

NCUA



**2005
YEAREND
STATISTICS FOR
FEDERALLY
INSURED
CREDIT UNIONS**

PREFACE

2005 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

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

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

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

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

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

(703) 518-6340

TABLE OF CONTENTS

	Page
NCUA Addresses and Telephone Numbers.....	iv
Part I - National Totals for Federally Insured Credit Unions	
Financial Trends in Federally Insured Credit Unions Report.....	1-5
Graphs of 5 Year Trends:	
Number of Credit Unions	6
Assets.....	6
Membership.....	6
Loans and Shares	6
Loan to Share Ratio.....	7
Share Growth	7
Loan Growth	7
Net Worth Growth.....	7
Return on Average Assets.....	8
Gross Income to Average Assets	8
Operating Expenses to Average Assets	8
Cost of Funds to Average Assets	8
Delinquency.....	9
Loans and Investments as Percentage of Total Assets.....	9
Net Worth to Total Assets.....	9
Long Term Investments.....	9
Table 1, Consolidated Balance Sheet, 2003-2005.....	10
Table 2, Consolidated Income and Expense Statement, 2003-2005	11
Table 3, Supplemental Loan Data, December 31, 2005	12-14
Table 4, Supplemental Data - Miscellaneous, December 31, 2005	15-16
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2005.....	17
Table 6, Interest Rate by Type of Loan, December 31, 2005.....	18
Table 7, Dividend Rate by Type of Savings Account, December 31, 2005.....	19
Table 8, Selected Ratios by Peer Group, December 31, 2005	20-21
Table 9, Consolidated Balance Sheet for Peer Group 1, 2003-2005	22
Table 10, Consolidated Balance Sheet for Peer Group 2, 2003-2005	23
Table 11, Consolidated Balance Sheet for Peer Group 3, 2003-2005	24
Table 12, Consolidated Balance Sheet for Peer Group 4, 2003-2005	25
Table 13, Consolidated Balance Sheet for Peer Group 5, 2003-2005.....	26
Table 14, Consolidated Balance Sheet for Peer Group 6, 2003-2005.....	27
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2003-2005.....	28
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2003-2005	29
Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2003-2005.....	30
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2003-2005.....	31
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2003-2005.....	32
Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2003-2005.....	33
Table 21, Negative Net Income and CAMEL Rating Data, 2001-2005	34
Table 22, The 100 Largest Credit Unions, December 31, 2005.....	35-36
Table 23, Number of Credit Unions by State, December 31, 2005	37
Table 24, Assets by State, December 31, 2005.....	38
Part II - National Totals for Federal Credit Unions	
Graphs of 5 Year Trends:	
Number of Credit Unions	39
Assets.....	39
Membership.....	39
Loans and Shares	39
Loan to Share Ratio.....	40
Share Growth	40
Loan Growth	40
Net Worth Growth.....	40
Return on Average Assets.....	41
Gross Income to Average Assets	41
Operating Expenses to Average Assets	41

TABLE OF CONTENTS

Cost of Funds to Average Assets	41
Delinquency	42
Loans and Investments as Percentage of Total Assets	42
Net Worth to Total Assets	42
Long Term Investments	42
Table 1, Consolidated Balance Sheet, 2003-2005	43
Table 2, Consolidated Income and Expense Statement, 2003-2005	44
Table 3, Supplemental Loan Data, December 31, 2005	45-47
Table 4, Supplemental Data - Miscellaneous, December 31, 2005	48-49
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2005	50
Table 6, Interest Rate by Type of Loan, December 31, 2005	51
Table 7, Dividend Rate by Type of Savings Account, December 31, 2005	52
Table 8, Selected Ratios by Peer Group, December 31, 2005	53-54
Table 9, Consolidated Balance Sheet for Peer Group 1, 2003-2005	55
Table 10, Consolidated Balance Sheet for Peer Group 2, 2003-2005	56
Table 11, Consolidated Balance Sheet for Peer Group 3, 2003-2005	57
Table 12, Consolidated Balance Sheet for Peer Group 4, 2003-2005	58
Table 13, Consolidated Balance Sheet for Peer Group 5, 2003-2005	59
Table 14, Consolidated Balance Sheet for Peer Group 6, 2003-2005	60
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2003-2005	61
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2003-2005	62
Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2003-2005	63
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2003-2005	64
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2003-2005	65
Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2003-2005	66
Table 21, Negative Net Income and CAMEL Rating Data, 2001-2005	67
Table 22, The 100 Largest Credit Unions, December 31, 2005	68-69

Part III - National Totals for Federally Insured State Chartered Credit Unions

Graphs of 5 Year Trends:

Number of Credit Unions	70
Assets	70
Membership	70
Loans and Shares	70
Loan to Share Ratio	71
Share Growth	71
Loan Growth	71
Net Worth Growth	71
Return on Average Assets	72
Gross Income to Average Assets	72
Operating Expenses to Average Assets	72
Cost of Funds to Average Assets	72
Delinquency	73
Loans and Investments as Percentage of Total Assets	73
Net Worth to Total Assets	73
Long Term Investments	73
Table 1, Consolidated Balance Sheet, 2003-2005	74
Table 2, Consolidated Income and Expense Statement, 2003-2005	75
Table 3, Supplemental Loan Data, December 31, 2005	76-78
Table 4, Supplemental Data - Miscellaneous, December 31, 2005	79-80
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2005	81
Table 6, Interest Rate by Type of Loan, December 31, 2005	82
Table 7, Dividend Rate by Type of Savings Account, December 31, 2005	83
Table 8, Selected Ratios by Peer Group, December 31, 2005	84-85
Table 9, Consolidated Balance Sheet for Peer Group 1, 2003-2005	86
Table 10, Consolidated Balance Sheet for Peer Group 2, 2003-2005	87
Table 11, Consolidated Balance Sheet for Peer Group 3, 2003-2005	88
Table 12, Consolidated Balance Sheet for Peer Group 4, 2003-2005	89
Table 13, Consolidated Balance Sheet for Peer Group 5, 2003-2005	90
Table 14, Consolidated Balance Sheet for Peer Group 6, 2003-2005	91
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2003-2005	92
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2003-2005	93

TABLE OF CONTENTS

Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2003-2005.....	94
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2003-2005.....	95
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2003-2005.....	96
Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2003-2005.....	97
Table 21, Negative Net Income and CAMEL Rating Data, 2000-2004	98
Table 22, The 100 Largest Credit Unions, December 31, 2005.....	99-100

Part IV – Corporate Credit Unions Tables by State

Table A, Corporate Credit Union Data by State, December 31, 2005.....	101-104
---	---------

Part V - Credit Union Tables by State

Alabama -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	105-106
Alaska -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	107-108
Arizona -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	109-110
Arkansas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	111-112
California -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	113-114
Colorado -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	115-116
Connecticut -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	117-118
Delaware -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	119-120
District of Columbia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	121-122
Florida -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	123-124
Georgia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	125-126
Guam -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	127-128
Hawaii -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	129-130
Idaho -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	131-132
Illinois -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	133-134
Indiana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	135-136
Iowa -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	137-138
Kansas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	139-140
Kentucky -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	141-142
Louisiana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	143-144
Maine -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	145-146
Maryland -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	147-148
Massachusetts -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	149-150
Michigan -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	151-152
Minnesota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	153-154
Mississippi -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	155-156
Missouri -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	157-158
Montana -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	159-160
Nebraska -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	161-162
Nevada -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	163-164
New Hampshire -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	165-166
New Jersey -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	167-168
New Mexico -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	169-170
New York -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	171-172
North Carolina -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	173-174
North Dakota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	175-176
Ohio -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	177-178
Oklahoma -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	179-180
Oregon -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	181-182
Pennsylvania -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	183-184
Puerto Rico -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	185-186
Rhode Island -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	187-188
South Carolina -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	189-190
South Dakota -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	191-192
Tennessee -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	193-194
Texas -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	195-196
Utah -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	197-198
Vermont -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	199-200
Virgin Islands -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	201-202
Virginia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	203-204
Washington -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	205-206

TABLE OF CONTENTS

West Virginia -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	207-208
Wisconsin -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement.....	209-210
Wyoming -- Tables 1 & 2, Consolidated Balance Sheet & Consolidated Income Statement	211-212

NATIONAL CREDIT UNION ADMINISTRATION

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

JOANN M. JOHNSON, CHAIRMAN
RODNEY E. HOOD, BOARD MEMBER
GIGI HYLAND, BOARD MEMBER

NCUA REGIONAL OFFICES:

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

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

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

Regional Director Edward P. Dupcak
1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437
(703) 519-4600

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

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

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

Regional Director Jane A. Walters
4807 Spicewood Springs Road, Suite 5200
Austin, TX 78759-8490
(512) 342-5600

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

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

**FEDERALLY INSURED
CREDIT UNIONS**

FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1 - December 31, 2005

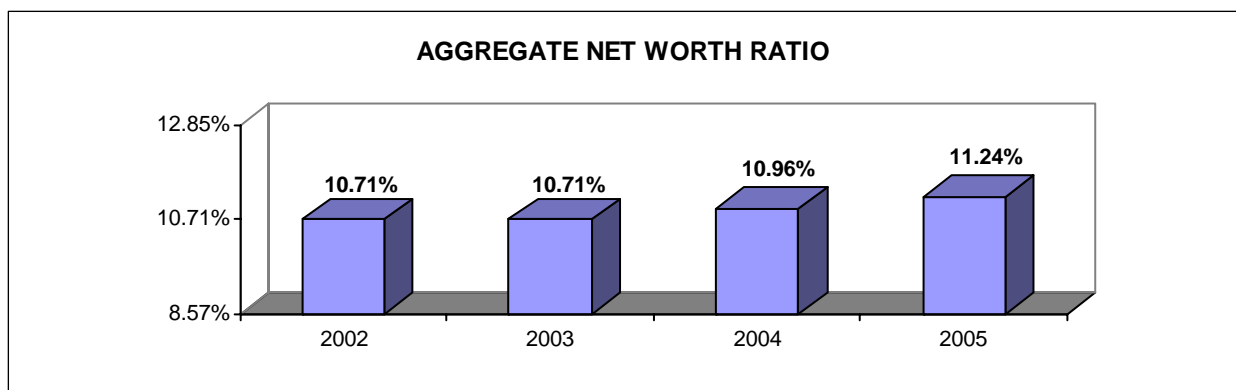
HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2005. Change is measured from the prior year-end (December 31, 2004).¹

- ◆ **Assets** increased \$31.7 billion, or 4.90%.
- ◆ **Net Worth** increased \$5.38 billion, or 7.59%. The Net Worth to assets ratio increased from 10.96% to 11.24%.
- ◆ **Loans** increased \$44.0 billion, or 10.60%. The loan to share ratio increased from 74.49% to 79.36%.
- ◆ **Shares** increased \$21.3 billion, or 3.80%.
- ◆ **Cash on hand, cash on deposit, plus short-term investments (less than 1 year)** increased \$3.5 billion, or 3.36%.
- ◆ **Long-term investments (over 1 year)** decreased \$18.4 billion, or 17.53%.
- ◆ **Profitability**, as measured by return on average assets, decreased from 0.91% to 0.85%.
- ◆ **Delinquent** loans as a percentage of total loans remained stable at 0.73%, up slightly from 0.72%.

CAPITAL

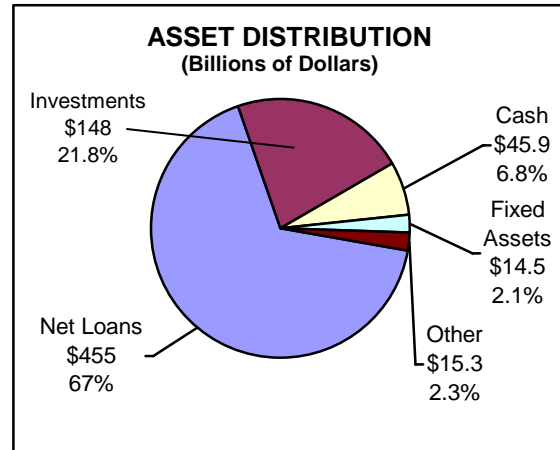
Total Net Worth increased \$5.38 billion (7.59%) during 2005. The aggregate net worth to total assets increased from 10.96% at the end of 2004 to 11.24% as of December 31, 2005 due to positive earnings, slowed asset growth, and controlled loan losses. The average (non dollar-weighted) net worth ratio for individual credit unions increased from 13.60% at the end of 2004 to 14.34% as of December 31, 2005.



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

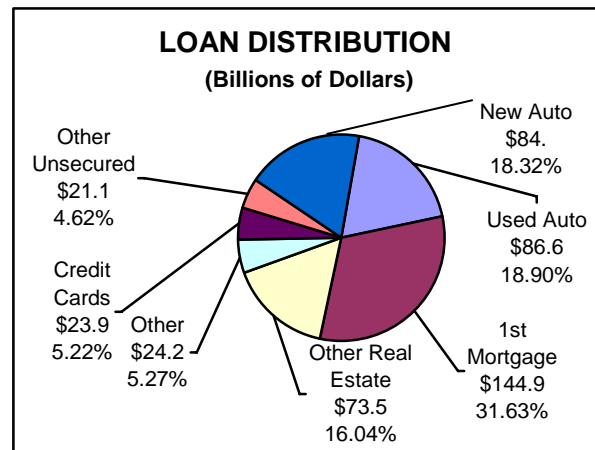
ASSET QUALITY

LOAN TRENDS: Loans grew \$44.0 billion in 2005, (or 10.60%). Loan growth was higher than share growth, causing the loan to share ratio to increase from 74.49% in 2004 to 79.36% as of December 31, 2005. First Mortgage loans experienced the greatest increase at \$14.9 billion (or 11.40%), followed closely by New Auto loans at \$12.7 billion or (17.80%) and Other Real Estate loans at \$11.6 billion (or 18.70%). Growth in the various loan categories is as follows:

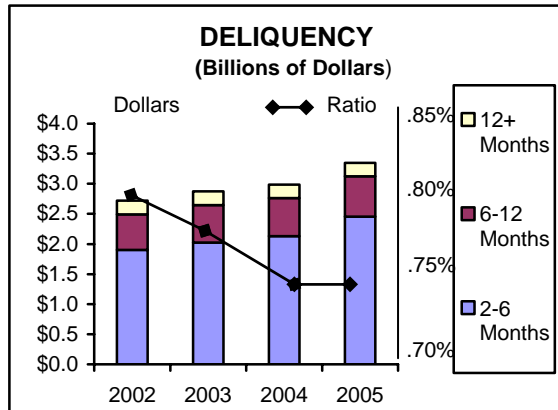


Loan Category	2004 Balance In Billions	2005 Balance In Billions	Growth In Billions	Growth Rate
Unsecured Credit Card	\$22.5	\$23.9	\$1.4	6.2%
All Other Unsecured	\$20.9	\$21.2	\$0.3	1.4%
New Vehicle	\$71.3	\$84.0	\$12.7	17.8%
Used Vehicle	\$84.7	\$86.6	\$1.9	2.3%
First Mortgage Real Estate	\$130.0	\$144.9	\$14.9	11.4%
Other Real Estate	\$61.9	\$73.5	\$11.6	18.7%
Leases Rec & All Other	\$22.9	\$24.2	\$1.3	5.5%

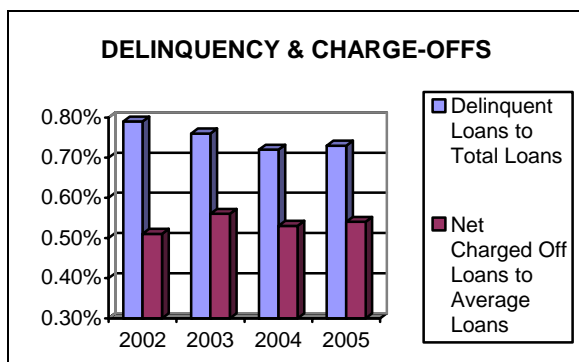
Real Estate loans were 47.7% of total loans outstanding in 2005, up from 40.9% in 2004. First Mortgages account for 31.63% (\$144.9 billion) of total loans with Other Real Estate loans accounting for 16.04% (\$73.5 billion). Used Vehicle loans followed at 18.90% (\$86.6 billion) and New Vehicle loans comprise 18.32% (\$84 billion) of the industry's loan portfolio as of December 31, 2005.



DELINQUENCY TRENDS: Delinquent loans increased 12.1% (\$360 million). However, the level of delinquent loans in relation to total loans remained relatively constant. The delinquent loans to total loans ratio for 2005 was 0.73%, up slightly from 0.72% as of December 31, 2004.

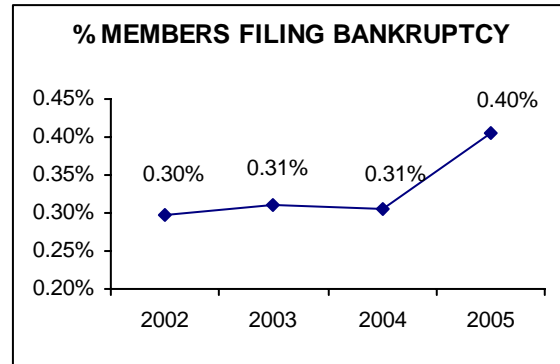


Loan dollars charged off increased 12.40% (\$309.3 million) and recoveries on charged-off loans increased 16.70% (\$64.1 million). This resulted in net charged-off loans increasing by \$245 million. However, net charge off loans in relation to average loans remained relatively constant, with the average net charge-off ratio increasing slightly to 0.54% as of December 31, 2005.



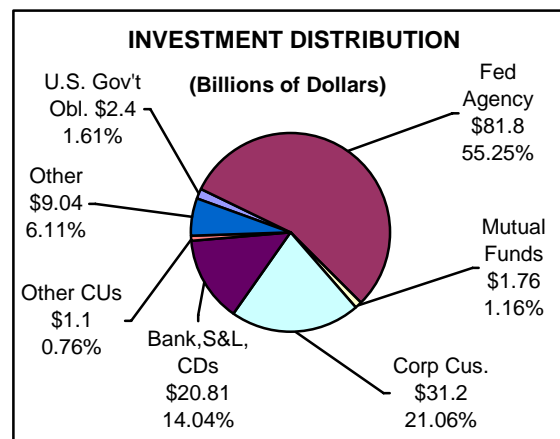
Federally insured credit unions reported a 34.2% increase in the number of members filing bankruptcy compared to

2004. Outstanding loans subject to bankruptcy totaled \$2.6 billion. Bankruptcies represented 36.64% of all loans charged off and accounted for a 21% (\$178.6 million) increase compared to 2004. Some of the increase may be due to the bankruptcy reform legislation effective in October 2005.



INVESTMENT TRENDS: Cash on hand and cash equivalents decreased 6.50% (\$3.2 billion). These combined categories, along with investments with maturities of less than one year, increased 3.36% (\$3.5 billion).

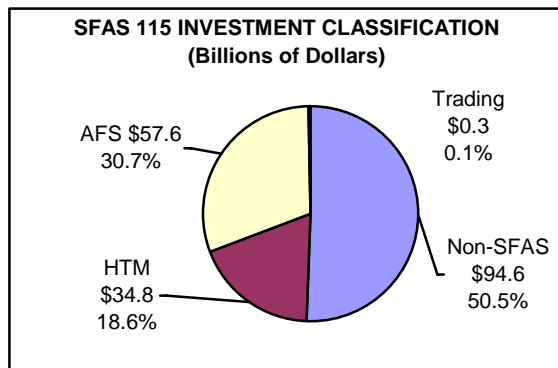
Federally insured credit unions reduced their long-term investment portfolios to fund loan growth. This resulted in investments with maturities greater than a year decreasing 17.53% (or \$18.4 billion).



Non-SFAS 115 investments (including cash equivalents) decreased 7.50% (\$7.6 billion) to \$94.6 billion.

Held-to-maturity investments decreased 4.4% (\$1.6 billion). Available-for-sale investments decreased 9.1% (\$5.7 billion). Trading securities decreased 19.8% (\$67.5 million).

As of December 31, 2005, SFAS 115 investments made up 49.47% of the investment portfolio. Non-SFAS 115 investments, cash on deposit, and cash equivalents accounted for 50.53% of the portfolio.



The following table compares the changes in the maturity structure of the investment portfolio over the past year.

Investment Maturity or Repricing Interval	% of Total Investments 2004	% of Total Investments 2005
Less than 1 year	48.22%	53.86%
1 to 3 years	35.33%	33.58%
3 to 10 years	15.26%	11.57%
Greater than 10 yrs	1.18%	0.99%

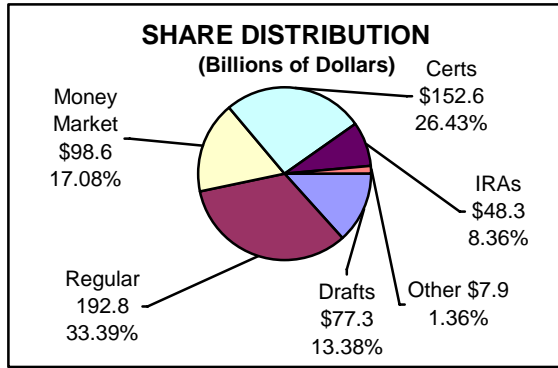
EARNINGS

Interest on loans and income on investments increased 9.1% and 18.3%, respectively. However, the return on average assets decreased 6 basis points to 0.85%. The net interest margin declined 8 basis points to 3.24% due to the cost of funds to average assets increasing 31 basis points. Also, an increase in operating expenses by 3 basis points and provision for loan loss expenses by 4 basis points contributed to a lower net income. In 2005, credit unions partially offset the pressure on earnings with increased fees and other income totaling 9 basis points.

Ratio (% Ave. Assets)	As of 2004	As of 2005	Effect on ROA
Net Interest Margin	3.32%	3.24%	- 8bp
+ Fee & Other Inc.	1.13%	1.22%	+ 9bp
- Operating Expenses	3.21%	3.24%	- 3bp
- PLL	0.36%	0.40%	-4bp
+ Non-Opr. Income	0.03%	0.03%	+0bp
= ROA	0.91%	0.85%	- 6bp

ASSET/LIABILITY MANAGEMENT

SHARE TRENDS: Total shares increased 3.8% (\$21.3 billion) in 2005, compared to 5.26% (\$27.8 billion) in 2004. Regular shares account for 33.39% of total shares with \$192.8 billion on deposit down from \$200.1 billion in 2004, a 3.7% decline. Share certificates reported the largest share growth with a 20.4% (or \$25.9 billion) increase in 2005.



Growth rates for the various share categories are as follows:

Type of Share Account	Growth Rate
Share Drafts	6.90%
Regular Shares	-3.70%
Money Market	-3.90%
Certificates	20.40%
IRA/Keogh	3.40%
Other Shares	-7.50%
Non-member Deposits	38.80%
Total	3.80%

Share maturities extended slightly as the following chart indicates.

Share Maturity or Repricing Interval	% of Total Shares Dec. 2004	% of Total Shares Dec. 2005
Less than 1 year	88.51%	87.33%
1 to 3 years	8.06%	8.86%
3 or more years	3.44%	3.81%

OVERALL LIQUIDITY TRENDS: In 2005, credit unions had approximately 15.84% of total assets in cash and short-term investments, compared to 16.08% at the end of 2004. Net long-term assets (defined as assets with maturities or re-pricing intervals greater than 3 years – 5 years for real estate loans), equaled 25.12% of total assets

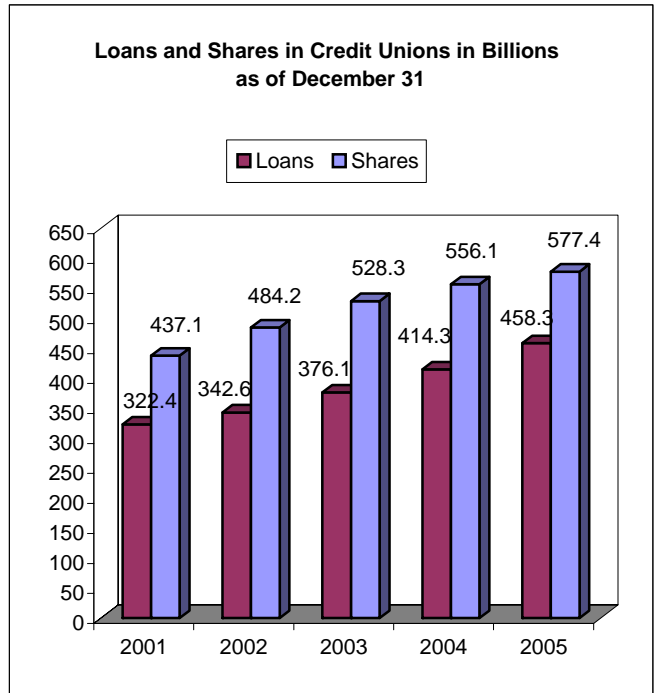
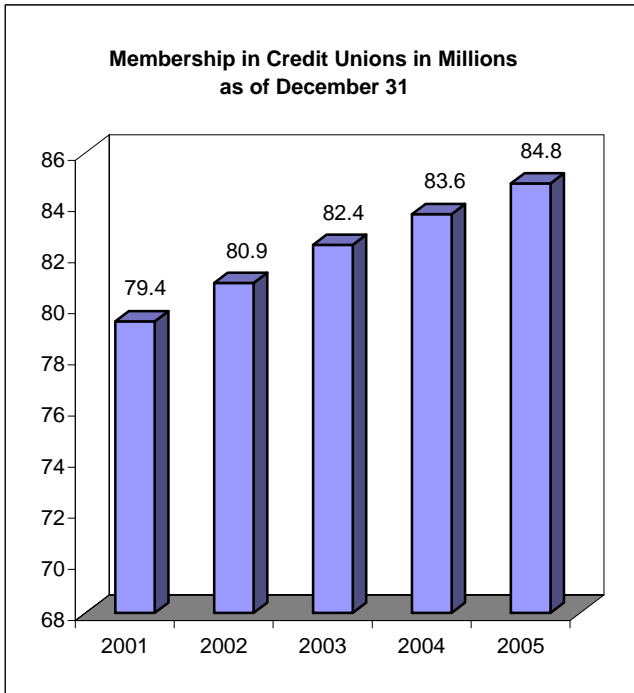
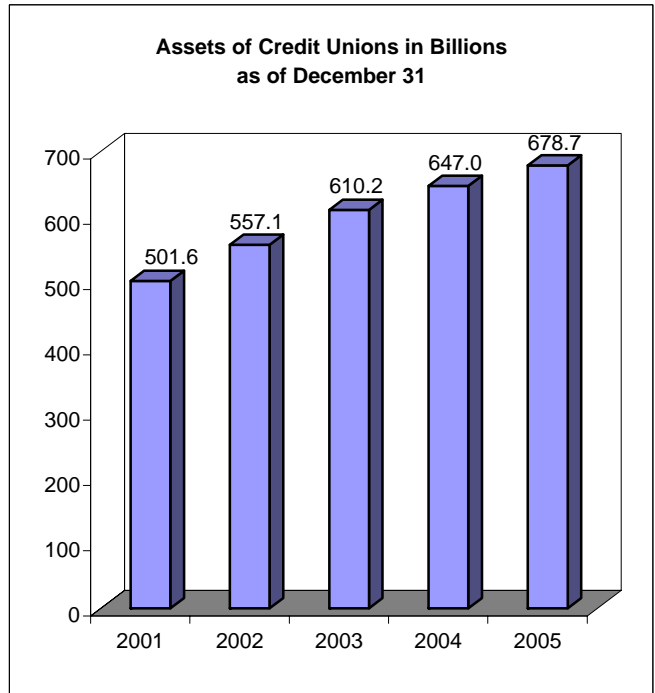
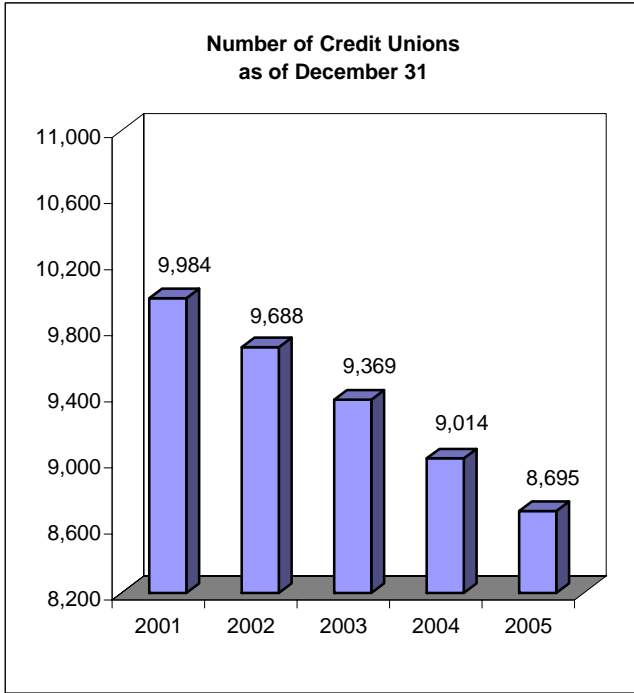
as of December 31, 2005, compared to 25.18% as of December 31, 2004.

CONCLUSION

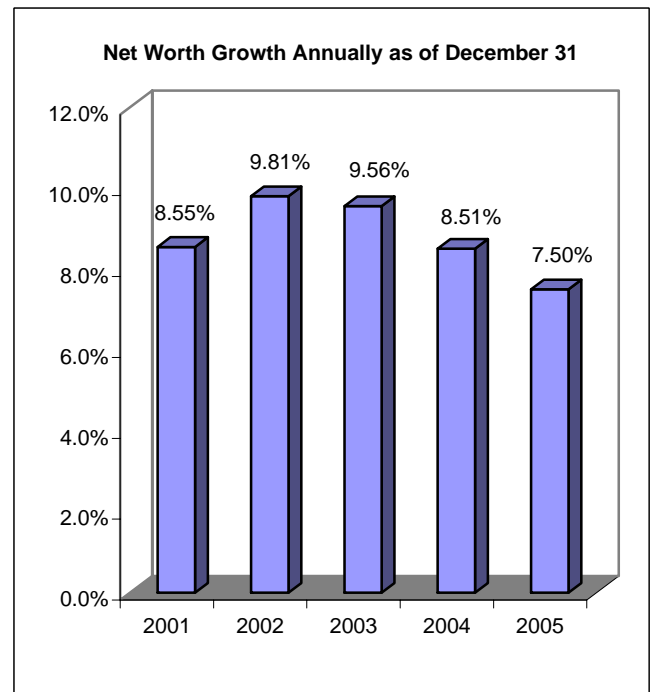
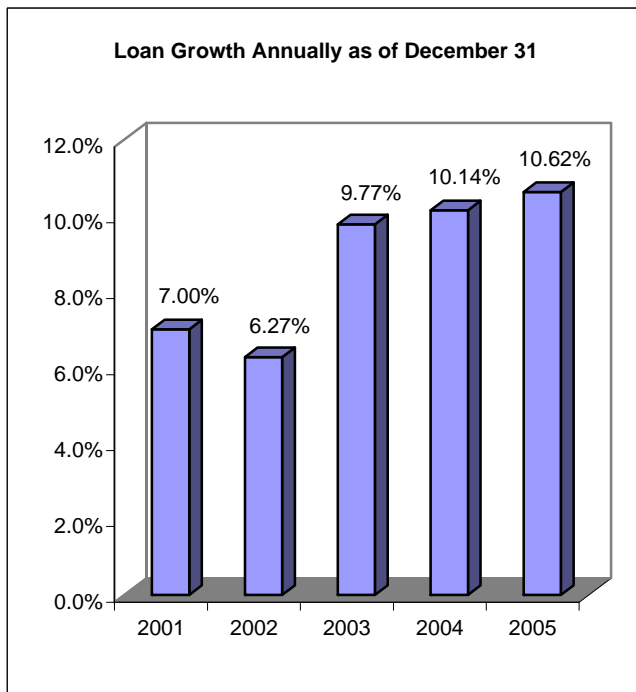
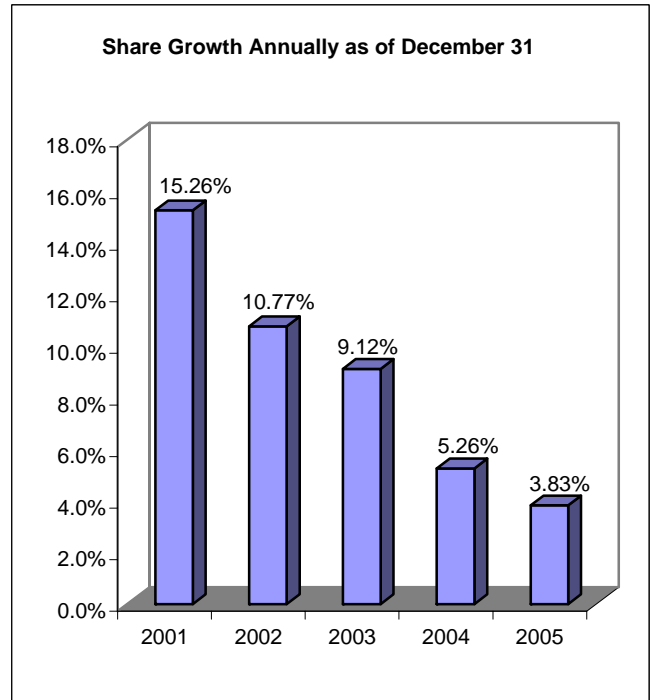
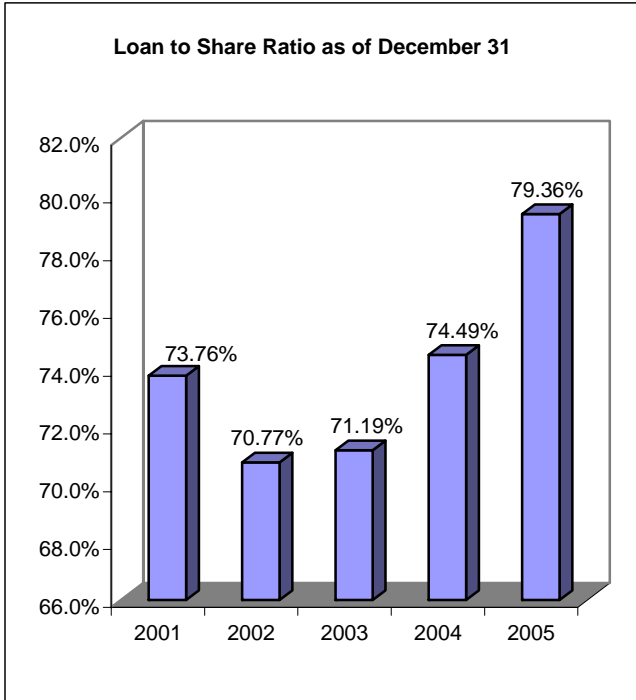
Federally insured credit unions continued their strong performance in 2005. This is reflected by record net worth levels and healthy earnings. Credit unions achieved favorable operating results despite a flattening yield curve, which reduced the net interest margin.

Credit unions face many challenges in 2006. Continued success depends on how well individual credit unions manage their balance sheets while monitoring net worth. However, it may be necessary to adjust operations to adapt to this ever-changing financial environment.

Federally Insured Credit Unions 5 Year Trends

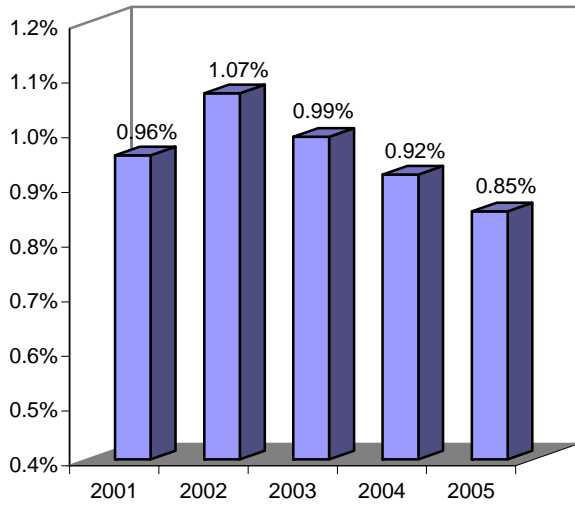


Federally Insured Credit Unions 5 Year Trends

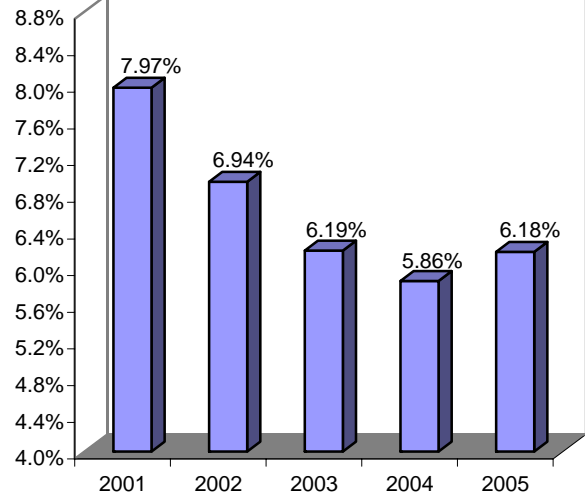


Federally Insured Credit Unions 5 Year Trends

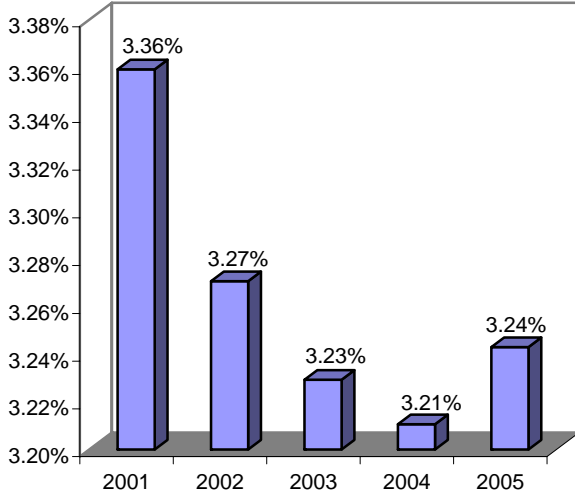
Return on Average Assets as of December 31



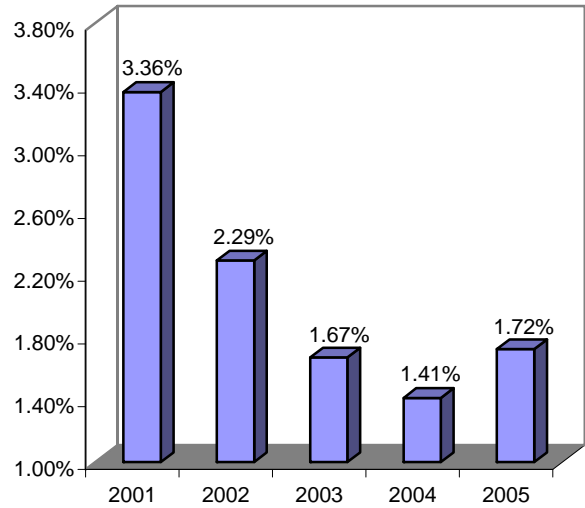
**Gross Income to Average Assets
as of December 31**



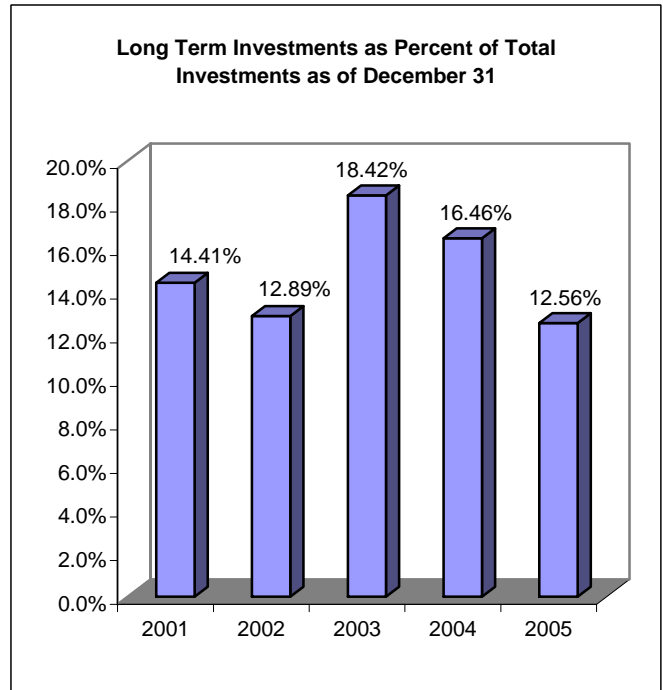
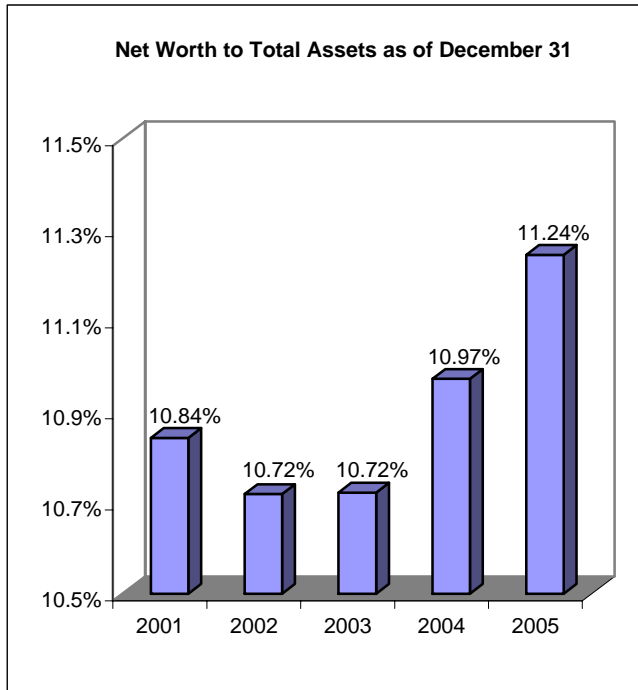
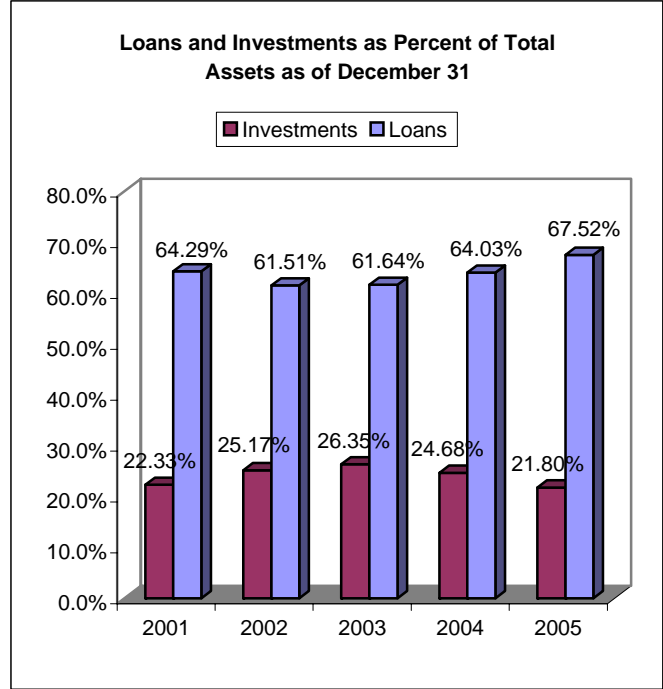
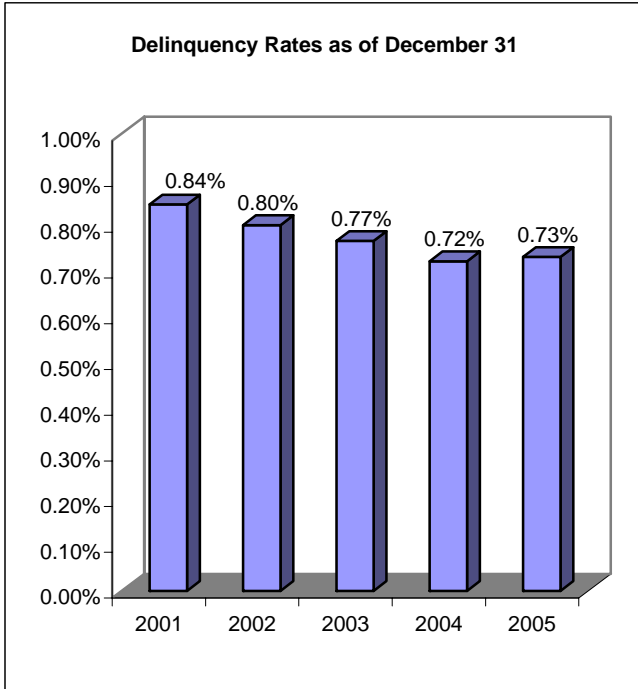
**Operating Expenses to Average Assets
as of December 31**



**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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	9,369	9,014	3.8-	8,695	3.5-
Cash & Equivalents	51,410	49,116	4.5-	45,945	6.5-
TOTAL INVESTMENTS	160,803	159,669	0.7-	147,971	7.3-
U.S. Government Obligations	3,751	3,793	1.1	2,387	37.1-
Federal Agency Securities	88,551	87,313	1.4-	81,751	6.4-
Mutual Fund & Common Trusts	3,437	2,556	25.6-	1,718	32.8-
MCSD and PIC at Corporate CU	3,098	3,203	3.4	3,336	4.2
All Other Corporate Credit Union	25,989	27,871	7.2	27,834	0.1-
Commercial Banks, S&Ls	26,239	25,129	4.2-	20,786	17.3-
Credit Unions -Loans to, Deposits in	905	1,032	13.9	1,119	8.5
Other Investments	8,833	8,773	0.7-	9,039	3.0
LOANS HELD FOR SALE	995	962	3.3-	1,069	11.2
TOTAL LOANS OUTSTANDING	376,114	414,252	10.1	458,251	10.6
Unsecured Credit Card Loans	21,737	22,505	3.5	23,915	6.3
All Other Unsecured Loans	20,809	20,889	0.4	21,178	1.4
New Vehicle Loans	63,765	71,253	11.7	83,953	17.8
Used Vehicle Loans	81,198	84,622	4.2	86,607	2.3
First Mortgage Real Estate Loans	117,499	129,806	10.5	144,924	11.6
Other Real Estate Loans	50,062	61,959	23.8	73,497	18.6
Leases Receivable	1,503	1,565	4.1	1,437	8.2-
All Other Loans/Lines of Credit	19,542	21,652	10.8	22,739	5.0
Allowance For Loan Losses	2,936	3,026	3.1	3,301	9.1
Foreclosed and Repossessed Assets \1	115	184	60.2	289	57.2
Land and Building	8,972	10,065	12.2	11,168	11.0
Other Fixed Assets	2,660	2,935	10.3	3,085	5.1
NCUSIF Capitalization Deposit	4,694	4,930	5.0	5,102	3.5
Other Assets	7,330	7,910	7.9	9,118	15.3
TOTAL ASSETS	610,156	646,995	6.0	678,696	4.9
LIABILITIES					
Total Borrowings	11,540	15,330	32.8	19,735	28.7
Accrued Dividends/Interest Payable	395	397	0.5	532	34.0
Acct Payable and Other Liabilities	4,338	4,535	4.5	5,698	25.7
Uninsured Secondary Capital	14	20	37.9	28	42.5
TOTAL LIABILITIES	16,288	20,281	24.5	25,993	28.2
EQUITY/SAVINGS					
TOTAL SAVINGS	528,341	556,122	5.3	577,419	3.8
Share Drafts	65,291	72,365	10.8	77,268	6.8
Regular Shares	192,052	200,029	4.2	192,773	3.6-
Money Market Shares	99,283	102,546	3.3	98,597	3.9-
Share Certificates/CDs	118,678	126,767	6.8	152,637	20.4
IRA/Keogh Accounts	45,896	46,685	1.7	48,269	3.4
All Other Shares and Member Deposits	5,863	6,111	4.2	5,610	8.2-
Non-Member Deposits	1,277	1,620	26.8	2,266	39.9
Regular Reserves	16,761	17,192	2.6	17,459	1.6
APPR. For Non-Conf. Invest.	27	43	60.2	47	8.8
Accum. Unrealized G/L on A-F-S	112	-389	446.5-	-1,031	165.3-
Other Reserves	6,893	7,494	8.7	8,011	6.9
Undivided Earnings	41,734	46,252	10.8	50,798	9.8
TOTAL EQUITY	65,528	70,592	7.7	75,283	6.6
TOTAL LIABILITIES/EQUITY/SAVINGS	610,156	646,995	6.0	678,696	4.9

1/ Other real estate owned prior to 2004.

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	9,369	9,014	3.8-	8,695	3.5-
INTEREST INCOME					
Interest on Loans	24,408	24,489	0.3	26,724	9.1
(Less) Interest Refund	31	34	10.8	37	9.6
Income from Investments	5,282	5,254	0.5-	6,216	18.3
Trading Profits and Losses	0*	-0*	180.7-	-0*	53.1-
TOTAL INTEREST INCOME	29,659	29,708	0.2	32,902	10.8
INTEREST EXPENSE					
Dividends on Shares	8,320	7,482	10.1-	9,486	26.8
Interest on Deposits	1,085	949	12.5-	1,235	30.1
Interest on Borrowed Money	321	425	32.4	683	60.7
TOTAL INTEREST EXPENSE	9,726	8,857	8.9-	11,404	28.8
PROVISION FOR LOAN & LEASE LOSSES	2,025	2,199	8.6	2,619	19.1
NET INTEREST INCOME AFTER PLL	17,908	18,652	4.2	18,879	1.2
NON-INTEREST INCOME					
Fee Income	4,366	5,005	14.6	5,459	9.1
Other Operating Income	2,121	2,127	0.3	2,599	22.2
Gain (Loss) on Investments	85	38	55.9-	-16	141.5-
Gain (Loss) on Disp of Fixed Assets	30	42	40.2	54	29.4
Other Non-Oper Income (Expense)	115	106	7.3-	178	67.6
TOTAL NON-INTEREST INCOME	6,717	7,318	8.9	8,275	13.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	9,404	10,091	7.3	10,738	6.4
Travel and Conference Expense	264	274	3.7	288	5.2
Office Occupancy Expense	1,230	1,340	8.9	1,468	9.5
Office Operations Expense	4,057	4,277	5.4	4,462	4.3
Educational & Promotional Expense	655	730	11.4	808	10.7
Loan Servicing Expense	1,052	1,163	10.6	1,270	9.2
Professional and Outside Services	1,400	1,502	7.2	1,609	7.2
Member Insurance	145	137	5.7-	124	9.9-
Operating Fees	102	100	2.4-	109	9.0
Miscellaneous Operating Expenses	537	568	5.7	620	9.2
TOTAL NON-INTEREST EXPENSES	18,846	20,180	7.1	21,495	6.5
NET INCOME	5,779	5,789	0.2	5,658	2.3-
Transfer to Regular Reserve	732	639	12.7-	569	11.0-

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2005**

Number of Credit Unions on this Report: 8,695

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	12,057,367
Other Unsecured Loans	9,375,904
New Vehicle	5,185,925
Used Vehicle	9,241,473
1st Mortgage	1,361,937
Other Real Estate	2,418,315
Leases Receivable	57,347
All Other Member Loans	2,780,103
Total Number of Loans	42,478,396

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 1 - <2 months	641,224
Amount of Loans Delinquent 1 - <2 months	6,126,172,785
Number of Loans Delinquent 2-6 months	346,599
Amount of Loans Delinquent 2-6 months	2,456,991,931
Number of Loans Delinquent 6-12 months	92,695
Amount of Loans Delinquent 6-12 months	666,344,251
Number of Loans Delinquent 12 months or more	27,275
Amount of Loans Delinquent 12 months or more	222,014,056
Total Number of Delinquent Loans (2 Months or More)	466,569
Total Amount of Delinquent Loans (2 Months or More)	3,345,350,238

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 1 - <2 months	120,414
Amount of Loans Delinquent 1 - <2 months	318,415,843
Number of Loans Delinquent 2-6 months	71,641
Amount of Loans Delinquent 2-6 months	224,216,821
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	14,392
Amount of Loans Delinquent 6-12 months	48,655,098
Number of Loans Delinquent 12 months or more	2,332
Amount of Loans Delinquent 12 months or more	8,376,432
Total Number of Delinquent Loans (2 Months or More)	88,365
Total Amount of Delinquent Loans (2 Months or More)	281,248,351

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Y-T-D	2,803,594,536
Total Recoveries Y-T-D on Charge-Offs	449,631,777
Total Credit Card Loans Charged Off Y-T-D	573,607,708
Total Credit Card Recoveries Y-T-D	65,405,170
Total Amount of Charge Offs Due to Bankruptcy, Y-T-D Includes Both Chapter 7 and Chapter 13 Bankruptcy	1,027,375,353
Total Number of Loans Purchased	15,095
Total Amount of Loans Purchased	606,760,596
Number of Outstanding Indirect Loans	4,408,722
Amount of Outstanding Indirect Loans	64,488,579,004
Number of Participation Loans Outstanding	437,731
Amount of Participation Loans Outstanding	8,521,286,691
Number of Participation Loans Purchased Y-T-D	113,052
Amount of Participation Loans Purchased Y-T-D	2,920,693,456
Number of Participation Loans Sold Y-T-D	52,797
Amount of Participation Loans Sold Y-T-D	2,020,759,723
Number of Loans to CU Officials and Senior Executive Staff	120,851
Amount of Loans to CU Officials and Senior Executive Staff	3,313,753,151
Total Number of Loans Granted Y-T-D	19,975,099
Total Amount of Loans Granted Y-T-D	253,441,079,010

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate > 15 YRS	319,286
Amount of 1st Mortgage Fixed Rate > 15 YRS	40,879,718,108
Number of 1st Mortgage Fixed Rate < 15 YRS	567,612
Amount of 1st Mortgage Fixed Rate < 15 YRS	42,295,696,054
Number of 1st Mortgage Balloon/Hybrid > 5 YRS	68,374
Amount of 1st Mortgage Balloon/Hybrid > 5 YRS	11,375,834,273
Number of 1st Mortgage Balloon/Hybrid < 5 YRS	160,352
Amount of 1st Mortgage Balloon/Hybrid < 5 YRS	24,194,258,317
Number of Other Fixed Rate	12,096
Amount of Other Fixed Rate	1,078,444,259

**TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2005**

Number of Credit Unions on this Report: 8,695

REAL ESTATE LOANS OUTSTANDING(Continued)

Number of 1st Mortgage Adjustable Rate 1YR or Less	76,016
Amount of 1st Mortgage Adjustable Rate 1YR or Less	6,256,414,976
Number of 1st Mortgage Adjustable Rate 1YR or More	158,201
Amount of 1st Mortgage Adjustable Rate 1YR or More	18,843,867,859
Number of Other R.E. Closed-End Fixed Rate	946,905
Amount of Other R.E. Closed-End Fixed Rate	31,476,685,561
Number of Other R.E. Closed-End Adj. Rate	42,378
Amount of Other R.E. Closed-End Adj. Rate	1,825,873,891
Number of Other R.E. Open-End Adj. Rate	1,379,691
Amount of Other R.E. Open-End Adj. Rate	38,257,708,032
Number of Other R.E. Open-End Fixed Rate	34,130
Amount of Other R.E. Open-End Fixed Rate	1,042,790,239
Number of Other R.E. Not Included Above	15,211
Amount of Other R.E. Not Included Above	894,137,618
Total Number of R.E. Loans Outstanding	3,780,252
Total Amount of R.E. Loans Outstanding	218,421,429,187

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	154,881
AMOUNT OF 1ST MORTGAGE FIXED RATE> 15 YRS	26,484,495,155
NUMBER OF 1ST MORTGAGE FIXED RATE < 15 YR	101,712
AMOUNT OF 1ST MORTGAGE FIXED RATE< 15 YRS	9,812,793,539
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	18,449
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	3,783,518,610
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	53,367
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	9,596,669,155
NUMBER OF OTHER FIXED RATE	6,459
AMOUNT OF OTHER FIXED RATE	672,668,591
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	24,342
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	2,324,171,033
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	42,111
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	6,422,260,482
NUMBER OF OTHER R.E. CLOSED-END FIXED RATE	423,750
AMOUNT OF OTHER R.E. CLOSED-END FIXED RATE	17,145,565,818
NUMBER OF OTHER R.E. CLOSED-END ADJ. RATE	15,136
AMOUNT OF OTHER R.E. CLOSED-END ADJ. RATE	816,174,211
NUMBER OF OTHER R.E. OPEN-END ADJ. RATE	677,932
AMOUNT OF OTHER R.E. OPEN-END ADJ. RATE.	20,603,195,170
NUMBER OF OTHER R.E. OPEN-END FIXED RATE	19,300
AMOUNT OF OTHER R.E. OPEN-END FIXED RATE	637,609,954
NUMBER OF OTHER R.E. NOT INCLUDED ABOVE	10,239
AMOUNT OF OTHER R.E. NOT INCLUDED ABOVE	492,347,704
TOTAL NUMBER OF REAL ESTATE LOANS GRANTED YTD	1,547,678
TOTAL AMOUNT OF REAL ESTATE LOANS GRANTED YTD	98,791,469,422

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	518,951,643
1st Mortgage Fixed Rate, 2-6 months	183,307,182
1st Mortgage Fixed Rate, 6-12 months	52,265,331
1st Mortgage Fixed Rate, 12 months or more	29,815,371
Total Delinquent 1st Mortgage Fixed Rate/Balloon/Hybrid	784,339,527
1st Mortgage Adjustable Rate, 1-2 months	293,864,133
1st Mortgage Adjustable Rate, 2-6 months	95,071,517
1st Mortgage Adjustable Rate, 6-12 months	23,055,904
1st Mortgage Adjustable Rate 12, months or more	12,325,089
Total Delinquent 1st Mortgage Adjustable Rate	424,316,643
Other Real Estate Fixed Rate, 1-2 months	161,371,695
Other Real Estate Fixed Rate, 2-6 months	64,494,786
Other Real Estate Fixed Rate, 6-12 months	22,325,305
Other Real Estate Fixed Rate, 12 months or more	14,156,993
Total Delinquent Other Real Estate Fixed Rate	262,348,779
Other Real Estate Adjustable Rate, 1-2 months	162,219,215
Other Real Estate Adjustable Rate, 2-6 months	62,453,616
Other Real Estate Adjustable Rate, 6-12 months	15,457,136
Other Real Estate Adjustable Rate 12, months or more	7,723,042
Total Delinquent Other Real Estate Adjustable Rate	247,853,009
Total Delinquent Real Estate Loans	1,718,857,958

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2005

Number of Credit Unions on this Report: 8,695

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	21,409,025
1st Mortgage Loans Recovered Y-T-D	4,143,168
Other Real Estate Loans Charged Off Y-T-D	42,065,122
Other Real Estate Loans Recovered Y-T-D	5,007,204
Allowance for Real Estate Loan Losses	289,760,161
Portion of Real Estate Loans which are also reported as Business Loans	12,447,689,890
Amount of All First Mortgages Sold Y-T-D	20,298,931,108
Short-term Real Estate Loans (< 5 years)	94,666,761,864
Amount of Real Estate Sold but Serviced by the Credit Union	51,701,275,721
Mortgage Servicing Rights	410,585,060

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) 1/

Number of Member Business Loans (NMBLB)	97,374
Amount of Net Member Business Loans (NMBLB)	15,155,973,096
Number of Purchased Business Loans or Participation Interests to Nonmembers (NMBLB)	5,170
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	2,806,181,232
Total Business Loans (NMBLB)	17,962,154,328
Total NMBLB Less Unfunded Commitments	16,307,822,677

Number of Construction and Development Loans	2,284
Amount of Construction and Development Loans	1,252,971,178
Number of Unsecured Business Loans	3,129
Amount of Unsecured Business Loans	70,610,917
Number of Purchased Business Loans or Participation Interests to Members	359
Amount of Purchased Business Loans or Participation Interests to Members	339,040,753
Number of Agricultural MBL	14,062
Amount of Agricultural MBL	789,422,392

BUSINESS LOANS GRANTED Y-T-D

Number of Member Business Loans	50,761
Amount of Member Business Loans	7,707,623,829
Number of Purchased Business Loans or Participation Interests to Nonmembers	2,791
Amount of Purchased Business Loans or Participation Interests to Nonmembers	1,277,314,352
Number of Construction and Development Loans	2,026
Amount of Construction and Development Loans	998,130,197
Number of Unsecured Business Loans	1,255
Amount of Unsecured Business Loans	49,469,085
Number of Purchased Business Loans or Participation Interests to Members	206
Amount of Purchased Business Loans or Participation Interests to Mmembers	163,851,158
Number of Agricultural MBL	10,302
Amount of Agricultural MBL	437,904,334

DELINQUENT BUSINESS LOANS

Business 1-2 months	100,243,446
Business 2-6 months	37,142,326
Business 6-12 months	20,545,875
Business 12 months or more	11,033,671
Total Delinquent Business Loans	168,965,318

MISCELLANEOUS BUSINESS LOAN INFORMATION

Business Loans Charged of Y-T-D	12,557,108
Business Loans Recovered Y-T-D	2,207,315
Business Loans and Participations Sold Y-T-D	1,036,002,187
Small Business Administration Loans Outstanding	228,854,695

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, 2005**

Number of Credit Unions on this Report: 8,695

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	37,697,774
Regular Share Accounts	90,053,796
Money Market Share Accounts	4,914,764
Share Certificate Accounts	8,992,984
IRA/Keogh & Retirement Accounts	4,501,860
Other Shares and Deposit	2,978,230
TOTAL NUMBER SHARE ACCOUNTS	149,139,410
Non-Member Deposits	48,032
Total Number of Savings Accounts	149,187,440

OFF-BALANCE SHEET ITEMS

Unused Commitments of:

Commercial Real Estate, Construction, Land Development	888,132,171
Other Unfunded Business Loan Commitments	766,199,480
Revolving Open-End Lines Secured by Residential Properties	36,405,274,064
Credit Card Lines	60,508,453,600
Outstanding Letters of Credit	177,294,165
Unsecured Share Draft Lines of Credit	10,332,373,648
OVERDRAFT PROTECTION	6,433,229,856
Other Unfunded Commitments	7,396,340,053
Loans Transferred with Recourse	2,318,495,733
Pending Bond Claims	38,059,413

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Financial Statement Audit Performed by State Licenced Persons	2,583	Supervisory Committee Audit Performed by State Licenced Persons	1,734
Balance Sheet Audit Performed by State Licenced Persons	250	Supervisory Committee Audit Performed by other External Auditors	2,938
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	72	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	1,118

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	16,045,492,505
Non-Mortgage Related Securities with Maturities Greater than Three Years that do not have Embedded Options or Complex Coupon Formulas	1,470,591,711
Total of Securities Meeting the Requirements of Section 703.12(b)	32,839,056,811
Total of Deposits and Shares Meeting the Requirements of 703.10(a)	4,376,559,232
Market Value of Investments Purchased under an Investment Pilot Program – 703.19.	40,905,869

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	34,284,299,028
Investments Repurchase Agreements	1,217,443,902
Reverse Repurchase Agreements Invested	1,933,493,182
Investments Not Authorized by the FCU Act or NCUA Regulations (SCU only)	1,601,181,178
Outstanding Balance of Brokered Certificates of Deposit and Share Certificate	7,508,429,583
Mortgage Pass-through Securities	13,364,602,228
CMO/REMIC	10,258,713,153
Commercial Mortgage Related Securities	522,913,639

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured Credit Unions
December 31, 2005

Number of Credit Unions on this Report: 8,695

INFORMATION SYSTEMS & TECHNOLOGY

Number Of CUs Describing Record Maintenance As:

Manual System	155	CU Developed In-House	82
Vendor Supplied In-House	6,122	Other	105
Vendor On-Line Service Bur.	2,231		

Number Of CUs Reporting That Members Access/

Perform Electronic Financial Services Via:

Home Banking VIA Internet Website	4,458	Automatic Teller Machine	4,838
Wireless	222	Kiosk	304
Home Banking VIA Direct DialUp/PC Based	1,069	Other	256
Audio Response/Phone Based	4,587		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	2,040	Share Account Transfers	4,999
New Loan	3,112	Bill Payment	2,901
Account Balance Inquiry	5,193	Download Account History	3,803
Share Draft Order	4,269	Electronic Cash	359
New Share Account	1,106	Account Aggregation	420
Loan Payments	4,470	Internet Access Services	940
		Electronic Signature	
View Account History	4,668	Authentication/Certification	78
Merchandise Purchase	512	Other	251

Number of CUs Reporting WWW Sites 5,450

Number Of Cus Reporting WWW Type As:

Informational	1,014	Transactional	4,105
Interactive	331		

Number Of Cus Members Reported using Transactional WWW 21,144,263

Number Of Cus Reporting Plans For a WWW

Informational	516	Transactional	109
Interactive	70		

OTHER INFORMATION

Amount of Borrowing Subject to Early Repayment at Lender's Option	1,149,347,813
Number Members Filing Chapter 7 Bankruptcy Y-T-D	276,323
Number Members Filing Chapter 13 Bankruptcy Y-T-D	66,320
Amount of Loans Subject to Bankruptcies	2,631,673,639
Number of Current Members	84,810,216
Number of Potential Members	1,004,376,283
Number of Full Time Employees	200,460
Number of Part Time Employees	32,990

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOs \1	4,121
Value of Investment in CUSOs	725,204,622
Amount Loaned to CUSOs	427,960,755
Aggregate Cash Outlay in CUSO	445,128,291
Number of CUSOs Wholly Owned	541

Predominant Service of CUSO:

Mortgage Processing	298	Credit Cards	386
EDP Processing	371	Trust Services	37
Shared Branching	835	Item Processing	312
Insurance Services	213	Tax Preparation	8
Investment Services	349	Travel	4
Auto Buying, Leasing, Indirect Lending	193	Other	974
		Business Lending	141

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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 8,695

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Draws Against Lines of Credit	995	3,924	1,301	1,739	6,964
Promissory/Other Notes and Interest Payable	548	3,418	2,794	3,671	9,883
Reverse Repurchase Agreements	13	2,882	1	2	2,885
Subordinated CDCU Debt	17	0*	0*	1	3
Uninsured Secondary Capital	47	N/A	1	27	28
TOTAL BORROWINGS	1,452	10,224	4,099	5,440	19,763

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	6,134	77,268	N/A	N/A	77,268
Regular Shares	8,679	192,773	N/A	N/A	192,773
Money Market Shares	3,123	98,597	N/A	N/A	98,597
Share Certificates/CDS	6,178	97,763	40,174	14,700	152,637
IRA/KEOGH, Retirements	5,320	30,688	10,435	7,146	48,269
All Other Shares	3,045	5,543	50	17	5,610
Non-Members Deposits	878	1,609	531	126	2,266
TOTAL SAVINGS	8,692	504,213	51,190	21,989	577,419

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount 3 to 5 Yrs	Amount 5 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	2,301	11,723	16,464	4,732	1,329	538	34,787
Available for Sale	2,297	18,243	26,179	9,160	2,952	1,050	57,584
Trading	26	160	82	11	6	14	274
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	8,693	70,757	20,142	3,149	324	253	94,621
TOTAL INVESTMENTS, Cash On Deposit, & Cash Equivalents	8,694	100,880	62,866	17,053	4,612	1,854	187,266

* Amount Less than + or - 1 Million

TABLE 6
Federally Insured Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2005

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	4	\$48,431,289	14	\$10,350,526	1,464	\$14,579,871,159
5.0% To 6.0%	14	\$120,721,081	38	\$17,835,979	3,476	\$38,126,973,886
6.0% To 7.0%	30	\$122,366,338	82	\$151,145,945	1,976	\$20,823,738,726
7.0% To 8.0%	102	\$955,090,634	204	\$347,236,539	718	\$7,524,163,375
8.0% To 9.0%	283	\$1,674,612,729	458	\$1,065,350,512	313	\$1,959,005,587
9.0% To 10.0%	979	\$6,300,467,567	850	\$2,662,804,882	123	\$576,245,275
10.0% To 11.0%	629	\$4,206,028,221	1,162	\$3,184,816,356	61	\$96,700,618
11.0% To 12.0%	722	\$5,567,318,368	1,022	\$3,235,588,794	21	\$197,851,706
12.0% To 13.0%	880	\$2,569,554,467	1,737	\$5,253,425,144	21	\$5,712,046
13.0% To 14.0%	455	\$1,454,351,390	964	\$2,152,403,743	6	\$16,387,654
14.0% To 15.0%	201	\$648,148,929	705	\$1,332,851,432	7	\$34,812,327
15.0% To 16.0%	62	\$155,378,678	688	\$866,399,527	3	\$4,069,187
16.0% Or More	35	\$89,965,603	527	\$896,328,165	4	\$4,725,382
Not Reporting Or Zero ..	4,299	\$2,219,691	244	\$1,938,311	502	\$2,949,324
Total	8,695	\$23,914,654,985	8,695	\$21,178,475,855	8,695	\$83,953,206,252
Average Rate	11.4%		12.0%		5.9%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	432	\$8,494,963,652	113	\$4,070,572,445	135	\$1,787,007,590
5.0% To 6.0%	1,879	\$26,660,498,168	1,544	\$58,740,122,495	817	\$12,906,215,346
6.0% To 7.0%	2,466	\$28,080,757,855	2,112	\$74,185,551,861	2,030	\$26,824,224,045
7.0% To 8.0%	1,585	\$13,697,357,449	576	\$5,640,158,491	1,753	\$26,636,714,581
8.0% To 9.0%	891	\$5,574,658,037	212	\$1,794,539,099	524	\$3,945,173,145
9.0% To 10.0%	446	\$2,167,832,985	94	\$165,490,195	140	\$558,955,516
10.0% To 11.0%	261	\$812,678,503	38	\$45,130,760	69	\$506,971,761
11.0% To 12.0%	107	\$752,107,923	10	\$9,545,023	22	\$330,243,354
12.0% To 13.0%	119	\$101,131,666	20	\$14,918,637	13	\$1,017,944
13.0% To 14.0%	28	\$80,732,706	1	\$6,778	2	\$302,045
14.0% To 15.0%	22	\$152,029,125	0	\$0	0	\$0
15.0% To 16.0%	23	\$15,940,176	2	\$162,786	0	\$0
16.0% Or More	12	\$13,659,994	1	\$1,240	0	\$0
Not Reporting Or Zero ..	424	\$2,981,093	3,972	\$258,034,036	3,190	\$370,014
Total	8,695	\$86,607,329,332	8,695	\$144,924,233,846	8,695	\$73,497,195,341
Average Rate	7.0%		6.4%		6.9%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	35	\$85,580,632	1,520	\$3,214,422,859
5.0% To 6.0%	77	\$402,200,810	1,086	\$1,996,009,691
6.0% To 7.0%	88	\$769,974,776	1,241	\$4,948,719,868
7.0% To 8.0%	76	\$74,019,801	1,110	\$4,570,339,568
8.0% To 9.0%	37	\$4,911,422	893	\$2,920,612,789
9.0% To 10.0%	10	\$554,252	588	\$1,845,411,692
10.0% To 11.0%	6	\$3,422,453	476	\$1,062,978,692
11.0% To 12.0%	0	\$0	207	\$740,639,366
12.0% To 13.0%	3	\$559,603	333	\$632,644,525
13.0% To 14.0%	0	\$0	119	\$238,191,999
14.0% To 15.0%	0	\$0	78	\$400,057,985
15.0% To 16.0%	0	\$0	94	\$84,377,985
16.0% Or More	1	\$163,989	57	\$80,588,862
Not Reporting Or Zero ..	8,362	\$95,757,738	893	\$4,056,333
Total	8,695	\$1,437,145,476	8,695	\$22,739,052,214
Average Rate	6.6%		7.3%	

TABLE 7
Federally Insured Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2005

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	2,622	\$52,262,033,954	3,436	\$69,562,313,790	289	\$4,669,652,748
1.0% To 2.0%	396	\$4,795,427,492	3,872	\$93,404,486,095	1,610	\$36,930,561,179
2.0% To 3.0%	38	\$653,400,925	900	\$12,061,722,424	954	\$36,694,876,666
3.0% To 4.0%	8	\$59,861,553	295	\$16,027,440,027	248	\$20,013,424,459
4.0% To 5.0%	2	\$18,424,783	61	\$1,073,122,006	17	\$284,359,716
5.0% To 6.0%	3	\$5,877,276	17	\$65,473,187	1	\$150,000
6.0% To 7.0%	0	\$0	8	\$338,576,521	0	\$0
7.0% Or More	0	\$0	13	\$150,063,318	1	\$1,020,372
Not Reporting Or Zero ..	5,626	\$19,473,155,448	93	\$89,485,771	5,575	\$2,822,664
Total	8,695	\$77,268,181,431	8,695	\$192,772,683,139	8,695	\$98,596,867,804
Average Rate	0.5%		1.2%		1.8%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	31	\$15,981,762	363	\$2,853,735,735	59	\$45,110,326
1.0% To 2.0%	326	\$1,605,104,138	1,498	\$14,534,085,560	114	\$66,746,502
2.0% To 3.0%	850	\$7,024,314,412	1,328	\$7,336,806,374	108	\$77,965,333
3.0% To 4.0%	3,149	\$74,191,173,995	1,405	\$11,264,273,976	245	\$745,136,221
4.0% To 5.0%	1,771	\$69,355,633,776	683	\$10,661,662,385	270	\$1,122,415,986
5.0% To 6.0%	12	\$419,069,433	30	\$1,560,917,997	33	\$184,865,395
6.0% To 7.0%	4	\$2,829,388	4	\$19,887,732	3	\$7,186,000
7.0% Or More	2	\$49,976	5	\$35,297,562	3	\$1,176,513
Not Reporting Or Zero ..	2,550	\$22,504,543	3,379	\$1,953,991	7,860	\$15,375,750
Total	8,695	\$152,636,661,423	8,695	\$48,268,621,312	8,695	\$2,265,978,026
Average Rate	3.4%		2.5%		3.2%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	1,391	\$1,584,806,397
1.0% To 2.0%	1,254	\$1,806,210,788
2.0% To 3.0%	190	\$631,386,924
3.0% To 4.0%	67	\$1,374,402,165
4.0% To 5.0%	21	\$187,497,393
5.0% To 6.0%	4	\$1,749,827
6.0% To 7.0%	1	\$77,802
7.0% Or More	10	\$1,195,987
Not Reporting Or Zero ..	5,757	\$22,734,038
Total	8,695	\$5,610,061,321
Average Rate	22.0%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2005

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
CAPITAL ADEQUACY:				
NetWorth to Total Assets	11.24	17.39	14.83	13.05
Delinquent Loans to Net Worth	4.38	14.67	8.49	5.70
Solvency Evaluation (Est.)	113.03	121.35	117.59	115.14
Classified Assets (Est.) to Net Worth	4.39	7.28	4.43	3.81
ASSET QUALITY:				
Delinquent Loans to Total Loans	0.73	4.53	2.17	1.23
Net Charge-Offs to Average Loans	0.54	1.02	0.72	0.57
Fair Value H-T-M to Book Value H-T-M	98.55	99.82	98.71	101.04
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.73	-0.09	-1.88	-2.13
Delinquent Loans to Assets	0.49	2.55	1.26	0.74
EARNINGS:				
Return on Average Assets	0.85	0.20	0.48	0.62
Gross Income to Average Assets	6.18	5.75	5.85	6.04
Yield on Average Loans	6.12	7.81	7.10	6.64
Yield on Average Investments	3.19	2.51	2.92	3.10
Cost of Funds to Average Assets	1.72	1.22	1.24	1.30
Net Margin to Average Assets	4.46	4.53	4.62	4.74
Operating Expenses to Average Assets	3.24	3.86	3.75	3.79
Provision for Loan & Lease Losses to Average Assets	0.40	0.57	0.42	0.35
Net Interest Margin to Average Assets	3.24	4.18	3.94	3.74
Operating Expenses to Gross Income	52.48	67.17	64.13	62.82
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.14	0.45	1.20	2.29
Net Operating Expenses to Average Assets	2.42	3.59	3.21	3.02
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	25.12	3.76	9.36	18.41
Regular Shares to Savings and Borrowings	32.39	87.58	69.82	49.84
Total Loans to Total Savings	79.36	69.01	68.72	70.39
Total Loans to Total Assets	67.52	56.34	57.93	60.39
Cash Plus Short-Term Investments to Assets	15.84	37.78	30.23	22.96
Total Savings and Borrowings to Earning Assets	92.49	82.77	87.18	90.90
Regular Shares & Share Drafts to Total Shares & Borrowings	45.37	89.13	76.68	61.86
Borrowings to Total Savings and NetWorth	2.73	0.34	0.40	0.66
PRODUCTIVITY:				
Members to Potential Members	8.44	14.11	16.79	8.03
Borrowers to Members	50.09	33.82	38.09	42.28
Members to Full-Time Employees	391	343	468	426
Average Savings Per Member	6,808	1,878	3,287	4,603
Average Loan Balance	10,788	3,832	5,930	7,663
Salary & Benefits to Full-Time Employees	49,495	15,110	36,606	42,782
AS A PERCENTAGE OF TOTAL GROSS INCOME				
Interest on Loans (Net of Interest Refunds)	65.15	74.62	67.84	64.82
Income From Investments	15.18	19.25	20.58	18.61
Income Form Trading Securities	0.00	0.01	0.00	-0.01
Fee Income	13.33	4.69	9.35	12.88
Other Operating Income	6.35	1.43	2.24	3.70
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES				
Employee Compensation and Benefits	49.96	48.10	51.81	48.46
Travel and Conference	1.34	1.30	1.17	1.46
Office Occupancy	6.83	4.90	5.08	6.34
Office Operations	20.76	21.25	20.52	20.46
Educational and Promotional	3.76	0.95	1.56	2.92
Loan Servicing	5.91	1.83	2.92	4.90
Professional and Outside Services	7.49	7.33	8.39	10.42
Member Insurance	0.57	6.71	3.32	1.36
Operating Fees	0.50	1.52	1.02	0.70
Miscellaneous Operating Expenses	2.89	6.12	4.20	2.99

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2005

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
CAPITAL ADEQUACY:				
NetWorth to Total Assets	11.24	11.95	11.35	10.57
Delinquent Loans to Net Worth	4.38	5.78	4.56	3.44
Solvency Evaluation (Est.)	113.03	113.72	113.04	112.31
Classified Assets (Est.) to Net Worth	4.39	3.86	4.33	4.63
ASSET QUALITY:				
Delinquent Loans to Total Loans	0.73	1.06	0.76	0.52
Net Charge-Offs to Average Loans	0.54	0.53	0.55	0.52
Fair Value H-T-M to Book Value H-T-M	98.55	98.19	97.84	98.69
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.73	-1.96	-1.75	-1.69
Delinquent Loans to Assets	0.49	0.69	0.52	0.36
EARNINGS:				
Return on Average Assets	0.85	0.69	0.81	0.97
Gross Income to Average Assets	6.18	6.30	6.30	6.13
Yield on Average Loans	6.12	6.40	6.09	5.96
Yield on Average Investments	3.19	3.13	3.13	3.28
Cost of Funds to Average Assets	1.72	1.41	1.56	1.98
Net Margin to Average Assets	4.46	4.89	4.74	4.16
Operating Expenses to Average Assets	3.24	3.85	3.57	2.81
Provision for Loan & Lease Losses to Average Assets	0.40	0.37	0.40	0.40
Net Interest Margin to Average Assets	3.24	3.63	3.38	2.96
Operating Expenses to Gross Income	52.48	61.18	56.67	45.88
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.14	2.84	2.64	1.77
Net Operating Expenses to Average Assets	2.42	2.91	2.57	2.09
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	25.12	23.09	25.99	26.90
Regular Shares to Savings and Borrowings	32.39	38.96	32.41	26.54
Total Loans to Total Savings	79.36	75.84	79.36	82.08
Total Loans to Total Assets	67.52	65.41	68.05	69.30
Cash Plus Short-Term Investments to Assets	15.84	17.49	14.64	14.29
Total Savings and Borrowings to Earning Assets	92.49	92.99	93.08	92.63
Regular Shares & Share Drafts to Total Shares & Borrowings	45.37	52.28	46.66	39.19
Borrowings to Total Savings and NetWorth	2.73	1.27	2.20	3.77
PRODUCTIVITY:				
Members to Potential Members	8.44	6.11	6.74	11.38
Borrowers to Members	50.09	45.35	47.97	57.36
Members to Full-Time Employees	391	384	365	397
Average Savings Per Member	6,808	5,315	6,411	8,763
Average Loan Balance	10,788	8,887	10,607	12,540
Salary & Benefits to Full-Time Employees	49,495	44,875	48,627	55,578
AS A PERCENTAGE OF TOTAL GROSS INCOME				
Interest on Loans (Net of Interest Refunds)	65.15	64.91	64.64	65.42
Income From Investments	15.18	15.08	13.80	15.12
Income Form Trading Securities	0.00	0.00	0.00	0.00
Fee Income	13.33	14.93	15.81	11.82
Other Operating Income	6.35	5.07	5.74	7.64
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES				
Employee Compensation and Benefits	49.96	48.54	50.19	50.41
Travel and Conference	1.34	1.60	1.52	1.13
Office Occupancy	6.83	6.64	6.85	7.09
Office Operations	20.76	20.51	20.58	21.04
Educational and Promotional	3.76	3.73	4.23	3.78
Loan Servicing	5.91	5.54	5.90	6.46
Professional and Outside Services	7.49	9.55	7.32	6.31
Member Insurance	0.57	0.64	0.41	0.28
Operating Fees	0.50	0.54	0.52	0.40
Miscellaneous Operating Expenses	2.89	2.69	2.49	3.11

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,751	1,589	9.3-	1,498	5.7-
Cash & Equivalents	379	308	18.9-	250	18.7-
TOTAL INVESTMENTS	345	346	0.1	327	5.3-
U.S. Government Obligations	2	3	21.9	2	17.8-
Federal Agency Securities	3	4	39.2	4	1.6-
Mutual Fund & Common Trusts	15	12	19.7-	9	24.9-
MCSD and PIC at Corporate CU	12	12	0.8	13	4.2
All Other Corporate Credit Union	82	85	3.0	90	6.2
Commercial Banks, S&Ls	201	200	0.8-	186	7.0-
Credit Unions -Loans to, Deposits in	10	11	8.1	7	32.3-
Other Investments	20	20	1.2-	17	17.0-
Loans Held for Sale	0*	0*	90.6-	0*	100.0-
TOTAL LOANS OUTSTANDING	822	766	6.9-	755	1.4-
Unsecured Credit Card Loans	3	3	7.4-	3	9.1
All Other Unsecured Loans	207	192	7.4-	182	5.1-
New Vehicle Loans	206	196	4.9-	213	9.2
Used Vehicle Loans	290	263	9.3-	251	4.7-
First Mortgage Real Estate Loans	14	13	10.1-	12	4.1-
Other Real Estate Loans	13	15	15.4	17	13.4
Leases Receivable	0*	0*	43.5-	0*	100.5
All Other Loans/Lines of Credit	88	83	5.3-	75	9.9-
Allowance For Loan Losses	19	17	8.6-	17	3.0-
Foreclosed and Repossessed Assets \1	0*	0*	99.3	0*	28.4-
Land and Building	2	2	0.4-	2	14.8-
Other Fixed Assets	4	5	5.8	4	10.0-
NCUSIF Capitalization Deposit	12	12	5.0-	12	2.3-
Other Assets	7	7	8.8-	7	5.9
TOTAL ASSETS	1,554	1,427	8.2-	1,340	6.1-
LIABILITIES					
Total Borrowings	1	2	63.9	4	85.0
Accrued Dividends/Interest Payable	3	3	23.3-	3	19.1
Acct Payable and Other Liabilities	6	5	19.5-	5	3.1
Uninsured Secondary Capital	0*	0*	16.9	0*	47.1-
TOTAL LIABILITIES	11	10	8.7-	13	20.8
EQUITY/SAVINGS					
Total Savings	1,293	1,184	8.5-	1,094	7.5-
Share Drafts	13	22	73.0	17	23.1-
Regular Shares	1,131	1,029	9.1-	962	6.5-
Money Market Shares	8	6	24.5-	5	21.1-
Share Certificates/CDs	91	79	13.2-	72	8.0-
IRA/Keogh Accounts	15	14	10.5-	12	10.7-
All Other Shares and Member Deposits	11	14	25.8	8	38.8-
Non-Member Deposits	24	21	14.0-	17	16.6-
Regular Reserves	69	63	8.9-	61	2.6-
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	0*	0*	35.7	0*	20.7-
Other Reserves	6	6	11.0	6	10.7-
Undivided Earnings	175	163	6.9-	166	1.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	250	233	6.9-	233	0.2
TOTAL LIABILITIES/EQUITY/SAVINGS	1,554	1,427	8.2-	1,340	6.1-

1/ All other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	2,826	2,666	5.7-	2,522	5.4-
Cash & Equivalents	2,650	2,113	20.3-	1,632	22.8-
TOTAL INVESTMENTS	4,230	4,291	1.5	3,854	10.2-
U.S. Government Obligations	49	52	4.9	52	1.1
Federal Agency Securities	141	163	15.2	153	6.1-
Mutual Fund & Common Trusts	64	43	33.5-	24	43.3-
MCSD and PIC at Corporate CU	135	127	6.2-	132	4.1
All Other Corporate Credit Union	930	958	3.0	924	3.5-
Commercial Banks, S&Ls	2,577	2,652	2.9	2,301	13.3-
Credit Unions -Loans to, Deposits in	76	86	12.3	90	5.0
Other Investments	255	211	17.6-	178	15.4-
Loans Held for Sale	1	1	1.1-	1	32.5
TOTAL LOANS OUTSTANDING	8,209	7,857	4.3-	7,930	0.9
Unsecured Credit Card Loans	200	187	6.1-	188	0.2
All Other Unsecured Loans	1,286	1,224	4.8-	1,203	1.8-
New Vehicle Loans	2,196	2,108	4.0-	2,287	8.5
Used Vehicle Loans	2,750	2,571	6.5-	2,482	3.5-
First Mortgage Real Estate Loans	533	531	0.4-	544	2.4
Other Real Estate Loans	538	552	2.7	598	8.3
Leases Receivable	8	6	26.9-	6	10.4
All Other Loans/Lines of Credit	699	678	3.0-	622	8.2-
Allowance For Loan Losses	98	91	6.9-	90	1.9-
Foreclosed and Repossessed Assets \1	1	4	214.7	5	32.8
Land and Building	107	110	2.5	112	1.7
Other Fixed Assets	53	52	1.6-	48	8.0-
NCUSIF Capitalization Deposit	122	121	0.4-	118	2.8-
Other Assets	75	77	2.5	79	1.9
TOTAL ASSETS	15,351	14,535	5.3-	13,689	5.8-
LIABILITIES					
Total Borrowings	12	17	45.1	52	203.8
Accrued Dividends/Interest Payable	18	16	11.9-	18	10.9
Acct Payable and Other Liabilities	53	49	6.4-	50	2.5
Uninsured Secondary Capital	4	3	16.1-	3	15.1-
TOTAL LIABILITIES	86	85	1.0-	123	43.6
EQUITY/SAVINGS					
TOTAL SAVINGS	13,206	12,438	5.8-	11,539	7.2-
Share Drafts	782	799	2.1	795	0.5-
Regular Shares	9,278	8,816	5.0-	8,095	8.2-
Money Market Shares	364	343	5.6-	298	13.1-
Share Certificates/CDs	1,906	1,663	12.7-	1,598	3.9-
IRA/Keogh Accounts	602	545	9.5-	503	7.7-
All Other Shares and Member Deposits	214	204	4.4-	180	11.9-
Non-Member Deposits	61	68	11.2	70	3.7
Regular Reserves	536	513	4.3-	495	3.4-
APPR. For Non-Conf. Invest.	0*	0*	19.0-	0*	7.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	52.8-	-1	83.8-
Other Reserves	78	73	6.0-	71	3.5-
Undivided Earnings	1,445	1,426	1.3-	1,462	2.5
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	2,059	2,012	2.3-	2,027	0.8
TOTAL LIABILITIES/EQUITY/SAVINGS	15,351	14,535	5.3-	13,689	5.8-

1/ Other Real Estate owned prior to 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	2,895	2,832	2.2-	2,732	3.5-
Cash & Equivalents	8,491	7,022	17.3-	5,837	16.9-
TOTAL INVESTMENTS	19,164	19,297	0.7	17,610	8.7-
U.S. Government Obligations	285	309	8.6	254	17.7-
Federal Agency Securities	2,840	2,947	3.7	2,961	0.5
Mutual Fund & Common Trusts	161	118	27.1-	86	27.0-
MCSD and PIC at Corporate CU	568	580	2.2	574	1.2-
All Other Corporate Credit Union	3,372	3,475	3.0	3,517	1.2
Commercial Banks, S&Ls	10,740	10,628	1.0-	9,072	14.6-
Credit Unions -Loans to, Deposits in	325	386	18.7	460	19.0
Other Investments	873	853	2.3-	685	19.7-
Loans Held for Sale	32	35	12.5	44	22.9
TOTAL LOANS OUTSTANDING	38,556	38,770	0.6	39,312	1.4
Unsecured Credit Card Loans	1,865	1,799	3.5-	1,761	2.1-
All Other Unsecured Loans	3,442	3,344	2.9-	3,248	2.9-
New Vehicle Loans	7,292	7,269	0.3-	7,948	9.3
Used Vehicle Loans	10,718	10,424	2.7-	9,961	4.4-
First Mortgage Real Estate Loans	7,300	7,645	4.7	7,839	2.5
Other Real Estate Loans	5,000	5,420	8.4	5,764	6.3
Leases Receivable	35	26	25.5-	9	65.6-
All Other Loans/Lines of Credit	2,904	2,842	2.1-	2,782	2.1-
Allowance For Loan Losses	338	323	4.5-	319	1.1-
Foreclosed and Repossessed Assets \1	15	21	35.9	29	36.9
Land and Building	1,094	1,126	2.9	1,174	4.3
Other Fixed Assets	295	288	2.4-	287	0.3-
NCUSIF Capitalization Deposit	536	546	1.9	535	2.0-
Other Assets	512	535	4.4	583	9.0
TOTAL ASSETS	68,358	67,318	1.5-	65,092	3.3-
LIABILITIES					
Total Borrowings	154	253	64.1	412	62.6
Accrued Dividends/Interest Payable	56	50	10.1-	60	20.8
Acct Payable and Other Liabilities	299	284	5.2-	312	10.0
Uninsured Secondary Capital	8	14	85.9	16	12.4
TOTAL LIABILITIES	517	601	16.3	800	33.1
EQUITY/SAVINGS					
TOTAL SAVINGS	59,660	58,411	2.1-	55,849	4.4-
Share Drafts	6,369	6,576	3.2	6,761	2.8
Regular Shares	30,704	30,408	1.0-	28,051	7.8-
Money Market Shares	5,637	5,544	1.6-	4,776	13.8-
Share Certificates/CDs	11,285	10,474	7.2-	11,188	6.8
IRA/Keogh Accounts	4,625	4,372	5.5-	4,101	6.2-
All Other Shares and Member Deposits	882	833	5.5-	687	17.5-
Non-Member Deposits	158	203	28.8	286	40.5
Regular Reserves	2,217	2,181	1.6-	2,135	2.1-
APPR. For Non-Conf. Invest.	4	4	10.8	5	5.4
Accum. Unrealized G/L on A-F-S	2	-12	656.1-	-35	189.7-
Other Reserves	403	397	1.4-	382	3.8-
Undivided Earnings	5,556	5,736	3.2	5,956	3.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	8,181	8,306	1.5	8,443	1.7
TOTAL LIABILITIES/EQUITY/SAVINGS	68,358	67,318	1.5-	65,092	3.3-

1/ Other real estate loans eliminated in 2004

* 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, 2005
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	776	772	0.5-	756	2.1-
Cash & Equivalents	5,368	4,703	12.4-	4,074	13.4-
TOTAL INVESTMENTS	13,945	13,452	3.5-	11,865	11.8-
U.S. Government Obligations	265	248	6.4-	233	6.1-
Federal Agency Securities	5,242	5,313	1.4	4,680	11.9-
Mutual Fund & Common Trusts	143	110	23.2-	88	19.7-
MCSD and PIC at Corporate CU	422	430	1.8	425	1.0-
All Other Corporate Credit Union	2,023	2,038	0.7	2,139	5.0
Commercial Banks, S&Ls	4,880	4,463	8.5-	3,517	21.2-
Credit Unions -Loans to, Deposits in	190	193	2.0	202	4.6
Other Investments	781	657	15.8-	581	11.6-
Loans Held for Sale	47	49	3.6	48	2.7-
TOTAL LOANS OUTSTANDING	32,785	33,853	3.3	34,644	2.3
Unsecured Credit Card Loans	1,747	1,663	4.9-	1,574	5.3-
All Other Unsecured Loans	1,930	1,933	0.2	1,838	4.9-
New Vehicle Loans	5,345	5,557	3.9	5,915	6.4
Used Vehicle Loans	8,180	8,476	3.6	8,393	1.0-
First Mortgage Real Estate Loans	8,253	8,447	2.4	8,678	2.7
Other Real Estate Loans	4,982	5,485	10.1	5,849	6.6
Leases Receivable	33	21	35.3-	33	52.3
All Other Loans/Lines of Credit	2,315	2,270	1.9-	2,365	4.1
Allowance For Loan Losses	240	233	2.9-	242	3.7
Foreclosed and Repossessed Assets \1	18	23	31.2	32	38.0
Land and Building	1,064	1,144	7.5	1,198	4.7
Other Fixed Assets	270	277	2.8	272	1.7-
NCUSIF Capitalization Deposit	444	443	0.4-	429	3.1-
Other Assets	527	560	6.4	648	15.6
TOTAL ASSETS	54,228	54,271	0.1	52,968	2.4-
LIABILITIES					
Total Borrowings	344	482	40.2	656	36.2
Accrued Dividends/Interest Payable	42	36	14.1-	45	23.0
Acct Payable and Other Liabilities	276	272	1.4-	316	16.1
Uninsured Secondary Capital	2	2	32.3	2	21.9
TOTAL LIABILITIES	663	792	19.4	1,019	28.6
EQUITY/SAVINGS					
TOTAL SAVINGS	47,476	47,258	0.5-	45,682	3.3-
Share Drafts	5,766	6,130	6.3	6,176	0.7
Regular Shares	19,590	19,802	1.1	18,052	8.8-
Money Market Shares	6,659	6,412	3.7-	5,639	12.1-
Share Certificates/CDs	10,738	10,417	3.0-	11,428	9.7
IRA/Keogh Accounts	3,986	3,832	3.9-	3,709	3.2-
All Other Shares and Member Deposits	615	505	17.9-	424	16.0-
Non-Member Deposits	121	161	33.3	254	57.1
Regular Reserves	1,670	1,642	1.7-	1,568	4.5-
APPR. For Non-Conf. Invest.	2	10	409.2	3	71.2-
Accum. Unrealized G/L on A-F-S	9	-22	338.2-	-63	182.4-
Other Reserves	374	313	16.4-	304	2.7-
Undivided Earnings	4,033	4,278	6.1	4,455	4.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	6,089	6,221	2.2	6,267	0.7
TOTAL LIABILITIES/EQUITY/SAVINGS	54,228	54,271	0.1	52,968	2.4-

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	889	910	2.4	921	1.2
Cash & Equivalents	15,058	14,192	5.8-	13,190	7.1-
TOTAL INVESTMENTS	47,078	45,115	4.2-	41,364	8.3-
U.S. Government Obligations	1,378	1,258	8.7-	605	51.9-
Federal Agency Securities	28,242	27,253	3.5-	25,752	5.5-
Mutual Fund & Common Trusts	843	590	30.0-	338	42.8-
MCSD and PIC at Corporate CU	995	1,053	5.9	1,102	4.6
All Other Corporate Credit Union	6,991	7,346	5.1	7,228	1.6-
Commercial Banks, S&Ls	5,881	5,273	10.3-	4,314	18.2-
Credit Unions -Loans to, Deposits in	221	273	23.5	291	6.7
Other Investments	2,528	2,067	18.2-	1,734	16.1-
Loans Held for Sale	214	174	18.9-	262	50.8
TOTAL LOANS OUTSTANDING	118,824	128,761	8.4	135,112	4.9
Unsecured Credit Card Loans	6,840	6,796	0.6-	6,497	4.4-
All Other Unsecured Loans	5,577	5,546	0.5-	5,574	0.5
New Vehicle Loans	19,370	21,415	10.6	24,604	14.9
Used Vehicle Loans	27,569	28,808	4.5	28,738	0.2-
First Mortgage Real Estate Loans	35,512	38,347	8.0	40,042	4.4
Other Real Estate Loans	16,799	20,244	20.5	22,230	9.8
Leases Receivable	379	301	20.5-	215	28.8-
All Other Loans/Lines of Credit	6,779	7,304	7.7	7,212	1.3-
Allowance For Loan Losses	894	901	0.8	944	4.8
Foreclosed and Repossessed Assets \1	44	78	75.6	102	31.7
Land and Building	3,325	3,784	13.8	4,137	9.3
Other Fixed Assets	885	972	9.7	1,010	4.0
NCUSIF Capitalization Deposit	1,489	1,527	2.5	1,523	0.2-
Other Assets	2,221	2,471	11.2	2,787	12.8
TOTAL ASSETS	188,246	196,171	4.2	198,543	1.2
LIABILITIES					
Total Borrowings	2,272	3,412	50.2	4,241	24.3
Accrued Dividends/Interest Payable	115	116	1.2	162	39.5
Acct Payable and Other Liabilities	1,282	1,336	4.2	1,655	23.9
Uninsured Secondary Capital	1	0*	95.5-	7	14,033.1
TOTAL LIABILITIES	3,669	4,863	32.5	6,065	24.7
EQUITY/SAVINGS					
TOTAL SAVINGS	164,261	169,753	3.3	170,252	0.3
Share Drafts	21,961	23,820	8.5	24,875	4.4
Regular Shares	57,200	59,433	3.9	56,549	4.9-
Money Market Shares	31,898	31,849	0.2-	28,265	11.3-
Share Certificates/CDs	37,461	38,829	3.7	45,015	15.9
IRA/Keogh Accounts	13,631	13,569	0.5-	13,342	1.7-
All Other Shares and Member Deposits	1,810	1,808	0.1-	1,582	12.5-
Non-Member Deposits	300	444	47.8	624	40.6
Regular Reserves	5,199	5,235	0.7	5,164	1.3-
APPR. For Non-Conf. Invest.	15	20	29.6	31	57.0
Accum. Unrealized G/L on A-F-S	51	-107	310.2-	-313	193.5-
Other Reserves	1,452	1,561	7.5	1,594	2.1
Undivided Earnings	13,599	14,846	9.2	15,750	6.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	20,316	21,555	6.1	22,226	3.1
TOTAL LIABILITIES/EQUITY/SAVINGS	188,246	196,171	4.2	198,543	1.2

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	232	245	5.6	266	8.6
Cash & Equivalents	19,463	20,778	6.8	20,962	0.9
TOTAL INVESTMENTS	76,041	77,169	1.5	72,950	5.5-
U.S. Government Obligations	1,772	1,924	8.6	1,241	35.5-
Federal Agency Securities	52,083	51,633	0.9-	48,202	6.6-
Mutual Fund & Common Trusts	2,210	1,683	23.8-	1,173	30.3-
MCSD and PIC at Corporate CU	966	1,000	3.5	1,091	9.1
All Other Corporate Credit Union	12,591	13,969	10.9	13,935	0.2-
Commercial Banks, S&Ls	1,960	1,912	2.4-	1,396	27.0-
Credit Unions -Loans to, Deposits in	83	82	0.9-	68	16.9-
Other Investments	4,376	4,965	13.5	5,845	17.7
Loans Held for Sale	700	703	0.3	715	1.7
TOTAL LOANS OUTSTANDING	176,918	204,246	15.4	240,498	17.7
Unsecured Credit Card Loans	11,082	12,057	8.8	13,891	15.2
All Other Unsecured Loans	8,367	8,651	3.4	9,134	5.6
New Vehicle Loans	29,356	34,709	18.2	42,986	23.8
Used Vehicle Loans	31,691	34,080	7.5	36,782	7.9
First Mortgage Real Estate Loans	65,887	74,823	13.6	87,808	17.4
Other Real Estate Loans	22,730	30,243	33.1	39,039	29.1
Leases Receivable	1,047	1,210	15.5	1,174	3.0-
All Other Loans/Lines of Credit	6,757	8,474	25.4	9,684	14.3
Allowance For Loan Losses	1,346	1,460	8.4	1,690	15.8
Foreclosed and Repossessed Assets \1	36	58	60.4	121	108.5
Land and Building	3,379	3,899	15.4	4,545	16.6
Other Fixed Assets	1,152	1,341	16.4	1,463	9.1
NCUSIF Capitalization Deposit	2,090	2,280	9.1	2,485	9.0
Other Assets	3,986	4,260	6.9	5,014	17.7
TOTAL ASSETS	282,420	313,274	10.9	347,063	10.8
LIABILITIES					
Total Borrowings	8,758	11,164	27.5	14,370	28.7
Accrued Dividends/Interest Payable	161	177	9.4	245	38.6
Acct Payable and Other Liabilities	2,422	2,589	6.9	3,359	29.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	11,341	13,929	22.8	17,974	29.0
EQUITY/SAVINGS					
TOTAL SAVINGS	242,446	267,079	10.2	293,003	9.7
Share Drafts	30,401	35,017	15.2	38,644	10.4
Regular Shares	74,150	80,541	8.6	81,063	0.6
Money Market Shares	54,717	58,392	6.7	59,614	2.1
Share Certificates/CDs	57,197	65,305	14.2	83,336	27.6
IRA/Keogh Accounts	23,035	24,353	5.7	26,601	9.2
All Other Shares and Member Deposits	2,333	2,747	17.8	2,729	0.7-
Non-Member Deposits	613	723	17.9	1,015	40.4
Regular Reserves	7,071	7,559	6.9	8,035	6.3
APPR. For Non-Conf. Invest.	6	9	53.5	8	3.2-
Accum. Unrealized G/L on A-F-S	50	-247	591.2-	-619	150.5-
Other Reserves	4,581	5,142	12.3	5,654	9.9
Undivided Earnings	16,926	19,803	17.0	23,007	16.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	28,633	32,266	12.7	36,086	11.8
TOTAL LIABILITIES/EQUITY/SAVINGS	282,420	313,274	10.9	347,063	10.8

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,751	1,589	9.3-	1,498	5.7-
INTEREST INCOME					
Interest on Loans	73	64	13.3-	59	6.5-
(Less) Interest Refund	0*	0*	5.3-	0*	3.7-
Income from Investments	11	10	5.6-	15	47.7
Trading Profits and Losses	0	0*	0.0	0*	187.3
TOTAL INTEREST INCOME	84	74	12.3-	75	1.1
INTEREST EXPENSE					
Dividends on Shares	20	16	23.5-	16	6.1
Interest on Deposits	0*	0*	28.0-	0*	14.0
Interest on Borrowed Money	0*	0*	3.3	0*	67.8
TOTAL INTEREST EXPENSE	21	16	23.4-	17	6.6
PROVISION FOR LOAN & LEASE LOSSES	8	7	11.4-	8	9.3
NET INTEREST INCOME AFTER PLL	55	51	8.3-	50	1.7-
NON-INTEREST INCOME					
Fee Income	4	4	2.2	4	6.0-
Other Operating Income	2	1	18.9-	1	7.9-
Gain (Loss) on Investments	0*	-0*	543.1-	-0*	97.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	57.2	0*	278.5
Other Non-Oper Income (Expense)	2	2	17.2-	1	25.1-
TOTAL NON-INTEREST INCOME	7	7	10.8-	6	5.8-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	29	27	8.1-	26	4.1-
Travel and Conference Expense	0*	0*	15.7-	0*	0.5-
Office Occupancy Expense	3	3	6.3-	3	7.5-
Office Operations Expense	12	12	3.2-	11	3.3-
Educational & Promotional Expense	0*	0*	3.3-	0*	2.8-
Loan Servicing Expense	1	0*	14.2-	0*	3.3
Professional and Outside Services	4	4	7.5-	4	0.9
Member Insurance	5	4	17.9-	4	11.9-
Operating Fees	0*	0*	12.7-	0*	4.3
Miscellaneous Operating Expenses	4	3	9.4-	3	1.6
TOTAL NON-INTEREST EXPENSES	60	55	8.1-	53	3.7-
NET INCOME	3	2	20.9-	3	39.3
Transfer to Regular Reserve	0*	0*	28.4-	0*	17.7-

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	2,826	2,666	5.7-	2,522	5.4-
INTEREST INCOME					
Interest on Loans	661	588	11.1-	561	4.5-
(Less) Interest Refund	2	1	27.3-	1	15.0-
Income from Investments	137	134	2.6-	170	27.1
Trading Profits and Losses	0*	-0*	101.0-	0*	2,669.2
TOTAL INTEREST INCOME	797	720	9.6-	730	1.4
INTEREST EXPENSE					
Dividends on Shares	202	158	21.5-	166	4.6
Interest on Deposits	9	7	29.4-	7	12.1
Interest on Borrowed Money	0*	0*	3.3-	1	210.3
TOTAL INTEREST EXPENSE	211	165	21.8-	175	5.5
PROVISION FOR LOAN & LEASE LOSSES	54	53	1.5-	60	13.4
NET INTEREST INCOME AFTER PLL	532	502	5.5-	496	1.2-
NON-INTEREST INCOME					
Fee Income	76	76	0.1-	77	1.4
Other Operating Income	17	16	6.8-	18	13.8
Gain (Loss) on Investments	0*	0*	50.8	-0*	522.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	77.5	0*	14.9-
Other Non-Oper Income (Expense)	6	7	3.3	7	4.7
TOTAL NON-INTEREST INCOME	100	99	0.8-	102	2.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	284	276	2.8-	274	0.5-
Travel and Conference Expense	7	7	9.7-	6	5.1-
Office Occupancy Expense	27	27	0.2	27	0.0
Office Operations Expense	113	109	4.1-	109	0.0
Educational & Promotional Expense	8	8	2.9-	8	6.7
Loan Servicing Expense	16	15	5.8-	15	0.7
Professional and Outside Services	46	45	2.7-	44	0.3-
Member Insurance	22	20	10.9-	18	11.7-
Operating Fees	6	5	8.7-	5	0.3-
Miscellaneous Operating Expenses	23	22	3.6-	22	0.1
TOTAL NON-INTEREST EXPENSES	553	533	3.5-	530	0.7-
NET INCOME	79	68	13.7-	68	0.4
Transfer to Regular Reserve	11	12	3.1	8	30.0-

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	2,895	2,832	2.2-	2,732	3.5-
INTEREST INCOME					
Interest on Loans	2,838	2,629	7.4-	2,596	1.3-
(Less) Interest Refund	4	4	10.2-	4	9.7
Income from Investments	651	630	3.2-	744	18.0
Trading Profits and Losses	0*	0*	12.1-	-0*	422.1-
TOTAL INTEREST INCOME	3,485	3,256	6.6-	3,336	2.4
INTEREST EXPENSE					
Dividends on Shares	863	700	18.9-	776	10.9
Interest on Deposits	81	61	24.6-	71	15.9
Interest on Borrowed Money	3	6	89.4	13	131.6
TOTAL INTEREST EXPENSE	947	767	19.0-	860	12.2
PROVISION FOR LOAN & LEASE LOSSES	214	224	4.6	232	3.7
NET INTEREST INCOME AFTER PLL	2,324	2,266	2.5-	2,244	1.0-
NON-INTEREST INCOME					
Fee Income	459	490	6.8	515	5.1
Other Operating Income	140	132	5.7-	148	12.0
Gain (Loss) on Investments	3	2	52.3-	-1	167.6-
Gain (Loss) on Disp of Fixed Assets	5	1	69.8-	3	77.7
Other Non-Oper Income (Expense)	-2	13	908.3	14	5.7
TOTAL NON-INTEREST INCOME	605	638	5.4	678	6.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,206	1,215	0.8	1,217	0.2
Travel and Conference Expense	38	37	1.5-	37	1.6-
Office Occupancy Expense	154	156	1.6	159	1.9
Office Operations Expense	522	517	0.8-	514	0.7-
Educational & Promotional Expense	67	70	4.3	73	4.1
Loan Servicing Expense	116	120	2.7	123	2.9
Professional and Outside Services	254	256	0.7	262	2.2
Member Insurance	42	38	9.2-	34	9.6-
Operating Fees	18	17	8.1-	18	6.1
Miscellaneous Operating Expenses	73	74	0.7	75	1.9
TOTAL NON-INTEREST EXPENSES	2,491	2,500	0.4	2,512	0.5
NET INCOME	439	403	8.2-	410	1.6
Transfer to Regular Reserve	55	47	14.9-	46	3.3-

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	776	772	0.5-	756	2.1-
INTEREST INCOME					
Interest on Loans	2,258	2,162	4.2-	2,195	1.5
(Less) Interest Refund	4	4	1.7-	2	40.0-
Income from Investments	483	460	4.6-	509	10.7
Trading Profits and Losses	0*	0*	17.2	0*	64.5-
TOTAL INTEREST INCOME	2,737	2,618	4.3-	2,702	3.2
INTEREST EXPENSE					
Dividends on Shares	691	565	18.3-	648	14.6
Interest on Deposits	94	80	15.5-	88	10.1
Interest on Borrowed Money	7	10	45.9	21	102.7
TOTAL INTEREST EXPENSE	792	655	17.3-	757	15.5
PROVISION FOR LOAN & LEASE LOSSES	154	170	10.2	200	17.5
NET INTEREST INCOME AFTER PLL	1,790	1,793	0.2	1,746	2.6-
NON-INTEREST INCOME					
Fee Income	398	461	15.8	504	9.4
Other Operating Income	160	153	4.3-	171	11.9
Gain (Loss) on Investments	5	0*	86.1-	-0*	218.0-
Gain (Loss) on Disp of Fixed Assets	4	5	26.8	6	38.3
Other Non-Oper Income (Expense)	7	6	8.6-	9	52.0
TOTAL NON-INTEREST INCOME	573	626	9.2	691	10.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	955	984	3.1	1,003	1.9
Travel and Conference Expense	32	32	1.6	33	2.0
Office Occupancy Expense	125	130	4.4	137	5.3
Office Operations Expense	418	428	2.3	424	0.9-
Educational & Promotional Expense	69	73	6.4	77	5.6
Loan Servicing Expense	106	110	4.2	115	3.9
Professional and Outside Services	177	191	8.4	197	3.1
Member Insurance	17	15	11.4-	13	12.4-
Operating Fees	12	11	9.6-	11	6.0
Miscellaneous Operating Expenses	51	55	9.3	56	0.7
TOTAL NON-INTEREST EXPENSES	1,960	2,031	3.6	2,067	1.8
NET INCOME	403	389	3.5-	370	4.8-
Transfer to Regular Reserve	40	27	32.6-	36	33.9

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	889	910	2.4	921	1.2
INTEREST INCOME					
Interest on Loans	7,762	7,740	0.3-	8,051	4.0
(Less) Interest Refund	10	10	1.9-	17	70.0
Income from Investments	1,578	1,516	3.9-	1,715	13.1
Trading Profits and Losses	0*	0*	356.1	0*	70.4-
TOTAL INTEREST INCOME	9,329	9,247	0.9-	9,749	5.4
INTEREST EXPENSE					
Dividends on Shares	2,408	2,100	12.8-	2,510	19.5
Interest on Deposits	395	328	17.1-	428	30.6
Interest on Borrowed Money	59	86	45.9	137	59.7
TOTAL INTEREST EXPENSE	2,862	2,513	12.2-	3,074	22.3
PROVISION FOR LOAN & LEASE LOSSES	616	710	15.3	792	11.6
NET INTEREST INCOME AFTER PLL	5,851	6,023	2.9	5,883	2.3-
NON-INTEREST INCOME					
Fee Income	1,561	1,797	15.1	1,965	9.4
Other Operating Income	644	643	0.1-	713	11.0
Gain (Loss) on Investments	23	30	28.3	-4	112.3-
Gain (Loss) on Disp of Fixed Assets	17	19	14.1	30	56.8
Other Non-Oper Income (Expense)	33	36	7.6	52	44.6
TOTAL NON-INTEREST INCOME	2,278	2,525	10.8	2,757	9.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	3,178	3,418	7.6	3,535	3.4
Travel and Conference Expense	100	102	2.5	107	4.3
Office Occupancy Expense	416	453	8.8	482	6.6
Office Operations Expense	1,373	1,418	3.3	1,449	2.2
Educational & Promotional Expense	249	275	10.4	298	8.5
Loan Servicing Expense	380	405	6.6	416	2.6
Professional and Outside Services	456	482	5.8	515	6.9
Member Insurance	32	30	7.1-	29	3.5-
Operating Fees	35	34	3.6-	37	7.2
Miscellaneous Operating Expenses	147	166	13.1	175	5.5
TOTAL NON-INTEREST EXPENSES	6,365	6,782	6.6	7,043	3.8
NET INCOME	1,765	1,766	0.0	1,596	9.6-
Transfer to Regular Reserve	211	164	22.1-	136	17.1-

* Amount Less than + or - 1 Million

TABLE 20
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	232	245	5.6	266	8.6
INTEREST INCOME					
Interest on Loans	10,816	11,306	4.5	13,261	17.3
(Less) Interest Refund	10	15	42.7	12	17.1-
Income from Investments	2,422	2,503	3.3	3,063	22.4
Trading Profits and Losses	0*	-1	371.5-	-0*	36.6
TOTAL INTEREST INCOME	13,228	13,793	4.3	16,310	18.2
INTEREST EXPENSE					
Dividends on Shares	4,136	3,944	4.7-	5,371	36.2
Interest on Deposits	505	474	6.1-	640	35.1
Interest on Borrowed Money	252	323	28.3	511	58.1
TOTAL INTEREST EXPENSE	4,893	4,741	3.1-	6,522	37.6
PROVISION FOR LOAN & LEASE LOSSES	980	1,036	5.7	1,327	28.2
NET INTEREST INCOME AFTER PLL	7,355	8,016	9.0	8,461	5.5
NON-INTEREST INCOME					
Fee Income	1,868	2,177	16.6	2,394	9.9
Other Operating Income	1,159	1,181	2.0	1,547	30.9
Gain (Loss) on Investments	54	6	89.7-	-10	273.1-
Gain (Loss) on Disp of Fixed Assets	4	16	262.2	15	9.2-
Other Non-Oper Income (Expense)	68	43	36.4-	95	120.6
TOTAL NON-INTEREST INCOME	3,153	3,423	8.6	4,041	18.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	3,752	4,171	11.2	4,683	12.3
Travel and Conference Expense	86	94	9.3	105	10.7
Office Occupancy Expense	505	571	13.0	659	15.4
Office Operations Expense	1,619	1,793	10.8	1,955	9.0
Educational & Promotional Expense	262	303	16.0	351	15.7
Loan Servicing Expense	433	512	18.4	600	17.2
Professional and Outside Services	464	524	13.0	586	12.0
Member Insurance	27	30	11.6	26	13.9-
Operating Fees	30	32	6.8	37	15.0
Miscellaneous Operating Expenses	240	248	3.1	289	16.7
TOTAL NON-INTEREST EXPENSES	7,417	8,278	11.6	9,290	12.2
NET INCOME	3,091	3,162	2.3	3,211	1.6
Transfer to Regular Reserve	413	388	6.1-	342	11.9-

* 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

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
2001	9,984	1,039	10.41	-68,785
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

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	339	273,570,367	-5,374,861	45,178,129
2 Million To 10 Million	356	1,843,655,872	-22,405,459	245,606,333
10 Million To 50 Million	254	5,956,814,082	-53,435,286	719,542,078
50 Million To 100 Million	46	3,119,718,909	-21,347,817	317,464,101
100 Million To 500 Million	40	7,309,598,402	-67,335,650	714,466,459
500 Million and Over	4	3,978,029,184	-26,948,459	283,332,723
Total	1,039	22,481,386,816	-196,847,532	2,325,589,823

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
2001	2,412	5,563	1,801	197	8	9,981
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

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
2001	205	2.05	1,827,600,435	0.42
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

*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, 2005

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	24,644,356,803
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	12,916,512,983
3	PENTAGON	3	ALEXANDRIA	VA	1935	8,091,469,008
4	THE GOLDEN 1	4	SACRAMENTO	CA	1933	6,180,667,850
5	BOEING EMPLOYEES	6	TUKWILA	WA	1935	6,137,906,296
6	ORANGE COUNTY TEACHERS	5	SANTA ANA	CA	1934	5,961,124,259
7	SUNCOAST SCHOOLS	7	TAMPA	FL	1978	5,004,527,407
8	ALLIANT	8	CHICAGO	IL	1935	4,378,800,881
9	AMERICAN AIRLINES	9	FT. WORTH	TX	1982	4,011,864,122
10	SECURITY SERVICE	10	SAN ANTONIO	TX	1956	3,975,571,251
11	WESCOM	11	PASADENA	CA	1934	3,337,140,186
12	AMERICA FIRST	12	OGDEN	UT	1939	3,234,486,466
13	KINECTA	16	MANHATTAN BEACH	CA	1940	3,212,641,468
14	SAN DIEGO COUNTY	15	SAN DIEGO	CA	1938	3,183,692,512
15	DIGITAL	19	MARLBOROUGH	MA	1979	3,088,459,715
16	STAR ONE	13	SUNNYVALE	CA	1956	3,045,527,986
17	VYSTAR	14	JACKSONVILLE	FL	1952	2,995,410,338
18	CITIZENS EQUITY FIRST	17	PEORIA	IL	1937	2,881,779,090
19	ESL	18	ROCHESTER	NY	1995	2,777,063,011
20	ALASKA USA	21	ANCHORAGE	AK	1948	2,605,946,863
21	DESERT SCHOOLS	24	PHOENIX	AZ	1939	2,572,228,640
22	DELTA EMPLOYEES	20	ATLANTA	GA	1940	2,543,231,303
23	RANDOLPH-BROOKS	23	UNIVERSAL CITY	TX	1952	2,379,502,097
24	PENNSYLVANIA STATE EMPLOYEES	22	HARRISBURG	PA	1933	2,323,410,348
25	UNITED NATIONS	25	NEW YORK	NY	1947	2,262,742,443
26	BETHPAGE	26	BETHPAGE	NY	1941	2,230,637,840
27	LOCKHEED	27	BURBANK	CA	1937	2,188,742,033
28	GTE	31	TAMPA	FL	1935	2,155,202,361
29	POLICE & FIRE	29	PHILADELPHIA	PA	1938	2,113,392,409
30	PORTLAND TEACHERS	32	PORTLAND	OR	1932	2,076,431,151
31	BANK FUND STAFF	30	WASHINGTON	DC	1947	2,057,829,104
32	TEACHERS	28	FARMINGVILLE	NY	1952	2,028,798,908
33	HUDSON VALLEY	33	POUGHKEEPSIE	NY	1963	1,971,396,798
34	MISSION	34	SAN DIEGO	CA	1961	1,969,287,785
35	SAN ANTONIO	36	SAN ANTONIO	TX	1935	1,909,626,004
36	EASTERN FINANCIAL FLORIDA	40	MIRAMAR	FL	1937	1,908,465,686
37	ENT	35	COLORADO SPRING	CO	1957	1,872,907,557
38	ADDISON AVENUE	39	PALO ALTO	CA	1970	1,815,566,594
39	REDSTONE	37	HUNTSVILLE	AL	1951	1,805,158,460
40	DFCU FINANCIAL	38	DEARBORN	MI	1950	1,804,317,100
41	MOUNTAIN AMERICA	53	WEST JORDAN	UT	1936	1,701,461,113
42	VISIONS	43	ENDICOTT	NY	1966	1,650,300,960
43	MACDILL	41	TAMPA	FL	1955	1,625,645,576
44	BELLCO	42	GREENWOOD VILLA	CO	1936	1,575,887,225
45	TEACHERS	58	SOUTH BEND	IN	1931	1,574,262,266
46	EASTMAN	57	KINGSPORT	TN	1934	1,570,553,401
47	KERN SCHOOLS	56	BAKERSFIELD	CA	1940	1,568,200,272
48	TEXANS	59	RICHARDSON	TX	1953	1,564,523,722
49	CREDIT UNION OF TEXAS	44	DALLAS	TX	1931	1,552,661,679
50	COASTAL	47	RALEIGH	NC	1967	1,550,139,865
51	TRAVIS	54	VACAVILLE	CA	1951	1,541,543,562
52	NORTH ISLAND FINANCIAL	49	SAN DIEGO	CA	1940	1,537,235,148
53	STATE EMPLOYEES CU OF MARYLAND, IN	52	LINTHICUM	MD	1951	1,533,010,202
54	TOWER	50	LAUREL	MD	1953	1,527,127,028
55	WINGS FINANCIAL	46	APPLE VALLEY	MN	1938	1,519,759,304
56	FIRST TECHNOLOGY	51	BEAVERTON	OR	1952	1,517,765,259
57	COMMUNITY AMERICA	48	KANSAS CITY	MO	1940	1,510,728,065
58	NORTHWEST	60	HERNDON	VA	1947	1,509,000,793
59	ATLANTA POSTAL	45	ATLANTA	GA	1943	1,492,124,279
60	ARIZONA	64	PHOENIX	AZ	1936	1,481,084,354
61	KEESLER	94	BILOXI	MS	1947	1,454,172,051
62	PROVIDENT	65	REDWOOD CITY	CA	1950	1,417,435,903

Table 22
100 Largest Federally Insured Credit Unions
December 31, 2005

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
63	SPACE COAST	62	MELBOURNE	FL	1951	1,381,327,801
64	TINKER	61	TINKER AFB	OK	1946	1,359,527,753
65	EDUCATIONAL EMPLOYEES	69	FRESNO	CA	1934	1,327,152,606
66	HARBORONE	74	BROCKTON	MA	1917	1,326,783,883
67	AFFINITY	63	BASKING RIDGE	NJ	1935	1,324,489,233
68	REDWOOD	77	SANTA ROSA	CA	1950	1,323,082,880
69	APCO EMPLOYEES	68	BIRMINGHAM	AL	1953	1,289,325,529
70	VIRGINIA CREDIT UNION, INC.,	67	RICHMOND	VA	1928	1,288,413,138
71	STATE EMPLOYEES	66	ALBANY	NY	1934	1,282,298,138
72	SAFE	70	NORTH HIGHLANDS	CA	1940	1,274,860,368
73	MICHIGAN STATE UNIVERSITY	72	EAST LANSING	MI	1979	1,243,017,831
74	MUNICIPAL	71	NEW YORK	NY	1917	1,232,844,607
75	SCHOOLS FINANCIAL	82	SACRAMENTO	CA	1934	1,217,857,665
76	FAIRWINDS	81	ORLANDO	FL	1949	1,201,344,626
77	LAKE MICHIGAN	75	GRAND RAPIDS	MI	1933	1,195,645,467
78	TECHNOLOGY	78	SAN JOSE	CA	1960	1,186,240,544
79	THINK	76	ROCHESTER	MN	1976	1,179,680,394
80	SOUTH CAROLINA	86	CHARLESTON	SC	1936	1,167,714,457
81	PREMIER AMERICA	93	CHATSWORTH	CA	1957	1,162,097,968
82	WESTERN	87	MANHATTAN BEACH	CA	1963	1,150,899,904
83	MEMBERS 1ST	95	MECHANICSBURG	PA	1950	1,122,408,298
84	WASHINGTON STATE EMPLOYEES	84	OLYMPIA	WA	1957	1,116,747,007
85	GECU	91	EL PASO	TX	1932	1,111,803,553
86	FOUNDERS	90	LANCASTER	SC	1961	1,110,729,787
87	LANGLEY	79	NEWPORT NEWS	VA	1936	1,110,025,829
88	CALIFORNIA	96	GLENDALE	CA	1933	1,100,462,654
89	CHARTWAY	99	VIRGINIA BEACH	VA	1959	1,096,815,999
90	ALLEGACY	89	WINSTON-SALEM	NC	1967	1,090,736,694
91	TRULIANT	101	WINSTON SALEM	NC	1952	1,084,354,571
92	WRIGHT-PATT	88	FAIRBORN	OH	1932	1,079,295,668
93	JOHN DEERE COMMUNITY	92	WATERLOO	IA	1934	1,077,418,439
94	PACIFIC SERVICE	98	WALNUT CREEK	CA	1936	1,073,142,607
95	MERCK EMPLOYEES	80	RAHWAY	NJ	1936	1,068,937,518
96	FIRST COMMUNITY	85	ELLISVILLE	MO	1934	1,068,601,972
97	MERIWEST	108	SAN JOSE	CA	1961	1,055,465,950
98	BAXTER	103	VERNON HILLS	IL	1980	1,043,578,669
99	POLISH & SLAVIC	97	BROOKLYN	NY	1976	1,043,451,343
100	CITADEL	153	THORNDALE	PA	1937	1,039,925,407

Table 23
Number of Credit Unions
Federally Insured Credit Unions
December 31, 2005

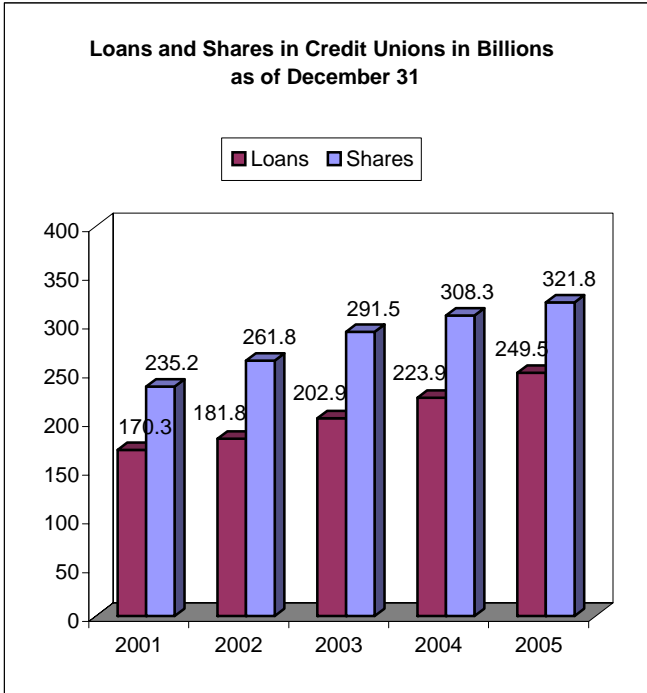
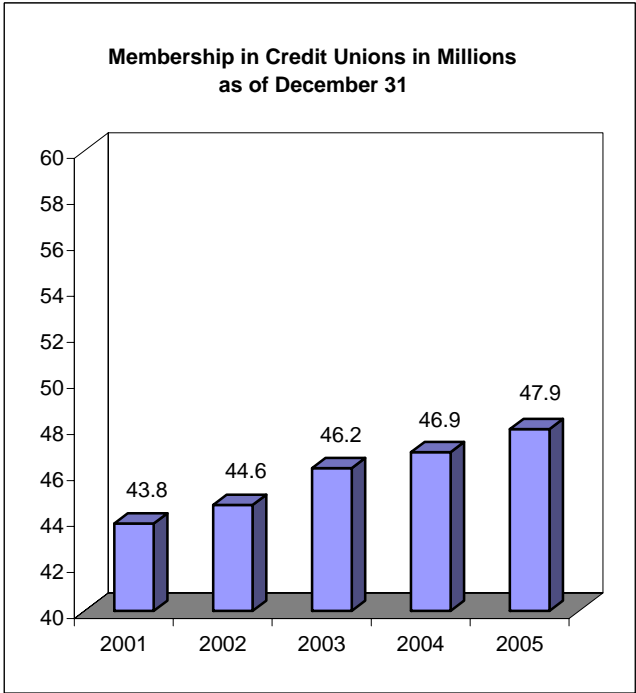
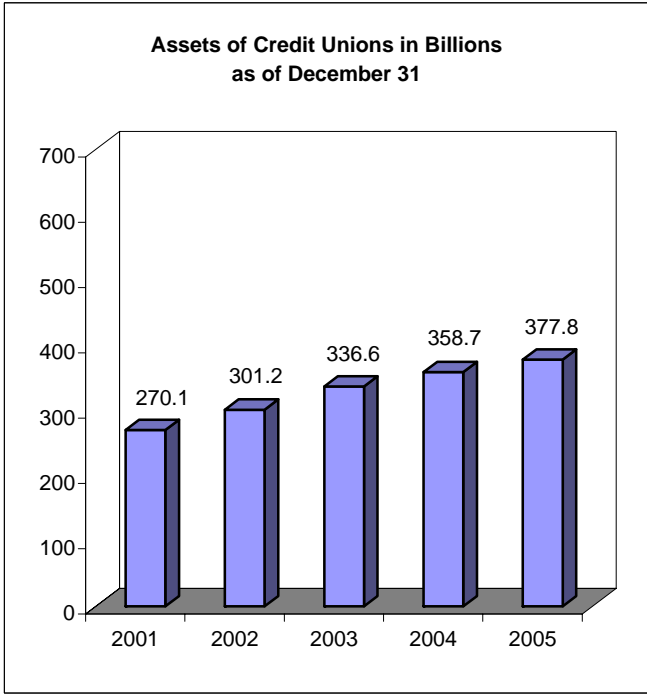
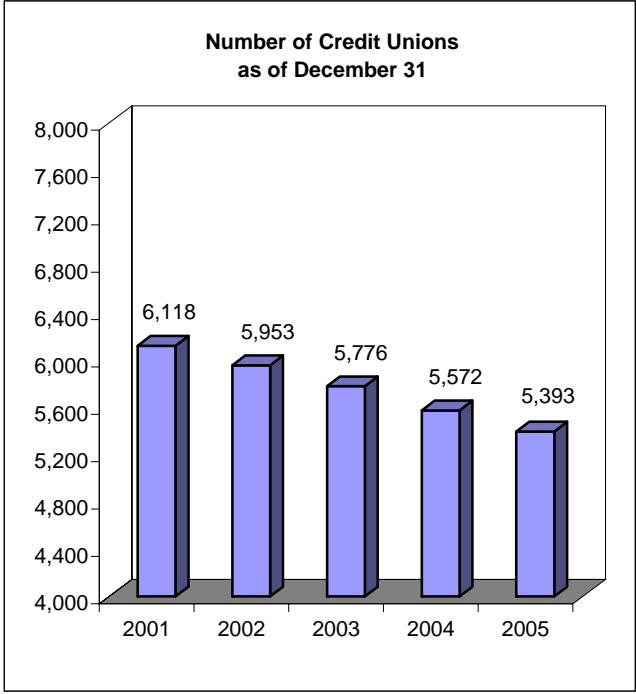
	<u>Federal Charters</u>	<u>State Charters</u>	<u>Total Number</u>	<u>% of Total</u>
Alabama	86	69	155	1.78
Alaska	11	1	12	0.14
Arizona	35	28	63	0.72
Arkansas	71		71	0.82
California	348	189	537	6.18
Colorado	73	66	139	1.60
Connecticut	113	42	155	1.78
Delaware	34		34	0.39
District of Columbia	63		63	0.72
Florida	121	96	217	2.50
Georgia	122	67	189	2.17
Guam	2		2	0.02
Hawaii	94	3	97	1.12
Idaho	22	22	44	0.51
Illinois	118	322	440	5.06
Indiana	174	28	202	2.32
Iowa	1	150	151	1.74
Kansas	26	90	116	1.33
Kentucky	73	32	105	1.21
Louisiana	196	53	249	2.86
Maine	62	12	74	0.85
Maryland	108	7	115	1.32
Massachusetts	145	101	246	2.83
Michigan	150	245	395	4.54
Minnesota	69	100	169	1.94
Mississippi	78	30	108	1.24
Missouri	16	153	169	1.94
Montana	55	11	66	0.76
Nebraska	55	23	78	0.90
Nevada	17	3	20	0.23
New Hampshire	6	20	26	0.30
New Jersey	221	19	240	2.76
New Mexico	28	25	53	0.61
New York	506	31	537	6.18
North Carolina	49	80	129	1.48
North Dakota	20	36	56	0.64
Ohio	264	137	401	4.61
Oklahoma	59	26	85	0.98
Oregon	66	22	88	1.01
Pennsylvania	570	73	643	7.40
Puerto Rico	18		18	0.21
Rhode Island	17	11	28	0.32
South Carolina	68	18	86	0.99
South Dakota	54		54	0.62
Tennessee	86	121	207	2.38
Texas	400	225	625	7.19
Utah	50	66	116	1.33
Vermont	8	25	33	0.38
Virgin Islands	5		5	0.06
Virginia	158	59	217	2.50
Washington	59	79	138	1.59
West Virginia	108	6	114	1.31
Wisconsin	2	280	282	3.24
Wyoming	33		33	0.38
Total	5,393	3,302	8,695	100.00

Table 24
Credit Union Assets by State
Federally Insured Credit Unions
December 31, 2005

	Federal Charters	State Charters	Total Assets	% of Total
Alabama	5,924,884,042	4,302,652,285	10,227,536,327	1.51
Alaska	3,495,851,954	503,235,681	3,999,087,635	0.59
Arizona	7,074,370,727	4,064,313,351	11,138,684,078	1.64
Arkansas	1,565,748,886		1,565,748,886	0.23
California	45,619,772,403	58,900,557,018	104,520,329,421	15.40
Colorado	5,074,340,680	7,104,231,267	12,178,571,947	1.79
Connecticut	3,974,588,478	2,498,059,490	6,472,647,968	0.95
Delaware	1,367,369,162		1,367,369,162	0.20
District of Columbia	4,880,833,236		4,880,833,236	0.72
Florida	21,077,196,680	16,810,737,872	37,887,934,552	5.58
Georgia	5,137,841,160	7,039,394,256	12,177,235,416	1.79
Guam	182,485,788		182,485,788	0.03
Hawaii	6,472,896,254	202,910,486	6,675,806,740	0.98
Idaho	1,417,297,528	1,272,866,882	2,690,164,410	0.40
Illinois	2,657,144,070	16,799,659,610	19,456,803,680	2.87
Indiana	8,718,952,724	5,048,324,737	13,767,277,461	2.03
Iowa	74,247,606	5,280,763,427	5,355,011,033	0.79
Kansas	358,286,792	2,746,855,643	3,105,142,435	0.46
Kentucky	2,910,012,240	1,273,328,540	4,183,340,780	0.62
Louisiana	5,518,457,590	1,005,302,498	6,523,760,088	0.96
Maine	3,000,008,764	1,017,512,732	4,017,521,496	0.59
Maryland	10,398,196,724	2,927,287,262	13,325,483,986	1.96
Massachusetts	11,314,495,166	11,403,690,758	22,718,185,924	3.35
Michigan	11,917,299,820	19,171,077,996	31,088,377,816	4.58
Minnesota	9,634,575,508	3,585,522,215	13,220,097,723	1.95
Mississippi	2,605,284,058	614,399,993	3,219,684,051	0.47
Missouri	633,861,185	7,714,214,406	8,348,075,591	1.23
Montana	1,434,351,766	1,147,107,946	2,581,459,712	0.38
Nebraska	2,035,687,080	553,609,200	2,589,296,280	0.38
Nevada	1,635,744,427	796,008,614	2,431,753,041	0.36
New Hampshire	176,115,163	3,261,970,637	3,438,085,800	0.51
New Jersey	8,883,795,372	460,589,184	9,344,384,556	1.38
New Mexico	3,460,607,394	1,173,674,433	4,634,281,827	0.68
New York	32,724,231,284	3,715,624,229	36,439,855,513	5.37
North Carolina	7,062,435,014	15,278,493,280	22,340,928,294	3.29
North Dakota	253,911,808	1,259,189,173	1,513,100,981	0.22
Ohio	7,574,477,088	7,152,872,166	14,727,349,254	2.17
Oklahoma	3,608,554,977	2,810,020,613	6,418,575,590	0.95
Oregon	3,371,564,093	8,637,603,691	12,009,167,784	1.77
Pennsylvania	17,161,857,529	5,882,828,582	23,044,686,111	3.40
Puerto Rico	543,379,341		543,379,341	0.08
Rhode Island	247,638,589	3,344,612,725	3,592,251,314	0.53
South Carolina	5,754,238,829	769,584,365	6,523,823,194	0.96
South Dakota	1,563,773,327		1,563,773,327	0.23
Tennessee	5,674,428,586	5,639,844,689	11,314,273,275	1.67
Texas	30,207,467,858	17,622,011,536	47,829,479,394	7.05
Utah	8,472,983,745	1,775,402,342	10,248,386,087	1.51
Vermont	977,509,993	682,482,790	1,659,992,783	0.24
Virgin Islands	57,986,072		57,986,072	0.01
Virginia	44,979,099,995	4,184,724,338	49,163,824,333	7.24
Washington	3,178,244,939	18,529,520,374	21,707,765,313	3.20
West Virginia	2,086,888,625	98,530,534	2,185,419,159	0.32
Wisconsin	469,523,726	14,805,292,195	15,274,815,921	2.25
Wyoming	1,224,431,163		1,224,431,163	0.18
Total	377,827,227,008	300,868,496,041	678,695,723,049	100.00

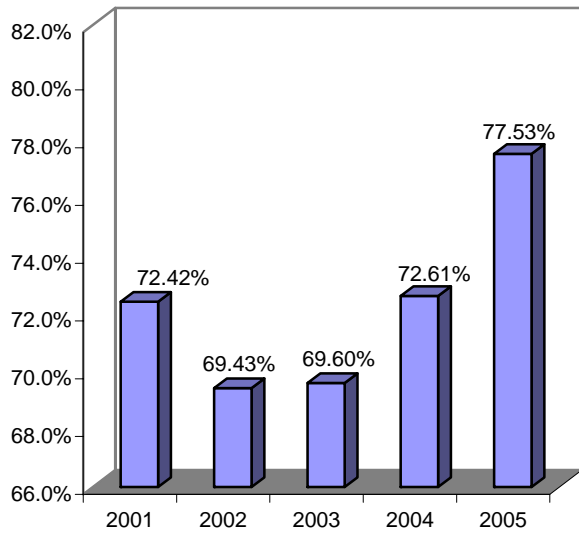
**FEDERAL
CREDIT UNIONS**

Federal Credit Unions 5 Year Trends

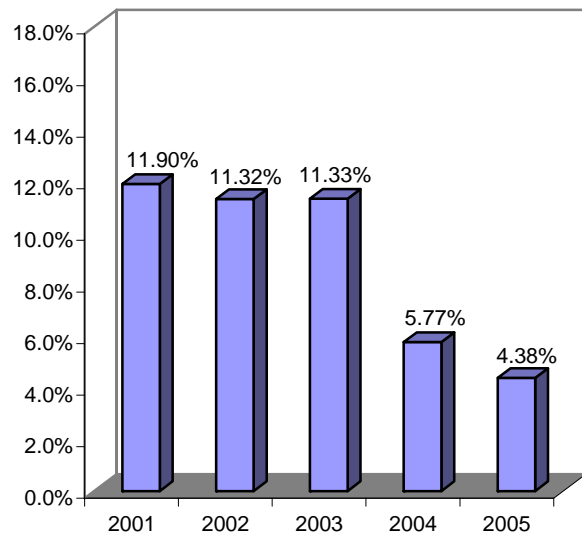


Federal Credit Unions 5 Year Trends

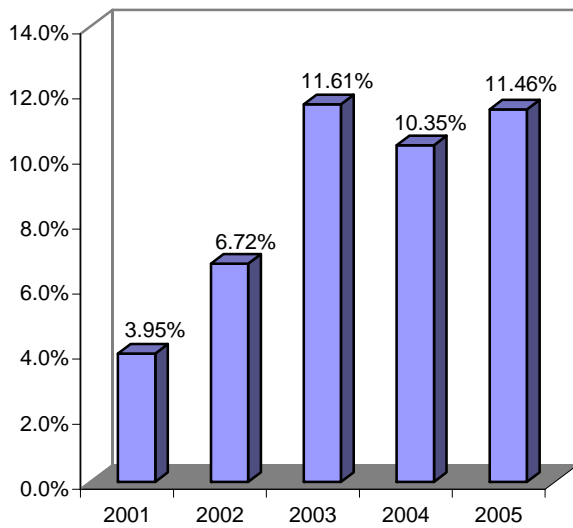
Loan to Share Ratio as of December 31



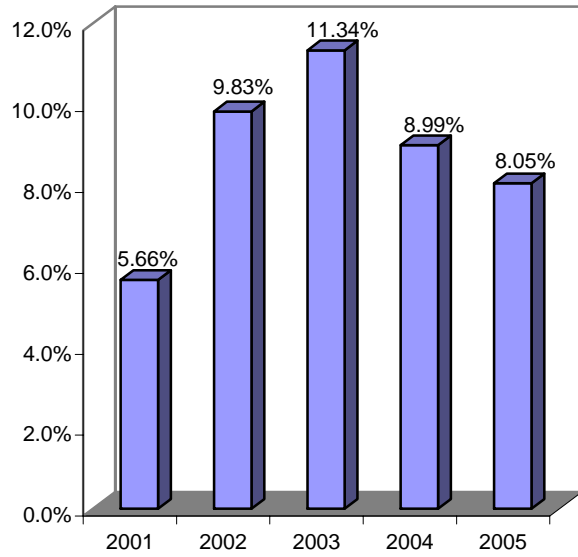
Share Growth Annually as of December 31



Loan Growth Annually as of December 31

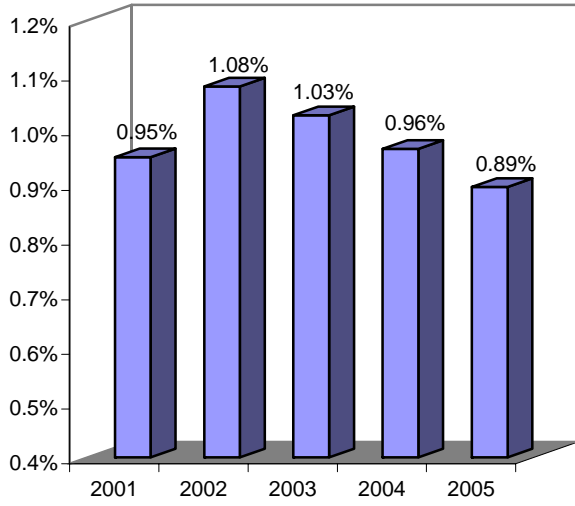


Net Worth Growth Annually as of December 31

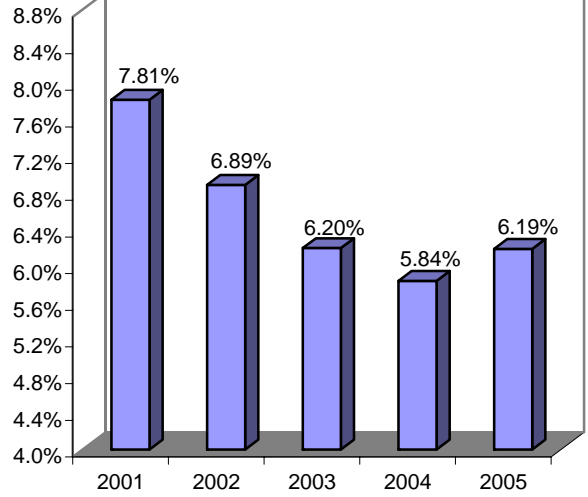


Federal Credit Unions 5 Year Trends

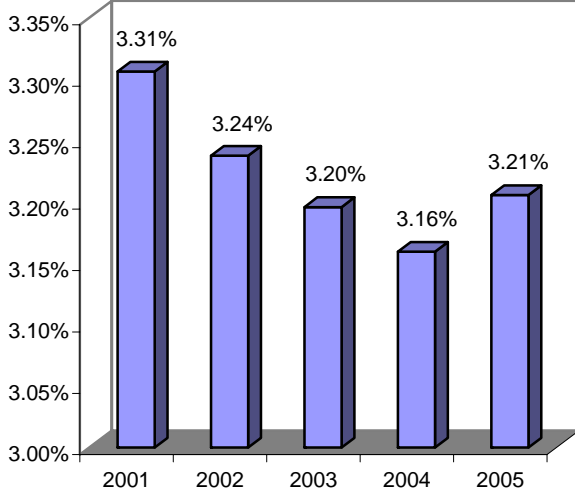
Return on Average Assets as of December 31



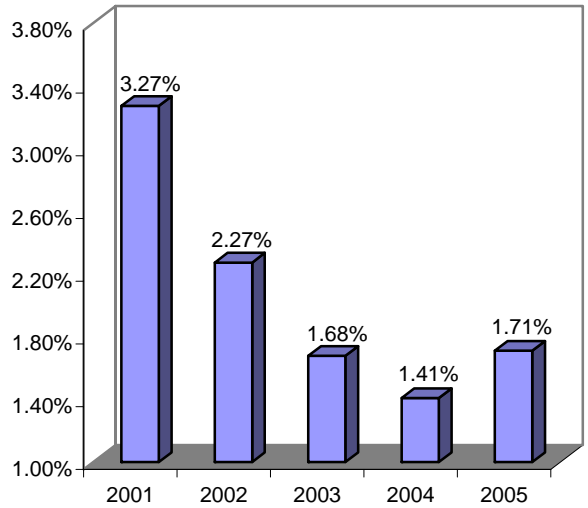
**Gross Income to Average Assets
as of December 31**



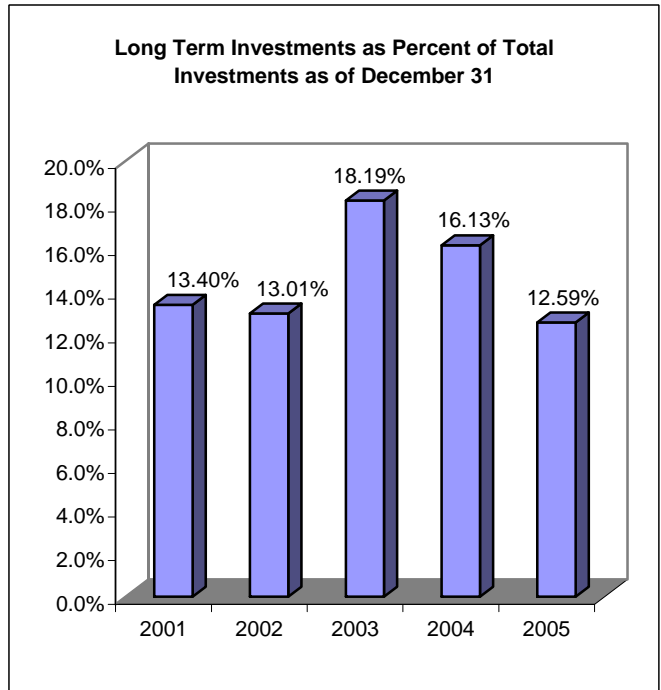
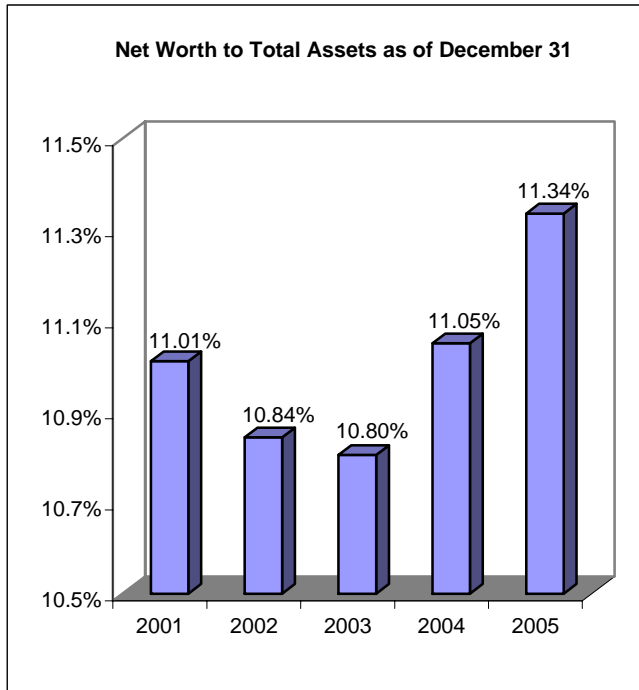
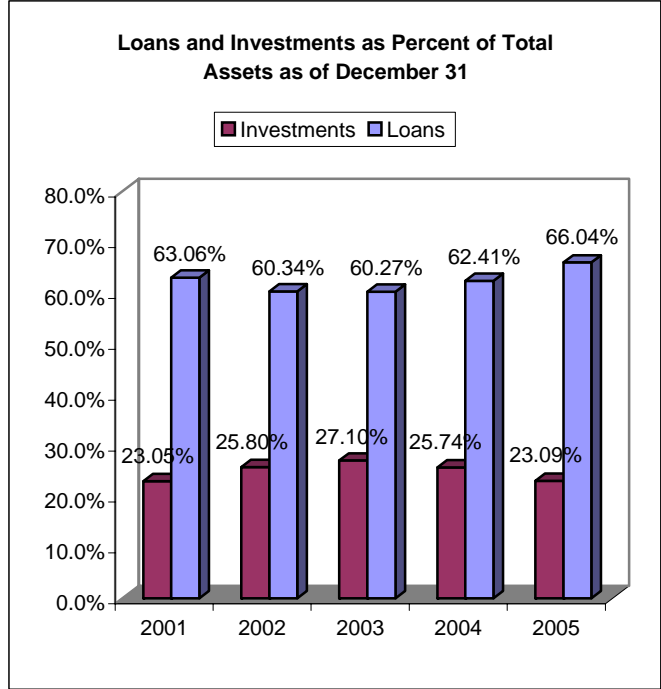
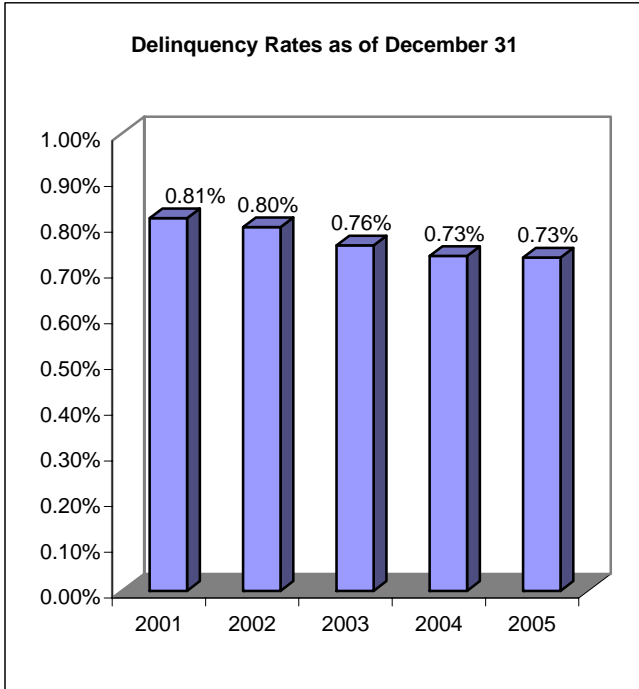
**Operating Expenses to Average Assets
as of December 31**



**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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	5,776	5,572	3.5-	5,393	3.2-
Cash & Equivalents	30,275	29,089	3.9-	26,213	9.9-
TOTAL INVESTMENTS	91,226	92,317	1.2	87,242	5.5-
U.S. Government Obligations	2,195	2,906	32.4	1,691	41.8-
Federal Agency Securities	52,920	52,306	1.2-	50,145	4.1-
Mutual Fund & Common Trusts	1,756	1,496	14.8-	935	37.5-
MCSD and PIC at Corporate CU	1,610	1,695	5.2	1,803	6.4
All Other Corporate Credit Union	11,349	12,634	11.3	13,324	5.5
Commercial Banks, S&Ls	16,366	15,994	2.3-	13,510	15.5-
Credit Unions -Loans to, Deposits in	527	672	27.4	753	12.0
Other Investments	4,503	4,614	2.5	5,080	10.1
LOANS HELD FOR SALE	745	682	8.4-	669	1.9-
TOTAL LOANS OUTSTANDING	202,873	223,875	10.4	249,521	11.5
Unsecured Credit Card Loans	12,958	13,626	5.2	14,728	8.1
All Other Unsecured Loans	12,955	13,066	0.9	13,224	1.2
New Vehicle Loans	35,374	39,618	12.0	46,669	17.8
Used Vehicle Loans	41,767	43,956	5.2	45,506	3.5
First Mortgage Real Estate Loans	60,691	66,752	10.0	75,081	12.5
Other Real Estate Loans	27,789	34,467	24.0	41,464	20.3
Leases Receivable	410	352	14.1-	293	16.7-
All Other Loans/Lines of Credit	10,930	12,038	10.1	12,554	4.3
Allowance For Loan Losses	1,507	1,544	2.5	1,728	11.9
Foreclosed and Repossessed Assets \1	52	89	69.3	143	60.9
Land and Building	4,676	5,253	12.3	5,932	12.9
Other Fixed Assets	1,426	1,592	11.6	1,689	6.1
NCUSIF Capitalization Deposit	2,579	2,728	5.8	2,838	4.0
Other Assets	4,238	4,619	9.0	5,309	14.9
TOTAL ASSETS	336,585	358,701	6.6	377,827	5.3
LIABILITIES					
Total Borrowings	6,273	8,426	34.3	10,546	25.2
Accrued Dividends/Interest Payable	239	244	2.0	321	31.9
Acct Payable and Other Liabilities	2,176	2,310	6.2	2,897	25.4
Uninsured Secondary Capital	9	9	3.0	8	8.6-
TOTAL LIABILITIES	8,697	10,989	26.4	13,773	25.3
EQUITY/SAVINGS					
TOTAL SAVINGS	291,485	308,318	5.8	321,831	4.4
Share Drafts	36,266	40,070	10.5	42,809	6.8
Regular Shares	107,365	112,904	5.2	110,313	2.3-
Money Market Shares	53,597	55,288	3.2	53,563	3.1-
Share Certificates/CDs	64,575	69,461	7.6	83,444	20.1
IRA/Keogh Accounts	25,525	26,062	2.1	27,120	4.1
All Other Shares and Member Deposits	3,389	3,646	7.6	3,442	5.6-
Non-Member Deposits	768	887	15.5	1,139	28.4
Regular Reserves	8,560	8,756	2.3	8,775	0.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	41	-237	676.3-	-599	152.8-
Other Reserves	4,300	4,824	12.2	5,192	7.6
Undivided Earnings	23,501	26,051	10.8	28,855	10.8
TOTAL EQUITY	36,403	39,394	8.2	42,223	7.2
TOTAL LIABILITIES/EQUITY/SAVINGS	336,585	358,701	6.6	377,827	5.3

1/ Other real estate owned prior to 2004.

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	5,776	5,572	3.5-	5,393	3.2-
INTEREST INCOME					
Interest on Loans	13,290	13,360	0.5	14,675	9.8
(Less) Interest Refund	17	16	3.5-	24	51.6
Income from Investments	3,002	3,046	1.4	3,657	20.1
Trading Profits and Losses	-0*	-1	67.9-	-0*	40.6
TOTAL INTEREST INCOME	16,274	16,388	0.7	18,307	11.7
INTEREST EXPENSE					
Dividends on Shares	5,197	4,683	9.9-	5,930	26.6
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	154	214	39.1	365	70.8
TOTAL INTEREST EXPENSE	5,351	4,897	8.5-	6,295	28.6
PROVISION FOR LOAN & LEASE LOSSES	1,051	1,145	8.9	1,504	31.4
NET INTEREST INCOME AFTER PLL	9,872	10,347	4.8	10,508	1.6
NON-INTEREST INCOME					
Fee Income	2,261	2,659	17.6	2,949	10.9
Other Operating Income	1,230	1,255	2.0	1,540	22.8
Gain (Loss) on Investments	33	4	88.0-	-15	488.2-
Gain (Loss) on Disp of Fixed Assets	16	19	18.3	27	41.4
Other Non-Oper Income (Expense)	52	51	0.2-	92	78.1
TOTAL NON-INTEREST INCOME	3,591	3,988	11.1	4,592	15.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	5,114	5,493	7.4	5,884	7.1
Travel and Conference Expense	142	146	2.9	154	5.9
Office Occupancy Expense	632	696	10.1	763	9.6
Office Operations Expense	2,217	2,342	5.7	2,480	5.9
Educational & Promotional Expense	337	381	13.0	423	11.1
Loan Servicing Expense	585	667	14.0	744	11.5
Professional and Outside Services	762	810	6.3	877	8.3
Member Insurance	94	90	4.4-	80	10.7-
Operating Fees	59	54	8.9-	62	16.3
Miscellaneous Operating Expenses	250	306	22.5	336	9.7
TOTAL NON-INTEREST EXPENSES	10,191	10,983	7.8	11,804	7.5
NET INCOME	3,271	3,351	2.4	3,295	1.7-
Transfer to Regular Reserve	232	211	9.1-	194	8.2-

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2005**

Number of Credit Unions on this Report: 5,393

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	7,149,085
Other Unsecured Loans	5,617,178
New Vehicle	2,919,701
Used Vehicle	4,881,893
1st Mortgage	709,520
Other Real Estate	1,326,451
Leases Receivable	13,853
All Other Member Loans	1,678,410
Total Number of Loans	24,296,116

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 1 - <2 months	374,704
Amount of Loans Delinquent 1 - <2 months	3,458,462,835
Number of Loans Delinquent 2-6 months	196,327
Amount of Loans Delinquent 2-6 months	1,324,168,410
Number of Loans Delinquent 6-12 months	53,223
Amount of Loans Delinquent 6-12 months	369,595,489
Number of Loans Delinquent 12 months or more	16,859
Amount of Loans Delinquent 12 months or more	125,065,858
Total Number of Delinquent Loans (2 Months or More)	266,409
Total Amount of Delinquent Loans (2 Months or More)	1,818,829,757

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 1 - <2 months	74,135
Amount of Loans Delinquent 1 - <2 months	195,351,386
Number of Loans Delinquent 2-6 months	42,145
Amount of Loans Delinquent 2-6 months	131,645,601
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	8,739
Amount of Loans Delinquent 6-12 months	29,771,806
Number of Loans Delinquent 12 months or more	1,690
Amount of Loans Delinquent 12 months or more	5,985,416
Total Number of Delinquent Loans (2 Months or More)	52,574
Total Amount of Delinquent Loans (2 Months or More)	167,402,823

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Y-T-D	1,577,308,390
Total Recoveries Y-T-D on Charge-Offs	234,259,069
Total Credit Card Loans Charged Off Y-T-D	346,435,092
Total Credit Card Recoveries Y-T-D	38,935,110
Total Amount of Charge Offs Due to Bankruptcy, Y-T-D Includes Both Chapter 7 and Chapter 13 Bankruptcy	589,109,872
Total Number of Loans Purchased	11,719
Total Amount of Loans Purchased	295,947,622
Number of Outstanding Indirect Loans	2,022,155
Amount of Outstanding Indirect Loans	29,746,505,022
Number of Participation Loans Outstanding	216,070
Amount of Participation Loans Outstanding	3,545,120,293
Number of Participation Loans Purchased Y-T-D	66,369
Amount of Participation Loans Purchased Y-T-D	1,395,614,993
Number of Participation Loans Sold Y-T-D	16,505
Amount of Participation Loans Sold Y-T-D	523,689,708
Number of Loans to CU Officials and Senior Executive Staff	70,732
Amount of Loans to CU Officials and Senior Executive Staff	1,854,439,150
Total Number of Loans Granted Y-T-D	11,268,762
Total Amount of Loans Granted Y-T-D	141,716,152,015

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate > 15 YRS	171,946
Amount of 1st Mortgage Fixed Rate > 15 YRS	21,767,357,522
Number of 1st Mortgage Fixed Rate < 15 YRS	336,691
Amount of 1st Mortgage Fixed Rate < 15 YRS	24,646,171,492
Number of 1st Mortgage Balloon/Hybrid > 5 YRS	36,789
Amount of 1st Mortgage Balloon/Hybrid > 5 YRS	6,337,941,103
Number of 1st Mortgage Balloon/Hybrid < 5 YRS	77,822
Amount of 1st Mortgage Balloon/Hybrid < 5 YRS	12,617,000,121
Number of Other Fixed Rate	5,338
Amount of Other Fixed Rate	685,269,072

**TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2005**

Number of Credit Unions on this Report: 5,393

REAL ESTATE LOANS OUTSTANDING(Continued)

Number of 1st Mortgage Adjustable Rate 1YR or Less	38,529
Amount of 1st Mortgage Adjustable Rate 1YR or Less	3,062,214,266
Number of 1st Mortgage Adjustable Rate 1YR or More	42,405
Amount of 1st Mortgage Adjustable Rate 1YR or More	5,965,126,596
Number of Other R.E. Closed-End Fixed Rate	532,206
Amount of Other R.E. Closed-End Fixed Rate	18,311,643,415
Number of Other R.E. Closed-End Adj. Rate	23,903
Amount of Other R.E. Closed-End Adj. Rate	1,127,370,194
Number of Other R.E. Open-End Adj. Rate	739,413
Amount of Other R.E. Open-End Adj. Rate	21,023,040,583
Number of Other R.E. Open-End Fixed Rate	22,513
Amount of Other R.E. Open-End Fixed Rate	689,212,414
Number of Other R.E. Not Included Above	8,416
Amount of Other R.E. Not Included Above	313,134,567
Total Number of R.E. Loans Outstanding	2,035,971
Total Amount of R.E. Loans Outstanding	116,545,481,345

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	90,069
AMOUNT OF 1ST MORTGAGE FIXED RATE> 15 YRS	15,915,098,273
NUMBER OF 1ST MORTGAGE FIXED RATE < 15 YR	59,861
AMOUNT OF 1ST MORTGAGE FIXED RATE< 15 YRS	5,463,135,235
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	9,529
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	2,127,711,583
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	25,659
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	5,125,693,286
NUMBER OF OTHER FIXED RATE	2,374
AMOUNT OF OTHER FIXED RATE	323,810,624
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	11,427
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	989,842,590
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	15,167
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	2,596,399,362
NUMBER OF OTHER R.E. CLOSED-END FIXED RATE	234,437
AMOUNT OF OTHER R.E. CLOSED-END FIXED RATE	10,197,802,437
NUMBER OF OTHER R.E. CLOSED-END ADJ. RATE	8,522
AMOUNT OF OTHER R.E. CLOSED-END ADJ. RATE	517,272,741
NUMBER OF OTHER R.E. OPEN-END ADJ. RATE	308,550
AMOUNT OF OTHER R.E. OPEN-END ADJ. RATE.	11,046,613,760
NUMBER OF OTHER R.E. OPEN-END FIXED RATE	12,792
AMOUNT OF OTHER R.E. OPEN-END FIXED RATE	383,153,215
NUMBER OF OTHER R.E. NOT INCLUDED ABOVE	5,352
AMOUNT OF OTHER R.E. NOT INCLUDED ABOVE	226,558,283
TOTAL NUMBER OF REAL ESTATE LOANS GRANTED YTD	783,739
TOTAL AMOUNT OF REAL ESTATE LOANS GRANTED YTD	54,913,091,389

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	257,109,309
1st Mortgage Fixed Rate, 2-6 months	98,130,988
1st Mortgage Fixed Rate, 6-12 months	27,084,196
1st Mortgage Fixed Rate, 12 months or more	16,629,189
Total Delinquent 1st Mortgage Fixed Rate/Balloon/Hybrid	398,953,682
1st Mortgage Adjustable Rate, 1-2 months	111,972,741
1st Mortgage Adjustable Rate, 2-6 months	36,178,153
1st Mortgage Adjustable Rate, 6-12 months	8,915,306
1st Mortgage Adjustable Rate 12, months or more	5,583,273
Total Delinquent 1st Mortgage Adjustable Rate	162,649,473
Other Real Estate Fixed Rate, 1-2 months	108,661,546
Other Real Estate Fixed Rate, 2-6 months	37,992,889
Other Real Estate Fixed Rate, 6-12 months	14,394,319
Other Real Estate Fixed Rate, 12 months or more	9,920,081
Total Delinquent Other Real Estate Fixed Rate	170,968,835
Other Real Estate Adjustable Rate, 1-2 months	100,987,955
Other Real Estate Adjustable Rate, 2-6 months	34,634,571
Other Real Estate Adjustable Rate, 6-12 months	8,567,423
Other Real Estate Adjustable Rate 12, months or more	4,822,465
Total Delinquent Other Real Estate Adjustable Rate	149,012,414
Total Delinquent Real Estate Loans	881,584,404

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2005

Number of Credit Unions on this Report: 5,393

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	8,726,018
1st Mortgage Loans Recovered Y-T-D	1,564,303
Other Real Estate Loans Charged Off Y-T-D	22,180,529
Other Real Estate Loans Recovered Y-T-D	2,552,063
Allowance for Real Estate Loan Losses	108,152,243
Portion of Real Estate Loans which are also reported as Business Loans	4,966,088,384
Amount of All First Mortgages Sold Y-T-D	12,502,465,612
Short-term Real Estate Loans (< 5 years)	48,173,945,806
Amount of Real Estate Sold but Serviced by the Credit Union	33,305,237,939
Mortgage Servicing Rights	296,413,953

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) 1

Number of Member Business Loans (NMBLB)	36,676
Amount of Net Member Business Loans (NMBLB)	5,877,292,797
Number of Purchased Business Loans or Participation Interests to Nonmembers (NMBLB)	2,148
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	1,237,368,389
Total Business Loans (NMBLB)	7,114,661,186
Total NMBLB Less Unfunded Commitments	6,491,059,710

Number of Construction and Development Loans	1,053
Amount of Construction and Development Loans	468,092,060
Number of Unsecured Business Loans	715
Amount of Unsecured Business Loans	24,077,730
Number of Purchased Business Loans or Participation Interests to Members	180
Amount of Purchased Business Loans or Participation Interests to Members	123,897,864
Number of Agricultural MBL	3,313
Amount of Agricultural MBL	254,488,330

BUSINESS LOANS GRANTED Y-T-D

Number of Member Business Loans	18,677
Amount of Member Business Loans	3,003,827,391
Number of Purchased Business Loans or Participation Interests to Nonmembers	1,052
Amount of Purchased Business Loans or Participation Interests to Nonmembers	568,860,522
Number of Construction and Development Loans	897
Amount of Construction and Development Loans	382,452,393
Number of Unsecured Business Loans	461
Amount of Unsecured Business Loans	15,857,870
Number of Purchased Business Loans or Participation Interests to Members	116
Amount of Purchased Business Loans or Participation Interests to Mmembers	93,187,712
Number of Agricultural MBL	2,012
Amount of Agricultural MBL	153,078,161

DELINQUENT BUSINESS LOANS

Business 1-2 months	28,296,222
Business 2-6 months	10,474,678
Business 6-12 months	7,360,249
Business 12 months or more	7,792,356
Total Delinquent Business Loans	53,923,505

MISCELLANEOUS BUSINESS LOAN INFORMATION

Business Loans Charged of Y-T-D	4,990,249
Business Loans Recovered Y-T-D	571,919
Business Loans and Participations Sold Y-T-D	188,552,977
Small Business Administration Loans Outstanding	86,720,875

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, 2005

Number of Credit Unions on this Report: 5,393

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	21,251,492
Regular Share Accounts	51,338,995
Money Market Share Accounts	2,697,213
Share Certificate Accounts	4,864,647
IRA/Keogh & Retirement Accounts	2,602,519
Other Shares and Deposit	1,764,270
TOTAL NUMBER SHARE ACCOUNTS	84,519,138
Non-Member Deposits	36,424
Total Number of Savings Accounts	84,555,560

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	264,273,883
Other Unfunded Business Loan Commitments	359,327,593
Revolving Open-End Lines Secured by Residential Properties	19,534,055,195
Credit Card Lines	35,737,883,800
Outstanding Letters of Credit	88,693,803
Unsecured Share Draft Lines of Credit	6,088,162,162
OVERDRAFT PROTECTION	3,601,234,691
Other Unfunded Commitments	4,968,960,766
Loans Transferred with Recourse	866,829,629
Pending Bond Claims	16,310,696

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Financial Statement Audit Performed by State Licenced Persons	1,399	Supervisory Committee Audit Performed by State Licenced Persons	1,194
Balance Sheet Audit Performed by State Licenced Persons	150	Supervisory Committee Audit Performed by other External Auditors	2,117
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	25	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	508

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	16,045,492,505
Non-Mortgage Related Securities with Maturities Greater than Three Years that do not have Embedded Options or Complex Coupon Formulas	1,470,591,711
Total of Securities Meeting the Requirements of Section 703.12(b)	32,823,780,407
Total of Deposits and Shares Meeting the Requirements of 703.10(a)	4,376,559,232
Market Value of Investments Purchased under an Investment Pilot Program – 703.19.	40,905,869

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	23,183,493,761
Investments Repurchase Agreements	874,213,957
Reverse Repurchase Agreements Invested	1,924,608,328
Investments Not Authorized by the FCU Act or NCUA Regulations (SCU only)	0
Outstanding Balance of Brokered Certificates of Deposit and Share Certificate	5,257,126,212
Mortgage Pass-through Securities	8,372,623,585
CMO/REMIC	6,589,713,075
Commercial Mortgage Related Securities	345,578,626

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federal Credit Unions
December 31, 2005

Number of Credit Unions on this Report: 5,393

INFORMATION SYSTEMS & TECHNOLOGY

Number Of CUs Describing Record Maintenance As:

Manual System	111	CU Developed In-House	43
Vendor Supplied In-House	3,883	Other	54
Vendor On-Line Service Bur.	1,302		

Number Of CUs Reporting That Members Access/

Perform Electronic Financial Services Via:

Home Banking VIA Internet Website	2,593	Automatic Teller Machine	2,869
Wireless	139	Kiosk	175
Home Banking VIA Direct DialUp/PC Based	612	Other	164
Audio Response/Phone Based	2,744		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	1,149	Share Account Transfers	2,950
New Loan	1,803	Bill Payment	1,713
Account Balance Inquiry	3,076	Download Account History	2,208
Share Draft Order	2,488	Electronic Cash	200
New Share Account	629	Account Aggregation	242
Loan Payments	2,607	Internet Access Services	541
		Electronic Signature	
View Account History	2,735	Authentication/Certification	39
Merchandise Purchase	321	Other	154

Number of CUs Reporting WWW Sites 3,263

Number Of Cus Reporting WWW Type As:

Informational	676	Transactional	2,385
Interactive	202		

Number Of Cus Members Reported using Transactional WWW 12,566,078

Number Of Cus Reporting Plans For a WWW

Informational	362	Transactional	69
Interactive	50		

OTHER INFORMATION

Amount of Borrowing Subject to Early Repayment at Lender's Option	566,693,141
Number Members Filing Chapter 7 Bankruptcy Y-T-D	146,230
Number Members Filing Chapter 13 Bankruptcy Y-T-D	37,165
Amount of Loans Subject to Bankruptcies	1,306,397,944
Number of Current Members	47,914,140
Number of Potential Members	398,042,669
Number of Full Time Employees	110,628
Number of Part Time Employees	18,501

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOs \1	2,086
Value of Investment in CUSOs	345,865,355
Amount Loaned to CUSOs	144,800,283
Aggregate Cash Outlay in CUSO	203,625,801
Number of CUSOs Wholly Owned	300

Predominant Service of CUSO:

Mortgage Processing	155	Credit Cards	190
EDP Processing	200	Trust Services	19
Shared Branching	433	Item Processing	114
Insurance Services	119	Tax Preparation	5
Investment Services	200	Travel	1
Auto Buying, Leasing, Indirect Lending	70	Other	527
		Business Lending	53

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, 2005
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 5,393

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Draws Against Lines of Credit	531	1,817	531	1,052	3,399
Promissory/Other Notes and Interest Payable	290	1,430	1,180	1,733	4,343
Reverse Repurchase Agreements	9	2,801	0	0	2,801
Subordinated CDCU Debt	15	0*	0*	0*	2
Uninsured Secondary Capital	36	N/A	0*	8	8
TOTAL BORROWINGS	791	6,049	1,712	2,793	10,555

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	3,712	42,809	N/A	N/A	42,809
Regular Shares	5,383	110,313	N/A	N/A	110,313
Money Market Shares	1,746	53,563	N/A	N/A	53,563
Share Certificates/CDS	3,712	51,471	22,699	9,274	83,444
IRA/KEOGH, Retirements	3,190	16,878	5,807	4,435	27,120
All Other Shares	1,877	3,393	39	10	3,442
Non-Members Deposits	592	741	311	87	1,139
TOTAL SAVINGS	5,390	279,159	28,856	13,807	321,831

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount 3 to 5 Yrs	Amount 5 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	1,399	7,948	11,369	3,075	772	382	23,546
Available for Sale	1,394	11,303	14,567	5,146	1,591	512	33,119
Trading	14	145	58	0*	5	4	213
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	5,393	39,445	11,005	2,004	173	141	52,767
TOTAL INVESTMENTS, Cash On Deposit, & Cash Equivalents	5,393	58,841	36,999	10,226	2,541	1,039	109,646

* Amount Less than + or - 1 Million

TABLE 6
Federal Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2005

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	0	\$0	10	\$4,297,282	931	\$9,366,943,557
5.0% To 6.0%	13	\$120,041,236	26	\$13,504,910	2,081	\$22,091,846,502
6.0% To 7.0%	20	\$93,725,520	48	\$71,343,725	1,200	\$10,874,636,963
7.0% To 8.0%	65	\$393,445,784	151	\$244,177,271	456	\$2,682,426,698
8.0% To 9.0%	191	\$1,122,968,575	319	\$624,682,771	192	\$923,887,577
9.0% To 10.0%	606	\$3,656,949,085	552	\$1,829,025,429	83	\$430,157,954
10.0% To 11.0%	383	\$2,582,875,683	746	\$1,986,251,862	43	\$88,209,383
11.0% To 12.0%	419	\$4,208,744,769	662	\$1,944,248,190	16	\$182,559,871
12.0% To 13.0%	525	\$1,217,656,839	1,064	\$3,525,406,123	15	\$4,424,808
13.0% To 14.0%	258	\$929,854,522	564	\$1,208,949,977	6	\$16,387,654
14.0% To 15.0%	111	\$253,252,339	401	\$889,623,815	5	\$991,973
15.0% To 16.0%	34	\$89,468,603	395	\$433,557,895	1	\$119,888
16.0% Or More	15	\$58,505,380	293	\$448,357,864	2	\$3,425,986
Not Reporting Or Zero ..	2,753	\$982,276	162	\$589,382	362	\$2,920,950
Total	5,393	\$14,728,470,611	5,393	\$13,224,016,496	5,393	\$46,668,939,764
Average Rate	11.3%		11.9%		6.0%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	283	\$6,151,934,260	78	\$2,087,422,682	91	\$1,176,752,342
5.0% To 6.0%	1,142	\$14,642,052,717	905	\$32,119,887,746	524	\$10,100,078,579
6.0% To 7.0%	1,452	\$13,389,347,942	1,185	\$36,836,498,861	1,192	\$14,491,959,280
7.0% To 8.0%	983	\$6,433,542,595	349	\$2,885,488,895	1,037	\$12,867,442,089
8.0% To 9.0%	539	\$2,514,090,262	125	\$1,021,723,873	303	\$2,172,148,705
9.0% To 10.0%	285	\$1,183,297,370	65	\$83,912,425	84	\$248,693,051
10.0% To 11.0%	165	\$465,663,343	24	\$8,528,677	48	\$78,965,010
11.0% To 12.0%	71	\$521,306,905	6	\$9,337,069	16	\$326,762,352
12.0% To 13.0%	81	\$48,745,517	14	\$14,769,450	9	\$939,913
13.0% To 14.0%	22	\$78,277,114	1	\$6,778	1	\$289,838
14.0% To 15.0%	17	\$57,866,864	0	\$0	0	\$0
15.0% To 16.0%	16	\$6,444,697	1	\$122,737	0	\$0
16.0% Or More	6	\$10,985,571	0	\$0	0	\$0
Not Reporting Or Zero ..	331	\$2,625,727	2,640	\$13,380,979	2,088	\$370,014
Total	5,393	\$45,506,180,884	5,393	\$75,081,080,172	5,393	\$41,464,401,173
Average Rate	7.1%		6.4%		6.8%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	18	\$41,982,203	1,043	\$2,488,850,430
5.0% To 6.0%	43	\$71,915,310	675	\$968,785,818
6.0% To 7.0%	52	\$153,232,337	760	\$2,610,021,944
7.0% To 8.0%	45	\$10,077,246	645	\$2,404,315,377
8.0% To 9.0%	25	\$2,356,118	495	\$1,461,882,560
9.0% To 10.0%	3	\$115,867	349	\$829,958,128
10.0% To 11.0%	3	\$211,250	278	\$456,343,427
11.0% To 12.0%	0	\$0	123	\$507,338,976
12.0% To 13.0%	2	\$117,248	194	\$394,648,462
13.0% To 14.0%	0	\$0	63	\$96,342,768
14.0% To 15.0%	0	\$0	46	\$239,260,566
15.0% To 16.0%	0	\$0	52	\$37,425,118
16.0% Or More	1	\$163,989	36	\$58,666,384
Not Reporting Or Zero ..	5,201	\$12,994,675	634	\$429,713
Total	5,393	\$293,166,243	5,393	\$12,554,269,671
Average Rate	6.7%		7.2%	

TABLE 7
Federal Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2005

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	1,474	\$27,287,647,616	2,043	\$35,362,192,908	161	\$1,904,120,350
1.0% To 2.0%	244	\$3,451,640,057	2,478	\$60,766,199,744	930	\$20,523,590,175
2.0% To 3.0%	23	\$169,179,964	570	\$6,076,439,915	517	\$20,703,506,255
3.0% To 4.0%	4	\$30,383,066	177	\$6,683,441,215	125	\$10,206,479,703
4.0% To 5.0%	0	\$0	35	\$882,275,629	11	\$222,486,694
5.0% To 6.0%	1	\$1,132,099	8	\$7,635,575	0	\$0
6.0% To 7.0%	0	\$0	3	\$321,003,338	0	\$0
7.0% Or More	0	\$0	8	\$138,306,815	0	\$0
Not Reporting Or Zero ..	3,647	\$11,869,013,880	71	\$75,927,003	3,649	\$2,806,117
Total	5,393	\$42,808,996,682	5,393	\$110,313,422,142	5,393	\$53,562,989,294
Average Rate	0.5%		1.2%		1.8%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	24	\$14,920,359	207	\$1,199,776,111	42	\$34,985,149
1.0% To 2.0%	201	\$751,385,282	923	\$9,309,187,097	88	\$52,807,282
2.0% To 3.0%	571	\$3,967,207,549	825	\$4,897,993,610	73	\$42,438,959
3.0% To 4.0%	1,925	\$41,916,143,771	829	\$5,250,971,270	162	\$417,571,749
4.0% To 5.0%	960	\$36,407,758,691	379	\$5,005,007,361	175	\$532,012,644
5.0% To 6.0%	8	\$376,904,922	18	\$1,417,045,859	20	\$44,169,572
6.0% To 7.0%	3	\$1,102,086	3	\$16,401,472	3	\$7,186,000
7.0% Or More	1	\$32,033	4	\$23,963,359	3	\$1,176,513
Not Reporting Or Zero ..	1,700	\$9,005,916	2,205	\$98,181	4,827	\$6,462,034
Total	5,393	\$83,444,460,609	5,393	\$27,120,444,320	5,393	\$1,138,809,902
Average Rate	3.4%		2.5%		3.1%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	841	\$615,277,037
1.0% To 2.0%	791	\$1,242,155,343
2.0% To 3.0%	116	\$489,658,546
3.0% To 4.0%	39	\$1,003,117,293
4.0% To 5.0%	13	\$74,805,163
5.0% To 6.0%	3	\$1,696,784
6.0% To 7.0%	1	\$77,802
7.0% Or More	5	\$696,840
Not Reporting Or Zero ..	3,584	\$14,702,028
Total	5,393	\$3,442,186,836
Average Rate	23.2%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2005

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
CAPITAL ADEQUACY:				
NetWorth to Total Assets	11.34	17.34	14.75	12.97
Delinquent Loans to Net Worth	4.25	15.62	9.11	5.86
Solvency Evaluation (Est.)	113.12	121.28	117.49	115.03
Classified Assets (Est.) to Net Worth	4.03	7.12	4.29	3.49
ASSET QUALITY:				
Delinquent Loans to Total Loans	0.73	4.94	2.35	1.29
Net Charge-Offs to Average Loans	0.57	1.11	0.74	0.57
Fair Value H-T-M to Book Value H-T-M	98.46	99.77	98.75	100.49
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.75	-0.80	-1.76	-2.26
Delinquent Loans to Assets	0.48	2.71	1.34	0.76
EARNINGS:				
Return on Average Assets	0.89	0.20	0.49	0.63
Gross Income to Average Assets	6.19	5.70	5.88	5.97
Yield on Average Loans	6.19	7.88	7.20	6.67
Yield on Average Investments	3.22	2.45	2.92	3.10
Cost of Funds to Average Assets	1.71	1.20	1.23	1.27
Net Margin to Average Assets	4.48	4.50	4.65	4.70
Operating Expenses to Average Assets	3.21	3.81	3.78	3.74
Provision for Loan & Lease Losses to Average Assets	0.41	0.56	0.44	0.35
Net Interest Margin to Average Assets	3.26	4.13	3.98	3.74
Operating Expenses to Gross Income	51.78	66.83	64.18	62.64
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.05	0.51	1.16	2.21
Net Operating Expenses to Average Assets	2.40	3.52	3.23	3.01
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	24.92	3.85	8.95	18.48
Regular Shares to Savings and Borrowings	33.38	87.54	71.00	51.63
Total Loans to Total Savings	77.53	67.09	67.74	68.82
Total Loans to Total Assets	66.04	54.82	57.14	59.15
Cash Plus Short-Term Investments to Assets	16.58	38.93	31.02	23.84
Total Savings and Borrowings to Earning Assets	92.50	82.89	87.17	90.82
Regular Shares & Share Drafts to Total Shares & Borrowings	46.34	89.00	77.54	63.47
Borrowings to Total Savings and NetWorth	2.37	0.29	0.40	0.58
PRODUCTIVITY:				
Members to Potential Members	12.04	18.15	17.96	8.70
Borrowers to Members	50.71	34.56	37.65	42.33
Members to Full-Time Employees	400	416	473	431
Average Savings Per Member	6,717	1,844	3,232	4,619
Average Loan Balance	10,270	3,580	5,815	7,509
Salary & Benefits to Full-Time Employees	49,084	17,770	36,432	42,761
AS A PERCENTAGE OF TOTAL GROSS INCOME				
Interest on Loans (Net of Interest Refunds)	64.27	74.09	67.61	64.52
Income From Investments	16.04	19.42	20.86	19.49
Income Form Trading Securities	0.00	0.01	0.00	0.00
Fee Income	12.93	5.02	9.23	12.27
Other Operating Income	6.76	1.47	2.31	3.73
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES				
Employee Compensation and Benefits	49.85	47.82	51.87	48.43
Travel and Conference	1.31	1.31	1.20	1.47
Office Occupancy	6.46	5.29	4.90	6.09
Office Operations	21.01	22.23	20.91	20.75
Educational and Promotional	3.59	0.86	1.55	2.85
Loan Servicing	6.30	1.78	3.02	4.98
Professional and Outside Services	7.43	7.75	8.41	10.55
Member Insurance	0.68	6.48	3.42	1.43
Operating Fees	0.53	0.79	0.71	0.61
Miscellaneous Operating Expenses	2.84	5.69	4.02	2.85

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2005

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
CAPITAL ADEQUACY:				
NetWorth to Total Assets	11.34	11.79	11.32	10.74
Delinquent Loans to Net Worth	4.25	5.35	4.15	3.30
Solvency Evaluation (Est.)	113.12	113.46	112.88	112.57
Classified Assets (Est.) to Net Worth	4.03	3.42	3.83	4.37
ASSET QUALITY:				
Delinquent Loans to Total Loans	0.73	0.99	0.71	0.52
Net Charge-Offs to Average Loans	0.57	0.52	0.52	0.59
Fair Value H-T-M to Book Value H-T-M	98.46	97.96	97.44	98.81
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.75	-2.03	-1.91	-1.61
Delinquent Loans to Assets	0.48	0.63	0.47	0.35
EARNINGS:				
Return on Average Assets	0.89	0.71	0.81	1.06
Gross Income to Average Assets	6.19	6.32	6.23	6.21
Yield on Average Loans	6.19	6.49	6.12	6.04
Yield on Average Investments	3.22	3.13	3.12	3.35
Cost of Funds to Average Assets	1.71	1.39	1.57	1.98
Net Margin to Average Assets	4.48	4.92	4.67	4.23
Operating Expenses to Average Assets	3.21	3.87	3.50	2.75
Provision for Loan & Lease Losses to Average Assets	0.41	0.35	0.38	0.45
Net Interest Margin to Average Assets	3.26	3.64	3.34	3.00
Operating Expenses to Gross Income	51.78	61.29	56.18	44.32
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.05	2.71	2.50	1.70
Net Operating Expenses to Average Assets	2.40	2.92	2.52	2.06
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	24.92	22.70	25.82	26.94
Regular Shares to Savings and Borrowings	33.38	39.86	34.77	25.77
Total Loans to Total Savings	77.53	73.56	76.58	81.16
Total Loans to Total Assets	66.04	63.77	66.19	68.23
Cash Plus Short-Term Investments to Assets	16.58	18.83	15.75	14.42
Total Savings and Borrowings to Earning Assets	92.50	93.17	93.04	92.73
Regular Shares & Share Drafts to Total Shares & Borrowings	46.34	53.51	48.93	38.45
Borrowings to Total Savings and NetWorth	2.37	1.04	1.59	3.57
PRODUCTIVITY:				
Members to Potential Members	12.04	9.40	9.27	21.30
Borrowers to Members	50.71	44.11	47.36	60.76
Members to Full-Time Employees	400	391	370	409
Average Savings Per Member	6,717	5,308	6,428	8,751
Average Loan Balance	10,270	8,851	10,394	11,689
Salary & Benefits to Full-Time Employees	49,084	45,169	48,017	55,717
AS A PERCENTAGE OF TOTAL GROSS INCOME				
Interest on Loans (Net of Interest Refunds)	64.27	63.81	63.77	64.40
Income From Investments	16.04	15.96	14.92	15.78
Income Form Trading Securities	0.00	0.00	0.00	-0.01
Fee Income	12.93	14.99	15.74	11.16
Other Operating Income	6.76	5.24	5.57	8.67
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES				
Employee Compensation and Benefits	49.85	48.61	50.30	50.10
Travel and Conference	1.31	1.57	1.53	1.02
Office Occupancy	6.46	6.34	6.48	6.71
Office Operations	21.01	20.48	20.88	21.32
Educational and Promotional	3.59	3.63	4.09	3.56
Loan Servicing	6.30	5.57	5.98	7.40
Professional and Outside Services	7.43	9.88	7.32	5.89
Member Insurance	0.68	0.66	0.47	0.39
Operating Fees	0.53	0.54	0.57	0.46
Miscellaneous Operating Expenses	2.84	2.74	2.37	3.14

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,175	1,072	8.8-	1,005	6.3-
Cash & Equivalents	254	207	18.8-	165	20.1-
TOTAL INVESTMENTS	240	239	0.3-	226	5.4-
U.S. Government Obligations	2	2	14.3	2	5.2-
Federal Agency Securities	2	3	60.8	3	10.0-
Mutual Fund & Common Trusts	12	9	22.2-	6	29.4-
MCSD and PIC at Corporate CU	8	8	3.7	8	3.8
All Other Corporate Credit Union	62	62	1.2	64	2.5
Commercial Banks, S&Ls	138	138	0.2-	129	6.3-
Credit Unions -Loans to, Deposits in	4	5	25.3	3	39.9-
Other Investments	13	12	9.8-	11	9.9-
Loans Held for Sale	0*	0*	90.6-	0*	100.0-
TOTAL LOANS OUTSTANDING	532	498	6.3-	482	3.1-
Unsecured Credit Card Loans	2	2	8.2-	2	18.1-
All Other Unsecured Loans	149	139	6.6-	129	7.1-
New Vehicle Loans	135	129	4.6-	139	7.8
Used Vehicle Loans	172	155	9.6-	145	6.5-
First Mortgage Real Estate Loans	9	9	7.9-	8	5.6-
Other Real Estate Loans	7	9	23.9	10	10.2
Leases Receivable	0*	0*	20.6-	0*	321.2
All Other Loans/Lines of Credit	56	54	3.3-	48	11.0-
Allowance For Loan Losses	12	11	6.9-	11	4.5-
Foreclosed and Repossessed Assets \1	0*	0*	345.7	0*	32.1-
Land and Building	2	2	7.1	1	22.0-
Other Fixed Assets	3	3	6.5	3	9.9-
NCUSIF Capitalization Deposit	8	8	4.3-	8	4.1-
Other Assets	5	5	5.6-	5	4.4
TOTAL ASSETS	1,032	950	7.9-	880	7.4-
LIABILITIES					
Total Borrowings	0*	1	57.6	2	58.6
Accrued Dividends/Interest Payable	2	2	21.0-	2	17.5
Acct Payable and Other Liabilities	4	4	15.5-	4	5.6-
Uninsured Secondary Capital	0*	0*	46.7	0*	51.5-
TOTAL LIABILITIES	8	8	5.7-	8	8.2
EQUITY/SAVINGS					
Total Savings	856	788	8.0-	719	8.8-
Share Drafts	10	15	51.8	11	27.5-
Regular Shares	747	684	8.4-	632	7.7-
Money Market Shares	7	4	37.5-	2	41.5-
Share Certificates/CDs	58	51	12.2-	47	8.2-
IRA/Keogh Accounts	10	9	11.7-	8	8.5-
All Other Shares and Member Deposits	6	9	60.2	5	40.7-
Non-Member Deposits	20	17	15.6-	14	14.3-
Regular Reserves	41	37	10.7-	36	3.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	5.0	-0*	236.9-
Other Reserves	2	3	14.0	2	18.4-
Undivided Earnings	124	115	7.3-	115	0.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	168	154	7.8-	153	1.1-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,032	950	7.9-	880	7.4-

1/ All other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,794	1,695	5.5-	1,621	4.4-
Cash & Equivalents	1,733	1,389	19.9-	1,075	22.6-
TOTAL INVESTMENTS	2,668	2,731	2.3	2,502	8.4-
U.S. Government Obligations	24	30	21.6	28	4.5-
Federal Agency Securities	78	98	26.3	86	12.0-
Mutual Fund & Common Trusts	51	33	35.5-	20	39.7-
MCSD and PIC at Corporate CU	87	82	6.2-	86	5.2
All Other Corporate Credit Union	604	624	3.3	608	2.6-
Commercial Banks, S&Ls	1,628	1,678	3.1	1,505	10.3-
Credit Unions -Loans to, Deposits in	41	48	18.3	54	11.9
Other Investments	155	138	10.9-	114	17.3-
Loans Held for Sale	0*	1	198.5	1	23.6
TOTAL LOANS OUTSTANDING	5,107	4,910	3.9-	4,994	1.7
Unsecured Credit Card Loans	124	120	3.8-	120	0.2-
All Other Unsecured Loans	888	846	4.8-	834	1.4-
New Vehicle Loans	1,420	1,361	4.2-	1,485	9.1
Used Vehicle Loans	1,618	1,518	6.1-	1,480	2.5-
First Mortgage Real Estate Loans	296	305	3.1	311	1.8
Other Real Estate Loans	338	343	1.3	371	8.3
Leases Receivable	4	4	8.9-	5	31.1
All Other Loans/Lines of Credit	418	413	1.1-	389	5.9-
Allowance For Loan Losses	59	57	3.6-	55	2.8-
Foreclosed and Repossessed Assets \1	0*	3	228.7	3	28.6
Land and Building	63	65	3.8	68	4.0
Other Fixed Assets	34	35	1.8	30	13.3-
NCUSIF Capitalization Deposit	76	77	0.2	75	1.8-
Other Assets	46	44	2.4-	46	3.9
TOTAL ASSETS	9,669	9,197	4.9-	8,740	5.0-
LIABILITIES					
Total Borrowings	8	11	48.7	34	199.2
Accrued Dividends/Interest Payable	12	11	12.6-	12	9.0
Acct Payable and Other Liabilities	32	31	3.1-	33	6.1
Uninsured Secondary Capital	2	2	15.5-	2	19.0-
TOTAL LIABILITIES	54	55	1.5	80	45.3
EQUITY/SAVINGS					
TOTAL SAVINGS	8,316	7,873	5.3-	7,373	6.4-
Share Drafts	465	478	2.8	484	1.4
Regular Shares	5,946	5,680	4.5-	5,260	7.4-
Money Market Shares	194	187	3.6-	163	12.9-
Share Certificates/CDs	1,148	1,011	11.9-	965	4.6-
IRA/Keogh Accounts	383	345	10.1-	324	6.1-
All Other Shares and Member Deposits	131	116	11.4-	118	1.4
Non-Member Deposits	50	56	12.2	59	5.4
Regular Reserves	302	286	5.4-	277	3.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	9.6	-0*	93.0-
Other Reserves	31	31	2.4	30	3.7-
Undivided Earnings	966	952	1.4-	981	3.0
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	1,298	1,269	2.2-	1,288	1.5
TOTAL LIABILITIES/EQUITY/SAVINGS	9,669	9,197	4.9-	8,740	5.0-

1/ Other Real Estate owned prior to 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,753	1,722	1.8-	1,665	3.3-
Cash & Equivalents	5,133	4,182	18.5-	3,455	17.4-
TOTAL INVESTMENTS	11,781	11,991	1.8	11,023	8.1-
U.S. Government Obligations	161	179	11.3	166	7.2-
Federal Agency Securities	1,717	1,809	5.3	1,887	4.3
Mutual Fund & Common Trusts	106	76	27.7-	56	27.0-
MCSD and PIC at Corporate CU	343	349	1.8	346	0.7-
All Other Corporate Credit Union	1,937	1,989	2.7	2,019	1.5
Commercial Banks, S&Ls	6,922	6,944	0.3	5,958	14.2-
Credit Unions -Loans to, Deposits in	173	233	34.3	291	24.7
Other Investments	422	412	2.5-	299	27.2-
Loans Held for Sale	10	12	20.9	16	36.7
TOTAL LOANS OUTSTANDING	22,605	22,661	0.3	22,901	1.1
Unsecured Credit Card Loans	1,137	1,096	3.7-	1,071	2.3-
All Other Unsecured Loans	2,221	2,173	2.2-	2,119	2.5-
New Vehicle Loans	4,505	4,485	0.4-	4,896	9.2
Used Vehicle Loans	5,954	5,783	2.9-	5,532	4.3-
First Mortgage Real Estate Loans	4,116	4,281	4.0	4,302	0.5
Other Real Estate Loans	2,989	3,241	8.4	3,435	6.0
Leases Receivable	15	10	32.2-	5	54.4-
All Other Loans/Lines of Credit	1,668	1,592	4.5-	1,541	3.2-
Allowance For Loan Losses	192	179	7.0-	175	2.2-
Foreclosed and Repossessed Assets ^{1/}	8	11	39.4	17	50.6
Land and Building	618	640	3.5	672	5.0
Other Fixed Assets	169	167	1.5-	166	0.5-
NCUSIF Capitalization Deposit	319	326	2.3	319	2.2-
Other Assets	300	302	0.8	324	7.2
TOTAL ASSETS	40,750	40,113	1.6-	38,717	3.5-
LIABILITIES					
Total Borrowings	79	116	46.9	218	87.5
Accrued Dividends/Interest Payable	34	29	12.3-	36	21.2
Acct Payable and Other Liabilities	177	162	8.5-	184	13.4
Uninsured Secondary Capital	4	5	26.0	2	55.0-
TOTAL LIABILITIES	294	312	6.4	440	40.7
EQUITY/SAVINGS					
TOTAL SAVINGS	35,610	34,884	2.0-	33,278	4.6-
Share Drafts	3,817	3,909	2.4	3,968	1.5
Regular Shares	18,756	18,635	0.6-	17,294	7.2-
Money Market Shares	3,136	3,075	2.0-	2,617	14.9-
Share Certificates/CDs	6,547	6,061	7.4-	6,397	5.5
IRA/Keogh Accounts	2,772	2,618	5.6-	2,446	6.6-
All Other Shares and Member Deposits	472	453	4.0-	356	21.5-
Non-Member Deposits	110	134	21.3	200	49.4
Regular Reserves	1,193	1,174	1.6-	1,138	3.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-8	198.0-	-21	164.1-
Other Reserves	165	165	0.1-	165	0.2-
Undivided Earnings	3,492	3,585	2.7	3,718	3.7
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	4,847	4,916	1.4	4,999	1.7
TOTAL LIABILITIES/EQUITY/SAVINGS	40,750	40,113	1.6-	38,717	3.5-

1/ Other real estate loans eliminated in 2004

* 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, 2005
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	443	452	2.0	449	0.7-
Cash & Equivalents	3,190	2,865	10.2-	2,527	11.8-
TOTAL INVESTMENTS	8,403	8,284	1.4-	7,410	10.6-
U.S. Government Obligations	136	142	4.8	130	8.4-
Federal Agency Securities	3,289	3,358	2.1	2,898	13.7-
Mutual Fund & Common Trusts	103	76	25.7-	67	12.0-
MCSD and PIC at Corporate CU	245	255	4.2	257	1.0
All Other Corporate Credit Union	1,198	1,201	0.3	1,349	12.3
Commercial Banks, S&Ls	3,115	2,920	6.3-	2,347	19.6-
Credit Unions -Loans to, Deposits in	105	134	27.2	144	7.7
Other Investments	213	198	7.2-	217	9.5
Loans Held for Sale	32	34	4.0	36	8.2
TOTAL LOANS OUTSTANDING	17,978	19,004	5.7	19,902	4.7
Unsecured Credit Card Loans	1,011	1,006	0.6-	971	3.5-
All Other Unsecured Loans	1,151	1,168	1.5	1,123	3.9-
New Vehicle Loans	3,067	3,211	4.7	3,468	8.0
Used Vehicle Loans	4,338	4,597	6.0	4,655	1.3
First Mortgage Real Estate Loans	4,242	4,579	8.0	4,911	7.2
Other Real Estate Loans	2,885	3,199	10.9	3,477	8.7
Leases Receivable	11	4	61.0-	5	18.1
All Other Loans/Lines of Credit	1,273	1,239	2.6-	1,292	4.3
Allowance For Loan Losses	125	121	3.7-	126	4.4
Foreclosed and Repossessed Assets \1	10	12	17.9	15	23.8
Land and Building	565	616	9.1	676	9.6
Other Fixed Assets	156	165	5.6	156	5.3-
NCUSIF Capitalization Deposit	252	257	1.7	254	1.1-
Other Assets	296	315	6.2	361	14.7
TOTAL ASSETS	30,758	31,431	2.2	31,211	0.7-
LIABILITIES					
Total Borrowings	162	227	40.3	318	39.8
Accrued Dividends/Interest Payable	22	19	12.9-	24	27.8
Acct Payable and Other Liabilities	146	151	3.5	172	13.9
Uninsured Secondary Capital	2	2	32.3	2	21.9
TOTAL LIABILITIES	331	399	20.6	516	29.3
EQUITY/SAVINGS					
TOTAL SAVINGS	27,032	27,472	1.6	27,055	1.5-
Share Drafts	3,346	3,658	9.3	3,737	2.2
Regular Shares	11,298	11,646	3.1	10,911	6.3-
Money Market Shares	3,780	3,698	2.2-	3,298	10.8-
Share Certificates/CDs	5,887	5,824	1.1-	6,503	11.7
IRA/Keogh Accounts	2,350	2,319	1.4-	2,261	2.5-
All Other Shares and Member Deposits	313	253	19.3-	202	20.0-
Non-Member Deposits	59	75	28.0	143	91.0
Regular Reserves	847	853	0.7	818	4.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-18	534.2-	-39	119.0-
Other Reserves	168	122	27.1-	133	8.8
Undivided Earnings	2,383	2,602	9.2	2,726	4.8
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	3,395	3,560	4.8	3,639	2.2
TOTAL LIABILITIES/EQUITY/SAVINGS	30,758	31,431	2.2	31,211	0.7-

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	498	512	2.8	523	2.1
Cash & Equivalents	8,905	8,296	6.8-	7,692	7.3-
TOTAL INVESTMENTS	27,630	27,121	1.8-	25,268	6.8-
U.S. Government Obligations	713	913	28.1	359	60.7-
Federal Agency Securities	17,518	17,064	2.6-	16,617	2.6-
Mutual Fund & Common Trusts	481	341	29.2-	193	43.3-
MCSD and PIC at Corporate CU	531	572	7.7	631	10.4
All Other Corporate Credit Union	3,536	3,759	6.3	3,676	2.2-
Commercial Banks, S&Ls	3,919	3,579	8.7-	2,956	17.4-
Credit Unions -Loans to, Deposits in	164	216	31.8	230	6.5
Other Investments	767	677	11.7-	606	10.6-
Loans Held for Sale	115	78	32.0-	102	30.3
TOTAL LOANS OUTSTANDING	64,069	69,845	9.0	73,911	5.8
Unsecured Credit Card Loans	3,867	3,928	1.6	3,763	4.2-
All Other Unsecured Loans	3,509	3,508	0.0-	3,522	0.4
New Vehicle Loans	10,576	11,879	12.3	13,755	15.8
Used Vehicle Loans	13,890	14,645	5.4	14,802	1.1
First Mortgage Real Estate Loans	19,127	20,453	6.9	21,645	5.8
Other Real Estate Loans	9,475	11,524	21.6	12,735	10.5
Leases Receivable	134	125	6.8-	94	24.6-
All Other Loans/Lines of Credit	3,491	3,784	8.4	3,595	5.0-
Allowance For Loan Losses	453	451	0.6-	484	7.4
Foreclosed and Repossessed Assets \1	14	36	158.0	46	26.8
Land and Building	1,726	1,981	14.8	2,188	10.4
Other Fixed Assets	466	529	13.7	557	5.3
NCUSIF Capitalization Deposit	825	858	4.0	861	0.3
Other Assets	1,186	1,345	13.4	1,518	12.8
TOTAL ASSETS	104,483	109,639	4.9	111,658	1.8
LIABILITIES					
Total Borrowings	959	1,497	56.1	1,733	15.7
Accrued Dividends/Interest Payable	83	84	0.7	113	35.1
Acct Payable and Other Liabilities	683	704	3.1	867	23.1
Uninsured Secondary Capital	1	0*	95.5-	2	4,000.0
TOTAL LIABILITIES	1,727	2,286	32.4	2,716	18.8
EQUITY/SAVINGS					
TOTAL SAVINGS	91,490	95,371	4.2	96,514	1.2
Share Drafts	12,187	13,120	7.7	13,912	6.0
Regular Shares	33,934	35,702	5.2	34,164	4.3-
Money Market Shares	16,765	16,988	1.3	15,240	10.3-
Share Certificates/CDs	20,011	20,887	4.4	24,593	17.7
IRA/Keogh Accounts	7,501	7,520	0.3	7,444	1.0-
All Other Shares and Member Deposits	914	888	2.8-	786	11.6-
Non-Member Deposits	180	265	47.0	375	41.4
Regular Reserves	2,675	2,671	0.1-	2,599	2.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-88	61,195.6-	-207	135.3-
Other Reserves	833	893	7.2	898	0.6
Undivided Earnings	7,758	8,506	9.6	9,138	7.4
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	11,265	11,982	6.4	12,428	3.7
TOTAL LIABILITIES/EQUITY/SAVINGS	104,483	109,639	4.9	111,658	1.8

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	113	119	5.3	130	9.2
Cash & Equivalents	11,059	12,151	9.9	11,298	7.0-
TOTAL INVESTMENTS	40,504	41,951	3.6	40,813	2.7-
U.S. Government Obligations	1,160	1,640	41.5	1,005	38.7-
Federal Agency Securities	30,317	29,974	1.1-	28,654	4.4-
Mutual Fund & Common Trusts	1,003	960	4.3-	593	38.3-
MCSD and PIC at Corporate CU	397	429	8.1	473	10.3
All Other Corporate Credit Union	4,011	4,999	24.6	5,608	12.2
Commercial Banks, S&Ls	644	735	14.0	615	16.3-
Credit Unions -Loans to, Deposits in	40	36	9.8-	31	13.4-
Other Investments	2,932	3,177	8.4	3,834	20.7
Loans Held for Sale	587	558	5.1-	514	7.9-
TOTAL LOANS OUTSTANDING	92,583	106,957	15.5	127,331	19.0
Unsecured Credit Card Loans	6,816	7,475	9.7	8,803	17.8
All Other Unsecured Loans	5,036	5,232	3.9	5,497	5.1
New Vehicle Loans	15,671	18,553	18.4	22,926	23.6
Used Vehicle Loans	15,796	17,257	9.2	18,892	9.5
First Mortgage Real Estate Loans	32,900	37,125	12.8	43,905	18.3
Other Real Estate Loans	12,094	16,152	33.5	21,436	32.7
Leases Receivable	245	208	14.9-	183	12.0-
All Other Loans/Lines of Credit	4,025	4,955	23.1	5,689	14.8
Allowance For Loan Losses	665	725	9.1	877	20.9
Foreclosed and Repossessed Assets \1	19	27	36.6	62	132.0
Land and Building	1,703	1,949	14.5	2,328	19.4
Other Fixed Assets	598	693	16.0	777	12.0
NCUSIF Capitalization Deposit	1,098	1,203	9.5	1,322	9.9
Other Assets	2,404	2,607	8.4	3,055	17.2
TOTAL ASSETS	149,892	167,371	11.7	186,622	11.5
LIABILITIES					
Total Borrowings	5,064	6,572	29.8	8,241	25.4
Accrued Dividends/Interest Payable	86	99	15.2	134	35.9
Acct Payable and Other Liabilities	1,133	1,258	11.0	1,637	30.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	6,283	7,929	26.2	10,013	26.3
EQUITY/SAVINGS					
TOTAL SAVINGS	128,180	141,929	10.7	156,893	10.5
Share Drafts	16,443	18,891	14.9	20,696	9.6
Regular Shares	36,685	40,557	10.6	42,053	3.7
Money Market Shares	29,715	31,335	5.5	32,243	2.9
Share Certificates/CDs	30,925	35,627	15.2	44,940	26.1
IRA/Keogh Accounts	12,509	13,252	5.9	14,638	10.5
All Other Shares and Member Deposits	1,553	1,926	24.0	1,975	2.6
Non-Member Deposits	349	340	2.5-	348	2.1
Regular Reserves	3,502	3,736	6.7	3,907	4.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	47	-123	360.1-	-331	169.7-
Other Reserves	3,101	3,609	16.4	3,963	9.8
Undivided Earnings	8,779	10,291	17.2	12,177	18.3
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	15,430	17,512	13.5	19,716	12.6
TOTAL LIABILITIES/EQUITY/SAVINGS	149,892	167,371	11.7	186,622	11.5

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,175	1,072	8.8-	1,005	6.3-
INTEREST INCOME					
Interest on Loans	48	42	12.6-	39	7.7-
(Less) Interest Refund	0*	0*	29.4-	0*	16.3
Income from Investments	7	7	6.0-	10	45.2
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	55	49	11.7-	49	0.1-
INTEREST EXPENSE					
Dividends on Shares	13	10	22.8-	11	5.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.2-	0*	25.1
TOTAL INTEREST EXPENSE	13	10	22.7-	11	5.5
PROVISION FOR LOAN & LEASE LOSSES	6	5	12.5-	5	0.5
NET INTEREST INCOME AFTER PLL	36	33	7.4-	33	2.0-
NON-INTEREST INCOME					
Fee Income	3	3	6.3	3	9.4-
Other Operating Income	1	0*	15.3-	0*	21.6-
Gain (Loss) on Investments	-0*	-0*	96.8-	-0*	89.6
Gain (Loss) on Disp of Fixed Assets	0*	-0*	108.6-	0*	6,913.6
Other Non-Oper Income (Expense)	1	1	26.0-	0*	52.0-
TOTAL NON-INTEREST INCOME	5	5	7.9-	4	17.2-
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	19	18	7.0-	17	7.5-
Travel and Conference Expense	0*	0*	7.2-	0*	6.5-
Office Occupancy Expense	2	2	3.0-	2	6.6-
Office Operations Expense	8	8	2.7-	8	6.3-
Educational & Promotional Expense	0*	0*	2.9	0*	13.9-
Loan Servicing Expense	0*	0*	16.5-	0*	3.8
Professional and Outside Services	3	3	5.3-	3	0.2-
Member Insurance	3	3	16.3-	2	13.9-
Operating Fees	0*	0*	20.6-	0*	11.1
Miscellaneous Operating Expenses	2	2	5.4-	2	3.7-
TOTAL NON-INTEREST EXPENSES	40	37	6.6-	35	6.6-
NET INCOME	1	0*	33.9-	2	110.5
Transfer to Regular Reserve	0*	0*	24.3-	0*	36.7-

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,794	1,695	5.5-	1,621	4.4-
INTEREST INCOME					
Interest on Loans	414	371	10.3-	357	3.8-
(Less) Interest Refund	1	0*	26.2-	0*	21.6-
Income from Investments	86	85	1.9-	110	29.7
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	500	456	8.8-	467	2.4
INTEREST EXPENSE					
Dividends on Shares	132	104	21.5-	109	5.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	12.5-	0*	187.6
TOTAL INTEREST EXPENSE	132	104	21.5-	110	6.0
PROVISION FOR LOAN & LEASE LOSSES	33	35	5.5	39	12.3
NET INTEREST INCOME AFTER PLL	334	317	5.2-	317	0.2
NON-INTEREST INCOME					
Fee Income	47	48	1.3	49	2.1
Other Operating Income	11	11	4.6-	12	13.6
Gain (Loss) on Investments	0*	0*	31.6	-0*	251.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	83.2	0*	77.1-
Other Non-Oper Income (Expense)	4	5	19.6	4	7.5-
TOTAL NON-INTEREST INCOME	62	63	1.6	65	2.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	179	175	2.2-	176	0.3
Travel and Conference Expense	4	4	6.6-	4	3.0-
Office Occupancy Expense	16	17	3.3	17	0.0-
Office Operations Expense	72	70	2.8-	71	0.8
Educational & Promotional Expense	5	5	0.6	5	9.7
Loan Servicing Expense	11	10	3.1-	10	0.0-
Professional and Outside Services	28	28	1.1-	28	3.4
Member Insurance	14	13	11.2-	12	8.8-
Operating Fees	3	2	11.7-	2	5.2
Miscellaneous Operating Expenses	14	13	1.7-	14	1.2
TOTAL NON-INTEREST EXPENSES	346	337	2.4-	339	0.4
NET INCOME	51	43	15.6-	44	1.8
Transfer to Regular Reserve	5	7	32.7	3	49.6-

* Amount Less than + or - 1 Million

TABLE 17
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,753	1,722	1.8-	1,665	3.3-
INTEREST INCOME					
Interest on Loans	1,669	1,545	7.5-	1,521	1.5-
(Less) Interest Refund	3	2	12.8-	3	12.9
Income from Investments	399	387	3.0-	459	18.6
Trading Profits and Losses	-0*	0*	2,809.1	-0*	107.8-
TOTAL INTEREST INCOME	2,065	1,930	6.6-	1,977	2.5
INTEREST EXPENSE					
Dividends on Shares	556	449	19.3-	495	10.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	3	93.2	7	132.7
TOTAL INTEREST EXPENSE	558	452	19.0-	502	11.2
PROVISION FOR LOAN & LEASE LOSSES	124	129	4.0	136	5.2
NET INTEREST INCOME AFTER PLL	1,383	1,349	2.5-	1,339	0.7-
NON-INTEREST INCOME					
Fee Income	268	281	4.5	289	3.0
Other Operating Income	81	77	4.7-	88	14.2
Gain (Loss) on Investments	2	0*	41.1-	-0*	189.3-
Gain (Loss) on Disp of Fixed Assets	3	0*	82.0-	2	269.7
Other Non-Oper Income (Expense)	-5	6	218.7	4	27.6-
TOTAL NON-INTEREST INCOME	348	365	4.7	382	4.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	711	718	0.9	714	0.5-
Travel and Conference Expense	22	22	2.4-	22	1.4-
Office Occupancy Expense	87	89	1.6	90	1.4
Office Operations Expense	314	312	0.6-	306	2.0-
Educational & Promotional Expense	38	40	5.3	42	4.1
Loan Servicing Expense	70	71	2.2	73	3.4
Professional and Outside Services	151	151	0.1-	156	3.1
Member Insurance	26	23	9.2-	21	9.0-
Operating Fees	9	8	13.4-	9	9.8
Miscellaneous Operating Expenses	40	42	4.8	42	0.7-
TOTAL NON-INTEREST EXPENSES	1,469	1,476	0.5	1,474	0.1-
NET INCOME	263	237	9.6-	246	3.8
Transfer to Regular Reserve	23	22	7.1-	18	16.1-

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	443	452	2.0	449	0.7-
INTEREST INCOME					
Interest on Loans	1,246	1,219	2.2-	1,263	3.7
(Less) Interest Refund	3	2	23.2-	1	47.2-
Income from Investments	283	279	1.7-	316	13.3
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	1,527	1,495	2.1-	1,578	5.5
INTEREST EXPENSE					
Dividends on Shares	436	367	15.9-	426	16.0
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	4	5	39.3	11	104.1
TOTAL INTEREST EXPENSE	440	372	15.4-	436	17.3
PROVISION FOR LOAN & LEASE LOSSES	81	88	8.2	110	25.4
NET INTEREST INCOME AFTER PLL	1,005	1,035	2.9	1,031	0.4-
NON-INTEREST INCOME					
Fee Income	226	272	20.5	297	9.1
Other Operating Income	89	89	0.3-	104	16.2
Gain (Loss) on Investments	3	0*	77.4-	-2	347.9-
Gain (Loss) on Disp of Fixed Assets	2	2	10.3-	3	69.4
Other Non-Oper Income (Expense)	4	4	2.2	2	41.1-
TOTAL NON-INTEREST INCOME	323	367	13.5	404	10.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	536	567	5.7	589	3.9
Travel and Conference Expense	18	19	3.1	19	2.0
Office Occupancy Expense	67	73	8.3	77	5.9
Office Operations Expense	235	246	4.9	248	0.8
Educational & Promotional Expense	37	41	9.7	44	7.1
Loan Servicing Expense	60	64	7.5	68	5.2
Professional and Outside Services	103	116	12.5	120	3.6
Member Insurance	9	9	6.1-	8	9.4-
Operating Fees	7	6	12.9-	6	11.7
Miscellaneous Operating Expenses	27	32	19.3	33	3.1
TOTAL NON-INTEREST EXPENSES	1,099	1,172	6.6	1,212	3.4
NET INCOME	230	230	0.1	223	3.2-
Transfer to Regular Reserve	11	7	33.4-	8	9.4

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	498	512	2.8	523	2.1
INTEREST INCOME					
Interest on Loans	4,193	4,201	0.2	4,415	5.1
(Less) Interest Refund	8	8	1.0-	16	111.0
Income from Investments	922	899	2.4-	1,029	14.4
Trading Profits and Losses	-0*	0*	203.0	0*	88.0-
TOTAL INTEREST INCOME	5,107	5,092	0.3-	5,428	6.6
INTEREST EXPENSE					
Dividends on Shares	1,573	1,373	12.7-	1,677	22.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	24	36	50.7	58	62.8
TOTAL INTEREST EXPENSE	1,597	1,409	11.7-	1,735	23.1
PROVISION FOR LOAN & LEASE LOSSES	302	343	13.6	423	23.3
NET INTEREST INCOME AFTER PLL	3,209	3,340	4.1	3,270	2.1-
NON-INTEREST INCOME					
Fee Income	825	971	17.8	1,086	11.8
Other Operating Income	345	353	2.4	384	8.7
Gain (Loss) on Investments	16	5	69.0-	-4	181.4-
Gain (Loss) on Disp of Fixed Assets	8	11	42.0	15	36.1
Other Non-Oper Income (Expense)	15	17	15.2	26	55.3
TOTAL NON-INTEREST INCOME	1,209	1,357	12.3	1,507	11.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,710	1,861	8.8	1,949	4.8
Travel and Conference Expense	55	57	2.4	59	4.6
Office Occupancy Expense	212	236	10.9	251	6.6
Office Operations Expense	748	780	4.3	809	3.7
Educational & Promotional Expense	128	145	13.2	159	9.5
Loan Servicing Expense	200	221	10.2	232	5.1
Professional and Outside Services	253	267	5.6	284	6.4
Member Insurance	20	19	6.1-	18	5.3-
Operating Fees	21	19	10.7-	22	15.2
Miscellaneous Operating Expenses	70	85	20.8	92	8.1
TOTAL NON-INTEREST EXPENSES	3,419	3,689	7.9	3,875	5.1
NET INCOME	999	1,009	1.0	901	10.7-
Transfer to Regular Reserve	84	62	25.2-	41	34.7-

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	113	119	5.3	130	9.2
INTEREST INCOME					
Interest on Loans	5,718	5,982	4.6	7,079	18.3
(Less) Interest Refund	2	3	46.2	3	23.6
Income from Investments	1,304	1,389	6.5	1,734	24.8
Trading Profits and Losses	-0*	-2	160.0-	-0*	52.2
TOTAL INTEREST INCOME	7,020	7,366	4.9	8,808	19.6
INTEREST EXPENSE					
Dividends on Shares	2,486	2,380	4.3-	3,212	35.0
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	124	169	36.4	288	70.2
TOTAL INTEREST EXPENSE	2,611	2,549	2.4-	3,500	37.3
PROVISION FOR LOAN & LEASE LOSSES	504	544	7.9	790	45.2
NET INTEREST INCOME AFTER PLL	3,905	4,273	9.4	4,518	5.7
NON-INTEREST INCOME					
Fee Income	892	1,085	21.7	1,226	13.0
Other Operating Income	702	724	3.0	952	31.6
Gain (Loss) on Investments	12	-3	122.6-	-9	218.2-
Gain (Loss) on Disp of Fixed Assets	3	5	79.1	6	21.3
Other Non-Oper Income (Expense)	33	19	42.8-	54	185.5
TOTAL NON-INTEREST INCOME	1,642	1,830	11.4	2,229	21.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,959	2,154	10.0	2,439	13.2
Travel and Conference Expense	41	44	7.4	50	13.8
Office Occupancy Expense	247	281	13.5	327	16.4
Office Operations Expense	839	924	10.2	1,038	12.3
Educational & Promotional Expense	129	150	16.4	173	15.7
Loan Servicing Expense	245	300	22.8	360	19.9
Professional and Outside Services	225	246	9.5	287	16.5
Member Insurance	21	23	10.2	19	18.0-
Operating Fees	19	18	2.4-	22	23.3
Miscellaneous Operating Expenses	96	131	36.3	153	16.8
TOTAL NON-INTEREST EXPENSES	3,819	4,272	11.9	4,869	14.0
NET INCOME	1,728	1,831	6.0	1,879	2.6
Transfer to Regular Reserve	109	113	3.5	123	9.4

* 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

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
2001	6,118	667	10.90	-37,432
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

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	230	184,279,630	-3,639,274	29,758,229
2 Million To 10 Million	237	1,200,994,937	-15,095,067	160,393,500
10 Million To 50 Million	169	3,734,483,603	-33,032,934	450,916,302
50 Million To 100 Million	24	1,627,430,107	-12,319,744	166,553,323
100 Million To 500 Million	25	4,533,887,608	-44,119,181	431,793,057
500 Million and Over	1	1,018,032,361	-731,533	82,183,328
Total	686	12,299,108,246	-108,937,733	1,321,597,739

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
2001	1,442	3,443	1,114	113	6	6,118
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

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
2001	119	1.95	780,770,654	0.33
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

*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, 2005

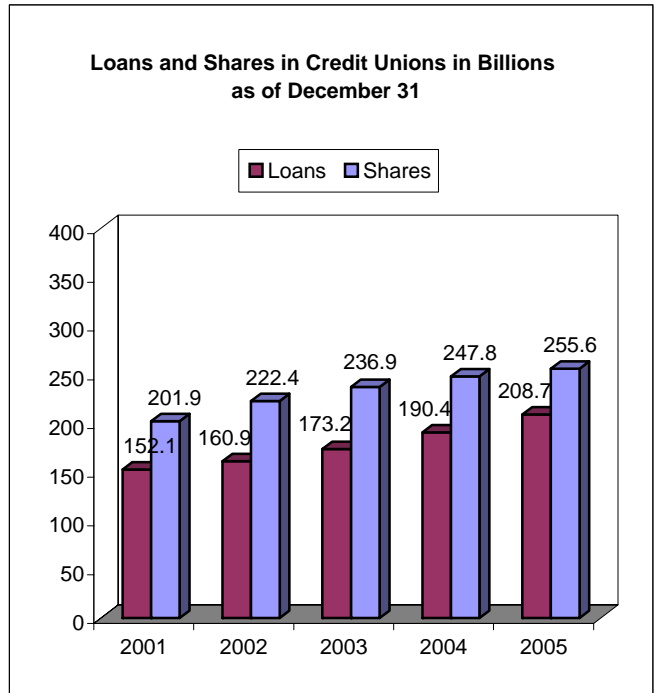
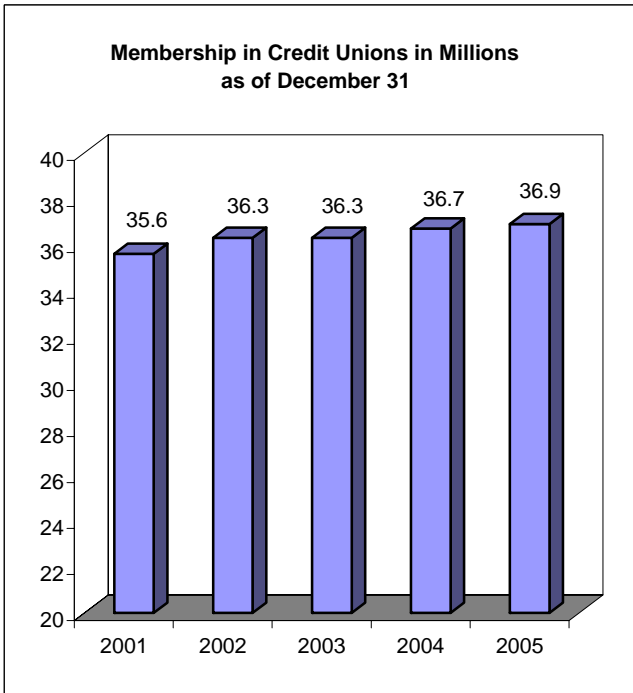
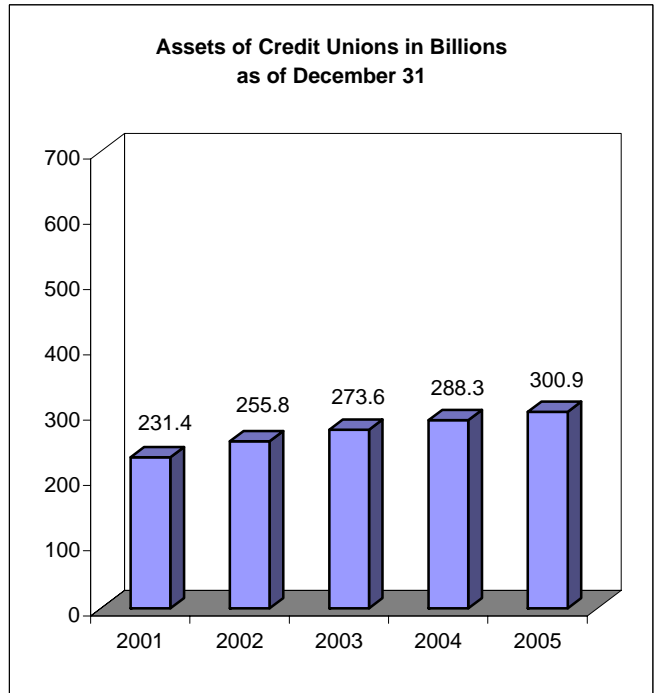
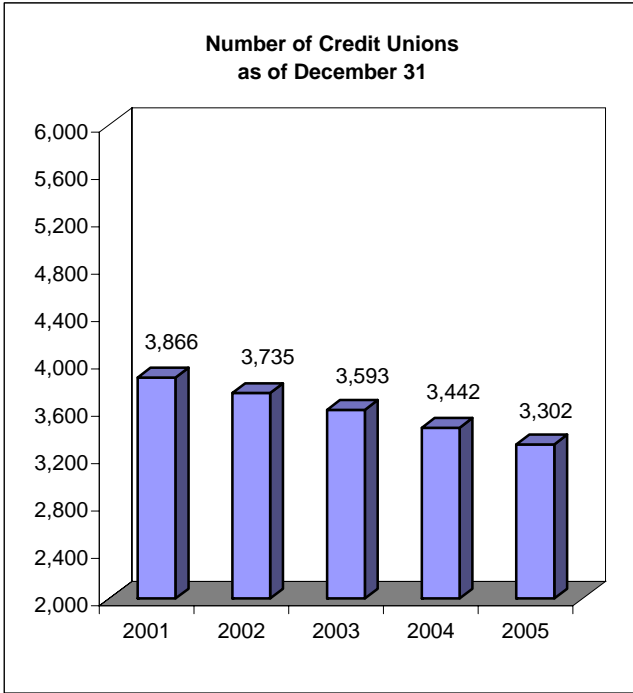
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	24,644,356,803
2	PENTAGON	2	ALEXANDRIA	VA	1935	8,091,469,008
3	ORANGE COUNTY TEACHERS	3	SANTA ANA	CA	1934	5,961,124,259
4	SUNCOAST SCHOOLS	4	TAMPA	FL	1978	5,004,527,407
5	AMERICAN AIRLINES	5	FT. WORTH	TX	1982	4,011,864,122
6	SECURITY SERVICE	6	SAN ANTONIO	TX	1956	3,975,571,251
7	AMERICA FIRST	7	OGDEN	UT	1939	3,234,486,466
8	KINECTA	8	MANHATTAN BEACH	CA	1940	3,212,641,468
9	DIGITAL	10	MARLBOROUGH	MA	1979	3,088,459,715
10	ESL	9	ROCHESTER	NY	1995	2,777,063,011
11	ALASKA USA	11	ANCHORAGE	AK	1948	2,605,946,863
12	DESERT SCHOOLS	13	PHOENIX	AZ	1939	2,572,228,640
13	RANDOLPH-BROOKS	12	UNIVERSAL CITY	TX	1952	2,379,502,097
14	UNITED NATIONS	14	NEW YORK	NY	1947	2,262,742,443
15	BETHPAGE	15	BETHPAGE	NY	1941	2,230,637,840
16	LOCKHEED	16	BURBANK	CA	1937	2,188,742,033
17	GTE	20	TAMPA	FL	1935	2,155,202,361
18	POLICE & FIRE	18	PHILADELPHIA	PA	1938	2,113,392,409
19	BANK FUND STAFF	19	WASHINGTON	DC	1947	2,057,829,104
20	TEACHERS	17	FARMINGVILLE	NY	1952	2,028,798,908
21	HUDSON VALLEY	21	POUGHKEEPSIE	NY	1963	1,971,396,798
22	MISSION	22	SAN DIEGO	CA	1961	1,969,287,785
23	SAN ANTONIO	24	SAN ANTONIO	TX	1935	1,909,626,004
24	ENT	23	COLORADO SPRING	CO	1957	1,872,907,557
25	ADDISON AVENUE	27	PALO ALTO	CA	1970	1,815,566,594
26	REDSTONE	25	HUNTSVILLE	AL	1951	1,805,158,460
27	DFCU FINANCIAL	26	DEARBORN	MI	1950	1,804,317,100
28	MOUNTAIN AMERICA	33	WEST JORDAN	UT	1936	1,701,461,113
29	VISIONS	29	ENDICOTT	NY	1966	1,650,300,960
30	MACDILL	28	TAMPA	FL	1955	1,625,645,576
31	KERN SCHOOLS	34	BAKERSFIELD	CA	1940	1,568,200,272
32	COASTAL	31	RALEIGH	NC	1967	1,550,139,865
33	TOWER	32	LAUREL	MD	1953	1,527,127,028
34	WINGS FINANCIAL	30	APPLE VALLEY	MN	1938	1,519,759,304
35	NORTHWEST	35	HERNDON	VA	1947	1,509,000,793
36	ARIZONA	38	PHOENIX	AZ	1936	1,481,084,354
37	KEESLER	48	BILOXI	MS	1947	1,454,172,051
38	TINKER	36	TINKER AFB	OK	1946	1,359,527,753
39	AFFINITY	37	BASKING RIDGE	NJ	1935	1,324,489,233
40	STATE EMPLOYEES	39	ALBANY	NY	1934	1,282,298,138
41	MICHIGAN STATE UNIVERSITY	40	EAST LANSING	MI	1979	1,243,017,831
42	THINK	41	ROCHESTER	MN	1976	1,179,680,394
43	SOUTH CAROLINA	44	CHARLESTON	SC	1936	1,167,714,457
44	WESTERN	45	MANHATTAN BEACH	CA	1963	1,150,899,904
45	MEMBERS 1ST	49	MECHANICSBURG	PA	1950	1,122,408,298
46	FOUNDERS	47	LANCASTER	SC	1961	1,110,729,787
47	LANGLEY	42	NEWPORT NEWS	VA	1936	1,110,025,829
48	CHARTWAY	51	VIRGINIA BEACH	VA	1959	1,096,815,999
49	ALLEGACY	46	WINSTON-SALEM	NC	1967	1,090,736,694
50	TRULIANT	52	WINSTON SALEM	NC	1952	1,084,354,571
51	MERCK EMPLOYEES	43	RAHWAY	NJ	1936	1,068,937,518
52	POLISH & SLAVIC	50	BROOKLYN	NY	1976	1,043,451,343
53	CITADEL	79	THORNDALE	PA	1937	1,039,925,407
54	AFFINITY PLUS	53	ST PAUL	MN	1934	1,018,032,361
55	CENTRAL FLORIDA EDUCATORS	58	ORLANDO	FL	1937	1,017,581,739
56	AEDC	54	TULLAHOMA	TN	1951	998,975,167
57	SANDIA LABORATORY	56	ALBUQUERQUE	NM	1948	982,877,859
58	EGLIN	55	FT. WALTON BEAC	FL	1954	960,491,123
59	NASSAU EDUCATORS	57	WESTBURY	NY	1938	956,217,641
60	MIDFLORIDA	63	LAKELAND	FL	1978	910,160,609
61	ROBINS	59	WARNER ROBINS	GA	1954	892,402,365
62	ORNL	66	OAK RIDGE	TN	1948	879,012,408

Table 22
100 Largest Federal Credit Unions
December 31, 2005

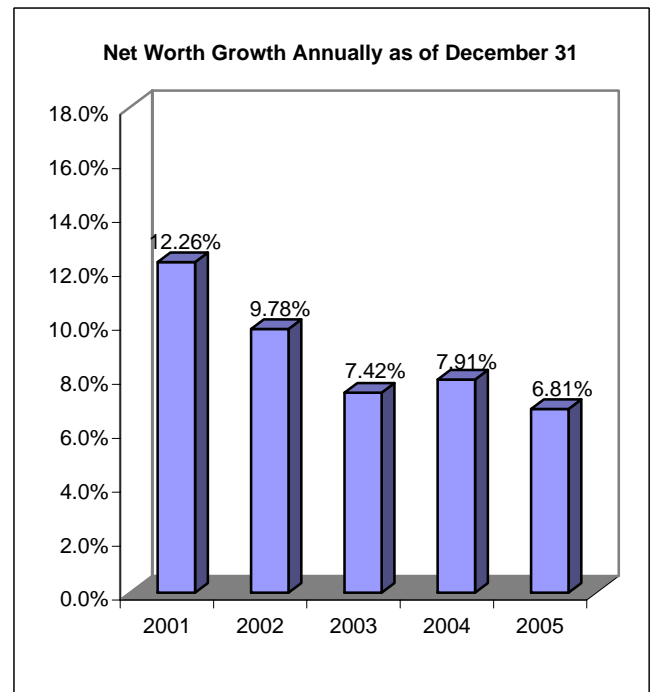
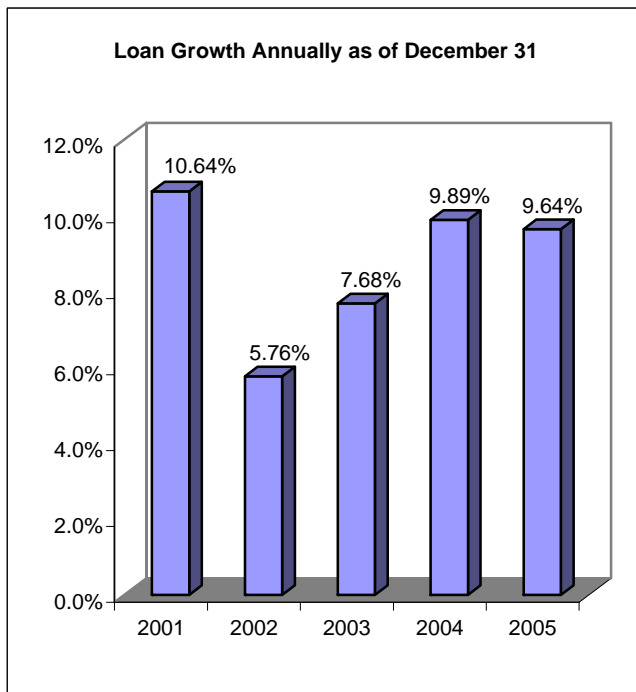
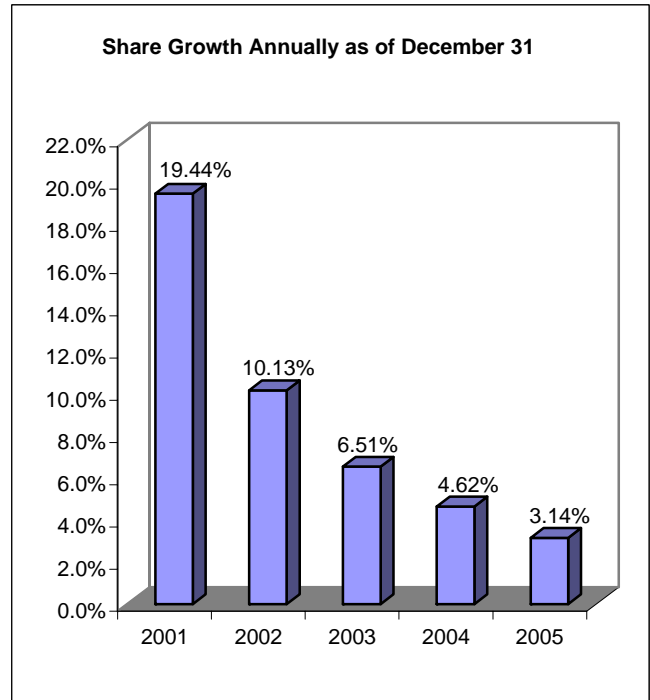
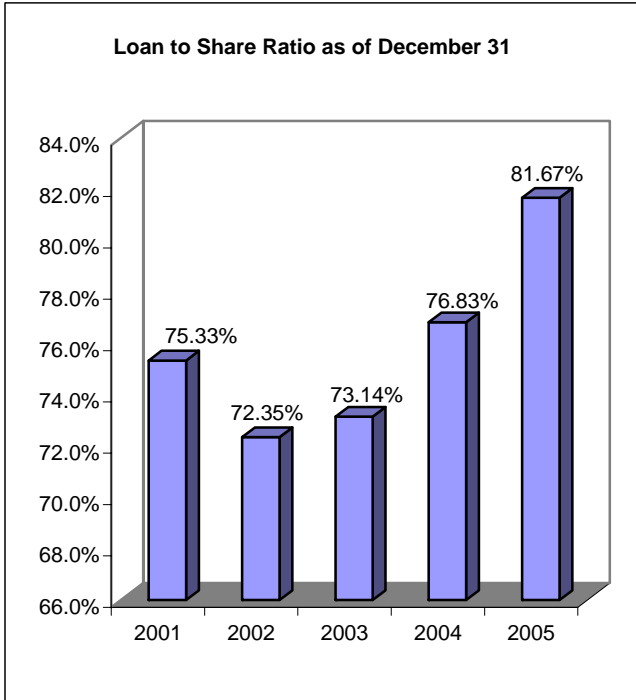
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
63	AMERICAN EAGLE	65	EAST HARTFORD	CT	1935	857,727,291
64	CHEVRONTEXACO	60	OAKLAND	CA	1935	857,142,677
65	NEVADA	61	LAS VEGAS	NV	1950	842,509,052
66	ROCKLAND	78	ROCKLAND	MA	1985	829,369,925
67	GREYLOCK	62	PITTSFIELD	MA	1935	825,199,322
68	APPLE	75	FAIRFAX	VA	1956	823,578,342
69	STATE DEPARTMENT	64	ALEXANDRIA	VA	1935	820,922,743
70	DM	69	TUCSON	AZ	1955	816,265,605
71	XEROX	71	EL SEGUNDO	CA	1964	798,796,744
72	HAWAII STATE	70	HONOLULU	HI	1936	797,485,454
73	F & A	67	MONTEREY PARK	CA	1936	791,677,842
74	OPERATING ENGINEERS LOCAL UNION #3	73	LIVERMORE	CA	1963	767,565,661
75	J. S. C.	82	HOUSTON	TX	1961	765,690,189
76	HAWAIIUSA	76	HONOLULU	HI	1936	763,015,327
77	CAL TECH EMPLOYEES	74	LA CANADA	CA	1950	752,755,396
78	TYNDALL	77	PANAMA CITY	FL	1956	750,426,857
79	ANDREWS FEDERAL CREDIT UNION	72	SUITLAND	MD	1948	745,613,659
80	NEW MEXICO EDUCATORS	81	ALBUQUERQUE	NM	1936	743,630,634
81	NASA	80	UPPER MARLBORO	MD	1949	740,699,356
82	SHARONVIEW	87	CHARLOTTE	NC	1976	738,965,119
83	PEN AIR	68	PENSACOLA	FL	1936	718,528,615
84	STANFORD	98	PALO ALTO	CA	1959	701,407,983
85	UNIVERSITY	90	AUSTIN	TX	1936	700,586,311
86	U OF C	84	BOULDER	CO	1952	691,133,049
87	IBM SOUTHEAST EMPLOYEES	91	BOCA RATON	FL	1969	684,093,304
88	SUFFOLK	85	MEDFORD	NY	1967	681,496,449
89	UNITED SERVICES OF AMERICA	88	SAN DIEGO	CA	1953	680,204,457
90	AMERICA'S FIRST	95	BIRMINGHAM	AL	1936	676,473,057
91	DIRECT	109	NEEDHAM	MA	1953	657,234,915
92	STATE FARM GREAT LAKES	83	BLOOMINGTON	IL	1936	654,260,640
93	MAX	94	MONTGOMERY	AL	1955	652,415,617
94	NUVISION FINANCIAL	86	HUNTINGTON BEAC	CA	1935	651,527,331
95	HIWAY	89	ST. PAUL	MN	1934	649,783,826
96	ELI LILLY	93	INDIANAPOLIS	IN	1976	648,852,029
97	LOS ANGELES POLICE	92	VAN NUYS	CA	1959	648,053,390
98	GENERAL ELECTRIC EVENDALE EMPLOYE	97	CINCINNATI	OH	1954	623,966,543
99	ADVANCIAL	96	DALLAS	TX	1937	621,614,092
100	US	104	BURNSVILLE	MN	1971	617,583,743

**FEDERALLY INSURED
STATE CHARTERED
CREDIT UNIONS**

Federally Insured State Credit Unions 5 Year Trends

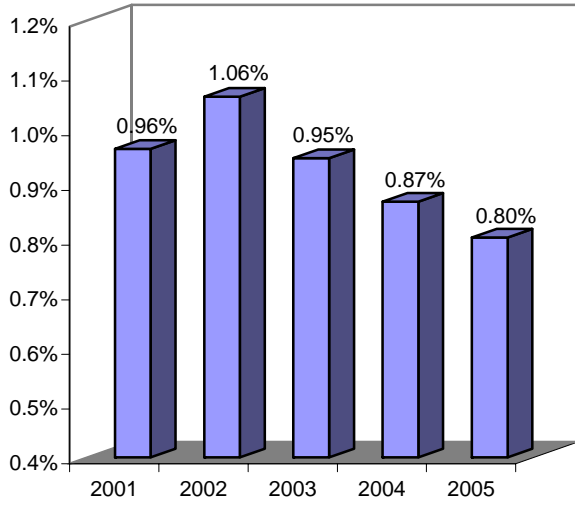


Federally Insured State Credit Unions 5 Year Trends

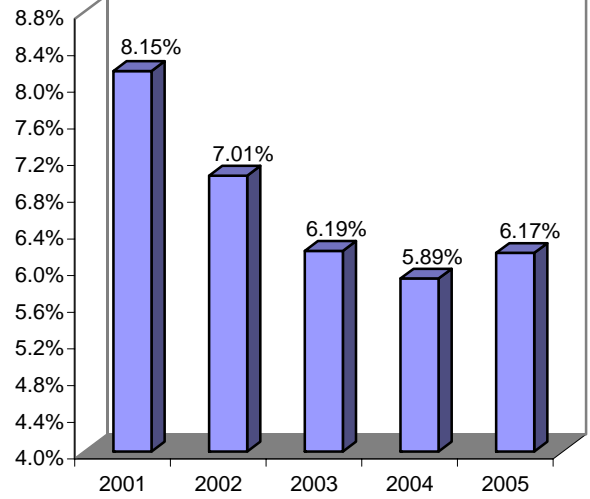


Federally Insured State Credit Unions 5 Year Trends

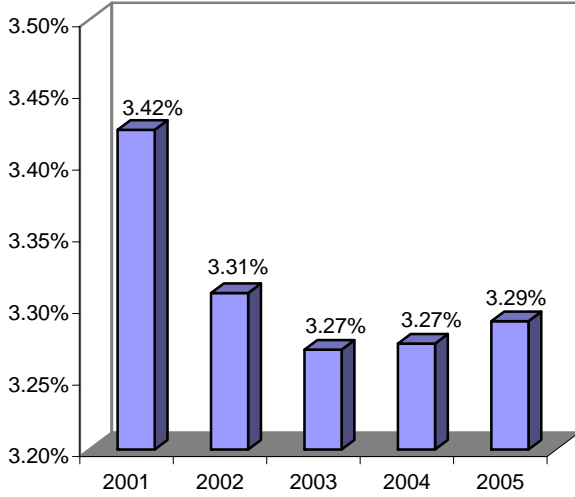
Return on Average Assets as of December 31



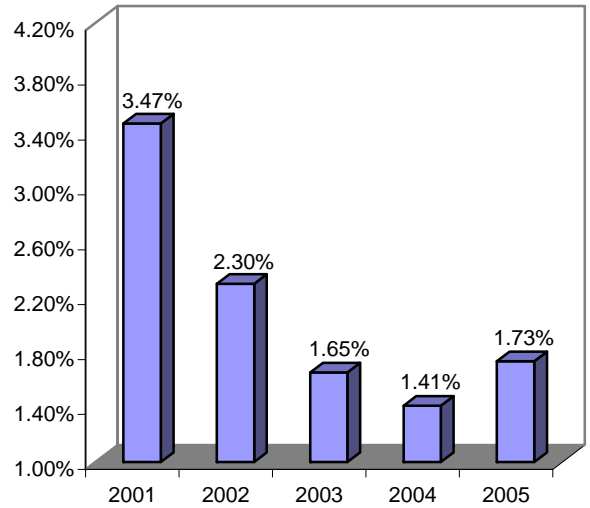
**Gross Income to Average Assets
as of December 31**



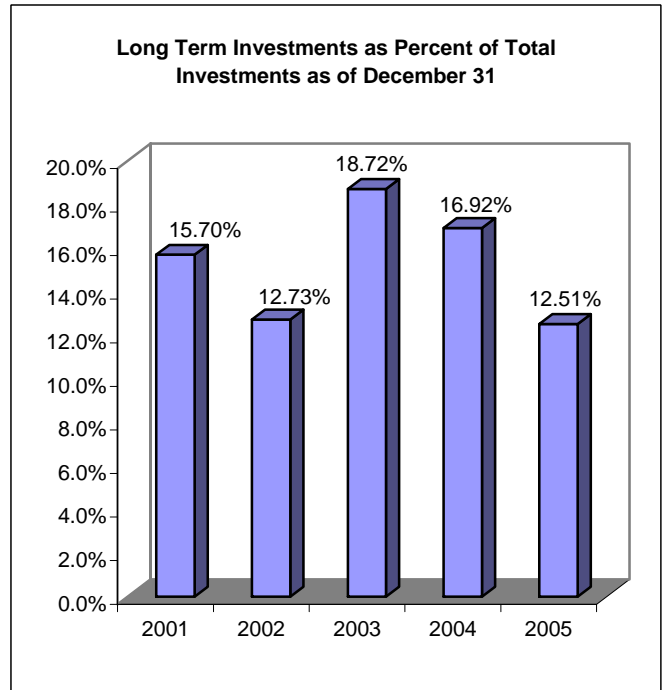
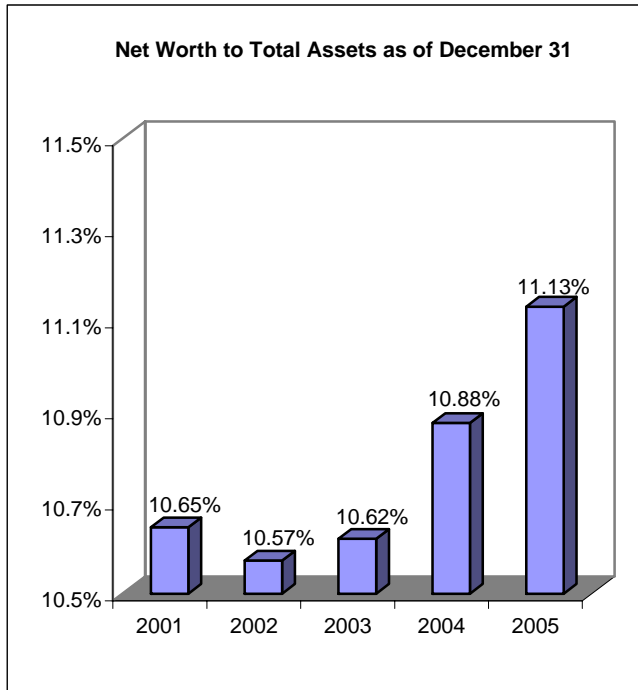
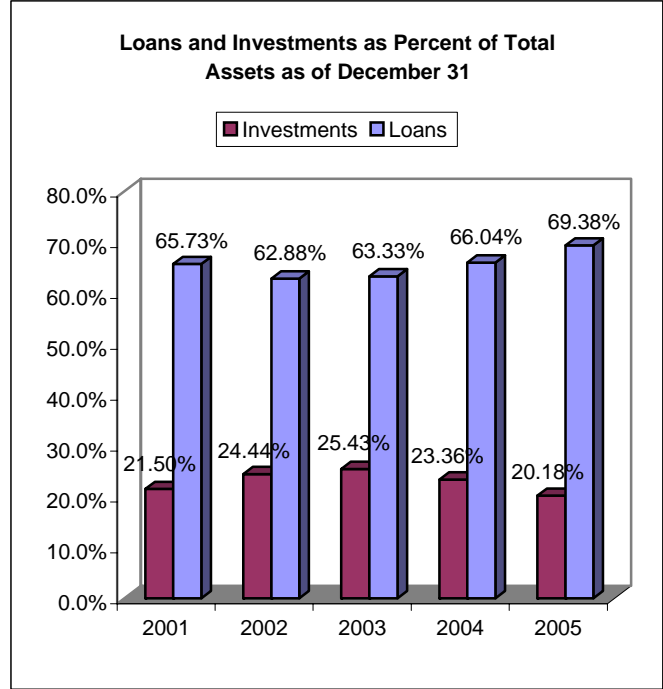
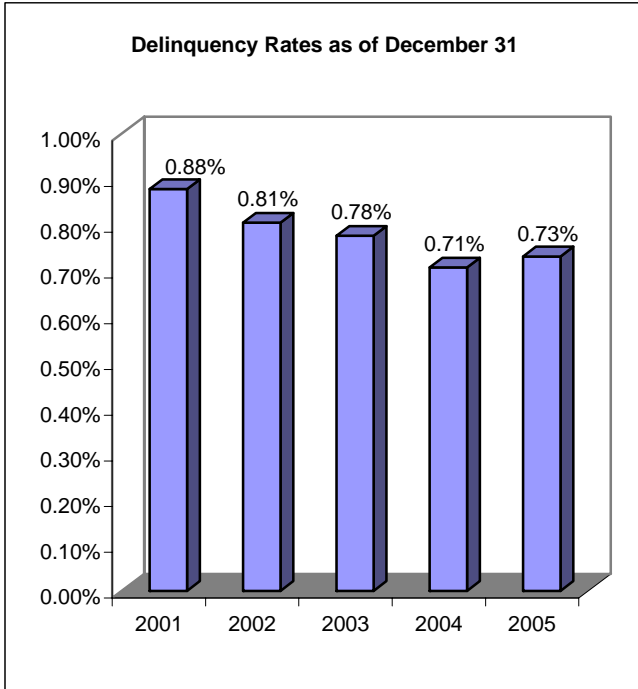
**Operating Expenses to Average Assets
as of December 31**



**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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	3,593	3,442	4.2-	3,302	4.1-
Cash & Equivalents	21,136	20,027	5.2-	19,732	1.5-
TOTAL INVESTMENTS	69,577	67,352	3.2-	60,729	9.8-
U.S. Government Obligations	1,556	887	43.0-	697	21.4-
Federal Agency Securities	35,631	35,007	1.8-	31,606	9.7-
Mutual Fund & Common Trusts	1,681	1,060	37.0-	782	26.2-
MCSD and PIC at Corporate CU	1,488	1,508	1.3	1,533	1.7
All Other Corporate Credit Union	14,641	15,236	4.1	14,509	4.8-
Commercial Banks, S&Ls	9,873	9,135	7.5-	7,276	20.4-
Credit Unions -Loans to, Deposits in	378	359	4.9-	366	1.9
Other Investments	4,330	4,159	3.9-	3,959	4.8-
LOANS HELD FOR SALE	250	280	12.1	400	42.9
TOTAL LOANS OUTSTANDING	173,241	190,377	9.9	208,731	9.6
Unsecured Credit Card Loans	8,779	8,879	1.1	9,186	3.5
All Other Unsecured Loans	7,853	7,823	0.4-	7,954	1.7
New Vehicle Loans	28,391	31,635	11.4	37,284	17.9
Used Vehicle Loans	39,432	40,666	3.1	41,101	1.1
First Mortgage Real Estate Loans	56,809	63,054	11.0	69,843	10.8
Other Real Estate Loans	22,273	27,492	23.4	32,033	16.5
Leases Receivable	1,093	1,213	11.0	1,144	5.7-
All Other Loans/Lines of Credit	8,612	9,614	11.6	10,185	5.9
Allowance For Loan Losses	1,429	1,482	3.7	1,573	6.2
Foreclosed and Repossessed Assets \1	62	95	52.4	146	53.8
Land and Building	4,296	4,812	12.0	5,236	8.8
Other Fixed Assets	1,233	1,342	8.8	1,396	4.0
NCUSIF Capitalization Deposit	2,115	2,201	4.1	2,264	2.9
Other Assets	3,092	3,291	6.4	3,808	15.7
TOTAL ASSETS	273,572	288,295	5.4	300,868	4.4
LIABILITIES					
Total Borrowings	5,267	6,904	31.1	9,189	33.1
Accrued Dividends/Interest Payable	157	154	1.7-	211	37.2
Acct Payable and Other Liabilities	2,162	2,224	2.9	2,801	26.0
Uninsured Secondary Capital	5	11	96.8	20	87.5
TOTAL LIABILITIES	7,591	9,292	22.4	12,221	31.5
EQUITY/SAVINGS					
TOTAL SAVINGS	236,856	247,804	4.6	255,588	3.1
Share Drafts	29,025	32,294	11.3	34,459	6.7
Regular Shares	84,687	87,124	2.9	82,459	5.4-
Money Market Shares	45,686	47,258	3.4	45,034	4.7-
Share Certificates/CDs	54,103	57,305	5.9	69,192	20.7
IRA/Keogh Accounts	20,370	20,623	1.2	21,148	2.5
All Other Shares and Member Deposits	2,474	2,466	0.3-	2,168	12.1-
Non-Member Deposits	509	733	43.9	1,127	53.7
Regular Reserves	8,201	8,436	2.9	8,683	2.9
APPR. For Non-Conf. Invest.	27	43	60.2	47	8.8
Accum. Unrealized G/L on A-F-S	71	-152	313.5-	-432	184.7-
Other Reserves	2,593	2,670	3.0	2,819	5.6
Undivided Earnings	18,232	20,200	10.8	21,943	8.6
TOTAL EQUITY	29,124	31,198	7.1	33,060	6.0
TOTAL LIABILITIES/EQUITY/SAVINGS	273,572	288,295	5.4	300,868	4.4

1/ Other real estate owned prior to 2004.

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	3,593	3,442	4.2-	3,302	4.1-
INTEREST INCOME					
Interest on Loans	11,118	11,129	0.1	12,049	8.3
(Less) Interest Refund	14	18	27.9	13	28.3-
Income from Investments	2,280	2,208	3.1-	2,559	15.9
Trading Profits and Losses	1	0*	52.3-	-0*	117.2-
TOTAL INTEREST INCOME	13,385	13,320	0.5-	14,595	9.6
INTEREST EXPENSE					
Dividends on Shares	3,123	2,800	10.3-	3,557	27.0
Interest on Deposits	1,085	949	12.5-	1,235	30.1
Interest on Borrowed Money	167	211	26.3	318	50.4
TOTAL INTEREST EXPENSE	4,375	3,960	9.5-	5,109	29.0
PROVISION FOR LOAN & LEASE LOSSES	975	1,055	8.2	1,115	5.7
NET INTEREST INCOME AFTER PLL	8,036	8,305	3.4	8,371	0.8
NON-INTEREST INCOME					
Fee Income	2,106	2,345	11.4	2,510	7.0
Other Operating Income	892	873	2.1-	1,059	21.4
Gain (Loss) on Investments	53	34	35.8-	-0*	100.9-
Gain (Loss) on Disp of Fixed Assets	14	23	65.0	28	19.7
Other Non-Oper Income (Expense)	63	55	13.1-	86	57.7
TOTAL NON-INTEREST INCOME	3,127	3,330	6.5	3,683	10.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	4,289	4,598	7.2	4,854	5.6
Travel and Conference Expense	122	128	4.6	134	4.5
Office Occupancy Expense	598	644	7.7	705	9.4
Office Operations Expense	1,841	1,935	5.1	1,982	2.4
Educational & Promotional Expense	317	348	9.8	384	10.4
Loan Servicing Expense	467	496	6.3	526	6.0
Professional and Outside Services	639	692	8.4	732	5.8
Member Insurance	52	47	8.1-	43	8.3-
Operating Fees	43	46	6.5	46	0.4
Miscellaneous Operating Expenses	287	262	8.9-	285	8.7
TOTAL NON-INTEREST EXPENSES	8,655	9,197	6.3	9,690	5.4
NET INCOME	2,508	2,438	2.8-	2,364	3.0-
Transfer to Regular Reserve	500	428	14.4-	375	12.4-

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2005**

Number of Credit Unions on this Report: 3,302

NUMBER OF LOANS BY TYPE

Unsecured Credit Cards	4,908,282
Other Unsecured Loans	3,758,726
New Vehicle	2,266,224
Used Vehicle	4,359,580
1st Mortgage	652,417
Other Real Estate	1,091,864
Leases Receivable	43,494
All Other Member Loans	1,101,693
Total Number of Loans	18,182,280

DELINQUENT LOANS OUTSTANDING

Number of Loans Delinquent 1 - <2 months	266,520
Amount of Loans Delinquent 1 - <2 months	2,667,709,950
Number of Loans Delinquent 2-6 months	150,272
Amount of Loans Delinquent 2-6 months	1,132,823,521
Number of Loans Delinquent 6-12 months	39,472
Amount of Loans Delinquent 6-12 months	296,748,762
Number of Loans Delinquent 12 months or more	10,416
Amount of Loans Delinquent 12 months or more	96,948,198
Total Number of Delinquent Loans (2 Months or More)	200,160
Total Amount of Delinquent Loans (2 Months or More)	1,526,520,481

DELINQUENT CREDIT CARD LOANS OUTSTANDING

Number of Loans Delinquent 1 - <2 months	46,279
Amount of Loans Delinquent 1 - <2 months	123,064,457
Number of Loans Delinquent 2-6 months	29,496
Amount of Loans Delinquent 2-6 months	92,571,220
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	5,653
Amount of Loans Delinquent 6-12 months	18,883,292
Number of Loans Delinquent 12 months or more	642
Amount of Loans Delinquent 12 months or more	2,391,016
Total Number of Delinquent Loans (2 Months or More)	35,791
Total Amount of Delinquent Loans (2 Months or More)	113,845,528

OTHER GENERAL LOAN INFORMATION

Total Loans Charged Off Y-T-D	1,226,286,146
Total Recoveries Y-T-D on Charge-Offs	215,372,708
Total Credit Card Loans Charged Off Y-T-D	227,172,616
Total Credit Card Recoveries Y-T-D	26,470,060
Total Amount of Charge Offs Due to Bankruptcy, Y-T-D Includes Both Chapter 7 and Chapter 13 Bankruptcy	438,265,481
Total Number of Loans Purchased	3,376
Total Amount of Loans Purchased	310,812,974
Number of Outstanding Indirect Loans	2,386,567
Amount of Outstanding Indirect Loans	34,742,073,982
Number of Participation Loans Outstanding	221,661
Amount of Participation Loans Outstanding	4,976,166,398
Number of Participation Loans Purchased Y-T-D	46,683
Amount of Participation Loans Purchased Y-T-D	1,525,078,463
Number of Participation Loans Sold Y-T-D	36,292
Amount of Participation Loans Sold Y-T-D	1,497,070,015
Number of Loans to CU Officials and Senior Executive Staff	50,119
Amount of Loans to CU Officials and Senior Executive Staff	1,459,314,001
Total Number of Loans Granted Y-T-D	8,706,337
Total Amount of Loans Granted Y-T-D	111,724,926,995

REAL ESTATE LOANS OUTSTANDING

Number of 1st Mortgage Fixed Rate > 15 YRS	147,340
Amount of 1st Mortgage Fixed Rate > 15 YRS	19,112,360,586
Number of 1st Mortgage Fixed Rate < 15 YRS	230,921
Amount of 1st Mortgage Fixed Rate < 15 YRS	17,649,524,562
Number of 1st Mortgage Balloon/Hybrid > 5 YRS	31,585
Amount of 1st Mortgage Balloon/Hybrid > 5 YRS	5,037,893,170
Number of 1st Mortgage Balloon/Hybrid < 5 YRS	82,530
Amount of 1st Mortgage Balloon/Hybrid < 5 YRS	11,577,258,196
Number of Other Fixed Rate	6,758
Amount of Other Fixed Rate	393,175,187

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2005

Number of Credit Unions on this Report: 3,302

REAL ESTATE LOANS OUTSTANDING(Continued)

Number of 1st Mortgage Adjustable Rate 1YR or Less	37,487
Amount of 1st Mortgage Adjustable Rate 1YR or Less	3,194,200,710
Number of 1st Mortgage Adjustable Rate 1YR or More	115,796
Amount of 1st Mortgage Adjustable Rate 1YR or More	12,878,741,263
Number of Other R.E. Closed-End Fixed Rate	414,699
Amount of Other R.E. Closed-End Fixed Rate	13,165,042,146
Number of Other R.E. Closed-End Adj. Rate	18,475
Amount of Other R.E. Closed-End Adj. Rate	698,503,697
Number of Other R.E. Open-End Adj. Rate	640,278
Amount of Other R.E. Open-End Adj. Rate	17,234,667,449
Number of Other R.E. Open-End Fixed Rate	11,617
Amount of Other R.E. Open-End Fixed Rate	353,577,825
Number of Other R.E. Not Included Above	6,795
Amount of Other R.E. Not Included Above	581,003,051
Total Number of R.E. Loans Outstanding	1,744,281
Total Amount of R.E. Loans Outstanding	101,875,947,842

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	64,812
AMOUNT OF 1ST MORTGAGE FIXED RATE> 15 YRS	10,569,396,882
NUMBER OF 1ST MORTGAGE FIXED RATE < 15 YR	41,851
AMOUNT OF 1ST MORTGAGE FIXED RATE< 15 YRS	4,349,658,304
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	8,920
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID > 5 YRS	1,655,807,027
NUMBER OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	27,708
AMOUNT OF 1ST MORTGAGE BALLOON/HYBRID < 5 YRS	4,470,975,869
NUMBER OF OTHER FIXED RATE	4,085
AMOUNT OF OTHER FIXED RATE	348,857,967
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	12,915
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1YR OR LESS	1,334,328,443
NUMBER OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	26,944
AMOUNT OF 1ST MORTGAGE ADJUSTABLE RATE 1 YR OR MORE	3,825,861,120
NUMBER OF OTHER R.E. CLOSED-END FIXED RATE	189,313
AMOUNT OF OTHER R.E. CLOSED-END FIXED RATE	6,947,763,381
NUMBER OF OTHER R.E. CLOSED-END ADJ. RATE	6,614
AMOUNT OF OTHER R.E. CLOSED-END ADJ. RATE	298,901,470
NUMBER OF OTHER R.E. OPEN-END ADJ. RATE	369,382
AMOUNT OF OTHER R.E. OPEN-END ADJ. RATE.	9,556,581,410
NUMBER OF OTHER R.E. OPEN-END FIXED RATE	6,508
AMOUNT OF OTHER R.E. OPEN-END FIXED RATE	254,456,739
NUMBER OF OTHER R.E. NOT INCLUDED ABOVE	4,887
AMOUNT OF OTHER R.E. NOT INCLUDED ABOVE	265,789,421
TOTAL NUMBER OF REAL ESTATE LOANS GRANTED YTD	763,939
TOTAL AMOUNT OF REAL ESTATE LOANS GRANTED YTD	43,878,378,033

DELINQUENT REAL ESTATE LOANS OUTSTANDING

1st Mortgage Fixed Rate, 1-2 months	261,842,334
1st Mortgage Fixed Rate, 2-6 months	85,176,194
1st Mortgage Fixed Rate, 6-12 months	25,181,135
1st Mortgage Fixed Rate, 12 months or more	13,186,182
Total Delinquent 1st Mortgage Fixed Rate/Balloon/Hybrid	385,385,845
1st Mortgage Adjustable Rate, 1-2 months	181,891,392
1st Mortgage Adjustable Rate, 2-6 months	58,893,364
1st Mortgage Adjustable Rate, 6-12 months	14,140,598
1st Mortgage Adjustable Rate 12, months or more	6,741,816
Total Delinquent 1st Mortgage Adjustable Rate	261,667,170
Other Real Estate Fixed Rate, 1-2 months	52,710,149
Other Real Estate Fixed Rate, 2-6 months	26,501,897
Other Real Estate Fixed Rate, 6-12 months	7,930,986
Other Real Estate Fixed Rate, 12 months or more	4,236,912
Total Delinquent Other Real Estate Fixed Rate	91,379,944
Other Real Estate Adjustable Rate, 1-2 months	61,231,260
Other Real Estate Adjustable Rate, 2-6 months	27,819,045
Other Real Estate Adjustable Rate, 6-12 months	6,889,713
Other Real Estate Adjustable Rate 12, months or more	2,900,577
Total Delinquent Other Real Estate Adjustable Rate	98,840,595
Total Delinquent Real Estate Loans	837,273,554

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2005

Number of Credit Unions on this Report: 3,302

OTHER REAL ESTATE LOAN INFORMATION

1st Mortgage Loans Charged Off Y-T-D	12,683,007
1st Mortgage Loans Recovered Y-T-D	2,578,865
Other Real Estate Loans Charged Off Y-T-D	19,884,593
Other Real Estate Loans Recovered Y-T-D	2,455,141
Allowance for Real Estate Loan Losses	181,607,918
Portion of Real Estate Loans which are also reported as Business Loans	7,481,601,506
Amount of All First Mortgages Sold Y-T-D	7,796,465,496
Short-term Real Estate Loans (< 5 years)	46,492,816,058
Amount of Real Estate Sold but Serviced by the Credit Union	18,396,037,782
Mortgage Servicing Rights	114,171,107

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) 1/

Number of Member Business Loans (NMBLB)	60,698
Amount of Net Member Business Loans (NMBLB)	9,278,680,299
Number of Purchased Business Loans or Participation Interests to Nonmembers (NMBLB)	3,022
NUMBER OF 1ST MORTGAGE FIXED RATE > 15 YRS	1,568,812,843
Total Business Loans (NMBLB)	10,847,493,142
Total NMBLB Less Unfunded Commitments	9,816,762,967

Number of Construction and Development Loans	1,231
Amount of Construction and Development Loans	784,879,118
Number of Unsecured Business Loans	2,414
Amount of Unsecured Business Loans	46,533,187
Number of Purchased Business Loans or Participation Interests to Members	179
Amount of Purchased Business Loans or Participation Interests to Members	215,142,889
Number of Agricultural MBL	10,749
Amount of Agricultural MBL	534,934,062

BUSINESS LOANS GRANTED Y-T-D

Number of Member Business Loans	32,084
Amount of Member Business Loans	4,703,796,438
Number of Purchased Business Loans or Participation Interests to Nonmembers	1,739
Amount of Purchased Business Loans or Participation Interests to Nonmembers	708,453,830
Number of Construction and Development Loans	1,129
Amount of Construction and Development Loans	615,677,804
Number of Unsecured Business Loans	794
Amount of Unsecured Business Loans	33,611,215
Number of Purchased Business Loans or Participation Interests to Members	90
Amount of Purchased Business Loans or Participation Interests to Mmembers	70,663,446
Number of Agricultural MBL	8,290
Amount of Agricultural MBL	284,826,173

DELINQUENT BUSINESS LOANS

Business 1-2 months	71,947,224
Business 2-6 months	26,667,648
Business 6-12 months	13,185,626
Business 12 months or more	3,241,315
Total Delinquent Business Loans	115,041,813

MISCELLANEOUS BUSINESS LOAN INFORMATION

Business Loans Charged of Y-T-D	7,566,859
Business Loans Recovered Y-T-D	1,635,396
Business Loans and Participations Sold Y-T-D	847,449,210
Small Business Administration Loans Outstanding	142,133,820

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, 2005

Number of Credit Unions on this Report: 3,302

NUMBER OF SAVINGS ACCOUNTS BY TYPE

Share Draft Accounts	16,446,282
Regular Share Accounts	38,714,801
Money Market Share Accounts	2,217,551
Share Certificate Accounts	4,128,337
IRA/Keogh & Retirement Accounts	1,899,341
Other Shares and Deposit	1,213,960
TOTAL NUMBER SHARE ACCOUNTS	64,620,272
Non-Member Deposits	11,608
Total Number of Savings Accounts	64,631,880

OFF-BALANCE SHEET ITEMS

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	623,858,288
Other Unfunded Business Loan Commitments	406,871,887
Revolving Open-End Lines Secured by Residential Properties	16,871,218,869
Credit Card Lines	24,770,569,800
Outstanding Letters of Credit	88,600,362
Unsecured Share Draft Lines of Credit	4,244,211,486
OVERDRAFT PROTECTION	2,831,995,165
Other Unfunded Commitments	2,427,379,287
Loans Transferred with Recourse	1,451,666,104
Pending Bond Claims	21,748,717

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

Financial Statement Audit Performed by State Licenced Persons	1,184	Supervisory Committee Audit Performed by State Licenced Persons	540
Balance Sheet Audit Performed by State Licenced Persons	100	Supervisory Committee Audit Performed by other External Auditors	821
Examinations of Internal Controls Over Call Reporting Performed by State Licenced Persons	47	Supervisory Committee Audit Performed by the Supervisory Committee or Designated Staff	610

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)	15,276,404
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

INVESTMENT INFORMATION

Fair Value of Held to Maturity Investments	11,100,805,267
Investments Repurchase Agreements	343,229,945
Reverse Repurchase Agreements Invested	8,884,854
Investments Not Authorized by the FCU Act or NCUA Regulations (SCU only)	1,601,181,178
Outstanding Balance of Brokered Certificates of Deposit and Share Certificate	2,251,303,371
Mortgage Pass-through Securities	4,991,978,643
CMO/REMIC	3,669,000,078
Commercial Mortgage Related Securities	177,335,013

TABLE 4 CONTINUED
SUPPLEMENTAL DATA-MISCELLANEOUS
Federally Insured State Credit Unions
December 31, 2005

Number of Credit Unions on this Report: 3,302

INFORMATION SYSTEMS & TECHNOLOGY

Number Of CUs Describing Record Maintenance As:

Manual System	44	CU Developed In-House	39
Vendor Supplied In-House	2,239	Other	51
Vendor On-Line Service Bur.	929		

Number Of CUs Reporting That Members Access/

Perform Electronic Financial Services Via:

Home Banking VIA Internet Website	1,865	Automatic Teller Machine	1,969
Wireless	83	Kiosk	129
Home Banking VIA Direct DialUp/PC Based	457	Other	92
Adio Response/Phone Based	1,843		

Number Of Cus Reporting Offering Financial Services Electronically:

Member Application	891	Share Account Transfers	2,049
New Loan	1,309	Bill Payment	1,188
Account Balance Inquiry	2,117	Download Account History	1,595
Share Draft Order	1,781	Electronic Cash	159
New Share Account	477	Account Aggregation	178
Loan Payments	1,863	Internet Access Services	399
		Electronic Signature	
View Account History	1,933	Authentication/Certification	39
Merchandise Purchase	191	Other	97

Number of CUs Reporting WWW Sites 2,187

Number Of Cus Reporting WWW Type As:

Informational	338	Transactional	1,720
Interactive	129		

Number Of Cus Members Reported using Transactional WWW 8,578,185

Number Of Cus Reporting Plans For a WWW

Informational	154	Transactional	40
Interactive	20		

OTHER INFORMATION

Amount of Borrowing Subject to Early Repayment at Lender's Option	582,654,672
Number Members Filing Chapter 7 Bankruptcy Y-T-D	130,093
Number Members Filing Chapter 13 Bankruptcy Y-T-D	29,155
Amount of Loans Subject to Bankruptcies	1,325,275,695
Number of Current Members	36,896,076
Number of Potential Members	606,333,614
Number of Full Time Employees	89,832
Number of Part Time Employees	14,489

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Number of CUSOs \1	2,035
Value of Investment in CUSOs	379,339,267
Amount Loaned to CUSOs	283,160,472
Aggregate Cash Outlay in CUSO	241,502,490
Number of CUSOS Wholly Owned	241

Predominant Service of CUSO:

Mortgage Processing	143	Credit Cards	196
EDP Processing	171	Trust Services	18
Shared Branching	402	Item Processing	198
Insurance Services	94	Tax Preparation	3
Investment Services	149	Travel	3
Auto Buying, Leasing, Indirect Lending	123	Other	447
		Business Lending	88

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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 3,302

BORROWINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Draws Against Lines of Credit	464	2,107	771	687	3,564
Promissory/Other Notes and Interest Payable	258	1,988	1,614	1,938	5,540
Reverse Repurchase Agreements	4	80	1	2	83
Subordinated CDCU Debt	2	0	0*	0*	0*
Uninsured Secondary Capital	11	N/A	0*	19	20
TOTAL BORROWINGS	661	4,175	2,387	2,646	9,208

SAVINGS	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount > 3 Yrs	Total
Share Drafts	2,422	34,459	N/A	N/A	34,459
Regular Shares	3,296	82,459	N/A	N/A	82,459
Money Market Shares	1,377	45,034	N/A	N/A	45,034
Share Certificates/CDS	2,466	46,292	17,475	5,426	69,192
IRA/KEOGH, Retirements	2,130	13,810	4,627	2,711	21,148
All Other Shares	1,168	2,150	11	7	2,168
Non-Members Deposits	286	868	220	39	1,127
TOTAL SAVINGS	3,302	225,054	22,333	8,182	255,588

INVESTMENTS CLASSIFIED BY SFAS 115:	NO. of CU Reporting	Amount < 1 Yr	Amount 1 to 3 Yrs	Amount 3 to 5 Yrs	Amount 5 to 10 Yrs	Amount > 10 Yrs	Total
Held to Maturity	902	3,775	5,095	1,657	557	156	11,241
Available for Sale	903	6,940	11,611	4,014	1,362	538	24,465
Trading	12	15	24	10	1	9	60
Non-SFAS 115 Investments, Cash On Deposit, & Cash Equivalents	3,300	31,312	9,137	1,145	150	112	41,854
TOTAL INVESTMENTS, Cash On Deposit, & Cash Equivalents	3,301	42,039	25,867	6,827	2,071	816	77,620

* Amount Less than + or - 1 Million

**TABLE 6
Federally Insured State Credit Unions
INTEREST RATES BY TYPE OF LOAN**

December 31, 2005

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	4	\$48,431,289	4	\$6,053,244	533	\$5,212,927,602
5.0% To 6.0%	1	\$679,845	12	\$4,331,069	1,395	\$16,035,127,384
6.0% To 7.0%	10	\$28,640,818	34	\$79,802,220	776	\$9,949,101,763
7.0% To 8.0%	37	\$561,644,850	53	\$103,059,268	262	\$4,841,736,677
8.0% To 9.0%	92	\$551,644,154	139	\$440,667,741	121	\$1,035,118,010
9.0% To 10.0%	373	\$2,643,518,482	298	\$833,779,453	40	\$146,087,321
10.0% To 11.0%	246	\$1,623,152,538	416	\$1,198,564,494	18	\$8,491,235
11.0% To 12.0%	303	\$1,358,573,599	360	\$1,291,340,604	5	\$15,291,835
12.0% To 13.0%	355	\$1,351,897,628	673	\$1,728,019,021	6	\$1,287,238
13.0% To 14.0%	197	\$524,496,868	400	\$943,453,766	0	\$0
14.0% To 15.0%	90	\$394,896,590	304	\$443,227,617	2	\$33,820,354
15.0% To 16.0%	28	\$65,910,075	293	\$432,841,632	2	\$3,949,299
16.0% Or More	20	\$31,460,223	234	\$447,970,301	2	\$1,299,396
Not Reporting Or Zero ..	1,546	\$1,237,415	82	\$1,348,929	140	\$28,374
Total	3,302	\$9,186,184,374	3,302	\$7,954,459,359	3,302	\$37,284,266,488
Average Rate	11.5%		12.3%		5.9%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	149	\$2,343,029,392	35	\$1,983,149,763	44	\$610,255,248
5.0% To 6.0%	737	\$12,018,445,451	639	\$26,620,234,749	293	\$2,806,136,767
6.0% To 7.0%	1,014	\$14,691,409,913	927	\$37,349,053,000	838	\$12,332,264,765
7.0% To 8.0%	602	\$7,263,814,854	227	\$2,754,669,596	716	\$13,769,272,492
8.0% To 9.0%	352	\$3,060,567,775	87	\$772,815,226	221	\$1,773,024,440
9.0% To 10.0%	161	\$984,535,615	29	\$81,577,770	56	\$310,262,465
10.0% To 11.0%	96	\$347,015,160	14	\$36,602,083	21	\$428,006,751
11.0% To 12.0%	36	\$230,801,018	4	\$207,954	6	\$3,481,002
12.0% To 13.0%	38	\$52,386,149	6	\$149,187	4	\$78,031
13.0% To 14.0%	6	\$2,455,592	0	\$0	1	\$12,207
14.0% To 15.0%	5	\$94,162,261	0	\$0	0	\$0
15.0% To 16.0%	7	\$9,495,479	1	\$40,049	0	\$0
16.0% Or More	6	\$2,674,423	1	\$1,240	0	\$0
Not Reporting Or Zero ..	93	\$355,366	1,332	\$244,653,057	1,102	\$0
Total	3,302	\$41,101,148,448	3,302	\$69,843,153,674	3,302	\$32,032,794,168
Average Rate	7.0%		6.3%		6.9%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	17	\$43,598,429	477	\$725,572,429
5.0% To 6.0%	34	\$330,285,500	411	\$1,027,223,873
6.0% To 7.0%	36	\$616,742,439	481	\$2,338,697,924
7.0% To 8.0%	31	\$63,942,555	465	\$2,166,024,191
8.0% To 9.0%	12	\$2,555,304	398	\$1,458,730,229
9.0% To 10.0%	7	\$438,385	239	\$1,015,453,564
10.0% To 11.0%	3	\$3,211,203	198	\$606,635,265
11.0% To 12.0%	0	\$0	84	\$233,300,390
12.0% To 13.0%	1	\$442,355	139	\$237,996,063
13.0% To 14.0%	0	\$0	56	\$141,849,231
14.0% To 15.0%	0	\$0	32	\$160,797,419
15.0% To 16.0%	0	\$0	42	\$46,952,867
16.0% Or More	0	\$0	21	\$21,922,478
Not Reporting Or Zero ..	3,161	\$82,763,063	259	\$3,626,620
Total	3,302	\$1,143,979,233	3,302	\$10,184,782,543
Average Rate	6.6%		7.6%	

TABLE 7
Federally Insured State Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2005

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	1,148	\$24,974,386,338	1,393	\$34,200,120,882	128	\$2,765,532,398
1.0% To 2.0%	152	\$1,343,787,435	1,394	\$32,638,286,351	680	\$16,406,971,004
2.0% To 3.0%	15	\$484,220,961	330	\$5,985,282,509	437	\$15,991,370,411
3.0% To 4.0%	4	\$29,478,487	118	\$9,343,998,812	123	\$9,806,944,756
4.0% To 5.0%	2	\$18,424,783	26	\$190,846,377	6	\$61,873,022
5.0% To 6.0%	2	\$4,745,177	9	\$57,837,612	1	\$150,000
6.0% To 7.0%	0	\$0	5	\$17,573,183	0	\$0
7.0% Or More	0	\$0	5	\$11,756,503	1	\$1,020,372
Not Reporting Or Zero ..	1,979	\$7,604,141,568	22	\$13,558,768	1,926	\$16,547
Total	3,302	\$34,459,184,749	3,302	\$82,459,260,997	3,302	\$45,033,878,510
Average Rate	0.5%		1.2%		1.8%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	7	\$1,061,403	156	\$1,653,959,624	17	\$10,125,177
1.0% To 2.0%	125	\$853,718,856	575	\$5,224,898,463	26	\$13,939,220
2.0% To 3.0%	279	\$3,057,106,863	503	\$2,438,812,764	35	\$35,526,374
3.0% To 4.0%	1,224	\$32,275,030,224	576	\$6,013,302,706	83	\$327,564,472
4.0% To 5.0%	811	\$32,947,875,085	304	\$5,656,655,024	95	\$590,403,342
5.0% To 6.0%	4	\$42,164,511	12	\$143,872,138	13	\$140,695,823
6.0% To 7.0%	1	\$1,727,302	1	\$3,486,260	0	\$0
7.0% Or More	1	\$17,943	1	\$11,334,203	0	\$0
Not Reporting Or Zero ..	850	\$13,498,627	1,174	\$1,855,810	3,033	\$8,913,716
Total	3,302	\$69,192,200,814	3,302	\$21,148,176,992	3,302	\$1,127,168,124
Average Rate	3.5%		2.5%		3.4%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	550	\$969,529,360
1.0% To 2.0%	463	\$564,055,445
2.0% To 3.0%	74	\$141,728,378
3.0% To 4.0%	28	\$371,284,872
4.0% To 5.0%	8	\$112,692,230
5.0% To 6.0%	1	\$53,043
6.0% To 7.0%	0	\$0
7.0% Or More	5	\$499,147
Not Reporting Or Zero ..	2,173	\$8,032,010
Total	3,302	\$2,167,874,485
Average Rate	20.0%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2005

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
CAPITAL ADEQUACY:				
NetWorth to Total Assets	11.13	17.50	14.97	13.16
Delinquent Loans to Net Worth	4.56	12.87	7.41	5.47
Solvency Evaluation (Est.)	112.92	121.50	117.76	115.30
Classified Assets (Est.) to Net Worth	4.84	7.59	4.66	4.28
ASSET QUALITY:				
Delinquent Loans to Total Loans	0.73	3.80	1.87	1.16
Net Charge-Offs to Average Loans	0.51	0.87	0.69	0.56
Fair Value H-T-M to Book Value H-T-M	98.75	99.94	98.66	102.09
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.71	1.87	-2.12	-1.97
Delinquent Loans to Assets	0.51	2.25	1.11	0.72
EARNINGS:				
Return on Average Assets	0.80	0.20	0.48	0.61
Gross Income to Average Assets	6.17	5.84	5.80	6.14
Yield on Average Loans	6.03	7.66	6.92	6.60
Yield on Average Investments	3.16	2.66	2.92	3.10
Cost of Funds to Average Assets	1.73	1.25	1.25	1.34
Net Margin to Average Assets	4.43	4.59	4.55	4.80
Operating Expenses to Average Assets	3.29	3.96	3.71	3.87
Provision for Loan & Lease Losses to Average Assets	0.38	0.57	0.40	0.36
Net Interest Margin to Average Assets	3.22	4.27	3.87	3.74
Operating Expenses to Gross Income	53.35	67.82	64.05	63.07
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.25	0.35	1.28	2.41
Net Operating Expenses to Average Assets	2.44	3.73	3.16	3.03
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	25.37	3.59	10.10	18.30
Regular Shares to Savings and Borrowings	31.14	87.68	67.73	47.22
Total Loans to Total Savings	81.67	72.68	70.45	72.71
Total Loans to Total Assets	69.38	59.26	59.32	62.22
Cash Plus Short-Term Investments to Assets	14.92	35.57	28.82	21.67
Total Savings and Borrowings to Earning Assets	92.47	82.53	87.19	91.02
Regular Shares & Share Drafts to Total Shares & Borrowings	44.16	89.38	75.15	59.48
Borrowings to Total Savings and NetWorth	3.18	0.43	0.39	0.80
PRODUCTIVITY:				
Members to Potential Members	6.09	9.72	14.97	7.22
Borrowers to Members	49.28	32.33	38.91	42.21
Members to Full-Time Employees	380	253	459	419
Average Savings Per Member	6,927	1,947	3,390	4,580
Average Loan Balance	11,480	4,378	6,137	7,890
Salary & Benefits to Full-Time Employees	50,002	11,837	36,920	42,810
AS A PERCENTAGE OF TOTAL GROSS INCOME				
Interest on Loans (Net of Interest Refunds)	66.26	75.63	68.26	65.26
Income From Investments	14.09	18.92	20.08	17.35
Income From Trading Securities	0.00	0.00	0.00	-0.02
Fee Income	13.82	4.08	9.56	13.74
Other Operating Income	5.83	1.37	2.10	3.67
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES				
Employee Compensation and Benefits	50.09	48.61	51.72	48.52
Travel and Conference	1.38	1.27	1.11	1.44
Office Occupancy	7.27	4.17	5.41	6.70
Office Operations	20.45	19.41	19.84	20.04
Educational and Promotional	3.97	1.11	1.57	3.02
Loan Servicing	5.43	1.92	2.75	4.78
Professional and Outside Services	7.55	6.52	8.36	10.23
Member Insurance	0.45	7.15	3.15	1.26
Operating Fees	0.48	2.90	1.59	0.83
Miscellaneous Operating Expenses	2.94	6.93	4.52	3.18

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2005

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
CAPITAL ADEQUACY:				
NetWorth to Total Assets	11.13	12.19	11.40	10.37
Delinquent Loans to Net Worth	4.56	6.38	5.07	3.61
Solvency Evaluation (Est.)	112.92	114.10	113.25	112.02
Classified Assets (Est.) to Net Worth	4.84	4.47	4.96	4.94
ASSET QUALITY:				
Delinquent Loans to Total Loans	0.73	1.15	0.82	0.53
Net Charge-Offs to Average Loans	0.51	0.53	0.58	0.45
Fair Value H-T-M to Book Value H-T-M	98.75	98.56	98.66	98.43
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	-1.71	-1.85	-1.49	-1.78
Delinquent Loans to Assets	0.51	0.78	0.58	0.37
EARNINGS:				
Return on Average Assets	0.80	0.66	0.80	0.87
Gross Income to Average Assets	6.17	6.28	6.38	6.05
Yield on Average Loans	6.03	6.29	6.05	5.87
Yield on Average Investments	3.16	3.12	3.15	3.19
Cost of Funds to Average Assets	1.73	1.44	1.54	1.97
Net Margin to Average Assets	4.43	4.84	4.83	4.08
Operating Expenses to Average Assets	3.29	3.83	3.65	2.89
Provision for Loan & Lease Losses to Average Assets	0.38	0.40	0.43	0.35
Net Interest Margin to Average Assets	3.22	3.61	3.44	2.92
Operating Expenses to Gross Income	53.35	61.04	57.27	47.73
Fixed Assets Including Foreclosed/Repossessed to Total Assets	2.25	3.01	2.83	1.85
Net Operating Expenses to Average Assets	2.44	2.90	2.64	2.12
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	25.37	23.64	26.20	26.85
Regular Shares to Savings and Borrowings	31.14	37.65	29.36	27.43
Total Loans to Total Savings	81.67	79.15	83.00	83.14
Total Loans to Total Assets	69.38	67.76	70.44	70.54
Cash Plus Short-Term Investments to Assets	14.92	15.58	13.23	14.14
Total Savings and Borrowings to Earning Assets	92.47	92.74	93.14	92.51
Regular Shares & Share Drafts to Total Shares & Borrowings	44.16	50.51	43.74	40.05
Borrowings to Total Savings and NetWorth	3.18	1.59	3.00	4.01
PRODUCTIVITY:				
Members to Potential Members	6.09	4.05	4.98	7.40
Borrowers to Members	49.28	47.15	48.75	53.43
Members to Full-Time Employees	380	376	360	383
Average Savings Per Member	6,927	5,325	6,389	8,777
Average Loan Balance	11,480	8,938	10,877	13,658
Salary & Benefits to Full-Time Employees	50,002	44,463	49,399	55,428
AS A PERCENTAGE OF TOTAL GROSS INCOME				
Interest on Loans (Net of Interest Refunds)	66.26	66.46	65.73	66.63
Income From Investments	14.09	13.84	12.41	14.34
Income Form Trading Securities	0.00	0.00	0.00	0.00
Fee Income	13.82	14.85	15.90	12.60
Other Operating Income	5.83	4.84	5.96	6.42
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES				
Employee Compensation and Benefits	50.09	48.45	50.05	50.74
Travel and Conference	1.38	1.64	1.50	1.24
Office Occupancy	7.27	7.07	7.30	7.52
Office Operations	20.45	20.56	20.21	20.72
Educational and Promotional	3.97	3.87	4.40	4.02
Loan Servicing	5.43	5.51	5.80	5.43
Professional and Outside Services	7.55	9.09	7.31	6.78
Member Insurance	0.45	0.62	0.35	0.15
Operating Fees	0.48	0.56	0.46	0.33
Miscellaneous Operating Expenses	2.94	2.63	2.63	3.07

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	576	517	10.2-	493	4.6-
Cash & Equivalents	125	101	19.2-	85	15.8-
TOTAL INVESTMENTS	106	107	1.0	101	5.1-
U.S. Government Obligations	0*	0*	53.5	0*	57.2-
Federal Agency Securities	1	1	1.8	1	21.5
Mutual Fund & Common Trusts	3	3	9.4-	2	9.0-
MCSD and PIC at Corporate CU	4	4	4.3-	5	5.0
All Other Corporate Credit Union	21	23	8.5	26	16.3
Commercial Banks, S&Ls	63	62	2.1-	56	8.5-
Credit Unions -Loans to, Deposits in	6	6	2.8-	4	26.1-
Other Investments	7	8	15.0	6	27.5-
Loans Held for Sale	0*	0*	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	291	268	7.9-	273	1.9
Unsecured Credit Card Loans	1	1	5.7-	2	65.8
All Other Unsecured Loans	58	52	9.2-	52	0.3
New Vehicle Loans	70	66	5.5-	74	11.8
Used Vehicle Loans	118	108	8.8-	106	2.2-
First Mortgage Real Estate Loans	5	4	14.6-	4	1.0-
Other Real Estate Loans	6	6	5.4	8	17.9
Leases Receivable	0*	0*	53.8-	0*	70.6-
All Other Loans/Lines of Credit	32	29	8.7-	27	7.9-
Allowance For Loan Losses	7	6	11.5-	6	0.1-
Foreclosed and Repossessed Assets \1	0*	0*	32.6-	0*	15.7-
Land and Building	0*	0*	29.2-	0*	26.8
Other Fixed Assets	1	1	4.3	1	10.4-
NCUSIF Capitalization Deposit	4	4	6.3-	4	1.3
Other Assets	2	2	17.2-	2	10.4
TOTAL ASSETS	522	476	8.8-	460	3.4-
LIABILITIES					
Total Borrowings	0*	0*	76.5	2	131.9
Accrued Dividends/Interest Payable	1	0*	28.5-	0*	23.2
Acct Payable and Other Liabilities	2	1	30.0-	2	30.9
Uninsured Secondary Capital	0*	0*	40.5-	0*	26.4-
TOTAL LIABILITIES	3	3	15.8-	4	54.9
EQUITY/SAVINGS					
Total Savings	436	395	9.4-	375	5.1-
Share Drafts	3	8	137.4	6	14.6-
Regular Shares	384	345	10.3-	331	4.1-
Money Market Shares	2	2	29.8	2	20.1
Share Certificates/CDs	33	28	15.0-	26	7.6-
IRA/Keogh Accounts	5	5	8.3-	4	14.8-
All Other Shares and Member Deposits	5	4	13.9-	3	34.9-
Non-Member Deposits	4	4	6.4-	3	26.2-
Regular Reserves	28	26	6.3-	26	1.5-
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	0*	0*	48.8	0*	44.9
Other Reserves	3	4	8.9	3	4.8-
Undivided Earnings	51	48	5.9-	51	6.2
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	83	78	5.1-	81	2.9
TOTAL LIABILITIES/EQUITY/SAVINGS	522	476	8.8-	460	3.4-

1/ All other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,032	971	5.9-	901	7.2-
Cash & Equivalents	918	724	21.1-	557	23.1-
TOTAL INVESTMENTS	1,561	1,560	0.1-	1,352	13.3-
U.S. Government Obligations	25	22	11.5-	24	8.7
Federal Agency Securities	64	65	1.7	67	2.7
Mutual Fund & Common Trusts	13	10	25.8-	4	55.5-
MCSD and PIC at Corporate CU	48	45	6.4-	46	2.3
All Other Corporate Credit Union	326	334	2.5	316	5.4-
Commercial Banks, S&Ls	949	974	2.6	795	18.4-
Credit Unions -Loans to, Deposits in	36	37	5.4	36	3.8-
Other Investments	101	73	27.8-	64	11.8-
Loans Held for Sale	0*	0*	100.0-	0*	0.0
TOTAL LOANS OUTSTANDING	3,103	2,947	5.0-	2,936	0.4-
Unsecured Credit Card Loans	75	68	9.9-	68	1.0
All Other Unsecured Loans	398	378	4.9-	369	2.5-
New Vehicle Loans	776	747	3.8-	802	7.3
Used Vehicle Loans	1,133	1,053	7.0-	1,002	4.8-
First Mortgage Real Estate Loans	237	226	4.8-	233	3.2
Other Real Estate Loans	199	209	5.0	227	8.3
Leases Receivable	3	2	48.7-	1	33.9-
All Other Loans/Lines of Credit	281	264	5.9-	233	11.8-
Allowance For Loan Losses	39	35	11.8-	34	0.4-
Foreclosed and Repossessed Assets \1	0*	1	188.2	2	41.8
Land and Building	44	45	0.7	44	1.6-
Other Fixed Assets	19	18	7.6-	18	2.6
NCUSIF Capitalization Deposit	45	45	1.3-	43	4.5-
Other Assets	30	33	9.9	33	0.8-
TOTAL ASSETS	5,682	5,338	6.1-	4,949	7.3-
LIABILITIES					
Total Borrowings	4	6	38.6	18	212.9
Accrued Dividends/Interest Payable	6	6	10.4-	6	14.5
Acct Payable and Other Liabilities	21	18	11.7-	17	3.7-
Uninsured Secondary Capital	1	1	17.1-	1	8.5-
TOTAL LIABILITIES	32	31	5.1-	43	40.5
EQUITY/SAVINGS					
TOTAL SAVINGS	4,889	4,565	6.6-	4,167	8.7-
Share Drafts	317	321	1.2	310	3.3-
Regular Shares	3,332	3,136	5.9-	2,835	9.6-
Money Market Shares	169	156	7.9-	135	13.4-
Share Certificates/CDs	758	652	14.0-	633	2.9-
IRA/Keogh Accounts	219	200	8.4-	179	10.5-
All Other Shares and Member Deposits	82	88	6.9	62	29.5-
Non-Member Deposits	11	12	6.8	11	4.2-
Regular Reserves	234	227	2.9-	218	3.9-
APPR. For Non-Conf. Invest.	0*	0*	19.0-	0*	7.0
Accum. Unrealized G/L on A-F-S	0*	-0*	1,927.4-	-0*	69.3-
Other Reserves	47	42	11.5-	40	3.3-
Undivided Earnings	479	474	1.1-	481	1.6
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	760	742	2.3-	739	0.4-
TOTAL LIABILITIES/EQUITY/SAVINGS	5,682	5,338	6.1-	4,949	7.3-

1/ Other Real Estate owned prior to 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,142	1,110	2.8-	1,067	3.9-
Cash & Equivalents	3,358	2,840	15.4-	2,382	16.1-
TOTAL INVESTMENTS	7,383	7,306	1.0-	6,587	9.8-
U.S. Government Obligations	124	130	5.0	88	32.2-
Federal Agency Securities	1,123	1,138	1.3	1,074	5.6-
Mutual Fund & Common Trusts	56	41	25.8-	30	27.2-
MCSD and PIC at Corporate CU	225	231	2.7	227	1.8-
All Other Corporate Credit Union	1,435	1,486	3.6	1,498	0.8
Commercial Banks, S&Ls	3,819	3,685	3.5-	3,114	15.5-
Credit Unions -Loans to, Deposits in	152	153	0.9	169	10.4
Other Investments	451	442	2.1-	386	12.6-
Loans Held for Sale	22	24	8.8	28	16.2
TOTAL LOANS OUTSTANDING	15,951	16,109	1.0	16,411	1.9
Unsecured Credit Card Loans	727	704	3.2-	691	1.9-
All Other Unsecured Loans	1,221	1,170	4.2-	1,129	3.5-
New Vehicle Loans	2,787	2,784	0.1-	3,052	9.6
Used Vehicle Loans	4,764	4,641	2.6-	4,429	4.6-
First Mortgage Real Estate Loans	3,183	3,364	5.7	3,538	5.2
Other Real Estate Loans	2,011	2,179	8.4	2,329	6.9
Leases Receivable	20	16	20.5-	4	72.8-
All Other Loans/Lines of Credit	1,237	1,250	1.1	1,240	0.8-
Allowance For Loan Losses	146	144	1.2-	144	0.1
Foreclosed and Repossessed Assets ^{1/}	7	10	32.1	12	21.2
Land and Building	476	486	2.2	502	3.3
Other Fixed Assets	126	121	3.5-	121	0.1
NCUSIF Capitalization Deposit	217	220	1.2	216	1.7-
Other Assets	212	233	9.5	259	11.2
TOTAL ASSETS	27,607	27,205	1.5-	26,375	3.1-
LIABILITIES					
Total Borrowings	75	137	82.1	194	41.4
Accrued Dividends/Interest Payable	22	21	6.8-	25	20.2
Acct Payable and Other Liabilities	122	122	0.3-	128	5.4
Uninsured Secondary Capital	4	9	144.8	14	46.5
TOTAL LIABILITIES	223	288	29.3	360	24.9
EQUITY/SAVINGS					
TOTAL SAVINGS	24,050	23,526	2.2-	22,571	4.1-
Share Drafts	2,552	2,667	4.5	2,793	4.7
Regular Shares	11,948	11,773	1.5-	10,757	8.6-
Money Market Shares	2,500	2,469	1.3-	2,159	12.5-
Share Certificates/CDs	4,739	4,413	6.9-	4,790	8.6
IRA/Keogh Accounts	1,853	1,754	5.3-	1,655	5.7-
All Other Shares and Member Deposits	410	380	7.2-	331	12.8-
Non-Member Deposits	48	69	46.1	86	23.6
Regular Reserves	1,024	1,007	1.7-	997	1.0-
APPR. For Non-Conf. Invest.	4	4	10.8	5	5.4
Accum. Unrealized G/L on A-F-S	5	-4	184.9-	-14	239.4-
Other Reserves	238	232	2.4-	217	6.5-
Undivided Earnings	2,064	2,151	4.2	2,239	4.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	3,334	3,390	1.7	3,444	1.6
TOTAL LIABILITIES/EQUITY/SAVINGS	27,607	27,205	1.5-	26,375	3.1-

1/ Other real estate loans eliminated in 2004

* 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, 2005
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	333	320	3.9-	307	4.1-
Cash & Equivalents	2,178	1,839	15.6-	1,546	15.9-
TOTAL INVESTMENTS	5,542	5,168	6.8-	4,456	13.8-
U.S. Government Obligations	129	106	18.2-	102	3.0-
Federal Agency Securities	1,953	1,955	0.1	1,781	8.9-
Mutual Fund & Common Trusts	41	34	16.7-	21	36.8-
MCSD and PIC at Corporate CU	177	175	1.4-	168	4.0-
All Other Corporate Credit Union	826	837	1.4	790	5.6-
Commercial Banks, S&Ls	1,764	1,543	12.6-	1,170	24.1-
Credit Unions -Loans to, Deposits in	84	60	29.4-	58	2.2-
Other Investments	567	459	19.1-	364	20.6-
Loans Held for Sale	15	15	2.7	11	26.9-
TOTAL LOANS OUTSTANDING	14,808	14,849	0.3	14,743	0.7-
Unsecured Credit Card Loans	736	657	10.7-	603	8.2-
All Other Unsecured Loans	779	765	1.8-	716	6.4-
New Vehicle Loans	2,278	2,345	2.9	2,447	4.3
Used Vehicle Loans	3,842	3,879	1.0	3,738	3.6-
First Mortgage Real Estate Loans	4,012	3,868	3.6-	3,767	2.6-
Other Real Estate Loans	2,097	2,286	9.0	2,372	3.8
Leases Receivable	22	17	22.2-	28	61.0
All Other Loans/Lines of Credit	1,042	1,031	1.0-	1,073	4.0
Allowance For Loan Losses	115	112	2.0-	116	3.0
Foreclosed and Repossessed Assets \1	8	11	48.7	17	52.7
Land and Building	499	528	5.7	522	1.0-
Other Fixed Assets	113	112	1.1-	116	3.5
NCUSIF Capitalization Deposit	192	186	3.0-	175	5.8-
Other Assets	230	245	6.6	286	16.7
TOTAL ASSETS	23,469	22,840	2.7-	21,758	4.7-
LIABILITIES					
Total Borrowings	182	254	40.1	338	33.0
Accrued Dividends/Interest Payable	21	17	15.3-	20	17.8
Acct Payable and Other Liabilities	130	121	7.0-	144	18.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	332	393	18.2	503	28.0
EQUITY/SAVINGS					
TOTAL SAVINGS	20,444	19,786	3.2-	18,627	5.9-
Share Drafts	2,420	2,472	2.1	2,438	1.4-
Regular Shares	8,292	8,155	1.7-	7,141	12.4-
Money Market Shares	2,879	2,714	5.7-	2,341	13.7-
Share Certificates/CDs	4,852	4,593	5.3-	4,925	7.2
IRA/Keogh Accounts	1,636	1,513	7.5-	1,449	4.3-
All Other Shares and Member Deposits	302	252	16.5-	222	12.0-
Non-Member Deposits	62	86	38.3	110	27.6
Regular Reserves	822	789	4.1-	750	4.9-
APPR. For Non-Conf. Invest.	2	10	409.2	3	71.2-
Accum. Unrealized G/L on A-F-S	12	-5	138.2-	-24	423.4-
Other Reserves	206	190	7.8-	171	10.1-
Undivided Earnings	1,650	1,676	1.6	1,729	3.1
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	2,693	2,661	1.2-	2,629	1.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	23,469	22,840	2.7-	21,758	4.7-

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	391	398	1.8	398	0.0
Cash & Equivalents	6,153	5,896	4.2-	5,498	6.8-
TOTAL INVESTMENTS	19,448	17,993	7.5-	16,096	10.5-
U.S. Government Obligations	665	345	48.2-	246	28.7-
Federal Agency Securities	10,723	10,189	5.0-	9,136	10.3-
Mutual Fund & Common Trusts	362	249	31.0-	144	42.2-
MCSD and PIC at Corporate CU	463	481	3.8	470	2.2-
All Other Corporate Credit Union	3,454	3,587	3.8	3,552	1.0-
Commercial Banks, S&Ls	1,962	1,694	13.6-	1,359	19.8-
Credit Unions -Loans to, Deposits in	57	57	0.1-	61	7.3
Other Investments	1,761	1,390	21.1-	1,128	18.8-
Loans Held for Sale	99	96	3.8-	160	67.6
TOTAL LOANS OUTSTANDING	54,755	58,916	7.6	61,201	3.9
Unsecured Credit Card Loans	2,973	2,868	3.5-	2,734	4.7-
All Other Unsecured Loans	2,068	2,038	1.4-	2,051	0.6
New Vehicle Loans	8,794	9,535	8.4	10,849	13.8
Used Vehicle Loans	13,679	14,163	3.5	13,937	1.6-
First Mortgage Real Estate Loans	16,385	17,894	9.2	18,397	2.8
Other Real Estate Loans	7,324	8,721	19.1	9,495	8.9
Leases Receivable	245	176	28.0-	120	31.7-
All Other Loans/Lines of Credit	3,288	3,520	7.1	3,617	2.7
Allowance For Loan Losses	441	450	2.2	460	2.1
Foreclosed and Repossessed Assets \1	30	41	37.2	56	36.0
Land and Building	1,599	1,803	12.7	1,949	8.1
Other Fixed Assets	420	442	5.4	453	2.3
NCUSIF Capitalization Deposit	664	668	0.7	663	0.9-
Other Assets	1,035	1,125	8.7	1,269	12.8
TOTAL ASSETS	83,764	86,532	3.3	86,886	0.4
LIABILITIES					
Total Borrowings	1,312	1,914	45.9	2,508	31.0
Accrued Dividends/Interest Payable	31	32	2.3	48	51.3
Acct Payable and Other Liabilities	599	631	5.5	788	24.8
Uninsured Secondary Capital	0	0	0.0	5	0.0
TOTAL LIABILITIES	1,942	2,578	32.7	3,349	29.9
EQUITY/SAVINGS					
TOTAL SAVINGS	72,771	74,381	2.2	73,738	0.9-
Share Drafts	9,774	10,700	9.5	10,963	2.5
Regular Shares	23,266	23,732	2.0	22,385	5.7-
Money Market Shares	15,134	14,860	1.8-	13,024	12.4-
Share Certificates/CDs	17,450	17,942	2.8	20,422	13.8
IRA/Keogh Accounts	6,131	6,049	1.3-	5,897	2.5-
All Other Shares and Member Deposits	896	919	2.6	796	13.4-
Non-Member Deposits	120	179	49.1	250	39.4
Regular Reserves	2,524	2,564	1.6	2,565	0.1
APPR. For Non-Conf. Invest.	15	20	29.6	31	57.0
Accum. Unrealized G/L on A-F-S	51	-19	136.5-	-106	469.5-
Other Reserves	619	668	8.0	696	4.1
Undivided Earnings	5,841	6,339	8.5	6,612	4.3
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	9,051	9,573	5.8	9,798	2.4
TOTAL LIABILITIES/EQUITY/SAVINGS	83,764	86,532	3.3	86,886	0.4

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	119	126	5.9	136	7.9
Cash & Equivalents	8,404	8,627	2.7	9,664	12.0
TOTAL INVESTMENTS	35,536	35,218	0.9-	32,136	8.8-
U.S. Government Obligations	612	283	53.7-	236	16.8-
Federal Agency Securities	21,767	21,659	0.5-	19,548	9.7-
Mutual Fund & Common Trusts	1,207	723	40.1-	580	19.8-
MCSD and PIC at Corporate CU	569	571	0.3	618	8.1
All Other Corporate Credit Union	8,579	8,970	4.6	8,327	7.2-
Commercial Banks, S&Ls	1,316	1,177	10.5-	781	33.7-
Credit Unions -Loans to, Deposits in	43	46	7.4	37	19.5-
Other Investments	1,443	1,788	23.9	2,011	12.5
Loans Held for Sale	113	145	28.6	201	38.3
TOTAL LOANS OUTSTANDING	84,335	97,288	15.4	113,167	16.3
Unsecured Credit Card Loans	4,266	4,582	7.4	5,088	11.1
All Other Unsecured Loans	3,331	3,419	2.6	3,637	6.4
New Vehicle Loans	13,686	16,156	18.1	20,060	24.2
Used Vehicle Loans	15,895	16,823	5.8	17,889	6.3
First Mortgage Real Estate Loans	32,987	37,698	14.3	43,904	16.5
Other Real Estate Loans	10,636	14,091	32.5	17,602	24.9
Leases Receivable	802	1,002	24.8	991	1.1-
All Other Loans/Lines of Credit	2,733	3,519	28.8	3,995	13.5
Allowance For Loan Losses	682	735	7.7	813	10.7
Foreclosed and Repossessed Assets \1	17	31	88.2	59	88.5
Land and Building	1,677	1,950	16.3	2,217	13.7
Other Fixed Assets	554	647	16.9	687	6.0
NCUSIF Capitalization Deposit	992	1,078	8.7	1,163	7.9
Other Assets	1,582	1,653	4.5	1,959	18.5
TOTAL ASSETS	132,527	145,904	10.1	160,441	10.0
LIABILITIES					
Total Borrowings	3,694	4,592	24.3	6,128	33.5
Accrued Dividends/Interest Payable	76	78	2.8	110	42.0
Acct Payable and Other Liabilities	1,289	1,331	3.3	1,722	29.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	5,058	6,000	18.6	7,961	32.7
EQUITY/SAVINGS					
TOTAL SAVINGS	114,266	125,150	9.5	136,110	8.8
Share Drafts	13,958	16,126	15.5	17,948	11.3
Regular Shares	37,464	39,984	6.7	39,010	2.4-
Money Market Shares	25,002	27,057	8.2	27,372	1.2
Share Certificates/CDs	26,272	29,678	13.0	38,396	29.4
IRA/Keogh Accounts	10,526	11,101	5.5	11,964	7.8
All Other Shares and Member Deposits	779	821	5.4	753	8.3-
Non-Member Deposits	264	383	45.0	667	74.4
Regular Reserves	3,569	3,823	7.1	4,127	8.0
APPR. For Non-Conf. Invest.	6	9	53.5	8	3.2-
Accum. Unrealized G/L on A-F-S	3	-124	4,155.9-	-287	131.5-
Other Reserves	1,480	1,534	3.6	1,691	10.2
Undivided Earnings	8,146	9,512	16.8	10,831	13.9
Net Income	0*	0*	0.0	0*	0.0
TOTAL EQUITY	13,204	14,753	11.7	16,369	11.0
TOTAL LIABILITIES/EQUITY/SAVINGS	132,527	145,904	10.1	160,441	10.0

1/ Other real estate loans eliminated in 2004

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	576	517	10.2-	493	4.6-
INTEREST INCOME					
Interest on Loans	25	22	14.7-	21	4.1-
(Less) Interest Refund	0*	0*	100.3	0*	34.6-
Income from Investments	4	3	4.9-	5	52.9
Trading Profits and Losses	0	0*	0.0	0*	70.1-
TOTAL INTEREST INCOME	29	25	13.6-	26	3.6
INTEREST EXPENSE					
Dividends on Shares	7	5	24.8-	6	7.6
Interest on Deposits	0*	0*	28.0-	0*	14.0
Interest on Borrowed Money	0*	0*	20.3	0*	238.7
TOTAL INTEREST EXPENSE	7	5	24.8-	6	8.6
PROVISION FOR LOAN & LEASE LOSSES	2	2	8.5-	3	31.6
NET INTEREST INCOME AFTER PLL	19	18	10.0-	17	1.1-
NON-INTEREST INCOME					
Fee Income	1	1	7.4-	1	3.3
Other Operating Income	0*	0*	29.9-	0*	42.9
Gain (Loss) on Investments	0*	-0*	442.7-	-0*	98.3
Gain (Loss) on Disp of Fixed Assets	-0*	0*	5,510.8	-0*	107.0-
Other Non-Oper Income (Expense)	0*	0*	9.1	0*	29.5
TOTAL NON-INTEREST INCOME	2	2	18.3-	2	27.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	10	9	10.2-	9	3.0
Travel and Conference Expense	0*	0*	30.6-	0*	13.8
Office Occupancy Expense	0*	0*	12.9-	0*	9.7-
Office Operations Expense	4	3	4.4-	4	3.9
Educational & Promotional Expense	0*	0*	13.8-	0*	19.6
Loan Servicing Expense	0*	0*	10.2-	0*	2.5
Professional and Outside Services	1	1	12.3-	1	3.4
Member Insurance	2	1	20.6-	1	8.2-
Operating Fees	0*	0*	8.4-	0*	1.1
Miscellaneous Operating Expenses	1	1	15.6-	1	11.1
TOTAL NON-INTEREST EXPENSES	20	18	11.0-	19	2.4
NET INCOME	1	1	6.7-	0*	15.5-
Transfer to Regular Reserve	0*	0*	35.2-	0*	18.7

* Amount Less than + or - 1 Million

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,032	971	5.9-	901	7.2-
INTEREST INCOME					
Interest on Loans	247	216	12.4-	204	5.7-
(Less) Interest Refund	0*	0*	29.0-	0*	4.2-
Income from Investments	51	49	3.8-	60	22.6
Trading Profits and Losses	0*	-0*	101.0-	0*	2,407.3
TOTAL INTEREST INCOME	297	265	10.9-	263	0.5-
INTEREST EXPENSE					
Dividends on Shares	70	55	21.4-	56	3.1
Interest on Deposits	9	7	29.4-	7	12.1
Interest on Borrowed Money	0*	0*	20.8	0*	253.3
TOTAL INTEREST EXPENSE	79	61	22.2-	64	4.7
PROVISION FOR LOAN & LEASE LOSSES	21	18	12.6-	21	15.3
NET INTEREST INCOME AFTER PLL	197	185	6.1-	178	3.7-
NON-INTEREST INCOME					
Fee Income	29	28	2.3-	28	0.2
Other Operating Income	6	5	10.9-	6	14.1
Gain (Loss) on Investments	-0*	0*	4,253.8	-0*	2,437.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	26.7	0*	790.6
Other Non-Oper Income (Expense)	3	2	21.0-	3	32.2
TOTAL NON-INTEREST INCOME	38	36	4.9-	37	3.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	105	101	3.9-	99	2.0-
Travel and Conference Expense	3	2	14.8-	2	9.1-
Office Occupancy Expense	11	10	4.5-	10	0.1
Office Operations Expense	41	38	6.5-	38	1.4-
Educational & Promotional Expense	3	3	8.1-	3	1.8
Loan Servicing Expense	6	5	10.8-	5	2.0
Professional and Outside Services	18	17	5.2-	16	6.3-
Member Insurance	8	7	10.4-	6	16.7-
Operating Fees	3	3	6.4-	3	4.2-
Miscellaneous Operating Expenses	9	9	6.3-	9	1.5-
TOTAL NON-INTEREST EXPENSES	207	196	5.4-	191	2.6-
NET INCOME	28	25	10.3-	25	2.1-
Transfer to Regular Reserve	6	5	20.7-	5	3.7-

* Amount Less than + or - 1 Million

TABLE 17
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	1,142	1,110	2.8-	1,067	3.9-
INTEREST INCOME					
Interest on Loans	1,169	1,084	7.2-	1,075	0.9-
(Less) Interest Refund	1	1	5.2-	1	4.0
Income from Investments	252	244	3.4-	285	17.1
Trading Profits and Losses	0*	-0*	182.2-	-0*	208.0-
TOTAL INTEREST INCOME	1,420	1,327	6.6-	1,358	2.4
INTEREST EXPENSE					
Dividends on Shares	306	251	18.0-	281	11.7
Interest on Deposits	81	61	24.6-	71	15.9
Interest on Borrowed Money	1	3	85.3	6	130.3
TOTAL INTEREST EXPENSE	389	315	19.0-	358	13.5
PROVISION FOR LOAN & LEASE LOSSES	89	94	5.5	96	1.6
NET INTEREST INCOME AFTER PLL	941	917	2.6-	905	1.3-
NON-INTEREST INCOME					
Fee Income	190	209	9.9	226	8.0
Other Operating Income	60	55	6.9-	60	8.9
Gain (Loss) on Investments	2	0*	61.7-	-0*	139.7-
Gain (Loss) on Disp of Fixed Assets	2	0*	47.7-	0*	42.8-
Other Non-Oper Income (Expense)	4	7	91.5	9	35.5
TOTAL NON-INTEREST INCOME	257	273	6.3	296	8.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	495	498	0.6	503	1.1
Travel and Conference Expense	15	15	0.1-	15	2.0-
Office Occupancy Expense	67	68	1.5	70	2.6
Office Operations Expense	208	205	1.2-	208	1.4
Educational & Promotional Expense	29	30	3.1	31	4.2
Loan Servicing Expense	47	49	3.6	50	2.2
Professional and Outside Services	104	105	1.7	106	0.8
Member Insurance	16	15	9.3-	13	10.6-
Operating Fees	9	8	2.2-	9	2.6
Miscellaneous Operating Expenses	33	31	4.4-	33	5.3
TOTAL NON-INTEREST EXPENSES	1,022	1,024	0.3	1,037	1.3
NET INCOME	177	166	6.0-	163	1.6-
Transfer to Regular Reserve	32	25	20.5-	27	7.6

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	333	320	3.9-	307	4.1-
INTEREST INCOME					
Interest on Loans	1,011	943	6.8-	932	1.2-
(Less) Interest Refund	0*	1	83.5	1	27.9-
Income from Investments	199	182	8.8-	194	6.6
Trading Profits and Losses	0*	0*	17.2	0*	64.5-
TOTAL INTEREST INCOME	1,210	1,123	7.1-	1,124	0.1
INTEREST EXPENSE					
Dividends on Shares	255	198	22.3-	222	12.1
Interest on Deposits	94	80	15.5-	88	10.1
Interest on Borrowed Money	3	5	53.2	11	101.3
TOTAL INTEREST EXPENSE	352	283	19.7-	320	13.2
PROVISION FOR LOAN & LEASE LOSSES	73	82	12.4	89	9.1
NET INTEREST INCOME AFTER PLL	785	759	3.3-	715	5.8-
NON-INTEREST INCOME					
Fee Income	173	189	9.6	208	9.8
Other Operating Income	70	64	9.3-	68	5.9
Gain (Loss) on Investments	2	0*	98.1-	0*	1,853.2
Gain (Loss) on Disp of Fixed Assets	2	3	71.9	3	18.5
Other Non-Oper Income (Expense)	3	2	22.3-	7	208.6
TOTAL NON-INTEREST INCOME	250	258	3.5	287	11.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	419	417	0.3-	414	0.8-
Travel and Conference Expense	14	14	0.3-	14	2.0
Office Occupancy Expense	58	58	0.1-	60	4.7
Office Operations Expense	183	181	1.0-	176	3.2-
Educational & Promotional Expense	31	32	2.3	33	3.6
Loan Servicing Expense	46	46	0.1-	47	2.0
Professional and Outside Services	74	76	2.8	78	2.3
Member Insurance	8	6	17.9-	5	16.4-
Operating Fees	5	5	5.2-	5	0.9-
Miscellaneous Operating Expenses	24	23	2.1-	23	2.6-
TOTAL NON-INTEREST EXPENSES	861	859	0.3-	854	0.5-
NET INCOME	173	159	8.4-	147	7.1-
Transfer to Regular Reserve	29	20	32.2-	28	42.9

* 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, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	391	398	1.8	398	0.0
INTEREST INCOME					
Interest on Loans	3,568	3,540	0.8-	3,636	2.7
(Less) Interest Refund	3	2	4.6-	0*	60.7-
Income from Investments	656	616	6.0-	686	11.3
Trading Profits and Losses	0*	0*	43.1	0*	63.4-
TOTAL INTEREST INCOME	4,222	4,154	1.6-	4,321	4.0
INTEREST EXPENSE					
Dividends on Shares	835	726	13.0-	833	14.7
Interest on Deposits	395	328	17.1-	428	30.6
Interest on Borrowed Money	35	50	42.6	78	57.4
TOTAL INTEREST EXPENSE	1,265	1,104	12.8-	1,339	21.3
PROVISION FOR LOAN & LEASE LOSSES	314	367	17.0	369	0.6
NET INTEREST INCOME AFTER PLL	2,643	2,683	1.5	2,613	2.6-
NON-INTEREST INCOME					
Fee Income	737	825	12.1	879	6.5
Other Operating Income	299	290	3.0-	330	13.7
Gain (Loss) on Investments	7	25	257.2	0*	98.2-
Gain (Loss) on Disp of Fixed Assets	9	8	10.1-	15	85.1
Other Non-Oper Income (Expense)	19	19	1.5	25	35.0
TOTAL NON-INTEREST INCOME	1,070	1,167	9.1	1,250	7.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,468	1,557	6.1	1,585	1.8
Travel and Conference Expense	44	46	2.6	47	4.1
Office Occupancy Expense	203	217	6.7	231	6.5
Office Operations Expense	625	638	2.1	640	0.4
Educational & Promotional Expense	121	130	7.4	139	7.5
Loan Servicing Expense	180	184	2.5	184	0.3-
Professional and Outside Services	203	215	6.0	231	7.6
Member Insurance	12	11	8.7-	11	0.4-
Operating Fees	14	15	7.3	15	3.1-
Miscellaneous Operating Expenses	76	81	6.0	83	2.8
TOTAL NON-INTEREST EXPENSES	2,946	3,094	5.0	3,167	2.4
NET INCOME	766	757	1.2-	695	8.1-
Transfer to Regular Reserve	128	102	20.1-	96	6.4-

* Amount Less than + or - 1 Million

TABLE 20
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2005
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	119	126	5.9	136	7.9
INTEREST INCOME					
Interest on Loans	5,097	5,324	4.4	6,182	16.1
(Less) Interest Refund	9	12	42.0	9	26.2-
Income from Investments	1,118	1,114	0.4-	1,329	19.3
Trading Profits and Losses	1	0*	60.5-	0*	96.8-
TOTAL INTEREST INCOME	6,208	6,427	3.5	7,502	16.7
INTEREST EXPENSE					
Dividends on Shares	1,650	1,564	5.2-	2,159	38.0
Interest on Deposits	505	474	6.1-	640	35.1
Interest on Borrowed Money	128	154	20.4	222	44.8
TOTAL INTEREST EXPENSE	2,282	2,192	4.0-	3,022	37.9
PROVISION FOR LOAN & LEASE LOSSES	476	491	3.3	537	9.3
NET INTEREST INCOME AFTER PLL	3,450	3,743	8.5	3,943	5.3
NON-INTEREST INCOME					
Fee Income	976	1,092	11.9	1,168	6.9
Other Operating Income	456	458	0.3	595	29.9
Gain (Loss) on Investments	42	8	80.2-	-0*	110.5-
Gain (Loss) on Disp of Fixed Assets	2	11	586.0	9	23.3-
Other Non-Oper Income (Expense)	35	24	30.4-	41	70.1
TOTAL NON-INTEREST INCOME	1,510	1,593	5.5	1,811	13.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,793	2,017	12.5	2,244	11.3
Travel and Conference Expense	46	51	11.0	55	8.1
Office Occupancy Expense	258	290	12.5	332	14.5
Office Operations Expense	780	869	11.3	916	5.5
Educational & Promotional Expense	133	154	15.6	178	15.6
Loan Servicing Expense	188	212	12.7	240	13.3
Professional and Outside Services	239	277	16.2	300	8.0
Member Insurance	6	7	16.8	7	0.2
Operating Fees	12	14	21.5	15	4.3
Miscellaneous Operating Expenses	144	117	19.0-	136	16.6
TOTAL NON-INTEREST EXPENSES	3,598	4,007	11.4	4,422	10.4
NET INCOME	1,363	1,330	2.4-	1,332	0.2
Transfer to Regular Reserve	305	276	9.5-	219	20.6-

* 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

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
2001	3,866	372	9.62	-31,352
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

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	109	89,290,737	-1,735,587	15,419,900
2 Million To 10 Million	119	642,660,935	-7,310,392	85,212,833
10 Million To 50 Million	85	2,222,330,479	-20,402,352	268,625,776
50 Million To 100 Million	22	1,492,288,802	-9,028,073	150,910,778
100 Million To 500 Million	15	2,775,710,794	-23,216,469	282,673,402
500 Million and Over	3	2,959,996,823	-26,216,926	201,149,395
Total	353	10,182,278,570	-87,909,799	1,003,992,084

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
2001	970	2,120	687	84	2	3,863
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

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
2001	86	2.22	1,046,829,781	0.52
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

*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, 2005

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	12,916,512,983
2	THE GOLDEN 1	2	SACRAMENTO	CA	1933	6,180,667,850
3	BOEING EMPLOYEES	3	TUKWILA	WA	1935	6,137,906,296
4	ALLIANT	4	CHICAGO	IL	1935	4,378,800,881
5	WESCOM	5	PASADENA	CA	1934	3,337,140,186
6	SAN DIEGO COUNTY	8	SAN DIEGO	CA	1938	3,183,692,512
7	STAR ONE	6	SUNNYVALE	CA	1956	3,045,527,986
8	VYSTAR	7	JACKSONVILLE	FL	1952	2,995,410,338
9	CITIZENS EQUITY FIRST	9	PEORIA	IL	1937	2,881,779,090
10	DELTA EMPLOYEES	10	ATLANTA	GA	1940	2,543,231,303
11	PENNSYLVANIA STATE EMPLOYEES	11	HARRISBURG	PA	1933	2,323,410,348
12	PORTLAND TEACHERS	12	PORTLAND	OR	1932	2,076,431,151
13	EASTERN FINANCIAL FLORIDA	13	MIRAMAR	FL	1937	1,908,465,686
14	BELLCO	14	GREENWOOD VILLA	CO	1936	1,575,887,225
15	TEACHERS	24	SOUTH BEND	IN	1931	1,574,262,266
16	EASTMAN	23	KINGSPORT	TN	1934	1,570,553,401
17	TEXANS	25	RICHARDSON	TX	1953	1,564,523,722
18	CREDIT UNION OF TEXAS	15	DALLAS	TX	1931	1,552,661,679
19	TRAVIS	21	VACAVILLE	CA	1951	1,541,543,562
20	NORTH ISLAND FINANCIAL	18	SAN DIEGO	CA	1940	1,537,235,148
21	STATE EMPLOYEES CU OF MARYLAND, IN	20	LINTHICUM	MD	1951	1,533,010,202
22	FIRST TECHNOLOGY	19	BEAVERTON	OR	1952	1,517,765,259
23	COMMUNITY AMERICA	17	KANSAS CITY	MO	1940	1,510,728,065
24	ATLANTA POSTAL	16	ATLANTA	GA	1943	1,492,124,279
25	PROVIDENT	27	REDWOOD CITY	CA	1950	1,417,435,903
26	SPACE COAST	26	MELBOURNE	FL	1951	1,381,327,801
27	EDUCATIONAL EMPLOYEES	30	FRESNO	CA	1934	1,327,152,606
28	HARBORONE	34	BROCKTON	MA	1917	1,326,783,883
29	REDWOOD	36	SANTA ROSA	CA	1950	1,323,082,880
30	APCO EMPLOYEES	29	BIRMINGHAM	AL	1953	1,289,325,529
31	VIRGINIA CREDIT UNION, INC.,	28	RICHMOND	VA	1928	1,288,413,138
32	SAFE	31	NORTH HIGHLANDS	CA	1940	1,274,860,368
33	MUNICIPAL	32	NEW YORK	NY	1917	1,232,844,607
34	SCHOOLS FINANCIAL	39	SACRAMENTO	CA	1934	1,217,857,665
35	FAIRWINDS	38	ORLANDO	FL	1949	1,201,344,626
36	LAKE MICHIGAN	35	GRAND RAPIDS	MI	1933	1,195,645,467
37	TECHNOLOGY	37	SAN JOSE	CA	1960	1,186,240,544
38	PREMIER AMERICA	46	CHATSWORTH	CA	1957	1,162,097,968
39	WASHINGTON STATE EMPLOYEES	41	OLYMPIA	WA	1957	1,116,747,007
40	GECU	44	EL PASO	TX	1932	1,111,803,553
41	CALIFORNIA	47	GLENDALE	CA	1933	1,100,462,654
42	WRIGHT-PATT	43	FAIRBORN	OH	1932	1,079,295,668
43	JOHN DEERE COMMUNITY	45	WATERLOO	IA	1934	1,077,418,439
44	PACIFIC SERVICE	48	WALNUT CREEK	CA	1936	1,073,142,607
45	FIRST COMMUNITY	42	ELLISVILLE	MO	1934	1,068,601,972
46	MERIWEST	54	SAN JOSE	CA	1961	1,055,465,950
47	BAXTER	50	VERNON HILLS	IL	1980	1,043,578,669
48	COMMUNITY FIRST CREDIT UNION OF FLC	59	JACKSONVILLE	FL	1961	1,029,399,001
49	SERVICE	55	PORTSMOUTH	NH	1957	1,019,510,343
50	CREDIT UNION CENTRAL FALLS	51	CENTRAL FALLS	RI	1915	1,014,019,898
51	LANDMARK	56	NEW BERLIN	WI	1933	1,002,258,155
52	CONNECTICUT STATE EMPLOYEES	40	HARTFORD	CT	1946	999,078,058
53	GEORGIA TELCO	49	ATLANTA	GA	1934	986,271,056
54	ARROWHEAD CENTRAL	61	SAN BERNARDINO	CA	1949	959,678,863
55	ARIZONA STATE SAVINGS & CREDIT UNIO	52	PHOENIX	AZ	1972	959,441,887
56	TEXAS DOW EMPLOYEES	60	LAKE JACKSON	TX	1954	952,889,109
57	INDIANA MEMBERS	57	INDIANAPOLIS	IN	1956	940,730,611
58	DOW CHEMICAL EMPLOYEES'	53	MIDLAND	MI	1937	940,707,679
59	FORUM	62	INDIANAPOLIS	IN	1941	939,815,369
60	CALIFORNIA COAST	63	SAN DIEGO	CA	1929	928,596,238
61	NEWPORT NEWS SHIPBUILDING EMPLOYE	58	NEWPORT NEWS	VA	1928	921,848,217
62	LBS FINANCIAL	64	LONG BEACH	CA	1935	920,345,208

Table 22
100 Largest Federally Insured State Credit Unions
December 31, 2005

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
63	FIRST FUTURE	67	SAN DIEGO	CA	1939	840,793,915
64	ORANGE COUNTY'S	65	SANTA ANA	CA	1938	806,393,305
65	CREDIT UNION ONE	76	FERNDALE	MI	1938	802,417,721
66	ASSOCIATED CREDIT UNION	66	ATLANTA	GA	1930	795,340,038
67	SPOKANE TEACHERS	77	LIBERTY LAKE	WA	1934	787,023,115
68	UNIVERSITY OF WISCONSIN	72	MADISON	WI	1931	786,150,254
69	PAWTUCKET	68	PAWTUCKET	RI	1962	780,073,548
70	OREGON COMMUNITY	75	EUGENE	OR	1981	776,338,307
71	MUNICIPAL EMPL.CREDIT UNION OF BALT	69	BALTIMORE	MD	1936	775,799,379
72	TRUMARK FINANCIAL	70	TREVOSE	PA	1939	774,276,691
73	STATE EMPLOYEES	71	LANSING	MI	1952	773,569,664
74	COMMUNITY FIRST	83	APPLETON	WI	1975	768,777,015
75	EVANGELICAL CHRISTIAN	88	BREA	CA	1964	754,305,116
76	EDUCATORS	78	RACINE	WI	1937	750,379,223
77	UNIVERSITY & STATE EMPLOYEES	73	SAN DIEGO	CA	1936	747,336,551
78	MELROSE	79	BRIARWOOD	NY	1922	740,253,823
79	ALTURA	89	RIVERSIDE	CA	1957	737,566,511
80	ROYAL	86	EAU CLAIRE	WI	1964	734,392,877
81	TRUWEST	87	SCOTTSDALE	AZ	1952	708,888,550
82	DPS	112	DENVER	CO	1934	707,954,280
83	MACOMB SCHOOLS AND GOVERNMENT	117	CLINTON TOWNSHI	MI	1954	707,807,058
84	WHITEFISH CREDIT UNION ASSOCIATION	97	WHITEFISH	MT	1934	704,503,794
85	ANHEUSER-BUSCH EMPLOYEES	81	ST. LOUIS	MO	1939	703,059,747
86	COLUMBIA COMMUNITY	80	VANCOUVER	WA	1952	692,082,165
87	COLORADO STATE EMPLOYEES	82	DENVER	CO	1934	680,790,908
88	SUMMIT	100	MADISON	WI	1935	674,824,084
89	CAMPUS USA	98	GAINESVILLE	FL	1935	669,946,089
90	TROPICAL FINANCIAL	84	PEMBROKE PINES	FL	1935	669,886,556
91	KEYPOINT	74	SANTA CLARA	CA	1979	667,370,811
92	AMERICAN FIRST	104	LA HABRA	CA	1989	662,429,417
93	1ST UNITED SERVICES	91	PLEASANTON	CA	1932	661,220,063
94	ST. ANNE'S OF FALL RIVER	93	FALL RIVER	MA	1936	651,754,051
95	SELCO COMMUNITY	109	EUGENE	OR	1936	649,720,963
96	TULSA TEACHERS	85	TULSA	OK	1934	644,867,853
97	SEVEN SEVENTEEN	105	WARREN	OH	1957	644,274,931
98	PUBLIC SERVICE EMPLOYEES	90	DENVER	CO	1938	643,057,864
99	FINANCIAL PARTNERS	92	DOWNEY	CA	1937	642,979,754
100	UNITUS COMMUNITY	95	PORTLAND	OR	1937	626,770,052

**CORPORATE
CREDIT UNIONS**

**Table A
Corporate Credit Union Data
December 31, 2005**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS 4365 CRESCENT ROAD IRONDALE, AL 35210 (800)292-6242	AL	881,523,762	64,389,429	-6.79	165
65170	FIRST CORPORATE CREDIT UNION PRITTS, PETE 2 NORTH CENTRAL AVENUE , SUITE 100 PHOENIX, AZ 85004 (602)322-2400	AZ	904,005,436	70,649,561	-12.46	65
19693	WESTERN CORPORATE SIRAVO, ROBERT A 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	26,501,055,890	1,656,018,985	-7.40	1,152
68182	SUN CORP THOMAS R GRAHAM, PRESIDENT/CEO 11080 CIRCLEPOINT ROAD, SUITE 500 WESTMINSTER, CO 80020 (720)540-4600	CO	2,491,310,975	166,460,439	-9.46	585
24752	CONSTITUTION CORPORATE FEDERAL CRED NEALON, ROBERT T P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	1,654,498,335	109,780,900	-0.95	195
22328	SOUTHEAST CORPORATE WILLIAM, BIRDWELL P.O. BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-8900	FL	3,541,145,451	205,973,979	-13.95	471
60237	GEORGIA CENTRAL MOORE, GREG 6705 SUGARLOAF PKWY, SUITE 250 DULUTH, GA 30097 (770)476-9704	GA	1,398,418,709	98,516,227	7.50	197
65216	IOWA CORPORATE CENTRAL CREDIT UNION KUEHL, TOM P. O. BOX 8388 DES MOINES, IA 50301 (515)457-2000	IA	284,982,263	24,106,570	-21.18	169
22253	MID-STATES CORPORATE PRETER, DAVID 4450 WEAVER PARKWAY WARRENVILLE, IL 60555 (630)276-2600	IL	4,755,844,400	405,229,697	3.27	1,030
67932	KANSAS CORPORATE EISENHAUER, LARRY 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	377,554,273	41,896,389	-17.73	120

**Table A
Corporate Credit Union Data
December 31, 2005**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	387,749,534	36,275,211	-5.19	116
67259	LOUISIANA CORPORATE SAVOIE, DAVID 3500 N. CAUSEWAY; SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	192,996,951	14,140,546	45.33	212
23254	EASTERN CORPORATE MELCHIONDA, JANE C 35 CORPORATE DRIVE, SUITE 300 BURLINGTON, MA 01803 (781)933-9950	MA	1,329,307,023	95,653,365	-5.44	310
67807	CENTRAL CREDIT UNION FUND, INC. VANARSDALE, JAMES L 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	264,228,187	20,978,320	-22.98	212
22230	TRICORP ROY, STEPHEN A 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	504,143,357	44,756,267	2.25	196
68060	CENTRAL CORPORATE WALBY, WILLIAM PO BOX 5092 SOUTHFIELD, MI 48086 (248)351-2100	MI	2,241,754,518	226,423,953	-14.41	434
68500	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (800)826-5228	MO	626,615,961	65,697,708	-4.04	231
68532	TREASURE STATE CORPORATE CU MILLER, BRAD L 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	194,524,726	16,800,815	0.58	82
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID PO BOX 49379 GREENSBORO, NC 27419 (336)217-4992	NC	1,678,687,435	126,646,990	-7.87	228
24647	MIDWEST CORPORATE WOLF, DOUG PO BOX 7250 BISMARCK, ND 58507 (701)258-5760	ND	159,275,431	12,918,210	-5.98	70

**Table A
Corporate Credit Union Data
December 31, 2005**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
23325	LICU CORPORATE DEANGELO, BARBARA A 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-9783	NY	5,432,672	1,456,773	-34.20	28
22671	EMPIRE CORPORATE HERBST, JOSEPH P PO BOX 15021 ALBANY, NY 12210-5021 (518)292-3800	NY	4,233,376,938	438,795,209	-13.32	1,109
24635	CORPORATE ONE FCU BUTKE, LEE C 8700 ORION PLACE COLUMBUS, OH 43240 (614)825-9200	OH	2,981,322,841	195,815,032	0.16	788
24735	NORTHWEST CORPORATE FEDERAL GARNER, CATHY PO BOX 19359 PORTLAND, OR 97280 (888)688-6788	OR	956,098,413	106,347,009	8.70	262
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	2,247,069,530	246,672,572	-12.96	1,043
68054	VOLUNTEER CORPORATE FAHNESTOCK, BRUCE 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)232-7900	TN	979,977,601	72,064,934	-16.30	268
22140	SOUTHWEST CORPORATE BECK, JODY ACTING PRESIDENT/CEO 6801 PARKWOOD BOULEVARD PLANO, TX 75024 (214)703-7500	TX	9,298,626,839	554,390,335	9.54	1,229
22311	VACORP HANSEN, JIM 107 LEROY BOWEN DRIVE LYNCHBURG, VA 24502 (434)455-7800	VA	924,498,292	90,317,004	9.20	231
68520	CORPORATE CENTRAL CREDIT UNION FOUCH, ROBERT W P.O. BOX 469 HALES CORNERS, WI 53130-0469 (414)425-5555	WI	1,449,680,205	166,766,781	14.55	352
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E P.O. BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	255,055,928	21,511,454	-3.36	118

Table A
Corporate Credit Union Data
December 31, 2005

Charter	Name and Address	ST	Assets	Total Capital	% Share	No. of
SubTotal			73,700,761,876	5,397,450,665	-4.49	11,668
24756	U. S. CENTRAL FEDERAL CREDIT UNION LEE, FRANCIS PRESIDENT/CEO 9701 RENNER BOULEVARD LENEXA, KS 66219 (913)227-6000	KS	36,607,889,038	2,133,643,369	-1.35	61

**CREDIT UNION TABLES
BY STATE**

Alabama
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	166	158	4.8-	155	1.9-
Cash & Equivalents	857	1,150	34.1	1,117	2.9-
TOTAL INVESTMENTS	3,134	3,007	4.0-	2,877	4.3-
U.S. Government Obligations	8	18	118.9	4	80.0-
Federal Agency Securities	2,139	2,208	3.2	2,202	0.3-
Mutual Fund & Common Trusts	192	168	12.4-	141	16.3-
MCSD and PIC at Corporate CU	45	47	5.4	49	2.9
All Other Corporate Credit Union	424	223	47.4-	185	17.3-
Commercial Banks, S&Ls	283	302	6.7	247	18.1-
Credit Unions -Loans to, Deposits in	19	23	23.9	21	11.1-
Other Investments	24	17	27.2-	29	69.0
Loans Held for Sale	2	2	10.2-	3	27.0
TOTAL LOANS OUTSTANDING	4,848	5,233	7.9	5,773	10.3
Unsecured Credit Card Loans	289	302	4.5	327	8.4
All Other Unsecured Loans	385	388	0.7	393	1.4
New Vehicle Loans	919	1,003	9.1	1,190	18.7
Used Vehicle Loans	1,382	1,528	10.6	1,643	7.5
First Mortgage Real Estate Loans	1,249	1,355	8.5	1,472	8.6
Other Real Estate Loans	332	361	8.8	413	14.5
Leases Receivable	3	2	45.1-	0*	45.7-
All Other Loans/Lines of Credit	289	294	1.7	334	13.7
Allowance For Loan Losses	38	42	10.3	47	10.2
Foreclosed and Repossessed Assets \1	4	7	87.2	9	38.9
Land and Building	179	207	15.4	236	14.2
Other Fixed Assets	39	40	0.7	43	8.6
NCUSIF Capitalization Deposit	72	76	5.8	79	4.7
Other Assets	86	99	14.6	136	37.7
TOTAL ASSETS	9,183	9,778	6.5	10,228	4.6
LIABILITIES					
Total Borrowings	20	30	54.6	59	92.5
Accrued Dividends/Interest Payable	7	8	13.6	10	29.2
Acct Payable and Other Liabilities	46	45	1.8-	54	19.2
Uninsured Secondary Capital	0*	0*	49.0-	0*	14.3-
TOTAL LIABILITIES	73	84	14.7	123	46.8
EQUITY/SAVINGS					
TOTAL SAVINGS	8,071	8,580	6.3	8,916	3.9
Share Drafts	888	1,016	14.5	1,110	9.3
Regular Shares	3,701	3,963	7.1	3,899	1.6-
Money Market Shares	1,008	990	1.8-	928	6.3-
Share Certificates/CDs	1,623	1,738	7.1	2,046	17.7
IRA/Keogh Accounts	786	806	2.5	851	5.6
All Other Shares and Member Deposits	48	54	12.6	57	4.7
Non-Member Deposits	18	13	29.0-	25	99.7
Regular Reserves	312	320	2.6	337	5.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-18	305.1-	-36	100.7-
Other Reserves	143	162	13.5	209	28.6
Undivided Earnings	588	650	10.5	678	4.4
TOTAL EQUITY	1,039	1,115	7.3	1,189	6.7
TOTAL LIABILITIES/EQUITY/SAVINGS	9,183	9,778	6.5	10,228	4.6

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Alabama
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	166	158	4.8-	155	1.9-
INTEREST INCOME					
Interest on Loans	340	338	0.4-	362	6.8
(Less) Interest Refund	2	2	42.6	2	14.1-
Income from Investments	104	113	9.5	134	18.0
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	442	450	1.8	493	9.8
INTEREST EXPENSE					
Dividends on Shares	128	124	3.5-	152	22.9
Interest on Deposits	28	24	11.9-	32	33.8
Interest on Borrowed Money	0*	0*	85.5	2	178.4
TOTAL INTEREST EXPENSE	156	149	4.8-	186	25.3
PROVISION FOR LOAN & LEASE LOSSES	25	31	27.4	41	29.6
NET INTEREST INCOME AFTER PLL	261	269	3.3	266	1.2-
NON-INTEREST INCOME					
Fee Income	69	92	32.6	105	14.7
Other Operating Income	26	31	18.7	41	31.9
Gain (Loss) on Investments	0*	0*	92.0-	-0*	1,532.7-
Gain (Loss) on Disp of Fixed Assets	0*	1	31.8	2	41.9
Other Non-Oper Income (Expense)	0*	0*	86.3-	1	1,082.4
TOTAL NON-INTEREST INCOME	97	124	27.2	148	19.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	133	146	9.3	156	7.3
Travel and Conference Expense	3	4	13.8	4	6.8
Office Occupancy Expense	16	18	11.8	19	8.6
Office Operations Expense	58	64	10.4	70	7.9
Educational & Promotional Expense	7	9	20.2	10	21.1
Loan Servicing Expense	17	19	11.2	19	0.6
Professional and Outside Services	21	24	14.7	27	13.8
Member Insurance	5	4	9.2-	4	7.4-
Operating Fees	2	2	5.3-	2	8.3
Miscellaneous Operating Expenses	8	9	24.8	10	4.5
TOTAL NON-INTEREST EXPENSES	270	299	10.6	322	7.7
NET INCOME	88	95	7.4	93	2.1-
Transfer to Regular Reserve	16	17	7.3	19	16.3

* Amount Less than + or - 1 Million

Alaska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	13	12	7.7-	12	0.0
Cash & Equivalents	182	164	10.1-	229	39.5
TOTAL INVESTMENTS	1,202	879	26.8-	660	24.9-
U.S. Government Obligations	0*	0*	100.0-	0*	0.0
Federal Agency Securities	1,122	801	28.7-	589	26.4-
Mutual Fund & Common Trusts	0*	0*	11.4	0*	99.0-
MCSD and PIC at Corporate CU	8	8	7.1	8	1.8
All Other Corporate Credit Union	11	11	1.3-	9	12.2-
Commercial Banks, S&Ls	43	41	5.3-	31	24.1-
Credit Unions -Loans to, Deposits in	7	2	76.4-	3	79.7
Other Investments	11	16	54.6	19	17.2
Loans Held for Sale	35	27	23.6-	18	33.0-
TOTAL LOANS OUTSTANDING	1,932	2,401	24.3	2,694	12.2
Unsecured Credit Card Loans	91	98	7.2	104	6.3
All Other Unsecured Loans	71	76	6.9	80	5.1
New Vehicle Loans	400	497	24.3	607	22.0
Used Vehicle Loans	581	637	9.6	664	4.2
First Mortgage Real Estate Loans	413	617	49.4	694	12.5
Other Real Estate Loans	130	148	14.1	187	26.7
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	246	328	33.6	358	9.0
Allowance For Loan Losses	15	15	4.8-	15	4.8
Foreclosed and Repossessed Assets \1	0*	0*	90.6	1	33.7
Land and Building	78	88	13.1	119	34.6
Other Fixed Assets	27	37	37.1	39	4.7
NCUSIF Capitalization Deposit	27	29	4.9	30	3.4
Other Assets	176	200	13.4	225	12.7
TOTAL ASSETS	3,645	3,812	4.6	3,999	4.9
LIABILITIES					
Total Borrowings	10	19	93.5	23	18.0
Accrued Dividends/Interest Payable	0*	0*	4.2	1	40.8
Acct Payable and Other Liabilities	32	40	25.3	52	28.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	43	60	40.6	76	25.6
EQUITY/SAVINGS					
TOTAL SAVINGS	3,292	3,412	3.6	3,558	4.3
Share Drafts	613	653	6.5	718	10.0
Regular Shares	1,175	1,207	2.7	1,133	6.2-
Money Market Shares	733	753	2.8	750	0.4-
Share Certificates/CDs	539	566	4.9	720	27.4
IRA/Keogh Accounts	228	228	0.0-	233	1.9
All Other Shares and Member Deposits	0*	0*	103.1	0*	10.9-
Non-Member Deposits	3	4	32.7	3	31.9-
Regular Reserves	68	69	1.5	70	1.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-6	50.3-	-10	69.6-
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	247	277	12.2	306	10.6
TOTAL EQUITY	311	340	9.3	366	7.6
TOTAL LIABILITIES/EQUITY/SAVINGS	3,645	3,812	4.6	3,999	4.9

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Alaska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	13	12	7.7-	12	0.0
INTEREST INCOME					
Interest on Loans	144	146	0.8	173	18.9
(Less) Interest Refund	0*	0*	15.7	0*	90.8-
Income from Investments	32	34	5.2	35	2.7
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	177	180	1.6	208	15.8
INTEREST EXPENSE					
Dividends on Shares	50	40	20.5-	52	31.8
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	4	2,437.5	11	162.4
TOTAL INTEREST EXPENSE	50	44	12.5-	63	44.3
PROVISION FOR LOAN & LEASE LOSSES	7	8	16.2	13	62.5
NET INTEREST INCOME AFTER PLL	120	128	6.6	132	3.2
NON-INTEREST INCOME					
Fee Income	32	43	35.7	48	11.4
Other Operating Income	19	20	6.9	34	65.7
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	99.7-	0*	3,355.1
Other Non-Oper Income (Expense)	0*	0*	22.2-	-0*	140.1-
TOTAL NON-INTEREST INCOME	53	64	21.8	82	27.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	82	91	11.2	106	16.2
Travel and Conference Expense	1	1	3.8	1	7.2-
Office Occupancy Expense	12	13	11.9	15	13.5
Office Operations Expense	32	36	13.2	39	9.4
Educational & Promotional Expense	3	4	20.6	5	18.2
Loan Servicing Expense	4	6	45.4	6	6.4-
Professional and Outside Services	5	5	8.0	6	4.1
Member Insurance	0*	0*	0.0	0*	100.0-
Operating Fees	0*	0*	9.5-	0*	18.6
Miscellaneous Operating Expenses	3	3	17.5	5	37.5
TOTAL NON-INTEREST EXPENSES	143	161	12.8	183	13.5
NET INCOME	30	31	4.0	31	1.3-
Transfer to Regular Reserve	0*	1	200.9	0*	11.2-

* Amount Less than + or - 1 Million

Arizona
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	65	64	1.5-	63	1.6-
Cash & Equivalents	745	780	4.7	667	14.5-
TOTAL INVESTMENTS	2,643	2,696	2.0	2,500	7.3-
U.S. Government Obligations	1	0*	54.5-	0*	0.0
Federal Agency Securities	1,680	1,599	4.8-	1,577	1.4-
Mutual Fund & Common Trusts	53	44	16.2-	16	63.5-
MCSD and PIC at Corporate CU	50	64	28.7	65	0.1
All Other Corporate Credit Union	455	627	37.8	612	2.3-
Commercial Banks, S&Ls	323	281	12.9-	175	37.9-
Credit Unions -Loans to, Deposits in	4	3	16.9-	3	4.6-
Other Investments	79	77	1.8-	53	31.9-
Loans Held for Sale	11	18	55.3	24	36.8
TOTAL LOANS OUTSTANDING	5,850	6,305	7.8	7,465	18.4
Unsecured Credit Card Loans	303	279	7.8-	271	2.8-
All Other Unsecured Loans	279	261	6.5-	250	4.4-
New Vehicle Loans	1,613	1,820	12.8	2,351	29.2
Used Vehicle Loans	1,736	1,795	3.4	1,824	1.6
First Mortgage Real Estate Loans	1,027	1,050	2.3	1,324	26.1
Other Real Estate Loans	684	880	28.7	1,207	37.2
Leases Receivable	30	34	12.3	23	32.3-
All Other Loans/Lines of Credit	177	185	4.3	214	16.0
Allowance For Loan Losses	55	63	14.0	61	2.4-
Foreclosed and Repossessed Assets \1	0*	3	334.8	6	75.6
Land and Building	204	238	16.5	249	4.6
Other Fixed Assets	48	69	42.7	55	20.1-
NCUSIF Capitalization Deposit	78	80	2.3	87	8.8
Other Assets	105	112	7.3	147	30.8
TOTAL ASSETS	9,631	10,239	6.3	11,139	8.8
LIABILITIES					
Total Borrowings	194	166	14.1-	168	1.1
Accrued Dividends/Interest Payable	3	4	14.6	6	74.1
Acct Payable and Other Liabilities	62	77	24.1	101	31.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	259	247	4.6-	276	11.8
EQUITY/SAVINGS					
TOTAL SAVINGS	8,390	8,921	6.3	9,687	8.6
Share Drafts	1,188	1,424	19.9	1,432	0.5
Regular Shares	2,164	2,329	7.6	2,822	21.2
Money Market Shares	2,689	2,882	7.2	3,057	6.1
Share Certificates/CDs	1,584	1,543	2.6-	1,659	7.5
IRA/Keogh Accounts	666	671	0.7	666	0.7-
All Other Shares and Member Deposits	49	43	13.0-	42	3.2-
Non-Member Deposits	50	29	42.0-	9	68.6-
Regular Reserves	211	210	0.7-	211	0.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-7	605.7-	-24	235.3-
Other Reserves	111	117	5.3	130	10.9
Undivided Earnings	660	751	13.7	859	14.5
TOTAL EQUITY	982	1,071	9.1	1,176	9.8
TOTAL LIABILITIES/EQUITY/SAVINGS	9,631	10,239	6.3	11,139	8.8

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Arizona
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	65	64	1.5-	63	1.6-
INTEREST INCOME					
Interest on Loans	407	405	0.6-	444	9.6
(Less) Interest Refund	0*	0*	4.1	2	150.3
Income from Investments	87	88	1.8	108	22.5
Trading Profits and Losses	0	0*	0.0	0*	332.0
TOTAL INTEREST INCOME	493	492	0.1-	550	11.8
INTEREST EXPENSE					
Dividends on Shares	125	105	16.2-	133	27.2
Interest on Deposits	6	5	21.4-	13	167.7
Interest on Borrowed Money	4	6	50.2	5	16.8-
TOTAL INTEREST EXPENSE	135	116	14.5-	152	31.1
PROVISION FOR LOAN & LEASE LOSSES	54	63	17.2	54	14.3-
NET INTEREST INCOME AFTER PLL	304	314	3.2	344	9.9
NON-INTEREST INCOME					
Fee Income	81	97	20.3	115	18.9
Other Operating Income	51	51	1.2	63	21.8
Gain (Loss) on Investments	1	-0*	103.6-	-0*	1,515.3-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	20.5-	2	558.5
Other Non-Oper Income (Expense)	2	2	23.6	5	160.0
TOTAL NON-INTEREST INCOME	134	150	11.9	184	22.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	165	182	10.0	204	12.2
Travel and Conference Expense	4	4	15.3	5	13.3
Office Occupancy Expense	24	29	18.7	32	12.0
Office Operations Expense	86	92	6.8	99	8.5
Educational & Promotional Expense	11	15	32.4	16	10.1
Loan Servicing Expense	21	15	27.8-	19	24.9
Professional and Outside Services	16	18	12.9	20	13.5
Member Insurance	0*	0*	2.3	0*	24.2-
Operating Fees	1	1	6.4-	1	5.7
Miscellaneous Operating Expenses	7	10	34.9	9	6.5-
TOTAL NON-INTEREST EXPENSES	337	366	8.8	407	11.2
NET INCOME	101	97	3.9-	122	25.0
Transfer to Regular Reserve	7	0*	88.4-	4	415.8

* Amount Less than + or - 1 Million

Arkansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	74	73	1.4-	71	2.7-
Cash & Equivalents	195	178	8.5-	149	16.3-
TOTAL INVESTMENTS	345	349	1.1	348	0.3-
U.S. Government Obligations	13	78	499.2	8	89.8-
Federal Agency Securities	134	59	55.8-	147	147.8
Mutual Fund & Common Trusts	24	21	12.4-	2	92.7-
MCSD and PIC at Corporate CU	12	11	10.3-	12	12.9
All Other Corporate Credit Union	13	17	29.2	25	48.1
Commercial Banks, S&Ls	146	156	6.9	148	5.0-
Credit Unions -Loans to, Deposits in	2	7	222.7	6	13.2-
Other Investments	2	1	52.5-	0*	27.5-
Loans Held for Sale	3	3	25.5	1	59.3-
TOTAL LOANS OUTSTANDING	920	963	4.7	1,004	4.2
Unsecured Credit Card Loans	40	45	12.0	49	10.3
All Other Unsecured Loans	53	57	8.3	55	4.1-
New Vehicle Loans	238	279	17.2	313	11.9
Used Vehicle Loans	260	246	5.4-	243	1.3-
First Mortgage Real Estate Loans	197	202	2.5	200	1.0-
Other Real Estate Loans	36	41	15.8	47	14.1
Leases Receivable	0*	0*	58.6-	0*	5.6-
All Other Loans/Lines of Credit	95	92	2.9-	97	5.2
Allowance For Loan Losses	7	8	5.4	8	6.8
Foreclosed and Repossessed Assets \1	0*	0*	2.4-	1	66.2
Land and Building	34	37	9.2	40	7.5
Other Fixed Assets	6	6	4.6-	6	2.0-
NCUSIF Capitalization Deposit	12	12	4.1	13	2.7
Other Assets	12	10	15.6-	12	15.6
TOTAL ASSETS	1,520	1,553	2.1	1,566	0.8
LIABILITIES					
Total Borrowings	0*	2	3,799.4	5	140.4
Accrued Dividends/Interest Payable	2	3	26.0	3	2.9-
Acct Payable and Other Liabilities	40	5	87.4-	5	6.4
Uninsured Secondary Capital	0*	0*	33.3-	0*	50.0-
TOTAL LIABILITIES	43	10	76.0-	13	32.0
EQUITY/SAVINGS					
TOTAL SAVINGS	1,258	1,309	4.1	1,311	0.1
Share Drafts	85	80	6.3-	88	9.9
Regular Shares	529	588	11.2	546	7.1-
Money Market Shares	192	185	3.8-	198	7.5
Share Certificates/CDs	308	315	2.3	336	6.9
IRA/Keogh Accounts	129	128	0.5-	129	0.4
All Other Shares and Member Deposits	11	12	12.0	8	29.5-
Non-Member Deposits	5	2	64.5-	5	152.9
Regular Reserves	45	45	1.2	46	1.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	734.4-	-2	162.5-
Other Reserves	44	31	29.5-	32	0.9
Undivided Earnings	131	158	20.6	166	5.3
TOTAL EQUITY	220	233	6.2	242	3.5
TOTAL LIABILITIES/EQUITY/SAVINGS	1,520	1,553	2.1	1,566	0.8

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Arkansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	74	73	1.4-	71	2.7-
INTEREST INCOME					
Interest on Loans	65	63	2.9-	71	12.3
(Less) Interest Refund	0*	0*	88.3-	0*	60.2
Income from Investments	13	13	3.6-	16	27.2
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	78	76	2.7-	87	14.8
INTEREST EXPENSE					
Dividends on Shares	23	22	7.9-	26	22.8
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	853.4	0*	153.1
TOTAL INTEREST EXPENSE	23	22	7.7-	27	23.1
PROVISION FOR LOAN & LEASE LOSSES	4	5	19.6	7	36.3
NET INTEREST INCOME AFTER PLL	50	49	2.3-	54	9.0
NON-INTEREST INCOME					
Fee Income	8	9	6.9	9	5.0
Other Operating Income	5	5	2.4-	6	23.1
Gain (Loss) on Investments	0*	0*	71.1-	-0*	100.5-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	140.5	-0*	114.4-
Other Non-Oper Income (Expense)	0*	0*	11.9	0*	63.1-
TOTAL NON-INTEREST INCOME	14	14	1.3	15	7.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	21	23	6.9	24	6.5
Travel and Conference Expense	0*	0*	0.9	0*	8.7
Office Occupancy Expense	3	3	3.5	3	2.6
Office Operations Expense	9	10	4.5	10	4.0
Educational & Promotional Expense	2	2	13.0	2	3.3
Loan Servicing Expense	2	2	11.3	2	5.0
Professional and Outside Services	4	5	16.0	5	4.7
Member Insurance	1	1	8.5-	1	7.9
Operating Fees	0*	0*	18.0-	0*	17.1
Miscellaneous Operating Expenses	1	2	36.6	2	1.2
TOTAL NON-INTEREST EXPENSES	45	49	7.6	51	5.3
NET INCOME	19	15	23.2-	18	19.6
Transfer to Regular Reserve	7	5	27.4-	4	14.0-

* Amount Less than + or - 1 Million

California
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	569	555	2.5-	537	3.2-
Cash & Equivalents	5,899	5,647	4.3-	5,394	4.5-
TOTAL INVESTMENTS	26,788	26,371	1.6-	24,585	6.8-
U.S. Government Obligations	342	640	87.1	221	65.5-
Federal Agency Securities	13,281	12,072	9.1-	11,573	4.1-
Mutual Fund & Common Trusts	365	280	23.2-	126	55.2-
MCSD and PIC at Corporate CU	655	624	4.7-	624	0.0
All Other Corporate Credit Union	8,265	8,851	7.1	8,420	4.9-
Commercial Banks, S&Ls	2,428	2,322	4.4-	2,031	12.5-
Credit Unions -Loans to, Deposits in	116	149	28.5	108	27.2-
Other Investments	1,338	1,433	7.1	1,482	3.4
Loans Held for Sale	45	40	10.6-	45	12.2
TOTAL LOANS OUTSTANDING	54,642	61,723	13.0	71,115	15.2
Unsecured Credit Card Loans	2,801	2,785	0.6-	2,964	6.4
All Other Unsecured Loans	1,818	1,796	1.2-	1,897	5.6
New Vehicle Loans	9,656	10,746	11.3	13,523	25.8
Used Vehicle Loans	11,709	11,677	0.3-	11,692	0.1
First Mortgage Real Estate Loans	20,059	22,963	14.5	26,647	16.0
Other Real Estate Loans	6,149	9,013	46.6	11,717	30.0
Leases Receivable	272	185	32.2-	125	32.5-
All Other Loans/Lines of Credit	2,178	2,557	17.4	2,550	0.3-
Allowance For Loan Losses	433	434	0.4	450	3.6
Foreclosed and Repossessed Assets \1	4	11	200.7	23	113.0
Land and Building	1,043	1,090	4.6	1,212	11.1
Other Fixed Assets	402	443	10.1	453	2.3
NCUSIF Capitalization Deposit	682	714	4.7	741	3.7
Other Assets	1,147	1,223	6.7	1,403	14.8
TOTAL ASSETS	90,219	96,828	7.3	104,520	7.9
LIABILITIES					
Total Borrowings	1,502	2,275	51.5	3,665	61.1
Accrued Dividends/Interest Payable	43	45	5.5	66	45.7
Acct Payable and Other Liabilities	574	650	13.3	893	37.4
Uninsured Secondary Capital	0*	0*	21.4-	0*	65.4-
TOTAL LIABILITIES	2,119	2,971	40.2	4,624	55.6
EQUITY/SAVINGS					
TOTAL SAVINGS	78,849	83,730	6.2	88,929	6.2
Share Drafts	9,790	10,998	12.3	12,066	9.7
Regular Shares	24,647	26,464	7.4	25,775	2.6-
Money Market Shares	17,631	18,261	3.6	17,214	5.7-
Share Certificates/CDs	19,157	20,295	5.9	25,835	27.3
IRA/Keogh Accounts	6,713	6,740	0.4	6,947	3.1
All Other Shares and Member Deposits	621	620	0.1-	568	8.4-
Non-Member Deposits	289	352	21.8	524	48.8
Regular Reserves	2,283	2,320	1.6	2,403	3.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-16	-84	416.4-	-172	104.8-
Other Reserves	1,066	1,119	5.0	1,171	4.7
Undivided Earnings	5,919	6,772	14.4	7,565	11.7
TOTAL EQUITY	9,251	10,128	9.5	10,967	8.3
TOTAL LIABILITIES/EQUITY/SAVINGS	90,219	96,828	7.3	104,520	7.9

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

California
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	569	555	2.5-	537	3.2-
INTEREST INCOME					
Interest on Loans	3,492	3,521	0.8	3,932	11.7
(Less) Interest Refund	0*	0*	20.3-	3	1,036.9
Income from Investments	860	852	1.0-	989	16.2
Trading Profits and Losses	-0*	-0*	65.6	0*	182.1
TOTAL INTEREST INCOME	4,352	4,373	0.5	4,919	12.5
INTEREST EXPENSE					
Dividends on Shares	1,267	1,136	10.4-	1,531	34.8
Interest on Deposits	72	48	32.8-	77	59.5
Interest on Borrowed Money	47	63	32.8	110	75.2
TOTAL INTEREST EXPENSE	1,386	1,247	10.1-	1,718	37.8
PROVISION FOR LOAN & LEASE LOSSES	316	329	4.1	330	0.2
NET INTEREST INCOME AFTER PLL	2,650	2,797	5.6	2,872	2.7
NON-INTEREST INCOME					
Fee Income	582	645	10.8	688	6.7
Other Operating Income	271	304	12.2	361	18.7
Gain (Loss) on Investments	5	-0*	103.6-	-10	5,515.3-
Gain (Loss) on Disp of Fixed Assets	8	14	66.2	7	47.3-
Other Non-Oper Income (Expense)	34	22	33.9-	15	33.8-
TOTAL NON-INTEREST INCOME	900	985	9.4	1,061	7.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	1,316	1,419	7.8	1,526	7.6
Travel and Conference Expense	39	41	5.6	44	5.9
Office Occupancy Expense	191	209	9.4	224	7.2
Office Operations Expense	611	642	5.1	658	2.5
Educational & Promotional Expense	98	108	10.4	121	11.4
Loan Servicing Expense	140	150	6.5	158	5.8
Professional and Outside Services	161	164	1.6	173	5.4
Member Insurance	5	5	5.4-	5	1.0
Operating Fees	12	13	8.2	13	2.2-
Miscellaneous Operating Expenses	59	70	18.7	75	7.0
TOTAL NON-INTEREST EXPENSES	2,632	2,820	7.1	2,996	6.2
NET INCOME	918	962	4.8	937	2.6-
Transfer to Regular Reserve	156	135	13.5-	108	19.9-

* Amount Less than + or - 1 Million

Colorado
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	152	145	4.6-	139	4.1-
Cash & Equivalents	831	946	13.8	813	14.1-
TOTAL INVESTMENTS	1,684	1,526	9.4-	1,516	0.7-
U.S. Government Obligations	89	8	91.6-	7	0.6-
Federal Agency Securities	805	762	5.4-	728	4.5-
Mutual Fund & Common Trusts	33	3	90.6-	3	13.7-
MCSD and PIC at Corporate CU	49	51	4.6	57	11.4
All Other Corporate Credit Union	407	435	6.7	514	18.3
Commercial Banks, S&Ls	198	183	7.7-	142	22.0-
Credit Unions -Loans to, Deposits in	10	13	25.8	15	20.2
Other Investments	93	73	21.5-	50	31.7-
Loans Held for Sale	6	8	39.5	75	792.1
TOTAL LOANS OUTSTANDING	8,270	8,961	8.4	9,338	4.2
Unsecured Credit Card Loans	354	353	0.3-	315	10.7-
All Other Unsecured Loans	244	225	7.8-	231	2.7
New Vehicle Loans	1,442	1,692	17.3	1,828	8.1
Used Vehicle Loans	2,375	2,481	4.5	2,468	0.5-
First Mortgage Real Estate Loans	2,153	2,334	8.4	2,539	8.8
Other Real Estate Loans	1,384	1,583	14.4	1,667	5.3
Leases Receivable	55	31	44.5-	14	54.9-
All Other Loans/Lines of Credit	263	263	0.1-	275	4.4
Allowance For Loan Losses	72	75	4.8	90	19.7
Foreclosed and Repossessed Assets \1	9	13	44.3	17	32.4
Land and Building	207	221	6.8	229	3.6
Other Fixed Assets	54	55	2.6	53	3.6-
NCUSIF Capitalization Deposit	89	90	1.6	94	4.7
Other Assets	105	110	5.0	132	20.5
TOTAL ASSETS	11,183	11,856	6.0	12,179	2.7
LIABILITIES					
Total Borrowings	122	282	131.1	351	24.5
Accrued Dividends/Interest Payable	0*	0*	11.7-	1	27.4
Acct Payable and Other Liabilities	58	70	20.1	80	14.2
Uninsured Secondary Capital	0*	0*	0.0	0*	39.1
TOTAL LIABILITIES	182	353	94.4	433	22.5
EQUITY/SAVINGS					
TOTAL SAVINGS	9,813	10,252	4.5	10,438	1.8
Share Drafts	1,350	1,475	9.3	1,557	5.5
Regular Shares	2,449	2,479	1.2	2,364	4.6-
Money Market Shares	2,326	2,416	3.9	2,312	4.3-
Share Certificates/CDs	2,779	2,945	6.0	3,215	9.2
IRA/Keogh Accounts	809	821	1.5	846	3.0
All Other Shares and Member Deposits	62	59	4.5-	54	8.8-
Non-Member Deposits	39	57	47.2	90	58.5
Regular Reserves	261	268	2.3	269	0.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-6	593.4-	-12	110.2-
Other Reserves	1	1	14.1-	2	31.6
Undivided Earnings	926	988	6.7	1,050	6.3
TOTAL EQUITY	1,188	1,251	5.3	1,308	4.6
TOTAL LIABILITIES/EQUITY/SAVINGS	11,183	11,856	6.0	12,179	2.7

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Colorado
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	152	145	4.6-	139	4.1-
INTEREST INCOME					
Interest on Loans	521	524	0.5	550	5.1
(Less) Interest Refund	0*	0*	8,609.2	0*	195.3
Income from Investments	65	55	15.6-	67	22.4
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	586	578	1.2-	617	6.7
INTEREST EXPENSE					
Dividends on Shares	92	80	12.9-	95	17.6
Interest on Deposits	85	79	6.9-	100	27.6
Interest on Borrowed Money	3	7	131.8	14	98.3
TOTAL INTEREST EXPENSE	180	166	7.7-	209	25.7
PROVISION FOR LOAN & LEASE LOSSES	69	78	12.7	91	17.0
NET INTEREST INCOME AFTER PLL	336	334	0.7-	317	5.1-
NON-INTEREST INCOME					
Fee Income	76	74	2.8-	80	8.7
Other Operating Income	45	51	13.8	67	30.3
Gain (Loss) on Investments	-5	-1	75.5	-0*	67.1
Gain (Loss) on Disp of Fixed Assets	-0*	0*	289.3	0*	10.8-
Other Non-Oper Income (Expense)	2	4	113.7	2	57.1-
TOTAL NON-INTEREST INCOME	117	129	9.9	149	15.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	189	196	3.3	196	0.4
Travel and Conference Expense	5	5	2.9-	4	6.1-
Office Occupancy Expense	25	28	11.5	28	1.3
Office Operations Expense	78	78	0.3-	81	3.6
Educational & Promotional Expense	10	11	10.1	13	19.9
Loan Servicing Expense	22	25	15.3	24	2.9-
Professional and Outside Services	34	37	9.4	37	1.1
Member Insurance	3	2	21.9-	2	13.7-
Operating Fees	2	2	8.4-	2	6.1
Miscellaneous Operating Expenses	9	9	3.0	10	7.8
TOTAL NON-INTEREST EXPENSES	377	392	4.2	399	1.5
NET INCOME	77	71	8.4-	68	4.0-
Transfer to Regular Reserve	25	10	59.4-	1	88.7-

* Amount Less than + or - 1 Million

Connecticut
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	170	160	5.9-	155	3.1-
Cash & Equivalents	553	525	5.2-	479	8.7-
TOTAL INVESTMENTS	2,693	2,531	6.0-	2,392	5.5-
U.S. Government Obligations	8	8	0.6-	18	125.7
Federal Agency Securities	917	845	7.9-	830	1.8-
Mutual Fund & Common Trusts	3	2	8.7-	2	5.5-
MCSD and PIC at Corporate CU	40	48	19.6	70	47.2
All Other Corporate Credit Union	1,008	985	2.3-	945	4.1-
Commercial Banks, S&Ls	583	529	9.3-	431	18.4-
Credit Unions -Loans to, Deposits in	19	22	20.1	27	20.7
Other Investments	116	92	20.5-	68	26.1-
Loans Held for Sale	5	3	34.2-	3	15.7-
TOTAL LOANS OUTSTANDING	2,946	3,149	6.9	3,418	8.5
Unsecured Credit Card Loans	248	254	2.6	258	1.6
All Other Unsecured Loans	220	218	1.0-	232	6.6
New Vehicle Loans	316	330	4.7	401	21.2
Used Vehicle Loans	480	485	1.0	511	5.4
First Mortgage Real Estate Loans	821	866	5.5	921	6.3
Other Real Estate Loans	798	935	17.3	1,050	12.3
Leases Receivable	0*	0*	31.4-	0*	49.6-
All Other Loans/Lines of Credit	63	60	5.3-	44	25.6-
Allowance For Loan Losses	23	20	12.6-	19	6.6-
Foreclosed and Repossessed Assets \1	0*	0*	0.0	0*	19.9
Land and Building	60	60	0.3-	62	2.5
Other Fixed Assets	18	18	3.0-	22	22.8
NCUSIF Capitalization Deposit	52	53	1.3	53	0.2-
Other Assets	50	52	4.0	64	23.0
TOTAL ASSETS	6,355	6,371	0.3	6,473	1.6
LIABILITIES					
Total Borrowings	39	25	34.5-	33	28.7
Accrued Dividends/Interest Payable	8	8	4.6	11	31.2
Acct Payable and Other Liabilities	34	39	16.7	45	13.7
Uninsured Secondary Capital	0*	0*	0.0	0	100.0-
TOTAL LIABILITIES	81	73	9.1-	88	20.8
EQUITY/SAVINGS					
TOTAL SAVINGS	5,587	5,572	0.3-	5,615	0.8
Share Drafts	580	616	6.3	635	3.0
Regular Shares	2,763	2,796	1.2	2,610	6.7-
Money Market Shares	759	750	1.2-	673	10.2-
Share Certificates/CDs	1,004	927	7.6-	1,233	33.0
IRA/Keogh Accounts	416	415	0.4-	402	3.1-
All Other Shares and Member Deposits	59	62	6.2	53	14.1-
Non-Member Deposits	7	5	19.6-	8	42.0
Regular Reserves	114	116	1.6	115	1.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-4	29.6-	-7	62.9-
Other Reserves	80	86	7.5	91	6.2
Undivided Earnings	496	529	6.6	571	7.9
TOTAL EQUITY	687	726	5.8	770	5.9
TOTAL LIABILITIES/EQUITY/SAVINGS	6,355	6,371	0.3	6,473	1.6

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Connecticut
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	170	160	5.9-	155	3.1-
INTEREST INCOME					
Interest on Loans	198	190	4.0-	205	7.7
(Less) Interest Refund	0*	0*	46.2-	0*	35.3-
Income from Investments	83	76	8.2-	88	16.3
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	281	266	5.2-	293	10.2
INTEREST EXPENSE					
Dividends on Shares	85	71	16.5-	89	26.5
Interest on Deposits	0*	0*	50.4-	0*	704.9
Interest on Borrowed Money	2	1	25.2-	2	11.8
TOTAL INTEREST EXPENSE	87	72	16.7-	91	26.2
PROVISION FOR LOAN & LEASE LOSSES	8	8	3.4-	10	24.2
NET INTEREST INCOME AFTER PLL	186	186	0.0	192	3.4
NON-INTEREST INCOME					
Fee Income	32	33	4.5	39	17.1
Other Operating Income	16	17	4.7	20	19.2
Gain (Loss) on Investments	0*	-0*	185.7-	0*	265.6
Gain (Loss) on Disp of Fixed Assets	0*	-0*	150.6-	-0*	96.2
Other Non-Oper Income (Expense)	0*	0*	13.5	0*	63.1-
TOTAL NON-INTEREST INCOME	49	50	3.5	59	18.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	102	105	3.5	109	3.6
Travel and Conference Expense	3	2	10.1-	3	6.1
Office Occupancy Expense	11	11	3.1	12	9.8
Office Operations Expense	39	39	0.2	41	3.7
Educational & Promotional Expense	5	6	5.7	6	11.7
Loan Servicing Expense	9	10	6.8	11	13.0
Professional and Outside Services	12	13	4.1	14	8.5
Member Insurance	2	2	5.4-	2	6.1
Operating Fees	1	0*	6.4-	1	5.6
Miscellaneous Operating Expenses	6	6	1.5-	6	0.6
TOTAL NON-INTEREST EXPENSES	190	195	2.6	205	5.0
NET INCOME	44	41	7.0-	47	13.8
Transfer to Regular Reserve	0*	0*	13.9-	0*	40.8-

* Amount Less than + or - 1 Million

Delaware
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	38	35	7.9-	34	2.9-
Cash & Equivalents	94	98	4.8	94	4.5-
TOTAL INVESTMENTS	533	511	4.1-	456	10.7-
U.S. Government Obligations	6	1	75.6-	2	55.6
Federal Agency Securities	372	362	2.8-	333	8.0-
Mutual Fund & Common Trusts	23	9	59.6-	2	79.0-
MCSD and PIC at Corporate CU	8	9	6.5	10	9.5
All Other Corporate Credit Union	15	19	26.5	8	59.5-
Commercial Banks, S&Ls	88	80	9.4-	71	11.0-
Credit Unions -Loans to, Deposits in	1	1	21.5-	5	428.9
Other Investments	18	29	57.3	25	15.0-
Loans Held for Sale	0*	0*	19.8-	0*	41.2
TOTAL LOANS OUTSTANDING	664	729	9.9	772	5.8
Unsecured Credit Card Loans	51	52	2.5	52	0.5
All Other Unsecured Loans	76	74	2.4-	77	4.2
New Vehicle Loans	111	113	2.5	132	16.9
Used Vehicle Loans	94	95	0.9	95	0.6
First Mortgage Real Estate Loans	109	165	51.3	160	3.5-
Other Real Estate Loans	210	219	4.1	244	11.3
Leases Receivable	0*	0*	33.5-	0*	16.5-
All Other Loans/Lines of Credit	13	11	16.4-	11	4.2
Allowance For Loan Losses	5	5	2.6	5	2.6-
Foreclosed and Repossessed Assets \1	0*	0*	27.1-	0*	46.0-
Land and Building	19	19	1.6	24	25.5
Other Fixed Assets	5	5	3.2	5	5.1-
NCUSIF Capitalization Deposit	11	11	3.1	12	1.0
Other Assets	10	8	16.4-	10	26.5
TOTAL ASSETS	1,330	1,377	3.5	1,367	0.7-
LIABILITIES					
Total Borrowings	0*	0*	40.6-	0*	460.6
Accrued Dividends/Interest Payable	2	2	4.7-	2	20.3
Acct Payable and Other Liabilities	5	7	42.0	10	42.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	7	8	26.9	12	47.2
EQUITY/SAVINGS					
TOTAL SAVINGS	1,185	1,219	2.8	1,198	1.7-
Share Drafts	113	127	11.7	130	2.4
Regular Shares	604	587	2.9-	534	9.0-
Money Market Shares	119	137	15.3	157	14.2
Share Certificates/CDs	247	263	6.6	263	0.1
IRA/Keogh Accounts	91	95	4.3	98	3.3
All Other Shares and Member Deposits	6	6	0.7-	7	15.6
Non-Member Deposits	5	4	20.0-	9	138.7
Regular Reserves	42	45	7.2	44	1.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-5	1.8	-9	80.1-
Other Reserves	45	45	0.1	48	8.4
Undivided Earnings	57	65	15.0	73	11.8
TOTAL EQUITY	138	150	8.4	157	4.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,330	1,377	3.5	1,367	0.7-

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Delaware
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	38	35	7.9-	34	2.9-
INTEREST INCOME					
Interest on Loans	50	48	3.2-	51	5.2
(Less) Interest Refund	0*	0*	66.4-	0*	100.0-
Income from Investments	17	17	2.2	19	7.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	67	66	1.8-	70	5.9
INTEREST EXPENSE					
Dividends on Shares	20	18	13.5-	21	18.5
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	3,904.5	0*	21.7
TOTAL INTEREST EXPENSE	20	18	13.0-	21	18.5
PROVISION FOR LOAN & LEASE LOSSES	4	4	5.3-	4	9.5
NET INTEREST INCOME AFTER PLL	43	44	3.9	45	0.6
NON-INTEREST INCOME					
Fee Income	6	8	18.0	10	33.7
Other Operating Income	4	4	0.3-	3	20.7-
Gain (Loss) on Investments	0*	0*	99.4-	-0*	9,939.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	98.3-	-0*	823.2-
Other Non-Oper Income (Expense)	0*	0*	2,783.4	0*	87.3-
TOTAL NON-INTEREST INCOME	12	12	2.0	13	7.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	19	20	6.0	21	4.6
Travel and Conference Expense	0*	0*	0.4	0*	9.7
Office Occupancy Expense	2	2	3.0	3	12.7
Office Operations Expense	9	9	2.4	9	1.4
Educational & Promotional Expense	1	2	7.5	2	12.2
Loan Servicing Expense	3	3	18.6	3	0.4-
Professional and Outside Services	5	6	8.8	6	3.5
Member Insurance	0*	0*	28.8-	0*	21.4
Operating Fees	0*	0*	19.8-	0*	19.6
Miscellaneous Operating Expenses	0*	0*	7.7	0*	9.3
TOTAL NON-INTEREST EXPENSES	42	44	5.3	46	4.6
NET INCOME	12	12	2.7-	11	7.1-
Transfer to Regular Reserve	0*	3	408.2	0*	98.0-

* Amount Less than + or - 1 Million

District of Columbia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	63	64	1.6	63	1.6-
Cash & Equivalents	707	615	13.0-	573	6.8-
TOTAL INVESTMENTS	1,068	1,122	5.1	1,030	8.2-
U.S. Government Obligations	248	238	4.1-	217	8.9-
Federal Agency Securities	595	680	14.3	612	9.9-
Mutual Fund & Common Trusts	51	26	48.7-	10	62.5-
MCSD and PIC at Corporate CU	7	8	20.5	9	9.9
All Other Corporate Credit Union	19	12	36.2-	13	7.7
Commercial Banks, S&Ls	95	114	20.6	123	7.9
Credit Unions -Loans to, Deposits in	5	3	28.9-	7	94.6
Other Investments	48	40	17.9-	39	2.7-
Loans Held for Sale	5	6	31.3	4	35.3-
TOTAL LOANS OUTSTANDING	2,394	2,790	16.5	3,171	13.6
Unsecured Credit Card Loans	151	161	6.5	174	8.6
All Other Unsecured Loans	183	186	1.7	193	4.0
New Vehicle Loans	270	295	9.4	315	6.9
Used Vehicle Loans	160	174	8.9	217	24.4
First Mortgage Real Estate Loans	1,312	1,551	18.3	1,737	12.0
Other Real Estate Loans	265	372	40.5	482	29.8
Leases Receivable	6	8	18.7	8	9.8
All Other Loans/Lines of Credit	48	44	8.8-	43	3.4-
Allowance For Loan Losses	14	12	9.9-	12	1.3-
Foreclosed and Repossessed Assets \1	0*	0*	0.0	0*	93.9
Land and Building	15	17	11.1	22	28.1
Other Fixed Assets	12	12	5.1	14	15.3
NCUSIF Capitalization Deposit	28	31	9.2	33	4.9
Other Assets	32	37	15.1	47	26.2
TOTAL ASSETS	4,247	4,618	8.7	4,881	5.7
LIABILITIES					
Total Borrowings	38	39	4.2	49	24.2
Accrued Dividends/Interest Payable	7	7	4.1-	13	86.2
Acct Payable and Other Liabilities	16	19	21.6	25	30.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	61	66	7.7	87	32.7
EQUITY/SAVINGS					
TOTAL SAVINGS	3,668	3,980	8.5	4,163	4.6
Share Drafts	631	717	13.7	731	2.0
Regular Shares	1,229	1,350	9.9	1,296	4.0-
Money Market Shares	948	1,004	5.9	1,016	1.1
Share Certificates/CDs	716	754	5.2	951	26.1
IRA/Keogh Accounts	129	136	5.7	148	8.4
All Other Shares and Member Deposits	15	19	29.6	22	13.2
Non-Member Deposits	0*	0*	62.0-	0*	56.4
Regular Reserves	83	88	6.1	93	5.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	575.6-	-8	141.1-
Other Reserves	52	57	10.5	61	7.0
Undivided Earnings	383	430	12.4	485	12.7
TOTAL EQUITY	518	572	10.4	631	10.3
TOTAL LIABILITIES/EQUITY/SAVINGS	4,247	4,618	8.7	4,881	5.7

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

District of Columbia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	63	64	1.6	63	1.6-
INTEREST INCOME					
Interest on Loans	137	143	4.6	166	15.8
(Less) Interest Refund	0*	0*	39.8	0*	165.4
Income from Investments	34	37	10.7	49	32.0
Trading Profits and Losses	-0*	-1	79.2-	-1	27.8
TOTAL INTEREST INCOME	170	179	5.4	213	19.4
INTEREST EXPENSE					
Dividends on Shares	50	45	9.5-	70	55.8
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	2	7.7-	2	2.9
TOTAL INTEREST EXPENSE	52	47	9.4-	72	53.7
PROVISION FOR LOAN & LEASE LOSSES	4	4	3.6	4	10.2
NET INTEREST INCOME AFTER PLL	114	128	12.2	137	7.1
NON-INTEREST INCOME					
Fee Income	28	28	2.9	27	5.8-
Other Operating Income	5	4	6.4-	11	140.5
Gain (Loss) on Investments	0*	0*	92.5-	-0*	174.3-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	212.2	-0*	215.4-
Other Non-Oper Income (Expense)	0*	0*	52.0-	-0*	324.1-
TOTAL NON-INTEREST INCOME	34	33	1.6-	37	10.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	51	57	11.8	62	9.5
Travel and Conference Expense	2	2	10.5	2	12.0
Office Occupancy Expense	3	4	23.8	4	9.2
Office Operations Expense	24	26	7.9	29	8.7
Educational & Promotional Expense	2	2	13.1	3	30.4
Loan Servicing Expense	8	9	21.9	10	6.8
Professional and Outside Services	7	9	23.7	10	8.3
Member Insurance	0*	0*	101.9	0*	12.9
Operating Fees	0*	0*	1.1	0*	16.6
Miscellaneous Operating Expenses	3	2	10.7-	3	10.4
TOTAL NON-INTEREST EXPENSES	100	112	12.4	123	9.6
NET INCOME	48	49	2.2	51	3.7
Transfer to Regular Reserve	0*	2	136.6	2	22.8

* Amount Less than + or - 1 Million

Florida
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	235	229	2.6-	217	5.2-
Cash & Equivalents	3,064	3,332	8.8	2,685	19.4-
TOTAL INVESTMENTS	8,414	8,669	3.0	8,437	2.7-
U.S. Government Obligations	461	401	13.1-	368	8.2-
Federal Agency Securities	5,530	5,670	2.5	5,356	5.5-
Mutual Fund & Common Trusts	228	155	32.2-	115	25.4-
MCSD and PIC at Corporate CU	103	105	2.0	118	12.3
All Other Corporate Credit Union	1,095	1,291	17.8	1,473	14.1
Commercial Banks, S&Ls	755	768	1.8	623	18.9-
Credit Unions -Loans to, Deposits in	29	33	14.2	35	5.3
Other Investments	212	246	16.3	349	41.5
Loans Held for Sale	128	17	86.7-	52	204.4
TOTAL LOANS OUTSTANDING	19,516	22,186	13.7	25,145	13.3
Unsecured Credit Card Loans	1,446	1,543	6.7	1,627	5.5
All Other Unsecured Loans	855	820	4.1-	829	1.1
New Vehicle Loans	4,823	5,597	16.0	6,579	17.5
Used Vehicle Loans	4,501	4,920	9.3	5,054	2.7
First Mortgage Real Estate Loans	5,104	5,793	13.5	6,667	15.1
Other Real Estate Loans	1,829	2,428	32.7	3,310	36.3
Leases Receivable	96	73	23.5-	44	40.1-
All Other Loans/Lines of Credit	862	1,012	17.4	1,035	2.3
Allowance For Loan Losses	161	167	4.0	174	3.8
Foreclosed and Repossessed Assets \1	2	8	299.5	13	54.3
Land and Building	543	631	16.1	757	20.1
Other Fixed Assets	150	189	25.6	194	2.8
NCUSIF Capitalization Deposit	246	263	7.1	285	8.2
Other Assets	388	433	11.7	493	14.0
TOTAL ASSETS	32,289	35,561	10.1	37,888	6.5
LIABILITIES					
Total Borrowings	695	745	7.3	902	21.1
Accrued Dividends/Interest Payable	13	12	5.6-	16	34.9
Acct Payable and Other Liabilities	219	271	23.7	364	34.4
Uninsured Secondary Capital	0*	0*	4.4-	0*	4.6-
TOTAL LIABILITIES	926	1,028	11.0	1,282	24.8
EQUITY/SAVINGS					
TOTAL SAVINGS	27,995	30,881	10.3	32,609	5.6
Share Drafts	3,905	4,655	19.2	4,908	5.4
Regular Shares	9,550	10,887	14.0	10,845	0.4-
Money Market Shares	4,815	5,087	5.6	4,802	5.6-
Share Certificates/CDs	7,006	7,373	5.2	8,829	19.7
IRA/Keogh Accounts	2,438	2,570	5.4	2,686	4.5
All Other Shares and Member Deposits	255	243	4.6-	341	40.3
Non-Member Deposits	26	66	152.7	198	203.0
Regular Reserves	845	850	0.5	875	3.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	9	-24	371.2-	-68	186.1-
Other Reserves	398	442	11.2	496	12.1
Undivided Earnings	2,116	2,385	12.7	2,694	13.0
TOTAL EQUITY	3,368	3,652	8.4	3,996	9.4
TOTAL LIABILITIES/EQUITY/SAVINGS	32,289	35,561	10.1	37,888	6.5

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Florida
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	235	229	2.6-	217	5.2-
INTEREST INCOME					
Interest on Loans	1,280	1,290	0.8	1,419	10.0
(Less) Interest Refund	0*	0*	27.2	0*	107.7
Income from Investments	274	265	3.2-	342	29.3
Trading Profits and Losses	0*	-0*	292.7-	-0*	82.7
TOTAL INTEREST INCOME	1,553	1,554	0.0	1,761	13.3
INTEREST EXPENSE					
Dividends on Shares	388	347	10.6-	433	24.9
Interest on Deposits	117	113	3.5-	142	26.3
Interest on Borrowed Money	23	26	10.4	37	44.9
TOTAL INTEREST EXPENSE	528	485	8.1-	613	26.3
PROVISION FOR LOAN & LEASE LOSSES	136	144	5.7	142	1.5-
NET INTEREST INCOME AFTER PLL	889	925	4.0	1,006	8.8
NON-INTEREST INCOME					
Fee Income	333	384	15.4	424	10.3
Other Operating Income	125	137	9.7	180	31.5
Gain (Loss) on Investments	7	-0*	108.1-	-0*	22.9
Gain (Loss) on Disp of Fixed Assets	2	0*	90.4-	6	2,653.3
Other Non-Oper Income (Expense)	3	4	46.9	11	147.7
TOTAL NON-INTEREST INCOME	470	525	11.7	620	18.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	499	548	9.9	596	8.6
Travel and Conference Expense	14	16	9.6	16	3.5
Office Occupancy Expense	71	79	11.1	92	16.9
Office Operations Expense	239	250	4.5	268	7.5
Educational & Promotional Expense	38	41	8.1	50	21.3
Loan Servicing Expense	46	54	17.6	61	12.4
Professional and Outside Services	97	103	5.7	114	10.4
Member Insurance	4	4	3.4-	3	17.3-
Operating Fees	6	5	3.9-	6	12.1
Miscellaneous Operating Expenses	28	30	8.4	34	11.2
TOTAL NON-INTEREST EXPENSES	1,042	1,131	8.5	1,240	9.7
NET INCOME	317	320	0.8	386	20.7
Transfer to Regular Reserve	41	40	2.9-	43	9.1

* Amount Less than + or - 1 Million

Georgia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	210	199	5.2-	189	5.0-
Cash & Equivalents	1,558	1,279	17.9-	1,246	2.6-
TOTAL INVESTMENTS	4,075	4,400	8.0	4,025	8.5-
U.S. Government Obligations	2	6	212.5	2	69.9-
Federal Agency Securities	2,310	2,393	3.6	2,180	8.9-
Mutual Fund & Common Trusts	31	28	8.3-	28	0.7-
MCSD and PIC at Corporate CU	80	79	0.8-	80	0.5
All Other Corporate Credit Union	1,041	1,279	22.9	1,266	1.1-
Commercial Banks, S&Ls	562	568	1.0	417	26.6-
Credit Unions -Loans to, Deposits in	8	10	21.7	16	59.6
Other Investments	40	35	12.6-	36	3.9
Loans Held for Sale	9	6	33.6-	6	5.7-
TOTAL LOANS OUTSTANDING	5,813	6,154	5.9	6,463	5.0
Unsecured Credit Card Loans	419	433	3.3	453	4.6
All Other Unsecured Loans	477	465	2.5-	449	3.6-
New Vehicle Loans	995	1,108	11.4	1,315	18.7
Used Vehicle Loans	1,585	1,666	5.1	1,724	3.4
First Mortgage Real Estate Loans	1,472	1,508	2.5	1,486	1.5-
Other Real Estate Loans	586	687	17.3	750	9.1
Leases Receivable	5	3	50.9-	1	55.9-
All Other Loans/Lines of Credit	274	283	3.5	286	0.8
Allowance For Loan Losses	58	67	14.9	72	7.0
Foreclosed and Repossessed Assets \1	1	3	136.3	4	9.8
Land and Building	126	146	15.7	174	19.3
Other Fixed Assets	38	42	11.1	45	8.1
NCUSIF Capitalization Deposit	93	96	3.6	97	0.8
Other Assets	141	167	18.5	190	13.4
TOTAL ASSETS	11,795	12,226	3.7	12,177	0.4-
LIABILITIES					
Total Borrowings	8	11	25.5	15	42.7
Accrued Dividends/Interest Payable	8	7	5.8-	10	33.7
Acct Payable and Other Liabilities	94	105	11.5	124	18.3
Uninsured Secondary Capital	0*	0*	400.0	0	100.0-
TOTAL LIABILITIES	110	123	11.4	149	21.2
EQUITY/SAVINGS					
TOTAL SAVINGS	10,238	10,569	3.2	10,411	1.5-
Share Drafts	1,201	1,307	8.8	1,347	3.1
Regular Shares	5,886	6,076	3.2	5,620	7.5-
Money Market Shares	629	651	3.4	573	12.0-
Share Certificates/CDs	1,504	1,513	0.7	1,816	20.0
IRA/Keogh Accounts	887	893	0.6	913	2.3
All Other Shares and Member Deposits	122	120	1.1-	127	5.9
Non-Member Deposits	9	9	4.7-	14	55.8
Regular Reserves	303	311	2.5	305	2.0-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-15	2,437.7-	-33	114.4-
Other Reserves	7	6	1.3-	7	3.3
Undivided Earnings	1,137	1,232	8.4	1,338	8.6
TOTAL EQUITY	1,448	1,535	6.0	1,618	5.4
TOTAL LIABILITIES/EQUITY/SAVINGS	11,795	12,226	3.7	12,177	0.4-

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Georgia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	210	199	5.2-	189	5.0-
INTEREST INCOME					
Interest on Loans	422	409	3.1-	419	2.3
(Less) Interest Refund	0*	5	3,483.3	0*	84.9-
Income from Investments	127	130	2.3	161	23.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	550	535	2.7-	579	8.3
INTEREST EXPENSE					
Dividends on Shares	155	145	6.3-	174	19.7
Interest on Deposits	28	25	11.4-	35	39.9
Interest on Borrowed Money	0*	2	3,395.8	3	41.5
TOTAL INTEREST EXPENSE	183	172	6.1-	211	22.9
PROVISION FOR LOAN & LEASE LOSSES	44	45	0.7	43	2.4-
NET INTEREST INCOME AFTER PLL	322	319	1.2-	324	1.8
NON-INTEREST INCOME					
Fee Income	89	99	11.7	106	7.0
Other Operating Income	37	38	3.5	43	12.4
Gain (Loss) on Investments	0*	0*	377.3	-0*	105.3-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	613.0	-0*	132.6-
Other Non-Oper Income (Expense)	0*	0*	41.2-	0*	17.3
TOTAL NON-INTEREST INCOME	126	138	9.4	149	8.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	168	179	6.2	187	4.8
Travel and Conference Expense	4	4	4.4	5	6.6
Office Occupancy Expense	20	21	2.5	22	7.3
Office Operations Expense	76	78	2.7	82	4.4
Educational & Promotional Expense	8	9	4.1	10	18.3
Loan Servicing Expense	17	18	6.8	20	11.3
Professional and Outside Services	25	25	0.3	26	1.7
Member Insurance	3	3	0.7	3	10.6-
Operating Fees	2	2	7.6-	2	5.0
Miscellaneous Operating Expenses	9	11	16.0	13	16.0
TOTAL NON-INTEREST EXPENSES	334	350	4.8	370	5.5
NET INCOME	115	107	7.1-	104	2.2-
Transfer to Regular Reserve	4	4	14.8	6	45.0

* Amount Less than + or - 1 Million

Guam
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
Cash & Equivalents	23	16	30.6-	18	18.4
TOTAL INVESTMENTS	27	47	73.1	29	39.0-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	6	4	25.8-	4	0.8-
Mutual Fund & Common Trusts	5	4	1.9-	2	46.3-
MCSD and PIC at Corporate CU	2	2	0.8	2	2.1
All Other Corporate Credit Union	11	36	241.9	19	46.7-
Commercial Banks, S&Ls	0*	0*	0.0	0*	0.0
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	4	0*	95.8-	0*	32.6
Loans Held for Sale	0*	0*	0.0	1	0.0
TOTAL LOANS OUTSTANDING	113	108	4.4-	131	20.7
Unsecured Credit Card Loans	5	5	0.7-	5	2.4-
All Other Unsecured Loans	59	50	14.2-	51	0.9
New Vehicle Loans	28	28	1.2-	29	5.0
Used Vehicle Loans	4	5	16.7	5	1.8
First Mortgage Real Estate Loans	9	12	32.0	33	182.0
Other Real Estate Loans	3	3	32.2	3	11.6-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	6	5	12.5-	5	10.7-
Allowance For Loan Losses	4	3	19.2-	3	0.2
Foreclosed and Repossessed Assets \1	0*	0*	0.0	0*	0.0
Land and Building	3	2	5.9-	2	2.1-
Other Fixed Assets	1	1	4.6-	1	5.1
NCUSIF Capitalization Deposit	1	1	0.3-	1	5.8
Other Assets	1	2	65.5	2	0.1-
TOTAL ASSETS	165	174	5.6	182	4.8
LIABILITIES					
Total Borrowings	0*	0*	0.0	2	1,573.0
Accrued Dividends/Interest Payable	0*	0*	52.0	0*	237.2
Acct Payable and Other Liabilities	0*	0*	0.4	0*	7.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	0*	1	23.7	3	231.0
EQUITY/SAVINGS					
TOTAL SAVINGS	130	137	5.3	142	3.6
Share Drafts	5	7	29.1	8	13.0
Regular Shares	82	79	3.7-	74	6.6-
Money Market Shares	17	16	9.0-	13	20.3-
Share Certificates/CDs	22	31	40.2	41	35.5
IRA/Keogh Accounts	2	3	12.2	3	11.0
All Other Shares and Member Deposits	1	2	29.2	3	64.6
Non-Member Deposits	0*	0*	0.0	0*	50.9
Regular Reserves	0*	0*	0.0	4	862.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	78.9-	-0*	15.8
Other Reserves	0*	0*	0.0	1	78.5
Undivided Earnings	33	35	6.6	32	9.4-
TOTAL EQUITY	34	36	6.1	37	2.9
TOTAL LIABILITIES/EQUITY/SAVINGS	165	174	5.6	182	4.8

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Guam
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
INTEREST INCOME					
Interest on Loans	13	10	18.8-	10	0.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	1	42.5	1	25.4
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	13	11	15.3-	12	2.4
INTEREST EXPENSE					
Dividends on Shares	2	2	6.7-	2	38.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	1,438.1	0*	4,657.0
TOTAL INTEREST EXPENSE	2	2	6.7-	2	39.3
PROVISION FOR LOAN & LEASE LOSSES	2	0*	57.6-	0*	4.3-
NET INTEREST INCOME AFTER PLL	10	9	7.4-	9	3.6-
NON-INTEREST INCOME					
Fee Income	1	1	22.8	2	20.0
Other Operating Income	0*	0*	0.0	0*	0.0
Gain (Loss) on Investments	-0*	0*	104.0	-0*	8,367.7-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	179.7-	-0*	92.5
Other Non-Oper Income (Expense)	0*	0*	87.4-	-0*	530.0-
TOTAL NON-INTEREST INCOME	1	1	22.1	1	8.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	3	4	7.0	4	13.7
Travel and Conference Expense	0*	0*	13.3	0*	50.7
Office Occupancy Expense	0*	0*	1.7	0*	0.4-
Office Operations Expense	2	2	10.2	2	25.4
Educational & Promotional Expense	0*	0*	11.1-	0*	65.2-
Loan Servicing Expense	0*	0*	38.4	0*	12.3
Professional and Outside Services	0*	0*	38.6	0*	6.1
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	18.7-	0*	22.8
Miscellaneous Operating Expenses	0*	0*	26.0-	0*	5.1-
TOTAL NON-INTEREST EXPENSES	7	8	8.1	9	11.7
NET INCOME	3	2	32.8-	1	52.3-
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, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	97	97	0.0	97	0.0
Cash & Equivalents	678	544	19.6-	417	23.4-
TOTAL INVESTMENTS	2,618	2,880	10.0	2,861	0.6-
U.S. Government Obligations	144	146	1.2	14	90.4-
Federal Agency Securities	888	1,025	15.4	1,199	17.0
Mutual Fund & Common Trusts	25	23	8.0-	9	59.9-
MCSD and PIC at Corporate CU	48	45	5.1-	44	3.6-
All Other Corporate Credit Union	574	675	17.6	741	9.7
Commercial Banks, S&Ls	913	927	1.5	808	12.9-
Credit Unions -Loans to, Deposits in	19	30	58.9	38	30.1
Other Investments	7	8	27.9	8	1.5-
Loans Held for Sale	19	3	84.8-	3	0.4
TOTAL LOANS OUTSTANDING	2,532	2,826	11.6	3,167	12.1
Unsecured Credit Card Loans	127	133	4.3	138	3.9
All Other Unsecured Loans	315	316	0.6	324	2.3
New Vehicle Loans	553	626	13.3	707	12.9
Used Vehicle Loans	328	359	9.4	372	3.6
First Mortgage Real Estate Loans	716	814	13.6	955	17.4
Other Real Estate Loans	392	469	19.7	587	25.4
Leases Receivable	0*	20	0.0	0*	100.0-
All Other Loans/Lines of Credit	101	89	12.0-	83	6.2-
Allowance For Loan Losses	28	24	14.2-	24	2.3
Foreclosed and Repossessed Assets \1	0*	2	435.1	1	27.2-
Land and Building	91	95	4.9	102	7.0
Other Fixed Assets	14	15	6.0	16	9.2
NCUSIF Capitalization Deposit	46	50	8.6	51	3.0
Other Assets	47	52	11.2	82	57.3
TOTAL ASSETS	6,016	6,443	7.1	6,676	3.6
LIABILITIES					
Total Borrowings	11	6	41.3-	32	404.7
Accrued Dividends/Interest Payable	2	3	78.3	2	20.6-
Acct Payable and Other Liabilities	35	35	0.6-	52	47.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	48	44	7.0-	86	93.3
EQUITY/SAVINGS					
TOTAL SAVINGS	5,297	5,676	7.2	5,816	2.5
Share Drafts	454	534	17.7	621	16.3
Regular Shares	2,498	2,745	9.9	2,761	0.6
Money Market Shares	1,015	1,052	3.6	973	7.5-
Share Certificates/CDs	918	918	0.1-	1,033	12.5
IRA/Keogh Accounts	340	344	1.2	343	0.4-
All Other Shares and Member Deposits	65	75	15.4	80	6.2
Non-Member Deposits	7	8	18.2	6	18.9-
Regular Reserves	139	140	0.8	140	0.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-3	7,492.2-	-8	188.8-
Other Reserves	117	122	5.0	134	9.3
Undivided Earnings	416	463	11.1	508	9.7
TOTAL EQUITY	672	722	7.5	774	7.2
TOTAL LIABILITIES/EQUITY/SAVINGS	6,016	6,443	7.1	6,676	3.6

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Hawaii
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	97	97	0.0	97	0.0
INTEREST INCOME					
Interest on Loans	176	172	2.2-	184	7.0
(Less) Interest Refund	2	1	14.9-	2	34.1
Income from Investments	88	91	3.1	109	20.3
Trading Profits and Losses	0*	0	100.0-	-0*	0.0
TOTAL INTEREST INCOME	262	262	0.4-	291	11.5
INTEREST EXPENSE					
Dividends on Shares	80	68	14.8-	79	17.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	14.6-	1	485.7
TOTAL INTEREST EXPENSE	80	68	14.8-	80	18.5
PROVISION FOR LOAN & LEASE LOSSES	15	11	27.1-	17	54.8
NET INTEREST INCOME AFTER PLL	167	182	9.0	194	6.2
NON-INTEREST INCOME					
Fee Income	19	23	24.2	25	4.6
Other Operating Income	14	16	14.5	19	18.8
Gain (Loss) on Investments	0*	-0*	159.8-	-0*	139.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	66.1-	0*	89.1-
Other Non-Oper Income (Expense)	-0*	-0*	9.9-	-0*	99.4
TOTAL NON-INTEREST INCOME	33	39	17.7	43	11.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	73	80	10.9	88	8.9
Travel and Conference Expense	2	3	19.2	3	2.5
Office Occupancy Expense	10	11	12.0	12	8.6
Office Operations Expense	28	30	6.5	33	9.5
Educational & Promotional Expense	5	6	15.7	6	4.2
Loan Servicing Expense	7	7	7.8-	8	22.2
Professional and Outside Services	13	15	10.7	17	15.3
Member Insurance	3	3	3.0	3	1.7
Operating Fees	1	1	12.3-	1	23.5
Miscellaneous Operating Expenses	7	7	11.4	8	2.8
TOTAL NON-INTEREST EXPENSES	150	164	9.2	179	9.5
NET INCOME	51	58	13.9	58	0.1
Transfer to Regular Reserve	5	1	74.6-	2	104.1

* Amount Less than + or - 1 Million

Idaho
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	48	48	0.0	44	8.3-
Cash & Equivalents	226	209	7.4-	178	14.8-
TOTAL INVESTMENTS	420	456	8.4	463	1.7
U.S. Government Obligations	0*	0*	0.1-	0*	120.7
Federal Agency Securities	66	69	3.9	76	10.0
Mutual Fund & Common Trusts	4	3	1.5-	4	2.4
MCSD and PIC at Corporate CU	18	18	0.1-	19	3.5
All Other Corporate Credit Union	221	245	11.0	264	7.5
Commercial Banks, S&Ls	94	99	4.8	76	23.1-
Credit Unions -Loans to, Deposits in	4	7	74.2	6	7.1-
Other Investments	13	14	9.0	19	33.7
Loans Held for Sale	0*	0*	20.2	1	43.9
TOTAL LOANS OUTSTANDING	1,481	1,693	14.4	1,921	13.4
Unsecured Credit Card Loans	63	66	5.6	69	5.0
All Other Unsecured Loans	51	54	7.1	52	3.7-
New Vehicle Loans	230	293	27.6	364	24.3
Used Vehicle Loans	512	553	7.9	610	10.4
First Mortgage Real Estate Loans	352	433	22.9	494	14.1
Other Real Estate Loans	111	127	15.1	145	14.0
Leases Receivable	0*	0*	0.0	0*	69.6-
All Other Loans/Lines of Credit	163	167	2.5	185	10.9
Allowance For Loan Losses	9	8	6.7-	9	6.6
Foreclosed and Repossessed Assets \1	0*	1	242.1	1	0.3
Land and Building	55	63	15.1	76	21.4
Other Fixed Assets	9	10	15.1	11	11.2
NCUSIF Capitalization Deposit	18	19	8.0	21	7.6
Other Assets	19	21	10.0	26	23.1
TOTAL ASSETS	2,219	2,465	11.1	2,690	9.1
LIABILITIES					
Total Borrowings	15	32	119.4	41	29.6
Accrued Dividends/Interest Payable	3	3	6.9	5	30.3
Acct Payable and Other Liabilities	14	12	13.5-	17	48.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	31	47	50.3	63	34.2
EQUITY/SAVINGS					
TOTAL SAVINGS	1,963	2,167	10.4	2,348	8.3
Share Drafts	275	356	29.4	385	8.1
Regular Shares	742	785	5.7	783	0.2-
Money Market Shares	257	274	6.6	301	9.8
Share Certificates/CDs	505	566	12.1	686	21.2
IRA/Keogh Accounts	139	144	3.4	148	2.8
All Other Shares and Member Deposits	44	40	7.7-	37	7.6-
Non-Member Deposits	2	3	69.9	8	177.4
Regular Reserves	53	56	6.0	60	6.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	176.6-	-1	92.7-
Other Reserves	4	4	16.7	5	19.1
Undivided Earnings	168	191	13.5	215	12.7
TOTAL EQUITY	225	251	11.5	279	11.2
TOTAL LIABILITIES/EQUITY/SAVINGS	2,219	2,465	11.1	2,690	9.1

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Idaho
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	48	48	0.0	44	8.3-
INTEREST INCOME					
Interest on Loans	98	100	2.2	110	10.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	14	14	1.3	19	35.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	112	114	2.1	129	13.2
INTEREST EXPENSE					
Dividends on Shares	25	22	13.7-	27	22.6
Interest on Deposits	10	10	3.8	14	42.1
Interest on Borrowed Money	0*	0*	425.9	0*	244.6
TOTAL INTEREST EXPENSE	35	32	8.2-	42	30.7
PROVISION FOR LOAN & LEASE LOSSES	5	6	20.1	7	20.7
NET INTEREST INCOME AFTER PLL	71	76	5.8	79	5.2
NON-INTEREST INCOME					
Fee Income	17	22	26.3	25	15.9
Other Operating Income	8	7	1.8-	10	36.4
Gain (Loss) on Investments	0*	0*	94.3-	-0*	191.7-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	141.8-	-0*	88.5
Other Non-Oper Income (Expense)	0*	0*	60.1	0*	61.0-
TOTAL NON-INTEREST INCOME	25	29	16.3	35	20.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	38	43	11.0	47	10.1
Travel and Conference Expense	1	1	9.8	1	13.1
Office Occupancy Expense	4	5	12.1	5	10.7
Office Operations Expense	16	17	8.1	19	8.3
Educational & Promotional Expense	2	3	14.5	3	20.8
Loan Servicing Expense	4	4	8.4	4	16.0
Professional and Outside Services	2	3	6.3	3	12.3
Member Insurance	1	1	1.0	1	13.4-
Operating Fees	0*	0*	6.3-	0*	19.3
Miscellaneous Operating Expenses	2	2	13.5	2	0.7
TOTAL NON-INTEREST EXPENSES	72	79	10.0	87	10.0
NET INCOME	25	26	4.3	28	8.2
Transfer to Regular Reserve	3	3	3.4	1	69.8-

* Amount Less than + or - 1 Million

Illinois
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	482	450	6.6-	440	2.2-
Cash & Equivalents	1,476	1,309	11.3-	1,461	11.6
TOTAL INVESTMENTS	6,315	6,171	2.3-	5,120	17.0-
U.S. Government Obligations	347	406	16.8	318	21.7-
Federal Agency Securities	3,100	2,723	12.1-	2,392	12.1-
Mutual Fund & Common Trusts	114	127	11.3	99	22.1-
MCSD and PIC at Corporate CU	94	102	8.6	104	1.8
All Other Corporate Credit Union	985	914	7.2-	749	18.1-
Commercial Banks, S&Ls	1,280	1,440	12.5	1,043	27.6-
Credit Unions -Loans to, Deposits in	30	30	0.5	31	4.0
Other Investments	365	429	17.8	384	10.5-
Loans Held for Sale	12	18	44.8	8	52.4-
TOTAL LOANS OUTSTANDING	10,378	11,267	8.6	12,258	8.8
Unsecured Credit Card Loans	691	673	2.7-	716	6.5
All Other Unsecured Loans	453	461	1.8	467	1.2
New Vehicle Loans	1,765	1,875	6.2	2,192	16.9
Used Vehicle Loans	1,961	2,140	9.1	2,331	8.9
First Mortgage Real Estate Loans	3,833	4,230	10.4	4,529	7.1
Other Real Estate Loans	1,351	1,503	11.2	1,637	9.0
Leases Receivable	3	0*	73.7-	0*	41.1-
All Other Loans/Lines of Credit	321	384	19.7	385	0.2
Allowance For Loan Losses	86	89	3.4	101	12.7
Foreclosed and Repossessed Assets \1	1	3	85.9	15	489.0
Land and Building	190	201	5.8	225	11.9
Other Fixed Assets	61	66	9.4	70	5.4
NCUSIF Capitalization Deposit	143	147	2.9	151	2.5
Other Assets	155	187	20.8	249	33.3
TOTAL ASSETS	18,644	19,279	3.4	19,457	0.9
LIABILITIES					
Total Borrowings	247	274	11.0	273	0.3-
Accrued Dividends/Interest Payable	14	15	0.8	14	4.0-
Acct Payable and Other Liabilities	136	138	1.8	139	0.9
Uninsured Secondary Capital	0*	0*	60.0	0*	37.5
TOTAL LIABILITIES	397	426	7.5	426	0.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	16,202	16,679	2.9	16,762	0.5
Share Drafts	1,391	1,500	7.8	1,566	4.4
Regular Shares	8,288	8,596	3.7	8,211	4.5-
Money Market Shares	2,037	2,021	0.8-	1,930	4.5-
Share Certificates/CDs	2,922	3,006	2.9	3,483	15.9
IRA/Keogh Accounts	1,406	1,402	0.3-	1,414	0.8
All Other Shares and Member Deposits	115	88	23.4-	79	10.6-
Non-Member Deposits	43	67	54.5	79	17.7
Regular Reserves	584	602	3.0	625	3.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	-15	623.5-	-33	116.8-
Other Reserves	90	90	0.2	91	1.0
Undivided Earnings	1,368	1,496	9.4	1,586	6.0
TOTAL EQUITY	2,045	2,173	6.3	2,269	4.4
TOTAL LIABILITIES/EQUITY/SAVINGS	18,644	19,279	3.4	19,457	0.9

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Illinois
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	482	450	6.6-	440	2.2-
INTEREST INCOME					
Interest on Loans	666	659	1.1-	722	9.5
(Less) Interest Refund	0*	2	193.7	0*	92.6-
Income from Investments	186	187	0.6	218	16.3
Trading Profits and Losses	0*	0*	4,343.3	0*	97.1-
TOTAL INTEREST INCOME	852	845	0.8-	940	11.2
INTEREST EXPENSE					
Dividends on Shares	306	285	7.0-	352	23.7
Interest on Deposits	16	14	13.8-	30	114.5
Interest on Borrowed Money	4	4	0.6-	10	147.2
TOTAL INTEREST EXPENSE	326	302	7.3-	392	29.5
PROVISION FOR LOAN & LEASE LOSSES	50	56	11.1	76	37.6
NET INTEREST INCOME AFTER PLL	476	487	2.3	472	3.1-
NON-INTEREST INCOME					
Fee Income	98	109	11.6	112	3.0
Other Operating Income	56	51	9.9-	63	24.5
Gain (Loss) on Investments	6	0*	86.5-	-0*	168.1-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	483.2	0*	45.2-
Other Non-Oper Income (Expense)	0*	1	247.3	-0*	174.0-
TOTAL NON-INTEREST INCOME	161	162	1.1	174	7.5
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	240	252	4.9	264	4.7
Travel and Conference Expense	7	7	1.4	8	15.3
Office Occupancy Expense	30	31	1.5	33	6.1
Office Operations Expense	92	97	5.1	94	2.6-
Educational & Promotional Expense	18	19	6.6	21	10.2
Loan Servicing Expense	37	35	5.3-	42	18.5
Professional and Outside Services	29	29	1.1	30	4.0
Member Insurance	6	5	9.1-	5	9.3-
Operating Fees	4	5	28.5	5	4.6-
Miscellaneous Operating Expenses	18	19	4.2	24	27.2
TOTAL NON-INTEREST EXPENSES	481	498	3.7	525	5.3
NET INCOME	156	151	3.2-	121	19.5-
Transfer to Regular Reserve	29	28	1.5-	44	54.7

* Amount Less than + or - 1 Million

Indiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	214	211	1.4-	202	4.3-
Cash & Equivalents	1,117	1,124	0.6	1,080	3.9-
TOTAL INVESTMENTS	2,394	2,343	2.1-	2,257	3.7-
U.S. Government Obligations	7	1	79.8-	7	409.9
Federal Agency Securities	921	937	1.7	918	2.0-
Mutual Fund & Common Trusts	64	64	1.0	58	10.2-
MCSD and PIC at Corporate CU	83	82	0.5-	84	2.6
All Other Corporate Credit Union	436	445	2.0	485	9.0
Commercial Banks, S&Ls	812	734	9.6-	615	16.2-
Credit Unions -Loans to, Deposits in	15	15	3.6	18	20.6
Other Investments	56	65	15.1	71	9.6
Loans Held for Sale	17	20	20.3	7	64.0-
TOTAL LOANS OUTSTANDING	8,503	9,108	7.1	9,874	8.4
Unsecured Credit Card Loans	318	323	1.7	315	2.4-
All Other Unsecured Loans	336	322	4.3-	319	1.0-
New Vehicle Loans	1,151	1,246	8.2	1,486	19.2
Used Vehicle Loans	2,173	2,389	9.9	2,505	4.9
First Mortgage Real Estate Loans	2,804	3,000	7.0	3,310	10.3
Other Real Estate Loans	1,104	1,229	11.4	1,327	7.9
Leases Receivable	71	57	19.3-	51	10.9-
All Other Loans/Lines of Credit	546	542	0.7-	562	3.7
Allowance For Loan Losses	58	60	3.3	68	12.5
Foreclosed and Repossessed Assets \1	3	7	111.2	13	88.2
Land and Building	224	252	12.6	277	10.1
Other Fixed Assets	61	64	4.3	63	0.5-
NCUSIF Capitalization Deposit	96	100	4.3	103	2.9
Other Assets	125	150	19.7	162	7.9
TOTAL ASSETS	12,481	13,107	5.0	13,767	5.0
LIABILITIES					
Total Borrowings	423	457	7.9	755	65.3
Accrued Dividends/Interest Payable	2	2	20.3-	3	48.6
Acct Payable and Other Liabilities	86	100	15.5	113	13.8
Uninsured Secondary Capital	0*	0*	50.0-	0	100.0-
TOTAL LIABILITIES	512	558	9.1	871	56.1
EQUITY/SAVINGS					
TOTAL SAVINGS	10,641	11,141	4.7	11,434	2.6
Share Drafts	1,515	1,606	6.0	1,641	2.2
Regular Shares	3,706	3,784	2.1	3,533	6.6-
Money Market Shares	2,039	1,982	2.8-	1,857	6.3-
Share Certificates/CDs	2,387	2,696	12.9	3,222	19.5
IRA/Keogh Accounts	847	865	2.1	884	2.2
All Other Shares and Member Deposits	133	121	9.5-	127	5.0
Non-Member Deposits	13	87	583.2	170	96.5
Regular Reserves	404	430	6.6	449	4.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	3,280.6-	-9	166.3-
Other Reserves	47	48	3.7	45	8.0-
Undivided Earnings	878	932	6.2	978	5.0
TOTAL EQUITY	1,328	1,407	6.0	1,462	3.9
TOTAL LIABILITIES/EQUITY/SAVINGS	12,481	13,107	5.0	13,767	5.0

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Indiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	214	211	1.4-	202	4.3-
INTEREST INCOME					
Interest on Loans	533	534	0.1	578	8.3
(Less) Interest Refund	1	0*	77.3-	0*	3.7
Income from Investments	80	76	5.6-	101	33.8
Trading Profits and Losses	0*	-0*	218.5-	-0*	1.2-
TOTAL INTEREST INCOME	613	610	0.5-	680	11.5
INTEREST EXPENSE					
Dividends on Shares	187	168	10.3-	217	29.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	13	17	25.7	25	50.4
TOTAL INTEREST EXPENSE	201	185	7.9-	242	31.1
PROVISION FOR LOAN & LEASE LOSSES	45	44	2.1-	60	35.2
NET INTEREST INCOME AFTER PLL	367	381	3.8	377	0.8-
NON-INTEREST INCOME					
Fee Income	108	120	11.4	130	8.6
Other Operating Income	48	50	4.1	58	16.2
Gain (Loss) on Investments	3	0*	89.0-	-1	406.9-
Gain (Loss) on Disp of Fixed Assets	3	0*	89.1-	0*	120.2
Other Non-Oper Income (Expense)	2	1	37.8-	1	2.9-
TOTAL NON-INTEREST INCOME	164	172	5.0	189	10.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	221	232	5.1	243	4.6
Travel and Conference Expense	7	6	6.0-	7	10.9
Office Occupancy Expense	29	32	8.2	35	9.1
Office Operations Expense	92	95	2.4	99	4.2
Educational & Promotional Expense	20	19	2.4-	20	5.9
Loan Servicing Expense	21	24	13.5	29	21.9
Professional and Outside Services	37	39	5.1	40	4.1
Member Insurance	2	2	7.6-	2	10.2-
Operating Fees	2	2	8.4-	2	13.8
Miscellaneous Operating Expenses	10	12	19.1	11	4.8-
TOTAL NON-INTEREST EXPENSES	441	463	4.8	488	5.6
NET INCOME	89	90	1.0	78	12.9-
Transfer to Regular Reserve	30	33	10.9	29	12.9-

* Amount Less than + or - 1 Million

Iowa
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	170	165	2.9-	151	8.5-
Cash & Equivalents	399	373	6.5-	335	10.1-
TOTAL INVESTMENTS	863	920	6.6	820	10.9-
U.S. Government Obligations	8	0*	96.5-	0*	44.4-
Federal Agency Securities	318	370	16.2	314	15.3-
Mutual Fund & Common Trusts	56	15	72.1-	5	70.6-
MCSD and PIC at Corporate CU	10	8	18.9-	8	0.2-
All Other Corporate Credit Union	73	80	9.7	85	6.3
Commercial Banks, S&Ls	341	385	12.9	333	13.5-
Credit Unions -Loans to, Deposits in	23	30	28.1	32	6.7
Other Investments	34	31	9.6-	44	40.7
Loans Held for Sale	19	9	55.3-	8	3.8-
TOTAL LOANS OUTSTANDING	3,454	3,690	6.8	3,979	7.8
Unsecured Credit Card Loans	192	209	8.9	207	0.9-
All Other Unsecured Loans	121	120	1.1-	123	2.7
New Vehicle Loans	478	511	7.0	585	14.5
Used Vehicle Loans	1,013	1,031	1.8	1,042	1.1
First Mortgage Real Estate Loans	809	892	10.2	1,007	12.9
Other Real Estate Loans	621	668	7.6	752	12.6
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/Lines of Credit	220	259	17.7	262	0.9
Allowance For Loan Losses	25	27	8.0	31	17.5
Foreclosed and Repossessed Assets \1	0*	1	22.6	2	46.2
Land and Building	99	109	10.2	115	5.4
Other Fixed Assets	22	26	16.3	25	2.8-
NCUSIF Capitalization Deposit	39	42	7.7	42	0.9
Other Assets	48	48	0.5	61	27.3
TOTAL ASSETS	4,919	5,190	5.5	5,355	3.2
LIABILITIES					
Total Borrowings	141	145	3.0	194	33.3
Accrued Dividends/Interest Payable	6	5	8.0-	7	26.7
Acct Payable and Other Liabilities	40	37	7.2-	43	15.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	187	188	0.5	244	29.6
EQUITY/SAVINGS					
TOTAL SAVINGS	4,201	4,434	5.5	4,514	1.8
Share Drafts	545	609	11.7	659	8.3
Regular Shares	1,718	1,778	3.5	1,639	7.8-
Money Market Shares	598	656	9.8	603	8.2-
Share Certificates/CDs	1,032	1,037	0.5	1,249	20.4
IRA/Keogh Accounts	266	270	1.7	278	2.7
All Other Shares and Member Deposits	35	65	87.0	63	3.7-
Non-Member Deposits	7	18	163.8	23	27.5
Regular Reserves	168	185	10.3	198	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-2	182.4-	-6	173.9-
Other Reserves	113	120	6.0	123	2.4
Undivided Earnings	251	266	5.9	283	6.6
TOTAL EQUITY	531	568	7.0	598	5.2
TOTAL LIABILITIES/EQUITY/SAVINGS	4,919	5,190	5.5	5,355	3.2

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Iowa
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	170	165	2.9-	151	8.5-
INTEREST INCOME					
Interest on Loans	226	223	1.2-	238	6.8
(Less) Interest Refund	0*	0*	35.4-	0*	74.9-
Income from Investments	32	32	1.7	36	12.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	257	255	0.8-	274	7.6
INTEREST EXPENSE					
Dividends on Shares	51	46	10.7-	54	18.4
Interest on Deposits	19	16	13.4-	20	23.6
Interest on Borrowed Money	6	6	10.4	8	33.7
TOTAL INTEREST EXPENSE	76	68	9.9-	83	21.0
PROVISION FOR LOAN & LEASE LOSSES	14	17	23.4	24	40.9
NET INTEREST INCOME AFTER PLL	167	170	1.4	168	1.1-
NON-INTEREST INCOME					
Fee Income	35	39	13.5	46	15.9
Other Operating Income	25	21	16.1-	23	8.6
Gain (Loss) on Investments	2	-0*	115.1-	-0*	25.3
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,260.9	-0*	250.3-
Other Non-Oper Income (Expense)	0*	0*	107.1	2	348.2
TOTAL NON-INTEREST INCOME	62	61	1.0-	69	13.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	91	97	5.8	101	4.9
Travel and Conference Expense	3	3	5.3	3	5.0
Office Occupancy Expense	13	14	7.1	15	6.8
Office Operations Expense	32	35	7.3	38	8.3
Educational & Promotional Expense	7	8	7.7	9	8.0
Loan Servicing Expense	11	10	12.5-	11	12.2
Professional and Outside Services	19	18	1.6-	19	3.4
Member Insurance	2	2	8.5-	2	5.4-
Operating Fees	1	1	17.3	1	3.3-
Miscellaneous Operating Expenses	4	4	6.8-	4	8.2
TOTAL NON-INTEREST EXPENSES	184	191	4.0	202	5.9
NET INCOME	45	40	12.7-	35	11.6-
Transfer to Regular Reserve	10	10	0.7	10	1.8-

* Amount Less than + or - 1 Million

Kansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	121	121	0.0	116	4.1-
Cash & Equivalents	254	231	8.8-	181	21.8-
TOTAL INVESTMENTS	605	611	0.9	598	2.1-
U.S. Government Obligations	0*	2	356.5	3	71.0
Federal Agency Securities	166	184	10.5	182	1.2-
Mutual Fund & Common Trusts	14	15	10.7	14	12.2-
MCSD and PIC at Corporate CU	27	28	3.3	31	7.8
All Other Corporate Credit Union	145	121	16.6-	143	17.6
Commercial Banks, S&Ls	231	225	2.7-	195	13.3-
Credit Unions -Loans to, Deposits in	11	16	45.2	19	20.7
Other Investments	10	19	95.4	12	37.6-
Loans Held for Sale	4	3	37.2-	2	12.6-
TOTAL LOANS OUTSTANDING	1,907	2,055	7.8	2,191	6.6
Unsecured Credit Card Loans	57	62	9.1	65	5.3
All Other Unsecured Loans	65	71	8.9	73	3.1
New Vehicle Loans	252	292	15.8	334	14.6
Used Vehicle Loans	801	851	6.2	874	2.8
First Mortgage Real Estate Loans	411	436	6.2	476	9.1
Other Real Estate Loans	173	209	21.0	237	13.4
Leases Receivable	10	7	31.0-	4	35.6-
All Other Loans/Lines of Credit	138	127	7.8-	126	0.8-
Allowance For Loan Losses	15	17	8.9	17	2.5
Foreclosed and Repossessed Assets \1	8	6	21.4-	5	12.8-
Land and Building	59	63	6.1	72	14.0
Other Fixed Assets	13	15	20.5	14	9.4-
NCUSIF Capitalization Deposit	23	23	3.7	24	2.0
Other Assets	33	37	12.4	35	6.0-
TOTAL ASSETS	2,890	3,029	4.8	3,105	2.5
LIABILITIES					
Total Borrowings	89	101	12.9	122	20.6
Accrued Dividends/Interest Payable	3	3	0.2-	4	30.2
Acct Payable and Other Liabilities	20	22	11.6	26	16.9
Uninsured Secondary Capital	0	0*	0.0	0*	19.2-
TOTAL LIABILITIES	112	126	12.4	151	20.1
EQUITY/SAVINGS					
TOTAL SAVINGS	2,430	2,537	4.4	2,574	1.5
Share Drafts	261	288	10.6	340	17.9
Regular Shares	886	920	3.8	880	4.4-
Money Market Shares	249	261	5.0	231	11.5-
Share Certificates/CDs	693	719	3.7	786	9.4
IRA/Keogh Accounts	237	241	1.6	247	2.9
All Other Shares and Member Deposits	98	99	1.0	84	15.6-
Non-Member Deposits	5	8	54.2	6	29.8-
Regular Reserves	95	96	1.1	97	0.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	786.2-	-3	304.6-
Other Reserves	47	49	4.8	48	2.5-
Undivided Earnings	207	221	7.2	237	7.3
TOTAL EQUITY	349	366	5.0	379	3.7
TOTAL LIABILITIES/EQUITY/SAVINGS	2,890	3,029	4.8	3,105	2.5

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Kansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	121	121	0.0	116	4.1-
INTEREST INCOME					
Interest on Loans	129	130	1.1	136	4.5
(Less) Interest Refund	0*	0*	1.3-	0*	22.2-
Income from Investments	22	22	1.7-	25	15.9
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	151	152	0.7	161	6.2
INTEREST EXPENSE					
Dividends on Shares	46	41	10.4-	48	16.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	3	57.8	4	54.4
TOTAL INTEREST EXPENSE	47	44	8.1-	52	18.9
PROVISION FOR LOAN & LEASE LOSSES	9	15	67.9	14	7.3-
NET INTEREST INCOME AFTER PLL	94	93	1.1-	96	2.3
NON-INTEREST INCOME					
Fee Income	21	24	13.1	26	7.4
Other Operating Income	8	9	13.2	10	3.9
Gain (Loss) on Investments	0*	0*	52.3	-0*	118.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	396.1	-0*	184.6-
Other Non-Oper Income (Expense)	0*	-1	310.5-	0*	143.9
TOTAL NON-INTEREST INCOME	30	32	6.3	36	11.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	51	54	7.6	58	6.0
Travel and Conference Expense	1	1	4.7-	1	2.6
Office Occupancy Expense	6	7	5.7	7	10.0
Office Operations Expense	20	21	5.6	22	6.2
Educational & Promotional Expense	4	5	27.1	4	3.6-
Loan Servicing Expense	5	5	16.6	6	3.2
Professional and Outside Services	8	9	9.8	9	5.2
Member Insurance	2	2	4.4	2	11.1-
Operating Fees	1	0*	3.6-	0*	1.1-
Miscellaneous Operating Expenses	3	3	2.8	4	12.6
TOTAL NON-INTEREST EXPENSES	100	108	7.9	114	5.5
NET INCOME	25	18	28.0-	18	0.7-
Transfer to Regular Reserve	0*	0*	165.4	1	47.5

* Amount Less than + or - 1 Million

Kentucky
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	113	109	3.5-	105	3.7-
Cash & Equivalents	477	354	25.8-	345	2.6-
TOTAL INVESTMENTS	802	898	11.9	825	8.1-
U.S. Government Obligations	4	1	69.1-	2	85.8
Federal Agency Securities	344	407	18.2	343	15.7-
Mutual Fund & Common Trusts	8	7	11.2-	4	45.8-
MCSD and PIC at Corporate CU	24	24	0.9	26	6.5
All Other Corporate Credit Union	170	176	3.3	221	25.9
Commercial Banks, S&Ls	232	260	11.7	207	20.2-
Credit Unions -Loans to, Deposits in	3	5	40.2	10	108.1
Other Investments	15	17	17.3	11	34.3-
Loans Held for Sale	0*	2	738.9	1	27.7-
TOTAL LOANS OUTSTANDING	2,511	2,659	5.9	2,836	6.6
Unsecured Credit Card Loans	114	120	5.6	123	2.8
All Other Unsecured Loans	198	201	1.4	213	6.1
New Vehicle Loans	359	383	6.8	427	11.6
Used Vehicle Loans	672	666	0.8-	685	2.8
First Mortgage Real Estate Loans	718	782	8.9	826	5.6
Other Real Estate Loans	354	405	14.6	451	11.3
Leases Receivable	6	5	22.8-	3	32.6-
All Other Loans/Lines of Credit	91	97	6.5	107	9.9
Allowance For Loan Losses	20	19	4.9-	21	13.2
Foreclosed and Repossessed Assets \1	0*	1	169.4	2	32.8
Land and Building	71	78	9.9	79	1.4
Other Fixed Assets	21	23	13.0	23	1.1
NCUSIF Capitalization Deposit	32	33	4.5	34	1.7
Other Assets	35	40	14.4	59	49.5
TOTAL ASSETS	3,929	4,069	3.6	4,183	2.8
LIABILITIES					
Total Borrowings	26	41	60.4	40	4.0-
Accrued Dividends/Interest Payable	5	5	1.3-	8	43.7
Acct Payable and Other Liabilities	15	14	7.1-	21	45.3
Uninsured Secondary Capital	0*	0*	40.7	0*	14.2-
TOTAL LIABILITIES	47	62	31.2	69	11.2
EQUITY/SAVINGS					
TOTAL SAVINGS	3,383	3,476	2.8	3,548	2.1
Share Drafts	391	426	9.0	430	0.9
Regular Shares	1,778	1,815	2.1	1,655	8.8-
Money Market Shares	154	157	1.9	163	3.7
Share Certificates/CDs	666	681	2.3	895	31.4
IRA/Keogh Accounts	337	340	0.8	351	3.3
All Other Shares and Member Deposits	47	46	2.7-	44	3.9-
Non-Member Deposits	10	11	11.3	10	5.0-
Regular Reserves	109	112	2.6	110	1.8-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	-2	286.8-	-3	74.5-
Other Reserves	0*	0*	13.8-	0*	8.7
Undivided Earnings	387	420	8.4	459	9.3
TOTAL EQUITY	498	531	6.5	566	6.7
TOTAL LIABILITIES/EQUITY/SAVINGS	3,929	4,069	3.6	4,183	2.8

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Kentucky
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	113	109	3.5-	105	3.7-
INTEREST INCOME					
Interest on Loans	175	170	2.7-	181	6.5
(Less) Interest Refund	0*	0*	88.2-	0*	47.9
Income from Investments	27	27	0.7	34	26.1
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	201	197	2.2-	215	9.1
INTEREST EXPENSE					
Dividends on Shares	63	55	12.6-	68	23.4
Interest on Deposits	0*	0*	30.3	0*	23.0
Interest on Borrowed Money	0*	1	95.6	2	72.1
TOTAL INTEREST EXPENSE	64	56	11.6-	70	24.3
PROVISION FOR LOAN & LEASE LOSSES	13	13	1.5	19	42.4
NET INTEREST INCOME AFTER PLL	125	128	2.3	126	1.0-
NON-INTEREST INCOME					
Fee Income	31	38	23.8	47	22.9
Other Operating Income	14	13	3.2-	17	24.2
Gain (Loss) on Investments	0*	0*	172.7	-0*	130.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	24.4-	0*	276.3
Other Non-Oper Income (Expense)	0*	1	120.3	1	1.0
TOTAL NON-INTEREST INCOME	45	53	16.9	64	22.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	68	74	7.7	79	7.1
Travel and Conference Expense	2	2	8.7	2	3.5
Office Occupancy Expense	8	9	4.1	9	7.8
Office Operations Expense	28	30	4.6	32	7.3
Educational & Promotional Expense	4	5	17.9	6	12.8
Loan Servicing Expense	6	6	2.5	8	17.5
Professional and Outside Services	12	13	2.9	13	6.7
Member Insurance	1	1	1.0-	0*	10.2-
Operating Fees	0*	0*	6.2-	0*	11.1
Miscellaneous Operating Expenses	3	3	11.6	3	16.7
TOTAL NON-INTEREST EXPENSES	134	143	6.4	154	7.8
NET INCOME	35	37	5.3	37	1.8-
Transfer to Regular Reserve	3	0*	83.7-	0*	12.9-

* Amount Less than + or - 1 Million

Louisiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	270	260	3.7-	249	4.2-
Cash & Equivalents	641	559	12.9-	804	43.9
TOTAL INVESTMENTS	1,532	1,548	1.1	1,737	12.2
U.S. Government Obligations	33	105	217.6	30	71.0-
Federal Agency Securities	668	551	17.5-	716	29.9
Mutual Fund & Common Trusts	8	13	64.2	24	81.0
MCSD and PIC at Corporate CU	51	50	1.5-	53	4.8
All Other Corporate Credit Union	127	148	17.0	248	67.4
Commercial Banks, S&Ls	616	641	4.0	624	2.7-
Credit Unions -Loans to, Deposits in	10	14	31.8	21	54.8
Other Investments	19	26	35.8	21	17.7-
Loans Held for Sale	3	0*	90.0-	14	5,413.8
TOTAL LOANS OUTSTANDING	3,264	3,494	7.1	3,715	6.3
Unsecured Credit Card Loans	190	196	3.0	199	1.6
All Other Unsecured Loans	432	440	1.7	406	7.6-
New Vehicle Loans	926	995	7.5	1,163	16.9
Used Vehicle Loans	603	665	10.3	701	5.4
First Mortgage Real Estate Loans	651	677	4.1	716	5.7
Other Real Estate Loans	167	200	19.9	227	13.5
Leases Receivable	0*	0*	0.0	0*	88.2-
All Other Loans/Lines of Credit	294	320	8.7	303	5.3-
Allowance For Loan Losses	30	29	1.1-	42	44.2
Foreclosed and Repossessed Assets \1	0*	3	517.6	3	29.1
Land and Building	102	116	14.4	129	11.1
Other Fixed Assets	25	29	17.3	35	18.5
NCUSIF Capitalization Deposit	45	47	5.0	48	2.9
Other Assets	49	55	13.2	80	44.6
TOTAL ASSETS	5,630	5,822	3.4	6,524	12.1
LIABILITIES					
Total Borrowings	33	15	53.4-	8	49.6-
Accrued Dividends/Interest Payable	5	6	5.6	5	12.0-
Acct Payable and Other Liabilities	22	19	12.9-	43	125.0
Uninsured Secondary Capital	0*	0*	58.3-	0	100.0-
TOTAL LIABILITIES	60	40	33.4-	56	38.5
EQUITY/SAVINGS					
TOTAL SAVINGS	4,849	5,017	3.5	5,681	13.2
Share Drafts	499	568	13.8	759	33.5
Regular Shares	2,572	2,623	2.0	2,922	11.4
Money Market Shares	451	470	4.4	456	3.0-
Share Certificates/CDs	924	951	2.9	1,112	16.9
IRA/Keogh Accounts	357	359	0.6	364	1.4
All Other Shares and Member Deposits	39	38	2.3-	55	42.3
Non-Member Deposits	6	7	10.3	14	111.2
Regular Reserves	213	218	2.3	225	3.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-3	402.3-	-7	131.2-
Other Reserves	41	44	6.2	40	7.5-
Undivided Earnings	468	506	8.2	528	4.3
TOTAL EQUITY	721	765	6.1	787	2.8
TOTAL LIABILITIES/EQUITY/SAVINGS	5,630	5,822	3.4	6,524	12.1

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Louisiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	270	260	3.7-	249	4.2-
INTEREST INCOME					
Interest on Loans	247	245	0.6-	254	3.5
(Less) Interest Refund	1	1	10.0-	0*	85.3-
Income from Investments	47	48	0.8	63	32.7
Trading Profits and Losses	-0*	-0*	7.3	0*	101.8
TOTAL INTEREST INCOME	292	292	0.3-	317	8.7
INTEREST EXPENSE					
Dividends on Shares	85	75	11.8-	88	17.5
Interest on Deposits	2	2	27.4-	2	36.2
Interest on Borrowed Money	0*	0*	181.0	0*	17.2-
TOTAL INTEREST EXPENSE	88	78	11.8-	91	17.7
PROVISION FOR LOAN & LEASE LOSSES	19	21	12.4	45	109.5
NET INTEREST INCOME AFTER PLL	186	193	3.8	181	6.1-
NON-INTEREST INCOME					
Fee Income	61	68	12.1	70	2.0
Other Operating Income	16	19	17.1	23	25.8
Gain (Loss) on Investments	-0*	-0*	449.9-	-0*	310.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	56.8	2	147.7
Other Non-Oper Income (Expense)	0*	0*	583.3	2	141.6
TOTAL NON-INTEREST INCOME	78	89	14.2	97	9.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	106	114	7.7	124	8.1
Travel and Conference Expense	3	4	20.3	4	13.9-
Office Occupancy Expense	12	12	5.2	14	13.4
Office Operations Expense	51	54	5.7	56	4.3
Educational & Promotional Expense	5	7	34.5	6	12.9-
Loan Servicing Expense	9	10	15.8	11	10.6
Professional and Outside Services	19	20	2.4	21	7.7
Member Insurance	6	5	12.6-	4	13.6-
Operating Fees	1	1	7.1-	1	8.0
Miscellaneous Operating Expenses	6	6	7.2	8	21.5
TOTAL NON-INTEREST EXPENSES	219	235	7.2	250	6.4
NET INCOME	44	47	5.2	28	40.2-
Transfer to Regular Reserve	6	8	34.0	4	46.5-

* Amount Less than + or - 1 Million

Maine
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	78	77	1.3-	74	3.9-
Cash & Equivalents	255	237	6.9-	259	9.4
TOTAL INVESTMENTS	649	638	1.6-	612	4.1-
U.S. Government Obligations	4	3	33.2-	3	9.2
Federal Agency Securities	166	169	1.8	168	0.5-
Mutual Fund & Common Trusts	0*	0*	22.2-	0*	33.6-
MCSD and PIC at Corporate CU	18	18	2.5	19	3.1
All Other Corporate Credit Union	119	121	1.8	117	3.7-
Commercial Banks, S&Ls	306	291	4.8-	266	8.8-
Credit Unions -Loans to, Deposits in	10	9	2.3-	12	32.1
Other Investments	26	26	1.3	28	4.8
Loans Held for Sale	3	2	17.4-	2	17.0-
TOTAL LOANS OUTSTANDING	2,604	2,820	8.3	2,970	5.3
Unsecured Credit Card Loans	83	85	2.4	82	3.3-
All Other Unsecured Loans	107	106	1.0-	105	0.9-
New Vehicle Loans	230	273	18.9	315	15.2
Used Vehicle Loans	535	555	3.8	556	0.1
First Mortgage Real Estate Loans	942	1,001	6.2	1,049	4.8
Other Real Estate Loans	461	546	18.6	611	11.8
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	246	253	2.9	253	0.3-
Allowance For Loan Losses	15	14	6.7-	12	15.6-
Foreclosed and Repossessed Assets \1	0*	1	139.7	1	2.5-
Land and Building	74	80	8.0	89	11.5
Other Fixed Assets	13	14	8.3	15	1.4
NCUSIF Capitalization Deposit	29	30	4.6	32	4.1
Other Assets	37	48	30.9	49	2.1
TOTAL ASSETS	3,649	3,858	5.7	4,018	4.1
LIABILITIES					
Total Borrowings	114	159	39.6	177	11.7
Accrued Dividends/Interest Payable	0*	0*	43.3-	0*	149.2
Acct Payable and Other Liabilities	21	18	12.7-	23	26.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	135	177	31.2	201	13.4
EQUITY/SAVINGS					
TOTAL SAVINGS	3,135	3,272	4.4	3,379	3.3
Share Drafts	398	441	10.7	473	7.2
Regular Shares	1,111	1,138	2.4	1,094	3.9-
Money Market Shares	509	537	5.5	496	7.6-
Share Certificates/CDs	775	807	4.2	932	15.5
IRA/Keogh Accounts	294	297	1.0	320	7.6
All Other Shares and Member Deposits	31	37	19.4	41	10.7
Non-Member Deposits	17	15	11.7-	23	51.6
Regular Reserves	134	136	1.5	139	2.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	280.1-	-3	196.4-
Other Reserves	5	5	0.0	5	0.0-
Undivided Earnings	239	269	12.4	298	10.6
TOTAL EQUITY	378	409	8.0	438	7.2
TOTAL LIABILITIES/EQUITY/SAVINGS	3,649	3,858	5.7	4,018	4.1

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Maine
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	78	77	1.3-	74	3.9-
INTEREST INCOME					
Interest on Loans	167	169	0.9	184	9.0
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	22	21	2.7-	26	20.4
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	189	190	0.5	209	10.2
INTEREST EXPENSE					
Dividends on Shares	51	44	12.1-	56	25.2
Interest on Deposits	0*	0*	3.4	0*	46.8
Interest on Borrowed Money	4	5	13.4	6	26.4
TOTAL INTEREST EXPENSE	55	50	10.1-	62	25.5
PROVISION FOR LOAN & LEASE LOSSES	9	6	29.4-	8	26.8
NET INTEREST INCOME AFTER PLL	125	134	7.3	139	3.8
NON-INTEREST INCOME					
Fee Income	20	22	10.1	24	6.4
Other Operating Income	14	15	1.9	17	15.7
Gain (Loss) on Investments	1	0*	29.3-	0*	69.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	105.9-	0*	536.5
Other Non-Oper Income (Expense)	0*	-0*	101.6-	1	17,102.0
TOTAL NON-INTEREST INCOME	37	38	1.4	42	11.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	65	69	6.2	74	6.1
Travel and Conference Expense	2	2	9.7	2	10.7
Office Occupancy Expense	9	10	8.8	11	8.7
Office Operations Expense	27	28	4.7	30	6.7
Educational & Promotional Expense	4	4	5.5	5	16.9
Loan Servicing Expense	8	8	0.4-	8	7.9
Professional and Outside Services	13	14	5.0	15	7.6
Member Insurance	2	1	16.2-	1	3.0
Operating Fees	0*	0*	9.6-	0*	10.3
Miscellaneous Operating Expenses	3	3	6.5	3	6.2-
TOTAL NON-INTEREST EXPENSES	133	140	5.3	150	6.7
NET INCOME	29	32	9.1	32	0.2-
Transfer to Regular Reserve	3	2	24.3-	2	21.0-

* Amount Less than + or - 1 Million

Maryland
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	118	116	1.7-	115	0.9-
Cash & Equivalents	993	901	9.3-	764	15.2-
TOTAL INVESTMENTS	4,293	4,205	2.1-	3,689	12.3-
U.S. Government Obligations	24	85	257.0	11	87.0-
Federal Agency Securities	3,364	3,244	3.6-	2,887	11.0-
Mutual Fund & Common Trusts	183	140	23.4-	126	9.5-
MCSD and PIC at Corporate CU	19	22	16.9	27	18.3
All Other Corporate Credit Union	68	74	7.7	79	7.5
Commercial Banks, S&Ls	318	310	2.4-	220	28.9-
Credit Unions -Loans to, Deposits in	9	12	38.2	20	63.5
Other Investments	309	318	2.9	318	0.2
Loans Held for Sale	1	1	10.6-	4	301.0
TOTAL LOANS OUTSTANDING	6,901	7,558	9.5	8,375	10.8
Unsecured Credit Card Loans	515	545	5.9	586	7.5
All Other Unsecured Loans	582	561	3.6-	554	1.4-
New Vehicle Loans	1,235	1,305	5.6	1,541	18.1
Used Vehicle Loans	1,160	1,204	3.7	1,235	2.6
First Mortgage Real Estate Loans	2,256	2,501	10.9	2,758	10.3
Other Real Estate Loans	1,016	1,291	27.1	1,530	18.5
Leases Receivable	0*	0*	93.4-	0*	81.3-
All Other Loans/Lines of Credit	136	151	11.1	171	13.1
Allowance For Loan Losses	51	46	10.1-	47	1.7
Foreclosed and Repossessed Assets \1	0*	0*	222.5	0*	191.6
Land and Building	137	155	13.5	172	10.8
Other Fixed Assets	56	54	2.4-	60	10.7
NCUSIF Capitalization Deposit	101	105	4.0	105	0.4
Other Assets	153	189	23.3	202	6.9
TOTAL ASSETS	12,584	13,123	4.3	13,325	1.5
LIABILITIES					
Total Borrowings	89	133	50.0	238	78.7
Accrued Dividends/Interest Payable	12	12	1.0	15	30.4
Acct Payable and Other Liabilities	73	78	7.4	94	20.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	173	223	28.8	347	55.6
EQUITY/SAVINGS					
TOTAL SAVINGS	11,119	11,496	3.4	11,465	0.3-
Share Drafts	1,353	1,489	10.1	1,613	8.3
Regular Shares	5,322	5,539	4.1	5,309	4.1-
Money Market Shares	1,687	1,714	1.6	1,524	11.0-
Share Certificates/CDs	1,597	1,597	0.0-	1,921	20.3
IRA/Keogh Accounts	904	913	1.1	881	3.5-
All Other Shares and Member Deposits	248	230	7.3-	195	15.3-
Non-Member Deposits	9	13	55.6	21	59.3
Regular Reserves	333	346	3.9	360	3.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-19	2,515.2-	-44	135.8-
Other Reserves	72	81	12.8	84	4.1
Undivided Earnings	887	996	12.3	1,114	11.9
TOTAL EQUITY	1,293	1,405	8.6	1,514	7.8
TOTAL LIABILITIES/EQUITY/SAVINGS	12,584	13,123	4.3	13,325	1.5

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Maryland
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	118	116	1.7-	115	0.9-
INTEREST INCOME					
Interest on Loans	455	450	1.2-	488	8.5
(Less) Interest Refund	2	2	7.3	2	7.1-
Income from Investments	133	144	8.9	158	9.5
Trading Profits and Losses	-0*	-0*	91.9	0	100.0
TOTAL INTEREST INCOME	586	592	1.1	644	8.8
INTEREST EXPENSE					
Dividends on Shares	153	127	16.9-	149	17.3
Interest on Deposits	22	19	15.5-	24	26.9
Interest on Borrowed Money	2	3	87.8	8	115.4
TOTAL INTEREST EXPENSE	177	149	15.7-	180	20.8
PROVISION FOR LOAN & LEASE LOSSES	21	27	29.8	29	8.3
NET INTEREST INCOME AFTER PLL	388	417	7.2	435	4.5
NON-INTEREST INCOME					
Fee Income	88	104	19.0	119	13.6
Other Operating Income	38	41	7.5	49	19.7
Gain (Loss) on Investments	4	0*	92.0-	0*	95.3-
Gain (Loss) on Disp of Fixed Assets	1	2	42.9	0*	72.3-
Other Non-Oper Income (Expense)	0*	2	221.9	0*	71.7-
TOTAL NON-INTEREST INCOME	131	150	13.9	169	12.9
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	202	217	7.7	232	6.8
Travel and Conference Expense	5	6	9.4	6	7.0
Office Occupancy Expense	24	24	2.8	27	9.4
Office Operations Expense	92	96	4.2	99	3.4
Educational & Promotional Expense	13	14	6.2	16	14.9
Loan Servicing Expense	22	24	10.5	23	2.1-
Professional and Outside Services	28	30	8.3	36	17.9
Member Insurance	2	2	4.2-	2	8.8-
Operating Fees	2	2	5.9-	2	14.8
Miscellaneous Operating Expenses	8	10	20.0	11	8.1
TOTAL NON-INTEREST EXPENSES	398	425	6.9	454	6.7
NET INCOME	122	141	15.5	150	6.9
Transfer to Regular Reserve	9	5	48.1-	6	34.4

* Amount Less than + or - 1 Million

Massachusetts
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	267	257	3.7-	246	4.3-
Cash & Equivalents	1,394	1,269	9.0-	1,102	13.1-
TOTAL INVESTMENTS	5,627	5,331	5.3-	4,746	11.0-
U.S. Government Obligations	83	67	19.1-	245	266.0
Federal Agency Securities	4,035	3,776	6.4-	3,202	15.2-
Mutual Fund & Common Trusts	139	73	47.4-	9	87.4-
MCSD and PIC at Corporate CU	67	68	1.6	67	1.9-
All Other Corporate Credit Union	478	519	8.6	539	3.8
Commercial Banks, S&Ls	632	627	0.9-	486	22.4-
Credit Unions -Loans to, Deposits in	26	26	2.1	20	24.9-
Other Investments	167	175	4.6	178	1.7
Loans Held for Sale	16	12	23.0-	11	10.7-
TOTAL LOANS OUTSTANDING	12,764	14,333	12.3	16,209	13.1
Unsecured Credit Card Loans	592	593	0.2	608	2.5
All Other Unsecured Loans	523	522	0.1-	541	3.6
New Vehicle Loans	1,128	1,326	17.5	1,591	20.0
Used Vehicle Loans	1,823	1,962	7.6	2,143	9.2
First Mortgage Real Estate Loans	6,342	6,793	7.1	7,611	12.0
Other Real Estate Loans	2,107	2,824	34.0	3,423	21.2
Leases Receivable	0*	2	327.2	3	76.2
All Other Loans/Lines of Credit	249	311	25.2	290	6.8-
Allowance For Loan Losses	76	80	5.9	83	3.7
Foreclosed and Repossessed Assets \1	0*	2	804.3	6	150.5
Land and Building	207	254	22.9	268	5.4
Other Fixed Assets	62	64	4.3	74	15.2
NCUSIF Capitalization Deposit	156	161	3.3	167	3.5
Other Assets	177	188	6.3	218	15.6
TOTAL ASSETS	20,328	21,535	5.9	22,718	5.5
LIABILITIES					
Total Borrowings	646	831	28.5	1,222	47.1
Accrued Dividends/Interest Payable	3	2	30.4-	3	43.5
Acct Payable and Other Liabilities	94	111	17.9	122	9.4
Uninsured Secondary Capital	0*	0*	100.0	0*	10.0-
TOTAL LIABILITIES	744	944	27.0	1,347	42.6
EQUITY/SAVINGS					
TOTAL SAVINGS	17,329	18,210	5.1	18,857	3.6
Share Drafts	1,875	2,077	10.8	2,292	10.4
Regular Shares	5,493	5,483	0.2-	5,053	7.9-
Money Market Shares	2,959	3,008	1.7	2,670	11.2-
Share Certificates/CDs	4,932	5,556	12.7	6,690	20.4
IRA/Keogh Accounts	1,773	1,800	1.5	1,866	3.7
All Other Shares and Member Deposits	280	261	6.5-	255	2.5-
Non-Member Deposits	18	24	35.0	31	29.0
Regular Reserves	472	474	0.3	480	1.4
APPR. For Non-Conf. Invest.	0*	0*	10.0	0*	0.1
Accum. Unrealized G/L on A-F-S	20	-0*	101.0-	-25	12,545.0-
Other Reserves	3	3	4.7	4	3.0
Undivided Earnings	1,760	1,903	8.1	2,055	8.0
TOTAL EQUITY	2,255	2,381	5.5	2,514	5.6
TOTAL LIABILITIES/EQUITY/SAVINGS	20,328	21,535	5.9	22,718	5.5

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Massachusetts
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	267	257	3.7-	246	4.3-
INTEREST INCOME					
Interest on Loans	752	771	2.4	878	13.9
(Less) Interest Refund	0*	0*	68.8-	0*	2,120.5
Income from Investments	184	173	5.6-	189	9.2
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	936	944	0.8	1,066	13.0
INTEREST EXPENSE					
Dividends on Shares	274	247	9.8-	300	21.4
Interest on Deposits	53	39	25.3-	53	35.3
Interest on Borrowed Money	21	26	20.9	36	38.4
TOTAL INTEREST EXPENSE	348	312	10.2-	389	24.5
PROVISION FOR LOAN & LEASE LOSSES	35	47	37.0	53	11.5
NET INTEREST INCOME AFTER PLL	553	584	5.6	625	6.9
NON-INTEREST INCOME					
Fee Income	72	81	11.7	92	14.0
Other Operating Income	52	42	19.3-	42	1.8
Gain (Loss) on Investments	7	5	25.5-	-0*	111.7-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	254.3-	0*	409.1
Other Non-Oper Income (Expense)	6	2	71.5-	2	6.6-
TOTAL NON-INTEREST INCOME	137	129	5.9-	136	5.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	268	288	7.4	307	6.8
Travel and Conference Expense	7	8	10.8	8	3.6
Office Occupancy Expense	35	37	6.8	45	20.5
Office Operations Expense	97	104	7.7	104	0.3-
Educational & Promotional Expense	21	25	21.4	26	2.3
Loan Servicing Expense	10	25	144.2	25	0.7
Professional and Outside Services	61	53	13.3-	59	10.7
Member Insurance	5	4	13.8-	4	2.9-
Operating Fees	3	3	2.5-	3	8.4
Miscellaneous Operating Expenses	14	17	20.3	19	9.7
TOTAL NON-INTEREST EXPENSES	522	565	8.4	601	6.3
NET INCOME	169	148	12.4-	160	8.3
Transfer to Regular Reserve	3	3	5.0	13	329.2

* Amount Less than + or - 1 Million

Michigan
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	432	413	4.4-	395	4.4-
Cash & Equivalents	2,525	2,390	5.3-	2,011	15.9-
TOTAL INVESTMENTS	8,113	7,936	2.2-	7,373	7.1-
U.S. Government Obligations	108	116	7.7	85	26.3-
Federal Agency Securities	3,491	3,748	7.4	3,819	1.9
Mutual Fund & Common Trusts	124	102	18.1-	97	4.5-
MCSD and PIC at Corporate CU	134	140	4.4	138	1.2-
All Other Corporate Credit Union	481	534	11.2	531	0.6-
Commercial Banks, S&Ls	1,625	1,506	7.4-	1,267	15.9-
Credit Unions -Loans to, Deposits in	61	67	9.2	79	18.4
Other Investments	2,089	1,724	17.5-	1,357	21.3-
Loans Held for Sale	11	13	17.0	4	65.2-
TOTAL LOANS OUTSTANDING	17,804	18,987	6.6	20,341	7.1
Unsecured Credit Card Loans	1,091	1,141	4.6	1,194	4.6
All Other Unsecured Loans	1,006	983	2.3-	982	0.1-
New Vehicle Loans	1,782	1,703	4.5-	1,880	10.4
Used Vehicle Loans	3,319	3,426	3.2	3,423	0.1-
First Mortgage Real Estate Loans	6,612	7,209	9.0	8,040	11.5
Other Real Estate Loans	2,591	2,960	14.3	3,237	9.3
Leases Receivable	297	352	18.4	256	27.2-
All Other Loans/Lines of Credit	1,107	1,214	9.7	1,330	9.5
Allowance For Loan Losses	122	133	9.1	141	6.4
Foreclosed and Repossessed Assets \1	11	13	20.7	20	53.3
Land and Building	549	620	12.9	662	6.7
Other Fixed Assets	124	132	6.8	137	3.7
NCUSIF Capitalization Deposit	236	238	0.5	241	1.4
Other Assets	378	424	12.2	439	3.7
TOTAL ASSETS	29,629	30,621	3.3	31,088	1.5
LIABILITIES					
Total Borrowings	479	678	41.5	973	43.5
Accrued Dividends/Interest Payable	23	21	7.0-	29	38.5
Acct Payable and Other Liabilities	230	242	5.1	260	7.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	731	940	28.6	1,262	34.2
EQUITY/SAVINGS					
TOTAL SAVINGS	25,523	26,122	2.3	26,100	0.1-
Share Drafts	3,348	3,558	6.3	3,682	3.5
Regular Shares	7,620	7,608	0.2-	7,199	5.4-
Money Market Shares	6,972	7,221	3.6	6,499	10.0-
Share Certificates/CDs	5,110	5,235	2.5	6,297	20.3
IRA/Keogh Accounts	1,867	1,872	0.3	1,892	1.1
All Other Shares and Member Deposits	457	458	0.2	394	14.0-
Non-Member Deposits	149	169	13.6	137	19.1-
Regular Reserves	816	823	0.9	831	0.9
APPR. For Non-Conf. Invest.	0*	10	2,562.9	3	69.1-
Accum. Unrealized G/L on A-F-S	41	-8	120.2-	-64	662.1-
Other Reserves	398	400	0.5	430	7.3
Undivided Earnings	2,118	2,334	10.2	2,526	8.3
TOTAL EQUITY	3,375	3,558	5.4	3,726	4.7
TOTAL LIABILITIES/EQUITY/SAVINGS	29,629	30,621	3.3	31,088	1.5

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Michigan
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	432	413	4.4-	395	4.4-
INTEREST INCOME					
Interest on Loans	1,185	1,171	1.2-	1,242	6.1
(Less) Interest Refund	5	4	12.6-	5	12.8
Income from Investments	309	289	6.6-	318	10.2
Trading Profits and Losses	0*	0*	10.6-	0*	35.8-
TOTAL INTEREST INCOME	1,490	1,456	2.3-	1,556	6.9
INTEREST EXPENSE					
Dividends on Shares	261	222	15.0-	262	18.2
Interest on Deposits	186	162	12.8-	196	20.8
Interest on Borrowed Money	15	20	37.6	31	54.0
TOTAL INTEREST EXPENSE	462	405	12.4-	490	21.0
PROVISION FOR LOAN & LEASE LOSSES	83	112	34.8	133	18.7
NET INTEREST INCOME AFTER PLL	945	939	0.6-	933	0.7-
NON-INTEREST INCOME					
Fee Income	212	253	19.3	288	14.0
Other Operating Income	96	94	1.4-	108	15.1
Gain (Loss) on Investments	-0*	12	14,515.5	3	76.9-
Gain (Loss) on Disp of Fixed Assets	1	0*	67.5-	5	1,310.7
Other Non-Oper Income (Expense)	4	4	7.9	4	6.6-
TOTAL NON-INTEREST INCOME	312	363	16.4	408	12.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	494	524	6.0	551	5.2
Travel and Conference Expense	16	15	3.9-	16	6.3
Office Occupancy Expense	67	71	7.0	78	9.9
Office Operations Expense	223	228	2.3	233	2.2
Educational & Promotional Expense	40	42	4.5	46	11.2
Loan Servicing Expense	57	65	13.5	74	14.0
Professional and Outside Services	63	68	9.1	73	6.3
Member Insurance	6	5	11.0-	4	13.6-
Operating Fees	7	6	10.5-	7	9.7
Miscellaneous Operating Expenses	25	26	3.9	28	6.7
TOTAL NON-INTEREST EXPENSES	998	1,051	5.4	1,111	5.7
NET INCOME	260	251	3.3-	230	8.4-
Transfer to Regular Reserve	15	8	45.4-	7	18.8-

* Amount Less than + or - 1 Million

Minnesota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	178	174	2.2-	169	2.9-
Cash & Equivalents	831	711	14.4-	679	4.5-
TOTAL INVESTMENTS	2,886	2,627	9.0-	2,199	16.3-
U.S. Government Obligations	28	24	14.5-	12	49.1-
Federal Agency Securities	1,637	1,567	4.3-	1,329	15.2-
Mutual Fund & Common Trusts	70	19	72.4-	8	61.1-
MCSD and PIC at Corporate CU	33	68	108.4	70	2.8
All Other Corporate Credit Union	233	269	15.2	306	13.9
Commercial Banks, S&Ls	639	474	25.9-	313	34.0-
Credit Unions -Loans to, Deposits in	35	28	19.7-	30	6.9
Other Investments	211	178	15.6-	132	25.8-
Loans Held for Sale	15	9	37.6-	11	17.8
TOTAL LOANS OUTSTANDING	7,875	8,840	12.2	9,809	11.0
Unsecured Credit Card Loans	405	439	8.3	455	3.7
All Other Unsecured Loans	289	303	4.8	321	5.9
New Vehicle Loans	1,098	1,109	0.9	1,234	11.4
Used Vehicle Loans	1,791	1,749	2.3-	1,802	3.0
First Mortgage Real Estate Loans	1,673	2,163	29.3	2,641	22.1
Other Real Estate Loans	1,908	2,293	20.1	2,607	13.7
Leases Receivable	8	4	44.9-	4	6.4-
All Other Loans/Lines of Credit	702	780	11.1	745	4.5-
Allowance For Loan Losses	43	45	6.9	50	8.9
Foreclosed and Repossessed Assets \1	2	4	93.7	5	31.4
Land and Building	199	222	11.5	254	14.5
Other Fixed Assets	52	53	3.3	55	4.1
NCUSIF Capitalization Deposit	94	97	3.3	99	2.7
Other Assets	124	134	7.6	157	17.5
TOTAL ASSETS	12,036	12,651	5.1	13,220	4.5
LIABILITIES					
Total Borrowings	206	301	46.1	414	37.4
Accrued Dividends/Interest Payable	6	5	3.1-	8	54.3
Acct Payable and Other Liabilities	58	69	18.1	80	16.1
Uninsured Secondary Capital	0*	0*	100.0	0*	0.0
TOTAL LIABILITIES	270	376	39.1	503	33.7
EQUITY/SAVINGS					
TOTAL SAVINGS	10,464	10,880	4.0	11,238	3.3
Share Drafts	1,388	1,524	9.8	1,474	3.2-
Regular Shares	3,045	3,100	1.8	2,993	3.5-
Money Market Shares	2,129	2,193	3.0	2,175	0.8-
Share Certificates/CDs	2,873	3,043	5.9	3,547	16.6
IRA/Keogh Accounts	821	844	2.9	907	7.5
All Other Shares and Member Deposits	176	151	14.2-	112	25.8-
Non-Member Deposits	31	24	22.7-	30	21.8
Regular Reserves	313	314	0.3	314	0.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	-11	415.8-	-26	136.3-
Other Reserves	57	55	3.3-	55	0.1
Undivided Earnings	928	1,037	11.7	1,136	9.6
TOTAL EQUITY	1,302	1,395	7.2	1,479	6.0
TOTAL LIABILITIES/EQUITY/SAVINGS	12,036	12,651	5.1	13,220	4.5

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Minnesota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	178	174	2.2-	169	2.9-
INTEREST INCOME					
Interest on Loans	491	500	1.9	559	11.8
(Less) Interest Refund	0*	0*	76.4	0*	23.0-
Income from Investments	99	92	6.8-	96	3.7
Trading Profits and Losses	0*	0*	383.9	-0*	139.9-
TOTAL INTEREST INCOME	590	593	0.4	655	10.5
INTEREST EXPENSE					
Dividends on Shares	168	151	10.4-	189	25.4
Interest on Deposits	21	18	13.5-	23	26.9
Interest on Borrowed Money	4	7	75.3	12	76.8
TOTAL INTEREST EXPENSE	193	175	8.9-	224	27.6
PROVISION FOR LOAN & LEASE LOSSES	27	32	20.6	44	35.1
NET INTEREST INCOME AFTER PLL	371	385	3.9	387	0.6
NON-INTEREST INCOME					
Fee Income	73	79	8.5	86	8.9
Other Operating Income	58	51	12.9-	60	19.2
Gain (Loss) on Investments	2	1	33.5-	-1	179.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	176.8-	-0*	65.4
Other Non-Oper Income (Expense)	1	2	25.8	2	12.9
TOTAL NON-INTEREST INCOME	135	133	1.6-	147	11.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	193	206	6.4	217	5.8
Travel and Conference Expense	6	6	0.0	7	4.5
Office Occupancy Expense	25	29	15.9	31	7.4
Office Operations Expense	79	83	5.5	87	5.0
Educational & Promotional Expense	16	17	7.3	19	11.3
Loan Servicing Expense	26	27	4.7	30	12.1
Professional and Outside Services	27	30	10.4	30	1.0-
Member Insurance	3	2	11.6-	2	10.4-
Operating Fees	2	2	3.0-	2	12.3
Miscellaneous Operating Expenses	7	7	1.0-	9	33.8
TOTAL NON-INTEREST EXPENSES	384	410	6.6	435	6.3
NET INCOME	121	108	11.0-	99	8.0-
Transfer to Regular Reserve	3	1	65.4-	1	2.3-

* Amount Less than + or - 1 Million

Mississippi
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	115	114	0.9-	108	5.3-
Cash & Equivalents	276	245	11.1-	375	53.0
TOTAL INVESTMENTS	554	623	12.5	971	55.8
U.S. Government Obligations	8	1	85.8-	9	607.6
Federal Agency Securities	88	136	55.1	158	16.4
Mutual Fund & Common Trusts	4	3	30.0-	5	70.5
MCSD and PIC at Corporate CU	13	25	88.9	14	42.3-
All Other Corporate Credit Union	231	237	2.9	565	138.2
Commercial Banks, S&Ls	187	210	12.4	203	3.2-
Credit Unions -Loans to, Deposits in	3	4	68.9	7	61.9
Other Investments	21	7	66.4-	10	37.5
Loans Held for Sale	1	1	13.4-	0*	96.0-
TOTAL LOANS OUTSTANDING	1,467	1,593	8.6	1,745	9.6
Unsecured Credit Card Loans	55	61	10.9	62	2.8
All Other Unsecured Loans	140	149	6.5	146	1.9-
New Vehicle Loans	298	350	17.4	459	31.0
Used Vehicle Loans	425	464	9.1	501	8.0
First Mortgage Real Estate Loans	350	351	0.2	343	2.2-
Other Real Estate Loans	78	89	14.6	91	1.6
Leases Receivable	0*	0*	91.9-	0*	100.0-
All Other Loans/Lines of Credit	120	129	7.0	144	11.4
Allowance For Loan Losses	12	12	4.2	12	3.6
Foreclosed and Repossessed Assets \1	0*	1	126.0	2	10.7
Land and Building	48	51	5.8	60	16.1
Other Fixed Assets	10	11	13.1	10	7.3-
NCUSIF Capitalization Deposit	19	21	7.8	22	6.4
Other Assets	36	35	3.1-	47	33.0
TOTAL ASSETS	2,401	2,570	7.0	3,220	25.3
LIABILITIES					
Total Borrowings	7	12	86.4	37	198.5
Accrued Dividends/Interest Payable	4	4	0.4	5	48.9
Acct Payable and Other Liabilities	14	20	38.0	33	64.1
Uninsured Secondary Capital	0*	6	1,178.0	9	69.0
TOTAL LIABILITIES	25	41	65.0	84	103.4
EQUITY/SAVINGS					
TOTAL SAVINGS	2,079	2,208	6.2	2,792	26.5
Share Drafts	201	221	9.8	368	66.8
Regular Shares	1,030	1,077	4.5	1,351	25.5
Money Market Shares	270	305	12.9	341	11.6
Share Certificates/CDs	366	393	7.4	502	27.7
IRA/Keogh Accounts	181	185	2.5	193	4.0
All Other Shares and Member Deposits	22	23	3.5	24	6.7
Non-Member Deposits	8	4	54.6-	13	263.2
Regular Reserves	60	61	2.3	65	5.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	369.9-	-2	193.5-
Other Reserves	3	2	14.7-	2	3.0
Undivided Earnings	234	258	10.1	279	8.0
TOTAL EQUITY	297	321	7.9	343	7.0
TOTAL LIABILITIES/EQUITY/SAVINGS	2,401	2,570	7.0	3,220	25.3

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Mississippi
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	115	114	0.9-	108	5.3-
INTEREST INCOME					
Interest on Loans	103	101	2.0-	106	5.5
(Less) Interest Refund	0*	0*	3.2	0*	1.8-
Income from Investments	15	16	12.4	28	72.2
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	118	117	0.2-	135	14.8
INTEREST EXPENSE					
Dividends on Shares	38	35	7.7-	46	30.9
Interest on Deposits	1	1	27.5-	1	19.7
Interest on Borrowed Money	0*	0*	18.2-	0*	188.5
TOTAL INTEREST EXPENSE	40	36	8.5-	48	32.0
PROVISION FOR LOAN & LEASE LOSSES	8	8	1.1-	7	0.9-
NET INTEREST INCOME AFTER PLL	70	74	4.6	80	8.0
NON-INTEREST INCOME					
Fee Income	24	32	36.6	31	3.5-
Other Operating Income	6	4	37.3-	9	125.0
Gain (Loss) on Investments	0*	0*	66.8-	-0*	123.6-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	364.8-	0*	200.0
Other Non-Oper Income (Expense)	0*	0*	98.8	1	77.8
TOTAL NON-INTEREST INCOME	30	37	21.5	41	11.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	38	41	6.6	45	11.3
Travel and Conference Expense	1	1	9.4	1	3.5
Office Occupancy Expense	5	5	9.8	6	4.8
Office Operations Expense	20	21	7.2	23	11.4
Educational & Promotional Expense	2	3	20.0	4	39.6
Loan Servicing Expense	3	3	7.8	3	12.5
Professional and Outside Services	6	7	8.4	7	8.5
Member Insurance	2	2	10.6-	2	5.2-
Operating Fees	0*	0*	15.3-	0*	13.8
Miscellaneous Operating Expenses	2	3	11.9	3	24.3
TOTAL NON-INTEREST EXPENSES	80	86	7.1	95	11.5
NET INCOME	21	25	19.7	25	1.1
Transfer to Regular Reserve	2	2	0.8	2	5.1

* Amount Less than + or - 1 Million

Missouri
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	173	171	1.2-	169	1.2-
Cash & Equivalents	658	657	0.2-	565	13.9-
TOTAL INVESTMENTS	1,791	1,838	2.6	1,645	10.5-
U.S. Government Obligations	195	11	94.4-	15	32.8
Federal Agency Securities	763	1,022	34.1	901	11.9-
Mutual Fund & Common Trusts	45	17	62.2-	14	19.2-
MCSD and PIC at Corporate CU	45	45	0.8	46	1.6
All Other Corporate Credit Union	322	359	11.4	347	3.3-
Commercial Banks, S&Ls	380	343	9.9-	271	21.0-
Credit Unions -Loans to, Deposits in	10	10	5.0	11	11.9
Other Investments	31	31	0.9-	40	28.9
Loans Held for Sale	4	4	12.2	4	3.3-
TOTAL LOANS OUTSTANDING	5,079	5,346	5.3	5,770	7.9
Unsecured Credit Card Loans	312	308	1.4-	326	5.8
All Other Unsecured Loans	224	225	0.1	225	0.4
New Vehicle Loans	947	1,031	8.9	1,166	13.1
Used Vehicle Loans	1,320	1,394	5.6	1,468	5.3
First Mortgage Real Estate Loans	1,429	1,389	2.8-	1,492	7.5
Other Real Estate Loans	620	745	20.3	823	10.4
Leases Receivable	0*	0*	4.0-	0*	5.4-
All Other Loans/Lines of Credit	226	254	12.4	269	5.7
Allowance For Loan Losses	43	43	0.2	45	4.4
Foreclosed and Repossessed Assets \1	0*	2	172.2	5	159.1
Land and Building	151	164	8.3	183	11.4
Other Fixed Assets	32	35	8.6	40	14.2
NCUSIF Capitalization Deposit	62	63	2.1	65	3.6
Other Assets	85	98	15.3	116	18.2
TOTAL ASSETS	7,820	8,165	4.4	8,348	2.2
LIABILITIES					
Total Borrowings	226	237	4.6	303	28.0
Accrued Dividends/Interest Payable	15	15	5.4	19	26.3
Acct Payable and Other Liabilities	38	50	31.5	61	21.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	279	302	8.3	383	26.9
EQUITY/SAVINGS					
TOTAL SAVINGS	6,688	6,951	3.9	7,012	0.9
Share Drafts	782	881	12.5	907	3.0
Regular Shares	2,708	2,656	1.9-	2,505	5.7-
Money Market Shares	1,035	1,074	3.8	1,041	3.1-
Share Certificates/CDs	1,431	1,600	11.8	1,813	13.3
IRA/Keogh Accounts	692	694	0.3	712	2.5
All Other Shares and Member Deposits	35	38	9.6	23	39.4-
Non-Member Deposits	5	9	91.4	11	18.9
Regular Reserves	220	232	5.2	244	5.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-6	769.9-	-12	100.1-
Other Reserves	228	242	6.2	251	3.6
Undivided Earnings	405	443	9.4	470	6.1
TOTAL EQUITY	853	911	6.8	953	4.6
TOTAL LIABILITIES/EQUITY/SAVINGS	7,820	8,165	4.4	8,348	2.2

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Missouri
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	173	171	1.2-	169	1.2-
INTEREST INCOME					
Interest on Loans	336	326	3.0-	346	6.2
(Less) Interest Refund	0*	0*	45.3-	0*	9.2
Income from Investments	60	62	3.5	73	18.0
Trading Profits and Losses	0*	0	100.0-	-0*	0.0
TOTAL INTEREST INCOME	395	387	2.0-	419	8.1
INTEREST EXPENSE					
Dividends on Shares	102	98	4.2-	121	24.4
Interest on Deposits	19	11	39.9-	22	92.6
Interest on Borrowed Money	9	14	53.7	14	1.1
TOTAL INTEREST EXPENSE	130	123	5.3-	157	28.0
PROVISION FOR LOAN & LEASE LOSSES	30	27	8.3-	33	20.1
NET INTEREST INCOME AFTER PLL	235	237	0.7	228	3.6-
NON-INTEREST INCOME					
Fee Income	81	95	18.2	98	2.8
Other Operating Income	25	24	1.4-	35	43.7
Gain (Loss) on Investments	0*	0*	14.0	-0*	166.5-
Gain (Loss) on Disp of Fixed Assets	0*	4	780.5	0*	91.8-
Other Non-Oper Income (Expense)	2	1	42.7-	2	28.9
TOTAL NON-INTEREST INCOME	109	125	15.5	135	7.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	132	139	5.9	147	5.1
Travel and Conference Expense	4	4	8.4	4	6.2-
Office Occupancy Expense	16	18	11.4	19	6.5
Office Operations Expense	63	63	0.6	66	3.6
Educational & Promotional Expense	11	12	3.8	13	10.8
Loan Servicing Expense	20	21	4.6	22	3.8
Professional and Outside Services	22	24	10.4	25	3.5
Member Insurance	2	2	10.8-	2	17.9-
Operating Fees	1	1	4.2	1	4.2
Miscellaneous Operating Expenses	12	12	4.4-	11	3.7-
TOTAL NON-INTEREST EXPENSES	284	297	4.7	310	4.2
NET INCOME	60	65	8.5	53	18.3-
Transfer to Regular Reserve	22	23	5.5	22	3.3-

* Amount Less than + or - 1 Million

Montana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	71	69	2.8-	66	4.3-
Cash & Equivalents	261	244	6.5-	196	19.5-
TOTAL INVESTMENTS	471	497	5.6	479	3.7-
U.S. Government Obligations	10	8	25.5-	30	290.5
Federal Agency Securities	214	221	3.2	198	10.6-
Mutual Fund & Common Trusts	3	3	1.2	3	4.9
MCSD and PIC at Corporate CU	10	10	5.5	11	1.3
All Other Corporate Credit Union	35	43	21.1	67	55.9
Commercial Banks, S&Ls	179	191	6.5	148	22.6-
Credit Unions -Loans to, Deposits in	7	11	49.1	15	33.6
Other Investments	12	11	10.4-	9	20.3-
Loans Held for Sale	0*	2	144.7	0*	58.1-
TOTAL LOANS OUTSTANDING	1,485	1,621	9.1	1,805	11.4
Unsecured Credit Card Loans	46	47	1.3	43	8.5-
All Other Unsecured Loans	51	52	0.9	51	1.8-
New Vehicle Loans	210	212	1.0	244	15.1
Used Vehicle Loans	375	373	0.5-	369	1.2-
First Mortgage Real Estate Loans	523	629	20.4	759	20.7
Other Real Estate Loans	134	156	16.3	175	12.5
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	146	152	3.8	163	7.8
Allowance For Loan Losses	12	12	6.3-	11	2.3-
Foreclosed and Repossessed Assets \1	3	2	24.3-	2	13.0-
Land and Building	48	54	11.6	58	8.0
Other Fixed Assets	7	9	23.4	9	4.3
NCUSIF Capitalization Deposit	18	19	8.8	20	2.6
Other Assets	18	20	10.7	23	11.3
TOTAL ASSETS	2,300	2,457	6.8	2,581	5.1
LIABILITIES					
Total Borrowings	18	38	109.5	37	4.1-
Accrued Dividends/Interest Payable	0*	0*	1.9	1	20.4
Acct Payable and Other Liabilities	10	10	3.1	11	6.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	29	50	69.6	49	1.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,026	2,138	5.5	2,243	4.9
Share Drafts	191	211	10.5	233	10.2
Regular Shares	1,038	1,115	7.5	1,172	5.1
Money Market Shares	227	227	0.1-	202	11.2-
Share Certificates/CDs	351	350	0.3-	409	17.0
IRA/Keogh Accounts	148	159	7.4	168	6.1
All Other Shares and Member Deposits	69	69	0.6-	54	21.8-
Non-Member Deposits	2	8	256.5	5	28.6-
Regular Reserves	77	77	0.6	79	1.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	300.5-	-2	438.3-
Other Reserves	26	23	9.4-	24	4.5
Undivided Earnings	142	168	18.4	188	11.7
TOTAL EQUITY	245	269	9.8	289	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	2,300	2,457	6.8	2,581	5.1

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Montana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	71	69	2.8-	66	4.3-
INTEREST INCOME					
Interest on Loans	100	101	0.4	110	9.4
(Less) Interest Refund	0*	0*	1.0	0*	65.0-
Income from Investments	14	17	19.8	21	20.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	115	118	2.9	131	11.0
INTEREST EXPENSE					
Dividends on Shares	34	33	3.0-	44	31.6
Interest on Deposits	2	1	23.4-	2	18.6
Interest on Borrowed Money	0*	1	49.1	2	69.0
TOTAL INTEREST EXPENSE	37	36	3.0-	47	32.3
PROVISION FOR LOAN & LEASE LOSSES	5	5	1.7-	6	12.2
NET INTEREST INCOME AFTER PLL	73	77	6.2	78	1.0
NON-INTEREST INCOME					
Fee Income	12	13	5.1	14	14.5
Other Operating Income	5	5	11.7-	5	15.9
Gain (Loss) on Investments	-0*	-0*	60.1	-0*	141.9-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	2,230.1	0*	20.3-
Other Non-Oper Income (Expense)	0*	0*	27.8	0*	167.0
TOTAL NON-INTEREST INCOME	17	18	4.8	21	15.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	33	36	8.1	39	9.1
Travel and Conference Expense	1	1	2.4-	1	13.3
Office Occupancy Expense	4	5	10.4	5	10.6
Office Operations Expense	12	13	7.8	14	5.2
Educational & Promotional Expense	3	3	17.3	3	7.8
Loan Servicing Expense	3	3	4.2	3	5.1
Professional and Outside Services	6	7	13.7	7	9.5
Member Insurance	1	1	10.5-	0*	16.8-
Operating Fees	0*	0*	1.1-	0*	29.0
Miscellaneous Operating Expenses	2	2	13.3	2	8.8-
TOTAL NON-INTEREST EXPENSES	65	71	8.5	76	7.6
NET INCOME	25	24	0.9-	23	7.0-
Transfer to Regular Reserve	5	1	67.4-	1	24.1-

* Amount Less than + or - 1 Million

Nebraska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	81	79	2.5-	78	1.3-
Cash & Equivalents	191	154	19.6-	148	3.7-
TOTAL INVESTMENTS	570	612	7.5	571	6.7-
U.S. Government Obligations	6	24	282.1	3	86.1-
Federal Agency Securities	228	287	25.6	323	12.7
Mutual Fund & Common Trusts	14	2	88.6-	3	116.6
MCSD and PIC at Corporate CU	9	15	67.0	15	2.8-
All Other Corporate Credit Union	75	87	15.4	67	22.7-
Commercial Banks, S&Ls	214	173	19.4-	133	23.2-
Credit Unions -Loans to, Deposits in	8	7	19.0-	8	15.5
Other Investments	14	19	30.4	19	3.4
Loans Held for Sale	3	2	34.9-	3	61.3
TOTAL LOANS OUTSTANDING	1,577	1,677	6.3	1,766	5.3
Unsecured Credit Card Loans	42	44	6.4	34	23.1-
All Other Unsecured Loans	77	78	1.4	73	5.6-
New Vehicle Loans	222	232	4.5	245	5.6
Used Vehicle Loans	456	470	3.0	473	0.6
First Mortgage Real Estate Loans	429	476	10.9	523	9.9
Other Real Estate Loans	244	264	8.0	300	13.9
Leases Receivable	11	10	14.8-	7	22.3-
All Other Loans/Lines of Credit	96	104	7.9	111	6.5
Allowance For Loan Losses	12	13	1.3	13	2.5
Foreclosed and Repossessed Assets \1	0*	0*	26.7	2	166.6
Land and Building	52	58	11.9	59	2.5
Other Fixed Assets	9	10	8.2	11	8.4
NCUSIF Capitalization Deposit	19	20	4.0	20	1.8
Other Assets	20	20	1.6-	21	7.0
TOTAL ASSETS	2,429	2,540	4.6	2,589	1.9
LIABILITIES					
Total Borrowings	75	107	43.1	103	3.5-
Accrued Dividends/Interest Payable	2	2	23.2	3	33.8
Acct Payable and Other Liabilities	17	16	3.4-	21	31.3
Uninsured Secondary Capital	0*	0*	50.0	0*	0.0
TOTAL LIABILITIES	93	125	34.4	127	1.6
EQUITY/SAVINGS					
TOTAL SAVINGS	2,055	2,118	3.0	2,150	1.5
Share Drafts	197	222	12.8	234	5.2
Regular Shares	960	994	3.6	969	2.5-
Money Market Shares	211	210	0.6-	191	8.9-
Share Certificates/CDs	444	443	0.2-	510	15.1
IRA/Keogh Accounts	204	203	0.9-	207	2.2
All Other Shares and Member Deposits	31	35	14.8	23	34.9-
Non-Member Deposits	8	11	28.0	16	51.9
Regular Reserves	110	115	4.8	119	3.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	93.8-	-2	145.8-
Other Reserves	25	26	3.5	25	0.7-
Undivided Earnings	146	157	7.3	170	8.0
TOTAL EQUITY	281	297	5.9	312	5.0
TOTAL LIABILITIES/EQUITY/SAVINGS	2,429	2,540	4.6	2,589	1.9

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Nebraska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	81	79	2.5-	78	1.3-
INTEREST INCOME					
Interest on Loans	107	106	1.3-	112	5.6
(Less) Interest Refund	2	1	19.2-	1	21.9-
Income from Investments	19	19	2.6	22	15.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	124	123	0.5-	133	7.5
INTEREST EXPENSE					
Dividends on Shares	38	34	9.1-	42	22.1
Interest on Deposits	0*	0*	20.6-	0*	30.2
Interest on Borrowed Money	2	3	31.4	4	46.9
TOTAL INTEREST EXPENSE	40	37	7.1-	46	24.0
PROVISION FOR LOAN & LEASE LOSSES	9	10	9.1	9	5.1-
NET INTEREST INCOME AFTER PLL	75	77	1.9	77	1.0
NON-INTEREST INCOME					
Fee Income	21	21	2.2	23	8.1
Other Operating Income	7	7	5.2-	8	10.0
Gain (Loss) on Investments	0*	0*	81.5-	-0*	327.7-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	590.7-	0*	654.9
Other Non-Oper Income (Expense)	0*	0*	0.2-	2	866.0
TOTAL NON-INTEREST INCOME	29	29	0.9-	33	17.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	45	46	2.7	49	7.1
Travel and Conference Expense	0*	0*	0.4	1	9.6
Office Occupancy Expense	5	5	6.1	6	12.1
Office Operations Expense	16	17	5.9	18	4.8
Educational & Promotional Expense	3	3	16.6	4	7.3
Loan Servicing Expense	3	4	14.8	4	18.7
Professional and Outside Services	7	8	5.2	9	13.4
Member Insurance	0*	0*	11.7-	0*	0.5
Operating Fees	0*	0*	16.5-	0*	10.8
Miscellaneous Operating Expenses	3	3	12.3-	3	6.0
TOTAL NON-INTEREST EXPENSES	84	88	3.9	95	7.9
NET INCOME	20	18	10.7-	16	7.2-
Transfer to Regular Reserve	6	5	7.6-	3	45.2-

* Amount Less than + or - 1 Million

Nevada
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	21	20	4.8-	20	0.0
Cash & Equivalents	243	233	4.0-	240	3.0
TOTAL INVESTMENTS	587	506	13.9-	389	23.0-
U.S. Government Obligations	2	2	27.4-	0*	67.0-
Federal Agency Securities	212	230	8.4	221	3.7-
Mutual Fund & Common Trusts	123	120	2.3-	30	74.7-
MCSD and PIC at Corporate CU	15	9	37.9-	9	5.9-
All Other Corporate Credit Union	89	95	6.6	89	7.0-
Commercial Banks, S&Ls	113	45	59.9-	35	22.2-
Credit Unions -Loans to, Deposits in	0*	0*	49.0	0*	66.6-
Other Investments	33	4	88.0-	5	19.3
Loans Held for Sale	2	4	108.8	3	28.1-
TOTAL LOANS OUTSTANDING	1,761	1,471	16.5-	1,692	15.0
Unsecured Credit Card Loans	32	30	4.0-	35	14.7
All Other Unsecured Loans	47	30	35.9-	30	0.9
New Vehicle Loans	368	326	11.5-	444	36.1
Used Vehicle Loans	530	459	13.5-	414	9.7-
First Mortgage Real Estate Loans	564	379	32.7-	461	21.4
Other Real Estate Loans	155	175	12.5	232	32.6
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	65	71	10.6	77	7.1
Allowance For Loan Losses	12	11	6.0-	12	2.6
Foreclosed and Repossessed Assets \1	0*	1	129.5	1	11.6
Land and Building	34	38	11.0	47	21.9
Other Fixed Assets	14	11	21.9-	13	18.6
NCUSIF Capitalization Deposit	21	18	13.5-	19	6.1
Other Assets	44	35	19.7-	38	8.5
TOTAL ASSETS	2,695	2,307	14.4-	2,432	5.4
LIABILITIES					
Total Borrowings	35	0*	98.2-	9	1,395.8
Accrued Dividends/Interest Payable	0*	0*	27.3-	0*	23.0
Acct Payable and Other Liabilities	12	9	21.4-	12	32.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	47	10	78.3-	22	117.1
EQUITY/SAVINGS					
TOTAL SAVINGS	2,385	2,070	13.2-	2,162	4.4
Share Drafts	329	316	3.9-	344	8.7
Regular Shares	726	687	5.3-	696	1.3
Money Market Shares	535	468	12.6-	510	9.0
Share Certificates/CDs	576	415	27.9-	436	5.1
IRA/Keogh Accounts	200	166	16.7-	159	4.3-
All Other Shares and Member Deposits	16	17	7.3	16	4.1-
Non-Member Deposits	4	0*	88.6-	0*	0.5-
Regular Reserves	78	54	31.4-	57	5.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	12,066.7-	-6	99.8-
Other Reserves	12	13	4.3	7	45.5-
Undivided Earnings	173	163	6.0-	190	16.7
TOTAL EQUITY	264	226	14.2-	248	9.4
TOTAL LIABILITIES/EQUITY/SAVINGS	2,695	2,307	14.4-	2,432	5.4

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Nevada
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	21	20	4.8-	20	0.0
INTEREST INCOME					
Interest on Loans	116	91	21.6-	98	7.6
(Less) Interest Refund	0*	0*	11.8-	0*	2,942.6
Income from Investments	18	15	16.3-	22	45.0
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	134	106	20.9-	119	12.6
INTEREST EXPENSE					
Dividends on Shares	32	19	42.1-	23	23.0
Interest on Deposits	3	5	46.9	6	29.3
Interest on Borrowed Money	1	0*	90.4-	0*	246.6
TOTAL INTEREST EXPENSE	37	23	35.8-	29	25.5
PROVISION FOR LOAN & LEASE LOSSES	11	10	11.3-	8	15.1-
NET INTEREST INCOME AFTER PLL	86	72	15.9-	81	12.2
NON-INTEREST INCOME					
Fee Income	28	29	3.0	32	8.4
Other Operating Income	11	7	41.9-	9	34.6
Gain (Loss) on Investments	0*	0*	978.6	-0*	225.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	61.5-	0*	97.0
Other Non-Oper Income (Expense)	-0*	-0*	247.4-	-0*	22.3
TOTAL NON-INTEREST INCOME	40	36	11.2-	40	11.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	50	44	11.2-	48	8.6
Travel and Conference Expense	2	2	14.4-	2	23.9
Office Occupancy Expense	8	7	18.4-	7	12.3
Office Operations Expense	23	18	23.9-	20	13.8
Educational & Promotional Expense	5	4	19.7-	5	33.7
Loan Servicing Expense	6	5	15.2-	6	18.8
Professional and Outside Services	5	5	7.8	6	16.6
Member Insurance	0*	0*	17.8	0*	13.1-
Operating Fees	0*	0*	24.0-	0*	19.7-
Miscellaneous Operating Expenses	2	2	10.6-	2	6.2
TOTAL NON-INTEREST EXPENSES	101	87	14.4-	97	12.2
NET INCOME	25	22	14.1-	24	11.7
Transfer to Regular Reserve	5	4	16.3-	3	34.7-

* Amount Less than + or - 1 Million

New Hampshire
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	30	27	10.0-	26	3.7-
Cash & Equivalents	195	189	2.7-	202	6.5
TOTAL INVESTMENTS	803	854	6.3	794	7.0-
U.S. Government Obligations	280	81	71.2-	1	98.2-
Federal Agency Securities	328	622	89.9	666	7.0
Mutual Fund & Common Trusts	27	2	93.9-	14	733.3
MCSD and PIC at Corporate CU	10	10	0.4	10	1.5
All Other Corporate Credit Union	35	32	7.6-	32	1.8-
Commercial Banks, S&Ls	94	73	21.9-	39	46.3-
Credit Unions -Loans to, Deposits in	2	3	46.7	4	32.2
Other Investments	27	31	11.1	28	9.6-
Loans Held for Sale	3	7	130.5	1	84.3-
TOTAL LOANS OUTSTANDING	1,937	2,044	5.5	2,291	12.1
Unsecured Credit Card Loans	112	113	1.1	120	6.4
All Other Unsecured Loans	119	118	1.4-	120	1.7
New Vehicle Loans	284	307	8.2	395	28.5
Used Vehicle Loans	444	443	0.1-	466	5.1
First Mortgage Real Estate Loans	612	655	7.0	740	13.0
Other Real Estate Loans	219	258	18.1	304	17.7
Leases Receivable	25	18	30.2-	11	39.7-
All Other Loans/Lines of Credit	122	132	8.1	135	2.7
Allowance For Loan Losses	15	12	18.6-	12	1.1-
Foreclosed and Repossessed Assets \1	0*	0*	0.0	1	123.1
Land and Building	37	45	20.0	51	14.6
Other Fixed Assets	14	14	1.2-	16	14.0
NCUSIF Capitalization Deposit	23	24	3.3	25	3.2
Other Assets	44	48	7.4	70	47.3
TOTAL ASSETS	3,041	3,213	5.6	3,438	7.0
LIABILITIES					
Total Borrowings	114	157	38.1	235	49.5
Accrued Dividends/Interest Payable	0*	0*	7.3	0*	32.6
Acct Payable and Other Liabilities	36	38	5.3	47	22.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	150	196	30.1	282	44.2
EQUITY/SAVINGS					
TOTAL SAVINGS	2,523	2,625	4.1	2,745	4.6
Share Drafts	335	370	10.7	389	5.0
Regular Shares	886	898	1.3	847	5.7-
Money Market Shares	400	417	4.4	408	2.3-
Share Certificates/CDs	672	708	5.3	875	23.6
IRA/Keogh Accounts	218	220	1.1	220	0.1
All Other Shares and Member Deposits	13	11	12.8-	6	48.8-
Non-Member Deposits	0*	0*	2,753.5	0*	63.5-
Regular Reserves	70	73	3.4	72	0.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	-3	258.1-	-9	178.2-
Other Reserves	12	12	0.4	12	0.0
Undivided Earnings	283	310	9.4	335	8.2
TOTAL EQUITY	368	392	6.5	411	5.0
TOTAL LIABILITIES/EQUITY/SAVINGS	3,041	3,213	5.6	3,438	7.0

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

New Hampshire
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	30	27	10.0-	26	3.7-
INTEREST INCOME					
Interest on Loans	125	119	4.6-	128	7.6
(Less) Interest Refund	0*	0*	33.4-	0*	283.5
Income from Investments	25	26	7.0	32	22.4
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	149	145	2.6-	160	10.2
INTEREST EXPENSE					
Dividends on Shares	34	29	14.9-	37	24.6
Interest on Deposits	8	6	18.8-	9	37.0
Interest on Borrowed Money	4	5	38.8	7	38.6
TOTAL INTEREST EXPENSE	46	41	11.1-	53	28.3
PROVISION FOR LOAN & LEASE LOSSES	11	7	35.9-	9	29.2
NET INTEREST INCOME AFTER PLL	92	97	5.6	99	1.3
NON-INTEREST INCOME					
Fee Income	16	18	10.0	22	27.8
Other Operating Income	14	16	12.6	18	13.7
Gain (Loss) on Investments	3	2	42.2-	0*	60.1-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	85.4	-0*	186.4-
Other Non-Oper Income (Expense)	0*	2	798.4	-0*	101.6-
TOTAL NON-INTEREST INCOME	33	37	11.2	41	11.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	52	56	7.7	59	5.2
Travel and Conference Expense	1	1	8.5	1	0.9-
Office Occupancy Expense	6	6	6.0	7	13.0
Office Operations Expense	20	21	6.4	22	3.7
Educational & Promotional Expense	4	4	12.7	6	39.1
Loan Servicing Expense	4	4	4.0	4	4.3-
Professional and Outside Services	7	9	18.4	11	30.8
Member Insurance	0*	0*	158.4	0*	13.7-
Operating Fees	0*	0*	19.2	0*	21.6
Miscellaneous Operating Expenses	2	2	7.9	3	20.4
TOTAL NON-INTEREST EXPENSES	96	105	9.5	114	8.7
NET INCOME	29	29	0.8-	25	13.0-
Transfer to Regular Reserve	9	5	39.7-	0*	100.0-

* Amount Less than + or - 1 Million

New Jersey
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	256	248	3.1-	240	3.2-
Cash & Equivalents	999	901	9.8-	702	22.1-
TOTAL INVESTMENTS	3,119	3,237	3.8	3,001	7.3-
U.S. Government Obligations	129	128	0.8-	107	16.2-
Federal Agency Securities	1,906	2,090	9.6	2,009	3.8-
Mutual Fund & Common Trusts	26	21	19.6-	9	56.7-
MCSD and PIC at Corporate CU	56	65	17.7	66	0.2
All Other Corporate Credit Union	282	304	8.0	275	9.5-
Commercial Banks, S&Ls	625	554	11.3-	472	14.8-
Credit Unions -Loans to, Deposits in	22	14	36.8-	10	27.8-
Other Investments	74	61	17.0-	52	15.0-
Loans Held for Sale	23	17	24.7-	20	15.1-
TOTAL LOANS OUTSTANDING	4,733	5,017	6.0	5,310	5.8
Unsecured Credit Card Loans	271	270	0.6-	256	5.0-
All Other Unsecured Loans	373	396	6.2	420	5.9
New Vehicle Loans	484	526	8.5	567	7.9
Used Vehicle Loans	461	561	21.7	539	4.0-
First Mortgage Real Estate Loans	1,703	1,590	6.7-	1,651	3.8
Other Real Estate Loans	1,274	1,525	19.7	1,739	14.0
Leases Receivable	39	32	19.8-	26	16.6-
All Other Loans/Lines of Credit	126	117	7.1-	112	4.4-
Allowance For Loan Losses	30	30	2.0	36	17.6
Foreclosed and Repossessed Assets \1	0*	1	327.1	3	120.1
Land and Building	77	91	19.4	110	20.3
Other Fixed Assets	33	39	18.1	42	7.4
NCUSIF Capitalization Deposit	71	74	3.9	75	1.0
Other Assets	93	115	23.2	118	3.2
TOTAL ASSETS	9,117	9,462	3.8	9,344	1.2-
LIABILITIES					
Total Borrowings	51	33	35.7-	75	131.1
Accrued Dividends/Interest Payable	12	13	6.7	15	19.7
Acct Payable and Other Liabilities	54	58	6.9	67	16.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	117	103	11.6-	158	52.9
EQUITY/SAVINGS					
TOTAL SAVINGS	8,053	8,339	3.6	8,128	2.5-
Share Drafts	912	985	8.0	992	0.7
Regular Shares	4,067	4,177	2.7	3,841	8.0-
Money Market Shares	1,084	1,119	3.2	923	17.6-
Share Certificates/CDs	1,225	1,264	3.2	1,450	14.8
IRA/Keogh Accounts	706	711	0.8	718	1.0
All Other Shares and Member Deposits	52	47	9.6-	159	239.7
Non-Member Deposits	7	37	412.2	45	21.8
Regular Reserves	218	220	1.2	221	0.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-6	12,091.0-	-19	205.2-
Other Reserves	75	105	40.0	106	0.9
Undivided Earnings	655	701	7.0	751	7.2
TOTAL EQUITY	948	1,019	7.6	1,059	3.9
TOTAL LIABILITIES/EQUITY/SAVINGS	9,117	9,462	3.8	9,344	1.2-

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

New Jersey
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	256	248	3.1-	240	3.2-
INTEREST INCOME					
Interest on Loans	301	308	2.2	328	6.3
(Less) Interest Refund	0*	0*	72.3-	0*	259.9
Income from Investments	120	119	1.6-	130	9.3
Trading Profits and Losses	0	0*	0.0	0*	171.3
TOTAL INTEREST INCOME	422	427	1.2	457	7.1
INTEREST EXPENSE					
Dividends on Shares	129	115	10.6-	139	20.8
Interest on Deposits	0*	0*	3.3	1	52.4
Interest on Borrowed Money	1	1	19.7-	2	56.4
TOTAL INTEREST EXPENSE	131	117	10.6-	142	21.4
PROVISION FOR LOAN & LEASE LOSSES	12	22	89.6	41	83.9
NET INTEREST INCOME AFTER PLL	279	287	2.9	273	4.7-
NON-INTEREST INCOME					
Fee Income	42	47	13.2	54	15.0
Other Operating Income	25	21	17.7-	21	2.7
Gain (Loss) on Investments	1	0*	45.6-	-0*	156.1-
Gain (Loss) on Disp of Fixed Assets	0*	1	511.5	2	122.1
Other Non-Oper Income (Expense)	1	4	200.3	6	57.1
TOTAL NON-INTEREST INCOME	70	74	5.4	83	13.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	129	140	8.9	151	7.2
Travel and Conference Expense	5	5	8.5	5	1.0-
Office Occupancy Expense	17	19	13.4	21	9.8
Office Operations Expense	53	56	4.9	59	4.6
Educational & Promotional Expense	9	10	13.0	11	3.1
Loan Servicing Expense	11	12	11.1	13	6.8
Professional and Outside Services	30	30	1.0-	32	4.9
Member Insurance	3	3	2.6	3	0.8
Operating Fees	2	2	7.2-	2	12.3
Miscellaneous Operating Expenses	9	8	15.2-	8	6.2
TOTAL NON-INTEREST EXPENSES	269	286	6.5	304	6.2
NET INCOME	80	74	7.1-	53	29.0-
Transfer to Regular Reserve	11	2	81.6-	0*	51.0-

* Amount Less than + or - 1 Million

New Mexico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	54	54	0.0	53	1.9-
Cash & Equivalents	397	415	4.6	394	5.3-
TOTAL INVESTMENTS	791	847	7.1	903	6.6
U.S. Government Obligations	2	0*	76.1-	5	1,118.6
Federal Agency Securities	540	581	7.5	563	3.0-
Mutual Fund & Common Trusts	10	10	4.4	10	0.0
MCSD and PIC at Corporate CU	17	18	3.7	20	11.8
All Other Corporate Credit Union	102	102	0.3	170	65.9
Commercial Banks, S&Ls	95	106	12.1	104	2.5-
Credit Unions -Loans to, Deposits in	7	10	45.3	14	36.9
Other Investments	18	19	2.9	17	9.1-
Loans Held for Sale	2	0*	64.2-	1	67.3
TOTAL LOANS OUTSTANDING	2,652	2,861	7.9	3,104	8.5
Unsecured Credit Card Loans	147	151	2.3	153	1.6
All Other Unsecured Loans	131	133	1.1	132	0.6-
New Vehicle Loans	579	672	16.0	841	25.3
Used Vehicle Loans	624	670	7.4	695	3.6
First Mortgage Real Estate Loans	805	851	5.6	860	1.1
Other Real Estate Loans	246	267	8.6	300	12.5
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	119	118	0.7-	123	3.8
Allowance For Loan Losses	19	19	3.6	20	4.0
Foreclosed and Repossessed Assets \1	1	3	150.4	2	32.5-
Land and Building	90	98	8.7	109	11.6
Other Fixed Assets	20	22	9.8	22	1.3-
NCUSIF Capitalization Deposit	31	33	6.9	35	6.3
Other Assets	55	62	12.2	85	38.2
TOTAL ASSETS	4,020	4,322	7.5	4,634	7.2
LIABILITIES					
Total Borrowings	64	76	18.2	69	10.0-
Accrued Dividends/Interest Payable	2	2	2.7	3	13.9
Acct Payable and Other Liabilities	26	23	12.2-	36	55.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	93	102	9.2	107	5.5
EQUITY/SAVINGS					
TOTAL SAVINGS	3,513	3,762	7.1	4,018	6.8
Share Drafts	534	558	4.5	629	12.7
Regular Shares	1,312	1,453	10.7	1,476	1.6
Money Market Shares	564	559	0.8-	539	3.5-
Share Certificates/CDs	799	876	9.7	1,047	19.5
IRA/Keogh Accounts	286	296	3.6	310	4.5
All Other Shares and Member Deposits	11	9	14.7-	9	4.0
Non-Member Deposits	9	11	30.7	8	26.2-
Regular Reserves	97	97	0.5	97	0.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	696.6-	-1	60.9-
Other Reserves	0*	0*	4.5-	0*	1.4-
Undivided Earnings	317	362	14.2	413	14.3
TOTAL EQUITY	413	458	10.9	509	11.0
TOTAL LIABILITIES/EQUITY/SAVINGS	4,020	4,322	7.5	4,634	7.2

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

New Mexico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	54	54	0.0	53	1.9-
INTEREST INCOME					
Interest on Loans	179	179	0.5-	191	7.0
(Less) Interest Refund	0*	0*	911.8	0*	890.5
Income from Investments	23	28	25.4	39	38.8
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	202	207	2.4	230	11.0
INTEREST EXPENSE					
Dividends on Shares	57	48	16.2-	64	33.4
Interest on Deposits	0*	0*	12.7-	0*	23.6
Interest on Borrowed Money	4	4	2.4-	4	6.8
TOTAL INTEREST EXPENSE	61	52	15.3-	68	31.4
PROVISION FOR LOAN & LEASE LOSSES	12	14	15.0	15	3.6
NET INTEREST INCOME AFTER PLL	128	141	9.7	147	4.2
NON-INTEREST INCOME					
Fee Income	32	35	11.7	39	11.3
Other Operating Income	16	18	7.5	21	19.9
Gain (Loss) on Investments	0*	-0*	191.3-	0*	530.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	18.9	0*	384.0
Other Non-Oper Income (Expense)	0*	0*	21.5	1	332.5
TOTAL NON-INTEREST INCOME	48	53	10.0	62	17.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	68	74	8.8	80	8.2
Travel and Conference Expense	2	2	6.4-	2	4.0
Office Occupancy Expense	9	10	7.6	10	4.2
Office Operations Expense	31	32	4.1	33	4.8
Educational & Promotional Expense	4	4	8.8	5	25.2
Loan Servicing Expense	6	7	22.9	8	10.1
Professional and Outside Services	15	16	0.8	16	0.1-
Member Insurance	0*	0*	7.6-	0*	7.4-
Operating Fees	0*	0*	6.4-	0*	10.6
Miscellaneous Operating Expenses	3	4	33.6	3	7.6-
TOTAL NON-INTEREST EXPENSES	138	148	7.5	158	6.4
NET INCOME	39	46	17.8	51	12.2
Transfer to Regular Reserve	1	6	292.8	7	28.9

* Amount Less than + or - 1 Million

New York
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	587	557	5.1-	537	3.6-
Cash & Equivalents	2,443	2,288	6.4-	2,125	7.1-
TOTAL INVESTMENTS	10,616	10,699	0.8	9,877	7.7-
U.S. Government Obligations	193	171	11.1-	90	47.3-
Federal Agency Securities	7,424	7,341	1.1-	6,760	7.9-
Mutual Fund & Common Trusts	194	228	17.6	145	36.4-
MCSD and PIC at Corporate CU	170	175	3.0	183	4.9
All Other Corporate Credit Union	824	860	4.3	822	4.3-
Commercial Banks, S&Ls	1,150	1,144	0.5-	985	13.9-
Credit Unions -Loans to, Deposits in	78	77	1.4-	78	1.5
Other Investments	584	704	20.5	812	15.5
Loans Held for Sale	48	41	13.7-	42	2.4
TOTAL LOANS OUTSTANDING	19,248	21,183	10.0	23,226	9.6
Unsecured Credit Card Loans	998	1,056	5.8	1,123	6.3
All Other Unsecured Loans	1,621	1,743	7.5	1,823	4.6
New Vehicle Loans	2,061	2,272	10.2	2,710	19.3
Used Vehicle Loans	2,310	2,396	3.7	2,638	10.1
First Mortgage Real Estate Loans	7,415	7,859	6.0	8,185	4.1
Other Real Estate Loans	3,125	3,882	24.2	4,646	19.7
Leases Receivable	30	19	36.6-	12	39.7-
All Other Loans/Lines of Credit	1,688	1,956	15.9	2,090	6.8
Allowance For Loan Losses	170	169	0.5-	179	6.0
Foreclosed and Repossessed Assets \1	1	2	54.5	4	60.1
Land and Building	322	387	20.2	459	18.5
Other Fixed Assets	149	163	9.6	176	7.9
NCUSIF Capitalization Deposit	251	267	6.2	274	2.7
Other Assets	379	370	2.5-	435	17.7
TOTAL ASSETS	33,289	35,232	5.8	36,440	3.4
LIABILITIES					
Total Borrowings	739	805	9.0	882	9.5
Accrued Dividends/Interest Payable	22	22	1.5	28	26.3
Acct Payable and Other Liabilities	219	245	11.7	303	23.7
Uninsured Secondary Capital	3	3	7.0-	3	10.1
TOTAL LIABILITIES	983	1,075	9.4	1,216	13.1
EQUITY/SAVINGS					
TOTAL SAVINGS	28,468	30,025	5.5	30,810	2.6
Share Drafts	3,001	3,288	9.5	3,556	8.2
Regular Shares	11,891	12,118	1.9	11,301	6.7-
Money Market Shares	5,631	5,691	1.1	5,552	2.4-
Share Certificates/CDs	5,249	5,966	13.7	7,667	28.5
IRA/Keogh Accounts	2,328	2,202	5.4-	2,305	4.7
All Other Shares and Member Deposits	305	685	124.6	324	52.8-
Non-Member Deposits	63	74	18.0	107	43.3
Regular Reserves	1,128	1,171	3.9	1,202	2.6
APPR. For Non-Conf. Invest.	0	0*	0.0	0	100.0-
Accum. Unrealized G/L on A-F-S	16	-21	229.7-	-73	253.6-
Other Reserves	274	286	4.4	310	8.5
Undivided Earnings	2,420	2,695	11.4	2,975	10.4
TOTAL EQUITY	3,838	4,132	7.7	4,414	6.8
TOTAL LIABILITIES/EQUITY/SAVINGS	33,289	35,232	5.8	36,440	3.4

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

New York
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	587	557	5.1-	537	3.6-
INTEREST INCOME					
Interest on Loans	1,229	1,251	1.8	1,395	11.5
(Less) Interest Refund	2	2	11.7-	0*	44.9-
Income from Investments	368	360	2.1-	401	11.4
Trading Profits and Losses	0*	0	100.0-	0*	0.0
TOTAL INTEREST INCOME	1,595	1,609	0.9	1,796	11.6
INTEREST EXPENSE					
Dividends on Shares	474	432	8.7-	549	27.0
Interest on Deposits	22	15	34.0-	19	33.8
Interest on Borrowed Money	22	25	12.2	34	35.9
TOTAL INTEREST EXPENSE	518	471	8.9-	602	27.7
PROVISION FOR LOAN & LEASE LOSSES	81	82	1.1	116	41.9
NET INTEREST INCOME AFTER PLL	997	1,056	6.0	1,078	2.0
NON-INTEREST INCOME					
Fee Income	157	176	12.2	198	12.6
Other Operating Income	95	88	8.0-	108	22.9
Gain (Loss) on Investments	0*	-0*	123.9-	2	1,862.1
Gain (Loss) on Disp of Fixed Assets	2	1	45.0-	-0*	130.7-
Other Non-Oper Income (Expense)	10	15	56.3	13	15.3-
TOTAL NON-INTEREST INCOME	264	280	5.8	320	14.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	460	489	6.3	526	7.6
Travel and Conference Expense	13	12	7.9-	13	9.4
Office Occupancy Expense	60	67	11.6	75	10.6
Office Operations Expense	199	213	7.0	225	5.4
Educational & Promotional Expense	32	38	19.2	41	7.4
Loan Servicing Expense	56	63	12.1	67	5.9
Professional and Outside Services	69	74	7.8	81	9.2
Member Insurance	9	8	12.2-	7	12.1-
Operating Fees	5	5	8.4-	6	23.4
Miscellaneous Operating Expenses	23	24	3.9	27	11.3
TOTAL NON-INTEREST EXPENSES	926	993	7.2	1,066	7.4
NET INCOME	334	343	2.6	332	3.3-
Transfer to Regular Reserve	66	62	6.5-	44	29.5-

* Amount Less than + or - 1 Million

North Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	150	140	6.7-	129	7.9-
Cash & Equivalents	1,260	1,363	8.2	1,960	43.8
TOTAL INVESTMENTS	3,904	3,244	16.9-	2,509	22.7-
U.S. Government Obligations	41	33	19.2-	22	35.6-
Federal Agency Securities	857	758	11.5-	658	13.2-
Mutual Fund & Common Trusts	43	36	16.1-	36	1.8-
MCSD and PIC at Corporate CU	106	91	14.3-	90	1.6-
All Other Corporate Credit Union	2,468	1,978	19.9-	1,393	29.6-
Commercial Banks, S&Ls	240	246	2.4	214	12.8-
Credit Unions -Loans to, Deposits in	21	15	27.1-	13	11.3-
Other Investments	127	86	32.1-	83	4.1-
Loans Held for Sale	11	9	15.3-	9	3.1-
TOTAL LOANS OUTSTANDING	13,913	15,847	13.9	17,141	8.2
Unsecured Credit Card Loans	394	421	6.8	452	7.4
All Other Unsecured Loans	736	733	0.4-	737	0.4
New Vehicle Loans	1,372	1,760	28.2	2,059	17.0
Used Vehicle Loans	2,148	2,224	3.5	2,237	0.6
First Mortgage Real Estate Loans	7,414	8,615	16.2	9,410	9.2
Other Real Estate Loans	1,607	1,809	12.6	1,928	6.6
Leases Receivable	0*	0*	69.9-	0*	53.5-
All Other Loans/Lines of Credit	241	285	18.3	318	11.4
Allowance For Loan Losses	117	140	19.5	154	10.1
Foreclosed and Repossessed Assets \1	7	10	45.0	12	20.3
Land and Building	316	372	17.9	444	19.3
Other Fixed Assets	97	89	7.8-	97	8.4
NCUSIF Capitalization Deposit	152	168	10.1	176	5.0
Other Assets	124	143	15.5	147	2.3
TOTAL ASSETS	19,667	21,107	7.3	22,341	5.8
LIABILITIES					
Total Borrowings	125	296	137.5	371	25.3
Accrued Dividends/Interest Payable	19	19	1.4	24	27.7
Acct Payable and Other Liabilities	182	184	1.1	186	1.2
Uninsured Secondary Capital	0*	1	14.9	6	500.4
TOTAL LIABILITIES	326	500	53.3	588	17.5
EQUITY/SAVINGS					
TOTAL SAVINGS	17,567	18,684	6.4	19,702	5.5
Share Drafts	2,067	2,223	7.5	2,301	3.5
Regular Shares	3,822	4,169	9.1	3,888	6.7-
Money Market Shares	5,635	5,597	0.7-	5,902	5.5
Share Certificates/CDs	4,020	4,577	13.9	5,340	16.7
IRA/Keogh Accounts	1,888	1,973	4.5	2,108	6.9
All Other Shares and Member Deposits	131	139	6.1	138	1.4-
Non-Member Deposits	4	6	63.6	25	300.3
Regular Reserves	772	851	10.1	890	4.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-4	1,112.6-	-10	181.4-
Other Reserves	360	356	1.2-	379	6.3
Undivided Earnings	641	719	12.2	792	10.1
TOTAL EQUITY	1,774	1,923	8.4	2,051	6.7
TOTAL LIABILITIES/EQUITY/SAVINGS	19,667	21,107	7.3	22,341	5.8

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

North Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	150	140	6.7-	129	7.9-
INTEREST INCOME					
Interest on Loans	754	795	5.4	911	14.6
(Less) Interest Refund	0*	0*	4.9	0*	12.6
Income from Investments	130	113	13.0-	123	8.7
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	885	908	2.7	1,034	13.8
INTEREST EXPENSE					
Dividends on Shares	354	329	7.1-	449	36.6
Interest on Deposits	5	4	25.0-	2	40.6-
Interest on Borrowed Money	4	7	88.5	11	56.9
TOTAL INTEREST EXPENSE	363	340	6.4-	463	36.2
PROVISION FOR LOAN & LEASE LOSSES	70	77	8.9	75	2.5-
NET INTEREST INCOME AFTER PLL	451	492	8.9	496	1.0
NON-INTEREST INCOME					
Fee Income	186	185	0.6-	161	12.6-
Other Operating Income	40	45	12.6	89	98.8
Gain (Loss) on Investments	17	1	91.8-	-0*	105.4-
Gain (Loss) on Disp of Fixed Assets	0*	3	1,119.3	5	96.7
Other Non-Oper Income (Expense)	6	0*	89.1-	2	286.3
TOTAL NON-INTEREST INCOME	248	234	5.7-	258	10.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	262	290	10.4	316	9.0
Travel and Conference Expense	5	6	14.7	6	5.0
Office Occupancy Expense	38	42	10.7	46	10.9
Office Operations Expense	105	141	33.5	147	4.5
Educational & Promotional Expense	11	11	4.5	12	10.6
Loan Servicing Expense	15	17	15.3	18	5.7
Professional and Outside Services	32	45	39.2	51	14.0
Member Insurance	4	4	6.2	4	9.3-
Operating Fees	2	2	1.7	2	1.9
Miscellaneous Operating Expenses	45	14	69.1-	16	15.7
TOTAL NON-INTEREST EXPENSES	520	572	9.9	619	8.3
NET INCOME	179	154	14.2-	135	12.5-
Transfer to Regular Reserve	102	74	27.5-	52	30.0-

* Amount Less than + or - 1 Million

North Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	61	60	1.6-	56	6.7-
Cash & Equivalents	135	119	12.1-	121	2.5
TOTAL INVESTMENTS	259	242	6.3-	229	5.4-
U.S. Government Obligations	1	1	0.0-	0*	100.0-
Federal Agency Securities	47	56	17.1	63	13.0
Mutual Fund & Common Trusts	0*	0*	81.8	0*	13.0
MCSD and PIC at Corporate CU	6	6	4.4	6	3.1
All Other Corporate Credit Union	58	60	3.0	58	3.0-
Commercial Banks, S&Ls	132	106	19.4-	87	18.2-
Credit Unions -Loans to, Deposits in	5	6	37.7	9	42.3
Other Investments	11	8	26.2-	7	14.8-
Loans Held for Sale	3	2	41.3-	3	72.6
TOTAL LOANS OUTSTANDING	924	1,013	9.7	1,105	9.1
Unsecured Credit Card Loans	22	23	5.9	26	11.5
All Other Unsecured Loans	22	24	5.5	24	2.8
New Vehicle Loans	75	78	3.6	87	11.0
Used Vehicle Loans	274	274	0.1-	270	1.4-
First Mortgage Real Estate Loans	176	210	19.0	247	17.5
Other Real Estate Loans	67	82	21.5	100	22.5
Leases Receivable	4	2	41.7-	1	40.5-
All Other Loans/Lines of Credit	282	320	13.4	350	9.4
Allowance For Loan Losses	21	15	28.6-	15	3.3-
Foreclosed and Repossessed Assets \1	0*	2	230.6	2	22.2-
Land and Building	21	27	27.0	28	4.8
Other Fixed Assets	4	6	26.3	7	21.1
NCUSIF Capitalization Deposit	10	11	4.7	11	4.6
Other Assets	22	18	18.0-	21	13.4
TOTAL ASSETS	1,358	1,424	4.9	1,513	6.2
LIABILITIES					
Total Borrowings	3	9	207.0	15	66.5
Accrued Dividends/Interest Payable	2	2	1.3-	3	52.4
Acct Payable and Other Liabilities	8	8	4.3-	9	21.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	13	19	44.5	28	46.9
EQUITY/SAVINGS					
TOTAL SAVINGS	1,202	1,248	3.9	1,314	5.2
Share Drafts	182	201	10.4	223	10.8
Regular Shares	231	242	5.1	237	2.3-
Money Market Shares	189	190	0.2	237	24.8
Share Certificates/CDs	418	440	5.3	485	10.2
IRA/Keogh Accounts	65	69	5.9	76	9.4
All Other Shares and Member Deposits	115	104	9.3-	54	48.2-
Non-Member Deposits	2	2	6.8	3	25.5
Regular Reserves	64	64	0.8	66	1.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	189.5-	-0*	36.2-
Other Reserves	20	13	34.3-	14	3.1
Undivided Earnings	59	79	34.8	92	16.6
TOTAL EQUITY	143	157	9.5	171	9.4
TOTAL LIABILITIES/EQUITY/SAVINGS	1,358	1,424	4.9	1,513	6.2

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

North Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	61	60	1.6-	56	6.7-
INTEREST INCOME					
Interest on Loans	62	62	0.2-	69	10.8
(Less) Interest Refund	0*	0*	43.4	0*	36.4-
Income from Investments	7	7	5.8-	12	69.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	69	69	0.9-	80	16.8
INTEREST EXPENSE					
Dividends on Shares	10	8	15.7-	11	29.5
Interest on Deposits	12	10	11.1-	14	33.2
Interest on Borrowed Money	0*	0*	233.4	0*	132.7
TOTAL INTEREST EXPENSE	22	19	12.3-	25	33.0
PROVISION FOR LOAN & LEASE LOSSES	4	2	45.1-	2	6.7-
NET INTEREST INCOME AFTER PLL	44	48	8.8	53	11.6
NON-INTEREST INCOME					
Fee Income	8	8	2.6	10	20.2
Other Operating Income	5	5	16.5-	5	9.9
Gain (Loss) on Investments	-0*	-0*	1.2-	-0*	82.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	436.4	0*	1,068.9
Other Non-Oper Income (Expense)	0*	0*	50.0-	0*	180.1
TOTAL NON-INTEREST INCOME	13	13	5.6-	15	18.1
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	22	25	13.6	27	9.7
Travel and Conference Expense	0*	0*	4.4	0*	18.4
Office Occupancy Expense	3	3	10.9	3	5.8
Office Operations Expense	7	8	7.0	8	8.1
Educational & Promotional Expense	2	2	3.7	3	24.7
Loan Servicing Expense	1	2	10.3	2	9.3
Professional and Outside Services	3	3	4.0	3	4.1
Member Insurance	0*	0*	13.1-	0*	7.8-
Operating Fees	0*	0*	1.7	0*	0.7-
Miscellaneous Operating Expenses	2	2	0.5	2	2.6-
TOTAL NON-INTEREST EXPENSES	42	46	9.7	51	8.8
NET INCOME	15	14	6.6-	18	26.8
Transfer to Regular Reserve	1	1	22.1-	2	44.0

* Amount Less than + or - 1 Million

Ohio
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	446	422	5.4-	401	5.0-
Cash & Equivalents	1,265	1,151	9.0-	1,074	6.7-
TOTAL INVESTMENTS	3,776	3,785	0.2	3,476	8.2-
U.S. Government Obligations	81	65	19.2-	70	6.6
Federal Agency Securities	1,510	1,647	9.1	1,576	4.3-
Mutual Fund & Common Trusts	53	58	9.7	60	3.2
MCSD and PIC at Corporate CU	79	81	3.1	83	2.6
All Other Corporate Credit Union	349	375	7.4	431	14.8
Commercial Banks, S&Ls	1,471	1,356	7.8-	1,078	20.5-
Credit Unions -Loans to, Deposits in	32	35	8.0	50	44.1
Other Investments	201	167	17.2-	128	23.2-
Loans Held for Sale	2	2	5.0-	7	210.6
TOTAL LOANS OUTSTANDING	8,440	9,038	7.1	9,632	6.6
Unsecured Credit Card Loans	573	592	3.3	608	2.7
All Other Unsecured Loans	390	393	0.8	384	2.2-
New Vehicle Loans	1,340	1,465	9.3	1,639	11.9
Used Vehicle Loans	1,862	1,944	4.4	2,074	6.7
First Mortgage Real Estate Loans	2,453	2,595	5.8	2,733	5.3
Other Real Estate Loans	1,238	1,386	11.9	1,481	6.9
Leases Receivable	122	104	14.7-	79	23.9-
All Other Loans/Lines of Credit	461	559	21.4	632	13.1
Allowance For Loan Losses	63	63	0.4	67	6.4
Foreclosed and Repossessed Assets \1	2	3	49.0	4	65.9
Land and Building	205	229	11.6	243	6.3
Other Fixed Assets	58	60	3.6	61	2.1
NCUSIF Capitalization Deposit	112	116	3.6	120	3.5
Other Assets	133	152	14.1	176	16.2
TOTAL ASSETS	13,929	14,472	3.9	14,727	1.8
LIABILITIES					
Total Borrowings	86	132	52.9	184	39.5
Accrued Dividends/Interest Payable	9	9	2.4	11	27.0
Acct Payable and Other Liabilities	65	72	10.0	87	21.1
Uninsured Secondary Capital	0*	0*	25.0	0*	20.0-
TOTAL LIABILITIES	161	213	32.6	283	32.8
EQUITY/SAVINGS					
TOTAL SAVINGS	12,141	12,546	3.3	12,650	0.8
Share Drafts	1,345	1,461	8.6	1,517	3.9
Regular Shares	4,922	4,975	1.1	4,538	8.8-
Money Market Shares	1,893	1,981	4.6	1,949	1.6-
Share Certificates/CDs	2,694	2,809	4.3	3,332	18.6
IRA/Keogh Accounts	1,065	1,069	0.3	1,092	2.1
All Other Shares and Member Deposits	196	217	10.5	179	17.7-
Non-Member Deposits	25	34	37.2	44	26.9
Regular Reserves	425	431	1.6	412	4.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	7	-5	165.8-	-19	299.9-
Other Reserves	27	28	2.4	29	4.8
Undivided Earnings	1,168	1,258	7.7	1,372	9.1
TOTAL EQUITY	1,628	1,713	5.2	1,795	4.8
TOTAL LIABILITIES/EQUITY/SAVINGS	13,929	14,472	3.9	14,727	1.8

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Ohio
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	446	422	5.4-	401	5.0-
INTEREST INCOME					
Interest on Loans	571	559	2.0-	598	6.8
(Less) Interest Refund	1	0*	15.8-	1	12.3
Income from Investments	127	125	2.1-	144	15.2
Trading Profits and Losses	0	0*	0.0	0*	58.0-
TOTAL INTEREST INCOME	697	683	2.0-	740	8.3
INTEREST EXPENSE					
Dividends on Shares	210	185	11.7-	223	20.5
Interest on Deposits	12	10	17.9-	12	23.1
Interest on Borrowed Money	3	4	31.2	7	57.9
TOTAL INTEREST EXPENSE	225	199	11.4-	242	21.4
PROVISION FOR LOAN & LEASE LOSSES	47	55	16.1	61	11.7
NET INTEREST INCOME AFTER PLL	425	429	1.0	437	1.8
NON-INTEREST INCOME					
Fee Income	112	130	16.2	145	11.5
Other Operating Income	35	33	7.8-	40	22.0
Gain (Loss) on Investments	1	0*	77.7-	0*	15.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	63.4-	0*	11.3
Other Non-Oper Income (Expense)	1	1	0.9-	0*	31.1-
TOTAL NON-INTEREST INCOME	150	164	9.4	186	13.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	230	243	5.6	253	4.0
Travel and Conference Expense	6	7	3.2	6	3.7-
Office Occupancy Expense	29	31	7.8	34	8.5
Office Operations Expense	98	102	3.9	104	2.8
Educational & Promotional Expense	16	17	7.7	18	6.1
Loan Servicing Expense	30	34	13.0	37	7.1
Professional and Outside Services	37	40	8.2	45	12.4
Member Insurance	5	5	7.5-	4	6.8-
Operating Fees	3	3	9.3-	4	23.2
Miscellaneous Operating Expenses	18	18	1.2-	20	11.0
TOTAL NON-INTEREST EXPENSES	473	499	5.6	525	5.1
NET INCOME	103	94	7.9-	98	4.3
Transfer to Regular Reserve	8	8	3.3-	5	33.7-

* Amount Less than + or - 1 Million

Oklahoma
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	91	86	5.5-	85	1.2-
Cash & Equivalents	489	418	14.5-	438	4.7
TOTAL INVESTMENTS	1,923	2,017	4.9	1,856	8.0-
U.S. Government Obligations	45	17	61.9-	14	17.8-
Federal Agency Securities	1,141	1,221	7.0	1,060	13.2-
Mutual Fund & Common Trusts	22	23	4.3	6	73.7-
MCSD and PIC at Corporate CU	27	28	2.3	28	1.2
All Other Corporate Credit Union	189	274	44.7	340	24.2
Commercial Banks, S&Ls	332	346	4.1	292	15.6-
Credit Unions -Loans to, Deposits in	4	7	53.9	7	3.8
Other Investments	162	102	37.0-	109	6.7
Loans Held for Sale	12	6	45.6-	5	17.8-
TOTAL LOANS OUTSTANDING	3,462	3,636	5.0	3,860	6.2
Unsecured Credit Card Loans	147	157	6.6	173	10.4
All Other Unsecured Loans	176	183	4.3	183	0.3-
New Vehicle Loans	665	716	7.7	833	16.2
Used Vehicle Loans	1,075	1,104	2.6	1,079	2.2-
First Mortgage Real Estate Loans	805	849	5.5	933	10.0
Other Real Estate Loans	265	304	14.6	332	9.2
Leases Receivable	0*	0*	74.6-	0*	100.0-
All Other Loans/Lines of Credit	328	323	1.5-	327	1.1
Allowance For Loan Losses	30	28	6.9-	31	8.6
Foreclosed and Repossessed Assets \1	1	2	66.5	4	56.1
Land and Building	113	122	8.3	135	10.0
Other Fixed Assets	25	27	8.7	33	22.1
NCUSIF Capitalization Deposit	48	49	3.8	50	0.5
Other Assets	52	49	7.1-	69	41.4
TOTAL ASSETS	6,095	6,300	3.3	6,419	1.9
LIABILITIES					
Total Borrowings	169	190	12.4	203	6.8
Accrued Dividends/Interest Payable	3	3	2.6-	4	19.7
Acct Payable and Other Liabilities	64	64	0.1-	80	25.1
Uninsured Secondary Capital	0*	0*	50.0-	0	100.0-
TOTAL LIABILITIES	236	257	8.8	286	11.5
EQUITY/SAVINGS					
TOTAL SAVINGS	5,181	5,328	2.8	5,388	1.1
Share Drafts	692	749	8.1	672	10.2-
Regular Shares	1,930	1,991	3.2	2,020	1.5
Money Market Shares	883	900	2.0	927	3.0
Share Certificates/CDs	1,122	1,144	1.9	1,233	7.8
IRA/Keogh Accounts	529	522	1.2-	521	0.3-
All Other Shares and Member Deposits	20	19	5.8-	12	38.4-
Non-Member Deposits	5	3	46.2-	3	14.3
Regular Reserves	188	187	0.5-	189	1.0
APPR. For Non-Conf. Invest.	0*	0*	2.4	0*	0.3-
Accum. Unrealized G/L on A-F-S	11	-4	138.6-	-15	260.3-
Other Reserves	31	32	4.4	33	2.3
Undivided Earnings	448	499	11.5	537	7.6
TOTAL EQUITY	678	715	5.4	745	4.1
TOTAL LIABILITIES/EQUITY/SAVINGS	6,095	6,300	3.3	6,419	1.9

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Oklahoma
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	91	86	5.5-	85	1.2-
INTEREST INCOME					
Interest on Loans	242	230	4.9-	240	4.6
(Less) Interest Refund	0*	0*	1.6	0*	3.1-
Income from Investments	60	64	6.4	75	16.0
Trading Profits and Losses	0*	-0*	134.9-	-0*	242.5-
TOTAL INTEREST INCOME	302	294	2.7-	314	7.0
INTEREST EXPENSE					
Dividends on Shares	80	69	13.9-	89	29.0
Interest on Deposits	11	10	8.0-	10	8.4-
Interest on Borrowed Money	7	8	6.5	9	12.5
TOTAL INTEREST EXPENSE	99	87	11.7-	107	23.0
PROVISION FOR LOAN & LEASE LOSSES	18	23	22.9	28	25.1
NET INTEREST INCOME AFTER PLL	185	184	0.5-	179	2.8-
NON-INTEREST INCOME					
Fee Income	59	64	8.5	71	11.7
Other Operating Income	14	12	11.6-	15	23.5
Gain (Loss) on Investments	2	4	92.4	0*	99.5-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	136.4-	0*	108.9
Other Non-Oper Income (Expense)	0*	0*	20.8	0*	63.3-
TOTAL NON-INTEREST INCOME	76	80	5.3	87	8.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	103	109	5.6	116	6.0
Travel and Conference Expense	3	3	9.0	3	1.0
Office Occupancy Expense	12	12	4.5	13	7.4
Office Operations Expense	47	47	0.1	50	6.8
Educational & Promotional Expense	6	7	7.3	8	12.1
Loan Servicing Expense	11	11	0.0	11	5.5
Professional and Outside Services	13	14	9.7	14	2.4
Member Insurance	2	1	26.6-	1	0.3
Operating Fees	1	1	9.1-	1	11.4
Miscellaneous Operating Expenses	6	6	0.5	6	10.9
TOTAL NON-INTEREST EXPENSES	204	211	3.8	225	6.3
NET INCOME	57	53	8.1-	41	22.0-
Transfer to Regular Reserve	3	3	4.6	1	51.6-

* Amount Less than + or - 1 Million

Oregon
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	101	96	5.0-	88	8.3-
Cash & Equivalents	510	468	8.1-	533	13.8
TOTAL INVESTMENTS	2,232	1,948	12.7-	1,558	20.0-
U.S. Government Obligations	0*	11	505,349.9	11	0.9-
Federal Agency Securities	1,068	1,103	3.3	786	28.7-
Mutual Fund & Common Trusts	291	26	91.2-	17	32.3-
MCSD and PIC at Corporate CU	59	60	1.6	61	0.5
All Other Corporate Credit Union	364	350	3.8-	351	0.2
Commercial Banks, S&Ls	359	300	16.2-	247	17.6-
Credit Unions -Loans to, Deposits in	7	7	2.1-	8	16.7
Other Investments	84	90	7.8	77	14.8-
Loans Held for Sale	24	25	5.3	22	14.3-
TOTAL LOANS OUTSTANDING	7,406	8,405	13.5	9,426	12.1
Unsecured Credit Card Loans	370	391	5.7	361	7.6-
All Other Unsecured Loans	237	227	4.5-	205	9.5-
New Vehicle Loans	1,642	2,088	27.2	2,704	29.5
Used Vehicle Loans	1,702	1,785	4.9	1,727	3.3-
First Mortgage Real Estate Loans	1,859	1,998	7.5	2,117	6.0
Other Real Estate Loans	1,280	1,579	23.4	1,907	20.8
Leases Receivable	1	0*	80.8-	0*	100.0-
All Other Loans/Lines of Credit	315	338	7.2	405	19.9
Allowance For Loan Losses	50	50	0.9-	48	4.5-
Foreclosed and Repossessed Assets \1	4	5	38.0	6	6.5
Land and Building	143	160	11.8	188	17.3
Other Fixed Assets	46	51	12.9	55	6.9
NCUSIF Capitalization Deposit	80	86	7.8	90	5.1
Other Assets	97	142	47.0	180	26.6
TOTAL ASSETS	10,489	11,241	7.2	12,009	6.8
LIABILITIES					
Total Borrowings	428	375	12.4-	379	1.3
Accrued Dividends/Interest Payable	3	2	25.4-	3	49.7
Acct Payable and Other Liabilities	81	87	7.7	100	14.7
Uninsured Secondary Capital	1	0*	91.7-	0*	0.0
TOTAL LIABILITIES	513	464	9.5-	483	4.0
EQUITY/SAVINGS					
TOTAL SAVINGS	8,986	9,700	8.0	10,356	6.8
Share Drafts	1,205	1,343	11.5	1,525	13.5
Regular Shares	2,214	2,221	0.3	2,118	4.6-
Money Market Shares	2,665	2,812	5.5	2,734	2.8-
Share Certificates/CDs	2,056	2,474	20.3	3,124	26.3
IRA/Keogh Accounts	792	814	2.8	826	1.4
All Other Shares and Member Deposits	51	29	43.3-	20	32.1-
Non-Member Deposits	2	6	183.6	9	49.4
Regular Reserves	364	409	12.3	430	5.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-8	153.7-	-14	81.1-
Other Reserves	0*	0*	53.7	0*	71.1
Undivided Earnings	630	676	7.3	754	11.5
TOTAL EQUITY	991	1,077	8.7	1,170	8.6
TOTAL LIABILITIES/EQUITY/SAVINGS	10,489	11,241	7.2	12,009	6.8

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Oregon
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	101	96	5.0-	88	8.3-
INTEREST INCOME					
Interest on Loans	444	461	3.8	518	12.3
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	71	63	10.5-	62	2.5-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	515	524	1.9	580	10.5
INTEREST EXPENSE					
Dividends on Shares	75	65	12.9-	87	34.3
Interest on Deposits	62	63	1.0	84	34.0
Interest on Borrowed Money	9	11	24.1	15	29.5
TOTAL INTEREST EXPENSE	146	139	4.7-	186	33.8
PROVISION FOR LOAN & LEASE LOSSES	36	34	6.4-	35	3.4
NET INTEREST INCOME AFTER PLL	333	352	5.6	359	2.0
NON-INTEREST INCOME					
Fee Income	69	69	0.5	75	8.8
Other Operating Income	46	49	7.2	55	12.1
Gain (Loss) on Investments	0*	-7	969.5-	-0*	97.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	57.9-	1	1,042.1
Other Non-Oper Income (Expense)	1	2	14.3	9	475.8
TOTAL NON-INTEREST INCOME	117	113	3.1-	141	24.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	174	185	6.2	202	9.1
Travel and Conference Expense	6	6	4.8-	6	7.6
Office Occupancy Expense	21	22	5.6	24	6.9
Office Operations Expense	66	70	5.1	71	2.8
Educational & Promotional Expense	15	17	14.6	19	14.0
Loan Servicing Expense	24	28	18.0	31	9.6
Professional and Outside Services	31	35	10.4	36	2.9
Member Insurance	0*	0*	3.3-	0*	27.6-
Operating Fees	1	2	2.2	1	5.7-
Miscellaneous Operating Expenses	6	7	16.1	8	12.1
TOTAL NON-INTEREST EXPENSES	346	372	7.5	399	7.4
NET INCOME	104	93	10.3-	100	7.5
Transfer to Regular Reserve	13	46	255.0	18	60.7-

* Amount Less than + or - 1 Million

Pennsylvania
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	699	669	4.3-	643	3.9-
Cash & Equivalents	2,227	1,837	17.5-	1,632	11.2-
TOTAL INVESTMENTS	6,595	7,006	6.2	6,540	6.7-
U.S. Government Obligations	230	484	110.5	78	84.0-
Federal Agency Securities	4,012	4,006	0.2-	4,173	4.2
Mutual Fund & Common Trusts	75	67	10.3-	60	10.5-
MCSD and PIC at Corporate CU	150	159	5.6	167	5.2
All Other Corporate Credit Union	349	448	28.3	479	6.7
Commercial Banks, S&Ls	1,591	1,612	1.3	1,366	15.3-
Credit Unions -Loans to, Deposits in	32	49	51.9	55	11.6
Other Investments	155	181	17.0	163	10.0-
Loans Held for Sale	21	14	34.3-	27	93.5
TOTAL LOANS OUTSTANDING	12,043	12,968	7.7	14,094	8.7
Unsecured Credit Card Loans	966	1,036	7.3	1,092	5.4
All Other Unsecured Loans	1,146	1,150	0.4	1,155	0.4
New Vehicle Loans	1,701	1,776	4.4	1,994	12.3
Used Vehicle Loans	2,107	2,206	4.7	2,359	6.9
First Mortgage Real Estate Loans	1,951	2,126	9.0	2,685	26.3
Other Real Estate Loans	3,555	4,037	13.6	4,190	3.8
Leases Receivable	3	2	41.3-	2	30.9
All Other Loans/Lines of Credit	615	635	3.3	616	2.9-
Allowance For Loan Losses	94	92	2.8-	103	12.4
Foreclosed and Repossessed Assets \1	3	2	5.7-	7	193.0
Land and Building	248	272	9.7	298	9.4
Other Fixed Assets	71	84	17.3	97	15.8
NCUSIF Capitalization Deposit	174	183	4.9	187	2.3
Other Assets	221	247	11.6	267	8.1
TOTAL ASSETS	21,509	22,521	4.7	23,045	2.3
LIABILITIES					
Total Borrowings	82	235	186.2	332	41.6
Accrued Dividends/Interest Payable	14	12	9.9-	14	9.7
Acct Payable and Other Liabilities	75	87	16.9	107	22.0
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0-
TOTAL LIABILITIES	170	334	96.2	452	35.3
EQUITY/SAVINGS					
TOTAL SAVINGS	18,995	19,661	3.5	19,931	1.4
Share Drafts	2,064	2,274	10.1	2,337	2.8
Regular Shares	8,591	8,610	0.2	8,082	6.1-
Money Market Shares	2,726	2,902	6.4	2,862	1.4-
Share Certificates/CDs	3,596	3,752	4.3	4,465	19.0
IRA/Keogh Accounts	1,702	1,795	5.5	1,874	4.4
All Other Shares and Member Deposits	283	290	2.3	269	7.2-
Non-Member Deposits	32	39	20.8	43	11.4
Regular Reserves	485	554	14.4	484	12.7-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-18	3,218.2-	-53	199.5-
Other Reserves	11	11	2.3	10	7.1-
Undivided Earnings	1,847	1,978	7.1	2,220	12.2
TOTAL EQUITY	2,344	2,526	7.8	2,661	5.4
TOTAL LIABILITIES/EQUITY/SAVINGS	21,509	22,521	4.7	23,045	2.3

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Pennsylvania
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	699	669	4.3-	643	3.9-
INTEREST INCOME					
Interest on Loans	822	821	0.1-	879	7.0
(Less) Interest Refund	0*	0*	7.1-	0*	0.2
Income from Investments	214	225	4.9	273	21.2
Trading Profits and Losses	0*	0*	71.4-	0*	42.2-
TOTAL INTEREST INCOME	1,035	1,045	1.0	1,151	10.1
INTEREST EXPENSE					
Dividends on Shares	314	282	10.3-	354	25.9
Interest on Deposits	15	13	13.6-	16	22.5
Interest on Borrowed Money	1	6	515.9	16	146.4
TOTAL INTEREST EXPENSE	330	301	8.8-	386	28.3
PROVISION FOR LOAN & LEASE LOSSES	61	63	3.3	94	48.6
NET INTEREST INCOME AFTER PLL	644	681	5.8	671	1.6-
NON-INTEREST INCOME					
Fee Income	101	117	16.1	136	16.6
Other Operating Income	74	76	3.8	86	13.0
Gain (Loss) on Investments	2	2	26.5	-0*	131.9-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	615.2	0*	43.0-
Other Non-Oper Income (Expense)	-7	0*	103.9	4	1,281.2
TOTAL NON-INTEREST INCOME	169	197	16.3	226	14.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	305	330	8.1	348	5.3
Travel and Conference Expense	7	8	6.8	8	7.4
Office Occupancy Expense	34	35	4.1	39	8.9
Office Operations Expense	131	143	8.5	149	4.4
Educational & Promotional Expense	22	24	9.7	28	16.4
Loan Servicing Expense	43	46	5.9	48	5.5
Professional and Outside Services	65	68	5.5	70	2.8
Member Insurance	13	12	4.4-	11	6.2-
Operating Fees	4	4	4.5-	4	6.6
Miscellaneous Operating Expenses	13	13	3.2	15	11.2
TOTAL NON-INTEREST EXPENSES	638	684	7.2	721	5.4
NET INCOME	176	195	10.8	176	9.5-
Transfer to Regular Reserve	3	2	24.2-	0*	72.1-

* Amount Less than + or - 1 Million

Puerto Rico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
Cash & Equivalents	43	34	21.0-	43	27.4
TOTAL INVESTMENTS	180	209	16.0	207	0.7-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	155	180	15.7	182	1.2
Mutual Fund & Common Trusts	0*	0*	100.0-	0*	0.0
MCSD and PIC at Corporate CU	0	0*	0.0	0*	0.6-
All Other Corporate Credit Union	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	22	27	22.7	24	12.7-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	2	2	34.7-	1	16.4-
Loans Held for Sale	0*	0*	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	288	280	2.9-	277	1.0-
Unsecured Credit Card Loans	16	17	2.9	18	7.3
All Other Unsecured Loans	120	95	20.6-	119	24.5
New Vehicle Loans	67	50	24.7-	64	27.9
Used Vehicle Loans	2	14	759.3	2	83.4-
First Mortgage Real Estate Loans	65	62	4.4-	56	10.3-
Other Real Estate Loans	9	8	15.9-	6	22.8-
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	9	33	272.0	12	65.3-
Allowance For Loan Losses	5	5	5.8-	5	0.9-
Foreclosed and Repossessed Assets \1	0*	0*	481.7	0*	40.7
Land and Building	11	11	2.4-	11	2.8
Other Fixed Assets	2	2	41.5	2	13.0-
NCUSIF Capitalization Deposit	4	4	4.4	4	1.7
Other Assets	4	4	6.0	4	5.0-
TOTAL ASSETS	526	539	2.4	543	0.9
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	21.1-	0*	14.1
Acct Payable and Other Liabilities	3	3	3.4-	3	6.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	4	4	6.1-	4	10.1
EQUITY/SAVINGS					
TOTAL SAVINGS	460	468	1.8	473	1.0
Share Drafts	15	15	0.4	16	5.1
Regular Shares	268	266	0.7-	255	4.1-
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	156	157	1.0	175	11.6
IRA/Keogh Accounts	8	9	6.2	9	4.7
All Other Shares and Member Deposits	14	22	60.0	18	17.3-
Non-Member Deposits	0*	0*	0.0	0*	85.7
Regular Reserves	14	14	0.6	14	0.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	134.6-	-1	92.8-
Other Reserves	2	2	2.6	2	19.4-
Undivided Earnings	46	51	10.4	52	1.4
TOTAL EQUITY	62	66	7.3	66	0.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	526	539	2.4	543	0.9

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Puerto Rico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
INTEREST INCOME					
Interest on Loans	26	25	4.4-	23	7.1-
(Less) Interest Refund	0*	0*	24.4	0*	95.0-
Income from Investments	6	6	0.6	7	19.4
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	32	31	3.5-	30	1.7-
INTEREST EXPENSE					
Dividends on Shares	13	11	15.8-	11	3.4-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	42.2	0*	422.1
TOTAL INTEREST EXPENSE	13	11	15.8-	11	3.4-
PROVISION FOR LOAN & LEASE LOSSES	4	3	16.8-	3	6.5-
NET INTEREST INCOME AFTER PLL	15	17	10.2	17	0.2
NON-INTEREST INCOME					
Fee Income	1	1	13.1	2	32.4
Other Operating Income	0*	0*	7.1-	0*	43.1
Gain (Loss) on Investments	0	0	0.0	-0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	324.1	-0*	2,105.9-
Other Non-Oper Income (Expense)	0*	0*	16.0-	0*	2,017.4
TOTAL NON-INTEREST INCOME	2	2	7.2	2	35.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	6	6	2.1	6	3.3
Travel and Conference Expense	0*	0*	27.8-	0*	37.9
Office Occupancy Expense	0*	0*	8.3	0*	6.8
Office Operations Expense	4	4	7.9	5	19.9
Educational & Promotional Expense	0*	0*	1.5-	0*	52.8
Loan Servicing Expense	0*	0*	18.3-	0*	6.0-
Professional and Outside Services	0*	0*	29.1	1	31.8
Member Insurance	0*	0*	3.5	0*	5.7
Operating Fees	0*	0*	2.0-	0*	6.8
Miscellaneous Operating Expenses	0*	0*	19.4-	0*	36.7
TOTAL NON-INTEREST EXPENSES	13	14	3.2	15	13.6
NET INCOME	4	5	32.9	4	23.4-
Transfer to Regular Reserve	0*	0*	162.2-	0*	343.5

* Amount Less than + or - 1 Million

Rhode Island
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	32	31	3.1-	28	9.7-
Cash & Equivalents	327	262	19.7-	230	12.3-
TOTAL INVESTMENTS	853	938	10.0	905	3.5-
U.S. Government Obligations	0*	0*	15.7-	25	4,101.2
Federal Agency Securities	541	612	13.1	580	5.2-
Mutual Fund & Common Trusts	5	4	29.8-	3	11.2-
MCSD and PIC at Corporate CU	18	18	1.1	18	0.2-
All Other Corporate Credit Union	82	112	37.4	109	2.5-
Commercial Banks, S&Ls	56	52	7.5-	42	18.4-
Credit Unions -Loans to, Deposits in	7	5	29.2-	4	9.0-
Other Investments	144	136	5.7-	123	9.3-
Loans Held for Sale	7	10	54.3	13	23.6
TOTAL LOANS OUTSTANDING	1,954	2,109	7.9	2,300	9.1
Unsecured Credit Card Loans	18	17	7.4-	17	3.0
All Other Unsecured Loans	36	40	11.8	44	8.4
New Vehicle Loans	186	196	5.5	225	14.8
Used Vehicle Loans	277	256	7.4-	243	5.0-
First Mortgage Real Estate Loans	1,041	1,088	4.5	1,188	9.2
Other Real Estate Loans	371	481	29.7	552	14.9
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	26	31	17.6	30	1.8-
Allowance For Loan Losses	10	9	4.3-	10	9.0
Foreclosed and Repossessed Assets \1	0*	0*	19,294,600.0	0*	61.1
Land and Building	44	50	13.4	67	32.1
Other Fixed Assets	13	20	50.2	15	25.4-
NCUSIF Capitalization Deposit	24	26	7.8	27	2.2
Other Assets	35	38	8.0	46	19.5
TOTAL ASSETS	3,248	3,446	6.1	3,592	4.2
LIABILITIES					
Total Borrowings	159	166	3.9	215	29.5
Accrued Dividends/Interest Payable	3	3	3.7	4	42.7
Acct Payable and Other Liabilities	16	19	22.2	22	13.2
Uninsured Secondary Capital	0*	0*	50.0-	0*	333.3
TOTAL LIABILITIES	178	188	5.5	241	28.1
EQUITY/SAVINGS					
TOTAL SAVINGS	2,665	2,835	6.4	2,916	2.8
Share Drafts	332	388	17.1	395	1.8
Regular Shares	674	701	4.1	663	5.5-
Money Market Shares	389	396	1.9	335	15.5-
Share Certificates/CDs	942	1,020	8.3	1,190	16.7
IRA/Keogh Accounts	204	206	0.9	216	4.8
All Other Shares and Member Deposits	125	124	0.9-	116	6.5-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	86	87	1.2	86	1.6-
APPR. For Non-Conf. Invest.	0*	0*	2.3	0	100.0-
Accum. Unrealized G/L on A-F-S	5	0*	99.2-	-8	20,863.6-
Other Reserves	2	2	0.0	0*	100.0-
Undivided Earnings	313	333	6.7	357	7.2
TOTAL EQUITY	405	422	4.3	436	3.2
TOTAL LIABILITIES/EQUITY/SAVINGS	3,248	3,446	6.1	3,592	4.2

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Rhode Island
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	32	31	3.1-	28	9.7-
INTEREST INCOME					
Interest on Loans	113	114	0.2	126	10.6
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	33	34	2.6	38	11.0
Trading Profits and Losses	2	0*	69.2-	0*	48.6-
TOTAL INTEREST INCOME	148	148	0.0-	164	10.5
INTEREST EXPENSE					
Dividends on Shares	9	8	10.9-	8	6.1
Interest on Deposits	39	36	7.2-	45	25.3
Interest on Borrowed Money	6	6	5.1-	6	8.8
TOTAL INTEREST EXPENSE	53	49	7.6-	59	20.4
PROVISION FOR LOAN & LEASE LOSSES	2	4	68.6	6	53.3
NET INTEREST INCOME AFTER PLL	93	95	2.6	98	3.6
NON-INTEREST INCOME					
Fee Income	17	18	2.2	19	5.9
Other Operating Income	6	4	29.1-	5	19.6
Gain (Loss) on Investments	1	0*	49.5-	0*	5.8
Gain (Loss) on Disp of Fixed Assets	0*	-0*	102.2-	0*	587.6
Other Non-Oper Income (Expense)	0*	0*	27.7-	0*	94.5
TOTAL NON-INTEREST INCOME	26	23	11.8-	25	10.4
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	45	50	9.7	52	5.3
Travel and Conference Expense	1	1	2.4-	1	5.1
Office Occupancy Expense	7	7	2.1	9	19.8
Office Operations Expense	18	18	2.5	19	1.4
Educational & Promotional Expense	4	5	24.0	6	21.9
Loan Servicing Expense	2	2	1.2-	3	22.8
Professional and Outside Services	8	8	3.1-	8	0.6
Member Insurance	0*	0*	6.9-	0*	6.1
Operating Fees	0*	0*	58.7-	0*	9.2
Miscellaneous Operating Expenses	3	4	14.9	4	7.5
TOTAL NON-INTEREST EXPENSES	90	96	6.3	103	6.6
NET INCOME	28	22	22.7-	21	2.6-
Transfer to Regular Reserve	0*	0*	283.8-	0*	1,374.0

* Amount Less than + or - 1 Million

South Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	91	86	5.5-	86	0.0
Cash & Equivalents	634	528	16.8-	606	14.7
TOTAL INVESTMENTS	874	1,034	18.4	842	18.6-
U.S. Government Obligations	4	13	256.1	5	61.7-
Federal Agency Securities	439	519	18.4	538	3.6
Mutual Fund & Common Trusts	28	17	41.3-	4	77.4-
MCSD and PIC at Corporate CU	30	30	0.8	31	1.3
All Other Corporate Credit Union	212	274	29.1	144	47.5-
Commercial Banks, S&Ls	129	147	14.5	97	34.1-
Credit Unions -Loans to, Deposits in	6	6	5.0	7	8.4
Other Investments	27	28	5.2	17	38.8-
Loans Held for Sale	0*	0*	35.7	0*	86.4-
TOTAL LOANS OUTSTANDING	4,180	4,346	4.0	4,761	9.5
Unsecured Credit Card Loans	260	262	0.7	309	17.9
All Other Unsecured Loans	275	282	2.5	292	3.6
New Vehicle Loans	798	831	4.2	971	16.8
Used Vehicle Loans	1,242	1,247	0.4	1,275	2.3
First Mortgage Real Estate Loans	936	975	4.1	1,105	13.4
Other Real Estate Loans	447	522	16.9	573	9.6
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans/Lines of Credit	222	227	2.2	236	4.1
Allowance For Loan Losses	38	43	14.2	44	2.1
Foreclosed and Repossessed Assets \1	1	4	266.2	5	22.4
Land and Building	139	154	10.1	171	11.6
Other Fixed Assets	37	43	15.7	41	4.0-
NCUSIF Capitalization Deposit	47	49	5.0	50	1.6
Other Assets	69	57	16.5-	92	59.7
TOTAL ASSETS	5,944	6,173	3.9	6,524	5.7
LIABILITIES					
Total Borrowings	39	57	44.7	114	99.1
Accrued Dividends/Interest Payable	12	11	5.4-	15	32.3
Acct Payable and Other Liabilities	45	40	11.4-	49	23.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	96	108	12.3	178	64.1
EQUITY/SAVINGS					
TOTAL SAVINGS	5,185	5,351	3.2	5,567	4.0
Share Drafts	701	774	10.3	840	8.6
Regular Shares	1,732	1,866	7.7	1,857	0.5-
Money Market Shares	548	562	2.5	534	5.0-
Share Certificates/CDs	1,621	1,561	3.7-	1,722	10.3
IRA/Keogh Accounts	553	567	2.6	595	5.0
All Other Shares and Member Deposits	26	20	25.3-	13	32.4-
Non-Member Deposits	3	2	37.9-	6	238.2
Regular Reserves	146	149	1.8	158	6.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-4	110.4-	-7	79.6-
Other Reserves	21	25	19.1	20	17.1-
Undivided Earnings	498	544	9.3	607	11.6
TOTAL EQUITY	663	714	7.7	779	9.1
TOTAL LIABILITIES/EQUITY/SAVINGS	5,944	6,173	3.9	6,524	5.7

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

South Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	91	86	5.5-	86	0.0
INTEREST INCOME					
Interest on Loans	295	288	2.4-	302	4.7
(Less) Interest Refund	0*	0*	28.2-	0*	133.5
Income from Investments	30	31	3.2	42	37.0
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	325	319	1.8-	343	7.7
INTEREST EXPENSE					
Dividends on Shares	101	83	17.6-	98	18.0
Interest on Deposits	0*	0*	7.9-	0*	36.9
Interest on Borrowed Money	2	3	55.6	4	30.4
TOTAL INTEREST EXPENSE	103	87	16.3-	103	18.5
PROVISION FOR LOAN & LEASE LOSSES	35	39	9.5	33	15.4-
NET INTEREST INCOME AFTER PLL	186	194	4.1	208	7.5
NON-INTEREST INCOME					
Fee Income	76	100	32.0	113	12.9
Other Operating Income	27	31	12.8	36	17.6
Gain (Loss) on Investments	-0*	0*	206.2	-0*	1,664.0-
Gain (Loss) on Disp of Fixed Assets	0*	7	601.3	-0*	102.4-
Other Non-Oper Income (Expense)	0*	0*	89.6	2	145.9
TOTAL NON-INTEREST INCOME	104	138	32.3	149	8.6
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	119	130	9.0	141	8.5
Travel and Conference Expense	4	4	2.7	4	6.1
Office Occupancy Expense	16	18	9.6	20	11.3
Office Operations Expense	54	60	11.1	61	2.3
Educational & Promotional Expense	9	10	15.0	12	20.7
Loan Servicing Expense	14	14	3.7	14	0.2
Professional and Outside Services	22	24	11.1	26	6.4
Member Insurance	2	1	13.1-	1	10.8-
Operating Fees	1	0*	13.5-	1	19.9
Miscellaneous Operating Expenses	6	10	54.1	9	9.3-
TOTAL NON-INTEREST EXPENSES	246	272	10.4	289	6.4
NET INCOME	44	59	35.8	68	14.9
Transfer to Regular Reserve	9	2	78.7-	8	346.5

* Amount Less than + or - 1 Million

South Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	58	56	3.4-	54	3.6-
Cash & Equivalents	114	110	3.8-	96	12.4-
TOTAL INVESTMENTS	230	232	1.2	260	12.0
U.S. Government Obligations	0*	0*	0.0	0*	3.2-
Federal Agency Securities	100	95	5.8-	129	36.1
Mutual Fund & Common Trusts	6	6	1.5	6	2.3
MCSD and PIC at Corporate CU	12	13	2.1	13	5.5
All Other Corporate Credit Union	14	16	14.4	35	125.7
Commercial Banks, S&Ls	81	81	0.2-	55	31.8-
Credit Unions -Loans to, Deposits in	8	9	11.2	10	7.5
Other Investments	8	14	66.4	12	10.7-
Loans Held for Sale	3	4	11.4	5	34.6
TOTAL LOANS OUTSTANDING	985	1,074	9.1	1,136	5.8
Unsecured Credit Card Loans	33	34	1.2	34	1.2
All Other Unsecured Loans	32	35	7.8	35	1.8
New Vehicle Loans	136	140	3.1	174	23.9
Used Vehicle Loans	317	333	4.9	322	3.0-
First Mortgage Real Estate Loans	215	250	16.6	271	8.2
Other Real Estate Loans	117	136	16.1	148	9.1
Leases Receivable	0*	0*	16.6	0*	100.2
All Other Loans/Lines of Credit	134	147	9.3	152	3.3
Allowance For Loan Losses	7	7	8.7-	6	3.4-
Foreclosed and Repossessed Assets \1	0*	0*	41.4	0*	72.7
Land and Building	26	30	18.2	40	32.8
Other Fixed Assets	7	7	5.7	8	3.3
NCUSIF Capitalization Deposit	11	11	6.8	12	3.6
Other Assets	9	9	9.3	12	25.5
TOTAL ASSETS	1,377	1,473	6.9	1,564	6.2
LIABILITIES					
Total Borrowings	15	29	99.6	41	41.0
Accrued Dividends/Interest Payable	2	2	2.8-	3	49.5
Acct Payable and Other Liabilities	7	5	25.8-	9	66.7
Uninsured Secondary Capital	2	2	28.2	2	3.4-
TOTAL LIABILITIES	26	39	52.2	55	42.2
EQUITY/SAVINGS					
TOTAL SAVINGS	1,210	1,277	5.5	1,339	4.9
Share Drafts	162	180	11.3	198	10.0
Regular Shares	310	347	12.1	325	6.5-
Money Market Shares	186	196	5.5	196	0.3
Share Certificates/CDs	414	423	2.3	492	16.4
IRA/Keogh Accounts	99	102	2.9	108	6.6
All Other Shares and Member Deposits	30	14	52.0-	9	38.6-
Non-Member Deposits	11	15	35.6	11	29.6-
Regular Reserves	34	37	6.1	37	0.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	198.3-	-2	390.3-
Other Reserves	1	0*	33.6-	0*	1.6-
Undivided Earnings	105	119	13.9	134	12.3
TOTAL EQUITY	141	156	10.8	169	8.3
TOTAL LIABILITIES/EQUITY/SAVINGS	1,377	1,473	6.9	1,564	6.2

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

South Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	58	56	3.4-	54	3.6-
INTEREST INCOME					
Interest on Loans	68	67	1.3-	72	7.4
(Less) Interest Refund	0*	0*	45.4-	0*	147.4
Income from Investments	8	9	5.2	11	25.6
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	76	76	0.6-	83	9.3
INTEREST EXPENSE					
Dividends on Shares	24	21	11.5-	27	27.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	71.1	2	75.5
TOTAL INTEREST EXPENSE	24	22	9.6-	28	29.3
PROVISION FOR LOAN & LEASE LOSSES	4	3	21.0-	3	11.1
NET INTEREST INCOME AFTER PLL	48	51	5.6	51	0.7
NON-INTEREST INCOME					
Fee Income	11	12	11.5	14	13.2
Other Operating Income	4	4	7.6-	4	15.4
Gain (Loss) on Investments	0*	0*	47.7-	0*	34.3-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	175.0-	0*	159.1
Other Non-Oper Income (Expense)	0*	0*	17.7-	0*	20.0
TOTAL NON-INTEREST INCOME	16	16	4.9	19	14.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	25	28	9.2	30	8.8
Travel and Conference Expense	0*	0*	18.0	1	9.0
Office Occupancy Expense	3	3	3.4	3	14.2
Office Operations Expense	9	10	3.9	10	6.4
Educational & Promotional Expense	2	2	13.8	2	10.8
Loan Servicing Expense	3	3	10.2	3	5.9
Professional and Outside Services	3	3	8.5	3	1.7
Member Insurance	0*	0*	11.1-	0*	14.0-
Operating Fees	0*	0*	10.1-	0*	27.0
Miscellaneous Operating Expenses	1	1	6.0-	1	3.4
TOTAL NON-INTEREST EXPENSES	48	51	7.5	55	8.0
NET INCOME	16	16	0.6-	15	8.9-
Transfer to Regular Reserve	0*	0*	63.4-	0*	50.1-

* Amount Less than + or - 1 Million

Tennessee
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	218	212	2.8-	207	2.4-
Cash & Equivalents	1,176	1,113	5.4-	934	16.1-
TOTAL INVESTMENTS	2,704	2,755	1.9	2,680	2.7-
U.S. Government Obligations	57	20	65.3-	15	25.2-
Federal Agency Securities	1,679	1,846	10.0	1,832	0.8-
Mutual Fund & Common Trusts	47	36	22.5-	12	67.6-
MCSD and PIC at Corporate CU	46	47	2.7	66	41.1
All Other Corporate Credit Union	214	187	12.5-	236	25.8
Commercial Banks, S&Ls	578	547	5.4-	453	17.3-
Credit Unions -Loans to, Deposits in	15	16	10.5	19	19.9
Other Investments	69	55	19.8-	48	13.1-
Loans Held for Sale	6	7	16.6	15	101.1
TOTAL LOANS OUTSTANDING	6,120	6,511	6.4	7,261	11.5
Unsecured Credit Card Loans	237	221	6.5-	241	9.0
All Other Unsecured Loans	441	444	0.7	451	1.6
New Vehicle Loans	1,012	1,124	11.0	1,283	14.2
Used Vehicle Loans	1,421	1,524	7.3	1,704	11.8
First Mortgage Real Estate Loans	2,243	2,339	4.2	2,572	10.0
Other Real Estate Loans	515	584	13.3	679	16.3
Leases Receivable	2	4	71.6	4	8.8-
All Other Loans/Lines of Credit	249	272	9.5	326	19.8
Allowance For Loan Losses	41	41	0.6	44	7.2
Foreclosed and Repossessed Assets \1	2	3	57.3	3	3.6
Land and Building	173	185	7.4	218	17.7
Other Fixed Assets	45	46	1.7	52	13.9
NCUSIF Capitalization Deposit	78	81	4.1	84	4.0
Other Assets	109	106	2.7-	112	5.0
TOTAL ASSETS	10,372	10,767	3.8	11,314	5.1
LIABILITIES					
Total Borrowings	247	217	12.1-	248	14.1
Accrued Dividends/Interest Payable	10	6	33.8-	12	93.3
Acct Payable and Other Liabilities	61	73	19.5	74	1.9
Uninsured Secondary Capital	0*	0*	37.2	0*	11.5-
TOTAL LIABILITIES	318	296	6.7-	334	12.8
EQUITY/SAVINGS					
TOTAL SAVINGS	8,729	9,064	3.8	9,482	4.6
Share Drafts	1,014	1,101	8.6	1,188	7.9
Regular Shares	3,207	3,394	5.8	3,283	3.3-
Money Market Shares	1,395	1,378	1.2-	1,216	11.7-
Share Certificates/CDs	2,129	2,218	4.2	2,806	26.5
IRA/Keogh Accounts	823	818	0.5-	849	3.8
All Other Shares and Member Deposits	129	118	8.0-	107	10.0-
Non-Member Deposits	33	36	10.1	33	7.9-
Regular Reserves	319	329	3.3	353	7.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	-10	481.7-	-26	152.7-
Other Reserves	115	120	4.5	34	71.6-
Undivided Earnings	889	967	8.8	1,137	17.5
TOTAL EQUITY	1,326	1,407	6.1	1,498	6.5
TOTAL LIABILITIES/EQUITY/SAVINGS	10,372	10,767	3.8	11,314	5.1

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Tennessee
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	218	212	2.8-	207	2.4-
INTEREST INCOME					
Interest on Loans	415	406	2.1-	437	7.5
(Less) Interest Refund	3	3	26.5	5	46.5
Income from Investments	93	93	0.1	112	19.5
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	506	497	1.9-	544	9.5
INTEREST EXPENSE					
Dividends on Shares	112	97	13.3-	123	26.9
Interest on Deposits	37	34	7.8-	46	37.6
Interest on Borrowed Money	11	11	2.1-	11	1.8-
TOTAL INTEREST EXPENSE	160	142	11.3-	180	27.2
PROVISION FOR LOAN & LEASE LOSSES	25	25	0.1-	30	23.4
NET INTEREST INCOME AFTER PLL	321	330	2.7	333	0.9
NON-INTEREST INCOME					
Fee Income	74	95	29.6	115	20.2
Other Operating Income	32	27	16.7-	33	24.0
Gain (Loss) on Investments	2	3	54.5	-0*	125.4-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	136.7-	-0*	89.2
Other Non-Oper Income (Expense)	8	0*	99.4-	3	5,896.7
TOTAL NON-INTEREST INCOME	116	125	7.4	150	20.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	170	184	8.2	192	4.3
Travel and Conference Expense	5	5	0.5	5	5.8
Office Occupancy Expense	22	24	6.9	26	7.6
Office Operations Expense	70	73	4.3	74	2.0
Educational & Promotional Expense	10	12	15.9	14	13.6
Loan Servicing Expense	13	14	4.8	14	1.5-
Professional and Outside Services	30	32	7.1	35	9.6
Member Insurance	4	4	12.9-	3	5.6-
Operating Fees	3	3	1.4-	3	5.5
Miscellaneous Operating Expenses	7	9	31.6	9	0.3-
TOTAL NON-INTEREST EXPENSES	334	359	7.3	375	4.5
NET INCOME	104	96	6.9-	108	12.4
Transfer to Regular Reserve	15	11	25.9-	15	35.6

* Amount Less than + or - 1 Million

Texas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	667	641	3.9-	625	2.5-
Cash & Equivalents	3,198	3,289	2.8	3,110	5.5-
TOTAL INVESTMENTS	11,239	10,883	3.2-	10,067	7.5-
U.S. Government Obligations	87	178	103.6	122	31.3-
Federal Agency Securities	6,690	5,795	13.4-	4,519	22.0-
Mutual Fund & Common Trusts	156	115	26.5-	63	44.9-
MCSD and PIC at Corporate CU	199	202	1.6	234	15.9
All Other Corporate Credit Union	900	1,245	38.3	1,446	16.2
Commercial Banks, S&Ls	2,087	2,039	2.3-	1,822	10.6-
Credit Unions -Loans to, Deposits in	52	56	8.2	81	43.8
Other Investments	1,070	1,254	17.2	1,781	42.0
Loans Held for Sale	85	94	11.1	182	93.1
TOTAL LOANS OUTSTANDING	29,114	31,615	8.6	32,563	3.0
Unsecured Credit Card Loans	1,325	1,290	2.7-	1,364	5.8
All Other Unsecured Loans	1,721	1,784	3.6	1,784	0.0-
New Vehicle Loans	9,593	10,608	10.6	11,126	4.9
Used Vehicle Loans	7,858	8,213	4.5	7,898	3.8-
First Mortgage Real Estate Loans	4,649	4,987	7.3	5,176	3.8
Other Real Estate Loans	2,029	2,314	14.0	2,333	0.8
Leases Receivable	227	429	88.7	594	38.6
All Other Loans/Lines of Credit	1,712	1,992	16.4	2,287	14.8
Allowance For Loan Losses	233	242	3.6	270	11.9
Foreclosed and Repossessed Assets \1	4	17	292.7	43	148.5
Land and Building	836	946	13.1	921	2.6-
Other Fixed Assets	229	253	10.9	254	0.0
NCUSIF Capitalization Deposit	349	360	3.1	353	1.9-
Other Assets	573	582	1.7	606	4.1
TOTAL ASSETS	45,394	47,799	5.3	47,829	0.1
LIABILITIES					
Total Borrowings	1,118	1,555	39.1	1,880	20.9
Accrued Dividends/Interest Payable	39	42	5.8	55	32.3
Acct Payable and Other Liabilities	431	423	1.7-	466	10.0
Uninsured Secondary Capital	0*	0*	1,800.0	0*	37.9-
TOTAL LIABILITIES	1,588	2,020	27.2	2,401	18.9
EQUITY/SAVINGS					
TOTAL SAVINGS	39,148	40,749	4.1	40,274	1.2-
Share Drafts	5,343	5,784	8.3	5,738	0.8-
Regular Shares	14,313	14,668	2.5	14,060	4.1-
Money Market Shares	6,672	6,779	1.6	5,622	17.1-
Share Certificates/CDs	8,436	9,093	7.8	10,422	14.6
IRA/Keogh Accounts	3,242	3,284	1.3	3,250	1.0-
All Other Shares and Member Deposits	911	889	2.5-	920	3.5
Non-Member Deposits	232	252	8.9	262	4.0
Regular Reserves	1,145	1,109	3.2-	1,049	5.5-
APPR. For Non-Conf. Invest.	26	32	25.5	43	33.4
Accum. Unrealized G/L on A-F-S	0*	-18	16,108.7-	-37	103.5-
Other Reserves	364	404	11.0	456	12.9
Undivided Earnings	3,123	3,502	12.1	3,643	4.0
TOTAL EQUITY	4,658	5,030	8.0	5,154	2.5
TOTAL LIABILITIES/EQUITY/SAVINGS	45,394	47,799	5.3	47,829	0.1

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Texas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	667	641	3.9-	625	2.5-
INTEREST INCOME					
Interest on Loans	1,893	1,893	0.0-	1,892	0.0-
(Less) Interest Refund	2	2	9.2-	4	96.2
Income from Investments	316	321	1.4	400	24.8
Trading Profits and Losses	0*	0*	536.2	0*	47.1-
TOTAL INTEREST INCOME	2,206	2,211	0.2	2,288	3.5
INTEREST EXPENSE					
Dividends on Shares	567	512	9.6-	637	24.2
Interest on Deposits	128	118	7.5-	133	12.7
Interest on Borrowed Money	38	47	23.8	61	30.4
TOTAL INTEREST EXPENSE	733	678	7.5-	831	22.7
PROVISION FOR LOAN & LEASE LOSSES	180	207	14.6	234	13.3
NET INTEREST INCOME AFTER PLL	1,293	1,327	2.6	1,222	7.9-
NON-INTEREST INCOME					
Fee Income	466	552	18.5	576	4.4
Other Operating Income	82	117	42.3	124	6.3
Gain (Loss) on Investments	10	4	65.1-	0*	88.0-
Gain (Loss) on Disp of Fixed Assets	2	0*	68.5-	11	1,869.9
Other Non-Oper Income (Expense)	10	15	57.7	47	208.9
TOTAL NON-INTEREST INCOME	569	688	20.8	758	10.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	737	799	8.3	808	1.2
Travel and Conference Expense	20	21	6.4	22	3.7
Office Occupancy Expense	106	118	11.4	122	3.3
Office Operations Expense	324	344	6.0	346	0.6
Educational & Promotional Expense	52	60	15.7	66	8.7
Loan Servicing Expense	61	69	11.9	70	1.8
Professional and Outside Services	116	128	10.5	132	3.4
Member Insurance	6	6	2.8-	5	9.7-
Operating Fees	7	7	5.3-	7	10.9
Miscellaneous Operating Expenses	43	50	16.6	53	6.3
TOTAL NON-INTEREST EXPENSES	1,473	1,602	8.7	1,632	1.9
NET INCOME	389	413	6.0	348	15.6-
Transfer to Regular Reserve	14	8	43.1-	8	0.0-

* Amount Less than + or - 1 Million

Utah
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	119	118	0.8-	116	1.7-
Cash & Equivalents	496	504	1.6	488	3.1-
TOTAL INVESTMENTS	1,258	1,274	1.3	1,238	2.8-
U.S. Government Obligations	1	2	37.5	0*	96.8-
Federal Agency Securities	443	406	8.2-	442	8.7
Mutual Fund & Common Trusts	3	4	76.8	4	13.2-
MCSD and PIC at Corporate CU	42	45	6.1	48	7.9
All Other Corporate Credit Union	243	302	24.6	323	6.9
Commercial Banks, S&Ls	289	264	8.6-	249	5.9-
Credit Unions -Loans to, Deposits in	10	9	11.0-	11	19.0
Other Investments	227	241	6.0	162	32.8-
Loans Held for Sale	20	20	2.5	23	13.7
TOTAL LOANS OUTSTANDING	6,472	6,942	7.3	8,018	15.5
Unsecured Credit Card Loans	380	405	6.4	433	7.0
All Other Unsecured Loans	188	201	6.7	238	18.5
New Vehicle Loans	862	1,010	17.2	1,317	30.4
Used Vehicle Loans	2,194	2,263	3.1	2,477	9.5
First Mortgage Real Estate Loans	1,649	1,755	6.4	2,096	19.4
Other Real Estate Loans	690	739	7.2	851	15.1
Leases Receivable	3	3	8.7-	14	346.7
All Other Loans/Lines of Credit	505	566	12.0	592	4.6
Allowance For Loan Losses	53	55	4.8	66	20.6
Foreclosed and Repossessed Assets \1	14	8	41.7-	4	48.6-
Land and Building	200	249	24.3	277	11.2
Other Fixed Assets	48	55	14.6	57	2.1
NCUSIF Capitalization Deposit	67	71	5.7	76	6.3
Other Assets	112	143	27.3	134	5.9-
TOTAL ASSETS	8,634	9,210	6.7	10,248	11.3
LIABILITIES					
Total Borrowings	21	25	22.0	52	104.9
Accrued Dividends/Interest Payable	7	7	2.3-	10	48.0
Acct Payable and Other Liabilities	45	51	14.2	66	28.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	73	84	14.8	128	53.1
EQUITY/SAVINGS					
TOTAL SAVINGS	7,679	8,161	6.3	9,060	11.0
Share Drafts	899	1,047	16.5	1,277	21.9
Regular Shares	2,147	2,316	7.9	2,330	0.6
Money Market Shares	2,038	2,004	1.7-	2,057	2.6
Share Certificates/CDs	1,987	2,164	8.9	2,693	24.4
IRA/Keogh Accounts	538	552	2.6	588	6.5
All Other Shares and Member Deposits	65	67	2.6	67	1.2
Non-Member Deposits	6	11	98.9	48	325.2
Regular Reserves	266	276	3.7	286	3.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	7	4	48.3-	2	49.1-
Other Reserves	271	298	10.2	335	12.3
Undivided Earnings	338	388	14.8	437	12.7
TOTAL EQUITY	882	966	9.5	1,061	9.8
TOTAL LIABILITIES/EQUITY/SAVINGS	8,634	9,210	6.7	10,248	11.3

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Utah
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	119	118	0.8-	116	1.7-
INTEREST INCOME					
Interest on Loans	385	390	1.1	447	14.9
(Less) Interest Refund	0*	0*	99.4-	0*	7.7
Income from Investments	47	46	1.0-	55	17.7
Trading Profits and Losses	0	0*	0.0	-0*	433.9-
TOTAL INTEREST INCOME	432	436	1.0	502	15.2
INTEREST EXPENSE					
Dividends on Shares	137	116	15.1-	152	31.0
Interest on Deposits	15	11	28.6-	12	15.7
Interest on Borrowed Money	0*	0*	98.2	2	221.3
TOTAL INTEREST EXPENSE	152	127	16.2-	166	30.5
PROVISION FOR LOAN & LEASE LOSSES	39	39	0.1-	48	22.1
NET INTEREST INCOME AFTER PLL	241	270	12.0	288	7.0
NON-INTEREST INCOME					
Fee Income	105	116	10.2	136	17.8
Other Operating Income	40	41	2.6	48	17.4
Gain (Loss) on Investments	-0*	0*	126.6	-0*	101.1-
Gain (Loss) on Disp of Fixed Assets	0*	1	426.3	1	18.2
Other Non-Oper Income (Expense)	0*	0*	6.8-	-3	532.9-
TOTAL NON-INTEREST INCOME	145	159	9.5	183	15.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	146	160	9.6	181	13.1
Travel and Conference Expense	4	5	10.8	5	10.4
Office Occupancy Expense	23	26	16.5	29	10.3
Office Operations Expense	66	74	11.7	80	7.3
Educational & Promotional Expense	15	18	17.3	14	19.9-
Loan Servicing Expense	28	31	10.7	35	12.4
Professional and Outside Services	9	11	12.8	11	8.1
Member Insurance	2	2	7.2-	2	8.7-
Operating Fees	1	1	32.7	2	14.6
Miscellaneous Operating Expenses	10	12	24.6	16	31.7
TOTAL NON-INTEREST EXPENSES	305	340	11.6	375	10.2
NET INCOME	81	88	8.8	96	9.4
Transfer to Regular Reserve	20	17	16.9-	22	31.6

* Amount Less than + or - 1 Million

Vermont
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	37	36	2.7-	33	8.3-
Cash & Equivalents	103	86	16.6-	64	26.3-
TOTAL INVESTMENTS	359	289	19.3-	232	19.7-
U.S. Government Obligations	10	0*	90.2-	1	20.8
Federal Agency Securities	211	150	28.6-	114	23.9-
Mutual Fund & Common Trusts	5	3	35.9-	2	23.7-
MCSD and PIC at Corporate CU	7	9	22.2	9	2.0
All Other Corporate Credit Union	23	29	24.7	23	21.3-
Commercial Banks, S&Ls	92	83	10.3-	71	14.4-
Credit Unions -Loans to, Deposits in	3	4	23.0	3	23.1-
Other Investments	7	10	45.4	9	14.9-
Loans Held for Sale	5	6	1.7	6	1.7
TOTAL LOANS OUTSTANDING	973	1,164	19.6	1,276	9.6
Unsecured Credit Card Loans	46	46	0.7	49	4.7
All Other Unsecured Loans	46	50	8.3	51	2.9
New Vehicle Loans	82	89	9.5	113	26.3
Used Vehicle Loans	187	201	7.3	209	3.9
First Mortgage Real Estate Loans	338	424	25.5	448	5.7
Other Real Estate Loans	214	286	33.2	333	16.5
Leases Receivable	2	0*	70.2-	0*	38.9-
All Other Loans/Lines of Credit	58	68	15.8	73	7.7
Allowance For Loan Losses	4	4	0.0	4	2.5
Foreclosed and Repossessed Assets \1	0*	0*	0.0	0*	16.1
Land and Building	25	28	14.0	33	18.5
Other Fixed Assets	9	11	22.3	11	3.5
NCUSIF Capitalization Deposit	12	12	5.4	13	5.1
Other Assets	16	20	25.3	28	43.8
TOTAL ASSETS	1,498	1,613	7.7	1,660	2.9
LIABILITIES					
Total Borrowings	69	113	63.7	81	28.3-
Accrued Dividends/Interest Payable	0*	0*	6.2-	0*	8.3
Acct Payable and Other Liabilities	13	14	7.7	19	31.1
Uninsured Secondary Capital	3	3	2.6-	3	1.5-
TOTAL LIABILITIES	86	131	52.2	103	21.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,263	1,322	4.7	1,382	4.6
Share Drafts	163	181	10.8	197	9.3
Regular Shares	523	542	3.6	529	2.4-
Money Market Shares	237	247	4.5	230	7.1-
Share Certificates/CDs	234	236	1.1	296	25.4
IRA/Keogh Accounts	89	90	0.8	99	10.1
All Other Shares and Member Deposits	9	11	17.9	13	27.5
Non-Member Deposits	9	16	81.2	18	14.6
Regular Reserves	45	48	5.8	50	4.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	-0*	128.1-	-2	334.8-
Other Reserves	1	1	7.1-	2	10.4
Undivided Earnings	101	112	10.8	125	11.3
TOTAL EQUITY	150	161	7.6	174	8.3
TOTAL LIABILITIES/EQUITY/SAVINGS	1,498	1,613	7.7	1,660	2.9

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Vermont
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	37	36	2.7-	33	8.3-
INTEREST INCOME					
Interest on Loans	58	64	10.0	74	16.5
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	13	11	13.0-	11	5.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	71	75	5.8	85	13.1
INTEREST EXPENSE					
Dividends on Shares	15	13	14.3-	18	38.5
Interest on Deposits	4	3	17.7-	4	12.0
Interest on Borrowed Money	1	2	69.2	3	49.7
TOTAL INTEREST EXPENSE	20	18	9.7-	25	35.1
PROVISION FOR LOAN & LEASE LOSSES	0*	2	661.6	3	44.1
NET INTEREST INCOME AFTER PLL	50	54	8.1	57	4.4
NON-INTEREST INCOME					
Fee Income	13	13	2.8	15	16.0
Other Operating Income	9	5	43.6-	6	12.4
Gain (Loss) on Investments	1	0*	96.6-	-0*	496.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	95.6-	0*	298.2
Other Non-Oper Income (Expense)	0*	0*	79.5-	0*	1,432.4
TOTAL NON-INTEREST INCOME	23	18	21.8-	22	18.2
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	27	30	9.8	33	9.5
Travel and Conference Expense	0*	1	10.1	0*	6.3-
Office Occupancy Expense	4	4	7.1	5	26.5
Office Operations Expense	13	14	6.5	15	7.4
Educational & Promotional Expense	2	2	5.7-	2	20.2
Loan Servicing Expense	3	3	5.8-	3	6.0
Professional and Outside Services	3	3	8.4	3	0.4
Member Insurance	0*	0*	0.7-	0*	14.4-
Operating Fees	0*	0*	6.9-	0*	17.4
Miscellaneous Operating Expenses	1	0*	23.0-	1	43.0
TOTAL NON-INTEREST EXPENSES	55	59	6.4	64	9.7
NET INCOME	18	14	24.6-	14	0.0-
Transfer to Regular Reserve	2	2	4.6-	2	0.7

* Amount Less than + or - 1 Million

Virgin Islands
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
Cash & Equivalents	7	11	46.7	8	28.0-
TOTAL INVESTMENTS	13	12	8.9-	18	46.3
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*	90.5	0*	35.7
All Other Corporate Credit Union	3	5	43.6	7	43.3
Commercial Banks, S&Ls	10	7	28.5-	11	48.8
Credit Unions -Loans to, Deposits 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
TOTAL LOANS OUTSTANDING	28	29	3.7	31	4.3
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	16	17	3.9	16	3.8-
New Vehicle Loans	4	5	9.2	5	10.8
Used Vehicle Loans	1	0*	27.6-	0*	5.4
First Mortgage Real Estate Loans	0*	1	20.6	0*	100.0-
Other Real Estate Loans	0*	0*	0.0	0*	0.0
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans/Lines of Credit	5	6	3.0	8	44.2
Allowance For Loan Losses	0*	0*	19.4	0*	2.6-
Foreclosed and Repossessed Assets \1	0*	0*	0.0	0*	0.0
Land and Building	1	1	2.2-	1	4.0-
Other Fixed Assets	0*	0*	33.2-	0*	28.2-
NCUSIF Capitalization Deposit	0*	0*	12.1	0*	6.0
Other Assets	0*	0*	79.3	0*	29.4
TOTAL ASSETS	51	54	6.4	58	7.2
LIABILITIES					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	93.4-	0*	16.7-
Acct Payable and Other Liabilities	0*	0*	17.1	0*	16.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	0*	0*	1.7	0*	16.0
EQUITY/SAVINGS					
TOTAL SAVINGS	39	41	5.9	44	6.5
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	36	39	6.5	43	11.7
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	0*	253.5	0*	79.6-
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	2	1	36.4-	0*	88.9-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	3	3	2.3	3	1.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	-0*	0.0	0	100.0
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	9	10	10.7	11	11.6
TOTAL EQUITY	12	13	8.3	14	9.4
TOTAL LIABILITIES/EQUITY/SAVINGS	51	54	6.4	58	7.2

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Virgin Islands
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
INTEREST INCOME					
Interest on Loans	3	4	4.6	4	2.8-
(Less) Interest Refund	0*	0*	6.9-	0*	390.3
Income from Investments	0*	0*	7.9-	0*	71.2
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	4	4	3.7	4	0.8
INTEREST EXPENSE					
Dividends on Shares	0*	0*	2.6-	0*	3.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
TOTAL INTEREST EXPENSE	0*	0*	2.6-	0*	3.5-
PROVISION FOR LOAN & LEASE LOSSES	0*	0*	675.3	0*	74.9-
NET INTEREST INCOME AFTER PLL	3	3	3.0-	3	9.8
NON-INTEREST INCOME					
Fee Income	0*	0*	33.1	0*	374.6
Other Operating Income	0*	0*	151.5	0*	91.2-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0	-0*	0.0	0*	22,962.2
Other Non-Oper Income (Expense)	0	0*	0.0	0*	125.5
TOTAL NON-INTEREST INCOME	0*	0*	123.2	0*	70.8
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	0*	0*	0.7-	1	8.7
Travel and Conference Expense	0*	0*	15.8	0*	5.1
Office Occupancy Expense	0*	0*	20.6-	0*	8.5-
Office Operations Expense	0*	0*	21.9	0*	9.1-
Educational & Promotional Expense	0*	0*	15.1-	0*	73.2
Loan Servicing Expense	0*	0*	135.5	0*	24.0
Professional and Outside Services	0*	0*	40.9	0*	29.7
Member Insurance	0*	0*	98.7	0*	523.7
Operating Fees	0*	0*	3.8-	0*	4.3
Miscellaneous Operating Expenses	0*	0*	19.1	0*	49.8-
TOTAL NON-INTEREST EXPENSES	2	2	6.8	2	7.3
NET INCOME	1	0*	10.6-	1	26.1
Transfer to Regular Reserve	0*	0*	82.8	0*	8.0-

* Amount Less than + or - 1 Million

Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	237	226	4.6-	217	4.0-
Cash & Equivalents	5,072	5,315	4.8	4,310	18.9-
TOTAL INVESTMENTS	7,916	8,571	8.3	8,338	2.7-
U.S. Government Obligations	142	62	56.1-	77	22.9
Federal Agency Securities	5,941	6,579	10.7	6,497	1.2-
Mutual Fund & Common Trusts	265	299	12.6	244	18.4-
MCSD and PIC at Corporate CU	76	87	13.5	84	3.1-
All Other Corporate Credit Union	796	958	20.4	946	1.3-
Commercial Banks, S&Ls	501	426	15.1-	330	22.5-
Credit Unions -Loans to, Deposits in	15	22	41.4	16	24.6-
Other Investments	178	139	21.6-	144	3.0
Loans Held for Sale	251	335	33.3	252	24.7-
TOTAL LOANS OUTSTANDING	26,018	29,627	13.9	34,410	16.1
Unsecured Credit Card Loans	2,932	3,189	8.8	3,727	16.9
All Other Unsecured Loans	2,403	2,398	0.2-	2,367	1.3-
New Vehicle Loans	3,839	4,279	11.5	5,121	19.7
Used Vehicle Loans	4,481	4,799	7.1	4,890	1.9
First Mortgage Real Estate Loans	7,863	9,095	15.7	10,605	16.6
Other Real Estate Loans	3,309	4,647	40.4	6,509	40.1
Leases Receivable	155	150	3.0-	144	4.2-
All Other Loans/Lines of Credit	1,035	1,070	3.4	1,047	2.2-
Allowance For Loan Losses	206	219	6.4	295	34.5
Foreclosed and Repossessed Assets \1	6	5	15.7-	3	32.4-
Land and Building	395	443	12.3	475	7.3
Other Fixed Assets	155	177	14.5	201	13.4
NCUSIF Capitalization Deposit	290	327	12.9	352	7.6
Other Assets	947	949	0.2	1,117	17.7
TOTAL ASSETS	40,842	45,530	11.5	49,164	8.0
LIABILITIES					
Total Borrowings	2,002	2,817	40.7	3,075	9.2
Accrued Dividends/Interest Payable	19	22	11.6	30	36.8
Acct Payable and Other Liabilities	348	342	1.6-	425	24.3
Uninsured Secondary Capital	0*	0*	0.0	0	100.0-
TOTAL LIABILITIES	2,369	3,181	34.2	3,530	11.0
EQUITY/SAVINGS					
TOTAL SAVINGS	34,178	37,563	9.9	40,408	7.6
Share Drafts	4,615	5,168	12.0	5,669	9.7
Regular Shares	11,054	11,912	7.8	11,765	1.2-
Money Market Shares	5,720	6,126	7.1	6,404	4.5
Share Certificates/CDs	8,839	10,114	14.4	11,933	18.0
IRA/Keogh Accounts	3,837	4,153	8.2	4,523	8.9
All Other Shares and Member Deposits	107	84	21.5-	106	25.7
Non-Member Deposits	4	5	14.5	7	44.6
Regular Reserves	765	770	0.7	749	2.8-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	19	-22	220.8-	-63	179.5-
Other Reserves	1,896	2,209	16.5	2,451	10.9
Undivided Earnings	1,616	1,830	13.2	2,090	14.2
TOTAL EQUITY	4,295	4,787	11.4	5,226	9.2
TOTAL LIABILITIES/EQUITY/SAVINGS	40,842	45,530	11.5	49,164	8.0

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	237	226	4.6-	217	4.0-
INTEREST INCOME					
Interest on Loans	1,749	1,802	3.0	2,028	12.5
(Less) Interest Refund	0*	0*	5.0-	0*	38.6-
Income from Investments	275	306	11.4	418	36.6
Trading Profits and Losses	0*	0*	494.8	0*	12.8-
TOTAL INTEREST INCOME	2,024	2,108	4.2	2,446	16.0
INTEREST EXPENSE					
Dividends on Shares	724	724	0.0	878	21.3
Interest on Deposits	6	5	19.0-	9	86.9
Interest on Borrowed Money	25	39	56.8	104	165.2
TOTAL INTEREST EXPENSE	755	768	1.7	990	29.0
PROVISION FOR LOAN & LEASE LOSSES	179	181	1.5	325	79.3
NET INTEREST INCOME AFTER PLL	1,090	1,159	6.3	1,130	2.4-
NON-INTEREST INCOME					
Fee Income	208	265	27.0	277	4.5
Other Operating Income	270	263	2.6-	331	26.0
Gain (Loss) on Investments	3	-0*	108.6-	-0*	6.2
Gain (Loss) on Disp of Fixed Assets	-0*	1	552.7	-0*	107.0-
Other Non-Oper Income (Expense)	8	9	25.1	20	115.9
TOTAL NON-INTEREST INCOME	489	538	10.0	628	16.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	534	579	8.3	613	5.8
Travel and Conference Expense	9	10	4.0	10	3.2
Office Occupancy Expense	54	59	9.9	68	14.7
Office Operations Expense	205	212	3.3	230	8.3
Educational & Promotional Expense	25	29	16.3	32	9.4
Loan Servicing Expense	102	126	23.0	153	21.6
Professional and Outside Services	55	66	19.7	76	14.8
Member Insurance	14	15	2.0	11	27.9-
Operating Fees	4	4	1.0-	4	15.4
Miscellaneous Operating Expenses	30	51	69.5	55	7.2
TOTAL NON-INTEREST EXPENSES	1,034	1,150	11.3	1,250	8.7
NET INCOME	546	547	0.1	508	7.0-
Transfer to Regular Reserve	7	4	42.7-	3	18.4-

* Amount Less than + or - 1 Million

Washington
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	151	140	7.3-	138	1.4-
Cash & Equivalents	1,465	1,302	11.1-	1,346	3.4
TOTAL INVESTMENTS	5,040	4,502	10.7-	4,114	8.6-
U.S. Government Obligations	249	111	55.5-	99	10.6-
Federal Agency Securities	3,171	2,854	10.0-	2,486	12.9-
Mutual Fund & Common Trusts	134	69	48.6-	26	62.6-
MCSD and PIC at Corporate CU	100	99	1.3-	99	0.7
All Other Corporate Credit Union	497	648	30.2	626	3.3-
Commercial Banks, S&Ls	738	519	29.6-	407	21.7-
Credit Unions -Loans to, Deposits in	31	40	29.5	43	7.9
Other Investments	120	162	35.1	328	101.9
Loans Held for Sale	23	53	125.3	37	30.3-
TOTAL LOANS OUTSTANDING	11,996	13,455	12.2	15,401	14.5
Unsecured Credit Card Loans	944	980	3.8	1,012	3.3
All Other Unsecured Loans	417	413	1.0-	426	3.2
New Vehicle Loans	1,748	2,373	35.8	3,287	38.5
Used Vehicle Loans	2,828	2,919	3.2	3,027	3.7
First Mortgage Real Estate Loans	3,687	4,030	9.3	4,346	7.9
Other Real Estate Loans	1,638	2,003	22.3	2,536	26.6
Leases Receivable	2	0*	90.9-	0*	72.2-
All Other Loans/Lines of Credit	731	738	1.0	766	3.8
Allowance For Loan Losses	94	98	5.1	96	2.6-
Foreclosed and Repossessed Assets \1	7	7	7.1-	7	3.5
Land and Building	308	336	9.4	376	11.8
Other Fixed Assets	107	111	3.2	110	0.4-
NCUSIF Capitalization Deposit	145	151	4.2	158	4.7
Other Assets	218	225	3.3	254	12.9
TOTAL ASSETS	19,216	20,044	4.3	21,708	8.3
LIABILITIES					
Total Borrowings	214	359	67.3	354	1.3-
Accrued Dividends/Interest Payable	8	8	5.1	13	52.8
Acct Payable and Other Liabilities	338	262	22.5-	477	82.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	560	629	12.3	843	34.2
EQUITY/SAVINGS					
TOTAL SAVINGS	16,745	17,371	3.7	18,632	7.3
Share Drafts	2,142	2,354	9.9	2,632	11.8
Regular Shares	7,108	6,919	2.7-	6,353	8.2-
Money Market Shares	2,433	2,866	17.8	3,379	17.9
Share Certificates/CDs	3,504	3,681	5.0	4,686	27.3
IRA/Keogh Accounts	1,529	1,526	0.2-	1,549	1.5
All Other Shares and Member Deposits	26	21	18.7-	22	4.4
Non-Member Deposits	3	5	54.8	10	98.4
Regular Reserves	465	463	0.6-	467	1.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	4	-10	361.7-	-28	185.9-
Other Reserves	1	2	52.7	5	134.1
Undivided Earnings	1,440	1,589	10.4	1,788	12.5
TOTAL EQUITY	1,910	2,044	7.0	2,232	9.2
TOTAL LIABILITIES/EQUITY/SAVINGS	19,216	20,044	4.3	21,708	8.3

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Washington
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	151	140	7.3-	138	1.4-
INTEREST INCOME					
Interest on Loans	791	784	1.0-	874	11.6
(Less) Interest Refund	0*	0*	182.8	0*	1,225.4
Income from Investments	163	154	5.5-	167	8.4
Trading Profits and Losses	-0*	-0*	36.0	-0*	24.2-
TOTAL INTEREST INCOME	953	937	1.7-	1,039	11.0
INTEREST EXPENSE					
Dividends on Shares	256	219	14.4-	304	38.5
Interest on Deposits	19	17	11.7-	21	25.0
Interest on Borrowed Money	6	9	59.6	13	41.1
TOTAL INTEREST EXPENSE	282	246	12.7-	338	37.7
PROVISION FOR LOAN & LEASE LOSSES	77	79	3.2	67	16.2-
NET INTEREST INCOME AFTER PLL	595	611	2.8	634	3.8
NON-INTEREST INCOME					
Fee Income	137	171	24.5	200	17.1
Other Operating Income	97	73	24.9-	83	14.4
Gain (Loss) on Investments	2	6	168.6	-0*	106.0-
Gain (Loss) on Disp of Fixed Assets	-0*	2	1,299.6	3	113.5
Other Non-Oper Income (Expense)	10	3	68.2-	2	28.4-
TOTAL NON-INTEREST INCOME	246	255	3.5	288	13.3
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	324	340	4.9	354	4.1
Travel and Conference Expense	11	11	4.1-	11	2.7
Office Occupancy Expense	40	43	7.0	47	9.8
Office Operations Expense	143	139	2.6-	147	5.6
Educational & Promotional Expense	24	26	10.1	26	0.1
Loan Servicing Expense	41	42	2.1	43	1.6
Professional and Outside Services	48	55	13.9	57	3.6
Member Insurance	1	0*	14.0-	0*	0.9-
Operating Fees	3	3	1.4-	3	6.4
Miscellaneous Operating Expenses	30	24	18.2-	29	19.2
TOTAL NON-INTEREST EXPENSES	665	684	2.8	717	4.9
NET INCOME	176	182	3.8	205	12.7
Transfer to Regular Reserve	6	7	31.7	6	15.8-

* Amount Less than + or - 1 Million

West Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	121	119	1.7-	114	4.2-
Cash & Equivalents	241	195	19.1-	194	0.7-
TOTAL INVESTMENTS	504	533	5.8	502	5.9-
U.S. Government Obligations	1	5	425.5	1	81.2-
Federal Agency Securities	102	67	34.6-	77	15.0
Mutual Fund & Common Trusts	5	5	2.2-	3	34.8-
MCSD and PIC at Corporate CU	13	14	9.1	16	16.3
All Other Corporate Credit Union	61	88	44.2	95	7.7
Commercial Banks, S&Ls	298	329	10.1	283	13.9-
Credit Unions -Loans to, Deposits in	8	15	77.5	16	6.8
Other Investments	15	11	29.2-	11	3.4
Loans Held for Sale	0*	0*	6.8-	1	187.3
TOTAL LOANS OUTSTANDING	1,320	1,381	4.7	1,396	1.1
Unsecured Credit Card Loans	46	44	3.5-	44	1.3-
All Other Unsecured Loans	145	133	8.0-	123	7.7-
New Vehicle Loans	305	297	2.7-	303	2.1
Used Vehicle Loans	301	320	6.1	305	4.6-
First Mortgage Real Estate Loans	352	388	10.2	411	6.0
Other Real Estate Loans	78	93	19.6	102	10.0
Leases Receivable	0*	0*	3.8-	0*	2,182.4
All Other Loans/Lines of Credit	93	106	14.3	108	1.1
Allowance For Loan Losses	10	12	25.1	12	2.5-
Foreclosed and Repossessed Assets \1	0*	1	297.4	2	92.5
Land and Building	48	55	13.3	59	8.6
Other Fixed Assets	11	13	20.0	12	7.7-
NCUSIF Capitalization Deposit	17	18	6.0	18	2.1
Other Assets	11	10	2.8-	12	17.0
TOTAL ASSETS	2,143	2,195	2.4	2,185	0.4-
LIABILITIES					
Total Borrowings	17	30	77.1	31	2.8
Accrued Dividends/Interest Payable	3	2	16.1-	2	3.5
Acct Payable and Other Liabilities	8	7	8.1-	8	8.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	28	40	43.4	41	4.0
EQUITY/SAVINGS					
TOTAL SAVINGS	1,850	1,882	1.7	1,859	1.2-
Share Drafts	182	191	5.3	216	12.7
Regular Shares	1,007	1,027	2.0	948	7.7-
Money Market Shares	113	107	4.9-	97	9.2-
Share Certificates/CDs	383	385	0.7	423	9.6
IRA/Keogh Accounts	158	160	1.2	161	1.1
All Other Shares and Member Deposits	7	9	27.5	11	33.0
Non-Member Deposits	1	3	131.5	3	9.6
Regular Reserves	83	83	0.8-	82	1.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	363.9-	-0*	127.0-
Other Reserves	6	6	10.3-	5	5.2-
Undivided Earnings	176	186	5.5	199	7.0
TOTAL EQUITY	266	274	3.0	285	4.2
TOTAL LIABILITIES/EQUITY/SAVINGS	2,143	2,195	2.4	2,185	0.4-

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

West Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	121	119	1.7-	114	4.2-
INTEREST INCOME					
Interest on Loans	97	94	3.1-	94	0.1
(Less) Interest Refund	0*	0*	64.7-	0*	24.1-
Income from Investments	20	19	5.2-	23	20.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	116	112	3.4-	116	3.6
INTEREST EXPENSE					
Dividends on Shares	34	28	17.5-	31	10.9
Interest on Deposits	0*	0*	60.3-	0*	41.4-
Interest on Borrowed Money	0*	0*	3.0	0*	95.1
TOTAL INTEREST EXPENSE	35	29	17.2-	32	12.4
PROVISION FOR LOAN & LEASE LOSSES	7	11	70.5	10	13.1-
NET INTEREST INCOME AFTER PLL	75	72	3.5-	74	2.7
NON-INTEREST INCOME					
Fee Income	10	12	17.2	14	22.5
Other Operating Income	4	4	4.8	5	9.3
Gain (Loss) on Investments	0*	-0*	191.2-	0*	135.6
Gain (Loss) on Disp of Fixed Assets	0*	-0*	121.9-	0*	353.7
Other Non-Oper Income (Expense)	0*	0*	58.4-	0*	249.6
TOTAL NON-INTEREST INCOME	15	16	9.9	19	21.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	35	38	8.7	40	5.0
Travel and Conference Expense	2	2	0.4-	2	1.4
Office Occupancy Expense	5	5	17.9	5	0.9
Office Operations Expense	18	18	1.6	19	7.0
Educational & Promotional Expense	2	2	18.6	2	4.2
Loan Servicing Expense	3	3	7.6	4	6.5
Professional and Outside Services	4	4	7.9	4	7.5-
Member Insurance	2	2	2.9-	2	13.0-
Operating Fees	0*	0*	10.9-	0*	15.8
Miscellaneous Operating Expenses	2	2	20.2	2	6.8
TOTAL NON-INTEREST EXPENSES	72	78	7.3	81	4.0
NET INCOME	17	11	37.6-	13	21.1
Transfer to Regular Reserve	2	3	47.4	1	57.3-

* Amount Less than + or - 1 Million

Wisconsin
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	300	287	4.3-	282	1.7-
Cash & Equivalents	887	653	26.4-	639	2.1-
TOTAL INVESTMENTS	1,714	1,597	6.8-	1,423	10.9-
U.S. Government Obligations	5	8	78.8	7	11.4-
Federal Agency Securities	619	599	3.3-	498	16.8-
Mutual Fund & Common Trusts	36	35	3.1-	34	2.1-
MCSD and PIC at Corporate CU	92	102	10.6	109	7.2
All Other Corporate Credit Union	237	232	2.3-	306	31.7
Commercial Banks, S&Ls	594	482	18.9-	332	31.1-
Credit Unions -Loans to, Deposits in	34	34	0.0	28	18.2-
Other Investments	96	105	9.2	108	2.9
Loans Held for Sale	60	67	11.3	76	13.7
TOTAL LOANS OUTSTANDING	9,952	11,190	12.4	12,449	11.3
Unsecured Credit Card Loans	346	372	7.6	406	9.0
All Other Unsecured Loans	246	254	3.0	273	7.6
New Vehicle Loans	765	867	13.3	1,023	17.9
Used Vehicle Loans	2,157	2,227	3.2	2,220	0.3-
First Mortgage Real Estate Loans	3,824	4,370	14.3	5,070	16.0
Other Real Estate Loans	1,700	2,100	23.5	2,365	12.6
Leases Receivable	9	9	4.6-	4	59.7-
All Other Loans/Lines of Credit	904	991	9.5	1,089	9.9
Allowance For Loan Losses	67	71	6.7	82	15.1
Foreclosed and Repossessed Assets \1	4	6	39.1	12	110.3
Land and Building	265	310	16.8	359	15.6
Other Fixed Assets	66	68	3.0	95	39.3
NCUSIF Capitalization Deposit	104	109	4.6	114	5.1
Other Assets	162	174	7.2	190	9.3
TOTAL ASSETS	13,148	14,102	7.3	15,275	8.3
LIABILITIES					
Total Borrowings	261	478	83.0	633	32.5
Accrued Dividends/Interest Payable	6	6	6.8-	10	67.0
Acct Payable and Other Liabilities	93	94	0.9	127	35.6
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
TOTAL LIABILITIES	360	577	60.3	770	33.4
EQUITY/SAVINGS					
TOTAL SAVINGS	11,360	11,972	5.4	12,821	7.1
Share Drafts	1,511	1,679	11.1	1,846	10.0
Regular Shares	3,439	3,569	3.8	3,416	4.3-
Money Market Shares	2,555	2,611	2.2	2,499	4.3-
Share Certificates/CDs	2,920	3,159	8.2	3,976	25.9
IRA/Keogh Accounts	873	887	1.7	954	7.5
All Other Shares and Member Deposits	36	37	5.3	47	26.1
Non-Member Deposits	27	29	6.6	83	189.9
Regular Reserves	598	619	3.5	668	7.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-3	860.5-	-7	125.3-
Other Reserves	162	177	9.1	182	3.0
Undivided Earnings	668	761	13.9	842	10.6
TOTAL EQUITY	1,428	1,553	8.8	1,684	8.4
TOTAL LIABILITIES/EQUITY/SAVINGS	13,148	14,102	7.3	15,275	8.3

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Wisconsin
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	300	287	4.3-	282	1.7-
INTEREST INCOME					
Interest on Loans	603	618	2.4	711	15.2
(Less) Interest Refund	1	2	48.8	2	11.2
Income from Investments	60	57	4.6-	64	13.2
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	662	673	1.7	774	15.0
INTEREST EXPENSE					
Dividends on Shares	196	171	12.8-	237	38.4
Interest on Deposits	0*	0*	6.6-	2	753.6
Interest on Borrowed Money	7	11	48.0	21	90.3
TOTAL INTEREST EXPENSE	204	182	10.6-	259	42.2
PROVISION FOR LOAN & LEASE LOSSES	37	36	1.4-	43	17.6
NET INTEREST INCOME AFTER PLL	421	454	7.9	472	3.9
NON-INTEREST INCOME					
Fee Income	105	106	1.0	114	7.7
Other Operating Income	74	54	26.9-	66	21.5
Gain (Loss) on Investments	0*	0*	75.3-	-0*	374.8-
Gain (Loss) on Disp of Fixed Assets	1	0*	56.8-	0*	35.4
Other Non-Oper Income (Expense)	0*	2	177.8	14	680.6
TOTAL NON-INTEREST INCOME	182	163	10.3-	195	19.7
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	249	260	4.3	283	8.8
Travel and Conference Expense	6	6	1.8	7	11.6
Office Occupancy Expense	28	30	6.8	35	16.7
Office Operations Expense	91	95	3.5	102	8.2
Educational & Promotional Expense	17	19	11.1	22	19.6
Loan Servicing Expense	30	31	3.5	34	10.7
Professional and Outside Services	30	31	5.5	34	7.2
Member Insurance	3	3	10.6-	3	8.8-
Operating Fees	2	2	2.4-	3	35.0
Miscellaneous Operating Expenses	11	11	2.1-	11	1.3-
TOTAL NON-INTEREST EXPENSES	468	488	4.3	534	9.4
NET INCOME	134	129	4.0-	133	3.1
Transfer to Regular Reserve	25	20	23.0-	30	51.1

* Amount Less than + or - 1 Million

Wyoming
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

ASSETS	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	34	33	2.9-	33	0.0
Cash & Equivalents	126	89	29.3-	92	2.7
TOTAL INVESTMENTS	207	212	2.5	190	10.1-
U.S. Government Obligations	0*	0*	5,884.9	0*	100.0-
Federal Agency Securities	67	66	0.2-	65	1.9-
Mutual Fund & Common Trusts	0*	0*	0.6-	0*	9.0-
MCSD and PIC at Corporate CU	8	8	7.6	8	2.7
All Other Corporate Credit Union	60	66	9.4	58	12.3-
Commercial Banks, S&Ls	58	59	2.1	45	24.8-
Credit Unions -Loans to, Deposits in	3	5	74.7	8	56.7
Other Investments	11	6	40.1-	6	6.9-
Loans Held for Sale	3	2	31.5-	0*	56.1-
TOTAL LOANS OUTSTANDING	705	774	9.7	873	12.8
Unsecured Credit Card Loans	33	36	8.9	36	0.2
All Other Unsecured Loans	30	32	8.2	33	3.1
New Vehicle Loans	118	128	7.9	150	17.1
Used Vehicle Loans	259	278	7.4	303	9.0
First Mortgage Real Estate Loans	104	121	16.3	146	20.7
Other Real Estate Loans	82	96	17.2	113	18.7
Leases Receivable	0*	0*	38.4	0*	89.1-
All Other Loans/Lines of Credit	80	84	4.5	92	9.9
Allowance For Loan Losses	5	5	1.4-	6	22.0
Foreclosed and Repossessed Assets \1	0*	0*	348.9	0*	13.5-
Land and Building	25	31	24.0	41	32.7
Other Fixed Assets	7	11	49.0	8	29.1-
NCUSIF Capitalization Deposit	8	9	10.2	10	3.6
Other Assets	9	12	33.2	16	38.4
TOTAL ASSETS	1,086	1,135	4.5	1,224	7.9
LIABILITIES					
Total Borrowings	10	12	11.8	16	40.8
Accrued Dividends/Interest Payable	0*	0*	19.2-	1	28.9
Acct Payable and Other Liabilities	4	5	0.2	7	46.5
Uninsured Secondary Capital	0*	0	100.0-	0	0.0
TOTAL LIABILITIES	16	17	5.9	24	41.8
EQUITY/SAVINGS					
TOTAL SAVINGS	958	996	4.0	1,069	7.3
Share Drafts	134	150	12.4	166	10.3
Regular Shares	350	362	3.4	353	2.5-
Money Market Shares	126	142	12.4	140	1.3-
Share Certificates/CDs	274	268	2.4-	336	25.5
IRA/Keogh Accounts	58	58	0.7-	63	9.5
All Other Shares and Member Deposits	9	10	4.4	5	52.2-
Non-Member Deposits	6	7	8.7	7	5.1-
Regular Reserves	32	33	0.9	33	1.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	1,211.3-	-1	178.1-
Other Reserves	5	5	5.8	3	50.5-
Undivided Earnings	75	85	13.6	97	14.7
TOTAL EQUITY	112	122	9.2	132	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,086	1,135	4.5	1,224	7.9

1/ Other Real Estate owned prior to 2004

* Amount Less than + or - 1 Million

Wyoming
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2005
(Dollar Amounts in Millions)

	Dec-03	Dec-04	% CHG	Dec-05	% CHG
Number of Credit Unions	34	33	2.9-	33	0.0
INTEREST INCOME					
Interest on Loans	50	51	2.8	56	9.8
(Less) Interest Refund	0*	0*	51.3-	0*	47.0-
Income from Investments	7	7	1.1	8	14.9
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	56	58	2.7	64	10.4
INTEREST EXPENSE					
Dividends on Shares	16	14	13.4-	17	19.7
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	19.6	0*	71.6
TOTAL INTEREST EXPENSE	16	14	12.8-	17	20.9
PROVISION FOR LOAN & LEASE LOSSES	3	3	11.1	5	66.3
NET INTEREST INCOME AFTER PLL	37	41	8.8	42	2.5
NON-INTEREST INCOME					
Fee Income	7	8	14.4	11	32.6
Other Operating Income	5	4	20.0-	5	28.6
Gain (Loss) on Investments	0*	0*	862.5	-0*	259.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	182.5	0*	74.4-
Other Non-Oper Income (Expense)	0*	0*	84.2-	0*	42.8-
TOTAL NON-INTEREST INCOME	12	12	1.5	16	26.0
NON-INTEREST EXPENSES					
Employee Compensation and Benefits	21	22	3.9	24	10.1
Travel and Conference Expense	0*	0*	0.3	0*	14.5
Office Occupancy Expense	2	2	15.9	3	24.2
Office Operations Expense	8	9	12.7	10	8.5
Educational & Promotional Expense	1	1	5.7	2	22.6
Loan Servicing Expense	3	3	6.9	3	2.6-
Professional and Outside Services	3	3	3.3	3	19.9
Member Insurance	0*	0*	4.8-	0*	1.8
Operating Fees	0*	0*	8.6-	0*	23.7
Miscellaneous Operating Expenses	1	1	6.0	2	52.0
TOTAL NON-INTEREST EXPENSES	40	42	6.3	47	11.9
NET INCOME	10	11	9.8	10	7.0-
Transfer to Regular Reserve	0*	0*	69.9-	2	2,255.0

* Amount Less than + or - 1 Million