

UCF FCU

Financial and Statistical Trends (F.A.S.T.)

June 2008

05-Aug-08

Growth Rates (% Change)	Assets	Loans	Surplus funds	Savings	Members
Last month	-1.29 %	4.54 %	-15.88 %	-1.53 %	-0.09 %
Last 12 months	-5.60 %	7.79 %	-34.47 %	-6.49 %	-5.82 %
Year-to-date	2.74 %	11.09 %	-15.62 %	2.94 %	-3.39 %

Key Ratios	Loan/ Savings	Loan/ Savings*** (no mortgage loans)	Net Capital/ Assets	Gross Capital/ Assets	Short Term Invest/ Total Invest	Loan Delinquency Rate
This month	74.77 %	21.21 %	9.48 %	9.62 %	70.55 %	0.27 %
One month ago	70.42 %	20.99 %	9.36 %	9.50 %	76.28 %	0.33 %
Two months ago	71.90 %	22.00 %	9.61 %	9.76 %	81.58 %	0.24 %
One year ago	64.86 %	19.22 %	8.66 %	8.88 %	52.33 %	0.41 %

*** does not include mortgage loans

Loan & Savings Rates	Loan Interest Rates Charged			Savings Dividend Rates Paid		
	60-Month New Auto	Unsecured	Credit Card	Regular Shares	Money Mkt Accts	Share Drafts
This month	5.25 %	11.00 %	11.90 %	0.65 %	1.85 %	0.45 %
One month ago	5.25 %	11.00 %	11.90 %	0.70 %	1.85 %	0.50 %
Two months ago	5.94 %	11.00 %	11.90 %	0.70 %	1.85 %	0.50 %
One year ago	6.15 %	11.00 %	11.90 %	1.00 %	1.30 %	0.55 %

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Produced by: □
 CUNA & Affiliates, Economics & Statistics Department □
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PEER GROUP STATISTICS

Financial and Statistical Trends (F.A.S.T.)

June 2008

05-Aug-08

Growth Rates (% Change)	Assets	Loans	Surplus funds	Savings	Members
Last month	-0.28 %	0.41 %	-1.51 %	-0.27 %	0.05 %
Last 12 months	5.61 %	1.01 %	14.04 %	5.46 %	-0.99 %
Year-to-date	6.65 %	0.50 %	18.89 %	7.45 %	0.24 %

Key Ratios	Loan/ Savings	Loan/ Savings*** (no mortgage loans)	Net Capital/ Assets	Gross Capital/ Assets	Short Term Invest/ Total Invest	Loan Delinquency Rate
This month	68.77 %	40.35 %	12.65 %	13.13 %	47.91 %	1.17 %
One month ago	68.30 %	39.87 %	12.45 %	12.90 %	48.47 %	1.19 %
Two months ago	69.92 %	41.04 %	12.92 %	13.37 %	49.07 %	1.13 %
One year ago	71.79 %	42.80 %	12.78 %	13.25 %	52.41 %	0.92 %

*** does not include mortgage loans

Loan & Savings Rates	Loan Interest Rates Charged			Savings Dividend Rates Paid		
	60-Month New Auto	Unsecured	Credit Card	Regular Shares	Money Mkt Accts	Share Drafts
This month	5.79 %	11.55 %	11.14 %	0.85 %	1.76 %	0.31 %
One month ago	5.83 %	11.74 %	10.94 %	0.88 %	1.83 %	0.31 %
Two months ago	5.99 %	11.72 %	11.25 %	0.89 %	1.83 %	0.32 %
One year ago	6.73 %	12.23 %	11.35 %	1.06 %	2.44 %	0.37 %

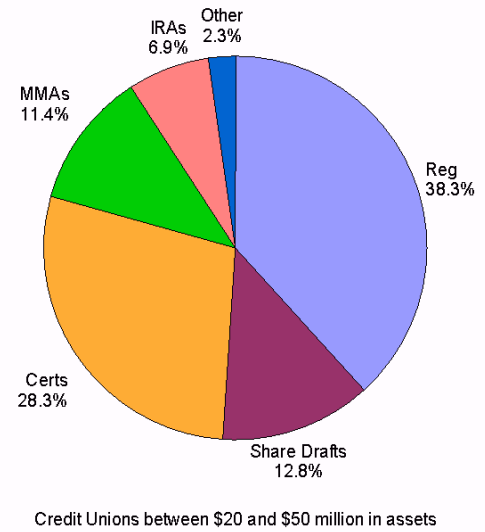
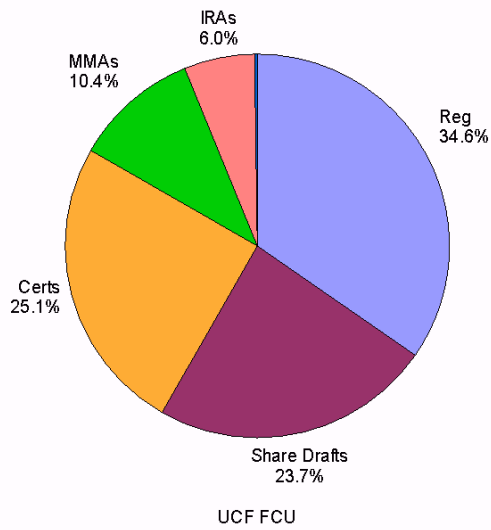
**% of CUs Changing Rates
(Last Month)**

Increase	12.86 %	10.00 %	10.00 %	1.43 %	10.00 %	2.86 %
No change	75.71 %	80.00 %	85.71 %	82.86 %	75.71 %	90.00 %
Decrease	11.43 %	10.00 %	4.29 %	15.71 %	14.29 %	7.14 %

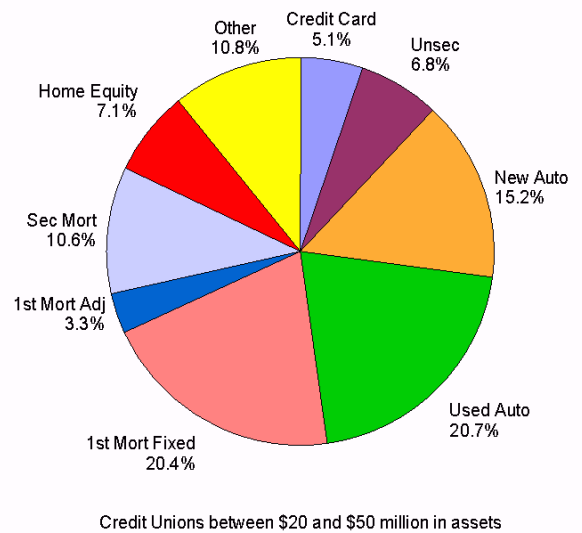
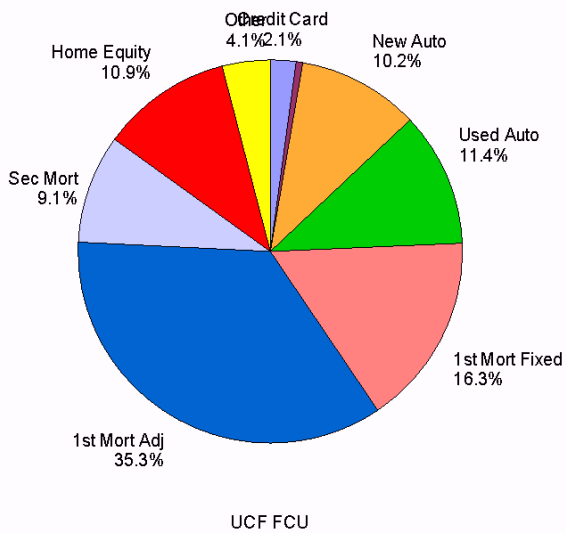
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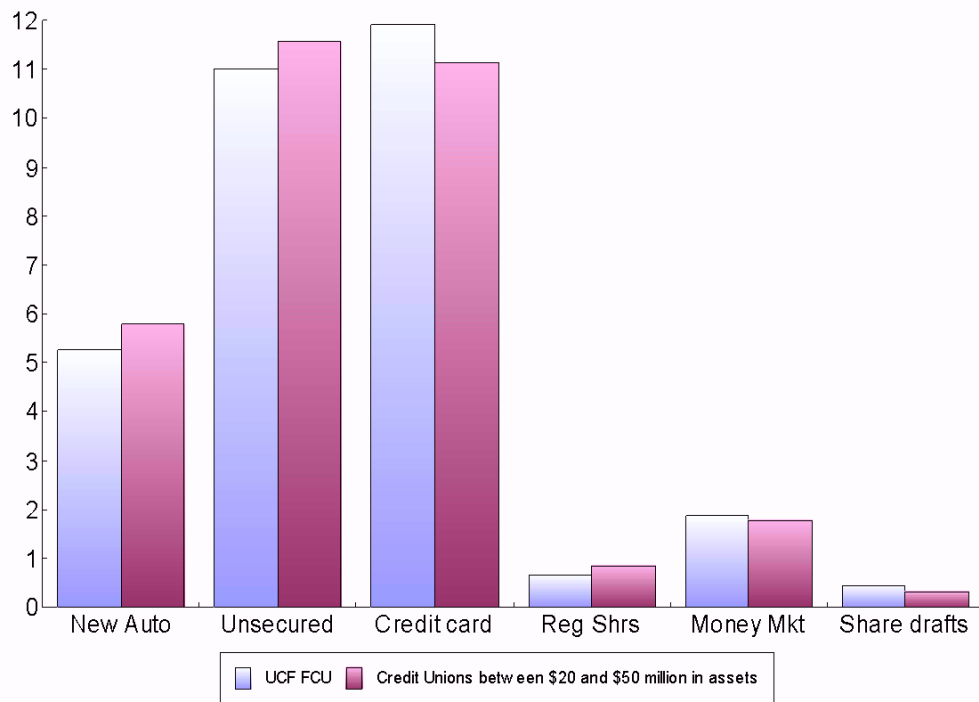
Distribution of credit union savings



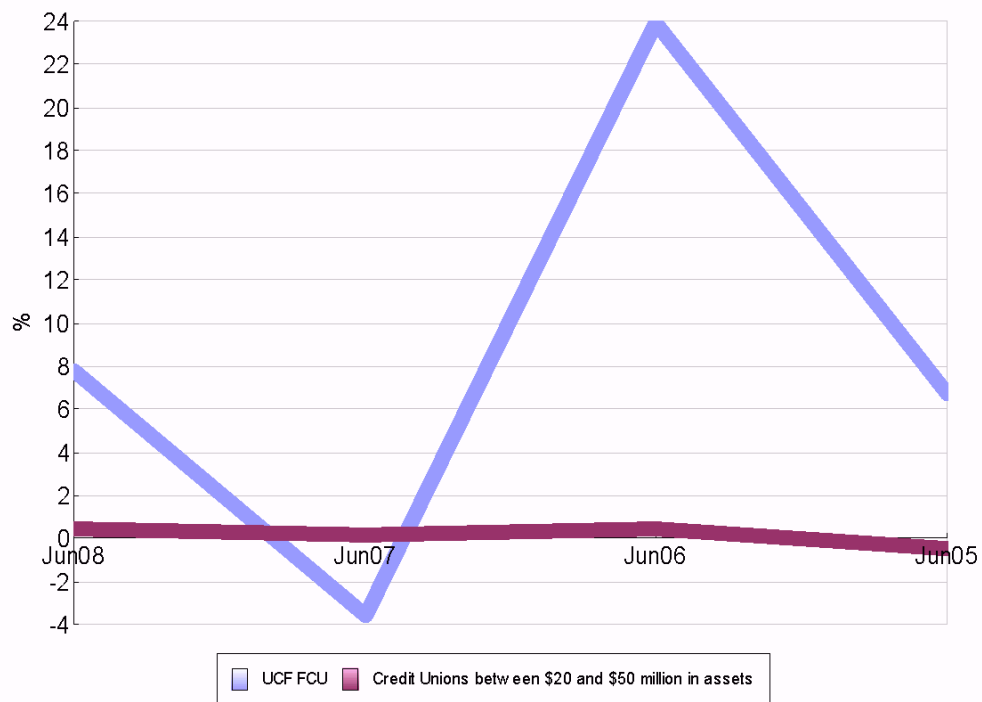
Distribution of credit union loans



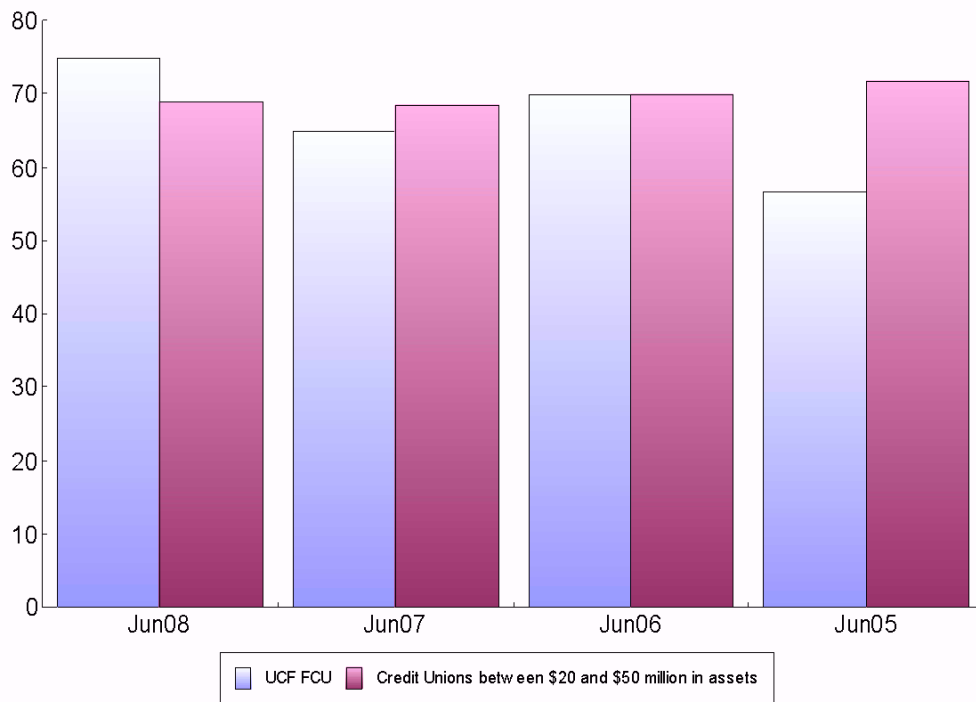
Loan and Savings Rates



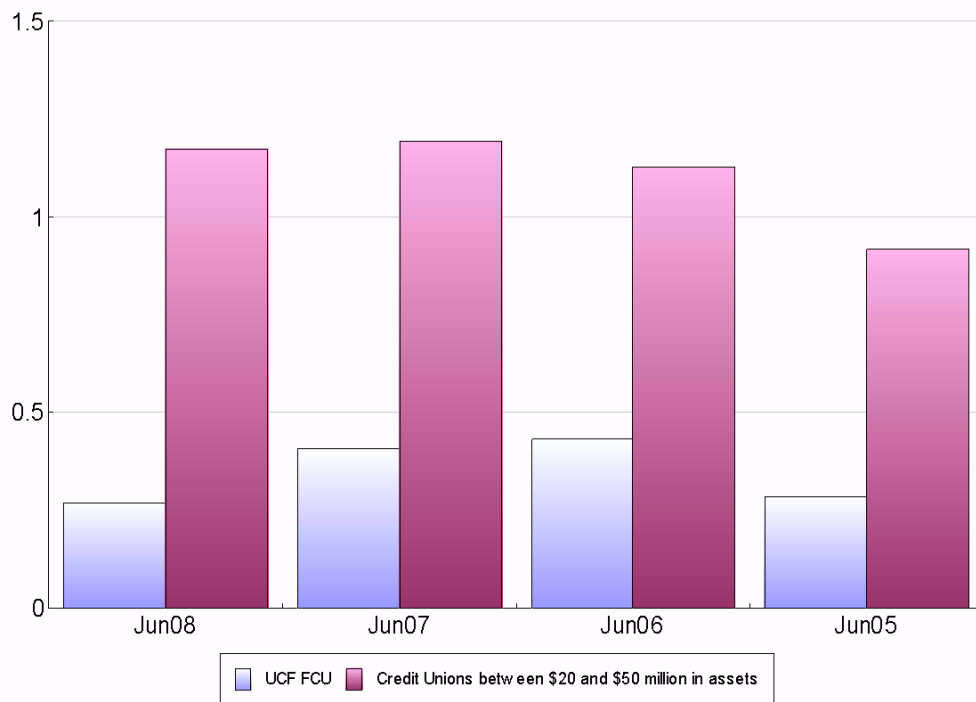
Loan Growth Over 5 Years



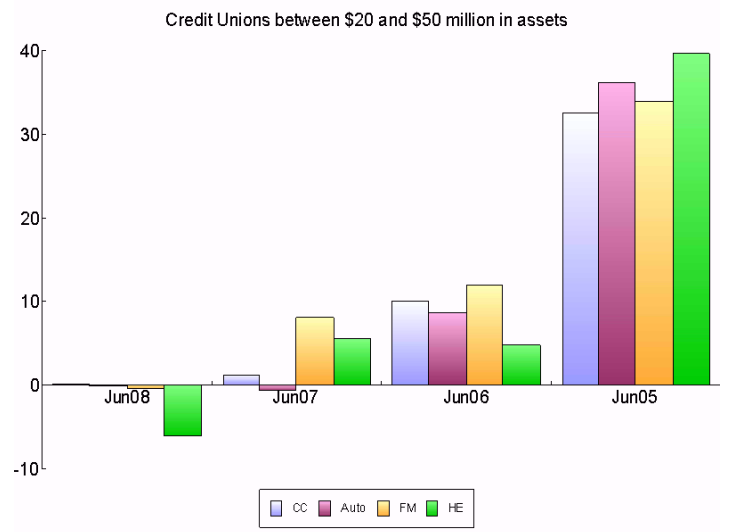
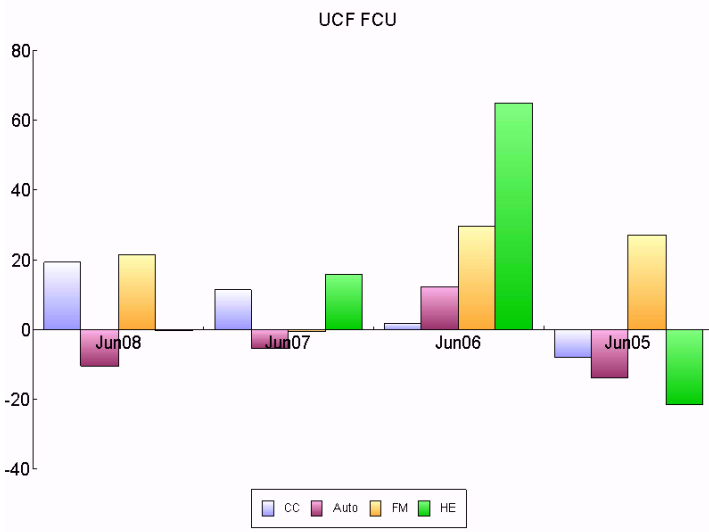
Loan-to-Savings Ratio



CU Loan Delinquency Rates



Loan Growth



Savings Growth

