

**NCUA**



**2006  
YEAREND  
STATISTICS FOR  
FEDERALLY  
INSURED  
CREDIT UNIONS**

## PREFACE

### 2006 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

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

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

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

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

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## FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1 – December 31, 2006

### HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2006. Change is measured from December 31, 2005.<sup>1</sup>

- **Assets** increased \$31.28 billion or 4.61% to \$709.9 billion.
- **Net Worth** increased \$5.66 billion or 7.42%. The net worth to assets ratio increased from 11.24% to 11.54%.
- **Earnings**, as measured by return on average assets, decreased from 0.85% to 0.82%.
- **Loans** increased \$36.10 billion or 7.88%. The loan to share ratio increased from 79.33% to 82.23%.
- **Delinquent** loans as a percentage of total loans decreased from 0.73% to 0.68%.
- **Long-term investments (over 1 year)** decreased \$12.87 billion or 14.87%.
- **Cash on hand, cash on deposit, plus short-term investments (less than 1 year)** increased \$5.16 billion or 4.80%.
- **Shares** increased \$23.57 billion or 4.08%. Total share certificates represent 31.43% of the share portfolio and now exceed regular shares.
- **Current members** increased by 1.2 million or 1.48%.

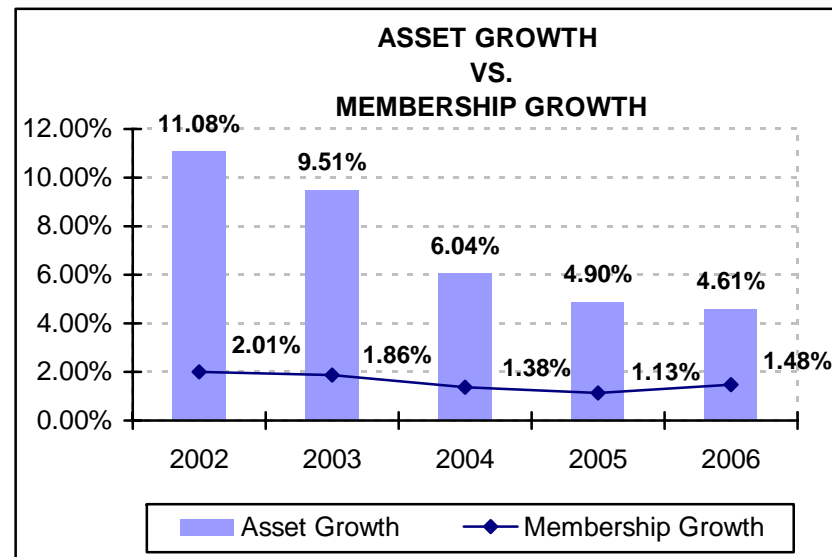
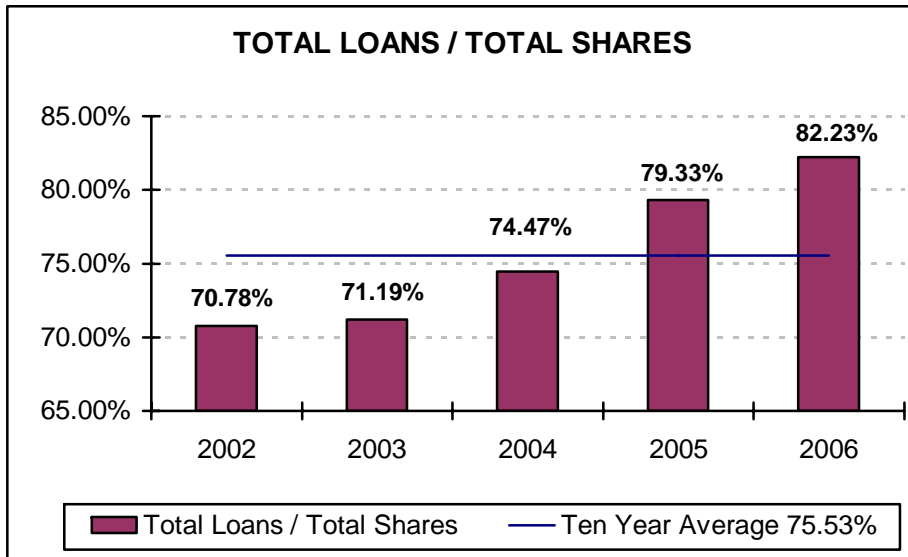
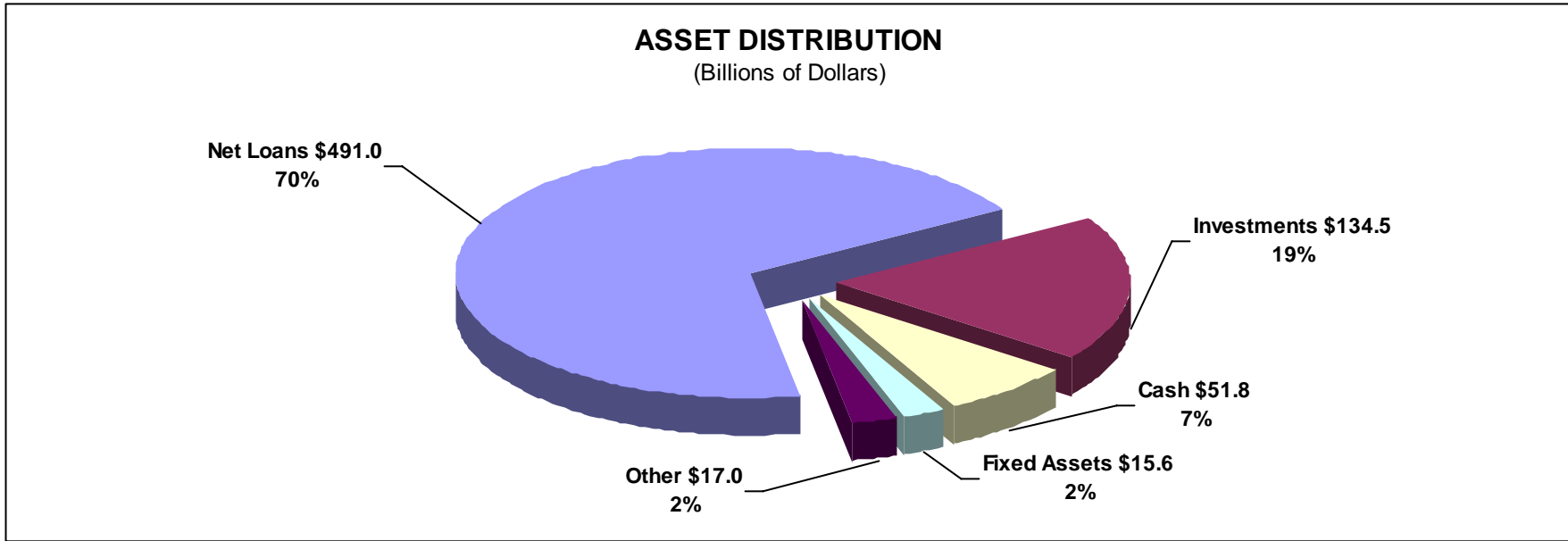
Number of Credit Unions Reporting		
	Federal CUs	State CUs
2002	5,953	3,735
2003	5,776	3,593
2004	5,572	3,442
2005	5,393	3,302
2006	5,189	3,173

Federally insured credit unions continued strong performance in 2006. Loans, shares, and net worth grew while the delinquent ratio, loan loss ratio, and bankruptcies declined. While net interest margins continued to decline, credit unions achieved favorable operating results as the loan to share ratio grew to over 82%. Real estate loans remain the dominant loan category in credit unions and without an adequate asset-liability process; it could elevate the level of interest rate risk.

Total Shares and Deposits	2005 In Billions	2006 In Billions	% Change
Insured Shares & Deposits	\$514.09	\$534.23	3.92%
Uninsured Shares & Deposits	\$63.54	\$66.96	5.39%

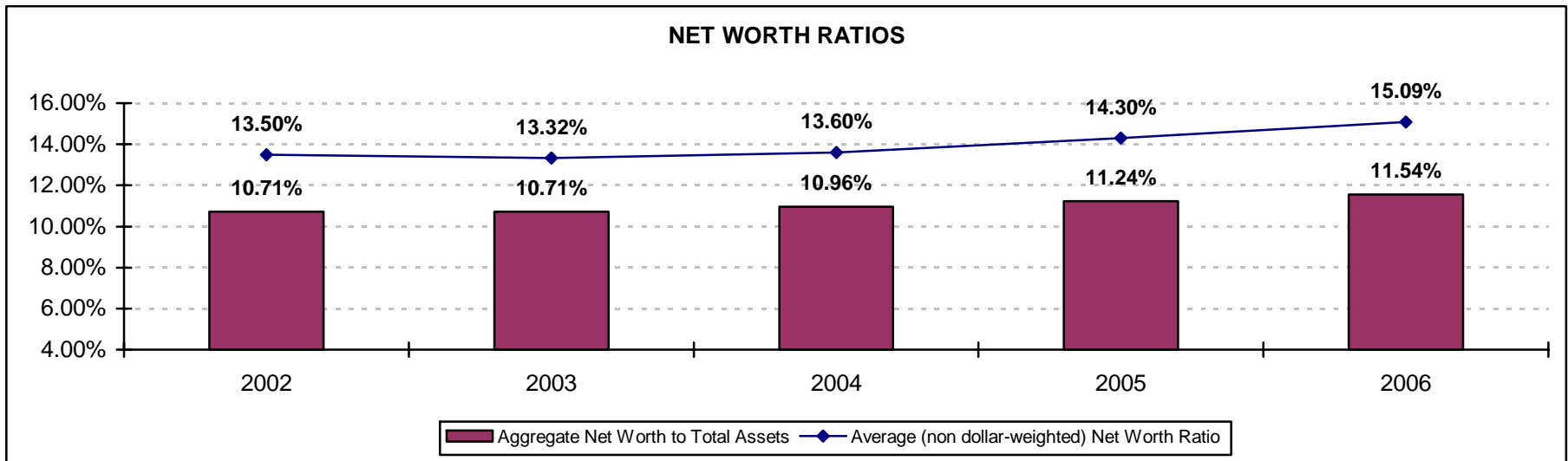
<sup>1</sup> The financial results for prior periods may reflect changes when compared to the prior period trend letters due to subsequent call report modifications.

# OVERALL TRENDS





# NET WORTH

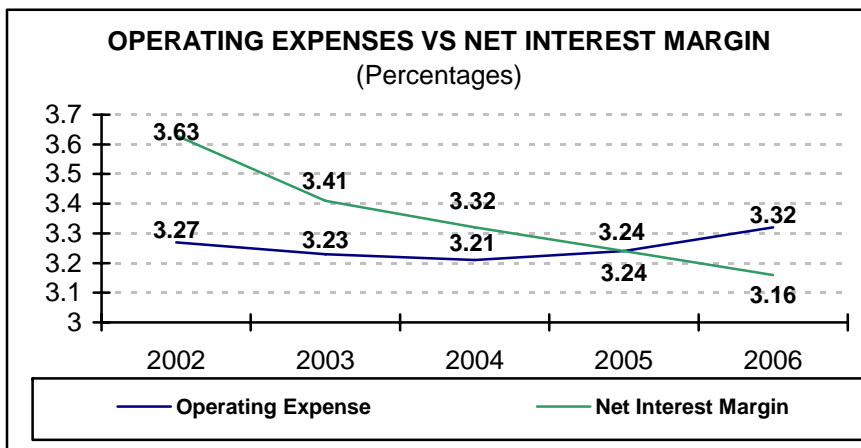
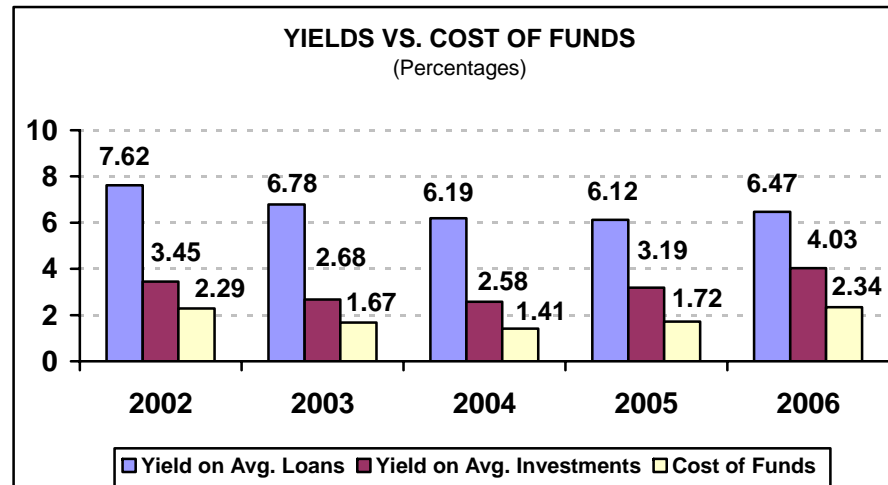
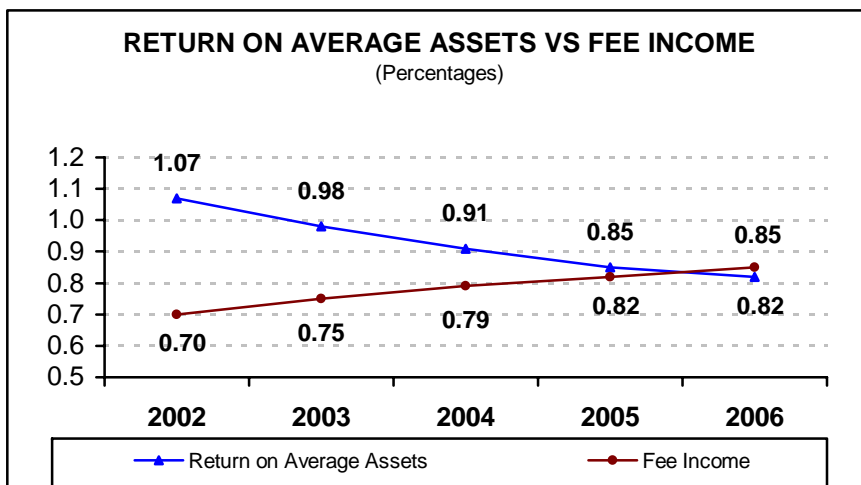


	December 2005 In Billions	December 2006 In Billions	% Change Annualized
Total Net Worth	\$76.29	\$81.95	7.42%
Secondary Capital	\$.028	\$.027	-1.70%

NET WORTH RATIOS				
Number of Credit Unions	December 2005	% of Total	December 2006	% of Total
7% or above	8,522	98.01%	8,235	98.48%
<b>Net Worth Ratios</b>				
6% to 6.99%	96	1.11%	58	.69%
4% to 5.99%	45	.52%	36	.43%
2% to 3.99%	21	.24%	20	.24%
Less than 2%	8	.09%	8	.10%
Less than 0%	3	.03%	5	.06%

Net Worth continues to be strong as total dollars increased \$5.66 billion or 7.42% during 2006. The number of credit unions subject to Prompt Corrective Action, as a percentage of total credit unions, decreased from 1.99% as of December 2005, to 1.52% as of December 2006.

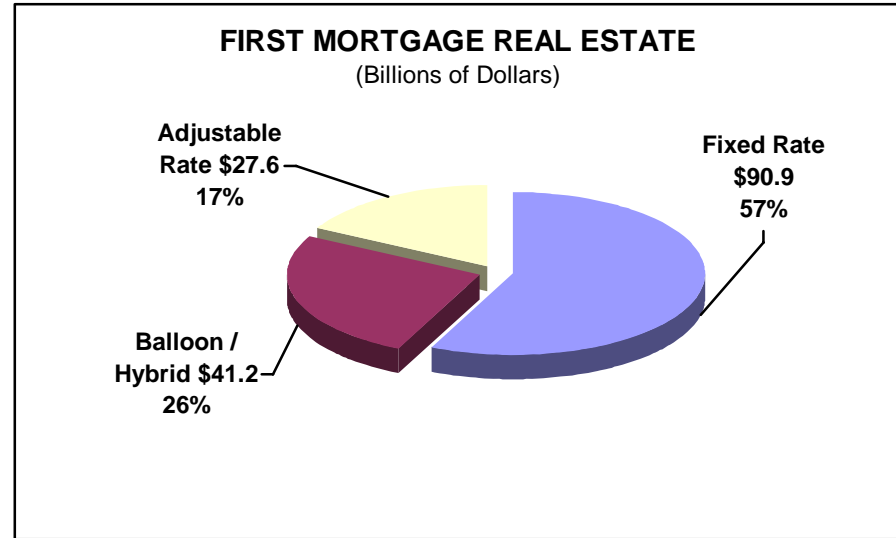
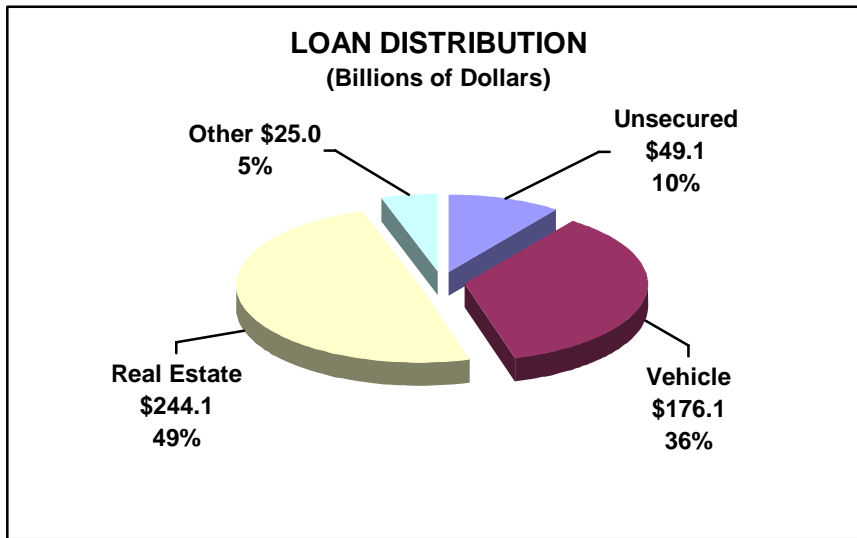
# EARNINGS



Ratio (% Average Assets)	As of 2005	As of 2006	Effect on ROA
Net Interest Margin	3.24%	3.16%	- 8bp
+ Fee & Other Inc.	1.22%	1.28%	+ 6bp
- Operating Expenses	3.24%	3.32%	- 8bp
- PLL	0.40%	0.31%	+ 9bp
+ Non-Opr. Income	0.03%	0.01%	- 2bp
= ROA	0.85%	0.82%	- 3bp

The level of earnings continues to be strong, covering the cost of operations as well as contributing to the already solid level of net worth. Net interest margin contracted 8 basis points to 3.16% as the cost of funds increased at a faster rate than the yield on assets. For the first time, fee income dollars exceeded net income dollars, which is the result of several years of fee income growth outpacing net income growth. For each year since 2003, fee income growth ranged between 8.2% and 18.2% annually, while annual net income growth during the same period has ranged from -1.7% to 1.8%.

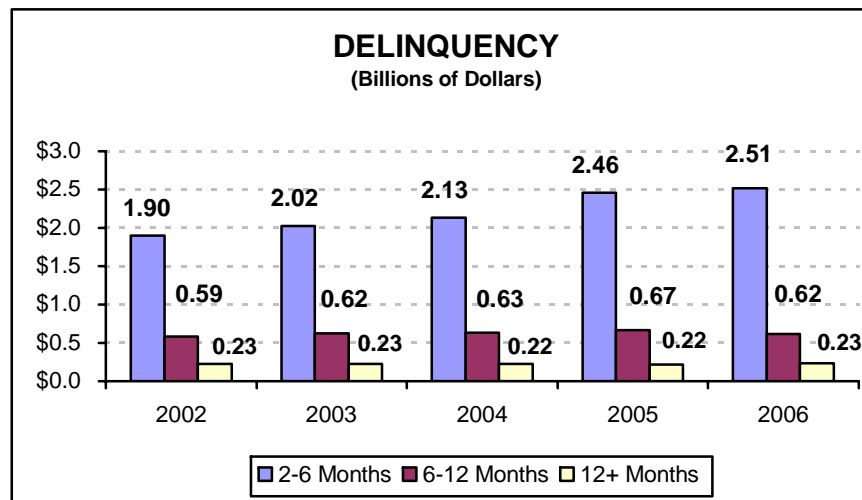
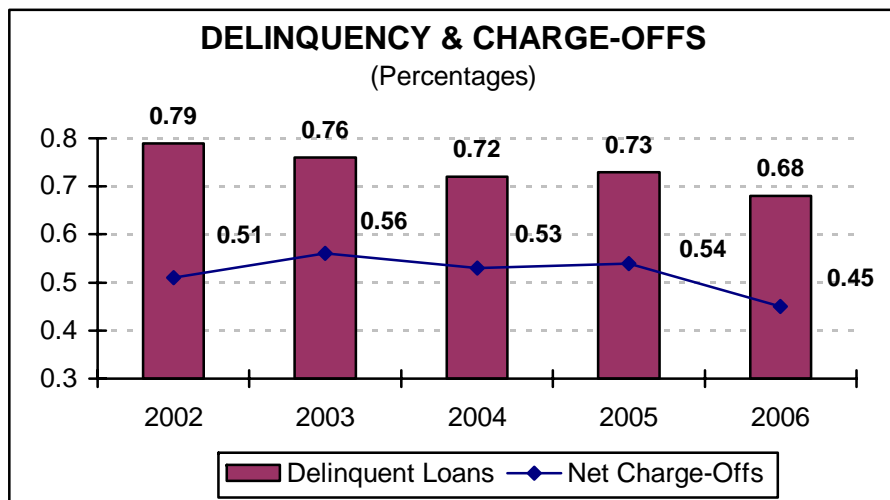
## LOAN DISTRIBUTION



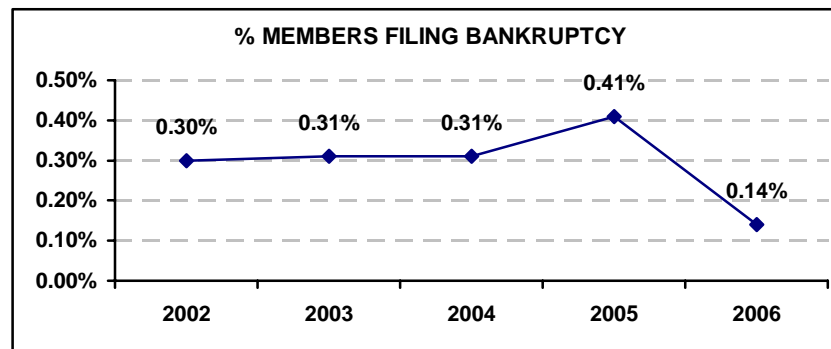
Loan Category	2005 Balance In Billions	% of Total Loans 2005	2006 Balance In Billions	% of Total Loans 2006	Growth In Billions	Growth Rate
Unsecured Credit Card	\$23.91	5.22%	\$26.54	5.37%	\$2.63	10.98%
All Other Unsecured	\$21.18	4.62%	\$22.60	4.57%	\$1.42	6.72%
New Vehicle	\$83.96	18.32%	\$88.53	17.91%	\$4.57	5.44%
Used Vehicle	\$86.60	18.90%	\$87.56	17.71%	\$0.96	1.11%
First Mortgage Real Estate	\$145.11	31.67%	\$159.68	32.30%	\$14.57	10.04%
Other Real Estate	\$73.40	16.02%	\$84.44	17.08%	\$11.03	15.03%
Leases Rec & All Other	\$24.07	5.25%	\$24.99	5.06%	\$0.92	3.81%
<b>Total Loans</b>	<b>\$458.23</b>		<b>\$494.34</b>		<b>\$36.10</b>	<b>7.88%</b>

Loan demand continues to be strong with total loans increasing 7.88% in 2006, pushing the loan to share ratio to 82.23% for December 2006. Loan growth was primarily fueled again by growth in first mortgage and other real estate loans, which accounted for 70.91% of the total growth. Real estate loans comprise the largest portion of total loans at 49.38%, followed by vehicle loans at 35.62%. Fixed rate first mortgages increased \$6.66 billion (7.90%), adjustable rate first mortgages \$2.46 billion (9.80%), and balloon/hybrid first mortgages \$5.46 billion (15.26%), during 2006.

## DELINQUENCY TRENDS

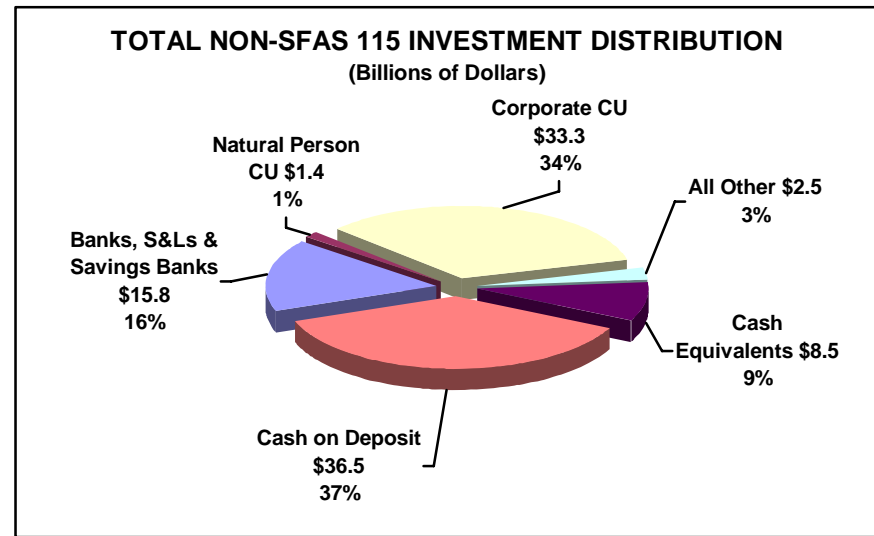
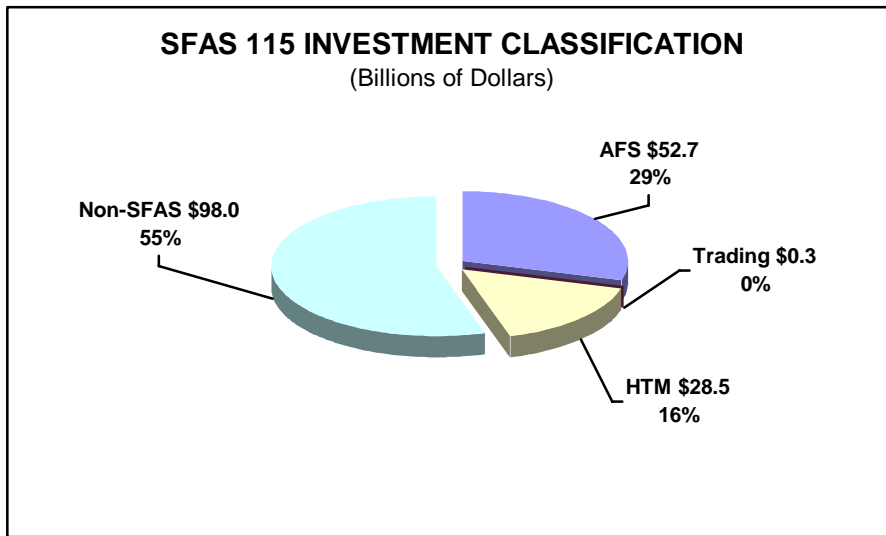


Charge-Offs and Recoveries	December 2005 In Billions	December 2006 In Billions	% Change
Loans Charged Off	\$2.81	\$2.67	-5.11%
Recoveries	\$0.45	\$0.51	13.79%
Net Charge-Offs	\$2.36	\$2.16	-8.71%



The quality of the loan portfolio remains strong, as reflected in the decrease in delinquent loans to total loans from 0.73% at the end of 2005 to 0.68% as of December 31, 2006. During the same period, the average net charge-off ratio declined from 0.54% to 0.45%. Not only did the ratio decline, the dollar amount of charged-off loans decreased while recoveries increased. In addition, outstanding loans subject to bankruptcy decreased 61.06% to \$1.0 billion, down from \$2.6 billion in 2005. The only adverse trend in loan delinquency is the increase in delinquent real estate loans of 40.31% (\$241.4 million), which took the real estate delinquency ratio from 0.27% at year-end 2005 to 0.34% as of December 31, 2006.

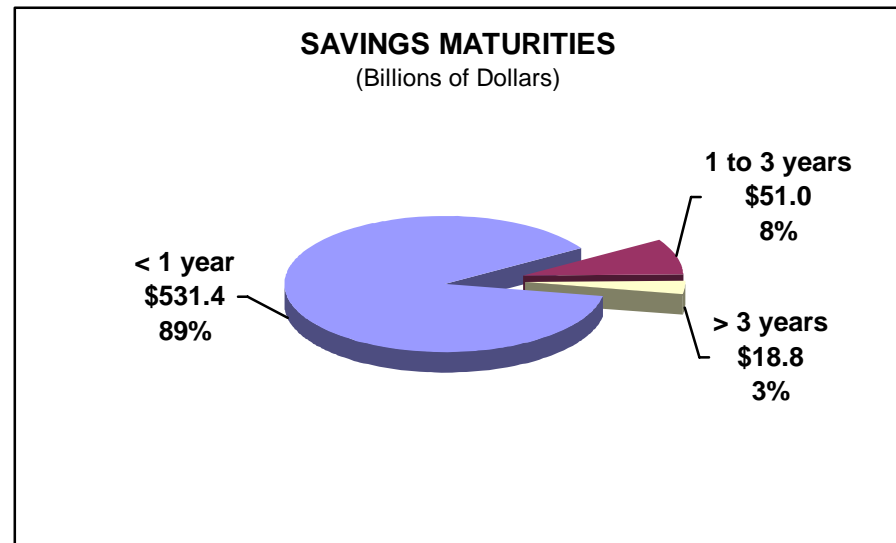
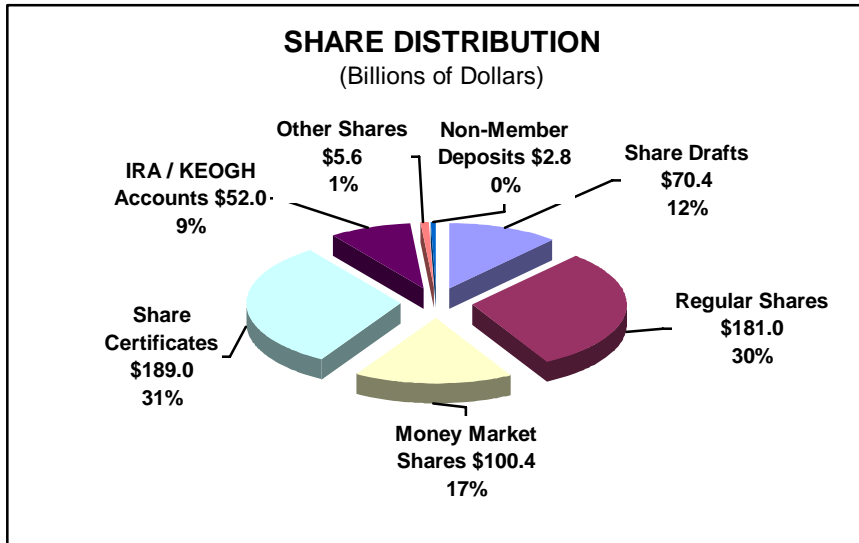
## INVESTMENT TRENDS



Investment Maturity or Repricing Intervals	December 2005 In Billions	% of Total Investments 2005	December 2006 In Billions	% of Total Investments 2006
Less than 1 year	\$100.82	53.83%	\$105.87	58.98%
1 to 3 years	\$62.94	33.60%	\$51.94	28.93%
3 to 5 years	\$17.07	9.11%	\$14.44	8.04%
5 to 10 years	\$4.63	2.47%	\$5.14	2.86%
Greater than 10 years	\$1.86	0.99%	\$2.11	1.18%
<b>Total Investments</b>	<b>\$187.32</b>		<b>\$179.50</b>	

Strong loan demand that has outpaced share growth reduced the amount of funds available for investment. The maturity structure of the investment portfolio remains very short, resulting in a low interest rate risk profile for this portion of the balance sheet. Credit unions maintain their investments in high quality, safe instruments. Currently 55% of investments are in cash or equivalents, deposits in corporate credit unions, and deposits in other financial institutions. These provide liquidity and are generally not vulnerable to changing market values. Of the remaining investments, which are subject to SFAS 115 classification, nearly 86% are in U.S. Government or Federal Agency Securities.

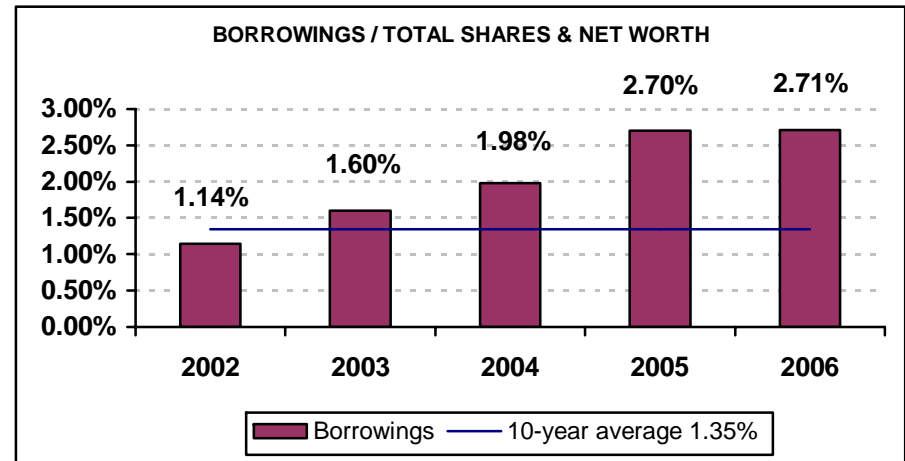
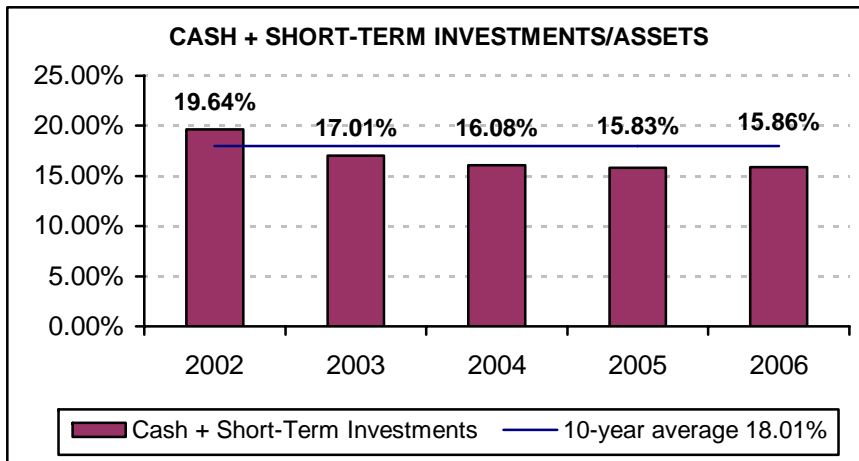
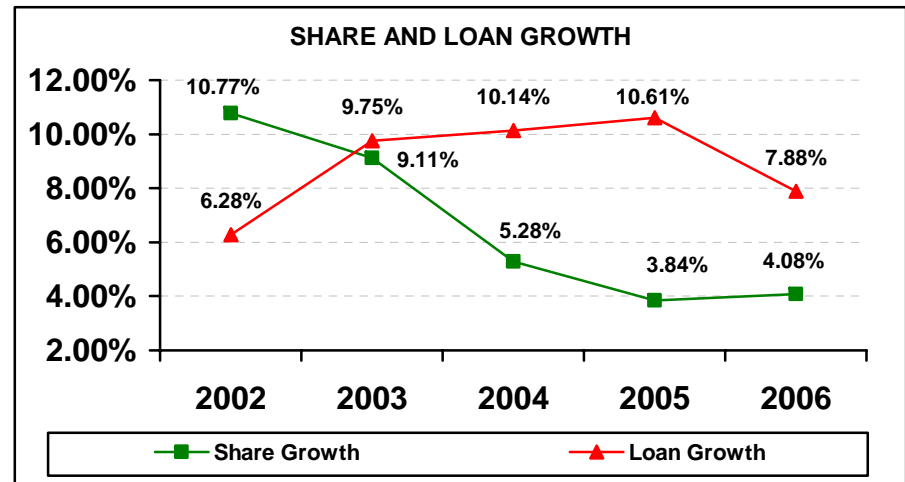
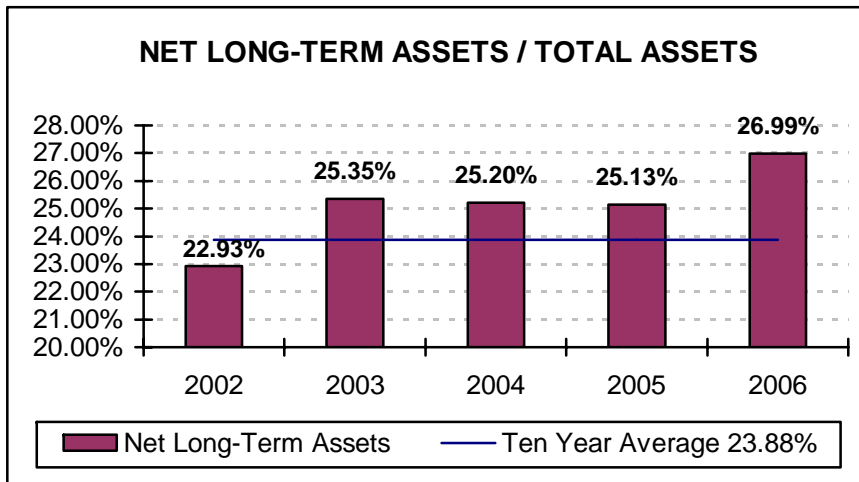
## SHARE TRENDS



Share Category	2005 Balance In Billions	% of Total Shares 2005	2006 Balance In Billions	% of Total Shares 2006	Growth In Billions	Growth Rate
Share Drafts	\$75.47	13.07%	\$70.38	11.71%	-\$5.09	-6.75%
Regular Shares	\$194.16	33.61%	\$181.03	30.11%	-\$13.13	-6.76%
Money Market Shares	\$99.02	17.14%	\$100.45	16.71%	\$1.43	1.44%
Share Certificates	\$152.63	26.42%	\$188.97	31.43%	\$36.34	23.81%
IRA / KEOGH Accounts	\$48.28	8.36%	\$51.98	8.65%	\$3.70	7.67%
All Other Shares	\$5.57	0.97%	\$5.58	0.93%	\$0.01	0.13%
Non-Member Deposits	\$2.49	0.43%	\$2.80	0.47%	\$0.31	12.52%
<b>Total Shares</b>	<b>\$577.62</b>		<b>\$601.19</b>		<b>\$23.57</b>	<b>4.08%</b>

Total shares grew 4.08% (\$23.57 billion) in 2006. The strong growth in certificates and IRAs accounted for the majority of the growth in shares, offsetting declines in other share types. Total share certificates is the largest category exceeding regular shares for the first time.

## ASSET LIABILITY MANAGEMENT TRENDS



Credit unions hold adequate levels of liquidity, although the 15.86% of total assets held in cash and short-term investments is below the 10-year average of 18.01%. When combined with the increase in the loan to share ratio this may indicate increasing liquidity pressure for individual credit unions. Net long-term assets of 26.99% are above the 10-year average of 23.88%, due to the strong real estate loan growth. Credit unions with higher levels of liquidity risk or interest rate risk should continue to maintain diligent liquidity and interest rate risk management procedures.

## SUMMARY OF TRENDS BY ASSET GROUP

	<b>Asset Group</b> Under \$10 million	<b>Asset Group</b> \$10 million to \$100 million	<b>Asset Group</b> \$100 million to \$500 million	<b>Asset Group</b> Over \$500 million
# of Credit Unions	3805	3357	913	287
Total Assets	\$14.18 billion	\$114.46 billion	\$196.74 billion	\$384.58 billion
Average Assets (non dollar-weighted)	\$3.73 million	\$34.09 million	\$215.48 million	\$1.40 billion
Net Worth/Total Assets	16.20%	13.09%	11.76%	10.79%
Average Net Worth (non dollar-weighted)	17.45%	13.66%	11.76%	11.16%
Net Worth Growth	1.60%	1.16%	2.74%	13.17%
Return on Average Assets	0.56%	0.65%	0.78%	0.91%
Net Interest Margin/Average Assets	4.20%	3.74%	3.35%	2.83%
Fee & Other Income/Average Assets	0.69%	1.20%	1.43%	1.24%
Operating Expense/Average Assets	3.98%	3.99%	3.72%	2.87%
Provision for LLL/Average Assets	0.38%	0.31%	0.32%	0.31%
Loans/Shares	72.92%	75.26%	81.92%	84.83%
Delinquent Loans/Total Loans	2.14%	1.06%	0.73%	0.51%
% of Real Estate Lns Delinquent > 2 Mths	1.02%	0.59%	0.43%	0.24%
Net Charge-Offs/Average Loans	0.63%	0.47%	0.46%	0.44%
Share Growth	-6.97%	-3.57%	-1.48%	10.43%
Loan Growth	-1.32%	-0.36%	1.70%	14.21%
Asset Growth	-5.65%	-3.05%	-0.90%	10.81%
Membership Growth	-5.16%	-3.79%	-1.50%	7.88%
Net Long-Term Assets/Total Assets	8.33%	20.94%	27.66%	29.11%
Cash + Short-Term Invest./Assets	29.21%	20.41%	15.14%	14.39%
Borrowings/Shares & Net Worth	0.34%	0.75%	2.16%	3.69%

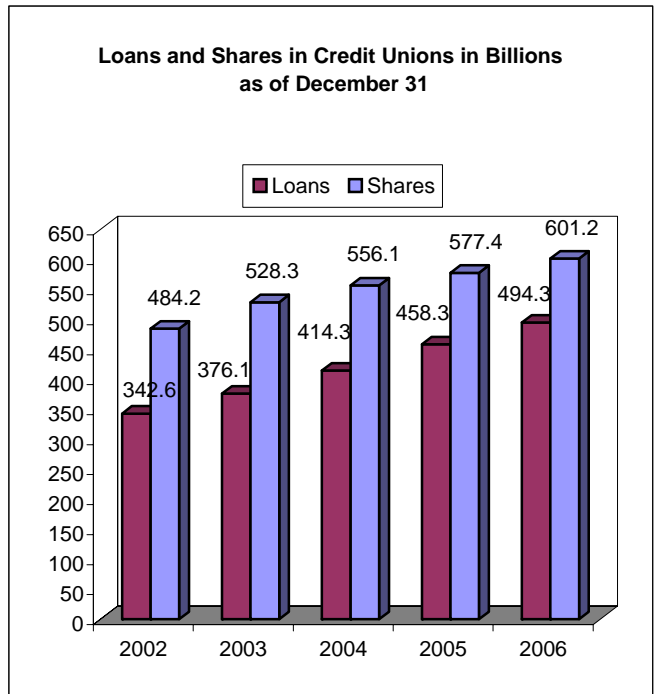
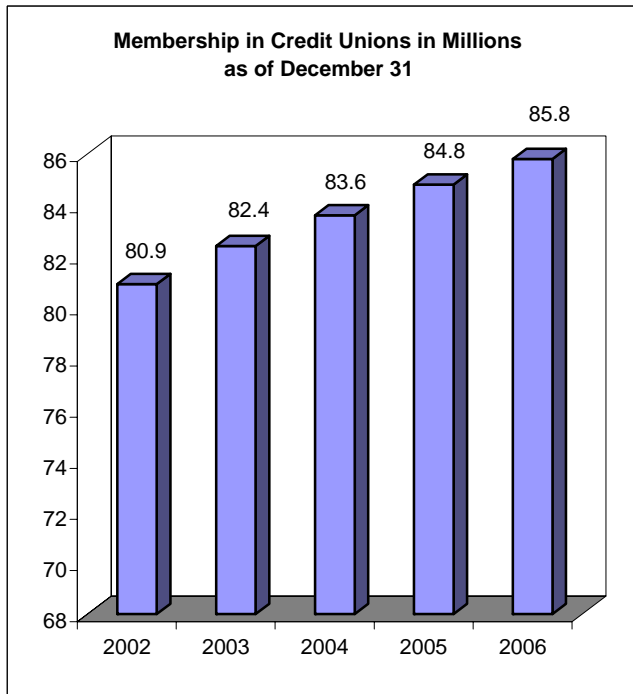
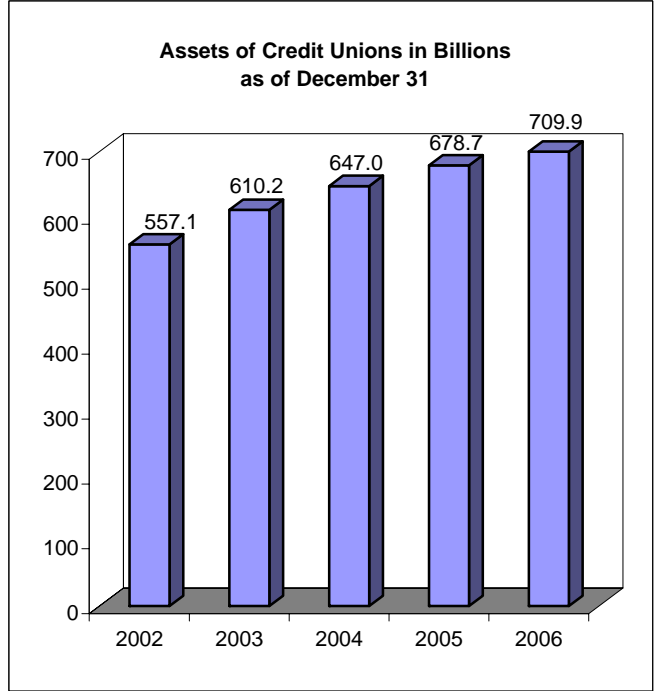
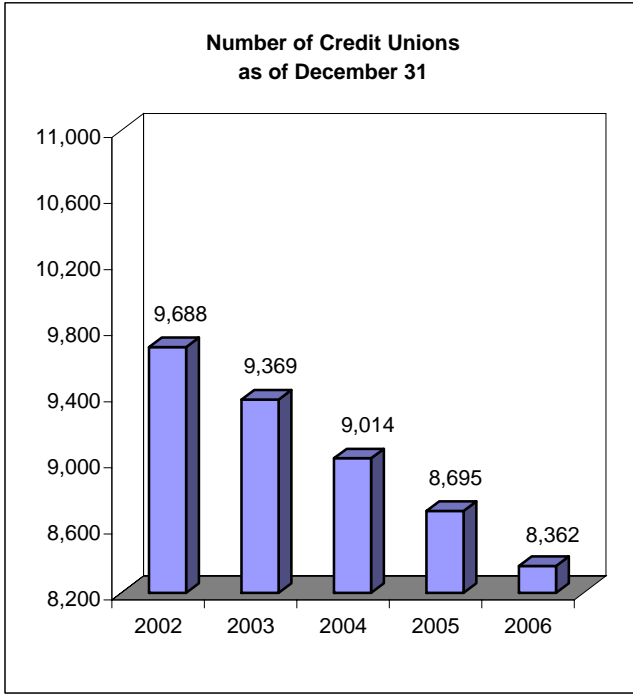
**Note:** The growth trends are an aggregate figure and do not account for the credit unions which moved into or out of adjoining asset groups.

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 asset group. The highest return on average assets, loan growth, and loan to asset ratio is noted in the over \$500 million asset group, with this group being the only one to report positive share, asset, and membership growth for 2006.

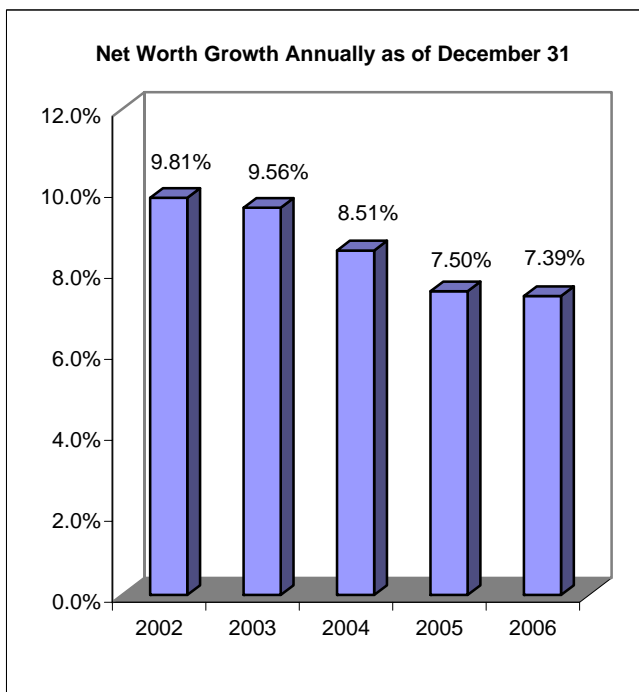
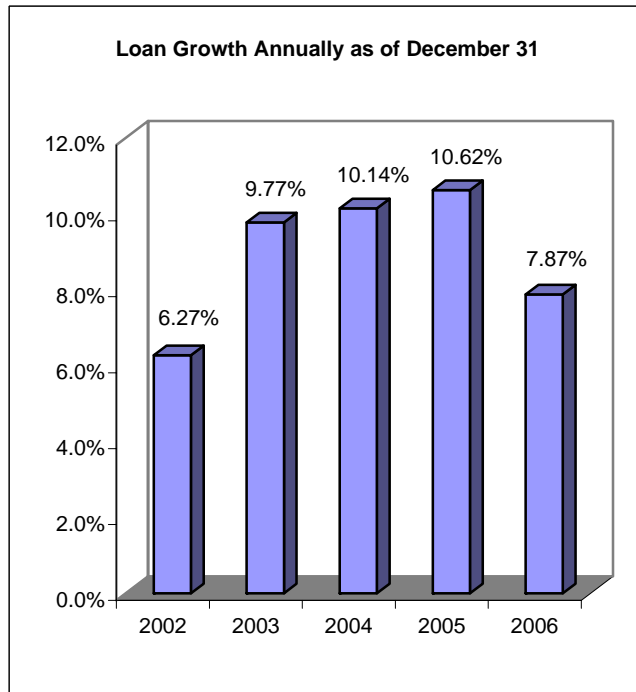
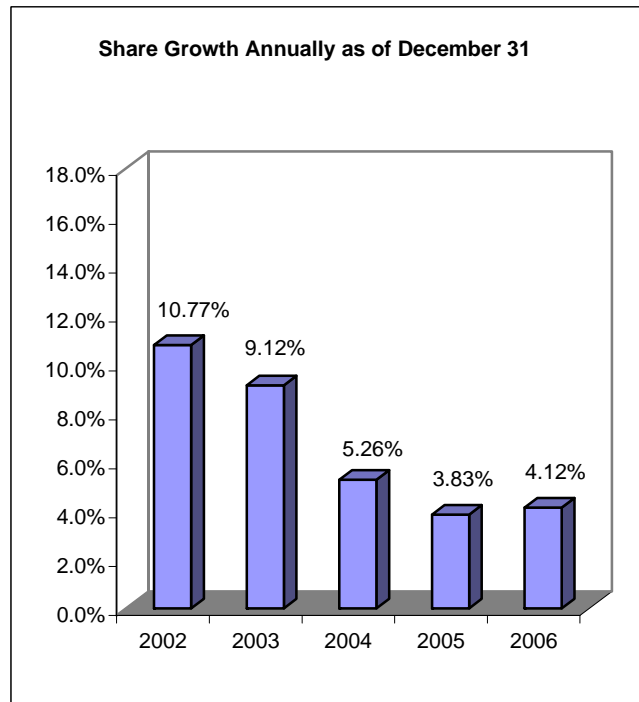
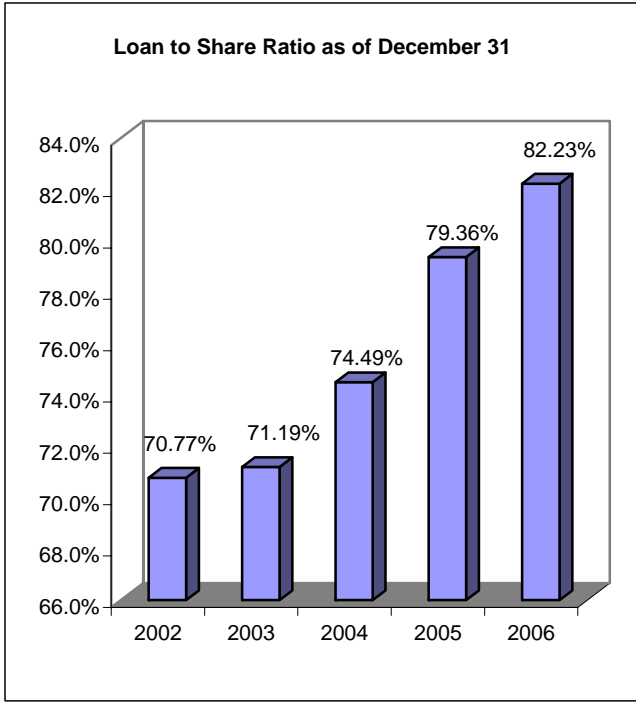


**FEDERALLY INSURED  
CREDIT UNIONS**

## Federally Insured Credit Unions 5 Year Trends

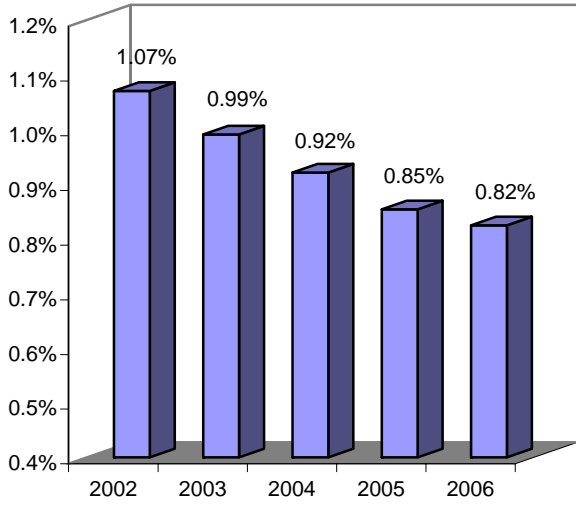


## Federally Insured Credit Unions 5 Year Trends

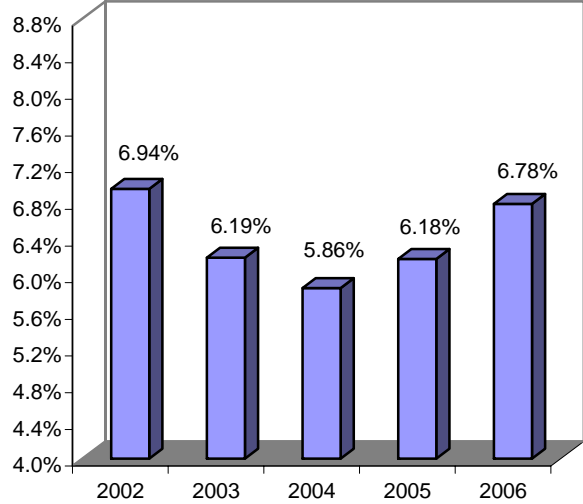


## Federally Insured Credit Unions 5 Year Trends

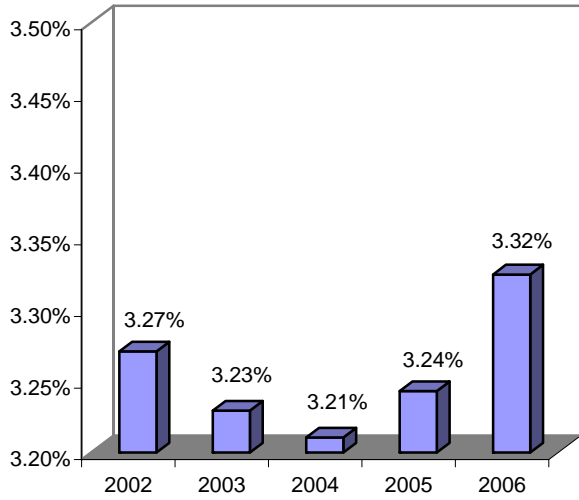
**Return on Average Assets as of December 31**



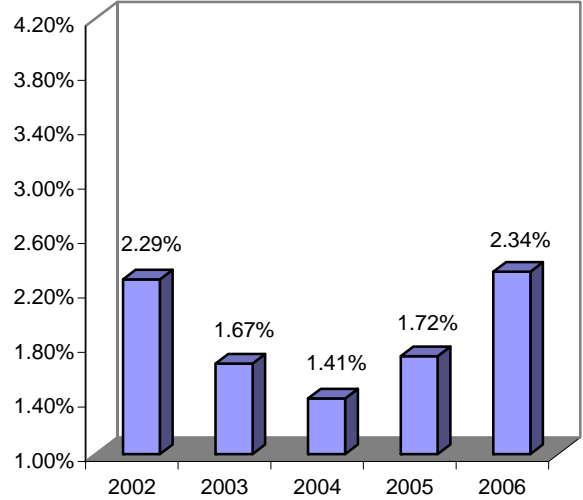
**Gross Income to Average Assets  
as of December 31**



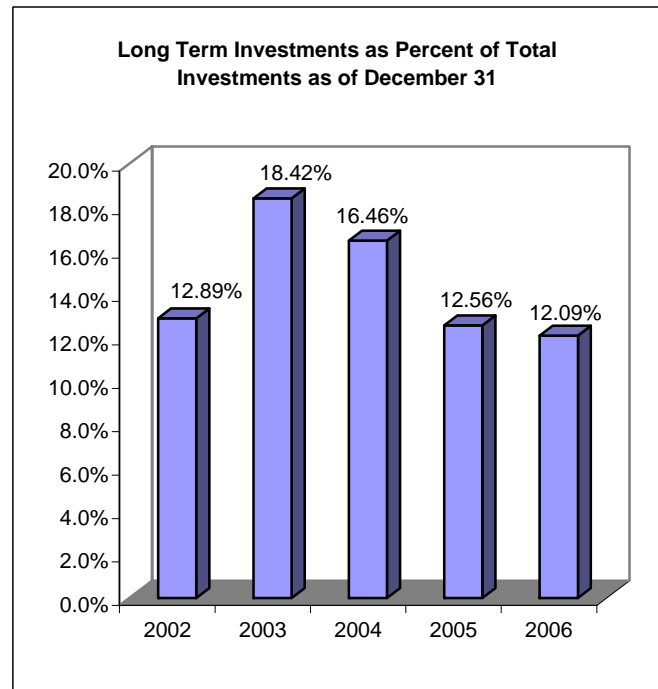
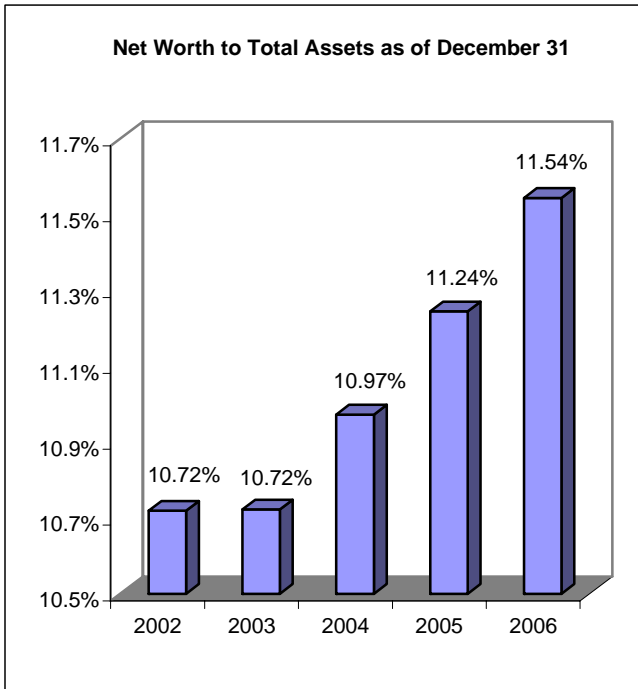
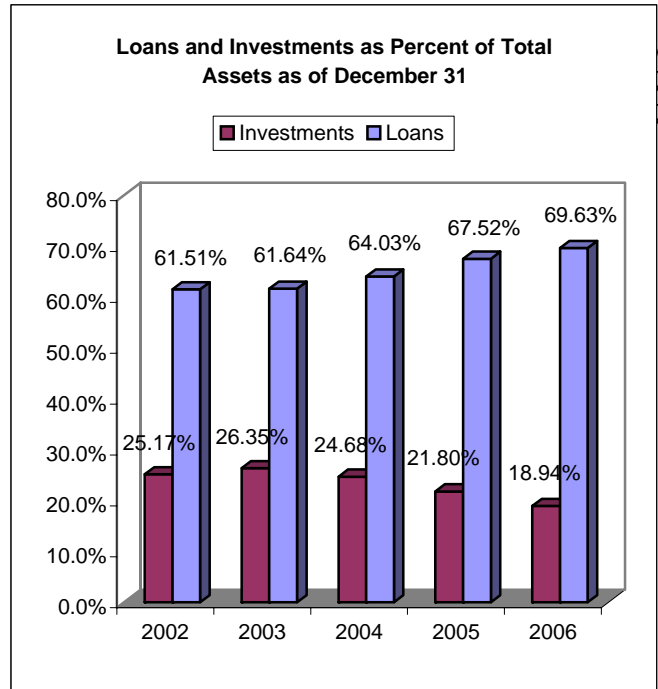
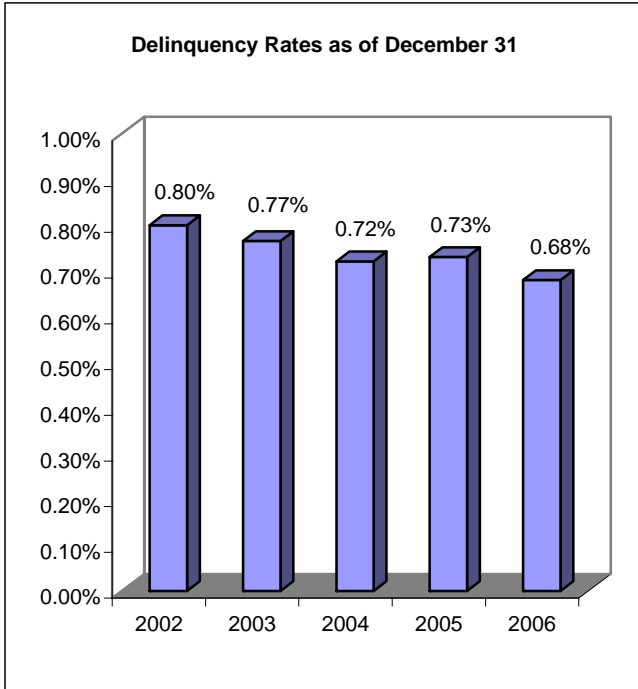
**Operating Expenses to Average Assets  
as of December 31**



**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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	9,014	8,695	3.5-	8,362	3.8-
<b>Cash &amp; Equivalents</b>	49,116	45,945	6.5-	51,801	12.7
<b>TOTAL INVESTMENTS</b>	159,669	147,971	7.3-	134,447	9.1-
U.S. Government Obligations	3,793	2,387	37.1-	2,030	15.0-
Federal Agency Securities	87,313	81,751	6.4-	67,742	17.1-
Mutual Fund & Common Trusts	2,556	1,718	32.8-	1,649	4.0-
MCSD and PIC at Corporate CU	3,203	3,336	4.2	3,312	0.7-
All Other Corporate Credit Union	27,871	27,834	0.1-	30,031	7.9
Commercial Banks, S&Ls	25,129	20,786	17.3-	15,785	24.1-
Credit Unions -Loans to, Investments in	1,032	1,119	8.5	1,364	21.9
All Other Investments	8,773	9,039	3.0	2,491	72.4-
<b>LOANS HELD FOR SALE</b>	962	1,069	11.2	968	9.5-
<b>TOTAL LOANS OUTSTANDING</b>	414,252	458,251	10.6	494,335	7.9
Unsecured Credit Card Loans	22,505	23,915	6.3	26,537	11.0
All Other Unsecured Loans	20,889	21,178	1.4	22,603	6.7
New Vehicle Loans	71,253	83,953	17.8	88,528	5.4
Used Vehicle Loans	84,622	86,607	2.3	87,557	1.1
First Mortgage Real Estate Loans/LOC	129,806	144,924	11.6	159,702	10.2
Other Real Estate Loans/LOC	61,959	73,497	18.6	84,417	14.9
Leases Receivable	1,565	1,437	8.2-	1,161	19.2-
All Other Loans/LOC	21,652	22,739	5.0	23,829	4.8
Allowance For Loan Losses	3,026	3,301	9.1	3,300	0.0-
Foreclosed and Repossessed Assets	184	289	57.2	396	37.2
Land and Building	10,065	11,168	11.0	12,286	10.0
Other Fixed Assets	2,935	3,085	5.1	3,354	8.7
NCUSIF Capitalization Deposit	4,930	5,102	3.5	5,297	3.8
Other Assets	7,910	9,118	15.3	10,365	13.7
<b>TOTAL ASSETS</b>	<b>646,995</b>	<b>678,696</b>	<b>4.9</b>	<b>709,948</b>	<b>4.6</b>
<b>LIABILITIES</b>					
Total Borrowings	15,330	19,735	28.7	20,736	5.1
Accrued Dividends/Interest Payable	397	532	34.0	722	35.5
Acct Payable and Other Liabilities	4,535	5,698	25.7	5,977	4.9
Uninsured Secondary Capital	20	28	42.5	28	1.8-
<b>TOTAL LIABILITIES</b>	<b>20,281</b>	<b>25,993</b>	<b>28.2</b>	<b>27,461</b>	<b>5.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	556,122	577,419	3.8	601,188	4.1
Share Drafts	72,365	77,268	6.8	70,379	8.9-
Regular Shares	200,029	192,773	3.6-	181,030	6.1-
Money Market Shares	102,546	98,597	3.9-	100,447	1.9
Share Certificates/CDS	126,767	152,637	20.4	188,975	23.8
IRA/Keogh Accounts	46,685	48,269	3.4	51,979	7.7
All Other Shares	6,111	5,610	8.2-	5,581	0.5-
Non-Member Deposits	1,620	2,266	39.9	2,798	23.5
Regular Reserves	17,192	17,459	1.6	17,990	3.0
APPR. For Non-Conf. Invest.	43	47	8.8	44	5.8-
Accum. Unrealized G/L on A-F-S	-389	-1,031	165.3-	-653	36.6
Other Reserves	7,494	8,011	6.9	8,000	0.1-
Undivided Earnings	46,252	50,798	9.8	55,918	10.1
<b>TOTAL EQUITY</b>	<b>70,592</b>	<b>75,283</b>	<b>6.6</b>	<b>81,299</b>	<b>8.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>646,995</b>	<b>678,696</b>	<b>4.9</b>	<b>709,948</b>	<b>4.6</b>

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	9,014	8,695	3.5-	8,362	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	24,489	26,724	9.1	30,863	15.5
(Less) Interest Refund	34	37	9.6	54	46.3
Income from Investments	5,254	6,216	18.3	7,383	18.8
Trading Profits and Losses	-0*	-0*	53.1-	4	497.2
<b>TOTAL INTEREST INCOME</b>	<b>29,708</b>	<b>32,902</b>	<b>10.8</b>	<b>38,195</b>	<b>16.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7,482	9,486	26.8	13,481	42.1
Interest on Deposits	949	1,235	30.1	1,829	48.2
Interest on Borrowed Money	425	683	60.7	945	38.3
<b>TOTAL INTEREST EXPENSE</b>	<b>8,857</b>	<b>11,404</b>	<b>28.8</b>	<b>16,255</b>	<b>42.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2,199</b>	<b>2,619</b>	<b>19.1</b>	<b>2,167</b>	<b>17.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>18,652</b>	<b>18,879</b>	<b>1.2</b>	<b>19,772</b>	<b>4.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5,005	5,459	9.1	5,909	8.2
Other Operating Income	2,127	2,599	22.2	2,971	14.3
Gain (Loss) on Investments	38	-16	141.5-	-18	12.8-
Gain (Loss) on Disp of Fixed Assets	42	54	29.4	55	2.4
Other Non-Oper Income (Expense)	106	178	67.6	114	35.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>7,318</b>	<b>8,275</b>	<b>13.1</b>	<b>9,032</b>	<b>9.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	10,091	10,738	6.4	11,546	7.5
Travel and Conference Expense	274	288	5.2	312	8.2
Office Occupancy Expense	1,340	1,468	9.5	1,629	11.0
Office Operations Expense	4,277	4,462	4.3	4,699	5.3
Educational & Promotional Expense	730	808	10.7	907	12.2
Loan Servicing Expense	1,163	1,270	9.2	1,373	8.1
Professional and Outside Services	1,502	1,609	7.2	1,730	7.5
Member Insurance	137	124	9.9-	112	9.2-
Operating Fees	100	109	9.0	113	4.0
Miscellaneous Operating Expenses	568	620	9.2	661	6.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>20,180</b>	<b>21,495</b>	<b>6.5</b>	<b>23,081</b>	<b>7.4</b>
<b>NET INCOME</b>	<b>5,789</b>	<b>5,658</b>	<b>2.3-</b>	<b>5,723</b>	<b>1.1</b>
Transfer to Regular Reserve	639	569	11.0-	588	3.4

\* Amount Less than + or - 1 Million

**TABLE 3**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 8,362

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	12,040,546
Other Unsecured Loans	9,572,203
New Vehicle	5,566,951
Used Vehicle	9,213,707
1st Mortgage	1,425,569
Other Real Estate	2,620,105
Leases Receivable	48,772
All Other Member Loans/LOC	2,665,389
<b>Total Number of Loans</b>	<b>43,153,242</b>

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 1 - <2 months	572,691
Amount of Loans Delinquent 1 - <2 months	5,595,367,412
Number of Loans Delinquent 2-6 months	321,196
Amount of Loans Delinquent 2-6 months	2,514,279,549
Number of Loans Delinquent 6-12 months	78,730
Amount of Loans Delinquent 6-12 months	614,731,271
Number of Loans Delinquent 12 months or more	26,914
Amount of Loans Delinquent 12 months or more	231,863,249
<b>Total Number of Delinquent Loans (2 Months or More)</b>	<b>426,840</b>
<b>Total Amount of Delinquent Loans (2 Months or More)</b>	<b>3,360,874,069</b>

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	2,668,961,841
Total Recoveries Y-T-D on Charge-Offs	511,708,069
Total Credit Card Loans Charged Off Y-T-D	468,915,924
Total Credit Card Recoveries Y-T-D	72,870,493
Total Amount of Charge Offs Due to Bankruptcy, Y-T-D Includes Chapter 7, Chapter 13, and Chapter 11 Bankruptcy	629,354,399
Total Number of Loans Purchased	5,452
Total Amount of Loans Purchased	269,017,097
Number of Outstanding Indirect Loans	4,890,226
Amount of Outstanding Indirect Loans	69,556,580,043
Number of Participation Loans Outstanding	442,094
Amount of Participation Loans Outstanding	8,625,987,767
Number of Participation Loans Purchased Y-T-D	75,807
Amount of Participation Loans Purchased Y-T-D	2,836,935,072
Number of Participation Loans Sold Y-T-D	30,828
Amount of Participation Loans Sold Y-T-D	1,667,722,361
Number of Loans to CU Officials and Senior Executive Staff	122,381
Amount of Loans to CU Officials and Senior Executive Staff	3,183,939,906
<b>Total Number of Loans Granted Y-T-D</b>	<b>19,684,363</b>
<b>Total Amount of Loans Granted Y-T-D</b>	<b>246,260,010,883</b>

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate > 15 YRS	345,785
Amount of 1st Mortgage Fixed Rate > 15 YRS	47,913,086,410
Number of 1st Mortgage Fixed Rate < 15 YRS	572,150
Amount of 1st Mortgage Fixed Rate < 15 YRS	41,661,156,375
Number of 1st Mortgage Balloon/Hybrid > 5 YRS	75,519
Amount of 1st Mortgage Balloon/Hybrid > 5 YRS	13,028,508,335
Number of 1st Mortgage Balloon/Hybrid < 5 YRS	175,074
Amount of 1st Mortgage Balloon/Hybrid < 5 YRS	28,200,821,128
Number of Other Fixed Rate	13,131
Amount of Other Fixed Rate	1,327,831,876



**TABLE 3 CONTINUED (A)**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 8,362

**REAL ESTATE LOANS OUTSTANDING (Continued)**

Number of 1st Mortgage Adjustable Rate 1YR or Less	75,048
Amount of 1st Mortgage Adjustable Rate 1YR or Less	6,598,118,144
Number of 1st Mortgage Adjustable Rate 1YR or More	168,862
Amount of 1st Mortgage Adjustable Rate 1YR or More	20,972,877,920
Number of Other R.E. Closed-End Fixed Rate	1,189,111
Amount of Other R.E. Closed-End Fixed Rate	42,919,783,444
Number of Other R.E. Closed-End Adj. Rate	44,450
Amount of Other R.E. Closed-End Adj. Rate	1,956,750,897
Number of Other R.E. Open-End Adj. Rate	1,328,318
Amount of Other R.E. Open-End Adj. Rate	37,217,052,393
Number of Other R.E. Open-End Fixed Rate	42,839
Amount of Other R.E. Open-End Fixed Rate	1,376,583,116
Number of Other R.E. Not Included Above	15,387
Amount of Other R.E. Not Included Above	946,781,280
<b>Total Number of R.E. Loans Outstanding</b>	<b>4,045,674</b>
<b>Total Amount of R.E. Loans Outstanding</b>	<b>244,119,351,318</b>

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	138,425
AMOUNT OF 1ST MORTGAGE FIXED RATE > 15 YRS	24,279,567,742
NUMBER OF 1ST MORTGAGE FIXED RATE < 15 YR	87,190
AMOUNT OF 1ST MORTGAGE FIXED RATE < 15 YRS	7,512,792,485
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	17,835
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	3,843,551,017
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	47,776
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	8,807,379,596
NUMBER OF OTHER FIXED RATE	5,938
AMOUNT OF OTHER FIXED RATE	767,080,021
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	22,083
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	2,448,949,864
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	34,907
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	5,547,514,898
NUMBER OF OTHER R.E. CLOSED-END FIXED RATE	502,949
AMOUNT OF OTHER R.E. CLOSED-END FIXED RATE	21,943,155,324
NUMBER OF OTHER R.E. CLOSED-END ADJ. RATE	15,069
AMOUNT OF OTHER R.E. CLOSED-END ADJ. RATE	772,256,449
NUMBER OF OTHER R.E. OPEN-END ADJ. RATE	535,907
AMOUNT OF OTHER R.E. OPEN-END ADJ. RATE.	16,522,688,972
NUMBER OF OTHER R.E. OPEN-END FIXED RATE	20,320
AMOUNT OF OTHER R.E. OPEN-END FIXED RATE	729,601,117
NUMBER OF OTHER R.E. NOT INCLUDED ABOVE	6,482
AMOUNT OF OTHER R.E. NOT INCLUDED ABOVE	511,394,062
<b>TOTAL NUMBER OF REAL ESTATE LOANS GRANTED YTD</b>	<b>1,434,881</b>
<b>TOTAL AMOUNT OF REAL ESTATE LOANS GRANTED YTD</b>	<b>93,685,931,547</b>

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 2-6 months	267,260,907
1st Mortgage Fixed Rate, 6-12 months	71,748,266
1st Mortgage Fixed Rate, 12 months or more	33,753,783
<b>Total Reportable Delinquent 1st Mortgage Fixed Rate/Balloon/Hybrid</b>	<b>372,762,956</b>
1st Mortgage Adjustable Rate, 2-6 months	142,798,411
1st Mortgage Adjustable Rate, 6-12 months	28,929,921
1st Mortgage Adjustable Rate 12, months or more	12,219,433
<b>Total Reportable Delinquent 1st Mortgage Adjustable Rate</b>	<b>183,947,765</b>
Other Real Estate Fixed Rate, 2-6 months	84,119,581
Other Real Estate Fixed Rate, 6-12 months	27,401,097
Other Real Estate Fixed Rate, 12 months or more	13,264,587
<b>Total Reportable Delinquent Other Real Estate Fixed Rate</b>	<b>124,785,265</b>
Other Real Estate Adjustable Rate, 2-6 months	105,887,593
Other Real Estate Adjustable Rate, 6-12 months	28,418,734
Other Real Estate Adjustable Rate 12, months or more	10,339,936
<b>Total Reportable Delinquent Other Real Estate Adjustable Rate</b>	<b>144,646,263</b>
<b>Total Reportable Delinquent Real Estate Loans</b>	<b>826,142,249</b>

**TABLE 3 CONTINUED (B)**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 8,362

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	31,006,352
1st Mortgage Loans Recovered Y-T-D	3,929,745
Other Real Estate Loans Charged Off Y-T-D	55,628,630
Other Real Estate Loans Recovered Y-T-D	6,503,890
Allowance for Real Estate Loan Losses	325,531,148
Portion of Real Estate Loans which are also reported as Business Loans	16,157,602,324
Amount of All First Mortgages Sold Y-T-D	16,403,722,631
Short-term Real Estate Loans (< 5 years)	99,628,326,810
Amount of Real Estate Sold but Serviced by the Credit Union	56,609,474,224
Mortgage Servicing Rights	475,525,113

**NET MEMBER BUSINESS LOANS BALANCES (NMBLB) 1/**

Number of Member Business Loans (NMBLB)	109,927
Amount of Net Member Business Loans (NMBLB)	18,726,668,352
Number of Purchased Business Loans or Participation Interests to Nonmembers (NMBLB)	11,619
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	3,774,826,455
<b>Total Business Loans (NMBLB)</b>	<b>22,501,494,807</b>
<b>Total NMBLB Less Unfunded Commitments</b>	<b>20,560,515,253</b>

Number of Construction and Development Loans	2,383
Amount of Construction and Development Loans	1,650,620,336
Number of Unsecured Business Loans	3,173
Amount of Unsecured Business Loans	70,831,658
Number of Purchased Business Loans or Participation Interests to Members	744
Amount of Purchased Business Loans or Participation Interests to Members	571,547,291
Number of Agricultural MBL	14,874
Amount of Agricultural MBL	869,963,250

**BUSINESS LOANS GRANTED Y-T-D**

Number of Member Business Loans	51,437
Amount of Member Business Loans	8,940,328,970
Number of Purchased Business Loans or Participation Interests to Nonmembers	2,868
Amount of Purchased Business Loans or Participation Interests to Nonmembers	1,795,717,350
Number of Construction and Development Loans	1,908
Amount of Construction and Development Loans	1,192,840,395
Number of Unsecured Business Loans	1,609
Amount of Unsecured Business Loans	60,370,713
Number of Purchased Business Loans or Participation Interests to Members	385
Amount of Purchased Business Loans or Participation Interests to Members	293,166,760
Number of Agricultural MBL	11,672
Amount of Agricultural MBL	507,414,800

**REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS**

Business Loans Excluding Agricultural Loans, 2 - 6 months	70,151,368
Business Loans Excluding Agricultural Loans, 6 -12 months	25,608,986
Business Loans Excluding Agricultural Loans, 12 Months or More	11,129,478
<b>TOTAL REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS</b>	<b>106,889,832</b>

**REPORTABLE DELINQUENT AGRICULTURAL LOANS**

Agricultural Loans, 2 - 6 months	2,512,596
Agricultural Loans, 6 - 12 months	2,624,043
Agricultural Loans, 12 Months or More	849,068
<b>TOTAL REPORTABLE DELINQUENT AGRICULTURAL LOANS</b>	<b>5,985,707</b>

Business Loans Excluding Agricultural Loans Recoveries Y-T-D	3,672,592
Business Loans Excluding Agricultural Loans Charge-Offs Y-T-D	24,488,458
Agricultural Loans Recoveries Y-T-D	1,038,279
Agricultural Loans Charge-Offs Y-T-D	399,124
Business Loans and Participations Sold Y-T-D	1,816,294,798
Small Business Administration Loans Outstanding	483,142,281

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 any qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 8,362

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	36,766,896
Regular Share Accounts	94,257,604
Money Market Share Accounts	5,352,018
Share Certificate Accounts	11,067,712
IRA/Keogh & Retirement Accounts	4,783,071
Other Shares and Deposit	3,028,967
<b>TOTAL NUMBER SHARE ACCOUNTS</b>	<b>155,256,268</b>
Non-Member Deposits	45,996
<b>Total Number of Savings Accounts</b>	<b>155,302,264</b>

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	1,020,221,861
Other Unfunded Business Loan Commitments	920,757,693
Revolving Open-End Lines Secured by Residential Properties	43,519,816,743
Credit Card Lines	63,860,151,905
Outstanding Letters of Credit	168,499,626
Unsecured Share Draft Lines of Credit	10,660,423,977
<b>OVERDRAFT PROTECTION</b>	<b>8,586,781,948</b>
Other Unfunded Commitments	7,005,969,587
Loans Transferred with Recourse	2,328,873,536
Pending Bond Claims	43,375,688
Other Contingent Liabilities	80,646,105

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	2,578	Supervisory Committee Audit Performed by State Licenced Persons	1,738
Balance Sheet Audit Performed by State Licenced Persons	246	Supervisory Committee Audit Performed by other External Auditors	2,701
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	70	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	1,029

**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	13,182,165,845
Non-Mortgage Related Securities with Maturities Greater than Three Years that do not have Embedded Options or Complex Coupon Formulas	1,326,834,945
Total of Securities Meeting the Requirements of Section 703.12(b)	28,314,382,476
Total of Deposits and Shares Meeting the Requirements of 703.10(a)	3,761,302,998
Market Value of Investments Purchased under an Investment Pilot Program – 703.19.	146,346,437

**MISCELLANEOUS INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	28,193,543,736
Investments Repurchase Agreements	1,090,448,320
Reverse Repurchase Agreements Invested	2,257,272,433
Investments Not Authorized by the FCU Act or NCUA Regulations (SCU only)	1,214,620,131
Outstanding Balance of Brokered Certificates of Deposit and Share Certificate	5,621,767,341
Mortgage Pass-through Securities	11,911,092,428
CMO/REMIC	10,187,999,458
Commercial Mortgage Related Securities	365,408,676

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 8,362

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of CUs Describing Record Maintenance As:**

Manual System	133	CU Developed In-House	68
Vendor Supplied In-House	5,911	Other	82
Vendor On-Line Service Bur.	2,168		

**Number Of CUs Reporting That Members Access/Perform Electronic Financial Services Via:**

Home Banking VIA Internet Website	4,752	Automatic Teller Machine	4,856
Wireless	220	Kiosk	312
Home Banking VIA Direct DialUp/PC Based	1,165	Other	196
Adio Response/Phone Based	4,485		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	2,041	Share Account Transfers	5,122
New Loan	3,152	Bill Payment	3,139
Account Balance Inquiry	5,248	Download Account History	4,012
Share Draft Order	4,322	Electronic Cash	312
New Share Account	1,102	Account Aggregation	350
Loan Payments	4,575	Internet Access Services	753
		Electronic Signature	
View Account History	4,803	Authentication/Certification	95
Merchandise Purchase	477	Other	233

Number of CUs Reporting WWW Sites 5,524

**Number Of Cus Reporting WWW Type As:**

Informational	803	Transactional	4,433
Interactive	288		

**Number Of Cus Members Reported using Transactional WWW** 23,250,815

**Number Of Cus Reporting Plans For a WWW**

Informational	440	Transactional	89
Interactive	61		

**OTHER INFORMATION**

Amount of Borrowing Subject to Early Repayment at Lender's Option	1,727,541,154
Number Members Filing Chapter 7 Bankruptcy Y-T-D	75,746
Number Members Filing Chapter 13 Bankruptcy Y-T-D	43,005
Number Members Filing Chapter 11 Bankruptcy Y-T-D	340
Amount of Loans Subject to Bankruptcies	1,022,545,835
Number of Current Members	85,753,547
Number of Potential Members	1,101,514,203
Number of Full Time Employees	207,531
Number of Part Time Employees	33,377

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOs \1	4,298
Value of Investment in CUSOs	932,101,719
Amount Loaned to CUSOs	489,706,381
Aggregate Cash Outlay in CUSO	515,055,962
Number of CUSOS Wholly Owned	523

**Predominant Service of CUSO:**

Mortgage Processing	311	Trust Services	36
EDP Processing	381	Item Processing	317
Shared Branching	861	Tax Preparation	8
Insurance Services	218	Travel	4
Investment Services	335	Other	1013
Auto Buying, Leasing, Indirect Lending	196	Business Lending	180
Credit Cards	428	Title Insurance	10

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, 2006  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 8,362

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Draws Against Lines of Credit	722	2,782	1,621	2,402	6,805
Promissory/Other Notes and Interest Payable	619	3,238	3,022	4,511	10,771
Reverse Repurchase Agreements	28	2,867	155	134	3,156
Subordinated CDCU Debt	18	0*	3	0*	4
Uninsured Secondary Capital	46	N/A	3	25	28
<b>TOTAL BORROWINGS</b>	<b>1,265</b>	<b>8,887</b>	<b>4,804</b>	<b>7,072</b>	<b>20,763</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	6,000	70,379	N/A	N/A	70,379
Regular Shares	8,331	181,030	N/A	N/A	181,030
Money Market Shares	3,253	100,447	N/A	N/A	100,447
Share Certificates/CDS	6,252	138,169	39,439	11,367	188,975
IRA/KEOGH, Retirements	5,242	33,930	10,743	7,306	51,979
All Other Shares	3,289	5,519	49	14	5,581
Non-Members Deposits	991	1,920	761	117	2,798
<b>TOTAL SAVINGS</b>	<b>8,360</b>	<b>531,394</b>	<b>50,992</b>	<b>18,803</b>	<b>601,188</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:</b>	<b>NO. of CUS Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount 3 to 5 Yrs</b>	<b>Amount 5 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	2,223	11,358	11,950	3,294	1,300	574	28,476
Available for Sale	2,236	18,870	20,879	8,102	3,556	1,319	52,726
Trading	38	156	66	18	5	17	262
Deposit In Commercial Banks, S&Ls, Saving Banks	5,425	10,090	4,824	747	99	25	15,785
Loans To And Investments In Natural Person Credit Unions	1,984	722	528	111	1	0*	1,364
Membership Capital At Corporate Credit Unions	7,217	N/A	2,773	N/A	N/A	N/A	2,773
Paid In Capital At Corporate Credit Unions	1,698	N/A	539	N/A	N/A	N/A	539
All Other Investments In Corporate Credit Unions	4,821	18,698	9,300	1,950	81	3	30,031
All Other Investments	2,107	920	1,077	216	97	180	2,491
<b>TOTAL INVESTMENTS</b>	<b>8,238</b>	<b>60,814</b>	<b>51,937</b>	<b>14,438</b>	<b>5,139</b>	<b>2,119</b>	<b>134,447</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2006**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	4	\$3,079,957	11	\$4,926,604	484	\$2,660,366,259
5.0% To 6.0% .....	8	\$94,979,397	21	\$10,915,100	2,471	\$25,433,828,599
6.0% To 7.0% .....	29	\$117,974,121	61	\$125,290,417	3,125	\$40,515,669,212
7.0% To 8.0% .....	106	\$709,281,523	139	\$241,299,189	1,146	\$13,360,785,147
8.0% To 9.0% .....	283	\$2,072,208,384	344	\$910,867,281	414	\$5,082,256,415
9.0% To 10.0% .....	937	\$6,560,396,288	761	\$2,762,944,339	155	\$1,019,451,984
10.0% To 11.0% .....	609	\$4,816,214,400	1,090	\$2,832,763,141	51	\$103,559,206
11.0% To 12.0% .....	681	\$6,226,501,105	1,058	\$4,971,831,807	25	\$290,317,868
12.0% To 13.0% .....	838	\$3,108,620,260	1,734	\$4,146,907,097	23	\$38,792,552
13.0% To 14.0% .....	436	\$1,722,425,398	1,000	\$2,787,269,508	8	\$8,715,648
14.0% To 15.0% .....	196	\$638,242,717	723	\$1,646,629,568	7	\$13,051,119
15.0% To 16.0% .....	66	\$421,996,767	676	\$1,207,754,581	2	\$91,138
16.0% Or More .....	33	\$41,470,442	541	\$953,242,164	2	\$1,415,498
Not Reporting Or Zero ..	4,136	\$3,369,904	203	\$0	449	\$163,952
Total	8,362	\$26,536,760,663	8,362	\$22,602,640,796	8,362	\$88,528,464,597
Average Rate	11.4%		12.2%		6.4%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	121	\$1,341,818,401	55	\$1,765,098,641	44	\$219,516,185
5.0% To 6.0% .....	869	\$13,744,910,752	960	\$53,219,888,785	324	\$2,856,652,581
6.0% To 7.0% .....	2,517	\$34,933,865,755	2,334	\$89,987,930,228	1,294	\$23,619,048,106
7.0% To 8.0% .....	2,147	\$21,611,325,718	763	\$10,696,343,278	1,665	\$26,928,336,398
8.0% To 9.0% .....	1,150	\$9,403,840,449	338	\$3,219,328,679	1,570	\$26,179,217,600
9.0% To 10.0% .....	572	\$3,445,860,000	99	\$444,427,821	374	\$3,857,042,090
10.0% To 11.0% .....	269	\$1,858,923,436	39	\$89,507,537	93	\$300,682,273
11.0% To 12.0% .....	126	\$717,315,336	14	\$21,112,422	20	\$70,019,393
12.0% To 13.0% .....	119	\$259,848,556	20	\$13,752,767	19	\$383,840,363
13.0% To 14.0% .....	38	\$139,490,187	3	\$206,256	1	\$420,172
14.0% To 15.0% .....	26	\$28,337,080	0	\$0	1	\$62,914
15.0% To 16.0% .....	21	\$12,262,003	1	\$42,639	0	\$0
16.0% Or More .....	14	\$59,523,677	1	\$1,176,661	0	\$0
Not Reporting Or Zero ..	373	\$16,357	3,735	\$243,584,474	2,957	\$2,113,055
Total	8,362	\$87,557,337,707	8,362	\$159,702,400,188	8,362	\$84,416,951,130
Average Rate	7.5%		6.6%		7.5%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	23	\$17,781,157	1,185	\$1,051,692,348
5.0% To 6.0% .....	60	\$108,007,533	950	\$1,499,713,128
6.0% To 7.0% .....	102	\$449,072,266	1,211	\$3,941,651,184
7.0% To 8.0% .....	58	\$9,112,999	1,141	\$6,109,449,928
8.0% To 9.0% .....	24	\$527,462,265	1,053	\$4,959,548,399
9.0% To 10.0% .....	11	\$2,817,518	678	\$2,740,813,910
10.0% To 11.0% .....	8	\$3,810,100	478	\$1,206,164,829
11.0% To 12.0% .....	2	\$89,193	211	\$767,382,537
12.0% To 13.0% .....	2	\$67,120	332	\$856,342,785
13.0% To 14.0% .....	1	\$455,239	108	\$213,887,679
14.0% To 15.0% .....	1	\$26,418	75	\$232,269,493
15.0% To 16.0% .....	1	\$30,092	90	\$163,674,144
16.0% Or More .....	0	\$0	61	\$82,911,464
Not Reporting Or Zero ..	8,069	\$42,511,101	789	\$3,825,240
Total	8,362	\$1,161,243,001	8,362	\$23,829,327,068
Average Rate	6.8%		7.6%	

**TABLE 7**  
**Federally Insured Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2006**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	2,474	\$44,245,635,706	2,801	\$54,826,441,974	132	\$1,414,205,435
1.0% To 2.0% .....	468	\$5,231,672,342	3,695	\$89,105,433,781	911	\$13,804,211,892
2.0% To 3.0% .....	54	\$1,075,468,785	1,079	\$15,063,953,517	1,112	\$27,200,991,411
3.0% To 4.0% .....	18	\$334,155,014	476	\$6,559,421,897	807	\$32,340,748,229
4.0% To 5.0% .....	5	\$68,223,032	175	\$15,090,627,727	269	\$25,456,674,804
5.0% To 6.0% .....	2	\$7,332,709	33	\$254,327,242	16	\$188,468,767
6.0% To 7.0% .....	0	\$0	10	\$20,837,262	2	\$39,699,753
7.0% Or More .....	0	\$0	5	\$16,515,192	0	\$0
Not Reporting Or Zero ..	5,341	\$19,416,953,730	88	\$92,161,931	5,113	\$1,526,709
Total	8,362	\$70,379,441,318	8,362	\$181,029,720,523	8,362	\$100,446,527,000
Average Rate	0.6%		1.4%		2.5%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	15	\$28,605,397	172	\$967,483,580	52	\$22,609,049
1.0% To 2.0% .....	72	\$118,705,111	847	\$6,606,241,706	89	\$31,755,100
2.0% To 3.0% .....	198	\$1,317,954,212	908	\$4,620,266,526	62	\$34,278,778
3.0% To 4.0% .....	850	\$11,048,915,246	1,058	\$6,792,528,014	96	\$95,732,445
4.0% To 5.0% .....	3,519	\$97,065,796,787	1,607	\$19,622,108,407	230	\$654,691,367
5.0% To 6.0% .....	1,580	\$75,152,955,071	632	\$11,846,289,643	395	\$1,926,761,872
6.0% To 7.0% .....	13	\$4,238,689,802	13	\$1,505,365,499	6	\$14,199,722
7.0% Or More .....	3	\$1,448,972	4	\$18,678,157	2	\$294,450
Not Reporting Or Zero ..	2,112	\$1,560,123	3,121	\$1,910	7,430	\$17,514,316
Total	8,362	\$188,974,630,721	8,362	\$51,978,963,442	8,362	\$2,797,837,099
Average Rate	4.4%		3.4%		4.1%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0% .....	1,204	\$1,065,105,130
1.0% To 2.0% .....	1,304	\$1,752,821,044
2.0% To 3.0% .....	318	\$607,623,566
3.0% To 4.0% .....	126	\$659,149,698
4.0% To 5.0% .....	82	\$1,191,411,207
5.0% To 6.0% .....	24	\$265,836,485
6.0% To 7.0% .....	4	\$3,481,683
7.0% Or More .....	6	\$1,230,655
Not Reporting Or Zero ..	5,294	\$34,702,034
Total	8,362	\$5,581,361,502
Average Rate	1.3%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**December 31, 2006**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	11.54	18.83	15.95	13.69
Delinquent Loans to Net Worth	4.10	12.82	7.42	5.28
Solvency Evaluation (Est.)	113.52	123.50	119.20	116.02
Classified Assets (Est.) to Net Worth	4.08	7.17	4.18	3.69
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.68	4.14	1.95	1.15
Net Charge-Offs to Average Loans	0.45	1.03	0.59	0.48
Fair Value H-T-M to Book Value H-T-M	99.01	96.57	100.54	98.86
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.14	0.25	-1.70	-1.56
Delinquent Loans to Assets	0.47	2.41	1.18	0.72
<b>EARNINGS:</b>				
Return on Average Assets	0.82	0.33	0.59	0.65
Gross Income to Average Assets	6.78	6.41	6.49	6.64
Yield on Average Loans	6.47	7.83	7.18	6.87
Yield on Average Investments	4.03	3.71	4.00	3.97
Cost of Funds to Average Assets	2.34	1.50	1.61	1.73
Net Margin to Average Assets	4.44	4.91	4.88	4.90
Operating Expenses to Average Assets	3.32	4.09	3.97	3.98
Provision for Loan & Lease Losses to Average Assets	0.31	0.62	0.36	0.29
Net Interest Margin to Average Assets	3.16	4.54	4.16	3.82
Operating Expenses to Gross Income	49.03	63.83	61.18	59.97
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.26	0.53	1.27	2.47
Net Operating Expenses to Average Assets	2.47	3.80	3.38	3.14
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	26.98	3.25	8.83	18.73
Regular Shares to Savings and Borrowings	29.21	85.27	66.20	45.65
Total Loans to Total Savings	82.23	72.64	72.95	73.67
Total Loans to Total Assets	69.63	58.29	60.65	62.73
Cash Plus Short-Term Investments to Assets	15.86	35.94	28.55	22.51
Total Savings and Borrowings to Earning Assets	92.27	81.31	86.09	90.47
Regular Shares & Share Drafts to Total Shares & Borrowings	40.57	86.85	73.56	57.93
Borrowings to Total Savings and NetWorth	2.71	0.34	0.34	0.59
<b>PRODUCTIVITY:</b>				
Members to Potential Members	7.79	18.48	15.37	6.98
Borrowers to Members	50.32	28.60	36.68	41.33
Members to Full-Time Employees	382	337	460	420
Average Savings Per Member	7,011	1,865	3,213	4,565
Average Loan Balance	11,455	4,736	6,391	8,136
Salary & Benefits to Full-Time Employees	51,492	16,092	37,906	44,414
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>				
Interest on Loans (Net of Interest Refunds)	65.45	69.97	65.54	63.74
Income From Investments	15.68	24.18	23.31	19.96
Income Form Trading Securities	0.01	0.00	0.00	0.00
Fee Income	12.55	4.48	9.08	12.63
Other Operating Income	6.31	1.37	2.06	3.67
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>				
Employee Compensation and Benefits	50.02	48.74	52.11	48.46
Travel and Conference	1.35	1.32	1.20	1.46
Office Occupancy	7.06	4.95	5.15	6.51
Office Operations	20.36	21.19	20.44	20.25
Educational and Promotional	3.93	1.02	1.52	2.95
Loan Servicing	5.95	1.86	2.97	4.87
Professional and Outside Services	7.49	7.28	8.34	10.67
Member Insurance	0.49	6.43	3.11	1.20
Operating Fees	0.49	1.40	0.99	0.67
Miscellaneous Operating Expenses	2.86	5.80	4.15	2.96



**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**December 31, 2006**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	11.54	12.38	11.77	10.79
Delinquent Loans to Net Worth	4.10	5.20	4.32	3.35
Solvency Evaluation (Est.)	113.52	114.30	113.70	112.69
Classified Assets (Est.) to Net Worth	4.08	3.83	4.09	4.17
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.68	0.97	0.73	0.51
Net Charge-Offs to Average Loans	0.45	0.47	0.46	0.44
Fair Value H-T-M to Book Value H-T-M	99.01	98.68	99.82	98.69
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.14	-1.61	-1.03	-1.13
Delinquent Loans to Assets	0.47	0.64	0.51	0.36
<b>EARNINGS:</b>				
Return on Average Assets	0.82	0.66	0.78	0.91
Gross Income to Average Assets	6.78	6.90	6.86	6.76
Yield on Average Loans	6.47	6.69	6.44	6.37
Yield on Average Investments	4.03	4.04	3.89	4.12
Cost of Funds to Average Assets	2.34	1.91	2.07	2.68
Net Margin to Average Assets	4.44	4.99	4.79	4.07
Operating Expenses to Average Assets	3.32	4.01	3.72	2.87
Provision for Loan & Lease Losses to Average Assets	0.31	0.34	0.32	0.31
Net Interest Margin to Average Assets	3.16	3.64	3.35	2.83
Operating Expenses to Gross Income	49.03	58.12	54.22	42.51
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.26	3.01	2.85	1.86
Net Operating Expenses to Average Assets	2.47	3.00	2.67	2.14
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	26.98	23.58	27.66	29.11
Regular Shares to Savings and Borrowings	29.21	35.67	28.24	24.89
Total Loans to Total Savings	82.23	77.13	81.92	84.83
Total Loans to Total Assets	69.63	66.35	69.84	71.42
Cash Plus Short-Term Investments to Assets	15.86	17.91	15.14	14.39
Total Savings and Borrowings to Earning Assets	92.27	92.63	92.85	92.47
Regular Shares & Share Drafts to Total Shares & Borrowings	40.57	49.20	42.21	34.63
Borrowings to Total Savings and NetWorth	2.71	0.95	2.16	3.69
<b>PRODUCTIVITY:</b>				
Members to Potential Members	7.79	5.72	6.04	10.71
Borrowers to Members	50.32	44.71	48.27	57.57
Members to Full-Time Employees	382	376	354	390
Average Savings Per Member	7,011	5,395	6,485	8,977
Average Loan Balance	11,455	9,307	11,005	13,227
Salary & Benefits to Full-Time Employees	51,492	46,374	50,565	57,252
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME</b>				
Interest on Loans (Net of Interest Refunds)	65.45	63.91	64.76	66.32
Income From Investments	15.68	16.47	14.34	15.28
Income Form Trading Securities	0.01	0.00	0.01	0.01
Fee Income	12.55	14.67	15.23	10.91
Other Operating Income	6.31	4.94	5.66	7.48
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES</b>				
Employee Compensation and Benefits	50.02	48.64	50.32	50.37
Travel and Conference	1.35	1.61	1.52	1.16
Office Occupancy	7.06	6.76	7.12	7.32
Office Operations	20.36	20.30	20.18	20.51
Educational and Promotional	3.93	3.89	4.34	4.02
Loan Servicing	5.95	5.30	5.76	6.64
Professional and Outside Services	7.49	9.64	7.39	6.33
Member Insurance	0.49	0.61	0.34	0.23
Operating Fees	0.49	0.54	0.50	0.40
Miscellaneous Operating Expenses	2.86	2.72	2.53	3.02

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	1,589	1,498	5.7-	1,413	5.7-
Cash & Equivalents	308	250	18.7-	229	8.6-
<b>TOTAL INVESTMENTS</b>	<b>346</b>	<b>327</b>	<b>5.3-</b>	<b>291</b>	<b>11.2-</b>
U.S. Government Obligations	3	2	17.8-	3	24.0
Federal Agency Securities	4	4	1.6-	2	37.8-
Mutual Fund & Common Trusts	12	9	24.9-	6	28.9-
MCSD and PIC at Corporate CU	12	13	4.2	11	12.5-
All Other Corporate Credit Union	85	90	6.2	85	5.4-
Commercial Banks, S&Ls	200	186	7.0-	153	17.7-
Credit Unions -Loans to, Investments in Natural					
Person Credit Union	11	7	32.3-	8	10.4
All Other Investments	20	17	17.0-	12	27.3-
Loans Held for Sale	0*	0*	100.0-	0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>766</b>	<b>755</b>	<b>1.4-</b>	<b>736</b>	<b>2.5-</b>
Unsecured Credit Card Loans	3	3	9.1	4	3.4
All Other Unsecured Loans	192	182	5.1-	174	4.5-
New Vehicle Loans	196	213	9.2	224	5.1
Used Vehicle Loans	263	251	4.7-	239	4.6-
First Mortgage Real Estate Loans/LOC	13	12	4.1-	11	13.7-
Other Real Estate Loans/LOC	15	17	13.4	16	6.6-
Leases Receivable	0*	0*	100.5	0*	8.1
All Other Loans/LOC	83	75	9.9-	68	9.8-
Allowance For Loan Losses	17	17	3.0-	17	0.5
Foreclosed and Repossessed Assets	0*	0*	0.0	0*	136.8
Land and Building	2	2	14.8-	2	23.2
Other Fixed Assets	5	4	10.0-	4	4.8-
NCUSIF Capitalization Deposit	12	12	2.3-	11	6.0-
Other Assets	7	7	5.9	7	2.0-
<b>TOTAL ASSETS</b>	<b>1,427</b>	<b>1,340</b>	<b>6.1-</b>	<b>1,263</b>	<b>5.8-</b>
<b>LIABILITIES</b>					
Total Borrowings	2	4	85.0	4	5.4-
Accrued Dividends/Interest Payable	3	3	19.1	3	0.6
Acct Payable and Other Liabilities	5	5	3.1	4	12.3-
Uninsured Secondary Capital	0*	0*	47.1-	0*	10.3-
<b>TOTAL LIABILITIES</b>	<b>10</b>	<b>13</b>	<b>20.8</b>	<b>12</b>	<b>6.9-</b>
<b>EQUITY/SAVINGS</b>					
Total Savings	1,184	1,094	7.5-	1,013	7.4-
Share Drafts	22	17	23.1-	16	5.1-
Regular Shares	1,029	962	6.5-	868	9.8-
Money Market Shares	6	5	21.1-	5	11.0
Share Certificates/CDs	79	72	8.0-	77	6.5
IRA/Keogh Accounts	14	12	10.7-	12	0.5-
All Other Shares and Member Deposits	14	8	38.8-	16	98.5
Non-Member Deposits	21	17	16.6-	18	7.2
Regular Reserves	63	61	2.6-	62	2.1
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	20.7-	0*	32.1-
Other Reserves	6	6	10.7-	6	7.7
Undivided Earnings	163	166	1.9	169	1.7
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	<b>233</b>	<b>233</b>	<b>0.2</b>	<b>238</b>	<b>1.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,427</b>	<b>1,340</b>	<b>6.1-</b>	<b>1,263</b>	<b>5.8-</b>

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	2,666	2,522	5.4-	2,392	5.2-
<b>Cash &amp; Equivalents</b>	2,113	1,632	22.8-	1,504	7.8-
<b>TOTAL INVESTMENTS</b>	4,291	3,854	10.2-	3,303	14.3-
U.S. Government Obligations	52	52	1.1	47	10.2-
Federal Agency Securities	163	153	6.1-	132	14.0-
Mutual Fund & Common Trusts	43	24	43.3-	24	2.5-
MCSD and PIC at Corporate CU	127	132	4.1	117	11.4-
All Other Corporate Credit Union	958	924	3.5-	889	3.8-
Commercial Banks, S&Ls	2,652	2,301	13.3-	1,746	24.1-
Credit Unions -Loans to, Investments in					
Natural Person Credit Union	86	90	5.0	121	34.3
All Other Investments	211	178	15.4-	74	58.5-
Loans Held for Sale	1	1	32.5	1	19.7-
<b>TOTAL LOANS OUTSTANDING</b>	7,857	7,930	0.9	7,833	1.2-
Unsecured Credit Card Loans	187	188	0.2	186	1.1-
All Other Unsecured Loans	1,224	1,203	1.8-	1,185	1.5-
New Vehicle Loans	2,108	2,287	8.5	2,323	1.6
Used Vehicle Loans	2,571	2,482	3.5-	2,376	4.3-
First Mortgage Real Estate Loans/LOC	531	544	2.4	537	1.3-
Other Real Estate Loans/LOC	552	598	8.3	616	3.1
Leases Receivable	6	6	10.4	8	29.7
All Other Loans/LOC	678	622	8.2-	602	3.2-
Allowance For Loan Losses	91	90	1.9-	86	4.2-
Foreclosed and Repossessed Assets	4	5	0.0	6	16.0
Land and Building	110	112	1.7	113	0.7
Other Fixed Assets	52	48	8.0-	46	4.4-
NCUSIF Capitalization Deposit	121	118	2.8-	110	6.9-
Other Assets	77	79	1.9	86	8.9
<b>TOTAL ASSETS</b>	14,535	13,689	5.8-	12,915	5.7-
<b>LIABILITIES</b>					
Total Borrowings	17	52	203.8	42	18.6-
Accrued Dividends/Interest Payable	16	18	10.9	22	23.7
Acct Payable and Other Liabilities	49	50	2.5	52	2.8
Uninsured Secondary Capital	3	3	15.1-	2	31.8-
<b>TOTAL LIABILITIES</b>	85	123	43.6	118	3.8-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	12,438	11,539	7.2-	10,738	6.9-
Share Drafts	799	795	0.5-	794	0.1-
Regular Shares	8,816	8,095	8.2-	7,137	11.8-
Money Market Shares	343	298	13.1-	269	9.8-
Share Certificates/CDs	1,663	1,598	3.9-	1,815	13.5
IRA/Keogh Accounts	545	503	7.7-	480	4.6-
All Other Shares and Member Deposits	204	180	11.9-	167	7.3-
Non-Member Deposits	68	70	3.7	76	8.2
Regular Reserves	513	495	3.4-	489	1.2-
APPR. For Non-Conf. Invest.	0*	0*	7.0	0*	15.9
Accum. Unrealized G/L on A-F-S	-0*	-1	83.8-	-2	25.8-
Other Reserves	73	71	3.5-	70	0.3-
Undivided Earnings	1,426	1,462	2.5	1,501	2.7
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	2,012	2,027	0.8	2,060	1.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	14,535	13,689	5.8-	12,915	5.7-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	2,832	2,732	3.5-	2,610	4.5-
<b>Cash &amp; Equivalents</b>	7,022	5,837	16.9-	5,824	0.2-
<b>TOTAL INVESTMENTS</b>	19,297	17,610	8.7-	14,965	15.0-
U.S. Government Obligations	309	254	17.7-	168	33.9-
Federal Agency Securities	2,947	2,961	0.5	2,464	16.8-
Mutual Fund & Common Trusts	118	86	27.0-	58	32.7-
MCSD and PIC at Corporate CU	580	574	1.2-	555	3.2-
All Other Corporate Credit Union	3,475	3,517	1.2	3,364	4.4-
Commercial Banks, S&Ls	10,628	9,072	14.6-	6,990	23.0-
Credit Unions -Loans to, Deposits in	386	460	19.0	564	22.8
All Other Investments	853	685	19.7-	208	69.6-
Loans Held for Sale	35	44	22.9	47	8.2
<b>TOTAL LOANS OUTSTANDING</b>	38,770	39,312	1.4	39,067	0.6-
Unsecured Credit Card Loans	1,799	1,761	2.1-	1,737	1.4-
All Other Unsecured Loans	3,344	3,248	2.9-	3,209	1.2-
New Vehicle Loans	7,269	7,948	9.3	7,936	0.1-
Used Vehicle Loans	10,424	9,961	4.4-	9,556	4.1-
First Mortgage Real Estate Loans/LOC	7,645	7,839	2.5	7,882	0.6
Other Real Estate Loans/LOC	5,420	5,764	6.3	6,057	5.1
Leases Receivable	26	9	65.6-	7	18.5-
All Other Loans/LOC	2,842	2,782	2.1-	2,682	3.6-
Allowance For Loan Losses	323	319	1.1-	309	3.1-
Foreclosed and Repossessed Assets	21	29	0.0	41	42.6
Land and Building	1,126	1,174	4.3	1,217	3.7
Other Fixed Assets	288	287	0.3-	280	2.5-
NCUSIF Capitalization Deposit	546	535	2.0-	506	5.4-
Other Assets	535	583	9.0	639	9.6
<b>TOTAL ASSETS</b>	67,318	65,092	3.3-	62,277	4.3-
<b>LIABILITIES</b>					
Total Borrowings	253	412	62.6	350	15.1-
Accrued Dividends/Interest Payable	50	60	20.8	81	33.7
Acct Payable and Other Liabilities	284	312	10.0	317	1.7
Uninsured Secondary Capital	14	16	12.4	16	3.5
<b>TOTAL LIABILITIES</b>	601	800	33.1	764	4.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	58,411	55,849	4.4-	53,028	5.1-
Share Drafts	6,576	6,761	2.8	6,557	3.0-
Regular Shares	30,408	28,051	7.8-	24,374	13.1-
Money Market Shares	5,544	4,776	13.8-	4,319	9.6-
Share Certificates/CDs	10,474	11,188	6.8	12,886	15.2
IRA/Keogh Accounts	4,372	4,101	6.2-	3,911	4.6-
All Other Shares and Member Deposits	833	687	17.5-	626	9.0-
Non-Member Deposits	203	286	40.5	356	24.7
Regular Reserves	2,181	2,135	2.1-	2,050	4.0-
APPR. For Non-Conf. Invest.	4	5	5.4	5	15.2
Accum. Unrealized G/L on A-F-S	-12	-35	189.7-	-24	32.3
Other Reserves	397	382	3.8-	360	5.7-
Undivided Earnings	5,736	5,956	3.8	6,093	2.3
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	8,306	8,443	1.7	8,485	0.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	67,318	65,092	3.3-	62,277	4.3-

\* 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, 2006**  
**DOLLAR AMOUNTS IN MILLIONS**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	772	756	2.1-	747	1.2-
<b>Cash &amp; Equivalents</b>	4,703	4,074	13.4-	4,429	8.7
<b>TOTAL INVESTMENTS</b>	13,452	11,865	11.8-	10,665	10.1-
U.S. Government Obligations	248	233	6.1-	140	39.7-
Federal Agency Securities	5,313	4,680	11.9-	4,009	14.3-
Mutual Fund & Common Trusts	110	88	19.7-	67	24.6-
MCSD and PIC at Corporate CU	430	425	1.0-	417	1.9-
All Other Corporate Credit Union	2,038	2,139	5.0	2,404	12.4
Commercial Banks, S&Ls	4,463	3,517	21.2-	2,714	22.8-
Credit Unions -Loans to, Deposits in	193	202	4.6	215	6.1
All Other Investments	657	581	11.6-	126	78.2-
Loans Held for Sale	49	48	2.7-	45	5.1-
<b>TOTAL LOANS OUTSTANDING</b>	33,853	34,644	2.3	34,620	0.1-
Unsecured Credit Card Loans	1,663	1,574	5.3-	1,583	0.6
All Other Unsecured Loans	1,933	1,838	4.9-	1,918	4.4
New Vehicle Loans	5,557	5,915	6.4	5,983	1.1
Used Vehicle Loans	8,476	8,393	1.0-	7,872	6.2-
First Mortgage Real Estate Loans/LOC	8,447	8,678	2.7	8,920	2.8
Other Real Estate Loans/LOC	5,485	5,849	6.6	6,006	2.7
Leases Receivable	21	33	52.3	28	14.3-
All Other Loans/LOC	2,270	2,365	4.1	2,310	2.3-
Allowance For Loan Losses	233	242	3.7	246	1.7
Foreclosed and Repossessed Assets	23	32	0.0	47	46.4
Land and Building	1,144	1,198	4.7	1,241	3.6
Other Fixed Assets	277	272	1.7-	282	3.5
NCUSIF Capitalization Deposit	443	429	3.1-	421	1.8-
Other Assets	560	648	15.6	674	4.0
<b>TOTAL ASSETS</b>	54,271	52,968	2.4-	52,179	1.5-
<b>LIABILITIES</b>					
Total Borrowings	482	656	36.2	484	26.2-
Accrued Dividends/Interest Payable	36	45	23.0	58	31.1
Acct Payable and Other Liabilities	272	316	16.1	332	5.1
Uninsured Secondary Capital	2	2	21.9	2	10.7-
<b>TOTAL LIABILITIES</b>	792	1,019	28.6	877	14.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	47,258	45,682	3.3-	44,884	1.7-
Share Drafts	6,130	6,176	0.7	6,140	0.6-
Regular Shares	19,802	18,052	8.8-	16,182	10.4-
Money Market Shares	6,412	5,639	12.1-	4,887	13.3-
Share Certificates/CDs	10,417	11,428	9.7	13,268	16.1
IRA/Keogh Accounts	3,832	3,709	3.2-	3,762	1.4
All Other Shares and Member Deposits	505	424	16.0-	372	12.3-
Non-Member Deposits	161	254	57.1	274	8.2
Regular Reserves	1,642	1,568	4.5-	1,545	1.5-
APPR. For Non-Conf. Invest.	10	3	71.2-	2	24.7-
Accum. Unrealized G/L on A-F-S	-22	-63	182.4-	-43	32.4
Other Reserves	313	304	2.7-	298	2.2-
Undivided Earnings	4,278	4,455	4.1	4,616	3.6
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	6,221	6,267	0.7	6,418	2.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	54,271	52,968	2.4-	52,179	1.5-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	910	921	1.2	913	0.9-
<b>Cash &amp; Equivalents</b>	14,192	13,190	7.1-	14,713	11.5
<b>TOTAL INVESTMENTS</b>	45,115	41,364	8.3-	35,210	14.9-
U.S. Government Obligations	1,258	605	51.9-	588	2.9-
Federal Agency Securities	27,253	25,752	5.5-	19,728	23.4-
Mutual Fund & Common Trusts	590	338	42.8-	330	2.3-
MCS&D and PIC at Corporate CU	1,053	1,102	4.6	1,046	5.1-
All Other Corporate Credit Union	7,346	7,228	1.6-	7,724	6.9
Commercial Banks, S&Ls	5,273	4,314	18.2-	3,223	25.3-
Credit Unions -Loans to, Deposits in	273	291	6.7	317	8.9
All Other Investments	2,067	1,734	16.1-	618	64.3-
Loans Held for Sale	174	262	50.8	227	13.2-
<b>TOTAL LOANS OUTSTANDING</b>	128,761	135,112	4.9	137,397	1.7
Unsecured Credit Card Loans	6,796	6,497	4.4-	6,620	1.9
All Other Unsecured Loans	5,546	5,574	0.5	5,690	2.1
New Vehicle Loans	21,415	24,604	14.9	24,183	1.7-
Used Vehicle Loans	28,808	28,738	0.2-	27,638	3.8-
First Mortgage Real Estate Loans/LOC	38,347	40,042	4.4	41,793	4.4
Other Real Estate Loans/LOC	20,244	22,230	9.8	23,915	7.6
Leases Receivable	301	215	28.8-	205	4.6-
All Other Loans/LOC	7,304	7,212	1.3-	7,352	1.9
Allowance For Loan Losses	901	944	4.8	923	2.2-
Foreclosed and Repossessed Assets	78	102	0.0	130	26.9
Land and Building	3,784	4,137	9.3	4,437	7.3
Other Fixed Assets	972	1,010	4.0	1,044	3.3
NCUSIF Capitalization Deposit	1,527	1,523	0.2-	1,516	0.5-
Other Assets	2,471	2,787	12.8	2,986	7.1
<b>TOTAL ASSETS</b>	196,171	198,543	1.2	196,737	0.9-
<b>LIABILITIES</b>					
Total Borrowings	3,412	4,241	24.3	4,134	2.5-
Accrued Dividends/Interest Payable	116	162	39.5	182	12.6
Acct Payable and Other Liabilities	1,336	1,655	23.9	1,691	2.1
Uninsured Secondary Capital	0*	7	14,033.1	7	0.9
<b>TOTAL LIABILITIES</b>	4,863	6,065	24.7	6,014	0.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	169,753	170,252	0.3	167,731	1.5-
Share Drafts	23,820	24,875	4.4	24,007	3.5-
Regular Shares	59,433	56,549	4.9-	48,525	14.2-
Money Market Shares	31,849	28,265	11.3-	26,262	7.1-
Share Certificates/CDs	38,829	45,015	15.9	53,079	17.9
IRA/Keogh Accounts	13,569	13,342	1.7-	13,635	2.2
All Other Shares and Member Deposits	1,808	1,582	12.5-	1,518	4.1-
Non-Member Deposits	444	624	40.6	706	13.1
Regular Reserves	5,235	5,164	1.3-	5,087	1.5-
APPR. For Non-Conf. Invest.	20	31	57.0	23	25.1-
Accum. Unrealized G/L on A-F-S	-107	-313	193.5-	-160	48.9
Other Reserves	1,561	1,594	2.1	1,451	9.0-
Undivided Earnings	14,846	15,750	6.1	16,591	5.3
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	21,555	22,226	3.1	22,993	3.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	196,171	198,543	1.2	196,737	0.9-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	245	266	8.6	287	7.9
<b>Cash &amp; Equivalents</b>	20,778	20,962	0.9	25,103	19.8
<b>TOTAL INVESTMENTS</b>	77,169	72,950	5.5-	70,012	4.0-
U.S. Government Obligations	1,924	1,241	35.5-	1,085	12.6-
Federal Agency Securities	51,633	48,202	6.6-	41,407	14.1-
Mutual Fund & Common Trusts	1,683	1,173	30.3-	1,165	0.7-
MCS&D and PIC at Corporate CU	1,000	1,091	9.1	1,166	6.9
All Other Corporate Credit Union	13,969	13,935	0.2-	15,565	11.7
Commercial Banks, S&Ls	1,912	1,396	27.0-	960	31.3-
Credit Unions -Loans to, Deposits in	82	68	16.9-	139	102.5
All Other Investments	4,965	5,845	17.7	1,452	75.2-
Loans Held for Sale	703	715	1.7	647	9.5-
<b>TOTAL LOANS OUTSTANDING</b>	204,246	240,498	17.7	274,681	14.2
Unsecured Credit Card Loans	12,057	13,891	15.2	16,407	18.1
All Other Unsecured Loans	8,651	9,134	5.6	10,427	14.2
New Vehicle Loans	34,709	42,986	23.8	47,879	11.4
Used Vehicle Loans	34,080	36,782	7.9	39,876	8.4
First Mortgage Real Estate Loans/LOC	74,823	87,808	17.4	100,559	14.5
Other Real Estate Loans/LOC	30,243	39,039	29.1	47,806	22.5
Leases Receivable	1,210	1,174	3.0-	912	22.3-
All Other Loans/LOC	8,474	9,684	14.3	10,816	11.7
Allowance For Loan Losses	1,460	1,690	15.8	1,719	1.7
Foreclosed and Repossessed Assets	58	121	0.0	173	42.8
Land and Building	3,899	4,545	16.6	5,275	16.0
Other Fixed Assets	1,341	1,463	9.1	1,698	16.1
NCUSIF Capitalization Deposit	2,280	2,485	9.0	2,733	10.0
Other Assets	4,260	5,014	17.7	5,974	19.1
<b>TOTAL ASSETS</b>	313,274	347,063	10.8	384,577	10.8
<b>LIABILITIES</b>					
Total Borrowings	11,164	14,370	28.7	15,722	9.4
Accrued Dividends/Interest Payable	177	245	38.6	375	53.3
Acct Payable and Other Liabilities	2,589	3,359	29.8	3,580	6.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	13,929	17,974	29.0	19,677	9.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	267,079	293,003	9.7	323,794	10.5
Share Drafts	35,017	38,644	10.4	32,866	15.0-
Regular Shares	80,541	81,063	0.6	83,945	3.6
Money Market Shares	58,392	59,614	2.1	64,705	8.5
Share Certificates/CDs	65,305	83,336	27.6	107,851	29.4
IRA/Keogh Accounts	24,353	26,601	9.2	30,178	13.4
All Other Shares and Member Deposits	2,747	2,729	0.7-	2,883	5.7
Non-Member Deposits	723	1,015	40.4	1,366	34.6
Regular Reserves	7,559	8,035	6.3	8,757	9.0
APPR. For Non-Conf. Invest.	9	8	3.2-	13	60.6
Accum. Unrealized G/L on A-F-S	-247	-619	150.5-	-425	31.3
Other Reserves	5,142	5,654	9.9	5,814	2.8
Undivided Earnings	19,803	23,007	16.2	26,947	17.1
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	32,266	36,086	11.8	41,106	13.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	313,274	347,063	10.8	384,577	10.8

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	1,589	1,498	5.7-	1,413	5.7-
<b>INTEREST INCOME</b>					
Interest on Loans	64	59	6.5-	58	1.6-
(Less) Interest Refund	0*	0*	3.7-	0*	37.4
Income from Investments	10	15	47.7	20	31.8
Trading Profits and Losses	0*	0*	187.3	0*	58.9-
<b>TOTAL INTEREST INCOME</b>	<b>74</b>	<b>75</b>	<b>1.1</b>	<b>79</b>	<b>5.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	16	16	6.1	19	15.3
Interest on Deposits	0*	0*	14.0	0*	3.5
Interest on Borrowed Money	0*	0*	67.8	0*	65.6
<b>TOTAL INTEREST EXPENSE</b>	<b>16</b>	<b>17</b>	<b>6.6</b>	<b>19</b>	<b>15.6</b>
PROVISION FOR LOAN & LEASE LOSSES	7	8	9.3	8	3.0
<b>NET INTEREST INCOME AFTER PLL</b>	<b>51</b>	<b>50</b>	<b>1.7-</b>	<b>51</b>	<b>2.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	4	6.0-	4	0.1
Other Operating Income	1	1	7.9-	1	0.0-
Gain (Loss) on Investments	-0*	-0*	97.6	-0*	195.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	278.5	0*	93.1-
Other Non-Oper Income (Expense)	2	1	25.1-	2	44.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>6</b>	<b>5.8-</b>	<b>7</b>	<b>5.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	27	26	4.1-	26	1.0
Travel and Conference Expense	0*	0*	0.5-	0*	1.0
Office Occupancy Expense	3	3	7.5-	3	0.8
Office Operations Expense	12	11	3.3-	11	0.6-
Educational & Promotional Expense	0*	0*	2.8-	0*	7.7
Loan Servicing Expense	0*	0*	3.3	0*	1.4
Professional and Outside Services	4	4	0.9	4	0.9-
Member Insurance	4	4	11.9-	3	4.5-
Operating Fees	0*	0*	4.3	0*	8.4-
Miscellaneous Operating Expenses	3	3	1.6	3	5.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>55</b>	<b>53</b>	<b>3.7-</b>	<b>53</b>	<b>0.3-</b>
<b>NET INCOME</b>	<b>2</b>	<b>3</b>	<b>39.3</b>	<b>4</b>	<b>56.7</b>
Transfer to Regular Reserve	0*	0*	17.7-	0*	51.5

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	2,666	2,522	5.4-	2,392	5.2-
<b>INTEREST INCOME</b>					
Interest on Loans	588	561	4.5-	567	1.0
(Less) Interest Refund	1	1	15.0-	0*	16.2-
Income from Investments	134	170	27.1	201	18.5
Trading Profits and Losses	-0*	0*	2,669.2	0*	38.6-
<b>TOTAL INTEREST INCOME</b>	<b>720</b>	<b>730</b>	<b>1.4</b>	<b>767</b>	<b>5.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	158	166	4.6	201	21.4
Interest on Deposits	7	7	12.1	10	38.0
Interest on Borrowed Money	0*	1	210.3	3	72.8
<b>TOTAL INTEREST EXPENSE</b>	<b>165</b>	<b>175</b>	<b>5.5</b>	<b>214</b>	<b>22.5</b>
PROVISION FOR LOAN & LEASE LOSSES	53	60	13.4	48	20.5-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>502</b>	<b>496</b>	<b>1.2-</b>	<b>506</b>	<b>2.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	76	77	1.4	78	1.6
Other Operating Income	16	18	13.8	18	3.6-
Gain (Loss) on Investments	0*	-0*	522.3-	-0*	5.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	14.9-	0*	64.5-
Other Non-Oper Income (Expense)	7	7	4.7	4	35.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>99</b>	<b>102</b>	<b>2.9</b>	<b>100</b>	<b>2.1-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	276	274	0.5-	275	0.3
Travel and Conference Expense	7	6	5.1-	6	2.3
Office Occupancy Expense	27	27	0.0	27	1.1
Office Operations Expense	109	109	0.0	108	0.6-
Educational & Promotional Expense	8	8	6.7	8	2.6-
Loan Servicing Expense	15	15	0.7	16	1.5
Professional and Outside Services	45	44	0.3-	44	0.9-
Member Insurance	20	18	11.7-	16	6.4-
Operating Fees	5	5	0.3-	5	3.7-
Miscellaneous Operating Expenses	22	22	0.1	22	1.4-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>533</b>	<b>530</b>	<b>0.7-</b>	<b>528</b>	<b>0.2-</b>
<b>NET INCOME</b>	<b>68</b>	<b>68</b>	<b>0.4</b>	<b>78</b>	<b>13.7</b>
Transfer to Regular Reserve	12	8	30.0-	11	31.0

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	2,832	2,732	3.5-	2,610	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	2,629	2,596	1.3-	2,699	4.0
(Less) Interest Refund	4	4	9.7	5	22.0
Income from Investments	630	744	18.0	844	13.4
Trading Profits and Losses	0*	-0*	422.1-	-0*	58.3
<b>TOTAL INTEREST INCOME</b>	<b>3,256</b>	<b>3,336</b>	<b>2.4</b>	<b>3,538</b>	<b>6.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	700	776	10.9	980	26.3
Interest on Deposits	61	71	15.9	103	44.5
Interest on Borrowed Money	6	13	131.6	21	57.5
<b>TOTAL INTEREST EXPENSE</b>	<b>767</b>	<b>860</b>	<b>12.2</b>	<b>1,103</b>	<b>28.3</b>
PROVISION FOR LOAN & LEASE LOSSES	224	232	3.7	186	19.6-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,266</b>	<b>2,244</b>	<b>1.0-</b>	<b>2,248</b>	<b>0.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	490	515	5.1	534	3.7
Other Operating Income	132	148	12.0	155	4.8
Gain (Loss) on Investments	2	-1	167.6-	-1	30.0-
Gain (Loss) on Disp of Fixed Assets	1	3	77.7	4	60.3
Other Non-Oper Income (Expense)	13	14	5.7	8	41.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>638</b>	<b>678</b>	<b>6.3</b>	<b>700</b>	<b>3.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,215	1,217	0.2	1,228	0.9
Travel and Conference Expense	37	37	1.6-	37	1.3
Office Occupancy Expense	156	159	1.9	165	3.5
Office Operations Expense	517	514	0.7-	513	0.1-
Educational & Promotional Expense	70	73	4.1	75	2.1
Loan Servicing Expense	120	123	2.9	123	0.3
Professional and Outside Services	256	262	2.2	271	3.4
Member Insurance	38	34	9.6-	30	11.3-
Operating Fees	17	18	6.1	17	2.6-
Miscellaneous Operating Expenses	74	75	1.9	75	0.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,500</b>	<b>2,512</b>	<b>0.5</b>	<b>2,535</b>	<b>0.9</b>
<b>NET INCOME</b>	<b>403</b>	<b>410</b>	<b>1.6</b>	<b>413</b>	<b>0.8</b>
Transfer to Regular Reserve	47	46	3.3-	31	32.3-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	772	756	2.1-	747	1.2-
<b>INTEREST INCOME</b>					
Interest on Loans	2,162	2,195	1.5	2,322	5.8
(Less) Interest Refund	4	2	40.0-	4	94.8
Income from Investments	460	509	10.7	597	17.3
Trading Profits and Losses	0*	0*	64.5-	0*	103.1
<b>TOTAL INTEREST INCOME</b>	<b>2,618</b>	<b>2,702</b>	<b>3.2</b>	<b>2,915</b>	<b>7.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	565	648	14.6	851	31.5
Interest on Deposits	80	88	10.1	124	41.9
Interest on Borrowed Money	10	21	102.7	28	29.8
<b>TOTAL INTEREST EXPENSE</b>	<b>655</b>	<b>757</b>	<b>15.5</b>	<b>1,003</b>	<b>32.6</b>
PROVISION FOR LOAN & LEASE LOSSES	170	200	17.5	179	10.5-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,793</b>	<b>1,746</b>	<b>2.6-</b>	<b>1,733</b>	<b>0.7-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	461	504	9.4	532	5.5
Other Operating Income	153	171	11.9	179	4.6
Gain (Loss) on Investments	0*	-0*	218.0-	0*	168.2
Gain (Loss) on Disp of Fixed Assets	5	6	38.3	5	15.2-
Other Non-Oper Income (Expense)	6	9	52.0	6	39.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>626</b>	<b>691</b>	<b>10.4</b>	<b>723</b>	<b>4.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	984	1,003	1.9	1,025	2.2
Travel and Conference Expense	32	33	2.0	34	2.3
Office Occupancy Expense	130	137	5.3	142	3.8
Office Operations Expense	428	424	0.9-	428	0.9
Educational & Promotional Expense	73	77	5.6	82	6.4
Loan Servicing Expense	110	115	3.9	112	2.5-
Professional and Outside Services	191	197	3.1	203	3.0
Member Insurance	15	13	12.4-	13	3.5-
Operating Fees	11	11	6.0	11	0.8
Miscellaneous Operating Expenses	55	56	0.7	57	2.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,031</b>	<b>2,067</b>	<b>1.8</b>	<b>2,108</b>	<b>2.0</b>
<b>NET INCOME</b>	<b>389</b>	<b>370</b>	<b>4.8-</b>	<b>348</b>	<b>5.9-</b>
Transfer to Regular Reserve	27	36	33.9	22	39.1-

\* Amount Less than + or - 1 Million

**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	910	921	1.2	913	0.9-
<b>INTEREST INCOME</b>					
Interest on Loans	7,740	8,051	4.0	8,787	9.1
(Less) Interest Refund	10	17	70.0	11	37.7-
Income from Investments	1,516	1,715	13.1	1,944	13.3
Trading Profits and Losses	0*	0*	70.4-	0*	417.4
<b>TOTAL INTEREST INCOME</b>	<b>9,247</b>	<b>9,749</b>	<b>5.4</b>	<b>10,721</b>	<b>10.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,100	2,510	19.5	3,296	31.3
Interest on Deposits	328	428	30.6	600	40.2
Interest on Borrowed Money	86	137	59.7	198	44.8
<b>TOTAL INTEREST EXPENSE</b>	<b>2,513</b>	<b>3,074</b>	<b>22.3</b>	<b>4,094</b>	<b>33.2</b>
PROVISION FOR LOAN & LEASE LOSSES	710	792	11.6	630	20.5-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>6,023</b>	<b>5,883</b>	<b>2.3-</b>	<b>5,997</b>	<b>1.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,797	1,965	9.4	2,064	5.0
Other Operating Income	643	713	11.0	768	7.6
Gain (Loss) on Investments	30	-4	112.3-	-2	42.0
Gain (Loss) on Disp of Fixed Assets	19	30	56.8	14	53.0-
Other Non-Oper Income (Expense)	36	52	44.6	43	16.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,525</b>	<b>2,757</b>	<b>9.2</b>	<b>2,886</b>	<b>4.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3,418	3,535	3.4	3,698	4.6
Travel and Conference Expense	102	107	4.3	112	4.6
Office Occupancy Expense	453	482	6.6	523	8.4
Office Operations Expense	1,418	1,449	2.2	1,483	2.3
Educational & Promotional Expense	275	298	8.5	319	7.1
Loan Servicing Expense	405	416	2.6	423	1.9
Professional and Outside Services	482	515	6.9	543	5.3
Member Insurance	30	29	3.5-	25	13.4-
Operating Fees	34	37	7.2	37	0.2
Miscellaneous Operating Expenses	166	175	5.5	186	6.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>6,782</b>	<b>7,043</b>	<b>3.8</b>	<b>7,348</b>	<b>4.3</b>
<b>NET INCOME</b>	<b>1,766</b>	<b>1,596</b>	<b>9.6-</b>	<b>1,536</b>	<b>3.8-</b>
Transfer to Regular Reserve	164	136	17.1-	114	16.7-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	245	266	8.6	287	7.9
<b>INTEREST INCOME</b>					
Interest on Loans	11,306	13,261	17.3	16,429	23.9
(Less) Interest Refund	15	12	17.1-	33	168.6
Income from Investments	2,503	3,063	22.4	3,776	23.3
Trading Profits and Losses	-1	-0*	36.6	3	476.6
<b>TOTAL INTEREST INCOME</b>	<b>13,793</b>	<b>16,310</b>	<b>18.2</b>	<b>20,175</b>	<b>23.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3,944	5,371	36.2	8,133	51.4
Interest on Deposits	474	640	35.1	992	54.9
Interest on Borrowed Money	323	511	58.1	696	36.3
<b>TOTAL INTEREST EXPENSE</b>	<b>4,741</b>	<b>6,522</b>	<b>37.6</b>	<b>9,821</b>	<b>50.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1,036</b>	<b>1,327</b>	<b>28.2</b>	<b>1,117</b>	<b>15.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>8,016</b>	<b>8,461</b>	<b>5.5</b>	<b>9,237</b>	<b>9.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2,177	2,394	9.9	2,698	12.7
Other Operating Income	1,181	1,547	30.9	1,850	19.6
Gain (Loss) on Investments	6	-10	273.1-	-14	46.5-
Gain (Loss) on Disp of Fixed Assets	16	15	9.2-	32	113.9
Other Non-Oper Income (Expense)	43	95	120.6	51	46.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3,423</b>	<b>4,041</b>	<b>18.0</b>	<b>4,616</b>	<b>14.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	4,171	4,683	12.3	5,293	13.0
Travel and Conference Expense	94	105	10.7	122	16.5
Office Occupancy Expense	571	659	15.4	769	16.7
Office Operations Expense	1,793	1,955	9.0	2,156	10.3
Educational & Promotional Expense	303	351	15.7	422	20.3
Loan Servicing Expense	512	600	17.2	697	16.2
Professional and Outside Services	524	586	12.0	665	13.4
Member Insurance	30	26	13.9-	24	7.1-
Operating Fees	32	37	15.0	42	13.2
Miscellaneous Operating Expenses	248	289	16.7	318	10.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>8,278</b>	<b>9,290</b>	<b>12.2</b>	<b>10,509</b>	<b>13.1</b>
<b>NET INCOME</b>	<b>3,162</b>	<b>3,211</b>	<b>1.6</b>	<b>3,345</b>	<b>4.2</b>
Transfer to Regular Reserve	388	342	11.9-	410	19.8

\* Amount Less than + or - 1 Million

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

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
2002	9,688	1,044	10.78	-94,757
2003	9,369	1,183	12.63	-116,645
2004	9,014	1,205	13.37	-104,845
2005	8,695	1,039	11.95	-196,848
2006	8,362	905	10.82	-203,356

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Net Worth</b>
Less Than 2 Million	271	226,712,039	-5,202,860	40,331,705
2 Million To 10 Million	295	1,470,628,361	-18,006,413	196,403,240
10 Million To 50 Million	228	5,176,504,469	-49,468,398	631,037,467
50 Million To 100 Million	57	3,817,280,132	-31,327,229	412,163,314
100 Million To 500 Million	49	8,108,748,309	-60,644,061	832,613,852
500 Million and Over	5	4,993,145,555	-38,707,088	438,045,891
<b>Total</b>	<b>905</b>	<b>23,793,018,865</b>	<b>-203,356,049</b>	<b>2,550,595,469</b>

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

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
2002	2,186	5,393	1,897	201	10	9,687
2003	2,007	5,379	1,764	207	10	9,367
2004	1,787	5,235	1,745	239	8	9,014
2005	1,621	5,129	1,674	261	8	8,693
2006	1,601	5,009	1,510	228	12	8,360

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
2002	211	2.18	3,091,467,954	0.64
2003	217	2.32	3,894,759,910	0.74
2004	247	2.74	4,391,584,857	0.79
2005	269	3.09	5,693,075,256	0.99
2006	240	2.87	5,597,347,456	0.93

\*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, 2006**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	27,121,892,092
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	13,957,758,286
3	PENTAGON	3	ALEXANDRIA	VA	1935	9,339,663,044
4	BOEING EMPLOYEES	5	TUKWILA	WA	1935	7,186,332,399
5	ORANGE COUNTY TEACHERS	6	SANTA ANA	CA	1934	6,815,129,855
6	THE GOLDEN 1	4	SACRAMENTO	CA	1933	6,179,177,609
7	SUNCOAST SCHOOLS	7	TAMPA	FL	1978	5,464,096,272
8	ALLIANT	8	CHICAGO	IL	1935	4,441,518,046
9	AMERICAN AIRLINES	9	FT. WORTH	TX	1982	4,142,654,170
10	SECURITY SERVICE	10	SAN ANTONIO	TX	1956	3,992,718,842
11	WESCOM CENTRAL	11	PASADENA	CA	1934	3,807,722,638
12	AMERICA FIRST	12	OGDEN	UT	1939	3,709,829,021
13	SAN DIEGO COUNTY	14	SAN DIEGO	CA	1938	3,680,225,121
14	KINECTA	13	MANHATTAN BEACH	CA	1940	3,515,236,361
15	DIGITAL	15	MARLBOROUGH	MA	1979	3,454,887,457
16	STAR ONE	16	SUNNYVALE	CA	1956	3,229,504,845
17	VYSTAR	17	JACKSONVILLE	FL	1952	3,169,179,185
18	CITIZENS EQUITY FIRST	18	PEORIA	IL	1937	3,132,971,252
19	ALASKA USA	20	ANCHORAGE	AK	1948	3,042,641,717
20	DESERT SCHOOLS	21	PHOENIX	AZ	1939	2,885,031,895
21	ESL	19	ROCHESTER	NY	1995	2,856,302,181
22	STATE FARM GREAT LAKES	185	BLOOMINGTON	IL	1936	2,839,668,324
23	PENNSYLVANIA STATE EMPLOYEES	24	HARRISBURG	PA	1933	2,568,935,386
24	RANDOLPH-BROOKS	23	LIVE OAK	TX	1952	2,542,092,681
25	LOCKHEED	27	BURBANK	CA	1937	2,450,053,001
26	BETHPAGE	26	BETHPAGE	NY	1941	2,446,906,470
27	UNITED NATIONS	25	NEW YORK	NY	1947	2,441,970,585
28	POLICE & FIRE	29	PHILADELPHIA	PA	1938	2,358,037,622
29	EASTERN FINANCIAL FLORIDA	36	MIRAMAR	FL	1937	2,348,141,629
30	DELTA COMMUNITY	22	ATLANTA	GA	1940	2,281,093,492
31	ONPOINT COMMUNITY	30	PORTLAND	OR	1932	2,256,013,764
32	BANK FUND STAFF	31	WASHINGTON	DC	1947	2,166,600,652
33	GTE	28	TAMPA	FL	1935	2,109,111,548
34	TEACHERS	32	FARMINGVILLE	NY	1952	2,105,779,277
35	HUDSON VALLEY	33	POUGHKEEPSIE	NY	1963	2,086,609,552
36	SAN ANTONIO	35	SAN ANTONIO	TX	1935	2,078,362,900
37	ENT	37	COLORADO SPRING	CO	1957	2,077,210,281
38	MOUNTAIN AMERICA	41	WEST JORDAN	UT	1936	2,061,178,108
39	ADDISON AVENUE	38	PALO ALTO	CA	1970	1,988,640,933
40	REDSTONE	39	HUNTSVILLE	AL	1951	1,964,873,791
41	MISSION	34	SAN DIEGO	CA	1961	1,886,483,970
42	TEXANS	48	RICHARDSON	TX	1953	1,842,286,067
43	VISIONS	42	ENDICOTT	NY	1966	1,785,385,447
44	EASTMAN	46	KINGSPORT	TN	1934	1,779,378,213
45	MACDILL	43	TAMPA	FL	1955	1,777,900,309
46	DFCU FINANCIAL	40	DEARBORN	MI	1950	1,766,654,566
47	KERN SCHOOLS	47	BAKERSFIELD	CA	1940	1,666,468,958
48	TEACHERS	45	SOUTH BEND	IN	1931	1,664,189,421
49	BELLCO	44	GREENWOOD VILLA	CO	1936	1,642,038,815
50	TRAVIS	51	VACAVILLE	CA	1951	1,619,228,082
51	STATE EMPLOYEES CU OF MARYLAND, IN	53	LINTHICUM	MD	1951	1,612,140,784
52	WINGS FINANCIAL	55	APPLE VALLEY	MN	1938	1,606,767,136
53	ARIZONA	60	PHOENIX	AZ	1936	1,585,575,023
54	COASTAL	50	RALEIGH	NC	1967	1,582,786,930
55	TOWER	54	LAUREL	MD	1953	1,581,917,905
56	FIRST TECHNOLOGY	56	BEAVERTON	OR	1952	1,546,568,436
57	REDWOOD	68	SANTA ROSA	CA	1950	1,538,618,548
58	NORTH ISLAND FINANCIAL	52	SAN DIEGO	CA	1940	1,521,005,236
59	NORTHWEST	58	HERNDON	VA	1947	1,514,879,841
60	COMMUNITY AMERICA	57	KANSAS CITY	MO	1940	1,496,567,158
61	TINKER	64	TINKER AFB	OK	1946	1,480,406,433
62	KEESLER	61	BILOXI	MS	1947	1,477,006,791
63	ATLANTA POSTAL	59	ATLANTA	GA	1925	1,475,749,895

**Table 22**  
**100 Largest Federally Insured Credit Unions**  
**December 31, 2006**

Current Rank	Name of Credit Union	Rank		City	State	Year Chartered	Assets
		1 Year Ago					
64	PROVIDENT	62		REDWOOD CITY	CA	1950	1,460,581,118
65	VIRGINIA CREDIT UNION, INC.,	70		RICHMOND	VA	1928	1,447,644,598
66	SPACE COAST	63		MELBOURNE	FL	1951	1,437,869,508
67	EDUCATIONAL EMPLOYEES	65		FRESNO	CA	1934	1,423,955,835
68	AFFINITY	67		BASKING RIDGE	NJ	1935	1,421,661,827
69	APCO EMPLOYEES	69		BIRMINGHAM	AL	1953	1,379,493,138
70	FAIRWINDS	76		ORLANDO	FL	1949	1,379,370,577
71	SAFE	72		NORTH HIGHLANDS	CA	1940	1,374,403,951
72	STATE EMPLOYEES	71		ALBANY	NY	1934	1,364,495,309
73	HARBORONE	66		BROCKTON	MA	1917	1,356,294,527
74	CREDIT UNION OF TEXAS	49		DALLAS	TX	1931	1,349,419,404
75	MICHIGAN STATE UNIVERSITY	73		EAST LANSING	MI	1979	1,317,633,680
76	TECHNOLOGY	78		SAN JOSE	CA	1960	1,293,428,606
77	MEMBERS 1ST	83		MECHANICSBURG	PA	1950	1,279,178,784
78	THINK	79		ROCHESTER	MN	1976	1,270,554,505
79	PREMIER AMERICA	81		CHATWORTH	CA	1957	1,266,896,503
80	FOUNDERS	86		LANCASTER	SC	1961	1,263,615,850
81	SOUTH CAROLINA	80		NORTH CHARLESTO	SC	1936	1,260,274,162
82	MUNICIPAL	74		NEW YORK	NY	1917	1,244,496,339
83	SCHOOLS FINANCIAL	75		SACRAMENTO	CA	1934	1,221,340,827
84	CHARTWAY	89		VIRGINIA BEACH	VA	1959	1,206,534,872
85	CALIFORNIA	88		GLENDALE	CA	1933	1,197,195,842
86	GECU	85		EL PASO	TX	1932	1,191,201,168
87	LAKE MICHIGAN	77		GRAND RAPIDS	MI	1933	1,190,309,889
88	VERIDIAN	93		WATERLOO	IA	1934	1,176,693,923
89	BAXTER	98		VERNON HILLS	IL	1980	1,169,906,765
90	LANGLEY	87		NEWPORT NEWS	VA	1936	1,162,844,980
91	WASHINGTON STATE EMPLOYEES	84		OLYMPIA	WA	1957	1,162,144,498
92	WRIGHT-PATT	92		FAIRBORN	OH	1932	1,159,237,808
93	WESTERN	82		MANHATTAN BEACH	CA	1963	1,140,942,366
94	FIRST COMMUNITY	96		CHESTERFIELD	MO	1934	1,134,074,057
95	TEXAS DOW EMPLOYEES	115		LAKE JACKSON	TX	1954	1,114,268,926
96	MERIWEST	97		SAN JOSE	CA	1961	1,112,997,161
97	AFFINITY PLUS	103		ST PAUL	MN	1934	1,100,038,653
98	TRULIANT	91		WINSTON SALEM	NC	1952	1,095,332,505
99	ALLEGACY	90		WINSTON-SALEM	NC	1967	1,093,569,150
100	COMMUNITY FIRST CREDIT UNION OF FLC	101		JACKSONVILLE	FL	1961	1,084,992,495



**Table 23**  
**Number of Credit Unions**  
**Federally Insured Credit Unions**  
**December 31, 2006**

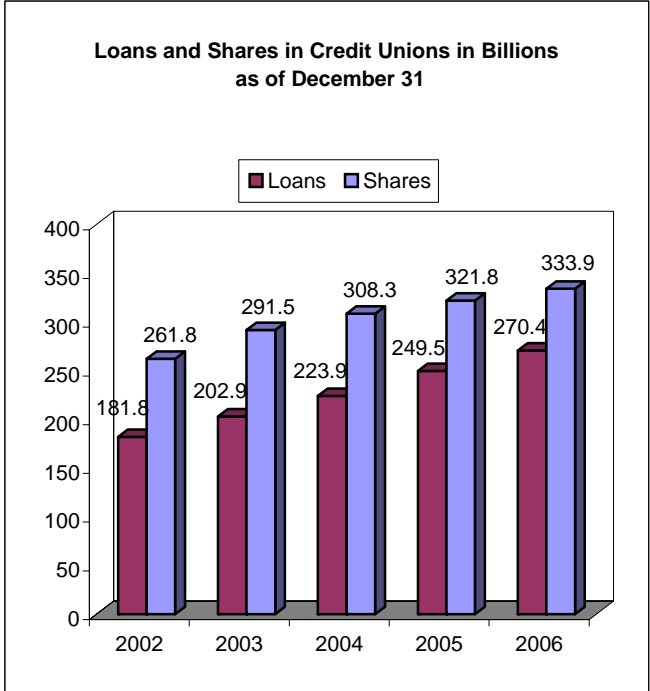
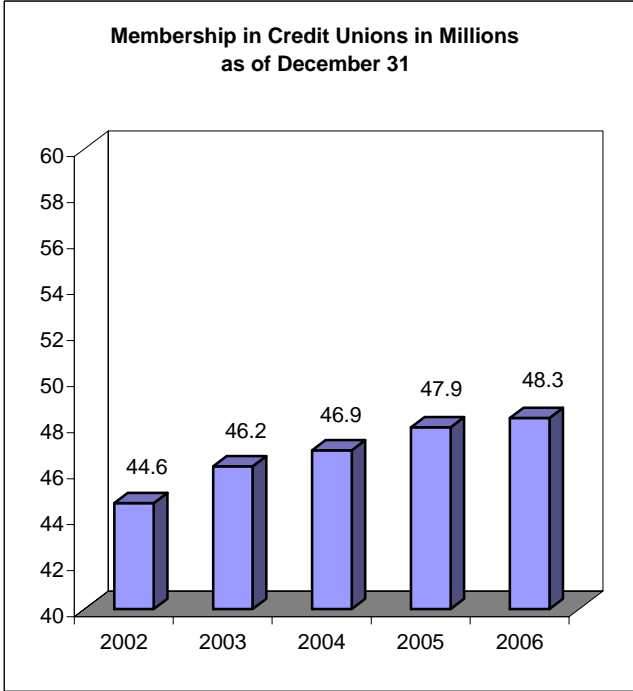
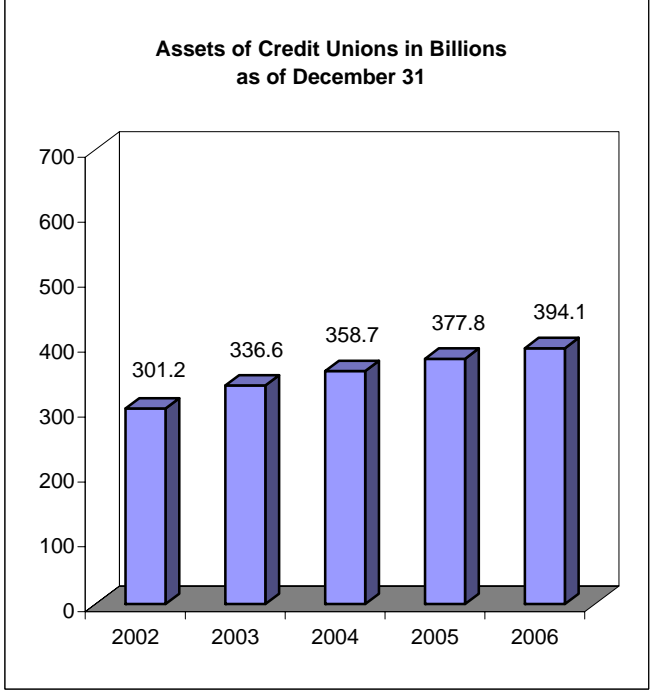
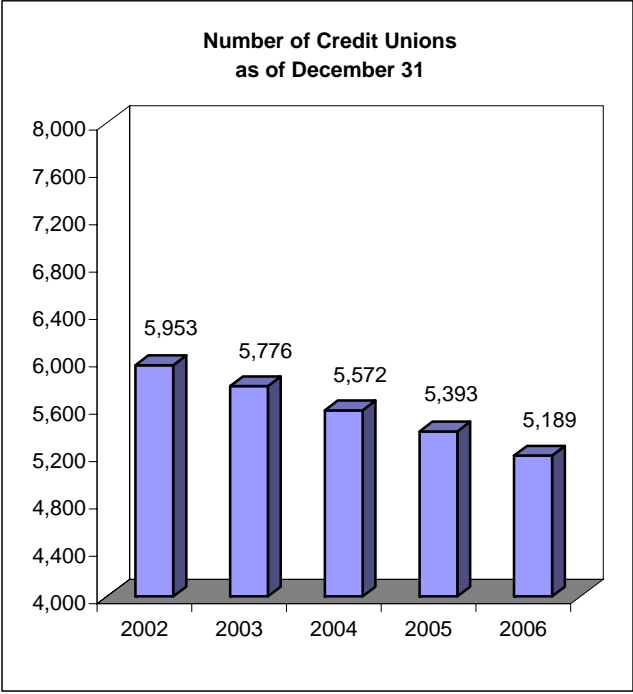
	<u>Federal Charters</u>	<u>State Charters</u>	<u>Total Number</u>	<u>% of Total</u>
Alabama	82	69	151	1.81
Alaska	11	1	12	0.14
Arizona	31	27	58	0.69
Arkansas	70		70	0.84
California	334	185	519	6.21
Colorado	68	62	130	1.55
Connecticut	111	41	152	1.82
Delaware	33		33	0.39
District of Columbia	59		59	0.71
Florida	113	93	206	2.46
Georgia	115	66	181	2.16
Guam	2		2	0.02
Hawaii	93	3	96	1.15
Idaho	22	20	42	0.50
Illinois	115	306	421	5.03
Indiana	170	28	198	2.37
Iowa	1	149	150	1.79
Kansas	25	90	115	1.38
Kentucky	67	30	97	1.16
Louisiana	191	51	242	2.89
Maine	59	13	72	0.86
Maryland	107	6	113	1.35
Massachusetts	137	98	235	2.81
Michigan	143	233	376	4.50
Minnesota	68	99	167	2.00
Mississippi	73	29	102	1.22
Missouri	15	147	162	1.94
Montana	54	11	65	0.78
Nebraska	53	22	75	0.90
Nevada	17	3	20	0.24
New Hampshire	6	19	25	0.30
New Jersey	211	19	230	2.75
New Mexico	28	25	53	0.63
New York	479	24	503	6.02
North Carolina	45	73	118	1.41
North Dakota	20	33	53	0.63
Ohio	253	120	373	4.46
Oklahoma	58	26	84	1.00
Oregon	64	21	85	1.02
Pennsylvania	547	71	618	7.39
Puerto Rico	14		14	0.17
Rhode Island	17	11	28	0.33
South Carolina	69	18	87	1.04
South Dakota	49		49	0.59
Tennessee	85	117	202	2.42
Texas	389	222	611	7.31
Utah	52	60	112	1.34
Vermont	8	23	31	0.37
Virgin Islands	5		5	0.06
Virginia	154	58	212	2.54
Washington	55	78	133	1.59
West Virginia	107	6	113	1.35
Wisconsin	2	267	269	3.22
Wyoming	33		33	0.39

**Table 24**  
**Credit Union Assets by State**  
**Federally Insured Credit Unions**  
**December 31, 2006**

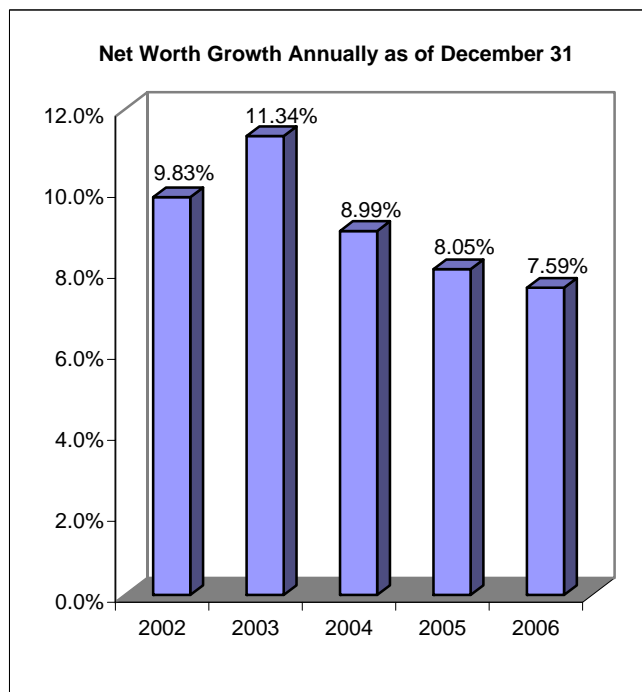
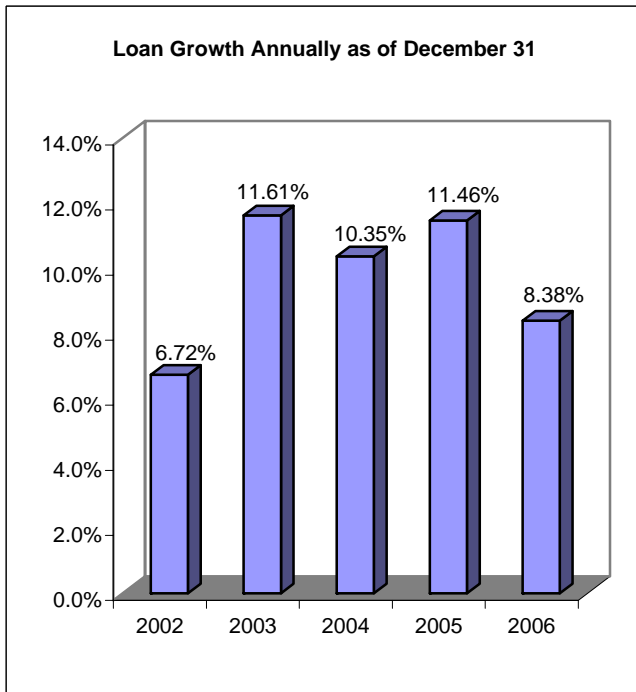
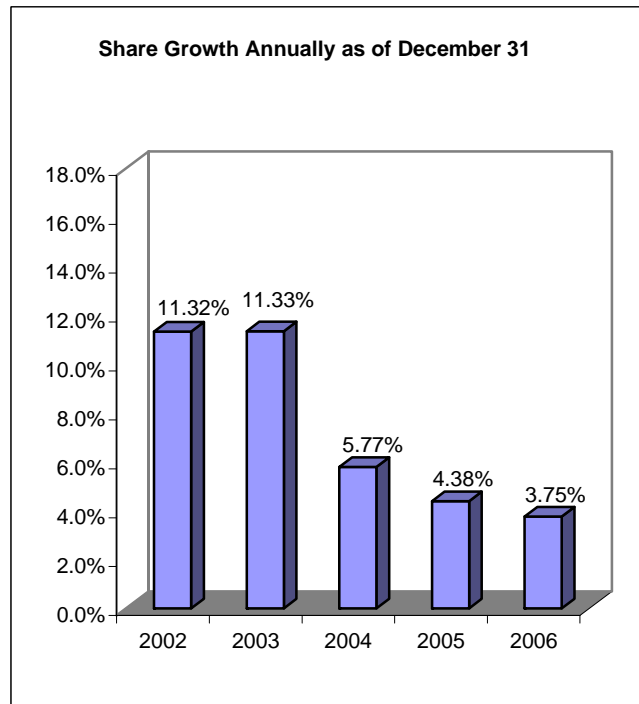
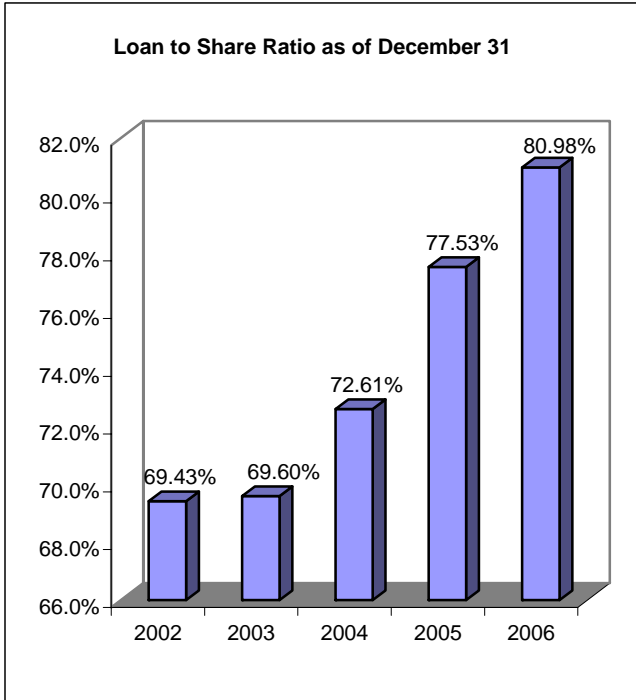
	Federal Charters	State Charters	Total Assets	% of Total
Alabama	6,051,746,370	4,658,631,181	10,710,377,551	1.51
Alaska	3,964,343,977	514,868,532	4,479,212,509	0.63
Arizona	6,499,407,140	5,234,442,512	11,733,849,652	1.65
Arkansas	1,624,506,280		1,624,506,280	0.23
California	46,952,855,391	62,188,802,524	109,141,657,915	15.37
Colorado	5,081,613,475	7,281,865,955	12,363,479,430	1.74
Connecticut	4,228,817,067	2,554,954,718	6,783,771,785	0.96
Delaware	1,385,129,297		1,385,129,297	0.20
District of Columbia	4,783,531,276		4,783,531,276	0.67
Florida	21,571,504,285	18,165,926,299	39,737,430,584	5.60
Georgia	5,074,197,596	6,791,894,720	11,866,092,316	1.67
Guam	200,935,789		200,935,789	0.03
Hawaii	6,525,581,106	201,473,011	6,727,054,117	0.95
Idaho	1,520,467,651	1,430,378,881	2,950,846,532	0.42
Illinois	4,866,179,759	17,074,745,149	21,940,924,908	3.09
Indiana	8,788,469,372	5,387,297,578	14,175,766,950	2.00
Iowa	85,147,139	5,649,896,807	5,735,043,946	0.81
Kansas	356,088,426	2,806,753,992	3,162,842,418	0.45
Kentucky	3,061,529,359	1,304,569,417	4,366,098,776	0.61
Louisiana	5,479,655,336	952,919,027	6,432,574,363	0.91
Maine	3,047,079,944	1,129,683,510	4,176,763,454	0.59
Maryland	10,613,557,322	3,059,750,201	13,673,307,523	1.93
Massachusetts	12,026,771,968	11,628,179,420	23,654,951,388	3.33
Michigan	12,007,086,646	19,631,501,414	31,638,588,060	4.46
Minnesota	10,184,609,510	3,657,963,363	13,842,572,873	1.95
Mississippi	2,572,367,115	567,845,557	3,140,212,672	0.44
Missouri	552,214,805	7,774,371,856	8,326,586,661	1.17
Montana	1,517,292,906	1,253,948,208	2,771,241,114	0.39
Nebraska	1,920,050,068	549,883,799	2,469,933,867	0.35
Nevada	1,604,022,359	853,665,312	2,457,687,671	0.35
New Hampshire	180,771,842	3,390,543,125	3,571,314,967	0.50
New Jersey	9,002,383,200	471,750,574	9,474,133,774	1.33
New Mexico	3,593,352,873	1,268,245,978	4,861,598,851	0.68
New York	33,725,994,765	3,829,823,034	37,555,817,799	5.29
North Carolina	6,471,648,968	16,388,680,191	22,860,329,159	3.22
North Dakota	270,588,238	1,354,459,496	1,625,047,734	0.23
Ohio	7,757,410,183	7,315,902,122	15,073,312,305	2.12
Oklahoma	3,769,850,955	2,921,018,331	6,690,869,286	0.94
Oregon	3,735,703,910	8,773,390,601	12,509,094,511	1.76
Pennsylvania	17,723,071,951	6,349,627,751	24,072,699,702	3.39
Puerto Rico	446,007,919		446,007,919	0.06
Rhode Island	254,399,463	3,495,255,046	3,749,654,509	0.53
South Carolina	6,942,292,760	793,470,968	7,735,763,728	1.09
South Dakota	1,650,224,992		1,650,224,992	0.23
Tennessee	6,065,901,751	6,013,973,986	12,079,875,737	1.70
Texas	31,055,883,791	18,246,304,426	49,302,188,217	6.94
Utah	9,925,417,654	1,819,978,220	11,745,395,874	1.65
Vermont	1,068,813,184	666,048,700	1,734,861,884	0.24
Virgin Islands	60,018,643		60,018,643	0.01
Virginia	49,258,766,847	4,422,823,658	53,681,590,505	7.56
Washington	3,077,210,211	20,232,451,747	23,309,661,958	3.28
West Virginia	2,111,167,022	102,437,153	2,213,604,175	0.31
Wisconsin	511,240,178	15,655,086,033	16,166,326,211	2.28
Wyoming	1,326,114,682		1,326,114,682	0.19
<b>Total</b>	<b>394,130,994,716</b>	<b>315,817,484,083</b>	<b>709,948,478,799</b>	<b>100.00</b>

**FEDERAL  
CREDIT UNIONS**

### Federal Credit Unions 5 Year Trends

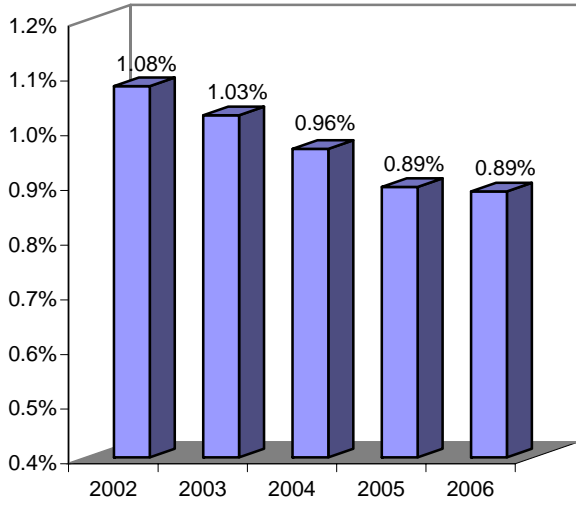


## Federal Credit Unions 5 Year Trends

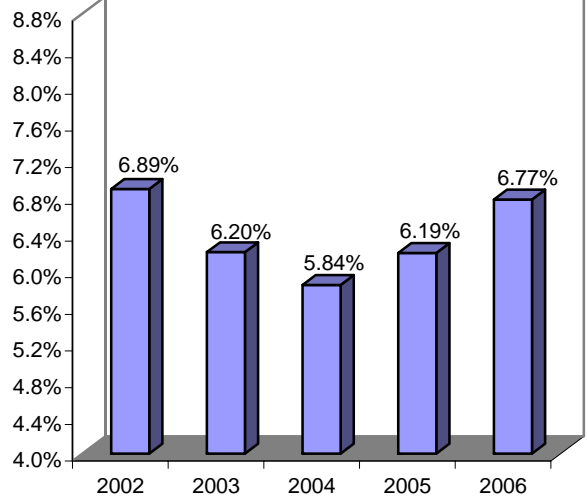


## Federal Credit Unions 5 Year Trends

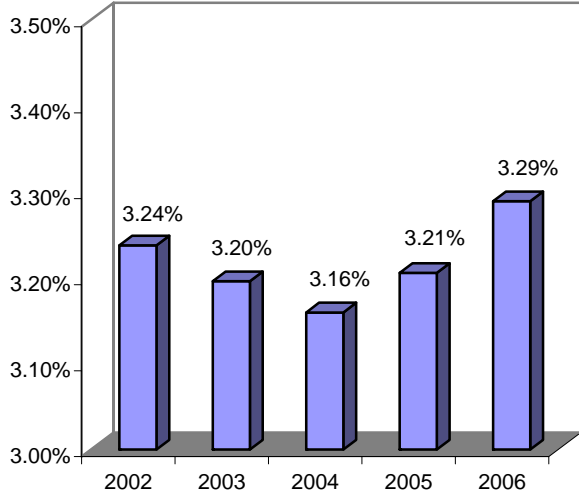
**Return on Average Assets as of December 31**



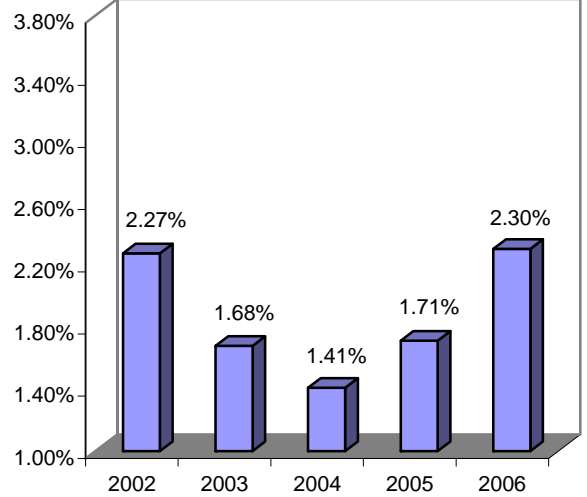
**Gross Income to Average Assets  
as of December 31**



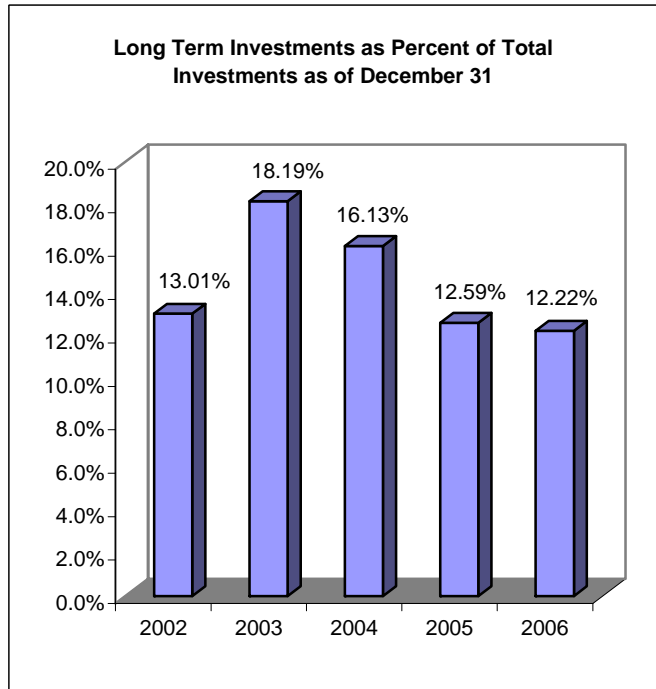
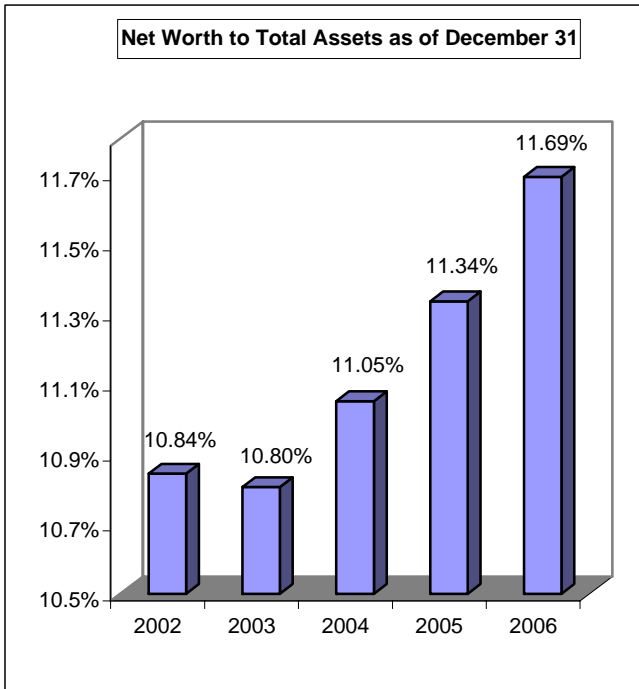
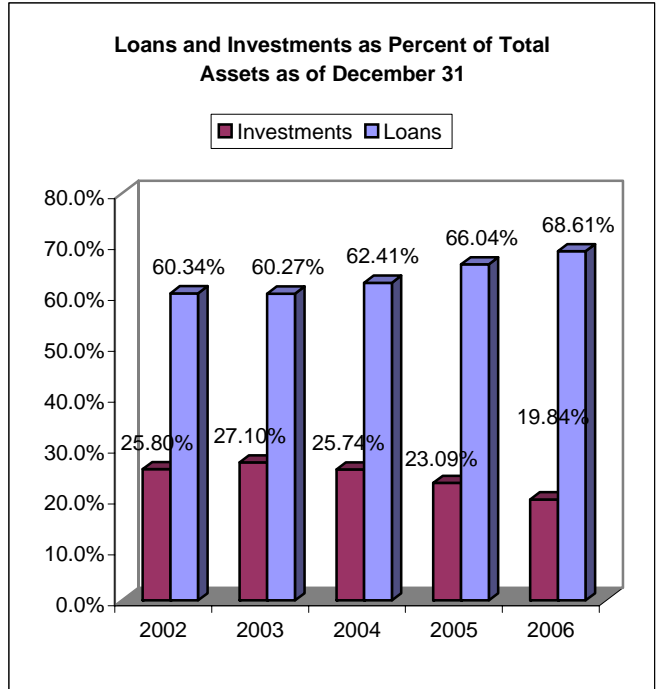
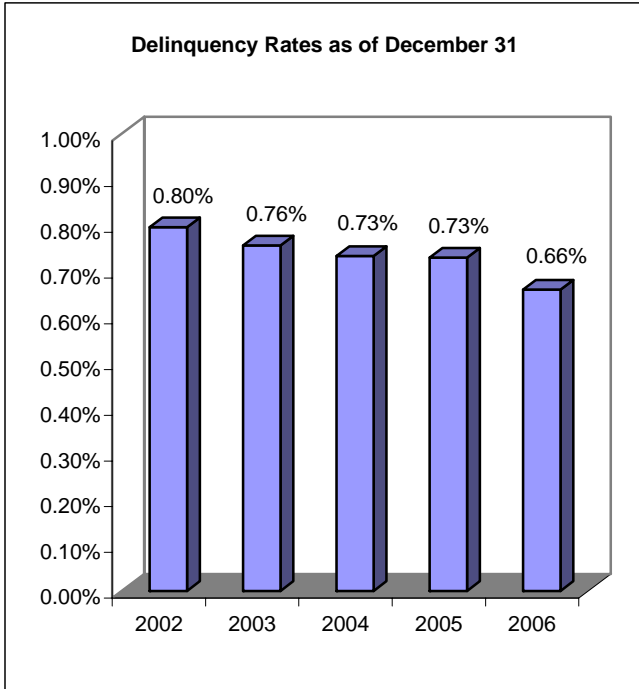
**Operating Expenses to Average Assets  
as of December 31**



**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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	5,572	5,393	3.2-	5,189	3.8-
<b>Cash &amp; Equivalents</b>	29,089	26,213	9.9-	29,247	11.6
<b>TOTAL INVESTMENTS</b>	92,317	87,242	5.5-	78,189	10.4-
U.S. Government Obligations	2,906	1,691	41.8-	1,185	29.9-
Federal Agency Securities	52,306	50,145	4.1-	41,120	18.0-
Mutual Fund & Common Trusts	1,496	935	37.5-	983	5.1
MCSD and PIC at Corporate CU	1,695	1,803	6.4	1,753	2.8-
All Other Corporate Credit Union	12,634	13,324	5.5	14,286	7.2
Commercial Banks, S&Ls	15,994	13,510	15.5-	10,489	22.4-
Credit Unions -Loans to, Investments in	672	753	12.0	909	20.8
All Other Investments	4,614	5,080	10.1	1,211	76.2-
<b>LOANS HELD FOR SALE</b>	682	669	1.9-	623	6.9-
<b>TOTAL LOANS OUTSTANDING</b>	223,875	249,521	11.5	270,418	8.4
Unsecured Credit Card Loans	13,626	14,728	8.1	16,577	12.6
All Other Unsecured Loans	13,066	13,224	1.2	14,006	5.9
New Vehicle Loans	39,618	46,669	17.8	49,228	5.5
Used Vehicle Loans	43,956	45,506	3.5	46,095	1.3
First Mortgage Real Estate Loans/LOC	66,752	75,081	12.5	82,923	10.4
Other Real Estate Loans/LOC	34,467	41,464	20.3	48,259	16.4
Leases Receivable	352	293	16.7-	262	10.5-
All Other Loans/LOC	12,038	12,554	4.3	13,067	4.1
Allowance For Loan Losses	1,544	1,728	11.9	1,718	0.6-
Foreclosed and Repossessed Assets	89	143	60.9	202	41.7
Land and Building	5,253	5,932	12.9	6,577	10.9
Other Fixed Assets	1,592	1,689	6.1	1,849	9.4
NCUSIF Capitalization Deposit	2,728	2,838	4.0	2,943	3.7
Other Assets	4,619	5,309	14.9	5,802	9.3
<b>TOTAL ASSETS</b>	<b>358,701</b>	<b>377,827</b>	<b>5.3</b>	<b>394,131</b>	<b>4.3</b>
<b>LIABILITIES</b>					
Total Borrowings	8,426	10,546	25.2	10,893	3.3
Accrued Dividends/Interest Payable	244	321	31.9	424	31.9
Acct Payable and Other Liabilities	2,310	2,897	25.4	3,215	11.0
Uninsured Secondary Capital	9	8	8.6-	8	6.3-
<b>TOTAL LIABILITIES</b>	<b>10,989</b>	<b>13,773</b>	<b>25.3</b>	<b>14,540</b>	<b>5.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	308,318	321,831	4.4	333,914	3.8
Share Drafts	40,070	42,809	6.8	37,554	12.3-
Regular Shares	112,904	110,313	2.3-	104,194	5.5-
Money Market Shares	55,288	53,563	3.1-	53,923	0.7
Share Certificates/CDS	69,461	83,444	20.1	103,911	24.5
IRA/Keogh Accounts	26,062	27,120	4.1	29,302	8.0
All Other Shares	3,646	3,442	5.6-	3,730	8.4
Non-Member Deposits	887	1,139	28.4	1,300	14.1
Regular Reserves	8,756	8,775	0.2	8,996	2.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-237	-599	152.8-	-395	34.1
Other Reserves	4,824	5,192	7.6	5,495	5.8
Undivided Earnings	26,051	28,855	10.8	31,581	9.4
<b>TOTAL EQUITY</b>	39,394	42,223	7.2	45,677	8.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	358,701	377,827	5.3	394,131	4.3

\* Amount Less than + or - 1 Million



**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	5,572	5,393	3.2-	5,189	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	13,360	14,675	9.8	16,922	15.3
(Less) Interest Refund	16	24	51.6	35	44.1
Income from Investments	3,046	3,657	20.1	4,283	17.1
Trading Profits and Losses	-1	-0*	40.6	0*	152.1
<b>TOTAL INTEREST INCOME</b>	<b>16,388</b>	<b>18,307</b>	<b>11.7</b>	<b>21,170</b>	<b>15.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	4,683	5,930	26.6	8,398	41.6
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	214	365	70.8	487	33.3
<b>TOTAL INTEREST EXPENSE</b>	<b>4,897</b>	<b>6,295</b>	<b>28.6</b>	<b>8,885</b>	<b>41.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1,145</b>	<b>1,504</b>	<b>31.4</b>	<b>1,206</b>	<b>19.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>10,347</b>	<b>10,508</b>	<b>1.6</b>	<b>11,080</b>	<b>5.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2,659	2,949	10.9	3,194	8.3
Other Operating Income	1,255	1,540	22.8	1,775	15.2
Gain (Loss) on Investments	4	-15	488.2-	-11	25.5
Gain (Loss) on Disp of Fixed Assets	19	27	41.4	22	15.7-
Other Non-Oper Income (Expense)	51	92	78.1	56	39.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3,988</b>	<b>4,592</b>	<b>15.1</b>	<b>5,035</b>	<b>9.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	5,493	5,884	7.1	6,329	7.6
Travel and Conference Expense	146	154	5.9	169	9.2
Office Occupancy Expense	696	763	9.6	852	11.6
Office Operations Expense	2,342	2,480	5.9	2,610	5.2
Educational & Promotional Expense	381	423	11.1	477	12.6
Loan Servicing Expense	667	744	11.5	822	10.5
Professional and Outside Services	810	877	8.3	946	7.9
Member Insurance	90	80	10.7-	71	11.1-
Operating Fees	54	62	16.3	65	4.1
Miscellaneous Operating Expenses	306	336	9.7	354	5.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>10,983</b>	<b>11,804</b>	<b>7.5</b>	<b>12,694</b>	<b>7.5</b>
<b>NET INCOME</b>	<b>3,351</b>	<b>3,295</b>	<b>1.7-</b>	<b>3,420</b>	<b>3.8</b>
Transfer to Regular Reserve	211	194	8.2-	204	5.3

\* Amount Less than + or - 1 Million

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
December 31, 2006**

Number of Credit Unions on this Report: 5,189

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	7,192,381
Other Unsecured Loans	5,788,307
New Vehicle	3,124,075
Used Vehicle	4,861,025
1st Mortgage	734,254
Other Real Estate	1,450,302
Leases Receivable	12,187
All Other Member Loans/LOC	1,556,561
<b>Total Number of Loans</b>	<b>24,719,092</b>

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 1 - <2 months	332,456
Amount of Loans Delinquent 1 - <2 months	3,084,396,617
Number of Loans Delinquent 2-6 months	183,032
Amount of Loans Delinquent 2-6 months	1,324,648,021
Number of Loans Delinquent 6-12 months	44,711
Amount of Loans Delinquent 6-12 months	329,139,409
Number of Loans Delinquent 12 months or more	15,234
Amount of Loans Delinquent 12 months or more	128,221,979
<b>Total Number of Delinquent Loans (2 Months or More)</b>	<b>242,977</b>
<b>Total Amount of Delinquent Loans (2 Months or More)</b>	<b>1,782,009,409</b>

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	1,465,418,932
Total Recoveries Y-T-D on Charge-Offs	271,810,208
Total Credit Card Loans Charged Off Y-T-D	282,555,446
Total Credit Card Recoveries Y-T-D	43,247,772
Total Amount of Charge Offs Due to Bankruptcy, Y-T-D Includes Chapter 7, Chapter 13, and Chapter 11 Bankruptcy	336,233,391
Total Number of Loans Purchased	2,574
Total Amount of Loans Purchased	79,574,859
Number of Outstanding Indirect Loans	2,268,743
Amount of Outstanding Indirect Loans	32,071,708,885
Number of Participation Loans Outstanding	201,976
Amount of Participation Loans Outstanding	3,697,371,861
Number of Participation Loans Purchased Y-T-D	31,702
Amount of Participation Loans Purchased Y-T-D	1,224,900,665
Number of Participation Loans Sold Y-T-D	7,842
Amount of Participation Loans Sold Y-T-D	384,215,637
Number of Loans to CU Officials and Senior Executive Staff	73,220
Amount of Loans to CU Officials and Senior Executive Staff	1,825,249,104
<b>Total Number of Loans Granted Y-T-D</b>	<b>11,209,519</b>
<b>Total Amount of Loans Granted Y-T-D</b>	<b>139,057,469,418</b>

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate > 15 YRS	185,333
Amount of 1st Mortgage Fixed Rate > 15 YRS	25,985,742,756
Number of 1st Mortgage Fixed Rate < 15 YRS	336,133
Amount of 1st Mortgage Fixed Rate < 15 YRS	24,561,167,255
Number of 1st Mortgage Balloon/Hybrid > 5 YRS	40,661
Amount of 1st Mortgage Balloon/Hybrid > 5 YRS	7,382,083,923
Number of 1st Mortgage Balloon/Hybrid < 5 YRS	85,683
Amount of 1st Mortgage Balloon/Hybrid < 5 YRS	14,486,114,696
Number of Other Fixed Rate	6,462
Amount of Other Fixed Rate	854,952,172

**TABLE 3 CONTINUED (A)**  
**SUPPLEMENTAL LOAN DATA**  
**Federal Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 5,189

**REAL ESTATE LOANS OUTSTANDING (Continued)**

Number of 1st Mortgage Adjustable Rate 1YR or Less	37,741
Amount of 1st Mortgage Adjustable Rate 1YR or Less	3,187,170,203
Number of 1st Mortgage Adjustable Rate 1YR or More	42,241
Amount of 1st Mortgage Adjustable Rate 1YR or More	6,466,267,329
Number of Other R.E. Closed-End Fixed Rate	675,834
Amount of Other R.E. Closed-End Fixed Rate	25,596,871,431
Number of Other R.E. Closed-End Adj. Rate	22,893
Amount of Other R.E. Closed-End Adj. Rate	1,026,339,214
Number of Other R.E. Open-End Adj. Rate	717,667
Amount of Other R.E. Open-End Adj. Rate	20,482,693,053
Number of Other R.E. Open-End Fixed Rate	25,951
Amount of Other R.E. Open-End Fixed Rate	816,779,235
Number of Other R.E. Not Included Above	7,957
Amount of Other R.E. Not Included Above	336,761,635
<b>Total Number of R.E. Loans Outstanding</b>	<b>2,184,556</b>
<b>Total Amount of R.E. Loans Outstanding</b>	<b>131,182,942,902</b>

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	80,712
AMOUNT OF 1ST MORTGAGE FIXED RATE > 15 YRS	14,817,734,085
NUMBER OF 1ST MORTGAGE FIXED RATE < 15 YR	51,142
AMOUNT OF 1ST MORTGAGE FIXED RATE < 15 YRS	4,358,353,126
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	9,311
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	2,204,959,759
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	21,566
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	4,179,932,878
NUMBER OF OTHER FIXED RATE	3,123
AMOUNT OF OTHER FIXED RATE	438,764,297
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	11,235
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	1,042,155,587
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	10,634
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	2,040,379,987
NUMBER OF OTHER R.E. CLOSED-END FIXED RATE	290,877
AMOUNT OF OTHER R.E. CLOSED-END FIXED RATE	13,620,666,467
NUMBER OF OTHER R.E. CLOSED-END ADJ. RATE	6,942
AMOUNT OF OTHER R.E. CLOSED-END ADJ. RATE	389,125,292
NUMBER OF OTHER R.E. OPEN-END ADJ. RATE	248,606
AMOUNT OF OTHER R.E. OPEN-END ADJ. RATE.	8,725,228,844
NUMBER OF OTHER R.E. OPEN-END FIXED RATE	12,534
AMOUNT OF OTHER R.E. OPEN-END FIXED RATE	405,474,139
NUMBER OF OTHER R.E. NOT INCLUDED ABOVE	3,280
AMOUNT OF OTHER R.E. NOT INCLUDED ABOVE	178,107,625
<b>TOTAL NUMBER OF REAL ESTATE LOANS GRANTED YTD</b>	<b>749,962</b>
<b>TOTAL AMOUNT OF REAL ESTATE LOANS GRANTED YTD</b>	<b>52,400,882,086</b>

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 2-6 months	130,989,483
1st Mortgage Fixed Rate, 6-12 months	32,601,279
1st Mortgage Fixed Rate, 12 months or more	19,986,168
<b>Total Reportable Delinquent 1st Mortgage Fixed Rate/Balloon/Hybrid</b>	<b>183,576,930</b>
1st Mortgage Adjustable Rate, 2-6 months	42,017,700
1st Mortgage Adjustable Rate, 6-12 months	8,364,225
1st Mortgage Adjustable Rate 12, months or more	4,967,010
<b>Total Reportable Delinquent 1st Mortgage Adjustable Rate</b>	<b>55,348,935</b>
Other Real Estate Fixed Rate, 2-6 months	49,860,599
Other Real Estate Fixed Rate, 6-12 months	17,481,700
Other Real Estate Fixed Rate, 12 months or more	9,717,700
<b>Total Reportable Delinquent Other Real Estate Fixed Rate</b>	<b>77,059,999</b>
Other Real Estate Adjustable Rate, 2-6 months	53,646,970
Other Real Estate Adjustable Rate, 6-12 months	14,839,910
Other Real Estate Adjustable Rate 12, months or more	6,370,375
<b>Total Reportable Delinquent Other Real Estate Adjustable Rate</b>	<b>74,857,255</b>

**Total Reportable Delinquent Real Estate Loans 390,843,119**

**TABLE 3 CONTINUED (B)**  
**SUPPLEMENTAL LOAN DATA**  
**Federal Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 5,189

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	15,085,484
1st Mortgage Loans Recovered Y-T-D	1,636,143
Other Real Estate Loans Charged Off Y-T-D	29,289,911
Other Real Estate Loans Recovered Y-T-D	3,722,404
Allowance for Real Estate Loan Losses	118,118,306
Portion of Real Estate Loans which are also reported as Business Loans	6,706,279,501
Amount of All First Mortgages Sold Y-T-D	10,136,893,048
Short-term Real Estate Loans (< 5 years)	50,816,506,583
Amount of Real Estate Sold but Serviced by the Credit Union	36,099,597,012
Mortgage Servicing Rights	349,690,907

**NET MEMBER BUSINESS LOANS BALANCES (NMBLB) <sup>1/</sup>**

Number of Member Business Loans (NMBLB)	43,247
Amount of Net Member Business Loans (NMBLB)	7,435,476,015
Number of Purchased Business Loans or Participation Interests to Nonmembers (NMBLB)	7,926
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	1,694,568,828
<b>Total Business Loans (NMBLB)</b>	<b>9,130,044,843</b>
<b>Total NMBLB Less Unfunded Commitments</b>	<b>8,415,630,800</b>

Number of Construction and Development Loans	1,129
Amount of Construction and Development Loans	565,905,239
Number of Unsecured Business Loans	1,320
Amount of Unsecured Business Loans	26,957,236
Number of Purchased Business Loans or Participation Interests to Members	340
Amount of Purchased Business Loans or Participation Interests to Members	103,442,533
Number of Agricultural MBL	3,740
Amount of Agricultural MBL	283,253,142

**BUSINESS LOANS GRANTED Y-T-D**

Number of Member Business Loans	19,927
Amount of Member Business Loans	3,605,771,096
Number of Purchased Business Loans or Participation Interests to Nonmembers	1,176
Amount of Purchased Business Loans or Participation Interests to Nonmembers	666,101,807
Number of Construction and Development Loans	921
Amount of Construction and Development Loans	424,097,498
Number of Unsecured Business Loans	734
Amount of Unsecured Business Loans	19,333,472
Number of Purchased Business Loans or Participation Interests to Members	208
Amount of Purchased Business Loans or Participation Interests to Members	45,941,930
Number of Agricultural MBL	2,301
Amount of Agricultural MBL	176,947,901

**REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS**

Business Loans Excluding Agricultural Loans, 2 - 6 months	35,790,218
Business Loans Excluding Agricultural Loans, 6 -12 months	9,571,145
Business Loans Excluding Agricultural Loans, 12 Months or More	6,917,853
<b>TOTAL REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS</b>	<b>52,279,216</b>

**REPORTABLE DELINQUENT AGRICULTURAL LOANS**

Agricultural Loans, 2 - 6 months	583,813
Agricultural Loans, 6 - 12 months	837,451
Agricultural Loans, 12 Months or More	215,216
<b>TOTAL REPORTABLE DELINQUENT AGRICULTURAL LOANS</b>	<b>1,636,480</b>

Business Loans Excluding Agricultural Loans Recoveries Y-T-D	2,984,653
Business Loans Excluding Agricultural Loans Charge-Offs Y-T-D	12,329,253
Agricultural Loans Recoveries Y-T-D	112,956
Agricultural Loans Charge-Offs Y-T-D	35,148
Business Loans and Participations Sold Y-T-D	664,963,853
Small Business Administration Loans Outstanding	139,955,766

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 any qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 5,189

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	19,852,053
Regular Share Accounts	54,641,713
Money Market Share Accounts	2,906,233
Share Certificate Accounts	5,981,035
IRA/Keogh & Retirement Accounts	2,689,116
Other Shares and Deposit	1,763,712
<b>TOTAL NUMBER SHARE ACCOUNTS</b>	<b>87,833,862</b>
Non-Member Deposits	35,547
<b>Total Number of Savings Accounts</b>	<b>87,869,409</b>

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	341,272,572
Other Unfunded Business Loan Commitments	373,141,471
Revolving Open-End Lines Secured by Residential Properties	25,912,014,372
Credit Card Lines	38,547,902,377
Outstanding Letters of Credit	91,704,496
Unsecured Share Draft Lines of Credit	6,096,764,955
<b>OVERDRAFT PROTECTION</b>	<b>4,598,818,397</b>
Other Unfunded Commitments	4,714,724,321
Loans Transferred with Recourse	926,254,819
Pending Bond Claims	23,346,550
Other Contingent Liabilities	65,432,061

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	1,355	Supervisory Committee Audit Performed by State Licenced Persons	1,205
Balance Sheet Audit Performed by State Licenced Persons	139	Supervisory Committee Audit Performed by other External Auditors	1,988
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	25	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	477

**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	13,182,165,845
Non-Mortgage Related Securities with Maturities Greater than Three Years that do not have Embedded Options or Complex Coupon Formulas	1,326,834,945
Total of Securities Meeting the Requirements of Section 703.12(b)	28,314,382,476
Total of Deposits and Shares Meeting the Requirements of 703.10(a)	3,761,302,998
Market Value of Investments Purchased under an Investment Pilot Program – 703.19.	146,346,437

**MISCELLANEOUS INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	19,205,296,138
Investments Repurchase Agreements	1,076,504,280
Reverse Repurchase Agreements Invested	1,962,455,998
Investments Not Authorized by the FCU Act or NCUA Regulations (SCU only)	0
Outstanding Balance of Brokered Certificates of Deposit and Share Certificate	3,622,149,642
Mortgage Pass-through Securities	7,310,067,773
CMO/REMIC	6,265,532,914
Commercial Mortgage Related Securities	229,780,999

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 5,189

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of CUs Describing Record Maintenance As:**

Manual System	93	CU Developed In-House	36
Vendor Supplied In-House	3,742	Other	48
Vendor On-Line Service Bur.	1,270		

**Number Of CUs Reporting That Members Access/Perform Electronic Financial Services Via:**

Home Banking VIA Internet Website	2,788	Automatic Teller Machine	2,909
Wireless	130	Kiosk	168
Home Banking VIA Direct DialUp/PC Based	650	Other	126
Adio Response/Phone Based	2,685		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	1,163	Share Account Transfers	3,038
New Loan	1,836	Bill Payment	1,836
Account Balance Inquiry	3,129	Download Account History	2,336
Share Draft Order	2,542	Electronic Cash	177
New Share Account	627	Account Aggregation	199
Loan Payments	2,691	Internet Access Services	450
		Electronic Signature	
View Account History	2,840	Authentication/Certification	49
Merchandise Purchase	302	Other	138

Number of CUs Reporting WWW Sites 3,306

**Number Of Cus Reporting WWW Type As:**

Informational	534	Transactional	2,601
Interactive	171		

**Number Of Cus Members Reported using Transactional WWW** 13,555,529

**Number Of Cus Reporting Plans For a WWW**

Informational	326	Transactional	58
Interactive	47		

**OTHER INFORMATION**

Amount of Borrowing Subject to Early Repayment at Lender's Option	885,976,590
Number Members Filing Chapter 7 Bankruptcy Y-T-D	39,908
Number Members Filing Chapter 13 Bankruptcy Y-T-D	23,201
Number Members Filing Chapter 11 Bankruptcy Y-T-D	199
Amount of Loans Subject to Bankruptcies	530,069,108
Number of Current Members	48,254,353
Number of Potential Members	432,091,922
Number of Full Time Employees	114,961
Number of Part Time Employees	18,540

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOs \1	2,115
Value of Investment in CUSOs	412,207,358
Amount Loaned to CUSOs	135,008,645
Aggregate Cash Outlay in CUSO	216,571,625
Number of CUSOS Wholly Owned	278

**Predominant Service of CUSO:**

Mortgage Processing	155	Trust Services	19
EDP Processing	192	Item Processing	114
Shared Branching	458	Tax Preparation	6
Insurance Services	117	Travel	1
Investment Services	187	Other	525
Auto Buying, Leasing, Indirect Lending	70	Business Lending	65
Credit Cards	200	Title Insurance	6

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, 2006  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 5,189

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Draws Against Lines of Credit	409	1,066	916	1,706	3,688
Promissory/Other Notes and Interest Payable	348	1,197	1,272	2,091	4,560
Reverse Repurchase Agreements	17	2,355	154	134	2,642
Subordinated CDCU Debt	15	0*	2	0*	3
Uninsured Secondary Capital	35	N/A	2	6	8
<b>TOTAL BORROWINGS</b>	<b>720</b>	<b>4,618</b>	<b>2,344</b>	<b>3,938</b>	<b>10,901</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	3,634	37,554	N/A	N/A	37,554
Regular Shares	5,172	104,194	N/A	N/A	104,194
Money Market Shares	1,836	53,923	N/A	N/A	53,923
Share Certificates/CDS	3,782	72,920	23,892	7,099	103,911
IRA/KEOGH, Retirements	3,149	18,366	6,345	4,591	29,302
All Other Shares	2,048	3,684	38	8	3,730
Non-Members Deposits	666	874	340	86	1,300
<b>TOTAL SAVINGS</b>	<b>5,187</b>	<b>291,516</b>	<b>30,614</b>	<b>11,784</b>	<b>333,914</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:</b>	<b>NO. of CUS Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount 3 to 5 Yrs</b>	<b>Amount 5 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	1,344	7,560	8,347	2,203	819	411	19,340
Available for Sale	1,336	11,251	11,565	4,719	1,771	703	30,009
Trading	23	134	39	7	5	7	192
Deposit In Commercial Banks, S&Ls, Saving Banks	3,440	6,639	3,266	507	63	14	10,489
Loans To And Investments In Natural Person Credit Unions	1,189	477	356	74	1	0*	909
Membership Capital At Corporate Credit Unions	4,368	N/A	1,496	N/A	N/A	N/A	1,496
Paid In Capital At Corporate Credit Unions	941	N/A	257	N/A	N/A	N/A	257
All Other Investments In Corporate Credit Unions	2,950	8,673	4,461	1,087	63	2	14,286
All Other Investments	1,216	498	513	53	27	120	1,211
<b>TOTAL INVESTMENTS</b>	<b>5,095</b>	<b>35,232</b>	<b>30,300</b>	<b>8,652</b>	<b>2,748</b>	<b>1,257</b>	<b>78,189</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federal Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2006**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	2	\$1,962,973	7	\$2,507,329	325	\$1,704,025,553
5.0% To 6.0% .....	4	\$90,089,538	15	\$8,722,970	1,584	\$16,488,713,681
6.0% To 7.0% .....	22	\$69,098,088	39	\$36,784,726	1,840	\$22,823,409,997
7.0% To 8.0% .....	72	\$474,306,702	99	\$191,642,470	677	\$5,267,830,349
8.0% To 9.0% .....	182	\$1,124,079,752	245	\$644,720,491	253	\$1,763,863,576
9.0% To 10.0% .....	584	\$3,741,709,673	501	\$1,950,923,000	100	\$853,509,797
10.0% To 11.0% .....	376	\$2,958,235,985	690	\$1,406,517,263	37	\$66,614,484
11.0% To 12.0% .....	388	\$4,905,089,160	700	\$3,793,272,473	16	\$238,527,885
12.0% To 13.0% .....	499	\$1,584,313,841	1,034	\$2,249,981,751	18	\$14,871,460
13.0% To 14.0% .....	257	\$1,221,372,581	587	\$1,564,174,580	6	\$3,253,617
14.0% To 15.0% .....	101	\$267,898,577	414	\$1,075,072,372	3	\$1,640,761
15.0% To 16.0% .....	42	\$116,842,603	393	\$522,843,512	2	\$91,138
16.0% Or More .....	20	\$22,405,622	321	\$558,780,484	1	\$1,391,554
Not Reporting Or Zero ..	2,640	\$76,833	144	\$0	327	\$0
Total	5,189	\$16,577,481,928	5,189	\$14,005,943,421	5,189	\$49,227,743,852
Average Rate	11.3%		12.1%		6.4%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	75	\$717,107,803	39	\$1,466,484,485	33	\$204,679,713
5.0% To 6.0% .....	567	\$9,422,082,342	587	\$29,072,613,644	218	\$2,035,192,355
6.0% To 7.0% .....	1,536	\$18,686,841,357	1,311	\$46,406,547,356	830	\$17,395,485,085
7.0% To 8.0% .....	1,234	\$9,047,987,080	445	\$3,995,051,839	962	\$14,605,011,676
8.0% To 9.0% .....	711	\$4,490,190,176	197	\$1,733,576,552	911	\$11,613,430,282
9.0% To 10.0% .....	374	\$1,898,012,853	62	\$186,884,375	213	\$2,025,770,320
10.0% To 11.0% .....	166	\$1,057,309,532	24	\$23,065,530	57	\$223,912,788
11.0% To 12.0% .....	83	\$489,739,570	9	\$13,248,704	11	\$45,692,078
12.0% To 13.0% .....	82	\$120,453,878	15	\$13,622,531	13	\$107,674,130
13.0% To 14.0% .....	27	\$120,076,439	3	\$206,256	1	\$420,172
14.0% To 15.0% .....	19	\$22,844,887	0	\$0	1	\$62,914
15.0% To 16.0% .....	12	\$3,980,230	1	\$42,639	0	\$0
16.0% Or More .....	10	\$18,350,962	1	\$1,176,661	0	\$0
Not Reporting Or Zero ..	293	\$0	2,495	\$10,977,762	1,939	\$2,113,055
Total	5,189	\$46,094,977,109	5,189	\$82,923,498,334	5,189	\$48,259,444,568
Average Rate	7.5%		6.6%		7.5%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	12	\$10,456,482	820	\$626,957,387
5.0% To 6.0% .....	31	\$38,056,071	610	\$1,026,450,209
6.0% To 7.0% .....	61	\$196,397,524	745	\$2,356,780,397
7.0% To 8.0% .....	38	\$6,489,859	686	\$3,031,877,800
8.0% To 9.0% .....	15	\$1,024,018	576	\$2,709,184,228
9.0% To 10.0% .....	5	\$667,775	381	\$1,283,933,298
10.0% To 11.0% .....	3	\$858,425	297	\$744,035,082
11.0% To 12.0% .....	0	\$0	117	\$423,294,760
12.0% To 13.0% .....	1	\$19,363	200	\$484,339,323
13.0% To 14.0% .....	1	\$455,239	58	\$111,537,781
14.0% To 15.0% .....	0	\$0	49	\$105,812,460
15.0% To 16.0% .....	1	\$30,092	53	\$108,669,422
16.0% Or More .....	0	\$0	43	\$54,100,204
Not Reporting Or Zero ..	5,021	\$7,867,751	554	\$0
Total	5,189	\$262,322,599	5,189	\$13,066,972,351
Average Rate	6.8%		7.4%	



**TABLE 7**  
**Federal Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2006**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,384	\$21,904,776,571	1,639	\$26,780,220,953	68	\$524,154,093
1.0% To 2.0% .....	292	\$3,583,483,064	2,373	\$57,600,835,100	521	\$6,454,769,385
2.0% To 3.0% .....	36	\$612,284,232	697	\$9,928,405,223	649	\$14,910,469,112
3.0% To 4.0% .....	8	\$119,762,281	296	\$3,075,431,675	439	\$20,760,095,116
4.0% To 5.0% .....	1	\$8,755,230	94	\$6,532,743,487	145	\$11,182,197,483
5.0% To 6.0% .....	0	\$0	18	\$179,825,939	9	\$50,006,853
6.0% To 7.0% .....	0	\$0	3	\$1,106,674	2	\$39,699,753
7.0% Or More .....	0	\$0	3	\$6,260,311	0	\$0
Not Reporting Or Zero ..	3,468	\$11,325,377,571	66	\$89,564,716	3,356	\$1,521,118
Total	5,189	\$37,554,438,949	5,189	\$104,194,394,078	5,189	\$53,922,912,913
Average Rate	0.6%		1.4%		2.5%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	10	\$2,858,248	92	\$310,317,974	37	\$15,782,421
1.0% To 2.0% .....	52	\$101,663,680	513	\$3,171,072,146	69	\$26,173,884
2.0% To 3.0% .....	143	\$716,706,728	582	\$3,139,166,912	45	\$24,475,551
3.0% To 4.0% .....	542	\$6,402,104,075	663	\$4,187,922,879	65	\$66,932,990
4.0% To 5.0% .....	2,088	\$50,086,379,423	924	\$10,936,529,798	149	\$391,786,088
5.0% To 6.0% .....	937	\$42,556,374,123	363	\$6,119,819,642	260	\$761,430,571
6.0% To 7.0% .....	8	\$4,044,778,876	8	\$1,435,332,488	3	\$2,671,931
7.0% Or More .....	2	\$70,269	3	\$1,968,502	2	\$294,450
Not Reporting Or Zero ..	1,407	\$0	2,041	\$1,910	4,559	\$10,057,962
Total	5,189	\$103,910,935,422	5,189	\$29,302,132,251	5,189	\$1,299,605,848
Average Rate	4.4%		3.3%		4.0%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0% .....	750	\$436,695,660
1.0% To 2.0% .....	843	\$1,306,349,936
2.0% To 3.0% .....	191	\$263,900,096
3.0% To 4.0% .....	61	\$521,821,192
4.0% To 5.0% .....	54	\$1,089,467,536
5.0% To 6.0% .....	13	\$84,532,813
6.0% To 7.0% .....	1	\$216,492
7.0% Or More .....	3	\$1,133,505
Not Reporting Or Zero ..	3,273	\$25,732,251
Total	5,189	\$3,729,849,481
Average Rate	1.3%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**December 31, 2006**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	11.69	18.56	15.90	13.61
Delinquent Loans to Net Worth	3.87	14.20	7.69	5.41
Solvency Evaluation (Est.)	113.68	123.09	119.13	115.91
Classified Assets (Est.) to Net Worth	3.73	7.06	3.94	3.36
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.66	4.67	2.04	1.19
Net Charge-Offs to Average Loans	0.46	1.16	0.64	0.50
Fair Value H-T-M to Book Value H-T-M	99.30	99.65	100.93	99.59
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.19	-0.88	-1.72	-1.68
Delinquent Loans to Assets	0.45	2.64	1.22	0.74
<b>EARNINGS:</b>				
Return on Average Assets	0.89	0.31	0.61	0.64
Gross Income to Average Assets	6.77	6.48	6.50	6.59
Yield on Average Loans	6.50	8.01	7.24	6.92
Yield on Average Investments	4.02	3.70	3.98	3.96
Cost of Funds to Average Assets	2.30	1.49	1.57	1.71
Net Margin to Average Assets	4.47	4.99	4.93	4.89
Operating Expenses to Average Assets	3.29	4.18	4.00	3.95
Provision for Loan & Lease Losses to Average Assets	0.31	0.67	0.36	0.31
Net Interest Margin to Average Assets	3.18	4.57	4.21	3.84
Operating Expenses to Gross Income	48.56	64.48	61.53	59.97
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.19	0.61	1.25	2.41
Net Operating Expenses to Average Assets	2.46	3.85	3.41	3.15
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	26.92	3.46	8.82	18.90
Regular Shares to Savings and Borrowings	30.39	84.77	67.44	47.22
Total Loans to Total Savings	80.98	70.16	72.25	72.41
Total Loans to Total Assets	68.61	56.51	60.08	61.77
Cash Plus Short-Term Investments to Assets	16.36	36.85	28.97	23.12
Total Savings and Borrowings to Earning Assets	92.15	81.78	86.13	90.47
Regular Shares & Share Drafts to Total Shares & Borrowings	41.34	86.15	74.52	59.28
Borrowings to Total Savings and NetWorth	2.35	0.33	0.39	0.53
<b>PRODUCTIVITY:</b>				
Members to Potential Members	11.17	17.51	16.40	7.78
Borrowers to Members	51.23	27.51	35.42	41.22
Members to Full-Time Employees	388	323	464	424
Average Savings Per Member	6,920	1,843	3,137	4,580
Average Loan Balance	10,940	4,701	6,400	8,045
Salary & Benefits to Full-Time Employees	50,944	15,170	37,635	44,362
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME</b>				
Interest on Loans (Net of Interest Refunds)	64.60	68.76	65.25	63.40
Income From Investments	16.39	24.68	23.60	20.79
Income Form Trading Securities	0.00	0.00	0.00	0.00
Fee Income	12.22	5.03	9.00	12.20
Other Operating Income	6.79	1.53	2.15	3.60
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES</b>				
Employee Compensation and Benefits	49.86	48.06	52.23	48.26
Travel and Conference	1.33	1.31	1.21	1.49
Office Occupancy	6.71	5.20	4.99	6.31
Office Operations	20.56	22.35	20.77	20.53
Educational and Promotional	3.76	1.05	1.51	2.92
Loan Servicing	6.47	1.89	3.07	5.00
Professional and Outside Services	7.46	7.78	8.47	10.84
Member Insurance	0.56	6.15	3.15	1.25
Operating Fees	0.51	0.78	0.65	0.58
Miscellaneous Operating Expenses	2.79	5.43	3.94	2.83

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**December 31, 2006**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	11.69	12.34	11.75	11.03
Delinquent Loans to Net Worth	3.87	4.68	3.78	3.16
Solvency Evaluation (Est.)	113.68	114.23	113.56	113.01
Classified Assets (Est.) to Net Worth	3.73	3.28	3.59	3.92
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.66	0.89	0.65	0.49
Net Charge-Offs to Average Loans	0.46	0.44	0.43	0.46
Fair Value H-T-M to Book Value H-T-M	99.30	100.08	100.21	98.83
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.19	-1.57	-1.28	-1.09
Delinquent Loans to Assets	0.45	0.58	0.44	0.35
<b>EARNINGS:</b>				
Return on Average Assets	0.89	0.74	0.81	1.01
Gross Income to Average Assets	6.77	6.87	6.73	6.83
Yield on Average Loans	6.50	6.70	6.38	6.43
Yield on Average Investments	4.02	4.05	3.81	4.15
Cost of Funds to Average Assets	2.30	1.86	2.02	2.68
Net Margin to Average Assets	4.47	5.00	4.71	4.15
Operating Expenses to Average Assets	3.29	4.00	3.64	2.82
Provision for Loan & Lease Losses to Average Assets	0.31	0.29	0.30	0.32
Net Interest Margin to Average Assets	3.18	3.65	3.31	2.86
Operating Expenses to Gross Income	48.56	58.21	54.04	41.35
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.19	2.90	2.75	1.80
Net Operating Expenses to Average Assets	2.46	3.00	2.61	2.12
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	26.92	23.66	27.13	29.53
Regular Shares to Savings and Borrowings	30.39	36.80	29.89	25.15
Total Loans to Total Savings	80.98	75.56	79.80	84.36
Total Loans to Total Assets	68.61	65.15	68.53	70.77
Cash Plus Short-Term Investments to Assets	16.36	18.79	16.05	14.38
Total Savings and Borrowings to Earning Assets	92.15	92.72	92.87	92.28
Regular Shares & Share Drafts to Total Shares & Borrowings	41.34	50.74	44.00	34.02
Borrowings to Total Savings and NetWorth	2.35	0.84	1.57	3.43
<b>PRODUCTIVITY:</b>				
Members to Potential Members	11.17	8.66	8.16	20.55
Borrowers to Members	51.23	43.48	47.92	61.40
Members to Full-Time Employees	388	381	356	399
Average Savings Per Member	6,920	5,400	6,456	8,997
Average Loan Balance	10,940	9,384	10,753	12,362
Salary & Benefits to Full-Time Employees	50,944	46,871	49,854	57,246
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME</b>				
Interest on Loans (Net of Interest Refunds)	64.60	62.87	63.86	65.46
Income From Investments	16.39	17.44	15.30	15.67
Income Form Trading Securities	0.00	0.00	0.00	0.00
Fee Income	12.22	14.59	15.29	10.33
Other Operating Income	6.79	5.10	5.56	8.53
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES</b>				
Employee Compensation and Benefits	49.86	48.75	50.38	50.02
Travel and Conference	1.33	1.59	1.55	1.08
Office Occupancy	6.71	6.46	6.74	6.97
Office Operations	20.56	20.34	20.55	20.61
Educational and Promotional	3.76	3.74	4.22	3.81
Loan Servicing	6.47	5.27	5.83	7.83
Professional and Outside Services	7.46	9.82	7.55	5.89
Member Insurance	0.56	0.62	0.37	0.31
Operating Fees	0.51	0.51	0.54	0.47
Miscellaneous Operating Expenses	2.79	2.89	2.28	3.03

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	1,072	1,005	6.3-	960	4.5-
Cash & Equivalents	207	165	20.1-	154	7.0-
<b>TOTAL INVESTMENTS</b>	<b>239</b>	<b>226</b>	<b>5.4-</b>	<b>207</b>	<b>8.3-</b>
U.S. Government Obligations	2	2	5.2-	2	6.2-
Federal Agency Securities	3	3	10.0-	2	39.8-
Mutual Fund & Common Trusts	9	6	29.4-	5	22.9-
MCSD and PIC at Corporate CU	8	8	3.8	8	4.7-
All Other Corporate Credit Union	62	64	2.5	61	4.3-
Commercial Banks, S&Ls	138	129	6.3-	110	15.3-
Credit Unions -Loans to, Investments in Natural					
Person Credit Union	5	3	39.9-	4	38.5
All Other Investments	12	11	9.9-	9	17.2-
Loans Held for Sale	0*	0*	100.0-	0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>498</b>	<b>482</b>	<b>3.1-</b>	<b>478</b>	<b>1.0-</b>
Unsecured Credit Card Loans	2	2	18.1-	2	36.3
All Other Unsecured Loans	139	129	7.1-	124	4.3-
New Vehicle Loans	129	139	7.8	149	7.3
Used Vehicle Loans	155	145	6.5-	140	3.5-
First Mortgage Real Estate Loans/LOC	9	8	5.6-	6	22.0-
Other Real Estate Loans/LOC	9	10	10.2	11	9.9
Leases Receivable	0*	0*	321.2	0*	39.3-
All Other Loans/LOC	54	48	11.0-	44	8.2-
Allowance For Loan Losses	11	11	4.5-	11	2.0
Foreclosed and Repossessed Assets	0*	0*	0.0	0*	156.7
Land and Building	2	1	22.0-	2	36.3
Other Fixed Assets	3	3	9.9-	3	4.1-
NCUSIF Capitalization Deposit	8	8	4.1-	7	3.3-
Other Assets	5	5	4.4	5	0.1-
<b>TOTAL ASSETS</b>	<b>950</b>	<b>880</b>	<b>7.4-</b>	<b>845</b>	<b>4.0-</b>
<b>LIABILITIES</b>					
Total Borrowings	1	2	58.6	2	7.2
Accrued Dividends/Interest Payable	2	2	17.5	2	2.6-
Acct Payable and Other Liabilities	4	4	5.6-	3	20.3-
Uninsured Secondary Capital	0*	0*	51.5-	0*	11.2
<b>TOTAL LIABILITIES</b>	<b>8</b>	<b>8</b>	<b>8.2</b>	<b>8</b>	<b>7.0-</b>
<b>EQUITY/SAVINGS</b>					
Total Savings	788	719	8.8-	681	5.3-
Share Drafts	15	11	27.5-	9	10.5-
Regular Shares	684	632	7.7-	579	8.3-
Money Market Shares	4	2	41.5-	4	58.3
Share Certificates/CDs	51	47	8.2-	53	13.0
IRA/Keogh Accounts	9	8	8.5-	9	15.4
All Other Shares and Member Deposits	9	5	40.7-	11	103.8
Non-Member Deposits	17	14	14.3-	15	4.7
Regular Reserves	37	36	3.5-	37	3.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	236.9-	-0*	57.6-
Other Reserves	3	2	18.4-	3	23.6
Undivided Earnings	115	115	0.1	117	2.2
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	<b>154</b>	<b>153</b>	<b>1.1-</b>	<b>157</b>	<b>2.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>950</b>	<b>880</b>	<b>7.4-</b>	<b>845</b>	<b>4.0-</b>

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	1,695	1,621	4.4-	1,539	5.1-
<b>Cash &amp; Equivalents</b>	1,389	1,075	22.6-	978	9.0-
<b>TOTAL INVESTMENTS</b>	2,731	2,502	8.4-	2,153	14.0-
U.S. Government Obligations	30	28	4.5-	18	37.1-
Federal Agency Securities	98	86	12.0-	83	3.4-
Mutual Fund & Common Trusts	33	20	39.7-	15	26.8-
MCSD and PIC at Corporate CU	82	86	5.2	76	11.6-
All Other Corporate Credit Union	624	608	2.6-	571	6.1-
Commercial Banks, S&Ls	1,678	1,505	10.3-	1,167	22.4-
Credit Unions -Loans to, Investments in					
Natural Person Credit Union	48	54	11.9	79	46.4
All Other Investments	138	114	17.3-	50	56.3-
Loans Held for Sale	1	1	23.6	0*	30.3-
<b>TOTAL LOANS OUTSTANDING</b>	4,910	4,994	1.7	4,973	0.4-
Unsecured Credit Card Loans	120	120	0.2-	118	1.4-
All Other Unsecured Loans	846	834	1.4-	831	0.3-
New Vehicle Loans	1,361	1,485	9.1	1,525	2.7
Used Vehicle Loans	1,518	1,480	2.5-	1,425	3.7-
First Mortgage Real Estate Loans/LOC	305	311	1.8	310	0.3-
Other Real Estate Loans/LOC	343	371	8.3	387	4.2
Leases Receivable	4	5	31.1	5	8.5-
All Other Loans/LOC	413	389	5.9-	373	4.2-
Allowance For Loan Losses	57	55	2.8-	52	6.3-
Foreclosed and Repossessed Assets	3	3	0.0	4	13.5
Land and Building	65	68	4.0	71	3.9
Other Fixed Assets	35	30	13.3-	29	3.0-
NCUSIF Capitalization Deposit	77	75	1.8-	70	6.2-
Other Assets	44	46	3.9	50	8.8
<b>TOTAL ASSETS</b>	9,197	8,740	5.0-	8,277	5.3-
<b>LIABILITIES</b>					
Total Borrowings	11	34	199.2	30	10.0-
Accrued Dividends/Interest Payable	11	12	9.0	14	20.4
Acct Payable and Other Liabilities	31	33	6.1	34	3.9
Uninsured Secondary Capital	2	2	19.0-	2	5.3
<b>TOTAL LIABILITIES</b>	55	80	45.3	80	0.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,873	7,373	6.4-	6,882	6.7-
Share Drafts	478	484	1.4	489	1.0
Regular Shares	5,680	5,260	7.4-	4,663	11.3-
Money Market Shares	187	163	12.9-	147	9.7-
Share Certificates/CDs	1,011	965	4.6-	1,106	14.6
IRA/Keogh Accounts	345	324	6.1-	311	3.9-
All Other Shares and Member Deposits	116	118	1.4	104	11.6-
Non-Member Deposits	56	59	5.4	61	4.2
Regular Reserves	286	277	3.0-	277	0.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	93.0-	-1	18.8-
Other Reserves	31	30	3.7-	30	2.2-
Undivided Earnings	952	981	3.0	1,010	2.9
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	1,269	1,288	1.5	1,315	2.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,197	8,740	5.0-	8,277	5.3-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	1,722	1,665	3.3-	1,597	4.1-
<b>Cash &amp; Equivalents</b>	4,182	3,455	17.4-	3,440	0.4-
<b>TOTAL INVESTMENTS</b>	11,991	11,023	8.1-	9,369	15.0-
U.S. Government Obligations	179	166	7.2-	113	32.0-
Federal Agency Securities	1,809	1,887	4.3	1,544	18.2-
Mutual Fund & Common Trusts	76	56	27.0-	40	28.9-
MCSD and PIC at Corporate CU	349	346	0.7-	332	4.2-
All Other Corporate Credit Union	1,989	2,019	1.5	1,923	4.8-
Commercial Banks, S&Ls	6,944	5,958	14.2-	4,640	22.1-
Credit Unions -Loans to, Deposits in	233	291	24.7	358	23.1
All Other Investments	412	299	27.2-	127	57.5-
Loans Held for Sale	12	16	36.7	21	30.9
<b>TOTAL LOANS OUTSTANDING</b>	22,661	22,901	1.1	22,963	0.3
Unsecured Credit Card Loans	1,096	1,071	2.3-	1,069	0.2-
All Other Unsecured Loans	2,173	2,119	2.5-	2,114	0.2-
New Vehicle Loans	4,485	4,896	9.2	4,923	0.6
Used Vehicle Loans	5,783	5,532	4.3-	5,393	2.5-
First Mortgage Real Estate Loans/LOC	4,281	4,302	0.5	4,306	0.1
Other Real Estate Loans/LOC	3,241	3,435	6.0	3,652	6.3
Leases Receivable	10	5	54.4-	5	13.9
All Other Loans/LOC	1,592	1,541	3.2-	1,500	2.7-
Allowance For Loan Losses	179	175	2.2-	170	2.9-
Foreclosed and Repossessed Assets	11	17	0.0	23	38.2
Land and Building	640	672	5.0	707	5.2
Other Fixed Assets	167	166	0.5-	166	0.1
NCUSIF Capitalization Deposit	326	319	2.2-	304	4.8-
Other Assets	302	324	7.2	354	9.1
<b>TOTAL ASSETS</b>	40,113	38,717	3.5-	37,176	4.0-
<b>LIABILITIES</b>					
Total Borrowings	116	218	87.5	193	11.7-
Accrued Dividends/Interest Payable	29	36	21.2	49	36.9
Acct Payable and Other Liabilities	162	184	13.4	178	2.9-
Uninsured Secondary Capital	5	2	55.0-	2	14.7-
<b>TOTAL LIABILITIES</b>	312	440	40.7	422	4.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	34,884	33,278	4.6-	31,712	4.7-
Share Drafts	3,909	3,968	1.5	3,845	3.1-
Regular Shares	18,635	17,294	7.2-	15,067	12.9-
Money Market Shares	3,075	2,617	14.9-	2,386	8.8-
Share Certificates/CDs	6,061	6,397	5.5	7,480	16.9
IRA/Keogh Accounts	2,618	2,446	6.6-	2,334	4.6-
All Other Shares and Member Deposits	453	356	21.5-	330	7.3-
Non-Member Deposits	134	200	49.4	270	34.9
Regular Reserves	1,174	1,138	3.0-	1,097	3.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-8	-21	164.1-	-15	29.1
Other Reserves	165	165	0.2-	152	7.7-
Undivided Earnings	3,585	3,718	3.7	3,808	2.4
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	4,916	4,999	1.7	5,042	0.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	40,113	38,717	3.5-	37,176	4.0-

\* 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, 2006**  
**DOLLAR AMOUNTS IN MILLIONS**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	452	449	0.7-	442	1.6-
<b>Cash &amp; Equivalents</b>	2,865	2,527	11.8-	2,627	3.9
<b>TOTAL INVESTMENTS</b>	8,284	7,410	10.6-	6,663	10.1-
U.S. Government Obligations	142	130	8.4-	82	36.6-
Federal Agency Securities	3,358	2,898	13.7-	2,526	12.8-
Mutual Fund & Common Trusts	76	67	12.0-	47	29.2-
MCSD and PIC at Corporate CU	255	257	1.0	250	2.8-
All Other Corporate Credit Union	1,201	1,349	12.3	1,497	11.0
Commercial Banks, S&Ls	2,920	2,347	19.6-	1,800	23.3-
Credit Unions -Loans to, Deposits in	134	144	7.7	152	5.3
All Other Investments	198	217	9.5	59	72.6-
Loans Held for Sale	34	36	8.2	31	15.5-
<b>TOTAL LOANS OUTSTANDING</b>	19,004	19,902	4.7	20,050	0.7
Unsecured Credit Card Loans	1,006	971	3.5-	968	0.2-
All Other Unsecured Loans	1,168	1,123	3.9-	1,172	4.4
New Vehicle Loans	3,211	3,468	8.0	3,581	3.3
Used Vehicle Loans	4,597	4,655	1.3	4,355	6.4-
First Mortgage Real Estate Loans/LOC	4,579	4,911	7.2	5,096	3.8
Other Real Estate Loans/LOC	3,199	3,477	8.7	3,595	3.4
Leases Receivable	4	5	18.1	2	64.9-
All Other Loans/LOC	1,239	1,292	4.3	1,280	1.0-
Allowance For Loan Losses	121	126	4.4	125	0.9-
Foreclosed and Repossessed Assets	12	15	0.0	20	39.2
Land and Building	616	676	9.6	707	4.6
Other Fixed Assets	165	156	5.3-	164	5.0
NCUSIF Capitalization Deposit	257	254	1.1-	250	1.5-
Other Assets	315	361	14.7	388	7.4
<b>TOTAL ASSETS</b>	31,431	31,211	0.7-	30,774	1.4-
<b>LIABILITIES</b>					
Total Borrowings	227	318	39.8	252	20.7-
Accrued Dividends/Interest Payable	19	24	27.8	31	27.8
Acct Payable and Other Liabilities	151	172	13.9	181	4.9
Uninsured Secondary Capital	2	2	21.9	2	16.7-
<b>TOTAL LIABILITIES</b>	399	516	29.3	465	9.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	27,472	27,055	1.5-	26,536	1.9-
Share Drafts	3,658	3,737	2.2	3,734	0.1-
Regular Shares	11,646	10,911	6.3-	9,859	9.6-
Money Market Shares	3,698	3,298	10.8-	2,783	15.6-
Share Certificates/CDs	5,824	6,503	11.7	7,545	16.0
IRA/Keogh Accounts	2,319	2,261	2.5-	2,266	0.2
All Other Shares and Member Deposits	253	202	20.0-	178	11.8-
Non-Member Deposits	75	143	91.0	170	18.5
Regular Reserves	853	818	4.1-	815	0.4-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-18	-39	119.0-	-24	37.3
Other Reserves	122	133	8.8	143	7.0
Undivided Earnings	2,602	2,726	4.8	2,841	4.2
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	3,560	3,639	2.2	3,773	3.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	31,431	31,211	0.7-	30,774	1.4-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	512	523	2.1	508	2.9-
<b>Cash &amp; Equivalents</b>	8,296	7,692	7.3-	8,309	8.0
<b>TOTAL INVESTMENTS</b>	27,121	25,268	6.8-	20,619	18.4-
U.S. Government Obligations	913	359	60.7-	244	32.2-
Federal Agency Securities	17,064	16,617	2.6-	12,106	27.1-
Mutual Fund & Common Trusts	341	193	43.3-	206	6.7
MCS&D and PIC at Corporate CU	572	631	10.4	566	10.4-
All Other Corporate Credit Union	3,759	3,676	2.2-	4,079	11.0
Commercial Banks, S&Ls	3,579	2,956	17.4-	2,182	26.2-
Credit Unions -Loans to, Deposits in	216	230	6.5	243	5.4
All Other Investments	677	606	10.6-	319	47.3-
Loans Held for Sale	78	102	30.3	111	8.7
<b>TOTAL LOANS OUTSTANDING</b>	69,845	73,911	5.8	73,970	0.1
Unsecured Credit Card Loans	3,928	3,763	4.2-	3,834	1.9
All Other Unsecured Loans	3,508	3,522	0.4	3,451	2.0-
New Vehicle Loans	11,879	13,755	15.8	13,567	1.4-
Used Vehicle Loans	14,645	14,802	1.1	14,152	4.4-
First Mortgage Real Estate Loans/LOC	20,453	21,645	5.8	21,870	1.0
Other Real Estate Loans/LOC	11,524	12,735	10.5	13,248	4.0
Leases Receivable	125	94	24.6-	95	0.7
All Other Loans/LOC	3,784	3,595	5.0-	3,752	4.4
Allowance For Loan Losses	451	484	7.4	456	5.8-
Foreclosed and Repossessed Assets	36	46	0.0	59	28.8
Land and Building	1,981	2,188	10.4	2,333	6.7
Other Fixed Assets	529	557	5.3	576	3.4
NCUSIF Capitalization Deposit	858	861	0.3	836	2.8-
Other Assets	1,345	1,518	12.8	1,578	4.0
<b>TOTAL ASSETS</b>	109,639	111,658	1.8	107,936	3.3-
<b>LIABILITIES</b>					
Total Borrowings	1,497	1,733	15.7	1,666	3.9-
Accrued Dividends/Interest Payable	84	113	35.1	119	4.9
Acct Payable and Other Liabilities	704	867	23.1	890	2.6
Uninsured Secondary Capital	0*	2	4,000.0	2	3.9
<b>TOTAL LIABILITIES</b>	2,286	2,716	18.8	2,677	1.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	95,371	96,514	1.2	92,689	4.0-
Share Drafts	13,120	13,912	6.0	13,314	4.3-
Regular Shares	35,702	34,164	4.3-	28,197	17.5-
Money Market Shares	16,988	15,240	10.3-	13,837	9.2-
Share Certificates/CDs	20,887	24,593	17.7	28,720	16.8
IRA/Keogh Accounts	7,520	7,444	1.0-	7,435	0.1-
All Other Shares and Member Deposits	888	786	11.6-	755	3.9-
Non-Member Deposits	265	375	41.4	430	14.7
Regular Reserves	2,671	2,599	2.7-	2,491	4.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-88	-207	135.3-	-114	45.1
Other Reserves	893	898	0.6	823	8.4-
Undivided Earnings	8,506	9,138	7.4	9,371	2.5
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	11,982	12,428	3.7	12,571	1.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	109,639	111,658	1.8	107,936	3.3-

\* Amount Less than + or - 1 Million



**TABLE 14**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 6: Asset Size Greater Than \$500,000,000**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	119	130	9.2	143	10.0
<b>Cash &amp; Equivalents</b>	12,151	11,298	7.0-	13,739	21.6
<b>TOTAL INVESTMENTS</b>	41,951	40,813	2.7-	39,177	4.0-
U.S. Government Obligations	1,640	1,005	38.7-	727	27.7-
Federal Agency Securities	29,974	28,654	4.4-	24,858	13.2-
Mutual Fund & Common Trusts	960	593	38.3-	670	13.0
MCS&D and PIC at Corporate CU	429	473	10.3	521	10.0
All Other Corporate Credit Union	4,999	5,608	12.2	6,156	9.8
Commercial Banks, S&Ls	735	615	16.3-	590	4.1-
Credit Unions -Loans to, Deposits in	36	31	13.4-	74	137.5
All Other Investments	3,177	3,834	20.7	646	83.1-
Loans Held for Sale	558	514	7.9-	460	10.5-
<b>TOTAL LOANS OUTSTANDING</b>	106,957	127,331	19.0	147,986	16.2
Unsecured Credit Card Loans	7,475	8,803	17.8	10,586	20.3
All Other Unsecured Loans	5,232	5,497	5.1	6,314	14.9
New Vehicle Loans	18,553	22,926	23.6	25,482	11.2
Used Vehicle Loans	17,257	18,892	9.5	20,629	9.2
First Mortgage Real Estate Loans/LOC	37,125	43,905	18.3	51,335	16.9
Other Real Estate Loans/LOC	16,152	21,436	32.7	27,366	27.7
Leases Receivable	208	183	12.0-	155	15.3-
All Other Loans/LOC	4,955	5,689	14.8	6,119	7.6
Allowance For Loan Losses	725	877	20.9	905	3.2
Foreclosed and Repossessed Assets	27	62	0.0	95	54.0
Land and Building	1,949	2,328	19.4	2,757	18.4
Other Fixed Assets	693	777	12.0	910	17.2
NCUSIF Capitalization Deposit	1,203	1,322	9.9	1,475	11.6
Other Assets	2,607	3,055	17.2	3,427	12.2
<b>TOTAL ASSETS</b>	167,371	186,622	11.5	209,122	12.1
<b>LIABILITIES</b>					
Total Borrowings	6,572	8,241	25.4	8,750	6.2
Accrued Dividends/Interest Payable	99	134	35.9	209	55.6
Acct Payable and Other Liabilities	1,258	1,637	30.1	1,929	17.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	7,929	10,013	26.3	10,888	8.7
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	141,929	156,893	10.5	175,415	11.8
Share Drafts	18,891	20,696	9.6	16,162	21.9-
Regular Shares	40,557	42,053	3.7	45,829	9.0
Money Market Shares	31,335	32,243	2.9	34,766	7.8
Share Certificates/CDs	35,627	44,940	26.1	59,007	31.3
IRA/Keogh Accounts	13,252	14,638	10.5	16,946	15.8
All Other Shares and Member Deposits	1,926	1,975	2.6	2,351	19.0
Non-Member Deposits	340	348	2.1	354	1.8
Regular Reserves	3,736	3,907	4.6	4,280	9.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-123	-331	169.7-	-241	27.3
Other Reserves	3,609	3,963	9.8	4,345	9.6
Undivided Earnings	10,291	12,177	18.3	14,435	18.5
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	17,512	19,716	12.6	22,819	15.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	167,371	186,622	11.5	209,122	12.1

\* Amount Less than + or - 1 Million

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	1,072	1,005	6.3-	960	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	42	39	7.7-	39	0.5-
(Less) Interest Refund	0*	0*	16.3	0*	17.6
Income from Investments	7	10	45.2	14	36.2
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>49</b>	<b>49</b>	<b>0.1-</b>	<b>52</b>	<b>7.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	10	11	5.4	13	16.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	25.1	0*	83.0
<b>TOTAL INTEREST EXPENSE</b>	<b>10</b>	<b>11</b>	<b>5.5</b>	<b>13</b>	<b>16.6</b>
PROVISION FOR LOAN & LEASE LOSSES	5	5	0.5	6	11.7
<b>NET INTEREST INCOME AFTER PLL</b>	<b>33</b>	<b>33</b>	<b>2.0-</b>	<b>34</b>	<b>3.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	9.4-	3	7.4
Other Operating Income	0*	0*	21.6-	0*	11.7
Gain (Loss) on Investments	-0*	-0*	89.6	-0*	687.6-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	6,913.6	-0*	101.0-
Other Non-Oper Income (Expense)	1	0*	52.0-	1	173.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>5</b>	<b>4</b>	<b>17.2-</b>	<b>5</b>	<b>24.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	18	17	7.5-	17	3.9
Travel and Conference Expense	0*	0*	6.5-	0*	2.9
Office Occupancy Expense	2	2	6.6-	2	1.8
Office Operations Expense	8	8	6.3-	8	4.0
Educational & Promotional Expense	0*	0*	13.9-	0*	26.3
Loan Servicing Expense	0*	0*	3.8	0*	10.2
Professional and Outside Services	3	3	0.2-	3	3.8
Member Insurance	3	2	13.9-	2	1.8-
Operating Fees	0*	0*	11.1	0*	1.9
Miscellaneous Operating Expenses	2	2	3.7-	2	1.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>37</b>	<b>35</b>	<b>6.6-</b>	<b>36</b>	<b>3.4</b>
<b>NET INCOME</b>	<b>0*</b>	<b>2</b>	<b>110.5</b>	<b>3</b>	<b>45.6</b>
Transfer to Regular Reserve	0*	0*	36.7-	0*	77.3

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	1,695	1,621	4.4-	1,539	5.1-
<b>INTEREST INCOME</b>					
Interest on Loans	371	357	3.8-	361	1.2
(Less) Interest Refund	0*	0*	21.6-	0*	15.9-
Income from Investments	85	110	29.7	131	18.6
Trading Profits and Losses	0	0*	0.0	0*	278.9
<b>TOTAL INTEREST INCOME</b>	<b>456</b>	<b>467</b>	<b>2.4</b>	<b>492</b>	<b>5.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	104	109	5.4	132	20.5
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	187.6	2	76.2
<b>TOTAL INTEREST EXPENSE</b>	<b>104</b>	<b>110</b>	<b>6.0</b>	<b>133</b>	<b>21.0</b>
PROVISION FOR LOAN & LEASE LOSSES	35	39	12.3	31	21.9-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>317</b>	<b>317</b>	<b>0.2</b>	<b>328</b>	<b>3.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	48	49	2.1	50	2.3
Other Operating Income	11	12	13.6	12	2.7-
Gain (Loss) on Investments	0*	-0*	251.8-	-0*	49.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	77.1-	-0*	117.2-
Other Non-Oper Income (Expense)	5	4	7.5-	4	17.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>63</b>	<b>65</b>	<b>2.6</b>	<b>65</b>	<b>0.2-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	175	176	0.3	178	1.2
Travel and Conference Expense	4	4	3.0-	4	1.3
Office Occupancy Expense	17	17	0.0-	17	2.4
Office Operations Expense	70	71	0.8	71	0.1-
Educational & Promotional Expense	5	5	9.7	5	2.3-
Loan Servicing Expense	10	10	0.0-	10	2.1
Professional and Outside Services	28	28	3.4	29	1.2
Member Insurance	13	12	8.8-	11	7.3-
Operating Fees	2	2	5.2	2	7.3-
Miscellaneous Operating Expenses	13	14	1.2	13	1.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>337</b>	<b>339</b>	<b>0.4</b>	<b>340</b>	<b>0.5</b>
<b>NET INCOME</b>	<b>43</b>	<b>44</b>	<b>1.8</b>	<b>52</b>	<b>19.1</b>
Transfer to Regular Reserve	7	3	49.6-	6	80.8

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	1,722	1,665	3.3-	1,597	4.1-
<b>INTEREST INCOME</b>					
Interest on Loans	1,545	1,521	1.5-	1,590	4.5
(Less) Interest Refund	2	3	12.9	4	34.8
Income from Investments	387	459	18.6	520	13.5
Trading Profits and Losses	0*	-0*	107.8-	-0*	160.8-
<b>TOTAL INTEREST INCOME</b>	<b>1,930</b>	<b>1,977</b>	<b>2.5</b>	<b>2,107</b>	<b>6.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	449	495	10.4	638	28.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	3	7	132.7	11	53.9
<b>TOTAL INTEREST EXPENSE</b>	<b>452</b>	<b>502</b>	<b>11.2</b>	<b>648</b>	<b>29.1</b>
PROVISION FOR LOAN & LEASE LOSSES	129	136	5.2	116	14.8-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,349</b>	<b>1,339</b>	<b>0.7-</b>	<b>1,343</b>	<b>0.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	281	289	3.0	305	5.7
Other Operating Income	77	88	14.2	90	2.7
Gain (Loss) on Investments	0*	-0*	189.3-	-1	26.0-
Gain (Loss) on Disp of Fixed Assets	0*	2	269.7	2	25.5-
Other Non-Oper Income (Expense)	6	4	27.6-	3	22.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>365</b>	<b>382</b>	<b>4.7</b>	<b>399</b>	<b>4.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	718	714	0.5-	724	1.4
Travel and Conference Expense	22	22	1.4-	22	3.1
Office Occupancy Expense	89	90	1.4	95	5.5
Office Operations Expense	312	306	2.0-	308	0.7
Educational & Promotional Expense	40	42	4.1	44	4.3
Loan Servicing Expense	71	73	3.4	75	2.1
Professional and Outside Services	151	156	3.1	163	4.6
Member Insurance	23	21	9.0-	19	11.5-
Operating Fees	8	9	9.8	9	3.8-
Miscellaneous Operating Expenses	42	42	0.7-	43	1.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,476</b>	<b>1,474</b>	<b>0.1-</b>	<b>1,501</b>	<b>1.8</b>
<b>NET INCOME</b>	<b>237</b>	<b>246</b>	<b>3.8</b>	<b>241</b>	<b>2.1-</b>
Transfer to Regular Reserve	22	18	16.1-	12	36.7-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	452	449	0.7-	442	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	1,219	1,263	3.7	1,340	6.1
(Less) Interest Refund	2	1	47.2-	2	61.9
Income from Investments	279	316	13.3	371	17.5
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>1,495</b>	<b>1,578</b>	<b>5.5</b>	<b>1,709</b>	<b>8.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	367	426	16.0	563	32.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	5	11	104.1	15	35.7
<b>TOTAL INTEREST EXPENSE</b>	<b>372</b>	<b>436</b>	<b>17.3</b>	<b>578</b>	<b>32.4</b>
PROVISION FOR LOAN & LEASE LOSSES	88	110	25.4	90	18.3-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,035</b>	<b>1,031</b>	<b>0.4-</b>	<b>1,041</b>	<b>1.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	272	297	9.1	311	4.7
Other Operating Income	89	104	16.2	109	4.9
Gain (Loss) on Investments	0*	-2	347.9-	0*	127.7
Gain (Loss) on Disp of Fixed Assets	2	3	69.4	5	52.2
Other Non-Oper Income (Expense)	4	2	41.1-	3	43.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>367</b>	<b>404</b>	<b>10.0</b>	<b>427</b>	<b>5.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	567	589	3.9	604	2.5
Travel and Conference Expense	19	19	2.0	20	3.6
Office Occupancy Expense	73	77	5.9	80	4.1
Office Operations Expense	246	248	0.8	252	1.5
Educational & Promotional Expense	41	44	7.1	46	5.4
Loan Servicing Expense	64	68	5.2	65	3.4-
Professional and Outside Services	116	120	3.6	122	1.6
Member Insurance	9	8	9.4-	8	3.7-
Operating Fees	6	6	11.7	6	2.1-
Miscellaneous Operating Expenses	32	33	3.1	36	8.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,172</b>	<b>1,212</b>	<b>3.4</b>	<b>1,239</b>	<b>2.2</b>
<b>NET INCOME</b>	<b>230</b>	<b>223</b>	<b>3.2-</b>	<b>230</b>	<b>3.1</b>
Transfer to Regular Reserve	7	8	9.4	8	5.3-

\* Amount Less than + or - 1 Million

**TABLE 19**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 5: Asset Size \$100,000,000 to \$500,000,000**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	512	523	2.1	508	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	4,201	4,415	5.1	4,727	7.1
(Less) Interest Refund	8	16	111.0	10	38.2-
Income from Investments	899	1,029	14.4	1,130	9.8
Trading Profits and Losses	0*	0*	88.0-	0*	108.4
<b>TOTAL INTEREST INCOME</b>	<b>5,092</b>	<b>5,428</b>	<b>6.6</b>	<b>5,847</b>	<b>7.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,373	1,677	22.1	2,135	27.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	36	58	62.8	78	32.9
<b>TOTAL INTEREST EXPENSE</b>	<b>1,409</b>	<b>1,735</b>	<b>23.1</b>	<b>2,213</b>	<b>27.5</b>
PROVISION FOR LOAN & LEASE LOSSES	343	423	23.3	325	23.2-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3,340</b>	<b>3,270</b>	<b>2.1-</b>	<b>3,309</b>	<b>1.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	971	1,086	11.8	1,129	4.0
Other Operating Income	353	384	8.7	411	7.0
Gain (Loss) on Investments	5	-4	181.4-	-3	37.2
Gain (Loss) on Disp of Fixed Assets	11	15	36.1	8	45.2-
Other Non-Oper Income (Expense)	17	26	55.3	26	2.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,357</b>	<b>1,507</b>	<b>11.0</b>	<b>1,571</b>	<b>4.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,861	1,949	4.8	2,011	3.2
Travel and Conference Expense	57	59	4.6	62	4.0
Office Occupancy Expense	236	251	6.6	269	7.0
Office Operations Expense	780	809	3.7	820	1.3
Educational & Promotional Expense	145	159	9.5	169	6.2
Loan Servicing Expense	221	232	5.1	233	0.5
Professional and Outside Services	267	284	6.4	301	6.1
Member Insurance	19	18	5.3-	15	18.6-
Operating Fees	19	22	15.2	21	2.7-
Miscellaneous Operating Expenses	85	92	8.1	91	1.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3,689</b>	<b>3,875</b>	<b>5.1</b>	<b>3,992</b>	<b>3.0</b>
<b>NET INCOME</b>	<b>1,009</b>	<b>901</b>	<b>10.7-</b>	<b>889</b>	<b>1.4-</b>
Transfer to Regular Reserve	62	41	34.7-	39	3.6-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	119	130	9.2	143	10.0
<b>INTEREST INCOME</b>					
Interest on Loans	5,982	7,079	18.3	8,864	25.2
(Less) Interest Refund	3	3	23.6	19	455.3
Income from Investments	1,389	1,734	24.8	2,118	22.1
Trading Profits and Losses	-2	-0*	52.2	0*	151.3
<b>TOTAL INTEREST INCOME</b>	<b>7,366</b>	<b>8,808</b>	<b>19.6</b>	<b>10,963</b>	<b>24.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,380	3,212	35.0	4,917	53.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	169	288	70.2	383	32.6
<b>TOTAL INTEREST EXPENSE</b>	<b>2,549</b>	<b>3,500</b>	<b>37.3</b>	<b>5,299</b>	<b>51.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>544</b>	<b>790</b>	<b>45.2</b>	<b>638</b>	<b>19.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,273</b>	<b>4,518</b>	<b>5.7</b>	<b>5,025</b>	<b>11.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,085	1,226	13.0	1,396	13.9
Other Operating Income	724	952	31.6	1,153	21.0
Gain (Loss) on Investments	-3	-9	218.2-	-8	8.6
Gain (Loss) on Disp of Fixed Assets	5	6	21.3	8	28.4
Other Non-Oper Income (Expense)	19	54	185.5	19	65.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,830</b>	<b>2,229</b>	<b>21.8</b>	<b>2,567</b>	<b>15.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,154	2,439	13.2	2,794	14.6
Travel and Conference Expense	44	50	13.8	60	20.8
Office Occupancy Expense	281	327	16.4	389	19.1
Office Operations Expense	924	1,038	12.3	1,151	10.9
Educational & Promotional Expense	150	173	15.7	213	22.8
Loan Servicing Expense	300	360	19.9	437	21.4
Professional and Outside Services	246	287	16.5	329	14.8
Member Insurance	23	19	18.0-	17	10.2-
Operating Fees	18	22	23.3	26	17.1
Miscellaneous Operating Expenses	131	153	16.8	169	10.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>4,272</b>	<b>4,869</b>	<b>14.0</b>	<b>5,587</b>	<b>14.7</b>
<b>NET INCOME</b>	<b>1,831</b>	<b>1,879</b>	<b>2.6</b>	<b>2,006</b>	<b>6.8</b>
Transfer to Regular Reserve	113	123	9.4	139	13.0

\* Amount Less than + or - 1 Million

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

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
2002	5,953	671	11.27	-44,797
2003	5,776	787	13.63	-78,240
2004	5,572	811	14.55	-64,911
2005	5,393	686	12.72	-108,938
2006	5,189	587	11.31	-93,523

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Net Worth</b>
Less Than 2 Million	192	163,285,099	-3,962,709	28,736,374
2 Million To 10 Million	194	944,767,952	-10,371,324	124,770,234
10 Million To 50 Million	149	3,252,638,138	-35,548,692	384,654,817
50 Million To 100 Million	27	1,774,945,891	-11,689,402	187,755,595
100 Million To 500 Million	23	3,844,093,194	-17,644,159	407,182,319
500 Million and Over	2	2,577,525,790	-14,306,728	251,273,793
<b>Total</b>	<b>587</b>	<b>12,557,256,064</b>	<b>-93,523,014</b>	<b>1,384,373,132</b>

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

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
2002	1,329	3,331	1,171	113	8	5,952
2003	1,224	3,314	1,102	128	7	5,775
2004	1,074	3,249	1,087	155	7	5,572
2005	983	3,191	1,049	163	7	5,393
2006	965	3,098	957	159	8	5,187

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
2002	121	2.03	1,072,856,599	0.41
2003	135	2.34	1,426,624,778	0.49
2004	162	2.91	1,762,701,867	0.57
2005	170	3.15	1,863,581,048	0.58
2006	167	3.22	3,530,183,823	1.06

\*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, 2006**

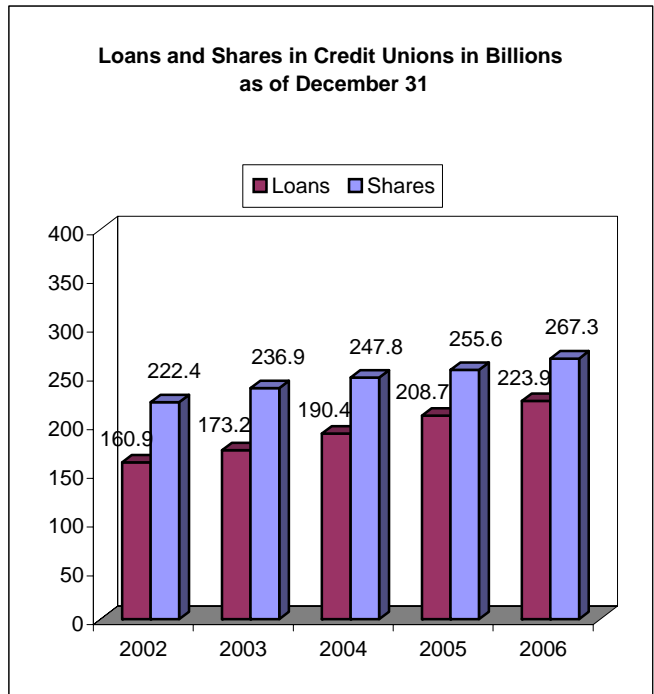
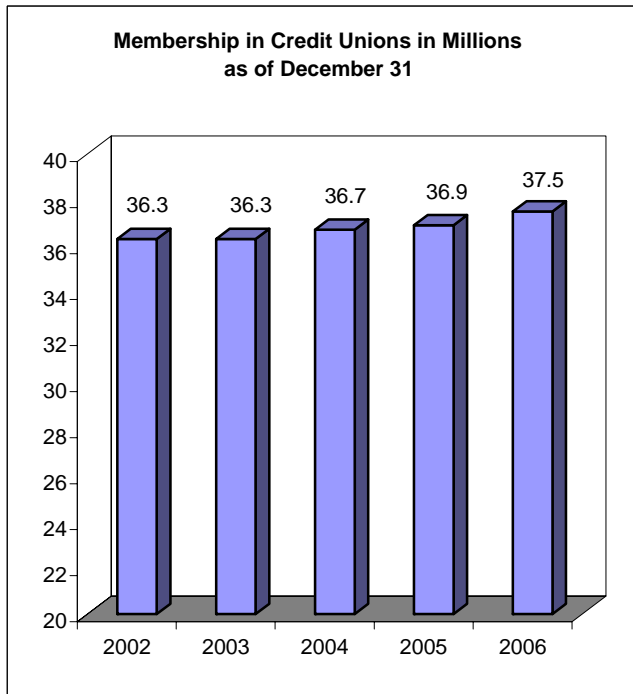
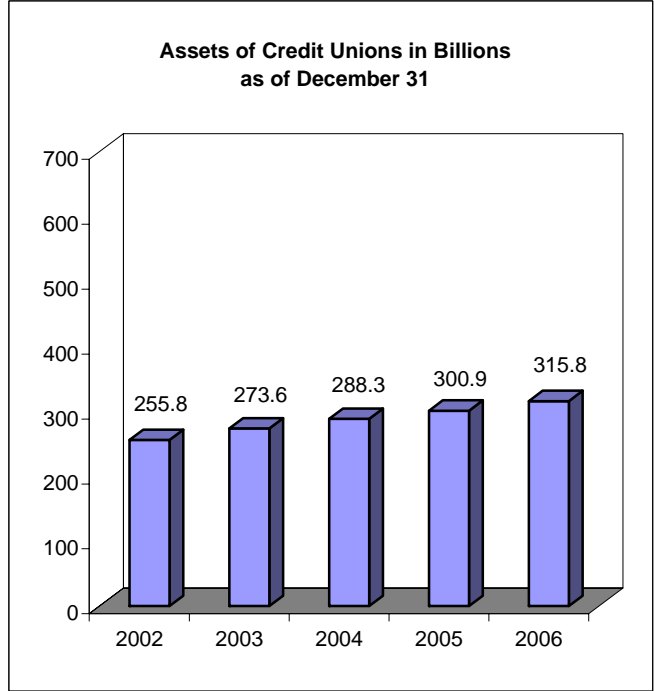
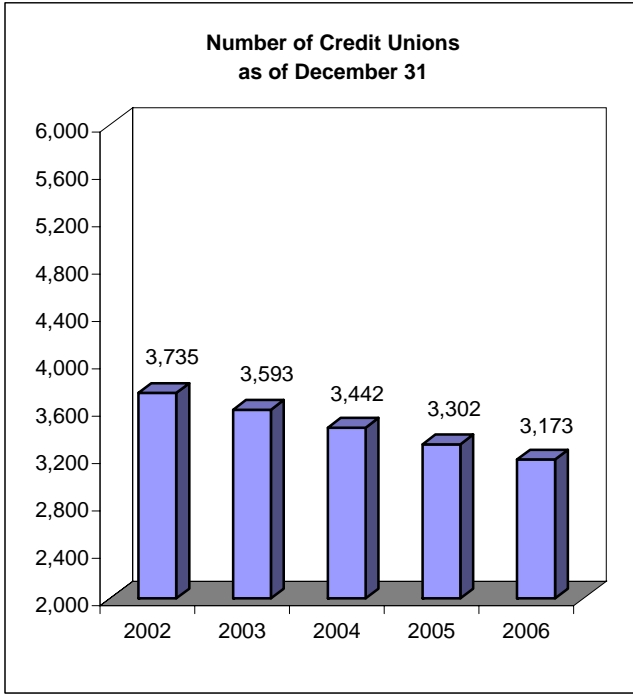
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	27,121,892,092
2	PENTAGON	2	ALEXANDRIA	VA	1935	9,339,663,044
3	ORANGE COUNTY TEACHERS	3	SANTA ANA	CA	1934	6,815,129,855
4	SUNCOAST SCHOOLS	4	TAMPA	FL	1978	5,464,096,272
5	AMERICAN AIRLINES	5	FT. WORTH	TX	1982	4,142,654,170
6	SECURITY SERVICE	6	SAN ANTONIO	TX	1956	3,992,718,842
7	AMERICA FIRST	7	OGDEN	UT	1939	3,709,829,021
8	KINECTA	8	MANHATTAN BEACH	CA	1940	3,515,236,361
9	DIGITAL	9	MARLBOROUGH	MA	1979	3,454,887,457
10	ALASKA USA	11	ANCHORAGE	AK	1948	3,042,641,717
11	DESERT SCHOOLS	12	PHOENIX	AZ	1939	2,885,031,895
12	ESL	10	ROCHESTER	NY	1995	2,856,302,181
13	STATE FARM GREAT LAKES	92	BLOOMINGTON	IL	1936	2,839,668,324
14	RANDOLPH-BROOKS	13	LIVE OAK	TX	1952	2,542,092,681
15	LOCKHEED	16	BURBANK	CA	1937	2,450,053,001
16	BETHPAGE	15	BETHPAGE	NY	1941	2,446,906,470
17	UNITED NATIONS	14	NEW YORK	NY	1947	2,441,970,585
18	POLICE & FIRE	18	PHILADELPHIA	PA	1938	2,358,037,622
19	BANK FUND STAFF	19	WASHINGTON	DC	1947	2,166,600,652
20	GTE	17	TAMPA	FL	1935	2,109,111,548
21	TEACHERS	20	FARMINGVILLE	NY	1952	2,105,779,277
22	HUDSON VALLEY	21	POUGHKEEPSIE	NY	1963	2,086,609,552
23	SAN ANTONIO	23	SAN ANTONIO	TX	1935	2,078,362,900
24	ENT	24	COLORADO SPRING	CO	1957	2,077,210,281
25	MOUNTAIN AMERICA	28	WEST JORDAN	UT	1936	2,061,178,108
26	ADDISON AVENUE	25	PALO ALTO	CA	1970	1,988,640,933
27	REDSTONE	26	HUNTSVILLE	AL	1951	1,964,873,791
28	MISSION	22	SAN DIEGO	CA	1961	1,886,483,970
29	VISIONS	29	ENDICOTT	NY	1966	1,785,385,447
30	MACDILL	30	TAMPA	FL	1955	1,777,900,309
31	DFCU FINANCIAL	27	DEARBORN	MI	1950	1,766,654,566
32	KERN SCHOOLS	31	BAKERSFIELD	CA	1940	1,666,468,958
33	WINGS FINANCIAL	34	APPLE VALLEY	MN	1938	1,606,767,136
34	ARIZONA	36	PHOENIX	AZ	1936	1,585,575,023
35	COASTAL	32	RALEIGH	NC	1967	1,582,786,930
36	TOWER	33	LAUREL	MD	1953	1,581,917,905
37	NORTHWEST	35	HERNDON	VA	1947	1,514,879,841
38	TINKER	38	TINKER AFB	OK	1946	1,480,406,433
39	KEESLER	37	BILOXI	MS	1947	1,477,006,791
40	AFFINITY	39	BASKING RIDGE	NJ	1935	1,421,661,827
41	STATE EMPLOYEES	40	ALBANY	NY	1934	1,364,495,309
42	MICHIGAN STATE UNIVERSITY	41	EAST LANSING	MI	1979	1,317,633,680
43	MEMBERS 1ST	45	MECHANICSBURG	PA	1950	1,279,178,784
44	THINK	42	ROCHESTER	MN	1976	1,270,554,505
45	FOUNDERS	46	LANCASTER	SC	1961	1,263,615,850
46	SOUTH CAROLINA	43	NORTH CHARLESTO	SC	1936	1,260,274,162
47	CHARTWAY	48	VIRGINIA BEACH	VA	1959	1,206,534,872
48	LANGLEY	47	NEWPORT NEWS	VA	1936	1,162,844,980
49	WESTERN	44	MANHATTAN BEACH	CA	1963	1,140,942,366
50	AFFINITY PLUS	54	ST PAUL	MN	1934	1,100,038,653
51	TRULIANT	50	WINSTON SALEM	NC	1952	1,095,332,505
52	ALLEGACY	49	WINSTON-SALEM	NC	1967	1,093,569,150
53	POLISH & SLAVIC	52	BROOKLYN	NY	1976	1,083,712,559
54	MIDFLORIDA	60	LAKELAND	FL	1978	1,071,291,876
55	CENTRAL FLORIDA EDUCATORS	55	ORLANDO	FL	1937	1,048,682,317
56	ASCEND	56	TULLAHOMA	TN	1951	1,035,480,045
57	NASSAU EDUCATORS	59	WESTBURY	NY	1938	1,034,157,878
58	SANDIA LABORATORY	57	ALBUQUERQUE	NM	1948	1,004,703,039
59	CITADEL	53	THORNDALE	PA	1937	1,001,905,968
60	AMERICAN EAGLE	63	EAST HARTFORD	CT	1935	994,439,360
61	ORNL	62	OAK RIDGE	TN	1948	981,094,719
62	EGLIN	58	FT. WALTON BEAC	FL	1954	973,630,985
63	CHEVRON	64	OAKLAND	CA	1935	963,217,177

**Table 22**  
**100 Largest Federal Credit Unions**  
**December 31, 2006**

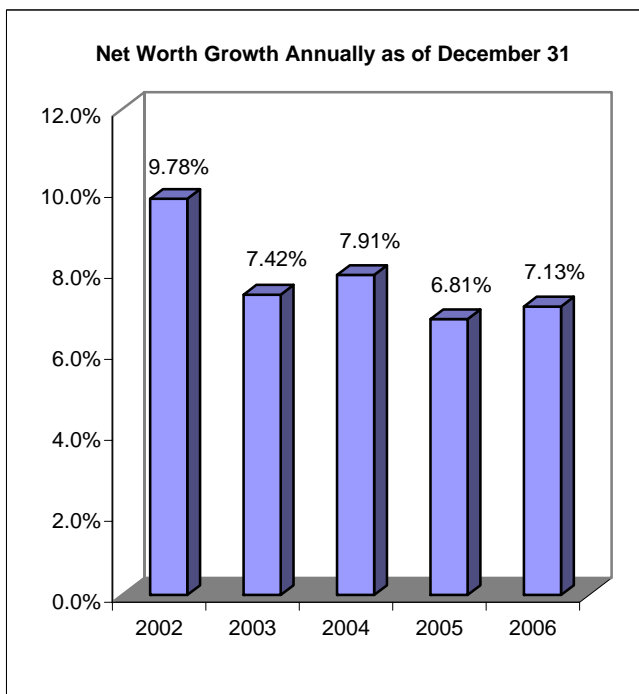
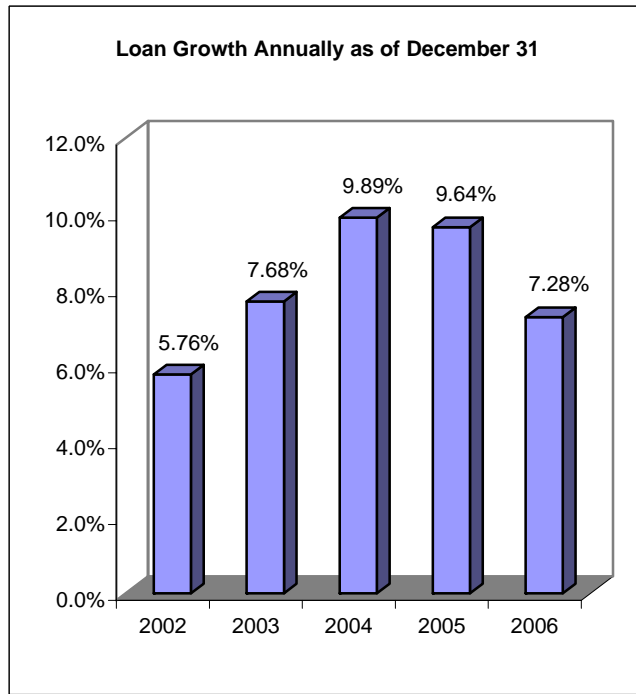
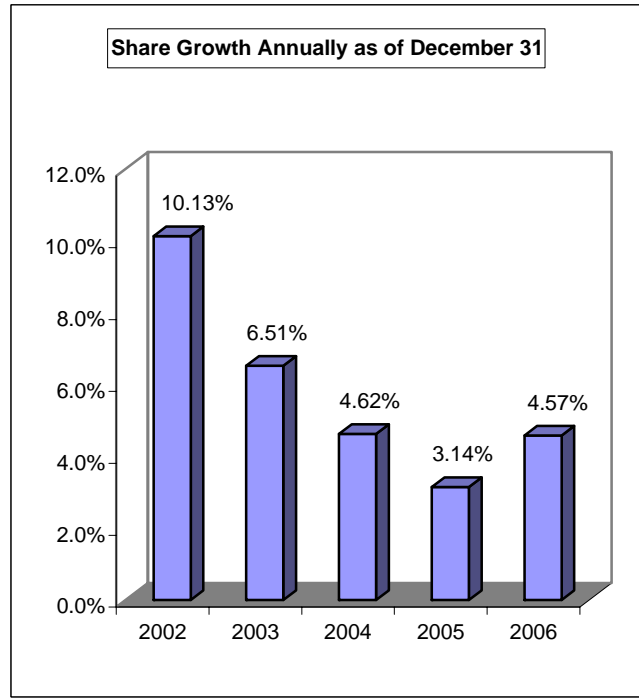
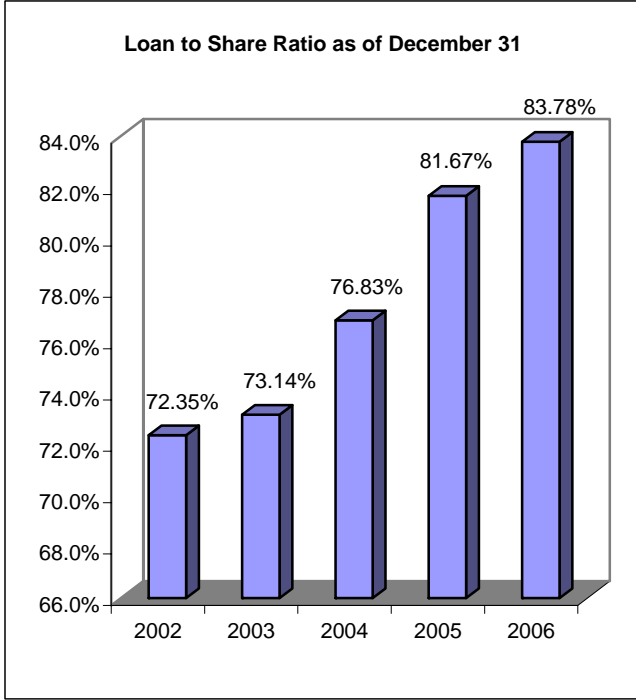
Current Rank	Name of Credit Union	Rank		City	State	Year Chartered	Assets
		1 Year Ago					
64	MERCK EMPLOYEES	51		RAHWAY	NJ	1936	961,667,887
65	ROBINS	61		WARNER ROBINS	GA	1954	960,247,521
66	APPLE	68		FAIRFAX	VA	1956	915,813,825
67	GREYLOCK	67		PITTSFIELD	MA	1935	907,090,268
68	STATE DEPARTMENT	69		ALEXANDRIA	VA	1935	863,451,084
69	ROCKLAND	66		ROCKLAND	MA	1985	854,941,367
70	J. S. C.	75		HOUSTON	TX	1961	823,239,174
71	HAWAIIUSA	76		HONOLULU	HI	1936	817,149,796
72	HAWAII STATE	72		HONOLULU	HI	1936	815,617,958
73	F & A	73		MONTEREY PARK	CA	1936	812,617,915
74	NEVADA	65		LAS VEGAS	NV	1950	804,843,360
75	SHARONVIEW	82		FORT MILL	SC	1976	802,377,729
76	NASA	81		UPPER MARLBORO	MD	1949	801,570,550
77	NEW MEXICO EDUCATORS	80		ALBUQUERQUE	NM	1936	796,538,474
78	OPERATING ENGINEERS LOCAL UNION #3	74		LIVERMORE	CA	1963	788,457,881
79	STANFORD	84		PALO ALTO	CA	1959	772,174,610
80	UNIVERSITY	85		AUSTIN	TX	1936	762,281,313
81	TYNDALL	78		PANAMA CITY	FL	1956	761,259,529
82	NUVISION FINANCIAL	94		HUNTINGTON BEAC	CA	1935	752,024,039
83	DIRECT	91		NEEDHAM	MA	1953	745,734,449
84	ANDREWS FEDERAL CREDIT UNION	79		SUITLAND	MD	1948	743,657,327
85	AMERICA'S FIRST	90		BIRMINGHAM	AL	1936	736,781,503
86	CALTECH EMPLOYEES	77		LA CANADA	CA	1950	734,042,231
87	XEROX	71		EL SEGUNDO	CA	1964	732,948,012
88	ELEVATIONS	86		BOULDER	CO	1952	722,939,755
89	PEN AIR	83		PENSACOLA	FL	1936	719,890,508
90	UNITED	147		ST. JOSEPH	MI	1949	711,037,519
91	UNITED SERVICES OF AMERICA	89		SAN DIEGO	CA	1953	695,602,963
92	US	100		BURNSVILLE	MN	1971	691,041,820
93	KITSAP COMMUNITY	104		BREMERTON	WA	1934	685,043,834
94	IBM SOUTHEAST EMPLOYEES	87		BOCA RATON	FL	1969	679,811,998
95	ELI LILLY	96		INDIANAPOLIS	IN	1976	671,547,866
96	MAX	93		MONTGOMERY	AL	1955	671,437,559
97	SUFFOLK	88		MEDFORD	NY	1967	669,099,789
98	GENERAL ELECTRIC EVENDALE EMPLOYE	98		CINCINNATI	OH	1954	664,681,547
99	HIWAY	95		ST PAUL	MN	1934	663,078,497
100	LOCAL GOVERNMENT	103		RALEIGH	NC	1983	660,146,175

**FEDERALLY INSURED  
STATE CHARTERED  
CREDIT UNIONS**

## Federally Insured State Credit Unions 5 Year Trends

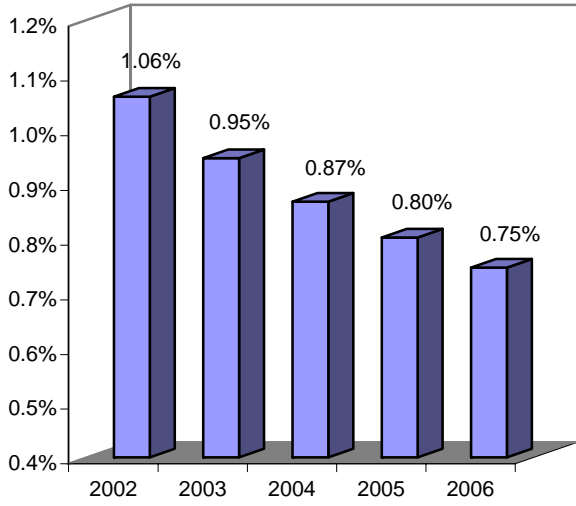


## Federally Insured State Credit Unions 5 Year Trends

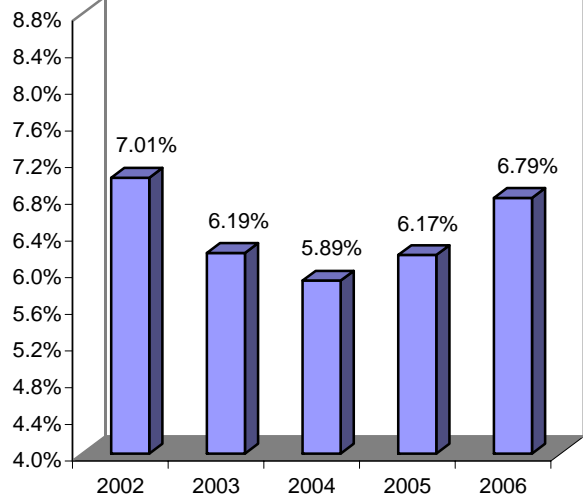


## Federally Insured State Credit Unions 5 Year Trends

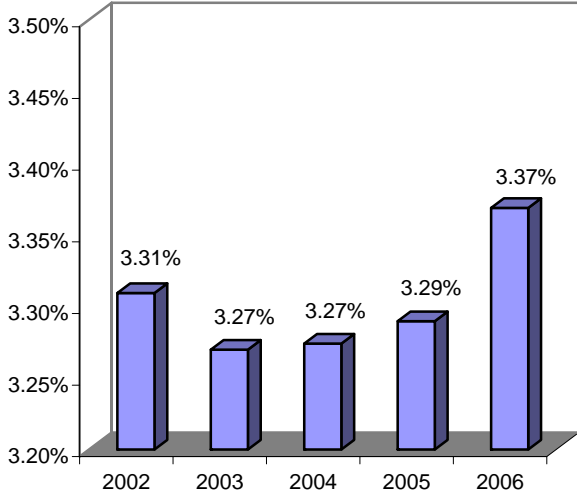
**Return on Average Assets as of December 31**



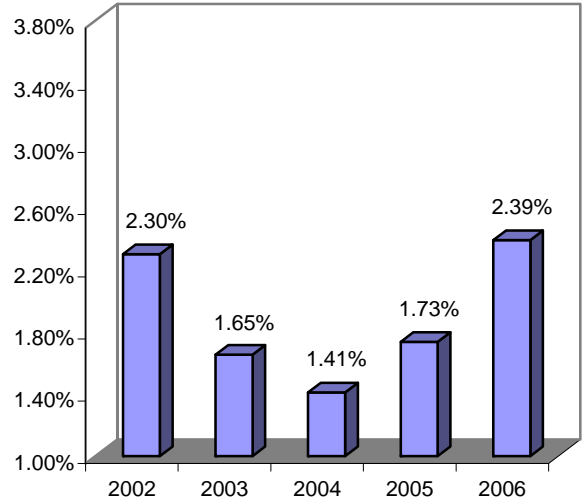
**Gross Income to Average Assets  
as of December 31**



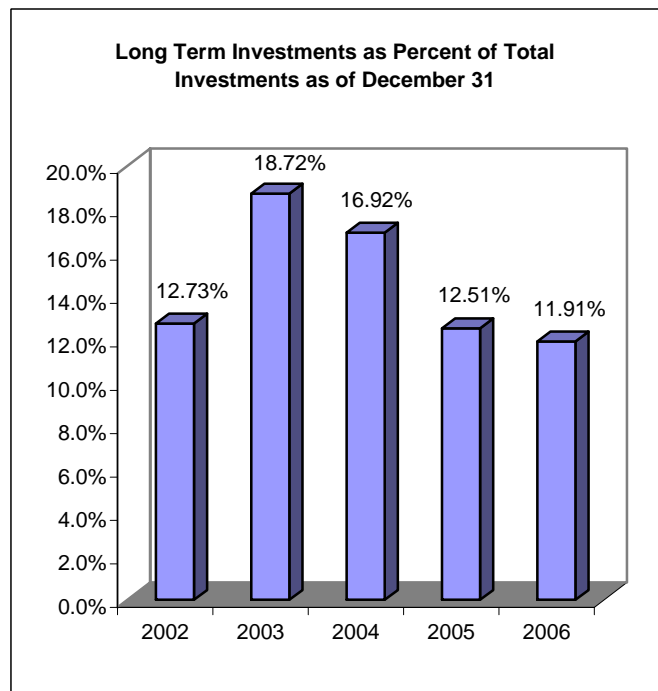
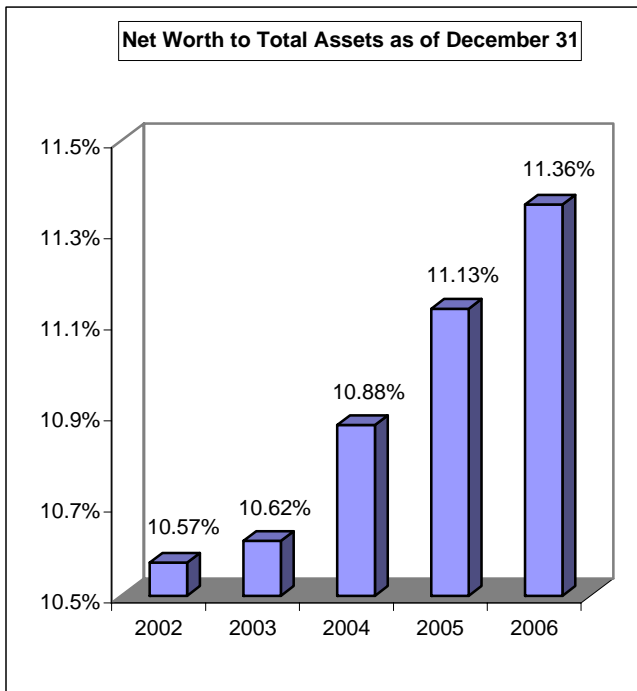
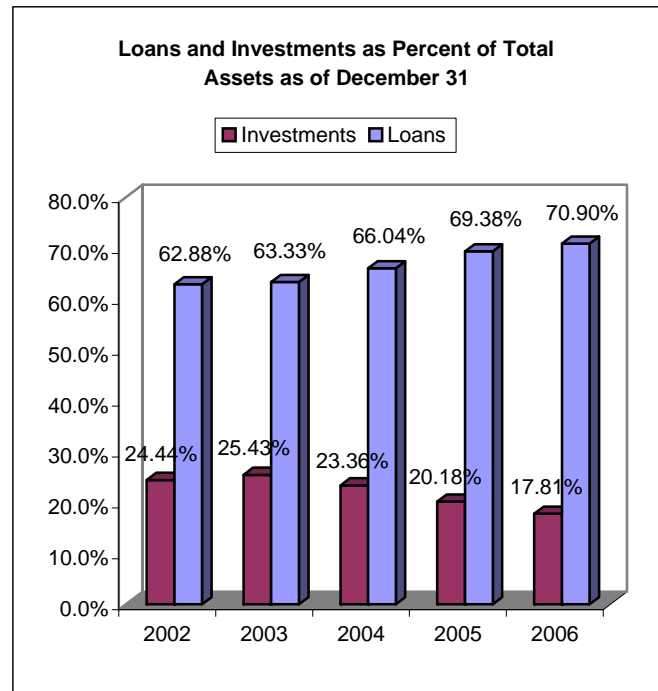
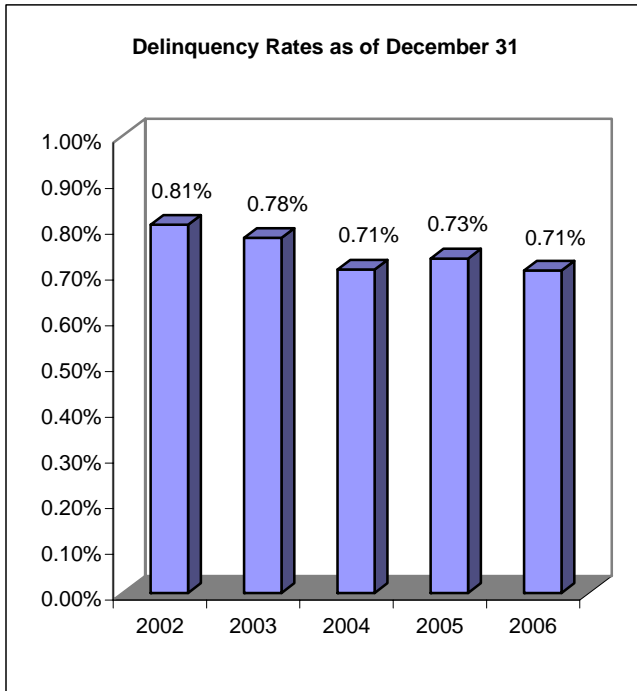
**Operating Expenses to Average Assets  
as of December 31**



**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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	3,442	3,302	4.1-	3,173	3.9-
<b>Cash &amp; Equivalents</b>	20,027	19,732	1.5-	22,554	14.3
<b>TOTAL INVESTMENTS</b>	67,352	60,729	9.8-	56,258	7.4-
U.S. Government Obligations	887	697	21.4-	845	21.3
Federal Agency Securities	35,007	31,606	9.7-	26,622	15.8-
Mutual Fund & Common Trusts	1,060	782	26.2-	666	14.9-
MCSD and PIC at Corporate CU	1,508	1,533	1.7	1,559	1.7
All Other Corporate Credit Union	15,236	14,509	4.8-	15,745	8.5
Commercial Banks, S&Ls	9,135	7,276	20.4-	5,296	27.2-
Credit Unions -Loans to, Investments in	359	366	1.9	455	24.2
All Other Investments	4,159	3,959	4.8-	1,280	67.7-
<b>LOANS HELD FOR SALE</b>	280	400	42.9	345	13.8-
<b>TOTAL LOANS OUTSTANDING</b>	190,377	208,731	9.6	223,917	7.3
Unsecured Credit Card Loans	8,879	9,186	3.5	9,959	8.4
All Other Unsecured Loans	7,823	7,954	1.7	8,597	8.1
New Vehicle Loans	31,635	37,284	17.9	39,301	5.4
Used Vehicle Loans	40,666	41,101	1.1	41,462	0.9
First Mortgage Real Estate Loans/LOC	63,054	69,843	10.8	76,779	9.9
Other Real Estate Loans/LOC	27,492	32,033	16.5	36,158	12.9
Leases Receivable	1,213	1,144	5.7-	899	21.4-
All Other Loans/LOC	9,614	10,185	5.9	10,762	5.7
Allowance For Loan Losses	1,482	1,573	6.2	1,582	0.5
Foreclosed and Repossessed Assets	95	146	53.8	194	32.7
Land and Building	4,812	5,236	8.8	5,709	9.0
Other Fixed Assets	1,342	1,396	4.0	1,506	7.8
NCUSIF Capitalization Deposit	2,201	2,264	2.9	2,354	4.0
Other Assets	3,291	3,808	15.7	4,563	19.8
<b>TOTAL ASSETS</b>	<b>288,295</b>	<b>300,868</b>	<b>4.4</b>	<b>315,817</b>	<b>5.0</b>
<b>LIABILITIES</b>					
Total Borrowings	6,904	9,189	33.1	9,843	7.1
Accrued Dividends/Interest Payable	154	211	37.2	298	41.1
Acct Payable and Other Liabilities	2,224	2,801	26.0	2,761	1.4-
Uninsured Secondary Capital	11	20	87.5	20	0.2
<b>TOTAL LIABILITIES</b>	<b>9,292</b>	<b>12,221</b>	<b>31.5</b>	<b>12,922</b>	<b>5.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	247,804	255,588	3.1	267,274	4.6
Share Drafts	32,294	34,459	6.7	32,825	4.7-
Regular Shares	87,124	82,459	5.4-	76,835	6.8-
Money Market Shares	47,258	45,034	4.7-	46,524	3.3
Share Certificates/CDS	57,305	69,192	20.7	85,064	22.9
IRA/Keogh Accounts	20,623	21,148	2.5	22,677	7.2
All Other Shares	2,466	2,168	12.1-	1,852	14.6-
Non-Member Deposits	733	1,127	53.7	1,498	32.9
Regular Reserves	8,436	8,683	2.9	8,994	3.6
APPR. For Non-Conf. Invest.	43	47	8.8	44	5.8-
Accum. Unrealized G/L on A-F-S	-152	-432	184.7-	-258	40.2
Other Reserves	2,670	2,819	5.6	2,505	11.1-
Undivided Earnings	20,200	21,943	8.6	24,337	10.9
<b>TOTAL EQUITY</b>	31,198	33,060	6.0	35,621	7.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>288,295</b>	<b>300,868</b>	<b>4.4</b>	<b>315,817</b>	<b>5.0</b>

\* Amount Less than + or - 1 Million



**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	3,442	3,302	4.1-	3,173	3.9-
<b>INTEREST INCOME</b>					
Interest on Loans	11,129	12,049	8.3	13,941	15.7
(Less) Interest Refund	18	13	28.3-	19	50.5
Income from Investments	2,208	2,559	15.9	3,100	21.1
Trading Profits and Losses	0*	-0*	117.2-	3	2,657.2
<b>TOTAL INTEREST INCOME</b>	<b>13,320</b>	<b>14,595</b>	<b>9.6</b>	<b>17,025</b>	<b>16.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2,800	3,557	27.0	5,084	42.9
Interest on Deposits	949	1,235	30.1	1,829	48.2
Interest on Borrowed Money	211	318	50.4	458	44.0
<b>TOTAL INTEREST EXPENSE</b>	<b>3,960</b>	<b>5,109</b>	<b>29.0</b>	<b>7,371</b>	<b>44.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1,055</b>	<b>1,115</b>	<b>5.7</b>	<b>962</b>	<b>13.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>8,305</b>	<b>8,371</b>	<b>0.8</b>	<b>8,693</b>	<b>3.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2,345	2,510	7.0	2,716	8.2
Other Operating Income	873	1,059	21.4	1,196	12.9
Gain (Loss) on Investments	34	-0*	100.9-	-6	1,872.1-
Gain (Loss) on Disp of Fixed Assets	23	28	19.7	33	19.8
Other Non-Oper Income (Expense)	55	86	57.7	59	32.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>3,330</b>	<b>3,683</b>	<b>10.6</b>	<b>3,997</b>	<b>8.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	4,598	4,854	5.6	5,217	7.5
Travel and Conference Expense	128	134	4.5	143	7.1
Office Occupancy Expense	644	705	9.4	778	10.4
Office Operations Expense	1,935	1,982	2.4	2,089	5.4
Educational & Promotional Expense	348	384	10.4	430	11.8
Loan Servicing Expense	496	526	6.0	551	4.7
Professional and Outside Services	692	732	5.8	783	7.0
Member Insurance	47	43	8.3-	41	5.7-
Operating Fees	46	46	0.4	48	3.8
Miscellaneous Operating Expenses	262	285	8.7	307	8.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>9,197</b>	<b>9,690</b>	<b>5.4</b>	<b>10,386</b>	<b>7.2</b>
<b>NET INCOME</b>	<b>2,438</b>	<b>2,364</b>	<b>3.0-</b>	<b>2,303</b>	<b>2.6-</b>
Transfer to Regular Reserve	428	375	12.4-	384	2.3

\* Amount Less than + or - 1 Million

**TABLE 3**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 3,173

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	4,848,165
Other Unsecured Loans	3,783,896
New Vehicle	2,442,876
Used Vehicle	4,352,682
1st Mortgage	691,315
Other Real Estate	1,169,803
Leases Receivable	36,585
All Other Member Loans/LOC	1,108,828
<b>Total Number of Loans</b>	<b>18,434,150</b>

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 1 - <2 months	240,235
Amount of Loans Delinquent 1 - <2 months	2,510,970,795
Number of Loans Delinquent 2-6 months	138,164
Amount of Loans Delinquent 2-6 months	1,189,631,528
Number of Loans Delinquent 6-12 months	34,019
Amount of Loans Delinquent 6-12 months	285,591,862
Number of Loans Delinquent 12 months or more	11,680
Amount of Loans Delinquent 12 months or more	103,641,270
<b>Total Number of Delinquent Loans (2 Months or More)</b>	<b>183,863</b>
<b>Total Amount of Delinquent Loans (2 Months or More)</b>	<b>1,578,864,660</b>

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Y-T-D	1,203,542,909
Total Recoveries Y-T-D on Charge-Offs	239,897,861
Total Credit Card Loans Charged Off Y-T-D	186,360,478
Total Credit Card Recoveries Y-T-D	29,622,721
Total Amount of Charge Offs Due to Bankruptcy, Y-T-D Includes Chapter 7, Chapter 13, and Chapter 11 Bankruptcy	293,121,008
Total Number of Loans Purchased	2,878
Total Amount of Loans Purchased	189,442,238
Number of Outstanding Indirect Loans	2,621,483
Amount of Outstanding Indirect Loans	37,484,871,158
Number of Participation Loans Outstanding	240,118
Amount of Participation Loans Outstanding	4,928,615,906
Number of Participation Loans Purchased Y-T-D	44,105
Amount of Participation Loans Purchased Y-T-D	1,612,034,407
Number of Participation Loans Sold Y-T-D	22,986
Amount of Participation Loans Sold Y-T-D	1,283,506,724
Number of Loans to CU Officials and Senior Executive Staff	49,161
Amount of Loans to CU Officials and Senior Executive Staff	1,358,690,802
<b>Total Number of Loans Granted Y-T-D</b>	<b>8,474,844</b>
<b>Total Amount of Loans Granted Y-T-D</b>	<b>107,202,541,465</b>

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate > 15 YRS	160,452
Amount of 1st Mortgage Fixed Rate > 15 YRS	21,927,343,654
Number of 1st Mortgage Fixed Rate < 15 YRS	236,017
Amount of 1st Mortgage Fixed Rate < 15 YRS	17,099,989,120
Number of 1st Mortgage Balloon/Hybrid > 5 YRS	34,858
Amount of 1st Mortgage Balloon/Hybrid > 5 YRS	5,646,424,412
Number of 1st Mortgage Balloon/Hybrid < 5 YRS	89,391
Amount of 1st Mortgage Balloon/Hybrid < 5 YRS	13,714,706,432
Number of Other Fixed Rate	6,669
Amount of Other Fixed Rate	472,879,704

**TABLE 3 CONTINUED (A)**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 3,173

**REAL ESTATE LOANS OUTSTANDING (Continued)**

Number of 1st Mortgage Adjustable Rate 1YR or Less	37,307
Amount of 1st Mortgage Adjustable Rate 1YR or Less	3,410,947,941
Number of 1st Mortgage Adjustable Rate 1YR or More	126,621
Amount of 1st Mortgage Adjustable Rate 1YR or More	14,506,610,591
Number of Other R.E. Closed-End Fixed Rate	513,277
Amount of Other R.E. Closed-End Fixed Rate	17,322,912,013
Number of Other R.E. Closed-End Adj. Rate	21,557
Amount of Other R.E. Closed-End Adj. Rate	930,411,683
Number of Other R.E. Open-End Adj. Rate	610,651
Amount of Other R.E. Open-End Adj. Rate	16,734,359,340
Number of Other R.E. Open-End Fixed Rate	16,888
Amount of Other R.E. Open-End Fixed Rate	559,803,881
Number of Other R.E. Not Included Above	7,430
Amount of Other R.E. Not Included Above	610,019,645
<b>Total Number of R.E. Loans Outstanding</b>	<b>1,861,118</b>
<b>Total Amount of R.E. Loans Outstanding</b>	<b>112,936,408,416</b>

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	57,713
AMOUNT OF 1ST MORTGAGE FIXED RATE > 15 YRS	9,461,833,657
NUMBER OF 1ST MORTGAGE FIXED RATE < 15 YR	36,048
AMOUNT OF 1ST MORTGAGE FIXED RATE < 15 YRS	3,154,439,359
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	8,524
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	1,638,591,258
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	26,210
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	4,627,446,718
NUMBER OF OTHER FIXED RATE	2,815
AMOUNT OF OTHER FIXED RATE	328,315,724
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	10,848
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	1,406,794,277
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	24,273
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	3,507,134,911
NUMBER OF OTHER R.E. CLOSED-END FIXED RATE	212,072
AMOUNT OF OTHER R.E. CLOSED-END FIXED RATE	8,322,488,857
NUMBER OF OTHER R.E. CLOSED-END ADJ. RATE	8,127
AMOUNT OF OTHER R.E. CLOSED-END ADJ. RATE	383,131,157
NUMBER OF OTHER R.E. OPEN-END ADJ. RATE	287,301
AMOUNT OF OTHER R.E. OPEN-END ADJ. RATE.	7,797,460,128
NUMBER OF OTHER R.E. OPEN-END FIXED RATE	7,786
AMOUNT OF OTHER R.E. OPEN-END FIXED RATE	324,126,978
NUMBER OF OTHER R.E. NOT INCLUDED ABOVE	3,202
AMOUNT OF OTHER R.E. NOT INCLUDED ABOVE	333,286,437
<b>TOTAL NUMBER OF REAL ESTATE LOANS GRANTED YTD</b>	<b>684,919</b>
<b>TOTAL AMOUNT OF REAL ESTATE LOANS GRANTED YTD</b>	<b>41,285,049,461</b>

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 2-6 months	136,271,424
1st Mortgage Fixed Rate, 6-12 months	39,146,987
1st Mortgage Fixed Rate, 12 months or more	13,767,615
<b>Total Reportable Delinquent 1st Mortgage Fixed Rate/Balloon/Hybrid</b>	<b>189,186,026</b>
1st Mortgage Adjustable Rate, 2-6 months	100,780,711
1st Mortgage Adjustable Rate, 6-12 months	20,565,696
1st Mortgage Adjustable Rate 12, months or more	7,252,423
<b>Total Reportable Delinquent 1st Mortgage Adjustable Rate</b>	<b>128,598,830</b>
Other Real Estate Fixed Rate, 2-6 months	34,258,982
Other Real Estate Fixed Rate, 6-12 months	9,919,397
Other Real Estate Fixed Rate, 12 months or more	3,546,887
<b>Total Reportable Delinquent Other Real Estate Fixed Rate</b>	<b>47,725,266</b>
Other Real Estate Adjustable Rate, 2-6 months	52,240,623
Other Real Estate Adjustable Rate, 6-12 months	13,578,824
Other Real Estate Adjustable Rate 12, months or more	3,969,561
<b>Total Reportable Delinquent Other Real Estate Adjustable Rate</b>	<b>69,789,008</b>
<b>Total Reportable Delinquent Real Estate Loans</b>	<b>435,299,130</b>

**TABLE 3 CONTINUED (B)**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 3,173

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	15,920,868
1st Mortgage Loans Recovered Y-T-D	2,293,602
Other Real Estate Loans Charged Off Y-T-D	26,338,719
Other Real Estate Loans Recovered Y-T-D	2,781,486
Allowance for Real Estate Loan Losses	207,412,842
Portion of Real Estate Loans which are also reported as Business Loans	9,451,322,823
Amount of All First Mortgages Sold Y-T-D	6,266,829,583
Short-term Real Estate Loans (< 5 years)	48,811,820,227
Amount of Real Estate Sold but Serviced by the Credit Union	20,509,877,212
Mortgage Servicing Rights	125,834,206

**NET MEMBER BUSINESS LOANS BALANCES (NMBLB) <sup>1/</sup>**

Number of Member Business Loans (NMBLB)	66,680
Amount of Net Member Business Loans (NMBLB)	11,291,192,337
Number of Purchased Business Loans or Participation Interests to Nonmembers (NMBLB)	3,693
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	2,080,257,627
<b>Total Business Loans (NMBLB)</b>	<b>13,371,449,964</b>
<b>Total NMBLB Less Unfunded Commitments</b>	<b>12,144,884,453</b>

Number of Construction and Development Loans	1,254
Amount of Construction and Development Loans	1,084,715,097
Number of Unsecured Business Loans	1,853
Amount of Unsecured Business Loans	43,874,422
Number of Purchased Business Loans or Participation Interests to Members	404
Amount of Purchased Business Loans or Participation Interests to Members	468,104,758
Number of Agricultural MBL	11,134
Amount of Agricultural MBL	586,710,108

**BUSINESS LOANS GRANTED Y-T-D**

Number of Member Business Loans	31,510
Amount of Member Business Loans	5,334,557,874
Number of Purchased Business Loans or Participation Interests to Nonmembers	1,692
Amount of Purchased Business Loans or Participation Interests to Members	1,129,615,543
Number of Construction and Development Loans	987
Amount of Construction and Development Loans	768,742,897
Number of Unsecured Business Loans	875
Amount of Unsecured Business Loans	41,037,241
Number of Purchased Business Loans or Participation Interests to Members	177
Amount of Purchased Business Loans or Participation Interests to Members	247,224,830
Number of Agricultural MBL	9,371
Amount of Agricultural MBL	330,466,899

**REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS**

Business Loans Excluding Agricultural Loans, 2 - 6 months	34,361,150
Business Loans Excluding Agricultural Loans, 6 -12 months	16,037,841
Business Loans Excluding Agricultural Loans, 12 Months or More	4,211,625
<b>TOTAL REPORTABLE DELINQUENT BUSINESS LOANS EXCLUDING AGRICULTURAL LOANS</b>	<b>54,610,616</b>

**REPORTABLE DELINQUENT AGRICULTURAL LOANS**

Agricultural Loans, 2 - 6 months	1,928,783
Agricultural Loans, 6 - 12 months	1,786,592
Agricultural Loans, 12 Months or More	633,852
<b>TOTAL REPORTABLE DELINQUENT AGRICULTURAL LOANS</b>	<b>4,349,227</b>

Business Loans Excluding Agricultural Loans Recoveries Y-T-D	687,939
Business Loans Excluding Agricultural Loans Charge-Offs Y-T-D	12,159,205
Agricultural Loans Recoveries Y-T-D	925,323
Agricultural Loans Charge-Offs Y-T-D	363,976
Business Loans and Participations Sold Y-T-D	1,151,330,945
Small Business Administration Loans Outstanding	343,186,515

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 any qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 3,173

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	16,914,843
Regular Share Accounts	39,615,891
Money Market Share Accounts	2,445,785
Share Certificate Accounts	5,086,677
IRA/Keogh & Retirement Accounts	2,093,955
Other Shares and Deposit	1,265,255
<b>TOTAL NUMBER SHARE ACCOUNTS</b>	<b>67,422,406</b>
Non-Member Deposits	10,449
<b>Total Number of Savings Accounts</b>	<b>67,432,855</b>

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	678,949,289
Other Unfunded Business Loan Commitments	547,616,222
Revolving Open-End Lines Secured by Residential Properties	17,607,802,371
Credit Card Lines	25,312,249,528
Outstanding Letters of Credit	76,795,130
Unsecured Share Draft Lines of Credit	4,563,659,022
<b>OVERDRAFT PROTECTION</b>	<b>3,987,963,551</b>
Other Unfunded Commitments	2,291,245,266
Loans Transferred with Recourse	1,402,618,717
Pending Bond Claims	20,029,138
Other Contingent Liabilities	15,214,044

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Financial Statement Audit Performed by State Licenced Persons	1,223	Supervisory Committee Audit Performed by State Licenced Persons	533
Balance Sheet Audit Performed by State Licenced Persons	107	Supervisory Committee Audit Performed by other External Auditors	713
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	45	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	552

**INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)**

Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	0
Non-Mortgage Related Securities with Maturities Greater than Three Years that do not have Embedded Options or Complex Coupon Formulas	0
Total of Securities Meeting the Requirements of Section 703.12(b)	0
Total of Deposits and Shares Meeting the Requirements of 703.10(a)	0
Market Value of Investments Purchased under an Investment Pilot Program – 703.19.	0

**MISCELLANEOUS INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	8,988,247,598
Investments Repurchase Agreements	13,944,040
Reverse Repurchase Agreements Invested	294,816,435
Investments Not Authorized by the FCU Act or NCUA Regulations (SCU only)	1,214,620,131
Outstanding Balance of Brokered Certificates of Deposit and Share Certificate	1,999,617,699
Mortgage Pass-through Securities	4,601,024,655
CMO/REMIC	3,922,466,544
Commercial Mortgage Related Securities	135,627,677

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**December 31, 2006**

Number of Credit Unions on this Report: 3,173

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of CUs Describing Record Maintenance As:**

Manual System	40	CU Developed In-House	32
Vendor Supplied In-House	2,169	Other	34
Vendor On-Line Service Bur.	898		

**Number Of CUs Reporting That Members Access/Perform Electronic Financial Services Via:**

Home Banking VIA Internet Website	1,964	Automatic Teller Machine	1,947
Wireless	90	Kiosk	144
Home Banking VIA Direct DialUp/PC Based	515	Other	70
Adio Response/Phone Based	1,800		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	878	Share Account Transfers	2,084
New Loan	1,316	Bill Payment	1,303
Account Balance Inquiry	2,119	Download Account History	1,676
Share Draft Order	1,780	Electronic Cash	135
New Share Account	475	Account Aggregation	151
Loan Payments	1,884	Internet Access Services	303
		Electronic Signature	
View Account History	1,963	Authentication/Certification	46
Merchandise Purchase	175	Other	95

Number of CUs Reporting WWW Sites 2,218

**Number Of Cus Reporting WWW Type As:**

Informational	269	Transactional	1,832
Interactive	117		

**Number Of Cus Members Reported using Transactional WWW** 9,695,286

**Number Of Cus Reporting Plans For a WWW**

Informational	114	Transactional	31
Interactive	14		

**OTHER INFORMATION**

Amount of Borrowing Subject to Early Repayment at Lender's Option	841,564,564
Number Members Filing Chapter 7 Bankruptcy Y-T-D	35,838
Number Members Filing Chapter 13 Bankruptcy Y-T-D	19,804
Number Members Filing Chapter 11 Bankruptcy Y-T-D	141
Amount of Loans Subject to Bankruptcies	492,476,727
Number of Current Members	37,499,194
Number of Potential Members	669,422,281
Number of Full Time Employees	92,570
Number of Part Time Employees	14,837

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOs \1	2,183
Value of Investment in CUSOs	519,894,361
Amount Loaned to CUSOs	354,697,736
Aggregate Cash Outlay in CUSO	298,484,337
Number of CUSOS Wholly Owned	245

**Predominant Service of CUSO:**

Mortgage Processing	156	Trust Services	17
EDP Processing	189	Item Processing	203
Shared Branching	403	Tax Preparation	2
Insurance Services	101	Travel	3
Investment Services	148	Other	488
Auto Buying, Leasing, Indirect Lending	126	Business Lending	115
Credit Cards	228	Title Insurance	4

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, 2006  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 3,173

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Draws Against Lines of Credit	313	1,715	706	695	3,116
Promissory/Other Notes and Interest Payable	271	2,041	1,751	2,420	6,211
Reverse Repurchase Agreements	11	513	2	0	514
Subordinated CDCU Debt	3	0	0*	0*	0*
Uninsured Secondary Capital	11	N/A	0*	19	20
<b>TOTAL BORROWINGS</b>	<b>545</b>	<b>4,269</b>	<b>2,460</b>	<b>3,134</b>	<b>9,863</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	2,366	32,825	N/A	N/A	32,825
Regular Shares	3,159	76,835	N/A	N/A	76,835
Money Market Shares	1,417	46,524	N/A	N/A	46,524
Share Certificates/CDS	2,470	65,249	15,547	4,267	85,064
IRA/KEOGH, Retirements	2,093	15,564	4,398	2,714	22,677
All Other Shares	1,241	1,835	11	6	1,852
Non-Members Deposits	325	1,046	422	31	1,498
<b>TOTAL SAVINGS</b>	<b>3,173</b>	<b>239,878</b>	<b>20,378</b>	<b>7,018</b>	<b>267,274</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:</b>	<b>NO. of CUS Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount 3 to 5 Yrs</b>	<b>Amount 5 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	879	3,799	3,603	1,091	480	164	9,136
Available for Sale	900	7,619	9,315	3,382	1,785	616	22,717
Trading	15	22	27	11	0	10	70
Deposit In Commercial Banks, S&Ls, Saving Banks	1,985	3,451	1,558	239	37	11	5,296
Loans To And Investments In Natural Person Credit Unions	795	245	172	38	0*	0	455
Membership Capital At Corporate Credit Unions	2,849	N/A	1,277	N/A	N/A	N/A	1,277
Paid In Capital At Corporate Credit Unions	757	N/A	282	N/A	N/A	N/A	282
All Other Investments In Corporate Credit Unions	1,871	10,024	4,839	862	18	0*	15,745
All Other Investments	891	422	565	163	70	61	1,280
<b>TOTAL INVESTMENTS</b>	<b>3,143</b>	<b>25,583</b>	<b>21,637</b>	<b>5,786</b>	<b>2,391</b>	<b>862</b>	<b>56,258</b>

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured State Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2006**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	2	\$1,116,984	4	\$2,419,275	159	\$956,340,706
5.0% To 6.0% .....	4	\$4,889,859	6	\$2,192,130	887	\$8,945,114,918
6.0% To 7.0% .....	7	\$48,876,033	22	\$88,505,691	1,285	\$17,692,259,215
7.0% To 8.0% .....	34	\$234,974,821	40	\$49,656,719	469	\$8,092,954,798
8.0% To 9.0% .....	101	\$948,128,632	99	\$266,146,790	161	\$3,318,392,839
9.0% To 10.0% .....	353	\$2,818,686,615	260	\$812,021,339	55	\$165,942,187
10.0% To 11.0% .....	233	\$1,857,978,415	400	\$1,426,245,878	14	\$36,944,722
11.0% To 12.0% .....	293	\$1,321,411,945	358	\$1,178,559,334	9	\$51,789,983
12.0% To 13.0% .....	339	\$1,524,306,419	700	\$1,896,925,346	5	\$23,921,092
13.0% To 14.0% .....	179	\$501,052,817	413	\$1,223,094,928	2	\$5,462,031
14.0% To 15.0% .....	95	\$370,344,140	309	\$571,557,196	4	\$11,410,358
15.0% To 16.0% .....	24	\$305,154,164	283	\$684,911,069	0	\$0
16.0% Or More .....	13	\$19,064,820	220	\$394,461,680	1	\$23,944
Not Reporting Or Zero ..	1,496	\$3,293,071	59	\$0	122	\$163,952
Total	3,173	\$9,959,278,735	3,173	\$8,596,697,375	3,173	\$39,300,720,745
Average Rate	11.5%		12.4%		6.4%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	46	\$624,710,598	16	\$298,614,156	11	\$14,836,472
5.0% To 6.0% .....	302	\$4,322,828,410	373	\$24,147,275,141	106	\$821,460,226
6.0% To 7.0% .....	981	\$16,247,024,398	1,023	\$43,581,382,872	464	\$6,223,563,021
7.0% To 8.0% .....	913	\$12,563,338,638	318	\$6,701,291,439	703	\$12,323,324,722
8.0% To 9.0% .....	439	\$4,913,650,273	141	\$1,485,752,127	659	\$14,565,787,318
9.0% To 10.0% .....	198	\$1,547,847,147	37	\$257,543,446	161	\$1,831,271,770
10.0% To 11.0% .....	103	\$801,613,904	15	\$66,442,007	36	\$76,769,485
11.0% To 12.0% .....	43	\$227,575,766	5	\$7,863,718	9	\$24,327,315
12.0% To 13.0% .....	37	\$139,394,678	5	\$130,236	6	\$276,166,233
13.0% To 14.0% .....	11	\$19,413,748	0	\$0	0	\$0
14.0% To 15.0% .....	7	\$5,492,193	0	\$0	0	\$0
15.0% To 16.0% .....	9	\$8,281,773	0	\$0	0	\$0
16.0% Or More .....	4	\$41,172,715	0	\$0	0	\$0
Not Reporting Or Zero ..	80	\$16,357	1,240	\$232,606,712	1,018	\$0
Total	3,173	\$41,462,360,598	3,173	\$76,778,901,854	3,173	\$36,157,506,562
Average Rate	7.4%		6.6%		7.6%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0% .....	11	\$7,324,675	365	\$424,734,961
5.0% To 6.0% .....	29	\$69,951,462	340	\$473,262,919
6.0% To 7.0% .....	41	\$252,674,742	466	\$1,584,870,787
7.0% To 8.0% .....	20	\$2,623,140	455	\$3,077,572,128
8.0% To 9.0% .....	9	\$526,438,247	477	\$2,250,364,171
9.0% To 10.0% .....	6	\$2,149,743	297	\$1,456,880,612
10.0% To 11.0% .....	5	\$2,951,675	181	\$462,129,747
11.0% To 12.0% .....	2	\$89,193	94	\$344,087,777
12.0% To 13.0% .....	1	\$47,757	132	\$372,003,462
13.0% To 14.0% .....	0	\$0	50	\$102,349,898
14.0% To 15.0% .....	1	\$26,418	26	\$126,457,033
15.0% To 16.0% .....	0	\$0	37	\$55,004,722
16.0% Or More .....	0	\$0	18	\$28,811,260
Not Reporting Or Zero ..	3,048	\$34,643,350	235	\$3,825,240
Total	3,173	\$898,920,402	3,173	\$10,762,354,717
Average Rate	6.8%		7.8%	



**TABLE 7**  
**Federally Insured State Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2006**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	1,090	\$22,340,859,135	1,162	\$28,046,221,021	64	\$890,051,342
1.0% To 2.0% .....	176	\$1,648,189,278	1,322	\$31,504,598,681	390	\$7,349,442,507
2.0% To 3.0% .....	18	\$463,184,553	382	\$5,135,548,294	463	\$12,290,522,299
3.0% To 4.0% .....	10	\$214,392,733	180	\$3,483,990,222	368	\$11,580,653,113
4.0% To 5.0% .....	4	\$59,467,802	81	\$8,557,884,240	124	\$14,274,477,321
5.0% To 6.0% .....	2	\$7,332,709	15	\$74,501,303	7	\$138,461,914
6.0% To 7.0% .....	0	\$0	7	\$19,730,588	0	\$0
7.0% Or More .....	0	\$0	2	\$10,254,881	0	\$0
Not Reporting Or Zero ..	1,873	\$8,091,576,159	22	\$2,597,215	1,757	\$5,591
Total	3,173	\$32,825,002,369	3,173	\$76,835,326,445	3,173	\$46,523,614,087
Average Rate	0.6%		1.4%		2.5%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	5	\$25,747,149	80	\$657,165,606	15	\$6,826,628
1.0% To 2.0% .....	20	\$17,041,431	334	\$3,435,169,560	20	\$5,581,216
2.0% To 3.0% .....	55	\$601,247,484	326	\$1,481,099,614	17	\$9,803,227
3.0% To 4.0% .....	308	\$4,646,811,171	395	\$2,604,605,135	31	\$28,799,455
4.0% To 5.0% .....	1,431	\$46,979,417,364	683	\$8,685,578,609	81	\$262,905,279
5.0% To 6.0% .....	643	\$32,596,580,948	269	\$5,726,470,001	135	\$1,165,331,301
6.0% To 7.0% .....	5	\$193,910,926	5	\$70,033,011	3	\$11,527,791
7.0% Or More .....	1	\$1,378,703	1	\$16,709,655	0	\$0
Not Reporting Or Zero ..	705	\$1,560,123	1,080	\$0	2,871	\$7,456,354
Total	3,173	\$85,063,695,299	3,173	\$22,676,831,191	3,173	\$1,498,231,251
Average Rate	4.5%		3.4%		4.3%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0% .....	454	\$628,409,470
1.0% To 2.0% .....	461	\$446,471,108
2.0% To 3.0% .....	127	\$343,723,470
3.0% To 4.0% .....	65	\$137,328,506
4.0% To 5.0% .....	28	\$101,943,671
5.0% To 6.0% .....	11	\$181,303,672
6.0% To 7.0% .....	3	\$3,265,191
7.0% Or More .....	3	\$97,150
Not Reporting Or Zero ..	2,021	\$8,969,783
Total	3,173	\$1,851,512,021
Average Rate	1.4%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**December 31, 2006**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	11.36	19.36	16.04	13.80
Delinquent Loans to Net Worth	4.40	10.13	6.93	5.08
Solvency Evaluation (Est.)	113.32	124.36	119.31	116.19
Classified Assets (Est.) to Net Worth	4.53	7.40	4.61	4.17
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.71	3.17	1.80	1.09
Net Charge-Offs to Average Loans	0.45	0.81	0.52	0.45
Fair Value H-T-M to Book Value H-T-M	98.38	87.47	100.02	97.54
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.08	3.31	-1.67	-1.41
Delinquent Loans to Assets	0.50	1.96	1.11	0.70
<b>EARNINGS:</b>				
Return on Average Assets	0.75	0.38	0.54	0.67
Gross Income to Average Assets	6.79	6.27	6.47	6.70
Yield on Average Loans	6.44	7.50	7.07	6.81
Yield on Average Investments	4.04	3.73	4.04	3.98
Cost of Funds to Average Assets	2.39	1.52	1.68	1.77
Net Margin to Average Assets	4.40	4.75	4.80	4.93
Operating Expenses to Average Assets	3.37	3.92	3.92	4.02
Provision for Loan & Lease Losses to Average Assets	0.31	0.52	0.36	0.27
Net Interest Margin to Average Assets	3.13	4.47	4.08	3.79
Operating Expenses to Gross Income	49.61	62.50	60.55	59.98
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.35	0.36	1.31	2.56
Net Operating Expenses to Average Assets	2.49	3.71	3.32	3.13
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	27.05	2.82	8.84	18.48
Regular Shares to Savings and Borrowings	27.75	86.29	63.97	43.31
Total Loans to Total Savings	83.78	77.72	74.19	75.55
Total Loans to Total Assets	70.90	61.89	61.67	64.16
Cash Plus Short-Term Investments to Assets	15.24	34.11	27.79	21.62
Total Savings and Borrowings to Earning Assets	92.43	80.36	86.04	90.47
Regular Shares & Share Drafts to Total Shares & Borrowings	39.61	88.29	71.86	55.93
Borrowings to Total Savings and NetWorth	3.16	0.36	0.26	0.69
<b>PRODUCTIVITY:</b>				
Members to Potential Members	5.60	20.95	13.72	6.07
Borrowers to Members	49.16	30.92	39.09	41.50
Members to Full-Time Employees	375	370	452	414
Average Savings Per Member	7,127	1,910	3,359	4,543
Average Loan Balance	12,147	4,802	6,374	8,271
Salary & Benefits to Full-Time Employees	52,174	18,326	38,412	44,490
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME</b>				
Interest on Loans (Net of Interest Refunds)	66.50	72.42	66.06	64.23
Income From Investments	14.81	23.17	22.80	18.75
Income Form Trading Securities	0.01	0.01	0.00	-0.01
Fee Income	12.97	3.36	9.22	13.25
Other Operating Income	5.71	1.04	1.91	3.77
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES</b>				
Employee Compensation and Benefits	50.23	50.19	51.90	48.74
Travel and Conference	1.38	1.33	1.18	1.42
Office Occupancy	7.49	4.43	5.45	6.79
Office Operations	20.11	18.75	19.85	19.84
Educational and Promotional	4.14	0.97	1.55	3.00
Loan Servicing	5.31	1.79	2.80	4.69
Professional and Outside Services	7.54	6.24	8.11	10.43
Member Insurance	0.39	7.02	3.04	1.13
Operating Fees	0.46	2.70	1.60	0.82
Miscellaneous Operating Expenses	2.96	6.59	4.53	3.14

**TABLE 8 CONTINUED**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**December 31, 2006**

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
<b>CAPITAL ADEQUACY:</b>				
NetWorth to Total Assets	11.36	12.44	11.79	10.52
Delinquent Loans to Net Worth	4.40	5.94	4.98	3.60
Solvency Evaluation (Est.)	113.32	114.40	113.86	112.32
Classified Assets (Est.) to Net Worth	4.53	4.62	4.69	4.49
<b>ASSET QUALITY:</b>				
Delinquent Loans to Total Loans	0.71	1.09	0.82	0.52
Net Charge-Offs to Average Loans	0.45	0.51	0.49	0.41
Fair Value H-T-M to Book Value H-T-M	98.38	96.16	99.17	98.34
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.08	-1.65	-0.67	-1.19
Delinquent Loans to Assets	0.50	0.74	0.59	0.38
<b>EARNINGS:</b>				
Return on Average Assets	0.75	0.55	0.74	0.80
Gross Income to Average Assets	6.79	6.94	7.02	6.67
Yield on Average Loans	6.44	6.69	6.51	6.30
Yield on Average Investments	4.04	4.03	4.00	4.08
Cost of Funds to Average Assets	2.39	1.97	2.14	2.69
Net Margin to Average Assets	4.40	4.97	4.88	3.98
Operating Expenses to Average Assets	3.37	4.03	3.82	2.93
Provision for Loan & Lease Losses to Average Assets	0.31	0.41	0.35	0.28
Net Interest Margin to Average Assets	3.13	3.62	3.41	2.79
Operating Expenses to Gross Income	49.61	58.00	54.43	43.91
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.35	3.17	2.98	1.93
Net Operating Expenses to Average Assets	2.49	3.00	2.76	2.16
<b>ASSET/LIABILITY MANAGEMENT:</b>				
Net Long-Term Assets to Total Assets	27.05	23.47	28.30	28.62
Regular Shares to Savings and Borrowings	27.75	34.03	26.23	24.58
Total Loans to Total Savings	83.78	79.41	84.52	85.39
Total Loans to Total Assets	70.90	68.07	71.43	72.21
Cash Plus Short-Term Investments to Assets	15.24	16.64	14.03	14.40
Total Savings and Borrowings to Earning Assets	92.43	92.50	92.83	92.70
Regular Shares & Share Drafts to Total Shares & Borrowings	39.61	46.98	40.02	35.35
Borrowings to Total Savings and NetWorth	3.16	1.10	2.88	4.01
<b>PRODUCTIVITY:</b>				
Members to Potential Members	5.60	3.84	4.56	6.85
Borrowers to Members	49.16	46.48	48.71	53.08
Members to Full-Time Employees	375	369	351	380
Average Savings Per Member	7,127	5,387	6,521	8,954
Average Loan Balance	12,147	9,204	11,314	14,405
Salary & Benefits to Full-Time Employees	52,174	45,680	51,440	57,259
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME</b>				
Interest on Loans (Net of Interest Refunds)	66.50	65.40	65.84	67.35
Income From Investments	14.81	15.11	13.20	14.80
Income Form Trading Securities	0.01	0.00	0.01	0.02
Fee Income	12.97	14.79	15.16	11.61
Other Operating Income	5.71	4.71	5.79	6.22
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES</b>				
Employee Compensation and Benefits	50.23	48.49	50.25	50.77
Travel and Conference	1.38	1.62	1.49	1.26
Office Occupancy	7.49	7.18	7.57	7.72
Office Operations	20.11	20.24	19.74	20.41
Educational and Promotional	4.14	4.09	4.49	4.26
Loan Servicing	5.31	5.35	5.68	5.28
Professional and Outside Services	7.54	9.39	7.19	6.83
Member Insurance	0.39	0.59	0.31	0.14
Operating Fees	0.46	0.57	0.45	0.32
Miscellaneous Operating Expenses	2.96	2.47	2.83	3.02

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	517	493	4.6-	453	8.1-
Cash & Equivalents	101	85	15.8-	75	11.6-
<b>TOTAL INVESTMENTS</b>	<b>107</b>	<b>101</b>	<b>5.1-</b>	<b>83</b>	<b>17.7-</b>
U.S. Government Obligations	0*	0*	57.2-	0*	232.3
Federal Agency Securities	1	1	21.5	0*	33.9-
Mutual Fund & Common Trusts	3	2	9.0-	1	45.5-
MCSD and PIC at Corporate CU	4	5	5.0	3	26.7-
All Other Corporate Credit Union	23	26	16.3	24	8.2-
Commercial Banks, S&Ls	62	56	8.5-	43	23.3-
Credit Unions -Loans to, Investments in Natural					
Person Credit Union	6	4	26.1-	4	8.3-
All Other Investments	8	6	27.5-	3	45.8-
Loans Held for Sale	0*	0*	0.0	0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>268</b>	<b>273</b>	<b>1.9</b>	<b>259</b>	<b>5.2-</b>
Unsecured Credit Card Loans	1	2	65.8	1	30.4-
All Other Unsecured Loans	52	52	0.3	50	5.1-
New Vehicle Loans	66	74	11.8	75	0.9
Used Vehicle Loans	108	106	2.2-	99	6.3-
First Mortgage Real Estate Loans/LOC	4	4	1.0-	4	3.3
Other Real Estate Loans/LOC	6	8	17.9	5	27.7-
Leases Receivable	0*	0*	70.6-	0*	533.1
All Other Loans/LOC	29	27	7.9-	23	12.8-
Allowance For Loan Losses	6	6	0.1-	6	2.2-
Foreclosed and Repossessed Assets	0*	0*	0.0	0*	80.1
Land and Building	0*	0*	26.8	0*	23.4-
Other Fixed Assets	1	1	10.4-	1	6.6-
NCUSIF Capitalization Deposit	4	4	1.3	4	10.9-
Other Assets	2	2	10.4	2	7.5-
<b>TOTAL ASSETS</b>	<b>476</b>	<b>460</b>	<b>3.4-</b>	<b>418</b>	<b>9.2-</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	2	131.9	1	20.7-
Accrued Dividends/Interest Payable	0*	0*	23.2	0*	8.4
Acct Payable and Other Liabilities	1	2	30.9	2	6.1
Uninsured Secondary Capital	0*	0*	26.4-	0*	77.5-
<b>TOTAL LIABILITIES</b>	<b>3</b>	<b>4</b>	<b>54.9</b>	<b>4</b>	<b>6.6-</b>
<b>EQUITY/SAVINGS</b>					
Total Savings	395	375	5.1-	333	11.4-
Share Drafts	8	6	14.6-	7	3.8
Regular Shares	345	331	4.1-	288	12.8-
Money Market Shares	2	2	20.1	2	35.6-
Share Certificates/CDs	28	26	7.6-	24	5.1-
IRA/Keogh Accounts	5	4	14.8-	3	31.6-
All Other Shares and Member Deposits	4	3	34.9-	5	88.0
Non-Member Deposits	4	3	26.2-	4	18.9
Regular Reserves	26	26	1.5-	26	0.8
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	44.9	0*	6.4-
Other Reserves	4	3	4.8-	3	2.7-
Undivided Earnings	48	51	6.2	52	0.6
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	<b>78</b>	<b>81</b>	<b>2.9</b>	<b>81</b>	<b>0.5</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>476</b>	<b>460</b>	<b>3.4-</b>	<b>418</b>	<b>9.2-</b>

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	971	901	7.2-	853	5.3-
<b>Cash &amp; Equivalents</b>	724	557	23.1-	526	5.5-
<b>TOTAL INVESTMENTS</b>	1,560	1,352	13.3-	1,150	14.9-
U.S. Government Obligations	22	24	8.7	29	21.9
Federal Agency Securities	65	67	2.7	48	27.8-
Mutual Fund & Common Trusts	10	4	55.5-	9	108.1
MCSD and PIC at Corporate CU	45	46	2.3	41	11.0-
All Other Corporate Credit Union	334	316	5.4-	318	0.5
Commercial Banks, S&Ls	974	795	18.4-	578	27.3-
Credit Unions -Loans to, Investments in					
Natural Person Credit Union	37	36	3.8-	42	16.0
All Other Investments	73	64	11.8-	24	62.4-
Loans Held for Sale	0*	0*	0.0	0*	128.1
<b>TOTAL LOANS OUTSTANDING</b>	2,947	2,936	0.4-	2,860	2.6-
Unsecured Credit Card Loans	68	68	1.0	68	0.7-
All Other Unsecured Loans	378	369	2.5-	354	4.1-
New Vehicle Loans	747	802	7.3	798	0.5-
Used Vehicle Loans	1,053	1,002	4.8-	951	5.1-
First Mortgage Real Estate Loans/LOC	226	233	3.2	227	2.6-
Other Real Estate Loans/LOC	209	227	8.3	230	1.2
Leases Receivable	2	1	33.9-	3	192.4
All Other Loans/LOC	264	233	11.8-	229	1.7-
Allowance For Loan Losses	35	34	0.4-	34	0.8-
Foreclosed and Repossessed Assets	1	2	0.0	2	20.7
Land and Building	45	44	1.6-	42	4.3-
Other Fixed Assets	18	18	2.6	17	6.7-
NCUSIF Capitalization Deposit	45	43	4.5-	39	8.3-
Other Assets	33	33	0.8-	35	9.0
<b>TOTAL ASSETS</b>	5,338	4,949	7.3-	4,638	6.3-
<b>LIABILITIES</b>					
Total Borrowings	6	18	212.9	12	34.4-
Accrued Dividends/Interest Payable	6	6	14.5	8	29.8
Acct Payable and Other Liabilities	18	17	3.7-	18	0.8
Uninsured Secondary Capital	1	1	8.5-	0*	87.2-
<b>TOTAL LIABILITIES</b>	31	43	40.5	38	11.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,565	4,167	8.7-	3,856	7.5-
Share Drafts	321	310	3.3-	305	1.7-
Regular Shares	3,136	2,835	9.6-	2,474	12.7-
Money Market Shares	156	135	13.4-	122	10.0-
Share Certificates/CDs	652	633	2.9-	708	11.9
IRA/Keogh Accounts	200	179	10.5-	169	5.8-
All Other Shares and Member Deposits	88	62	29.5-	63	0.8
Non-Member Deposits	12	11	4.2-	15	29.2
Regular Reserves	227	218	3.9-	213	2.5-
APPR. For Non-Conf. Invest.	0*	0*	7.0	0*	15.9
Accum. Unrealized G/L on A-F-S	-0*	-0*	69.3-	-0*	38.4-
Other Reserves	42	40	3.3-	41	1.1
Undivided Earnings	474	481	1.6	492	2.2
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	742	739	0.4-	745	0.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	5,338	4,949	7.3-	4,638	6.3-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	1,110	1,067	3.9-	1,013	5.1-
<b>Cash &amp; Equivalents</b>	2,840	2,382	16.1-	2,383	0.0
<b>TOTAL INVESTMENTS</b>	7,306	6,587	9.8-	5,596	15.0-
U.S. Government Obligations	130	88	32.2-	55	37.4-
Federal Agency Securities	1,138	1,074	5.6-	920	14.3-
Mutual Fund & Common Trusts	41	30	27.2-	18	39.8-
MCSD and PIC at Corporate CU	231	227	1.8-	223	1.7-
All Other Corporate Credit Union	1,486	1,498	0.8	1,441	3.8-
Commercial Banks, S&Ls	3,685	3,114	15.5-	2,349	24.6-
Credit Unions -Loans to, Deposits in	153	169	10.4	207	22.3
All Other Investments	442	386	12.6-	81	79.0-
Loans Held for Sale	24	28	16.2	26	4.8-
<b>TOTAL LOANS OUTSTANDING</b>	16,109	16,411	1.9	16,105	1.9-
Unsecured Credit Card Loans	704	691	1.9-	669	3.2-
All Other Unsecured Loans	1,170	1,129	3.5-	1,095	3.0-
New Vehicle Loans	2,784	3,052	9.6	3,013	1.3-
Used Vehicle Loans	4,641	4,429	4.6-	4,163	6.0-
First Mortgage Real Estate Loans/LOC	3,364	3,538	5.2	3,576	1.1
Other Real Estate Loans/LOC	2,179	2,329	6.9	2,405	3.3
Leases Receivable	16	4	72.8-	2	53.0-
All Other Loans/LOC	1,250	1,240	0.8-	1,182	4.7-
Allowance For Loan Losses	144	144	0.1	139	3.3-
Foreclosed and Repossessed Assets	10	12	0.0	18	48.7
Land and Building	486	502	3.3	510	1.6
Other Fixed Assets	121	121	0.1	114	6.0-
NCUSIF Capitalization Deposit	220	216	1.7-	203	6.3-
Other Assets	233	259	11.2	285	10.2
<b>TOTAL ASSETS</b>	27,205	26,375	3.1-	25,101	4.8-
<b>LIABILITIES</b>					
Total Borrowings	137	194	41.4	157	18.9-
Accrued Dividends/Interest Payable	21	25	20.2	32	29.1
Acct Payable and Other Liabilities	122	128	5.4	139	8.4
Uninsured Secondary Capital	9	14	46.5	14	6.4
<b>TOTAL LIABILITIES</b>	288	360	24.9	342	5.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	23,526	22,571	4.1-	21,316	5.6-
Share Drafts	2,667	2,793	4.7	2,712	2.9-
Regular Shares	11,773	10,757	8.6-	9,307	13.5-
Money Market Shares	2,469	2,159	12.5-	1,932	10.5-
Share Certificates/CDs	4,413	4,790	8.6	5,406	12.8
IRA/Keogh Accounts	1,754	1,655	5.7-	1,577	4.7-
All Other Shares and Member Deposits	380	331	12.8-	296	10.8-
Non-Member Deposits	69	86	23.6	87	1.1
Regular Reserves	1,007	997	1.0-	953	4.4-
APPR. For Non-Conf. Invest.	4	5	5.4	5	15.2
Accum. Unrealized G/L on A-F-S	-4	-14	239.4-	-9	37.1
Other Reserves	232	217	6.5-	208	4.2-
Undivided Earnings	2,151	2,239	4.1	2,285	2.1
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	3,390	3,444	1.6	3,442	0.0-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	27,205	26,375	3.1-	25,101	4.8-

\* 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, 2006**  
**DOLLAR AMOUNTS IN MILLIONS**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	320	307	4.1-	305	0.7-
<b>Cash &amp; Equivalents</b>	1,839	1,546	15.9-	1,802	16.6
<b>TOTAL INVESTMENTS</b>	5,168	4,456	13.8-	4,002	10.2-
U.S. Government Obligations	106	102	3.0-	58	43.5-
Federal Agency Securities	1,955	1,781	8.9-	1,482	16.8-
Mutual Fund & Common Trusts	34	21	36.8-	19	10.1-
MCSD and PIC at Corporate CU	175	168	4.0-	167	0.5-
All Other Corporate Credit Union	837	790	5.6-	907	14.7
Commercial Banks, S&Ls	1,543	1,170	24.1-	914	21.9-
Credit Unions -Loans to, Deposits in	60	58	2.2-	63	8.1
All Other Investments	459	364	20.6-	67	81.6-
Loans Held for Sale	15	11	26.9-	14	29.4
<b>TOTAL LOANS OUTSTANDING</b>	14,849	14,743	0.7-	14,571	1.2-
Unsecured Credit Card Loans	657	603	8.2-	614	1.8
All Other Unsecured Loans	765	716	6.4-	746	4.3
New Vehicle Loans	2,345	2,447	4.3	2,401	1.8-
Used Vehicle Loans	3,879	3,738	3.6-	3,516	5.9-
First Mortgage Real Estate Loans/LOC	3,868	3,767	2.6-	3,824	1.5
Other Real Estate Loans/LOC	2,286	2,372	3.8	2,411	1.7
Leases Receivable	17	28	61.0	26	4.9-
All Other Loans/LOC	1,031	1,073	4.0	1,030	4.0-
Allowance For Loan Losses	112	116	3.0	121	4.5
Foreclosed and Repossessed Assets	11	17	0.0	26	52.4
Land and Building	528	522	1.0-	535	2.3
Other Fixed Assets	112	116	3.5	118	1.6
NCUSIF Capitalization Deposit	186	175	5.8-	171	2.3-
Other Assets	245	286	16.7	286	0.3-
<b>TOTAL ASSETS</b>	22,840	21,758	4.7-	21,404	1.6-
<b>LIABILITIES</b>					
Total Borrowings	254	338	33.0	232	31.4-
Accrued Dividends/Interest Payable	17	20	17.8	28	34.9
Acct Payable and Other Liabilities	121	144	18.8	152	5.4
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	393	503	28.0	412	18.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	19,786	18,627	5.9-	18,348	1.5-
Share Drafts	2,472	2,438	1.4-	2,405	1.4-
Regular Shares	8,155	7,141	12.4-	6,323	11.5-
Money Market Shares	2,714	2,341	13.7-	2,104	10.1-
Share Certificates/CDs	4,593	4,925	7.2	5,722	16.2
IRA/Keogh Accounts	1,513	1,449	4.3-	1,496	3.3
All Other Shares and Member Deposits	252	222	12.0-	194	12.8-
Non-Member Deposits	86	110	27.6	104	5.3-
Regular Reserves	789	750	4.9-	730	2.7-
APPR. For Non-Conf. Invest.	10	3	71.2-	2	24.7-
Accum. Unrealized G/L on A-F-S	-5	-24	423.4-	-18	24.4
Other Reserves	190	171	10.1-	155	9.3-
Undivided Earnings	1,676	1,729	3.1	1,776	2.7
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	2,661	2,629	1.2-	2,645	0.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	22,840	21,758	4.7-	21,404	1.6-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	398	398	0.0	405	1.8
<b>Cash &amp; Equivalents</b>	5,896	5,498	6.8-	6,403	16.5
<b>TOTAL INVESTMENTS</b>	17,993	16,096	10.5-	14,591	9.4-
U.S. Government Obligations	345	246	28.7-	344	39.8
Federal Agency Securities	10,189	9,136	10.3-	7,621	16.6-
Mutual Fund & Common Trusts	249	144	42.2-	124	14.3-
MCS&D and PIC at Corporate CU	481	470	2.2-	480	2.0
All Other Corporate Credit Union	3,587	3,552	1.0-	3,645	2.6
Commercial Banks, S&Ls	1,694	1,359	19.8-	1,042	23.3-
Credit Unions -Loans to, Deposits in	57	61	7.3	75	22.0
All Other Investments	1,390	1,128	18.8-	299	73.5-
Loans Held for Sale	96	160	67.6	117	27.1-
<b>TOTAL LOANS OUTSTANDING</b>	58,916	61,201	3.9	63,427	3.6
Unsecured Credit Card Loans	2,868	2,734	4.7-	2,786	1.9
All Other Unsecured Loans	2,038	2,051	0.6	2,239	9.1
New Vehicle Loans	9,535	10,849	13.8	10,616	2.1-
Used Vehicle Loans	14,163	13,937	1.6-	13,486	3.2-
First Mortgage Real Estate Loans/LOC	17,894	18,397	2.8	19,923	8.3
Other Real Estate Loans/LOC	8,721	9,495	8.9	10,667	12.3
Leases Receivable	176	120	31.7-	110	8.8-
All Other Loans/LOC	3,520	3,617	2.7	3,600	0.5-
Allowance For Loan Losses	450	460	2.1	467	1.6
Foreclosed and Repossessed Assets	41	56	0.0	70	25.3
Land and Building	1,803	1,949	8.1	2,104	7.9
Other Fixed Assets	442	453	2.3	467	3.3
NCUSIF Capitalization Deposit	668	663	0.9-	680	2.5
Other Assets	1,125	1,269	12.8	1,408	10.9
<b>TOTAL ASSETS</b>	86,532	86,886	0.4	88,801	2.2
<b>LIABILITIES</b>					
Total Borrowings	1,914	2,508	31.0	2,468	1.6-
Accrued Dividends/Interest Payable	32	48	51.3	63	30.6
Acct Payable and Other Liabilities	631	788	24.8	801	1.7
Uninsured Secondary Capital	0	5	0.0	5	0.3-
<b>TOTAL LIABILITIES</b>	2,578	3,349	29.9	3,337	0.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	74,381	73,738	0.9-	75,042	1.8
Share Drafts	10,700	10,963	2.5	10,692	2.5-
Regular Shares	23,732	22,385	5.7-	20,327	9.2-
Money Market Shares	14,860	13,024	12.4-	12,425	4.6-
Share Certificates/CDs	17,942	20,422	13.8	24,358	19.3
IRA/Keogh Accounts	6,049	5,897	2.5-	6,200	5.1
All Other Shares and Member Deposits	919	796	13.4-	763	4.2-
Non-Member Deposits	179	250	39.4	276	10.7
Regular Reserves	2,564	2,565	0.1	2,596	1.2
APPR. For Non-Conf. Invest.	20	31	57.0	23	25.1-
Accum. Unrealized G/L on A-F-S	-19	-106	469.5-	-46	56.3
Other Reserves	668	696	4.1	628	9.7-
Undivided Earnings	6,339	6,612	4.3	7,221	9.2
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	9,573	9,798	2.4	10,422	6.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	86,532	86,886	0.4	88,801	2.2

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	126	136	7.9	144	5.9
<b>Cash &amp; Equivalents</b>	8,627	9,664	12.0	11,364	17.6
<b>TOTAL INVESTMENTS</b>	35,218	32,136	8.8-	30,836	4.0-
U.S. Government Obligations	283	236	16.8-	358	51.9
Federal Agency Securities	21,659	19,548	9.7-	16,550	15.3-
Mutual Fund & Common Trusts	723	580	19.8-	495	14.7-
MCS&D and PIC at Corporate CU	571	618	8.1	645	4.5
All Other Corporate Credit Union	8,970	8,327	7.2-	9,410	13.0
Commercial Banks, S&Ls	1,177	781	33.7-	370	52.7-
Credit Unions -Loans to, Deposits in	46	37	19.5-	64	73.1
All Other Investments	1,788	2,011	12.5	806	59.9-
Loans Held for Sale	145	201	38.3	187	7.0-
<b>TOTAL LOANS OUTSTANDING</b>	97,288	113,167	16.3	126,695	12.0
Unsecured Credit Card Loans	4,582	5,088	11.1	5,821	14.4
All Other Unsecured Loans	3,419	3,637	6.4	4,113	13.1
New Vehicle Loans	16,156	20,060	24.2	22,397	11.6
Used Vehicle Loans	16,823	17,889	6.3	19,246	7.6
First Mortgage Real Estate Loans/LOC	37,698	43,904	16.5	49,224	12.1
Other Real Estate Loans/LOC	14,091	17,602	24.9	20,439	16.1
Leases Receivable	1,002	991	1.1-	757	23.6-
All Other Loans/LOC	3,519	3,995	13.5	4,697	17.6
Allowance For Loan Losses	735	813	10.7	814	0.1
Foreclosed and Repossessed Assets	31	59	0.0	77	31.1
Land and Building	1,950	2,217	13.7	2,518	13.5
Other Fixed Assets	647	687	6.0	788	14.8
NCUSIF Capitalization Deposit	1,078	1,163	7.9	1,258	8.2
Other Assets	1,653	1,959	18.5	2,547	30.0
<b>TOTAL ASSETS</b>	145,904	160,441	10.0	175,455	9.4
<b>LIABILITIES</b>					
Total Borrowings	4,592	6,128	33.5	6,972	13.8
Accrued Dividends/Interest Payable	78	110	42.0	166	50.4
Acct Payable and Other Liabilities	1,331	1,722	29.4	1,651	4.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	6,000	7,961	32.7	8,789	10.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	125,150	136,110	8.8	148,379	9.0
Share Drafts	16,126	17,948	11.3	16,704	6.9-
Regular Shares	39,984	39,010	2.4-	38,116	2.3-
Money Market Shares	27,057	27,372	1.2	29,939	9.4
Share Certificates/CDs	29,678	38,396	29.4	48,844	27.2
IRA/Keogh Accounts	11,101	11,964	7.8	13,232	10.6
All Other Shares and Member Deposits	821	753	8.3-	531	29.5-
Non-Member Deposits	383	667	74.4	1,013	51.7
Regular Reserves	3,823	4,127	8.0	4,476	8.5
APPR. For Non-Conf. Invest.	9	8	3.2-	13	60.6
Accum. Unrealized G/L on A-F-S	-124	-287	131.5-	-184	35.8
Other Reserves	1,534	1,691	10.2	1,469	13.1-
Undivided Earnings	9,512	10,831	13.9	12,512	15.5
Net Income	0*	0*	0.0	0*	0.0
<b>TOTAL EQUITY</b>	14,753	16,369	11.0	18,287	11.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	145,904	160,441	10.0	175,455	9.4

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	517	493	4.6-	453	8.1-
<b>INTEREST INCOME</b>					
Interest on Loans	22	21	4.1-	20	3.6-
(Less) Interest Refund	0*	0*	34.6-	0*	91.5
Income from Investments	3	5	52.9	6	23.1
Trading Profits and Losses	0*	0*	70.1-	0*	295.2
<b>TOTAL INTEREST INCOME</b>	<b>25</b>	<b>26</b>	<b>3.6</b>	<b>26</b>	<b>1.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	5	6	7.6	6	13.8
Interest on Deposits	0*	0*	14.0	0*	3.5
Interest on Borrowed Money	0*	0*	238.7	0*	39.8
<b>TOTAL INTEREST EXPENSE</b>	<b>5</b>	<b>6</b>	<b>8.6</b>	<b>7</b>	<b>13.7</b>
PROVISION FOR LOAN & LEASE LOSSES	2	3	31.6	2	13.9-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>18</b>	<b>17</b>	<b>1.1-</b>	<b>17</b>	<b>0.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1	1	3.3	0*	17.0-
Other Operating Income	0*	0*	42.9	0*	23.8-
Gain (Loss) on Investments	-0*	-0*	98.3	-0*	74.9
Gain (Loss) on Disp of Fixed Assets	0*	-0*	107.0-	0*	501.9
Other Non-Oper Income (Expense)	0*	0*	29.5	0*	53.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>2</b>	<b>2</b>	<b>27.2</b>	<b>2</b>	<b>28.8-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	9	9	3.0	9	4.4-
Travel and Conference Expense	0*	0*	13.8	0*	2.8-
Office Occupancy Expense	0*	0*	9.7-	0*	1.5-
Office Operations Expense	3	4	3.9	3	10.5-
Educational & Promotional Expense	0*	0*	19.6	0*	19.4-
Loan Servicing Expense	0*	0*	2.5	0*	13.8-
Professional and Outside Services	1	1	3.4	1	11.4-
Member Insurance	1	1	8.2-	1	9.2-
Operating Fees	0*	0*	1.1	0*	13.6-
Miscellaneous Operating Expenses	1	1	11.1	1	12.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>18</b>	<b>19</b>	<b>2.4</b>	<b>17</b>	<b>7.4-</b>
<b>NET INCOME</b>	<b>1</b>	<b>0*</b>	<b>15.5-</b>	<b>2</b>	<b>78.0</b>
Transfer to Regular Reserve	0*	0*	18.7	0*	25.1

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	971	901	7.2-	853	5.3-
<b>INTEREST INCOME</b>					
Interest on Loans	216	204	5.7-	205	0.7
(Less) Interest Refund	0*	0*	4.2-	0*	16.7-
Income from Investments	49	60	22.6	71	18.2
Trading Profits and Losses	-0*	0*	2,407.3	0*	74.7-
<b>TOTAL INTEREST INCOME</b>	<b>265</b>	<b>263</b>	<b>0.5-</b>	<b>276</b>	<b>4.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	55	56	3.1	69	23.0
Interest on Deposits	7	7	12.1	10	38.0
Interest on Borrowed Money	0*	0*	253.3	0*	67.6
<b>TOTAL INTEREST EXPENSE</b>	<b>61</b>	<b>64</b>	<b>4.7</b>	<b>80</b>	<b>25.1</b>
PROVISION FOR LOAN & LEASE LOSSES	18	21	15.3	17	17.9-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>185</b>	<b>178</b>	<b>3.7-</b>	<b>178</b>	<b>0.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	28	28	0.2	29	0.5
Other Operating Income	5	6	14.1	6	5.3-
Gain (Loss) on Investments	0*	-0*	2,437.7-	-0*	14.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	790.6	0*	46.9-
Other Non-Oper Income (Expense)	2	3	32.2	0*	65.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>36</b>	<b>37</b>	<b>3.5</b>	<b>35</b>	<b>5.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	101	99	2.0-	98	1.3-
Travel and Conference Expense	2	2	9.1-	2	4.4
Office Occupancy Expense	10	10	0.1	10	0.9-
Office Operations Expense	38	38	1.4-	37	1.6-
Educational & Promotional Expense	3	3	1.8	3	3.1-
Loan Servicing Expense	5	5	2.0	5	0.4
Professional and Outside Services	17	16	6.3-	15	4.6-
Member Insurance	7	6	16.7-	6	4.8-
Operating Fees	3	3	4.2-	3	0.9-
Miscellaneous Operating Expenses	9	9	1.5-	9	1.3-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>196</b>	<b>191</b>	<b>2.6-</b>	<b>188</b>	<b>1.6-</b>
<b>NET INCOME</b>	<b>25</b>	<b>25</b>	<b>2.1-</b>	<b>26</b>	<b>4.1</b>
Transfer to Regular Reserve	5	5	3.7-	5	3.8-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	1,110	1,067	3.9-	1,013	5.1-
<b>INTEREST INCOME</b>					
Interest on Loans	1,084	1,075	0.9-	1,109	3.2
(Less) Interest Refund	1	1	4.0	1	2.7-
Income from Investments	244	285	17.1	323	13.3
Trading Profits and Losses	-0*	-0*	208.0-	-0*	69.5
<b>TOTAL INTEREST INCOME</b>	<b>1,327</b>	<b>1,358</b>	<b>2.4</b>	<b>1,431</b>	<b>5.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	251	281	11.7	342	21.9
Interest on Deposits	61	71	15.9	103	44.5
Interest on Borrowed Money	3	6	130.3	10	61.6
<b>TOTAL INTEREST EXPENSE</b>	<b>315</b>	<b>358</b>	<b>13.5</b>	<b>455</b>	<b>27.1</b>
PROVISION FOR LOAN & LEASE LOSSES	94	96	1.6	70	26.5-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>917</b>	<b>905</b>	<b>1.3-</b>	<b>905</b>	<b>0.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	209	226	8.0	228	1.0
Other Operating Income	55	60	8.9	65	7.9
Gain (Loss) on Investments	0*	-0*	139.7-	-0*	41.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	42.8-	3	407.7
Other Non-Oper Income (Expense)	7	9	35.5	5	50.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>273</b>	<b>296</b>	<b>8.3</b>	<b>300</b>	<b>1.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	498	503	1.1	504	0.1
Travel and Conference Expense	15	15	2.0-	15	1.3-
Office Occupancy Expense	68	70	2.6	70	1.0
Office Operations Expense	205	208	1.4	205	1.3-
Educational & Promotional Expense	30	31	4.2	31	0.9-
Loan Servicing Expense	49	50	2.2	48	2.3-
Professional and Outside Services	105	106	0.8	108	1.6
Member Insurance	15	13	10.6-	12	11.0-
Operating Fees	8	9	2.6	8	1.2-
Miscellaneous Operating Expenses	31	33	5.3	33	1.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,024</b>	<b>1,037</b>	<b>1.3</b>	<b>1,034</b>	<b>0.3-</b>
<b>NET INCOME</b>	<b>166</b>	<b>163</b>	<b>1.6-</b>	<b>172</b>	<b>5.0</b>
Transfer to Regular Reserve	25	27	7.6	19	29.3-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	320	307	4.1-	305	0.7-
<b>INTEREST INCOME</b>					
Interest on Loans	943	932	1.2-	982	5.5
(Less) Interest Refund	1	1	27.9-	2	134.7
Income from Investments	182	194	6.6	226	16.8
Trading Profits and Losses	0*	0*	64.5-	0*	103.1
<b>TOTAL INTEREST INCOME</b>	<b>1,123</b>	<b>1,124</b>	<b>0.1</b>	<b>1,206</b>	<b>7.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	198	222	12.1	288	29.8
Interest on Deposits	80	88	10.1	124	41.9
Interest on Borrowed Money	5	11	101.3	13	23.9
<b>TOTAL INTEREST EXPENSE</b>	<b>283</b>	<b>320</b>	<b>13.2</b>	<b>426</b>	<b>32.9</b>
PROVISION FOR LOAN & LEASE LOSSES	82	89	9.1	89	0.8-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>759</b>	<b>715</b>	<b>5.8-</b>	<b>692</b>	<b>3.2-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	189	208	9.8	222	6.6
Other Operating Income	64	68	5.9	71	4.1
Gain (Loss) on Investments	0*	0*	1,853.2	0*	86.3-
Gain (Loss) on Disp of Fixed Assets	3	3	18.5	0*	76.3-
Other Non-Oper Income (Expense)	2	7	208.6	2	65.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>258</b>	<b>287</b>	<b>11.0</b>	<b>295</b>	<b>3.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	417	414	0.8-	421	1.8
Travel and Conference Expense	14	14	2.0	14	0.5
Office Occupancy Expense	58	60	4.7	62	3.4
Office Operations Expense	181	176	3.2-	176	0.1
Educational & Promotional Expense	32	33	3.6	36	7.7
Loan Servicing Expense	46	47	2.0	46	1.3-
Professional and Outside Services	76	78	2.3	82	5.1
Member Insurance	6	5	16.4-	5	3.2-
Operating Fees	5	5	0.9-	5	4.7
Miscellaneous Operating Expenses	23	23	2.6-	21	4.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>859</b>	<b>854</b>	<b>0.5-</b>	<b>869</b>	<b>1.7</b>
<b>NET INCOME</b>	<b>159</b>	<b>147</b>	<b>7.1-</b>	<b>119</b>	<b>19.4-</b>
Transfer to Regular Reserve	20	28	42.9	14	48.6-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	398	398	0.0	405	1.8
<b>INTEREST INCOME</b>					
Interest on Loans	3,540	3,636	2.7	4,060	11.7
(Less) Interest Refund	2	0*	60.7-	0*	28.9-
Income from Investments	616	686	11.3	814	18.6
Trading Profits and Losses	0*	0*	63.4-	0*	458.3
<b>TOTAL INTEREST INCOME</b>	<b>4,154</b>	<b>4,321</b>	<b>4.0</b>	<b>4,874</b>	<b>12.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	726	833	14.7	1,161	39.4
Interest on Deposits	328	428	30.6	600	40.2
Interest on Borrowed Money	50	78	57.4	120	53.7
<b>TOTAL INTEREST EXPENSE</b>	<b>1,104</b>	<b>1,339</b>	<b>21.3</b>	<b>1,882</b>	<b>40.5</b>
PROVISION FOR LOAN & LEASE LOSSES	367	369	0.6	305	17.5-
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,683</b>	<b>2,613</b>	<b>2.6-</b>	<b>2,688</b>	<b>2.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	825	879	6.5	935	6.3
Other Operating Income	290	330	13.7	357	8.3
Gain (Loss) on Investments	25	0*	98.2-	0*	1.0
Gain (Loss) on Disp of Fixed Assets	8	15	85.1	6	60.7-
Other Non-Oper Income (Expense)	19	25	35.0	17	31.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,167</b>	<b>1,250</b>	<b>7.1</b>	<b>1,315</b>	<b>5.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,557	1,585	1.8	1,687	6.4
Travel and Conference Expense	46	47	4.1	50	5.3
Office Occupancy Expense	217	231	6.5	254	9.8
Office Operations Expense	638	640	0.4	663	3.5
Educational & Promotional Expense	130	139	7.5	151	8.1
Loan Servicing Expense	184	184	0.3-	191	3.7
Professional and Outside Services	215	231	7.6	241	4.3
Member Insurance	11	11	0.4-	10	5.0-
Operating Fees	15	15	3.1-	15	4.5
Miscellaneous Operating Expenses	81	83	2.8	95	14.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>3,094</b>	<b>3,167</b>	<b>2.4</b>	<b>3,356</b>	<b>6.0</b>
<b>NET INCOME</b>	<b>757</b>	<b>695</b>	<b>8.1-</b>	<b>647</b>	<b>6.9-</b>
Transfer to Regular Reserve	102	96	6.4-	74	22.3-

\* 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, 2006**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	126	136	7.9	144	5.9
<b>INTEREST INCOME</b>					
Interest on Loans	5,324	6,182	16.1	7,565	22.4
(Less) Interest Refund	12	9	26.2-	14	60.7
Income from Investments	1,114	1,329	19.3	1,659	24.8
Trading Profits and Losses	0*	0*	96.8-	2	18,172.4
<b>TOTAL INTEREST INCOME</b>	<b>6,427</b>	<b>7,502</b>	<b>16.7</b>	<b>9,212</b>	<b>22.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,564	2,159	38.0	3,216	49.0
Interest on Deposits	474	640	35.1	992	54.9
Interest on Borrowed Money	154	222	44.8	314	41.0
<b>TOTAL INTEREST EXPENSE</b>	<b>2,192</b>	<b>3,022</b>	<b>37.9</b>	<b>4,522</b>	<b>49.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>491</b>	<b>537</b>	<b>9.3</b>	<b>478</b>	<b>10.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3,743</b>	<b>3,943</b>	<b>5.3</b>	<b>4,211</b>	<b>6.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,092	1,168	6.9	1,302	11.5
Other Operating Income	458	595	29.9	697	17.2
Gain (Loss) on Investments	8	-0*	110.5-	-6	602.0-
Gain (Loss) on Disp of Fixed Assets	11	9	23.3-	24	176.3
Other Non-Oper Income (Expense)	24	41	70.1	33	20.4-
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,593</b>	<b>1,811</b>	<b>13.7</b>	<b>2,049</b>	<b>13.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,017	2,244	11.3	2,499	11.4
Travel and Conference Expense	51	55	8.1	62	12.7
Office Occupancy Expense	290	332	14.5	380	14.4
Office Operations Expense	869	916	5.5	1,005	9.6
Educational & Promotional Expense	154	178	15.6	210	18.0
Loan Servicing Expense	212	240	13.3	260	8.3
Professional and Outside Services	277	300	8.0	336	12.2
Member Insurance	7	7	0.2	7	1.3
Operating Fees	14	15	4.3	16	7.4
Miscellaneous Operating Expenses	117	136	16.6	149	9.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>4,007</b>	<b>4,422</b>	<b>10.4</b>	<b>4,922</b>	<b>11.3</b>
<b>NET INCOME</b>	<b>1,330</b>	<b>1,332</b>	<b>0.2</b>	<b>1,339</b>	<b>0.5</b>
Transfer to Regular Reserve	276	219	20.6-	271	23.7

\* Amount Less than + or - 1 Million

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

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
2002	3,735	373	9.99	-49,960
2003	3,593	396	11.02	-38,405
2004	3,442	394	11.45	-39,934
2005	3,302	353	10.69	-87,910
2006	3,173	318	10.02	-109,833

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Net Worth</b>
Less Than 2 Million	79	63,426,940	-1,240,151	11,595,331
2 Million To 10 Million	101	525,860,409	-7,635,089	71,633,006
10 Million To 50 Million	79	1,923,866,331	-13,919,706	246,382,650
50 Million To 100 Million	30	2,042,334,241	-19,637,827	224,407,719
100 Million To 500 Million	26	4,264,655,115	-42,999,902	425,431,533
500 Million and Over	3	2,415,619,765	-24,400,360	186,772,098
<b>Total</b>	<b>318</b>	<b>11,235,762,801</b>	<b>-109,833,035</b>	<b>1,166,222,337</b>

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

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
2002	857	2,062	726	88	2	3,735
2003	783	2,065	662	79	3	3,592
2004	713	1,986	658	84	1	3,442
2005	638	1,938	625	98	1	3,300
2006	636	1,911	553	69	4	3,173

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
2002	90	2.41	2,018,611,355	0.91
2003	82	2.28	2,468,135,132	1.04
2004	85	2.47	2,628,882,990	1.06
2005	99	3.00	3,829,494,208	1.50
2006	73	2.30	2,067,163,633	0.77

\*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, 2006**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	13,957,758,286
2	BOEING EMPLOYEES	3	TUKWILA	WA	1935	7,186,332,399
3	THE GOLDEN 1	2	SACRAMENTO	CA	1933	6,179,177,609
4	ALLIANT	4	CHICAGO	IL	1935	4,441,518,046
5	WESCOM CENTRAL	5	PASADENA	CA	1934	3,807,722,638
6	SAN DIEGO COUNTY	6	SAN DIEGO	CA	1938	3,680,225,121
7	STAR ONE	7	SUNNYVALE	CA	1956	3,229,504,845
8	VYSTAR	8	JACKSONVILLE	FL	1952	3,169,179,185
9	CITIZENS EQUITY FIRST	9	PEORIA	IL	1937	3,132,971,252
10	PENNSYLVANIA STATE EMPLOYEES	11	HARRISBURG	PA	1933	2,568,935,386
11	EASTERN FINANCIAL FLORIDA	13	MIRAMAR	FL	1937	2,348,141,629
12	DELTA COMMUNITY	10	ATLANTA	GA	1940	2,281,093,492
13	ONPOINT COMMUNITY	12	PORTLAND	OR	1932	2,256,013,764
14	TEXANS	17	RICHARDSON	TX	1953	1,842,286,067
15	EASTMAN	16	KINGSPORT	TN	1934	1,779,378,213
16	TEACHERS	15	SOUTH BEND	IN	1931	1,664,189,421
17	BELLCO	14	GREENWOOD VILLA	CO	1936	1,642,038,815
18	TRAVIS	19	VACAVILLE	CA	1951	1,619,228,082
19	STATE EMPLOYEES CU OF MARYLAND, INC.	21	LINTHICUM	MD	1951	1,612,140,784
20	FIRST TECHNOLOGY	22	BEAVERTON	OR	1952	1,546,568,436
21	REDWOOD	29	SANTA ROSA	CA	1950	1,538,618,548
22	NORTH ISLAND FINANCIAL	20	SAN DIEGO	CA	1940	1,521,005,236
23	COMMUNITY AMERICA	23	KANSAS CITY	MO	1940	1,496,567,158
24	ATLANTA POSTAL	24	ATLANTA	GA	1925	1,475,749,895
25	PROVIDENT	25	REDWOOD CITY	CA	1950	1,460,581,118
26	VIRGINIA CREDIT UNION, INC.,	31	RICHMOND	VA	1928	1,447,644,598
27	SPACE COAST	26	MELBOURNE	FL	1951	1,437,869,508
28	EDUCATIONAL EMPLOYEES	27	FRESNO	CA	1934	1,423,955,835
29	APCO EMPLOYEES	30	BIRMINGHAM	AL	1953	1,379,493,138
30	FAIRWINDS	35	ORLANDO	FL	1949	1,379,370,577
31	SAFE	32	NORTH HIGHLANDS	CA	1940	1,374,403,951
32	HARBORONE	28	BROCKTON	MA	1917	1,356,294,527
33	CREDIT UNION OF TEXAS	18	DALLAS	TX	1931	1,349,419,404
34	TECHNOLOGY	37	SAN JOSE	CA	1960	1,293,428,606
35	PREMIER AMERICA	38	CHATWORTH	CA	1957	1,266,896,503
36	MUNICIPAL	33	NEW YORK	NY	1917	1,244,496,339
37	SCHOOLS FINANCIAL	34	SACRAMENTO	CA	1934	1,221,340,827
38	CALIFORNIA	41	GLENDALE	CA	1933	1,197,195,842
39	GECU	40	EL PASO	TX	1932	1,191,201,168
40	LAKE MICHIGAN	36	GRAND RAPIDS	MI	1933	1,190,309,889
41	VERIDIAN	43	WATERLOO	IA	1934	1,176,693,923
42	BAXTER	47	VERNON HILLS	IL	1980	1,169,906,765
43	WASHINGTON STATE EMPLOYEES	39	OLYMPIA	WA	1957	1,162,144,498
44	WRIGHT-PATT	42	FAIRBORN	OH	1932	1,159,237,808
45	FIRST COMMUNITY	45	CHESTERFIELD	MO	1934	1,134,074,057
46	TEXAS DOW EMPLOYEES	56	LAKE JACKSON	TX	1954	1,114,268,926
47	MERIWEST	46	SAN JOSE	CA	1961	1,112,997,161
48	COMMUNITY FIRST CREDIT UNION OF FL	48	JACKSONVILLE	FL	1961	1,084,992,495
49	SERVICE	49	PORTSMOUTH	NH	1957	1,081,330,618
50	PACIFIC SERVICE	44	WALNUT CREEK	CA	1936	1,061,362,379
51	ARIZONA STATE	55	PHOENIX	AZ	1972	1,045,351,479
52	LANDMARK	51	NEW BERLIN	WI	1933	1,044,269,371
53	ARROWHEAD CENTRAL	54	SAN BERNARDINO	CA	1949	1,041,677,785
54	INDIANA MEMBERS	57	INDIANAPOLIS	IN	1956	1,033,848,119
55	GEORGIA TELCO	53	ATLANTA	GA	1934	1,032,846,794
56	CREDIT UNION CENTRAL FALLS	50	SMITHFIELD	RI	1915	1,025,618,014
57	CONNECTICUT STATE EMPLOYEES	52	HARTFORD	CT	1946	987,412,641
58	FORUM	59	INDIANAPOLIS	IN	1941	985,077,354
59	EVANGELICAL CHRISTIAN	75	BREA	CA	1964	973,096,331
60	LBS FINANCIAL	62	LONG BEACH	CA	1935	964,712,152
61	DOW CHEMICAL EMPLOYEES'	58	MIDLAND	MI	1937	962,594,642
62	NEWPORT NEWS SHIPBUILDING EMPLOYE	61	NEWPORT NEWS	VA	1928	933,708,818
63	VANTAGE WEST		TUCSON	AZ	1955	927,190,314

**Table 22**  
**100 Largest Federally Insured State Credit Unions**  
**December 31, 2006**

Current Rank	Name of Credit Union	Rank		City	State	Year Chartered	Assets
		1 Year Ago					
64	UNIVERSITY OF WISCONSIN	68		MADISON	WI	1931	902,003,640
65	FIRST FUTURE	63		SAN DIEGO	CA	1939	880,098,225
66	WESTERRA	82		DENVER	CO	1934	875,420,708
67	ALTURA	79		RIVERSIDE	CA	1957	865,783,456
68	CALIFORNIA COAST	60		SAN DIEGO	CA	1929	864,561,759
69	ANHEUSER-BUSCH EMPLOYEES	85		ST. LOUIS	MO	1939	863,465,841
70	COMMUNITY FIRST	74		APPLETON	WI	1975	861,994,153
71	MELROSE	78		BRIARWOOD	NY	1922	859,911,749
72	SPOKANE TEACHERS	67		SPOKANE	WA	1934	854,831,662
73	ORANGE COUNTY'S	64		SANTA ANA	CA	1938	848,861,589
74	TRUMARK FINANCIAL	72		TREVOSE	PA	1939	846,144,312
75	UNIVERSITY & STATE EMPLOYEES	77		SAN DIEGO	CA	1936	831,429,529
76	TRUWEST	81		SCOTTSDALE	AZ	1952	831,293,258
77	CAMPUS USA	89		GAINESVILLE	FL	1935	827,009,505
78	PAWTUCKET	69		PAWTUCKET	RI	1962	821,379,474
79	KEYPOINT	91		SANTA CLARA	CA	1979	815,563,680
80	MUNICIPAL EMPL.CREDIT UNION OF BALT	71		BALTIMORE	MD	1936	806,322,184
81	EDUCATORS	76		RACINE	WI	1937	803,284,898
82	ASSOCIATED CREDIT UNION	66		ATLANTA	GA	1930	795,270,127
83	ROYAL	80		EAU CLAIRE	WI	1964	794,981,931
84	WHITEFISH CREDIT UNION ASSOCIATION	84		WHITEFISH	MT	1934	791,858,805
85	NUUNION	73		LANSING	MI	1952	785,973,103
86	COLUMBIA COMMUNITY	86		VANCOUVER	WA	1952	784,060,837
87	CREDIT UNION ONE	65		FERNDALE	MI	1938	759,499,801
88	MICHIGAN SCHOOLS AND GOVERNMENT	83		CLINTON TOWNSHI	MI	1954	751,110,779
89	OREGON COMMUNITY	70		EUGENE	OR	1981	730,895,198
90	METRO	107		CHELSEA	MA	1926	719,693,919
91	SELCO COMMUNITY	95		EUGENE	OR	1936	718,688,729
92	FINANCIAL PARTNERS	99		DOWNEY	CA	1937	710,405,766
93	COLORADO STATE EMPLOYEES	87		DENVER	CO	1934	695,373,883
94	1ST UNITED SERVICES	93		PLEASANTON	CA	1932	691,960,165
95	TROPICAL FINANCIAL	90		MIRAMAR	FL	1935	689,796,545
96	ST. ANNE'S OF FALL RIVER	94		FALL RIVER	MA	1936	679,416,084
97	SEVEN SEVENTEEN	97		WARREN	OH	1957	667,844,784
98	NUMERICA	113		SPOKANE	WA	1941	667,408,128
99	AMERICAN FIRST	92		LA HABRA	CA	1989	665,210,232
100	UNITUS COMMUNITY	100		PORTLAND	OR	1937	659,768,585

**CORPORATE  
CREDIT UNIONS**

**Table A  
Corporate Credit Union Data  
December 31, 2006**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS MANAGER/CEO 4365 CRESECENT RAOD IRONDALE, AL 35210 (800)292-6242	AL	806,361,294	65,067,498	-7.12	192
65170	FIRST CORPORATE PRITTS, PETE 2 NORTH CENTRAL AVENUE , SUITE 100 PHOENIX, AZ 85004 (602)322-2400	AZ	881,435,294	72,818,376	-4.41	61
19693	WESTERN CORPORATE SIRAVO, ROBERT A MANAGER/CEO 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	30,046,960,034	1,696,513,959	6.74	1,165
68182	SUN CORP GRAHAM, THOMAS R 11080 CIRCLEPOINT ROAD SUITE 500 WESTMINSTER, CO 80020 (877)786-2677	CO	3,070,458,176	167,816,368	18.79	479
24752	CONSTITUTION CORPORATE FEDERAL CRED NEALON, ROBERT T MANAGER/CEO P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	1,764,019,013	114,094,137	10.02	199
22328	SOUTHEAST CORPORATE WILLIAM, BIRDWELL MANAGER/CEO P.O. BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-8900	FL	3,590,602,396	207,474,777	1.22	466
60237	GEORGIA CENTRAL MOORE, GREG MANAGER/CEO 6705 SUGARLOAF PKWY, SUITE 250 DULUTH, GA 30097 (770)476-9704	GA	1,461,400,545	99,806,248	4.53	189
65216	IOWA CORPORATE CENTRAL CREDIT UNION KUEHL, TOM P. O. BOX 8388 DES MOINES, IA 50301 (515)457-2000	IA	166,199,398	23,854,506	-53.87	173
22253	MEMBERS UNITED HERBST, JOE CEO PRETER, DAVE PRE 4450 WEAVER PARKWAY WARRENVILLE, IL 60555 (630)276-2600	IL	10,355,234,377	847,041,666	117.82	2,218
67932	KANSAS CORPORATE EISENHAEUER, LARRY MANAGER/CEO 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	390,056,196	43,105,136	7.38	127

**Table A  
Corporate Credit Union Data  
December 31, 2006**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	437,176,901	35,454,583	13.33	109
67259	LOUISIANA CORPORATE SAVOIE, DAVID A 3500 N. CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	158,380,111	15,068,000	-10.43	194
67807	CENTRAL CREDIT UNION FUND, INC. VAN ARSDALE, JAMES L. MANAGER/CEO 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	227,274,370	20,977,477	21.67	211
23254	EASTERN CORPORATE MELCHIONDA, JANE C. MANAGER/CEO 35 CORPORATE DRIVE, SUITE 300 BURLINGTON, MA 01803 (781)933-9950	MA	1,675,854,655	97,038,697	37.87	303
22230	TRICORP ROY, STEPHEN A. MANAGER/CEO 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	663,940,943	45,545,563	38.12	172
68060	CENTRAL CORPORATE WALBY, WILLIAM. MANAGER/CEO PO BOX 5092 SOUTHFIELD, MI 48086 (248)351-2100	MI	2,838,951,389	227,496,106	26.37	413
68500	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS. MANAGER/CEO 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (800)826-5228	MO	796,768,680	65,615,216	31.06	292
68532	TREASURE STATE CORPORATE CU JACKSON, SYLVIA. INTERIM CEO 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	209,129,392	16,989,379	7.91	73
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID. MANAGER/CEO PO BOX 49379 GREENSBORO, NC 27419 (336)217-4992	NC	1,963,944,214	129,033,676	21.32	202

**Table A  
Corporate Credit Union Data  
December 31, 2006**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
24647	MIDWEST CORPORATE WOLF, DOUG MANAGER/CEO PO BOX 7008 BISMARCK, ND 58507-7008 (701)258-5760	ND	229,978,413	13,186,976	53.62	67
23325	LICU CORPORATE DEANGELO, BARBARA A MANAGER/CEO 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	6,190,310	1,476,441	18.59	34
24635	CORPORATE ONE FCU BUTKE, LEE C CEO P.O. BOX 2770 COLUMBUS, OH 43216 (614)825-9353	OH	3,913,390,053	201,714,875	35.70	795
24735	NORTHWEST CORPORATE FEDERAL GARNER, KATHY MANAGER/CEO PO BOX 19359 PORTLAND, OR 97280 (888)688-6788	OR	954,981,321	107,089,878	-1.89	249
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	2,708,573,666	254,962,727	22.06	1,027
68054	VOLUNTEER CORPORATE VEACH, RICK 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)232-7900	TN	1,115,900,226	73,722,145	11.84	272
22140	SOUTHWEST CORPORATE JOHN CASSIDY, MANAGER/CEO 6801 PARKWOOD BOULEVARD PLANO, TX 75024-7198 (214)703-7500	TX	11,499,616,556	580,020,808	16.00	1,286
22311	VACORP HANSEN, JIM MANAGER/CEO 107 LEROY BOWEN DRIVE LYNCHBURG, VA 24502 (434)455-7800	VA	1,348,534,615	92,111,238	51.85	231
68520	CORPORATE CENTRAL CREDIT UNION FOUCH, ROBERT W MANAGER/CEO P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555	WI	1,655,397,185	177,849,561	32.10	365
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E MANAGER/CEO P.O. BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	267,840,842	21,666,506	15.50	116

**Table A  
Corporate Credit Union Data  
December 31, 2006**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
<b>SubTotal</b>			<b>85,204,550,564</b>	<b>5,514,612,522</b>	<b>18.75</b>	<b>11,680</b>
<b>24756</b>	<b>U. S. CENTRAL FEDERAL CREDIT UNION LEE, FRANCIS MANAGER/CEO 9701 RENNER BOULEVARD, SUITE 100 LENEXA, KS 66219 (913)227-6000</b>	<b>KS</b>	<b>43,357,826,896</b>	<b>2,135,535,023</b>	<b>17.61</b>	<b>61</b>

(Underlined) Credit Union Charter Numbers Are Not Federally Insured

**CREDIT UNION TABLES  
BY STATE**



**Alabama**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	158	155	1.9-	151	2.6-
<b>Cash &amp; Equivalents</b>	<b>1,150</b>	<b>1,117</b>	<b>2.9-</b>	<b>1,226</b>	<b>9.8</b>
<b>TOTAL INVESTMENTS</b>	<b>3,007</b>	<b>2,877</b>	<b>4.3-</b>	<b>2,876</b>	<b>0.0-</b>
U.S. Government Obligations	18	4	80.0-	4	15.7
Federal Agency Securities	2,208	2,202	0.3-	2,113	4.0-
Mutual Fund & Common Trusts	168	141	16.3-	133	5.6-
MCSD and PIC at Corporate CU	47	49	2.9	56	15.5
All Other Corporate Credit Union	223	185	17.3-	302	63.4
Commercial Banks, S&Ls	302	247	18.1-	202	18.4-
Credit Unions -Loans to, Investment in	23	21	11.1-	21	0.8
Other Investments	17	29	69.0	62	112.7
Loans Held for Sale	2	3	27.0	2	8.3-
<b>TOTAL LOANS OUTSTANDING</b>	<b>5,233</b>	<b>5,773</b>	<b>10.3</b>	<b>6,111</b>	<b>5.8</b>
Unsecured Credit Card Loans	302	327	8.4	347	6.2
All Other Unsecured Loans	388	393	1.4	395	0.5
New Vehicle Loans	1,003	1,190	18.7	1,282	7.7
Used Vehicle Loans	1,528	1,643	7.5	1,627	0.9-
First Mortgage Real Estate Loans/LOC	1,355	1,472	8.6	1,623	10.3
Other Real Estate Loans/LOC	361	413	14.5	473	14.5
Leases Receivable	2	0*	45.7-	0*	36.8-
All Other Loans/LOC	294	334	13.7	362	8.5
Allowance For Loan Losses	42	47	10.2	47	0.0
Foreclosed and Repossessed Assets	7	9	38.9	9	1.5-
Land and Building	207	236	14.2	263	11.3
Other Fixed Assets	40	43	8.6	47	9.1
NCUSIF Capitalization Deposit	76	79	4.7	83	5.1
Other Assets	99	136	37.7	139	1.8
<b>TOTAL ASSETS</b>	<b>9,778</b>	<b>10,228</b>	<b>4.6</b>	<b>10,710</b>	<b>4.7</b>
<b>LIABILITIES</b>					
Total Borrowings	30	59	92.5	52	12.2-
Accrued Dividends/Interest Payable	8	10	29.2	14	44.2
Acct Payable and Other Liabilities	45	54	19.2	68	25.2
Uninsured Secondary Capital	0*	0*	14.3-	0*	81.1
<b>TOTAL LIABILITIES</b>	<b>84</b>	<b>123</b>	<b>46.8</b>	<b>134</b>	<b>9.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>8,580</b>	<b>8,916</b>	<b>3.9</b>	<b>9,276</b>	<b>4.0</b>
Share Drafts	1,016	1,110	9.3	1,019	8.2-
Regular Shares	3,963	3,899	1.6-	3,728	4.4-
Money Market Shares	990	928	6.3-	972	4.7
Share Certificates/CDs	1,738	2,046	17.7	2,523	23.3
IRA/Keogh Accounts	806	851	5.6	943	10.8
All Other Shares	54	57	4.7	55	2.9-
Non-Member Deposits	13	25	99.7	36	44.5
Regular Reserves	320	337	5.3	352	4.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-18	-36	100.7-	-27	25.3
Other Reserves	162	209	28.6	233	11.6
Undivided Earnings	650	678	4.4	742	9.3
<b>TOTAL EQUITY</b>	<b>1,115</b>	<b>1,189</b>	<b>6.7</b>	<b>1,300</b>	<b>9.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>9,778</b>	<b>10,228</b>	<b>4.6</b>	<b>10,710</b>	<b>4.7</b>

\* Amount Less than + or - 1 Million

**Alabama**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	158	155	1.9-	151	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	338	362	6.8	404	11.7
(Less) Interest Refund	2	2	14.1-	2	15.4
Income from Investments	113	134	18.0	163	21.6
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>450</b>	<b>493</b>	<b>9.8</b>	<b>564</b>	<b>14.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	124	152	22.9	196	28.7
Interest on Deposits	24	32	33.8	50	55.7
Interest on Borrowed Money	0*	2	178.4	2	32.8
<b>TOTAL INTEREST EXPENSE</b>	<b>149</b>	<b>186</b>	<b>25.3</b>	<b>249</b>	<b>33.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>31</b>	<b>41</b>	<b>29.6</b>	<b>31</b>	<b>23.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>269</b>	<b>266</b>	<b>1.2-</b>	<b>284</b>	<b>6.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	92	105	14.7	125	18.4
Other Operating Income	31	41	31.9	43	5.6
Gain (Loss) on Investments	0*	-0*	1,532.7-	-1	114.1-
Gain (Loss) on Disp of Fixed Assets	1	2	41.9	0*	47.3-
Other Non-Oper Income (Expense)	0*	1	1,082.4	0*	74.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>124</b>	<b>148</b>	<b>19.6</b>	<b>167</b>	<b>13.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	146	156	7.3	168	7.2
Travel and Conference Expense	4	4	6.8	4	6.6
Office Occupancy Expense	18	19	8.6	22	15.8
Office Operations Expense	64	70	7.9	74	6.0
Educational & Promotional Expense	9	10	21.1	12	11.7
Loan Servicing Expense	19	19	0.6	22	13.3
Professional and Outside Services	24	27	13.8	29	7.6
Member Insurance	4	4	7.4-	4	0.1
Operating Fees	2	2	8.3	2	4.8
Miscellaneous Operating Expenses	9	10	4.5	12	19.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>299</b>	<b>322</b>	<b>7.7</b>	<b>348</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>95</b>	<b>93</b>	<b>2.1-</b>	<b>104</b>	<b>11.6</b>
Transfer to Regular Reserve	17	19	16.3	21	8.7

\* Amount Less than + or - 1 Million

**Alaska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	12	12	0.0	12	0.0
<b>Cash &amp; Equivalents</b>	164	229	39.5	416	81.9
<b>TOTAL INVESTMENTS</b>	879	660	24.9-	721	9.3
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	801	589	26.4-	408	30.7-
Mutual Fund & Common Trusts	0*	0*	99.0-	0*	4.6
MCSD and PIC at Corporate CU	8	8	1.8	10	17.1
All Other Corporate Credit Union	11	9	12.2-	43	361.7
Commercial Banks, S&Ls	41	31	24.1-	17	46.0-
Credit Unions -Loans to, Investment in	2	3	79.7	0*	75.1-
Other Investments	16	19	17.2	20	2.0
Loans Held for Sale	27	18	33.0-	28	57.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,401</b>	<b>2,694</b>	<b>12.2</b>	<b>2,939</b>	<b>9.1</b>
Unsecured Credit Card Loans	98	104	6.3	125	20.2
All Other Unsecured Loans	76	80	5.1	84	5.0
New Vehicle Loans	497	607	22.0	673	11.0
Used Vehicle Loans	637	664	4.2	732	10.2
First Mortgage Real Estate Loans/LOC	617	694	12.5	758	9.2
Other Real Estate Loans/LOC	148	187	26.7	186	0.8-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	328	358	9.0	381	6.4
Allowance For Loan Losses	15	15	4.8	16	5.3
Foreclosed and Repossessed Assets	0*	1	33.7	2	36.3
Land and Building	88	119	34.6	135	13.4
Other Fixed Assets	37	39	4.7	39	0.7
NCUSIF Capitalization Deposit	29	30	3.4	31	4.9
Other Assets	200	225	12.7	184	18.2-
<b>TOTAL ASSETS</b>	<b>3,812</b>	<b>3,999</b>	<b>4.9</b>	<b>4,479</b>	<b>12.0</b>
<b>LIABILITIES</b>					
Total Borrowings	19	23	18.0	232	924.7
Accrued Dividends/Interest Payable	0*	1	40.8	3	98.5
Acct Payable and Other Liabilities	40	52	28.8	63	20.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>60</b>	<b>76</b>	<b>25.6</b>	<b>297</b>	<b>291.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,412	3,558	4.3	3,777	6.2
Share Drafts	653	718	10.0	470	34.6-
Regular Shares	1,207	1,133	6.2-	1,262	11.4
Money Market Shares	753	750	0.4-	816	8.8
Share Certificates/CDs	566	720	27.4	980	36.0
IRA/Keogh Accounts	228	233	1.9	248	6.8
All Other Shares	0*	0*	10.9-	0*	7.4
Non-Member Deposits	4	3	31.9-	1	53.7-
Regular Reserves	69	70	1.3	70	0.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-10	69.6-	-4	60.8
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	277	306	10.6	339	10.6
<b>TOTAL EQUITY</b>	340	366	7.6	405	10.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,812</b>	<b>3,999</b>	<b>4.9</b>	<b>4,479</b>	<b>12.0</b>

\* Amount Less than + or - 1 Million

**Alaska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	12	12	0.0	12	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	146	173	18.9	202	16.7
(Less) Interest Refund	0*	0*	90.8-	0*	1,484.3
Income from Investments	34	35	2.7	38	9.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>180</b>	<b>208</b>	<b>15.8</b>	<b>240</b>	<b>15.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	40	52	31.8	79	50.6
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	4	11	162.4	9	14.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>44</b>	<b>63</b>	<b>44.3</b>	<b>88</b>	<b>39.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>13</b>	<b>62.5</b>	<b>15</b>	<b>11.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>128</b>	<b>132</b>	<b>3.2</b>	<b>137</b>	<b>4.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	43	48	11.4	55	13.2
Other Operating Income	20	34	65.7	40	18.7
Gain (Loss) on Investments	0	0	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	3,355.1	1	839.5
Other Non-Oper Income (Expense)	0*	-0*	140.1-	0*	229.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>64</b>	<b>82</b>	<b>27.0</b>	<b>96</b>	<b>17.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	91	106	16.2	115	8.4
Travel and Conference Expense	1	1	7.2-	1	13.9
Office Occupancy Expense	13	15	13.5	18	21.5
Office Operations Expense	36	39	9.4	43	8.2
Educational & Promotional Expense	4	5	18.2	5	4.3
Loan Servicing Expense	6	6	6.4-	6	7.8
Professional and Outside Services	5	6	4.1	6	11.0
Member Insurance	0*	0*	100.0-	0*	0.0
Operating Fees	0*	0*	18.6	0*	1.4
Miscellaneous Operating Expenses	3	5	37.5	5	0.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>161</b>	<b>183</b>	<b>13.5</b>	<b>200</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>31</b>	<b>31</b>	<b>1.3-</b>	<b>34</b>	<b>10.0</b>
Transfer to Regular Reserve	1	0*	11.2-	0*	30.7-

\* Amount Less than + or - 1 Million

**Arizona**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	64	63	1.6-	58	7.9-
<b>Cash &amp; Equivalents</b>	780	667	14.5-	761	14.1
<b>TOTAL INVESTMENTS</b>	2,696	2,500	7.3-	1,725	31.0-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	1,599	1,577	1.4-	1,112	29.5-
Mutual Fund & Common Trusts	44	16	63.5-	12	27.4-
MCSD and PIC at Corporate CU	64	65	0.1	63	2.4-
All Other Corporate Credit Union	627	612	2.3-	377	38.4-
Commercial Banks, S&Ls	281	175	37.9-	107	39.0-
Credit Unions -Loans to, Investment in	3	3	4.6-	6	97.2
Other Investments	77	53	31.9-	31	40.3-
Loans Held for Sale	18	24	36.8	25	2.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,305</b>	<b>7,465</b>	<b>18.4</b>	<b>8,662</b>	<b>16.0</b>
Unsecured Credit Card Loans	279	271	2.8-	354	30.4
All Other Unsecured Loans	261	250	4.4-	261	4.4
New Vehicle Loans	1,820	2,351	29.2	2,743	16.7
Used Vehicle Loans	1,795	1,824	1.6	1,951	6.9
First Mortgage Real Estate Loans/LOC	1,050	1,324	26.1	1,612	21.7
Other Real Estate Loans/LOC	880	1,207	37.2	1,455	20.5
Leases Receivable	34	23	32.3-	14	38.6-
All Other Loans/LOC	185	214	16.0	274	27.8
Allowance For Loan Losses	63	61	2.4-	56	9.3-
Foreclosed and Repossessed Assets	3	6	75.6	9	55.6
Land and Building	238	249	4.6	265	6.5
Other Fixed Assets	69	55	20.1-	60	7.7
NCUSIF Capitalization Deposit	80	87	8.8	93	6.6
Other Assets	112	147	30.8	191	29.7
<b>TOTAL ASSETS</b>	<b>10,239</b>	<b>11,139</b>	<b>8.8</b>	<b>11,734</b>	<b>5.3</b>
<b>LIABILITIES</b>					
Total Borrowings	166	168	1.1	317	88.6
Accrued Dividends/Interest Payable	4	6	74.1	5	22.5-
Acct Payable and Other Liabilities	77	101	31.9	129	27.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>247</b>	<b>276</b>	<b>11.8</b>	<b>451</b>	<b>63.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,921	9,687	8.6	9,981	3.0
Share Drafts	1,424	1,432	0.5	1,227	14.3-
Regular Shares	2,329	2,822	21.2	2,426	14.0-
Money Market Shares	2,882	3,057	6.1	3,029	0.9-
Share Certificates/CDs	1,543	1,659	7.5	2,476	49.2
IRA/Keogh Accounts	671	666	0.7-	685	2.8
All Other Shares	43	42	3.2-	123	196.6
Non-Member Deposits	29	9	68.6-	15	59.4
Regular Reserves	210	211	0.3	207	1.8-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	-24	235.3-	-12	51.6
Other Reserves	117	130	10.9	143	9.7
Undivided Earnings	751	859	14.5	964	12.2
<b>TOTAL EQUITY</b>	<b>1,071</b>	<b>1,176</b>	<b>9.8</b>	<b>1,302</b>	<b>10.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>10,239</b>	<b>11,139</b>	<b>8.8</b>	<b>11,734</b>	<b>5.3</b>

\* Amount Less than + or - 1 Million

**Arizona**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	64	63	1.6-	58	7.9-
<b>INTEREST INCOME</b>					
Interest on Loans	405	444	9.6	550	23.9
(Less) Interest Refund	0*	2	150.3	5	215.3
Income from Investments	88	108	22.5	102	5.9-
Trading Profits and Losses	0*	0*	332.0	0*	46.9-
<b>TOTAL INTEREST INCOME</b>	<b>492</b>	<b>550</b>	<b>11.8</b>	<b>647</b>	<b>17.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	105	133	27.2	199	49.4
Interest on Deposits	5	13	167.7	20	50.8
Interest on Borrowed Money	6	5	16.8-	13	158.9
<b>TOTAL INTEREST EXPENSE</b>	<b>116</b>	<b>152</b>	<b>31.1</b>	<b>232</b>	<b>53.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>63</b>	<b>54</b>	<b>14.3-</b>	<b>36</b>	<b>32.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>314</b>	<b>344</b>	<b>9.9</b>	<b>378</b>	<b>9.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	97	115	18.9	131	14.1
Other Operating Income	51	63	21.8	79	25.3
Gain (Loss) on Investments	-0*	-0*	1,515.3-	-4	471.4-
Gain (Loss) on Disp of Fixed Assets	-0*	2	558.5	1	22.1-
Other Non-Oper Income (Expense)	2	5	160.0	3	37.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>150</b>	<b>184</b>	<b>22.9</b>	<b>211</b>	<b>14.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	182	204	12.2	231	13.4
Travel and Conference Expense	4	5	13.3	6	21.3
Office Occupancy Expense	29	32	12.0	36	9.8
Office Operations Expense	92	99	8.5	108	9.0
Educational & Promotional Expense	15	16	10.1	21	30.6
Loan Servicing Expense	15	19	24.9	20	6.5
Professional and Outside Services	18	20	13.5	17	15.3-
Member Insurance	0*	0*	24.2-	0*	30.0-
Operating Fees	1	1	5.7	1	4.6
Miscellaneous Operating Expenses	10	9	6.5-	14	55.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>366</b>	<b>407</b>	<b>11.2</b>	<b>456</b>	<b>11.9</b>
<b>NET INCOME</b>	<b>97</b>	<b>122</b>	<b>25.0</b>	<b>133</b>	<b>9.5</b>
Transfer to Regular Reserve	0*	4	415.8	0*	97.8-

\* Amount Less than + or - 1 Million

**Arkansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	73	71	2.7-	70	1.4-
<b>Cash &amp; Equivalents</b>	178	149	16.3-	183	22.4
<b>TOTAL INVESTMENTS</b>	349	348	0.3-	345	0.9-
U.S. Government Obligations	78	8	89.8-	7	8.5-
Federal Agency Securities	59	147	147.8	162	10.7
Mutual Fund & Common Trusts	21	2	92.7-	1	2.2-
MCSD and PIC at Corporate CU	11	12	12.9	12	1.3-
All Other Corporate Credit Union	17	25	48.1	26	6.9
Commercial Banks, S&Ls	156	148	5.0-	118	19.9-
Credit Unions -Loans to, Investment in	7	6	13.2-	9	36.8
Other Investments	1	0*	27.5-	9	930.9
Loans Held for Sale	3	1	59.3-	1	19.6-
<b>TOTAL LOANS OUTSTANDING</b>	<b>963</b>	<b>1,004</b>	<b>4.2</b>	<b>1,026</b>	<b>2.1</b>
Unsecured Credit Card Loans	45	49	10.3	53	8.0
All Other Unsecured Loans	57	55	4.1-	59	6.7
New Vehicle Loans	279	313	11.9	321	2.6
Used Vehicle Loans	246	243	1.3-	224	7.8-
First Mortgage Real Estate Loans/LOC	202	200	1.0-	223	11.3
Other Real Estate Loans/LOC	41	47	14.1	54	16.0
Leases Receivable	0*	0*	5.6-	0*	175.0
All Other Loans/LOC	92	97	5.2	91	6.0-
Allowance For Loan Losses	8	8	6.8	7	15.0-
Foreclosed and Repossessed Assets	0*	1	66.2	1	7.4-
Land and Building	37	40	7.5	41	4.0
Other Fixed Assets	6	6	2.0-	8	45.6
NCUSIF Capitalization Deposit	12	13	2.7	13	0.7
Other Assets	10	12	15.6	14	14.7
<b>TOTAL ASSETS</b>	<b>1,553</b>	<b>1,566</b>	<b>0.8</b>	<b>1,625</b>	<b>3.8</b>
<b>LIABILITIES</b>					
Total Borrowings	2	5	140.4	30	480.9
Accrued Dividends/Interest Payable	3	3	2.9-	4	20.8
Acct Payable and Other Liabilities	5	5	6.4	6	4.0
Uninsured Secondary Capital	0*	0*	50.0-	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>10</b>	<b>13</b>	<b>32.0</b>	<b>39</b>	<b>191.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,309	1,311	0.1	1,331	1.5
Share Drafts	80	88	9.9	89	1.8
Regular Shares	588	546	7.1-	483	11.6-
Money Market Shares	185	198	7.5	178	10.1-
Share Certificates/CDs	315	336	6.9	389	15.7
IRA/Keogh Accounts	128	129	0.4	129	0.1
All Other Shares	12	8	29.5-	47	453.1
Non-Member Deposits	2	5	152.9	15	226.4
Regular Reserves	45	46	1.5	46	0.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	162.5-	-1	34.0
Other Reserves	31	32	0.9	2	93.3-
Undivided Earnings	158	166	5.3	207	24.7
<b>TOTAL EQUITY</b>	233	242	3.5	254	5.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,553</b>	<b>1,566</b>	<b>0.8</b>	<b>1,625</b>	<b>3.8</b>

\* Amount Less than + or - 1 Million

**Arkansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	73	71	2.7-	70	1.4-
<b>INTEREST INCOME</b>					
Interest on Loans	63	71	12.3	69	3.1-
(Less) Interest Refund	0*	0*	60.2	0*	24.6
Income from Investments	13	16	27.2	21	28.2
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>76</b>	<b>87</b>	<b>14.8</b>	<b>90</b>	<b>2.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	22	26	22.8	35	32.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	153.1	0*	436.3
<b>TOTAL INTEREST EXPENSE</b>	<b>22</b>	<b>27</b>	<b>23.1</b>	<b>36</b>	<b>34.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>7</b>	<b>36.3</b>	<b>3</b>	<b>57.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>49</b>	<b>54</b>	<b>9.0</b>	<b>51</b>	<b>5.0-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	9	9	5.0	10	8.8
Other Operating Income	5	6	23.1	6	4.8-
Gain (Loss) on Investments	0*	-0*	100.5-	0*	2,594.2
Gain (Loss) on Disp of Fixed Assets	0*	-0*	114.4-	-0*	2,115.7-
Other Non-Oper Income (Expense)	0*	0*	63.1-	0*	126.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>15</b>	<b>7.3</b>	<b>15</b>	<b>3.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	23	24	6.5	25	5.5
Travel and Conference Expense	0*	0*	8.7	0*	0.5
Office Occupancy Expense	3	3	2.6	3	11.4
Office Operations Expense	10	10	4.0	10	2.2
Educational & Promotional Expense	2	2	3.3	3	15.5
Loan Servicing Expense	2	2	5.0	3	21.5
Professional and Outside Services	5	5	4.7	6	7.7
Member Insurance	1	1	7.9	1	9.6-
Operating Fees	0*	0*	17.1	0*	12.4-
Miscellaneous Operating Expenses	2	2	1.2	2	11.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>49</b>	<b>51</b>	<b>5.3</b>	<b>54</b>	<b>5.3</b>
<b>NET INCOME</b>	<b>15</b>	<b>18</b>	<b>19.6</b>	<b>13</b>	<b>27.9-</b>
Transfer to Regular Reserve	5	4	14.0-	0*	98.0-

\* Amount Less than + or - 1 Million



**California**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	555	537	3.2-	519	3.4-
<b>Cash &amp; Equivalents</b>	5,647	5,394	4.5-	5,934	10.0
<b>TOTAL INVESTMENTS</b>	26,371	24,585	6.8-	21,402	12.9-
U.S. Government Obligations	640	221	65.5-	189	14.4-
Federal Agency Securities	12,072	11,573	4.1-	9,199	20.5-
Mutual Fund & Common Trusts	280	126	55.2-	127	1.4
MCSD and PIC at Corporate CU	624	624	0.0	590	5.4-
All Other Corporate Credit Union	8,851	8,420	4.9-	7,913	6.0-
Commercial Banks, S&Ls	2,322	2,031	12.5-	1,560	23.2-
Credit Unions -Loans to, Investment in	149	108	27.2-	124	14.3
Other Investments	1,433	1,482	3.4	427	71.2-
Loans Held for Sale	40	45	12.2	72	59.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>61,723</b>	<b>71,115</b>	<b>15.2</b>	<b>77,712</b>	<b>9.3</b>
Unsecured Credit Card Loans	2,785	2,964	6.4	3,447	16.3
All Other Unsecured Loans	1,796	1,897	5.6	2,207	16.3
New Vehicle Loans	10,746	13,523	25.8	14,539	7.5
Used Vehicle Loans	11,677	11,692	0.1	11,899	1.8
First Mortgage Real Estate Loans/LOC	22,963	26,647	16.0	28,946	8.6
Other Real Estate Loans/LOC	9,013	11,717	30.0	13,930	18.9
Leases Receivable	185	125	32.5-	62	50.2-
All Other Loans/LOC	2,557	2,550	0.3-	2,682	5.2
Allowance For Loan Losses	434	450	3.6	438	2.7-
Foreclosed and Repossessed Assets	11	23	113.0	36	57.7
Land and Building	1,090	1,212	11.1	1,297	7.0
Other Fixed Assets	443	453	2.3	478	5.4
NCUSIF Capitalization Deposit	714	741	3.7	768	3.7
Other Assets	1,223	1,403	14.8	1,881	34.0
<b>TOTAL ASSETS</b>	<b>96,828</b>	<b>104,520</b>	<b>7.9</b>	<b>109,142</b>	<b>4.4</b>
<b>LIABILITIES</b>					
Total Borrowings	2,275	3,665	61.1	4,093	11.7
Accrued Dividends/Interest Payable	45	66	45.7	84	27.0
Acct Payable and Other Liabilities	650	893	37.4	893	0.0-
Uninsured Secondary Capital	0*	0*	65.4-	0*	71.4
<b>TOTAL LIABILITIES</b>	<b>2,971</b>	<b>4,624</b>	<b>55.6</b>	<b>5,070</b>	<b>9.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	83,730	88,929	6.2	92,178	3.7
Share Drafts	10,998	12,066	9.7	11,138	7.7-
Regular Shares	26,464	25,775	2.6-	23,558	8.6-
Money Market Shares	18,261	17,214	5.7-	16,317	5.2-
Share Certificates/CDs	20,295	25,835	27.3	32,407	25.4
IRA/Keogh Accounts	6,740	6,947	3.1	7,485	7.7
All Other Shares	620	568	8.4-	355	37.4-
Non-Member Deposits	352	524	48.8	918	75.1
Regular Reserves	2,320	2,403	3.6	2,507	4.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-84	-172	104.8-	-113	34.3
Other Reserves	1,119	1,171	4.7	812	30.7-
Undivided Earnings	6,772	7,565	11.7	8,688	14.8
<b>TOTAL EQUITY</b>	10,128	10,967	8.3	11,894	8.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>96,828</b>	<b>104,520</b>	<b>7.9</b>	<b>109,142</b>	<b>4.4</b>

\* Amount Less than + or - 1 Million

**California**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	555	537	3.2-	519	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	3,521	3,932	11.7	4,692	19.3
(Less) Interest Refund	0*	3	1,036.9	0*	82.3-
Income from Investments	852	989	16.2	1,114	12.6
Trading Profits and Losses	-0*	0*	182.1	0*	276.2
<b>TOTAL INTEREST INCOME</b>	<b>4,373</b>	<b>4,919</b>	<b>12.5</b>	<b>5,806</b>	<b>18.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,136	1,531	34.8	2,309	50.8
Interest on Deposits	48	77	59.5	116	50.9
Interest on Borrowed Money	63	110	75.2	168	53.1
<b>TOTAL INTEREST EXPENSE</b>	<b>1,247</b>	<b>1,718</b>	<b>37.8</b>	<b>2,593</b>	<b>51.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>329</b>	<b>330</b>	<b>0.2</b>	<b>287</b>	<b>12.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,797</b>	<b>2,872</b>	<b>2.7</b>	<b>2,926</b>	<b>1.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	645	688	6.7	720	4.6
Other Operating Income	304	361	18.7	405	12.5
Gain (Loss) on Investments	-0*	-10	5,515.3-	-3	69.5
Gain (Loss) on Disp of Fixed Assets	14	7	47.3-	19	167.6
Other Non-Oper Income (Expense)	22	15	33.8-	14	7.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>985</b>	<b>1,061</b>	<b>7.7</b>	<b>1,155</b>	<b>8.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,419	1,526	7.6	1,616	5.9
Travel and Conference Expense	41	44	5.9	46	5.9
Office Occupancy Expense	209	224	7.2	249	11.2
Office Operations Expense	642	658	2.5	681	3.6
Educational & Promotional Expense	108	121	11.4	131	8.6
Loan Servicing Expense	150	158	5.8	160	1.1
Professional and Outside Services	164	173	5.4	190	10.3
Member Insurance	5	5	1.0	4	9.6-
Operating Fees	13	13	2.2-	13	7.3
Miscellaneous Operating Expenses	70	75	7.0	95	25.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,820</b>	<b>2,996</b>	<b>6.2</b>	<b>3,187</b>	<b>6.4</b>
<b>NET INCOME</b>	<b>962</b>	<b>937</b>	<b>2.6-</b>	<b>894</b>	<b>4.6-</b>
Transfer to Regular Reserve	135	108	19.9-	112	4.3

\* Amount Less than + or - 1 Million

**Colorado**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	145	139	4.1-	130	6.5-
<b>Cash &amp; Equivalents</b>	946	813	14.1-	1,036	27.5
<b>TOTAL INVESTMENTS</b>	1,526	1,516	0.7-	1,628	7.4
U.S. Government Obligations	8	7	0.6-	4	50.5-
Federal Agency Securities	762	728	4.5-	662	9.0-
Mutual Fund & Common Trusts	3	3	13.7-	0*	66.2-
MCSD and PIC at Corporate CU	51	57	11.4	57	0.8
All Other Corporate Credit Union	435	514	18.3	697	35.5
Commercial Banks, S&Ls	183	142	22.0-	113	20.7-
Credit Unions -Loans to, Investment in	13	15	20.2	26	71.8
Other Investments	73	50	31.7-	47	4.6-
Loans Held for Sale	8	75	792.1	12	83.6-
<b>TOTAL LOANS OUTSTANDING</b>	<b>8,961</b>	<b>9,338</b>	<b>4.2</b>	<b>9,242</b>	<b>1.0-</b>
Unsecured Credit Card Loans	353	315	10.7-	333	5.8
All Other Unsecured Loans	225	231	2.7	241	4.3
New Vehicle Loans	1,692	1,828	8.1	1,724	5.7-
Used Vehicle Loans	2,481	2,468	0.5-	2,287	7.4-
First Mortgage Real Estate Loans/LOC	2,334	2,539	8.8	2,755	8.5
Other Real Estate Loans/LOC	1,583	1,667	5.3	1,652	0.9-
Leases Receivable	31	14	54.9-	8	39.5-
All Other Loans/LOC	263	275	4.4	243	11.5-
Allowance For Loan Losses	75	90	19.7	89	0.7-
Foreclosed and Repossessed Assets	13	17	32.4	19	10.6
Land and Building	221	229	3.6	227	0.9-
Other Fixed Assets	55	53	3.6-	50	6.7-
NCUSIF Capitalization Deposit	90	94	4.7	96	1.8
Other Assets	110	132	20.5	142	7.3
<b>TOTAL ASSETS</b>	<b>11,856</b>	<b>12,179</b>	<b>2.7</b>	<b>12,363</b>	<b>1.5</b>
<b>LIABILITIES</b>					
Total Borrowings	282	351	24.5	304	13.5-
Accrued Dividends/Interest Payable	0*	1	27.4	1	28.9
Acct Payable and Other Liabilities	70	80	14.2	89	11.5
Uninsured Secondary Capital	0*	0*	39.1	0*	9.4-
<b>TOTAL LIABILITIES</b>	<b>353</b>	<b>433</b>	<b>22.5</b>	<b>395</b>	<b>8.7-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	10,252	10,438	1.8	10,593	1.5
Share Drafts	1,475	1,557	5.5	1,513	2.8-
Regular Shares	2,479	2,364	4.6-	2,271	3.9-
Money Market Shares	2,416	2,312	4.3-	2,272	1.7-
Share Certificates/CDs	2,945	3,215	9.2	3,539	10.1
IRA/Keogh Accounts	821	846	3.0	890	5.3
All Other Shares	59	54	8.8-	45	16.8-
Non-Member Deposits	57	90	58.5	62	31.4-
Regular Reserves	268	269	0.4	269	0.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-12	110.2-	-6	51.2
Other Reserves	1	2	31.6	3	66.3
Undivided Earnings	988	1,050	6.3	1,109	5.7
<b>TOTAL EQUITY</b>	1,251	1,308	4.6	1,375	5.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>11,856</b>	<b>12,179</b>	<b>2.7</b>	<b>12,363</b>	<b>1.5</b>

\* Amount Less than + or - 1 Million

**Colorado**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	145	139	4.1-	130	6.5-
<b>INTEREST INCOME</b>					
Interest on Loans	524	550	5.1	582	5.7
(Less) Interest Refund	0*	0*	195.3	0*	10.7
Income from Investments	55	67	22.4	89	32.7
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>578</b>	<b>617</b>	<b>6.7</b>	<b>670</b>	<b>8.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	80	95	17.6	134	41.7
Interest on Deposits	79	100	27.6	121	20.6
Interest on Borrowed Money	7	14	98.3	15	5.6
<b>TOTAL INTEREST EXPENSE</b>	<b>166</b>	<b>209</b>	<b>25.7</b>	<b>270</b>	<b>29.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>78</b>	<b>91</b>	<b>17.0</b>	<b>68</b>	<b>25.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>334</b>	<b>317</b>	<b>5.1-</b>	<b>333</b>	<b>5.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	74	80	8.7	85	5.8
Other Operating Income	51	67	30.3	62	7.3-
Gain (Loss) on Investments	-1	-0*	67.1	0*	101.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	10.8-	0*	51.8-
Other Non-Oper Income (Expense)	4	2	57.1-	0*	90.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>129</b>	<b>149</b>	<b>15.7</b>	<b>147</b>	<b>1.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	196	196	0.4	205	4.5
Travel and Conference Expense	5	4	6.1-	5	3.7
Office Occupancy Expense	28	28	1.3	31	7.6
Office Operations Expense	78	81	3.6	86	6.2
Educational & Promotional Expense	11	13	19.9	15	10.8
Loan Servicing Expense	25	24	2.9-	24	0.8
Professional and Outside Services	37	37	1.1	39	3.9
Member Insurance	2	2	13.7-	2	1.2
Operating Fees	2	2	6.1	2	5.4-
Miscellaneous Operating Expenses	9	10	7.8	10	1.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>392</b>	<b>399</b>	<b>1.5</b>	<b>418</b>	<b>4.8</b>
<b>NET INCOME</b>	<b>71</b>	<b>68</b>	<b>4.0-</b>	<b>62</b>	<b>7.9-</b>
Transfer to Regular Reserve	10	1	88.7-	0*	19.6-

\* Amount Less than + or - 1 Million

**Connecticut**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	160	155	3.1-	152	1.9-
<b>Cash &amp; Equivalents</b>	525	479	8.7-	592	23.6
<b>TOTAL INVESTMENTS</b>	2,531	2,392	5.5-	2,126	11.1-
U.S. Government Obligations	8	18	125.7	144	687.9
Federal Agency Securities	845	830	1.8-	519	37.5-
Mutual Fund & Common Trusts	2	2	5.5-	2	4.2-
MCSD and PIC at Corporate CU	48	70	47.2	67	5.2-
All Other Corporate Credit Union	985	945	4.1-	966	2.2
Commercial Banks, S&Ls	529	431	18.4-	316	26.8-
Credit Unions -Loans to, Investment in	22	27	20.7	20	26.9-
Other Investments	92	68	26.1-	15	77.9-
Loans Held for Sale	3	3	15.7-	2	31.1-
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,149</b>	<b>3,418</b>	<b>8.5</b>	<b>3,858</b>	<b>12.9</b>
Unsecured Credit Card Loans	254	258	1.6	273	5.9
All Other Unsecured Loans	218	232	6.6	246	5.8
New Vehicle Loans	330	401	21.2	487	21.6
Used Vehicle Loans	485	511	5.4	581	13.6
First Mortgage Real Estate Loans/LOC	866	921	6.3	1,010	9.7
Other Real Estate Loans/LOC	935	1,050	12.3	1,211	15.3
Leases Receivable	0*	0*	49.6-	0*	583.4
All Other Loans/LOC	60	44	25.6-	49	10.9
Allowance For Loan Losses	20	19	6.6-	18	3.2-
Foreclosed and Repossessed Assets	0*	0*	19.9	0*	736.0
Land and Building	60	62	2.5	69	11.4
Other Fixed Assets	18	22	22.8	24	7.0
NCUSIF Capitalization Deposit	53	53	0.2-	53	0.8
Other Assets	52	64	23.0	79	23.3
<b>TOTAL ASSETS</b>	<b>6,371</b>	<b>6,473</b>	<b>1.6</b>	<b>6,784</b>	<b>4.8</b>
<b>LIABILITIES</b>					
Total Borrowings	25	33	28.7	70	116.4
Accrued Dividends/Interest Payable	8	11	31.2	16	47.4
Acct Payable and Other Liabilities	39	45	13.7	53	17.3
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>73</b>	<b>88</b>	<b>20.8</b>	<b>139</b>	<b>57.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,572	5,615	0.8	5,828	3.8
Share Drafts	616	635	3.0	581	8.5-
Regular Shares	2,796	2,610	6.7-	2,429	6.9-
Money Market Shares	750	673	10.2-	657	2.4-
Share Certificates/CDs	927	1,233	33.0	1,676	35.9
IRA/Keogh Accounts	415	402	3.1-	432	7.4
All Other Shares	62	53	14.1-	48	10.2-
Non-Member Deposits	5	8	42.0	4	41.7-
Regular Reserves	116	115	1.1-	115	0.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-7	62.9-	-3	55.0
Other Reserves	86	91	6.2	93	2.2
Undivided Earnings	529	571	7.9	612	7.3
<b>TOTAL EQUITY</b>	726	770	5.9	817	6.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,371</b>	<b>6,473</b>	<b>1.6</b>	<b>6,784</b>	<b>4.8</b>

\* Amount Less than + or - 1 Million

**Connecticut**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	160	155	3.1-	152	1.9-
<b>INTEREST INCOME</b>					
Interest on Loans	190	205	7.7	237	15.8
(Less) Interest Refund	0*	0*	35.3-	0*	527.3
Income from Investments	76	88	16.3	108	22.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>266</b>	<b>293</b>	<b>10.2</b>	<b>345</b>	<b>17.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	71	89	26.5	135	50.6
Interest on Deposits	0*	0*	704.9	0*	71.2-
Interest on Borrowed Money	1	2	11.8	3	53.8
<b>TOTAL INTEREST EXPENSE</b>	<b>72</b>	<b>91</b>	<b>26.2</b>	<b>137</b>	<b>50.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>10</b>	<b>24.2</b>	<b>9</b>	<b>7.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>186</b>	<b>192</b>	<b>3.4</b>	<b>199</b>	<b>3.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	33	39	17.1	41	6.0
Other Operating Income	17	20	19.2	22	10.3
Gain (Loss) on Investments	-0*	0*	265.6	-0*	107.8-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	96.2	-0*	3,737.2-
Other Non-Oper Income (Expense)	0*	0*	63.1-	0*	7.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>50</b>	<b>59</b>	<b>18.2</b>	<b>63</b>	<b>6.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	105	109	3.6	116	6.8
Travel and Conference Expense	2	3	6.1	3	20.5
Office Occupancy Expense	11	12	9.8	14	12.8
Office Operations Expense	39	41	3.7	42	3.4
Educational & Promotional Expense	6	6	11.7	7	15.3
Loan Servicing Expense	10	11	13.0	12	6.3
Professional and Outside Services	13	14	8.5	15	7.5
Member Insurance	2	2	6.1	2	3.3-
Operating Fees	0*	1	5.6	1	6.9
Miscellaneous Operating Expenses	6	6	0.6	6	5.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>195</b>	<b>205</b>	<b>5.0</b>	<b>219</b>	<b>6.8</b>
<b>NET INCOME</b>	<b>41</b>	<b>47</b>	<b>13.8</b>	<b>44</b>	<b>7.2-</b>
Transfer to Regular Reserve	0*	0*	40.8-	0*	63.6-

\* Amount Less than + or - 1 Million

**Delaware**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	35	34	2.9-	33	2.9-
<b>Cash &amp; Equivalents</b>	98	94	4.5-	119	27.0
<b>TOTAL INVESTMENTS</b>	511	456	10.7-	399	12.4-
U.S. Government Obligations	1	2	55.6	2	20.0-
Federal Agency Securities	362	333	8.0-	257	22.8-
Mutual Fund & Common Trusts	9	2	79.0-	7	240.9
MCSD and PIC at Corporate CU	9	10	9.5	10	3.6
All Other Corporate Credit Union	19	8	59.5-	19	151.3
Commercial Banks, S&Ls	80	71	11.0-	46	35.0-
Credit Unions -Loans to, Investment in	1	5	428.9	3	52.2-
Other Investments	29	25	15.0-	0*	97.2-
Loans Held for Sale	0*	0*	41.2	0*	100.0-
<b>TOTAL LOANS OUTSTANDING</b>	<b>729</b>	<b>772</b>	<b>5.8</b>	<b>810</b>	<b>5.0</b>
Unsecured Credit Card Loans	52	52	0.5	53	0.2
All Other Unsecured Loans	74	77	4.2	80	4.5
New Vehicle Loans	113	132	16.9	145	9.4
Used Vehicle Loans	95	95	0.6	98	2.5
First Mortgage Real Estate Loans/LOC	165	160	3.5-	159	0.4-
Other Real Estate Loans/LOC	219	244	11.3	264	8.5
Leases Receivable	0*	0*	16.5-	0*	100.0-
All Other Loans/LOC	11	11	4.2	11	0.2
Allowance For Loan Losses	5	5	2.6-	7	24.3
Foreclosed and Repossessed Assets	0*	0*	46.0-	0*	277.0
Land and Building	19	24	25.5	34	42.2
Other Fixed Assets	5	5	5.1-	6	32.5
NCUSIF Capitalization Deposit	11	12	1.0	11	2.2-
Other Assets	8	10	26.5	11	4.3
<b>TOTAL ASSETS</b>	<b>1,377</b>	<b>1,367</b>	<b>0.7-</b>	<b>1,385</b>	<b>1.3</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	460.6	0*	49.8-
Accrued Dividends/Interest Payable	2	2	20.3	2	26.5
Acct Payable and Other Liabilities	7	10	42.7	9	8.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>8</b>	<b>12</b>	<b>47.2</b>	<b>12</b>	<b>6.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,219	1,198	1.7-	1,206	0.7
Share Drafts	127	130	2.4	132	1.7
Regular Shares	587	534	9.0-	470	11.9-
Money Market Shares	137	157	14.2	182	16.2
Share Certificates/CDs	263	263	0.1	309	17.5
IRA/Keogh Accounts	95	98	3.3	98	0.2-
All Other Shares	6	7	15.6	6	7.8-
Non-Member Deposits	4	9	138.7	8	16.1-
Regular Reserves	45	44	1.0-	44	0.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-9	80.1-	-7	24.0
Other Reserves	45	48	8.4	24	49.9-
Undivided Earnings	65	73	11.8	106	44.9
<b>TOTAL EQUITY</b>	150	157	4.7	168	6.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,377</b>	<b>1,367</b>	<b>0.7-</b>	<b>1,385</b>	<b>1.3</b>

\* Amount Less than + or - 1 Million

**Delaware**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	35	34	2.9-	33	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	48	51	5.2	56	9.0
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	17	19	7.9	20	7.7
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>66</b>	<b>70</b>	<b>5.9</b>	<b>76</b>	<b>8.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	18	21	18.5	29	37.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	21.7	0*	17.2
<b>TOTAL INTEREST EXPENSE</b>	<b>18</b>	<b>21</b>	<b>18.5</b>	<b>29</b>	<b>37.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>4</b>	<b>9.5</b>	<b>4</b>	<b>15.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>44</b>	<b>45</b>	<b>0.6</b>	<b>43</b>	<b>2.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	10	33.7	11	4.9
Other Operating Income	4	3	20.7-	5	33.7
Gain (Loss) on Investments	0*	-0*	9,939.9-	-0*	66.5-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	823.2-	-0*	84.4
Other Non-Oper Income (Expense)	0*	0*	87.3-	0*	488.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>12</b>	<b>13</b>	<b>7.5</b>	<b>15</b>	<b>11.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	20	21	4.6	22	3.6
Travel and Conference Expense	0*	0*	9.7	0*	0.6
Office Occupancy Expense	2	3	12.7	3	8.7
Office Operations Expense	9	9	1.4	9	0.8
Educational & Promotional Expense	2	2	12.2	2	3.0
Loan Servicing Expense	3	3	0.4-	3	2.4
Professional and Outside Services	6	6	3.5	6	6.3
Member Insurance	0*	0*	21.4	0*	23.7-
Operating Fees	0*	0*	19.6	0*	6.6
Miscellaneous Operating Expenses	0*	0*	9.3	1	19.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>44</b>	<b>46</b>	<b>4.6</b>	<b>48</b>	<b>3.4</b>
<b>NET INCOME</b>	<b>12</b>	<b>11</b>	<b>7.1-</b>	<b>10</b>	<b>10.4-</b>
Transfer to Regular Reserve	3	0*	98.0-	0*	393.8

\* Amount Less than + or - 1 Million



**District of Columbia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	64	63	1.6-	59	6.3-
<b>Cash &amp; Equivalents</b>	615	573	6.8-	683	19.2
<b>TOTAL INVESTMENTS</b>	1,122	1,030	8.2-	780	24.3-
U.S. Government Obligations	238	217	8.9-	143	34.0-
Federal Agency Securities	680	612	9.9-	427	30.2-
Mutual Fund & Common Trusts	26	10	62.5-	32	233.8
MCSD and PIC at Corporate CU	8	9	9.9	9	1.2
All Other Corporate Credit Union	12	13	7.7	29	123.1
Commercial Banks, S&Ls	114	123	7.9	75	39.0-
Credit Unions -Loans to, Investment in	3	7	94.6	3	48.8-
Other Investments	40	39	2.7-	11	70.7-
Loans Held for Sale	6	4	35.3-	8	91.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,790</b>	<b>3,171</b>	<b>13.6</b>	<b>3,202</b>	<b>1.0</b>
Unsecured Credit Card Loans	161	174	8.6	189	8.5
All Other Unsecured Loans	186	193	4.0	188	2.6-
New Vehicle Loans	295	315	6.9	319	1.2
Used Vehicle Loans	174	217	24.4	198	8.8-
First Mortgage Real Estate Loans/LOC	1,551	1,737	12.0	1,763	1.5
Other Real Estate Loans/LOC	372	482	29.8	487	1.0
Leases Receivable	8	8	9.8	8	5.6-
All Other Loans/LOC	44	43	3.4-	50	16.7
Allowance For Loan Losses	12	12	1.3-	10	17.4-
Foreclosed and Repossessed Assets	0*	0*	93.9	0*	149.1
Land and Building	17	22	28.1	27	26.9
Other Fixed Assets	12	14	15.3	15	3.5
NCUSIF Capitalization Deposit	31	33	4.9	31	4.6-
Other Assets	37	47	26.2	47	0.3
<b>TOTAL ASSETS</b>	<b>4,618</b>	<b>4,881</b>	<b>5.7</b>	<b>4,784</b>	<b>2.0-</b>
<b>LIABILITIES</b>					
Total Borrowings	39	49	24.2	34	30.3-
Accrued Dividends/Interest Payable	7	13	86.2	17	25.7
Acct Payable and Other Liabilities	19	25	30.5	31	23.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>66</b>	<b>87</b>	<b>32.7</b>	<b>82</b>	<b>6.3-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,980	4,163	4.6	4,056	2.6-
Share Drafts	717	731	2.0	722	1.3-
Regular Shares	1,350	1,296	4.0-	1,030	20.5-
Money Market Shares	1,004	1,016	1.1	994	2.2-
Share Certificates/CDs	754	951	26.1	1,166	22.7
IRA/Keogh Accounts	136	148	8.4	130	11.8-
All Other Shares	19	22	13.2	10	52.0-
Non-Member Deposits	0*	0*	56.4	3	739.3
Regular Reserves	88	93	5.8	89	4.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-8	141.1-	-5	44.5
Other Reserves	57	61	7.0	66	7.5
Undivided Earnings	430	485	12.7	496	2.4
<b>TOTAL EQUITY</b>	<b>572</b>	<b>631</b>	<b>10.3</b>	<b>646</b>	<b>2.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,618</b>	<b>4,881</b>	<b>5.7</b>	<b>4,784</b>	<b>2.0-</b>

\* Amount Less than + or - 1 Million

District of Columbia  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2006  
(Dollar Amounts in Millions)

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	64	63	1.6-	59	6.3-
<b>INTEREST INCOME</b>					
Interest on Loans	143	166	15.8	184	11.0
(Less) Interest Refund	0*	0*	165.4	0*	38.9-
Income from Investments	37	49	32.0	56	14.9
Trading Profits and Losses	-1	-1	27.8	-0*	86.6
<b>TOTAL INTEREST INCOME</b>	<b>179</b>	<b>213</b>	<b>19.4</b>	<b>240</b>	<b>12.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	45	70	55.8	98	40.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	2	2.9	2	3.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>47</b>	<b>72</b>	<b>53.7</b>	<b>100</b>	<b>39.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>4</b>	<b>10.2</b>	<b>4</b>	<b>12.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>128</b>	<b>137</b>	<b>7.1</b>	<b>136</b>	<b>0.8-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	28	27	5.8-	26	3.7-
Other Operating Income	4	11	140.5	10	4.3-
Gain (Loss) on Investments	0*	-0*	174.3-	-0*	1,373.9-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	215.4-	-0*	99.0
Other Non-Oper Income (Expense)	0*	-0*	324.1-	0*	146.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>33</b>	<b>37</b>	<b>10.4</b>	<b>35</b>	<b>3.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	57	62	9.5	66	7.1
Travel and Conference Expense	2	2	12.0	2	15.7
Office Occupancy Expense	4	4	9.2	5	17.5
Office Operations Expense	26	29	8.7	29	1.8
Educational & Promotional Expense	2	3	30.4	3	1.4
Loan Servicing Expense	9	10	6.8	11	13.4
Professional and Outside Services	9	10	8.3	10	3.7
Member Insurance	0*	0*	12.9	0*	2.0
Operating Fees	0*	0*	16.6	0*	2.1-
Miscellaneous Operating Expenses	2	3	10.4	3	18.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>112</b>	<b>123</b>	<b>9.6</b>	<b>131</b>	<b>6.6</b>
<b>NET INCOME</b>	<b>49</b>	<b>51</b>	<b>3.7</b>	<b>40</b>	<b>20.6-</b>
Transfer to Regular Reserve	2	2	22.8	1	34.7-

\* Amount Less than + or - 1 Million

**Florida**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	229	217	5.2-	206	5.1-
<b>Cash &amp; Equivalents</b>	<b>3,332</b>	<b>2,685</b>	<b>19.4-</b>	<b>2,969</b>	<b>10.6</b>
<b>TOTAL INVESTMENTS</b>	<b>8,669</b>	<b>8,437</b>	<b>2.7-</b>	<b>7,653</b>	<b>9.3-</b>
U.S. Government Obligations	401	368	8.2-	211	42.5-
Federal Agency Securities	5,670	5,356	5.5-	4,736	11.6-
Mutual Fund & Common Trusts	155	115	25.4-	112	2.7-
MCSD and PIC at Corporate CU	105	118	12.3	118	0.1-
All Other Corporate Credit Union	1,291	1,473	14.1	1,432	2.8-
Commercial Banks, S&Ls	768	623	18.9-	412	33.8-
Credit Unions -Loans to, Investment in	33	35	5.3	60	71.4
Other Investments	246	349	41.5	134	61.4-
Loans Held for Sale	17	52	204.4	30	41.2-
<b>TOTAL LOANS OUTSTANDING</b>	<b>22,186</b>	<b>25,145</b>	<b>13.3</b>	<b>27,404</b>	<b>9.0</b>
Unsecured Credit Card Loans	1,543	1,627	5.5	1,884	15.8
All Other Unsecured Loans	820	829	1.1	891	7.5
New Vehicle Loans	5,597	6,579	17.5	6,665	1.3
Used Vehicle Loans	4,920	5,054	2.7	5,050	0.1-
First Mortgage Real Estate Loans/LOC	5,793	6,667	15.1	7,730	15.9
Other Real Estate Loans/LOC	2,428	3,310	36.3	4,031	21.8
Leases Receivable	73	44	40.1-	26	40.0-
All Other Loans/LOC	1,012	1,035	2.3	1,127	8.8
Allowance For Loan Losses	167	174	3.8	174	0.1-
Foreclosed and Repossessed Assets	8	13	54.3	23	81.2
Land and Building	631	757	20.1	834	10.1
Other Fixed Assets	189	194	2.8	218	12.1
NCUSIF Capitalization Deposit	263	285	8.2	299	4.9
Other Assets	433	493	14.0	480	2.6-
<b>TOTAL ASSETS</b>	<b>35,561</b>	<b>37,888</b>	<b>6.5</b>	<b>39,737</b>	<b>4.9</b>
<b>LIABILITIES</b>					
Total Borrowings	745	902	21.1	1,116	23.7
Accrued Dividends/Interest Payable	12	16	34.9	20	23.0
Acct Payable and Other Liabilities	271	364	34.4	387	6.5
Uninsured Secondary Capital	0*	0*	4.6-	0*	6.0-
<b>TOTAL LIABILITIES</b>	<b>1,028</b>	<b>1,282</b>	<b>24.8</b>	<b>1,523</b>	<b>18.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>30,881</b>	<b>32,609</b>	<b>5.6</b>	<b>33,866</b>	<b>3.9</b>
Share Drafts	4,655	4,908	5.4	4,689	4.5-
Regular Shares	10,887	10,845	0.4-	9,185	15.3-
Money Market Shares	5,087	4,802	5.6-	5,109	6.4
Share Certificates/CDs	7,373	8,829	19.7	11,280	27.8
IRA/Keogh Accounts	2,570	2,686	4.5	2,977	10.8
All Other Shares	243	341	40.3	333	2.3-
Non-Member Deposits	66	198	203.0	293	47.4
Regular Reserves	850	875	3.0	894	2.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-24	-68	186.1-	-57	17.1
Other Reserves	442	496	12.1	398	19.7-
Undivided Earnings	2,385	2,694	13.0	3,112	15.5
<b>TOTAL EQUITY</b>	<b>3,652</b>	<b>3,996</b>	<b>9.4</b>	<b>4,349</b>	<b>8.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>35,561</b>	<b>37,888</b>	<b>6.5</b>	<b>39,737</b>	<b>4.9</b>

\* Amount Less than + or - 1 Million

**Florida**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	229	217	5.2-	206	5.1-
<b>INTEREST INCOME</b>					
Interest on Loans	1,290	1,419	10.0	1,665	17.3
(Less) Interest Refund	0*	0*	107.7	2	211.6
Income from Investments	265	342	29.3	428	25.0
Trading Profits and Losses	-0*	-0*	82.7	0*	165.5
<b>TOTAL INTEREST INCOME</b>	<b>1,554</b>	<b>1,761</b>	<b>13.3</b>	<b>2,091</b>	<b>18.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	347	433	24.9	627	44.9
Interest on Deposits	113	142	26.3	228	60.2
Interest on Borrowed Money	26	37	44.9	56	49.6
<b>TOTAL INTEREST EXPENSE</b>	<b>485</b>	<b>613</b>	<b>26.3</b>	<b>911</b>	<b>48.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>144</b>	<b>142</b>	<b>1.5-</b>	<b>121</b>	<b>14.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>925</b>	<b>1,006</b>	<b>8.8</b>	<b>1,058</b>	<b>5.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	384	424	10.3	450	6.3
Other Operating Income	137	180	31.5	192	6.4
Gain (Loss) on Investments	-0*	-0*	22.9	0*	158.1
Gain (Loss) on Disp of Fixed Assets	0*	6	2,653.3	6	6.0
Other Non-Oper Income (Expense)	4	11	147.7	9	14.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>525</b>	<b>620</b>	<b>18.0</b>	<b>658</b>	<b>6.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	548	596	8.6	655	9.9
Travel and Conference Expense	16	16	3.5	19	14.9
Office Occupancy Expense	79	92	16.9	106	14.8
Office Operations Expense	250	268	7.5	282	5.3
Educational & Promotional Expense	41	50	21.3	59	18.3
Loan Servicing Expense	54	61	12.4	62	2.5
Professional and Outside Services	103	114	10.4	122	7.2
Member Insurance	4	3	17.3-	3	5.7-
Operating Fees	5	6	12.1	6	3.6
Miscellaneous Operating Expenses	30	34	11.2	37	10.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,131</b>	<b>1,240</b>	<b>9.7</b>	<b>1,352</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>320</b>	<b>386</b>	<b>20.7</b>	<b>364</b>	<b>5.6-</b>
Transfer to Regular Reserve	40	43	9.1	31	29.3-

\* Amount Less than + or - 1 Million

**Georgia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	199	189	5.0-	181	4.2-
<b>Cash &amp; Equivalents</b>	1,279	1,246	2.6-	1,200	3.7-
<b>TOTAL INVESTMENTS</b>	4,400	4,025	8.5-	3,054	24.1-
U.S. Government Obligations	6	2	69.9-	2	31.1
Federal Agency Securities	2,393	2,180	8.9-	1,408	35.4-
Mutual Fund & Common Trusts	28	28	0.7-	29	1.9
MCSD and PIC at Corporate CU	79	80	0.5	75	6.4-
All Other Corporate Credit Union	1,279	1,266	1.1-	1,228	3.0-
Commercial Banks, S&Ls	568	417	26.6-	266	36.1-
Credit Unions -Loans to, Investment in	10	16	59.6	26	61.3
Other Investments	35	36	3.9	19	46.6-
Loans Held for Sale	6	6	5.7-	9	56.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,154</b>	<b>6,463</b>	<b>5.0</b>	<b>7,112</b>	<b>10.0</b>
Unsecured Credit Card Loans	433	453	4.6	492	8.7
All Other Unsecured Loans	465	449	3.6-	441	1.6-
New Vehicle Loans	1,108	1,315	18.7	1,489	13.3
Used Vehicle Loans	1,666	1,724	3.4	1,854	7.6
First Mortgage Real Estate Loans/LOC	1,508	1,486	1.5-	1,660	11.7
Other Real Estate Loans/LOC	687	750	9.1	864	15.3
Leases Receivable	3	1	55.9-	0*	25.3-
All Other Loans/LOC	283	286	0.8	309	8.1
Allowance For Loan Losses	67	72	7.0	64	11.0-
Foreclosed and Repossessed Assets	3	4	9.8	6	72.7
Land and Building	146	174	19.3	206	18.6
Other Fixed Assets	42	45	8.1	76	68.8
NCUSIF Capitalization Deposit	96	97	0.8	94	3.0-
Other Assets	167	190	13.4	172	9.4-
<b>TOTAL ASSETS</b>	<b>12,226</b>	<b>12,177</b>	<b>0.4-</b>	<b>11,866</b>	<b>2.6-</b>
<b>LIABILITIES</b>					
Total Borrowings	11	15	42.7	18	20.4
Accrued Dividends/Interest Payable	7	10	33.7	12	15.8
Acct Payable and Other Liabilities	105	124	18.3	134	8.3
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>123</b>	<b>149</b>	<b>21.2</b>	<b>164</b>	<b>10.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	10,569	10,411	1.5-	9,988	4.1-
Share Drafts	1,307	1,347	3.1	1,317	2.3-
Regular Shares	6,076	5,620	7.5-	4,684	16.7-
Money Market Shares	651	573	12.0-	693	21.0
Share Certificates/CDs	1,513	1,816	20.0	2,324	28.0
IRA/Keogh Accounts	893	913	2.3	913	0.0-
All Other Shares	120	127	5.9	29	76.9-
Non-Member Deposits	9	14	55.8	27	89.9
Regular Reserves	311	305	2.0-	311	1.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-15	-33	114.4-	-14	56.7
Other Reserves	6	7	3.3	7	2.5
Undivided Earnings	1,232	1,338	8.6	1,411	5.5
<b>TOTAL EQUITY</b>	1,535	1,618	5.4	1,715	6.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,226</b>	<b>12,177</b>	<b>0.4-</b>	<b>11,866</b>	<b>2.6-</b>

\* Amount Less than + or - 1 Million

**Georgia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	199	189	5.0-	181	4.2-
<b>INTEREST INCOME</b>					
Interest on Loans	409	419	2.3	464	10.8
(Less) Interest Refund	5	0*	84.9-	4	545.2
Income from Investments	130	161	23.8	180	11.8
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>535</b>	<b>579</b>	<b>8.3</b>	<b>640</b>	<b>10.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	145	174	19.7	207	19.4
Interest on Deposits	25	35	39.9	58	63.3
Interest on Borrowed Money	2	3	41.5	2	33.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>172</b>	<b>211</b>	<b>22.9</b>	<b>267</b>	<b>26.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>45</b>	<b>43</b>	<b>2.4-</b>	<b>29</b>	<b>32.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>319</b>	<b>324</b>	<b>1.8</b>	<b>344</b>	<b>6.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	99	106	7.0	114	7.5
Other Operating Income	38	43	12.4	46	7.8
Gain (Loss) on Investments	0*	-0*	105.3-	-0*	187.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	132.6-	0*	420.7
Other Non-Oper Income (Expense)	0*	0*	17.3	0*	45.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>138</b>	<b>149</b>	<b>8.0</b>	<b>161</b>	<b>7.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	179	187	4.8	203	8.3
Travel and Conference Expense	4	5	6.6	6	18.4
Office Occupancy Expense	21	22	7.3	24	10.3
Office Operations Expense	78	82	4.4	85	4.5
Educational & Promotional Expense	9	10	18.3	13	29.8
Loan Servicing Expense	18	20	11.3	23	12.9
Professional and Outside Services	25	26	1.7	28	9.3
Member Insurance	3	3	10.6-	3	14.0-
Operating Fees	2	2	5.0	2	0.2
Miscellaneous Operating Expenses	11	13	16.0	13	4.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>350</b>	<b>370</b>	<b>5.5</b>	<b>400</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>107</b>	<b>104</b>	<b>2.2-</b>	<b>105</b>	<b>0.6</b>
Transfer to Regular Reserve	4	6	45.0	3	56.8-

\* Amount Less than + or - 1 Million

**Guam**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	2	2	0.0	2	0.0
<b>Cash &amp; Equivalents</b>	16	18	18.4	10	48.1-
<b>TOTAL INVESTMENTS</b>	47	29	39.0-	23	17.9-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	4	4	0.8-	15	232.5
Mutual Fund & Common Trusts	4	2	46.3-	2	0.2-
MCSD and PIC at Corporate CU	2	2	2.1	1	37.1-
All Other Corporate Credit Union	36	19	46.7-	5	73.9-
Commercial Banks, S&Ls	0*	0*	0.0	0*	74.9-
Credit Unions -Loans to, Investment in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	32.6	0*	51.0-
Loans Held for Sale	0*	1	0.0	4	287.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>108</b>	<b>131</b>	<b>20.7</b>	<b>160</b>	<b>22.4</b>
Unsecured Credit Card Loans	5	5	2.4-	4	4.3-
All Other Unsecured Loans	50	51	0.9	51	0.7
New Vehicle Loans	28	29	5.0	36	22.7
Used Vehicle Loans	5	5	1.8	6	14.8
First Mortgage Real Estate Loans/LOC	12	33	182.0	53	59.9
Other Real Estate Loans/LOC	3	3	11.6-	4	26.7
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	5	5	10.7-	6	20.0
Allowance For Loan Losses	3	3	0.2	3	3.7-
Foreclosed and Repossessed Assets	0*	0*	0.0	0*	85.4-
Land and Building	2	2	2.1-	3	9.2
Other Fixed Assets	1	1	5.1	1	10.9-
NCUSIF Capitalization Deposit	1	1	5.8	1	4.8
Other Assets	2	2	0.1-	2	11.8
<b>TOTAL ASSETS</b>	<b>174</b>	<b>182</b>	<b>4.8</b>	<b>201</b>	<b>10.1</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	2	1,573.0	3	79.6
Accrued Dividends/Interest Payable	0*	0*	237.2	2	92.9
Acct Payable and Other Liabilities	0*	0*	7.7	1	39.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>1</b>	<b>3</b>	<b>231.0</b>	<b>6</b>	<b>74.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	137	142	3.6	156	10.1
Share Drafts	7	8	13.0	8	8.3
Regular Shares	79	74	6.6-	68	7.2-
Money Market Shares	16	13	20.3-	10	17.2-
Share Certificates/CDs	31	41	35.5	62	50.4
IRA/Keogh Accounts	3	3	11.0	4	24.4
All Other Shares	2	3	64.6	2	24.3-
Non-Member Deposits	0*	0*	50.9	1	31.6
Regular Reserves	0*	4	862.2	0*	89.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	15.8	-0*	0.1-
Other Reserves	0*	1	78.5	0*	17.6-
Undivided Earnings	35	32	9.4-	38	17.5
<b>TOTAL EQUITY</b>	36	37	2.9	39	4.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>174</b>	<b>182</b>	<b>4.8</b>	<b>201</b>	<b>10.1</b>

\* Amount Less than + or - 1 Million

**Guam**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	10	10	0.0	12	14.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	1	1	25.4	2	16.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>11</b>	<b>12</b>	<b>2.4</b>	<b>13</b>	<b>14.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	2	2	38.4	3	51.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	4,657.0	0*	326.6
<b>TOTAL INTEREST EXPENSE</b>	<b>2</b>	<b>2</b>	<b>39.3</b>	<b>3</b>	<b>53.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>4.3-</b>	<b>0*</b>	<b>60.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>9</b>	<b>9</b>	<b>3.6-</b>	<b>10</b>	<b>11.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1	2	20.0	2	29.5
Other Operating Income	0*	0*	0.0	0*	0.0
Gain (Loss) on Investments	0*	-0*	8,367.7-	0*	101.2
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	92.5	0*	3,560.4
Other Non-Oper Income (Expense)	0*	-0*	530.0-	0*	100.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>1</b>	<b>1</b>	<b>8.1</b>	<b>2</b>	<b>46.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	4	4	13.7	5	9.2
Travel and Conference Expense	0*	0*	50.7	0*	21.9-
Office Occupancy Expense	0*	0*	0.4-	0*	19.1
Office Operations Expense	2	2	25.4	2	0.3
Educational & Promotional Expense	0*	0*	65.2-	0*	335.0
Loan Servicing Expense	0*	0*	12.3	0*	13.7
Professional and Outside Services	0*	0*	6.1	0*	36.0
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	22.8	0*	2.8
Miscellaneous Operating Expenses	0*	0*	5.1-	0*	10.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>8</b>	<b>9</b>	<b>11.7</b>	<b>10</b>	<b>12.4</b>
<b>NET INCOME</b>	<b>2</b>	<b>1</b>	<b>52.3-</b>	<b>2</b>	<b>50.6</b>
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, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	97	97	0.0	96	1.0-
<b>Cash &amp; Equivalents</b>	544	417	23.4-	426	2.1
<b>TOTAL INVESTMENTS</b>	2,880	2,861	0.6-	2,599	9.2-
U.S. Government Obligations	146	14	90.4-	4	72.5-
Federal Agency Securities	1,025	1,199	17.0	1,059	11.7-
Mutual Fund & Common Trusts	23	9	59.9-	6	33.0-
MCSD and PIC at Corporate CU	45	44	3.6-	39	10.4-
All Other Corporate Credit Union	675	741	9.7	715	3.5-
Commercial Banks, S&Ls	927	808	12.9-	684	15.2-
Credit Unions -Loans to, Investment in	30	38	30.1	59	54.6
Other Investments	8	8	1.5-	9	15.4
Loans Held for Sale	3	3	0.4	5	70.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,826</b>	<b>3,167</b>	<b>12.1</b>	<b>3,444</b>	<b>8.8</b>
Unsecured Credit Card Loans	133	138	3.9	153	11.2
All Other Unsecured Loans	316	324	2.3	359	10.9
New Vehicle Loans	626	707	12.9	767	8.5
Used Vehicle Loans	359	372	3.6	378	1.4
First Mortgage Real Estate Loans/LOC	814	955	17.4	1,004	5.2
Other Real Estate Loans/LOC	469	587	25.4	703	19.7
Leases Receivable	20	0*	100.0-	0*	0.0
All Other Loans/LOC	89	83	6.2-	80	3.8-
Allowance For Loan Losses	24	24	2.3	26	6.1
Foreclosed and Repossessed Assets	2	1	27.2-	1	1.0
Land and Building	95	102	7.0	117	14.9
Other Fixed Assets	15	16	9.2	22	39.6
NCUSIF Capitalization Deposit	50	51	3.0	52	2.4
Other Assets	52	82	57.3	86	4.4
<b>TOTAL ASSETS</b>	<b>6,443</b>	<b>6,676</b>	<b>3.6</b>	<b>6,727</b>	<b>0.8</b>
<b>LIABILITIES</b>					
Total Borrowings	6	32	404.7	25	21.4-
Accrued Dividends/Interest Payable	3	2	20.6-	4	48.9
Acct Payable and Other Liabilities	35	52	47.3	55	6.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>44</b>	<b>86</b>	<b>93.3</b>	<b>83</b>	<b>2.8-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,676	5,816	2.5	5,813	0.1-
Share Drafts	534	621	16.3	640	3.1
Regular Shares	2,745	2,761	0.6	2,492	9.7-
Money Market Shares	1,052	973	7.5-	901	7.5-
Share Certificates/CDs	918	1,033	12.5	1,352	30.9
IRA/Keogh Accounts	344	343	0.4-	350	2.1
All Other Shares	75	80	6.2	65	19.3-
Non-Member Deposits	8	6	18.9-	14	111.9
Regular Reserves	140	140	0.5	142	0.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-8	188.8-	-7	13.2
Other Reserves	122	134	9.3	139	3.5
Undivided Earnings	463	508	9.7	558	9.9
<b>TOTAL EQUITY</b>	<b>722</b>	<b>774</b>	<b>7.2</b>	<b>831</b>	<b>7.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,443</b>	<b>6,676</b>	<b>3.6</b>	<b>6,727</b>	<b>0.8</b>

\* Amount Less than + or - 1 Million

Hawaii  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2006  
(Dollar Amounts in Millions)

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	97	97	0.0	96	1.0-
<b>INTEREST INCOME</b>					
Interest on Loans	172	184	7.0	210	14.1
(Less) Interest Refund	1	2	34.1	2	11.1-
Income from Investments	91	109	20.3	124	13.7
Trading Profits and Losses	0	-0*	0.0	0	100.0
<b>TOTAL INTEREST INCOME</b>	<b>262</b>	<b>291</b>	<b>11.5</b>	<b>333</b>	<b>14.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	68	79	17.3	110	37.8
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	1	485.7	1	42.4
<b>TOTAL INTEREST EXPENSE</b>	<b>68</b>	<b>80</b>	<b>18.5</b>	<b>111</b>	<b>37.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>17</b>	<b>54.8</b>	<b>16</b>	<b>9.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>182</b>	<b>194</b>	<b>6.2</b>	<b>206</b>	<b>6.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	23	25	4.6	28	13.3
Other Operating Income	16	19	18.8	21	12.9
Gain (Loss) on Investments	-0*	-0*	139.7-	-2	383.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	89.1-	0*	1,172.1
Other Non-Oper Income (Expense)	-0*	-0*	99.4	0*	14,901.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>39</b>	<b>43</b>	<b>11.0</b>	<b>48</b>	<b>11.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	80	88	8.9	97	10.8
Travel and Conference Expense	3	3	2.5	3	10.1
Office Occupancy Expense	11	12	8.6	15	22.0
Office Operations Expense	30	33	9.5	36	9.4
Educational & Promotional Expense	6	6	4.2	7	17.2
Loan Servicing Expense	7	8	22.2	9	12.5
Professional and Outside Services	15	17	15.3	18	8.5
Member Insurance	3	3	1.7	3	18.8-
Operating Fees	1	1	23.5	1	1.5
Miscellaneous Operating Expenses	7	8	2.8	9	13.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>164</b>	<b>179</b>	<b>9.5</b>	<b>199</b>	<b>10.8</b>
<b>NET INCOME</b>	<b>58</b>	<b>58</b>	<b>0.1</b>	<b>55</b>	<b>3.9-</b>
Transfer to Regular Reserve	1	2	104.1	3	29.2

\* Amount Less than + or - 1 Million

**Idaho**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	48	44	8.3-	42	4.5-
<b>Cash &amp; Equivalents</b>	209	178	14.8-	230	29.3
<b>TOTAL INVESTMENTS</b>	456	463	1.7	446	3.8-
U.S. Government Obligations	0*	0*	120.7	0*	45.6-
Federal Agency Securities	69	76	10.0	73	3.8-
Mutual Fund & Common Trusts	3	4	2.4	4	16.1
MCSD and PIC at Corporate CU	18	19	3.5	20	7.5
All Other Corporate Credit Union	245	264	7.5	265	0.3
Commercial Banks, S&Ls	99	76	23.1-	57	25.3-
Credit Unions -Loans to, Investment in	7	6	7.1-	6	0.8-
Other Investments	14	19	33.7	3	86.6-
Loans Held for Sale	0*	1	43.9	1	27.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,693</b>	<b>1,921</b>	<b>13.4</b>	<b>2,116</b>	<b>10.2</b>
Unsecured Credit Card Loans	66	69	5.0	65	5.8-
All Other Unsecured Loans	54	52	3.7-	54	4.1
New Vehicle Loans	293	364	24.3	393	7.9
Used Vehicle Loans	553	610	10.4	662	8.5
First Mortgage Real Estate Loans/LOC	433	494	14.1	551	11.5
Other Real Estate Loans/LOC	127	145	14.0	181	24.7
Leases Receivable	0*	0*	69.6-	0*	72.8-
All Other Loans/LOC	167	185	10.9	209	12.7
Allowance For Loan Losses	8	9	6.6	8	3.0-
Foreclosed and Repossessed Assets	1	1	0.3	0*	19.4-
Land and Building	63	76	21.4	94	23.7
Other Fixed Assets	10	11	11.2	13	14.2
NCUSIF Capitalization Deposit	19	21	7.6	22	9.5
Other Assets	21	26	23.1	35	35.3
<b>TOTAL ASSETS</b>	<b>2,465</b>	<b>2,690</b>	<b>9.1</b>	<b>2,951</b>	<b>9.7</b>
<b>LIABILITIES</b>					
Total Borrowings	32	41	29.6	9	77.7-
Accrued Dividends/Interest Payable	3	5	30.3	8	68.7
Acct Payable and Other Liabilities	12	17	48.2	21	21.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>47</b>	<b>63</b>	<b>34.2</b>	<b>38</b>	<b>40.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,167	2,348	8.3	2,602	10.8
Share Drafts	356	385	8.1	409	6.4
Regular Shares	785	783	0.2-	720	8.1-
Money Market Shares	274	301	9.8	353	17.1
Share Certificates/CDs	566	686	21.2	918	33.9
IRA/Keogh Accounts	144	148	2.8	159	7.8
All Other Shares	40	37	7.6-	32	15.0-
Non-Member Deposits	3	8	177.4	10	33.1
Regular Reserves	56	60	6.6	65	7.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	92.7-	-0*	32.6
Other Reserves	4	5	19.1	6	14.3
Undivided Earnings	191	215	12.7	241	12.1
<b>TOTAL EQUITY</b>	<b>251</b>	<b>279</b>	<b>11.2</b>	<b>311</b>	<b>11.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,465</b>	<b>2,690</b>	<b>9.1</b>	<b>2,951</b>	<b>9.7</b>

\* Amount Less than + or - 1 Million

**Idaho**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	48	44	8.3-	42	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	100	110	10.0	128	16.5
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	14	19	35.8	26	34.9
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>114</b>	<b>129</b>	<b>13.2</b>	<b>154</b>	<b>19.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	22	27	22.6	37	38.0
Interest on Deposits	10	14	42.1	25	73.8
Interest on Borrowed Money	0*	0*	244.6	0*	27.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>32</b>	<b>42</b>	<b>30.7</b>	<b>62</b>	<b>48.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>7</b>	<b>20.7</b>	<b>5</b>	<b>27.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>76</b>	<b>79</b>	<b>5.2</b>	<b>86</b>	<b>8.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	22	25	15.9	29	13.5
Other Operating Income	7	10	36.4	13	23.6
Gain (Loss) on Investments	0*	-0*	191.7-	-0*	1,265.5-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	88.5	0*	1,692.6
Other Non-Oper Income (Expense)	0*	0*	61.0-	1	1,259.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>29</b>	<b>35</b>	<b>20.9</b>	<b>42</b>	<b>19.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	43	47	10.1	53	12.9
Travel and Conference Expense	1	1	13.1	2	7.0
Office Occupancy Expense	5	5	10.7	6	14.7
Office Operations Expense	17	19	8.3	20	8.1
Educational & Promotional Expense	3	3	20.8	4	16.6
Loan Servicing Expense	4	4	16.0	6	32.0
Professional and Outside Services	3	3	12.3	3	6.8
Member Insurance	1	1	13.4-	0*	23.5-
Operating Fees	0*	0*	19.3	0*	12.3
Miscellaneous Operating Expenses	2	2	0.7	2	17.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>79</b>	<b>87</b>	<b>10.0</b>	<b>97</b>	<b>12.4</b>
<b>NET INCOME</b>	<b>26</b>	<b>28</b>	<b>8.2</b>	<b>31</b>	<b>9.8</b>
Transfer to Regular Reserve	3	1	69.8-	5	345.0

\* Amount Less than + or - 1 Million

**Illinois**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	450	440	2.2-	421	4.3-
<b>Cash &amp; Equivalents</b>	1,309	1,461	11.6	1,484	1.5
<b>TOTAL INVESTMENTS</b>	6,171	5,120	17.0-	6,491	26.8
U.S. Government Obligations	406	318	21.7-	178	43.9-
Federal Agency Securities	2,723	2,392	12.1-	3,309	38.3
Mutual Fund & Common Trusts	127	99	22.1-	100	1.6
MCSD and PIC at Corporate CU	102	104	1.8	110	5.2
All Other Corporate Credit Union	914	749	18.1-	998	33.3
Commercial Banks, S&Ls	1,440	1,043	27.6-	548	47.4-
Credit Unions -Loans to, Investment in	30	31	4.0	48	53.0
Other Investments	429	384	10.5-	123	68.0-
Loans Held for Sale	18	8	52.4-	22	156.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,267</b>	<b>12,258</b>	<b>8.8</b>	<b>13,310</b>	<b>8.6</b>
Unsecured Credit Card Loans	673	716	6.5	759	6.0
All Other Unsecured Loans	461	467	1.2	631	35.2
New Vehicle Loans	1,875	2,192	16.9	2,502	14.1
Used Vehicle Loans	2,140	2,331	8.9	2,351	0.9
First Mortgage Real Estate Loans/LOC	4,230	4,529	7.1	4,847	7.0
Other Real Estate Loans/LOC	1,503	1,637	9.0	1,774	8.3
Leases Receivable	0*	0*	41.1-	3	498.1
All Other Loans/LOC	384	385	0.2	443	15.1
Allowance For Loan Losses	89	101	12.7	106	4.7
Foreclosed and Repossessed Assets	3	15	489.0	13	14.6-
Land and Building	201	225	11.9	243	7.8
Other Fixed Assets	66	70	5.4	66	5.0-
NCUSIF Capitalization Deposit	147	151	2.5	166	10.3
Other Assets	187	249	33.3	252	1.1
<b>TOTAL ASSETS</b>	<b>19,279</b>	<b>19,457</b>	<b>0.9</b>	<b>21,941</b>	<b>12.8</b>
<b>LIABILITIES</b>					
Total Borrowings	274	273	0.3-	295	8.0
Accrued Dividends/Interest Payable	15	14	4.0-	13	8.9-
Acct Payable and Other Liabilities	138	139	0.9	151	8.5
Uninsured Secondary Capital	0*	0*	37.5	0*	11.5-
<b>TOTAL LIABILITIES</b>	<b>426</b>	<b>426</b>	<b>0.0-</b>	<b>459</b>	<b>7.6</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	16,679	16,762	0.5	18,889	12.7
Share Drafts	1,500	1,566	4.4	1,455	7.1-
Regular Shares	8,596	8,211	4.5-	9,678	17.9
Money Market Shares	2,021	1,930	4.5-	1,900	1.6-
Share Certificates/CDs	3,006	3,483	15.9	4,211	20.9
IRA/Keogh Accounts	1,402	1,414	0.8	1,505	6.4
All Other Shares	88	79	10.6-	69	12.4-
Non-Member Deposits	67	79	17.7	71	9.9-
Regular Reserves	602	625	3.9	686	9.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-15	-33	116.8-	-32	2.8
Other Reserves	90	91	1.0	73	19.7-
Undivided Earnings	1,496	1,586	6.0	1,866	17.7
<b>TOTAL EQUITY</b>	<b>2,173</b>	<b>2,269</b>	<b>4.4</b>	<b>2,593</b>	<b>14.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>19,279</b>	<b>19,457</b>	<b>0.9</b>	<b>21,941</b>	<b>12.8</b>

\* Amount Less than + or - 1 Million

**Illinois**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	450	440	2.2-	421	4.3-
<b>INTEREST INCOME</b>					
Interest on Loans	659	722	9.5	810	12.2
(Less) Interest Refund	2	0*	92.6-	0*	433.2
Income from Investments	187	218	16.3	331	51.8
Trading Profits and Losses	0*	0*	97.1-	-0*	158.6-
<b>TOTAL INTEREST INCOME</b>	<b>845</b>	<b>940</b>	<b>11.2</b>	<b>1,140</b>	<b>21.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	285	352	23.7	547	55.4
Interest on Deposits	14	30	114.5	41	37.7
Interest on Borrowed Money	4	10	147.2	13	38.8
<b>TOTAL INTEREST EXPENSE</b>	<b>302</b>	<b>392</b>	<b>29.5</b>	<b>602</b>	<b>53.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>56</b>	<b>76</b>	<b>37.6</b>	<b>71</b>	<b>7.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>487</b>	<b>472</b>	<b>3.1-</b>	<b>468</b>	<b>0.8-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	109	112	3.0	120	7.1
Other Operating Income	51	63	24.5	65	2.0
Gain (Loss) on Investments	0*	-0*	168.1-	-0*	35.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	45.2-	-3	1,557.1-
Other Non-Oper Income (Expense)	1	-0*	174.0-	0*	143.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>162</b>	<b>174</b>	<b>7.5</b>	<b>182</b>	<b>4.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	252	264	4.7	273	3.7
Travel and Conference Expense	7	8	15.3	8	3.5
Office Occupancy Expense	31	33	6.1	36	9.4
Office Operations Expense	97	94	2.6-	98	3.8
Educational & Promotional Expense	19	21	10.2	22	3.9
Loan Servicing Expense	35	42	18.5	43	2.5
Professional and Outside Services	29	30	4.0	33	8.5
Member Insurance	5	5	9.3-	6	21.4
Operating Fees	5	5	4.6-	5	8.6
Miscellaneous Operating Expenses	19	24	27.2	23	3.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>498</b>	<b>525</b>	<b>5.3</b>	<b>546</b>	<b>4.1</b>
<b>NET INCOME</b>	<b>151</b>	<b>121</b>	<b>19.5-</b>	<b>104</b>	<b>14.3-</b>
Transfer to Regular Reserve	28	44	54.7	37	16.9-

\* Amount Less than + or - 1 Million

**Indiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	211	202	4.3-	198	2.0-
<b>Cash &amp; Equivalents</b>	1,124	1,080	3.9-	1,219	12.9
<b>TOTAL INVESTMENTS</b>	2,343	2,257	3.7-	2,269	0.6
U.S. Government Obligations	1	7	409.9	6	19.4-
Federal Agency Securities	937	918	2.0-	884	3.8-
Mutual Fund & Common Trusts	64	58	10.2-	59	2.2
MCSD and PIC at Corporate CU	82	84	2.6	77	9.1-
All Other Corporate Credit Union	445	485	9.0	608	25.3
Commercial Banks, S&Ls	734	615	16.2-	500	18.7-
Credit Unions -Loans to, Investment in	15	18	20.6	28	51.4
Other Investments	65	71	9.6	63	10.8-
Loans Held for Sale	20	7	64.0-	11	47.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>9,108</b>	<b>9,874</b>	<b>8.4</b>	<b>10,079</b>	<b>2.1</b>
Unsecured Credit Card Loans	323	315	2.4-	297	5.8-
All Other Unsecured Loans	322	319	1.0-	335	5.2
New Vehicle Loans	1,246	1,486	19.2	1,508	1.5
Used Vehicle Loans	2,389	2,505	4.9	2,447	2.3-
First Mortgage Real Estate Loans/LOC	3,000	3,310	10.3	3,528	6.6
Other Real Estate Loans/LOC	1,229	1,327	7.9	1,386	4.5
Leases Receivable	57	51	10.9-	46	9.1-
All Other Loans/LOC	542	562	3.7	531	5.5-
Allowance For Loan Losses	60	68	12.5	69	1.8
Foreclosed and Repossessed Assets	7	13	88.2	18	46.0
Land and Building	252	277	10.1	296	7.0
Other Fixed Assets	64	63	0.5-	65	2.6
NCUSIF Capitalization Deposit	100	103	2.9	107	3.6
Other Assets	150	162	7.9	180	11.7
<b>TOTAL ASSETS</b>	<b>13,107</b>	<b>13,767</b>	<b>5.0</b>	<b>14,176</b>	<b>3.0</b>
<b>LIABILITIES</b>					
Total Borrowings	457	755	65.3	610	19.2-
Accrued Dividends/Interest Payable	2	3	48.6	3	23.7
Acct Payable and Other Liabilities	100	113	13.8	127	11.8
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>558</b>	<b>871</b>	<b>56.1</b>	<b>740</b>	<b>15.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,141	11,434	2.6	11,887	4.0
Share Drafts	1,606	1,641	2.2	1,703	3.8
Regular Shares	3,784	3,533	6.6-	3,271	7.4-
Money Market Shares	1,982	1,857	6.3-	1,993	7.4
Share Certificates/CDs	2,696	3,222	19.5	3,753	16.5
IRA/Keogh Accounts	865	884	2.2	956	8.2
All Other Shares	121	127	5.0	128	1.3
Non-Member Deposits	87	170	96.5	82	51.6-
Regular Reserves	430	449	4.2	479	6.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-9	166.3-	-6	33.2
Other Reserves	48	45	8.0-	48	8.1
Undivided Earnings	932	978	5.0	1,028	5.1
<b>TOTAL EQUITY</b>	<b>1,407</b>	<b>1,462</b>	<b>3.9</b>	<b>1,548</b>	<b>5.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>13,107</b>	<b>13,767</b>	<b>5.0</b>	<b>14,176</b>	<b>3.0</b>

\* Amount Less than + or - 1 Million

**Indiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	211	202	4.3-	198	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	534	578	8.3	637	10.1
(Less) Interest Refund	0*	0*	3.7	0*	82.7-
Income from Investments	76	101	33.8	139	37.4
Trading Profits and Losses	-0*	-0*	1.2-	0*	1,102.8
<b>TOTAL INTEREST INCOME</b>	<b>610</b>	<b>680</b>	<b>11.5</b>	<b>777</b>	<b>14.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	168	217	29.1	306	40.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	17	25	50.4	28	10.5
<b>TOTAL INTEREST EXPENSE</b>	<b>185</b>	<b>242</b>	<b>31.1</b>	<b>333</b>	<b>37.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>44</b>	<b>60</b>	<b>35.2</b>	<b>58</b>	<b>2.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>381</b>	<b>377</b>	<b>0.8-</b>	<b>385</b>	<b>2.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	120	130	8.6	139	6.3
Other Operating Income	50	58	16.2	69	18.1
Gain (Loss) on Investments	0*	-1	406.9-	0*	153.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	120.2	-0*	147.1-
Other Non-Oper Income (Expense)	1	1	2.9-	5	360.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>172</b>	<b>189</b>	<b>10.0</b>	<b>213</b>	<b>12.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	232	243	4.6	259	6.6
Travel and Conference Expense	6	7	10.9	7	2.1
Office Occupancy Expense	32	35	9.1	38	8.9
Office Operations Expense	95	99	4.2	102	3.7
Educational & Promotional Expense	19	20	5.9	21	0.8
Loan Servicing Expense	24	29	21.9	30	5.5
Professional and Outside Services	39	40	4.1	43	6.8
Member Insurance	2	2	10.2-	2	7.2-
Operating Fees	2	2	13.8	2	2.3
Miscellaneous Operating Expenses	12	11	4.8-	11	0.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>463</b>	<b>488</b>	<b>5.6</b>	<b>516</b>	<b>5.6</b>
<b>NET INCOME</b>	<b>90</b>	<b>78</b>	<b>12.9-</b>	<b>82</b>	<b>5.2</b>
Transfer to Regular Reserve	33	29	12.9-	27	4.9-

\* Amount Less than + or - 1 Million



**Iowa**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	165	151	8.5-	150	0.7-
<b>Cash &amp; Equivalents</b>	373	335	10.1-	500	49.4
<b>TOTAL INVESTMENTS</b>	920	820	10.9-	759	7.4-
U.S. Government Obligations	0*	0*	44.4-	0*	159.8
Federal Agency Securities	370	314	15.3-	279	11.1-
Mutual Fund & Common Trusts	15	5	70.6-	6	22.0
MCSD and PIC at Corporate CU	8	8	0.2-	8	5.6-
All Other Corporate Credit Union	80	85	6.3	80	5.7-
Commercial Banks, S&Ls	385	333	13.5-	256	23.1-
Credit Unions -Loans to, Investment in	30	32	6.7	41	30.2
Other Investments	31	44	40.7	22	50.0-
Loans Held for Sale	9	8	3.8-	10	24.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,690</b>	<b>3,979</b>	<b>7.8</b>	<b>4,239</b>	<b>6.6</b>
Unsecured Credit Card Loans	209	207	0.9-	215	3.6
All Other Unsecured Loans	120	123	2.7	125	1.8
New Vehicle Loans	511	585	14.5	573	2.1-
Used Vehicle Loans	1,031	1,042	1.1	1,040	0.2-
First Mortgage Real Estate Loans/LOC	892	1,007	12.9	1,182	17.4
Other Real Estate Loans/LOC	668	752	12.6	830	10.3
Leases Receivable	0*	0*	0.0	0*	88.4-
All Other Loans/LOC	259	262	0.9	275	4.9
Allowance For Loan Losses	27	31	17.5	30	3.8-
Foreclosed and Repossessed Assets	1	2	46.2	2	9.3-
Land and Building	109	115	5.4	125	9.0
Other Fixed Assets	26	25	2.8-	24	3.3-
NCUSIF Capitalization Deposit	42	42	0.9	42	0.7
Other Assets	48	61	27.3	63	2.5
<b>TOTAL ASSETS</b>	<b>5,190</b>	<b>5,355</b>	<b>3.2</b>	<b>5,735</b>	<b>7.1</b>
<b>LIABILITIES</b>					
Total Borrowings	145	194	33.3	184	5.2-
Accrued Dividends/Interest Payable	5	7	26.7	11	63.5
Acct Payable and Other Liabilities	37	43	15.5	46	7.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>188</b>	<b>244</b>	<b>29.6</b>	<b>241</b>	<b>1.1-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,434	4,514	1.8	4,848	7.4
Share Drafts	609	659	8.3	687	4.2
Regular Shares	1,778	1,639	7.8-	1,476	10.0-
Money Market Shares	656	603	8.2-	627	4.0
Share Certificates/CDs	1,037	1,249	20.4	1,645	31.7
IRA/Keogh Accounts	270	278	2.7	311	11.9
All Other Shares	65	63	3.7-	75	19.8
Non-Member Deposits	18	23	27.5	28	19.2
Regular Reserves	185	198	6.9	214	8.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-6	173.9-	-4	28.1
Other Reserves	120	123	2.4	126	3.1
Undivided Earnings	266	283	6.6	310	9.5
<b>TOTAL EQUITY</b>	<b>568</b>	<b>598</b>	<b>5.2</b>	<b>646</b>	<b>8.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,190</b>	<b>5,355</b>	<b>3.2</b>	<b>5,735</b>	<b>7.1</b>

\* Amount Less than + or - 1 Million

Iowa  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2006  
(Dollar Amounts in Millions)

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	165	151	8.5-	150	0.7-
<b>INTEREST INCOME</b>					
Interest on Loans	223	238	6.8	274	15.0
(Less) Interest Refund	0*	0*	74.9-	0*	3.8
Income from Investments	32	36	12.6	45	23.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>255</b>	<b>274</b>	<b>7.6</b>	<b>318</b>	<b>16.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	46	54	18.4	80	48.1
Interest on Deposits	16	20	23.6	28	37.9
Interest on Borrowed Money	6	8	33.7	10	28.1
<b>TOTAL INTEREST EXPENSE</b>	<b>68</b>	<b>83</b>	<b>21.0</b>	<b>119</b>	<b>43.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>17</b>	<b>24</b>	<b>40.9</b>	<b>13</b>	<b>44.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>170</b>	<b>168</b>	<b>1.1-</b>	<b>187</b>	<b>11.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	39	46	15.9	50	10.2
Other Operating Income	21	23	8.6	26	14.8
Gain (Loss) on Investments	-0*	-0*	25.3	0*	156.1
Gain (Loss) on Disp of Fixed Assets	0*	-0*	250.3-	0*	125.0
Other Non-Oper Income (Expense)	0*	2	348.2	0*	85.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>61</b>	<b>69</b>	<b>13.9</b>	<b>77</b>	<b>11.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	97	101	4.9	110	8.4
Travel and Conference Expense	3	3	5.0	3	6.8
Office Occupancy Expense	14	15	6.8	16	6.0
Office Operations Expense	35	38	8.3	39	3.6
Educational & Promotional Expense	8	9	8.0	10	22.0
Loan Servicing Expense	10	11	12.2	11	0.8
Professional and Outside Services	18	19	3.4	20	4.9
Member Insurance	2	2	5.4-	2	3.6-
Operating Fees	1	1	3.3-	2	14.5
Miscellaneous Operating Expenses	4	4	8.2	4	0.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>191</b>	<b>202</b>	<b>5.9</b>	<b>216</b>	<b>6.9</b>
<b>NET INCOME</b>	<b>40</b>	<b>35</b>	<b>11.6-</b>	<b>47</b>	<b>34.8</b>
Transfer to Regular Reserve	10	10	1.8-	14	36.5

\* Amount Less than + or - 1 Million

**Kansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	121	116	4.1-	115	0.9-
<b>Cash &amp; Equivalents</b>	231	181	21.8-	247	36.5
<b>TOTAL INVESTMENTS</b>	611	598	2.1-	528	11.7-
U.S. Government Obligations	2	3	71.0	1	69.0-
Federal Agency Securities	184	182	1.2-	155	14.8-
Mutual Fund & Common Trusts	15	14	12.2-	14	1.5
MCSD and PIC at Corporate CU	28	31	7.8	31	2.3
All Other Corporate Credit Union	121	143	17.6	148	3.7
Commercial Banks, S&Ls	225	195	13.3-	133	31.8-
Credit Unions -Loans to, Investment in	16	19	20.7	20	3.9
Other Investments	19	12	37.6-	9	24.4-
Loans Held for Sale	3	2	12.6-	2	0.4
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,055</b>	<b>2,191</b>	<b>6.6</b>	<b>2,248</b>	<b>2.6</b>
Unsecured Credit Card Loans	62	65	5.3	70	6.6
All Other Unsecured Loans	71	73	3.1	79	7.5
New Vehicle Loans	292	334	14.6	322	3.8-
Used Vehicle Loans	851	874	2.8	892	2.0
First Mortgage Real Estate Loans/LOC	436	476	9.1	493	3.7
Other Real Estate Loans/LOC	209	237	13.4	241	1.6
Leases Receivable	7	4	35.6-	3	37.9-
All Other Loans/LOC	127	126	0.8-	150	18.4
Allowance For Loan Losses	17	17	2.5	19	12.7
Foreclosed and Repossessed Assets	6	5	12.8-	7	25.7
Land and Building	63	72	14.0	72	0.2-
Other Fixed Assets	15	14	9.4-	17	19.0
NCUSIF Capitalization Deposit	23	24	2.0	25	3.7
Other Assets	37	35	6.0-	37	4.5
<b>TOTAL ASSETS</b>	<b>3,029</b>	<b>3,105</b>	<b>2.5</b>	<b>3,163</b>	<b>1.9</b>
<b>LIABILITIES</b>					
Total Borrowings	101	122	20.6	54	55.3-
Accrued Dividends/Interest Payable	3	4	30.2	5	40.5
Acct Payable and Other Liabilities	22	26	16.9	32	23.3
Uninsured Secondary Capital	0*	0*	19.2-	0	100.0-
<b>TOTAL LIABILITIES</b>	<b>126</b>	<b>151</b>	<b>20.1</b>	<b>91</b>	<b>39.5-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,537	2,574	1.5	2,675	3.9
Share Drafts	288	340	17.9	377	11.0
Regular Shares	920	880	4.4-	828	5.8-
Money Market Shares	261	231	11.5-	235	1.5
Share Certificates/CDs	719	786	9.4	910	15.8
IRA/Keogh Accounts	241	247	2.9	253	2.2
All Other Shares	99	84	15.6-	65	22.0-
Non-Member Deposits	8	6	29.8-	6	0.7-
Regular Reserves	96	97	0.8	98	0.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-3	304.6-	-2	41.8
Other Reserves	49	48	2.5-	48	1.1
Undivided Earnings	221	237	7.3	252	6.1
<b>TOTAL EQUITY</b>	366	379	3.7	396	4.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,029</b>	<b>3,105</b>	<b>2.5</b>	<b>3,163</b>	<b>1.9</b>

\* Amount Less than + or - 1 Million

**Kansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	121	116	4.1-	115	0.9-
<b>INTEREST INCOME</b>					
Interest on Loans	130	136	4.5	152	12.0
(Less) Interest Refund	0*	0*	22.2-	0*	100.2
Income from Investments	22	25	15.9	30	18.5
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>152</b>	<b>161</b>	<b>6.2</b>	<b>182</b>	<b>12.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	41	48	16.7	64	33.6
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	3	4	54.4	4	7.7
<b>TOTAL INTEREST EXPENSE</b>	<b>44</b>	<b>52</b>	<b>18.9</b>	<b>68</b>	<b>31.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>15</b>	<b>14</b>	<b>7.3-</b>	<b>14</b>	<b>5.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>93</b>	<b>96</b>	<b>2.3</b>	<b>99</b>	<b>3.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	24	26	7.4	29	13.1
Other Operating Income	9	10	3.9	11	16.4
Gain (Loss) on Investments	0*	-0*	118.1-	-0*	602.0-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	184.6-	-0*	96.5-
Other Non-Oper Income (Expense)	-1	0*	143.9	-1	257.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>32</b>	<b>36</b>	<b>11.3</b>	<b>39</b>	<b>8.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	54	58	6.0	61	5.0
Travel and Conference Expense	1	1	2.6	1	8.9
Office Occupancy Expense	7	7	10.0	8	8.0
Office Operations Expense	21	22	6.2	24	8.2
Educational & Promotional Expense	5	4	3.6-	4	2.6
Loan Servicing Expense	5	6	3.2	6	9.1
Professional and Outside Services	9	9	5.2	10	13.6
Member Insurance	2	2	11.1-	2	5.6-
Operating Fees	0*	0*	1.1-	1	3.5
Miscellaneous Operating Expenses	3	4	12.6	4	6.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>108</b>	<b>114</b>	<b>5.5</b>	<b>121</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>18</b>	<b>18</b>	<b>0.7-</b>	<b>17</b>	<b>5.0-</b>
Transfer to Regular Reserve	0*	1	47.5	0*	34.4-

\* Amount Less than + or - 1 Million

**Kentucky**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	109	105	3.7-	97	7.6-
<b>Cash &amp; Equivalents</b>	354	345	2.6-	352	2.1
<b>TOTAL INVESTMENTS</b>	898	825	8.1-	815	1.2-
U.S. Government Obligations	1	2	85.8	0*	94.2-
Federal Agency Securities	407	343	15.7-	289	15.7-
Mutual Fund & Common Trusts	7	4	45.8-	7	75.4-
MCSD and PIC at Corporate CU	24	26	6.5	26	0.8-
All Other Corporate Credit Union	176	221	25.9	294	32.8
Commercial Banks, S&Ls	260	207	20.2-	167	19.3-
Credit Unions -Loans to, Investment in	5	10	108.1	12	15.5
Other Investments	17	11	34.3-	12	6.2
Loans Held for Sale	2	1	27.7-	2	26.2
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,659</b>	<b>2,836</b>	<b>6.6</b>	<b>3,002</b>	<b>5.9</b>
Unsecured Credit Card Loans	120	123	2.8	128	4.0
All Other Unsecured Loans	201	213	6.1	225	5.6
New Vehicle Loans	383	427	11.6	450	5.5
Used Vehicle Loans	666	685	2.8	693	1.1
First Mortgage Real Estate Loans/LOC	782	826	5.6	921	11.4
Other Real Estate Loans/LOC	405	451	11.3	475	5.4
Leases Receivable	5	3	32.6-	3	11.0-
All Other Loans/LOC	97	107	9.9	106	0.3-
Allowance For Loan Losses	19	21	13.2	22	1.4
Foreclosed and Repossessed Assets	1	2	32.8	3	69.8
Land and Building	78	79	1.4	88	11.3
Other Fixed Assets	23	23	1.1	22	4.9-
NCUSIF Capitalization Deposit	33	34	1.7	35	3.1
Other Assets	40	59	49.5	69	16.2
<b>TOTAL ASSETS</b>	<b>4,069</b>	<b>4,183</b>	<b>2.8</b>	<b>4,366</b>	<b>4.4</b>
<b>LIABILITIES</b>					
Total Borrowings	41	40	4.0-	57	43.2
Accrued Dividends/Interest Payable	5	8	43.7	11	51.2
Acct Payable and Other Liabilities	14	21	45.3	23	11.4
Uninsured Secondary Capital	0*	0*	14.2-	0*	14.2-
<b>TOTAL LIABILITIES</b>	<b>62</b>	<b>69</b>	<b>11.2</b>	<b>92</b>	<b>33.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,476	3,548	2.1	3,665	3.3
Share Drafts	426	430	0.9	440	2.3
Regular Shares	1,815	1,655	8.8-	1,516	8.4-
Money Market Shares	157	163	3.7	189	15.8
Share Certificates/CDs	681	895	31.4	1,096	22.5
IRA/Keogh Accounts	340	351	3.3	368	4.8
All Other Shares	46	44	3.9-	41	6.6-
Non-Member Deposits	11	10	5.0-	15	45.2
Regular Reserves	112	110	1.8-	110	0.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-3	74.5-	-0*	82.7
Other Reserves	0*	0*	8.7	0*	37.1-
Undivided Earnings	420	459	9.3	500	8.9
<b>TOTAL EQUITY</b>	531	566	6.7	609	7.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,069</b>	<b>4,183</b>	<b>2.8</b>	<b>4,366</b>	<b>4.4</b>

\* Amount Less than + or - 1 Million

**Kentucky**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	109	105	3.7-	97	7.6-
<b>INTEREST INCOME</b>					
Interest on Loans	170	181	6.5	198	9.2
(Less) Interest Refund	0*	0*	47.9	0*	11.4
Income from Investments	27	34	26.1	47	38.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>197</b>	<b>215</b>	<b>9.1</b>	<b>245</b>	<b>13.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	55	68	23.4	95	40.4
Interest on Deposits	0*	0*	23.0	0*	47.0
Interest on Borrowed Money	1	2	72.1	2	29.6
<b>TOTAL INTEREST EXPENSE</b>	<b>56</b>	<b>70</b>	<b>24.3</b>	<b>98</b>	<b>40.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>13</b>	<b>19</b>	<b>42.4</b>	<b>15</b>	<b>20.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>128</b>	<b>126</b>	<b>1.0-</b>	<b>132</b>	<b>4.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	38	47	22.9	52	12.1
Other Operating Income	13	17	24.2	18	10.0
Gain (Loss) on Investments	0*	-0*	130.1-	-0*	91.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	276.3	0*	169.6
Other Non-Oper Income (Expense)	1	1	1.0	0*	97.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>53</b>	<b>64</b>	<b>22.3</b>	<b>71</b>	<b>9.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	74	79	7.1	82	4.4
Travel and Conference Expense	2	2	3.5	3	4.8
Office Occupancy Expense	9	9	7.8	10	2.3
Office Operations Expense	30	32	7.3	31	0.7-
Educational & Promotional Expense	5	6	12.8	6	0.6-
Loan Servicing Expense	6	8	17.5	7	3.2-
Professional and Outside Services	13	13	6.7	15	8.9
Member Insurance	1	0*	10.2-	0*	5.0-
Operating Fees	0*	0*	11.1	0*	1.7-
Miscellaneous Operating Expenses	3	3	16.7	3	5.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>143</b>	<b>154</b>	<b>7.8</b>	<b>158</b>	<b>2.8</b>
<b>NET INCOME</b>	<b>37</b>	<b>37</b>	<b>1.8-</b>	<b>44</b>	<b>20.4</b>
Transfer to Regular Reserve	0*	0*	12.9-	0*	24.3-

\* Amount Less than + or - 1 Million

**Louisiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	260	249	4.2-	242	2.8-
<b>Cash &amp; Equivalents</b>	559	804	43.9	600	25.4-
<b>TOTAL INVESTMENTS</b>	1,548	1,737	12.2	1,526	12.2-
U.S. Government Obligations	105	30	71.0-	21	29.8-
Federal Agency Securities	551	716	29.9	605	15.5-
Mutual Fund & Common Trusts	13	24	81.0	11	53.0-
MCSD and PIC at Corporate CU	50	53	4.8	56	5.8
All Other Corporate Credit Union	148	248	67.4	234	5.6-
Commercial Banks, S&Ls	641	624	2.7-	532	14.8-
Credit Unions -Loans to, Investment in	14	21	54.8	23	6.1
Other Investments	26	21	17.7-	16	24.9-
Loans Held for Sale	0*	14	5,413.8	14	4.2-
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,494</b>	<b>3,715</b>	<b>6.3</b>	<b>4,004</b>	<b>7.8</b>
Unsecured Credit Card Loans	196	199	1.6	212	6.5
All Other Unsecured Loans	440	406	7.6-	392	3.5-
New Vehicle Loans	995	1,163	16.9	1,314	13.0
Used Vehicle Loans	665	701	5.4	725	3.5
First Mortgage Real Estate Loans/LOC	677	716	5.7	793	10.8
Other Real Estate Loans/LOC	200	227	13.5	233	2.5
Leases Receivable	0*	0*	88.2-	0*	823.0
All Other Loans/LOC	320	303	5.3-	335	10.7
Allowance For Loan Losses	29	42	44.2	39	7.4-
Foreclosed and Repossessed Assets	3	3	29.1	3	11.9-
Land and Building	116	129	11.1	159	23.5
Other Fixed Assets	29	35	18.5	38	10.1
NCUSIF Capitalization Deposit	47	48	2.9	54	12.2
Other Assets	55	80	44.6	74	7.7-
<b>TOTAL ASSETS</b>	<b>5,822</b>	<b>6,524</b>	<b>12.1</b>	<b>6,433</b>	<b>1.4-</b>
<b>LIABILITIES</b>					
Total Borrowings	15	8	49.6-	18	131.5
Accrued Dividends/Interest Payable	6	5	12.0-	5	6.1
Acct Payable and Other Liabilities	19	43	125.0	34	21.6-
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>40</b>	<b>56</b>	<b>38.5</b>	<b>57</b>	<b>2.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,017	5,681	13.2	5,526	2.7-
Share Drafts	568	759	33.5	691	9.0-
Regular Shares	2,623	2,922	11.4	2,626	10.1-
Money Market Shares	470	456	3.0-	420	8.0-
Share Certificates/CDs	951	1,112	16.9	1,366	22.8
IRA/Keogh Accounts	359	364	1.4	377	3.5
All Other Shares	38	55	42.3	39	29.0-
Non-Member Deposits	7	14	111.2	8	45.3-
Regular Reserves	218	225	3.2	228	1.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-7	131.2-	-4	34.4
Other Reserves	44	40	7.5-	42	4.2
Undivided Earnings	506	528	4.3	584	10.7
<b>TOTAL EQUITY</b>	<b>765</b>	<b>787</b>	<b>2.8</b>	<b>850</b>	<b>8.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>5,822</b>	<b>6,524</b>	<b>12.1</b>	<b>6,433</b>	<b>1.4-</b>

\* Amount Less than + or - 1 Million

**Louisiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	260	249	4.2-	242	2.8-
<b>INTEREST INCOME</b>					
Interest on Loans	245	254	3.5	275	8.2
(Less) Interest Refund	1	0*	85.3-	0*	350.7
Income from Investments	48	63	32.7	95	50.5
Trading Profits and Losses	-0*	0*	101.8	0*	67.5
<b>TOTAL INTEREST INCOME</b>	<b>292</b>	<b>317</b>	<b>8.7</b>	<b>369</b>	<b>16.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	75	88	17.5	116	31.2
Interest on Deposits	2	2	36.2	4	52.3
Interest on Borrowed Money	0*	0*	17.2-	1	129.7
<b>TOTAL INTEREST EXPENSE</b>	<b>78</b>	<b>91</b>	<b>17.7</b>	<b>121</b>	<b>32.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>21</b>	<b>45</b>	<b>109.5</b>	<b>19</b>	<b>56.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>193</b>	<b>181</b>	<b>6.1-</b>	<b>229</b>	<b>26.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	68	70	2.0	75	7.4
Other Operating Income	19	23	25.8	27	17.5
Gain (Loss) on Investments	-0*	-0*	310.7-	-0*	89.0
Gain (Loss) on Disp of Fixed Assets	0*	2	147.7	0*	81.1-
Other Non-Oper Income (Expense)	0*	2	141.6	2	18.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>89</b>	<b>97</b>	<b>9.1</b>	<b>104</b>	<b>8.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	114	124	8.1	133	7.5
Travel and Conference Expense	4	4	13.9-	4	17.5
Office Occupancy Expense	12	14	13.4	16	12.7
Office Operations Expense	54	56	4.3	61	8.3
Educational & Promotional Expense	7	6	12.9-	8	18.4
Loan Servicing Expense	10	11	10.6	13	11.5
Professional and Outside Services	20	21	7.7	22	3.2
Member Insurance	5	4	13.6-	4	6.4-
Operating Fees	1	1	8.0	2	8.0
Miscellaneous Operating Expenses	6	8	21.5	8	7.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>235</b>	<b>250</b>	<b>6.4</b>	<b>270</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>47</b>	<b>28</b>	<b>40.2-</b>	<b>64</b>	<b>128.2</b>
Transfer to Regular Reserve	8	4	46.5-	8	88.4

\* Amount Less than + or - 1 Million



**Maine**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	77	74	3.9-	72	2.7-
<b>Cash &amp; Equivalents</b>	237	259	9.4	302	16.6
<b>TOTAL INVESTMENTS</b>	638	612	4.1-	599	2.2-
U.S. Government Obligations	3	3	9.2	2	39.0-
Federal Agency Securities	169	168	0.5-	149	11.1-
Mutual Fund & Common Trusts	0*	0*	33.6-	0*	10.7
MCSD and PIC at Corporate CU	18	19	3.1	19	2.0
All Other Corporate Credit Union	121	117	3.7-	144	23.3
Commercial Banks, S&Ls	291	266	8.8-	244	8.2-
Credit Unions -Loans to, Investment in	9	12	32.1	13	4.7
Other Investments	26	28	4.8	28	0.6
Loans Held for Sale	2	2	17.0-	4	106.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,820</b>	<b>2,970</b>	<b>5.3</b>	<b>3,076</b>	<b>3.6</b>
Unsecured Credit Card Loans	85	82	3.3-	87	6.0
All Other Unsecured Loans	106	105	0.9-	111	5.4
New Vehicle Loans	273	315	15.2	323	2.6
Used Vehicle Loans	555	556	0.1	547	1.6-
First Mortgage Real Estate Loans/LOC	1,001	1,049	4.8	1,095	4.4
Other Real Estate Loans/LOC	546	611	11.8	668	9.3
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	253	253	0.3-	246	2.5-
Allowance For Loan Losses	14	12	15.6-	12	0.3-
Foreclosed and Repossessed Assets	1	1	2.5-	1	4.3-
Land and Building	80	89	11.5	102	13.6
Other Fixed Assets	14	15	1.4	17	15.6
NCUSIF Capitalization Deposit	30	32	4.1	32	2.3
Other Assets	48	49	2.1	55	13.4
<b>TOTAL ASSETS</b>	<b>3,858</b>	<b>4,018</b>	<b>4.1</b>	<b>4,177</b>	<b>4.0</b>
<b>LIABILITIES</b>					
Total Borrowings	159	177	11.7	173	2.3-
Accrued Dividends/Interest Payable	0*	0*	149.2	0*	5.3
Acct Payable and Other Liabilities	18	23	26.4	28	19.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>177</b>	<b>201</b>	<b>13.4</b>	<b>201</b>	<b>0.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,272	3,379	3.3	3,502	3.6
Share Drafts	441	473	7.2	482	1.9
Regular Shares	1,138	1,094	3.9-	984	10.0-
Money Market Shares	537	496	7.6-	458	7.6-
Share Certificates/CDs	807	932	15.5	1,146	22.9
IRA/Keogh Accounts	297	320	7.6	356	11.3
All Other Shares	37	41	10.7	46	11.7
Non-Member Deposits	15	23	51.6	29	27.2
Regular Reserves	136	139	2.0	142	2.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-3	196.4-	-1	56.0
Other Reserves	5	5	0.0-	6	26.0
Undivided Earnings	269	298	10.6	327	9.9
<b>TOTAL EQUITY</b>	<b>409</b>	<b>438</b>	<b>7.2</b>	<b>473</b>	<b>8.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,858</b>	<b>4,018</b>	<b>4.1</b>	<b>4,177</b>	<b>4.0</b>

\* Amount Less than + or - 1 Million

**Maine**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	77	74	3.9-	72	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	169	184	9.0	207	12.5
(Less) Interest Refund	0*	0*	0.0	0*	43.8-
Income from Investments	21	26	20.4	34	32.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>190</b>	<b>209</b>	<b>10.2</b>	<b>241</b>	<b>15.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	44	56	25.2	77	37.9
Interest on Deposits	0*	0*	46.8	0*	43.0
Interest on Borrowed Money	5	6	26.4	7	23.0
<b>TOTAL INTEREST EXPENSE</b>	<b>50</b>	<b>62</b>	<b>25.5</b>	<b>85</b>	<b>36.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>8</b>	<b>26.8</b>	<b>7</b>	<b>7.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>134</b>	<b>139</b>	<b>3.8</b>	<b>149</b>	<b>6.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	22	24	6.4	29	21.0
Other Operating Income	15	17	15.7	18	5.5
Gain (Loss) on Investments	0*	0*	69.8-	0*	23.3
Gain (Loss) on Disp of Fixed Assets	-0*	0*	536.5	0*	52.6-
Other Non-Oper Income (Expense)	-0*	1	17,102.0	0*	98.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>38</b>	<b>42</b>	<b>11.4</b>	<b>47</b>	<b>11.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	69	74	6.1	80	9.1
Travel and Conference Expense	2	2	10.7	3	15.9
Office Occupancy Expense	10	11	8.7	12	9.4
Office Operations Expense	28	30	6.7	31	4.5
Educational & Promotional Expense	4	5	16.9	6	23.2
Loan Servicing Expense	8	8	7.9	9	6.3
Professional and Outside Services	14	15	7.6	16	9.9
Member Insurance	1	1	3.0	1	20.5-
Operating Fees	0*	0*	10.3	0*	1.0
Miscellaneous Operating Expenses	3	3	6.2-	3	2.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>140</b>	<b>150</b>	<b>6.7</b>	<b>162</b>	<b>8.2</b>
<b>NET INCOME</b>	<b>32</b>	<b>32</b>	<b>0.2-</b>	<b>34</b>	<b>5.6</b>
Transfer to Regular Reserve	2	2	21.0-	2	5.5

\* Amount Less than + or - 1 Million

**Maryland**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	116	115	0.9-	113	1.7-
<b>Cash &amp; Equivalents</b>	901	764	15.2-	906	18.6
<b>TOTAL INVESTMENTS</b>	4,205	3,689	12.3-	3,012	18.4-
U.S. Government Obligations	85	11	87.0-	9	19.3-
Federal Agency Securities	3,244	2,887	11.0-	2,225	22.9-
Mutual Fund & Common Trusts	140	126	9.5-	129	2.3
MCSD and PIC at Corporate CU	22	27	18.3	28	5.5
All Other Corporate Credit Union	74	79	7.5	107	35.4
Commercial Banks, S&Ls	310	220	28.9-	199	9.8-
Credit Unions -Loans to, Investment in	12	20	63.5	19	5.8-
Other Investments	318	318	0.2	49	84.7-
Loans Held for Sale	1	4	301.0	22	438.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>7,558</b>	<b>8,375</b>	<b>10.8</b>	<b>9,189</b>	<b>9.7</b>
Unsecured Credit Card Loans	545	586	7.5	670	14.3
All Other Unsecured Loans	561	554	1.4-	581	4.9
New Vehicle Loans	1,305	1,541	18.1	1,710	11.0
Used Vehicle Loans	1,204	1,235	2.6	1,368	10.8
First Mortgage Real Estate Loans/LOC	2,501	2,758	10.3	2,911	5.5
Other Real Estate Loans/LOC	1,291	1,530	18.5	1,779	16.3
Leases Receivable	0*	0*	81.3-	0*	5,267.7
All Other Loans/LOC	151	171	13.1	169	1.4-
Allowance For Loan Losses	46	47	1.7	49	5.4
Foreclosed and Repossessed Assets	0*	0*	191.6	0*	14.7
Land and Building	155	172	10.8	183	6.2
Other Fixed Assets	54	60	10.7	67	10.7
NCUSIF Capitalization Deposit	105	105	0.4	106	0.3
Other Assets	189	202	6.9	238	17.8
<b>TOTAL ASSETS</b>	<b>13,123</b>	<b>13,325</b>	<b>1.5</b>	<b>13,673</b>	<b>2.6</b>
<b>LIABILITIES</b>					
Total Borrowings	133	238	78.7	324	36.5
Accrued Dividends/Interest Payable	12	15	30.4	24	55.3
Acct Payable and Other Liabilities	78	94	20.0	99	5.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>223</b>	<b>347</b>	<b>55.6</b>	<b>447</b>	<b>28.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,496	11,465	0.3-	11,571	0.9
Share Drafts	1,489	1,613	8.3	1,704	5.7
Regular Shares	5,539	5,309	4.1-	4,628	12.8-
Money Market Shares	1,714	1,524	11.0-	1,447	5.1-
Share Certificates/CDs	1,597	1,921	20.3	2,659	38.4
IRA/Keogh Accounts	913	881	3.5-	957	8.7
All Other Shares	230	195	15.3-	166	15.0-
Non-Member Deposits	13	21	59.3	9	56.6-
Regular Reserves	346	360	3.9	374	4.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-19	-44	135.8-	-32	27.9
Other Reserves	81	84	4.1	64	23.8-
Undivided Earnings	996	1,114	11.9	1,249	12.1
<b>TOTAL EQUITY</b>	<b>1,405</b>	<b>1,514</b>	<b>7.8</b>	<b>1,656</b>	<b>9.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>13,123</b>	<b>13,325</b>	<b>1.5</b>	<b>13,673</b>	<b>2.6</b>

\* Amount Less than + or - 1 Million

**Maryland**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	116	115	0.9-	113	1.7-
<b>INTEREST INCOME</b>					
Interest on Loans	450	488	8.5	568	16.4
(Less) Interest Refund	2	2	7.1-	2	24.2
Income from Investments	144	158	9.5	163	3.1
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>592</b>	<b>644</b>	<b>8.8</b>	<b>729</b>	<b>13.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	127	149	17.3	201	34.8
Interest on Deposits	19	24	26.9	40	70.8
Interest on Borrowed Money	3	8	115.4	14	81.6
<b>TOTAL INTEREST EXPENSE</b>	<b>149</b>	<b>180</b>	<b>20.8</b>	<b>255</b>	<b>41.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>27</b>	<b>29</b>	<b>8.3</b>	<b>23</b>	<b>21.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>417</b>	<b>435</b>	<b>4.5</b>	<b>451</b>	<b>3.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	104	119	13.6	130	10.0
Other Operating Income	41	49	19.7	54	10.1
Gain (Loss) on Investments	0*	0*	95.3-	-0*	3,225.3-
Gain (Loss) on Disp of Fixed Assets	2	0*	72.3-	0*	40.8-
Other Non-Oper Income (Expense)	2	0*	71.7-	2	172.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>150</b>	<b>169</b>	<b>12.9</b>	<b>186</b>	<b>10.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	217	232	6.8	252	8.6
Travel and Conference Expense	6	6	7.0	7	15.1
Office Occupancy Expense	24	27	9.4	30	13.4
Office Operations Expense	96	99	3.4	106	6.8
Educational & Promotional Expense	14	16	14.9	19	20.2
Loan Servicing Expense	24	23	2.1-	24	2.5
Professional and Outside Services	30	36	17.9	40	11.9
Member Insurance	2	2	8.8-	2	1.3-
Operating Fees	2	2	14.8	2	1.1
Miscellaneous Operating Expenses	10	11	8.1	14	31.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>425</b>	<b>454</b>	<b>6.7</b>	<b>496</b>	<b>9.4</b>
<b>NET INCOME</b>	<b>141</b>	<b>150</b>	<b>6.9</b>	<b>141</b>	<b>6.1-</b>
Transfer to Regular Reserve	5	6	34.4	7	11.3

\* Amount Less than + or - 1 Million

**Massachusetts**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	257	246	4.3-	235	4.5-
<b>Cash &amp; Equivalents</b>	1,269	1,102	13.1-	1,356	23.0
<b>TOTAL INVESTMENTS</b>	5,331	4,746	11.0-	4,202	11.5-
U.S. Government Obligations	67	245	266.0	33	86.4-
Federal Agency Securities	3,776	3,202	15.2-	2,750	14.1-
Mutual Fund & Common Trusts	73	9	87.4-	5	43.7-
MCSD and PIC at Corporate CU	68	67	1.9-	70	5.3
All Other Corporate Credit Union	519	539	3.8	689	27.8
Commercial Banks, S&Ls	627	486	22.4-	361	25.7-
Credit Unions -Loans to, Investment in	26	20	24.9-	21	9.1
Other Investments	175	178	1.7	134	24.5-
Loans Held for Sale	12	11	10.7-	20	85.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>14,333</b>	<b>16,209</b>	<b>13.1</b>	<b>17,366</b>	<b>7.1</b>
Unsecured Credit Card Loans	593	608	2.5	654	7.6
All Other Unsecured Loans	522	541	3.6	572	5.6
New Vehicle Loans	1,326	1,591	20.0	1,648	3.6
Used Vehicle Loans	1,962	2,143	9.2	2,206	2.9
First Mortgage Real Estate Loans/LOC	6,793	7,611	12.0	8,066	6.0
Other Real Estate Loans/LOC	2,824	3,423	21.2	3,893	13.7
Leases Receivable	2	3	76.2	5	75.4
All Other Loans/LOC	311	290	6.8-	323	11.3
Allowance For Loan Losses	80	83	3.7	90	8.3
Foreclosed and Repossessed Assets	2	6	150.5	8	44.1
Land and Building	254	268	5.4	286	6.7
Other Fixed Assets	64	74	15.2	91	22.7
NCUSIF Capitalization Deposit	161	167	3.5	172	3.2
Other Assets	188	218	15.6	243	11.3
<b>TOTAL ASSETS</b>	<b>21,535</b>	<b>22,718</b>	<b>5.5</b>	<b>23,655</b>	<b>4.1</b>
<b>LIABILITIES</b>					
Total Borrowings	831	1,222	47.1	1,083	11.4-
Accrued Dividends/Interest Payable	2	3	43.5	6	116.0
Acct Payable and Other Liabilities	111	122	9.4	131	7.7
Uninsured Secondary Capital	0*	0*	10.0-	0*	11.1-
<b>TOTAL LIABILITIES</b>	<b>944</b>	<b>1,347</b>	<b>42.6</b>	<b>1,220</b>	<b>9.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	18,210	18,857	3.6	19,767	4.8
Share Drafts	2,077	2,292	10.4	1,779	22.4-
Regular Shares	5,483	5,053	7.9-	4,930	2.4-
Money Market Shares	3,008	2,670	11.2-	2,603	2.5-
Share Certificates/CDs	5,556	6,690	20.4	8,166	22.1
IRA/Keogh Accounts	1,800	1,866	3.7	2,005	7.4
All Other Shares	261	255	2.5-	252	1.1-
Non-Member Deposits	24	31	29.0	32	3.5
Regular Reserves	474	480	1.4	495	3.1
APPR. For Non-Conf. Invest.	0*	0*	0.1	0*	6.5-
Accum. Unrealized G/L on A-F-S	-0*	-25	12,545.0-	-5	78.5
Other Reserves	3	4	3.0	3	6.4-
Undivided Earnings	1,903	2,055	8.0	2,175	5.8
<b>TOTAL EQUITY</b>	<b>2,381</b>	<b>2,514</b>	<b>5.6</b>	<b>2,668</b>	<b>6.1</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>21,535</b>	<b>22,718</b>	<b>5.5</b>	<b>23,655</b>	<b>4.1</b>

\* Amount Less than + or - 1 Million

**Massachusetts**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	257	246	4.3-	235	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	771	878	13.9	1,041	18.7
(Less) Interest Refund	0*	0*	2,120.5	0*	32.4
Income from Investments	173	189	9.2	206	9.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>944</b>	<b>1,066</b>	<b>13.0</b>	<b>1,247</b>	<b>17.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	247	300	21.4	427	42.3
Interest on Deposits	39	53	35.3	83	55.7
Interest on Borrowed Money	26	36	38.4	52	45.3
<b>TOTAL INTEREST EXPENSE</b>	<b>312</b>	<b>389</b>	<b>24.5</b>	<b>562</b>	<b>44.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>47</b>	<b>53</b>	<b>11.5</b>	<b>62</b>	<b>16.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>584</b>	<b>625</b>	<b>6.9</b>	<b>624</b>	<b>0.1-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	81	92	14.0	104	13.3
Other Operating Income	42	42	1.8	48	13.2
Gain (Loss) on Investments	5	-0*	111.7-	-2	227.1-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	409.1	-0*	238.3-
Other Non-Oper Income (Expense)	2	2	6.6-	1	24.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>129</b>	<b>136</b>	<b>5.6</b>	<b>151</b>	<b>10.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	288	307	6.8	325	5.7
Travel and Conference Expense	8	8	3.6	9	4.0
Office Occupancy Expense	37	45	20.5	48	7.1
Office Operations Expense	104	104	0.3-	106	2.2
Educational & Promotional Expense	25	26	2.3	29	13.5
Loan Servicing Expense	25	25	0.7	26	4.7
Professional and Outside Services	53	59	10.7	63	7.1
Member Insurance	4	4	2.9-	3	19.8-
Operating Fees	3	3	8.4	3	3.0
Miscellaneous Operating Expenses	17	19	9.7	19	0.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>565</b>	<b>601</b>	<b>6.3</b>	<b>632</b>	<b>5.3</b>
<b>NET INCOME</b>	<b>148</b>	<b>160</b>	<b>8.3</b>	<b>142</b>	<b>11.1-</b>
Transfer to Regular Reserve	3	13	329.2	17	29.8

\* Amount Less than + or - 1 Million

**Michigan**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	413	395	4.4-	376	4.8-
<b>Cash &amp; Equivalents</b>	2,390	2,011	15.9-	2,449	21.8
<b>TOTAL INVESTMENTS</b>	7,936	7,373	7.1-	6,667	9.6-
U.S. Government Obligations	116	85	26.3-	64	25.2-
Federal Agency Securities	3,748	3,819	1.9	3,422	10.4-
Mutual Fund & Common Trusts	102	97	4.5-	43	55.3-
MCSD and PIC at Corporate CU	140	138	1.2-	140	1.6
All Other Corporate Credit Union	534	531	0.6-	807	51.9
Commercial Banks, S&Ls	1,506	1,267	15.9-	904	28.7-
Credit Unions -Loans to, Investment in	67	79	18.4	79	0.0
Other Investments	1,724	1,357	21.3-	108	92.1-
Loans Held for Sale	13	4	65.2-	3	23.1-
<b>TOTAL LOANS OUTSTANDING</b>	<b>18,987</b>	<b>20,341</b>	<b>7.1</b>	<b>21,036</b>	<b>3.4</b>
Unsecured Credit Card Loans	1,141	1,194	4.6	1,258	5.4
All Other Unsecured Loans	983	982	0.1-	1,033	5.2
New Vehicle Loans	1,703	1,880	10.4	1,829	2.7-
Used Vehicle Loans	3,426	3,423	0.1-	3,252	5.0-
First Mortgage Real Estate Loans/LOC	7,209	8,040	11.5	8,716	8.4
Other Real Estate Loans/LOC	2,960	3,237	9.3	3,384	4.5
Leases Receivable	352	256	27.2-	171	33.4-
All Other Loans/LOC	1,214	1,330	9.5	1,394	4.8
Allowance For Loan Losses	133	141	6.4	153	8.0
Foreclosed and Repossessed Assets	13	20	53.3	36	75.5
Land and Building	620	662	6.7	724	9.4
Other Fixed Assets	132	137	3.7	145	5.4
NCUSIF Capitalization Deposit	238	241	1.4	243	0.8
Other Assets	424	439	3.7	488	10.9
<b>TOTAL ASSETS</b>	<b>30,621</b>	<b>31,088</b>	<b>1.5</b>	<b>31,639</b>	<b>1.8</b>
<b>LIABILITIES</b>					
Total Borrowings	678	973	43.5	869	10.6-
Accrued Dividends/Interest Payable	21	29	38.5	55	87.6
Acct Payable and Other Liabilities	242	260	7.6	300	15.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>940</b>	<b>1,262</b>	<b>34.2</b>	<b>1,224</b>	<b>3.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	26,122	26,100	0.1-	26,466	1.4
Share Drafts	3,558	3,682	3.5	3,500	4.9-
Regular Shares	7,608	7,199	5.4-	6,847	4.9-
Money Market Shares	7,221	6,499	10.0-	5,923	8.9-
Share Certificates/CDs	5,235	6,297	20.3	7,685	22.0
IRA/Keogh Accounts	1,872	1,892	1.1	1,978	4.5
All Other Shares	458	394	14.0-	381	3.2-
Non-Member Deposits	169	137	19.1-	152	11.0
Regular Reserves	823	831	0.9	827	0.4-
APPR. For Non-Conf. Invest.	10	3	69.1-	1	56.3-
Accum. Unrealized G/L on A-F-S	-8	-64	662.1-	-33	47.7
Other Reserves	400	430	7.3	441	2.7
Undivided Earnings	2,334	2,526	8.3	2,713	7.4
<b>TOTAL EQUITY</b>	<b>3,558</b>	<b>3,726</b>	<b>4.7</b>	<b>3,949</b>	<b>6.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>30,621</b>	<b>31,088</b>	<b>1.5</b>	<b>31,639</b>	<b>1.8</b>

\* Amount Less than + or - 1 Million

**Michigan**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	413	395	4.4-	376	4.8-
<b>INTEREST INCOME</b>					
Interest on Loans	1,171	1,242	6.1	1,375	10.7
(Less) Interest Refund	4	5	12.8	12	145.7
Income from Investments	289	318	10.2	359	12.8
Trading Profits and Losses	0*	0*	35.8-	0*	87.9
<b>TOTAL INTEREST INCOME</b>	<b>1,456</b>	<b>1,556</b>	<b>6.9</b>	<b>1,722</b>	<b>10.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	222	262	18.2	361	37.5
Interest on Deposits	162	196	20.8	267	36.7
Interest on Borrowed Money	20	31	54.0	42	32.1
<b>TOTAL INTEREST EXPENSE</b>	<b>405</b>	<b>490</b>	<b>21.0</b>	<b>670</b>	<b>36.8</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>112</b>	<b>133</b>	<b>18.7</b>	<b>122</b>	<b>8.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>939</b>	<b>933</b>	<b>0.7-</b>	<b>931</b>	<b>0.3-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	253	288	14.0	311	7.8
Other Operating Income	94	108	15.1	124	14.6
Gain (Loss) on Investments	12	3	76.9-	-1	144.5-
Gain (Loss) on Disp of Fixed Assets	0*	5	1,310.7	0*	99.3-
Other Non-Oper Income (Expense)	4	4	6.6-	12	207.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>363</b>	<b>408</b>	<b>12.4</b>	<b>446</b>	<b>9.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	524	551	5.2	585	6.2
Travel and Conference Expense	15	16	6.3	17	6.5
Office Occupancy Expense	71	78	9.9	83	6.0
Office Operations Expense	228	233	2.2	246	5.4
Educational & Promotional Expense	42	46	11.2	48	3.7
Loan Servicing Expense	65	74	14.0	75	1.4
Professional and Outside Services	68	73	6.3	80	9.7
Member Insurance	5	4	13.6-	4	11.1-
Operating Fees	6	7	9.7	8	15.3
Miscellaneous Operating Expenses	26	28	6.7	28	0.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,051</b>	<b>1,111</b>	<b>5.7</b>	<b>1,175</b>	<b>5.7</b>
<b>NET INCOME</b>	<b>251</b>	<b>230</b>	<b>8.4-</b>	<b>202</b>	<b>12.3-</b>
Transfer to Regular Reserve	8	7	18.8-	6	13.2-

\* Amount Less than + or - 1 Million



**Minnesota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	174	169	2.9-	167	1.2-
<b>Cash &amp; Equivalents</b>	711	679	4.5-	938	38.1
<b>TOTAL INVESTMENTS</b>	2,627	2,199	16.3-	2,051	6.8-
U.S. Government Obligations	24	12	49.1-	18	48.0
Federal Agency Securities	1,567	1,329	15.2-	1,200	9.7-
Mutual Fund & Common Trusts	19	8	61.1-	13	76.7
MCSD and PIC at Corporate CU	68	70	2.8	65	6.7-
All Other Corporate Credit Union	269	306	13.9	396	29.4
Commercial Banks, S&Ls	474	313	34.0-	212	32.1-
Credit Unions -Loans to, Investment in	28	30	6.9	31	2.1
Other Investments	178	132	25.8-	43	67.2-
Loans Held for Sale	9	11	17.8	40	273.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>8,840</b>	<b>9,809</b>	<b>11.0</b>	<b>10,254</b>	<b>4.5</b>
Unsecured Credit Card Loans	439	455	3.7	496	9.1
All Other Unsecured Loans	303	321	5.9	335	4.4
New Vehicle Loans	1,109	1,234	11.4	1,204	2.5-
Used Vehicle Loans	1,749	1,802	3.0	1,833	1.7
First Mortgage Real Estate Loans/LOC	2,163	2,641	22.1	2,932	11.0
Other Real Estate Loans/LOC	2,293	2,607	13.7	2,784	6.8
Leases Receivable	4	4	6.4-	4	10.5-
All Other Loans/LOC	780	745	4.5-	666	10.6-
Allowance For Loan Losses	45	50	8.9	60	21.6
Foreclosed and Repossessed Assets	4	5	31.4	9	80.3
Land and Building	222	254	14.5	283	11.4
Other Fixed Assets	53	55	4.1	57	1.9
NCUSIF Capitalization Deposit	97	99	2.7	102	3.2
Other Assets	134	157	17.5	169	7.4
<b>TOTAL ASSETS</b>	<b>12,651</b>	<b>13,220</b>	<b>4.5</b>	<b>13,843</b>	<b>4.7</b>
<b>LIABILITIES</b>					
Total Borrowings	301	414	37.4	557	34.4
Accrued Dividends/Interest Payable	5	8	54.3	13	62.0
Acct Payable and Other Liabilities	69	80	16.1	97	20.7
Uninsured Secondary Capital	0*	0*	0.0	0*	60.0
<b>TOTAL LIABILITIES</b>	<b>376</b>	<b>503</b>	<b>33.7</b>	<b>667</b>	<b>32.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	10,880	11,238	3.3	11,600	3.2
Share Drafts	1,524	1,474	3.2-	1,322	10.3-
Regular Shares	3,100	2,993	3.5-	2,775	7.3-
Money Market Shares	2,193	2,175	0.8-	2,142	1.5-
Share Certificates/CDs	3,043	3,547	16.6	4,179	17.8
IRA/Keogh Accounts	844	907	7.5	996	9.7
All Other Shares	151	112	25.8-	151	34.5
Non-Member Deposits	24	30	21.8	36	21.4
Regular Reserves	314	314	0.1-	318	1.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-11	-26	136.3-	-17	35.6
Other Reserves	55	55	0.1	73	31.9
Undivided Earnings	1,037	1,136	9.6	1,201	5.8
<b>TOTAL EQUITY</b>	1,395	1,479	6.0	1,576	6.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>12,651</b>	<b>13,220</b>	<b>4.5</b>	<b>13,843</b>	<b>4.7</b>

\* Amount Less than + or - 1 Million

**Minnesota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	174	169	2.9-	167	1.2-
<b>INTEREST INCOME</b>					
Interest on Loans	500	559	11.8	643	14.9
(Less) Interest Refund	0*	0*	23.0-	0*	245.0
Income from Investments	92	96	3.7	118	23.1
Trading Profits and Losses	0*	-0*	139.9-	-0*	12.9
<b>TOTAL INTEREST INCOME</b>	<b>593</b>	<b>655</b>	<b>10.5</b>	<b>760</b>	<b>16.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	151	189	25.4	259	37.0
Interest on Deposits	18	23	26.9	34	49.8
Interest on Borrowed Money	7	12	76.8	23	82.0
<b>TOTAL INTEREST EXPENSE</b>	<b>175</b>	<b>224</b>	<b>27.6</b>	<b>315</b>	<b>40.8</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>32</b>	<b>44</b>	<b>35.1</b>	<b>51</b>	<b>17.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>385</b>	<b>387</b>	<b>0.6</b>	<b>394</b>	<b>1.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	79	86	8.9	89	2.6
Other Operating Income	51	60	19.2	65	7.9
Gain (Loss) on Investments	1	-1	179.8-	-2	123.5-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	65.4	-0*	197.8-
Other Non-Oper Income (Expense)	2	2	12.9	1	27.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>133</b>	<b>147</b>	<b>11.1</b>	<b>152</b>	<b>3.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	206	217	5.8	232	6.5
Travel and Conference Expense	6	7	4.5	7	4.9
Office Occupancy Expense	29	31	7.4	33	6.3
Office Operations Expense	83	87	5.0	88	1.1
Educational & Promotional Expense	17	19	11.3	21	9.5
Loan Servicing Expense	27	30	12.1	30	0.2
Professional and Outside Services	30	30	1.0-	33	9.3
Member Insurance	2	2	10.4-	2	11.7-
Operating Fees	2	2	12.3	2	0.2
Miscellaneous Operating Expenses	7	9	33.8	8	13.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>410</b>	<b>435</b>	<b>6.3</b>	<b>456</b>	<b>4.7</b>
<b>NET INCOME</b>	<b>108</b>	<b>99</b>	<b>8.0-</b>	<b>90</b>	<b>9.1-</b>
Transfer to Regular Reserve	1	1	2.3-	1	25.1

\* Amount Less than + or - 1 Million

**Mississippi**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	114	108	5.3-	102	5.6-
<b>Cash &amp; Equivalents</b>	245	375	53.0	344	8.2-
<b>TOTAL INVESTMENTS</b>	623	971	55.8	843	13.2-
U.S. Government Obligations	1	9	607.6	0*	99.4-
Federal Agency Securities	136	158	16.4	188	18.7
Mutual Fund & Common Trusts	3	5	70.5	4	30.4-
MCSD and PIC at Corporate CU	25	14	42.3-	14	1.1-
All Other Corporate Credit Union	237	565	138.2	449	20.6-
Commercial Banks, S&Ls	210	203	3.2-	164	19.5-
Credit Unions -Loans to, Investment in	4	7	61.9	7	6.6-
Other Investments	7	10	37.5	9	11.0-
Loans Held for Sale	1	0*	96.0-	0*	656.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,593</b>	<b>1,745</b>	<b>9.6</b>	<b>1,811</b>	<b>3.8</b>
Unsecured Credit Card Loans	61	62	2.8	66	6.6
All Other Unsecured Loans	149	146	1.9-	153	4.6
New Vehicle Loans	350	459	31.0	481	4.9
Used Vehicle Loans	464	501	8.0	498	0.6-
First Mortgage Real Estate Loans/LOC	351	343	2.2-	353	2.8
Other Real Estate Loans/LOC	89	91	1.6	106	16.4
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	129	144	11.4	155	7.7
Allowance For Loan Losses	12	12	3.6	12	4.1-
Foreclosed and Repossessed Assets	1	2	10.7	2	5.5
Land and Building	51	60	16.1	63	6.5
Other Fixed Assets	11	10	7.3-	11	9.2
NCUSIF Capitalization Deposit	21	22	6.4	26	17.4
Other Assets	35	47	33.0	51	8.7
<b>TOTAL ASSETS</b>	<b>2,570</b>	<b>3,220</b>	<b>25.3</b>	<b>3,140</b>	<b>2.5-</b>
<b>LIABILITIES</b>					
Total Borrowings	12	37	198.5	1	96.0-
Accrued Dividends/Interest Payable	4	5	48.9	10	88.9
Acct Payable and Other Liabilities	20	33	64.1	27	15.6-
Uninsured Secondary Capital	6	9	69.0	9	0.2-
<b>TOTAL LIABILITIES</b>	<b>41</b>	<b>84</b>	<b>103.4</b>	<b>48</b>	<b>42.3-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,208	2,792	26.5	2,714	2.8-
Share Drafts	221	368	66.8	297	19.3-
Regular Shares	1,077	1,351	25.5	1,174	13.1-
Money Market Shares	305	341	11.6	290	14.9-
Share Certificates/CDs	393	502	27.7	735	46.3
IRA/Keogh Accounts	185	193	4.0	196	1.5
All Other Shares	23	24	6.7	20	17.4-
Non-Member Deposits	4	13	263.2	4	71.1-
Regular Reserves	61	65	5.1	65	0.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	193.5-	-0*	76.3
Other Reserves	2	2	3.0	2	1.4
Undivided Earnings	258	279	8.0	311	11.4
<b>TOTAL EQUITY</b>	<b>321</b>	<b>343</b>	<b>7.0</b>	<b>377</b>	<b>9.9</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,570</b>	<b>3,220</b>	<b>25.3</b>	<b>3,140</b>	<b>2.5-</b>

\* Amount Less than + or - 1 Million

**Mississippi**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	114	108	5.3-	102	5.6-
<b>INTEREST INCOME</b>					
Interest on Loans	101	106	5.5	117	9.7
(Less) Interest Refund	0*	0*	1.8-	0*	25.7-
Income from Investments	16	28	72.2	51	80.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>117</b>	<b>135</b>	<b>14.8</b>	<b>168</b>	<b>24.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	35	46	30.9	70	53.0
Interest on Deposits	1	1	19.7	2	39.4
Interest on Borrowed Money	0*	0*	188.5	0*	20.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>36</b>	<b>48</b>	<b>32.0</b>	<b>72</b>	<b>51.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8</b>	<b>7</b>	<b>0.9-</b>	<b>6</b>	<b>20.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>74</b>	<b>80</b>	<b>8.0</b>	<b>90</b>	<b>12.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	32	31	3.5-	37	19.4
Other Operating Income	4	9	125.0	14	57.2
Gain (Loss) on Investments	0*	-0*	123.6-	-0*	267.4-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	200.0	0*	227.4
Other Non-Oper Income (Expense)	0*	1	77.8	0*	63.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>37</b>	<b>41</b>	<b>11.6</b>	<b>51</b>	<b>24.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	41	45	11.3	49	8.5
Travel and Conference Expense	1	1	3.5	2	8.5
Office Occupancy Expense	5	6	4.8	6	6.5
Office Operations Expense	21	23	11.4	25	6.4
Educational & Promotional Expense	3	4	39.6	4	1.0
Loan Servicing Expense	3	3	12.5	3	8.9
Professional and Outside Services	7	7	8.5	8	12.7
Member Insurance	2	2	5.2-	2	3.8-
Operating Fees	0*	0*	13.8	0*	13.0-
Miscellaneous Operating Expenses	3	3	24.3	3	1.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>86</b>	<b>95</b>	<b>11.5</b>	<b>102</b>	<b>7.4</b>
<b>NET INCOME</b>	<b>25</b>	<b>25</b>	<b>1.1</b>	<b>38</b>	<b>52.0</b>
Transfer to Regular Reserve	2	2	5.1	0*	75.7-

\* Amount Less than + or - 1 Million

**Missouri**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	171	169	1.2-	162	4.1-
<b>Cash &amp; Equivalents</b>	<b>657</b>	<b>565</b>	<b>13.9-</b>	<b>674</b>	<b>19.3</b>
<b>TOTAL INVESTMENTS</b>	<b>1,838</b>	<b>1,645</b>	<b>10.5-</b>	<b>1,384</b>	<b>15.9-</b>
U.S. Government Obligations	11	15	32.8	17	13.3
Federal Agency Securities	1,022	901	11.9-	669	25.8-
Mutual Fund & Common Trusts	17	14	19.2-	9	30.9-
MCSD and PIC at Corporate CU	45	46	1.6	46	0.6
All Other Corporate Credit Union	359	347	3.3-	386	11.1
Commercial Banks, S&Ls	343	271	21.0-	174	35.5-
Credit Unions -Loans to, Investment in	10	11	11.9	23	98.4
Other Investments	31	40	28.9	34	15.2-
Loans Held for Sale	4	4	3.3-	4	9.3-
<b>TOTAL LOANS OUTSTANDING</b>	<b>5,346</b>	<b>5,770</b>	<b>7.9</b>	<b>5,861</b>	<b>1.6</b>
Unsecured Credit Card Loans	308	326	5.8	340	4.4
All Other Unsecured Loans	225	225	0.4	219	2.7-
New Vehicle Loans	1,031	1,166	13.1	1,106	5.2-
Used Vehicle Loans	1,394	1,468	5.3	1,480	0.8
First Mortgage Real Estate Loans/LOC	1,389	1,492	7.5	1,597	7.0
Other Real Estate Loans/LOC	745	823	10.4	861	4.6
Leases Receivable	0*	0*	5.4-	0*	95.2-
All Other Loans/LOC	254	269	5.7	258	4.1-
Allowance For Loan Losses	43	45	4.4	46	3.8
Foreclosed and Repossessed Assets	2	5	159.1	9	80.2
Land and Building	164	183	11.4	194	6.0
Other Fixed Assets	35	40	14.2	45	13.9
NCUSIF Capitalization Deposit	63	65	3.6	64	2.2-
Other Assets	98	116	18.2	138	19.3
<b>TOTAL ASSETS</b>	<b>8,165</b>	<b>8,348</b>	<b>2.2</b>	<b>8,327</b>	<b>0.3-</b>
<b>LIABILITIES</b>					
Total Borrowings	237	303	28.0	329	8.7
Accrued Dividends/Interest Payable	15	19	26.3	19	2.6-
Acct Payable and Other Liabilities	50	61	21.6	64	4.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>302</b>	<b>383</b>	<b>26.9</b>	<b>412</b>	<b>7.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>6,951</b>	<b>7,012</b>	<b>0.9</b>	<b>6,933</b>	<b>1.1-</b>
Share Drafts	881	907	3.0	957	5.6
Regular Shares	2,656	2,505	5.7-	2,049	18.2-
Money Market Shares	1,074	1,041	3.1-	1,081	3.8
Share Certificates/CDs	1,600	1,813	13.3	2,066	13.9
IRA/Keogh Accounts	694	712	2.5	747	4.9
All Other Shares	38	23	39.4-	27	16.4
Non-Member Deposits	9	11	18.9	7	31.5-
Regular Reserves	232	244	5.4	251	2.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-12	100.1-	-6	49.9
Other Reserves	242	251	3.6	254	1.3
Undivided Earnings	443	470	6.1	483	2.8
<b>TOTAL EQUITY</b>	<b>911</b>	<b>953</b>	<b>4.6</b>	<b>982</b>	<b>3.0</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>8,165</b>	<b>8,348</b>	<b>2.2</b>	<b>8,327</b>	<b>0.3-</b>

\* Amount Less than + or - 1 Million

**Missouri**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	171	169	1.2-	162	4.1-
<b>INTEREST INCOME</b>					
Interest on Loans	326	346	6.2	383	10.6
(Less) Interest Refund	0*	0*	9.2	0*	220.2
Income from Investments	62	73	18.0	83	12.9
Trading Profits and Losses	0	-0*	0.0	0*	460.5
<b>TOTAL INTEREST INCOME</b>	<b>387</b>	<b>419</b>	<b>8.1</b>	<b>464</b>	<b>10.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	98	121	24.4	140	15.2
Interest on Deposits	11	22	92.6	37	69.9
Interest on Borrowed Money	14	14	1.1	17	22.2
<b>TOTAL INTEREST EXPENSE</b>	<b>123</b>	<b>157</b>	<b>28.0</b>	<b>194</b>	<b>23.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>27</b>	<b>33</b>	<b>20.1</b>	<b>34</b>	<b>3.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>237</b>	<b>228</b>	<b>3.6-</b>	<b>236</b>	<b>3.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	95	98	2.8	103	5.6
Other Operating Income	24	35	43.7	38	7.6
Gain (Loss) on Investments	0*	-0*	166.5-	-0*	39.5-
Gain (Loss) on Disp of Fixed Assets	4	0*	91.8-	2	384.3
Other Non-Oper Income (Expense)	1	2	28.9	-0*	106.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>125</b>	<b>135</b>	<b>7.4</b>	<b>142</b>	<b>5.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	139	147	5.1	154	5.1
Travel and Conference Expense	4	4	6.2-	4	9.9-
Office Occupancy Expense	18	19	6.5	21	10.3
Office Operations Expense	63	66	3.6	69	4.9
Educational & Promotional Expense	12	13	10.8	15	14.4
Loan Servicing Expense	21	22	3.8	23	5.3
Professional and Outside Services	24	25	3.5	26	3.3
Member Insurance	2	2	17.9-	2	12.5
Operating Fees	1	1	4.2	2	5.0
Miscellaneous Operating Expenses	12	11	3.7-	12	3.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>297</b>	<b>310</b>	<b>4.2</b>	<b>326</b>	<b>5.4</b>
<b>NET INCOME</b>	<b>65</b>	<b>53</b>	<b>18.3-</b>	<b>51</b>	<b>3.6-</b>
Transfer to Regular Reserve	23	22	3.3-	22	0.6-

\* Amount Less than + or - 1 Million

**Montana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	69	66	4.3-	65	1.5-
<b>Cash &amp; Equivalents</b>	244	196	19.5-	221	12.5
<b>TOTAL INVESTMENTS</b>	497	479	3.7-	417	13.0-
U.S. Government Obligations	8	30	290.5	6	78.7-
Federal Agency Securities	221	198	10.6-	202	2.1
Mutual Fund & Common Trusts	3	3	4.9	10	242.7
MCSD and PIC at Corporate CU	10	11	1.3	11	1.4
All Other Corporate Credit Union	43	67	55.9	63	6.2-
Commercial Banks, S&Ls	191	148	22.6-	103	30.6-
Credit Unions -Loans to, Investment in	11	15	33.6	14	4.6-
Other Investments	11	9	20.3-	8	8.0-
Loans Held for Sale	2	0*	58.1-	3	373.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,621</b>	<b>1,805</b>	<b>11.4</b>	<b>2,017</b>	<b>11.7</b>
Unsecured Credit Card Loans	47	43	8.5-	47	8.7
All Other Unsecured Loans	52	51	1.8-	53	4.8
New Vehicle Loans	212	244	15.1	253	3.6
Used Vehicle Loans	373	369	1.2-	373	1.2
First Mortgage Real Estate Loans/LOC	629	759	20.7	894	17.7
Other Real Estate Loans/LOC	156	175	12.5	224	28.1
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	152	163	7.8	172	5.4
Allowance For Loan Losses	12	11	2.3-	11	2.1-
Foreclosed and Repossessed Assets	2	2	13.0-	2	14.2-
Land and Building	54	58	8.0	67	14.1
Other Fixed Assets	9	9	4.3	9	7.6-
NCUSIF Capitalization Deposit	19	20	2.6	21	5.7
Other Assets	20	23	11.3	27	19.0
<b>TOTAL ASSETS</b>	<b>2,457</b>	<b>2,581</b>	<b>5.1</b>	<b>2,771</b>	<b>7.4</b>
<b>LIABILITIES</b>					
Total Borrowings	38	37	4.1-	51	39.6
Accrued Dividends/Interest Payable	0*	1	20.4	2	41.0
Acct Payable and Other Liabilities	10	11	6.8	12	7.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>50</b>	<b>49</b>	<b>1.4-</b>	<b>65</b>	<b>32.3</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,138	2,243	4.9	2,392	6.6
Share Drafts	211	233	10.2	257	10.5
Regular Shares	1,115	1,172	5.1	1,201	2.5
Money Market Shares	227	202	11.2-	179	11.3-
Share Certificates/CDs	350	409	17.0	520	27.1
IRA/Keogh Accounts	159	168	6.1	184	9.1
All Other Shares	69	54	21.8-	44	19.3-
Non-Member Deposits	8	5	28.6-	8	48.3
Regular Reserves	77	79	1.7	79	0.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	438.3-	-2	21.3-
Other Reserves	23	24	4.5	26	6.2
Undivided Earnings	168	188	11.7	212	12.7
<b>TOTAL EQUITY</b>	<b>269</b>	<b>289</b>	<b>7.7</b>	<b>314</b>	<b>8.6</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,457</b>	<b>2,581</b>	<b>5.1</b>	<b>2,771</b>	<b>7.4</b>

\* Amount Less than + or - 1 Million

**Montana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	69	66	4.3-	65	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	101	110	9.4	129	16.6
(Less) Interest Refund	0*	0*	65.0-	0*	9.8
Income from Investments	17	21	20.6	24	15.7
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>118</b>	<b>131</b>	<b>11.0</b>	<b>153</b>	<b>16.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	33	44	31.6	63	43.6
Interest on Deposits	1	2	18.6	2	44.8
Interest on Borrowed Money	1	2	69.0	2	25.8
<b>TOTAL INTEREST EXPENSE</b>	<b>36</b>	<b>47</b>	<b>32.3</b>	<b>68</b>	<b>42.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>6</b>	<b>12.2</b>	<b>4</b>	<b>31.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>77</b>	<b>78</b>	<b>1.0</b>	<b>81</b>	<b>3.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	14	14.5	16	11.6
Other Operating Income	5	5	15.9	7	23.9
Gain (Loss) on Investments	-0*	-0*	141.9-	-0*	145.2-
Gain (Loss) on Disp of Fixed Assets	0*	0*	20.3-	3	372.4
Other Non-Oper Income (Expense)	0*	0*	167.0	0*	44.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>21</b>	<b>15.6</b>	<b>26</b>	<b>22.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	36	39	9.1	42	7.7
Travel and Conference Expense	1	1	13.3	1	11.7
Office Occupancy Expense	5	5	10.6	6	7.8
Office Operations Expense	13	14	5.2	14	1.0
Educational & Promotional Expense	3	3	7.8	4	7.6
Loan Servicing Expense	3	3	5.1	3	14.5
Professional and Outside Services	7	7	9.5	8	6.7
Member Insurance	1	0*	16.8-	0*	14.0-
Operating Fees	0*	0*	29.0	0*	16.2-
Miscellaneous Operating Expenses	2	2	8.8-	2	17.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>71</b>	<b>76</b>	<b>7.6</b>	<b>81</b>	<b>6.6</b>
<b>NET INCOME</b>	<b>24</b>	<b>23</b>	<b>7.0-</b>	<b>25</b>	<b>11.6</b>
Transfer to Regular Reserve	1	1	24.1-	2	66.6

\* Amount Less than + or - 1 Million



**Nebraska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	79	78	1.3-	75	3.8-
<b>Cash &amp; Equivalents</b>	154	148	3.7-	159	7.5
<b>TOTAL INVESTMENTS</b>	612	571	6.7-	365	36.1-
U.S. Government Obligations	24	3	86.1-	24	622.8
Federal Agency Securities	287	323	12.7	145	55.0-
Mutual Fund & Common Trusts	2	3	116.6	6	88.5
MCSD and PIC at Corporate CU	15	15	2.8-	15	0.2-
All Other Corporate Credit Union	87	67	22.7-	53	21.1-
Commercial Banks, S&Ls	173	133	23.2-	93	30.2-
Credit Unions -Loans to, Investment in	7	8	15.5	10	27.9
Other Investments	19	19	3.4	17	11.3-
Loans Held for Sale	2	3	61.3	5	77.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,677</b>	<b>1,766</b>	<b>5.3</b>	<b>1,838</b>	<b>4.0</b>
Unsecured Credit Card Loans	44	34	23.1-	36	4.6
All Other Unsecured Loans	78	73	5.6-	70	4.7-
New Vehicle Loans	232	245	5.6	230	5.7-
Used Vehicle Loans	470	473	0.6	459	2.9-
First Mortgage Real Estate Loans/LOC	476	523	9.9	581	11.1
Other Real Estate Loans/LOC	264	300	13.9	344	14.6
Leases Receivable	10	7	22.3-	5	30.3-
All Other Loans/LOC	104	111	6.5	112	1.5
Allowance For Loan Losses	13	13	2.5	12	3.8-
Foreclosed and Repossessed Assets	0*	2	166.6	2	1.6-
Land and Building	58	59	2.5	61	2.2
Other Fixed Assets	10	11	8.4	11	1.1-
NCUSIF Capitalization Deposit	20	20	1.8	19	4.3-
Other Assets	20	21	7.0	23	7.7
<b>TOTAL ASSETS</b>	<b>2,540</b>	<b>2,589</b>	<b>1.9</b>	<b>2,470</b>	<b>4.6-</b>
<b>LIABILITIES</b>					
Total Borrowings	107	103	3.5-	97	6.1-
Accrued Dividends/Interest Payable	2	3	33.8	3	17.5
Acct Payable and Other Liabilities	16	21	31.3	25	19.1
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>125</b>	<b>127</b>	<b>1.6</b>	<b>125</b>	<b>1.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,118	2,150	1.5	2,033	5.5-
Share Drafts	222	234	5.2	247	5.4
Regular Shares	994	969	2.5-	770	20.6-
Money Market Shares	210	191	8.9-	176	7.8-
Share Certificates/CDs	443	510	15.1	602	18.1
IRA/Keogh Accounts	203	207	2.2	201	2.8-
All Other Shares	35	23	34.9-	21	8.4-
Non-Member Deposits	11	16	51.9	16	0.2
Regular Reserves	115	119	3.4	120	0.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	145.8-	-1	46.6
Other Reserves	26	25	0.7-	24	7.4-
Undivided Earnings	157	170	8.0	170	0.2
<b>TOTAL EQUITY</b>	<b>297</b>	<b>312</b>	<b>5.0</b>	<b>312</b>	<b>0.0-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,540</b>	<b>2,589</b>	<b>1.9</b>	<b>2,470</b>	<b>4.6-</b>

\* Amount Less than + or - 1 Million

**Nebraska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	79	78	1.3-	75	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	106	112	5.6	121	8.3
(Less) Interest Refund	1	1	21.9-	0*	17.2-
Income from Investments	19	22	15.6	20	9.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>123</b>	<b>133</b>	<b>7.5</b>	<b>140</b>	<b>5.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	34	42	22.1	50	18.9
Interest on Deposits	0*	0*	30.2	0*	49.9
Interest on Borrowed Money	3	4	46.9	5	28.8
<b>TOTAL INTEREST EXPENSE</b>	<b>37</b>	<b>46</b>	<b>24.0</b>	<b>55</b>	<b>20.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>10</b>	<b>9</b>	<b>5.1-</b>	<b>7</b>	<b>25.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>77</b>	<b>77</b>	<b>1.0</b>	<b>78</b>	<b>0.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	21	23	8.1	26	11.9
Other Operating Income	7	8	10.0	8	2.3
Gain (Loss) on Investments	0*	-0*	327.7-	0*	142.4
Gain (Loss) on Disp of Fixed Assets	-0*	0*	654.9	-0*	147.6-
Other Non-Oper Income (Expense)	0*	2	866.0	0*	85.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>29</b>	<b>33</b>	<b>17.1</b>	<b>34</b>	<b>1.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	46	49	7.1	50	2.3
Travel and Conference Expense	0*	1	9.6	1	5.8
Office Occupancy Expense	5	6	12.1	7	10.6
Office Operations Expense	17	18	4.8	18	1.5
Educational & Promotional Expense	3	4	7.3	3	2.9-
Loan Servicing Expense	4	4	18.7	4	5.2-
Professional and Outside Services	8	9	13.4	8	4.6-
Member Insurance	0*	0*	0.5	0*	19.0-
Operating Fees	0*	0*	10.8	0*	0.0
Miscellaneous Operating Expenses	3	3	6.0	3	8.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>88</b>	<b>95</b>	<b>7.9</b>	<b>96</b>	<b>1.6</b>
<b>NET INCOME</b>	<b>18</b>	<b>16</b>	<b>7.2-</b>	<b>16</b>	<b>3.6-</b>
Transfer to Regular Reserve	5	3	45.2-	3	0.9-

\* Amount Less than + or - 1 Million

**Nevada**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	20	20	0.0	20	0.0
<b>Cash &amp; Equivalents</b>	233	240	3.0	196	18.4-
<b>TOTAL INVESTMENTS</b>	506	389	23.0-	317	18.6-
U.S. Government Obligations	2	0*	67.0-	0*	0.0
Federal Agency Securities	230	221	3.7-	154	30.3-
Mutual Fund & Common Trusts	120	30	74.7-	31	0.5
MCSD and PIC at Corporate CU	9	9	5.9-	7	19.0-
All Other Corporate Credit Union	95	89	7.0-	73	17.7-
Commercial Banks, S&Ls	45	35	22.2-	27	23.5-
Credit Unions -Loans to, Investment in	0*	0*	66.6-	0*	716.0
Other Investments	4	5	19.3	2	56.6-
Loans Held for Sale	4	3	28.1-	10	220.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,471</b>	<b>1,692</b>	<b>15.0</b>	<b>1,810</b>	<b>7.0</b>
Unsecured Credit Card Loans	30	35	14.7	46	33.5
All Other Unsecured Loans	30	30	0.9	34	12.5
New Vehicle Loans	326	444	36.1	455	2.4
Used Vehicle Loans	459	414	9.7-	396	4.3-
First Mortgage Real Estate Loans/LOC	379	461	21.4	523	13.6
Other Real Estate Loans/LOC	175	232	32.6	260	12.1
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	71	77	7.1	96	25.0
Allowance For Loan Losses	11	12	2.6	11	5.3-
Foreclosed and Repossessed Assets	1	1	11.6	0*	40.7-
Land and Building	38	47	21.9	55	16.9
Other Fixed Assets	11	13	18.6	15	13.2
NCUSIF Capitalization Deposit	18	19	6.1	19	2.1
Other Assets	35	38	8.5	45	18.8
<b>TOTAL ASSETS</b>	<b>2,307</b>	<b>2,432</b>	<b>5.4</b>	<b>2,458</b>	<b>1.1</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	9	1,395.8	8	18.2-
Accrued Dividends/Interest Payable	0*	0*	23.0	0*	82.5
Acct Payable and Other Liabilities	9	12	32.2	16	32.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>10</b>	<b>22</b>	<b>117.1</b>	<b>24</b>	<b>10.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,070	2,162	4.4	2,162	0.0
Share Drafts	316	344	8.7	333	3.3-
Regular Shares	687	696	1.3	596	14.5-
Money Market Shares	468	510	9.0	481	5.7-
Share Certificates/CDs	415	436	5.1	581	33.1
IRA/Keogh Accounts	166	159	4.3-	167	5.2
All Other Shares	17	16	4.1-	5	69.3-
Non-Member Deposits	0*	0*	0.5-	0*	24.6-
Regular Reserves	54	57	5.4	59	4.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-6	99.8-	-4	32.9
Other Reserves	13	7	45.5-	10	39.6
Undivided Earnings	163	190	16.7	206	8.6
<b>TOTAL EQUITY</b>	226	248	9.4	271	9.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,307</b>	<b>2,432</b>	<b>5.4</b>	<b>2,458</b>	<b>1.1</b>

\* Amount Less than + or - 1 Million

**Nevada**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	20	20	0.0	20	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	91	98	7.6	113	15.5
(Less) Interest Refund	0*	0*	2,942.6	0*	66.5
Income from Investments	15	22	45.0	22	1.5
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>106</b>	<b>119</b>	<b>12.6</b>	<b>134</b>	<b>12.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	19	23	23.0	33	46.7
Interest on Deposits	5	6	29.3	10	64.1
Interest on Borrowed Money	0*	0*	246.6	0*	12.0
<b>TOTAL INTEREST EXPENSE</b>	<b>23</b>	<b>29</b>	<b>25.5</b>	<b>44</b>	<b>49.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>10</b>	<b>8</b>	<b>15.1-</b>	<b>8</b>	<b>8.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>72</b>	<b>81</b>	<b>12.2</b>	<b>83</b>	<b>1.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	29	32	8.4	37	17.8
Other Operating Income	7	9	34.6	8	4.2-
Gain (Loss) on Investments	0*	-0*	225.6-	-0*	22.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	97.0	0*	76.2-
Other Non-Oper Income (Expense)	-0*	-0*	22.3	0*	128.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>36</b>	<b>40</b>	<b>11.8</b>	<b>45</b>	<b>13.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	44	48	8.6	51	6.6
Travel and Conference Expense	2	2	23.9	2	4.6
Office Occupancy Expense	7	7	12.3	9	18.5
Office Operations Expense	18	20	13.8	24	19.8
Educational & Promotional Expense	4	5	33.7	5	5.1-
Loan Servicing Expense	5	6	18.8	6	4.5
Professional and Outside Services	5	6	16.6	7	13.0
Member Insurance	0*	0*	13.1-	0*	4.0
Operating Fees	0*	0*	19.7-	0*	2.7-
Miscellaneous Operating Expenses	2	2	6.2	3	26.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>87</b>	<b>97</b>	<b>12.2</b>	<b>107</b>	<b>10.2</b>
<b>NET INCOME</b>	<b>22</b>	<b>24</b>	<b>11.7</b>	<b>21</b>	<b>13.1-</b>
Transfer to Regular Reserve	4	3	34.7-	2	13.8-

\* Amount Less than + or - 1 Million

**New Hampshire**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	27	26	3.7-	25	3.8-
<b>Cash &amp; Equivalents</b>	189	202	6.5	240	19.1
<b>TOTAL INVESTMENTS</b>	854	794	7.0-	730	8.0-
U.S. Government Obligations	81	1	98.2-	0*	44.8-
Federal Agency Securities	622	666	7.0	563	15.5-
Mutual Fund & Common Trusts	2	14	733.3	19	40.9
MCSD and PIC at Corporate CU	10	10	1.5	10	4.5-
All Other Corporate Credit Union	32	32	1.8-	60	90.1
Commercial Banks, S&Ls	73	39	46.3-	27	32.7-
Credit Unions -Loans to, Investment in	3	4	32.2	5	35.1
Other Investments	31	28	9.6-	17	38.3-
Loans Held for Sale	7	1	84.3-	0*	29.0-
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,044</b>	<b>2,291</b>	<b>12.1</b>	<b>2,422</b>	<b>5.7</b>
Unsecured Credit Card Loans	113	120	6.4	134	10.9
All Other Unsecured Loans	118	120	1.7	127	6.2
New Vehicle Loans	307	395	28.5	410	4.0
Used Vehicle Loans	443	466	5.1	475	2.0
First Mortgage Real Estate Loans/LOC	655	740	13.0	798	7.8
Other Real Estate Loans/LOC	258	304	17.7	376	23.5
Leases Receivable	18	11	39.7-	0*	100.0-
All Other Loans/LOC	132	135	2.7	102	24.6-
Allowance For Loan Losses	12	12	1.1-	11	11.2-
Foreclosed and Repossessed Assets	0*	1	123.1	1	23.1
Land and Building	45	51	14.6	66	28.6
Other Fixed Assets	14	16	14.0	19	14.3
NCUSIF Capitalization Deposit	24	25	3.2	26	5.0
Other Assets	48	70	47.3	77	10.5
<b>TOTAL ASSETS</b>	<b>3,213</b>	<b>3,438</b>	<b>7.0</b>	<b>3,571</b>	<b>3.9</b>
<b>LIABILITIES</b>					
Total Borrowings	157	235	49.5	183	22.2-
Accrued Dividends/Interest Payable	0*	0*	32.6	0*	42.9
Acct Payable and Other Liabilities	38	47	22.7	51	9.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>196</b>	<b>282</b>	<b>44.2</b>	<b>235</b>	<b>16.8-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,625	2,745	4.6	2,900	5.6
Share Drafts	370	389	5.0	411	5.5
Regular Shares	898	847	5.7-	747	11.8-
Money Market Shares	417	408	2.3-	395	3.0-
Share Certificates/CDs	708	875	23.6	1,114	27.3
IRA/Keogh Accounts	220	220	0.1	229	4.0
All Other Shares	11	6	48.8-	3	43.3-
Non-Member Deposits	0*	0*	63.5-	0*	45.1-
Regular Reserves	73	72	0.5-	72	0.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-9	178.2-	-5	42.6
Other Reserves	12	12	0.0	12	0.0
Undivided Earnings	310	335	8.2	357	6.5
<b>TOTAL EQUITY</b>	<b>392</b>	<b>411</b>	<b>5.0</b>	<b>437</b>	<b>6.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,213</b>	<b>3,438</b>	<b>7.0</b>	<b>3,571</b>	<b>3.9</b>

\* Amount Less than + or - 1 Million

**New Hampshire**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	27	26	3.7-	25	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	119	128	7.6	148	15.2
(Less) Interest Refund	0*	0*	283.5	0*	14.0-
Income from Investments	26	32	22.4	39	20.7
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>145</b>	<b>160</b>	<b>10.2</b>	<b>187</b>	<b>16.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	29	37	24.6	54	47.6
Interest on Deposits	6	9	37.0	13	48.2
Interest on Borrowed Money	5	7	38.6	9	22.7
<b>TOTAL INTEREST EXPENSE</b>	<b>41</b>	<b>53</b>	<b>28.3</b>	<b>76</b>	<b>44.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>7</b>	<b>9</b>	<b>29.2</b>	<b>8</b>	<b>9.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>97</b>	<b>99</b>	<b>1.3</b>	<b>103</b>	<b>3.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	18	22	27.8	24	8.3
Other Operating Income	16	18	13.7	20	10.4
Gain (Loss) on Investments	2	0*	60.1-	1	104.9
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	186.4-	-0*	32.3
Other Non-Oper Income (Expense)	2	-0*	101.6-	1	4,398.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>37</b>	<b>41</b>	<b>11.2</b>	<b>46</b>	<b>13.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	56	59	5.2	69	15.6
Travel and Conference Expense	1	1	0.9-	1	6.3
Office Occupancy Expense	6	7	13.0	8	14.0
Office Operations Expense	21	22	3.7	23	6.1
Educational & Promotional Expense	4	6	39.1	7	16.3
Loan Servicing Expense	4	4	4.3-	5	26.5
Professional and Outside Services	9	11	30.8	11	1.0-
Member Insurance	0*	0*	13.7-	0*	11.3
Operating Fees	0*	0*	21.6	0*	9.8
Miscellaneous Operating Expenses	2	3	20.4	2	19.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>105</b>	<b>114</b>	<b>8.7</b>	<b>127</b>	<b>11.4</b>
<b>NET INCOME</b>	<b>29</b>	<b>25</b>	<b>13.0-</b>	<b>22</b>	<b>13.9-</b>
Transfer to Regular Reserve	5	0*	100.0-	0*	0.0

\* Amount Less than + or - 1 Million

**New Jersey**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	248	240	3.2-	230	4.2-
<b>Cash &amp; Equivalents</b>	901	702	22.1-	835	19.1
<b>TOTAL INVESTMENTS</b>	3,237	3,001	7.3-	2,566	14.5-
U.S. Government Obligations	128	107	16.2-	115	7.7
Federal Agency Securities	2,090	2,009	3.8-	1,702	15.3-
Mutual Fund & Common Trusts	21	9	56.7-	9	4.3-
MCSD and PIC at Corporate CU	65	66	0.2	67	2.3
All Other Corporate Credit Union	304	275	9.5-	213	22.7-
Commercial Banks, S&Ls	554	472	14.8-	364	22.9-
Credit Unions -Loans to, Investment in	14	10	27.8-	17	67.1
Other Investments	61	52	15.0-	16	69.4-
Loans Held for Sale	17	20	15.1	13	34.0-
<b>TOTAL LOANS OUTSTANDING</b>	<b>5,017</b>	<b>5,310</b>	<b>5.8</b>	<b>5,759</b>	<b>8.4</b>
Unsecured Credit Card Loans	270	256	5.0-	298	16.3
All Other Unsecured Loans	396	420	5.9	444	5.8
New Vehicle Loans	526	567	7.9	605	6.8
Used Vehicle Loans	561	539	4.0-	501	7.0-
First Mortgage Real Estate Loans/LOC	1,590	1,651	3.8	1,826	10.6
Other Real Estate Loans/LOC	1,525	1,739	14.0	1,929	10.9
Leases Receivable	32	26	16.6-	21	20.9-
All Other Loans/LOC	117	112	4.4-	134	20.0
Allowance For Loan Losses	30	36	17.6	35	2.6-
Foreclosed and Repossessed Assets	1	3	120.1	2	35.5-
Land and Building	91	110	20.3	93	15.3-
Other Fixed Assets	39	42	7.4	44	6.1
NCUSIF Capitalization Deposit	74	75	1.0	74	1.1-
Other Assets	115	118	3.2	123	3.8
<b>TOTAL ASSETS</b>	<b>9,462</b>	<b>9,344</b>	<b>1.2-</b>	<b>9,474</b>	<b>1.4</b>
<b>LIABILITIES</b>					
Total Borrowings	33	75	131.1	91	20.3
Accrued Dividends/Interest Payable	13	15	19.7	18	17.5
Acct Payable and Other Liabilities	58	67	16.2	73	8.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>103</b>	<b>158</b>	<b>52.9</b>	<b>182</b>	<b>15.1</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,339	8,128	2.5-	8,159	0.4
Share Drafts	985	992	0.7	1,022	3.0
Regular Shares	4,177	3,841	8.0-	3,388	11.8-
Money Market Shares	1,119	923	17.6-	810	12.2-
Share Certificates/CDs	1,264	1,450	14.8	2,004	38.2
IRA/Keogh Accounts	711	718	1.0	721	0.4
All Other Shares	47	159	239.7	169	6.3
Non-Member Deposits	37	45	21.8	44	1.5-
Regular Reserves	220	221	0.4	227	2.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-19	205.2-	-15	20.8
Other Reserves	105	106	0.9	106	0.2
Undivided Earnings	701	751	7.2	816	8.6
<b>TOTAL EQUITY</b>	1,019	1,059	3.9	1,133	7.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>9,462</b>	<b>9,344</b>	<b>1.2-</b>	<b>9,474</b>	<b>1.4</b>

\* Amount Less than + or - 1 Million

**New Jersey**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	248	240	3.2-	230	4.2-
<b>INTEREST INCOME</b>					
Interest on Loans	308	328	6.3	375	14.3
(Less) Interest Refund	0*	0*	259.9	0*	28.4
Income from Investments	119	130	9.3	135	4.4
Trading Profits and Losses	0*	0*	171.3	0*	171.0
<b>TOTAL INTEREST INCOME</b>	<b>427</b>	<b>457</b>	<b>7.1</b>	<b>510</b>	<b>11.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	115	139	20.8	186	33.6
Interest on Deposits	0*	1	52.4	2	31.3
Interest on Borrowed Money	1	2	56.4	4	133.5
<b>TOTAL INTEREST EXPENSE</b>	<b>117</b>	<b>142</b>	<b>21.4</b>	<b>192</b>	<b>34.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>22</b>	<b>41</b>	<b>83.9</b>	<b>22</b>	<b>47.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>287</b>	<b>273</b>	<b>4.7-</b>	<b>296</b>	<b>8.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	47	54	15.0	62	14.2
Other Operating Income	21	21	2.7	22	2.3
Gain (Loss) on Investments	0*	-0*	156.1-	-0*	63.9-
Gain (Loss) on Disp of Fixed Assets	1	2	122.1	2	25.7-
Other Non-Oper Income (Expense)	4	6	57.1	2	74.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>74</b>	<b>83</b>	<b>13.4</b>	<b>86</b>	<b>3.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	140	151	7.2	161	7.1
Travel and Conference Expense	5	5	1.0-	5	1.7
Office Occupancy Expense	19	21	9.8	23	10.9
Office Operations Expense	56	59	4.6	62	5.6
Educational & Promotional Expense	10	11	3.1	12	13.2
Loan Servicing Expense	12	13	6.8	13	6.1-
Professional and Outside Services	30	32	4.9	35	11.1
Member Insurance	3	3	0.8	3	9.7-
Operating Fees	2	2	12.3	2	2.0
Miscellaneous Operating Expenses	8	8	6.2	8	5.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>286</b>	<b>304</b>	<b>6.2</b>	<b>324</b>	<b>6.5</b>
<b>NET INCOME</b>	<b>74</b>	<b>53</b>	<b>29.0-</b>	<b>58</b>	<b>10.4</b>
Transfer to Regular Reserve	2	0*	51.0-	0*	2.5-

\* Amount Less than + or - 1 Million



**New Mexico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	54	53	1.9-	53	0.0
<b>Cash &amp; Equivalents</b>	415	394	5.3-	430	9.3
<b>TOTAL INVESTMENTS</b>	847	903	6.6	907	0.4
U.S. Government Obligations	0*	5	1,118.6	5	1.6-
Federal Agency Securities	581	563	3.0-	485	14.0-
Mutual Fund & Common Trusts	10	10	0.0	6	46.5-
MCSD and PIC at Corporate CU	18	20	11.8	21	3.1
All Other Corporate Credit Union	102	170	65.9	260	53.3
Commercial Banks, S&Ls	106	104	2.5-	93	10.3-
Credit Unions -Loans to, Investment in	10	14	36.9	20	44.5
Other Investments	19	17	9.1-	13	22.1-
Loans Held for Sale	0*	1	67.3	5	395.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,861</b>	<b>3,104</b>	<b>8.5</b>	<b>3,271</b>	<b>5.4</b>
Unsecured Credit Card Loans	151	153	1.6	154	0.8
All Other Unsecured Loans	133	132	0.6-	144	9.3
New Vehicle Loans	672	841	25.3	831	1.3-
Used Vehicle Loans	670	695	3.6	715	2.9
First Mortgage Real Estate Loans/LOC	851	860	1.1	929	8.0
Other Real Estate Loans/LOC	267	300	12.5	338	12.4
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	118	123	3.8	160	31.0
Allowance For Loan Losses	19	20	4.0	20	0.5-
Foreclosed and Repossessed Assets	3	2	32.5-	4	106.0
Land and Building	98	109	11.6	111	2.0
Other Fixed Assets	22	22	1.3-	24	11.7
NCUSIF Capitalization Deposit	33	35	6.3	37	6.4
Other Assets	62	85	38.2	92	7.8
<b>TOTAL ASSETS</b>	<b>4,322</b>	<b>4,634</b>	<b>7.2</b>	<b>4,862</b>	<b>4.9</b>
<b>LIABILITIES</b>					
Total Borrowings	76	69	10.0-	59	14.2-
Accrued Dividends/Interest Payable	2	3	13.9	4	39.6
Acct Payable and Other Liabilities	23	36	55.1	37	2.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>102</b>	<b>107</b>	<b>5.5</b>	<b>99</b>	<b>7.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,762	4,018	6.8	4,197	4.4
Share Drafts	558	629	12.7	653	3.9
Regular Shares	1,453	1,476	1.6	1,420	3.8-
Money Market Shares	559	539	3.5-	537	0.5-
Share Certificates/CDs	876	1,047	19.5	1,238	18.3
IRA/Keogh Accounts	296	310	4.5	327	5.8
All Other Shares	9	9	4.0	10	4.2
Non-Member Deposits	11	8	26.2-	12	42.7
Regular Reserves	97	97	0.6-	98	1.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	60.9-	-0*	56.2
Other Reserves	0*	0*	1.4-	0*	0.0
Undivided Earnings	362	413	14.3	468	13.2
<b>TOTAL EQUITY</b>	458	509	11.0	566	11.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>4,322</b>	<b>4,634</b>	<b>7.2</b>	<b>4,862</b>	<b>4.9</b>

\* Amount Less than + or - 1 Million

**New Mexico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	54	53	1.9-	53	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	179	191	7.0	215	12.5
(Less) Interest Refund	0*	0*	890.5	0*	16.9
Income from Investments	28	39	38.8	52	32.0
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>207</b>	<b>230</b>	<b>11.0</b>	<b>266</b>	<b>15.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	48	64	33.4	89	38.7
Interest on Deposits	0*	0*	23.6	0*	70.4
Interest on Borrowed Money	4	4	6.8	4	9.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>52</b>	<b>68</b>	<b>31.4</b>	<b>93</b>	<b>35.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>15</b>	<b>3.6</b>	<b>13</b>	<b>12.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>141</b>	<b>147</b>	<b>4.2</b>	<b>161</b>	<b>9.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	35	39	11.3	44	12.9
Other Operating Income	18	21	19.9	22	4.4
Gain (Loss) on Investments	-0*	0*	530.8	-0*	118.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	384.0	0*	134.7
Other Non-Oper Income (Expense)	0*	1	332.5	0*	56.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>53</b>	<b>62</b>	<b>17.0</b>	<b>68</b>	<b>8.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	74	80	8.2	87	9.4
Travel and Conference Expense	2	2	4.0	3	52.1
Office Occupancy Expense	10	10	4.2	11	6.7
Office Operations Expense	32	33	4.8	35	6.0
Educational & Promotional Expense	4	5	25.2	5	7.5
Loan Servicing Expense	7	8	10.1	10	28.9
Professional and Outside Services	16	16	0.1-	16	1.4
Member Insurance	0*	0*	7.4-	0*	28.2-
Operating Fees	0*	0*	10.6	0*	8.1
Miscellaneous Operating Expenses	4	3	7.6-	4	21.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>148</b>	<b>158</b>	<b>6.4</b>	<b>172</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>46</b>	<b>51</b>	<b>12.2</b>	<b>56</b>	<b>9.0</b>
Transfer to Regular Reserve	6	7	28.9	2	76.9-

\* Amount Less than + or - 1 Million

**New York**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	557	537	3.6-	503	6.3-
<b>Cash &amp; Equivalents</b>	2,288	2,125	7.1-	2,506	17.9
<b>TOTAL INVESTMENTS</b>	10,699	9,877	7.7-	8,966	9.2-
U.S. Government Obligations	171	90	47.3-	99	9.5
Federal Agency Securities	7,341	6,760	7.9-	5,843	13.6-
Mutual Fund & Common Trusts	228	145	36.4-	136	6.5-
MCSD and PIC at Corporate CU	175	183	4.9	194	6.0
All Other Corporate Credit Union	860	822	4.3-	824	0.2
Commercial Banks, S&Ls	1,144	985	13.9-	736	25.3-
Credit Unions -Loans to, Investment in	77	78	1.5	93	19.5
Other Investments	704	812	15.5	97	88.0-
Loans Held for Sale	41	42	2.4	64	52.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>21,183</b>	<b>23,226</b>	<b>9.6</b>	<b>24,718</b>	<b>6.4</b>
Unsecured Credit Card Loans	1,056	1,123	6.3	1,170	4.2
All Other Unsecured Loans	1,743	1,823	4.6	1,854	1.7
New Vehicle Loans	2,272	2,710	19.3	2,912	7.4
Used Vehicle Loans	2,396	2,638	10.1	2,741	3.9
First Mortgage Real Estate Loans/LOC	7,859	8,185	4.1	8,686	6.1
Other Real Estate Loans/LOC	3,882	4,646	19.7	5,287	13.8
Leases Receivable	19	12	39.7-	10	12.8-
All Other Loans/LOC	1,956	2,090	6.8	2,057	1.5-
Allowance For Loan Losses	169	179	6.0	189	5.5
Foreclosed and Repossessed Assets	2	4	60.1	6	82.1
Land and Building	387	459	18.5	544	18.6
Other Fixed Assets	163	176	7.9	190	7.6
NCUSIF Capitalization Deposit	267	274	2.7	280	2.0
Other Assets	370	435	17.7	471	8.2
<b>TOTAL ASSETS</b>	<b>35,232</b>	<b>36,440</b>	<b>3.4</b>	<b>37,556</b>	<b>3.1</b>
<b>LIABILITIES</b>					
Total Borrowings	805	882	9.5	760	13.9-
Accrued Dividends/Interest Payable	22	28	26.3	36	29.1
Acct Payable and Other Liabilities	245	303	23.7	342	13.1
Uninsured Secondary Capital	3	3	10.1	3	14.5-
<b>TOTAL LIABILITIES</b>	<b>1,075</b>	<b>1,216</b>	<b>13.1</b>	<b>1,141</b>	<b>6.2-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	30,025	30,810	2.6	31,752	3.1
Share Drafts	3,288	3,556	8.2	3,385	4.8-
Regular Shares	12,118	11,301	6.7-	10,229	9.5-
Money Market Shares	5,691	5,552	2.4-	5,368	3.3-
Share Certificates/CDs	5,966	7,667	28.5	9,864	28.7
IRA/Keogh Accounts	2,202	2,305	4.7	2,463	6.9
All Other Shares	685	324	52.8-	284	12.2-
Non-Member Deposits	74	107	43.3	159	48.6
Regular Reserves	1,171	1,202	2.6	1,217	1.3
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-21	-73	253.6-	-58	21.5
Other Reserves	286	310	8.5	263	15.4-
Undivided Earnings	2,695	2,975	10.4	3,241	9.0
<b>TOTAL EQUITY</b>	<b>4,132</b>	<b>4,414</b>	<b>6.8</b>	<b>4,663</b>	<b>5.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>35,232</b>	<b>36,440</b>	<b>3.4</b>	<b>37,556</b>	<b>3.1</b>

\* Amount Less than + or - 1 Million

**New York**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	557	537	3.6-	503	6.3-
<b>INTEREST INCOME</b>					
Interest on Loans	1,251	1,395	11.5	1,587	13.7
(Less) Interest Refund	2	0*	44.9-	3	179.8
Income from Investments	360	401	11.4	448	11.6
Trading Profits and Losses	0	0*	0.0	0*	80.0
<b>TOTAL INTEREST INCOME</b>	<b>1,609</b>	<b>1,796</b>	<b>11.6</b>	<b>2,032</b>	<b>13.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	432	549	27.0	772	40.7
Interest on Deposits	15	19	33.8	30	54.3
Interest on Borrowed Money	25	34	35.9	37	11.2
<b>TOTAL INTEREST EXPENSE</b>	<b>471</b>	<b>602</b>	<b>27.7</b>	<b>839</b>	<b>39.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>82</b>	<b>116</b>	<b>41.9</b>	<b>109</b>	<b>5.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,056</b>	<b>1,078</b>	<b>2.0</b>	<b>1,084</b>	<b>0.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	176	198	12.6	213	7.6
Other Operating Income	88	108	22.9	115	6.9
Gain (Loss) on Investments	-0*	2	1,862.1	1	40.2-
Gain (Loss) on Disp of Fixed Assets	1	-0*	130.7-	-0*	73.8-
Other Non-Oper Income (Expense)	15	13	15.3-	18	39.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>280</b>	<b>320</b>	<b>14.4</b>	<b>346</b>	<b>8.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	489	526	7.6	562	6.8
Travel and Conference Expense	12	13	9.4	14	7.7
Office Occupancy Expense	67	75	10.6	88	18.3
Office Operations Expense	213	225	5.4	230	2.5
Educational & Promotional Expense	38	41	7.4	44	8.8
Loan Servicing Expense	63	67	5.9	75	11.8
Professional and Outside Services	74	81	9.2	84	4.1
Member Insurance	8	7	12.1-	6	13.8-
Operating Fees	5	6	23.4	6	2.3
Miscellaneous Operating Expenses	24	27	11.3	29	7.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>993</b>	<b>1,066</b>	<b>7.4</b>	<b>1,138</b>	<b>6.8</b>
<b>NET INCOME</b>	<b>343</b>	<b>332</b>	<b>3.3-</b>	<b>292</b>	<b>12.0-</b>
Transfer to Regular Reserve	62	44	29.5-	37	15.9-

\* Amount Less than + or - 1 Million

**North Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	140	129	7.9-	118	8.5-
<b>Cash &amp; Equivalents</b>	1,363	1,960	43.8	2,246	14.6
<b>TOTAL INVESTMENTS</b>	3,244	2,509	22.7-	2,768	10.3
U.S. Government Obligations	33	22	35.6-	11	48.0-
Federal Agency Securities	758	658	13.2-	607	7.8-
Mutual Fund & Common Trusts	36	36	1.8-	3	92.5-
MCSD and PIC at Corporate CU	91	90	1.6-	96	7.4
All Other Corporate Credit Union	1,978	1,393	29.6-	1,800	29.2
Commercial Banks, S&Ls	246	214	12.8-	165	22.9-
Credit Unions -Loans to, Investment in	15	13	11.3-	21	59.9
Other Investments	86	83	4.1-	48	42.1-
Loans Held for Sale	9	9	3.1-	11	24.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>15,847</b>	<b>17,141</b>	<b>8.2</b>	<b>17,016</b>	<b>0.7-</b>
Unsecured Credit Card Loans	421	452	7.4	402	11.2-
All Other Unsecured Loans	733	737	0.4	727	1.3-
New Vehicle Loans	1,760	2,059	17.0	1,994	3.1-
Used Vehicle Loans	2,224	2,237	0.6	2,126	5.0-
First Mortgage Real Estate Loans/LOC	8,615	9,410	9.2	9,512	1.1
Other Real Estate Loans/LOC	1,809	1,928	6.6	1,914	0.7-
Leases Receivable	0*	0*	53.5-	0*	100.0-
All Other Loans/LOC	285	318	11.4	342	7.6
Allowance For Loan Losses	140	154	10.1	154	0.3
Foreclosed and Repossessed Assets	10	12	20.3	20	64.1
Land and Building	372	444	19.3	483	8.8
Other Fixed Assets	89	97	8.4	112	15.9
NCUSIF Capitalization Deposit	168	176	5.0	182	3.6
Other Assets	143	147	2.3	176	19.7
<b>TOTAL ASSETS</b>	<b>21,107</b>	<b>22,341</b>	<b>5.8</b>	<b>22,860</b>	<b>2.3</b>
<b>LIABILITIES</b>					
Total Borrowings	296	371	25.3	168	54.8-
Accrued Dividends/Interest Payable	19	24	27.7	35	44.4
Acct Payable and Other Liabilities	184	186	1.2	180	3.1-
Uninsured Secondary Capital	1	6	500.4	6	2.8
<b>TOTAL LIABILITIES</b>	<b>500</b>	<b>588</b>	<b>17.5</b>	<b>390</b>	<b>33.7-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	18,684	19,702	5.5	20,396	3.5
Share Drafts	2,223	2,301	3.5	2,268	1.5-
Regular Shares	4,169	3,888	6.7-	3,377	13.2-
Money Market Shares	5,597	5,902	5.5	6,561	11.2
Share Certificates/CDs	4,577	5,340	16.7	5,769	8.0
IRA/Keogh Accounts	1,973	2,108	6.9	2,207	4.7
All Other Shares	139	138	1.4-	198	43.9
Non-Member Deposits	6	25	300.3	18	29.8-
Regular Reserves	851	890	4.6	913	2.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-10	181.4-	-3	64.6
Other Reserves	356	379	6.3	398	5.0
Undivided Earnings	719	792	10.1	767	3.1-
<b>TOTAL EQUITY</b>	1,923	2,051	6.7	2,074	1.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>21,107</b>	<b>22,341</b>	<b>5.8</b>	<b>22,860</b>	<b>2.3</b>

\* Amount Less than + or - 1 Million

**North Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	140	129	7.9-	118	8.5-
<b>INTEREST INCOME</b>					
Interest on Loans	795	911	14.6	1,004	10.2
(Less) Interest Refund	0*	0*	12.6	0*	2.2
Income from Investments	113	123	8.7	180	46.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>908</b>	<b>1,034</b>	<b>13.8</b>	<b>1,184</b>	<b>14.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	329	449	36.6	637	41.8
Interest on Deposits	4	2	40.6-	7	204.8
Interest on Borrowed Money	7	11	56.9	7	37.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>340</b>	<b>463</b>	<b>36.2</b>	<b>651</b>	<b>40.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>77</b>	<b>75</b>	<b>2.5-</b>	<b>68</b>	<b>8.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>492</b>	<b>496</b>	<b>1.0</b>	<b>465</b>	<b>6.3-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	185	161	12.6-	165	2.0
Other Operating Income	45	89	98.8	108	21.5
Gain (Loss) on Investments	1	-0*	105.4-	-0*	761.0-
Gain (Loss) on Disp of Fixed Assets	3	5	96.7	0*	96.6-
Other Non-Oper Income (Expense)	0*	2	286.3	2	1.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>234</b>	<b>258</b>	<b>10.1</b>	<b>274</b>	<b>6.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	290	316	9.0	325	2.9
Travel and Conference Expense	6	6	5.0	6	1.2
Office Occupancy Expense	42	46	10.9	49	6.0
Office Operations Expense	141	147	4.5	153	4.0
Educational & Promotional Expense	11	12	10.6	14	9.9
Loan Servicing Expense	17	18	5.7	18	0.3
Professional and Outside Services	45	51	14.0	56	10.5
Member Insurance	4	4	9.3-	3	9.1-
Operating Fees	2	2	1.9	2	2.8
Miscellaneous Operating Expenses	14	16	15.7	16	0.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>572</b>	<b>619</b>	<b>8.3</b>	<b>643</b>	<b>3.9</b>
<b>NET INCOME</b>	<b>154</b>	<b>135</b>	<b>12.5-</b>	<b>96</b>	<b>28.6-</b>
Transfer to Regular Reserve	74	52	30.0-	32	37.4-

\* Amount Less than + or - 1 Million

**North Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	60	56	6.7-	53	5.4-
<b>Cash &amp; Equivalents</b>	119	121	2.5	155	27.6
<b>TOTAL INVESTMENTS</b>	242	229	5.4-	219	4.3-
U.S. Government Obligations	1	0*	100.0-	0*	0.0
Federal Agency Securities	56	63	13.0	45	28.8-
Mutual Fund & Common Trusts	0*	0*	13.0	2	1,294.8
MCSD and PIC at Corporate CU	6	6	3.1	6	1.8
All Other Corporate Credit Union	60	58	3.0-	98	69.4
Commercial Banks, S&Ls	106	87	18.2-	57	34.0-
Credit Unions -Loans to, Investment in	6	9	42.3	8	17.4-
Other Investments	8	7	14.8-	4	46.4-
Loans Held for Sale	2	3	72.6	5	67.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,013</b>	<b>1,105</b>	<b>9.1</b>	<b>1,183</b>	<b>7.0</b>
Unsecured Credit Card Loans	23	26	11.5	29	9.3
All Other Unsecured Loans	24	24	2.8	26	6.6
New Vehicle Loans	78	87	11.0	86	1.3-
Used Vehicle Loans	274	270	1.4-	272	0.6
First Mortgage Real Estate Loans/LOC	210	247	17.5	268	8.5
Other Real Estate Loans/LOC	82	100	22.5	119	18.9
Leases Receivable	2	1	40.5-	0*	46.0-
All Other Loans/LOC	320	350	9.4	384	9.7
Allowance For Loan Losses	15	15	3.3-	15	2.0
Foreclosed and Repossessed Assets	2	2	22.2-	2	5.5-
Land and Building	27	28	4.8	31	9.9
Other Fixed Assets	6	7	21.1	8	24.1
NCUSIF Capitalization Deposit	11	11	4.6	12	7.0
Other Assets	18	21	13.4	25	18.3
<b>TOTAL ASSETS</b>	<b>1,424</b>	<b>1,513</b>	<b>6.2</b>	<b>1,625</b>	<b>7.4</b>
<b>LIABILITIES</b>					
Total Borrowings	9	15	66.5	5	69.6-
Accrued Dividends/Interest Payable	2	3	52.4	6	93.3
Acct Payable and Other Liabilities	8	9	21.7	10	3.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>19</b>	<b>28</b>	<b>46.9</b>	<b>21</b>	<b>26.3-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,248	1,314	5.2	1,419	8.0
Share Drafts	201	223	10.8	230	3.1
Regular Shares	242	237	2.3-	216	8.8-
Money Market Shares	190	237	24.8	232	2.1-
Share Certificates/CDs	440	485	10.2	600	23.6
IRA/Keogh Accounts	69	76	9.4	83	9.8
All Other Shares	104	54	48.2-	48	11.2-
Non-Member Deposits	2	3	25.5	11	271.4
Regular Reserves	64	66	1.9	68	3.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	36.2-	-2	797.5-
Other Reserves	13	14	3.1	15	6.3
Undivided Earnings	79	92	16.6	106	14.2
<b>TOTAL EQUITY</b>	157	171	9.4	186	8.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,424</b>	<b>1,513</b>	<b>6.2</b>	<b>1,625</b>	<b>7.4</b>

\* Amount Less than + or - 1 Million

**North Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	60	56	6.7-	53	5.4-
<b>INTEREST INCOME</b>					
Interest on Loans	62	69	10.8	81	17.4
(Less) Interest Refund	0*	0*	36.4-	0*	78.7
Income from Investments	7	12	69.9	13	13.4
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>69</b>	<b>80</b>	<b>16.8</b>	<b>94</b>	<b>16.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	8	11	29.5	15	40.0
Interest on Deposits	10	14	33.2	22	56.4
Interest on Borrowed Money	0*	0*	132.7	0*	20.0
<b>TOTAL INTEREST EXPENSE</b>	<b>19</b>	<b>25</b>	<b>33.0</b>	<b>37</b>	<b>48.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>2</b>	<b>6.7-</b>	<b>3</b>	<b>23.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>48</b>	<b>53</b>	<b>11.6</b>	<b>54</b>	<b>1.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	10	20.2	11	14.9
Other Operating Income	5	5	9.9	6	16.8
Gain (Loss) on Investments	-0*	-0*	82.9-	-0*	53.5-
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,068.9	0*	10.0
Other Non-Oper Income (Expense)	0*	0*	180.1	0*	8.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>13</b>	<b>15</b>	<b>18.1</b>	<b>17</b>	<b>15.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	25	27	9.7	30	9.5
Travel and Conference Expense	0*	0*	18.4	0*	2.8-
Office Occupancy Expense	3	3	5.8	4	15.8
Office Operations Expense	8	8	8.1	9	7.0
Educational & Promotional Expense	2	3	24.7	3	10.7
Loan Servicing Expense	2	2	9.3	2	18.8
Professional and Outside Services	3	3	4.1	4	11.9
Member Insurance	0*	0*	7.8-	0*	2.3
Operating Fees	0*	0*	0.7-	0*	11.7
Miscellaneous Operating Expenses	2	2	2.6-	2	13.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>46</b>	<b>51</b>	<b>8.8</b>	<b>56</b>	<b>9.8</b>
<b>NET INCOME</b>	<b>14</b>	<b>18</b>	<b>26.8</b>	<b>16</b>	<b>10.9-</b>
Transfer to Regular Reserve	1	2	44.0	2	58.7

\* Amount Less than + or - 1 Million



**Ohio**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	422	401	5.0-	373	7.0-
<b>Cash &amp; Equivalents</b>	1,151	1,074	6.7-	1,336	24.4
<b>TOTAL INVESTMENTS</b>	3,785	3,476	8.2-	3,188	8.3-
U.S. Government Obligations	65	70	6.6	73	4.3
Federal Agency Securities	1,647	1,576	4.3-	1,369	13.1-
Mutual Fund & Common Trusts	58	60	3.2	48	20.0-
MCSD and PIC at Corporate CU	81	83	2.6	83	0.6-
All Other Corporate Credit Union	375	431	14.8	493	14.5
Commercial Banks, S&Ls	1,356	1,078	20.5-	871	19.2-
Credit Unions -Loans to, Investment in	35	50	44.1	63	24.9
Other Investments	167	128	23.2-	65	49.1-
Loans Held for Sale	2	7	210.6	9	26.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>9,038</b>	<b>9,632</b>	<b>6.6</b>	<b>9,955</b>	<b>3.4</b>
Unsecured Credit Card Loans	592	608	2.7	614	1.0
All Other Unsecured Loans	393	384	2.2-	389	1.3
New Vehicle Loans	1,465	1,639	11.9	1,614	1.6-
Used Vehicle Loans	1,944	2,074	6.7	2,075	0.0
First Mortgage Real Estate Loans/LOC	2,595	2,733	5.3	2,920	6.8
Other Real Estate Loans/LOC	1,386	1,481	6.9	1,567	5.8
Leases Receivable	104	79	23.9-	63	20.1-
All Other Loans/LOC	559	632	13.1	713	12.7
Allowance For Loan Losses	63	67	6.4	69	2.7
Foreclosed and Repossessed Assets	3	4	65.9	6	40.9
Land and Building	229	243	6.3	266	9.4
Other Fixed Assets	60	61	2.1	65	5.3
NCUSIF Capitalization Deposit	116	120	3.5	119	0.6-
Other Assets	152	176	16.2	197	12.1
<b>TOTAL ASSETS</b>	<b>14,472</b>	<b>14,727</b>	<b>1.8</b>	<b>15,073</b>	<b>2.3</b>
<b>LIABILITIES</b>					
Total Borrowings	132	184	39.5	150	18.4-
Accrued Dividends/Interest Payable	9	11	27.0	14	24.1
Acct Payable and Other Liabilities	72	87	21.1	101	16.2
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0
<b>TOTAL LIABILITIES</b>	<b>213</b>	<b>283</b>	<b>32.8</b>	<b>266</b>	<b>6.0-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	12,546	12,650	0.8	12,928	2.2
Share Drafts	1,461	1,517	3.9	1,550	2.1
Regular Shares	4,975	4,538	8.8-	3,916	13.7-
Money Market Shares	1,981	1,949	1.6-	2,110	8.3
Share Certificates/CDs	2,809	3,332	18.6	3,903	17.1
IRA/Keogh Accounts	1,069	1,092	2.1	1,198	9.8
All Other Shares	217	179	17.7-	191	6.9
Non-Member Deposits	34	44	26.9	60	37.0
Regular Reserves	431	412	4.6-	417	1.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-19	299.9-	-11	43.1
Other Reserves	28	29	4.8	28	5.2-
Undivided Earnings	1,258	1,372	9.1	1,445	5.3
<b>TOTAL EQUITY</b>	1,713	1,795	4.8	1,879	4.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>14,472</b>	<b>14,727</b>	<b>1.8</b>	<b>15,073</b>	<b>2.3</b>

\* Amount Less than + or - 1 Million

**Ohio**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	422	401	5.0-	373	7.0-
<b>INTEREST INCOME</b>					
Interest on Loans	559	598	6.8	657	10.0
(Less) Interest Refund	0*	1	12.3	0*	5.3-
Income from Investments	125	144	15.2	173	20.6
Trading Profits and Losses	0*	0*	58.0-	0*	3,414.9
<b>TOTAL INTEREST INCOME</b>	<b>683</b>	<b>740</b>	<b>8.3</b>	<b>830</b>	<b>12.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	185	223	20.5	303	35.6
Interest on Deposits	10	12	23.1	16	30.5
Interest on Borrowed Money	4	7	57.9	8	16.2
<b>TOTAL INTEREST EXPENSE</b>	<b>199</b>	<b>242</b>	<b>21.4</b>	<b>326</b>	<b>34.8</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>55</b>	<b>61</b>	<b>11.7</b>	<b>51</b>	<b>15.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>429</b>	<b>437</b>	<b>1.8</b>	<b>452</b>	<b>3.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	130	145	11.5	154	6.7
Other Operating Income	33	40	22.0	45	12.0
Gain (Loss) on Investments	0*	0*	15.8-	0*	92.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	11.3	-0*	136.0-
Other Non-Oper Income (Expense)	1	0*	31.1-	2	176.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>164</b>	<b>186</b>	<b>13.3</b>	<b>201</b>	<b>8.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	243	253	4.0	270	6.8
Travel and Conference Expense	7	6	3.7-	7	12.5
Office Occupancy Expense	31	34	8.5	37	8.7
Office Operations Expense	102	104	2.8	107	2.7
Educational & Promotional Expense	17	18	6.1	21	19.5
Loan Servicing Expense	34	37	7.1	38	4.1
Professional and Outside Services	40	45	12.4	47	5.7
Member Insurance	5	4	6.8-	4	6.2-
Operating Fees	3	4	23.2	4	8.8
Miscellaneous Operating Expenses	18	20	11.0	21	5.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>499</b>	<b>525</b>	<b>5.1</b>	<b>557</b>	<b>6.2</b>
<b>NET INCOME</b>	<b>94</b>	<b>98</b>	<b>4.3</b>	<b>96</b>	<b>2.3-</b>
Transfer to Regular Reserve	8	5	33.7-	6	12.2

\* Amount Less than + or - 1 Million

**Oklahoma**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	86	85	1.2-	84	1.2-
<b>Cash &amp; Equivalents</b>	418	438	4.7	540	23.4
<b>TOTAL INVESTMENTS</b>	2,017	1,856	8.0-	1,767	4.8-
U.S. Government Obligations	17	14	17.8-	5	66.6-
Federal Agency Securities	1,221	1,060	13.2-	992	6.4-
Mutual Fund & Common Trusts	23	6	73.7-	2	64.1-
MCSD and PIC at Corporate CU	28	28	1.2	29	3.2
All Other Corporate Credit Union	274	340	24.2	383	12.4
Commercial Banks, S&Ls	346	292	15.6-	256	12.1-
Credit Unions -Loans to, Investment in	7	7	3.8	9	34.2
Other Investments	102	109	6.7	24	77.6-
Loans Held for Sale	6	5	17.8-	4	22.3-
<b>TOTAL LOANS OUTSTANDING</b>	<b>3,636</b>	<b>3,860</b>	<b>6.2</b>	<b>4,093</b>	<b>6.0</b>
Unsecured Credit Card Loans	157	173	10.4	197	13.6
All Other Unsecured Loans	183	183	0.3-	190	3.8
New Vehicle Loans	716	833	16.2	910	9.3
Used Vehicle Loans	1,104	1,079	2.2-	1,072	0.7-
First Mortgage Real Estate Loans/LOC	849	933	10.0	985	5.6
Other Real Estate Loans/LOC	304	332	9.2	367	10.7
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	323	327	1.1	372	14.0
Allowance For Loan Losses	28	31	8.6	33	8.5
Foreclosed and Repossessed Assets	2	4	56.1	5	35.2
Land and Building	122	135	10.0	138	2.1
Other Fixed Assets	27	33	22.1	35	7.3
NCUSIF Capitalization Deposit	49	50	0.5	51	3.6
Other Assets	49	69	41.4	90	31.1
<b>TOTAL ASSETS</b>	<b>6,300</b>	<b>6,419</b>	<b>1.9</b>	<b>6,691</b>	<b>4.2</b>
<b>LIABILITIES</b>					
Total Borrowings	190	203	6.8	157	22.5-
Accrued Dividends/Interest Payable	3	4	19.7	5	34.3
Acct Payable and Other Liabilities	64	80	25.1	67	15.4-
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
<b>TOTAL LIABILITIES</b>	<b>257</b>	<b>286</b>	<b>11.5</b>	<b>230</b>	<b>19.8-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,328	5,388	1.1	5,669	5.2
Share Drafts	749	672	10.2-	706	5.0
Regular Shares	1,991	2,020	1.5	1,856	8.1-
Money Market Shares	900	927	3.0	1,084	16.9
Share Certificates/CDs	1,144	1,233	7.8	1,466	18.9
IRA/Keogh Accounts	522	521	0.3-	541	3.9
All Other Shares	19	12	38.4-	11	7.4-
Non-Member Deposits	3	3	14.3	5	60.2
Regular Reserves	187	189	1.0	190	0.8
APPR. For Non-Conf. Invest.	0*	0*	0.3-	0*	4.1-
Accum. Unrealized G/L on A-F-S	-4	-15	260.3-	-7	53.2
Other Reserves	32	33	2.3	34	3.4
Undivided Earnings	499	537	7.6	574	6.8
<b>TOTAL EQUITY</b>	<b>715</b>	<b>745</b>	<b>4.1</b>	<b>792</b>	<b>6.4</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,300</b>	<b>6,419</b>	<b>1.9</b>	<b>6,691</b>	<b>4.2</b>

\* Amount Less than + or - 1 Million

**Oklahoma**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	86	85	1.2-	84	1.2-
<b>INTEREST INCOME</b>					
Interest on Loans	230	240	4.6	267	11.0
(Less) Interest Refund	0*	0*	3.1-	0*	9.2
Income from Investments	64	75	16.0	92	23.5
Trading Profits and Losses	-0*	-0*	242.5-	0*	114.5
<b>TOTAL INTEREST INCOME</b>	<b>294</b>	<b>314</b>	<b>7.0</b>	<b>359</b>	<b>14.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	69	89	29.0	127	42.4
Interest on Deposits	10	10	8.4-	18	83.3
Interest on Borrowed Money	8	9	12.5	8	7.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>87</b>	<b>107</b>	<b>23.0</b>	<b>152</b>	<b>42.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>23</b>	<b>28</b>	<b>25.1</b>	<b>26</b>	<b>9.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>184</b>	<b>179</b>	<b>2.8-</b>	<b>181</b>	<b>1.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	64	71	11.7	79	9.9
Other Operating Income	12	15	23.5	15	1.8-
Gain (Loss) on Investments	4	0*	99.5-	-0*	2,348.9-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	108.9	0*	311.6
Other Non-Oper Income (Expense)	0*	0*	63.3-	0*	82.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>80</b>	<b>87</b>	<b>8.4</b>	<b>93</b>	<b>7.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	109	116	6.0	121	4.7
Travel and Conference Expense	3	3	1.0	3	3.9
Office Occupancy Expense	12	13	7.4	15	12.9
Office Operations Expense	47	50	6.8	52	3.3
Educational & Promotional Expense	7	8	12.1	8	4.2
Loan Servicing Expense	11	11	5.5	12	3.0
Professional and Outside Services	14	14	2.4	15	5.8
Member Insurance	1	1	0.3	1	14.8-
Operating Fees	1	1	11.4	1	0.5
Miscellaneous Operating Expenses	6	6	10.9	7	7.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>211</b>	<b>225</b>	<b>6.3</b>	<b>235</b>	<b>4.8</b>
<b>NET INCOME</b>	<b>53</b>	<b>41</b>	<b>22.0-</b>	<b>39</b>	<b>6.0-</b>
Transfer to Regular Reserve	3	1	51.6-	1	0.1-

\* Amount Less than + or - 1 Million

**Oregon**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	96	88	8.3-	85	3.4-
<b>Cash &amp; Equivalents</b>	468	533	13.8	616	15.6
<b>TOTAL INVESTMENTS</b>	1,948	1,558	20.0-	1,222	21.6-
U.S. Government Obligations	11	11	0.9-	0*	100.0-
Federal Agency Securities	1,103	786	28.7-	528	32.9-
Mutual Fund & Common Trusts	26	17	32.3-	0*	99.9-
MCSD and PIC at Corporate CU	60	61	0.5	63	2.9
All Other Corporate Credit Union	350	351	0.2	373	6.4
Commercial Banks, S&Ls	300	247	17.6-	176	28.9-
Credit Unions -Loans to, Investment in	7	8	16.7	9	16.6
Other Investments	90	77	14.8-	57	25.8-
Loans Held for Sale	25	22	14.3-	23	3.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>8,405</b>	<b>9,426</b>	<b>12.1</b>	<b>10,152</b>	<b>7.7</b>
Unsecured Credit Card Loans	391	361	7.6-	375	4.0
All Other Unsecured Loans	227	205	9.5-	214	4.1
New Vehicle Loans	2,088	2,704	29.5	2,874	6.3
Used Vehicle Loans	1,785	1,727	3.3-	1,710	1.0-
First Mortgage Real Estate Loans/LOC	1,998	2,117	6.0	2,486	17.4
Other Real Estate Loans/LOC	1,579	1,907	20.8	2,031	6.5
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/LOC	338	405	19.9	462	14.0
Allowance For Loan Losses	50	48	4.5-	46	3.9-
Foreclosed and Repossessed Assets	5	6	6.5	6	1.4
Land and Building	160	188	17.3	192	2.4
Other Fixed Assets	51	55	6.9	69	25.4
NCUSIF Capitalization Deposit	86	90	5.1	96	6.5
Other Assets	142	180	26.6	180	0.0
<b>TOTAL ASSETS</b>	<b>11,241</b>	<b>12,009</b>	<b>6.8</b>	<b>12,509</b>	<b>4.2</b>
<b>LIABILITIES</b>					
Total Borrowings	375	379	1.3	369	2.8-
Accrued Dividends/Interest Payable	2	3	49.7	4	49.1
Acct Payable and Other Liabilities	87	100	14.7	113	13.1
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>464</b>	<b>483</b>	<b>4.0</b>	<b>487</b>	<b>0.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,700	10,356	6.8	10,749	3.8
Share Drafts	1,343	1,525	13.5	1,210	20.7-
Regular Shares	2,221	2,118	4.6-	2,169	2.4
Money Market Shares	2,812	2,734	2.8-	2,685	1.8-
Share Certificates/CDs	2,474	3,124	26.3	3,778	20.9
IRA/Keogh Accounts	814	826	1.4	825	0.1-
All Other Shares	29	20	32.1-	69	252.6
Non-Member Deposits	6	9	49.4	12	38.2
Regular Reserves	409	430	5.3	449	4.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-8	-14	81.1-	-6	55.8
Other Reserves	0*	0*	71.1	0*	58.7-
Undivided Earnings	676	754	11.5	831	10.2
<b>TOTAL EQUITY</b>	1,077	1,170	8.6	1,273	8.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>11,241</b>	<b>12,009</b>	<b>6.8</b>	<b>12,509</b>	<b>4.2</b>

\* Amount Less than + or - 1 Million

**Oregon**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	96	88	8.3-	85	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	461	518	12.3	622	20.2
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	63	62	2.5-	67	9.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>524</b>	<b>580</b>	<b>10.5</b>	<b>690</b>	<b>19.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	65	87	34.3	120	37.2
Interest on Deposits	63	84	34.0	137	63.1
Interest on Borrowed Money	11	15	29.5	18	26.4
<b>TOTAL INTEREST EXPENSE</b>	<b>139</b>	<b>186</b>	<b>33.8</b>	<b>275</b>	<b>48.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>34</b>	<b>35</b>	<b>3.4</b>	<b>26</b>	<b>25.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>352</b>	<b>359</b>	<b>2.0</b>	<b>389</b>	<b>8.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	69	75	8.8	80	6.0
Other Operating Income	49	55	12.1	61	11.1
Gain (Loss) on Investments	-7	-0*	97.4	-1	624.8-
Gain (Loss) on Disp of Fixed Assets	0*	1	1,042.1	7	444.2
Other Non-Oper Income (Expense)	2	9	475.8	2	78.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>113</b>	<b>141</b>	<b>24.0</b>	<b>148</b>	<b>5.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	185	202	9.1	220	8.8
Travel and Conference Expense	6	6	7.6	6	7.1
Office Occupancy Expense	22	24	6.9	29	19.3
Office Operations Expense	70	71	2.8	77	8.4
Educational & Promotional Expense	17	19	14.0	22	11.9
Loan Servicing Expense	28	31	9.6	30	2.8-
Professional and Outside Services	35	36	2.9	41	13.8
Member Insurance	0*	0*	27.6-	0*	25.0
Operating Fees	2	1	5.7-	2	17.7
Miscellaneous Operating Expenses	7	8	12.1	11	46.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>372</b>	<b>399</b>	<b>7.4</b>	<b>438</b>	<b>9.8</b>
<b>NET INCOME</b>	<b>93</b>	<b>100</b>	<b>7.5</b>	<b>98</b>	<b>1.7-</b>
Transfer to Regular Reserve	46	18	60.7-	12	34.6-

\* Amount Less than + or - 1 Million

**Pennsylvania**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	669	643	3.9-	618	3.9-
<b>Cash &amp; Equivalents</b>	1,837	1,632	11.2-	1,920	17.7
<b>TOTAL INVESTMENTS</b>	7,006	6,540	6.7-	6,167	5.7-
U.S. Government Obligations	484	78	84.0-	204	163.2
Federal Agency Securities	4,006	4,173	4.2	3,067	26.5-
Mutual Fund & Common Trusts	67	60	10.5-	58	3.0-
MCSD and PIC at Corporate CU	159	167	5.2	170	1.5
All Other Corporate Credit Union	448	479	6.7	607	26.9
Commercial Banks, S&Ls	1,612	1,366	15.3-	1,050	23.1-
Credit Unions -Loans to, Investment in	49	55	11.6	85	55.1
Other Investments	181	163	10.0-	71	56.5-
Loans Held for Sale	14	27	93.5	26	4.3-
<b>TOTAL LOANS OUTSTANDING</b>	<b>12,968</b>	<b>14,094</b>	<b>8.7</b>	<b>15,121</b>	<b>7.3</b>
Unsecured Credit Card Loans	1,036	1,092	5.4	1,115	2.1
All Other Unsecured Loans	1,150	1,155	0.4	1,190	3.0
New Vehicle Loans	1,776	1,994	12.3	2,079	4.3
Used Vehicle Loans	2,206	2,359	6.9	2,472	4.8
First Mortgage Real Estate Loans/LOC	2,126	2,685	26.3	2,996	11.5
Other Real Estate Loans/LOC	4,037	4,190	3.8	4,662	11.3
Leases Receivable	2	2	30.9	0*	71.0-
All Other Loans/LOC	635	616	2.9-	607	1.6-
Allowance For Loan Losses	92	103	12.4	107	4.2
Foreclosed and Repossessed Assets	2	7	193.0	8	10.8
Land and Building	272	298	9.4	341	14.7
Other Fixed Assets	84	97	15.8	96	1.1-
NCUSIF Capitalization Deposit	183	187	2.3	193	3.3
Other Assets	247	267	8.1	309	16.0
<b>TOTAL ASSETS</b>	<b>22,521</b>	<b>23,045</b>	<b>2.3</b>	<b>24,073</b>	<b>4.5</b>
<b>LIABILITIES</b>					
Total Borrowings	235	332	41.6	291	12.4-
Accrued Dividends/Interest Payable	12	14	9.7	17	25.5
Acct Payable and Other Liabilities	87	107	22.0	122	14.7
Uninsured Secondary Capital	0*	0*	25.0-	0*	366.7
<b>TOTAL LIABILITIES</b>	<b>334</b>	<b>452</b>	<b>35.3</b>	<b>430</b>	<b>4.9-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	19,661	19,931	1.4	20,773	4.2
Share Drafts	2,274	2,337	2.8	2,361	1.0
Regular Shares	8,610	8,082	6.1-	7,143	11.6-
Money Market Shares	2,902	2,862	1.4-	3,347	17.0
Share Certificates/CDs	3,752	4,465	19.0	5,543	24.2
IRA/Keogh Accounts	1,795	1,874	4.4	2,061	10.0
All Other Shares	290	269	7.2-	269	0.1
Non-Member Deposits	39	43	11.4	49	13.2
Regular Reserves	554	484	12.7-	565	16.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-18	-53	199.5-	-29	45.2
Other Reserves	11	10	7.1-	10	8.9-
Undivided Earnings	1,978	2,220	12.2	2,324	4.7
<b>TOTAL EQUITY</b>	<b>2,526</b>	<b>2,661</b>	<b>5.4</b>	<b>2,869</b>	<b>7.8</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>22,521</b>	<b>23,045</b>	<b>2.3</b>	<b>24,073</b>	<b>4.5</b>

\* Amount Less than + or - 1 Million

**Pennsylvania**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	669	643	3.9-	618	3.9-
<b>INTEREST INCOME</b>					
Interest on Loans	821	879	7.0	988	12.4
(Less) Interest Refund	0*	0*	0.2	0*	0.6-
Income from Investments	225	273	21.2	329	20.7
Trading Profits and Losses	0*	0*	42.2-	0*	168.0
<b>TOTAL INTEREST INCOME</b>	<b>1,045</b>	<b>1,151</b>	<b>10.1</b>	<b>1,316</b>	<b>14.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	282	354	25.9	485	36.9
Interest on Deposits	13	16	22.5	24	54.8
Interest on Borrowed Money	6	16	146.4	24	51.9
<b>TOTAL INTEREST EXPENSE</b>	<b>301</b>	<b>386</b>	<b>28.3</b>	<b>534</b>	<b>38.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>63</b>	<b>94</b>	<b>48.6</b>	<b>80</b>	<b>14.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>681</b>	<b>671</b>	<b>1.6-</b>	<b>703</b>	<b>4.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	117	136	16.6	154	12.9
Other Operating Income	76	86	13.0	100	16.3
Gain (Loss) on Investments	2	-0*	131.9-	-0*	2.0-
Gain (Loss) on Disp of Fixed Assets	0*	0*	43.0-	3	451.3
Other Non-Oper Income (Expense)	0*	4	1,281.2	2	56.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>197</b>	<b>226</b>	<b>14.8</b>	<b>258</b>	<b>14.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	330	348	5.3	374	7.6
Travel and Conference Expense	8	8	7.4	9	4.1
Office Occupancy Expense	35	39	8.9	42	10.0
Office Operations Expense	143	149	4.4	157	5.8
Educational & Promotional Expense	24	28	16.4	29	5.4
Loan Servicing Expense	46	48	5.5	55	12.7
Professional and Outside Services	68	70	2.8	76	8.1
Member Insurance	12	11	6.2-	9	17.3-
Operating Fees	4	4	6.6	4	4.1
Miscellaneous Operating Expenses	13	15	11.2	15	0.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>684</b>	<b>721</b>	<b>5.4</b>	<b>771</b>	<b>7.1</b>
<b>NET INCOME</b>	<b>195</b>	<b>176</b>	<b>9.5-</b>	<b>189</b>	<b>7.4</b>
Transfer to Regular Reserve	2	0*	72.1-	1	73.8

\* Amount Less than + or - 1 Million



**Puerto Rico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	18	18	0.0	14	22.2-
<b>Cash &amp; Equivalents</b>	34	43	27.4	18	59.5-
<b>TOTAL INVESTMENTS</b>	209	207	0.7-	154	25.5-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	180	182	1.2	136	25.2-
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	0.6-	0*	72.1
All Other Corporate Credit Union	0*	0*	0.0	9	0.0
Commercial Banks, S&Ls	27	24	12.7-	9	63.2-
Credit Unions -Loans to, Investment in	0*	0*	0.0	0*	0.2-
Other Investments	2	1	16.4-	0*	100.0-
Loans Held for Sale	0*	0*	0.0	0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>280</b>	<b>277</b>	<b>1.0-</b>	<b>259</b>	<b>6.4-</b>
Unsecured Credit Card Loans	17	18	7.3	20	7.4
All Other Unsecured Loans	95	119	24.5	112	5.7-
New Vehicle Loans	50	64	27.9	64	0.5-
Used Vehicle Loans	14	2	83.4-	2	6.8
First Mortgage Real Estate Loans/LOC	62	56	10.3-	46	18.2-
Other Real Estate Loans/LOC	8	6	22.8-	2	62.4-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	33	12	65.3-	13	15.0
Allowance For Loan Losses	5	5	0.9-	5	9.3-
Foreclosed and Repossessed Assets	0*	0*	40.7	0*	42.6-
Land and Building	11	11	2.8	11	1.2-
Other Fixed Assets	2	2	13.0-	2	21.9-
NCUSIF Capitalization Deposit	4	4	1.7	3	20.4-
Other Assets	4	4	5.0-	4	0.6-
<b>TOTAL ASSETS</b>	<b>539</b>	<b>543</b>	<b>0.9</b>	<b>446</b>	<b>17.9-</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	31.1
Accrued Dividends/Interest Payable	0*	0*	14.1	0*	24.6-
Acct Payable and Other Liabilities	3	3	6.5	3	8.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>4</b>	<b>4</b>	<b>10.1</b>	<b>4</b>	<b>9.9-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	468	473	1.0	375	20.7-
Share Drafts	15	16	5.1	13	15.9-
Regular Shares	266	255	4.1-	200	21.6-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	157	175	11.6	137	22.0-
IRA/Keogh Accounts	9	9	4.7	8	5.6-
All Other Shares	22	18	17.3-	17	8.3-
Non-Member Deposits	0*	0*	85.7	0*	49.7
Regular Reserves	14	14	0.4	12	13.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	92.8-	-0*	60.9
Other Reserves	2	2	19.4-	0*	54.9-
Undivided Earnings	51	52	1.4	55	5.5
<b>TOTAL EQUITY</b>	66	66	0.5-	67	1.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>539</b>	<b>543</b>	<b>0.9</b>	<b>446</b>	<b>17.9-</b>

\* Amount Less than + or - 1 Million

Puerto Rico  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2006  
(Dollar Amounts in Millions)

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	18	18	0.0	14	22.2-
<b>INTEREST INCOME</b>					
Interest on Loans	25	23	7.1-	20	12.7-
(Less) Interest Refund	0*	0*	95.0-	0*	99.8-
Income from Investments	6	7	19.4	6	14.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>31</b>	<b>30</b>	<b>1.7-</b>	<b>26</b>	<b>13.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	11	11	3.4-	10	9.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	422.1	0*	717.8
<b>TOTAL INTEREST EXPENSE</b>	<b>11</b>	<b>11</b>	<b>3.4-</b>	<b>10</b>	<b>9.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>6.5-</b>	<b>3</b>	<b>1.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>17</b>	<b>17</b>	<b>0.2</b>	<b>14</b>	<b>17.5-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1	2	32.4	1	16.6-
Other Operating Income	0*	0*	43.1	0*	26.2-
Gain (Loss) on Investments	0	-0*	0.0	-0*	2,509.4-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	2,105.9-	-0*	58.2
Other Non-Oper Income (Expense)	0*	0*	2,017.4	0*	85.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>2</b>	<b>2</b>	<b>35.6</b>	<b>2</b>	<b>20.4-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	6	6	3.3	6	6.9-
Travel and Conference Expense	0*	0*	37.9	0*	16.6-
Office Occupancy Expense	0*	0*	6.8	0*	9.2-
Office Operations Expense	4	5	19.9	4	25.2-
Educational & Promotional Expense	0*	0*	52.8	0*	26.9-
Loan Servicing Expense	0*	0*	6.0-	0*	15.9
Professional and Outside Services	0*	1	31.8	0*	26.9-
Member Insurance	0*	0*	5.7	0*	6.2-
Operating Fees	0*	0*	6.8	0*	32.8-
Miscellaneous Operating Expenses	0*	0*	36.7	0*	15.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>14</b>	<b>15</b>	<b>13.6</b>	<b>13</b>	<b>15.4-</b>
<b>NET INCOME</b>	<b>5</b>	<b>4</b>	<b>23.4-</b>	<b>3</b>	<b>27.7-</b>
Transfer to Regular Reserve	0*	0*	343.5	0*	83.8-

\* Amount Less than + or - 1 Million

**Rhode Island**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	31	28	9.7-	28	0.0
<b>Cash &amp; Equivalents</b>	262	230	12.3-	194	15.6-
<b>TOTAL INVESTMENTS</b>	938	905	3.5-	812	10.3-
U.S. Government Obligations	0*	25	4,101.2	2	92.7-
Federal Agency Securities	612	580	5.2-	503	13.3-
Mutual Fund & Common Trusts	4	3	11.2-	3	1.3-
MCSD and PIC at Corporate CU	18	18	0.2-	19	7.7
All Other Corporate Credit Union	112	109	2.5-	111	1.5
Commercial Banks, S&Ls	52	42	18.4-	33	22.2-
Credit Unions -Loans to, Investment in	5	4	9.0-	4	10.8-
Other Investments	136	123	9.3-	25	79.5-
Loans Held for Sale	10	13	23.6	17	27.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>2,109</b>	<b>2,300</b>	<b>9.1</b>	<b>2,572</b>	<b>11.8</b>
Unsecured Credit Card Loans	17	17	3.0	18	6.3
All Other Unsecured Loans	40	44	8.4	52	18.3
New Vehicle Loans	196	225	14.8	229	1.8
Used Vehicle Loans	256	243	5.0-	268	10.0
First Mortgage Real Estate Loans/LOC	1,088	1,188	9.2	1,315	10.7
Other Real Estate Loans/LOC	481	552	14.9	657	18.9
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	31	30	1.8-	33	9.3
Allowance For Loan Losses	9	10	9.0	11	4.6
Foreclosed and Repossessed Assets	0*	0*	61.1	0*	151.3
Land and Building	50	67	32.1	75	12.8
Other Fixed Assets	20	15	25.4-	17	10.4
NCUSIF Capitalization Deposit	26	27	2.2	28	3.2
Other Assets	38	46	19.5	46	0.5
<b>TOTAL ASSETS</b>	<b>3,446</b>	<b>3,592</b>	<b>4.2</b>	<b>3,750</b>	<b>4.4</b>
<b>LIABILITIES</b>					
Total Borrowings	166	215	29.5	242	12.7
Accrued Dividends/Interest Payable	3	4	42.7	7	51.2
Acct Payable and Other Liabilities	19	22	13.2	27	24.5
Uninsured Secondary Capital	0*	0*	333.3	0*	53.8-
<b>TOTAL LIABILITIES</b>	<b>188</b>	<b>241</b>	<b>28.1</b>	<b>276</b>	<b>14.5</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,835	2,916	2.8	3,015	3.4
Share Drafts	388	395	1.8	330	16.5-
Regular Shares	701	663	5.5-	668	0.8
Money Market Shares	396	335	15.5-	326	2.7-
Share Certificates/CDs	1,020	1,190	16.7	1,350	13.4
IRA/Keogh Accounts	206	216	4.8	238	10.4
All Other Shares	124	116	6.5-	102	12.2-
Non-Member Deposits	0*	0*	0.0	1	66.3
Regular Reserves	87	86	1.6-	86	0.4
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-8	20,863.6-	-5	40.4
Other Reserves	2	0*	100.0-	0*	0.0
Undivided Earnings	333	357	7.2	377	5.4
<b>TOTAL EQUITY</b>	422	436	3.2	459	5.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>3,446</b>	<b>3,592</b>	<b>4.2</b>	<b>3,750</b>	<b>4.4</b>

\* Amount Less than + or - 1 Million

**Rhode Island**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	31	28	9.7-	28	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	114	126	10.6	151	20.5
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	34	38	11.0	39	3.6
Trading Profits and Losses	0*	0*	48.6-	1	266.1
<b>TOTAL INTEREST INCOME</b>	<b>148</b>	<b>164</b>	<b>10.5</b>	<b>191</b>	<b>17.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	8	8	6.1	8	0.9
Interest on Deposits	36	45	25.3	67	50.3
Interest on Borrowed Money	6	6	8.8	11	68.4
<b>TOTAL INTEREST EXPENSE</b>	<b>49</b>	<b>59</b>	<b>20.4</b>	<b>86</b>	<b>45.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>6</b>	<b>53.3</b>	<b>7</b>	<b>11.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>95</b>	<b>98</b>	<b>3.6</b>	<b>99</b>	<b>0.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	18	19	5.9	23	23.9
Other Operating Income	4	5	19.6	5	0.9-
Gain (Loss) on Investments	0*	0*	5.8	0*	38.8
Gain (Loss) on Disp of Fixed Assets	-0*	0*	587.6	0*	83.1-
Other Non-Oper Income (Expense)	0*	0*	94.5	0*	83.0-
<b>TOTAL NON-INTEREST INCOME</b>	<b>23</b>	<b>25</b>	<b>10.4</b>	<b>29</b>	<b>15.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	50	52	5.3	56	6.5
Travel and Conference Expense	1	1	5.1	2	11.2
Office Occupancy Expense	7	9	19.8	10	10.1
Office Operations Expense	18	19	1.4	19	3.6
Educational & Promotional Expense	5	6	21.9	6	5.3
Loan Servicing Expense	2	3	22.8	3	8.5-
Professional and Outside Services	8	8	0.6	9	8.2
Member Insurance	0*	0*	6.1	0*	8.0-
Operating Fees	0*	0*	9.2	0*	9.2
Miscellaneous Operating Expenses	4	4	7.5	4	3.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>96</b>	<b>103</b>	<b>6.6</b>	<b>108</b>	<b>5.5</b>
<b>NET INCOME</b>	<b>22</b>	<b>21</b>	<b>2.6-</b>	<b>20</b>	<b>7.1-</b>
Transfer to Regular Reserve	0*	0*	1,374.0	0*	317.3

\* Amount Less than + or - 1 Million

**South Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	86	86	0.0	87	1.2
<b>Cash &amp; Equivalents</b>	528	606	14.7	691	14.1
<b>TOTAL INVESTMENTS</b>	1,034	842	18.6-	806	4.3-
U.S. Government Obligations	13	5	61.7-	10	99.5
Federal Agency Securities	519	538	3.6	435	19.2-
Mutual Fund & Common Trusts	17	4	77.4-	34	799.8
MCSD and PIC at Corporate CU	30	31	1.3	38	24.0
All Other Corporate Credit Union	274	144	47.5-	177	23.4
Commercial Banks, S&Ls	147	97	34.1-	66	32.4-
Credit Unions -Loans to, Investment in	6	7	8.4	8	26.5
Other Investments	28	17	38.8-	24	36.8
Loans Held for Sale	0*	0*	86.4-	0*	270.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,346</b>	<b>4,761</b>	<b>9.5</b>	<b>5,864</b>	<b>23.2</b>
Unsecured Credit Card Loans	262	309	17.9	368	19.0
All Other Unsecured Loans	282	292	3.6	341	16.7
New Vehicle Loans	831	971	16.8	1,085	11.8
Used Vehicle Loans	1,247	1,275	2.3	1,313	3.0
First Mortgage Real Estate Loans/LOC	975	1,105	13.4	1,731	56.6
Other Real Estate Loans/LOC	522	573	9.6	738	28.9
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/LOC	227	236	4.1	287	21.7
Allowance For Loan Losses	43	44	2.1	42	3.9-
Foreclosed and Repossessed Assets	4	5	22.4	5	0.4-
Land and Building	154	171	11.6	206	20.2
Other Fixed Assets	43	41	4.0-	48	17.0
NCUSIF Capitalization Deposit	49	50	1.6	57	14.0
Other Assets	57	92	59.7	101	10.0
<b>TOTAL ASSETS</b>	<b>6,173</b>	<b>6,524</b>	<b>5.7</b>	<b>7,736</b>	<b>18.6</b>
<b>LIABILITIES</b>					
Total Borrowings	57	114	99.1	281	147.6
Accrued Dividends/Interest Payable	11	15	32.3	20	39.3
Acct Payable and Other Liabilities	40	49	23.2	68	37.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>108</b>	<b>178</b>	<b>64.1</b>	<b>370</b>	<b>108.2</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,351	5,567	4.0	6,436	15.6
Share Drafts	774	840	8.6	902	7.3
Regular Shares	1,866	1,857	0.5-	1,825	1.7-
Money Market Shares	562	534	5.0-	641	20.0
Share Certificates/CDs	1,561	1,722	10.3	2,257	31.1
IRA/Keogh Accounts	567	595	5.0	778	30.8
All Other Shares	20	13	32.4-	8	38.0-
Non-Member Deposits	2	6	238.2	25	344.5
Regular Reserves	149	158	6.1	175	11.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-7	79.6-	-5	31.1
Other Reserves	25	20	17.1-	25	23.8
Undivided Earnings	544	607	11.6	734	20.8
<b>TOTAL EQUITY</b>	714	779	9.1	930	19.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,173</b>	<b>6,524</b>	<b>5.7</b>	<b>7,736</b>	<b>18.6</b>

\* Amount Less than + or - 1 Million

**South Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	86	86	0.0	87	1.2
<b>INTEREST INCOME</b>					
Interest on Loans	288	302	4.7	386	27.9
(Less) Interest Refund	0*	0*	133.5	0*	23.6
Income from Investments	31	42	37.0	57	34.3
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>319</b>	<b>343</b>	<b>7.7</b>	<b>442</b>	<b>28.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	83	98	18.0	165	67.9
Interest on Deposits	0*	0*	36.9	1	80.3
Interest on Borrowed Money	3	4	30.4	12	215.2
<b>TOTAL INTEREST EXPENSE</b>	<b>87</b>	<b>103</b>	<b>18.5</b>	<b>178</b>	<b>73.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>39</b>	<b>33</b>	<b>15.4-</b>	<b>27</b>	<b>15.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>194</b>	<b>208</b>	<b>7.5</b>	<b>237</b>	<b>13.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	100	113	12.9	124	10.5
Other Operating Income	31	36	17.6	50	37.7
Gain (Loss) on Investments	0*	-0*	1,664.0-	0*	114.9
Gain (Loss) on Disp of Fixed Assets	7	-0*	102.4-	-0*	107.6-
Other Non-Oper Income (Expense)	0*	2	145.9	1	2.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>138</b>	<b>149</b>	<b>8.6</b>	<b>175</b>	<b>17.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	130	141	8.5	165	17.0
Travel and Conference Expense	4	4	6.1	5	27.4
Office Occupancy Expense	18	20	11.3	23	17.6
Office Operations Expense	60	61	2.3	67	10.0
Educational & Promotional Expense	10	12	20.7	17	40.1
Loan Servicing Expense	14	14	0.2	16	12.8
Professional and Outside Services	24	26	6.4	29	14.4
Member Insurance	1	1	10.8-	1	11.3
Operating Fees	0*	1	19.9	1	6.0-
Miscellaneous Operating Expenses	10	9	9.3-	11	27.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>272</b>	<b>289</b>	<b>6.4</b>	<b>337</b>	<b>16.5</b>
<b>NET INCOME</b>	<b>59</b>	<b>68</b>	<b>14.9</b>	<b>75</b>	<b>9.9</b>
Transfer to Regular Reserve	2	8	346.5	9	7.7

\* Amount Less than + or - 1 Million

**South Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	56	54	3.6-	49	9.3-
<b>Cash &amp; Equivalents</b>	110	96	12.4-	129	33.7
<b>TOTAL INVESTMENTS</b>	232	260	12.0	263	1.1
U.S. Government Obligations	0*	0*	3.2-	0*	100.0-
Federal Agency Securities	95	129	36.1	117	9.2-
Mutual Fund & Common Trusts	6	6	2.3	6	4.6
MCSD and PIC at Corporate CU	13	13	5.5	14	6.8
All Other Corporate Credit Union	16	35	125.7	60	71.4
Commercial Banks, S&Ls	81	55	31.8-	45	19.3-
Credit Unions -Loans to, Investment in	9	10	7.5	8	13.2-
Other Investments	14	12	10.7-	3	76.8-
Loans Held for Sale	4	5	34.6	7	40.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,074</b>	<b>1,136</b>	<b>5.8</b>	<b>1,175</b>	<b>3.4</b>
Unsecured Credit Card Loans	34	34	1.2	37	8.8
All Other Unsecured Loans	35	35	1.8	37	4.7
New Vehicle Loans	140	174	23.9	150	13.4-
Used Vehicle Loans	333	322	3.0-	334	3.7
First Mortgage Real Estate Loans/LOC	250	271	8.2	298	10.1
Other Real Estate Loans/LOC	136	148	9.1	156	5.0
Leases Receivable	0*	0*	100.2	0*	77.1-
All Other Loans/LOC	147	152	3.3	163	7.2
Allowance For Loan Losses	7	6	3.4-	6	7.0-
Foreclosed and Repossessed Assets	0*	0*	72.7	1	56.9
Land and Building	30	40	32.8	47	16.1
Other Fixed Assets	7	8	3.3	10	31.4
NCUSIF Capitalization Deposit	11	12	3.6	12	4.6
Other Assets	9	12	25.5	12	0.2-
<b>TOTAL ASSETS</b>	<b>1,473</b>	<b>1,564</b>	<b>6.2</b>	<b>1,650</b>	<b>5.5</b>
<b>LIABILITIES</b>					
Total Borrowings	29	41	41.0	40	3.3-
Accrued Dividends/Interest Payable	2	3	49.5	5	50.9
Acct Payable and Other Liabilities	5	9	66.7	9	4.4
Uninsured Secondary Capital	2	2	3.4-	2	14.1-
<b>TOTAL LIABILITIES</b>	<b>39</b>	<b>55</b>	<b>42.2</b>	<b>55</b>	<b>0.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,277	1,339	4.9	1,412	5.4
Share Drafts	180	198	10.0	205	3.5
Regular Shares	347	325	6.5-	288	11.2-
Money Market Shares	196	196	0.3	209	6.7
Share Certificates/CDs	423	492	16.4	562	14.2
IRA/Keogh Accounts	102	108	6.6	115	6.5
All Other Shares	14	9	38.6-	12	36.4
Non-Member Deposits	15	11	29.6-	20	84.6
Regular Reserves	37	37	0.2	37	0.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	390.3-	-1	36.5
Other Reserves	0*	0*	1.6-	0*	44.7-
Undivided Earnings	119	134	12.3	146	9.5
<b>TOTAL EQUITY</b>	156	169	8.3	182	7.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,473</b>	<b>1,564</b>	<b>6.2</b>	<b>1,650</b>	<b>5.5</b>

\* Amount Less than + or - 1 Million

**South Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	56	54	3.6-	49	9.3-
<b>INTEREST INCOME</b>					
Interest on Loans	67	72	7.4	79	9.8
(Less) Interest Refund	0*	0*	147.4	0*	81.6
Income from Investments	9	11	25.6	15	35.6
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>76</b>	<b>83</b>	<b>9.3</b>	<b>94</b>	<b>13.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	21	27	27.2	37	37.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	2	75.5	2	39.5
<b>TOTAL INTEREST EXPENSE</b>	<b>22</b>	<b>28</b>	<b>29.3</b>	<b>39</b>	<b>37.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>11.1</b>	<b>3</b>	<b>3.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>51</b>	<b>51</b>	<b>0.7</b>	<b>52</b>	<b>0.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	12	14	13.2	15	10.3
Other Operating Income	4	4	15.4	5	15.9
Gain (Loss) on Investments	0*	0*	34.3-	0*	98.5-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	159.1	0*	1,456.1
Other Non-Oper Income (Expense)	0*	0*	20.0	0*	67.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>16</b>	<b>19</b>	<b>14.0</b>	<b>21</b>	<b>13.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	30	8.8	33	8.3
Travel and Conference Expense	0*	1	9.0	0*	6.9-
Office Occupancy Expense	3	3	14.2	4	10.2
Office Operations Expense	10	10	6.4	11	10.5
Educational & Promotional Expense	2	2	10.8	3	15.9
Loan Servicing Expense	3	3	5.9	4	9.9
Professional and Outside Services	3	3	1.7	3	6.2
Member Insurance	0*	0*	14.0-	0*	4.1
Operating Fees	0*	0*	27.0	0*	1.5
Miscellaneous Operating Expenses	1	1	3.4	1	4.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>51</b>	<b>55</b>	<b>8.0</b>	<b>60</b>	<b>8.7</b>
<b>NET INCOME</b>	<b>16</b>	<b>15</b>	<b>8.9-</b>	<b>13</b>	<b>12.9-</b>
Transfer to Regular Reserve	0*	0*	50.1-	0*	251.0

\* Amount Less than + or - 1 Million



**Tennessee**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	212	207	2.4-	202	2.4-
<b>Cash &amp; Equivalents</b>	1,113	934	16.1-	1,092	16.9
<b>TOTAL INVESTMENTS</b>	2,755	2,680	2.7-	2,576	3.9-
U.S. Government Obligations	20	15	25.2-	19	30.8
Federal Agency Securities	1,846	1,832	0.8-	1,671	8.8-
Mutual Fund & Common Trusts	36	12	67.6-	10	19.3-
MCSD and PIC at Corporate CU	47	66	41.1	54	18.4-
All Other Corporate Credit Union	187	236	25.8	364	54.6
Commercial Banks, S&Ls	547	453	17.3-	374	17.4-
Credit Unions -Loans to, Investment in	16	19	19.9	27	39.5
Other Investments	55	48	13.1-	48	1.3
Loans Held for Sale	7	15	101.1	16	7.3
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,511</b>	<b>7,261</b>	<b>11.5</b>	<b>7,901</b>	<b>8.8</b>
Unsecured Credit Card Loans	221	241	9.0	246	1.9
All Other Unsecured Loans	444	451	1.6	505	11.9
New Vehicle Loans	1,124	1,283	14.2	1,416	10.3
Used Vehicle Loans	1,524	1,704	11.8	1,793	5.2
First Mortgage Real Estate Loans/LOC	2,339	2,572	10.0	2,808	9.2
Other Real Estate Loans/LOC	584	679	16.3	764	12.5
Leases Receivable	4	4	8.8-	3	23.5-
All Other Loans/LOC	272	326	19.8	367	12.7
Allowance For Loan Losses	41	44	7.2	49	11.3
Foreclosed and Repossessed Assets	3	3	3.6	7	120.9
Land and Building	185	218	17.7	252	15.3
Other Fixed Assets	46	52	13.9	57	9.7
NCUSIF Capitalization Deposit	81	84	4.0	89	5.7
Other Assets	106	112	5.0	140	25.2
<b>TOTAL ASSETS</b>	<b>10,767</b>	<b>11,314</b>	<b>5.1</b>	<b>12,080</b>	<b>6.8</b>
<b>LIABILITIES</b>					
Total Borrowings	217	248	14.1	219	11.6-
Accrued Dividends/Interest Payable	6	12	93.3	16	34.4
Acct Payable and Other Liabilities	73	74	1.9	85	14.1
Uninsured Secondary Capital	0*	0*	11.5-	0*	52.5-
<b>TOTAL LIABILITIES</b>	<b>296</b>	<b>334</b>	<b>12.8</b>	<b>320</b>	<b>4.2-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,064	9,482	4.6	10,146	7.0
Share Drafts	1,101	1,188	7.9	1,260	6.1
Regular Shares	3,394	3,283	3.3-	3,123	4.9-
Money Market Shares	1,378	1,216	11.7-	1,126	7.4-
Share Certificates/CDs	2,218	2,806	26.5	3,558	26.8
IRA/Keogh Accounts	818	849	3.8	940	10.7
All Other Shares	118	107	10.0-	98	8.3-
Non-Member Deposits	36	33	7.9-	42	24.9
Regular Reserves	329	353	7.1	370	4.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-10	-26	152.7-	-12	51.7
Other Reserves	120	34	71.6-	34	0.7
Undivided Earnings	967	1,137	17.5	1,222	7.5
<b>TOTAL EQUITY</b>	<b>1,407</b>	<b>1,498</b>	<b>6.5</b>	<b>1,614</b>	<b>7.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>10,767</b>	<b>11,314</b>	<b>5.1</b>	<b>12,080</b>	<b>6.8</b>

\* Amount Less than + or - 1 Million

**Tennessee**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	212	207	2.4-	202	2.4-
<b>INTEREST INCOME</b>					
Interest on Loans	406	437	7.5	502	15.0
(Less) Interest Refund	3	5	46.5	5	16.0
Income from Investments	93	112	19.5	136	22.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>497</b>	<b>544</b>	<b>9.5</b>	<b>633</b>	<b>16.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	97	123	26.9	183	48.5
Interest on Deposits	34	46	37.6	66	42.3
Interest on Borrowed Money	11	11	1.8-	11	0.8
<b>TOTAL INTEREST EXPENSE</b>	<b>142</b>	<b>180</b>	<b>27.2</b>	<b>260</b>	<b>44.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>25</b>	<b>30</b>	<b>23.4</b>	<b>31</b>	<b>3.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>330</b>	<b>333</b>	<b>0.9</b>	<b>342</b>	<b>2.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	95	115	20.2	130	13.5
Other Operating Income	27	33	24.0	38	13.8
Gain (Loss) on Investments	3	-0*	125.4-	0*	133.4
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	89.2	0*	5,765.7
Other Non-Oper Income (Expense)	0*	3	5,896.7	3	7.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>125</b>	<b>150</b>	<b>20.0</b>	<b>172</b>	<b>14.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	184	192	4.3	208	8.7
Travel and Conference Expense	5	5	5.8	6	10.1
Office Occupancy Expense	24	26	7.6	29	13.0
Office Operations Expense	73	74	2.0	79	6.0
Educational & Promotional Expense	12	14	13.6	16	17.1
Loan Servicing Expense	14	14	1.5-	15	9.7
Professional and Outside Services	32	35	9.6	40	14.2
Member Insurance	4	3	5.6-	3	6.2-
Operating Fees	3	3	5.5	3	3.9
Miscellaneous Operating Expenses	9	9	0.3-	9	1.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>359</b>	<b>375</b>	<b>4.5</b>	<b>408</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>96</b>	<b>108</b>	<b>12.4</b>	<b>105</b>	<b>3.1-</b>
Transfer to Regular Reserve	11	15	35.6	15	3.2

\* Amount Less than + or - 1 Million

**Texas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	641	625	2.5-	611	2.2-
<b>Cash &amp; Equivalents</b>	3,289	3,110	5.5-	3,516	13.1
<b>TOTAL INVESTMENTS</b>	10,883	10,067	7.5-	9,814	2.5-
U.S. Government Obligations	178	122	31.3-	68	44.0-
Federal Agency Securities	5,795	4,519	22.0-	3,589	20.6-
Mutual Fund & Common Trusts	115	63	44.9-	115	81.2
MCSD and PIC at Corporate CU	202	234	15.9	212	9.5-
All Other Corporate Credit Union	1,245	1,446	16.2	1,998	38.2
Commercial Banks, S&Ls	2,039	1,822	10.6-	1,543	15.3-
Credit Unions -Loans to, Investment in	56	81	43.8	90	12.0
Other Investments	1,254	1,781	42.0	186	89.6-
Loans Held for Sale	94	182	93.1	98	46.2-
<b>TOTAL LOANS OUTSTANDING</b>	<b>31,615</b>	<b>32,563</b>	<b>3.0</b>	<b>33,798</b>	<b>3.8</b>
Unsecured Credit Card Loans	1,290	1,364	5.8	1,433	5.0
All Other Unsecured Loans	1,784	1,784	0.0-	1,883	5.6
New Vehicle Loans	10,608	11,126	4.9	10,943	1.6-
Used Vehicle Loans	8,213	7,898	3.8-	7,806	1.2-
First Mortgage Real Estate Loans/LOC	4,987	5,176	3.8	6,023	16.3
Other Real Estate Loans/LOC	2,314	2,333	0.8	2,736	17.3
Leases Receivable	429	594	38.6	540	9.1-
All Other Loans/LOC	1,992	2,287	14.8	2,434	6.4
Allowance For Loan Losses	242	270	11.9	270	0.1-
Foreclosed and Repossessed Assets	17	43	148.5	46	6.8
Land and Building	946	921	2.6-	984	6.8
Other Fixed Assets	253	254	0.0	266	4.8
NCUSIF Capitalization Deposit	360	353	1.9-	365	3.3
Other Assets	582	606	4.1	686	13.0
<b>TOTAL ASSETS</b>	<b>47,799</b>	<b>47,829</b>	<b>0.1</b>	<b>49,302</b>	<b>3.1</b>
<b>LIABILITIES</b>					
Total Borrowings	1,555	1,880	20.9	1,994	6.1
Accrued Dividends/Interest Payable	42	55	32.3	72	31.0
Acct Payable and Other Liabilities	423	466	10.0	502	7.9
Uninsured Secondary Capital	0*	0*	37.9-	0*	45.8
<b>TOTAL LIABILITIES</b>	<b>2,020</b>	<b>2,401</b>	<b>18.9</b>	<b>2,569</b>	<b>7.0</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	40,749	40,274	1.2-	41,230	2.4
Share Drafts	5,784	5,738	0.8-	5,426	5.4-
Regular Shares	14,668	14,060	4.1-	13,627	3.1-
Money Market Shares	6,779	5,622	17.1-	5,279	6.1-
Share Certificates/CDs	9,093	10,422	14.6	12,345	18.5
IRA/Keogh Accounts	3,284	3,250	1.0-	3,358	3.3
All Other Shares	889	920	3.5	944	2.6
Non-Member Deposits	252	262	4.0	251	4.2-
Regular Reserves	1,109	1,049	5.5-	1,053	0.4
APPR. For Non-Conf. Invest.	32	43	33.4	42	2.3-
Accum. Unrealized G/L on A-F-S	-18	-37	103.5-	-22	40.6
Other Reserves	404	456	12.9	513	12.4
Undivided Earnings	3,502	3,643	4.0	3,917	7.5
<b>TOTAL EQUITY</b>	5,030	5,154	2.5	5,503	6.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>47,799</b>	<b>47,829</b>	<b>0.1</b>	<b>49,302</b>	<b>3.1</b>

\* Amount Less than + or - 1 Million

**Texas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	641	625	2.5-	611	2.2-
<b>INTEREST INCOME</b>					
Interest on Loans	1,893	1,892	0.0-	2,093	10.6
(Less) Interest Refund	2	4	96.2	3	20.9-
Income from Investments	321	400	24.8	532	33.1
Trading Profits and Losses	0*	0*	47.1-	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>2,211</b>	<b>2,288</b>	<b>3.5</b>	<b>2,622</b>	<b>14.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	512	637	24.2	853	34.0
Interest on Deposits	118	133	12.7	185	39.1
Interest on Borrowed Money	47	61	30.4	87	42.1
<b>TOTAL INTEREST EXPENSE</b>	<b>678</b>	<b>831</b>	<b>22.7</b>	<b>1,125</b>	<b>35.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>207</b>	<b>234</b>	<b>13.3</b>	<b>221</b>	<b>5.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,327</b>	<b>1,222</b>	<b>7.9-</b>	<b>1,276</b>	<b>4.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	552	576	4.4	647	12.3
Other Operating Income	117	124	6.3	151	21.6
Gain (Loss) on Investments	4	0*	88.0-	2	353.6
Gain (Loss) on Disp of Fixed Assets	0*	11	1,869.9	5	54.0-
Other Non-Oper Income (Expense)	15	47	208.9	9	79.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>688</b>	<b>758</b>	<b>10.3</b>	<b>814</b>	<b>7.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	799	808	1.2	862	6.7
Travel and Conference Expense	21	22	3.7	22	2.9
Office Occupancy Expense	118	122	3.3	133	8.9
Office Operations Expense	344	346	0.6	364	5.2
Educational & Promotional Expense	60	66	8.7	72	10.5
Loan Servicing Expense	69	70	1.8	68	2.3-
Professional and Outside Services	128	132	3.4	139	4.8
Member Insurance	6	5	9.7-	5	5.0-
Operating Fees	7	7	10.9	7	1.2-
Miscellaneous Operating Expenses	50	53	6.3	53	0.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,602</b>	<b>1,632</b>	<b>1.9</b>	<b>1,727</b>	<b>5.8</b>
<b>NET INCOME</b>	<b>413</b>	<b>348</b>	<b>15.6-</b>	<b>362</b>	<b>4.0</b>
Transfer to Regular Reserve	8	8	0.0-	8	1.2

\* Amount Less than + or - 1 Million

**Utah**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	118	116	1.7-	112	3.4-
<b>Cash &amp; Equivalents</b>	504	488	3.1-	745	52.5
<b>TOTAL INVESTMENTS</b>	1,274	1,238	2.8-	1,117	9.8-
U.S. Government Obligations	2	0*	96.8-	0*	453.1
Federal Agency Securities	406	442	8.7	343	22.3-
Mutual Fund & Common Trusts	4	4	13.2-	0*	81.2-
MCSD and PIC at Corporate CU	45	48	7.9	52	7.6
All Other Corporate Credit Union	302	323	6.9	375	16.1
Commercial Banks, S&Ls	264	249	5.9-	196	21.3-
Credit Unions -Loans to, Investment in	9	11	19.0	20	81.4
Other Investments	241	162	32.8-	31	80.9-
Loans Held for Sale	20	23	13.7	29	25.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>6,942</b>	<b>8,018</b>	<b>15.5</b>	<b>9,293</b>	<b>15.9</b>
Unsecured Credit Card Loans	405	433	7.0	486	12.3
All Other Unsecured Loans	201	238	18.5	284	19.1
New Vehicle Loans	1,010	1,317	30.4	1,435	9.0
Used Vehicle Loans	2,263	2,477	9.5	2,672	7.9
First Mortgage Real Estate Loans/LOC	1,755	2,096	19.4	2,667	27.3
Other Real Estate Loans/LOC	739	851	15.1	1,044	22.7
Leases Receivable	3	14	346.7	32	134.7
All Other Loans/LOC	566	592	4.6	672	13.4
Allowance For Loan Losses	55	66	20.6	72	9.0
Foreclosed and Repossessed Assets	8	4	48.6-	3	22.3-
Land and Building	249	277	11.2	310	12.2
Other Fixed Assets	55	57	2.1	71	25.7
NCUSIF Capitalization Deposit	71	76	6.3	86	14.1
Other Assets	143	134	5.9-	164	22.2
<b>TOTAL ASSETS</b>	<b>9,210</b>	<b>10,248</b>	<b>11.3</b>	<b>11,745</b>	<b>14.6</b>
<b>LIABILITIES</b>					
Total Borrowings	25	52	104.9	40	21.6-
Accrued Dividends/Interest Payable	7	10	48.0	15	46.6
Acct Payable and Other Liabilities	51	66	28.4	114	72.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>84</b>	<b>128</b>	<b>53.1</b>	<b>170</b>	<b>32.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	8,161	9,060	11.0	10,370	14.5
Share Drafts	1,047	1,277	21.9	1,285	0.7
Regular Shares	2,316	2,330	0.6	2,236	4.0-
Money Market Shares	2,004	2,057	2.6	2,287	11.2
Share Certificates/CDs	2,164	2,693	24.4	3,586	33.1
IRA/Keogh Accounts	552	588	6.5	680	15.7
All Other Shares	67	67	1.2	249	269.3
Non-Member Deposits	11	48	325.2	47	1.4-
Regular Reserves	276	286	3.8	295	3.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	4	2	49.1-	1	17.9-
Other Reserves	298	335	12.3	392	17.0
Undivided Earnings	388	437	12.7	516	18.0
<b>TOTAL EQUITY</b>	966	1,061	9.8	1,205	13.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>9,210</b>	<b>10,248</b>	<b>11.3</b>	<b>11,745</b>	<b>14.6</b>

\* Amount Less than + or - 1 Million

**Utah**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	118	116	1.7-	112	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	390	447	14.9	571	27.6
(Less) Interest Refund	0*	0*	7.7	0*	411.0
Income from Investments	46	55	17.7	67	22.1
Trading Profits and Losses	0*	-0*	433.9-	-0*	46.8-
<b>TOTAL INTEREST INCOME</b>	<b>436</b>	<b>502</b>	<b>15.2</b>	<b>638</b>	<b>27.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	116	152	31.0	238	56.8
Interest on Deposits	11	12	15.7	21	76.5
Interest on Borrowed Money	0*	2	221.3	3	70.5
<b>TOTAL INTEREST EXPENSE</b>	<b>127</b>	<b>166</b>	<b>30.5</b>	<b>262</b>	<b>58.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>39</b>	<b>48</b>	<b>22.1</b>	<b>40</b>	<b>17.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>270</b>	<b>288</b>	<b>7.0</b>	<b>335</b>	<b>16.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	116	136	17.8	120	11.8-
Other Operating Income	41	48	17.4	95	97.0
Gain (Loss) on Investments	0*	-0*	101.1-	0*	11,682.1
Gain (Loss) on Disp of Fixed Assets	1	1	18.2	2	12.8
Other Non-Oper Income (Expense)	0*	-3	532.9-	2	170.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>159</b>	<b>183</b>	<b>15.3</b>	<b>219</b>	<b>19.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	160	181	13.1	200	10.0
Travel and Conference Expense	5	5	10.4	6	20.9
Office Occupancy Expense	26	29	10.3	31	7.5
Office Operations Expense	74	80	7.3	85	7.0
Educational & Promotional Expense	18	14	19.9-	17	21.8
Loan Servicing Expense	31	35	12.4	42	22.6
Professional and Outside Services	11	11	8.1	13	16.6
Member Insurance	2	2	8.7-	2	2.1-
Operating Fees	1	2	14.6	2	6.2
Miscellaneous Operating Expenses	12	16	31.7	12	24.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>340</b>	<b>375</b>	<b>10.2</b>	<b>411</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>88</b>	<b>96</b>	<b>9.4</b>	<b>143</b>	<b>48.5</b>
Transfer to Regular Reserve	17	22	31.6	18	18.6-

\* Amount Less than + or - 1 Million

**Vermont**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	36	33	8.3-	31	6.1-
<b>Cash &amp; Equivalents</b>	86	64	26.3-	77	20.6
<b>TOTAL INVESTMENTS</b>	289	232	19.7-	185	20.3-
U.S. Government Obligations	0*	1	20.8	0*	83.3-
Federal Agency Securities	150	114	23.9-	79	31.0-
Mutual Fund & Common Trusts	3	2	23.7-	3	17.5
MCSD and PIC at Corporate CU	9	9	2.0	9	0.6-
All Other Corporate Credit Union	29	23	21.3-	35	51.3
Commercial Banks, S&Ls	83	71	14.4-	52	26.6-
Credit Unions -Loans to, Investment in	4	3	23.1-	2	35.9-
Other Investments	10	9	14.9-	6	30.4-
Loans Held for Sale	6	6	1.7	9	62.7
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,164</b>	<b>1,276</b>	<b>9.6</b>	<b>1,380</b>	<b>8.1</b>
Unsecured Credit Card Loans	46	49	4.7	51	4.1
All Other Unsecured Loans	50	51	2.9	54	4.7
New Vehicle Loans	89	113	26.3	123	8.8
Used Vehicle Loans	201	209	3.9	215	3.2
First Mortgage Real Estate Loans/LOC	424	448	5.7	480	7.0
Other Real Estate Loans/LOC	286	333	16.5	375	12.6
Leases Receivable	0*	0*	38.9-	0*	56.3-
All Other Loans/LOC	68	73	7.7	82	13.2
Allowance For Loan Losses	4	4	2.5	4	9.4
Foreclosed and Repossessed Assets	0*	0*	16.1	0*	70.2-
Land and Building	28	33	18.5	39	15.7
Other Fixed Assets	11	11	3.5	10	12.3-
NCUSIF Capitalization Deposit	12	13	5.1	13	1.5
Other Assets	20	28	43.8	26	6.7-
<b>TOTAL ASSETS</b>	<b>1,613</b>	<b>1,660</b>	<b>2.9</b>	<b>1,735</b>	<b>4.5</b>
<b>LIABILITIES</b>					
Total Borrowings	113	81	28.3-	104	28.0
Accrued Dividends/Interest Payable	0*	0*	8.3	0*	51.0
Acct Payable and Other Liabilities	14	19	31.1	18	1.2-
Uninsured Secondary Capital	3	3	1.5-	3	4.5-
<b>TOTAL LIABILITIES</b>	<b>131</b>	<b>103</b>	<b>21.0-</b>	<b>125</b>	<b>21.7</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,322	1,382	4.6	1,421	2.8
Share Drafts	181	197	9.3	205	3.8
Regular Shares	542	529	2.4-	463	12.5-
Money Market Shares	247	230	7.1-	228	0.6-
Share Certificates/CDs	236	296	25.4	385	30.0
IRA/Keogh Accounts	90	99	10.1	109	10.4
All Other Shares	11	13	27.5	13	3.8-
Non-Member Deposits	16	18	14.6	17	2.5-
Regular Reserves	48	50	4.5	51	1.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	334.8-	-2	26.2
Other Reserves	1	2	10.4	2	12.8
Undivided Earnings	112	125	11.3	137	10.1
<b>TOTAL EQUITY</b>	161	174	8.3	188	8.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,613</b>	<b>1,660</b>	<b>2.9</b>	<b>1,735</b>	<b>4.5</b>

\* Amount Less than + or - 1 Million

**Vermont**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	36	33	8.3-	31	6.1-
<b>INTEREST INCOME</b>					
Interest on Loans	64	74	16.5	87	17.3
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	11	11	5.8-	11	0.7
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>75</b>	<b>85</b>	<b>13.1</b>	<b>98</b>	<b>15.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	13	18	38.5	25	41.6
Interest on Deposits	3	4	12.0	5	36.9
Interest on Borrowed Money	2	3	49.7	4	34.1
<b>TOTAL INTEREST EXPENSE</b>	<b>18</b>	<b>25</b>	<b>35.1</b>	<b>35</b>	<b>39.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>2</b>	<b>3</b>	<b>44.1</b>	<b>4</b>	<b>6.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>54</b>	<b>57</b>	<b>4.4</b>	<b>59</b>	<b>4.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	15	16.0	15	0.8-
Other Operating Income	5	6	12.4	8	44.3
Gain (Loss) on Investments	0*	-0*	496.4-	-0*	39.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	298.2	0*	738.4
Other Non-Oper Income (Expense)	0*	0*	1,432.4	0*	42.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>22</b>	<b>18.2</b>	<b>24</b>	<b>10.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	30	33	9.5	36	9.8
Travel and Conference Expense	1	0*	6.3-	1	5.8
Office Occupancy Expense	4	5	26.5	5	10.7
Office Operations Expense	14	15	7.4	15	3.9
Educational & Promotional Expense	2	2	20.2	2	1.5
Loan Servicing Expense	3	3	6.0	3	1.3
Professional and Outside Services	3	3	0.4	4	24.0
Member Insurance	0*	0*	14.4-	0*	18.4-
Operating Fees	0*	0*	17.4	0*	5.2
Miscellaneous Operating Expenses	0*	1	43.0	1	10.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>59</b>	<b>64</b>	<b>9.7</b>	<b>69</b>	<b>7.6</b>
<b>NET INCOME</b>	<b>14</b>	<b>14</b>	<b>0.0-</b>	<b>14</b>	<b>0.7</b>
Transfer to Regular Reserve	2	2	0.7	0*	64.9-

\* Amount Less than + or - 1 Million



**Virgin Islands**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	5	5	0.0	5	0.0
<b>Cash &amp; Equivalents</b>	11	8	28.0-	7	11.0-
<b>TOTAL INVESTMENTS</b>	12	18	46.3	20	8.8
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	35.7	0*	19.8
All Other Corporate Credit Union	5	7	43.3	12	69.6
Commercial Banks, S&Ls	7	11	48.8	7	33.2-
Credit Unions -Loans to, Investment in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	0*	0.0
Loans Held for Sale	0*	0*	0.0	0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	<b>29</b>	<b>31</b>	<b>4.3</b>	<b>32</b>	<b>4.5</b>
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	17	16	3.8-	17	7.6
New Vehicle Loans	5	5	10.8	5	1.9-
Used Vehicle Loans	0*	0*	5.4	0*	10.8-
First Mortgage Real Estate Loans/LOC	1	0*	100.0-	1	0.0
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	6	8	44.2	7	13.6-
Allowance For Loan Losses	0*	0*	2.6-	0*	13.8
Foreclosed and Repossessed Assets	0*	0*	0.0	0*	0.0
Land and Building	1	1	4.0-	1	3.6-
Other Fixed Assets	0*	0*	28.2-	0*	6.4
NCUSIF Capitalization Deposit	0*	0*	6.0	0*	4.8
Other Assets	0*	0*	29.4	0*	0.7
<b>TOTAL ASSETS</b>	<b>54</b>	<b>58</b>	<b>7.2</b>	<b>60</b>	<b>3.5</b>
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	16.7-	0*	20.0
Acct Payable and Other Liabilities	0*	0*	16.3	0*	25.9-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>0*</b>	<b>0*</b>	<b>16.0</b>	<b>0*</b>	<b>25.6-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	41	44	6.5	45	2.4
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	39	43	11.7	42	2.4-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	0*	79.6-	0*	431.1
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares	1	0*	88.9-	1	905.8
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	3	3	1.6	3	0.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0	100.0	0	0.0
Other Reserves	0*	0*	0.0	0*	0.0-
Undivided Earnings	10	11	11.6	12	9.2
<b>TOTAL EQUITY</b>	<b>13</b>	<b>14</b>	<b>9.4</b>	<b>15</b>	<b>7.2</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>54</b>	<b>58</b>	<b>7.2</b>	<b>60</b>	<b>3.5</b>

\* Amount Less than + or - 1 Million

**Virgin Islands**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	4	4	2.8-	3	2.7-
(Less) Interest Refund	0*	0*	390.3	0*	11.9-
Income from Investments	0*	0*	71.2	0*	67.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>4</b>	<b>4</b>	<b>0.8</b>	<b>4</b>	<b>5.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	0*	0*	3.5-	1	24.5
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	<b>0*</b>	<b>0*</b>	<b>3.5-</b>	<b>1</b>	<b>24.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>74.9-</b>	<b>0*</b>	<b>122.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>3</b>	<b>3</b>	<b>9.8</b>	<b>3</b>	<b>2.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	374.6	0*	6.6
Other Operating Income	0*	0*	91.2-	0*	129.9
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	-0*	0*	22,962.2	0*	99.9-
Other Non-Oper Income (Expense)	0*	0*	125.5	0*	7.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>70.8</b>	<b>0*</b>	<b>5.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	0*	1	8.7	1	1.7
Travel and Conference Expense	0*	0*	5.1	0*	5.7-
Office Occupancy Expense	0*	0*	8.5-	0*	7.7
Office Operations Expense	0*	0*	9.1-	0*	45.8
Educational & Promotional Expense	0*	0*	73.2	0*	20.6
Loan Servicing Expense	0*	0*	24.0	0*	22.0-
Professional and Outside Services	0*	0*	29.7	0*	26.6
Member Insurance	0*	0*	523.7	0*	91.2-
Operating Fees	0*	0*	4.3	0*	16.0
Miscellaneous Operating Expenses	0*	0*	49.8-	0*	34.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2</b>	<b>2</b>	<b>7.3</b>	<b>2</b>	<b>9.5</b>
<b>NET INCOME</b>	<b>0*</b>	<b>1</b>	<b>26.1</b>	<b>0*</b>	<b>21.6-</b>
Transfer to Regular Reserve	0*	0*	8.0-	0*	19.5-

\* Amount Less than + or - 1 Million

**Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	226	217	4.0-	212	2.3-
<b>Cash &amp; Equivalents</b>	5,315	4,310	18.9-	4,076	5.4-
<b>TOTAL INVESTMENTS</b>	8,571	8,338	2.7-	6,613	20.7-
U.S. Government Obligations	62	77	22.9	205	167.6
Federal Agency Securities	6,579	6,497	1.2-	4,573	29.6-
Mutual Fund & Common Trusts	299	244	18.4-	188	22.7-
MCSD and PIC at Corporate CU	87	84	3.1-	90	7.5
All Other Corporate Credit Union	958	946	1.3-	1,012	6.9
Commercial Banks, S&Ls	426	330	22.5-	271	17.9-
Credit Unions -Loans to, Investment in	22	16	24.6-	19	17.4
Other Investments	139	144	3.0	133	7.5-
Loans Held for Sale	335	252	24.7-	103	59.0-
<b>TOTAL LOANS OUTSTANDING</b>	<b>29,627</b>	<b>34,410</b>	<b>16.1</b>	<b>40,678</b>	<b>18.2</b>
Unsecured Credit Card Loans	3,189	3,727	16.9	4,600	23.4
All Other Unsecured Loans	2,398	2,367	1.3-	2,570	8.6
New Vehicle Loans	4,279	5,121	19.7	5,941	16.0
Used Vehicle Loans	4,799	4,890	1.9	5,095	4.2
First Mortgage Real Estate Loans/LOC	9,095	10,605	16.6	12,588	18.7
Other Real Estate Loans/LOC	4,647	6,509	40.1	8,748	34.4
Leases Receivable	150	144	4.2-	126	12.1-
All Other Loans/LOC	1,070	1,047	2.2-	1,010	3.5-
Allowance For Loan Losses	219	295	34.5	269	8.8-
Foreclosed and Repossessed Assets	5	3	32.4-	19	502.3
Land and Building	443	475	7.3	579	21.8
Other Fixed Assets	177	201	13.4	235	17.1
NCUSIF Capitalization Deposit	327	352	7.6	373	5.8
Other Assets	949	1,117	17.7	1,274	14.1
<b>TOTAL ASSETS</b>	<b>45,530</b>	<b>49,164</b>	<b>8.0</b>	<b>53,682</b>	<b>9.2</b>
<b>LIABILITIES</b>					
Total Borrowings	2,817	3,075	9.2	3,277	6.6
Accrued Dividends/Interest Payable	22	30	36.8	40	35.3
Acct Payable and Other Liabilities	342	425	24.3	489	15.0
Uninsured Secondary Capital	0*	0	100.0-	0*	0.0
<b>TOTAL LIABILITIES</b>	<b>3,181</b>	<b>3,530</b>	<b>11.0</b>	<b>3,806</b>	<b>7.8</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	37,563	40,408	7.6	43,935	8.7
Share Drafts	5,168	5,669	9.7	2,110	62.8-
Regular Shares	11,912	11,765	1.2-	13,611	15.7
Money Market Shares	6,126	6,404	4.5	7,778	21.5
Share Certificates/CDs	10,114	11,933	18.0	15,176	27.2
IRA/Keogh Accounts	4,153	4,523	8.9	5,129	13.4
All Other Shares	84	106	25.7	121	14.3
Non-Member Deposits	5	7	44.6	10	44.7
Regular Reserves	770	749	2.8-	757	1.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-22	-63	179.5-	-40	36.0
Other Reserves	2,209	2,451	10.9	2,866	17.0
Undivided Earnings	1,830	2,090	14.2	2,357	12.8
<b>TOTAL EQUITY</b>	<b>4,787</b>	<b>5,226</b>	<b>9.2</b>	<b>5,940</b>	<b>13.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>45,530</b>	<b>49,164</b>	<b>8.0</b>	<b>53,682</b>	<b>9.2</b>

\* Amount Less than + or - 1 Million

**Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	226	217	4.0-	212	2.3-
<b>INTEREST INCOME</b>					
Interest on Loans	1,802	2,028	12.5	2,496	23.0
(Less) Interest Refund	0*	0*	38.6-	0*	38.6
Income from Investments	306	418	36.6	448	7.1
Trading Profits and Losses	0*	0*	12.8-	0*	24.7-
<b>TOTAL INTEREST INCOME</b>	<b>2,108</b>	<b>2,446</b>	<b>16.0</b>	<b>2,943</b>	<b>20.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	724	878	21.3	1,215	38.4
Interest on Deposits	5	9	86.9	13	54.0
Interest on Borrowed Money	39	104	165.2	149	43.5
<b>TOTAL INTEREST EXPENSE</b>	<b>768</b>	<b>990</b>	<b>29.0</b>	<b>1,377</b>	<b>39.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>181</b>	<b>325</b>	<b>79.3</b>	<b>182</b>	<b>44.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,159</b>	<b>1,130</b>	<b>2.4-</b>	<b>1,384</b>	<b>22.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	265	277	4.5	309	11.6
Other Operating Income	263	331	26.0	381	15.0
Gain (Loss) on Investments	-0*	-0*	6.2	-0*	167.9-
Gain (Loss) on Disp of Fixed Assets	1	-0*	107.0-	0*	1,135.0
Other Non-Oper Income (Expense)	9	20	115.9	5	73.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>538</b>	<b>628</b>	<b>16.7</b>	<b>696</b>	<b>10.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	579	613	5.8	700	14.2
Travel and Conference Expense	10	10	3.2	12	16.5
Office Occupancy Expense	59	68	14.7	79	16.7
Office Operations Expense	212	230	8.3	264	15.1
Educational & Promotional Expense	29	32	9.4	37	15.2
Loan Servicing Expense	126	153	21.6	192	25.9
Professional and Outside Services	66	76	14.8	82	8.7
Member Insurance	15	11	27.9-	9	19.2-
Operating Fees	4	4	15.4	4	5.1
Miscellaneous Operating Expenses	51	55	7.2	53	3.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,150</b>	<b>1,250</b>	<b>8.7</b>	<b>1,432</b>	<b>14.6</b>
<b>NET INCOME</b>	<b>547</b>	<b>508</b>	<b>7.0-</b>	<b>647</b>	<b>27.4</b>
Transfer to Regular Reserve	4	3	18.4-	1	64.2-

\* Amount Less than + or - 1 Million

**Washington**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	140	138	1.4-	133	3.6-
<b>Cash &amp; Equivalents</b>	1,302	1,346	3.4	1,461	8.5
<b>TOTAL INVESTMENTS</b>	4,502	4,114	8.6-	3,654	11.2-
U.S. Government Obligations	111	99	10.6-	109	9.4
Federal Agency Securities	2,854	2,486	12.9-	1,828	26.5-
Mutual Fund & Common Trusts	69	26	62.6-	49	89.0
MCSD and PIC at Corporate CU	99	99	0.7	92	7.1-
All Other Corporate Credit Union	648	626	3.3-	678	8.2
Commercial Banks, S&Ls	519	407	21.7-	286	29.7-
Credit Unions -Loans to, Investment in	40	43	7.9	50	15.9
Other Investments	162	328	101.9	104	68.3-
Loans Held for Sale	53	37	30.3-	68	84.8
<b>TOTAL LOANS OUTSTANDING</b>	<b>13,455</b>	<b>15,401</b>	<b>14.5</b>	<b>17,213</b>	<b>11.8</b>
Unsecured Credit Card Loans	980	1,012	3.3	1,115	10.1
All Other Unsecured Loans	413	426	3.2	483	13.2
New Vehicle Loans	2,373	3,287	38.5	3,895	18.5
Used Vehicle Loans	2,919	3,027	3.7	3,051	0.8
First Mortgage Real Estate Loans/LOC	4,030	4,346	7.9	4,750	9.3
Other Real Estate Loans/LOC	2,003	2,536	26.6	3,110	22.6
Leases Receivable	0*	0*	72.2-	0*	100.0-
All Other Loans/LOC	738	766	3.8	809	5.6
Allowance For Loan Losses	98	96	2.6-	82	13.9-
Foreclosed and Repossessed Assets	7	7	3.5	9	27.9
Land and Building	336	376	11.8	411	9.3
Other Fixed Assets	111	110	0.4-	119	7.5
NCUSIF Capitalization Deposit	151	158	4.7	166	5.3
Other Assets	225	254	12.9	292	14.8
<b>TOTAL ASSETS</b>	<b>20,044</b>	<b>21,708</b>	<b>8.3</b>	<b>23,310</b>	<b>7.4</b>
<b>LIABILITIES</b>					
Total Borrowings	359	354	1.3-	700	97.7
Accrued Dividends/Interest Payable	8	13	52.8	15	19.9
Acct Payable and Other Liabilities	262	477	82.3	259	45.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>629</b>	<b>843</b>	<b>34.2</b>	<b>974</b>	<b>15.4</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	17,371	18,632	7.3	19,873	6.7
Share Drafts	2,354	2,632	11.8	2,321	11.8-
Regular Shares	6,919	6,353	8.2-	5,984	5.8-
Money Market Shares	2,866	3,379	17.9	3,877	14.7
Share Certificates/CDs	3,681	4,686	27.3	5,984	27.7
IRA/Keogh Accounts	1,526	1,549	1.5	1,664	7.5
All Other Shares	21	22	4.4	29	32.7
Non-Member Deposits	5	10	98.4	13	27.5
Regular Reserves	463	467	1.0	470	0.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-10	-28	185.9-	-18	36.3
Other Reserves	2	5	134.1	5	3.6-
Undivided Earnings	1,589	1,788	12.5	2,006	12.2
<b>TOTAL EQUITY</b>	<b>2,044</b>	<b>2,232</b>	<b>9.2</b>	<b>2,463</b>	<b>10.3</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>20,044</b>	<b>21,708</b>	<b>8.3</b>	<b>23,310</b>	<b>7.4</b>

\* Amount Less than + or - 1 Million

Washington  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2006  
(Dollar Amounts in Millions)

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	140	138	1.4-	133	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	784	874	11.6	1,042	19.2
(Less) Interest Refund	0*	0*	1,225.4	0*	87.9-
Income from Investments	154	167	8.4	187	12.4
Trading Profits and Losses	-0*	-0*	24.2-	1	349.0
<b>TOTAL INTEREST INCOME</b>	<b>937</b>	<b>1,039</b>	<b>11.0</b>	<b>1,230</b>	<b>18.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	219	304	38.5	451	48.3
Interest on Deposits	17	21	25.0	32	49.0
Interest on Borrowed Money	9	13	41.1	20	54.5
<b>TOTAL INTEREST EXPENSE</b>	<b>246</b>	<b>338</b>	<b>37.7</b>	<b>503</b>	<b>48.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>79</b>	<b>67</b>	<b>16.2-</b>	<b>41</b>	<b>38.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>611</b>	<b>634</b>	<b>3.8</b>	<b>687</b>	<b>8.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	171	200	17.1	212	6.2
Other Operating Income	73	83	14.4	96	15.1
Gain (Loss) on Investments	6	-0*	106.0-	0*	101.2
Gain (Loss) on Disp of Fixed Assets	2	3	113.5	2	47.4-
Other Non-Oper Income (Expense)	3	2	28.4-	5	128.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>255</b>	<b>288</b>	<b>13.3</b>	<b>315</b>	<b>9.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	340	354	4.1	377	6.6
Travel and Conference Expense	11	11	2.7	12	9.5
Office Occupancy Expense	43	47	9.8	51	8.2
Office Operations Expense	139	147	5.6	151	2.7
Educational & Promotional Expense	26	26	0.1	34	28.9
Loan Servicing Expense	42	43	1.6	51	19.4
Professional and Outside Services	55	57	3.6	57	1.0
Member Insurance	0*	0*	0.9-	0*	12.9-
Operating Fees	3	3	6.4	3	2.8
Miscellaneous Operating Expenses	24	29	19.2	28	2.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>684</b>	<b>717</b>	<b>4.9</b>	<b>765</b>	<b>6.7</b>
<b>NET INCOME</b>	<b>182</b>	<b>205</b>	<b>12.7</b>	<b>237</b>	<b>15.1</b>
Transfer to Regular Reserve	7	6	15.8-	93	1,419.3

\* Amount Less than + or - 1 Million

**West Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	119	114	4.2-	113	0.9-
<b>Cash &amp; Equivalents</b>	195	194	0.7-	200	3.2
<b>TOTAL INVESTMENTS</b>	533	502	5.9-	509	1.5
U.S. Government Obligations	5	1	81.2-	3	248.3
Federal Agency Securities	67	77	15.0	67	12.7-
Mutual Fund & Common Trusts	5	3	34.8-	6	71.5
MCSD and PIC at Corporate CU	14	16	16.3	16	1.5-
All Other Corporate Credit Union	88	95	7.7	137	45.1
Commercial Banks, S&Ls	329	283	13.9-	245	13.5-
Credit Unions -Loans to, Investment in	15	16	6.8	20	24.9
Other Investments	11	11	3.4	8	24.6-
Loans Held for Sale	0*	1	187.3	0*	86.6-
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,381</b>	<b>1,396</b>	<b>1.1</b>	<b>1,407</b>	<b>0.8</b>
Unsecured Credit Card Loans	44	44	1.3-	44	0.1
All Other Unsecured Loans	133	123	7.7-	127	3.1
New Vehicle Loans	297	303	2.1	298	1.8-
Used Vehicle Loans	320	305	4.6-	297	2.5-
First Mortgage Real Estate Loans/LOC	388	411	6.0	426	3.6
Other Real Estate Loans/LOC	93	102	10.0	112	9.0
Leases Receivable	0*	0*	2,182.4	0*	72.0-
All Other Loans/LOC	106	108	1.1	104	3.2-
Allowance For Loan Losses	12	12	2.5-	12	5.4
Foreclosed and Repossessed Assets	1	2	92.5	2	12.5-
Land and Building	55	59	8.6	63	6.4
Other Fixed Assets	13	12	7.7-	12	1.2-
NCUSIF Capitalization Deposit	18	18	2.1	18	1.4-
Other Assets	10	12	17.0	14	17.8
<b>TOTAL ASSETS</b>	<b>2,195</b>	<b>2,185</b>	<b>0.4-</b>	<b>2,214</b>	<b>1.3</b>
<b>LIABILITIES</b>					
Total Borrowings	30	31	2.8	25	20.0-
Accrued Dividends/Interest Payable	2	2	3.5	3	22.2
Acct Payable and Other Liabilities	7	8	8.7	10	22.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>40</b>	<b>41</b>	<b>4.0</b>	<b>37</b>	<b>9.3-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,882	1,859	1.2-	1,881	1.2
Share Drafts	191	216	12.7	231	6.9
Regular Shares	1,027	948	7.7-	853	10.0-
Money Market Shares	107	97	9.2-	79	18.5-
Share Certificates/CDs	385	423	9.6	547	29.5
IRA/Keogh Accounts	160	161	1.1	163	1.1
All Other Shares	9	11	33.0	6	49.3-
Non-Member Deposits	3	3	9.6	2	52.3-
Regular Reserves	83	82	1.1-	81	0.8-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	127.0-	-0*	40.0
Other Reserves	6	5	5.2-	5	0.2
Undivided Earnings	186	199	7.0	210	5.5
<b>TOTAL EQUITY</b>	274	285	4.2	296	3.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,195</b>	<b>2,185</b>	<b>0.4-</b>	<b>2,214</b>	<b>1.3</b>

\* Amount Less than + or - 1 Million

**West Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	119	114	4.2-	113	0.9-
<b>INTEREST INCOME</b>					
Interest on Loans	94	94	0.1	98	4.2
(Less) Interest Refund	0*	0*	24.1-	0*	47.3-
Income from Investments	19	23	20.9	28	24.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>112</b>	<b>116</b>	<b>3.6</b>	<b>126</b>	<b>8.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	28	31	10.9	41	32.4
Interest on Deposits	0*	0*	41.4-	0	100.0-
Interest on Borrowed Money	0*	0*	95.1	1	23.3
<b>TOTAL INTEREST EXPENSE</b>	<b>29</b>	<b>32</b>	<b>12.4</b>	<b>43</b>	<b>32.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>10</b>	<b>13.1-</b>	<b>9</b>	<b>11.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>72</b>	<b>74</b>	<b>2.7</b>	<b>74</b>	<b>0.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	12	14	22.5	15	7.6
Other Operating Income	4	5	9.3	5	11.7
Gain (Loss) on Investments	-0*	0*	135.6	-0*	618.6-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	353.7	-0*	516.7-
Other Non-Oper Income (Expense)	0*	0*	249.6	0*	26.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>16</b>	<b>19</b>	<b>21.7</b>	<b>20</b>	<b>5.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	38	40	5.0	42	5.9
Travel and Conference Expense	2	2	1.4	2	0.5
Office Occupancy Expense	5	5	0.9	6	6.3
Office Operations Expense	18	19	7.0	19	0.7-
Educational & Promotional Expense	2	2	4.2	2	6.4
Loan Servicing Expense	3	4	6.5	4	8.9
Professional and Outside Services	4	4	7.5-	4	5.4
Member Insurance	2	2	13.0-	2	8.4-
Operating Fees	0*	0*	15.8	0*	7.9-
Miscellaneous Operating Expenses	2	2	6.8	2	3.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>78</b>	<b>81</b>	<b>4.0</b>	<b>84</b>	<b>3.7</b>
<b>NET INCOME</b>	<b>11</b>	<b>13</b>	<b>21.1</b>	<b>11</b>	<b>13.9-</b>
Transfer to Regular Reserve	3	1	57.3-	0*	31.7-

\* Amount Less than + or - 1 Million



**Wisconsin**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	287	282	1.7-	269	4.6-
<b>Cash &amp; Equivalents</b>	653	639	2.1-	921	44.2
<b>TOTAL INVESTMENTS</b>	1,597	1,423	10.9-	1,235	13.2-
U.S. Government Obligations	8	7	11.4-	8	16.4
Federal Agency Securities	599	498	16.8-	374	25.0-
Mutual Fund & Common Trusts	35	34	2.1-	35	1.1
MCSD and PIC at Corporate CU	102	109	7.2	118	8.1
All Other Corporate Credit Union	232	306	31.7	341	11.6
Commercial Banks, S&Ls	482	332	31.1-	248	25.4-
Credit Unions -Loans to, Investment in	34	28	18.2-	27	2.3-
Other Investments	105	108	2.9	43	60.4-
Loans Held for Sale	67	76	13.7	84	9.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,190</b>	<b>12,449</b>	<b>11.3</b>	<b>13,168</b>	<b>5.8</b>
Unsecured Credit Card Loans	372	406	9.0	444	9.3
All Other Unsecured Loans	254	273	7.6	292	6.9
New Vehicle Loans	867	1,023	17.9	970	5.1-
Used Vehicle Loans	2,227	2,220	0.3-	2,116	4.7-
First Mortgage Real Estate Loans/LOC	4,370	5,070	16.0	5,719	12.8
Other Real Estate Loans/LOC	2,100	2,365	12.6	2,520	6.6
Leases Receivable	9	4	59.7-	3	20.4-
All Other Loans/LOC	991	1,089	9.9	1,104	1.4
Allowance For Loan Losses	71	82	15.1	86	5.7
Foreclosed and Repossessed Assets	6	12	110.3	17	42.2
Land and Building	310	359	15.6	385	7.5
Other Fixed Assets	68	95	39.3	83	12.6-
NCUSIF Capitalization Deposit	109	114	5.1	122	6.7
Other Assets	174	190	9.3	238	25.0
<b>TOTAL ASSETS</b>	<b>14,102</b>	<b>15,275</b>	<b>8.3</b>	<b>16,166</b>	<b>5.8</b>
<b>LIABILITIES</b>					
Total Borrowings	478	633	32.5	551	12.9-
Accrued Dividends/Interest Payable	6	10	67.0	15	54.0
Acct Payable and Other Liabilities	94	127	35.6	137	8.0
Uninsured Secondary Capital	0*	0*	20.0-	0*	3.1-
<b>TOTAL LIABILITIES</b>	<b>577</b>	<b>770</b>	<b>33.4</b>	<b>704</b>	<b>8.6-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,972	12,821	7.1	13,672	6.6
Share Drafts	1,679	1,846	10.0	1,921	4.1
Regular Shares	3,569	3,416	4.3-	3,165	7.3-
Money Market Shares	2,611	2,499	4.3-	2,707	8.3
Share Certificates/CDs	3,159	3,976	25.9	4,691	18.0
IRA/Keogh Accounts	887	954	7.5	1,075	12.7
All Other Shares	37	47	26.1	43	9.4-
Non-Member Deposits	29	83	189.9	69	16.3-
Regular Reserves	619	668	7.9	695	4.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-7	125.3-	-5	35.6
Other Reserves	177	182	3.0	120	34.2-
Undivided Earnings	761	842	10.6	981	16.5
<b>TOTAL EQUITY</b>	1,553	1,684	8.4	1,791	6.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>14,102</b>	<b>15,275</b>	<b>8.3</b>	<b>16,166</b>	<b>5.8</b>

\* Amount Less than + or - 1 Million

**Wisconsin**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	287	282	1.7-	269	4.6-
<b>INTEREST INCOME</b>					
Interest on Loans	618	711	15.2	831	16.9
(Less) Interest Refund	2	2	11.2	2	6.2-
Income from Investments	57	64	13.2	78	21.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>673</b>	<b>774</b>	<b>15.0</b>	<b>908</b>	<b>17.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	171	237	38.4	357	50.8
Interest on Deposits	0*	2	753.6	0*	65.5-
Interest on Borrowed Money	11	21	90.3	29	37.3
<b>TOTAL INTEREST EXPENSE</b>	<b>182</b>	<b>259</b>	<b>42.2</b>	<b>386</b>	<b>49.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>36</b>	<b>43</b>	<b>17.6</b>	<b>47</b>	<b>10.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>454</b>	<b>472</b>	<b>3.9</b>	<b>474</b>	<b>0.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	106	114	7.7	123	7.8
Other Operating Income	54	66	21.5	74	12.0
Gain (Loss) on Investments	0*	-0*	374.8-	-0*	38.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	35.4	2	226.0
Other Non-Oper Income (Expense)	2	14	680.6	3	77.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>163</b>	<b>195</b>	<b>19.7</b>	<b>203</b>	<b>4.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	260	283	8.8	299	5.8
Travel and Conference Expense	6	7	11.6	7	4.5
Office Occupancy Expense	30	35	16.7	37	6.4
Office Operations Expense	95	102	8.2	110	7.4
Educational & Promotional Expense	19	22	19.6	24	8.4
Loan Servicing Expense	31	34	10.7	36	5.6
Professional and Outside Services	31	34	7.2	37	8.3
Member Insurance	3	3	8.8-	2	13.1-
Operating Fees	2	3	35.0	2	12.8-
Miscellaneous Operating Expenses	11	11	1.3-	13	18.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>488</b>	<b>534</b>	<b>9.4</b>	<b>568</b>	<b>6.4</b>
<b>NET INCOME</b>	<b>129</b>	<b>133</b>	<b>3.1</b>	<b>108</b>	<b>18.7-</b>
Transfer to Regular Reserve	20	30	51.1	19	34.2-

\* Amount Less than + or - 1 Million

**Wyoming**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-04</b>	<b>Dec-05</b>	<b>% CHG</b>	<b>Dec-06</b>	<b>% CHG</b>
Number of Credit Unions	33	33	0.0	33	0.0
<b>Cash &amp; Equivalents</b>	<b>89</b>	<b>92</b>	<b>2.7</b>	<b>118</b>	<b>28.5</b>
<b>TOTAL INVESTMENTS</b>	<b>212</b>	<b>190</b>	<b>10.1-</b>	<b>167</b>	<b>12.3-</b>
U.S. Government Obligations	0*	0*	100.0-	0*	0.0
Federal Agency Securities	66	65	1.9-	54	17.6-
Mutual Fund & Common Trusts	0*	0*	9.0-	0*	42.3-
MCSD and PIC at Corporate CU	8	8	2.7	9	5.5
All Other Corporate Credit Union	66	58	12.3-	67	15.7
Commercial Banks, S&Ls	59	45	24.8-	28	37.3-
Credit Unions -Loans to, Investment in	5	8	56.7	6	19.1-
Other Investments	6	6	6.9-	3	57.9-
Loans Held for Sale	2	0*	56.1-	1	55.9
<b>TOTAL LOANS OUTSTANDING</b>	<b>774</b>	<b>873</b>	<b>12.8</b>	<b>968</b>	<b>10.9</b>
Unsecured Credit Card Loans	36	36	0.2	34	4.1-
All Other Unsecured Loans	32	33	3.1	36	9.3
New Vehicle Loans	128	150	17.1	168	11.9
Used Vehicle Loans	278	303	9.0	329	8.4
First Mortgage Real Estate Loans/LOC	121	146	20.7	165	13.1
Other Real Estate Loans/LOC	96	113	18.7	129	13.9
Leases Receivable	0*	0*	89.1-	0*	100.0-
All Other Loans/LOC	84	92	9.9	108	17.0
Allowance For Loan Losses	5	6	22.0	6	10.2
Foreclosed and Repossessed Assets	0*	0*	13.5-	0*	15.1-
Land and Building	31	41	32.7	43	6.6
Other Fixed Assets	11	8	29.1-	8	2.9-
NCUSIF Capitalization Deposit	9	10	3.6	10	7.9
Other Assets	12	16	38.4	17	2.8
<b>TOTAL ASSETS</b>	<b>1,135</b>	<b>1,224</b>	<b>7.9</b>	<b>1,326</b>	<b>8.3</b>
<b>LIABILITIES</b>					
Total Borrowings	12	16	40.8	15	8.5-
Accrued Dividends/Interest Payable	0*	1	28.9	2	71.9
Acct Payable and Other Liabilities	5	7	46.5	8	16.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	<b>17</b>	<b>24</b>	<b>41.8</b>	<b>24</b>	<b>1.9</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>996</b>	<b>1,069</b>	<b>7.3</b>	<b>1,157</b>	<b>8.3</b>
Share Drafts	150	166	10.3	190	14.2
Regular Shares	362	353	2.5-	326	7.5-
Money Market Shares	142	140	1.3-	155	10.7
Share Certificates/CDs	268	336	25.5	396	18.0
IRA/Keogh Accounts	58	63	9.5	64	2.0
All Other Shares	10	5	52.2-	5	11.0
Non-Member Deposits	7	7	5.1-	21	219.5
Regular Reserves	33	33	1.0	33	0.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-1	178.1-	-0*	35.5
Other Reserves	5	3	50.5-	3	2.2
Undivided Earnings	85	97	14.7	110	12.5
<b>TOTAL EQUITY</b>	<b>122</b>	<b>132</b>	<b>7.7</b>	<b>145</b>	<b>9.7</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,135</b>	<b>1,224</b>	<b>7.9</b>	<b>1,326</b>	<b>8.3</b>

\* Amount Less than + or - 1 Million

**Wyoming**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2006**  
**(Dollar Amounts in Millions)**

	Dec-04	Dec-05	% CHG	Dec-06	% CHG
Number of Credit Unions	33	33	0.0	33	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	51	56	9.8	67	18.5
(Less) Interest Refund	0*	0*	47.0-	0*	246.1
Income from Investments	7	8	14.9	10	24.9
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>58</b>	<b>64</b>	<b>10.4</b>	<b>76</b>	<b>19.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	14	17	19.7	26	54.9
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	71.6	0*	47.7
<b>TOTAL INTEREST EXPENSE</b>	<b>14</b>	<b>17</b>	<b>20.9</b>	<b>27</b>	<b>54.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>5</b>	<b>66.3</b>	<b>5</b>	<b>7.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>41</b>	<b>42</b>	<b>2.5</b>	<b>45</b>	<b>7.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	11	32.6	13	20.5
Other Operating Income	4	5	28.6	6	8.9
Gain (Loss) on Investments	0*	-0*	259.1-	0*	102.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	74.4-	0*	539.8
Other Non-Oper Income (Expense)	0*	0*	42.8-	-0*	580.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>12</b>	<b>16</b>	<b>26.0</b>	<b>19</b>	<b>19.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	22	24	10.1	26	9.5
Travel and Conference Expense	0*	0*	14.5	0*	0.8
Office Occupancy Expense	2	3	24.2	3	9.9
Office Operations Expense	9	10	8.5	10	6.4
Educational & Promotional Expense	1	2	22.6	2	6.8
Loan Servicing Expense	3	3	2.6-	3	10.1
Professional and Outside Services	3	3	19.9	4	14.8
Member Insurance	0*	0*	1.8	0*	4.6
Operating Fees	0*	0*	23.7	0*	4.2
Miscellaneous Operating Expenses	1	2	52.0	2	6.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>42</b>	<b>47</b>	<b>11.9</b>	<b>51</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>11</b>	<b>10</b>	<b>7.0-</b>	<b>12</b>	<b>23.2</b>
Transfer to Regular Reserve	0*	2	2,255.0	0*	80.2-

\* Amount Less than + or - 1 Million