

NCUA



**2008
YEAREND
STATISTICS FOR
FEDERALLY
INSURED
CREDIT UNIONS**

PREFACE

2008 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:

National Credit Union Administration
Office of the Chief Financial Officer
Division of Procurement and Facilities Management
1775 Duke Street
Alexandria, VA 22314-3428

(703) 518-6340

Electronic copies are available online in PDF format on the NCUA Website at:
<http://www.ncua.gov/ReportsAndPlans/statistics/statistics.html>

TABLE OF CONTENTS

	Page
NCUA Addresses and Telephone Numbers	iv
 Part I - National Totals for Federally Insured Credit Unions	
Financial Trends in Federally Insured Credit Unions Report.....	1-11
Graphs of 5 Year Trends:	
Number of Credit Unions	12
Assets.....	12
Membership.....	12
Loans and Shares	12
Loan to Share Ratio.....	13
Share Growth	13
Loan Growth	13
Net Worth Growth.....	13
Return on Average Assets.....	14
Gross Income to Average Assets	14
Operating Expenses to Average Assets	14
Cost of Funds to Average Assets	14
Delinquency.....	15
Loans and Investments as Percentage of Total Assets.....	15
Net Worth to Total Assets.....	15
Long Term Investments.....	15
Table 1, Consolidated Balance Sheet, 2006-2008.....	16
Table 2, Consolidated Income and Expense Statement, 2006-2008	17
Table 3, Supplemental Loan Data, December 31, 2008	18-20
Table 4, Supplemental Data - Miscellaneous, December 31, 2008	21-22
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2008.....	23
Table 6, Interest Rate by Type of Loan, December 31, 2008	24
Table 7, Dividend Rate by Type of Savings Account, December 31, 2008.....	25
Table 8, Selected Ratios by Peer Group, December 31, 2008	26-27
Table 9, Consolidated Balance Sheet for Peer Group 1, 2006-2008	28
Table 10, Consolidated Balance Sheet for Peer Group 2, 2006-2008	29
Table 11, Consolidated Balance Sheet for Peer Group 3, 2006-2008	30
Table 12, Consolidated Balance Sheet for Peer Group 4, 2006-2008	31
Table 13, Consolidated Balance Sheet for Peer Group 5, 2006-2008	32
Table 14, Consolidated Balance Sheet for Peer Group 6, 2006-2008.....	33
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2006-2008	34
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2006-2008	35
Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2006-2008	36
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2006-2008	37
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2006-2008	38
Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2006-2008	39
Table 21, Negative Net Income and CAMEL Rating Data, 2003-2008	40
Table 22, The 100 Largest Credit Unions, December 31, 2008.....	41-42
Table 23, Number of Credit Unions by State, December 31, 2008	43
Table 24, Assets by State, December 31, 2008.....	44
 Part II - National Totals for Federal Credit Unions	
Graphs of 5 Year Trends:	
Number of Credit Unions	45
Assets.....	45
Membership.....	45
Loans and Shares	45
Loan to Share Ratio.....	46
Share Growth	46
Loan Growth	46
Net Worth Growth.....	46
Return on Average Assets.....	47
Gross Income to Average Assets	47
Operating Expenses to Average Assets	47
Cost of Funds to Average Assets	47
Delinquency.....	48

TABLE OF CONTENTS

Loans and Investments as Percentage of Total Assets.....	498
Net Worth to Total Assets.....	48
Long Term Investments.....	48
Table 1, Consolidated Balance Sheet, 2006-2008.....	49
Table 2, Consolidated Income and Expense Statement, 2006-2008.....	50
Table 3, Supplemental Loan Data, December 31, 2008.....	51-53
Table 4, Supplemental Data - Miscellaneous, December 31, 2008.....	54-55
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2008.....	56
Table 6, Interest Rate by Type of Loan, December 31, 2008.....	57
Table 7, Dividend Rate by Type of Savings Account, December 31, 2008.....	58
Table 8, Selected Ratios by Peer Group, December 31, 2008.....	59-60
Table 9, Consolidated Balance Sheet for Peer Group 1, 2006-2008.....	61
Table 10, Consolidated Balance Sheet for Peer Group 2, 2006-2008.....	62
Table 11, Consolidated Balance Sheet for Peer Group 3, 2006-2008.....	63
Table 12, Consolidated Balance Sheet for Peer Group 4, 2006-2008.....	64
Table 13, Consolidated Balance Sheet for Peer Group 5, 2006-2008.....	65
Table 14, Consolidated Balance Sheet for Peer Group 6, 2006-2008.....	66
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2006-2008.....	677
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2006-2008.....	68
Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2006-2008.....	69
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2006-2008.....	709
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2006-2008.....	71
Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2006-2008.....	72
Table 21, Negative Net Income and CAMEL Rating Data, 2004-2008.....	73
Table 22, The 100 Largest Credit Unions, December 31, 2008.....	74-75
 Part III - National Totals for Federally Insured State Chartered Credit Unions	
Graphs of 5 Year Trends:	
Number of Credit Unions.....	76
Assets.....	76
Membership.....	76
Loans and Shares.....	756
Loan to Share Ratio.....	77
Share Growth.....	776
Loan Growth.....	77
Net Worth Growth.....	77
Return on Average Assets.....	78
Gross Income to Average Assets.....	78
Operating Expenses to Average Assets.....	78
Cost of Funds to Average Assets.....	78
Delinquency.....	79
Loans and Investments as Percentage of Total Assets.....	79
Net Worth to Total Assets.....	79
Long Term Investments.....	79
Table 1, Consolidated Balance Sheet, 2006-2008.....	80
Table 2, Consolidated Income and Expense Statement, 2006-2008.....	81
Table 3, Supplemental Loan Data, December 31, 2008.....	82-84
Table 4, Supplemental Data - Miscellaneous, December 31, 2008.....	85-86
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2008.....	87
Table 6, Interest Rate by Type of Loan, December 31, 2008.....	88
Table 7, Dividend Rate by Type of Savings Account, December 31, 2008.....	89
Table 8, Selected Ratios by Peer Group, December 31, 2008.....	90-91
Table 9, Consolidated Balance Sheet for Peer Group 1, 2006-2008.....	92
Table 10, Consolidated Balance Sheet for Peer Group 2, 2006-2008.....	93
Table 11, Consolidated Balance Sheet for Peer Group 3, 2006-2008.....	94
Table 12, Consolidated Balance Sheet for Peer Group 4, 2006-2008.....	95
Table 13, Consolidated Balance Sheet for Peer Group 5, 2006-2008.....	96
Table 14, Consolidated Balance Sheet for Peer Group 6, 2006-2008.....	97
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2006-2008.....	98
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2006-2008.....	99
Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2006-2008.....	100
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2006-2008.....	101
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2006-2008.....	102

TABLE OF CONTENTS

Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2006-2008.....	103
Table 21, Negative Net Income and CAMEL Rating Data, 2004-2008	104
Table 22, The 100 Largest Credit Unions, December 31, 2008.....	105-106

Part IV – Corporate Credit Unions Tables by State

Table A, Corporate Credit Union Data by State, December 31, 2008.....	107-109
---	---------

Part V - Credit Union Tables by State

Alabama -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	110-111
Alaska -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	112-113
Arizona -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	114-115
Arkansas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	116-117
California -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	118-119
Colorado -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	120-121
Connecticut -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	122-123
Delaware -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	124-125
District of Columbia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	126-127
Florida -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	128-129
Georgia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	130-131
Guam -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	132-133
Hawaii -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	134-135
Idaho -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	136-137
Illinois -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	138-139
Indiana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	140-141
Iowa -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	142-143
Kansas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	144-145
Kentucky -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	146-147
Louisiana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	148-149
Maine -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	150-151
Maryland -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	152-153
Massachusetts -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	154-155
Michigan -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	156-157
Minnesota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	158-159
Mississippi -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	160-161
Missouri -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	162-163
Montana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	164-165
Nebraska -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	166-167
Nevada -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	168-169
New Hampshire -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	170-171
New Jersey -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	172-173
New Mexico -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	174-175
New York -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	176-177
North Carolina -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	178-179
North Dakota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	180-181
Ohio -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	182-183
Oklahoma -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	184-185
Oregon -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	186-187
Pennsylvania -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	188-189
Puerto Rico -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	190-191
Rhode Island -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	192-193
South Carolina -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	194-195
South Dakota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	196-197
Tennessee -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	198-199
Texas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	200-201
Utah -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	202-203
Vermont -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	204-205
Virgin Islands -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	206-207
Virginia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	208-209
Washington -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	210-211
West Virginia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	212-213
Wisconsin -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	214-215
Wyoming -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	216-217

NATIONAL CREDIT UNION ADMINISTRATION

1775 DUKE STREET
ALEXANDRIA, VIRGINIA 22314-3428
(703) 518-6300

MICHAEL E. FRYZEL, CHAIRMAN
RODNEY E. HOOD, BOARD MEMBER
GIGI HYLAND, BOARD MEMBER

NCUA REGIONAL OFFICES:

Region I: *Connecticut, Maine, Massachusetts, Michigan, New Hampshire, New York, Rhode Island, Vermont*

Regional Director Mark A. Treichel
9 Washington Square
Washington Avenue Extension
Albany, NY 12205
(518) 862-7400

Region II: *Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia, West Virginia*

Regional Director Jane A. Walters
1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437
(703) 519-4600

Region III: *Alabama, Florida, Georgia, Indiana, Kentucky, Mississippi, North Carolina, Puerto Rico, Ohio, South Carolina, Tennessee, Virgin Islands*

Regional Director Alonzo A. Swann III
7000 Central Parkway, Suite 1600
Atlanta, GA 30328
(678) 443-3000

Region IV: *Arkansas, Illinois, Iowa, Kansas, Louisiana, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota, Texas, Wisconsin*

Regional Director C. Keith Morton
4807 Spicewood Springs Road, Suite 5200
Austin, TX 78759-8490
(512) 342-5600

Region V: *Alaska, Arizona, California, Colorado, Guam, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming*

Regional Director Melinda Love
1230 West Washington Street, Suite 301
Tempe, AZ 85281
(602) 302-6000

FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1 – December 31, 2008

HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2008. Change is measured from December 31, 2007.¹

- **Assets** increased \$58.45 billion or 7.74% to \$813.44 billion.
- **Net Worth** increased \$2.80 billion or 3.26%. The net worth to assets ratio decreased from 11.41% to 10.93%.
- **Earnings** as measured by the return on average assets, decreased from 0.63% to 0.31%.²
- **Loans** increased \$37.43 billion or 7.08%. The loan to share ratio decreased from 83.58% to 83.10%.
- **Delinquent** loans as a percentage of total loans increased from 0.93% to 1.37%. Delinquent real estate loans as a percentage of total real estate loans increased from 0.67% to 1.19%.
- **Net Loan Charge-Offs** increased \$2.01 billion or 77.90%.
- **Shares** increased \$48.74 billion or 7.71%. The majority of the growth in shares continues to come from money market accounts.
- **Current members** increased by 1.74 million or 2.01%.

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
2008	4,847	2,959

Overall, federally insured credit unions continued their solid performance in 2008. Loans, shares, and net worth grew; however, the delinquent loan ratio increased 44 basis points and the loan loss ratio increased 33 basis points indicating concerns remain in the credit quality of loan portfolios. While provision for loan and lease losses increased significantly, 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.

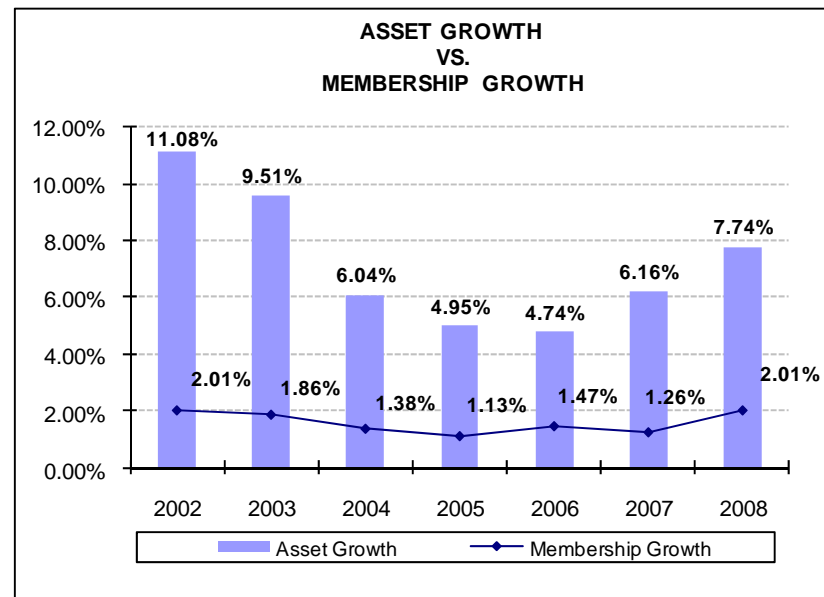
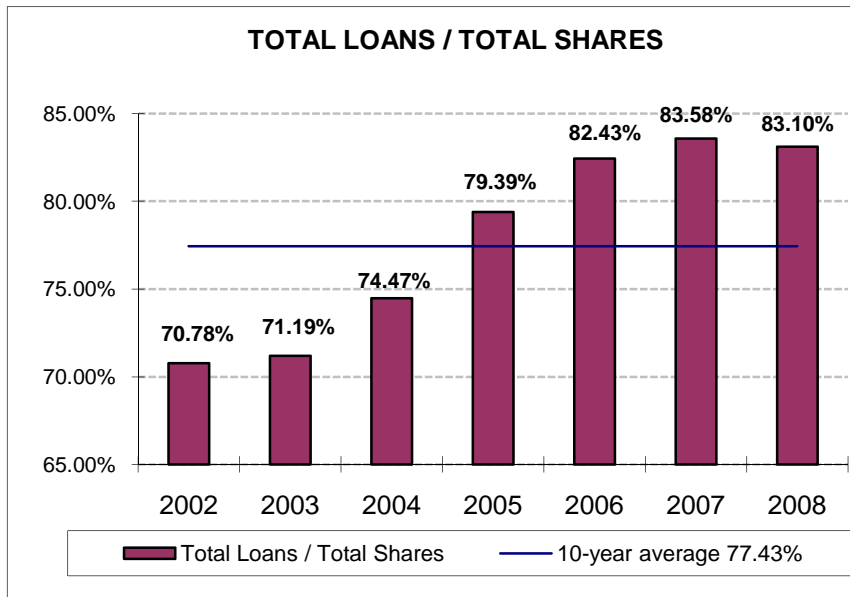
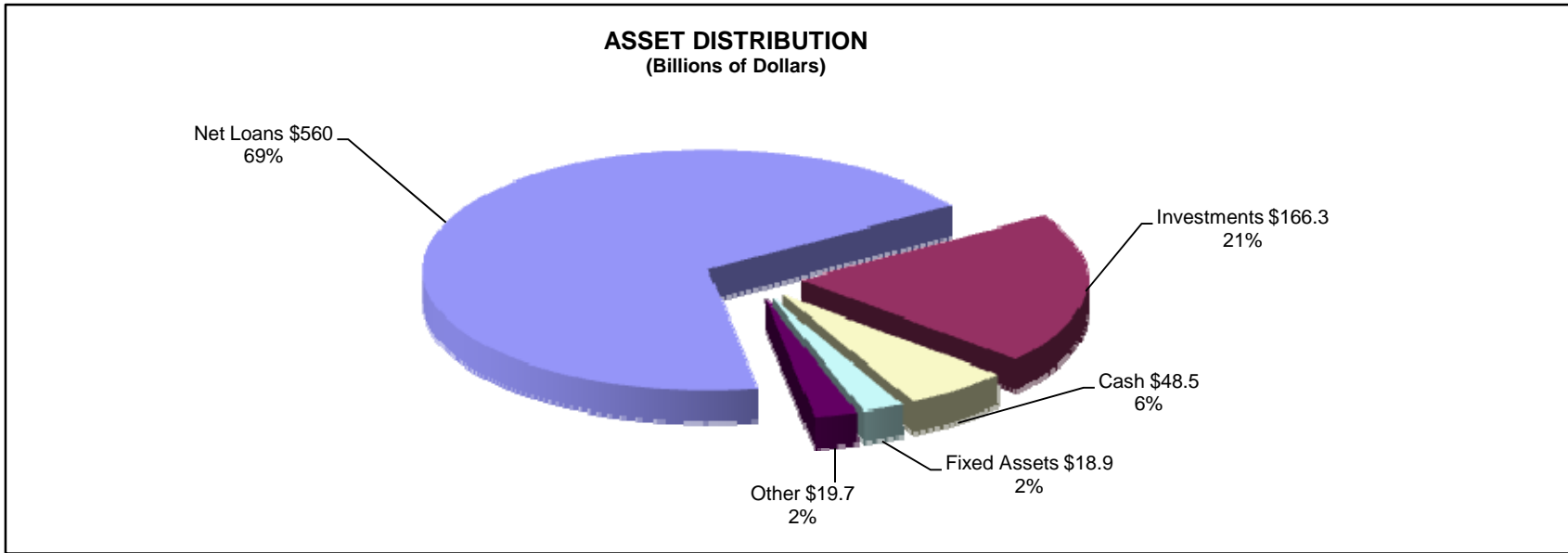
	2007 In Billions	2008 In Billions	% Change
Total Shares and Deposits			
Insured Shares ³ & Deposits	\$561.59	\$610.55	8.72%
Uninsured Shares & Deposits	\$70.80	\$70.58	-0.31%

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

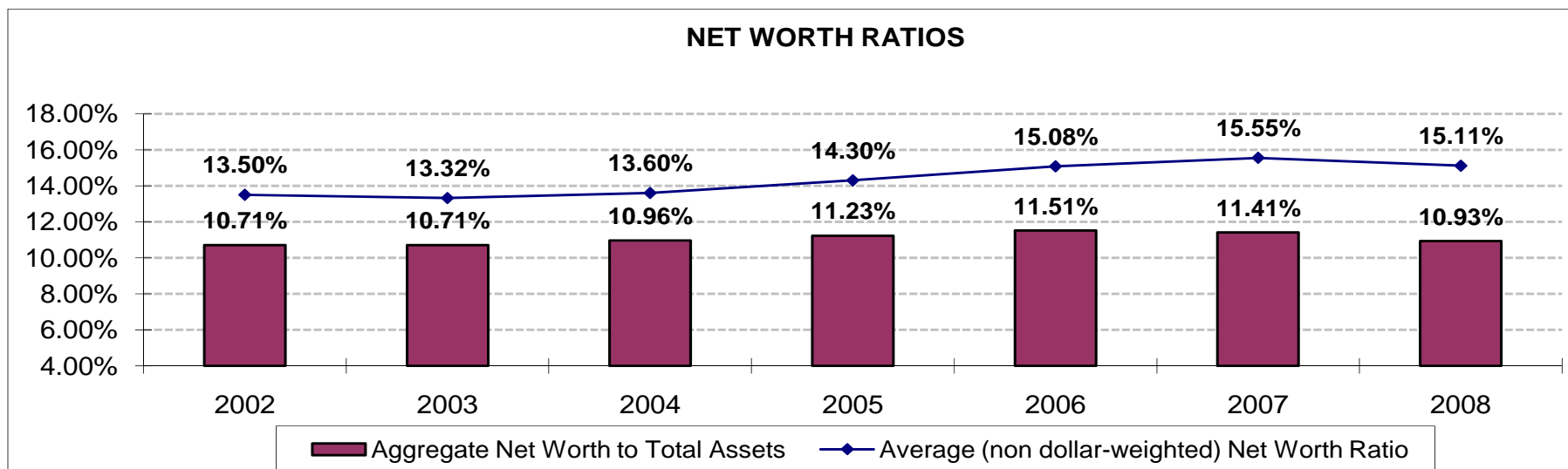
² The Return on Average Assets ratio is annualized net income divided by average assets for the period.

³ Insured Shares at the \$100,000 limit. Insured shares at the \$250,000 limit are \$658.92 billion for December 31, 2008.

OVERALL TRENDS



NET WORTH

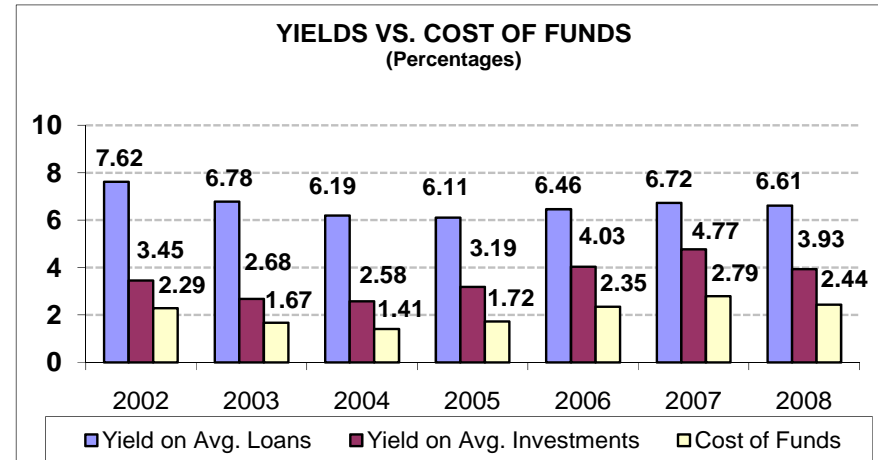
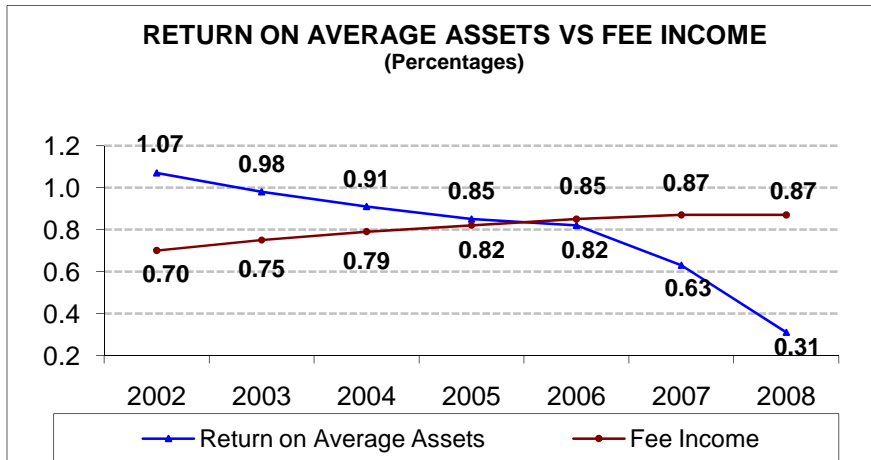


	December 2007 In Billions	December 2008 In Billions	% Change
Total Net Worth	\$86.15	\$88.95	3.26%
Secondary Capital	\$.031	\$.032	3.74%

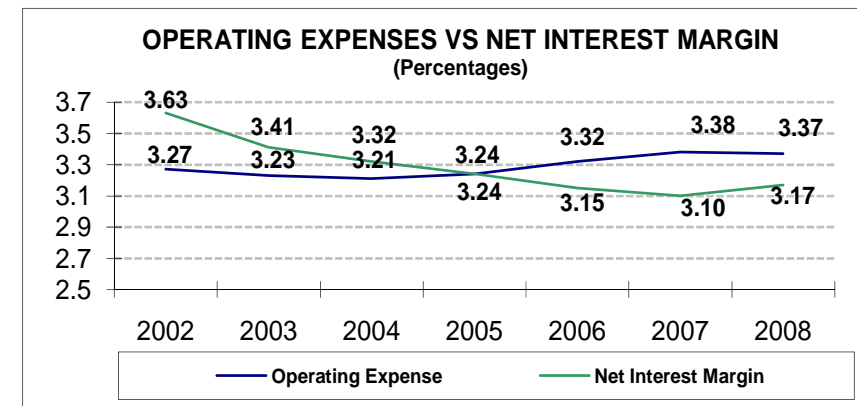
NET WORTH RATIOS				
Number of Credit Unions	December 2007	% of Total	December 2008	% of Total
7% or above	7,987	98.59%	7,649	98.00%
Net Worth Ratios				
6% to 6.99%	61	0.75%	83	1.06%
4% to 5.99%	32	0.41%	48	0.61%
2% to 3.99%	12	0.15%	8	0.10%
0% to 2.00%	4	0.05%	15	0.19%
Less than 0%	4	0.05%	3	0.04%

Net Worth remains strong as total dollars increased \$2.80 billion or 3.26% during 2008. The Net Worth Ratio declined to 10.93% as a result of the elevated share growth during the same time period. The number of credit unions subject to Prompt Corrective Action, as a percentage of total credit unions, increased from 1.41% as of December 31, 2007, to 2.00% as of December 31, 2008.

EARNINGS

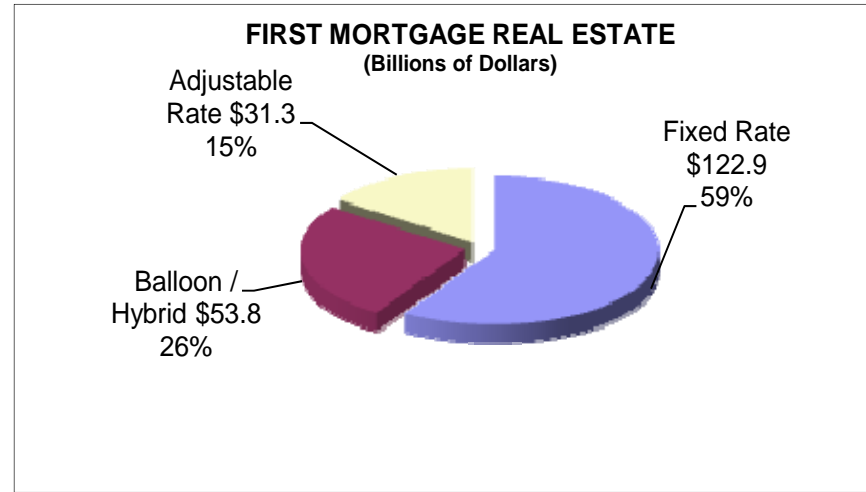
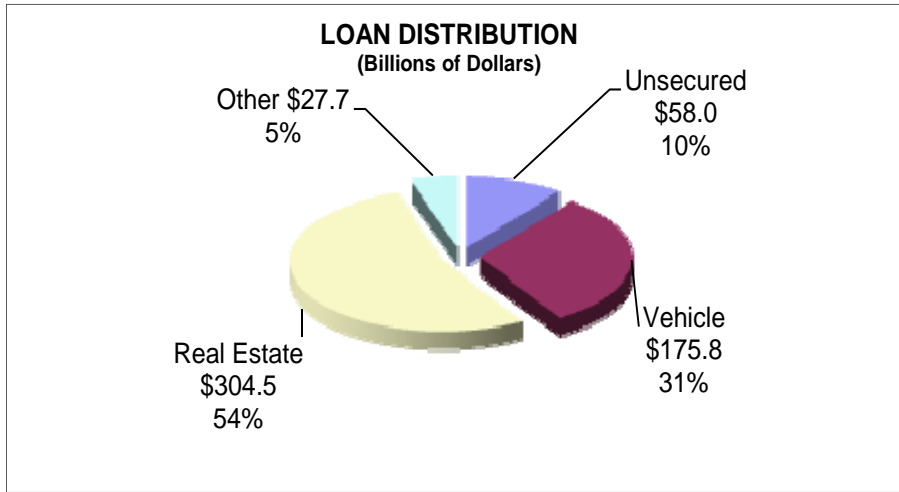


Ratio (% Average Assets)	As of 2007	As of 2008	Effect on ROA
Net Interest Margin	3.10%	3.17%	+ 7bp
+ Fee & Other Inc.	1.34%	1.35%	+ 1bp
- Operating Expenses	3.38%	3.37%	+ 1bp
- PLLL	0.44%	0.86%	- 42bp
+ Non-Opr. Income	0.01%	0.02%	+ 1bp
= ROA	0.63%	0.31%	- 32bp



The level of earnings declined 32 basis points during 2008. However, the level continues to be effective, covering the cost of operations as well as contributing to the already solid level of net worth. The increasing Provision for Loan & Lease Loss expense continued to rise in relation to average assets and had the largest impact on the reduced Return on Average Assets level.

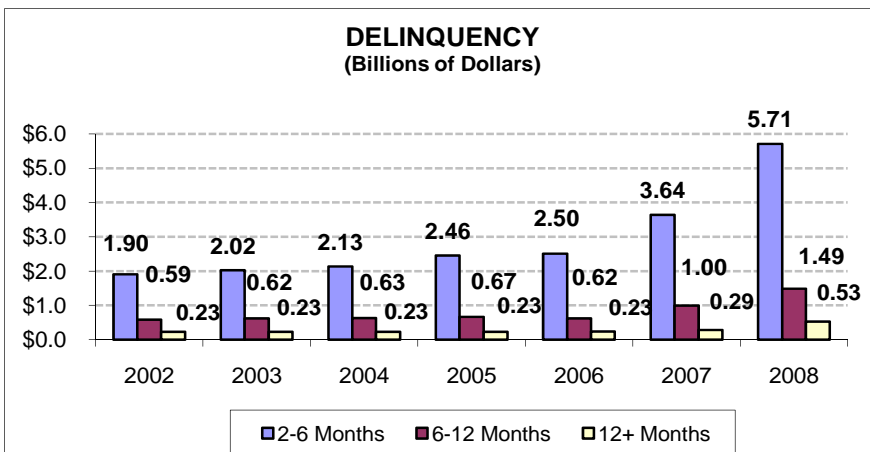
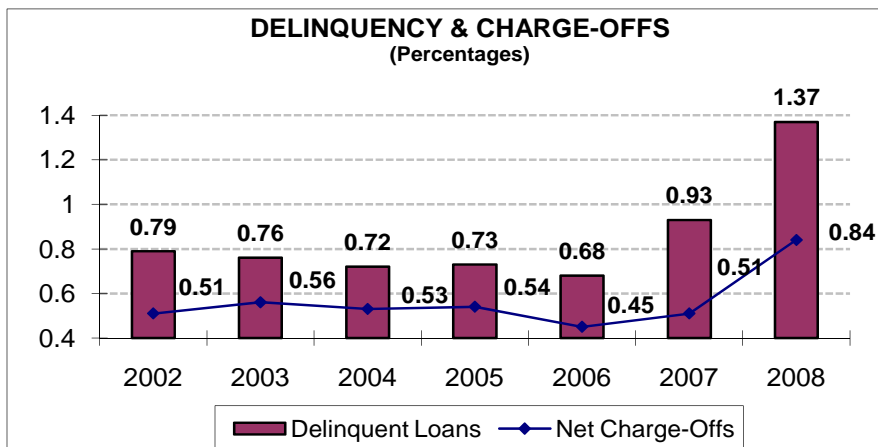
LOAN DISTRIBUTION



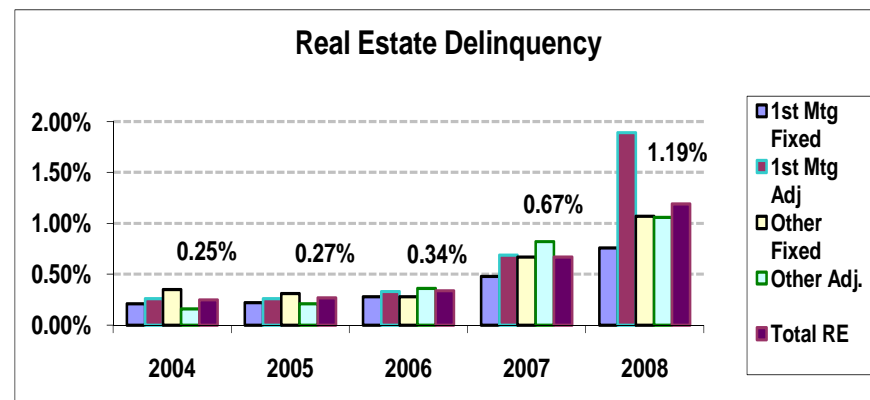
Loan Category	December 2007 Balance In Billions	% of Total Loans 2007	December 2008 Balance In Billions	% of Total Loans 2008	Growth In Billions	Growth Rate
Unsecured Credit Card	\$30.12	5.70%	\$32.72	5.78%	\$2.60	8.62%
All Other Unsecured	\$24.48	4.63%	\$25.28	4.47%	\$0.80	3.25%
New Vehicle	\$86.90	16.44%	\$81.54	14.41%	-\$5.36	-6.17%
Used Vehicle	\$89.11	16.86%	\$94.29	16.66%	\$5.18	5.82%
First Mortgage Real Estate	\$181.61	34.36%	\$207.92	36.74%	\$26.30	14.49%
Other Real Estate	\$91.31	17.28%	\$96.56	17.06%	\$5.25	5.75%
Leases Rec & All Other	\$25.03	4.73%	\$27.69	4.88%	\$2.66	10.61%
Total Loans	\$528.56		\$566.00		\$37.43	7.08%

Share growth outpaced loan growth during 2008 with total loans increasing \$37.43 billion, resulting in the loan to share ratio decreasing from 83.58% to 83.10%. The growth continues to be fueled by first mortgage real estate. Real estate loans comprise the largest portion of total loans at 53.80%, followed by vehicle loans at 31.07%. During 2008, fixed rate first mortgages increased \$16.96 billion (16.02%), adjustable rate first mortgages increased \$2.43 billion (8.41%), and balloon/hybrid first mortgages increased \$6.92 billion (14.76%). Credit unions are reporting \$7.39 billion or 3.55% of total first mortgage loans in Interest Only & Optional Payment First Mortgage Loans.

DELINQUENCY TRENDS

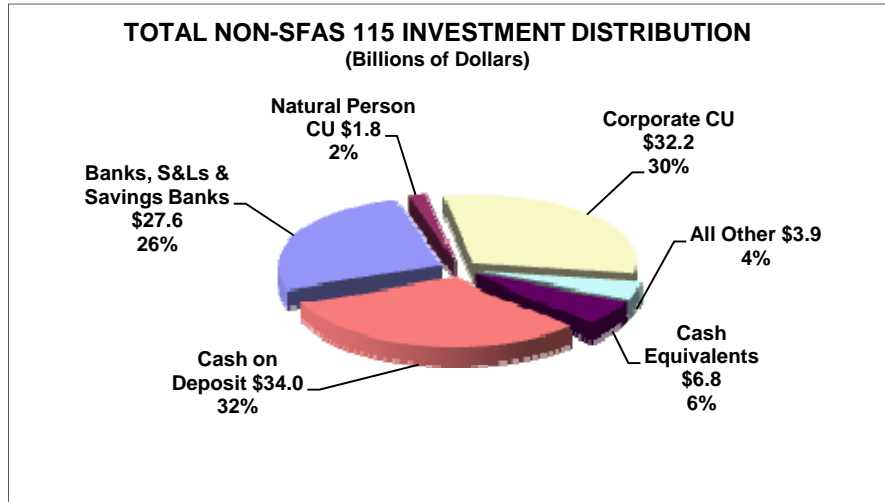
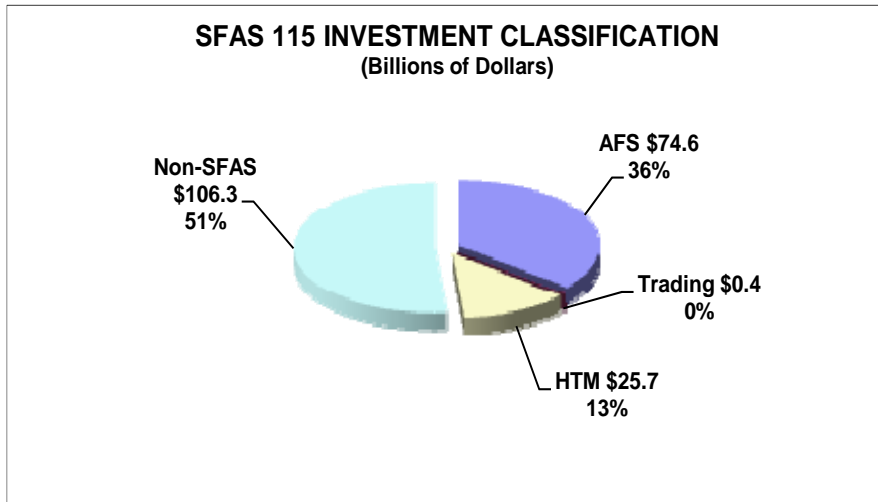


Total Loan Charge-Offs and Recoveries and Outstanding Foreclosed Real Estate	December 2007 In Billions	December 2008 In Billions	% Change
Total Loans Charged Off	\$3.13	\$5.19	65.66%
Total Loan Recoveries	\$0.55	\$0.59	7.61%
Total Net Charge-Offs	\$2.59	\$4.60	77.90%
Foreclosed Real Estate	\$0.33	\$0.71	112.41%
Repossessed Autos	\$0.25	\$0.31	27.79%



The quality of the loan portfolio deteriorated as noted by delinquency increasing from 0.93% to 1.37% (44 basis points) and the net charge-off ratio increasing from 0.51% to 0.84% (33 basis points). There are continued signs of stress in the performance of real estate loans, and the increasing real estate delinquency and loan losses are continuing to impact the performance of the overall loan portfolio. Total delinquent real estate loans greater than 2 months increased from 0.67% at year-end 2007 to 1.19% as of year-end 2008. All real estate delinquency categories increased with the largest being in 1st Mortgage Adjustable Rate and Hybrid/Balloon loans which increased from 0.69% as of year-end 2007 to 1.89% as of year-end 2008. Other Real Estate Adjustable Rate loans increased 40 basis points, Other Real Estate Fixed increased 25 basis points, and 1st Mortgage Fixed Rate increased 28 basis points.

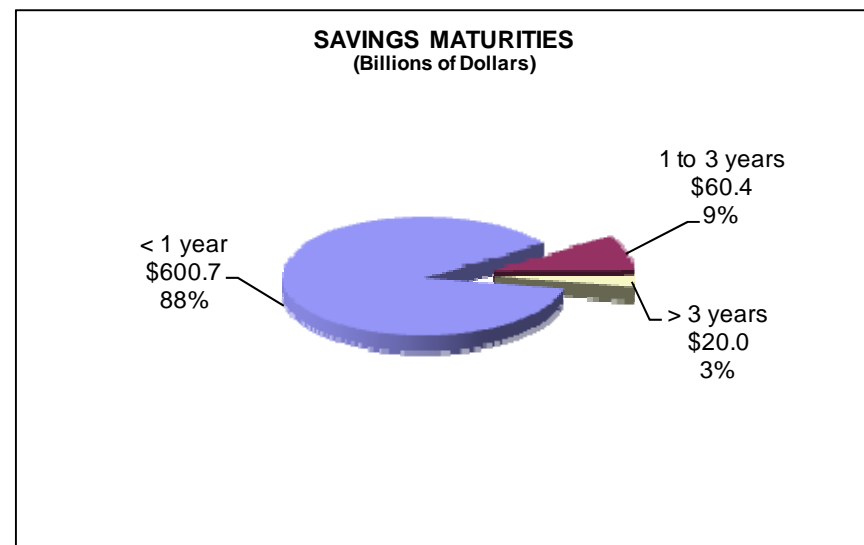
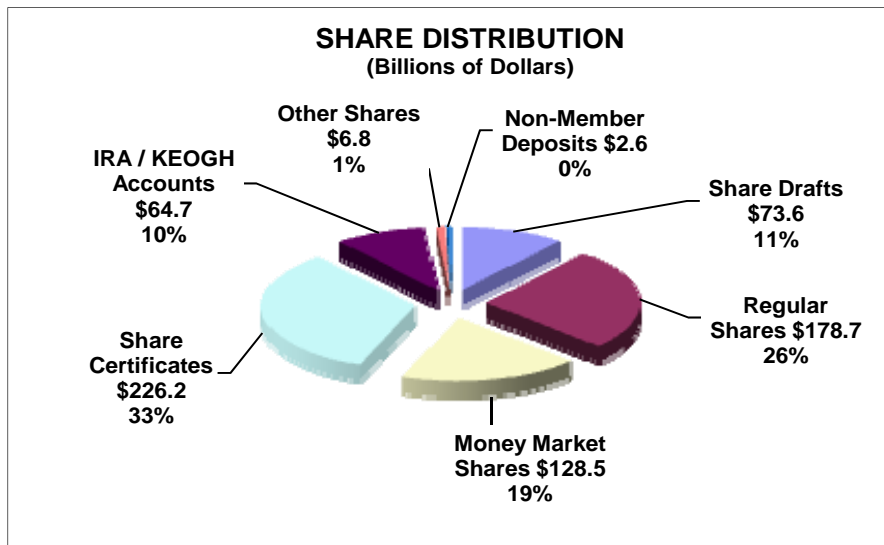
INVESTMENT TRENDS



Investment Maturity or Repricing Intervals	December 2007 In Billions	% of Total Investments 2007	December 2008 In Billions	% of Total Investments 2008
Less than 1 year	\$111.62	59.39%	\$111.12	53.68%
1 to 3 years	\$46.94	24.97%	\$58.13	28.08%
3 to 5 years	\$19.08	10.15%	\$25.09	12.12%
5 to 10 years	\$7.57	4.03%	\$9.27	4.48%
Greater than 10 years	\$2.75	1.46%	\$3.40	1.64%
Total Investments	\$187.96		\$207.01	

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. However, it was noted credit unions started to lengthen the maturity structure in this low interest rate environment and purchased more mortgage related securities. Collateralized Mortgage Obligations increased 62.16% during 2008 while investments which mature or reprice in less than 1 year decreased to 53.68% of the total portfolio.

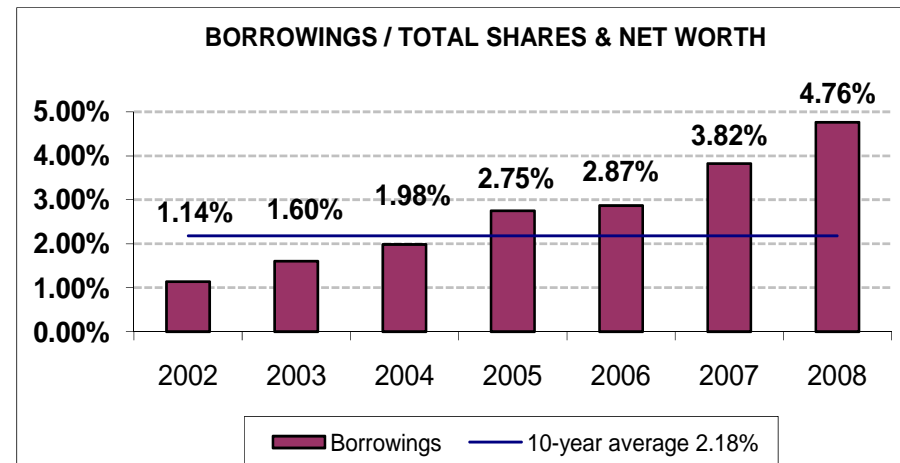
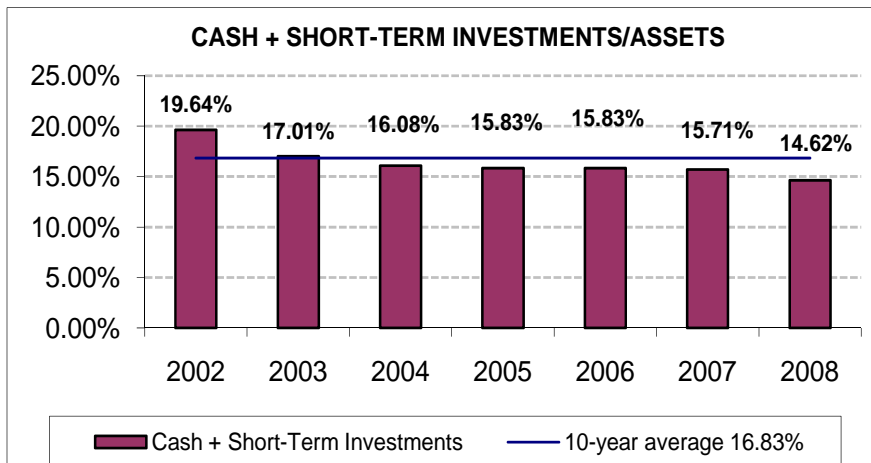
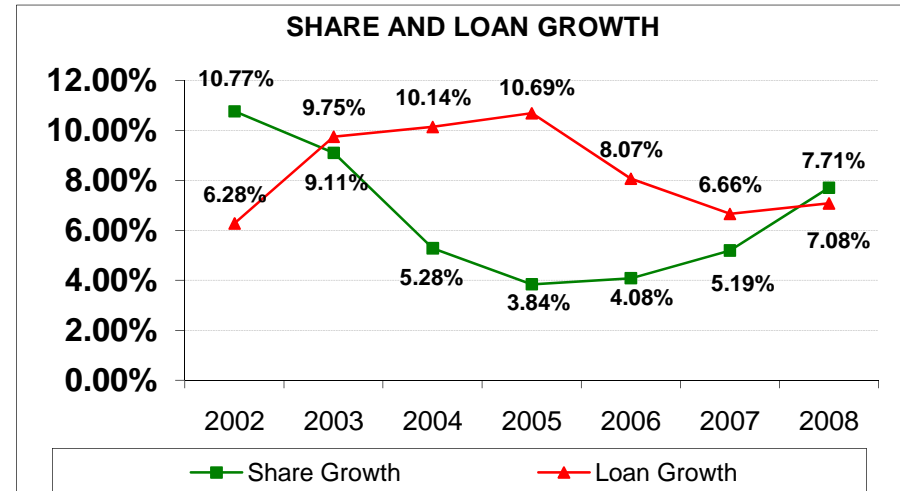
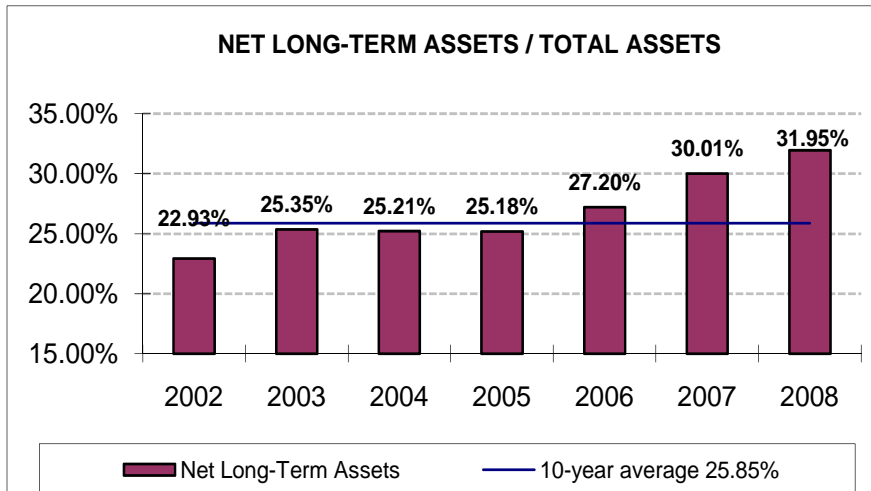
SHARE TRENDS



Share Category	December 2007 Balance In Billions	% of Total Shares 2007	December 2008 Balance In Billions	% of Total Shares 2008	Growth In Billions	Growth Rate
Share Drafts	\$70.95	11.22%	\$73.65	10.81%	\$2.70	3.80%
Regular Shares	\$169.04	26.73%	\$178.69	26.23%	\$9.64	5.71%
Money Market Shares	\$111.16	17.58%	\$128.50	18.87%	\$17.34	15.60%
Share Certificates	\$216.12	34.17%	\$226.22	33.21%	\$10.11	4.68%
IRA / KEOGH Accounts	\$56.91	9.00%	\$64.69	9.50%	\$7.78	13.67%
All Other Shares	\$5.72	0.91%	\$6.78	1.00%	\$1.06	18.56%
Non-Member Deposits	\$2.50	0.39%	\$2.60	0.38%	\$0.11	4.50%
Total Shares	\$632.40		\$681.13		\$48.74	7.71%

Total shares grew 7.71% or \$48.74 billion in 2008. The trend of the movement to rate-sensitive shares continued in 2008 with strong growth in money market shares and IRA/KEOGH accounts accounting for the majority of the growth. Total share certificates remain the largest category since first exceeding regular shares in 2006.

ASSET LIABILITY MANAGEMENT TRENDS



Credit unions' level of liquidity is tight and in a rising interest rate environment the potential for increasing interest rate and liquidity risk exists. The decrease in cash and short-term investments during 2008 is due to movement to longer term investments and increased loan growth. The Net Long-Term Asset Ratio of 31.95% presents potential interest rate risk exposure, particularly since the majority of the funding for the growth in long-term loans is coming from rate sensitive shares. Credit unions with higher levels of liquidity risk or interest rate risk must maintain diligent risk management procedures.

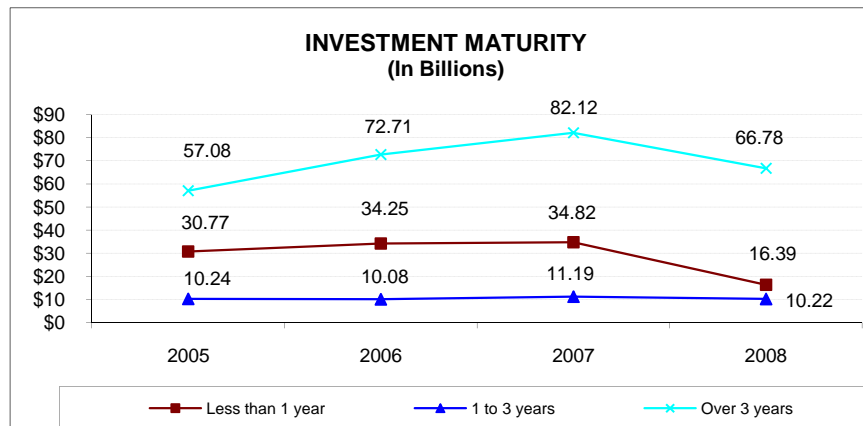
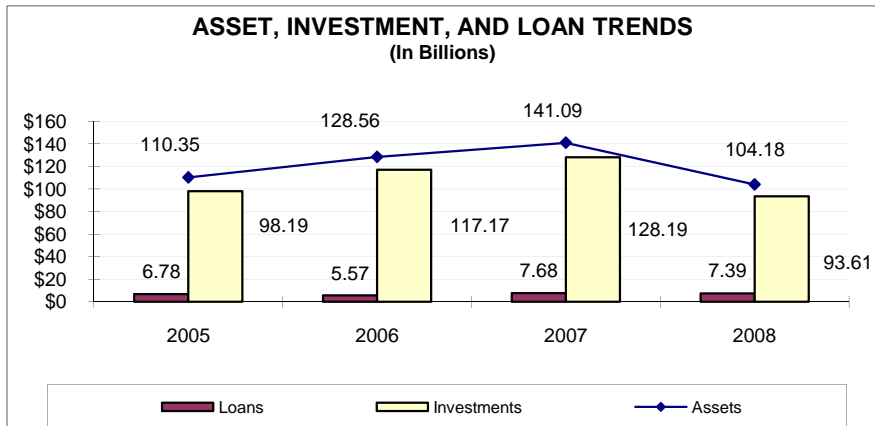
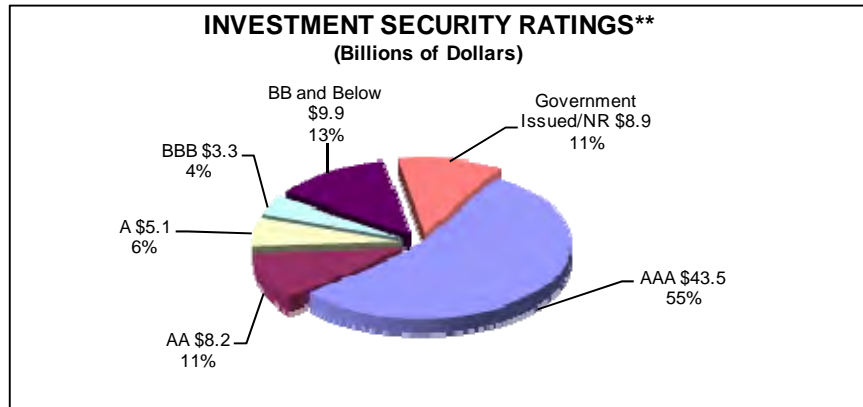
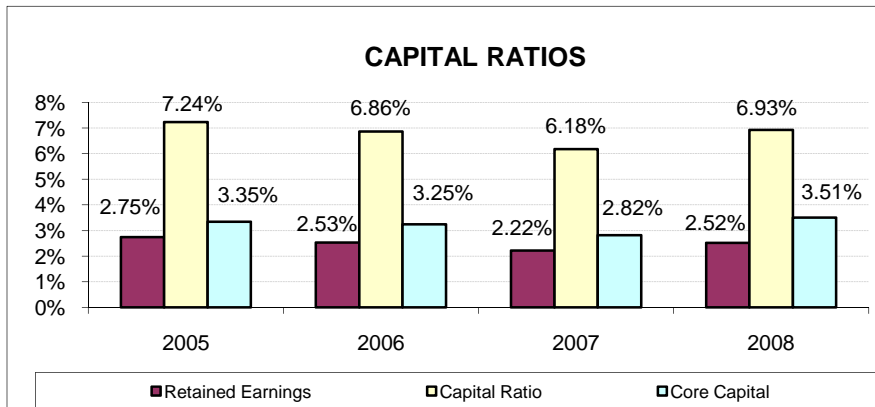
SUMMARY OF TRENDS BY ASSET GROUP

	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	3,274	3,249	954	329
Total Assets	\$12.37 billion	\$112.53 billion	\$205.93 billion	\$482.61 billion
Average Assets	\$3.78 million	\$34.64 million	\$215.86 million	\$1.47 billion
Net Worth/Total Assets	16.60%	13.04%	11.32%	10.13%
Average Net Worth (non dollar-weighted)	18.05%	13.70%	11.39%	10.75%
Net Worth Growth*	0.70%	2.79%	3.09%	3.99%
Return on Average Assets	0.13%	0.29%	0.27%	0.34%
Net Interest Margin/Average Assets	3.84%	3.59%	3.34%	2.97%
Fee & Other Income/Average Assets	0.71%	1.26%	1.52%	1.31%
Operating Expense/Average Assets	4.02%	4.06%	3.87%	2.96%
Members / Full-Time Employees	418.70	389.54	341.84	382.90
Provision for LLL/Average Assets	0.44%	0.51%	0.73%	1.02%
Loans/Shares	67.42%	71.90%	80.48%	87.35%
Delinquent Loans/Total Loans	2.50%	1.53%	1.39%	1.30%
% of Real Estate Lns Delinquent > 2 Mths	1.35%	1.31%	1.31%	1.13%
Net Charge-Offs/Average Loans	0.69%	0.66%	0.75%	0.92%
Share Growth*	4.68%	6.61%	8.12%	8.32%
Loan Growth*	-3.14%	3.09%	6.74%	8.79%
Asset Growth*	3.88%	6.32%	7.97%	8.57%
Membership Growth*	-0.93%	0.27%	1.93%	4.65%
Net Long-Term Assets/Total Assets	8.62%	23.55%	32.27%	34.36%
Cash + Short-Term Invest./Assets	32.82%	21.00%	14.05%	12.90%
Borrowings/Shares & Net Worth	0.16%	0.85%	2.65%	6.79%

*Note: The growth trends are based on the same FICUs reporting 12/31/07 and 12/31/08 using assets as of 12/31/08.

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, membership growth, loan to share ratio, and net charge-offs is noted in the over \$500 million asset group.

CORPORATE CREDIT UNIONS



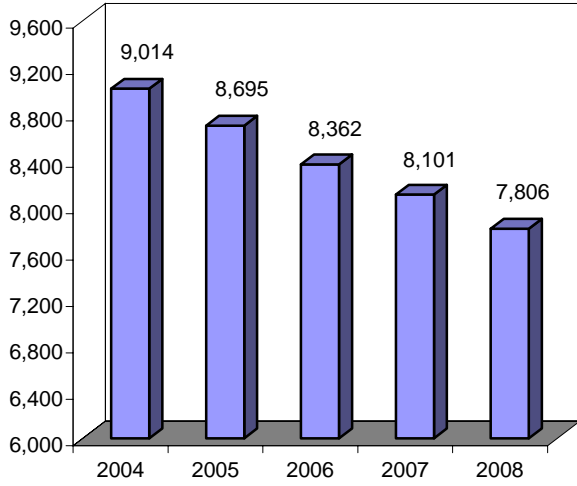
**Ratings listed are from Standard & Poor's. NR means not currently rated by Standard & Poor's.

Corporate system assets decreased by \$36.5 billion or -25.94% during 2008. Capital ratios have increased from the previous year-end due to positive system earnings ratios and the decline in assets. Investments accounted for 89.86% of the assets in the corporate system and mortgage-backed securities made up 49.75% of the total investment portfolio. The market for mortgage-backed securities has been less liquid since July 2007 and the estimated fair value of these securities has declined resulting in higher unrealized losses on available for sale securities (AFS). Corporates are required to comply with generally accepted accounting principles in the Call Reports they file with NCUA and must report and disclose unrealized gains and losses on AFS securities. Corporate credit unions are in the process of issuing their 2008 audited financial statements and it is expected there will be an impact on the capital and earnings of a number of corporate credit unions when the other than temporary impairment (OTTI) charge on the securities is finalized.

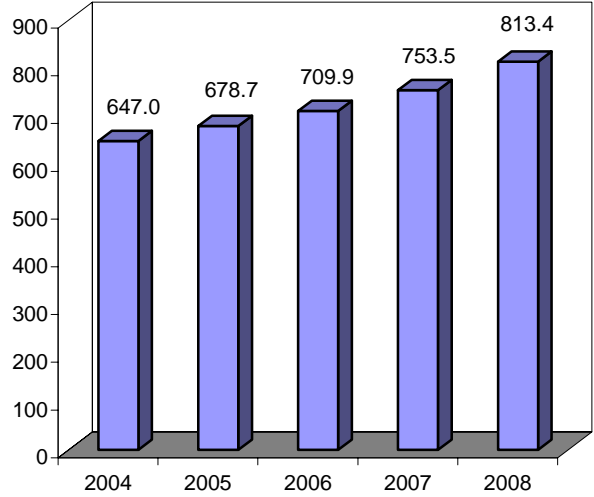
**FEDERALLY INSURED
CREDIT UNIONS**

**Federally Insured Credit Unions
5 Year Trends**

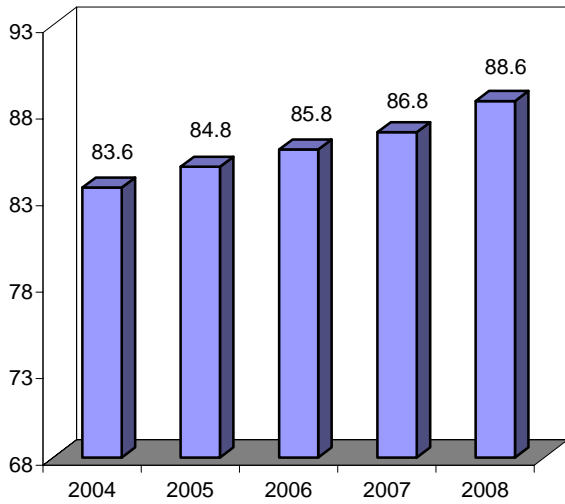
Number of Federally Insured Credit Unions as of December 31



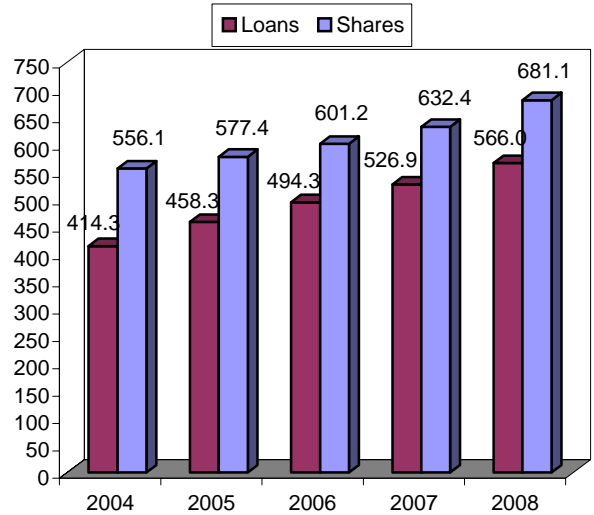
Assets of Federally Insured Credit Unions in Billions as of December 31



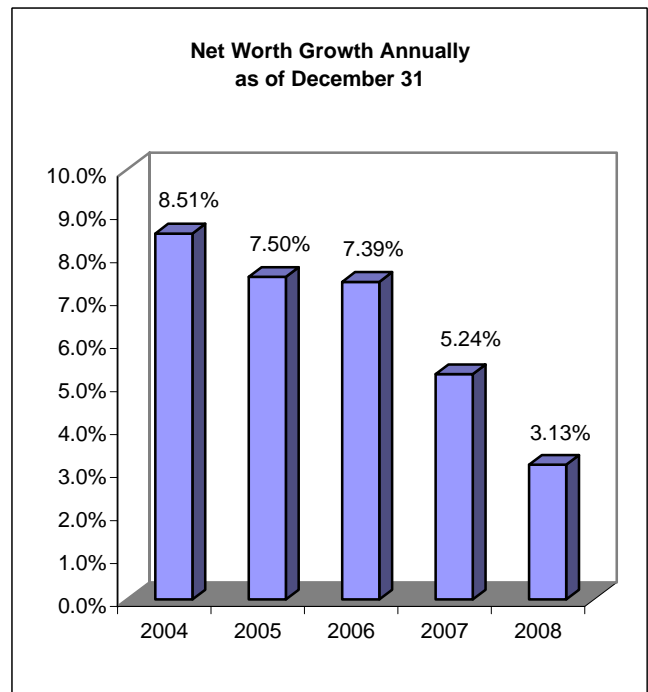
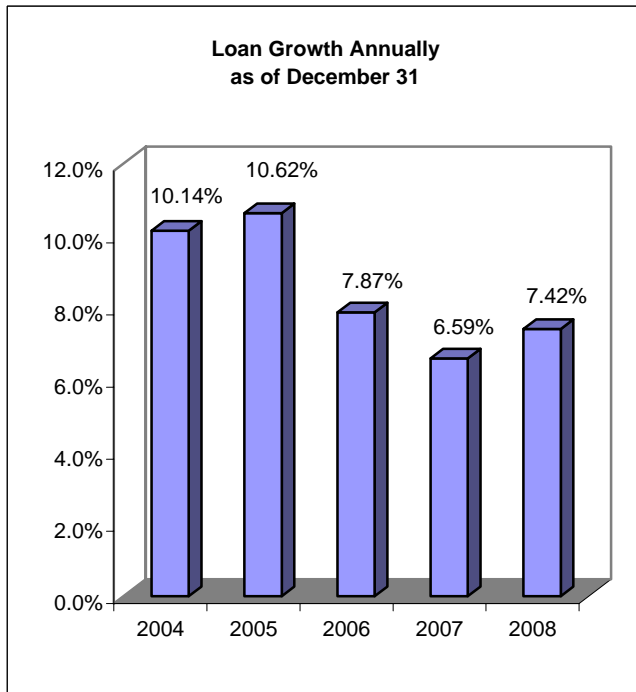
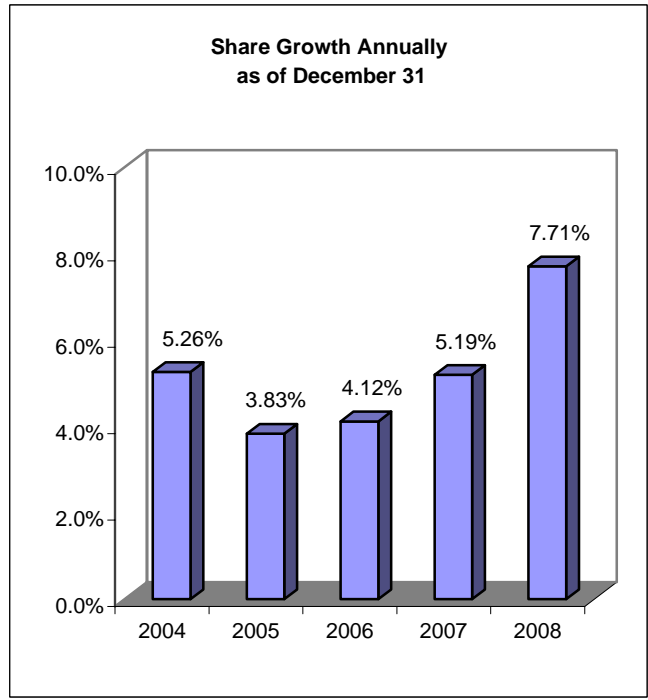
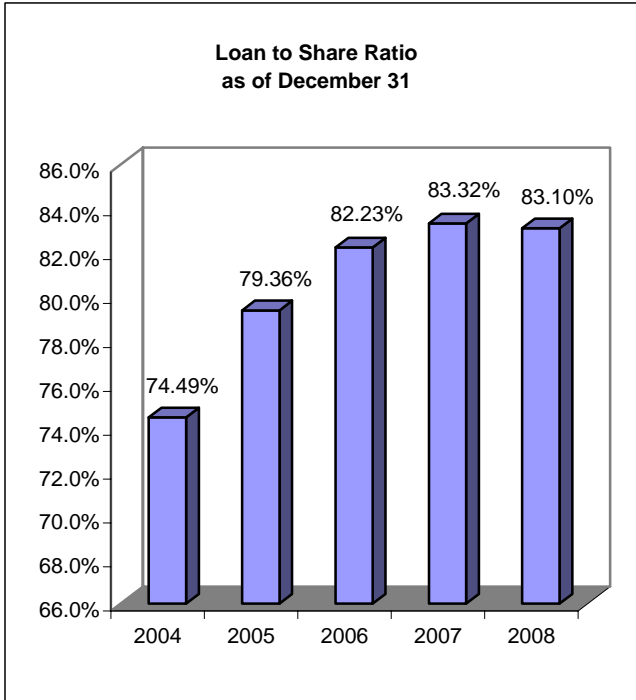
Membership in Federally Insured Credit Unions in Millions as of December 31



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

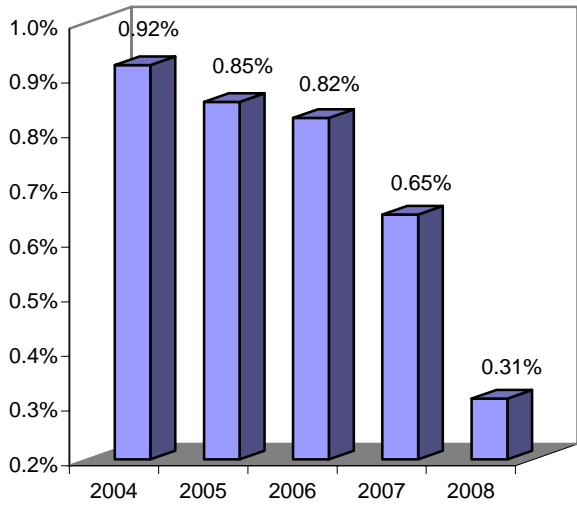


**Federally Insured Credit Unions
5 Year Trends**

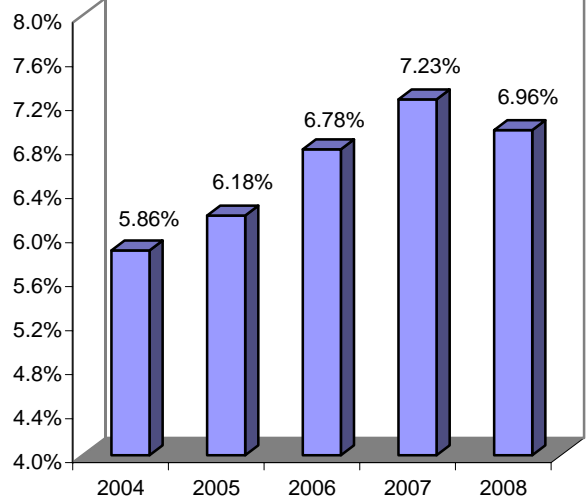


**Federally Insured Credit Unions
5 Year Trends**

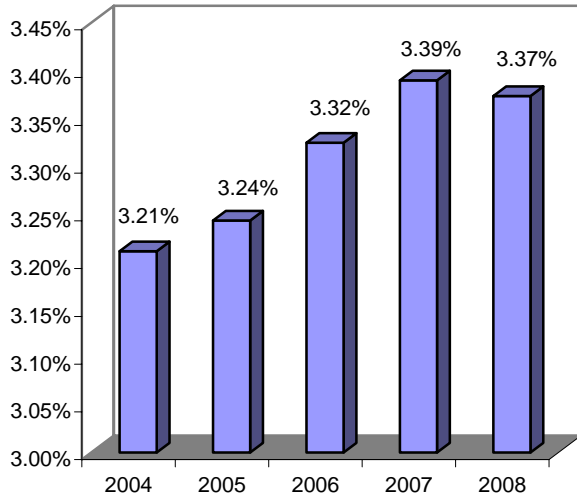
Return on Average Assets as of December 31



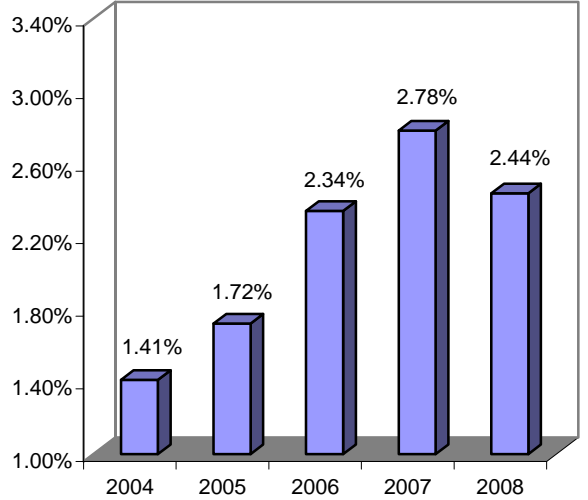
**Gross Operating Income to Average Assets
as of December 31**



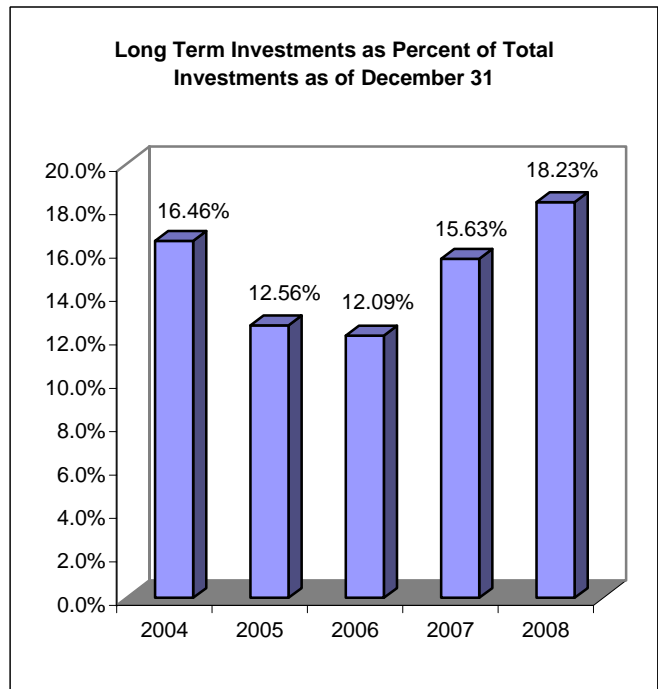
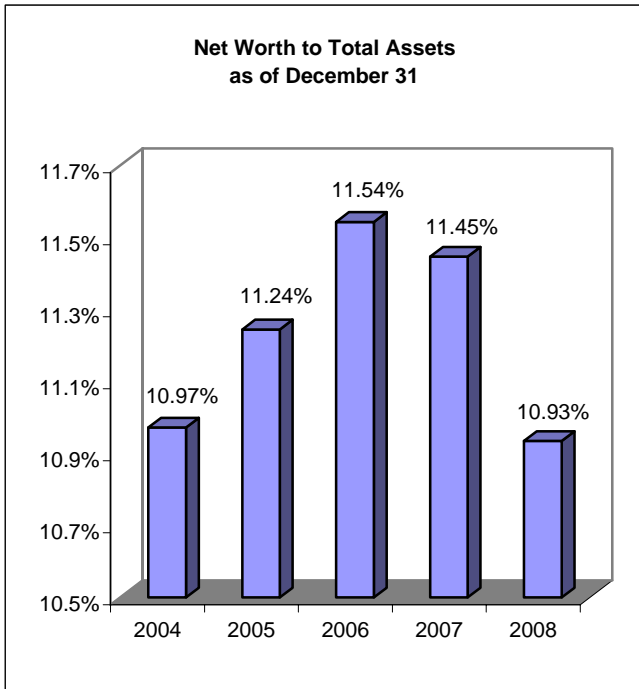
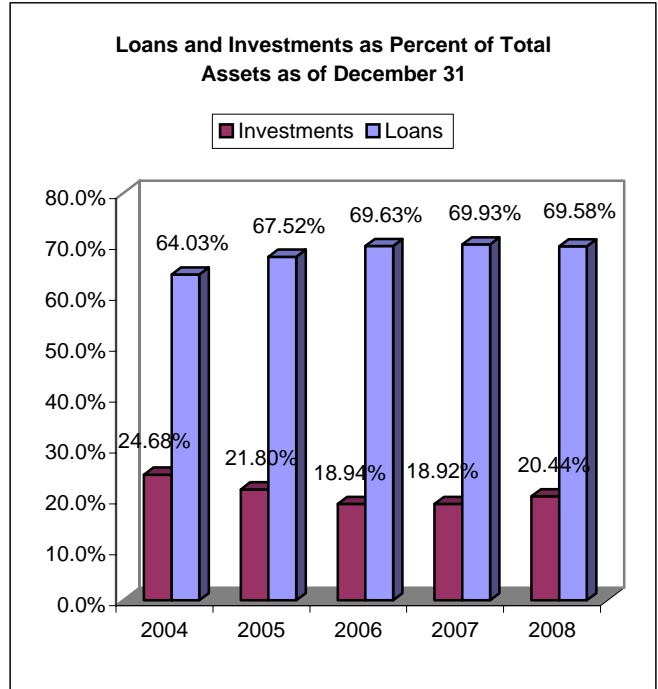
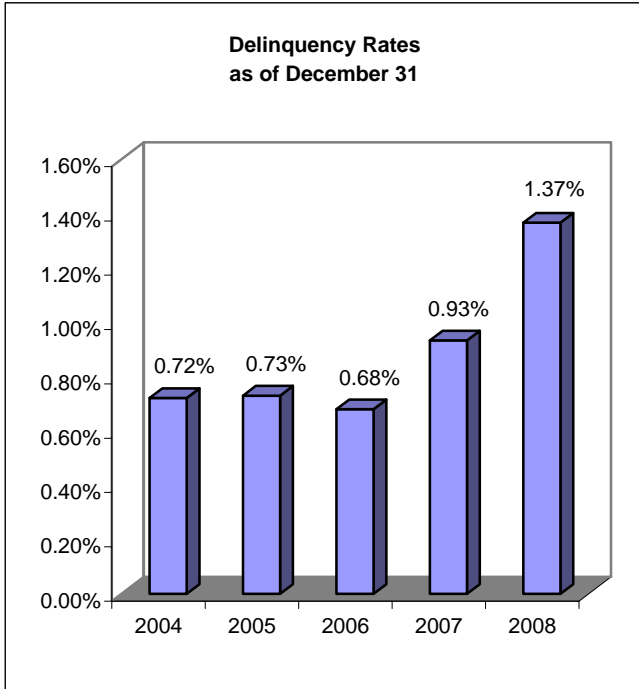
**Operating Expenses to Average Assets
as of December 31**



**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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	8,362	8,101	3.1-	7,806	3.6-
Cash & Equivalents	51,801	52,403	1.2	48,503	7.4-
TOTAL INVESTMENTS	134,447	142,527	6.0	166,272	16.7
U.S. Government Obligations	2,030	4,702	131.6	4,092	13.0-
Federal Agency Securities	67,742	64,338	5.0-	79,745	23.9
Mutual Fund & Common Trusts	1,649	1,872	13.5	2,028	8.4
MCSD and PIC at Corporate CU	3,312	3,517	6.2	3,469	1.3-
All Other Corporate Credit Union	30,031	34,984	16.5	28,733	17.9-
Commercial Banks, S&Ls	15,785	16,448	4.2	27,556	67.5
Credit Unions -Loans to, Investments in					
Natural Person Credit Unions	1,364	1,889	38.5	1,858	1.6-
All Other Investments	0*	3,074	0.0	3,928	27.8
LOANS HELD FOR SALE	968	938	3.1-	1,058	12.9
TOTAL LOANS OUTSTANDING	494,335	526,924	6.6	565,998	7.4
Unsecured Credit Card Loans	26,537	30,119	13.5	32,715	8.6
All Other Unsecured Loans	22,603	24,470	8.3	25,281	3.3
New Vehicle Loans	88,528	86,901	1.8-	81,535	6.2-
Used Vehicle Loans	87,557	89,104	1.8	94,295	5.8
First Mortgage Real Estate Loans/LOC	159,702	179,440	12.4	207,919	15.9
Other Real Estate Loans/LOC	84,417	91,667	8.6	96,557	5.3
Leases Receivable	1,161	877	24.5-	742	15.3-
All Other Loans/LOC	23,829	24,348	2.2	26,954	10.7
Allowance For Loan Losses	3,300	3,850	16.7	6,008	56.1
Foreclosed and Repossessed Assets	396	585	47.8	1,041	77.8
Land and Building	12,286	13,612	10.8	15,133	11.2
Other Fixed Assets	3,354	3,674	9.5	3,806	3.6
NCUSIF Capitalization Deposit	5,297	5,583	5.4	5,954	6.6
Other Assets	10,365	11,066	6.8	11,685	5.6
TOTAL ASSETS	709,948	753,463	6.1	813,440	8.0
LIABILITIES					
Total Borrowings	20,736	27,967	34.9	37,152	32.8
Accrued Dividends/Interest Payable	722	805	11.6	671	16.6-
Accounts Payable and Other Liabilities	5,977	6,445	7.8	6,804	5.6
Uninsured Secondary Capital	28	31	13.2	32	3.7
TOTAL LIABILITIES	27,461	35,248	28.4	44,660	26.7
EQUITY/SAVINGS					
TOTAL SAVINGS	601,188	632,399	5.2	681,129	7.7
Share Drafts	70,379	71,624	1.8	73,648	2.8
Regular Shares	181,030	168,384	7.0-	178,687	6.1
Money Market Shares	100,447	111,152	10.7	128,497	15.6
Share Certificates/CDS	188,975	216,119	14.4	226,221	4.7
IRA/Keogh Accounts	51,979	56,895	9.5	64,690	13.7
All Other Shares	5,581	5,731	2.7	6,779	18.3
Non-Member Deposits	2,798	2,493	10.9-	2,607	4.6
Regular Reserves	17,990	18,256	1.5	18,843	3.2
APPR. For Non-Conf. Invest.	44	76	70.0	80	5.3
Accum. Unrealized G/L on A-F-S	-653	-413	36.8	-1,276	208.9-
Other Reserves	8,000	8,410	5.1	8,716	3.6
Undivided Earnings	55,918	59,488	6.4	61,289	3.0
TOTAL EQUITY	81,299	85,816	5.6	87,651	2.1
TOTAL LIABILITIES/EQUITY/SAVINGS	709,948	753,463	6.1	813,440	8.0

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
December 31, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	8,362	8,101	3.1-	7,806	3.6-
INTEREST INCOME					
Interest on Loans	30,863	34,406	11.5	36,234	5.3
(Less) Interest Refund	54	60	11.0	50	16.7-
Income from Investments	7,383	8,763	18.7	7,777	11.2-
Trading Profits and Losses	4	11	209.2	-15	237.6-
TOTAL INTEREST INCOME	38,195	43,119	12.9	43,946	1.9
INTEREST EXPENSE					
Dividends on Shares	13,481	16,865	25.1	15,382	8.8-
Interest on Deposits	1,829	2,440	33.4	2,343	4.0-
Interest on Borrowed Money	945	1,068	13.0	1,379	29.1
TOTAL INTEREST EXPENSE	16,255	20,373	25.3	19,104	6.2-
PROVISION FOR LOAN & LEASE LOSSES	2,167	3,149	45.3	6,777	115.3
NET INTEREST INCOME AFTER PLL	19,772	19,597	0.9-	18,064	7.8-
NON-INTEREST INCOME					
Fee Income	5,909	6,381	8.0	6,820	6.9
Other Operating Income	2,971	3,430	15.5	3,734	8.8
Gain (Loss) on Investments	-18	-25	41.9-	77	405.9
Gain (Loss) on Disp of Fixed Assets	55	57	3.1	-11	118.7-
Other Non-Oper Income (Expense)	114	99	13.6-	181	83.4
TOTAL NON-INTEREST INCOME	9,032	9,942	10.1	10,801	8.6
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	11,546	12,437	7.7	13,275	6.7
Travel and Conference Expense	312	329	5.6	330	0.2
Office Occupancy Expense	1,629	1,795	10.2	1,982	10.4
Office Operations Expense	4,699	4,987	6.1	5,203	4.3
Educational & Promotional Expense	907	993	9.5	1,044	5.1
Loan Servicing Expense	1,373	1,462	6.5	1,576	7.8
Professional and Outside Services	1,730	1,857	7.4	1,987	7.0
Member Insurance	112	102	8.8-	102	0.6-
Operating Fees	113	112	0.7-	125	11.7
Miscellaneous Operating Expenses	661	727	10.0	803	10.4
TOTAL NON-INTEREST EXPENSE	23,081	24,801	7.5	26,426	6.6
NET INCOME	5,723	4,737	17.2-	2,439	48.5-
Transfer to Regular Reserve	588	512	12.9-	618	20.8

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2008**

Number of Credit Unions on this Report:

7,806

NUMBER OF LOANS BY TYPE

UNSECURED CREDIT CARDS	12,628,264
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	10,022,886
NEW VEHICLE	5,541,708
USED VEHICLE	9,608,068
1ST MORTGAGE REAL ESTATE/LOC	1,602,668
OTHER REAL ESTATE/LOC	2,750,823
LEASES RECEIVABLE	34,478
ALL OTHER LOANS/LOC	2,837,019
TOTAL NUMBER OF LOANS	45,025,914

MISCELLANEOUS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
ALL LOANS GRANTED YTD	19,035,450	250,149,249,525
INDIRECT LOANS		
POINT OF SALE	3,607,156	48,146,589,242
OUTSOURCED	1,746,825	26,046,684,448
TOTAL INDIRECT LOANS	5,353,981	74,193,273,690
LOANS PURCHASED YTD	6,050	317,752,884
LOANS SOLD YTD	54,279	252,643,748
PARTICIPATION LOANS OUTSTANDING	460,534	11,049,733,083
PARTICIPATION LOANS PURCHASED YTD	213,802	3,167,951,423
PARTICIPATION LOANS SOLD YTD	46,619	2,081,747,263
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	115,854	3,332,480,371

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	526,101,588	82,780,119	9,223,276	618,104,983
ALL OTHER LOANS	2,747,852,339	579,472,272	145,269,622	3,472,594,233
REAL ESTATE SECURED LOANS	2,431,581,697	829,004,233	376,238,147	3,636,824,077
LEASES RECEIVABLE	6,052,587	220,303	26,003	6,298,893
TOTAL REPORTABLE DELINQUENCY	5,711,588,211	1,491,476,927	530,757,048	7,733,822,186

ADDITIONAL DELINQUENCY INFORMATION

	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
INDIRECT LOANS	936,925,240	157,558,654	23,582,977	1,118,066,871
PARTICIPATION LOANS	202,894,862	55,398,084	65,505,807	323,798,753

CONSUMER LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
UNSECURED CREDIT CARD LOANS	965,318,174	75,850,735
ALL OTHER NON REAL ESTATE LOANS	3,365,354,143	485,941,430
REAL ESTATE SECURED LOANS	838,384,666	23,226,966
LEASES RECEIVABLE	18,807,187	1,997,948
TOTAL CHARGE OFFS & RECOVERIES	5,187,864,170	587,017,079

ADDITIONAL LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
INDIRECT LOANS	1,134,142,239	127,991,882
PARTICIPATION LOANS	93,494,615	7,604,947

OTHER GENERAL LOAN INFORMATION

NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D	156,485
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D	73,704
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D	6,127
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES	2,848,020,019
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTER 7, CHAPTER 13, AND CHAPTER 11 BANKRUPTCY	986,444,818

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2008

Number of Credit Unions on this Report:

7,806

<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	481,062	76,658,918,117
1ST MORTGAGE FIXED RATE < 15 YRS	586,506	44,716,956,737
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	91,996	17,914,902,660
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	188,280	35,867,134,247
OTHER FIXED RATE	11,806	1,476,100,336
1ST MORTGAGE ADJUSTABLE RATE < 1YR	68,550	6,715,562,113
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	174,468	24,569,145,180
OTHER R.E. CLOSED-END FIXED RATE	1,351,195	51,529,899,535
OTHER R.E. CLOSED-END ADJ. RATE	45,841	2,247,044,158
OTHER R.E. OPEN-END ADJ. RATE	1,295,438	40,845,800,380
OTHER R.E. OPEN-END FIXED RATE	58,349	1,934,005,508
TOTAL REAL ESTATE LOANS OUTSTANDING	4,353,491	304,475,468,971

<u>REAL ESTATE LOANS MODIFIED</u>	<u>NUMBER</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	4,491	1,120,177,790
MODIFIED LOANS SECURED BY OTHER RE/LOCs	5,426	315,008,649
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	392	237,367,366

<u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u>	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	173,061	33,197,766,377
1ST MORTGAGE FIXED RATE < 15 YRS	112,312	12,953,621,631
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	20,430	4,609,242,662
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	44,398	9,440,344,722
OTHER FIXED RATE	4,646	612,502,264
1ST MORTGAGE ADJUSTABLE RATE < 1YR	18,179	1,783,312,363
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	33,956	6,830,302,793
OTHER R.E. CLOSED-END FIXED RATE	314,295	14,374,713,185
OTHER R.E. CLOSED-END ADJ. RATE	11,818	794,343,631
OTHER R.E. OPEN-END ADJ. RATE	436,331	14,511,535,097
OTHER R.E. OPEN-END FIXED RATE	20,202	793,729,354
TOTAL REAL ESTATE LOANS GRANTED YTD	1,189,628	99,901,414,079

<u>REAL ESTATE LOANS MODIFIED YEAR-TO-DATE</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	952,808,445
MODIFIED LOANS SECURED BY OTHER RE/LOCs	275,545,268
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	233,692,776

<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	881,967,044	300,335,288	151,879,899	1,334,182,231
1ST MORTGAGE ADJUSTABLE RATE	810,127,435	311,542,332	150,060,216	1,271,729,983
OTHER REAL ESTATE FIXED RATE	417,511,541	116,807,401	37,728,861	572,047,803
OTHER REAL ESTATE ADJ. RATE	321,975,677	100,319,212	36,569,171	458,864,060
TOTAL DELINQUENT REAL ESTATE LOANS	2,431,581,697	829,004,233	376,238,147	3,636,824,077

<u>REAL ESTATE LOAN CHARGE OFF INFORMATION</u>	<u>CHARGED OFF</u>	<u>RECOVERED</u>
1ST MORTGAGE LOANS	225,354,475	8,747,330
OTHER R.E. LOANS	613,030,191	14,479,636
INTEREST ONLY & PAYMENT OPTION 1 ST MTG LOANS	23,713,079	43,552

<u>MODIFIED REAL ESTATE LOAN CHARGE OFF INFORMATION</u>	<u>CHARGED OFF</u>	<u>RECOVERED</u>
MODIFIED 1ST MORTGAGE REAL ESTATE LOANS	3,341,941	2,984
MODIFIED OTHER REAL ESTATE LOANS/LINES OF CREDIT	6,241,187	9,412
MODIFIED REAL ESTATE LOANS ALSO REPORTED AS BUSINESS LOANS	1,828,597	0

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2008

Number of Credit Unions on this Report: 7,806

OTHER REAL ESTATE LOAN INFORMATION

BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS	7,387,871,855
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE	1,229,824,314
ALLOWANCE FOR REAL ESTATE LOAN LOSSES	1,252,606,316
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)	112,932,080,194
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D	19,300,580,913
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION	67,478,908,043
MORTGAGE SERVICING RIGHTS	443,304,938

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) /1

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS (NMBLB)	131,106	25,419,207,378
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	16,135	6,341,681,033

TOTAL BUSINESS LOANS (NMBLB)

31,760,888,411

TOTAL NMBLB LESS UNFUNDED COMMITMENTS

30,092,390,497

MISCELLANEOUS BUSINESS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
CONSTRUCTION AND DEVELOPMENT LOANS	2,154	1,957,144,386
UNSECURED BUSINESS LOANS	4,677	132,516,001
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	838	621,756,434
AGRICULTURAL MBL	15,374	1,106,714,713
SMALL BUSINESS LOANS OUTSTANDING	7,088	518,533,993
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		24,423,799,501

BUSINESS LOANS GRANTED Y-T-D

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS	61,069	11,459,951,102
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	5,406	1,953,226,803
CONSTRUCTION AND DEVELOPMENT LOANS	1,506	967,222,410
UNSECURED BUSINESS LOANS	1,973	83,714,976
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	282	124,428,540
AGRICULTURAL MBL	12,854	710,948,898
BUSINESS LOANS & PARTICIPATIONS SOLD YTD	3,017	2,073,752,769

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	397,274,775	147,575,143	124,569,121	669,419,039
AGRICULTURAL LOANS	4,067,567	3,833,348	882,289	8,783,204
TOTAL DELINQUENT BUSINESS LOANS	401,342,342	151,408,491	125,451,410	678,202,243

MEMBER BUSINESS LOAN CHARGE OFF INFORMATION

	<u>CHARGED OFF</u>	<u>RECOVERED</u>
BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS	110,261,339	6,768,763
AGRICULTURAL LOANS	2,285,286	296,791

1/ "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in 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, 2008**

Number of Credit Unions on this Report: 7,806

NUMBER OF SAVINGS ACCOUNTS BY TYPE

SHARE DRAFT ACCOUNTS	40,684,098
REGULAR SHARE ACCOUNTS	95,162,189
MONEY MARKET SHARE ACCOUNTS	6,533,321
SHARE CERTIFICATE ACCOUNTS	12,298,229
IRA/KEOGH & RETIREMENT ACCOUNTS	5,080,158
OTHER SHARES	3,025,286
TOTAL NUMBER SHARE ACCOUNTS	162,783,281
NON-MEMBER DEPOSITS	49,962
TOTAL NUMBER OF SAVINGS ACCOUNTS	162,833,243

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

COMMERCIAL REAL ESTATE, CONSTRUCTION, LAND DEVELOPMENT	839,202,179
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	829,295,735
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	39,281,415,938
CREDIT CARD LINES	71,153,527,483
OUTSTANDING LETTERS OF CREDIT	141,847,200
UNSECURED SHARE DRAFT LINES OF CREDIT	11,893,499,050
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	11,107,578,091
OTHER UNFUNDED COMMITMENTS	7,312,083,474

CONTINGENT LIABILITIES

DOLLAR AMOUNT OF PENDING BOND CLAIMS	29,309,119
LOANS TRANSFERRED WITH RECOURSE	3,838,870,737
OTHER CONTINGENT LIABILITIES	54,767,008

CREDIT & BORROWING ARRANGEMENTS

AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	3,321,283,880
LINES OF CREDIT	126,603,976,378
COMMITTED LINES OF CREDIT	2,607,996,333

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

MEMBER OF FEDERAL HOME LOAN BANK	938
FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW	389
PRE-PLEDGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW	149

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	2,534	SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS	1,643
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	246	SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS	2,429
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	60	SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF	894

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

AGENCY/GSE MORTGAGE-BACKED SECURITIES	43,266,037,354
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	3,051,975,996
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES	234,348,698
NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	10,595,009,748
NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	2,756,813,502
TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b)	41,994,637,215
TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a)	3,827,523,568
MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19.	181,886,076

MISCELLANEOUS INVESTMENT INFORMATION

FAIR VALUE OF HELD TO MATURITY INVESTMENTS	25,862,477,924
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	36,478,496,486
INVESTMENT REPURCHASE AGREEMENTS	450,404,937
REVERSE REPURCHASE AGREEMENTS INVESTED	522,790,398
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY)	1,974,777,887
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	12,111,442,225
CMO/REMIC	23,727,311,704
COMMERCIAL MORTGAGE RELATED SECURITIES	771,203,474

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured Credit Unions
December 31, 2008

Number of Credit Unions on this Report: 7,806

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

MANUAL SYSTEM	100	CU DEVELOPED IN-HOUSE	47
VENDOR SUPPLIED IN-HOUSE	5,401	OTHER	71
VENDOR ON-LINE SERVICE BUR.	2,187		

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

HOME BANKING VIA INTERNET WEBSITE	5,000	AUTOMATIC TELLER MACHINE	4,815
AUDIO RESPONSE/PHONE BASED	4,309	KIOSK	337
		OTHER	199

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

MEMBER APPLICATION	2,002	SHARE ACCOUNT TRANSFERS	5,086
NEW LOAN	3,183	BILL PAYMENT	3,657
ACCOUNT BALANCE INQUIRY	5,265	DOWNLOAD ACCOUNT HISTORY	4,183
SHARE DRAFT ORDERS	4,303	ELECTRONIC CASH	222
NEW SHARE ACCOUNT	1,178	ACCOUNT AGGREGATION	428
LOAN PAYMENTS	4,648	INTERNET ACCESS SERVICES	797
		ELECTRONIC SIGNATURE	
VIEW ACCOUNT HISTORY	5,037	AUTHENTICATION/CERTIFICATION	160
MERCHANDISE PURCHASE	422	E-Statements	3,210
		OTHER	195

NUMBER OF CUs REPORTING WORLD WIDE WEBSITES 5,623

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

INFORMATIONAL	660	TRANSACTIONAL	4,705
INTERACTIVE	258		

NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES 28,077,212

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

INFORMATIONAL	299	TRANSACTIONAL	62
INTERACTIVE	23		

PAYMENT SYSTEMS INFORMATION

FEDLINE ACCESS	1,384
ACH- ORIGINATING DEPOSITORY FINANCIAL INFORMATION	2,669
ACH-RECEIVING DEPOSITORY INSTITUTION	5,801

OTHER INFORMATION

NUMBER OF CURRENT MEMBERS	88,566,012
NUMBER OF POTENTIAL MEMBERS	1,294,001,918
NUMBER OF FULL TIME EMPLOYEES	220,961
NUMBER OF PART TIME EMPLOYEES	33,445
NUMBER OF CREDIT UNION BRANCHES	21,006
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	1,538

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

NUMBER OF CUSOs /1	4,489
VALUE OF INVESTMENT IN CUSOs	1,105,957,190
AMOUNT LOANED TO CUSOs	592,411,868
AGGREGATE CASH OUTLAY IN CUSO	676,968,067
NUMBER OF CUSOs WHOLLY OWNED	513

PREDOMINANT SERVICE OF CUSO:

CHECKING AND CURRENCY SERVICES	96	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	19
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	84	SECURITIES BROKERAGE SERVICES	134
BUSINESS LOAN ORIGATION	251	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	801
CONSUMER MORTGAGE ORIGATION	243	STUDENT LOAN ORIGATION	12
ELECTRONIC TRANSACTION SERVICES	1,100	TRAVEL AGENCY SERVICES	1
FINANCIAL COUNSELING SERVICES	92	TRUST AND TRUST-RELATED SERVICES	44
FIXED ASSET SERVICES	10	REAL ESTATE BROKERAGE SERVICES	55
		CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	77
INSURANCE BROKERAGE OR AGENCY LEASING	222 29	OTHER	1,008
LOAN SUPPORT SERVICES	211		

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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 7,806

BORROWINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS			
Draws Against Lines of Credit	688	8,078	4,372	7,969	20,419		
Promissory/Other Notes and Interest Payable	568	4,912	4,432	6,635	15,980		
Reverse Repurchase Agreements	10	381	333	37	751		
Subordinated Debt	9	1	0*	1	4		
Uninsured Secondary Capital	43	N/A	2	31	32		
TOTAL BORROWINGS	1,147	13,373	9,139	14,673	37,185		
SAVINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS			
Share Drafts	5,736	73,648	N/A	N/A	73,648		
Regular Shares	7,804	178,687	N/A	N/A	178,687		
Money Market Shares	3,335	128,497	N/A	N/A	128,497		
Share Certificates/CDS	6,034	168,647	45,119	12,456	226,221		
IRA/KEOGH, Retirements	5,270	42,458	14,687	7,544	64,690		
All Other Shares	3,033	6,743	29	8	6,779		
Non-Members Deposits	1,479	1,998	522	87	2,607		
TOTAL SAVINGS	7,806	600,678	60,357	20,094	681,129		
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	1,655	8,351	9,273	5,437	1,852	792	25,705
Available for Sale	1,969	24,693	25,462	15,052	7,037	2,393	74,637
Trading	42	169	124	46	36	10	385
Deposit In Commercial Banks, S&Ls, Saving Banks	5,650	16,492	9,195	1,777	76	16	27,556
Loans To And Investments In Natural Person Credit Unions	2,538	1,148	613	97	0*	0*	1,858
Membership Capital At Corporate Credit Unions	6,916	N/A	2,922	N/A	N/A	N/A	2,922
Paid In Capital At Corporate Credit Unions	1,626	N/A	547	N/A	N/A	N/A	547
All Other Investments In Corporate Credit Unions	4,138	18,074	8,074	2,460	100	24	28,733
All Other Investments	1,943	1,483	1,913	213	154	166	3,928
TOTAL INVESTMENTS	7,732	70,409	58,123	25,083	9,256	3,401	166,272

* Amount Less than + or - 1 Million

TABLE 6
Federally Insured Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2008

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	13	\$20,911,279	14	\$23,165,940	923	\$13,382,678,901
5.0% To 6.0%	11	\$69,259,222	26	\$44,273,786	2,916	\$33,763,305,075
6.0% To 7.0%	52	\$538,792,324	67	\$241,510,048	2,248	\$24,179,262,316
7.0% To 8.0%	159	\$1,998,552,128	192	\$1,036,020,396	810	\$6,822,941,194
8.0% To 9.0%	370	\$5,012,428,762	432	\$1,928,855,846	274	\$2,722,567,059
9.0% To 10.0%	965	\$7,551,122,217	838	\$2,605,688,538	114	\$331,555,012
10.0% To 11.0%	623	\$6,426,344,092	1,078	\$3,774,069,534	52	\$100,517,555
11.0% To 12.0%	568	\$6,829,291,924	1,008	\$3,837,857,098	18	\$138,564,998
12.0% To 13.0%	655	\$2,111,659,842	1,516	\$6,109,229,594	16	\$3,507,139
13.0% To 14.0%	331	\$1,447,208,141	846	\$2,327,013,313	7	\$4,454,905
14.0% To 15.0%	144	\$432,866,074	564	\$1,274,431,216	7	\$47,316,592
15.0% To 16.0%	51	\$89,062,800	564	\$1,091,778,439	2	\$6,588,266
16.0% Or More	29	\$151,991,391	493	\$986,958,025	6	\$31,364,138
Not Reporting Or Zero ..	3,835	\$35,935,890	168	\$0	413	\$32,919
Total	7,806	\$32,715,426,086	7,806	\$25,280,851,773	7,806	\$81,534,656,069
Average Rate	11.0%		12.0%		6.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	322	\$7,732,823,979	300	\$36,711,348,586	653	\$25,930,958,851
5.0% To 6.0%	1,441	\$28,520,767,176	1,765	\$127,181,265,307	1,207	\$26,296,295,706
6.0% To 7.0%	2,129	\$28,746,947,391	1,707	\$35,456,360,708	1,806	\$26,605,512,885
7.0% To 8.0%	1,637	\$17,872,036,849	471	\$7,566,465,344	971	\$14,980,233,518
8.0% To 9.0%	925	\$6,820,466,537	165	\$847,845,352	344	\$2,017,971,280
9.0% To 10.0%	453	\$2,496,950,913	57	\$116,668,002	103	\$360,142,775
10.0% To 11.0%	262	\$1,138,907,417	23	\$8,851,507	49	\$38,205,214
11.0% To 12.0%	100	\$356,010,390	11	\$4,024,150	8	\$17,257,984
12.0% To 13.0%	106	\$248,286,672	10	\$14,858,693	6	\$3,580,468
13.0% To 14.0%	25	\$23,066,175	2	\$481,343	3	\$644,286
14.0% To 15.0%	27	\$184,854,303	0	\$0	1	\$147,208
15.0% To 16.0%	20	\$32,395,762	0	\$0	0	\$0
16.0% Or More	16	\$121,220,620	0	\$0	1	\$305,795,606
Not Reporting Or Zero ..	343	\$0	3,295	\$10,550,398	2,654	\$3,800
Total	7,806	\$94,294,734,184	7,806	\$207,918,719,390	7,806	\$96,556,749,581
Average Rate	7.2%		6.1%		6.3%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	19	\$108,553,919	1,184	\$1,761,666,698
5.0% To 6.0%	40	\$121,841,930	1,071	\$3,374,705,992
6.0% To 7.0%	34	\$259,575,847	1,278	\$7,461,382,833
7.0% To 8.0%	18	\$5,966,026	1,120	\$5,577,255,359
8.0% To 9.0%	6	\$242,790,931	868	\$3,725,630,133
9.0% To 10.0%	3	\$765,715	530	\$1,869,534,890
10.0% To 11.0%	1	\$189,651	398	\$946,510,566
11.0% To 12.0%	2	\$88,848	168	\$616,510,345
12.0% To 13.0%	1	\$14,373	245	\$884,318,466
13.0% To 14.0%	0	\$0	84	\$226,317,386
14.0% To 15.0%	1	\$20,365	68	\$262,767,886
15.0% To 16.0%	0	\$0	70	\$167,391,745
16.0% Or More	0	\$0	52	\$75,344,536
Not Reporting Or Zero ..	7,681	\$2,628,441	670	\$4,610,384
Total	7,806	\$742,436,046	7,806	\$26,953,947,219
Average Rate	6.3%		7.3%	

TABLE 7
Federally Insured Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2008

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	2,513	\$46,456,954,839	4,075	\$99,639,303,493	358	\$9,034,278,043
1.0% To 2.0%	295	\$4,585,554,004	2,558	\$51,468,536,578	1,823	\$62,756,370,838
2.0% To 3.0%	35	\$705,801,662	717	\$12,292,853,733	1,037	\$44,004,573,753
3.0% To 4.0%	14	\$576,373,562	296	\$14,551,923,968	106	\$12,127,436,732
4.0% To 5.0%	18	\$689,391,492	63	\$506,819,204	9	\$169,859,749
5.0% To 6.0%	4	\$214,078,199	18	\$87,768,002	1	\$403,871,797
6.0% To 7.0%	3	\$259,570,345	5	\$22,069,039	1	\$1,093,926
7.0% Or More	0	\$0	8	\$29,055,459	0	\$0
Not Reporting Or Zero ..	4,924	\$20,159,825,177	66	\$88,765,905	4,471	\$0
Total	7,806	\$73,647,549,280	7,806	\$178,687,095,381	7,806	\$128,497,484,838
Average Rate	0.5%		1.1%		1.7%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	17	\$88,309,412	285	\$2,840,697,923	172	\$140,020,530
1.0% To 2.0%	264	\$11,004,611,864	986	\$8,740,277,239	256	\$152,085,536
2.0% To 3.0%	2,359	\$81,519,721,414	1,820	\$19,693,279,693	161	\$657,666,856
3.0% To 4.0%	2,848	\$102,456,959,577	1,683	\$23,033,119,510	244	\$808,858,932
4.0% To 5.0%	478	\$29,508,920,306	337	\$9,855,918,344	182	\$531,577,437
5.0% To 6.0%	62	\$1,637,175,862	38	\$489,782,768	144	\$264,926,533
6.0% To 7.0%	3	\$4,406,580	5	\$19,621,974	2	\$2,362,243
7.0% Or More	1	\$100,000	5	\$16,950,910	2	\$698,002
Not Reporting Or Zero ..	1,774	\$1,240,462	2,647	\$28,140	6,643	\$48,605,833
Total	7,806	\$226,221,445,477	7,806	\$64,689,676,501	7,806	\$2,606,801,902
Average Rate	3.0%		2.6%		2.7%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	1,511	\$1,484,865,027
1.0% To 2.0%	885	\$1,814,862,553
2.0% To 3.0%	235	\$2,763,033,242
3.0% To 4.0%	107	\$419,314,747
4.0% To 5.0%	40	\$239,057,647
5.0% To 6.0%	14	\$6,580,102
6.0% To 7.0%	0	\$0
7.0% Or More	6	\$894,265
Not Reporting Or Zero ..	5,008	\$50,715,767
Total	7,806	\$6,779,323,350
Average Rate	1.1%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2008

	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	10.93	19.68	16.32	13.77
Delinquent Loans to Net Worth	8.69	12.04	7.99	6.69
Solvency Evaluation (Est.)	112.86	124.76	119.67	116.12
Classified Assets (Est.) to Net Worth	6.84	6.86	4.19	4.04
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.37	4.44	2.33	1.55
Net Charge-Offs to Average Loans	0.84	0.88	0.67	0.67
Fair Value H-T-M to Book Value H-T-M	100.61	100.91	101.66	101.81
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.06	-0.15	0.17	0.02
Delinquent Loans to Assets	0.95	2.37	1.30	0.92
EARNINGS:				
Return on Average Assets	0.31	-0.18	0.16	0.29
Gross Operating Income to Average Assets	6.96	5.74	6.20	6.65
Yield on Average Loans	6.62	7.52	7.20	7.00
Yield on Average Investments	3.93	2.67	3.27	3.69
Cost of Funds to Average Assets	2.44	1.40	1.63	1.84
Net Margin to Average Assets	4.52	4.35	4.58	4.81
Operating Expenses to Average Assets	3.37	4.04	4.02	4.05
Provision for Loan & Lease Losses to Average Assets	0.87	0.58	0.43	0.47
Net Interest Margin to Average Assets	3.17	3.96	3.83	3.67
Operating Expenses to Gross Operating Income	48.49	70.40	64.82	60.96
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.46	0.40	1.26	2.55
Net Operating Expenses to Average Assets	2.50	3.72	3.42	3.17
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.94	2.92	9.16	20.31
Regular Shares to Savings and Borrowings	24.89	85.49	64.64	42.89
Total Loans to Total Savings	83.10	67.13	67.44	69.59
Total Loans to Total Assets	69.58	53.40	55.98	59.27
Cash Plus Short-Term Investments to Assets	14.62	40.79	32.07	23.69
Total Savings and Borrowings to Earning Assets	92.92	80.23	85.75	90.48
Regular Shares plus Share Drafts to Total Shares & Borrowings	35.15	86.48	70.99	54.13
Borrowings to Total Savings and Net Worth	4.76	0.18	0.16	0.50
PRODUCTIVITY:				
Members to Potential Members	6.84	18.34	14.11	6.24
Borrowers to Members	50.84	26.74	36.36	41.23
Members to Full-Time Employees	373	291	451	407
Average Savings Per Member	7,691	1,896	3,386	4,950
Average Loan Balance	12,570	4,760	6,280	8,356
Salary & Benefits to Full-Time Employees	55,851	14,323	40,422	47,102
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.39	73.02	67.52	63.94
Income From Investments	14.27	20.26	20.47	18.86
Income From Trading Securities	-0.03	0.00	0.00	0.00
Fee Income	12.51	5.66	9.70	13.28
Other Operating Income	6.85	1.06	2.32	3.92
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.23	48.15	52.49	48.82
Travel and Conference	1.25	1.28	1.11	1.40
Office Occupancy	7.50	5.14	5.18	6.73
Office Operations	19.69	21.60	20.20	20.03
Educational and Promotional	3.95	1.02	1.51	2.97
Loan Servicing	5.96	1.98	3.06	4.71
Professional and Outside Services	7.52	7.90	8.80	10.76
Member Insurance	0.38	5.59	2.78	1.01
Operating Fees	0.47	1.33	0.92	0.67
Miscellaneous Operating Expenses	3.04	6.01	3.96	2.90

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2008

	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	10.93	12.23	11.32	10.13
Delinquent Loans to Net Worth	8.69	7.91	8.48	9.25
Solvency Evaluation (Est.)	112.86	114.05	113.07	112.03
Classified Assets (Est.) to Net Worth	6.84	4.68	5.96	8.12
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.37	1.51	1.40	1.30
Net Charge-Offs to Average Loans	0.84	0.66	0.75	0.92
Fair Value H-T-M to Book Value H-T-M	100.61	104.78	99.69	100.53
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.06	-0.81	0.04	-0.06
Delinquent Loans to Assets	0.95	0.97	0.96	0.94
EARNINGS:				
Return on Average Assets	0.31	0.29	0.27	0.34
Gross Operating Income to Average Assets	6.96	6.91	7.06	6.98
Yield on Average Loans	6.62	6.76	6.60	6.56
Yield on Average Investments	3.93	3.90	3.94	4.01
Cost of Funds to Average Assets	2.44	2.00	2.20	2.70
Net Margin to Average Assets	4.52	4.91	4.86	4.28
Operating Expenses to Average Assets	3.37	4.08	3.87	2.96
Provision for Loan & Lease Losses to Average Assets	0.87	0.56	0.74	1.02
Net Interest Margin to Average Assets	3.17	3.51	3.34	2.97
Operating Expenses to Gross Operating Income	48.49	58.98	54.85	42.44
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.46	3.23	3.16	2.09
Net Operating Expenses to Average Assets	2.50	3.05	2.77	2.20
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.94	27.22	32.26	34.36
Regular Shares to Savings and Borrowings	24.89	32.59	25.43	20.71
Total Loans to Total Savings	83.10	74.49	80.49	87.35
Total Loans to Total Assets	69.58	64.06	68.72	72.18
Cash Plus Short-Term Investments to Assets	14.62	17.96	14.05	12.91
Total Savings and Borrowings to Earning Assets	92.92	93.10	93.64	93.10
Regular Shares plus Share Drafts to Total Shares & Borrowings	35.15	44.93	38.43	29.57
Borrowings to Total Savings and Net Worth	4.76	1.26	2.65	6.79
PRODUCTIVITY:				
Members to Potential Members	6.84	5.43	5.19	8.81
Borrowers to Members	50.84	44.58	48.14	57.18
Members to Full-Time Employees	373	368	342	383
Average Savings Per Member	7,691	5,803	6,982	9,481
Average Loan Balance	12,570	9,696	11,675	14,483
Salary & Benefits to Full-Time Employees	55,851	49,867	53,625	61,957
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.39	63.46	64.70	67.76
Income From Investments	14.27	16.29	13.77	13.53
Income From Trading Securities	-0.03	0.00	-0.01	-0.04
Fee Income	12.51	14.86	15.55	10.87
Other Operating Income	6.85	5.39	5.98	7.89
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.23	49.10	50.53	50.42
Travel and Conference	1.25	1.54	1.44	1.06
Office Occupancy	7.50	7.35	7.61	7.68
Office Operations	19.69	19.61	19.64	19.64
Educational and Promotional	3.95	3.71	4.37	4.02
Loan Servicing	5.96	5.25	5.57	6.65
Professional and Outside Services	7.52	10.03	7.57	6.46
Member Insurance	0.38	0.57	0.35	0.16
Operating Fees	0.47	0.54	0.53	0.37
Miscellaneous Operating Expenses	3.04	2.29	2.38	3.52

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	1,413	1,335	5.5-	1,197	10.3-
Cash & Equivalents	229	233	2.0	219	6.1-
TOTAL INVESTMENTS	291	268	7.7-	276	2.8
U.S. Government Obligations	3	2	25.2-	2	25.1
Federal Agency Securities	2	2	23.7-	0*	66.0-
Mutual Fund & Common Trusts	6	6	4.3-	6	0.5-
MCS D and PIC at Corporate CU	11	10	7.1-	8	22.2-
All Other Corporate Credit Union	85	93	8.9	79	14.9-
Commercial Banks, S&Ls	153	133	13.1-	155	16.5
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	8	8	0.1	10	23.4
All Other Investments	0*	8	0.0	12	50.4
Loans Held for Sale	0*	0*	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	736	696	5.5-	571	17.9-
Unsecured Credit Card Loans	4	4	16.2	3	17.8-
All Other Unsecured Loans	174	165	5.1-	137	16.7-
New Vehicle Loans	224	211	5.9-	163	22.7-
Used Vehicle Loans	239	221	7.5-	189	14.8-
First Mortgage Real Estate Loans/LOC	11	10	2.7-	9	12.6-
Other Real Estate Loans/LOC	16	17	5.1	12	28.5-
Leases Receivable	0*	0*	96.7-	0*	555.3
All Other Loans/LOC	68	67	1.4-	57	14.5-
Allowance For Loan Losses	17	16	6.5-	14	9.6-
Foreclosed and Repossessed Assets	0*	0*	49.8-	0*	79.9
Land and Building	2	2	21.4-	1	19.2-
Other Fixed Assets	4	3	16.6-	2	26.2-
NCUSIF Capitalization Deposit	11	10	9.8-	8	15.5-
Other Assets	7	6	7.4-	5	24.0-
TOTAL ASSETS	1,263	1,203	4.8-	1,069	11.1-
LIABILITIES					
Total Borrowings	4	3	18.2-	2	51.0-
Accrued Dividends/Interest Payable	3	3	0.3-	2	26.6-
Accounts Payable and Other Liabilities	4	4	3.6-	4	3.1-
Uninsured Secondary Capital	0*	0*	8.1	0*	9.6-
TOTAL LIABILITIES	12	11	7.2-	8	23.8-
EQUITY/SAVINGS					
Total Savings	1,013	954	5.8-	851	10.9-
Share Drafts	16	12	26.8-	8	28.9-
Regular Shares	868	813	6.3-	729	10.4-
Money Market Shares	5	5	14.4-	4	20.6-
Share Certificates/CDs	77	83	7.5	75	9.3-
IRA/Keogh Accounts	12	11	9.2-	9	15.2-
All Other Shares	16	12	28.3-	9	23.4-
Non-Member Deposits	18	19	3.5	16	15.2-
Regular Reserves	62	60	3.5-	53	11.7-
APPR. For Non-Conf. Invest.	0	0*	0.0	0*	129.8
Accum. Unrealized G/L on A-F-S	0*	0*	83.4-	0*	42.9
Other Reserves	6	6	5.2-	5	17.5-
Undivided Earnings	169	172	1.4	152	11.3-
TOTAL EQUITY	238	238	0.1-	210	11.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,263	1,203	4.8-	1,069	11.1-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	2,392	2,264	5.4-	2,077	8.3-
Cash & Equivalents	1,504	1,602	6.5	1,501	6.3-
TOTAL INVESTMENTS	3,303	3,015	8.7-	3,252	7.9
U.S. Government Obligations	47	45	4.5-	29	35.2-
Federal Agency Securities	132	90	31.2-	43	52.9-
Mutual Fund & Common Trusts	24	25	6.0	21	15.8-
MCSD and PIC at Corporate CU	117	111	4.9-	98	12.4-
All Other Corporate Credit Union	889	832	6.4-	611	26.6-
Commercial Banks, S&Ls	1,746	1,579	9.5-	2,152	36.3
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	121	149	23.0	150	0.8
All Other Investments	0*	52	0.0	55	4.4
Loans Held for Sale	1	2	81.7	0*	75.8-
TOTAL LOANS OUTSTANDING	7,833	7,367	6.0-	6,324	14.2-
Unsecured Credit Card Loans	186	191	2.7	164	14.2-
All Other Unsecured Loans	1,185	1,156	2.4-	1,032	10.8-
New Vehicle Loans	2,323	2,145	7.7-	1,721	19.8-
Used Vehicle Loans	2,376	2,182	8.2-	1,916	12.2-
First Mortgage Real Estate Loans/LOC	537	515	4.0-	457	11.2-
Other Real Estate Loans/LOC	616	605	1.7-	525	13.3-
Leases Receivable	8	2	74.9-	1	50.0-
All Other Loans/LOC	602	571	5.2-	509	10.9-
Allowance For Loan Losses	86	80	7.4-	77	2.9-
Foreclosed and Repossessed Assets	6	5	9.8-	6	14.1
Land and Building	113	110	2.0-	103	6.7-
Other Fixed Assets	46	41	11.7-	33	17.4-
NCUSIF Capitalization Deposit	110	100	9.2-	87	12.6-
Other Assets	86	84	1.9-	67	19.8-
TOTAL ASSETS	12,915	12,246	5.2-	11,297	7.7-
LIABILITIES					
Total Borrowings	42	23	44.2-	16	30.0-
Accrued Dividends/Interest Payable	22	23	4.7	18	23.7-
Accounts Payable and Other Liabilities	52	49	5.5-	41	15.6-
Uninsured Secondary Capital	2	2	1.0-	1	12.7-
TOTAL LIABILITIES	118	97	17.3-	77	21.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	10,738	10,116	5.8-	9,377	7.3-
Share Drafts	794	710	10.6-	597	16.0-
Regular Shares	7,137	6,493	9.0-	6,073	6.5-
Money Market Shares	269	268	0.3-	254	5.2-
Share Certificates/CDs	1,815	1,979	9.1	1,863	5.8-
IRA/Keogh Accounts	480	445	7.3-	400	10.1-
All Other Shares	167	135	19.4-	122	9.7-
Non-Member Deposits	76	86	12.5	68	20.7-
Regular Reserves	489	463	5.5-	418	9.6-
APPR. For Non-Conf. Invest.	0*	0*	44.6-	0*	46.2-
Accum. Unrealized G/L on A-F-S	-2	-0*	56.2	-0*	18.7-
Other Reserves	70	71	0.7	65	8.7-
Undivided Earnings	1,501	1,500	0.1-	1,361	9.3-
TOTAL EQUITY	2,060	2,033	1.3-	1,843	9.3-
TOTAL LIABILITIES/EQUITY/SAVINGS	12,915	12,246	5.2-	11,297	7.7-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	2,610	2,529	3.1-	2,494	1.4-
Cash & Equivalents	5,824	6,248	7.3	5,875	6.0-
TOTAL INVESTMENTS	14,965	14,281	4.6-	16,189	13.4
U.S. Government Obligations	168	129	23.4-	141	9.2
Federal Agency Securities	2,464	1,930	21.7-	1,327	31.3-
Mutual Fund & Common Trusts	58	60	3.9	62	3.9
MCS D and PIC at Corporate CU	555	520	6.4-	507	2.5-
All Other Corporate Credit Union	3,364	3,319	1.3-	2,248	32.3-
Commercial Banks, S&Ls	6,990	6,935	0.8-	10,251	47.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	564	613	8.5	663	8.2
All Other Investments	0*	213	0.0	233	9.6
Loans Held for Sale	47	19	59.3-	22	15.8
TOTAL LOANS OUTSTANDING	39,067	37,533	3.9-	35,407	5.7-
Unsecured Credit Card Loans	1,737	1,715	1.3-	1,595	7.0-
All Other Unsecured Loans	3,209	3,205	0.1-	3,093	3.5-
New Vehicle Loans	7,936	7,415	6.6-	6,377	14.0-
Used Vehicle Loans	9,556	9,080	5.0-	8,681	4.4-
First Mortgage Real Estate Loans/LOC	7,882	7,717	2.1-	7,607	1.4-
Other Real Estate Loans/LOC	6,057	5,857	3.3-	5,571	4.9-
Leases Receivable	7	5	27.9-	6	17.4
All Other Loans/LOC	2,682	2,539	5.3-	2,477	2.4-
Allowance For Loan Losses	309	297	3.9-	329	10.6
Foreclosed and Repossessed Assets	41	46	13.5	59	27.3
Land and Building	1,217	1,226	0.7	1,221	0.4-
Other Fixed Assets	280	259	7.7-	244	5.7-
NCUSIF Capitalization Deposit	506	479	5.4-	453	5.4-
Other Assets	639	636	0.5-	593	6.8-
TOTAL ASSETS	62,277	60,430	3.0-	59,735	1.2-
LIABILITIES					
Total Borrowings	350	194	44.7-	288	49.0
Accrued Dividends/Interest Payable	81	84	4.1	68	19.7-
Acct Payable and Other Liabilities	317	321	1.2	291	9.3-
Uninsured Secondary Capital	16	6	61.9-	8	37.0
TOTAL LIABILITIES	764	605	20.8-	656	8.4
EQUITY/SAVINGS					
TOTAL SAVINGS	53,028	51,332	3.2-	50,881	0.9-
Share Drafts	6,557	6,129	6.5-	5,755	6.1-
Regular Shares	24,374	22,208	8.9-	21,946	1.2-
Money Market Shares	4,319	4,222	2.2-	4,459	5.6
Share Certificates/CDs	12,886	14,002	8.7	13,977	0.2-
IRA/Keogh Accounts	3,911	3,889	0.6-	3,936	1.2
All Other Shares	626	551	11.9-	542	1.6-
Non-Member Deposits	356	331	7.0-	266	19.7-
Regular Reserves	2,050	1,948	5.0-	1,864	4.3-
APPR. For Non-Conf. Invest.	5	5	1.2-	4	27.7-
Accum. Unrealized G/L on A-F-S	-24	-9	60.6	-19	102.3-
Other Reserves	360	352	2.1-	350	0.6-
Undivided Earnings	6,093	6,196	1.7	5,999	3.2-
TOTAL EQUITY	8,485	8,493	0.1	8,199	3.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	62,277	60,430	3.0-	59,735	1.2-

* 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, 2008
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	747	754	0.9	755	0.1
Cash & Equivalents	4,429	4,539	2.5	4,040	11.0-
TOTAL INVESTMENTS	10,665	11,061	3.7	12,398	12.1
U.S. Government Obligations	140	130	7.5-	127	1.9-
Federal Agency Securities	4,009	3,550	11.4-	3,004	15.4-
Mutual Fund & Common Trusts	67	80	19.3	72	10.0-
MCS&D and PIC at Corporate CU	417	412	1.2-	415	0.7
All Other Corporate Credit Union	2,404	2,934	22.1	1,956	33.3-
Commercial Banks, S&Ls	2,714	3,021	11.3	5,677	87.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	215	325	51.5	335	3.1
All Other Investments	0*	98	0.0	112	14.0
Loans Held for Sale	45	50	11.3	42	16.7-
TOTAL LOANS OUTSTANDING	34,620	34,826	0.6	33,823	2.9-
Unsecured Credit Card Loans	1,583	1,636	3.4	1,592	2.7-
All Other Unsecured Loans	1,918	2,030	5.8	1,975	2.7-
New Vehicle Loans	5,983	5,739	4.1-	5,043	12.1-
Used Vehicle Loans	7,872	7,721	1.9-	7,402	4.1-
First Mortgage Real Estate Loans/LOC	8,920	9,233	3.5	9,674	4.8
Other Real Estate Loans/LOC	6,006	6,143	2.3	5,853	4.7-
Leases Receivable	28	24	12.8-	21	14.5-
All Other Loans/LOC	2,310	2,298	0.5-	2,264	1.5-
Allowance For Loan Losses	246	252	2.6	298	18.3
Foreclosed and Repossessed Assets	47	51	10.0	84	63.2
Land and Building	1,241	1,339	7.9	1,352	0.9
Other Fixed Assets	282	275	2.3-	271	1.6-
NCUSIF Capitalization Deposit	421	427	1.5	422	1.3-
Other Assets	674	728	8.0	666	8.4-
TOTAL ASSETS	52,179	53,046	1.7	52,799	0.5-
LIABILITIES					
Total Borrowings	484	433	10.6-	637	47.2
Accrued Dividends/Interest Payable	58	66	12.8	47	29.0-
Acct Payable and Other Liabilities	332	343	3.3	326	5.0-
Uninsured Secondary Capital	2	16	626.1	16	3.2-
TOTAL LIABILITIES	877	858	2.2-	1,025	19.5
EQUITY/SAVINGS					
TOTAL SAVINGS	44,884	45,563	1.5	45,406	0.3-
Share Drafts	6,140	5,885	4.1-	5,686	3.4-
Regular Shares	16,182	15,018	7.2-	15,009	0.1-
Money Market Shares	4,887	5,222	6.9	5,564	6.6
Share Certificates/CDs	13,268	14,906	12.3	14,488	2.8-
IRA/Keogh Accounts	3,762	3,932	4.5	4,081	3.8
All Other Shares	372	325	12.7-	333	2.5
Non-Member Deposits	274	275	0.2	245	10.8-
Regular Reserves	1,545	1,554	0.6	1,509	2.9-
APPR. For Non-Conf. Invest.	2	2	2.5-	4	76.0
Accum. Unrealized G/L on A-F-S	-43	-27	37.3	-74	174.7-
Other Reserves	298	280	6.1-	266	5.0-
Undivided Earnings	4,616	4,817	4.3	4,663	3.2-
TOTAL EQUITY	6,418	6,625	3.2	6,368	3.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	52,179	53,046	1.7	52,799	0.5-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	913	915	0.2	954	4.3
Cash & Equivalents	14,713	15,084	2.5	13,595	9.9-
TOTAL INVESTMENTS	35,210	34,875	1.0-	40,731	16.8
U.S. Government Obligations	588	270	54.1-	353	30.8
Federal Agency Securities	19,728	17,160	13.0-	18,842	9.8
Mutual Fund & Common Trusts	330	294	10.7-	267	9.4-
MCSD and PIC at Corporate CU	1,046	1,049	0.3	1,067	1.7
All Other Corporate Credit Union	7,724	9,334	20.8	8,516	8.8-
Commercial Banks, S&Ls	3,223	3,775	17.1	7,508	98.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	317	386	21.7	462	19.4
All Other Investments	0*	717	0.0	772	7.6
Loans Held for Sale	227	210	7.7-	178	15.4-
TOTAL LOANS OUTSTANDING	137,397	138,083	0.5	141,510	2.5
Unsecured Credit Card Loans	6,620	6,749	1.9	6,719	0.4-
All Other Unsecured Loans	5,690	6,118	7.5	6,313	3.2
New Vehicle Loans	24,183	22,313	7.7-	20,363	8.7-
Used Vehicle Loans	27,638	26,497	4.1-	27,582	4.1
First Mortgage Real Estate Loans/LOC	41,793	44,138	5.6	47,545	7.7
Other Real Estate Loans/LOC	23,915	24,633	3.0	25,231	2.4
Leases Receivable	205	153	25.2-	121	21.3-
All Other Loans/LOC	7,352	7,483	1.8	7,637	2.1
Allowance For Loan Losses	923	1,010	9.4	1,344	33.2
Foreclosed and Repossessed Assets	130	213	64.2	334	56.7
Land and Building	4,437	4,721	6.4	5,088	7.8
Other Fixed Assets	1,044	1,103	5.6	1,079	2.2-
NCUSIF Capitalization Deposit	1,516	1,532	1.1	1,576	2.9
Other Assets	2,986	3,063	2.6	3,185	4.0
TOTAL ASSETS	196,737	197,874	0.6	205,931	4.1
LIABILITIES					
Total Borrowings	4,134	4,105	0.7-	5,271	28.4
Accrued Dividends/Interest Payable	182	208	13.9	166	20.1-
Acct Payable and Other Liabilities	1,691	1,721	1.8	1,659	3.6-
Uninsured Secondary Capital	7	7	4.2-	6	5.2-
TOTAL LIABILITIES	6,014	6,039	0.4	7,103	17.6
EQUITY/SAVINGS					
TOTAL SAVINGS	167,731	168,383	0.4	175,816	4.4
Share Drafts	24,007	23,026	4.1-	23,535	2.2
Regular Shares	48,525	44,095	9.1-	46,057	4.4
Money Market Shares	26,262	27,137	3.3	29,798	9.8
Share Certificates/CDs	53,079	57,575	8.5	58,489	1.6
IRA/Keogh Accounts	13,635	14,187	4.0	15,525	9.4
All Other Shares	1,518	1,599	5.3	1,633	2.1
Non-Member Deposits	706	765	8.2	778	1.7
Regular Reserves	5,087	5,025	1.2-	4,925	2.0-
APPR. For Non-Conf. Invest.	23	47	103.2	45	5.0-
Accum. Unrealized G/L on A-F-S	-160	-78	51.2	-293	275.2-
Other Reserves	1,451	1,466	1.0	1,311	10.6-
Undivided Earnings	16,591	16,990	2.4	17,025	0.2
TOTAL EQUITY	22,993	23,451	2.0	23,013	1.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	196,737	197,874	0.6	205,931	4.1

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	287	304	5.9	329	8.2
Cash & Equivalents	25,103	24,696	1.6-	23,272	5.8-
TOTAL INVESTMENTS	70,012	79,026	12.9	93,426	18.2
U.S. Government Obligations	1,085	4,127	280.4	3,439	16.7-
Federal Agency Securities	41,407	41,605	0.5	56,528	35.9
Mutual Fund & Common Trusts	1,165	1,407	20.8	1,601	13.8
MCSD and PIC at Corporate CU	1,166	1,415	21.4	1,375	2.8-
All Other Corporate Credit Union	15,565	18,472	18.7	15,323	17.0-
Commercial Banks, S&Ls	960	1,005	4.7	1,813	80.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	139	408	194.3	239	41.4-
All Other Investments	0*	1,985	0.0	2,744	38.2
Loans Held for Sale	647	656	1.5	816	24.4
TOTAL LOANS OUTSTANDING	274,681	308,420	12.3	348,362	13.0
Unsecured Credit Card Loans	16,407	19,823	20.8	22,643	14.2
All Other Unsecured Loans	10,427	11,796	13.1	12,731	7.9
New Vehicle Loans	47,879	49,078	2.5	47,868	2.5-
Used Vehicle Loans	39,876	43,402	8.8	48,525	11.8
First Mortgage Real Estate Loans/LOC	100,559	117,827	17.2	142,626	21.0
Other Real Estate Loans/LOC	47,806	54,412	13.8	59,365	9.1
Leases Receivable	912	692	24.2-	594	14.2-
All Other Loans/LOC	10,816	11,390	5.3	14,010	23.0
Allowance For Loan Losses	1,719	2,195	27.7	3,945	79.7
Foreclosed and Repossessed Assets	173	269	56.0	558	107.3
Land and Building	5,275	6,214	17.8	7,367	18.6
Other Fixed Assets	1,698	1,993	17.4	2,176	9.2
NCUSIF Capitalization Deposit	2,733	3,035	11.0	3,407	12.3
Other Assets	5,974	6,550	9.6	7,169	9.5
TOTAL ASSETS	384,577	428,664	11.5	482,608	12.6
LIABILITIES					
Total Borrowings	15,722	23,210	47.6	30,938	33.3
Accrued Dividends/Interest Payable	375	421	12.4	371	11.9-
Acct Payable and Other Liabilities	3,580	4,006	11.9	4,482	11.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	19,677	27,637	40.5	35,791	29.5
EQUITY/SAVINGS					
TOTAL SAVINGS	323,794	356,050	10.0	398,799	12.0
Share Drafts	32,866	35,862	9.1	38,068	6.2
Regular Shares	83,945	79,756	5.0-	88,873	11.4
Money Market Shares	64,705	74,299	14.8	88,419	19.0
Share Certificates/CDs	107,851	127,575	18.3	137,328	7.6
IRA/Keogh Accounts	30,178	34,431	14.1	40,737	18.3
All Other Shares	2,883	3,110	7.9	4,141	33.1
Non-Member Deposits	1,366	1,018	25.5-	1,234	21.3
Regular Reserves	8,757	9,206	5.1	10,073	9.4
APPR. For Non-Conf. Invest.	13	21	54.1	27	30.1
Accum. Unrealized G/L on A-F-S	-425	-298	29.9	-890	198.4-
Other Reserves	5,814	6,235	7.2	6,719	7.8
Undivided Earnings	26,947	29,814	10.6	32,089	7.6
TOTAL EQUITY	41,106	44,976	9.4	48,018	6.8
TOTAL LIABILITIES/EQUITY/SAVINGS	384,577	428,664	11.5	482,608	12.6

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	1,413	1,335	5.5-	1,197	10.3-
INTEREST INCOME					
Interest on Loans	58	57	3.2-	48	15.7-
(Less) Interest Refund	0*	0*	28.9	0*	31.1-
Income from Investments	20	21	4.5	13	37.3-
Trading Profits and Losses	0*	0*	664.0	0*	77.8-
TOTAL INTEREST INCOME	79	78	1.2-	61	21.6-
INTEREST EXPENSE					
Dividends on Shares	19	20	7.4	15	24.3-
Interest on Deposits	0*	0*	32.8	0*	15.1-
Interest on Borrowed Money	0*	0*	23.4-	0*	38.5-
TOTAL INTEREST EXPENSE	19	21	7.4	16	24.2-
PROVISION FOR LOAN & LEASE LOSSES	8	7	10.3-	7	8.3-
NET INTEREST INCOME AFTER PLL	51	49	3.1-	38	22.4-
NON-INTEREST INCOME					
Fee Income	4	3	10.7-	4	10.6
Other Operating Income	1	0*	21.5-	0*	23.0-
Gain (Loss) on Investments	-0*	0*	382.4	-0*	100.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	507.8	0*	98.0-
Other Non-Oper Income (Expense)	2	2	9.6	1	38.2-
TOTAL NON-INTEREST INCOME	7	6	5.4-	6	11.0-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	26	26	1.6-	22	13.4-
Travel and Conference Expense	0*	0*	7.6	0*	21.9-
Office Occupancy Expense	3	3	1.2-	2	9.5-
Office Operations Expense	11	11	0.3-	10	11.8-
Educational & Promotional Expense	0*	0*	8.5-	0*	5.8-
Loan Servicing Expense	0*	0*	3.3-	0*	5.0-
Professional and Outside Services	4	4	3.6	4	9.7-
Member Insurance	3	3	9.7-	3	17.0-
Operating Fees	0*	0*	8.0	0*	23.9-
Miscellaneous Operating Expenses	3	3	3.8-	3	7.1-
TOTAL NON-INTEREST EXPENSE	53	52	1.4-	46	12.5-
NET INCOME	4	3	26.7-	-2	163.7-
Transfer to Regular Reserve	0*	0*	3.6	0*	43.1-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	2,392	2,264	5.4-	2,077	8.3-
INTEREST INCOME					
Interest on Loans	567	560	1.2-	494	11.8-
(Less) Interest Refund	0*	1	23.1	0*	14.5-
Income from Investments	201	207	3.0	149	27.9-
Trading Profits and Losses	0*	0*	294.1	-0*	177.5-
TOTAL INTEREST INCOME	767	766	0.1-	642	16.2-
INTEREST EXPENSE					
Dividends on Shares	201	220	9.4	182	17.3-
Interest on Deposits	10	12	23.1	9	31.5-
Interest on Borrowed Money	3	2	35.5-	0*	56.1-
TOTAL INTEREST EXPENSE	214	234	9.5	191	18.3-
PROVISION FOR LOAN & LEASE LOSSES	48	43	9.5-	51	17.8
NET INTEREST INCOME AFTER PLL	506	489	3.3-	400	18.1-
NON-INTEREST INCOME					
Fee Income	78	79	0.6	71	10.3-
Other Operating Income	18	19	5.3	17	9.6-
Gain (Loss) on Investments	-0*	-0*	66.4	-0*	38.6-
Gain (Loss) on Disp of Fixed Assets	0*	2	1,674.1	-0*	116.3-
Other Non-Oper Income (Expense)	4	4	4.5-	4	4.5-
TOTAL NON-INTEREST INCOME	100	103	3.1	91	11.7-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	275	272	1.0-	248	8.8-
Travel and Conference Expense	6	6	4.5-	5	12.9-
Office Occupancy Expense	27	27	1.0-	24	9.1-
Office Operations Expense	108	107	0.7-	96	10.8-
Educational & Promotional Expense	8	8	5.3	7	16.0-
Loan Servicing Expense	16	16	1.1-	14	6.7-
Professional and Outside Services	44	45	1.6	42	6.9-
Member Insurance	16	15	9.2-	13	11.8-
Operating Fees	5	5	5.3-	4	12.3-
Miscellaneous Operating Expenses	22	23	4.5	19	18.3-
TOTAL NON-INTEREST EXPENSE	528	524	0.8-	473	9.7-
NET INCOME	78	68	12.3-	18	73.1-
Transfer to Regular Reserve	11	9	13.3-	5	44.8-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	2,610	2,529	3.1-	2,494	1.4-
INTEREST INCOME					
Interest on Loans	2,699	2,716	0.6	2,558	5.8-
(Less) Interest Refund	5	5	3.1-	3	34.8-
Income from Investments	844	923	9.4	754	18.4-
Trading Profits and Losses	-0*	0*	101.5	0*	2,007.7
TOTAL INTEREST INCOME	3,538	3,634	2.7	3,308	9.0-
INTEREST EXPENSE					
Dividends on Shares	980	1,126	14.9	991	12.0-
Interest on Deposits	103	129	25.4	108	15.7-
Interest on Borrowed Money	21	11	47.6-	7	37.9-
TOTAL INTEREST EXPENSE	1,103	1,266	14.7	1,106	12.6-
PROVISION FOR LOAN & LEASE LOSSES	186	195	4.6	282	44.6
NET INTEREST INCOME AFTER PLL	2,248	2,173	3.3-	1,920	11.7-
NON-INTEREST INCOME					
Fee Income	534	544	1.9	530	2.5-
Other Operating Income	155	159	2.3	157	1.3-
Gain (Loss) on Investments	-1	-0*	92.2	-1	1,095.0-
Gain (Loss) on Disp of Fixed Assets	4	4	0.9	-2	143.7-
Other Non-Oper Income (Expense)	8	10	26.2	5	51.7-
TOTAL NON-INTEREST INCOME	700	717	2.5	689	3.9-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	1,228	1,221	0.6-	1,189	2.6-
Travel and Conference Expense	37	37	0.8-	34	7.5-
Office Occupancy Expense	165	167	1.4	164	1.9-
Office Operations Expense	513	509	0.8-	488	4.2-
Educational & Promotional Expense	75	77	2.9	72	6.0-
Loan Servicing Expense	123	119	3.7-	115	3.5-
Professional and Outside Services	271	269	0.4-	262	2.7-
Member Insurance	30	27	11.7-	25	8.4-
Operating Fees	17	17	2.1-	16	2.5-
Miscellaneous Operating Expenses	75	73	2.3-	71	3.6-
TOTAL NON-INTEREST EXPENSE	2,535	2,516	0.7-	2,435	3.2-
NET INCOME	413	374	9.4-	174	53.6-
Transfer to Regular Reserve	31	30	2.1-	23	23.5-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	747	754	0.9	755	0.1
INTEREST INCOME					
Interest on Loans	2,322	2,447	5.4	2,323	5.0-
(Less) Interest Refund	4	5	8.9	3	39.9-
Income from Investments	597	706	18.1	596	15.6-
Trading Profits and Losses	0*	0*	25.5-	-0*	703.0-
TOTAL INTEREST INCOME	2,915	3,148	8.0	2,916	7.4-
INTEREST EXPENSE					
Dividends on Shares	851	1,042	22.3	899	13.7-
Interest on Deposits	124	165	32.6	140	15.2-
Interest on Borrowed Money	28	21	24.4-	19	8.3-
TOTAL INTEREST EXPENSE	1,003	1,227	22.3	1,058	13.8-
PROVISION FOR LOAN & LEASE LOSSES	179	185	3.7	296	59.7
NET INTEREST INCOME AFTER PLL	1,733	1,735	0.1	1,562	10.0-
NON-INTEREST INCOME					
Fee Income	532	553	3.9	543	1.7-
Other Operating Income	179	194	8.3	197	1.5
Gain (Loss) on Investments	0*	1	162.1	-6	560.2-
Gain (Loss) on Disp of Fixed Assets	5	4	29.3-	6	48.2
Other Non-Oper Income (Expense)	6	7	30.9	9	15.3
TOTAL NON-INTEREST INCOME	723	760	5.1	748	1.5-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	1,025	1,068	4.1	1,059	0.8-
Travel and Conference Expense	34	35	3.3	33	4.8-
Office Occupancy Expense	142	153	7.3	158	3.7
Office Operations Expense	428	441	3.0	423	4.0-
Educational & Promotional Expense	82	82	0.2	80	2.5-
Loan Servicing Expense	112	114	2.0	113	0.6-
Professional and Outside Services	203	213	4.8	216	1.5
Member Insurance	13	12	7.3-	12	3.2
Operating Fees	11	12	1.4	12	1.6
Miscellaneous Operating Expenses	57	53	7.5-	49	6.8-
TOTAL NON-INTEREST EXPENSE	2,108	2,182	3.5	2,157	1.1-
NET INCOME	348	313	10.1-	153	51.0-
Transfer to Regular Reserve	22	18	17.1-	25	35.7

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	913	915	0.2	954	4.3
INTEREST INCOME					
Interest on Loans	8,787	9,267	5.5	9,230	0.4-
(Less) Interest Refund	11	14	26.4	10	24.1-
Income from Investments	1,944	2,247	15.6	1,963	12.7-
Trading Profits and Losses	0*	0*	16.4	-1	216.1-
TOTAL INTEREST INCOME	10,721	11,502	7.3	11,182	2.8-
INTEREST EXPENSE					
Dividends on Shares	3,296	3,980	20.7	3,567	10.4-
Interest on Deposits	600	759	26.5	698	8.1-
Interest on Borrowed Money	198	165	16.4-	171	3.4
TOTAL INTEREST EXPENSE	4,094	4,905	19.8	4,436	9.6-
PROVISION FOR LOAN & LEASE LOSSES	630	832	32.2	1,486	78.5
NET INTEREST INCOME AFTER PLL	5,997	5,765	3.9-	5,260	8.8-
NON-INTEREST INCOME					
Fee Income	2,064	2,122	2.8	2,216	4.4
Other Operating Income	768	835	8.8	852	2.0
Gain (Loss) on Investments	-2	3	236.9	3	9.9-
Gain (Loss) on Disp of Fixed Assets	14	24	72.1	-5	120.5-
Other Non-Oper Income (Expense)	43	38	12.1-	33	11.6-
TOTAL NON-INTEREST INCOME	2,886	3,022	4.7	3,099	2.5
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	3,698	3,818	3.3	3,950	3.4
Travel and Conference Expense	112	112	0.5	113	0.4
Office Occupancy Expense	523	559	7.0	595	6.4
Office Operations Expense	1,483	1,521	2.6	1,535	0.9
Educational & Promotional Expense	319	336	5.4	342	1.7
Loan Servicing Expense	423	422	0.4-	436	3.3
Professional and Outside Services	543	563	3.8	592	5.0
Member Insurance	25	24	4.8-	27	13.4
Operating Fees	37	36	1.4-	42	15.1
Miscellaneous Operating Expenses	186	187	0.6	186	0.8-
TOTAL NON-INTEREST EXPENSE	7,348	7,579	3.1	7,816	3.1
NET INCOME	1,536	1,208	21.3-	543	55.1-
Transfer to Regular Reserve	114	94	17.0-	77	18.1-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	287	304	5.9	329	8.2
INTEREST INCOME					
Interest on Loans	16,429	19,359	17.8	21,581	11.5
(Less) Interest Refund	33	36	8.0	33	8.3-
Income from Investments	3,776	4,658	23.3	4,302	7.6-
Trading Profits and Losses	3	10	248.0	-14	239.7-
TOTAL INTEREST INCOME	20,175	23,991	18.9	25,837	7.7
INTEREST EXPENSE					
Dividends on Shares	8,133	10,477	28.8	9,728	7.1-
Interest on Deposits	992	1,375	38.6	1,388	1.0
Interest on Borrowed Money	696	869	24.9	1,181	35.9
TOTAL INTEREST EXPENSE	9,821	12,721	29.5	12,297	3.3-
PROVISION FOR LOAN & LEASE LOSSES	1,117	1,885	68.8	4,656	147.0
NET INTEREST INCOME AFTER PLL	9,237	9,385	1.6	8,884	5.3-
NON-INTEREST INCOME					
Fee Income	2,698	3,080	14.2	3,456	12.2
Other Operating Income	1,850	2,223	20.2	2,511	13.0
Gain (Loss) on Investments	-14	-29	107.2-	82	381.5
Gain (Loss) on Disp of Fixed Assets	32	23	26.6-	-9	140.3-
Other Non-Oper Income (Expense)	51	37	27.6-	129	246.8
TOTAL NON-INTEREST INCOME	4,616	5,334	15.5	6,168	15.6
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	5,293	6,032	14.0	6,806	12.8
Travel and Conference Expense	122	138	13.3	144	4.0
Office Occupancy Expense	769	887	15.2	1,037	17.0
Office Operations Expense	2,156	2,398	11.2	2,652	10.6
Educational & Promotional Expense	422	489	15.8	542	10.9
Loan Servicing Expense	697	791	13.5	897	13.4
Professional and Outside Services	665	762	14.6	872	14.3
Member Insurance	24	22	10.0-	22	1.9
Operating Fees	42	42	0.4	51	20.8
Miscellaneous Operating Expenses	318	388	22.0	475	22.6
TOTAL NON-INTEREST EXPENSE	10,509	11,948	13.7	13,498	13.0
NET INCOME	3,345	2,771	17.2-	1,553	43.9-
Transfer to Regular Reserve	410	359	12.4-	488	35.9

* 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)
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
2008	7,806	1,807	23.15	-1,617,668

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	385	328,914,714	-6,919,404	66,040,153
2 Million To 10 Million	536	2,819,426,447	-32,767,095	401,087,318
10 Million To 50 Million	506	11,842,998,938	-126,057,293	1,442,503,424
50 Million To 100 Million	124	8,701,992,683	-105,561,599	953,314,159
100 Million To 500 Million	196	44,041,160,082	-464,799,581	4,333,565,082
500 Million and Over	60	83,050,960,976	-881,562,548	7,340,796,100
Total	1,807	150,785,453,840	-1,617,667,520	14,537,306,236

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
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
2008	1,485	4,539	1,526	243	11	7,804

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
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
2008	254	3.25	15,744,844,300	2.31

*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, 2008

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY FEDERAL CREDIT UNION	1	MERRIFIELD	VA	1947	36,351,624,637
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	16,706,624,093
3	PENTAGON	3	ALEXANDRIA	VA	1935	13,022,106,502
4	BOEING EMPLOYEES	4	TUKWILA	WA	1935	8,639,516,578
5	SCHOOLSFIRST	5	SANTA ANA	CA	1934	7,750,930,824
6	THE GOLDEN 1	6	SACRAMENTO	CA	1933	6,971,100,316
7	ALLIANT	8	CHICAGO	IL	1935	5,947,478,250
8	SUNCOAST SCHOOLS	7	TAMPA	FL	1978	5,922,307,989
9	AMERICAN AIRLINES	9	FT. WORTH	TX	1982	5,322,249,706
10	SECURITY SERVICE	11	SAN ANTONIO	TX	1956	5,063,135,720
11	AMERICA FIRST	12	OGDEN	UT	1939	4,581,387,780
12	SAN DIEGO COUNTY	13	SAN DIEGO	CA	1938	4,537,523,696
13	DIGITAL	14	MARLBOROUGH	MA	1979	4,494,575,481
14	KINECTA	10	MANHATTAN BEACH	CA	1940	4,160,698,579
15	PATELCO		SAN FRANCISCO	CA	1936	4,129,609,605
16	STAR ONE	16	SUNNYVALE	CA	1956	4,122,608,993
17	ALASKA USA	17	ANCHORAGE	AK	1948	3,841,246,749
18	CITIZENS EQUITY FIRST	19	PEORIA	IL	1937	3,827,509,839
19	VYSTAR	20	JACKSONVILLE	FL	1952	3,707,921,187
20	ESL	18	ROCHESTER	NY	1995	3,558,485,452
21	PENNSYLVANIA STATE EMPLOYEES	23	HARRISBURG	PA	1933	3,277,494,514
22	WESCOM CENTRAL	15	PASADENA	CA	1934	3,237,888,495
23	BETHPAGE	22	BETHPAGE	NY	1941	3,219,478,378
24	DESERT SCHOOLS	21	PHOENIX	AZ	1939	3,167,345,549
25	STATE FARM	25	BLOOMINGTON	IL	1936	3,166,280,511
26	RANDOLPH-BROOKS	24	LIVE OAK	TX	1952	3,144,301,641
27	POLICE & FIRE	26	PHILADELPHIA	PA	1938	2,942,758,585
28	DELTA COMMUNITY	28	ATLANTA	GA	1940	2,913,462,803
29	LOCKHEED	29	BURBANK	CA	1937	2,788,072,880
30	MOUNTAIN AMERICA	34	WEST JORDAN	UT	1936	2,772,224,353
31	UNITED NATIONS	27	LONG ISLAND CIT	NY	1947	2,756,345,651
32	SAN ANTONIO	33	SAN ANTONIO	TX	1935	2,681,015,890
33	TEACHERS	35	FARMINGVILLE	NY	1952	2,669,311,715
34	ENT	31	COLORADO SPRING	CO	1957	2,595,292,202
35	BANK FUND STAFF	32	WASHINGTON	DC	1947	2,576,166,911
36	ONPOINT COMMUNITY	30	PORTLAND	OR	1932	2,566,296,136
37	HUDSON VALLEY	36	POUGHKEEPSIE	NY	1963	2,471,825,073
38	REDSTONE	37	HUNTSVILLE	AL	1951	2,429,357,076
39	ADDISON AVENUE	39	PALO ALTO	CA	1970	2,187,297,423
40	VISIONS	40	ENDICOTT	NY	1966	2,158,586,946
41	DFCU FINANCIAL	44	DEARBORN	MI	1950	2,140,880,084
42	COASTAL	43	RALEIGH	NC	1967	2,087,335,547
43	EASTMAN	42	KINGSPORT	TN	1934	2,046,781,994
44	WINGS FINANCIAL	46	APPLE VALLEY	MN	1938	2,030,074,150
45	BELLCO	58	GREENWOOD VILLA	CO	1936	2,000,074,468
46	FIRST TECHNOLOGY	48	BEAVERTON	OR	1952	1,908,597,312
47	GTE	38	TAMPA	FL	1935	1,894,448,790
48	MISSION	50	SAN DIEGO	CA	1961	1,880,585,564
49	STATE EMPLOYEES CU OF MARYLAND, INC	51	LINTHICUM	MD	1951	1,878,746,426
50	TEACHERS	45	SOUTH BEND	IN	1931	1,876,009,845
51	TOWER	56	LAUREL	MD	1953	1,864,360,364
52	AFFINITY	60	BASKING RIDGE	NJ	1935	1,855,479,237
53	TINKER	63	TINKER AFB	OK	1946	1,815,962,143
54	CALIFORNIA COAST	141	SAN DIEGO	CA	1929	1,782,398,936
55	REDWOOD	55	SANTA ROSA	CA	1950	1,761,525,528
56	ARIZONA	49	PHOENIX	AZ	1936	1,738,519,156
57	EDUCATIONAL EMPLOYEES	62	FRESNO	CA	1934	1,724,317,128
58	PROVIDENT	61	REDWOOD CITY	CA	1950	1,721,234,334
59	HARBORONE	68	BROCKTON	MA	1917	1,710,081,297
60	KEESLER	64	BILOXI	MS	1947	1,705,376,501
61	KERN SCHOOLS	57	BAKERSFIELD	CA	1940	1,703,795,500
62	TEXANS	41	RICHARDSON	TX	1953	1,701,318,261
63	VIRGINIA CREDIT UNION, INC.,	65	RICHMOND	VA	1928	1,689,818,564

Table 22
100 Largest Federally Insured Credit Unions
December 31, 2008

Current Rank	Name of Credit Union	Rank		City	State	Year Chartered	Assets
		1 Year Ago					
64	EASTERN FINANCIAL FLORIDA	47	MIRAMAR	FL	1937	1,689,528,069	
65	GROW FINANCIAL	52	TAMPA	FL	1955	1,672,793,476	
66	APCO EMPLOYEES	69	BIRMINGHAM	AL	1953	1,671,495,433	
67	STATE EMPLOYEES	71	ALBANY	NY	1934	1,667,200,357	
68	ATLANTA POSTAL	67	ATLANTA	GA	1925	1,662,849,492	
69	FAIRWINDS	53	ORLANDO	FL	1949	1,645,135,783	
70	COMMUNITY AMERICA	54	KANSAS CITY	MO	1940	1,636,923,711	
71	NORTHWEST	70	HERNDON	VA	1947	1,614,682,396	
72	TRAVIS	59	VACAVILLE	CA	1951	1,585,845,350	
73	SPACE COAST	66	MELBOURNE	FL	1951	1,578,008,142	
74	MICHIGAN STATE UNIVERSITY	73	EAST LANSING	MI	1979	1,569,229,577	
75	NORTH ISLAND FINANCIAL	72	SAN DIEGO	CA	1940	1,557,859,784	
76	MEMBERS 1ST	75	MECHANICSBURG	PA	1950	1,545,040,873	
77	WESTERN	74	MANHATTAN BEACH	CA	1963	1,539,920,114	
78	LAKE MICHIGAN	88	GRAND RAPIDS	MI	1933	1,496,609,516	
79	FOUNDERS	76	LANCASTER	SC	1961	1,483,174,847	
80	WRIGHT-PATT	84	FAIRBORN	OH	1932	1,474,001,716	
81	PREMIER AMERICA	77	CHATSWORTH	CA	1957	1,468,009,505	
82	SOUTH CAROLINA	78	NORTH CHARLESTO	SC	1936	1,445,457,035	
83	GECU	80	EL PASO	TX	1932	1,433,079,666	
84	TEXAS DOW EMPLOYEES	92	LAKE JACKSON	TX	1954	1,432,202,501	
85	VERIDIAN	89	WATERLOO	IA	1934	1,430,923,931	
86	WASHINGTON STATE EMPLOYEES	81	OLYMPIA,	WA	1957	1,391,952,204	
87	MUNICIPAL	85	NEW YORK	NY	1917	1,377,051,322	
88	BAXTER	83	VERNON HILLS	IL	1980	1,367,113,980	
89	SAFE	82	NORTH HIGHLANDS	CA	1940	1,362,495,055	
90	CALIFORNIA	95	GLENDALE	CA	1933	1,352,515,347	
91	FIRST COMMUNITY	90	CHESTERFIELD	MO	1934	1,351,563,921	
92	AFFINITY PLUS	93	ST. PAUL	MN	1934	1,330,927,706	
93	SERVICE	96	PORTSMOUTH	NH	1957	1,320,759,439	
94	CONNECTICUT STATE EMPLOYEES	114	HARTFORD	CT	1946	1,299,935,159	
95	SUMMIT	370	MADISON	WI	1935	1,287,783,246	
96	EVANGELICAL CHRISTIAN	121	BREA	CA	1964	1,284,585,340	
97	MIDFLORIDA	94	LAKELAND	FL	1978	1,283,709,101	
98	LANDMARK	103	NEW BERLIN	WI	1933	1,282,683,865	
99	MERIWEST	87	SAN JOSE	CA	1961	1,282,066,082	
100	ARIZONA STATE	104	PHOENIX	AZ	1972	1,268,408,524	

Table 23
Number of Credit Unions
Federally Insured Credit Unions
December 31, 2008

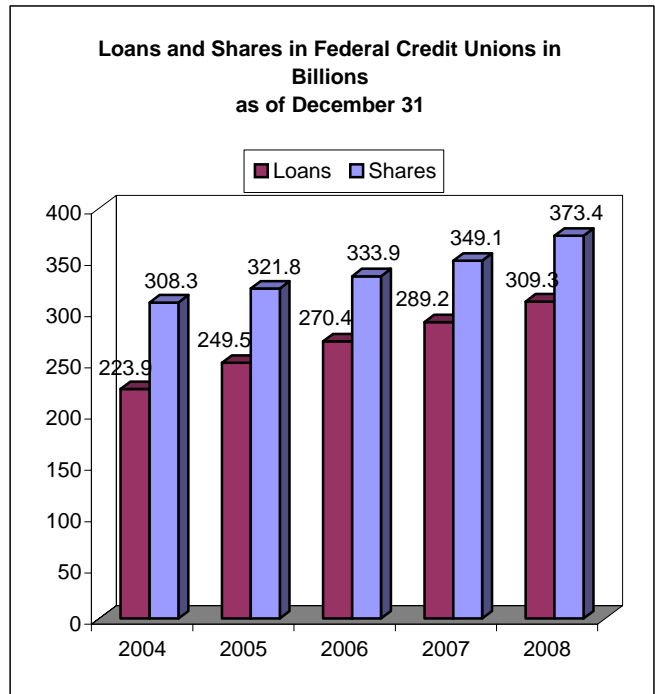
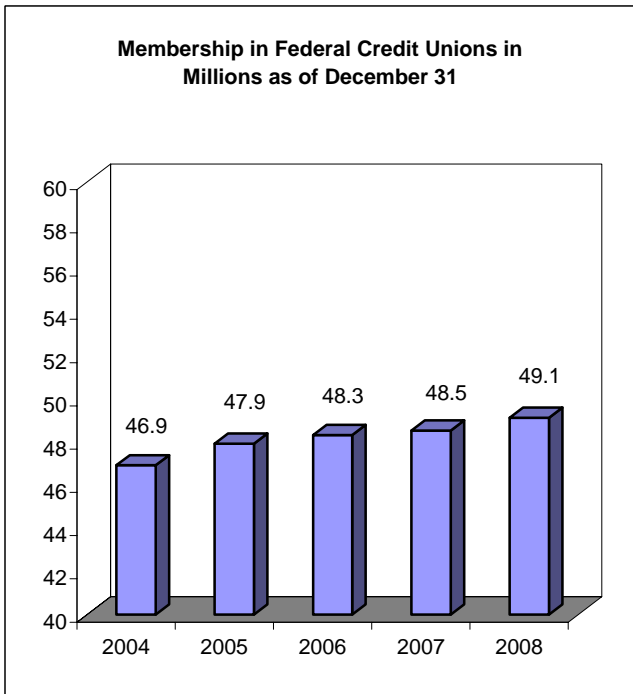
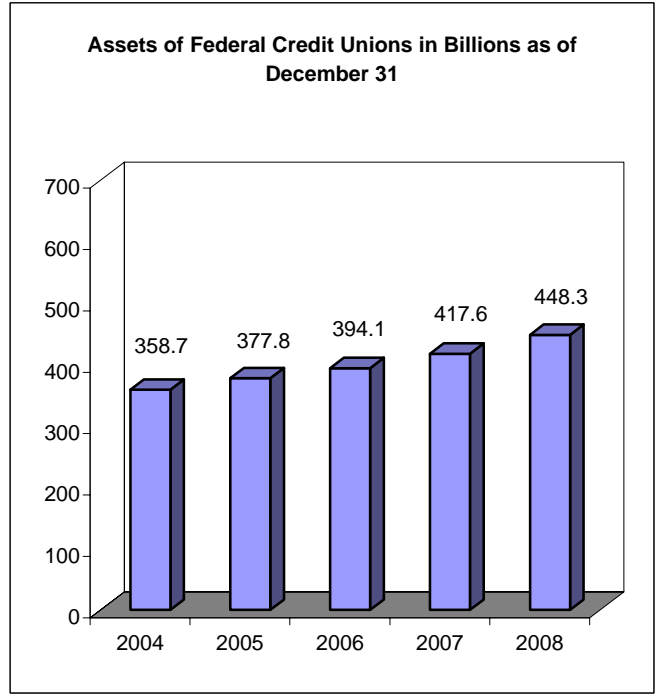
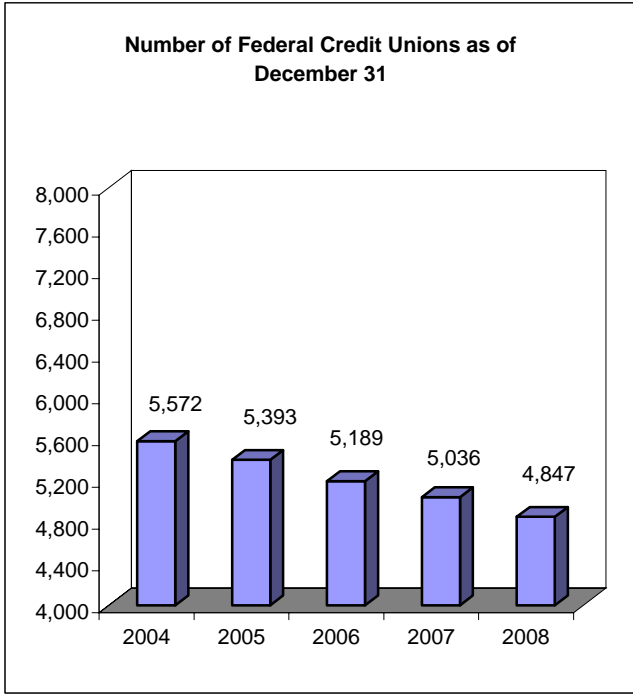
	Federal Charters	State Charters	Total Number	% of Total
Alabama	70	68	138	1.77
Alaska	11	1	12	0.15
Arizona	30	25	55	0.70
Arkansas	67		67	0.86
California	302	169	471	6.03
Colorado	63	53	116	1.49
Connecticut	105	37	142	1.82
Delaware	30		30	0.38
District of Columbia	56		56	0.72
Florida	104	81	185	2.37
Georgia	104	67	171	2.19
Guam	2		2	0.03
Hawaii	89	2	91	1.17
Idaho	21	21	42	0.54
Illinois	106	287	393	5.03
Indiana	158	29	187	2.40
Iowa	1	139	140	1.79
Kansas	23	85	108	1.38
Kentucky	65	26	91	1.17
Louisiana	185	47	232	2.97
Maine	55	12	67	0.86
Maryland	103	6	109	1.40
Massachusetts	129	94	223	2.86
Michigan	127	217	344	4.41
Minnesota	63	96	159	2.04
Mississippi	70	29	99	1.27
Missouri	14	136	150	1.92
Montana	50	10	60	0.77
Nebraska	53	20	73	0.94
Nevada	16	3	19	0.24
New Hampshire	6	17	23	0.29
New Jersey	197	19	216	2.77
New Mexico	27	25	52	0.67
New York	445	21	466	5.97
North Carolina	45	63	108	1.38
North Dakota	20	31	51	0.65
Ohio	234	115	349	4.47
Oklahoma	54	24	78	1.00
Oregon	63	20	83	1.06
Pennsylvania	504	66	570	7.30
Puerto Rico	13		13	0.17
Rhode Island	14	11	25	0.32
South Carolina	65	16	81	1.04
South Dakota	50		50	0.64
Tennessee	79	110	189	2.42
Texas	360	210	570	7.30
Utah	49	53	102	1.31
Vermont	8	22	30	0.38
Virgin Islands	5		5	0.06
Virginia	148	51	199	2.55
Washington	51	71	122	1.56
West Virginia	104	5	109	1.40
Wisconsin	2	249	251	3.22
Wyoming	32		32	0.41
Total	4,847	2,959	7,806	100.00

Table 24
Credit Union Assets by State
Federally Insured Credit Unions
December 31, 2008

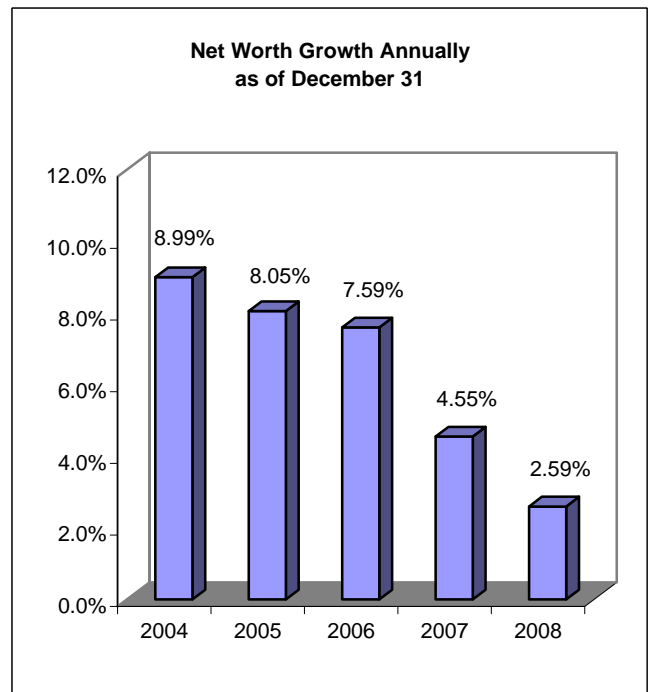
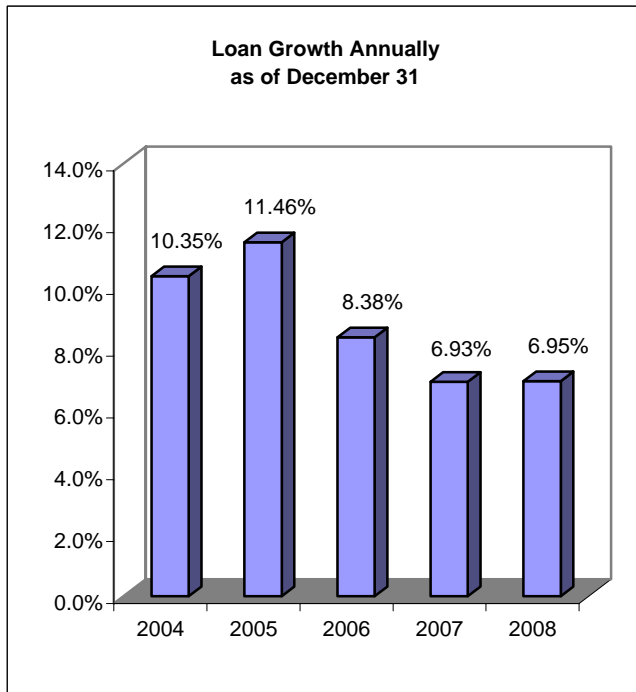
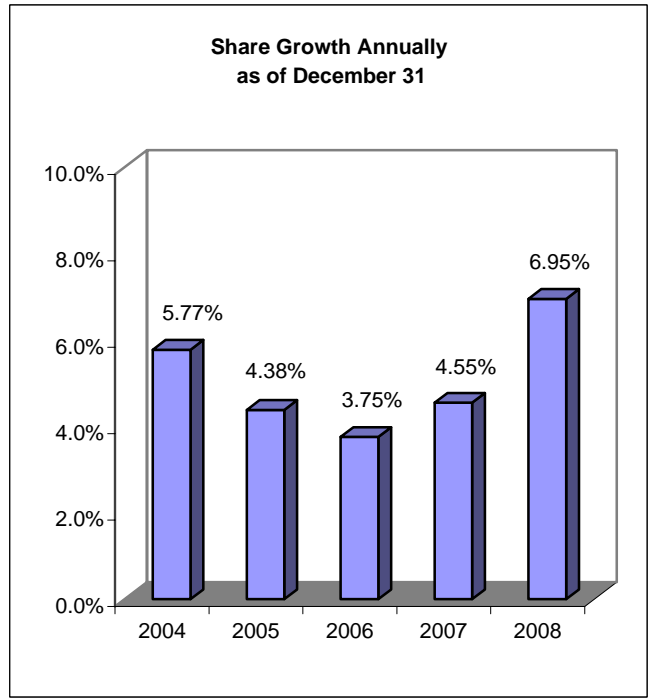
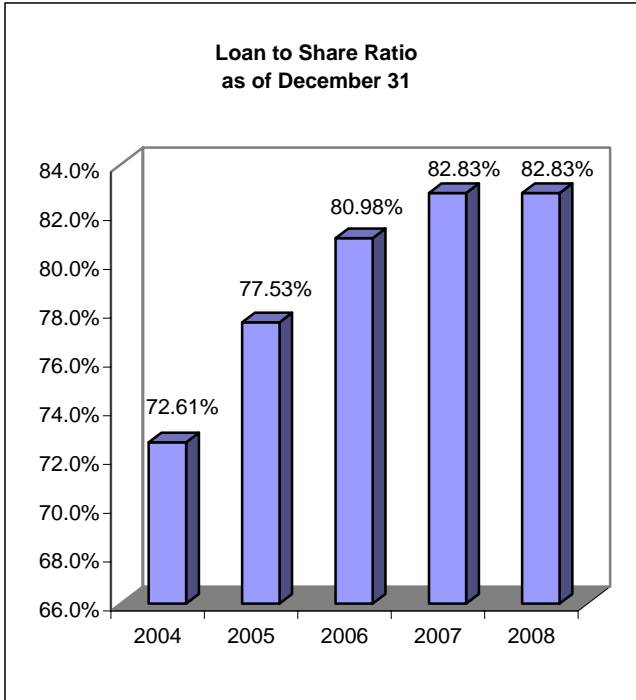
	Federal Charters	State Charters	Total Assets	% of Total Assets
Alabama	6,298,150,795	6,488,941,359	12,787,092,154	1.57
Alaska	4,919,373,027	624,672,189	5,544,045,216	0.68
Arizona	7,181,835,956	5,543,404,053	12,725,240,009	1.56
Arkansas	1,983,215,167		1,983,215,167	0.24
California	50,814,732,436	69,630,567,981	120,445,300,417	14.81
Colorado	5,137,082,687	8,708,561,925	13,845,644,612	1.70
Connecticut	4,682,346,654	3,003,147,284	7,685,493,938	0.94
Delaware	1,448,974,728		1,448,974,728	0.18
District of Columbia	5,434,658,788		5,434,658,788	0.67
Florida	22,814,389,829	18,760,787,303	41,575,177,132	5.11
Georgia	4,817,513,846	8,925,687,644	13,743,201,490	1.69
Guam	289,362,631		289,362,631	0.04
Hawaii	7,468,110,175	155,771,038	7,623,881,213	0.94
Idaho	1,725,878,229	1,836,972,107	3,562,850,336	0.44
Illinois	5,414,144,307	21,002,539,801	26,416,684,108	3.25
Indiana	8,803,038,322	6,902,181,371	15,705,219,693	1.93
Iowa	104,428,504	6,830,169,727	6,934,598,231	0.85
Kansas	404,239,315	3,341,224,944	3,745,464,259	0.46
Kentucky	3,684,539,948	1,541,272,466	5,225,812,414	0.64
Louisiana	6,248,599,766	1,025,197,226	7,273,796,992	0.89
Maine	3,457,750,147	1,318,353,447	4,776,103,594	0.59
Maryland	11,963,434,893	3,498,196,555	15,461,631,448	1.90
Massachusetts	13,876,046,594	12,699,035,470	26,575,082,064	3.27
Michigan	11,863,494,298	22,603,303,093	34,466,797,391	4.24
Minnesota	10,252,030,570	4,074,320,792	14,326,351,362	1.76
Mississippi	2,885,098,507	615,190,883	3,500,289,390	0.43
Missouri	819,018,427	8,539,036,559	9,358,054,986	1.15
Montana	1,783,325,879	1,552,573,950	3,335,899,829	0.41
Nebraska	2,170,695,951	531,592,941	2,702,288,892	0.33
Nevada	1,592,568,705	873,927,803	2,466,496,508	0.30
New Hampshire	273,992,225	3,955,939,522	4,229,931,747	0.52
New Jersey	9,751,188,916	506,732,086	10,257,921,002	1.26
New Mexico	4,118,465,556	1,524,975,852	5,643,441,408	0.69
New York	39,600,490,835	4,500,336,620	44,100,827,455	5.42
North Carolina	7,684,735,602	19,084,542,458	26,769,278,060	3.29
North Dakota	315,929,266	1,628,656,889	1,944,586,155	0.24
Ohio	7,302,375,316	9,278,663,648	16,581,038,964	2.04
Oklahoma	4,454,924,344	3,510,714,258	7,965,638,602	0.98
Oregon	4,171,846,893	10,259,469,287	14,431,316,180	1.77
Pennsylvania	20,334,263,055	7,777,460,068	28,111,723,123	3.46
Puerto Rico	497,364,520		497,364,520	0.06
Rhode Island	250,775,258	3,950,049,727	4,200,824,985	0.52
South Carolina	7,981,537,729	848,462,903	8,830,000,632	1.09
South Dakota	1,931,855,655		1,931,855,655	0.24
Tennessee	7,110,691,294	6,710,551,866	13,821,243,160	1.70
Texas	37,692,702,446	20,650,464,626	58,343,167,072	7.17
Utah	12,464,213,281	1,823,390,063	14,287,603,344	1.76
Vermont	1,399,843,074	784,816,640	2,184,659,714	0.27
Virgin Islands	69,744,059		69,744,059	0.01
Virginia	63,411,567,088	4,935,673,541	68,347,240,629	8.40
Washington	2,605,509,946	24,508,661,137	27,114,171,083	3.33
West Virginia	2,277,343,258	114,096,833	2,391,440,091	0.29
Wisconsin	627,164,423	18,182,037,283	18,809,201,706	2.31
Wyoming	1,611,551,887		1,611,551,887	0.20
Total	448,278,155,007	365,162,325,218	813,440,480,225	100.00

**FEDERAL
CREDIT UNIONS**

**Federal Credit Unions
5 Year Trends**

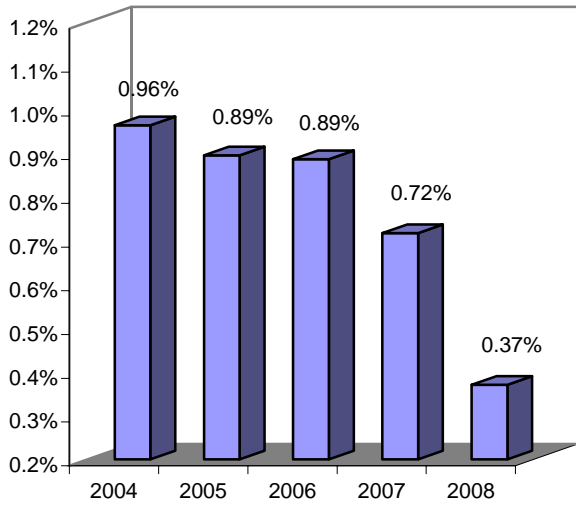


**Federal Credit Unions
5 Year Trends**

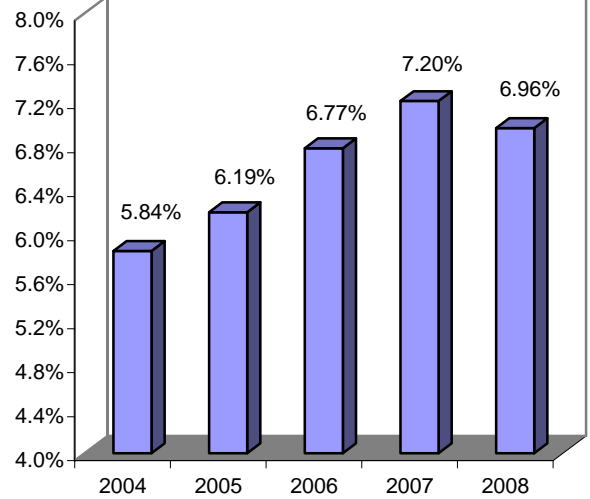


**Federal Credit Unions
5 Year Trends**

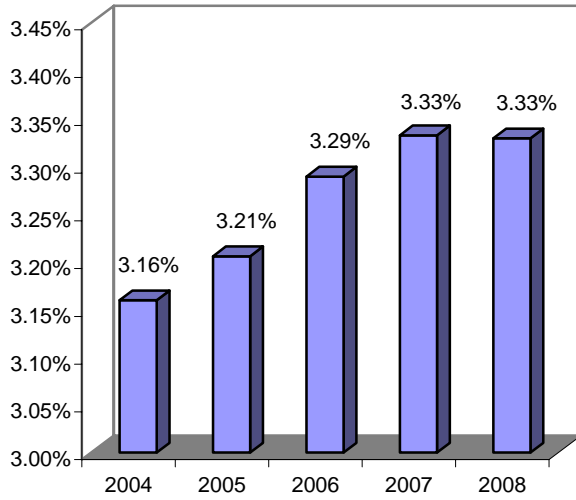
Return on Average Assets as of December 31



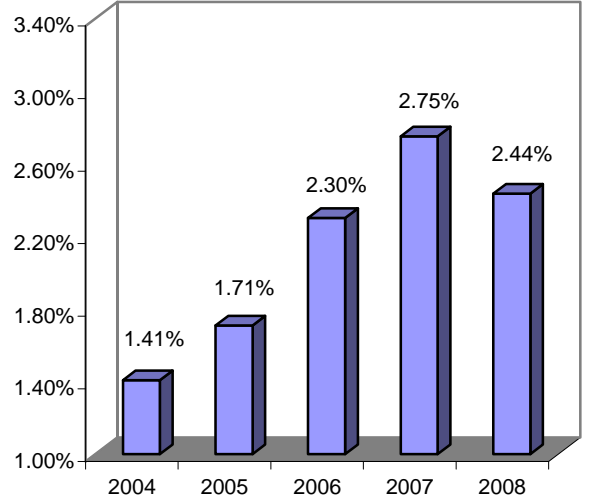
**Gross Operating Income to Average Assets
as of December 31**



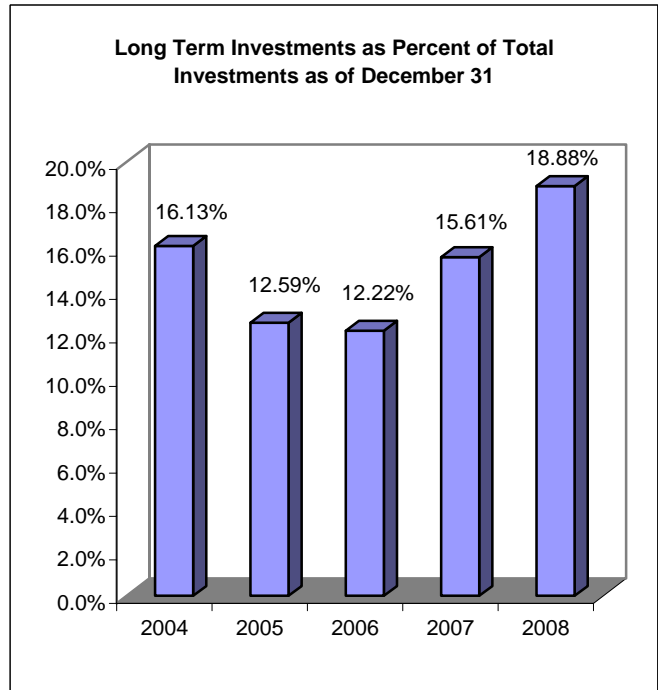
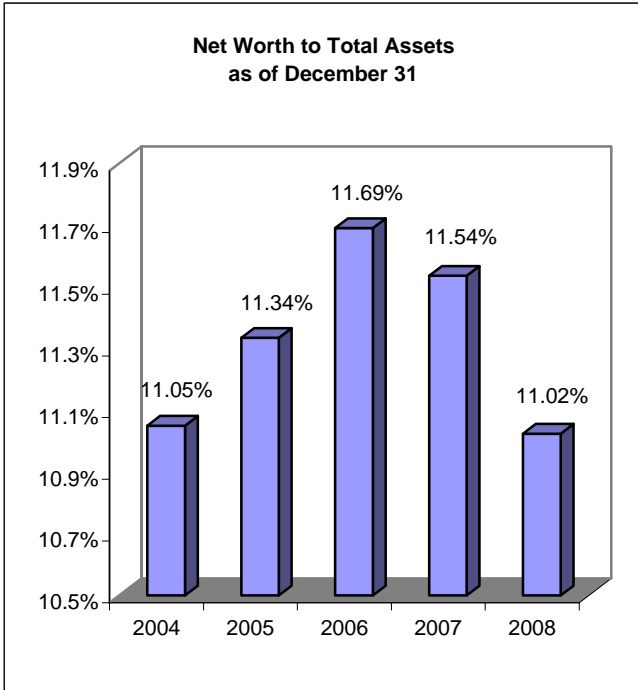
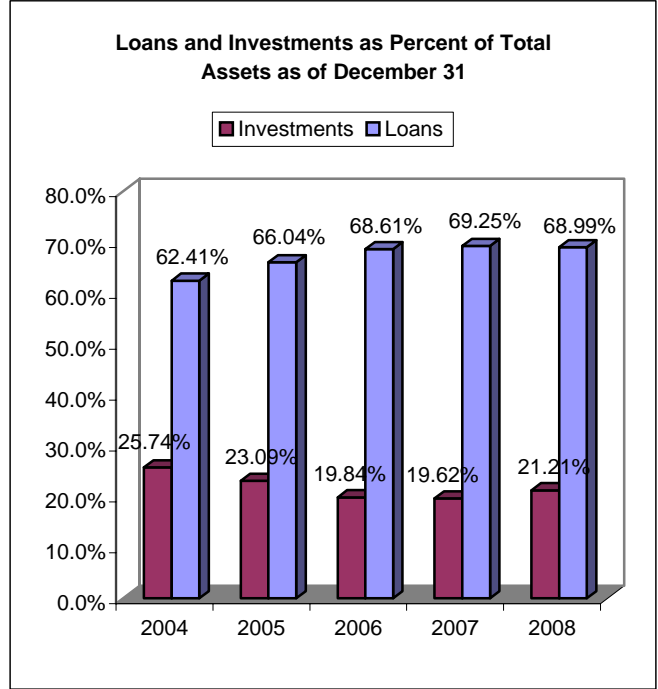
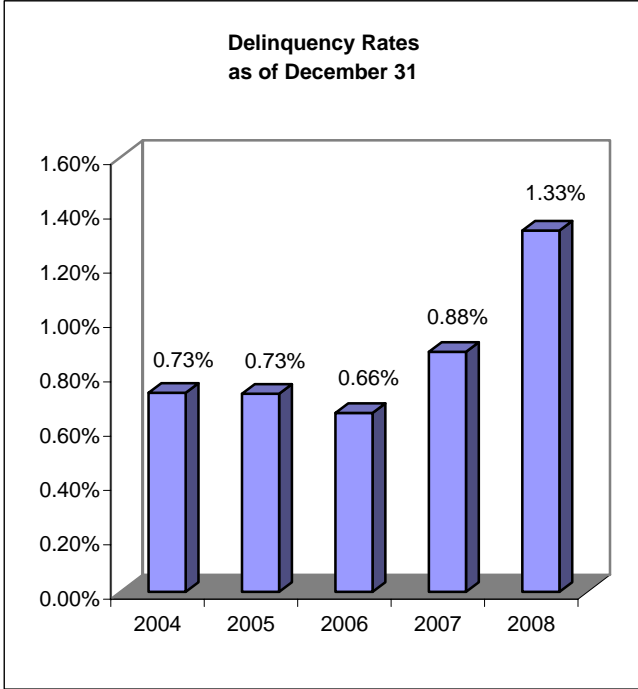
**Operating Expenses to Average Assets
as of December 31**



**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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	5,189	5,036	2.9-	4,847	3.8-
Cash & Equivalents	29,247	29,098	0.5-	26,075	10.4-
TOTAL INVESTMENTS	78,189	81,948	4.8	95,091	16.0
U.S. Government Obligations	1,185	1,090	8.0-	1,509	38.5
Federal Agency Securities	41,120	38,870	5.5-	48,468	24.7
Mutual Fund & Common Trusts	983	1,161	18.1	1,193	2.8
MCSD and PIC at Corporate CU	1,753	1,850	5.5	1,840	0.6-
All Other Corporate Credit Union	14,286	17,443	22.1	14,247	18.3-
Commercial Banks, S&Ls	10,489	10,751	2.5	17,208	60.1
Credit Unions -Loans to, Investments in					
Natural Person Credit Unions	909	1,348	48.2	1,196	11.3-
All Other Investments	0*	1,616	0.0	2,145	32.7
LOANS HELD FOR SALE	623	591	5.1-	581	1.7-
TOTAL LOANS OUTSTANDING	270,418	289,169	6.9	309,279	7.0
Unsecured Credit Card Loans	16,577	18,916	14.1	20,598	8.9
All Other Unsecured Loans	14,006	15,084	7.7	15,646	3.7
New Vehicle Loans	49,228	48,519	1.4-	45,452	6.3-
Used Vehicle Loans	46,095	47,117	2.2	49,713	5.5
First Mortgage Real Estate Loans/LOC	82,923	93,452	12.7	108,602	16.2
Other Real Estate Loans/LOC	48,259	52,645	9.1	54,517	3.6
Leases Receivable	262	226	13.9-	190	16.0-
All Other Loans/LOC	13,067	13,211	1.1	14,563	10.2
Allowance For Loan Losses	1,718	1,991	15.9	3,183	59.9
Foreclosed and Repossessed Assets	202	303	49.9	501	65.3
Land and Building	6,577	7,234	10.0	8,122	12.3
Other Fixed Assets	1,849	2,032	9.9	2,122	4.4
NCUSIF Capitalization Deposit	2,943	3,070	4.3	3,245	5.7
Other Assets	5,802	6,123	5.5	6,445	5.2
TOTAL ASSETS	394,131	417,578	5.9	448,278	7.4
LIABILITIES					
Total Borrowings	10,893	16,567	52.1	22,275	34.4
Accrued Dividends/Interest Payable	424	481	13.6	387	19.7-
Accounts Payable and Other Liabilities	3,215	3,474	8.0	3,702	6.6
Uninsured Secondary Capital	8	8	3.2-	10	29.9
TOTAL LIABILITIES	14,540	20,530	41.2	26,373	28.5
EQUITY/SAVINGS					
TOTAL SAVINGS	333,914	349,101	4.5	373,370	7.0
Share Drafts	37,554	39,274	4.6	40,328	2.7
Regular Shares	104,194	94,529	9.3-	99,416	5.2
Money Market Shares	53,923	58,697	8.9	66,469	13.2
Share Certificates/CDS	103,911	119,227	14.7	125,258	5.1
IRA/Keogh Accounts	29,302	32,092	9.5	35,854	11.7
All Other Shares	3,730	3,820	2.4	4,566	19.5
Non-Member Deposits	1,300	1,461	12.4	1,479	1.2
Regular Reserves	8,996	8,970	0.3-	8,989	0.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-395	-222	43.7	-879	295.3-
Other Reserves	5,495	5,832	6.1	5,959	2.2
Undivided Earnings	31,581	33,367	5.7	34,465	3.3
TOTAL EQUITY	45,677	47,947	5.0	48,535	1.2
TOTAL LIABILITIES/EQUITY/SAVINGS	394,131	417,578	5.9	448,278	7.4

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
December 31, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	5,189	5,036	2.9-	4,847	3.8-
INTEREST INCOME					
Interest on Loans	16,922	18,850	11.4	19,922	5.7
(Less) Interest Refund	35	38	7.1	32	15.3-
Income from Investments	4,283	4,972	16.1	4,412	11.3-
Trading Profits and Losses	0*	6	1,372.3	-0*	107.8-
TOTAL INTEREST INCOME	21,170	23,791	12.4	24,302	2.1
INTEREST EXPENSE					
Dividends on Shares	8,398	10,588	26.1	9,686	8.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	487	582	19.4	861	48.0
TOTAL INTEREST EXPENSE	8,885	11,170	25.7	10,547	5.6-
PROVISION FOR LOAN & LEASE LOSSES	1,206	1,702	41.1	3,738	119.7
NET INTEREST INCOME AFTER PLL	11,080	10,920	1.4-	10,017	8.3-
NON-INTEREST INCOME					
Fee Income	3,194	3,409	6.7	3,640	6.8
Other Operating Income	1,775	2,027	14.2	2,175	7.3
Gain (Loss) on Investments	-11	8	169.5	48	505.0
Gain (Loss) on Disp of Fixed Assets	22	24	6.3	1	94.1-
Other Non-Oper Income (Expense)	56	45	18.8-	133	193.0
TOTAL NON-INTEREST INCOME	5,035	5,513	9.5	5,998	8.8
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	6,329	6,780	7.1	7,208	6.3
Travel and Conference Expense	169	176	4.4	177	0.5
Office Occupancy Expense	852	934	9.6	1,031	10.4
Office Operations Expense	2,610	2,739	4.9	2,857	4.3
Educational & Promotional Expense	477	517	8.4	545	5.4
Loan Servicing Expense	822	865	5.3	932	7.7
Professional and Outside Services	946	1,018	7.5	1,098	7.9
Member Insurance	71	64	9.5-	63	2.1-
Operating Fees	65	63	3.3-	71	12.8
Miscellaneous Operating Expenses	354	367	3.8	429	16.9
TOTAL NON-INTEREST EXPENSE	12,694	13,523	6.5	14,411	6.6
NET INCOME	3,420	2,909	14.9-	1,603	44.9-
Transfer to Regular Reserve	204	163	20.2-	179	10.1

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2008**

Number of Credit Unions on this Report: 4,847

NUMBER OF LOANS BY TYPE

UNSECURED CREDIT CARDS	7,466,839
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	5,994,817
NEW VEHICLE	3,075,786
USED VEHICLE	5,027,836
1ST MORTGAGE REAL ESTATE/LOC	816,709
OTHER REAL ESTATE/LOC	1,491,844
LEASES RECEIVABLE	7,403
ALL OTHER LOANS/LOC	1,649,597
TOTAL NUMBER OF LOANS	25,530,831

MISCELLANEOUS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
ALL LOANS GRANTED YTD	11,066,591	139,354,541,628
INDIRECT LOANS		
POINT OF SALE	1,880,355	25,960,501,435
OUTSOURCED	614,621	9,868,088,721
TOTAL INDIRECT LOANS	2,494,976	35,828,590,156
LOANS PURCHASED YTD	178	37,381,079
LOANS SOLD YTD	46,242	138,739,370
PARTICIPATION LOANS OUTSTANDING	184,302	4,469,263,981
PARTICIPATION LOANS PURCHASED YTD	77,118	1,367,010,262
PARTICIPATION LOANS SOLD YTD	25,272	667,499,159
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	68,101	1,898,085,669

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	320,955,436	49,974,863	6,889,034	377,819,333
ALL OTHER LOANS	1,478,192,988	329,647,074	85,788,172	1,893,628,234
REAL ESTATE SECURED LOANS	1,218,300,665	443,937,396	179,070,463	1,841,308,524
LEASES RECEIVABLE	774,307	33,003	0	807,310
TOTAL REPORTABLE DELINQUENCY	3,018,223,396	823,592,336	271,747,669	4,113,563,401

ADDITIONAL DELINQUENCY INFORMATION

	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
INDIRECT LOANS	433,158,870	80,013,008	12,138,265	525,310,143
PARTICIPATION LOANS	61,576,775	12,459,976	15,633,969	89,670,720

CONSUMER LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
UNSECURED CREDIT CARD LOANS	589,346,361	45,472,066
ALL OTHER NON REAL ESTATE LOANS	1,783,425,078	254,094,129
REAL ESTATE SECURED LOANS	464,575,511	11,081,733
LEASES RECEIVABLE	2,143,887	425,477
TOTAL CHARGE OFFS & RECOVERIES	2,839,490,837	311,073,405

ADDITIONAL LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
INDIRECT LOANS	466,847,280	42,904,194
PARTICIPATION LOANS	39,857,741	3,660,139

OTHER GENERAL LOAN INFORMATION

NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D	78,162
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D	39,701
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D	283
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES	1,456,211,560
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTER 7, CHAPTER 13, AND CHAPTER 11 BANKRUPTCY	528,244,352

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2008

Number of Credit Unions on this Report: 4,847

<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	259,241	43,245,608,085
1ST MORTGAGE FIXED RATE < 15 YRS	330,979	25,149,714,234
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	47,354	9,618,816,691
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	91,020	17,976,418,751
OTHER FIXED RATE	6,973	1,032,694,729
1ST MORTGAGE ADJUSTABLE RATE < 1YR	35,239	3,497,610,842
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	45,903	8,080,995,229
OTHER R.E. CLOSED-END FIXED RATE	761,090	30,271,776,299
OTHER R.E. CLOSED-END ADJ. RATE	26,081	1,340,022,398
OTHER R.E. OPEN-END ADJ. RATE	673,901	21,924,875,691
OTHER R.E. OPEN-END FIXED RATE	30,772	980,699,096
TOTAL REAL ESTATE LOANS OUTSTANDING	2,308,553	163,119,232,045

<u>REAL ESTATE LOANS MODIFIED</u>	<u>NUMBER</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	2,295	536,572,120
MODIFIED LOANS SECURED BY OTHER RE/LOCs	2,450	147,870,546
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	197	139,495,349

<u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u>	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	95,673	19,437,490,485
1ST MORTGAGE FIXED RATE < 15 YRS	60,314	7,020,202,904
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	9,428	2,272,067,544
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	19,090	4,161,014,031
OTHER FIXED RATE	2,438	382,169,690
1ST MORTGAGE ADJUSTABLE RATE < 1YR	9,625	959,326,594
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	10,631	2,586,991,270
OTHER R.E. CLOSED-END FIXED RATE	175,014	8,351,733,699
OTHER R.E. CLOSED-END ADJ. RATE	6,484	470,978,906
OTHER R.E. OPEN-END ADJ. RATE	206,612	7,015,384,231
OTHER R.E. OPEN-END FIXED RATE	11,704	394,996,415
TOTAL REAL ESTATE LOANS GRANTED YTD	607,013	53,052,355,769

<u>REAL ESTATE LOANS MODIFIED YEAR-TO-DATE</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	457,726,663
MODIFIED LOANS SECURED BY OTHER RE/LOCs	112,355,048
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	132,105,689

<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	457,277,956	163,055,386	94,615,023	714,948,365
1ST MORTGAGE ADJUSTABLE RATE	339,967,026	155,099,882	37,305,565	532,372,473
OTHER REAL ESTATE FIXED RATE	244,421,550	68,798,459	23,299,988	336,519,997
OTHER REAL ESTATE ADJ. RATE	176,634,133	56,983,669	23,849,887	257,467,689
TOTAL DELINQUENT REAL ESTATE LOANS	1,218,300,665	443,937,396	179,070,463	1,841,308,524

<u>REAL ESTATE LOAN CHARGE OFF INFORMATION</u>	<u>CHARGED OFF</u>	<u>RECOVERED</u>
1ST MORTGAGE LOANS	100,530,401	2,748,584
OTHER R.E. LOANS	364,045,110	8,333,149
INTEREST ONLY & PAYMENT OPTION 1 ST MTG LOANS	9,967,882	34,542

<u>MODIFIED REAL ESTATE LOAN CHARGE OFF INFORMATION</u>	<u>CHARGED OFF</u>	<u>RECOVERED</u>
MODIFIED 1ST MORTGAGE REAL ESTATE LOANS	2,209,741	2,984
MODIFIED OTHER REAL ESTATE LOANS\INES OF CREDIT	4,378,725	9,093
MODIFIED REAL ESTATE LOANS ALSO REPORTED AS BUSINESS LOANS	272,104	0

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2008

Number of Credit Unions on this Report: 4,847

OTHER REAL ESTATE LOAN INFORMATION

BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS	3,534,132,905
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE	672,104,290
ALLOWANCE FOR REAL ESTATE LOAN LOSSES	605,276,971
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)	57,516,105,973
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D	10,820,620,128
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION	40,312,855,409
MORTGAGE SERVICING RIGHTS	299,991,543

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) /1

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS (NMBLB)	50,794	10,482,958,140
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	4,815	2,614,727,170

TOTAL BUSINESS LOANS (NMBLB) 13,097,685,310

TOTAL NMBLB LESS UNFUNDED COMMITMENTS 12,389,411,113

MISCELLANEOUS BUSINESS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
CONSTRUCTION AND DEVELOPMENT LOANS	964	764,083,844
UNSECURED BUSINESS LOANS	1,894	47,914,031
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	307	147,896,679
AGRICULTURAL MBL	4,085	369,883,964
SMALL BUSINESS LOANS OUTSTANDING	4,882	275,274,779
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		10,297,737,629

BUSINESS LOANS GRANTED Y-T-D

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS	21,014	4,311,191,947
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	1,701	897,304,915
CONSTRUCTION AND DEVELOPMENT LOANS	675	424,882,005
UNSECURED BUSINESS LOANS	843	30,335,780
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	86	41,679,532
AGRICULTURAL MBL	2,516	245,318,697

BUSINESS LOANS & PARTICIPATIONS SOLD YTD 800 365,867,661

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	156,940,703	76,664,658	58,165,102	291,770,463
AGRICULTURAL LOANS	1,750,219	3,251,503	308,447	5,310,169
TOTAL DELINQUENT BUSINESS LOANS	158,690,922	79,916,161	58,473,549	297,080,632

MEMBER BUSINESS LOAN CHARGE OFF INFORMATION

	<u>CHARGED OFF</u>	<u>RECOVERED</u>
BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS	33,061,954	1,319,137
AGRICULTURAL LOANS	926,691	9,845

1/ "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in 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, 2008

Number of Credit Unions on this Report: 4,847

NUMBER OF SAVINGS ACCOUNTS BY TYPE

SHARE DRAFT ACCOUNTS	22,644,470
REGULAR SHARE ACCOUNTS	53,153,203
MONEY MARKET SHARE ACCOUNTS	3,320,221
SHARE CERTIFICATE ACCOUNTS	6,756,458
IRA/KEOGH & RETIREMENT ACCOUNTS	2,860,403
OTHER SHARES	1,697,505
TOTAL NUMBER SHARE ACCOUNTS	90,432,260
NON-MEMBER DEPOSITS	37,035
TOTAL NUMBER OF SAVINGS ACCOUNTS	90,469,295

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

COMMERCIAL REAL ESTATE, CONSTRUCTION, LAND DEVELOPMENT	359,018,836
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	349,255,361
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	20,963,652,123
CREDIT CARD LINES	42,622,986,522
OUTSTANDING LETTERS OF CREDIT	68,056,860
UNSECURED SHARE DRAFT LINES OF CREDIT	6,225,027,310
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	5,569,838,395
OTHER UNFUNDED COMMITMENTS	4,533,616,694

CONTINGENT LIABILITIES

DOLLAR AMOUNT OF PENDING BOND CLAIMS	16,753,031
LOANS TRANSFERRED WITH RECOURSE	2,279,708,592
OTHER CONTINGENT LIABILITIES	33,441,567

CREDIT & BORROWING ARRANGEMENTS

AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	1,527,500,027
LINES OF CREDIT	67,377,946,145
COMMITTED LINES OF CREDIT	1,685,771,424

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

MEMBER OF FEDERAL HOME LOAN BANK	478
FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW	225
PRE-PLEDGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW	82

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	1,367	SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS	1,121
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	138	SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS	1,786
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	20	SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF	415

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

AGENCY/GSE MORTGAGE-BACKED SECURITIES	26,301,363,105
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	2,341,450,860
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES	0
NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	10,595,009,748
NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	2,756,813,502
TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b)	41,994,637,215
TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a)	3,827,523,568
MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19.	181,886,076

MISCELLANEOUS INVESTMENT INFORMATION

FAIR VALUE OF HELD TO MATURITY INVESTMENTS	16,469,275,518
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	22,166,555,317
INVESTMENT REPURCHASE AGREEMENTS	68,238,234
REVERSE REPURCHASE AGREEMENTS INVESTED	235,774,703
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY)	0
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	7,329,333,995
CMO/REMIC	15,117,821,968
COMMERCIAL MORTGAGE RELATED SECURITIES	571,211,435

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federal Credit Unions
December 31, 2008

Number of Credit Unions on this Report: 4,847

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

MANUAL SYSTEM	67	CU DEVELOPED IN-HOUSE	25
VENDOR SUPPLIED IN-HOUSE	3,421	OTHER	43
VENDOR ON-LINE SERVICE BUR.	1,291		

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

HOME BANKING VIA INTERNET WEBSITE	2,971	AUTOMATIC TELLER MACHINE	2,882
AUDIO RESPONSE/PHONE BASED	2,582	KIOSK	186
		OTHER	117

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

MEMBER APPLICATION	1,147	SHARE ACCOUNT TRANSFERS	3,038
NEW LOAN	1,869	BILL PAYMENT	2,147
ACCOUNT BALANCE INQUIRY	3,150	DOWNLOAD ACCOUNT HISTORY	2,450
SHARE DRAFT ORDERS	2,529	ELECTRONIC CASH	121
NEW SHARE ACCOUNT	672	ACCOUNT AGGREGATION	227
LOAN PAYMENTS	2,745	INTERNET ACCESS SERVICES	464
		ELECTRONIC SIGNATURE	
VIEW ACCOUNT HISTORY	2,997	AUTHENTICATION/CERTIFICATION	87
MERCHANDISE PURCHASE	259	E-Statements	1,834
		OTHER	102

NUMBER OF CUs REPORTING WORLD WIDE WEBSITES 3,397

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

INFORMATIONAL	446	TRANSACTIONAL	2,788
INTERACTIVE	163		

NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES 15,960,984

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

INFORMATIONAL	230	TRANSACTIONAL	49
INTERACTIVE	16		

PAYMENT SYSTEMS INFORMATION

FEDLINE ACCESS	813
ACH- ORIGINATING DEPOSITORY FINANCIAL INFORMATION	1,432
ACH-RECEIVING DEPOSITORY INSTITUTION	3,544

OTHER INFORMATION

NUMBER OF CURRENT MEMBERS	49,129,072
NUMBER OF POTENTIAL MEMBERS	490,514,933
NUMBER OF FULL TIME EMPLOYEES	120,920
NUMBER OF PART TIME EMPLOYEES	18,260
NUMBER OF CREDIT UNION BRANCHES	11,969
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	845

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

NUMBER OF CUSOs /1	2,255
VALUE OF INVESTMENT IN CUSOs	531,380,498
AMOUNT LOANED TO CUSOs	178,503,052
AGGREGATE CASH OUTLAY IN CUSO	272,753,739
NUMBER OF CUSOs WHOLLY OWNED	261

PREDOMINANT SERVICE OF CUSO:

CHECKING AND CURRENCY SERVICES	53	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	13
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	46	SECURITIES BROKERAGE SERVICES	62
BUSINESS LOAN ORIGATION	115	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	421
CONSUMER MORTGAGE ORIGATION	121	STUDENT LOAN ORIGATION	6
ELECTRONIC TRANSACTION SERVICES	517	TRAVEL AGENCY SERVICES	0
FINANCIAL COUNSELING SERVICES	58	TRUST AND TRUST-RELATED SERVICES	22
FIXED ASSET SERVICES	7	REAL ESTATE BROKERAGE SERVICES	29
		CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	50
INSURANCE BROKERAGE OR AGENCY LEASING	15	OTHER	495
LOAN SUPPORT SERVICES	105		

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, 2008
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 4,847

BORROWINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS			Total
Draws Against Lines of Credit	349	4,508	2,980	6,641			14,129
Promissory/Other Notes and Interest Payable	308	2,119	1,984	3,504			7,607
Reverse Repurchase Agreements	5	170	330	37			537
Subordinated Debt	8	0*	0*	0*			2
Uninsured Secondary Capital	33	N/A	0*	9			10
TOTAL BORROWINGS	618	6,797	5,295	10,192			22,285
SAVINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS			Total
Share Drafts	3,490	40,328	N/A	N/A			40,328
Regular Shares	4,845	99,416	N/A	N/A			99,416
Money Market Shares	1,889	66,469	N/A	N/A			66,469
Share Certificates/CDS	3,669	90,808	26,783	7,667			125,258
IRA/KEOGH, Retirements	3,164	22,706	8,341	4,807			35,854
All Other Shares	1,891	4,550	9	7			4,566
Non-Members Deposits	962	1,031	383	65			1,479
TOTAL SAVINGS	4,847	325,308	35,517	12,546			373,370
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	988	4,589	6,186	3,953	1,143	469	16,340
Available for Sale	1,153	15,260	13,091	7,946	4,167	1,402	41,866
Trading	19	134	66	26	15	9	249
Deposit In Commercial Banks, S&Ls, Saving Banks	3,555	9,929	6,063	1,162	44	10	17,208
Loans To And Investments In Natural Person Credit Unions	1,542	729	402	65	0*	0*	1,196
Membership Capital At Corporate Credit Unions	4,211	N/A	1,585	N/A	N/A	N/A	1,585
Paid In Capital At Corporate Credit Unions	897	N/A	255	N/A	N/A	N/A	255
All Other Investments In Corporate Credit Unions	2,563	8,893	3,916	1,414	17	7	14,247
All Other Investments	1,118	849	1,078	59	44	115	2,145
TOTAL INVESTMENTS	4,794	40,382	32,641	14,625	5,431	2,013	95,091

* Amount Less than + or - 1 Million

TABLE 6
Federal Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2008

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	9	\$11,880,847	9	\$21,250,328	539	\$7,047,307,660
5.0% To 6.0%	8	\$51,326,308	18	\$22,345,316	1,787	\$20,400,318,641
6.0% To 7.0%	27	\$256,158,130	45	\$183,164,737	1,367	\$13,814,891,539
7.0% To 8.0%	102	\$1,458,055,448	130	\$724,418,352	532	\$3,039,629,844
8.0% To 9.0%	224	\$3,236,628,900	287	\$1,358,630,696	171	\$697,456,445
9.0% To 10.0%	593	\$3,736,690,350	552	\$1,698,666,776	78	\$181,114,317
10.0% To 11.0%	399	\$4,045,003,966	675	\$2,212,641,116	37	\$80,155,202
11.0% To 12.0%	319	\$5,436,868,980	645	\$2,089,428,448	14	\$121,446,157
12.0% To 13.0%	384	\$1,032,888,507	919	\$3,951,359,475	13	\$2,043,460
13.0% To 14.0%	191	\$987,262,279	503	\$1,482,558,209	5	\$3,511,194
14.0% To 15.0%	81	\$193,626,204	318	\$802,078,944	4	\$45,465,232
15.0% To 16.0%	31	\$42,221,145	341	\$690,754,964	2	\$6,588,266
16.0% Or More	15	\$73,494,948	287	\$408,728,882	4	\$11,627,529
Not Reporting Or Zero ..	2,464	\$35,694,414	118	\$0	294	\$0
Total	4,847	\$20,597,800,426	4,847	\$15,646,026,243	4,847	\$45,451,555,486
Average Rate	11.0%		11.9%		6.2%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	193	\$3,877,561,384	162	\$13,486,782,900	369	\$15,473,060,724
5.0% To 6.0%	850	\$16,850,596,873	971	\$72,682,773,851	724	\$18,149,142,638
6.0% To 7.0%	1,278	\$15,497,879,662	1,030	\$19,275,169,949	1,091	\$14,229,072,299
7.0% To 8.0%	1,004	\$7,615,979,209	295	\$2,495,936,756	576	\$5,570,634,980
8.0% To 9.0%	580	\$3,601,256,368	106	\$572,773,562	220	\$836,168,108
9.0% To 10.0%	305	\$1,078,571,489	41	\$52,857,471	62	\$204,091,586
10.0% To 11.0%	168	\$684,164,299	16	\$7,230,527	36	\$33,677,167
11.0% To 12.0%	60	\$110,832,067	7	\$2,482,303	8	\$17,257,984
12.0% To 13.0%	76	\$166,009,135	7	\$14,819,501	4	\$3,509,192
13.0% To 14.0%	17	\$17,452,688	2	\$481,343	2	\$607,798
14.0% To 15.0%	21	\$145,125,887	0	\$0	1	\$147,208
15.0% To 16.0%	12	\$12,034,073	0	\$0	0	\$0
16.0% Or More	12	\$55,044,323	0	\$0	0	\$0
Not Reporting Or Zero ..	271	\$0	2,210	\$10,550,398	1,754	\$3,800
Total	4,847	\$49,712,507,457	4,847	\$108,601,858,561	4,847	\$54,517,373,484
Average Rate	7.3%		6.2%		6.3%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	9	\$89,184,610	788	\$1,031,961,629
5.0% To 6.0%	19	\$63,004,878	694	\$1,533,939,465
6.0% To 7.0%	17	\$36,155,397	781	\$4,290,097,566
7.0% To 8.0%	11	\$588,642	661	\$2,862,720,421
8.0% To 9.0%	4	\$81,318	499	\$2,187,021,652
9.0% To 10.0%	1	\$47,231	318	\$1,018,554,273
10.0% To 11.0%	1	\$189,651	239	\$428,267,643
11.0% To 12.0%	0	\$0	99	\$317,030,520
12.0% To 13.0%	1	\$14,373	148	\$543,766,776
13.0% To 14.0%	0	\$0	46	\$71,162,037
14.0% To 15.0%	0	\$0	38	\$118,146,296
15.0% To 16.0%	0	\$0	38	\$122,580,498
16.0% Or More	0	\$0	33	\$37,343,408
Not Reporting Or Zero ..	4,784	\$456,861	465	\$7,744
Total	4,847	\$189,722,961	4,847	\$14,562,599,928
Average Rate	6.4%		7.2%	

TABLE 7
Federal Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2008

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	1,425	\$24,298,186,008	2,437	\$55,511,626,644	205	\$4,566,110,087
1.0% To 2.0%	172	\$2,551,988,651	1,673	\$30,973,580,759	1,045	\$34,412,401,583
2.0% To 3.0%	19	\$239,644,100	464	\$6,955,693,636	575	\$25,140,092,279
3.0% To 4.0%	8	\$197,214,068	172	\$5,623,719,076	58	\$2,205,552,671
4.0% To 5.0%	8	\$407,388,826	36	\$268,016,634	5	\$143,432,250
5.0% To 6.0%	2	\$126,399,773	10	\$27,958,247	0	\$0
6.0% To 7.0%	2	\$250,211,588	3	\$18,962,273	1	\$1,093,926
7.0% Or More	0	\$0	3	\$11,323,647	0	\$0
Not Reporting Or Zero ..	3,211	\$12,256,884,668	49	\$25,531,290	2,958	\$0
Total	4,847	\$40,327,917,682	4,847	\$99,416,412,206	4,847	\$66,468,682,796
Average Rate	0.5%		1.1%		1.7%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	10	\$48,336,229	161	\$1,152,248,967	119	\$18,126,488
1.0% To 2.0%	165	\$5,086,239,654	625	\$4,911,875,985	153	\$49,665,343
2.0% To 3.0%	1,383	\$40,599,083,798	1,062	\$10,719,137,187	99	\$392,170,023
3.0% To 4.0%	1,743	\$55,787,484,479	1,007	\$10,950,022,209	165	\$402,110,492
4.0% To 5.0%	323	\$22,283,470,647	205	\$7,738,071,937	124	\$396,854,894
5.0% To 6.0%	41	\$1,448,770,492	22	\$375,173,648	91	\$179,002,102
6.0% To 7.0%	2	\$3,420,126	3	\$7,471,861	1	\$397,243
7.0% Or More	1	\$100,000	2	\$141,915	2	\$698,002
Not Reporting Or Zero ..	1,179	\$1,127,422	1,760	\$28,072	4,093	\$39,967,876
Total	4,847	\$125,258,032,847	4,847	\$35,854,171,781	4,847	\$1,478,992,463
Average Rate	3.1%		2.6%		2.8%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	954	\$865,499,836
1.0% To 2.0%	565	\$1,278,595,181
2.0% To 3.0%	144	\$2,149,005,624
3.0% To 4.0%	51	\$116,446,169
4.0% To 5.0%	23	\$120,278,126
5.0% To 6.0%	8	\$370,024
6.0% To 7.0%	0	\$0
7.0% Or More	3	\$363,956
Not Reporting Or Zero ..	3,099	\$35,299,744
Total	4,847	\$4,565,858,660
Average Rate	1.0%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2008

	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	11.02	19.32	16.21	13.68
Delinquent Loans to Net Worth	8.32	12.66	8.49	6.53
Solvency Evaluation (Est.)	113.00	124.19	119.51	115.99
Classified Assets (Est.) to Net Worth	6.44	7.08	3.96	3.62
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.33	4.74	2.47	1.54
Net Charge-Offs to Average Loans	0.84	0.97	0.70	0.68
Fair Value H-T-M to Book Value H-T-M	100.79	100.20	100.84	103.23
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.18	-1.12	-0.53	0.16
Delinquent Loans to Assets	0.92	2.45	1.38	0.89
EARNINGS:				
Return on Average Assets	0.37	-0.29	0.16	0.30
Gross Operating Income to Average Assets	6.96	5.64	6.24	6.61
Yield on Average Loans	6.65	7.54	7.31	7.03
Yield on Average Investments	3.94	2.62	3.22	3.69
Cost of Funds to Average Assets	2.44	1.35	1.60	1.82
Net Margin to Average Assets	4.52	4.29	4.63	4.79
Operating Expenses to Average Assets	3.33	4.10	4.07	4.04
Provision for Loan & Lease Losses to Average Assets	0.86	0.64	0.43	0.46
Net Interest Margin to Average Assets	3.18	3.90	3.88	3.67
Operating Expenses to Gross Operating Income	47.85	72.59	65.27	61.07
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.40	0.49	1.24	2.56
Net Operating Expenses to Average Assets	2.49	3.76	3.46	3.18
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.96	3.15	9.25	20.56
Regular Shares to Savings and Borrowings	25.14	85.50	65.40	44.16
Total Loans to Total Savings	82.83	64.58	67.03	68.11
Total Loans to Total Assets	68.99	51.60	55.71	58.15
Cash Plus Short-Term Investments to Assets	14.82	41.90	32.16	24.41
Total Savings and Borrowings to Earning Assets	92.84	80.69	85.87	90.58
Regular Shares plus Share Drafts to Total Shares & Borrowings	35.34	86.35	71.58	55.19
Borrowings to Total Savings and Net Worth	5.22	0.22	0.17	0.41
PRODUCTIVITY:				
Members to Potential Members	10.02	17.70	15.26	7.32
Borrowers to Members	51.97	25.50	35.56	40.74
Members to Full-Time Employees	378	420	453	416
Average Savings Per Member	7,600	1,852	3,314	4,936
Average Loan Balance	12,114	4,690	6,247	8,253
Salary & Benefits to Full-Time Employees	55,426	20,143	40,016	47,503
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.04	72.06	67.72	63.47
Income From Investments	14.65	20.97	20.21	19.56
Income From Trading Securities	0.00	0.01	0.00	0.00
Fee Income	12.09	5.86	9.78	12.97
Other Operating Income	7.22	1.11	2.28	4.00
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.02	47.10	52.72	48.74
Travel and Conference	1.23	1.33	1.13	1.40
Office Occupancy	7.16	5.51	5.01	6.59
Office Operations	19.82	22.83	20.62	20.38
Educational and Promotional	3.78	1.04	1.46	2.93
Loan Servicing	6.47	2.00	3.09	4.76
Professional and Outside Services	7.62	8.92	8.78	10.90
Member Insurance	0.44	5.20	2.84	1.01
Operating Fees	0.49	0.71	0.64	0.57
Miscellaneous Operating Expenses	2.98	5.36	3.70	2.73

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2008

	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	11.02	12.29	11.40	10.16
Delinquent Loans to Net Worth	8.32	7.77	7.91	8.92
Solvency Evaluation (Est.)	113.00	114.10	113.15	112.13
Classified Assets (Est.) to Net Worth	6.44	4.10	5.18	8.06
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.33	1.52	1.34	1.25
Net Charge-Offs to Average Loans	0.84	0.60	0.71	0.95
Fair Value H-T-M to Book Value H-T-M	100.79	105.71	100.16	100.47
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-0.18	-0.72	0.16	-0.28
Delinquent Loans to Assets	0.92	0.96	0.90	0.91
EARNINGS:				
Return on Average Assets	0.37	0.37	0.36	0.39
Gross Operating Income to Average Assets	6.96	6.82	7.07	7.00
Yield on Average Loans	6.65	6.71	6.66	6.57
Yield on Average Investments	3.94	3.88	3.96	4.04
Cost of Funds to Average Assets	2.44	1.94	2.22	2.72
Net Margin to Average Assets	4.52	4.87	4.85	4.28
Operating Expenses to Average Assets	3.33	4.04	3.84	2.87
Provision for Loan & Lease Losses to Average Assets	0.86	0.51	0.69	1.06
Net Interest Margin to Average Assets	3.18	3.50	3.34	2.97
Operating Expenses to Gross Operating Income	47.85	59.27	54.37	41.03
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.40	3.14	3.03	2.04
Net Operating Expenses to Average Assets	2.49	3.05	2.76	2.15
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.96	26.97	32.01	34.86
Regular Shares to Savings and Borrowings	25.14	34.12	26.73	19.59
Total Loans to Total Savings	82.83	73.09	78.60	88.75
Total Loans to Total Assets	68.99	63.02	67.43	72.36
Cash Plus Short-Term Investments to Assets	14.82	18.57	14.57	12.57
Total Savings and Borrowings to Earning Assets	92.84	93.02	93.42	93.12
Regular Shares plus Share Drafts to Total Shares & Borrowings	35.34	46.84	39.62	28.31
Borrowings to Total Savings and Net Worth	5.22	0.97	2.12	8.14
PRODUCTIVITY:				
Members to Potential Members	10.02	7.60	6.74	17.95
Borrowers to Members	51.97	44.25	48.32	60.78
Members to Full-Time Employees	378	371	342	389
Average Savings Per Member	7,600	5,827	7,073	9,489
Average Loan Balance	12,114	9,624	11,505	13,856
Salary & Benefits to Full-Time Employees	55,426	50,217	53,088	61,883
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.04	63.02	63.93	67.69
Income From Investments	14.65	16.88	14.68	13.50
Income From Trading Securities	0.00	0.00	-0.01	0.00
Fee Income	12.09	14.53	15.29	10.26
Other Operating Income	7.22	5.57	6.10	8.55
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.02	49.16	50.52	50.03
Travel and Conference	1.23	1.53	1.43	1.02
Office Occupancy	7.16	7.00	7.34	7.29
Office Operations	19.82	19.75	19.89	19.63
Educational and Promotional	3.78	3.63	4.32	3.77
Loan Servicing	6.47	5.31	5.61	7.73
Professional and Outside Services	7.62	10.21	7.80	6.29
Member Insurance	0.44	0.61	0.34	0.22
Operating Fees	0.49	0.53	0.55	0.42
Miscellaneous Operating Expenses	2.98	2.26	2.20	3.59

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	960	902	6.0-	798	11.5-
Cash & Equivalents	154	157	2.0	140	10.4-
TOTAL INVESTMENTS	207	188	9.5-	192	2.4
U.S. Government Obligations	2	1	16.3-	2	23.7
Federal Agency Securities	2	1	30.1-	0*	58.8-
Mutual Fund & Common Trusts	5	5	8.0-	4	4.8-
MCS&D and PIC at Corporate CU	8	7	10.7-	5	26.6-
All Other Corporate Credit Union	61	65	7.0	58	11.1-
Commercial Banks, S&Ls	110	93	15.1-	105	12.5
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	4	4	6.1-	6	70.0
All Other Investments	0*	7	0.0	10	44.1
Loans Held for Sale	0*	0*	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	478	443	7.2-	357	19.3-
Unsecured Credit Card Loans	2	3	18.7	2	23.2-
All Other Unsecured Loans	124	115	7.1-	95	17.0-
New Vehicle Loans	149	137	8.2-	104	24.1-
Used Vehicle Loans	140	127	9.1-	106	16.5-
First Mortgage Real Estate Loans/LOC	6	6	7.9-	6	5.9-
Other Real Estate Loans/LOC	11	11	1.1-	8	25.9-
Leases Receivable	0*	0*	93.6-	0*	100.0-
All Other Loans/LOC	44	44	0.2-	36	18.7-
Allowance For Loan Losses	11	10	6.4-	9	8.6-
Foreclosed and Repossessed Assets	0*	0*	54.9-	0*	117.9
Land and Building	2	1	23.0-	1	21.1-
Other Fixed Assets	3	2	13.5-	2	26.4-
NCUSIF Capitalization Deposit	7	6	11.7-	5	16.0-
Other Assets	5	5	9.1-	3	29.1-
TOTAL ASSETS	845	792	6.2-	693	12.6-
LIABILITIES					
Total Borrowings	2	2	18.9-	1	42.0-
Accrued Dividends/Interest Payable	2	2	0.4	1	32.0-
Accounts Payable and Other Liabilities	3	3	9.4	3	8.0-
Uninsured Secondary Capital	0*	0*	15.0	0*	9.6-
TOTAL LIABILITIES	8	8	1.7-	6	23.6-
EQUITY/SAVINGS					
Total Savings	681	631	7.3-	553	12.3-
Share Drafts	9	7	30.0-	5	28.7-
Regular Shares	579	537	7.4-	474	11.6-
Money Market Shares	4	3	23.4-	2	34.5-
Share Certificates/CDs	53	54	2.1	47	12.6-
IRA/Keogh Accounts	9	7	20.9-	6	23.2-
All Other Shares	11	7	37.9-	6	20.5-
Non-Member Deposits	15	17	11.5	14	14.6-
Regular Reserves	37	34	6.9-	30	12.9-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	98.2-	-0*	43.6
Other Reserves	3	2	22.5-	2	27.6-
Undivided Earnings	117	118	0.2	102	13.1-
TOTAL EQUITY	157	154	1.9-	134	13.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	845	792	6.2-	693	12.6-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	1,539	1,472	4.4-	1,371	6.9-
Cash & Equivalents	978	1,059	8.2	1,018	3.9-
TOTAL INVESTMENTS	2,153	1,940	9.9-	2,111	8.8
U.S. Government Obligations	18	19	8.4	19	1.4-
Federal Agency Securities	83	57	32.2-	28	51.1-
Mutual Fund & Common Trusts	15	21	45.0	17	20.4-
MCSD and PIC at Corporate CU	76	73	3.9-	65	11.6-
All Other Corporate Credit Union	571	532	6.7-	426	20.0-
Commercial Banks, S&Ls	1,167	1,049	10.2-	1,385	32.0
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	79	95	19.9	92	2.9-
All Other Investments	0*	32	0.0	37	14.8
Loans Held for Sale	0*	1	42.4	0*	61.8-
TOTAL LOANS OUTSTANDING	4,973	4,705	5.4-	4,114	12.6-
Unsecured Credit Card Loans	118	122	3.5	108	11.6-
All Other Unsecured Loans	831	811	2.4-	731	9.9-
New Vehicle Loans	1,525	1,413	7.3-	1,149	18.7-
Used Vehicle Loans	1,425	1,318	7.5-	1,178	10.6-
First Mortgage Real Estate Loans/LOC	310	303	2.2-	280	7.4-
Other Real Estate Loans/LOC	387	382	1.1-	342	10.5-
Leases Receivable	5	1	68.4-	0*	35.2-
All Other Loans/LOC	373	354	5.1-	324	8.4-
Allowance For Loan Losses	52	49	6.1-	47	2.7-
Foreclosed and Repossessed Assets	4	3	18.8-	3	14.1
Land and Building	71	71	0.4	66	7.2-
Other Fixed Assets	29	26	9.8-	22	14.4-
NCUSIF Capitalization Deposit	70	64	8.9-	57	11.4-
Other Assets	50	48	4.0-	40	16.1-
TOTAL ASSETS	8,277	7,869	4.9-	7,385	6.2-
LIABILITIES					
Total Borrowings	30	17	45.2-	11	31.9-
Accrued Dividends/Interest Payable	14	15	7.2	12	21.3-
Accounts Payable and Other Liabilities	34	32	6.3-	27	17.0-
Uninsured Secondary Capital	2	2	5.4-	1	4.4-
TOTAL LIABILITIES	80	65	18.6-	51	21.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	6,882	6,501	5.5-	6,138	5.6-
Share Drafts	489	441	9.9-	380	13.8-
Regular Shares	4,663	4,258	8.7-	4,022	5.5-
Money Market Shares	147	150	1.6	143	4.1-
Share Certificates/CDs	1,106	1,209	9.3	1,192	1.4-
IRA/Keogh Accounts	311	288	7.4-	260	9.8-
All Other Shares	104	87	16.1-	84	3.5-
Non-Member Deposits	61	68	10.3	56	17.2-
Regular Reserves	277	262	5.3-	241	8.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-0*	47.3	-0*	37.2-
Other Reserves	30	31	4.3	29	6.3-
Undivided Earnings	1,010	1,011	0.1	927	8.3-
TOTAL EQUITY	1,315	1,303	0.9-	1,196	8.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	8,277	7,869	4.9-	7,385	6.2-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	1,597	1,557	2.5-	1,538	1.2-
Cash & Equivalents	3,440	3,705	7.7	3,568	3.7-
TOTAL INVESTMENTS	9,369	8,994	4.0-	10,103	12.3
U.S. Government Obligations	113	85	24.8-	71	16.2-
Federal Agency Securities	1,544	1,172	24.1-	817	30.3-
Mutual Fund & Common Trusts	40	45	13.0	44	0.9-
MCSD and PIC at Corporate CU	332	318	4.1-	310	2.5-
All Other Corporate Credit Union	1,923	1,967	2.3	1,377	30.0-
Commercial Banks, S&Ls	4,640	4,623	0.4-	6,587	42.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	358	384	7.3	415	8.1
All Other Investments	0*	130	0.0	137	6.0
Loans Held for Sale	21	4	80.3-	4	9.2-
TOTAL LOANS OUTSTANDING	22,963	22,163	3.5-	20,872	5.8-
Unsecured Credit Card Loans	1,069	1,057	1.1-	983	7.1-
All Other Unsecured Loans	2,114	2,112	0.1-	2,040	3.4-
New Vehicle Loans	4,923	4,625	6.1-	3,979	14.0-
Used Vehicle Loans	5,393	5,166	4.2-	4,947	4.2-
First Mortgage Real Estate Loans/LOC	4,306	4,271	0.8-	4,149	2.8-
Other Real Estate Loans/LOC	3,652	3,530	3.4-	3,381	4.2-
Leases Receivable	5	2	68.4-	0*	58.8-
All Other Loans/LOC	1,500	1,401	6.6-	1,393	0.6-
Allowance For Loan Losses	170	167	1.7-	178	6.5
Foreclosed and Repossessed Assets	23	27	14.9	35	32.1
Land and Building	707	733	3.6	739	0.8
Other Fixed Assets	166	156	6.0-	145	7.0-
NCUSIF Capitalization Deposit	304	289	5.0-	272	5.6-
Other Assets	354	352	0.6-	333	5.4-
TOTAL ASSETS	37,176	36,254	2.5-	35,893	1.0-
LIABILITIES					
Total Borrowings	193	101	47.5-	140	38.7
Accrued Dividends/Interest Payable	49	50	1.5	39	21.5-
Acct Payable and Other Liabilities	178	187	4.8	166	11.1-
Uninsured Secondary Capital	2	2	18.5	5	128.8
TOTAL LIABILITIES	422	340	19.4-	351	3.1
EQUITY/SAVINGS					
TOTAL SAVINGS	31,712	30,851	2.7-	30,646	0.7-
Share Drafts	3,845	3,630	5.6-	3,396	6.4-
Regular Shares	15,067	13,763	8.7-	13,597	1.2-
Money Market Shares	2,386	2,347	1.6-	2,514	7.1
Share Certificates/CDs	7,480	8,239	10.2	8,307	0.8
IRA/Keogh Accounts	2,334	2,322	0.5-	2,358	1.6
All Other Shares	330	297	9.9-	292	1.7-
Non-Member Deposits	270	252	6.6-	182	27.6-
Regular Reserves	1,097	1,048	4.5-	994	5.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-15	-7	50.6	-10	35.9-
Other Reserves	152	155	1.8	143	7.7-
Undivided Earnings	3,808	3,868	1.6	3,769	2.6-
TOTAL EQUITY	5,042	5,064	0.4	4,896	3.3-
TOTAL LIABILITIES/EQUITY/SAVINGS	37,176	36,254	2.5-	35,893	1.0-

* 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, 2008
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	442	456	3.2	450	1.3-
Cash & Equivalents	2,627	2,724	3.7	2,427	10.9-
TOTAL INVESTMENTS	6,663	6,878	3.2	7,668	11.5
U.S. Government Obligations	82	70	14.8-	64	8.9-
Federal Agency Securities	2,526	2,256	10.7-	1,915	15.1-
Mutual Fund & Common Trusts	47	44	6.8-	50	13.1
MCSD and PIC at Corporate CU	250	252	0.8	251	0.5-
All Other Corporate Credit Union	1,497	1,816	21.3	1,220	32.8-
Commercial Banks, S&Ls	1,800	1,951	8.4	3,585	83.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	152	225	48.3	224	0.5-
All Other Investments	0*	51	0.0	46	10.5-
Loans Held for Sale	31	38	23.8	25	34.5-
TOTAL LOANS OUTSTANDING	20,050	20,780	3.6	19,757	4.9-
Unsecured Credit Card Loans	968	1,031	6.5	993	3.8-
All Other Unsecured Loans	1,172	1,295	10.5	1,256	3.0-
New Vehicle Loans	3,581	3,601	0.6	3,096	14.0-
Used Vehicle Loans	4,355	4,460	2.4	4,149	7.0-
First Mortgage Real Estate Loans/LOC	5,096	5,247	3.0	5,416	3.2
Other Real Estate Loans/LOC	3,595	3,780	5.1	3,542	6.3-
Leases Receivable	2	1	38.7-	0*	14.8-
All Other Loans/LOC	1,280	1,364	6.6	1,304	4.4-
Allowance For Loan Losses	125	135	8.2	158	17.0
Foreclosed and Repossessed Assets	20	29	42.8	40	37.3
Land and Building	707	781	10.5	781	0.1
Other Fixed Assets	164	170	3.3	164	3.4-
NCUSIF Capitalization Deposit	250	259	3.7	251	3.1-
Other Assets	388	444	14.4	396	10.8-
TOTAL ASSETS	30,774	31,968	3.9	31,351	1.9-
LIABILITIES					
Total Borrowings	252	226	10.3-	297	31.5
Accrued Dividends/Interest Payable	31	36	18.1	25	29.7-
Acct Payable and Other Liabilities	181	193	7.0	184	4.7-
Uninsured Secondary Capital	2	2	11.9-	2	0.5
TOTAL LIABILITIES	465	458	1.7-	509	11.2
EQUITY/SAVINGS					
TOTAL SAVINGS	26,536	27,515	3.7	27,032	1.8-
Share Drafts	3,734	3,633	2.7-	3,478	4.3-
Regular Shares	9,859	9,432	4.3-	9,324	1.1-
Money Market Shares	2,783	2,991	7.5	3,099	3.6
Share Certificates/CDs	7,545	8,708	15.4	8,350	4.1-
IRA/Keogh Accounts	2,266	2,400	5.9	2,445	1.9
All Other Shares	178	168	5.5-	186	10.4
Non-Member Deposits	170	183	7.7	149	18.3-
Regular Reserves	815	837	2.7	772	7.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-24	-16	33.8	-43	166.5-
Other Reserves	143	147	3.0	162	10.1
Undivided Earnings	2,841	3,028	6.6	2,919	3.6-
TOTAL EQUITY	3,773	3,995	5.9	3,810	4.6-
TOTAL LIABILITIES/EQUITY/SAVINGS	30,774	31,968	3.9	31,351	1.9-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	508	503	1.0-	535	6.4
Cash & Equivalents	8,309	8,600	3.5	7,866	8.5-
TOTAL INVESTMENTS	20,619	20,445	0.8-	24,234	18.5
U.S. Government Obligations	244	110	55.0-	165	50.9
Federal Agency Securities	12,106	10,502	13.2-	11,678	11.2
Mutual Fund & Common Trusts	206	184	10.8-	177	3.7-
MCSD and PIC at Corporate CU	566	580	2.4	609	5.1
All Other Corporate Credit Union	4,079	4,997	22.5	4,792	4.1-
Commercial Banks, S&Ls	2,182	2,501	14.7	4,592	83.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	243	291	20.1	297	2.0
All Other Investments	0*	413	0.0	451	9.3
Loans Held for Sale	111	96	13.1-	82	14.9-
TOTAL LOANS OUTSTANDING	73,970	73,983	0.0	77,852	5.2
Unsecured Credit Card Loans	3,834	3,926	2.4	3,988	1.6
All Other Unsecured Loans	3,451	3,652	5.8	3,828	4.8
New Vehicle Loans	13,567	12,346	9.0-	11,406	7.6-
Used Vehicle Loans	14,152	13,478	4.8-	14,346	6.4
First Mortgage Real Estate Loans/LOC	21,870	23,049	5.4	25,689	11.5
Other Real Estate Loans/LOC	13,248	13,581	2.5	14,439	6.3
Leases Receivable	95	79	17.2-	83	4.9
All Other Loans/LOC	3,752	3,873	3.2	4,073	5.2
Allowance For Loan Losses	456	465	2.0	682	46.7
Foreclosed and Repossessed Assets	59	109	84.1	169	55.0
Land and Building	2,333	2,450	5.0	2,745	12.1
Other Fixed Assets	576	600	4.1	589	1.9-
NCUSIF Capitalization Deposit	836	839	0.3	885	5.5
Other Assets	1,578	1,617	2.5	1,713	6.0
TOTAL ASSETS	107,936	108,274	0.3	115,453	6.6
LIABILITIES					
Total Borrowings	1,666	1,711	2.7	2,375	38.8
Accrued Dividends/Interest Payable	119	136	14.3	107	21.5-
Acct Payable and Other Liabilities	890	911	2.4	899	1.3-
Uninsured Secondary Capital	2	2	14.2-	1	19.3-
TOTAL LIABILITIES	2,677	2,760	3.1	3,383	22.5
EQUITY/SAVINGS					
TOTAL SAVINGS	92,689	92,686	0.0-	99,049	6.9
Share Drafts	13,314	12,617	5.2-	13,078	3.7
Regular Shares	28,197	25,557	9.4-	27,106	6.1
Money Market Shares	13,837	14,203	2.6	16,046	13.0
Share Certificates/CDs	28,720	31,371	9.2	32,772	4.5
IRA/Keogh Accounts	7,435	7,731	4.0	8,736	13.0
All Other Shares	755	695	7.9-	743	6.9
Non-Member Deposits	430	512	19.0	568	10.9
Regular Reserves	2,491	2,461	1.2-	2,448	0.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-114	-49	56.5	-139	180.7-
Other Reserves	823	811	1.5-	625	22.9-
Undivided Earnings	9,371	9,606	2.5	10,087	5.0
TOTAL EQUITY	12,571	12,828	2.0	13,021	1.5
TOTAL LIABILITIES/EQUITY/SAVINGS	107,936	108,274	0.3	115,453	6.6

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	143	146	2.1	155	6.2
Cash & Equivalents	13,739	12,855	6.4-	11,056	14.0-
TOTAL INVESTMENTS	39,177	43,502	11.0	50,782	16.7
U.S. Government Obligations	727	804	10.7	1,188	47.7
Federal Agency Securities	24,858	24,881	0.1	34,030	36.8
Mutual Fund & Common Trusts	670	862	28.6	900	4.4
MCSD and PIC at Corporate CU	521	620	19.1	599	3.3-
All Other Corporate Credit Union	6,156	8,065	31.0	6,374	21.0-
Commercial Banks, S&Ls	590	534	9.5-	955	78.7
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	74	349	370.1	161	53.9-
All Other Investments	0*	983	0.0	1,464	48.8
Loans Held for Sale	460	452	1.8-	470	4.1
TOTAL LOANS OUTSTANDING	147,986	167,095	12.9	186,328	11.5
Unsecured Credit Card Loans	10,586	12,777	20.7	14,525	13.7
All Other Unsecured Loans	6,314	7,098	12.4	7,695	8.4
New Vehicle Loans	25,482	26,398	3.6	25,718	2.6-
Used Vehicle Loans	20,629	22,566	9.4	24,986	10.7
First Mortgage Real Estate Loans/LOC	51,335	60,576	18.0	73,062	20.6
Other Real Estate Loans/LOC	27,366	31,362	14.6	32,804	4.6
Leases Receivable	155	143	7.9-	105	26.8-
All Other Loans/LOC	6,119	6,174	0.9	7,433	20.4
Allowance For Loan Losses	905	1,165	28.7	2,108	81.0
Foreclosed and Repossessed Assets	95	135	41.7	253	87.3
Land and Building	2,757	3,199	16.0	3,790	18.5
Other Fixed Assets	910	1,078	18.4	1,200	11.3
NCUSIF Capitalization Deposit	1,475	1,612	9.3	1,775	10.1
Other Assets	3,427	3,658	6.7	3,959	8.2
TOTAL ASSETS	209,122	232,421	11.1	257,503	10.8
LIABILITIES					
Total Borrowings	8,750	14,510	65.8	19,449	34.0
Accrued Dividends/Interest Payable	209	242	16.0	202	16.6-
Acct Payable and Other Liabilities	1,929	2,148	11.3	2,423	12.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	10,888	16,900	55.2	22,074	30.6
EQUITY/SAVINGS					
TOTAL SAVINGS	175,415	190,917	8.8	209,951	10.0
Share Drafts	16,162	18,946	17.2	19,991	5.5
Regular Shares	45,829	40,982	10.6-	44,892	9.5
Money Market Shares	34,766	39,003	12.2	44,664	14.5
Share Certificates/CDs	59,007	69,646	18.0	74,590	7.1
IRA/Keogh Accounts	16,946	19,344	14.1	22,049	14.0
All Other Shares	2,351	2,565	9.1	3,255	26.9
Non-Member Deposits	354	430	21.7	509	18.3
Regular Reserves	4,280	4,329	1.1	4,504	4.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-241	-149	38.2	-686	361.2-
Other Reserves	4,345	4,686	7.9	4,999	6.7
Undivided Earnings	14,435	15,737	9.0	16,661	5.9
TOTAL EQUITY	22,819	24,604	7.8	25,477	3.6
TOTAL LIABILITIES/EQUITY/SAVINGS	209,122	232,421	11.1	257,503	10.8

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	960	902	6.0-	798	11.5-
INTEREST INCOME					
Interest on Loans	39	36	5.3-	30	17.0-
(Less) Interest Refund	0*	0*	44.3	0*	18.3-
Income from Investments	14	14	2.2	9	37.7-
Trading Profits and Losses	0	0*	0.0	0*	73.8-
TOTAL INTEREST INCOME	52	50	3.4-	39	22.8-
INTEREST EXPENSE					
Dividends on Shares	13	13	4.6	10	25.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	31.4-	0*	36.6-
TOTAL INTEREST EXPENSE	13	13	4.2	10	25.2-
PROVISION FOR LOAN & LEASE LOSSES	6	5	9.8-	5	8.3-
NET INTEREST INCOME AFTER PLL	34	32	5.2-	24	24.1-
NON-INTEREST INCOME					
Fee Income	3	2	13.3-	2	0.7
Other Operating Income	0*	0*	39.7-	0*	9.9-
Gain (Loss) on Investments	-0*	0*	308.2	-0*	109.5-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	4,345.1	-0*	100.2-
Other Non-Oper Income (Expense)	1	2	16.6	1	32.8-
TOTAL NON-INTEREST INCOME	5	5	7.1-	4	14.4-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	17	17	3.6-	14	14.3-
Travel and Conference Expense	0*	0*	6.4	0*	19.1-
Office Occupancy Expense	2	2	1.1-	2	9.7-
Office Operations Expense	8	8	1.5-	7	12.6-
Educational & Promotional Expense	0*	0*	14.6-	0*	2.5-
Loan Servicing Expense	0*	0*	9.2-	0*	2.0-
Professional and Outside Services	3	3	7.1	3	9.7-
Member Insurance	2	2	11.8-	2	19.1-
Operating Fees	0*	0*	10.0	0*	29.9-
Miscellaneous Operating Expenses	2	2	5.3-	2	11.9-
TOTAL NON-INTEREST EXPENSE	36	35	2.7-	30	13.3-
NET INCOME	3	2	42.1-	-2	243.1-
Transfer to Regular Reserve	0*	0*	4.2	0*	62.0-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	1,539	1,472	4.4-	1,371	6.9-
INTEREST INCOME					
Interest on Loans	361	359	0.8-	323	10.0-
(Less) Interest Refund	0*	0*	26.6	0*	8.4-
Income from Investments	131	134	2.9	96	28.4-
Trading Profits and Losses	0*	0*	463.1	0	100.0-
TOTAL INTEREST INCOME	492	492	0.2	418	15.1-
INTEREST EXPENSE					
Dividends on Shares	132	145	10.4	122	16.4-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	1	34.3-	0*	53.3-
TOTAL INTEREST EXPENSE	133	147	9.9	122	16.6-
PROVISION FOR LOAN & LEASE LOSSES	31	28	6.8-	33	16.2
NET INTEREST INCOME AFTER PLL	328	317	3.1-	263	17.1-
NON-INTEREST INCOME					
Fee Income	50	50	0.2-	47	6.4-
Other Operating Income	12	12	2.6	11	10.9-
Gain (Loss) on Investments	-0*	-0*	56.7	-0*	92.4-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	6,814.8	-0*	119.3-
Other Non-Oper Income (Expense)	4	3	8.2-	3	7.8-
TOTAL NON-INTEREST INCOME	65	66	1.3	60	8.7-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	178	176	1.2-	164	6.8-
Travel and Conference Expense	4	4	2.7-	4	12.6-
Office Occupancy Expense	17	17	0.9-	16	7.6-
Office Operations Expense	71	70	0.6-	64	8.9-
Educational & Promotional Expense	5	5	3.8	5	15.0-
Loan Servicing Expense	10	10	1.6-	10	6.4-
Professional and Outside Services	29	29	0.9	27	6.4-
Member Insurance	11	10	8.6-	9	10.1-
Operating Fees	2	2	7.5-	2	2.9-
Miscellaneous Operating Expenses	13	14	1.8	11	15.8-
TOTAL NON-INTEREST EXPENSE	340	337	1.0-	310	7.9-
NET INCOME	52	46	11.5-	13	72.8-
Transfer to Regular Reserve	6	3	56.6-	3	14.3

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	1,597	1,557	2.5-	1,538	1.2-
INTEREST INCOME					
Interest on Loans	1,590	1,608	1.1	1,515	5.8-
(Less) Interest Refund	4	3	3.8-	2	50.1-
Income from Investments	520	572	9.8	467	18.4-
Trading Profits and Losses	-0*	0*	105.0	0*	161.4
TOTAL INTEREST INCOME	2,107	2,176	3.3	1,980	9.0-
INTEREST EXPENSE					
Dividends on Shares	638	741	16.3	652	12.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	11	5	49.1-	3	36.6-
TOTAL INTEREST EXPENSE	648	747	15.2	655	12.3-
PROVISION FOR LOAN & LEASE LOSSES	116	125	8.0	167	33.5
NET INTEREST INCOME AFTER PLL	1,343	1,304	2.9-	1,158	11.2-
NON-INTEREST INCOME					
Fee Income	305	318	4.0	309	2.7-
Other Operating Income	90	93	3.0	95	2.8
Gain (Loss) on Investments	-1	-0*	84.2	-0*	46.7
Gain (Loss) on Disp of Fixed Assets	2	3	71.2	-0*	135.7-
Other Non-Oper Income (Expense)	3	5	39.0	4	6.7-
TOTAL NON-INTEREST INCOME	399	418	4.6	408	2.3-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	724	727	0.3	710	2.3-
Travel and Conference Expense	22	22	1.5-	20	7.5-
Office Occupancy Expense	95	97	2.0	96	0.6-
Office Operations Expense	308	310	0.5	297	4.2-
Educational & Promotional Expense	44	45	3.8	43	6.1-
Loan Servicing Expense	75	72	4.6-	69	3.2-
Professional and Outside Services	163	165	1.3	159	3.6-
Member Insurance	19	16	12.5-	15	10.4-
Operating Fees	9	9	0.8	8	4.7-
Miscellaneous Operating Expenses	43	43	2.1	40	8.3-
TOTAL NON-INTEREST EXPENSE	1,501	1,505	0.3	1,456	3.2-
NET INCOME	241	217	10.2-	109	49.5-
Transfer to Regular Reserve	12	14	19.5	10	25.8-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	442	456	3.2	450	1.3-
INTEREST INCOME					
Interest on Loans	1,340	1,457	8.7	1,362	6.5-
(Less) Interest Refund	2	3	23.5	2	18.8-
Income from Investments	371	437	17.6	364	16.6-
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	1,709	1,891	10.7	1,724	8.8-
INTEREST EXPENSE					
Dividends on Shares	563	714	26.8	606	15.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	15	11	25.0-	9	21.4-
TOTAL INTEREST EXPENSE	578	725	25.5	615	15.2-
PROVISION FOR LOAN & LEASE LOSSES	90	102	12.8	160	57.5
NET INTEREST INCOME AFTER PLL	1,041	1,064	2.2	949	10.8-
NON-INTEREST INCOME					
Fee Income	311	335	7.8	314	6.3-
Other Operating Income	109	118	8.7	120	1.9
Gain (Loss) on Investments	0*	-0*	151.0-	2	827.3
Gain (Loss) on Disp of Fixed Assets	5	3	42.7-	6	123.1
Other Non-Oper Income (Expense)	3	1	54.4-	5	267.4
TOTAL NON-INTEREST INCOME	427	457	6.9	447	2.2-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	604	645	6.8	629	2.5-
Travel and Conference Expense	20	21	6.2	20	6.8-
Office Occupancy Expense	80	89	11.3	90	0.6
Office Operations Expense	252	267	6.2	253	5.6-
Educational & Promotional Expense	46	49	4.9	46	4.6-
Loan Servicing Expense	65	69	5.5	68	1.2-
Professional and Outside Services	122	131	7.4	131	0.1-
Member Insurance	8	8	0.4	8	2.1
Operating Fees	6	7	5.3	7	1.1
Miscellaneous Operating Expenses	36	31	14.7-	29	5.2-
TOTAL NON-INTEREST EXPENSE	1,239	1,316	6.2	1,279	2.8-
NET INCOME	230	205	10.7-	117	43.1-
Transfer to Regular Reserve	8	4	40.3-	4	2.7-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	508	503	1.0-	535	6.4
INTEREST INCOME					
Interest on Loans	4,727	4,959	4.9	5,062	2.1
(Less) Interest Refund	10	11	11.4	8	28.3-
Income from Investments	1,130	1,305	15.5	1,161	11.1-
Trading Profits and Losses	0*	0*	959.7	-0*	326.3-
TOTAL INTEREST INCOME	5,847	6,253	6.9	6,214	0.6-
INTEREST EXPENSE					
Dividends on Shares	2,135	2,597	21.6	2,408	7.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	78	68	12.9-	75	10.2
TOTAL INTEREST EXPENSE	2,213	2,665	20.4	2,483	6.8-
PROVISION FOR LOAN & LEASE LOSSES	325	382	17.7	771	101.7
NET INTEREST INCOME AFTER PLL	3,309	3,206	3.1-	2,960	7.7-
NON-INTEREST INCOME					
Fee Income	1,129	1,134	0.5	1,209	6.6
Other Operating Income	411	452	10.2	482	6.6
Gain (Loss) on Investments	-3	-4	38.2-	16	535.7
Gain (Loss) on Disp of Fixed Assets	8	13	59.5	0*	96.3-
Other Non-Oper Income (Expense)	26	17	34.8-	33	95.6
TOTAL NON-INTEREST INCOME	1,571	1,613	2.7	1,740	7.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	2,011	2,060	2.4	2,171	5.4
Travel and Conference Expense	62	61	0.9-	62	0.5
Office Occupancy Expense	269	287	6.7	315	9.9
Office Operations Expense	820	830	1.2	855	3.0
Educational & Promotional Expense	169	178	5.5	186	4.5
Loan Servicing Expense	233	228	2.2-	241	5.9
Professional and Outside Services	301	309	2.4	335	8.7
Member Insurance	15	14	6.6-	14	4.8
Operating Fees	21	21	2.6-	24	13.6
Miscellaneous Operating Expenses	91	91	0.2-	95	4.3
TOTAL NON-INTEREST EXPENSE	3,992	4,077	2.1	4,298	5.4
NET INCOME	889	742	16.5-	402	45.8-
Transfer to Regular Reserve	39	36	7.4-	31	16.2-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	143	146	2.1	155	6.2
INTEREST INCOME					
Interest on Loans	8,864	10,431	17.7	11,630	11.5
(Less) Interest Refund	19	20	4.4	19	1.4-
Income from Investments	2,118	2,511	18.6	2,316	7.7-
Trading Profits and Losses	0*	5	1,275.0	0*	92.8-
TOTAL INTEREST INCOME	10,963	12,928	17.9	13,927	7.7
INTEREST EXPENSE					
Dividends on Shares	4,917	6,377	29.7	5,889	7.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	383	496	29.8	774	55.9
TOTAL INTEREST EXPENSE	5,299	6,873	29.7	6,663	3.1-
PROVISION FOR LOAN & LEASE LOSSES	638	1,059	65.8	2,602	145.8
NET INTEREST INCOME AFTER PLL	5,025	4,996	0.6-	4,663	6.7-
NON-INTEREST INCOME					
Fee Income	1,396	1,570	12.5	1,759	12.1
Other Operating Income	1,153	1,351	17.2	1,466	8.5
Gain (Loss) on Investments	-8	12	250.5	31	160.1
Gain (Loss) on Disp of Fixed Assets	8	5	42.0-	-4	185.2-
Other Non-Oper Income (Expense)	19	17	5.7-	86	392.5
TOTAL NON-INTEREST INCOME	2,567	2,955	15.1	3,338	13.0
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	2,794	3,156	13.0	3,520	11.5
Travel and Conference Expense	60	67	11.8	72	6.4
Office Occupancy Expense	389	443	13.7	513	16.0
Office Operations Expense	1,151	1,254	8.9	1,382	10.2
Educational & Promotional Expense	213	239	12.6	265	10.7
Loan Servicing Expense	437	487	11.3	544	11.7
Professional and Outside Services	329	381	15.8	443	16.2
Member Insurance	17	15	13.5-	16	5.9
Operating Fees	26	24	7.2-	30	23.5
Miscellaneous Operating Expenses	169	187	10.6	253	35.3
TOTAL NON-INTEREST EXPENSE	5,587	6,253	11.9	7,037	12.5
NET INCOME	2,006	1,698	15.4-	964	43.2-
Transfer to Regular Reserve	139	105	24.5-	131	24.8

* 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)
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
2008	4,847	1,133	23.38	-771,773

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	265	222,622,042	-5,448,593	44,518,845
2 Million To 10 Million	369	1,911,910,270	-22,045,475	267,320,547
10 Million To 50 Million	326	7,240,314,708	-74,577,889	890,401,673
50 Million To 100 Million	64	4,367,041,258	-46,760,219	468,326,963
100 Million To 500 Million	87	19,264,613,012	-215,945,615	1,827,778,882
500 Million and Over	22	40,009,629,319	-406,994,737	3,539,912,073
Total	1,133	73,016,130,609	-771,772,528	7,038,258,983

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
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
2008	898	2,813	961	167	7	4,846

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
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
2008	174	3.59	7,114,187,867	1.91

*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 Federal Credit Unions
December 31, 2008

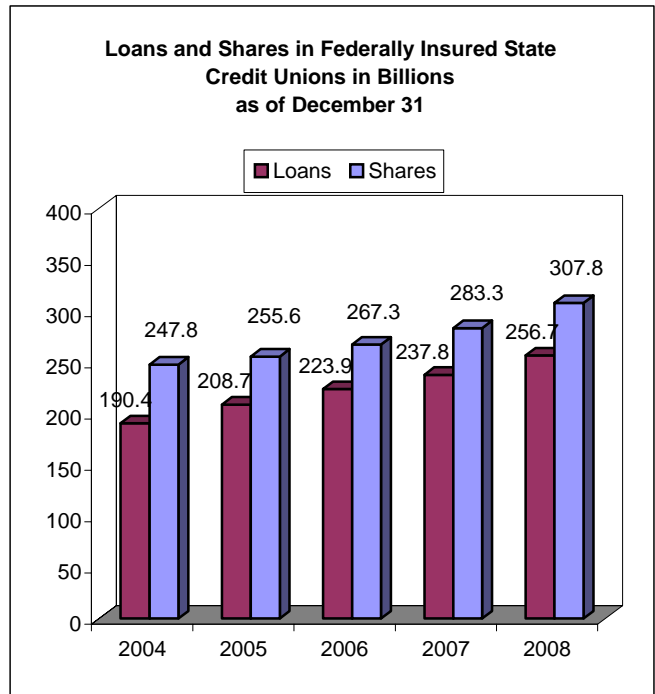
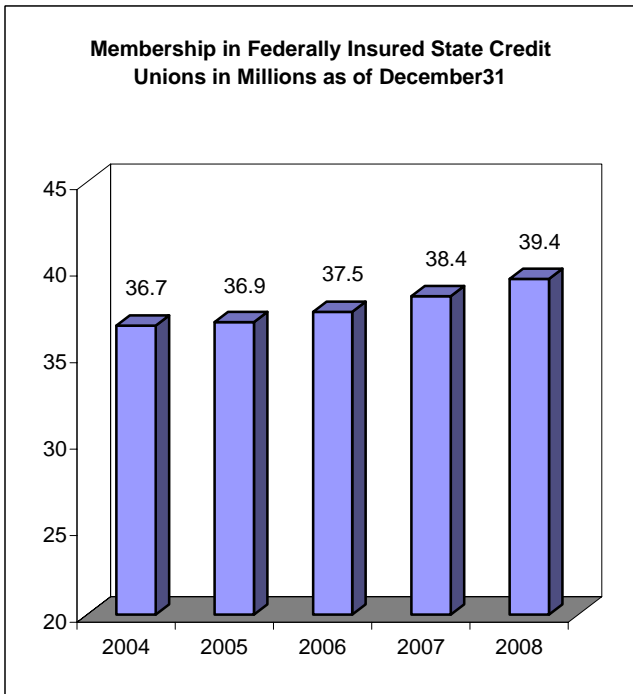
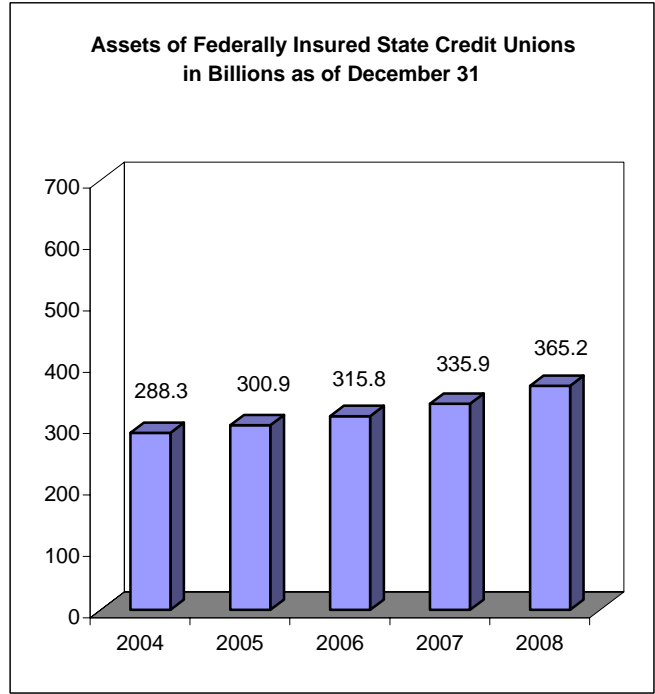
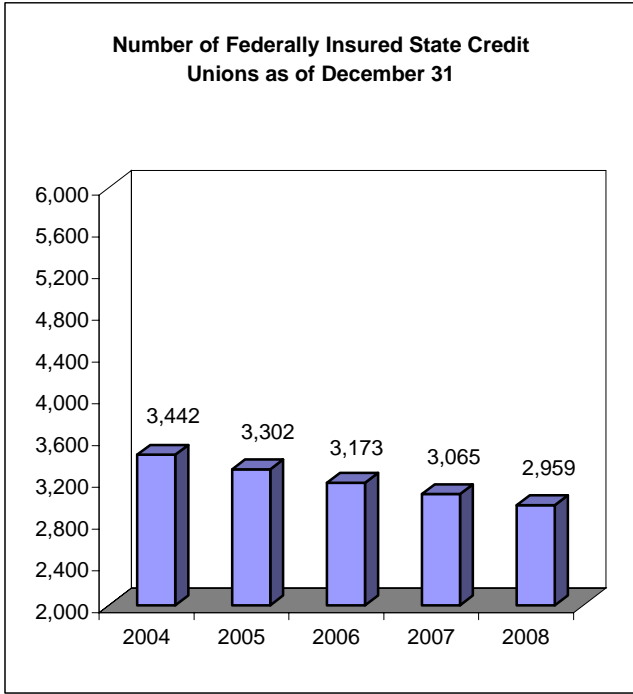
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY FEDERAL CREDIT UNION	1	MERRIFIELD	VA	1947	36,351,624,637
2	PENTAGON	2	ALEXANDRIA	VA	1935	13,022,106,502
3	SCHOOLSFIRST	3	SANTA ANA	CA	1934	7,750,930,824
4	SUNCOAST SCHOOLS	4	TAMPA	FL	1978	5,922,307,989
5	AMERICAN AIRLINES	5	FT. WORTH	TX	1982	5,322,249,706
6	SECURITY SERVICE	7	SAN ANTONIO	TX	1956	5,063,135,720
7	AMERICA FIRST	8	OGDEN	UT	1939	4,581,387,780
8	DIGITAL	9	MARLBOROUGH	MA	1979	4,494,575,481
9	KINECTA	6	MANHATTAN BEACH	CA	1940	4,160,698,579
10	ALASKA USA	10	ANCHORAGE	AK	1948	3,841,246,749
11	ESL	11	ROCHESTER	NY	1995	3,558,485,452
12	BETHPAGE	13	BETHPAGE	NY	1941	3,219,478,378
13	DESERT SCHOOLS	12	PHOENIX	AZ	1939	3,167,345,549
14	STATE FARM	15	BLOOMINGTON	IL	1936	3,166,280,511
15	RANDOLPH-BROOKS	14	LIVE OAK	TX	1952	3,144,301,641
16	POLICE & FIRE	16	PHILADELPHIA	PA	1938	2,942,758,585
17	LOCKHEED	18	BURBANK	CA	1937	2,788,072,880
18	MOUNTAIN AMERICA	22	WEST JORDAN	UT	1936	2,772,224,353
19	UNITED NATIONS	17	LONG ISLAND CIT	NY	1947	2,756,345,651
20	SAN ANTONIO	21	SAN ANTONIO	TX	1935	2,681,015,890
21	TEACHERS	23	FARMINGVILLE	NY	1952	2,669,311,715
22	ENT	19	COLORADO SPRING	CO	1957	2,595,292,202
23	BANK FUND STAFF	20	WASHINGTON	DC	1947	2,576,166,911
24	HUDSON VALLEY	24	POUGHKEEPSIE	NY	1963	2,471,825,073
25	REDSTONE	25	HUNTSVILLE	AL	1951	2,429,357,076
26	ADDISON AVENUE	27	PALO ALTO	CA	1970	2,187,297,423
27	VISIONS	28	ENDICOTT	NY	1966	2,158,586,946
28	DFCU FINANCIAL	30	DEARBORN	MI	1950	2,140,880,084
29	COASTAL	29	RALEIGH	NC	1967	2,087,335,547
30	WINGS FINANCIAL	31	APPLE VALLEY	MN	1938	2,030,074,150
31	GTE	26	TAMPA	FL	1935	1,894,448,790
32	MISSION	33	SAN DIEGO	CA	1961	1,880,585,564
33	TOWER	35	LAUREL	MD	1953	1,864,360,364
34	AFFINITY	37	BASKING RIDGE	NJ	1935	1,855,479,237
35	TINKER	38	TINKER AFB	OK	1946	1,815,962,143
36	ARIZONA	32	PHOENIX	AZ	1936	1,738,519,156
37	KEESLER	39	BILOXI	MS	1947	1,705,376,501
38	KERN SCHOOLS	36	BAKERSFIELD	CA	1940	1,703,795,500
39	GROW FINANCIAL	34	TAMPA	FL	1955	1,672,793,476
40	STATE EMPLOYEES	41	ALBANY	NY	1934	1,667,200,357
41	NORTHWEST	40	HERNDON	VA	1947	1,614,682,396
42	MICHIGAN STATE UNIVERSITY	42	EAST LANSING	MI	1979	1,569,229,577
43	MEMBERS 1ST	44	MECHANICSBURG	PA	1950	1,545,040,873
44	WESTERN	43	MANHATTAN BEACH	CA	1963	1,539,920,114
45	FOUNDERS	45	LANCASTER	SC	1961	1,483,174,847
46	SOUTH CAROLINA	46	NORTH CHARLESTO	SC	1936	1,445,457,035
47	AFFINITY PLUS	49	ST. PAUL	MN	1934	1,330,927,706
48	MIDFLORIDA	50	LAKELAND	FL	1978	1,283,709,101
49	LANGLEY	48	NEWPORT NEWS	VA	1936	1,260,745,419
50	CHEVRON	60	OAKLAND	CA	1935	1,256,726,164
51	CITADEL	58	THORNDALE	PA	1937	1,226,578,185
52	ORNL	62	OAK RIDGE	TN	1948	1,222,067,386
53	NASSAU EDUCATORS	53	WESTBURY	NY	1938	1,214,412,680
54	SANDIA LABORATORY	59	ALBUQUERQUE	NM	1948	1,208,906,072
55	CHARTWAY	47	VIRGINIA BEACH	VA	1959	1,206,771,487
56	POLISH & SLAVIC	52	FAIRFIELD	NY	1976	1,198,714,435
57	TRULIANT	55	WINSTON SALEM	NC	1952	1,195,687,286
58	ASCEND	56	TULLAHOMA	TN	1951	1,153,139,339
59	JSC	66	HOUSTON	TX	1961	1,144,495,317
60	CENTRAL FLORIDA EDUCATORS	51	LAKE MARY	FL	1937	1,137,079,823
61	AMERICAN EAGLE	57	EAST HARTFORD	CT	1935	1,130,227,737
62	GREYLOCK	65	PITTSFIELD	MA	1935	1,127,243,042
63	ROBINS	64	WARNER ROBINS	GA	1954	1,122,846,209

Table 22
100 Largest Federal Credit Unions
December 31, 2008

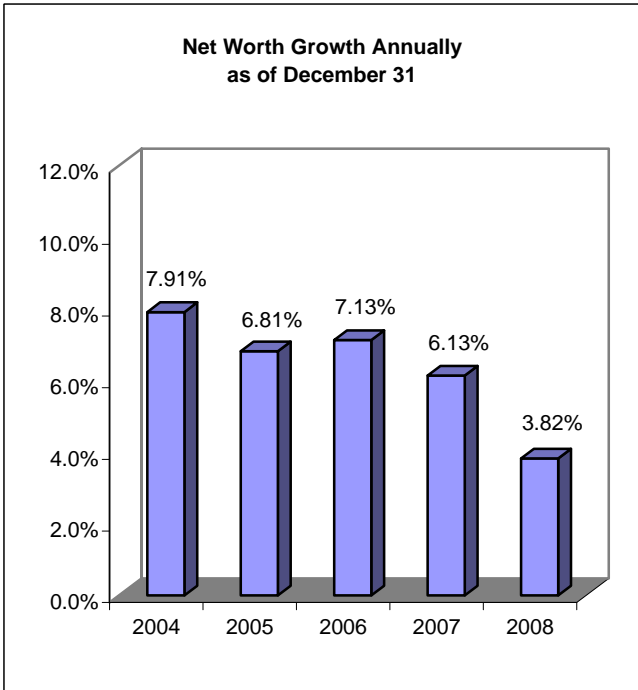
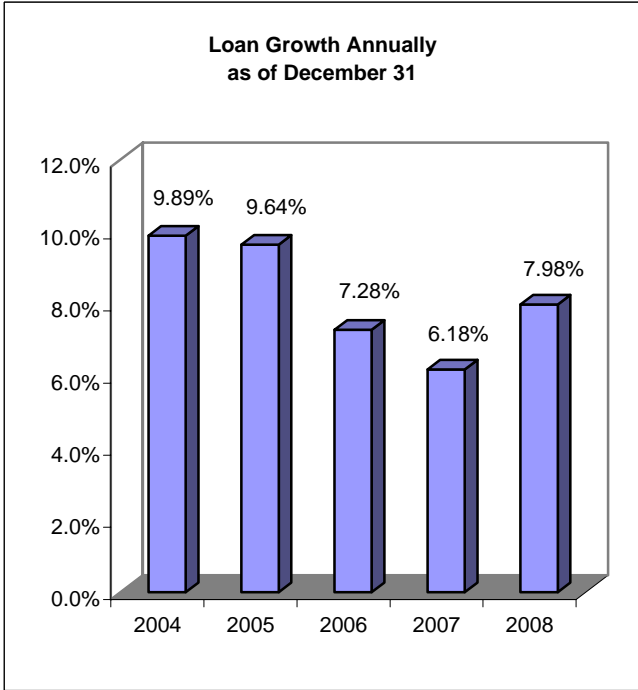
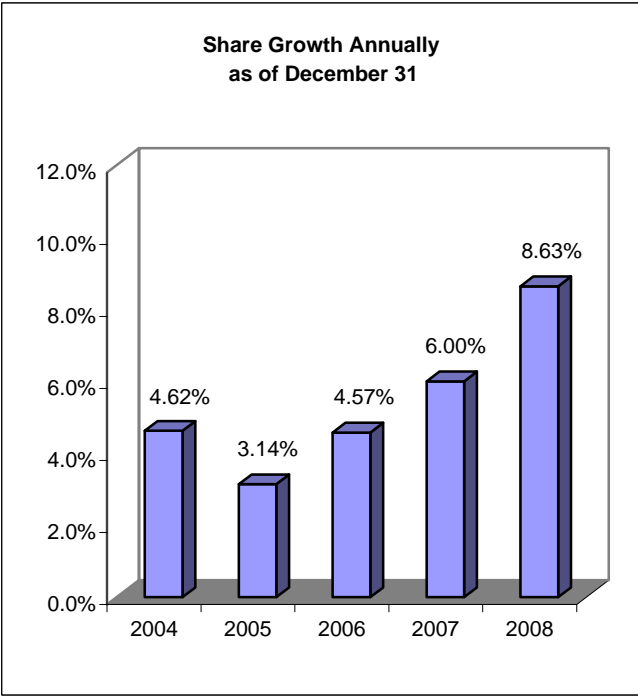
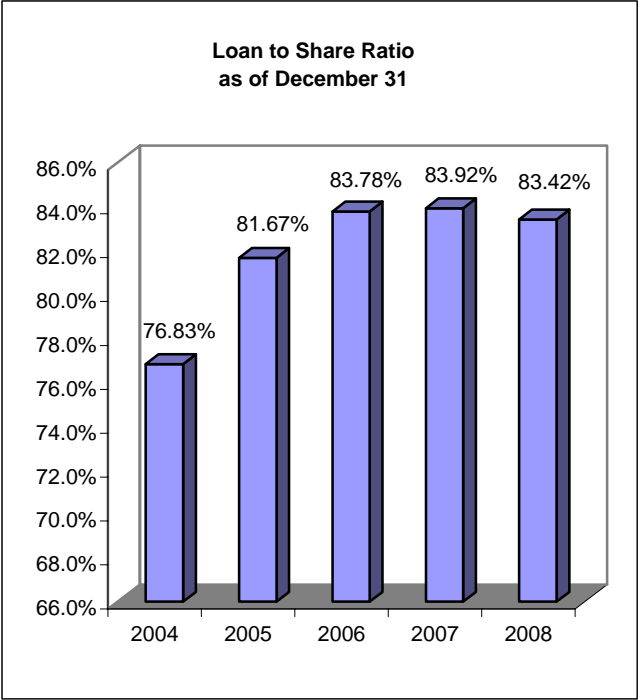
Current Rank	Name of Credit Union	Rank		City	State	Year Chartered	Assets
		1 Year Ago					
64	EGLIN	61		FT. WALTON BEAC	FL	1954	1,119,236,076
65	MERCK EMPLOYEES	67		RAHWAY	NJ	1936	1,100,576,404
66	APPLE	63		FAIRFAX	VA	1956	1,099,837,507
67	ALLEGACY	54		WINSTON-SALEM	NC	1967	1,092,848,739
68	STATE DEPARTMENT	71		ALEXANDRIA	VA	1935	1,031,166,248
69	ROCKLAND	68		ROCKLAND	MA	1985	1,021,012,728
70	STANFORD	73		PALO ALTO	CA	1959	1,017,381,743
71	NASA	70		UPPER MARLBORO	MD	1949	985,970,600
72	UNIVERSITY	81		AUSTIN	TX	1936	983,984,421
73	HAWAIIUSA	69		HONOLULU	HI	1936	961,918,451
74	SHARONVIEW	74		FORT MILL	SC	1976	957,353,201
75	HAWAII STATE	72		HONOLULU	HI	1936	951,344,097
76	PEN AIR	75		PENSACOLA	FL	1936	935,957,818
77	F & A	77		MONTEREY PARK	CA	1936	923,611,514
78	TYNDALL	76		PANAMA CITY	FL	1956	909,622,583
79	AMERICA'S FIRST	83		BIRMINGHAM	AL	1936	890,956,586
80	ANDREWS FEDERAL CREDIT UNION	82		SUITLAND	MD	1948	878,296,329
81	NEW MEXICO EDUCATORS	78		ALBUQUERQUE	NM	1936	865,467,363
82	NUVISION	79		HUNTINGTON BEAC	CA	1935	850,985,535
83	LOCAL GOVERNMENT	90		RALEIGH	NC	1983	848,810,543
84	CALTECH EMPLOYEES	84		LA CANADA	CA	1950	843,195,129
85	UNITED	88		ST. JOSEPH	MI	1949	842,598,506
86	OPERATING ENGINEERS LOCAL UNION #3	80		LIVERMORE	CA	1963	831,674,884
87	PARTNERS	85		BURBANK	CA	1968	827,254,618
88	NEVADA	86		LAS VEGAS	NV	1950	797,013,483
89	ELI LILLY	91		INDIANAPOLIS	IN	1976	781,028,227
90	US	89		BURNSVILLE	MN	1971	769,615,068
91	XCEED FINANCIAL	87		EL SEGUNDO	CA	1964	769,524,431
92	SUFFOLK	92		MEDFORD	NY	1967	767,350,424
93	BARKSDALE	99		BOSSIER CITY	LA	1954	748,438,386
94	AMERICAN HERITAGE	101		PHILADELPHIA	PA	1948	747,578,246
95	HIWAY	93		ST PAUL	MN	1934	739,517,368
96	FORT KNOX	105		RADCLIFF	KY	1950	733,540,333
97	NAVY ARMY	130		CORPUS CHRISTI	TX	1955	728,605,905
98	CAPITAL COMMUNICATIONS	100		ALBANY	NY	1953	724,284,586
99	BLACK HILLS	98		RAPID CITY	SD	1941	717,780,531
100	IBM SOUTHEAST EMPLOYEES	95		BOCA RATON	FL	1969	717,616,618

**FEDERALLY INSURED
STATE CHARTERED
CREDIT UNIONS**

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

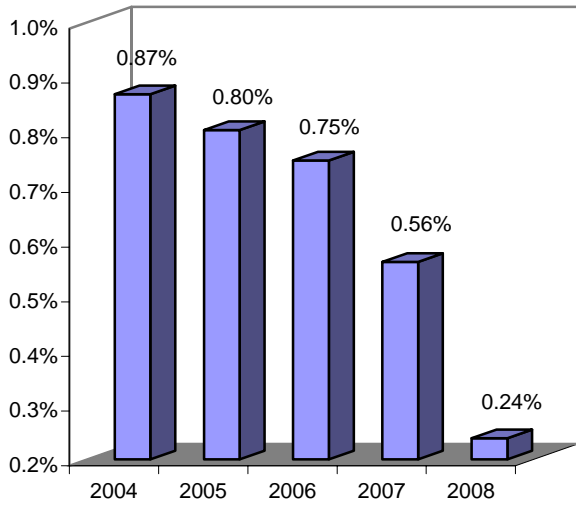


**Federally Insured State Credit Unions
5 Year Trends**

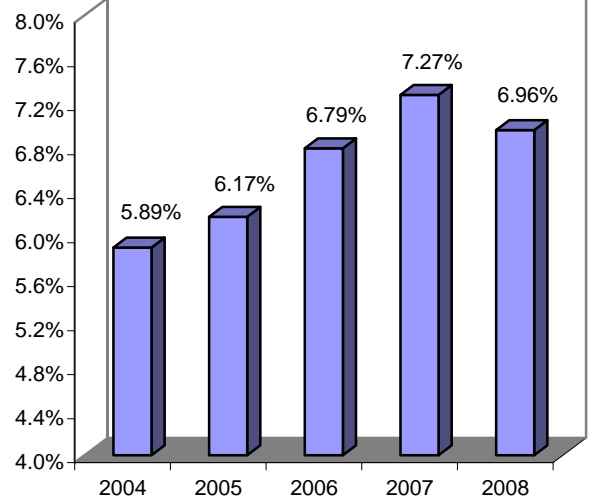


**Federally Insured State Credit Unions
5 Year Trends**

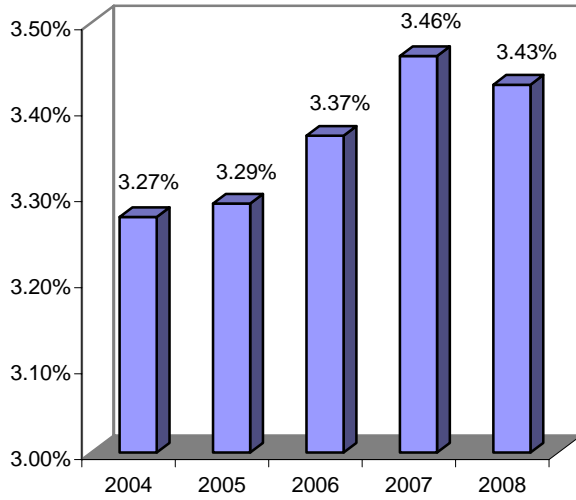
Return on Average Assets as of December 31



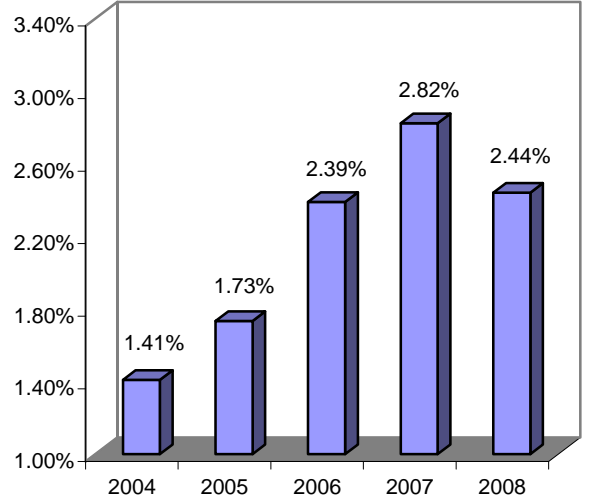
**Gross Operating Income to Average Assets
as of December 31**



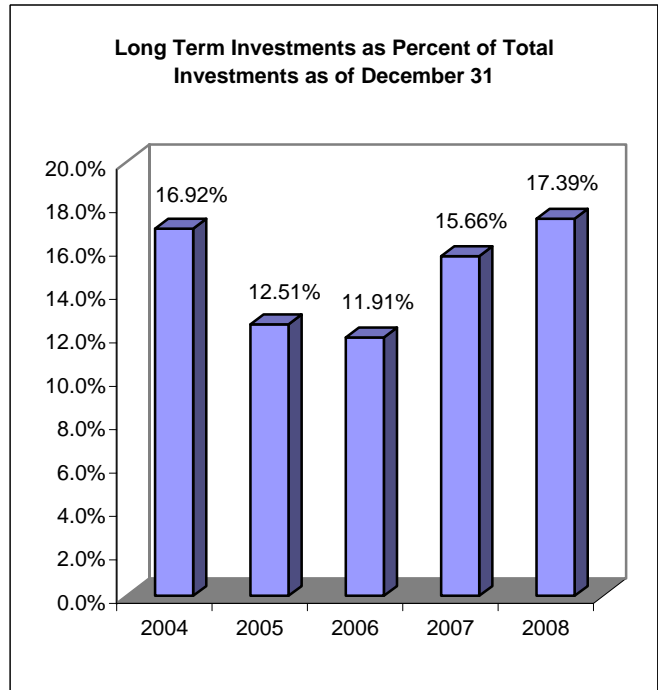
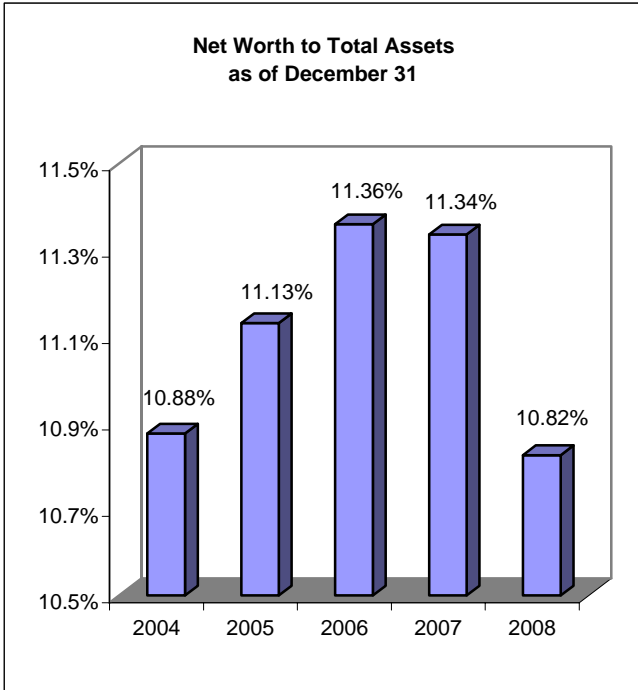
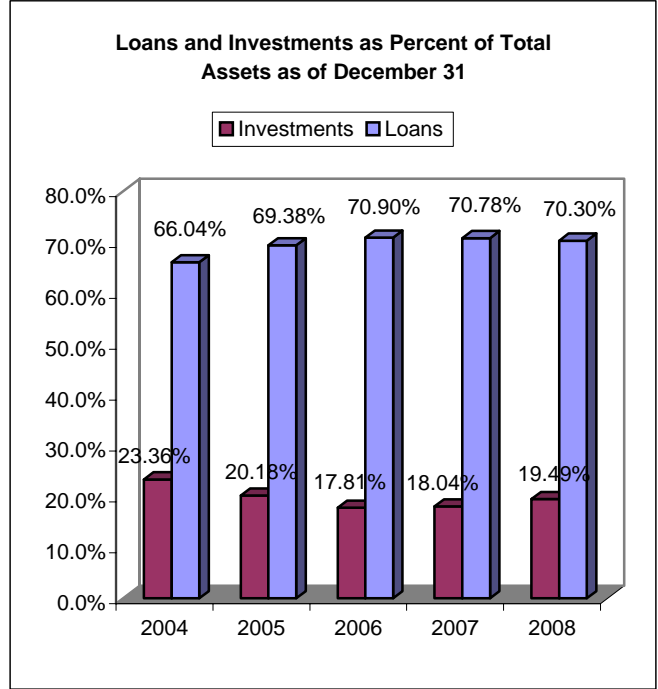
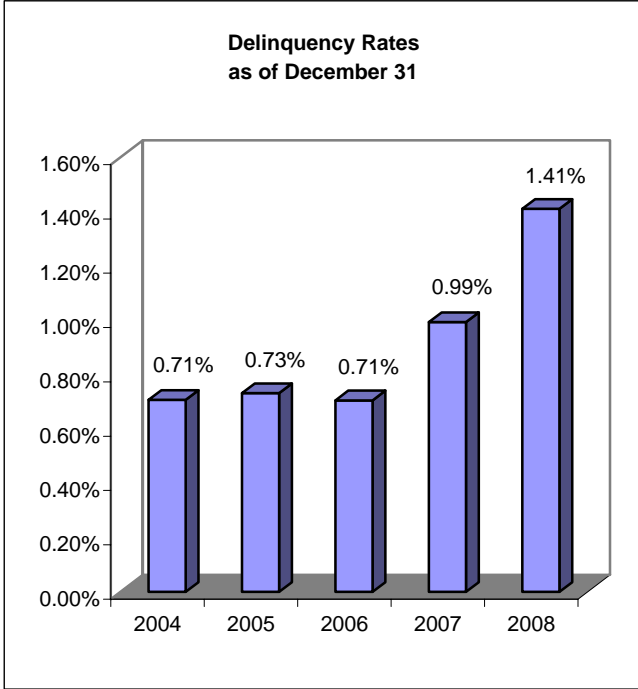
**Operating Expenses to Average Assets
as of December 31**



**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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	3,173	3,065	3.4-	2,959	3.5-
Cash & Equivalents	22,554	23,304	3.3	22,428	3.8-
TOTAL INVESTMENTS	56,258	60,579	7.7	71,181	17.5
U.S. Government Obligations	845	3,612	327.2	2,582	28.5-
Federal Agency Securities	26,622	25,468	4.3-	31,277	22.8
Mutual Fund & Common Trusts	666	711	6.8	835	17.5
MCS&D and PIC at Corporate CU	1,559	1,667	6.9	1,630	2.2-
All Other Corporate Credit Union	15,745	17,541	11.4	14,485	17.4-
Commercial Banks, S&Ls	5,296	5,697	7.6	10,348	81.6
Credit Unions -Loans to, Investments in					
Natural Person Credit Unions	455	541	18.9	663	22.6
All Other Investments	0*	1,459	0.0	1,784	22.3
LOANS HELD FOR SALE	345	346	0.5	477	37.8
TOTAL LOANS OUTSTANDING	223,917	237,755	6.2	256,718	8.0
Unsecured Credit Card Loans	9,959	11,203	12.5	12,118	8.2
All Other Unsecured Loans	8,597	9,385	9.2	9,635	2.7
New Vehicle Loans	39,301	38,382	2.3-	36,083	6.0-
Used Vehicle Loans	41,462	41,987	1.3	44,582	6.2
First Mortgage Real Estate Loans/LOC	76,779	85,988	12.0	99,317	15.5
Other Real Estate Loans/LOC	36,158	39,022	7.9	42,039	7.7
Leases Receivable	899	651	27.6-	553	15.1-
All Other Loans/LOC	10,762	11,137	3.5	12,391	11.3
Allowance For Loan Losses	1,582	1,859	17.5	2,825	52.0
Foreclosed and Repossessed Assets	194	282	45.6	540	91.2
Land and Building	5,709	6,378	11.7	7,011	9.9
Other Fixed Assets	1,506	1,642	9.0	1,683	2.6
NCUSIF Capitalization Deposit	2,354	2,513	6.7	2,708	7.8
Other Assets	4,563	4,943	8.3	5,240	6.0
TOTAL ASSETS	315,817	335,885	6.4	365,162	8.7
LIABILITIES					
Total Borrowings	9,843	11,399	15.8	14,878	30.5
Accrued Dividends/Interest Payable	298	324	8.7	285	12.1-
Accounts Payable and Other Liabilities	2,761	2,971	7.6	3,102	4.4
Uninsured Secondary Capital	20	24	19.7	23	4.8-
TOTAL LIABILITIES	12,922	14,718	13.9	18,287	24.3
EQUITY/SAVINGS					
TOTAL SAVINGS	267,274	283,298	6.0	307,759	8.6
Share Drafts	32,825	32,350	1.4-	33,320	3.0
Regular Shares	76,835	73,854	3.9-	79,271	7.3
Money Market Shares	46,524	52,455	12.7	62,029	18.3
Share Certificates/CDS	85,064	96,893	13.9	100,963	4.2
IRA/Keogh Accounts	22,677	24,803	9.4	28,836	16.3
All Other Shares	1,852	1,911	3.2	2,213	15.8
Non-Member Deposits	1,498	1,032	31.1-	1,128	9.3
Regular Reserves	8,994	9,285	3.2	9,853	6.1
APPR. For Non-Conf. Invest.	44	76	70.0	80	5.3
Accum. Unrealized G/L on A-F-S	-258	-191	26.1	-398	108.3-
Other Reserves	2,505	2,578	2.9	2,756	6.9
Undivided Earnings	24,337	26,121	7.3	26,825	2.7
TOTAL EQUITY	35,621	37,869	6.3	39,116	3.3
TOTAL LIABILITIES/EQUITY/SAVINGS	315,817	335,885	6.4	365,162	8.7

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
December 31, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	3,173	3,065	3.4-	2,959	3.5-
INTEREST INCOME					
Interest on Loans	13,941	15,555	11.6	16,312	4.9
(Less) Interest Refund	19	23	18.1	18	18.9-
Income from Investments	3,100	3,790	22.3	3,365	11.2-
Trading Profits and Losses	3	5	60.7	-14	389.3-
TOTAL INTEREST INCOME	17,025	19,328	13.5	19,644	1.6
INTEREST EXPENSE					
Dividends on Shares	5,084	6,277	23.5	5,696	9.3-
Interest on Deposits	1,829	2,440	33.4	2,343	4.0-
Interest on Borrowed Money	458	487	6.3	518	6.4
TOTAL INTEREST EXPENSE	7,371	9,204	24.9	8,557	7.0-
PROVISION FOR LOAN & LEASE LOSSES	962	1,447	50.5	3,039	110.1
NET INTEREST INCOME AFTER PLL	8,693	8,677	0.2-	8,048	7.3-
NON-INTEREST INCOME					
Fee Income	2,716	2,972	9.4	3,180	7.0
Other Operating Income	1,196	1,403	17.4	1,558	11.1
Gain (Loss) on Investments	-6	-33	430.6-	29	186.6
Gain (Loss) on Disp of Fixed Assets	33	33	0.9	-12	136.3-
Other Non-Oper Income (Expense)	59	53	8.8-	48	9.5-
TOTAL NON-INTEREST INCOME	3,997	4,429	10.8	4,803	8.5
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	5,217	5,657	8.4	6,067	7.2
Travel and Conference Expense	143	153	7.0	153	0.2-
Office Occupancy Expense	778	861	10.8	950	10.3
Office Operations Expense	2,089	2,247	7.6	2,346	4.4
Educational & Promotional Expense	430	476	10.8	499	4.8
Loan Servicing Expense	551	596	8.2	644	8.0
Professional and Outside Services	783	840	7.2	890	6.0
Member Insurance	41	38	7.7-	39	2.1
Operating Fees	48	49	2.9	54	10.4
Miscellaneous Operating Expenses	307	360	17.1	373	3.7
TOTAL NON-INTEREST EXPENSE	10,386	11,278	8.6	12,015	6.5
NET INCOME	2,303	1,828	20.6-	836	54.3-
Transfer to Regular Reserve	384	349	9.1-	439	25.8

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2008**

Number of Credit Unions on this Report: 2,959

NUMBER OF LOANS BY TYPE

UNSECURED CREDIT CARDS	5,161,425
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	4,028,069
NEW VEHICLE	2,465,922
USED VEHICLE	4,580,232
1ST MORTGAGE REAL ESTATE/LOC	785,959
OTHER REAL ESTATE/LOC	1,258,979
LEASES RECEIVABLE	27,075
ALL OTHER LOANS/LOC	1,187,422
TOTAL NUMBER OF LOANS	19,495,083

MISCELLANEOUS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
ALL LOANS GRANTED YTD	7,968,859	110,794,707,897
INDIRECT LOANS		
POINT OF SALE	1,726,801	22,186,087,807
OUTSOURCED	1,132,204	16,178,595,727
TOTAL INDIRECT LOANS	2,859,005	38,364,683,534
LOANS PURCHASED YTD	5,872	280,371,805
LOANS SOLD YTD	8,037	113,904,378
PARTICIPATION LOANS OUTSTANDING	276,232	6,580,469,102
PARTICIPATION LOANS PURCHASED YTD	136,684	1,800,941,161
PARTICIPATION LOANS SOLD YTD	21,347	1,414,248,104
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	47,753	1,434,394,702

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	205,146,152	32,805,256	2,334,242	240,285,650
ALL OTHER LOANS	1,269,659,351	249,825,198	59,481,450	1,578,965,999
REAL ESTATE SECURED LOANS	1,213,281,032	385,066,837	197,167,684	1,795,515,553
LEASES RECEIVABLE	5,278,280	187,300	26,003	5,491,583
TOTAL REPORTABLE DELINQUENCY	2,693,364,815	667,884,591	259,009,379	3,620,258,785

ADDITIONAL DELINQUENCY INFORMATION

	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
INDIRECT LOANS	503,766,370	77,545,646	11,444,712	592,756,728
PARTICIPATION LOANS	141,318,087	42,938,108	49,871,838	234,128,033

CONSUMER LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
UNSECURED CREDIT CARD LOANS	375,971,813	30,378,669
ALL OTHER NON REAL ESTATE LOANS	1,581,929,065	231,847,301
REAL ESTATE SECURED LOANS	373,809,155	12,145,233
LEASES RECEIVABLE	16,663,300	1,572,471
TOTAL CHARGE OFFS & RECOVERIES	2,348,373,333	275,943,674

ADDITIONAL LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
INDIRECT LOANS	667,294,959	85,087,688
PARTICIPATION LOANS	53,636,874	3,944,808

OTHER GENERAL LOAN INFORMATION

NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D	78,323
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D	34,003
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D	5,844
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES	1,391,808,459
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTER 7, CHAPTER 13, AND CHAPTER 11 BANKRUPTCY	458,200,466

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2008

Number of Credit Unions on this Report: 2,959

<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	221,821	33,413,310,032
1ST MORTGAGE FIXED RATE < 15 YRS	255,527	19,567,242,503
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	44,642	8,296,085,969
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	97,260	17,890,715,496
OTHER FIXED RATE	4,833	443,405,607
1ST MORTGAGE ADJUSTABLE RATE < 1YR	33,311	3,217,951,271
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	128,565	16,488,149,951
OTHER R.E. CLOSED-END FIXED RATE	590,105	21,258,123,236
OTHER R.E. CLOSED-END ADJ. RATE	19,760	907,021,760
OTHER R.E. OPEN-END ADJ. RATE	621,537	18,920,924,689
OTHER R.E. OPEN-END FIXED RATE	27,577	953,306,412
TOTAL REAL ESTATE LOANS OUTSTANDING	2,044,938	141,356,236,926

<u>REAL ESTATE LOANS MODIFIED</u>	<u>NUMBER</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	2,196	583,605,670
MODIFIED LOANS SECURED BY OTHER RE/LOCs	2,976	167,138,103
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	195	97,872,017

<u>REAL ESTATE LOANS GRANTED YEAR-TO-DATE</u>	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	77,388	13,760,275,892
1ST MORTGAGE FIXED RATE < 15 YRS	51,998	5,933,418,727
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	11,002	2,337,175,118
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	25,308	5,279,330,691
OTHER FIXED RATE	2,208	230,332,574
1ST MORTGAGE ADJUSTABLE RATE < 1YR	8,554	823,985,769
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	23,325	4,243,311,523
OTHER R.E. CLOSED-END FIXED RATE	139,281	6,022,979,486
OTHER R.E. CLOSED-END ADJ. RATE	5,334	323,364,725
OTHER R.E. OPEN-END ADJ. RATE	229,719	7,496,150,866
OTHER R.E. OPEN-END FIXED RATE	8,498	398,732,939
TOTAL REAL ESTATE LOANS GRANTED YTD	582,615	46,849,058,310

<u>REAL ESTATE LOANS MODIFIED YEAR-TO-DATE</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	495,081,782
MODIFIED LOANS SECURED BY OTHER RE/LOCs	163,190,220
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	101,587,087

<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	424,689,088	137,279,902	57,264,876	619,233,866
1ST MORTGAGE ADJUSTABLE RATE	470,160,409	156,442,450	112,754,651	739,357,510
OTHER REAL ESTATE FIXED RATE	173,089,991	48,008,942	14,428,873	235,527,806
OTHER REAL ESTATE ADJ. RATE	145,341,544	43,335,543	12,719,284	201,396,371
TOTAL DELINQUENT REAL ESTATE LOANS	1,213,281,032	385,066,837	197,167,684	1,795,515,553

<u>REAL ESTATE LOAN CHARGE OFF INFORMATION</u>	<u>CHARGED OFF</u>	<u>RECOVERED</u>
1ST MORTGAGE LOANS	124,824,074	5,998,746
OTHER R.E. LOANS	248,985,081	6,146,487
INTEREST ONLY & PAYMENT OPTION 1 ST MTG LOANS	13,745,197	9,010

<u>MODIFIED REAL ESTATE LOAN CHARGE OFF INFORMATION</u>	<u>CHARGED OFF</u>	<u>RECOVERED</u>
MODIFIED 1ST MORTGAGE REAL ESTATE LOANS	1,132,200	0
MODIFIED OTHER REAL ESTATE LOANS/LINES OF CREDIT	1,862,462	319
MODIFIED REAL ESTATE LOANS ALSO REPORTED AS BUSINESS LOANS	1,556,493	0

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2008

Number of Credit Unions on this Report: 2,959

OTHER REAL ESTATE LOAN INFORMATION

BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS	3,853,738,950
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE	557,720,024
ALLOWANCE FOR REAL ESTATE LOAN LOSSES	647,329,345
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)	55,415,974,221
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D	8,479,960,785
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION	27,166,052,634
MORTGAGE SERVICING RIGHTS	143,313,395

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) /1

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS (NMBLB)	80,312	14,936,249,238
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	11,320	3,726,953,863

TOTAL BUSINESS LOANS (NMBLB)	18,663,203,101
TOTAL NMBLB LESS UNFUNDED COMMITMENTS	17,702,979,384

MISCELLANEOUS BUSINESS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
CONSTRUCTION AND DEVELOPMENT LOANS	1,190	1,193,060,542
UNSECURED BUSINESS LOANS	2,783	84,601,970
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	531	473,859,755
AGRICULTURAL MBL	11,289	736,830,749
SMALL BUSINESS LOANS OUTSTANDING	2,206	243,259,214
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		14,126,061,872

BUSINESS LOANS GRANTED Y-T-D

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS	40,055	7,148,759,155
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	3,705	1,055,921,888
CONSTRUCTION AND DEVELOPMENT LOANS	831	542,340,405
UNSECURED BUSINESS LOANS	1,130	53,379,196
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	196	82,749,008
AGRICULTURAL MBL	10,338	465,630,201
BUSINESS LOANS & PARTICIPATIONS SOLD YTD	2,217	1,707,885,108

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	240,334,072	70,910,485	66,404,019	377,648,576
AGRICULTURAL LOANS	2,317,348	581,845	573,842	3,473,035
TOTAL DELINQUENT BUSINESS LOANS	242,651,420	71,492,330	66,977,861	381,121,611

MEMBER BUSINESS LOAN CHARGE OFF INFORMATION

	<u>CHARGED OFF</u>	<u>RECOVERED</u>
BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS	77,199,385	5,449,626
AGRICULTURAL LOANS	1,358,595	286,946

1/ "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in 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, 2008

Number of Credit Unions on this Report: 2,959

NUMBER OF SAVINGS ACCOUNTS BY TYPE

SHARE DRAFT ACCOUNTS	18,039,628
REGULAR SHARE ACCOUNTS	42,008,986
MONEY MARKET SHARE ACCOUNTS	3,213,100
SHARE CERTIFICATE ACCOUNTS	5,541,771
IRA/KEOGH & RETIREMENT ACCOUNTS	2,219,755
OTHER SHARES	1,327,781
TOTAL NUMBER SHARE ACCOUNTS	72,351,021
NON-MEMBER DEPOSITS	12,927
TOTAL NUMBER OF SAVINGS ACCOUNTS	72,363,948

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

COMMERCIAL REAL ESTATE, CONSTRUCTION, LAND DEVELOPMENT	480,183,343
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	480,040,374
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	18,317,763,815
CREDIT CARD LINES	28,530,540,961
OUTSTANDING LETTERS OF CREDIT	73,790,340
UNSECURED SHARE DRAFT LINES OF CREDIT	5,668,471,740
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	5,537,739,696
OTHER UNFUNDED COMMITMENTS	2,778,466,780

CONTINGENT LIABILITIES

DOLLAR AMOUNT OF PENDING BOND CLAIMS	12,556,088
LOANS TRANSFERRED WITH RECOURSE	1,559,162,145
OTHER CONTINGENT LIABILITIES	21,325,441

CREDIT & BORROWING ARRANGEMENTS

AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	1,793,783,853
LINES OF CREDIT	59,226,030,233
COMMITTED LINES OF CREDIT	922,224,909

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

MEMBER OF FEDERAL HOME LOAN BANK	460
FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW	164
PRE-PLEDGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW	67

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	1,167	SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS	522
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	108	SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS	643
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	40	SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF	479

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

AGENCY/GSE MORTGAGE-BACKED SECURITIES	16,964,674,249
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	710,525,136
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES	234,348,698
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	9,393,202,406
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	14,311,941,169
INVESTMENT REPURCHASE AGREEMENTS	382,166,703
REVERSE REPURCHASE AGREEMENTS INVESTED	287,015,695
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY)	1,974,777,887
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	4,782,108,230
CMO/REMIC	8,609,489,736
COMMERCIAL MORTGAGE RELATED SECURITIES	199,992,039

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured State Credit Unions
December 31, 2008

Number of Credit Unions on this Report: 2,959

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

MANUAL SYSTEM	33	CU DEVELOPED IN-HOUSE	22
VENDOR SUPPLIED IN-HOUSE	1,980	OTHER	28
VENDOR ON-LINE SERVICE BUR.	896		

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

HOME BANKING VIA INTERNET WEBSITE	2,029	AUTOMATIC TELLER MACHINE	1,933
AUDIO RESPONSE/PHONE BASED	1,727	KIOSK	151
		OTHER	82

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

MEMBER APPLICATION	855	SHARE ACCOUNT TRANSFERS	2,048
NEW LOAN	1,314	BILL PAYMENT	1,510
ACCOUNT BALANCE INQUIRY	2,115	DOWNLOAD ACCOUNT HISTORY	1,733
SHARE DRAFT ORDERS	1,774	ELECTRONIC CASH	101
NEW SHARE ACCOUNT	506	ACCOUNT AGGREGATION	201
LOAN PAYMENTS	1,903	INTERNET ACCESS SERVICES	333
		ELECTRONIC SIGNATURE	
VIEW ACCOUNT HISTORY	2,040	AUTHENTICATION/CERTIFICATION	73
MERCHANDISE PURCHASE	163	E-Statements	1,376
		OTHER	93

NUMBER OF CUs REPORTING WORLD WIDE WEBSITES 2,226

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

INFORMATIONAL	214	TRANSACTIONAL	1,917
INTERACTIVE	95		

NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES 12,116,228

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

INFORMATIONAL	69	TRANSACTIONAL	13
INTERACTIVE	7		

PAYMENT SYSTEMS INFORMATION

FEDLINE ACCESS	571
ACH- ORIGINATING DEPOSITORY FINANCIAL INFORMATION	1,237
ACH-RECEIVING DEPOSITORY INSTITUTION	2,257

OTHER INFORMATION

NUMBER OF CURRENT MEMBERS	39,436,940
NUMBER OF POTENTIAL MEMBERS	803,486,985
NUMBER OF FULL TIME EMPLOYEES	100,041
NUMBER OF PART TIME EMPLOYEES	15,185
NUMBER OF CREDIT UNION BRANCHES	9,037
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	693

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

NUMBER OF CUSOs /1	2,234
VALUE OF INVESTMENT IN CUSOs	574,576,692
AMOUNT LOANED TO CUSOs	413,908,816
AGGREGATE CASH OUTLAY IN CUSO	404,214,328
NUMBER OF CUSOs WHOLLY OWNED	252

PREDOMINANT SERVICE OF CUSO:

CHECKING AND CURRENCY SERVICES	43	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	6
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	38	SECURITIES BROKERAGE SERVICES	72
BUSINESS LOAN ORIGATION	136	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	380
CONSUMER MORTGAGE ORIGATION	122	STUDENT LOAN ORIGATION	6
ELECTRONIC TRANSACTION SERVICES	583	TRAVEL AGENCY SERVICES	1
FINANCIAL COUNSELING SERVICES	34	TRUST AND TRUST-RELATED SERVICES	22
FIXED ASSET SERVICES	3	REAL ESTATE BROKERAGE SERVICES	26
		CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	27
INSURANCE BROKERAGE OR AGENCY	102	OTHER	513
LEASING	14		
LOAN SUPPORT SERVICES	106		

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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 2,959

BORROWINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS	Total
Draws Against Lines of Credit	339	3,570	1,392	1,328	6,289
Promissory/Other Notes and Interest Payable	260	2,793	2,449	3,131	8,373
Reverse Repurchase Agreements	5	211	3	0	214
Subordinated Debt	1	0*	0*	0*	2
Uninsured Secondary Capital	10	N/A	0*	22	23
TOTAL BORROWINGS	529	6,575	3,844	4,481	14,900

SAVINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS	Total
Share Drafts	2,246	33,320	N/A	N/A	33,320
Regular Shares	2,959	79,271	N/A	N/A	79,271
Money Market Shares	1,446	62,029	N/A	N/A	62,029
Share Certificates/CDS	2,365	77,839	18,336	4,788	100,963
IRA/KEOGH, Retirements	2,106	19,752	6,346	2,737	28,836
All Other Shares	1,142	2,193	19	0*	2,213
Non-Members Deposits	517	967	139	22	1,128
TOTAL SAVINGS	2,959	275,370	24,841	7,549	307,759

INVESTMENTS CLASSIFIED BY SFAS 115 AND NUMBER OF CUs	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	667	3,762	3,087	1,484	709	9,365
Available for Sale	816	9,433	12,371	7,106	2,870	32,771
Trading	23	35	59	19	21	136
Deposit In Commercial Banks, S&Ls, Saving Banks	2,095	6,563	3,132	615	32	10,348
Loans To And Investments In Natural Person Credit Unions	996	418	211	33	0*	663
Membership Capital At Corporate Credit Unions	2,705	N/A	1,338	N/A	N/A	1,338
Paid In Capital At Corporate Credit Unions	729	N/A	292	N/A	N/A	292
All Other Investments In Corporate Credit Unions	1,575	9,181	4,158	1,046	83	14,485
All Other Investments	825	634	834	155	110	1,784
TOTAL INVESTMENTS	2,938	30,027	25,482	10,458	3,826	71,181

* Amount Less than + or - 1 Million

TABLE 6
Federally Insured State Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2008

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	4	\$9,030,432	5	\$1,915,612	384	\$6,335,371,241
5.0% To 6.0%	3	\$17,932,914	8	\$21,928,470	1,129	\$13,362,986,434
6.0% To 7.0%	25	\$282,634,194	22	\$58,345,311	881	\$10,364,370,777
7.0% To 8.0%	57	\$540,496,680	62	\$311,602,044	278	\$3,783,311,350
8.0% To 9.0%	146	\$1,775,799,862	145	\$570,225,150	103	\$2,025,110,614
9.0% To 10.0%	372	\$3,814,431,867	286	\$907,021,762	36	\$150,440,695
10.0% To 11.0%	224	\$2,381,340,126	403	\$1,561,428,418	15	\$20,362,353
11.0% To 12.0%	249	\$1,392,422,944	363	\$1,748,428,650	4	\$17,118,841
12.0% To 13.0%	271	\$1,078,771,335	597	\$2,157,870,119	3	\$1,463,679
13.0% To 14.0%	140	\$459,945,862	343	\$844,455,104	2	\$943,711
14.0% To 15.0%	63	\$239,239,870	246	\$472,352,272	3	\$1,851,360
15.0% To 16.0%	20	\$46,841,655	223	\$401,023,475	0	\$0
16.0% Or More	14	\$78,496,443	206	\$578,229,143	2	\$19,736,609
Not Reporting Or Zero ..	1,371	\$241,476	50	\$0	119	\$32,919
Total	2,959	\$12,117,625,660	2,959	\$9,634,825,530	2,959	\$36,083,100,583
Average Rate	11.1%		12.2%		6.1%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	129	\$3,855,262,595	138	\$23,224,565,686	284	\$10,457,898,127
5.0% To 6.0%	591	\$11,670,170,303	794	\$54,498,491,456	483	\$8,147,153,068
6.0% To 7.0%	851	\$13,249,067,729	677	\$16,181,190,759	715	\$12,376,440,586
7.0% To 8.0%	633	\$10,256,057,640	176	\$5,070,528,588	395	\$9,409,598,538
8.0% To 9.0%	345	\$3,219,210,169	59	\$275,071,790	124	\$1,181,803,172
9.0% To 10.0%	148	\$1,418,379,424	16	\$63,810,531	41	\$156,051,189
10.0% To 11.0%	94	\$454,743,118	7	\$1,620,980	13	\$4,528,047
11.0% To 12.0%	40	\$245,178,323	4	\$1,541,847	0	\$0
12.0% To 13.0%	30	\$82,277,537	3	\$39,192	2	\$71,276
13.0% To 14.0%	8	\$5,613,487	0	\$0	1	\$36,488
14.0% To 15.0%	6	\$39,728,416	0	\$0	0	\$0
15.0% To 16.0%	8	\$20,361,689	0	\$0	0	\$0
16.0% Or More	4	\$66,176,297	0	\$0	1	\$305,795,606
Not Reporting Or Zero ..	72	\$0	1,085	\$0	900	\$0
Total	2,959	\$44,582,226,727	2,959	\$99,316,860,829	2,959	\$42,039,376,097
Average Rate	7.1%		6.1%		6.2%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	10	\$19,369,309	396	\$729,705,069
5.0% To 6.0%	21	\$58,837,052	377	\$1,840,766,527
6.0% To 7.0%	17	\$223,420,450	497	\$3,171,285,267
7.0% To 8.0%	7	\$5,377,384	459	\$2,714,534,938
8.0% To 9.0%	2	\$242,709,613	369	\$1,538,608,481
9.0% To 10.0%	2	\$718,484	212	\$850,980,617
10.0% To 11.0%	0	\$0	159	\$518,242,923
11.0% To 12.0%	2	\$88,848	69	\$299,479,825
12.0% To 13.0%	0	\$0	97	\$340,551,690
13.0% To 14.0%	0	\$0	38	\$155,155,349
14.0% To 15.0%	1	\$20,365	30	\$144,621,590
15.0% To 16.0%	0	\$0	32	\$44,811,247
16.0% Or More	0	\$0	19	\$38,001,128
Not Reporting Or Zero ..	2,897	\$2,171,580	205	\$4,602,640
Total	2,959	\$552,713,085	2,959	\$12,391,347,291
Average Rate	6.3%		7.5%	

TABLE 7
Federally Insured State Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2008

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	1,088	\$22,158,768,831	1,638	\$44,127,676,849	153	\$4,468,167,956
1.0% To 2.0%	123	\$2,033,565,353	885	\$20,494,955,819	778	\$28,343,969,255
2.0% To 3.0%	16	\$466,157,562	253	\$5,337,160,097	462	\$18,864,481,474
3.0% To 4.0%	6	\$379,159,494	124	\$8,928,204,892	48	\$9,921,884,061
4.0% To 5.0%	10	\$282,002,666	27	\$238,802,570	4	\$26,427,499
5.0% To 6.0%	2	\$87,678,426	8	\$59,809,755	1	\$403,871,797
6.0% To 7.0%	1	\$9,358,757	2	\$3,106,766	0	\$0
7.0% Or More	0	\$0	5	\$17,731,812	0	\$0
Not Reporting Or Zero ..	1,713	\$7,902,940,509	17	\$63,234,615	1,513	\$0
Total	2,959	\$33,319,631,598	2,959	\$79,270,683,175	2,959	\$62,028,802,042
Average Rate	0.5%		1.1%		1.7%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	7	\$39,973,183	124	\$1,688,448,956	53	\$121,894,042
1.0% To 2.0%	99	\$5,918,372,210	361	\$3,828,401,254	103	\$102,420,193
2.0% To 3.0%	976	\$40,920,637,616	758	\$8,974,142,506	62	\$265,496,833
3.0% To 4.0%	1,105	\$46,669,475,098	676	\$12,083,097,301	79	\$406,748,440
4.0% To 5.0%	155	\$7,225,449,659	132	\$2,117,846,407	58	\$134,722,543
5.0% To 6.0%	21	\$188,405,370	16	\$114,609,120	53	\$85,924,431
6.0% To 7.0%	1	\$986,454	2	\$12,150,113	1	\$1,965,000
7.0% Or More	0	\$0	3	\$16,808,995	0	\$0
Not Reporting Or Zero ..	595	\$113,040	887	\$68	2,550	\$8,637,957
Total	2,959	\$100,963,412,630	2,959	\$28,835,504,720	2,959	\$1,127,809,439
Average Rate	3.0%		2.6%		2.7%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	557	\$619,365,191
1.0% To 2.0%	320	\$536,267,372
2.0% To 3.0%	91	\$614,027,618
3.0% To 4.0%	56	\$302,868,578
4.0% To 5.0%	17	\$118,779,521
5.0% To 6.0%	6	\$6,210,078
6.0% To 7.0%	0	\$0
7.0% Or More	3	\$530,309
Not Reporting Or Zero ..	1,909	\$15,416,023
Total	2,959	\$2,213,464,690
Average Rate	1.1%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2008

	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	10.82	20.36	16.54	13.90
Delinquent Loans to Net Worth	9.16	10.97	7.06	6.93
Solvency Evaluation (Est.)	112.69	125.82	119.98	116.32
Classified Assets (Est.) to Net Worth	7.35	6.47	4.64	4.67
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.41	3.94	2.07	1.58
Net Charge-Offs to Average Loans	0.84	0.74	0.62	0.65
Fair Value H-T-M to Book Value H-T-M	100.30	102.07	102.72	100.00
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.10	2.01	1.10	-0.15
Delinquent Loans to Assets	0.99	2.23	1.17	0.96
EARNINGS:				
Return on Average Assets	0.24	0.04	0.14	0.27
Gross Operating Income to Average Assets	6.96	5.93	6.14	6.71
Yield on Average Loans	6.59	7.49	7.01	6.96
Yield on Average Investments	3.92	2.79	3.37	3.70
Cost of Funds to Average Assets	2.44	1.49	1.67	1.88
Net Margin to Average Assets	4.51	4.44	4.47	4.83
Operating Expenses to Average Assets	3.43	3.94	3.93	4.08
Provision for Loan & Lease Losses to Average Assets	0.87	0.47	0.43	0.48
Net Interest Margin to Average Assets	3.16	4.07	3.74	3.65
Operating Expenses to Gross Operating Income	49.28	66.49	63.97	60.80
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.53	0.24	1.30	2.54
Net Operating Expenses to Average Assets	2.52	3.63	3.34	3.16
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.93	2.48	8.99	19.93
Regular Shares to Savings and Borrowings	24.59	85.47	63.21	40.96
Total Loans to Total Savings	83.42	71.87	68.23	71.83
Total Loans to Total Assets	70.30	56.73	56.49	60.96
Cash Plus Short-Term Investments to Assets	14.36	38.74	31.91	22.59
Total Savings and Borrowings to Earning Assets	93.02	79.38	85.53	90.33
Regular Shares plus Share Drafts to Total Shares & Borrowings	34.93	86.70	69.88	52.53
Borrowings to Total Savings and Net Worth	4.21	0.11	0.13	0.63
PRODUCTIVITY:				
Members to Potential Members	4.91	19.75	12.25	5.09
Borrowers to Members	49.43	29.20	37.98	41.98
Members to Full-Time Employees	366	180	447	395
Average Savings Per Member	7,804	1,984	3,530	4,972
Average Loan Balance	13,168	4,883	6,341	8,508
Salary & Benefits to Full-Time Employees	56,364	9,355	41,230	46,520
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.83	74.75	67.12	64.64
Income From Investments	13.80	18.99	20.95	17.82
Income From Trading Securities	-0.06	0.00	-0.01	0.00
Fee Income	13.04	5.29	9.53	13.73
Other Operating Income	6.39	0.97	2.40	3.80
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.49	50.21	52.04	48.93
Travel and Conference	1.27	1.18	1.08	1.39
Office Occupancy	7.91	4.40	5.49	6.95
Office Operations	19.53	19.19	19.38	19.52
Educational and Promotional	4.16	0.99	1.59	3.03
Loan Servicing	5.36	1.95	3.00	4.64
Professional and Outside Services	7.41	5.92	8.86	10.55
Member Insurance	0.32	6.34	2.67	1.01
Operating Fees	0.45	2.55	1.44	0.82
Miscellaneous Operating Expenses	3.11	7.27	4.45	3.16

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2008

	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	10.82	12.13	11.22	10.10
Delinquent Loans to Net Worth	9.16	8.12	9.21	9.63
Solvency Evaluation (Est.)	112.69	113.97	112.96	111.92
Classified Assets (Est.) to Net Worth	7.35	5.53	6.97	8.20
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.41	1.50	1.47	1.35
Net Charge-Offs to Average Loans	0.84	0.74	0.79	0.89
Fair Value H-T-M to Book Value H-T-M	100.30	102.90	98.95	100.63
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.10	-0.92	-0.14	0.21
Delinquent Loans to Assets	0.99	0.98	1.03	0.97
EARNINGS:				
Return on Average Assets	0.24	0.17	0.16	0.28
Gross Operating Income to Average Assets	6.96	7.05	7.05	6.95
Yield on Average Loans	6.59	6.84	6.52	6.55
Yield on Average Investments	3.92	3.95	3.90	3.98
Cost of Funds to Average Assets	2.44	2.09	2.17	2.67
Net Margin to Average Assets	4.51	4.96	4.88	4.28
Operating Expenses to Average Assets	3.43	4.13	3.91	3.07
Provision for Loan & Lease Losses to Average Assets	0.87	0.64	0.79	0.98
Net Interest Margin to Average Assets	3.16	3.52	3.35	2.98
Operating Expenses to Gross Operating Income	49.28	58.57	55.46	44.10
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.53	3.37	3.31	2.16
Net Operating Expenses to Average Assets	2.52	3.05	2.79	2.26
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.93	27.59	32.59	33.80
Regular Shares to Savings and Borrowings	24.59	30.36	23.79	21.98
Total Loans to Total Savings	83.42	76.55	82.93	85.80
Total Loans to Total Assets	70.30	65.58	70.36	71.98
Cash Plus Short-Term Investments to Assets	14.36	17.07	13.38	13.29
Total Savings and Borrowings to Earning Assets	93.02	93.22	93.91	93.08
Regular Shares plus Share Drafts to Total Shares & Borrowings	34.93	42.15	36.91	31.02
Borrowings to Total Savings and Net Worth	4.21	1.69	3.34	5.30
PRODUCTIVITY:				
Members to Potential Members	4.91	3.83	4.02	5.63
Borrowers to Members	49.43	45.04	47.91	53.19
Members to Full-Time Employees	366	366	341	376
Average Savings Per Member	7,804	5,767	6,869	9,472
Average Loan Balance	13,168	9,801	11,890	15,279
Salary & Benefits to Full-Time Employees	56,364	49,365	54,294	62,035
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.83	64.10	65.67	67.83
Income From Investments	13.80	15.45	12.64	13.56
Income From Trading Securities	-0.06	-0.01	0.00	-0.10
Fee Income	13.04	15.33	15.87	11.58
Other Operating Income	6.39	5.12	5.82	7.13
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.49	49.01	50.55	50.86
Travel and Conference	1.27	1.57	1.45	1.12
Office Occupancy	7.91	7.85	7.95	8.11
Office Operations	19.53	19.41	19.33	19.66
Educational and Promotional	4.16	3.84	4.44	4.29
Loan Servicing	5.36	5.16	5.53	5.47
Professional and Outside Services	7.41	9.77	7.29	6.64
Member Insurance	0.32	0.50	0.36	0.10
Operating Fees	0.45	0.56	0.51	0.32
Miscellaneous Operating Expenses	3.11	2.33	2.59	3.44

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	453	433	4.4-	399	7.9-
Cash & Equivalents	75	77	2.1	79	2.6
TOTAL INVESTMENTS	83	81	3.2-	84	3.9
U.S. Government Obligations	0*	0*	42.7-	0*	28.9
Federal Agency Securities	0*	0*	11.8-	0*	76.6-
Mutual Fund & Common Trusts	1	1	10.4	2	13.4
MCS&D and PIC at Corporate CU	3	3	1.6	3	13.0-
All Other Corporate Credit Union	24	27	14.0	21	24.2-
Commercial Banks, S&Ls	43	40	8.1-	50	25.7
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	4	4	6.3	3	17.9-
All Other Investments	0*	1	0.0	2	83.0
Loans Held for Sale	0*	0*	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	259	252	2.3-	214	15.4-
Unsecured Credit Card Loans	1	1	11.2	1	6.3-
All Other Unsecured Loans	50	50	0.2-	42	16.2-
New Vehicle Loans	75	74	1.1-	59	20.1-
Used Vehicle Loans	99	94	5.3-	82	12.4-
First Mortgage Real Estate Loans/LOC	4	4	5.2	3	21.6-
Other Real Estate Loans/LOC	5	6	17.3	4	32.8-
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	23	23	3.6-	21	6.3-
Allowance For Loan Losses	6	6	6.6-	5	11.4-
Foreclosed and Repossessed Assets	0*	0*	29.2-	0*	18.6-
Land and Building	0*	0*	11.0-	0*	9.0-
Other Fixed Assets	1	0*	24.6-	0*	25.7-
NCUSIF Capitalization Deposit	4	3	5.8-	3	14.5-
Other Assets	2	2	2.3-	2	9.6-
TOTAL ASSETS	418	410	1.7-	376	8.3-
LIABILITIES					
Total Borrowings	1	1	17.1-	0*	65.3-
Accrued Dividends/Interest Payable	0*	0*	1.7-	0*	14.3-
Accounts Payable and Other Liabilities	2	1	25.9-	1	9.3
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
TOTAL LIABILITIES	4	3	17.5-	3	24.3-
EQUITY/SAVINGS					
Total Savings	333	323	2.8-	297	8.1-
Share Drafts	7	5	22.2-	4	29.1-
Regular Shares	288	276	4.1-	254	8.0-
Money Market Shares	2	2	7.2	2	3.6
Share Certificates/CDs	24	29	19.1	28	3.2-
IRA/Keogh Accounts	3	4	29.6	4	1.0
All Other Shares	5	5	7.9-	4	27.5-
Non-Member Deposits	4	2	30.4-	2	19.3-
Regular Reserves	26	26	1.4	23	10.3-
APPR. For Non-Conf. Invest.	0	0*	0.0	0*	129.8
Accum. Unrealized G/L on A-F-S	0*	0*	4.2	0*	36.5-
Other Reserves	3	4	9.2	3	11.5-
Undivided Earnings	52	54	4.0	50	7.2-
TOTAL EQUITY	81	84	3.4	77	8.4-
TOTAL LIABILITIES/EQUITY/SAVINGS	418	410	1.7-	376	8.3-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	853	792	7.2-	706	10.9-
Cash & Equivalents	526	543	3.3	484	10.9-
TOTAL INVESTMENTS	1,150	1,075	6.6-	1,141	6.1
U.S. Government Obligations	29	25	12.5-	10	60.9-
Federal Agency Securities	48	34	29.6-	15	56.0-
Mutual Fund & Common Trusts	9	4	56.4-	4	8.6
MCS&D and PIC at Corporate CU	41	38	6.7-	33	13.8-
All Other Corporate Credit Union	318	299	5.8-	184	38.4-
Commercial Banks, S&Ls	578	530	8.3-	767	44.6
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	42	54	29.0	58	7.3
All Other Investments	0*	20	0.0	18	12.5-
Loans Held for Sale	0*	0*	248.0	0*	100.0-
TOTAL LOANS OUTSTANDING	2,860	2,662	6.9-	2,210	17.0-
Unsecured Credit Card Loans	68	69	1.4	56	18.7-
All Other Unsecured Loans	354	345	2.6-	300	12.9-
New Vehicle Loans	798	732	8.3-	572	21.8-
Used Vehicle Loans	951	864	9.1-	738	14.6-
First Mortgage Real Estate Loans/LOC	227	213	6.5-	177	16.6-
Other Real Estate Loans/LOC	230	223	2.9-	182	18.2-
Leases Receivable	3	0*	83.6-	0*	88.0-
All Other Loans/LOC	229	217	5.4-	185	14.9-
Allowance For Loan Losses	34	31	9.2-	30	3.2-
Foreclosed and Repossessed Assets	2	2	6.8	2	14.1
Land and Building	42	39	6.0-	37	5.6-
Other Fixed Assets	17	14	15.0-	11	23.0-
NCUSIF Capitalization Deposit	39	35	9.9-	30	14.7-
Other Assets	35	36	1.1	27	24.9-
TOTAL ASSETS	4,638	4,377	5.6-	3,912	10.6-
LIABILITIES					
Total Borrowings	12	7	41.8-	5	25.5-
Accrued Dividends/Interest Payable	8	8	0.5	6	28.2-
Accounts Payable and Other Liabilities	18	17	3.9-	15	13.1-
Uninsured Secondary Capital	0*	0*	53.8	0*	75.0-
TOTAL LIABILITIES	38	32	14.7-	26	20.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,856	3,615	6.2-	3,239	10.4-
Share Drafts	305	269	11.8-	217	19.5-
Regular Shares	2,474	2,235	9.7-	2,051	8.2-
Money Market Shares	122	118	2.6-	111	6.6-
Share Certificates/CDs	708	770	8.7	672	12.8-
IRA/Keogh Accounts	169	157	7.0-	141	10.5-
All Other Shares	63	47	24.7-	37	21.2-
Non-Member Deposits	15	18	21.8	12	33.9-
Regular Reserves	213	200	5.7-	177	11.7-
APPR. For Non-Conf. Invest.	0*	0*	44.6-	0*	46.2-
Accum. Unrealized G/L on A-F-S	-0*	-0*	69.8	-0*	30.8
Other Reserves	41	40	1.9-	36	10.6-
Undivided Earnings	492	490	0.4-	434	11.3-
TOTAL EQUITY	745	730	2.0-	647	11.3-
TOTAL LIABILITIES/EQUITY/SAVINGS	4,638	4,377	5.6-	3,912	10.6-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	1,013	972	4.0-	956	1.6-
Cash & Equivalents	2,383	2,544	6.7	2,308	9.3-
TOTAL INVESTMENTS	5,596	5,287	5.5-	6,086	15.1
U.S. Government Obligations	55	44	20.5-	70	58.1
Federal Agency Securities	920	758	17.6-	510	32.7-
Mutual Fund & Common Trusts	18	15	15.7-	18	17.9
MCS D and PIC at Corporate CU	223	201	9.8-	197	2.4-
All Other Corporate Credit Union	1,441	1,352	6.2-	871	35.6-
Commercial Banks, S&Ls	2,349	2,312	1.6-	3,664	58.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	207	229	10.6	248	8.2
All Other Investments	0*	83	0.0	96	15.1
Loans Held for Sale	26	15	42.7-	19	22.6
TOTAL LOANS OUTSTANDING	16,105	15,370	4.6-	14,535	5.4-
Unsecured Credit Card Loans	669	658	1.6-	613	6.9-
All Other Unsecured Loans	1,095	1,093	0.2-	1,053	3.6-
New Vehicle Loans	3,013	2,791	7.4-	2,398	14.1-
Used Vehicle Loans	4,163	3,914	6.0-	3,734	4.6-
First Mortgage Real Estate Loans/LOC	3,576	3,447	3.6-	3,458	0.3
Other Real Estate Loans/LOC	2,405	2,327	3.3-	2,190	5.9-
Leases Receivable	2	4	76.4	6	52.6
All Other Loans/LOC	1,182	1,138	3.7-	1,084	4.7-
Allowance For Loan Losses	139	130	6.5-	151	15.9
Foreclosed and Repossessed Assets	18	20	11.6	24	20.9
Land and Building	510	493	3.3-	482	2.2-
Other Fixed Assets	114	103	10.1-	99	3.8-
NCUSIF Capitalization Deposit	203	191	6.0-	181	5.2-
Other Assets	285	284	0.3-	260	8.5-
TOTAL ASSETS	25,101	24,176	3.7-	23,843	1.4-
LIABILITIES					
Total Borrowings	157	92	41.2-	148	60.2
Accrued Dividends/Interest Payable	32	34	8.3	29	17.1-
Acct Payable and Other Liabilities	139	134	3.4-	125	6.8-
Uninsured Secondary Capital	14	4	71.9-	4	11.1-
TOTAL LIABILITIES	342	265	22.5-	305	15.1
EQUITY/SAVINGS					
TOTAL SAVINGS	21,316	20,482	3.9-	20,235	1.2-
Share Drafts	2,712	2,499	7.8-	2,359	5.6-
Regular Shares	9,307	8,445	9.3-	8,349	1.1-
Money Market Shares	1,932	1,874	3.0-	1,945	3.8
Share Certificates/CDs	5,406	5,763	6.6	5,670	1.6-
IRA/Keogh Accounts	1,577	1,567	0.7-	1,578	0.7
All Other Shares	296	254	14.1-	250	1.5-
Non-Member Deposits	87	80	8.3-	84	5.3
Regular Reserves	953	900	5.5-	870	3.4-
APPR. For Non-Conf. Invest.	5	5	1.2-	4	27.7-
Accum. Unrealized G/L on A-F-S	-9	-2	77.6	-9	351.2-
Other Reserves	208	198	5.0-	207	5.0
Undivided Earnings	2,285	2,328	1.9	2,230	4.2-
TOTAL EQUITY	3,442	3,429	0.4-	3,303	3.7-
TOTAL LIABILITIES/EQUITY/SAVINGS	25,101	24,176	3.7-	23,843	1.4-

* 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, 2008
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	305	298	2.3-	305	2.3
Cash & Equivalents	1,802	1,815	0.7	1,613	11.2-
TOTAL INVESTMENTS	4,002	4,183	4.5	4,730	13.1
U.S. Government Obligations	58	60	2.9	63	6.4
Federal Agency Securities	1,482	1,294	12.7-	1,089	15.8-
Mutual Fund & Common Trusts	19	35	83.6	22	39.0-
MCS&D and PIC at Corporate CU	167	160	4.1-	164	2.6
All Other Corporate Credit Union	907	1,118	23.3	736	34.2-
Commercial Banks, S&Ls	914	1,070	17.1	2,092	95.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	63	100	59.2	111	11.0
All Other Investments	0*	48	0.0	67	40.3
Loans Held for Sale	14	12	15.4-	17	39.1
TOTAL LOANS OUTSTANDING	14,571	14,046	3.6-	14,066	0.1
Unsecured Credit Card Loans	614	605	1.5-	599	1.0-
All Other Unsecured Loans	746	735	1.5-	719	2.3-
New Vehicle Loans	2,401	2,138	11.0-	1,947	8.9-
Used Vehicle Loans	3,516	3,261	7.3-	3,253	0.3-
First Mortgage Real Estate Loans/LOC	3,824	3,985	4.2	4,258	6.8
Other Real Estate Loans/LOC	2,411	2,363	2.0-	2,310	2.2-
Leases Receivable	26	23	11.0-	20	14.4-
All Other Loans/LOC	1,030	934	9.4-	960	2.8
Allowance For Loan Losses	121	117	3.2-	140	19.8
Foreclosed and Repossessed Assets	26	22	15.1-	44	96.4
Land and Building	535	559	4.5	571	2.1
Other Fixed Assets	118	106	10.2-	107	1.2
NCUSIF Capitalization Deposit	171	168	1.7-	171	1.6
Other Assets	286	284	0.7-	270	4.8-
TOTAL ASSETS	21,404	21,078	1.5-	21,448	1.8
LIABILITIES					
Total Borrowings	232	207	11.0-	340	64.4
Accrued Dividends/Interest Payable	28	30	6.8	21	28.1-
Acct Payable and Other Liabilities	152	150	1.0-	142	5.4-
Uninsured Secondary Capital	0*	14	9,477.1	14	3.6-
TOTAL LIABILITIES	412	400	2.7-	517	29.0
EQUITY/SAVINGS					
TOTAL SAVINGS	18,348	18,047	1.6-	18,374	1.8
Share Drafts	2,405	2,252	6.4-	2,208	2.0-
Regular Shares	6,323	5,585	11.7-	5,685	1.8
Money Market Shares	2,104	2,231	6.1	2,465	10.5
Share Certificates/CDs	5,722	6,199	8.3	6,138	1.0-
IRA/Keogh Accounts	1,496	1,532	2.4	1,636	6.8
All Other Shares	194	156	19.3-	147	6.1-
Non-Member Deposits	104	92	11.9-	96	4.1
Regular Reserves	730	717	1.7-	736	2.7
APPR. For Non-Conf. Invest.	2	2	2.5-	4	76.0
Accum. Unrealized G/L on A-F-S	-18	-11	41.9	-31	187.0-
Other Reserves	155	133	14.5-	104	21.7-
Undivided Earnings	1,776	1,789	0.7	1,744	2.5-
TOTAL EQUITY	2,645	2,630	0.5-	2,557	2.8-
TOTAL LIABILITIES/EQUITY/SAVINGS	21,404	21,078	1.5-	21,448	1.8

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	405	412	1.7	419	1.7
Cash & Equivalents	6,403	6,484	1.3	5,729	11.6-
TOTAL INVESTMENTS	14,591	14,430	1.1-	16,497	14.3
U.S. Government Obligations	344	160	53.5-	187	17.0
Federal Agency Securities	7,621	6,658	12.6-	7,164	7.6
Mutual Fund & Common Trusts	124	110	10.6-	90	18.9-
MCSD and PIC at Corporate CU	480	469	2.2-	458	2.4-
All Other Corporate Credit Union	3,645	4,338	19.0	3,724	14.1-
Commercial Banks, S&Ls	1,042	1,273	22.2	2,915	129.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	75	95	27.1	164	72.9
All Other Investments	0*	304	0.0	320	5.2
Loans Held for Sale	117	114	2.5-	96	15.9-
TOTAL LOANS OUTSTANDING	63,427	64,100	1.1	63,659	0.7-
Unsecured Credit Card Loans	2,786	2,823	1.3	2,731	3.3-
All Other Unsecured Loans	2,239	2,465	10.1	2,485	0.8
New Vehicle Loans	10,616	9,967	6.1-	8,957	10.1-
Used Vehicle Loans	13,486	13,019	3.5-	13,236	1.7
First Mortgage Real Estate Loans/LOC	19,923	21,089	5.9	21,856	3.6
Other Real Estate Loans/LOC	10,667	11,052	3.6	10,791	2.4-
Leases Receivable	110	74	32.2-	38	48.9-
All Other Loans/LOC	3,600	3,610	0.3	3,564	1.3-
Allowance For Loan Losses	467	544	16.5	662	21.6
Foreclosed and Repossessed Assets	70	104	47.4	165	58.5
Land and Building	2,104	2,271	7.9	2,343	3.2
Other Fixed Assets	467	503	7.5	490	2.5-
NCUSIF Capitalization Deposit	680	693	2.0	691	0.3-
Other Assets	1,408	1,446	2.7	1,472	1.8
TOTAL ASSETS	88,801	89,599	0.9	90,478	1.0
LIABILITIES					
Total Borrowings	2,468	2,393	3.0-	2,896	21.0
Accrued Dividends/Interest Payable	63	72	13.3	59	17.6-
Acct Payable and Other Liabilities	801	809	1.1	760	6.1-
Uninsured Secondary Capital	5	5	0.0	5	0.0
TOTAL LIABILITIES	3,337	3,279	1.7-	3,720	13.4
EQUITY/SAVINGS					
TOTAL SAVINGS	75,042	75,697	0.9	76,766	1.4
Share Drafts	10,692	10,409	2.7-	10,456	0.5
Regular Shares	20,327	18,538	8.8-	18,951	2.2
Money Market Shares	12,425	12,934	4.1	13,752	6.3
Share Certificates/CDs	24,358	26,203	7.6	25,717	1.9-
IRA/Keogh Accounts	6,200	6,456	4.1	6,789	5.2
All Other Shares	763	904	18.5	890	1.5-
Non-Member Deposits	276	253	8.6-	210	16.9-
Regular Reserves	2,596	2,564	1.2-	2,476	3.4-
APPR. For Non-Conf. Invest.	23	47	103.2	45	5.0-
Accum. Unrealized G/L on A-F-S	-46	-29	38.1	-154	438.0-
Other Reserves	628	655	4.4	686	4.7
Undivided Earnings	7,221	7,385	2.3	6,938	6.0-
TOTAL EQUITY	10,422	10,623	1.9	9,992	5.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	88,801	89,599	0.9	90,478	1.0

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	144	158	9.7	174	10.1
Cash & Equivalents	11,364	11,841	4.2	12,216	3.2
TOTAL INVESTMENTS	30,836	35,524	15.2	42,644	20.0
U.S. Government Obligations	358	3,322	827.5	2,251	32.2-
Federal Agency Securities	16,550	16,725	1.1	22,499	34.5
Mutual Fund & Common Trusts	495	545	10.1	700	28.6
MCSD and PIC at Corporate CU	645	795	23.2	776	2.4-
All Other Corporate Credit Union	9,410	10,407	10.6	8,949	14.0-
Commercial Banks, S&Ls	370	470	27.3	859	82.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	64	59	8.8-	78	33.5
All Other Investments	0*	1,002	0.0	1,281	27.8
Loans Held for Sale	187	204	9.4	346	69.2
TOTAL LOANS OUTSTANDING	126,695	141,325	11.5	162,035	14.7
Unsecured Credit Card Loans	5,821	7,047	21.1	8,117	15.2
All Other Unsecured Loans	4,113	4,698	14.2	5,036	7.2
New Vehicle Loans	22,397	22,680	1.3	22,149	2.3-
Used Vehicle Loans	19,246	20,836	8.3	23,539	13.0
First Mortgage Real Estate Loans/LOC	49,224	57,251	16.3	69,565	21.5
Other Real Estate Loans/LOC	20,439	23,050	12.8	26,561	15.2
Leases Receivable	757	549	27.5-	489	10.9-
All Other Loans/LOC	4,697	5,215	11.0	6,577	26.1
Allowance For Loan Losses	814	1,030	26.5	1,837	78.3
Foreclosed and Repossessed Assets	77	134	73.5	305	127.3
Land and Building	2,518	3,015	19.8	3,578	18.6
Other Fixed Assets	788	915	16.2	976	6.6
NCUSIF Capitalization Deposit	1,258	1,423	13.1	1,633	14.8
Other Assets	2,547	2,891	13.5	3,210	11.0
TOTAL ASSETS	175,455	196,243	11.8	225,105	14.7
LIABILITIES					
Total Borrowings	6,972	8,699	24.8	11,489	32.1
Accrued Dividends/Interest Payable	166	179	7.9	169	5.5-
Acct Payable and Other Liabilities	1,651	1,859	12.6	2,059	10.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	8,789	10,737	22.2	13,717	27.7
EQUITY/SAVINGS					
TOTAL SAVINGS	148,379	165,133	11.3	188,848	14.4
Share Drafts	16,704	16,916	1.3	18,076	6.9
Regular Shares	38,116	38,774	1.7	43,980	13.4
Money Market Shares	29,939	35,295	17.9	43,755	24.0
Share Certificates/CDs	48,844	57,929	18.6	62,738	8.3
IRA/Keogh Accounts	13,232	15,087	14.0	18,688	23.9
All Other Shares	531	545	2.6	886	62.6
Non-Member Deposits	1,013	587	42.0-	725	23.4
Regular Reserves	4,476	4,877	8.9	5,570	14.2
APPR. For Non-Conf. Invest.	13	21	54.1	27	30.1
Accum. Unrealized G/L on A-F-S	-184	-149	18.9	-204	36.4-
Other Reserves	1,469	1,549	5.4	1,720	11.1
Undivided Earnings	12,512	14,076	12.5	15,428	9.6
TOTAL EQUITY	18,287	20,373	11.4	22,540	10.6
TOTAL LIABILITIES/EQUITY/SAVINGS	175,455	196,243	11.8	225,105	14.7

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	453	433	4.4-	399	7.9-
INTEREST INCOME					
Interest on Loans	20	20	0.9	17	13.4-
(Less) Interest Refund	0*	0*	2.9	0*	61.2-
Income from Investments	6	7	9.6	4	36.6-
Trading Profits and Losses	0*	0*	145.0	0*	86.5-
TOTAL INTEREST INCOME	26	27	3.1	22	19.3-
INTEREST EXPENSE					
Dividends on Shares	6	7	12.9	6	22.7-
Interest on Deposits	0*	0*	32.8	0*	15.1-
Interest on Borrowed Money	0*	0*	7.8-	0*	41.2-
TOTAL INTEREST EXPENSE	7	8	13.5	6	22.5-
PROVISION FOR LOAN & LEASE LOSSES	2	2	11.5-	2	8.2-
NET INTEREST INCOME AFTER PLL	17	18	1.0	14	19.2-
NON-INTEREST INCOME					
Fee Income	0*	0*	2.9-	1	37.5
Other Operating Income	0*	0*	32.8	0*	40.7-
Gain (Loss) on Investments	-0*	0*	1,665.5	0*	78.9-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	128.0-	0*	141.4
Other Non-Oper Income (Expense)	0*	0*	21.0-	0*	73.3-
TOTAL NON-INTEREST INCOME	2	2	0.1-	2	0.5-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	9	9	2.2	8	11.7-
Travel and Conference Expense	0*	0*	10.2	0*	27.6-
Office Occupancy Expense	0*	0*	1.4-	0*	9.0-
Office Operations Expense	3	3	2.6	3	10.0-
Educational & Promotional Expense	0*	0*	5.4	0*	12.1-
Loan Servicing Expense	0*	0*	9.9	0*	10.4-
Professional and Outside Services	1	1	5.4-	0*	9.5-
Member Insurance	1	1	6.0-	0*	13.3-
Operating Fees	0*	0*	6.7	0*	20.3-
Miscellaneous Operating Expenses	1	1	1.2-	1	0.8
TOTAL NON-INTEREST EXPENSE	17	17	1.2	16	10.9-
NET INCOME	2	2	2.6-	0*	89.8-
Transfer to Regular Reserve	0*	0*	2.7	0*	15.5-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	853	792	7.2-	706	10.9-
INTEREST INCOME					
Interest on Loans	205	201	1.9-	171	15.0-
(Less) Interest Refund	0*	0*	18.4	0*	23.3-
Income from Investments	71	73	3.2	53	27.0-
Trading Profits and Losses	0*	0*	6.9	-0*	870.0-
TOTAL INTEREST INCOME	276	274	0.6-	224	18.2-
INTEREST EXPENSE					
Dividends on Shares	69	75	7.5	60	19.1-
Interest on Deposits	10	12	23.1	9	31.5-
Interest on Borrowed Money	0*	0*	37.4-	0*	60.9-
TOTAL INTEREST EXPENSE	80	88	8.9	69	21.1-
PROVISION FOR LOAN & LEASE LOSSES	17	15	14.2-	18	21.0
NET INTEREST INCOME AFTER PLL	178	172	3.7-	137	20.0-
NON-INTEREST INCOME					
Fee Income	29	29	2.0	24	16.9-
Other Operating Income	6	7	10.7	6	7.2-
Gain (Loss) on Investments	-0*	-0*	74.3	-0*	34.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	757.0	-0*	113.7-
Other Non-Oper Income (Expense)	0*	1	9.6	1	6.1
TOTAL NON-INTEREST INCOME	35	38	6.5	31	16.8-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	98	97	0.7-	85	12.5-
Travel and Conference Expense	2	2	7.8-	2	13.4-
Office Occupancy Expense	10	10	1.2-	9	11.6-
Office Operations Expense	37	37	0.9-	32	14.6-
Educational & Promotional Expense	3	3	8.1	3	17.6-
Loan Servicing Expense	5	5	0.0-	5	7.3-
Professional and Outside Services	15	16	2.9	14	8.0-
Member Insurance	6	5	10.4-	4	15.1-
Operating Fees	3	3	3.7-	2	19.0-
Miscellaneous Operating Expenses	9	9	8.8	7	21.8-
TOTAL NON-INTEREST EXPENSE	188	187	0.3-	163	13.1-
NET INCOME	26	22	14.1-	6	73.7-
Transfer to Regular Reserve	5	7	43.7	2	68.4-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	1,013	972	4.0-	956	1.6-
INTEREST INCOME					
Interest on Loans	1,109	1,108	0.1-	1,042	5.9-
(Less) Interest Refund	1	1	1.4-	1	5.1
Income from Investments	323	352	8.8	287	18.4-
Trading Profits and Losses	-0*	0	100.0	0*	0.0
TOTAL INTEREST INCOME	1,431	1,458	1.9	1,328	8.9-
INTEREST EXPENSE					
Dividends on Shares	342	385	12.4	339	11.8-
Interest on Deposits	103	129	25.4	108	15.7-
Interest on Borrowed Money	10	5	46.0-	3	39.2-
TOTAL INTEREST EXPENSE	455	519	14.1	451	13.1-
PROVISION FOR LOAN & LEASE LOSSES	70	70	0.9-	115	64.4
NET INTEREST INCOME AFTER PLL	905	870	4.0-	763	12.3-
NON-INTEREST INCOME					
Fee Income	228	226	0.8-	221	2.3-
Other Operating Income	65	66	1.3	61	7.2-
Gain (Loss) on Investments	-0*	0*	112.8	-1	2,512.6-
Gain (Loss) on Disp of Fixed Assets	3	2	40.9-	-0*	157.3-
Other Non-Oper Income (Expense)	5	5	16.5	0*	92.3-
TOTAL NON-INTEREST INCOME	300	299	0.3-	281	6.2-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	504	494	1.9-	479	3.1-
Travel and Conference Expense	15	15	0.1	14	7.3-
Office Occupancy Expense	70	71	0.5	68	3.7-
Office Operations Expense	205	200	2.8-	191	4.2-
Educational & Promotional Expense	31	32	1.6	30	5.8-
Loan Servicing Expense	48	47	2.3-	45	4.1-
Professional and Outside Services	108	105	2.9-	103	1.3-
Member Insurance	12	10	10.4-	10	5.3-
Operating Fees	8	8	5.0-	8	0.1-
Miscellaneous Operating Expenses	33	30	8.0-	31	3.3
TOTAL NON-INTEREST EXPENSE	1,034	1,011	2.2-	979	3.2-
NET INCOME	172	158	8.1-	64	59.4-
Transfer to Regular Reserve	19	16	14.9-	13	21.5-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	305	298	2.3-	305	2.3
INTEREST INCOME					
Interest on Loans	982	990	0.7	962	2.8-
(Less) Interest Refund	2	2	3.4-	0*	62.4-
Income from Investments	226	269	19.0	232	14.0-
Trading Profits and Losses	0*	0*	31.7-	-0*	757.5-
TOTAL INTEREST INCOME	1,206	1,257	4.2	1,192	5.1-
INTEREST EXPENSE					
Dividends on Shares	288	327	13.5	293	10.4-
Interest on Deposits	124	165	32.6	140	15.2-
Interest on Borrowed Money	13	10	23.7-	11	6.1
TOTAL INTEREST EXPENSE	426	502	18.0	443	11.7-
PROVISION FOR LOAN & LEASE LOSSES	89	84	5.6-	136	62.5
NET INTEREST INCOME AFTER PLL	692	671	3.1-	613	8.6-
NON-INTEREST INCOME					
Fee Income	222	218	1.5-	230	5.3
Other Operating Income	71	76	7.8	77	1.0
Gain (Loss) on Investments	0*	2	1,441.4	-8	596.3-
Gain (Loss) on Disp of Fixed Assets	0*	1	49.1	0*	119.9-
Other Non-Oper Income (Expense)	2	6	144.5	3	47.3-
TOTAL NON-INTEREST INCOME	295	303	2.5	302	0.4-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	421	423	0.3	430	1.8
Travel and Conference Expense	14	14	0.7-	14	1.8-
Office Occupancy Expense	62	64	2.1	69	8.2
Office Operations Expense	176	173	1.5-	170	1.6-
Educational & Promotional Expense	36	33	5.8-	34	0.6
Loan Servicing Expense	46	45	2.9-	45	0.4
Professional and Outside Services	82	82	0.9	86	4.1
Member Insurance	5	4	18.8-	4	5.1
Operating Fees	5	5	3.7-	5	2.4
Miscellaneous Operating Expenses	21	22	4.5	20	8.8-
TOTAL NON-INTEREST EXPENSE	869	866	0.3-	878	1.4
NET INCOME	119	108	9.1-	37	65.9-
Transfer to Regular Reserve	14	14	5.0-	20	48.2

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	405	412	1.7	419	1.7
INTEREST INCOME					
Interest on Loans	4,060	4,308	6.1	4,168	3.3-
(Less) Interest Refund	0*	2	249.9	2	4.2-
Income from Investments	814	942	15.7	802	14.8-
Trading Profits and Losses	0*	0*	30.1-	-0*	133.8-
TOTAL INTEREST INCOME	4,874	5,249	7.7	4,968	5.3-
INTEREST EXPENSE					
Dividends on Shares	1,161	1,383	19.1	1,159	16.2-
Interest on Deposits	600	759	26.5	698	8.1-
Interest on Borrowed Money	120	98	18.7-	96	1.3-
TOTAL INTEREST EXPENSE	1,882	2,240	19.1	1,953	12.8-
PROVISION FOR LOAN & LEASE LOSSES	305	450	47.6	715	58.8
NET INTEREST INCOME AFTER PLL	2,688	2,558	4.8-	2,300	10.1-
NON-INTEREST INCOME					
Fee Income	935	988	5.7	1,007	1.9
Other Operating Income	357	383	7.2	369	3.5-
Gain (Loss) on Investments	0*	7	1,301.4	-13	299.9-
Gain (Loss) on Disp of Fixed Assets	6	11	89.8	-5	148.9-
Other Non-Oper Income (Expense)	17	21	21.1	0*	96.2-
TOTAL NON-INTEREST INCOME	1,315	1,409	7.1	1,359	3.6-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	1,687	1,759	4.3	1,779	1.1
Travel and Conference Expense	50	51	2.2	51	0.3
Office Occupancy Expense	254	272	7.3	280	2.8
Office Operations Expense	663	691	4.2	680	1.5-
Educational & Promotional Expense	151	158	5.2	156	1.5-
Loan Servicing Expense	191	194	1.8	195	0.3
Professional and Outside Services	241	255	5.5	256	0.6
Member Insurance	10	10	2.2-	13	24.9
Operating Fees	15	15	0.2	18	17.2
Miscellaneous Operating Expenses	95	96	1.4	91	5.5-
TOTAL NON-INTEREST EXPENSE	3,356	3,502	4.3	3,518	0.5
NET INCOME	647	466	28.0-	140	69.9-
Transfer to Regular Reserve	74	58	22.1-	47	19.4-

* 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, 2008
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	144	158	9.7	174	10.1
INTEREST INCOME					
Interest on Loans	7,565	8,928	18.0	9,951	11.5
(Less) Interest Refund	14	16	12.6	14	16.5-
Income from Investments	1,659	2,147	29.4	1,986	7.5-
Trading Profits and Losses	2	4	82.5	-14	417.9-
TOTAL INTEREST INCOME	9,212	11,063	20.1	11,910	7.6
INTEREST EXPENSE					
Dividends on Shares	3,216	4,100	27.5	3,839	6.4-
Interest on Deposits	992	1,375	38.6	1,388	1.0
Interest on Borrowed Money	314	373	18.9	407	9.3
TOTAL INTEREST EXPENSE	4,522	5,848	29.3	5,635	3.6-
PROVISION FOR LOAN & LEASE LOSSES	478	827	72.9	2,054	148.5
NET INTEREST INCOME AFTER PLL	4,211	4,389	4.2	4,221	3.8-
NON-INTEREST INCOME					
Fee Income	1,302	1,510	16.0	1,697	12.4
Other Operating Income	697	872	25.1	1,045	19.9
Gain (Loss) on Investments	-6	-41	576.6-	51	223.4
Gain (Loss) on Disp of Fixed Assets	24	19	21.4-	-5	129.1-
Other Non-Oper Income (Expense)	33	20	40.0-	43	117.5
TOTAL NON-INTEREST INCOME	2,049	2,379	16.1	2,830	19.0
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	2,499	2,876	15.1	3,286	14.3
Travel and Conference Expense	62	71	14.7	72	1.7
Office Occupancy Expense	380	444	16.8	524	18.0
Office Operations Expense	1,005	1,144	13.9	1,270	11.0
Educational & Promotional Expense	210	249	19.0	277	11.1
Loan Servicing Expense	260	304	17.1	354	16.2
Professional and Outside Services	336	381	13.4	429	12.5
Member Insurance	7	7	1.0-	6	7.0-
Operating Fees	16	18	12.9	21	17.0
Miscellaneous Operating Expenses	149	201	35.0	223	10.8
TOTAL NON-INTEREST EXPENSE	4,922	5,694	15.7	6,461	13.5
NET INCOME	1,339	1,073	19.8-	589	45.1-
Transfer to Regular Reserve	271	254	6.2-	357	40.5

* 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)
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
2008	2,959	674	22.78	-845,895

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	120	106,292,672	-1,470,811	21,521,308
2 Million To 10 Million	167	907,516,177	-10,721,620	133,766,771
10 Million To 50 Million	180	4,602,684,230	-51,479,404	552,101,751
50 Million To 100 Million	60	4,334,951,425	-58,801,380	484,987,196
100 Million To 500 Million	109	24,776,547,070	-248,853,966	2,505,786,200
500 Million and Over	38	43,041,331,657	-474,567,811	3,800,884,027
Total	674	77,769,323,231	-845,894,992	7,499,047,253

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
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
2008	587	1,726	565	76	4	2,958

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
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
2008	80	2.70	8,630,656,433	2.80

*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, 2008

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	16,706,624,093
2	BOEING EMPLOYEES	2	TUKWILA	WA	1935	8,639,516,578
3	THE GOLDEN 1	3	SACRAMENTO	CA	1933	6,971,100,316
4	ALLIANT	4	CHICAGO	IL	1935	5,947,478,250
5	SAN DIEGO COUNTY	5	SAN DIEGO	CA	1938	4,537,523,696
6	PATELCO		SAN FRANCISCO	CA	1936	4,129,609,605
7	STAR ONE	7	SUNNYVALE	CA	1956	4,122,608,993
8	CITIZENS EQUITY FIRST	8	PEORIA	IL	1937	3,827,509,839
9	VYSTAR	9	JACKSONVILLE	FL	1952	3,707,921,187
10	PENNSYLVANIA STATE EMPLOYEES	10	HARRISBURG	PA	1933	3,277,494,514
11	WESCOM CENTRAL	6	PASADENA	CA	1934	3,237,888,495
12	DELTA COMMUNITY	11	ATLANTA	GA	1940	2,913,462,803
13	ONPOINT COMMUNITY	12	PORTLAND	OR	1932	2,566,296,136
14	EASTMAN	14	KINGSPORT	TN	1934	2,046,781,994
15	BELLCO	22	GREENWOOD VILLA	CO	1936	2,000,074,468
16	FIRST TECHNOLOGY	17	BEAVERTON	OR	1952	1,908,597,312
17	STATE EMPLOYEES CU OF MARYLAND, INC	18	LINTHICUM	MD	1951	1,878,746,426
18	TEACHERS	15	SOUTH BEND	IN	1931	1,876,009,845
19	CALIFORNIA COAST	72	SAN DIEGO	CA	1929	1,782,398,936
20	REDWOOD	21	SANTA ROSA	CA	1950	1,761,525,528
21	EDUCATIONAL EMPLOYEES	25	FRESNO	CA	1934	1,724,317,128
22	PROVIDENT	24	REDWOOD CITY	CA	1950	1,721,234,334
23	HARBORONE	29	BROCKTON	MA	1917	1,710,081,297
24	TEXANS	13	RICHARDSON	TX	1953	1,701,318,261
25	VIRGINIA CREDIT UNION, INC.,	26	RICHMOND	VA	1928	1,689,818,564
26	EASTERN FINANCIAL FLORIDA	16	MIRAMAR	FL	1937	1,689,528,069
27	APCO EMPLOYEES	30	BIRMINGHAM	AL	1953	1,671,495,433
28	ATLANTA POSTAL	28	ATLANTA	GA	1925	1,662,849,492
29	FAIRWINDS	19	ORLANDO	FL	1949	1,645,135,783
30	COMMUNITY AMERICA	20	KANSAS CITY	MO	1940	1,636,923,711
31	TRAVIS	23	VACAVILLE	CA	1951	1,585,845,350
32	SPACE COAST	27	MELBOURNE	FL	1951	1,578,008,142
33	NORTH ISLAND FINANCIAL	31	SAN DIEGO	CA	1940	1,557,859,784
34	LAKE MICHIGAN	41	GRAND RAPIDS	MI	1933	1,496,609,516
35	WRIGHT-PATT	38	FAIRBORN	OH	1932	1,474,001,716
36	PREMIER AMERICA	32	CHATSWORTH	CA	1957	1,468,009,505
37	GECU	34	EL PASO	TX	1932	1,433,079,666
38	TEXAS DOW EMPLOYEES	44	LAKE JACKSON	TX	1954	1,432,202,501
39	VERIDIAN	42	WATERLOO	IA	1934	1,430,923,931
40	WASHINGTON STATE EMPLOYEES	35	OLYMPIA,	WA	1957	1,391,952,204
41	MUNICIPAL	39	NEW YORK	NY	1917	1,377,051,322
42	BAXTER	37	VERNON HILLS	IL	1980	1,367,113,980
43	SAFE	36	NORTH HIGHLANDS	CA	1940	1,362,495,055
44	CALIFORNIA	45	GLENDALE	CA	1933	1,352,515,347
45	FIRST COMMUNITY	43	CHESTERFIELD	MO	1934	1,351,563,921
46	SERVICE	46	PORTSMOUTH	NH	1957	1,320,759,439
47	CONNECTICUT STATE EMPLOYEES	57	HARTFORD	CT	1946	1,299,935,159
48	SUMMIT	189	MADISON	WI	1935	1,287,783,246
49	EVANGELICAL CHRISTIAN	59	BREA	CA	1964	1,284,585,340
50	LANDMARK	51	NEW BERLIN	WI	1933	1,282,683,865
51	MERIWEST	40	SAN JOSE	CA	1961	1,282,066,082
52	ARIZONA STATE	52	PHOENIX	AZ	1972	1,268,408,524
53	TECHNOLOGY	33	SAN JOSE	CA	1960	1,257,990,546
54	GEORGIA'S OWN	50	ATLANTA	GA	1934	1,247,855,022
55	GENISYS	134	AUBURN HILLS	MI	1964	1,225,983,153
56	SCHOOLS FINANCIAL	49	SACRAMENTO	CA	1934	1,197,779,744
57	ANHEUSER-BUSCH EMPLOYEES	71	ST. LOUIS	MO	1939	1,176,061,713
58	COMMUNITY FIRST	65	APPLETON	WI	1975	1,169,659,927
59	DOW CHEMICAL EMPLOYEES'	55	MIDLAND	MI	1937	1,159,688,553
60	SPOKANE TEACHERS	67	SPOKANE	WA	1934	1,138,619,286
61	INDIANA MEMBERS	54	INDIANAPOLIS	IN	1956	1,120,270,096
62	NAVIGANT	60	SMITHFIELD	RI	1915	1,090,968,181
63	COMMUNITY FIRST CREDIT UNION OF FLO	48	JACKSONVILLE	FL	1961	1,090,230,385

Table 22
100 Largest Federally Insured State Credit Unions
December 31, 2008

Current Rank	Name of Credit Union	Rank		City	State	Year Chartered	Assets
		1 Year Ago					
64	UNIVERSITY OF WISCONSIN	61		MADISON	WI	1931	1,080,523,229
65	TRUMARK FINANCIAL	68		TREVOSE	PA	1939	1,080,316,881
66	FORUM	58		INDIANAPOLIS	IN	1941	1,073,512,950
67	WHITEFISH CREDIT UNION ASSOCIATION	75		WHITEFISH	MT	1934	1,060,067,187
68	PAWTUCKET	76		PAWTUCKET	RI	1962	1,059,205,407
69	PACIFIC SERVICE	53		WALNUT CREEK	CA	1936	1,051,833,692
70	CREDIT UNION OF TEXAS	47		DALLAS	TX	1931	1,050,605,214
71	PUBLIC SERVICE EMPLOYEES	115		DENVER	CO	1938	1,047,201,346
72	EDUCATORS	74		RACINE	WI	1937	1,018,147,259
73	LBS FINANCIAL	62		LONG BEACH	CA	1935	1,011,555,126
74	BAYPORT CREDIT UNION	69		NEWPORT NEWS	VA	1928	1,010,376,599
75	MELROSE	73		BRIARWOOD	NY	1922	1,005,198,381
76	ROYAL	85		EAU CLAIRE	WI	1964	992,453,685
77	CAMPUS USA	77		GAINESVILLE	FL	1935	981,906,261
78	ARROWHEAD CENTRAL	56		SAN BERNARDINO	CA	1949	979,306,377
79	VANTAGE WEST	64		TUCSON	AZ	1955	966,224,194
80	MICHIGAN SCHOOLS AND GOVERNMENT ASSOCIATED CREDIT UNION	82		CLINTON TOWNSHI	MI	1954	924,358,867
81	ASSOCIATED CREDIT UNION	78		NORCROSS	GA	1930	923,880,119
82	WESTERRA	70		DENVER	CO	1934	914,775,807
83	ORANGE COUNTY'S	80		SANTA ANA	CA	1938	902,224,089
84	ELEVATIONS	91		BOULDER	CO	1952	898,908,820
85	MUNICIPAL EMPL.CREDIT UNION OF BALT	84		BALTIMORE	MD	1936	894,667,694
86	ALTURA	63		RIVERSIDE	CA	1957	889,659,288
87	UNIVERSITY & STATE EMPLOYEES	79		SAN DIEGO	CA	1936	851,336,376
88	OREGON COMMUNITY	83		EUGENE	OR	1981	848,969,271
89	KEYPOINT	81		SANTA CLARA	CA	1979	837,333,890
90	COMMONWEALTH	98		FRANKFORT	KY	1951	833,512,961
91	GENERAL ELECTRIC	95		CINCINNATI	OH	1954	830,760,147
92	NUMERICA	93		SPOKANE	WA	1941	825,239,333
93	SELCO COMMUNITY	88		EUGENE	OR	1936	820,844,126
94	NUUNION	87		LANSING	MI	1952	807,569,994
95	CREDIT UNION OF COLORADO	94		DENVER	CO	1934	803,929,503
96	GESA	116		RICHLAND	WA	1953	802,099,253
97	CENTRA	99		COLUMBUS	IN	1940	800,979,802
98	EECU	112		FORT WORTH	TX	1934	794,251,157
99	KITSAP	102		BREMERTON	WA	1934	781,597,874
100	TRUWEST	86		SCOTTSDALE	AZ	1952	773,990,325

**CORPORATE
CREDIT UNIONS**

**Table A
Corporate Credit Union Data
December 31, 2008**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS 4365 CRESCENT ROAD IRONDALE, AL 35210 (800)292-6242	AL	1,569,317,873	75,032,759	29.61	196
65170	FIRST CORPORATE PRITTS, PETE 2 NORTH CENTRAL AVENUE , SUITE 100 PHOENIX, AZ 85004 (602)322-2400	AZ	709,653,055	75,373,553	-8.13	58
19693	WESTERN CORPORATE SIRAVO, ROBERT A 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	24,390,946,793	1,941,537,078	-19.35	1,158
68182	SUN CORP GRAHAM, THOMAS R 11080 CIRCLEPOINT ROAD SUITE 500 WESTMINSTER, CO 80020 (877)786-2677	CO	1,960,180,358	181,755,641	-26.40	455
24752	CONSTITUTION CORPORATE FEDERAL CRED NEALON, ROBERT T P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	1,342,526,563	116,650,678	-2.33	205
22328	SOUTHEAST CORPORATE BIRDWELL, WILLIAM B 3692 COOLIDGE COURT TALLAHASSEE, FL 32311 (850)701-4000	FL	2,834,423,738	226,445,017	-26.43	445
60237	GEORGIA CENTRAL MOORE, GREG 6705 SUGARLOAF PKWY DULUTH, GA 30680 (770)476-9704	GA	1,777,081,727	105,613,603	9.12	182
65216	IOWA CORPORATE CENTRAL CREDIT UNION FLYNN, SARA P. O. BOX 8388 DES MOINES, IA 50325 (515)457-2000	IA	100,373,381	24,051,427	4.05	165
22253	MEMBERS UNITED HERBST, JOSEPH 4450 WEAVER PARKWAY WARRENVILLE, IL 60555 (630)276-2600	IL	8,277,328,995	865,508,872	-25.56	2,324
67932	KANSAS CORPORATE EISENHAUER, LARRY 8615 WEST FRAZIER WICHITA, KS 67212 (316)722-2025	KS	304,267,946	47,412,914	-36.72	125

**Table A
Corporate Credit Union Data
December 31, 2008**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	457,825,122	38,347,967	-10.13	109
67259	LOUISIANA CORPORATE DAVID, SAVOIE A 3500 N. CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	163,337,783	15,854,697	-20.50	184
23254	EASTERN CORPORATE MELCHIONDA, JANE C 35 CORPORATE DRIVE, SUITE 300 BURLINGTON, MA 01803 (781)933-9950	MA	1,478,952,571	101,541,869	-22.65	311
22230	TRICORP ROY, STEPHEN 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	706,782,742	50,440,599	-4.96	194
68060	CENTRAL CORPORATE WALBY, WILLIAM A PO BOX 5092 SOUTHFIELD, MI 48086 (248)351-2100	MI	2,318,212,625	224,135,410	-26.53	380
68500	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS 2055 CRAIGSHIRE DRIVE SAINT LOUIS, MO 63146 (800)826-5228	MO	885,619,238	67,111,249	3.48	326
68532	TREASURE STATE CORPORATE CU HOWKE, STEVE D 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	287,575,535	19,213,213	6.88	66
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	1,755,044,474	145,613,496	-15.49	187
24647	MIDWEST CORPORATE WOLF, DOUG PO BOX 7008 BISMARCK, ND 58507 (701)250-3979	ND	192,857,144	14,642,928	-36.10	67
23325	LICU CORPORATE DEANGELO, BARBARA A 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	4,201,031	1,498,676	-46.53	23

**Table A
Corporate Credit Union Data
December 31, 2008**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
24635	CORPORATE ONE FCU BUTKE, LEE C P.O. BOX 2770 COLUMBUS, OH 43216-2770 (614)825-9201	OH	3,789,329,168	266,569,871	-5.30	
22331	MID-ATLANTIC CORPORATE MURRAY, JAY R 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	2,888,001,356	296,595,936	-6.32	987
68054	VOLUNTEER CORPORATE VEACH, RICK 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)232-7900	TN	1,013,757,406	83,343,664	-16.59	261
22140	SOUTHWEST CORPORATE CASSIDY, JOHN 6801 PARKWOOD BOULEVARD PLANO, TX 75024-7198 (214)703-7500	TX	7,800,532,165	710,913,732	-24.44	1,575
22311	VACORP HANSEN, JIM 107 LEROY BOWEN DRIVE LYNCHBURG, VA 24502 (434)455-7800	VA	1,371,043,376	97,455,957	-18.15	239
68520	CORPORATE CENTRAL CREDIT UNION FOUCH, ROBERT W P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555	WI	1,659,580,045	207,214,915	-12.11	449
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E P.O. BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	223,181,676	23,243,737	-15.92	115
24756	U. S. CENTRAL FEDERAL CREDIT UNION LEE, FRANCIS 9701 RENNER BOULEVARD, SUITE 100 LENEXA, KS 66219 (913)227-6000	KS	32,744,807,093	1,529,978,112	-45.44	60
Total			103,006,740,978	7,553,097,570	-14.96	10,846

**CREDIT UNION TABLES
BY STATE**

Alabama
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	151	145	4.0-	138	4.8-
Cash & Equivalents	1,226	1,433	16.8	1,498	4.5
TOTAL INVESTMENTS	2,876	3,109	8.1	3,546	14.1
U.S. Government Obligations	4	3	23.9-	4	26.8
Federal Agency Securities	2,113	2,085	1.3-	2,461	18.0
Mutual Fund & Common Trusts	133	157	18.4	131	16.5-
MCSD and PIC at Corporate CU	56	50	10.1-	52	2.7
All Other Corporate Credit Union	302	453	50.1	401	11.6-
Commercial Banks, S&Ls	202	184	8.6-	291	58.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	21	26	23.5	21	19.6-
All Other Investments	0*	104	0.0	82	21.3-
Loans Held for Sale	2	8	242.3	22	164.2
TOTAL LOANS OUTSTANDING	6,111	6,441	5.4	7,108	10.4
Unsecured Credit Card Loans	347	389	11.9	418	7.6
All Other Unsecured Loans	395	419	6.1	438	4.6
New Vehicle Loans	1,282	1,317	2.7	1,330	1.0
Used Vehicle Loans	1,627	1,600	1.7-	1,736	8.5
First Mortgage Real Estate Loans/LOC	1,623	1,810	11.5	2,201	21.6
Other Real Estate Loans/LOC	473	551	16.4	605	9.8
Leases Receivable	0*	0*	66.4-	0*	74.7-
All Other Loans/LOC	362	356	1.9-	379	6.5
Allowance For Loan Losses	47	53	12.9	65	23.0
Foreclosed and Repossessed Assets	9	11	16.0	29	173.7
Land and Building	263	288	9.8	324	12.3
Other Fixed Assets	47	59	24.8	59	0.6
NCUSIF Capitalization Deposit	83	88	5.5	97	9.9
Other Assets	139	143	2.9	168	17.8
TOTAL ASSETS	10,710	11,527	7.6	12,787	10.9
LIABILITIES					
Total Borrowings	52	101	96.4	96	5.5-
Accrued Dividends/Interest Payable	14	17	14.7	13	18.8-
Acct Payable and Other Liabilities	68	75	10.1	91	22.6
Uninsured Secondary Capital	0*	0*	1.0-	0*	31.9-
TOTAL LIABILITIES	134	193	43.8	201	4.2
EQUITY/SAVINGS					
TOTAL SAVINGS	9,276	9,928	7.0	11,039	11.2
Share Drafts	1,019	1,645	61.4	1,091	33.7-
Regular Shares	3,728	2,982	20.0-	3,858	29.4
Money Market Shares	972	1,164	19.8	1,337	14.9
Share Certificates/CDs	2,523	3,007	19.2	3,418	13.7
IRA/Keogh Accounts	943	1,037	10.0	1,233	18.9
All Other Shares	55	48	13.0-	55	14.6
Non-Member Deposits	36	46	26.2	48	4.3
Regular Reserves	352	367	4.3	398	8.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-27	-8	70.9	-2	77.8
Other Reserves	233	221	5.1-	244	10.4
Undivided Earnings	742	826	11.3	907	9.8
TOTAL EQUITY	1,300	1,407	8.2	1,548	10.0
TOTAL LIABILITIES/EQUITY/SAVINGS	10,710	11,527	7.6	12,787	10.9

* Amount Less than + or - 1 Million

Alabama
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	151	145	4.0-	138	4.8-
INTEREST INCOME					
Interest on Loans	404	440	9.0	471	7.1
(Less) Interest Refund	2	2	1.1-	2	26.7-
Income from Investments	163	199	22.3	182	8.4-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	564	637	12.9	652	2.4
INTEREST EXPENSE					
Dividends on Shares	196	229	16.9	206	9.9-
Interest on Deposits	50	78	54.9	83	6.3
Interest on Borrowed Money	2	3	7.0	4	47.4
TOTAL INTEREST EXPENSE	249	310	24.5	293	5.3-
PROVISION FOR LOAN & LEASE LOSSES	31	41	33.0	60	45.9
NET INTEREST INCOME AFTER PLL	284	286	0.5	298	4.4
NON-INTEREST INCOME					
Fee Income	125	135	8.5	156	15.6
Other Operating Income	43	52	20.2	58	12.5
Gain (Loss) on Investments	-1	-0*	32.6	4	516.8
Gain (Loss) on Disp of Fixed Assets	0*	-0*	181.6-	0*	158.3
Other Non-Oper Income (Expense)	0*	0*	47.2	2	309.5
TOTAL NON-INTEREST INCOME	167	186	11.0	221	18.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	168	182	8.7	205	12.8
Travel and Conference Expense	4	5	6.2	5	9.9
Office Occupancy Expense	22	24	9.6	28	15.8
Office Operations Expense	74	80	9.1	87	8.7
Educational & Promotional Expense	12	13	11.6	13	0.1
Loan Servicing Expense	22	24	7.8	26	10.7
Professional and Outside Services	29	34	16.8	38	10.0
Member Insurance	4	4	4.8-	4	4.1-
Operating Fees	2	2	7.8	2	5.1
Miscellaneous Operating Expenses	12	13	10.2	15	12.5
TOTAL NON-INTEREST EXPENSES	348	381	9.4	423	11.0
NET INCOME	104	91	12.5-	96	6.1
Transfer to Regular Reserve	21	20	4.3-	26	26.9

* Amount Less than + or - 1 Million

Alaska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	12	12	0.0	12	0.0
Cash & Equivalents	416	206	50.6-	189	8.0-
TOTAL INVESTMENTS	721	1,064	47.5	1,091	2.6
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	408	325	20.4-	386	18.9
Mutual Fund & Common Trusts	0*	0*	3.8	0*	2.8
MCSD and PIC at Corporate CU	10	10	4.6	10	2.5-
All Other Corporate Credit Union	43	34	20.9-	22	35.5-
Commercial Banks, S&Ls	17	20	20.3	39	93.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	0*	2	144.4	4	158.9
All Other Investments	0*	19	0.0	19	0.0-
Loans Held for Sale	28	95	234.9	61	35.9-
TOTAL LOANS OUTSTANDING	2,939	3,342	13.7	3,853	15.3
Unsecured Credit Card Loans	125	155	24.1	172	11.2
All Other Unsecured Loans	84	93	10.5	98	5.8
New Vehicle Loans	673	778	15.6	891	14.5
Used Vehicle Loans	732	880	20.1	1,121	27.5
First Mortgage Real Estate Loans/LOC	758	870	14.8	914	5.0
Other Real Estate Loans/LOC	186	196	5.3	195	0.7-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	381	371	2.6-	462	24.7
Allowance For Loan Losses	16	23	43.1	41	76.2
Foreclosed and Repossessed Assets	2	2	39.6	4	59.6
Land and Building	135	145	7.3	148	2.0
Other Fixed Assets	39	38	2.7-	38	1.0
NCUSIF Capitalization Deposit	31	33	4.3	38	18.0
Other Assets	184	170	7.9-	162	4.7-
TOTAL ASSETS	4,479	5,071	13.2	5,544	9.3
LIABILITIES					
Total Borrowings	232	452	95.3	364	19.6-
Accrued Dividends/Interest Payable	3	3	21.5	2	19.9-
Acct Payable and Other Liabilities	63	65	4.2	72	10.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	297	521	75.4	439	15.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,777	4,111	8.8	4,752	15.6
Share Drafts	470	449	4.5-	470	4.8
Regular Shares	1,262	1,205	4.5-	1,317	9.3
Money Market Shares	816	1,025	25.6	1,447	41.1
Share Certificates/CDs	980	1,160	18.4	1,202	3.7
IRA/Keogh Accounts	248	271	9.0	311	15.0
All Other Shares	0*	0*	45.6-	1	168.1
Non-Member Deposits	1	2	32.3	3	75.5
Regular Reserves	70	71	0.6	71	0.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-0*	98.7	-111	206,634.2-
Other Reserves	0*	0*	0.0	0*	100.0-
Undivided Earnings	339	369	8.8	393	6.7
TOTAL EQUITY	405	439	8.5	353	19.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	4,479	5,071	13.2	5,544	9.3

* Amount Less than + or - 1 Million

Alaska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	12	12	0.0	12	0.0
INTEREST INCOME					
Interest on Loans	202	243	20.1	270	11.5
(Less) Interest Refund	0*	0*	5.0-	0*	32.4-
Income from Investments	38	40	5.4	50	24.1
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	240	283	17.8	320	13.3
INTEREST EXPENSE					
Dividends on Shares	79	104	32.6	112	7.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	9	8	11.7-	8	1.6
TOTAL INTEREST EXPENSE	88	113	27.9	120	6.8
PROVISION FOR LOAN & LEASE LOSSES	15	24	61.7	55	132.7
NET INTEREST INCOME AFTER PLL	137	146	6.6	145	1.0-
NON-INTEREST INCOME					
Fee Income	55	58	6.0	62	7.1
Other Operating Income	40	49	22.1	56	14.1
Gain (Loss) on Investments	0*	0	100.0-	0	0.0
Gain (Loss) on Disp of Fixed Assets	1	0*	61.9-	5	1,230.8
Other Non-Oper Income (Expense)	0*	-0*	364.8-	3	413.6
TOTAL NON-INTEREST INCOME	96	106	10.5	126	18.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	115	130	12.9	146	12.2
Travel and Conference Expense	1	1	3.8-	1	29.1
Office Occupancy Expense	18	20	10.9	22	10.5
Office Operations Expense	43	47	10.3	51	8.5
Educational & Promotional Expense	5	6	7.7	6	12.5
Loan Servicing Expense	6	7	19.4	8	14.1
Professional and Outside Services	6	7	11.5	7	1.4
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	3.4	0*	16.3
Miscellaneous Operating Expenses	5	4	15.0-	0*	78.3-
TOTAL NON-INTEREST EXPENSES	200	223	11.4	244	9.5
NET INCOME	34	30	10.5-	27	8.8-
Transfer to Regular Reserve	0*	0*	36.4-	0*	16.5

* Amount Less than + or - 1 Million

Arizona
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	58	55	5.2-	55	0.0
Cash & Equivalents	761	601	21.0-	665	10.6
TOTAL INVESTMENTS	1,725	1,466	15.0-	1,723	17.5
U.S. Government Obligations	0*	0*	0.0	7	1,300.9
Federal Agency Securities	1,112	849	23.6-	796	6.2-
Mutual Fund & Common Trusts	12	29	144.7	95	233.6
MCSD and PIC at Corporate CU	63	64	1.7	65	1.8
All Other Corporate Credit Union	377	305	19.0-	208	31.8-
Commercial Banks, S&Ls	107	104	2.7-	207	99.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	6	6	4.7-	16	179.1
All Other Investments	0*	46	0.0	128	180.5
Loans Held for Sale	25	15	38.4-	23	49.3
TOTAL LOANS OUTSTANDING	8,662	9,503	9.7	9,852	3.7
Unsecured Credit Card Loans	354	416	17.7	466	11.9
All Other Unsecured Loans	261	305	17.0	344	12.7
New Vehicle Loans	2,743	2,844	3.7	2,576	9.4-
Used Vehicle Loans	1,951	2,105	7.9	2,117	0.5
First Mortgage Real Estate Loans/LOC	1,612	1,870	16.1	2,209	18.1
Other Real Estate Loans/LOC	1,455	1,662	14.2	1,802	8.4
Leases Receivable	14	7	53.4-	2	66.9-
All Other Loans/LOC	274	293	7.2	337	14.7
Allowance For Loan Losses	56	76	36.1	245	223.6
Foreclosed and Repossessed Assets	9	20	117.9	41	107.3
Land and Building	265	332	25.2	349	5.1
Other Fixed Assets	60	63	6.6	66	3.9
NCUSIF Capitalization Deposit	93	96	3.3	99	3.1
Other Assets	191	192	0.9	153	20.7-
TOTAL ASSETS	11,734	12,214	4.1	12,725	4.2
LIABILITIES					
Total Borrowings	317	428	34.8	493	15.1
Accrued Dividends/Interest Payable	5	6	22.6	4	32.0-
Acct Payable and Other Liabilities	129	122	5.8-	115	5.6-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	451	556	23.1	612	10.1
EQUITY/SAVINGS					
TOTAL SAVINGS	9,981	10,263	2.8	10,921	6.4
Share Drafts	1,227	1,108	9.7-	1,203	8.5
Regular Shares	2,426	2,066	14.8-	1,992	3.6-
Money Market Shares	3,029	3,388	11.8	3,669	8.3
Share Certificates/CDs	2,476	2,812	13.6	2,969	5.6
IRA/Keogh Accounts	685	752	9.7	893	18.8
All Other Shares	123	79	35.9-	70	12.0-
Non-Member Deposits	15	58	299.3	125	114.2
Regular Reserves	207	207	0.1	214	3.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-12	-7	38.6	-51	624.3-
Other Reserves	143	155	8.8	148	4.5-
Undivided Earnings	964	1,040	7.9	882	15.2-
TOTAL EQUITY	1,302	1,395	7.2	1,193	14.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	11,734	12,214	4.1	12,725	4.2

* Amount Less than + or - 1 Million

Arizona
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	58	55	5.2-	55	0.0
INTEREST INCOME					
Interest on Loans	550	652	18.7	675	3.5
(Less) Interest Refund	5	2	58.3-	0*	100.0-
Income from Investments	102	109	7.6	88	19.3-
Trading Profits and Losses	0*	0*	64.6-	-0*	1,128.0-
TOTAL INTEREST INCOME	647	760	17.5	763	0.5
INTEREST EXPENSE					
Dividends on Shares	199	275	37.7	239	13.1-
Interest on Deposits	20	32	58.4	26	20.2-
Interest on Borrowed Money	13	17	38.0	20	16.0
TOTAL INTEREST EXPENSE	232	324	39.5	284	12.2-
PROVISION FOR LOAN & LEASE LOSSES	36	85	133.1	394	365.3
NET INTEREST INCOME AFTER PLL	378	351	7.2-	85	75.8-
NON-INTEREST INCOME					
Fee Income	131	150	14.4	168	12.0
Other Operating Income	79	87	10.8	81	7.3-
Gain (Loss) on Investments	-4	-2	51.6	4	297.5
Gain (Loss) on Disp of Fixed Assets	1	-0*	108.5-	-2	1,868.2-
Other Non-Oper Income (Expense)	3	3	8.1-	6	111.6
TOTAL NON-INTEREST INCOME	211	238	13.2	257	7.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	231	255	10.3	275	7.9
Travel and Conference Expense	6	7	14.4	7	0.7-
Office Occupancy Expense	36	39	10.7	45	13.1
Office Operations Expense	108	118	8.7	120	2.4
Educational & Promotional Expense	21	24	14.4	24	0.0-
Loan Servicing Expense	20	21	3.0	23	8.6
Professional and Outside Services	17	18	7.3	22	20.2
Member Insurance	0*	0*	4.9-	0*	27.2-
Operating Fees	1	1	5.0-	2	18.8
Miscellaneous Operating Expenses	14	15	8.5	11	24.6-
TOTAL NON-INTEREST EXPENSES	456	499	9.7	529	6.0
NET INCOME	133	90	32.5-	-188	309.1-
Transfer to Regular Reserve	0*	0*	11.1-	0*	45.8-

* Amount Less than + or - 1 Million

Arkansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	70	68	2.9-	67	1.5-
Cash & Equivalents	183	121	33.7-	133	10.1
TOTAL INVESTMENTS	345	427	23.9	508	18.9
U.S. Government Obligations	7	0*	91.2-	3	370.9
Federal Agency Securities	162	161	0.8-	244	51.4
Mutual Fund & Common Trusts	1	0*	85.7-	0*	55.6-
MCSD and PIC at Corporate CU	12	13	12.0	12	7.3-
All Other Corporate Credit Union	26	100	277.8	54	45.8-
Commercial Banks, S&Ls	118	131	10.6	173	32.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	9	12	39.4	12	6.1-
All Other Investments	0*	4	0.0	6	42.1
Loans Held for Sale	1	0*	60.6-	0*	20.5-
TOTAL LOANS OUTSTANDING	1,026	1,105	7.7	1,255	13.6
Unsecured Credit Card Loans	53	63	18.6	69	9.0
All Other Unsecured Loans	59	59	0.8	60	0.6
New Vehicle Loans	321	321	0.1	356	10.9
Used Vehicle Loans	224	243	8.6	289	18.6
First Mortgage Real Estate Loans/LOC	223	265	19.1	332	25.0
Other Real Estate Loans/LOC	54	61	11.8	61	0.2
Leases Receivable	0*	0*	99.6-	0*	100.0-
All Other Loans/LOC	91	92	1.2	89	2.8-
Allowance For Loan Losses	7	6	8.0-	7	18.6
Foreclosed and Repossessed Assets	1	0*	28.9-	1	46.4
Land and Building	41	46	9.9	48	6.0
Other Fixed Assets	8	7	9.8-	7	3.2-
NCUSIF Capitalization Deposit	13	13	3.4	14	7.7
Other Assets	14	22	63.5	23	4.4
TOTAL ASSETS	1,625	1,737	6.9	1,983	14.2
LIABILITIES					
Total Borrowings	30	58	91.6	118	104.2
Accrued Dividends/Interest Payable	4	3	16.7-	2	16.9-
Acct Payable and Other Liabilities	6	7	29.6	7	6.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	39	68	73.1	127	87.2
EQUITY/SAVINGS					
TOTAL SAVINGS	1,331	1,402	5.3	1,581	12.8
Share Drafts	89	95	5.8	104	9.6
Regular Shares	483	455	5.9-	470	3.3
Money Market Shares	178	256	43.3	293	14.7
Share Certificates/CDs	389	438	12.5	527	20.4
IRA/Keogh Accounts	129	138	7.2	168	22.0
All Other Shares	47	6	86.2-	8	25.8
Non-Member Deposits	15	15	0.9-	11	27.9-
Regular Reserves	46	46	0.5-	46	0.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	105.5	-3	3,868.5-
Other Reserves	2	2	15.1	2	0.2
Undivided Earnings	207	218	5.2	229	5.1
TOTAL EQUITY	254	267	4.8	275	3.1
TOTAL LIABILITIES/EQUITY/SAVINGS	1,625	1,737	6.9	1,983	14.2

* Amount Less than + or - 1 Million

Arkansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	70	68	2.9-	67	1.5-
INTEREST INCOME					
Interest on Loans	69	75	9.2	82	8.9
(Less) Interest Refund	0*	0*	37.6	0*	31.9
Income from Investments	21	26	22.5	25	3.4-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	90	101	12.3	106	5.8
INTEREST EXPENSE					
Dividends on Shares	35	42	20.0	39	6.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	2	228.7	4	78.3
TOTAL INTEREST EXPENSE	36	44	23.9	43	2.1-
PROVISION FOR LOAN & LEASE LOSSES	3	4	29.5	7	82.9
NET INTEREST INCOME AFTER PLL	51	53	3.3	56	6.8
NON-INTEREST INCOME					
Fee Income	10	11	11.1	13	19.9
Other Operating Income	6	6	3.0	7	15.3
Gain (Loss) on Investments	0*	0*	296.8	-0*	492.9-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	74.4	-0*	230.3-
Other Non-Oper Income (Expense)	0*	0*	2.9	0*	21.3-
TOTAL NON-INTEREST INCOME	15	17	9.5	19	14.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	25	28	9.2	30	8.2
Travel and Conference Expense	0*	0*	5.5	1	18.1
Office Occupancy Expense	3	3	5.7	4	9.4
Office Operations Expense	10	11	6.8	12	8.8
Educational & Promotional Expense	3	3	12.2	3	12.3
Loan Servicing Expense	3	3	22.9	4	20.3
Professional and Outside Services	6	6	7.4	7	8.8
Member Insurance	1	0*	21.6-	0*	5.7-
Operating Fees	0*	0*	3.1	0*	19.1
Miscellaneous Operating Expenses	2	1	13.6-	2	11.7
TOTAL NON-INTEREST EXPENSES	54	58	7.7	64	9.4
NET INCOME	13	12	7.9-	12	4.2
Transfer to Regular Reserve	0*	0*	275.0	0*	55.3-

* Amount Less than + or - 1 Million

California
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	519	491	5.4-	471	4.1-
Cash & Equivalents	5,934	6,339	6.8	6,430	1.4
TOTAL INVESTMENTS	21,402	21,428	0.1	25,314	18.1
U.S. Government Obligations	189	146	22.7-	131	10.5-
Federal Agency Securities	9,199	8,753	4.8-	11,301	29.1
Mutual Fund & Common Trusts	127	123	3.6-	370	201.1
MCSD and PIC at Corporate CU	590	686	16.2	672	2.0-
All Other Corporate Credit Union	7,913	7,954	0.5	7,845	1.4-
Commercial Banks, S&Ls	1,560	1,487	4.7-	2,164	45.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	124	167	35.1	174	3.9
All Other Investments	0*	506	0.0	526	3.9
Loans Held for Sale	72	40	44.0-	81	99.4
TOTAL LOANS OUTSTANDING	77,712	81,547	4.9	84,663	3.8
Unsecured Credit Card Loans	3,447	4,025	16.8	4,416	9.7
All Other Unsecured Loans	2,207	2,444	10.7	2,361	3.4-
New Vehicle Loans	14,539	13,330	8.3-	11,026	17.3-
Used Vehicle Loans	11,899	11,668	1.9-	11,536	1.1-
First Mortgage Real Estate Loans/LOC	28,946	32,552	12.5	37,344	14.7
Other Real Estate Loans/LOC	13,930	14,851	6.6	15,152	2.0
Leases Receivable	62	32	47.8-	17	47.8-
All Other Loans/LOC	2,682	2,646	1.4-	2,811	6.3
Allowance For Loan Losses	438	624	42.5	1,267	102.9
Foreclosed and Repossessed Assets	36	80	123.8	151	89.1
Land and Building	1,297	1,361	4.9	1,469	7.9
Other Fixed Assets	478	509	6.6	498	2.2-
NCUSIF Capitalization Deposit	768	808	5.1	892	10.4
Other Assets	1,881	2,123	12.9	2,215	4.3
TOTAL ASSETS	109,142	113,612	4.1	120,445	6.0
LIABILITIES					
Total Borrowings	4,093	5,207	27.2	6,097	17.1
Accrued Dividends/Interest Payable	84	91	9.0	75	17.5-
Acct Payable and Other Liabilities	893	938	5.1	955	1.8
Uninsured Secondary Capital	0*	0*	112.5	0*	21.6
TOTAL LIABILITIES	5,070	6,237	23.0	7,128	14.3
EQUITY/SAVINGS					
TOTAL SAVINGS	92,178	94,969	3.0	100,789	6.1
Share Drafts	11,138	10,204	8.4-	10,107	1.0-
Regular Shares	23,558	22,530	4.4-	23,715	5.3
Money Market Shares	16,317	17,098	4.8	20,581	20.4
Share Certificates/CDs	32,407	35,853	10.6	35,659	0.5-
IRA/Keogh Accounts	7,485	8,079	7.9	9,385	16.2
All Other Shares	355	454	27.7	659	45.3
Non-Member Deposits	918	752	18.1-	683	9.1-
Regular Reserves	2,507	2,586	3.2	2,719	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-113	-32	72.0	-60	89.9-
Other Reserves	812	828	2.0	848	2.4
Undivided Earnings	8,688	9,024	3.9	9,022	0.0-
TOTAL EQUITY	11,894	12,407	4.3	12,529	1.0
TOTAL LIABILITIES/EQUITY/SAVINGS	109,142	113,612	4.1	120,445	6.0

* Amount Less than + or - 1 Million

California
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	519	491	5.4-	471	4.1-
INTEREST INCOME					
Interest on Loans	4,692	5,209	11.0	5,353	2.8
(Less) Interest Refund	0*	0*	3.3-	0*	57.1-
Income from Investments	1,114	1,287	15.5	1,209	6.1-
Trading Profits and Losses	0*	0*	103.6	0*	33.7
TOTAL INTEREST INCOME	5,806	6,496	11.9	6,562	1.0
INTEREST EXPENSE					
Dividends on Shares	2,309	2,925	26.7	2,569	12.2-
Interest on Deposits	116	142	22.8	147	3.2
Interest on Borrowed Money	168	201	19.6	241	19.6
TOTAL INTEREST EXPENSE	2,593	3,269	26.1	2,956	9.6-
PROVISION FOR LOAN & LEASE LOSSES	287	640	122.5	1,653	158.5
NET INTEREST INCOME AFTER PLL	2,926	2,588	11.5-	1,953	24.6-
NON-INTEREST INCOME					
Fee Income	720	802	11.4	857	6.9
Other Operating Income	405	460	13.5	514	11.6
Gain (Loss) on Investments	-3	-1	59.7	0*	129.2
Gain (Loss) on Disp of Fixed Assets	19	17	11.2-	0*	99.1-
Other Non-Oper Income (Expense)	14	13	8.5-	91	621.0
TOTAL NON-INTEREST INCOME	1,155	1,290	11.7	1,462	13.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,616	1,739	7.6	1,843	6.0
Travel and Conference Expense	46	48	5.0	44	9.5-
Office Occupancy Expense	249	276	10.8	304	10.0
Office Operations Expense	681	736	8.0	755	2.6
Educational & Promotional Expense	131	142	8.4	134	5.7-
Loan Servicing Expense	160	165	3.4	181	9.1
Professional and Outside Services	190	207	8.7	213	3.0
Member Insurance	4	4	10.4-	6	51.6
Operating Fees	13	11	16.5-	13	14.9
Miscellaneous Operating Expenses	95	93	1.9-	110	18.9
TOTAL NON-INTEREST EXPENSES	3,187	3,421	7.4	3,602	5.3
NET INCOME	894	457	48.9-	-188	141.1-
Transfer to Regular Reserve	112	95	15.3-	117	22.4

* Amount Less than + or - 1 Million

Colorado
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	130	122	6.2-	116	4.9-
Cash & Equivalents	1,036	922	11.0-	775	15.9-
TOTAL INVESTMENTS	1,628	2,147	31.9	2,311	7.6
U.S. Government Obligations	4	48	1,195.6	0*	98.6-
Federal Agency Securities	662	611	7.8-	1,033	69.1
Mutual Fund & Common Trusts	0*	0*	3.4	1	10.6
MCSD and PIC at Corporate CU	57	61	7.3	59	4.2-
All Other Corporate Credit Union	697	1,175	68.6	701	40.3-
Commercial Banks, S&Ls	113	133	18.2	325	143.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	26	29	13.5	31	6.5
All Other Investments	0*	60	0.0	49	17.9-
Loans Held for Sale	12	24	93.6	42	77.8
TOTAL LOANS OUTSTANDING	9,242	9,234	0.1-	10,223	10.7
Unsecured Credit Card Loans	333	365	9.4	381	4.6
All Other Unsecured Loans	241	248	2.8	254	2.4
New Vehicle Loans	1,724	1,572	8.8-	1,557	0.9-
Used Vehicle Loans	2,287	2,236	2.2-	2,588	15.8
First Mortgage Real Estate Loans/LOC	2,755	2,934	6.5	3,381	15.2
Other Real Estate Loans/LOC	1,652	1,637	0.9-	1,808	10.5
Leases Receivable	8	10	16.9	21	116.1
All Other Loans/LOC	243	233	4.2-	232	0.2-
Allowance For Loan Losses	89	95	6.2	106	11.4
Foreclosed and Repossessed Assets	19	17	13.0-	23	37.0
Land and Building	227	235	3.7	246	4.3
Other Fixed Assets	50	47	6.0-	52	11.6
NCUSIF Capitalization Deposit	96	98	1.6	104	7.1
Other Assets	142	153	7.6	174	13.8
TOTAL ASSETS	12,363	12,782	3.4	13,846	8.3
LIABILITIES					
Total Borrowings	304	487	60.2	532	9.4
Accrued Dividends/Interest Payable	1	2	23.5	1	32.8-
Acct Payable and Other Liabilities	89	99	11.2	107	7.9
Uninsured Secondary Capital	0*	0*	5.2-	0*	23.6-
TOTAL LIABILITIES	395	588	48.9	641	9.0
EQUITY/SAVINGS					
TOTAL SAVINGS	10,593	10,753	1.5	11,729	9.1
Share Drafts	1,513	1,522	0.6	1,490	2.1-
Regular Shares	2,271	2,134	6.0-	2,329	9.2
Money Market Shares	2,272	2,365	4.1	2,717	14.9
Share Certificates/CDs	3,539	3,746	5.8	4,091	9.2
IRA/Keogh Accounts	890	912	2.4	1,022	12.1
All Other Shares	45	44	1.2-	45	1.9
Non-Member Deposits	62	30	51.7-	35	15.9
Regular Reserves	269	264	2.1-	263	0.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	4	161.1	6	75.6
Other Reserves	3	2	16.6-	2	4.8-
Undivided Earnings	1,109	1,171	5.6	1,204	2.8
TOTAL EQUITY	1,375	1,441	4.8	1,476	2.4
TOTAL LIABILITIES/EQUITY/SAVINGS	12,363	12,782	3.4	13,846	8.3

* Amount Less than + or - 1 Million

Colorado
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	130	122	6.2-	116	4.9-
INTEREST INCOME					
Interest on Loans	582	595	2.3	624	4.9
(Less) Interest Refund	0*	0*	8.1	0*	40.3-
Income from Investments	89	125	40.4	107	14.3-
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	670	720	7.4	731	1.5
INTEREST EXPENSE					
Dividends on Shares	134	146	9.2	130	11.2-
Interest on Deposits	121	156	28.9	156	0.3-
Interest on Borrowed Money	15	13	7.9-	16	15.3
TOTAL INTEREST EXPENSE	270	316	17.1	301	4.7-
PROVISION FOR LOAN & LEASE LOSSES	68	75	9.9	102	36.2
NET INTEREST INCOME AFTER PLL	333	329	1.0-	328	0.4-
NON-INTEREST INCOME					
Fee Income	85	92	8.6	98	6.6
Other Operating Income	62	74	20.1	78	5.0
Gain (Loss) on Investments	0*	0*	5,055.4	3	932.9
Gain (Loss) on Disp of Fixed Assets	0*	1	145.1	1	25.7
Other Non-Oper Income (Expense)	0*	0*	221.4	5	794.5
TOTAL NON-INTEREST INCOME	147	168	14.2	186	10.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	205	214	4.1	225	5.4
Travel and Conference Expense	5	5	3.1	5	5.6
Office Occupancy Expense	31	32	5.2	34	6.5
Office Operations Expense	86	82	4.6-	83	1.6
Educational & Promotional Expense	15	18	20.5	21	16.3
Loan Servicing Expense	24	27	11.4	31	14.6
Professional and Outside Services	39	43	11.3	42	1.4-
Member Insurance	2	1	16.3-	2	7.3
Operating Fees	2	2	7.3	2	10.3
Miscellaneous Operating Expenses	10	9	4.5-	11	13.1
TOTAL NON-INTEREST EXPENSES	418	433	3.8	456	5.3
NET INCOME	62	64	3.1	57	10.9-
Transfer to Regular Reserve	0*	0*	90.3-	0*	77.9

* Amount Less than + or - 1 Million

Connecticut
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	152	148	2.6-	142	4.1-
Cash & Equivalents	592	549	7.3-	476	13.2-
TOTAL INVESTMENTS	2,126	2,173	2.2	2,594	19.4
U.S. Government Obligations	144	11	92.2-	10	14.9-
Federal Agency Securities	519	478	7.8-	645	34.9
Mutual Fund & Common Trusts	2	22	948.7	16	28.9-
MCSD and PIC at Corporate CU	67	66	0.6-	66	0.1
All Other Corporate Credit Union	966	1,216	25.9	1,171	3.7-
Commercial Banks, S&Ls	316	284	10.1-	542	90.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	20	29	47.6	29	1.2-
All Other Investments	0*	17	0.0	16	2.7-
Loans Held for Sale	2	3	94.7	18	450.7
TOTAL LOANS OUTSTANDING	3,858	4,166	8.0	4,385	5.3
Unsecured Credit Card Loans	273	299	9.2	307	2.7
All Other Unsecured Loans	246	257	4.5	254	0.9-
New Vehicle Loans	487	497	2.0	457	8.0-
Used Vehicle Loans	581	645	11.1	679	5.3
First Mortgage Real Estate Loans/LOC	1,010	1,135	12.4	1,300	14.5
Other Real Estate Loans/LOC	1,211	1,279	5.6	1,337	4.5
Leases Receivable	0*	0*	96.0-	0*	100.0-
All Other Loans/LOC	49	55	11.7	52	5.6-
Allowance For Loan Losses	18	19	5.9	29	47.3
Foreclosed and Repossessed Assets	0*	0*	92.8	1	50.4
Land and Building	69	76	10.6	78	1.9
Other Fixed Assets	24	25	8.2	26	2.9
NCUSIF Capitalization Deposit	53	56	4.6	59	5.6
Other Assets	79	76	3.3-	77	0.5
TOTAL ASSETS	6,784	7,106	4.7	7,685	8.2
LIABILITIES					
Total Borrowings	70	133	88.6	181	36.1
Accrued Dividends/Interest Payable	16	19	16.7	16	15.4-
Acct Payable and Other Liabilities	53	47	11.2-	53	13.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	139	199	42.5	250	26.0
EQUITY/SAVINGS					
TOTAL SAVINGS	5,828	6,057	3.9	6,577	8.6
Share Drafts	581	565	2.7-	591	4.6
Regular Shares	2,429	2,421	0.3-	2,594	7.2
Money Market Shares	657	716	9.1	886	23.7
Share Certificates/CDs	1,676	1,860	11.0	1,960	5.4
IRA/Keogh Accounts	432	456	5.6	495	8.6
All Other Shares	48	32	32.6-	39	20.6
Non-Member Deposits	4	6	41.2	11	73.6
Regular Reserves	115	116	0.9	115	0.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-8	128.0-	-19	149.8-
Other Reserves	93	97	3.8	104	7.8
Undivided Earnings	612	646	5.4	658	1.9
TOTAL EQUITY	817	850	4.1	858	0.9
TOTAL LIABILITIES/EQUITY/SAVINGS	6,784	7,106	4.7	7,685	8.2

* Amount Less than + or - 1 Million

Connecticut
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	152	148	2.6-	142	4.1-
INTEREST INCOME					
Interest on Loans	237	267	12.6	276	3.2
(Less) Interest Refund	0*	0*	50.2	0*	31.1-
Income from Investments	108	127	17.9	114	10.2-
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	345	394	14.2	390	1.1-
INTEREST EXPENSE					
Dividends on Shares	135	174	29.4	162	7.1-
Interest on Deposits	0*	0	100.0-	0	0.0
Interest on Borrowed Money	3	5	101.3	5	8.6
TOTAL INTEREST EXPENSE	137	179	30.7	167	6.6-
PROVISION FOR LOAN & LEASE LOSSES	9	13	44.9	30	129.8
NET INTEREST INCOME AFTER PLL	199	202	1.5	193	4.6-
NON-INTEREST INCOME					
Fee Income	41	44	7.3	48	7.4
Other Operating Income	22	24	7.2	24	0.7-
Gain (Loss) on Investments	-0*	-0*	488.1-	0*	149.8
Gain (Loss) on Disp of Fixed Assets	-0*	0*	327.0	0*	2.1-
Other Non-Oper Income (Expense)	0*	-0*	209.4-	1	782.8
TOTAL NON-INTEREST INCOME	63	68	7.0	73	7.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	116	122	5.0	130	6.2
Travel and Conference Expense	3	3	0.5	3	1.7
Office Occupancy Expense	14	15	9.1	16	10.2
Office Operations Expense	42	45	6.2	46	3.4
Educational & Promotional Expense	7	8	4.6	8	2.7
Loan Servicing Expense	12	12	0.4-	13	8.4
Professional and Outside Services	15	15	2.0	16	2.6
Member Insurance	2	2	11.0	2	9.5-
Operating Fees	1	1	1.7	1	11.5
Miscellaneous Operating Expenses	6	6	4.1	6	2.9
TOTAL NON-INTEREST EXPENSES	219	230	4.9	242	5.4
NET INCOME	44	40	7.5-	23	42.1-
Transfer to Regular Reserve	0*	7	4,946.8	6	15.7-

* Amount Less than + or - 1 Million

Delaware
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	33	33	0.0	30	9.1-
Cash & Equivalents	119	121	1.4	103	14.9-
TOTAL INVESTMENTS	399	402	0.6	458	14.1
U.S. Government Obligations	2	3	53.7	1	62.8-
Federal Agency Securities	257	243	5.2-	326	33.8
Mutual Fund & Common Trusts	7	4	41.3-	3	35.1-
MCSD and PIC at Corporate CU	10	10	0.1-	10	4.8
All Other Corporate Credit Union	19	14	29.0-	9	33.3-
Commercial Banks, S&Ls	46	54	17.2	71	31.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	3	3	29.8	2	34.6-
All Other Investments	0*	4	0.0	2	42.0-
Loans Held for Sale	0*	0*	0.0	0*	50.5-
TOTAL LOANS OUTSTANDING	810	834	3.0	817	2.1-
Unsecured Credit Card Loans	53	56	7.3	57	0.6
All Other Unsecured Loans	80	83	3.1	81	2.2-
New Vehicle Loans	145	140	3.3-	115	17.7-
Used Vehicle Loans	98	100	2.1	111	11.3
First Mortgage Real Estate Loans/LOC	159	168	6.0	185	10.0
Other Real Estate Loans/LOC	264	276	4.5	258	6.6-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	11	11	5.7-	10	11.6-
Allowance For Loan Losses	7	6	5.5-	14	130.0
Foreclosed and Repossessed Assets	0*	0*	17.6-	2	220.8
Land and Building	34	40	18.4	52	29.5
Other Fixed Assets	6	7	16.7	9	21.9
NCUSIF Capitalization Deposit	11	12	2.1	12	3.4
Other Assets	11	10	4.0-	10	1.2-
TOTAL ASSETS	1,385	1,421	2.6	1,449	1.9
LIABILITIES					
Total Borrowings	0*	0*	20.7	2	265.2
Accrued Dividends/Interest Payable	2	2	30.5-	2	7.6-
Acct Payable and Other Liabilities	9	8	8.7-	8	3.9-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	12	10	11.9-	11	11.1
EQUITY/SAVINGS					
TOTAL SAVINGS	1,206	1,230	2.0	1,257	2.2
Share Drafts	132	133	0.8	132	0.9-
Regular Shares	470	431	8.4-	438	1.7
Money Market Shares	182	207	13.4	205	1.0-
Share Certificates/CDs	309	334	8.0	346	3.6
IRA/Keogh Accounts	98	111	12.8	121	9.0
All Other Shares	6	6	1.6	6	1.8
Non-Member Deposits	8	9	14.3	10	14.1
Regular Reserves	44	44	0.4	44	0.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	-2	69.9	-0*	65.0
Other Reserves	24	25	2.1	24	1.7-
Undivided Earnings	106	114	7.4	112	1.1-
TOTAL EQUITY	168	181	7.9	180	0.3-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,385	1,421	2.6	1,449	1.9

* Amount Less than + or - 1 Million

Delaware
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	33	33	0.0	30	9.1-
INTEREST INCOME					
Interest on Loans	56	60	7.2	58	2.3-
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	20	23	14.7	22	4.0-
Trading Profits and Losses	0*	-0*	116.6-	0	100.0
TOTAL INTEREST INCOME	76	83	9.2	81	2.7-
INTEREST EXPENSE					
Dividends on Shares	29	35	21.4	30	12.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	69.4-	0*	59.1
TOTAL INTEREST EXPENSE	29	35	20.9	30	12.2-
PROVISION FOR LOAN & LEASE LOSSES	4	5	32.9	16	226.0
NET INTEREST INCOME AFTER PLL	43	43	0.4-	34	21.0-
NON-INTEREST INCOME					
Fee Income	11	12	10.5	12	5.3
Other Operating Income	5	6	24.5	6	6.3
Gain (Loss) on Investments	-0*	0*	102.5	0*	1,229.1
Gain (Loss) on Disp of Fixed Assets	-0*	0*	8,289.9	-0*	160.7-
Other Non-Oper Income (Expense)	0*	0*	70.3-	0*	272.4
TOTAL NON-INTEREST INCOME	15	18	23.4	19	3.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	22	24	10.4	25	2.8
Travel and Conference Expense	0*	0*	1.6	0*	7.3
Office Occupancy Expense	3	3	21.8	4	12.5
Office Operations Expense	9	10	10.3	10	1.7
Educational & Promotional Expense	2	2	21.0	2	8.6
Loan Servicing Expense	3	3	4.0-	3	3.5
Professional and Outside Services	6	7	5.2	7	1.6
Member Insurance	0*	0*	18.0-	0*	29.3-
Operating Fees	0*	0*	4.9-	0*	10.9
Miscellaneous Operating Expenses	1	1	5.0	0*	20.2-
TOTAL NON-INTEREST EXPENSES	48	52	9.1	54	2.6
NET INCOME	10	9	11.2-	0*	109.6-
Transfer to Regular Reserve	0*	0*	77.9-	0*	27.9

* Amount Less than + or - 1 Million

District of Columbia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	59	60	1.7	56	6.7-
Cash & Equivalents	683	639	6.5-	654	2.5
TOTAL INVESTMENTS	780	966	23.9	1,222	26.6
U.S. Government Obligations	143	350	144.7	347	0.8-
Federal Agency Securities	427	407	4.7-	421	3.4
Mutual Fund & Common Trusts	32	34	5.5	190	453.3
MCSD and PIC at Corporate CU	9	9	5.6-	10	9.7
All Other Corporate Credit Union	29	47	60.3	44	6.2-
Commercial Banks, S&Ls	75	77	2.7	114	48.2
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	3	5	42.6	4	9.8-
All Other Investments	0*	14	0.0	153	1,033.2
Loans Held for Sale	8	6	21.0-	6	6.1-
TOTAL LOANS OUTSTANDING	3,202	3,387	5.8	3,419	0.9
Unsecured Credit Card Loans	189	217	14.5	230	6.0
All Other Unsecured Loans	188	204	8.3	208	2.2
New Vehicle Loans	319	309	3.3-	260	15.9-
Used Vehicle Loans	198	214	8.2	213	0.5-
First Mortgage Real Estate Loans/LOC	1,763	1,904	8.0	1,948	2.3
Other Real Estate Loans/LOC	487	501	2.9	525	4.9
Leases Receivable	8	5	37.8-	2	53.7-
All Other Loans/LOC	50	34	31.6-	32	4.8-
Allowance For Loan Losses	10	12	17.1	16	31.2
Foreclosed and Repossessed Assets	0*	2	496.8	3	42.0
Land and Building	27	23	15.5-	24	4.5
Other Fixed Assets	15	20	37.3	28	38.2
NCUSIF Capitalization Deposit	31	32	1.8	33	4.4
Other Assets	47	61	30.7	61	0.1-
TOTAL ASSETS	4,784	5,124	7.1	5,435	6.1
LIABILITIES					
Total Borrowings	34	28	16.8-	40	39.6
Accrued Dividends/Interest Payable	17	20	22.7	19	8.1-
Acct Payable and Other Liabilities	31	40	28.9	37	6.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	82	89	8.5	95	7.8
EQUITY/SAVINGS					
TOTAL SAVINGS	4,056	4,350	7.2	4,653	7.0
Share Drafts	722	719	0.4-	754	5.0
Regular Shares	1,030	963	6.5-	985	2.3
Money Market Shares	994	1,161	16.8	1,363	17.4
Share Certificates/CDs	1,166	1,342	15.0	1,372	2.2
IRA/Keogh Accounts	130	153	17.3	165	8.2
All Other Shares	10	11	4.1	12	7.0
Non-Member Deposits	3	2	47.1-	2	8.6
Regular Reserves	89	87	2.0-	85	2.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-6	33.2-	-15	156.0-
Other Reserves	66	67	2.7	57	15.5-
Undivided Earnings	496	537	8.3	560	4.2
TOTAL EQUITY	646	686	6.1	687	0.1
TOTAL LIABILITIES/EQUITY/SAVINGS	4,784	5,124	7.1	5,435	6.1

* Amount Less than + or - 1 Million

District of Columbia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	59	60	1.7	56	6.7-
INTEREST INCOME					
Interest on Loans	184	204	10.8	203	0.4-
(Less) Interest Refund	0*	0*	38.4-	0*	11.0
Income from Investments	56	66	16.9	50	23.8-
Trading Profits and Losses	-0*	4	2,598.8	2	52.1-
TOTAL INTEREST INCOME	240	273	13.9	255	6.7-
INTEREST EXPENSE					
Dividends on Shares	98	127	28.9	112	12.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	2	15.5-	2	6.9
TOTAL INTEREST EXPENSE	100	128	28.1	113	11.7-
PROVISION FOR LOAN & LEASE LOSSES	4	9	131.3	15	66.3
NET INTEREST INCOME AFTER PLL	136	136	0.1	127	6.7-
NON-INTEREST INCOME					
Fee Income	26	29	10.5	30	4.6
Other Operating Income	10	14	37.3	15	8.2
Gain (Loss) on Investments	-0*	-0*	86.6	1	1,405.6
Gain (Loss) on Disp of Fixed Assets	-0*	0*	201,753.5	0*	17.3-
Other Non-Oper Income (Expense)	0*	-0*	457.0-	0*	110.2
TOTAL NON-INTEREST INCOME	35	42	18.2	47	11.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	66	74	11.9	77	2.9
Travel and Conference Expense	2	2	9.9	2	6.4-
Office Occupancy Expense	5	7	46.0	9	25.8
Office Operations Expense	29	34	18.0	37	7.2
Educational & Promotional Expense	3	4	26.0	4	0.1-
Loan Servicing Expense	11	10	12.6-	11	12.5
Professional and Outside Services	10	11	9.9	12	6.9
Member Insurance	0*	0*	9.4	0*	43.2-
Operating Fees	0*	0*	4.1	0*	13.4
Miscellaneous Operating Expenses	3	3	6.3	3	14.6-
TOTAL NON-INTEREST EXPENSES	131	148	12.5	155	5.3
NET INCOME	40	30	24.4-	18	40.0-
Transfer to Regular Reserve	1	0*	55.0-	0*	2.2

* Amount Less than + or - 1 Million

Florida
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	206	195	5.3-	185	5.1-
Cash & Equivalents	2,969	3,042	2.4	2,555	16.0-
TOTAL INVESTMENTS	7,653	7,120	7.0-	7,908	11.1
U.S. Government Obligations	211	131	38.0-	138	5.5
Federal Agency Securities	4,736	4,407	7.0-	4,593	4.2
Mutual Fund & Common Trusts	112	109	3.0-	99	9.4-
MCSD and PIC at Corporate CU	118	131	10.9	130	0.8-
All Other Corporate Credit Union	1,432	1,517	6.0	1,574	3.7
Commercial Banks, S&Ls	412	421	2.1	679	61.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	60	36	40.9-	38	7.8
All Other Investments	0*	131	0.0	195	48.8
Loans Held for Sale	30	47	54.6	97	107.1
TOTAL LOANS OUTSTANDING	27,404	29,017	5.9	29,238	0.8
Unsecured Credit Card Loans	1,884	2,287	21.4	2,429	6.2
All Other Unsecured Loans	891	1,002	12.5	1,015	1.3
New Vehicle Loans	6,665	6,294	5.6-	5,524	12.2-
Used Vehicle Loans	5,050	4,917	2.6-	4,705	4.3-
First Mortgage Real Estate Loans/LOC	7,730	9,032	16.8	9,861	9.2
Other Real Estate Loans/LOC	4,031	4,326	7.3	4,535	4.8
Leases Receivable	26	13	51.8-	3	77.9-
All Other Loans/LOC	1,127	1,147	1.8	1,166	1.7
Allowance For Loan Losses	174	237	36.8	457	92.2
Foreclosed and Repossessed Assets	23	36	57.8	105	189.8
Land and Building	834	973	16.7	1,070	9.9
Other Fixed Assets	218	232	6.5	216	7.0-
NCUSIF Capitalization Deposit	299	314	5.0	321	2.4
Other Assets	480	483	0.6	522	8.0
TOTAL ASSETS	39,737	41,026	3.2	41,575	1.3
LIABILITIES					
Total Borrowings	1,116	1,106	0.9-	1,879	70.0
Accrued Dividends/Interest Payable	20	27	38.9	18	35.0-
Acct Payable and Other Liabilities	387	380	1.8-	406	6.7
Uninsured Secondary Capital	0*	0*	6.7-	0*	37.2
TOTAL LIABILITIES	1,523	1,514	0.6-	2,303	52.2
EQUITY/SAVINGS					
TOTAL SAVINGS	33,866	35,044	3.5	34,937	0.3-
Share Drafts	4,689	3,890	17.0-	3,767	3.2-
Regular Shares	9,185	8,329	9.3-	8,644	3.8
Money Market Shares	5,109	5,897	15.4	6,283	6.5
Share Certificates/CDs	11,280	13,069	15.9	12,086	7.5-
IRA/Keogh Accounts	2,977	3,316	11.4	3,643	9.9
All Other Shares	333	520	55.9	497	4.3-
Non-Member Deposits	293	25	91.4-	17	33.6-
Regular Reserves	894	926	3.5	936	1.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-57	-82	44.7-	-66	18.8
Other Reserves	398	422	5.9	443	4.9
Undivided Earnings	3,112	3,202	2.9	3,023	5.6-
TOTAL EQUITY	4,349	4,468	2.8	4,335	3.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	39,737	41,026	3.2	41,575	1.3

* Amount Less than + or - 1 Million

Florida
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	206	195	5.3-	185	5.1-
INTEREST INCOME					
Interest on Loans	1,665	1,876	12.7	1,917	2.2
(Less) Interest Refund	2	1	48.7-	0*	98.1-
Income from Investments	428	489	14.2	403	17.6-
Trading Profits and Losses	0*	0*	2,475.7	0*	92.4-
TOTAL INTEREST INCOME	2,091	2,365	13.1	2,320	1.9-
INTEREST EXPENSE					
Dividends on Shares	627	791	26.1	680	14.1-
Interest on Deposits	228	322	41.1	291	9.6-
Interest on Borrowed Money	56	54	2.5-	59	9.0
TOTAL INTEREST EXPENSE	911	1,167	28.1	1,030	11.7-
PROVISION FOR LOAN & LEASE LOSSES	121	253	108.0	673	166.3
NET INTEREST INCOME AFTER PLL	1,058	945	10.7-	616	34.7-
NON-INTEREST INCOME					
Fee Income	450	475	5.5	501	5.4
Other Operating Income	192	230	20.2	238	3.2
Gain (Loss) on Investments	0*	-43	16,816.2-	-5	88.4
Gain (Loss) on Disp of Fixed Assets	6	-0*	100.2-	-0*	5,853.7-
Other Non-Oper Income (Expense)	9	2	73.5-	8	205.1
TOTAL NON-INTEREST INCOME	658	665	1.0	740	11.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	655	703	7.4	718	2.1
Travel and Conference Expense	19	19	0.1-	17	10.2-
Office Occupancy Expense	106	118	11.6	126	6.4
Office Operations Expense	282	296	4.7	298	0.8
Educational & Promotional Expense	59	64	8.0	63	0.9-
Loan Servicing Expense	62	66	5.6	76	15.2
Professional and Outside Services	122	126	3.2	133	5.6
Member Insurance	3	3	3.5-	2	13.9-
Operating Fees	6	6	3.2-	9	44.3
Miscellaneous Operating Expenses	37	36	2.7-	32	11.4-
TOTAL NON-INTEREST EXPENSES	1,352	1,437	6.3	1,474	2.6
NET INCOME	364	172	52.7-	-118	168.2-
Transfer to Regular Reserve	31	37	19.3	54	46.8

* Amount Less than + or - 1 Million

Georgia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	181	178	1.7-	171	3.9-
Cash & Equivalents	1,200	1,270	5.8	1,269	0.1-
TOTAL INVESTMENTS	3,054	3,000	1.8-	3,443	14.8
U.S. Government Obligations	2	3	23.6	0*	89.4-
Federal Agency Securities	1,408	1,113	20.9-	1,173	5.4
Mutual Fund & Common Trusts	29	16	46.1-	14	8.7-
MCSD and PIC at Corporate CU	75	78	4.4	79	1.6
All Other Corporate Credit Union	1,228	1,458	18.7	1,505	3.2
Commercial Banks, S&Ls	266	282	6.0	603	113.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	26	29	13.1	33	14.0
All Other Investments	0*	19	0.0	17	9.8-
Loans Held for Sale	9	9	4.3	7	27.2-
TOTAL LOANS OUTSTANDING	7,112	7,776	9.3	8,404	8.1
Unsecured Credit Card Loans	492	543	10.3	576	6.0
All Other Unsecured Loans	441	455	3.0	469	3.2
New Vehicle Loans	1,489	1,609	8.0	1,572	2.3-
Used Vehicle Loans	1,854	1,969	6.2	2,128	8.1
First Mortgage Real Estate Loans/LOC	1,660	1,906	14.8	2,303	20.8
Other Real Estate Loans/LOC	864	964	11.5	1,012	4.9
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	309	331	7.2	345	4.1
Allowance For Loan Losses	64	64	0.5	71	10.8
Foreclosed and Repossessed Assets	6	8	16.7	11	40.9
Land and Building	206	262	26.8	307	17.2
Other Fixed Assets	76	76	0.4	69	10.1-
NCUSIF Capitalization Deposit	94	97	3.2	103	6.3
Other Assets	172	175	1.9	203	16.2
TOTAL ASSETS	11,866	12,609	6.3	13,743	9.0
LIABILITIES					
Total Borrowings	18	53	195.9	77	44.4
Accrued Dividends/Interest Payable	12	13	16.2	11	16.1-
Acct Payable and Other Liabilities	134	131	2.2-	135	3.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	164	198	21.0	224	13.1
EQUITY/SAVINGS					
TOTAL SAVINGS	9,988	10,614	6.3	11,635	9.6
Share Drafts	1,317	1,388	5.4	1,477	6.4
Regular Shares	4,684	4,297	8.3-	4,004	6.8-
Money Market Shares	693	877	26.5	1,397	59.3
Share Certificates/CDs	2,324	3,000	29.1	3,578	19.3
IRA/Keogh Accounts	913	985	7.8	1,111	12.8
All Other Shares	29	35	18.2	51	47.9
Non-Member Deposits	27	33	22.6	17	48.9-
Regular Reserves	311	307	1.2-	307	0.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-14	-12	17.1	-2	83.4
Other Reserves	7	7	6.3	8	15.0
Undivided Earnings	1,411	1,495	5.9	1,571	5.1
TOTAL EQUITY	1,715	1,797	4.8	1,884	4.8
TOTAL LIABILITIES/EQUITY/SAVINGS	11,866	12,609	6.3	13,743	9.0

* Amount Less than + or - 1 Million

Georgia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	181	178	1.7-	171	3.9-
INTEREST INCOME					
Interest on Loans	464	522	12.5	554	6.1
(Less) Interest Refund	4	6	22.5	3	51.9-
Income from Investments	180	197	9.3	168	14.7-
Trading Profits and Losses	0*	0*	66,969.2	0*	83.6-
TOTAL INTEREST INCOME	640	713	11.5	719	0.8
INTEREST EXPENSE					
Dividends on Shares	207	237	14.4	210	11.6-
Interest on Deposits	58	86	49.6	91	5.3
Interest on Borrowed Money	2	2	35.5	4	59.2
TOTAL INTEREST EXPENSE	267	326	22.2	304	6.6-
PROVISION FOR LOAN & LEASE LOSSES	29	42	44.4	64	52.6
NET INTEREST INCOME AFTER PLL	344	346	0.5	351	1.5
NON-INTEREST INCOME					
Fee Income	114	127	11.6	138	8.3
Other Operating Income	46	53	13.8	56	6.7
Gain (Loss) on Investments	-0*	-0*	998.8-	1	336.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	89.2	0*	4.2-
Other Non-Oper Income (Expense)	0*	0*	99.9-	4	587,717.9
TOTAL NON-INTEREST INCOME	161	180	11.5	199	11.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	203	222	9.5	236	6.3
Travel and Conference Expense	6	6	6.8	6	0.5-
Office Occupancy Expense	24	27	8.6	31	17.0
Office Operations Expense	85	96	12.7	98	1.5
Educational & Promotional Expense	13	17	23.9	19	15.2
Loan Servicing Expense	23	26	14.5	29	9.5
Professional and Outside Services	28	30	7.8	32	6.2
Member Insurance	3	2	9.9-	2	3.5-
Operating Fees	2	2	6.6-	2	5.5
Miscellaneous Operating Expenses	13	14	8.4	16	11.1
TOTAL NON-INTEREST EXPENSES	400	442	10.5	471	6.4
NET INCOME	105	83	20.9-	79	4.3-
Transfer to Regular Reserve	3	3	30.9	2	51.2-

* Amount Less than + or - 1 Million

Guam
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
Cash & Equivalents	10	9	4.4-	16	69.6
TOTAL INVESTMENTS	23	23	3.6-	53	134.7
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	15	13	11.1-	20	56.6
Mutual Fund & Common Trusts	2	2	0.2-	2	0.2-
MCSD and PIC at Corporate CU	1	0*	38.4-	2	122.0
All Other Corporate Credit Union	5	7	30.0	11	69.2
Commercial Banks, S&Ls	0*	0*	100.0-	0*	0.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	0*	0*	0.0	10	0.0
All Other Investments	0*	0*	0.0	0*	175.4
Loans Held for Sale	4	0*	80.6-	0*	55.5-
TOTAL LOANS OUTSTANDING	160	192	20.1	206	6.9
Unsecured Credit Card Loans	4	4	0.7-	4	1.1
All Other Unsecured Loans	51	57	11.3	64	11.9
New Vehicle Loans	36	46	28.9	45	2.5-
Used Vehicle Loans	6	10	63.0	10	1.2
First Mortgage Real Estate Loans/LOC	53	61	14.7	67	9.7
Other Real Estate Loans/LOC	4	8	96.9	10	33.9
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	6	6	13.6	5	16.2-
Allowance For Loan Losses	3	3	8.0-	3	15.1-
Foreclosed and Repossessed Assets	0*	0*	100.0-	0*	0.0
Land and Building	3	6	138.3	10	65.3
Other Fixed Assets	1	3	132.8	3	7.2
NCUSIF Capitalization Deposit	1	1	8.9	2	22.7
Other Assets	2	1	22.3-	2	28.1
TOTAL ASSETS	201	234	16.4	289	23.7
LIABILITIES					
Total Borrowings	3	4	24.3	11	159.5
Accrued Dividends/Interest Payable	2	2	23.7	2	0.3-
Acct Payable and Other Liabilities	1	1	40.5	2	43.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	6	8	26.9	15	96.2
EQUITY/SAVINGS					
TOTAL SAVINGS	156	185	18.6	230	24.1
Share Drafts	8	11	33.4	14	25.1
Regular Shares	68	68	0.4	79	16.0
Money Market Shares	10	13	19.3	27	116.9
Share Certificates/CDs	62	80	28.3	92	15.0
IRA/Keogh Accounts	4	5	23.0	5	10.1
All Other Shares	2	3	23.1	0*	73.0-
Non-Member Deposits	1	6	457.0	12	92.9
Regular Reserves	0*	0*	0.0	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*	81.6	0*	1,214.6
Other Reserves	0*	0*	0.0	2	104.4
Undivided Earnings	38	40	5.9	42	4.6
TOTAL EQUITY	39	41	6.2	45	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	201	234	16.4	289	23.7

* Amount Less than + or - 1 Million

Guam
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
INTEREST INCOME					
Interest on Loans	12	15	23.7	16	11.8
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	2	1	17.2-	2	48.5
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	13	16	18.9	18	14.8
INTEREST EXPENSE					
Dividends on Shares	3	5	42.3	5	13.0
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	80.4	0*	100.4
TOTAL INTEREST EXPENSE	3	5	43.0	6	15.1
PROVISION FOR LOAN & LEASE LOSSES	0*	0*	73.4-	0*	400.0
NET INTEREST INCOME AFTER PLL	10	11	13.5	12	11.4
NON-INTEREST INCOME					
Fee Income	2	3	31.1	3	1.6
Other Operating Income	0*	0*	0.0	0*	154.2
Gain (Loss) on Investments	0*	-0*	9,314.2-	0	100.0
Gain (Loss) on Disp of Fixed Assets	0*	-0*	118.8-	-0*	705.5-
Other Non-Oper Income (Expense)	0*	-0*	314,311.1-	0*	302.1
TOTAL NON-INTEREST INCOME	2	3	29.0	3	19.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	5	5	12.9	6	8.2
Travel and Conference Expense	0*	0*	16.8	0*	9.9-
Office Occupancy Expense	0*	1	20.1	1	16.4
Office Operations Expense	2	3	11.8	3	13.1
Educational & Promotional Expense	0*	0*	32.9	1	52.3
Loan Servicing Expense	0*	0*	14.0-	0*	7.4
Professional and Outside Services	0*	0*	5.7-	0*	16.9-
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	8.4	0*	27.9
Miscellaneous Operating Expenses	0*	0*	73.3	0*	39.5-
TOTAL NON-INTEREST EXPENSES	10	11	12.3	12	10.2
NET INCOME	2	2	40.8	3	27.1
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, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	96	93	3.1-	91	2.2-
Cash & Equivalents	426	465	9.3	578	24.2
TOTAL INVESTMENTS	2,599	2,607	0.3	2,754	5.6
U.S. Government Obligations	4	7	91.5	4	41.8-
Federal Agency Securities	1,059	931	12.1-	990	6.3
Mutual Fund & Common Trusts	6	8	23.3	7	8.5-
MCSD and PIC at Corporate CU	39	46	17.5	48	5.0
All Other Corporate Credit Union	715	788	10.2	706	10.5-
Commercial Banks, S&Ls	684	725	6.0	920	26.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	59	69	15.7	61	11.5-
All Other Investments	0*	9	0.0	11	19.0
Loans Held for Sale	5	4	15.9-	9	114.3
TOTAL LOANS OUTSTANDING	3,444	3,752	8.9	4,011	6.9
Unsecured Credit Card Loans	153	172	12.5	191	11.0
All Other Unsecured Loans	359	401	11.8	424	5.7
New Vehicle Loans	767	818	6.6	725	11.4-
Used Vehicle Loans	378	406	7.6	413	1.6
First Mortgage Real Estate Loans/LOC	1,004	1,181	17.5	1,426	20.8
Other Real Estate Loans/LOC	703	697	0.8-	757	8.6
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	80	76	4.4-	76	0.9-
Allowance For Loan Losses	26	28	8.6	40	42.5
Foreclosed and Repossessed Assets	1	3	146.0	2	25.7-
Land and Building	117	118	0.5	125	6.2
Other Fixed Assets	22	35	57.4	52	47.6
NCUSIF Capitalization Deposit	52	55	4.6	58	6.5
Other Assets	86	96	12.5	75	21.9-
TOTAL ASSETS	6,727	7,107	5.7	7,624	7.3
LIABILITIES					
Total Borrowings	25	4	82.6-	22	408.0
Accrued Dividends/Interest Payable	4	4	15.1	3	19.3-
Acct Payable and Other Liabilities	55	57	3.1	59	4.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	83	65	22.0-	84	29.8
EQUITY/SAVINGS					
TOTAL SAVINGS	5,813	6,147	5.7	6,603	7.4
Share Drafts	640	651	1.7	670	2.8
Regular Shares	2,492	2,421	2.9-	2,446	1.0
Money Market Shares	901	999	11.0	1,050	5.1
Share Certificates/CDs	1,352	1,624	20.1	1,962	20.8
IRA/Keogh Accounts	350	367	4.8	406	10.7
All Other Shares	65	63	2.3-	48	24.0-
Non-Member Deposits	14	22	60.3	22	1.2-
Regular Reserves	142	143	0.6	142	0.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	0*	112.5	-1	242.3-
Other Reserves	139	160	15.5	172	7.2
Undivided Earnings	558	592	6.2	624	5.3
TOTAL EQUITY	831	896	7.8	936	4.6
TOTAL LIABILITIES/EQUITY/SAVINGS	6,727	7,107	5.7	7,624	7.3

* Amount Less than + or - 1 Million

Hawaii
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	96	93	3.1-	91	2.2-
INTEREST INCOME					
Interest on Loans	210	237	13.1	252	5.9
(Less) Interest Refund	2	1	25.8-	1	18.6-
Income from Investments	124	142	14.2	135	5.0-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	333	378	13.7	385	1.9
INTEREST EXPENSE					
Dividends on Shares	110	147	33.9	139	5.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	1	0*	66.4-	0*	9.6-
TOTAL INTEREST EXPENSE	111	147	32.6	140	5.0-
PROVISION FOR LOAN & LEASE LOSSES	16	17	9.5	34	99.3
NET INTEREST INCOME AFTER PLL	206	214	3.8	211	1.2-
NON-INTEREST INCOME					
Fee Income	28	33	18.3	37	13.3
Other Operating Income	21	24	12.0	27	13.4
Gain (Loss) on Investments	-2	-0*	87.5	0*	267.3
Gain (Loss) on Disp of Fixed Assets	0*	1	491.2	0*	87.9-
Other Non-Oper Income (Expense)	0*	0*	83.5-	0*	449.5
TOTAL NON-INTEREST INCOME	48	58	20.4	65	13.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	97	105	8.4	113	7.2
Travel and Conference Expense	3	4	7.4	4	0.5
Office Occupancy Expense	15	16	11.4	18	13.8
Office Operations Expense	36	38	5.3	40	4.7
Educational & Promotional Expense	7	7	0.1	8	9.9
Loan Servicing Expense	9	10	8.0	12	15.6
Professional and Outside Services	18	20	10.1	22	10.0
Member Insurance	3	3	6.6	3	1.9-
Operating Fees	1	1	1.3-	2	13.2
Miscellaneous Operating Expenses	9	9	9.6	10	9.5
TOTAL NON-INTEREST EXPENSES	199	214	7.9	231	7.9
NET INCOME	55	57	3.7	45	20.9-
Transfer to Regular Reserve	3	2	21.7-	2	14.1-

* Amount Less than + or - 1 Million

Idaho
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	42	42	0.0	42	0.0
Cash & Equivalents	230	250	8.4	208	16.7-
TOTAL INVESTMENTS	446	453	1.7	569	25.4
U.S. Government Obligations	0*	0*	0.0	0*	0.2-
Federal Agency Securities	73	66	9.8-	90	37.7
Mutual Fund & Common Trusts	4	3	22.5-	3	8.1-
MCSD and PIC at Corporate CU	20	18	11.0-	20	9.9
All Other Corporate Credit Union	265	271	2.4	293	8.3
Commercial Banks, S&Ls	57	71	25.5	139	95.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	6	5	22.1-	7	46.1
All Other Investments	0*	3	0.0	3	19.3
Loans Held for Sale	1	2	64.6	1	48.2-
TOTAL LOANS OUTSTANDING	2,116	2,335	10.4	2,588	10.8
Unsecured Credit Card Loans	65	68	4.0	71	5.2
All Other Unsecured Loans	54	62	14.8	71	14.2
New Vehicle Loans	393	393	0.0	380	3.4-
Used Vehicle Loans	662	706	6.7	778	10.2
First Mortgage Real Estate Loans/LOC	551	643	16.6	752	17.0
Other Real Estate Loans/LOC	181	224	23.7	274	22.2
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	209	239	14.6	262	9.5
Allowance For Loan Losses	8	9	2.2	12	39.2
Foreclosed and Repossessed Assets	0*	0*	11.6-	2	173.7
Land and Building	94	105	11.2	121	15.3
Other Fixed Assets	13	18	34.9	18	4.3
NCUSIF Capitalization Deposit	22	25	10.5	27	9.2
Other Assets	35	44	24.0	40	9.0-
TOTAL ASSETS	2,951	3,224	9.3	3,563	10.5
LIABILITIES					
Total Borrowings	9	10	4.7	18	85.3
Accrued Dividends/Interest Payable	8	10	28.1	9	10.8-
Acct Payable and Other Liabilities	21	23	9.9	26	13.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	38	43	12.3	53	23.9
EQUITY/SAVINGS					
TOTAL SAVINGS	2,602	2,842	9.2	3,150	10.8
Share Drafts	409	398	2.9-	387	2.6-
Regular Shares	720	672	6.7-	704	4.8
Money Market Shares	353	419	19.0	460	9.8
Share Certificates/CDs	918	1,127	22.7	1,326	17.7
IRA/Keogh Accounts	159	181	13.8	230	27.0
All Other Shares	32	29	7.3-	34	14.9
Non-Member Deposits	10	15	47.0	9	44.2-
Regular Reserves	65	70	7.5	75	8.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-3	186.9-	-10	249.7-
Other Reserves	6	6	12.6	6	0.0-
Undivided Earnings	241	266	10.3	288	8.1
TOTAL EQUITY	311	339	9.2	360	6.0
TOTAL LIABILITIES/EQUITY/SAVINGS	2,951	3,224	9.3	3,563	10.5

* Amount Less than + or - 1 Million

Idaho
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	42	42	0.0	42	0.0
INTEREST INCOME					
Interest on Loans	128	151	18.2	164	8.7
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	26	30	14.1	26	11.5-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	154	181	17.5	190	5.4
INTEREST EXPENSE					
Dividends on Shares	37	48	30.2	48	0.7
Interest on Deposits	25	33	33.6	32	3.3-
Interest on Borrowed Money	0*	0*	9.2-	0*	42.5-
TOTAL INTEREST EXPENSE	62	82	31.1	81	1.3-
PROVISION FOR LOAN & LEASE LOSSES	5	7	35.1	15	101.4
NET INTEREST INCOME AFTER PLL	86	92	6.5	95	3.7
NON-INTEREST INCOME					
Fee Income	29	31	8.0	33	7.3
Other Operating Income	13	17	33.1	18	8.7
Gain (Loss) on Investments	-0*	-0*	307.4-	0*	146.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	164.9	-0*	116.4-
Other Non-Oper Income (Expense)	1	0*	86.8-	0*	448.5
TOTAL NON-INTEREST INCOME	42	48	13.3	52	8.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	53	60	13.8	67	11.4
Travel and Conference Expense	2	2	39.7	2	1.8-
Office Occupancy Expense	6	7	14.5	8	15.0
Office Operations Expense	20	22	8.3	24	9.0
Educational & Promotional Expense	4	4	4.3	5	23.0
Loan Servicing Expense	6	6	9.3	6	6.6-
Professional and Outside Services	3	4	13.6	4	25.6
Member Insurance	0*	0*	6.0-	0*	7.1-
Operating Fees	0*	0*	5.3	0*	11.0
Miscellaneous Operating Expenses	2	2	5.4-	2	2.0
TOTAL NON-INTEREST EXPENSES	97	109	11.9	120	10.5
NET INCOME	31	31	1.0-	27	12.9-
Transfer to Regular Reserve	5	5	4.9	6	14.8

* Amount Less than + or - 1 Million

Illinois
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	421	406	3.6-	393	3.2-
Cash & Equivalents	1,484	1,482	0.1-	1,354	8.7-
TOTAL INVESTMENTS	6,491	6,902	6.3	8,436	22.2
U.S. Government Obligations	178	236	32.3	302	28.0
Federal Agency Securities	3,309	3,596	8.7	4,494	25.0
Mutual Fund & Common Trusts	100	126	25.3	135	7.5
MCSD and PIC at Corporate CU	110	110	0.7	117	6.2
All Other Corporate Credit Union	998	1,153	15.5	990	14.1-
Commercial Banks, S&Ls	548	580	5.8	1,002	72.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	48	50	4.4	61	23.7
All Other Investments	0*	99	0.0	146	47.0
Loans Held for Sale	22	15	29.7-	16	2.6
TOTAL LOANS OUTSTANDING	13,310	13,994	5.1	15,885	13.5
Unsecured Credit Card Loans	759	804	5.9	853	6.1
All Other Unsecured Loans	631	666	5.5	720	8.1
New Vehicle Loans	2,502	2,401	4.0-	2,384	0.7-
Used Vehicle Loans	2,351	2,266	3.6-	2,567	13.3
First Mortgage Real Estate Loans/LOC	4,847	5,476	13.0	6,593	20.4
Other Real Estate Loans/LOC	1,774	1,878	5.8	2,219	18.2
Leases Receivable	3	0*	100.0-	0*	0.0
All Other Loans/LOC	443	503	13.5	548	9.0
Allowance For Loan Losses	106	113	6.7	149	32.1
Foreclosed and Repossessed Assets	13	12	5.6-	18	45.8
Land and Building	243	263	8.3	310	17.9
Other Fixed Assets	66	70	5.3	78	11.1
NCUSIF Capitalization Deposit	166	171	3.0	192	12.4
Other Assets	252	236	6.3-	278	17.8
TOTAL ASSETS	21,941	23,033	5.0	26,417	14.7
LIABILITIES					
Total Borrowings	295	670	127.3	962	43.6
Accrued Dividends/Interest Payable	13	14	6.9	11	18.0-
Acct Payable and Other Liabilities	151	154	2.2	175	13.5
Uninsured Secondary Capital	0*	0*	14.4	0*	0.9-
TOTAL LIABILITIES	459	838	82.7	1,149	37.0
EQUITY/SAVINGS					
TOTAL SAVINGS	18,889	19,449	3.0	22,350	14.9
Share Drafts	1,455	1,343	7.8-	1,542	14.9
Regular Shares	9,678	9,292	4.0-	10,290	10.7
Money Market Shares	1,900	2,165	14.0	2,632	21.6
Share Certificates/CDs	4,211	4,919	16.8	5,651	14.9
IRA/Keogh Accounts	1,505	1,580	5.0	1,929	22.1
All Other Shares	69	59	14.6-	69	16.4
Non-Member Deposits	71	92	28.9	237	158.6
Regular Reserves	686	703	2.6	754	7.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-32	7	122.0	14	95.0
Other Reserves	73	67	9.0-	70	4.8
Undivided Earnings	1,866	1,968	5.5	2,080	5.7
TOTAL EQUITY	2,593	2,745	5.9	2,918	6.3
TOTAL LIABILITIES/EQUITY/SAVINGS	21,941	23,033	5.0	26,417	14.7

* Amount Less than + or - 1 Million

Illinois
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	421	406	3.6-	393	3.2-
INTEREST INCOME					
Interest on Loans	810	892	10.1	966	8.3
(Less) Interest Refund	0*	4	434.1	0*	88.7-
Income from Investments	331	386	16.5	350	9.2-
Trading Profits and Losses	-0*	-0*	25.0	0*	4,575.7
TOTAL INTEREST INCOME	1,140	1,274	11.7	1,316	3.3
INTEREST EXPENSE					
Dividends on Shares	547	636	16.3	601	5.6-
Interest on Deposits	41	49	20.8	57	14.9
Interest on Borrowed Money	13	21	59.3	29	37.6
TOTAL INTEREST EXPENSE	602	707	17.5	687	2.9-
PROVISION FOR LOAN & LEASE LOSSES	71	66	6.2-	93	40.4
NET INTEREST INCOME AFTER PLL	468	501	7.0	536	7.0
NON-INTEREST INCOME					
Fee Income	120	126	4.8	137	8.7
Other Operating Income	65	72	11.6	80	10.9
Gain (Loss) on Investments	-0*	0*	362.6	10	901.4
Gain (Loss) on Disp of Fixed Assets	-3	0*	119.8	-0*	138.9-
Other Non-Oper Income (Expense)	0*	0*	70.5-	2	1,772.6
TOTAL NON-INTEREST INCOME	182	200	9.7	228	14.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	273	286	4.4	312	9.2
Travel and Conference Expense	8	8	3.0	9	2.8
Office Occupancy Expense	36	40	10.7	42	6.0
Office Operations Expense	98	104	6.0	113	8.8
Educational & Promotional Expense	22	23	2.7	26	13.3
Loan Servicing Expense	43	46	5.9	50	10.1
Professional and Outside Services	33	34	3.9	39	16.3
Member Insurance	6	6	0.8	5	15.7-
Operating Fees	5	5	2.7-	5	2.3
Miscellaneous Operating Expenses	23	24	4.5	28	17.0
TOTAL NON-INTEREST EXPENSES	546	574	5.0	628	9.5
NET INCOME	104	127	22.1	136	7.1
Transfer to Regular Reserve	37	29	19.6-	32	8.6

* Amount Less than + or - 1 Million

Indiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	198	192	3.0-	187	2.6-
Cash & Equivalents	1,219	1,194	2.1-	1,060	11.2-
TOTAL INVESTMENTS	2,269	2,526	11.3	3,067	21.4
U.S. Government Obligations	6	0*	95.8-	13	5,076.5
Federal Agency Securities	884	804	9.0-	1,241	54.3
Mutual Fund & Common Trusts	59	59	0.3	5	92.1-
MCSD and PIC at Corporate CU	77	82	6.8	82	0.8
All Other Corporate Credit Union	608	858	41.3	575	33.0-
Commercial Banks, S&Ls	500	554	10.9	965	74.2
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	28	31	12.6	44	38.6
All Other Investments	0*	72	0.0	76	5.5
Loans Held for Sale	11	10	2.4-	15	42.3
TOTAL LOANS OUTSTANDING	10,079	10,520	4.4	10,940	4.0
Unsecured Credit Card Loans	297	273	8.0-	278	1.5
All Other Unsecured Loans	335	341	1.6	328	3.8-
New Vehicle Loans	1,508	1,453	3.6-	1,370	5.7-
Used Vehicle Loans	2,447	2,413	1.4-	2,514	4.2
First Mortgage Real Estate Loans/LOC	3,528	3,946	11.8	4,368	10.7
Other Real Estate Loans/LOC	1,386	1,469	6.0	1,552	5.7
Leases Receivable	46	41	10.8-	37	10.8-
All Other Loans/LOC	531	584	9.9	494	15.3-
Allowance For Loan Losses	69	77	11.5	95	23.2
Foreclosed and Repossessed Assets	18	15	17.5-	21	40.5
Land and Building	296	313	5.5	325	4.0
Other Fixed Assets	65	67	3.4	66	1.3-
NCUSIF Capitalization Deposit	107	111	4.4	116	4.2
Other Assets	180	180	0.0-	190	5.5
TOTAL ASSETS	14,176	14,860	4.8	15,705	5.7
LIABILITIES					
Total Borrowings	610	801	31.3	811	1.2
Accrued Dividends/Interest Payable	3	4	5.6	3	19.4-
Acct Payable and Other Liabilities	127	125	1.5-	157	25.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	740	930	25.6	971	4.4
EQUITY/SAVINGS					
TOTAL SAVINGS	11,887	12,301	3.5	13,045	6.1
Share Drafts	1,703	1,605	5.7-	1,788	11.4
Regular Shares	3,271	3,184	2.7-	3,320	4.3
Money Market Shares	1,993	2,188	9.7	2,310	5.6
Share Certificates/CDs	3,753	4,044	7.8	4,231	4.6
IRA/Keogh Accounts	956	1,072	12.1	1,185	10.5
All Other Shares	128	123	4.3-	149	21.5
Non-Member Deposits	82	85	3.5	64	25.2-
Regular Reserves	479	512	7.0	547	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-2	60.3	2	195.0
Other Reserves	48	55	14.1	55	0.2
Undivided Earnings	1,028	1,064	3.6	1,084	1.9
TOTAL EQUITY	1,548	1,629	5.2	1,689	3.7
TOTAL LIABILITIES/EQUITY/SAVINGS	14,176	14,860	4.8	15,705	5.7

* Amount Less than + or - 1 Million

Indiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	198	192	3.0-	187	2.6-
INTEREST INCOME					
Interest on Loans	637	682	7.1	694	1.8
(Less) Interest Refund	0*	0*	79.9	0*	24.3-
Income from Investments	139	169	21.3	143	15.6-
Trading Profits and Losses	0*	0*	52.0-	-1	1,848.8-
TOTAL INTEREST INCOME	777	851	9.6	836	1.8-
INTEREST EXPENSE					
Dividends on Shares	306	365	19.3	320	12.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	28	30	7.6	31	4.7
TOTAL INTEREST EXPENSE	333	394	18.3	351	11.0-
PROVISION FOR LOAN & LEASE LOSSES	58	60	2.8	91	52.5
NET INTEREST INCOME AFTER PLL	385	397	3.2	393	1.0-
NON-INTEREST INCOME					
Fee Income	139	145	4.6	149	2.9
Other Operating Income	69	82	19.1	79	3.3-
Gain (Loss) on Investments	0*	5	670.0	-3	161.5-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	68.1	-0*	669.5-
Other Non-Oper Income (Expense)	5	2	64.2-	5	173.4
TOTAL NON-INTEREST INCOME	213	233	9.5	230	1.5-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	259	275	6.1	284	3.4
Travel and Conference Expense	7	8	3.6	8	4.0
Office Occupancy Expense	38	41	8.6	45	9.6
Office Operations Expense	102	106	3.2	108	2.4
Educational & Promotional Expense	21	23	13.4	23	3.0-
Loan Servicing Expense	30	31	1.1	32	3.4
Professional and Outside Services	43	47	9.1	50	7.1
Member Insurance	2	2	6.8-	1	6.7-
Operating Fees	2	3	2.5	3	7.6
Miscellaneous Operating Expenses	11	17	51.8	12	31.1-
TOTAL NON-INTEREST EXPENSES	516	551	6.8	566	2.7
NET INCOME	82	80	3.3-	58	27.5-
Transfer to Regular Reserve	27	36	31.4	34	6.1-

* Amount Less than + or - 1 Million

Iowa
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	150	143	4.7-	140	2.1-
Cash & Equivalents	500	484	3.2-	458	5.4-
TOTAL INVESTMENTS	759	940	23.8	1,105	17.5
U.S. Government Obligations	0*	4	1,096.6	3	40.1-
Federal Agency Securities	279	287	2.8	332	15.7
Mutual Fund & Common Trusts	6	10	76.6	16	62.6
MCSD and PIC at Corporate CU	8	8	2.2-	8	6.6
All Other Corporate Credit Union	80	175	119.5	118	32.5-
Commercial Banks, S&Ls	256	281	9.6	403	43.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	41	46	12.9	41	12.5-
All Other Investments	0*	28	0.0	37	29.4
Loans Held for Sale	10	15	47.7	18	15.2
TOTAL LOANS OUTSTANDING	4,239	4,543	7.2	5,098	12.2
Unsecured Credit Card Loans	215	229	6.4	224	1.9-
All Other Unsecured Loans	125	133	6.6	136	1.9
New Vehicle Loans	573	555	3.2-	569	2.6
Used Vehicle Loans	1,040	1,035	0.5-	1,152	11.3
First Mortgage Real Estate Loans/LOC	1,182	1,401	18.5	1,705	21.7
Other Real Estate Loans/LOC	830	900	8.5	1,000	11.1
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	275	291	6.0	311	7.1
Allowance For Loan Losses	30	31	3.8	41	30.6
Foreclosed and Repossessed Assets	2	2	19.9	3	77.9
Land and Building	125	138	10.6	144	4.5
Other Fixed Assets	24	24	3.0-	26	11.9
NCUSIF Capitalization Deposit	42	47	11.5	51	7.3
Other Assets	63	54	12.9-	72	32.3
TOTAL ASSETS	5,735	6,217	8.4	6,935	11.5
LIABILITIES					
Total Borrowings	184	210	14.2	281	33.9
Accrued Dividends/Interest Payable	11	13	19.4	12	12.7-
Acct Payable and Other Liabilities	46	51	11.1	51	0.1-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	241	274	13.8	344	25.3
EQUITY/SAVINGS					
TOTAL SAVINGS	4,848	5,247	8.2	5,851	11.5
Share Drafts	687	704	2.5	817	16.1
Regular Shares	1,476	1,423	3.6-	1,543	8.4
Money Market Shares	627	714	13.8	873	22.3
Share Certificates/CDs	1,645	1,960	19.2	2,131	8.7
IRA/Keogh Accounts	311	350	12.6	400	14.3
All Other Shares	75	72	3.5-	70	2.7-
Non-Member Deposits	28	24	12.4-	17	30.7-
Regular Reserves	214	231	7.7	250	8.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-4	0.6-	-11	139.6-
Other Reserves	126	132	4.0	138	4.9
Undivided Earnings	310	338	9.0	362	7.1
TOTAL EQUITY	646	696	7.6	739	6.3
TOTAL LIABILITIES/EQUITY/SAVINGS	5,735	6,217	8.4	6,935	11.5

* Amount Less than + or - 1 Million

Iowa
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	150	143	4.7-	140	2.1-
INTEREST INCOME					
Interest on Loans	274	305	11.5	325	6.6
(Less) Interest Refund	0*	0*	58.3	0*	1.3
Income from Investments	45	61	35.8	59	2.0-
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	318	366	14.9	385	5.2
INTEREST EXPENSE					
Dividends on Shares	80	106	31.3	101	4.2-
Interest on Deposits	28	38	35.4	40	4.8
Interest on Borrowed Money	10	10	7.1-	11	17.3
TOTAL INTEREST EXPENSE	119	153	28.9	152	0.6-
PROVISION FOR LOAN & LEASE LOSSES	13	16	26.0	29	75.8
NET INTEREST INCOME AFTER PLL	187	196	5.1	204	3.8
NON-INTEREST INCOME					
Fee Income	50	54	7.3	59	9.9
Other Operating Income	26	32	19.6	36	14.9
Gain (Loss) on Investments	0*	0*	44.4-	-0*	170.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	8.8-	-0*	189.9-
Other Non-Oper Income (Expense)	0*	-0*	210.0-	2	758.9
TOTAL NON-INTEREST INCOME	77	85	10.7	97	13.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	110	118	7.7	128	7.7
Travel and Conference Expense	3	3	6.9	3	4.3
Office Occupancy Expense	16	17	9.4	19	9.4
Office Operations Expense	39	39	0.9	42	6.8
Educational & Promotional Expense	10	11	4.9	12	12.0
Loan Servicing Expense	11	13	17.8	15	20.9
Professional and Outside Services	20	22	10.3	22	0.3-
Member Insurance	2	2	4.1-	2	54.1
Operating Fees	2	2	3.2	2	10.6
Miscellaneous Operating Expenses	4	4	3.4	4	1.6-
TOTAL NON-INTEREST EXPENSES	216	232	7.0	250	8.0
NET INCOME	47	50	5.9	51	1.3
Transfer to Regular Reserve	14	8	41.0-	10	18.6

* Amount Less than + or - 1 Million

Kansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	115	110	4.3-	108	1.8-
Cash & Equivalents	247	251	1.7	235	6.6-
TOTAL INVESTMENTS	528	608	15.1	769	26.6
U.S. Government Obligations	1	0*	35.6-	0*	25.9-
Federal Agency Securities	155	184	18.7	265	44.5
Mutual Fund & Common Trusts	14	14	4.8	2	82.8-
MCSD and PIC at Corporate CU	31	32	2.4	34	7.1
All Other Corporate Credit Union	148	178	20.1	61	65.5-
Commercial Banks, S&Ls	133	153	15.0	357	134.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	20	27	35.1	27	0.6-
All Other Investments	0*	8	0.0	8	3.8
Loans Held for Sale	2	3	36.2	5	66.9
TOTAL LOANS OUTSTANDING	2,248	2,358	4.9	2,588	9.8
Unsecured Credit Card Loans	70	77	10.5	81	4.5
All Other Unsecured Loans	79	87	9.8	91	4.9
New Vehicle Loans	322	322	0.1	337	4.6
Used Vehicle Loans	892	954	7.0	1,083	13.5
First Mortgage Real Estate Loans/LOC	493	511	3.7	564	10.3
Other Real Estate Loans/LOC	241	250	3.6	260	4.0
Leases Receivable	3	1	47.3-	0*	60.9-
All Other Loans/LOC	150	155	3.8	173	11.3
Allowance For Loan Losses	19	20	4.7	25	24.5
Foreclosed and Repossessed Assets	7	7	5.8	8	13.9
Land and Building	72	76	6.0	80	5.5
Other Fixed Assets	17	17	1.8	18	3.7
NCUSIF Capitalization Deposit	25	26	4.8	28	8.0
Other Assets	37	38	2.6	40	6.6
TOTAL ASSETS	3,163	3,363	6.3	3,745	11.4
LIABILITIES					
Total Borrowings	54	69	27.2	127	83.2
Accrued Dividends/Interest Payable	5	5	9.3	5	13.4-
Acct Payable and Other Liabilities	32	32	0.4	34	5.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	91	107	16.9	165	54.9
EQUITY/SAVINGS					
TOTAL SAVINGS	2,675	2,835	6.0	3,138	10.7
Share Drafts	377	376	0.3-	404	7.3
Regular Shares	828	793	4.3-	855	7.9
Money Market Shares	235	306	30.3	335	9.6
Share Certificates/CDs	910	1,014	11.4	1,152	13.6
IRA/Keogh Accounts	253	275	8.9	320	16.2
All Other Shares	65	63	3.9-	68	7.8
Non-Member Deposits	6	8	32.0	4	46.4-
Regular Reserves	98	98	0.2	98	0.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	86.1	-2	589.9-
Other Reserves	48	50	3.8	53	5.1
Undivided Earnings	252	273	8.5	293	7.1
TOTAL EQUITY	396	421	6.3	442	4.9
TOTAL LIABILITIES/EQUITY/SAVINGS	3,163	3,363	6.3	3,745	11.4

* Amount Less than + or - 1 Million

Kansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	115	110	4.3-	108	1.8-
INTEREST INCOME					
Interest on Loans	152	169	11.1	182	7.4
(Less) Interest Refund	0*	0*	19.3-	0*	2.3
Income from Investments	30	36	19.3	35	1.7-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	182	205	12.5	217	5.8
INTEREST EXPENSE					
Dividends on Shares	64	81	27.2	79	2.7-
Interest on Deposits	0	0*	0.0	0	100.0-
Interest on Borrowed Money	4	3	41.1-	4	60.8
TOTAL INTEREST EXPENSE	68	84	23.3	83	1.1-
PROVISION FOR LOAN & LEASE LOSSES	14	13	9.8-	20	54.7
NET INTEREST INCOME AFTER PLL	99	107	8.3	113	5.3
NON-INTEREST INCOME					
Fee Income	29	33	14.9	37	11.3
Other Operating Income	11	12	12.4	13	6.0
Gain (Loss) on Investments	-0*	-0*	99.9	0*	5,179.0
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	3.8-	-0*	144.1-
Other Non-Oper Income (Expense)	-1	-0*	94.5	0*	1,065.2
TOTAL NON-INTEREST INCOME	39	46	18.2	50	10.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	61	64	5.0	68	7.7
Travel and Conference Expense	1	2	11.1	2	14.4
Office Occupancy Expense	8	8	4.2	10	14.1
Office Operations Expense	24	26	7.6	28	7.9
Educational & Promotional Expense	4	5	19.0	6	18.4
Loan Servicing Expense	6	7	21.1	8	4.0
Professional and Outside Services	10	11	4.3	12	9.1
Member Insurance	2	1	19.0-	1	11.9
Operating Fees	1	1	4.6	1	4.6
Miscellaneous Operating Expenses	4	4	11.8	5	15.8
TOTAL NON-INTEREST EXPENSES	121	129	6.7	140	8.9
NET INCOME	17	24	42.4	23	3.9-
Transfer to Regular Reserve	0*	0*	53.4-	0*	73.9-

* Amount Less than + or - 1 Million

Kentucky
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	97	95	2.1-	91	4.2-
Cash & Equivalents	352	432	22.8	424	1.9-
TOTAL INVESTMENTS	815	869	6.7	1,140	31.1
U.S. Government Obligations	0*	0*	51.6-	2	3,236.2
Federal Agency Securities	289	198	31.5-	244	23.2
Mutual Fund & Common Trusts	7	4	41.9-	6	57.9
MCSD and PIC at Corporate CU	26	28	6.9	29	4.1
All Other Corporate Credit Union	294	410	39.6	424	3.4
Commercial Banks, S&Ls	167	193	15.4	386	100.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	12	14	16.5	17	26.2
All Other Investments	0*	14	0.0	26	90.4
Loans Held for Sale	2	0*	47.1-	0*	100.0-
TOTAL LOANS OUTSTANDING	3,002	3,212	7.0	3,444	7.2
Unsecured Credit Card Loans	128	141	10.1	150	6.4
All Other Unsecured Loans	225	238	5.9	236	0.7-
New Vehicle Loans	450	449	0.3-	415	7.7-
Used Vehicle Loans	693	710	2.5	745	4.9
First Mortgage Real Estate Loans/LOC	921	1,058	14.9	1,221	15.4
Other Real Estate Loans/LOC	475	500	5.3	550	9.9
Leases Receivable	3	3	9.2-	2	15.7-
All Other Loans/LOC	106	113	5.9	124	9.8
Allowance For Loan Losses	22	22	2.2	24	9.0
Foreclosed and Repossessed Assets	3	2	25.2-	3	45.3
Land and Building	88	98	11.0	106	8.3
Other Fixed Assets	22	24	9.4	27	10.4
NCUSIF Capitalization Deposit	35	36	5.3	40	11.1
Other Assets	69	64	6.3-	65	1.2
TOTAL ASSETS	4,366	4,718	8.1	5,226	10.8
LIABILITIES					
Total Borrowings	57	34	41.0-	41	21.3
Accrued Dividends/Interest Payable	11	14	21.0	12	14.0-
Acct Payable and Other Liabilities	23	28	21.2	25	9.1-
Uninsured Secondary Capital	0*	0*	27.6	1	22.8
TOTAL LIABILITIES	92	76	17.2-	79	3.8
EQUITY/SAVINGS					
TOTAL SAVINGS	3,665	3,991	8.9	4,460	11.8
Share Drafts	440	437	0.6-	433	0.9-
Regular Shares	1,516	1,434	5.4-	1,595	11.2
Money Market Shares	189	255	35.1	372	45.6
Share Certificates/CDs	1,096	1,402	27.8	1,550	10.6
IRA/Keogh Accounts	368	407	10.6	456	12.2
All Other Shares	41	37	9.0-	40	5.8
Non-Member Deposits	15	18	20.4	14	18.9-
Regular Reserves	110	110	0.4	112	1.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	84.3-	-8	664.2-
Other Reserves	0*	0*	22.8-	0*	5.4
Undivided Earnings	500	542	8.5	583	7.6
TOTAL EQUITY	609	652	6.9	687	5.4
TOTAL LIABILITIES/EQUITY/SAVINGS	4,366	4,718	8.1	5,226	10.8

* Amount Less than + or - 1 Million

Kentucky
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	97	95	2.1-	91	4.2-
INTEREST INCOME					
Interest on Loans	198	221	11.5	231	4.6
(Less) Interest Refund	0*	0*	38.5-	0*	778.3
Income from Investments	47	58	23.1	54	6.6-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	245	278	13.7	284	2.2
INTEREST EXPENSE					
Dividends on Shares	95	121	27.2	120	1.1-
Interest on Deposits	0*	0*	20.7-	0*	4.6-
Interest on Borrowed Money	2	2	18.4-	2	17.1-
TOTAL INTEREST EXPENSE	98	123	25.9	121	1.4-
PROVISION FOR LOAN & LEASE LOSSES	15	14	8.9-	21	54.5
NET INTEREST INCOME AFTER PLL	132	141	7.3	142	0.2
NON-INTEREST INCOME					
Fee Income	52	54	3.9	54	0.3-
Other Operating Income	18	21	13.1	24	17.0
Gain (Loss) on Investments	-0*	-0*	91.9	0*	2,549.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	59.3-	-0*	133.7-
Other Non-Oper Income (Expense)	0*	0*	53.6-	0*	3,151.0
TOTAL NON-INTEREST INCOME	71	75	6.0	79	5.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	82	89	8.4	93	4.5
Travel and Conference Expense	3	3	13.6	3	7.7
Office Occupancy Expense	10	11	19.0	12	2.5
Office Operations Expense	31	35	9.9	37	7.5
Educational & Promotional Expense	6	6	14.9	7	8.4
Loan Servicing Expense	7	8	4.4	8	9.9
Professional and Outside Services	15	14	6.4-	14	5.0
Member Insurance	0*	0*	5.8	0*	8.7-
Operating Fees	0*	0*	12.4	0*	14.8
Miscellaneous Operating Expenses	3	4	18.7	3	18.8-
TOTAL NON-INTEREST EXPENSES	158	172	8.3	180	4.9
NET INCOME	44	45	1.4	40	9.7-
Transfer to Regular Reserve	0*	1	230.8	0*	83.6-

* Amount Less than + or - 1 Million

Louisiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	242	236	2.5-	232	1.7-
Cash & Equivalents	600	679	13.3	562	17.3-
TOTAL INVESTMENTS	1,526	1,487	2.6-	1,830	23.1
U.S. Government Obligations	21	38	76.2	8	79.6-
Federal Agency Securities	605	449	25.8-	696	55.2
Mutual Fund & Common Trusts	11	11	4.1-	9	17.8-
MCSD and PIC at Corporate CU	56	56	0.1-	59	6.1
All Other Corporate Credit Union	234	348	49.0	171	50.9-
Commercial Banks, S&Ls	532	515	3.2-	797	54.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	23	33	47.0	26	20.0-
All Other Investments	0*	14	0.0	19	38.7
Loans Held for Sale	14	12	12.2-	1	90.0-
TOTAL LOANS OUTSTANDING	4,004	4,231	5.7	4,538	7.3
Unsecured Credit Card Loans	212	237	11.8	248	4.5
All Other Unsecured Loans	392	429	9.4	439	2.4
New Vehicle Loans	1,314	1,307	0.5-	1,297	0.8-
Used Vehicle Loans	725	742	2.4	834	12.4
First Mortgage Real Estate Loans/LOC	793	908	14.5	1,054	16.1
Other Real Estate Loans/LOC	233	252	8.1	275	8.9
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	335	356	6.2	392	10.1
Allowance For Loan Losses	39	37	5.9-	39	4.8
Foreclosed and Repossessed Assets	3	3	8.0-	4	50.6
Land and Building	159	176	10.6	194	10.2
Other Fixed Assets	38	40	4.5	50	25.0
NCUSIF Capitalization Deposit	54	54	0.2	57	3.9
Other Assets	74	76	2.6	76	0.1
TOTAL ASSETS	6,433	6,721	4.5	7,274	8.2
LIABILITIES					
Total Borrowings	18	10	44.5-	43	337.0
Accrued Dividends/Interest Payable	5	7	22.8	5	20.2-
Acct Payable and Other Liabilities	34	32	5.0-	39	21.8
Uninsured Secondary Capital	0*	0*	14.3-	0*	16.7-
TOTAL LIABILITIES	57	49	14.8-	88	80.2
EQUITY/SAVINGS					
TOTAL SAVINGS	5,526	5,767	4.4	6,236	8.1
Share Drafts	691	699	1.2	757	8.3
Regular Shares	2,626	2,519	4.1-	2,653	5.3
Money Market Shares	420	458	9.2	491	7.1
Share Certificates/CDs	1,366	1,635	19.7	1,821	11.4
IRA/Keogh Accounts	377	411	9.0	449	9.2
All Other Shares	39	36	8.0-	56	57.7
Non-Member Deposits	8	9	21.8	9	3.1-
Regular Reserves	228	238	4.6	242	1.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-7	57.3-	-11	58.6-
Other Reserves	42	45	6.2	47	5.8
Undivided Earnings	584	629	7.6	671	6.7
TOTAL EQUITY	850	905	6.5	950	5.0
TOTAL LIABILITIES/EQUITY/SAVINGS	6,433	6,721	4.5	7,274	8.2

* Amount Less than + or - 1 Million

Louisiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	242	236	2.5-	232	1.7-
INTEREST INCOME					
Interest on Loans	275	299	8.9	319	6.7
(Less) Interest Refund	0*	0*	67.2-	0*	45.2-
Income from Investments	95	98	2.8	81	16.8-
Trading Profits and Losses	0*	-0*	1,265.6-	0	100.0
TOTAL INTEREST INCOME	369	397	7.5	400	0.9
INTEREST EXPENSE					
Dividends on Shares	116	143	22.9	134	5.9-
Interest on Deposits	4	6	54.6	6	4.1
Interest on Borrowed Money	1	0*	82.5-	0*	382.0
TOTAL INTEREST EXPENSE	121	148	23.0	141	5.1-
PROVISION FOR LOAN & LEASE LOSSES	19	20	3.0	28	38.4
NET INTEREST INCOME AFTER PLL	229	228	0.3-	232	1.5
NON-INTEREST INCOME					
Fee Income	75	86	15.0	92	6.5
Other Operating Income	27	30	9.4	34	12.2
Gain (Loss) on Investments	-0*	-0*	24.3	0*	812.1
Gain (Loss) on Disp of Fixed Assets	0*	1	263.6	1	24.9-
Other Non-Oper Income (Expense)	2	2	22.2	2	11.5-
TOTAL NON-INTEREST INCOME	104	120	14.6	129	7.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	133	143	7.6	152	6.5
Travel and Conference Expense	4	5	10.7	5	11.4
Office Occupancy Expense	16	18	13.3	20	12.9
Office Operations Expense	61	66	8.4	70	6.2
Educational & Promotional Expense	8	8	12.4	10	15.0
Loan Servicing Expense	13	13	1.3	14	10.0
Professional and Outside Services	22	24	12.2	25	2.8
Member Insurance	4	4	8.5-	3	11.3-
Operating Fees	2	2	0.9-	2	12.3
Miscellaneous Operating Expenses	8	8	2.0-	8	2.0
TOTAL NON-INTEREST EXPENSES	270	291	7.8	310	6.7
NET INCOME	64	57	10.3-	50	12.0-
Transfer to Regular Reserve	8	10	25.3	7	30.2-

* Amount Less than + or - 1 Million

Maine
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	72	69	4.2-	67	2.9-
Cash & Equivalents	302	321	6.3	278	13.5-
TOTAL INVESTMENTS	599	684	14.2	895	31.0
U.S. Government Obligations	2	3	44.8	0*	80.0-
Federal Agency Securities	149	183	22.2	252	38.2
Mutual Fund & Common Trusts	0*	0*	76.9-	0*	3.2
MCSD and PIC at Corporate CU	19	19	1.8	20	1.3
All Other Corporate Credit Union	144	201	39.8	143	28.8-
Commercial Banks, S&Ls	244	246	1.0	424	72.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	13	13	2.4-	21	65.2
All Other Investments	0*	19	0.0	24	26.5
Loans Held for Sale	4	0*	75.4-	0*	100.0-
TOTAL LOANS OUTSTANDING	3,076	3,205	4.2	3,370	5.2
Unsecured Credit Card Loans	87	84	3.2-	85	0.9
All Other Unsecured Loans	111	118	6.6	119	1.4
New Vehicle Loans	323	335	3.7	317	5.4-
Used Vehicle Loans	547	549	0.5	548	0.3-
First Mortgage Real Estate Loans/LOC	1,095	1,206	10.1	1,330	10.3
Other Real Estate Loans/LOC	668	690	3.3	741	7.4
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	246	223	9.6-	229	3.1
Allowance For Loan Losses	12	12	2.5	16	27.5
Foreclosed and Repossessed Assets	1	2	25.8	4	158.5
Land and Building	102	115	12.8	124	8.1
Other Fixed Assets	17	19	14.0	17	9.0-
NCUSIF Capitalization Deposit	32	34	6.0	36	5.1
Other Assets	55	63	13.7	67	6.3
TOTAL ASSETS	4,177	4,431	6.1	4,776	7.8
LIABILITIES					
Total Borrowings	173	175	0.9	262	50.0
Accrued Dividends/Interest Payable	0*	0*	85.1-	0*	534.7
Acct Payable and Other Liabilities	28	26	6.5-	25	3.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	201	201	0.4-	288	43.3
EQUITY/SAVINGS					
TOTAL SAVINGS	3,502	3,731	6.5	3,968	6.4
Share Drafts	482	475	1.4-	487	2.5
Regular Shares	984	937	4.8-	996	6.2
Money Market Shares	458	474	3.5	512	7.9
Share Certificates/CDs	1,146	1,371	19.6	1,416	3.2
IRA/Keogh Accounts	356	408	14.6	496	21.5
All Other Shares	46	45	1.1-	38	16.2-
Non-Member Deposits	29	19	34.0-	25	28.1
Regular Reserves	142	147	3.7	153	3.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-3	147.8-	-5	53.0-
Other Reserves	6	4	24.9-	4	0.6-
Undivided Earnings	327	351	7.4	368	4.7
TOTAL EQUITY	473	500	5.5	520	4.1
TOTAL LIABILITIES/EQUITY/SAVINGS	4,177	4,431	6.1	4,776	7.8

* Amount Less than + or - 1 Million

Maine
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	72	69	4.2-	67	2.9-
INTEREST INCOME					
Interest on Loans	207	223	7.6	223	0.3
(Less) Interest Refund	0*	0*	331.9	0*	15.4
Income from Investments	34	44	29.9	41	7.6-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	241	267	10.7	264	1.0-
INTEREST EXPENSE					
Dividends on Shares	77	101	31.1	95	5.9-
Interest on Deposits	0*	0*	83.9-	0*	21.4-
Interest on Borrowed Money	7	8	4.3	8	7.5
TOTAL INTEREST EXPENSE	85	108	27.7	103	5.0-
PROVISION FOR LOAN & LEASE LOSSES	7	10	35.2	16	57.6
NET INTEREST INCOME AFTER PLL	149	148	0.2-	145	2.1-
NON-INTEREST INCOME					
Fee Income	29	33	12.9	38	17.4
Other Operating Income	18	20	11.2	20	3.5
Gain (Loss) on Investments	0*	0*	13.4-	0*	69.9
Gain (Loss) on Disp of Fixed Assets	0*	-0*	136.5-	-0*	459.7-
Other Non-Oper Income (Expense)	0*	0*	4,559.5	-0*	207.0-
TOTAL NON-INTEREST INCOME	47	53	13.0	58	9.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	80	86	7.2	90	4.6
Travel and Conference Expense	3	3	7.1-	3	4.9
Office Occupancy Expense	12	13	10.4	15	11.7
Office Operations Expense	31	33	6.8	34	3.4
Educational & Promotional Expense	6	7	12.3	7	1.8-
Loan Servicing Expense	9	9	5.0	9	3.3
Professional and Outside Services	16	17	5.6	18	5.6
Member Insurance	1	1	4.1-	1	2.9-
Operating Fees	0*	0*	3.9	1	8.6
Miscellaneous Operating Expenses	3	3	5.3-	3	3.5
TOTAL NON-INTEREST EXPENSES	162	173	6.7	181	4.6
NET INCOME	34	29	15.0-	23	21.3-
Transfer to Regular Reserve	2	3	35.2	3	0.4-

* Amount Less than + or - 1 Million

Maryland
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	113	112	0.9-	109	2.7-
Cash & Equivalents	906	1,036	14.4	948	8.5-
TOTAL INVESTMENTS	3,012	2,878	4.4-	3,403	18.2
U.S. Government Obligations	9	3	63.7-	9	176.9
Federal Agency Securities	2,225	2,025	9.0-	2,286	12.9
Mutual Fund & Common Trusts	129	151	16.3	140	6.8-
MCSD and PIC at Corporate CU	28	30	7.9	33	9.0
All Other Corporate Credit Union	107	146	36.9	179	22.1
Commercial Banks, S&Ls	199	181	9.3-	297	64.7
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	19	17	11.4-	17	0.4
All Other Investments	0*	53	0.0	49	6.6-
Loans Held for Sale	22	7	68.0-	6	18.9-
TOTAL LOANS OUTSTANDING	9,189	9,863	7.3	10,473	6.2
Unsecured Credit Card Loans	670	762	13.8	830	8.8
All Other Unsecured Loans	581	649	11.6	713	9.9
New Vehicle Loans	1,710	1,776	3.8	1,561	12.1-
Used Vehicle Loans	1,368	1,430	4.5	1,444	1.0
First Mortgage Real Estate Loans/LOC	2,911	3,171	8.9	3,752	18.3
Other Real Estate Loans/LOC	1,779	1,930	8.5	2,013	4.3
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	169	144	14.4-	160	10.8
Allowance For Loan Losses	49	55	11.4	78	42.9
Foreclosed and Repossessed Assets	0*	2	100.5	8	310.1
Land and Building	183	203	11.1	213	4.7
Other Fixed Assets	67	79	19.5	95	19.5
NCUSIF Capitalization Deposit	106	112	5.8	118	5.1
Other Assets	238	241	1.3	277	15.1
TOTAL ASSETS	13,673	14,367	5.1	15,462	7.6
LIABILITIES					
Total Borrowings	324	377	16.4	560	48.3
Accrued Dividends/Interest Payable	24	26	8.4	22	14.8-
Acct Payable and Other Liabilities	99	115	16.4	122	6.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	447	518	16.0	704	35.8
EQUITY/SAVINGS					
TOTAL SAVINGS	11,571	12,057	4.2	12,955	7.4
Share Drafts	1,704	1,496	12.2-	1,528	2.2
Regular Shares	4,628	4,436	4.2-	4,533	2.2
Money Market Shares	1,447	1,599	10.5	1,901	18.8
Share Certificates/CDs	2,659	3,352	26.0	3,654	9.0
IRA/Keogh Accounts	957	1,019	6.5	1,153	13.1
All Other Shares	166	147	11.6-	179	21.9
Non-Member Deposits	9	8	11.9-	7	12.5-
Regular Reserves	374	392	4.6	413	5.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-32	-14	57.2	-63	364.6-
Other Reserves	64	70	8.4	73	5.3
Undivided Earnings	1,249	1,344	7.6	1,380	2.7
TOTAL EQUITY	1,656	1,792	8.2	1,803	0.7
TOTAL LIABILITIES/EQUITY/SAVINGS	13,673	14,367	5.1	15,462	7.6

* Amount Less than + or - 1 Million

Maryland
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	113	112	0.9-	109	2.7-
INTEREST INCOME					
Interest on Loans	568	633	11.3	661	4.4
(Less) Interest Refund	2	1	43.3-	3	78.5
Income from Investments	163	182	11.6	160	12.2-
Trading Profits and Losses	0	0*	0.0	0*	51.9
TOTAL INTEREST INCOME	729	813	11.6	818	0.5
INTEREST EXPENSE					
Dividends on Shares	201	249	24.4	238	4.7-
Interest on Deposits	40	63	55.4	62	1.1-
Interest on Borrowed Money	14	15	11.4	15	4.2-
TOTAL INTEREST EXPENSE	255	327	28.6	314	4.0-
PROVISION FOR LOAN & LEASE LOSSES	23	37	60.9	92	149.9
NET INTEREST INCOME AFTER PLL	451	449	0.5-	411	8.4-
NON-INTEREST INCOME					
Fee Income	130	138	5.5	142	3.1
Other Operating Income	54	59	7.9	67	14.9
Gain (Loss) on Investments	-0*	-0*	62.0	4	2,876.4
Gain (Loss) on Disp of Fixed Assets	0*	5	1,593.9	0*	93.7-
Other Non-Oper Income (Expense)	2	1	19.9-	2	66.9
TOTAL NON-INTEREST INCOME	186	202	8.7	216	6.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	252	272	7.9	294	8.1
Travel and Conference Expense	7	7	4.6	7	8.7-
Office Occupancy Expense	30	34	13.4	39	13.9
Office Operations Expense	106	111	5.4	118	5.7
Educational & Promotional Expense	19	19	1.7-	22	17.2
Loan Servicing Expense	24	25	5.0	27	8.8
Professional and Outside Services	40	44	10.5	48	7.5
Member Insurance	2	2	9.7-	2	19.2
Operating Fees	2	2	2.8	3	12.0
Miscellaneous Operating Expenses	14	14	3.0	15	4.9
TOTAL NON-INTEREST EXPENSES	496	532	7.1	575	8.0
NET INCOME	141	120	15.2-	53	55.8-
Transfer to Regular Reserve	7	7	3.7-	5	28.3-

* Amount Less than + or - 1 Million

Massachusetts
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	235	229	2.6-	223	2.6-
Cash & Equivalents	1,356	1,374	1.3	1,433	4.3
TOTAL INVESTMENTS	4,202	4,268	1.6	4,999	17.1
U.S. Government Obligations	33	26	22.3-	53	106.2
Federal Agency Securities	2,750	2,425	11.8-	2,646	9.1
Mutual Fund & Common Trusts	5	5	11.4-	3	23.9-
MCSD and PIC at Corporate CU	70	71	0.5	70	1.5-
All Other Corporate Credit Union	689	971	41.0	822	15.4-
Commercial Banks, S&Ls	361	401	11.1	875	118.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	21	51	137.6	123	142.3
All Other Investments	0*	154	0.0	223	44.8
Loans Held for Sale	20	19	4.6-	23	17.0
TOTAL LOANS OUTSTANDING	17,366	18,208	4.8	19,368	6.4
Unsecured Credit Card Loans	654	712	9.0	740	3.9
All Other Unsecured Loans	572	587	2.7	578	1.6-
New Vehicle Loans	1,648	1,556	5.6-	1,480	4.9-
Used Vehicle Loans	2,206	2,179	1.2-	2,406	10.5
First Mortgage Real Estate Loans/LOC	8,066	8,760	8.6	9,535	8.8
Other Real Estate Loans/LOC	3,893	4,042	3.8	4,230	4.7
Leases Receivable	5	14	180.6	29	111.6
All Other Loans/LOC	323	357	10.6	370	3.6
Allowance For Loan Losses	90	105	16.7	148	41.1
Foreclosed and Repossessed Assets	8	17	105.0	24	41.5
Land and Building	286	314	10.0	334	6.4
Other Fixed Assets	91	109	19.6	104	4.2-
NCUSIF Capitalization Deposit	172	179	3.6	184	2.9
Other Assets	243	239	1.7-	254	6.4
TOTAL ASSETS	23,655	24,621	4.1	26,575	7.9
LIABILITIES					
Total Borrowings	1,083	1,550	43.1	2,385	53.8
Accrued Dividends/Interest Payable	6	7	18.3	5	29.8-
Acct Payable and Other Liabilities	131	147	12.4	149	1.1
Uninsured Secondary Capital	0*	0*	12.5-	0*	28.6-
TOTAL LIABILITIES	1,220	1,704	39.7	2,538	48.9
EQUITY/SAVINGS					
TOTAL SAVINGS	19,767	20,136	1.9	21,184	5.2
Share Drafts	1,779	1,762	1.0-	1,799	2.1
Regular Shares	4,930	4,729	4.1-	4,878	3.1
Money Market Shares	2,603	2,781	6.8	3,032	9.1
Share Certificates/CDs	8,166	8,477	3.8	8,852	4.4
IRA/Keogh Accounts	2,005	2,105	5.0	2,322	10.3
All Other Shares	252	266	5.6	288	8.2
Non-Member Deposits	32	16	48.3-	13	18.1-
Regular Reserves	495	515	4.1	525	1.8
APPR. For Non-Conf. Invest.	0*	0*	2.8-	0*	20.6
Accum. Unrealized G/L on A-F-S	-5	8	245.1	8	3.9
Other Reserves	3	3	2.5-	3	2.5-
Undivided Earnings	2,175	2,254	3.6	2,316	2.7
TOTAL EQUITY	2,668	2,781	4.2	2,852	2.6
TOTAL LIABILITIES/EQUITY/SAVINGS	23,655	24,621	4.1	26,575	7.9

* Amount Less than + or - 1 Million

Massachusetts
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	235	229	2.6-	223	2.6-
INTEREST INCOME					
Interest on Loans	1,041	1,146	10.1	1,155	0.8
(Less) Interest Refund	0*	0*	65.2	0*	32.3-
Income from Investments	206	243	17.6	224	7.7-
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	1,247	1,388	11.3	1,378	0.7-
INTEREST EXPENSE					
Dividends on Shares	427	531	24.4	456	14.0-
Interest on Deposits	83	103	24.8	97	6.0-
Interest on Borrowed Money	52	53	1.5	81	52.8
TOTAL INTEREST EXPENSE	562	687	22.3	634	7.7-
PROVISION FOR LOAN & LEASE LOSSES	62	83	34.8	141	70.1
NET INTEREST INCOME AFTER PLL	624	618	0.9-	603	2.5-
NON-INTEREST INCOME					
Fee Income	104	114	9.8	127	10.8
Other Operating Income	48	51	6.0	55	9.0
Gain (Loss) on Investments	-2	2	183.0	7	329.0
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	31.5	-1	102.7-
Other Non-Oper Income (Expense)	1	0*	60.5-	0*	85.6-
TOTAL NON-INTEREST INCOME	151	167	10.7	188	12.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	325	352	8.2	365	3.6
Travel and Conference Expense	9	8	5.7-	9	6.0
Office Occupancy Expense	48	53	9.0	57	8.5
Office Operations Expense	106	113	6.0	117	3.6
Educational & Promotional Expense	29	29	1.0-	30	2.9
Loan Servicing Expense	26	29	9.2	29	1.0-
Professional and Outside Services	63	66	4.7	71	7.4
Member Insurance	3	3	0.0-	3	12.5-
Operating Fees	3	3	1.7-	4	14.8
Miscellaneous Operating Expenses	19	23	24.3	20	13.7-
TOTAL NON-INTEREST EXPENSES	632	679	7.4	703	3.6
NET INCOME	142	106	25.5-	88	17.5-
Transfer to Regular Reserve	17	18	7.7	21	18.4

* Amount Less than + or - 1 Million

Michigan
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	376	360	4.3-	344	4.4-
Cash & Equivalents	2,449	2,615	6.8	2,212	15.4-
TOTAL INVESTMENTS	6,667	7,060	5.9	8,239	16.7
U.S. Government Obligations	64	18	72.4-	15	16.0-
Federal Agency Securities	3,422	3,190	6.8-	3,495	9.6
Mutual Fund & Common Trusts	43	43	2.2-	38	10.4-
MCSD and PIC at Corporate CU	140	121	13.7-	122	0.6
All Other Corporate Credit Union	807	1,250	54.9	865	30.8-
Commercial Banks, S&Ls	904	904	0.1	1,543	70.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	79	99	24.6	123	24.5
All Other Investments	0*	128	0.0	125	2.0-
Loans Held for Sale	3	13	278.6	36	175.5
TOTAL LOANS OUTSTANDING	21,036	21,218	0.9	22,328	5.2
Unsecured Credit Card Loans	1,258	1,359	8.0	1,385	2.0
All Other Unsecured Loans	1,033	1,075	4.1	1,076	0.1
New Vehicle Loans	1,829	1,798	1.7-	1,890	5.1
Used Vehicle Loans	3,252	3,171	2.5-	3,436	8.3
First Mortgage Real Estate Loans/LOC	8,716	8,984	3.1	9,668	7.6
Other Real Estate Loans/LOC	3,384	3,369	0.4-	3,372	0.1
Leases Receivable	171	131	22.9-	155	18.2
All Other Loans/LOC	1,394	1,330	4.6-	1,345	1.1
Allowance For Loan Losses	153	165	7.9	228	38.1
Foreclosed and Repossessed Assets	36	50	41.2	68	35.2
Land and Building	724	783	8.1	852	8.8
Other Fixed Assets	145	149	2.8	154	3.7
NCUSIF Capitalization Deposit	243	252	3.9	253	0.4
Other Assets	488	542	11.2	552	1.8
TOTAL ASSETS	31,639	32,518	2.8	34,467	6.0
LIABILITIES					
Total Borrowings	869	777	10.6-	977	25.8
Accrued Dividends/Interest Payable	55	62	13.2	51	17.8-
Acct Payable and Other Liabilities	300	294	2.1-	278	5.3-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	1,224	1,133	7.5-	1,306	15.3
EQUITY/SAVINGS					
TOTAL SAVINGS	26,466	27,292	3.1	29,016	6.3
Share Drafts	3,500	3,488	0.3-	3,566	2.2
Regular Shares	6,847	6,420	6.2-	6,636	3.4
Money Market Shares	5,923	6,103	3.0	7,289	19.4
Share Certificates/CDs	7,685	8,666	12.8	8,681	0.2
IRA/Keogh Accounts	1,978	2,156	9.0	2,409	11.7
All Other Shares	381	328	13.9-	334	1.9
Non-Member Deposits	152	130	14.0-	100	23.2-
Regular Reserves	827	824	0.4-	825	0.1
APPR. For Non-Conf. Invest.	1	2	33.4	18	913.1
Accum. Unrealized G/L on A-F-S	-33	-4	87.9	-30	644.6-
Other Reserves	441	441	0.0-	446	1.2
Undivided Earnings	2,713	2,830	4.3	2,886	2.0
TOTAL EQUITY	3,949	4,093	3.6	4,144	1.3
TOTAL LIABILITIES/EQUITY/SAVINGS	31,639	32,518	2.8	34,467	6.0

* Amount Less than + or - 1 Million

Michigan
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	376	360	4.3-	344	4.4-
INTEREST INCOME					
Interest on Loans	1,375	1,430	4.0	1,443	0.9
(Less) Interest Refund	12	14	15.1	14	0.2
Income from Investments	359	438	22.0	412	6.0-
Trading Profits and Losses	0*	0*	15.0-	-0*	112.4-
TOTAL INTEREST INCOME	1,722	1,854	7.7	1,841	0.7-
INTEREST EXPENSE					
Dividends on Shares	361	414	14.7	342	17.4-
Interest on Deposits	267	350	30.8	347	0.8-
Interest on Borrowed Money	42	35	16.7-	35	2.2
TOTAL INTEREST EXPENSE	670	798	19.2	724	9.3-
PROVISION FOR LOAN & LEASE LOSSES	122	145	19.2	237	63.3
NET INTEREST INCOME AFTER PLL	931	911	2.1-	880	3.3-
NON-INTEREST INCOME					
Fee Income	311	322	3.6	334	3.6
Other Operating Income	124	147	18.0	158	7.7
Gain (Loss) on Investments	-1	0*	169.8	-21	2,551.0-
Gain (Loss) on Disp of Fixed Assets	0*	-4	10,786.1-	-14	249.4-
Other Non-Oper Income (Expense)	12	2	86.7-	9	497.8
TOTAL NON-INTEREST INCOME	446	467	4.7	467	0.1-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	585	598	2.2	623	4.2
Travel and Conference Expense	17	17	0.4-	17	1.2-
Office Occupancy Expense	83	90	7.7	98	9.0
Office Operations Expense	246	253	3.2	259	2.1
Educational & Promotional Expense	48	48	0.5-	51	5.7
Loan Servicing Expense	75	82	9.1	88	6.7
Professional and Outside Services	80	77	4.0-	81	5.8
Member Insurance	4	4	8.0-	6	61.0
Operating Fees	8	7	7.1-	8	8.8
Miscellaneous Operating Expenses	28	28	0.2	33	14.8
TOTAL NON-INTEREST EXPENSES	1,175	1,204	2.5	1,262	4.8
NET INCOME	202	174	14.0-	85	51.1-
Transfer to Regular Reserve	6	8	38.6	10	31.7

* Amount Less than + or - 1 Million

Minnesota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	167	163	2.4-	159	2.5-
Cash & Equivalents	938	739	21.2-	828	12.1
TOTAL INVESTMENTS	2,051	2,365	15.3	2,935	24.1
U.S. Government Obligations	18	12	35.2-	6	46.5-
Federal Agency Securities	1,200	1,187	1.1-	1,123	5.4-
Mutual Fund & Common Trusts	13	32	143.4	6	81.0-
MCSD and PIC at Corporate CU	65	65	0.5-	67	3.2
All Other Corporate Credit Union	396	572	44.5	440	23.1-
Commercial Banks, S&Ls	212	294	38.4	725	146.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	31	50	59.8	67	35.0
All Other Investments	0*	42	0.0	46	8.4
Loans Held for Sale	40	12	70.1-	11	12.1-
TOTAL LOANS OUTSTANDING	10,254	9,800	4.4-	9,962	1.7
Unsecured Credit Card Loans	496	503	1.5	516	2.5
All Other Unsecured Loans	335	343	2.4	344	0.1
New Vehicle Loans	1,204	1,017	15.5-	902	11.3-
Used Vehicle Loans	1,833	1,810	1.2-	1,860	2.7
First Mortgage Real Estate Loans/LOC	2,932	2,737	6.7-	2,972	8.6
Other Real Estate Loans/LOC	2,784	2,719	2.3-	2,670	1.8-
Leases Receivable	4	3	23.8-	2	21.3-
All Other Loans/LOC	666	667	0.1	696	4.3
Allowance For Loan Losses	60	68	13.5	112	64.6
Foreclosed and Repossessed Assets	9	15	54.8	30	103.2
Land and Building	283	280	0.9-	306	9.0
Other Fixed Assets	57	53	6.7-	56	6.6
NCUSIF Capitalization Deposit	102	100	2.6-	106	6.0
Other Assets	169	189	12.2	205	8.3
TOTAL ASSETS	13,843	13,485	2.6-	14,326	6.2
LIABILITIES					
Total Borrowings	557	468	16.0-	543	16.2
Accrued Dividends/Interest Payable	13	14	1.4	10	27.6-
Acct Payable and Other Liabilities	97	87	9.6-	87	0.1-
Uninsured Secondary Capital	0*	0*	0.0	0*	87.5
TOTAL LIABILITIES	667	569	14.7-	641	12.7
EQUITY/SAVINGS					
TOTAL SAVINGS	11,600	11,402	1.7-	12,184	6.9
Share Drafts	1,322	1,117	15.5-	1,176	5.3
Regular Shares	2,775	2,538	8.5-	2,773	9.2
Money Market Shares	2,142	2,173	1.5	2,388	9.9
Share Certificates/CDs	4,179	4,354	4.2	4,498	3.3
IRA/Keogh Accounts	996	1,035	3.9	1,162	12.3
All Other Shares	151	154	2.4	165	6.7
Non-Member Deposits	36	32	11.3-	22	31.2-
Regular Reserves	318	290	8.8-	290	0.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-17	8	150.3	-19	328.7-
Other Reserves	73	73	0.1-	73	0.3-
Undivided Earnings	1,201	1,142	4.9-	1,159	1.4
TOTAL EQUITY	1,576	1,514	3.9-	1,502	0.8-
TOTAL LIABILITIES/EQUITY/SAVINGS	13,843	13,485	2.6-	14,326	6.2

* Amount Less than + or - 1 Million

Minnesota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	167	163	2.4-	159	2.5-
INTEREST INCOME					
Interest on Loans	643	648	0.8	653	0.7
(Less) Interest Refund	0*	0*	17.9-	0*	7.7
Income from Investments	118	138	17.4	138	0.0
Trading Profits and Losses	-0*	0	100.0	0	0.0
TOTAL INTEREST INCOME	760	786	3.4	791	0.6
INTEREST EXPENSE					
Dividends on Shares	259	298	15.1	286	4.0-
Interest on Deposits	34	48	41.7	41	13.8-
Interest on Borrowed Money	23	19	14.2-	22	14.2
TOTAL INTEREST EXPENSE	315	365	15.8	349	4.4-
PROVISION FOR LOAN & LEASE LOSSES	51	50	2.2-	119	137.2
NET INTEREST INCOME AFTER PLL	394	371	5.8-	323	13.0-
NON-INTEREST INCOME					
Fee Income	89	90	1.4	94	4.7
Other Operating Income	65	65	0.8-	68	5.0
Gain (Loss) on Investments	-2	-1	58.2	5	612.0
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	25.9-	-5	1,450.2-
Other Non-Oper Income (Expense)	1	2	16.3	0*	42.2-
TOTAL NON-INTEREST INCOME	152	155	1.5	163	5.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	232	225	2.9-	236	5.2
Travel and Conference Expense	7	6	8.5-	7	2.5
Office Occupancy Expense	33	33	0.5-	37	13.7
Office Operations Expense	88	86	2.6-	89	2.9
Educational & Promotional Expense	21	21	2.7-	19	7.7-
Loan Servicing Expense	30	31	0.9	35	13.5
Professional and Outside Services	33	32	1.2-	36	10.2
Member Insurance	2	2	9.8-	2	2.1-
Operating Fees	2	3	5.5	3	0.6
Miscellaneous Operating Expenses	8	8	0.9	8	4.1-
TOTAL NON-INTEREST EXPENSES	456	446	2.3-	470	5.4
NET INCOME	90	80	11.2-	16	79.6-
Transfer to Regular Reserve	1	0*	52.8-	0*	44.9-

* Amount Less than + or - 1 Million

Mississippi
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	102	99	2.9-	99	0.0
Cash & Equivalents	344	307	10.7-	290	5.8-
TOTAL INVESTMENTS	843	884	4.8	1,038	17.4
U.S. Government Obligations	0*	0*	1,104.9	1	57.4
Federal Agency Securities	188	176	6.4-	282	60.3
Mutual Fund & Common Trusts	4	0*	81.5-	0*	23.6-
MCSD and PIC at Corporate CU	14	16	12.3	15	8.3-
All Other Corporate Credit Union	449	492	9.7	473	3.8-
Commercial Banks, S&Ls	164	154	5.8-	223	44.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	7	8	16.4	9	16.4
All Other Investments	0*	28	0.0	27	4.2-
Loans Held for Sale	0*	0*	100.0-	0*	0.0
TOTAL LOANS OUTSTANDING	1,811	1,933	6.7	2,021	4.6
Unsecured Credit Card Loans	66	77	16.2	85	9.6
All Other Unsecured Loans	153	170	11.4	175	2.5
New Vehicle Loans	481	479	0.3-	440	8.2-
Used Vehicle Loans	498	506	1.7	533	5.4
First Mortgage Real Estate Loans/LOC	353	401	13.5	456	13.7
Other Real Estate Loans/LOC	106	131	24.5	155	18.0
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	155	167	8.3	177	5.9
Allowance For Loan Losses	12	13	6.3	18	39.7
Foreclosed and Repossessed Assets	2	2	27.2	3	19.9
Land and Building	63	68	7.0	72	5.5
Other Fixed Assets	11	11	2.2-	12	9.6
NCUSIF Capitalization Deposit	26	26	0.3	27	3.8
Other Assets	51	53	4.4	57	7.3
TOTAL ASSETS	3,140	3,271	4.2	3,500	7.0
LIABILITIES					
Total Borrowings	1	52	3,383.4	70	35.4
Accrued Dividends/Interest Payable	10	12	19.2	10	18.9-
Acct Payable and Other Liabilities	27	25	9.9-	29	17.4
Uninsured Secondary Capital	9	13	37.7	12	4.3-
TOTAL LIABILITIES	48	101	109.0	121	19.5
EQUITY/SAVINGS					
TOTAL SAVINGS	2,714	2,758	1.6	2,942	6.6
Share Drafts	297	162	45.5-	181	12.1
Regular Shares	1,174	1,177	0.3	1,192	1.3
Money Market Shares	290	270	6.8-	308	14.1
Share Certificates/CDs	735	918	24.9	997	8.6
IRA/Keogh Accounts	196	207	5.9	240	16.1
All Other Shares	20	21	5.1	20	5.8-
Non-Member Deposits	4	3	11.5-	3	4.1-
Regular Reserves	65	66	1.6	66	0.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-4	554.6-	-5	29.4-
Other Reserves	2	2	0.1	2	5.0-
Undivided Earnings	311	347	11.6	374	8.0
TOTAL EQUITY	377	411	9.0	438	6.4
TOTAL LIABILITIES/EQUITY/SAVINGS	3,140	3,271	4.2	3,500	7.0

* Amount Less than + or - 1 Million

Mississippi
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	102	99	2.9-	99	0.0
INTEREST INCOME					
Interest on Loans	117	130	11.6	139	6.9
(Less) Interest Refund	0*	0*	44.8-	0*	272.9
Income from Investments	51	55	8.4	47	15.6-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	168	186	10.7	186	0.2
INTEREST EXPENSE					
Dividends on Shares	70	84	19.7	77	8.2-
Interest on Deposits	2	3	40.3	2	3.7-
Interest on Borrowed Money	0*	0*	13.2	3	223.1
TOTAL INTEREST EXPENSE	72	87	20.2	82	5.9-
PROVISION FOR LOAN & LEASE LOSSES	6	10	68.3	18	77.7
NET INTEREST INCOME AFTER PLL	90	89	0.8-	86	2.6-
NON-INTEREST INCOME					
Fee Income	37	46	24.2	52	12.1
Other Operating Income	14	12	10.1-	13	7.1
Gain (Loss) on Investments	-0*	-0*	14.8-	0*	510.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	301.5	0*	79.5-
Other Non-Oper Income (Expense)	0*	3	426.5	0*	88.9-
TOTAL NON-INTEREST INCOME	51	61	19.5	65	7.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	49	56	13.5	62	11.0
Travel and Conference Expense	2	2	21.9	2	7.0
Office Occupancy Expense	6	7	13.0	8	13.1
Office Operations Expense	25	27	6.5	28	6.4
Educational & Promotional Expense	4	4	3.9	4	11.8
Loan Servicing Expense	3	4	13.3	4	5.7
Professional and Outside Services	8	10	14.9	10	5.9
Member Insurance	2	2	9.7-	2	1.6-
Operating Fees	0*	0*	0.7	0*	23.6
Miscellaneous Operating Expenses	3	3	1.6	3	5.7
TOTAL NON-INTEREST EXPENSES	102	114	10.8	124	9.2
NET INCOME	38	36	4.9-	28	23.3-
Transfer to Regular Reserve	0*	1	183.1	0*	30.7-

* Amount Less than + or - 1 Million

Missouri
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	162	154	4.9-	150	2.6-
Cash & Equivalents	674	662	1.8-	739	11.6
TOTAL INVESTMENTS	1,384	1,564	13.0	1,765	12.9
U.S. Government Obligations	17	18	11.1	25	36.9
Federal Agency Securities	669	641	4.2-	819	27.7
Mutual Fund & Common Trusts	9	31	227.3	29	7.5-
MCSD and PIC at Corporate CU	46	44	5.0-	44	0.4
All Other Corporate Credit Union	386	500	29.7	436	12.9-
Commercial Banks, S&Ls	174	190	8.8	327	72.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	23	17	26.3-	22	33.5
All Other Investments	0*	57	0.0	43	25.7-
Loans Held for Sale	4	4	1.0	6	54.6
TOTAL LOANS OUTSTANDING	5,861	6,065	3.5	6,410	5.7
Unsecured Credit Card Loans	340	371	9.0	376	1.3
All Other Unsecured Loans	219	232	5.6	226	2.7-
New Vehicle Loans	1,106	1,027	7.2-	956	6.9-
Used Vehicle Loans	1,480	1,523	2.9	1,601	5.1
First Mortgage Real Estate Loans/LOC	1,597	1,729	8.2	1,980	14.5
Other Real Estate Loans/LOC	861	919	6.8	978	6.4
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	258	265	2.9	294	10.7
Allowance For Loan Losses	46	49	4.7	58	20.1
Foreclosed and Repossessed Assets	9	10	2.7	13	37.2
Land and Building	194	217	12.2	242	11.5
Other Fixed Assets	45	48	7.0	47	2.5-
NCUSIF Capitalization Deposit	64	67	4.7	70	4.8
Other Assets	138	118	14.9-	125	5.8
TOTAL ASSETS	8,327	8,706	4.6	9,358	7.5
LIABILITIES					
Total Borrowings	329	352	7.0	356	1.0
Accrued Dividends/Interest Payable	19	22	19.0	19	13.6-
Acct Payable and Other Liabilities	64	71	12.0	72	0.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	412	446	8.3	447	0.2
EQUITY/SAVINGS					
TOTAL SAVINGS	6,933	7,240	4.4	7,865	8.6
Share Drafts	957	945	1.2-	1,028	8.7
Regular Shares	2,049	1,918	6.4-	2,007	4.7
Money Market Shares	1,081	1,238	14.6	1,521	22.9
Share Certificates/CDs	2,066	2,314	12.1	2,392	3.4
IRA/Keogh Accounts	747	800	7.2	892	11.5
All Other Shares	27	17	36.8-	20	17.0
Non-Member Deposits	7	8	4.1	5	31.9-
Regular Reserves	251	267	6.5	269	0.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-4	29.3	-7	56.9-
Other Reserves	254	267	4.9	281	5.3
Undivided Earnings	483	490	1.4	503	2.6
TOTAL EQUITY	982	1,020	3.8	1,046	2.6
TOTAL LIABILITIES/EQUITY/SAVINGS	8,327	8,706	4.6	9,358	7.5

* Amount Less than + or - 1 Million

Missouri
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	162	154	4.9-	150	2.6-
INTEREST INCOME					
Interest on Loans	383	413	8.0	424	2.6
(Less) Interest Refund	0*	1	72.7	2	12.2
Income from Investments	83	99	20.2	86	12.9-
Trading Profits and Losses	0*	1	47,034.6	-3	409.6-
TOTAL INTEREST INCOME	464	512	10.2	505	1.3-
INTEREST EXPENSE					
Dividends on Shares	140	175	25.5	151	13.8-
Interest on Deposits	37	49	31.9	44	10.4-
Interest on Borrowed Money	17	15	13.2-	19	25.0
TOTAL INTEREST EXPENSE	194	239	23.2	214	10.7-
PROVISION FOR LOAN & LEASE LOSSES	34	43	24.9	62	45.6
NET INTEREST INCOME AFTER PLL	236	230	2.6-	229	0.3-
NON-INTEREST INCOME					
Fee Income	103	106	2.7	110	3.5
Other Operating Income	38	43	13.4	48	13.3
Gain (Loss) on Investments	-0*	-0*	49.3	4	1,841.4
Gain (Loss) on Disp of Fixed Assets	2	1	11.5-	1	27.0-
Other Non-Oper Income (Expense)	-0*	1	1,152.8	2	66.3
TOTAL NON-INTEREST INCOME	142	151	6.6	165	9.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	154	167	8.1	175	5.2
Travel and Conference Expense	4	4	6.2	4	2.4-
Office Occupancy Expense	21	24	13.2	27	12.3
Office Operations Expense	69	73	6.1	75	3.2
Educational & Promotional Expense	15	17	15.7	18	6.6
Loan Servicing Expense	23	24	6.2	23	6.2-
Professional and Outside Services	26	25	0.5-	25	1.5-
Member Insurance	2	2	4.1-	2	7.5-
Operating Fees	2	2	1.0	2	0.2
Miscellaneous Operating Expenses	12	13	15.4	12	7.9-
TOTAL NON-INTEREST EXPENSES	326	352	7.7	364	3.4
NET INCOME	51	29	42.6-	31	5.4
Transfer to Regular Reserve	22	32	43.2	33	4.1

* Amount Less than + or - 1 Million

Montana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	65	63	3.1-	60	4.8-
Cash & Equivalents	221	283	28.3	294	3.8
TOTAL INVESTMENTS	417	422	1.4	519	22.8
U.S. Government Obligations	6	10	58.5	8	24.4-
Federal Agency Securities	202	166	17.7-	158	4.8-
Mutual Fund & Common Trusts	10	5	47.4-	6	8.6
MCSD and PIC at Corporate CU	11	11	1.9	11	4.3
All Other Corporate Credit Union	63	91	45.9	96	5.3
Commercial Banks, S&Ls	103	117	13.9	206	76.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	14	14	0.3	13	6.4-
All Other Investments	0*	12	0.0	12	0.2-
Loans Held for Sale	3	3	13.3-	5	76.6
TOTAL LOANS OUTSTANDING	2,017	2,155	6.9	2,367	9.8
Unsecured Credit Card Loans	47	53	13.1	54	2.7
All Other Unsecured Loans	53	65	21.2	70	8.2
New Vehicle Loans	253	242	4.5-	243	0.7
Used Vehicle Loans	373	385	3.1	395	2.8
First Mortgage Real Estate Loans/LOC	894	960	7.4	1,097	14.3
Other Real Estate Loans/LOC	224	269	19.9	291	8.2
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	172	183	6.0	215	17.6
Allowance For Loan Losses	11	11	2.3	14	21.6
Foreclosed and Repossessed Assets	2	3	85.0	8	182.2
Land and Building	67	75	11.8	94	25.8
Other Fixed Assets	9	10	17.6	9	15.1-
NCUSIF Capitalization Deposit	21	22	6.7	26	14.0
Other Assets	27	30	9.9	29	1.4-
TOTAL ASSETS	2,771	2,992	8.0	3,336	11.5
LIABILITIES					
Total Borrowings	51	43	16.9-	71	65.1
Accrued Dividends/Interest Payable	2	2	27.7	2	10.4-
Acct Payable and Other Liabilities	12	13	11.7	14	3.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	65	58	10.5-	86	48.4
EQUITY/SAVINGS					
TOTAL SAVINGS	2,392	2,591	8.3	2,884	11.3
Share Drafts	257	262	1.9	278	6.3
Regular Shares	1,201	1,264	5.3	1,434	13.4
Money Market Shares	179	201	12.1	237	18.1
Share Certificates/CDs	520	613	17.8	641	4.7
IRA/Keogh Accounts	184	207	12.4	254	22.8
All Other Shares	44	36	16.5-	33	8.2-
Non-Member Deposits	8	9	12.1	6	31.5-
Regular Reserves	79	82	3.8	81	0.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	0*	125.5	-4	823.5-
Other Reserves	26	28	10.9	29	3.5
Undivided Earnings	212	232	9.6	259	11.7
TOTAL EQUITY	314	343	9.1	366	6.8
TOTAL LIABILITIES/EQUITY/SAVINGS	2,771	2,992	8.0	3,336	11.5

* Amount Less than + or - 1 Million

Montana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	65	63	3.1-	60	4.8-
INTEREST INCOME					
Interest on Loans	129	146	13.9	153	4.8
(Less) Interest Refund	0*	0*	15.0	0*	54.8
Income from Investments	24	28	17.8	27	4.9-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	153	175	14.5	180	3.2
INTEREST EXPENSE					
Dividends on Shares	63	78	23.3	74	5.5-
Interest on Deposits	2	3	35.6	1	52.4-
Interest on Borrowed Money	2	2	1.0	2	2.1
TOTAL INTEREST EXPENSE	68	83	22.9	77	7.0-
PROVISION FOR LOAN & LEASE LOSSES	4	5	24.8	12	131.6
NET INTEREST INCOME AFTER PLL	81	86	6.9	91	5.7
NON-INTEREST INCOME					
Fee Income	16	19	21.3	21	9.9
Other Operating Income	7	8	17.2	9	13.1
Gain (Loss) on Investments	-0*	-0*	42.3	0*	238.0
Gain (Loss) on Disp of Fixed Assets	3	0*	89.0-	0*	160.7
Other Non-Oper Income (Expense)	0*	0*	1.6-	0*	38.5-
TOTAL NON-INTEREST INCOME	26	28	8.8	32	12.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	42	46	8.1	50	9.9
Travel and Conference Expense	1	1	0.4	1	2.8-
Office Occupancy Expense	6	6	4.7	7	12.5
Office Operations Expense	14	15	6.3	16	7.4
Educational & Promotional Expense	4	4	17.0	5	12.1
Loan Servicing Expense	3	4	10.2	4	3.3
Professional and Outside Services	8	9	10.2	9	7.5
Member Insurance	0*	0*	9.8-	0*	9.5-
Operating Fees	0*	0*	25.3	0*	10.5
Miscellaneous Operating Expenses	2	3	17.1	3	4.6
TOTAL NON-INTEREST EXPENSES	81	88	8.3	96	8.8
NET INCOME	25	26	4.4	27	2.9
Transfer to Regular Reserve	2	2	15.9-	1	29.1-

* Amount Less than + or - 1 Million

Nebraska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	75	74	1.3-	73	1.4-
Cash & Equivalents	159	202	26.8	192	5.0-
TOTAL INVESTMENTS	365	353	3.1-	462	30.7
U.S. Government Obligations	24	24	1.7-	25	5.2
Federal Agency Securities	145	85	41.4-	94	10.6
Mutual Fund & Common Trusts	6	4	40.2-	10	145.7
MCSD and PIC at Corporate CU	15	15	0.0	15	1.6
All Other Corporate Credit Union	53	96	80.5	84	12.2-
Commercial Banks, S&Ls	93	97	4.5	203	109.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	10	10	4.9	11	6.1
All Other Investments	0*	21	0.0	23	11.3
Loans Held for Sale	5	4	16.9-	5	26.2
TOTAL LOANS OUTSTANDING	1,838	1,855	1.0	1,926	3.8
Unsecured Credit Card Loans	36	40	11.6	41	2.8
All Other Unsecured Loans	70	73	5.0	75	2.2
New Vehicle Loans	230	206	10.7-	202	2.1-
Used Vehicle Loans	459	451	1.8-	489	8.5
First Mortgage Real Estate Loans/LOC	581	623	7.3	658	5.6
Other Real Estate Loans/LOC	344	337	2.2-	337	0.2
Leases Receivable	5	2	55.8-	1	55.1-
All Other Loans/LOC	112	123	9.7	123	0.1-
Allowance For Loan Losses	12	12	3.7-	16	33.4
Foreclosed and Repossessed Assets	2	12	444.4	4	66.4-
Land and Building	61	62	1.8	63	2.0
Other Fixed Assets	11	11	2.5-	12	11.6
NCUSIF Capitalization Deposit	19	20	3.8	21	3.4
Other Assets	23	27	18.8	33	23.2
TOTAL ASSETS	2,470	2,534	2.6	2,702	6.6
LIABILITIES					
Total Borrowings	97	93	4.0-	99	6.8
Accrued Dividends/Interest Payable	3	3	5.7	4	20.9
Acct Payable and Other Liabilities	25	25	0.4	20	19.5-
Uninsured Secondary Capital	0*	0*	0.0	0*	23.3
TOTAL LIABILITIES	125	122	2.8-	124	1.8
EQUITY/SAVINGS					
TOTAL SAVINGS	2,033	2,091	2.9	2,248	7.5
Share Drafts	247	256	3.7	274	7.3
Regular Shares	770	746	3.0-	807	8.1
Money Market Shares	176	193	9.3	217	12.8
Share Certificates/CDs	602	651	8.2	690	6.0
IRA/Keogh Accounts	201	209	3.9	225	7.4
All Other Shares	21	19	7.8-	22	10.9
Non-Member Deposits	16	17	1.5	14	15.1-
Regular Reserves	120	122	2.2	125	2.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-0*	87.4	-0*	208.0-
Other Reserves	24	24	1.7	30	23.3
Undivided Earnings	170	176	3.3	176	0.1
TOTAL EQUITY	312	322	3.1	330	2.6
TOTAL LIABILITIES/EQUITY/SAVINGS	2,470	2,534	2.6	2,702	6.6

* Amount Less than + or - 1 Million

Nebraska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	75	74	1.3-	73	1.4-
INTEREST INCOME					
Interest on Loans	121	132	9.0	131	0.2-
(Less) Interest Refund	0*	0*	22.8-	0*	22.0
Income from Investments	20	23	14.6	20	11.1-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	140	154	10.0	151	2.0-
INTEREST EXPENSE					
Dividends on Shares	50	60	21.8	53	11.5-
Interest on Deposits	0*	0*	42.1	0*	7.4-
Interest on Borrowed Money	5	5	10.7-	4	7.7-
TOTAL INTEREST EXPENSE	55	66	19.0	58	11.2-
PROVISION FOR LOAN & LEASE LOSSES	7	16	132.2	16	2.1-
NET INTEREST INCOME AFTER PLL	78	72	7.3-	77	6.5
NON-INTEREST INCOME					
Fee Income	26	27	4.5	28	2.8
Other Operating Income	8	9	14.8	10	8.6
Gain (Loss) on Investments	0*	0*	53.4	-0*	343.6-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	123.7	-3	6,855.2-
Other Non-Oper Income (Expense)	0*	0*	5.9	2	350.2
TOTAL NON-INTEREST INCOME	34	36	7.8	36	2.4-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	50	52	4.4	55	4.7
Travel and Conference Expense	1	1	4.8	1	8.1
Office Occupancy Expense	7	7	10.1	8	4.8
Office Operations Expense	18	19	3.8	19	0.3-
Educational & Promotional Expense	3	4	5.4	4	12.3
Loan Servicing Expense	4	4	11.7-	4	4.3
Professional and Outside Services	8	8	2.9	9	6.1
Member Insurance	0*	0*	4.0-	0*	22.5-
Operating Fees	0*	0*	5.0	0*	8.7
Miscellaneous Operating Expenses	3	3	4.2	3	7.1
TOTAL NON-INTEREST EXPENSES	96	100	3.9	104	4.1
NET INCOME	16	9	42.8-	9	2.7-
Transfer to Regular Reserve	3	2	43.4-	4	120.4

* Amount Less than + or - 1 Million

Nevada
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	20	19	5.0-	19	0.0
Cash & Equivalents	196	201	2.2	325	61.9
TOTAL INVESTMENTS	317	250	21.0-	200	20.0-
U.S. Government Obligations	0*	0*	49.6-	0*	19.9-
Federal Agency Securities	154	95	38.4-	74	22.5-
Mutual Fund & Common Trusts	31	31	0.8	0*	100.0-
MCSD and PIC at Corporate CU	7	6	8.5-	9	43.0
All Other Corporate Credit Union	73	69	5.4-	29	58.4-
Commercial Banks, S&Ls	27	18	33.0-	49	173.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	0*	2	118.8	2	11.0
All Other Investments	0*	7	0.0	8	11.7
Loans Held for Sale	10	6	43.6-	15	151.9
TOTAL LOANS OUTSTANDING	1,810	1,879	3.8	1,819	3.2-
Unsecured Credit Card Loans	46	65	39.6	69	6.2
All Other Unsecured Loans	34	46	34.2	49	6.5
New Vehicle Loans	455	410	9.8-	346	15.6-
Used Vehicle Loans	396	394	0.6-	375	4.9-
First Mortgage Real Estate Loans/LOC	523	599	14.5	615	2.6
Other Real Estate Loans/LOC	260	255	2.0-	244	4.3-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	96	111	16.0	122	10.2
Allowance For Loan Losses	11	13	21.0	38	186.3
Foreclosed and Repossessed Assets	0*	3	305.1	11	231.6
Land and Building	55	57	5.1	61	6.2
Other Fixed Assets	15	15	1.7	16	6.6
NCUSIF Capitalization Deposit	19	19	1.4-	20	3.5
Other Assets	45	37	17.8-	37	0.8
TOTAL ASSETS	2,458	2,455	0.1-	2,466	0.5
LIABILITIES					
Total Borrowings	8	49	540.2	30	39.2-
Accrued Dividends/Interest Payable	0*	0*	59.1-	0*	4.8-
Acct Payable and Other Liabilities	16	18	8.9	13	25.1-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	24	67	176.8	44	35.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,162	2,104	2.7-	2,168	3.1
Share Drafts	333	317	4.7-	356	12.3
Regular Shares	596	501	15.9-	507	1.3
Money Market Shares	481	501	4.3	519	3.5
Share Certificates/CDs	581	606	4.3	588	3.0-
IRA/Keogh Accounts	167	173	3.3	193	11.5
All Other Shares	5	5	0.6	5	4.0
Non-Member Deposits	0*	0*	166.3	0*	37.4-
Regular Reserves	59	67	13.2	62	7.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-2	52.6	-2	17.2
Other Reserves	10	10	8.4	9	10.6-
Undivided Earnings	206	209	1.3	185	11.5-
TOTAL EQUITY	271	284	4.9	255	10.4-
TOTAL LIABILITIES/EQUITY/SAVINGS	2,458	2,455	0.1-	2,466	0.5

* Amount Less than + or - 1 Million

Nevada
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	20	19	5.0-	19	0.0
INTEREST INCOME					
Interest on Loans	113	127	12.6	127	0.0
(Less) Interest Refund	0*	0*	24.3	0*	42.3-
Income from Investments	22	20	8.6-	15	26.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	134	147	9.1	142	3.4-
INTEREST EXPENSE					
Dividends on Shares	33	42	24.6	40	5.0-
Interest on Deposits	10	14	38.9	9	34.6-
Interest on Borrowed Money	0*	2	222.0	1	16.3-
TOTAL INTEREST EXPENSE	44	57	30.0	50	12.7-
PROVISION FOR LOAN & LEASE LOSSES	8	13	71.9	59	351.5
NET INTEREST INCOME AFTER PLL	83	76	7.9-	33	57.2-
NON-INTEREST INCOME					
Fee Income	37	39	5.9	44	11.2
Other Operating Income	8	10	12.4	10	9.0
Gain (Loss) on Investments	-0*	-0*	63.1	0*	530.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	19.3-	-0*	408.9-
Other Non-Oper Income (Expense)	0*	0*	68.7	0*	50.5-
TOTAL NON-INTEREST INCOME	45	49	7.9	54	11.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	51	53	4.7	55	2.1
Travel and Conference Expense	2	2	17.5-	1	13.7-
Office Occupancy Expense	9	10	9.6	11	9.7
Office Operations Expense	24	25	3.0	26	2.8
Educational & Promotional Expense	5	5	0.4-	7	30.3
Loan Servicing Expense	6	6	1.6-	6	10.0
Professional and Outside Services	7	6	6.3-	8	25.6
Member Insurance	0*	0*	9.0-	0*	4.2
Operating Fees	0*	0*	1.1	0*	22.9
Miscellaneous Operating Expenses	3	2	5.7-	2	2.3
TOTAL NON-INTEREST EXPENSES	107	110	2.7	116	5.8
NET INCOME	21	15	27.6-	-29	291.4-
Transfer to Regular Reserve	2	3	37.3	4	15.5

* Amount Less than + or - 1 Million

New Hampshire
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	25	24	4.0-	23	4.2-
Cash & Equivalents	240	214	10.9-	226	5.7
TOTAL INVESTMENTS	730	858	17.4	943	10.0
U.S. Government Obligations	0*	0*	68.7-	0*	300.0
Federal Agency Securities	563	583	3.6	657	12.6
Mutual Fund & Common Trusts	19	29	54.3	24	18.4-
MCSD and PIC at Corporate CU	10	9	4.5-	9	2.9-
All Other Corporate Credit Union	60	152	152.7	107	29.5-
Commercial Banks, S&Ls	27	22	18.6-	95	338.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	5	7	32.4	4	37.1-
All Other Investments	0*	20	0.0	26	32.3
Loans Held for Sale	0*	0*	80.6-	1	590.1
TOTAL LOANS OUTSTANDING	2,422	2,519	4.0	2,852	13.2
Unsecured Credit Card Loans	134	146	9.0	151	3.5
All Other Unsecured Loans	127	138	9.0	140	1.1
New Vehicle Loans	410	403	1.9-	499	24.0
Used Vehicle Loans	475	458	3.7-	560	22.4
First Mortgage Real Estate Loans/LOC	798	874	9.5	995	13.9
Other Real Estate Loans/LOC	376	412	9.6	413	0.3
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	102	90	12.1-	94	4.8
Allowance For Loan Losses	11	14	28.6	18	29.1
Foreclosed and Repossessed Assets	1	2	32.1	2	18.1
Land and Building	66	70	6.3	90	29.0
Other Fixed Assets	19	24	28.1	21	10.3-
NCUSIF Capitalization Deposit	26	27	4.4	29	6.4
Other Assets	77	86	10.9	83	3.8-
TOTAL ASSETS	3,571	3,785	6.0	4,230	11.7
LIABILITIES					
Total Borrowings	183	231	26.6	384	66.0
Accrued Dividends/Interest Payable	0*	0*	10.1	0*	8.8-
Acct Payable and Other Liabilities	51	49	4.8-	49	1.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	235	281	19.7	434	54.4
EQUITY/SAVINGS					
TOTAL SAVINGS	2,900	3,046	5.1	3,325	9.1
Share Drafts	411	419	2.0	411	1.9-
Regular Shares	747	687	8.0-	743	8.1
Money Market Shares	395	455	15.0	563	24.0
Share Certificates/CDs	1,114	1,243	11.6	1,323	6.4
IRA/Keogh Accounts	229	241	5.2	277	15.1
All Other Shares	3	1	54.5-	6	335.3
Non-Member Deposits	0*	0*	39.0	0*	45.4-
Regular Reserves	72	73	0.6	73	0.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-1	74.3	5	477.3
Other Reserves	12	12	0.0-	12	0.5-
Undivided Earnings	357	374	4.8	381	1.9
TOTAL EQUITY	437	458	4.9	471	2.9
TOTAL LIABILITIES/EQUITY/SAVINGS	3,571	3,785	6.0	4,230	11.7

* Amount Less than + or - 1 Million

New Hampshire
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	25	24	4.0-	23	4.2-
INTEREST INCOME					
Interest on Loans	148	162	10.0	170	4.7
(Less) Interest Refund	0*	0*	36.2-	0*	47.2-
Income from Investments	39	47	19.9	45	4.1-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	187	209	12.1	215	2.7
INTEREST EXPENSE					
Dividends on Shares	54	69	27.9	67	3.3-
Interest on Deposits	13	17	31.0	13	20.1-
Interest on Borrowed Money	9	8	10.0-	12	45.9
TOTAL INTEREST EXPENSE	76	94	23.9	92	2.0-
PROVISION FOR LOAN & LEASE LOSSES	8	15	81.9	21	36.6
NET INTEREST INCOME AFTER PLL	103	100	2.3-	102	2.1
NON-INTEREST INCOME					
Fee Income	24	27	11.9	29	8.4
Other Operating Income	20	21	7.1	24	16.7
Gain (Loss) on Investments	1	0*	37.3-	-4	554.6-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	662.9	0*	81.8-
Other Non-Oper Income (Expense)	1	2	97.7	-1	149.8-
TOTAL NON-INTEREST INCOME	46	52	11.2	48	5.9-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	69	72	4.9	77	6.8
Travel and Conference Expense	1	1	3.9	1	9.5
Office Occupancy Expense	8	9	8.0	10	13.0
Office Operations Expense	23	25	9.2	27	5.2
Educational & Promotional Expense	7	7	1.3	7	4.4
Loan Servicing Expense	5	5	6.2	6	9.1
Professional and Outside Services	11	11	1.6-	12	10.6
Member Insurance	0*	0*	2.0-	0*	15.6
Operating Fees	0*	0*	6.3-	0*	12.0
Miscellaneous Operating Expenses	2	3	37.1	3	2.8-
TOTAL NON-INTEREST EXPENSES	127	134	5.6	144	7.0
NET INCOME	22	18	19.7-	7	59.6-
Transfer to Regular Reserve	0*	0*	12.2	0*	100.0-

* Amount Less than + or - 1 Million

New Jersey
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	230	225	2.2-	216	4.0-
Cash & Equivalents	835	891	6.7	704	21.0-
TOTAL INVESTMENTS	2,566	2,829	10.2	2,978	5.3
U.S. Government Obligations	115	90	22.2-	91	1.4
Federal Agency Securities	1,702	1,811	6.4	1,420	21.6-
Mutual Fund & Common Trusts	9	17	94.8	38	120.1
MCSD and PIC at Corporate CU	67	70	4.8	70	0.4-
All Other Corporate Credit Union	213	352	65.2	455	29.6
Commercial Banks, S&Ls	364	389	6.8	681	75.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	17	19	9.9	18	4.8-
All Other Investments	0*	17	0.0	21	28.1
Loans Held for Sale	13	13	4.5	34	156.3
TOTAL LOANS OUTSTANDING	5,759	6,648	15.5	6,203	6.7-
Unsecured Credit Card Loans	298	322	8.0	325	1.1
All Other Unsecured Loans	444	483	8.7	480	0.7-
New Vehicle Loans	605	599	1.0-	519	13.3-
Used Vehicle Loans	501	477	4.9-	470	1.4-
First Mortgage Real Estate Loans/LOC	1,826	2,585	41.6	2,166	16.2-
Other Real Estate Loans/LOC	1,929	2,003	3.8	2,042	1.9
Leases Receivable	21	17	20.1-	11	31.9-
All Other Loans/LOC	134	162	21.2	188	16.0
Allowance For Loan Losses	35	42	20.5	47	11.8
Foreclosed and Repossessed Assets	2	2	1.9	4	100.1
Land and Building	93	122	30.8	143	17.2
Other Fixed Assets	44	52	16.8	43	17.1-
NCUSIF Capitalization Deposit	74	83	11.7	75	9.2-
Other Assets	123	134	9.4	121	10.3-
TOTAL ASSETS	9,474	10,733	13.3	10,258	4.4-
LIABILITIES					
Total Borrowings	91	158	74.2	347	119.5
Accrued Dividends/Interest Payable	18	21	18.6	16	22.0-
Acct Payable and Other Liabilities	73	87	18.9	75	13.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	182	266	46.4	439	64.8
EQUITY/SAVINGS					
TOTAL SAVINGS	8,159	9,155	12.2	8,617	5.9-
Share Drafts	1,022	1,026	0.3	1,001	2.4-
Regular Shares	3,388	3,561	5.1	3,233	9.2-
Money Market Shares	810	895	10.6	956	6.8
Share Certificates/CDs	2,004	2,614	30.4	2,343	10.4-
IRA/Keogh Accounts	721	846	17.4	856	1.1
All Other Shares	169	175	3.5	200	14.4
Non-Member Deposits	44	38	13.6-	28	26.5-
Regular Reserves	227	248	9.1	228	8.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-15	-6	62.4	-8	43.5-
Other Reserves	106	106	0.1-	106	0.2-
Undivided Earnings	816	963	18.0	877	8.9-
TOTAL EQUITY	1,133	1,311	15.6	1,202	8.3-
TOTAL LIABILITIES/EQUITY/SAVINGS	9,474	10,733	13.3	10,258	4.4-

* Amount Less than + or - 1 Million

New Jersey
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	230	225	2.2-	216	4.0-
INTEREST INCOME					
Interest on Loans	375	435	16.0	403	7.3-
(Less) Interest Refund	0*	0*	9.3	0*	15.6-
Income from Investments	135	169	25.2	132	21.9-
Trading Profits and Losses	0*	0*	5,244.4	0	100.0-
TOTAL INTEREST INCOME	510	604	18.5	535	11.4-
INTEREST EXPENSE					
Dividends on Shares	186	249	33.8	203	18.2-
Interest on Deposits	2	2	30.3	2	15.2-
Interest on Borrowed Money	4	6	41.2	11	85.4
TOTAL INTEREST EXPENSE	192	257	33.9	217	15.7-
PROVISION FOR LOAN & LEASE LOSSES	22	34	55.3	42	23.3
NET INTEREST INCOME AFTER PLL	296	313	5.7	276	11.7-
NON-INTEREST INCOME					
Fee Income	62	67	8.1	68	1.7
Other Operating Income	22	25	12.0	23	7.0-
Gain (Loss) on Investments	-0*	-0*	97.9	0*	3,239.3
Gain (Loss) on Disp of Fixed Assets	2	2	20.4	-0*	111.6-
Other Non-Oper Income (Expense)	2	5	231.4	8	60.3
TOTAL NON-INTEREST INCOME	86	99	14.2	99	0.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	161	183	13.6	175	4.3-
Travel and Conference Expense	5	5	5.2	5	9.2-
Office Occupancy Expense	23	30	28.6	27	10.7-
Office Operations Expense	62	68	10.2	63	7.6-
Educational & Promotional Expense	12	13	5.2	13	2.8
Loan Servicing Expense	13	13	7.4	14	0.7
Professional and Outside Services	35	39	10.0	40	3.8
Member Insurance	3	3	4.3	3	5.0-
Operating Fees	2	2	6.1	2	1.2
Miscellaneous Operating Expenses	8	10	34.0	8	26.1-
TOTAL NON-INTEREST EXPENSES	324	367	13.3	350	4.8-
NET INCOME	58	44	23.9-	26	41.2-
Transfer to Regular Reserve	0*	1	52.4	1	15.5-

* Amount Less than + or - 1 Million

New Mexico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	53	52	1.9-	52	0.0
Cash & Equivalents	430	483	12.2	434	10.1-
TOTAL INVESTMENTS	907	891	1.8-	1,023	14.9
U.S. Government Obligations	5	5	11.7	5	12.0-
Federal Agency Securities	485	419	13.6-	462	10.4
Mutual Fund & Common Trusts	6	6	0.2	4	30.4-
MCSD and PIC at Corporate CU	21	24	12.8	25	7.3
All Other Corporate Credit Union	260	286	9.8	230	19.6-
Commercial Banks, S&Ls	93	107	15.0	230	115.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	20	28	41.5	36	27.5
All Other Investments	0*	13	0.0	12	10.0-
Loans Held for Sale	5	2	54.5-	1	42.1-
TOTAL LOANS OUTSTANDING	3,271	3,612	10.4	3,938	9.0
Unsecured Credit Card Loans	154	169	9.9	178	5.0
All Other Unsecured Loans	144	173	20.2	185	6.8
New Vehicle Loans	831	851	2.4	849	0.2-
Used Vehicle Loans	715	730	2.1	779	6.6
First Mortgage Real Estate Loans/LOC	929	1,061	14.2	1,338	26.1
Other Real Estate Loans/LOC	338	394	16.7	448	13.7
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	160	233	45.4	161	30.9-
Allowance For Loan Losses	20	22	7.5	33	54.5
Foreclosed and Repossessed Assets	4	4	3.7	6	57.4
Land and Building	111	119	7.4	127	6.1
Other Fixed Assets	24	26	8.6	24	9.0-
NCUSIF Capitalization Deposit	37	39	5.2	42	7.8
Other Assets	92	82	11.4-	81	0.2-
TOTAL ASSETS	4,862	5,236	7.7	5,643	7.8
LIABILITIES					
Total Borrowings	59	92	56.4	45	50.6-
Accrued Dividends/Interest Payable	4	4	12.1	4	7.1-
Acct Payable and Other Liabilities	37	73	99.4	49	33.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	99	170	70.6	98	42.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,197	4,461	6.3	4,911	10.1
Share Drafts	653	652	0.2-	698	7.1
Regular Shares	1,420	1,402	1.3-	1,470	4.9
Money Market Shares	537	613	14.2	741	20.9
Share Certificates/CDs	1,238	1,426	15.2	1,582	10.9
IRA/Keogh Accounts	327	345	5.4	398	15.4
All Other Shares	10	11	9.9	11	1.2
Non-Member Deposits	12	12	0.9	11	9.5-
Regular Reserves	98	99	0.6	102	4.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-5	718.9-	-13	162.6-
Other Reserves	0*	0*	1.9-	0*	0.0
Undivided Earnings	468	512	9.4	545	6.3
TOTAL EQUITY	566	606	7.2	635	4.7
TOTAL LIABILITIES/EQUITY/SAVINGS	4,862	5,236	7.7	5,643	7.8

* Amount Less than + or - 1 Million

New Mexico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	53	52	1.9-	52	0.0
INTEREST INCOME					
Interest on Loans	215	243	13.0	259	6.5
(Less) Interest Refund	0*	0*	20.1-	0*	98.9-
Income from Investments	52	62	18.4	48	22.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	266	304	14.2	307	0.9
INTEREST EXPENSE					
Dividends on Shares	89	121	36.1	114	5.8-
Interest on Deposits	0*	0*	35.6	0*	15.6
Interest on Borrowed Money	4	4	3.4	3	15.2-
TOTAL INTEREST EXPENSE	93	125	34.8	118	6.0-
PROVISION FOR LOAN & LEASE LOSSES	13	17	34.2	33	93.3
NET INTEREST INCOME AFTER PLL	161	162	0.7	156	3.7-
NON-INTEREST INCOME					
Fee Income	44	49	10.1	52	7.0
Other Operating Income	22	26	16.6	27	3.4
Gain (Loss) on Investments	-0*	0*	1,742.2	1	42.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	98.1-	1	6,593.4
Other Non-Oper Income (Expense)	0*	0*	8.1-	1	198.5
TOTAL NON-INTEREST INCOME	68	76	12.2	83	8.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	87	97	11.1	104	7.0
Travel and Conference Expense	3	3	0.6-	3	6.2-
Office Occupancy Expense	11	12	9.3	12	5.6
Office Operations Expense	35	39	11.0	43	8.9
Educational & Promotional Expense	5	6	18.9	7	13.7
Loan Servicing Expense	10	10	3.3	10	0.3
Professional and Outside Services	16	18	13.5	18	0.1
Member Insurance	0*	0*	10.8	0*	3.6
Operating Fees	0*	1	11.2	1	10.4
Miscellaneous Operating Expenses	4	4	10.0-	3	6.9-
TOTAL NON-INTEREST EXPENSES	172	190	10.3	201	6.1
NET INCOME	56	48	14.9-	37	22.7-
Transfer to Regular Reserve	2	0*	56.5-	0*	18.4-

* Amount Less than + or - 1 Million

New York
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	503	487	3.2-	466	4.3-
Cash & Equivalents	2,506	2,386	4.8-	2,404	0.7
TOTAL INVESTMENTS	8,966	10,466	16.7	12,237	16.9
U.S. Government Obligations	99	94	4.5-	108	14.3
Federal Agency Securities	5,843	5,934	1.6	7,706	29.9
Mutual Fund & Common Trusts	136	217	60.0	190	12.5-
MCSD and PIC at Corporate CU	194	191	1.4-	195	1.8
All Other Corporate Credit Union	824	1,349	63.6	972	27.9-
Commercial Banks, S&Ls	736	766	4.1	1,203	57.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	93	362	289.1	118	67.5-
All Other Investments	0*	143	0.0	173	20.6
Loans Held for Sale	64	46	28.6-	37	18.6-
TOTAL LOANS OUTSTANDING	24,718	25,280	2.3	27,911	10.4
Unsecured Credit Card Loans	1,170	1,242	6.1	1,332	7.3
All Other Unsecured Loans	1,854	1,947	5.0	1,963	0.8
New Vehicle Loans	2,912	2,899	0.4-	2,825	2.5-
Used Vehicle Loans	2,741	2,770	1.1	2,883	4.0
First Mortgage Real Estate Loans/LOC	8,686	8,621	0.7-	10,261	19.0
Other Real Estate Loans/LOC	5,287	5,663	7.1	6,141	8.5
Leases Receivable	10	14	42.6	25	75.2
All Other Loans/LOC	2,057	2,124	3.2	2,481	16.8
Allowance For Loan Losses	189	200	6.1	225	12.4
Foreclosed and Repossessed Assets	6	22	240.9	14	35.4-
Land and Building	544	556	2.3	640	15.0
Other Fixed Assets	190	208	9.4	231	11.2
NCUSIF Capitalization Deposit	280	289	3.4	317	9.5
Other Assets	471	494	4.8	534	8.2
TOTAL ASSETS	37,556	39,548	5.3	44,101	11.5
LIABILITIES					
Total Borrowings	760	1,481	94.9	1,558	5.2
Accrued Dividends/Interest Payable	36	34	6.1-	28	17.8-
Acct Payable and Other Liabilities	342	374	9.4	419	12.0
Uninsured Secondary Capital	3	2	8.2-	2	0.3-
TOTAL LIABILITIES	1,141	1,891	65.8	2,007	6.1
EQUITY/SAVINGS					
TOTAL SAVINGS	31,752	32,820	3.4	36,928	12.5
Share Drafts	3,385	3,187	5.9-	3,483	9.3
Regular Shares	10,229	9,905	3.2-	10,899	10.0
Money Market Shares	5,368	5,539	3.2	6,682	20.6
Share Certificates/CDs	9,864	11,201	13.6	12,318	10.0
IRA/Keogh Accounts	2,463	2,611	6.0	3,103	18.8
All Other Shares	284	218	23.2-	259	18.9
Non-Member Deposits	159	159	0.1-	184	16.2
Regular Reserves	1,217	1,207	0.8-	1,290	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-58	-21	63.7	-125	496.4-
Other Reserves	263	268	1.9	282	5.3
Undivided Earnings	3,241	3,383	4.4	3,718	9.9
TOTAL EQUITY	4,663	4,837	3.7	5,165	6.8
TOTAL LIABILITIES/EQUITY/SAVINGS	37,556	39,548	5.3	44,101	11.5

* Amount Less than + or - 1 Million

New York
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	503	487	3.2-	466	4.3-
INTEREST INCOME					
Interest on Loans	1,587	1,695	6.9	1,762	3.9
(Less) Interest Refund	3	1	58.1-	2	112.2
Income from Investments	448	538	20.1	560	4.1
Trading Profits and Losses	0*	0*	13.7-	-0*	377.6-
TOTAL INTEREST INCOME	2,032	2,232	9.9	2,320	3.9
INTEREST EXPENSE					
Dividends on Shares	772	929	20.3	863	7.0-
Interest on Deposits	30	38	27.3	39	1.1
Interest on Borrowed Money	37	48	29.0	58	21.2
TOTAL INTEREST EXPENSE	839	1,015	20.9	960	5.4-
PROVISION FOR LOAN & LEASE LOSSES	109	120	9.7	177	48.0
NET INTEREST INCOME AFTER PLL	1,084	1,098	1.3	1,182	7.7
NON-INTEREST INCOME					
Fee Income	213	233	9.3	253	8.3
Other Operating Income	115	126	9.7	157	24.6
Gain (Loss) on Investments	1	1	20.7	-8	722.7-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	117.5	9	7,373.2
Other Non-Oper Income (Expense)	18	22	23.8	12	45.1-
TOTAL NON-INTEREST INCOME	346	382	10.5	422	10.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	562	588	4.6	662	12.6
Travel and Conference Expense	14	15	6.1	16	10.2
Office Occupancy Expense	88	94	6.2	102	8.9
Office Operations Expense	230	239	3.6	260	9.0
Educational & Promotional Expense	44	52	16.8	54	4.1
Loan Servicing Expense	75	74	1.5-	80	8.0
Professional and Outside Services	84	90	6.6	96	7.0
Member Insurance	6	5	9.0-	5	11.2-
Operating Fees	6	6	0.7-	7	13.1
Miscellaneous Operating Expenses	29	27	5.7-	31	13.4
TOTAL NON-INTEREST EXPENSES	1,138	1,188	4.4	1,312	10.4
NET INCOME	292	292	0.1	293	0.2
Transfer to Regular Reserve	37	9	76.9-	8	8.7-

* Amount Less than + or - 1 Million

North Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	118	116	1.7-	108	6.9-
Cash & Equivalents	2,246	1,315	41.4-	1,252	4.8-
TOTAL INVESTMENTS	2,768	4,478	61.8	4,983	11.3
U.S. Government Obligations	11	3,150	28,007.4	2,000	36.5-
Federal Agency Securities	607	671	10.6	577	13.9-
Mutual Fund & Common Trusts	3	2	10.3-	1	42.0-
MCSD and PIC at Corporate CU	96	106	10.1	52	51.2-
All Other Corporate Credit Union	1,800	265	85.3-	281	6.2
Commercial Banks, S&Ls	165	209	26.5	259	24.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	21	21	0.9-	22	3.3
All Other Investments	0*	45	0.0	57	26.9
Loans Held for Sale	11	15	31.9	26	73.9
TOTAL LOANS OUTSTANDING	17,016	17,660	3.8	19,524	10.6
Unsecured Credit Card Loans	402	443	10.3	477	7.6
All Other Unsecured Loans	727	752	3.5	757	0.6
New Vehicle Loans	1,994	1,943	2.6-	1,732	10.8-
Used Vehicle Loans	2,126	2,164	1.8	2,410	11.4
First Mortgage Real Estate Loans/LOC	9,512	9,974	4.9	11,773	18.0
Other Real Estate Loans/LOC	1,914	2,042	6.7	2,039	0.2-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	342	341	0.4-	335	1.7-
Allowance For Loan Losses	154	159	3.3	197	23.4
Foreclosed and Repossessed Assets	20	18	8.7-	30	64.5
Land and Building	483	529	9.4	578	9.2
Other Fixed Assets	112	126	12.5	145	14.8
NCUSIF Capitalization Deposit	182	197	7.9	211	7.3
Other Assets	176	206	17.5	218	5.8
TOTAL ASSETS	22,860	24,385	6.7	26,769	9.8
LIABILITIES					
Total Borrowings	168	243	44.7	387	59.4
Accrued Dividends/Interest Payable	35	36	1.9	31	13.2-
Acct Payable and Other Liabilities	180	212	17.4	220	3.9
Uninsured Secondary Capital	6	7	10.5	10	36.2
TOTAL LIABILITIES	390	497	27.7	648	30.2
EQUITY/SAVINGS					
TOTAL SAVINGS	20,396	21,704	6.4	23,794	9.6
Share Drafts	2,268	2,260	0.3-	2,482	9.8
Regular Shares	3,377	3,085	8.6-	3,280	6.3
Money Market Shares	6,561	7,495	14.2	9,007	20.2
Share Certificates/CDs	5,769	6,140	6.4	6,154	0.2
IRA/Keogh Accounts	2,207	2,514	13.9	2,688	6.9
All Other Shares	198	198	0.1	173	12.6-
Non-Member Deposits	18	11	37.3-	9	15.4-
Regular Reserves	913	930	1.8	1,022	9.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-0*	88.4	-4	832.4-
Other Reserves	398	433	8.8	475	9.8
Undivided Earnings	767	822	7.1	834	1.5
TOTAL EQUITY	2,074	2,183	5.3	2,328	6.6
TOTAL LIABILITIES/EQUITY/SAVINGS	22,860	24,385	6.7	26,769	9.8

* Amount Less than + or - 1 Million

North Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	118	116	1.7-	108	6.9-
INTEREST INCOME					
Interest on Loans	1,004	1,094	9.0	1,165	6.5
(Less) Interest Refund	0*	0*	100.3	0*	20.3
Income from Investments	180	259	43.8	174	33.1-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	1,184	1,353	14.2	1,338	1.1-
INTEREST EXPENSE					
Dividends on Shares	637	760	19.4	676	11.1-
Interest on Deposits	7	11	57.2	13	18.8
Interest on Borrowed Money	7	9	20.0	11	32.5
TOTAL INTEREST EXPENSE	651	780	19.8	701	10.2-
PROVISION FOR LOAN & LEASE LOSSES	68	68	0.1	130	90.8
NET INTEREST INCOME AFTER PLL	465	505	8.5	507	0.5
NON-INTEREST INCOME					
Fee Income	165	173	5.0	207	19.7
Other Operating Income	108	121	12.5	148	21.9
Gain (Loss) on Investments	-0*	6	963.5	49	785.5
Gain (Loss) on Disp of Fixed Assets	0*	1	625.9	-0*	128.8-
Other Non-Oper Income (Expense)	2	0*	95.8-	-18	17,954.0-
TOTAL NON-INTEREST INCOME	274	301	9.8	385	28.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	325	356	9.7	380	6.5
Travel and Conference Expense	6	7	5.9	7	8.2
Office Occupancy Expense	49	54	11.0	58	7.0
Office Operations Expense	153	167	8.9	174	4.6
Educational & Promotional Expense	14	15	10.8	14	6.5-
Loan Servicing Expense	18	20	9.4	23	12.8
Professional and Outside Services	56	56	0.7-	60	6.4
Member Insurance	3	3	22.8-	2	8.6-
Operating Fees	2	3	17.1	3	0.7
Miscellaneous Operating Expenses	16	17	7.8	23	30.4
TOTAL NON-INTEREST EXPENSES	643	698	8.5	743	6.5
NET INCOME	96	108	12.2	149	38.2
Transfer to Regular Reserve	32	17	48.5-	92	455.1

* Amount Less than + or - 1 Million

North Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	53	53	0.0	51	3.8-
Cash & Equivalents	155	229	47.5	137	40.3-
TOTAL INVESTMENTS	219	253	15.5	371	46.3
U.S. Government Obligations	0*	0*	0.0	4	0.0
Federal Agency Securities	45	36	19.7-	34	4.5-
Mutual Fund & Common Trusts	2	2	9.8	1	42.7-
MCSD and PIC at Corporate CU	6	6	5.4	7	6.4
All Other Corporate Credit Union	98	120	22.1	107	10.8-
Commercial Banks, S&Ls	57	70	22.7	181	156.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	8	12	58.1	15	28.1
All Other Investments	0*	6	0.0	11	79.9
Loans Held for Sale	5	5	9.3-	6	28.0
TOTAL LOANS OUTSTANDING	1,183	1,237	4.6	1,355	9.5
Unsecured Credit Card Loans	29	29	2.8	30	1.9
All Other Unsecured Loans	26	30	16.6	36	17.3
New Vehicle Loans	86	83	2.5-	82	1.6-
Used Vehicle Loans	272	280	3.3	286	2.1
First Mortgage Real Estate Loans/LOC	268	296	10.6	331	11.9
Other Real Estate Loans/LOC	119	133	11.7	145	9.5
Leases Receivable	0*	0*	37.2-	0*	91.2-
All Other Loans/LOC	384	385	0.2	445	15.5
Allowance For Loan Losses	15	14	5.0-	14	3.6-
Foreclosed and Repossessed Assets	2	2	33.3	3	21.1
Land and Building	31	35	14.3	41	15.9
Other Fixed Assets	8	8	4.1-	9	10.4
NCUSIF Capitalization Deposit	12	13	8.7	14	9.3
Other Assets	25	25	2.2	23	7.4-
TOTAL ASSETS	1,625	1,794	10.4	1,945	8.4
LIABILITIES					
Total Borrowings	5	13	171.6	21	62.0
Accrued Dividends/Interest Payable	6	7	13.4	5	34.3-
Acct Payable and Other Liabilities	10	12	25.4	10	20.3-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	21	32	54.9	35	9.4
EQUITY/SAVINGS					
TOTAL SAVINGS	1,419	1,560	10.0	1,695	8.6
Share Drafts	230	262	14.1	290	10.8
Regular Shares	216	222	3.0	271	21.7
Money Market Shares	232	265	14.5	321	20.9
Share Certificates/CDs	600	663	10.5	660	0.4-
IRA/Keogh Accounts	83	90	8.2	102	12.8
All Other Shares	48	47	0.8-	44	6.5-
Non-Member Deposits	11	10	4.3-	6	38.4-
Regular Reserves	68	69	2.4	70	1.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-2	1.4	-5	124.4-
Other Reserves	15	16	8.0	17	9.8
Undivided Earnings	106	119	12.2	133	11.9
TOTAL EQUITY	186	201	8.5	215	6.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,625	1,794	10.4	1,945	8.4

* Amount Less than + or - 1 Million

North Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	53	53	0.0	51	3.8-
INTEREST INCOME					
Interest on Loans	81	90	11.8	90	0.2-
(Less) Interest Refund	0*	0*	41.8-	0*	42.6
Income from Investments	13	18	35.0	16	10.9-
Trading Profits and Losses	0*	0	100.0-	-0*	0.0
TOTAL INTEREST INCOME	94	108	15.2	106	2.1-
INTEREST EXPENSE					
Dividends on Shares	15	18	20.3	18	1.3
Interest on Deposits	22	30	36.7	23	22.7-
Interest on Borrowed Money	0*	0*	41.7-	0*	19.1-
TOTAL INTEREST EXPENSE	37	48	28.7	41	13.8-
PROVISION FOR LOAN & LEASE LOSSES	3	4	43.2	3	28.3-
NET INTEREST INCOME AFTER PLL	54	56	4.6	62	9.6
NON-INTEREST INCOME					
Fee Income	11	12	7.2	13	5.4
Other Operating Income	6	7	14.8	8	16.1
Gain (Loss) on Investments	-0*	-0*	966.8-	0*	105.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	187.5	0*	75.6-
Other Non-Oper Income (Expense)	0*	0*	36.1	0*	25.3
TOTAL NON-INTEREST INCOME	17	19	10.5	21	8.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	30	32	7.3	36	11.0
Travel and Conference Expense	0*	0*	4.0-	1	27.5
Office Occupancy Expense	4	4	16.7	5	19.4
Office Operations Expense	9	10	7.4	11	9.9
Educational & Promotional Expense	3	3	2.5	4	24.0
Loan Servicing Expense	2	2	15.9	3	6.5
Professional and Outside Services	4	4	5.9	4	2.7-
Member Insurance	0*	0*	21.1-	0*	2.6-
Operating Fees	0*	0*	10.6	0*	16.0
Miscellaneous Operating Expenses	2	2	11.5	2	11.3-
TOTAL NON-INTEREST EXPENSES	56	60	7.5	66	10.4
NET INCOME	16	16	0.5	17	5.8
Transfer to Regular Reserve	2	3	1.3	0*	73.7-

* Amount Less than + or - 1 Million

Ohio
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	373	365	2.1-	349	4.4-
Cash & Equivalents	1,336	1,413	5.7	1,287	8.9-
TOTAL INVESTMENTS	3,188	3,358	5.3	3,935	17.2
U.S. Government Obligations	73	77	5.9	60	22.1-
Federal Agency Securities	1,369	1,297	5.3-	1,301	0.3
Mutual Fund & Common Trusts	48	59	24.1	50	15.3-
MCSD and PIC at Corporate CU	83	83	0.4	95	13.9
All Other Corporate Credit Union	493	554	12.4	484	12.6-
Commercial Banks, S&Ls	871	961	10.4	1,439	49.7
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	63	81	29.8	88	7.7
All Other Investments	0*	110	0.0	172	55.9
Loans Held for Sale	9	12	30.8	23	96.3
TOTAL LOANS OUTSTANDING	9,955	9,877	0.8-	10,685	8.2
Unsecured Credit Card Loans	614	604	1.5-	607	0.4
All Other Unsecured Loans	389	401	3.1	392	2.3-
New Vehicle Loans	1,614	1,525	5.5-	1,561	2.3
Used Vehicle Loans	2,075	2,025	2.4-	2,196	8.5
First Mortgage Real Estate Loans/LOC	2,920	3,155	8.1	3,533	12.0
Other Real Estate Loans/LOC	1,567	1,571	0.3	1,697	8.0
Leases Receivable	63	53	16.2-	48	10.6-
All Other Loans/LOC	713	542	23.9-	651	20.0
Allowance For Loan Losses	69	66	4.7-	79	19.9
Foreclosed and Repossessed Assets	6	8	22.7	13	77.9
Land and Building	266	293	9.9	318	8.6
Other Fixed Assets	65	67	4.4	66	2.1-
NCUSIF Capitalization Deposit	119	120	0.9	127	5.6
Other Assets	197	203	3.1	206	1.5
TOTAL ASSETS	15,073	15,285	1.4	16,581	8.5
LIABILITIES					
Total Borrowings	150	143	5.0-	334	134.0
Accrued Dividends/Interest Payable	14	17	20.6	16	6.8-
Acct Payable and Other Liabilities	101	114	12.1	116	2.3
Uninsured Secondary Capital	0*	0*	0.0	0*	20.0-
TOTAL LIABILITIES	266	273	2.9	466	70.6
EQUITY/SAVINGS					
TOTAL SAVINGS	12,928	13,091	1.3	14,118	7.8
Share Drafts	1,550	1,464	5.5-	1,542	5.3
Regular Shares	3,916	3,583	8.5-	3,859	7.7
Money Market Shares	2,110	2,282	8.1	2,392	4.8
Share Certificates/CDs	3,903	4,238	8.6	4,619	9.0
IRA/Keogh Accounts	1,198	1,271	6.1	1,447	13.8
All Other Shares	191	190	0.2-	186	2.5-
Non-Member Deposits	60	63	5.6	73	15.2
Regular Reserves	417	412	1.2-	414	0.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-11	0*	103.1	-3	996.3-
Other Reserves	28	29	2.2	29	0.3
Undivided Earnings	1,445	1,480	2.4	1,556	5.1
TOTAL EQUITY	1,879	1,921	2.2	1,996	3.9
TOTAL LIABILITIES/EQUITY/SAVINGS	15,073	15,285	1.4	16,581	8.5

* Amount Less than + or - 1 Million

Ohio
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	373	365	2.1-	349	4.4-
INTEREST INCOME					
Interest on Loans	657	676	2.8	694	2.8
(Less) Interest Refund	0*	1	12.9	1	3.1-
Income from Investments	173	215	24.1	190	11.5-
Trading Profits and Losses	0*	0*	97.0-	0	100.0-
TOTAL INTEREST INCOME	830	889	7.2	884	0.7-
INTEREST EXPENSE					
Dividends on Shares	303	361	19.4	341	5.6-
Interest on Deposits	16	20	24.0	12	40.8-
Interest on Borrowed Money	8	7	13.9-	8	20.2
TOTAL INTEREST EXPENSE	326	388	18.8	361	6.9-
PROVISION FOR LOAN & LEASE LOSSES	51	47	8.6-	77	63.4
NET INTEREST INCOME AFTER PLL	452	455	0.6	446	1.9-
NON-INTEREST INCOME					
Fee Income	154	160	3.9	166	3.4
Other Operating Income	45	53	18.4	54	2.9
Gain (Loss) on Investments	0*	0*	4,113.3	4	430.6
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,122.0	0*	24.9-
Other Non-Oper Income (Expense)	2	3	9.1	2	25.4-
TOTAL NON-INTEREST INCOME	201	217	8.0	227	4.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	270	278	2.8	294	6.0
Travel and Conference Expense	7	7	1.1-	7	0.3-
Office Occupancy Expense	37	40	7.9	42	7.4
Office Operations Expense	107	111	3.8	115	3.1
Educational & Promotional Expense	21	22	4.7	23	1.2
Loan Servicing Expense	38	38	1.1	40	4.5
Professional and Outside Services	47	49	3.9	51	4.3
Member Insurance	4	4	7.6-	3	8.7-
Operating Fees	4	4	2.6-	4	2.6
Miscellaneous Operating Expenses	21	16	23.2-	15	8.9-
TOTAL NON-INTEREST EXPENSES	557	570	2.3	595	4.5
NET INCOME	96	102	6.4	77	24.4-
Transfer to Regular Reserve	6	3	43.4-	5	47.9

* Amount Less than + or - 1 Million

Oklahoma
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	84	80	4.8-	78	2.5-
Cash & Equivalents	540	532	1.5-	538	1.0
TOTAL INVESTMENTS	1,767	1,965	11.2	2,279	16.0
U.S. Government Obligations	5	5	2.5-	2	59.6-
Federal Agency Securities	992	1,101	11.0	1,286	16.8
Mutual Fund & Common Trusts	2	2	0.1-	3	16.6
MCSD and PIC at Corporate CU	29	29	0.7	30	3.3
All Other Corporate Credit Union	383	397	3.7	371	6.6-
Commercial Banks, S&Ls	256	247	3.7-	376	52.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	9	9	1.4-	14	50.0
All Other Investments	0*	24	0.0	31	27.7
Loans Held for Sale	4	7	76.7	5	31.7-
TOTAL LOANS OUTSTANDING	4,093	4,391	7.3	4,783	8.9
Unsecured Credit Card Loans	197	211	7.0	229	8.6
All Other Unsecured Loans	190	207	9.2	215	3.6
New Vehicle Loans	910	989	8.6	1,092	10.5
Used Vehicle Loans	1,072	1,137	6.1	1,279	12.5
First Mortgage Real Estate Loans/LOC	985	1,041	5.6	1,110	6.7
Other Real Estate Loans/LOC	367	399	8.6	415	4.1
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	372	408	9.5	443	8.6
Allowance For Loan Losses	33	33	2.0-	35	8.1
Foreclosed and Repossessed Assets	5	6	28.5	10	60.8
Land and Building	138	152	10.8	173	13.7
Other Fixed Assets	35	32	9.9-	33	4.9
NCUSIF Capitalization Deposit	51	55	6.0	58	6.8
Other Assets	90	70	22.4-	122	74.1
TOTAL ASSETS	6,691	7,178	7.3	7,966	11.0
LIABILITIES					
Total Borrowings	157	202	28.7	302	49.3
Accrued Dividends/Interest Payable	5	5	4.1	4	18.6-
Acct Payable and Other Liabilities	67	75	11.1	75	0.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	230	282	23.0	382	35.1
EQUITY/SAVINGS					
TOTAL SAVINGS	5,669	6,029	6.3	6,644	10.2
Share Drafts	706	716	1.4	851	18.8
Regular Shares	1,856	1,744	6.0-	1,879	7.7
Money Market Shares	1,084	1,255	15.8	1,462	16.5
Share Certificates/CDs	1,466	1,700	16.0	1,782	4.9
IRA/Keogh Accounts	541	577	6.7	655	13.4
All Other Shares	11	11	1.4	13	15.5
Non-Member Deposits	5	25	387.6	3	88.0-
Regular Reserves	190	192	1.0	195	1.3
APPR. For Non-Conf. Invest.	0*	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-7	8	211.2	16	98.4
Other Reserves	34	35	2.7	36	3.6
Undivided Earnings	574	631	10.0	693	9.8
TOTAL EQUITY	792	867	9.4	940	8.5
TOTAL LIABILITIES/EQUITY/SAVINGS	6,691	7,178	7.3	7,966	11.0

* Amount Less than + or - 1 Million

Oklahoma
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	84	80	4.8-	78	2.5-
INTEREST INCOME					
Interest on Loans	267	296	11.1	316	6.8
(Less) Interest Refund	0*	0*	9.2	0*	67.9
Income from Investments	92	112	21.3	110	1.8-
Trading Profits and Losses	0*	0*	98.3-	-0*	39,664.4-
TOTAL INTEREST INCOME	359	408	13.7	425	4.3
INTEREST EXPENSE					
Dividends on Shares	127	153	20.9	139	9.4-
Interest on Deposits	18	25	45.0	25	0.8-
Interest on Borrowed Money	8	7	7.9-	11	41.1
TOTAL INTEREST EXPENSE	152	186	22.2	174	6.2-
PROVISION FOR LOAN & LEASE LOSSES	26	17	32.6-	28	62.0
NET INTEREST INCOME AFTER PLL	181	204	13.1	223	9.1
NON-INTEREST INCOME					
Fee Income	79	84	6.8	87	4.2
Other Operating Income	15	18	23.0	21	12.0
Gain (Loss) on Investments	-0*	0*	156.1	0*	1.6-
Gain (Loss) on Disp of Fixed Assets	0*	1	1,091.4	-0*	101.5-
Other Non-Oper Income (Expense)	0*	0*	254.5	3	560.0
TOTAL NON-INTEREST INCOME	93	104	11.8	111	6.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	121	128	5.3	137	7.4
Travel and Conference Expense	3	4	10.3	4	5.0
Office Occupancy Expense	15	15	4.8	17	9.8
Office Operations Expense	52	55	7.1	57	2.1
Educational & Promotional Expense	8	10	18.1	11	16.6
Loan Servicing Expense	12	13	8.4	14	6.8
Professional and Outside Services	15	15	3.4	16	4.1
Member Insurance	1	0*	10.9-	1	8.5
Operating Fees	1	1	2.5	1	12.3
Miscellaneous Operating Expenses	7	6	11.1-	7	6.3
TOTAL NON-INTEREST EXPENSES	235	249	5.6	265	6.5
NET INCOME	39	60	55.9	69	14.8
Transfer to Regular Reserve	1	2	18.4	2	40.0

* Amount Less than + or - 1 Million

Oregon
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	85	83	2.4-	83	0.0
Cash & Equivalents	616	745	21.0	671	10.0-
TOTAL INVESTMENTS	1,222	1,551	26.9	1,898	22.4
U.S. Government Obligations	0*	2	0.0	0*	100.0-
Federal Agency Securities	528	609	15.3	766	25.8
Mutual Fund & Common Trusts	0*	0*	100.0-	0*	0.0
MCSD and PIC at Corporate CU	63	66	6.0	61	8.5-
All Other Corporate Credit Union	373	529	41.9	354	33.1-
Commercial Banks, S&Ls	176	185	5.2	374	102.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	9	10	8.1	15	49.0
All Other Investments	0*	52	0.0	55	4.4
Loans Held for Sale	23	17	23.0-	8	52.5-
TOTAL LOANS OUTSTANDING	10,152	10,798	6.4	11,295	4.6
Unsecured Credit Card Loans	375	405	7.9	438	8.0
All Other Unsecured Loans	214	219	2.7	228	3.9
New Vehicle Loans	2,874	2,799	2.6-	2,595	7.3-
Used Vehicle Loans	1,710	1,729	1.1	1,775	2.7
First Mortgage Real Estate Loans/LOC	2,486	2,747	10.5	3,169	15.4
Other Real Estate Loans/LOC	2,031	2,429	19.6	2,601	7.1
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	462	470	1.8	489	4.1
Allowance For Loan Losses	46	44	3.0-	70	58.7
Foreclosed and Repossessed Assets	6	8	37.5	24	201.9
Land and Building	192	203	5.6	212	4.3
Other Fixed Assets	69	72	3.7	69	3.9-
NCUSIF Capitalization Deposit	96	100	3.8	110	10.1
Other Assets	180	194	7.8	216	11.4
TOTAL ASSETS	12,509	13,642	9.1	14,431	5.8
LIABILITIES					
Total Borrowings	369	614	66.6	631	2.8
Accrued Dividends/Interest Payable	4	5	19.0	4	18.8-
Acct Payable and Other Liabilities	113	128	13.2	135	5.4
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0-
TOTAL LIABILITIES	487	748	53.7	771	3.1
EQUITY/SAVINGS					
TOTAL SAVINGS	10,749	11,534	7.3	12,246	6.2
Share Drafts	1,210	1,192	1.5-	1,226	2.9
Regular Shares	2,169	2,367	9.1	2,474	4.5
Money Market Shares	2,685	2,839	5.7	3,301	16.3
Share Certificates/CDs	3,778	4,159	10.1	4,125	0.8-
IRA/Keogh Accounts	825	894	8.3	1,023	14.4
All Other Shares	69	76	9.5	88	15.4
Non-Member Deposits	12	8	32.5-	10	16.3
Regular Reserves	449	446	0.6-	448	0.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-5	10.2	-17	215.2-
Other Reserves	0*	0*	100.0-	0*	0.0
Undivided Earnings	831	920	10.7	984	6.9
TOTAL EQUITY	1,273	1,360	6.8	1,414	4.0
TOTAL LIABILITIES/EQUITY/SAVINGS	12,509	13,642	9.1	14,431	5.8

* Amount Less than + or - 1 Million

Oregon
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	85	83	2.4-	83	0.0
INTEREST INCOME					
Interest on Loans	622	691	11.0	711	3.0
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	67	86	27.9	91	5.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	690	777	12.7	803	3.3
INTEREST EXPENSE					
Dividends on Shares	120	167	39.9	160	4.5-
Interest on Deposits	137	165	20.5	154	6.8-
Interest on Borrowed Money	18	19	1.1	23	25.3
TOTAL INTEREST EXPENSE	275	351	27.7	337	4.0-
PROVISION FOR LOAN & LEASE LOSSES	26	32	23.1	87	171.3
NET INTEREST INCOME AFTER PLL	389	394	1.3	378	4.0-
NON-INTEREST INCOME					
Fee Income	80	83	3.7	87	5.4
Other Operating Income	61	72	17.6	78	8.6
Gain (Loss) on Investments	-1	-0*	95.2	2	4,233.2
Gain (Loss) on Disp of Fixed Assets	7	3	56.6-	2	27.1-
Other Non-Oper Income (Expense)	2	2	19.0-	3	94.0
TOTAL NON-INTEREST INCOME	148	159	7.2	173	8.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	220	235	7.0	251	6.9
Travel and Conference Expense	6	7	7.0	7	1.2
Office Occupancy Expense	29	32	12.8	35	9.5
Office Operations Expense	77	80	3.1	82	2.6
Educational & Promotional Expense	22	22	2.0	24	6.2
Loan Servicing Expense	30	31	3.6	31	0.8-
Professional and Outside Services	41	41	1.5	44	5.8
Member Insurance	0*	0*	19.0-	0*	5.3-
Operating Fees	2	2	3.1	2	5.3
Miscellaneous Operating Expenses	11	10	9.5-	9	13.7-
TOTAL NON-INTEREST EXPENSES	438	461	5.2	485	5.1
NET INCOME	98	91	7.1-	66	27.9-
Transfer to Regular Reserve	12	3	73.2-	3	9.7-

* Amount Less than + or - 1 Million

Pennsylvania
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	618	599	3.1-	570	4.8-
Cash & Equivalents	1,920	2,305	20.1	2,156	6.5-
TOTAL INVESTMENTS	6,167	6,428	4.2	7,538	17.3
U.S. Government Obligations	204	19	90.9-	68	265.8
Federal Agency Securities	3,067	3,044	0.8-	4,282	40.7
Mutual Fund & Common Trusts	58	60	3.1	52	13.8-
MCSD and PIC at Corporate CU	170	178	5.2	188	5.3
All Other Corporate Credit Union	607	783	28.9	745	4.8-
Commercial Banks, S&Ls	1,050	1,018	3.1-	1,695	66.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	85	89	5.4	93	3.5
All Other Investments	0*	67	0.0	102	51.8
Loans Held for Sale	26	19	26.5-	12	37.2-
TOTAL LOANS OUTSTANDING	15,121	16,082	6.4	17,393	8.2
Unsecured Credit Card Loans	1,115	1,216	9.1	1,278	5.1
All Other Unsecured Loans	1,190	1,240	4.2	1,254	1.1
New Vehicle Loans	2,079	2,078	0.0-	1,976	4.9-
Used Vehicle Loans	2,472	2,596	5.0	2,820	8.7
First Mortgage Real Estate Loans/LOC	2,996	3,387	13.1	3,994	17.9
Other Real Estate Loans/LOC	4,662	4,944	6.0	5,288	7.0
Leases Receivable	0*	0*	62.0-	0*	42.0-
All Other Loans/LOC	607	621	2.3	784	26.3
Allowance For Loan Losses	107	109	1.1	132	21.3
Foreclosed and Repossessed Assets	8	6	18.8-	8	23.8
Land and Building	341	393	15.3	437	11.1
Other Fixed Assets	96	101	6.0	112	10.5
NCUSIF Capitalization Deposit	193	201	4.4	213	6.0
Other Assets	309	339	9.7	374	10.2
TOTAL ASSETS	24,073	25,767	7.0	28,112	9.1
LIABILITIES					
Total Borrowings	291	327	12.3	330	1.0
Accrued Dividends/Interest Payable	17	20	18.2	17	14.6-
Acct Payable and Other Liabilities	122	140	14.5	155	10.9
Uninsured Secondary Capital	0*	0*	42.9-	0*	75.0
TOTAL LIABILITIES	430	487	13.1	503	3.2
EQUITY/SAVINGS					
TOTAL SAVINGS	20,773	22,188	6.8	24,381	9.9
Share Drafts	2,361	2,321	1.7-	2,330	0.4
Regular Shares	7,143	6,777	5.1-	7,150	5.5
Money Market Shares	3,347	3,868	15.5	4,366	12.9
Share Certificates/CDs	5,543	6,517	17.6	7,424	13.9
IRA/Keogh Accounts	2,061	2,391	16.0	2,806	17.3
All Other Shares	269	272	1.1	266	2.3-
Non-Member Deposits	49	41	15.5-	38	7.6-
Regular Reserves	565	499	11.6-	503	0.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-29	-3	89.6	-41	1,260.3-
Other Reserves	10	9	4.4-	9	1.2-
Undivided Earnings	2,324	2,587	11.3	2,757	6.6
TOTAL EQUITY	2,869	3,092	7.8	3,229	4.4
TOTAL LIABILITIES/EQUITY/SAVINGS	24,073	25,767	7.0	28,112	9.1

* Amount Less than + or - 1 Million

Pennsylvania
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	618	599	3.1-	570	4.8-
INTEREST INCOME					
Interest on Loans	988	1,092	10.6	1,146	4.9
(Less) Interest Refund	0*	2	98.4	1	37.2-
Income from Investments	329	411	25.0	363	11.7-
Trading Profits and Losses	0*	0*	17.4	-0*	201.3-
TOTAL INTEREST INCOME	1,316	1,502	14.1	1,509	0.4
INTEREST EXPENSE					
Dividends on Shares	485	609	25.6	590	3.1-
Interest on Deposits	24	33	37.0	27	17.9-
Interest on Borrowed Money	24	30	23.6	15	48.3-
TOTAL INTEREST EXPENSE	534	672	26.0	633	5.9-
PROVISION FOR LOAN & LEASE LOSSES	80	77	4.0-	120	56.9
NET INTEREST INCOME AFTER PLL	703	753	7.2	755	0.3
NON-INTEREST INCOME					
Fee Income	154	165	7.0	176	6.6
Other Operating Income	100	106	5.9	107	0.4
Gain (Loss) on Investments	-0*	-3	284.9-	7	341.8
Gain (Loss) on Disp of Fixed Assets	3	-0*	128.6-	1	246.3
Other Non-Oper Income (Expense)	2	0*	71.0-	3	594.1
TOTAL NON-INTEREST INCOME	258	268	3.7	294	9.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	374	401	7.1	429	6.9
Travel and Conference Expense	9	9	3.9	10	5.5
Office Occupancy Expense	42	47	10.7	51	9.7
Office Operations Expense	157	167	6.2	172	3.0
Educational & Promotional Expense	29	33	12.7	36	9.1
Loan Servicing Expense	55	54	2.0-	61	13.1
Professional and Outside Services	76	79	3.9	83	5.0
Member Insurance	9	9	6.3-	9	3.5-
Operating Fees	4	5	5.1	5	6.7
Miscellaneous Operating Expenses	15	18	23.0	17	7.4-
TOTAL NON-INTEREST EXPENSES	771	821	6.4	872	6.2
NET INCOME	189	200	5.5	178	11.1-
Transfer to Regular Reserve	1	1	15.6	4	214.9

* Amount Less than + or - 1 Million

Puerto Rico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	14	14	0.0	13	7.1-
Cash & Equivalents	18	33	86.7	31	5.3-
TOTAL INVESTMENTS	154	123	20.6-	141	15.5
U.S. Government Obligations	0*	0*	0.0	2	0.0
Federal Agency Securities	136	97	28.4-	103	6.0
Mutual Fund & Common Trusts	0*	0*	100.0-	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	185.6	0*	11.7
All Other Corporate Credit Union	9	19	103.1	22	16.1
Commercial Banks, S&Ls	9	6	33.7-	9	54.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	0*	0*	50.3-	0*	201.0
All Other Investments	0*	0*	0.0	0*	42.3
Loans Held for Sale	0*	0*	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	259	297	14.8	309	3.8
Unsecured Credit Card Loans	20	24	22.4	26	7.7
All Other Unsecured Loans	112	120	6.9	115	3.5-
New Vehicle Loans	64	83	29.7	90	9.0
Used Vehicle Loans	2	5	117.2	8	50.4
First Mortgage Real Estate Loans/LOC	46	50	8.9	53	6.5
Other Real Estate Loans/LOC	2	2	19.0-	2	4.2
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	13	14	6.3	14	1.8
Allowance For Loan Losses	5	5	13.9	5	1.5
Foreclosed and Repossessed Assets	0*	0*	131.7	0*	33.3-
Land and Building	11	11	2.7	11	0.2
Other Fixed Assets	2	1	8.5-	2	72.1
NCUSIF Capitalization Deposit	3	3	2.6	4	7.9
Other Assets	4	4	4.9	4	7.0-
TOTAL ASSETS	446	468	4.9	497	6.3
LIABILITIES					
Total Borrowings	0*	0*	16.4	0*	100.0-
Accrued Dividends/Interest Payable	0*	0*	9.7	0*	3.6-
Acct Payable and Other Liabilities	3	7	135.3	4	42.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	4	8	117.3	5	41.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	375	391	4.1	421	7.8
Share Drafts	13	13	1.7-	15	14.8
Regular Shares	200	197	1.6-	203	3.5
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	137	156	14.4	175	12.2
IRA/Keogh Accounts	8	9	10.0	10	9.0
All Other Shares	17	15	10.4-	17	12.7
Non-Member Deposits	0*	0*	14.6	0*	11.3
Regular Reserves	12	12	0.6-	12	1.4-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	109.6	0*	1,052.2
Other Reserves	0*	0*	10.5	0*	16.2-
Undivided Earnings	55	56	2.7	58	3.3
TOTAL EQUITY	67	69	3.2	71	3.1
TOTAL LIABILITIES/EQUITY/SAVINGS	446	468	4.9	497	6.3

* Amount Less than + or - 1 Million

Puerto Rico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	14	14	0.0	13	7.1-
INTEREST INCOME					
Interest on Loans	20	22	11.9	24	8.5
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	6	7	13.1	6	20.9-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	26	30	12.2	30	1.3
INTEREST EXPENSE					
Dividends on Shares	10	11	19.6	11	1.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	46.7-	0*	88.4-
TOTAL INTEREST EXPENSE	10	11	19.3	11	1.3-
PROVISION FOR LOAN & LEASE LOSSES	3	4	43.6	5	13.5
NET INTEREST INCOME AFTER PLL	14	14	1.0	14	0.0-
NON-INTEREST INCOME					
Fee Income	1	2	16.1	2	25.6
Other Operating Income	0*	0*	39.4-	0*	67.0-
Gain (Loss) on Investments	-0*	0	100.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	78.6	-0*	75.2-
Other Non-Oper Income (Expense)	0*	0*	21.3-	0*	1,631.6
TOTAL NON-INTEREST INCOME	2	2	3.5	2	18.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	6	6	7.7	6	2.1
Travel and Conference Expense	0*	0*	9.7-	0*	11.5-
Office Occupancy Expense	0*	0*	10.3	1	12.4
Office Operations Expense	4	4	5.6	4	1.1
Educational & Promotional Expense	0*	0*	54.7	0*	25.5-
Loan Servicing Expense	0*	0*	23.3	0*	14.1-
Professional and Outside Services	0*	1	14.4	1	1.0
Member Insurance	0*	0*	3.2	0*	10.6
Operating Fees	0*	0*	1.0	0*	11.3
Miscellaneous Operating Expenses	0*	0*	12.0	0*	26.4-
TOTAL NON-INTEREST EXPENSES	13	14	10.1	14	1.0-
NET INCOME	3	2	40.0-	2	30.3
Transfer to Regular Reserve	0*	0*	100.0-	0*	0.0

* Amount Less than + or - 1 Million

Rhode Island
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	28	28	0.0	25	10.7-
Cash & Equivalents	194	200	3.0	270	35.2
TOTAL INVESTMENTS	812	705	13.1-	765	8.5
U.S. Government Obligations	2	1	37.8-	0*	100.0-
Federal Agency Securities	503	375	25.4-	403	7.6
Mutual Fund & Common Trusts	3	3	12.5	4	4.3
MCSD and PIC at Corporate CU	19	20	1.6	19	1.2-
All Other Corporate Credit Union	111	159	42.9	71	55.4-
Commercial Banks, S&Ls	33	34	4.0	107	213.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	4	7	76.2	9	29.9
All Other Investments	0*	32	0.0	35	9.3
Loans Held for Sale	17	9	44.5-	4	52.3-
TOTAL LOANS OUTSTANDING	2,572	2,777	8.0	2,986	7.5
Unsecured Credit Card Loans	18	19	2.5	14	24.1-
All Other Unsecured Loans	52	58	12.0	55	6.3-
New Vehicle Loans	229	200	12.7-	152	23.9-
Used Vehicle Loans	268	300	12.1	263	12.3-
First Mortgage Real Estate Loans/LOC	1,315	1,484	12.8	1,730	16.6
Other Real Estate Loans/LOC	657	679	3.4	704	3.7
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	33	37	14.0	68	82.9
Allowance For Loan Losses	11	13	23.7	17	29.9
Foreclosed and Repossessed Assets	0*	2	175.4	11	397.5
Land and Building	75	82	8.6	85	4.3
Other Fixed Assets	17	15	7.7-	16	4.6
NCUSIF Capitalization Deposit	28	28	2.8	29	3.3
Other Assets	46	42	8.0-	51	21.4
TOTAL ASSETS	3,750	3,848	2.6	4,201	9.2
LIABILITIES					
Total Borrowings	242	328	35.6	482	46.9
Accrued Dividends/Interest Payable	7	6	16.4-	5	9.4-
Acct Payable and Other Liabilities	27	28	2.2	27	0.2-
Uninsured Secondary Capital	0*	0*	33.3-	0*	50.0-
TOTAL LIABILITIES	276	361	31.1	515	42.4
EQUITY/SAVINGS					
TOTAL SAVINGS	3,015	3,015	0.0	3,219	6.8
Share Drafts	330	313	5.2-	309	1.3-
Regular Shares	668	616	7.9-	638	3.6
Money Market Shares	326	373	14.6	392	5.1
Share Certificates/CDs	1,350	1,364	1.1	1,503	10.2
IRA/Keogh Accounts	238	253	6.3	292	15.3
All Other Shares	102	95	6.2-	85	11.1-
Non-Member Deposits	1	0*	33.3-	0*	50.1-
Regular Reserves	86	86	0.0	86	0.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-6	34.2-	-18	194.5-
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	377	391	3.7	398	2.0
TOTAL EQUITY	459	471	2.7	467	0.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	3,750	3,848	2.6	4,201	9.2

* Amount Less than + or - 1 Million

Rhode Island
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	28	28	0.0	25	10.7-
INTEREST INCOME					
Interest on Loans	151	173	14.1	179	3.9
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	39	40	0.7	35	12.2-
Trading Profits and Losses	1	0*	22.8-	-0*	166.1-
TOTAL INTEREST INCOME	191	213	11.2	213	0.3
INTEREST EXPENSE					
Dividends on Shares	8	8	4.0	8	8.6-
Interest on Deposits	67	85	25.7	75	11.4-
Interest on Borrowed Money	11	13	22.3	15	13.8
TOTAL INTEREST EXPENSE	86	106	23.2	98	8.1-
PROVISION FOR LOAN & LEASE LOSSES	7	11	56.6	18	74.5
NET INTEREST INCOME AFTER PLL	99	96	2.5-	97	1.4
NON-INTEREST INCOME					
Fee Income	23	25	7.3	25	1.7-
Other Operating Income	5	6	17.5	8	26.2
Gain (Loss) on Investments	0*	0*	52.4-	-0*	242.9-
Gain (Loss) on Disp of Fixed Assets	0*	2	10,476.0	-0*	106.1-
Other Non-Oper Income (Expense)	0*	0*	51.5-	0*	111.1
TOTAL NON-INTEREST INCOME	29	33	13.3	32	5.1-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	56	60	7.2	62	3.9
Travel and Conference Expense	2	1	9.7-	2	11.3
Office Occupancy Expense	10	11	10.7	11	7.7
Office Operations Expense	19	19	0.3	19	1.1-
Educational & Promotional Expense	6	6	6.2	5	12.7-
Loan Servicing Expense	3	3	21.6	3	1.3-
Professional and Outside Services	9	9	3.0	11	24.7
Member Insurance	0*	0*	15.5-	0*	21.3-
Operating Fees	0*	0*	0.0	0*	24.3
Miscellaneous Operating Expenses	4	5	20.6	4	13.4-
TOTAL NON-INTEREST EXPENSES	108	115	6.4	119	3.3
NET INCOME	20	14	27.3-	10	29.2-
Transfer to Regular Reserve	0*	0*	58.9	0*	98.9-

* Amount Less than + or - 1 Million

South Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	87	85	2.3-	81	4.7-
Cash & Equivalents	691	755	9.2	708	6.2-
TOTAL INVESTMENTS	806	810	0.5	977	20.6
U.S. Government Obligations	10	3	70.7-	0*	85.3-
Federal Agency Securities	435	373	14.1-	459	22.9
Mutual Fund & Common Trusts	34	0*	98.6-	0*	82.1-
MCSD and PIC at Corporate CU	38	36	5.1-	37	1.9
All Other Corporate Credit Union	177	235	32.4	242	3.3
Commercial Banks, S&Ls	66	101	54.1	187	85.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	8	29	251.3	17	43.0-
All Other Investments	0*	31	0.0	35	13.1
Loans Held for Sale	0*	2	292.4	2	4.3
TOTAL LOANS OUTSTANDING	5,864	6,276	7.0	6,667	6.2
Unsecured Credit Card Loans	368	429	16.5	472	10.1
All Other Unsecured Loans	341	370	8.7	394	6.3
New Vehicle Loans	1,085	1,017	6.2-	935	8.1-
Used Vehicle Loans	1,313	1,349	2.7	1,454	7.8
First Mortgage Real Estate Loans/LOC	1,731	1,986	14.7	2,174	9.5
Other Real Estate Loans/LOC	738	820	11.0	907	10.7
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	287	305	6.3	330	8.2
Allowance For Loan Losses	42	46	8.4	64	39.0
Foreclosed and Repossessed Assets	5	5	9.6-	10	100.6
Land and Building	206	226	9.8	264	16.8
Other Fixed Assets	48	58	21.7	64	10.1
NCUSIF Capitalization Deposit	57	61	6.6	65	6.4
Other Assets	101	119	18.2	137	15.3
TOTAL ASSETS	7,736	8,266	6.9	8,830	6.8
LIABILITIES					
Total Borrowings	281	351	24.7	547	55.8
Accrued Dividends/Interest Payable	20	24	15.0	18	24.4-
Acct Payable and Other Liabilities	68	83	21.7	77	7.3-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	370	457	23.6	642	40.3
EQUITY/SAVINGS					
TOTAL SAVINGS	6,436	6,811	5.8	7,153	5.0
Share Drafts	902	912	1.1	936	2.6
Regular Shares	1,825	1,730	5.2-	1,739	0.5
Money Market Shares	641	765	19.4	953	24.5
Share Certificates/CDs	2,257	2,517	11.5	2,527	0.4
IRA/Keogh Accounts	778	865	11.1	983	13.6
All Other Shares	8	6	31.8-	7	31.0
Non-Member Deposits	25	16	33.2-	8	51.3-
Regular Reserves	175	165	6.2-	170	3.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-3	44.0	-8	182.7-
Other Reserves	25	31	22.4	32	3.9
Undivided Earnings	734	805	9.7	840	4.4
TOTAL EQUITY	930	998	7.3	1,035	3.7
TOTAL LIABILITIES/EQUITY/SAVINGS	7,736	8,266	6.9	8,830	6.8

* Amount Less than + or - 1 Million

South Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	87	85	2.3-	81	4.7-
INTEREST INCOME					
Interest on Loans	386	430	11.4	454	5.6
(Less) Interest Refund	0*	1	69.4	1	4.4
Income from Investments	57	69	21.4	54	22.2-
Trading Profits and Losses	0*	0*	485.5	-0*	108.1-
TOTAL INTEREST INCOME	442	498	12.6	506	1.7
INTEREST EXPENSE					
Dividends on Shares	165	203	22.9	191	5.5-
Interest on Deposits	1	2	26.1	1	5.4-
Interest on Borrowed Money	12	13	13.3	20	47.1
TOTAL INTEREST EXPENSE	178	218	22.3	213	2.2-
PROVISION FOR LOAN & LEASE LOSSES	27	38	40.3	69	78.5
NET INTEREST INCOME AFTER PLL	237	242	2.1	225	7.0-
NON-INTEREST INCOME					
Fee Income	124	130	4.6	145	11.7
Other Operating Income	50	57	15.3	67	16.8
Gain (Loss) on Investments	0*	2	2,337.0	0*	83.6-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	25.8	-0*	219.7-
Other Non-Oper Income (Expense)	1	1	10.9-	3	98.6
TOTAL NON-INTEREST INCOME	175	191	8.8	215	12.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	165	180	9.3	198	10.1
Travel and Conference Expense	5	6	3.0	6	5.4
Office Occupancy Expense	23	26	11.3	28	8.6
Office Operations Expense	67	74	10.0	80	8.5
Educational & Promotional Expense	17	16	3.9-	16	0.3-
Loan Servicing Expense	16	18	12.1	20	9.2
Professional and Outside Services	29	33	10.4	34	4.1
Member Insurance	1	2	5.4	1	3.8-
Operating Fees	1	1	10.9	1	13.0
Miscellaneous Operating Expenses	11	13	9.8	12	2.2-
TOTAL NON-INTEREST EXPENSES	337	368	9.0	397	8.1
NET INCOME	75	65	13.3-	42	35.0-
Transfer to Regular Reserve	9	9	1.0	13	42.6

* Amount Less than + or - 1 Million

South Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	49	49	0.0	50	2.0
Cash & Equivalents	129	146	13.3	119	18.3-
TOTAL INVESTMENTS	263	334	26.9	402	20.2
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	117	162	38.6	153	5.4-
Mutual Fund & Common Trusts	6	6	4.1	5	20.9-
MCSD and PIC at Corporate CU	14	15	7.9	16	2.4
All Other Corporate Credit Union	60	62	3.7	48	22.7-
Commercial Banks, S&Ls	45	57	28.3	112	95.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	8	8	0.7-	9	12.6
All Other Investments	0*	3	0.0	9	198.9
Loans Held for Sale	7	8	16.4	8	0.3-
TOTAL LOANS OUTSTANDING	1,175	1,211	3.1	1,313	8.4
Unsecured Credit Card Loans	37	40	7.7	39	3.4-
All Other Unsecured Loans	37	39	5.2	40	2.8
New Vehicle Loans	150	143	4.7-	137	4.1-
Used Vehicle Loans	334	334	0.2-	353	5.8
First Mortgage Real Estate Loans/LOC	298	321	7.7	366	13.9
Other Real Estate Loans/LOC	156	167	7.7	188	12.0
Leases Receivable	0*	0*	72.0-	0*	100.0-
All Other Loans/LOC	163	167	2.9	191	14.2
Allowance For Loan Losses	6	6	4.3-	7	14.5
Foreclosed and Repossessed Assets	1	2	36.8	2	40.2
Land and Building	47	48	3.4	54	11.9
Other Fixed Assets	10	12	16.2	11	7.7-
NCUSIF Capitalization Deposit	12	13	7.3	14	7.7
Other Assets	12	13	10.3	15	12.0
TOTAL ASSETS	1,650	1,782	8.0	1,932	8.4
LIABILITIES					
Total Borrowings	40	29	28.4-	38	33.2
Accrued Dividends/Interest Payable	5	5	19.9	4	18.0-
Acct Payable and Other Liabilities	9	13	43.2	11	10.6-
Uninsured Secondary Capital	2	2	12.7-	1	25.0-
TOTAL LIABILITIES	55	49	12.3-	55	13.9
EQUITY/SAVINGS					
TOTAL SAVINGS	1,412	1,538	8.9	1,677	9.0
Share Drafts	205	212	3.4	220	3.9
Regular Shares	288	288	0.2-	322	11.9
Money Market Shares	209	249	18.7	287	15.5
Share Certificates/CDs	562	633	12.7	682	7.6
IRA/Keogh Accounts	115	121	4.7	132	9.3
All Other Shares	12	12	0.4	13	6.4
Non-Member Deposits	20	24	19.2	21	11.3-
Regular Reserves	37	37	0.2-	37	0.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-2	13.7-	-10	527.6-
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	146	159	8.7	172	8.2
TOTAL EQUITY	182	195	6.9	200	2.4
TOTAL LIABILITIES/EQUITY/SAVINGS	1,650	1,782	8.0	1,932	8.4

* Amount Less than + or - 1 Million

South Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	49	49	0.0	50	2.0
INTEREST INCOME					
Interest on Loans	79	86	8.2	88	2.8
(Less) Interest Refund	0*	0*	1.2-	0*	4.6-
Income from Investments	15	21	40.5	21	2.2
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	94	106	13.2	109	2.7
INTEREST EXPENSE					
Dividends on Shares	37	47	28.8	44	6.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	2	19.5-	2	17.3-
TOTAL INTEREST EXPENSE	39	49	25.8	46	6.6-
PROVISION FOR LOAN & LEASE LOSSES	3	3	21.7-	4	72.3
NET INTEREST INCOME AFTER PLL	52	55	6.0	59	7.7
NON-INTEREST INCOME					
Fee Income	15	17	12.2	18	1.4
Other Operating Income	5	6	14.1	7	22.0
Gain (Loss) on Investments	0*	0*	1,079.0	-0*	782.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	99.4-	-0*	1,378.1-
Other Non-Oper Income (Expense)	0*	0*	52.0-	0*	323.9
TOTAL NON-INTEREST INCOME	21	23	10.1	25	7.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	33	35	6.8	38	10.1
Travel and Conference Expense	0*	0*	5.0	1	4.9
Office Occupancy Expense	4	5	21.8	5	11.3
Office Operations Expense	11	12	10.6	13	5.4
Educational & Promotional Expense	3	3	1.8	3	2.2
Loan Servicing Expense	4	4	1.5-	4	17.0
Professional and Outside Services	3	4	21.5	4	10.0
Member Insurance	0*	0*	5.1-	0*	32.1-
Operating Fees	0*	0*	4.3	0*	9.2
Miscellaneous Operating Expenses	1	1	2.6-	1	10.6
TOTAL NON-INTEREST EXPENSES	60	65	8.2	71	9.0
NET INCOME	13	13	2.3	13	0.7
Transfer to Regular Reserve	0*	0*	67.3-	0*	582.6

* Amount Less than + or - 1 Million

Tennessee
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	202	192	5.0-	189	1.6-
Cash & Equivalents	1,092	1,148	5.1	1,052	8.4-
TOTAL INVESTMENTS	2,576	2,600	0.9	2,935	12.9
U.S. Government Obligations	19	9	52.8-	3	66.9-
Federal Agency Securities	1,671	1,372	17.9-	1,645	20.0
Mutual Fund & Common Trusts	10	8	19.6-	6	27.9-
MCSD and PIC at Corporate CU	54	60	10.2	62	3.1
All Other Corporate Credit Union	364	655	79.9	401	38.7-
Commercial Banks, S&Ls	374	366	2.0-	682	86.2
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	27	25	6.2-	34	33.2
All Other Investments	0*	45	0.0	54	20.4
Loans Held for Sale	16	19	17.3	14	27.2-
TOTAL LOANS OUTSTANDING	7,901	8,528	7.9	9,210	8.0
Unsecured Credit Card Loans	246	276	12.3	297	7.6
All Other Unsecured Loans	505	527	4.4	533	1.1
New Vehicle Loans	1,416	1,470	3.9	1,430	2.7-
Used Vehicle Loans	1,793	1,945	8.5	2,034	4.6
First Mortgage Real Estate Loans/LOC	2,808	3,127	11.4	3,618	15.7
Other Real Estate Loans/LOC	764	809	5.9	898	11.0
Leases Receivable	3	2	34.6-	1	39.1-
All Other Loans/LOC	367	373	1.4	399	7.2
Allowance For Loan Losses	49	54	9.5	80	48.5
Foreclosed and Repossessed Assets	7	12	76.5	15	29.3
Land and Building	252	295	17.2	333	12.8
Other Fixed Assets	57	62	7.3	72	16.3
NCUSIF Capitalization Deposit	89	95	6.3	101	6.9
Other Assets	140	149	6.5	171	14.7
TOTAL ASSETS	12,080	12,852	6.4	13,821	7.5
LIABILITIES					
Total Borrowings	219	229	4.8	259	12.9
Accrued Dividends/Interest Payable	16	17	6.5	15	12.6-
Acct Payable and Other Liabilities	85	98	15.6	96	1.9-
Uninsured Secondary Capital	0*	0*	35.0	0*	48.2-
TOTAL LIABILITIES	320	345	7.7	370	7.4
EQUITY/SAVINGS					
TOTAL SAVINGS	10,146	10,780	6.2	11,648	8.1
Share Drafts	1,260	1,273	1.0	1,334	4.8
Regular Shares	3,123	3,052	2.3-	3,195	4.7
Money Market Shares	1,126	1,190	5.7	1,365	14.7
Share Certificates/CDs	3,558	4,092	15.0	4,438	8.5
IRA/Keogh Accounts	940	1,042	10.8	1,189	14.1
All Other Shares	98	82	15.7-	82	0.3-
Non-Member Deposits	42	49	18.1	45	8.4-
Regular Reserves	370	385	4.1	399	3.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-12	-3	73.2	0*	129.4
Other Reserves	34	36	4.0	37	2.4
Undivided Earnings	1,222	1,310	7.2	1,366	4.3
TOTAL EQUITY	1,614	1,728	7.0	1,803	4.4
TOTAL LIABILITIES/EQUITY/SAVINGS	12,080	12,852	6.4	13,821	7.5

* Amount Less than + or - 1 Million

Tennessee
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	202	192	5.0-	189	1.6-
INTEREST INCOME					
Interest on Loans	502	568	13.1	608	7.0
(Less) Interest Refund	5	8	44.3	9	15.5
Income from Investments	136	168	23.0	145	13.6-
Trading Profits and Losses	0	2	0.0	-8	572.2-
TOTAL INTEREST INCOME	633	730	15.3	735	0.7
INTEREST EXPENSE					
Dividends on Shares	183	227	23.8	213	6.2-
Interest on Deposits	66	90	36.1	87	3.5-
Interest on Borrowed Money	11	10	8.1-	9	6.7-
TOTAL INTEREST EXPENSE	260	327	25.6	309	5.5-
PROVISION FOR LOAN & LEASE LOSSES	31	41	31.5	83	99.4
NET INTEREST INCOME AFTER PLL	342	362	5.9	344	4.9-
NON-INTEREST INCOME					
Fee Income	130	145	11.9	154	6.1
Other Operating Income	38	44	16.0	50	13.7
Gain (Loss) on Investments	0*	0*	29.5	1	222.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	77.7-	0*	392.8
Other Non-Oper Income (Expense)	3	4	43.3	4	5.4
TOTAL NON-INTEREST INCOME	172	194	12.9	210	8.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	208	232	11.2	250	8.1
Travel and Conference Expense	6	6	6.2	7	6.3
Office Occupancy Expense	29	32	9.4	35	10.5
Office Operations Expense	79	85	7.2	89	5.5
Educational & Promotional Expense	16	18	13.5	19	4.3
Loan Servicing Expense	15	17	13.1	19	14.5
Professional and Outside Services	40	42	5.5	44	2.5
Member Insurance	3	3	5.1-	3	0.8
Operating Fees	3	3	6.7	3	8.7
Miscellaneous Operating Expenses	9	10	12.2	11	4.4
TOTAL NON-INTEREST EXPENSES	408	448	9.7	480	7.2
NET INCOME	105	108	2.7	74	31.1-
Transfer to Regular Reserve	15	13	14.6-	10	21.6-

* Amount Less than + or - 1 Million

Texas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	611	595	2.6-	570	4.2-
Cash & Equivalents	3,516	3,479	1.1-	3,788	8.9
TOTAL INVESTMENTS	9,814	10,851	10.6	13,079	20.5
U.S. Government Obligations	68	55	19.3-	467	747.6
Federal Agency Securities	3,589	3,828	6.7	6,795	77.5
Mutual Fund & Common Trusts	115	125	8.8	85	31.9-
MCSD and PIC at Corporate CU	212	217	2.5	219	1.3
All Other Corporate Credit Union	1,998	2,453	22.8	1,314	46.4-
Commercial Banks, S&Ls	1,543	1,644	6.5	2,455	49.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	90	119	32.1	105	12.4-
All Other Investments	0*	229	0.0	261	14.2
Loans Held for Sale	98	93	5.1-	55	40.6-
TOTAL LOANS OUTSTANDING	33,798	35,891	6.2	38,919	8.4
Unsecured Credit Card Loans	1,433	1,480	3.3	1,562	5.6
All Other Unsecured Loans	1,883	2,060	9.4	2,191	6.4
New Vehicle Loans	10,943	10,927	0.2-	10,951	0.2
Used Vehicle Loans	7,806	8,105	3.8	8,898	9.8
First Mortgage Real Estate Loans/LOC	6,023	7,282	20.9	8,560	17.6
Other Real Estate Loans/LOC	2,736	3,209	17.3	3,501	9.1
Leases Receivable	540	369	31.6-	252	31.7-
All Other Loans/LOC	2,434	2,459	1.0	3,002	22.1
Allowance For Loan Losses	270	281	4.1	332	18.3
Foreclosed and Repossessed Assets	46	64	38.8	92	45.1
Land and Building	984	1,105	12.2	1,217	10.2
Other Fixed Assets	266	286	7.8	283	1.2-
NCUSIF Capitalization Deposit	365	389	6.5	416	7.1
Other Assets	686	865	26.2	827	4.4-
TOTAL ASSETS	49,302	52,741	7.0	58,343	10.6
LIABILITIES					
Total Borrowings	1,994	2,212	10.9	2,505	13.2
Accrued Dividends/Interest Payable	72	77	7.4	63	19.1-
Acct Payable and Other Liabilities	502	564	12.3	571	1.3
Uninsured Secondary Capital	0*	0*	34.9	0*	50.0
TOTAL LIABILITIES	2,569	2,854	11.1	3,140	10.0
EQUITY/SAVINGS					
TOTAL SAVINGS	41,230	44,018	6.8	49,170	11.7
Share Drafts	5,426	5,601	3.2	5,841	4.3
Regular Shares	13,627	13,248	2.8-	14,302	8.0
Money Market Shares	5,279	5,722	8.4	6,829	19.3
Share Certificates/CDs	12,345	14,472	17.2	16,065	11.0
IRA/Keogh Accounts	3,358	3,623	7.9	4,074	12.5
All Other Shares	944	1,080	14.3	1,750	62.1
Non-Member Deposits	251	272	8.2	309	13.5
Regular Reserves	1,053	1,086	3.1	1,048	3.5-
APPR. For Non-Conf. Invest.	42	73	72.5	61	16.8-
Accum. Unrealized G/L on A-F-S	-22	-35	58.6-	-133	284.5-
Other Reserves	513	549	7.0	599	9.1
Undivided Earnings	3,917	4,195	7.1	4,459	6.3
TOTAL EQUITY	5,503	5,869	6.6	6,034	2.8
TOTAL LIABILITIES/EQUITY/SAVINGS	49,302	52,741	7.0	58,343	10.6

* Amount Less than + or - 1 Million

Texas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	611	595	2.6-	570	4.2-
INTEREST INCOME					
Interest on Loans	2,093	2,338	11.7	2,514	7.6
(Less) Interest Refund	3	6	64.3	4	27.9-
Income from Investments	532	656	23.3	564	14.1-
Trading Profits and Losses	0	0*	0.0	-0*	1,738.9-
TOTAL INTEREST INCOME	2,622	2,988	14.0	3,073	2.8
INTEREST EXPENSE					
Dividends on Shares	853	1,072	25.7	1,000	6.7-
Interest on Deposits	185	233	25.9	231	1.1-
Interest on Borrowed Money	87	92	5.7	92	0.1-
TOTAL INTEREST EXPENSE	1,125	1,397	24.2	1,322	5.4-
PROVISION FOR LOAN & LEASE LOSSES	221	210	4.9-	334	59.0
NET INTEREST INCOME AFTER PLL	1,276	1,381	8.3	1,417	2.6
NON-INTEREST INCOME					
Fee Income	647	673	4.1	687	2.1
Other Operating Income	151	185	23.1	194	4.7
Gain (Loss) on Investments	2	5	144.0	0*	86.5-
Gain (Loss) on Disp of Fixed Assets	5	10	95.9	-2	119.2-
Other Non-Oper Income (Expense)	9	16	64.7	4	76.8-
TOTAL NON-INTEREST INCOME	814	889	9.2	884	0.5-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	862	924	7.2	997	7.9
Travel and Conference Expense	22	25	11.9	26	3.9
Office Occupancy Expense	133	142	6.8	158	11.1
Office Operations Expense	364	391	7.2	402	2.9
Educational & Promotional Expense	72	83	14.7	90	8.3
Loan Servicing Expense	68	77	12.9	84	8.4
Professional and Outside Services	139	152	9.5	168	10.7
Member Insurance	5	4	12.2-	5	4.0
Operating Fees	7	7	2.9-	8	13.0
Miscellaneous Operating Expenses	53	75	41.0	73	2.8-
TOTAL NON-INTEREST EXPENSES	1,727	1,881	8.9	2,010	6.9
NET INCOME	362	388	7.2	290	25.2-
Transfer to Regular Reserve	8	4	45.3-	3	34.1-

* Amount Less than + or - 1 Million

Utah
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	112	107	4.5-	102	4.7-
Cash & Equivalents	745	698	6.2-	541	22.5-
TOTAL INVESTMENTS	1,117	1,037	7.2-	1,040	0.4
U.S. Government Obligations	0*	2	632.4	0*	100.0-
Federal Agency Securities	343	291	15.3-	187	35.6-
Mutual Fund & Common Trusts	0*	0*	15.2	0*	22.3-
MCSD and PIC at Corporate CU	52	56	7.1	56	0.8
All Other Corporate Credit Union	375	353	5.8-	214	39.5-
Commercial Banks, S&Ls	196	192	1.7-	328	70.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	20	17	13.2-	17	1.4-
All Other Investments	0*	29	0.0	29	0.1-
Loans Held for Sale	29	40	36.3	62	56.5
TOTAL LOANS OUTSTANDING	9,293	10,662	14.7	11,892	11.5
Unsecured Credit Card Loans	486	601	23.5	690	14.8
All Other Unsecured Loans	284	349	23.0	411	17.9
New Vehicle Loans	1,435	1,403	2.2-	1,397	0.4-
Used Vehicle Loans	2,672	2,891	8.2	3,343	15.6
First Mortgage Real Estate Loans/LOC	2,667	3,332	24.9	3,639	9.2
Other Real Estate Loans/LOC	1,044	1,278	22.3	1,424	11.4
Leases Receivable	32	40	25.2	40	0.8-
All Other Loans/LOC	672	768	14.4	947	23.3
Allowance For Loan Losses	72	84	15.7	153	83.2
Foreclosed and Repossessed Assets	3	8	139.0	53	602.8
Land and Building	310	362	16.7	441	21.7
Other Fixed Assets	71	72	1.8	86	19.1
NCUSIF Capitalization Deposit	86	99	14.0	108	9.6
Other Assets	164	209	27.2	218	4.4
TOTAL ASSETS	11,745	13,102	11.5	14,288	9.1
LIABILITIES					
Total Borrowings	40	79	96.0	127	61.0
Accrued Dividends/Interest Payable	15	18	20.1	16	12.7-
Acct Payable and Other Liabilities	114	120	4.7	194	62.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	170	217	27.8	338	55.6
EQUITY/SAVINGS					
TOTAL SAVINGS	10,370	11,533	11.2	12,605	9.3
Share Drafts	1,285	1,320	2.7	1,291	2.2-
Regular Shares	2,236	2,106	5.8-	2,105	0.1-
Money Market Shares	2,287	2,644	15.6	3,120	18.0
Share Certificates/CDs	3,586	4,311	20.2	4,747	10.1
IRA/Keogh Accounts	680	798	17.2	953	19.5
All Other Shares	249	257	3.2	260	1.3
Non-Member Deposits	47	97	105.8	130	33.5
Regular Reserves	295	303	2.6	306	0.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	-18	1,324.2-	-22	21.0-
Other Reserves	392	411	4.8	476	15.7
Undivided Earnings	516	655	26.9	585	10.7-
TOTAL EQUITY	1,205	1,351	12.1	1,345	0.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	11,745	13,102	11.5	14,288	9.1

* Amount Less than + or - 1 Million

Utah
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	112	107	4.5-	102	4.7-
INTEREST INCOME					
Interest on Loans	571	712	24.8	752	5.6
(Less) Interest Refund	0*	0*	71.6-	0*	276.6
Income from Investments	67	83	24.0	58	29.5-
Trading Profits and Losses	-0*	0	100.0	0	0.0
TOTAL INTEREST INCOME	638	795	24.7	811	2.0
INTEREST EXPENSE					
Dividends on Shares	238	333	39.5	336	1.0
Interest on Deposits	21	32	50.4	27	15.1-
Interest on Borrowed Money	3	3	15.2	5	53.1
TOTAL INTEREST EXPENSE	262	368	40.2	368	0.0
PROVISION FOR LOAN & LEASE LOSSES	40	50	25.8	183	266.0
NET INTEREST INCOME AFTER PLL	335	377	12.4	260	31.1-
NON-INTEREST INCOME					
Fee Income	120	139	15.6	147	5.9
Other Operating Income	95	111	17.6	118	5.8
Gain (Loss) on Investments	0*	0*	146.1	1	53.9
Gain (Loss) on Disp of Fixed Assets	2	1	32.7-	-2	290.3-
Other Non-Oper Income (Expense)	2	0*	64.4-	-0*	194.8-
TOTAL NON-INTEREST INCOME	219	253	15.6	264	4.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	200	225	12.9	249	10.4
Travel and Conference Expense	6	7	16.3	8	9.9
Office Occupancy Expense	31	35	11.0	39	10.6
Office Operations Expense	85	94	10.6	104	9.8
Educational & Promotional Expense	17	20	17.0	22	9.3
Loan Servicing Expense	42	52	23.1	59	13.5
Professional and Outside Services	13	16	22.6	19	18.5
Member Insurance	2	2	13.0	2	2.5
Operating Fees	2	2	6.4	2	9.8
Miscellaneous Operating Expenses	12	14	10.7	18	28.4
TOTAL NON-INTEREST EXPENSES	411	468	13.7	521	11.4
NET INCOME	143	162	13.6	2	98.5-
Transfer to Regular Reserve	18	7	60.3-	5	25.0-

* Amount Less than + or - 1 Million

Vermont
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	31	31	0.0	30	3.2-
Cash & Equivalents	77	120	56.9	121	0.9
TOTAL INVESTMENTS	185	218	17.5	391	79.6
U.S. Government Obligations	0*	0*	100.0-	13	0.0
Federal Agency Securities	79	91	14.8	185	103.7
Mutual Fund & Common Trusts	3	3	10.7	22	592.9
MCSD and PIC at Corporate CU	9	9	5.9	9	2.2-
All Other Corporate Credit Union	35	67	92.3	60	10.4-
Commercial Banks, S&Ls	52	40	22.4-	88	116.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	2	2	9.3-	3	88.6
All Other Investments	0*	6	0.0	9	47.0
Loans Held for Sale	9	10	4.4	12	28.3
TOTAL LOANS OUTSTANDING	1,380	1,435	4.0	1,574	9.7
Unsecured Credit Card Loans	51	55	9.7	61	9.6
All Other Unsecured Loans	54	57	6.4	58	1.3
New Vehicle Loans	123	122	0.5-	105	14.2-
Used Vehicle Loans	215	219	1.7	237	8.2
First Mortgage Real Estate Loans/LOC	480	494	3.0	594	20.3
Other Real Estate Loans/LOC	375	400	6.6	430	7.6
Leases Receivable	0*	0*	52.8-	0*	60.1-
All Other Loans/LOC	82	87	5.7	88	1.5
Allowance For Loan Losses	4	5	6.2	6	22.7
Foreclosed and Repossessed Assets	0*	0*	439.0	0*	67.2
Land and Building	39	43	10.1	45	5.6
Other Fixed Assets	10	10	3.4-	9	7.9-
NCUSIF Capitalization Deposit	13	14	7.1	16	15.0
Other Assets	26	24	8.4-	21	12.3-
TOTAL ASSETS	1,735	1,869	7.7	2,185	16.9
LIABILITIES					
Total Borrowings	104	106	2.6	163	53.5
Accrued Dividends/Interest Payable	0*	0*	25.1	0*	10.1
Acct Payable and Other Liabilities	18	18	4.4-	22	26.2
Uninsured Secondary Capital	3	3	19.2-	2	30.5-
TOTAL LIABILITIES	125	127	1.1	187	47.8
EQUITY/SAVINGS					
TOTAL SAVINGS	1,421	1,540	8.3	1,783	15.8
Share Drafts	205	211	3.1	234	10.8
Regular Shares	463	430	7.2-	449	4.6
Money Market Shares	228	277	21.3	360	29.9
Share Certificates/CDs	385	471	22.4	564	19.6
IRA/Keogh Accounts	109	122	11.6	152	24.4
All Other Shares	13	12	6.8-	13	4.4
Non-Member Deposits	17	16	7.1-	12	26.5-
Regular Reserves	51	52	1.6	52	0.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-2	19.2-	-0*	49.9
Other Reserves	2	2	11.6	2	18.7
Undivided Earnings	137	151	9.8	160	6.4
TOTAL EQUITY	188	203	7.5	214	5.5
TOTAL LIABILITIES/EQUITY/SAVINGS	1,735	1,869	7.7	2,185	16.9

* Amount Less than + or - 1 Million

Vermont
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	31	31	0.0	30	3.2-
INTEREST INCOME					
Interest on Loans	87	96	10.7	99	3.0
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	11	13	18.8	16	26.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	98	109	11.6	115	5.7
INTEREST EXPENSE					
Dividends on Shares	25	33	31.7	36	7.2
Interest on Deposits	5	7	31.7	8	23.2
Interest on Borrowed Money	4	4	2.3	6	24.1
TOTAL INTEREST EXPENSE	35	44	28.1	49	11.2
PROVISION FOR LOAN & LEASE LOSSES	4	4	4.5	5	36.8
NET INTEREST INCOME AFTER PLL	59	61	2.4	61	0.2-
NON-INTEREST INCOME					
Fee Income	15	17	10.9	18	7.6
Other Operating Income	8	10	24.4	8	17.3-
Gain (Loss) on Investments	-0*	-0*	96.2	-0*	4,313.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	84.5	0*	95.3-
Other Non-Oper Income (Expense)	0*	0*	76.4-	0*	93.8-
TOTAL NON-INTEREST INCOME	24	27	14.8	26	4.0-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	36	39	8.6	42	5.7
Travel and Conference Expense	1	1	13.7	1	6.3-
Office Occupancy Expense	5	6	5.5	6	3.4
Office Operations Expense	15	16	3.4	16	1.1-
Educational & Promotional Expense	2	3	15.2	3	8.1
Loan Servicing Expense	3	3	4.6	4	15.8
Professional and Outside Services	4	3	5.1-	4	9.1
Member Insurance	0*	0*	32.1-	0*	47.6-
Operating Fees	0*	0*	11.4	0*	18.5
Miscellaneous Operating Expenses	1	1	14.7	1	4.2-
TOTAL NON-INTEREST EXPENSES	69	74	6.4	77	4.2
NET INCOME	14	15	4.0	10	29.2-
Transfer to Regular Reserve	0*	0*	35.2	0*	94.2-

* Amount Less than + or - 1 Million

Virgin Islands
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
Cash & Equivalents	7	12	69.5	9	25.3-
TOTAL INVESTMENTS	20	14	29.8-	21	50.1
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*	18.7	0*	6.6
All Other Corporate Credit Union	12	8	35.2-	13	61.4
Commercial Banks, S&Ls	7	5	22.8-	7	37.1
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*	0.0
Loans Held for Sale	0*	0*	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	32	35	10.1	39	10.2
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	17	19	8.6	20	5.3
New Vehicle Loans	5	7	30.4	8	21.3
Used Vehicle Loans	0*	0*	3.2	1	35.0
First Mortgage Real Estate Loans/LOC	1	2	34.1	2	1.5
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	7	7	5.5-	7	12.4
Allowance For Loan Losses	0*	0*	21.0	0*	9.1-
Foreclosed and Repossessed Assets	0*	0*	0.0	0*	0.0
Land and Building	1	1	8.3-	1	6.5
Other Fixed Assets	0*	0*	73.8	0*	15.3-
NCUSIF Capitalization Deposit	0*	0*	5.6	0*	2.9
Other Assets	0*	0*	101.8	0*	65.0-
TOTAL ASSETS	60	63	4.2	70	11.5
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	15.0-	0*	1,224.2
Acct Payable and Other Liabilities	0*	0*	9.6	0*	1.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	0*	0*	9.4	0*	11.9
EQUITY/SAVINGS					
TOTAL SAVINGS	45	46	3.2	52	13.4
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	42	44	3.2	48	9.5
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	1	26.7	3	129.8
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares	1	1	13.3-	2	34.3
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	3	3	3.7	3	1.0
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	12	13	8.0	14	7.5
TOTAL EQUITY	15	16	7.1	17	6.2
TOTAL LIABILITIES/EQUITY/SAVINGS	60	63	4.2	70	11.5

* Amount Less than + or - 1 Million

Virgin Islands
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
INTEREST INCOME					
Interest on Loans	3	4	2.5	4	12.7
(Less) Interest Refund	0*	0*	37.0-	0*	98.4
Income from Investments	0*	1	43.0	0*	25.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	4	5	10.2	5	3.2
INTEREST EXPENSE					
Dividends on Shares	1	1	14.1	1	6.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
TOTAL INTEREST EXPENSE	1	1	14.1	1	6.2
PROVISION FOR LOAN & LEASE LOSSES	0*	0*	26.5-	0*	55.0
NET INTEREST INCOME AFTER PLL	3	3	10.8	3	0.4
NON-INTEREST INCOME					
Fee Income	0*	0*	24.3	0*	11.5
Other Operating Income	0*	0*	19.9	0*	34.4-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	-0*	266.7-	0*	1,025.0
Other Non-Oper Income (Expense)	0*	0*	35.2-	0*	22.6
TOTAL NON-INTEREST INCOME	0*	0*	15.5	0*	9.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1	1	10.7	1	12.1
Travel and Conference Expense	0*	0*	21.1	0*	90.7
Office Occupancy Expense	0*	0*	37.5	0*	15.0-
Office Operations Expense	0*	0*	14.3-	0*	8.9-
Educational & Promotional Expense	0*	0*	12.4-	0*	42.6
Loan Servicing Expense	0*	0*	26.3-	0*	21.2
Professional and Outside Services	0*	0*	74.9	0*	3.4
Member Insurance	0*	0*	5.8	0*	0.3-
Operating Fees	0*	0*	44.2	0*	34.7
Miscellaneous Operating Expenses	0*	0*	103.6-	0*	2,161.5
TOTAL NON-INTEREST EXPENSES	2	3	9.1	3	7.9
NET INCOME	0*	1	16.5	0*	13.8-
Transfer to Regular Reserve	0*	0*	100.0-	0*	0.0

* Amount Less than + or - 1 Million

Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	212	205	3.3-	199	2.9-
Cash & Equivalents	4,076	4,008	1.7-	2,073	48.3-
TOTAL INVESTMENTS	6,613	6,599	0.2-	7,556	14.5
U.S. Government Obligations	205	33	83.8-	76	128.0
Federal Agency Securities	4,573	3,874	15.3-	5,348	38.1
Mutual Fund & Common Trusts	188	190	0.8	124	34.8-
MCSD and PIC at Corporate CU	90	125	38.6	99	21.2-
All Other Corporate Credit Union	1,012	1,693	67.4	807	52.3-
Commercial Banks, S&Ls	271	249	8.0-	444	78.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	19	17	10.1-	30	71.2
All Other Investments	0*	328	0.0	523	59.5
Loans Held for Sale	103	77	25.6-	13	82.7-
TOTAL LOANS OUTSTANDING	40,678	49,004	20.5	56,262	14.8
Unsecured Credit Card Loans	4,600	5,676	23.4	6,663	17.4
All Other Unsecured Loans	2,570	2,863	11.4	3,148	10.0
New Vehicle Loans	5,941	6,388	7.5	6,019	5.8-
Used Vehicle Loans	5,095	5,531	8.6	5,696	3.0
First Mortgage Real Estate Loans/LOC	12,588	16,728	32.9	22,792	36.3
Other Real Estate Loans/LOC	8,748	10,650	21.7	10,680	0.3
Leases Receivable	126	117	7.7-	91	21.7-
All Other Loans/LOC	1,010	1,051	4.1	1,172	11.5
Allowance For Loan Losses	269	364	35.5	670	84.2
Foreclosed and Repossessed Assets	19	39	105.1	61	57.1
Land and Building	579	730	26.2	899	23.1
Other Fixed Assets	235	311	32.4	335	7.6
NCUSIF Capitalization Deposit	373	414	11.1	438	5.7
Other Assets	1,274	1,294	1.5	1,380	6.7
TOTAL ASSETS	53,682	62,113	15.7	68,347	10.0
LIABILITIES					
Total Borrowings	3,277	6,153	87.8	9,754	58.5
Accrued Dividends/Interest Payable	40	45	13.6	40	11.4-
Acct Payable and Other Liabilities	489	575	17.6	666	15.7
Uninsured Secondary Capital	0*	0*	0.0	0*	13.3-
TOTAL LIABILITIES	3,806	6,774	78.0	10,460	54.4
EQUITY/SAVINGS					
TOTAL SAVINGS	43,935	49,024	11.6	51,579	5.2
Share Drafts	2,110	5,254	149.0	5,587	6.3
Regular Shares	13,611	9,299	31.7-	9,997	7.5
Money Market Shares	7,778	9,346	20.2	9,634	3.1
Share Certificates/CDs	15,176	19,114	25.9	19,710	3.1
IRA/Keogh Accounts	5,129	5,853	14.1	6,497	11.0
All Other Shares	121	109	9.7-	107	1.9-
Non-Member Deposits	10	48	360.7	45	5.8-
Regular Reserves	757	746	1.5-	747	0.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-40	-121	201.7-	-389	221.2-
Other Reserves	2,866	3,064	6.9	3,145	2.6
Undivided Earnings	2,357	2,626	11.4	2,806	6.8
TOTAL EQUITY	5,940	6,315	6.3	6,308	0.1-
TOTAL LIABILITIES/EQUITY/SAVINGS	53,682	62,113	15.7	68,347	10.0

* Amount Less than + or - 1 Million

Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	212	205	3.3-	199	2.9-
INTEREST INCOME					
Interest on Loans	2,496	3,059	22.6	3,633	18.8
(Less) Interest Refund	0*	0*	10.4	0*	84.1-
Income from Investments	448	479	6.8	351	26.6-
Trading Profits and Losses	0*	0*	11.5	0*	56.6
TOTAL INTEREST INCOME	2,943	3,537	20.2	3,984	12.6
INTEREST EXPENSE					
Dividends on Shares	1,215	1,624	33.7	1,479	8.9-
Interest on Deposits	13	18	36.1	18	4.4-
Interest on Borrowed Money	149	210	41.4	396	88.7
TOTAL INTEREST EXPENSE	1,377	1,853	34.5	1,893	2.2
PROVISION FOR LOAN & LEASE LOSSES	182	381	109.5	835	119.5
NET INTEREST INCOME AFTER PLL	1,384	1,304	5.8-	1,256	3.7-
NON-INTEREST INCOME					
Fee Income	309	342	10.7	380	11.2
Other Operating Income	381	457	19.8	495	8.4
Gain (Loss) on Investments	-0*	1	278.5	6	359.3
Gain (Loss) on Disp of Fixed Assets	0*	-0*	142.3-	-2	335.4-
Other Non-Oper Income (Expense)	5	3	50.2-	9	230.6
TOTAL NON-INTEREST INCOME	696	802	15.3	888	10.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	700	825	17.8	890	7.9
Travel and Conference Expense	12	14	22.7	13	13.1-
Office Occupancy Expense	79	93	17.0	115	24.6
Office Operations Expense	264	272	2.8	299	10.2
Educational & Promotional Expense	37	46	25.4	55	18.9
Loan Servicing Expense	192	214	11.0	222	4.1
Professional and Outside Services	82	105	27.0	120	14.3
Member Insurance	9	5	38.8-	4	16.1-
Operating Fees	4	5	2.3	5	15.6
Miscellaneous Operating Expenses	53	68	29.8	130	90.2
TOTAL NON-INTEREST EXPENSES	1,432	1,646	14.9	1,853	12.6
NET INCOME	647	460	28.9-	291	36.8-
Transfer to Regular Reserve	1	2	43.2	0*	67.6-

* Amount Less than + or - 1 Million

Washington
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	133	132	0.8-	122	7.6-
Cash & Equivalents	1,461	1,676	14.7	1,511	9.9-
TOTAL INVESTMENTS	3,654	3,618	1.0-	4,040	11.7
U.S. Government Obligations	109	55	49.3-	65	18.9
Federal Agency Securities	1,828	1,773	3.0-	2,433	37.2
Mutual Fund & Common Trusts	49	65	33.8	55	16.0-
MCSD and PIC at Corporate CU	92	107	16.0	92	13.9-
All Other Corporate Credit Union	678	986	45.4	569	42.3-
Commercial Banks, S&Ls	286	319	11.6	537	68.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	50	57	14.5	63	10.3
All Other Investments	0*	130	0.0	151	15.5
Loans Held for Sale	68	64	6.0-	62	3.1-
TOTAL LOANS OUTSTANDING	17,213	18,747	8.9	20,441	9.0
Unsecured Credit Card Loans	1,115	1,310	17.5	1,435	9.5
All Other Unsecured Loans	483	586	21.3	653	11.4
New Vehicle Loans	3,895	3,991	2.5	3,678	7.9-
Used Vehicle Loans	3,051	3,085	1.1	3,150	2.1
First Mortgage Real Estate Loans/LOC	4,750	5,278	11.1	6,080	15.2
Other Real Estate Loans/LOC	3,110	3,653	17.5	4,422	21.1
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	809	845	4.5	1,025	21.3
Allowance For Loan Losses	82	113	37.1	214	89.8
Foreclosed and Repossessed Assets	9	14	58.5	39	185.2
Land and Building	411	453	10.2	561	23.9
Other Fixed Assets	119	140	17.8	137	1.7-
NCUSIF Capitalization Deposit	166	180	8.3	193	7.3
Other Assets	292	302	3.3	344	14.1
TOTAL ASSETS	23,310	25,080	7.6	27,114	8.1
LIABILITIES					
Total Borrowings	700	555	20.7-	419	24.5-
Accrued Dividends/Interest Payable	15	15	1.9	17	9.3
Acct Payable and Other Liabilities	259	261	0.8	281	7.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	974	831	14.6-	717	13.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	19,873	21,572	8.5	23,642	9.6
Share Drafts	2,321	2,430	4.7	2,429	0.0-
Regular Shares	5,984	5,579	6.8-	6,300	12.9
Money Market Shares	3,877	4,467	15.2	5,190	16.2
Share Certificates/CDs	5,984	7,198	20.3	7,475	3.8
IRA/Keogh Accounts	1,664	1,834	10.2	2,184	19.1
All Other Shares	29	42	43.0	44	6.0
Non-Member Deposits	13	21	59.9	20	8.4-
Regular Reserves	470	473	0.8	478	1.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-18	-0*	94.9	5	702.3
Other Reserves	5	5	2.0	5	0.8-
Undivided Earnings	2,006	2,200	9.6	2,267	3.0
TOTAL EQUITY	2,463	2,677	8.7	2,756	2.9
TOTAL LIABILITIES/EQUITY/SAVINGS	23,310	25,080	7.6	27,114	8.1

* Amount Less than + or - 1 Million

Washington
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	133	132	0.8-	122	7.6-
INTEREST INCOME					
Interest on Loans	1,042	1,201	15.2	1,289	7.3
(Less) Interest Refund	0*	0*	87.6-	0*	267.1
Income from Investments	187	223	19.1	193	13.3-
Trading Profits and Losses	1	0*	43.6-	-2	454.1-
TOTAL INTEREST INCOME	1,230	1,425	15.8	1,480	3.9
INTEREST EXPENSE					
Dividends on Shares	451	574	27.3	563	1.9-
Interest on Deposits	32	54	69.3	54	1.1-
Interest on Borrowed Money	20	28	39.9	18	37.6-
TOTAL INTEREST EXPENSE	503	656	30.5	634	3.4-
PROVISION FOR LOAN & LEASE LOSSES	41	96	136.3	261	171.5
NET INTEREST INCOME AFTER PLL	687	672	2.1-	585	13.0-
NON-INTEREST INCOME					
Fee Income	212	235	10.9	254	7.8
Other Operating Income	96	115	19.5	126	9.6
Gain (Loss) on Investments	0*	0*	5,197.2	2	823.5
Gain (Loss) on Disp of Fixed Assets	2	10	438.4	1	87.7-
Other Non-Oper Income (Expense)	5	3	39.7-	5	59.1
TOTAL NON-INTEREST INCOME	315	363	15.2	388	6.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	377	406	7.8	441	8.5
Travel and Conference Expense	12	13	8.4	14	3.6
Office Occupancy Expense	51	55	9.3	62	11.3
Office Operations Expense	151	164	8.7	176	7.3
Educational & Promotional Expense	34	38	13.1	42	11.5
Loan Servicing Expense	51	51	1.2-	51	0.6
Professional and Outside Services	57	65	14.5	72	10.5
Member Insurance	0*	0*	3.9-	0*	13.5-
Operating Fees	3	3	4.7	4	7.3
Miscellaneous Operating Expenses	28	36	25.7	35	1.2-
TOTAL NON-INTEREST EXPENSES	765	833	8.8	897	7.8
NET INCOME	237	202	14.5-	75	62.9-
Transfer to Regular Reserve	93	76	17.9-	5	93.4-

* Amount Less than + or - 1 Million

West Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	113	112	0.9-	109	2.7-
Cash & Equivalents	200	205	2.5	210	2.4
TOTAL INVESTMENTS	509	555	8.9	598	7.9
U.S. Government Obligations	3	0*	94.0-	6	2,726.1
Federal Agency Securities	67	70	3.6	37	47.0-
Mutual Fund & Common Trusts	6	9	48.6	3	60.2-
MCSD and PIC at Corporate CU	16	15	1.2-	16	2.7
All Other Corporate Credit Union	137	140	1.8	91	35.0-
Commercial Banks, S&Ls	245	285	16.7	403	41.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	20	30	52.8	33	8.6
All Other Investments	0*	5	0.0	5	9.1-
Loans Held for Sale	0*	0*	30.2	0*	100.0-
TOTAL LOANS OUTSTANDING	1,407	1,434	1.9	1,477	3.0
Unsecured Credit Card Loans	44	39	11.0-	32	17.2-
All Other Unsecured Loans	127	126	0.5-	119	5.1-
New Vehicle Loans	298	301	1.0	291	3.2-
Used Vehicle Loans	297	312	4.9	333	6.7
First Mortgage Real Estate Loans/LOC	426	431	1.4	459	6.4
Other Real Estate Loans/LOC	112	115	2.9	116	0.9
Leases Receivable	0*	0*	86.0-	0*	8.6-
All Other Loans/LOC	104	110	6.0	127	14.6
Allowance For Loan Losses	12	12	2.1-	11	6.6-
Foreclosed and Repossessed Assets	2	2	8.3	3	16.3
Land and Building	63	66	5.0	70	5.3
Other Fixed Assets	12	11	6.9-	10	8.0-
NCUSIF Capitalization Deposit	18	18	1.9	19	2.6
Other Assets	14	15	2.9	16	8.9
TOTAL ASSETS	2,214	2,295	3.7	2,391	4.2
LIABILITIES					
Total Borrowings	25	22	11.0-	22	0.6
Accrued Dividends/Interest Payable	3	3	11.5	3	13.1-
Acct Payable and Other Liabilities	10	11	12.1	12	6.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	37	36	3.2-	37	1.2
EQUITY/SAVINGS					
TOTAL SAVINGS	1,881	1,947	3.5	2,030	4.3
Share Drafts	231	227	1.8-	242	6.8
Regular Shares	853	838	1.8-	887	5.9
Money Market Shares	79	67	15.3-	69	3.1
Share Certificates/CDs	547	637	16.5	634	0.5-
IRA/Keogh Accounts	163	170	4.1	180	6.0
All Other Shares	6	6	9.0	7	19.3
Non-Member Deposits	2	2	60.5	10	304.0
Regular Reserves	81	82	0.7	83	1.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	412.5-	-2	51.0-
Other Reserves	5	6	2.9	5	7.6-
Undivided Earnings	210	226	7.8	239	6.0
TOTAL EQUITY	296	312	5.4	325	4.3
TOTAL LIABILITIES/EQUITY/SAVINGS	2,214	2,295	3.7	2,391	4.2

* Amount Less than + or - 1 Million

West Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	113	112	0.9-	109	2.7-
INTEREST INCOME					
Interest on Loans	98	104	6.3	105	0.8
(Less) Interest Refund	0*	0*	46.0-	0*	41.8
Income from Investments	28	34	21.8	29	13.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	126	138	9.8	134	2.8-
INTEREST EXPENSE					
Dividends on Shares	41	51	23.8	47	8.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	1	1	16.3-	1	1.0-
TOTAL INTEREST EXPENSE	43	52	22.7	48	7.8-
PROVISION FOR LOAN & LEASE LOSSES	9	5	36.8-	6	4.7
NET INTEREST INCOME AFTER PLL	74	80	7.8	80	0.0-
NON-INTEREST INCOME					
Fee Income	15	18	16.3	18	3.6
Other Operating Income	5	7	27.9	7	5.4
Gain (Loss) on Investments	-0*	-0*	99.2	0*	25,846.9
Gain (Loss) on Disp of Fixed Assets	-0*	0*	107.5	0*	29.8-
Other Non-Oper Income (Expense)	0*	0*	28.1-	1	799.3
TOTAL NON-INTEREST INCOME	20	25	21.7	27	10.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	42	44	4.4	46	4.9
Travel and Conference Expense	2	2	2.3	2	6.7
Office Occupancy Expense	6	6	11.8	7	3.5
Office Operations Expense	19	20	5.0	21	5.4
Educational & Promotional Expense	2	3	9.4	3	13.7
Loan Servicing Expense	4	4	6.0	4	7.2-
Professional and Outside Services	4	5	5.0	5	4.5
Member Insurance	2	2	10.6-	2	3.3
Operating Fees	0*	0*	15.8	0*	8.3
Miscellaneous Operating Expenses	2	3	11.9	3	12.1
TOTAL NON-INTEREST EXPENSES	84	88	5.2	92	4.8
NET INCOME	11	17	52.7	16	9.6-
Transfer to Regular Reserve	0*	0*	0.3-	2	168.7

* Amount Less than + or - 1 Million

Wisconsin
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	269	262	2.6-	251	4.2-
Cash & Equivalents	921	1,029	11.8	928	9.8-
TOTAL INVESTMENTS	1,235	1,353	9.6	1,592	17.7
U.S. Government Obligations	8	3	59.9-	1	59.8-
Federal Agency Securities	374	347	7.2-	450	29.7
Mutual Fund & Common Trusts	35	32	8.2-	25	22.7-
MCSD and PIC at Corporate CU	118	125	6.2	132	5.6
All Other Corporate Credit Union	341	427	25.0	231	45.8-
Commercial Banks, S&Ls	248	293	18.3	546	86.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	27	34	24.9	45	33.4
All Other Investments	0*	46	0.0	55	21.6
Loans Held for Sale	84	95	12.8	142	50.0
TOTAL LOANS OUTSTANDING	13,168	13,825	5.0	15,303	10.7
Unsecured Credit Card Loans	444	502	13.1	543	8.1
All Other Unsecured Loans	292	325	11.2	341	4.9
New Vehicle Loans	970	894	7.9-	891	0.2-
Used Vehicle Loans	2,116	2,103	0.6-	2,295	9.1
First Mortgage Real Estate Loans/LOC	5,719	6,213	8.6	7,188	15.7
Other Real Estate Loans/LOC	2,520	2,615	3.8	2,668	2.0
Leases Receivable	3	2	39.8-	1	34.2-
All Other Loans/LOC	1,104	1,172	6.1	1,376	17.4
Allowance For Loan Losses	86	98	13.6	120	22.4
Foreclosed and Repossessed Assets	17	20	20.5	30	48.0
Land and Building	385	421	9.1	446	6.0
Other Fixed Assets	83	85	2.1	89	5.2
NCUSIF Capitalization Deposit	122	130	6.3	138	6.2
Other Assets	238	238	0.2	262	10.1
TOTAL ASSETS	16,166	17,097	5.8	18,809	10.0
LIABILITIES					
Total Borrowings	551	584	6.0	916	56.8
Accrued Dividends/Interest Payable	15	17	13.1	13	23.3-
Acct Payable and Other Liabilities	137	157	14.1	163	3.7
Uninsured Secondary Capital	0*	0*	51.6	0*	0.0
TOTAL LIABILITIES	704	758	7.7	1,092	44.1
EQUITY/SAVINGS					
TOTAL SAVINGS	13,672	14,443	5.6	15,747	9.0
Share Drafts	1,921	1,946	1.3	2,015	3.6
Regular Shares	3,165	3,016	4.7-	3,307	9.6
Money Market Shares	2,707	3,160	16.7	3,620	14.6
Share Certificates/CDs	4,691	5,037	7.4	5,330	5.8
IRA/Keogh Accounts	1,075	1,181	9.8	1,333	12.9
All Other Shares	43	48	12.3	58	21.6
Non-Member Deposits	69	55	20.3-	83	49.1
Regular Reserves	695	721	3.7	814	12.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-9	89.5-	-29	216.9-
Other Reserves	120	128	7.4	68	46.8-
Undivided Earnings	981	1,055	7.6	1,116	5.7
TOTAL EQUITY	1,791	1,896	5.8	1,970	3.9
TOTAL LIABILITIES/EQUITY/SAVINGS	16,166	17,097	5.8	18,809	10.0

* Amount Less than + or - 1 Million

Wisconsin
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	269	262	2.6-	251	4.2-
INTEREST INCOME					
Interest on Loans	831	920	10.7	946	2.8
(Less) Interest Refund	2	2	25.5	2	7.5
Income from Investments	78	102	30.4	89	12.2-
Trading Profits and Losses	0	0*	0.0	-0*	132.7-
TOTAL INTEREST INCOME	908	1,020	12.4	1,033	1.3
INTEREST EXPENSE					
Dividends on Shares	357	442	23.9	402	9.0-
Interest on Deposits	0*	0*	16.7	0*	24.8-
Interest on Borrowed Money	29	23	20.8-	28	23.4
TOTAL INTEREST EXPENSE	386	466	20.5	431	7.5-
PROVISION FOR LOAN & LEASE LOSSES	47	55	16.9	78	41.4
NET INTEREST INCOME AFTER PLL	474	499	5.2	524	5.0
NON-INTEREST INCOME					
Fee Income	123	135	9.3	143	6.3
Other Operating Income	74	85	15.1	96	13.3
Gain (Loss) on Investments	-0*	0*	310.4	-5	1,958.5-
Gain (Loss) on Disp of Fixed Assets	2	0*	89.7-	-2	780.6-
Other Non-Oper Income (Expense)	3	4	21.1	-7	283.1-
TOTAL NON-INTEREST INCOME	203	224	10.6	226	0.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	299	317	6.0	342	7.9
Travel and Conference Expense	7	8	10.3	9	10.3
Office Occupancy Expense	37	41	8.9	45	11.4
Office Operations Expense	110	115	5.0	122	6.0
Educational & Promotional Expense	24	25	3.7	28	11.9
Loan Servicing Expense	36	39	8.4	44	13.0
Professional and Outside Services	37	40	9.1	44	9.6
Member Insurance	2	2	3.9-	2	5.2
Operating Fees	2	3	7.9	3	9.7
Miscellaneous Operating Expenses	13	14	9.7	14	0.6
TOTAL NON-INTEREST EXPENSES	568	605	6.4	654	8.2
NET INCOME	108	118	9.4	96	19.2-
Transfer to Regular Reserve	19	27	39.5	85	214.6

* Amount Less than + or - 1 Million

Wyoming
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

ASSETS	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	33	32	3.0-	32	0.0
Cash & Equivalents	118	152	29.3	155	1.5
TOTAL INVESTMENTS	167	189	13.1	253	34.1
U.S. Government Obligations	0*	0*	100.0-	1	0.0
Federal Agency Securities	54	50	7.8-	74	48.5
Mutual Fund & Common Trusts	0*	0*	81.8-	0*	100.0-
MCSD and PIC at Corporate CU	9	9	2.6	10	6.3
All Other Corporate Credit Union	67	93	39.1	93	0.4
Commercial Banks, S&Ls	28	30	7.9	67	120.2
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	6	5	16.5-	5	6.9-
All Other Investments	0*	2	0.0	3	36.4
Loans Held for Sale	1	2	93.1	1	40.0-
TOTAL LOANS OUTSTANDING	968	1,025	5.9	1,112	8.4
Unsecured Credit Card Loans	34	35	1.0	37	6.3
All Other Unsecured Loans	36	39	9.6	41	4.8
New Vehicle Loans	168	187	11.6	195	4.1
Used Vehicle Loans	329	343	4.4	367	6.8
First Mortgage Real Estate Loans/LOC	165	170	2.8	199	17.6
Other Real Estate Loans/LOC	129	139	7.3	170	22.5
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	108	113	5.0	103	8.4-
Allowance For Loan Losses	6	7	4.4	7	7.6
Foreclosed and Repossessed Assets	0*	2	396.0	2	22.2
Land and Building	43	46	7.2	57	23.4
Other Fixed Assets	8	7	4.6-	8	14.1
NCUSIF Capitalization Deposit	10	11	9.5	13	10.7
Other Assets	17	20	20.5	18	11.5-
TOTAL ASSETS	1,326	1,449	9.3	1,612	11.2
LIABILITIES					
Total Borrowings	15	13	15.5-	34	168.6
Accrued Dividends/Interest Payable	2	2	21.1	2	12.3-
Acct Payable and Other Liabilities	8	9	19.9	8	8.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	24	24	1.7-	44	84.3
EQUITY/SAVINGS					
TOTAL SAVINGS	1,157	1,265	9.3	1,394	10.2
Share Drafts	190	192	1.2	208	8.6
Regular Shares	326	323	1.1-	341	5.6
Money Market Shares	155	182	17.7	234	28.3
Share Certificates/CDs	396	468	18.3	503	7.4
IRA/Keogh Accounts	64	72	12.1	84	16.2
All Other Shares	5	5	1.2-	5	6.9
Non-Member Deposits	21	22	7.1	18	17.3-
Regular Reserves	33	33	1.1	34	0.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	68.2-	-2	52.2-
Other Reserves	3	3	2.2	3	2.1
Undivided Earnings	110	125	14.3	139	10.7
TOTAL EQUITY	145	160	10.8	173	8.1
TOTAL LIABILITIES/EQUITY/SAVINGS	1,326	1,449	9.3	1,612	11.2

* Amount Less than + or - 1 Million

Wyoming
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2008
(Dollar Amounts in Millions)

	Dec-06	Dec-07	% CHG	Dec-08	% CHG
Number of Credit Unions	33	32	3.0-	32	0.0
INTEREST INCOME					
Interest on Loans	67	76	14.1	79	4.1
(Less) Interest Refund	0*	0*	361.5	0*	91.3-
Income from Investments	10	12	26.3	12	3.8-
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	76	88	15.4	91	3.5
INTEREST EXPENSE					
Dividends on Shares	26	34	32.8	33	3.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	34.2-	0*	68.2
TOTAL INTEREST EXPENSE	27	35	30.7	34	2.2-
PROVISION FOR LOAN & LEASE LOSSES	5	5	9.1	8	60.8
NET INTEREST INCOME AFTER PLL	45	48	7.0	49	1.5
NON-INTEREST INCOME					
Fee Income	13	15	15.2	16	3.8
Other Operating Income	6	7	17.7	8	19.2
Gain (Loss) on Investments	0*	0	100.0-	-0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	701.5	0*	55.5-
Other Non-Oper Income (Expense)	-0*	0*	437.3	-0*	137.1-
TOTAL NON-INTEREST INCOME	19	23	21.2	23	2.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	26	28	7.9	30	7.4
Travel and Conference Expense	0*	0*	2.2-	0*	8.0
Office Occupancy Expense	3	3	2.1	4	14.3
Office Operations Expense	10	11	9.0	11	0.2
Educational & Promotional Expense	2	2	7.4	2	6.0
Loan Servicing Expense	3	3	2.9	3	3.9
Professional and Outside Services	4	4	11.5	5	18.8
Member Insurance	0*	0*	9.6-	0*	19.1-
Operating Fees	0*	0*	7.2	0*	20.2
Miscellaneous Operating Expenses	2	2	2.8-	0*	39.0-
TOTAL NON-INTEREST EXPENSES	51	55	7.1	58	5.5
NET INCOME	12	16	27.8	14	11.0-
Transfer to Regular Reserve	0*	0*	5.5	0*	58.4-

* Amount Less than + or - 1 Million