

FINAL DATA
September 30, 2006
Federally Insured Credit Unions

(Dollar Amounts in Millions)

| | December 2004 | September 2005 | December 2005 | September 2006 | Annualized % Change Dec. 04 to Sept. 05 | % Change Dec. 05 to Sept. 06 | Annualized % Change Dec. 05 to Sept. 06 | % Change Sept 05 to Sept 06 |
|--|----------------------|-----------------------|----------------------|-----------------------|---|------------------------------|---|-----------------------------|
| Number of Credit Unions Reporting | 9,014 | 8,795 | 8,695 | 8,462 | (3.24) | (2.68) | (3.57) | (3.79) |
| Number of Members | 83,564,678 | 84,986,751 | 84,506,880 | 85,828,435 | 2.27 | 1.56 | 2.09 | 0.99 |
| Total Assets | 646,972 | 676,965 | 678,672 | 700,941 | 6.18 | 3.28 | 4.37 | 3.54 |
| Loans Held for Sale | 959 | 1,448 | 1,076 | 1,011 | 68.00 | (6.04) | (8.05) | (30.17) |
| Unsecured Credit Card Loans | 22,505 | 22,586 | 23,911 | 24,686 | 0.48 | 3.24 | 4.32 | 9.30 |
| All Other Unsecured Loans | 20,895 | 21,002 | 21,180 | 22,015 | 0.68 | 3.95 | 5.26 | 4.83 |
| New Auto Loans | 71,263 | 83,379 | 83,954 | 88,049 | 22.67 | 4.88 | 6.50 | 5.60 |
| Used Auto Loans | 84,684 | 87,899 | 86,604 | 87,939 | 5.06 | 1.54 | 2.06 | 0.05 |
| 1st Mortgage Real Estate Loans | 130,095 | 141,695 | 145,115 | 157,010 | 11.89 | 8.20 | 10.93 | 10.81 |
| Other Real Estate Loans | 62,018 | 70,825 | 73,405 | 83,047 | 18.93 | 13.13 | 17.51 | 17.26 |
| Leases Receivable | 1,565 | 1,482 | 1,437 | 1,234 | (7.07) | (14.09) | (18.78) | (16.71) |
| Other Loans | 21,240 | 22,906 | 22,634 | 23,924 | 10.46 | 5.70 | 7.60 | 4.44 |
| Total Loans | 414,265 | 451,774 | 458,239 | 487,905 | 12.07 | 6.47 | 8.63 | 8.00 |
| Total Cash and Investments | 208,790 | 192,568 | 193,956 | 184,878 | (10.36) | (4.68) | (6.24) | (3.99) |
| Total Cash | 49,153 | 44,589 | 45,977 | 46,580 | (12.38) | 1.31 | 1.75 | 4.46 |
| Total Investments | 159,637 | 147,979 | 147,979 | 138,299 | (9.74) | (6.54) | (8.72) | (6.54) |
| Total Liabilities | 20,182 | 25,055 | 25,792 | 27,315 | 32.19 | 5.90 | 7.87 | 9.02 |
| Share Drafts | 72,263 | 75,414 | 75,511 | 69,863 | 5.81 | (7.48) | (9.97) | (7.36) |
| Regular Shares | 200,163 | 199,326 | 194,124 | 186,442 | (0.56) | (3.96) | (5.28) | (6.46) |
| All Other Savings | 283,835 | 302,546 | 307,988 | 337,312 | 8.79 | 9.52 | 12.69 | 11.49 |
| Total Savings | 556,261 | 577,286 | 577,623 | 593,617 | 5.04 | 2.77 | 3.69 | 2.83 |
| Regular Reserve | 17,173 | 17,440 | 17,416 | 17,794 | 2.08 | 2.17 | 2.89 | 2.03 |
| Accumulated Unrealized Gains/Losses on Available for Sale Securities | (361) | (827) | (1,014) | (768) | (172.04) | (24.27) | 32.36 | 7.10 |
| Other Reserves | 7,457 | 7,841 | 7,985 | 7,824 | 6.86 | (2.02) | (2.69) | (0.21) |
| Undivided Earnings | 46,241 | 49,061 | 50,823 | 53,868 | 8.13 | 5.99 | 7.99 | 9.80 |
| Total Equity | 70,529 | 74,624 | 75,257 | 80,009 | 7.74 | 6.31 | 8.42 | 7.22 |
| Net Worth | 70,926 | 75,483 | 76,303 | 80,808 | 8.57 | 5.90 | 7.87 | 7.05 |
| Gross Income | 36,829 | 30,297 | 40,958 | 34,670 | (23.65) | (15.35) | (20.47) | 14.43 |
| Interest Expense | 8,858 | 8,103 | 11,408 | 11,557 | (11.36) | 1.31 | 1.75 | 42.63 |
| Operating Expenses | 20,188 | 16,002 | 21,499 | 17,110 | (27.64) | (20.41) | (27.22) | 6.92 |
| Provision for Loan & Lease Losses | 2,244 | 1,803 | 2,634 | 1,567 | (26.21) | (40.52) | (54.03) | (13.09) |
| Other Income (Expense) | 183 | 194 | 215 | 112 | 8.27 | (48.01) | (64.01) | (42.40) |
| Net Income | 5,723 | 4,583 | 5,632 | 4,547 | (26.56) | (19.26) | (25.68) | (0.79) |
| Key Ratios | December 2004 | September 2005 | December 2005 | September 2006 | | | | |
| Net Worth Ratio | 10.96% | 11.15% | 11.24% | 11.52% | | | | |
| Delinquency Ratio | 0.72 | 0.67 | 0.73 | 0.62 | | | | |
| Net Charge-Off Ratio* | 0.53 | 0.52 | 0.54 | 0.43 | | | | |
| Gross Income / Average Assets* | 5.86 | 6.10 | 6.18 | 6.70 | | | | |
| Net Operating Expenses / Average Assets* | 2.42 | 2.41 | 2.42 | 2.46 | | | | |
| Cost of Funds / Average Assets* | 1.41 | 1.63 | 1.72 | 2.23 | | | | |
| Return on Average Assets* | 0.91 | 0.92 | 0.85 | 0.88 | | | | |
| Fixed Assets & FRAs/ Total Assets | 2.04 | 2.10 | 2.14 | 2.22 | | | | |
| Loan / Share Ratio | 74.47 | 78.26 | 79.33 | 82.19 | | | | |

* Data annualized for September.