



2009 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

NCUA

PREFACE

2009 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

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

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

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

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

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

(703) 518-6340

Electronic copies are available online in PDF format on the NCUA Website at:

<http://www.ncua.gov/Resources/Reports/statistics/statistics.aspx>

TABLE OF CONTENTS

	Page
NCUA Addresses and Telephone Numbers	iv
 Part I - National Totals for Federally Insured Credit Unions	
Financial Trends in Federally Insured Credit Unions Report.....	1-11
Graphs of 5 Year Trends:	
Number of Credit Unions	12
Assets.....	12
Membership.....	12
Loans and Shares	12
Loan to Share Ratio.....	13
Share Growth	13
Loan Growth	13
Net Worth Growth.....	13
Return on Average Assets.....	14
Gross Income to Average Assets	14
Operating Expenses to Average Assets	14
Cost of Funds to Average Assets	14
Delinquency.....	15
Loans and Investments as Percentage of Total Assets.....	15
Net Worth to Total Assets.....	15
Long Term Investments.....	15
Table 1, Consolidated Balance Sheet, 2007-2009.....	16
Table 2, Consolidated Income and Expense Statement, 2007-2009	17
Table 3, Supplemental Loan Data, December 31, 2009	18-20
Table 4, Supplemental Data - Miscellaneous, December 31, 2009	21-22
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2009.....	23
Table 6, Interest Rate by Type of Loan, December 31, 2009	24
Table 7, Dividend Rate by Type of Savings Account, December 31, 2009.....	25
Table 8, Selected Ratios by Peer Group, December 31, 2009	26-27
Table 9, Consolidated Balance Sheet for Peer Group 1, 2007-2009	28
Table 10, Consolidated Balance Sheet for Peer Group 2, 2007-2009	29
Table 11, Consolidated Balance Sheet for Peer Group 3, 2007-2009	30
Table 12, Consolidated Balance Sheet for Peer Group 4, 2007-2009	31
Table 13, Consolidated Balance Sheet for Peer Group 5, 2007-2009	32
Table 14, Consolidated Balance Sheet for Peer Group 6, 2007-2009.....	33
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2007-2009	34
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2007-2009	35
Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2007-2009	36
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2007-2009	37
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2007-2009	38
Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2007-2009	39
Table 21, Negative Net Income and CAMEL Rating Data, 2005-2009	40
Table 22, The 100 Largest Credit Unions, December 31, 2009.....	41-42
Table 23, Number of Credit Unions by State, December 31, 2009	43
Table 24, Assets by State, December 31, 2009.....	44
 Part II - National Totals for Federal Credit Unions	
Graphs of 5 Year Trends:	
Number of Credit Unions	45
Assets.....	45
Membership.....	45
Loans and Shares	45
Loan to Share Ratio.....	46
Share Growth	46
Loan Growth	46
Net Worth Growth.....	46
Return on Average Assets.....	47
Gross Income to Average Assets	47
Operating Expenses to Average Assets	47
Cost of Funds to Average Assets	47
Delinquency.....	48

TABLE OF CONTENTS

Loans and Investments as Percentage of Total Assets.....	498
Net Worth to Total Assets.....	48
Long Term Investments.....	48
Table 1, Consolidated Balance Sheet, 2007-2009.....	49
Table 2, Consolidated Income and Expense Statement, 2007-2009.....	50
Table 3, Supplemental Loan Data, December 31, 2009.....	51-53
Table 4, Supplemental Data - Miscellaneous, December 31, 2009.....	54-55
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2009.....	56
Table 6, Interest Rate by Type of Loan, December 31, 2009.....	57
Table 7, Dividend Rate by Type of Savings Account, December 31, 2009.....	58
Table 8, Selected Ratios by Peer Group, December 31, 2009.....	59-60
Table 9, Consolidated Balance Sheet for Peer Group 1, 2007-2009.....	61
Table 10, Consolidated Balance Sheet for Peer Group 2, 2007-2009.....	62
Table 11, Consolidated Balance Sheet for Peer Group 3, 2007-2009.....	63
Table 12, Consolidated Balance Sheet for Peer Group 4, 2007-2009.....	64
Table 13, Consolidated Balance Sheet for Peer Group 5, 2007-2009.....	65
Table 14, Consolidated Balance Sheet for Peer Group 6, 2007-2009.....	66
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2007-2009.....	677
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2007-2009.....	68
Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2007-2009.....	69
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2007-2009.....	709
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2007-2009.....	71
Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2007-2009.....	72
Table 21, Negative Net Income and CAMEL Rating Data, 2005-2009.....	73
Table 22, The 100 Largest Credit Unions, December 31, 2009.....	74-75
 Part III - National Totals for Federally Insured State Chartered Credit Unions	
Graphs of 5 Year Trends:	
Number of Credit Unions.....	76
Assets.....	76
Membership.....	76
Loans and Shares.....	756
Loan to Share Ratio.....	77
Share Growth.....	776
Loan Growth.....	77
Net Worth Growth.....	77
Return on Average Assets.....	78
Gross Income to Average Assets.....	78
Operating Expenses to Average Assets.....	78
Cost of Funds to Average Assets.....	78
Delinquency.....	79
Loans and Investments as Percentage of Total Assets.....	79
Net Worth to Total Assets.....	79
Long Term Investments.....	79
Table 1, Consolidated Balance Sheet, 2007-2009.....	80
Table 2, Consolidated Income and Expense Statement, 2007-2009.....	81
Table 3, Supplemental Loan Data, December 31, 2009.....	82-84
Table 4, Supplemental Data - Miscellaneous, December 31, 2009.....	85-86
Table 5, Distribution of Borrowings, Savings, Investments, December 31, 2009.....	87
Table 6, Interest Rate by Type of Loan, December 31, 2009.....	88
Table 7, Dividend Rate by Type of Savings Account, December 31, 2009.....	89
Table 8, Selected Ratios by Peer Group, December 31, 2009.....	90-91
Table 9, Consolidated Balance Sheet for Peer Group 1, 2007-2009.....	92
Table 10, Consolidated Balance Sheet for Peer Group 2, 2007-2009.....	93
Table 11, Consolidated Balance Sheet for Peer Group 3, 2007-2009.....	94
Table 12, Consolidated Balance Sheet for Peer Group 4, 2007-2009.....	95
Table 13, Consolidated Balance Sheet for Peer Group 5, 2007-2009.....	96
Table 14, Consolidated Balance Sheet for Peer Group 6, 2007-2009.....	97
Table 15, Consolidated Income and Expense Statement for Peer Group 1, 2007-2009.....	98
Table 16, Consolidated Income and Expense Statement for Peer Group 2, 2007-2009.....	99
Table 17, Consolidated Income and Expense Statement for Peer Group 3, 2007-2009.....	100
Table 18, Consolidated Income and Expense Statement for Peer Group 4, 2007-2009.....	101
Table 19, Consolidated Income and Expense Statement for Peer Group 5, 2007-2009.....	102

TABLE OF CONTENTS

Table 20, Consolidated Income and Expense Statement for Peer Group 6, 2007-2009.....	103
Table 21, Negative Net Income and CAMEL Rating Data, 2005-2009	104
Table 22, The 100 Largest Credit Unions, December 31, 2009.....	105-106

Part IV – Corporate Credit Unions Tables by State

Table A, Corporate Credit Union Data by State, December 31, 2009.....	107-109
-----------------------------------------------------------------------	---------

Part V - Credit Union Tables by State

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

NATIONAL CREDIT UNION ADMINISTRATION

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

DEBBIE MATZ, CHAIRMAN
GIGI HYLAND, BOARD MEMBER
MICHAEL E. FRYZEL, BOARD MEMBER

NCUA REGIONAL OFFICES:

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

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

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

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

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

Acting Regional Director Herbert Yolles
7000 Central Parkway, Suite 1600
Atlanta, GA 30328
(678) 443-3000

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

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

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

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

FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1 – December 31, 2009

HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2009. Change is measured from December 31, 2008.¹

- **Assets** increased \$73.64 billion or 9.08% to \$884.76 billion.
- **Net Worth** increased \$1.60 billion or 1.86%. The net worth to assets ratio decreased from 10.61% to 9.91%.
- **Earnings** as measured by the return on average assets was 0.20%.²
- **Loans** increased \$6.44 billion or 1.14%. The loan to share ratio decreased from 83.10% to 76.05%.
- **Delinquent** loans as a percentage of total loans increased from 1.38% to 1.82%. Delinquent real estate loans as a percentage of total real estate loans increased from 1.20% to 1.95%.
- **Net Loan Charge-Offs** increased \$2.26 billion or 48.77%. The ratio as a percent of average loans increased from 0.85% to 1.21%.
- **Shares** increased \$71.54 billion or 10.50%. The majority of the growth in share dollars came from money market and regular shares.
- **Current members** increased by 1.34 million or 1.52%.

Number of Credit Unions Reporting		
	Federal CUs	State CUs
2004	5,572	3,442
2005	5,393	3,302
2006	5,189	3,173
2007	5,036	3,065
2008	4,847	2,959
2009	4,714	2,840

Federally insured credit unions performed modestly in 2009 as credit quality continues to be cause for concern. The delinquent loan and loan loss ratios increased 44 and 36 basis points respectively, while the provision for loan and lease losses expense ratio exceeds one percent of average assets. Real estate loans remain the dominant loan category in credit unions, highlighting the need for continued vigilance in underwriting and sound asset-liability management practices.

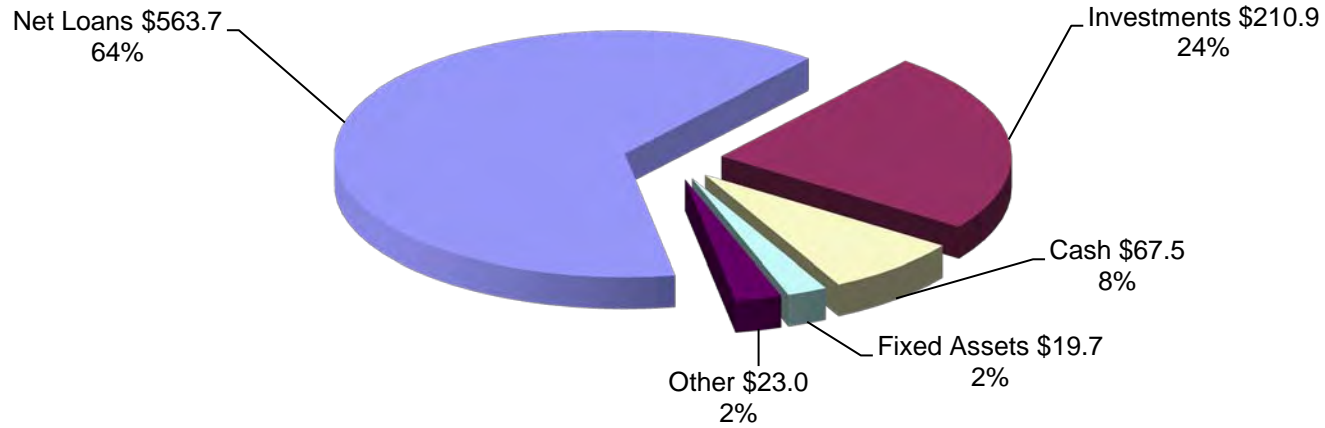
Total Shares and Deposits (In Billions)	2008	2009	%Change
Insured Shares & Deposits (\$250,000 level)	\$658.92	\$724.80	10.00%
Uninsured Shares & Deposits (\$250,000 level)	\$22.21	\$27.87	25.48%

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

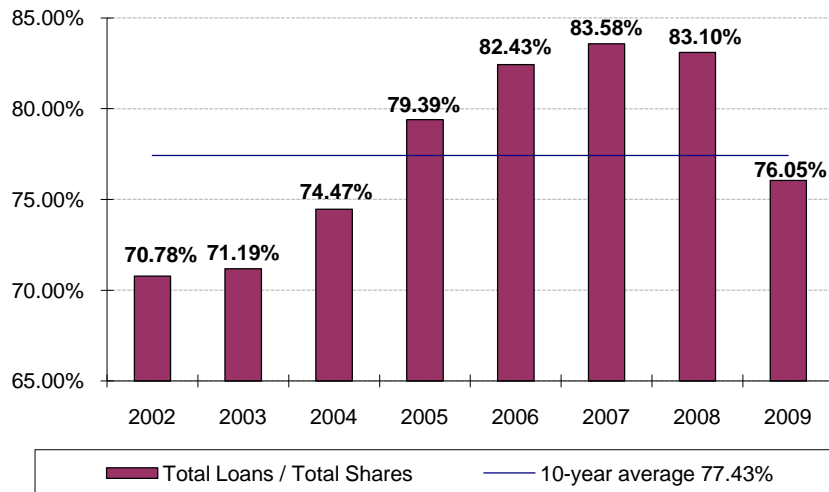
² The Return on Average Assets ratio is annualized net income divided by average assets for the period and includes the NCUSIF Stabilization Expense and NCUSIF Stabilization Pass-Back Income.

OVERALL TRENDS

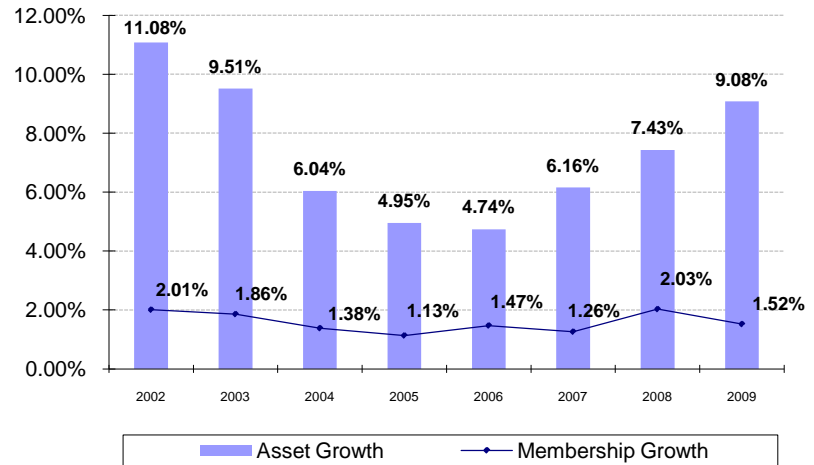
ASSET DISTRIBUTION
(Billions of Dollars)



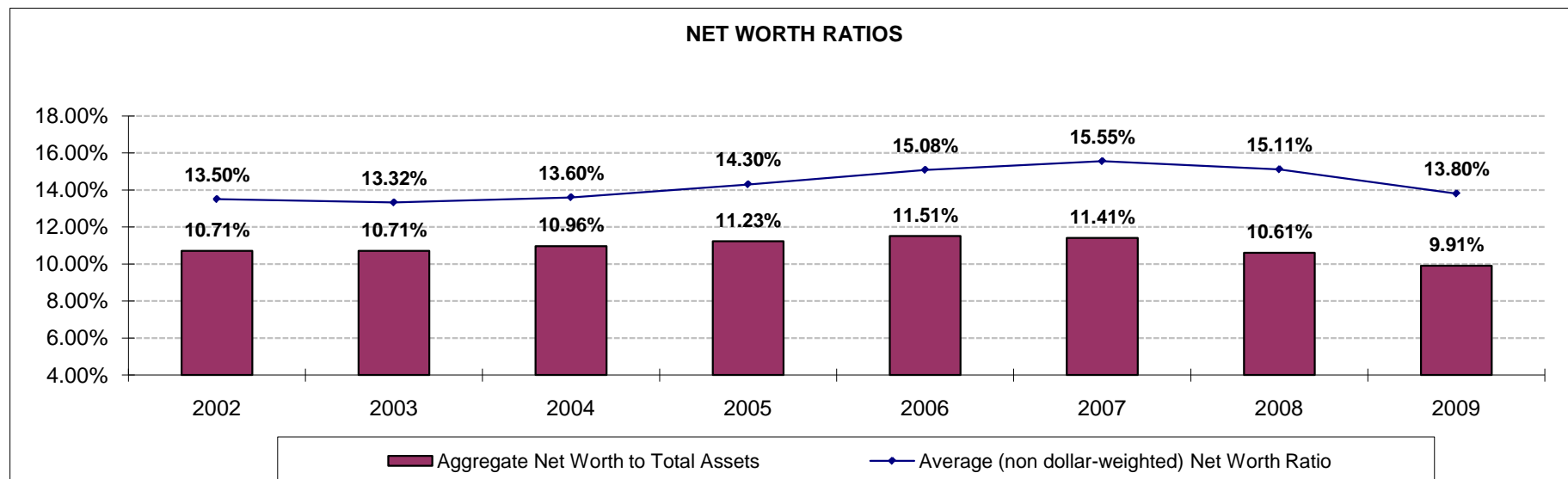
TOTAL LOANS / TOTAL SHARES



ASSET GROWTH VS. MEMBERSHIP GROWTH



NET WORTH

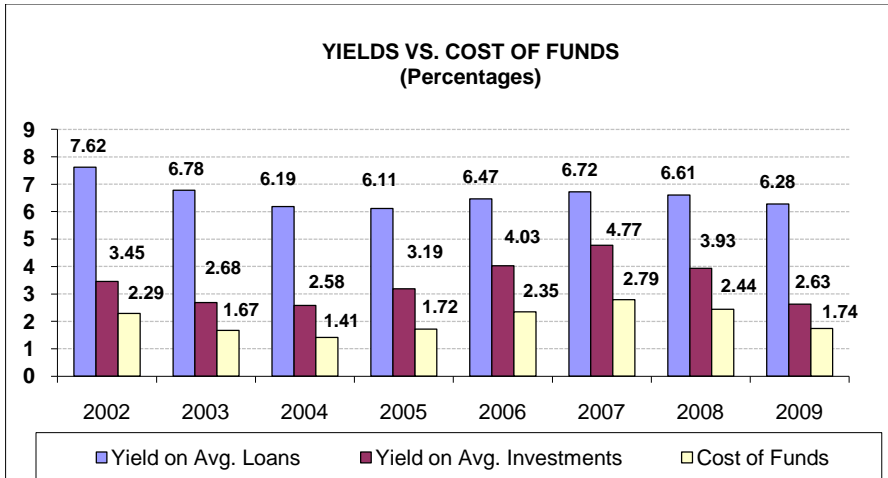
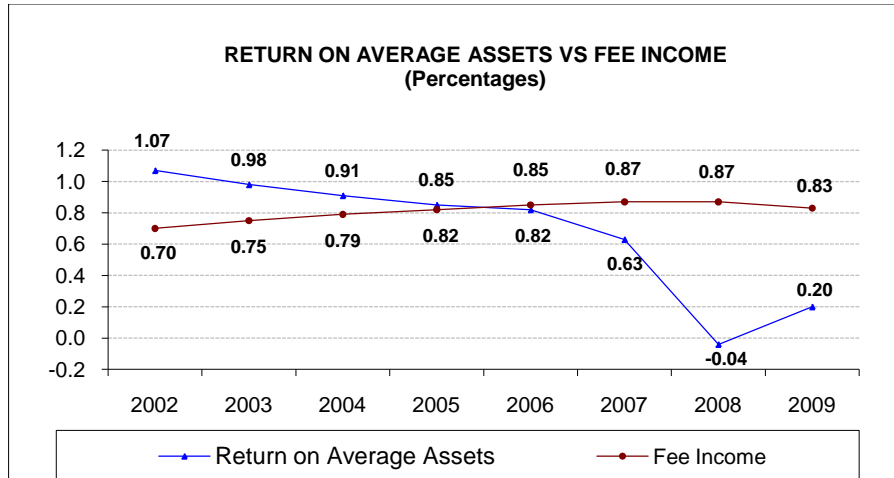


	December 2008 In Billions	December 2009 In Billions	% Change
Total Net Worth	\$86.13	\$87.73	1.86%
Secondary Capital	\$.032	\$.079	143.95%

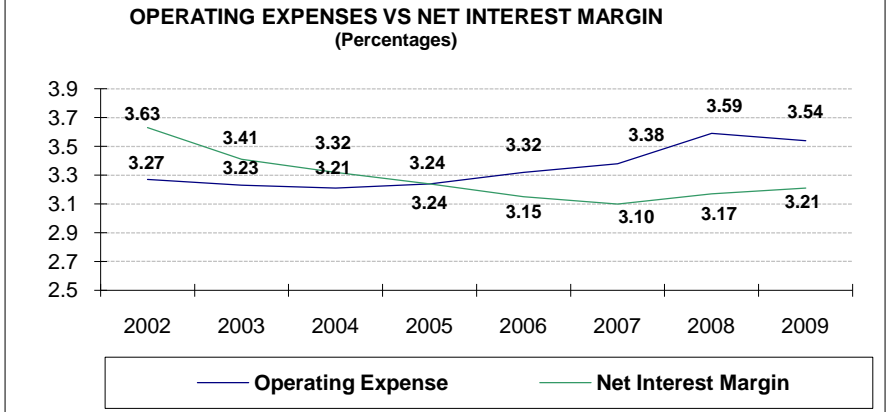
NET WORTH RATIOS				
Number of Credit Unions	December 2008	% of Total	December 2009	% of Total
7% or above	7,649	98.00%	7,160	94.79%
Net Worth Ratios				
6% to 6.99%	83	1.06%	217	2.87%
4% to 5.99%	48	0.61%	129	1.71%
2% to 3.99%	8	0.10%	32	0.42%
0% to 2.00%	15	0.19%	7	0.09%
Less than 0%	3	0.04%	9	0.12%

Net worth remains solid and the total dollars increased \$1.60 billion or 1.86% during 2009. The net worth ratio declined to 9.91% as a result of the strong share growth during the same time period. The number of credit unions subject to Prompt Corrective Action, as a percentage of total credit unions, increased from 2.00% as of December 31, 2008 to 5.22% as of December 31, 2009, indicating increased stress on individual credit unions from the current economic environment.

EARNINGS



Ratio (% Average Assets)	As of 2008	As of 2009	Effect on ROA
Net Interest Margin	3.17%	3.21%	+4bp
+ Fee & Other Inc.	1.34%	1.36%	+2bp
- Operating Expenses	3.59%	3.54%	+5bp
- PLLL	0.90%	1.11%	-21bp
+ Non-Opr. Income	-0.06%	0.28%**	+34bp
= ROA	-0.04%	0.20%*	+24bp

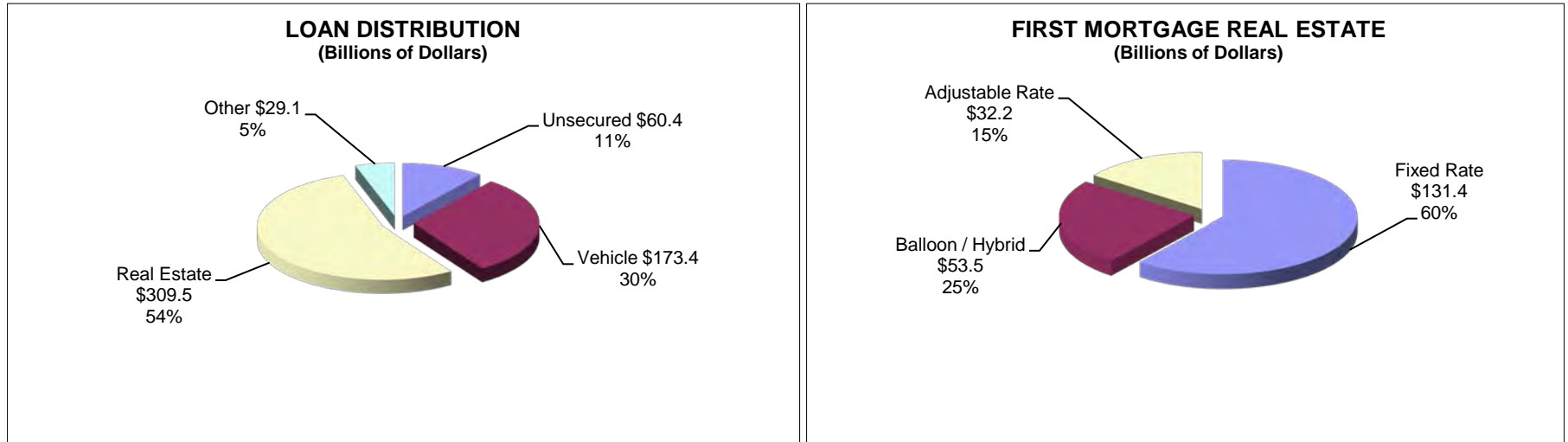


*ROA in an annualized figure after NCUSIF Stabilization Expense and Stabilization Pass-Back Income.

**Includes NCUSIF Stabilization Pass-Back Income.

The reported December 31, 2008 and December 31, 2009 earnings ratios contain data irregularities due to the inconsistent recording of the corporate stabilization expense and recovery pass-back income by credit unions. Based on the reported information, the low level of earnings is primarily impacted by the increasing Provision for Loan & Lease Loss expense. Current earnings are covering the cost of operations and assisting in increasing the dollars of net worth in credit unions but are not sufficient to increase the net worth ratio. Non-Operating Income increased 28 basis points due to credit unions recording NCUSIF Stabilization Pass-Back Income, which offsets the impact of the NCUSIF Stabilization Expense.

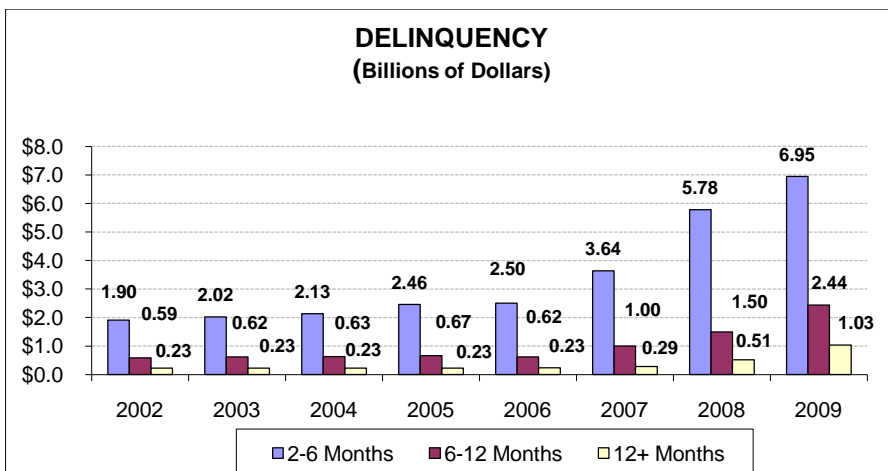
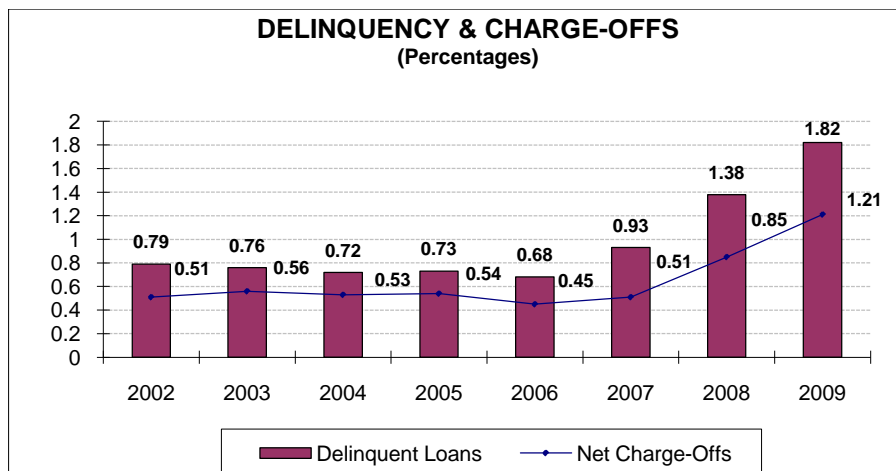
LOAN DISTRIBUTION



Loan Category	December 2008 Balance In Billions	% of Total Loans 2008	December 2009 Balance In Billions	% of Total Loans 2009	Growth In Billions	Growth Rate
Unsecured Credit Card	\$32.72	5.78%	\$34.86	6.09%	\$2.15	6.56%
All Other Unsecured	\$25.35	4.48%	\$25.55	4.46%	\$0.21	0.81%
New Vehicle	\$81.53	14.40%	\$75.27	13.15%	-\$6.26	-7.68%
Used Vehicle	\$94.28	16.66%	\$98.13	17.14%	\$3.85	4.09%
First Mortgage Real Estate	\$207.96	36.74%	\$217.10	37.93%	\$9.13	4.39%
Other Real Estate	\$96.55	17.06%	\$92.42	16.15%	-\$4.13	-4.27%
Leases Rec & All Other	\$27.61	4.88%	\$29.11	5.08%	\$1.49	5.41%
Total Loans	\$566.00		\$572.44		\$6.44	1.14%

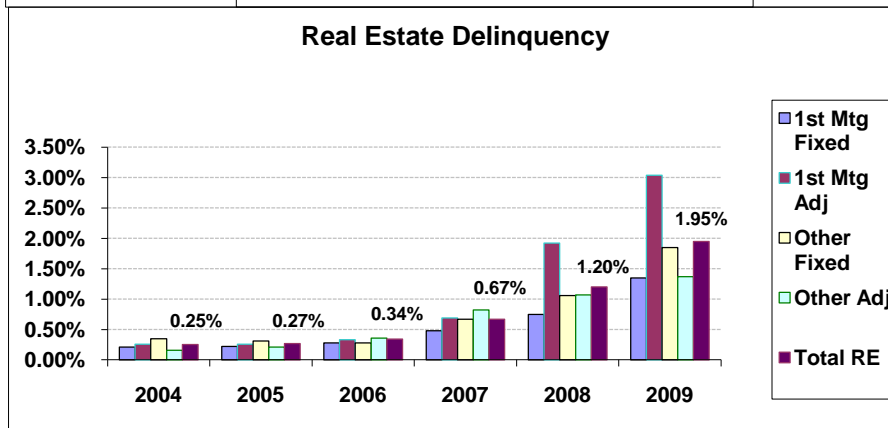
Loans grew by \$6.44 billion during 2009; however, stronger share growth resulted in the loan to share ratio falling from 83.10% to 76.05%, the lowest level since 2004. Loan growth continues to be fueled by first mortgage real estate. Real estate loans comprise the largest portion of total loans at 54.07%, followed by vehicle loans at 30.29%. During 2009, fixed rate first mortgages increased \$8.65 billion (7.05%), adjustable rate first mortgages increased \$1.13 billion (3.63%), and balloon/hybrid first mortgages decreased \$0.64 billion (-1.18%). Credit unions reported Interest Only & Payment Option loans of \$7.02 billion, or 3.23% of total first mortgage loans, and \$12.89 billion, or 13.95% of other real estate loans.

DELINQUENCY TRENDS



Total Loan Charge-Offs and Recoveries and Outstanding Foreclosed Real Estate	December 2008 In Billions	December 2009 In Billions	% Change
Total Loans Charged Off	\$5.22	\$7.61	45.74%
Total Loan Recoveries	\$0.59	\$0.72	21.94%
Total Net Charge-Offs	\$4.63	\$6.89	48.77%
Foreclosed Real Estate	\$0.69	\$1.17	70.55%
Repossessed Autos	\$0.31	\$0.30	-3.13%

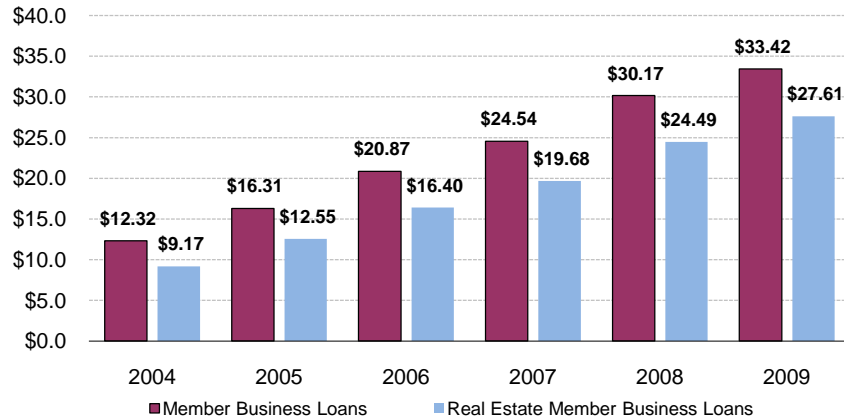
*Annualized



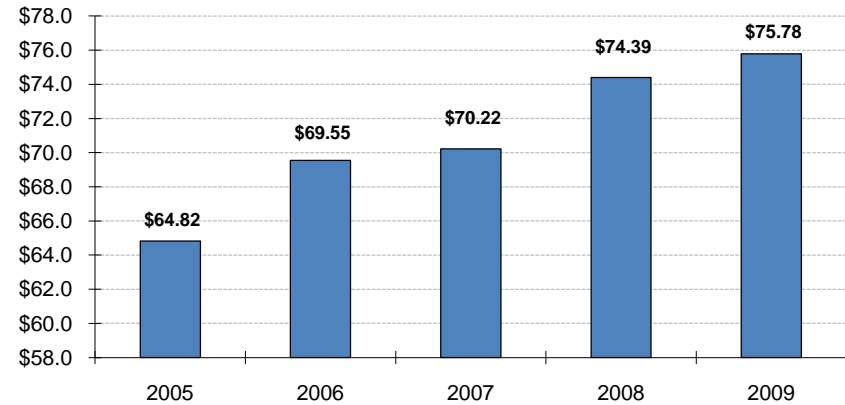
The quality of the loan portfolio continued to deteriorate as delinquency increased 44 basis points from 1.38% to 1.82% and the net charge-off ratio increased 36 basis points from 0.85% to 1.21%. There are continued signs of stress in the performance of real estate loans, and the increasing real estate delinquency and loan losses continue to impact the performance of the overall loan portfolio. Total delinquent real estate loans greater than 2 months increased from 1.20% at year-end 2008 to 1.95% at year-end 2009. All real estate delinquency categories increased with the largest being in 1st Mortgage Adjustable Rate and Hybrid/Balloon loans, which increased from 1.92% as of year-end 2008 to 3.04% as of year-end 2009. Total real estate loans reported as modified increased from \$1.49 billion as of year-end 2008 to \$6.03 billion as of year-end 2009.

OTHER LOAN AND DELINQUENCY TRENDS

TOTAL OUTSTANDING MEMBER BUSINESS LOANS
(In Billions)



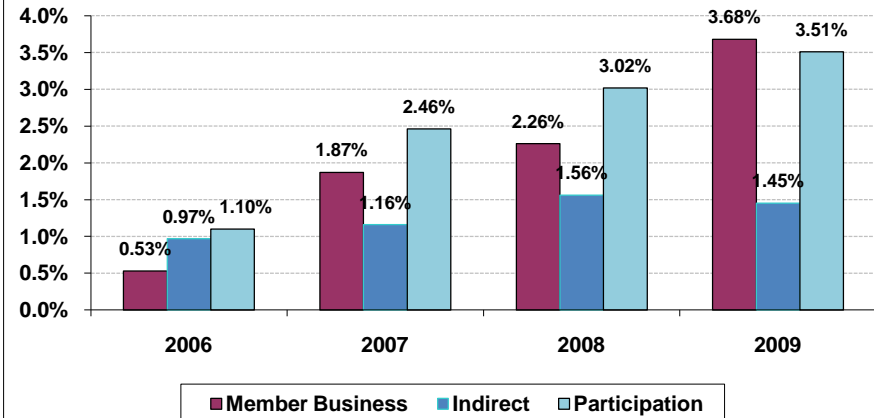
TOTAL OUTSTANDING INDIRECT LOANS
(In Billions)



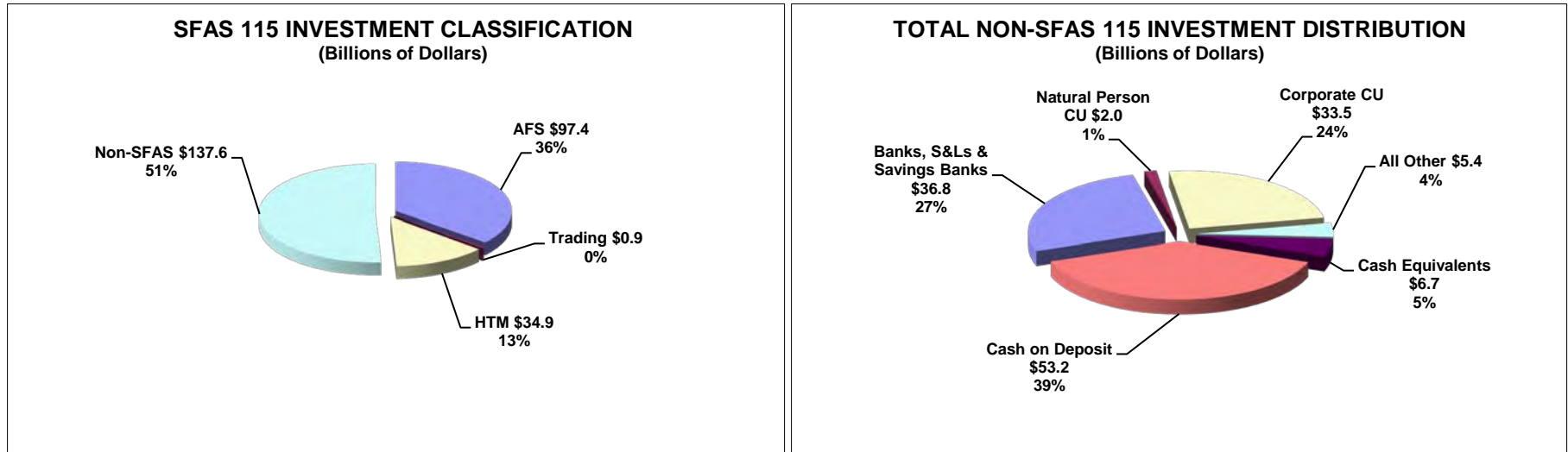
TOTAL OUTSTANDING PARTICIPATION LOANS
(In Billions)



Reportable Delinquency



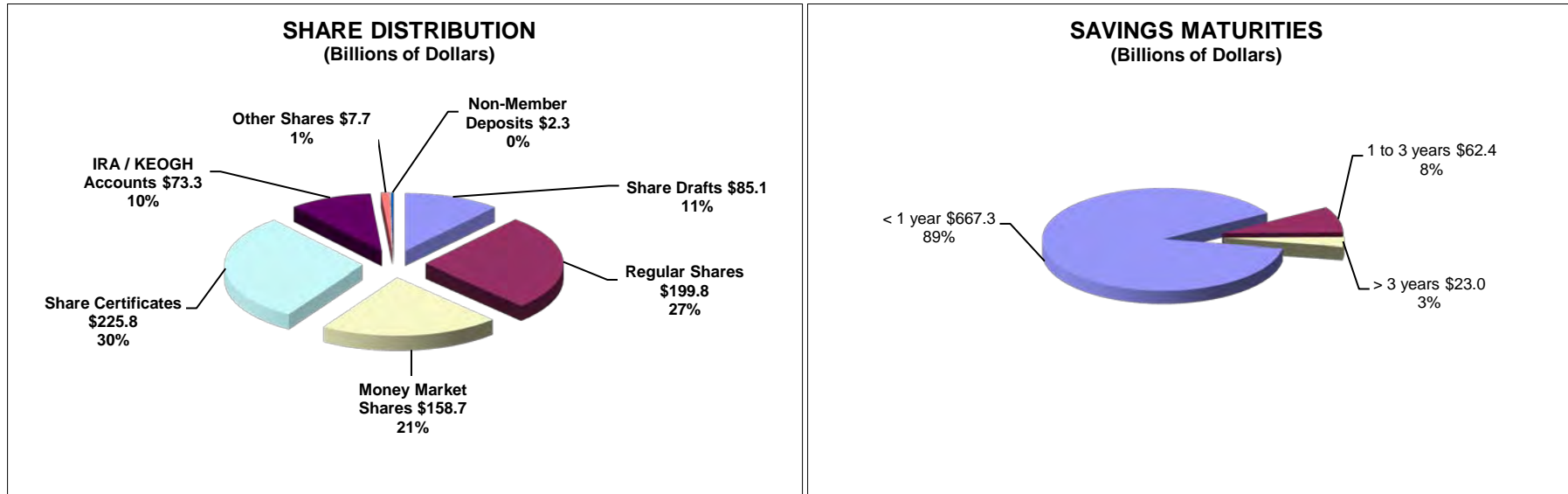
INVESTMENT TRENDS



Investment Maturity or Repricing Intervals	December 2008 In Billions	% of Total Investments 2008	December 2009 In Billions	% of Total Investments 2009
Less than 1 year	\$111.18	53.87%	\$141.22	52.14%
1 to 3 years	\$57.55	27.88%	\$79.41	29.32%
3 to 5 years	\$25.11	12.17%	\$32.73	12.09%
5 to 10 years	\$9.24	4.48%	\$13.02	4.81%
Greater than 10 years	\$3.32	1.60%	\$4.45	1.64%
Total Investments	\$206.40		\$270.83	

Strong share growth outpaced loan demand and increased the funds available for investment in 2009. The maturity structure of the investment portfolio remains very short, resulting in a low interest rate risk profile for this portion of the balance sheet. Credit unions maintain their investments in high quality, safe instruments. Over 50% of investments are in cash or equivalents, deposits in corporate credit unions, and deposits in other financial institutions. These provide liquidity and are generally not vulnerable to changing market values. Of the remaining investments, which are subject to SFAS 115 classification, 85.80% are held in U.S. Government or Federal Agency Securities.

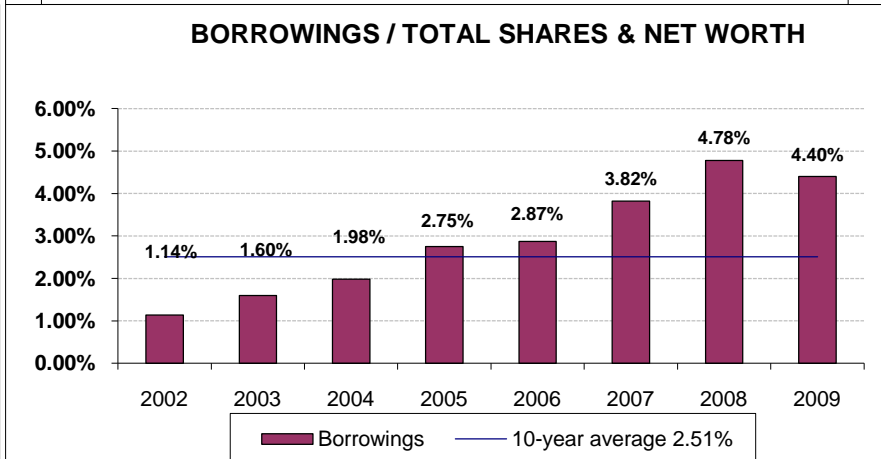
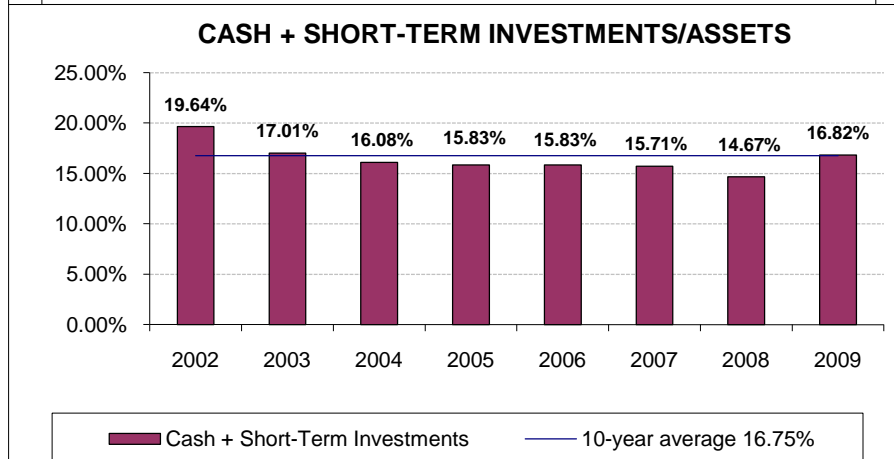
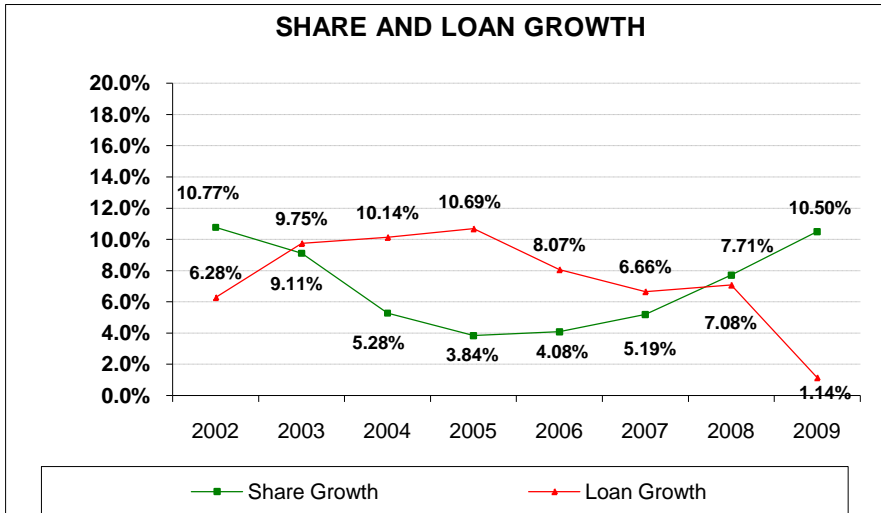
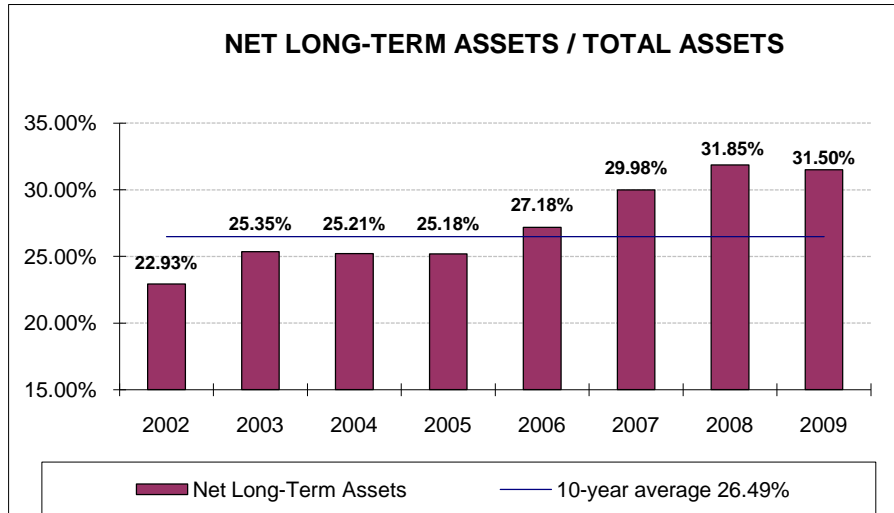
SHARE TRENDS



Share Category	December 2008 Balance In Billions	% of Total Shares 2008	December 2009 Balance In Billions	% of Total Shares 2009	Growth In Billions	Growth Rate
Share Drafts	\$73.63	10.81%	\$85.09	11.31%	\$11.46	15.56%
Regular Shares	\$178.71	26.24%	\$199.77	26.54%	\$21.07	11.79%
Money Market Shares	\$128.50	18.87%	\$158.66	21.08%	\$30.16	23.47%
Share Certificates	\$226.23	33.21%	\$225.79	30.00%	-\$0.44	-0.19%
IRA / KEOGH Accounts	\$64.68	9.50%	\$73.39	9.75%	\$8.70	13.46%
All Other Shares	\$6.77	0.99%	\$7.71	1.02%	\$0.94	13.82%
Non-Member Deposits	\$2.61	0.38%	\$2.26	0.30%	-\$0.35	-13.41%
Total Shares	\$681.13		\$752.67		\$71.54	10.50%

Total shares grew 10.50% or \$71.54 billion in 2009. The shift toward rate-sensitive shares continued in 2009 with strong growth in money market shares and IRA/KEOGH accounts. At the same time, regular share growth of 11.79% and share draft growth of 15.56% reflect membership growth trends and continued member loyalty. Share certificates remained the largest category since first exceeding regular shares in 2006.

ASSET LIABILITY MANAGEMENT TRENDS



Credit unions hold adequate levels of liquidity; however, in a rising interest rate environment the potential for increasing interest rate and liquidity risk exists. The increase in cash and short-term investments during 2009 is due to the strong share growth outpacing loan growth. The net long-term asset ratio of 31.50% presents potential interest rate risk exposure, particularly since the majority of the funding for the growth in long-term loans is coming from rate sensitive shares. Credit unions with higher levels of liquidity risk or interest rate risk must maintain diligent risk management procedures.

SUMMARY OF TRENDS BY ASSET GROUP

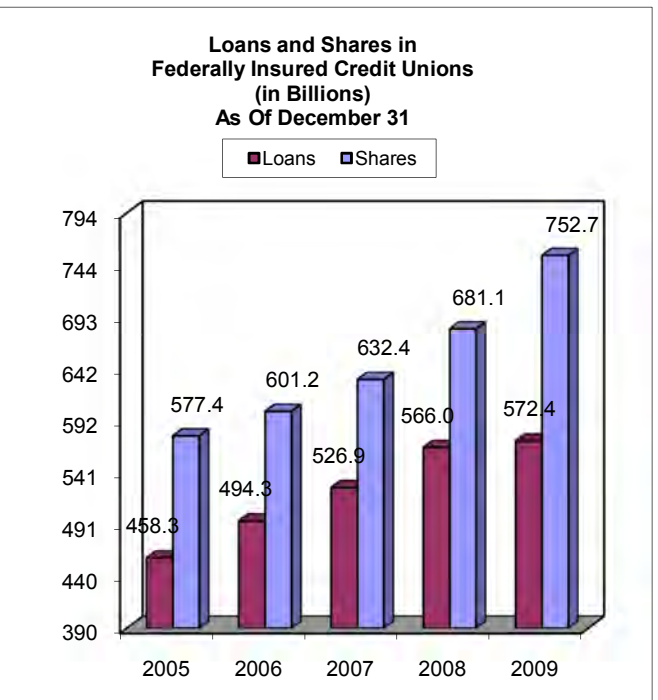
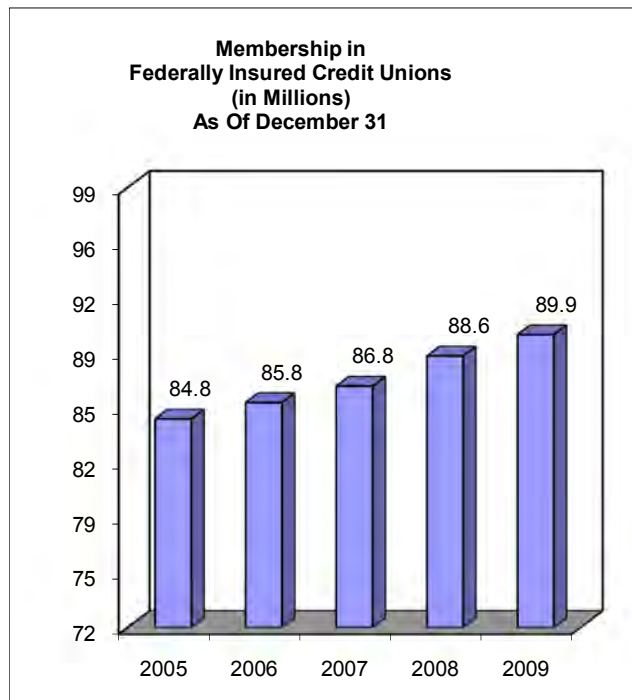
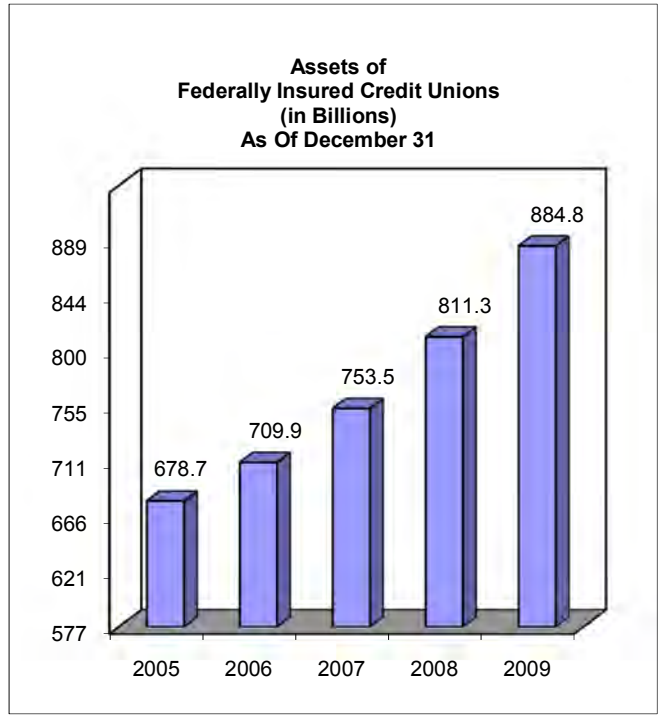
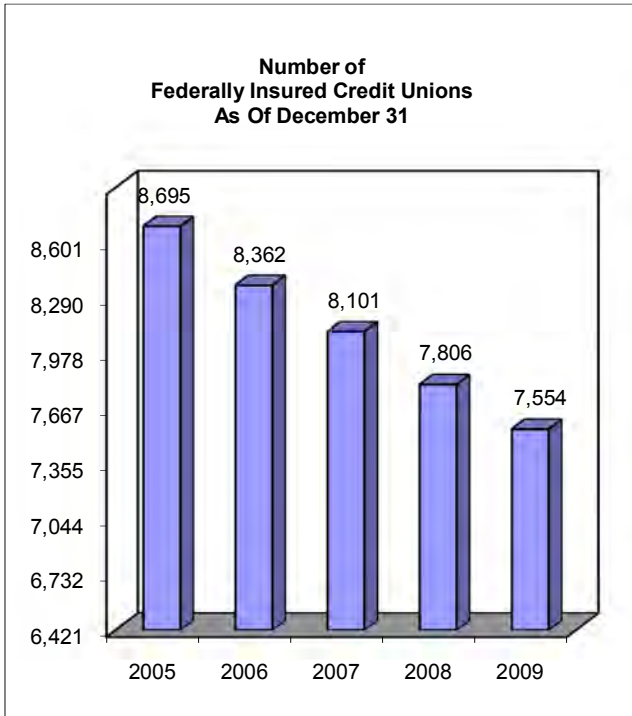
	Asset Group Under \$10 million	Asset Group \$10 million to \$100 million	Asset Group \$100 million to \$500 million	Asset Group Over \$500 million
# of Credit Unions	2,994	3,195	1,010	355
Total Assets	\$11.55 billion	\$112.97 billion	\$221.57 billion	\$538.67 billion
Average Assets	\$3.86 million	\$35.36 million	\$219.37 million	\$1.52 billion
Net Worth/Total Assets	15.25%	11.78%	10.12%	9.32%
Average Net Worth (non dollar-weighted)	16.97%	12.42%	10.14%	9.39%
Net Worth Growth*	-3.23%	-1.03%	0.86%	4.68%
Return on Average Assets (ROA)	-0.44%	-0.15%	0.05%	0.35%
Net Interest Margin/Average Assets	3.67%	3.45%	3.33%	3.10%
Fee & Other Income/Average Assets	0.69%	1.18%	1.50%	1.35%
Operating Expense/Average Assets	4.40%	4.27%	4.06%	3.14%
Members / Full-Time Employees	402.05	395.05	349.15	396.84
Provision for LLL/Average Assets	0.51%	0.65%	0.93%	1.30%
Loans/Shares	62.25%	66.39%	73.82%	79.38%
Delinquent Loans/Total Loans	2.77%	1.74%	1.76%	1.84%
% of Real Estate Lns Delinquent > 2 Mths	2.01%	1.71%	1.87%	2.01%
Net Charge-Offs/Average Loans	0.89%	0.85%	1.04%	1.35%
Share Growth*	7.55%	11.15%	11.87%	11.65%
Loan Growth*	-0.38%	3.10%	2.90%	1.62%
Asset Growth*	5.78%	9.89%	10.88%	9.98%
Membership Growth*	-1.10%	0.05%	1.80%	4.62%
Net Long-Term Assets/Total Assets	8.32%	22.52%	30.93%	34.12%
Cash + Short-Term Invest./Assets	33.77%	23.39%	17.74%	14.69%
Borrowings/Shares & Net Worth	0.24%	1.12%	2.95%	5.83%

*Note: The growth trends are based on the same FICUs reporting 12/31/08 and 12/31/09 using assets as of 12/31/09.

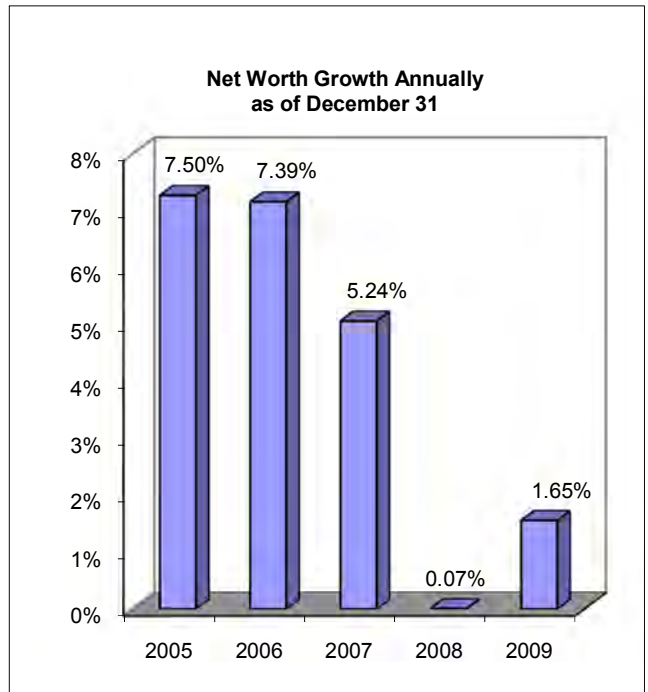
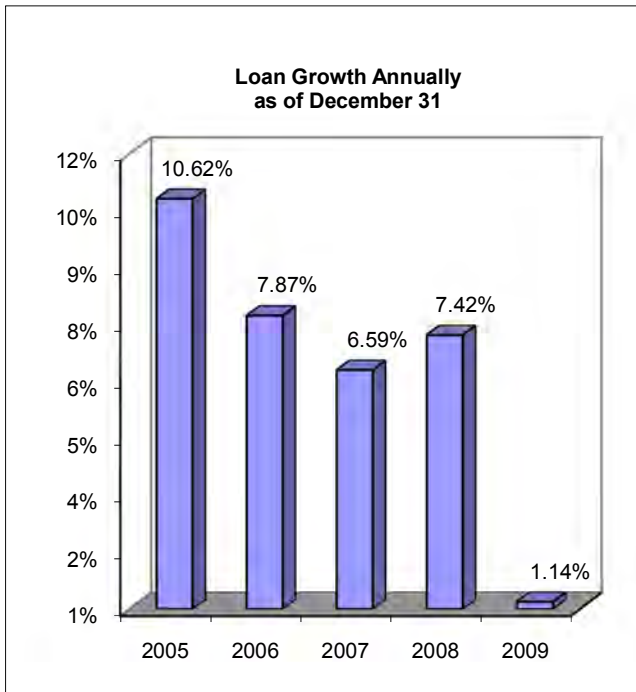
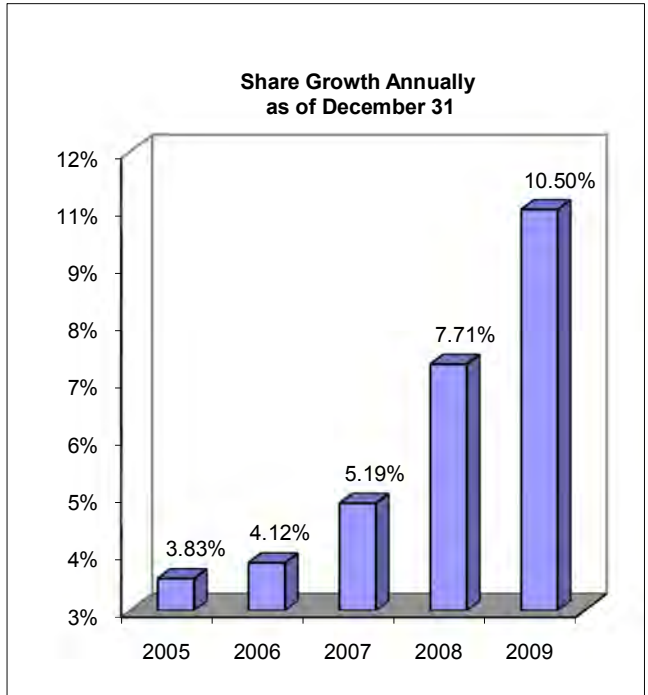
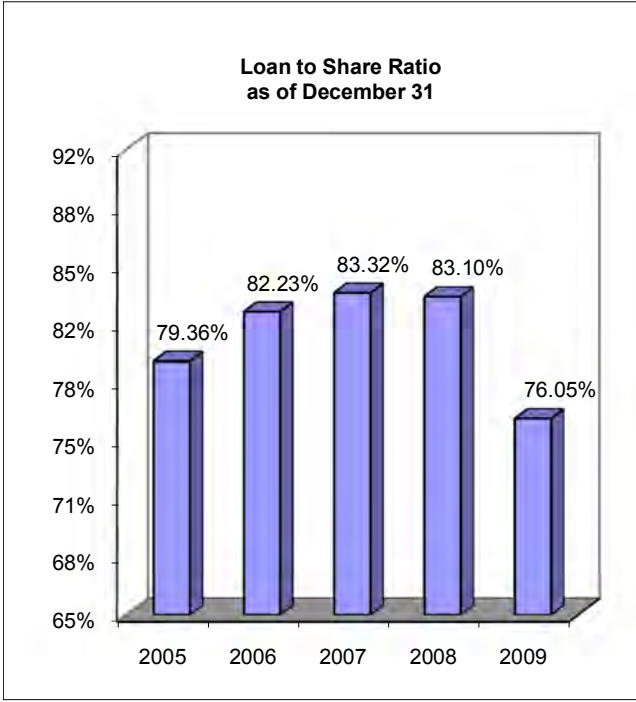
A distinct difference exists in the performance among the different asset groups. Net worth ratios are solid among all asset groups with the largest percentages being reported in the under \$10 million category. The highest membership growth, loan to share ratio, net long-term assets, and net charge-off ratio is noted in the over \$500 million asset group.

**FEDERALLY INSURED
CREDIT UNIONS**

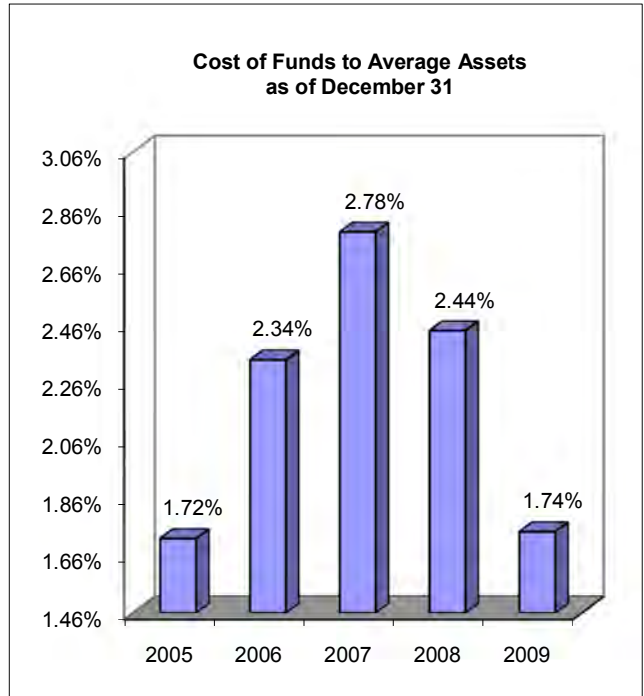
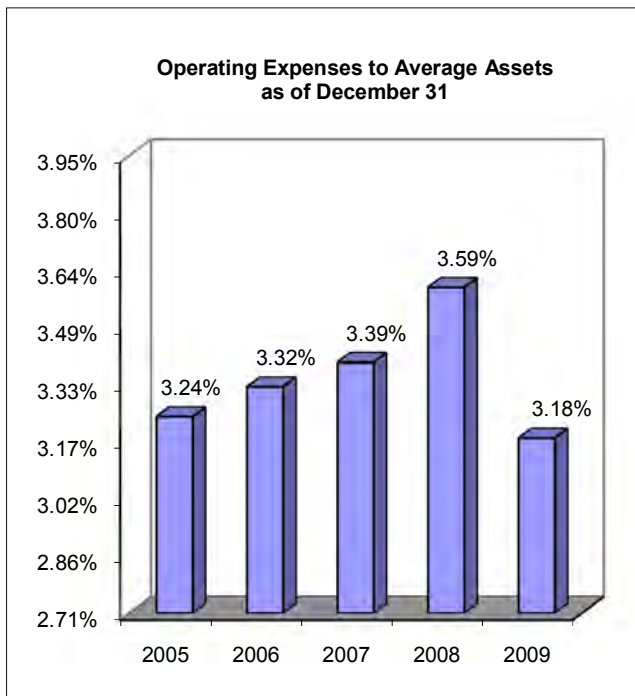
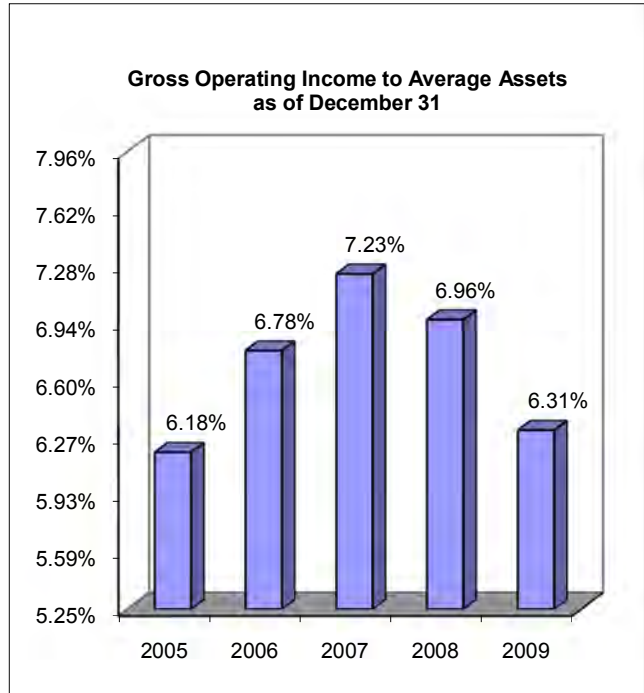
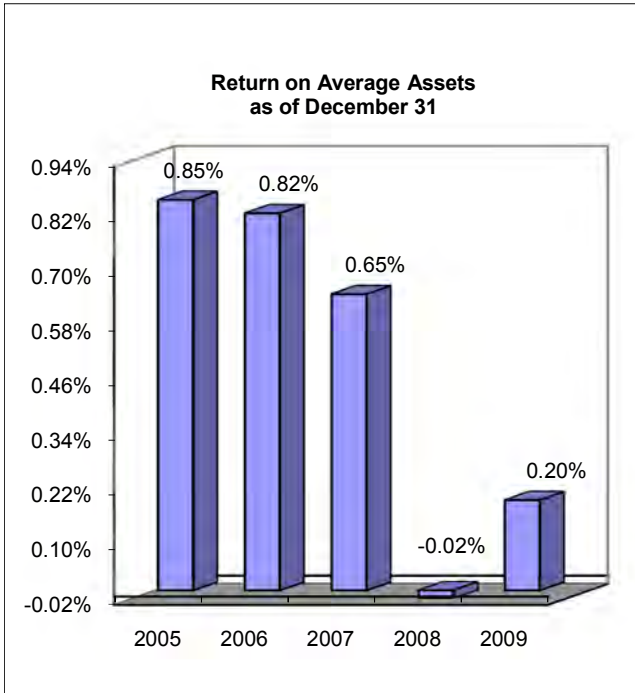
**Federally Insured Credit Unions
5 Year Trends**



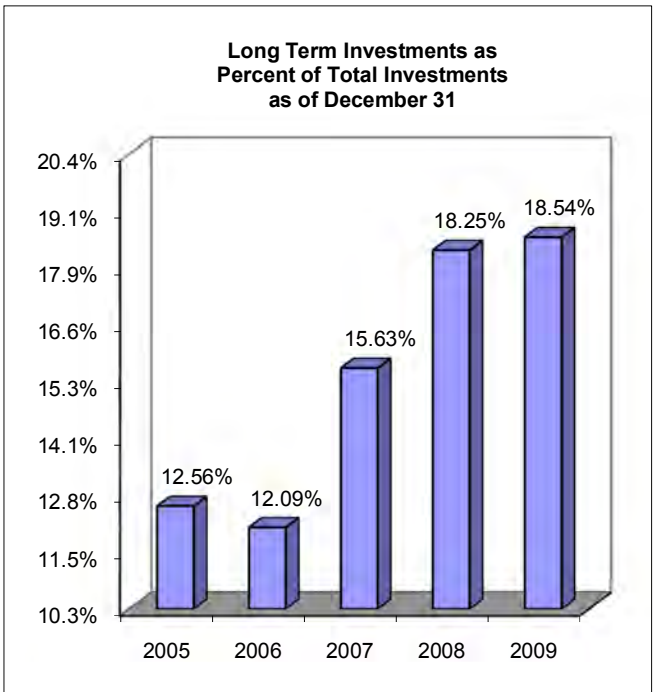
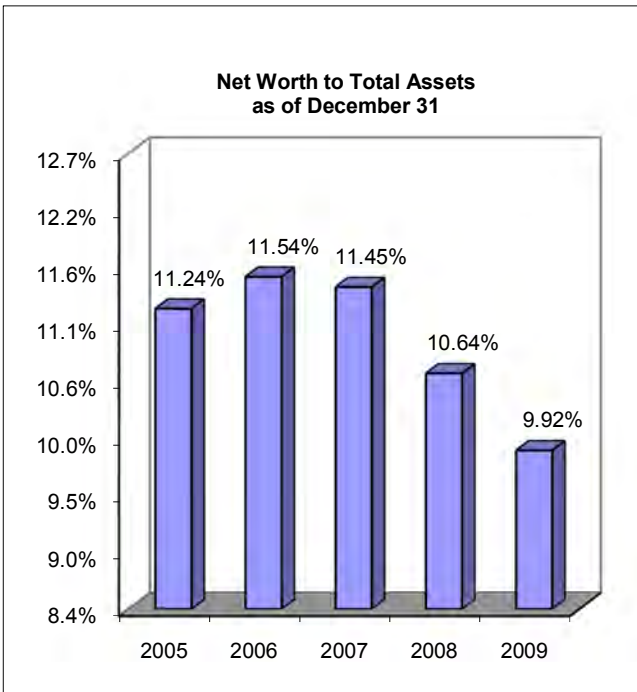
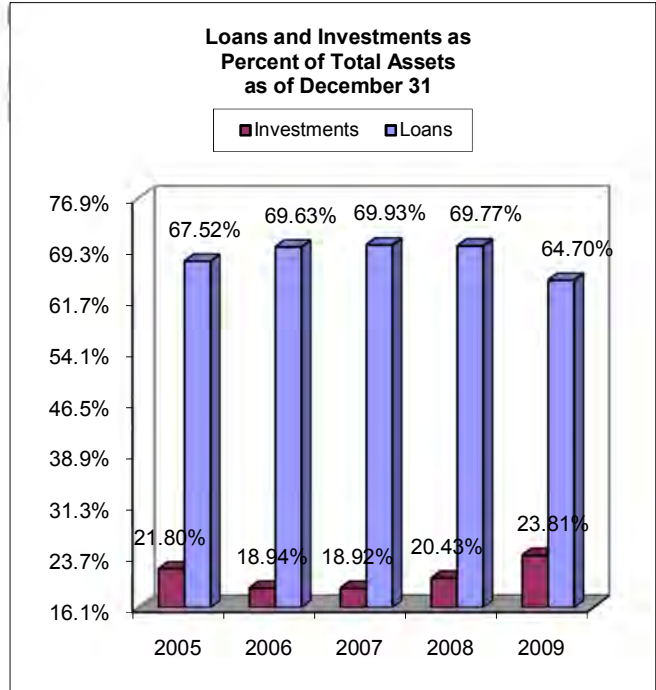
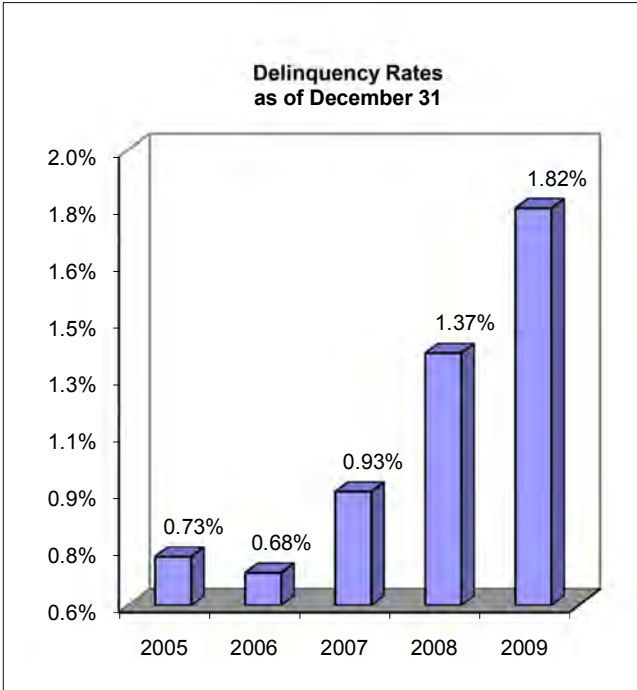
**Federally Insured Credit Unions
5 Year Trends**



**Federally Insured Credit Unions
5 Year Trends**



**Federally Insured Credit Unions
5 Year Trends**



Investments greater than 3 years

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	8,101	7,806	3.6-	7,554	3.2-
Cash & Equivalents	52,403	48,514	7.4-	67,710	39.6
TOTAL INVESTMENTS	142,527	165,737	16.3	210,679	27.1
U.S. Government Obligations	4,702	4,074	13.4-	7,053	73.1
Federal Agency Securities	64,338	80,097	24.5	107,589	34.3
Mutual Fund & Common Trusts	1,872	2,028	8.3	0	100.0-
MCSD and PIC at Corporate CU	3,517	2,972	15.5-	1,387	53.3-
All Other Corporate Credit Union	34,984	28,743	17.8-	32,072	11.6
Commercial Banks, S&Ls	16,448	27,613	67.9	36,819	33.3
Credit Unions -Loans to, Investments in Natural Person Credit Unions	1,889	1,877	0.6-	1,970	5.0
All Other Investments	0	3,949	0.0	5,424	37.3
LOANS HELD FOR SALE	938	1,058	12.8	2,335	120.8
TOTAL LOANS OUTSTANDING	526,924	565,997	7.4	572,439	1.1
Unsecured Credit Card Loans	30,119	32,715	8.6	34,864	6.6
All Other Unsecured Loans	24,470	25,349	3.6	25,553	0.8
New Vehicle Loans	86,901	81,519	6.2-	75,264	7.7-
Used Vehicle Loans	89,104	94,280	5.8	98,132	4.1
First Mortgage Real Estate Loans/LOC	179,440	207,940	15.9	217,100	4.4
Other Real Estate Loans/LOC	91,667	96,562	5.3	92,418	4.3-
Leases Receivable	877	743	15.2-	603	18.8-
All Other Loans/LOC	24,348	26,889	10.4	28,504	6.0
Allowance For Loan Losses	3,850	6,189	60.8	8,767	41.7
Foreclosed and Repossessed Assets	585	1,016	73.7	1,507	48.3
Foreclosed & Repossessed Real Estate	332	685	106.5	1,168	70.4
Foreclosed & Repossessed Autos	241	311	29.1	301	3.1-
Foreclosed & Repossessed – Other	13	20	61.2	38	88.8
Land and Building	13,612	15,135	11.2	16,143	6.7
Other Fixed Assets	3,674	3,812	3.7	3,557	6.7-
NCUSIF Capitalization Deposit	5,583	4,512	19.2-	7,034	55.9
Other Assets	11,066	11,665	5.4	11,723	0.5
TOTAL ASSETS	753,463	811,257	7.7	884,753	9.1
LIABILITIES					
Total Borrowings	27,967	37,160	32.9	37,451	0.8
Accrued Dividends/Interest Payable	805	671	16.6-	496	26.1-
Accounts Payable and Other Liabilities	6,445	7,404	14.9	7,297	1.4-
Uninsured Secondary Capital	31	32	3.8	79	143.6
TOTAL LIABILITIES	35,248	45,268	28.4	45,323	0.1
EQUITY/SAVINGS					
TOTAL SAVINGS	632,399	681,128	7.7	752,667	10.5
Share Drafts	71,624	73,627	2.8	85,090	15.6
Regular Shares	168,384	178,703	6.1	199,772	11.8
Money Market Shares	111,152	128,498	15.6	158,661	23.5
Share Certificates/CDS	216,119	226,257	4.7	225,790	0.2-
IRA/Keogh Accounts	56,895	64,660	13.6	73,388	13.5
All Other Shares	5,731	6,776	18.2	7,703	13.7
Non-Member Deposits	2,493	2,606	4.6	2,263	13.2-
Regular Reserves	18,256	18,776	2.8	18,926	0.8
Equity Acquired in Merger	N/A	N/A	N/A	162	N/A
APPR. For Non-Conf. Invest.	76	80	5.3	25	68.3-
Miscellaneous Equity	15	11	23.5-	15	30.2
Accum. Unrealized G/L on A-F-S	86	-32	137.6-	527	1,728.4
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-43	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-9	-34	290.0-	-27	18.6
Other Reserves	8,410	8,531	1.4	8,870	4.0
Other Comprehensive Income	-491	-1,354	175.9-	-1,344	0.7
Undivided Earnings	59,488	58,895	1.0-	59,668	1.3
TOTAL EQUITY	85,816	84,861	1.1-	86,763	2.2
TOTAL LIABILITIES/EQUITY/SAVINGS	753,463	811,257	7.7	884,753	9.1

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	8,101	7,806	3.6-	7,554	3.2-
INTEREST INCOME					
Interest on Loans	34,406	36,237	5.3	35,790	1.2-
(Less) Interest Refund	60	50	17.4-	43	14.2-
Income from Investments	8,763	7,770	11.3-	6,260	19.4-
Trading Profits and Losses	11	-12	210.7-	14	216.7
TOTAL INTEREST INCOME	43,119	43,946	1.9	42,021	4.4-
INTEREST EXPENSE					
Dividends on Shares	16,865	15,381	8.8-	11,725	23.8-
Interest on Deposits	2,440	2,344	3.9-	1,791	23.6-
Interest on Borrowed Money	1,068	1,379	29.1	1,275	7.5-
TOTAL INTEREST EXPENSE	20,373	19,105	6.2-	14,791	22.6-
PROVISION FOR LOAN & LEASE LOSSES	3,149	6,984	121.8	9,430	35.0
NET INTEREST INCOME AFTER PLL	19,597	17,858	8.9-	17,800	0.3-
NON-INTEREST INCOME					
Fee Income	6,381	6,809	6.7	7,035	3.3
Other Operating Income	3,430	3,724	8.6	4,456	19.7
Gain (Loss) on Investments	-25	-352	1,302.2-	-1,007	186.4-
Gain (Loss) on Disposition of Fixed Assets	57	-18	131.4-	-59	226.6-
Other Non-Opererating Income (Expense)	99	-74	175.0-	3,440	4,746.8
NCUSIF Stabilization Income	N/A	N/A	N/A	3,303	N/A
TOTAL NON-INTEREST INCOME	9,942	10,089	1.5	13,886	37.6
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	12,437	13,280	6.8	13,658	2.9
Travel and Conference Expense	329	329	0.2	244	25.9-
Office Occupancy Expense	1,795	1,982	10.4	2,076	4.8
Office Operations Expense	4,987	5,216	4.6	5,295	1.5
Educational & Promotional Expense	993	1,044	5.1	911	12.7-
Loan Servicing Expense	1,462	1,577	7.9	1,738	10.2
Professional and Outside Services	1,857	1,992	7.2	2,053	3.1
Member Insurance	102	1,484	1,350.8	112	92.5-
Operating Fees	112	185	65.4	157	15.3-
Miscellaneous Operating Expenses	727	1,025	41.0	761	25.8-
TOTAL NON-INTEREST EXPENSE	24,801	28,114	13.4	27,005	3.9-
Net Income (Loss) Before NCUSIF Stablation Expense	N/A	N/A	N/A	4,681	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	3,008	N/A
NET INCOME	4,737	-167	103.5-	1,673	1,100.6
Transfer to Regular Reserve	512	593	15.9	432	27.2-

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2009**

Number of Credit Unions on this Report:	7,554
<u>NUMBER OF LOANS BY TYPE</u>	
UNSECURED CREDIT CARDS	12,962,128
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	10,034,525
NEW VEHICLE	5,334,369
USED VEHICLE	10,095,765
1ST MORTGAGE REAL ESTATE/LOC	1,647,684
OTHER REAL ESTATE/LOC	2,626,894
LEASES RECEIVABLE	35,154
ALL OTHER LOANS/LOC	3,101,911
TOTAL NUMBER OF LOANS	45,838,430

<u>MISCELLANEOUS LOAN INFORMATION</u>	<u>NUMBER</u>	<u>AMOUNT</u>
ALL LOANS GRANTED YTD	19,741,304	268,318,502,465
INDIRECT LOANS		
POINT OF SALE	3,976,588	52,361,585,977
OUTSOURCED	1,670,640	23,428,736,682
TOTAL INDIRECT LOANS	5,647,228	75,790,322,659
LOANS PURCHASED YTD	18,809	736,304,619
LOANS SOLD YTD	120,904	497,445,060
PARTICIPATION LOANS PURCHASED OUTSTANDING	538,071	9,963,126,220
PARTICIPATION LOANS PURCHASED YTD	261,047	2,570,230,836
PARTICIPATION LOANS SOLD OUTSTANDING (RETAINED PORTION)	86,065	2,393,630,676
PARTICIPATION LOANS SOLD YTD (RETAINED PORTION)	31,809	733,252,889
PARTICIPATION LOANS SOLD TO OTHER INSTITUTIONS OUTSTANDING	81,687	6,862,862,921
PARTICIPATION LOANS SOLD YTD TO OTHER INSTITUTIONS	44,345	2,029,294,607
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	114,336	3,358,535,209

<u>TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE</u>	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
UNSECURED CREDIT CARD LOANS	603,638,872	102,894,548	11,122,730	717,656,150
1 ST MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	1,449,468,069	727,715,521	324,663,467	2,501,847,057
1 ST MORTGAGE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	1,073,221,823	611,267,233	359,343,519	2,043,832,575
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	572,320,607	213,574,328	80,452,773	866,347,708
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	387,243,465	150,025,816	83,830,649	621,099,930
LEASES RECEIVABLE	4,939,653	253,166	135	5,192,954
ALL OTHER LOANS	2,852,152,694	633,278,929	174,102,720	3,659,516,961
TOTAL REPORTABLE DELINQUENCY	6,942,969,792	2,439,007,550	1,033,515,993	10,415,493,335

<u>ADDITIONAL DELINQUENCY INFORMATION</u>	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
INDIRECT LOANS	888,252,368	178,595,876	29,808,612	1,096,656,856
PARTICIPATION LOANS	169,686,067	119,302,730	144,590,426	433,579,223
INT ONLY & PAYMENT OPTION 1ST MTG LOANS	205,227,796	126,176,362	117,447,470	448,851,628
INT ONLY & PAYMENT OPTION OTHER RE.LOCs	107,089,743	40,176,653	18,686,742	165,953,138
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	20,399,398	5,603,022	8,827,496	34,829,916
MEMBER BUS LOANS EXCL AGRIC LOANS	531,867,498	294,174,101	221,425,549	1,047,467,148
AGRICULTURAL LOANS	6,143,909	12,998,162	2,562,475	21,704,546
NONMEMBER BUSINESS LOANS	44,992,368	53,520,384	62,576,758	161,089,510
BUSINESS CONTRUCTION & DEV LOANS	66,337,236	51,030,274	107,834,580	225,202,090
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	750,312,398	254,746,787	75,239,654	1,080,298,839
MODIFIED OTHER RE LOANS/LINES OF CREDIT	156,499,165	49,345,750	12,113,252	217,958,167
MODIFIED RE LNS ALSO REPORTED AS BUS LN	181,514,975	74,805,015	77,793,373	334,113,363

<u>TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE</u>	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
UNSECURED CREDIT CARD LOANS	114,386	19,442	2,122	135,950
1 ST MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	8,872	3,896	1,772	14,540
1 ST MORTGAGE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	5,020	2,380	1,232	8,632
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	11,072	3,746	1,468	16,286
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	6,970	2,429	1,054	10,453
LEASES RECEIVABLE	1,120	45	8	1,173
ALL OTHER LOANS	350,259	78,883	20,560	449,695
TOTAL NUMBER OF REPORTABLE DELINQUENCY	497,693	110,820	28,216	636,729

<u>ADDITIONAL DELINQUENCY INFO. FOR NUMBER OF DELINQUENT LOANS</u>	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
INDIRECT LOANS	70,023	13,936	2,553	86,512
PARTICIPATION LOANS	7,292	1,568	412	9,272
INT ONLY & PAYMENT OPTION 1 ST MTG LOANS	455	262	112	829
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	1,312	471	183	1,966
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	50	12	30	92
MEMBER BUS LOANS EXCL AGRIC LOANS	2,132	968	530	3,630
AGRICULTURAL LOANS	64	60	43	167
NONMEMBER BUSINESS LOANS	106	53	33	192
BUSINESS CONTRUCTION & DEV LOANS	46	34	31	111
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	2,984	912	294	4,190
MODIFIED OTHER RE LOANS/LINES OF CREDIT	1,951	565	143	2,659
MODIFIED RE LNS ALSO REPORTED AS BUS LN	171	91	36	298

**TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2009**

Number of Credit Unions on this Report:

7,554

CONSUMER LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
UNSECURED CREDIT CARD LOANS	1,526,353,668	76,599,616
TOTAL 1ST MORTGAGE REAL ESTATE LOANS/LINES OF CREDIT	586,121,317	20,927,224
TOTAL OTHER REAL ESTATE LOANS/LINES OF CREDIT	1,155,291,726	27,354,602
LEASES RECEIVABLE	18,656,100	2,618,435
ALL OTHER LOANS	4,326,268,634	593,072,100
TOTAL CHARGE OFFS & RECOVERIES	7,612,691,445	720,571,977

ADDITIONAL LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
INDIRECT LOANS	1,489,265,814	197,587,292
PARTICIPATION LOANS	134,058,648	9,423,416
INT ONLY & PAYMENT OPTION 1 ST MTG LOANS	64,153,571	1,598,878
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	188,837,813	3,427,107
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE LOANS	58,298,926	448,183
MEMBER BUS LOANS EXCL AGRIC LOANS	193,558,151	5,643,341
AGRICULTURAL LOANS	704,107	146,412
NONMEMBER BUSINESS LOANS	18,870,064	751,871
BUSINESS CONSTRUCTION & DEV LOANS	12,127,661	0
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	60,875,427	603,332
MODIFIED OTHER RE LOANS/LINES OF CREDIT	41,975,609	1,409,543
MODIFIED RE LNS ALSO REPORTED AS BUS LN	21,984,368	91

OTHER GENERAL LOAN INFORMATION

NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D	230,605
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D	92,678
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D	963
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES	4,647,605,557
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTERS 7, 13, & 11 BANKRUPTCIES	1,580,048,204

REAL ESTATE LOANS & LOC INCLUDING MBL SECURED BY REAL ESTATE

	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	504,930	81,369,359,256
1ST MORTGAGE FIXED RATE < 15 YRS	609,476	48,486,560,506
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	92,256	18,506,863,283
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	182,560	35,053,823,718
OTHER FIXED RATE	12,083	1,473,230,796
1ST MORTGAGE ADJUSTABLE RATE < 1 YR	70,957	6,786,962,380
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	175,422	25,422,832,181
OTHER R.E. CLOSED-END FIXED RATE	1,216,822	45,164,961,987
OTHER R.E. CLOSED-END ADJ. RATE	47,688	2,433,762,066
OTHER R.E. OPEN-END ADJ. RATE	1,303,905	42,882,939,675
OTHER R.E. OPEN-END FIXED RATE	58,479	1,936,659,734
TOTAL REAL ESTATE LOANS OUTSTANDING	4,274,578	309,517,955,582

REAL ESTATE LOANS MODIFIED

	<u>NUMBER</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	22,924	5,139,685,132
MODIFIED LOANS SECURED BY OTHER RE/LOCs	13,123	887,007,261
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	1,629	1,182,913,990

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	276,958	52,559,090,742
1ST MORTGAGE FIXED RATE < 15 YRS	186,587	23,631,595,344
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	17,224	3,805,792,700
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	34,299	5,870,308,848
OTHER FIXED RATE	4,610	589,885,253
1ST MORTGAGE ADJUSTABLE RATE < 1 YR	17,010	1,575,416,499
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	31,338	6,148,176,562
OTHER R.E. CLOSED-END FIXED RATE	197,654	8,880,274,440
OTHER R.E. CLOSED-END ADJ. RATE	11,367	586,724,972
OTHER R.E. OPEN-END ADJ. RATE	428,266	12,387,425,109
OTHER R.E. OPEN-END FIXED RATE	17,763	666,423,857
TOTAL REAL ESTATE LOANS GRANTED YTD	1,223,076	116,701,114,326

REAL ESTATE LOANS MODIFIED YEAR-TO-DATE

	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	4,610,763,969
MODIFIED LOANS SECURED BY OTHER RE/LOCs	783,264,948
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	1,062,880,895

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federally Insured Credit Unions
December 31, 2009

Number of Credit Unions on this Report: 7,554

OTHER REAL ESTATE LOAN INFORMATION

BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS	7,019,961,718
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE	844,990,424
ALLOWANCE FOR REAL ESTATE LOAN LOSSES	2,557,014,074
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)	113,617,660,692
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D	50,989,397,716
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION	92,525,323,096
MORTGAGE SERVICING RIGHTS	682,015,483

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) ¹

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS (NMBLB)	142,137	28,208,062,001
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	24,569	6,795,417,677

TOTAL BUSINESS LOANS (NMBLB)	35,003,479,678
TOTAL NMBLB LESS UNFUNDED COMMITMENTS	33,790,250,450

MISCELLANEOUS BUSINESS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
CONSTRUCTION AND DEVELOPMENT LOANS	1,678	1,576,900,638
UNSECURED BUSINESS LOANS	5,881	170,478,822
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	1,067	775,131,989
AGRICULTURAL MBL	15,720	1,196,244,768
SMALL BUSINESS LOANS OUTSTANDING	7,351	596,260,818
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		27,611,277,765

BUSINESS LOANS GRANTED Y-T-D

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS	56,040	9,405,246,727
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	12,576	1,374,271,456
CONSTRUCTION AND DEVELOPMENT LOANS	1,156	566,750,966
UNSECURED BUSINESS LOANS	1,769	75,779,005
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	326	143,704,894
AGRICULTURAL MBL	13,018	732,663,743
 BUSINESS LOANS & PARTICIPATIONS SOLD YTD	 2,354	 1,290,104,846

¹ "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured Credit Unions
December 31, 2009**

Number of Credit Unions on this Report: 7,554

NUMBER OF SAVINGS ACCOUNTS BY TYPE

SHARE DRAFT ACCOUNTS	42,432,964
REGULAR SHARE ACCOUNTS	96,955,040
MONEY MARKET SHARE ACCOUNTS	6,820,562
SHARE CERTIFICATE ACCOUNTS	11,764,109
IRA/KEOGH & RETIREMENT ACCOUNTS	5,296,368
OTHER SHARES	2,867,004
TOTAL NUMBER SHARE ACCOUNTS	166,136,047
NON-MEMBER DEPOSITS	42,235
TOTAL NUMBER OF SAVINGS ACCOUNTS	166,178,282

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

COMMERCIAL REAL ESTATE	346,617,151
CONSTRUCTION AND LAND DEVELOPMENT	372,114,498
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	866,612,077
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	37,395,204,877
CREDIT CARD LINES	71,818,982,081
OUTSTANDING LETTERS OF CREDIT	151,896,315
UNSECURED SHARE DRAFT LINES OF CREDIT	10,333,282,362
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	11,736,374,805
RESIDENTIAL CONSTRUCTION LOANS-EXCLUDING BUSINESS PURPOSE	455,532,404
OTHER UNFUNDED COMMITMENTS	6,553,543,819

CONTINGENT LIABILITIES

DOLLAR AMOUNT OF PENDING BOND CLAIMS	30,161,887
LOANS TRANSFERRED WITH RECOURSE	3,472,082,807
OTHER CONTINGENT LIABILITIES	89,187,982

CREDIT & BORROWING ARRANGEMENTS

AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	3,294,932,508
LINES OF CREDIT	125,738,175,548
COMMITTED LINES OF CREDIT	2,558,725,047
TOTAL CREDIT LINES AT CORPORATE CREDIT UNIONS	45,149,210,691
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	
CORPORATE CREDIT UNION LOCs	642,110,763
CORPORATE CREDIT UNION TERM BORROWINGS	5,250,274,120

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

MEMBER OF FEDERAL HOME LOAN BANK	1,010
FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW	287
PRE-PLEDGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW	199

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	2,612	SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS	1,568
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	186	SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS	2,143
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	139	SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF	690

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

AGENCY/GSE MORTGAGE-BACKED SECURITIES	55,076,233,333
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	3,274,874,440
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES	299,740,594
NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	17,497,250,021
NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	3,397,381,911
TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b)	54,826,018,099
TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a)	3,061,910,595
MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19.	271,690,859

MISCELLANEOUS INVESTMENT INFORMATION

FAIR VALUE OF HELD TO MATURITY INVESTMENTS	34,892,113,739
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	52,512,619,331
INVESTMENT REPURCHASE AGREEMENTS	43,605,476
BORROWING REPURCHASE TRANSACTIONS PLACED IN INVESTMENTS FOR PURPOSE OF POSITIVE ARBITRAGE	567,513,301
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY)	1,749,553,168
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	15,542,606,098
CMO/REMIC	29,028,342,063
COMMERCIAL MORTGAGE RELATED SECURITIES	1,277,207,835

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured Credit Unions
December 31, 2009

Number of Credit Unions on this Report: 7,554

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

MANUAL SYSTEM	70	CU DEVELOPED IN-HOUSE	67
VENDOR SUPPLIED IN-HOUSE	4,937	OTHER	106
VENDOR ON-LINE SERVICE BUR.	2,205		

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

HOME BANKING VIA INTERNET WEBSITE	4,908	AUTOMATIC TELLER MACHINE	4,697
AUDIO RESPONSE/PHONE BASED	4,243	KIOSK	348
		OTHER	311

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

ACCOUNT AGGREGATION	475	MEMBER APPLICATION	1,905
ACCOUNT BALANCE INQUIRY	5,178	MERCHANDISE PURCHASE	374
BILL PAYMENT	3,743	MERCHANT PROCESSING SERVICES	213
DOWNLOAD ACCOUNT HISTORY	4,248	NEW LOAN	2,919
ELECTRONIC CASH	221	NEW SHARE ACCOUNT	1,181
ELECTRONIC SIGNATURE	180	REMOTE DEPOSIT CAPTURE	233
AUTHENTICATION/CERTIFICATION			
E-STATEMENTS	3,479	VIEW ACCOUNT HISTORY	4,989
EXTERNAL ACCOUNT TRANSFERS	632	SHARE ACCOUNT TRANSFERS	4,907
INTERNET ACCESS SERVICES	820	SHARE DRAFT ORDERS	4,020
LOAN PAYMENTS	4,532	OTHER	158

NUMBER OF CUs REPORTING WORLD WIDE WEBSITES 5,570

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

INFORMATIONAL	604	TRANSACTIONAL	4,492
INTERACTIVE	474		

NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES 30,252,523

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

INFORMATIONAL	31	TRANSACTIONAL	3
INTERACTIVE	1		

OTHER INFORMATION

NUMBER OF CURRENT MEMBERS	89,937,481
NUMBER OF POTENTIAL MEMBERS	1,366,727,429
NUMBER OF FULL TIME EMPLOYEES	219,745
NUMBER OF PART TIME EMPLOYEES	31,279
NUMBER OF CREDIT UNION BRANCHES	20,972
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	1,170

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

NUMBER OF CUSOs ¹	5,439
VALUE OF INVESTMENT IN CUSOs	1,131,103,717
AMOUNT LOANED TO CUSOs	741,230,242
AGGREGATE CASH OUTLAY IN CUSO	901,245,933
NUMBER OF CUSOs WHOLLY OWNED	591

SERVICE OF CUSO²:

CHECKING AND CURRENCY SERVICES	87	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	25
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	89	SECURITIES BROKERAGE SERVICES	161
BUSINESS LOAN ORIGINATION	327	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	794
CONSUMER MORTGAGE ORIGINATION	258	STUDENT LOAN ORIGINATION	30
ELECTRONIC TRANSACTION SERVICES	1,169	TRAVEL AGENCY SERVICES	1
FINANCIAL COUNSELING SERVICES	110	TRUST AND TRUST-RELATED SERVICES	44
FIXED ASSET SERVICES	10	REAL ESTATE BROKERAGE SERVICES	67
INSURANCE BROKERAGE OR AGENCY	211	CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	71
LEASING	19	CREDIT CARD LOAN ORIGINATION	101
LOAN SUPPORT SERVICES	256	PAYROLL PROCESSING SERVICES	13
		OTHER	988

WHOLLY OWNED CUSO INFORMATION:

TOTAL ASSETS OF CUSOs	2,710,235,938
TOTAL CAPITAL OF CUSOs	1,263,938,348
TOTAL NET INCOME/LOSS OF CUSOs	249,571,671
TOTAL DELINQUENCY OF CUSOs	50,978,255

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.

² Beginning in September 2009, credit unions can report multiple services for a single CUSO

TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 7,554

BORROWINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS				Total
Draws Against Lines of Credit	417	3,883	3,312	8,396				15,591
Other Notes, Promissory and Interest Payable	789	11,438	3,414	6,109				20,961
Borrowing Repurchase Transactions	14	850	46	0*				896
Subordinated Debt	14	1	0*	0*				3
Uninsured Secondary Capital	41	N/A	3	77				79
TOTAL BORROWINGS	1,120	16,172	6,775	14,583				37,530
SAVINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS				Total
Share Drafts	5,610	85,090	N/A	N/A				85,090
Regular Shares	7,551	199,772	N/A	N/A				199,772
Money Market Shares	3,301	158,661	N/A	N/A				158,661
Share Certificates/CDS	5,849	165,402	45,899	14,489				225,790
IRA/KEOGH, Retirements	4,894	49,177	15,882	8,329				73,388
All Other Shares	2,999	7,646	24	33				7,703
Non-Members Deposits	887	1,558	598	106				2,263
TOTAL SAVINGS	7,553	667,306	62,404	22,957				752,667
INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount 3 to 5 YEARS	Amount 5 to 10 YEARS	Amount > 10 YRS	Total	
Held to Maturity	1,615	9,977	14,230	7,172	2,146	1,320	34,845	
Available for Sale	1,826	23,311	38,267	22,208	10,537	2,914	97,237	
Trading	44	521	269	73	55	5	924	
Deposit In Commercial Banks, S&Ls, Saving Banks	5,818	19,744	14,790	2,196	73	17	36,819	
Loans To And Investments In Natural Person Credit Unions	2,809	1,116	757	96	0*	0*	1,970	
Membership Capital At Corporate Credit Unions	5,853	N/A	1,215	N/A	N/A	N/A	1,215	
Paid In Capital At Corporate Credit Unions	780	N/A	172	N/A	N/A	N/A	172	
All Other Investments In Corporate Credit Unions	3,489	23,851	7,565	631	17	8	32,072	
All Other Investments	1,976	2,553	2,137	355	189	190	5,424	
TOTAL INVESTMENTS	7,462	81,074	79,402	32,731	13,018	4,454	210,679	

* Amount Less than + or - 1 Million

TABLE 6
Federally Insured Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2009

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	14	\$71,139,867	15	\$80,803,603	1,562	\$21,823,009,546
5.0% To 6.0%	13	\$56,640,346	38	\$133,628,404	2,715	\$32,643,983,581
6.0% To 7.0%	69	\$838,687,665	84	\$440,317,029	1,789	\$13,077,910,426
7.0% To 8.0%	172	\$2,171,686,157	186	\$598,825,826	645	\$5,611,575,291
8.0% To 9.0%	393	\$8,806,637,667	427	\$2,196,214,971	247	\$1,233,504,402
9.0% To 10.0%	979	\$8,370,983,478	880	\$2,934,378,536	105	\$326,277,381
10.0% To 11.0%	572	\$6,044,416,250	1,081	\$3,867,796,272	51	\$171,931,447
11.0% To 12.0%	538	\$2,494,866,867	985	\$3,488,666,844	22	\$113,451,344
12.0% To 13.0%	633	\$3,903,737,924	1,395	\$6,592,471,606	10	\$12,545,871
13.0% To 14.0%	306	\$1,366,695,137	766	\$2,147,096,377	5	\$1,192,937
14.0% To 15.0%	118	\$355,991,922	564	\$1,307,726,887	2	\$33,969,465
15.0% To 16.0%	48	\$163,252,998	510	\$1,030,509,760	2	\$2,503,922
16.0% Or More	29	\$182,692,238	460	\$734,369,742	3	\$23,443,302
Not Reporting Or Zero ..	3,670	\$36,452,770	163	\$318,434	396	\$188,866,160
Total	7,554	\$34,863,881,286	7,554	\$25,553,124,291	7,554	\$75,264,165,075
Average Rate	10.9%		11.9%		5.9%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	611	\$15,357,651,567	487	\$58,767,793,157	1,064	\$36,680,444,969
5.0% To 6.0%	1,657	\$35,104,178,881	2,271	\$133,902,433,661	1,331	\$21,522,259,297
6.0% To 7.0%	1,879	\$25,191,450,101	1,146	\$18,951,493,498	1,539	\$20,173,427,288
7.0% To 8.0%	1,351	\$12,697,222,183	336	\$4,246,959,936	708	\$11,794,954,673
8.0% To 9.0%	829	\$5,667,458,289	118	\$1,039,647,899	265	\$1,448,719,953
9.0% To 10.0%	409	\$2,431,047,362	43	\$81,012,400	78	\$285,248,353
10.0% To 11.0%	218	\$1,055,580,687	25	\$34,440,634	38	\$173,169,149
11.0% To 12.0%	86	\$163,983,865	8	\$607,160	6	\$59,959,933
12.0% To 13.0%	90	\$154,702,176	10	\$421,070	6	\$1,340,239
13.0% To 14.0%	30	\$82,200,021	1	\$3,122	1	\$552,203
14.0% To 15.0%	28	\$121,323,201	0	\$0	2	\$133,759
15.0% To 16.0%	20	\$52,436,321	0	\$0	0	\$0
16.0% Or More	9	\$52,421,943	0	\$0	1	\$731,631
Not Reporting Or Zero ..	337	\$306,913	3,109	\$74,819,583	2,515	\$277,382,015
Total	7,554	\$98,131,963,510	7,554	\$217,099,632,120	7,554	\$92,418,323,462
Average Rate	7.0%		5.9%		6.0%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	29	\$108,651,868	1,429	\$2,741,328,229
5.0% To 6.0%	43	\$86,182,578	995	\$4,319,747,812
6.0% To 7.0%	34	\$206,407,988	1,230	\$7,036,148,026
7.0% To 8.0%	10	\$6,818,247	988	\$5,603,109,080
8.0% To 9.0%	9	\$187,306,809	749	\$3,416,104,953
9.0% To 10.0%	2	\$137,040	492	\$1,895,121,981
10.0% To 11.0%	5	\$2,463,534	378	\$1,405,263,867
11.0% To 12.0%	1	\$3,906,732	155	\$478,185,682
12.0% To 13.0%	3	\$1,255,068	216	\$917,562,560
13.0% To 14.0%	0	\$0	72	\$201,556,606
14.0% To 15.0%	1	\$16,637	57	\$258,803,487
15.0% To 16.0%	0	\$0	51	\$97,071,392
16.0% Or More	0	\$0	49	\$98,706,448
Not Reporting Or Zero ..	7,417	\$170,762	693	\$35,693,800
Total	7,554	\$603,317,263	7,554	\$28,504,403,923
Average Rate	6.2%		7.1%	

TABLE 7
Federally Insured Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2009

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	2,535	\$54,936,071,307	5,496	\$156,059,516,269	1,620	\$74,909,492,506
1.0% To 2.0%	163	\$3,809,575,448	1,532	\$36,948,801,516	1,596	\$70,412,910,284
2.0% To 3.0%	30	\$1,634,018,088	303	\$5,458,321,444	74	\$13,294,118,262
3.0% To 4.0%	15	\$620,388,849	71	\$514,908,469	7	\$37,110,229
4.0% To 5.0%	8	\$419,548,596	15	\$155,771,559	1	\$741,653
5.0% To 6.0%	1	\$61,972,420	11	\$44,609,719	0	\$0
6.0% To 7.0%	2	\$294,843,383	1	\$31,985	0	\$0
7.0% Or More	1	\$887,959	10	\$17,331,504	0	\$0
Not Reporting Or Zero ..	4,799	\$23,312,924,491	115	\$572,254,784	4,256	\$6,181,183
Total	7,554	\$85,090,230,541	7,554	\$199,771,547,249	7,554	\$158,660,554,117
Average Rate	0.4%		0.7%		1.0%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	363	\$21,989,943,290	698	\$11,006,464,865	118	\$477,692,109
1.0% To 2.0%	3,338	\$126,345,298,877	2,416	\$30,189,255,848	241	\$601,952,210
2.0% To 3.0%	1,750	\$57,516,974,423	1,313	\$20,177,818,349	198	\$592,828,018
3.0% To 4.0%	339	\$18,273,209,121	390	\$11,109,801,355	133	\$286,742,456
4.0% To 5.0%	43	\$1,004,517,479	55	\$439,702,291	73	\$186,725,949
5.0% To 6.0%	10	\$654,200,644	17	\$448,858,245	55	\$98,987,939
6.0% To 7.0%	3	\$5,420,314	0	\$0	2	\$1,585,245
7.0% Or More	2	\$913,687	1	\$15,838,980	0	\$0
Not Reporting Or Zero ..	1,706	\$4,550	2,664	\$456,178	6,734	\$16,381,470
Total	7,554	\$225,790,482,385	7,554	\$73,388,196,111	7,554	\$2,262,895,396
Average Rate	1.8%		1.7%		2.4%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	1,954	\$2,931,593,104
1.0% To 2.0%	578	\$4,058,235,337
2.0% To 3.0%	129	\$414,955,053
3.0% To 4.0%	38	\$226,260,906
4.0% To 5.0%	11	\$1,825,888
5.0% To 6.0%	8	\$6,206,103
6.0% To 7.0%	2	\$278,714
7.0% Or More	4	\$258,795
Not Reporting Or Zero ..	4,830	\$63,577,120
Total	7,554	\$7,703,191,020
Average Rate	0.7%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2009

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
CAPITAL ADEQUACY:				
Net Worth to Total Assets	9.92	18.83	14.94	12.50
Delinquent Loans to Net Worth	11.87	12.35	9.18	7.94
Solvency Evaluation (Est.)	111.53	123.43	117.71	114.47
Classified Assets (Est.) to Net Worth	10.02	6.81	4.62	4.90
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.82	4.59	2.61	1.79
Net Charge-Offs to Average Loans	1.21	0.93	0.88	0.82
Fair Value H-T-M to Book Value H-T-M	100.13	91.48	99.43	101.88
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.55	0.00	-0.48	0.78
Delinquent Loans to Assets	1.18	2.33	1.37	0.99
EARNINGS:				
Return on Average Assets	0.20	-0.61	-0.43	-0.19
Return on Average Assets Before NCUSIF Stabilization	0.16	-0.48	-0.31	-0.12
Gross Operating Income to Average Assets	6.31	5.04	5.55	5.86
Yield on Average Loans	6.28	7.50	7.16	6.72
Yield on Average Investments	2.63	1.55	2.21	2.50
Cost of Funds to Average Assets	1.74	1.02	1.16	1.30
Net Margin to Average Assets	4.57	4.02	4.39	4.57
Operating Expenses to Average Assets	3.18	3.99	3.99	3.87
Provision for Loan & Lease Losses to Average Assets	1.11	0.53	0.51	0.59
Net Interest Margin to Average Assets	3.21	3.62	3.67	3.50
Operating Expenses to Gross Operating Income	50.47	79.28	71.78	65.96
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.57	0.39	1.16	2.51
Net Operating Expenses to Average Assets	2.35	3.70	3.42	3.06
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.49	2.96	8.80	19.74
Regular Shares to Savings and Borrowings	25.30	85.86	64.76	43.39
Total Loans to Total Savings	76.05	62.96	62.19	64.46
Total Loans to Total Assets	64.70	50.66	52.46	55.57
Cash Plus Short-Term Investments to Assets	16.82	42.18	33.02	25.53
Total Savings and Borrowings to Earning Assets	93.70	81.33	86.96	91.41
Regular Shares plus Share Drafts to Total Shares & Borrowings	36.08	86.76	70.91	54.48
Borrowings to Total Savings and Net Worth	4.40	0.17	0.24	0.79
PRODUCTIVITY:				
Members to Potential Members	6.58	12.27	14.28	5.97
Borrowers to Members	50.97	27.29	37.18	42.23
Members to Full-Time Employees	382	322	419	415
Average Savings Per Member	8,369	1,945	3,639	5,447
Average Loan Balance	12,488	4,488	6,088	8,315
Salary & Benefits to Full-Time Employees	58,026	15,649	37,951	48,767
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.80	77.62	70.01	65.84
Income From Investments	11.70	14.44	17.04	16.00
Income From Trading Securities	0.03	0.07	0.00	-0.01
Fee Income	13.15	5.74	10.20	13.83
Other Operating Income	8.33	2.13	2.75	4.34
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.58	47.26	51.07	48.16
Travel and Conference	0.90	1.11	0.96	1.12
Office Occupancy	7.69	5.04	5.07	6.75
Office Operations	19.61	21.04	19.92	19.68
Educational and Promotional	3.37	0.80	1.28	2.55
Loan Servicing	6.44	1.95	3.03	4.90
Professional and Outside Services	7.60	8.32	8.94	10.89
Member Insurance	0.41	6.79	4.12	1.95
Operating Fees	0.58	1.58	1.13	0.85
Miscellaneous Operating Expenses	2.82	6.10	4.49	3.16

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured Credit Unions
December 31, 2009

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
CAPITAL ADEQUACY:				
Net Worth to Total Assets	9.92	10.98	10.12	9.33
Delinquent Loans to Net Worth	11.87	9.17	11.10	13.20
Solvency Evaluation (Est.)	111.53	112.54	111.63	110.92
Classified Assets (Est.) to Net Worth	10.02	6.12	8.32	12.18
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.82	1.69	1.76	1.84
Net Charge-Offs to Average Loans	1.21	0.89	1.04	1.35
Fair Value H-T-M to Book Value H-T-M	100.13	97.82	98.60	100.69
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.55	0.58	0.78	0.48
Delinquent Loans to Assets	1.18	1.01	1.12	1.23
EARNINGS:				
Return on Average Assets	0.20	-0.11	0.05	0.35
Return on Average Assets Before NCUSIF Stabilization	0.16	-0.08	0.01	0.29
Gross Operating Income to Average Assets	6.31	6.14	6.42	6.35
Yield on Average Loans	6.28	6.42	6.35	6.18
Yield on Average Investments	2.63	2.65	2.58	2.69
Cost of Funds to Average Assets	1.74	1.42	1.59	1.91
Net Margin to Average Assets	4.57	4.72	4.83	4.44
Operating Expenses to Average Assets	3.18	3.84	3.71	2.80
Provision for Loan & Lease Losses to Average Assets	1.11	0.71	0.94	1.30
Net Interest Margin to Average Assets	3.21	3.40	3.33	3.10
Operating Expenses to Gross Operating Income	50.47	62.51	57.68	44.08
Fixed Assets Including Foreclosed/Reposessed Assets to Total Assets	2.57	3.02	3.24	2.29
Net Operating Expenses to Average Assets	2.35	2.89	2.66	2.06
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.49	25.64	30.91	34.12
Regular Shares to Savings and Borrowings	25.30	32.35	25.63	21.70
Total Loans to Total Savings	76.05	68.53	73.82	79.38
Total Loans to Total Assets	64.70	59.58	63.73	66.89
Cash Plus Short-Term Investments to Assets	16.82	20.99	17.74	14.69
Total Savings and Borrowings to Earning Assets	93.70	93.78	94.56	93.76
Regular Shares plus Share Drafts to Total Shares & Borrowings	36.08	44.96	39.13	31.25
Borrowings to Total Savings and Net Worth	4.40	1.49	2.95	5.83
PRODUCTIVITY:				
Members to Potential Members	6.58	4.98	5.09	8.26
Borrowers to Members	50.97	45.78	48.14	56.16
Members to Full-Time Employees	382	372	349	397
Average Savings Per Member	8,369	6,370	7,595	10,046
Average Loan Balance	12,488	9,536	11,645	14,199
Salary & Benefits to Full-Time Employees	58,026	50,477	55,517	64,252
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.80	64.67	65.44	67.62
Income From Investments	11.70	13.88	11.24	11.10
Income From Trading Securities	0.03	0.00	0.00	0.04
Fee Income	13.15	15.46	16.22	11.61
Other Operating Income	8.33	5.99	7.09	9.63
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.58	48.44	50.63	51.24
Travel and Conference	0.90	1.18	1.06	0.74
Office Occupancy	7.69	7.38	7.71	7.96
Office Operations	19.61	19.26	19.40	19.74
Educational and Promotional	3.37	3.24	3.74	3.39
Loan Servicing	6.44	5.68	6.04	7.13
Professional and Outside Services	7.60	10.54	7.71	6.55
Member Insurance	0.41	1.03	0.63	-0.17
Operating Fees	0.58	0.71	0.62	0.47
Miscellaneous Operating Expenses	2.82	2.53	2.45	2.94

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	1,335	1,197	10.3-	1,059	11.5-
Cash & Equivalents	233	220	5.8-	216	1.5-
TOTAL INVESTMENTS	268	275	2.6	248	10.1-
U.S. Government Obligations	2	2	23.6	0*	62.2-
Federal Agency Securities	2	0*	66.0-	0*	16.0-
Mutual Fund & Common Trusts	6	6	6.1-	0	100.0-
MCS&D and PIC at Corporate CU	10	8	23.1-	5	38.4-
All Other Corporate Credit Union	93	77	17.2-	46	39.8-
Commercial Banks, S&Ls	133	155	16.8	159	2.7
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	8	11	32.8	15	43.2
All Other Investments	0	13	0.0	12	3.3-
Loans Held for Sale	0	0	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	696	571	17.9-	480	16.0-
Unsecured Credit Card Loans	4	3	17.8-	2	30.0-
All Other Unsecured Loans	165	137	16.6-	119	13.4-
New Vehicle Loans	211	164	22.6-	126	22.7-
Used Vehicle Loans	221	189	14.8-	163	13.6-
First Mortgage Real Estate Loans/LOC	10	9	12.5-	7	25.2-
Other Real Estate Loans/LOC	17	12	29.7-	10	13.5-
Leases Receivable	0*	0*	555.3	0*	491.6
All Other Loans/LOC	67	57	14.9-	51	10.5-
Allowance For Loan Losses	16	15	9.0-	12	16.3-
Foreclosed and Repossessed Assets	0*	0*	17.9	0*	16.9-
Foreclosed and Repossessed Real Estate	0*	0*	117.7	0*	88.5-
Foreclosed and Repossessed Autos	0*	0*	12.6-	0*	33.0
Foreclosed and Repossessed - Other	0*	0*	6.0-	0*	68.3
Land and Building	2	1	19.0-	1	0.1
Other Fixed Assets	3	2	28.2-	2	14.9-
NCUSIF Capitalization Deposit	10	8	16.8-	7	9.2-
Other Assets	6	5	23.5-	4	14.3-
TOTAL ASSETS	1,203	1,069	11.1-	947	11.4-
LIABILITIES					
Total Borrowings	3	1	54.1-	1	23.6-
Accrued Dividends/Interest Payable	3	2	26.4-	1	35.7-
Accounts Payable and Other Liabilities	4	4	1.7-	4	8.1-
Uninsured Secondary Capital	0*	0*	9.6-	0*	43.3
TOTAL LIABILITIES	11	8	24.1-	7	16.2-
EQUITY/SAVINGS					
Total Savings	954	851	10.9-	762	10.4-
Share Drafts	12	8	31.0-	7	15.9-
Regular Shares	813	729	10.4-	655	10.1-
Money Market Shares	5	4	21.2-	5	36.9
Share Certificates/CDs	83	75	9.0-	69	8.5-
IRA/Keogh Accounts	11	10	14.4-	7	23.7-
All Other Shares	12	9	25.5-	7	24.5-
Non-Member Deposits	19	16	14.0-	12	29.0-
Regular Reserves	60	53	12.1-	46	12.4-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0*	0*	129.8	0	100.0-
Miscellaneous Equity	0*	0*	71.7-	0*	2.5-
Accum. Unrealized G/L on A-F-S	-0*	-0*	20.7-	0*	100.8
Accum. Unrealized G/L For OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0	0*	0.0	-0*	243.8-
Other Reserves	6	5	17.5-	3	31.1-
Other Comprehensive Income	0*	0*	18.7-	-0*	160.2-
Undivided Earnings	172	152	11.4-	128	15.6-
TOTAL EQUITY	238	210	11.7-	178	15.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	1,203	1,069	11.1-	947	11.4-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	2,264	2,077	8.3-	1,935	6.8-
Cash & Equivalents	1,602	1,498	6.5-	1,598	6.6
TOTAL INVESTMENTS	3,015	3,255	7.9	3,255	0.0
U.S. Government Obligations	45	29	35.2-	24	17.3-
Federal Agency Securities	90	43	52.7-	31	26.5-
Mutual Fund & Common Trusts	25	21	15.6-	0	100.0-
MCSD and PIC at Corporate CU	111	97	12.5-	51	47.4-
All Other Corporate Credit Union	832	604	27.4-	387	36.0-
Commercial Banks, S&Ls	1,579	2,161	36.9	2,354	8.9
Credit Unions -Loans to, Investments in Natural Person Credit Unions	149	153	2.8	196	28.3
All Other Investments	0	55	0.0	86	55.6
Loans Held for Sale	2	0*	75.8-	0*	31.8-
TOTAL LOANS OUTSTANDING	7,367	6,324	14.2-	5,562	12.1-
Unsecured Credit Card Loans	191	164	14.2-	145	11.4-
All Other Unsecured Loans	1,156	1,033	10.6-	953	7.8-
New Vehicle Loans	2,145	1,721	19.8-	1,394	19.0-
Used Vehicle Loans	2,182	1,916	12.2-	1,772	7.5-
First Mortgage Real Estate Loans/LOC	515	457	11.2-	413	9.7-
Other Real Estate Loans/LOC	605	525	13.3-	416	20.7-
Leases Receivable	2	1	50.0-	3	227.2
All Other Loans/LOC	571	507	11.1-	464	8.5-
Allowance For Loan Losses	80	78	2.4-	73	5.8-
Foreclosed and Repossessed Assets	5	6	13.9	5	7.6-
Foreclosed and Repossessed Real Estate	2	2	37.7	2	30.1-
Foreclosed and Repossessed Autos	3	3	4.8	3	3.3-
Foreclosed and Repossessed - Other	0*	0*	30.7-	0*	220.0
Land and Building	110	103	6.7-	87	15.3-
Other Fixed Assets	41	33	17.6-	27	18.0-
NCUSIF Capitalization Deposit	100	83	16.6-	82	1.7-
Other Assets	84	67	19.8-	59	11.9-
TOTAL ASSETS	12,246	11,292	7.8-	10,603	6.1-
LIABILITIES					
Total Borrowings	23	17	28.0-	25	46.8
Accrued Dividends/Interest Payable	23	18	23.9-	12	29.8-
Accounts Payable and Other Liabilities	49	42	13.9-	39	7.3-
Uninsured Secondary Capital	2	1	12.7-	1	22.6-
TOTAL LIABILITIES	97	78	19.6-	78	1.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	10,116	9,377	7.3-	8,943	4.6-
Share Drafts	710	597	16.0-	552	7.5-
Regular Shares	6,493	6,073	6.5-	5,808	4.4-
Money Market Shares	268	254	5.3-	257	1.5
Share Certificates/CDs	1,979	1,865	5.8-	1,766	5.3-
IRA/Keogh Accounts	445	400	10.1-	372	7.2-
All Other Shares	135	120	10.7-	129	7.4
Non-Member Deposits	86	68	20.7-	59	13.3-
Regular Reserves	463	418	9.7-	376	10.0-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0*	0*	46.2-	0*	59.7-
Miscellaneous Equity	2	2	10.2	0*	42.8-
Accum. Unrealized G/L on A-F-S	-0*	0*	122.8	-0*	267.4-
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-0*	-0*	52.0	-0*	1,803.3-
Other Reserves	71	65	8.9-	51	20.9-
Other Comprehensive Income	-0*	-0*	251.4-	-1	8.1-
Undivided Earnings	1,500	1,356	9.6-	1,156	14.7-
TOTAL EQUITY	2,033	1,837	9.6-	1,582	13.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	12,246	11,292	7.8-	10,603	6.1-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	2,529	2,494	1.4-	2,445	2.0-
Cash & Equivalents	6,248	5,868	6.1-	6,833	16.4
TOTAL INVESTMENTS	14,281	16,193	13.4	17,662	9.1
U.S. Government Obligations	129	124	4.0-	104	15.7-
Federal Agency Securities	1,930	1,338	30.7-	1,320	1.4-
Mutual Fund & Common Trusts	60	62	3.5	0	100.0-
MCS&D and PIC at Corporate CU	520	503	3.1-	269	46.5-
All Other Corporate Credit Union	3,319	2,249	32.2-	1,844	18.0-
Commercial Banks, S&Ls	6,935	10,248	47.8	12,161	18.7
Credit Unions -Loans To, Investments In Natural Person Credit Unions	613	669	9.1	675	0.9
All Other Investments	0	232	0.0	325	40.3
Loans Held for Sale	19	23	18.8	15	33.3-
TOTAL LOANS OUTSTANDING	37,533	35,407	5.7-	33,249	6.1-
Unsecured Credit Card Loans	1,715	1,595	7.0-	1,546	3.1-
All Other Unsecured Loans	3,205	3,095	3.4-	2,929	5.4-
New Vehicle Loans	7,415	6,378	14.0-	5,452	14.5-
Used Vehicle Loans	9,080	8,680	4.4-	8,342	3.9-
First Mortgage Real Estate Loans/LOC	7,717	7,608	1.4-	7,502	1.4-
Other Real Estate Loans/LOC	5,857	5,572	4.9-	5,008	10.1-
Leases Receivable	5	6	17.4	16	152.6
All Other Loans/LOC	2,539	2,474	2.6-	2,454	0.8-
Allowance For Loan Losses	297	336	12.9	366	9.0
Foreclosed and Repossessed Assets	46	58	26.5	73	25.4
Foreclosed & Repossessed Real Estate	28	36	28.3	50	39.5
Foreclosed & Repossessed Autos	17	21	23.1	21	1.8-
Foreclosed and Repossessed - Other	1	2	32.4	3	65.4
Land and Building	1,226	1,221	0.4-	1,174	3.9-
Other Fixed Assets	259	245	5.5-	223	8.7-
NCUSIF Capitalization Deposit	479	407	15.1-	448	10.1
Other Assets	636	590	7.2-	525	11.0-
TOTAL ASSETS	60,430	59,676	1.2-	59,839	0.3
LIABILITIES					
Total Borrowings	194	292	50.7	459	57.3
Accrued Dividends/Interest Payable	84	68	19.7-	49	27.9-
Accounts Payable and Other Liabilities	321	305	4.9-	291	4.8-
Uninsured Secondary Capital	6	8	37.1	7	17.8-
TOTAL LIABILITIES	605	673	11.3	805	19.6
EQUITY/SAVINGS					
TOTAL SAVINGS	51,332	50,881	0.9-	51,578	1.4
Share Drafts	6,129	5,752	6.2-	5,772	0.3
Regular Shares	22,208	21,946	1.2-	22,584	2.9
Money Market Shares	4,222	4,459	5.6	4,853	8.8
Share Certificates/CDs	14,002	13,971	0.2-	13,523	3.2-
IRA/Keogh Accounts	3,889	3,938	1.3	4,010	1.8
All Other Shares	551	540	2.1-	547	1.3
Non-Member Deposits	331	274	17.2-	289	5.3
Regular Reserves	1,948	1,861	4.5-	1,738	6.6-
Equity Acquired in Merger	N/A	N/A	N/A	3	N/A
APPR. For Non-Conf. Invest.	5	4	27.7-	0*	84.7-
Miscellaneous Equity	2	0*	84.5-	0*	124.1
Accum. Unrealized G/L on A-F-S	-0*	0*	374.9	9	1,766.1
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-0*	-0*	99.2	-0*	20,783.5-
Other Reserves	352	349	1.0-	293	16.2-
Other Comprehensive Income	-9	-21	140.3-	-27	24.5-
Undivided Earnings	6,196	5,929	4.3-	5,439	8.3-
TOTAL EQUITY	8,493	8,122	4.4-	7,456	8.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	60,430	59,676	1.2-	59,839	0.3

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2009
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	754	755	0.1	750	0.7-
Cash & Equivalents	4,539	4,022	11.4-	4,945	22.9
TOTAL INVESTMENTS	11,061	12,410	12.2	14,195	14.4
U.S. Government Obligations	130	127	1.9-	109	14.6-
Federal Agency Securities	3,550	3,023	14.9-	3,172	4.9
Mutual Fund & Common Trusts	80	72	10.0-	0	100.0-
MCS D and PIC at Corporate CU	412	410	0.6-	203	50.4-
All Other Corporate Credit Union	2,934	1,968	32.9-	1,727	12.2-
Commercial Banks, S&Ls	3,021	5,685	88.2	7,477	31.5
Credit Unions - Loans To, Investments In Natural Person Credit Unions	325	338	3.8	368	8.9
All Other Investments	0	115	0.0	250	116.3
Loans Held for Sale	50	43	15.0-	47	9.9
TOTAL LOANS OUTSTANDING	34,826	33,823	2.9-	31,656	6.4-
Unsecured Credit Card Loans	1,636	1,591	2.8-	1,504	5.5-
All Other Unsecured Loans	2,030	1,974	2.8-	1,890	4.2-
New Vehicle Loans	5,739	5,043	12.1-	4,480	11.2-
Used Vehicle Loans	7,721	7,402	4.1-	7,355	0.6-
First Mortgage Real Estate Loans/LOC	9,233	9,674	4.8	9,229	4.6-
Other Real Estate Loans/LOC	6,143	5,854	4.7-	5,122	12.5-
Leases Receivable	24	21	14.5-	20	3.9-
All Other Loans/LOC	2,298	2,264	1.5-	2,056	9.2-
Allowance For Loan Losses	252	299	18.7	357	19.3
Foreclosed and Repossessed Assets	51	84	63.2	95	13.6
Foreclosed & Repossessed Real Estate	30	55	80.7	70	28.0
Foreclosed & Repossessed Autos	20	28	39.8	22	19.9-
Foreclosed & Repossessed - Other	1	1	7.3	3	119.9
Land and Building	1,339	1,353	1.0	1,227	9.3-
Other Fixed Assets	275	270	1.9-	233	13.9-
NCUSIF Capitalization Deposit	427	362	15.4-	440	21.6
Other Assets	728	666	8.5-	646	3.0-
TOTAL ASSETS	53,046	52,733	0.6-	53,130	0.8
LIABILITIES					
Total Borrowings	433	638	47.5	771	20.8
Accrued Dividends/Interest Payable	66	47	28.8-	32	31.7-
Accounts Payable and Other Liabilities	343	345	0.6	342	0.8-
Uninsured Secondary Capital	16	16	3.2-	4	77.4-
TOTAL LIABILITIES	858	1,046	21.9	1,149	9.8
EQUITY/SAVINGS					
TOTAL SAVINGS	45,563	45,407	0.3-	46,190	1.7
Share Drafts	5,885	5,686	3.4-	5,921	4.1
Regular Shares	15,018	15,012	0.0-	15,194	1.2
Money Market Shares	5,222	5,564	6.6	6,415	15.3
Share Certificates/CDs	14,906	14,488	2.8-	13,838	4.5-
IRA/Keogh Accounts	3,932	4,081	3.8	4,244	4.0
All Other Shares	325	330	1.7	347	5.0
Non-Member Deposits	275	245	10.8-	231	5.9-
Regular Reserves	1,554	1,508	2.9-	1,425	5.5-
Equity Acquired in Merger	N/A	N/A	N/A	11	N/A
APPR. For Non-Conf. Invest.	2	4	76.0	0*	88.7-
Miscellaneous Equity	2	1	53.7-	1	36.1
Accum. Unrealized G/L on A-F-S	-4	-21	404.2-	15	172.9
Accum Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-0*	-0*	56.7	-0*	249.2-
Other Reserves	280	263	5.8-	268	1.7
Other Comprehensive Income	-23	-53	137.0-	-53	0.1
Undivided Earnings	4,817	4,579	4.9-	4,125	9.9-
TOTAL EQUITY	6,625	6,280	5.2-	5,791	7.8-
TOTAL LIABILITIES/EQUITY/SAVINGS	53,046	52,733	0.6-	53,130	0.8

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	915	954	4.3	1,010	5.9
Cash & Equivalents	15,084	13,592	9.9-	18,891	39.0
TOTAL INVESTMENTS	34,875	40,657	16.6	51,216	26.0
U.S. Government Obligations	270	352	30.4	296	15.8-
Federal Agency Securities	17,160	18,944	10.4	23,998	26.7
Mutual Funds & Common Trusts	294	267	9.4-	0	100.0-
MCS&D and PIC at Corporate CU	1,049	985	6.1-	502	49.0-
All Other Corporate Credit Union	9,334	8,482	9.1-	9,046	6.6
Commercial Banks, S&Ls	3,775	7,543	99.8	11,835	56.9
Credit Unions - Loans To, Investments In Natural Person Credit Unions	386	467	20.7	577	23.7
All Other Investments	0	781	0.0	1,452	85.9
Loans Held for Sale	210	176	16.0-	270	53.2
TOTAL LOANS OUTSTANDING	138,083	141,497	2.5	141,198	0.2-
Unsecured Credit Card Loans	6,749	6,719	0.4-	6,880	2.4
All Other Unsecured Loans	6,118	6,337	3.6	6,405	1.1
New Vehicle Loans	22,313	20,352	8.8-	18,715	8.0-
Used Vehicle Loans	26,497	27,575	4.1	28,340	2.8
First Mortgage Real Estate Loans/LOC	44,138	47,548	7.7	48,627	2.3
Other Real Estate Loans/LOC	24,633	25,240	2.5	23,752	5.9-
Leases Receivable	153	121	21.3-	111	8.1-
All Other Loans/LOC	7,483	7,606	1.6	8,368	10.0
Allowance For Loan Losses	1,010	1,388	37.5	1,856	33.7
Foreclosed and Repossessed Assets	213	332	56.0	479	44.0
Foreclosed & Repossessed Real Estate	137	236	71.9	378	60.2
Foreclosed & Repossessed Autos	73	92	25.5	89	3.4-
Foreclosed and Repossessed - Other	3	5	75.3	12	154.7
Land and Building	4,721	5,090	7.8	5,343	5.0
Other Fixed Assets	1,103	1,078	2.3-	979	9.1-
NCUSIF Capitalization Deposit	1,532	1,233	19.5-	1,814	47.2
Other Assets	3,063	3,166	3.4	3,213	1.5
TOTAL ASSETS	197,874	205,433	3.8	221,568	7.9
LIABILITIES					
Total Borrowings	4,105	5,272	28.5	6,240	18.4
Accrued Dividends/Interest Payable	208	166	20.2-	117	29.2-
Accounts Payable and Other Liabilities	1,721	1,786	3.8	1,670	6.5-
Uninsured Secondary Capital	7	6	5.2-	67	934.0
TOTAL LIABILITIES	6,039	7,230	19.7	8,094	12.0
EQUITY/SAVINGS					
TOTAL SAVINGS	168,383	175,814	4.4	191,283	8.8
Share Drafts	23,026	23,534	2.2	26,687	13.4
Regular Shares	44,095	46,058	4.5	50,636	9.9
Money Market Shares	27,137	29,802	9.8	35,861	20.3
Share Certificates/CDs	57,575	58,530	1.7	57,983	0.9-
IRA/Keogh Accounts	14,187	15,494	9.2	17,358	12.0
All Other Shares	1,599	1,628	1.8	2,049	25.9
Non-Member Deposits	765	769	0.6	709	7.7-
Regular Reserves	5,025	4,921	2.1-	4,832	1.8-
Equity Acquired in Merger	N/A	N/A	N/A	28	N/A
APPR. For Non-Conf. Invest.	47	45	5.0-	9	80.2-
Miscellaneous Equity	2	1	52.6-	2	44.9
Accum. Unrealized G/L on A-F-S	45	1	97.3-	156	12,800.1
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-1	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-2	-17	724.5-	-15	9.4
Other Reserves	1,466	1,273	13.2-	1,155	9.3-
Other comprehensive Income	-121	-304	151.2-	-304	0.1
Undivided Earnings	16,990	16,470	3.1-	16,332	0.8-
TOTAL EQUITY	23,451	22,389	4.5-	22,191	0.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	197,874	205,433	3.8	221,568	7.9

* Amount Less than + or - 1 Million

TABLE 14
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	304	329	8.2	355	7.9
Cash & Equivalents	24,696	23,314	5.6-	35,227	51.1
TOTAL INVESTMENTS	79,026	92,947	17.6	124,103	33.5
U.S. Government Obligations	4,127	3,439	16.7-	6,518	89.5
Federal Agency Securities	41,605	56,749	36.4	79,067	39.3
Mutual Fund & Common Trusts	1,407	1,601	13.8	0	100.0-
MCSD and PIC at Corporate CU	1,415	969	31.5-	356	63.2-
All Other Corporate Credit Union	18,472	15,363	16.8-	19,023	23.8
Commercial Banks, S&Ls	1,005	1,820	81.2	2,834	55.7
Credit Unions -Loans To, Investments In					
Natural Person Credit Unions	408	240	41.0-	139	42.0-
All Other Investments	0	2,753	0.0	3,299	19.8
Loans Held for Sale	656	815	24.2	2,002	145.6
TOTAL LOANS OUTSTANDING	308,420	348,375	13.0	360,294	3.4
Unsecured Credit Card Loans	19,823	22,643	14.2	24,787	9.5
All Other Unsecured Loans	11,796	12,772	8.3	13,256	3.8
New Vehicle Loans	49,078	47,862	2.5-	45,096	5.8-
Used Vehicle Loans	43,402	48,519	11.8	52,159	7.5
First Mortgage Real Estate Loans/LOC	117,827	142,644	21.1	151,321	6.1
Other Real Estate Loans/LOC	54,412	59,359	9.1	58,111	2.1-
Leases Receivable	692	595	14.0-	453	23.9-
All Other Loans/LOC	11,390	13,981	22.8	15,112	8.1
Allowance For Loan Losses	2,195	4,074	85.6	6,104	49.8
Foreclosed and Repossessed Assets	269	536	99.0	854	59.5
Foreclosed & Repossessed Real Estate	135	356	164.7	668	87.5
Foreclosed & Repossessed Autos	127	167	31.0	166	0.4-
Foreclosed and Repossessed - Other	7	12	72.8	20	61.4
Land and Building	6,214	7,367	18.5	8,311	12.8
Other Fixed Assets	1,993	2,184	9.5	2,093	4.1-
NCUSIF Capitalization Deposit	3,035	2,419	20.3-	4,243	75.4
Other Assets	6,550	7,171	9.5	7,276	1.5
TOTAL ASSETS	428,664	481,054	12.2	538,667	12.0
LIABILITIES					
Total Borrowings	23,210	30,939	33.3	29,955	3.2-
Accrued Dividends/Interest Payable	421	371	11.9-	284	23.4-
Accounts Payable and Other Liabilities	4,006	4,921	22.8	4,951	0.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	27,637	36,232	31.1	35,190	2.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	356,050	398,799	12.0	453,912	13.8
Share Drafts	35,862	38,050	6.1	46,151	21.3
Regular Shares	79,756	88,885	11.4	104,895	18.0
Money Market Shares	74,299	88,416	19.0	111,270	25.8
Share Certificates/CDs	127,575	137,328	7.6	138,611	0.9
IRA/Keogh Accounts	34,431	40,737	18.3	47,396	16.3
All Other Shares	3,110	4,150	33.4	4,625	11.5
Non-Member Deposits	1,018	1,234	21.3	964	21.9-
Regular Reserves	9,206	10,015	8.8	10,508	4.9
Equity Acquired in Merger	N/A	N/A	N/A	119	N/A
APPR. For Non-Conf. Invest.	21	27	30.1	15	43.1-
Miscellaneous Equity	6	7	14.7	10	40.2
Accum. Unrealized G/L on A-F-S	46	-13	129.2-	347	2,704.2
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-41	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-6	-17	173.3-	-11	33.0
Other Reserves	6,235	6,575	5.5	7,100	8.0
Other Comprehensive Income	-338	-974	188.2-	-959	1.5
Undivided Earnings	29,814	30,409	2.0	32,487	6.8
TOTAL EQUITY	44,976	46,023	2.3	49,565	7.7
TOTAL LIABILITIES/EQUITY/SAVINGS	428,664	481,054	12.2	538,667	12.0

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	1,335	1,197	10.3-	1,059	11.5-
INTEREST INCOME					
Interest on Loans	57	48	15.5-	39	17.6-
(Less) Interest Refund	0*	0*	31.1-	0*	31.8-
Income from Investments	21	13	37.3-	7	44.6-
Trading Profits and Losses	0*	0*	77.8-	0*	1,032.3
TOTAL INTEREST INCOME	78	61	21.4-	47	23.4-
INTEREST EXPENSE					
Dividends on Shares	20	16	23.9-	10	35.0-
Interest on Deposits	0*	0*	15.1-	0*	64.7-
Interest on Borrowed Money	0*	0*	38.5-	0*	40.7-
TOTAL INTEREST EXPENSE	21	16	23.9-	10	35.6-
PROVISION FOR LOAN & LEASE LOSSES	7	7	4.9-	5	21.8-
NET INTEREST INCOME AFTER PLL	49	38	22.7-	31	18.5-
NON-INTEREST INCOME					
Fee Income	3	4	11.2	3	21.4-
Other Operating Income	0*	0*	21.7-	1	54.2
Gain (Loss) on Investments	0*	-0*	140.1-	-1	6,541.8-
Gain (Loss) on Disposition of Fixed Assets	0*	0*	99.4-	-0*	3,380.8-
Other Non-Operating Income (Expense)	2	1	37.4-	4	228.5
NCUSIF Stabilization Income	N/A	N/A	N/A	2	N/A
TOTAL NON-INTEREST INCOME	6	6	10.6-	7	18.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	26	22	13.2-	19	14.2-
Travel and Conference Expense	0*	0*	21.8-	0*	24.4-
Office Occupancy Expense	3	2	9.0-	2	14.5-
Office Operations Expense	11	10	11.7-	8	14.8-
Educational and Promotional Expense	0*	0*	5.8-	0*	31.7-
Loan Servicing Expense	0*	0*	6.1-	0*	12.6-
Professional and Outside Services	4	4	9.3-	3	8.2-
Member Insurance	3	3	13.0-	3	1.6
Operating Fees	0*	0*	19.1-	0*	2.1-
Miscellaneous Operating Expenses	3	3	6.7-	2	11.5-
TOTAL NON-INTEREST EXPENSE	52	46	12.0-	40	12.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-3	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	4	N/A
NET INCOME	3	-2	176.9-	-6	150.2-
Transfer to Regular Reserve	0*	0*	46.0-	0*	56.5-

* Amount Less than + or - 1 Million

TABLE 16
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	2,264	2,077	8.3-	1,935	6.8-
INTEREST INCOME					
Interest on Loans	560	494	11.8-	426	13.7-
(Less) Interest Refund	1	0*	14.5-	0*	30.8-
Income from Investments	207	150	27.9-	104	30.7-
Trading Profits and Losses	0*	-0*	177.5-	-0*	32.4-
TOTAL INTEREST INCOME	766	643	16.2-	529	17.7-
INTEREST EXPENSE					
Dividends on Shares	220	182	17.4-	120	33.8-
Interest on Deposits	12	9	29.4-	6	28.8-
Interest on Borrowed Money	2	0*	56.0-	0*	34.6-
TOTAL INTEREST EXPENSE	234	191	18.3-	127	33.6-
PROVISION FOR LOAN & LEASE LOSSES	43	51	19.1	56	9.4
NET INTEREST INCOME AFTER PLL	489	400	18.2-	346	13.5-
NON-INTEREST INCOME					
Fee Income	79	71	10.2-	62	12.5-
Other Operating Income	19	17	9.5-	17	1.3-
Gain (Loss) on Investments	-0*	-0*	154.7-	-27	5,402.6-
Gain (Loss) on Disposition of Fixed Assets	2	-0*	116.0-	-0*	6.4-
Other Non-Operating Income (Expense)	4	4	14.2-	38	938.3
NCUSIF Stabilization Income	N/A	N/A	N/A	33	N/A
TOTAL NON-INTEREST INCOME	103	91	12.2-	89	1.5-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	272	249	8.7-	223	10.4-
Travel and Conference Expense	6	5	12.8-	4	21.0-
Office Occupancy Expense	27	25	9.1-	22	9.8-
Office Operations Expense	107	96	10.7-	87	9.2-
Educational and Promotional Expense	8	7	15.9-	6	21.9-
Loan Servicing Expense	16	15	6.2-	13	9.2-
Professional and Outside Services	45	42	7.2-	39	6.2-
Member Insurance	15	17	13.8	18	5.6
Operating Fees	5	5	2.3-	5	2.3
Miscellaneous Operating Expenses	23	19	17.0-	20	3.0
TOTAL NON-INTEREST EXPENSE	524	478	8.8-	436	8.8-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-1	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	46	N/A
NET INCOME	68	12	82.0-	-47	482.1-
Transfer to Regular Reserve	9	5	48.9-	3	45.6-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	2,529	2,494	1.4-	2,445	2.0-
INTEREST INCOME					
Interest on Loans	2,716	2,558	5.8-	2,309	9.7-
(Less) Interest Refund	5	3	35.2-	2	23.3-
Income from Investments	923	754	18.3-	561	25.7-
Trading Profits and Losses	0*	0*	2,007.7	-0*	676.9-
TOTAL INTEREST INCOME	3,634	3,309	9.0-	2,867	13.3-
INTEREST EXPENSE					
Dividends on Shares	1,126	991	12.0-	694	30.0-
Interest on Deposits	129	108	16.0-	74	31.1-
Interest on Borrowed Money	11	7	38.6-	6	7.5-
TOTAL INTEREST EXPENSE	1,266	1,106	12.6-	775	30.0-
PROVISION FOR LOAN & LEASE LOSSES	195	290	48.6	351	21.1
NET INTEREST INCOME AFTER PLL	2,173	1,913	12.0-	1,742	8.9-
NON-INTEREST INCOME					
Fee Income	544	530	2.5-	484	8.7-
Other Operating Income	159	157	1.2-	152	3.0-
Gain (Loss) on Investments	-0*	-5	4,406.5-	-151	2,934.9-
Gain (Loss) on Disposition of Fixed Assets	4	-2	151.2-	-4	86.8-
Other Non-Operating Income (Expense)	10	-2	114.9-	228	15,181.3
NCUSIF Stabilization Income	N/A	N/A	N/A	211	N/A
TOTAL NON-INTEREST INCOME	717	679	5.3-	710	4.6
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	1,221	1,189	2.6-	1,113	6.4-
Travel and Conference Expense	37	34	7.5-	26	24.1-
Office Occupancy Expense	167	164	1.9-	156	4.9-
Office Operations Expense	509	488	4.1-	455	6.9-
Educational and Promotional Expense	77	72	6.0-	59	18.6-
Loan Servicing Expense	119	115	3.4-	113	1.4-
Professional and Outside Services	269	262	2.6-	252	4.1-
Member Insurance	27	70	160.9	45	35.4-
Operating Fees	17	20	17.0	20	0.7
Miscellaneous Operating Expenses	73	74	0.7	73	1.2-
TOTAL NON-INTEREST EXPENSE	2,516	2,488	1.1-	2,311	7.1-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	140	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	254	N/A
NET INCOME	374	103	72.4-	-114	210.9-
Transfer to Regular Reserve	30	21	30.5-	17	18.6-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	754	755	0.1	750	0.7-
INTEREST INCOME					
Interest on Loans	2,447	2,324	5.0-	2,104	9.5-
(Less) Interest Refund	5	3	39.9-	2	33.6-
Income from Investments	706	596	15.5-	451	24.4-
Trading Profits and Losses	0*	-0*	703.0-	0	100.0
TOTAL INTEREST INCOME	3,148	2,917	7.3-	2,553	12.5-
INTEREST EXPENSE					
Dividends on Shares	1,042	899	13.7-	633	29.5-
Interest on Deposits	165	140	15.2-	106	24.6-
Interest on Borrowed Money	21	19	8.3-	14	28.9-
TOTAL INTEREST EXPENSE	1,227	1,058	13.8-	752	28.9-
PROVISION FOR LOAN & LEASE LOSSES	185	298	60.5	376	26.4
NET INTEREST INCOME AFTER PLL	1,735	1,562	10.0-	1,424	8.8-
NON-INTEREST INCOME					
Fee Income	553	543	1.8-	502	7.5-
Other Operating Income	194	197	1.6	195	1.2-
Gain (Loss) on Investments	1	-10	865.7-	-133	1,171.1-
Gain (Loss) on Disposition of Fixed Assets	4	6	47.1	-7	224.1-
Other Non-Operating Income (Expense)	7	-0*	111.4-	201	23,851.9
NCUSIF Stabilization Income	N/A	N/A	N/A	198	N/A
TOTAL NON-INTEREST INCOME	760	735	3.3-	765	4.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	1,068	1,060	0.7-	984	7.2-
Travel and Conference Expense	35	33	4.9-	24	27.8-
Office Occupancy Expense	153	158	3.7	150	5.4-
Office Operations Expense	441	425	3.5-	391	8.0-
Educational and Promotional Expense	82	80	2.6-	66	17.6-
Loan Servicing Expense	114	113	0.6-	115	1.9
Professional and Outside Services	213	216	1.5	214	1.0-
Member Insurance	12	74	524.9	21	71.7-
Operating Fees	12	13	16.1	15	8.7
Miscellaneous Operating Expenses	53	52	2.0-	51	1.0-
TOTAL NON-INTEREST EXPENSE	2,182	2,226	2.0	2,032	8.7-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	157	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	216	N/A
NET INCOME	313	71	77.4-	-59	182.7-
Transfer to Regular Reserve	18	24	30.4	25	3.4

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	915	954	4.3	1,010	5.9
INTEREST INCOME					
Interest on Loans	9,267	9,230	0.4-	8,983	2.7-
(Less) Interest Refund	14	10	24.1-	9	16.2-
Income from Investments	2,247	1,964	12.6-	1,542	21.5-
Trading Profits and Losses	0*	-1	216.1-	0*	157.8
TOTAL INTEREST INCOME	11,502	11,182	2.8-	10,517	5.9-
INTEREST EXPENSE					
Dividends on Shares	3,980	3,566	10.4-	2,758	22.7-
Interest on Deposits	759	699	7.9-	491	29.8-
Interest on Borrowed Money	165	171	3.4	155	9.4-
TOTAL INTEREST EXPENSE	4,905	4,436	9.6-	3,404	23.3-
PROVISION FOR LOAN & LEASE LOSSES	832	1,530	83.8	1,996	30.5
NET INTEREST INCOME AFTER PLL	5,765	5,217	9.5-	5,117	1.9-
NON-INTEREST INCOME					
Fee Income	2,122	2,213	4.3	2,225	0.5
Other Operating Income	835	853	2.2	973	14.0
Gain (Loss) on Investments	3	-72	2,555.3-	-354	392.6-
Gain (Loss) on Disposition of Fixed Assets	24	-6	125.3-	-17	175.5-
Other Non-Operating Income (Expense)	38	-38	200.4-	833	2,291.3
NCUSIF Stabilization Income	N/A	N/A	N/A	840	N/A
TOTAL NON-INTEREST INCOME	3,022	2,951	2.4-	3,664	24.2
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	3,818	3,953	3.5	4,005	1.3
Travel and Conference Expense	112	113	0.4	84	25.8-
Office Occupancy Expense	559	596	6.5	610	2.4
Office Operations Expense	1,521	1,541	1.3	1,535	0.4-
Educational and Promotional Expense	336	341	1.5	296	13.2-
Loan Servicing Expense	422	435	3.3	478	9.7
Professional and Outside Services	563	592	5.1	610	3.1
Member Insurance	24	350	1,365.6	50	85.8-
Operating Fees	36	59	64.5	49	16.9-
Miscellaneous Operating Expenses	187	214	14.2	194	9.3-
TOTAL NON-INTEREST EXPENSE	7,579	8,194	8.1	7,910	3.5-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	870	N/A
NCUSIF stabilization Expense	N/A	N/A	N/A	756	N/A
NET INCOME	1,208	-27	102.3-	115	520.2
Transfer to Regular Reserve	94	72	23.9-	88	23.0

* Amount Less than + or - 1 Million

TABLE 20
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED CREDIT UNIONS
Peer Group 6: Asset Size Greater Than \$500,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	304	329	8.2	355	7.9
INTEREST INCOME					
Interest on Loans	19,359	21,584	11.5	21,928	1.6
(Less) Interest Refund	36	32	9.5-	29	10.4-
Income from Investments	4,658	4,294	7.8-	3,595	16.3-
Trading Profits and Losses	10	-11	210.2-	14	224.8
TOTAL INTEREST INCOME	23,991	25,835	7.7	25,508	1.3-
INTEREST EXPENSE					
Dividends on Shares	10,477	9,728	7.1-	7,509	22.8-
Interest on Deposits	1,375	1,388	1.0	1,114	19.7-
Interest on Borrowed Money	869	1,182	35.9	1,100	6.9-
TOTAL INTEREST EXPENSE	12,721	12,298	3.3-	9,723	20.9-
PROVISION FOR LOAN & LEASE LOSSES	1,885	4,808	155.0	6,644	38.2
NET INTEREST INCOME AFTER PLL	9,385	8,729	7.0-	9,141	4.7
NON-INTEREST INCOME					
Fee Income	3,080	3,447	11.9	3,758	9.0
Other Operating Income	2,223	2,499	12.4	3,119	24.8
Gain (Loss) on Investments	-29	-264	806.6-	-341	29.4-
Gain (Loss) on Disposition of Fixed Assets	23	-15	165.1-	-30	101.1-
Other Non-Operating Income (Expense)	37	-38	203.5-	2,137	5,653.0
NCUSIF Stabilization Income	N/A	N/A	N/A	2,018	N/A
TOTAL NON-INTEREST INCOME	5,334	5,629	5.5	8,652	53.7
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	6,032	6,807	12.9	7,315	7.5
Travel and Conference Expense	138	144	4.0	106	26.3-
Office Occupancy Expense	887	1,037	17.0	1,136	9.6
Office Operations Expense	2,398	2,656	10.8	2,818	6.1
Educational and Promotional Expense	489	542	10.9	484	10.8-
Loan Servicing Expense	791	899	13.6	1,018	13.3
Professional and Outside Services	762	876	14.8	935	6.8
Member Insurance	22	969	4,372.2	-25	102.6-
Operating Fees	42	87	108.7	68	22.6-
Miscellaneous Operating Expenses	388	664	71.2	420	36.7-
TOTAL NON-INTEREST EXPENSE	11,948	14,681	22.9	14,275	2.8-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	3,518	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	1,733	N/A
NET INCOME	2,771	-324	111.7-	1,784	651.2
Transfer to Regular Reserve	359	471	31.3	299	36.5-

* Amount Less than + or - 1 Million

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

Negative Net Income Data as of December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
2005	8,695	1,039	11.95	-196,848
2006	8,362	905	10.82	-203,356
2007	8,101	1,010	12.47	-459,185
2008	7,806	2,221	28.45	-2,861,608
2009	7,554	3,789	50.16	-2,657,250

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	624	551,649,044	-9,024,547	104,057,432
2 Million To 10 Million	1,113	6,055,474,684	-76,841,487	854,569,118
10 Million To 50 Million	1,223	29,672,416,917	-281,867,984	3,475,140,707
50 Million To 100 Million	339	24,022,300,998	-227,972,309	2,420,056,033
100 Million To 500 Million	394	79,732,215,902	-769,632,024	7,280,406,743
500 Million and Over	96	119,966,732,598	-1,291,911,341	9,533,088,453
Total	3,789	260,000,790,143	-2,657,249,692	23,667,318,486

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
2005	1,621	5,129	1,674	261	8	8,693
2006	1,601	5,009	1,510	228	12	8,360
2007	1,567	4,901	1,421	209	3	8,101
2008	1,485	4,539	1,526	243	11	7,804
2009	1,237	4,339	1,648	312	16	7,552

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
2005	269	3.09	5,693,075,256	0.99
2006	240	2.87	5,597,347,456	0.93
2007	212	2.62	5,784,691,879	0.91
2008	254	3.25	15,744,881,838	2.31
2009	328	4.34	40,341,031,037	5.36

*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, 2009

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY FEDERAL CREDIT UNION	1	Vienna	VA	1947	39,610,194,072
2	STATE EMPLOYEES'	2	Raleigh	NC	1937	19,574,613,286
3	PENTAGON	3	ALEXANDRIA	VA	1935	13,969,885,029
4	BOEING EMPLOYEES	4	Tukwila	WA	1935	8,604,906,842
5	SCHOOLSFIRST	5	Santa Ana	CA	1934	8,020,475,477
6	THE GOLDEN 1	6	Sacramento	CA	1933	7,618,664,617
7	ALLIANT	7	Chicago	IL	1935	7,006,938,844
8	SECURITY SERVICE	10	San Antonio	TX	1956	5,525,019,780
9	SUNCOAST SCHOOLS	8	Tampa	FL	1978	5,438,740,581
10	STAR ONE	15	Sunnyvale	CA	1956	5,111,237,960
11	AMERICAN AIRLINES	9	Fort Worth	TX	1982	5,061,585,918
12	AMERICA FIRST	11	Riverdale	UT	1939	4,951,847,873
13	SAN DIEGO COUNTY	13	San Diego	CA	1938	4,862,350,677
14	CITIZENS EQUITY FIRST	18	Peoria	IL	1937	4,191,830,193
15	VYSTAR	19	Jacksonville	FL	1952	3,991,124,338
16	ALASKA USA	17	Anchorage	AK	1948	3,974,803,127
17	DIGITAL	12	Marlborough	MA	1979	3,938,341,957
18	ESL	20	Rochester	NY	1995	3,874,737,827
19	RANDOLPH-BROOKS	25	Universal City	TX	1952	3,748,254,926
20	PATELCO	16	San Francisco	CA	1936	3,711,785,034
21	BETHPAGE	23	Bethpage	NY	1941	3,696,766,066
22	TEACHERS	33	FARMINGVILLE	NY	1952	3,643,801,205
23	DELTA COMMUNITY	28	Atlanta	GA	1940	3,574,485,200
24	PENNSYLVANIA STATE EMPLOYEES	21	Harrisburg	PA	1933	3,566,900,906
25	KINECTA	14	Manhattan Beach	CA	1940	3,545,707,097
26	POLICE & FIRE	27	Philadelphia	PA	1938	3,462,985,969
27	STATE FARM	24	BLOOMINGTON	IL	1936	3,459,719,393
28	SPACE COAST	73	Melbourne	FL	1951	3,188,984,794
29	DESERT SCHOOLS	26	Phoenix	AZ	1939	3,092,886,703
30	UNITED NATIONS	30	Long Island Cit	NY	1947	3,092,073,934
31	ENT	34	Colorado Spring	CO	1957	3,048,829,869
32	WESCOM CENTRAL	22	Pasadena	CA	1934	2,871,525,881
33	SAN ANTONIO	32	San Antonio	TX	1935	2,867,638,485
34	LOCKHEED	29	Burbank	CA	1937	2,832,621,196
35	BANK FUND STAFF	35	WASHINGTON	DC	1947	2,828,154,643
36	MOUNTAIN AMERICA	31	West Jordan	UT	1936	2,776,880,523
37	ONPOINT COMMUNITY	36	Portland	OR	1932	2,754,327,380
38	REDSTONE	38	Huntsville	AL	1951	2,725,584,892
39	HUDSON VALLEY	37	Poughkeepsie	NY	1963	2,714,589,255
40	DFCU FINANCIAL	744	Dearborn	MI	1936	2,619,134,856
41	WINGS FINANCIAL	44	Apple Valley	MN	1938	2,522,939,972
42	ADDISON AVENUE	39	Palo Alto	CA	1970	2,474,729,950
43	VISIONS	40	Endicott	NY	1966	2,418,897,368
44	EASTMAN	43	Kingsport	TN	1934	2,294,766,139
45	FIRST TECHNOLOGY	46	Beaverton	OR	1952	2,186,610,608
46	COASTAL	42	Raleigh	NC	1967	2,124,587,293
47	TINKER	53	Oklahoma City	OK	1946	2,122,815,155
48	ATLANTA POSTAL	66	Atlanta	GA	1925	2,058,817,463
49	TOWER	51	Annapolis Junct	MD	1953	2,058,631,365
50	MISSION	50	San Diego	CA	1961	2,057,909,975
51	STATE EMPLOYEES CU OF MARYLAND, INC	49	Linthicum	MD	1951	2,024,896,193
52	TEACHERS	48	South Bend	IN	1931	2,023,407,628
53	BELLCO	45	Greenwood Villa	CO	1936	1,965,339,287
54	NORTHWEST	71	Herndon	VA	1947	1,950,257,865
55	AFFINITY	52	Basking Ridge	NJ	1935	1,944,930,838
56	VIRGINIA CREDIT UNION, INC.,	63	Richmond	VA	1928	1,941,835,457
57	STATE EMPLOYEES	67	Albany	NY	1934	1,930,177,384
58	WESTERN	77	Manhattan Beach	CA	1963	1,892,842,780
59	LAKE MICHIGAN	78	Grand Rapids	MI	1933	1,833,362,804
60	EDUCATIONAL EMPLOYEES	57	Fresno	CA	1934	1,826,639,668
61	CALIFORNIA COAST	55	San Diego	CA	1929	1,824,029,808
62	MICHIGAN STATE UNIVERSITY	74	East Lansing	MI	1979	1,816,252,042
63	KEESLER	61	Biloxi	MS	1947	1,812,626,560

Table 22
100 Largest Federally Insured Credit Unions
December 31, 2009

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
64	HARBORONE	59	Brockton	MA	1917	1,811,883,286
65	APCO EMPLOYEES	65	Birmingham	AL	1953	1,809,495,799
66	MEMBERS 1ST	76	Mechanicsburg	PA	1950	1,773,356,589
67	COMMUNITY AMERICA	70	KANSAS CITY	MO	1940	1,773,294,372
68	WRIGHT-PATT	80	Fairborn	OH	1932	1,749,349,369
69	SAFE	91	North Highlands	CA	1940	1,736,346,895
70	GROW FINANCIAL	64	Tampa	FL	1955	1,733,148,694
71	VERIDIAN	84	Waterloo	IA	1934	1,689,420,447
72	PROVIDENT	60	Redwood City	CA	1950	1,674,838,348
73	LANGLEY	103	Newport News	VA	1936	1,673,601,717
74	REDWOOD	54	Santa Rosa	CA	1950	1,669,986,370
75	GTE	47	Tampa	FL	1935	1,658,946,108
76	TEXANS	62	Richardson	TX	1953	1,640,033,140
77	GECU	85	El Paso	TX	1932	1,623,228,958
78	AMERICAN EAGLE	121	East Hartford	CT	1935	1,590,086,565
79	KERN SCHOOLS	58	Bakersfield	CA	1940	1,582,630,603
80	FOUNDERS	79	Lancaster	SC	1961	1,564,798,922
81	FAIRWINDS	68	Orlando	FL	1949	1,554,025,337
82	TRAVIS	72	Vacaville	CA	1951	1,553,273,848
83	FIRST COMMUNITY	90	Chesterfield	MO	1934	1,536,890,644
84	TEXAS DOW EMPLOYEES	83	Lake Jackson	TX	1954	1,525,933,132
85	SERVICE	93	Portsmouth	NH	1957	1,519,430,024
86	GEORGIA'S OWN	104	Atlanta	GA	1934	1,518,221,119
87	CONNECTICUT STATE EMPLOYEES	94	Hartford	CT	1946	1,516,119,192
88	WASHINGTON STATE EMPLOYEES	86	OLYMPIA	WA	1957	1,491,203,424
89	MUNICIPAL	87	New York	NY	1917	1,465,136,968
90	ARIZONA	56	Phoenix	AZ	1936	1,464,396,008
91	BAXTER	88	Vernon Hills	IL	1980	1,422,794,629
92	LANDMARK	99	New Berlin	WI	1933	1,420,799,408
93	NORTH ISLAND FINANCIAL	75	San Diego	CA	1940	1,420,784,876
94	SUMMIT	95	Madison	WI	1935	1,419,987,161
95	SCHOOLS FINANCIAL	113	Sacramento	CA	1933	1,414,355,800
96	SANDIA LABORATORY	110	Albuquerque	NM	1948	1,412,940,251
97	CITADEL	106	Thorndale	PA	1937	1,403,890,779
98	CHEVRON	101	Oakland	CA	1935	1,402,013,966
99	MERCK EMPLOYEES	126	RAHWAY	NJ	1936	1,399,280,785
100	NASSAU EDUCATORS	108	Westbury	NY	1938	1,393,910,309

Table 23
Number of Credit Unions
Federally Insured Credit Unions
December 31, 2009

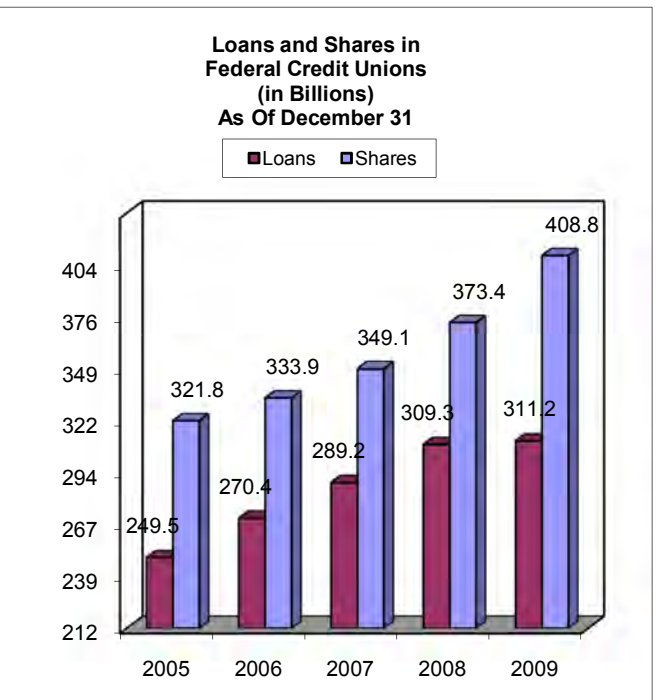
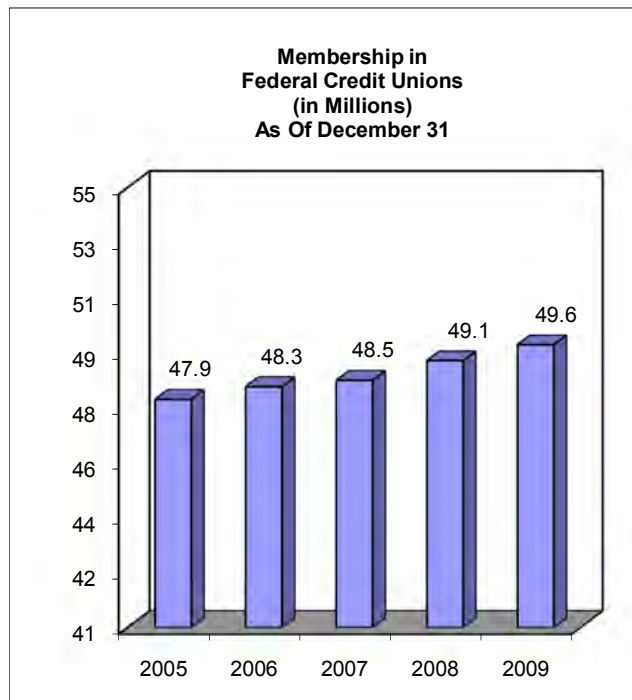
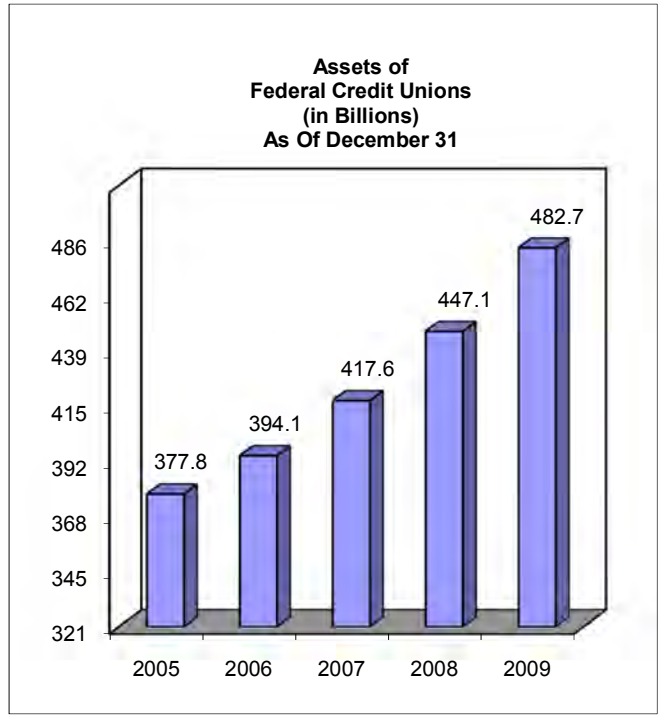
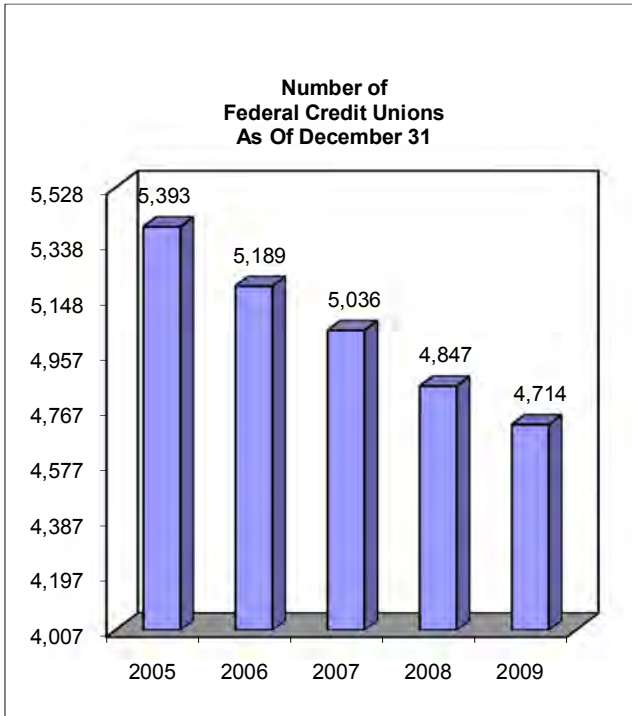
	Federal Charters	State Charters	Total Number	% of Total
Alabama	68	64	132	1.75
Alaska	11	1	12	0.16
Arizona	30	23	53	0.70
Arkansas	64		64	0.85
California	287	156	443	5.86
Colorado	57	51	108	1.43
Connecticut	104	37	141	1.87
Delaware	27		27	0.36
District of Columbia	51		51	0.68
Florida	100	79	179	2.37
Georgia	99	64	163	2.16
Guam	2		2	0.03
Hawaii	87	2	89	1.18
Idaho	20	20	40	0.53
Illinois	104	273	377	4.99
Indiana	154	30	184	2.44
Iowa	1	136	137	1.81
Kansas	22	82	104	1.38
Kentucky	62	26	88	1.16
Louisiana	181	45	226	2.99
Maine	54	12	66	0.87
Maryland	102	6	108	1.43
Massachusetts	127	91	218	2.89
Michigan	123	210	333	4.41
Minnesota	61	95	156	2.07
Mississippi	70	27	97	1.28
Missouri	14	130	144	1.91
Montana	50	8	58	0.77
Nebraska	53	19	72	0.95
Nevada	14	2	16	0.21
New Hampshire	8	15	23	0.30
New Jersey	193	19	212	2.81
New Mexico	27	24	51	0.68
New York	430	21	451	5.97
North Carolina	49	52	101	1.34
North Dakota	19	29	48	0.64
Ohio	218	110	328	4.34
Oklahoma	53	21	74	0.98
Oregon	62	20	82	1.09
Pennsylvania	494	64	558	7.39
Puerto Rico	13		13	0.17
Rhode Island	14	10	24	0.32
South Carolina	62	16	78	1.03
South Dakota	50		50	0.66
Tennessee	77	110	187	2.48
Texas	354	206	560	7.41
Utah	49	52	101	1.34
Vermont	8	21	29	0.38
Virgin Islands	5		5	0.07
Virginia	144	50	194	2.57
Washington	50	70	120	1.59
West Virginia	103	5	108	1.43
Wisconsin	2	236	238	3.15
Wyoming	31		31	0.41
Total	4,714	2,840	7,554	100.00

Table 24
Credit Union Assets by State
Federally Insured Credit Unions
December 31, 2009

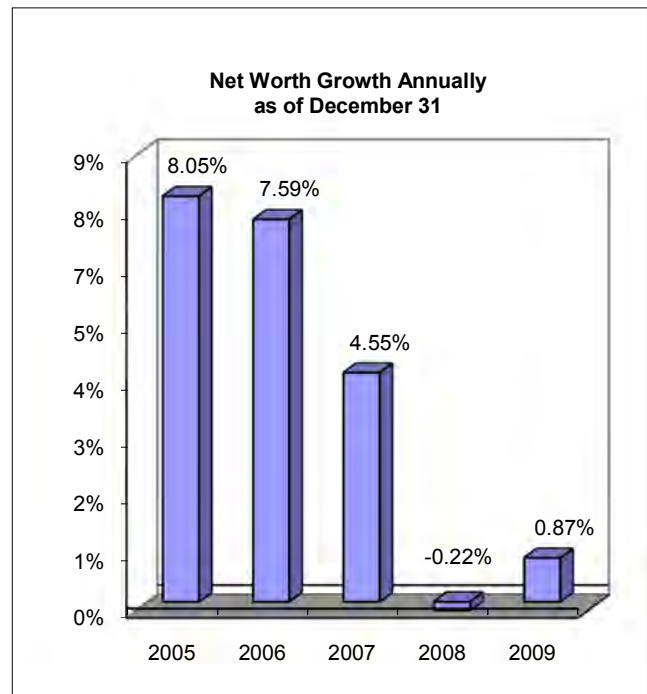
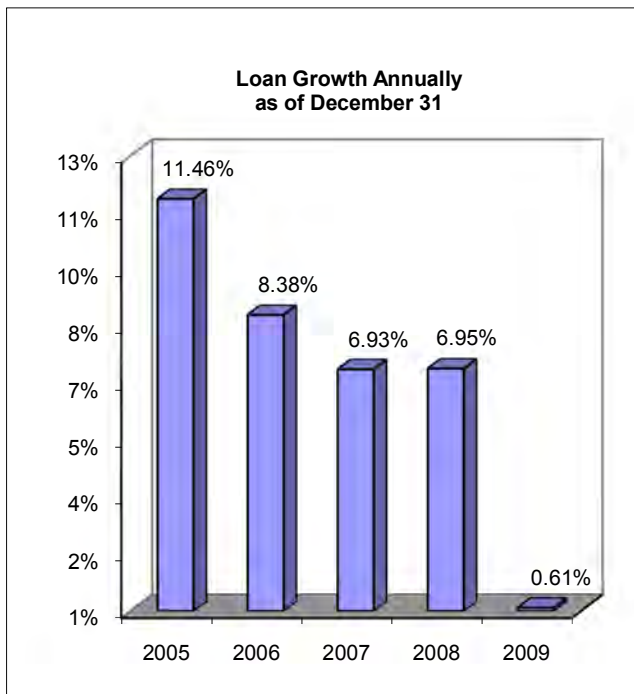
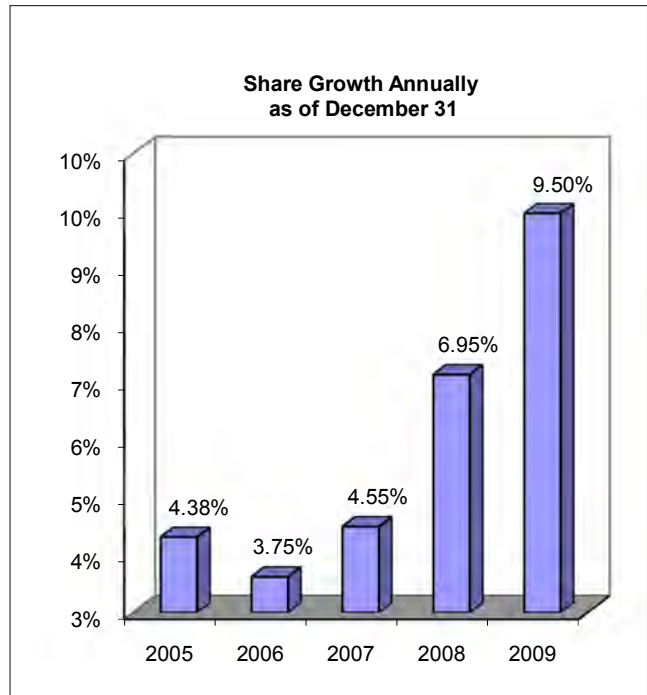
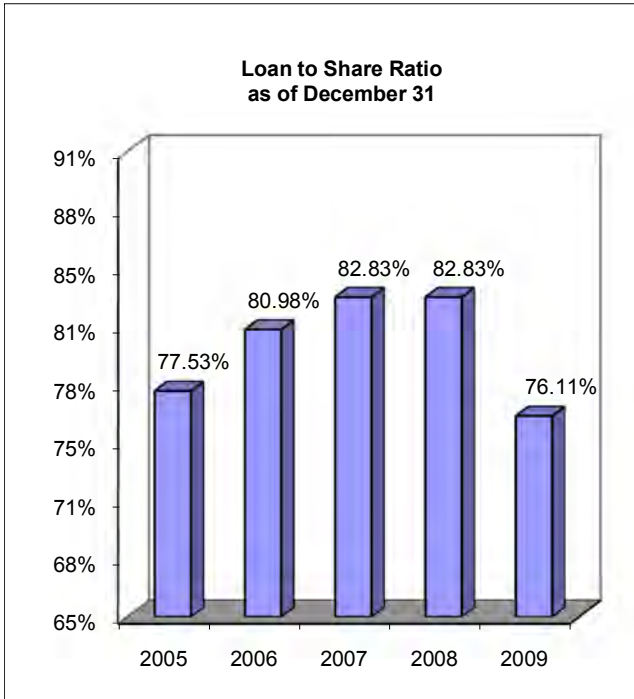
	Federal Charters	State Charters	Total Assets	% of Total Assets
Alabama	6,533,951,744	7,629,264,853	14,163,216,597	1.60
Alaska	5,296,615,391	703,509,203	6,000,124,594	0.68
Arizona	7,048,735,165	5,664,082,846	12,712,818,011	1.44
Arkansas	2,199,335,429		2,199,335,429	0.25
California	53,192,115,649	70,486,491,615	123,678,607,264	13.98
Colorado	5,811,954,950	9,331,070,974	15,143,025,924	1.71
Connecticut	5,422,424,958	3,337,491,886	8,759,916,844	0.99
Delaware	1,678,172,655		1,678,172,655	0.19
District of Columbia	5,836,996,897		5,836,996,897	0.66
Florida	21,859,381,341	20,735,243,658	42,594,624,999	4.81
Georgia	5,388,457,398	10,854,592,610	16,243,050,008	1.84
Guam	323,707,847		323,707,847	0.04
Hawaii	8,582,413,475	175,246,284	8,757,659,759	0.99
Idaho	1,935,667,017	2,116,065,853	4,051,732,870	0.46
Illinois	6,053,476,131	24,028,774,522	30,082,250,653	3.40
Indiana	9,495,027,579	7,390,921,751	16,885,949,330	1.91
Iowa	121,464,264	8,042,670,458	8,164,134,722	0.92
Kansas	431,487,576	3,866,354,498	4,297,842,074	0.49
Kentucky	4,098,222,981	1,696,545,863	5,794,768,844	0.65
Louisiana	7,054,340,128	1,170,095,267	8,224,435,395	0.93
Maine	3,779,663,655	1,411,253,139	5,190,916,794	0.59
Maryland	13,268,498,474	3,825,732,907	17,094,231,381	1.93
Massachusetts	13,827,639,900	13,904,189,900	27,731,829,800	3.13
Michigan	11,005,664,220	27,238,454,910	38,244,119,130	4.32
Minnesota	8,575,975,925	6,802,155,178	15,378,131,103	1.74
Mississippi	3,117,099,464	692,571,458	3,809,670,922	0.43
Missouri	876,221,559	9,512,458,711	10,388,680,270	1.17
Montana	2,094,334,092	1,657,793,904	3,752,127,996	0.42
Nebraska	2,429,680,400	574,382,607	3,004,063,007	0.34
Nevada	1,362,429,071	656,705,608	2,019,134,679	0.23
New Hampshire	294,015,206	4,385,345,996	4,679,361,202	0.53
New Jersey	10,831,778,859	574,134,575	11,405,913,434	1.29
New Mexico	4,645,774,626	1,700,397,072	6,346,171,698	0.72
New York	45,198,584,443	5,087,043,235	50,285,627,678	5.68
North Carolina	8,505,979,585	22,122,736,196	30,628,715,781	3.46
North Dakota	347,084,562	1,806,110,535	2,153,195,097	0.24
Ohio	7,928,114,419	10,476,971,745	18,405,086,164	2.08
Oklahoma	5,618,879,818	3,489,126,566	9,108,006,384	1.03
Oregon	4,503,454,212	11,116,935,385	15,620,389,597	1.77
Pennsylvania	23,202,080,382	8,690,501,587	31,892,581,969	3.60
Puerto Rico	516,171,888		516,171,888	0.06
Rhode Island	288,170,260	3,912,117,861	4,200,288,121	0.47
South Carolina	8,497,826,857	944,717,116	9,442,543,973	1.07
South Dakota	2,227,369,066		2,227,369,066	0.25
Tennessee	7,572,561,417	7,914,389,682	15,486,951,099	1.75
Texas	41,547,549,305	22,221,868,479	63,769,417,784	7.21
Utah	13,109,177,196	1,893,684,882	15,002,862,078	1.70
Vermont	1,569,253,475	875,050,554	2,444,304,029	0.28
Virgin Islands	74,936,540		74,936,540	0.01
Virginia	69,539,865,968	5,516,694,310	75,056,560,278	8.48
Washington	2,910,525,404	25,977,992,548	28,888,517,952	3.27
West Virginia	2,524,098,882	139,039,847	2,663,138,729	0.30
Wisconsin	733,009,426	19,719,569,309	20,452,578,735	2.31
Wyoming	1,796,988,325		1,796,988,325	0.20
Total	482,684,405,456	402,068,547,943	884,752,953,399	100.00

**FEDERAL
CREDIT UNIONS**

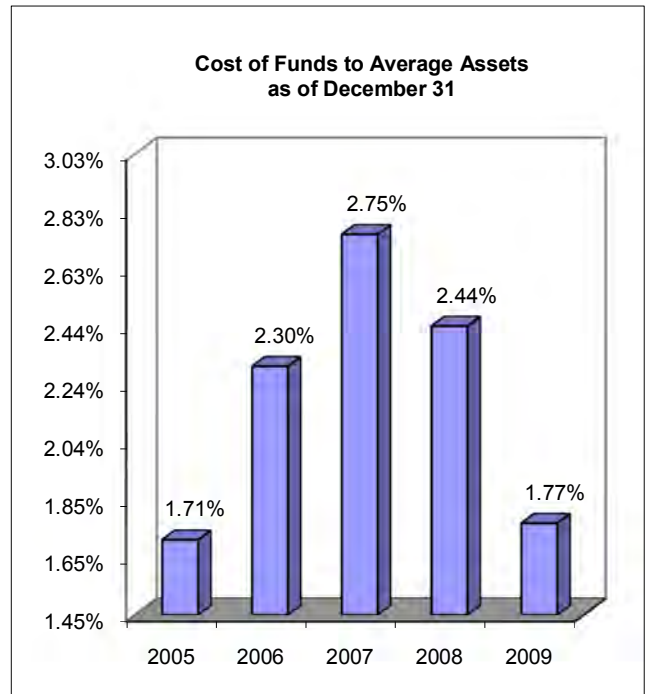
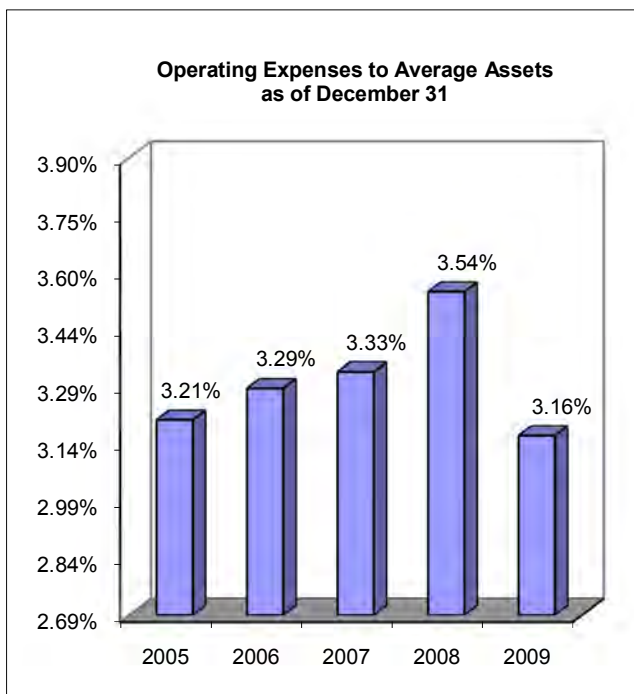
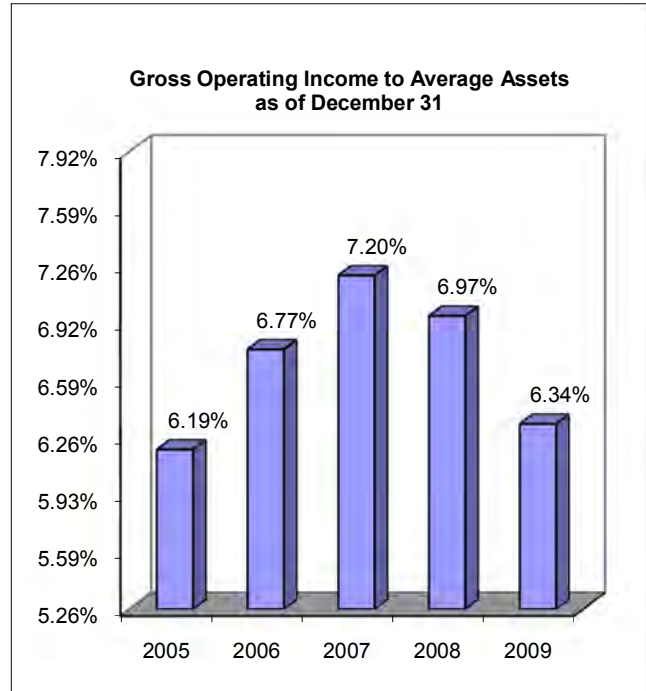
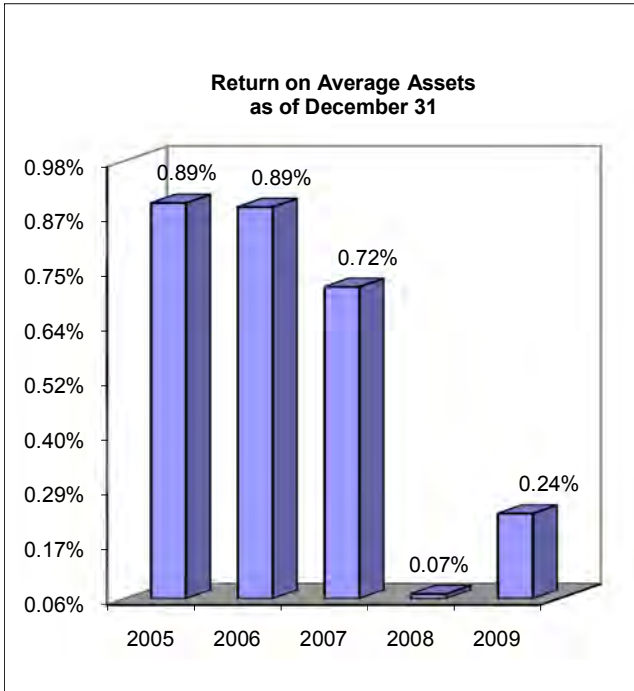
**Federal Credit Unions
5 Year Trends**



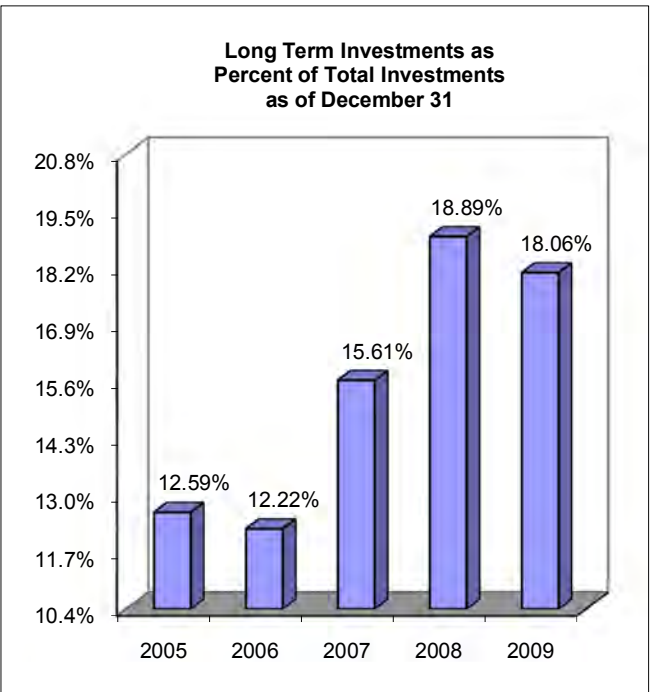
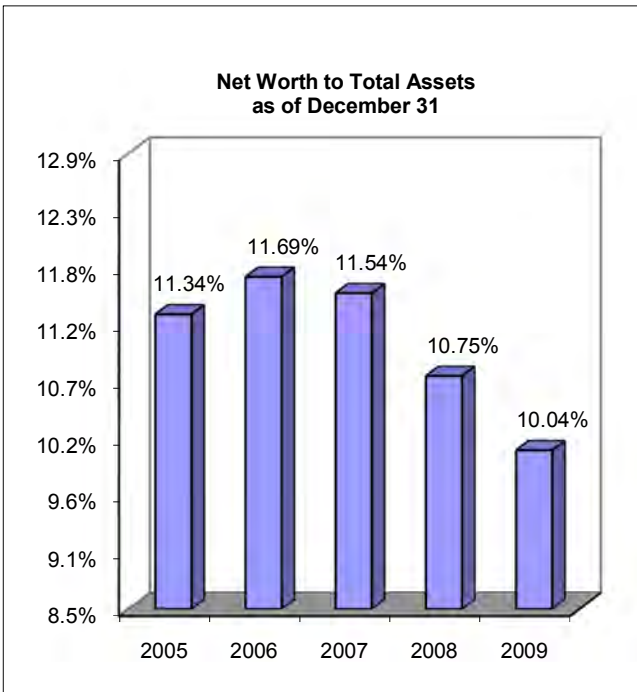
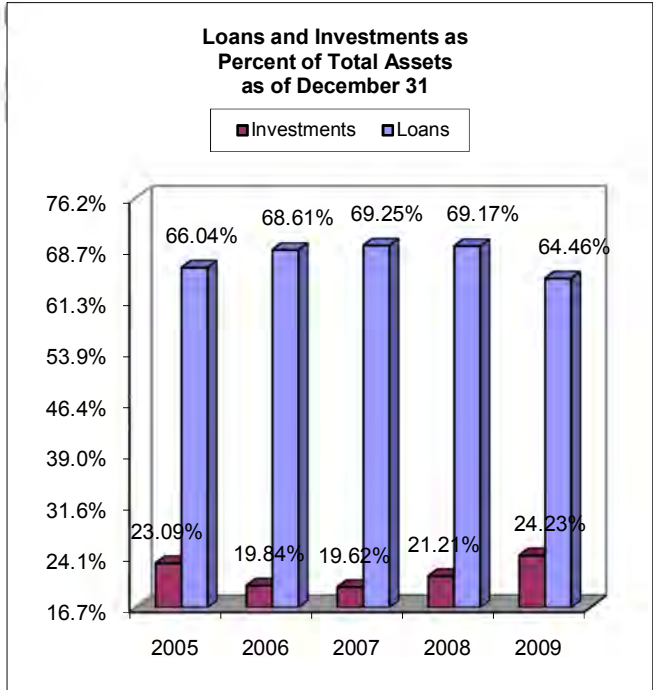
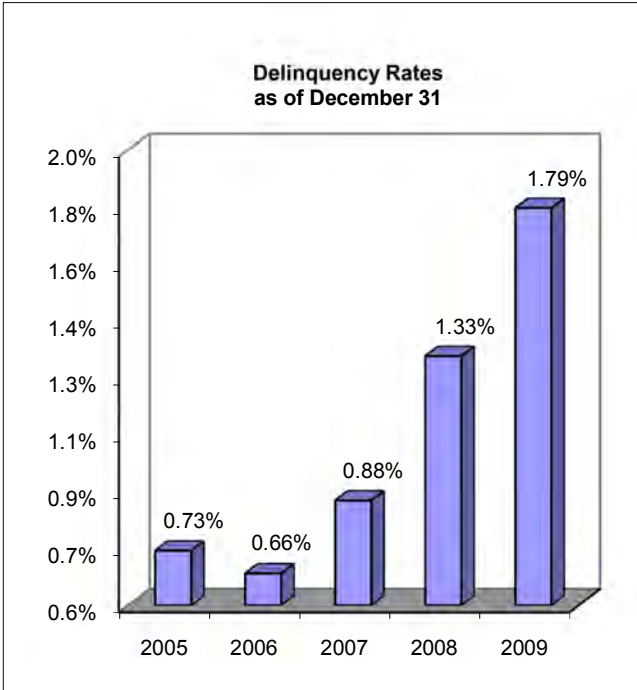
**Federal Credit Unions
5 Year Trends**



**Federal Credit Unions
5 Year Trends**



**Federal Credit Unions
5 Year Trends**



Investments greater than 3 years

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	5,036	4,847	3.8-	4,714	2.7-
Cash & Equivalents	29,098	26,078	10.4-	35,661	36.7
TOTAL INVESTMENTS	81,948	94,837	15.7	116,956	23.3
U.S. Government Obligations	1,090	1,511	38.6	1,879	24.4
Federal Agency Securities	38,870	48,516	24.8	62,697	29.2
Mutual Fund & Common Trusts	1,161	1,193	2.8	0	100.0-
MCSD and PIC at Corporate CU	1,850	1,603	13.4-	697	56.5-
All Other Corporate Credit Union	17,443	14,212	18.5-	15,590	9.7
Commercial Banks, S&Ls	10,751	17,213	60.1	22,926	33.2
Credit Unions -Loans to, Investments in Natural Person Credit Unions	1,348	1,210	10.3-	1,223	1.1
All Other Investments	0	2,161	0.0	2,865	32.6
LOANS HELD FOR SALE	591	581	1.7-	1,661	185.8
TOTAL LOANS OUTSTANDING	289,169	309,277	7.0	311,154	0.6
Unsecured Credit Card Loans	18,916	20,598	8.9	21,860	6.1
All Other Unsecured Loans	15,084	15,706	4.1	15,980	1.7
New Vehicle Loans	48,519	45,440	6.3-	42,065	7.4-
Used Vehicle Loans	47,117	49,700	5.5	52,051	4.7
First Mortgage Real Estate Loans/LOC	93,452	108,624	16.2	111,859	3.0
Other Real Estate Loans/LOC	52,645	54,515	3.6	51,810	5.0-
Leases Receivable	226	190	16.0-	119	37.1-
All Other Loans/LOC	13,211	14,504	9.8	15,409	6.2
Allowance For Loan Losses	1,991	3,257	63.6	4,532	39.2
Foreclosed and Repossessed Assets	303	498	64.3	723	45.3
Foreclosed & Repossessed Real Estate	163	317	94.7	526	66.1
Foreclosed & Repossessed Autos	135	171	26.8	175	2.2
Foreclosed & Repossessed – Other	5	10	87.4	23	124.3
Land and Building	7,234	8,123	12.3	8,666	6.7
Other Fixed Assets	2,032	2,129	4.7	1,998	6.1-
NCUSIF Capitalization Deposit	3,070	2,473	19.4-	3,811	54.1
Other Assets	6,123	6,385	4.3	6,442	0.9
TOTAL ASSETS	417,578	447,124	7.1	482,684	8.0
LIABILITIES					
Total Borrowings	16,567	22,279	34.5	21,720	2.5-
Accrued Dividends/Interest Payable	481	387	19.7-	269	30.5-
Accounts Payable and Other Liabilities	3,474	3,968	14.2	3,924	1.1-
Uninsured Secondary Capital	8	10	29.9	48	378.4
TOTAL LIABILITIES	20,530	26,643	29.8	25,961	2.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	349,101	373,366	7.0	408,832	9.5
Share Drafts	39,274	40,316	2.7	46,210	14.6
Regular Shares	94,529	99,428	5.2	110,333	11.0
Money Market Shares	58,697	66,470	13.2	80,102	20.5
Share Certificates/CDS	119,227	125,298	5.1	126,271	0.8
IRA/Keogh Accounts	32,092	35,825	11.6	40,211	12.2
All Other Shares	3,820	4,560	19.4	4,353	4.5-
Non-Member Deposits	1,461	1,469	0.5	1,351	8.1-
Regular Reserves	8,970	8,982	0.1	8,972	0.1-
Equity Acquired in Merger	N/A	N/A	N/A	65	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	6	3	40.0-	3	7.6-
Accum. Unrealized G/L on A-F-S	84	-72	185.8-	357	597.4
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-41	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-4	-13	275.8-	-14	6.2-
Other Reserves	5,832	5,900	1.2	6,161	4.4
Other Comprehensive Income	-302	-859	184.0-	-842	1.9
Undivided Earnings	33,367	33,177	0.6-	33,235	0.2
TOTAL EQUITY	47,947	47,116	1.7-	47,892	1.6
TOTAL LIABILITIES/EQUITY/SAVINGS	417,578	447,124	7.1	482,684	8.0

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	5,036	4,847	3.8-	4,714	2.7-
INTEREST INCOME					
Interest on Loans	18,850	19,921	5.7	19,626	1.5-
(Less) Interest Refund	38	31	16.5-	20	35.1-
Income from Investments	4,972	4,406	11.4-	3,543	19.6-
Trading Profits and Losses	6	-0*	107.8-	8	1,764.4
TOTAL INTEREST INCOME	23,791	24,295	2.1	23,157	4.7-
INTEREST EXPENSE					
Dividends on Shares	10,588	9,686	8.5-	7,421	23.4-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	582	861	48.0	789	8.3-
TOTAL INTEREST EXPENSE	11,170	10,547	5.6-	8,211	22.2-
PROVISION FOR LOAN & LEASE LOSSES	1,702	3,814	124.1	5,056	32.6
NET INTEREST INCOME AFTER PLL	10,920	9,934	9.0-	9,890	0.4-
NON-INTEREST INCOME					
Fee Income	3,409	3,638	6.7	3,717	2.1
Other Operating Income	2,027	2,188	7.9	2,596	18.6
Gain (Loss) on Investments	8	-141	1,869.6-	-522	270.8-
Gain (Loss) on Disposition of Fixed Assets	24	-0*	100.7-	-24	13,429.1-
Other Non-Opererating Income (Expense)	45	-18	140.0-	1,804	10,054.7
NCUSIF Stabilization Income	N/A	N/A	N/A	1,701	N/A
TOTAL NON-INTEREST INCOME	5,513	5,667	2.8	7,577	33.7
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	6,780	7,210	6.3	7,427	3.0
Travel and Conference Expense	176	177	0.5	129	27.1-
Office Occupancy Expense	934	1,032	10.5	1,077	4.3
Office Operations Expense	2,739	2,865	4.6	2,893	1.0
Educational & Promotional Expense	517	544	5.3	476	12.5-
Loan Servicing Expense	865	932	7.7	1,014	8.8
Professional and Outside Services	1,018	1,099	8.0	1,129	2.7
Member Insurance	64	747	1,059.9	82	89.0-
Operating Fees	63	119	89.7	99	16.7-
Miscellaneous Operating Expenses	367	590	60.9	383	35.1-
TOTAL NON-INTEREST EXPENSE	13,523	15,317	13.3	14,710	4.0-
Net Income (Loss) Before NCUSIF Stabilation Expense	N/A	N/A	N/A	2,757	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	1,659	N/A
NET INCOME	2,909	284	90.2-	1,098	286.6
Transfer to Regular Reserve	163	172	5.7	135	21.4-

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2009**

Number of Credit Unions on this Report:	4,714
<u>NUMBER OF LOANS BY TYPE</u>	
UNSECURED CREDIT CARDS	7,624,832
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	6,034,854
NEW VEHICLE	2,951,898
USED VEHICLE	5,288,776
1ST MORTGAGE REAL ESTATE/LOC	827,600
OTHER REAL ESTATE/LOC	1,406,708
LEASES RECEIVABLE	5,802
ALL OTHER LOANS/LOC	1,715,183
TOTAL NUMBER OF LOANS	25,855,653

<u>MISCELLANEOUS LOAN INFORMATION</u>	<u>NUMBER</u>	<u>AMOUNT</u>
ALL LOANS GRANTED YTD	11,708,610	150,744,053,303
INDIRECT LOANS		
POINT OF SALE	2,082,622	28,471,831,608
OUTSOURCED	563,761	8,963,729,521
TOTAL INDIRECT LOANS	2,646,383	37,435,561,129
LOANS PURCHASED YTD	5,498	149,693,273
LOANS SOLD YTD	116,580	429,603,102
PARTICIPATION LOANS PURCHASED OUTSTANDING	188,172	4,365,100,942
PARTICIPATION LOANS PURCHASED YTD	91,183	1,301,187,912
PARTICIPATION LOANS SOLD OUTSTANDING (RETAINED PORTION)	19,597	754,313,564
PARTICIPATION LOANS SOLD YTD (RETAINED PORTION)	4,583	249,687,968
PARTICIPATION LOANS SOLD TO OTHER INSTITUTIONS OUTSTANDING	20,293	1,594,429,738
PARTICIPATION LOANS SOLD YTD TO OTHER INSTITUTIONS	4,595	535,454,768
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	67,706	1,889,637,916

<u>TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE</u>	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
UNSECURED CREDIT CARD LOANS	372,712,268	64,912,583	8,607,371	446,232,222
1 ST MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	738,452,702	385,277,479	160,702,334	1,284,432,515
1 ST MORTGAGE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	471,029,234	269,820,562	146,787,677	887,637,473
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	355,774,634	133,229,792	55,650,360	544,654,786
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	196,682,878	87,952,394	54,512,974	339,148,246
LEASES RECEIVABLE	1,258,101	207,281	0	1,465,382
ALL OTHER LOANS	1,591,466,612	359,678,549	102,066,316	2,053,194,095
TOTAL REPORTABLE DELINQUENCY	3,727,361,038	1,301,076,649	528,327,032	5,556,764,719

<u>ADDITIONAL DELINQUENCY INFORMATION</u>	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
INDIRECT LOANS	434,617,403	106,693,021	17,170,620	558,481,044
PARTICIPATION LOANS	65,733,355	42,414,866	33,946,153	142,094,374
INT ONLY & PAYMENT OPTION 1ST MTG LOANS	91,475,120	55,654,305	18,732,254	165,861,679
INT ONLY & PAYMENT OPTION OTHER RE.LOCs	42,765,035	25,646,802	13,553,020	81,964,857
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	15,718,933	1,917,786	5,443,525	23,080,244
MEMBER BUS LOANS EXCL AGRIC LOANS	267,474,877	143,346,171	82,345,227	493,166,275
AGRICULTURAL LOANS	4,281,186	9,897,813	925,711	15,104,710
NONMEMBER BUSINESS LOANS	13,901,479	15,241,798	17,121,067	46,264,344
BUSINESS CONTRUCTION & DEV LOANS	22,633,292	18,531,489	4,673,900	45,838,681
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	343,191,345	126,258,375	38,161,955	507,611,675
MODIFIED OTHER RE LOANS/LINES OF CREDIT	80,548,002	23,220,999	7,797,484	111,566,485
MODIFIED RE LNS ALSO REPORTED AS BUS LN	91,476,637	29,665,745	13,720,359	134,862,741

<u>TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE</u>	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
UNSECURED CREDIT CARD LOANS	68,010	11,719	1,553	81,282
1 ST MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	4,611	1,979	933	7,523
1 ST MORTGAGE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	2,031	1,034	641	3,706
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	6,451	2,224	934	9,609
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	3,704	1,385	707	5,796
LEASES RECEIVABLE	127	27	7	161
ALL OTHER LOANS	197,703	45,654	12,383	255,733
TOTAL NUMBER OF REPORTABLE DELINQUENCY	282,631	64,021	17,158	363,810

<u>ADDITIONAL DELINQUENCY INFO. FOR NUMBER OF DELINQUENT LOANS</u>	<u>2-6 MONTHS</u>	<u>6-12 MONTHS</u>	<u>>12 MONTHS</u>	<u>TOTAL</u>
INDIRECT LOANS	32,593	7,606	1,241	41,440
PARTICIPATION LOANS	2,476	651	198	3,325
INT ONLY & PAYMENT OPTION 1 ST MTG LOANS	194	104	42	340
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	514	282	126	922
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	34	4	22	60
MEMBER BUS LOANS EXCL AGRIC LOANS	1,018	356	259	1,633
AGRICULTURAL LOANS	22	15	14	51
NONMEMBER BUSINESS LOANS	21	12	16	49
BUSINESS CONTRUCTION & DEV LOANS	12	12	6	30
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	1,232	402	140	1,774
MODIFIED OTHER RE LOANS/LINES OF CREDIT	1,096	293	96	1,485
MODIFIED RE LNS ALSO REPORTED AS BUS LN	68	35	20	123

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2009

Number of Credit Unions on this Report:

4,714

CONSUMER LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
UNSECURED CREDIT CARD LOANS	926,848,567	45,725,223
TOTAL 1ST MORTGAGE REAL ESTATE LOANS/LINES OF CREDIT	297,048,803	10,357,225
TOTAL OTHER REAL ESTATE LOANS/LINES OF CREDIT	634,184,042	14,081,144
LEASES RECEIVABLE	4,276,808	372,623
ALL OTHER LOANS	2,287,825,734	316,378,764
TOTAL CHARGE OFFS & RECOVERIES	4,150,183,954	386,914,979

ADDITIONAL LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
INDIRECT LOANS	674,295,302	84,185,958
PARTICIPATION LOANS	56,086,528	3,959,843
INT ONLY & PAYMENT OPTION 1 ST MTG LOANS	31,392,490	1,293,227
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	70,057,142	1,713,603
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE LOANS	50,095,808	377,087
MEMBER BUS LOANS EXCL AGRIC LOANS	78,216,749	1,300,658
AGRICULTURAL LOANS	297,311	5,116
NONMEMBER BUSINESS LOANS	5,506,294	42,644
BUSINESS CONSTRUCTION & DEV LOANS	2,540,318	0
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	36,243,789	465,155
MODIFIED OTHER RE LOANS/LINES OF CREDIT	16,418,015	987,042
MODIFIED RE LNS ALSO REPORTED AS BUS LN	14,106,580	91

OTHER GENERAL LOAN INFORMATION

NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D	117,400
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D	51,675
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D	504
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES	2,383,059,774
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTERS 7, 13, & 11 BANKRUPTCIES	854,978,046

REAL ESTATE LOANS & LOC INCLUDING MBL SECURED BY REAL ESTATE

	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	270,311	45,351,503,521
1ST MORTGAGE FIXED RATE < 15 YRS	339,438	27,263,366,399
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	44,131	9,333,365,063
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	86,122	17,294,983,944
OTHER FIXED RATE	6,655	919,213,319
1ST MORTGAGE ADJUSTABLE RATE < 1YR	35,721	3,394,464,774
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	45,222	8,302,090,810
OTHER R.E. CLOSED-END FIXED RATE	680,284	26,555,176,268
OTHER R.E. CLOSED-END ADJ. RATE	25,606	1,496,882,519
OTHER R.E. OPEN-END ADJ. RATE	667,062	22,698,435,076
OTHER R.E. OPEN-END FIXED RATE	33,756	1,059,338,510
TOTAL REAL ESTATE LOANS OUTSTANDING	2,234,308	163,668,820,203

REAL ESTATE LOANS MODIFIED

	<u>NUMBER</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	9,926	2,329,468,492
MODIFIED LOANS SECURED BY OTHER RE/LOCs	6,636	450,132,926
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	599	465,398,169

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	148,425	29,796,615,845
1ST MORTGAGE FIXED RATE < 15 YRS	102,258	13,419,432,416
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	7,504	1,772,187,384
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	14,802	2,773,857,484
OTHER FIXED RATE	2,168	327,393,965
1ST MORTGAGE ADJUSTABLE RATE < 1YR	10,032	927,288,639
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	9,516	2,267,162,574
OTHER R.E. CLOSED-END FIXED RATE	109,099	5,194,257,995
OTHER R.E. CLOSED-END ADJ. RATE	5,278	340,693,687
OTHER R.E. OPEN-END ADJ. RATE	209,970	6,265,091,606
OTHER R.E. OPEN-END FIXED RATE	11,451	384,291,040
TOTAL REAL ESTATE LOANS GRANTED YTD	630,503	63,468,272,635

REAL ESTATE LOANS MODIFIED YEAR-TO-DATE

	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	2,108,385,621
MODIFIED LOANS SECURED BY OTHER RE/LOCs	393,929,164
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	433,276,096

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federal Credit Unions
December 31, 2009

Number of Credit Unions on this Report: 4,714

OTHER REAL ESTATE LOAN INFORMATION

BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS	3,126,422,213
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE	438,267,653
ALLOWANCE FOR REAL ESTATE LOAN LOSSES	1,134,571,809
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)	56,707,843,671
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D	26,913,027,038
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION	53,461,061,179
MORTGAGE SERVICING RIGHTS	434,172,010

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) ¹

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS (NMBLB)	57,535	11,591,364,587
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	14,458	2,989,103,264

TOTAL BUSINESS LOANS (NMBLB)	14,580,467,851
TOTAL NMBLB LESS UNFUNDED COMMITMENTS	14,044,332,301

MISCELLANEOUS BUSINESS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
CONSTRUCTION AND DEVELOPMENT LOANS	735	672,004,838
UNSECURED BUSINESS LOANS	2,868	74,740,774
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	363	218,849,074
AGRICULTURAL MBL	3,754	367,079,272
SMALL BUSINESS LOANS OUTSTANDING	5,111	345,261,139
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		11,623,210,504

BUSINESS LOANS GRANTED Y-T-D

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS	19,429	3,652,109,201
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	10,395	719,167,719
CONSTRUCTION AND DEVELOPMENT LOANS	496	281,184,299
UNSECURED BUSINESS LOANS	868	33,433,309
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	93	58,868,927
AGRICULTURAL MBL	2,304	224,652,338
BUSINESS LOANS & PARTICIPATIONS SOLD YTD	577	340,623,279

¹ "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

**TABLE 4
SUPPLEMENTAL MISCELLANEOUS DATA
Federal Credit Unions
December 31, 2009**

Number of Credit Unions on this Report: 4,714

NUMBER OF SAVINGS ACCOUNTS BY TYPE

SHARE DRAFT ACCOUNTS	23,430,350
REGULAR SHARE ACCOUNTS	53,884,792
MONEY MARKET SHARE ACCOUNTS	3,429,442
SHARE CERTIFICATE ACCOUNTS	6,481,047
IRA/KEOGH & RETIREMENT ACCOUNTS	2,963,599
OTHER SHARES	1,636,923
TOTAL NUMBER SHARE ACCOUNTS	91,826,153
NON-MEMBER DEPOSITS	28,093
TOTAL NUMBER OF SAVINGS ACCOUNTS	91,854,246

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

COMMERCIAL REAL ESTATE	151,763,262
CONSTRUCTION AND LAND DEVELOPMENT	178,785,918
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	384,372,288
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	19,924,583,781
CREDIT CARD LINES	43,142,818,046
OUTSTANDING LETTERS OF CREDIT	62,957,119
UNSECURED SHARE DRAFT LINES OF CREDIT	5,570,984,698
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	5,909,471,361
RESIDENTIAL CONSTRUCTION LOANS-EXCLUDING BUSINESS PURPOSE	232,953,628
OTHER UNFUNDED COMMITMENTS	4,439,809,268

CONTINGENT LIABILITIES

DOLLAR AMOUNT OF PENDING BOND CLAIMS	17,085,918
LOANS TRANSFERRED WITH RECOURSE	1,934,462,430
OTHER CONTINGENT LIABILITIES	45,596,463

CREDIT & BORROWING ARRANGEMENTS

AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	1,186,704,811
LINES OF CREDIT	67,365,513,116
COMMITTED LINES OF CREDIT	1,733,501,819
TOTAL CREDIT LINES AT CORPORATE CREDIT UNIONS	21,598,668,198
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	
CORPORATE CREDIT UNION LOCs	237,523,709
CORPORATE CREDIT UNION TERM BORROWINGS	2,691,675,275

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

MEMBER OF FEDERAL HOME LOAN BANK	519
FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW	156
PRE-PLEDGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW	107

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	1,408	SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS	1,100
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	98	SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS	1,589
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	65	SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF	322

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

AGENCY/GSE MORTGAGE-BACKED SECURITIES	31,636,627,722
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	2,294,758,445
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES	0
NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	17,497,250,021
NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	3,397,381,911
TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b)	54,826,018,099
TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a)	3,061,910,595
MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19.	271,690,859

MISCELLANEOUS INVESTMENT INFORMATION

FAIR VALUE OF HELD TO MATURITY INVESTMENTS	22,560,982,268
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	31,060,105,567
INVESTMENT REPURCHASE AGREEMENTS	2,729,407
BORROWING REPURCHASE TRANSACTIONS PLACED IN INVESTMENTS FOR PURPOSE OF POSITIVE ARBITRAGE	171,171,676
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY)	0
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	9,493,363,005
CMO/REMIC	16,476,324,319
COMMERCIAL MORTGAGE RELATED SECURITIES	908,583,823

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federal Credit Unions
December 31, 2009

Number of Credit Unions on this Report: 4,714

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

MANUAL SYSTEM	42	CU DEVELOPED IN-HOUSE	45
VENDOR SUPPLIED IN-HOUSE	3,128	OTHER	64
VENDOR ON-LINE SERVICE BUR.	1,319		

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

HOME BANKING VIA INTERNET WEBSITE	2,930	AUTOMATIC TELLER MACHINE	2,840
AUDIO RESPONSE/PHONE BASED	2,567	KIOSK	191
		OTHER	209

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

ACCOUNT AGGREGATION	266	MEMBER APPLICATION	1,104
ACCOUNT BALANCE INQUIRY	3,134	MERCHANDISE PURCHASE	246
BILL PAYMENT	2,214	MERCHANT PROCESSING SERVICES	124
DOWNLOAD ACCOUNT HISTORY	2,527	NEW LOAN	1,737
ELECTRONIC CASH	125	NEW SHARE ACCOUNT	691
ELECTRONIC SIGNATURE			
AUTHENTICATION/CERTIFICATION	95	REMOTE DEPOSIT CAPTURE	129
E-STATEMENTS	1,985	VIEW ACCOUNT HISTORY	2,995
EXTERNAL ACCOUNT TRANSFERS	360	SHARE ACCOUNT TRANSFERS	2,955
INTERNET ACCESS SERVICES	490	SHARE DRAFT ORDERS	2,388
LOAN PAYMENTS	2,704	OTHER	92

NUMBER OF CUs REPORTING WORLD WIDE WEBSITES 3,391

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

INFORMATIONAL	415	TRANSACTIONAL	2,671
INTERACTIVE	305		

NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES 16,887,867

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

INFORMATIONAL	26	TRANSACTIONAL	1
INTERACTIVE	1		

OTHER INFORMATION

NUMBER OF CURRENT MEMBERS	49,604,483
NUMBER OF POTENTIAL MEMBERS	510,998,985
NUMBER OF FULL TIME EMPLOYEES	120,100
NUMBER OF PART TIME EMPLOYEES	16,951
NUMBER OF CREDIT UNION BRANCHES	11,896
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	671

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

NUMBER OF CUSOs ¹	2,805
VALUE OF INVESTMENT IN CUSOs	563,321,647
AMOUNT LOANED TO CUSOs	214,397,820
AGGREGATE CASH OUTLAY IN CUSO	369,404,261
NUMBER OF CUSOs WHOLLY OWNED	297

SERVICE OF CUSO²:

CHECKING AND CURRENCY SERVICES	41	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	18
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	44	SECURITIES BROKERAGE SERVICES	80
BUSINESS LOAN ORIGATION	157	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	432
CONSUMER MORTGAGE ORIGATION	143	STUDENT LOAN ORIGATION	14
ELECTRONIC TRANSACTION SERVICES	589	TRAVEL AGENCY SERVICES	0
FINANCIAL COUNSELING SERVICES	68	TRUST AND TRUST-RELATED SERVICES	24
FIXED ASSET SERVICES	8	REAL ESTATE BROKERAGE SERVICES	35
INSURANCE BROKERAGE OR AGENCY	111	CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	36
LEASING	7	CREDIT CARD LOAN ORIGATION	35
LOAN SUPPORT SERVICES	134	PAYROLL PROCESSING SERVICES	6
		OTHER	491

WHOLLY OWNED CUSO INFORMATION:

TOTAL ASSETS OF CUSOs	
TOTAL CAPITAL OF CUSOs	1,471,501,806
TOTAL NET INCOME/LOSS OF CUSOs	854,518,197
TOTAL DELINQUENCY OF CUSOs	94,242,814
	3,430,284

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.

² Beginning in September 2009, credit unions can report multiple services for a single CUSO

TABLE 5
SUPPLEMENTAL DATA
FEDERAL CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 4,714

BORROWINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS	Total		
Draws Against Lines of Credit	217	2,145	1,558	6,749	10,452		
Other Notes, Promissory and Interest Payable	413	5,965	1,424	3,403	10,792		
Borrowing Repurchase Transactions	8	430	44	0*	474		
Subordinated Debt	13	0*	0*	0*	2		
Uninsured Secondary Capital	30	N/A	0*	47	48		
TOTAL BORROWINGS	598	8,541	3,028	10,199	21,768		
SAVINGS	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount > 3 YEARS	Total		
Share Drafts	3,435	46,210	N/A	N/A	46,210		
Regular Shares	4,713	110,333	N/A	N/A	110,333		
Money Market Shares	1,878	80,102	N/A	N/A	80,102		
Share Certificates/CDS	3,580	90,543	26,535	9,192	126,271		
IRA/KEOGH, Retirements	2,941	25,889	9,186	5,135	40,211		
All Other Shares	1,871	4,340	6	7	4,353		
Non-Members Deposits	582	875	400	75	1,351		
TOTAL SAVINGS	4,713	358,294	36,129	14,409	408,832		
INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:	NUMBER OF CUs Reporting	Amount < 1 YEARS	Amount 1 to 3 YEARS	Amount 3 to 5 YEARS	Amount 5 to 10 YEARS	Amount > 10 YRS	Total
Held to Maturity	965	5,378	9,876	5,284	1,426	574	22,538
Available for Sale	1,054	13,809	19,378	10,956	4,693	1,523	50,359
Trading	24	498	184	48	27	0*	758
Deposit In Commercial Banks, S&Ls, Saving Banks	3,667	11,901	9,528	1,445	40	12	22,926
Loans To And Investments In Natural Person Credit Unions	1,678	680	482	61	0*	0*	1,223
Membership Capital At Corporate Credit Unions	3,527	N/A	650	N/A	N/A	N/A	650
Paid In Capital At Corporate Credit Unions	375	N/A	48	N/A	N/A	N/A	48
All Other Investments In Corporate Credit Unions	2,145	11,618	3,608	351	6	6	15,590
All Other Investments	1,150	1,307	1,188	192	55	123	2,865
TOTAL INVESTMENTS	4,647	45,191	44,941	18,338	6,249	2,238	116,956

* Amount Less than + or - 1 Million

TABLE 6
Federal Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2009

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	10	\$30,421,127	12	\$76,484,804	918	\$11,708,564,788
5.0% To 6.0%	9	\$47,939,012	31	\$128,229,011	1,669	\$19,789,384,416
6.0% To 7.0%	33	\$486,651,303	52	\$342,943,263	1,110	\$7,120,713,319
7.0% To 8.0%	113	\$1,463,334,689	125	\$424,950,839	420	\$1,941,561,321
8.0% To 9.0%	244	\$7,456,371,994	276	\$1,459,132,396	164	\$839,212,010
9.0% To 10.0%	620	\$4,154,677,365	603	\$1,995,264,433	72	\$179,375,331
10.0% To 11.0%	342	\$3,155,842,765	684	\$2,214,157,195	37	\$125,349,856
11.0% To 12.0%	309	\$1,085,201,171	630	\$2,185,601,840	20	\$111,468,763
12.0% To 13.0%	377	\$2,636,904,929	835	\$4,057,375,200	9	\$12,053,500
13.0% To 14.0%	175	\$955,357,606	450	\$1,377,219,483	3	\$436,154
14.0% To 15.0%	66	\$230,420,206	317	\$664,885,016	1	\$33,893,806
15.0% To 16.0%	31	\$47,847,932	311	\$691,749,935	2	\$2,503,922
16.0% Or More	13	\$73,551,075	278	\$361,599,784	2	\$11,377,232
Not Reporting Or Zero ..	2,372	\$35,758,361	110	\$309,553	287	\$188,866,160
Total	4,714	\$21,860,279,535	4,714	\$15,979,902,752	4,714	\$42,064,760,578
Average Rate	10.8%		11.8%		6.0%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	349	\$7,756,057,510	258	\$30,864,181,425	636	\$24,360,297,642
5.0% To 6.0%	979	\$20,465,990,317	1,286	\$68,317,276,310	770	\$12,321,083,026
6.0% To 7.0%	1,132	\$12,580,288,609	714	\$10,238,115,906	933	\$10,035,873,685
7.0% To 8.0%	851	\$5,611,775,943	215	\$1,606,640,594	432	\$4,192,400,247
8.0% To 9.0%	530	\$3,427,514,762	75	\$733,910,801	185	\$640,114,053
9.0% To 10.0%	274	\$1,084,679,508	35	\$56,720,356	47	\$114,914,568
10.0% To 11.0%	143	\$645,869,370	21	\$29,076,668	28	\$83,302,487
11.0% To 12.0%	58	\$118,620,149	5	\$358,984	6	\$59,959,933
12.0% To 13.0%	67	\$136,667,437	7	\$386,144	5	\$469,139
13.0% To 14.0%	25	\$36,831,095	1	\$3,122	1	\$552,203
14.0% To 15.0%	23	\$116,444,870	0	\$0	2	\$133,759
15.0% To 16.0%	13	\$37,313,814	0	\$0	0	\$0
16.0% Or More	6	\$32,788,953	0	\$0	1	\$731,631
Not Reporting Or Zero ..	264	\$306,913	2,097	\$12,317,520	1,668	\$0
Total	4,714	\$52,051,149,250	4,714	\$111,858,987,830	4,714	\$51,809,832,373
Average Rate	7.1%		5.9%		6.0%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	16	\$54,469,404	965	\$1,704,997,487
5.0% To 6.0%	19	\$44,457,160	634	\$1,782,005,405
6.0% To 7.0%	16	\$15,217,645	739	\$3,946,283,977
7.0% To 8.0%	9	\$2,779,405	591	\$3,424,688,643
8.0% To 9.0%	3	\$635,995	452	\$1,984,270,807
9.0% To 10.0%	1	\$131,494	295	\$1,134,778,913
10.0% To 11.0%	2	\$276,723	214	\$369,772,220
11.0% To 12.0%	0	\$0	89	\$200,152,383
12.0% To 13.0%	3	\$1,255,068	133	\$597,783,510
13.0% To 14.0%	0	\$0	36	\$37,487,271
14.0% To 15.0%	0	\$0	26	\$82,960,686
15.0% To 16.0%	0	\$0	30	\$75,657,736
16.0% Or More	0	\$0	33	\$58,233,281
Not Reporting Or Zero ..	4,645	\$135,553	477	\$10,247,667
Total	4,714	\$119,358,447	4,714	\$15,409,319,986
Average Rate	6.3%		6.9%	

TABLE 7
Federal Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2009

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	1,440	\$28,224,082,887	3,380	\$87,724,283,561	900	\$39,112,893,685
1.0% To 2.0%	97	\$2,007,101,411	983	\$18,681,287,185	926	\$39,953,565,309
2.0% To 3.0%	15	\$619,641,286	197	\$3,324,009,978	45	\$994,029,798
3.0% To 4.0%	8	\$344,009,901	41	\$381,354,421	4	\$35,372,855
4.0% To 5.0%	6	\$374,038,587	8	\$10,456,179	0	\$0
5.0% To 6.0%	0	\$0	6	\$12,291,100	0	\$0
6.0% To 7.0%	1	\$284,343,306	1	\$31,985	0	\$0
7.0% Or More	0	\$0	7	\$4,353,092	0	\$0
Not Reporting Or Zero ..	3,147	\$14,357,062,951	91	\$195,210,123	2,839	\$6,181,183
Total	4,714	\$46,210,280,329	4,714	\$110,333,277,624	4,714	\$80,102,042,830
Average Rate	0.4%		0.7%		1.0%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	210	\$10,451,088,577	408	\$5,668,485,308	78	\$147,625,625
1.0% To 2.0%	2,018	\$68,734,889,701	1,445	\$16,159,001,578	166	\$387,264,073
2.0% To 3.0%	1,080	\$31,665,056,752	792	\$9,353,409,113	135	\$432,003,896
3.0% To 4.0%	222	\$14,155,921,092	245	\$8,275,031,555	82	\$186,600,249
4.0% To 5.0%	37	\$667,314,085	38	\$371,259,369	41	\$109,594,353
5.0% To 6.0%	8	\$593,255,172	9	\$383,111,744	36	\$76,856,099
6.0% To 7.0%	2	\$2,839,126	0	\$0	2	\$1,585,245
7.0% Or More	2	\$913,687	0	\$0	0	\$0
Not Reporting Or Zero ..	1,135	\$4,550	1,777	\$456,178	4,174	\$9,147,999
Total	4,714	\$126,271,282,742	4,714	\$40,210,754,845	4,714	\$1,350,677,539
Average Rate	1.8%		1.7%		2.3%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	1,222	\$1,390,020,945
1.0% To 2.0%	363	\$2,592,494,779
2.0% To 3.0%	79	\$181,355,536
3.0% To 4.0%	23	\$144,278,680
4.0% To 5.0%	6	\$558,494
5.0% To 6.0%	3	\$420,131
6.0% To 7.0%	1	\$4,096
7.0% Or More	2	\$174,041
Not Reporting Or Zero ..	3,015	\$44,031,832
Total	4,714	\$4,353,338,534
Average Rate	0.7%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2009

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
CAPITAL ADEQUACY:				
Net Worth to Total Assets	10.04	18.42	14.75	12.35
Delinquent Loans to Net Worth	11.46	13.00	9.71	8.01
Solvency Evaluation (Est.)	111.73	122.83	117.46	114.23
Classified Assets (Est.) to Net Worth	9.35	7.00	4.52	4.69
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.79	4.84	2.75	1.80
Net Charge-Offs to Average Loans	1.21	1.01	0.93	0.84
Fair Value H-T-M to Book Value H-T-M	100.10	96.47	104.33	101.60
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.71	-0.22	-0.96	0.67
Delinquent Loans to Assets	1.15	2.40	1.43	0.99
EARNINGS:				
Return on Average Assets	0.24	-0.67	-0.48	-0.21
Return on Average Assets Before NCUSIF Stabilization	0.23	-0.57	-0.37	-0.16
Gross Operating Income to Average Assets	6.34	5.13	5.60	5.93
Yield on Average Loans	6.32	7.74	7.25	6.89
Yield on Average Investments	2.68	1.52	2.23	2.52
Cost of Funds to Average Assets	1.77	1.02	1.15	1.31
Net Margin to Average Assets	4.57	4.11	4.45	4.63
Operating Expenses to Average Assets	3.16	4.10	4.04	3.93
Provision for Loan & Lease Losses to Average Assets	1.09	0.57	0.53	0.60
Net Interest Margin to Average Assets	3.21	3.64	3.72	3.56
Operating Expenses to Gross Operating Income	49.92	79.90	72.14	66.26
Fixed Assets Including Foreclosed/Reposessed Assets to Total Assets	2.54	0.46	1.12	2.54
Net Operating Expenses to Average Assets	2.36	3.75	3.47	3.12
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.18	3.12	8.99	19.74
Regular Shares to Savings and Borrowings	25.63	85.60	65.63	44.65
Total Loans to Total Savings	76.11	61.30	61.68	63.41
Total Loans to Total Assets	64.46	49.53	52.13	54.89
Cash Plus Short-Term Investments to Assets	16.75	43.26	33.36	25.89
Total Savings and Borrowings to Earning Assets	93.68	81.79	87.11	91.57
Regular Shares plus Share Drafts to Total Shares & Borrowings	36.37	86.42	71.58	55.48
Borrowings to Total Savings and Net Worth	4.72	0.20	0.25	0.56
PRODUCTIVITY:				
Members to Potential Members	9.71	10.86	16.22	6.88
Borrowers to Members	52.12	26.73	36.11	41.46
Members to Full-Time Employees	386	426	404	421
Average Savings Per Member	8,242	1,889	3,574	5,395
Average Loan Balance	12,034	4,331	6,105	8,251
Salary & Benefits to Full-Time Employees	57,761	20,093	36,265	48,813
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.53	76.43	69.85	65.65
Income From Investments	12.02	14.35	17.20	16.31
Income From Trading Securities	0.03	0.00	-0.01	-0.01
Fee Income	12.61	6.73	10.13	13.65
Other Operating Income	8.81	2.48	2.83	4.40
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.49	46.57	51.04	47.95
Travel and Conference	0.88	1.19	0.96	1.11
Office Occupancy	7.32	5.01	4.92	6.52
Office Operations	19.67	22.37	20.35	20.04
Educational and Promotional	3.24	0.78	1.24	2.52
Loan Servicing	6.90	1.93	3.10	4.99
Professional and Outside Services	7.67	8.74	8.91	10.96
Member Insurance	0.56	6.78	4.33	2.12
Operating Fees	0.68	1.15	0.91	0.82
Miscellaneous Operating Expenses	2.61	5.48	4.24	2.98

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federal Credit Unions
December 31, 2009

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
CAPITAL ADEQUACY:				
Net Worth to Total Assets	10.04	11.04	10.16	9.45
Delinquent Loans to Net Worth	11.46	8.90	10.22	13.03
Solvency Evaluation (Est.)	111.73	112.56	111.66	111.15
Classified Assets (Est.) to Net Worth	9.35	5.50	7.37	11.77
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.79	1.69	1.66	1.82
Net Charge-Offs to Average Loans	1.21	0.82	0.97	1.40
Fair Value H-T-M to Book Value H-T-M	100.10	95.15	99.21	100.58
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.71	0.58	0.77	0.70
Delinquent Loans to Assets	1.15	0.98	1.04	1.23
EARNINGS:				
Return on Average Assets	0.24	-0.11	0.11	0.41
Return on Average Assets Before NCUSIF Stabilization	0.23	-0.10	0.08	0.40
Gross Operating Income to Average Assets	6.34	6.06	6.32	6.46
Yield on Average Loans	6.32	6.38	6.32	6.23
Yield on Average Investments	2.68	2.66	2.63	2.76
Cost of Funds to Average Assets	1.77	1.39	1.60	1.96
Net Margin to Average Assets	4.57	4.67	4.72	4.49
Operating Expenses to Average Assets	3.16	3.83	3.62	2.75
Provision for Loan & Lease Losses to Average Assets	1.09	0.65	0.85	1.32
Net Interest Margin to Average Assets	3.21	3.37	3.28	3.11
Operating Expenses to Gross Operating Income	49.92	63.15	57.30	42.67
Fixed Assets Including Foreclosed/Reposessed Assets to Total Assets	2.54	2.92	3.12	2.27
Net Operating Expenses to Average Assets	2.36	2.90	2.62	2.05
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.18	25.85	30.53	34.16
Regular Shares to Savings and Borrowings	25.63	33.59	26.66	20.86
Total Loans to Total Savings	76.11	66.76	72.18	81.09
Total Loans to Total Assets	64.46	58.20	62.50	67.60
Cash Plus Short-Term Investments to Assets	16.75	21.66	18.17	13.92
Total Savings and Borrowings to Earning Assets	93.68	93.75	94.46	93.80
Regular Shares plus Share Drafts to Total Shares & Borrowings	36.37	46.41	40.01	30.34
Borrowings to Total Savings and Net Worth	4.72	1.26	2.68	6.77
PRODUCTIVITY:				
Members to Potential Members	9.71	7.51	6.69	15.92
Borrowers to Members	52.12	45.44	48.47	59.53
Members to Full-Time Employees	386	373	351	402
Average Savings Per Member	8,242	6,444	7,735	9,971
Average Loan Balance	12,034	9,469	11,519	13,580
Salary & Benefits to Full-Time Employees	57,761	51,111	55,177	64,803
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	66.53	63.86	64.90	67.54
Income From Investments	12.02	14.68	12.24	10.99
Income From Trading Securities	0.03	0.00	0.00	0.04
Fee Income	12.61	15.24	15.82	10.87
Other Operating Income	8.81	6.22	7.04	10.55
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.49	48.34	50.43	51.34
Travel and Conference	0.88	1.18	1.04	0.69
Office Occupancy	7.32	7.06	7.40	7.57
Office Operations	19.67	19.44	19.42	19.75
Educational and Promotional	3.24	3.18	3.79	3.15
Loan Servicing	6.90	5.72	6.07	8.10
Professional and Outside Services	7.67	10.60	8.03	6.31
Member Insurance	0.56	1.21	0.78	-0.14
Operating Fees	0.68	0.77	0.74	0.59
Miscellaneous Operating Expenses	2.61	2.50	2.30	2.65

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	902	798	11.5-	716	10.3-
Cash & Equivalents	157	141	9.9-	143	1.2
TOTAL INVESTMENTS	188	192	2.0	169	11.8-
U.S. Government Obligations	1	2	21.7	0*	59.7-
Federal Agency Securities	1	0*	58.8-	0*	30.5-
Mutual Fund & Common Trusts	5	5	0.9-	0	100.0-
MCS D and PIC at Corporate CU	7	5	27.7-	3	34.5-
All Other Corporate Credit Union	65	57	12.9-	35	38.8-
Commercial Banks, S&Ls	93	104	12.2	106	1.7
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	4	7	73.6	8	17.0
All Other Investments	0	10	0.0	10	2.8-
Loans Held for Sale	0	0	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	443	358	19.3-	309	13.7-
Unsecured Credit Card Loans	3	2	23.2-	1	33.5-
All Other Unsecured Loans	115	96	16.7-	85	10.7-
New Vehicle Loans	137	104	23.9-	84	19.4-
Used Vehicle Loans	127	106	16.5-	94	11.4-
First Mortgage Real Estate Loans/LOC	6	6	5.7-	4	26.7-
Other Real Estate Loans/LOC	11	8	27.8-	6	18.4-
Leases Receivable	0*	0	100.0-	0*	0.0
All Other Loans/LOC	44	36	19.3-	32	9.0-
Allowance For Loan Losses	10	10	8.2-	8	15.5-
Foreclosed and Repossessed Assets	0*	0*	32.0	0*	20.0-
Foreclosed and Repossessed Real Estate	0*	0*	145.3	0*	88.5-
Foreclosed and Repossessed Autos	0*	0*	13.8-	0*	64.4
Foreclosed and Repossessed - Other	0*	0*	6.7-	0*	8.2
Land and Building	1	1	21.1-	1	7.1
Other Fixed Assets	2	2	28.3-	1	17.9-
NCUSIF Capitalization Deposit	6	5	17.5-	5	8.4-
Other Assets	5	3	28.5-	3	8.6-
TOTAL ASSETS	792	692	12.6-	623	10.0-
LIABILITIES					
Total Borrowings	2	1	47.1-	1	0.9
Accrued Dividends/Interest Payable	2	1	31.8-	1	27.4-
Accounts Payable and Other Liabilities	3	3	6.3-	3	7.5-
Uninsured Secondary Capital	0*	0*	9.6-	0*	45.2-
TOTAL LIABILITIES	8	6	24.2-	5	13.2-
EQUITY/SAVINGS					
Total Savings	631	554	12.3-	503	9.1-
Share Drafts	7	5	28.7-	4	12.4-
Regular Shares	537	474	11.6-	432	9.0-
Money Market Shares	3	2	34.5-	2	29.4
Share Certificates/CDs	54	47	12.6-	46	2.9-
IRA/Keogh Accounts	7	6	22.0-	5	18.5-
All Other Shares	7	5	23.4-	5	6.5-
Non-Member Deposits	17	14	13.1-	10	33.9-
Regular Reserves	34	30	13.4-	26	10.4-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	73.4-	0*	32.7-
Accum. Unrealized G/L on A-F-S	-0*	-0*	39.7	-0*	86.3
Accum. Unrealized G/L For OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0	0*	0.0	-0*	36,372.7-
Other Reserves	2	2	28.1-	0*	37.6-
Other Comprehensive Income	0*	0*	13.5	-0*	147.7-
Undivided Earnings	118	102	13.2-	87	14.6-
TOTAL EQUITY	154	133	13.5-	115	13.8-
TOTAL LIABILITIES/EQUITY/SAVINGS	792	692	12.6-	623	10.0-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	1,472	1,371	6.9-	1,287	6.1-
Cash & Equivalents	1,059	1,016	4.1-	1,065	4.8
TOTAL INVESTMENTS	1,940	2,113	8.9	2,159	2.2
U.S. Government Obligations	19	19	1.4-	13	34.0-
Federal Agency Securities	57	28	51.1-	23	16.5-
Mutual Fund & Common Trusts	21	17	20.1-	0	100.0-
MCSD and PIC at Corporate CU	73	65	11.7-	34	47.9-
All Other Corporate Credit Union	532	422	20.8-	273	35.3-
Commercial Banks, S&Ls	1,049	1,389	32.4	1,574	13.3
Credit Unions -Loans to, Investments in Natural Person Credit Unions	95	95	0.2-	123	29.8
All Other Investments	0	38	0.0	52	37.6
Loans Held for Sale	1	0*	61.8-	0*	32.9-
TOTAL LOANS OUTSTANDING	4,705	4,114	12.6-	3,644	11.4-
Unsecured Credit Card Loans	122	108	11.6-	97	10.2-
All Other Unsecured Loans	811	732	9.8-	678	7.4-
New Vehicle Loans	1,413	1,149	18.7-	933	18.8-
Used Vehicle Loans	1,318	1,178	10.6-	1,100	6.6-
First Mortgage Real Estate Loans/LOC	303	280	7.4-	263	6.3-
Other Real Estate Loans/LOC	382	343	10.4-	272	20.6-
Leases Receivable	1	0*	35.2-	3	176.7
All Other Loans/LOC	354	324	8.5-	299	7.7-
Allowance For Loan Losses	49	47	2.5-	47	1.8-
Foreclosed and Repossessed Assets	3	3	14.0	4	7.5
Foreclosed and Repossessed Real Estate	0*	1	36.7	0*	32.3-
Foreclosed and Repossessed Autos	2	2	7.8	2	10.9
Foreclosed and Repossessed - Other	0*	0*	36.1-	0*	488.1
Land and Building	71	66	7.2-	56	14.1-
Other Fixed Assets	26	22	14.7-	17	23.8-
NCUSIF Capitalization Deposit	64	54	15.5-	54	0.5-
Other Assets	48	41	16.0-	38	7.2-
TOTAL ASSETS	7,869	7,382	6.2-	6,990	5.3-
LIABILITIES					
Total Borrowings	17	11	31.7-	17	47.2
Accrued Dividends/Interest Payable	15	12	21.5-	8	31.0-
Accounts Payable and Other Liabilities	32	27	14.6-	27	1.6-
Uninsured Secondary Capital	2	1	4.4-	1	23.4-
TOTAL LIABILITIES	65	52	20.3-	53	1.7
EQUITY/SAVINGS					
TOTAL SAVINGS	6,501	6,138	5.6-	5,907	3.8-
Share Drafts	441	380	13.8-	353	7.2-
Regular Shares	4,258	4,022	5.5-	3,888	3.3-
Money Market Shares	150	143	4.4-	146	1.8
Share Certificates/CDs	1,209	1,192	1.4-	1,143	4.2-
IRA/Keogh Accounts	288	260	9.8-	240	7.8-
All Other Shares	87	84	3.7-	88	5.0
Non-Member Deposits	68	56	17.2-	50	10.0-
Regular Reserves	262	241	8.2-	220	8.7-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	1	1	6.7	0*	49.2-
Accum. Unrealized G/L on A-F-S	-0*	-0*	37.6	-0*	23.1-
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-0*	-0*	74.8	-0*	1,295.4-
Other Reserves	31	29	6.3-	24	16.2-
Other Comprehensive Income	-0*	-0*	188.2-	-0*	3.1
Undivided Earnings	1,011	924	8.6-	787	14.8-
TOTAL EQUITY	1,303	1,192	8.5-	1,030	13.6-
TOTAL LIABILITIES/EQUITY/SAVINGS	7,869	7,382	6.2-	6,990	5.3-

* Amount Less than + or - 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	1,557	1,538	1.2-	1,533	0.3-
Cash & Equivalents	3,705	3,571	3.6-	4,251	19.1
TOTAL INVESTMENTS	8,994	10,099	12.3	11,114	10.1
U.S. Government Obligations	85	73	13.7-	58	20.2-
Federal Agency Securities	1,172	815	30.5-	819	0.6
Mutual Fund & Common Trusts	45	44	0.9-	0	100.0-
MCS D and PIC at Corporate CU	318	308	3.2-	160	48.0-
All Other Corporate Credit Union	1,967	1,381	29.8-	1,132	18.0-
Commercial Banks, S&Ls	4,623	6,566	42.0	7,917	20.6
Credit Unions -Loans To, Investments In Natural Person Credit Unions	384	421	9.6	435	3.3
All Other Investments	0	137	0.0	162	18.4
Loans Held for Sale	4	4	9.2-	7	78.1
TOTAL LOANS OUTSTANDING	22,163	20,872	5.8-	20,265	2.9-
Unsecured Credit Card Loans	1,057	983	7.1-	972	1.0-
All Other Unsecured Loans	2,112	2,041	3.4-	1,994	2.3-
New Vehicle Loans	4,625	3,979	14.0-	3,478	12.6-
Used Vehicle Loans	5,166	4,945	4.3-	4,977	0.7
First Mortgage Real Estate Loans/LOC	4,271	4,149	2.8-	4,227	1.9
Other Real Estate Loans/LOC	3,530	3,382	4.2-	3,164	6.5-
Leases Receivable	2	0*	58.8-	4	530.1
All Other Loans/LOC	1,401	1,393	0.6-	1,448	4.0
Allowance For Loan Losses	167	181	8.3	214	18.2
Foreclosed and Repossessed Assets	27	35	31.1	43	23.9
Foreclosed & Repossessed Real Estate	15	21	34.4	27	30.0
Foreclosed & Repossessed Autos	10	13	26.2	14	9.8
Foreclosed and Repossessed - Other	0*	1	32.4	2	81.5
Land and Building	733	739	0.9	740	0.1
Other Fixed Assets	156	145	7.0-	132	8.8-
NCUSIF Capitalization Deposit	289	244	15.4-	277	13.3
Other Assets	352	330	6.0-	307	7.2-
TOTAL ASSETS	36,254	35,857	1.1-	36,922	3.0
LIABILITIES					
Total Borrowings	101	142	40.2	202	42.4
Accrued Dividends/Interest Payable	50	39	21.5-	29	24.6-
Accounts Payable and Other Liabilities	187	175	6.6-	182	4.1
Uninsured Secondary Capital	2	5	128.8	3	28.8-
TOTAL LIABILITIES	340	360	6.0	417	15.7
EQUITY/SAVINGS					
TOTAL SAVINGS	30,851	30,646	0.7-	31,960	4.3
Share Drafts	3,630	3,396	6.4-	3,484	2.6
Regular Shares	13,763	13,598	1.2-	14,362	5.6
Money Market Shares	2,347	2,514	7.1	2,804	11.6
Share Certificates/CDs	8,239	8,304	0.8	8,316	0.1
IRA/Keogh Accounts	2,322	2,360	1.6	2,493	5.6
All Other Shares	297	291	2.3-	304	4.5
Non-Member Deposits	252	183	27.2-	197	7.4
Regular Reserves	1,048	991	5.4-	955	3.6-
Equity Acquired in Merger	N/A	N/A	N/A	1	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	2	0*	87.8-	0*	16.5-
Accum. Unrealized G/L on A-F-S	-1	1	180.7	4	275.9
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-0*	-0*	98.5	-0*	13,653.2-
Other Reserves	155	142	8.2-	118	17.1-
Other Comprehensive Income	-6	-12	98.2-	-16	34.9-
Undivided Earnings	3,868	3,728	3.6-	3,482	6.6-
TOTAL EQUITY	5,064	4,851	4.2-	4,545	6.3-
TOTAL LIABILITIES/EQUITY/SAVINGS	36,254	35,857	1.1-	36,922	3.0

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERAL CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2009
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	456	450	1.3-	440	2.2-
Cash & Equivalents	2,724	2,420	11.2-	2,955	22.1
TOTAL INVESTMENTS	6,878	7,671	11.5	8,741	14.0
U.S. Government Obligations	70	64	8.9-	18	72.3-
Federal Agency Securities	2,256	1,916	15.1-	2,038	6.4
Mutual Fund & Common Trusts	44	50	13.1	0	100.0-
MCS D and PIC at Corporate CU	252	246	2.4-	107	56.4-
All Other Corporate Credit Union	1,816	1,226	32.5-	1,030	16.0-
Commercial Banks, S&Ls	1,951	3,586	83.8	4,690	30.8
Credit Unions - Loans To, Investments In Natural Person Credit Unions	225	226	0.5	236	4.3
All Other Investments	0	44	0.0	130	198.9
Loans Held for Sale	38	26	32.2-	32	25.4
TOTAL LOANS OUTSTANDING	20,780	19,756	4.9-	18,174	8.0-
Unsecured Credit Card Loans	1,031	993	3.8-	938	5.5-
All Other Unsecured Loans	1,295	1,255	3.1-	1,202	4.3-
New Vehicle Loans	3,601	3,096	14.0-	2,645	14.6-
Used Vehicle Loans	4,460	4,149	7.0-	3,965	4.4-
First Mortgage Real Estate Loans/LOC	5,247	5,416	3.2	5,167	4.6-
Other Real Estate Loans/LOC	3,780	3,544	6.2-	3,045	14.1-
Leases Receivable	1	0*	14.8-	0*	33.8-
All Other Loans/LOC	1,364	1,304	4.4-	1,211	7.1-
Allowance For Loan Losses	135	158	17.3	190	19.8
Foreclosed and Repossessed Assets	29	40	37.6	46	15.9
Foreclosed & Repossessed Real Estate	17	27	62.2	32	19.6
Foreclosed & Repossessed Autos	12	12	5.3	12	6.3-
Foreclosed & Repossessed - Other	0*	0*	8.0-	2	360.3
Land and Building	781	781	0.1	693	11.3-
Other Fixed Assets	170	164	3.3-	139	15.2-
NCUSIF Capitalization Deposit	259	211	18.7-	259	22.7
Other Assets	444	395	11.0-	375	5.2-
TOTAL ASSETS	31,968	31,305	2.1-	31,226	0.3-
LIABILITIES					
Total Borrowings	226	299	32.1	384	28.6
Accrued Dividends/Interest Payable	36	25	29.7-	19	27.0-
Accounts Payable and Other Liabilities	193	196	1.5	182	7.3-
Uninsured Secondary Capital	2	2	0.5	2	8.4
TOTAL LIABILITIES	458	522	14.1	587	12.3
EQUITY/SAVINGS					
TOTAL SAVINGS	27,515	27,032	1.8-	27,222	0.7
Share Drafts	3,633	3,478	4.3-	3,538	1.7
Regular Shares	9,432	9,324	1.1-	9,274	0.5-
Money Market Shares	2,991	3,099	3.6	3,545	14.4
Share Certificates/CDs	8,708	8,350	4.1-	8,001	4.2-
IRA/Keogh Accounts	2,400	2,445	1.9	2,510	2.7
All Other Shares	168	186	10.4	220	18.6
Non-Member Deposits	183	149	18.3-	134	10.4-
Regular Reserves	837	772	7.7-	717	7.2-
Equity Acquired in Merger	N/A	N/A	N/A	4	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	1	1	21.2-	1	5.6
Accum. Unrealized G/L on A-F-S	-1	-11	794.6-	9	185.1
Accum Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-0*	-0*	56.7	0	100.0
Other Reserves	147	160	8.9	147	8.0-
Other Comprehensive Income	-15	-33	122.3-	-38	15.3-
Undivided Earnings	3,028	2,862	5.5-	2,578	9.9-
TOTAL EQUITY	3,995	3,751	6.1-	3,417	8.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	31,968	31,305	2.1-	31,226	0.3-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	503	535	6.4	568	6.2
Cash & Equivalents	8,600	7,880	8.4-	10,769	36.7
TOTAL INVESTMENTS	20,445	24,186	18.3	30,122	24.5
U.S. Government Obligations	110	164	50.1	161	2.0-
Federal Agency Securities	10,502	11,734	11.7	14,595	24.4
Mutual Funds & Common Trusts	184	177	3.7-	0	100.0-
MCSO and PIC at Corporate CU	580	568	2.0-	262	53.9-
All Other Corporate Credit Union	4,997	4,752	4.9-	5,085	7.0
Commercial Banks, S&Ls	2,501	4,611	84.3	7,017	52.2
Credit Unions - Loans To, Investments In Natural Person Credit Unions	291	300	2.8	357	19.3
All Other Investments	0	461	0.0	879	90.7
Loans Held for Sale	96	81	16.0-	129	59.8
TOTAL LOANS OUTSTANDING	73,983	77,839	5.2	77,522	0.4-
Unsecured Credit Card Loans	3,926	3,988	1.6	4,005	0.4
All Other Unsecured Loans	3,652	3,850	5.4	3,897	1.2
New Vehicle Loans	12,346	11,399	7.7-	10,594	7.1-
Used Vehicle Loans	13,478	14,340	6.4	15,069	5.1
First Mortgage Real Estate Loans/LOC	23,049	25,701	11.5	25,767	0.3
Other Real Estate Loans/LOC	13,581	14,439	6.3	13,684	5.2-
Leases Receivable	79	83	4.9	52	36.9-
All Other Loans/LOC	3,873	4,040	4.3	4,454	10.3
Allowance For Loan Losses	465	710	52.6	928	30.8
Foreclosed and Repossessed Assets	109	168	54.0	246	46.1
Foreclosed & Repossessed Real Estate	68	117	71.2	187	59.9
Foreclosed & Repossessed Autos	40	50	24.1	54	8.2
Foreclosed and Repossessed - Other	1	2	74.3	5	184.7
Land and Building	2,450	2,745	12.0	2,875	4.7
Other Fixed Assets	600	590	1.8-	547	7.3-
NCUSIF Capitalization Deposit	839	690	17.7-	1,014	46.9
Other Assets	1,617	1,707	5.6	1,735	1.6
TOTAL ASSETS	108,274	115,176	6.4	124,035	7.7
LIABILITIES					
Total Borrowings	1,711	2,375	38.8	3,175	33.7
Accrued Dividends/Interest Payable	136	107	21.4-	73	31.9-
Accounts Payable and Other Liabilities	911	970	6.5	871	10.2-
Uninsured Secondary Capital	2	1	19.3-	41	2,676.9
TOTAL LIABILITIES	2,760	3,454	25.1	4,160	20.5
EQUITY/SAVINGS					
TOTAL SAVINGS	92,686	99,049	6.9	107,397	8.4
Share Drafts	12,617	13,077	3.6	14,772	13.0
Regular Shares	25,557	27,106	6.1	29,483	8.8
Money Market Shares	14,203	16,051	13.0	19,335	20.5
Share Certificates/CDs	31,371	32,815	4.6	32,639	0.5-
IRA/Keogh Accounts	7,731	8,705	12.6	9,736	11.8
All Other Shares	695	738	6.2	991	34.3
Non-Member Deposits	512	557	8.7	442	20.6-
Regular Reserves	2,461	2,448	0.5-	2,394	2.2-
Equity Acquired in Merger	N/A	N/A	N/A	13	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	43.9-	0*	111.5
Accum. Unrealized G/L on A-F-S	19	17	11.6-	92	439.7
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-1	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0*	-2	4,635.6-	-5	149.8-
Other Reserves	811	613	24.3-	542	11.6-
Other comprehensive Income	-69	-164	138.1-	-167	2.4-
Undivided Earnings	9,606	9,761	1.6	9,610	1.5-
TOTAL EQUITY	12,828	12,674	1.2-	12,478	1.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	108,274	115,176	6.4	124,035	7.7

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	146	155	6.2	170	9.7
Cash & Equivalents	12,855	11,051	14.0-	16,478	49.1
TOTAL INVESTMENTS	43,502	50,577	16.3	64,651	27.8
U.S. Government Obligations	804	1,188	47.7	1,629	37.1
Federal Agency Securities	24,881	34,023	36.7	45,220	32.9
Mutual Fund & Common Trusts	862	900	4.4	0	100.0-
MCSD and PIC at Corporate CU	620	411	33.8-	131	68.1-
All Other Corporate Credit Union	8,065	6,374	21.0-	8,034	26.0
Commercial Banks, S&Ls	534	956	79.1	1,623	69.6
Credit Unions -Loans To, Investments In					
Natural Person Credit Unions	349	162	53.6-	65	59.9-
All Other Investments	0	1,472	0.0	1,633	10.9
Loans Held for Sale	452	470	4.1	1,492	217.3
TOTAL LOANS OUTSTANDING	167,095	186,339	11.5	191,241	2.6
Unsecured Credit Card Loans	12,777	14,525	13.7	15,847	9.1
All Other Unsecured Loans	7,098	7,733	8.9	8,124	5.1
New Vehicle Loans	26,398	25,713	2.6-	24,331	5.4-
Used Vehicle Loans	22,566	24,982	10.7	26,846	7.5
First Mortgage Real Estate Loans/LOC	60,576	73,072	20.6	76,431	4.6
Other Real Estate Loans/LOC	31,362	32,800	4.6	31,639	3.5-
Leases Receivable	143	105	26.8-	59	43.4-
All Other Loans/LOC	6,174	7,409	20.0	7,964	7.5
Allowance For Loan Losses	1,165	2,151	84.6	3,145	46.2
Foreclosed and Repossessed Assets	135	251	86.1	384	53.0
Foreclosed & Repossessed Real Estate	62	151	145.1	280	84.9
Foreclosed & Repossessed Autos	70	93	32.6	92	1.3-
Foreclosed and Repossessed - Other	3	6	133.4	12	90.6
Land and Building	3,199	3,791	18.5	4,301	13.4
Other Fixed Assets	1,078	1,206	11.9	1,162	3.6-
NCUSIF Capitalization Deposit	1,612	1,269	21.3-	2,202	73.6
Other Assets	3,658	3,909	6.8	3,985	2.0
TOTAL ASSETS	232,421	256,711	10.5	282,889	10.2
LIABILITIES					
Total Borrowings	14,510	19,451	34.0	17,941	7.8-
Accrued Dividends/Interest Payable	242	202	16.6-	139	31.4-
Accounts Payable and Other Liabilities	2,148	2,597	20.9	2,659	2.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	16,900	22,249	31.7	20,739	6.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	190,917	209,948	10.0	235,842	12.3
Share Drafts	18,946	19,980	5.5	24,059	20.4
Regular Shares	40,982	44,902	9.6	52,895	17.8
Money Market Shares	39,003	44,661	14.5	54,270	21.5
Share Certificates/CDs	69,646	74,589	7.1	76,128	2.1
IRA/Keogh Accounts	19,344	22,049	14.0	25,227	14.4
All Other Shares	2,565	3,256	26.9	2,745	15.7-
Non-Member Deposits	430	509	18.3	518	1.8
Regular Reserves	4,329	4,500	4.0	4,659	3.5
Equity Acquired in Merger	N/A	N/A	N/A	46	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	13.0	0*	33.4
Accum. Unrealized G/L on A-F-S	67	-79	217.4-	253	419.6
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-39	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-3	-11	246.4-	-8	24.8
Other Reserves	4,686	4,954	5.7	5,329	7.6
Other Comprehensive Income	-213	-650	205.4-	-621	4.5
Undivided Earnings	15,737	15,800	0.4	16,690	5.6
TOTAL EQUITY	24,604	24,514	0.4-	26,308	7.3
TOTAL LIABILITIES/EQUITY/SAVINGS	232,421	256,711	10.5	282,889	10.2

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	902	798	11.5-	716	10.3-
INTEREST INCOME					
Interest on Loans	36	30	16.6-	26	15.0-
(Less) Interest Refund	0*	0*	18.3-	0*	30.5-
Income from Investments	14	9	37.7-	5	44.9-
Trading Profits and Losses	0*	0*	73.8-	0	100.0-
TOTAL INTEREST INCOME	50	39	22.5-	31	21.7-
INTEREST EXPENSE					
Dividends on Shares	13	10	24.6-	7	33.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	36.6-	0*	56.2-
TOTAL INTEREST EXPENSE	13	10	24.7-	7	33.3-
PROVISION FOR LOAN & LEASE LOSSES	5	5	4.6-	4	24.2-
NET INTEREST INCOME AFTER PLL	32	24	24.5-	20	16.3-
NON-INTEREST INCOME					
Fee Income	2	2	1.3	2	7.9-
Other Operating Income	0*	0*	7.7-	0*	76.2
Gain (Loss) on Investments	0*	-0*	166.7-	-0*	3,621.9-
Gain (Loss) on Disposition of Fixed Assets	0*	-0*	100.2-	-0*	3,493.2-
Other Non-Operating Income (Expense)	2	1	31.9-	2	105.3
NCUSIF Stabilization Income	N/A	N/A	N/A	2	N/A
TOTAL NON-INTEREST INCOME	5	4	14.0-	5	13.3
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	17	14	14.0-	13	12.6-
Travel and Conference Expense	0*	0*	18.4-	0*	21.8-
Office Occupancy Expense	2	2	9.0-	1	19.9-
Office Operations Expense	8	7	12.6-	6	13.1-
Educational and Promotional Expense	0*	0*	2.4-	0*	33.5-
Loan Servicing Expense	0*	0*	3.5-	0*	13.0-
Professional and Outside Services	3	3	9.1-	2	13.6-
Member Insurance	2	2	14.1-	2	8.9
Operating Fees	0*	0*	25.0-	0*	33.6
Miscellaneous Operating Expenses	2	2	10.8-	1	10.6-
TOTAL NON-INTEREST EXPENSE	35	31	12.7-	27	11.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-2	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	2	N/A
NET INCOME	2	-2	262.9-	-4	76.8-
Transfer to Regular Reserve	0*	0*	65.9-	0*	28.5-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	1,472	1,371	6.9-	1,287	6.1-
INTEREST INCOME					
Interest on Loans	359	323	10.0-	282	12.8-
(Less) Interest Refund	0*	0*	8.4-	0*	36.7-
Income from Investments	134	96	28.4-	69	28.0-
Trading Profits and Losses	0*	0	100.0-	-0*	0.0
TOTAL INTEREST INCOME	492	418	15.0-	350	16.2-
INTEREST EXPENSE					
Dividends on Shares	145	122	16.3-	82	32.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	1	0*	53.1-	0*	22.2-
TOTAL INTEREST EXPENSE	147	122	16.6-	83	32.2-
PROVISION FOR LOAN & LEASE LOSSES	28	33	17.1	38	14.8
NET INTEREST INCOME AFTER PLL	317	263	17.2-	229	12.8-
NON-INTEREST INCOME					
Fee Income	50	47	6.3-	41	12.5-
Other Operating Income	12	11	10.9-	11	5.0
Gain (Loss) on Investments	-0*	-0*	255.9-	-19	4,816.0-
Gain (Loss) on Disposition of Fixed Assets	0*	-0*	119.4-	0*	116.0
Other Non-Operating Income (Expense)	3	3	15.1-	24	764.1
NCUSIF Stabilization Income	N/A	N/A	N/A	22	N/A
TOTAL NON-INTEREST INCOME	66	60	9.3-	57	5.1-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	176	164	6.7-	148	9.5-
Travel and Conference Expense	4	4	12.6-	3	20.4-
Office Occupancy Expense	17	16	7.6-	14	8.3-
Office Operations Expense	70	64	8.7-	59	7.8-
Educational and Promotional Expense	5	5	14.9-	4	20.8-
Loan Servicing Expense	10	10	6.1-	9	6.6-
Professional and Outside Services	29	27	6.5-	26	4.9-
Member Insurance	10	11	15.0	13	11.6
Operating Fees	2	2	16.4	3	10.9
Miscellaneous Operating Expenses	14	12	15.0-	12	6.1
TOTAL NON-INTEREST EXPENSE	337	314	6.9-	290	7.4-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-5	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	30	N/A
NET INCOME	46	9	81.0-	-35	496.9-
Transfer to Regular Reserve	3	3	2.7	1	53.4-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	1,557	1,538	1.2-	1,533	0.3-
INTEREST INCOME					
Interest on Loans	1,608	1,515	5.8-	1,419	6.3-
(Less) Interest Refund	3	2	50.1-	2	4.6-
Income from Investments	572	467	18.4-	352	24.5-
Trading Profits and Losses	0*	0*	161.4	-0*	3,648.8-
TOTAL INTEREST INCOME	2,176	1,980	9.0-	1,770	10.6-
INTEREST EXPENSE					
Dividends on Shares	741	652	12.1-	472	27.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	5	3	38.1-	3	3.0-
TOTAL INTEREST EXPENSE	747	655	12.3-	475	27.5-
PROVISION FOR LOAN & LEASE LOSSES	125	171	36.3	217	26.8
NET INTEREST INCOME AFTER PLL	1,304	1,154	11.5-	1,078	6.6-
NON-INTEREST INCOME					
Fee Income	318	310	2.5-	295	4.8-
Other Operating Income	93	95	2.3	95	0.1
Gain (Loss) on Investments	-0*	-2	1,267.5-	-99	4,384.6-
Gain (Loss) on Disposition of Fixed Assets	3	-1	147.7-	-2	52.5-
Other Non-Operating Income (Expense)	5	1	71.6-	137	9,922.6
NCUSIF Stabilization Income	N/A	N/A	N/A	129	N/A
TOTAL NON-INTEREST INCOME	418	403	3.6-	426	5.7
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	727	710	2.3-	686	3.3-
Travel and Conference Expense	22	20	7.5-	16	22.0-
Office Occupancy Expense	97	96	0.7-	93	2.7-
Office Operations Expense	310	297	4.2-	287	3.4-
Educational and Promotional Expense	45	43	6.1-	36	15.4-
Loan Servicing Expense	72	69	3.2-	71	3.1
Professional and Outside Services	165	159	3.5-	157	1.4-
Member Insurance	16	43	165.3	30	30.2-
Operating Fees	9	11	21.7	12	10.7
Miscellaneous Operating Expenses	43	41	4.9-	43	3.1
TOTAL NON-INTEREST EXPENSE	1,505	1,489	1.1-	1,431	3.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	72	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	150	N/A
NET INCOME	217	68	68.7-	-77	214.4-
Transfer to Regular Reserve	14	9	32.3-	8	14.0-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	456	450	1.3-	440	2.2-
INTEREST INCOME					
Interest on Loans	1,457	1,362	6.5-	1,212	11.0-
(Less) Interest Refund	3	2	18.8-	2	25.9-
Income from Investments	437	365	16.5-	278	23.7-
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	1,891	1,724	8.8-	1,488	13.7-
INTEREST EXPENSE					
Dividends on Shares	714	605	15.3-	429	29.2-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	11	9	21.4-	6	27.9-
TOTAL INTEREST EXPENSE	725	614	15.3-	435	29.2-
PROVISION FOR LOAN & LEASE LOSSES	102	161	57.9	204	27.0
NET INTEREST INCOME AFTER PLL	1,064	950	10.8-	849	10.6-
NON-INTEREST INCOME					
Fee Income	335	313	6.4-	289	7.9-
Other Operating Income	118	121	2.4	118	2.4-
Gain (Loss) on Investments	-0*	-2	776.9-	-88	4,630.0-
Gain (Loss) on Disposition of Fixed Assets	3	6	122.0	-5	177.1-
Other Non-Operating Income (Expense)	1	-1	191.4-	114	8,467.8
NCUSIF Stabilization Income	N/A	N/A	N/A	116	N/A
TOTAL NON-INTEREST INCOME	457	437	4.3-	433	1.0-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	645	629	2.4-	579	8.1-
Travel and Conference Expense	21	20	6.9-	14	28.0-
Office Occupancy Expense	89	90	0.6	84	5.7-
Office Operations Expense	267	255	4.8-	233	8.6-
Educational and Promotional Expense	49	46	4.8-	38	17.8-
Loan Servicing Expense	69	68	1.2-	68	0.8
Professional and Outside Services	131	131	0.1-	127	2.9-
Member Insurance	8	49	541.1	14	70.7-
Operating Fees	7	8	12.8	9	22.1
Miscellaneous Operating Expenses	31	31	1.6	30	3.5-
TOTAL NON-INTEREST EXPENSE	1,316	1,326	0.8	1,197	9.7-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	85	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	119	N/A
NET INCOME	205	61	70.5-	-34	156.5-
Transfer to Regular Reserve	4	3	30.6-	11	253.7

* Amount Less than + or - 1 Million

TABLE 19
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERAL CREDIT UNIONS
Peer Group 5: Asset Size \$100,000,000 to \$500,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	503	535	6.4	568	6.2
INTEREST INCOME					
Interest on Loans	4,959	5,062	2.1	4,914	2.9-
(Less) Interest Refund	11	8	28.3-	6	21.0-
Income from Investments	1,305	1,161	11.1-	925	20.3-
Trading Profits and Losses	0*	-0*	326.3-	0*	130.2
TOTAL INTEREST INCOME	6,253	6,214	0.6-	5,833	6.1-
INTEREST EXPENSE					
Dividends on Shares	2,597	2,408	7.3-	1,838	23.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	68	75	10.2	71	4.7-
TOTAL INTEREST EXPENSE	2,665	2,483	6.8-	1,910	23.1-
PROVISION FOR LOAN & LEASE LOSSES	382	799	109.0	1,020	27.7
NET INTEREST INCOME AFTER PLL	3,206	2,932	8.6-	2,903	1.0-
NON-INTEREST INCOME					
Fee Income	1,134	1,207	6.4	1,196	0.9-
Other Operating Income	452	485	7.2	532	9.7
Gain (Loss) on Investments	-4	-21	475.3-	-201	872.3-
Gain (Loss) on Disposition of Fixed Assets	13	-0*	104.6-	0*	125.2
Other Non-Operating Income (Expense)	17	0*	99.3-	440	359,065.3
NCUSIF Stabilization Income	N/A	N/A	N/A	439	N/A
TOTAL NON-INTEREST INCOME	1,613	1,671	3.6	1,968	17.8
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	2,060	2,172	5.5	2,185	0.6
Travel and Conference Expense	61	62	0.5	45	27.0-
Office Occupancy Expense	287	316	10.0	321	1.6
Office Operations Expense	830	859	3.5	841	2.1-
Educational and Promotional Expense	178	185	4.2	164	11.3-
Loan Servicing Expense	228	241	5.9	263	9.1
Professional and Outside Services	309	335	8.6	348	3.8
Member Insurance	14	202	1,372.8	34	83.3-
Operating Fees	21	36	71.7	32	11.1-
Miscellaneous Operating Expenses	91	109	20.2	100	8.6-
TOTAL NON-INTEREST EXPENSE	4,077	4,517	10.8	4,332	4.1-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	539	N/A
NCUSIF stabilization Expense	N/A	N/A	N/A	407	N/A
NET INCOME	742	86	88.4-	132	53.7
Transfer to Regular Reserve	36	30	18.6-	26	11.0-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	146	155	6.2	170	9.7
INTEREST INCOME					
Interest on Loans	10,431	11,629	11.5	11,774	1.3
(Less) Interest Refund	20	19	3.6-	10	45.0-
Income from Investments	2,511	2,309	8.0-	1,914	17.1-
Trading Profits and Losses	5	0*	92.8-	8	1,842.5
TOTAL INTEREST INCOME	12,928	13,919	7.7	13,685	1.7-
INTEREST EXPENSE					
Dividends on Shares	6,377	5,889	7.6-	4,593	22.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	496	774	55.9	708	8.4-
TOTAL INTEREST EXPENSE	6,873	6,663	3.1-	5,301	20.4-
PROVISION FOR LOAN & LEASE LOSSES	1,059	2,645	149.9	3,573	35.1
NET INTEREST INCOME AFTER PLL	4,996	4,612	7.7-	4,811	4.3
NON-INTEREST INCOME					
Fee Income	1,570	1,759	12.0	1,894	7.7
Other Operating Income	1,351	1,475	9.2	1,838	24.6
Gain (Loss) on Investments	12	-116	1,063.1-	-113	2.1
Gain (Loss) on Disposition of Fixed Assets	5	-4	188.6-	-17	322.2-
Other Non-Operating Income (Expense)	17	-22	226.4-	1,088	5,024.4
NCUSIF Stabilization Income	N/A	N/A	N/A	993	N/A
TOTAL NON-INTEREST INCOME	2,955	3,093	4.7	4,690	51.6
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	3,156	3,521	11.5	3,816	8.4
Travel and Conference Expense	67	72	6.4	51	28.8-
Office Occupancy Expense	443	513	16.0	563	9.6
Office Operations Expense	1,254	1,384	10.4	1,468	6.0
Educational and Promotional Expense	239	265	10.8	234	11.8-
Loan Servicing Expense	487	544	11.8	602	10.7
Professional and Outside Services	381	444	16.5	469	5.6
Member Insurance	15	439	2,854.3	-11	102.4-
Operating Fees	24	63	158.5	44	30.4-
Miscellaneous Operating Expenses	187	396	111.8	197	50.1-
TOTAL NON-INTEREST EXPENSE	6,253	7,641	22.2	7,433	2.7-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	2,068	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	951	N/A
NET INCOME	1,698	64	96.3-	1,117	1,656.3
Transfer to Regular Reserve	105	127	21.0	89	30.4-

* Amount Less than + or - 1 Million

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

Negative Net Income Data as of December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
2005	5,393	686	12.72	-108,938
2006	5,189	587	11.31	-93,523
2007	5,036	657	13.05	-139,133
2008	4,847	1,379	28.45	-1,308,366
2009	4,714	2,452	52.02	-1,408,828

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	429	367,931,882	-6,429,044	67,488,623
2 Million To 10 Million	765	4,101,259,777	-56,428,402	570,183,751
10 Million To 50 Million	804	18,898,722,723	-176,778,522	2,185,436,521
50 Million To 100 Million	204	14,515,113,405	-132,178,443	1,482,439,189
100 Million To 500 Million	208	41,785,483,276	-374,502,829	3,914,461,769
500 Million and Over	42	51,072,628,768	-662,510,725	3,962,382,511
Total	2,452	130,741,139,831	-1,408,827,965	12,182,392,364

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
2005	983	3,191	1,049	163	7	5,393
2006	965	3,098	957	159	8	5,187
2007	941	3,038	913	142	2	5,036
2008	898	2,813	961	167	7	4,846
2009	761	2,695	1,058	185	15	4,714

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
2005	170	3.15	1,863,581,048	0.58
2006	167	3.22	3,530,183,823	1.06
2007	144	2.86	3,770,902,379	1.08
2008	174	3.59	7,114,225,405	1.91
2009	200	4.24	13,083,069,422	3.20

*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, 2009

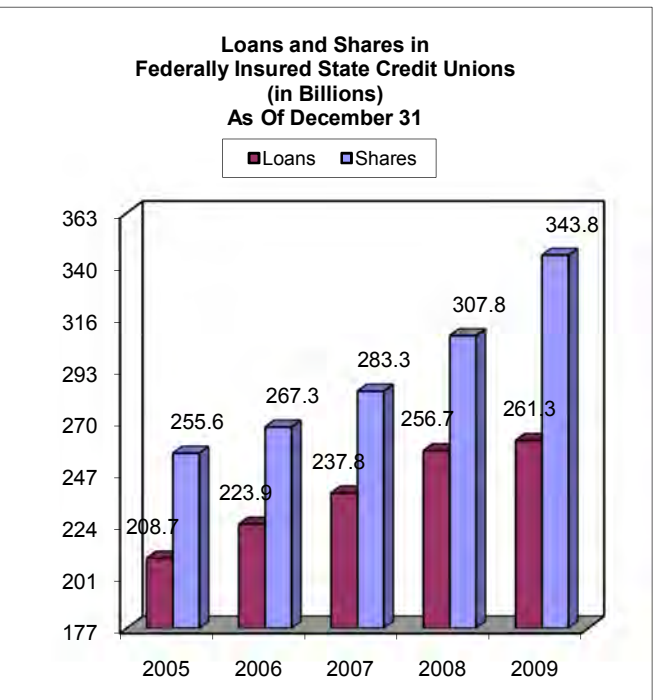
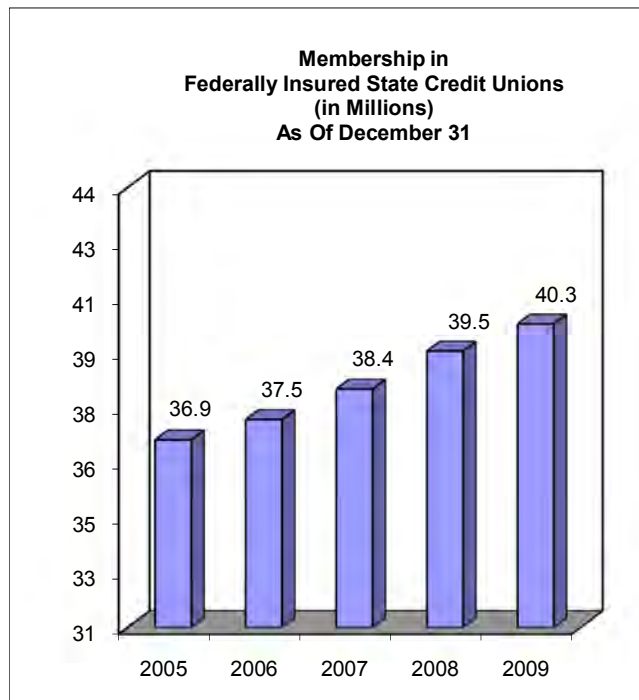
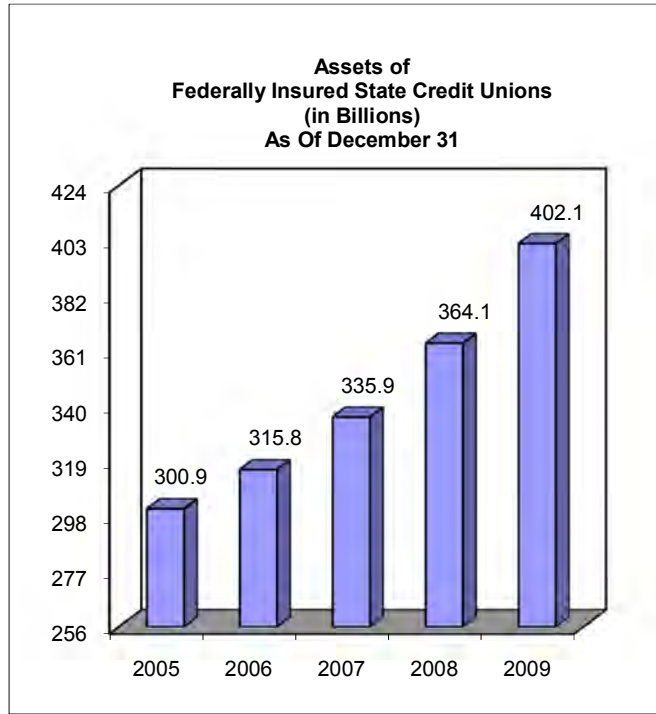
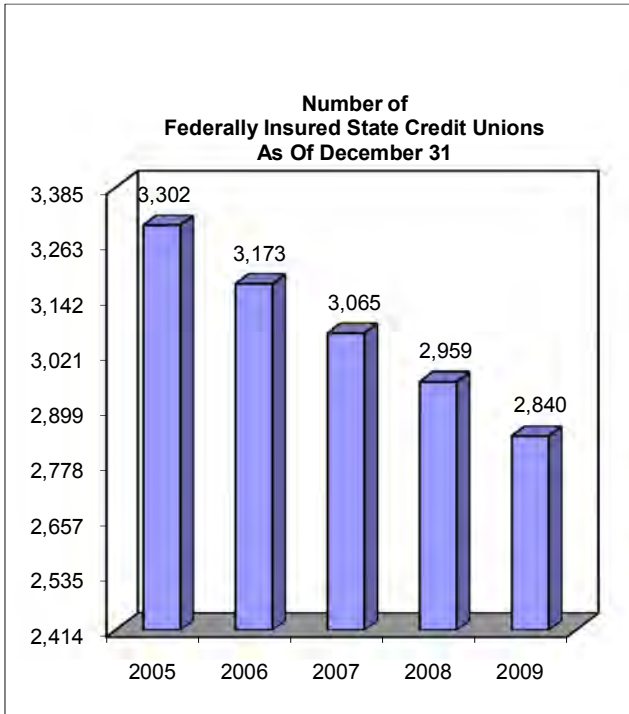
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY FEDERAL CREDIT UNION	1	Vienna	VA	1947	39,610,194,072
2	PENTAGON	2	ALEXANDRIA	VA	1935	13,969,885,029
3	SCHOOLSFIRST	3	Santa Ana	CA	1934	8,020,475,477
4	SECURITY SERVICE	6	San Antonio	TX	1956	5,525,019,780
5	SUNCOAST SCHOOLS	4	Tampa	FL	1978	5,438,740,581
6	AMERICAN AIRLINES	5	Fort Worth	TX	1982	5,061,585,918
7	AMERICA FIRST	7	Riverdale	UT	1939	4,951,847,873
8	ALASKA USA	10	Anchorage	AK	1948	3,974,803,127
9	DIGITAL	8	Marlborough	MA	1979	3,938,341,957
10	ESL	11	Rochester	NY	1995	3,874,737,827
11	RANDOLPH-BROOKS	14	Universal City	TX	1952	3,748,254,926
12	BETHPAGE	12	Bethpage	NY	1941	3,696,766,066
13	TEACHERS	21	FARMINGVILLE	NY	1952	3,643,801,205
14	KINECTA	9	Manhattan Beach	CA	1940	3,545,707,097
15	POLICE & FIRE	16	Philadelphia	PA	1938	3,462,985,969
16	STATE FARM	13	BLOOMINGTON	IL	1936	3,459,719,393
17	DESERT SCHOOLS	15	Phoenix	AZ	1939	3,092,886,703
18	UNITED NATIONS	18	Long Island Cit	NY	1947	3,092,073,934
19	ENT	22	Colorado Spring	CO	1957	3,048,829,869
20	SAN ANTONIO	20	San Antonio	TX	1935	2,867,638,485
21	LOCKHEED	17	Burbank	CA	1937	2,832,621,196
22	BANK FUND STAFF	23	WASHINGTON	DC	1947	2,828,154,643
23	MOUNTAIN AMERICA	19	West Jordan	UT	1936	2,776,880,523
24	REDSTONE	25	Huntsville	AL	1951	2,725,584,892
25	HUDSON VALLEY	24	Poughkeepsie	NY	1963	2,714,589,255
26	ADDISON AVENUE	26	Palo Alto	CA	1970	2,474,729,950
27	VISIONS	27	Endicott	NY	1966	2,418,897,368
28	COASTAL	29	Raleigh	NC	1967	2,124,587,293
29	TINKER	35	Oklahoma City	OK	1946	2,122,815,155
30	TOWER	33	Annapolis Junct	MD	1953	2,058,631,365
31	MISSION	32	San Diego	CA	1961	2,057,909,975
32	NORTHWEST	41	Herndon	VA	1947	1,950,257,865
33	AFFINITY	34	Basking Ridge	NJ	1935	1,944,930,838
34	STATE EMPLOYEES	40	Albany	NY	1934	1,930,177,384
35	WESTERN	44	Manhattan Beach	CA	1963	1,892,842,780
36	MICHIGAN STATE UNIVERSITY	42	East Lansing	MI	1979	1,816,252,042
37	KEESLER	38	Biloxi	MS	1947	1,812,626,560
38	MEMBERS 1ST	43	Mechanicsburg	PA	1950	1,773,356,589
39	GROW FINANCIAL	39	Tampa	FL	1955	1,733,148,694
40	LANGLEY	50	Newport News	VA	1936	1,673,601,717
41	GTE	31	Tampa	FL	1935	1,658,946,108
42	AMERICAN EAGLE	61	East Hartford	CT	1935	1,590,086,565
43	KERN SCHOOLS	37	Bakersfield	CA	1940	1,582,630,603
44	FOUNDERS	45	Lancaster	SC	1961	1,564,798,922
45	ARIZONA	36	Phoenix	AZ	1936	1,464,396,008
46	SANDIA LABORATORY	55	Albuquerque	NM	1948	1,412,940,251
47	CITADEL	52	Thorndale	PA	1937	1,403,890,779
48	CHEVRON	49	Oakland	CA	1935	1,402,013,966
49	MERCK EMPLOYEES	65	RAHWAY	NJ	1936	1,399,280,785
50	NASSAU EDUCATORS	53	Westbury	NY	1938	1,393,910,309
51	JSC	59	Houston	TX	1961	1,360,525,875
52	AFFINITY PLUS	47	Saint Paul	MN	1934	1,342,380,756
53	TRULIANT	57	WINSTON SALEM	NC	1952	1,334,218,225
54	SOUTH CAROLINA	46	North Charlesto	SC	1936	1,323,222,719
55	ROBINS	64	Warner Robins	GA	1954	1,304,156,203
56	ORNL	51	Oak Ridge	TN	1948	1,293,985,454
57	ASCEND	58	Tullahoma	TN	1951	1,288,721,504
58	POLISH & SLAVIC	56	Brooklyn	NY	1976	1,280,441,075
59	CHARTWAY	54	Virginia Beach	VA	1959	1,257,119,326
60	APPLE	66	Fairfax	VA	1956	1,238,157,518
61	GREYLOCK	62	Pittsfield	MA	1935	1,228,533,308
62	EGLIN	63	Fort Walton Bea	FL	1954	1,221,819,271
63	NUVISION	82	Huntington Beac	CA	1935	1,193,808,139

Table 22
100 Largest Federal Credit Unions
December 31, 2009

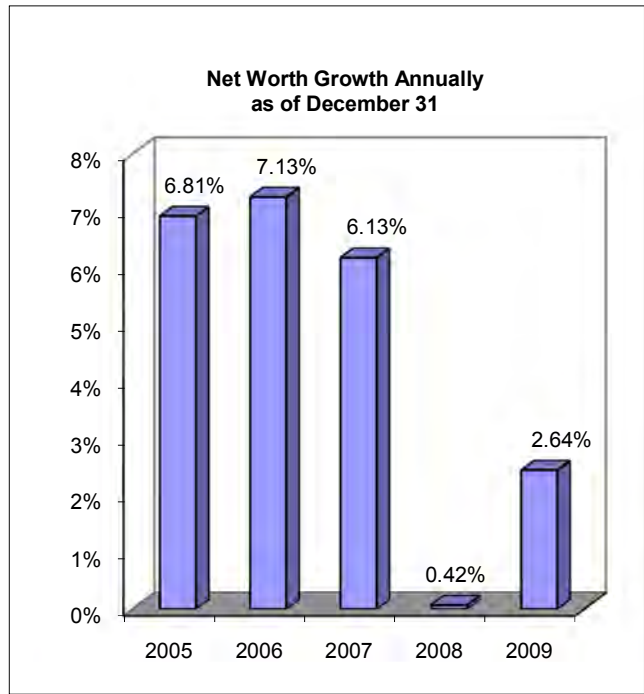
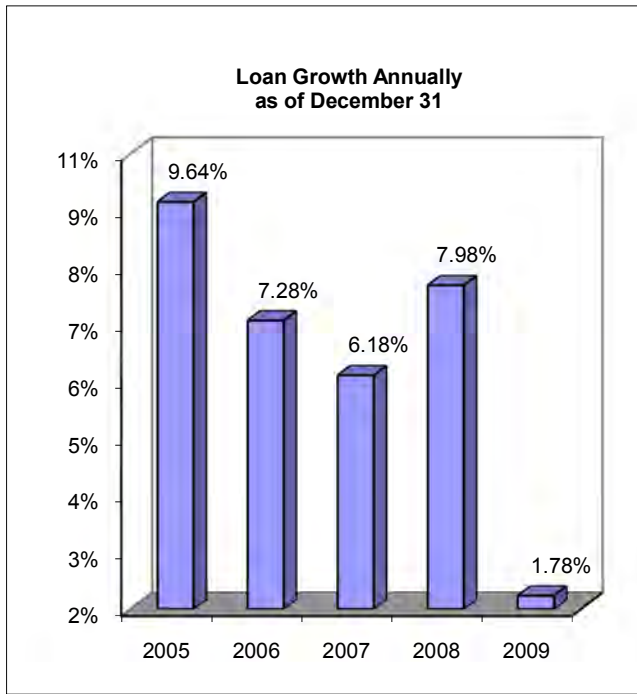
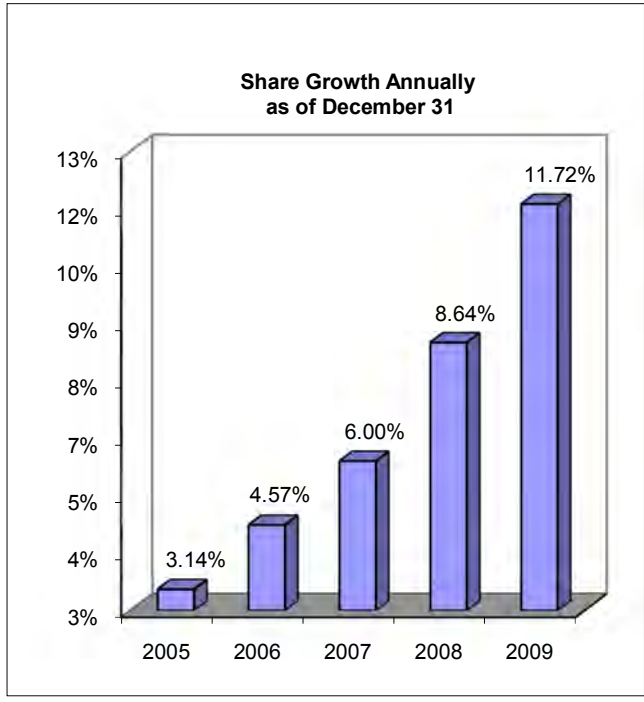
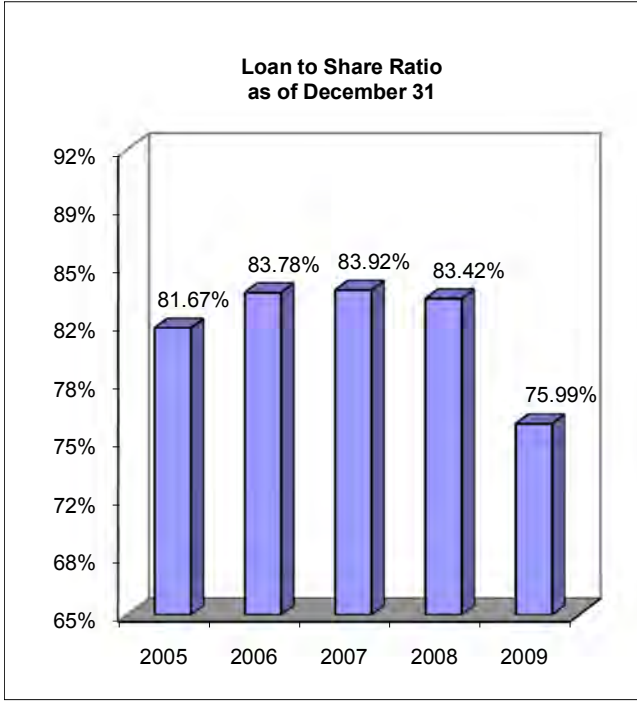
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
64	STATE DEPARTMENT	68	Alexandria	VA	1935	1,184,872,206
65	CENTRAL FLORIDA EDUCATORS	60	Lake Mary	FL	1937	1,165,474,764
66	HAWAII STATE	75	Honolulu	HI	1936	1,132,131,173
67	HAWAIIUSA	74	Honolulu	HI	1936	1,128,392,329
68	UNIVERSITY	72	Austin	TX	1936	1,112,500,304
69	UNITED	85	Saint Joseph	MI	1949	1,108,830,962
70	NASA	71	Upper Marlboro	MD	1949	1,083,188,164
71	STANFORD	70	Palo Alto	CA	1959	1,076,067,516
72	F & A	77	MONTEREY PARK	CA	1936	1,067,900,692
73	ROCKLAND	69	Rockland	MA	1985	1,035,114,236
74	TYNDALL	78	Panama City	FL	1956	1,006,922,462
75	PEN AIR	76	Pensacola	FL	1936	1,004,784,089
76	ALLEGACY	67	Winston-Salem	NC	1967	999,306,189
77	AMERICA'S FIRST	79	Birmingham	AL	1936	996,033,918
78	LOCAL GOVERNMENT	83	Raleigh	NC	1983	995,949,329
79	AUSTIN TELCO	106	Austin	TX	1941	979,353,025
80	SHARONVIEW	73	Fort Mill	SC	1976	960,512,777
81	NEW MEXICO EDUCATORS	81	Albuquerque	NM	1936	958,956,993
82	CALTECH EMPLOYEES	84	La Canada	CA	1950	951,511,826
83	NAVY ARMY	97	Corpus Christi	TX	1955	926,307,237
84	BARKSDALE	93	Barksdale AFB	LA	1954	912,901,687
85	AMERICAN HERITAGE	94	Philadelphia	PA	1948	904,187,576
86	ADVANCIAL	125	Dallas	TX	1937	895,952,054
87	ELI LILLY	89	Indianapolis	IN	1976	891,532,591
88	PARTNERS	87	Burbank	CA	1968	887,843,906
89	SUFFOLK	92	Medford	NY	1967	855,089,535
90	FORT KNOX	96	Radcliff	KY	1950	852,359,510
91	FARMERS INSURANCE GROUP	122	Los Angeles	CA	1936	849,505,271
92	ANDREWS FEDERAL CREDIT UNION	80	Suitland	MD	1948	848,885,094
93	HIWAY	95	Saint Paul	MN	1934	847,709,110
94	BLACK HILLS	100	Rapid City	SD	1941	837,689,019
95	ARMY AVIATION CENTER	99	Daleville	AL	1966	832,189,938
96	EMPOWER	101	SYRACUSE	NY	1939	830,847,851
97	SAN FRANCISCO	117	San Francisco	CA	1954	828,824,814
98	IBM SOUTHEAST EMPLOYEES	102	Boca Raton	FL	1969	828,316,221
99	OPERATING ENGINEERS LOCAL UNION #3	86	Livermore	CA	1963	818,924,030
100	NEVADA	88	Las Vegas	NV	1950	817,069,686

**FEDERALLY INSURED
STATE CHARTERED
CREDIT UNIONS**

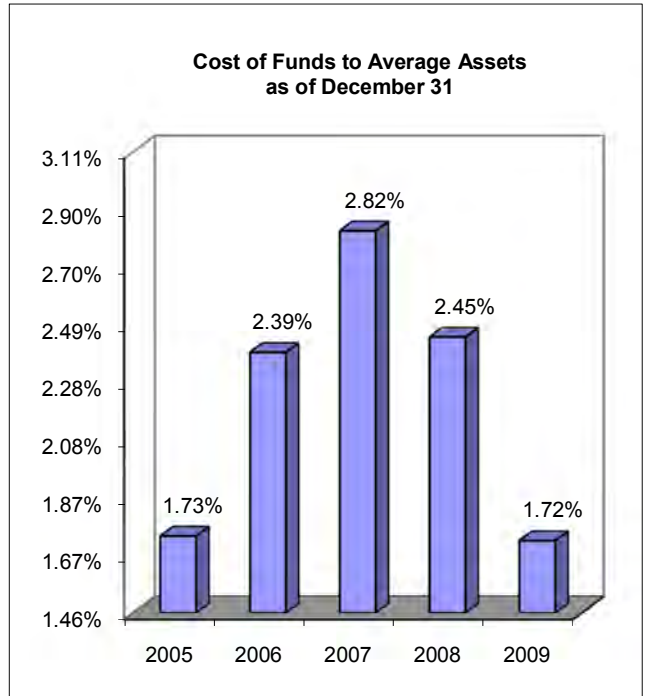
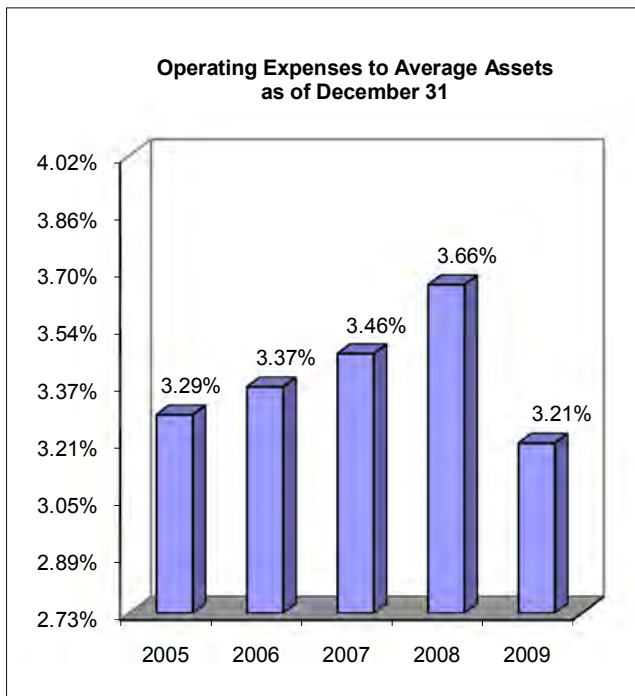
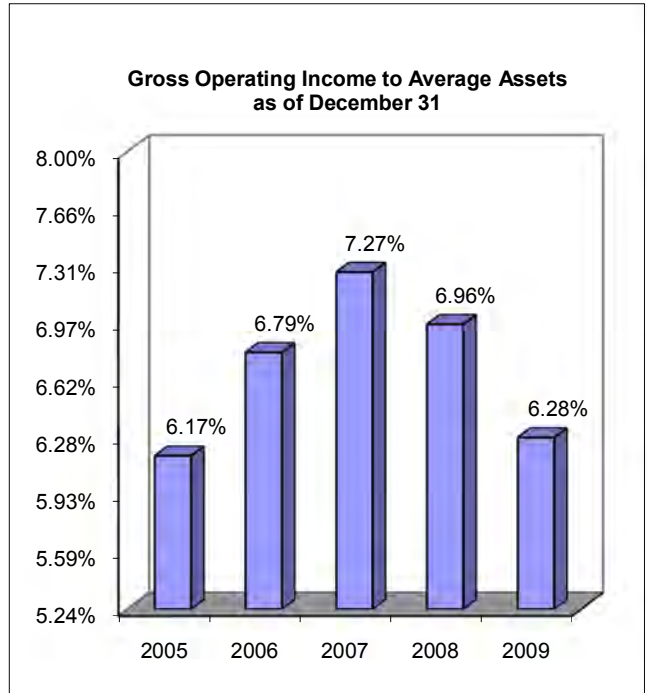
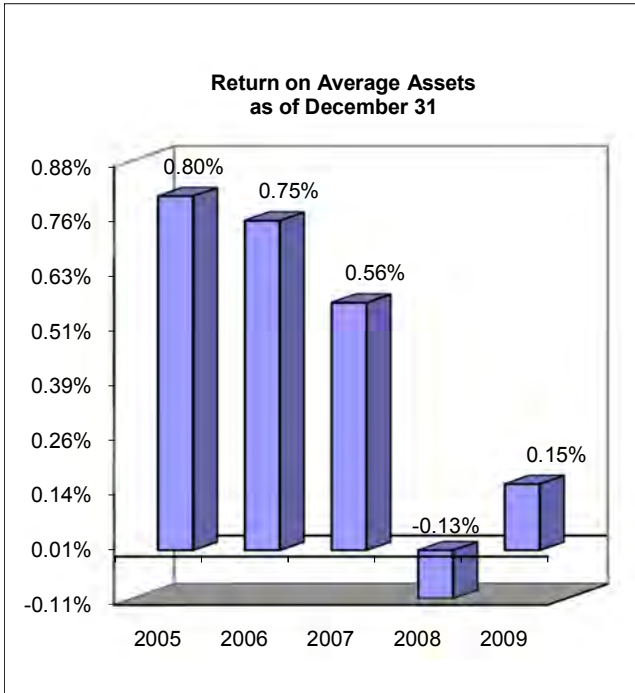
**Federally Insured State Credit Unions
5 Year Trends**



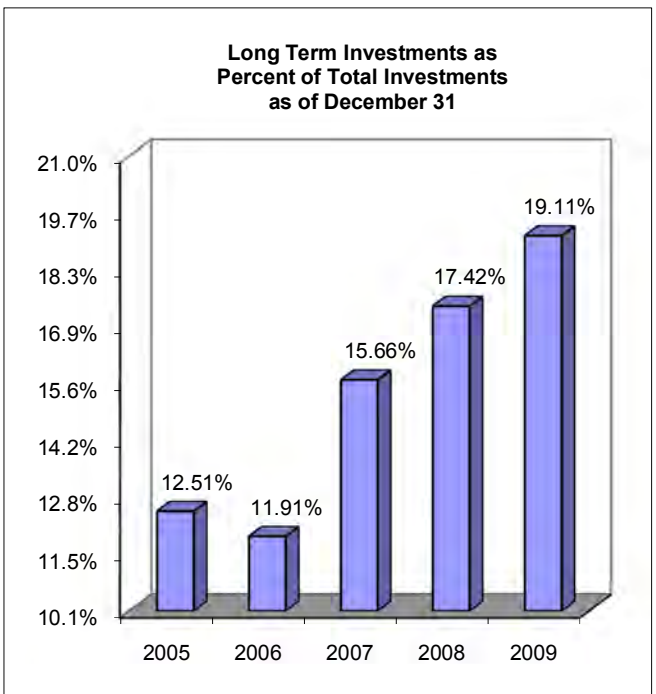
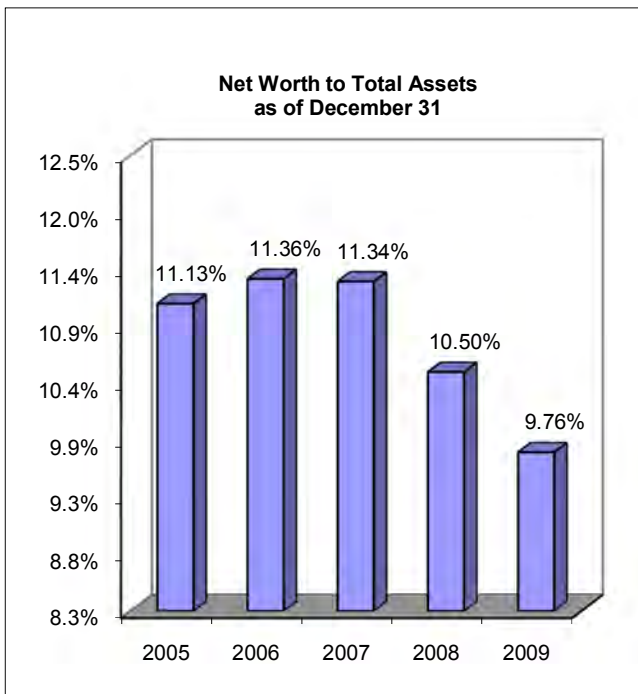
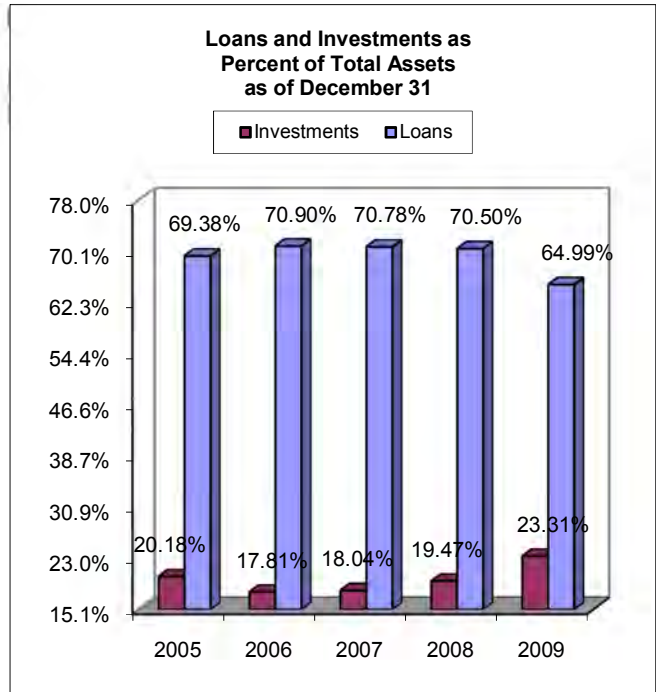
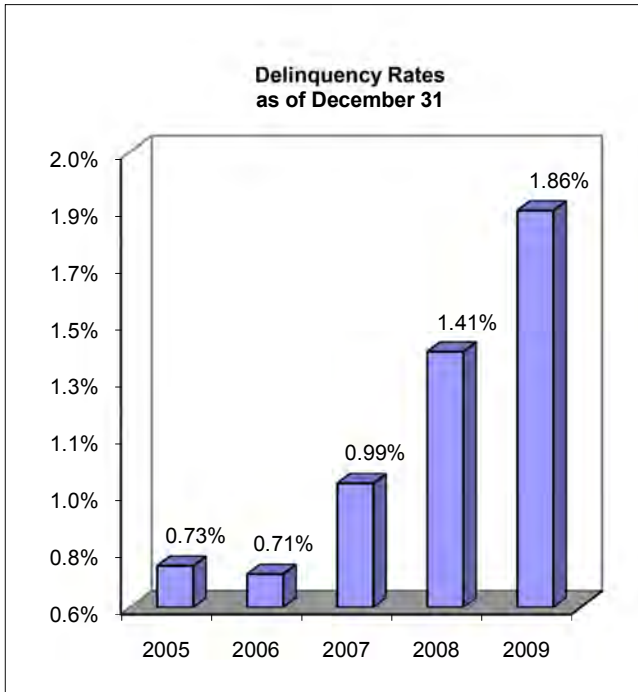
**Federally Insured State Credit Unions
5 Year Trends**



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



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



Investments greater than 3 years

TABLE 1
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	3,065	2,959	3.5-	2,840	4.0-
Cash & Equivalents	23,304	22,435	3.7-	32,049	42.9
TOTAL INVESTMENTS	60,579	70,901	17.0	93,723	32.2
U.S. Government Obligations	3,612	2,563	29.0-	5,173	101.8
Federal Agency Securities	25,468	31,581	24.0	44,892	42.2
Mutual Fund & Common Trusts	711	835	17.4	0	100.0-
MCSD and PIC at Corporate CU	1,667	1,370	17.8-	690	49.7-
All Other Corporate Credit Union	17,541	14,530	17.2-	16,483	13.4
Commercial Banks, S&Ls	5,697	10,400	82.6	13,893	33.6
Credit Unions -Loans to, Investments in Natural Person Credit Unions	541	667	23.3	747	12.0
All Other Investments	0	1,788	0.0	2,559	43.1
LOANS HELD FOR SALE	346	476	37.6	674	41.5
TOTAL LOANS OUTSTANDING	237,755	256,720	8.0	261,285	1.8
Unsecured Credit Card Loans	11,203	12,117	8.2	13,004	7.3
All Other Unsecured Loans	9,385	9,643	2.7	9,573	0.7-
New Vehicle Loans	38,382	36,079	6.0-	33,199	8.0-
Used Vehicle Loans	41,987	44,580	6.2	46,081	3.4
First Mortgage Real Estate Loans/LOC	85,988	99,316	15.5	105,241	6.0
Other Real Estate Loans/LOC	39,022	42,047	7.8	40,608	3.4-
Leases Receivable	651	554	14.9-	484	12.6-
All Other Loans/LOC	11,137	12,385	11.2	13,095	5.7
Allowance For Loan Losses	1,859	2,932	57.8	4,235	44.4
Foreclosed and Repossessed Assets	282	519	83.7	784	51.1
Foreclosed & Repossessed Real Estate	169	369	117.8	642	74.1
Foreclosed & Repossessed Autos	106	140	32.1	127	9.6-
Foreclosed & Repossessed – Other	7	10	41.6	16	53.5
Land and Building	6,378	7,012	9.9	7,477	6.6
Other Fixed Assets	1,642	1,683	2.5	1,559	7.4-
NCUSIF Capitalization Deposit	2,513	2,038	18.9-	3,224	58.1
Other Assets	4,943	5,280	6.8	5,281	0.0
TOTAL ASSETS	335,885	364,132	8.4	402,069	10.4
LIABILITIES					
Total Borrowings	11,399	14,881	30.5	15,730	5.7
Accrued Dividends/Interest Payable	324	285	12.1-	228	20.0-
Accounts Payable and Other Liabilities	2,971	3,436	15.7	3,373	1.9-
Uninsured Secondary Capital	24	23	4.7-	31	39.6
TOTAL LIABILITIES	14,718	18,625	26.5	19,362	4.0
EQUITY/SAVINGS					
TOTAL SAVINGS	283,298	307,762	8.6	343,835	11.7
Share Drafts	32,350	33,311	3.0	38,880	16.7
Regular Shares	73,854	79,275	7.3	89,438	12.8
Money Market Shares	52,455	62,028	18.2	78,559	26.7
Share Certificates/CDS	96,893	100,959	4.2	99,519	1.4-
IRA/Keogh Accounts	24,803	28,835	16.3	33,177	15.1
All Other Shares	1,911	2,217	16.0	3,350	51.1
Non-Member Deposits	1,032	1,137	10.3	912	19.8-
Regular Reserves	9,285	9,794	5.5	9,954	1.6
Equity Acquired in Merger	N/A	N/A	N/A	97	N/A
APPR. For Non-Conf. Invest.	76	80	5.3	25	68.3-
Miscellaneous Equity	9	8	13.8-	12	45.6
Accum. Unrealized G/L on A-F-S	2	39	1,572.5	170	331.2
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-2	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-5	-20	300.1-	-13	35.2
Other Reserves	2,578	2,631	2.0	2,708	3.0
Other Comprehensive Income	-188	-495	163.0-	-502	1.4-
Undivided Earnings	26,121	25,717	1.5-	26,434	2.8
TOTAL EQUITY	37,869	37,746	0.3-	38,871	3.0
TOTAL LIABILITIES/EQUITY/SAVINGS	335,885	364,132	8.4	402,069	10.4

* Amount Less than + or - 1 Million

TABLE 2
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	3,065	2,959	3.5-	2,840	4.0-
INTEREST INCOME					
Interest on Loans	15,555	16,317	4.9	16,164	0.9-
(Less) Interest Refund	23	18	19.0-	22	21.5
Income from Investments	3,790	3,365	11.2-	2,716	19.3-
Trading Profits and Losses	5	-12	331.0-	6	155.3
TOTAL INTEREST INCOME	19,328	19,651	1.7	18,864	4.0-
INTEREST EXPENSE					
Dividends on Shares	6,277	5,695	9.3-	4,303	24.4-
Interest on Deposits	2,440	2,344	3.9-	1,791	23.6-
Interest on Borrowed Money	487	518	6.5	486	6.3-
TOTAL INTEREST EXPENSE	9,204	8,558	7.0-	6,580	23.1-
PROVISION FOR LOAN & LEASE LOSSES	1,447	3,170	119.1	4,373	38.0
NET INTEREST INCOME AFTER PLL	8,677	7,923	8.7-	7,910	0.2-
NON-INTEREST INCOME					
Fee Income	2,972	3,170	6.7	3,319	4.7
Other Operating Income	1,403	1,536	9.5	1,861	21.1
Gain (Loss) on Investments	-33	-211	538.4-	-485	130.1-
Gain (Loss) on Disposition of Fixed Assets	33	-18	153.4-	-35	96.4-
Other Non-Opererating Income (Expense)	53	-56	204.7-	1,636	3,025.9
NCUSIF Stabilization Income	N/A	N/A	N/A	1,602	N/A
TOTAL NON-INTEREST INCOME	4,429	4,422	0.2-	6,309	42.7
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	5,657	6,070	7.3	6,232	2.7
Travel and Conference Expense	153	153	0.2-	115	24.6-
Office Occupancy Expense	861	950	10.3	1,000	5.2
Office Operations Expense	2,247	2,350	4.6	2,402	2.2
Educational & Promotional Expense	476	499	4.8	434	13.0-
Loan Servicing Expense	596	645	8.1	724	12.3
Professional and Outside Services	840	893	6.3	924	3.5
Member Insurance	38	736	1,846.3	29	96.0-
Operating Fees	49	66	34.3	57	12.9-
Miscellaneous Operating Expenses	360	435	20.8	377	13.2-
TOTAL NON-INTEREST EXPENSE	11,278	12,797	13.5	12,295	3.9-
Net Income (Loss) Before NCUSIF Stablation Expense	N/A	N/A	N/A	1,924	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	1,349	N/A
NET INCOME	1,828	-451	124.7-	575	227.5
Transfer to Regular Reserve	349	421	20.6	296	29.6-

* Amount Less than + or - 1 Million

**TABLE 3
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2009**

Number of Credit Unions on this Report:	2,840
NUMBER OF LOANS BY TYPE	
UNSECURED CREDIT CARDS	5,337,296
ALL OTHER UNSECURED LOANS/LINES OF CREDIT	3,999,671
NEW VEHICLE	2,382,471
USED VEHICLE	4,806,989
1ST MORTGAGE REAL ESTATE/LOC	820,084
OTHER REAL ESTATE/LOC	1,220,186
LEASES RECEIVABLE	29,352
ALL OTHER LOANS/LOC	1,386,728
TOTAL NUMBER OF LOANS	19,982,777

MISCELLANEOUS LOAN INFORMATION	NUMBER	AMOUNT
ALL LOANS GRANTED YTD	8,032,694	117,574,449,162
INDIRECT LOANS		
POINT OF SALE	1,893,966	23,889,754,369
OUTSOURCED	1,106,879	14,465,007,161
TOTAL INDIRECT LOANS	3,000,845	38,354,761,530
LOANS PURCHASED YTD	13,311	586,611,346
LOANS SOLD YTD	4,324	67,841,958
PARTICIPATION LOANS PURCHASED OUTSTANDING	349,899	5,598,025,278
PARTICIPATION LOANS PURCHASED YTD	169,864	1,269,042,924
PARTICIPATION LOANS SOLD OUTSTANDING (RETAINED PORTION)	66,468	1,639,317,112
PARTICIPATION LOANS SOLD YTD (RETAINED PORTION)	27,226	483,564,921
PARTICIPATION LOANS SOLD TO OTHER INSTITUTIONS OUTSTANDING	61,394	5,268,433,183
PARTICIPATION LOANS SOLD YTD TO OTHER INSTITUTIONS	39,750	1,493,839,839
LOANS TO OFFICIALS & SENIOR EXECUTIVE STAFF	46,630	1,468,897,293

TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE	2-6 MONTHS	6-12 MONTHS	>12 MONTHS	TOTAL
UNSECURED CREDIT CARD LOANS	230,926,604	37,981,965	2,515,359	271,423,928
1 ST MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	711,015,367	342,438,042	163,961,133	1,217,414,542
1 ST MORTGAGE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	602,192,589	341,446,671	212,555,842	1,156,195,102
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	216,545,973	80,344,536	24,802,413	321,692,922
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	190,560,587	62,073,422	29,317,675	281,951,684
LEASES RECEIVABLE	3,681,552	45,885	135	3,727,572
ALL OTHER LOANS	1,260,686,082	273,600,380	72,036,404	1,606,322,866
TOTAL REPORTABLE DELINQUENCY	3,215,608,754	1,137,930,901	505,188,961	4,858,728,616

ADDITIONAL DELINQUENCY INFORMATION	2-6 MONTHS	6-12 MONTHS	>12 MONTHS	TOTAL
INDIRECT LOANS	453,634,965	71,902,855	12,637,992	538,175,812
PARTICIPATION LOANS	103,952,712	76,887,864	110,644,273	291,484,849
INT ONLY & PAYMENT OPTION 1ST MTG LOANS	113,752,676	70,522,057	98,715,216	282,989,949
INT ONLY & PAYMENT OPTION OTHER RE.LOCs	64,324,708	14,529,851	5,133,722	83,988,281
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	4,680,465	3,685,236	3,383,971	11,749,672
MEMBER BUS LOANS EXCL AGRIC LOANS	264,392,621	150,827,930	139,080,322	554,300,873
AGRICULTURAL LOANS	1,862,723	3,100,349	1,636,764	6,599,836
NONMEMBER BUSINESS LOANS	31,090,889	38,278,586	45,455,691	114,825,166
BUSINESS CONTRUCTION & DEV LOANS	43,703,944	32,498,785	103,160,680	179,363,409
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	407,121,053	128,488,412	37,077,699	572,687,164
MODIFIED OTHER RE LOANS/LINES OF CREDIT	75,951,163	26,124,751	4,315,768	106,391,682
MODIFIED RE LNS ALSO REPORTED AS BUS LN	90,038,338	45,139,270	64,073,014	199,250,622

TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE	2-6 MONTHS	6-12 MONTHS	>12 MONTHS	TOTAL
UNSECURED CREDIT CARD LOANS	46,376	7,723	569	54,668
1 ST MORTGAGE FIXED RATE (INCL HYBRID/BALLOON>5YRS) LOANS	4,261	1,917	839	7,017
1 ST MORTGAGE ADJ RATE (INCL HYBRID/BALLOON<5YRS OR LESS)	2,989	1,346	591	4,926
OTHER FIXED RATE HYBRID/BALLOON RE/LOCs	4,621	1,522	534	6,677
OTHER ADJ RATE HYBRID/BALLOON RE/LOCs	3,266	1,044	347	4,657
LEASES RECEIVABLE	993	18	1	1,012
ALL OTHER LOANS	152,556	33,229	8,177	193,962
TOTAL NUMBER OF REPORTABLE DELINQUENCY	215,062	46,799	11,058	272,919

ADDITIONAL DELINQUENCY INFO. FOR NUMBER OF DELINQUENT LOANS	2-6 MONTHS	6-12 MONTHS	>12 MONTHS	TOTAL
INDIRECT LOANS	37,430	6,330	1,312	45,072
PARTICIPATION LOANS	4,816	917	214	5,947
INT ONLY & PAYMENT OPTION 1 ST MTG LOANS	261	158	70	489
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	798	189	57	1,044
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE	16	8	8	32
MEMBER BUS LOANS EXCL AGRIC LOANS	1,114	612	271	1,997
AGRICULTURAL LOANS	42	45	29	116
NONMEMBER BUSINESS LOANS	85	41	17	143
BUSINESS CONTRUCTION & DEV LOANS	34	22	25	81
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	1,752	510	154	2,416
MODIFIED OTHER RE LOANS/LINES OF CREDIT	855	272	47	1,174
MODIFIED RE LNS ALSO REPORTED AS BUS LN	103	56	16	175

TABLE 3 CONTINUED (A)
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2009

Number of Credit Unions on this Report:

2,840

CONSUMER LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
UNSECURED CREDIT CARD LOANS	599,505,101	30,874,393
TOTAL 1ST MORTGAGE REAL ESTATE LOANS/LINES OF CREDIT	289,072,514	10,569,999
TOTAL OTHER REAL ESTATE LOANS/LINES OF CREDIT	521,107,684	13,273,458
LEASES RECEIVABLE	14,379,292	2,245,812
ALL OTHER LOANS	2,038,442,900	276,693,336
TOTAL CHARGE OFFS & RECOVERIES	3,462,507,491	333,656,998

ADDITIONAL LOAN LOSS INFORMATION

	<u>CHARGE OFFS</u>	<u>RECOVERIES</u>
INDIRECT LOANS	814,970,512	113,401,334
PARTICIPATION LOANS	77,972,120	5,463,573
INT ONLY & PAYMENT OPTION 1 ST MTG LOANS	32,761,081	305,651
INT ONLY & PAYMENT OPTION OTHER RE/LOCs	118,780,671	1,713,504
RESIDENTIAL CONSTR-EXCL BUSINESS PURPOSE LOANS	8,203,118	71,096
MEMBER BUS LOANS EXCL AGRIC LOANS	115,341,402	4,342,683
AGRICULTURAL LOANS	406,796	141,296
NONMEMBER BUSINESS LOANS	13,363,770	709,227
BUSINESS CONSTRUCTION & DEV LOANS	9,587,343	0
MODIFIED 1 ST MORTGAGE REAL ESTATE LOAN	24,631,638	138,177
MODIFIED OTHER RE LOANS/LINES OF CREDIT	25,557,594	422,501
MODIFIED RE LNS ALSO REPORTED AS BUS LN	7,877,788	0

OTHER GENERAL LOAN INFORMATION

NUMBER MEMBERS FILING CHAPTER 7 BANKRUPTCY Y-T-D	113,205
NUMBER MEMBERS FILING CHAPTER 13 BANKRUPTCY Y-T-D	41,003
NUMBER MEMBERS FILING CHAPTER 11 BANKRUPTCY Y-T-D	459
AMOUNT OF LOANS SUBJECT TO BANKRUPTCIES	2,264,545,783
TOTAL AMOUNT OF CHARGE OFFS DUE TO BANKRUPTCY, Y-T-D INCLUDES CHAPTERS 7, 13, & 11 BANKRUPTCIES	725,070,158

REAL ESTATE LOANS & LOC INCLUDING MBL SECURED BY REAL ESTATE

	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	234,619	36,017,855,735
1ST MORTGAGE FIXED RATE < 15 YRS	270,038	21,223,194,107
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	48,125	9,173,498,220
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	96,438	17,758,839,774
OTHER FIXED RATE	5,428	554,017,477
1ST MORTGAGE ADJUSTABLE RATE < 1YR	35,236	3,392,497,606
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	130,200	17,120,741,371
OTHER R.E. CLOSED-END FIXED RATE	536,538	18,609,785,719
OTHER R.E. CLOSED-END ADJ. RATE	22,082	936,879,547
OTHER R.E. OPEN-END ADJ. RATE	636,843	20,184,504,599
OTHER R.E. OPEN-END FIXED RATE	24,723	877,321,224
TOTAL REAL ESTATE LOANS OUTSTANDING	2,040,270	145,849,135,379

REAL ESTATE LOANS MODIFIED

	<u>NUMBER</u>	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	12,998	2,810,216,640
MODIFIED LOANS SECURED BY OTHER RE/LOCs	6,487	436,874,335
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	1,030	717,515,821

REAL ESTATE LOANS GRANTED YEAR-TO-DATE

	<u>NUMBER</u>	<u>AMOUNT</u>
1ST MORTGAGE FIXED RATE > 15 YRS	128,533	22,762,474,897
1ST MORTGAGE FIXED RATE < 15 YRS	84,329	10,212,162,928
1ST MORTGAGE BALLOON/HYBRID > 5 YRS	9,720	2,033,605,316
1ST MORTGAGE BALLOON/HYBRID < 5 YRS	19,497	3,096,451,364
OTHER FIXED RATE	2,442	262,491,288
1ST MORTGAGE ADJUSTABLE RATE < 1YR	6,978	648,127,860
1ST MORTGAGE ADJUSTABLE RATE > 1 YR	21,822	3,881,013,988
OTHER R.E. CLOSED-END FIXED RATE	88,555	3,686,016,445
OTHER R.E. CLOSED-END ADJ. RATE	6,089	246,031,285
OTHER R.E. OPEN-END ADJ. RATE	218,296	6,122,333,503
OTHER R.E. OPEN-END FIXED RATE	6,312	282,132,817
TOTAL REAL ESTATE LOANS GRANTED YTD	592,573	53,232,841,691

REAL ESTATE LOANS MODIFIED YEAR-TO-DATE

	<u>AMOUNT</u>
MODIFIED LOANS SECURED BY FIRST MORTGAGES	2,502,378,348
MODIFIED LOANS SECURED BY OTHER RE/LOCs	389,335,784
MODIFIED RE LOANS ALSO REPORTED AS BUSINESS LOANS	629,604,799

TABLE 3 CONTINUED (B)
SUPPLEMENTAL LOAN DATA
Federally Insured State Credit Unions
December 31, 2009

Number of Credit Unions on this Report: 2,840

OTHER REAL ESTATE LOAN INFORMATION

BALANCE OUTSTANDING OF INTEREST ONLY & PAYMENT OPTION 1ST MORTGAGE LOANS	3,893,539,505
BALANCE OUTSTANDING OF 1ST MTG RESIDENTIAL CONSTRUCTION LOANS – EXCLUDING BUSINESS PURPOSE	406,722,771
ALLOWANCE FOR REAL ESTATE LOAN LOSSES	1,422,442,265
SHORT-TERM REAL ESTATE LOANS (< 5 YEARS)	56,909,817,021
AMOUNT OF ALL FIRST MORTGAGES SOLD Y-T-D	24,076,370,678
AMOUNT OF REAL ESTATE SOLD BUT SERVICED BY THE CREDIT UNION	39,064,261,917
MORTGAGE SERVICING RIGHTS	247,843,473

NET MEMBER BUSINESS LOANS BALANCES (NMBLB) ¹

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS (NMBLB)	84,602	16,616,697,414
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS (NMBLB)	10,111	3,806,314,413
TOTAL BUSINESS LOANS (NMBLB)		20,423,011,827
TOTAL NMBLB LESS UNFUNDED COMMITMENTS		19,745,918,149

MISCELLANEOUS BUSINESS LOAN INFORMATION

	<u>NUMBER</u>	<u>AMOUNT</u>
CONSTRUCTION AND DEVELOPMENT LOANS	943	904,895,800
UNSECURED BUSINESS LOANS	3,013	95,738,048
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS	704	556,282,915
AGRICULTURAL MBL	11,966	829,165,496
SMALL BUSINESS LOANS OUTSTANDING	2,240	250,999,679
PORTION OF REAL ESTATE LOANS WHICH ARE ALSO REPORTED AS BUSINESS LOANS.		15,988,067,261

BUSINESS LOANS GRANTED Y-T-D

	<u>NUMBER</u>	<u>AMOUNT</u>
MEMBER BUSINESS LOANS	36,611	5,753,137,526
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO NONMEMBERS	2,181	655,103,737
CONSTRUCTION AND DEVELOPMENT LOANS	660	285,566,667
UNSECURED BUSINESS LOANS	901	42,345,696
PURCHASED BUSINESS LOANS OR PARTICIPATION INTERESTS TO MEMBERS	233	84,835,967
AGRICULTURAL MBL	10,714	508,011,405
BUSINESS LOANS & PARTICIPATIONS SOLD YTD	1,777	949,481,567

¹ "NMBLB" means the outstanding loan balance plus any unfunded commitments, reduced by any portion of the loan that is secured by shares in the credit union, or by shares or deposits in other financial institutions, or by a lien on the member's primary residence, or insured or guaranteed by any agency of the federal government, a state or any political subdivision of such state, or subject to an advance commitment to purchase by any agency of the federal government, a state or any political subdivision of such state, or sold as participation interest without recourse and qualifying for sales accounting under generally accepted accounting principles. The NMBLB applies to both member and nonmember loans and participations.

TABLE 4
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured State Credit Unions
December 31, 2009

Number of Credit Unions on this Report: 2,840

NUMBER OF SAVINGS ACCOUNTS BY TYPE

SHARE DRAFT ACCOUNTS	19,002,614
REGULAR SHARE ACCOUNTS	43,070,248
MONEY MARKET SHARE ACCOUNTS	3,391,120
SHARE CERTIFICATE ACCOUNTS	5,283,062
IRA/KEOGH & RETIREMENT ACCOUNTS	2,332,769
OTHER SHARES	1,230,081
TOTAL NUMBER SHARE ACCOUNTS	74,309,894
NON-MEMBER DEPOSITS	14,142
TOTAL NUMBER OF SAVINGS ACCOUNTS	74,324,036

OFF-BALANCE SHEET ITEMS

UNUSED COMMITMENTS OF:

COMMERCIAL REAL ESTATE	194,853,889
CONSTRUCTION AND LAND DEVELOPMENT	193,328,580
OTHER UNFUNDED BUSINESS LOAN COMMITMENTS	482,239,789
REVOLVING OPEN-END LINES SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES	17,470,621,096
CREDIT CARD LINES	28,676,164,035
OUTSTANDING LETTERS OF CREDIT	88,939,196
UNSECURED SHARE DRAFT LINES OF CREDIT	4,762,297,664
OVERDRAFT PROTECTION PROGRAM COMMITMENTS	5,826,903,444
RESIDENTIAL CONSTRUCTION LOANS-EXCLUDING BUSINESS PURPOSE	222,578,776
OTHER UNFUNDED COMMITMENTS	2,113,734,551

CONTINGENT LIABILITIES

DOLLAR AMOUNT OF PENDING BOND CLAIMS	13,075,969
LOANS TRANSFERRED WITH RECOURSE	1,537,620,377
OTHER CONTINGENT LIABILITIES	43,591,519

CREDIT & BORROWING ARRANGEMENTS

AMOUNT OF BORROWING SUBJECT TO EARLY REPAYMENT AT LENDER'S OPTION	2,108,227,697
LINES OF CREDIT	58,372,662,432
COMMITTED LINES OF CREDIT	825,223,228
TOTAL CREDIT LINES AT CORPORATE CREDIT UNIONS	23,550,542,493
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS	
CORPORATE CREDIT UNION LOCs	404,587,054
CORPORATE CREDIT UNION TERM BORROWINGS	2,558,598,845

LIQUIDITY OPTIONS

NUMBER OF CUS REPORTING:

MEMBER OF FEDERAL HOME LOAN BANK	491
FILED AN APPLICATION TO BORROW FROM FEDERAL RESERVE DISCOUNT WINDOW	131
PRE-PLEGGED COLLATERAL WITH FEDERAL RESERVE BANK DISCOUNT WINDOW	92

NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:

FINANCIAL STATEMENT AUDIT PERFORMED BY STATE LICENSED PERSONS	1,204	SUPERVISORY COMMITTEE AUDIT PERFORMED BY STATE LICENSED PERSONS	468
BALANCE SHEET AUDIT PERFORMED BY STATE LICENSED PERSONS	88	SUPERVISORY COMMITTEE AUDIT PERFORMED BY OTHER EXTERNAL AUDITORS	554
EXAMINATIONS OF INTERNAL CONTROLS OVER CALL REPORTING PERFORMED BY STATE LICENSED PERSONS	74	SUPERVISORY COMMITTEE AUDIT PERFORMED BY THE SUPERVISORY COMMITTEE OR DESIGNATED STAFF	368

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

AGENCY/GSE MORTGAGE-BACKED SECURITIES	23,439,605,611
PRIVATELY ISSUED MORTGAGE-RELATED SECURITIES	980,115,995
PRIVATELY ISSUED MORTGAGE-BACKED SECURITIES	299,740,594
NON-MORTGAGE RELATED SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	0
NON-MORTGAGE RELATED SECURITIES WITH MATURITIES GREATER THAN THREE YEARS THAT DO NOT HAVE EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS	0
TOTAL OF SECURITIES MEETING THE REQUIREMENTS OF SECTION 703.12(b)	0
TOTAL OF DEPOSITS AND SHARES MEETING THE REQUIREMENTS OF 703.10(a)	0
MARKET VALUE OF INVESTMENTS PURCHASED UNDER AN INVESTMENT PILOT PROGRAM – 703.19.	0

MISCELLANEOUS INVESTMENT INFORMATION

FAIR VALUE OF HELD TO MATURITY INVESTMENTS	12,331,131,471
AGENCY/GSE DEBT INSTRUMENTS (NOT BACKED BY MORTGAGES)	21,452,513,764
INVESTMENT REPURCHASE AGREEMENTS	40,876,069
BORROWING REPURCHASE TRANSACTIONS PLACED IN INVESTMENTS FOR PURPOSE OF POSITIVE ARBITRAGE	396,341,625
INVESTMENTS NOT AUTHORIZED BY THE FCU ACT OR NCUA REGULATIONS (SCU ONLY)	1,749,553,168
OUTSTANDING BALANCE OF BROKERED CERTIFICATES OF DEPOSIT AND SHARE CERTIFICATE	6,049,243,093
CMO/REMIC	12,552,017,744
COMMERCIAL MORTGAGE RELATED SECURITIES	368,624,012

TABLE 4 CONTINUED
SUPPLEMENTAL MISCELLANEOUS DATA
Federally Insured State Credit Unions
December 31, 2009

Number of Credit Unions on this Report: 2,840

INFORMATION SYSTEMS & TECHNOLOGY

NUMBER OF CUS DESCRIBING RECORD MAINTENANCE AS:

MANUAL SYSTEM	28	CU DEVELOPED IN-HOUSE	22
VENDOR SUPPLIED IN-HOUSE	1,809	OTHER	42
VENDOR ON-LINE SERVICE BUR.	886		

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

HOME BANKING VIA INTERNET WEBSITE	1,978	AUTOMATIC TELLER MACHINE	1,857
AUDIO RESPONSE/PHONE BASED	1,676	KIOSK	157
		OTHER	102

NUMBER OF CUS REPORTING OFFERING FINANCIAL SERVICES ELECTRONICALLY:

ACCOUNT AGGREGATION	209	MEMBER APPLICATION	801
ACCOUNT BALANCE INQUIRY	2,044	MERCHANDISE PURCHASE	128
BILL PAYMENT	1,529	MERCHANT PROCESSING SERVICES	89
DOWNLOAD ACCOUNT HISTORY	1,721	NEW LOAN	1,182
ELECTRONIC CASH	96	NEW SHARE ACCOUNT	490
ELECTRONIC SIGNATURE			
AUTHENTICATION/CERTIFICATION	85	REMOTE DEPOSIT CAPTURE	104
E-STATEMENTS	1,494	VIEW ACCOUNT HISTORY	1,994
EXTERNAL ACCOUNT TRANSFERS	272	SHARE ACCOUNT TRANSFERS	1,952
INTERNET ACCESS SERVICES	330	SHARE DRAFT ORDERS	1,632
LOAN PAYMENTS	1,828	OTHER	66

NUMBER OF CUs REPORTING WORLD WIDE WEBSITES 2,179

NUMBER OF CUS REPORTING WORLD WIDE WEBSITE TYPE AS:

INFORMATIONAL	189	TRANSACTIONAL	1,821
INTERACTIVE	169		

NUMBER OF CU MEMBERS REPORTED USING TRANSACTIONAL WORLD WIDE WEBSITES 13,364,656

NUMBER OF CUS REPORTING PLANS FOR A WORLD WIDE WEBSITE

INFORMATIONAL	5	TRANSACTIONAL	2
INTERACTIVE	0		

OTHER INFORMATION

NUMBER OF CURRENT MEMBERS	40,332,998
NUMBER OF POTENTIAL MEMBERS	855,728,444
NUMBER OF FULL TIME EMPLOYEES	99,645
NUMBER OF PART TIME EMPLOYEES	14,328
NUMBER OF CREDIT UNION BRANCHES	9,076
NUMBER OF CREDIT UNIONS USING SHARED BRANCHING SERVICES	499

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

NUMBER OF CUSOs ¹	2,634
VALUE OF INVESTMENT IN CUSOs	567,782,070
AMOUNT LOANED TO CUSOs	526,832,422
AGGREGATE CASH OUTLAY IN CUSO	531,841,672
NUMBER OF CUSOs WHOLLY OWNED	294

SERVICE OF CUSO²:

CHECKING AND CURRENCY SERVICES	46	RECORD RETENTION, SECURITY, AND DISASTER RECOVERY SERVICES	7
CLERICAL, PROFESSIONAL AND MANAGEMENT SERVICES	45	SECURITIES BROKERAGE SERVICES	81
BUSINESS LOAN ORIGINATION	170	SHARED CREDIT UNION BRANCH (SERVICE CENTER) OPERATIONS	362
CONSUMER MORTGAGE ORIGINATION	115	STUDENT LOAN ORIGINATION	16
ELECTRONIC TRANSACTION SERVICES	580	TRAVEL AGENCY SERVICES	1
FINANCIAL COUNSELING SERVICES	42	TRUST AND TRUST-RELATED SERVICES	20
FIXED ASSET SERVICES	2	REAL ESTATE BROKERAGE SERVICES	32
INSURANCE BROKERAGE OR AGENCY	100	CUSO INVESTMENTS IN NON-CUSO SERVICE PROVIDERS	35
LEASING	12	CREDIT CARD LOAN ORIGINATION	66
LOAN SUPPORT SERVICES	122	PAYROLL PROCESSING SERVICES	7
		OTHER	497

WHOLLY OWNED CUSO INFORMATION:

TOTAL ASSETS OF CUSOs	
TOTAL CAPITAL OF CUSOs	1,238,734,132
TOTAL NET INCOME/LOSS OF CUSOs	409,420,151
TOTAL DELINQUENCY OF CUSOs	155,328,857
	47,547,971

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.

² Beginning in September 2009, credit unions can report multiple services for a single CUSO

TABLE 5
SUPPLEMENTAL DATA
FEDERALLY INSURED STATE CREDIT UNIONS
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

Number of Credit Unions on this Report: 2,840

BORROWINGS	NUMBER OF CUs	Amount	Amount	Amount	Total
	Reporting	< 1 YEARS	1 to 3 YEARS	> 3 YEARS	
Draws Against Lines of Credit	200	1,738	1,754	1,647	5,139
Other Notes, Promissory and Interest Payable	376	5,473	1,990	2,706	10,169
Borrowing Repurchase Transactions	6	420	2	0	422
Subordinated Debt	1	0*	0*	0*	1
Uninsured Secondary Capital	11	N/A	2	30	31
TOTAL BORROWINGS	522	7,631	3,747	4,384	15,762

SAVINGS	NUMBER OF CUs	Amount	Amount	Amount	Total
	Reporting	< 1 YEARS	1 to 3 YEARS	> 3 YEARS	
Share Drafts	2,175	38,880	N/A	N/A	38,880
Regular Shares	2,838	89,438	N/A	N/A	89,438
Money Market Shares	1,423	78,559	N/A	N/A	78,559
Share Certificates/CDS	2,269	74,859	19,364	5,297	99,519
IRA/KEOGH, Retirements	1,953	23,288	6,696	3,194	33,177
All Other Shares	1,128	3,307	18	26	3,350
Non-Members Deposits	305	683	198	32	912
TOTAL SAVINGS	2,840	309,012	26,275	8,548	343,835

INVESTMENTS CLASSIFIED BY SFAS 115 AND OTHER INVESTMENTS:	NUMBER OF CUs	Amount	Amount	Amount	Amount	Amount	Total
	Reporting	< 1 YEARS	1 to 3 YEARS	3 to 5 YEARS	5 to 10 YEARS	> 10 YRS	
Held to Maturity	650	4,599	4,354	1,888	720	746	12,308
Available for Sale	772	9,502	18,889	11,252	5,844	1,391	46,877
Trading	20	24	84	25	28	5	166
Deposit In Commercial Banks, S&Ls, Saving Banks	2,151	7,843	5,262	751	33	5	13,893
Loans To And Investments In Natural Person Credit Unions	1,131	436	275	35	0	0*	747
Membership Capital At Corporate Credit Unions	2,326	N/A	565	N/A	N/A	N/A	565
Paid In Capital At Corporate Credit Unions	405	N/A	124	N/A	N/A	N/A	124
All Other Investments In Corporate Credit Unions	1,344	12,233	3,957	280	11	2	16,483
All Other Investments	826	1,246	949	163	134	68	2,559
TOTAL INVESTMENTS	2,815	35,883	34,461	14,393	6,769	2,216	93,723

* Amount Less than + or - 1 Million

TABLE 6
Federally Insured State Credit Unions
INTEREST RATES BY TYPE OF LOAN
December 31, 2009

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	4	\$40,718,740	3	\$4,318,799	644	\$10,114,444,758
5.0% To 6.0%	4	\$8,701,334	7	\$5,399,393	1,046	\$12,854,599,165
6.0% To 7.0%	36	\$352,036,362	32	\$97,373,766	679	\$5,957,197,107
7.0% To 8.0%	59	\$708,351,468	61	\$173,874,987	225	\$3,670,013,970
8.0% To 9.0%	149	\$1,350,265,673	151	\$737,082,575	83	\$394,292,392
9.0% To 10.0%	359	\$4,216,306,113	277	\$939,114,103	33	\$146,902,050
10.0% To 11.0%	230	\$2,888,573,485	397	\$1,653,639,077	14	\$46,581,591
11.0% To 12.0%	229	\$1,409,665,696	355	\$1,303,065,004	2	\$1,982,581
12.0% To 13.0%	256	\$1,266,832,995	560	\$2,535,096,406	1	\$492,371
13.0% To 14.0%	131	\$411,337,531	316	\$769,876,894	2	\$756,783
14.0% To 15.0%	52	\$125,571,716	247	\$642,841,871	1	\$75,659
15.0% To 16.0%	17	\$115,405,066	199	\$338,759,825	0	\$0
16.0% Or More	16	\$109,141,163	182	\$372,769,958	1	\$12,066,070
Not Reporting Or Zero ..	1,298	\$694,409	53	\$8,881	109	\$0
Total	2,840	\$13,003,601,751	2,840	\$9,573,221,539	2,840	\$33,199,404,497
Average Rate	11.0%		12.1%		5.8%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0%	262	\$7,601,594,057	229	\$27,903,611,732	428	\$12,320,147,327
5.0% To 6.0%	678	\$14,638,188,564	985	\$65,585,157,351	561	\$9,201,176,271
6.0% To 7.0%	747	\$12,611,161,492	432	\$8,713,377,592	606	\$10,137,553,603
7.0% To 8.0%	500	\$7,085,446,240	121	\$2,640,319,342	276	\$7,602,554,426
8.0% To 9.0%	299	\$2,239,943,527	43	\$305,737,098	80	\$808,605,900
9.0% To 10.0%	135	\$1,346,367,854	8	\$24,292,044	31	\$170,333,785
10.0% To 11.0%	75	\$409,711,317	4	\$5,363,966	10	\$89,866,662
11.0% To 12.0%	28	\$45,363,716	3	\$248,176	0	\$0
12.0% To 13.0%	23	\$18,034,739	3	\$34,926	1	\$871,100
13.0% To 14.0%	5	\$45,368,926	0	\$0	0	\$0
14.0% To 15.0%	5	\$4,878,331	0	\$0	0	\$0
15.0% To 16.0%	7	\$15,122,507	0	\$0	0	\$0
16.0% Or More	3	\$19,632,990	0	\$0	0	\$0
Not Reporting Or Zero ..	73	\$0	1,012	\$62,502,063	847	\$277,382,015
Total	2,840	\$46,080,814,260	2,840	\$105,240,644,290	2,840	\$40,608,491,089
Average Rate	6.8%		5.7%		5.9%	

Interest Rate Category	Leases Receivable		All Other Loans	
	Number	Amount	Number	Amount
.01% To 5.0%	13	\$54,182,464	464	\$1,036,330,742
5.0% To 6.0%	24	\$41,725,418	361	\$2,537,742,407
6.0% To 7.0%	18	\$191,190,343	491	\$3,089,864,049
7.0% To 8.0%	1	\$4,038,842	397	\$2,178,420,437
8.0% To 9.0%	6	\$186,670,814	297	\$1,431,834,146
9.0% To 10.0%	1	\$5,546	197	\$760,343,068
10.0% To 11.0%	3	\$2,186,811	164	\$1,035,491,647
11.0% To 12.0%	1	\$3,906,732	66	\$278,033,299
12.0% To 13.0%	0	\$0	83	\$319,779,050
13.0% To 14.0%	0	\$0	36	\$164,069,335
14.0% To 15.0%	1	\$16,637	31	\$175,842,801
15.0% To 16.0%	0	\$0	21	\$21,413,656
16.0% Or More	0	\$0	16	\$40,473,167
Not Reporting Or Zero ..	2,772	\$35,209	216	\$25,446,133
Total	2,840	\$483,958,816	2,840	\$13,095,083,937
Average Rate	6.2%		7.3%	

TABLE 7
Federally Insured State Credit Unions
DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT
December 31, 2009

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	1,095	\$26,711,988,420	2,116	\$68,335,232,708	720	\$35,796,598,821
1.0% To 2.0%	66	\$1,802,474,037	549	\$18,267,514,331	670	\$30,459,344,975
2.0% To 3.0%	15	\$1,014,376,802	106	\$2,134,311,466	29	\$12,300,088,464
3.0% To 4.0%	7	\$276,378,948	30	\$133,554,048	3	\$1,737,374
4.0% To 5.0%	2	\$45,510,009	7	\$145,315,380	1	\$741,653
5.0% To 6.0%	1	\$61,972,420	5	\$32,318,619	0	\$0
6.0% To 7.0%	1	\$10,500,077	0	\$0	0	\$0
7.0% Or More	1	\$887,959	3	\$12,978,412	0	\$0
Not Reporting Or Zero ..	1,652	\$8,955,861,540	24	\$377,044,661	1,417	\$0
Total	2,840	\$38,879,950,212	2,840	\$89,438,269,625	2,840	\$78,558,511,287
Average Rate	0.4%		0.7%		0.9%	

Dividend Rate Category	Share Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0%	153	\$11,538,854,713	290	\$5,337,979,557	40	\$330,066,484
1.0% To 2.0%	1,320	\$57,610,409,176	971	\$14,030,254,270	75	\$214,688,137
2.0% To 3.0%	670	\$25,851,917,671	521	\$10,824,409,236	63	\$160,824,122
3.0% To 4.0%	117	\$4,117,288,029	145	\$2,834,769,800	51	\$100,142,207
4.0% To 5.0%	6	\$337,203,394	17	\$68,442,922	32	\$77,131,596
5.0% To 6.0%	2	\$60,945,472	8	\$65,746,501	19	\$22,131,840
6.0% To 7.0%	1	\$2,581,188	0	\$0	0	\$0
7.0% Or More	0	\$0	1	\$15,838,980	0	\$0
Not Reporting Or Zero ..	571	\$0	887	\$0	2,560	\$7,233,471
Total	2,840	\$99,519,199,643	2,840	\$33,177,441,266	2,840	\$912,217,857
Average Rate	1.8%		1.7%		2.5%	

Dividend Rate Category	All Other Shares	
	Number	Amount
.01% To 1.0%	732	\$1,541,572,159
1.0% To 2.0%	215	\$1,465,740,558
2.0% To 3.0%	50	\$233,599,517
3.0% To 4.0%	15	\$81,982,226
4.0% To 5.0%	5	\$1,267,394
5.0% To 6.0%	5	\$5,785,972
6.0% To 7.0%	1	\$274,618
7.0% Or More	2	\$84,754
Not Reporting Or Zero ..	1,815	\$19,545,288
Total	2,840	\$3,349,852,486
Average Rate	0.8%	

TABLE 8
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2009

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000
CAPITAL ADEQUACY:				
Net Worth to Total Assets	9.76	19.63	15.29	12.74
Delinquent Loans to Net Worth	12.38	11.16	8.19	7.82
Solvency Evaluation (Est.)	111.31	124.59	118.19	114.85
Classified Assets (Est.) to Net Worth	10.86	6.47	4.81	5.22
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.86	4.15	2.36	1.76
Net Charge-Offs to Average Loans	1.21	0.81	0.80	0.79
Fair Value H-T-M to Book Value H-T-M	100.19	80.00	93.50	102.30
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.36	0.70	0.50	0.89
Delinquent Loans to Assets	1.21	2.19	1.25	1.00
EARNINGS:				
Return on Average Assets	0.15	-0.48	-0.33	-0.16
Return on Average Assets Before NCUSIF Stabilization	0.08	-0.32	-0.21	-0.06
Gross Operating Income to Average Assets	6.28	4.86	5.45	5.75
Yield on Average Loans	6.23	7.07	6.99	6.46
Yield on Average Investments	2.57	1.61	2.16	2.47
Cost of Funds to Average Assets	1.72	1.02	1.18	1.28
Net Margin to Average Assets	4.56	3.84	4.28	4.47
Operating Expenses to Average Assets	3.21	3.79	3.88	3.77
Provision for Loan & Lease Losses to Average Assets	1.14	0.46	0.47	0.58
Net Interest Margin to Average Assets	3.21	3.59	3.57	3.42
Operating Expenses to Gross Operating Income	51.14	78.05	71.07	65.49
Fixed Assets Including Foreclosed/Repossessed Assets to Total Assets	2.61	0.24	1.24	2.47
Net Operating Expenses to Average Assets	2.34	3.61	3.31	2.96
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.87	2.65	8.41	19.74
Regular Shares to Savings and Borrowings	24.90	86.37	63.07	41.36
Total Loans to Total Savings	75.99	66.19	63.18	66.19
Total Loans to Total Assets	64.99	52.85	53.09	56.66
Cash Plus Short-Term Investments to Assets	16.90	40.11	32.36	24.94
Total Savings and Borrowings to Earning Assets	93.73	80.44	86.68	91.15
Regular Shares plus Share Drafts to Total Shares & Borrowings	35.72	87.42	69.62	52.87
Borrowings to Total Savings and Net Worth	4.01	0.12	0.23	1.15
PRODUCTIVITY:				
Members to Potential Members	4.71	16.98	11.47	4.89
Borrowers to Members	49.54	28.48	39.36	43.51
Members to Full-Time Employees	378	212	451	404
Average Savings Per Member	8,525	2,066	3,773	5,534
Average Loan Balance	13,076	4,802	6,056	8,418
Salary & Benefits to Full-Time Employees	58,345	10,941	41,813	48,694
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	67.13	79.97	70.33	66.15
Income From Investments	11.30	14.60	16.72	15.50
Income From Trading Securities	0.03	0.22	0.00	0.00
Fee Income	13.80	3.78	10.34	14.11
Other Operating Income	7.74	1.43	2.61	4.25
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.69	48.66	51.14	48.51
Travel and Conference	0.94	0.95	0.94	1.13
Office Occupancy	8.13	5.10	5.37	7.10
Office Operations	19.53	18.35	19.08	19.10
Educational and Promotional	3.53	0.84	1.35	2.59
Loan Servicing	5.89	2.00	2.90	4.75
Professional and Outside Services	7.52	7.47	8.98	10.78
Member Insurance	0.24	6.80	3.68	1.69
Operating Fees	0.47	2.48	1.57	0.91
Miscellaneous Operating Expenses	3.07	7.36	4.99	3.45

TABLE 8 CONTINUED
Selected Aggregate Ratios and Averages by Assets Size
Federally Insured State Credit Unions
December 31, 2009

	Total	\$50,000,000- \$100,000,000	\$100,000,000- \$500,000,000	Greater Than \$500,000,000
CAPITAL ADEQUACY:				
Net Worth to Total Assets	9.76	10.89	10.07	9.19
Delinquent Loans to Net Worth	12.38	9.55	12.22	13.40
Solvency Evaluation (Est.)	111.31	112.52	111.60	110.66
Classified Assets (Est.) to Net Worth	10.86	7.02	9.53	12.65
ASSET QUALITY:				
Delinquent Loans to Total Loans	1.86	1.69	1.88	1.86
Net Charge-Offs to Average Loans	1.21	0.98	1.13	1.30
Fair Value H-T-M to Book Value H-T-M	100.19	102.90	97.73	100.92
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.36	0.57	0.80	0.26
Delinquent Loans to Assets	1.21	1.04	1.23	1.23
EARNINGS:				
Return on Average Assets	0.15	-0.11	-0.02	0.28
Return on Average Assets Before NCUSIF Stabilization	0.08	-0.05	-0.07	0.18
Gross Operating Income to Average Assets	6.28	6.25	6.55	6.24
Yield on Average Loans	6.23	6.47	6.39	6.12
Yield on Average Investments	2.57	2.62	2.50	2.61
Cost of Funds to Average Assets	1.72	1.47	1.59	1.84
Net Margin to Average Assets	4.56	4.79	4.96	4.39
Operating Expenses to Average Assets	3.21	3.85	3.81	2.85
Provision for Loan & Lease Losses to Average Assets	1.14	0.79	1.04	1.28
Net Interest Margin to Average Assets	3.21	3.45	3.40	3.08
Operating Expenses to Gross Operating Income	51.14	61.62	58.14	45.72
Fixed Assets Including Foreclosed/Reposessed Assets to Total Assets	2.61	3.17	3.38	2.31
Net Operating Expenses to Average Assets	2.34	2.87	2.71	2.07
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets to Total Assets	31.87	25.36	31.38	34.07
Regular Shares to Savings and Borrowings	24.90	30.59	24.32	22.64
Total Loans to Total Savings	75.99	71.08	75.91	77.52
Total Loans to Total Assets	64.99	61.55	65.29	66.09
Cash Plus Short-Term Investments to Assets	16.90	20.03	17.19	15.55
Total Savings and Borrowings to Earning Assets	93.73	93.83	94.68	93.72
Regular Shares plus Share Drafts to Total Shares & Borrowings	35.72	42.90	38.02	32.26
Borrowings to Total Savings and Net Worth	4.01	1.82	3.30	4.81
PRODUCTIVITY:				
Members to Potential Members	4.71	3.38	3.93	5.40
Borrowers to Members	49.54	46.26	47.74	52.45
Members to Full-Time Employees	378	370	347	392
Average Savings Per Member	8,525	6,266	7,423	10,129
Average Loan Balance	13,076	9,627	11,803	14,970
Salary & Benefits to Full-Time Employees	58,345	49,599	55,931	63,661
AS A PERCENTAGE OF TOTAL GROSS INCOME:				
Interest on Loans (Net of Interest Refunds)	67.13	65.80	66.10	67.71
Income From Investments	11.30	12.76	10.02	11.24
Income From Trading Securities	0.03	0.00	0.01	0.04
Fee Income	13.80	15.77	16.72	12.46
Other Operating Income	7.74	5.67	7.16	8.56
AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:				
Employee Compensation and Benefits	50.69	48.57	50.86	51.13
Travel and Conference	0.94	1.19	1.08	0.80
Office Occupancy	8.13	7.84	8.08	8.39
Office Operations	19.53	19.00	19.39	19.74
Educational and Promotional	3.53	3.33	3.69	3.65
Loan Servicing	5.89	5.62	6.00	6.08
Professional and Outside Services	7.52	10.46	7.33	6.81
Member Insurance	0.24	0.78	0.44	-0.21
Operating Fees	0.47	0.63	0.49	0.35
Miscellaneous Operating Expenses	3.07	2.57	2.63	3.26

TABLE 9
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 1: Asset Size Less Than \$2,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	433	399	7.9-	343	14.0-
Cash & Equivalents	77	79	2.6	74	6.4-
TOTAL INVESTMENTS	81	84	3.9	79	6.2-
U.S. Government Obligations	0*	0*	28.9	0*	68.7-
Federal Agency Securities	0*	0*	76.6-	0*	21.2
Mutual Fund & Common Trusts	1	1	22.9-	0	100.0-
MCS&D and PIC at Corporate CU	3	3	13.4-	2	45.1-
All Other Corporate Credit Union	27	20	27.4-	11	42.4-
Commercial Banks, S&Ls	40	51	27.7	53	4.6
Credit Unions -Loans to, Investments in Natural					
Person Credit Unions	4	4	3.3-	8	84.8
All Other Investments	0	2	0.0	2	5.5-
Loans Held for Sale	0	0	0.0	0	0.0
TOTAL LOANS OUTSTANDING	252	214	15.4-	171	19.9-
Unsecured Credit Card Loans	1	1	6.3-	0*	23.9-
All Other Unsecured Loans	50	42	16.2-	34	19.4-
New Vehicle Loans	74	59	20.1-	42	28.7-
Used Vehicle Loans	94	82	12.4-	69	16.5-
First Mortgage Real Estate Loans/LOC	4	3	21.6-	3	22.9-
Other Real Estate Loans/LOC	6	4	32.8-	4	4.8-
Leases Receivable	0	0*	0.0	0*	135.2
All Other Loans/LOC	23	21	6.3-	18	13.0-
Allowance For Loan Losses	6	5	10.5-	4	17.8-
Foreclosed and Repossessed Assets	0*	0*	18.6-	0*	4.0-
Foreclosed and Repossessed Real Estate	0*	0	100.0-	0	0.0
Foreclosed and Repossessed Autos	0*	0*	10.4-	0*	20.9-
Foreclosed and Repossessed - Other	0*	0*	150.0	0*	4,700.0
Land and Building	0*	0*	7.5-	0*	32.7-
Other Fixed Assets	0*	0*	27.6-	0*	6.2-
NCUSIF Capitalization Deposit	3	3	15.4-	3	10.7-
Other Assets	2	2	9.2-	1	26.9-
TOTAL ASSETS	410	376	8.3-	324	14.0-
LIABILITIES					
Total Borrowings	1	0*	65.3-	0*	83.5-
Accrued Dividends/Interest Payable	0*	0*	14.3-	0*	50.4-
Accounts Payable and Other Liabilities	1	1	10.2	1	9.4-
Uninsured Secondary Capital	0	0	0.0	0*	0.0
TOTAL LIABILITIES	3	3	23.9-	2	22.6-
EQUITY/SAVINGS					
Total Savings	323	297	8.1-	258	13.0-
Share Drafts	5	3	33.8-	3	20.8-
Regular Shares	276	254	8.0-	223	12.1-
Money Market Shares	2	2	1.9	2	45.2
Share Certificates/CDs	29	28	2.4-	23	17.6-
IRA/Keogh Accounts	4	4	1.0	3	31.8-
All Other Shares	5	3	28.5-	2	52.0-
Non-Member Deposits	2	2	20.1-	2	6.5
Regular Reserves	26	23	10.3-	20	15.0-
Equity Acquired in Merger	N/A	N/A	N/A	-0*	N/A
APPR. For Non-Conf. Invest.	0*	0*	129.8	0	100.0-
Miscellaneous Equity	0*	0*	60.6-	0*	135.2
Accum. Unrealized G/L on A-F-S	0*	0*	56.2-	0*	75.4-
Accum. Unrealized G/L For OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0	0*	0.0	0	100.0-
Other Reserves	4	3	11.2-	2	27.9-
Other Comprehensive Income	0*	0*	44.2-	-0*	180.4-
Undivided Earnings	54	50	7.4-	41	17.8-
TOTAL EQUITY	84	77	8.5-	63	17.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	410	376	8.3-	324	14.0-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	792	706	10.9-	648	8.2-
Cash & Equivalents	543	483	11.1-	533	10.4
TOTAL INVESTMENTS	1,075	1,141	6.2	1,096	3.9-
U.S. Government Obligations	25	10	60.9-	11	14.9
Federal Agency Securities	34	15	55.4-	8	45.0-
Mutual Fund & Common Trusts	4	4	8.6	0	100.0-
MCSD and PIC at Corporate CU	38	33	14.0-	18	46.4-
All Other Corporate Credit Union	299	182	39.1-	114	37.7-
Commercial Banks, S&Ls	530	773	45.7	780	0.9
Credit Unions -Loans to, Investments in Natural Person Credit Unions	54	58	8.2	73	26.0
All Other Investments	0	17	0.0	34	94.3
Loans Held for Sale	0*	0	100.0-	0*	0.0
TOTAL LOANS OUTSTANDING	2,662	2,210	17.0-	1,918	13.2-
Unsecured Credit Card Loans	69	56	18.7-	48	13.5-
All Other Unsecured Loans	345	302	12.5-	276	8.6-
New Vehicle Loans	732	572	21.8-	462	19.3-
Used Vehicle Loans	864	738	14.7-	672	8.9-
First Mortgage Real Estate Loans/LOC	213	177	16.6-	151	15.1-
Other Real Estate Loans/LOC	223	182	18.2-	144	20.9-
Leases Receivable	0*	0*	88.0-	0*	926.7
All Other Loans/LOC	217	183	15.4-	165	9.9-
Allowance For Loan Losses	31	30	2.4-	27	12.0-
Foreclosed and Repossessed Assets	2	2	13.8	2	28.7-
Foreclosed and Repossessed Real Estate	0*	1	38.6	0*	28.2-
Foreclosed and Repossessed Autos	1	1	0.8-	0*	30.9-
Foreclosed and Repossessed - Other	0*	0*	25.5-	0*	6.4-
Land and Building	39	37	5.7-	31	17.5-
Other Fixed Assets	14	11	23.0-	10	6.3-
NCUSIF Capitalization Deposit	35	29	18.6-	28	3.8-
Other Assets	36	27	25.0-	22	19.1-
TOTAL ASSETS	4,377	3,910	10.7-	3,613	7.6-
LIABILITIES					
Total Borrowings	7	6	19.1-	8	46.0
Accrued Dividends/Interest Payable	8	6	28.2-	4	27.4-
Accounts Payable and Other Liabilities	17	15	12.5-	12	17.6-
Uninsured Secondary Capital	0*	0*	75.0-	0*	0.0
TOTAL LIABILITIES	32	26	18.3-	25	6.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,615	3,239	10.4-	3,036	6.3-
Share Drafts	269	217	19.5-	199	7.9-
Regular Shares	2,235	2,051	8.2-	1,920	6.4-
Money Market Shares	118	111	6.6-	112	1.1
Share Certificates/CDs	770	672	12.7-	624	7.3-
IRA/Keogh Accounts	157	141	10.5-	132	6.1-
All Other Shares	47	36	23.6-	41	12.9
Non-Member Deposits	18	12	33.9-	8	28.9-
Regular Reserves	200	177	11.7-	156	11.7-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0*	0*	46.2-	0*	59.7-
Miscellaneous Equity	0*	0*	26.3	0*	17.9-
Accum. Unrealized G/L on A-F-S	-0*	0*	294.6	0*	79.5-
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0*	0*	88.2-	0*	95.6
Other Reserves	40	36	10.9-	27	24.7-
Other Comprehensive Income	-0*	-0*	385.5-	-0*	22.2-
Undivided Earnings	490	432	11.7-	369	14.6-
TOTAL EQUITY	730	645	11.7-	552	14.4-
TOTAL LIABILITIES/EQUITY/SAVINGS	4,377	3,910	10.7-	3,613	7.6-

* Amount Less than + or - 1 Million

TABLE 11
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 3: Asset Size \$10,000,000 to \$50,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	972	956	1.6-	912	4.6-
Cash & Equivalents	2,544	2,297	9.7-	2,582	12.4
TOTAL INVESTMENTS	5,287	6,094	15.3	6,548	7.4
U.S. Government Obligations	44	50	14.8	46	9.0-
Federal Agency Securities	758	523	30.9-	500	4.4-
Mutual Fund & Common Trusts	15	18	16.6	0	100.0-
MCSO and PIC at Corporate CU	201	196	2.9-	109	44.1-
All Other Corporate Credit Union	1,352	868	35.8-	711	18.1-
Commercial Banks, S&Ls	2,312	3,682	59.2	4,244	15.3
Credit Unions -Loans To, Investments In Natural Person Credit Unions	229	248	8.3	240	3.2-
All Other Investments	0	95	0.0	163	72.0
Loans Held for Sale	15	19	26.4	9	54.9-
TOTAL LOANS OUTSTANDING	15,370	14,536	5.4-	12,985	10.7-
Unsecured Credit Card Loans	658	613	6.9-	574	6.3-
All Other Unsecured Loans	1,093	1,054	3.5-	935	11.3-
New Vehicle Loans	2,791	2,399	14.0-	1,974	17.7-
Used Vehicle Loans	3,914	3,735	4.6-	3,365	9.9-
First Mortgage Real Estate Loans/LOC	3,447	3,459	0.3	3,275	5.3-
Other Real Estate Loans/LOC	2,327	2,189	5.9-	1,844	15.8-
Leases Receivable	4	6	52.6	11	105.5
All Other Loans/LOC	1,138	1,081	5.0-	1,005	7.0-
Allowance For Loan Losses	130	155	18.9	152	1.8-
Foreclosed and Repossessed Assets	20	24	20.2	30	27.5
Foreclosed & Repossessed Real Estate	13	15	20.9	23	52.4
Foreclosed & Repossessed Autos	7	8	18.3	6	21.3-
Foreclosed and Repossessed - Other	0*	0*	32.4	0*	32.3
Land and Building	493	483	2.2-	434	10.0-
Other Fixed Assets	103	99	3.1-	91	8.6-
NCUSIF Capitalization Deposit	191	163	14.7-	171	5.1
Other Assets	284	260	8.7-	219	15.8-
TOTAL ASSETS	24,176	23,819	1.5-	22,917	3.8-
LIABILITIES					
Total Borrowings	92	150	62.3	257	71.3
Accrued Dividends/Interest Payable	34	29	17.0-	19	32.4-
Accounts Payable and Other Liabilities	134	131	2.7-	109	16.8-
Uninsured Secondary Capital	4	4	10.8-	4	3.2-
TOTAL LIABILITIES	265	313	18.0	388	24.1
EQUITY/SAVINGS					
TOTAL SAVINGS	20,482	20,235	1.2-	19,618	3.0-
Share Drafts	2,499	2,356	5.7-	2,288	2.9-
Regular Shares	8,445	8,348	1.1-	8,222	1.5-
Money Market Shares	1,874	1,945	3.8	2,049	5.3
Share Certificates/CDs	5,763	5,667	1.7-	5,207	8.1-
IRA/Keogh Accounts	1,567	1,578	0.7	1,518	3.8-
All Other Shares	254	249	1.9-	243	2.4-
Non-Member Deposits	80	91	14.3	92	1.0
Regular Reserves	900	870	3.4-	783	10.0-
Equity Acquired in Merger	N/A	N/A	N/A	2	N/A
APPR. For Non-Conf. Invest.	5	4	27.7-	0*	84.7-
Miscellaneous Equity	0*	0*	70.0-	0*	377.7
Accum. Unrealized G/L on A-F-S	1	-0*	150.1-	5	1,010.9
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-0*	0	100.0	-0*	0.0
Other Reserves	198	207	4.7	175	15.6-
Other Comprehensive Income	-3	-10	222.8-	-11	11.9-
Undivided Earnings	2,328	2,201	5.5-	1,957	11.1-
TOTAL EQUITY	3,429	3,271	4.6-	2,911	11.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	24,176	23,819	1.5-	22,917	3.8-

* Amount Less than + or - 1 Million

TABLE 12
CONSOLIDATED BALANCE SHEET
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2009
DOLLAR AMOUNTS IN MILLIONS

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	298	305	2.3	310	1.6
Cash & Equivalents	1,815	1,602	11.7-	1,990	24.2
TOTAL INVESTMENTS	4,183	4,740	13.3	5,454	15.1
U.S. Government Obligations	60	63	6.4	91	43.7
Federal Agency Securities	1,294	1,107	14.5-	1,134	2.5
Mutual Fund & Common Trusts	35	22	39.0-	0	100.0-
MCS&D and PIC at Corporate CU	160	164	2.3	96	41.3-
All Other Corporate Credit Union	1,118	741	33.7-	697	5.9-
Commercial Banks, S&Ls	1,070	2,099	96.1	2,787	32.8
Credit Unions - Loans To, Investments In Natural Person Credit Unions	100	112	11.4	132	18.2
All Other Investments	0	72	0.0	119	66.3
Loans Held for Sale	12	17	39.1	15	13.7-
TOTAL LOANS OUTSTANDING	14,046	14,066	0.1	13,482	4.2-
Unsecured Credit Card Loans	605	598	1.1-	566	5.5-
All Other Unsecured Loans	735	719	2.2-	689	4.2-
New Vehicle Loans	2,138	1,947	8.9-	1,835	5.8-
Used Vehicle Loans	3,261	3,253	0.3-	3,390	4.2
First Mortgage Real Estate Loans/LOC	3,985	4,258	6.8	4,062	4.6-
Other Real Estate Loans/LOC	2,363	2,310	2.2-	2,077	10.1-
Leases Receivable	23	20	14.4-	19	2.5-
All Other Loans/LOC	934	961	2.9	845	12.1-
Allowance For Loan Losses	117	141	20.3	167	18.7
Foreclosed and Repossessed Assets	22	44	96.1	49	11.5
Foreclosed & Repossessed Real Estate	14	28	102.6	38	35.9
Foreclosed & Repossessed Autos	8	15	90.8	10	31.0-
Foreclosed & Repossessed - Other	0*	0*	20.8	0*	41.8-
Land and Building	559	572	2.3	534	6.6-
Other Fixed Assets	106	106	0.3	94	12.0-
NCUSIF Capitalization Deposit	168	151	10.4-	181	20.2
Other Assets	284	270	4.7-	271	0.3
TOTAL ASSETS	21,078	21,427	1.7	21,904	2.2
LIABILITIES					
Total Borrowings	207	340	64.4	387	13.9
Accrued Dividends/Interest Payable	30	21	27.6-	13	37.4-
Accounts Payable and Other Liabilities	150	149	0.6-	160	7.7
Uninsured Secondary Capital	14	14	3.6-	2	88.8-
TOTAL LIABILITIES	400	524	30.8	562	7.3
EQUITY/SAVINGS					
TOTAL SAVINGS	18,047	18,374	1.8	18,968	3.2
Share Drafts	2,252	2,208	2.0-	2,383	7.9
Regular Shares	5,585	5,687	1.8	5,920	4.1
Money Market Shares	2,231	2,465	10.5	2,870	16.4
Share Certificates/CDs	6,199	6,138	1.0-	5,837	4.9-
IRA/Keogh Accounts	1,532	1,636	6.8	1,734	6.0
All Other Shares	156	144	7.6-	126	12.6-
Non-Member Deposits	92	96	4.1	97	1.1
Regular Reserves	717	736	2.6	708	3.8-
Equity Acquired in Merger	N/A	N/A	N/A	8	N/A
APPR. For Non-Conf. Invest.	2	4	76.0	0*	88.7-
Miscellaneous Equity	0*	0*	98.9-	0*	3,091.1
Accum. Unrealized G/L on A-F-S	-3	-10	248.4-	6	160.5
Accum Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	0	0	0.0	-0*	0.0
Other Reserves	133	103	22.1-	121	16.8
Other Comprehensive Income	-8	-21	164.7-	-16	24.7
Undivided Earnings	1,789	1,717	4.0-	1,547	9.9-
TOTAL EQUITY	2,630	2,529	3.8-	2,374	6.1-
TOTAL LIABILITIES/EQUITY/SAVINGS	21,078	21,427	1.7	21,904	2.2

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	412	419	1.7	442	5.5
Cash & Equivalents	6,484	5,711	11.9-	8,122	42.2
TOTAL INVESTMENTS	14,430	16,471	14.1	21,095	28.1
U.S. Government Obligations	160	187	17.0	135	27.9-
Federal Agency Securities	6,658	7,210	8.3	9,403	30.4
Mutual Funds & Common Trusts	110	90	18.9-	0	100.0-
MCS&D and PIC at Corporate CU	469	417	11.2-	240	42.4-
All Other Corporate Credit Union	4,338	3,730	14.0-	3,961	6.2
Commercial Banks, S&Ls	1,273	2,931	130.2	4,818	64.4
Credit Unions - Loans To, Investments In Natural Person Credit Unions	95	167	75.6	220	31.7
All Other Investments	0	320	0.0	574	79.1
Loans Held for Sale	114	96	15.9-	141	47.7
TOTAL LOANS OUTSTANDING	64,100	63,658	0.7-	63,676	0.0
Unsecured Credit Card Loans	2,823	2,731	3.3-	2,875	5.3
All Other Unsecured Loans	2,465	2,488	0.9	2,508	0.8
New Vehicle Loans	9,967	8,953	10.2-	8,121	9.3-
Used Vehicle Loans	13,019	13,235	1.7	13,271	0.3
First Mortgage Real Estate Loans/LOC	21,089	21,846	3.6	22,860	4.6
Other Real Estate Loans/LOC	11,052	10,801	2.3-	10,068	6.8-
Leases Receivable	74	38	48.9-	59	54.6
All Other Loans/LOC	3,610	3,566	1.2-	3,914	9.7
Allowance For Loan Losses	544	678	24.6	927	36.7
Foreclosed and Repossessed Assets	104	164	58.0	233	41.8
Foreclosed & Repossessed Real Estate	69	119	72.5	191	60.6
Foreclosed & Repossessed Autos	33	42	27.2	35	16.9-
Foreclosed and Repossessed - Other	2	3	76.1	7	134.3
Land and Building	2,271	2,345	3.2	2,468	5.2
Other Fixed Assets	503	488	2.9-	432	11.4-
NCUSIF Capitalization Deposit	693	542	21.7-	800	47.5
Other Assets	1,446	1,459	0.9	1,478	1.3
TOTAL ASSETS	89,599	90,257	0.7	97,533	8.1
LIABILITIES					
Total Borrowings	2,393	2,897	21.1	3,065	5.8
Accrued Dividends/Interest Payable	72	59	17.9-	44	24.4-
Accounts Payable and Other Liabilities	809	816	0.8	799	2.1-
Uninsured Secondary Capital	5	5	0.0	26	420.3
TOTAL LIABILITIES	3,279	3,777	15.2	3,934	4.2
EQUITY/SAVINGS					
TOTAL SAVINGS	75,697	76,765	1.4	83,885	9.3
Share Drafts	10,409	10,457	0.5	11,915	13.9
Regular Shares	18,538	18,951	2.2	21,153	11.6
Money Market Shares	12,934	13,751	6.3	16,526	20.2
Share Certificates/CDs	26,203	25,715	1.9-	25,344	1.4-
IRA/Keogh Accounts	6,456	6,789	5.2	7,622	12.3
All Other Shares	904	890	1.5-	1,058	18.9
Non-Member Deposits	253	212	16.0-	268	26.0
Regular Reserves	2,564	2,473	3.6-	2,438	1.4-
Equity Acquired in Merger	N/A	N/A	N/A	15	N/A
APPR. For Non-Conf. Invest.	47	45	5.0-	9	80.2-
Miscellaneous Equity	2	0*	54.8-	1	24.1
Accum. Unrealized G/L on A-F-S	26	-16	160.8-	64	504.9
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-2	-15	602.0-	-10	32.9
Other Reserves	655	660	0.7	612	7.2-
Other comprehensive Income	-53	-141	168.4-	-137	3.0
Undivided Earnings	7,385	6,709	9.2-	6,722	0.2
TOTAL EQUITY	10,623	9,715	8.5-	9,713	0.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	89,599	90,257	0.7	97,533	8.1

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	158	174	10.1	185	6.3
Cash & Equivalents	11,841	12,263	3.6	18,749	52.9
TOTAL INVESTMENTS	35,524	42,371	19.3	59,452	40.3
U.S. Government Obligations	3,322	2,251	32.2-	4,890	117.2
Federal Agency Securities	16,725	22,725	35.9	33,847	48.9
Mutual Fund & Common Trusts	545	700	28.6	0	100.0-
MCSD and PIC at Corporate CU	795	558	29.7-	225	59.6-
All Other Corporate Credit Union	10,407	8,989	13.6-	10,989	22.2
Commercial Banks, S&Ls	470	864	83.6	1,211	40.2
Credit Unions -Loans To, Investments In Natural Person Credit Unions	59	78	33.5	74	4.9-
All Other Investments	0	1,281	0.0	1,667	30.1
Loans Held for Sale	204	345	68.6	510	47.9
TOTAL LOANS OUTSTANDING	141,325	162,036	14.7	169,053	4.3
Unsecured Credit Card Loans	7,047	8,117	15.2	8,940	10.1
All Other Unsecured Loans	4,698	5,039	7.3	5,132	1.9
New Vehicle Loans	22,680	22,149	2.3-	20,765	6.2-
Used Vehicle Loans	20,836	23,538	13.0	25,314	7.5
First Mortgage Real Estate Loans/LOC	57,251	69,572	21.5	74,890	7.6
Other Real Estate Loans/LOC	23,050	26,559	15.2	26,471	0.3-
Leases Receivable	549	490	10.7-	393	19.7-
All Other Loans/LOC	5,215	6,572	26.0	7,147	8.7
Allowance For Loan Losses	1,030	1,923	86.6	2,958	53.8
Foreclosed and Repossessed Assets	134	285	111.9	470	65.2
Foreclosed & Repossessed Real Estate	73	205	181.2	388	89.3
Foreclosed & Repossessed Autos	57	73	29.1	74	0.6
Foreclosed and Repossessed - Other	4	6	34.6	8	29.6
Land and Building	3,015	3,576	18.6	4,011	12.2
Other Fixed Assets	915	978	6.8	931	4.8-
NCUSIF Capitalization Deposit	1,423	1,151	19.1-	2,041	77.4
Other Assets	2,891	3,262	12.8	3,291	0.9
TOTAL ASSETS	196,243	224,342	14.3	255,778	14.0
LIABILITIES					
Total Borrowings	8,699	11,489	32.1	12,014	4.6
Accrued Dividends/Interest Payable	179	169	5.5-	146	13.9-
Accounts Payable and Other Liabilities	1,859	2,324	25.0	2,291	1.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	10,737	13,982	30.2	14,450	3.3
EQUITY/SAVINGS					
TOTAL SAVINGS	165,133	188,851	14.4	218,070	15.5
Share Drafts	16,916	18,070	6.8	22,092	22.3
Regular Shares	38,774	43,983	13.4	52,000	18.2
Money Market Shares	35,295	43,754	24.0	57,000	30.3
Share Certificates/CDs	57,929	62,738	8.3	62,484	0.4-
IRA/Keogh Accounts	15,087	18,688	23.9	22,169	18.6
All Other Shares	545	894	64.0	1,880	110.4
Non-Member Deposits	587	725	23.4	446	38.5-
Regular Reserves	4,877	5,515	13.1	5,850	6.1
Equity Acquired in Merger	N/A	N/A	N/A	73	N/A
APPR. For Non-Conf. Invest.	21	27	30.1	15	43.1-
Miscellaneous Equity	6	7	14.8	10	40.6
Accum. Unrealized G/L on A-F-S	-22	66	402.7	95	43.9
Accum. Unrealized G/L for OTTI (Due to Other Factors) on HTM Debt Securities	N/A	N/A	N/A	-2	N/A
Accum. Unrealized Net Gains (Losses) on Cash Flow Hedges	-3	-5	90.5-	-3	50.0
Other Reserves	1,549	1,621	4.7	1,771	9.3
Other Comprehensive Income	-125	-323	158.9-	-338	4.6-
Undivided Earnings	14,076	14,609	3.8	15,797	8.1
TOTAL EQUITY	20,373	21,509	5.6	23,258	8.1
TOTAL LIABILITIES/EQUITY/SAVINGS	196,243	224,342	14.3	255,778	14.0

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	433	399	7.9-	343	14.0-
INTEREST INCOME					
Interest on Loans	20	17	13.3-	14	22.1-
(Less) Interest Refund	0*	0*	61.2-	0*	38.6-
Income from Investments	7	4	36.6-	2	43.9-
Trading Profits and Losses	0*	0*	86.5-	0*	5,697.6
TOTAL INTEREST INCOME	27	22	19.3-	16	26.4-
INTEREST EXPENSE					
Dividends on Shares	7	6	22.5-	3	38.3-
Interest on Deposits	0*	0*	15.1-	0*	64.7-
Interest on Borrowed Money	0*	0*	41.2-	0*	16.7-
TOTAL INTEREST EXPENSE	8	6	22.4-	4	39.5-
PROVISION FOR LOAN & LEASE LOSSES	2	2	5.9-	2	15.6-
NET INTEREST INCOME AFTER PLL	18	14	19.5-	11	22.4-
NON-INTEREST INCOME					
Fee Income	0*	1	38.2	0*	48.3-
Other Operating Income	0*	0*	40.6-	0*	7.9
Gain (Loss) on Investments	0*	0*	78.9-	-0*	14,692.3-
Gain (Loss) on Disposition of Fixed Assets	-0*	0*	114.9	-0*	1,718.5-
Other Non-Operating Income (Expense)	0*	0*	73.4-	2	2,281.0
NCUSIF Stabilization Income	N/A	N/A	N/A	0*	N/A
TOTAL NON-INTEREST INCOME	2	2	0.1-	2	30.6
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	9	8	11.6-	6	17.2-
Travel and Conference Expense	0*	0*	28.5-	0*	30.4-
Office Occupancy Expense	0*	0*	8.9-	0*	1.2-
Office Operations Expense	3	3	9.4-	2	18.8-
Educational and Promotional Expense	0*	0*	12.1-	0*	27.9-
Loan Servicing Expense	0*	0*	10.7-	0*	11.9-
Professional and Outside Services	1	0*	9.6-	0*	7.9
Member Insurance	1	1	11.1-	0*	10.4-
Operating Fees	0*	0*	15.4-	0*	21.7-
Miscellaneous Operating Expenses	1	1	0.1	0*	12.9-
TOTAL NON-INTEREST EXPENSE	17	16	10.5-	13	14.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-0*	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	1	N/A
NET INCOME	2	0*	96.7-	-2	3,222.0-
Transfer to Regular Reserve	0*	0*	16.9-	0*	73.3-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	792	706	10.9-	648	8.2-
INTEREST INCOME					
Interest on Loans	201	171	15.0-	145	15.5-
(Less) Interest Refund	0*	0*	23.3-	0*	20.8-
Income from Investments	73	53	27.0-	34	35.7-
Trading Profits and Losses	0*	-0*	870.0-	0	100.0
TOTAL INTEREST INCOME	274	224	18.2-	179	20.3-
INTEREST EXPENSE					
Dividends on Shares	75	60	19.4-	38	36.9-
Interest on Deposits	12	9	29.4-	6	28.8-
Interest on Borrowed Money	0*	0*	60.9-	0*	59.9-
TOTAL INTEREST EXPENSE	88	69	21.1-	44	36.0-
PROVISION FOR LOAN & LEASE LOSSES	15	18	22.9	18	0.8-
NET INTEREST INCOME AFTER PLL	172	137	20.2-	117	15.0-
NON-INTEREST INCOME					
Fee Income	29	24	16.9-	21	12.6-
Other Operating Income	7	6	6.9-	5	12.6-
Gain (Loss) on Investments	-0*	-0*	17.8-	-8	7,800.1-
Gain (Loss) on Disposition of Fixed Assets	0*	-0*	113.2-	-0*	157.9-
Other Non-Operating Income (Expense)	1	0*	11.2-	14	1,469.6
NCUSIF Stabilization Income	N/A	N/A	N/A	11	N/A
TOTAL NON-INTEREST INCOME	38	31	17.3-	33	5.5
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	97	85	12.4-	75	12.1-
Travel and Conference Expense	2	2	13.4-	1	22.2-
Office Occupancy Expense	10	9	11.6-	8	12.6-
Office Operations Expense	37	32	14.4-	28	12.1-
Educational and Promotional Expense	3	3	17.6-	2	23.9-
Loan Servicing Expense	5	5	6.4-	4	14.2-
Professional and Outside Services	16	14	8.5-	13	8.8-
Member Insurance	5	6	11.7	5	6.2-
Operating Fees	3	2	15.6-	2	6.1-
Miscellaneous Operating Expenses	9	7	19.9-	7	2.0-
TOTAL NON-INTEREST EXPENSE	187	165	12.1-	146	11.4-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	4	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	16	N/A
NET INCOME	22	4	83.9-	-12	445.7-
Transfer to Regular Reserve	7	2	69.4-	1	35.1-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	972	956	1.6-	912	4.6-
INTEREST INCOME					
Interest on Loans	1,108	1,042	5.9-	890	14.6-
(Less) Interest Refund	1	1	3.7	0*	46.9-
Income from Investments	352	288	18.3-	208	27.5-
Trading Profits and Losses	0	0*	0.0	-0*	256.1-
TOTAL INTEREST INCOME	1,458	1,329	8.9-	1,098	17.4-
INTEREST EXPENSE					
Dividends on Shares	385	340	11.7-	222	34.6-
Interest on Deposits	129	108	16.0-	74	31.1-
Interest on Borrowed Money	5	3	39.2-	3	12.3-
TOTAL INTEREST EXPENSE	519	451	13.1-	299	33.6-
PROVISION FOR LOAN & LEASE LOSSES	70	119	70.6	134	12.9
NET INTEREST INCOME AFTER PLL	870	759	12.8-	664	12.5-
NON-INTEREST INCOME					
Fee Income	226	221	2.6-	190	14.0-
Other Operating Income	66	62	6.1-	57	7.7-
Gain (Loss) on Investments	0*	-3	5,513.0-	-52	1,777.6-
Gain (Loss) on Disposition of Fixed Assets	2	-0*	157.2-	-2	136.0-
Other Non-Operating Income (Expense)	5	-3	154.1-	91	3,269.8
NCUSIF Stabilization Income	N/A	N/A	N/A	82	N/A
TOTAL NON-INTEREST INCOME	299	276	7.7-	284	2.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	494	479	3.0-	427	10.9-
Travel and Conference Expense	15	14	7.5-	10	27.2-
Office Occupancy Expense	71	68	3.7-	63	8.0-
Office Operations Expense	200	192	3.9-	168	12.2-
Educational and Promotional Expense	32	30	5.9-	23	23.2-
Loan Servicing Expense	47	46	3.7-	42	8.3-
Professional and Outside Services	105	103	1.2-	95	8.2-
Member Insurance	10	27	154.1	15	44.0-
Operating Fees	8	9	12.0	8	11.1-
Miscellaneous Operating Expenses	30	33	8.8	30	6.7-
TOTAL NON-INTEREST EXPENSE	1,011	999	1.2-	881	11.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	67	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	104	N/A
NET INCOME	158	35	77.6-	-37	204.1-
Transfer to Regular Reserve	16	12	28.9-	9	22.3-

* Amount Less than + or - 1 Million

TABLE 18
CONSOLIDATED INCOME AND EXPENSE STATEMENT
FEDERALLY INSURED STATE CREDIT UNIONS
Peer Group 4: Asset Size \$50,000,000 to \$100,000,000
December 31, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	298	305	2.3	310	1.6
INTEREST INCOME					
Interest on Loans	990	962	2.8-	892	7.3-
(Less) Interest Refund	2	0*	62.4-	0*	51.5-
Income from Investments	269	232	14.0-	173	25.4-
Trading Profits and Losses	0*	-0*	757.5-	0	100.0
TOTAL INTEREST INCOME	1,257	1,193	5.1-	1,064	10.8-
INTEREST EXPENSE					
Dividends on Shares	327	293	10.4-	205	30.2-
Interest on Deposits	165	140	15.2-	106	24.6-
Interest on Borrowed Money	10	11	6.1	7	29.6-
TOTAL INTEREST EXPENSE	502	444	11.6-	317	28.4-
PROVISION FOR LOAN & LEASE LOSSES	84	137	63.6	172	25.7
NET INTEREST INCOME AFTER PLL	671	612	8.7-	575	6.1-
NON-INTEREST INCOME					
Fee Income	218	230	5.4	214	7.1-
Other Operating Income	76	76	0.3	77	0.8
Gain (Loss) on Investments	2	-9	643.8-	-44	417.5-
Gain (Loss) on Disposition of Fixed Assets	1	-0*	121.0-	-2	891.4-
Other Non-Operating Income (Expense)	6	0*	91.5-	88	17,143.8
NCUSIF Stabilization Income	N/A	N/A	N/A	82	N/A
TOTAL NON-INTEREST INCOME	303	298	1.7-	332	11.4
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	423	430	1.8	405	5.8-
Travel and Conference Expense	14	14	1.8-	10	27.6-
Office Occupancy Expense	64	69	8.1	65	5.0-
Office Operations Expense	173	171	1.5-	159	7.0-
Educational and Promotional Expense	33	34	0.6	28	17.4-
Loan Servicing Expense	45	45	0.4	47	3.6
Professional and Outside Services	82	86	4.2	87	1.8
Member Insurance	4	25	495.2	6	73.8-
Operating Fees	5	6	20.6	5	8.8-
Miscellaneous Operating Expenses	22	21	7.0-	21	2.8
TOTAL NON-INTEREST EXPENSE	866	900	3.9	835	7.2-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	72	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	96	N/A
NET INCOME	108	10	90.6-	-24	339.2-
Transfer to Regular Reserve	14	21	50.3	14	34.3-

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	412	419	1.7	442	5.5
INTEREST INCOME					
Interest on Loans	4,308	4,168	3.3-	4,070	2.4-
(Less) Interest Refund	2	2	4.2-	2	0.6
Income from Investments	942	803	14.7-	616	23.2-
Trading Profits and Losses	0*	-0*	133.8-	0*	296.3
TOTAL INTEREST INCOME	5,249	4,969	5.3-	4,684	5.7-
INTEREST EXPENSE					
Dividends on Shares	1,383	1,157	16.3-	919	20.6-
Interest on Deposits	759	699	7.9-	491	29.8-
Interest on Borrowed Money	98	96	1.3-	84	13.0-
TOTAL INTEREST EXPENSE	2,240	1,953	12.8-	1,494	23.5-
PROVISION FOR LOAN & LEASE LOSSES	450	731	62.4	976	33.5
NET INTEREST INCOME AFTER PLL	2,558	2,285	10.7-	2,214	3.1-
NON-INTEREST INCOME					
Fee Income	988	1,006	1.9	1,029	2.3
Other Operating Income	383	368	3.8-	441	19.7
Gain (Loss) on Investments	7	-51	884.1-	-153	198.5-
Gain (Loss) on Disposition of Fixed Assets	11	-6	149.7-	-17	208.4-
Other Non-Operating Income (Expense)	21	-38	280.1-	393	1,129.9
NCUSIF Stabilization Income	N/A	N/A	N/A	401	N/A
TOTAL NON-INTEREST INCOME	1,409	1,280	9.2-	1,696	32.5
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	1,759	1,781	1.2	1,820	2.2
Travel and Conference Expense	51	51	0.3	39	24.3-
Office Occupancy Expense	272	280	2.8	289	3.3
Office Operations Expense	691	682	1.2-	694	1.7
Educational and Promotional Expense	158	156	1.6-	132	15.4-
Loan Servicing Expense	194	194	0.2	215	10.4
Professional and Outside Services	255	257	0.8	262	2.1
Member Insurance	10	148	1,356.0	16	89.2-
Operating Fees	15	24	54.5	17	25.8-
Miscellaneous Operating Expenses	96	105	8.6	94	10.0-
TOTAL NON-INTEREST EXPENSE	3,502	3,677	5.0	3,578	2.7-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	332	N/A
NCUSIF stabilization Expense	N/A	N/A	N/A	349	N/A
NET INCOME	466	-113	124.3-	-17	84.8
Transfer to Regular Reserve	58	42	27.3-	62	47.0

* 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, 2009
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	158	174	10.1	185	6.3
INTEREST INCOME					
Interest on Loans	8,928	9,955	11.5	10,154	2.0
(Less) Interest Refund	16	14	16.5-	19	37.9
Income from Investments	2,147	1,985	7.6-	1,682	15.3-
Trading Profits and Losses	4	-11	352.7-	6	153.7
TOTAL INTEREST INCOME	11,063	11,915	7.7	11,823	0.8-
INTEREST EXPENSE					
Dividends on Shares	4,100	3,839	6.4-	2,916	24.0-
Interest on Deposits	1,375	1,388	1.0	1,114	19.7-
Interest on Borrowed Money	373	408	9.3	391	4.0-
TOTAL INTEREST EXPENSE	5,848	5,635	3.6-	4,421	21.5-
PROVISION FOR LOAN & LEASE LOSSES	827	2,163	161.7	3,071	42.0
NET INTEREST INCOME AFTER PLL	4,389	4,117	6.2-	4,330	5.2
NON-INTEREST INCOME					
Fee Income	1,510	1,688	11.8	1,864	10.5
Other Operating Income	872	1,024	17.5	1,281	25.1
Gain (Loss) on Investments	-41	-148	260.9-	-228	53.9-
Gain (Loss) on Disposition of Fixed Assets	19	-11	159.2-	-13	18.4-
Other Non-Operating Income (Expense)	20	-16	183.2-	1,049	6,500.8
NCUSIF Stabilization Income	N/A	N/A	N/A	1,025	N/A
TOTAL NON-INTEREST INCOME	2,379	2,536	6.6	3,962	56.2
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	2,876	3,287	14.3	3,498	6.4
Travel and Conference Expense	71	72	1.8	55	23.8-
Office Occupancy Expense	444	524	18.0	574	9.6
Office Operations Expense	1,144	1,271	11.2	1,351	6.2
Educational and Promotional Expense	249	277	11.1	250	9.8-
Loan Servicing Expense	304	355	16.5	416	17.4
Professional and Outside Services	381	431	13.2	466	8.0
Member Insurance	7	530	7,685.2	-14	102.7-
Operating Fees	18	25	40.4	24	2.9-
Miscellaneous Operating Expenses	201	268	33.5	223	16.8-
TOTAL NON-INTEREST EXPENSE	5,694	7,040	23.6	6,843	2.8-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	1,450	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	783	N/A
NET INCOME	1,073	-387	136.1-	667	272.3
Transfer to Regular Reserve	254	344	35.5	210	38.8-

* Amount Less than + or - 1 Million

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

Negative Net Income Data as of December 31

Year	Total Number of Credit Unions	Number Experiencing Losses	Percent of Total	Negative Earnings (in thousands)
2005	3,302	353	10.69	-87,910
2006	3,173	318	10.02	-109,833
2007	3,065	353	11.52	-320,053
2008	2,959	842	28.46	-1,553,242
2009	2,840	1,337	47.08	-1,248,422

Losses By Assets Size as of December 31

Assets Size	Number of Credit Unions	Assets	Negative Earnings	Net Worth
Less Than 2 Million	195	183,717,162	-2,595,503	36,568,809
2 Million To 10 Million	348	1,954,214,907	-20,413,085	284,385,367
10 Million To 50 Million	419	10,773,694,194	-105,089,462	1,289,704,186
50 Million To 100 Million	135	9,507,187,593	-95,793,866	937,616,844
100 Million To 500 Million	186	37,946,732,626	-395,129,195	3,365,944,974
500 Million and Over	54	68,894,103,830	-629,400,616	5,570,705,942
Total	1,337	129,259,650,312	-1,248,421,727	11,484,926,122

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

Year	Camel 1	Camel 2	Camel 3	Camel 4	Camel 5	Total
2005	638	1,938	625	98	1	3,300
2006	636	1,911	553	69	4	3,173
2007	626	1,863	508	67	1	3,065
2008	587	1,726	565	76	4	2,958
2009	476	1,644	590	127	1	2,838

Camel Rating 4 and 5 as of December 31

Year	Number of Credit Unions	% of Total Credit Unions	Shares	% of Total Shares
2005	99	3.00	3,829,494,208	1.50
2006	73	2.30	2,067,163,633	0.77
2007	68	2.22	2,013,789,500	0.71
2008	80	2.70	8,630,656,433	2.80
2009	128	4.51	27,257,961,615	7.93

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

Table 22
100 Largest Federally Insured State Credit Unions
December 31, 2009

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	Raleigh	NC	1937	19,574,613,286
2	BOEING EMPLOYEES	2	Tukwila	WA	1935	8,604,906,842
3	THE GOLDEN 1	3	Sacramento	CA	1933	7,618,664,617
4	ALLIANT	4	Chicago	IL	1935	7,006,938,844
5	STAR ONE	6	Sunnyvale	CA	1956	5,111,237,960
6	SAN DIEGO COUNTY	5	San Diego	CA	1938	4,862,350,677
7	CITIZENS EQUITY FIRST	8	Peoria	IL	1937	4,191,830,193
8	VYSTAR	9	Jacksonville	FL	1952	3,991,124,338
9	PATELCO	7	San Francisco	CA	1936	3,711,785,034
10	DELTA COMMUNITY	12	Atlanta	GA	1940	3,574,485,200
11	PENNSYLVANIA STATE EMPLOYEES	10	Harrisburg	PA	1933	3,566,900,906
12	SPACE COAST	32	Melbourne	FL	1951	3,188,984,794
13	WESCOM CENTRAL	11	Pasadena	CA	1934	2,871,525,881
14	ONPOINT COMMUNITY	13	Portland	OR	1932	2,754,327,380
15	DFCU FINANCIAL	349	Dearborn	MI	1936	2,619,134,856
16	WINGS FINANCIAL		Apple Valley	MN	1938	2,522,939,972
17	EASTMAN	14	Kingsport	TN	1934	2,294,766,139
18	FIRST TECHNOLOGY	16	Beaverton	OR	1952	2,186,610,608
19	ATLANTA POSTAL	27	Atlanta	GA	1925	2,058,817,463
20	STATE EMPLOYEES CU OF MARYLAND, INC	18	Linthicum	MD	1951	2,024,896,193
21	TEACHERS	17	South Bend	IN	1931	2,023,407,628
22	BELLCO	15	Greenwood Villa	CO	1936	1,965,339,287
23	VIRGINIA CREDIT UNION, INC.,	25	Richmond	VA	1928	1,941,835,457
24	LAKE MICHIGAN	34	Grand Rapids	MI	1933	1,833,362,804
25	EDUCATIONAL EMPLOYEES	21	Fresno	CA	1934	1,826,639,668
26	CALIFORNIA COAST	20	San Diego	CA	1929	1,824,029,808
27	HARBORONE	22	Brockton	MA	1917	1,811,883,286
28	APCO EMPLOYEES	26	Birmingham	AL	1953	1,809,495,799
29	COMMUNITY AMERICA	30	KANSAS CITY	MO	1940	1,773,294,372
30	WRIGHT-PATT	35	Fairborn	OH	1932	1,749,349,369
31	SAFE	45	North Highlands	CA	1940	1,736,346,895
32	VERIDIAN	38	Waterloo	IA	1934	1,689,420,447
33	PROVIDENT	23	Redwood City	CA	1950	1,674,838,348
34	REDWOOD	19	Santa Rosa	CA	1950	1,669,986,370
35	TEXANS	24	Richardson	TX	1953	1,640,033,140
36	GECU	39	El Paso	TX	1932	1,623,228,958
37	FAIRWINDS	28	Orlando	FL	1949	1,554,025,337
38	TRAVIS	31	Vacaville	CA	1951	1,553,273,848
39	FIRST COMMUNITY	44	Chesterfield	MO	1934	1,536,890,644
40	TEXAS DOW EMPLOYEES	37	Lake Jackson	TX	1954	1,525,933,132
41	SERVICE	46	Portsmouth	NH	1957	1,519,430,024
42	GEORGIA'S OWN	54	Atlanta	GA	1934	1,518,221,119
43	CONNECTICUT STATE EMPLOYEES	47	Hartford	CT	1946	1,516,119,192
44	WASHINGTON STATE EMPLOYEES	40	OLYMPIA	WA	1957	1,491,203,424
45	MUNICIPAL	41	New York	NY	1917	1,465,136,968
46	BAXTER	42	Vernon Hills	IL	1980	1,422,794,629
47	LANDMARK	51	New Berlin	WI	1933	1,420,799,408
48	NORTH ISLAND FINANCIAL	33	San Diego	CA	1940	1,420,784,876
49	SUMMIT	48	Madison	WI	1935	1,419,987,161
50	SCHOOLS FINANCIAL	56	Sacramento	CA	1933	1,414,355,800
51	MIDFLORIDA		Lakeland	FL	1978	1,364,718,990
52	SPOKANE TEACHERS	60	Liberty Lake	WA	1934	1,355,412,544
53	COMMUNITY FIRST	58	Appleton	WI	1975	1,352,331,511
54	PREMIER AMERICA	36	Chatsworth	CA	1957	1,346,270,037
55	TECHNOLOGY	53	San Jose	CA	1960	1,335,766,404
56	GENISYS	55	Auburn Hills	MI	1964	1,304,145,479
57	DOW CHEMICAL EMPLOYEES'	59	Midland	MI	1937	1,293,919,957
58	ARIZONA STATE	52	PHOENIX	AZ	1972	1,289,045,621
59	INDIANA MEMBERS	61	Indianapolis	IN	1956	1,257,084,431
60	MELROSE	75	BRIARWOOD	NY	1922	1,234,539,412
61	EVANGELICAL CHRISTIAN	50	Brea	CA	1964	1,232,547,081
62	TRUMARK FINANCIAL	64	Trevose	PA	1939	1,227,229,454
63	ANHEUSER-BUSCH EMPLOYEES	57	Saint Louis	MO	1939	1,225,767,978

Table 22
100 Largest Federally Insured State Credit Unions
December 31, 2009

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
64	ASSOCIATED CREDIT UNION	81	Norcross	GA	1930	1,202,215,012
65	MERIWEST	49	San Jose	CA	1961	1,196,372,693
66	UNIVERSITY OF WISCONSIN	65	Madison	WI	1931	1,182,201,380
67	WESTERRA	82	Denver	CO	1934	1,179,652,533
68	WHITEFISH CREDIT UNION ASSOCIATION	67	Whitefish	MT	1934	1,177,207,003
69	EDUCATORS	73	Racine	WI	1937	1,171,052,016
70	PAWTUCKET	68	Pawtucket	RI	1962	1,169,914,870
71	CALIFORNIA	43	Glendale	CA	1933	1,167,029,992
72	NAVIGANT	62	Smithfield	RI	1915	1,157,481,914
73	BAYPORT CREDIT UNION	74	Newport News	VA	1928	1,120,984,567
74	COMMUNITY FIRST CREDIT UNION OF FLO	63	Jacksonville	FL	1961	1,103,831,580
75	CAMPUS USA	78	Gainesville	FL	1935	1,088,625,601
76	PUBLIC SERVICE EMPLOYEES	70	Denver	CO	1938	1,083,933,991
77	VANTAGE WEST	79	Tucson	AZ	1955	1,072,284,915
78	PACIFIC SERVICE	71	Walnut Creek	CA	1936	1,061,658,297
79	MICHIGAN SCHOOLS AND GOVERNMENT	80	Clinton Townshi	MI	1954	1,056,001,517
80	ROYAL	76	Eau Claire	WI	1964	1,044,603,479
81	GENERAL ELECTRIC	91	Cincinnati	OH	1954	1,038,120,039
82	MUNICIPAL EMPL.CREDIT UNION OF BALT	85	Baltimore	MD	1936	1,032,703,380
83	EECU	98	Fort Worth	TX	1934	1,018,562,714
84	CREDIT UNION OF TEXAS	69	Dallas	TX	1931	1,005,779,727
85	FORUM	66	Indianapolis	IN	1941	998,669,161
86	NUMERICA	92	Spokane Valley	WA	1941	997,347,671
87	LBS FINANCIAL	72	Long Beach	CA	1935	985,934,245
88	CREDIT UNION OF COLORADO	97	Denver	CO	1934	940,875,355
89	ELEVATIONS	84	Boulder	CO	1952	940,191,977
90	GESA	94	Richland	WA	1953	926,285,261
91	ORANGE COUNTY'S	83	Santa Ana	CA	1938	924,585,223
92	IDAHO CENTRAL	112	Chubbuck	ID	1940	919,641,924
93	OREGON COMMUNITY	87	Eugene	OR	1981	911,694,878
94	TULSA TEACHERS	104	Tulsa	OK	1934	909,163,390
95	UNIVERSITY OF IOWA COMMUNITY	101	Iowa City	IA	1938	897,063,585
96	COMMONWEALTH	90	Frankfort	KY	1951	881,251,306
97	ACHIEVA CREDIT UNION	147	Clearwater	FL	1937	878,706,515
98	KITSAP	99	Bremerton	WA	1934	872,553,473
99	CENTRA	96	Columbus	IN	1940	861,201,808
100	ALTURA	86	Riverside	CA	1957	860,102,894

**CORPORATE
CREDIT UNIONS**

**Table A
Corporate Credit Union Data
December 31, 2009**

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS D 4365 CRESCENT ROAD IRONDALE, AL 35210 (800)292-6242	AL	2,196,670,153	87,077,046	68.00	231
65170	FIRST CORPORATE PRITTS, PETE 2 NORTH CENTRAL AVENUE , SUITE 100 PHOENIX, AZ 85004 (602)322-2400	AZ	955,209,318	37,117,050	75.65	54
19693	WESTERN CORPORATE SIRAVO, ROBERT A 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	21,110,199,176	-4,968,417,743	26.70	1,079
24817	SYSTEM UNITED CORPORATE FEDERAL CRE GRAHAM, THOMAS R 11080 CIRCLEPOINT ROAD SUITE 500 WESTMINSTER, CO 80020 (720)540-4600	CO	2,466,109,320	55,647,950	34.26	413
24752	CONSTITUTION CORPORATE FEDERAL CRED NEALON, ROBERT T P.O. BOX 5024 WALLINGFORD, CT 06492-7524 (203)697-6000	CT	1,291,412,330	-25,231,776	-0.43	185
22328	SOUTHEAST CORPORATE MILLER, BRAD L 3692 COOLIDGE COURT TALLAHASSEE, FL 32311 (850)701-4000	FL	3,334,855,221	64,721,097	29.79	425
60237	GEORGIA CENTRAL MOORE, GREG 6705 SUGARLOAF PKWY, SUITE 250 DULUTH, GA 30097 (770)476-9704	GA	2,515,581,386	27,564,520	46.28	173
65216	IOWA CORPORATE CENTRAL CREDIT UNION FLYNN, SARA P.O. BOX 8388 DES MOINES, IA 50325 (515)457-2000	IA	88,459,639	13,752,607	-0.25	162
22253	MEMBERS UNITED HERBST, JOSEPH 4450 WEAVER PARKWAY WARRENVILLE, IL 60555 (630)276-2600	IL	8,367,676,579	23,554,446	18.03	2,215
67932	KANSAS CORPORATE EISENHAUER, LARRY 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	339,583,784	27,690,673	40.18	141

**Table A
Corporate Credit Union Data
December 31, 2009**

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	443,922,356	11,754,188	2.09	111
67259	LOUISIANA CORPORATE SAVOIE, DAVID A 3500 N. CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	158,851,877	8,426,860	19.70	178
23254	EASTERN CORPORATE MELCHIONDA, JANE C 35 CORPORATE DRIVE, SUITE 300 BURLINGTON, MA 01803 (781)933-9950	MA	844,562,089	45,353,525	-42.27	293
22230	TRICORP ROY, STEPHEN 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	951,888,626	13,278,492	46.53	192
68060	CENTRAL CORPORATE WALBY, WILLIAM A PO BOX 5092 SOUTHFIELD, MI 48086 (248)351-2100	MI	2,965,064,690	71,951,449	37.29	368
68500	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE SAINT LOUIS, MO 63146 (314)542-1379	MO	896,555,705	23,939,622	6.81	321
68532	TREASURE STATE CORPORATE CU HOWKE, STEVEN D 101 N. RODNEY, SUITE 2 HELENA, MT 59601 (406)442-9081	MT	365,361,303	4,806,813	33.14	64
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	1,781,833,580	35,675,381	34.78	176
24647	MIDWEST CORPORATE WOLF, DOUG PO BOX 7008 BISMARCK, ND 58507 (701)250-3979	ND	187,054,364	1,868,723	1.15	66
24635	CORPORATE ONE FCU BUTKE, LEE C P.O. BOX 2770 COLUMBUS, OH 43216-2770 (614)825-9201	OH	3,299,132,391	167,694,881	0.59	767

Table A
Corporate Credit Union Data
December 31, 2009

Charter	Name and Address	ST	Assets	Total Capital	% Share Growth	No. of Members
22331	MID-ATLANTIC CORPORATE MURRAY, JAY R 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	3,816,147,603	158,293,256	38.29	952
68054	VOLUNTEER CORPORATE VEACH, RICK 2460 ATRIUM WAY NASHVILLE, TN 37214 (615)232-7900	TN	1,552,579,997	53,914,746	39.19	262
22140	SOUTHWEST CORPORATE CASSIDY, JOHN 6801 PARKWOOD BOULEVARD PLANO, TX 75024-7198 (214)703-7500	TX	7,922,897,749	105,973,862	4.32	1,480
22311	VACORP CHAPMAN, DON 107 LEROY BOWEN DRIVE LYNCHBURG, VA 24502 (434)455-7800	VA	1,435,845,636	17,500,828	16.64	235
68520	CORPORATE CENTRAL CREDIT UNION FOUCH, ROBERT W 6262 S. LOWELL PLACE MUSKEGO, WI 53150 (414)425-5555	WI	1,769,791,100	154,948,033	39.31	462
24822	WEST VIRGINIA CORPORATE F. C. U. THOMAS, CHARLES E P.O. BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	244,381,945	10,191,116	18.59	112
24756	U. S. CENTRAL FEDERAL CREDIT UNION LEE, FRANCIS 9701 RENNER BOULEVARD, SUITE 100 LENEXA, KS 66219 (913)227-6000	KS	35,074,924,787	395,031,672	26.59	59
Total			106,376,552,701	-3,375,920,683	24.48	11,176

**CREDIT UNION TABLES
BY STATE**

Alabama
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	145	138	4.8-	132	4.3-
Cash & Equivalents	1,433	1,497	4.5	1,841	23.0
TOTAL INVESTMENTS	3,109	3,547	14.1	4,174	17.7
U.S. Government Obligations	3	4	26.8	4	2.9-
Federal Agency Securities	2,085	2,461	18.0	3,081	25.2
Mutual Fund & Common Trusts	157	131	16.5-	0	100.0-
MCSD and PIC at Corporate CU	50	52	2.7	82	57.4
All Other Corporate Credit Union	453	401	11.6-	354	11.6-
Commercial Banks, S&Ls	184	294	59.6	381	29.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	26	21	17.6-	26	22.5
All Other Investments	0	82	0.0	75	8.9-
Loans Held for Sale	8	22	164.2	20	10.8-
TOTAL LOANS OUTSTANDING	6,441	7,108	10.4	7,495	5.4
Unsecured Credit Card Loans	389	418	7.6	451	7.8
All Other Unsecured Loans	419	438	4.6	443	1.1
New Vehicle Loans	1,317	1,330	1.0	1,168	12.2-
Used Vehicle Loans	1,600	1,736	8.5	1,960	12.9
First Mortgage Real Estate Loans/LOC	1,810	2,201	21.6	2,436	10.6
Other Real Estate Loans/LOC	551	605	9.8	610	0.8
Leases Receivable	0*	0*	74.7-	31	62,820.8
All Other Loans/LOC	356	379	6.5	396	4.6
Allowance For Loan Losses	53	65	23.6	80	22.9
Foreclosed and Repossessed Assets	11	29	172.3	32	8.6
Foreclosed and Repossessed Real Estate	5	21	281.3	24	16.1
Foreclosed & Repossessed Autos	5	8	59.2	7	9.9-
Foreclosed and Repossessed – Other	0*	0*	62.0	0*	13.8-
Land and Building	288	324	12.3	342	5.7
Other Fixed Assets	59	59	0.5	55	6.4-
NCUSIF Capitalization Deposit	88	73	17.4-	115	57.8
Other Assets	143	168	17.8	169	0.3
TOTAL ASSETS	11,527	12,763	10.7	14,163	11.0
LIABILITIES					
Total Borrowings	101	96	5.5-	84	12.0-
Accrued Dividends/Interest Payable	17	13	18.8-	8	39.3-
Acct Payable and Other Liabilities	75	93	25.2	92	1.7-
Uninsured Secondary Capital	0*	0*	31.9-	0*	35.5-
TOTAL LIABILITIES	193	203	5.2	184	9.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	9,928	11,039	11.2	12,385	12.2
Share Drafts	1,645	1,091	33.7-	1,373	25.9
Regular Shares	2,982	3,858	29.4	4,254	10.3
Money Market Shares	1,164	1,337	14.9	1,671	25.0
Share Certificates/CDs	3,007	3,429	14.0	3,536	3.1
IRA/Keogh Accounts	1,037	1,233	18.9	1,458	18.3
All Other Shares	48	55	14.6	63	14.4
Non-Member Deposits	46	37	20.0-	29	20.1-
Regular Reserves	367	393	6.9	410	4.3
Equity Acquired in Merger	N/A	N/A	N/A	3	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	55.5-	0*	38.6-
Accum. Unrealized G/L on A-F-S	1	16	1,403.7	21	33.5
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0*	-0*	1,198.0-	-0*	133.6-
Other Reserves	221	236	6.7	252	6.6
Other Comprehensive Income	-9	-17	94.3-	-30	70.6-
Undivided Earnings	826	894	8.2	939	5.1
TOTAL EQUITY	1,407	1,521	8.1	1,595	4.8
TOTAL LIABILITIES/EQUITY/SAVINGS	11,527	12,763	10.7	14,163	11.0

* Amount Less than + or - 1 Million

Alabama
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	145	138	4.8-	132	4.3-
INTEREST INCOME					
Interest on Loans	440	471	7.1	477	1.3
(Less) Interest Refund	2	2	26.7-	2	5.9
Income from Investments	199	182	8.4-	147	19.6-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	637	652	2.4	622	4.6-
INTEREST EXPENSE					
Dividends on Shares	229	206	9.9-	149	27.8-
Interest on Deposits	78	83	6.3	84	1.5
Interest on Borrowed Money	3	4	47.3	3	18.9-
TOTAL INTEREST EXPENSE	310	293	5.3-	237	19.4-
PROVISION FOR LOAN & LEASE LOSSES	41	61	46.9	83	36.8
NET INTEREST INCOME AFTER PLL	286	298	4.3	303	1.6
NON-INTEREST INCOME					
Fee Income	135	156	15.6	156	0.3-
Other Operating Income	52	58	12.5	68	17.2
Gain (Loss) on Investments	-0*	4	495.4	-2	143.0-
Gain (Loss) on Disp of Fixed Assets	-0*	0*	158.3	-5	1,326.9-
Other Non-Oper Income (Expense)	0*	2	310.8	51	2,539.1
NCUSIF Stabilization Income	N/A	N/A	N/A	43	N/A
TOTAL NON-INTEREST INCOME	186	221	18.7	269	21.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	182	205	12.8	216	5.1
Travel and Conference Expense	5	5	9.9	4	21.4-
Office Occupancy Expense	24	28	15.8	30	6.8
Office Operations Expense	80	87	8.6	91	4.2
Educational & Promotional Expense	13	13	0.1	13	1.5
Loan Servicing Expense	24	26	10.8	29	12.3
Professional and Outside Services	34	38	10.0	41	10.4
Member Insurance	4	24	535.4	5	78.3-
Operating Fees	2	3	36.7	2	11.4-
Miscellaneous Operating Expenses	13	15	12.7	14	3.5-
TOTAL NON-INTEREST EXPENSES	381	444	16.6	447	0.6
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	125	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	43	N/A
NET INCOME	91	74	17.9-	82	10.8
Transfer to Regular Reserve	20	21	5.7	27	23.9

* Amount Less than + or - 1 Million

Alaska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	12	12	0.0	12	0.0
Cash & Equivalents	206	189	8.1-	334	76.9
TOTAL INVESTMENTS	1,064	1,090	2.5	1,135	4.1
U.S. Government Obligations	0	0	0.0	0*	0.0
Federal Agency Securities	325	386	18.9	374	3.0-
Mutual Fund & Common Trusts	0*	0*	2.8	0	100.0-
MCSD and PIC at Corporate CU	10	9	12.3-	2	76.2-
All Other Corporate Credit Union	34	22	35.8-	6	73.9-
Commercial Banks, S&Ls	20	39	94.4	41	4.2
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	2	4	158.9	6	42.0
All Other Investments	0	19	0.0	70	263.2
Loans Held for Sale	95	61	35.9-	104	69.9
TOTAL LOANS OUTSTANDING	3,342	3,854	15.3	4,025	4.5
Unsecured Credit Card Loans	155	172	11.2	208	20.7
All Other Unsecured Loans	93	98	5.8	107	8.8
New Vehicle Loans	778	891	14.5	903	1.3
Used Vehicle Loans	880	1,121	27.5	1,237	10.3
First Mortgage Real Estate Loans/LOC	870	914	5.0	939	2.7
Other Real Estate Loans/LOC	196	195	0.7-	161	17.5-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	371	462	24.7	472	2.0
Allowance For Loan Losses	23	41	77.0	61	50.0
Foreclosed and Repossessed Assets	2	4	59.6	14	260.1
Foreclosed and Repossessed Real Estate	1	2	78.8	11	361.1
Foreclosed & Repossessed Autos	0*	0*	26.1	2	73.7
Foreclosed and Repossessed – Other	0*	0*	49.7	0*	75.4
Land and Building	145	148	2.0	165	11.9
Other Fixed Assets	38	38	1.0	38	0.4-
NCUSIF Capitalization Deposit	33	36	9.1	48	34.5
Other Assets	170	162	4.6-	174	7.7
TOTAL ASSETS	5,071	5,540	9.2	6,000	8.3
LIABILITIES					
Total Borrowings	452	364	19.6-	123	66.1-
Accrued Dividends/Interest Payable	3	2	19.9-	1	40.7-
Acct Payable and Other Liabilities	65	72	11.0	74	1.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	521	439	15.7-	199	54.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,111	4,752	15.6	5,403	13.7
Share Drafts	449	470	4.8	561	19.3
Regular Shares	1,205	1,317	9.3	1,470	11.6
Money Market Shares	1,025	1,447	41.1	1,667	15.2
Share Certificates/CDs	1,160	1,202	3.7	1,272	5.8
IRA/Keogh Accounts	271	312	15.4	383	22.6
All Other Shares	0*	0*	88.9-	0*	2,061.7
Non-Member Deposits	2	3	75.5	50	1,605.4
Regular Reserves	71	72	1.2	75	4.5
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-89	165,006.0-	-60	31.8
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	0*	0	100.0-	0	0.0
Other Comprehensive Income	0	-22	0.0	-41	84.5-
Undivided Earnings	369	389	5.4	425	9.4
TOTAL EQUITY	439	349	20.5-	398	14.0
TOTAL LIABILITIES/EQUITY/SAVINGS	5,071	5,540	9.2	6,000	8.3

* Amount Less than + or - 1 Million

Alaska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	12	12	0.0	12	0.0
INTEREST INCOME					
Interest on Loans	243	270	11.5	289	6.7
(Less) Interest Refund	0*	0*	32.4-	0*	89.4-
Income from Investments	40	50	24.1	34	31.6-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	283	320	13.3	323	0.8
INTEREST EXPENSE					
Dividends on Shares	104	112	7.2	73	34.9-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	8	8	1.6	2	71.9-
TOTAL INTEREST EXPENSE	113	120	6.8	75	37.5-
PROVISION FOR LOAN & LEASE LOSSES	24	55	133.5	68	22.9
NET INTEREST INCOME AFTER PLL	146	145	1.1-	180	24.2
NON-INTEREST INCOME					
Fee Income	58	62	7.1	71	14.0
Other Operating Income	49	56	14.1	70	24.7
Gain (Loss) on Investments	0	0	0.0	-0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	4	969.0	-0*	117.8-
Other Non-Oper Income (Expense)	-0*	3	389.8	6	121.2
NCUSIF Stabilization Income	N/A	N/A	N/A	7	N/A
TOTAL NON-INTEREST INCOME	106	125	17.5	146	16.7
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	130	145	11.7	162	11.3
Travel and Conference Expense	1	1	29.1	1	8.9-
Office Occupancy Expense	20	22	10.5	25	10.8
Office Operations Expense	47	51	8.5	52	2.1
Educational & Promotional Expense	6	6	12.5	6	1.3-
Loan Servicing Expense	7	8	14.1	11	31.0
Professional and Outside Services	7	7	1.4	9	27.5
Member Insurance	0	3	0.0	-0*	100.1-
Operating Fees	0*	0*	32.7	0*	1.0
Miscellaneous Operating Expenses	4	0*	78.3-	5	450.6
TOTAL NON-INTEREST EXPENSES	223	246	10.7	271	10.1
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	54	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	14	N/A
NET INCOME	30	23	22.3-	41	74.6
Transfer to Regular Reserve	0*	0*	16.5	2	280.6

* Amount Less than + or - 1 Million

Arizona
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	55	55	0.0	53	3.6-
Cash & Equivalents	601	656	9.1	963	46.7
TOTAL INVESTMENTS	1,466	1,709	16.5	2,546	49.0
U.S. Government Obligations	0*	7	1,300.9	0	100.0-
Federal Agency Securities	849	796	6.2-	1,417	78.0
Mutual Fund & Common Trusts	29	95	233.6	0	100.0-
MCSD and PIC at Corporate CU	64	49	23.8-	34	30.3-
All Other Corporate Credit Union	305	208	31.8-	283	36.0
Commercial Banks, S&Ls	104	207	99.3	319	54.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	6	16	179.1	8	51.3-
All Other Investments	0	130	0.0	60	54.2-
Loans Held for Sale	15	23	49.3	27	19.9
TOTAL LOANS OUTSTANDING	9,503	9,852	3.7	8,821	10.5-
Unsecured Credit Card Loans	416	466	11.9	455	2.3-
All Other Unsecured Loans	305	344	12.7	307	10.6-
New Vehicle Loans	2,844	2,576	9.4-	2,000	22.4-
Used Vehicle Loans	2,105	2,117	0.5	1,888	10.8-
First Mortgage Real Estate Loans/LOC	1,870	2,209	18.1	2,196	0.6-
Other Real Estate Loans/LOC	1,662	1,802	8.4	1,636	9.2-
Leases Receivable	7	2	66.9-	0*	87.5-
All Other Loans/LOC	293	337	14.7	338	0.6
Allowance For Loan Losses	76	248	228.3	367	47.9
Foreclosed and Repossessed Assets	20	41	107.3	47	13.4
Foreclosed and Repossessed Real Estate	6	19	237.0	29	54.6
Foreclosed & Repossessed Autos	14	22	55.3	17	21.5-
Foreclosed and Repossessed – Other	0*	0*	408.2	0*	22.3
Land and Building	332	349	5.1	349	0.1
Other Fixed Assets	63	66	3.9	61	7.0-
NCUSIF Capitalization Deposit	96	77	19.9-	114	48.4
Other Assets	192	153	20.4-	146	5.0-
TOTAL ASSETS	12,214	12,677	3.8	12,713	0.3
LIABILITIES					
Total Borrowings	428	493	15.1	266	46.0-
Accrued Dividends/Interest Payable	6	4	32.0-	3	32.2-
Acct Payable and Other Liabilities	122	120	1.3-	102	15.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	556	617	11.0	371	39.9-
EQUITY/SAVINGS					
TOTAL SAVINGS	10,263	10,921	6.4	11,392	4.3
Share Drafts	1,108	1,203	8.5	1,302	8.2
Regular Shares	2,066	1,992	3.6-	2,327	16.8
Money Market Shares	3,388	3,669	8.3	4,101	11.8
Share Certificates/CDs	2,812	2,969	5.6	2,524	15.0-
IRA/Keogh Accounts	752	893	18.8	1,004	12.4
All Other Shares	79	70	12.0-	99	42.6
Non-Member Deposits	58	125	114.2	36	71.1-
Regular Reserves	207	214	3.4	218	1.8
Equity Acquired in Merger	N/A	N/A	N/A	2	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-5	-14	197.9-	0*	103.5
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	155	146	5.8-	143	2.2-
Other Comprehensive Income	-2	-24	845.8-	-34	42.6-
Undivided Earnings	1,040	816	21.5-	621	24.0-
TOTAL EQUITY	1,395	1,139	18.4-	950	16.6-
TOTAL LIABILITIES/EQUITY/SAVINGS	12,214	12,677	3.8	12,713	0.3

* Amount Less than + or - 1 Million

Arizona
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	55	55	0.0	53	3.6-
INTEREST INCOME					
Interest on Loans	652	675	3.5	611	9.5-
(Less) Interest Refund	2	0	100.0-	0	0.0
Income from Investments	109	88	19.3-	78	12.1-
Trading Profits and Losses	0*	-0*	1,128.0-	0*	186.9
TOTAL INTEREST INCOME	760	763	0.5	689	9.7-
INTEREST EXPENSE					
Dividends on Shares	275	239	13.1-	157	34.3-
Interest on Deposits	32	26	20.2-	14	45.9-
Interest on Borrowed Money	17	20	16.0	14	28.5-
TOTAL INTEREST EXPENSE	324	284	12.2-	185	34.9-
PROVISION FOR LOAN & LEASE LOSSES	85	397	369.6	438	10.1
NET INTEREST INCOME AFTER PLL	351	81	76.8-	66	18.6-
NON-INTEREST INCOME					
Fee Income	150	168	12.0	168	0.3-
Other Operating Income	87	81	7.3-	86	6.1
Gain (Loss) on Investments	-2	-8	296.0-	-7	17.1
Gain (Loss) on Disp of Fixed Assets	-0*	-2	1,868.3-	-4	56.3-
Other Non-Oper Income (Expense)	3	-8	360.5-	70	1,007.0
NCUSIF Stabilization Income	N/A	N/A	N/A	62	N/A
TOTAL NON-INTEREST INCOME	238	231	3.0-	313	35.6
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	255	275	7.9	271	1.6-
Travel and Conference Expense	7	7	0.7-	4	43.6-
Office Occupancy Expense	39	45	13.1	46	3.2
Office Operations Expense	118	120	2.4	121	0.2
Educational & Promotional Expense	24	24	0.0-	18	27.2-
Loan Servicing Expense	21	23	8.6	24	5.1
Professional and Outside Services	18	22	20.2	22	1.2
Member Insurance	0*	23	5,234.7	2	89.6-
Operating Fees	1	2	18.8	2	6.1
Miscellaneous Operating Expenses	15	12	21.7-	11	10.6-
TOTAL NON-INTEREST EXPENSES	499	553	10.6	520	5.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-141	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	54	N/A
NET INCOME	90	-240	367.7-	-195	19.0
Transfer to Regular Reserve	0*	0*	45.8-	5	11,441.0

* Amount Less than + or - 1 Million

Arkansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	68	67	1.5-	64	4.5-
Cash & Equivalents	121	133	10.1	199	49.3
TOTAL INVESTMENTS	427	506	18.6	508	0.4
U.S. Government Obligations	0*	3	370.9	0	100.0-
Federal Agency Securities	161	244	51.4	271	11.3
Mutual Fund & Common Trusts	0*	0*	49.0-	0	100.0-
MCS&D and PIC at Corporate CU	13	11	18.1-	6	46.4-
All Other Corporate Credit Union	100	54	45.8-	8	85.8-
Commercial Banks, S&Ls	131	173	32.2	197	13.7
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	12	12	5.3-	13	8.2
All Other Investments	0	6	0.0	9	34.2
Loans Held for Sale	0*	0*	20.5-	0*	73.1
TOTAL LOANS OUTSTANDING	1,105	1,255	13.6	1,393	11.0
Unsecured Credit Card Loans	63	69	9.0	78	12.7
All Other Unsecured Loans	59	60	0.6	60	1.6
New Vehicle Loans	321	356	10.9	392	10.0
Used Vehicle Loans	243	289	18.6	344	19.1
First Mortgage Real Estate Loans/LOC	265	332	25.0	372	12.3
Other Real Estate Loans/LOC	61	61	0.2	55	9.5-
Leases Receivable	0*	0	100.0-	0*	0.0
All Other Loans/LOC	92	89	2.8-	91	2.1
Allowance For Loan Losses	6	7	18.9	8	12.3
Foreclosed and Repossessed Assets	0*	1	44.8	2	48.4
Foreclosed and Repossessed Real Estate	0*	0*	126.4	1	142.4
Foreclosed & Repossessed Autos	0*	0*	17.4	0*	22.5-
Foreclosed and Repossessed – Other	0*	0*	7.9	0*	26.2
Land and Building	46	48	6.0	51	5.9
Other Fixed Assets	7	7	3.1-	6	11.3-
NCUSIF Capitalization Deposit	13	10	25.6-	16	65.9
Other Assets	22	23	4.4	31	34.5
TOTAL ASSETS	1,737	1,977	13.9	2,199	11.2
LIABILITIES					
Total Borrowings	58	120	106.7	126	5.2
Accrued Dividends/Interest Payable	3	2	16.9-	2	29.0-
Acct Payable and Other Liabilities	7	7	2.6-	10	44.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	68	129	89.7	138	6.7
EQUITY/SAVINGS					
TOTAL SAVINGS	1,402	1,581	12.8	1,773	12.1
Share Drafts	95	104	9.6	89	14.4-
Regular Shares	455	469	3.3	651	38.6
Money Market Shares	256	293	14.7	248	15.4-
Share Certificates/CDs	438	527	20.4	534	1.2
IRA/Keogh Accounts	138	168	22.0	199	18.2
All Other Shares	6	8	28.1	29	255.0
Non-Member Deposits	15	11	27.9-	23	115.8
Regular Reserves	46	46	0.2-	47	1.6
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	1	113.2	6	308.0
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	-0*	0.0
Other Reserves	2	2	0.2	3	15.7
Other Comprehensive Income	-0*	-5	752.2-	-2	59.2
Undivided Earnings	218	223	2.0	235	5.7
TOTAL EQUITY	267	267	0.2	289	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	1,737	1,977	13.9	2,199	11.2

* Amount Less than + or - 1 Million

Arkansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	68	67	1.5-	64	4.5-
INTEREST INCOME					
Interest on Loans	75	82	8.9	88	7.2
(Less) Interest Refund	0*	0*	31.9	0*	46.1-
Income from Investments	26	25	3.4-	18	26.1-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	101	106	5.8	106	0.5-
INTEREST EXPENSE					
Dividends on Shares	42	39	6.3-	31	20.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	4	78.3	5	25.8
TOTAL INTEREST EXPENSE	44	43	2.1-	36	16.1-
PROVISION FOR LOAN & LEASE LOSSES	4	7	83.7	7	4.8
NET INTEREST INCOME AFTER PLL	53	56	6.7	62	10.8
NON-INTEREST INCOME					
Fee Income	11	13	19.9	13	3.9
Other Operating Income	6	7	15.3	7	6.3
Gain (Loss) on Investments	0*	-2	2,116.9-	-3	64.0-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	230.3-	-0*	125.4-
Other Non-Oper Income (Expense)	0*	0*	21.3-	8	3,242.3
NCUSIF Stabilization Income	N/A	N/A	N/A	7	N/A
TOTAL NON-INTEREST INCOME	17	18	4.7	25	41.6
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	28	30	8.3	32	6.6
Travel and Conference Expense	0*	1	18.1	0*	12.3-
Office Occupancy Expense	3	4	9.4	4	6.5
Office Operations Expense	11	12	8.7	13	5.9
Educational & Promotional Expense	3	3	12.3	3	7.2-
Loan Servicing Expense	3	4	20.3	4	7.9
Professional and Outside Services	6	7	8.8	7	12.8
Member Insurance	0*	7	677.2	1	81.6-
Operating Fees	0*	0*	19.1	0*	23.4
Miscellaneous Operating Expenses	1	2	11.5	2	19.3
TOTAL NON-INTEREST EXPENSES	58	70	19.8	68	2.2-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	19	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	5	N/A
NET INCOME	12	5	61.4-	14	221.1
Transfer to Regular Reserve	0*	0*	55.3-	0*	45.4-

* Amount Less than + or - 1 Million

California
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	491	471	4.1-	443	5.9-
Cash & Equivalents	6,339	6,461	1.9	8,852	37.0
TOTAL INVESTMENTS	21,428	24,977	16.6	33,742	35.1
U.S. Government Obligations	146	131	10.5-	493	277.0
Federal Agency Securities	8,753	11,492	31.3	16,582	44.3
Mutual Fund & Common Trusts	123	370	201.1	0	100.0-
MCS D and PIC at Corporate CU	686	371	45.8-	10	97.4-
All Other Corporate Credit Union	7,954	7,854	1.3-	9,534	21.4
Commercial Banks, S&Ls	1,487	2,168	45.8	2,907	34.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	167	175	4.5	160	8.3-
All Other Investments	0	524	0.0	715	36.3
Loans Held for Sale	40	81	99.4	179	122.5
TOTAL LOANS OUTSTANDING	81,547	84,672	3.8	77,598	8.4-
Unsecured Credit Card Loans	4,025	4,416	9.7	4,329	2.0-
All Other Unsecured Loans	2,444	2,397	1.9-	2,213	7.7-
New Vehicle Loans	13,330	11,021	17.3-	8,494	22.9-
Used Vehicle Loans	11,668	11,530	1.2-	10,370	10.1-
First Mortgage Real Estate Loans/LOC	32,552	37,356	14.8	35,801	4.2-
Other Real Estate Loans/LOC	14,851	15,149	2.0	13,728	9.4-
Leases Receivable	32	17	47.8-	12	27.7-
All Other Loans/LOC	2,646	2,786	5.3	2,651	4.8-
Allowance For Loan Losses	624	1,348	115.9	2,124	57.6
Foreclosed and Repossessed Assets	80	152	89.6	201	32.2
Foreclosed and Repossessed Real Estate	40	88	120.3	148	67.3
Foreclosed & Repossessed Autos	38	59	56.4	45	23.4-
Foreclosed and Repossessed – Other	2	4	96.2	7	74.4
Land and Building	1,361	1,467	7.8	1,498	2.1
Other Fixed Assets	509	506	0.8-	444	12.1-
NCUSIF Capitalization Deposit	808	674	16.6-	1,007	49.3
Other Assets	2,123	2,182	2.7	2,140	1.9-
TOTAL ASSETS	113,612	119,821	5.5	123,679	3.2
LIABILITIES					
Total Borrowings	5,207	6,097	17.1	7,360	20.7
Accrued Dividends/Interest Payable	91	75	17.5-	42	43.7-
Acct Payable and Other Liabilities	938	1,073	14.4	1,037	3.3-
Uninsured Secondary Capital	0*	0*	21.6	0*	46.0
TOTAL LIABILITIES	6,237	7,245	16.2	8,440	16.5
EQUITY/SAVINGS					
TOTAL SAVINGS	94,969	100,785	6.1	103,980	3.2
Share Drafts	10,204	10,107	1.0-	10,800	6.9
Regular Shares	22,530	23,715	5.3	26,682	12.5
Money Market Shares	17,098	20,578	20.4	25,297	22.9
Share Certificates/CDs	35,853	35,658	0.5-	30,177	15.4-
IRA/Keogh Accounts	8,079	9,385	16.2	9,872	5.2
All Other Shares	454	660	45.4	720	9.2
Non-Member Deposits	752	683	9.2-	432	36.7-
Regular Reserves	2,586	2,719	5.1	2,691	1.0-
Equity Acquired in Merger	N/A	N/A	N/A	76	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	86.2-	0*	28.3-
Accum. Unrealized G/L on A-F-S	5	32	547.7	116	268.0
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-4	-6	74.6-	-3	54.2
Other Reserves	828	784	5.3-	808	3.0
Other Comprehensive Income	-33	-107	225.1-	-120	12.9-
Undivided Earnings	9,024	8,369	7.3-	7,690	8.1-
TOTAL EQUITY	12,407	11,791	5.0-	11,258	4.5-
TOTAL LIABILITIES/EQUITY/SAVINGS	113,612	119,821	5.5	123,679	3.2

* Amount Less than + or - 1 Million

California
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	491	471	4.1-	443	5.9-
INTEREST INCOME					
Interest on Loans	5,209	5,358	2.9	4,866	9.2-
(Less) Interest Refund	0*	0*	57.1-	0*	74.4-
Income from Investments	1,287	1,209	6.1-	983	18.6-
Trading Profits and Losses	0*	0*	33.7	0*	20.3-
TOTAL INTEREST INCOME	6,496	6,567	1.1	5,850	10.9-
INTEREST EXPENSE					
Dividends on Shares	2,925	2,569	12.2-	1,641	36.1-
Interest on Deposits	142	147	3.2	87	40.6-
Interest on Borrowed Money	201	241	19.6	233	3.4-
TOTAL INTEREST EXPENSE	3,269	2,957	9.6-	1,961	33.7-
PROVISION FOR LOAN & LEASE LOSSES	640	1,734	171.1	2,309	33.2
NET INTEREST INCOME AFTER PLL	2,588	1,877	27.5-	1,581	15.8-
NON-INTEREST INCOME					
Fee Income	802	849	5.9	872	2.7
Other Operating Income	460	514	11.6	549	6.9
Gain (Loss) on Investments	-1	-255	20,220.2-	-260	1.9-
Gain (Loss) on Disp of Fixed Assets	17	-0*	104.9-	-0*	93.1
Other Non-Oper Income (Expense)	13	-6	148.2-	527	8,809.3
NCUSIF Stabilization Income	N/A	N/A	N/A	506	N/A
TOTAL NON-INTEREST INCOME	1,290	1,101	14.7-	1,689	53.4
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	1,739	1,839	5.8	1,757	4.5-
Travel and Conference Expense	48	44	9.5-	27	38.2-
Office Occupancy Expense	276	304	10.0	312	2.9
Office Operations Expense	736	757	2.9	721	4.8-
Educational & Promotional Expense	142	134	5.7-	96	28.0-
Loan Servicing Expense	165	181	9.3	179	0.9-
Professional and Outside Services	207	214	3.6	214	0.4-
Member Insurance	4	275	6,927.9	-12	104.2-
Operating Fees	11	17	53.0	19	12.4
Miscellaneous Operating Expenses	93	124	33.2	108	12.8-
TOTAL NON-INTEREST EXPENSES	3,421	3,888	13.6	3,421	12.0-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-151	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	422	N/A
NET INCOME	457	-910	299.1-	-573	37.0
Transfer to Regular Reserve	95	117	22.4	47	59.5-

* Amount Less than + or - 1 Million

Colorado
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	122	116	4.9-	108	6.9-
Cash & Equivalents	922	775	15.9-	1,475	90.3
TOTAL INVESTMENTS	2,147	2,299	7.1	3,161	37.5
U.S. Government Obligations	48	0*	98.6-	0*	97.3-
Federal Agency Securities	611	1,033	69.1	1,501	45.4
Mutual Fund & Common Trusts	0*	1	10.6	0	100.0-
MCSD and PIC at Corporate CU	61	48	21.1-	19	60.5-
All Other Corporate Credit Union	1,175	701	40.3-	903	28.8
Commercial Banks, S&Ls	133	325	143.6	503	54.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	29	31	6.5	35	11.0
All Other Investments	0	49	0.0	85	72.4
Loans Held for Sale	24	42	77.8	37	13.8-
TOTAL LOANS OUTSTANDING	9,234	10,222	10.7	9,974	2.4-
Unsecured Credit Card Loans	365	381	4.6	400	4.9
All Other Unsecured Loans	248	254	2.4	246	2.9-
New Vehicle Loans	1,572	1,557	0.9-	1,333	14.4-
Used Vehicle Loans	2,236	2,588	15.8	2,612	0.9
First Mortgage Real Estate Loans/LOC	2,934	3,380	15.2	3,366	0.4-
Other Real Estate Loans/LOC	1,637	1,808	10.5	1,739	3.8-
Leases Receivable	10	21	116.1	26	23.7-
All Other Loans/LOC	233	232	0.2-	251	8.3
Allowance For Loan Losses	95	106	11.6	150	42.1
Foreclosed and Repossessed Assets	17	23	38.3	31	31.3
Foreclosed and Repossessed Real Estate	13	19	48.5	23	18.0
Foreclosed & Repossessed Autos	4	4	6.7	8	90.2
Foreclosed and Repossessed – Other	0*	0*	50.8-	0*	229.0
Land and Building	235	246	4.3	262	6.5
Other Fixed Assets	47	52	11.6	50	4.4-
NCUSIF Capitalization Deposit	98	75	23.3-	119	58.6
Other Assets	153	174	13.7	160	8.1-
TOTAL ASSETS	12,782	13,804	8.0	15,143	9.7
LIABILITIES					
Total Borrowings	487	532	9.4	577	8.4
Accrued Dividends/Interest Payable	2	1	32.8-	0*	18.4-
Acct Payable and Other Liabilities	99	121	21.8	118	2.7-
Uninsured Secondary Capital	0*	0*	23.6-	0*	9.5-
TOTAL LIABILITIES	588	655	11.3	696	6.3
EQUITY/SAVINGS					
TOTAL SAVINGS	10,753	11,729	9.1	12,963	10.5
Share Drafts	1,522	1,490	2.1-	1,781	19.5
Regular Shares	2,134	2,329	9.2	2,506	7.6
Money Market Shares	2,365	2,717	14.9	3,375	24.2
Share Certificates/CDs	3,746	4,091	9.2	3,967	3.0-
IRA/Keogh Accounts	912	1,022	12.1	1,141	11.6
All Other Shares	44	45	1.9	166	269.9
Non-Member Deposits	30	35	15.9	27	22.1-
Regular Reserves	264	263	0.3-	263	0.1-
Equity Acquired in Merger	N/A	N/A	N/A	6	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	92.3-	0*	181.9
Accum. Unrealized G/L on A-F-S	3	9	192.8	15	54.1
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0*	0.0
Other Reserves	2	2	4.8-	2	2.5
Other Comprehensive Income	0*	-2	524.9-	-3	37.5-
Undivided Earnings	1,171	1,147	2.1-	1,201	4.7
TOTAL EQUITY	1,441	1,420	1.5-	1,484	4.5
TOTAL LIABILITIES/EQUITY/SAVINGS	12,782	13,804	8.0	15,143	9.7

* Amount Less than + or - 1 Million

Colorado
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	122	116	4.9-	108	6.9-
INTEREST INCOME					
Interest on Loans	595	624	4.9	645	3.5
(Less) Interest Refund	0*	0*	40.3-	0*	56.7
Income from Investments	125	107	14.3-	82	23.1-
Trading Profits and Losses	0*	0	100.0-	-0*	0.0
TOTAL INTEREST INCOME	720	731	1.5	728	0.4-
INTEREST EXPENSE					
Dividends on Shares	146	130	11.4-	94	27.2-
Interest on Deposits	156	156	0.1-	117	25.3-
Interest on Borrowed Money	13	15	15.1	14	7.0-
TOTAL INTEREST EXPENSE	316	301	4.7-	225	25.2-
PROVISION FOR LOAN & LEASE LOSSES	75	102	36.2	179	76.2
NET INTEREST INCOME AFTER PLL	329	328	0.4-	323	1.5-
NON-INTEREST INCOME					
Fee Income	92	98	6.7	101	2.9
Other Operating Income	74	78	5.4	96	22.9
Gain (Loss) on Investments	0*	-9	2,955.3-	-18	92.9-
Gain (Loss) on Disp of Fixed Assets	1	0*	25.8-	-3	521.8-
Other Non-Oper Income (Expense)	0*	5	794.5	62	1,208.0
NCUSIF Stabilization Income	N/A	N/A	N/A	62	N/A
TOTAL NON-INTEREST INCOME	168	173	2.7	238	37.8
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	214	225	5.4	231	2.6
Travel and Conference Expense	5	5	5.6	4	19.5-
Office Occupancy Expense	32	34	6.5	35	3.2
Office Operations Expense	82	83	1.6	81	3.0-
Educational & Promotional Expense	18	21	16.3	18	11.3-
Loan Servicing Expense	27	31	14.6	32	3.4
Professional and Outside Services	43	43	0.8-	45	6.0
Member Insurance	1	41	2,679.9	1	97.4-
Operating Fees	2	4	98.9	3	7.1-
Miscellaneous Operating Expenses	9	11	13.1	11	7.7
TOTAL NON-INTEREST EXPENSES	433	498	14.8	463	7.0-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	99	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	37	N/A
NET INCOME	64	3	94.7-	62	1,733.3
Transfer to Regular Reserve	0*	0*	77.9	0*	49.1

* Amount Less than + or - 1 Million

Connecticut
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	148	142	4.1-	141	0.7-
Cash & Equivalents	549	475	13.4-	590	24.3
TOTAL INVESTMENTS	2,173	2,592	19.3	3,479	34.2
U.S. Government Obligations	11	11	0.9-	10	8.8-
Federal Agency Securities	478	644	34.6	1,153	79.1
Mutual Fund & Common Trusts	22	16	28.9-	0	100.0-
MCSD and PIC at Corporate CU	66	66	1.0-	2	97.6-
All Other Corporate Credit Union	1,216	1,180	2.9-	1,408	19.3
Commercial Banks, S&Ls	284	532	87.5	748	40.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	29	29	0.5	27	8.8-
All Other Investments	0	16	0.0	20	23.3
Loans Held for Sale	3	18	450.7	10	43.9-
TOTAL LOANS OUTSTANDING	4,166	4,385	5.3	4,461	1.7
Unsecured Credit Card Loans	299	307	2.7	319	3.9
All Other Unsecured Loans	257	254	0.9-	254	0.2-
New Vehicle Loans	497	457	8.1-	397	13.0-
Used Vehicle Loans	645	679	5.3	690	1.5
First Mortgage Real Estate Loans/LOC	1,135	1,300	14.5	1,467	12.8
Other Real Estate Loans/LOC	1,279	1,336	4.5	1,275	4.6-
Leases Receivable	0*	0	100.0-	0*	0.0
All Other Loans/LOC	55	52	5.0-	60	15.4
Allowance For Loan Losses	19	29	48.1	41	40.6
Foreclosed and Repossessed Assets	0*	1	47.3	3	126.6
Foreclosed and Repossessed Real Estate	0*	0*	68.7	1	92.7
Foreclosed & Repossessed Autos	0*	0*	50.1	1	152.3
Foreclosed and Repossessed – Other	0*	0	100.0-	0*	0.0
Land and Building	76	78	2.3	79	2.1
Other Fixed Assets	25	26	3.4	24	9.9-
NCUSIF Capitalization Deposit	56	53	5.4-	70	32.6
Other Assets	76	77	0.5	84	9.2
TOTAL ASSETS	7,106	7,677	8.0	8,760	14.1
LIABILITIES					
Total Borrowings	133	181	36.1	482	166.5
Accrued Dividends/Interest Payable	19	16	15.4-	10	36.6-
Acct Payable and Other Liabilities	47	55	18.6	48	12.9-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	199	252	27.1	541	114.3
EQUITY/SAVINGS					
TOTAL SAVINGS	6,057	6,577	8.6	7,414	12.7
Share Drafts	565	591	4.6	707	19.6
Regular Shares	2,421	2,594	7.2	2,940	13.3
Money Market Shares	716	886	23.7	1,218	37.4
Share Certificates/CDs	1,860	1,960	5.4	1,923	1.9-
IRA/Keogh Accounts	456	495	8.6	568	14.8
All Other Shares	32	39	20.6	43	10.0
Non-Member Deposits	6	11	73.6	14	23.6
Regular Reserves	116	115	0.5-	112	2.5-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	127.7	0*	13.8-
Accum. Unrealized G/L on A-F-S	0*	-6	4,932.8-	-3	60.1
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	97	104	7.8	112	8.0
Other Comprehensive Income	-8	-14	83.0-	-14	2.7-
Undivided Earnings	646	649	0.5	598	7.8-
TOTAL EQUITY	850	848	0.3-	806	5.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	7,106	7,677	8.0	8,760	14.1

* Amount Less than + or - 1 Million

Connecticut
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	148	142	4.1-	141	0.7-
INTEREST INCOME					
Interest on Loans	267	276	3.2	276	0.1-
(Less) Interest Refund	0*	0*	31.1-	0*	91.8-
Income from Investments	127	114	10.2-	90	21.1-
Trading Profits and Losses	0*	0	100.0-	0	0.0
TOTAL INTEREST INCOME	394	390	1.1-	366	6.2-
INTEREST EXPENSE					
Dividends on Shares	174	162	7.1-	122	24.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	5	5	8.6	6	18.1
TOTAL INTEREST EXPENSE	179	167	6.6-	129	23.1-
PROVISION FOR LOAN & LEASE LOSSES	13	30	131.2	40	33.1
NET INTEREST INCOME AFTER PLL	202	192	4.7-	197	2.3
NON-INTEREST INCOME					
Fee Income	44	48	7.4	49	2.0
Other Operating Income	24	24	0.7-	26	9.3
Gain (Loss) on Investments	-0*	-0*	451.1-	-29	4,087.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	2.1-	-0*	154.6-
Other Non-Oper Income (Expense)	-0*	1	782.0	22	1,603.2
NCUSIF Stabilization Income	N/A	N/A	N/A	40	N/A
TOTAL NON-INTEREST INCOME	68	72	5.9	67	7.1-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	122	130	6.2	134	3.0
Travel and Conference Expense	3	3	1.7	2	31.4-
Office Occupancy Expense	15	16	10.2	17	2.4
Office Operations Expense	45	46	3.1	48	3.2
Educational & Promotional Expense	8	8	2.7	7	10.3-
Loan Servicing Expense	12	13	8.4	14	9.3
Professional and Outside Services	15	16	2.6	16	2.8
Member Insurance	2	7	205.7	5	23.9-
Operating Fees	1	3	134.3	2	36.0-
Miscellaneous Operating Expenses	6	9	52.6	7	30.6-
TOTAL NON-INTEREST EXPENSES	230	251	9.4	251	0.1
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	12	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	39	N/A
NET INCOME	40	13	67.2-	-27	303.8-
Transfer to Regular Reserve	7	6	15.7-	4	32.8-

* Amount Less than + or - 1 Million

Delaware
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	33	30	9.1-	27	10.0-
Cash & Equivalents	121	103	14.9-	131	27.5
TOTAL INVESTMENTS	402	458	14.1	655	43.0
U.S. Government Obligations	3	1	62.8-	0*	28.1-
Federal Agency Securities	243	326	33.8	482	47.9
Mutual Fund & Common Trusts	4	3	35.1-	0	100.0-
MCSD and PIC at Corporate CU	10	10	4.8	8	21.5-
All Other Corporate Credit Union	14	9	33.3-	13	39.3
Commercial Banks, S&Ls	54	71	31.3	113	58.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	3	2	34.6-	2	3.5
All Other Investments	0	2	0.0	3	21.5
Loans Held for Sale	0*	0*	50.5-	3	1,680.7
TOTAL LOANS OUTSTANDING	834	817	2.1-	812	0.6-
Unsecured Credit Card Loans	56	57	0.6	60	5.7
All Other Unsecured Loans	83	81	2.2-	79	2.2-
New Vehicle Loans	140	115	17.7-	118	2.7
Used Vehicle Loans	100	111	11.3	127	14.0
First Mortgage Real Estate Loans/LOC	168	185	10.0	191	2.8
Other Real Estate Loans/LOC	276	258	6.6-	227	12.1-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	11	10	11.6-	11	10.1
Allowance For Loan Losses	6	14	130.0	15	7.4
Foreclosed and Repossessed Assets	0*	2	220.8	2	9.3-
Foreclosed and Repossessed Real Estate	0*	2	250.8	2	3.4-
Foreclosed & Repossessed Autos	0*	0*	41.9	0*	96.1-
Foreclosed and Repossessed – Other	0	0	0.0	0	0.0
Land and Building	40	52	29.5	55	5.6
Other Fixed Assets	7	9	21.9	11	20.9
NCUSIF Capitalization Deposit	12	11	7.1-	13	24.0
Other Assets	10	10	1.2-	11	6.2
TOTAL ASSETS	1,421	1,448	1.9	1,678	15.9
LIABILITIES					
Total Borrowings	0*	2	265.2	0*	65.5-
Accrued Dividends/Interest Payable	2	2	7.6-	1	2.3-
Acct Payable and Other Liabilities	8	8	1.6	8	2.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	10	12	15.4	10	13.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,230	1,257	2.2	1,486	18.2
Share Drafts	133	132	0.9-	162	22.8
Regular Shares	431	438	1.7	468	6.8
Money Market Shares	207	205	1.0-	263	28.7
Share Certificates/CDs	334	346	3.6	433	25.3
IRA/Keogh Accounts	111	121	9.0	142	17.6
All Other Shares	6	6	1.8	6	2.2-
Non-Member Deposits	9	10	14.1	12	22.1
Regular Reserves	44	44	0.5-	44	1.5-
Equity Acquired in Merger	N/A	N/A	N/A	1	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-2	40.5-	1	149.1
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	25	24	1.7-	23	5.9-
Other Comprehensive Income	-0*	2	624.1	-0*	136.0-
Undivided Earnings	114	111	2.6-	113	2.3
TOTAL EQUITY	181	179	1.2-	182	1.6
TOTAL LIABILITIES/EQUITY/SAVINGS	1,421	1,448	1.9	1,678	15.9

* Amount Less than + or - 1 Million

Delaware
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	33	30	9.1-	27	10.0-
INTEREST INCOME					
Interest on Loans	60	58	2.3-	56	4.1-
(Less) Interest Refund	0	0	0.0	0	0.0
Income from Investments	23	22	4.0-	22	2.7-
Trading Profits and Losses	-0*	0	100.0	0	0.0
TOTAL INTEREST INCOME	83	81	2.7-	78	3.7-
INTEREST EXPENSE					
Dividends on Shares	35	30	12.3-	25	17.8-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	59.1	0*	56.5-
TOTAL INTEREST EXPENSE	35	30	12.2-	25	17.9-
PROVISION FOR LOAN & LEASE LOSSES	5	16	226.0	12	25.9-
NET INTEREST INCOME AFTER PLL	43	34	21.0-	41	19.2
NON-INTEREST INCOME					
Fee Income	12	12	5.3	13	4.2
Other Operating Income	6	6	6.3	7	9.0
Gain (Loss) on Investments	0*	0*	1,229.1	-0*	288.4-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	160.7-	-0*	96.8
Other Non-Oper Income (Expense)	0*	0*	272.4	7	3,062.5
NCUSIF Stabilization Income	N/A	N/A	N/A	5	N/A
TOTAL NON-INTEREST INCOME	18	19	3.6	26	38.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	24	25	2.8	26	4.4
Travel and Conference Expense	0*	0*	7.3	0*	22.0-
Office Occupancy Expense	3	4	12.5	4	6.6
Office Operations Expense	10	10	1.7	11	3.1
Educational & Promotional Expense	2	2	8.6	2	11.2-
Loan Servicing Expense	3	3	3.5	4	17.2
Professional and Outside Services	7	7	1.6	6	7.8-
Member Insurance	0*	2	273.4	0*	70.7-
Operating Fees	0*	0*	76.8	0*	33.8
Miscellaneous Operating Expenses	1	0*	20.2-	0*	9.8-
TOTAL NON-INTEREST EXPENSES	52	55	5.8	55	0.1
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	11	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	9	N/A
NET INCOME	9	-3	128.2-	3	203.5
Transfer to Regular Reserve	0*	0*	27.9	0*	52.2-

* Amount Less than + or - 1 Million

District of Columbia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	60	56	6.7-	51	8.9-
Cash & Equivalents	639	654	2.5	616	5.9-
TOTAL INVESTMENTS	966	1,222	26.6	1,519	24.3
U.S. Government Obligations	350	347	0.8-	457	31.6
Federal Agency Securities	407	421	3.4	467	10.8
Mutual Fund & Common Trusts	34	190	453.3	0	100.0-
MCSD and PIC at Corporate CU	9	10	9.7	7	31.7-
All Other Corporate Credit Union	47	44	6.2-	23	46.9-
Commercial Banks, S&Ls	77	114	48.2	200	74.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	5	4	9.8-	7	54.2
All Other Investments	0	153	0.0	48	68.7-
Loans Held for Sale	6	6	6.1-	9	61.3
TOTAL LOANS OUTSTANDING	3,387	3,419	0.9	3,553	3.9
Unsecured Credit Card Loans	217	230	6.0	232	1.2
All Other Unsecured Loans	204	209	2.5	221	6.0
New Vehicle Loans	309	259	16.0-	217	16.3-
Used Vehicle Loans	214	212	0.6-	198	7.0-
First Mortgage Real Estate Loans/LOC	1,904	1,948	2.3	2,164	11.1
Other Real Estate Loans/LOC	501	525	4.9	490	6.8-
Leases Receivable	5	2	53.7-	0*	78.2-
All Other Loans/LOC	34	32	4.8-	30	7.1-
Allowance For Loan Losses	12	16	31.8	25	58.0
Foreclosed and Repossessed Assets	2	3	42.0	3	3.0-
Foreclosed and Repossessed Real Estate	2	3	50.5	2	14.0-
Foreclosed & Repossessed Autos	0*	0*	32.4-	0*	211.4
Foreclosed and Repossessed – Other	0	0	0.0	0	0.0
Land and Building	23	24	4.5	24	2.0-
Other Fixed Assets	20	28	38.2	32	13.3
NCUSIF Capitalization Deposit	32	32	1.2	43	32.9
Other Assets	61	61	0.1-	62	2.4
TOTAL ASSETS	5,124	5,433	6.0	5,837	7.4
LIABILITIES					
Total Borrowings	28	40	39.6	35	12.5-
Accrued Dividends/Interest Payable	20	19	8.1-	15	21.6-
Acct Payable and Other Liabilities	40	37	6.7-	39	4.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	89	95	7.8	88	7.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,350	4,653	7.0	5,070	9.0
Share Drafts	719	754	5.0	825	9.3
Regular Shares	963	985	2.3	1,131	14.9
Money Market Shares	1,161	1,363	17.4	1,500	10.0
Share Certificates/CDs	1,342	1,372	2.2	1,424	3.8
IRA/Keogh Accounts	153	165	8.2	176	6.3
All Other Shares	11	12	7.0	12	3.4
Non-Member Deposits	2	2	8.6	3	43.7
Regular Reserves	87	85	2.1-	90	5.2
Equity Acquired in Merger	N/A	N/A	N/A	1	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-5	1,584.7-	2	141.7
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	67	57	15.5-	58	0.9
Other Comprehensive Income	-6	-11	66.6-	-5	50.9
Undivided Earnings	537	558	4.0	534	4.4-
TOTAL EQUITY	686	685	0.1-	679	0.9-
TOTAL LIABILITIES/EQUITY/SAVINGS	5,124	5,433	6.0	5,837	7.4

* Amount Less than + or - 1 Million

District of Columbia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	60	56	6.7-	51	8.9-
INTEREST INCOME					
Interest on Loans	204	203	0.4-	188	7.2-
(Less) Interest Refund	0*	0*	11.0	0*	108.0
Income from Investments	66	50	23.8-	34	33.3-
Trading Profits and Losses	4	2	52.1-	4	155.4
TOTAL INTEREST INCOME	273	255	6.7-	226	11.3-
INTEREST EXPENSE					
Dividends on Shares	127	112	12.0-	73	34.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	2	6.9	1	18.5-
TOTAL INTEREST EXPENSE	128	113	11.7-	74	34.4-
PROVISION FOR LOAN & LEASE LOSSES	9	15	68.0	24	64.3
NET INTEREST INCOME AFTER PLL	136	127	6.8-	127	0.5
NON-INTEREST INCOME					
Fee Income	29	30	4.6	32	7.8
Other Operating Income	14	15	8.2	17	16.6
Gain (Loss) on Investments	-0*	1	1,405.6	0*	27.4-
Gain (Loss) on Disp of Fixed Assets	0*	0*	17.3-	-0*	173.3-
Other Non-Oper Income (Expense)	-0*	0*	110.2	20	19,748.6
NCUSIF Stabilization Income	N/A	N/A	N/A	18	N/A
TOTAL NON-INTEREST INCOME	42	47	11.4	70	50.0
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	74	77	2.9	77	0.1
Travel and Conference Expense	2	2	6.4-	2	30.1-
Office Occupancy Expense	7	9	25.8	9	1.1
Office Operations Expense	34	37	7.3	37	1.5
Educational & Promotional Expense	4	4	0.1-	4	11.9-
Loan Servicing Expense	10	11	12.5	12	12.3
Professional and Outside Services	11	12	7.1	12	0.4
Member Insurance	0*	1	180.4	2	46.0
Operating Fees	0*	0*	13.4	1	14.9
Miscellaneous Operating Expenses	3	3	11.9-	3	6.9-
TOTAL NON-INTEREST EXPENSES	148	157	6.0	158	0.9
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	40	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	23	N/A
NET INCOME	30	17	44.0-	16	3.8-
Transfer to Regular Reserve	0*	0*	2.2	0*	50.2-

* Amount Less than + or - 1 Million

Florida
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	195	185	5.1-	179	3.2-
Cash & Equivalents	3,042	2,554	16.0-	3,860	51.1
TOTAL INVESTMENTS	7,120	7,892	10.8	8,892	12.7
U.S. Government Obligations	131	138	5.5	127	8.1-
Federal Agency Securities	4,407	4,593	4.2	5,415	17.9
Mutual Fund & Common Trusts	109	99	9.4-	0	100.0-
MCSD and PIC at Corporate CU	131	112	14.4-	63	43.4-
All Other Corporate Credit Union	1,517	1,575	3.8	1,549	1.7-
Commercial Banks, S&Ls	421	680	61.6	988	45.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	36	38	7.8	35	8.6-
All Other Investments	0	195	0.0	231	18.1
Loans Held for Sale	47	97	107.1	56	42.5-
TOTAL LOANS OUTSTANDING	29,017	29,239	0.8	28,205	3.5-
Unsecured Credit Card Loans	2,287	2,429	6.2	2,487	2.4
All Other Unsecured Loans	1,002	1,013	1.1	965	4.8-
New Vehicle Loans	6,294	5,524	12.2-	4,779	13.5-
Used Vehicle Loans	4,917	4,706	4.3-	4,526	3.8-
First Mortgage Real Estate Loans/LOC	9,032	9,862	9.2	10,061	2.0
Other Real Estate Loans/LOC	4,326	4,535	4.8	4,273	5.8-
Leases Receivable	13	3	77.9-	3	0.7-
All Other Loans/LOC	1,147	1,167	1.7	1,110	4.8-
Allowance For Loan Losses	237	479	101.9	705	47.1
Foreclosed and Repossessed Assets	36	85	133.5	109	28.5
Foreclosed and Repossessed Real Estate	8	56	620.8	84	49.2
Foreclosed & Repossessed Autos	28	27	3.7-	22	15.4-
Foreclosed and Repossessed – Other	0*	2	99.3	2	28.4
Land and Building	973	1,070	9.9	1,132	5.8
Other Fixed Assets	232	216	7.0-	202	6.4-
NCUSIF Capitalization Deposit	314	237	24.5-	355	49.9
Other Assets	483	512	6.0	465	9.1-
TOTAL ASSETS	41,026	41,422	1.0	42,595	2.8
LIABILITIES					
Total Borrowings	1,106	1,879	70.0	1,411	24.9-
Accrued Dividends/Interest Payable	27	18	36.0-	13	24.4-
Acct Payable and Other Liabilities	380	449	18.0	400	10.8-
Uninsured Secondary Capital	0*	0*	37.2	0*	88.0-
TOTAL LIABILITIES	1,514	2,346	55.0	1,824	22.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	35,044	34,937	0.3-	36,744	5.2
Share Drafts	3,890	3,767	3.2-	4,285	13.8
Regular Shares	8,329	8,645	3.8	9,699	12.2
Money Market Shares	5,897	6,283	6.5	7,219	14.9
Share Certificates/CDs	13,069	12,086	7.5-	11,067	8.4-
IRA/Keogh Accounts	3,316	3,643	9.9	3,970	9.0
All Other Shares	520	497	4.3-	488	1.8-
Non-Member Deposits	25	17	33.6-	15	9.3-
Regular Reserves	926	936	1.1	900	3.8-
Equity Acquired in Merger	N/A	N/A	N/A	10	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	3	0.0
Miscellaneous Equity	0*	0*	18.5	4	265.9
Accum. Unrealized G/L on A-F-S	-43	16	137.4	54	230.1
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	422	432	2.2	335	22.4-
Other Comprehensive Income	-38	-81	110.5-	-79	2.2
Undivided Earnings	3,202	2,836	11.4-	2,804	1.1-
TOTAL EQUITY	4,468	4,138	7.4-	4,027	2.7-
TOTAL LIABILITIES/EQUITY/SAVINGS	41,026	41,422	1.0	42,595	2.8

* Amount Less than + or - 1 Million

Florida
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	195	185	5.1-	179	3.2-
INTEREST INCOME					
Interest on Loans	1,876	1,917	2.2	1,758	8.3-
(Less) Interest Refund	1	0*	98.1-	0	100.0-
Income from Investments	489	403	17.6-	298	26.0-
Trading Profits and Losses	0*	0*	92.4-	0*	98.3-
TOTAL INTEREST INCOME	2,365	2,319	1.9-	2,056	11.4-
INTEREST EXPENSE					
Dividends on Shares	791	680	14.1-	448	34.2-
Interest on Deposits	322	291	9.6-	190	34.8-
Interest on Borrowed Money	54	59	9.0	57	3.2-
TOTAL INTEREST EXPENSE	1,167	1,030	11.7-	695	32.5-
PROVISION FOR LOAN & LEASE LOSSES	253	715	183.0	789	10.4
NET INTEREST INCOME AFTER PLL	945	574	39.2-	571	0.5-
NON-INTEREST INCOME					
Fee Income	475	499	5.1	470	5.8-
Other Operating Income	230	238	3.1	254	6.8
Gain (Loss) on Investments	-43	-32	27.0	-33	3.2-
Gain (Loss) on Disp of Fixed Assets	-0*	-5	39,906.4-	-6	8.2-
Other Non-Oper Income (Expense)	2	-19	882.1-	176	1,009.9
NCUSIF Stabilization Income	N/A	N/A	N/A	127	N/A
TOTAL NON-INTEREST INCOME	665	681	2.4	872	28.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	703	719	2.2	698	2.9-
Travel and Conference Expense	19	17	10.2-	11	33.1-
Office Occupancy Expense	118	126	6.4	125	0.9-
Office Operations Expense	296	299	1.2	289	3.3-
Educational & Promotional Expense	64	63	0.9-	48	23.9-
Loan Servicing Expense	66	76	15.2	84	10.9
Professional and Outside Services	126	132	5.3	130	1.5-
Member Insurance	3	94	3,267.9	-3	103.3-
Operating Fees	6	14	132.7	8	45.1-
Miscellaneous Operating Expenses	36	32	10.6-	31	5.4-
TOTAL NON-INTEREST EXPENSES	1,437	1,573	9.5	1,422	9.6-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	21	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	117	N/A
NET INCOME	172	-318	284.7-	-96	69.9
Transfer to Regular Reserve	37	50	36.0	1	97.4-

* Amount Less than + or - 1 Million

Georgia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	178	171	3.9-	163	4.7-
Cash & Equivalents	1,270	1,268	0.1-	1,762	38.9
TOTAL INVESTMENTS	3,000	3,429	14.3	4,916	43.4
U.S. Government Obligations	3	0*	89.4-	109	36,090.5
Federal Agency Securities	1,113	1,173	5.4	1,856	58.2
Mutual Fund & Common Trusts	16	14	8.7-	0	100.0-
MCSD and PIC at Corporate CU	78	65	16.9-	33	49.1-
All Other Corporate Credit Union	1,458	1,495	2.5	2,134	42.8
Commercial Banks, S&Ls	282	614	117.7	645	5.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	29	33	14.0	33	0.3-
All Other Investments	0	17	0.0	50	194.1
Loans Held for Sale	9	7	27.2-	16	132.6
TOTAL LOANS OUTSTANDING	7,776	8,404	8.1	8,961	6.6
Unsecured Credit Card Loans	543	576	6.0	631	9.6
All Other Unsecured Loans	455	471	3.6	479	1.8
New Vehicle Loans	1,609	1,572	2.3-	1,406	10.5-
Used Vehicle Loans	1,969	2,128	8.1	2,237	5.1
First Mortgage Real Estate Loans/LOC	1,906	2,303	20.8	2,786	21.0
Other Real Estate Loans/LOC	964	1,012	4.9	1,033	2.1
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	331	343	3.5	389	13.6
Allowance For Loan Losses	64	71	11.0	105	47.1
Foreclosed and Repossessed Assets	8	11	40.8	21	97.8
Foreclosed and Repossessed Real Estate	3	6	90.3	16	155.9
Foreclosed & Repossessed Autos	4	4	2.6-	4	11.0
Foreclosed and Repossessed – Other	0*	0*	252.4	0*	19.3-
Land and Building	262	307	17.2	312	1.7
Other Fixed Assets	76	69	10.1-	63	8.8-
NCUSIF Capitalization Deposit	97	69	28.5-	125	80.6
Other Assets	175	203	16.2	171	15.9-
TOTAL ASSETS	12,609	13,695	8.6	16,243	18.6
LIABILITIES					
Total Borrowings	53	77	44.4	679	779.1
Accrued Dividends/Interest Payable	13	11	16.1-	9	18.5-
Acct Payable and Other Liabilities	131	149	13.9	147	1.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	198	238	20.1	835	251.5
EQUITY/SAVINGS					
TOTAL SAVINGS	10,614	11,635	9.6	13,570	16.6
Share Drafts	1,388	1,477	6.4	1,751	18.5
Regular Shares	4,297	4,004	6.8-	4,179	4.4
Money Market Shares	877	1,397	59.3	2,319	66.0
Share Certificates/CDs	3,000	3,578	19.3	3,837	7.2
IRA/Keogh Accounts	985	1,111	12.8	1,394	25.5
All Other Shares	35	51	47.9	60	17.0
Non-Member Deposits	33	17	48.9-	31	85.4
Regular Reserves	307	307	0.1-	307	0.2
Equity Acquired in Merger	N/A	N/A	N/A	4	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	33.1	1	2.7
Accum. Unrealized G/L on A-F-S	6	17	169.3	10	36.9-
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	7	8	15.0	3	66.9-
Other Comprehensive Income	-18	-19	3.8-	-21	10.8-
Undivided Earnings	1,495	1,509	1.0	1,534	1.6
TOTAL EQUITY	1,797	1,822	1.4	1,837	0.8
TOTAL LIABILITIES/EQUITY/SAVINGS	12,609	13,695	8.6	16,243	18.6

* Amount Less than + or - 1 Million

Georgia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	178	171	3.9-	163	4.7-
INTEREST INCOME					
Interest on Loans	522	554	6.1	567	2.5
(Less) Interest Refund	6	3	51.9-	0*	99.2-
Income from Investments	197	168	14.7-	117	30.5-
Trading Profits and Losses	0*	0*	83.6-	0	100.0-
TOTAL INTEREST INCOME	713	719	0.8	684	4.9-
INTEREST EXPENSE					
Dividends on Shares	237	209	11.9-	174	16.9-
Interest on Deposits	86	91	5.3	76	16.1-
Interest on Borrowed Money	2	4	59.2	5	22.4
TOTAL INTEREST EXPENSE	326	303	6.8-	254	16.2-
PROVISION FOR LOAN & LEASE LOSSES	42	64	53.0	106	64.8
NET INTEREST INCOME AFTER PLL	346	351	1.7	324	7.9-
NON-INTEREST INCOME					
Fee Income	127	138	8.3	143	4.0
Other Operating Income	53	42	20.7-	68	62.7
Gain (Loss) on Investments	-0*	1	336.1	-29	2,036.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	16.1-	-0*	305.7-
Other Non-Oper Income (Expense)	0*	3	518,940.7	64	1,933.5
NCUSIF Stabilization Income	N/A	N/A	N/A	60	N/A
TOTAL NON-INTEREST INCOME	180	184	2.7	246	33.4
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	222	236	6.3	245	3.6
Travel and Conference Expense	6	6	0.5-	4	24.0-
Office Occupancy Expense	27	31	17.0	33	7.1
Office Operations Expense	96	98	1.5	99	1.7
Educational & Promotional Expense	17	19	15.3	18	8.4-
Loan Servicing Expense	26	29	9.5	34	19.1
Professional and Outside Services	30	32	6.2	32	1.6-
Member Insurance	2	45	1,789.4	-0*	102.1-
Operating Fees	2	2	7.5	2	11.6
Miscellaneous Operating Expenses	14	16	14.3	16	2.1-
TOTAL NON-INTEREST EXPENSES	442	514	16.2	482	6.2-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	87	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	31	N/A
NET INCOME	83	22	73.7-	57	159.5
Transfer to Regular Reserve	3	1	63.4-	0*	54.4-

* Amount Less than + or - 1 Million

Guam
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
Cash & Equivalents	9	16	69.6	26	68.6
TOTAL INVESTMENTS	23	52	128.9	43	17.9-
U.S. Government Obligations	0	0	0.0	0	0.0
Federal Agency Securities	13	20	56.6	20	0.3-
Mutual Fund & Common Trusts	2	2	0.2-	0	100.0-
MCSD and PIC at Corporate CU	0*	0*	50.1-	0*	23.3-
All Other Corporate Credit Union	6	11	69.2	0	100.0-
Commercial Banks, S&Ls	0	0	0.0	0	0.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	0	10	0.0	5	48.6-
All Other Investments	0	0*	0.0	0*	31.2
Loans Held for Sale	0*	0*	55.5-	3	760.9
TOTAL LOANS OUTSTANDING	192	206	6.9	230	12.0
Unsecured Credit Card Loans	4	4	1.1	6	26.3
All Other Unsecured Loans	57	64	11.9	76	19.1
New Vehicle Loans	46	45	2.5-	48	6.0
Used Vehicle Loans	10	10	1.2	11	11.0
First Mortgage Real Estate Loans/LOC	61	67	9.7	71	4.9
Other Real Estate Loans/LOC	8	10	33.9	14	40.4
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	6	5	16.2-	6	3.4
Allowance For Loan Losses	3	3	15.1-	2	9.5-
Foreclosed and Repossessed Assets	0	0*	0.0	0*	97.6-
Foreclosed and Repossessed Real Estate	0	0*	0.0	0	100.0-
Foreclosed & Repossessed Autos	0	0	0.0	0*	0.0
Foreclosed and Repossessed – Other	0	0	0.0	0	0.0
Land and Building	6	10	65.3	16	50.8
Other Fixed Assets	3	3	7.2	3	5.6
NCUSIF Capitalization Deposit	1	0*	63.8-	2	342.1
Other Assets	1	2	28.1	3	43.9
TOTAL ASSETS	234	287	22.6	324	12.8
LIABILITIES					
Total Borrowings	4	11	159.5	11	2.4
Accrued Dividends/Interest Payable	2	2	0.3-	1	26.7-
Acct Payable and Other Liabilities	1	3	78.7	2	24.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	8	16	102.8	15	5.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	185	230	24.1	263	14.4
Share Drafts	11	14	25.1	17	22.2
Regular Shares	68	79	16.0	92	16.3
Money Market Shares	13	27	116.9	51	87.4
Share Certificates/CDs	80	92	15.0	95	3.9
IRA/Keogh Accounts	5	5	10.1	6	18.3
All Other Shares	3	0*	73.0-	0*	41.0
Non-Member Deposits	6	12	92.9	0*	96.0-
Regular Reserves	0*	0*	0.0	0*	0.0-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	1,214.6	0*	54.7
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	0*	2	104.4	0*	66.7-
Other Comprehensive Income	0	0	0.0	0	0.0
Undivided Earnings	40	39	2.8-	45	14.7
TOTAL EQUITY	41	42	0.8	46	11.2
TOTAL LIABILITIES/EQUITY/SAVINGS	234	287	22.6	324	12.8

* Amount Less than + or - 1 Million

Guam
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
INTEREST INCOME					
Interest on Loans	15	16	11.8	17	5.3
(Less) Interest Refund	0	0	0.0	0	0.0
Income from Investments	1	2	48.5	2	1.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	16	18	14.8	19	4.6
INTEREST EXPENSE					
Dividends on Shares	5	5	13.0	5	11.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	100.4	0*	57.1
TOTAL INTEREST EXPENSE	5	6	15.1	5	8.7-
PROVISION FOR LOAN & LEASE LOSSES	0*	0*	400.0	0*	109.2
NET INTEREST INCOME AFTER PLL	11	12	11.4	13	6.9
NON-INTEREST INCOME					
Fee Income	3	3	1.6	4	35.3
Other Operating Income	0*	0*	154.2	0*	69.9-
Gain (Loss) on Investments	-0*	-1	768.3-	0*	103.3
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	705.5-	0*	106.4
Other Non-Oper Income (Expense)	-0*	0*	302.1	2	2,565.2
NCUSIF Stabilization Income	N/A	N/A	N/A	1	N/A
TOTAL NON-INTEREST INCOME	3	2	30.1-	5	189.4
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	5	6	8.2	6	10.8
Travel and Conference Expense	0*	0*	9.9-	0*	9.5
Office Occupancy Expense	1	1	16.4	1	6.3
Office Operations Expense	3	3	13.1	4	17.6
Educational & Promotional Expense	0*	1	52.3	0*	22.5-
Loan Servicing Expense	0*	0*	7.4	0*	9.4
Professional and Outside Services	0*	0*	16.9-	0*	58.7
Member Insurance	0	2	0.0	0	100.0-
Operating Fees	0*	0*	27.9	0*	32.0
Miscellaneous Operating Expenses	0*	0*	39.5-	0*	16.5-
TOTAL NON-INTEREST EXPENSES	11	14	25.1	14	2.4-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	5	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	0*	N/A
NET INCOME	2	-0*	107.0-	4	2,963.2
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, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	93	91	2.2-	89	2.2-
Cash & Equivalents	465	578	24.2	864	49.6
TOTAL INVESTMENTS	2,607	2,715	4.1	3,495	28.7
U.S. Government Obligations	7	3	53.6-	4	10.5
Federal Agency Securities	931	991	6.4	1,432	44.6
Mutual Fund & Common Trusts	8	7	8.5-	0	100.0-
MCSD and PIC at Corporate CU	46	12	73.4-	2	82.8-
All Other Corporate Credit Union	788	704	10.7-	751	6.8
Commercial Banks, S&Ls	725	920	26.9	1,220	32.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	69	61	11.4-	47	22.3-
All Other Investments	0	11	0.0	23	110.9
Loans Held for Sale	4	9	114.3	7	18.3-
TOTAL LOANS OUTSTANDING	3,752	4,011	6.9	4,096	2.1
Unsecured Credit Card Loans	172	191	11.0	207	8.2
All Other Unsecured Loans	401	424	5.7	434	2.3
New Vehicle Loans	818	725	11.4-	617	14.8-
Used Vehicle Loans	406	413	1.6	416	0.7
First Mortgage Real Estate Loans/LOC	1,181	1,426	20.8	1,585	11.2
Other Real Estate Loans/LOC	697	757	8.6	757	0.0
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	76	76	1.1-	80	5.7
Allowance For Loan Losses	28	40	42.5	60	50.6
Foreclosed and Repossessed Assets	3	2	27.6-	3	60.3
Foreclosed and Repossessed Real Estate	1	0*	37.7-	1	42.1
Foreclosed & Repossessed Autos	1	1	16.6-	2	69.2
Foreclosed and Repossessed – Other	0	0	0.0	0*	0.0
Land and Building	118	125	6.2	155	24.1
Other Fixed Assets	35	52	47.6	31	40.2-
NCUSIF Capitalization Deposit	55	29	46.9-	69	138.6
Other Assets	96	77	19.6-	96	23.5
TOTAL ASSETS	7,107	7,559	6.4	8,758	15.9
LIABILITIES					
Total Borrowings	4	22	408.0	222	907.0
Accrued Dividends/Interest Payable	4	3	19.3-	2	34.8-
Acct Payable and Other Liabilities	57	72	27.4	66	8.8-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	65	97	49.9	290	197.5
EQUITY/SAVINGS					
TOTAL SAVINGS	6,147	6,603	7.4	7,551	14.4
Share Drafts	651	670	2.8	793	18.5
Regular Shares	2,421	2,446	1.0	2,703	10.5
Money Market Shares	999	1,050	5.1	1,311	24.8
Share Certificates/CDs	1,624	1,962	20.8	2,209	12.6
IRA/Keogh Accounts	367	406	10.7	459	13.0
All Other Shares	63	48	24.0-	51	6.8
Non-Member Deposits	22	22	1.2-	25	15.7
Regular Reserves	143	143	0.1-	143	0.2
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	71.7-	0*	62.4-
Accum. Unrealized G/L on A-F-S	2	2	37.1	10	312.3
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	160	168	4.9	172	2.5
Other Comprehensive Income	-0*	-4	351.2-	-5	22.0-
Undivided Earnings	592	549	7.3-	596	8.5
TOTAL EQUITY	896	858	4.2-	917	6.8
TOTAL LIABILITIES/EQUITY/SAVINGS	7,107	7,559	6.4	8,758	15.9

* Amount Less than + or - 1 Million

Hawaii
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	93	91	2.2-	89	2.2-
INTEREST INCOME					
Interest on Loans	237	252	5.9	254	0.9
(Less) Interest Refund	1	1	18.6-	0*	26.7-
Income from Investments	142	135	5.0-	114	15.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	378	385	1.9	367	4.7-
INTEREST EXPENSE					
Dividends on Shares	147	139	5.0-	118	15.6-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	9.6-	1	196.1
TOTAL INTEREST EXPENSE	147	140	5.0-	119	15.0-
PROVISION FOR LOAN & LEASE LOSSES	17	34	99.3	53	54.4
NET INTEREST INCOME AFTER PLL	214	211	1.2-	195	7.5-
NON-INTEREST INCOME					
Fee Income	33	37	13.1	43	16.5
Other Operating Income	24	27	13.4	30	8.8
Gain (Loss) on Investments	-0*	-29	12,589.9-	-5	82.8
Gain (Loss) on Disp of Fixed Assets	1	0*	87.9-	-0*	207.9-
Other Non-Oper Income (Expense)	0*	-7	7,826.3-	45	765.3
NCUSIF Stabilization Income	N/A	N/A	N/A	39	N/A
TOTAL NON-INTEREST INCOME	58	29	50.7-	112	294.2
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	105	113	7.2	118	4.3
Travel and Conference Expense	4	4	0.5	3	25.2-
Office Occupancy Expense	16	18	13.8	19	5.3
Office Operations Expense	38	40	5.7	42	5.0
Educational & Promotional Expense	7	8	8.7	7	7.6-
Loan Servicing Expense	10	12	15.6	12	5.2
Professional and Outside Services	20	22	10.0	25	10.5
Member Insurance	3	36	1,133.7	3	92.8-
Operating Fees	1	9	589.5	2	80.5-
Miscellaneous Operating Expenses	9	10	9.5	10	7.1-
TOTAL NON-INTEREST EXPENSES	214	272	27.1	240	11.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	68	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	13	N/A
NET INCOME	57	-33	157.1-	54	265.7
Transfer to Regular Reserve	2	2	13.8-	0*	72.5-

* Amount Less than + or - 1 Million

Idaho
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	42	42	0.0	40	4.8-
Cash & Equivalents	250	208	16.6-	319	53.0
TOTAL INVESTMENTS	453	567	25.0	772	36.2
U.S. Government Obligations	0*	0*	0.2-	0*	0.1
Federal Agency Securities	66	90	37.7	160	77.4
Mutual Fund & Common Trusts	3	3	8.1-	0	100.0-
MCSD and PIC at Corporate CU	18	18	0.0	2	90.6-
All Other Corporate Credit Union	271	293	8.3	342	16.6
Commercial Banks, S&Ls	71	139	95.6	240	72.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	5	7	46.1	6	21.1-
All Other Investments	0	3	0.0	4	16.6
Loans Held for Sale	2	1	48.2-	9	731.4
TOTAL LOANS OUTSTANDING	2,335	2,588	10.8	2,750	6.2
Unsecured Credit Card Loans	68	71	5.2	79	10.9
All Other Unsecured Loans	62	71	14.2	73	2.0
New Vehicle Loans	393	380	3.4-	376	1.0-
Used Vehicle Loans	706	778	10.2	850	9.2
First Mortgage Real Estate Loans/LOC	643	752	17.0	826	9.8
Other Real Estate Loans/LOC	224	274	22.2	271	0.8-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	239	262	9.5	275	5.0
Allowance For Loan Losses	9	13	50.8	20	55.2
Foreclosed and Repossessed Assets	0*	2	173.7	6	145.9
Foreclosed and Repossessed Real Estate	0*	0*	2,530.2	3	314.4
Foreclosed & Repossessed Autos	0*	1	89.6	2	35.9
Foreclosed and Repossessed – Other	0*	0*	83.0	0*	298.1
Land and Building	105	122	15.7	126	3.5
Other Fixed Assets	18	18	1.8	17	4.4-
NCUSIF Capitalization Deposit	25	23	9.2-	32	43.5
Other Assets	44	39	10.6-	41	3.8
TOTAL ASSETS	3,224	3,555	10.3	4,052	14.0
LIABILITIES					
Total Borrowings	10	18	85.3	113	531.4
Accrued Dividends/Interest Payable	10	9	11.0-	7	24.9-
Acct Payable and Other Liabilities	23	29	24.7	30	4.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	43	56	30.2	150	169.4
EQUITY/SAVINGS					
TOTAL SAVINGS	2,842	3,150	10.8	3,545	12.5
Share Drafts	398	387	2.6-	475	22.5
Regular Shares	672	704	4.8	784	11.3
Money Market Shares	419	460	9.7	604	31.3
Share Certificates/CDs	1,127	1,326	17.7	1,360	2.6
IRA/Keogh Accounts	181	230	27.0	280	21.7
All Other Shares	29	34	14.9	38	13.7
Non-Member Deposits	15	9	44.2-	4	57.6-
Regular Reserves	70	75	7.2	78	5.2
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	247.9-	-0*	661.4-
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	6	6	0.0-	0*	96.4-
Other Comprehensive Income	-3	-9	235.8-	-12	29.3-
Undivided Earnings	266	278	4.3	292	5.1
TOTAL EQUITY	339	349	2.9	358	2.4
TOTAL LIABILITIES/EQUITY/SAVINGS	3,224	3,555	10.3	4,052	14.0

* Amount Less than + or - 1 Million

Idaho
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	42	42	0.0	40	4.8-
INTEREST INCOME					
Interest on Loans	151	164	8.7	168	2.1
(Less) Interest Refund	0	0	0.0	0	0.0
Income from Investments	30	26	11.4-	21	21.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	181	191	5.4	188	1.1-
INTEREST EXPENSE					
Dividends on Shares	48	48	0.6	41	15.5-
Interest on Deposits	33	32	3.3-	26	18.6-
Interest on Borrowed Money	0*	0*	42.5-	0*	104.4
TOTAL INTEREST EXPENSE	82	81	1.3-	68	16.2-
PROVISION FOR LOAN & LEASE LOSSES	7	16	115.1	28	79.5
NET INTEREST INCOME AFTER PLL	92	94	2.7	93	1.6-
NON-INTEREST INCOME					
Fee Income	31	33	7.3	37	12.3
Other Operating Income	17	18	8.7	23	28.8
Gain (Loss) on Investments	-0*	0*	146.5	-8	14,266.6-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	116.4-	-0*	78.6-
Other Non-Oper Income (Expense)	0*	0*	448.5	11	1,265.6
NCUSIF Stabilization Income	N/A	N/A	N/A	13	N/A
TOTAL NON-INTEREST INCOME	48	52	8.4	64	22.3
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	60	67	11.4	71	6.4
Travel and Conference Expense	2	2	1.8-	2	14.8-
Office Occupancy Expense	7	8	15.0	9	9.6
Office Operations Expense	22	24	11.9	24	0.4-
Educational & Promotional Expense	4	5	23.0	5	6.7-
Loan Servicing Expense	6	6	6.5-	7	8.2
Professional and Outside Services	4	4	25.5	6	34.8
Member Insurance	0*	2	117.6	2	4.5-
Operating Fees	0*	0*	11.2	0*	38.6
Miscellaneous Operating Expenses	2	10	417.9	0*	90.7-
TOTAL NON-INTEREST EXPENSES	109	130	19.3	127	1.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	29	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	16	N/A
NET INCOME	31	16	47.2-	13	18.7-
Transfer to Regular Reserve	5	6	27.6	4	37.7-

* Amount Less than + or - 1 Million

Illinois
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	406	393	3.2-	377	4.1-
Cash & Equivalents	1,482	1,358	8.4-	1,965	44.7
TOTAL INVESTMENTS	6,902	8,431	22.2	10,231	21.3
U.S. Government Obligations	236	283	20.2	278	1.9-
Federal Agency Securities	3,596	4,480	24.6	5,889	31.5
Mutual Fund & Common Trusts	126	135	7.1	0	100.0-
MCSD and PIC at Corporate CU	110	112	1.4	22	80.5-
All Other Corporate Credit Union	1,153	984	14.7-	859	12.6-
Commercial Banks, S&Ls	580	1,011	74.3	1,323	30.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	50	62	24.6	75	22.0
All Other Investments	0	146	0.0	448	206.9
Loans Held for Sale	15	16	2.6	62	301.4
TOTAL LOANS OUTSTANDING	13,994	15,885	13.5	17,017	7.1
Unsecured Credit Card Loans	804	853	6.1	919	7.7
All Other Unsecured Loans	666	720	8.1	754	4.7
New Vehicle Loans	2,401	2,384	0.7-	2,301	3.5-
Used Vehicle Loans	2,266	2,567	13.3	2,883	12.3
First Mortgage Real Estate Loans/LOC	5,476	6,593	20.4	7,242	9.8
Other Real Estate Loans/LOC	1,878	2,219	18.2	2,364	6.6
Leases Receivable	0	0*	0.0	0*	1,392.7
All Other Loans/LOC	503	548	9.0	553	0.9
Allowance For Loan Losses	113	150	32.9	184	23.2
Foreclosed and Repossessed Assets	12	18	45.7	15	13.5-
Foreclosed and Repossessed Real Estate	7	14	104.8	12	9.2-
Foreclosed & Repossessed Autos	5	4	28.8-	3	33.1-
Foreclosed and Repossessed – Other	0*	0*	369.2	0*	61.4
Land and Building	263	310	17.9	333	7.6
Other Fixed Assets	70	78	11.3	81	3.6
NCUSIF Capitalization Deposit	171	144	15.9-	235	63.1
Other Assets	236	276	16.7	320	15.9
TOTAL ASSETS	23,033	26,364	14.5	30,082	14.1
LIABILITIES					
Total Borrowings	670	962	43.6	1,009	4.8
Accrued Dividends/Interest Payable	14	11	17.5-	8	28.1-
Acct Payable and Other Liabilities	154	212	37.3	227	7.2
Uninsured Secondary Capital	0*	0*	0.9-	0*	16.8-
TOTAL LIABILITIES	838	1,185	41.4	1,244	4.9
EQUITY/SAVINGS					
TOTAL SAVINGS	19,449	22,350	14.9	25,811	15.5
Share Drafts	1,343	1,542	14.8	1,987	28.9
Regular Shares	9,292	10,293	10.8	11,500	11.7
Money Market Shares	2,165	2,632	21.6	3,411	29.6
Share Certificates/CDs	4,919	5,651	14.9	5,995	6.1
IRA/Keogh Accounts	1,580	1,930	22.2	2,308	19.6
All Other Shares	59	66	12.0	564	754.6
Non-Member Deposits	92	237	158.6	45	81.0-
Regular Reserves	703	754	7.2	772	2.5
Equity Acquired in Merger	N/A	N/A	N/A	2	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	68.6-	0*	658.3
Accum. Unrealized G/L on A-F-S	8	19	153.2	65	243.1
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0*	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	-0*	0.0	0*	954.1
Other Reserves	67	70	4.8	91	30.6
Other Comprehensive Income	-0*	-26	5,274.1-	-31	19.7-
Undivided Earnings	1,968	2,011	2.2	2,127	5.8
TOTAL EQUITY	2,745	2,828	3.0	3,027	7.0
TOTAL LIABILITIES/EQUITY/SAVINGS	23,033	26,364	14.5	30,082	14.1

* Amount Less than + or - 1 Million

Illinois
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	406	393	3.2-	377	4.1-
INTEREST INCOME					
Interest on Loans	892	966	8.3	1,021	5.8
(Less) Interest Refund	4	0*	88.7-	0*	17.0
Income from Investments	386	350	9.2-	275	21.5-
Trading Profits and Losses	-0*	0*	4,575.7	0*	38.7
TOTAL INTEREST INCOME	1,274	1,316	3.3	1,296	1.5-
INTEREST EXPENSE					
Dividends on Shares	636	601	5.5-	476	20.8-
Interest on Deposits	49	56	14.0	41	27.2-
Interest on Borrowed Money	21	29	37.6	15	48.8-
TOTAL INTEREST EXPENSE	707	687	2.9-	532	22.5-
PROVISION FOR LOAN & LEASE LOSSES	66	94	41.8	166	77.0
NET INTEREST INCOME AFTER PLL	501	535	6.8	598	11.7
NON-INTEREST INCOME					
Fee Income	126	137	8.5	146	6.3
Other Operating Income	72	80	11.2	111	38.8
Gain (Loss) on Investments	0*	9	815.3	-59	780.3-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	138.4-	-1	510.2-
Other Non-Oper Income (Expense)	0*	-16	14,104.0-	119	861.3
NCUSIF Stabilization Income	N/A	N/A	N/A	126	N/A
TOTAL NON-INTEREST INCOME	200	210	5.0	316	50.3
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	286	317	10.9	339	7.1
Travel and Conference Expense	8	9	2.8	7	14.0-
Office Occupancy Expense	40	42	6.0	46	10.1
Office Operations Expense	104	113	8.9	123	8.6
Educational & Promotional Expense	23	26	13.4	26	0.2-
Loan Servicing Expense	46	50	10.1	60	19.4
Professional and Outside Services	34	39	16.4	43	7.8
Member Insurance	6	45	687.6	7	84.6-
Operating Fees	5	5	2.3	5	4.9-
Miscellaneous Operating Expenses	24	33	37.1	36	9.3
TOTAL NON-INTEREST EXPENSES	574	678	18.2	691	1.9
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	222	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	108	N/A
NET INCOME	127	67	47.2-	115	70.9
Transfer to Regular Reserve	29	29	1.6-	31	5.6

* Amount Less than + or - 1 Million

Indiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	192	187	2.6-	184	1.6-
Cash & Equivalents	1,194	1,060	11.2-	1,620	52.9
TOTAL INVESTMENTS	2,526	3,065	21.3	3,517	14.7
U.S. Government Obligations	0*	13	5,076.5	12	11.0-
Federal Agency Securities	804	1,250	55.4	1,384	10.7
Mutual Fund & Common Trusts	59	5	92.1-	0	100.0-
MCSD and PIC at Corporate CU	82	81	1.1-	26	68.3-
All Other Corporate Credit Union	858	574	33.1-	795	38.5
Commercial Banks, S&Ls	554	965	74.1	1,067	10.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	31	45	42.3	49	8.6
All Other Investments	0	76	0.0	130	71.4
Loans Held for Sale	10	15	43.2	22	50.6
TOTAL LOANS OUTSTANDING	10,520	10,940	4.0	11,091	1.4
Unsecured Credit Card Loans	273	278	1.5	302	8.7
All Other Unsecured Loans	341	328	3.8-	340	3.8
New Vehicle Loans	1,453	1,370	5.7-	1,278	6.7-
Used Vehicle Loans	2,413	2,514	4.2	2,638	5.0
First Mortgage Real Estate Loans/LOC	3,946	4,368	10.7	4,459	2.1
Other Real Estate Loans/LOC	1,469	1,552	5.7	1,532	1.3-
Leases Receivable	41	37	10.8-	30	18.5-
All Other Loans/LOC	584	494	15.3-	511	3.5
Allowance For Loan Losses	77	99	28.1	116	17.7
Foreclosed and Repossessed Assets	15	21	40.9	34	56.8
Foreclosed and Repossessed Real Estate	7	14	109.4	27	92.0
Foreclosed & Repossessed Autos	8	8	8.4-	6	20.7-
Foreclosed and Repossessed – Other	0*	0*	95.1-	1	5,986.7
Land and Building	313	325	4.0	328	1.0
Other Fixed Assets	67	66	1.3-	58	12.8-
NCUSIF Capitalization Deposit	111	91	18.7-	133	47.2
Other Assets	180	190	5.2	192	1.0
TOTAL ASSETS	14,860	15,674	5.5	16,886	7.7
LIABILITIES					
Total Borrowings	801	812	1.4	825	1.5
Accrued Dividends/Interest Payable	4	3	19.7-	2	28.6-
Acct Payable and Other Liabilities	125	164	31.4	157	4.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	930	979	5.3	984	0.5
EQUITY/SAVINGS					
TOTAL SAVINGS	12,301	13,045	6.0	14,233	9.1
Share Drafts	1,605	1,788	11.4	2,030	13.5
Regular Shares	3,184	3,320	4.3	3,812	14.8
Money Market Shares	2,188	2,309	5.5	2,725	18.0
Share Certificates/CDs	4,044	4,231	4.6	4,078	3.6-
IRA/Keogh Accounts	1,072	1,185	10.5	1,326	11.9
All Other Shares	123	149	21.5	172	15.6
Non-Member Deposits	85	64	25.0-	90	41.2
Regular Reserves	512	546	6.7	580	6.1
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	378.1	0*	244.8
Accum. Unrealized G/L on A-F-S	-0*	10	15,188.6	12	18.0
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-2	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	-1	0.0
Other Reserves	55	55	0.2	54	1.6-
Other Comprehensive Income	-2	-8	239.2-	-10	20.7-
Undivided Earnings	1,064	1,047	1.7-	1,035	1.1-
TOTAL EQUITY	1,629	1,650	1.3	1,670	1.2
TOTAL LIABILITIES/EQUITY/SAVINGS	14,860	15,674	5.5	16,886	7.7

* Amount Less than + or - 1 Million

Indiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	192	187	2.6-	184	1.6-
INTEREST INCOME					
Interest on Loans	682	695	1.8	683	1.7-
(Less) Interest Refund	0*	0*	24.3-	0*	0.8
Income from Investments	169	143	15.6-	106	26.1-
Trading Profits and Losses	0*	-1	1,848.8-	0*	124.7
TOTAL INTEREST INCOME	851	836	1.8-	789	5.6-
INTEREST EXPENSE					
Dividends on Shares	365	320	12.2-	247	22.7-
Interest on Deposits	0	0	0.0	0*	0.0
Interest on Borrowed Money	30	31	4.7	29	7.0-
TOTAL INTEREST EXPENSE	394	351	11.0-	277	21.2-
PROVISION FOR LOAN & LEASE LOSSES	60	95	59.3	113	18.3
NET INTEREST INCOME AFTER PLL	397	389	2.0-	399	2.5
NON-INTEREST INCOME					
Fee Income	145	149	3.2	148	1.3-
Other Operating Income	82	79	3.1-	94	18.1
Gain (Loss) on Investments	5	-4	193.6-	-51	1,059.0-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	669.5-	2	357.3
Other Non-Oper Income (Expense)	2	5	173.4	63	1,108.9
NCUSIF Stabilization Income	N/A	N/A	N/A	56	N/A
TOTAL NON-INTEREST INCOME	233	229	1.9-	256	11.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	275	284	3.4	291	2.5
Travel and Conference Expense	8	8	4.0	6	25.3-
Office Occupancy Expense	41	45	9.6	46	1.7
Office Operations Expense	106	111	4.7	110	0.5-
Educational & Promotional Expense	23	23	3.0-	20	10.1-
Loan Servicing Expense	31	32	3.4	34	6.0
Professional and Outside Services	47	50	7.1	50	0.8-
Member Insurance	2	28	1,732.1	0*	97.0-
Operating Fees	3	3	8.9	3	9.9
Miscellaneous Operating Expenses	17	16	4.8-	14	14.9-
TOTAL NON-INTEREST EXPENSES	551	599	8.7	574	4.1-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	81	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	48	N/A
NET INCOME	80	19	75.6-	33	69.6
Transfer to Regular Reserve	36	33	8.1-	33	0.6-

* Amount Less than + or - 1 Million

Iowa
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	143	140	2.1-	137	2.1-
Cash & Equivalents	484	458	5.4-	697	52.1
TOTAL INVESTMENTS	940	1,105	17.5	1,603	45.1
U.S. Government Obligations	4	3	40.1-	0*	95.5-
Federal Agency Securities	287	332	15.7	641	93.0
Mutual Fund & Common Trusts	10	16	62.6	0	100.0-
MCS D and PIC at Corporate CU	8	8	6.6	9	10.7
All Other Corporate Credit Union	175	118	32.5-	155	30.8
Commercial Banks, S&Ls	281	403	43.4	546	35.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	46	41	12.5-	42	4.3
All Other Investments	0	37	0.0	46	26.3
Loans Held for Sale	15	18	15.2	31	73.1
TOTAL LOANS OUTSTANDING	4,543	5,098	12.2	5,511	8.1
Unsecured Credit Card Loans	229	224	1.9-	249	10.9
All Other Unsecured Loans	133	136	1.9	141	3.9
New Vehicle Loans	555	569	2.6	576	1.3
Used Vehicle Loans	1,035	1,152	11.3	1,309	13.7
First Mortgage Real Estate Loans/LOC	1,401	1,705	21.7	1,929	13.1
Other Real Estate Loans/LOC	900	1,000	11.1	980	2.0-
Leases Receivable	0	0	0.0	0*	0.0
All Other Loans/LOC	291	311	7.1	326	4.6
Allowance For Loan Losses	31	41	30.6	48	17.7
Foreclosed and Repossessed Assets	2	3	77.9	23	599.6
Foreclosed and Repossessed Real Estate	1	3	101.3	22	678.1
Foreclosed & Repossessed Autos	0*	0*	14.4-	0*	94.5
Foreclosed and Repossessed – Other	0*	0*	171.1	0*	26.8
Land and Building	138	144	4.5	147	2.1
Other Fixed Assets	24	26	11.9	24	7.6-
NCUSIF Capitalization Deposit	47	45	5.3-	62	40.0
Other Assets	54	72	32.3	113	56.9
TOTAL ASSETS	6,217	6,929	11.4	8,164	17.8
LIABILITIES					
Total Borrowings	210	281	33.9	356	26.7
Accrued Dividends/Interest Payable	13	12	12.7-	11	7.7-
Acct Payable and Other Liabilities	51	53	4.7	60	11.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	274	346	26.2	427	23.3
EQUITY/SAVINGS					
TOTAL SAVINGS	5,247	5,851	11.5	6,926	18.4
Share Drafts	704	817	16.1	981	20.1
Regular Shares	1,423	1,543	8.4	1,730	12.1
Money Market Shares	714	873	22.3	1,358	55.5
Share Certificates/CDs	1,960	2,130	8.6	2,300	8.0
IRA/Keogh Accounts	350	400	14.3	473	18.1
All Other Shares	72	70	2.7-	62	12.7-
Non-Member Deposits	24	18	24.6-	23	25.7
Regular Reserves	231	250	8.3	262	5.2
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	5,433.5	0*	4.4-
Accum. Unrealized G/L on A-F-S	0*	-4	1,071.4-	5	216.4
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	132	137	4.3	142	3.5
Other Comprehensive Income	-5	-7	37.9-	-6	6.7
Undivided Earnings	338	355	5.0	408	15.1
TOTAL EQUITY	696	731	5.1	812	11.1
TOTAL LIABILITIES/EQUITY/SAVINGS	6,217	6,929	11.4	8,164	17.8

* Amount Less than + or - 1 Million

Iowa
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	143	140	2.1-	137	2.1-
INTEREST INCOME					
Interest on Loans	305	325	6.6	344	5.6
(Less) Interest Refund	0*	0*	1.3	0*	30.8
Income from Investments	61	59	2.0-	53	10.8-
Trading Profits and Losses	0	0*	0.0	0	100.0-
TOTAL INTEREST INCOME	366	385	5.2	396	3.1
INTEREST EXPENSE					
Dividends on Shares	106	101	4.2-	91	9.8-
Interest on Deposits	38	40	4.8	35	11.0-
Interest on Borrowed Money	10	11	17.3	11	4.5-
TOTAL INTEREST EXPENSE	153	152	0.6-	137	9.7-
PROVISION FOR LOAN & LEASE LOSSES	16	29	75.7	35	22.2
NET INTEREST INCOME AFTER PLL	196	204	3.8	224	9.9
NON-INTEREST INCOME					
Fee Income	54	59	9.9	67	13.1
Other Operating Income	32	36	14.9	46	25.5
Gain (Loss) on Investments	0*	-0*	170.9-	3	8,712.1
Gain (Loss) on Disp of Fixed Assets	0*	-0*	189.9-	-0*	424.8-
Other Non-Oper Income (Expense)	-0*	0*	373.7	29	4,005.9
NCUSIF Stabilization Income	N/A	N/A	N/A	27	N/A
TOTAL NON-INTEREST INCOME	85	96	12.5	144	50.4
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	118	128	7.7	139	9.1
Travel and Conference Expense	3	3	4.3	3	18.2-
Office Occupancy Expense	17	19	9.2	20	2.8
Office Operations Expense	39	42	6.8	43	1.4
Educational & Promotional Expense	11	12	12.0	12	1.1-
Loan Servicing Expense	13	15	20.9	18	17.8
Professional and Outside Services	22	22	0.3-	24	9.8
Member Insurance	2	9	475.6	2	77.2-
Operating Fees	2	2	10.6	2	0.3-
Miscellaneous Operating Expenses	4	4	1.6-	5	5.1
TOTAL NON-INTEREST EXPENSES	232	257	10.9	267	3.9
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	101	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	29	N/A
NET INCOME	50	43	14.3-	72	69.3
Transfer to Regular Reserve	8	10	19.4	6	42.8-

* Amount Less than + or - 1 Million

Kansas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	110	108	1.8-	104	3.7-
Cash & Equivalents	251	232	7.9-	340	46.8
TOTAL INVESTMENTS	608	772	27.1	977	26.5
U.S. Government Obligations	0*	0*	40.7-	0*	84.3-
Federal Agency Securities	184	266	44.6	317	19.3
Mutual Fund & Common Trusts	14	2	82.8-	0	100.0-
MCS D and PIC at Corporate CU	32	34	7.1	26	25.3-
All Other Corporate Credit Union	178	62	65.0-	144	132.0
Commercial Banks, S&Ls	153	359	135.3	421	17.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	27	27	0.3-	26	1.5-
All Other Investments	0	8	0.0	32	289.6
Loans Held for Sale	3	5	66.9	9	79.8
TOTAL LOANS OUTSTANDING	2,358	2,588	9.8	2,800	8.2
Unsecured Credit Card Loans	77	81	4.5	89	9.8
All Other Unsecured Loans	87	91	4.9	94	3.8
New Vehicle Loans	322	337	4.6	359	6.6
Used Vehicle Loans	954	1,083	13.5	1,206	11.4
First Mortgage Real Estate Loans/LOC	511	564	10.3	601	6.5
Other Real Estate Loans/LOC	250	260	4.0	260	0.1
Leases Receivable	1	0*	60.9-	0*	37.8-
All Other Loans/LOC	155	173	11.3	191	10.8
Allowance For Loan Losses	20	26	25.9	31	19.6
Foreclosed and Repossessed Assets	7	8	13.4	7	6.9-
Foreclosed and Repossessed Real Estate	3	3	16.6-	2	18.9-
Foreclosed & Repossessed Autos	3	5	43.9	5	1.4-
Foreclosed and Repossessed – Other	0*	0*	59.5-	0*	248.3
Land and Building	76	80	5.5	90	12.0
Other Fixed Assets	17	18	3.7	19	5.8
NCUSIF Capitalization Deposit	26	25	4.2-	32	30.3
Other Assets	38	40	6.6	54	35.6
TOTAL ASSETS	3,363	3,742	11.3	4,298	14.9
LIABILITIES					
Total Borrowings	69	129	86.1	214	66.1
Accrued Dividends/Interest Payable	5	5	13.4-	4	20.8-
Acct Payable and Other Liabilities	32	32	0.1	35	7.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	107	166	55.1	252	52.3
EQUITY/SAVINGS					
TOTAL SAVINGS	2,835	3,138	10.7	3,588	14.3
Share Drafts	376	404	7.3	489	21.0
Regular Shares	793	855	7.9	969	13.3
Money Market Shares	306	335	9.6	391	16.7
Share Certificates/CDs	1,014	1,153	13.7	1,280	11.0
IRA/Keogh Accounts	275	320	16.2	367	14.7
All Other Shares	63	67	6.5	83	23.5
Non-Member Deposits	8	4	46.4-	10	144.3
Regular Reserves	98	98	0.0-	98	0.1-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	32.3-	0*	14.9
Accum. Unrealized G/L on A-F-S	-0*	-0*	496.8-	0*	218.2
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	50	52	4.2	54	3.2
Other Comprehensive Income	-0*	-0*	666.9-	-1	20.5-
Undivided Earnings	273	289	5.9	306	5.6
TOTAL EQUITY	421	438	4.0	457	4.3
TOTAL LIABILITIES/EQUITY/SAVINGS	3,363	3,742	11.3	4,298	14.9

* Amount Less than + or - 1 Million

Kansas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	110	108	1.8-	104	3.7-
INTEREST INCOME					
Interest on Loans	169	182	7.4	193	6.3
(Less) Interest Refund	0*	0*	2.3	0*	2.2-
Income from Investments	36	35	1.5-	28	20.0-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	205	217	5.8	221	2.1
INTEREST EXPENSE					
Dividends on Shares	81	79	2.5-	66	16.8-
Interest on Deposits	0*	0	100.0-	0*	0.0
Interest on Borrowed Money	3	4	60.8	4	6.2
TOTAL INTEREST EXPENSE	84	83	0.9-	70	15.7-
PROVISION FOR LOAN & LEASE LOSSES	13	20	57.7	28	36.4
NET INTEREST INCOME AFTER PLL	107	113	4.9	123	9.0
NON-INTEREST INCOME					
Fee Income	33	37	11.3	38	1.5
Other Operating Income	12	13	6.0	18	33.6
Gain (Loss) on Investments	-0*	0*	5,179.0	-6	22,392.7-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	144.1-	-0*	78.4
Other Non-Oper Income (Expense)	-0*	-0*	1,375.9-	15	1,925.0
NCUSIF Stabilization Income	N/A	N/A	N/A	16	N/A
TOTAL NON-INTEREST INCOME	46	49	7.5	64	30.7
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	64	68	7.7	75	8.8
Travel and Conference Expense	2	2	14.4	2	13.4-
Office Occupancy Expense	8	10	14.0	10	3.0
Office Operations Expense	26	28	7.9	29	3.6
Educational & Promotional Expense	5	6	18.4	6	0.9-
Loan Servicing Expense	7	8	4.0	9	19.8
Professional and Outside Services	11	12	9.1	13	10.7
Member Insurance	1	3	176.0	2	45.9-
Operating Fees	1	1	4.6	1	34.6
Miscellaneous Operating Expenses	4	5	15.9	5	0.7-
TOTAL NON-INTEREST EXPENSES	129	142	10.5	151	6.0
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	36	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	17	N/A
NET INCOME	24	19	20.1-	18	4.7-
Transfer to Regular Reserve	0*	0*	73.7-	0*	82.2-

* Amount Less than + or - 1 Million

Kentucky
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	95	91	4.2-	88	3.3-
Cash & Equivalents	432	421	2.5-	489	16.1
TOTAL INVESTMENTS	869	1,143	31.4	1,500	31.3
U.S. Government Obligations	0*	2	3,236.2	6	165.1
Federal Agency Securities	198	244	23.2	482	97.3
Mutual Fund & Common Trusts	4	6	57.9	0	100.0-
MCSD and PIC at Corporate CU	28	29	4.1	16	42.8-
All Other Corporate Credit Union	410	423	3.2	420	0.8-
Commercial Banks, S&Ls	193	389	101.5	479	23.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	14	18	29.8	26	46.3
All Other Investments	0	26	0.0	57	115.3
Loans Held for Sale	0*	0	100.0-	1	0.0
TOTAL LOANS OUTSTANDING	3,212	3,444	7.2	3,578	3.9
Unsecured Credit Card Loans	141	150	6.4	165	9.8
All Other Unsecured Loans	238	236	0.7-	235	0.8-
New Vehicle Loans	449	415	7.7-	387	6.7-
Used Vehicle Loans	710	745	4.9	778	4.4
First Mortgage Real Estate Loans/LOC	1,058	1,221	15.4	1,320	8.1
Other Real Estate Loans/LOC	500	550	9.9	564	2.6
Leases Receivable	3	2	15.7-	3	22.7
All Other Loans/LOC	113	124	9.8	127	2.3
Allowance For Loan Losses	22	25	13.5	36	44.3
Foreclosed and Repossessed Assets	2	3	45.3	5	44.8
Foreclosed and Repossessed Real Estate	1	2	29.4	4	100.5
Foreclosed & Repossessed Autos	0*	2	74.3	1	30.9-
Foreclosed and Repossessed – Other	0*	0*	37.6-	0*	668.2
Land and Building	98	106	8.3	109	2.9
Other Fixed Assets	24	27	10.4	26	2.9-
NCUSIF Capitalization Deposit	36	29	19.0-	47	58.6
Other Assets	64	65	1.1	76	16.1
TOTAL ASSETS	4,718	5,214	10.5	5,795	11.1
LIABILITIES					
Total Borrowings	34	41	21.3	174	326.4
Accrued Dividends/Interest Payable	14	12	14.0-	8	33.1-
Acct Payable and Other Liabilities	28	27	1.6-	26	3.7-
Uninsured Secondary Capital	0*	1	22.8	1	4.4-
TOTAL LIABILITIES	76	81	6.6	209	157.7
EQUITY/SAVINGS					
TOTAL SAVINGS	3,991	4,460	11.8	4,887	9.6
Share Drafts	437	433	0.9-	509	17.5
Regular Shares	1,434	1,595	11.2	1,766	10.8
Money Market Shares	255	372	45.6	504	35.6
Share Certificates/CDs	1,402	1,550	10.6	1,541	0.5-
IRA/Keogh Accounts	407	456	12.2	509	11.4
All Other Shares	37	40	5.8	44	9.9
Non-Member Deposits	18	14	18.9-	14	1.2-
Regular Reserves	110	110	0.2	110	0.2-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	1,323.0	0*	967.3
Accum. Unrealized G/L on A-F-S	3	6	108.0	4	25.3-
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-0*	0*	146.9	0	100.0-
Other Reserves	0*	0*	5.4	0*	21.6
Other Comprehensive Income	-4	-14	265.9-	-13	1.0
Undivided Earnings	542	570	5.2	597	4.7
TOTAL EQUITY	652	673	3.3	698	3.8
TOTAL LIABILITIES/EQUITY/SAVINGS	4,718	5,214	10.5	5,795	11.1

* Amount Less than + or - 1 Million

Kentucky
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	95	91	4.2-	88	3.3-
INTEREST INCOME					
Interest on Loans	221	231	4.6	230	0.2-
(Less) Interest Refund	0*	0*	778.3	0*	91.1-
Income from Investments	58	54	6.6-	43	19.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	278	284	2.2	274	3.7-
INTEREST EXPENSE					
Dividends on Shares	121	120	1.1-	93	22.1-
Interest on Deposits	0*	0*	4.6-	0*	53.1
Interest on Borrowed Money	2	2	17.1-	2	49.7
TOTAL INTEREST EXPENSE	123	121	1.4-	96	21.0-
PROVISION FOR LOAN & LEASE LOSSES	14	22	61.8	39	76.8
NET INTEREST INCOME AFTER PLL	141	141	0.5-	139	1.5-
NON-INTEREST INCOME					
Fee Income	54	54	0.3-	55	1.3
Other Operating Income	21	24	17.0	25	2.5
Gain (Loss) on Investments	-0*	0*	2,549.5	-10	3,837.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	133.7-	-0*	482.7-
Other Non-Oper Income (Expense)	0*	0*	3,169.4	27	6,102.3
NCUSIF Stabilization Income	N/A	N/A	N/A	27	N/A
TOTAL NON-INTEREST INCOME	75	79	5.0	95	21.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	89	94	4.6	97	3.5
Travel and Conference Expense	3	3	7.7	2	36.7-
Office Occupancy Expense	11	12	2.5	12	3.7
Office Operations Expense	35	37	7.5	39	4.2
Educational & Promotional Expense	6	7	8.4	6	10.3-
Loan Servicing Expense	8	8	9.9	10	17.4
Professional and Outside Services	14	14	5.0	14	3.4-
Member Insurance	0*	14	1,331.2	3	81.6-
Operating Fees	0*	0*	14.8	1	10.8
Miscellaneous Operating Expenses	4	3	14.3-	3	1.6
TOTAL NON-INTEREST EXPENSES	172	193	12.6	186	3.5-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	47	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	15	N/A
NET INCOME	45	26	41.3-	32	21.9
Transfer to Regular Reserve	1	0*	83.6-	0*	97.2-

* Amount Less than + or - 1 Million

Louisiana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	236	232	1.7-	226	2.6-
Cash & Equivalents	679	563	17.2-	752	33.6
TOTAL INVESTMENTS	1,487	1,829	23.1	2,166	18.4
U.S. Government Obligations	38	7	81.5-	9	27.8
Federal Agency Securities	449	696	55.2	814	16.9
Mutual Fund & Common Trusts	11	9	17.8-	0	100.0-
MCSD and PIC at Corporate CU	56	59	6.1	32	45.2-
All Other Corporate Credit Union	348	161	53.7-	187	15.7
Commercial Banks, S&Ls	515	806	56.6	970	20.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	33	27	17.5-	61	124.3
All Other Investments	0	19	0.0	23	20.2
Loans Held for Sale	12	1	90.0-	3	148.2
TOTAL LOANS OUTSTANDING	4,231	4,538	7.3	4,936	8.8
Unsecured Credit Card Loans	237	248	4.5	266	7.3
All Other Unsecured Loans	429	439	2.3	468	6.6
New Vehicle Loans	1,307	1,297	0.8-	1,282	1.2-
Used Vehicle Loans	742	834	12.4	965	15.7
First Mortgage Real Estate Loans/LOC	908	1,054	16.1	1,181	12.1
Other Real Estate Loans/LOC	252	275	9.0	302	9.8
Leases Receivable	0	0	0.0	1	0.0
All Other Loans/LOC	356	392	10.2	472	20.4
Allowance For Loan Losses	37	39	5.3	47	22.2
Foreclosed and Repossessed Assets	3	4	50.4	8	92.4
Foreclosed and Repossessed Real Estate	1	2	90.4	4	77.1
Foreclosed & Repossessed Autos	1	2	23.9	4	128.6
Foreclosed and Repossessed – Other	0*	0*	34.1	0*	38.6-
Land and Building	176	194	10.1	213	9.9
Other Fixed Assets	40	50	24.8	42	14.7-
NCUSIF Capitalization Deposit	54	49	10.1-	65	33.4
Other Assets	76	76	0.1-	86	13.2
TOTAL ASSETS	6,721	7,265	8.1	8,224	13.2
LIABILITIES					
Total Borrowings	10	43	337.0	87	101.5
Accrued Dividends/Interest Payable	7	5	20.2-	5	4.1-
Acct Payable and Other Liabilities	32	42	32.8	37	11.6-
Uninsured Secondary Capital	0*	0*	16.7-	0*	20.1-
TOTAL LIABILITIES	49	91	87.4	130	42.6
EQUITY/SAVINGS					
TOTAL SAVINGS	5,767	6,236	8.1	7,136	14.4
Share Drafts	699	757	8.3	883	16.7
Regular Shares	2,519	2,653	5.3	2,809	5.9
Money Market Shares	458	491	7.1	655	33.4
Share Certificates/CDs	1,635	1,821	11.4	2,148	17.9
IRA/Keogh Accounts	411	449	9.3	544	21.0
All Other Shares	36	56	57.6	48	13.9-
Non-Member Deposits	9	9	3.3-	50	461.2
Regular Reserves	238	242	1.5	246	1.7
Equity Acquired in Merger	N/A	N/A	N/A	2	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	10.9-	0*	34.2
Accum. Unrealized G/L on A-F-S	0*	3	819.2	4	34.4
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	45	47	5.8	48	0.3
Other Comprehensive Income	-7	-14	95.2-	-11	21.5
Undivided Earnings	629	660	4.9	669	1.4
TOTAL EQUITY	905	938	3.6	958	2.1
TOTAL LIABILITIES/EQUITY/SAVINGS	6,721	7,265	8.1	8,224	13.2

* Amount Less than + or - 1 Million

Louisiana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	236	232	1.7-	226	2.6-
INTEREST INCOME					
Interest on Loans	299	319	6.7	336	5.4
(Less) Interest Refund	0*	0*	45.2-	0*	10.7
Income from Investments	98	82	16.3-	67	18.7-
Trading Profits and Losses	-0*	0	100.0	0	0.0
TOTAL INTEREST INCOME	397	401	1.0	402	0.5
INTEREST EXPENSE					
Dividends on Shares	143	134	5.9-	116	13.5-
Interest on Deposits	6	6	4.1	5	9.0-
Interest on Borrowed Money	0*	0*	382.0	0*	7.8
TOTAL INTEREST EXPENSE	148	141	5.1-	122	13.2-
PROVISION FOR LOAN & LEASE LOSSES	20	28	39.5	45	61.7
NET INTEREST INCOME AFTER PLL	228	232	1.6	235	1.4
NON-INTEREST INCOME					
Fee Income	86	92	6.5	96	4.8
Other Operating Income	30	34	12.2	35	3.5
Gain (Loss) on Investments	-0*	0*	794.0	-24	6,319.9-
Gain (Loss) on Disp of Fixed Assets	1	1	25.6-	-0*	167.3-
Other Non-Oper Income (Expense)	2	0*	67.3-	40	5,885.8
NCUSIF Stabilization Income	N/A	N/A	N/A	33	N/A
TOTAL NON-INTEREST INCOME	120	128	6.6	148	15.7
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	143	153	6.9	161	5.3
Travel and Conference Expense	5	5	11.5	4	21.1-
Office Occupancy Expense	18	20	12.7	21	4.1
Office Operations Expense	66	71	6.7	75	5.8
Educational & Promotional Expense	8	10	15.0	10	4.7
Loan Servicing Expense	13	14	10.0	17	17.2
Professional and Outside Services	24	25	3.2	27	5.9
Member Insurance	4	12	232.2	4	62.4-
Operating Fees	2	3	90.1	2	25.0-
Miscellaneous Operating Expenses	8	8	3.8	7	17.3-
TOTAL NON-INTEREST EXPENSES	291	321	10.5	328	2.1
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	55	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	38	N/A
NET INCOME	57	38	32.9-	17	54.9-
Transfer to Regular Reserve	10	6	32.5-	6	0.6-

* Amount Less than + or - 1 Million

Maine
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	69	67	2.9-	66	1.5-
Cash & Equivalents	321	278	13.5-	389	40.1
TOTAL INVESTMENTS	684	895	31.0	1,073	19.9
U.S. Government Obligations	3	0*	80.0-	0*	0.1
Federal Agency Securities	183	252	38.2	300	18.8
Mutual Fund & Common Trusts	0*	0*	3.2	0	100.0-
MCSD and PIC at Corporate CU	19	20	1.3	9	55.0-
All Other Corporate Credit Union	201	143	28.8-	157	9.6
Commercial Banks, S&Ls	246	424	72.1	530	25.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	13	21	65.2	21	0.2
All Other Investments	0	24	0.0	21	9.1-
Loans Held for Sale	0*	0	100.0-	1	0.0
TOTAL LOANS OUTSTANDING	3,205	3,370	5.2	3,480	3.3
Unsecured Credit Card Loans	84	85	0.9	91	6.4
All Other Unsecured Loans	118	120	1.4	119	0.4-
New Vehicle Loans	335	317	5.4-	303	4.3-
Used Vehicle Loans	549	548	0.3-	575	4.9
First Mortgage Real Estate Loans/LOC	1,206	1,330	10.3	1,421	6.8
Other Real Estate Loans/LOC	690	741	7.4	732	1.2-
Leases Receivable	0	0	0.0	0*	0.0
All Other Loans/LOC	223	229	3.1	240	4.7
Allowance For Loan Losses	12	16	29.1	22	38.0
Foreclosed and Repossessed Assets	2	4	158.5	5	20.3
Foreclosed and Repossessed Real Estate	0*	3	309.0	4	34.3
Foreclosed & Repossessed Autos	0*	1	29.7	0*	29.3-
Foreclosed and Repossessed – Other	0*	0*	45.9	0*	122.1
Land and Building	115	124	8.1	130	4.9
Other Fixed Assets	19	17	9.0-	16	9.0-
NCUSIF Capitalization Deposit	34	32	5.9-	41	26.1
Other Assets	63	67	5.8	76	14.1
TOTAL ASSETS	4,431	4,772	7.7	5,191	8.8
LIABILITIES					
Total Borrowings	175	262	50.0	222	15.4-
Accrued Dividends/Interest Payable	0*	0*	534.7	0*	95.5-
Acct Payable and Other Liabilities	26	28	8.6	25	10.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	201	291	44.8	247	15.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,731	3,968	6.4	4,414	11.2
Share Drafts	475	487	2.5	597	22.5
Regular Shares	937	996	6.2	1,103	10.8
Money Market Shares	474	512	7.9	620	21.2
Share Certificates/CDs	1,371	1,455	6.1	1,509	3.8
IRA/Keogh Accounts	408	457	11.9	515	12.8
All Other Shares	45	38	16.2-	38	0.7
Non-Member Deposits	19	25	28.1	31	24.3
Regular Reserves	147	153	3.8	161	5.1
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	33.0-	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	2	262.1	3	13.4
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	4	4	0.6-	5	11.9
Other Comprehensive Income	-4	-7	89.5-	-6	8.8
Undivided Earnings	351	360	2.6	369	2.3
TOTAL EQUITY	500	513	2.6	530	3.4
TOTAL LIABILITIES/EQUITY/SAVINGS	4,431	4,772	7.7	5,191	8.8

* Amount Less than + or - 1 Million

Maine
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	69	67	2.9-	66	1.5-
INTEREST INCOME					
Interest on Loans	223	223	0.3	215	3.7-
(Less) Interest Refund	0*	0*	15.4	0*	28.2-
Income from Investments	44	41	7.6-	35	14.4-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	267	264	1.0-	250	5.3-
INTEREST EXPENSE					
Dividends on Shares	101	95	5.9-	76	19.7-
Interest on Deposits	0*	0*	21.4-	0*	59.7
Interest on Borrowed Money	8	8	7.5	7	13.9-
TOTAL INTEREST EXPENSE	108	103	5.0-	83	19.2-
PROVISION FOR LOAN & LEASE LOSSES	10	16	59.8	22	38.6
NET INTEREST INCOME AFTER PLL	148	145	2.2-	145	0.2-
NON-INTEREST INCOME					
Fee Income	33	38	17.4	41	8.3
Other Operating Income	20	20	3.5	26	26.9
Gain (Loss) on Investments	0*	0*	69.9	-9	1,692.7-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	459.7-	-0*	16.9-
Other Non-Oper Income (Expense)	0*	-0*	207.0-	26	3,708.3
NCUSIF Stabilization Income	N/A	N/A	N/A	24	N/A
TOTAL NON-INTEREST INCOME	53	58	9.4	84	44.2
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	86	90	4.9	94	3.8
Travel and Conference Expense	3	3	4.9	2	11.4-
Office Occupancy Expense	13	15	11.7	15	3.2
Office Operations Expense	33	35	5.2	35	0.6-
Educational & Promotional Expense	7	7	1.8-	6	6.5-
Loan Servicing Expense	9	9	3.3	10	7.9
Professional and Outside Services	17	18	5.6	19	6.0
Member Insurance	1	7	525.4	2	73.7-
Operating Fees	0*	1	8.6	1	12.7
Miscellaneous Operating Expenses	3	3	15.9	3	9.3-
TOTAL NON-INTEREST EXPENSES	173	188	8.8	188	0.3-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	41	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	25	N/A
NET INCOME	29	15	47.1-	17	10.1
Transfer to Regular Reserve	3	2	13.8-	5	112.3

* Amount Less than + or - 1 Million

Maryland
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	112	109	2.7-	108	0.9-
Cash & Equivalents	1,036	947	8.6-	1,318	39.2
TOTAL INVESTMENTS	2,878	3,402	18.2	4,513	32.7
U.S. Government Obligations	3	9	176.9	12	38.5
Federal Agency Securities	2,025	2,286	12.9	3,138	37.3
Mutual Fund & Common Trusts	151	140	6.8-	0	100.0-
MCSD and PIC at Corporate CU	30	30	0.2-	14	54.1-
All Other Corporate Credit Union	146	179	22.5	255	42.3
Commercial Banks, S&Ls	181	297	64.7	464	55.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	17	17	0.4	21	24.7
All Other Investments	0	50	0.0	87	74.1
Loans Held for Sale	7	6	18.9-	31	436.2
TOTAL LOANS OUTSTANDING	9,863	10,472	6.2	10,615	1.4
Unsecured Credit Card Loans	762	830	8.8	859	3.5
All Other Unsecured Loans	649	713	9.9	751	5.3
New Vehicle Loans	1,776	1,561	12.1-	1,409	9.7-
Used Vehicle Loans	1,430	1,444	1.0	1,439	0.4-
First Mortgage Real Estate Loans/LOC	3,171	3,752	18.3	4,030	7.4
Other Real Estate Loans/LOC	1,930	2,013	4.3	1,936	3.8-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	144	160	10.7	192	20.1
Allowance For Loan Losses	55	82	49.7	113	37.4
Foreclosed and Repossessed Assets	2	7	302.9	12	62.4
Foreclosed and Repossessed Real Estate	0*	5	558.9	10	115.8
Foreclosed & Repossessed Autos	1	3	156.6	2	20.4-
Foreclosed and Repossessed – Other	0*	0*	11.5	0*	73.0
Land and Building	203	213	4.7	225	5.8
Other Fixed Assets	79	95	19.5	91	4.2-
NCUSIF Capitalization Deposit	112	87	22.1-	136	56.1
Other Assets	241	273	13.4	264	3.2-
TOTAL ASSETS	14,367	15,421	7.3	17,094	10.9
LIABILITIES					
Total Borrowings	377	560	48.3	495	11.6-
Accrued Dividends/Interest Payable	26	22	14.5-	17	20.1-
Acct Payable and Other Liabilities	115	139	20.6	154	10.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	518	720	39.0	666	7.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	12,057	12,954	7.4	14,585	12.6
Share Drafts	1,496	1,528	2.1	1,909	25.0
Regular Shares	4,436	4,533	2.2	4,862	7.2
Money Market Shares	1,599	1,901	18.8	2,319	22.0
Share Certificates/CDs	3,352	3,654	9.0	3,895	6.6
IRA/Keogh Accounts	1,019	1,153	13.1	1,310	13.6
All Other Shares	147	178	21.7	282	58.3
Non-Member Deposits	8	7	12.5-	7	2.0
Regular Reserves	392	413	5.6	412	0.3-
Equity Acquired in Merger	N/A	N/A	N/A	1	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	23.5	0*	74.2
Accum. Unrealized G/L on A-F-S	-4	-36	792.4-	-7	79.7
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	70	73	5.3	76	3.1
Other Comprehensive Income	-10	-39	312.7-	-35	11.3
Undivided Earnings	1,344	1,335	0.7-	1,397	4.6
TOTAL EQUITY	1,792	1,746	2.6-	1,843	5.6
TOTAL LIABILITIES/EQUITY/SAVINGS	14,367	15,421	7.3	17,094	10.9

* Amount Less than + or - 1 Million

Maryland
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	112	109	2.7-	108	0.9-
INTEREST INCOME					
Interest on Loans	633	661	4.4	653	1.1-
(Less) Interest Refund	1	3	78.3	3	6.4
Income from Investments	182	160	12.2-	143	10.7-
Trading Profits and Losses	0*	0*	51.9	-0*	139.8-
TOTAL INTEREST INCOME	813	818	0.5	793	3.0-
INTEREST EXPENSE					
Dividends on Shares	249	238	4.7-	181	23.7-
Interest on Deposits	63	62	1.1-	54	12.6-
Interest on Borrowed Money	15	15	4.2-	16	11.8
TOTAL INTEREST EXPENSE	327	314	4.0-	252	19.8-
PROVISION FOR LOAN & LEASE LOSSES	37	96	159.8	131	37.2
NET INTEREST INCOME AFTER PLL	449	408	9.3-	410	0.5
NON-INTEREST INCOME					
Fee Income	138	142	3.1	150	5.9
Other Operating Income	59	67	15.0	78	15.8
Gain (Loss) on Investments	-0*	2	1,463.2	-7	419.6-
Gain (Loss) on Disp of Fixed Assets	5	0*	93.7-	1	300.9
Other Non-Oper Income (Expense)	1	0*	65.2-	84	19,839.4
NCUSIF Stabilization Income	N/A	N/A	N/A	51	N/A
TOTAL NON-INTEREST INCOME	202	212	4.9	308	45.0
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	272	294	8.2	310	5.4
Travel and Conference Expense	7	7	8.7-	5	23.1-
Office Occupancy Expense	34	39	13.9	42	6.2
Office Operations Expense	111	118	5.7	118	0.3
Educational & Promotional Expense	19	22	17.2	20	7.7-
Loan Servicing Expense	25	27	8.9	28	2.1
Professional and Outside Services	44	48	7.9	56	17.0
Member Insurance	2	30	1,540.5	5	82.7-
Operating Fees	2	3	12.0	3	10.3
Miscellaneous Operating Expenses	14	25	70.3	13	46.5-
TOTAL NON-INTEREST EXPENSES	532	612	15.1	600	1.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	117	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	56	N/A
NET INCOME	120	8	93.4-	61	672.0
Transfer to Regular Reserve	7	5	29.2-	3	28.9-

* Amount Less than + or - 1 Million

Massachusetts
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	229	223	2.6-	218	2.2-
Cash & Equivalents	1,374	1,432	4.3	1,918	33.9
TOTAL INVESTMENTS	4,268	4,995	17.0	5,846	17.0
U.S. Government Obligations	26	53	106.2	49	8.2-
Federal Agency Securities	2,425	2,645	9.1	3,408	28.8
Mutual Fund & Common Trusts	5	3	23.9-	0	100.0-
MCSD and PIC at Corporate CU	71	65	7.7-	43	33.6-
All Other Corporate Credit Union	971	821	15.4-	584	28.8-
Commercial Banks, S&Ls	401	875	117.9	1,225	40.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	51	123	142.5	85	30.9-
All Other Investments	0	223	0.0	231	3.8
Loans Held for Sale	19	23	17.0	42	86.2
TOTAL LOANS OUTSTANDING	18,208	19,368	6.4	19,191	0.9-
Unsecured Credit Card Loans	712	740	3.9	758	2.5
All Other Unsecured Loans	587	576	1.9-	570	1.1-
New Vehicle Loans	1,556	1,480	4.9-	1,368	7.6-
Used Vehicle Loans	2,179	2,406	10.5	2,456	2.1
First Mortgage Real Estate Loans/LOC	8,760	9,536	8.9	9,591	0.6
Other Real Estate Loans/LOC	4,042	4,230	4.7	4,013	5.1-
Leases Receivable	14	29	111.6	35	19.4
All Other Loans/LOC	357	370	3.7	400	8.1
Allowance For Loan Losses	105	149	41.7	241	62.3
Foreclosed and Repossessed Assets	17	24	39.6	31	29.3
Foreclosed and Repossessed Real Estate	11	18	62.8	25	38.7
Foreclosed & Repossessed Autos	6	6	4.2-	5	8.3-
Foreclosed and Repossessed – Other	0*	0*	43.0	0*	583.7
Land and Building	314	334	6.4	348	4.1
Other Fixed Assets	109	104	4.2-	104	0.7-
NCUSIF Capitalization Deposit	179	139	22.3-	216	55.9
Other Assets	239	253	6.0	268	6.1
TOTAL ASSETS	24,621	26,523	7.7	27,732	4.6
LIABILITIES					
Total Borrowings	1,550	2,384	53.8	1,622	32.0-
Accrued Dividends/Interest Payable	7	5	29.8-	3	39.4-
Acct Payable and Other Liabilities	147	163	10.8	158	3.1-
Uninsured Secondary Capital	0*	0*	28.6-	0*	66.7
TOTAL LIABILITIES	1,704	2,553	49.8	1,783	30.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	20,136	21,184	5.2	23,089	9.0
Share Drafts	1,762	1,799	2.1	2,188	21.6
Regular Shares	4,729	4,878	3.1	5,602	14.8
Money Market Shares	2,781	3,032	9.1	3,766	24.2
Share Certificates/CDs	8,477	8,852	4.4	8,627	2.5-
IRA/Keogh Accounts	2,105	2,322	10.3	2,533	9.1
All Other Shares	266	288	8.1	348	20.9
Non-Member Deposits	16	14	17.5-	25	87.1
Regular Reserves	515	523	1.5	528	1.0
Equity Acquired in Merger	N/A	N/A	N/A	4	N/A
APPR. For Non-Conf. Invest.	0*	0*	20.6	0*	8.5
Miscellaneous Equity	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	19	27	45.6	41	51.1
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-0*	0*	199.0	0	100.0-
Other Reserves	3	3	2.5-	1	62.6-
Other Comprehensive Income	-11	-20	83.1-	-18	6.6
Undivided Earnings	2,254	2,253	0.1-	2,304	2.3
TOTAL EQUITY	2,781	2,787	0.2	2,860	2.6
TOTAL LIABILITIES/EQUITY/SAVINGS	24,621	26,523	7.7	27,732	4.6

* Amount Less than + or - 1 Million

Massachusetts
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	229	223	2.6-	218	2.2-
INTEREST INCOME					
Interest on Loans	1,146	1,155	0.8	1,114	3.5-
(Less) Interest Refund	0*	0*	32.3-	0*	3.8-
Income from Investments	243	223	8.1-	177	20.7-
Trading Profits and Losses	0*	0	100.0-	2	0.0
TOTAL INTEREST INCOME	1,388	1,377	0.8-	1,293	6.1-
INTEREST EXPENSE					
Dividends on Shares	531	456	14.0-	368	19.4-
Interest on Deposits	103	97	6.0-	64	33.7-
Interest on Borrowed Money	53	81	52.8	74	9.1-
TOTAL INTEREST EXPENSE	687	634	7.7-	506	20.3-
PROVISION FOR LOAN & LEASE LOSSES	83	142	70.7	215	51.7
NET INTEREST INCOME AFTER PLL	618	601	2.7-	572	4.9-
NON-INTEREST INCOME					
Fee Income	114	127	10.7	135	6.7
Other Operating Income	51	55	8.5	76	38.3
Gain (Loss) on Investments	2	4	161.9	-6	241.2-
Gain (Loss) on Disp of Fixed Assets	-0*	-1	113.4-	-3	98.4-
Other Non-Oper Income (Expense)	0*	-6	1,335.3-	102	1,738.1
NCUSIF Stabilization Income	N/A	N/A	N/A	102	N/A
TOTAL NON-INTEREST INCOME	167	178	7.0	305	71.2
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	352	366	4.1	371	1.3
Travel and Conference Expense	8	9	6.0	7	19.0-
Office Occupancy Expense	53	57	8.6	62	8.1
Office Operations Expense	113	117	3.9	118	0.8
Educational & Promotional Expense	29	30	2.9	24	17.9-
Loan Servicing Expense	29	29	1.0-	31	7.6
Professional and Outside Services	66	71	7.7	73	3.1
Member Insurance	3	35	930.6	1	96.5-
Operating Fees	3	4	31.1	5	2.9
Miscellaneous Operating Expenses	23	39	67.6	21	45.0-
TOTAL NON-INTEREST EXPENSES	679	757	11.5	713	5.7-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	164	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	81	N/A
NET INCOME	106	23	78.3-	83	260.2
Transfer to Regular Reserve	18	18	2.7	16	10.7-

* Amount Less than + or - 1 Million

Michigan
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	360	344	4.4-	333	3.2-
Cash & Equivalents	2,615	2,212	15.4-	3,142	42.1
TOTAL INVESTMENTS	7,060	8,235	16.6	10,152	23.3
U.S. Government Obligations	18	15	16.0-	40	170.3
Federal Agency Securities	3,190	3,489	9.4	4,554	30.5
Mutual Fund & Common Trusts	43	38	10.4-	0	100.0-
MCSD and PIC at Corporate CU	121	115	5.1-	81	29.7-
All Other Corporate Credit Union	1,250	867	30.7-	1,008	16.3
Commercial Banks, S&Ls	904	1,547	71.1	1,994	28.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	99	125	26.3	117	6.5-
All Other Investments	0	121	0.0	170	40.1
Loans Held for Sale	13	35	169.8	35	1.0
TOTAL LOANS OUTSTANDING	21,218	22,328	5.2	23,239	4.1
Unsecured Credit Card Loans	1,359	1,385	2.0	1,447	4.5
All Other Unsecured Loans	1,075	1,078	0.2	1,053	2.3-
New Vehicle Loans	1,798	1,890	5.1	2,262	19.6
Used Vehicle Loans	3,171	3,436	8.3	3,863	12.4
First Mortgage Real Estate Loans/LOC	8,984	9,668	7.6	9,935	2.8
Other Real Estate Loans/LOC	3,369	3,372	0.1	3,245	3.8-
Leases Receivable	131	155	18.2	137	12.1-
All Other Loans/LOC	1,330	1,343	1.0	1,297	3.4-
Allowance For Loan Losses	165	230	39.6	320	39.0
Foreclosed and Repossessed Assets	50	68	34.4	84	23.6
Foreclosed and Repossessed Real Estate	44	59	34.8	76	30.0
Foreclosed & Repossessed Autos	5	7	55.1	5	31.6-
Foreclosed and Repossessed – Other	2	2	18.6-	2	36.5
Land and Building	783	852	8.8	885	3.9
Other Fixed Assets	149	154	3.7	139	10.0-
NCUSIF Capitalization Deposit	252	212	16.0-	306	44.6
Other Assets	542	544	0.4	532	2.2-
TOTAL ASSETS	32,518	34,409	5.8	38,244	11.1
LIABILITIES					
Total Borrowings	777	979	25.9	1,122	14.7
Accrued Dividends/Interest Payable	62	51	17.8-	45	11.3-
Acct Payable and Other Liabilities	294	295	0.4	317	7.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	1,133	1,324	16.9	1,484	12.1
EQUITY/SAVINGS					
TOTAL SAVINGS	27,292	29,016	6.3	32,545	12.2
Share Drafts	3,488	3,566	2.2	4,211	18.1
Regular Shares	6,420	6,637	3.4	7,241	9.1
Money Market Shares	6,103	7,289	19.4	9,227	26.6
Share Certificates/CDs	8,666	8,679	0.2	8,599	0.9-
IRA/Keogh Accounts	2,156	2,409	11.7	2,814	16.8
All Other Shares	328	334	1.8	381	14.0
Non-Member Deposits	130	101	22.4-	72	28.6-
Regular Reserves	824	825	0.1	834	1.1
Equity Acquired in Merger	N/A	N/A	N/A	16	N/A
APPR. For Non-Conf. Invest.	2	18	913.1	4	78.8-
Miscellaneous Equity	0*	0*	96.7-	0*	56.8
Accum. Unrealized G/L on A-F-S	8	-16	291.5-	68	520.4
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	441	411	6.8-	346	15.8-
Other Comprehensive Income	-13	-22	73.5-	-21	5.2
Undivided Earnings	2,830	2,853	0.8	2,967	4.0
TOTAL EQUITY	4,093	4,069	0.6-	4,215	3.6
TOTAL LIABILITIES/EQUITY/SAVINGS	32,518	34,409	5.8	38,244	11.1

* Amount Less than + or - 1 Million

Michigan
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	360	344	4.4-	333	3.2-
INTEREST INCOME					
Interest on Loans	1,430	1,443	0.9	1,448	0.3
(Less) Interest Refund	14	14	0.2	13	4.7-
Income from Investments	438	411	6.0-	350	14.8-
Trading Profits and Losses	0*	-0*	112.4-	0*	612.6
TOTAL INTEREST INCOME	1,854	1,841	0.7-	1,785	3.0-
INTEREST EXPENSE					
Dividends on Shares	414	342	17.5-	267	21.9-
Interest on Deposits	350	347	0.8-	275	20.6-
Interest on Borrowed Money	35	35	2.2	36	1.5
TOTAL INTEREST EXPENSE	798	724	9.3-	578	20.2-
PROVISION FOR LOAN & LEASE LOSSES	145	240	65.4	350	46.1
NET INTEREST INCOME AFTER PLL	911	877	3.7-	857	2.3-
NON-INTEREST INCOME					
Fee Income	322	334	3.6	339	1.5
Other Operating Income	147	155	5.4	180	16.3
Gain (Loss) on Investments	0*	-29	3,485.1-	-19	33.3
Gain (Loss) on Disp of Fixed Assets	-4	-14	249.7-	-12	12.4
Other Non-Oper Income (Expense)	2	-3	305.2-	146	4,598.6
NCUSIF Stabilization Income	N/A	N/A	N/A	143	N/A
TOTAL NON-INTEREST INCOME	467	443	5.2-	633	43.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	598	624	4.4	647	3.6
Travel and Conference Expense	17	17	1.5-	14	18.8-
Office Occupancy Expense	90	98	9.0	101	3.9
Office Operations Expense	253	259	2.1	262	1.3
Educational & Promotional Expense	48	50	4.6	49	1.9-
Loan Servicing Expense	82	88	6.5	97	11.2
Professional and Outside Services	77	81	5.8	83	2.2
Member Insurance	4	32	800.0	13	59.5-
Operating Fees	7	8	8.7	8	7.1
Miscellaneous Operating Expenses	28	47	64.0	25	46.7-
TOTAL NON-INTEREST EXPENSES	1,204	1,303	8.2	1,300	0.2-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	191	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	130	N/A
NET INCOME	174	17	90.4-	60	260.8
Transfer to Regular Reserve	8	9	9.8	4	56.2-

* Amount Less than + or - 1 Million

Minnesota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	163	159	2.5-	156	1.9-
Cash & Equivalents	739	828	12.1	1,039	25.5
TOTAL INVESTMENTS	2,365	2,934	24.0	3,905	33.1
U.S. Government Obligations	12	6	46.5-	3	48.8-
Federal Agency Securities	1,187	1,123	5.4-	1,853	65.0
Mutual Fund & Common Trusts	32	6	81.0-	0	100.0-
MCSD and PIC at Corporate CU	65	65	0.0-	15	76.5-
All Other Corporate Credit Union	572	440	23.1-	291	33.8-
Commercial Banks, S&Ls	294	725	146.7	989	36.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	50	67	35.8	88	30.3
All Other Investments	0	46	0.0	94	104.3
Loans Held for Sale	12	11	12.1-	24	122.0
TOTAL LOANS OUTSTANDING	9,800	9,962	1.7	9,761	2.0-
Unsecured Credit Card Loans	503	516	2.5	551	6.7
All Other Unsecured Loans	343	344	0.1	338	1.6-
New Vehicle Loans	1,017	902	11.3-	828	8.2-
Used Vehicle Loans	1,810	1,860	2.7	1,866	0.4
First Mortgage Real Estate Loans/LOC	2,737	2,972	8.6	3,042	2.4
Other Real Estate Loans/LOC	2,719	2,670	1.8-	2,408	9.8-
Leases Receivable	3	2	21.3-	1	48.3-
All Other Loans/LOC	667	697	4.5	727	4.3
Allowance For Loan Losses	68	115	67.8	143	25.0
Foreclosed and Repossessed Assets	15	30	103.2	58	93.6
Foreclosed and Repossessed Real Estate	13	28	111.4	53	94.0
Foreclosed & Repossessed Autos	1	2	6.6	3	89.3
Foreclosed and Repossessed – Other	0*	0*	228.7	2	86.3
Land and Building	280	306	9.0	324	6.0
Other Fixed Assets	53	56	6.3	50	10.1-
NCUSIF Capitalization Deposit	100	97	2.8-	123	27.3
Other Assets	189	205	8.3	237	15.7
TOTAL ASSETS	13,485	14,313	6.1	15,378	7.4
LIABILITIES					
Total Borrowings	468	543	16.2	393	27.7-
Accrued Dividends/Interest Payable	14	10	27.6-	7	30.6-
Acct Payable and Other Liabilities	87	90	3.6	99	9.1
Uninsured Secondary Capital	0*	0*	87.5	0*	3.3-
TOTAL LIABILITIES	569	644	13.2	499	22.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	11,402	12,184	6.9	13,395	9.9
Share Drafts	1,117	1,176	5.3	1,573	33.7
Regular Shares	2,538	2,773	9.2	2,936	5.9
Money Market Shares	2,173	2,388	9.9	2,739	14.7
Share Certificates/CDs	4,354	4,498	3.3	4,563	1.4
IRA/Keogh Accounts	1,035	1,162	12.3	1,322	13.8
All Other Shares	154	165	6.8	190	15.2
Non-Member Deposits	32	22	31.2-	73	232.9
Regular Reserves	290	290	0.1-	289	0.2-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	42.3-	0	100.0-
Accum. Unrealized G/L on A-F-S	12	-6	151.4-	11	279.3
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	73	73	0.4-	73	0.0-
Other Comprehensive Income	-4	-13	248.4-	-10	22.9
Undivided Earnings	1,142	1,142	0.0-	1,122	1.8-
TOTAL EQUITY	1,514	1,486	1.9-	1,484	0.1-
TOTAL LIABILITIES/EQUITY/SAVINGS	13,485	14,313	6.1	15,378	7.4

* Amount Less than + or - 1 Million

Minnesota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	163	159	2.5-	156	1.9-
INTEREST INCOME					
Interest on Loans	648	653	0.7	618	5.4-
(Less) Interest Refund	0*	0*	7.7	0*	19.0-
Income from Investments	138	138	0.0-	126	8.5-
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	786	791	0.6	744	5.9-
INTEREST EXPENSE					
Dividends on Shares	298	286	4.0-	227	20.7-
Interest on Deposits	48	41	13.8-	28	31.7-
Interest on Borrowed Money	19	22	14.2	21	3.4-
TOTAL INTEREST EXPENSE	365	349	4.4-	276	20.9-
PROVISION FOR LOAN & LEASE LOSSES	50	121	141.6	144	19.5
NET INTEREST INCOME AFTER PLL	371	321	13.5-	324	0.9
NON-INTEREST INCOME					
Fee Income	90	94	4.7	104	10.6
Other Operating Income	65	68	5.7	89	29.7
Gain (Loss) on Investments	-1	5	612.0	-42	920.2-
Gain (Loss) on Disp of Fixed Assets	-0*	-5	1,500.4-	-6	17.5-
Other Non-Oper Income (Expense)	2	0*	42.2-	56	5,545.0
NCUSIF Stabilization Income	N/A	N/A	N/A	54	N/A
TOTAL NON-INTEREST INCOME	155	163	5.6	200	22.4
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	225	236	5.2	240	1.4
Travel and Conference Expense	6	7	2.5	5	23.4-
Office Occupancy Expense	33	38	14.8	38	0.2-
Office Operations Expense	86	91	5.4	89	1.7-
Educational & Promotional Expense	21	19	7.7-	16	14.7-
Loan Servicing Expense	31	35	13.5	42	22.0
Professional and Outside Services	32	36	10.2	38	6.0
Member Insurance	2	13	735.7	3	76.5-
Operating Fees	3	3	0.6	3	11.1
Miscellaneous Operating Expenses	8	8	4.2-	7	3.7-
TOTAL NON-INTEREST EXPENSES	446	484	8.7	481	0.6-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	43	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	65	N/A
NET INCOME	80	-0*	100.0-	-23	141,397.0-
Transfer to Regular Reserve	0*	0*	45.0-	2	327.9

* Amount Less than + or - 1 Million

Mississippi
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	99	99	0.0	97	2.0-
Cash & Equivalents	307	290	5.7-	384	32.3
TOTAL INVESTMENTS	884	1,035	17.0	1,129	9.1
U.S. Government Obligations	0*	1	57.4	0*	36.1-
Federal Agency Securities	176	282	60.3	383	35.9
Mutual Fund & Common Trusts	0*	0*	23.6-	0	100.0-
MCSD and PIC at Corporate CU	16	11	27.5-	10	12.2-
All Other Corporate Credit Union	492	474	3.8-	344	27.4-
Commercial Banks, S&Ls	154	222	44.1	338	52.2
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	8	9	22.9	9	3.6-
All Other Investments	0	27	0.0	12	56.6-
Loans Held for Sale	0	0	0.0	0*	0.0
TOTAL LOANS OUTSTANDING	1,933	2,021	4.6	2,150	6.4
Unsecured Credit Card Loans	77	85	9.6	94	10.6
All Other Unsecured Loans	170	175	2.5	177	1.4
New Vehicle Loans	479	440	8.2-	406	7.7-
Used Vehicle Loans	506	533	5.3	562	5.3
First Mortgage Real Estate Loans/LOC	401	456	13.7	559	22.8
Other Real Estate Loans/LOC	131	155	18.0	163	4.8
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	167	178	6.0	189	6.7
Allowance For Loan Losses	13	18	39.8	25	39.2
Foreclosed and Repossessed Assets	2	3	19.9	4	52.0
Foreclosed and Repossessed Real Estate	0*	0*	63.2	1	80.6
Foreclosed & Repossessed Autos	2	2	0.9	2	36.1
Foreclosed and Repossessed – Other	0*	0*	79.3	0*	62.8
Land and Building	68	72	5.5	75	4.9
Other Fixed Assets	11	12	9.6	11	4.4-
NCUSIF Capitalization Deposit	26	15	41.7-	31	104.5
Other Assets	53	57	7.2	50	11.3-
TOTAL ASSETS	3,271	3,485	6.6	3,810	9.3
LIABILITIES					
Total Borrowings	52	70	35.4	15	79.2-
Accrued Dividends/Interest Payable	12	10	18.9-	4	58.2-
Acct Payable and Other Liabilities	25	34	38.7	31	9.9-
Uninsured Secondary Capital	13	12	4.3-	11	10.1-
TOTAL LIABILITIES	101	126	24.7	61	52.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,758	2,942	6.6	3,291	11.9
Share Drafts	162	181	12.1	206	13.8
Regular Shares	1,177	1,192	1.3	1,263	5.9
Money Market Shares	270	308	14.1	481	56.2
Share Certificates/CDs	918	997	8.6	1,036	3.9
IRA/Keogh Accounts	207	240	16.1	277	15.3
All Other Shares	21	20	6.0-	20	3.4
Non-Member Deposits	3	3	4.1-	7	121.7
Regular Reserves	66	66	0.3-	67	2.0
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	51.4-	0*	2.6
Accum. Unrealized G/L on A-F-S	0*	2	91.8	5	150.5
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-0*	0	100.0	0	0.0
Other Reserves	2	2	5.0-	2	1.0
Other Comprehensive Income	-4	-6	43.6-	-7	5.0-
Undivided Earnings	347	354	2.1	390	10.2
TOTAL EQUITY	411	418	1.5	458	9.6
TOTAL LIABILITIES/EQUITY/SAVINGS	3,271	3,485	6.6	3,810	9.3

* Amount Less than + or - 1 Million

Mississippi
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	99	99	0.0	97	2.0-
INTEREST INCOME					
Interest on Loans	130	139	6.9	145	4.2
(Less) Interest Refund	0*	0*	117.5	0*	66.5
Income from Investments	55	47	15.6-	34	28.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	186	186	0.2	179	4.0-
INTEREST EXPENSE					
Dividends on Shares	84	77	8.1-	59	22.8-
Interest on Deposits	3	2	4.1-	2	22.7-
Interest on Borrowed Money	0*	3	223.1	2	11.3-
TOTAL INTEREST EXPENSE	87	82	5.9-	63	22.5-
PROVISION FOR LOAN & LEASE LOSSES	10	18	77.9	24	33.1
NET INTEREST INCOME AFTER PLL	89	86	2.6-	92	6.0
NON-INTEREST INCOME					
Fee Income	46	52	12.1	54	5.6
Other Operating Income	12	13	7.0	14	4.4
Gain (Loss) on Investments	-0*	-3	2,951.6-	-2	39.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	79.5-	-0*	321.6-
Other Non-Oper Income (Expense)	3	0*	89.0-	18	6,024.0
NCUSIF Stabilization Income	N/A	N/A	N/A	16	N/A
TOTAL NON-INTEREST INCOME	61	62	2.0	85	35.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	56	62	11.1	66	6.3
Travel and Conference Expense	2	2	7.1	2	11.3-
Office Occupancy Expense	7	8	13.1	8	9.3
Office Operations Expense	27	28	6.6	30	5.2
Educational & Promotional Expense	4	4	11.8	4	0.4-
Loan Servicing Expense	4	4	6.2	5	21.7
Professional and Outside Services	10	10	5.5	11	11.2
Member Insurance	2	19	1,128.5	0*	97.2-
Operating Fees	0*	0*	21.7	0*	16.1
Miscellaneous Operating Expenses	3	3	6.0	4	4.5
TOTAL NON-INTEREST EXPENSES	114	141	24.5	131	7.2-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	45	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	18	N/A
NET INCOME	36	7	79.6-	28	271.7
Transfer to Regular Reserve	1	0*	67.1-	0*	100.6

* Amount Less than + or - 1 Million

Missouri
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	154	150	2.6-	144	4.0-
Cash & Equivalents	662	739	11.7	806	9.1
TOTAL INVESTMENTS	1,564	1,764	12.8	2,574	46.0
U.S. Government Obligations	18	25	36.9	40	60.5
Federal Agency Securities	641	819	27.7	1,237	51.1
Mutual Fund & Common Trusts	31	28	8.3-	0	100.0-
MCSD and PIC at Corporate CU	44	44	0.2-	29	34.1-
All Other Corporate Credit Union	500	435	13.0-	487	12.1
Commercial Banks, S&Ls	190	322	69.4	542	68.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	17	27	63.6	29	4.8
All Other Investments	0	47	0.0	112	139.0
Loans Held for Sale	4	6	54.6	14	146.8
TOTAL LOANS OUTSTANDING	6,065	6,410	5.7	6,522	1.8
Unsecured Credit Card Loans	371	375	1.1	368	1.8-
All Other Unsecured Loans	232	226	2.6-	221	2.2-
New Vehicle Loans	1,027	956	6.9-	935	2.2-
Used Vehicle Loans	1,523	1,601	5.1	1,697	6.0
First Mortgage Real Estate Loans/LOC	1,729	1,980	14.5	2,002	1.1
Other Real Estate Loans/LOC	919	978	6.4	985	0.7
Leases Receivable	0	0	0.0	0*	0.0
All Other Loans/LOC	265	294	11.0	315	7.0
Allowance For Loan Losses	49	58	20.1	72	22.8
Foreclosed and Repossessed Assets	10	13	37.2	17	27.5
Foreclosed and Repossessed Real Estate	5	9	76.7	14	53.0
Foreclosed & Repossessed Autos	4	4	6.0-	3	24.8-
Foreclosed and Repossessed – Other	0*	0*	3.7-	0*	23.6-
Land and Building	217	242	11.5	248	2.4
Other Fixed Assets	48	48	2.0-	43	8.9-
NCUSIF Capitalization Deposit	67	59	11.2-	81	37.6
Other Assets	118	125	6.1	154	22.9
TOTAL ASSETS	8,706	9,347	7.4	10,389	11.1
LIABILITIES					
Total Borrowings	352	356	1.0	526	48.1
Accrued Dividends/Interest Payable	22	19	13.6-	16	16.0-
Acct Payable and Other Liabilities	71	73	2.2	76	3.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	446	448	0.5	618	38.1
EQUITY/SAVINGS					
TOTAL SAVINGS	7,240	7,865	8.6	8,711	10.8
Share Drafts	945	1,028	8.7	1,264	23.0
Regular Shares	1,918	2,009	4.8	2,201	9.6
Money Market Shares	1,238	1,521	22.9	1,735	14.1
Share Certificates/CDs	2,314	2,392	3.4	2,482	3.8
IRA/Keogh Accounts	800	892	11.5	1,007	12.8
All Other Shares	17	18	6.0	18	0.4
Non-Member Deposits	8	5	31.9-	4	31.4-
Regular Reserves	267	267	0.0-	261	2.0-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	1	1	0.9-	1	1.2
Accum. Unrealized G/L on A-F-S	2	7	222.3	8	16.8
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	-1	0.0
Other Reserves	267	275	3.0	284	3.4
Other Comprehensive Income	-7	-14	113.2-	-6	60.7
Undivided Earnings	490	499	1.8	511	2.5
TOTAL EQUITY	1,020	1,034	1.4	1,059	2.4
TOTAL LIABILITIES/EQUITY/SAVINGS	8,706	9,347	7.4	10,389	11.1

* Amount Less than + or - 1 Million

Missouri
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	154	150	2.6-	144	4.0-
INTEREST INCOME					
Interest on Loans	413	424	2.6	421	0.6-
(Less) Interest Refund	1	2	12.2	1	10.2-
Income from Investments	99	87	12.5-	67	22.5-
Trading Profits and Losses	1	-3	409.6-	2	159.8
TOTAL INTEREST INCOME	512	505	1.3-	489	3.3-
INTEREST EXPENSE					
Dividends on Shares	175	151	13.8-	121	20.3-
Interest on Deposits	49	44	10.4-	37	15.1-
Interest on Borrowed Money	15	19	25.0	15	18.0-
TOTAL INTEREST EXPENSE	239	214	10.7-	173	19.0-
PROVISION FOR LOAN & LEASE LOSSES	43	62	46.1	85	35.8
NET INTEREST INCOME AFTER PLL	230	229	0.3-	231	0.8
NON-INTEREST INCOME					
Fee Income	106	110	3.1	114	4.4
Other Operating Income	43	49	15.4	65	32.8
Gain (Loss) on Investments	-0*	4	1,603.6	-8	336.8-
Gain (Loss) on Disp of Fixed Assets	1	1	26.7-	-1	239.1-
Other Non-Oper Income (Expense)	1	-6	541.0-	39	787.9
NCUSIF Stabilization Income	N/A	N/A	N/A	42	N/A
TOTAL NON-INTEREST INCOME	151	158	4.3	209	32.3
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	167	176	5.7	183	3.9
Travel and Conference Expense	4	4	1.9-	3	25.9-
Office Occupancy Expense	24	27	12.5	29	5.4
Office Operations Expense	73	76	4.8	76	0.1
Educational & Promotional Expense	17	18	5.8	17	6.9-
Loan Servicing Expense	24	23	6.0-	25	6.8
Professional and Outside Services	25	25	1.4-	25	0.6
Member Insurance	2	4	122.2	3	22.4-
Operating Fees	2	2	0.3	2	20.4
Miscellaneous Operating Expenses	13	14	5.8	14	2.2
TOTAL NON-INTEREST EXPENSES	352	370	5.1	377	2.0
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	62	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	39	N/A
NET INCOME	29	17	41.3-	24	38.5
Transfer to Regular Reserve	32	34	7.8	42	22.3

* Amount Less than + or - 1 Million

Montana
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	63	60	4.8-	58	3.3-
Cash & Equivalents	283	294	3.8	393	33.7
TOTAL INVESTMENTS	422	519	22.8	663	27.9
U.S. Government Obligations	10	8	24.4-	5	33.5-
Federal Agency Securities	166	158	4.8-	222	40.4
Mutual Fund & Common Trusts	5	6	8.6	0	100.0-
MCSD and PIC at Corporate CU	11	11	2.7	5	55.2-
All Other Corporate Credit Union	91	95	4.1	105	10.0
Commercial Banks, S&Ls	117	207	77.6	266	28.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	14	13	6.4-	15	12.7
All Other Investments	0	13	0.0	9	31.5-
Loans Held for Sale	3	5	76.6	3	32.7-
TOTAL LOANS OUTSTANDING	2,155	2,367	9.8	2,524	6.7
Unsecured Credit Card Loans	53	54	2.7	59	8.2
All Other Unsecured Loans	65	70	9.1	76	7.3
New Vehicle Loans	242	243	0.6	244	0.6
Used Vehicle Loans	385	395	2.7	419	6.0
First Mortgage Real Estate Loans/LOC	960	1,097	14.3	1,202	9.6
Other Real Estate Loans/LOC	269	291	8.2	286	1.9-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	183	215	17.8	239	11.0
Allowance For Loan Losses	11	14	21.6	26	85.1
Foreclosed and Repossessed Assets	3	8	182.2	16	97.2
Foreclosed and Repossessed Real Estate	2	7	255.6	13	92.9
Foreclosed & Repossessed Autos	0*	1	28.6	2	45.1
Foreclosed and Repossessed – Other	0*	0*	45.9-	0*	4,750.4
Land and Building	75	94	25.8	110	16.8
Other Fixed Assets	10	9	15.1-	10	10.2
NCUSIF Capitalization Deposit	22	22	4.3-	30	38.7
Other Assets	30	29	1.4-	29	1.5-
TOTAL ASSETS	2,992	3,332	11.3	3,752	12.6
LIABILITIES					
Total Borrowings	43	71	65.1	96	35.7
Accrued Dividends/Interest Payable	2	2	10.4-	1	28.2-
Acct Payable and Other Liabilities	13	16	19.1	16	2.7
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	58	88	52.0	113	28.5
EQUITY/SAVINGS					
TOTAL SAVINGS	2,591	2,884	11.3	3,253	12.8
Share Drafts	262	279	6.3	324	16.4
Regular Shares	1,264	1,433	13.4	1,595	11.3
Money Market Shares	201	237	18.1	313	32.4
Share Certificates/CDs	613	641	4.7	672	4.8
IRA/Keogh Accounts	207	254	22.8	308	21.5
All Other Shares	36	34	7.4-	35	4.2
Non-Member Deposits	9	6	31.5-	4	26.3-
Regular Reserves	82	81	0.7-	80	1.7-
Equity Acquired in Merger	N/A	N/A	N/A	2	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	-3	1,737.7-	2	158.8
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	28	29	3.5	26	11.2-
Other Comprehensive Income	0*	-0*	223.0-	-0*	34.5-
Undivided Earnings	232	253	8.9	277	9.5
TOTAL EQUITY	343	360	4.9	386	7.3
TOTAL LIABILITIES/EQUITY/SAVINGS	2,992	3,332	11.3	3,752	12.6

* Amount Less than + or - 1 Million

Montana
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	63	60	4.8-	58	3.3-
INTEREST INCOME					
Interest on Loans	146	153	4.8	152	0.7-
(Less) Interest Refund	0*	0*	54.8	0	100.0-
Income from Investments	28	27	4.9-	19	29.4-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	175	180	3.2	171	5.0-
INTEREST EXPENSE					
Dividends on Shares	78	74	5.5-	56	24.4-
Interest on Deposits	3	1	52.4-	0*	79.6-
Interest on Borrowed Money	2	2	2.1	2	3.3-
TOTAL INTEREST EXPENSE	83	77	7.0-	58	24.8-
PROVISION FOR LOAN & LEASE LOSSES	5	12	131.6	24	106.4
NET INTEREST INCOME AFTER PLL	86	91	5.7	89	2.2-
NON-INTEREST INCOME					
Fee Income	19	21	10.4	24	10.2
Other Operating Income	8	9	11.8	11	20.8
Gain (Loss) on Investments	-0*	-0*	96.2	-3	71,054.8-
Gain (Loss) on Disp of Fixed Assets	0*	0*	160.7	0*	22.3
Other Non-Oper Income (Expense)	0*	-0*	319.9-	16	1,860.9
NCUSIF Stabilization Income	N/A	N/A	N/A	16	N/A
TOTAL NON-INTEREST INCOME	28	30	8.0	48	59.0
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	46	50	10.0	53	4.4
Travel and Conference Expense	1	1	2.8-	1	4.6-
Office Occupancy Expense	6	7	12.5	7	9.3
Office Operations Expense	15	16	7.4	15	3.3-
Educational & Promotional Expense	4	5	12.0	4	4.0-
Loan Servicing Expense	4	4	3.0	5	17.5
Professional and Outside Services	9	9	7.5	10	10.4
Member Insurance	0*	2	160.4	2	12.8
Operating Fees	0*	2	208.7	0*	51.3-
Miscellaneous Operating Expenses	3	3	27.4	4	21.3
TOTAL NON-INTEREST EXPENSES	88	98	12.0	102	3.9
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	35	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	16	N/A
NET INCOME	26	23	12.6-	19	18.0-
Transfer to Regular Reserve	2	0*	49.5-	0*	25.2-

* Amount Less than + or - 1 Million

Nebraska
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	74	73	1.4-	72	1.4-
Cash & Equivalents	202	192	5.0-	275	43.2
TOTAL INVESTMENTS	353	462	30.6	579	25.3
U.S. Government Obligations	24	25	5.2	25	2.4
Federal Agency Securities	85	94	10.6	142	50.5
Mutual Fund & Common Trusts	4	10	145.7	0	100.0-
MCSD and PIC at Corporate CU	15	14	1.1-	9	37.1-
All Other Corporate Credit Union	96	84	12.2-	76	9.2-
Commercial Banks, S&Ls	97	203	109.6	286	41.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	10	11	6.1	12	5.4
All Other Investments	0	23	0.0	12	49.1-
Loans Held for Sale	4	5	26.2	5	7.0-
TOTAL LOANS OUTSTANDING	1,855	1,926	3.8	2,019	4.8
Unsecured Credit Card Loans	40	41	2.8	46	11.7
All Other Unsecured Loans	73	75	2.2	79	5.3
New Vehicle Loans	206	202	2.1-	221	9.8
Used Vehicle Loans	451	489	8.5	563	15.0
First Mortgage Real Estate Loans/LOC	623	658	5.6	657	0.2-
Other Real Estate Loans/LOC	337	337	0.2	315	6.6-
Leases Receivable	2	1	55.1-	0*	69.8-
All Other Loans/LOC	123	123	0.1-	138	11.8
Allowance For Loan Losses	12	16	33.4	19	16.5
Foreclosed and Repossessed Assets	12	4	66.4-	4	10.3
Foreclosed and Repossessed Real Estate	12	4	66.6-	4	6.9
Foreclosed & Repossessed Autos	0*	0*	57.3-	0*	167.9
Foreclosed and Repossessed – Other	0*	0*	47.0-	0*	21.4-
Land and Building	62	63	2.0	71	12.1
Other Fixed Assets	11	12	11.6	12	0.6-
NCUSIF Capitalization Deposit	20	20	1.3	23	15.1
Other Assets	27	33	23.2	35	6.7
TOTAL ASSETS	2,534	2,701	6.6	3,004	11.2
LIABILITIES					
Total Borrowings	93	99	6.8	93	6.0-
Accrued Dividends/Interest Payable	3	4	20.9	2	48.2-
Acct Payable and Other Liabilities	25	20	19.5-	28	35.6
Uninsured Secondary Capital	0*	0*	23.3	0*	5.4-
TOTAL LIABILITIES	122	124	1.8	123	0.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	2,091	2,248	7.5	2,547	13.3
Share Drafts	256	274	7.2	343	25.1
Regular Shares	746	807	8.1	917	13.7
Money Market Shares	193	217	12.8	265	22.0
Share Certificates/CDs	651	690	6.0	737	6.8
IRA/Keogh Accounts	209	225	7.4	247	9.9
All Other Shares	19	22	10.9	26	21.2
Non-Member Deposits	17	14	15.1-	12	17.9-
Regular Reserves	122	125	2.3	130	4.3
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	86.0	0*	4,141.6
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	24	30	23.3	31	4.0
Other Comprehensive Income	0	-0*	0.0	-2	482.8-
Undivided Earnings	176	175	0.4-	175	0.1-
TOTAL EQUITY	322	329	2.3	334	1.6
TOTAL LIABILITIES/EQUITY/SAVINGS	2,534	2,701	6.6	3,004	11.2

* Amount Less than + or - 1 Million

Nebraska
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	74	73	1.4-	72	1.4-
INTEREST INCOME					
Interest on Loans	132	131	0.2-	132	0.8
(Less) Interest Refund	0*	0*	22.0	0*	3.4-
Income from Investments	23	20	11.1-	16	21.0-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	154	151	2.0-	148	2.1-
INTEREST EXPENSE					
Dividends on Shares	60	53	11.5-	41	22.5-
Interest on Deposits	0*	0*	7.4-	0*	36.2-
Interest on Borrowed Money	5	4	7.7-	4	14.8-
TOTAL INTEREST EXPENSE	66	58	11.2-	45	22.1-
PROVISION FOR LOAN & LEASE LOSSES	16	16	2.1-	14	9.4-
NET INTEREST INCOME AFTER PLL	72	77	6.5	88	14.4
NON-INTEREST INCOME					
Fee Income	27	28	3.6	30	8.6
Other Operating Income	9	10	6.1	10	8.8
Gain (Loss) on Investments	0*	-0*	848.1-	-3	340.8-
Gain (Loss) on Disp of Fixed Assets	0*	-3	6,855.2-	-0*	91.6
Other Non-Oper Income (Expense)	0*	1	232.2	5	283.3
NCUSIF Stabilization Income	N/A	N/A	N/A	5	N/A
TOTAL NON-INTEREST INCOME	36	35	4.6-	42	21.8
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	52	55	4.7	58	6.5
Travel and Conference Expense	1	1	8.1	1	10.5-
Office Occupancy Expense	7	8	4.8	9	10.8
Office Operations Expense	19	19	0.3-	20	4.7
Educational & Promotional Expense	4	4	12.3	5	16.7
Loan Servicing Expense	4	4	4.3	4	22.3
Professional and Outside Services	8	9	6.1	10	7.0
Member Insurance	0*	0*	22.5-	1	148.4
Operating Fees	0*	0*	8.7	1	119.0
Miscellaneous Operating Expenses	3	3	7.1	3	5.0-
TOTAL NON-INTEREST EXPENSES	100	104	4.1	112	8.1
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	18	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	11	N/A
NET INCOME	9	8	11.7-	7	7.0-
Transfer to Regular Reserve	2	4	123.3	1	67.7-

* Amount Less than + or - 1 Million

Nevada
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	19	19	0.0	16	15.8-
Cash & Equivalents	201	323	60.9	315	2.4-
TOTAL INVESTMENTS	250	202	19.5-	333	65.0
U.S. Government Obligations	0*	0*	19.9-	3	1,540.0
Federal Agency Securities	95	74	22.5-	98	33.5
Mutual Fund & Common Trusts	31	0	100.0-	0	0.0
MCSD and PIC at Corporate CU	6	8	32.2	0*	100.0-
All Other Corporate Credit Union	69	31	55.5-	139	352.0
Commercial Banks, S&Ls	18	46	152.1	57	25.7
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	2	2	11.0	2	5.1
All Other Investments	0	8	0.0	8	1.2-
Loans Held for Sale	6	15	151.9	6	55.9-
TOTAL LOANS OUTSTANDING	1,879	1,818	3.2-	1,316	27.6-
Unsecured Credit Card Loans	65	69	6.2	59	14.0-
All Other Unsecured Loans	46	49	6.5	34	29.4-
New Vehicle Loans	410	346	15.6-	198	42.7-
Used Vehicle Loans	394	375	4.9-	253	32.6-
First Mortgage Real Estate Loans/LOC	599	615	2.6	486	21.0-
Other Real Estate Loans/LOC	255	244	4.3-	181	26.1-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	111	122	9.6	105	13.6-
Allowance For Loan Losses	13	41	203.9	58	43.2
Foreclosed and Repossessed Assets	3	11	231.6	10	13.0-
Foreclosed and Repossessed Real Estate	2	8	343.8	8	7.4-
Foreclosed & Repossessed Autos	2	3	106.5	2	26.6-
Foreclosed and Repossessed – Other	0*	0*	73.6	0*	3.8
Land and Building	57	61	6.2	39	36.4-
Other Fixed Assets	15	17	7.0	12	28.8-
NCUSIF Capitalization Deposit	19	17	8.5-	17	0.5-
Other Assets	37	37	0.8	30	20.8-
TOTAL ASSETS	2,455	2,461	0.2	2,019	17.9-
LIABILITIES					
Total Borrowings	49	30	39.2-	43	42.2
Accrued Dividends/Interest Payable	0*	0*	4.8-	0*	32.0-
Acct Payable and Other Liabilities	18	13	25.7-	12	9.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	67	43	35.5-	55	26.2
EQUITY/SAVINGS					
TOTAL SAVINGS	2,104	2,168	3.1	1,792	17.3-
Share Drafts	317	356	12.2	324	9.0-
Regular Shares	501	507	1.3	473	6.8-
Money Market Shares	501	519	3.5	453	12.7-
Share Certificates/CDs	606	588	3.0-	375	36.2-
IRA/Keogh Accounts	173	193	11.5	164	15.1-
All Other Shares	5	5	4.0	5	8.7-
Non-Member Deposits	0*	0*	37.4-	0	100.0-
Regular Reserves	67	62	7.1-	54	13.4-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	57.0	0*	149.3
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	10	9	17.2-	9	1.7
Other Comprehensive Income	0	-0*	0.0	0	100.0
Undivided Earnings	209	180	13.8-	109	39.4-
TOTAL EQUITY	284	249	12.4-	172	31.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	2,455	2,461	0.2	2,019	17.9-

* Amount Less than + or - 1 Million

Nevada
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	19	19	0.0	16	15.8-
INTEREST INCOME					
Interest on Loans	127	127	0.0	92	27.9-
(Less) Interest Refund	0*	0*	42.3-	0*	44.1-
Income from Investments	20	15	24.7-	8	47.0-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	147	142	3.2-	100	29.8-
INTEREST EXPENSE					
Dividends on Shares	42	40	5.0-	19	52.3-
Interest on Deposits	14	9	34.6-	5	43.6-
Interest on Borrowed Money	2	1	16.3-	0*	48.7-
TOTAL INTEREST EXPENSE	57	50	12.7-	25	50.6-
PROVISION FOR LOAN & LEASE LOSSES	13	61	369.6	86	40.0
NET INTEREST INCOME AFTER PLL	76	31	59.9-	-11	135.9-
NON-INTEREST INCOME					
Fee Income	39	44	11.6	42	4.2-
Other Operating Income	10	11	14.1	11	0.3
Gain (Loss) on Investments	-0*	0*	530.1	-4	734.8-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	408.9-	-2	397.9-
Other Non-Oper Income (Expense)	0*	-0*	339.2-	7	1,385.1
NCUSIF Stabilization Income	N/A	N/A	N/A	7	N/A
TOTAL NON-INTEREST INCOME	49	54	10.9	54	0.5-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	53	55	3.8	42	23.6-
Travel and Conference Expense	2	1	15.4-	0*	61.1-
Office Occupancy Expense	10	11	10.4	9	17.9-
Office Operations Expense	25	26	3.0	20	22.5-
Educational & Promotional Expense	5	7	31.2	3	50.5-
Loan Servicing Expense	6	6	10.0	6	4.4-
Professional and Outside Services	6	8	28.3	7	9.0-
Member Insurance	0*	0*	4.2	1	164.8
Operating Fees	0*	0*	22.9	0*	38.4
Miscellaneous Operating Expenses	2	5	98.2	1	72.7-
TOTAL NON-INTEREST EXPENSES	110	120	9.0	91	24.0-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-48	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	9	N/A
NET INCOME	15	-35	328.2-	-57	63.8-
Transfer to Regular Reserve	3	4	15.5	2	55.1-

* Amount Less than + or - 1 Million

New Hampshire
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	24	23	4.2-	23	0.0
Cash & Equivalents	214	226	5.7	401	77.4
TOTAL INVESTMENTS	858	943	10.0	943	0.0-
U.S. Government Obligations	0*	0*	300.0	0	100.0-
Federal Agency Securities	583	657	12.6	634	3.4-
Mutual Fund & Common Trusts	29	24	18.4-	0	100.0-
MCS D and PIC at Corporate CU	9	9	6.1-	6	26.7-
All Other Corporate Credit Union	152	107	29.5-	101	5.7-
Commercial Banks, S&Ls	22	95	338.3	154	62.3
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	7	4	37.1-	5	10.7
All Other Investments	0	26	0.0	26	0.2-
Loans Held for Sale	0*	1	590.1	0*	71.1-
TOTAL LOANS OUTSTANDING	2,519	2,852	13.2	3,129	9.7
Unsecured Credit Card Loans	146	151	3.5	159	5.8
All Other Unsecured Loans	138	140	1.1	143	2.4
New Vehicle Loans	403	499	24.0	582	16.6
Used Vehicle Loans	458	560	22.4	697	24.4
First Mortgage Real Estate Loans/LOC	874	995	13.9	1,065	7.0
Other Real Estate Loans/LOC	412	413	0.3	394	4.5-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	90	94	4.8	88	6.0-
Allowance For Loan Losses	14	18	29.1	24	34.9
Foreclosed and Repossessed Assets	2	2	18.1	4	82.2
Foreclosed and Repossessed Real Estate	0*	1	375.7	3	140.3
Foreclosed & Repossessed Autos	1	0*	51.6-	0*	11.0-
Foreclosed and Repossessed – Other	0*	0*	33.2-	0*	81.3-
Land and Building	70	90	29.0	92	2.0
Other Fixed Assets	24	21	10.3-	19	11.8-
NCUSIF Capitalization Deposit	27	27	2.1-	34	29.4
Other Assets	86	83	3.8-	81	2.2-
TOTAL ASSETS	3,785	4,227	11.7	4,679	10.7
LIABILITIES					
Total Borrowings	231	384	66.0	367	4.4-
Accrued Dividends/Interest Payable	0*	0*	8.8-	0*	17.2-
Acct Payable and Other Liabilities	49	50	1.7	56	12.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	281	434	54.6	424	2.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,046	3,325	9.1	3,762	13.2
Share Drafts	419	411	1.9-	480	16.9
Regular Shares	687	743	8.1	898	20.8
Money Market Shares	455	563	24.0	680	20.7
Share Certificates/CDs	1,243	1,323	6.4	1,383	4.5
IRA/Keogh Accounts	241	277	15.1	313	12.7
All Other Shares	1	6	335.3	8	21.3
Non-Member Deposits	0*	0*	45.4-	0*	23.0
Regular Reserves	73	73	0.0	73	0.0-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	3	14	389.3	16	11.8
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	12	12	0.5-	12	0.0
Other Comprehensive Income	-4	-9	120.7-	-10	7.8-
Undivided Earnings	374	378	1.1	403	6.5
TOTAL EQUITY	458	468	2.2	494	5.5
TOTAL LIABILITIES/EQUITY/SAVINGS	3,785	4,227	11.7	4,679	10.7

* Amount Less than + or - 1 Million

New Hampshire
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	24	23	4.2-	23	0.0
INTEREST INCOME					
Interest on Loans	162	170	4.7	182	7.1
(Less) Interest Refund	0*	0*	47.2-	0*	53.5-
Income from Investments	47	45	4.2-	35	21.3-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	209	215	2.7	217	1.2
INTEREST EXPENSE					
Dividends on Shares	69	67	3.3-	55	17.4-
Interest on Deposits	17	13	20.1-	9	28.3-
Interest on Borrowed Money	8	12	45.9	13	8.3
TOTAL INTEREST EXPENSE	94	92	2.0-	78	15.6-
PROVISION FOR LOAN & LEASE LOSSES	15	21	36.6	26	25.7
NET INTEREST INCOME AFTER PLL	100	102	2.0	114	11.3
NON-INTEREST INCOME					
Fee Income	27	29	8.4	35	19.9
Other Operating Income	21	24	16.7	29	17.1
Gain (Loss) on Investments	0*	-4	565.2-	2	135.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	81.8-	0*	162.5
Other Non-Oper Income (Expense)	2	-1	149.8-	10	1,006.3
NCUSIF Stabilization Income	N/A	N/A	N/A	11	N/A
TOTAL NON-INTEREST INCOME	52	48	6.1-	76	56.5
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	72	77	6.8	83	8.3
Travel and Conference Expense	1	1	9.5	1	26.5-
Office Occupancy Expense	9	10	13.0	11	7.6
Office Operations Expense	25	27	5.2	27	2.6
Educational & Promotional Expense	7	7	4.4	5	24.6-
Loan Servicing Expense	5	6	9.1	6	13.2
Professional and Outside Services	11	12	10.6	13	9.0
Member Insurance	0*	3	588.4	2	28.3-
Operating Fees	0*	3	661.0	0*	82.1-
Miscellaneous Operating Expenses	3	3	6.7	3	19.4-
TOTAL NON-INTEREST EXPENSES	134	149	10.8	152	2.5
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	37	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	13	N/A
NET INCOME	18	2	89.0-	25	1,176.2
Transfer to Regular Reserve	0*	0	100.0-	0	0.0

* Amount Less than + or - 1 Million

New Jersey
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	225	216	4.0-	212	1.9-
Cash & Equivalents	891	704	21.0-	954	35.5
TOTAL INVESTMENTS	2,829	2,974	5.1	3,477	16.9
U.S. Government Obligations	90	91	1.4	48	47.7-
Federal Agency Securities	1,811	1,420	21.6-	1,835	29.2
Mutual Fund & Common Trusts	17	38	120.1	0	100.0-
MCSD and PIC at Corporate CU	70	66	6.4-	22	66.0-
All Other Corporate Credit Union	352	455	29.4	365	19.8-
Commercial Banks, S&Ls	389	681	75.0	984	44.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	19	18	4.4-	25	42.6
All Other Investments	0	22	0.0	39	76.9
Loans Held for Sale	13	33	148.4	0*	99.3-
TOTAL LOANS OUTSTANDING	6,648	6,199	6.8-	6,562	5.9
Unsecured Credit Card Loans	322	325	1.1	354	8.8
All Other Unsecured Loans	483	480	0.7-	498	3.9
New Vehicle Loans	599	519	13.3-	492	5.3-
Used Vehicle Loans	477	470	1.4-	522	11.0
First Mortgage Real Estate Loans/LOC	2,585	2,163	16.4-	2,571	18.9
Other Real Estate Loans/LOC	2,003	2,042	1.9	1,896	7.1-
Leases Receivable	17	11	31.9-	7	41.3-
All Other Loans/LOC	162	188	16.0	223	18.1
Allowance For Loan Losses	42	47	12.8	71	49.3
Foreclosed and Repossessed Assets	2	4	100.1	4	8.0-
Foreclosed and Repossessed Real Estate	2	3	81.0	3	18.5-
Foreclosed & Repossessed Autos	0*	0*	210.7	1	15.7
Foreclosed and Repossessed – Other	0	0	0.0	0*	0.0
Land and Building	122	143	17.2	162	12.9
Other Fixed Assets	52	43	17.1-	38	10.9-
NCUSIF Capitalization Deposit	83	57	30.7-	91	58.4
Other Assets	134	125	7.3-	187	50.4
TOTAL ASSETS	10,733	10,235	4.6-	11,406	11.4
LIABILITIES					
Total Borrowings	158	347	119.5	230	33.8-
Accrued Dividends/Interest Payable	21	16	22.1-	14	12.9-
Acct Payable and Other Liabilities	87	81	7.1-	88	8.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	266	444	66.8	331	25.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	9,155	8,618	5.9-	9,925	15.2
Share Drafts	1,026	1,001	2.4-	1,141	13.9
Regular Shares	3,561	3,234	9.2-	3,692	14.2
Money Market Shares	895	956	6.8	1,239	29.6
Share Certificates/CDs	2,614	2,343	10.4-	2,499	6.7
IRA/Keogh Accounts	846	856	1.1	995	16.3
All Other Shares	175	200	14.3	349	74.5
Non-Member Deposits	38	28	26.5-	11	61.5-
Regular Reserves	248	228	8.2-	230	1.1
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0	100.0-	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	4	6,749.5	8	128.6
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-0*	-2	328.7-	-0*	93.7
Other Reserves	106	106	0.2-	105	0.8-
Other Comprehensive Income	-5	-11	94.5-	-13	18.6-
Undivided Earnings	963	848	11.9-	818	3.5-
TOTAL EQUITY	1,311	1,173	10.5-	1,149	2.0-
TOTAL LIABILITIES/EQUITY/SAVINGS	10,733	10,235	4.6-	11,406	11.4

* Amount Less than + or - 1 Million

New Jersey
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	225	216	4.0-	212	1.9-
INTEREST INCOME					
Interest on Loans	435	403	7.3-	396	1.8-
(Less) Interest Refund	0*	0*	15.6-	0*	7.5-
Income from Investments	169	132	21.9-	113	14.5-
Trading Profits and Losses	0*	0	100.0-	-0*	0.0
TOTAL INTEREST INCOME	604	535	11.4-	509	4.9-
INTEREST EXPENSE					
Dividends on Shares	249	203	18.2-	169	16.9-
Interest on Deposits	2	2	15.2-	2	0.6-
Interest on Borrowed Money	6	11	85.4	10	16.2-
TOTAL INTEREST EXPENSE	257	217	15.7-	180	16.7-
PROVISION FOR LOAN & LEASE LOSSES	34	42	24.2	64	52.2
NET INTEREST INCOME AFTER PLL	313	276	11.8-	264	4.4-
NON-INTEREST INCOME					
Fee Income	67	68	1.6	62	9.4-
Other Operating Income	25	23	7.0-	39	69.8
Gain (Loss) on Investments	-0*	-4	24,675.8-	-32	738.6-
Gain (Loss) on Disp of Fixed Assets	2	-0*	111.6-	0*	311.4
Other Non-Oper Income (Expense)	5	4	21.9-	39	882.3
NCUSIF Stabilization Income	N/A	N/A	N/A	42	N/A
TOTAL NON-INTEREST INCOME	99	91	7.9-	108	19.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	183	175	4.3-	177	0.9
Travel and Conference Expense	5	5	9.2-	4	14.7-
Office Occupancy Expense	30	27	10.7-	27	1.3
Office Operations Expense	68	63	7.6-	63	0.6
Educational & Promotional Expense	13	13	2.8	12	9.1-
Loan Servicing Expense	13	14	0.7	14	5.7
Professional and Outside Services	39	40	3.8	44	8.4
Member Insurance	3	22	618.4	4	83.6-
Operating Fees	2	2	10.4	3	35.2
Miscellaneous Operating Expenses	10	8	20.3-	13	56.6
TOTAL NON-INTEREST EXPENSES	367	369	0.6	361	2.3-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	11	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	37	N/A
NET INCOME	44	-3	106.0-	-26	866.7-
Transfer to Regular Reserve	1	3	90.1	1	51.9-

* Amount Less than + or - 1 Million

New Mexico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	52	52	0.0	51	1.9-
Cash & Equivalents	483	434	10.1-	647	49.1
TOTAL INVESTMENTS	891	1,019	14.5	1,199	17.6
U.S. Government Obligations	5	5	12.0-	2	55.0-
Federal Agency Securities	419	462	10.4	570	23.4
Mutual Fund & Common Trusts	6	4	30.4-	0	100.0-
MCS D and PIC at Corporate CU	24	22	7.4-	8	64.7-
All Other Corporate Credit Union	286	230	19.6-	272	18.5
Commercial Banks, S&Ls	107	230	115.6	301	30.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	28	36	27.8	25	31.1-
All Other Investments	0	12	0.0	14	22.7
Loans Held for Sale	2	1	42.1-	5	278.7
TOTAL LOANS OUTSTANDING	3,612	3,938	9.0	4,203	6.7
Unsecured Credit Card Loans	169	178	5.0	196	10.0
All Other Unsecured Loans	173	185	6.8	200	7.9
New Vehicle Loans	851	849	0.2-	832	1.9-
Used Vehicle Loans	730	779	6.6	861	10.6
First Mortgage Real Estate Loans/LOC	1,061	1,338	26.1	1,461	9.2
Other Real Estate Loans/LOC	394	448	13.7	469	4.6
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	233	161	30.9-	184	14.2
Allowance For Loan Losses	22	33	54.5	39	16.1
Foreclosed and Repossessed Assets	4	6	57.4	23	279.9
Foreclosed and Repossessed Real Estate	1	2	109.4	19	745.5
Foreclosed & Repossessed Autos	3	4	38.9	4	15.5
Foreclosed and Repossessed – Other	0*	0*	16.4	0	100.0-
Land and Building	119	127	6.1	142	11.7
Other Fixed Assets	26	24	9.0-	23	5.2-
NCUSIF Capitalization Deposit	39	25	37.2-	52	112.4
Other Assets	82	81	1.3-	91	13.1
TOTAL ASSETS	5,236	5,621	7.4	6,346	12.9
LIABILITIES					
Total Borrowings	92	45	50.6-	55	20.3
Accrued Dividends/Interest Payable	4	4	7.7-	3	22.6-
Acct Payable and Other Liabilities	73	57	22.6-	45	20.5-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	170	106	37.5-	103	3.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	4,461	4,911	10.1	5,600	14.0
Share Drafts	652	698	7.1	810	16.0
Regular Shares	1,402	1,470	4.9	1,662	13.1
Money Market Shares	613	741	20.9	942	27.1
Share Certificates/CDs	1,426	1,582	10.9	1,703	7.7
IRA/Keogh Accounts	345	398	15.4	464	16.5
All Other Shares	11	11	1.2	6	42.5-
Non-Member Deposits	12	11	9.5-	13	17.4
Regular Reserves	99	100	1.9	100	0.5-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	115.5	0*	180.0
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0*	0.0
Other Reserves	0*	0*	0.0	0*	0.0
Other Comprehensive Income	-4	-14	231.2-	-20	39.8-
Undivided Earnings	512	518	1.1	563	8.7
TOTAL EQUITY	606	604	0.3-	644	6.5
TOTAL LIABILITIES/EQUITY/SAVINGS	5,236	5,621	7.4	6,346	12.9

* Amount Less than + or - 1 Million

New Mexico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	52	52	0.0	51	1.9-
INTEREST INCOME					
Interest on Loans	243	259	6.5	264	2.1
(Less) Interest Refund	0*	0*	98.9-	0*	33.8
Income from Investments	62	48	21.9-	35	28.2-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	304	307	1.0	299	2.7-
INTEREST EXPENSE					
Dividends on Shares	121	114	5.8-	88	22.4-
Interest on Deposits	0*	0*	15.6	0*	34.5-
Interest on Borrowed Money	4	3	15.2-	3	21.4-
TOTAL INTEREST EXPENSE	125	118	6.0-	91	22.4-
PROVISION FOR LOAN & LEASE LOSSES	17	33	93.3	42	24.6
NET INTEREST INCOME AFTER PLL	162	156	3.5-	166	6.4
NON-INTEREST INCOME					
Fee Income	49	52	7.0	54	3.0
Other Operating Income	26	27	3.5	30	14.6
Gain (Loss) on Investments	0*	-2	312.4-	-5	161.3-
Gain (Loss) on Disp of Fixed Assets	0*	1	6,593.4	-0*	139.3-
Other Non-Oper Income (Expense)	0*	1	197.9	24	1,615.8
NCUSIF Stabilization Income	N/A	N/A	N/A	25	N/A
TOTAL NON-INTEREST INCOME	76	79	4.5	103	29.5
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	97	104	7.2	109	5.2
Travel and Conference Expense	3	3	5.8-	2	19.0-
Office Occupancy Expense	12	12	5.7	13	4.2
Office Operations Expense	39	43	9.1	43	0.3-
Educational & Promotional Expense	6	7	13.7	7	2.0-
Loan Servicing Expense	10	10	0.3	10	2.6
Professional and Outside Services	18	18	0.0	18	0.0
Member Insurance	0*	11	2,172.1	-0*	101.1-
Operating Fees	1	11	889.7	1	87.8-
Miscellaneous Operating Expenses	4	8	112.0	3	56.2-
TOTAL NON-INTEREST EXPENSES	190	226	19.0	207	8.5-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	62	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	11	N/A
NET INCOME	48	9	80.2-	51	443.6
Transfer to Regular Reserve	0*	1	79.4	0*	89.5-

* Amount Less than + or - 1 Million

New York
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	487	466	4.3-	451	3.2-
Cash & Equivalents	2,386	2,401	0.6	3,209	33.7
TOTAL INVESTMENTS	10,466	12,231	16.9	15,531	27.0
U.S. Government Obligations	94	108	14.4	86	20.3-
Federal Agency Securities	5,934	7,706	29.9	10,492	36.2
Mutual Fund & Common Trusts	217	190	12.5-	0	100.0-
MCSD and PIC at Corporate CU	191	186	3.1-	36	80.7-
All Other Corporate Credit Union	1,349	972	27.9-	886	8.8-
Commercial Banks, S&Ls	766	1,205	57.3	1,704	41.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	362	118	67.5-	123	4.2
All Other Investments	0	173	0.0	244	40.8
Loans Held for Sale	46	37	18.6-	166	342.8
TOTAL LOANS OUTSTANDING	25,280	27,913	10.4	29,744	6.6
Unsecured Credit Card Loans	1,242	1,332	7.3	1,448	8.7
All Other Unsecured Loans	1,947	1,984	1.9	2,014	1.5
New Vehicle Loans	2,899	2,826	2.5-	2,896	2.5
Used Vehicle Loans	2,770	2,884	4.1	3,146	9.1
First Mortgage Real Estate Loans/LOC	8,621	10,260	19.0	11,213	9.3
Other Real Estate Loans/LOC	5,663	6,142	8.5	6,263	2.0
Leases Receivable	14	25	75.2	3	86.7-
All Other Loans/LOC	2,124	2,459	15.8	2,761	12.3
Allowance For Loan Losses	200	228	13.8	272	19.4
Foreclosed and Repossessed Assets	22	14	35.3-	20	42.7
Foreclosed and Repossessed Real Estate	19	10	50.6-	16	62.4
Foreclosed & Repossessed Autos	2	4	103.8	4	16.3-
Foreclosed and Repossessed – Other	0*	0*	24.4-	0*	425.5
Land and Building	556	640	15.0	699	9.3
Other Fixed Assets	208	231	11.2	241	4.1
NCUSIF Capitalization Deposit	289	209	27.9-	390	87.0
Other Assets	494	522	5.7	551	5.6
TOTAL ASSETS	39,548	43,970	11.2	50,286	14.4
LIABILITIES					
Total Borrowings	1,481	1,558	5.2	1,577	1.2
Accrued Dividends/Interest Payable	34	28	17.8-	23	18.7-
Acct Payable and Other Liabilities	374	452	20.7	429	5.1-
Uninsured Secondary Capital	2	2	0.3-	3	30.0
TOTAL LIABILITIES	1,891	2,040	7.9	2,032	0.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	32,820	36,928	12.5	42,911	16.2
Share Drafts	3,187	3,483	9.3	3,892	11.7
Regular Shares	9,905	10,899	10.0	12,658	16.1
Money Market Shares	5,539	6,682	20.6	9,051	35.5
Share Certificates/CDs	11,201	12,318	10.0	13,224	7.4
IRA/Keogh Accounts	2,611	3,103	18.8	3,556	14.6
All Other Shares	218	259	18.9	220	15.0-
Non-Member Deposits	159	184	16.2	309	67.7
Regular Reserves	1,207	1,241	2.8	1,268	2.2
Equity Acquired in Merger	N/A	N/A	N/A	2	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	51.1-	0*	8.5-
Accum. Unrealized G/L on A-F-S	12	-25	305.1-	55	321.5
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-39	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	-7	0.0	1	121.3
Other Reserves	268	270	0.8	303	12.3
Other Comprehensive Income	-33	-112	239.0-	-111	1.3
Undivided Earnings	3,383	3,635	7.4	3,863	6.3
TOTAL EQUITY	4,837	5,002	3.4	5,342	6.8
TOTAL LIABILITIES/EQUITY/SAVINGS	39,548	43,970	11.2	50,286	14.4

* Amount Less than + or - 1 Million

New York
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	487	466	4.3-	451	3.2-
INTEREST INCOME					
Interest on Loans	1,695	1,762	3.9	1,784	1.2
(Less) Interest Refund	1	2	112.2	2	4.6
Income from Investments	538	560	4.1	520	7.2-
Trading Profits and Losses	0*	-0*	377.6-	0*	180.4
TOTAL INTEREST INCOME	2,232	2,320	3.9	2,301	0.8-
INTEREST EXPENSE					
Dividends on Shares	929	863	7.0-	700	18.9-
Interest on Deposits	38	39	1.1	41	6.4
Interest on Borrowed Money	48	58	21.2	47	19.2-
TOTAL INTEREST EXPENSE	1,015	960	5.4-	788	17.9-
PROVISION FOR LOAN & LEASE LOSSES	120	180	50.4	238	32.2
NET INTEREST INCOME AFTER PLL	1,098	1,179	7.4	1,275	8.1
NON-INTEREST INCOME					
Fee Income	233	253	8.3	272	7.8
Other Operating Income	126	157	24.6	209	32.8
Gain (Loss) on Investments	1	-10	928.7-	-88	738.3-
Gain (Loss) on Disp of Fixed Assets	0*	9	7,373.2	3	60.3-
Other Non-Oper Income (Expense)	22	-4	118.7-	198	4,958.2
NCUSIF Stabilization Income	N/A	N/A	N/A	181	N/A
TOTAL NON-INTEREST INCOME	382	404	5.6	598	48.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	588	662	12.7	712	7.5
Travel and Conference Expense	15	16	10.2	13	23.2-
Office Occupancy Expense	94	102	8.9	108	5.5
Office Operations Expense	239	260	9.0	276	6.1
Educational & Promotional Expense	52	54	4.1	51	4.7-
Loan Servicing Expense	74	80	8.0	90	12.5
Professional and Outside Services	90	96	6.9	99	2.9
Member Insurance	5	111	1,999.4	6	94.7-
Operating Fees	6	16	178.4	13	19.8-
Miscellaneous Operating Expenses	27	38	38.0	42	10.3
TOTAL NON-INTEREST EXPENSES	1,188	1,435	20.8	1,408	1.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	465	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	160	N/A
NET INCOME	292	148	49.2-	305	105.5
Transfer to Regular Reserve	9	8	9.8-	27	249.3

* Amount Less than + or - 1 Million

North Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	116	108	6.9-	101	6.5-
Cash & Equivalents	1,315	1,252	4.8-	1,714	36.9
TOTAL INVESTMENTS	4,478	5,017	12.0	7,748	54.4
U.S. Government Obligations	3,150	2,000	36.5-	4,159	108.0
Federal Agency Securities	671	577	14.0-	977	69.3
Mutual Fund & Common Trusts	2	1	42.0-	0	100.0-
MCSD and PIC at Corporate CU	106	78	27.0-	22	72.0-
All Other Corporate Credit Union	265	280	5.7	391	39.8
Commercial Banks, S&Ls	209	261	25.0	399	52.9
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	21	22	3.7	28	25.3
All Other Investments	0	68	0.0	87	29.0
Loans Held for Sale	15	26	73.9	26	0.4
TOTAL LOANS OUTSTANDING	17,660	19,524	10.6	20,164	3.3
Unsecured Credit Card Loans	443	477	7.6	525	10.0
All Other Unsecured Loans	752	758	0.8	756	0.3-
New Vehicle Loans	1,943	1,733	10.8-	1,411	18.6-
Used Vehicle Loans	2,164	2,410	11.4	2,401	0.4-
First Mortgage Real Estate Loans/LOC	9,974	11,776	18.1	12,833	9.0
Other Real Estate Loans/LOC	2,042	2,037	0.2-	1,947	4.4-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	341	333	2.4-	292	12.4-
Allowance For Loan Losses	159	197	23.4	288	46.6
Foreclosed and Repossessed Assets	18	30	64.1	46	53.2
Foreclosed and Repossessed Real Estate	10	23	126.6	37	61.9
Foreclosed & Repossessed Autos	8	7	14.1-	9	25.6
Foreclosed and Repossessed – Other	0*	0*	16.1	0*	65.3-
Land and Building	529	578	9.3	621	7.3
Other Fixed Assets	126	144	14.0	130	9.9-
NCUSIF Capitalization Deposit	197	100	49.1-	254	153.0
Other Assets	206	207	0.3	214	3.5
TOTAL ASSETS	24,385	26,682	9.4	30,629	14.8
LIABILITIES					
Total Borrowings	243	387	59.4	535	38.3
Accrued Dividends/Interest Payable	36	31	13.3-	27	13.8-
Acct Payable and Other Liabilities	212	218	3.0	214	1.6-
Uninsured Secondary Capital	7	10	36.2	57	484.1
TOTAL LIABILITIES	497	646	29.8	833	29.0
EQUITY/SAVINGS					
TOTAL SAVINGS	21,704	23,794	9.6	27,648	16.2
Share Drafts	2,260	2,472	9.4	2,756	11.5
Regular Shares	3,085	3,291	6.7	3,734	13.5
Money Market Shares	7,495	9,007	20.2	11,474	27.4
Share Certificates/CDs	6,140	6,154	0.2	6,254	1.6
IRA/Keogh Accounts	2,514	2,688	6.9	3,206	19.3
All Other Shares	198	172	12.9-	213	23.6
Non-Member Deposits	11	9	15.4-	11	16.5
Regular Reserves	930	1,022	9.9	1,069	4.5
Equity Acquired in Merger	N/A	N/A	N/A	8	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	1	1	0.0-	1	0.0-
Accum. Unrealized G/L on A-F-S	9	28	225.2	-186	771.8-
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-2	-13	552.4-	-5	59.4
Other Reserves	433	447	3.4	539	20.6
Other Comprehensive Income	-7	-17	151.4-	-18	5.2-
Undivided Earnings	822	776	5.6-	741	4.5-
TOTAL EQUITY	2,183	2,242	2.7	2,147	4.2-
TOTAL LIABILITIES/EQUITY/SAVINGS	24,385	26,682	9.4	30,629	14.8

* Amount Less than + or - 1 Million

North Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	116	108	6.9-	101	6.5-
INTEREST INCOME					
Interest on Loans	1,094	1,165	6.4	1,187	2.0
(Less) Interest Refund	0*	0*	42.3-	0*	20.7-
Income from Investments	259	174	33.0-	137	21.0-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	1,353	1,338	1.1-	1,324	1.0-
INTEREST EXPENSE					
Dividends on Shares	760	676	11.1-	566	16.3-
Interest on Deposits	11	13	18.8	9	32.7-
Interest on Borrowed Money	9	11	32.5	14	23.3
TOTAL INTEREST EXPENSE	780	701	10.2-	589	16.0-
PROVISION FOR LOAN & LEASE LOSSES	68	130	90.9	217	66.9
NET INTEREST INCOME AFTER PLL	505	507	0.5	519	2.2
NON-INTEREST INCOME					
Fee Income	173	207	19.5	213	3.1
Other Operating Income	121	147	21.8	156	6.0
Gain (Loss) on Investments	6	43	669.9	17	60.3-
Gain (Loss) on Disp of Fixed Assets	1	-0*	128.8-	-2	427.7-
Other Non-Oper Income (Expense)	0*	10	9,886.0	94	842.8
NCUSIF Stabilization Income	N/A	N/A	N/A	126	N/A
TOTAL NON-INTEREST INCOME	301	406	35.0	479	17.8
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	356	380	6.6	399	5.1
Travel and Conference Expense	7	7	8.1	6	23.7-
Office Occupancy Expense	54	58	7.0	63	8.9
Office Operations Expense	167	174	4.6	181	4.0
Educational & Promotional Expense	15	14	6.5-	14	3.5-
Loan Servicing Expense	20	23	12.8	29	28.9
Professional and Outside Services	56	60	6.3	57	4.7-
Member Insurance	3	106	3,876.7	3	97.3-
Operating Fees	3	8	188.5	3	63.5-
Miscellaneous Operating Expenses	17	22	25.2	23	7.2
TOTAL NON-INTEREST EXPENSES	698	851	22.0	777	8.6-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	220	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	84	N/A
NET INCOME	108	63	41.8-	136	116.8
Transfer to Regular Reserve	17	92	454.0	49	47.3-

* Amount Less than + or - 1 Million

North Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	53	51	3.8-	48	5.9-
Cash & Equivalents	229	137	40.3-	199	45.7
TOTAL INVESTMENTS	253	371	46.3	384	3.6
U.S. Government Obligations	0	4	0.0	0	100.0-
Federal Agency Securities	36	34	4.5-	41	18.9
Mutual Fund & Common Trusts	2	1	42.7-	0	100.0-
MCSO and PIC at Corporate CU	6	7	6.4	2	72.3-
All Other Corporate Credit Union	120	107	10.8-	100	6.4-
Commercial Banks, S&Ls	70	181	156.6	207	14.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	12	15	28.1	13	11.4-
All Other Investments	0	11	0.0	11	2.5-
Loans Held for Sale	5	6	28.0	12	111.2
TOTAL LOANS OUTSTANDING	1,237	1,355	9.5	1,476	8.9
Unsecured Credit Card Loans	29	30	1.9	31	5.3
All Other Unsecured Loans	30	36	17.3	37	3.7
New Vehicle Loans	83	82	1.6-	81	1.0-
Used Vehicle Loans	280	286	2.1	293	2.5
First Mortgage Real Estate Loans/LOC	296	331	11.9	385	16.4
Other Real Estate Loans/LOC	133	145	9.5	155	6.6
Leases Receivable	0*	0*	91.2-	0*	88.5
All Other Loans/LOC	385	445	15.5	493	10.8
Allowance For Loan Losses	14	14	3.6-	14	1.4
Foreclosed and Repossessed Assets	2	3	21.1	2	19.1-
Foreclosed and Repossessed Real Estate	2	2	16.0-	1	14.4-
Foreclosed & Repossessed Autos	0*	0*	21.9-	0*	7.4
Foreclosed and Repossessed – Other	0*	0*	1,173.3	0*	34.3-
Land and Building	35	41	15.9	44	7.9
Other Fixed Assets	8	9	10.4	8	7.6-
NCUSIF Capitalization Deposit	13	10	22.6-	17	65.0
Other Assets	25	23	7.4-	24	4.0
TOTAL ASSETS	1,794	1,940	8.2	2,153	11.0
LIABILITIES					
Total Borrowings	13	21	62.0	32	52.7
Accrued Dividends/Interest Payable	7	5	34.3-	4	18.8-
Acct Payable and Other Liabilities	12	11	8.5-	12	4.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	32	36	13.8	47	28.7
EQUITY/SAVINGS					
TOTAL SAVINGS	1,560	1,695	8.6	1,880	10.9
Share Drafts	262	290	10.8	332	14.2
Regular Shares	222	271	21.7	303	12.0
Money Market Shares	265	321	20.9	375	16.8
Share Certificates/CDs	663	660	0.4-	693	5.0
IRA/Keogh Accounts	90	102	12.8	116	14.4
All Other Shares	47	44	6.5-	50	12.6
Non-Member Deposits	10	6	38.4-	11	72.8
Regular Reserves	69	70	0.9	75	6.5
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	1.0	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	-0*	127.6-	-0*	89.6
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	16	17	9.8	19	7.9
Other Comprehensive Income	-2	-5	101.1-	-5	1.0
Undivided Earnings	119	127	7.3	138	8.5
TOTAL EQUITY	201	209	4.0	226	8.0
TOTAL LIABILITIES/EQUITY/SAVINGS	1,794	1,940	8.2	2,153	11.0

* Amount Less than + or - 1 Million

North Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	53	51	3.8-	48	5.9-
INTEREST INCOME					
Interest on Loans	90	90	0.2-	92	1.9
(Less) Interest Refund	0*	0*	42.6	0*	17.4-
Income from Investments	18	16	10.9-	11	34.0-
Trading Profits and Losses	0	-0*	0.0	-0*	536.5-
TOTAL INTEREST INCOME	108	106	2.1-	102	3.8-
INTEREST EXPENSE					
Dividends on Shares	18	18	1.3	13	25.5-
Interest on Deposits	30	23	22.7-	17	24.4-
Interest on Borrowed Money	0*	0*	19.1-	0*	9.2-
TOTAL INTEREST EXPENSE	48	41	13.8-	31	24.8-
PROVISION FOR LOAN & LEASE LOSSES	4	3	28.3-	3	24.9
NET INTEREST INCOME AFTER PLL	56	62	9.6	67	9.0
NON-INTEREST INCOME					
Fee Income	12	13	5.4	13	1.8
Other Operating Income	7	8	16.1	9	10.6
Gain (Loss) on Investments	-0*	0*	105.9	-4	53,456.7-
Gain (Loss) on Disp of Fixed Assets	0*	0*	75.6-	-0*	185.4-
Other Non-Oper Income (Expense)	0*	-3	1,048.5-	11	519.8
NCUSIF Stabilization Income	N/A	N/A	N/A	10	N/A
TOTAL NON-INTEREST INCOME	19	18	6.2-	28	57.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	32	36	10.2	39	10.0
Travel and Conference Expense	0*	1	27.5	0*	15.2-
Office Occupancy Expense	4	5	19.4	6	5.7
Office Operations Expense	10	11	9.9	12	9.6
Educational & Promotional Expense	3	4	24.0	3	6.0-
Loan Servicing Expense	2	3	6.5	3	17.1
Professional and Outside Services	4	4	2.7-	4	5.0
Member Insurance	0*	3	488.6	0*	80.1-
Operating Fees	0*	0*	16.0	0*	9.5
Miscellaneous Operating Expenses	2	2	11.3-	2	26.5
TOTAL NON-INTEREST EXPENSES	60	68	14.4	71	4.6
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	24	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	7	N/A
NET INCOME	16	11	27.5-	17	47.3
Transfer to Regular Reserve	3	0*	73.7-	1	97.9

* Amount Less than + or - 1 Million

Ohio
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	365	349	4.4-	328	6.0-
Cash & Equivalents	1,413	1,285	9.0-	1,674	30.3
TOTAL INVESTMENTS	3,358	3,937	17.2	4,716	19.8
U.S. Government Obligations	77	60	22.1-	65	8.3
Federal Agency Securities	1,297	1,301	0.3	1,622	24.7
Mutual Fund & Common Trusts	59	50	15.3-	0	100.0-
MCSD and PIC at Corporate CU	83	95	14.0	94	0.6-
All Other Corporate Credit Union	554	483	12.9-	391	19.1-
Commercial Banks, S&Ls	961	1,441	50.0	1,781	23.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	81	88	8.3	100	14.1
All Other Investments	0	172	0.0	239	38.8
Loans Held for Sale	12	23	96.3	52	124.9
TOTAL LOANS OUTSTANDING	9,877	10,685	8.2	11,264	5.4
Unsecured Credit Card Loans	604	607	0.4	651	7.3
All Other Unsecured Loans	401	391	2.5-	401	2.6
New Vehicle Loans	1,525	1,561	2.3	1,662	6.5
Used Vehicle Loans	2,025	2,196	8.5	2,412	9.8
First Mortgage Real Estate Loans/LOC	3,155	3,539	12.2	3,688	4.2
Other Real Estate Loans/LOC	1,571	1,695	7.9	1,668	1.6-
Leases Receivable	53	49	8.6-	38	22.6-
All Other Loans/LOC	542	646	19.1	744	15.2
Allowance For Loan Losses	66	81	22.2	95	17.9
Foreclosed and Repossessed Assets	8	13	77.2	23	73.3
Foreclosed and Repossessed Real Estate	7	12	76.6	21	75.4
Foreclosed & Repossessed Autos	0*	1	62.9	2	47.6
Foreclosed and Repossessed – Other	0*	0*	3,325.3	0*	142.3
Land and Building	293	317	8.5	321	1.1
Other Fixed Assets	67	66	1.4-	70	5.6
NCUSIF Capitalization Deposit	120	109	9.3-	147	34.4
Other Assets	203	204	0.3	232	13.7
TOTAL ASSETS	15,285	16,560	8.3	18,405	11.1
LIABILITIES					
Total Borrowings	143	335	134.3	414	23.7
Accrued Dividends/Interest Payable	17	16	6.0-	14	10.2-
Acct Payable and Other Liabilities	114	127	11.9	131	3.5
Uninsured Secondary Capital	0*	0*	20.0-	0*	25.0
TOTAL LIABILITIES	273	478	74.8	560	17.2
EQUITY/SAVINGS					
TOTAL SAVINGS	13,091	14,118	7.8	15,804	11.9
Share Drafts	1,464	1,542	5.3	1,846	19.7
Regular Shares	3,583	3,859	7.7	4,349	12.7
Money Market Shares	2,282	2,392	4.8	2,685	12.3
Share Certificates/CDs	4,238	4,619	9.0	4,988	8.0
IRA/Keogh Accounts	1,271	1,447	13.8	1,657	14.6
All Other Shares	190	186	2.5-	223	19.8
Non-Member Deposits	63	73	15.2	55	24.7-
Regular Reserves	412	414	0.6	414	0.0-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	70.7-	0*	24.6-
Accum. Unrealized G/L on A-F-S	6	11	89.2	11	6.2
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	29	29	0.3	29	1.4
Other Comprehensive Income	-5	-23	339.8-	-25	5.8-
Undivided Earnings	1,480	1,534	3.6	1,612	5.1
TOTAL EQUITY	1,921	1,964	2.2	2,042	4.0
TOTAL LIABILITIES/EQUITY/SAVINGS	15,285	16,560	8.3	18,405	11.1

* Amount Less than + or - 1 Million

Ohio
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	365	349	4.4-	328	6.0-
INTEREST INCOME					
Interest on Loans	676	695	2.8	705	1.4
(Less) Interest Refund	1	1	3.2-	1	27.7
Income from Investments	215	190	11.5-	146	23.4-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
TOTAL INTEREST INCOME	889	884	0.6-	849	3.9-
INTEREST EXPENSE					
Dividends on Shares	361	341	5.5-	280	17.8-
Interest on Deposits	20	12	40.8-	10	12.4-
Interest on Borrowed Money	7	8	20.1	10	27.2
TOTAL INTEREST EXPENSE	388	361	6.9-	301	16.7-
PROVISION FOR LOAN & LEASE LOSSES	47	78	65.8	93	19.4
NET INTEREST INCOME AFTER PLL	455	445	2.1-	455	2.3
NON-INTEREST INCOME					
Fee Income	160	166	3.5	176	5.9
Other Operating Income	53	55	3.8	74	34.2
Gain (Loss) on Investments	0*	4	423.6	0*	87.1-
Gain (Loss) on Disp of Fixed Assets	0*	0*	24.9-	-2	478.4-
Other Non-Oper Income (Expense)	3	-7	362.7-	64	1,044.0
NCUSIF Stabilization Income	N/A	N/A	N/A	61	N/A
TOTAL NON-INTEREST INCOME	217	218	0.5	312	42.8
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	278	293	5.4	301	2.9
Travel and Conference Expense	7	7	0.2-	5	25.2-
Office Occupancy Expense	40	42	7.3	43	1.7
Office Operations Expense	111	115	3.6	115	0.5-
Educational & Promotional Expense	22	23	1.2	20	9.5-
Loan Servicing Expense	38	40	4.5	47	17.5
Professional and Outside Services	49	51	4.3	53	3.4
Member Insurance	4	12	229.2	6	48.6-
Operating Fees	4	5	19.8	5	2.5
Miscellaneous Operating Expenses	16	19	18.0	17	9.0-
TOTAL NON-INTEREST EXPENSES	570	608	6.7	614	1.0
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	153	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	53	N/A
NET INCOME	102	55	45.9-	100	80.7
Transfer to Regular Reserve	3	3	11.9-	6	107.5

* Amount Less than + or - 1 Million

Oklahoma
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	80	78	2.5-	74	5.1-
Cash & Equivalents	532	538	1.0	622	15.6
TOTAL INVESTMENTS	1,965	2,279	16.0	2,956	29.7
U.S. Government Obligations	5	2	59.6-	2	9.7
Federal Agency Securities	1,101	1,286	16.8	1,856	44.3
Mutual Fund & Common Trusts	2	3	16.6	0	100.0-
MCSD and PIC at Corporate CU	29	30	3.3	13	55.4-
All Other Corporate Credit Union	397	371	6.6-	358	3.4-
Commercial Banks, S&Ls	247	376	52.3	486	29.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	9	14	50.0	13	8.3-
All Other Investments	0	31	0.0	32	2.7
Loans Held for Sale	7	5	31.7-	11	134.7
TOTAL LOANS OUTSTANDING	4,391	4,783	8.9	5,175	8.2
Unsecured Credit Card Loans	211	229	8.6	254	11.1
All Other Unsecured Loans	207	215	3.6	212	1.2-
New Vehicle Loans	989	1,092	10.5	1,163	6.5
Used Vehicle Loans	1,137	1,279	12.5	1,496	17.0
First Mortgage Real Estate Loans/LOC	1,041	1,110	6.7	1,137	2.4
Other Real Estate Loans/LOC	399	415	4.1	406	2.2-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	408	443	8.6	506	14.3
Allowance For Loan Losses	33	37	14.2	50	34.0
Foreclosed and Repossessed Assets	6	10	60.8	16	62.4
Foreclosed and Repossessed Real Estate	4	6	49.0	9	45.8
Foreclosed & Repossessed Autos	2	3	101.2	5	43.5
Foreclosed and Repossessed – Other	0*	0*	19.6-	2	1,056.8
Land and Building	152	175	14.8	191	9.1
Other Fixed Assets	32	32	0.6-	30	5.3-
NCUSIF Capitalization Deposit	55	30	45.6-	71	140.2
Other Assets	70	122	74.4	86	29.5-
TOTAL ASSETS	7,178	7,935	10.6	9,108	14.8
LIABILITIES					
Total Borrowings	202	302	49.3	341	12.6
Accrued Dividends/Interest Payable	5	4	18.6-	3	21.2-
Acct Payable and Other Liabilities	75	81	7.7	68	16.0-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	282	387	37.1	412	6.3
EQUITY/SAVINGS					
TOTAL SAVINGS	6,029	6,643	10.2	7,705	16.0
Share Drafts	716	850	18.7	982	15.5
Regular Shares	1,744	1,879	7.7	2,097	11.6
Money Market Shares	1,255	1,462	16.5	1,690	15.6
Share Certificates/CDs	1,700	1,782	4.9	2,152	20.7
IRA/Keogh Accounts	577	655	13.4	770	17.6
All Other Shares	11	13	15.5	13	1.3
Non-Member Deposits	25	3	88.0-	2	39.8-
Regular Reserves	192	194	1.0	195	0.5
Equity Acquired in Merger	N/A	N/A	N/A	2	N/A
APPR. For Non-Conf. Invest.	0*	0*	0.0	0*	69.2-
Miscellaneous Equity	0*	0*	80.4-	0*	75.6-
Accum. Unrealized G/L on A-F-S	9	17	93.6	31	78.9
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	35	36	3.1	6	82.4-
Other Comprehensive Income	-1	-2	78.5-	-3	62.3-
Undivided Earnings	631	659	4.4	760	15.4
TOTAL EQUITY	867	905	4.4	992	9.6
TOTAL LIABILITIES/EQUITY/SAVINGS	7,178	7,935	10.6	9,108	14.8

* Amount Less than + or - 1 Million

Oklahoma
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	80	78	2.5-	74	5.1-
INTEREST INCOME					
Interest on Loans	296	316	6.8	329	3.9
(Less) Interest Refund	0*	0*	67.9	0*	46.4-
Income from Investments	112	110	1.8-	101	7.9-
Trading Profits and Losses	0*	-0*	39,664.4-	0*	191.1
TOTAL INTEREST INCOME	408	425	4.3	430	1.0
INTEREST EXPENSE					
Dividends on Shares	153	139	9.4-	116	16.1-
Interest on Deposits	25	25	0.8-	22	11.3-
Interest on Borrowed Money	7	11	41.1	12	13.3
TOTAL INTEREST EXPENSE	186	174	6.2-	151	13.7-
PROVISION FOR LOAN & LEASE LOSSES	17	30	73.5	52	71.3
NET INTEREST INCOME AFTER PLL	204	221	8.1	228	3.0
NON-INTEREST INCOME					
Fee Income	84	88	4.4	92	4.9
Other Operating Income	18	20	11.1	27	34.4
Gain (Loss) on Investments	0*	0*	1.6-	-11	4,930.2-
Gain (Loss) on Disp of Fixed Assets	1	-0*	101.5-	0*	3,747.9
Other Non-Oper Income (Expense)	0*	3	560.0	38	1,344.6
NCUSIF Stabilization Income	N/A	N/A	N/A	37	N/A
TOTAL NON-INTEREST INCOME	104	111	6.2	148	33.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	128	137	7.4	145	6.0
Travel and Conference Expense	4	4	5.0	3	12.6-
Office Occupancy Expense	15	17	9.8	18	8.4
Office Operations Expense	55	57	2.1	60	5.3
Educational & Promotional Expense	10	11	16.6	11	1.9-
Loan Servicing Expense	13	14	6.8	16	20.3
Professional and Outside Services	15	16	4.1	17	7.6
Member Insurance	0*	31	3,068.2	2	92.2-
Operating Fees	1	2	34.1	2	8.2
Miscellaneous Operating Expenses	6	8	35.9	8	1.9-
TOTAL NON-INTEREST EXPENSES	249	296	19.3	284	4.2-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	91	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	15	N/A
NET INCOME	60	35	41.3-	76	114.8
Transfer to Regular Reserve	2	2	40.0	2	1.3-

* Amount Less than + or - 1 Million

Oregon
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	83	83	0.0	82	1.2-
Cash & Equivalents	745	671	10.0-	1,031	53.6
TOTAL INVESTMENTS	1,551	1,895	22.2	2,870	51.5
U.S. Government Obligations	2	0	100.0-	3	0.0
Federal Agency Securities	609	766	25.8	1,297	69.5
Mutual Fund & Common Trusts	0	0	0.0	0	0.0
MCSD and PIC at Corporate CU	66	55	16.9-	23	57.5-
All Other Corporate Credit Union	529	354	33.1-	634	78.9
Commercial Banks, S&Ls	185	373	101.4	500	34.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	10	17	64.5	50	193.7
All Other Investments	0	62	0.0	83	32.6
Loans Held for Sale	17	8	51.0-	34	295.3
TOTAL LOANS OUTSTANDING	10,798	11,287	4.5	11,143	1.3-
Unsecured Credit Card Loans	405	438	8.0	503	14.9
All Other Unsecured Loans	219	228	3.9	234	2.8
New Vehicle Loans	2,799	2,588	7.5-	2,489	3.9-
Used Vehicle Loans	1,729	1,769	2.4	1,818	2.8
First Mortgage Real Estate Loans/LOC	2,747	3,169	15.4	3,268	3.1
Other Real Estate Loans/LOC	2,429	2,601	7.1	2,354	9.5-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	470	494	5.1	477	3.4-
Allowance For Loan Losses	44	72	62.8	123	70.6
Foreclosed and Repossessed Assets	8	24	201.9	49	104.8
Foreclosed and Repossessed Real Estate	3	15	416.5	36	149.8
Foreclosed & Repossessed Autos	5	9	84.8	11	21.5
Foreclosed and Repossessed – Other	0*	0*	23.3-	1	1,777.6
Land and Building	203	212	4.3	221	4.4
Other Fixed Assets	72	69	3.9-	62	9.6-
NCUSIF Capitalization Deposit	100	80	19.5-	130	62.5
Other Assets	194	215	11.1	203	5.5-
TOTAL ASSETS	13,642	14,388	5.5	15,620	8.6
LIABILITIES					
Total Borrowings	614	631	2.8	459	27.3-
Accrued Dividends/Interest Payable	5	4	18.4-	3	36.1-
Acct Payable and Other Liabilities	128	144	12.0	128	11.3-
Uninsured Secondary Capital	0*	0*	0.0-	0	100.0-
TOTAL LIABILITIES	748	780	4.2	590	24.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	11,534	12,246	6.2	13,638	11.4
Share Drafts	1,192	1,226	2.9	1,408	14.8
Regular Shares	2,367	2,474	4.5	2,811	13.6
Money Market Shares	2,839	3,301	16.3	4,348	31.7
Share Certificates/CDs	4,159	4,125	0.8-	3,744	9.2-
IRA/Keogh Accounts	894	1,023	14.4	1,209	18.2
All Other Shares	76	88	15.4	104	18.1
Non-Member Deposits	8	10	16.3	15	53.4
Regular Reserves	446	448	0.4	450	0.4
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	4	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	2	-14	848.6-	-4	71.1
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	-0*	0.0	0	100.0
Other Reserves	0	0	0.0	0	0.0
Other Comprehensive Income	-7	-9	21.8-	-14	52.9-
Undivided Earnings	920	938	1.9	956	1.9
TOTAL EQUITY	1,360	1,363	0.2	1,392	2.2
TOTAL LIABILITIES/EQUITY/SAVINGS	13,642	14,388	5.5	15,620	8.6

* Amount Less than + or - 1 Million

Oregon
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	83	83	0.0	82	1.2-
INTEREST INCOME					
Interest on Loans	691	711	3.0	674	5.2-
(Less) Interest Refund	0*	0	100.0-	0	0.0
Income from Investments	86	91	5.9	83	8.9-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	777	803	3.3	758	5.6-
INTEREST EXPENSE					
Dividends on Shares	167	159	5.3-	125	21.2-
Interest on Deposits	165	156	5.9-	109	30.0-
Interest on Borrowed Money	19	23	25.3	17	26.3-
TOTAL INTEREST EXPENSE	351	337	3.9-	251	25.6-
PROVISION FOR LOAN & LEASE LOSSES	32	89	176.9	167	87.4
NET INTEREST INCOME AFTER PLL	394	376	4.5-	340	9.7-
NON-INTEREST INCOME					
Fee Income	83	87	5.5	96	9.4
Other Operating Income	72	78	8.5	101	29.8
Gain (Loss) on Investments	-0*	-3	5,591.6-	-28	750.2-
Gain (Loss) on Disp of Fixed Assets	3	2	27.1-	-0*	133.0-
Other Non-Oper Income (Expense)	2	0*	62.8-	62	9,946.3
NCUSIF Stabilization Income	N/A	N/A	N/A	61	N/A
TOTAL NON-INTEREST INCOME	159	164	3.5	229	39.4
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	235	251	6.9	254	1.2
Travel and Conference Expense	7	7	1.2	5	25.3-
Office Occupancy Expense	32	35	9.5	36	1.9
Office Operations Expense	80	82	2.6	81	1.4-
Educational & Promotional Expense	22	24	6.2	21	8.8-
Loan Servicing Expense	31	31	0.8-	34	8.2
Professional and Outside Services	41	44	5.8	47	7.0
Member Insurance	0*	35	7,624.1	-4	111.0-
Operating Fees	2	2	5.3	2	12.7
Miscellaneous Operating Expenses	10	9	12.4-	11	18.3
TOTAL NON-INTEREST EXPENSES	461	520	12.7	487	6.3-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	82	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	55	N/A
NET INCOME	91	21	77.4-	26	27.7
Transfer to Regular Reserve	3	3	9.7-	3	3.0

* Amount Less than + or - 1 Million

Pennsylvania
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	599	570	4.8-	558	2.1-
Cash & Equivalents	2,305	2,154	6.5-	3,006	39.5
TOTAL INVESTMENTS	6,428	7,537	17.3	8,772	16.4
U.S. Government Obligations	19	68	265.8	12	82.8-
Federal Agency Securities	3,044	4,343	42.7	5,033	15.9
Mutual Fund & Common Trusts	60	52	13.8-	0	100.0-
MCSD and PIC at Corporate CU	178	186	4.1	133	28.2-
All Other Corporate Credit Union	783	745	4.8-	782	4.9
Commercial Banks, S&Ls	1,018	1,696	66.7	2,120	25.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	89	94	5.3	100	5.6
All Other Investments	0	101	0.0	160	58.7
Loans Held for Sale	19	12	37.2-	26	113.5
TOTAL LOANS OUTSTANDING	16,082	17,393	8.2	19,009	9.3
Unsecured Credit Card Loans	1,216	1,278	5.1	1,431	12.0
All Other Unsecured Loans	1,240	1,256	1.3	1,279	1.8
New Vehicle Loans	2,078	1,978	4.8-	2,006	1.4
Used Vehicle Loans	2,596	2,818	8.6	3,124	10.8
First Mortgage Real Estate Loans/LOC	3,387	3,995	18.0	4,948	23.9
Other Real Estate Loans/LOC	4,944	5,287	6.9	5,267	0.4-
Leases Receivable	0*	0*	42.0-	0*	170.3
All Other Loans/LOC	621	781	25.8	952	21.9
Allowance For Loan Losses	109	133	22.7	158	18.3
Foreclosed and Repossessed Assets	6	8	23.8	14	81.1
Foreclosed and Repossessed Real Estate	4	5	52.0	10	92.7
Foreclosed & Repossessed Autos	2	2	2.4	4	63.1
Foreclosed and Repossessed – Other	0*	0*	62.3-	0*	5.9-
Land and Building	393	437	11.1	481	10.1
Other Fixed Assets	101	112	10.5	117	4.2
NCUSIF Capitalization Deposit	201	157	22.1-	257	63.8
Other Assets	339	374	10.2	367	1.7-
TOTAL ASSETS	25,767	28,051	8.9	31,893	13.7
LIABILITIES					
Total Borrowings	327	330	1.0	281	14.8-
Accrued Dividends/Interest Payable	20	17	14.5-	12	29.4-
Acct Payable and Other Liabilities	140	172	23.0	171	0.8-
Uninsured Secondary Capital	0*	0*	75.0	0*	114.3
TOTAL LIABILITIES	487	520	6.7	464	10.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	22,188	24,381	9.9	28,019	14.9
Share Drafts	2,321	2,330	0.4	2,717	16.6
Regular Shares	6,777	7,150	5.5	7,985	11.7
Money Market Shares	3,868	4,366	12.9	5,527	26.6
Share Certificates/CDs	6,517	7,424	13.9	8,160	9.9
IRA/Keogh Accounts	2,391	2,806	17.3	3,291	17.3
All Other Shares	272	266	2.3-	311	17.1
Non-Member Deposits	41	38	6.4-	28	28.2-
Regular Reserves	499	503	0.8	483	4.1-
Equity Acquired in Merger	N/A	N/A	N/A	1	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	383.4	0*	68.3-
Accum. Unrealized G/L on A-F-S	15	3	77.2-	69	1,892.0
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-3	0	100.0	0	0.0
Other Reserves	9	9	1.3-	7	23.2-
Other Comprehensive Income	-15	-41	169.8-	-41	0.4
Undivided Earnings	2,587	2,676	3.4	2,890	8.0
TOTAL EQUITY	3,092	3,151	1.9	3,410	8.2
TOTAL LIABILITIES/EQUITY/SAVINGS	25,767	28,051	8.9	31,893	13.7

* Amount Less than + or - 1 Million

Pennsylvania
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	599	570	4.8-	558	2.1-
INTEREST INCOME					
Interest on Loans	1,092	1,146	4.9	1,182	3.1
(Less) Interest Refund	2	1	37.2-	0*	35.7-
Income from Investments	411	363	11.7-	296	18.4-
Trading Profits and Losses	0*	-0*	201.3-	-0*	2,864.9-
TOTAL INTEREST INCOME	1,502	1,508	0.4	1,477	2.1-
INTEREST EXPENSE					
Dividends on Shares	609	590	3.1-	483	18.2-
Interest on Deposits	33	27	17.9-	28	0.7
Interest on Borrowed Money	30	15	48.5-	10	38.0-
TOTAL INTEREST EXPENSE	672	633	5.9-	520	17.9-
PROVISION FOR LOAN & LEASE LOSSES	77	122	59.1	145	19.2
NET INTEREST INCOME AFTER PLL	753	753	0.0	812	7.8
NON-INTEREST INCOME					
Fee Income	165	176	6.6	194	10.3
Other Operating Income	106	107	0.2	124	16.4
Gain (Loss) on Investments	-3	2	174.7	-34	1,618.5-
Gain (Loss) on Disp of Fixed Assets	-0*	1	246.3	0*	23.6-
Other Non-Oper Income (Expense)	0*	-7	1,660.4-	136	2,059.5
NCUSIF Stabilization Income	N/A	N/A	N/A	129	N/A
TOTAL NON-INTEREST INCOME	268	279	4.1	421	51.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	401	429	6.9	455	6.1
Travel and Conference Expense	9	10	5.5	8	14.7-
Office Occupancy Expense	47	51	9.7	56	8.2
Office Operations Expense	167	172	3.1	176	2.0
Educational & Promotional Expense	33	36	9.2	34	6.6-
Loan Servicing Expense	54	61	13.4	71	17.1
Professional and Outside Services	79	83	5.0	80	3.1-
Member Insurance	9	64	619.9	11	82.3-
Operating Fees	5	5	17.4	7	20.2
Miscellaneous Operating Expenses	18	18	2.3-	23	29.8
TOTAL NON-INTEREST EXPENSES	821	928	13.1	920	0.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	313	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	117	N/A
NET INCOME	200	104	48.1-	196	89.1
Transfer to Regular Reserve	1	2	14.8	6	265.2

* Amount Less than + or - 1 Million

Puerto Rico
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	14	13	7.1-	13	0.0
Cash & Equivalents	33	34	3.9	64	87.6
TOTAL INVESTMENTS	123	138	13.0	116	16.1-
U.S. Government Obligations	0	2	0.0	0*	84.1-
Federal Agency Securities	97	103	6.0	79	23.8-
Mutual Fund & Common Trusts	0	0	0.0	0	0.0
MCSD and PIC at Corporate CU	0*	0*	11.7	0*	40.0
All Other Corporate Credit Union	19	18	0.1-	9	50.8-
Commercial Banks, S&Ls	6	9	54.6	8	5.9-
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	0*	0*	201.0	0*	1.0
All Other Investments	0	0*	0.0	0*	98.7-
Loans Held for Sale	0	0	0.0	0	0.0
TOTAL LOANS OUTSTANDING	297	309	3.8	319	3.3
Unsecured Credit Card Loans	24	26	7.7	28	8.1
All Other Unsecured Loans	120	115	3.5-	105	9.2-
New Vehicle Loans	83	90	9.0	100	10.8
Used Vehicle Loans	5	8	50.4	10	28.0
First Mortgage Real Estate Loans/LOC	50	53	6.5	59	10.9
Other Real Estate Loans/LOC	2	2	4.2	1	25.2-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	14	14	1.8	16	9.3
Allowance For Loan Losses	5	5	1.5	5	4.1
Foreclosed and Repossessed Assets	0*	0*	33.3-	0*	17.4-
Foreclosed and Repossessed Real Estate	0*	0*	32.4-	0*	28.3-
Foreclosed & Repossessed Autos	0*	0*	37.6-	0*	7.5-
Foreclosed and Repossessed – Other	0*	0*	135.3	0*	0.0
Land and Building	11	11	0.2	12	10.5
Other Fixed Assets	1	2	72.1	2	5.0-
NCUSIF Capitalization Deposit	3	2	43.3-	4	123.3
Other Assets	4	4	6.5-	4	3.5-
TOTAL ASSETS	468	496	5.9	516	4.1
LIABILITIES					
Total Borrowings	0*	0	100.0-	0	0.0
Accrued Dividends/Interest Payable	0*	0*	3.2-	0*	26.0-
Acct Payable and Other Liabilities	7	4	42.8-	4	14.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	8	5	41.6-	4	15.5-
EQUITY/SAVINGS					
TOTAL SAVINGS	391	421	7.8	441	4.5
Share Drafts	13	15	14.8	15	2.7
Regular Shares	197	203	3.5	221	8.9
Money Market Shares	0	0	0.0	0	0.0
Share Certificates/CDs	156	175	12.2	173	1.2-
IRA/Keogh Accounts	9	10	9.0	12	14.0
All Other Shares	15	17	12.7	18	8.0
Non-Member Deposits	0*	0*	11.3	0*	7.7
Regular Reserves	12	12	1.3-	12	1.3-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	0*	1,052.2	0*	66.6-
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	0*	0*	16.6-	0*	8.3-
Other Comprehensive Income	0	0	0.0	0	0.0
Undivided Earnings	56	56	0.4	59	4.7
TOTAL EQUITY	69	70	0.7	72	2.9
TOTAL LIABILITIES/EQUITY/SAVINGS	468	496	5.9	516	4.1

* Amount Less than + or - 1 Million

Puerto Rico
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	14	13	7.1-	13	0.0
INTEREST INCOME					
Interest on Loans	22	24	8.5	24	1.7-
(Less) Interest Refund	0	0	0.0	0	0.0
Income from Investments	7	6	20.9-	5	18.4-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	30	30	1.3	29	4.8-
INTEREST EXPENSE					
Dividends on Shares	11	11	1.0-	9	16.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	88.4-	0*	13.4
TOTAL INTEREST EXPENSE	11	11	1.2-	9	16.1-
PROVISION FOR LOAN & LEASE LOSSES	4	5	13.5	6	20.5
NET INTEREST INCOME AFTER PLL	14	14	0.1-	14	4.1-
NON-INTEREST INCOME					
Fee Income	2	2	25.6	2	15.9
Other Operating Income	0*	0*	68.9-	0*	48.7-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	75.2-	0*	132.6
Other Non-Oper Income (Expense)	0*	-0*	10,090.0-	2	410.1
NCUSIF Stabilization Income	N/A	N/A	N/A	2	N/A
TOTAL NON-INTEREST INCOME	2	1	28.8-	5	252.8
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	6	6	2.1	6	2.1
Travel and Conference Expense	0*	0*	11.5-	0*	14.9-
Office Occupancy Expense	0*	1	12.4	1	6.0
Office Operations Expense	4	4	0.5	4	3.4
Educational & Promotional Expense	0*	0*	25.5-	0*	26.8-
Loan Servicing Expense	0*	0*	14.1-	0*	21.8
Professional and Outside Services	1	1	1.0	1	10.5
Member Insurance	0*	0*	353.3	0*	76.9-
Operating Fees	0*	0*	11.3	0*	18.8
Miscellaneous Operating Expenses	0*	0*	26.4-	0*	10.7-
TOTAL NON-INTEREST EXPENSES	14	15	3.9	15	2.8-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	4	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	0*	N/A
NET INCOME	2	0*	67.7-	3	534.5
Transfer to Regular Reserve	0	0	0.0	0*	0.0

* Amount Less than + or - 1 Million

Rhode Island
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	28	25	10.7-	24	4.0-
Cash & Equivalents	200	270	35.2	247	8.4-
TOTAL INVESTMENTS	705	765	8.5	896	17.1
U.S. Government Obligations	1	0*	56.5-	0	100.0-
Federal Agency Securities	375	403	7.4	509	26.4
Mutual Fund & Common Trusts	3	4	4.3	0	100.0-
MCSD and PIC at Corporate CU	20	19	1.2-	1	92.8-
All Other Corporate Credit Union	159	71	55.4-	50	29.7-
Commercial Banks, S&Ls	34	106	210.9	148	38.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	7	10	46.0	10	3.1-
All Other Investments	0	35	0.0	35	0.7
Loans Held for Sale	9	4	52.3-	4	7.5-
TOTAL LOANS OUTSTANDING	2,777	2,986	7.5	2,898	3.0-
Unsecured Credit Card Loans	19	14	24.1-	14	2.0
All Other Unsecured Loans	58	55	6.3-	49	9.4-
New Vehicle Loans	200	152	23.9-	137	9.8-
Used Vehicle Loans	300	263	12.3-	252	3.9-
First Mortgage Real Estate Loans/LOC	1,484	1,730	16.6	1,785	3.2
Other Real Estate Loans/LOC	679	704	3.7	603	14.3-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	37	68	82.9	56	18.6-
Allowance For Loan Losses	13	18	33.9	23	29.3
Foreclosed and Repossessed Assets	2	11	397.5	16	48.4
Foreclosed and Repossessed Real Estate	0*	10	926.5	15	55.9
Foreclosed & Repossessed Autos	1	0*	19.5-	0*	26.3-
Foreclosed and Repossessed – Other	0*	0*	45.9-	0	100.0-
Land and Building	82	85	4.3	78	7.9-
Other Fixed Assets	15	16	4.6	13	20.9-
NCUSIF Capitalization Deposit	28	22	22.1-	32	43.4
Other Assets	42	51	21.4	40	22.0-
TOTAL ASSETS	3,848	4,193	9.0	4,200	0.2
LIABILITIES					
Total Borrowings	328	482	46.9	415	13.9-
Accrued Dividends/Interest Payable	6	5	9.4-	3	49.4-
Acct Payable and Other Liabilities	28	31	14.0	27	12.9-
Uninsured Secondary Capital	0*	0*	50.0-	0	100.0-
TOTAL LIABILITIES	361	519	43.5	445	14.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	3,015	3,219	6.8	3,316	3.0
Share Drafts	313	309	1.3-	372	20.3
Regular Shares	616	638	3.6	671	5.1
Money Market Shares	373	392	5.1	492	25.4
Share Certificates/CDs	1,364	1,503	10.2	1,373	8.6-
IRA/Keogh Accounts	253	292	15.3	306	5.0
All Other Shares	95	85	11.1-	102	19.9
Non-Member Deposits	0*	0*	50.1-	0*	0.6
Regular Reserves	86	86	0.2-	80	7.0-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-8	327,155.6-	5	163.6
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	-1	0.0
Other Reserves	0	0	0.0	0	0.0
Other Comprehensive Income	-6	-10	69.2-	-8	26.7
Undivided Earnings	391	387	1.0-	363	6.1-
TOTAL EQUITY	471	455	3.5-	439	3.4-
TOTAL LIABILITIES/EQUITY/SAVINGS	3,848	4,193	9.0	4,200	0.2

* Amount Less than + or - 1 Million

Rhode Island
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	28	25	10.7-	24	4.0-
INTEREST INCOME					
Interest on Loans	173	179	3.9	166	7.3-
(Less) Interest Refund	0	0	0.0	0	0.0
Income from Investments	40	35	12.2-	28	19.3-
Trading Profits and Losses	0*	-0*	166.1-	0*	112.1
TOTAL INTEREST INCOME	213	213	0.3	194	9.0-
INTEREST EXPENSE					
Dividends on Shares	8	8	8.6-	6	18.1-
Interest on Deposits	85	75	11.4-	57	24.0-
Interest on Borrowed Money	13	15	13.8	14	4.1-
TOTAL INTEREST EXPENSE	106	98	8.1-	78	20.5-
PROVISION FOR LOAN & LEASE LOSSES	11	19	79.5	24	29.3
NET INTEREST INCOME AFTER PLL	96	97	0.8	92	4.9-
NON-INTEREST INCOME					
Fee Income	25	25	1.7-	24	2.8-
Other Operating Income	6	8	26.2	7	9.3-
Gain (Loss) on Investments	0*	-0*	322.3-	-11	1,054.3-
Gain (Loss) on Disp of Fixed Assets	2	-0*	106.1-	-0*	121.3-
Other Non-Oper Income (Expense)	0*	0*	111.1	20	16,086.3
NCUSIF Stabilization Income	N/A	N/A	N/A	13	N/A
TOTAL NON-INTEREST INCOME	33	31	6.1-	40	27.0
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	60	62	3.9	58	6.8-
Travel and Conference Expense	1	2	11.3	1	21.0-
Office Occupancy Expense	11	11	7.7	11	3.8-
Office Operations Expense	19	19	1.1-	19	0.8-
Educational & Promotional Expense	6	5	12.7-	4	26.1-
Loan Servicing Expense	3	3	1.3-	3	11.0-
Professional and Outside Services	9	11	24.7	11	2.6-
Member Insurance	0*	11	3,714.9	0*	99.3-
Operating Fees	0*	0*	134.3	0*	59.6-
Miscellaneous Operating Expenses	5	4	13.4-	6	33.3
TOTAL NON-INTEREST EXPENSES	115	130	12.7	113	12.9-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	19	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	11	N/A
NET INCOME	14	-1	109.5-	8	696.9
Transfer to Regular Reserve	0*	0*	98.9-	0	100.0-

* Amount Less than + or - 1 Million

South Carolina
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	85	81	4.7-	78	3.7-
Cash & Equivalents	755	702	7.0-	927	32.2
TOTAL INVESTMENTS	810	983	21.4	1,330	35.2
U.S. Government Obligations	3	0*	85.3-	0*	13.8-
Federal Agency Securities	373	458	22.6	555	21.2
Mutual Fund & Common Trusts	0*	0*	82.1-	0	100.0-
MCSD and PIC at Corporate CU	36	37	1.9	16	57.4-
All Other Corporate Credit Union	235	246	4.7	319	29.7
Commercial Banks, S&Ls	101	192	89.9	292	52.1
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	29	14	50.8-	13	10.4-
All Other Investments	0	35	0.0	133	278.7
Loans Held for Sale	2	2	4.3	3	57.4
TOTAL LOANS OUTSTANDING	6,276	6,667	6.2	6,661	0.1-
Unsecured Credit Card Loans	429	473	10.2	501	6.0
All Other Unsecured Loans	370	394	6.4	398	1.1
New Vehicle Loans	1,017	935	8.1-	814	13.0-
Used Vehicle Loans	1,349	1,454	7.8	1,514	4.1
First Mortgage Real Estate Loans/LOC	1,986	2,187	10.1	2,177	0.5-
Other Real Estate Loans/LOC	820	907	10.6	943	4.0
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	305	317	3.9	313	1.2-
Allowance For Loan Losses	46	64	39.0	96	50.6
Foreclosed and Repossessed Assets	5	10	100.6	13	34.3
Foreclosed and Repossessed Real Estate	2	5	153.9	10	83.4
Foreclosed & Repossessed Autos	3	4	53.8	3	20.7-
Foreclosed and Repossessed – Other	0*	0*	414.5	0*	63.4-
Land and Building	226	264	16.8	324	22.6
Other Fixed Assets	58	64	10.1	60	6.6-
NCUSIF Capitalization Deposit	61	51	16.8-	74	46.2
Other Assets	119	135	13.6	147	8.3
TOTAL ASSETS	8,266	8,814	6.6	9,443	7.1
LIABILITIES					
Total Borrowings	351	547	55.8	600	9.7
Accrued Dividends/Interest Payable	24	18	24.4-	13	29.0-
Acct Payable and Other Liabilities	83	82	1.4-	79	3.0-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	457	647	41.3	692	7.0
EQUITY/SAVINGS					
TOTAL SAVINGS	6,811	7,153	5.0	7,724	8.0
Share Drafts	912	936	2.6	1,057	12.9
Regular Shares	1,730	1,739	0.5	1,888	8.6
Money Market Shares	765	953	24.5	1,192	25.1
Share Certificates/CDs	2,517	2,527	0.4	2,472	2.2-
IRA/Keogh Accounts	865	983	13.6	1,095	11.4
All Other Shares	6	7	31.0	8	3.2
Non-Member Deposits	16	8	51.3-	13	57.8
Regular Reserves	165	170	3.4	170	0.1
Equity Acquired in Merger	N/A	N/A	N/A	1	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	3	1,614.8	6	67.4
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	-2	0.0	-1	34.7
Other Reserves	31	32	3.9	33	3.3
Other Comprehensive Income	-3	-9	216.0-	-9	2.9-
Undivided Earnings	805	819	1.8	826	0.9
TOTAL EQUITY	998	1,014	1.6	1,026	1.2
TOTAL LIABILITIES/EQUITY/SAVINGS	8,266	8,814	6.6	9,443	7.1

* Amount Less than + or - 1 Million

South Carolina
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	85	81	4.7-	78	3.7-
INTEREST INCOME					
Interest on Loans	430	454	5.6	446	1.7-
(Less) Interest Refund	1	1	4.4	0*	38.0-
Income from Investments	69	54	22.2-	35	34.7-
Trading Profits and Losses	0*	-0*	108.1-	0	100.0
TOTAL INTEREST INCOME	498	506	1.7	480	5.1-
INTEREST EXPENSE					
Dividends on Shares	203	191	5.5-	141	26.4-
Interest on Deposits	2	1	5.4-	1	26.2-
Interest on Borrowed Money	13	20	47.1	23	17.1
TOTAL INTEREST EXPENSE	218	213	2.2-	165	22.4-
PROVISION FOR LOAN & LEASE LOSSES	38	69	78.6	111	61.8
NET INTEREST INCOME AFTER PLL	242	225	7.0-	204	9.2-
NON-INTEREST INCOME					
Fee Income	130	145	11.7	150	2.9
Other Operating Income	57	67	16.8	68	1.4
Gain (Loss) on Investments	2	0*	83.6-	-18	4,960.0-
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	219.7-	-4	443.0-
Other Non-Oper Income (Expense)	1	3	98.6	39	1,381.6
NCUSIF Stabilization Income	N/A	N/A	N/A	36	N/A
TOTAL NON-INTEREST INCOME	191	215	12.5	234	9.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	180	198	10.1	199	0.7
Travel and Conference Expense	6	6	5.4	4	32.4-
Office Occupancy Expense	26	28	8.6	30	5.6
Office Operations Expense	74	80	8.5	83	4.1
Educational & Promotional Expense	16	16	0.3-	14	15.1-
Loan Servicing Expense	18	20	9.2	20	2.1
Professional and Outside Services	33	34	4.1	35	4.7
Member Insurance	2	16	975.8	-0*	101.5-
Operating Fees	1	3	177.5	2	42.7-
Miscellaneous Operating Expenses	13	12	2.1-	11	13.3-
TOTAL NON-INTEREST EXPENSES	368	414	12.7	398	3.8-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	40	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	31	N/A
NET INCOME	65	25	61.0-	9	63.0-
Transfer to Regular Reserve	9	13	39.1	12	8.2-

* Amount Less than + or - 1 Million

South Dakota
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	49	50	2.0	50	0.0
Cash & Equivalents	146	119	18.3-	281	135.9
TOTAL INVESTMENTS	334	402	20.2	408	1.5
U.S. Government Obligations	0	0*	0.0	0	100.0-
Federal Agency Securities	162	153	5.4-	96	37.1-
Mutual Fund & Common Trusts	6	5	20.9-	0	100.0-
MCSD and PIC at Corporate CU	15	16	2.4	4	73.5-
All Other Corporate Credit Union	62	48	22.7-	90	87.7
Commercial Banks, S&Ls	57	112	95.9	154	36.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	8	9	12.6	11	20.6
All Other Investments	0	9	0.0	14	60.6
Loans Held for Sale	8	8	0.5-	14	68.4
TOTAL LOANS OUTSTANDING	1,211	1,313	8.4	1,425	8.5
Unsecured Credit Card Loans	40	39	3.4-	41	6.9
All Other Unsecured Loans	39	40	2.8	42	3.8
New Vehicle Loans	143	137	4.1-	163	18.3
Used Vehicle Loans	334	353	5.8	371	5.0
First Mortgage Real Estate Loans/LOC	321	366	13.9	390	6.7
Other Real Estate Loans/LOC	167	188	12.0	204	8.9
Leases Receivable	0*	0	100.0-	0*	0.0
All Other Loans/LOC	167	191	14.2	215	12.5
Allowance For Loan Losses	6	7	14.5	9	32.3
Foreclosed and Repossessed Assets	2	2	40.2	2	9.2
Foreclosed and Repossessed Real Estate	0*	2	60.9	1	7.1-
Foreclosed & Repossessed Autos	0*	0*	9.5-	0*	57.8
Foreclosed and Repossessed – Other	0	0*	0.0	0*	66.2
Land and Building	48	54	11.9	60	11.4
Other Fixed Assets	12	11	7.7-	11	6.2
NCUSIF Capitalization Deposit	13	9	34.1-	17	93.5
Other Assets	13	15	12.0	17	15.0
TOTAL ASSETS	1,782	1,926	8.1	2,227	15.6
LIABILITIES					
Total Borrowings	29	38	33.2	96	152.2
Accrued Dividends/Interest Payable	5	4	18.0-	4	20.8-
Acct Payable and Other Liabilities	13	14	6.8	25	83.4
Uninsured Secondary Capital	2	1	25.0-	1	0.0
TOTAL LIABILITIES	49	58	18.5	126	119.1
EQUITY/SAVINGS					
TOTAL SAVINGS	1,538	1,677	9.0	1,906	13.6
Share Drafts	212	220	3.9	256	16.2
Regular Shares	288	322	11.9	369	14.7
Money Market Shares	249	287	15.5	328	14.4
Share Certificates/CDs	633	681	7.6	762	11.8
IRA/Keogh Accounts	121	132	9.3	158	19.6
All Other Shares	12	13	6.4	14	9.7
Non-Member Deposits	24	21	10.2-	18	15.7-
Regular Reserves	37	37	0.1	37	0.2-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-9	1,394.6-	-8	3.3
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	-0*	0.0
Other Reserves	0*	0*	0.0	0*	0.0
Other Comprehensive Income	-1	-1	29.0-	-2	87.2-
Undivided Earnings	159	164	3.3	169	2.9
TOTAL EQUITY	195	192	1.6-	196	2.0
TOTAL LIABILITIES/EQUITY/SAVINGS	1,782	1,926	8.1	2,227	15.6

* Amount Less than + or - 1 Million

South Dakota
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	49	50	2.0	50	0.0
INTEREST INCOME					
Interest on Loans	86	88	2.8	92	3.8
(Less) Interest Refund	0*	0*	4.6-	0*	97.1-
Income from Investments	21	21	2.2	15	27.7-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	106	109	2.7	107	2.1-
INTEREST EXPENSE					
Dividends on Shares	47	44	6.2-	36	17.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	2	17.3-	2	16.4
TOTAL INTEREST EXPENSE	49	46	6.6-	38	16.5-
PROVISION FOR LOAN & LEASE LOSSES	3	4	72.3	8	84.1
NET INTEREST INCOME AFTER PLL	55	59	7.7	61	2.7
NON-INTEREST INCOME					
Fee Income	17	17	1.1	19	8.4
Other Operating Income	6	7	23.0	9	24.2
Gain (Loss) on Investments	0*	-0*	782.7-	-8	12,340.3-
Gain (Loss) on Disp of Fixed Assets	0*	-0*	1,378.1-	0*	594.6
Other Non-Oper Income (Expense)	0*	-0*	248.7-	4	2,950.9
NCUSIF Stabilization Income	N/A	N/A	N/A	9	N/A
TOTAL NON-INTEREST INCOME	23	24	5.2	24	1.8-
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	35	38	10.0	41	8.1
Travel and Conference Expense	0*	1	5.0	0*	11.3-
Office Occupancy Expense	5	5	11.3	5	2.8
Office Operations Expense	12	13	5.4	14	4.7
Educational & Promotional Expense	3	3	2.2	3	1.0-
Loan Servicing Expense	4	4	17.0	5	16.7
Professional and Outside Services	4	4	10.0	5	12.6
Member Insurance	0*	7	1,924.7	-0*	101.2-
Operating Fees	0*	0*	9.2	0*	33.7
Miscellaneous Operating Expenses	1	1	11.4	2	50.1
TOTAL NON-INTEREST EXPENSES	65	77	19.0	76	1.3-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	8	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	3	N/A
NET INCOME	13	6	52.8-	5	20.5-
Transfer to Regular Reserve	0*	0*	582.6	0*	97.9-

* Amount Less than + or - 1 Million

Tennessee
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	192	189	1.6-	187	1.1-
Cash & Equivalents	1,148	1,050	8.5-	1,341	27.6
TOTAL INVESTMENTS	2,600	2,931	12.8	3,954	34.9
U.S. Government Obligations	9	3	66.9-	12	284.8
Federal Agency Securities	1,372	1,645	20.0	1,786	8.6
Mutual Fund & Common Trusts	8	6	27.9-	0	100.0-
MCSD and PIC at Corporate CU	60	57	4.9-	51	9.4-
All Other Corporate Credit Union	655	401	38.7-	817	103.4
Commercial Banks, S&Ls	366	683	86.5	899	31.6
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	25	34	33.2	31	7.0-
All Other Investments	0	54	0.0	293	442.0
Loans Held for Sale	19	14	27.2-	9	32.5-
TOTAL LOANS OUTSTANDING	8,528	9,210	8.0	9,535	3.5
Unsecured Credit Card Loans	276	297	7.6	333	12.2
All Other Unsecured Loans	527	533	1.1	522	2.0-
New Vehicle Loans	1,470	1,430	2.7-	1,329	7.0-
Used Vehicle Loans	1,945	2,034	4.6	2,065	1.5
First Mortgage Real Estate Loans/LOC	3,127	3,618	15.7	3,950	9.2
Other Real Estate Loans/LOC	809	898	11.0	915	1.9
Leases Receivable	2	1	39.1-	2	89.1
All Other Loans/LOC	373	399	7.2	419	4.8
Allowance For Loan Losses	54	80	48.7	107	33.4
Foreclosed and Repossessed Assets	12	15	31.2	25	64.4
Foreclosed and Repossessed Real Estate	7	9	44.3	19	99.8
Foreclosed & Repossessed Autos	5	6	14.4	6	1.1
Foreclosed and Repossessed – Other	0*	0*	6.8	0*	216.5
Land and Building	295	333	12.8	372	11.8
Other Fixed Assets	62	72	16.3	68	5.5-
NCUSIF Capitalization Deposit	95	79	16.8-	118	50.1
Other Assets	149	170	14.7	171	0.6
TOTAL ASSETS	12,852	13,794	7.3	15,487	12.3
LIABILITIES					
Total Borrowings	229	259	12.9	813	214.1
Accrued Dividends/Interest Payable	17	15	12.6-	12	21.6-
Acct Payable and Other Liabilities	98	104	6.1	132	27.5
Uninsured Secondary Capital	0*	0*	48.2-	0*	20.0-
TOTAL LIABILITIES	345	378	9.6	957	153.3
EQUITY/SAVINGS					
TOTAL SAVINGS	10,780	11,648	8.1	12,684	8.9
Share Drafts	1,273	1,334	4.8	1,493	11.9
Regular Shares	3,052	3,195	4.7	3,585	12.2
Money Market Shares	1,190	1,370	15.1	1,611	17.7
Share Certificates/CDs	4,092	4,438	8.5	4,543	2.3
IRA/Keogh Accounts	1,042	1,189	14.1	1,336	12.4
All Other Shares	82	78	6.0-	87	12.8
Non-Member Deposits	49	45	8.4-	29	35.4-
Regular Reserves	385	399	3.7	396	0.9-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	92.9-	0*	47.6-
Accum. Unrealized G/L on A-F-S	5	21	306.6	18	13.5-
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	-0*	0.0
Other Reserves	36	37	2.4	37	0.9
Other Comprehensive Income	-8	-20	135.5-	-18	7.4
Undivided Earnings	1,310	1,331	1.6	1,414	6.2
TOTAL EQUITY	1,728	1,768	2.3	1,845	4.4
TOTAL LIABILITIES/EQUITY/SAVINGS	12,852	13,794	7.3	15,487	12.3

* Amount Less than + or - 1 Million

Tennessee
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	192	189	1.6-	187	1.1-
INTEREST INCOME					
Interest on Loans	568	608	7.0	607	0.1-
(Less) Interest Refund	8	9	15.5	9	2.5
Income from Investments	168	145	13.6-	112	22.6-
Trading Profits and Losses	2	-8	572.2-	3	135.4
TOTAL INTEREST INCOME	730	735	0.7	713	3.0-
INTEREST EXPENSE					
Dividends on Shares	227	213	6.2-	155	27.1-
Interest on Deposits	90	87	3.5-	71	17.9-
Interest on Borrowed Money	10	9	6.7-	12	29.7
TOTAL INTEREST EXPENSE	327	309	5.5-	238	22.8-
PROVISION FOR LOAN & LEASE LOSSES	41	83	99.6	102	23.3
NET INTEREST INCOME AFTER PLL	362	344	4.9-	373	8.4
NON-INTEREST INCOME					
Fee Income	145	154	6.1	154	0.1-
Other Operating Income	44	50	13.7	50	0.7-
Gain (Loss) on Investments	0*	-4	1,209.7-	-4	3.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	349.0	-3	498.0-
Other Non-Oper Income (Expense)	4	4	10.4	62	1,288.8
NCUSIF Stabilization Income	N/A	N/A	N/A	51	N/A
TOTAL NON-INTEREST INCOME	194	206	6.1	259	25.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	232	250	8.1	264	5.4
Travel and Conference Expense	6	7	6.3	5	25.5-
Office Occupancy Expense	32	35	10.5	38	8.3
Office Operations Expense	85	89	5.5	95	6.4
Educational & Promotional Expense	18	19	4.4	17	8.9-
Loan Servicing Expense	17	19	14.5	20	2.8
Professional and Outside Services	42	44	2.8	43	1.7-
Member Insurance	3	31	908.7	3	90.1-
Operating Fees	3	4	28.2	4	4.2-
Miscellaneous Operating Expenses	10	11	4.5	9	18.2-
TOTAL NON-INTEREST EXPENSES	448	509	13.6	497	2.2-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	135	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	49	N/A
NET INCOME	108	41	62.0-	85	108.5
Transfer to Regular Reserve	13	10	21.8-	11	4.5

* Amount Less than + or - 1 Million

Texas
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	595	570	4.2-	560	1.8-
Cash & Equivalents	3,479	3,799	9.2	5,050	32.9
TOTAL INVESTMENTS	10,851	13,050	20.3	14,153	8.5
U.S. Government Obligations	55	467	747.6	744	59.2
Federal Agency Securities	3,828	6,893	80.1	7,685	11.5
Mutual Fund & Common Trusts	125	85	31.9-	0	100.0-
MCSD and PIC at Corporate CU	217	199	8.1-	101	49.2-
All Other Corporate Credit Union	2,453	1,293	47.3-	1,148	11.2-
Commercial Banks, S&Ls	1,644	2,468	50.1	3,302	33.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	119	105	11.8-	121	14.9
All Other Investments	0	261	0.0	203	22.0-
Loans Held for Sale	93	55	40.6-	49	11.8-
TOTAL LOANS OUTSTANDING	35,891	38,917	8.4	41,963	7.8
Unsecured Credit Card Loans	1,480	1,562	5.6	1,741	11.4
All Other Unsecured Loans	2,060	2,192	6.4	2,395	9.3
New Vehicle Loans	10,927	10,945	0.2	10,889	0.5-
Used Vehicle Loans	8,105	8,897	9.8	9,965	12.0
First Mortgage Real Estate Loans/LOC	7,282	8,559	17.5	9,648	12.7
Other Real Estate Loans/LOC	3,209	3,502	9.1	3,818	9.0
Leases Receivable	369	252	31.7-	185	26.5-
All Other Loans/LOC	2,459	3,007	22.3	3,321	10.5
Allowance For Loan Losses	281	340	21.0	456	33.9
Foreclosed and Repossessed Assets	64	92	45.2	130	40.5
Foreclosed and Repossessed Real Estate	18	39	112.8	80	103.0
Foreclosed & Repossessed Autos	43	49	12.9	45	8.4-
Foreclosed and Repossessed – Other	2	4	138.8	5	25.0
Land and Building	1,105	1,217	10.2	1,311	7.7
Other Fixed Assets	286	283	1.1-	269	4.9-
NCUSIF Capitalization Deposit	389	328	15.7-	507	54.7
Other Assets	865	816	5.7-	745	8.7-
TOTAL ASSETS	52,741	58,218	10.4	63,769	9.5
LIABILITIES					
Total Borrowings	2,212	2,505	13.2	2,137	14.7-
Accrued Dividends/Interest Payable	77	63	19.1-	47	25.3-
Acct Payable and Other Liabilities	564	609	7.9	546	10.3-
Uninsured Secondary Capital	0*	0*	50.0	0*	13.9
TOTAL LIABILITIES	2,854	3,177	11.3	2,731	14.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	44,018	49,171	11.7	54,912	11.7
Share Drafts	5,601	5,833	4.1	6,588	13.0
Regular Shares	13,248	14,302	8.0	15,318	7.1
Money Market Shares	5,722	6,829	19.3	9,227	35.1
Share Certificates/CDs	14,472	16,057	11.0	17,402	8.4
IRA/Keogh Accounts	3,623	4,082	12.7	4,758	16.6
All Other Shares	1,080	1,759	62.9	1,360	22.7-
Non-Member Deposits	272	309	13.6	259	16.1-
Regular Reserves	1,086	1,048	3.5-	1,057	0.9
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	73	61	16.8-	13	78.5-
Miscellaneous Equity	2	0*	78.8-	0*	7.5-
Accum. Unrealized G/L on A-F-S	4	-40	1,149.7-	-2	94.9
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-0*	0	100.0	-3	0.0
Other Reserves	549	599	9.0	623	4.2
Other Comprehensive Income	-38	-97	153.4-	-114	17.4-
Undivided Earnings	4,195	4,300	2.5	4,551	5.8
TOTAL EQUITY	5,869	5,871	0.0	6,126	4.4
TOTAL LIABILITIES/EQUITY/SAVINGS	52,741	58,218	10.4	63,769	9.5

* Amount Less than + or - 1 Million

Texas
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	595	570	4.2-	560	1.8-
INTEREST INCOME					
Interest on Loans	2,338	2,513	7.5	2,647	5.3
(Less) Interest Refund	6	4	27.9-	2	40.4-
Income from Investments	656	565	13.9-	436	22.8-
Trading Profits and Losses	0*	-0*	1,738.9-	1	280.6
TOTAL INTEREST INCOME	2,988	3,073	2.8	3,082	0.3
INTEREST EXPENSE					
Dividends on Shares	1,072	1,000	6.7-	781	21.9-
Interest on Deposits	233	231	1.1-	183	20.8-
Interest on Borrowed Money	92	92	0.2	85	7.5-
TOTAL INTEREST EXPENSE	1,397	1,323	5.3-	1,049	20.7-
PROVISION FOR LOAN & LEASE LOSSES	210	344	63.9	517	50.2
NET INTEREST INCOME AFTER PLL	1,381	1,406	1.8	1,516	7.8
NON-INTEREST INCOME					
Fee Income	673	685	1.8	695	1.4
Other Operating Income	185	194	4.4	205	5.7
Gain (Loss) on Investments	5	-19	503.3-	-56	197.6-
Gain (Loss) on Disp of Fixed Assets	10	-2	118.5-	-0*	62.4
Other Non-Oper Income (Expense)	16	-13	183.9-	244	1,977.1
NCUSIF Stabilization Income	N/A	N/A	N/A	260	N/A
TOTAL NON-INTEREST INCOME	889	845	4.9-	1,087	28.7
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	924	997	7.8	1,052	5.6
Travel and Conference Expense	25	26	3.8	21	17.7-
Office Occupancy Expense	142	158	11.2	168	6.4
Office Operations Expense	391	402	2.9	424	5.5
Educational & Promotional Expense	83	90	8.3	83	7.2-
Loan Servicing Expense	77	84	8.9	96	14.7
Professional and Outside Services	152	170	12.0	173	1.9
Member Insurance	4	94	1,993.4	5	94.5-
Operating Fees	7	10	43.9	10	6.5-
Miscellaneous Operating Expenses	75	86	14.2	69	20.4-
TOTAL NON-INTEREST EXPENSES	1,881	2,117	12.6	2,103	0.7-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	500	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	249	N/A
NET INCOME	388	134	65.6-	251	87.6
Transfer to Regular Reserve	4	3	42.3-	8	205.4

* Amount Less than + or - 1 Million

Utah
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	107	102	4.7-	101	1.0-
Cash & Equivalents	698	542	22.3-	1,260	132.3
TOTAL INVESTMENTS	1,037	1,001	3.4-	1,316	31.4
U.S. Government Obligations	2	0*	100.0-	0*	38,100.0
Federal Agency Securities	291	204	29.8-	301	47.3
Mutual Fund & Common Trusts	0*	0*	22.3-	0	100.0-
MCS D and PIC at Corporate CU	56	39	30.3-	23	41.3-
All Other Corporate Credit Union	353	214	39.5-	187	12.6-
Commercial Banks, S&Ls	192	330	71.4	456	38.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	17	17	0.8-	25	47.4
All Other Investments	0	29	0.0	44	49.3
Loans Held for Sale	40	62	56.5	79	28.2
TOTAL LOANS OUTSTANDING	10,662	11,892	11.5	11,554	2.8-
Unsecured Credit Card Loans	601	690	14.8	753	9.1
All Other Unsecured Loans	349	414	18.5	410	0.9-
New Vehicle Loans	1,403	1,397	0.4-	1,279	8.5-
Used Vehicle Loans	2,891	3,343	15.6	3,381	1.1
First Mortgage Real Estate Loans/LOC	3,332	3,640	9.2	3,445	5.4-
Other Real Estate Loans/LOC	1,278	1,426	11.6	1,338	6.2-
Leases Receivable	40	40	0.8-	26	35.0-
All Other Loans/LOC	768	943	22.7	923	2.1-
Allowance For Loan Losses	84	165	97.6	254	53.7
Foreclosed and Repossessed Assets	8	52	588.7	125	140.0
Foreclosed and Repossessed Real Estate	5	49	888.7	115	134.6
Foreclosed & Repossessed Autos	3	3	10.0	9	226.2
Foreclosed and Repossessed – Other	0*	0	100.0-	0*	0.0
Land and Building	362	442	22.1	495	11.9
Other Fixed Assets	72	87	20.1	84	2.8-
NCUSIF Capitalization Deposit	99	51	48.5-	131	157.5
Other Assets	209	223	6.8	210	5.6-
TOTAL ASSETS	13,102	14,186	8.3	15,003	5.8
LIABILITIES					
Total Borrowings	79	127	61.0	72	43.6-
Accrued Dividends/Interest Payable	18	16	12.7-	11	33.3-
Acct Payable and Other Liabilities	120	227	89.5	139	38.7-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	217	370	70.5	221	40.2-
EQUITY/SAVINGS					
TOTAL SAVINGS	11,533	12,606	9.3	13,596	7.9
Share Drafts	1,320	1,290	2.3-	1,498	16.2
Regular Shares	2,106	2,104	0.1-	2,404	14.2
Money Market Shares	2,644	3,120	18.0	3,660	17.3
Share Certificates/CDs	4,311	4,747	10.1	4,533	4.5-
IRA/Keogh Accounts	798	953	19.5	1,100	15.4
All Other Shares	257	262	1.8	297	13.4
Non-Member Deposits	97	130	33.5	104	19.8-
Regular Reserves	303	306	1.0	316	3.3
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Miscellaneous Equity	0*	0*	209.0	0*	34.5-
Accum. Unrealized G/L on A-F-S	-0*	-5	5,240.3-	4	170.3
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0*	-2	369.4-	-0*	53.8
Other Reserves	411	465	13.1	462	0.6-
Other Comprehensive Income	-19	-48	160.4-	-29	40.1
Undivided Earnings	655	495	24.4-	433	12.6-
TOTAL EQUITY	1,351	1,211	10.4-	1,185	2.1-
TOTAL LIABILITIES/EQUITY/SAVINGS	13,102	14,186	8.3	15,003	5.8

* Amount Less than + or - 1 Million

Utah
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	107	102	4.7-	101	1.0-
INTEREST INCOME					
Interest on Loans	712	752	5.6	732	2.7-
(Less) Interest Refund	0*	0*	276.6	0*	57.4-
Income from Investments	83	58	29.6-	41	30.2-
Trading Profits and Losses	0	0	0.0	0*	0.0
TOTAL INTEREST INCOME	795	810	1.9	772	4.7-
INTEREST EXPENSE					
Dividends on Shares	333	336	1.0	266	20.8-
Interest on Deposits	32	27	15.1-	21	24.5-
Interest on Borrowed Money	3	5	53.1	2	54.9-
TOTAL INTEREST EXPENSE	368	368	0.0	289	21.5-
PROVISION FOR LOAN & LEASE LOSSES	50	196	292.8	345	75.9
NET INTEREST INCOME AFTER PLL	377	246	34.8-	138	43.8-
NON-INTEREST INCOME					
Fee Income	139	147	5.9	154	4.3
Other Operating Income	111	118	6.3	157	32.4
Gain (Loss) on Investments	0*	1	53.9	-5	526.3-
Gain (Loss) on Disp of Fixed Assets	1	-2	290.3-	-6	228.0-
Other Non-Oper Income (Expense)	0*	-10	1,559.1-	40	494.3
NCUSIF Stabilization Income	N/A	N/A	N/A	44	N/A
TOTAL NON-INTEREST INCOME	253	255	0.8	339	32.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	225	249	10.5	255	2.5
Travel and Conference Expense	7	8	9.9	4	45.7-
Office Occupancy Expense	35	39	10.8	43	11.1
Office Operations Expense	94	104	9.9	109	5.2
Educational & Promotional Expense	20	22	9.3	18	20.7-
Loan Servicing Expense	52	59	13.6	58	1.3-
Professional and Outside Services	16	19	19.1	22	13.2
Member Insurance	2	40	2,218.9	-0*	101.1-
Operating Fees	2	2	8.2	3	39.4
Miscellaneous Operating Expenses	14	57	312.2	1	97.7-
TOTAL NON-INTEREST EXPENSES	468	598	27.9	513	14.3-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	-36	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	18	N/A
NET INCOME	162	-98	160.3-	-55	44.1
Transfer to Regular Reserve	7	5	22.6-	17	209.0

* Amount Less than + or - 1 Million

Vermont
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	31	30	3.2-	29	3.3-
Cash & Equivalents	120	116	3.3-	160	37.6
TOTAL INVESTMENTS	218	395	81.5	494	25.1
U.S. Government Obligations	0	13	0.0	20	55.5
Federal Agency Securities	91	185	103.7	274	48.3
Mutual Fund & Common Trusts	3	22	592.9	0	100.0-
MCS&D and PIC at Corporate CU	9	9	9.7-	3	64.3-
All Other Corporate Credit Union	67	62	6.8-	61	1.8-
Commercial Banks, S&Ls	40	90	123.1	104	16.0
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	2	3	88.6	3	23.7-
All Other Investments	0	9	0.0	10	8.9
Loans Held for Sale	10	12	28.3	19	53.5
TOTAL LOANS OUTSTANDING	1,435	1,574	9.7	1,675	6.5
Unsecured Credit Card Loans	55	61	9.6	68	12.5
All Other Unsecured Loans	57	58	1.3	57	1.3-
New Vehicle Loans	122	105	14.2-	94	9.8-
Used Vehicle Loans	219	237	8.2	263	10.9
First Mortgage Real Estate Loans/LOC	494	594	20.3	696	17.1
Other Real Estate Loans/LOC	400	430	7.6	408	5.3-
Leases Receivable	0*	0*	60.1-	0	100.0-
All Other Loans/LOC	87	88	1.5	89	0.8
Allowance For Loan Losses	5	6	25.5	8	40.0
Foreclosed and Repossessed Assets	0*	0*	55.2	1	39.1
Foreclosed and Repossessed Real Estate	0*	0*	98.0	1	61.1
Foreclosed & Repossessed Autos	0*	0*	12.7	0*	30.4
Foreclosed and Repossessed – Other	0*	0*	18.9-	0	100.0-
Land and Building	43	45	5.6	46	1.5
Other Fixed Assets	10	9	7.9-	8	10.9-
NCUSIF Capitalization Deposit	14	15	7.7	19	25.1
Other Assets	24	21	12.3-	30	41.5
TOTAL ASSETS	1,869	2,183	16.8	2,444	12.0
LIABILITIES					
Total Borrowings	106	163	53.4	123	24.4-
Accrued Dividends/Interest Payable	0*	0*	10.1	0*	24.3-
Acct Payable and Other Liabilities	18	22	26.2	22	1.0
Uninsured Secondary Capital	3	2	30.1-	2	0.6-
TOTAL LIABILITIES	127	187	47.8	148	21.1-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,540	1,783	15.8	2,064	15.7
Share Drafts	211	234	11.0	280	19.5
Regular Shares	430	449	4.6	510	13.6
Money Market Shares	277	360	29.9	483	34.2
Share Certificates/CDs	471	564	19.6	582	3.2
IRA/Keogh Accounts	122	152	24.4	182	19.8
All Other Shares	12	12	2.0	13	4.4
Non-Member Deposits	16	12	26.4-	14	15.5
Regular Reserves	52	52	0.4	52	0.2-
Equity Acquired in Merger	N/A	N/A	N/A	0*	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0	100.0-	0*	0.0
Accum. Unrealized G/L on A-F-S	0*	4	2,471.0	6	63.5
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	2	2	18.7	3	16.9
Other Comprehensive Income	-2	-5	134.7-	-3	31.3
Undivided Earnings	151	158	5.1	174	10.0
TOTAL EQUITY	203	212	4.5	232	9.7
TOTAL LIABILITIES/EQUITY/SAVINGS	1,869	2,183	16.8	2,444	12.0

* Amount Less than + or - 1 Million

Vermont
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	31	30	3.2-	29	3.3-
INTEREST INCOME					
Interest on Loans	96	99	3.0	101	2.5
(Less) Interest Refund	0*	0	100.0-	0	0.0
Income from Investments	13	16	26.8	14	11.6-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	109	115	5.7	116	0.5
INTEREST EXPENSE					
Dividends on Shares	33	36	7.2	27	24.6-
Interest on Deposits	7	8	23.2	7	13.1-
Interest on Borrowed Money	4	6	24.1	6	4.7
TOTAL INTEREST EXPENSE	44	49	11.2	40	19.4-
PROVISION FOR LOAN & LEASE LOSSES	4	5	43.9	8	55.7
NET INTEREST INCOME AFTER PLL	61	60	0.6-	68	11.9
NON-INTEREST INCOME					
Fee Income	17	18	7.6	21	13.4
Other Operating Income	10	8	17.3-	17	110.1
Gain (Loss) on Investments	-0*	-2	46,885.7-	-5	171.3-
Gain (Loss) on Disp of Fixed Assets	0*	0*	95.3-	0*	107.6
Other Non-Oper Income (Expense)	0*	0*	93.8-	12	164,557.3
NCUSIF Stabilization Income	N/A	N/A	N/A	11	N/A
TOTAL NON-INTEREST INCOME	27	25	10.3-	45	81.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	39	42	5.7	46	10.4
Travel and Conference Expense	1	1	6.3-	0*	14.1-
Office Occupancy Expense	6	6	3.4	6	1.3-
Office Operations Expense	16	16	1.1-	17	5.1
Educational & Promotional Expense	3	3	8.1	3	8.7-
Loan Servicing Expense	3	4	16.9	5	25.0
Professional and Outside Services	3	4	9.1	4	3.7-
Member Insurance	0*	0*	47.6-	0*	108.7
Operating Fees	0*	0*	18.5	0*	18.9
Miscellaneous Operating Expenses	1	1	4.2-	1	5.5
TOTAL NON-INTEREST EXPENSES	74	77	4.2	83	7.6
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	30	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	13	N/A
NET INCOME	15	8	43.2-	17	103.6
Transfer to Regular Reserve	0*	0*	94.2-	0*	31.4

* Amount Less than + or - 1 Million

Virgin Islands
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
Cash & Equivalents	12	9	25.3-	13	47.9
TOTAL INVESTMENTS	14	21	50.1	17	15.5-
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*	6.6	0*	31.7-
All Other Corporate Credit Union	8	13	61.4	11	13.5-
Commercial Banks, S&Ls	5	7	37.1	6	23.4-
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	0	0	0.0	0	0.0
All Other Investments	0	0	0.0	0*	0.0
Loans Held for Sale	0	0	0.0	0	0.0
TOTAL LOANS OUTSTANDING	35	39	10.2	43	10.7
Unsecured Credit Card Loans	0	0	0.0	0	0.0
All Other Unsecured Loans	19	20	5.3	21	4.8
New Vehicle Loans	7	8	21.3	9	13.6
Used Vehicle Loans	0*	1	35.0	1	11.5
First Mortgage Real Estate Loans/LOC	2	2	1.5	2	2.6
Other Real Estate Loans/LOC	0	0	0.0	0	0.0
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	7	7	12.4	9	25.3
Allowance For Loan Losses	0*	0*	41.7	0*	4.6
Foreclosed and Repossessed Assets	0	0*	0.0	0*	76.8
Foreclosed and Repossessed Real Estate	0	0*	0.0	0*	16.5
Foreclosed & Repossessed Autos	0	0	0.0	0*	0.0
Foreclosed and Repossessed – Other	0	0	0.0	0	0.0
Land and Building	1	1	6.5	1	15.5
Other Fixed Assets	0*	0*	15.3-	0*	2.7
NCUSIF Capitalization Deposit	0*	0*	76.5-	0*	389.9
Other Assets	0*	0*	63.4-	0*	6.6
TOTAL ASSETS	63	69	10.6	75	8.4
LIABILITIES					
Total Borrowings	0	0	0.0	0	0.0
Accrued Dividends/Interest Payable	0*	0*	1,224.2	0*	99.5-
Acct Payable and Other Liabilities	0*	0*	109.1	0*	27.8-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	0*	0*	118.1	0*	31.4-
EQUITY/SAVINGS					
TOTAL SAVINGS	46	52	13.4	57	9.2
Share Drafts	0	0	0.0	0	0.0
Regular Shares	44	48	9.8	53	9.7
Money Market Shares	0	0	0.0	0	0.0
Share Certificates/CDs	1	3	129.8	3	4.8-
IRA/Keogh Accounts	0	0*	0.0	0	100.0-
All Other Shares	1	2	23.8	2	20.7
Non-Member Deposits	0	0*	0.0	0	100.0-
Regular Reserves	3	3	1.0	3	0.0
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0	0.0
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	0*	0*	0.0	0*	0.0
Other Comprehensive Income	0	0	0.0	0	0.0
Undivided Earnings	13	13	1.6	14	8.1
TOTAL EQUITY	16	17	1.5	18	6.4
TOTAL LIABILITIES/EQUITY/SAVINGS	63	69	10.6	75	8.4

* Amount Less than + or - 1 Million

Virgin Islands
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
INTEREST INCOME					
Interest on Loans	4	4	12.7	4	6.8
(Less) Interest Refund	0*	0*	98.4	0*	21.4-
Income from Investments	1	0*	25.2-	0*	45.8-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	5	5	3.4	5	1.5-
INTEREST EXPENSE					
Dividends on Shares	1	1	5.4	1	9.4-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0	0	0.0	0	0.0
TOTAL INTEREST EXPENSE	1	1	5.4	1	9.4-
PROVISION FOR LOAN & LEASE LOSSES	0*	0*	283.1	0*	60.5-
NET INTEREST INCOME AFTER PLL	3	3	7.2-	3	10.3
NON-INTEREST INCOME					
Fee Income	0*	0*	8.3	0*	10.1
Other Operating Income	0*	0*	23.5-	0*	26.4-
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,025.0	0*	564.3
Other Non-Oper Income (Expense)	0*	-0*	1,711.7-	0*	213.5
NCUSIF Stabilization Income	N/A	N/A	N/A	0*	N/A
TOTAL NON-INTEREST INCOME	0*	-0*	131.9-	0*	891.0
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	1	1	12.5	1	9.2
Travel and Conference Expense	0*	0*	90.7	0*	13.7-
Office Occupancy Expense	0*	0*	15.0-	0*	15.7-
Office Operations Expense	0*	0*	10.8-	0*	31.7
Educational & Promotional Expense	0*	0*	42.6	0*	5.0-
Loan Servicing Expense	0*	0*	21.2	0*	36.5-
Professional and Outside Services	0*	0*	8.6	0*	5.0-
Member Insurance	0*	0*	0.3-	0*	36.5
Operating Fees	0*	0*	34.7	0*	132.8
Miscellaneous Operating Expenses	-0*	0*	2,161.5	0*	150.0
TOTAL NON-INTEREST EXPENSES	3	3	8.5	3	10.6
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	1	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	0	N/A
NET INCOME	1	0*	83.8-	1	586.8
Transfer to Regular Reserve	0	0*	0.0	0	100.0-

* Amount Less than + or - 1 Million

Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	205	199	2.9-	194	2.5-
Cash & Equivalents	4,008	2,072	48.3-	3,014	45.4
TOTAL INVESTMENTS	6,599	7,541	14.3	11,776	56.2
U.S. Government Obligations	33	76	128.0	85	12.2
Federal Agency Securities	3,874	5,348	38.1	9,288	73.7
Mutual Fund & Common Trusts	190	124	34.8-	0	100.0-
MCSD and PIC at Corporate CU	125	83	34.0-	31	61.9-
All Other Corporate Credit Union	1,693	849	49.8-	781	8.1-
Commercial Banks, S&Ls	249	444	78.1	641	44.5
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	17	30	74.9	29	3.3-
All Other Investments	0	523	0.0	588	12.5
Loans Held for Sale	77	13	82.7-	862	6,380.7
TOTAL LOANS OUTSTANDING	49,004	56,262	14.8	56,972	1.3
Unsecured Credit Card Loans	5,676	6,663	17.4	7,339	10.2
All Other Unsecured Loans	2,863	3,147	9.9	3,191	1.4
New Vehicle Loans	6,388	6,018	5.8-	5,564	7.6-
Used Vehicle Loans	5,531	5,696	3.0	6,108	7.2
First Mortgage Real Estate Loans/LOC	16,728	22,783	36.2	23,672	3.9
Other Real Estate Loans/LOC	10,650	10,689	0.4	9,674	9.5-
Leases Receivable	117	91	21.7-	54	41.3-
All Other Loans/LOC	1,051	1,173	11.6	1,371	16.9
Allowance For Loan Losses	364	680	87.0	835	22.7
Foreclosed and Repossessed Assets	39	59	51.8	64	7.6
Foreclosed and Repossessed Real Estate	28	41	45.1	45	8.2
Foreclosed & Repossessed Autos	11	18	68.3	19	4.7
Foreclosed and Repossessed – Other	0*	0*	5,389.0	0*	193.4
Land and Building	730	899	23.1	958	6.5
Other Fixed Assets	311	335	7.6	296	11.5-
NCUSIF Capitalization Deposit	414	352	15.2-	541	53.8
Other Assets	1,294	1,381	6.7	1,391	0.8
TOTAL ASSETS	62,113	68,233	9.9	75,057	10.0
LIABILITIES					
Total Borrowings	6,153	9,755	58.6	9,006	7.7-
Accrued Dividends/Interest Payable	45	40	11.4-	31	23.4-
Acct Payable and Other Liabilities	575	673	17.0	846	25.8
Uninsured Secondary Capital	0*	0*	13.3-	0*	0.0
TOTAL LIABILITIES	6,774	10,469	54.5	9,884	5.6-
EQUITY/SAVINGS					
TOTAL SAVINGS	49,024	51,579	5.2	58,332	13.1
Share Drafts	5,254	5,587	6.3	6,599	18.1
Regular Shares	9,299	9,998	7.5	11,512	15.1
Money Market Shares	9,346	9,634	3.1	11,499	19.4
Share Certificates/CDs	19,114	19,710	3.1	21,082	7.0
IRA/Keogh Accounts	5,853	6,497	11.0	7,500	15.4
All Other Shares	109	107	2.5-	102	4.2-
Non-Member Deposits	48	45	5.8-	38	15.7-
Regular Reserves	746	747	0.2	748	0.2
Equity Acquired in Merger	N/A	N/A	N/A	8	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	70.2-	0*	1.0
Accum. Unrealized G/L on A-F-S	-1	-38	3,637.7-	89	332.8
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	-0*	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0*	-0*	139.1-	-9	424,146.9-
Other Reserves	3,064	3,145	2.6	3,454	9.8
Other Comprehensive Income	-120	-353	193.5-	-290	17.7
Undivided Earnings	2,626	2,685	2.2	2,842	5.8
TOTAL EQUITY	6,315	6,186	2.0-	6,841	10.6
TOTAL LIABILITIES/EQUITY/SAVINGS	62,113	68,233	9.9	75,057	10.0

* Amount Less than + or - 1 Million

Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	205	199	2.9-	194	2.5-
INTEREST INCOME					
Interest on Loans	3,059	3,633	18.8	3,742	3.0
(Less) Interest Refund	0*	0*	84.1-	0*	41.4
Income from Investments	479	344	28.2-	272	20.9-
Trading Profits and Losses	0*	0*	56.6	0*	59.0-
TOTAL INTEREST INCOME	3,537	3,977	12.4	4,013	0.9
INTEREST EXPENSE					
Dividends on Shares	1,624	1,479	8.9-	1,287	13.0-
Interest on Deposits	18	18	4.4-	13	25.6-
Interest on Borrowed Money	210	396	88.7	370	6.6-
TOTAL INTEREST EXPENSE	1,853	1,893	2.2	1,670	11.8-
PROVISION FOR LOAN & LEASE LOSSES	381	847	122.6	965	13.9
NET INTEREST INCOME AFTER PLL	1,304	1,236	5.2-	1,379	11.5
NON-INTEREST INCOME					
Fee Income	342	380	11.2	389	2.4
Other Operating Income	457	504	10.3	630	25.1
Gain (Loss) on Investments	1	-1	190.3-	-11	837.2-
Gain (Loss) on Disp of Fixed Assets	-0*	-2	336.3-	2	211.7
Other Non-Oper Income (Expense)	3	-2	179.8-	236	11,074.8
NCUSIF Stabilization Income	N/A	N/A	N/A	214	N/A
TOTAL NON-INTEREST INCOME	802	878	9.5	1,245	41.8
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	825	890	7.9	958	7.7
Travel and Conference Expense	14	13	13.0-	8	34.7-
Office Occupancy Expense	93	115	24.6	124	7.9
Office Operations Expense	272	300	10.3	329	9.7
Educational & Promotional Expense	46	55	18.9	47	15.4-
Loan Servicing Expense	214	223	4.2	236	5.9
Professional and Outside Services	105	120	14.6	122	2.0
Member Insurance	5	26	390.0	9	64.7-
Operating Fees	5	5	19.9	7	36.7
Miscellaneous Operating Expenses	68	199	192.0	72	64.1-
TOTAL NON-INTEREST EXPENSES	1,646	1,945	18.2	1,912	1.7-
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	712	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	288	N/A
NET INCOME	460	170	63.1-	424	149.5
Transfer to Regular Reserve	2	0*	68.2-	2	320.7

* Amount Less than + or - 1 Million

Washington
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	132	122	7.6-	120	1.6-
Cash & Equivalents	1,676	1,511	9.9-	2,286	51.3
TOTAL INVESTMENTS	3,618	4,023	11.2	4,794	19.2
U.S. Government Obligations	55	65	18.9	94	43.5
Federal Agency Securities	1,773	2,433	37.2	2,930	20.4
Mutual Fund & Common Trusts	65	55	16.0-	0	100.0-
MCSD and PIC at Corporate CU	107	85	20.8-	20	76.0-
All Other Corporate Credit Union	986	569	42.3-	519	8.7-
Commercial Banks, S&Ls	319	537	68.5	878	63.4
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	57	63	10.7	69	9.0
All Other Investments	0	151	0.0	163	7.9
Loans Held for Sale	64	62	3.1-	82	32.3
TOTAL LOANS OUTSTANDING	18,747	20,444	9.1	20,675	1.1
Unsecured Credit Card Loans	1,310	1,435	9.5	1,578	10.0
All Other Unsecured Loans	586	656	12.0	679	3.5
New Vehicle Loans	3,991	3,678	7.9-	3,311	10.0-
Used Vehicle Loans	3,085	3,150	2.1	3,272	3.9
First Mortgage Real Estate Loans/LOC	5,278	6,080	15.2	6,432	5.8
Other Real Estate Loans/LOC	3,653	4,422	21.0	4,335	2.0-
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	845	1,024	21.3	1,069	4.3
Allowance For Loan Losses	113	222	96.5	386	73.9
Foreclosed and Repossessed Assets	14	39	183.0	67	71.5
Foreclosed and Repossessed Real Estate	5	20	285.2	45	125.2
Foreclosed & Repossessed Autos	8	18	124.8	18	2.3
Foreclosed and Repossessed – Other	0*	1	63.0	3	211.3
Land and Building	453	561	23.9	653	16.3
Other Fixed Assets	140	137	1.7-	124	10.0-
NCUSIF Capitalization Deposit	180	181	0.6	241	33.0
Other Assets	302	412	36.5	351	14.8-
TOTAL ASSETS	25,080	27,148	8.2	28,889	6.4
LIABILITIES					
Total Borrowings	555	419	24.5-	420	0.3
Accrued Dividends/Interest Payable	15	17	9.3	9	46.0-
Acct Payable and Other Liabilities	261	367	40.6	304	17.2-
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	831	802	3.5-	733	8.7-
EQUITY/SAVINGS					
TOTAL SAVINGS	21,572	23,645	9.6	25,525	7.9
Share Drafts	2,430	2,429	0.0-	2,928	20.5
Regular Shares	5,579	6,299	12.9	7,270	15.4
Money Market Shares	4,467	5,190	16.2	5,652	8.9
Share Certificates/CDs	7,198	7,472	3.8	7,151	4.3-
IRA/Keogh Accounts	1,834	2,184	19.1	2,442	11.8
All Other Shares	42	44	6.0	56	25.4
Non-Member Deposits	21	27	24.5	26	0.4-
Regular Reserves	473	478	1.1	492	2.8
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Miscellaneous Equity	5	5	0.9-	5	13.5
Accum. Unrealized G/L on A-F-S	8	22	178.8	23	0.6
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	-0*	-2	2,639.9-	-1	34.1
Other Reserves	5	5	0.8-	6	12.5
Other Comprehensive Income	-9	-37	318.6-	-43	15.8-
Undivided Earnings	2,200	2,234	1.5	2,155	3.5-
TOTAL EQUITY	2,677	2,701	0.9	2,631	2.6-
TOTAL LIABILITIES/EQUITY/SAVINGS	25,080	27,148	8.2	28,889	6.4

* Amount Less than + or - 1 Million

Washington
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	132	122	7.6-	120	1.6-
INTEREST INCOME					
Interest on Loans	1,201	1,289	7.3	1,272	1.3-
(Less) Interest Refund	0*	0*	267.1	0*	88.9-
Income from Investments	223	193	13.5-	146	24.3-
Trading Profits and Losses	0*	0*	28.9-	0*	62.4-
TOTAL INTEREST INCOME	1,425	1,482	4.1	1,418	4.3-
INTEREST EXPENSE					
Dividends on Shares	574	563	1.9-	383	32.0-
Interest on Deposits	54	53	1.2-	45	16.2-
Interest on Borrowed Money	28	18	37.6-	14	17.6-
TOTAL INTEREST EXPENSE	656	634	3.4-	442	30.3-
PROVISION FOR LOAN & LEASE LOSSES	96	269	179.5	468	74.3
NET INTEREST INCOME AFTER PLL	672	580	13.8-	508	12.3-
NON-INTEREST INCOME					
Fee Income	235	254	7.8	280	10.5
Other Operating Income	115	124	7.7	161	30.6
Gain (Loss) on Investments	0*	-5	2,107.4-	-58	1,035.3-
Gain (Loss) on Disp of Fixed Assets	10	1	87.7-	-0*	121.9-
Other Non-Oper Income (Expense)	3	5	61.2	146	2,892.5
NCUSIF Stabilization Income	N/A	N/A	N/A	143	N/A
TOTAL NON-INTEREST INCOME	363	378	4.2	530	40.1
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	406	441	8.5	455	3.3
Travel and Conference Expense	13	14	3.8	9	33.0-
Office Occupancy Expense	55	62	11.4	66	6.0
Office Operations Expense	164	176	7.5	180	2.1
Educational & Promotional Expense	38	42	11.6	36	15.5-
Loan Servicing Expense	51	51	1.2	61	20.0
Professional and Outside Services	65	72	10.7	79	8.7
Member Insurance	0*	13	1,555.7	-0*	104.2-
Operating Fees	3	6	67.3	4	27.7-
Miscellaneous Operating Expenses	36	35	1.1-	37	4.4
TOTAL NON-INTEREST EXPENSES	833	912	9.5	926	1.5
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	112	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	164	N/A
NET INCOME	202	46	77.5-	-52	214.5-
Transfer to Regular Reserve	76	3	96.0-	13	327.7

* Amount Less than + or - 1 Million

West Virginia
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	112	109	2.7-	108	0.9-
Cash & Equivalents	205	210	2.4	300	43.0
TOTAL INVESTMENTS	555	598	7.9	719	20.2
U.S. Government Obligations	0*	6	2,726.1	6	1.6-
Federal Agency Securities	70	37	47.0-	19	49.6-
Mutual Fund & Common Trusts	9	3	60.2-	0	100.0-
MCSD and PIC at Corporate CU	15	16	2.7	12	21.8-
All Other Corporate Credit Union	140	91	35.0-	111	22.0
Commercial Banks, S&Ls	285	403	41.3	495	22.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	30	33	8.6	28	15.5-
All Other Investments	0	5	0.0	27	455.1
Loans Held for Sale	0*	0	100.0-	0*	0.0
TOTAL LOANS OUTSTANDING	1,434	1,477	3.0	1,534	3.9
Unsecured Credit Card Loans	39	32	17.2-	34	5.3
All Other Unsecured Loans	126	119	5.1-	117	2.3-
New Vehicle Loans	301	291	3.2-	302	3.8
Used Vehicle Loans	312	333	6.7	363	9.2
First Mortgage Real Estate Loans/LOC	431	459	6.4	467	1.7
Other Real Estate Loans/LOC	115	116	0.9	116	0.2-
Leases Receivable	0*	0*	8.6-	0*	1,505.0
All Other Loans/LOC	110	127	14.6	136	7.2
Allowance For Loan Losses	12	12	5.0-	12	2.5
Foreclosed and Repossessed Assets	2	3	16.3	2	15.1-
Foreclosed and Repossessed Real Estate	1	2	47.8	2	15.3-
Foreclosed & Repossessed Autos	0*	0*	37.2-	0*	20.1-
Foreclosed and Repossessed – Other	0*	0*	125.8	0*	104.9
Land and Building	66	70	5.3	73	4.8
Other Fixed Assets	11	10	8.0-	9	8.7-
NCUSIF Capitalization Deposit	18	16	11.3-	21	29.2
Other Assets	15	16	8.9	14	9.2-
TOTAL ASSETS	2,295	2,389	4.1	2,663	11.5
LIABILITIES					
Total Borrowings	22	22	0.6	49	122.0
Accrued Dividends/Interest Payable	3	3	13.1-	2	12.5-
Acct Payable and Other Liabilities	11	13	15.6	18	44.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	36	38	4.0	70	86.0
EQUITY/SAVINGS					
TOTAL SAVINGS	1,947	2,030	4.3	2,263	11.5
Share Drafts	227	242	6.8	290	19.8
Regular Shares	838	887	5.9	976	10.0
Money Market Shares	67	69	3.1	109	57.3
Share Certificates/CDs	637	634	0.5-	660	4.1
IRA/Keogh Accounts	170	180	6.0	203	12.8
All Other Shares	6	7	19.3	10	38.0
Non-Member Deposits	2	10	304.0	14	45.2
Regular Reserves	82	83	1.3	83	0.1-
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	24.4-	0*	71.6-
Accum. Unrealized G/L on A-F-S	-0*	0*	1,398.8	0*	542.2
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0*	0.0	0	100.0-
Other Reserves	6	5	7.6-	5	0.4-
Other Comprehensive Income	-2	-2	58.3-	-3	18.4-
Undivided Earnings	226	236	4.3	245	4.0
TOTAL EQUITY	312	321	3.1	331	2.9
TOTAL LIABILITIES/EQUITY/SAVINGS	2,295	2,389	4.1	2,663	11.5

* Amount Less than + or - 1 Million

West Virginia
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	112	109	2.7-	108	0.9-
INTEREST INCOME					
Interest on Loans	104	105	0.8	106	0.8
(Less) Interest Refund	0*	0*	41.8	0*	53.0-
Income from Investments	34	29	13.8-	22	25.4-
Trading Profits and Losses	0	0	0.0	0	0.0
TOTAL INTEREST INCOME	138	134	2.8-	128	5.0-
INTEREST EXPENSE					
Dividends on Shares	51	47	8.0-	38	20.0-
Interest on Deposits	0	0	0.0	0*	0.0
Interest on Borrowed Money	1	1	1.0-	0*	9.7-
TOTAL INTEREST EXPENSE	52	48	7.8-	39	19.6-
PROVISION FOR LOAN & LEASE LOSSES	5	6	8.3	8	37.7
NET INTEREST INCOME AFTER PLL	80	80	0.3-	81	0.6
NON-INTEREST INCOME					
Fee Income	18	18	3.6	19	4.0
Other Operating Income	7	7	5.4	8	7.1
Gain (Loss) on Investments	-0*	0*	25,846.9	-2	673.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	29.8-	-0*	1,478.5-
Other Non-Oper Income (Expense)	0*	-0*	438.7-	11	2,096.3
NCUSIF Stabilization Income	N/A	N/A	N/A	10	N/A
TOTAL NON-INTEREST INCOME	25	25	2.4	36	41.4
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	44	46	4.9	47	1.5
Travel and Conference Expense	2	2	6.7	1	23.7-
Office Occupancy Expense	6	7	3.5	7	2.1
Office Operations Expense	20	21	5.4	22	5.5
Educational & Promotional Expense	3	3	13.7	2	17.8-
Loan Servicing Expense	4	4	7.2-	5	24.4
Professional and Outside Services	5	5	4.5	5	8.0
Member Insurance	2	3	101.3	3	1.3
Operating Fees	0*	0*	8.3	1	91.9
Miscellaneous Operating Expenses	3	3	12.1	3	3.5-
TOTAL NON-INTEREST EXPENSES	88	94	6.6	97	3.1
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	20	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	10	N/A
NET INCOME	17	12	31.5-	10	14.2-
Transfer to Regular Reserve	0*	2	168.7	2	15.1-

* Amount Less than + or - 1 Million

**Wisconsin
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)**

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	262	251	4.2-	238	5.2-
Cash & Equivalents	1,029	928	9.8-	1,426	53.6
TOTAL INVESTMENTS	1,353	1,591	17.6	2,009	26.3
U.S. Government Obligations	3	1	60.9-	24	1,734.9
Federal Agency Securities	347	450	29.7	538	19.6
Mutual Fund & Common Trusts	32	25	22.6-	0	100.0-
MCS&D and PIC at Corporate CU	125	131	4.3	142	8.7
All Other Corporate Credit Union	427	228	46.5-	300	31.6
Commercial Banks, S&Ls	293	548	87.2	695	26.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	34	46	36.6	56	20.4
All Other Investments	0	55	0.0	89	60.7
Loans Held for Sale	95	143	50.6	108	24.3-
TOTAL LOANS OUTSTANDING	13,825	15,303	10.7	16,004	4.6
Unsecured Credit Card Loans	502	543	8.1	579	6.6
All Other Unsecured Loans	325	341	4.9	348	2.1
New Vehicle Loans	894	891	0.2-	856	4.0-
Used Vehicle Loans	2,103	2,295	9.1	2,444	6.5
First Mortgage Real Estate Loans/LOC	6,213	7,188	15.7	7,678	6.8
Other Real Estate Loans/LOC	2,615	2,668	2.0	2,538	4.9-
Leases Receivable	2	1	34.2-	6	448.1
All Other Loans/LOC	1,172	1,376	17.4	1,556	13.1
Allowance For Loan Losses	98	125	27.1	165	32.5
Foreclosed and Repossessed Assets	20	30	48.0	54	80.0
Foreclosed and Repossessed Real Estate	19	29	57.3	51	75.7
Foreclosed & Repossessed Autos	1	0*	75.3-	0*	0.8
Foreclosed and Repossessed – Other	0*	0*	47.2	2	877.0
Land and Building	421	446	6.0	482	8.1
Other Fixed Assets	85	89	5.2	89	0.3
NCUSIF Capitalization Deposit	130	114	12.2-	164	43.6
Other Assets	238	261	9.7	278	6.5
TOTAL ASSETS	17,097	18,779	9.8	20,453	8.9
LIABILITIES					
Total Borrowings	584	916	56.8	631	31.1-
Accrued Dividends/Interest Payable	17	13	23.3-	10	22.3-
Acct Payable and Other Liabilities	157	165	5.2	170	3.3
Uninsured Secondary Capital	0*	0*	0.0	0*	8.9-
TOTAL LIABILITIES	758	1,094	44.4	812	25.8-
EQUITY/SAVINGS					
TOTAL SAVINGS	14,443	15,747	9.0	17,619	11.9
Share Drafts	1,946	2,015	3.6	2,360	17.1
Regular Shares	3,016	3,307	9.6	3,771	14.0
Money Market Shares	3,160	3,620	14.6	4,301	18.8
Share Certificates/CDs	5,037	5,330	5.8	5,499	3.2
IRA/Keogh Accounts	1,181	1,333	12.9	1,543	15.7
All Other Shares	48	58	21.6	36	38.2-
Non-Member Deposits	55	82	48.9	110	33.4
Regular Reserves	721	813	12.7	827	1.8
Equity Acquired in Merger	N/A	N/A	N/A	5	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0*	0*	109.7	0*	2,259.0
Accum. Unrealized G/L on A-F-S	-0*	-10	1,213.7-	-11	7.3-
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	128	67	48.2-	68	2.1
Other Comprehensive Income	-8	-20	140.0-	-19	4.6
Undivided Earnings	1,055	1,088	3.1	1,151	5.8
TOTAL EQUITY	1,896	1,938	2.2	2,022	4.3
TOTAL LIABILITIES/EQUITY/SAVINGS	17,097	18,779	9.8	20,453	8.9

* Amount Less than + or - 1 Million

Wisconsin
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	262	251	4.2-	238	5.2-
INTEREST INCOME					
Interest on Loans	920	946	2.8	915	3.2-
(Less) Interest Refund	2	2	7.5	1	30.4-
Income from Investments	102	89	12.2-	61	31.5-
Trading Profits and Losses	0*	-0*	132.7-	0	100.0
TOTAL INTEREST INCOME	1,020	1,033	1.3	975	5.6-
INTEREST EXPENSE					
Dividends on Shares	442	402	9.0-	315	21.6-
Interest on Deposits	0*	0*	24.8-	1	150.9
Interest on Borrowed Money	23	28	23.4	24	16.5-
TOTAL INTEREST EXPENSE	466	431	7.5-	340	21.1-
PROVISION FOR LOAN & LEASE LOSSES	55	83	49.9	146	75.9
NET INTEREST INCOME AFTER PLL	499	519	4.1	489	5.8-
NON-INTEREST INCOME					
Fee Income	135	143	6.3	150	4.8
Other Operating Income	85	97	13.4	150	55.1
Gain (Loss) on Investments	0*	-5	2,219.9-	-0*	82.0
Gain (Loss) on Disp of Fixed Assets	0*	-2	740.6-	-3	64.3-
Other Non-Oper Income (Expense)	4	-8	297.9-	79	1,115.1
NCUSIF Stabilization Income	N/A	N/A	N/A	82	N/A
TOTAL NON-INTEREST INCOME	224	225	0.4	376	67.3
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	317	342	7.9	361	5.4
Travel and Conference Expense	8	9	10.3	7	20.9-
Office Occupancy Expense	41	45	11.4	48	6.6
Office Operations Expense	115	122	6.0	121	1.3-
Educational & Promotional Expense	25	28	11.9	25	10.6-
Loan Servicing Expense	39	44	13.0	55	25.1
Professional and Outside Services	40	44	9.6	46	5.5
Member Insurance	2	27	1,083.2	2	91.9-
Operating Fees	3	3	9.7	3	17.6
Miscellaneous Operating Expenses	14	15	2.1	22	49.7
TOTAL NON-INTEREST EXPENSES	605	679	12.3	691	1.7
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	175	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	83	N/A
NET INCOME	118	65	45.2-	92	41.6
Transfer to Regular Reserve	27	82	200.2	30	63.7-

* Amount Less than + or - 1 Million

Wyoming
Table 1
Consolidated Balance Sheet
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

ASSETS	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	32	32	0.0	31	3.1-
Cash & Equivalents	152	155	1.5	208	34.4
TOTAL INVESTMENTS	189	253	34.1	302	19.3
U.S. Government Obligations	0	1	0.0	0	100.0-
Federal Agency Securities	50	74	48.5	99	34.8
Mutual Fund & Common Trusts	0*	0*	564.3	0	100.0-
MCSD and PIC at Corporate CU	9	10	5.6	4	56.6-
All Other Corporate Credit Union	93	93	0.4	75	19.1-
Commercial Banks, S&Ls	30	67	120.2	106	58.8
Credit Unions -Loans To, Investments In Natural					
Person Credit Unions	5	5	6.9-	6	29.0
All Other Investments	0	3	0.0	8	212.5
Loans Held for Sale	2	1	40.0-	0*	37.9-
TOTAL LOANS OUTSTANDING	1,025	1,112	8.4	1,186	6.7
Unsecured Credit Card Loans	35	37	6.3	43	17.2
All Other Unsecured Loans	39	41	5.0	38	7.6-
New Vehicle Loans	187	195	4.1	199	2.1
Used Vehicle Loans	343	367	6.8	413	12.7
First Mortgage Real Estate Loans/LOC	170	199	17.6	212	6.5
Other Real Estate Loans/LOC	139	170	22.5	172	1.5
Leases Receivable	0	0	0.0	0	0.0
All Other Loans/LOC	113	103	8.4-	108	4.5
Allowance For Loan Losses	7	7	7.6	11	52.8
Foreclosed and Repossessed Assets	2	2	22.2	3	82.5
Foreclosed and Repossessed Real Estate	0*	0*	160.2	2	112.9
Foreclosed & Repossessed Autos	1	0*	13.4-	1	46.6
Foreclosed and Repossessed – Other	0*	0*	58.2-	0*	434.0
Land and Building	46	57	23.4	63	10.1
Other Fixed Assets	7	8	14.1	11	36.1
NCUSIF Capitalization Deposit	11	10	13.2-	15	50.9
Other Assets	20	18	11.5-	19	5.7
TOTAL ASSETS	1,449	1,609	11.0	1,797	11.7
LIABILITIES					
Total Borrowings	13	34	168.6	16	51.3-
Accrued Dividends/Interest Payable	2	2	12.3-	1	27.3-
Acct Payable and Other Liabilities	9	9	3.7-	10	15.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
TOTAL LIABILITIES	24	45	86.1	28	37.0-
EQUITY/SAVINGS					
TOTAL SAVINGS	1,265	1,394	10.2	1,594	14.4
Share Drafts	192	208	8.7	254	21.9
Regular Shares	323	341	5.6	369	8.1
Money Market Shares	182	234	28.3	291	24.5
Share Certificates/CDs	468	503	7.4	558	10.9
IRA/Keogh Accounts	72	84	16.2	102	21.6
All Other Shares	5	5	6.9	6	17.3
Non-Member Deposits	22	18	17.3-	14	23.6-
Regular Reserves	33	34	0.5	34	1.1
Equity Acquired in Merger	N/A	N/A	N/A	0	N/A
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Miscellaneous Equity	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0*	1	7,344.8	2	24.3
Accum. Unrealized G/L for OTTI (Due to Other factors) On HTM Debt Securities	N/A	N/A	N/A	0	N/A
Accum. Unrealized NET Gains (Losses) On Cash Flow Hedges	0	0	0.0	0	0.0
Other Reserves	3	3	2.1	3	2.1
Other Comprehensive Income	-1	-3	195.8-	-3	1.2
Undivided Earnings	125	136	8.3	139	2.7
TOTAL EQUITY	160	170	6.2	175	2.6
TOTAL LIABILITIES/EQUITY/SAVINGS	1,449	1,609	11.0	1,797	11.7

* Amount Less than + or - 1 Million

Wyoming
Table 2
Consolidated Income and Expense Statement
Federally Insured Credit Unions
December 31, 2009
(Dollar Amounts in Millions)

	Dec-07	Dec-08	% CHG	Dec-09	% CHG
Number of Credit Unions	32	32	0.0	31	3.1-
INTEREST INCOME					
Interest on Loans	76	79	4.1	82	3.6
(Less) Interest Refund	0*	0*	91.3-	0*	25.4
Income from Investments	12	12	3.8-	9	26.2-
Trading Profits and Losses	0	0*	0.0	0*	70.1-
TOTAL INTEREST INCOME	88	91	3.5	91	0.4-
INTEREST EXPENSE					
Dividends on Shares	34	33	3.3-	28	14.3-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	68.2	0*	8.0-
TOTAL INTEREST EXPENSE	35	34	2.2-	29	14.2-
PROVISION FOR LOAN & LEASE LOSSES	5	8	60.8	15	77.8
NET INTEREST INCOME AFTER PLL	48	49	1.5	47	3.9-
NON-INTEREST INCOME					
Fee Income	15	16	3.8	16	2.0
Other Operating Income	7	8	19.2	10	26.2
Gain (Loss) on Investments	0	-0*	0.0	-4	627.6-
Gain (Loss) on Disp of Fixed Assets	0*	0*	55.5-	0*	36.7-
Other Non-Oper Income (Expense)	0*	-0*	137.1-	7	14,047.8
NCUSIF Stabilization Income	N/A	N/A	N/A	8	N/A
TOTAL NON-INTEREST INCOME	23	23	2.5	29	24.9
NON-INTEREST EXPENSE					
Employee Compensation and Benefits	28	30	7.4	32	6.3
Travel and Conference Expense	0*	0*	8.0	0*	18.0-
Office Occupancy Expense	3	4	14.3	4	10.4
Office Operations Expense	11	11	0.2	12	2.9
Educational & Promotional Expense	2	2	6.0	2	3.2
Loan Servicing Expense	3	3	3.9	5	39.9
Professional and Outside Services	4	5	18.8	5	6.6
Member Insurance	0*	3	650.8	2	39.3-
Operating Fees	0*	0*	20.2	0*	40.9
Miscellaneous Operating Expenses	2	0*	39.0-	1	53.4
TOTAL NON-INTEREST EXPENSES	55	61	10.4	64	6.0
Net Income (Loss) Before NCUSIF Stabilization Expense	N/A	N/A	N/A	12	N/A
NCUSIF Stabilization Expense	N/A	N/A	N/A	8	N/A
NET INCOME	16	11	27.8-	4	65.3-
Transfer to Regular Reserve	0*	0*	58.4-	0*	5.9

* Amount Less than + or - 1 Million