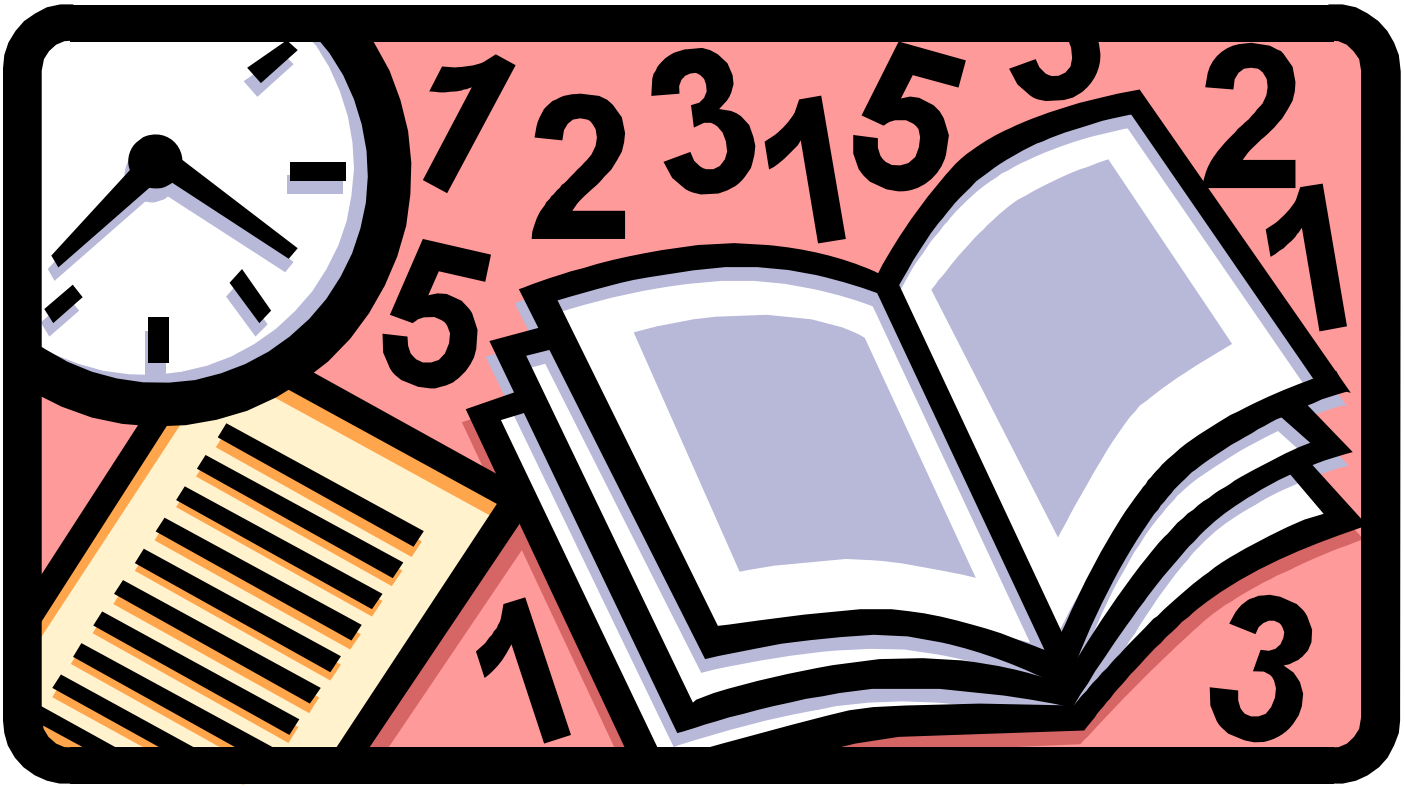

Credit Union Report
Mid-Year 2012

CUNA

Credit Union National Association
Economics & Statistics Department

A Painfully Slow Recovery

Unemployment edges down as the global economy struggles to recover

There's much debate about why the recovery of the US economy and the global economy are slow, but there is agreement that the recovery is slow. From new recessions in Europe ,to slowdowns in China, to a sputtering recovery in the US, the economy is having a hard time regaining momentum. Some argue that it's due to excessive regulation and taxes. Others argue that it's due to overleveraging and a crisis in confidence among those with money, be they consumers, governments or private firms and financial institutions. The fiscal paralysis of the US government contributed to the US debt downgrade and fears of a renewed slowdown. The continued fallout from overleveraged consumers and governments also produced a powerful headwind against the recovery. However, in the US, the Federal Reserve continued taking bold steps to bolster the recovery. With Operation Twist launched in late 2011, the Fed pushed long-term rates to previously unthinkable lows and the unemployment rate edged down from 9% in September 2011to 8.2% in June 2012 as loan growth resumed and delinquency and charge-offs fell.

Credit quality improves

At both credit unions and FDIC-insured commercial banks, loan loss provision to average assets was lower in the year ended June 2012 than the year earlier. Net charge-offs to average loans also dropped at both credit unions (from 1.03% to 0.82%) and FDIC-insured commercial banks (from 2.1% to 1.3%). At credit unions non-mortgage delinquency dropped from 1.08% to 0.82% over the year from June 2011 to June 2012. Second mortgage delinquency at credit unions dropped from 1.40% to 1.23% and first mortgage delinquency dropped from 2.21% to 1.61%. There were 14.2% fewer personal bankruptcy filings in the year ended June 2012 as in the prior year. However, although credit card net charge-offs fell from 3.68% to 2.61% and second mortgage net charge-offs edged down from 1.29% to 1.12%, first mortgage net charge-offs edged up going from 0.40% to 0.41%.

Lower provision for loan loss leads to higher net income

Credit union gross spread dropped from the prior year as yield on assets dropped 19 basis points more than cost of assets. At FDIC-insured commercial banks gross spread dropped as yield on assets dropped 14 basis points more than cost of assets. At credit unions fee and other income edged up 2 basis points as operating expenses edged down a basis point leaving net spread down 17 basis points. At banks non-interest income dropped 5 basis points while non-interest expense dropped 3 basis points. These led to a 13 basis point drop in net spread at banks. However, a 21 basis point drop in provision for loan loss to average assets at credit unions and a 34 basis point drop at FDIC-insured commercial banks more than erased the losses in net spread so that credit unions earned 5 basis points more net income in the year ended June 2012 than the year prior. Banks had 20 basis points more net income before income tax and dividends in the year ended June 2012 than in the prior year.

Share drafts, regular shares and money market accounts grow as certificates shrink

Credit union savings grew 6.9% in the year ended June2012. This was more than the 4.4% they grew in the prior year but much less than the 9.9% growth in domestic deposits experienced by FDIC-insured commercial banks.

The rate penalty of regular shares relative to money market accounts was the smallest in at least 20 years and the penalty relative to 1-year certificates was the lowest it has been since 2003. The rate advantage of regular shares compared to 90-day treasuries was 17 basis points. This translated into a 12.4% growth in regular shares. This compared with 10.8% growth in the previous year and a 21.2% growth in non-transaction savings other than MMDAs and certificates at banks.

Share drafts were very attractive paying only 5 basis points less than regular shares and 18 basis points less than money market accounts. As such they continued to grow at a relatively fast pace growing 16.2% in the year ended June 2012 as compared to 10.0% the prior year.

Money market accounts, with the smallest advantage relative to regular shares and share drafts in at least 20 years still managed to grow 7.6% which was the same they grew the prior year but less than the 9.2% that bank money market deposit accounts grew and a bit more more than credit union savings overall and much better than the 3.0% shrinkage in retail money market funds.

IRAs at credit unions grew only 2.6%, faster than the 1.9% they grew the prior year but slower than the 4.8% growth of IRA and Keogh accounts at FDIC-insured commercial banks.

With certificates paying very low rates, credit union certificates shrank 2.5%, which was less than the 5.4% they shrank the prior year. It was also less than the 9.5% that small certificates at FDIC-insured banks decreased.

The influx in regular shares was 52.6% of the total influx in savings. Share draft growth accounted for 27.2% of credit union savings growth and money market growth was 24.7% of savings growth. However, certificate shrinkage erased an amount equal to 9.1% of savings growth. At the end of June 2012, the fraction of credit union savings in money market accounts was at more than a 20-year high. The fraction in regular shares was at its highest level since 2006 as was the fraction in share drafts. Conversely the fraction in certificates was at its lowest level since 2005.

Used auto, fixed-rate 1st mortgage and unsecured loans grow as 2nd mortgages shrink

In the year ended June 2012, credit union loans grew slowly (3.4%) as did loans at FDIC-insured commercial banks (4.2%). This contrasted with consumer borrowing from the federal government which rose sharply as student loans continued growing and converted over to federal funding. Housing starts rose and interest rates fell as house prices appeared to bottom out. This translated into mild growth in first mortgages. New auto sales (with light trucks included) remained 20% below their year 2000 peak and credit union new auto loans barely grew.

Credit union second mortgages other than open-end adjustable-rate shrank 11.4% while open-end adjustable second mortgages shrank 5.1%. However, the other major types of credit union loans grew more rapidly in the year ended June 2012 than in the prior year. “Other loans”, which includes non-federally insured student loans, grew 9.8%. Fixed-rate first mortgages grew a solid 7.1% as did used auto loans. This compared with 4.2% and 4.0% growth in these loans in the prior year. Credit cards grew 4.7% which compared with 2.3% growth in the prior year and other unsecured loans grew 3.1% as compared to 1.8% shrinkage in the prior year. Even adjustable rate first mortgages managed to grow more rapidly growing 2.5% as opposed to the 1.4% they grew the prior year.

Total growth in credit union first mortgages was 5.7% as compared to 3.3% the prior year. Total growth in all mortgages at credit unions was 2.0% which compared to 2.9% growth in 1-4 family mortgages at FDIC-insured commercial banks.

At the end of June 2012, the fraction of credit union loans in fixed-rate first mortgages was at an all-time high. The fraction in adjustable rate first mortgages remained closed to its all-time high but the fraction in second mortgages fell to its lowest level since 2003. The fraction of loans in new auto loans also remained close to its all-time low.

Growth in surplus funds led by investments with 1 to 3 year repricing

Faster savings growth than loan growth led to a 13.3% increase in surplus funds in the year ended June 2012. Unlike the typical second half shrinkage, surplus funds even grew 3.2% in the second half of 2011. However, the year saw a further shrinkage of corporates share of credit union surplus funds.

In the second half of 2011 as the yield curve flattened and surplus funds growth dropped off, investments with 1 to 3 year repricing grew 13.3% while cash and cash equivalents grew 11.3%. Despite the low yields, investments with over 10 year repricing grew 3.8%, which was faster than surplus funds overall. However, investments with 3 to 10 year repricing shrank 13.8% and investments with 1 year or less repricing but more than 3 months original issue maturity stagnated growing 0.7%.

In the first half of 2012 the yield curve flattened a bit more and surplus funds grew 9.8% as the spring saving season effect was reinforced by low consumer confidence. Investments with 3 to 10 year repricing grew 25.5% while cash and

cash equivalents grew 9.2%, 1 to 3 year repricing investments grew 3.5% and investments with over 10 year repricing shrank 6.6%.

For the year, agency securities accounted for 63.0% of the inflow while cash and cash equivalents were 40.7% of the inflow. Shrinkage in investments with greater than 3 months original issue maturity at corporates erased 13.8% of the inflow and shrinkage in investments in government securities with greater than 3 months original issue maturity erased 4.6% of the inflow.

At the end of June 2012, the fraction of surplus funds in common trusts and mutual funds was the lowest since 2000 when NCUA changed surplus funds accounting. Likewise, the faction in investments in corporates with greater than 3 months original issue maturity was at its lowest since 2000. Moreover, the share of cash on deposit at corporates vs other financial institutions has also reached a historic low of 33%. Conversely, the fraction of surplus funds in agency securities reached its highest point in over 20 years.

Modest asset growth, rapid membership growth and steady net capital to assets

Credit union asset growth of 6.9% in the year ended June 2012 was greater than the 4.2% growth of the prior year, and also greater than the 4.2% that FDIC-insured commercial banks grew. Net capital growth comparable to asset growth allowed the capital to asset ratio to remain at 10.11%. FDIC-insured banks core capital ratio rose from 9.06% to 9.11% and their equity to assets rose from 11.24% to 11.29%.

The number of memberships rose 2.3% in the year ended June 2012 as compared to 0.6% in the prior year. This was the fastest membership growth in over 10 years. The number of credit unions declined by 3.6%, which was more than the 3.0% they declined the prior year. All credit union asset size categories under $50 million lost credit unions. The asset size category that grew the fastest was the over $1 billion group, which grew 11.6%. The number of credit unions under $5 million in assets fell 8.5%, a bit faster than in the prior year.

The US credit union system

The U.S. credit union system is made up of several national-level associations in addition to one or more state-level organizations in each state and a variety of local-level organizations. The state and national organizations include regulators, share insurers, trade associations, correspondent credit unions, known as corporate credit unions, and service organizations. The regulators insure that credit unions are operated in a sound manner. The share insurers insure the savings of credit union members just as FDIC insures the savings of bank customers. The trade associations provide legislative and regulatory support, training, and forums for discussion of issues among credit unions. The corporate credit unions provide correspondent bank services to their members. Service organizations, which exist on the local, state and national levels, aggregate credit union buying power and pool expertise. Shared branch networks illustrate cooperation among credit unions and permit members to access their credit union at many more locations than would otherwise be possible.

The most prominent national organizations are NCUA (National Credit Union Administration), CUNA (Credit Union National Association), CUNA Mutual and US Central Credit Union. The last of these is the corporate credit union for state-level corporate credit unions. CUNA Mutual is the national provider of insurance products for credit unions. CUNA is a national trade association for all credit unions and their state-level organizations. NCUA is the federal credit union regulator and administrator of NCUSIF which is the federal share insurance fund.

A typical credit union

$1 million to $2 million: *Credit unions with less than $2 million in assets make up about 12% of all credit unions. They primarily offer their members shares and loans. About 13% of credit unions with $1 million to $2 million in assets offer share drafts. The average membership for these credit unions is 461; the average savings per member is $2,648 and the average size of a loan outstanding is $4,413.*

$5 million to $10 million: *Credit unions that have reached this asset size have larger memberships that require and can support more extensive services. They probably offer share drafts, IRAs and larger consumer loans. 33% of them hold credit card loans and 54% offer ATM access. The average membership for these credit unions is 1,419; the average savings per member is $4,478 and the average size of a loan outstanding is $6,423.*

$50 million to $100 million: *These credit unions are large full-service financial institutions. Over 99% offer share drafts and 98% offer ATM access. Over 51% have more than one office. The average membership for these credit unions is 8,746; the average savings per member is $7,221 and the average size of a loan outstanding is $9,703.*

$500 million to $1 billion: *These are extremely large financial institutions. About 98% are ACH receivers and 100% of them offer share drafts and 100% offer ATM access. About 98% have more than one office. The average membership for these credit unions is 62,648; the average savings per member is $9,798 and the average size of a loan outstanding is $13,487.*

Credit union statistics (Mid-year 2012)

- Credit union memberships total 95.3 million while assets exceed $1,029 billion.
- Credit union savings stand at $888 billion while loans outstanding total $597 billion.
- There are 7,219 credit unions. Some 4,366 are chartered under federal law, while 2,853 are chartered under laws of various states and Puerto Rico.
- Total credit union assets at mid-year 2012 were about 90% of total FDIC-insured savings institution assets and about 8% of total FDIC-insured commercial bank assets.
- 85% of credit unions in the states and DC (Puerto Rico does not have a trade association affiliated with CUNA) are affiliated with a state trade association that is a member of CUNA.

Credit unions are unique

- Credit unions are not-for-profit financial cooperatives, organized solely to meet the needs of their members.
- Each credit union is governed by its members. The membership elects unpaid, volunteer officers and directors who establish the policies under which the credit union operates. Officials must be from within the credit union's membership.
- Voting is one person, one vote. This means that every member has an equal voice regardless of the amount of savings or loans they have with the credit union.
- To join a credit union, a person must be within its field of membership. Typical fields of membership include employee groups, associations, religious or fraternal affiliations and residential areas.

State by State Statistics

State	CUs	State	Federal	# under $5 M	# over $50 M	Memberships	Mmbrsp/ Pop.**	Savings ($000)	Loans ($000)	Net Capital ($000)	Assets ($000)	1st Mortgages ($000)	Certificates ($000)	Share Drafts ($000)	IRAs ($000)
Alabama	124	64	60	23	40	1,815,920	37.8%	15,467,021	7,557,088	1,916,113	17,629,344	2,818,807	3,193,308	1,701,355	1,761,505
Alaska	12	1	11	1	9	670,047	92.7%	6,498,914	4,873,498	498,514	7,127,096	1,054,743	1,364,057	737,163	456,516
Arizona	46	19	27	5	25	1,429,804	22.1%	11,360,768	6,910,159	1,117,783	12,773,759	1,915,425	1,545,132	1,311,678	905,901
Arkansas	62	0	62	19	10	328,658	11.2%	2,028,935	1,477,345	317,883	2,486,156	396,780	473,968	119,496	224,774
California	413	156	257	48	209	9,645,629	25.6%	116,799,127	71,520,816	13,819,338	135,349,935	36,932,105	24,149,604	13,760,516	9,819,436
Colorado	97	44	53	17	42	1,464,899	28.6%	14,196,200	9,495,637	1,798,422	16,504,886	3,836,099	3,289,685	1,995,106	1,105,101
Connecticut	127	32	95	25	27	868,255	24.2%	8,175,543	4,494,297	873,730	9,184,740	1,858,737	1,472,316	882,755	565,317
Delaware	26	0	26	4	9	209,437	23.1%	1,724,362	771,744	204,873	1,939,829	226,223	399,030	200,265	157,968
DC	50	0	50	16	20	391,598	63.4%	6,311,799	4,031,143	799,449	7,228,004	2,588,411	1,391,139	1,139,580	219,497
Florida	164	73	91	15	84	4,689,114	24.6%	39,475,167	25,606,093	4,447,730	45,694,975	10,172,460	8,322,477	5,378,397	3,839,746
Georgia	142	57	85	36	42	1,920,489	19.6%	16,274,880	9,832,974	1,973,095	18,522,771	3,353,209	3,621,456	2,560,656	1,583,963
Hawaii	83	0	83	11	32	864,425	62.9%	8,734,299	4,162,563	1,054,752	9,901,394	1,815,623	1,988,536	985,929	534,830
Idaho	53	36	17	9	18	573,508	36.2%	4,258,857	3,266,743	459,619	4,797,153	1,079,541	1,237,180	677,888	318,128
Illinois	363	273	90	144	70	2,855,207	22.2%	32,549,396	19,147,702	3,712,624	37,006,207	8,342,407	5,891,565	3,023,288	2,646,608
Indiana	184	44	140	36	60	2,279,206	35.0%	17,821,591	12,493,759	2,141,918	20,612,476	5,341,931	3,740,599	2,799,190	1,494,229
Iowa	125	124	1	39	27	992,183	32.4%	9,138,657	6,932,496	1,070,444	10,629,756	2,727,790	2,761,555	1,496,463	600,758
Kansas	100	79	21	32	24	634,336	22.1%	4,410,409	3,254,434	549,094	5,103,884	749,378	1,332,829	697,452	431,753
Kentucky	84	25	59	19	19	741,225	17.0%	5,857,276	3,777,281	817,555	6,759,315	1,362,946	1,541,786	714,859	566,180
Louisiana	212	43	169	71	39	1,202,237	26.3%	8,165,883	5,378,317	1,022,927	9,287,858	1,357,152	2,051,398	1,114,355	623,032
Maine	62	12	50	1	38	623,912	47.0%	5,015,827	3,777,040	605,321	5,847,051	1,811,680	1,372,168	668,845	566,809
Maryland	106	9	97	20	47	1,767,671	30.3%	17,333,589	10,854,233	2,081,979	19,999,434	4,473,270	3,567,537	2,479,475	1,456,207
Massachusetts	207	86	121	39	72	2,520,686	38.3%	25,598,841	20,356,188	3,222,483	30,685,771	10,735,173	7,459,280	2,841,455	2,567,998
Michigan	309	192	117	33	152	4,515,089	45.7%	38,160,175	23,731,424	4,829,424	44,119,954	10,799,171	7,371,584	5,223,823	2,973,195
Minnesota	140	85	55	30	53	1,539,318	28.8%	15,154,685	10,203,664	1,778,169	17,336,276	3,801,778	4,100,297	2,099,469	1,397,636
Mississippi	86	25	61	29	17	565,808	19.0%	3,792,366	2,087,307	526,183	4,401,797	631,336	1,051,977	282,754	337,371
Missouri	133	120	13	29	37	1,392,677	23.2%	10,137,402	6,672,413	1,201,868	11,769,060	2,197,401	2,236,362	1,595,449	1,086,646
Montana	57	8	49	10	22	394,899	39.6%	3,677,153	2,385,895	439,756	4,175,449	1,122,937	570,644	434,641	338,419
Nebraska	70	18	52	12	16	442,920	24.0%	3,064,258	2,260,597	371,820	3,562,411	679,879	712,101	489,448	259,393
Nevada	20	10	10	2	13	346,072	12.7%	3,364,268	2,139,269	289,820	3,698,657	1,084,110	365,581	637,673	279,756
New Hampshire	21	13	8	4	10	512,617	38.9%	4,584,866	3,737,301	591,917	5,588,829	1,363,084	1,391,472	643,031	373,893
New Jersey	202	19	183	64	45	1,060,110	12.0%	11,120,810	6,347,289	1,201,803	12,563,167	2,757,881	2,031,286	1,399,420	1,055,851
New Mexico	50	24	26	7	17	701,031	33.7%	6,907,702	4,806,755	773,199	7,794,564	1,747,485	1,722,597	1,110,522	554,363
New York	421	20	401	118	105	4,735,129	24.3%	53,017,212	34,052,525	6,444,190	61,336,559	13,841,726	13,135,364	5,009,368	4,114,713
North Carolina	94	48	46	14	35	3,406,246	35.3%	33,701,062	20,925,753	2,945,049	37,327,827	14,048,279	6,127,396	3,605,909	3,937,640
North Dakota	42	24	18	6	12	207,390	30.3%	2,438,449	1,876,917	286,037	2,774,916	558,391	617,746	523,767	129,309
Ohio	370	165	205	99	95	2,711,126	23.5%	20,427,428	13,473,459	2,523,834	23,543,570	4,480,056	5,063,351	2,707,833	1,933,910
Oklahoma	71	19	52	9	26	1,084,101	28.6%	9,719,415	6,084,593	1,181,937	11,311,470	1,349,752	2,375,661	1,408,533	847,443
Oregon	74	18	56	9	38	1,401,743	36.2%	13,780,849	9,800,862	1,373,449	15,415,828	3,267,974	2,848,583	1,710,211	1,220,770
Pennsylvania	513	61	452	163	108	3,692,236	29.0%	32,791,744	20,425,680	4,012,496	37,308,904	6,312,948	7,798,849	3,535,376	3,666,944
Rhode Island	23	10	13	4	11	326,372	31.0%	3,759,902	3,202,970	470,388	4,644,244	2,071,030	1,252,907	394,429	339,244
South Carolina	74	14	60	12	27	1,396,657	29.8%	8,924,619	6,472,452	1,160,128	10,619,193	2,287,301	2,289,242	1,335,475	1,130,848
South Dakota	46	0	46	7	9	249,052	30.2%	2,243,445	1,487,143	225,975	2,509,022	421,551	699,611	353,479	184,435
Tennessee	173	99	74	37	44	1,866,213	29.1%	14,986,728	10,471,485	2,111,701	17,496,842	4,772,515	4,181,803	1,999,363	1,468,072
Texas	529	195	334	104	177	7,903,129	30.8%	65,941,002	46,262,469	7,225,017	75,571,395	12,201,033	17,716,259	8,891,030	5,351,002
Utah	85	44	41	26	27	1,771,195	62.9%	13,795,823	10,178,023	1,316,357	15,341,621	3,028,257	3,142,912	1,851,415	1,028,395
Vermont	26	20	6	6	8	316,876	50.6%	2,725,167	2,058,698	296,697	3,134,164	979,624	650,072	388,911	246,154
Virginia	181	49	132	51	64	7,450,850	92.0%	69,167,888	59,533,754	9,341,803	88,776,327	25,598,098	20,342,261	9,061,870	8,563,181
Washington	109	63	46	8	56	2,901,222	42.5%	29,633,694	21,314,370	3,218,418	33,485,893	7,790,484	5,843,176	3,947,383	2,475,722
West Virginia	101	4	97	28	15	388,492	20.9%	2,749,472	1,611,540	356,538	3,129,464	543,750	624,125	310,586	247,545
Wisconsin	196	194	2	49	68	2,317,453	40.6%	20,995,791	17,656,319	2,350,902	24,024,086	8,958,050	4,955,331	2,974,522	1,709,261
Wyoming	29	0	29	2	10	217,454	38.3%	1,888,754	1,334,089	210,128	2,137,900	301,635	518,457	371,604	112,622
Puerto Rico*	132	115	17	26	56	987,725	26.6%	8,143,214	4,718,143	484,239	8,757,644	787,932	2,081,251	135,249	244,966
Total	7,219	2,853	4,366	1,628	2,336	95,289,648	30.2%	887,992,685	597,284,708	104,044,887	1,028,728,829	244,735,341	205,984,863	111,718,707	80,054,956

Credit unions in Virgin Islands are included with Puerto Rico. Credit unions in Guam and American Samoa are included with Hawaii. Population taken from Census Bureau Estimates for July 2011 Residents.

* Estimated because detailed data are not available for COSSEC CUs in Puerto Rico ** Each member counted once for every CU they belong to. All Navy FCU members counted in VA, etc.

U.S. Credit Union Totals

$ millions (from Call Report Data)

	Number of Credit Unions	Number of Memberships	Savings (Shares & Deposits)	Loans Outstanding	Net Capital*	Assets	Full-Time Employees**	Part-Time Employees**	Volunteers**
June 2012	7,219	95,289,648	887,993	597,285	104,045	1,028,729	230,439	31,888	NA
December 2011	7,351	93,933,798	845,898	586,616	99,819	982,073	226,678	31,194	NA
June 2011	7,485	93,125,113	830,379	577,518	97,290	962,459	225,655	31,791	NA
December 2010	7,605	92,619,205	804,357	580,035	92,769	934,134	224,868	31,505	NA
June 2010	7,717	92,572,223	795,581	580,682	91,149	923,512	225,165	31,654	NA
December 2009	7,831	91,997,528	770,055	587,125	88,332	903,991	225,456	32,172	NA
June 2009	7,970	91,760,926	752,763	585,609	87,454	889,342	226,030	33,242	94,371
December 2008	8,088	90,735,249	697,972	580,101	89,426	832,501	227,077	34,336	95,305
June 2008	8,260	90,163,004	694,407	560,407	89,336	822,132	225,795	34,801	96,379
December 2007	8,396	89,324,410	652,849	543,733	88,050	776,588	221,849	34,809	97,672
June 2007	8,538	89,053,757	650,879	522,904	85,908	763,861	218,159	34,646	100,547
December 2006	8,662	88,221,913	621,124	510,773	83,428	732,498	213,857	34,420	101,780
June 2006	8,854	87,904,634	613,298	492,636	79,898	719,232	210,776	34,373	107,501
December 2005	9,011	87,014,017	596,596	473,762	77,297	700,390	206,714	34,019	109,155
June 2005	9,198	86,987,764	591,388	449,891	75,367	691,192	204,341	34,808	109,759
December 2004	9,346	86,050,841	574,960	428,279	72,484	668,104	200,681	34,976	111,362
June 2004	9,542	85,639,535	567,827	407,937	69,126	655,775	198,442	34,712	114,741
December 2003	9,709	84,851,679	545,475	388,361	67,207	629,134	195,132	34,311	116,393
June 2003	9,875	84,240,057	538,033	367,065	65,013	617,850	189,920	34,009	119,150
December 2002	10,041	83,372,839	500,106	355,233	62,038	574,687	185,585	33,392	120,747
June 2002	10,174	82,557,258	483,527	343,400	58,770	553,053	180,884	33,554	121,782
December 2001	10,355	81,589,260	449,013	330,894	55,910	514,691	177,756	33,462	123,529
June 2001	10,514	80,937,530	427,411	318,027	53,534	489,766	174,556	33,922	127,834
December 2000	10,684	79,751,873	389,625	309,367	51,079	449,799	169,818	33,255	129,442
June 2000	10,860	78,865,715	380,858	295,251	48,264	438,181	166,773	33,232	137,036
December 1999	11,016	77,517,076	367,008	279,023	46,144	422,567	163,765	32,783	138,581
June 1999	11,224	76,735,840	366,625	262,045	44,560	418,014	161,238	33,058	140,263
December 1998	11,392	75,616,434	349,311	252,344	43,246	398,925	157,680	32,363	141,945
June 1998	11,531	74,691,342	333,905	244,416	41,410	381,619	154,737	32,203	145,876
December 1997	11,659	73,469,484	315,687	238,656	39,701	360,585	151,439	30,971	147,183
June 1997	11,786	72,571,951	311,237	228,425	37,783	354,503	147,450	31,612	151,165
1996	11,887	71,390,131	295,394	220,194	36,028	336,452	143,220	30,328	152,156
1995	12,230	69,305,876	278,813	198,337	32,459	316,170	136,851	29,482	156,245
1994	12,551	67,406,890	263,623	181,935	28,409	298,935	133,536	28,738	162,748
1993	12,960	65,459,078	255,800	157,957	25,854	286,716	130,504	28,757	169,189
1992	13,385	63,893,495	243,562	146,107	21,932	269,812	121,912	28,376	174,469
1991	13,989	62,374,344	219,635	142,258	18,536	242,481	119,687	28,784	184,250
1990	14,549	61,610,957	201,082	141,889	16,731	221,759	115,554	25,869	194,227
1989	15,121	60,332,509	187,508	136,343	15,111	206,255	116,580	25,175	202,986
1988	15,709	58,687,790	178,511	126,619	13,369	196,512	105,491	24,392	215,036
1987	16,274	56,468,219	166,018	110,734	11,776	181,735	103,100	24,524	221,628
1986	16,928	54,947,680	152,860	95,518	10,269	166,159	94,959	23,978	231,425
1985	17,654	51,907,540	125,813	85,123	8,901	137,462	93,846	23,497	241,277
1984	18,375	49,210,277	102,568	75,442	7,424	111,560	75,583	20,289	252,688
1983	19,095	47,446,666	89,693	60,517	6,315	98,327			
1982	19,897	46,568,525	74,847	51,489	5,631	82,680			
1981	20,784	45,187,932	64,622	50,369	4,746	72,151			
1980	21,465	43,930,569	61,724	48,703	4,158	68,974			
1975	22,677	31,320,514	32,800	28,106	2,015	37,554			
1970	23,687	22,775,511	15,411	14,068	1,124	17,872			
1965	22,109	16,731,700	9,241	8,086	590	10,442			
1960	20,094	12,025,393	4,976	4,376	274	5,651			
1955	16,192	8,126,712	2,403	1,935	110	2,743			
1950	10,586	4,617,086	862	679	52	1,005			
Jun - Jun change	-3.6	2.3	6.9	3.4	6.9	6.9	2.1	0.3	
2001 - 2011 % chg	-29.0	15.1	88.4	77.3	78.5	90.8	27.5	-6.8	

NA: Not Applicable

*** Beginning with 1980, net capital (capital less loan and investment loss allowances), before 1980 reserves**

**** Estimated from CUNA Annual Survey Data and Call Report Data**

Percent of Credit Unions Offering Selected Services by Asset Size *

$ millions

	$0-$.2	$.2-$.5	$.5-$1	$1-$2	$2-$5	$5-$10	$10-$20	$20-$50	$50-$100	$100-$200	$200-$500	$500-$1000	$1000+	All CUs
Financial Counseling	11.2	15.1	9.2	11.9	13.4	15.8	20.5	27.6	35.2	42.6	57.5	73.6	77.7	28.6
Financial Education	13.3	10.5	6.9	9.3	11.2	11.6	16.2	28.8	40.5	49.3	62.6	78.2	79.3	28.8
Financial Literacy Workshops	4.1	6.4	4.6	4.9	3.5	3.2	5.7	11.4	20.8	31.3	48.1	59.7	68.4	16.2
First Time Homebuyer Program	0.0	0.0	0.0	1.2	0.9	0.5	2.0	4.0	12.1	19.7	35.8	52.3	59.1	9.8
In-School Branches	0.0	0.6	0.0	0.3	0.4	0.3	1.3	3.0	8.4	11.6	16.5	18.5	28.5	5.2
Account acces via ATMs	0.0	0.0	0.5	4.3	24.6	53.9	76.2	91.8	98.3	98.8	99.8	100.0	99.5	69.3
Share drafts	2.0	0.0	4.6	12.8	39.4	69.2	87.7	96.4	99.3	99.0	99.8	100.0	98.4	76.0
Overdraft Lines of Credit	0.0	0.0	0.5	1.7	9.3	24.4	40.2	55.1	68.9	74.0	84.3	84.3	82.9	44.6
Hold credit card loans	0.0	1.7	1.4	4.1	12.9	32.5	52.5	74.4	84.1	80.1	86.4	87.0	91.7	54.2
Have Web Site	11.2	9.3	9.7	20.6	42.2	70.4	90.2	97.0	99.5	99.8	100.0	100.0	100.0	78.0
Web-based Home Banking	3.1	1.2	1.4	4.3	21.2	53.8	80.2	93.5	98.9	98.6	99.8	100.0	99.5	70.0
Audio Response	1.0	0.6	0.9	2.9	12.6	28.0	51.7	76.8	91.9	96.5	99.0	99.5	98.4	57.5
Check Cashing	4.1	9.3	7.4	12.2	25.2	45.4	56.9	65.6	74.6	75.4	71.8	68.1	69.9	53.3
Money Orders	3.1	5.2	3.7	9.0	16.7	33.8	49.4	65.3	73.7	79.8	78.5	78.7	71.5	50.5
Low-cost Wire Transfers	1.0	2.9	6.5	13.0	29.0	58.0	74.1	83.0	86.6	83.9	86.2	79.6	81.9	64.5
International Remittances	0.0	0.0	0.0	0.3	1.3	1.8	5.4	11.2	15.4	18.2	26.4	32.9	36.8	10.3
Certificates	2.0	9.3	23.5	33.6	51.4	70.3	85.5	93.1	97.9	98.8	99.2	99.1	97.9	78.1
IRAs	0.0	3.5	4.6	11.6	25.1	44.4	65.5	86.8	96.1	97.6	99.2	100.0	99.5	65.9
Individual Development Accounts	0.0	0.6	0.5	2.3	0.8	0.3	1.3	2.3	3.4	3.6	5.4	7.9	10.4	2.5
Money Market Accounts	0.0	0.6	0.5	2.3	7.2	16.5	30.9	58.2	76.5	86.9	90.8	94.4	93.3	45.6
Health Savings Accounts	0.0	0.0	0.0	0.0	0.3	1.0	2.9	8.6	17.7	29.2	30.5	44.0	43.0	11.1
First Mortgages	0.0	1.2	0.0	1.4	3.0	12.3	33.6	58.9	84.1	93.1	98.1	99.5	99.5	47.3
Second Mortgages	0.0	0.6	1.4	2.0	6.2	21.0	40.2	62.3	82.6	90.5	96.4	97.7	98.4	49.7
Share Secured Credit Cards	0.0	1.2	0.0	1.2	3.9	13.3	24.5	43.4	53.2	52.9	55.4	52.3	59.1	31.1
Pay-Day Lending	0.0	1.2	2.3	3.2	3.9	6.0	8.1	8.9	10.9	7.8	14.2	13.4	16.6	7.9
Risk-Based Loans	9.2	11.6	16.6	24.1	36.9	48.6	59.6	70.1	82.4	85.1	87.2	91.2	89.6	61.2
Direct Financing Leases	1.0	0.0	0.0	0.0	0.1	0.0	0.1	0.2	1.0	0.7	1.7	2.8	6.2	0.6
Micro Consumer Loans	9.2	4.7	2.3	3.5	4.8	6.0	10.5	14.7	18.0	25.6	29.1	36.6	38.3	14.2
Indirect Consumer Loans	0.0	0.0	0.0	0.3	0.5	4.1	8.4	22.6	42.4	63.7	74.1	77.8	79.3	25.5
Indirect Mortgage Loans	0.0	0.0	0.5	0.0	0.3	0.7	0.9	3.9	5.5	8.3	6.5	6.5	9.8	3.2
Business Share Accounts	1.0	0.6	2.8	3.2	7.7	14.8	27.2	41.8	57.0	68.0	74.9	83.3	80.8	36.5
Member business loans	0.0	0.0	1.8	0.6	2.3	5.2	9.4	24.4	45.4	61.8	71.1	89.4	89.1	27.0
Agricultural Loans	0.0	0.0	0.0	0.0	0.1	0.6	1.3	1.1	2.6	5.4	4.6	3.7	6.7	1.8
Micro Business Loans	1.0	0.6	1.4	1.4	1.0	1.7	3.3	5.8	13.6	20.2	28.7	40.7	49.7	9.7
Construction & Development Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.5	0.6	4.5	11.9	21.8	26.9	2.8

***Data taken from 12/2011 5300**

Distribution of Consumer Savings

$ billions (from CU Call Reports and Fed Reserve H6 release, Consumer demand deposits is projected)

	30 June 2012		30 June 2011			
	Outstanding	Market Share	Outstanding	Market Share	Change	
Commercial Banks	$6,529.4	71.8%	$5,895.3	69.6%	$634.2	10.8%
Savings Institutions	650.3	7.1%	686.1	8.1%	-35.8	-5.2%
MMMFs	843.7	9.3%	869.7	10.3%	-26.0	-3.0%
Credit Unions	888.0	9.8%	830.4	9.8%	57.6	6.9%
U.S. Savings Securities	184.4	2.0%	186.1	2.2%	-1.6	-0.9%
Total	$9,095.9		$8,467.6		$628.3	7.4%

Share of Installment Credit Outstanding by Selected Lenders

$ billions (from CU Call Reports and Federal Reserve G19 Release)

	30 June 2012		30 June 2011			
	Outstanding	Market Share	Outstanding	Market Share	Change	
Commercial Banks	$1,085.4	42.3%	$1,072.3	44.0%	$13.0	1.2%
Pool of Securitized Assets*	55.9	2.2%	53.3	2.2%	$2.6	4.9%
Finance Companies	554.3	21.6%	557.7	22.9%	-$3.4	-0.6%
Credit Unions	265.1	10.3%	251.4	10.3%	$13.7	5.5%
SLM & Govt Student Loans	470.7	18.3%	362.4	14.9%	$108.2	29.9%
Savings Institutions	83.9	3.3%	87.4	3.6%	-$3.5	-4.0%
Nonfinancial business	51.7	2.0%	51.7	2.1%	$0.0	0.0%
Total	$2,566.9		$2,436.2		$130.7	5.4%

* In March 2010 new accounting rules led Pools of Securitized Assets to be reduced and loans at other financial institutions, especially banks to be greatly increased

Credit Union Employees by Asset Size

$ millions (from Call Report)

	# CUs	Full-time	Part-time	FTEs per Million Assets*	FTEs per 1,000 Memberships*
$0-.2	98	3	49	2.46	1.60
.2-.5	171	20	173	1.80	2.55
.5-1	219	60	243	1.12	2.81
1-2	352	198	452	0.82	2.61
2-5	788	1,040	905	0.55	2.32
5-10	893	2,310	1,018	0.43	2.23
10-20	1,021	4,726	1,267	0.36	2.26
20-50	1,341	13,050	2,314	0.33	2.41
50-100	850	18,234	2,847	0.32	2.64
100 - 200	592	25,077	3,368	0.32	2.84
200 - 500	483	42,080	4,869	0.29	2.85
500 - 1000	218	36,474	4,145	0.25	2.82
1000 +	193	87,167	10,238	0.18	2.38
Total	7,219	230,439	31,888	0.24	2.59

*** FTE = Full Time + 0.5 x Part Time**

Credit Union Distribution by Asset Size

$ millions (from CU Call Reports)

	# CUs	Change from Jun 2011	Assets in $ Millions	Change from Jun 2011
$0-.2	98	-10.9%	11	-12.5%
.2-.5	171	-15.3%	59	-17.0%
.5-1	219	-11.0%	161	-13.0%
1-2	352	-11.8%	517	-12.7%
2-5	788	-5.6%	2,691	-5.3%
5-10	893	-6.3%	6,597	-5.1%
10-20	1,021	-7.7%	14,734	-7.6%
20-50	1,341	-1.5%	43,261	-1.6%
50-100	850	0.5%	60,621	1.5%
100 - 200	592	2.6%	83,715	3.1%
200 - 500	483	2.1%	154,546	3.4%
500 - 1000	218	0.5%	154,313	1.3%
1000 +	193	11.6%	507,502	13.0%
Total	7,219	-3.7%	1,028,729	6.9%

Credit Union Distribution by Field of Membership
(from CUNA CU Demographic File)

Residential	28.7%
Associational	7.1%
Occupational	29.2%
Manufacturing (Chemical & Oil)	1.2%
Manufacturing (Metal, Machines & Cars)	1.6%
Manufacturing (Food, Electronics & Other)	3.9%
Governmental & Military	9.5%
Education & Healthcare	7.1%
Transportation, Communication & Utilities	4.4%
Finance, RE, Trade & Misc Services	1.5%
Multiple Group	29.4%
Primarily Manufacturing	6.1%
Primarily Government & Military	7.2%
Primarily Service	12.2%
Other (Mixed & Associational)	3.8%
Low Income	5.5%

Operating Ratios by Credit Union Asset Size

$ millions (from CU Call Reports)

	$0-$.2	$.2-$.5	$.5-$1	$1-$2	$2-$5	$5-$10	$10-$20	$20-$50	$50-$100	$100-$200	$200-$500	$500-$1000	$1000+	All CUs
Loans Outstanding/Savings	36.9%	48.2%	55.2%	55.8%	55.9%	53.7%	53.0%	55.5%	59.7%	63.9%	65.5%	68.3%	70.7%	67.3%
Loans Outstanding/Assets	29.3%	37.8%	44.7%	46.4%	47.2%	46.2%	45.9%	48.8%	52.9%	56.5%	57.4%	59.2%	60.1%	58.1%
Investments/Assets*	23.6%	25.2%	25.7%	26.9%	31.8%	35.9%	36.9%	34.8%	31.5%	27.5%	27.5%	26.2%	27.4%	28.0%
Savings/Assets	79.3%	78.4%	81.0%	83.1%	84.5%	86.0%	86.7%	88.0%	88.5%	88.5%	87.7%	86.7%	85.0%	86.3%
Net Capital/Assets*	20.4%	21.0%	18.6%	16.5%	15.1%	13.7%	12.9%	11.5%	10.6%	10.1%	10.2%	10.3%	9.8%	10.2%
Share Drafts/Savings*	0.9%	0.0%	0.3%	1.3%	3.8%	7.1%	10.3%	12.3%	13.9%	15.0%	16.2%	14.7%	10.7%	12.7%
Certificates/Savings*	0.5%	2.3%	7.4%	9.4%	13.1%	16.1%	17.0%	20.3%	22.4%	23.7%	22.9%	24.1%	23.6%	23.2%
Operating Exp/Gross Income*	136.5%	105.7%	91.4%	89.6%	84.9%	82.3%	81.1%	76.9%	74.3%	72.0%	68.2%	64.5%	53.2%	61.5%
Net Chargeoffs/Gross Income*	22.4%	14.8%	6.6%	9.1%	6.1%	6.9%	5.2%	6.1%	6.5%	7.1%	7.9%	8.2%	10.2%	8.8%
Savings Growth	-7.7%	-2.3%	-0.2%	1.2%	2.5%	3.3%	4.2%	5.2%	6.1%	5.7%	6.3%	7.3%	8.2%	7.2%
Loan Growth	-6.6%	-1.3%	-1.9%	-1.6%	0.0%	-0.2%	-0.4%	0.3%	1.4%	1.8%	3.0%	4.1%	4.7%	3.7%
Asset Growth	-7.4%	-2.9%	-0.8%	0.3%	1.9%	2.7%	3.8%	4.7%	5.9%	5.6%	6.3%	7.2%	8.2%	7.1%
Memships/Potential Memships*	25.4%	9.1%	11.2%	9.0%	12.6%	11.2%	7.9%	5.0%	4.5%	4.5%	4.6%	4.6%	8.5%	5.8%
Savings/Memberships	$514	$1,113	$2,022	$2,648	$3,538	$4,478	$5,393	$6,462	$7,221	$7,872	$8,681	$9,798	$11,143	$9,319
Loans Out/Memberships	$190	$537	$1,116	$1,478	$1,977	$2,404	$2,859	$3,586	$4,314	$5,026	$5,687	$6,689	$7,882	$6,268
Avg Loan Made in 1st Half 2012*	$2,130	$3,048	$4,448	$4,473	$5,118	$5,812	$6,476	$7,142	$9,200	$9,712	$12,138	$15,369	$17,014	$13,829

*** Based on 7,104 reporting CUs (NCUA 5300 FOIA 6/2012)**

All ratios are aggregate ratios not average ratios - See "Mid-year 2012 Operating Ratios and Spreads" published by CUNA & Affiliates for details

Average Credit Union Savings Rates
(from CU Call Reports)

	Regular Shares	Share Drafts	IRAs	Money Market Accounts	1 Year Certificates
June 2012	0.3%	0.2%	1.0%	0.4%	0.9%
Dec 2011	0.3	0.2	1.2	0.5	1.0
June 2011	0.3	0.2	1.3	0.5	1.1
Dec 2010	0.4	0.2	1.4	0.6	1.3
June 2010	0.4	0.3	1.6	0.8	1.5
Dec 2009	0.5	0.3	1.9	1.0	1.8
June 2009	0.6	0.3	2.1	1.1	2.2
Dec 2008	0.9	0.4	2.8	1.8	3.1
June 2008	0.9	0.4	3.0	2.1	3.3
Dec 2007	1.2	0.4	3.9	3.0	4.6
June 2007	1.2	0.4	3.9	3.1	4.8
Dec 2006	1.2	0.4	3.9	3.0	4.8
June 2006	1.2	0.4	3.4	2.7	4.5
Dec 2005	1.1	0.5	2.7	2.1	3.8
June 2005	1.0	0.5	2.4	1.6	3.1
Dec 2004	0.9	0.4	2.0	1.3	2.3
June 2004	0.9	0.4	1.8	1.1	1.8
Dec 2003	1.0	0.5	1.7	1.2	1.7
June 2003	1.2	0.6	1.9	1.4	1.8
Dec 2002	1.5	0.8	2.4	1.7	2.3
June 2002	1.8	1.0	2.8	2.1	2.8
Dec 2001	2.1	1.1	3.0	2.4	2.9
June 2001	2.8	1.6	4.2	3.5	4.4
Dec 2000	3.1	1.8	5.1	4.2	6.1
June 2000	3.5	1.8	5.0	4.1	6.1
Dec 1999	3.0	1.8	4.6	3.8	5.3
June 1999	3.0	1.8	4.4	3.7	4.8
Dec 1998	3.1	1.9	4.5	3.7	4.9
June 1998	3.2	2.0	4.8	3.9	5.4
Dec 1997	3.3	2.1	4.9	4.0	5.5
June 1997	3.3	2.1	4.8	3.9	5.5
Dec 1996	3.3	2.1	4.8	3.8	5.4
June 1996	3.3	2.1	4.7	3.7	5.3
Dec 1995	3.4	2.2	4.8	3.8	5.4
June 1995	3.4	1.8	4.9	3.9	5.8
Dec 1994	3.3	1.9	4.7	3.6	5.5
June 1994	3.1	2.3	4.0	3.2	4.1
Dec 1993	3.2	2.4	3.8	3.1	3.6
Dec 1992	3.5	2.8	4.2	3.4	3.9
Dec 1991	5.1	4.4	5.7	4.9	5.1
Dec 1990	5.9	5.1	7.4	6.3	7.4
Dec 1989	6.0	5.1	7.8	6.7	8.0
Dec 1988	6.0	5.2	7.5	6.9	
Dec 1987	5.9	5.2	7.1		
Dec 1986	6.2	5.5	7.5		

Composition of Savings in Credit Unions

by quarter (from CU Call Reports)

	Qtr.	Share Drafts	MMAs	Certs	IRAs	Reg Shares & Oth
2012	2	12.7	22.8	23.2	9.1	32.3
	1	12.9	22.6	23.4	9.0	32.0
2011	4	12.2	22.8	24.6	9.4	31.0
	3	12.2	22.6	25.0	9.4	30.9
	2	11.7	22.6	25.4	9.4	30.8
	1	11.9	22.4	25.8	9.4	30.5
2010	4	11.5	22.3	27.1	9.7	29.4
	3	11.1	22.1	27.7	9.8	29.3
	2	11.1	22.0	28.1	9.7	29.2
	1	11.2	21.6	28.6	9.6	29.0
2009	4	11.3	21.0	30.0	9.7	27.9
	3	10.5	20.6	31.0	9.8	28.1
	2	10.7	19.9	31.5	9.7	28.3
	1	10.9	19.2	32.5	9.5	28.0
2008	4	10.8	18.9	33.2	9.5	27.6
	3	10.7	19.0	32.8	9.2	28.3
	2	11.1	18.7	32.8	9.0	28.4
	1	11.4	18.0	33.9	8.9	28.0
2007	4	11.3	17.6	34.2	9.0	27.9
	3	11.0	17.2	33.4	8.9	29.5
	2	11.4	17.1	32.2	8.7	30.6
	1	11.9	16.9	31.6	8.5	31.2
2006	4	11.7	16.7	31.5	8.6	31.5
	3	11.9	16.5	30.2	8.6	32.8
	2	12.2	16.7	28.2	8.4	34.5
	1	12.9	16.8	27.0	8.2	35.0
2005	4	13.4	17.0	26.5	8.4	34.7
	3	13.4	16.9	25.6	8.3	35.7
	2	13.0	17.6	24.1	8.4	36.9
	1	13.1	18.0	23.2	8.3	37.4
2004	4	13.0	18.4	22.9	8.4	37.4
	3	12.4	18.7	22.3	8.5	38.1
	2	12.4	18.7	21.9	8.5	38.5
	1	12.5	18.4	22.3	8.6	38.2
2003	4	12.3	18.7	22.5	8.7	37.8
	3	12.1	18.3	22.7	8.8	38.1
	2	12.2	18.1	23.2	8.7	37.8
	1	12.5	17.9	23.5	8.7	37.4
2002	4	12.0	17.8	24.5	8.8	36.9
	3	12.2	17.5	24.3	8.8	37.2
	2	12.6	17.0	24.2	8.7	37.5
	1	12.9	16.5	24.9	8.6	37.1
2001	4	12.4	15.9	27.0	9.0	35.7
	3	12.6	15.0	28.0	9.0	35.4
	2	12.8	14.1	28.1	9.2	35.8
	1	13.4	13.4	27.9	9.4	35.9
2000	4	13.3	13.3	27.7	9.5	36.2
	3	13.4	13.1	26.4	9.6	37.6
	2	13.4	13.1	25.0	9.6	38.9
	1	13.6	13.1	24.3	9.7	39.2
1999	4	12.5	13.2	25.1	10.0	39.1
	3	12.0	13.4	24.9	10.2	39.5
	2	11.9	12.8	24.6	10.0	40.8
	1	12.0	12.4	25.0	9.6	41.0
1998	4	12.5	11.9	25.3	10.3	40.1
	3	11.4	11.7	24.9	10.5	41.5
	2	11.8	11.3	24.6	10.5	41.8
	1	12.3	10.9	24.9	10.7	41.3
1997	4	11.6	10.7	24.7	11.1	41.8
	3	11.2	10.6	24.3	11.3	42.5
	2	11.5	10.2	23.6	11.2	43.5
	1	11.5	10.0	22.9	11.0	44.5
1996	4	11.1	9.9	23.1	11.6	44.2
	3	10.8	9.8	22.4	11.5	45.6
	2	11.2	9.6	21.6	11.5	46.1
	1	11.5	9.4	21.4	11.5	46.5
1995	4	11.2	9.2	21.3	12.0	46.2
	3	10.9	9.2	20.3	12.0	47.6
	2	11.1	8.9	19.2	11.9	48.9
	1	11.3	9.6	17.3	12.0	49.8
1994	4	11.0	9.7	14.6	12.2	52.4
1993	4	10.6	10.1	12.3	12.7	54.3
1992	4	10.4	10.0	13.1	13.4	53.1

Average Credit Union Loan Rates
(from CU Call Reports)

	Personal (unsecured)	New Auto	Used Auto	Credit Card	Home Equity**	First Mortgage
June 2012	11.6	3.7	4.3	9.8	4.2	4.2
Dec 2011	11.6	4.0	4.6	10.0	4.3	4.4
June 2011	11.7	4.3	4.9	10.1	4.4	4.9
Dec 2010	11.7	4.9	5.4	10.1	4.4	5.0
June 2010	11.8	5.2	5.7	10.1	4.4	5.0
Dec 2009	11.6	5.6	6.1	10.3	4.5	5.3
June 2009	11.7	5.7	6.3	10.5	4.7	5.5
Dec 2008	11.7	5.9	6.4	10.4	4.7	5.6
June 2008	11.8	5.8	6.4	10.6	5.3	6.1
Dec 2007	12.2	6.4	7.0	11.0	7.3	6.1
June 2007	12.3	6.5	7.0	11.1	7.9	6.4
Dec 2006	12.3	6.4	7.0	11.1	8.0	6.2
June 2006	12.2	6.2	6.8	11.2	7.7	6.4
Dec 2005	12.1	5.8	6.4	11.1	6.9	6.0
June 2005	11.9	5.4	6.0	11.1	6.2	5.7
Dec 2004	11.7	5.2	5.8	11.0	5.1	5.7
June 2004	11.6	5.1	5.6	11.1	4.5	5.9
Dec 2003	11.8	5.2	5.7	11.1	4.5	5.7
June 2003	12.0	5.4	5.9	11.4	5.8	5.6
Dec 2002	12.2	6.0	6.6	11.6	5.2	6.2
June 2002	12.4	6.5	7.1	11.8	5.6	6.7
Dec 2001	12.6	6.8	7.4	11.9	6.1	7.0
June 2001	13.1	7.5	8.1	12.4	7.2	7.3
Dec 2000	13.4	8.2	8.8	12.6	9.2	7.7
June 2000	13.4	8.0	8.7	12.7	9.1	8.1
Dec 1999	13.1	7.5	8.3	12.5	8.2	7.8
June 1999	13.1	7.4	8.1	12.6	8.1	7.5
Dec 1998	13.2	7.6	8.3	12.7	8.3	7.1
June 1998	13.4	7.8	8.5	12.9	8.6	7.4
Dec 1997	13.4	7.9	8.7	12.9	8.8	7.6
June 1997	13.4	8.0	8.7	13.0	8.9	7.9
Dec 1996	13.3	8.0	8.8	13.0	8.9	7.9
June 1996	13.3	7.9	8.8	13.0	8.9	8.1
Dec 1995	13.5	8.2	9.1	13.1	9.2	7.7
June 1995	13.5	8.4	9.3	13.2	9.2	8.1
Dec 1994	13.3	7.9	8.8	13.1	9.2	8.7
June 1994	13.0	7.2	8.2	13.1	9.2	8.1
Dec 1993	13.1	7.2	8.4	13.2	9.2	7.4
Dec 1992	13.6	8.3	9.5	13.9	8.7	8.3
Dec 1991	14.5	9.6	11.0	15.1	9.2	
Dec 1990	15.1	10.6	12.1	15.2	11.2	
Dec 1989	15.0	10.8	12.2	14.9	11.5	
Dec 1988	14.7	10.6		15.1		
Dec 1987	14.5	10.3				
Dec 1986	14.8	10.8				

** Home Equity means open-end adjustable second mortgages, sometimes called home equity line of credit

Composition of Loans in Credit Unions

by quarter (from CU Call Reports)

	Qtr.	New Auto	Used Auto	Unsec	1st Mort. Fixed*	1st Mort. Adj.*	Home Equity** ***	Sec. Mortgage ***	Other
2012	2	10.2	18.9	10.6	28.9	12.2	6.9	6.2	6.0
	1	10.1	18.7	10.6	28.9	12.3	7.1	6.5	5.8
2011	4	10.1	18.5	10.9	28.4	12.2	7.3	6.7	5.9
	3	10.2	18.5	10.7	28.0	12.4	7.4	7.0	5.9
	2	10.5	18.3	10.5	28.0	12.3	7.5	7.2	5.7
	1	10.8	18.0	10.4	27.9	12.3	7.6	7.5	5.5
2010	4	11.0	17.8	10.8	27.2	12.1	7.6	7.6	5.7
	3	11.5	17.7	10.5	26.8	12.1	7.6	7.9	5.7
	2	11.9	17.5	10.4	26.7	12.1	7.6	8.2	5.6
	1	12.5	17.2	10.3	26.6	11.9	7.6	8.4	5.4
2009	4	13.1	17.0	10.5	26.1	11.7	7.5	8.6	5.5
	3	13.7	17.0	10.1	25.9	11.7	7.4	8.7	5.4
	2	13.8	16.9	9.9	25.8	11.7	7.4	9.0	5.5
	1	14.1	16.7	9.8	25.4	11.8	7.3	9.4	5.4
2008	4	14.4	16.6	10.2	24.9	11.9	7.2	9.8	5.1
	3	14.6	16.7	10.0	24.6	11.9	7.0	10.0	5.1
	2	15.0	16.8	10.0	24.5	11.8	6.9	10.1	5.0
	1	15.7	16.8	10.0	23.6	11.7	6.9	10.2	5.0
2007	4	16.4	16.9	10.3	22.6	11.6	6.9	10.4	4.9
	3	16.9	17.2	9.9	22.2	11.6	7.0	10.2	5.1
	2	17.2	17.4	9.8	22.1	11.4	7.1	9.9	5.2
	1	18.0	18.0	9.5	20.7	11.5	7.7	9.3	5.3
2006	4	17.8	17.6	9.9	21.0	11.4	7.5	9.5	5.2
	3	18.0	18.0	9.5	20.7	11.5	7.7	9.3	5.3
	2	18.1	18.2	9.4	21.0	11.3	7.9	8.7	5.4
	1	18.1	18.5	9.4	21.1	11.0	8.2	8.1	5.7
2005	4	18.2	18.9	9.8	20.9	10.8	8.3	7.7	5.5
	3	18.3	19.3	9.6	20.8	10.6	8.4	7.3	5.8
	2	17.5	19.9	9.8	21.0	10.7	8.4	7.0	5.8
	1	17.0	20.3	10.1	21.1	10.7	8.4	6.8	5.7
2004	4	17.1	20.4	10.4	21.1	10.4	8.2	6.7	5.8
	3	17.0	20.6	10.4	21.3	10.1	7.8	6.7	6.1
	2	16.9	21.1	10.4	21.8	9.8	7.5	6.5	5.9
	1	16.8	21.5	10.8	22.5	8.6	7.3	6.4	6.2
2003	4	16.8	21.5	11.3	22.6	8.7	7.0	6.3	5.9
	3	16.7	21.7	11.1	22.7	8.3	6.8	6.0	6.6
	2	16.8	21.7	11.4	22.2	8.2	6.8	6.4	6.6
	1	17.2	21.2	11.7	22.0	8.1	6.7	6.6	6.4
2002	4	17.5	20.9	12.3	21.3	8.0	6.7	6.8	6.5
	3	17.8	20.8	12.3	20.9	7.9	6.5	7.1	6.8
	2	18.2	20.8	12.3	20.7	8.0	6.4	7.2	6.4
	1	18.4	20.6	12.8	20.8	8.0	6.2	7.2	6.0
2001	4	18.6	20.5	13.5	20.1	7.6	6.1	7.1	6.4
	3	19.4	20.9	13.5	19.5	8.0	6.2	7.7	4.8
	2	19.6	20.3	13.7	18.9	7.5	6.0	7.4	6.6
	1	20.2	20.3	14.0	18.8	7.0	5.9	7.6	6.3
2000	4	20.1	19.9	14.6	18.1	7.3	5.9	7.5	6.6
	3	19.9	20.1	14.3	18.7	7.2	5.8	7.3	6.6
	2	19.6	20.3	14.5	18.8	7.3	5.8	7.1	6.7
	1	19.4	20.2	14.9	19.1	7.1	5.7	6.9	6.7
1999	4	19.3	20.1	15.6	19.1	7.0	5.6	6.6	6.7
	3	19.6	20.3	15.5	19.5	7.1	5.5	6.5	6.2
	2	19.0	20.2	15.8	19.4	7.0	5.5	6.3	6.7
	1	18.8	19.7	17.2	18.7	6.8	5.5	6.5	6.8
1998	4	19.5	19.7	17.1	17.9	7.1	5.7	6.3	6.8
	3	19.5	19.7	17.0	17.2	7.2	5.7	6.5	7.1
	2	20.1	19.6	17.1	16.5	7.4	5.9	6.4	7.0
	1	20.6	18.9	17.6	16.1	7.6	5.9	6.4	6.7
1997	4	21.2	18.7	18.3	14.6	7.8	6.1	6.3	7.1
	3	21.6	18.7	18.0	14.4	7.8	6.1	6.2	7.2
	2	22.0	18.3	18.3	14.0	7.9	6.0	6.1	7.3
	1	22.5	17.8	18.8	13.7	7.9	5.9	6.0	7.4
1996	4	22.8	17.3	19.4	13.6	7.8	5.9	5.9	7.3
	3	23.3	17.4	19.1	13.6	7.7	6.0	5.6	7.4
	2	23.3	16.8	19.1	13.7	7.8	5.9	5.7	7.7
	1	23.7	16.4	19.5	13.2	7.9	6.1	5.6	7.7
1995	4	24.1	15.9	20.0	12.7	7.8	6.0	5.7	7.8
	3	24.1	16.2	19.4	12.6	7.9	5.9	5.9	7.9
	2	24.4	15.6	19.5	12.5	8.1	6.1	5.7	8.1
	1	24.1	15.2	19.9	12.9	8.8	6.1	5.4	7.5
1994	4	23.5	15.2	20.3	12.9	8.2	6.2	5.5	8.3
1993	4	20.9	14.1	21.5	13.3	8.4	7.0	5.4	9.2

* From June 2004 onwards Adjustable-rate is Adjustable rate plus balloon/hybrid with 5 years or less repricing

** Home Equity means open-end adjustable second mortgages, sometimes called home equity line of credit

*** In March 2008 "other 2nd mortgages" was removed from the 5300. Those loans now appear in various types of 2nd mortgages

Credit Union Loan Flows

(June numbers are June to June year, from CU Call Reports)

	Total	Credit Cards	Other Unsecured	New Auto	Used Auto	Fixed-Rate* First Mortgage	Adj-Rate* First Mortgage	Home Equity**	Other Mortgage	Other
June 2012	3.4%	4.7%	3.1%	0.6%	7.1%	7.1%	2.5%	-5.1%	-11.4%	9.8%
2011	1.1%	3.9%	0.4%	-7.4%	5.1%	5.3%	1.6%	-2.4%	-11.8%	4.0%
June 2011	-0.5%	2.3%	-1.8%	-12.6%	4.0%	4.2%	1.4%	-2.0%	-12.8%	1.9%
2010	-1.2%	3.1%	-0.3%	-16.5%	3.4%	3.0%	2.1%	0.6%	-12.4%	3.5%
June 2010	-0.8%	6.0%	1.2%	-14.3%	2.6%	2.5%	2.3%	2.7%	-9.1%	-0.1%
2009	1.2%	6.4%	1.0%	-7.9%	3.9%	6.3%	0.1%	4.7%	-11.2%	9.2%
June 2009	4.5%	5.9%	1.7%	-3.8%	5.1%	10.3%	3.6%	11.0%	-6.7%	15.5%
2008	6.7%	7.6%	3.0%	-6.6%	5.0%	17.6%	9.3%	4.8%		9.5%
June 2008	7.2%	12.8%	5.6%	-6.7%	3.5%	18.8%	11.2%	7.1%		3.4%
2007	6.5%	13.4%	8.2%	-2.0%	1.7%	14.3%	8.4%	-1.3%	16.4%	0.2%
June 2007	6.1%	12.2%	7.4%	1.1%	1.0%	11.7%	6.9%	-4.5%	21.2%	1.9%
2006	7.8%	11.0%	6.6%	5.5%	0.9%	8.6%	13.2%	-2.8%	33.8%	3.4%
June 2006	9.5%	8.3%	2.8%	13.3%	0.4%	9.6%	16.2%	2.7%	35.4%	1.6%
2005	10.6%	6.2%	1.4%	18.0%	2.4%	9.6%	15.7%	12.1%	26.1%	4.1%
June 2005	10.3%	5.6%	1.3%	13.8%	3.8%	5.9%	19.9%	24.0%	19.8%	7.9%
2004	10.3%	3.7%	0.4%	12.0%	4.3%	2.8%	32.1%	29.0%	18.5%	8.3%
June 2004	11.1%	2.3%	0.2%	11.8%	8.5%	9.1%	33.6%	22.9%	13.0%	0.6%
2003	9.3%	0.8%	-1.6%	5.2%	12.5%	15.9%	17.8%	14.5%	1.2%	-0.3%
June 2003	6.9%	0.5%	-2.3%	-1.2%	11.6%	14.8%	9.2%	13.5%	-5.9%	9.1%
2002	7.4%	-0.2%	-3.0%	0.6%	9.3%	13.8%	13.0%	18.4%	1.5%	8.6%
June 2002	8.0%	-1.3%	-4.5%	0.0%	10.4%	18.6%	14.8%	15.4%	6.0%	4.4%
2001	7.0%	0.2%	-3.1%	-0.7%	10.4%	18.6%	11.8%	9.9%	2.6%	3.5%
June 2001	7.7%	5.4%	-0.6%	7.8%	7.7%	8.2%	11.4%	11.5%	12.2%	6.1%
2000	10.9%	7.5%	0.6%	15.5%	10.0%	5.0%	15.0%	16.7%	25.9%	9.6%
June 2000	12.7%	6.3%	0.5%	16.2%	13.0%	9.0%	17.5%	17.9%	25.5%	13.4%
1999	10.6%	4.1%	-1.6%	9.5%	12.6%	18.2%	9.6%	9.1%	15.4%	9.3%
June 1999	7.2%	1.9%	-3.7%	1.6%	11.0%	25.9%	0.5%	-0.3%	6.7%	3.2%
1998	5.7%	1.7%	-3.5%	-3.1%	11.3%	30.0%	-3.7%	-1.0%	5.8%	1.7%
June 1998	7.0%	4.1%	-3.1%	-2.4%	14.3%	25.8%	1.1%	5.2%	12.0%	2.0%
1997	8.4%	9.3%	-3.4%	0.8%	17.2%	16.4%	8.5%	11.4%	16.4%	4.4%
June 1997	10.1%	14.6%	-0.5%	4.1%	19.8%	12.9%	10.5%	12.6%	18.4%	5.0%
1996	11.0%	15.3%	3.2%	4.9%	20.8%	18.6%	11.1%	8.9%	14.0%	4.8%
June 1996	9.3%	15.1%	2.7%	4.4%	17.7%	20.1%	5.3%	4.5%	8.8%	3.8%
1995	9.0%	15.0%	2.7%	12.1%	14.4%	7.2%	3.6%	5.5%	14.0%	2.6%
June 1995	14.1%	18.1%	5.0%	26.4%	18.0%	3.7%	12.3%	7.6%	22.6%	5.4%
1994	15.2%	15.2%	5.0%	28.5%	22.1%	11.1%	15.0%	1.7%	16.8%	4.9%

* From June 2004 onwards Adjustable-rate is Adjustable rate plus balloon/hybrid with 5 years or less repricing

** Home Equity means open-end adjustable second mortgages, sometimes called home equity line of credit

Credit Union Savings Flows

(June numbers are June to June year, from CU Call Reports)

	Total	Share Drafts	Certificates	IRA	Regular Shares	MMAs	Other
June 2012	6.9%	16.2%	-2.5%	2.6%	12.4%	7.6%	4.5%
2011	5.2%	11.9%	-4.5%	1.6%	11.0%	7.6%	6.2%
June 2011	4.4%	10.0%	-5.4%	1.9%	10.8%	7.6%	-2.3%
2010	4.5%	5.9%	-5.6%	4.0%	10.3%	10.7%	4.6%
June 2010	5.7%	9.5%	-5.9%	6.0%	9.0%	16.9%	11.3%
2009	10.3%	15.3%	-0.3%	13.3%	11.7%	23.2%	6.3%
June 2009	8.4%	3.9%	4.0%	16.7%	8.2%	15.2%	9.6%
2008	6.9%	2.2%	3.8%	12.4%	5.6%	14.8%	12.1%
June 2008	6.7%	4.0%	9.0%	9.5%	-1.3%	16.6%	2.8%
2007	5.1%	1.7%	14.1%	9.5%	-7.1%	10.6%	-0.9%
June 2007	6.1%	-0.5%	21.0%	10.4%	-6.2%	8.9%	-3.2%
2006	4.1%	-8.8%	23.8%	7.6%	-6.2%	1.9%	6.6%
June 2006	3.7%	-2.8%	21.2%	4.3%	-3.6%	-1.6%	12.7%
2005	3.8%	6.8%	20.2%	3.4%	-3.8%	-3.7%	1.4%
June 2005	4.1%	9.5%	14.6%	2.5%	-0.1%	-2.0%	-2.9%
2004	5.4%	10.9%	7.0%	1.9%	4.3%	3.6%	8.3%
June 2004	5.5%	6.7%	-0.1%	3.0%	7.5%	9.0%	7.1%
2003	9.1%	12.5%	0.4%	7.1%	11.7%	14.7%	6.6%
June 2003	11.3%	8.0%	6.6%	11.3%	12.5%	18.5%	4.2%
2002	11.4%	7.6%	0.9%	9.1%	15.5%	25.0%	7.5%
June 2002	13.1%	11.3%	-2.5%	7.0%	18.8%	35.8%	14.6%
2001	15.2%	7.0%	12.6%	9.1%	13.9%	37.5%	9.9%
June 2001	12.2%	7.4%	25.9%	7.8%	3.0%	21.0%	9.7%
2000	6.2%	12.9%	17.1%	1.1%	-2.3%	6.7%	8.2%
June 2000	3.9%	17.0%	5.7%	-0.4%	-1.0%	6.6%	1.1%
1999	5.1%	5.4%	4.3%	2.5%	2.6%	16.6%	4.4%
June 1999	9.8%	11.0%	9.7%	4.1%	7.0%	24.2%	9.1%
1998	10.7%	18.7%	13.1%	2.1%	5.7%	22.6%	18.9%
June 1998	7.3%	9.9%	12.0%	0.5%	2.7%	18.3%	16.8%
1997	6.9%	11.8%	14.3%	2.4%	0.9%	15.5%	3.2%
June 1997	5.7%	8.4%	15.2%	3.0%	-0.2%	12.9%	-4.0%
1996	5.9%	5.3%	14.9%	2.6%	1.1%	14.1%	4.8%
June 1996	7.4%	8.4%	21.0%	3.8%	1.2%	16.1%	2.4%
1995	5.8%	7.4%	54.6%	3.6%	-6.9%	0.5%	0.7%
June 1995	3.2%	8.3%	60.5%	1.6%	-8.4%	-8.4%	-1.0%
1994	3.1%	7.3%	22.0%	-0.2%	-0.6%	-1.0%	0.3%

Credit Union Surplus Funds Flows

(June numbers are June to June year, from CU Call Reports)

									Remaining Maturity			
	Total	CUs & Corporates	Banks & S&Ls	Government Securities **	Mutual Funds **	Agency Securities **	Other **	Cash*	Less Than 1 Year -Cash	1 Year to 3 Years	3 Years to 10 Years	More Than 10 Years
June 2012	13.3%	-53.7%	7.1%	-16.9%	-1.0%	17.6%	15.8%	21.5%	5.6%	17.3%	8.2%	-3.0%
2011	12.3%	-64.1%	4.1%	-24.6%	10.5%	21.2%	-1.4%	27.4%	-2.2%	12.5%	10.4%	20.5%
June 2011	12.7%	-53.0%	5.0%	26.9%	7.1%	25.3%	3.5%	18.3%	-6.0%	-3.2%	58.6%	27.4%
2010	12.5%	-48.5%	14.3%	54.2%	-11.9%	33.1%	-0.1%	10.1%	-10.2%	18.2%	46.3%	17.4%
June 2010	14.2%	-37.8%	18.8%	57.9%	-18.3%	33.5%	-3.6%	18.5%	-12.7%	28.8%	37.1%	32.7%
2009	29.3%	3.1%	33.4%	72.0%	-2.2%	34.5%	15.5%	39.7%	15.0%	36.2%	32.5%	31.1%
June 2009	18.4%	5.8%	39.0%	40.4%	-0.9%	26.0%	11.9%	8.7%	31.5%	30.4%	-4.6%	3.4%
2008	9.3%	-16.5%	67.4%	-12.7%	-1.1%	22.6%	24.4%	-8.5%	6.0%	22.6%	27.9%	24.0%
June 2008	8.6%	-6.5%	57.3%	148.1%	25.6%	11.7%	44.5%	-10.2%	3.0%	8.4%	68.0%	42.8%
2007	4.6%	15.2%	4.2%	128.2%	-0.3%	-5.0%	19.8%	1.6%	8.8%	-10.2%	35.9%	28.9%
June 2007	5.8%	18.8%	-10.8%	-26.3%	-5.8%	-10.4%	5.1%	31.1%	-1.0%	-11.4%	16.8%	13.1%
2006	-3.9%	6.5%	-24.1%	-19.6%	-4.4%	-16.9%	36.4%	13.2%	-1.5%	-17.0%	-10.5%	13.0%
June 2006	-7.3%	2.7%	-26.4%	-26.9%	-21.3%	-14.6%	27.0%	3.9%	4.0%	-18.1%	-24.0%	9.5%
2005	-7.3%	-0.2%	-17.4%	-33.9%	-31.7%	-6.5%	3.5%	-6.5%	11.6%	-12.0%	-29.7%	-24.0%
June 2005	-4.3%	1.9%	-9.5%	-18.0%	-34.0%	-2.9%	-0.4%	-5.7%	10.9%	-2.8%	-26.4%	-30.0%
2004	-1.5%	6.3%	-4.0%	2.0%	-23.0%	-1.1%	0.8%	-4.2%	3.9%	1.9%	-10.7%	-21.2%
June 2004	-2.5%	10.8%	2.4%	13.7%	-14.0%	9.0%	6.1%	-26.5%	-3.3%	10.4%	22.4%	-1.6%
2003	9.5%	9.7%	13.0%	30.8%	4.3%	18.7%	2.4%	-4.4%	-5.6%	17.2%	57.1%	42.6%
June 2003	20.3%	21.0%	21.9%	7.7%	14.2%	23.7%	-8.5%	22.0%	13.6%	19.0%	31.1%	55.7%
2002	20.1%	36.5%	25.6%	-3.9%	4.0%	27.7%	11.4%	6.7%	24.3%	37.0%	8.1%	10.0%
June 2002	22.8%	27.6%	40.4%	11.1%	10.7%	39.8%	29.8%	1.0%	14.1%	68.1%	28.4%	-12.3%
2001	33.0%	30.6%	48.1%	-25.7%	71.3%	21.4%	22.8%	52.0%	13.3%	36.7%	39.2%	5.5%
June 2001	21.1%	-9.8%	0.7%	-40.8%	58.4%	-4.6%	17.3%	129.5%	-3.3%	-0.8%	-9.6%	-4.6%
2000	-3.4%	-31.0%	-19.4%	-30.7%	-13.5%	0.1%	2.4%	29.1%	-16.1%	3.5%	-23.8%	-20.6%
June 2000	-11.5%	-45.1%	-31.9%	-36.9%	-41.6%	0.0%	-22.2%	167.3%	-39.4%	10.1%	-5.0%	-59.8%
1999	-5.1%	-42.4%	-26.6%	-36.5%	-30.1%	10.3%	-21.9%	189.8%	-38.3%	17.4%	26.2%	-52.3%
June 1999	13.8%	14.1%	16.8%	-25.1%	23.2%	21.9%	13.8%	10.5%	6.3%	11.4%	59.9%	18.2%
1998	20.7%	46.2%	28.2%	-21.5%	49.9%	11.6%	29.5%	12.2%	25.6%	2.6%	48.8%	11.2%
June 1998	8.7%	22.8%	13.1%	-25.7%	23.4%	5.6%	28.7%	7.5%	13.1%	-3.4%	20.0%	-1.9%
1997	4.5%	13.8%	3.7%	-16.1%	-5.9%	5.4%	12.3%	8.2%	11.3%	-9.1%	3.4%	-0.4%
June 1997	-0.5%	3.2%	-0.8%	-8.8%	-12.8%	0.9%	1.5%	-0.8%	1.5%	-5.1%	-0.5%	7.3%
1996	-2.1%	-7.8%	-4.3%	-1.2%	-9.3%	2.3%	-1.5%	1.7%	-10.4%	8.4%	13.4%	17.0%
June 1996	4.3%	-0.2%	0.0%	0.7%	3.1%	11.2%	1.9%	7.3%	1.9%	9.3%	-0.9%	10.1%
1995	0.1%	2.9%	4.3%	-21.0%	9.2%	3.4%	4.0%	13.0%				
June 1995	-9.5%	-12.5%	-13.2%	-22.5%	-14.8%	-2.1%	1.2%	6.8%				
1994	-9.9%	-24.0%	-25.2%	-4.2%	-38.2%	10.9%	1.9%	0.2%				

* From December 1999 on "Cash" includes all cash on deposit (earning or not) and all securities with original issue maturity 3 months or less

** In June 2006 government securities, agency securities and mutual funds became memo items on the 5300 call report

Credit Union Spreads

(1st half data is annualized, from CU Call Reports)

	Net Loan Yield	Surplus Funds Yield	Cost of Savings	Yield on Assets	Cost of Assets	Gross Spread	Fee Income	Other Income*	Operating Expenses*	Net Spread*	Loan Loss Provision	Net Income*	Salaries & Benefits
1st Half 2012	5.51%	1.31%	0.77%	3.69%	0.75%	294	71	65	309	121	37	84	153
Jun 11 - Jun 12	5.61%	1.38%	0.85%	3.84%	0.82%	302	74	62	323	115	42	73	155
2011	5.78%	1.55%	0.96%	4.05%	0.92%	312	74	57	326	117	50	68	155
1st Half 2011	5.82%	1.66%	1.00%	4.14%	0.96%	318	72	55	316	128	51	77	154
Jun 10 - Jun 11	5.94%	1.71%	1.10%	4.26%	1.05%	321	76	58	324	132	63	68	156
2010	6.07%	1.88%	1.28%	4.46%	1.21%	325	78	55	319	139	78	61	156
1st Half 2010	6.09%	2.00%	1.36%	4.54%	1.28%	326	77	47	306	144	81	62	155
Jun 09 - Jun 10	6.18%	2.12%	1.53%	4.67%	1.43%	323	80	42	309	137	97	40	156
2009	6.28%	2.46%	1.87%	4.91%	1.73%	318	82	41	316	125	111	15	160
1st Half 2009	6.29%	2.71%	2.05%	5.03%	1.88%	315	80	46	321	120	110	10	162
Jun 08 - Jun 09	6.45%	3.02%	2.26%	5.25%	2.07%	318	84	45	328	118	110	8	164
2008	6.63%	3.64%	2.66%	5.56%	2.41%	314	86	50	335	116	85	31	168
1st Half 2008	6.64%	3.92%	2.84%	5.64%	2.56%	308	85	52	334	112	60	52	169
Jun 07 - Jun 08	6.76%	4.17%	3.02%	5.79%	2.71%	308	88	50	337	109	56	52	169
2007	6.77%	4.47%	3.12%	5.89%	2.78%	310	87	49	338	107	43	64	169
1st Half 2007	6.65%	4.51%	3.02%	5.81%	2.69%	312	83	49	335	109	34	75	170
Jun 06 - Jun 07	6.66%	4.30%	2.94%	5.76%	2.64%	313	85	47	336	109	33	76	168
2006	6.48%	3.90%	2.61%	5.52%	2.35%	317	85	44	333	113	31	82	167
1st Half 2006	6.28%	3.72%	2.35%	5.32%	2.13%	319	82	44	329	116	30	86	165
Jun 05 - Jun 06	6.26%	3.45%	2.22%	5.21%	2.01%	320	84	43	329	118	37	82	164
2005	6.14%	3.05%	1.90%	4.97%	1.73%	324	82	43	324	125	39	85	162
1st Half 2005	6.02%	2.93%	1.72%	4.82%	1.56%	326	79	43	320	128	35	93	160
Jun 04 - Jun 05	6.09%	2.73%	1.65%	4.78%	1.50%	328	81	40	321	128	36	92	160
2004	6.19%	2.47%	1.55%	4.72%	1.41%	331	79	37	320	126	35	92	160
1st Half 2004	6.24%	2.40%	1.53%	4.69%	1.38%	331	75	37	318	125	33	92	159
Jun 03 - Jun 04	6.44%	2.39%	1.61%	4.78%	1.45%	333	75	37	319	127	35	92	159
2003	6.83%	2.49%	1.84%	5.03%	1.65%	338	74	40	319	132	34	98	159
1st Half 2003	7.01%	2.62%	1.99%	5.18%	1.78%	340	72	42	318	136	32	104	159
Jun 02 - Jun 03	7.28%	2.86%	2.20%	5.46%	1.97%	349	72	41	322	140	33	107	160
2002	7.64%	3.29%	2.56%	5.89%	2.28%	361	69	36	326	141	35	106	161
1st Half 2002	7.72%	3.46%	2.70%	6.03%	2.40%	363	66	33	324	138	35	103	161
Jun 01 - Jun 02	7.99%	3.81%	3.10%	6.35%	2.75%	360	68	35	328	134	35	99	162
2001	8.34%	4.70%	3.79%	6.93%	3.35%	358	69	36	335	128	33	95	165
1st Half 2001	8.41%	5.28%	4.08%	7.19%	3.59%	360	68	36	337	126	30	96	167
Jun 00 - Jun 01	8.51%	5.41%	4.13%	7.32%	3.65%	367	68	33	339	129	31	98	167
2000	8.47%	5.55%	4.03%	7.34%	3.56%	377	66	29	339	133	31	102	166
1st Half 2000	8.33%	5.54%	3.86%	7.22%	3.42%	380	63	28	337	134	30	104	166
Jun 99 - Jun 00	8.39%	5.36%	3.84%	7.18%	3.40%	378	64	28	338	132	32	100	165
1999	8.43%	5.06%	3.80%	7.07%	3.36%	370	62	27	332	127	34	93	162
1st Half 1999	8.39%	4.94%	3.77%	6.99%	3.33%	366	59	25	325	124	34	90	159
Jun 98 - Jun 99	8.59%	5.06%	3.90%	7.17%	3.45%	372	60	27	329	130	38	92	160
1998	8.76%	5.27%	4.05%	7.38%	3.57%	381	60	26	331	137	42	95	161
1st Half 1998	8.72%	5.35%	4.05%	7.41%	3.57%	384	59	24	330	137	42	95	161
Jun 97 - Jun 98	8.81%	5.41%	4.08%	7.49%	3.60%	388	59	24	329	142	45	98	161
1997	8.89%	5.40%	4.07%	7.54%	3.61%	393	58	23	328	146	43	103	160
1st Half 1997	8.80%	5.35%	4.01%	7.46%	3.55%	391	56	21	325	143	39	104	
Jun 96 - Jun 97	8.88%	5.33%	4.01%	7.48%	3.55%	393	56	21	325	146	39	106	
1996	8.96%	5.26%	4.01%	7.47%	3.57%	391	56	21	323	144	34	110	
1st Half 1996	8.90%	5.21%	3.98%	7.39%	3.54%	385	54	20	319	140	29	111	
Jun 95 - Jun 96	8.99%	5.27%	4.04%	7.47%	3.60%	387	54	20	320	141	29	112	
1995	8.94%	5.19%	3.95%	7.39%	3.54%	385	52	18	317	139	26	113	
1994	8.78%	4.49%	3.29%	6.84%	2.98%	386	49	15	305	145	24	121	
1993	9.53%	4.32%	3.38%	7.04%	3.07%	397	49	22	301	167	26	141	
1992	10.50%	5.04%	4.24%	7.95%	3.87%	408	46	25	306	173	36	137	
1991	11.26%	6.37%	5.75%	9.16%	5.27%	389	42	23	314	139	45	94	

* June 2009 numbers estimated using year-end 2009 data for accounts 310,440-440a,659 and 360; account 311 omitted entirely.
From December 2009 through 2010 excludes 311 and 440a. December 2008 is the original release of the data without stabilization transactions.

Credit Union Credit Quality

(Chargeoff rate, Subject to Bankruptcy Rate and Annual Chapt 7, 13 are for 1st Half annualized, From CU Call Reports)

	$ Delinquency Rates			Net Chargeoff	Subject to Bankruptcy	Annual Ch 7s Per 1000	Annual Ch 13s Per 1000	OREO/	$ Delinquency Rates		
	2-6 Mo	6-12 Mo	>12 Mo	Rate **	Rate* **	Memships **	Memships **	Assets ***	1st Mortgage	2nd Mortgage	Non-Mortgage
June 2012	0.66%	0.29%	0.24%	0.76%	0.72%	1.94	0.83	0.165%	1.61%	1.23%	0.82%
Dec 2011	0.94%	0.37%	0.30%	0.91%	0.69%	2.11	0.90	0.189%	2.22%	1.43%	1.10%
June 2011	0.90%	0.40%	0.28%	0.94%	0.88%	2.51	1.02	0.201%	2.21%	1.40%	1.08%
Dec 2010	1.08%	0.41%	0.25%	1.13%	0.87%	2.62	1.06	0.206%	2.30%	1.55%	1.33%
June 2010	1.08%	0.43%	0.23%	1.15%	1.04%	2.98	1.21	0.184%	2.24%	1.52%	1.38%
Dec 2009	1.21%	0.43%	0.18%	1.21%	0.82%	2.59	1.04	0.172%	2.12%	1.61%	1.65%
June 2009	1.08%	0.39%	0.12%	1.17%	0.85%	2.62	1.05	0.145%	1.70%	1.43%	1.53%
Dec 2008	1.01%	0.26%	0.09%	0.84%	0.52%	1.77	0.84	0.130%	1.26%	1.06%	1.56%
June 2008	0.67%	0.23%	0.07%	0.72%	0.50%	1.64	0.84	0.093%	0.78%	0.78%	1.18%
Dec 2007	0.69%	0.19%	0.05%	0.51%	0.33%	1.14	0.66	0.078%	0.64%	0.73%	1.22%
June 2007	0.51%	0.14%	0.05%	0.46%	0.34%	1.12	0.62	0.055%	0.41%	0.49%	0.95%
Dec 2006	0.51%	0.13%	0.05%	0.45%	0.21%	0.89	0.51	0.056%	0.35%	0.32%	1.02%
June 2006	0.40%	0.13%	0.05%	0.45%	0.24%	0.87	0.48	0.053%	0.27%	0.24%	0.89%
Dec 2005	0.54%	0.14%	0.05%	0.54%	0.60%	3.26	0.79	0.042%	0.27%	0.25%	1.15%
June 2005	0.45%	0.14%	0.05%	0.50%	0.61%	2.68	0.81	0.032%	0.26%	0.22%	0.99%
Dec 2004	0.51%	0.15%	0.05%	0.51%	0.54%	2.33	0.72	0.028%	0.26%	0.24%	1.12%
June 2004	0.47%	0.15%	0.06%	0.53%	0.60%	2.44	0.72	0.027%	0.26%	0.25%	1.01%
Dec 2003	0.54%	0.17%	0.06%	0.56%	0.53%	2.39	0.72	0.019%	0.28%	0.28%	1.15%
June 2003	0.50%	0.17%	0.06%	0.55%	0.61%	2.56	0.94	0.019%	0.30%	0.29%	1.07%
Dec 2002	0.56%	0.17%	0.07%	0.52%	0.46%	2.28	0.70	0.018%	0.31%	0.29%	1.16%
June 2002	0.48%	0.17%	0.07%	0.49%	0.53%	2.35	0.73	0.022%	0.28%	0.26%	1.05%
Dec 2001	0.58%	0.18%	0.06%	0.46%	0.34%	2.17	0.68	0.019%	0.31%	0.30%	1.18%
June 2001	0.49%	0.16%	0.06%	0.44%	0.46%	2.35	0.70	0.018%	0.29%	0.26%	0.99%
Dec 2000	0.53%	0.15%	0.06%	0.42%	0.33%	1.84	0.63	0.022%	0.31%	0.26%	1.03%
June 2000	0.43%	0.15%	0.07%	0.42%	0.37%	2.05	0.69	0.018%	0.27%	0.25%	0.91%
Dec 1999	0.51%	0.16%	0.08%	0.49%	0.39%	2.14	0.71	0.020%	0.30%	0.29%	1.04%
June 1999	0.50%	0.18%	0.09%	0.51%	0.48%	2.36	0.75	0.021%	0.31%	0.32%	1.04%
Dec 1998	0.60%	0.20%	0.09%	0.59%	0.41%	2.52	0.80	0.022%	0.37%	0.36%	1.19%
June 1998	0.57%	0.21%	0.10%	0.59%	0.67%	2.84	0.86	0.022%	0.40%	0.36%	1.16%
Dec 1997	0.69%	0.23%	0.10%	0.59%	0.50%	2.56	0.84	0.025%	0.49%	0.40%	1.30%
June 1997	0.64%	0.23%	0.09%	0.56%	0.63%	2.69	0.90	0.022%	0.49%	0.41%	1.23%
Dec 1996	0.71%	0.22%	0.09%	0.50%	0.49%	2.14	0.81	0.030%	0.51%	0.46%	1.28%
June 1996	0.61%	0.21%	0.09%	0.46%	0.59%	2.11	0.78	0.030%	0.52%	0.46%	1.11%
Dec 1995	0.66%	0.20%	0.09%	0.41%	0.44%	1.61	0.63	0.030%	0.58%	0.49%	1.15%
June 1995	0.55%	0.19%	0.10%	0.37%	0.46%	1.62	0.68	0.040%	0.56%	0.46%	0.98%
Dec 1994	0.59%	0.18%	0.10%	0.39%	0.36%	1.61	0.65	0.050%	0.57%	0.49%	1.04%
June 1994	0.57%	0.21%	0.12%	0.40%	0.44%	2.24	0.91	0.060%	0.68%	0.54%	1.04%
Dec 1993	0.67%	0.23%	0.15%	0.49%	0.53%	1.68	0.67	0.060%	0.78%	0.68%	1.21%
Dec 1992	0.78%	0.29%	0.21%	0.60%	0.52%	1.95	0.71	0.070%	1.07%	0.89%	1.43%
Dec 1991	0.94%	0.37%	0.27%	0.65%	0.54%	2.66		0.080%	1.46%	0.84%	1.80%
Dec 1990	1.02%	0.40%	0.26%	0.65%	0.45%	2.56			1.36%	0.90%	1.95%
Dec 1989	1.05%	0.44%	0.29%	0.66%	0.46%	2.46					
Dec 1988	1.04%	0.45%	0.32%	0.63%							
Dec 1987	1.10%	0.48%	0.35%	0.64%							
Dec 1986	1.28%	0.52%	0.39%	0.61%							
Dec 1985	1.24%	0.49%	0.40%	0.44%							

* June numbers are inflated due to some credit unions reporting all bankruptcies instead of year-to-date ** June is Annualized 1st Half

*** Wording change in June 2004 and June 2005 so that repossed autos etc are now included

Credit Union Balance Sheet
(from CU Call Reports)

	Assets			Liabilities & Equity			
	Loans	Surplus Funds	Fixed & Other	Borrowings & Oth Liabilities	Savings	Net Capital	Loan Loss Allowance
June 2012	58.06%	38.39%	4.39%	3.57%	86.32%	10.11%	0.85%
Dec 2011	59.73%	36.64%	4.55%	3.70%	86.13%	10.16%	0.92%
June 2011	60.00%	36.22%	4.74%	3.61%	86.28%	10.11%	0.96%
Dec 2010	62.09%	34.29%	4.64%	3.96%	86.11%	9.93%	1.03%
June 2010	62.88%	33.48%	4.66%	3.98%	86.15%	9.87%	1.02%
Dec 2009	64.95%	31.49%	4.55%	5.04%	85.18%	9.77%	0.99%
June 2009	65.85%	30.45%	4.56%	5.52%	84.64%	9.83%	0.86%
Dec 2008	69.68%	26.44%	4.62%	5.42%	83.84%	10.74%	0.74%
June 2008	68.17%	27.82%	4.55%	4.67%	84.46%	10.87%	0.53%
Dec 2007	70.02%	25.92%	4.57%	4.60%	84.07%	11.34%	0.51%
June 2007	68.46%	27.58%	4.42%	3.54%	85.21%	11.25%	0.46%
Dec 2006	69.73%	26.29%	4.44%	3.82%	84.80%	11.39%	0.46%
June 2006	68.49%	27.69%	4.29%	3.62%	85.27%	11.11%	0.47%
Dec 2005	67.64%	28.62%	4.23%	3.78%	85.18%	11.04%	0.49%
June 2005	65.09%	31.09%	4.29%	3.54%	85.56%	10.90%	0.47%
Dec 2004	64.10%	32.36%	4.01%	3.09%	86.06%	10.85%	0.47%
June 2004	62.21%	34.26%	4.00%	2.87%	86.59%	10.54%	0.47%
Dec 2003	61.73%	34.87%	3.88%	2.62%	86.70%	10.68%	0.48%
June 2003	59.41%	37.29%	3.78%	2.40%	87.08%	10.52%	0.48%
Dec 2002	61.81%	34.85%	3.86%	2.18%	87.02%	10.80%	0.52%
June 2002	62.09%	34.63%	3.82%	1.94%	87.43%	10.63%	0.54%
Dec 2001	64.29%	32.42%	3.85%	1.90%	87.24%	10.86%	0.56%
June 2001	64.93%	31.84%	3.79%	1.80%	87.27%	10.93%	0.57%
Dec 2000	68.78%	27.89%	3.94%	2.02%	86.62%	11.36%	0.61%
June 2000	67.38%	29.38%	3.85%	2.07%	86.92%	11.01%	0.61%
Dec 1999	66.03%	30.72%	3.87%	2.23%	86.85%	10.92%	0.62%
June 1999	62.69%	34.80%	3.13%	1.63%	87.71%	10.66%	0.61%
Dec 1998	63.26%	34.29%	3.07%	1.60%	87.56%	10.84%	0.62%
June 1998	64.05%	33.49%	3.10%	1.65%	87.50%	10.85%	0.63%
Dec 1997	66.19%	31.43%	3.04%	1.44%	87.55%	11.01%	0.65%
June 1997	64.44%	33.16%	3.04%	1.55%	87.80%	10.66%	0.63%
Dec 1996	65.45%	32.25%	2.96%	1.49%	87.80%	10.71%	0.65%
June 1996	62.18%	35.42%	3.02%	1.55%	88.25%	10.20%	0.62%
Dec 1995	62.73%	35.04%	2.89%	1.55%	88.18%	10.27%	0.66%
June 1995	61.28%	36.56%	2.82%	1.62%	88.46%	9.92%	0.66%
Dec 1994	60.86%	37.01%	2.83%	2.20%	88.19%	9.61%	0.69%
June 1994	55.77%	41.96%	2.96%	1.84%	89.01%	9.15%	0.69%
Dec 1993	55.09%	42.80%	2.82%	1.75%	89.22%	9.04%	0.71%
Dec 1992	54.15%	43.83%	2.76%	1.58%	90.27%	8.15%	0.74%
Dec 1991	58.67%	39.17%	2.91%	1.76%	90.58%	7.66%	0.74%
Dec 1990	63.98%	33.63%	2.98%	1.75%	90.68%	7.57%	0.60%
Dec 1989	66.10%	31.32%	3.09%	1.73%	90.91%	7.36%	0.51%
Dec 1988	64.43%	33.09%	2.94%	2.31%	90.84%	6.85%	0.46%
Dec 1987	60.93%	36.66%	2.82%	2.12%	91.35%	6.53%	0.42%
Dec 1986	57.49%	40.14%	2.79%	1.80%	92.00%	6.20%	0.42%
Dec 1985	61.92%	35.64%	2.82%	1.98%	91.53%	6.49%	0.38%

Composition of Surplus Funds
(from CU Call Reports)

	Corporate Credit Unions	Banks & S&Ls	Government Securities	Mutual Funds	Agency Securities	Other	Cash*	Remaining Maturity: Less Than 1 Year -Cash	1 Year to 3 Years	3 Years to 10 Years	More Than 10 Years
June 2012	1.4%	12.1%	2.7%	0.5%	49.4%	6.9%	27.0%	19.3%	28.2%	23.9%	1.5%
Dec 2011	1.8%	12.5%	2.3%	0.5%	49.1%	6.7%	27.1%	20.2%	29.9%	20.9%	1.8%
June 2011	3.4%	12.8%	3.6%	0.6%	47.6%	6.7%	25.2%	20.7%	27.3%	25.0%	1.8%
Dec 2010	5.5%	13.5%	3.4%	0.6%	45.5%	7.6%	23.9%	23.2%	29.9%	21.3%	1.7%
June 2010	8.2%	13.8%	3.2%	0.6%	42.9%	7.3%	24.0%	24.9%	31.8%	17.8%	1.6%
Dec 2009	12.0%	13.3%	2.5%	0.7%	38.5%	8.6%	24.4%	29.1%	28.4%	16.4%	1.6%
June 2009	15.1%	13.2%	2.3%	0.9%	36.7%	8.7%	23.1%	32.5%	28.2%	14.8%	1.4%
Dec 2008	15.1%	12.9%	1.9%	0.9%	37.0%	9.6%	22.6%	32.8%	27.0%	16.0%	1.6%
June 2008	16.9%	11.3%	2.0%	1.1%	34.4%	9.2%	25.2%	29.3%	25.6%	18.4%	1.6%
Dec 2007	19.7%	8.4%	2.4%	1.0%	33.0%	8.4%	27.0%	33.8%	24.1%	13.7%	1.4%
June 2007	19.7%	7.8%	0.9%	0.9%	33.5%	6.9%	30.5%	30.9%	25.6%	11.9%	1.2%
Dec 2006	17.9%	8.4%	1.1%	1.1%	36.3%	7.4%	27.8%	32.5%	28.0%	10.5%	1.1%
June 2006	17.5%	9.2%	1.2%	1.0%	39.5%	6.9%	24.6%	33.0%	30.6%	10.8%	1.1%
Dec 2005	16.1%	10.7%	1.3%	1.1%	42.0%	5.2%	23.6%	31.7%	32.5%	11.3%	1.0%
June 2005	15.8%	11.6%	1.6%	1.2%	42.9%	5.1%	21.9%	29.4%	34.6%	13.1%	0.9%
Dec 2004	15.0%	12.0%	1.8%	1.5%	41.7%	4.6%	23.4%	26.3%	34.2%	14.9%	1.2%
June 2004	14.8%	12.3%	1.8%	1.8%	42.2%	4.9%	22.2%	25.4%	34.1%	17.1%	1.3%
Dec 2003	13.9%	12.3%	1.8%	1.9%	41.5%	4.5%	24.1%	25.0%	33.1%	16.4%	1.5%
June 2003	13.0%	11.7%	1.6%	2.0%	37.8%	4.5%	29.5%	25.6%	30.1%	13.6%	1.3%
Dec 2002	13.9%	11.9%	1.5%	2.0%	38.3%	4.9%	27.6%	28.9%	30.9%	11.4%	1.1%
June 2002	13.0%	11.5%	1.8%	2.1%	36.7%	5.9%	29.1%	27.1%	30.4%	12.5%	1.0%
Dec 2001	12.2%	11.4%	1.8%	2.3%	36.0%	5.2%	31.0%	28.0%	27.1%	12.7%	1.2%
June 2001	12.5%	10.1%	1.9%	2.3%	32.3%	5.5%	35.4%	29.1%	22.2%	11.9%	1.4%
Dec 2000	12.4%	10.2%	3.3%	1.8%	39.4%	5.7%	27.2%	32.8%	26.3%	12.1%	1.6%
June 2000	16.8%	12.1%	4.0%	1.8%	41.0%	5.7%	18.7%	36.5%	27.1%	16.0%	1.7%
Dec 1999	17.4%	12.3%	4.6%	2.0%	38.1%	5.3%	20.3%	37.8%	24.6%	15.4%	1.9%
June 1999	27.0%	15.8%	5.5%	2.7%	36.3%	6.5%	6.2%	53.3%	21.8%	14.9%	3.8%
Dec 1998	28.7%	15.9%	6.9%	2.7%	32.8%	6.5%	6.7%	58.1%	19.9%	11.6%	3.8%
June 1998	27.0%	15.4%	8.4%	2.5%	33.9%	6.5%	6.4%	57.1%	22.3%	10.6%	3.7%
Dec 1997	23.7%	15.0%	10.5%	2.2%	35.4%	6.1%	7.2%	55.8%	23.4%	9.4%	4.1%
June 1997	23.9%	14.8%	12.3%	2.2%	34.9%	5.5%	6.4%	54.9%	25.1%	9.6%	4.1%
Dec 1996	21.7%	15.1%	13.1%	2.4%	35.1%	5.6%	6.9%	52.4%	26.9%	9.5%	4.3%
June 1996	23.0%	14.8%	13.5%	2.5%	34.4%	5.4%	6.5%	53.7%	26.3%	9.6%	3.8%
Dec 1995	23.1%	15.4%	13.0%	2.6%	33.6%	5.6%	6.7%	57.2%	24.3%	8.2%	3.6%
June 1995	24.1%	15.4%	13.9%	2.5%	32.2%	5.5%	6.3%	55.0%	25.1%	10.1%	3.6%
Dec 1994	22.4%	14.8%	16.5%	2.4%	32.6%	5.4%	5.9%	49.0%	28.5%	16.6%	
June 1994	24.9%	16.1%	16.3%	2.7%	29.8%	4.9%	5.3%	50.1%	28.7%	15.8%	
Dec 1993	26.6%	17.8%	15.5%	3.5%	26.5%	4.8%	5.3%	53.6%	27.1%	14.1%	
Dec 1992	30.4%	19.1%	14.8%	3.5%	22.2%	4.5%	5.6%	57.3%	25.0%	12.1%	
Dec 1991	32.0%	23.4%	12.5%	2.8%	18.7%	4.9%	5.6%	62.3%	20.4%	11.7%	
Dec 1990	33.1%	26.5%	10.6%	1.8%	16.6%	4.9%	6.5%	65.6%	15.8%	12.0%	
Dec 1989	28.2%	30.5%	9.7%	2.0%	16.6%	5.5%	7.4%	70.8%	11.8%	10.1%	

* From December 1999 on "Cash" includes all cash on deposit (earning or not) and all securities with original issue maturity 3 months or less

Selected Interest Rates

from the Federal Reserve Economic Database (average for the last month of the period)

	3-Month Treasury	1-Year Treasury	3-Year Treasury	10-Year Treasury	30-Year Treasury	Prime	Fed Funds	1-Month CD	6-Month CD	FHMC 30 Yr Mortgage
June 2012	0.1	0.2	0.4	1.6		3.3	0.2	0.2	0.5	3.7
Dec 2011	0.0	0.1	0.4	2.0		3.3	0.1	0.2	0.7	4.0
June 2011	0.0	0.2	0.7	3.0		3.3	0.1	0.2	0.3	4.5
Dec 2010	0.1	0.3	1.0	3.3		3.3	0.2	0.3	0.4	4.7
June 2010	0.1	0.3	1.2	3.2		3.3	0.2	0.3	0.8	4.7
Dec 2009	0.1	0.4	1.4	3.6		3.3	0.1	0.2	0.3	4.9
June 2009	0.2	0.5	1.8	3.7		3.3	0.2	0.3	0.7	5.4
Dec 2008	0.0	0.5	1.1	2.4		3.6	0.2	1.0	2.2	5.3
June 2008	1.9	2.4	3.1	4.1		5.0	2.0	2.5	3.1	6.3
Dec 2007	3.1	3.3	3.1	4.1		7.3	4.2	5.1	4.9	6.1
June 2007	4.7	5.0	5.0	5.1		8.3	5.3	5.3	5.4	6.7
Dec 2006	5.0	4.9	4.6	4.6		8.3	5.2	5.3	5.3	6.1
June 2006	4.9	5.2	5.1	5.1		8.0	5.0	5.2	5.5	6.7
Dec 2005	4.0	4.4	4.4	4.5		7.2	4.2	4.3	4.6	6.3
June 2005	3.0	3.4	3.7	4.0		6.0	3.0	3.2	3.6	5.6
Dec 2004	2.2	2.7	3.2	4.2		5.2	2.2	2.3	2.7	5.8
June 2004	1.3	2.1	3.3	4.7		4.0	1.0	1.2	1.8	6.3
Dec 2003	0.9	1.3	2.4	4.3		4.0	1.0	1.1	1.2	5.9
June 2003	0.9	1.0	1.5	3.3		4.2	1.2	1.1	1.0	5.2
Dec 2002	1.2	1.5	2.2	4.0		4.3	1.2	1.4	1.4	6.1
June 2002	1.7	2.2	3.5	4.9		4.8	1.8	1.8	1.9	6.7
Dec 2001	1.7	2.2	3.6	5.1		4.8	1.8	1.9	1.9	7.1
June 2001	3.6	3.6	4.4	5.3	5.7	7.0	4.0	3.9	3.7	7.2
Dec 2000	5.9	5.6	5.3	5.2	5.5	9.5	6.4	6.6	6.3	7.4
June 2000	5.9	6.2	6.4	6.1	5.9	9.5	6.5	6.6	6.9	8.3
Dec 1999	5.4	5.8	6.1	6.3	6.4	8.5	5.3	6.3	6.1	7.9
June 1999	4.7	5.1	5.7	5.9	6.0	7.8	4.8	5.0	5.3	7.6
Dec 1998	4.5	4.5	4.5	4.7	5.1	7.8	4.7	5.5	5.0	6.7
June 1998	5.1	5.4	5.5	5.5	5.7	8.5	5.6	5.6	5.7	7.0
Dec 1997	5.3	5.5	5.7	5.8	6.0	8.5	5.5	5.9	5.8	7.1
June 1997	5.1	5.7	6.2	6.5	6.8	8.5	5.6	5.6	5.8	7.7
Dec 1996	5.0	5.5	5.9	6.3	6.6	8.3	5.3	5.5	5.5	7.6
June 1996	5.2	5.8	6.5	6.9	7.1	8.3	5.3	5.4	5.6	8.3
Dec 1995	5.3	5.3	5.4	5.7	6.1	8.7	5.6	5.8	5.5	7.2
June 1995	5.6	5.6	5.8	6.2	6.6	9.0	6.0	6.0	5.8	7.6
Dec 1994	5.8	7.1	7.7	7.8	7.9	8.5	5.5	6.0	6.8	9.2
June 1994	4.3	5.3	6.3	7.1	7.4	7.3	4.3	4.3	4.9	8.4
Dec 1993	3.1	3.6	4.5	5.8	6.3	6.0	3.0	3.3	3.4	7.2
Dec 1992	3.3	3.7	5.2	6.8	7.4	6.0	2.9	3.6	3.6	8.2
Dec 1991	4.2	4.4	5.4	7.1	7.7	7.2	4.4	4.8	4.4	8.5
Dec 1990	7.0	7.1	7.5	8.1	8.2	10.0	7.3	8.3	7.6	9.7
Dec 1989	7.9	7.7	7.8	7.8	7.9	10.5	8.5	8.7	8.1	9.7
Dec 1988	8.4	9.0	9.1	9.1	9.0	10.5	8.8	9.4	9.3	10.6
Dec 1987	6.0	7.2	8.1	9.0	9.1	8.8	6.8	7.9	7.7	10.7
Dec 1986	5.7	5.9	6.4	7.1	7.4	7.5	6.9	6.7	6.0	9.3

Selected Economic Indicators

from the Federal Reserve Economic Database, US Courts, Freelunch.com and NYSE (last month or quarter of the period)
(for % change June is change since previous June, Housing Starts, Real Dispos Personal Inc etc. are summed over 12 months)

	Financial Obligations To Dispos Income	Total Debt Service Payments to Dispos Inc	Seasonally Adj Manufac Cap (NAICS) Utilization	New Private Housing Units Started % Change	University of Michigan Consumer Sentiment	Real Dispos Personal Inc SAAR Ch 96 % Change	Real Gross Dom Product SAAR Ch 96 % Change	Real Personal Consumption SAAR Ch 96 % Change	Personal Income SAAR % Change	Personal Savings Rate percent	Unemployment Rate Seasonally Adjusted	Non Farm Business Productivity % Change	NYSE Composite Index % Change	CPI All Urban Consumers Seas Adj % Change	Personal Bankruptcy Filings % Change
Jun 2012			78.1	20.4%		0.6%	2.1%	2.0%	3.7%	4.3	8.2	1.4%	-6.2%	1.7%	-14.2%
Dec 2011	16.2	11.1	76.6	4.5%	69.9	1.3%	1.8%	2.5%	5.1%	3.4	8.5	0.9%	-6.1%	3.0%	-11.4%
Jun 2011	16.3	11.3	74.9	-4.1%	71.5	2.7%	2.2%	2.6%	5.5%	4.7	9.1	1.7%	28.6%	3.5%	-2.3%
Dec 2010	16.6	11.7	73.4	5.7%	74.5	1.8%	2.4%	1.8%	3.8%	4.9	9.4	3.3%	10.8%	1.4%	8.8%
Jun 2010	17.2	12.1	71.1	-8.1%	76	-1.3%	0.2%	0.1%	-1.3%	5.8	9.4	4.3%	9.6%	1.1%	20.9%
Dec 2009	18.0	12.8	66.8	-38.4%	72.5	-2.8%	-3.1%	-1.9%	-4.8%	4	9.9	4.7%	24.8%	2.8%	31.6%
Jun 2009	18.3	13.2	63.8	-42.9%	70.8	-0.7%	-3.2%	-2.3%	-0.9%	5	9.5	-0.1%	-31.8%	-1.3%	33.9%
Dec 2008	18.5	13.5	69.4	-32.9%	60.1	2.4%	-0.3%	-0.6%	4.6%	6.5	7.3	-2.0%	-40.9%	0.0%	30.6%
Jun 2008	18.0	13.4	76.1	-26.8%	56.4	2.7%	1.8%	1.3%	5.8%	6.1	5.6	1.2%	-12.3%	4.9%	28.1%
Dec 2007	18.9	14.0	78.3	-25.9%	75.5	2.4%	1.9%	2.3%	5.7%	2.6	5.0	1.9%	6.6%	4.1%	36.5%
Jun 2007	18.9	14.0	79.0	-24.1%	85.3	3.5%	1.9%	2.7%	6.5%	2.1	4.6	0.9%	20.9%	2.7%	-49.8%
Dec 2006	18.7	14.0	78.1	-12.6%	91.7	4.0%	2.7%	2.9%	7.5%	2.7	4.4	1.1%	17.9%	2.5%	-70.5%
Jun 2006	18.5	13.8	78.5	1.0%	84.9	2.4%	3.0%	3.0%	6.6%	2.9	4.6	1.5%	13.2%	4.2%	-9.6%
Dec 2005	18.3	13.7	78.2	6.3%	91.5	1.4%	3.1%	3.4%	5.5%	1.8	4.9	1.6%	7.0%	3.3%	30.5%
June 2005	18.4	13.7	78.0	3.7%	96	2.4%	3.1%	3.3%	6.0%	1.4	5.0	1.3%	9.3%	2.5%	0.3%
Dec 2004	17.9	13.2	77.1	5.2%	97.1	3.4%	3.5%	3.3%	6.0%	5.5	5.4	1.1%	12.6%	3.3%	-3.8%
June 2004	17.8	13.1	75.3	12.5%	95.6	3.7%	3.7%	3.4%	4.9%	4	5.6	3.4%	20.0%	3.2%	-0.9%
Dec 2003	17.9	13.1	74.2	8.4%	92.6	2.5%	2.5%	2.8%	3.5%	3.7	5.7	4.6%	28.8%	2.0%	5.6%
June 2003	18.0	13.2	73.1	5.1%	89.7	1.9%	1.9%	2.4%	2.5%	3.5	6.3	2.5%	-2.4%	1.9%	10.2%
Dec 2002	18.1	13.2	73.0	6.8%	86.7	3.3%	1.8%	2.7%	2.0%	2.9	6.0	3.4%	-19.8%	2.5%	6.0%
June 2002	17.9	13.0	72.5	4.8%	92.4	3.4%	1.0%	2.6%	2.1%	4	5.8	4.1%	-14.3%	1.1%	8.6%
Dec 2001	18.2	13.1	71.1	1.8%	88.8	2.4%	1.1%	2.7%	3.8%	2.3	5.7	2.0%	-10.2%	1.6%	19.2%
June 2001	17.9	12.8	73.9	-4.1%	92.6	3.7%	2.6%	3.8%	6.5%	2	4.5	1.1%	-3.3%	3.2%	8.8%
Dec 2000	17.6	12.5	77.7	-4.5%	98.4	5.1%	4.1%	5.1%	8.2%	2.1	3.9	1.8%	1.0%	3.4%	-5.0%
June 2000	17.2	12.2	80.2	-1.3%	106.4	3.9%	4.8%	5.4%	6.7%	3	4.0	3.9%	-0.8%	3.7%	-8.3%
Dec 1999	17.3	12.1	80.3	1.6%	105.4	3.0%	4.8%	5.5%	5.1%	2.4	4.0	3.5%	9.1%	2.7%	-8.3%
June 1999	17.3	12.0	80.1	8.4%	107.3	4.6%	4.7%	5.5%	6.3%	2.8	4.3	3.7%	12.0%	2.0%	-2.0%
Dec 1998	17.0	11.8	80.6	9.9%	100.5	6.0%	4.4%	5.2%	7.5%	4.1	4.4	3.8%	16.6%	1.6%	3.6%
June 1998	16.9	11.7	81.4	5.0%	105.6	4.9%	4.4%	4.6%	6.9%	5.4	4.5	2.2%	25.1%	1.6%	9.2%
Dec 1997	17.2	11.8	83.5	0.4%	102.1	3.5%	4.5%	3.7%	6.2%	4.7	4.7	2.4%	30.3%	1.7%	20.0%
June 1997	17.3	11.8	82.7	0.7%	104.5	3.4%	4.3%	3.3%	6.4%	4.9	5.0	2.0%	28.7%	2.2%	27.7%
Dec 1996	17.2	11.9	82.4	7.9%	96.9	3.3%	3.7%	3.5%	6.3%	4.7	5.4	2.1%	19.1%	3.4%	28.6%
June 1996	17.1	11.7	82.4	4.5%	92.4	2.7%	2.7%		5.4%	5.5	5.3	2.5%	23.1%	2.8%	22.6%
Dec 1995	17.1	11.6	82.6	-5.9%	91.0	3.0%	2.5%		5.6%	4.3	5.6	0.4%	31.3%	2.5%	12.0%
June 1995	16.8	11.4	83.4	-0.9%	92.7	3.5%	3.5%		6.0%	4.9	5.6	-0.4%	19.0%	3.0%	2.3%
Dec 1994	16.4	11.0	84.2	12.0%	95.1	3.2%	4.1%		5.5%	5.7	5.5	1.2%	-3.1%	2.6%	-3.9%
June 1994	16.2	10.8	82.7	15.4%	91.2	2.3%	3.2%		4.7%	5.5	6.1	2.0%	-1.6%	2.5%	-7.4%
Dec 1993	16.0	10.6	81.0	7.5%	88.2	1.7%	2.9%		4.1%	7.8	6.5	0.4%	7.9%	2.8%	-9.6%
Dec 1992	16.0	10.7	79.9	19.1%	91.0	3.5%	-52.2%		6.3%	8.9	7.4	4.7%	4.7%	3.0%	3.1%
Dec 1991	16.9	11.4	78.9	-16.2%	68.2	0.8%	115.7%		3.8%	7.7	7.3	2.5%	27.1%	3.0%	21.5%
Dec 1990	17.3	11.9	80.0	-12.9%	65.5	1.9%	1.9%		6.3%	7.0	6.3	-0.2%	-7.5%	6.3%	16.4%
Dec 1989	17.3	12.0	81.9	-7.1%	90.5	2.7%	3.6%		7.7%	5.9	5.4	0.6%	24.8%	4.6%	12.6%
Dec 1988	17.2	11.8	84.6	-8.7%	91.9	4.3%	4.1%		7.8%	6.8	5.3	1.3%	13.0%	4.4%	11.7%

Corporate Credit Unions

(June 2012, from 5310 Call Reports)

Name	Assets	Full-Time Employees	Part-Time Employees	Members	Deposits* as % of Assets	Secondary** Capital as % of Assets	Reserves*** & UDE as % of Assets	Regulatory Capital Ratio	Asset Growth
Wholesale Corporates									
US Central Bridge Corporate FCU	3,379,509,278	40	0	24	101.1%	0.0%	-1.2%	-1.88%	-56.2%
Retail Corporates									
Alloya Corporate FCU	1,702,362,544	140	3	1,541	93.9%	4.4%	1.4%	6.20%	-78.8%
Catalyst Corporate FCU	1,906,774,910	175	4	1,431	90.0%	8.1%	0.4%	8.23%	-79.1%
Central Corporate CU	1,613,743,280	49	0	337	93.7%	5.4%	0.5%	6.05%	-20.4%
Corporate America CU	3,427,105,995	64	0	574	90.6%	3.7%	0.0%	4.38%	2.4%
Corporate Central Credit Union	2,144,563,007	30	0	252	91.6%	7.8%	1.3%	10.53%	22.8%
Corporate One Federal Credit Union	3,472,462,875	100	7	683	94.2%	6.8%	-3.3%	7.41%	22.3%
Eastern Corporate FCU	524,720,345	16	2	282	90.1%	8.3%	0.2%	10.00%	3.7%
First Carolina Corporate CU	1,698,779,920	25	3	251	92.6%	4.4%	0.1%	5.52%	10.7%
First Corporate CU	733,032,836	19	1	46	93.3%	6.3%	-0.2%	5.47%	-1.7%
Iowa Corporate Central CU	9,338,119	2	0	154	0.0%	90.9%	7.1%	25.52%	-90.7%
Kansas Corporate CU	641,522,016	16	2	228	93.1%	5.7%	0.4%	5.72%	6.7%
Kentucky Corporate FCU	166,410,104	8	1	96	91.1%	6.1%	0.9%	5.58%	-22.6%
Louisiana Corporate CU	185,263,649	6	1	150	96.0%	4.6%	-1.3%	3.98%	31.1%
Mid-Atlantic Corporate FCU	3,787,857,324	81	3	943	93.6%	4.1%	0.5%	5.00%	-14.2%
Missouri Corporate CU	356,792,383	10	1	180	86.6%	7.0%	0.3%	6.41%	-20.8%
Southeast Corporate FCU	1,544,576,702	81	0	355	98.8%	1.6%	-2.8%	1.41%	-31.3%
SunCorp FCU	1,081,270,592	47	1	228	92.3%	9.1%	-3.9%	8.56%	-32.6%
Tricorp FCU	443,161,698	12	0	160	94.5%	4.0%	1.1%	4.78%	-9.0%
Volunteer Corporate CU	1,307,333,790	49	3	331	89.0%	5.0%	0.6%	5.49%	-14.8%
Western Bridge Corporate FCU	3,383,013,551	137	5	659	97.9%	0.0%	0.6%	0.29%	-74.0%

*** excludes Paid-in Capital, Membership Shares, Perpetual Contrib Capital, Nonperpetual Capital Accts & Repurchase Certificates**

**** PCC, NCA, Paid-in Capital & Membership Shares *** Includes Gain or Loss on AFS securities**

FDIC-Insured Commercial Bank Ratios

(from FDIC Quarterly Banking Profile, June flow data is June to June)

	Asset Growth	Loan* Growth	1-4 Family Mtg Growth	Deposit Growth	FTEs per $1M Assets	Loans* To Deposits	Core Capital to Assets	Equity to Assets	Charge-Off Rate	% Unprofitable Institutions**
June 2012	4.2%	4.2%	2.9%	6.7%	0.152	72.38%	9.11	11.29	1.29	9.95
2011	4.8%	1.9%	-1.3%	8.7%	0.154	72.59%	8.91	11.10	1.60	15.29
June 2011	3.5%	-0.9%	-2.9%	7.4%	0.157	74.11%	9.06	11.24	2.10	15.19
2010	2.1%	1.5%	-1.2%	2.2%	0.159	77.46%	8.73	11.09	2.66	21.79
June 2010	0.6%	-1.4%	-2.3%	2.0%	0.156	80.32%	8.60	11.09	2.90	20.62
2009	-3.9%	-5.0%	3.2%	3.1%	0.160	77.94%	8.51	10.89	2.62	30.72
June 2009	3.9%	0.5%	10.1%	8.8%	0.161	83.12%	8.11	10.42	1.93	27.29
2008	10.1%	3.2%	3.1%	10.6%	0.158	84.61%	7.40	9.38	1.31	23.44
June 2008	9.7%	8.4%	1.8%	8.1%	0.169	90.00%	7.57	10.11	0.92	16.13
2007	10.7%	10.8%	5.6%	8.6%	0.175	90.65%	7.63	10.23	0.62	11.23
June 2007	8.4%	8.9%	10.3%	7.6%	0.187	89.76%	7.79	10.08	0.48	8.67
2006	11.6%	11.1%	15.1%	10.8%	0.192	88.86%	7.86	10.21	0.42	7.55
June 2006	10.1%	10.3%	9.0%	10.1%	0.199	88.66%	7.91	10.12	0.49	6.43
2005	7.4%	9.7%	12.0%	8.6%	0.207	88.62%	7.91	10.09	0.56	6.31
June 2005	8.4%	9.8%	14.1%	8.6%	0.212	88.51%	7.95	10.23	0.54	5.50
2004	10.7%	10.8%	15.7%	11.1%	0.216	87.72%	7.82	10.10	0.62	5.88
June 2004	7.6%	8.8%	11.3%	8.2%	0.226	87.59%	7.73	9.22	0.77	5.32
2003	7.4%	6.6%	10.2%	7.4%	0.231	87.96%	7.85	9.10	0.89	6.02
June 2003	11.2%	8.3%	24.2%	11.2%	0.241	87.08%	7.83	9.04	1.01	5.45
2002	8.0%	7.0%	20.3%	7.1%	0.247	88.62%	7.83	9.15	1.12	6.64
June 2002	5.9%	2.7%	7.2%	4.5%	0.259	89.38%	8.00	9.24	1.12	6.50
2001	4.9%	1.8%	5.1%	4.7%	0.260	88.73%	7.79	9.06	0.95	8.13
June 2001	6.3%	4.2%	4.4%	6.8%	0.266	90.91%	7.73	8.76	0.77	7.10
2000	8.9%	9.4%	9.3%	9.1%	0.268	91.29%	7.69	8.49	0.68	7.34
June 2000	9.4%	12.0%	19.7%	8.0%	0.278	93.21%	7.73	8.41	0.60	6.62
1999	5.4%	7.8%	9.7%	4.1%	0.289	91.07%	7.79	8.36	0.61	7.52
June 1999	5.5%	7.0%	1.9%	5.0%	0.297	89.88%	7.74	8.53	0.65	6.33
1998	8.5%	8.8%	6.5%	7.6%	0.299	87.92%	7.54	8.49	0.67	6.11
June 1998	8.6%	7.9%	7.4%	6.9%	0.308	88.17%	7.64	8.60	0.65	4.44
1997	9.5%	5.7%	9.7%	7.0%	0.307	86.93%	7.56	8.33	0.64	4.85
June 1997	8.5%	6.5%	8.8%	7.1%	0.317	87.37%	7.76	8.44	0.60	3.96
1996	6.2%	8.0%	4.7%	5.6%	0.325	88.05%	7.64	8.20	0.58	4.29
June 1996	5.4%	7.7%	4.5%	5.3%	0.338	87.89%	7.72	8.30	0.56	3.52
1995	7.6%	10.4%	10.0%	5.3%	0.344	86.06%	7.61	8.11	0.49	3.55
June 1995	7.1%	12.5%	14.7%	5.1%	0.355	85.94%	7.61	8.03	0.45	3.26
1994	8.2%	9.7%	10.3%	4.4%	0.371	82.10%	7.64	7.78	0.50	3.98
June 1994					0.384	80.28%	7.70	7.83		3.74
1993	5.7%	5.8%		2.1%	0.403	78.05%	7.65	8.00		4.89
1992	2.2%	-1.0%		0.4%	0.422	75.30%	7.21	7.51		6.85
1991	1.2%	-2.7%		1.4%	0.433	76.38%	6.48	6.75		11.60
1990	2.7%	2.5%		4.0%	0.448	79.62%	6.17	6.45		13.44
1989	5.4%	6.5%		4.8%	0.464	80.76%	6.11	6.21		12.50
1988					0.488	79.46%	6.16	6.28		14.68

*** Loans are Total loans and leases not net loans and leases ** Year-to-Date**

FDIC-Insured Commercial Bank Aggregate Spreads

	Yield on Assets %*	Cost of Assets %*	Gross Spread**	Non-Interest Income*	G/L Sec Sale & Extra Inc'	Non-Interest Expense*	Net Spread***	Loan Loss Provision*	Net Income Before Tax & Div****	Income Tax*	Return on Assets	Dividends*	Net Income After Div & Tax*****	Service Charges Income*	Salaries & Bens Expense*
1st Half 2012	3.52	0.47	305	176	7	303	184	41	144	44	100	58	42	25	137
Jun 11 - Jun 12	3.55	0.50	305	172	8	302	182	47	135	39	96	61	35	26	134
2011	3.68	0.58	311	172	5	304	184	56	127	37	90	57	33	26	133
1st Half 2011	3.79	0.63	316	178	1	307	187	60	128	40	88	51	37	26	136
Jun 10 - Jun 11	3.86	0.67	319	177	4	305	195	81	115	35	79	54	25	27	133
2010	4.01	0.74	326	180	6	298	215	122	93	28	65	43	22	30	130
1st Half 2010	4.09	0.78	331	185	5	294	227	143	84	25	59	27	32	32	130
Jun 09 - Jun 10	4.04	0.84	320	189	0	295	213	167	46	13	34	40	-6	34	128
2009	4.04	1.01	303	203	-4	313	188	194	-5	4	-9	36	-45	34	126
1st Half 2009	4.09	1.11	297	213	-3	330	178	196	-18	7	-26	20	-46	34	127
Jun 08 - Jun 09	4.05	1.27	278	178	-7	305	143	171	-28	-3	-25	25	-49	32	116
2008	4.54	1.80	274	166	-8	283	149	131	18	5	13	37	-24	33	118
1st Half 2008	5.09	2.20	289	192	-3	287	191	115	76	25	51	45	7	36	133
Jun 07 - Jun 08	5.42	2.54	287	182	-3	290	176	95	82	24	57	54	3	36	130
2007	5.82	2.94	289	201	-2	299	188	55	134	41	93	76	17	37	135
1st Half 2007	5.89	2.97	292	232	-1	306	218	35	183	59	124	89	35	37	143
Jun 06 - Jun 07	5.88	2.96	292	224	1	300	217	32	185	58	127	93	34	37	139
2006	5.73	2.75	298	227	1	303	223	27	196	62	134	84	50	37	139
1st Half 2006	5.58	2.53	305	238	-1	314	229	23	206	67	138	72	67	38	144
Jun 05 - Jun 06	5.37	2.32	305	235	-1	314	225	29	196	63	133	74	59	38	142
2005	4.96	1.89	307	232	0	316	223	31	192	62	130	74	57	39	141
1st Half 2005	4.77	1.67	310	232	2	319	224	27	198	64	134	70	63	38	141
Jun 04 - Jun 05	4.52	1.46	306	225	2	315	218	29	190	61	129	68	60	38	137
2004	4.31	1.21	310	230	4	321	223	33	191	61	129	69	60	40	138
1st Half 2004	4.36	1.17	319	243	6	332	235	35	201	65	136	73	63	42	144
Jun 03 - Jun 04	4.38	1.18	320	250	5	333	241	39	203	65	137	90	48	42	143
2003	4.55	1.29	325	253	8	334	253	47	206	67	139	106	34	43	146
1st Half 2003	4.69	1.40	329	250	13	333	259	52	208	68	140	104	36	43	149
Jun 02 - Jun 03	4.91	1.55	337	252	13	341	262	63	199	65	134	101	33	43	148
2002	5.30	1.79	351	255	9	346	269	71	198	65	133	100	32	44	149
1st Half 2002	5.46	1.89	357	257	5	345	275	69	206	68	138	103	34	44	151
Jun 01 - Jun 02	5.62	2.15	346	251	7	346	258	75	183	60	123	95	28		
2001	6.31	2.94	336	249	7	350	242	68	174	58	116	85	31	41	145
1st Half 2001	6.78	3.45	333	251	5	349	240	53	186	63	123	82	41		
Jun 00 - Jun 01	7.02	3.67	335	255	2	353	239	54	184	63	122	92	30		
2000	7.16	3.75	341	256	-4	361	232	50	182	63	119	90	29	40	148
1st Half 2000	7.04	3.59	345	253	-6	366	226	45	182	65	117	78	39		
Jun 99 - Jun 00	6.87	3.41	346	261	-4	368	235	43	192	68	124	90	33		
1999	6.64	3.17	348	261	1	369	240	39	201	71	129	94	35	39	155
1st Half 1999	6.60	3.12	349	254	2	368	237	38	199	71	128	84	44		
Jun 98 - Jun 99	6.75	3.26	349	248	4	376	226	42	184	63	120	85	35		
1998	6.96	3.44	351	238	7	373	223	43	180	61	119	79	40	38	152
1st Half 1998	7.01	3.48	352	233	7	361	232	39	193	67	126	72	54		
Jun 97 - Jun 98	7.07	3.49	358	228	6	361	231	41	190	66	124	86	38		
1997	7.10	3.45	365	218	4	355	232	41	190	67	124	89	35	39	150
1st Half 1997	7.06	3.39	367	214	3	350	233	40	193	69	125	77	48		
Jun 96 - Jun 97	7.09	3.39	369	213	3	357	228	39	189	67	122	91	31		

*** QBP Income/Expense Dollars divided by Average Assets: (Start+2xMiddle+End)/4 for full year (Start+End)/2 for Half, yields in % other in Basis Points**

**** Yield on Assets - Cost of Assets *** Gross Spread + Non-Interest Income + Gain/Loss on Securities + Extraordinary Income - Non-Interest Expense**

****** Net Spread - Loan Loss Provision ***** Net Income before Income Tax and Dividends - Income Tax - Dividends**

FDIC-Insured Commercial Bank Credit Quality

Delinquent 30-89 Days + Non Current Loans and Net YTD Charge-off by Type

	Construction		Commercial Real Estate		MultiFamily Housing		Home Equity		1-4 Family Mortgage		Commercial & Industrial		Credit Card		Other Loans to Individ	
	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof	Del + Non	Net Chof
June 2012	11.94%	1.95%	4.02%	0.54%	2.60%	0.43%	3.61%	1.84%	12.64%	1.12%	1.40%	0.53%	2.79%	4.25%	2.66%	0.98%
2011	14.81%	3.36%	4.68%	0.86%	3.55%	0.85%	3.06%	2.11%	12.85%	1.34%	1.69%	0.85%	3.33%	5.60%	3.10%	1.28%
June 2011	16.67%	3.58%	5.01%	0.92%	4.52%	0.95%	2.93%	2.25%	13.02%	1.45%	2.15%	0.94%	3.51%	6.20%	2.87%	1.30%
2010	18.04%	5.54%	5.40%	1.26%	5.32%	1.46%	3.18%	2.71%	13.44%	1.85%	3.09%	1.70%	4.23%	10.35%	3.34%	2.09%
June 2010	19.32%	5.22%	5.51%	1.15%	5.76%	1.40%	2.94%	2.96%	13.91%	1.88%	3.68%	1.84%	4.84%	12.53%	3.26%	2.23%
2009	18.74%	5.46%	5.15%	0.76%	6.22%	1.24%	3.21%	2.96%	13.84%	1.94%	4.41%	2.27%	6.42%	9.22%	3.77%	3.04%
June 2009	16.39%	4.48%	4.09%	0.48%	4.94%	0.86%	3.04%	2.76%	10.35%	1.73%	3.69%	2.04%	6.49%	8.82%	3.59%	3.05%
2008	11.39%	2.60%	2.69%	0.24%	3.29%	0.49%	3.49%	1.58%	8.34%	0.88%	2.62%	0.95%	5.70%	5.39%	3.63%	2.16%
June 2008	7.99%	1.61%	1.93%	0.14%	2.58%	0.27%	2.01%	1.46%	4.93%	0.84%	1.66%	0.73%	4.74%	5.05%	2.75%	2.03%
2007	4.79%	0.34%	1.59%	0.09%	1.89%	0.20%	1.80%	0.42%	4.01%	0.21%	1.35%	0.52%	4.66%	3.93%	2.88%	1.57%
June 2007	2.26%	0.12%	1.14%	0.11%	1.49%	0.18%	1.14%	0.26%	2.58%	0.13%	1.18%	0.36%	4.03%	3.85%	2.34%	1.40%
2006	1.57%	0.05%	1.16%	0.04%	1.13%	0.03%	1.06%	0.16%	2.50%	0.08%	1.19%	0.29%	4.06%	3.39%	2.48%	1.07%
June 2006	0.98%	0.03%	1.05%	0.03%	0.83%	0.03%	0.75%	0.13%	1.86%	0.07%	1.26%	0.22%	4.02%	3.30%	2.16%	0.92%
2005	1.02%	0.03%	1.10%	0.05%	0.85%	0.04%	0.80%	0.10%	2.15%	0.06%	1.44%	0.27%	3.52%	4.78%	2.28%	1.38%
June 2005	0.93%	0.02%	1.11%	0.05%	0.73%	0.03%	0.57%	0.09%	1.90%	0.06%	1.48%	0.23%	3.66%	4.50%	2.29%	1.06%
2004	1.02%	0.05%	1.18%	0.07%	0.71%	0.04%	0.55%	0.10%	1.87%	0.08%	1.84%	0.50%	4.24%	5.03%	2.51%	1.28%
June 2004	1.18%	0.04%	1.32%	0.07%	0.73%	0.04%	0.52%	0.13%	1.85%	0.10%	2.28%	0.60%	4.12%	5.53%	2.48%	1.23%
2003	1.39%	0.13%	1.45%	0.13%	0.87%	0.03%	0.69%	0.20%	2.29%	0.19%	2.83%	1.26%	4.75%	5.57%	2.81%	1.40%
June 2003	1.73%	0.11%	1.62%	0.12%	0.84%	0.04%	0.74%	0.19%	2.01%	0.13%	3.55%	1.36%	4.29%	5.80%	2.63%	1.40%
2002	1.87%	0.17%	1.63%	0.15%	0.81%	0.07%	0.91%	0.19%	2.41%	0.14%	3.81%	1.76%	4.97%	6.38%	2.94%	1.46%
June 2002	2.11%	0.12%	1.69%	0.14%	0.81%	0.06%	0.89%	0.20%	2.34%	0.14%	4.00%	1.60%	4.57%	7.05%	2.76%	1.36%
2001	2.27%	0.13%	1.88%	0.13%	1.12%	0.03%	1.30%	0.27%	2.63%	0.22%	3.42%	1.43%	4.84%	5.12%	3.46%	1.28%
June 2001	2.09%	0.08%	1.65%	0.09%	0.96%	0.02%	1.24%	0.24%	2.49%	0.12%	2.96%	1.05%	4.72%	4.69%	2.90%	1.12%
2000	1.82%	0.05%	1.46%	0.05%	0.99%	0.02%	1.35%	0.18%	2.62%	0.10%	2.50%	0.77%	4.67%	4.30%	3.30%	1.03%
June 2000	1.67%	0.02%	1.38%	0.04%	0.78%	0.01%	1.04%	0.14%	2.04%	0.10%	2.26%	0.60%	4.29%	4.34%	2.86%	0.95%
1999	1.65%	0.04%	1.46%	0.03%	1.00%	0.01%	1.06%	0.15%	2.25%	0.11%	1.98%	0.57%	4.64%	4.45%	3.20%	1.04%
June 1999	1.96%	0.04%	1.77%	0.01%	1.28%	0.00%	1.11%	0.16%	1.93%	0.08%	2.03%	0.50%	4.31%	4.60%	3.06%	0.94%
1998	2.31%	0.01%	1.94%	0.00%	1.72%	0.05%	1.41%	0.14%	2.32%	0.07%	1.87%	0.43%	4.80%	5.19%	3.39%	1.04%
June 1998	2.31%	0.00%	1.94%	-0.02%	1.64%	0.02%	1.24%	0.15%	2.18%	0.06%	1.76%	0.32%	4.53%	5.47%	3.06%	1.01%
1997	2.40%	-0.02%	2.18%	0.01%	2.07%	0.04%	1.40%	0.16%	2.53%	0.08%	1.69%	0.28%	4.82%	5.11%	3.31%	1.04%
June 1997	2.35%	-0.02%	2.35%	-0.01%	1.94%	0.05%	1.29%	0.17%	2.35%	0.07%	1.86%	0.21%	4.42%	4.97%	3.02%	0.98%
1996	2.95%	0.18%	2.85%	0.09%	2.54%	0.15%	1.54%	0.20%	2.66%	0.08%	1.94%	0.26%	4.69%	4.37%	3.29%	0.90%
June 1996	3.78%	0.20%	3.03%	0.10%	2.54%	0.10%	1.37%	0.21%	2.31%	0.08%	2.11%	0.27%			2.13%	2.16%
1995	4.16%	0.21%	3.23%	0.32%	2.98%	0.32%	1.62%	0.19%	2.41%	0.11%	2.05%	0.25%			2.22%	1.73%
June 1995	4.85%	0.33%	3.75%	0.36%	4.10%	0.26%	1.46%	0.18%	2.15%	0.10%	2.14%	0.14%			1.81%	1.51%
1994	5.78%	0.87%	3.88%	0.53%	4.38%	0.51%	1.38%	0.21%	2.25%	0.14%						

Consumer Saving and Borrowing Flows

from the Federal Reserve Economic Database and Flow of Funds
(June is change since previous June)

	Savings				Loans		
	Other Checkable Deposits	Small Denomination Time Deposits	MMDAs & Savings Deposits	Retail Money Market Funds	Revolving Loans	Non Revolving Loans	Home Mortgages
June 2012	4.9%	-16.9%	12.5%	-3.0%	0.7%	7.0%	-2.4%
Dec 2011	9.4%	-27.2%	19.2%	-5.3%	0.5%	18.1%	-4.5%
June 2011	6.0%	-19.8%	10.8%	-7.4%	-4.4%	14.4%	-3.5%
Dec 2010	4.5%	-21.7%	10.9%	-12.7%	-7.8%	11.7%	-4.0%
June 2010	7.5%	-22.4%	13.5%	-20.9%	-9.2%	-1.1%	-2.8%
Dec 2009	23.3%	-18.9%	17.9%	-21.0%	-8.8%	-1.4%	-1.4%
June 2009	12.7%	6.7%	10.9%	-4.0%	-5.6%	-1.2%	-1.4%
Dec 2008	1.9%	14.2%	5.6%	12.1%	0.2%	1.2%	-0.5%
June 2008	4.8%	2.1%	5.8%	20.8%	7.2%	4.3%	3.3%
Dec 2007	0.2%	5.9%	4.7%	21.0%	8.5%	4.5%	7.0%
June 2007	-3.5%	12.9%	5.1%	16.2%	6.9%	4.0%	8.4%
Dec 2006	-4.3%	21.5%	2.6%	14.9%	8.5%	-0.6%	11.1%
June 2006	-3.0%	20.0%	3.2%	9.6%	6.8%	-0.1%	13.7%
Dec 2005	-3.0%	20.1%	2.7%	1.6%	3.9%	4.9%	13.2%
June 2005	-1.9%	14.1%	3.9%	-5.1%	4.3%	6.3%	13.6%
Dec 2004	5.6%	1.3%	11.0%	-9.5%	4.3%	6.3%	13.7%
June 2004	11.5%	-6.3%	12.8%	-13.2%	2.0%	6.1%	13.8%
Dec 2003	11.0%	-8.6%	13.9%	-11.1%	2.4%	7.2%	14.6%
June 2003	11.1%	-7.1%	19.2%	-4.6%	4.1%	6.2%	14.6%
Dec 2002	8.7%	-8.3%	19.9%	-6.6%	5.0%	5.9%	13.2%
June 2002	3.9%	-10.2%	22.0%	-3.3%	2.8%	10.5%	11.4%
Dec 2001	8.3%	-6.9%	23.0%	6.7%	4.7%	11.3%	10.5%
June 2001	5.7%	2.7%	15.7%	8.6%	11.3%	11.4%	9.9%
Dec 2000	-2.0%	9.5%	8.2%	10.0%	11.9%	12.2%	8.6%
June 2000	-2.5%	8.0%	4.9%	12.4%	7.4%	9.8%	8.9%
Dec 1999	-2.7%	0.5%	8.6%	13.2%	5.0%	9.8%	9.3%
June 1999	0.7%	-3.8%	14.2%	19.2%	5.9%	8.8%	8.8%
Dec 1998	1.9%	-1.6%	14.6%	22.7%	7.6%	7.0%	8.0%
June 1998	-2.0%	0.2%	12.0%	18.5%	8.9%	5.7%	7.0%
Dec 1997	-11.2%	2.2%	10.0%	13.4%	5.9%	5.2%	6.1%
June 1997	-20.6%	3.2%	10.2%	12.8%	8.9%	5.4%	5.8%
Dec 1996	-22.6%	1.8%	12.1%	15.0%	12.8%	6.6%	6.6%
June 1996	-17.3%	1.9%	9.8%	17.1%	17.4%	9.6%	6.0%
Dec 1995	-11.7%	14.1%	-1.3%	19.3%	21.3%	10.2%	4.9%
June 1995	-7.2%	19.0%	-9.4%	13.1%	21.3%	12.6%	5.3%
Dec 1994	-2.6%	4.6%	-5.6%	8.7%	17.9%	13.7%	5.6%
June 1994	3.4%	-6.2%	0.6%	5.8%	15.5%	10.4%	5.7%
Dec 1993	7.8%	-9.9%	2.7%	1.1%	11.2%	5.4%	5.6%
Dec 1992	15.6%	-18.6%	13.6%	-4.5%	5.5%	-1.1%	6.5%
Dec 1991	13.2%	-9.2%	13.1%	3.3%	10.4%	-6.1%	7.2%
Dec 1990	3.1%	2.0%	3.2%	13.2%	12.9%	-2.3%	10.1%
Dec 1989	1.7%	10.9%	-3.4%	31.7%	14.3%	6.6%	10.0%
Dec 1988	8.3%	12.5%	-1.1%	10.3%	14.6%	4.1%	12.4%
Dec 1987	10.3%	7.2%	-0.3%	9.5%	13.9%	2.2%	10.9%
Dec 1986	31.0%	-3.2%	15.5%	19.6%	13.2%	8.0%	13.7%
Dec 1985	22.1%	-0.4%	15.8%	6.8%	23.8%	14.0%	16.6%
Dec 1984	11.7%	13.4%	2.9%	22.2%	26.8%	16.4%	11.3%
Dec 1983					18.9%	10.7%	8.3%