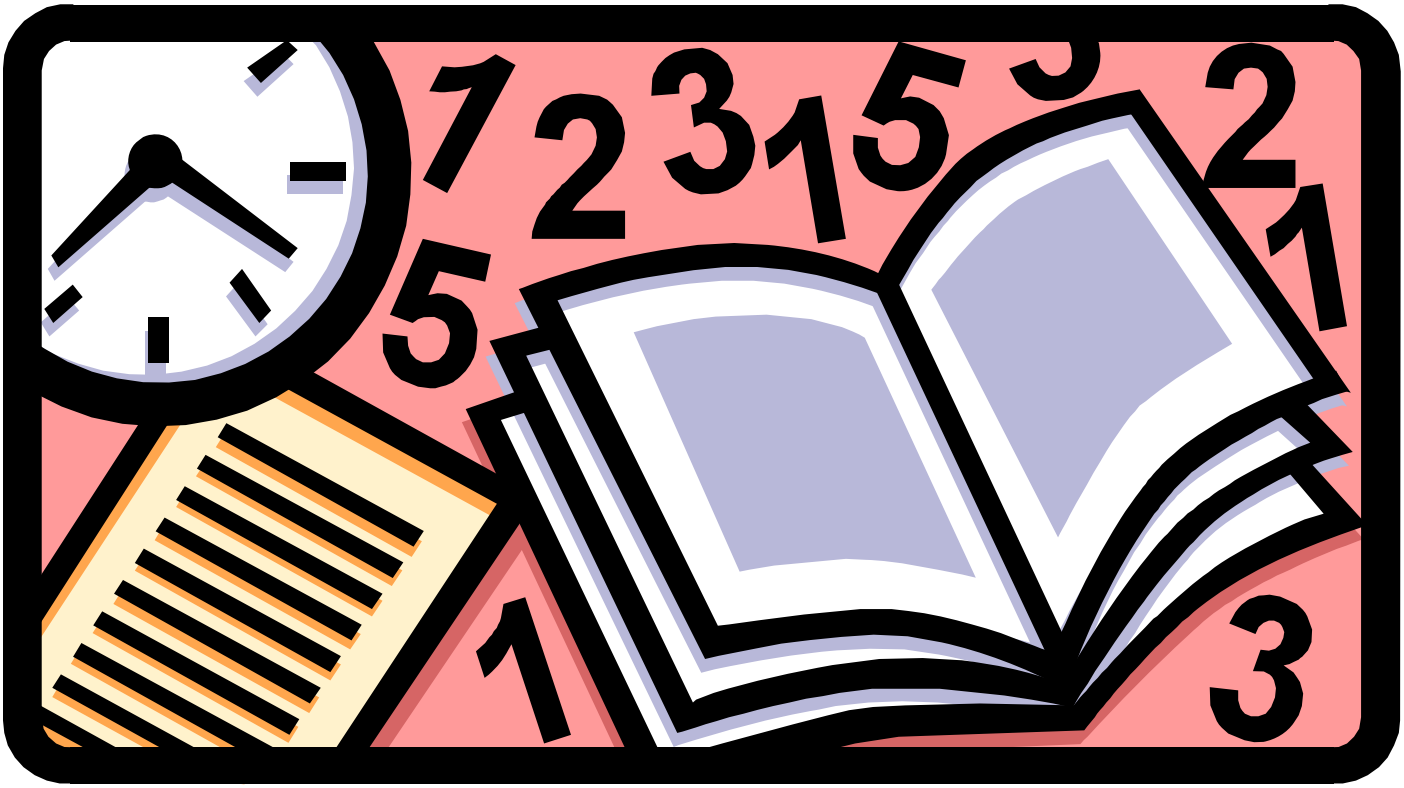

Credit Union Report
Mid-Year 2013

CUNA

Credit Union National Association
Economics & Statistics Department

The Recovery continues despite Fiscal Brinksmanship

Housing recovers as fiscal hawks reign and Europe stumbles

The housing market roared back as mortgage rates fell to spectacular lows. The S&P 500 rose 18%, unemployment fell to its lowest levels since 2008 and the budget deficit shrank as the fiscal combat in congress proved to be less powerful than the impact of buoyant housing and stock markets. Even a dip in the Eurozone GDP was not enough to prevent growth in the US economy. The yield curve was largely unchanged from June 2012 to December 2012, but then steepened in the first half of 2013. Credit quality at banks and credit unions continued to improve.

Credit quality continues to improve

At both credit unions and FDIC-insured commercial banks, loan loss provision to average assets was lower in the year ended June 2013 than in the prior year. For credit unions and banks, the provision now stands at a fairly typical non-recession level. Net charge-offs to average loans also dropped at both credit unions (from 0.82% to 0.64%) and FDIC-insured commercial banks (from 1.29% to 0.94%). At credit unions, first mortgage delinquency dropped from 1.61% in June 2012 to 1.36% in June 2013. Second mortgage delinquency dropped from 1.23% to 1.07% and non-mortgage delinquency dropped from 0.82% to 0.74%. Personal bankruptcy filings continued to fall, dropping 13.03% for the year ended June 2013 vs. the year ended June 2012. Credit union net charge-offs rates fell across the major loan types falling from 2.61% to 2.11% for credit cards, from 0.41% to 0.30% for first mortgages, from 1.12% to 0.81% for second mortgages and from 0.87% to 0.55% for business loans.

Rising 'other income' and falling loan loss provision yield higher net income

Record low gross spread at credit unions did not stop net income to average assets from being higher in the year ended June 2013 than in the previous year. Gross spread fell 20 basis points from the year ended June 2012 to the year ended June 2013 as yield on assets dropped that much more than cost of assets. At FDIC-insured commercial banks the same dynamic led to a 14 point drop in gross spread. Credit union fee and other income rose 12 basis points as operating expenses to average assets fell 7 basis points leaving net spread 1 basis point higher. At banks non-interest income rose 9 basis points while extraordinary income fell 3 basis points and non-interest expense fell 13 basis points leaving net spread 5 basis points lower in the year ended June 2013 than in the prior year. A 12 basis point drop in credit union provision for loan loss to assets and a similar 14 basis point drop in bank provision for loan loss to assets led to a 16 basis point rise in credit union net income to average assets and an 18 basis point rise in bank net income before taxes and dividends to average assets.

Auto, fixed-rate first mortgage and unsecured loans expand; second mortgages shrink

In the year ended June 2013 credit union loans grew 5.4%, which was the fastest growth since 2008 and faster than the 3.7% growth in loans at FDIC-insured commercial banks. Nevertheless, according to the Federal Reserve's G19 report, credit union loans are growing much more slowly than consumer loans held by the federal government, which expanded 21.0% in the year ended June 2013. Apparently these are student loans. Their private equivalent at credit unions is a very small part of credit union loans (0.4%) but is also growing extremely rapidly (35% in the year ended June 2013).

Although new auto sales remain almost 15% off the peak recorded in 2000, auto loans were the stars in credit union portfolio in the year ended June 2013. New auto loans grew 10.7%, the fastest since 2006. Used auto loans advanced 9.2% -- the fastest since 2003.

With rock bottom mortgage rates, fixed-rate first mortgages also turned in a solid 7.3% growth, their fastest since 2009. Credit cards grew 7.1%, compared to 4.7% in the prior year and other unsecured loans also grew 7.1%, their fastest growth since 2007. "Other" loans which include the skyrocketing private student loans grew 7.9%.

Second mortgages including home equity line of credit loans shrank, mostly because many homeowners seeking these loans have little or no equity. At credit unions, second mortgages other than home equity shrank 12.6% in the year

ended June 2013 and home equity loans contracted by 2.1%. Total growth in credit union first mortgages was 5.6% as compared to 5.7% the prior year. Total growth in all mortgages at credit unions was 2.5% -- well above the 0.9% shrinkage recorded in 1-4 family mortgages at FDIC-insured commercial banks.

Member business loan growth was moderate; these loans expanded by 8.0%, somewhat faster than the 5.8% growth of the prior year. Agricultural loans, which account for only 0.3% of credit union loans, grew 9.9%.

The growth in fixed-rate first mortgages accounted for 39.2% of the total influx while used auto loans accounted for another 32.0% and new auto loans accounted for 20.1%. Conversely shrinkage in second mortgages other than home equity lines of credit subtracted an amount equal to 14.4% of the credit union loan inflow for the year ended June 2013.

By portions of the total loan portfolio at the end of June 2013, fixed-rate first mortgages were at an all-time high (29.5%) and used auto loans was at its highest level since 2005. Conversely, second mortgages other than home equity line of credit were at their lowest level since at least 1993, and home equity lines of credit were at their lowest level since 2002.

Regular shares, share drafts and money market accounts grow as certificates shrink

Credit union savings grew 4.7% in the year ended June 2013, down from 6.9% growth in the prior year. Credit union savings also lagged FDIC-insured bank domestic deposits, which increased 6.8%.

The rate penalty for regular shares relative to money market accounts remained at a 20-year low as did the penalty relative to 1-year certificates. The rate advantage of regular shares compared to 90-day treasuries was 16 basis points. This translated into a 10.1% growth in regular shares in the year ended June 2013. That is less than the 12.4% growth in the prior year and the 11.1% 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 17 basis points less than money market accounts. Both of these were near the 20-year lows. Nevertheless, share drafts grew much less than the prior year, increasing 8.3% in the year ended June 2013 compared to 16.2% in the prior year.

Money market accounts, with nearly the smallest advantage relative to regular shares and nearly the smallest advantage relative to share drafts in 20 years, still managed to grow 5.5%. Albeit that's the slowest increase since 2006 and less than the 9.5% growth of bank money market deposit accounts, it's still greater growth than credit union savings overall and also better than the 3.2% growth in retail money market funds.

IRAs at credit unions barely grew only, growing 0.1%, less than the 2.6% they grew prior year and also less than the 3.9% growth of IRA and Keogh accounts at FDIC-insured commercial banks.

Paying very low rates, credit union certificates shrank 3.6%, which was more than the 2.5% contraction of the prior year. It was also less than the 8.1% that small certificates at FDIC-insured banks decreased.

The influx in regular shares was 67.0% of the total influx in savings. Money market growth was 26.9% of the total influx and share draft growth accounted for 22.6% of credit union savings growth. However, certificate shrinkage erased an amount equal to 18.0% of savings growth. By portions of all savings at the end of June 2013, credit union money market accounts were near a 20-year high. Regular shares were at the highest level since 2006. Conversely, certificates were at the lowest level since 1995.

Growth in surplus funds led by investments with more than 10-year repricing

Faster loan growth than savings growth led to a modest 2.8% increase in surplus funds in the year ended June 2013. Following the usual pattern, surplus funds grew in the first half of 2013, after shrinking in the second half of 2012. The year also saw a further contraction of corporate credit unions' share of credit union surplus funds.

In the second half of 2012 lending picked up and savings dropped off leading to a 1.3% drop in surplus funds. Investments with over 10-year repricing grew 9.8% while investments with less than 1- year repricing but greater than 90 days original issue maturity grew 3.9% and investments with 3- to 10-year repricing shrank 3.4%.

In the first half of 2013 savings picked up and lending slowed down slightly leading to a 4.1% increase in surplus funds. Investments with 3- to 10-year repricing grew 29.2% with investments with over 10-year repricing grew 24.3%. Investments with 1- to 3-year repricing shrank 6.8% while investments with less than 1-year repricing shrank 2.5%.

For the year, agency securities accounted for 101.83% of the inflow while shrinkage in cash and cash equivalents produced produce an outflow equal 54.2% of the inflow.

At the end of June 2013, the fraction of surplus funds in corporates with greater than 3 months original issue maturity was at its lowest since 2000 when NCUA changed surplus funds accounting. Moreover, the share of cash on deposit at corporates vs. other financial institutions has also reached a historic low of 28%. Conversely, the fraction of surplus funds in agency securities reached its highest point in over 20 years.

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

Credit union asset growth of 4.8% in the year ended June 2013 was less 6.9% growth of the prior year, and but greater than the 3.6% asset growth of FDIC-insured commercial banks. Faster net capital growth than asset growth allowed the capital to asset ratio to inch up to 10.17%. FDIC-insured banks core capital ratio rose from 9.11% to 9.20% although their equity to assets dropped from 11.28% to 11.13%.

The number of memberships rose 2.14% in the year ended June 2013 as compared to 2.32% in the prior year. This remained faster that has been in recent years. The number of credit unions declined by 4.0%, which was more than the 3.6% they declined the prior year. All credit union asset size categories under $200 million lost credit unions. The asset size category that grew the fastest was the over $1 billion group, which grew 7.8%. The number of credit unions under $5 million in assets fell 9.3%, 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 ensure that credit unions are operated in a sound manner. The share insurers protect the savings of credit union members just as FDIC protects 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), and CUNA Mutual Group. CUNA Mutual Group 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 a U.S. government agency and the federal credit union regulator and administrator of the National Credit Union Share Insurance Fund (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 11% 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 459; the average savings per member is $2,659 and the average size of a loan outstanding is $4,641.*

$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. 32% of them hold credit card loans and 54% offer ATM access. The average membership for these credit unions is 1,366; the average savings per member is $4,625 and the average size of a loan outstanding is $6,547.*

$50 million to $100 million: *These credit unions are large full-service financial institutions. Over 99% offer share drafts and 99% offer ATM access. Over 48% have more than one office. The average membership for these credit unions is 8,497; the average savings per member is $7,462 and the average size of a loan outstanding is $9,661.*

$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 62,665; the average savings per member is $9,771 and the average size of a loan outstanding is $13,529.*

Credit union statistics (Mid-year 2013)

- Credit union memberships total 97.3 million while assets exceed $1,078 billion.
- Credit union savings stand at $929 billion while loans outstanding total $630 billion.
- There are 6,930 credit unions. Some 4,187 are chartered under federal law, while 2,743 are chartered under laws of various states and Puerto Rico.
- Total credit union assets at mid-year 2013 were about 102% 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	121	65	56	21	41	1,862,689	38.6%	16,095,410	7,830,190	1,969,947	18,332,471	2,997,560	3,088,365	1,788,249	1,804,256
Alaska	12	1	11	1	9	700,819	95.8%	6,920,729	5,224,083	580,230	7,659,145	1,081,348	1,367,976	806,568	468,904
Arizona	45	19	26	4	25	1,420,092	21.7%	11,692,820	7,332,068	1,230,241	13,267,368	1,937,802	1,463,232	1,306,079	891,313
Arkansas	62	0	62	19	10	323,588	11.0%	2,062,536	1,454,166	326,989	2,531,974	385,022	434,183	123,898	228,656
California	395	150	245	42	203	9,701,937	25.5%	120,519,545	72,862,531	14,712,184	140,018,554	37,673,268	22,459,065	14,454,086	9,438,305
Colorado	94	42	52	14	43	1,518,200	29.3%	14,899,641	10,171,019	1,917,168	17,360,090	4,122,149	3,008,738	2,136,530	1,084,798
Connecticut	123	29	94	23	27	863,165	24.0%	8,350,661	4,549,335	878,308	9,397,203	1,930,053	1,333,922	948,638	548,732
Delaware	25	0	25	4	9	209,249	22.8%	1,796,592	806,020	198,300	2,006,544	270,437	387,027	219,874	162,319
DC	46	0	46	15	20	335,480	53.1%	5,892,783	3,594,022	739,933	6,741,770	2,413,786	1,220,652	1,096,971	180,748
Florida	159	72	87	14	82	4,654,620	24.1%	41,015,839	27,071,114	4,705,418	47,384,233	10,961,147	7,769,788	5,728,230	3,814,163
Georgia	139	54	85	37	43	1,962,960	19.8%	16,837,032	10,448,414	2,055,366	19,190,228	3,463,028	3,291,342	2,778,463	1,567,920
Hawaii	79	0	79	10	33	870,282	62.5%	8,922,676	4,088,955	1,065,379	10,109,181	1,748,324	1,885,499	1,025,696	532,264
Idaho	48	32	16	6	18	618,902	38.8%	4,626,826	3,685,680	510,857	5,236,422	1,180,136	1,266,982	769,157	332,038
Illinois	343	259	84	125	69	2,882,608	22.4%	33,045,036	19,624,956	3,806,428	37,631,280	8,557,414	5,372,929	3,169,427	2,584,153
Indiana	177	44	133	34	58	2,240,028	34.3%	18,564,768	13,105,889	2,209,509	21,473,336	5,627,145	3,558,002	2,973,540	1,492,711
Iowa	118	116	2	31	29	1,050,857	34.2%	10,418,669	7,837,291	1,177,585	12,005,379	3,173,972	3,029,379	1,415,499	666,664
Kansas	98	78	20	31	24	636,988	22.1%	4,643,500	3,479,406	576,604	5,371,813	800,622	1,291,144	733,856	438,970
Kentucky	81	25	56	17	20	761,026	17.4%	6,083,548	4,038,791	863,588	7,045,607	1,397,880	1,547,558	763,649	573,525
Louisiana	208	43	165	69	39	1,221,768	26.5%	8,424,878	5,621,853	1,059,761	9,590,746	1,399,704	1,938,661	1,175,352	629,278
Maine	61	12	49	1	39	633,272	47.6%	5,249,669	4,005,604	629,779	6,094,435	1,979,313	1,344,520	723,536	585,392
Maryland	100	8	92	19	43	1,767,080	30.0%	17,769,652	11,041,328	2,125,126	20,560,094	4,654,803	3,322,888	2,609,693	1,439,874
Massachusetts	195	80	115	35	70	2,585,420	38.9%	26,463,570	21,682,620	3,338,647	31,900,041	11,541,762	7,058,457	3,141,093	2,495,294
Michigan	299	188	111	29	152	4,566,955	46.2%	39,797,113	25,036,564	5,071,048	46,032,439	11,301,846	6,962,785	5,629,624	2,976,289
Minnesota	133	83	50	27	53	1,591,167	29.6%	16,172,415	10,661,637	1,840,023	18,419,201	4,089,478	4,007,298	2,240,567	1,404,431
Mississippi	85	25	60	29	17	588,486	19.7%	3,981,151	2,225,867	563,029	4,644,595	665,114	1,041,035	317,285	350,076
Missouri	130	118	12	28	38	1,409,147	23.4%	10,379,773	6,920,091	1,193,550	11,894,381	2,261,461	2,071,426	1,660,469	1,059,417
Montana	56	7	49	10	22	389,438	38.7%	3,745,859	2,315,144	446,819	4,247,511	1,090,176	522,799	465,171	324,985
Nebraska	69	17	52	12	20	450,132	24.3%	3,217,911	2,364,232	386,936	3,750,600	722,761	713,069	536,831	254,277
Nevada	18	10	8	1	12	331,346	12.0%	3,327,063	1,968,670	323,515	3,689,741	1,007,655	304,185	639,096	256,859
New Hampshire	20	12	8	3	9	529,178	40.1%	4,877,405	4,054,981	612,216	5,915,380	1,495,562	1,388,685	709,976	380,793
New Jersey	199	19	180	61	45	1,057,985	11.9%	11,426,668	6,381,247	1,171,768	12,813,958	2,766,877	1,836,844	1,534,167	1,048,355
New Mexico	48	23	25	7	18	729,161	35.0%	7,354,278	5,096,930	840,644	8,316,858	1,815,791	1,705,375	1,188,319	571,070
New York	401	20	381	108	110	4,903,099	25.1%	56,152,642	35,961,107	6,716,554	65,110,726	14,741,283	12,893,882	5,546,741	4,197,652
North Carolina	88	45	43	11	35	3,472,535	35.6%	35,774,609	22,038,822	3,119,345	39,651,583	14,688,135	5,977,788	4,127,624	4,114,087
North Dakota	40	22	18	5	13	212,048	30.3%	2,637,013	2,056,586	314,962	2,993,661	694,154	597,954	587,827	131,657
Ohio	348	152	196	86	96	2,745,747	23.8%	21,166,770	14,617,318	2,615,196	24,412,421	4,903,957	4,906,768	2,854,776	1,921,562
Oklahoma	69	18	51	8	26	1,122,985	29.4%	10,404,617	6,815,487	1,208,421	12,019,927	1,404,267	2,396,821	1,499,028	862,806
Oregon	69	18	51	8	37	1,439,875	36.9%	14,348,657	10,037,735	1,505,674	16,087,480	3,497,930	2,554,644	1,962,765	1,210,332
Pennsylvania	495	59	436	146	113	3,745,616	29.3%	33,831,072	21,168,551	4,196,236	38,589,089	6,880,375	7,329,816	3,823,118	3,666,177
Rhode Island	21	9	12	3	10	336,466	32.0%	3,947,901	3,465,141	477,672	4,834,791	2,332,346	1,227,202	432,763	358,681
South Carolina	71	13	58	11	27	1,424,697	30.2%	9,248,810	6,744,700	1,232,008	11,039,690	2,440,535	2,160,974	1,429,316	1,109,200
South Dakota	44	0	44	6	9	252,875	30.3%	2,341,431	1,525,975	243,614	2,628,450	453,889	652,216	380,485	183,968
Tennessee	163	96	67	30	44	1,914,582	29.7%	15,657,423	11,064,018	2,195,225	18,215,389	5,063,440	3,971,947	2,276,414	1,479,290
Texas	513	191	322	92	176	7,961,384	30.6%	69,456,512	49,624,728	7,706,392	79,443,401	13,367,190	17,695,179	9,894,963	5,435,585
Utah	80	41	39	24	26	1,853,415	64.9%	14,672,615	10,765,367	1,509,434	16,418,637	3,237,779	3,056,497	2,061,931	1,025,224
Vermont	25	19	6	5	8	327,410	52.3%	2,930,886	2,233,985	317,125	3,325,527	1,130,596	654,315	430,347	256,782
Virginia	172	49	123	45	65	8,022,770	98.0%	75,125,158	65,910,282	9,935,312	96,544,462	27,784,987	21,158,883	10,438,123	8,838,660
Washington	106	62	44	9	56	3,033,043	44.0%	31,311,225	22,567,395	3,521,325	35,609,567	8,167,339	5,409,109	4,282,768	2,404,324
West Virginia	96	4	92	27	15	386,695	20.8%	2,848,863	1,716,990	368,401	3,245,079	597,377	598,031	328,406	255,322
Wisconsin	182	179	3	43	68	2,423,881	42.3%	22,495,632	18,578,385	2,613,793	25,767,976	9,366,305	4,789,835	3,296,030	1,741,660
Wyoming	29	0	29	2	10	225,439	39.1%	1,979,193	1,433,952	224,203	2,234,893	331,006	527,200	397,077	115,352
Puerto Rico*	132	115	17	28	56	1,014,126	27.7%	8,445,014	4,787,659	457,081	9,043,223	823,504	1,739,358	163,743	49,457
Total	6,930	2,743	4,187	1,476	2,340	97,282,713	30.6%	929,352,058	629,694,877	109,604,868	1,077,848,550	258,419,789	198,292,226	121,023,833	79,944,609

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 2012 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 2013	6,930	97,282,713	929,352	629,695	109,605	1,077,849	237,653	31,908	NA
December 2012	7,070	95,968,179	897,286	614,635	108,262	1,043,086	233,596	31,605	NA
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	93,989,449	845,898	586,616	99,819	982,073	224,268	33,604	NA
June 2011	7,498	93,080,039	830,395	577,524	97,272	962,479	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	7,830	91,997,473	770,055	587,125	88,332	903,991	223,041	34,587	NA
June 2009	7,970	91,760,926	752,763	585,609	87,454	889,342	226,030	33,242	94,371
December 2008	8,089	90,736,075	697,972	580,101	89,426	832,501	224,597	36,817	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	-4.0	2.1	4.7	5.4	5.3	4.8	3.1	0.1	
2002 - 2012 % chg	-29.6	15.1	79.4	73.0	74.5	81.5	25.9	-5.4	

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	14.1	15.1	8.9	12.5	14.2	15.6	21.2	28.6	37.4	43.8	59.2	73.1	77.9	30.1
Financial Education	14.1	9.9	9.4	10.0	10.9	12.0	16.4	30.4	41.8	50.3	63.7	78.0	80.8	30.4
Financial Literacy Workshops	5.4	5.9	5.2	6.3	3.0	3.3	6.9	11.9	20.8	31.9	50.2	60.5	68.8	17.4
First Time Homebuyer Program	0.0	0.0	0.0	1.6	0.7	0.6	1.9	4.4	12.8	19.3	36.7	52.0	59.6	10.6
In-School Branches	0.0	0.7	0.5	0.3	0.1	0.4	1.2	3.1	9.5	11.3	15.8	20.2	30.3	5.6
Account acces via ATMs	0.0	0.7	0.5	4.7	23.1	54.3	77.2	92.9	98.9	98.8	99.8	100.0	99.5	70.9
Share drafts	3.3	0.7	3.1	12.8	37.1	68.4	87.0	96.5	99.2	99.0	99.8	100.0	98.6	76.7
Overdraft Lines of Credit	0.0	0.0	0.5	2.2	9.0	23.8	39.3	53.7	69.1	71.9	84.2	83.9	82.2	45.0
Hold credit card loans	1.1	1.3	1.0	3.8	11.6	31.5	53.6	74.4	84.6	81.4	86.9	90.1	91.8	55.5
Have Web Site	8.7	9.9	11.5	21.9	41.4	71.0	90.5	97.7	99.5	100.0	100.0	100.0	100.0	79.3
Web-based Home Banking	3.3	1.3	2.6	5.3	21.8	54.4	80.7	94.5	98.9	98.8	99.8	100.0	99.5	71.7
Audio Response	1.1	0.7	0.5	4.1	12.2	26.2	51.3	75.3	91.9	95.5	98.2	99.1	98.6	58.1
Check Cashing	7.6	8.6	6.8	13.4	24.2	45.1	56.4	66.0	75.9	76.0	71.9	72.2	71.2	54.4
Money Orders	3.3	4.6	3.1	9.1	15.3	33.1	48.1	64.0	73.5	79.2	78.9	76.7	72.1	50.7
Low-cost Wire Transfers	2.2	2.6	7.8	13.4	27.7	59.5	74.6	83.2	87.4	85.8	85.2	82.1	80.3	65.9
International Remittances	0.0	0.0	0.5	0.0	1.0	1.6	4.7	12.5	18.1	22.9	31.6	41.3	44.2	12.3
Certificates	4.3	9.9	20.8	34.7	51.6	68.2	84.9	92.6	97.3	99.0	99.2	99.1	98.1	78.5
IRAs	1.1	1.3	3.1	10.3	22.5	42.9	64.4	86.2	95.7	97.6	99.0	100.0	99.5	66.2
Individual Development Accounts	1.1	0.0	0.5	2.8	0.7	0.4	1.0	2.6	3.9	4.2	5.1	8.5	11.5	2.7
Money Market Accounts	2.2	1.3	0.0	2.8	6.4	15.5	30.6	57.3	77.1	86.6	91.6	94.2	93.8	46.6
Health Savings Accounts	0.0	0.0	0.0	0.0	0.3	0.9	2.7	8.5	17.9	29.3	31.4	41.7	45.2	11.7
First Mortgages	0.0	0.0	0.0	1.9	4.3	12.5	34.1	60.5	85.0	94.1	97.7	99.1	99.5	49.3
Second Mortgages	0.0	0.0	2.1	2.8	5.2	19.1	40.2	60.2	81.6	91.8	94.9	97.8	98.6	50.3
Share Secured Credit Cards	0.0	0.0	1.0	0.9	3.9	12.7	26.9	44.2	56.2	55.4	57.8	53.8	61.1	33.1
Pay-Day Lending	0.0	1.3	1.6	5.0	4.0	7.3	8.4	9.4	11.6	8.7	13.7	11.7	18.8	8.6
Risk-Based Loans	7.6	13.2	17.7	26.6	38.3	49.6	61.8	72.1	82.6	87.3	89.1	91.9	90.9	63.5
Direct Financing Leases	0.0	0.7	0.0	0.0	0.1	0.1	0.1	0.3	1.1	1.2	2.3	2.2	6.7	0.8
Micro Consumer Loans	12.0	3.3	3.6	3.4	5.3	6.3	10.8	14.5	19.2	25.3	29.3	34.5	39.9	14.9
Indirect Consumer Loans	0.0	0.0	0.0	0.0	1.3	4.0	9.4	23.2	44.9	63.5	75.6	80.3	83.2	27.5
Indirect Mortgage Loans	0.0	0.0	0.0	0.0	0.1	0.1	0.8	3.7	5.2	8.7	6.8	8.1	10.1	3.2
Business Share Accounts	2.2	1.3	2.6	4.1	7.7	14.7	27.7	43.0	58.8	70.7	77.0	83.0	84.6	38.5
Member business loans	0.0	0.7	2.1	0.6	2.4	4.5	11.5	24.8	46.3	65.8	74.2	89.7	92.3	29.2
Agricultural Loans	0.0	0.0	0.0	0.0	0.1	0.5	1.1	1.8	2.4	4.3	6.1	5.4	5.8	2.0
Micro Business Loans	3.3	0.0	1.6	1.6	0.9	1.5	3.5	5.1	14.1	20.7	28.7	37.7	51.9	10.1
Construction & Development Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	1.8	4.7	13.1	22.9	26.4	3.2

***Data taken from 6/2013 5300**

Distribution of Consumer Savings

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

	30 June 2013		30 June 2012			
	Outstanding	Market Share	Outstanding	Market Share	Change	
Commercial Banks	$7,053.1	73.3%	$6,528.9	71.8%	$524.2	8.0%
Savings Institutions	590.4	6.1%	647.4	7.1%	-57.0	-8.8%
MMMFs	871.7	9.1%	844.8	9.3%	26.9	3.2%
Credit Unions	929.4	9.7%	888.0	9.8%	41.4	4.7%
U.S. Savings Securities	181.0	1.9%	184.4	2.0%	-3.5	-1.9%
Total	$9,625.6		$9,093.6		$532.0	5.9%

Share of Installment Credit Outstanding by Selected Lenders

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

	30 June 2013		30 June 2012			
	Outstanding	Market Share	Outstanding	Market Share	Change	
Commercial Banks	$1,117.9	37.2%	$1,086.9	38.4%	$30.9	2.8%
Pool of Securitized Assets*	48.0	1.6%	47.0	1.7%	$1.1	2.3%
Finance Companies	674.6	22.5%	675.3	23.8%	-$0.7	-0.1%
Credit Unions	288.6	9.6%	265.1	9.4%	$23.5	8.9%
SLM & Govt Student Loans	738.4	24.6%	623.8	22.0%	$114.6	18.4%
Savings Institutions	93.7	3.1%	87.5	3.1%	$6.1	7.0%
Nonfinancial business	42.0	1.4%	47.3	1.7%	-$5.2	-11.1%
Total	$3,003.2		$2,832.9		$170.3	6.0%

* 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	92	3	53	2.74	1.97
.2-.5	152	14	144	1.67	2.42
.5-1	195	49	200	1.05	2.59
1-2	326	197	455	0.88	2.83
2-5	710	898	838	0.54	2.34
5-10	835	2,090	959	0.42	2.25
10-20	985	4,454	1,218	0.35	2.26
20-50	1,293	12,457	2,182	0.32	2.44
50-100	825	17,267	2,700	0.31	2.66
100 - 200	590	24,413	3,128	0.31	2.85
200 - 500	494	42,383	5,154	0.29	2.86
500 - 1000	225	38,324	4,321	0.26	2.87
1000 +	208	95,104	10,556	0.18	2.41
Total	6,930	237,653	31,908	0.24	2.61

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

Credit Union Distribution by Asset Size

$ millions (from CU Call Reports)

	# CUs	Change from June 2012	Assets in $ Millions	Change from Jun 2012
$0-.2	92	-6.1%	11	-3.6%
.2-.5	152	-11.1%	52	-13.0%
.5-1	195	-11.0%	142	-12.2%
1-2	326	-7.4%	480	-7.2%
2-5	710	-9.9%	2,442	-9.2%
5-10	835	-6.5%	6,141	-6.9%
10-20	985	-3.5%	14,284	-3.1%
20-50	1,293	-3.6%	41,905	-3.1%
50-100	825	-2.9%	59,130	-2.5%
100 - 200	590	-0.3%	83,256	-0.5%
200 - 500	494	2.3%	157,286	1.8%
500 - 1000	225	3.2%	158,739	2.9%
1000 +	208	7.8%	553,981	9.2%
Total	6,930	-4.0%	1,077,849	4.8%

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

Residential	29.2%
Associational	6.9%
Occupational	28.8%
Manufacturing (Chemical & Oil)	1.2%
Manufacturing (Metal, Machines & Cars)	1.5%
Manufacturing (Food, Electronics & Other)	3.8%
Governmental & Military	9.4%
Education & Healthcare	7.0%
Transportation, Communication & Utilities	4.3%
Finance, RE, Trade & Misc Services	1.5%
Multiple Group	29.3%
Primarily Manufacturing	6.1%
Primarily Government & Military	7.3%
Primarily Service	12.2%
Other (Mixed & Associational)	3.7%
Low Income	5.9%

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	35.7%	45.8%	53.9%	55.4%	55.3%	52.9%	52.8%	55.0%	59.1%	63.5%	66.3%	69.2%	71.0%	67.8%
Loans Outstanding/Assets	28.4%	36.0%	43.9%	46.0%	46.7%	45.4%	45.8%	48.3%	52.3%	56.2%	58.1%	60.1%	60.3%	58.4%
Investments/Assets*	20.7%	25.5%	27.0%	27.8%	32.9%	37.5%	38.4%	36.5%	33.3%	28.8%	28.2%	26.0%	27.4%	28.3%
Savings/Assets	79.3%	78.5%	81.5%	83.0%	84.6%	85.9%	86.7%	87.9%	88.5%	88.6%	87.7%	86.8%	84.9%	86.2%
Net Capital/Assets*	20.3%	21.1%	18.2%	16.5%	15.0%	13.8%	12.7%	11.5%	10.7%	10.1%	10.3%	10.2%	9.9%	10.2%
Share Drafts/Savings*	1.6%	0.0%	0.4%	1.2%	3.6%	7.2%	10.6%	12.6%	14.2%	15.4%	16.8%	15.2%	11.2%	13.1%
Certificates/Savings*	0.5%	3.5%	5.6%	9.2%	12.7%	14.2%	15.5%	18.4%	20.2%	21.6%	20.9%	21.8%	21.9%	21.3%
Operating Exp/Gross Income*	162.0%	104.3%	98.0%	95.3%	81.2%	85.2%	84.9%	81.3%	77.6%	76.6%	72.3%	69.1%	57.0%	65.2%
Net Chargeoffs/Gross Income*	17.2%	12.9%	6.8%	8.0%	6.5%	6.5%	4.8%	5.7%	5.3%	6.2%	6.4%	6.4%	8.0%	7.1%
Savings Growth	-7.5%	-4.0%	-1.7%	-0.5%	-0.7%	0.8%	2.2%	2.4%	3.0%	3.3%	4.0%	4.2%	5.8%	4.7%
Loan Growth	-12.0%	-5.2%	-2.0%	-2.2%	-0.5%	-0.4%	1.0%	1.7%	2.5%	3.3%	5.6%	5.9%	6.3%	5.4%
Asset Growth	-6.9%	-4.2%	-1.8%	-0.8%	-0.8%	0.7%	2.1%	2.4%	3.0%	3.2%	4.0%	4.4%	5.9%	4.8%
Memships/Potential Memships*	32.1%	22.7%	6.9%	8.7%	12.8%	12.0%	6.9%	4.6%	4.3%	4.2%	4.2%	4.5%	8.3%	5.6%
Savings/Memberships	$570	$1,138	$2,009	$2,659	$3,677	$4,625	$5,534	$6,626	$7,462	$8,102	$8,759	$9,771	$11,319	$9,553
Loans Out/Memberships	$204	$522	$1,083	$1,473	$2,032	$2,445	$2,923	$3,643	$4,409	$5,146	$5,807	$6,766	$8,037	$6,473
Avg Loan Made in 2013*	$1,696	$2,579	$4,315	$4,290	$5,260	$6,073	$6,543	$7,045	$9,345	$13,344	$10,191	$15,842	$21,224	$15,466

*** Based on 6,815 reporting CUs (NCUA 5300 FOIA 6/2013)**

All ratios are aggregate ratios not average ratios - See "Mid-year 2013 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 2013	0.2%	0.2%	0.9%	0.3%	0.8%
Dec 2012	0.2	0.2	0.9	0.4	0.8
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
2013	2	13.1	23.0	21.3	8.7	33.9
	1	13.4	22.8	21.6	8.7	33.6
2012	4	12.7	23.1	22.5	9.0	32.6
	3	12.6	22.9	22.9	9.1	32.4
	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

Average Credit Union Loan Rates
(from CU Call Reports)

	Personal (unsecured)	New Auto	Used Auto	Credit Card	Home Equity**	First Mortgage
June 2013	11.4	3.2	3.9	9.7	4.2	4.1
Dec 2012	11.5	3.4	4.1	9.7	4.2	3.9
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	4.3	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	4.4	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	4.7	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	6.0	6.2
June 2002	12.4	6.5	7.1	11.8	4.9	6.7
Dec 2001	12.6	6.8	7.4	11.9	6.0	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	8.4	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	9.0	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
2013	2	10.7	19.6	10.8	29.5	11.7	6.4	5.1	6.2
	1	10.6	19.3	10.7	29.3	11.9	6.6	5.4	6.2
2012	4	10.5	19.1	11.0	29.1	11.9	6.7	5.6	6.2
	3	10.4	19.1	10.7	29.0	12.0	6.9	5.8	6.2
	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

* 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 2013	5.4%	7.1%	7.1%	10.7%	9.2%	7.3%	1.4%	-2.1%	-12.6%	7.9%
2012	4.8%	5.6%	4.8%	8.5%	7.9%	7.4%	2.3%	-4.4%	-12.2%	10.6%
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 2013	4.7%	8.3%	-3.6%	0.1%	10.1%	5.5%	4.9%
2012	6.1%	10.6%	-3.1%	1.8%	12.3%	7.5%	0.0%
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 2013	2.8%	-29.1%	2.5%	0.4%	15.2%	5.8%	21.6%	-5.6%	1.9%	-8.9%	24.7%	36.5%
2012	8.3%	-36.1%	7.8%	18.2%	17.0%	9.0%	20.8%	6.2%	9.0%	1.2%	21.2%	2.5%
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 2013	5.09%	1.05%	0.61%	3.34%	0.59%	275	70	72	308	109	25	84	154
Jun 12 - Jun 13	5.20%	1.09%	0.66%	3.46%	0.64%	282	73	75	316	114	30	84	156
2012	5.42%	1.21%	0.74%	3.62%	0.72%	290	74	71	316	120	35	84	155
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	

* 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 2013	0.61%	0.22%	0.20%	0.58%	0.68%	1.52	0.68	0.126%	1.36%	1.07%	0.74%
Dec 2012	0.70%	0.24%	0.21%	0.73%	0.55%	1.66	0.74	0.150%	1.44%	1.20%	0.88%
June 2012	0.66%	0.29%	0.24%	0.76%	0.71%	1.92	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%	2.50	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%	1.16%	1.04%	2.97	1.20	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%	1.15%	0.84%	2.61	1.04	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 2013	58.42%	37.67%	4.63%	3.61%	86.22%	10.17%	0.73%
Dec 2012	58.92%	37.38%	4.49%	3.60%	86.02%	10.38%	0.80%
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%	3.62%	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 2013	1.0%	12.1%	2.6%	0.6%	50.9%	8.1%	24.8%	19.2%	25.0%	29.0%	2.0%
Dec 2012	1.0%	12.4%	2.5%	0.6%	49.4%	7.4%	26.6%	20.4%	28.0%	23.4%	1.7%
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%	

* 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 2013	0.1	0.1	0.6	2.3		3.3	0.1	0.2	0.3	4.1
Dec 2012	0.1	0.2	0.4	1.7		3.3	0.2	0.2	0.3	3.4
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 2013	15.43784	9.99631	76.8	27.6%	84.1	1.5%	2.0%	2.0%	3.7%	4.6	7.5	0.1%	16.8%	1.8%	-13.03%
Dec 2012	15.2	9.9	76.3	28.0%	72.9	2.0%	2.8%	2.2%	4.2%	8.7	7.9	0.9%	12.9%	1.8%	-13.22%
Jun 2012	15.5	10.2	76.5	20.5%	73.2	1.7%	2.4%	2.3%	4.7%	5.6	8.2	1.5%	-6.2%	1.7%	-14.2%
Dec 2011	15.7	10.5	75.2	4.5%	69.9	2.4%	1.8%	2.5%	6.1%	5.4	8.5	0.6%	-6.1%	3.0%	-11.4%
Jun 2011	15.8	10.6	73.9	-4.1%	71.5	2.6%	2.4%	2.7%	5.3%	5.9	9.1	1.3%	28.6%	3.5%	-2.3%
Dec 2010	16.1	11.0	73.2	5.7%	74.5	1.1%	2.5%	2.0%	2.9%	5.8	9.4	3.3%	10.8%	1.4%	8.8%
Jun 2010	16.4	11.3	71.2	-8.1%	76	-0.1%	0.1%	0.3%	-0.5%	5.9	9.4	4.6%	9.6%	1.2%	20.9%
Dec 2009	17.0	11.9	67.0	-38.4%	72.5	-0.5%	-2.8%	-1.6%	-2.8%	5.8	9.9	4.6%	24.8%	2.8%	31.6%
Jun 2009	17.4	12.3	63.9	-42.9%	70.8	0.1%	-2.7%	-1.9%	-0.2%	6.6	9.5	0.3%	-31.8%	-1.2%	33.9%
Dec 2008	17.8	12.7	69.6	-32.9%	60.1	1.5%	-0.3%	-0.4%	3.6%	6.5	7.3	-1.4%	-40.9%	0.0%	30.6%
Jun 2008	17.5	12.7	76.3	-26.8%	56.4	2.0%	1.5%	1.2%	4.9%	5.6	5.6	1.2%	-12.3%	4.9%	28.1%
Dec 2007	18.1	13.2	78.5	-25.9%	75.5	2.1%	1.8%	2.2%	5.3%	3.1	5.0	1.8%	6.6%	4.1%	36.5%
Jun 2007	17.8	13.0	79.0	-24.1%	85.3	3.1%	1.9%	2.8%	6.1%	2.9	4.6	1.1%	20.9%	2.7%	-49.8%
Dec 2006	17.6	12.9	78.2	-12.6%	91.7	4.0%	2.7%	3.0%	7.3%	3.1	4.4	1.1%	17.9%	2.5%	-70.5%
Jun 2006	17.3	12.7	78.4	1.0%	84.9	2.8%	3.1%	3.2%	6.8%	3.4	4.6	1.4%	13.2%	4.2%	-9.6%
Dec 2005	17.3	12.6	78.1	6.3%	91.5	1.5%	3.4%	3.5%	5.6%	2.9	4.9	1.9%	7.0%	3.3%	30.5%
June 2005	17.2	12.5	78.0	3.7%	96	2.4%	3.4%	3.6%	5.9%	2.3	5.0	1.7%	9.3%	2.5%	0.3%
Dec 2004	16.8	12.2	77.2	5.2%	97.1	3.6%	3.8%	3.8%	5.9%	6.3	5.4	1.4%	12.2%	3.3%	-3.8%
June 2004	16.7	12.1	75.4	12.5%	95.6	4.0%	4.1%	3.9%	5.1%	5.1	5.6	3.9%	19.9%	3.2%	-0.9%
Dec 2003	16.9	12.2	74.2	8.4%	92.6	2.7%	2.8%	3.1%	3.7%	4.8	5.7	5.2%	29.3%	2.0%	5.6%
June 2003	17.0	12.3	73.0	5.1%	89.7	2.0%	2.0%	2.5%	2.6%	4.9	6.3	2.3%	-2.3%	1.9%	10.2%
Dec 2002	17.3	12.4	73.0	6.8%	86.7	3.1%	1.8%	2.5%	1.8%	4.5	6.0	3.1%	-19.8%	2.5%	6.0%
June 2002	17.3	12.3	72.5	4.8%	92.4	3.2%	0.9%	2.4%	2.0%	5.3	5.8	4.0%	-14.3%	1.1%	8.6%
Dec 2001	17.7	12.6	71	1.8%	88.8	2.8%	0.9%	2.5%	4.1%	3.8	5.7	1.6%	-10.2%	1.6%	19.2%
June 2001	17.5	12.4	73.9	-4.1%	92.6	4.0%	2.5%	3.8%	6.8%	3.7	4.5	0.9%	-3.3%	3.2%	8.8%
Dec 2000	17.1	12.1	77.6	-4.5%	98.4	5.0%	4.1%	5.1%	8.1%	3.4	3.9	1.7%	1.0%	3.4%	-5.0%
June 2000	16.7	11.7	80.1	-1.3%	106.4	3.9%	4.8%		6.7%	4.1	4.0	3.8%	-0.8%	3.7%	-8.3%
Dec 1999	16.7	11.6	80.2	1.6%	105.4	3.3%	4.8%		5.2%	3.6	4.0	3.8%	9.1%	2.7%	-8.3%
June 1999	16.6	11.5	80.0	8.4%	107.3	4.7%	4.7%		6.2%	4.0	4.3	3.9%	12.0%	2.0%	-2.0%
Dec 1998	16.4	11.2	80.5	9.9%	100.5	5.9%	4.5%		7.2%	5.2	4.4	3.8%	16.6%	1.6%	3.6%
June 1998	16.3	11.2	81.4	5.0%	105.6	5.1%	4.4%		6.9%	6.2	4.5	2.3%	25.1%	1.6%	9.2%
Dec 1997	16.6	11.3	83.4	0.4%	102.1	3.7%	4.5%		6.2%	5.8	4.7	2.5%	30.3%	1.7%	20.0%
June 1997	16.7	11.3	82.6	0.7%	104.5	3.3%	4.4%		6.2%	6.0	5.0	2.1%	28.7%	2.2%	27.7%
Dec 1996	16.7	11.4	82.3	7.9%	96.9	3.2%	3.8%		6.1%	5.7	5.4	2.3%	19.1%	3.4%	28.6%
June 1996	16.6	11.3	82.3	4.5%	92.4	3.1%	2.9%		5.7%	6.5	5.3	2.5%	23.1%	2.8%	22.6%
Dec 1995	16.6	11.2	82.6	-5.9%	91.0	3.4%	2.7%		5.8%	5.5	5.6	0.7%	31.3%	2.5%	12.0%
June 1995	16.4	11.1	83.3	-0.9%	92.7	3.5%	3.6%		5.8%	6.1	5.6	0.0%	19.0%	3.0%	2.3%
Dec 1994	16.0	10.7	84.2	12.0%	95.1	2.7%	4.0%		5.1%	6.5	5.5	1.4%	-3.1%	2.6%	-3.9%
June 1994	15.8	10.5	82.7	15.4%	91.2	1.7%	3.1%		4.3%	6.3	6.1	1.9%	-1.6%	2.5%	-7.4%
Dec 1993	15.7	10.4	81.0	7.5%	88.2	1.6%	2.7%		4.4%	8.4	6.5	0.0%	7.9%	2.8%	-9.6%
Dec 1992	15.8	10.5	80.0	19.1%	91.0	4.3%	3.6%		6.7%	9.9	7.4	4.7%	4.7%	3.0%	3.1%
Dec 1991	16.5	11.1	79.0	-16.2%	68.2	0.7%	-0.1%		3.4%	9.1	7.3	2.9%	27.1%	3.0%	21.5%
Dec 1990	17.0	11.6	80.0	-12.9%	65.5	2.0%	1.9%		6.2%	8.2	6.3	0.0%	-7.5%	6.3%	16.4%
Dec 1989	17.0	11.8	81.9	-7.1%	90.5	3.0%	3.7%		8.0%	7.2	5.4	0.9%	24.8%	4.6%	12.6%

Corporate Credit Unions

(June 2013, 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****
Retail Corporates									
Alloya Corporate FCU	2,772,400,215	176	4	1,586	92.1%	5.8%	1.6%	7.30%	-16.4%
Catalyst Corporate FCU	2,681,402,886	193	5	1,457	92.3%	6.0%	0.8%	6.68%	-55.5%
Corporate America CU	2,197,155,750	56	0	550	85.8%	5.6%	0.4%	5.13%	-35.9%
Corporate Central Credit Union	1,718,060,220	30	0	262	89.0%	10.2%	1.9%	10.44%	-19.9%
Corporate One Federal Credit Union	3,884,415,147	164	9	951	90.3%	7.8%	-0.8%	6.80%	-22.6%
Eastern Corporate FCU	501,155,703	15	2	275	88.6%	8.2%	0.1%	9.89%	-4.2%
First Carolina Corporate CU	1,497,009,661	25	2	228	91.3%	4.6%	0.8%	5.56%	-11.9%
Kansas Corporate CU	546,399,946	16	2	218	91.9%	6.0%	0.7%	5.40%	-14.8%
Kentucky Corporate FCU	157,946,107	5	1	91	91.9%	5.6%	0.6%	4.85%	-5.1%
Louisiana Corporate CU	139,026,743	6	1	143	94.6%	5.6%	-1.5%	5.26%	-25.0%
Mid-Atlantic Corporate FCU	3,234,238,152	80	5	880	91.6%	4.8%	0.8%	5.53%	-14.6%
Missouri Corporate CU	201,371,244	10	1	163	76.6%	10.6%	0.6%	9.25%	-43.6%
SunCorp FCU	834,723,693	41	2	222	86.2%	9.3%	-1.1%	8.91%	-22.8%
Tricorp FCU	389,736,578	11	1	152	93.9%	4.3%	1.1%	5.02%	-12.1%
Volunteer Corporate CU	1,206,719,299	46	3	317	88.0%	5.1%	0.7%	5.44%	-7.7%

*** 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 **** Adjusted for mergers and P&As**

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 2013	3.5%	3.7%	-0.9%	5.6%	0.146	71.10%	9.20	11.11	0.93	7.42
2012	5.9%	4.9%	2.1%	8.2%	0.146	70.38%	9.01	11.11	1.11	10.12
June 2012	4.2%	4.2%	2.9%	6.7%	0.152	72.38%	9.11	11.28	1.29	10.22
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 2013	3.22	0.36	285	184	4	286	187	26	161	52	110	49	61	24	134
Jun 12 - Jun 13	3.29	0.39	290	180	5	292	183	33	151	45	106	64	42	24	133
2012	3.44	0.44	300	176	7	300	182	40	142	41	101	69	32	25	134
1st Half 2012	3.52	0.47	305	174	8	303	184	41	144	44	100	58	42	25	137
Jun 11 - Jun 12	3.55	0.50	305	171	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		

*** 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 Point**

**** 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 2013	6.76%	0.82%	3.04%	0.32%	1.62%	0.13%	3.68%	1.28%	10.96%	0.71%	1.02%	0.32%	2.42%	3.70%	2.38%	0.82%
2012	9.60%	1.76%	3.58%	0.55%	2.36%	0.34%	3.89%	2.09%	12.27%	1.08%	1.19%	0.48%	2.78%	4.01%	2.74%	1.03%
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 2013	7.2%	-16.4%	8.4%	3.2%	0.9%	8.1%	-1.8%
Dec 2012	7.6%	-17.6%	10.9%	-1.9%	0.4%	8.6%	-2.5%
June 2012	4.6%	-17.0%	12.4%	-2.9%	0.7%	7.4%	-2.5%
Dec 2011	9.3%	-27.2%	19.2%	-5.2%	0.0%	17.0%	-5.1%
June 2011	6.0%	-19.8%	10.8%	-7.4%	-4.8%	13.3%	-4.1%
Dec 2010	4.5%	-21.7%	10.9%	-12.7%	-8.3%	10.5%	-4.9%
June 2010	7.5%	-22.4%	13.5%	-20.9%	-9.3%	0.6%	-3.1%
Dec 2009	23.3%	-18.9%	17.9%	-21.0%	-8.8%	-0.6%	-1.5%
June 2009	12.8%	6.7%	10.9%	-4.1%	-5.7%	-1.0%	-1.5%
Dec 2008	1.9%	14.2%	5.6%	12.0%	0.2%	2.0%	-0.3%
June 2008	4.7%	2.0%	5.8%	20.7%	7.3%	4.9%	3.6%
Dec 2007	0.2%	5.9%	4.7%	20.8%	8.4%	4.9%	7.1%
June 2007	-3.5%	12.9%	5.1%	16.3%	6.7%	4.7%	8.4%
Dec 2006	-4.3%	21.5%	2.6%	15.0%	8.0%	5.1%	11.2%
June 2006	-3.0%	20.0%	3.2%	9.6%	6.4%	5.0%	13.9%
Dec 2005	-3.0%	20.1%	2.7%	1.5%	3.9%	4.9%	13.4%
June 2005	-1.9%	14.1%	3.9%	-5.2%	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%	13.9%
Dec 2003	11.0%	-8.6%	13.9%	-11.0%	2.4%	7.2%	14.6%
June 2003	11.1%	-7.1%	19.2%	-4.6%	4.1%	6.2%	14.7%
Dec 2002	8.7%	-8.3%	19.9%	-6.6%	5.0%	5.9%	13.3%
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%	10.6%
June 2001	5.7%	2.7%	15.7%	8.7%	11.3%	11.4%	9.8%
Dec 2000	-2.0%	9.5%	8.2%	10.3%	11.9%	12.2%	8.6%
June 2000	-2.5%	8.0%	4.9%	12.6%	7.4%	9.8%	8.9%
Dec 1999	-2.7%	0.5%	8.6%	13.3%	5.0%	9.8%	9.3%
June 1999	0.7%	-3.8%	14.2%	19.5%	5.9%	8.8%	8.8%
Dec 1998	1.9%	-1.6%	14.6%	22.8%	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%	14.9%	12.8%	6.6%	6.6%
June 1996	-17.3%	1.9%	9.8%	16.9%	17.4%	9.6%	6.0%
Dec 1995	-11.7%	14.1%	-1.3%	19.1%	21.3%	10.2%	4.9%
June 1995	-7.2%	19.0%	-9.4%	13.0%	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%	5.7%	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%	-4.6%	5.5%	-1.1%	6.5%
Dec 1991	13.2%	-9.2%	13.1%	3.2%	10.4%	-6.1%	7.2%
Dec 1990	3.1%	2.0%	3.2%	13.3%	12.9%	-2.3%	10.1%
Dec 1989	1.7%	10.9%	-3.4%	31.8%	14.3%	6.6%	10.0%
Dec 1988	8.3%	12.5%	-1.1%	10.4%	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%	6.9%	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%