

2006 Third Quarter Financial Statistics for Wisconsin Credit Unions

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**COMPARISON STATEMENTS OF CONDITION
OF WISCONSIN CREDIT UNIONS
SEPTEMBER 30, 2006 and DECEMBER 31, 2005**

	<u>September 30, 2006</u>		<u>December 31, 2005</u>		<u>Increase or Decrease</u>	<u>% Change</u>
Number of Credit Unions	270		280		-10	-3.6%
	<u>AMOUNT</u>	<u>% OF ASSETS</u>	<u>AMOUNT</u>	<u>% OF ASSETS</u>		
ASSETS						
Personal Loans	4,773,474,467	30.7%	4,823,011,677	32.6%	-49,537,210	-1.0%
Real Estate Loans	<u>7,907,384,932</u>	50.9%	<u>7,210,295,717</u>	48.7%	<u>697,089,215</u>	9.7%
Total Loans	12,680,859,399	81.6%	12,033,307,394	81.3%	647,552,005	5.4%
Allowance for Loan Losses	<u>80,270,419</u>	0.5%	<u>79,152,669</u>	0.5%	<u>1,117,750</u>	1.4%
Net Loans	12,600,588,980	81.0%	11,954,154,725	80.7%	646,434,255	5.4%
Cash	794,389,198	5.1%	629,214,380	4.2%	165,174,818	26.3%
Investments	1,274,471,713	8.2%	1,400,336,637	9.5%	-125,864,924	-9.0%
Fixed Assets	461,888,935	3.0%	449,265,187	3.0%	12,623,748	2.8%
Other Assets	<u>417,891,929</u>	2.7%	<u>372,321,266</u>	2.5%	<u>45,570,663</u>	12.2%
TOTAL ASSETS	<u><u>15,549,230,755</u></u>	100.0%	<u><u>14,805,292,195</u></u>	100.0%	<u><u>743,938,560</u></u>	5.0%
LIABILITIES						
Regular Shares	3,349,121,766	21.5%	3,347,908,806	22.6%	1,212,960	0.0%
Share Drafts	1,787,198,447	11.5%	1,804,777,750	12.2%	-17,579,303	-1.0%
Other Shares & Deposits	<u>7,966,150,720</u>	51.2%	<u>7,249,854,313</u>	49.0%	<u>716,296,407</u>	9.9%
Total Savings	13,102,470,933	84.3%	12,402,540,869	83.8%	699,930,064	5.6%
Notes and Accounts Pay.	725,666,110	4.7%	763,528,921	5.2%	-37,862,811	-5.0%
Regular Reserve	660,266,293	4.2%	656,214,939	4.4%	4,051,354	0.6%
Other Reserves	<u>1,060,827,419</u>	6.8%	<u>983,007,466</u>	6.6%	<u>77,819,953</u>	7.9%
TOTAL LIABILITIES	<u><u>15,549,230,755</u></u>	100.0%	<u><u>14,805,292,195</u></u>	100.0%	<u><u>743,938,560</u></u>	5.0%

**NOTE: Some small statistical errors may occur due to rounding.*

**STATEMENT OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIOD ENDING SEPTEMBER 30, 2006**

	<u>AMOUNT</u>	<u>% OF GROSS INCOME</u>	<u>% OF AVERAGE ASSETS</u>
INCOME			
Interest on Loans	589,685,734	75.15%	5.18%
Less: Interest Refunds	<u>104,702</u>	0.01%	0.00%
Net Interest Income	589,581,032	75.13%	5.18%
Income on Investments	55,398,704	7.06%	0.49%
Other Income	<u>139,742,078</u>	17.81%	1.23%
TOTAL OPERATING INCOME	784,721,814	100.00%	6.89%
ADMINISTRATIVE EXPENSES			
Employee Costs	216,451,992	27.58%	1.90%
Travel and Conference	5,305,183	0.68%	0.05%
Office Occupancy	27,819,664	3.55%	0.24%
General Operations	80,612,249	10.27%	0.71%
Education and Promotion	16,848,157	2.15%	0.15%
Loan Servicing	25,190,242	3.21%	0.22%
Professional Services	25,630,732	3.27%	0.23%
Member Insurance	1,808,614	0.23%	0.02%
Operating Fees	1,670,200	0.21%	0.01%
Other Operational Expenses	<u>9,037,123</u>	1.15%	0.08%
TOTAL ADMINISTRATIVE	410,374,156	52.30%	3.61%
Provision for Loan Loss	<u>28,148,885</u>	3.59%	0.25%
TOTAL OPERATING EXPENSES	438,523,041	55.88%	3.85%
COST OF ACQUISITION OF FUNDS			
Dividends Paid on Savings	245,334,044	31.26%	2.16%
Interest on Borrowed Funds	<u>21,739,363</u>	2.77%	0.19%
TOTAL COST OF FUNDS	<u>267,073,407</u>	34.03%	2.35%
TOTAL EXPENSES	705,596,448	89.92%	6.20%
NET OPERATING INCOME	79,125,366	10.08%	0.70%
NON-OPERATING INCOME	<u>3,337,650</u>	0.43%	0.03%
NET INCOME	82,463,016	10.51%	0.72%

**NOTE: Some small statistical errors may occur due to rounding.*

**COMPARISON STATEMENTS OF INCOME
FOR WISCONSIN CREDIT UNIONS
FOR THE PERIODS ENDING SEPTEMBER 30, 2006 AND SEPTEMBER 30, 2005**

	2006	% OF AVERAGE ASSETS	2005	% OF AVERAGE ASSETS
	<u>AMOUNT</u>		<u>AMOUNT</u>	
INCOME				
Interest on Loans	589,685,734	5.18%	439,688,135	4.45%
Less: Interest Refunds	<u>104,702</u>	<u>0.00%</u>	<u>37,562</u>	<u>0.00%</u>
Net Interest Income	589,581,032	5.18%	439,650,573	4.45%
Income on Investments	55,398,704	0.49%	41,090,188	0.42%
Other Income	<u>139,742,078</u>	<u>1.23%</u>	<u>115,627,121</u>	<u>1.17%</u>
TOTAL OPERATING INCOME	784,721,814	6.89%	596,367,882	6.03%
ADMINISTRATIVE EXPENSES				
Employee Costs	216,451,992	1.90%	186,672,730	1.89%
Travel and Conference	5,305,183	0.05%	4,534,191	0.05%
Office Occupancy	27,819,664	0.24%	21,839,447	0.22%
General Operations	80,612,249	0.71%	68,457,899	0.69%
Education and Promotion	16,848,157	0.15%	13,088,573	0.13%
Loan Servicing	25,190,242	0.22%	21,820,504	0.22%
Professional Services	25,630,732	0.23%	22,362,218	0.23%
Member Insurance	1,808,614	0.02%	2,337,007	0.02%
Operating Fees	1,670,200	0.01%	1,433,011	0.01%
Other Operational Expenses	<u>9,037,123</u>	<u>0.08%</u>	<u>8,109,103</u>	<u>0.08%</u>
TOTAL ADMINISTRATIVE	410,374,156	3.61%	350,654,683	3.55%
Provision for Loan Loss	<u>28,148,885</u>	<u>0.25%</u>	<u>25,534,241</u>	<u>0.26%</u>
TOTAL OPERATING EXPENSES	438,523,041	3.85%	376,188,924	3.87%
COST OF ACQUISITION OF FUNDS				
Dividends Paid on Savings	245,334,044	2.16%	120,482,755	1.22%
Interest on Borrowed Funds	<u>21,739,363</u>	<u>0.19%</u>	<u>7,509,103</u>	<u>0.08%</u>
TOTAL COST OF FUNDS	<u>267,073,407</u>	<u>2.35%</u>	<u>127,991,858</u>	<u>1.29%</u>
TOTAL EXPENSES	705,596,448	6.20%	504,180,782	5.10%
NET OPERATING INCOME	79,125,366	0.70%	92,187,100	0.93%
NON-OPERATING INCOME	<u>3,337,650</u>	<u>0.03%</u>	<u>1,976,767</u>	<u>0.02%</u>
NET INCOME	82,463,016	0.72%	94,163,867	0.95%

**NOTE: Some small statistical errors may occur due to rounding.*

**SIGNIFICANT OPERATIONAL RATIOS
FOR THE PERIOD ENDING SEPTEMBER 30, 2006**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	14	41	66	94	55	270
CAPITAL ADEQUACY						
Net Worth/Total Assets	22.80%	19.59%	15.95%	13.06%	10.59%	11.10%
Total Delinquency/Net Worth	14.11%	7.90%	6.73%	6.45%	8.21%	7.86%
Solvency Evaluation	129.72%	124.65%	119.30%	115.40%	112.52%	113.14%
Classified Assets/Net Worth	9.78%	5.98%	4.33%	3.89%	4.82%	4.65%
ASSET QUALITY						
Delinquent Loans/Loans	5.77%	2.40%	1.52%	1.10%	1.05%	1.07%
Net Charge Offs/Avg. Loans*	-0.29%	0.26%	0.51%	0.22%	0.30%	0.29%
EARNINGS (to Average Assets)						
Return on Average Assets*	0.63%	0.70%	0.63%	0.63%	0.74%	0.72%
Net Operating Expense*	4.21%	3.28%	3.41%	3.43%	2.69%	2.82%
Fixed Assets+FRA's**/Assets	0.53%	0.28%	1.44%	3.09%	3.00%	2.97%
Gross Income*	5.34%	5.48%	6.13%	6.76%	6.95%	6.89%
Cost of Funds*	0.55%	1.29%	1.45%	1.77%	2.48%	2.35%
Operating Exp. (less PLL)*	4.25%	3.35%	3.82%	4.16%	3.50%	3.61%
Net Interest Margin*	4.08%	4.08%	4.14%	3.97%	3.18%	3.32%
PLL*	0.44%	0.18%	0.26%	0.21%	0.25%	0.25%
ASSET-LIABILITY MANAGEMENT						
Net Long Term Assets/Assets	1.32%	4.78%	15.58%	16.27%	31.62%	28.90%
Shares/Savings+Borrowings	99.30%	87.55%	62.79%	40.52%	20.77%	24.73%
Loans/Savings	72.68%	81.19%	85.84%	90.51%	98.89%	97.30%
Loans/Assets	55.75%	64.60%	70.63%	76.48%	82.83%	81.55%
Cash + ST Invest./Assets	43.94%	31.03%	20.48%	12.36%	8.35%	9.29%
Shares + Drafts/Savings+Borrowings	99.25%	88.83%	71.11%	54.31%	33.53%	37.51%
OTHER RATIOS						
Savings Growth*	-6.80%	-3.05%	-3.28%	3.68%	8.60%	7.52%
Net Worth Growth*	0.53%	3.59%	1.48%	4.85%	7.10%	6.49%
Loan Growth*	-8.96%	-2.00%	2.38%	5.24%	7.65%	7.18%
Asset Growth*	-6.61%	-2.11%	-0.16%	3.48%	7.53%	6.70%
Investments/Assets	10.74%	15.61%	18.28%	11.62%	7.28%	8.20%
Employee Cost/Gross Inc.	30.11%	30.77%	32.45%	31.05%	26.84%	27.58%
Employee Cost/ Avg. Assets*	1.61%	1.69%	1.99%	2.10%	1.86%	1.90%
Average Loan Balance	\$6,268	\$6,393	\$8,474	\$9,606	\$11,262	\$10,910
Average Savings Balance	\$1,168	\$2,027	\$2,424	\$2,664	\$3,590	\$3,371

**Foreclosed and Repossessed Assets

*NOTE: Some small statistical errors may occur due to rounding.

**SIGNIFICANT OPERATIONAL RATIOS
FOR ALL WISCONSIN CREDIT UNIONS
2001-2006**

	2001	2002	2003	2004	2005	2006
Number of Credit Unions	326	308	298	287	280	270
CAPITAL ADEQUACY						
Net Worth/Total Assets	10.69%	10.82%	10.90%	11.08%	11.12%	11.10%
Total Delinquency/Net Worth	7.96%	7.46%	7.28%	6.38%	7.65%	7.86%
Solvency Evaluation	112.22%	112.48%	112.62%	113.04%	113.22%	113.14%
Classified Assets/Net Worth	4.42%	4.49%	4.62%	4.52%	4.81%	4.65%
ASSET QUALITY						
Delinquent Loans/Loans	1.09%	1.10%	1.05%	0.89%	1.05%	1.07%
Net Charge Offs/Avg. Loans	0.26%	0.29%	0.31%	0.30%	0.30%	0.29%
EARNINGS (to Average Assets)						
Return on Average Assets	0.90%	1.19%	1.07%	0.94%	0.91%	0.72%
Net Operating Expense	3.02%	2.91%	2.88%	2.80%	2.86%	2.82%
Fixed Assets+FRA's**/Assets	2.49%	2.49%	2.54%	2.71%	3.03%	2.97%
Gross Income	8.35%	7.36%	6.67%	6.09%	6.48%	6.89%
Cost of Funds	3.41%	2.20%	1.61%	1.32%	1.75%	2.35%
Operating Exp. (less PLL)	3.77%	3.71%	3.72%	3.58%	3.64%	3.61%
Net Interest Margin	3.74%	3.89%	3.65%	3.60%	3.51%	3.32%
PLL	0.26%	0.28%	0.29%	0.27%	0.29%	0.25%
ASSET-LIABILITY MANAGEMENT						
Net Long Term Assets/Assets	22.05%	19.91%	24.44%	26.41%	25.10%	28.90%
Shares/Savings+Borrowings	29.21%	29.89%	30.20%	29.28%	26.04%	24.73%
Loans/Savings	88.84%	84.25%	87.62%	93.49%	97.67%	97.30%
Loans/Assets	77.79%	73.14%	75.49%	79.07%	81.28%	81.55%
Cash + ST Invest./Assets	13.61%	14.50%	11.55%	9.14%	8.72%	9.29%
OTHER RATIOS						
Savings Growth	14.54%	9.56%	8.74%	5.26%	6.89%	7.52%
Net Worth Growth	8.30%	11.46%	10.31%	8.92%	8.62%	6.49%
Loan Growth	7.58%	3.98%	13.01%	12.23%	11.21%	7.18%
Asset Growth	13.29%	10.45%	9.49%	7.14%	8.19%	6.70%
Investments/Assets	17.06%	19.02%	18.69%	15.08%	12.62%	8.20%
Employee Cost/Gross Inc.	23.53%	26.61%	29.77%	31.35%	29.75%	27.58%
Employee Cost/ Avg. Assets	1.96%	1.96%	1.98%	1.91%	1.93%	1.90%
Average Loan Balance	\$8,258	\$8,507	\$9,314	\$10,003	\$10,565	\$10,910
Average Savings Balance	\$2,718	\$2,908	\$3,112	\$3,209	\$3,260	\$3,371

**Foreclosed and Repossessed Assets

*NOTE: Some small statistical errors may occur due to rounding.

**ANALYSIS OF INCOME AND EXPENSES TO GROSS INCOME
FOR THE PERIOD ENDING SEPTEMBER 30, 2006**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	14	41	66	94	55	270
OPERATING INCOME						
Interest on Loans	63.30%	73.61%	73.39%	74.70%	75.27%	75.15%
Less: Interest Refunds	0.00%	0.00%	0.01%	0.03%	0.01%	0.01%
Income on Investments	23.32%	24.22%	17.84%	10.20%	6.18%	7.06%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.80%	1.40%	6.56%	10.85%	11.66%	11.41%
Other Operating Income	<u>12.58%</u>	<u>0.76%</u>	<u>2.22%</u>	<u>4.28%</u>	<u>6.89%</u>	<u>6.40%</u>
TOTAL INCOME	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OPERATING EXPENSES						
Employee Costs	30.11%	30.77%	32.45%	31.05%	26.84%	27.58%
Travel and Conference	1.26%	0.99%	0.86%	0.92%	0.63%	0.68%
Office Occupancy	1.32%	2.34%	4.06%	4.31%	3.40%	3.55%
General Operations	22.64%	11.91%	12.30%	12.15%	9.88%	10.27%
Education and Promotion	2.61%	0.38%	1.09%	2.08%	2.19%	2.15%
Loan Servicing	1.37%	1.51%	1.68%	3.19%	3.26%	3.21%
Professional Services	5.03%	3.24%	5.35%	5.25%	2.86%	3.27%
Member Insurance	8.19%	4.54%	1.54%	0.43%	0.15%	0.23%
Operating Fees	2.86%	1.22%	0.51%	0.30%	0.19%	0.21%
Miscellaneous	<u>4.20%</u>	<u>4.22%</u>	<u>2.43%</u>	<u>1.90%</u>	<u>0.98%</u>	<u>1.15%</u>
TOTAL ADMINISTRATIVE	79.58%	61.12%	62.28%	61.59%	50.37%	52.30%
Provision for Loan Loss	<u>8.29%</u>	<u>3.19%</u>	<u>4.22%</u>	<u>3.10%</u>	<u>3.66%</u>	<u>3.59%</u>
TOTAL OPERATING EXP.	87.87%	64.31%	66.50%	64.69%	54.03%	55.88%
COST OF FUNDS						
Interest on Borrowed Funds	0.00%	0.41%	0.83%	1.41%	3.07%	2.77%
Dividends on Savings	<u>10.25%</u>	<u>23.10%</u>	<u>22.87%</u>	<u>24.71%</u>	<u>32.66%</u>	<u>31.26%</u>
TOTAL COST OF FUNDS	10.25%	23.51%	23.70%	26.13%	35.72%	34.03%
NET INCOME FROM OPERATIONS	1.88%	12.18%	9.80%	9.18%	10.24%	10.08%
NON-OPERATING GAIN/LOSS	<u>9.83%</u>	<u>0.53%</u>	<u>0.40%</u>	<u>0.12%</u>	<u>0.48%</u>	<u>0.43%</u>
ADJUSTED NET INCOME	11.70%	12.71%	10.20%	9.30%	10.72%	10.51%

**NOTE: Some small statistical errors may occur due to rounding.*

**ANALYSIS OF INCOME AND EXPENSES TO AVERAGE ASSETS
FOR THE PERIOD ENDING SEPTEMBER 30, 2006**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	14	41	66	94	55	270
OPERATING INCOME						
Interest on Loans	3.38%	4.04%	4.50%	5.05%	5.23%	5.18%
Less: Interest Refunds	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Income on Investments	1.25%	1.33%	1.09%	0.69%	0.43%	0.49%
Income on Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Fee Income	0.04%	0.08%	0.40%	0.73%	0.81%	0.79%
Other Operating Income	<u>0.67%</u>	<u>0.04%</u>	<u>0.14%</u>	<u>0.29%</u>	<u>0.48%</u>	<u>0.44%</u>
TOTAL INCOME	5.34%	5.48%	6.13%	6.76%	6.95%	6.89%
OPERATING EXPENSES						
Employee Costs	1.61%	1.69%	1.99%	2.10%	1.86%	1.90%
Travel and Conference	0.07%	0.05%	0.05%	0.06%	0.04%	0.05%
Office Occupancy	0.07%	0.13%	0.25%	0.29%	0.24%	0.24%
General Operations	1.21%	0.65%	0.75%	0.82%	0.69%	0.71%
Education and Promotion	0.14%	0.02%	0.07%	0.14%	0.15%	0.15%
Loan Servicing	0.07%	0.08%	0.10%	0.22%	0.23%	0.22%
Professional Services	0.27%	0.18%	0.33%	0.35%	0.20%	0.23%
Member Insurance	0.44%	0.25%	0.09%	0.03%	0.01%	0.02%
Operating Fees	0.15%	0.07%	0.03%	0.02%	0.01%	0.01%
Miscellaneous	<u>0.22%</u>	<u>0.23%</u>	<u>0.15%</u>	<u>0.13%</u>	<u>0.07%</u>	<u>0.08%</u>
TOTAL ADMINISTRATIVE	4.25%	3.35%	3.82%	4.16%	3.50%	3.61%
Provision for Loan Loss	<u>0.44%</u>	<u>0.18%</u>	<u>0.26%</u>	<u>0.21%</u>	<u>0.25%</u>	<u>0.25%</u>
TOTAL OPERATING EXP.	4.69%	3.53%	4.07%	4.37%	3.75%	3.85%
COST OF FUNDS						
Interest on Borrowed Funds	0.00%	0.02%	0.05%	0.10%	0.21%	0.19%
Dividends on Savings	<u>0.55%</u>	<u>1.27%</u>	<u>1.40%</u>	<u>1.67%</u>	<u>2.27%</u>	<u>2.16%</u>
TOTAL COST OF FUNDS	0.55%	1.29%	1.45%	1.77%	2.48%	2.35%
NET INCOME FROM OPERATIONS	0.10%	0.67%	0.60%	0.62%	0.71%	0.70%
NON-OPERATING GAIN/LOSS	<u>0.52%</u>	<u>0.03%</u>	<u>0.02%</u>	<u>0.01%</u>	<u>0.03%</u>	<u>0.03%</u>
ADJUSTED NET INCOME	0.63%	0.70%	0.63%	0.63%	0.74%	0.72%

**NOTE: Some small statistical errors may occur due to rounding.*

**LOAN DELINQUENCY
PERIOD ENDING SEPTEMBER 30, 2006**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	14	41	66	94	55	270
Loan Delinquency Ratios						
2 - 6 Months Delinquent	2.91%	1.48%	0.99%	0.70%	0.64%	0.66%
6 - 12 Months Delinquent	2.42%	0.67%	0.32%	0.25%	0.30%	0.29%
Over 12 Months Delinquent	<u>0.44%</u>	<u>0.24%</u>	<u>0.21%</u>	<u>0.15%</u>	<u>0.12%</u>	<u>0.12%</u>
Total Delinquent Loans	5.77%	2.40%	1.52%	1.10%	1.05%	1.07%
Loan Loss Ratio	-0.29%	0.26%	0.51%	0.22%	0.30%	0.29%

**ANALYSIS OF LOANS BY TYPE
PERIOD ENDING SEPTEMBER 30, 2006**

Number of Credit Unions	14	41	66	94	55	270
Loan Types						
Credit Card Loans	0.12%	0.06%	0.78%	2.30%	3.24%	3.06%
Unsecured Loans	4.63%	10.43%	6.09%	3.05%	1.88%	2.14%
New Auto Loans	29.94%	26.71%	14.38%	9.66%	6.65%	7.27%
Used Auto Loans	51.55%	41.23%	28.09%	22.57%	15.31%	16.64%
First Mortgages	0.00%	4.93%	27.15%	39.12%	44.51%	43.32%
Other Real Estate	0.00%	8.92%	16.54%	15.69%	19.68%	19.04%
Leases	0.00%	0.00%	0.06%	0.02%	0.02%	0.02%
All Other Loans	<u>13.77%</u>	<u>7.72%</u>	<u>6.90%</u>	<u>7.59%</u>	<u>8.70%</u>	<u>8.51%</u>
Total Loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Real Estate Loan Detail (as a percent of loans)						
First Mortgage - Fixed > 15 yrs.	0.00%	0.00%	2.75%	2.74%	2.74%	2.74%
First Mortgage - Fixed - 15 yrs. Or less	0.00%	0.37%	7.77%	6.80%	8.81%	8.49%
First Mortgage - Balloon/Hybrid - > 5 yrs.	0.00%	0.23%	3.32%	2.19%	3.72%	3.49%
First Mortgage - Balloon/Hybrid - 5 yrs. Or less	0.00%	3.76%	11.01%	18.75%	15.41%	15.76%
First Mortgage - Other Fixed Rate	0.00%	0.46%	0.26%	0.68%	0.35%	0.40%
First Mortgage - Adjustable - 1 year or less	0.00%	0.05%	0.11%	1.98%	3.41%	3.14%
First Mortgage - Adjustable - > 1 year	0.00%	0.05%	1.93%	5.97%	10.06%	9.31%
Other - Closed End Fixed	0.00%	3.95%	12.67%	9.20%	9.22%	9.27%
Other - Closed End Adjustable	0.00%	1.75%	1.71%	2.17%	1.43%	1.54%
Other - Open End Adjustable	0.00%	0.38%	1.84%	3.60%	8.94%	8.04%
Other - Open-End Fixed	0.00%	0.00%	0.24%	0.04%	0.02%	0.03%
Other	0.00%	2.85%	0.08%	0.69%	0.07%	0.16%
Total Real Estate (as a percent of loans)	0.00%	13.85%	43.69%	54.81%	64.19%	62.36%
Total Real Estate (as a percent of assets)	0.00%	8.95%	30.86%	41.92%	53.17%	50.85%

*This page does not include loans Held for Sale

*NOTE: Some small statistical errors may occur due to rounding.

**ANALYSIS OF SAVINGS BY TYPE
PERIOD ENDING SEPTEMBER 30, 2006**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	14	41	66	94	55	270
Share Drafts	0.00%	1.29%	8.94%	14.36%	13.68%	13.64%
Regular Shares	99.25%	87.89%	63.03%	41.00%	21.55%	25.56%
Money Market Shares	0.00%	1.02%	3.40%	9.24%	22.11%	19.71%
Share Certificates	0.70%	8.86%	19.35%	27.09%	34.25%	32.78%
IRA Accounts	0.00%	0.85%	4.36%	7.75%	7.55%	7.49%
All Other Shares	<u>0.05%</u>	<u>0.10%</u>	<u>0.93%</u>	<u>0.57%</u>	<u>0.86%</u>	<u>0.82%</u>
Total Shares	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**ANALYSIS OF INVESTMENTS BY TYPE
PERIOD ENDING SEPTEMBER 30, 2006**

Peer Groups by Assets	<\$500,000	\$ 500,001- \$2,000,000	\$ 2,000,001- \$10,000,000	\$10,000,001- \$50,000,000	>\$50,000,000	TOTAL
Number of Credit Unions	14	41	66	94	55	270
Trading Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Available for Sale Securities	26.12%	0.27%	0.00%	12.45%	33.34%	27.09%
Held-to-Maturity Securities	2.49%	0.03%	5.85%	5.46%	12.60%	10.69%
Commercial Banks, S&L's, and Mutual Savings Banks	47.81%	44.27%	48.54%	42.84%	12.12%	20.58%
Credit Unions	6.63%	2.20%	6.17%	4.79%	0.81%	1.92%
Corporate Credit Unions	16.95%	41.91%	38.67%	33.79%	36.71%	36.22%
Other Investments	0.00%	11.33%	0.77%	0.66%	4.43%	3.49%
Total Investments	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

**NOTE: Some small statistical errors may occur due to rounding.*