

Exhibit 1**Numbers of Credit Unions by Size Grouping**

Total Assets	Number of Actual Credit Unions						Total Assets (in millions)	Distribution Percentage
	1/1 2003	12/31 2003	12/31 2004	12/31 2005	12/31 2006	12/31 2007		
\$1 billion and above	72	83	99	107	116	127	\$310,711	40.3%
\$300 million to \$1 billion	304	335	339	357	369	381	201,742	26.2
\$100 million to \$300 million	692	727	743	749	747	744	128,130	16.6
\$50 million to \$100 million	760	785	782	765	762	769	54,146	7.0
\$25 million to \$50 million	1,127	1,131	1,128	1,098	1,056	1,032	36,592	4.8
\$10 million to \$25 million	<u>1,834</u>	<u>1,802</u>	<u>1,740</u>	<u>1,668</u>	<u>1,607</u>	<u>1,550</u>	<u>25,144</u>	<u>3.3</u>
Study Totals	4,789	4,863	4,831	4,744	4,657	4,603	\$756,465	98.2%
\$1 Million to \$10 Million	3,839	3,564	3,344	3,163	3,016	2,859	\$13,241	1.7%
Under \$1 Million	<u>1,181</u>	<u>1,061</u>	<u>953</u>	<u>894</u>	<u>863</u>	<u>806</u>	<u>395</u>	<u>0.1</u>
Industry Totals	<u>9,809</u>	<u>9,488</u>	<u>9,128</u>	<u>8,801</u>	<u>8,536</u>	<u>8,268</u>	<u>\$770,100</u>	<u>100.0%</u>

Exhibit 2

Asset Quality Risk

	NCUA National Data: \$1 Billion & Up					NCUA National Data: \$300 Million to \$1 Billion					NCUA National Data: \$100 to \$300 Million				
	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003
Delinquent Loans to Loans %	0.79	0.49	0.54	0.52	0.51	0.85	0.60	0.61	0.59	0.61	1.03	0.78	0.83	0.79	0.81
Allow for Ln & Lease Loss to Loans %	0.68	0.61	0.68	0.70	0.76	0.70	0.63	0.67	0.69	0.73	0.70	0.68	0.70	0.71	0.77
Provision for Loss to Loans %	0.61	0.42	0.52	0.49	0.54	0.55	0.40	0.55	0.51	0.50	0.53	0.47	0.55	0.51	0.48
Net Charge-Offs to Loans %	0.49	0.42	0.46	0.46	0.52	0.45	0.42	0.50	0.49	0.49	0.48	0.45	0.52	0.52	0.53
Member Business Loans to Loans %	3.31	2.82	2.31	1.81	1.33	5.17	4.80	3.82	3.07	2.37	2.98	2.68	2.69	2.05	1.67

Ratios

	NCUA National Data: \$50 to \$100 Million					NCUA National Data: \$25 to \$50 Million					NCUA National Data: \$10 to \$25 Million				
	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003
Delinquent Loans to Loans %	1.15	0.95	1.03	0.94	0.98	1.24	1.08	1.14	1.15	1.27	1.46	1.30	1.44	1.48	1.52
Allow for Ln & Lease Loss to Loans %	0.72	0.71	0.70	0.70	0.74	0.77	0.77	0.81	0.85	0.89	0.88	0.91	0.91	0.94	1.00
Provision for Loss to Loans %	0.52	0.50	0.57	0.49	0.46	0.48	0.45	0.58	0.54	0.53	0.52	0.50	0.60	0.61	0.57
Net Charge-Offs to Loans %	0.48	0.47	0.52	0.50	0.57	0.49	0.46	0.58	0.57	0.60	0.53	0.51	0.58	0.63	0.68
Member Business Loans to Loans %	2.04	1.83	1.71	1.40	1.09	1.65	1.59	1.48	1.03	0.80	0.84	0.74	0.65	0.68	0.51

Exhibit 3

Liquidity Risk

	NCUA National Data: \$1 Billion & Up					NCUA National Data: \$300 Million to \$1 Billion					NCUA National Data: \$100 to \$300 Million				
	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003
Loans to Member Deposits %	85.73	84.49	82.63	76.67	72.70	84.54	84.28	81.00	76.34	73.36	80.96	80.76	78.62	75.08	71.85
S-T Investments (< 1 yr) to Assets %	14.72	14.60	13.91	14.05	14.62	13.98	14.31	13.48	13.56	14.61	15.86	15.66	15.34	14.65	15.86
Borrowed Funds to Assets %	4.98	3.93	4.07	3.38	3.27	2.93	2.83	2.75	2.12	1.78	1.68	1.80	2.00	1.59	1.11
Borrowing Commitments to Assets %	14.65	13.19	12.64	n/a	n/a	13.46	12.39	10.95	n/a	n/a	10.55	9.92	8.85	n/a	n/a

Ratios

	NCUA National Data: \$50 to \$100 Million					NCUA National Data: \$25 to \$50 Million					NCUA National Data: \$10 to \$25 Million				
	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003
Loans to Member Deposits %	76.51	77.11	75.94	71.71	69.07	73.63	74.55	71.51	67.63	65.57	71.94	72.36	68.80	64.64	63.35
S-T Investments (< 1 yr) to Assets %	18.82	18.09	17.60	17.60	19.05	22.35	21.08	21.26	21.53	22.93	26.16	25.14	26.17	26.56	28.04
Borrowed Funds to Assets %	0.83	0.90	1.22	0.87	0.61	0.39	0.67	0.74	0.46	0.29	0.21	0.40	0.46	0.26	0.14
Borrowing Commitments to Assets %	8.17	7.87	6.83	n/a	n/a	6.47	6.09	5.43	n/a	n/a	5.70	4.85	4.27	n/a	n/a

Exhibit 4

Capital Adequacy Risk

	NCUA National Data: \$1 Billion & Up					NCUA National Data: \$300 Million to \$1 Billion					NCUA National Data: \$100 to \$300 Million				
	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003
Equity to Assets %	10.46	10.62	10.28	10.21	9.99	11.57	11.51	10.98	10.78	10.63	11.93	11.66	11.24	11.07	10.80
Equity + Allowance to Loans %	14.67	15.13	15.22	16.02	16.55	16.89	16.77	16.67	17.20	8.95	17.96	17.57	17.48	17.87	18.09
Delinquent Loans to Equity %	5.64	3.34	3.54	3.29	3.20	5.22	3.69	3.68	3.49	3.66	6.15	4.60	4.90	4.54	4.55
PCA Actual Net Worth %	10.54	10.74	10.47	10.29	9.98	11.63	11.62	11.18	10.86	10.59	11.95	11.73	11.39	11.12	10.78
PCA Required Net Worth %	5.62	5.54	5.07	5.56	5.60	5.69	5.59	5.13	5.66	5.66	5.50	5.41	5.04	5.58	5.58
"Well Capitalized" Portion	97.64	99.14	98.13	98.99	100.00	99.48	99.46	98.04	99.12	98.81	98.25	97.99	98.40	97.85	97.66

Exhibit 5

Interest-Rate Sensitivity Risk

	NCUA National Data: \$50 to \$100 Million					NCUA National Data: \$25 to \$50 Million					NCUA National Data: \$10 to \$25 Million				
	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003
Equity to Assets %	12.52	12.30	11.83	11.48	11.26	13.63	13.25	12.55	11.97	11.60	15.00	14.48	13.72	12.95	12.58
Equity + Allowance to Loans %	19.72	19.25	18.79	19.07	19.31	22.22	21.39	21.10	21.12	21.00	25.28	24.27	24.06	23.96	23.69
Delinquent Loans to Equity %	6.12	5.24	5.81	5.13	5.23	5.69	5.20	5.57	5.61	6.26	6.06	5.44	5.97	6.07	6.33
PCA Actual Net Worth %	12.60	12.38	11.95	11.52	11.24	13.66	13.33	12.65	12.05	11.61	15.02	14.51	13.75	12.97	12.57
PCA Required Net Worth %	5.34	5.29	5.33	5.44	5.45	5.14	5.15	5.19	5.24	5.21	4.92	4.92	4.94	5.01	4.95
"Well Capitalized" Portion	98.96	98.82	98.82	98.85	98.34	99.03	98.86	98.72	98.49	96.73	99.10	99.07	98.44	97.24	96.73

Exhibit 6

Interest-Rate Sensitivity Risk

	NCUA National Data: \$50 to \$100 Million					NCUA National Data: \$25 to \$50 Million					NCUA National Data: \$10 to \$25 Million				
	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003	2007	2006	2005	2004	2003
L-T Investments (> 3 yr) to Assets %	3.46	2.98	3.04	4.16	5.44	4.80	3.44	3.99	6.09	7.22	4.35	3.14	3.77	6.03	7.20
Fixed-Rate RI Est (> 5 yr) to Assets %	25.43	22.72	20.74	19.07	18.13	24.16	22.49	20.04	18.55	17.81	20.66	19.73	17.74	16.81	16.12
Long-Term Assets to Assets %	28.89	25.70	23.78	23.23	23.57	28.96	25.93	24.03	24.64	25.03	25.01	22.87	21.50	22.85	23.32
L-T Borrowings (> 3 yr) to Assets %	2.19	1.62	1.20	1.10	1.05	0.92	0.97	0.94	0.91	0.85	0.54	0.52	0.54	0.48	0.44
L-T Savings (> 3 yr) to Assets %	3.11	3.62	4.77	4.35	4.19	2.13	2.24	2.81	2.74	2.81	2.23	2.34	2.68	2.53	2.42
L-T Liabilities to L-T Assets %	18.34	20.38	25.11	23.45	22.23	10.56	12.39	15.62	14.79	14.61	11.07	12.52	14.97	13.18	12.24

