

PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

as of December 31, 2007

PERIOD ENDING	12/31/2004	12/31/2005	12/31/2006	12/31/2007
Number of Credit Unions	212	207	203	196
Loans to Members	40,191.0	46,064.8	50,096.2	51,841.6
Allowance for Loan Losses	302.6	314.4	299.1	450.7
Total Assets	60,242.8	65,426.2	69,091.3	71,423.5
Members' Shares	51,946.5	55,509.7	58,275.7	59,691.7
Members' Equity	6,176.9	6,729.7	7,338.8	7,614.4
Total Delinquent Loans**	191.4	185.3	244.9	475.5
Foreclosed and Repossessed Assets Real Estate	4.5	7.3	22.0	27.6
Interest Earned	2,736.9	3,089.1	3,689.0	4,102.9
Interest Expense	791.4	1,090.1	1,661.3	2,071.3
Net Interest Income	1,945.5	1,999.0	2,027.7	2,031.6
Provision for Loan Losses	219.6	226.4	201.8	483.0
Other Income	627.6	695.6	706.2	821.5
Operating Expenses	1,762.7	1,878.4	2,007.2	2,152.0
Net Income	590.8	589.9	524.8	218.1
Return on Average Assets	1.02	0.94	0.78	0.31
Net Margin/Average Assets	4.44	4.29	4.06	4.02
Capital/Assets	10.25	10.29	10.62	10.66
Total Loans/Total Shares	77.37	82.99	85.96	86.85
Total Loans/Total Assets	66.71	70.41	72.51	72.58
Delinquent Loans/Total Loans	0.48	0.40	0.49	0.92
Net Charge-Offs/Average Loans	0.39	0.48	0.45	0.66

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