

## Executive Summary Financial and Statistical Trends (F.A.S.T.)

Jun-08

Balance sheet	Assets	Loans	Surplus Funds	Savings	Capital	Borrow & other Liab.	Members (Mil)
Jun 08	\$824.8	\$566.3	\$230.8	\$692.7	\$90.5	\$41.7	90.96
% chg, month	-0.3%	1.3%	-4.4%	-0.5%	0.4%	1.9%	0.3%
% chg, yr ago	8.0%	8.3%	9.7%	6.5%	4.9%	53.0%	2.1%
% chg, YTD	6.2%	4.1%	14.9%	6.2%	2.3%	16.1%	1.8%

*Dollar figures are national aggregates (\$billions)*

Loans	Loans/ Savings	Loan delinq. rate	Average loan rates			
			New auto	Used auto	Unsec	Credit card
Jun 08	81.8%	1.1%	5.8%	6.4%	12.0%	10.8%
May-08	80.3%	1.0%	5.8%	6.4%	12.0%	10.9%
Jun-07	80.4%	0.7%	6.5%	7.0%	12.3%	11.1%

Investments	Distribution of surplus funds						%Surplus funds liquid
	Cash	US Govt	Agencies	Corp CUs	Comm. Bank S&Ls & MS	Others	
Jun 08	0.0%	2.2%	31.8%	19.3%	8.9%	37.8%	55.0%
May-08	0.0%	2.1%	30.0%	19.0%	8.3%	40.6%	58.6%
Jun-07	0.0%	0.9%	33.5%	19.7%	7.8%	38.2%	61.3%

Liabilities & equity	Percent of total credit union savings					
	Capital/ assets	Regular savings	Certs	MMA's	IRAs	Share Drafts
Jun 08	11.0%	27.9%	32.9%	18.9%	8.9%	11.4%
May-08	10.9%	27.6%	33.0%	18.6%	8.8%	12.0%
Jun-07	11.3%	30.6%	32.2%	17.1%	8.7%	11.4%

Liabilities & equity	Average rates paid by CUs			
	Regular shares	Share drafts	Certs	MMA's
Jun 08	0.9%	0.5%	3.2%	2.3%
May-08	1.0%	0.5%	3.2%	2.3%
Jun-07	1.2%	0.6%	4.8%	3.1%

Changes	Loans			Savings		
	New Auto (60 Mo.)	Unsecured	Credit Card	Regular Shares	Money Mkt Accts	1 Year Certs
Increase	15.3%	8.9%	7.6%	1.6%	11.7%	24.9%
Decrease	15.0%	11.7%	8.4%	13.4%	28.6%	22.6%
No change	69.8%	79.4%	84.0%	84.9%	59.7%	52.5%

\*Cash for Nov 00 includes cash on hand and cash equivalents, not investments less than 3 months.

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