

Date: May 22, 2007

Bulletin: 2007-CU-03

To: Missouri state-chartered credit unions

Re: First Quarter 2007 Call Report Statistics

Reduced delinquency, share growth, and solid net worth are the highlights for 1st quarter call report data.

Total assets topped the \$8 billion mark for Missouri state chartered credit unions. In the first 3 months of 2007 total shares grew by \$297.4 million. Compared to one year ago (March 2006) shares grew \$129 million or 2 percent. Much of this recent growth can probably be attributed to income tax refunds.

A significant decline in delinquency occurred in the first 3 months of 2007. Loan balances past due 60 days or more declined by approximately \$8 million or 17 percent.

Net worth for state chartered credit unions continued to grow. Since December 2006 net worth has increased \$9.7 million.

Overall, Missouri state chartered credit unions remain financially solid. Below are complete numbers for the last several periods.

	March 2006	December 2006	March 2007
Total Loans	\$5,506,387,131	\$5,555,056,301	\$5,474,256,385
Total Shares	\$6,632,202,925	\$6,463,813,677	\$6,761,232,696
Total Delinquency	\$40,272,102	\$46,267,868	\$38,507,717
Total Net Worth	\$888,384,086	\$905,450,156	\$915,168,890
Total Assets	\$7,901,080,014	\$7,769,539,423	\$8,075,629,418

*The above does not include financial information from Missouri Corporate Credit Union.