

PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

as of March 31, 2005

| PERIOD ENDING | 12/31/2002 | 12/31/2003 | 12/31/2004 | 03/31/2005 |
|---------------------------------------|------------|------------|------------|------------|
| Number of Credit Unions | 223 | 216 | 212 | 213 |
| Loans to Members | 32,156.1 | 35,586.9 | 40,191.0 | 41,150.3 |
| Allowance for Loan Losses | 293.1 | 304.7 | 302.6 | 299.3 |
| Total Assets | 50,534.1 | 55,603.2 | 60,242.8 | 61,775.6 |
| Members' Shares | 44,254.4 | 48,543.7 | 51,946.5 | 53,354.0 |
| Members' Equity | 5,098.1 | 5,631.3 | 6,176.9 | 6,304.5 |
| Total Delinquent Loans** | 199.2 | 212.9 | 191.4 | 166.3 |
| Foreclosed and Repossessed Assets (1) | 0.7 | 1.3 | 4.5 | 7.0 |
| Interest Earned | 2,865.4 | 2,728.4 | 2,736.9 | 716.6 |
| Interest Expense | 1,089.8 | 863.5 | 791.4 | 221.8 |
| Net Interest Income | 1,775.7 | 1,864.9 | 1,945.5 | 494.8 |
| Provision for Loan Losses | 202.1 | 226.3 | 219.6 | 52.0 |
| Other Income | 498.2 | 590.3 | 627.6 | 159.6 |
| Operating Expenses | 1,479.0 | 1,634.0 | 1,762.7 | 455.3 |
| Net Income | 592.8 | 594.9 | 590.8 | 147.0 |
| Return on Average Assets | 1.25 | 1.12 | 1.02 | 0.96 |
| Net Margin/Average Assets | 4.76 | 4.62 | 4.44 | 4.29 |
| Capital/Assets | 10.09 | 10.13 | 10.25 | 10.21 |
| Total Loans/Total Shares | 72.66 | 73.31 | 77.37 | 77.13 |
| Total Loans/Total Assets | 63.63 | 64.00 | 66.71 | 66.61 |
| Delinquent Loans/Total Loans | 0.62 | 0.60 | 0.48 | 0.40 |
| Net Charge-Offs/Average Loans | 0.59 | 0.56 | 0.56 | 0.56 |

** Delinquent Loans are loans past due 60 days or more.

(1) prior to 3/31/04 this item was other real estate owned