	5.0%	105.6	4.9%	4.4%	4.6%	6.9%	5.4	4.5	2.2%	25.1%	1.6%	9.2%
Dec 1997	17.6	12.1	83.6	0.4%	102.1	3.5%	4.5%	3.7%	6.2%	4.7	4.7	2.4%	30.3%	1.7%	20.0%
June 1997	17.7	12.1	82.7	0.7%	104.5	3.4%	4.3%	3.3%	6.4%	4.9	5.0	2.0%	28.7%	2.2%	27.7%
Dec 1996	17.6	12.1	82.3	7.9%	96.9	3.3%	3.7%	3.5%	6.3%	4.7	5.4	2.1%	19.1%	3.4%	28.6%
June 1996	17.5	11.9	82.4	4.5%	92.4	2.7%	2.7%	3.1%	5.4%	5.5	5.3	2.5%	23.1%	2.8%	22.6%
Dec 1995	17.4	11.8	82.7	-5.9%	91.0	3.0%	2.5%	2.7%	5.6%	4.3	5.6	0.4%	31.3%	2.5%	12.0%
June 1995	17.2	11.6	83.3	-0.9%	92.7	3.5%	3.5%	3.2%	6.0%	4.9	5.6	-0.4%	19.0%	3.0%	2.3%
Dec 1994	16.6	11.1	84.0	12.0%	95.1	3.2%	4.1%	3.8%	5.5%	5.7	5.5	1.2%	-3.1%	2.6%	-3.9%
June 1994	16.5	11.0	82.7	15.4%	91.2	2.3%	3.2%	3.8%	4.7%	5.5	6.1	2.0%	-1.6%	2.5%	-7.4%
Dec 1993	16.2	10.8	81.0	7.5%	88.2	1.7%	2.9%	3.6%	4.1%	7.8	6.5	0.4%	7.9%	2.8%	-9.6%
Dec 1992	16.2	10.8	79.8	19.1%	91.0	3.5%	3.4%	3.4%	6.3%	8.9	7.4	4.7%	4.7%	3.0%	3.1%
Dec 1991	17.0	11.5	78.8	-16.2%	68.2	0.8%	-0.2%	0.1%	3.8%	7.7	7.3	2.5%	27.1%	3.0%	21.5%
Dec 1990	17.4	12.0	79.9	-12.9%	65.5	1.9%	1.9%	2.0%	6.3%	7.0	6.3	-0.2%	-7.5%	6.3%	16.4%
Dec 1989	17.4	12.1	81.9	-7.1%	90.5	2.7%	3.6%	2.8%	7.7%	5.9	5.4	0.6%	24.8%	4.6%	12.6%
Dec 1988	17.1	11.8	84.6	-8.7%	91.9	4.3%	4.1%	4.0%	7.8%	6.8	5.3	1.3%	13.0%	4.4%	11.7%
Dec 1987	17.5	12.0	82.5	-10.0%	86.8	1.6%	3.2%	3.2%	6.2%	7.2	5.7	1.4%	-0.3%	4.3%	9.1%
Dec 1986	17.7	12.3	78.5	4.0%	89.1	3.3%	3.5%	4.1%	5.7%	5.5	6.6	1.2%	14.0%	1.2%	31.8%

Corporate Credit Unions

(June 2009, from 5310 Call Reports)

Name	Assets	Full-Time Employees	Part-Time Employees	Members	Deposits* as % of Assets	Secondary** Capital as % of Assets	Reserves*** & UDE as % of Assets	Regulatory Capital Ratio	Asset Growth	Primary**** Capital Growth
Wholesale Corporates										
US Central FCU	31,490,389,473	206	10	60	94.9%	6.2%	-36.9%	3.72%	-23.7%	
Retail Corporates										
Central Corporate CU	3,148,631,354	62	1	371	90.0%	3.6%	2.5%	7.63%	-4.2%	-10.4%
Constitution Corporate FCU	1,428,101,537	53	5	202	117.4%	1.2%	-20.1%	1.20%	-14.4%	
Corporate America CU	1,937,482,779	39	1	202	85.2%	3.9%	0.3%	5.49%	35.7%	-63.6%
Corporate Central Credit Union	2,180,498,527	34	0	460	80.9%	6.6%	3.6%	12.01%	11.2%	15.9%
Corporate One Federal Credit Union	3,824,528,959	99	7	792	95.3%	3.7%	-6.6%	5.55%	-0.5%	
Eastern Corporate FCU	1,136,546,318	54	4	296	93.6%	5.2%	-0.4%	4.51%	-37.3%	-110.5%
First Carolina Corporate CU	1,647,150,322	25	3	184	88.2%	5.3%	-2.1%	5.10%	-18.3%	-226.4%
First Corporate CU	1,148,912,165	27	1	54	95.1%	4.7%	-0.1%	7.78%	35.8%	-116.8%
Georgia Central CU	2,657,406,052	27	2	177	95.7%	2.4%	1.5%	5.32%	47.4%	-0.6%
Iowa Corporate Central CU	91,914,081	2	2	163	82.3%	9.1%	8.2%	15.96%	-1.1%	-57.8%
Kansas Corporate CU	356,430,227	13	1	141	79.5%	9.9%	0.6%	10.10%	-9.1%	-83.2%
Kentucky Corporate FCU	491,740,659	8	1	110	94.5%	4.8%	0.4%	5.03%	-15.1%	-85.2%
Louisiana Corporate CU	128,048,027	6	1	181	86.8%	9.3%	-2.7%	7.89%	-23.9%	-371.2%
Members United Corporate FCU	8,428,010,454	231	11	2,267	109.2%	6.6%	-24.2%	3.93%	-30.3%	
Mid-Atlantic Corporate FCU	3,697,873,024	111	5	972	90.4%	5.4%	2.5%	9.11%	2.2%	1.3%
Midwest Corporate FCU	140,453,436	6	3	69	94.5%	4.8%	0.4%	3.57%	-44.1%	-93.1%
Missouri Corporate CU	1,015,083,720	12	1	328	92.7%	3.6%	0.9%	4.93%	1.2%	-69.0%
Southeast Corporate FCU	3,394,559,809	122	1	437	99.8%	3.3%	-4.3%	3.90%	-12.0%	-670.6%
Southwest Corporate FCU	7,853,426,738	224	5	1,505	111.0%	5.0%	-16.9%	4.34%	-25.6%	
SunCorp Credit Union	2,341,739,949	57	10	405	97.0%	4.9%	-5.6%	4.89%	-3.8%	-3319.5%
Treasure State Corporate CU	326,309,764	5	1	64	96.4%	3.3%	0.2%	3.74%	-1.0%	-90.8%
Tricorp FCU	788,298,062	13	0	192	95.2%	3.7%	0.7%	4.42%	2.1%	-73.2%
VACORP FCU	1,487,491,066	18	0	237	92.9%	3.8%	2.6%	6.42%	-5.7%	5.6%
Volunteer Corporate CU	1,334,115,990	49	3	264	90.5%	3.8%	2.2%	7.25%	13.8%	10.2%
West Virginia Corporate CU	259,072,150	7	2	111	92.3%	4.9%	1.2%	6.21%	-10.9%	-68.8%
Western Corporate FCU	19,003,841,521	355	87	1,127	106.9%	0.0%	-53.1%	-18.83%	-32.5%	
Non-ACCU Corporates*****										
LICU Corporate FCU	3,800,787	0	0	22	59.9%	0.0%	39.5%	33.14%	-22.5%	-0.9%

* excludes Paid-in Capital, Membership Shares & Repurchase Certificates ** Paid-in Capital & Membership Shares

*** Includes Gain or Loss on AFS securities **** Does not include PIC ***** ACCU is the Assoc of Corp CUs

FDIC-Insured Commercial Bank Ratios

(from FDIC Quarterly Banking Profile, June flow data is June to June)

	Asset Growth	Loan* Growth	1-4 Family Mtg Growth	Deposit Growth	FTEs per \$1M Assets	Loans* To Deposits	Core Capital to Assets	Equity to Assets	Charge-Off Rate	% Unprofitable Institutions
June 2009	4.1%	0.5%	10.1%	8.8%	0.160	83.13%	8.15	10.58	1.94	26.50
2008	10.1%	3.2%	3.1%	10.6%	0.158	84.61%	7.42	9.45	1.32	23.20
June 2008	9.7%	8.4%	1.8%	8.1%	0.169	90.01%	7.58	10.11	0.92	16.12
2007	10.7%	10.8%	5.6%	8.6%	0.175	90.65%	7.64	10.24	0.61	11.19
June 2007	8.4%	8.9%	10.3%	7.6%	0.187	89.76%	7.75	10.08	0.47	8.67
2006	11.6%	11.2%	15.0%	10.8%	0.192	88.86%	7.87	10.21	0.41	7.54
June 2006	10.1%	10.3%	9.0%	10.1%	0.199	88.66%	7.92	10.12	0.49	6.43
2005	7.4%	9.7%	12.1%	8.6%	0.207	88.60%	7.91	10.10	0.56	6.31
June 2005	8.4%	9.8%	14.1%	8.6%	0.212	88.51%	7.95	10.23	0.54	5.50
2004	10.7%	10.8%	15.7%	11.1%	0.216	87.72%	7.83	10.10	0.62	5.88
June 2004	7.6%	8.8%	11.3%	8.2%	0.226	87.59%	7.73	9.22	0.76	5.32
2003	7.4%	6.6%	10.2%	7.4%	0.231	87.96%	7.85	9.10	0.88	6.02
June 2003	11.2%	8.3%	24.2%	11.2%	0.241	87.08%	7.84	9.04	1.01	5.39
2002	8.0%	7.0%	20.3%	7.1%	0.247	88.62%	7.84	9.16	1.12	6.64
June 2002	5.9%	2.7%	7.2%	4.5%	0.259	89.38%	8.00	9.24	1.12	6.50
2001	4.9%	1.7%	5.2%	4.7%	0.260	88.73%	7.79	9.09	0.95	8.13
June 2001	6.3%	4.2%	4.4%	6.8%	0.266	90.91%	7.73	8.76	0.77	7.10
2000	8.9%	9.4%	9.3%	9.1%	0.268	91.38%	7.71	8.49	0.67	7.06
June 2000	9.4%	12.0%	19.7%	8.0%	0.278	93.21%	7.73	8.41	0.60	6.62
1999	5.4%	7.8%	9.7%	4.1%	0.289	91.14%	7.80	8.37	0.61	7.24
June 1999	5.5%	7.0%	1.9%	5.0%	0.297	89.88%	7.74	8.53	0.65	6.33
1998	8.5%	9.0%	6.5%	7.6%	0.299	87.97%	7.54	8.50	0.67	5.82
June 1998	8.6%	7.9%	7.4%	6.9%	0.308	88.17%	7.64	8.60	0.65	4.44
1997	9.5%	5.7%	9.7%	7.0%	0.307	86.82%	7.56	8.33	0.64	4.85
June 1997	8.5%	6.5%	8.8%	7.1%	0.317	87.37%	7.76	8.44	0.60	3.96
1996	6.2%	8.0%	4.7%	5.6%	0.325	87.93%	7.64	8.20	0.57	4.24
June 1996	5.4%	7.7%	4.5%	5.3%	0.338	87.89%	7.72	8.30	0.56	3.52
1995	7.5%	10.4%	10.0%	5.3%	0.344	85.97%	7.61	8.11	0.49	3.55
June 1995	7.1%	12.5%	14.7%	5.1%	0.355	85.94%	7.61	8.03	0.45	3.26
1994	8.2%	9.7%	10.3%	4.4%	0.371	82.04%	7.64	7.78	0.50	3.98
June 1994					0.384	80.28%	7.70	7.83		3.74
1993	5.7%	5.8%		2.1%	0.403	78.05%	7.65	8.00		4.89
1992	2.2%	-1.0%		0.4%	0.422	75.30%	7.21	7.51		6.85
1991	1.2%	-2.7%		1.4%	0.433	76.38%	6.48	6.75		11.60
1990	2.7%	2.5%		4.0%	0.448	79.62%	6.17	6.45		13.44
1989	5.4%	6.5%		4.8%	0.464	80.76%	6.11	6.21		12.50
1988					0.488	79.46%	6.16	6.28		14.68

* Loans are Total loans and leases not net loans and leases

FDIC-Insured Commercial Bank Spreads

	Yield on Assets %*	Cost of Assets %*	Gross Spread**	Non-Interest Income*	G/L Sec Sale & Extra Inc'	Non-Interest Expense*	Net Spread***	Loan Loss Provision*	Net Income Before Tax & Div****	Income Tax*	Return on Assets	Dividends*	Net Income After Div & Tax****	Service Charges Income	Salaries & Bens & Expense
1st Half 2009	4.07	1.12	295	211	-3	295	209	195	15	7	8	20	-12	36	128
Jun 08 - Jun 09	4.06	1.28	278	178	-7	288	160	171	-11	-3	-7	25	-32	33	116
2008	4.58	1.82	276	168	-8	286	150	132	19	5	13	37	-23	34	119
1st Half 2008	5.14	2.22	292	193	-3	289	193	116	77	25	52	45	7	36	134
Jun 07 - Jun 08	5.44	2.55	289	183	-3	291	177	95	82	24	58	54	4	37	130
2007	5.81	2.93	288	201	-2	298	188	54	133	41	93	76	17	37	134
1st Half 2007	5.86	2.95	291	231	-1	304	216	35	182	59	123	89	34	37	142
Jun 06 - Jun 07	5.85	2.95	290	223	1	298	216	32	184	58	126	92	34	37	138
2006	5.72	2.74	297	227	1	303	223	27	196	62	134	84	50	37	139
1st Half 2006	5.59	2.53	305	239	-1	314	229	23	206	67	138	72	67	38	144
Jun 05 - Jun 06	5.37	2.32	305	235	-1	314	225	29	197	63	133	74	59	38	142
2005	4.96	1.89	307	232	0	317	223	30	192	62	131	74	57	39	141
1st Half 2005	4.78	1.68	310	233	2	320	225	27	198	64	134	70	63	38	142
Jun 04 - Jun 05	4.53	1.47	306	225	2	315	218	29	190	61	129	68	61	38	137
2004	4.31	1.21	310	230	4	321	223	33	191	61	130	69	60	40	138
1st Half 2004	4.35	1.17	319	243	6	332	235	35	201	65	136	73	63	42	143
Jun 03 - Jun 04	4.37	1.18	319	249	5	332	241	39	202	65	137	89	47	42	143
2003	4.52	1.29	324	252	8	332	252	47	205	67	138	105	33	43	145
1st Half 2003	4.66	1.39	327	249	13	331	258	51	206	68	139	103	36	42	148
Jun 02 - Jun 03	4.90	1.54	336	252	13	340	261	62	199	65	134	100	33	43	148
2002	5.27	1.78	349	254	9	345	268	71	197	65	132	100	32	44	148
1st Half 2002	5.40	1.87	353	254	5	341	271	68	203	67	136	102	34	43	149
Jun 01 - Jun 02	5.62	2.15	346	251	7	346	258	75	183	60	123	95	28		
2001	6.31	2.94	336	249	7	350	242	68	174	58	116	85	31	41	145
1st Half 2001	6.78	3.45	333	251	5	349	240	53	186	63	123	82	41		
Jun 00 - Jun 01	7.02	3.67	335	255	2	353	239	54	184	63	122	92	30		
2000	7.16	3.75	341	256	-4	361	232	50	182	63	119	90	29	40	148
1st Half 2000	7.04	3.59	345	253	-6	366	226	45	182	65	117	78	39		
Jun 99 - Jun 00	6.87	3.41	346	261	-4	368	235	43	192	68	124	90	33		
1999	6.64	3.17	348	261	1	369	240	39	201	71	129	94	35	39	155
1st Half 1999	6.60	3.12	349	254	2	368	237	38	199	71	128	84	44		
Jun 98 - Jun 99	6.75	3.26	349	248	4	376	226	42	184	63	120	85	35		
1998	6.96	3.44	351	238	7	373	223	43	180	61	119	79	40	38	152
1st Half 1998	6.72	3.34	338	224	7	347	223	37	185	65	121	69	52		
Jun 97 - Jun 98	7.07	3.49	358	228	6	361	231	41	190	66	124	86	38		
1997	7.10	3.45	365	218	4	355	232	41	190	67	124	89	35	39	150
1st Half 1997	6.74	3.24	350	204	3	335	223	38	185	66	119	73	46		
Jun 96 - Jun 97	7.09	3.39	369	213	3	357	228	39	189	67	122	91	31		
1996	7.07	3.39	368	212	3	364	219	37	182	64	118	88	31	38	152
1st Half 1996	6.82	3.29	354	204	3	352	209	35	174	60	114	67	47		
Jun 95 - Jun 96	7.16	3.49	366	207	2	359	217	34	182	63	119	77	42		
1995	7.26	3.56	370	198	1	359	210	30	180	63	117	75	42	39	152
1st Half 1995	6.97	3.39	359	185	2	351	194	26	168	59	109	61	48		
Jun 94 - Jun 95	6.99	3.23	375	195	-2	370	199	27	171	58	113	75	39		
1994	6.65	2.87	378	197	-2	372	201	28	173	58	115	72	43	40	156
1st Half 1994	6.32	2.69	363	188	4	355	199	28	171	58	113	56	56		
1993	6.45	2.78	367	197	14	368	210	44	166	52	113	58	55	39	153

* QBP Income/Expense Dollars divided by Average Assets: (Start+2xMiddle+End)/4 for full year (Start+End)/2 for Half, yields in % other in Basis Points

** Yield on Assets - Cost of Assets *** Gross Spread + Non-Interest Income + Gain/Loss on Securities + Extraordinary Income - Non-Interest Expense

**** Net Spread - Loan Loss Provision ***** Net Income before Income Tax and Dividends - Income Tax - Dividends

FDIC-Insured Commercial Bank Credit Quality

Delinquent 30-89 Days + Non Current Loans and Net YTD Charge-off by Type

	Construction		Commercial Real Estate		MultiFamily Housing		Home Equity		1-4 Family Mortgage		Commercial & Industrial		Credit Card		Other Loans to Individ	
	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof
June 2009	16.39%	4.48%	4.09%	0.48%	4.94%	0.86%	3.04%	2.76%	10.35%	1.73%	3.69%	2.04%	6.49%	8.82%	3.59%	3.05%
2008	11.39%	2.60%	2.69%	0.24%	3.29%	0.49%	3.49%	1.58%	8.34%	0.88%	2.62%	0.95%	5.70%	5.39%	3.63%	2.16%
June 2008	7.99%	1.61%	1.93%	0.14%	2.58%	0.27%	2.01%	1.46%	4.93%	0.84%	1.66%	0.73%	4.74%	5.05%	2.75%	2.03%
2007	4.79%	0.34%	1.59%	0.09%	1.89%	0.20%	1.80%	0.42%	4.01%	0.21%	1.35%	0.52%	4.66%	3.93%	2.88%	1.57%
June 2007	2.26%	0.12%	1.14%	0.11%	1.49%	0.18%	1.14%	0.26%	2.58%	0.13%	1.18%	0.36%	4.03%	3.85%	2.34%	1.40%
2006	1.57%	0.05%	1.16%	0.04%	1.13%	0.03%	1.06%	0.16%	2.50%	0.08%	1.19%	0.29%	4.06%	3.39%	2.48%	1.07%
June 2006	0.98%	0.03%	1.05%	0.03%	0.83%	0.03%	0.75%	0.13%	1.86%	0.07%	1.26%	0.22%	4.02%	3.30%	2.16%	0.92%
2005	1.02%	0.03%	1.10%	0.05%	0.85%	0.04%	0.80%	0.10%	2.15%	0.06%	1.44%	0.27%	3.52%	4.78%	2.28%	1.38%
June 2005	0.93%	0.02%	1.11%	0.05%	0.73%	0.03%	0.57%	0.09%	1.90%	0.06%	1.48%	0.23%	3.66%	4.50%	2.29%	1.06%
2004	1.02%	0.05%	1.18%	0.07%	0.71%	0.04%	0.55%	0.10%	1.87%	0.08%	1.84%	0.50%	4.24%	5.03%	2.51%	1.28%
June 2004	1.18%	0.04%	1.32%	0.07%	0.73%	0.04%	0.52%	0.13%	1.85%	0.10%	2.28%	0.60%	4.12%	5.53%	2.48%	1.23%
2003	1.39%	0.13%	1.45%	0.13%	0.87%	0.03%	0.69%	0.20%	2.29%	0.19%	2.83%	1.26%	4.75%	5.57%	2.81%	1.40%
June 2003	1.73%	0.11%	1.62%	0.12%	0.84%	0.04%	0.74%	0.19%	2.01%	0.13%	3.55%	1.36%	4.29%	5.80%	2.63%	1.40%
2002	1.87%	0.17%	1.63%	0.15%	0.81%	0.07%	0.91%	0.19%	2.41%	0.14%	3.81%	1.76%	4.97%	6.38%	2.94%	1.46%
June 2002	2.11%	0.12%	1.69%	0.14%	0.81%	0.06%	0.89%	0.20%	2.34%	0.14%	4.00%	1.60%	4.57%	7.05%	2.76%	1.36%
2001	2.27%	0.13%	1.88%	0.13%	1.12%	0.03%	1.30%	0.27%	2.63%	0.22%	3.42%	1.43%	4.84%	5.12%	3.46%	1.28%
June 2001	2.09%	0.08%	1.65%	0.09%	0.96%	0.02%	1.24%	0.24%	2.49%	0.12%	2.96%	1.05%	4.72%	4.69%	2.90%	1.12%
2000	1.82%	0.05%	1.46%	0.05%	0.99%	0.02%	1.35%	0.18%	2.62%	0.10%	2.50%	0.77%	4.67%	4.30%	3.30%	1.03%
June 2000	1.67%	0.02%	1.38%	0.04%	0.78%	0.01%	1.04%	0.14%	2.04%	0.10%	2.26%	0.60%	4.29%	4.34%	2.86%	0.95%
1999	1.65%	0.04%	1.46%	0.03%	1.00%	0.01%	1.06%	0.15%	2.25%	0.11%	1.98%	0.57%	4.64%	4.45%	3.20%	1.04%
June 1999	1.96%	0.04%	1.77%	0.01%	1.28%	0.00%	1.11%	0.16%	1.93%	0.08%	2.03%	0.50%	4.31%	4.60%	3.06%	0.94%
1998	2.31%	0.01%	1.94%	0.00%	1.72%	0.05%	1.41%	0.14%	2.32%	0.07%	1.87%	0.43%	4.80%	5.19%	3.39%	1.04%
June 1998	2.31%	0.00%	1.94%	-0.02%	1.64%	0.02%	1.24%	0.15%	2.18%	0.06%	1.76%	0.32%	4.53%	5.47%	3.06%	1.01%
1997	2.40%	-0.02%	2.18%	0.01%	2.07%	0.04%	1.40%	0.16%	2.53%	0.08%	1.69%	0.28%	4.82%	5.11%	3.31%	1.04%
June 1997	2.35%	-0.02%	2.35%	-0.01%	1.94%	0.05%	1.29%	0.17%	2.35%	0.07%	1.86%	0.21%	4.42%	4.97%	3.02%	0.98%
1996	2.95%	0.18%	2.85%	0.09%	2.54%	0.15%	1.54%	0.20%	2.66%	0.08%	1.94%	0.26%	4.69%	4.37%	3.29%	0.90%
June 1996	3.78%	0.20%	3.03%	0.10%	2.54%	0.10%	1.37%	0.21%	2.31%	0.08%	2.11%	0.27%			2.13%	2.16%
1995	4.16%	0.21%	3.23%	0.32%	2.98%	0.32%	1.62%	0.19%	2.41%	0.11%	2.05%	0.25%			2.22%	1.73%
June 1995	4.85%	0.33%	3.75%	0.36%	4.10%	0.26%	1.46%	0.18%	2.15%	0.10%	2.14%	0.14%			1.81%	1.51%
1994	5.78%	0.87%	3.88%	0.53%	4.38%	0.51%	1.38%	0.21%	2.25%	0.14%						

Consumer Saving and Borrowing Flows

from the Federal Reserve Economic Database and Flow of Funds
(June is change since previous June)

	Savings				Loans		
	Other Checkable Deposits	Small Denomination Time Deposits	MMDAs & Savings Deposits	Retail Money Market Funds	Revolving Loans	Non Revolving Loans	Home Mortgages
June 2009	12.1%	5.9%	10.9%	-6.7%	-5.7%	-1.6%	-1.4%
Dec 2008	1.5%	13.6%	5.5%	10.0%	1.9%	1.4%	-0.5%
June 2008	5.0%	1.4%	5.9%	21.5%	7.1%	4.0%	3.2%
Dec 2007	0.7%	4.2%	4.7%	20.9%	7.9%	4.4%	6.6%
June 2007	-3.2%	9.0%	5.0%	16.3%	6.7%	4.1%	8.2%
Dec 2006	-4.2%	17.7%	2.5%	13.7%	5.1%	3.5%	11.0%
June 2006	-3.1%	18.8%	3.2%	6.9%	4.0%	3.5%	13.8%
Dec 2005	-3.0%	19.9%	2.7%	0.7%	3.9%	4.9%	13.2%
June 2005	-1.9%	14.0%	3.9%	-5.4%	4.3%	6.3%	13.3%
Dec 2004	5.7%	1.2%	11.0%	-9.4%	4.3%	6.3%	13.8%
June 2004	11.6%	-6.3%	12.8%	-12.7%	1.9%	6.4%	13.6%
Dec 2003	11.0%	-8.6%	13.9%	-10.8%	2.3%	7.2%	14.2%
June 2003	11.1%	-7.1%	19.2%	-5.1%	4.1%	6.0%	14.6%
Dec 2002	8.8%	-8.3%	19.9%	-6.4%	5.0%	5.8%	13.4%
June 2002	4.0%	-10.3%	22.0%	-3.0%	2.8%	10.5%	11.4%
Dec 2001	8.2%	-6.9%	22.9%	6.1%	4.7%	11.3%	10.6%
June 2001	5.7%	2.7%	15.7%	8.3%	11.3%	11.4%	9.9%
Dec 2000	-2.0%	9.5%	8.2%	9.6%	11.9%	12.2%	8.7%
June 2000	-2.5%	8.0%	4.9%	11.0%	7.4%	9.8%	8.9%
Dec 1999	-2.7%	0.5%	8.6%	11.0%	5.0%	9.8%	9.3%
June 1999	0.7%	-3.8%	14.2%	16.0%	5.9%	8.8%	8.9%
Dec 1998	1.9%	-1.6%	14.6%	18.7%	7.6%	7.0%	8.1%
June 1998	-2.0%	0.2%	12.0%	15.1%	9.0%	5.7%	7.1%
Dec 1997	-11.2%	2.2%	10.0%	11.3%	5.9%	5.2%	6.1%
June 1997	-20.6%	3.2%	10.2%	10.2%	8.9%	5.4%	5.8%
Dec 1996	-22.6%	1.8%	12.1%	12.1%	12.8%	6.6%	6.2%
June 1996	-17.3%	1.9%	9.8%	15.0%	17.4%	9.6%	5.6%
Dec 1995	-11.7%	14.1%	-1.3%	13.7%	21.3%	10.2%	4.9%
June 1995	-7.2%	19.0%	-9.4%	7.2%	21.3%	12.6%	5.3%
Dec 1994	-2.6%	4.6%	-5.6%	4.3%	17.9%	13.7%	5.6%
June 1994	3.4%	-6.2%	0.6%	2.1%	15.4%	10.4%	5.7%
Dec 1993	7.8%	-9.9%	2.7%	-1.9%	11.2%	5.4%	5.6%
Dec 1992	15.6%	-18.6%	13.6%	-5.3%	5.5%	-1.1%	6.5%
Dec 1991	13.2%	-9.2%	13.1%	2.8%	10.4%	-6.1%	7.2%
Dec 1990	3.1%	2.0%	3.2%	8.1%	12.9%	-2.3%	10.1%
Dec 1989	1.7%	10.9%	-3.4%	23.9%	14.3%	6.6%	10.0%
Dec 1988	8.3%	12.5%	-1.1%	10.3%	14.7%	4.1%	12.4%
Dec 1987	10.3%	7.2%	-0.3%	8.7%	13.9%	2.2%	10.9%
Dec 1986	31.0%	-3.2%	15.5%	20.8%	13.1%	8.0%	13.7%
Dec 1985	22.1%	-0.4%	15.8%	13.7%	23.8%	14.0%	16.6%
Dec 1984	11.7%	13.4%	2.9%	25.6%	26.8%	16.4%	11.3%
Dec 1983					18.9%	10.7%	8.3%